

# **MONTHLY UPDATE**

## **NOVEMBER 2016**



Fund Performance of ULIP Funds (Individual Funds) as on November 30, 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	12.33%	9.37%	12.09%	9.37%	10.07%	8.13%	9.26%	8.13%	14.89%	12.38%
5 Years	12.79%	10.99%	13.05%	10.99%	11.67%	10.62%	11.79%	10.62%	13.82%	11.91%
3 Years	15.60%	11.94%	16.14%	11.94%	13.93%	12.27%	14.06%	12.27%	16.64%	11.13%
2 Years	7.58%	6.24%	8.19%	6.24%	9.49%	9.19%	9.65%	9.19%	2.06%	-0.96%
1 Year	12.89%	10.48%	12.64%	10.48%	13.83%	12.75%	14.15%	12.75%	5.82%	4.92%
9 Months	20.91%	16.44%	20.27%	16.44%	17.66%	15.05%	17.63%	15.05%	21.55%	19.85%
6 Months	8.94%	6.59%	8.62%	6.59%	9.58%	8.29%	9.54%	8.29%	3.94%	2.45%
3 Months	0.34%	0.17%	-0.04%	0.17%	2.58%	2.70%	2.61%	2.70%	-4.87%	-6.01%
1 Month	-0.75%	-0.54%	-1.29%	-0.54%	1.07%	1.29%	1.13%	1.29%	-5.53%	-4.99%

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	14.54%	12.38%	7.66%	7.01%	7.73%	7.01%	8.03%	6.90%	7.89%	6.90%
5 Years	13.89%	11.91%	8.12%	8.54%	8.11%	8.54%	10.93%	10.25%	10.93%	10.25%
3 Years	16.65%	11.13%	7.78%	8.42%	7.77%	8.42%	13.00%	12.60%	13.00%	12.60%
2 Years	2.08%	-0.96%	7.36%	7.99%	7.34%	7.99%	12.56%	12.14%	12.56%	12.14%
1 Year	5.90%	4.92%	6.93%	7.65%	6.93%	7.65%	16.82%	15.02%	16.82%	15.02%
9 Months	21.84%	19.85%	5.17%	5.76%	5.18%	5.76%	16.42%	13.66%	16.42%	13.66%
6 Months	3.99%	2.45%	3.33%	3.61%	3.33%	3.61%	11.92%	9.98%	11.96%	9.98%
3 Months	-4.88%	-6.01%	1.60%	1.72%	1.60%	1.72%	5.87%	5.23%	5.88%	5.23%
1 Month	-5.54%	-4.99%	0.58%	0.66%	0.58%	0.66%	4.03%	3.11%	4.01%	3.11%

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	11.73%	9.95%	11.61%	9.95%	8.19%	8.43%	8.18%	8.43%	8.60%	6.94%
5 Years	13.59%	11.57%	13.82%	11.57%	8.22%	9.46%	8.18%	9.46%	12.25%	10.99%
3 Years	16.52%	11.43%	16.72%	11.43%	8.33%	9.98%	8.25%	9.98%	14.90%	11.94%
2 Years	3.08%	1.66%	3.31%	1.66%	7.79%	9.75%	7.73%	9.75%	6.76%	6.24%
1 Year	7.93%	6.94%	8.32%	6.94%	7.77%	10.60%	7.65%	10.60%	11.70%	10.48%
9 Months	22.30%	18.61%	22.72%	18.61%	6.18%	8.84%	6.06%	8.84%	19.65%	16.44%
6 Months	5.54%	3.96%	5.66%	3.96%	4.12%	6.08%	4.03%	6.08%	8.51%	6.59%
3 Months	-4.28%	-3.76%	-4.24%	-3.76%	2.25%	3.13%	2.19%	3.13%	0.27%	0.17%
1 Month	-4.90%	-3.37%	-4.80%	-3.37%	1.06%	1.60%	1.03%	1.60%	-0.71%	-0.54%

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	9.31%	7.65%	8.40%	5.83%	6.77%	5.19%	7.81%	7.71%	9.22%	8.37%
5 Years	11.40%	10.62%	12.86%	11.57%	13.30%	11.91%	7.58%	8.54%	10.72%	10.25%
3 Years	13.47%	12.27%	15.88%	11.43%	16.08%	11.13%	7.23%	8.42%	12.72%	12.60%
2 Years	9.28%	9.19%	2.44%	1.66%	1.61%	-0.96%	6.81%	7.99%	12.21%	12.14%
1 Year	13.88%	12.75%	7.23%	6.94%	5.21%	4.92%	6.34%	7.65%	16.66%	15.02%
9 Months	17.53%	15.05%	21.77%	18.61%	21.18%	19.85%	4.73%	5.76%	16.35%	13.66%
6 Months	9.57%	8.29%	5.22%	3.96%	3.72%	2.45%	3.05%	3.61%	11.92%	9.98%
3 Months	2.53%	2.70%	-4.40%	-3.76%	-4.99%	-6.01%	1.46%	1.72%	5.80%	5.23%
1 Month	1.05%	1.29%	-4.89%	-3.37%	-5.57%	-4.99%	0.52%	0.66%	4.06%	3.11%

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	7.59%	8.46%	8.24%	8.98%	8.67%	7.81%	10.98%	N.A.	16.83%	9.79%
5 Years	7.81%	9.46%	9.06%	10.25%	11.01%	11.22%	11.72%	N.A.	18.23%	17.30%
3 Years	7.72%	9.98%	11.37%	12.60%	11.27%	10.02%	16.14%	N.A.	29.18%	25.48%
2 Years	7.04%	9.75%	11.11%	12.14%	-1.63%	-2.14%	7.08%	N.A.	12.52%	10.31%
1 Year	6.74%	10.60%	15.91%	15.02%	6.01%	3.65%	13.16%	N.A.	15.37%	13.73%
9 Months	5.30%	8.84%	16.24%	13.66%	19.76%	17.71%	22.71%	N.A.	32.02%	30.53%
6 Months	3.41%	6.08%	11.53%	9.98%	3.00%	0.79%	9.03%	N.A.	11.36%	9.96%
3 Months	1.85%	3.13%	5.09%	5.23%	-5.00%	-6.39%	-0.84%	N.A.	-4.40%	-5.44%
1 Month	0.92%	1.60%	3.72%	3.11%	-4.62%	-4.79%	-1.56%	N.A.	-6.47%	-6.78%

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	6.40%	7.70%	13.03%	10.32%	10.99%	9.68%	13.61%	11.33%	14.94%	11.90%
5 Years	6.58%	8.54%	12.56%	10.99%	11.43%	10.62%	12.84%	11.57%	13.21%	11.91%
3 Years	6.85%	8.42%	15.61%	11.94%	13.43%	12.27%	16.01%	11.43%	15.99%	11.13%
2 Years	6.72%	7.99%	7.61%	6.24%	9.17%	9.19%	2.46%	1.66%	1.50%	-0.96%
1 Year	6.79%	7.65%	12.33%	10.48%	13.76%	12.75%	7.49%	6.94%	5.06%	4.92%
9 Months	5.22%	5.76%	19.93%	16.44%	17.55%	15.05%	21.98%	18.61%	21.29%	19.85%
6 Months	3.68%	3.61%	8.53%	6.59%	9.65%	8.29%	5.31%	3.96%	3.71%	2.45%
3 Months	2.22%	1.72%	-0.03%	0.17%	2.50%	2.70%	-4.38%	-3.76%	-5.05%	-6.01%
1 Month	1.08%	0.66%	-1.23%	-0.54%	1.00%	1.29%	-4.89%	-3.37%	-5.62%	-4.99%

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	7.81%	7.67%	9.75%	9.04%	7.66%	8.68%	7.72%	6.61%	9.37%	8.94%
5 Years	7.60%	8.54%	10.76%	10.25%	7.86%	9.46%	13.10%	11.91%	10.50%	10.25%
3 Years	7.27%	8.42%	12.76%	12.60%	7.75%	9.98%	15.91%	11.13%	12.05%	12.60%
2 Years	6.86%	7.99%	12.27%	12.14%	7.08%	9.75%	2.57%	-0.96%	11.47%	12.14%
1 Year	6.40%	7.65%	16.76%	15.02%	6.90%	10.60%	6.05%	4.92%	15.45%	15.02%
9 Months	4.78%	5.76%	16.44%	13.66%	5.39%	8.84%	19.82%	19.85%	15.42%	13.66%
6 Months	3.06%	3.61%	12.00%	9.98%	3.58%	6.08%	3.24%	2.45%	10.70%	9.98%
3 Months	1.47%	1.72%	5.84%	5.23%	2.03%	3.13%	-5.08%	-6.01%	5.57%	5.23%
1 Month	0.52%	0.66%	4.09%	3.11%	0.99%	1.60%	-5.20%	-4.99%	3.76%	3.11%

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	12.51%	10.17%	9.89%	N.A.	8.61%	7.53%	5.33%	N.A.	7.98%	8.96%
5 Years	17.76%	17.55%	13.05%	N.A.	12.15%	11.24%	8.14%	N.A.	8.07%	9.46%
3 Years	28.32%	24.73%	17.78%	N.A.	14.72%	11.72%	9.10%	N.A.	8.27%	9.98%
2 Years	11.28%	9.69%	6.92%	N.A.	4.72%	4.28%	2.94%	N.A.	7.56%	9.75%
1 Year	13.89%	12.52%	10.40%	N.A.	9.50%	8.96%	7.01%	N.A.	7.79%	10.60%
9 Months	28.88%	28.97%	20.22%	N.A.	20.52%	17.37%	10.63%	N.A.	6.45%	8.84%
6 Months	12.08%	12.15%	7.27%	N.A.	6.91%	5.46%	4.68%	N.A.	4.27%	6.08%
3 Months	-2.75%	-3.02%	-1.84%	N.A.	-1.95%	-1.51%	0.15%	N.A.	2.47%	3.13%
1 Month	-5.61%	-5.90%	-3.03%	N.A.	-2.65%	-1.75%	-0.16%	N.A.	1.32%	1.60%

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	6.42%	N.A.	8.25%	N.A.	8.77%	N.A.
5 Years	10.24%	N.A.	9.17%	N.A.	N.A.	N.A.
3 Years	9.19%	N.A.	10.28%	N.A.	10.69%	N.A.
2 Years	-3.66%	N.A.	8.31%	N.A.	3.02%	N.A.
1 Year	1.76%	N.A.	10.99%	N.A.	6.77%	N.A.
9 Months	15.70%	N.A.	12.11%	N.A.	11.14%	N.A.
6 Months	1.34%	N.A.	7.26%	N.A.	3.95%	N.A.
3 Months	-5.99%	N.A.	2.63%	N.A.	-1.29%	N.A.
1 Month	-4.43%	N.A.	1.47%	N.A.	-1.22%	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	12.50%	12.65%	10.02%	9.93%	3.67%	3.40%	8.84%	3.67%
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	11.61%	12.14%	9.37%	9.75%	-1.76%	-2.14%	4.38%	-0.96%
1 Year	15.54%	15.02%	11.05%	10.60%	4.89%	3.65%	6.77%	4.92%
9 Months	15.88%	13.66%	9.82%	8.84%	18.54%	17.71%	16.04%	19.85%
6 Months	11.73%	9.98%	6.81%	6.08%	3.53%	0.79%	4.42%	2.45%
3 Months	7.04%	5.23%	3.32%	3.13%	-3.91%	-6.39%	-3.99%	-6.01%
1 Month	4.98%	3.11%	2.03%	1.60%	-4.93%	-4.79%	-5.87%	-4.99%

Period	Pension Income Fund		Pension Equity Plus Fund	
	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	Nifty 50
Since Inception	11.23%	13.38%	2.50%	0.76%
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	14.17%	15.02%	4.97%	3.65%
9 Months	15.06%	13.66%	19.31%	17.71%
6 Months	11.82%	9.98%	4.38%	0.79%
3 Months	6.66%	5.23%	-3.46%	-6.39%
1 Month	4.38%	3.11%	-4.90%	-4.79%

**Notes:**

1>Returns over 1 year have been annualized.