

MONTHLY UPDATE

OCTOBER 2016



Fund Performance of ULIP Funds (Individual Funds) as on October 31, 2016

| Period | Balanced Managed Fund - Life | | Balanced Managed Fund - Pension | | Defensive Managed Fund - Life | | Defensive Managed Fund - Pension | | Growth Fund - Life | |
|-----------------|------------------------------|---|---------------------------------|---|-------------------------------|---|----------------------------------|---|--------------------|--------|
| | Fund Returns | 45% BSE100 55% CRISIL Composite Bond Fund Index | Fund Returns | 45% BSE100 55% CRISIL Composite Bond Fund Index | Fund Returns | 22.5% BSE100 77.5% CRISIL Composite Bond Fund Index | Fund Returns | 22.5% BSE100 77.5% CRISIL Composite Bond Fund Index | Fund Returns | BSE100 |
| Since Inception | 12.49% | 9.50% | 12.30% | 9.50% | 10.06% | 8.10% | 9.23% | 8.10% | 15.52% | 12.92% |
| 5 Years | 12.27% | 10.25% | 12.66% | 10.25% | 11.20% | 10.00% | 11.31% | 10.00% | 13.43% | 10.84% |
| 3 Years | 15.77% | 11.91% | 16.51% | 11.91% | 13.54% | 11.67% | 13.58% | 11.67% | 18.74% | 12.49% |
| 2 Years | 9.39% | 7.65% | 10.32% | 7.65% | 9.96% | 9.47% | 10.08% | 9.47% | 6.48% | 3.18% |
| 1 Year | 12.50% | 10.42% | 13.17% | 10.42% | 11.87% | 11.03% | 12.13% | 11.03% | 10.59% | 8.93% |
| 9 Months | 16.89% | 13.22% | 16.69% | 13.22% | 13.86% | 11.83% | 14.03% | 11.83% | 18.33% | 16.65% |
| 6 Months | 12.28% | 9.34% | 12.16% | 9.34% | 9.62% | 8.28% | 9.62% | 8.28% | 13.76% | 11.93% |
| 3 Months | 3.34% | 2.16% | 3.72% | 2.16% | 3.46% | 2.72% | 3.37% | 2.72% | 3.01% | 0.78% |
| 1 Month | 1.11% | 0.72% | 1.09% | 0.72% | 0.89% | 0.73% | 0.85% | 0.73% | 1.71% | 0.70% |

| Period | Growth Fund - Pension | | Liquid Fund - Life | | Liquid Fund - Pension | | Secured Managed Fund - Life | | Secured Managed Fund - Pension | |
|-----------------|-----------------------|--------|--------------------|-----------------------------|-----------------------|-----------------------------|-----------------------------|---|--------------------------------|---|
| | Fund Returns | BSE100 | Fund Returns | CRISIL Liquid Fund Index | Fund Returns | CRISIL Liquid Fund Index | Fund Returns | CRISIL Composite Bond Fund Index | Fund Returns | CRISIL Composite Bond Fund Index |
| Since Inception | 15.16% | 12.92% | 7.67% | 7.00% | 7.73% | 7.00% | 7.75% | 6.70% | 7.62% | 6.70% |
| 5 Years | 13.51% | 10.84% | 8.14% | 8.55% | 8.13% | 8.55% | 10.27% | 9.76% | 10.26% | 9.76% |
| 3 Years | 18.77% | 12.49% | 7.81% | 8.42% | 7.80% | 8.42% | 11.49% | 11.44% | 11.49% | 11.44% |
| 2 Years | 6.51% | 3.18% | 7.38% | 7.99% | 7.36% | 7.99% | 11.28% | 11.30% | 11.29% | 11.30% |
| 1 Year | 10.72% | 8.93% | 6.95% | 7.59% | 6.95% | 7.59% | 11.89% | 11.64% | 11.89% | 11.64% |
| 9 Months | 18.47% | 16.65% | 5.15% | 5.74% | 5.15% | 5.74% | 11.93% | 10.43% | 11.94% | 10.43% |
| 6 Months | 13.82% | 11.93% | 3.37% | 3.63% | 3.38% | 3.63% | 8.22% | 7.22% | 8.28% | 7.22% |
| 3 Months | 3.02% | 0.78% | 1.61% | 1.67% | 1.60% | 1.67% | 3.25% | 3.28% | 3.27% | 3.28% |
| 1 Month | 1.71% | 0.70% | 0.50% | 0.47% | 0.49% | 0.47% | 0.53% | 0.74% | 0.54% | 0.74% |

| Period | Equity Managed Fund - Life | | Equity Managed Fund - Pension | | Stable Managed Fund - Life | | Stable Managed Fund - Pension | | Balanced Managed Fund - Life - II | |
|-----------------|----------------------------|---|-------------------------------|---|----------------------------|---|-------------------------------|---|-----------------------------------|---|
| | Fund Returns | 80% BSE100 20% CRISIL Composite Bond Fund Index | Fund Returns | 80% BSE100 20% CRISIL Composite Bond Fund Index | Fund Returns | CRISIL Short Term Bond Fund Index | Fund Returns | CRISIL Short Term Bond Fund Index | Fund Returns | 45% BSE100 55% CRISIL Composite Bond Fund Index |
| Since Inception | 12.36% | 10.40% | 12.22% | 10.40% | 8.15% | 8.33% | 8.14% | 8.33% | 8.79% | 7.08% |
| 5 Years | 13.29% | 10.63% | 13.52% | 10.63% | 8.14% | 9.26% | 8.10% | 9.26% | 11.73% | 10.25% |
| 3 Years | 18.27% | 12.28% | 18.44% | 12.28% | 8.14% | 9.58% | 8.07% | 9.58% | 15.03% | 11.91% |
| 2 Years | 7.46% | 4.80% | 7.62% | 4.80% | 7.67% | 9.37% | 7.62% | 9.37% | 8.53% | 7.65% |
| 1 Year | 11.78% | 9.47% | 12.03% | 9.47% | 7.22% | 9.38% | 7.12% | 9.38% | 11.23% | 10.42% |
| 9 Months | 19.21% | 15.40% | 19.52% | 15.40% | 5.56% | 7.71% | 5.46% | 7.71% | 15.70% | 13.22% |
| 6 Months | 14.43% | 10.99% | 14.57% | 10.99% | 3.59% | 5.10% | 3.52% | 5.10% | 11.31% | 9.34% |
| 3 Months | 3.23% | 1.28% | 3.26% | 1.28% | 1.73% | 2.34% | 1.68% | 2.34% | 3.15% | 2.16% |
| 1 Month | 1.66% | 0.70% | 1.66% | 0.70% | 0.60% | 0.65% | 0.56% | 0.65% | 1.06% | 0.72% |

| Period | Defensive Managed Fund - Life - II | | Equity Managed Fund - Life - II | | Growth Fund - Life - II | | Liquid Fund - Life - II | | Secured Managed Fund - Life - II | |
|-----------------|------------------------------------|---|---------------------------------|---|-------------------------|--------|-------------------------|-----------------------------|----------------------------------|---|
| | Fund Returns | 22.5% BSE100 77.5% CRISIL Composite Bond Fund Index | Fund Returns | 80% BSE100 20% CRISIL Composite Bond Fund Index | Fund Returns | BSE100 | Fund Returns | CRISIL Liquid Fund Index | Fund Returns | CRISIL Composite Bond Fund Index |
| Since Inception | 9.28% | 7.58% | 9.12% | 6.31% | 7.55% | 5.87% | 7.83% | 7.71% | 8.82% | 8.07% |
| 5 Years | 10.94% | 10.00% | 12.56% | 10.63% | 12.95% | 10.84% | 7.61% | 8.55% | 10.06% | 9.76% |
| 3 Years | 13.02% | 11.67% | 17.60% | 12.28% | 18.16% | 12.49% | 7.26% | 8.42% | 11.18% | 11.44% |
| 2 Years | 9.74% | 9.47% | 6.76% | 4.80% | 6.02% | 3.18% | 6.84% | 7.99% | 10.92% | 11.30% |
| 1 Year | 11.89% | 11.03% | 10.97% | 9.47% | 9.92% | 8.93% | 6.38% | 7.59% | 11.65% | 11.64% |
| 9 Months | 13.82% | 11.83% | 18.55% | 15.40% | 17.83% | 16.65% | 4.72% | 5.74% | 11.78% | 10.43% |
| 6 Months | 9.62% | 8.28% | 14.01% | 10.99% | 13.52% | 11.93% | 3.09% | 3.63% | 8.14% | 7.22% |
| 3 Months | 3.37% | 2.72% | 3.07% | 1.28% | 2.87% | 0.78% | 1.49% | 1.67% | 3.16% | 3.28% |
| 1 Month | 0.84% | 0.73% | 1.58% | 0.70% | 1.66% | 0.70% | 0.46% | 0.47% | 0.45% | 0.74% |

| Period | Stable Managed Fund - Life - II | | Bond Opportunities Fund | | Large Cap Fund | | Manager's Fund | | Mid Cap Fund | |
|-----------------|---------------------------------|---|-------------------------|---|----------------|----------|----------------|------|--------------|----------------------|
| | Fund Returns | CRISIL Short Term Bond Fund Index | Fund Returns | CRISIL Composite Bond Fund Index | Fund Returns | Nifty 50 | Fund Returns | N.A. | Fund Returns | BSE Mid Cap Index |
| Since Inception | 7.55% | 8.35% | 7.85% | 8.68% | 9.40% | 8.55% | 11.32% | N.A. | 17.98% | 10.84% |
| 5 Years | 7.75% | 9.26% | 8.45% | 9.76% | 10.20% | 10.15% | 11.00% | N.A. | 17.75% | 16.31% |
| 3 Years | 7.56% | 9.58% | 9.97% | 11.44% | 12.37% | 11.10% | 16.82% | N.A. | 33.62% | 29.97% |
| 2 Years | 6.97% | 9.37% | 9.78% | 11.30% | 2.05% | 1.88% | 9.56% | N.A. | 19.45% | 16.76% |
| 1 Year | 6.27% | 9.38% | 11.46% | 11.64% | 8.91% | 7.09% | 13.74% | N.A. | 23.19% | 22.18% |
| 9 Months | 4.80% | 7.71% | 12.17% | 10.43% | 16.87% | 14.21% | 18.92% | N.A. | 30.51% | 28.71% |
| 6 Months | 3.00% | 5.10% | 8.14% | 7.22% | 12.01% | 10.04% | 13.61% | N.A. | 23.26% | 21.42% |
| 3 Months | 1.41% | 2.34% | 2.92% | 3.28% | 1.20% | -0.01% | 3.45% | N.A. | 7.25% | 5.90% |
| 1 Month | 0.43% | 0.65% | 0.36% | 0.74% | 1.24% | 0.31% | 0.94% | N.A. | 1.91% | 1.83% |

| Period | Money Plus Fund | | Balanced Managed Fund - Pension - II | | Defensive Managed Fund - Pension - II | | Equity Managed Fund - Pension - II | | Growth Fund - Pension - II | |
|-----------------|-----------------|--------------------------|--------------------------------------|---|---------------------------------------|---|------------------------------------|---|----------------------------|--------|
| | Fund Returns | CRISIL Liquid Fund Index | Fund Returns | 45% BSE100 55% CRISIL Composite Bond Fund Index | Fund Returns | 22.5% BSE100 77.5% CRISIL Composite Bond Fund Index | Fund Returns | 80% BSE100 20% CRISIL Composite Bond Fund Index | Fund Returns | BSE100 |
| Since Inception | 6.34% | 7.70% | 13.36% | 10.54% | 10.98% | 9.63% | 14.48% | 11.95% | 15.95% | 12.75% |
| 5 Years | 6.48% | 8.55% | 12.17% | 10.25% | 10.98% | 10.00% | 12.54% | 10.63% | 12.87% | 10.84% |
| 3 Years | 6.62% | 8.42% | 15.94% | 11.91% | 12.97% | 11.67% | 17.73% | 12.28% | 18.10% | 12.49% |
| 2 Years | 6.52% | 7.99% | 9.71% | 7.65% | 9.66% | 9.47% | 6.77% | 4.80% | 5.93% | 3.18% |
| 1 Year | 6.10% | 7.59% | 12.69% | 10.42% | 11.81% | 11.03% | 11.21% | 9.47% | 9.79% | 8.93% |
| 9 Months | 4.52% | 5.74% | 16.41% | 13.22% | 14.01% | 11.83% | 18.87% | 15.40% | 17.82% | 16.65% |
| 6 Months | 2.97% | 3.63% | 12.01% | 9.34% | 9.80% | 8.28% | 14.14% | 10.99% | 13.56% | 11.93% |
| 3 Months | 1.50% | 1.67% | 3.60% | 2.16% | 3.39% | 2.72% | 3.08% | 1.28% | 2.88% | 0.78% |
| 1 Month | 0.54% | 0.47% | 1.07% | 0.72% | 0.85% | 0.73% | 1.59% | 0.70% | 1.67% | 0.70% |

| Period | Liquid Fund - Pension - II | | Secured Managed Fund - Pension - II | | Stable Managed Fund - Pension - II | | BlueChip Fund | | Income Fund | |
|-----------------|----------------------------|--------------------------|-------------------------------------|----------------------------------|------------------------------------|-----------------------------------|---------------|--------|--------------|----------------------------------|
| | Fund Returns | CRISIL Liquid Fund Index | Fund Returns | CRISIL Composite Bond Fund Index | Fund Returns | CRISIL Short Term Bond Fund Index | Fund Returns | BSE100 | Fund Returns | CRISIL Composite Bond Fund Index |
| Since Inception | 7.83% | 7.67% | 9.31% | 8.73% | 7.61% | 8.57% | 8.67% | 7.51% | 8.91% | 8.58% |
| 5 Years | 7.63% | 8.55% | 10.08% | 9.76% | 7.78% | 9.26% | 12.71% | 10.84% | 9.91% | 9.76% |
| 3 Years | 7.30% | 8.42% | 11.22% | 11.44% | 7.56% | 9.58% | 17.67% | 12.49% | 10.64% | 11.44% |
| 2 Years | 6.89% | 7.99% | 10.96% | 11.30% | 6.96% | 9.37% | 6.87% | 3.18% | 10.32% | 11.30% |
| 1 Year | 6.44% | 7.59% | 11.73% | 11.64% | 6.37% | 9.38% | 10.23% | 8.93% | 10.66% | 11.64% |
| 9 Months | 4.77% | 5.74% | 11.84% | 10.43% | 4.83% | 7.71% | 17.11% | 16.65% | 10.98% | 10.43% |
| 6 Months | 3.12% | 3.63% | 8.19% | 7.22% | 3.07% | 5.10% | 12.47% | 11.93% | 7.25% | 7.22% |
| 3 Months | 1.49% | 1.67% | 3.19% | 3.28% | 1.50% | 2.34% | 2.20% | 0.78% | 3.02% | 3.28% |
| 1 Month | 0.46% | 0.47% | 0.48% | 0.74% | 0.48% | 0.65% | 1.26% | 0.70% | 0.55% | 0.74% |

| Period | Opportunities Fund | | Vantage Fund | | Balanced Fund | | Highest NAV Guarantee Fund | | Short Term Fund | |
|-----------------|--------------------|------------------------------|--------------|------|---------------|---|----------------------------|------|-----------------|-----------------------------------|
| | Fund Returns | Nifty Free Float Mid Cap 100 | Fund Returns | N.A. | Fund Returns | 60% BSE100 40% CRISIL Composite Bond Fund Index | Fund Returns | N.A. | Fund Returns | CRISIL Short Term Bond Fund Index |
| Since Inception | 13.65% | 11.30% | 10.52% | N.A. | 9.22% | 7.96% | 5.44% | N.A. | 7.87% | 8.81% |
| 5 Years | 17.40% | 16.87% | 12.86% | N.A. | 11.88% | 10.41% | 7.55% | N.A. | 7.92% | 9.26% |
| 3 Years | 32.43% | 28.11% | 19.29% | N.A. | 15.66% | 12.07% | 8.98% | N.A. | 7.95% | 9.58% |
| 2 Years | 16.51% | 15.66% | 9.73% | N.A. | 7.68% | 6.43% | 4.24% | N.A. | 7.33% | 9.37% |
| 1 Year | 19.83% | 19.66% | 12.75% | N.A. | 10.95% | 10.01% | 6.49% | N.A. | 6.92% | 9.38% |
| 9 Months | 27.28% | 27.04% | 17.43% | N.A. | 16.86% | 14.16% | 8.39% | N.A. | 5.41% | 7.71% |
| 6 Months | 21.54% | 20.05% | 12.89% | N.A. | 12.51% | 10.05% | 5.86% | N.A. | 3.41% | 5.10% |
| 3 Months | 7.56% | 7.23% | 3.77% | N.A. | 3.06% | 1.78% | 1.36% | N.A. | 1.65% | 2.34% |
| 1 Month | 2.23% | 2.78% | 1.28% | N.A. | 1.22% | 0.71% | 0.62% | N.A. | 0.60% | 0.65% |

| Period | Capital Guarantee Fund | | Pension Guarantee Maximus Fund | | Pension Super Plus Fund - 2012 | |
|-----------------|------------------------|------|--------------------------------|------|--------------------------------|------|
| | Fund Returns | N.A. | Fund Returns | N.A. | Fund Returns | N.A. |
| Since Inception | 7.33% | N.A. | 8.11% | N.A. | 9.33% | N.A. |
| 5 Years | 9.26% | N.A. | 8.86% | N.A. | N.A. | N.A. |
| 3 Years | 10.41% | N.A. | 9.75% | N.A. | 10.83% | N.A. |
| 2 Years | 0.03% | N.A. | 8.48% | N.A. | 5.02% | N.A. |
| 1 Year | 4.98% | N.A. | 9.16% | N.A. | 7.34% | N.A. |
| 9 Months | 12.47% | N.A. | 9.13% | N.A. | 9.65% | N.A. |
| 6 Months | 8.81% | N.A. | 6.47% | N.A. | 6.43% | N.A. |
| 3 Months | 0.00% | N.A. | 2.13% | N.A. | 1.31% | N.A. |
| 1 Month | 0.32% | N.A. | 0.71% | N.A. | 0.41% | N.A. |

| Period | Bond Fund | | Conservative Fund | | Equity Plus Fund | | Diversified Equity Fund | |
|-----------------|--------------|----------------------------------|-------------------|-----------------------------------|------------------|----------|-------------------------|--------|
| | Fund Returns | CRISIL Composite Bond Fund Index | Fund Returns | CRISIL Short Term Bond Fund Index | Fund Returns | Nifty 50 | Fund Returns | BSE100 |
| Since Inception | 10.70% | 11.70% | 9.47% | 9.58% | 6.07% | 5.72% | 12.07% | 6.13% |
| 5 Years | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 3 Years | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 2 Years | 10.07% | 11.30% | 8.81% | 9.37% | 2.27% | 1.88% | 8.61% | 3.18% |
| 1 Year | 9.42% | 11.64% | 9.10% | 9.38% | 8.72% | 7.09% | 14.38% | 8.93% |
| 9 Months | 10.55% | 10.43% | 7.32% | 7.71% | 16.18% | 14.21% | 16.69% | 16.65% |
| 6 Months | 6.91% | 7.22% | 5.17% | 5.10% | 12.94% | 10.04% | 13.50% | 11.93% |
| 3 Months | 3.17% | 3.28% | 2.13% | 2.34% | 2.49% | -0.01% | 5.39% | 0.78% |
| 1 Month | 1.20% | 0.74% | 0.55% | 0.65% | 2.59% | 0.31% | 2.41% | 0.70% |

| Period | Pension Income Fund | | Pension Equity Plus Fund | |
|-----------------|---------------------|----------------------------------|--------------------------|----------|
| | Fund Returns | CRISIL Composite Bond Fund Index | Fund Returns | Nifty 50 |
| Since Inception | 7.81% | 11.34% | 7.68% | 5.59% |
| 5 Years | N.A. | N.A. | N.A. | N.A. |
| 3 Years | N.A. | N.A. | N.A. | N.A. |
| 2 Years | N.A. | N.A. | N.A. | N.A. |
| 1 Year | 8.50% | 11.64% | 9.18% | 7.09% |
| 9 Months | 9.77% | 10.43% | 16.18% | 14.21% |
| 6 Months | 7.62% | 7.22% | 13.78% | 10.04% |
| 3 Months | 3.45% | 3.28% | 2.97% | -0.01% |
| 1 Month | 0.72% | 0.74% | 2.97% | 0.31% |

Notes:
1.Returns over 1 year have been annualized.