

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST MAY 2024

A stylized orange arrow graphic pointing upwards and to the right, integrated into the letter 'Y' of the word 'MAY'.

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Name of The Fund	No.	Name of The Fund	No.
Life Equity Fund 3	1	Pension Midcap Fund 2	31
Make In India Fund	2	Health Midcap Fund 1	32
Life Large Cap Equity Fund	3	Life Super Growth Fund 1	33
Life Pure Equity Fund 2	4	Life Super Growth Fund 2	34
Life Equity Fund 2	5	Health Super Growth Fund 1	35
Life Balanced Fund 1	6	Life High Growth Fund 1	36
Life Corporate Bond Fund 1	7	Life High Growth Fund 2	37
Life Pure Debt Fund 1	8	Life Growth Plus Fund 1	38
Pension Smart Fund 1	9	Life Growth Plus Fund 2	39
Life Midcap Fund 1	10	Health Growth Plus Fund 1	40
Life Midcap Fund 2	11	Life Growth Fund 1	41
Life Gilt Fund 1	12	Life Growth Fund 2	42
Life Money Market Fund 1	13	Pension Growth Fund 1	43
Life Equity Fund 1	14	Pension Growth Fund 2	44
Pension Equity Fund 1	15	Pension Balanced Fund 1	45
Pension Equity Fund 2	16	Pension Balanced Fund 2	46
Pension Equity Fund 3	17	Life Gilt Fund 2	47
Health Equity Fund 1	18	Health Gilt Fund 1	48
Health Equity Fund 2	19	Life Capital Secure Fund 1	49
Life Pure Equity Fund 1	20	Pension Capital Secure Fund 1	50
Pension Pure Equity Fund 2	21	Life Corporate Bond Fund 2	51
Health Pure Equity Fund 1	22	Health Corporate Bond Fund 1	52
Life Infrastructure Fund 1	23	Life Money Market Fund 2	53
Life Infrastructure Fund 2	24	Pension Money Market Fund 2	54
Pension Infrastructure Fund 2	25	Health Money Market Fund 1	55
Health Infrastructure Fund 1	26	Life Highest NAV Advantage Fund 1	56
Life Energy Fund 1	27	Life Highest NAV Advantage Fund 2	57
Life Energy Fund 2	28	Discontinued Policy Fund	58
Pension Energy Fund 2	29	Pension Discontinued Policy Fund	59
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INVESTMENT INSIGHT

Fund Report as on 30th April 2024

Macro-Economic Update

The US Federal Reserve kept the Fed Funds rate unchanged, citing the economy's resilience, strong labor markets, and unexpected uptick in inflation in Q1 2024. Domestically, the Reserve Bank of India's Monetary Policy Committee (MPC) maintained status quo on policy rates and stance. This decision aims to support a sustained downward trajectory in inflation towards the targeted rate of 4%.

The domestic economy continues to exhibit strength with GST collection in April surging by 12.4% to ₹2.10 lakh crore propelled by resilient domestic consumption. CPI inflation moderated to 4.85% in Mar'24, aided by a decline in fuel prices. Although, food inflation remains elevated, core Inflation eased to 3.2% due to a broad-based deceleration. Manufacturing PMI stood high at 58.8 in April, with both output and sales continuing to expand strongly. India's merchandise trade deficit fell to USD 15.6 billion in March 2024, primarily attributed to reduced imports, notably in gold.

Central bankers worldwide remain vigilant against inflationary pressures by maintaining higher interest rates for an extended period.

Equity Market Update

Indian equity market continues its upward journey with a gain of 1.2% in April. Post sharp sell-off in March, both the midcap & smallcap indices rebounded sharply with 5.8%/11.4% MOM gain. The sectors such as Metals and realty were up 11% and 8.1% while IT witnessed -4.9% return. April month was full of events (1) RBI MPC hold the repo rate at 6.5% (2) IMF, World bank revised GDP upwards (3) IMD forecasts an above normal monsoon (> 106% of long period average (LPA) rainfall). Nifty scaled new highs in April wherein FII sold equity of US\$1.3bn and DII bought equity of US\$5.3bn. IIP data in February increased to 5.7% and CPI inflation continues to moderate at 4.9% in March 2024.

Equity Market Outlook & Strategy

We believe ongoing election; positive sentiment of monsoon and earnings will remain the key catalyst for Indian market. On the other side, Global Equities continue to track geopolitical tension, China recovery, Brent crude movement, Commodity prices and lastly Fed commentary on inflation and rate cut outlook. Nifty trades at a forward P/E of 21x year forward. We see momentum to continue in Financials, Capital goods, Power sector due to sectoral tailwinds.

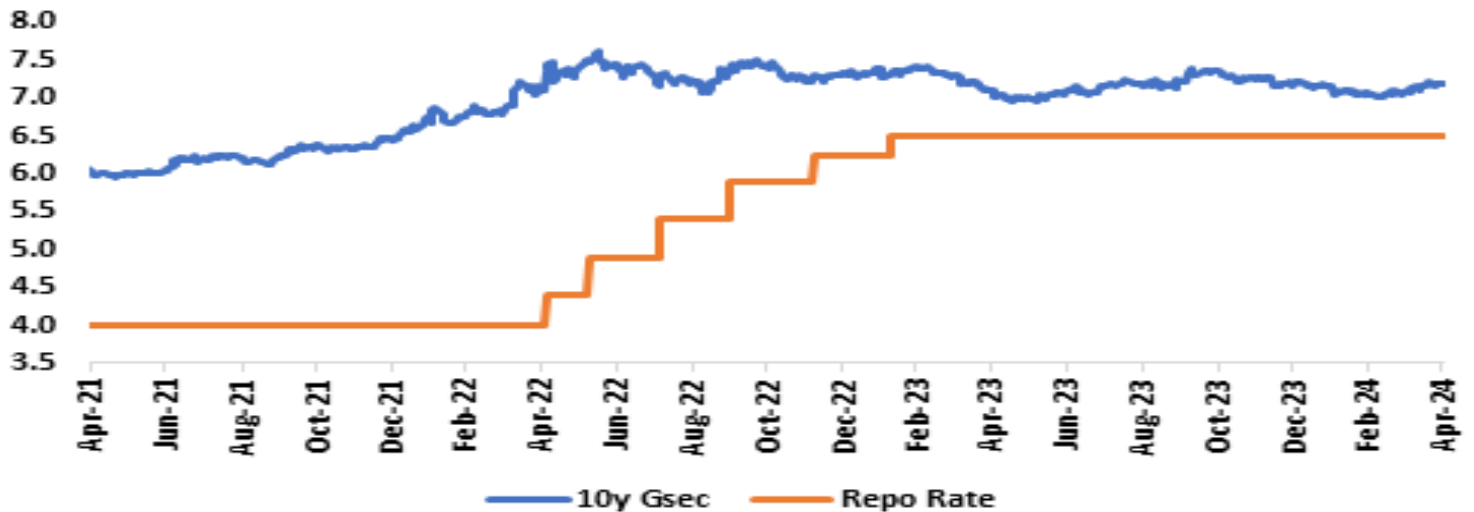


INVESTMENT INSIGHT

Fund Report as on 30th April 2024

Fixed Income Market Update

10y Benchmark vs Repo Rate



Throughout April 2024, the 10-Year benchmark Government Security experienced trading within a yield range of 7.09% to 7.23%, ultimately closing at 7.19% by month-end. The rise in yields during the month was influenced by global factors. US treasury yields climbed to 4.68% due to robust economic data. The fixed income market saw Foreign Portfolio Investor (FPI) outflows totalling approximately INR 7700 crore in April, driven by anticipations of a postponed easing cycle in US as well as India.

Fixed Income Market Outlook & Strategy

On global front, the US 10-year Treasury yields rose to 4.68%, as market digested strong economic data and readjust their interest rate expectations. Brent crude eased to ~\$84 per barrel amidst hopes of a receding geopolitical conflicts and rising US crude inventories. On domestic front, the core inflation moved lower to 3.2% with broad-based deceleration in prices.

Stronger than expected US economic data has diminished the expectations of interest rate easing.

Domestically, progress of monsoon would be crucial for food inflation. Although the demand supply dynamics in Government securities stands favourable.

The global commodity prices, growth & inflation trajectory, FPI flows, and central bankers action remain key monitorable.

Our portfolios remain credit prudent with over 99% of Fixed Income Investments in Sovereign and AAA equivalent instruments.

Source of all relevant data: RBI, Bloomberg, MOSPI, NSO, CGA



INVESTMENT INSIGHT

Life Equity Fund 3 (ULIF04201/01/10LEQUITYF03121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 47.3695

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 2,726.13 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	99
Gsec / Debt	00-00	-
MMI / Others	00-25	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.70%	1.24%
Last 6 Months	23.37%	18.48%
Last 1 Year	30.56%	25.13%
Last 2 Years	17.16%	14.97%
Last 3 Years	16.53%	15.60%
Since Inception	11.48%	10.74%

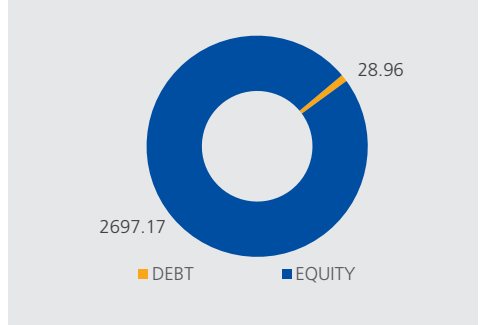
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

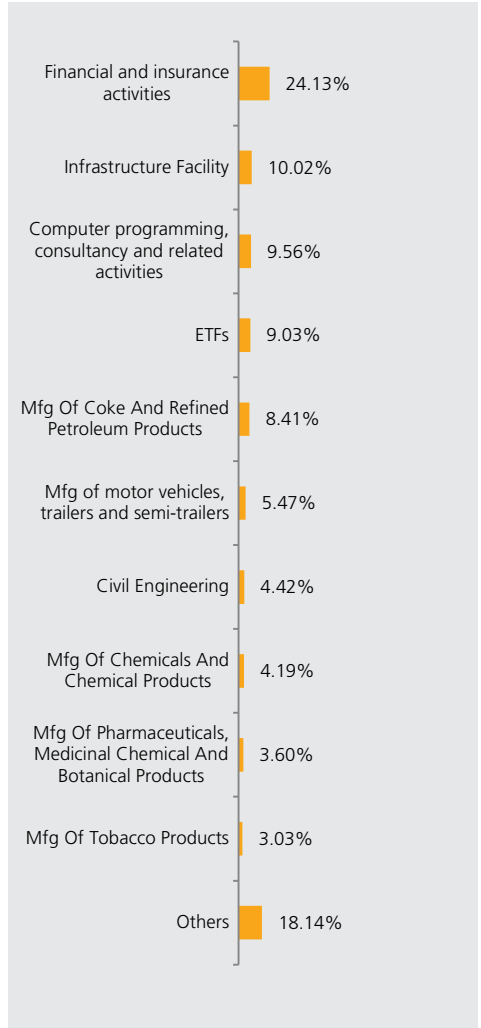
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.41%
ICICI BANK LTD.FV-2	6.44%
HDFC BANK LTD.FV-2	5.97%
TATA CONSULTANCY SERVICES LTD.	4.01%
INFOSYS LIMITED	3.80%
LARSEN&TUBRO	3.46%
BHARTI AIRTEL LIMITED	3.26%
AXIS BANK LIMITEDFV-2	3.19%
ITC - FV 1	3.03%
NTPC LIMITED	2.26%
MAHINDRA & MAHINDRA LTD.-FV5	2.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.15%
MARUTI UDYOG LTD.	1.99%
STATE BANK OF INDIAFV-1	1.60%
HINDUSTAN LEVER LTD.	1.42%
GAS AUTHORITY OF INDIA LTD.	1.35%
TATA MOTORS LTD.FV-2	1.30%
ONGCFV-5	1.28%
HERO MOTOCORP LIMITED	1.15%
HCL TECHNOLOGIES LIMITED	1.14%
TATA CONSUMER PRODUCTS LIMITED	1.07%
MANKIND PHARMA LIMITED	1.03%
SHRIRAM FINANCE LIMITED	1.01%
INDUSIND BANK LIMITED	0.99%
TITAN COMPANY LIMITED	0.97%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.96%
BAJAJ AUTO LTD	0.95%
POWER GRID CORP OF INDIA LTD	0.93%
ASTRAL LIMITED	0.93%
COAL INDIA LIMITED	0.87%
RBL BANK LIMITED	0.82%
UNION BANK OF INDIA	0.79%
TATA IRON & STEEL COMPANY LTD	0.78%
INDUS TOWERS LIMITED	0.77%
VOLTAS LTD	0.77%
AUROBINDO PHARMA LIMITED	0.75%
AMBUJA CEMENTS LIMITED	0.69%
ZYDUS LIFESCIENCES LIMITED	0.69%
BANK OF INDIA	0.69%
VARUN BEVERAGES LIMITED	0.69%
BAJAJ FINSERV LIMITED	0.66%
PIDILITE INDUSTRIES LIMITED	0.65%
CONTAINER CORPORATION OF INDIA LIMITED	0.65%
GRASIM INDUSTRIES LTD.	0.63%
UNITED BREWERIES LIMITED	0.59%
DEVYANI INTERNATIONAL LIMITED	0.56%
SBFC FINANCE LIMITED	0.53%
POWER FINANCE CORPORATION LTD	0.53%
GUJARAT FLUOROCEMICALS LIMITED	0.52%
AARTI INDUSTRIES LIMITED	0.52%
TRENT LTD	0.51%
TVS MOTOR COMPANY LIMITED	0.49%
ULTRATECH CEMCO LTD	0.49%
BAJAJ FINANCE LIMITED	0.49%
BANDHAN BANK LIMITED	0.48%
PUNJAB NATIONAL BANK	0.47%
HINDALCO INDUSTRIES LTD FV RE 1	0.46%
NMDC LIMITED	0.45%
Vedanta Limited	0.44%
TECH MAHINDRA LIMITEDFV-5	0.43%
HAVELLS INDIA LIMITED	0.43%
GODREJ CONSUMER PRODUCTS LIMITED	0.43%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.42%
ZOMATO LIMITED	0.41%
STEEL AUTHORITY OF INDIA LIMITED	0.40%
RURAL ELECTRIFICATION CORPORATION LTD	0.27%
JSW STEEL LIMITED	0.25%
WIPRO	0.17%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	89.91%
SBI-ETF Nifty Bank	1.43%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.37%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.37%
Nippon India ETF Bank Bees	1.36%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.29%
KOTAK NIFTY BANK ETF	1.18%
UTI NIFTY BANK ETF	1.01%
ETFs	9.03%
Money Market Total	1.04%
Current Assets	0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Make In India Fund (ULIF06924/03/15LMAKEINDIA121)

Fund Report as on 30th April 2024

Investment Objective

Provide high return in the long term through exposure to equity investments in the sectors related to industrial activity.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 26.7214

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 816.48 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	0-20	-
MMI / Others	0-20	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.88%	1.24%
Last 6 Months	21.08%	18.48%
Last 1 Year	28.51%	25.13%
Last 2 Years	17.30%	14.97%
Last 3 Years	17.03%	15.60%
Since Inception	12.73%	14.98%

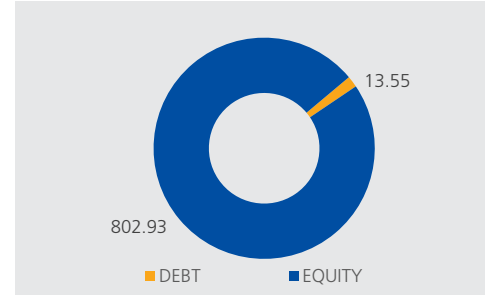
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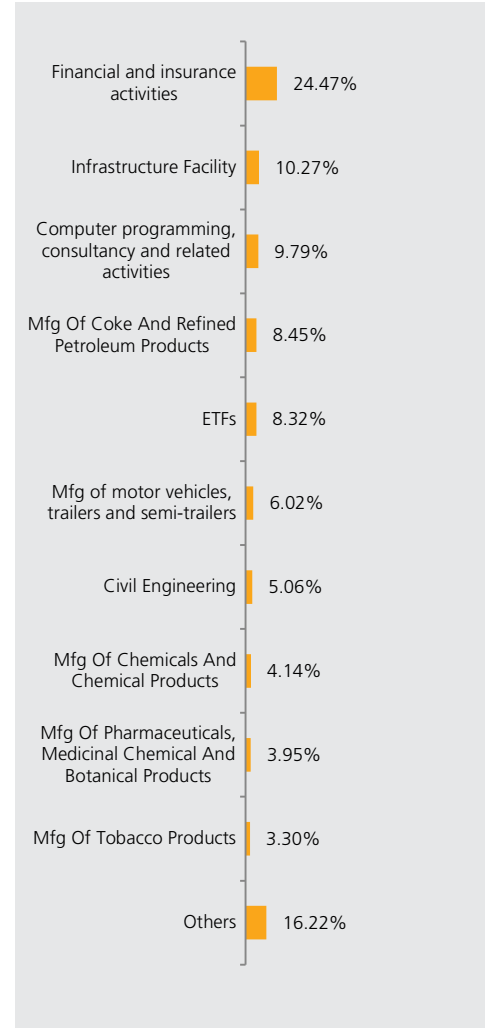
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.45%
ICICI BANK LTD.FV-2	6.60%
HDFC BANK LTD.FV-2	6.05%
LARSEN&TUBRO	4.06%
TATA CONSULTANCY SERVICES LTD.	3.90%
INFOSYS LIMITED	3.85%
BHARTI AIRTEL LIMITED	3.68%
ITC - FV 1	3.30%
AXIS BANK LIMITEDFV-2	3.19%
STATE BANK OF INDIAFV-1	2.45%
NTPC LIMITED	2.37%
MAHINDRA & MAHINDRA LTD.-FV5	2.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.13%
MARUTI UDYOG LTD.	1.98%
TATA MOTORS LTD.FV-2	1.80%
HINDUSTAN LEVER LTD.	1.62%
HCL TECHNOLOGIES LIMITED	1.41%
GAS AUTHORITY OF INDIA LTD.	1.35%
HERO MOTOCORP LIMITED	1.16%
TATA CONSUMER PRODUCTS LIMITED	1.12%
ULTRATECH CEMCO LTD	1.04%
COAL INDIA LIMITED	1.03%
INDUSIND BANK LIMITED	1.00%
BAJAJ AUTO LTD	1.00%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.00%
TITAN COMPANY LIMITED	0.98%
ASTRAL LIMITED	0.96%
SHRIRAM FINANCE LIMITED	0.96%
ZYDUS LIFESCIENCES LIMITED	0.89%
TATA IRON & STEEL COMPANY LTD	0.84%
GRASIM INDUSTRIES LTD.	0.81%
RBL BANK LIMITED	0.78%
BANK OF INDIA	0.76%
AUROBINDO PHARMA LIMITED	0.73%
ONGCFV-5	0.69%
VOLTAS LTD	0.67%
INDUS TOWERS LIMITED	0.64%
THE RAMCO CEMENTS LIMITED	0.61%
BAJAJ FINSERV LIMITED	0.60%
POWER FINANCE CORPORATION LTD	0.59%
RURAL ELECTRIFICATION CORPORATION LTD	0.59%
GUJARAT FLUOROCHEMICALS LIMITED	0.58%
AARTI INDUSTRIES LIMITED	0.56%
POWER GRID CORP OF INDIA LTD	0.55%
BAJAJ FINANCE LIMITED	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
TVS MOTOR COMPANY LIMITED	0.53%
JINDAL STEEL & POWER LTD.	0.53%
TRENT LTD	0.51%
PUNJAB NATIONAL BANK	0.49%
VARUN BEVERAGES LIMITED	0.48%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.42%
ZOMATO LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
STEEL AUTHORITY OF INDIA LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.39%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.37%
AMBUJA CEMENTS LIMITED	0.35%
DEVYANI INTERNATIONAL LIMITED	0.31%
UNION BANK OF INDIA	0.30%
GODREJ CONSUMER PRODUCTS LIMITED	0.30%
CONTAINER CORPORATION OF INDIA LIMITED	0.29%
PIDILITE INDUSTRIES LIMITED	0.25%
MPHASIS LIMITED	0.22%
TATA POWER CO. LTD.FV-1	0.21%
CIPLA LTD.	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	90.02%
Nippon India ETF Bank Bees	1.50%
KOTAK NIFTY BANK ETF	1.47%
SBI-ETF Nifty Bank	1.47%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.05%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.05%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.95%
UTI NIFTY BANK ETF	0.84%
ETFs	8.32%
Money Market Total	1.62%
Current Assets	0.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Large Cap Equity Fund (ULIF07101/12/19LLARGCAPEQ121)

Fund Report as on 30th April 2024

Investment Objective

To generate consistent long-term performance through exposure to predominantly large cap equities with particular focus on companies having demonstrable corporate governance, built-in competitive advantage in their business model and good track record in Financial Performance. Further, we recognize that there is significant probability of negative returns in the short term. The risk appetite is 'high'. In adverse situations investments in money market securities would be increased to protect policy holders long term interests and returns

Fund Details

Fund Manager: Mr Jagdish Bhanushali

NAV as on 30th April 24: ₹ 18.1253

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 1,041.98 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	00-10	-
MMI / Others	00-40	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.85%	1.24%
Last 6 Months	21.93%	18.48%
Last 1 Year	29.18%	25.13%
Last 2 Years	16.90%	14.97%
Last 3 Years	15.80%	15.60%
Since Inception	14.87%	15.12%

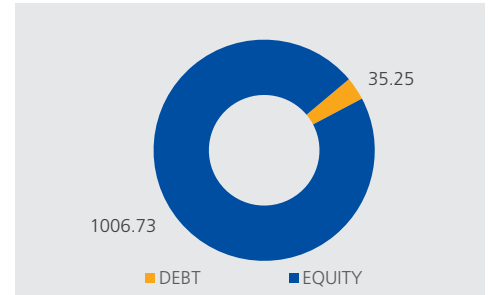
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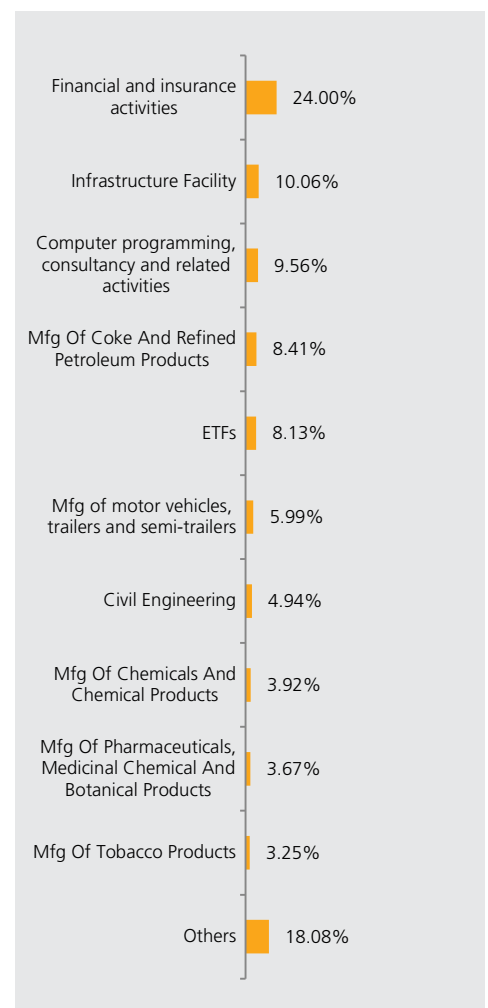
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.41%
ICICI BANK LTD.FV-2	6.50%
HDFC BANK LTD.FV-2	5.95%
LARSEN&TUBRO	3.98%
TATA CONSULTANCY SERVICES LTD.	3.88%
INFOSYS LIMITED	3.80%
BHARTI AIRTEL LIMITED	3.79%
ITC - FV 1	3.25%
AXIS BANK LIMITEDFV-2	3.19%
STATE BANK OF INDIAFV-1	2.34%
MAHINDRA & MAHINDRA LTD.-FV5	2.23%
NTPC LIMITED	2.20%
MARUTI UDYOG LTD.	1.97%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.93%
TATA MOTORS LTD.FV-2	1.79%
HINDUSTAN LEVER LTD.	1.55%
GAS AUTHORITY OF INDIA LTD.	1.34%
HCL TECHNOLOGIES LIMITED	1.28%
TATA CONSUMER PRODUCTS LIMITED	1.12%
HERO MOTOCORP LIMITED	1.06%
COAL INDIA LIMITED	1.02%
INDUSIND BANK LIMITED	1.00%
BAIJAJ AUTO LTD	1.00%
ULTRATECH CEMCO LTD	0.98%
TITAN COMPANY LIMITED	0.97%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.96%
ASTRAL LIMITED	0.96%
SHRIRAM FINANCE LIMITED	0.94%
ZYDUS LIFESCIENCES LIMITED	0.83%
TATA IRON & STEEL COMPANY LTD	0.78%
RBL BANK LIMITED	0.76%
BANK OF INDIA	0.76%
AUROBINDO PHARMA LIMITED	0.73%
GRASIM INDUSTRIES LTD.	0.69%
VOLTAS LTD	0.62%
INDUS TOWERS LIMITED	0.61%
ONGCFV-5	0.61%
DEVYANI INTERNATIONAL LIMITED	0.60%
GUJARAT FLUORO CHEMICALS LIMITED	0.58%
POWER GRID CORP OF INDIA LTD	0.57%
BAIJAJ FINSERV LIMITED	0.55%
BAIJAJ FINANCE LIMITED	0.55%
MANKIND PHARMA LIMITED	0.55%
TVS MOTOR COMPANY LIMITED	0.54%
AARTI INDUSTRIES LIMITED	0.54%
RURAL ELECTRIFICATION CORPORATION LTD	0.53%
POWER FINANCE CORPORATION LTD	0.53%
TRENT LTD	0.51%
THE RAMCO CEMENTS LIMITED	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
PUNJAB NATIONAL BANK	0.48%
JINDAL STEEL & POWER LTD.	0.45%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.41%
ZOMATO LIMITED	0.41%
VARUN BEVERAGES LIMITED	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
STEEL AUTHORITY OF INDIA LIMITED	0.39%
AMBUJAJ CEMENTS LIMITED	0.35%
SBI LIFE INSURANCE COMPANY LIMITED	0.34%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.33%
UNION BANK OF INDIA	0.30%
GODREJ CONSUMER PRODUCTS LIMITED	0.29%
CONTAINER CORPORATION OF INDIA LIMITED	0.28%
PIDILITE INDUSTRIES LIMITED	0.25%
TATA POWER CO. LTD.FV-1	0.21%
MPHASIS LIMITED	0.20%
CIPLA LTD.	0.18%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	88.49%
Nippon India ETF Bank Bees	1.45%
SBI-ETF Nifty Bank	1.45%
KOTAK NIFTY BANK ETF	1.40%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.00%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
UTI NIFTY BANK ETF	0.97%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.88%
ETFs	8.13%
Money Market Total	3.42%
Current Assets	-0.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQTY02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 50.2012

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30th April 24: ₹ 464.61 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	00-00	-
MMI / Others	00-40	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.22%	0.29%
Last 6 Months	26.88%	26.63%
Last 1 Year	43.99%	41.77%
Last 2 Years	22.40%	19.02%
Last 3 Years	23.17%	21.92%
Since Inception	11.94%	11.19%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

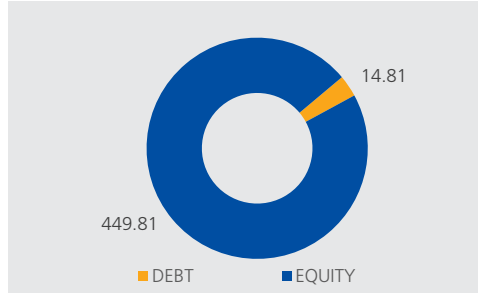
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

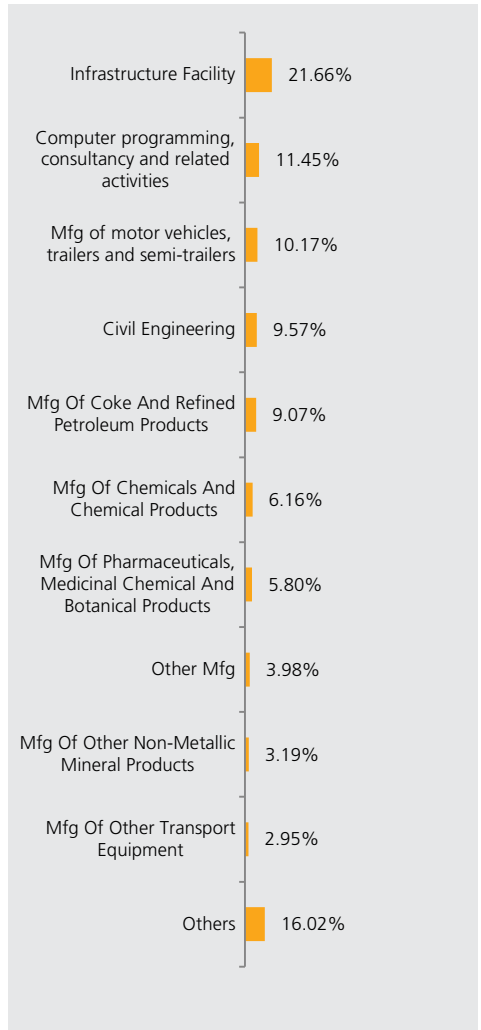
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.12%
LARSEN&TUBRO	9.02%
RELIANCE INDUSTRIES LTD.	8.64%
MAHINDRA & MAHINDRA LTD.-FV5	5.20%
NTPC LIMITED	5.05%
MARUTI UDYOG LTD.	4.97%
INFOSYS LIMITED	4.95%
TATA CONSULTANCY SERVICES LTD.	4.87%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.48%
TITAN COMPANY LIMITED	3.98%
POWER GRID CORP OF INDIA LTD	3.84%
HINDUSTAN LEVER LTD.	3.50%
ULTRATECH CEMCO LTD	3.19%
ONGCFV-5	2.90%
COAL INDIA LIMITED	2.50%
BAJAJ AUTO LTD	2.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.21%
GRASIM INDUSTRIES LTD.	2.14%
JSW STEEL LIMITED	1.87%
AVENUE SUPERMARTS LIMITED	1.57%
GAS AUTHORITY OF INDIA LTD.	1.44%
VOLTAS LTD	1.30%
NESTLE INDIA LIMITED	1.27%
HCL TECHNOLOGIES LIMITED	1.26%
ZYDUS LIFESCIENCES LIMITED	0.81%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.54%
STEEL AUTHORITY OF INDIA LIMITED	0.51%
ALKEM LABORATORIES LIMITED	0.50%
HERO MOTOCORP LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
INDIAN OIL CORPORATION LIMITED	0.43%
HINDUSTAN ZINC LIMITEDFV-2	0.42%
COFORGE LIMITED	0.37%
NMDC LIMITED	0.32%
ASTRAL LIMITED	0.17%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
Equity Total	96.81%
Money Market Total	2.61%
Current Assets	0.58%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Equity Fund 2 (ULIF02510/06/08LEQUITYF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 57.2628

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 523.76 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-100	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.72%	1.24%
Last 6 Months	22.11%	18.48%
Last 1 Year	29.01%	25.13%
Last 2 Years	16.38%	14.97%
Last 3 Years	16.10%	15.60%
Since Inception	11.60%	10.65%

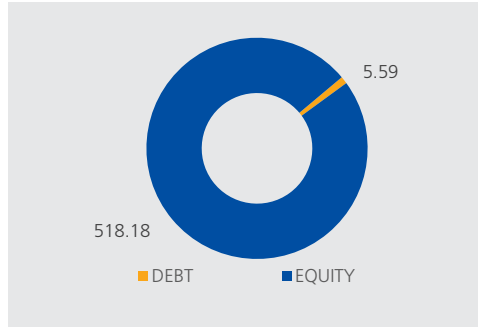
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

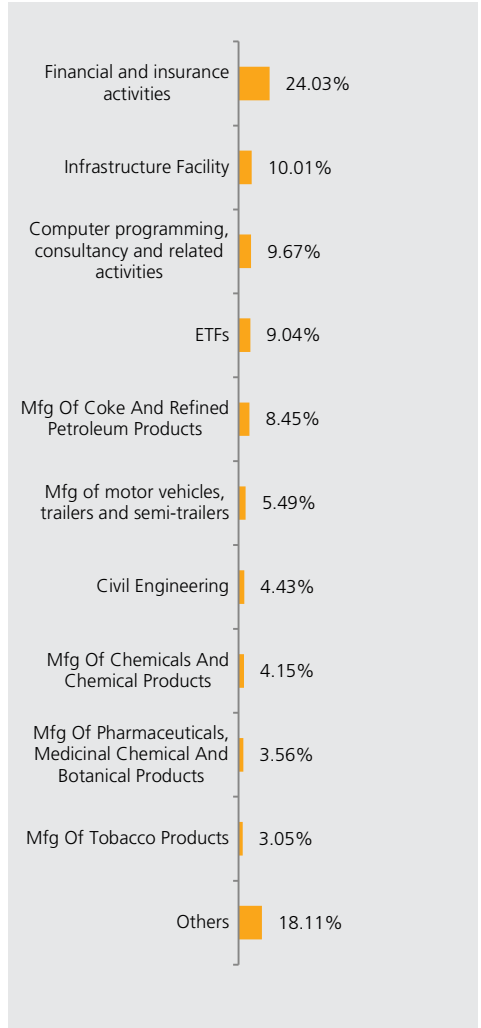
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.45%
ICICI BANK LTD.FV-2	6.43%
HDFC BANK LTD.FV-2	5.94%
TATA CONSULTANCY SERVICES LTD.	4.02%
INFOSYS LIMITED	3.84%
LARSEN&TUBRO	3.46%
BHARTI AIRTEL LIMITED	3.26%
AXIS BANK LIMITEDFV-2	3.21%
ITC - FV 1	3.05%
NTPC LIMITED	2.30%
MAHINDRA & MAHINDRA LTD.-FV5	2.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.07%
MARUTI UDYOG LTD.	2.01%
STATE BANK OF INDIAFV-1	1.52%
HINDUSTAN LEVER LTD.	1.40%
GAS AUTHORITY OF INDIA LTD.	1.35%
ONGCFV-5	1.34%
TATA MOTORS LTD.FV-2	1.29%
HCL TECHNOLOGIES LIMITED	1.16%
HERO MOTOCORP LIMITED	1.12%
TATA CONSUMER PRODUCTS LIMITED	1.01%
INDUSIND BANK LIMITED	1.01%
ASTRAL LIMITED	0.99%
TITAN COMPANY LIMITED	0.98%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.96%
BAJAJ AUTO LTD	0.95%
SHRIRAM FINANCE LIMITED	0.92%
POWER GRID CORP OF INDIA LTD	0.88%
RBL BANK LIMITED	0.86%
MANKIND PHARMA LIMITED	0.83%
COAL INDIA LIMITED	0.82%
TATA IRON & STEEL COMPANY LTD	0.81%
UNION BANK OF INDIA	0.79%
AUROBINDO PHARMA LIMITED	0.78%
INDUS TOWERS LIMITED	0.78%
VOLTAS LTD	0.77%
BANK OF INDIA	0.71%
ZYDUS LIFESCIENCES LIMITED	0.70%
AMBUJA CEMENTS LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.68%
VARUN BEVERAGES LIMITED	0.67%
BAJAJ FINSERV LIMITED	0.65%
CONTAINER CORPORATION OF INDIA LIMITED	0.63%
PIDILITE INDUSTRIES LIMITED	0.63%
UNITED BREWERIES LIMITED	0.61%
DEVYANI INTERNATIONAL LIMITED	0.60%
POWER FINANCE CORPORATION LTD	0.53%
GUJARAT FLUOROCHEMICALS LIMITED	0.53%
ULTRATECH CEMCO LTD	0.51%
TRENT LTD	0.51%
BANDHAN BANK LIMITED	0.50%
TVS MOTOR COMPANY LIMITED	0.50%
SBFC FINANCE LIMITED	0.50%
BAJAJ FINANCE LIMITED	0.50%
PUNJAB NATIONAL BANK	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
AARTI INDUSTRIES LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.46%
NMDC LIMITED	0.46%
Vedanta Limited	0.44%
HAVELLS INDIA LIMITED	0.42%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.42%
ZOMATO LIMITED	0.42%
GODREJ CONSUMER PRODUCTS LIMITED	0.41%
STEEL AUTHORITY OF INDIA LIMITED	0.40%
JSW STEEL LIMITED	0.28%
RURAL ELECTRIFICATION CORPORATION LTD	0.27%
WIPRO	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	89.89%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.39%
Nippon India ETF Bank Bees	1.34%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.33%
SBI-ETF Nifty Bank	1.32%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.28%
KOTAK NIFTY BANK ETF	1.23%
UTI NIFTY BANK ETF	1.14%
ETFs	9.04%
Money Market Total	0.78%
Current Assets	0.29%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Balanced Fund 1 (ULIF00128/07/04LBALANCE01121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) Mr. Rahul Sangle (Debt)
NAV as on 30th April 24: ₹ 44.9394
Inception Date: 09th August 2004
Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%
AUM as on 30th April 24: ₹ 96.00 Crs.
Modified Duration of Debt Portfolio: 6.03 years
YTM of Debt Portfolio: 7.32%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	21
Gsec / Debt	60-100	73
MMI / Others	00-25	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.17%	0.15%
Last 6 Months	7.28%	7.08%
Last 1 Year	9.77%	10.27%
Last 2 Years	7.86%	8.25%
Last 3 Years	7.14%	7.33%
Since Inception	7.91%	8.02%

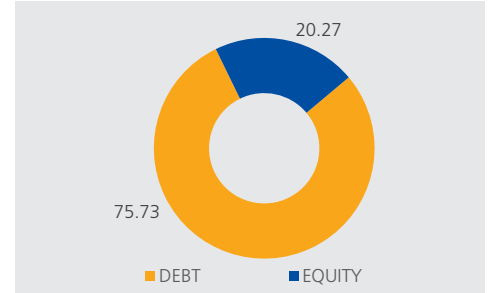
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

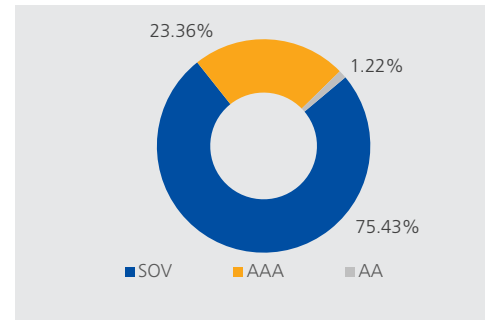
Portfolio

Name of Instrument	% to AUM
7.69% LICHL NCD 06-02-2034	3.37%
5.70% NABARD 31.07.2025 Series 22D	3.05%
7.59% IREDA NCD 26-07-2034 XV-H	2.72%
7.59% IREDA NCD 23-02-2034 XV-E	2.72%
6.75% PCHFL NCD 26-09-2031	0.96%
Bonds/Debentures Total	12.82%
7.18% GOI CG 24-07-2037	18.20%
7.38% GOI CG 20-06-2027	14.70%
7.18% GOI 14.08.2033	6.42%
7.26% GOI CG 06-02-2033	4.66%
7.47% HARYANA SDL 14.02.2036	2.70%
6.54% GOI 17.01.2032	2.47%
7.71% MADHYAPRADESH SDL 24.01.2040	2.38%
7.50% GOI CG 10-08-2034	1.67%
GSEC STRIP 17.12.2030	1.30%
7.66% HARYANA SDL 31.01.2036	1.06%
GSEC STRIP 12.09.2028	1.01%
7.10% GOI CG 18-04-2029	1.00%
7.37% KARNATKA SDL 13.03.2037	0.85%
GSEC STRIP 19.12.2028	0.80%
7.71% MAHARASHTRA SDL 08.11.2033	0.28%
7.27% GOI 08.04.2026	0.21%
Gilts Total	59.72%
RELIANCE INDUSTRIES LTD.	2.32%
HDFC BANK LTD.FV-2	2.15%
ICICI BANK LTD.FV-2	1.99%
INFOSYS LIMITED	1.19%
LARSEN&TUBRO	0.97%
STATE BANK OF INDIAFV-1	0.95%
TATA CONSULTANCY SERVICES LTD.	0.95%
ITC - FV 1	0.93%
AXIS BANK LIMITEDFV-2	0.85%
BHARTI AIRTEL LIMITED	0.74%
TATA MOTORS LTD.FV-2	0.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
NTPC LIMITED	0.53%
TITAN COMPANY LIMITED	0.44%
HINDUSTAN LEVER LTD.	0.42%
MAHINDRA & MAHINDRA LTD.-FV5	0.40%
MARUTI UDYOG LTD.	0.35%
POWER GRID CORP OF INDIA LTD	0.35%
INDUSIND BANK LIMITED	0.32%
HERO MOTOCORP LIMITED	0.32%
BAJAJ FINANCE LIMITED	0.31%
COAL INDIA LIMITED	0.31%
TATA IRON & STEEL COMPANY LTD	0.30%
ULTRATECH CEMCO LTD	0.28%
TATA CONSUMER PRODUCTS LIMITED	0.24%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.23%
INDUS TOWERS LIMITED	0.23%
GRASIM INDUSTRIES LTD.	0.22%
DR. REDDY LABORATORIES	0.20%
NESTLE INDIA LIMITED	0.20%
CIPLA LTD.	0.19%
HCL TECHNOLOGIES LIMITED	0.19%
TECH MAHINDRA LIMITEDFV-5	0.18%
UNION BANK OF INDIA	0.16%
BAJAJ AUTO LTD	0.16%
BHARAT PETROLEUM CORP. LTD.	0.11%
SBI LIFE INSURANCE COMPANY LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
Equity Total	21.12%
Money Market Total	6.63%
Current Assets	-0.29%
Total	100.00%

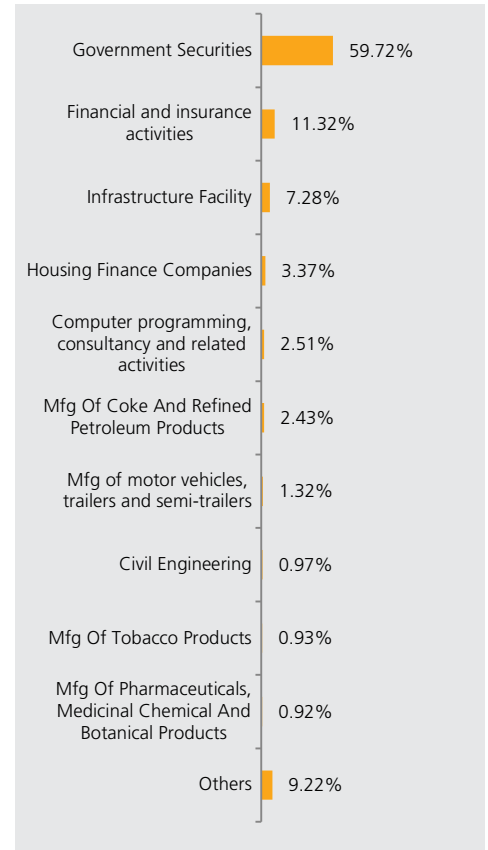
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Corporate Bond Fund 1 (ULIF02310/06/08LCORBOND01121)

Fund Report as on 30th April 2024

Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 29.9148
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th April 24: ₹ 207.11 Crs.
Modified Duration of Debt Portfolio: 5.72 years
YTM of Debt Portfolio: 7.38%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	94
MMI / Others	00-25	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.44%	-0.12%
Last 6 Months	4.33%	4.32%
Last 1 Year	5.99%	6.77%
Last 2 Years	5.88%	6.46%
Last 3 Years	4.64%	5.16%
Since Inception	7.14%	7.69%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

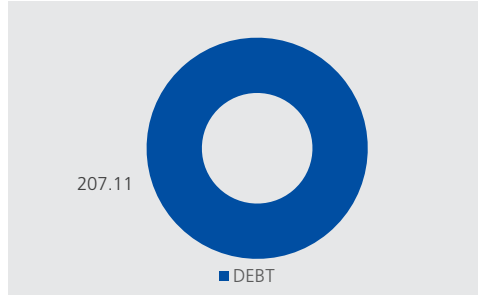
Past performance is not indicative of future performance

Portfolio

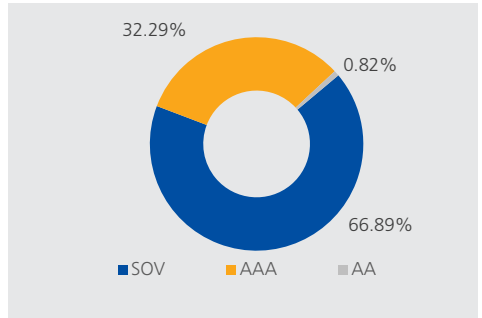
Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.23%
7.59% IREDA NCD 23-02-2034 XV-E	3.44%
7.59% IREDA NCD 26-07-2034 XV-H	3.40%
7.69% LICHFL NCD 06-02-2034	2.93%
7.47% SIDBI NCD 25-11-2025 - SR VII	2.64%
5.70% NABARD 31.07.2025 Series 22D	2.31%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.13%
6.75% PCHFL NCD 26-09-2031	0.85%

Bonds/Debentures Total	23.93%
7.18% GOI CG 24-07-2037	21.25%
7.38% GOI CG 20-06-2027	14.54%
GSEC STRIP 19.09.2030	8.71%
GSEC STRIP 19.03.2030	6.94%
GSEC STRIP 12.06.2031	4.77%
GSEC STRIP 12.12.2031	4.60%
GSEC STRIP 12.06.2032	4.44%
7.66% HARYANA SDL 31.01.2036	1.16%
7.68% KARNATKA SDL 17.01.2039	1.14%
7.37% KARNATKA SDL 13.03.2037	1.06%
7.18% GOI 14.08.2033	0.98%
7.71% MADHYAPRADESH SDL 24.01.2040	0.15%
7.71% MAHARASHTRA SDL 08.11.2033	0.08%
Gilts Total	69.81%
Money Market Total	10.63%
Current Assets	-4.37%
Total	100.00%

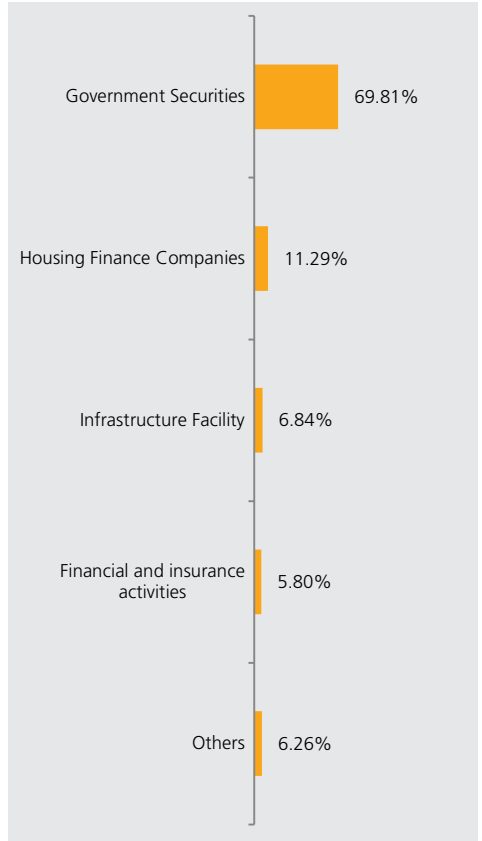
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Debt Fund 1 (ULIF00909/04/07LPURDEBT01121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 32.1123
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th April 24: ₹ 23.51 Crs.
Modified Duration of Debt Portfolio: 5.94 years
YTM of Debt Portfolio: 7.42%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.39%	-0.12%
Last 6 Months	4.30%	4.32%
Last 1 Year	6.02%	6.77%
Last 2 Years	5.89%	6.46%
Last 3 Years	4.63%	5.16%
Since Inception	7.07%	7.53%

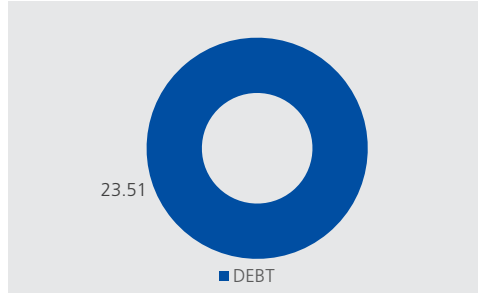
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

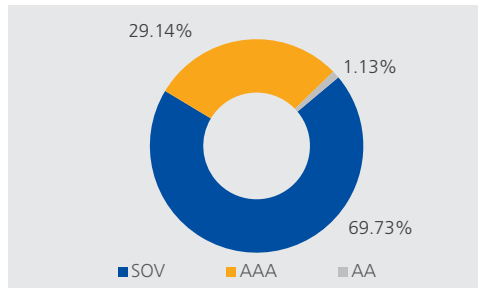
Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.58%
7.59% IREDA NCD 26-07-2034 XV-H	3.42%
7.59% IREDA NCD 23-02-2034 XV-E	3.42%
5.70% NABARD 31.07.2025 Series 22D	3.32%
7.69% LICHFL NCD 06-02-2034	2.58%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.09%
6.75% PCHFL NCD 26-09-2031	1.16%
Bonds/Debentures Total	22.57%
7.18% GOI CG 24-07-2037	13.60%
GSEC STRIP 12.09.2028	11.57%
GSEC STRIP 19.03.2030	10.41%
GSEC STRIP 19.09.2030	8.94%
7.38% GOI CG 20-06-2027	7.13%
GSEC STRIP 12.06.2031	4.88%
GSEC STRIP 12.12.2031	4.71%
GSEC STRIP 12.06.2032	4.54%
7.47% HARYANA SDL 14.02.2036	3.39%
7.18% GOI 14.08.2033	1.27%
7.37% KARNATKA SDL 13.03.2037	1.06%
7.66% HARYANA SDL 31.01.2036	0.07%
Gilts Total	71.60%
Money Market Total	8.52%
Current Assets	-2.68%
Total	100.00%

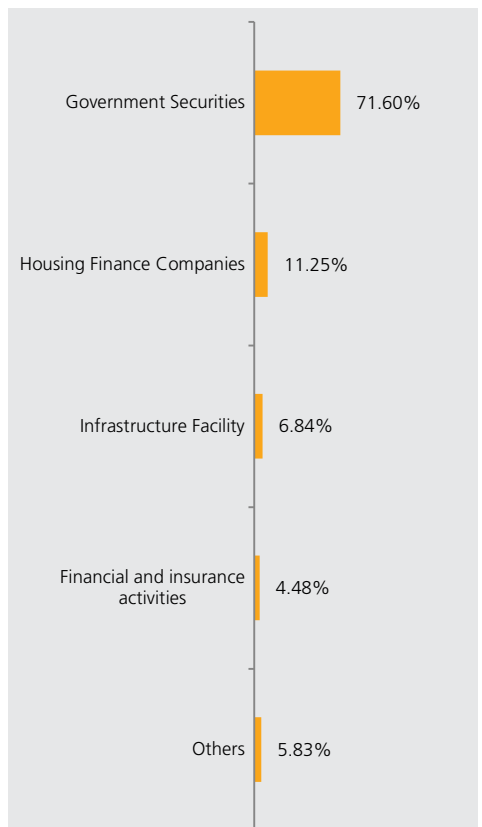
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Smart Fund 1 (ULIF06810/09/12PSMARTFU01121)

Fund Report as on 30th April 2024

Investment Objective

To dynamically manage the allocation between equity & debt instruments so as to provide benefits at least equal to the guaranteed benefit. The Risk appetite for the fund is low.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 20.3038
Inception Date: 26th February 2013
Benchmark: N.A
AUM as on 30th April 24: ₹ 63.69 Crs.
Modified Duration of Debt Portfolio:
 6.10 years
YTM of Debt Portfolio: 7.29%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	94
MMI / Others	0-90	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.50%	-
Last 6 Months	3.91%	-
Last 1 Year	5.11%	-
Last 2 Years	5.44%	-
Last 3 Years	3.93%	-
Since Inception	6.54%	-

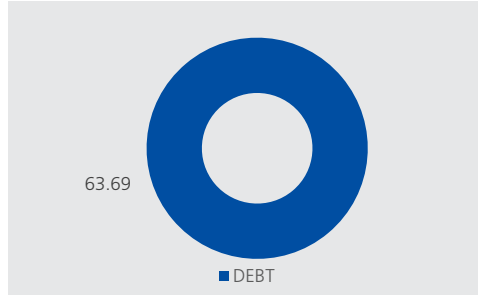
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

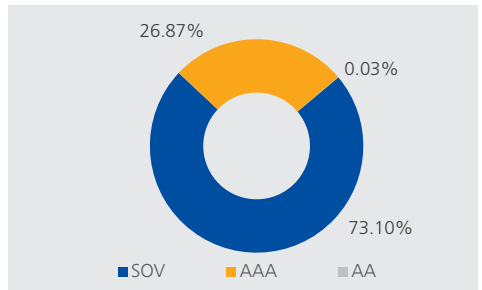
Portfolio

Name of Instrument	% to AUM
7.69% LICHFL NCD 06-02-2034	3.97%
7.59% IREDA NCD 26-07-2034 XV-H	3.31%
7.59% IREDA NCD 23-02-2034 XV-E	3.31%
5.70% NABARD 31.07.2025 Series 22D	2.91%
6.75% PCHFL NCD 26-09-2031	0.03%
Bonds/Debentures Total	13.54%
7.18% GOI CG 24-07-2037	22.35%
7.38% GOI CG 20-06-2027	17.52%
7.18% GOI 14.08.2033	14.52%
7.26% GOI CG 06-02-2033	10.51%
6.54% GOI 17.01.2032	6.38%
7.47% HARYANA SDL 14.02.2036	3.29%
GSEC STRIP 12.09.2028	1.90%
7.42% KARNATKA SDL 28.02.2039	1.53%
7.37% KARNATKA SDL 13.03.2037	1.02%
7.71% MAHARASHTRA SDL 08.11.2033	0.32%
7.50% GOI CG 10-08-2034	0.24%
7.66% HARYANA SDL 31.01.2036	0.24%
7.45% MAHARASHTRA SDL 20.03.2038	0.13%
7.10% GOI CG 18-04-2029	0.06%
Gilts Total	80.01%
Money Market Total	15.91%
Current Assets	-9.46%
Total	100.00%

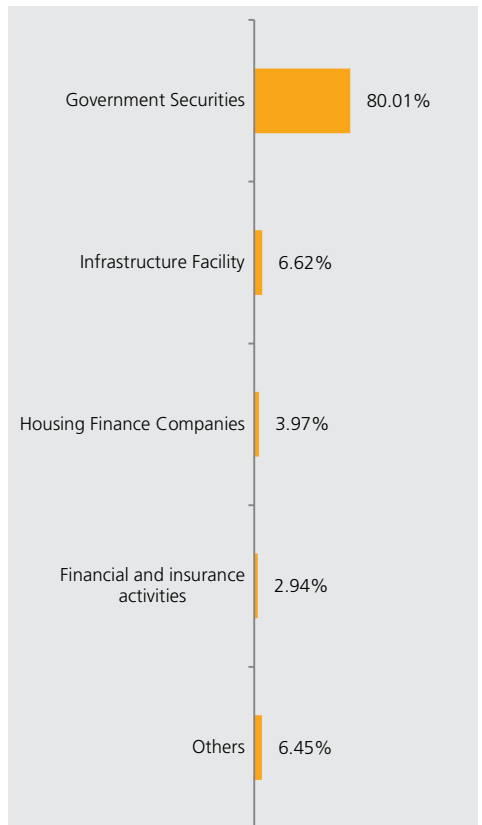
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Midcap Fund 1 (ULIF02810/06/08LMIDCAPF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 75.0773

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th April 24: ₹ 29.64 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-00	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.62%	4.70%
Last 6 Months	30.30%	27.94%
Last 1 Year	58.00%	58.01%
Last 2 Years	29.44%	31.67%
Last 3 Years	27.07%	28.18%
Since Inception	13.52%	12.05%

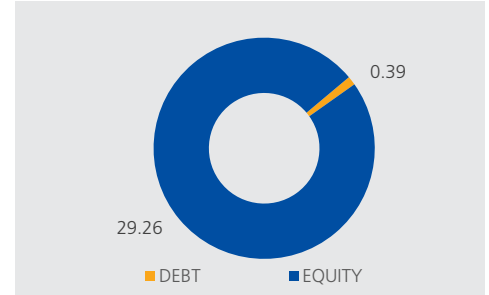
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

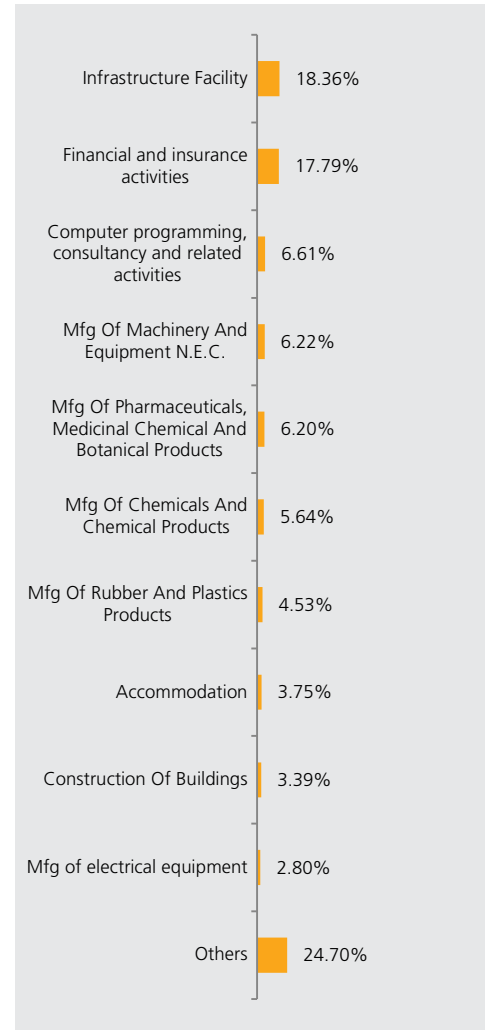
Portfolio

Name of Instrument	% to AUM
THE INDIAN HOTELS CO LTD	3.75%
AUROBINDO PHARMA LIMITED	3.28%
KIRLOSKAR CUMMINS	3.22%
CONTAINER CORPORATION OF INDIA LIMITED	3.16%
ASTRAL LIMITED	3.09%
COFORGE LIMITED	2.85%
POLYCAB INDIA LIMITED	2.80%
NMDC LIMITED	2.71%
MAX HEALTHCARE INSTITUTE LIMITED	2.68%
THE FEDERAL BANK LIMITED	2.66%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.64%
INDUS TOWERS LIMITED	2.40%
BHARAT FORGE	2.32%
PETRONET LNG LIMITED	2.26%
STEEL AUTHORITY OF INDIA LIMITED	2.21%
TATA COMMUNICATIONS LTD.	2.20%
AU SMALL FINANCE BANK LIMITED	2.16%
ASHOK LEYLAND LIMITED	2.15%
GODREJ PROPERTIES LIMITED	2.13%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.07%
IDFC BANK LIMITED	1.94%
UPL LIMITED	1.88%
LUPIN LIMITEDFV-2	1.84%
ACC LIMITED	1.75%
POWER FINANCE CORPORATION LTD	1.72%
RURAL ELECTRIFICATION CORPORATION LTD	1.70%
PUNJAB NATIONAL BANK	1.55%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.55%
GUJARAT GAS LIMITED	1.52%
ZOMATO LIMITED	1.51%
ESCORTS KUBOTA LIMITED	1.50%
VOLTAS LTD	1.50%
GUJARAT FLUORO CHEMICALS LIMITED	1.47%
RBL BANK LIMITED	1.46%
BALKRISHNA INDUSTRIES LIMITED	1.44%
PI INDUSTRIES LIMITED	1.42%
MANKIND PHARMA LIMITED	1.33%
GAS AUTHORITY OF INDIA LTD.	1.32%
OBEROI REALTY LIMITED	1.26%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.20%
UNITED BREWERIES LIMITED	1.20%
BANK OF INDIA	1.10%
SANOFI INDIA LIMITED	1.08%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.01%
SBFC FINANCE LIMITED	1.01%
BANDHAN BANK LIMITED	1.00%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.00%
L&T FINANCE HOLDINGS LIMITED	0.98%
PERSISTENT SYSTEMS LIMITED	0.93%
AARTI INDUSTRIES LIMITED	0.88%
UNION BANK OF INDIA	0.77%
SHRIRAM FINANCE LIMITED	0.74%
HINDUSTAN AERONAUTICS LIMITED	0.71%
TRENT LTD	0.65%
Vedanta Limited	0.54%
BHARTI AIRTEL LIMITED	0.53%
L&T TECHNOLOGY SERVICES LIMITED	0.40%
MPHASIS LIMITED	0.36%
MAX FINANCIAL SERVICES LIMITED	0.20%
Equity Total	98.70%
Money Market Total	1.22%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Midcap Fund 2 (ULIF04501/01/10LMIDCAPF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 69.5210

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th April 24: ₹ 64.03 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-00	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.63%	4.70%
Last 6 Months	29.86%	27.94%
Last 1 Year	57.19%	58.01%
Last 2 Years	29.42%	31.67%
Last 3 Years	27.58%	28.18%
Since Inception	14.51%	12.11%

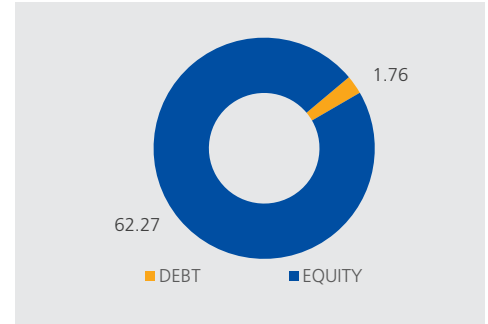
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

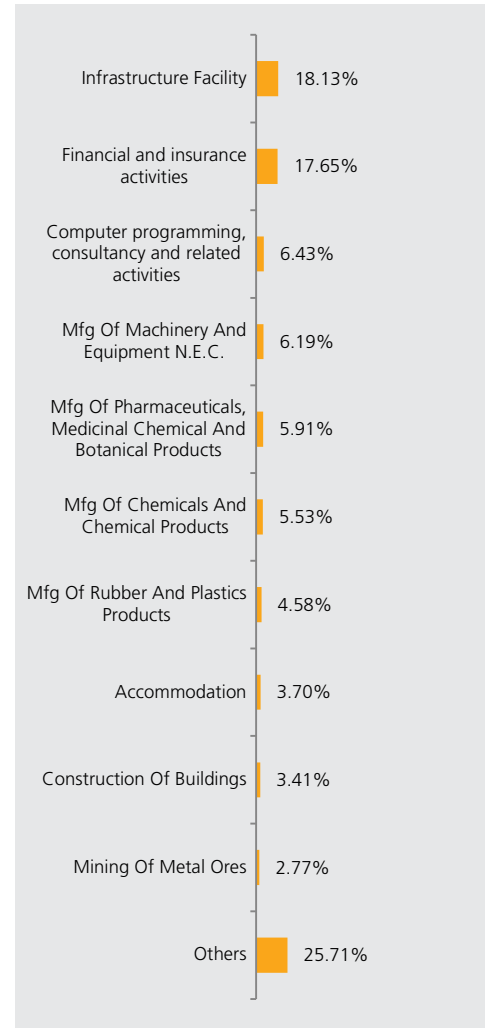
Portfolio

Name of Instrument	% to AUM
THE INDIAN HOTELS CO LTD	3.70%
KIRLOSKAR CUMMINS	3.28%
ASTRAL LIMITED	3.16%
CONTAINER CORPORATION OF INDIA LIMITED	3.15%
AUROBINDO PHARMA LIMITED	3.13%
COFORGE LIMITED	2.85%
NMDC LIMITED	2.77%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.70%
MAX HEALTHCARE INSTITUTE LIMITED	2.68%
THE FEDERAL BANK LIMITED	2.66%
POLYCAB INDIA LIMITED	2.54%
INDUS TOWERS LIMITED	2.39%
BHARAT FORGE	2.32%
PETRONET LNG LIMITED	2.30%
STEEL AUTHORITY OF INDIA LIMITED	2.20%
TATA COMMUNICATIONS LTD.	2.20%
AU SMALL FINANCE BANK LIMITED	2.16%
GODREJ PROPERTIES LIMITED	2.13%
ASHOK LEYLAND LIMITED	2.05%
IDFC BANK LIMITED	1.94%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.91%
UPL LIMITED	1.88%
LUPIN LIMITEDFV-2	1.88%
ACC LIMITED	1.75%
POWER FINANCE CORPORATION LTD	1.64%
RURAL ELECTRIFICATION CORPORATION LTD	1.62%
PUNJAB NATIONAL BANK	1.56%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.55%
ZOMATO LIMITED	1.51%
VOLTAS LTD	1.48%
GUJARAT FLUOROchemicals LIMITED	1.46%
RBL BANK LIMITED	1.46%
ESCORTS KUBOTA LIMITED	1.43%
BALKRISHNA INDUSTRIES LIMITED	1.42%
GUJARAT GAS LIMITED	1.40%
PI INDUSTRIES LIMITED	1.36%
GAS AUTHORITY OF INDIA LTD.	1.34%
OBEROI REALTY LIMITED	1.29%
MANKIND PHARMA LIMITED	1.25%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.15%
UNITED BREWERIES LIMITED	1.14%
BANK OF INDIA	1.10%
SANOFI INDIA LIMITED	1.03%
BANDHAN BANK LIMITED	1.02%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.01%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.01%
L&T FINANCE HOLDINGS LIMITED	0.98%
SBFC FINANCE LIMITED	0.94%
PERSISTENT SYSTEMS LIMITED	0.93%
AARTI INDUSTRIES LIMITED	0.83%
SHRIRAM FINANCE LIMITED	0.76%
UNION BANK OF INDIA	0.73%
TRENT LTD	0.65%
HINDUSTAN AERONAUTICS LIMITED	0.59%
Vedanta Limited	0.55%
BHARTI AIRTEL LIMITED	0.53%
L&T TECHNOLOGY SERVICES LIMITED	0.41%
MPHASIS LIMITED	0.34%
MAX FINANCIAL SERVICES LIMITED	0.20%
RESTAURANT BRANDS ASIA LIMITED	0.00%
Equity Total	97.26%
Money Market Total	2.67%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Gilt Fund 1 (ULIF02610/06/08LGILTFUN01121)

Fund Report as on 30th April 2024

Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 30th April 24: ₹ 27.9066

Inception Date: 11th June 2008

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 30th April 24: ₹ 37.01 Crs.

Modified Duration of Debt Portfolio:

7.98 years

YTM of Debt Portfolio: 7.26%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	99
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.68%	-0.53%
Last 6 Months	4.61%	4.77%
Last 1 Year	5.76%	6.49%
Last 2 Years	6.31%	6.85%
Last 3 Years	4.43%	5.06%
Since Inception	6.67%	7.99%

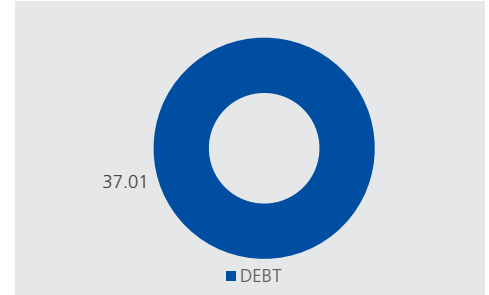
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

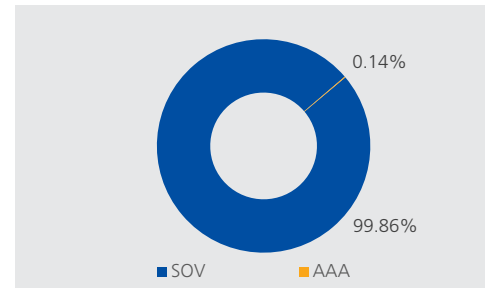
Portfolio

Name of Instrument	% to AUM
7.18% GOI CG 24-07-2037	37.39%
7.10% GOI CG 08-04-2034	13.45%
GSEC STRIP 19.09.2030	9.66%
GSEC STRIP 19.12.2028	7.87%
GSEC STRIP 19.03.2030	6.65%
GSEC STRIP 12.06.2031	5.26%
GSEC STRIP 12.12.2031	5.08%
GSEC STRIP 12.06.2032	4.90%
7.45% MAHARASHTRA SDL 20.03.2038	2.77%
7.42% KARNATKA SDL 28.02.2039	2.27%
7.41% KARNATKA SDL 06.03.2036	1.53%
7.37% KARNATKA SDL 13.03.2037	1.10%
7.71% MAHARASHTRA SDL 08.11.2033	0.41%
7.66% HARYANA SDL 31.01.2036	0.41%
6.54% GOI 17.01.2032	0.22%
Gilts Total	98.97%
Money Market Total	0.14%
Current Assets	0.89%
Total	100.00%

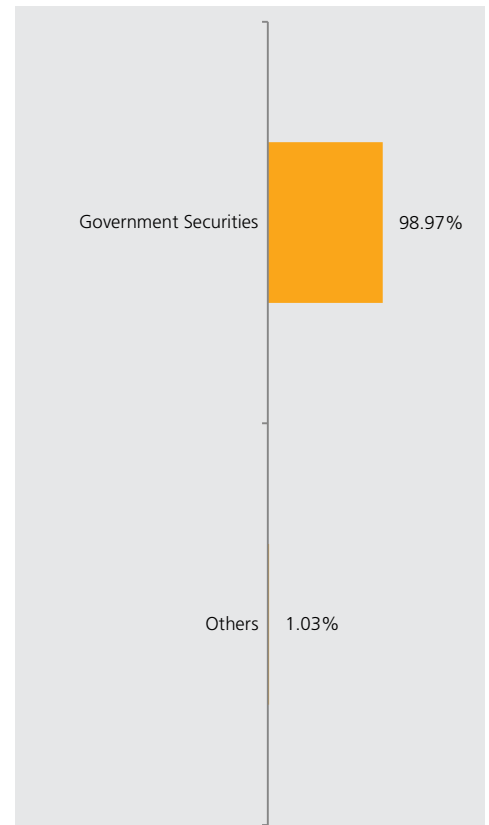
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Money Market Fund 1 (ULIF02910/06/08LMONMRKT01121)

Fund Report as on 30th April 2024

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 24.6867
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th April 24: ₹ 129.25 Crs.
Modified Duration of Debt Portfolio:
 0.56 years
YTM of Debt Portfolio: 7.04%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.56%
Last 6 Months	2.85%	3.58%
Last 1 Year	5.84%	7.22%
Last 2 Years	5.08%	6.51%
Last 3 Years	4.14%	5.55%
Since Inception	5.85%	6.75%

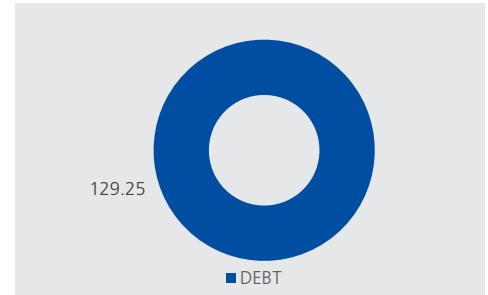
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

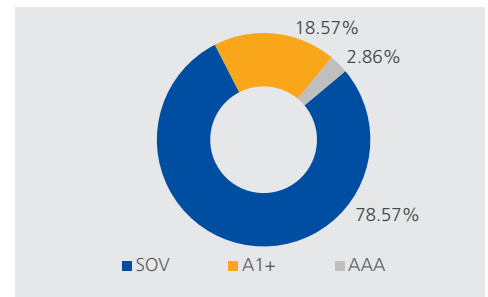
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Current Assets	0.00%
Total	100.00%

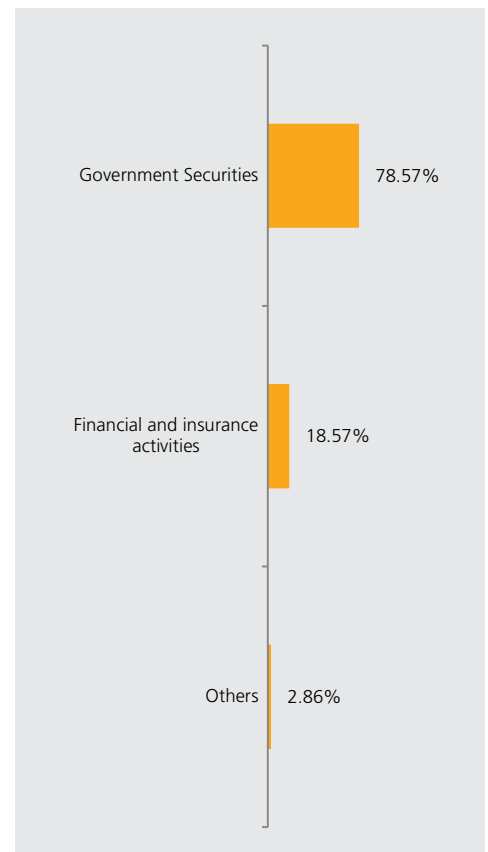
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Equity Fund 1 (ULIF00328/07/04LEQUITYF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 125.8723

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 76.28 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-100	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.27%	1.24%
Last 6 Months	20.83%	18.48%
Last 1 Year	28.13%	25.13%
Last 2 Years	16.12%	14.97%
Last 3 Years	16.04%	15.60%
Since Inception	13.69%	14.21%

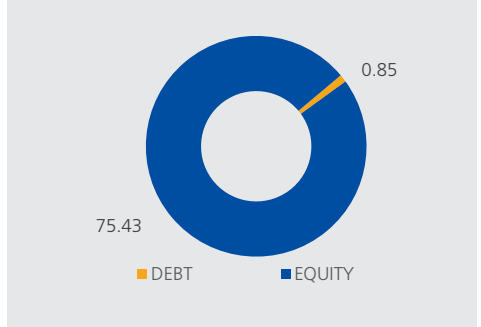
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

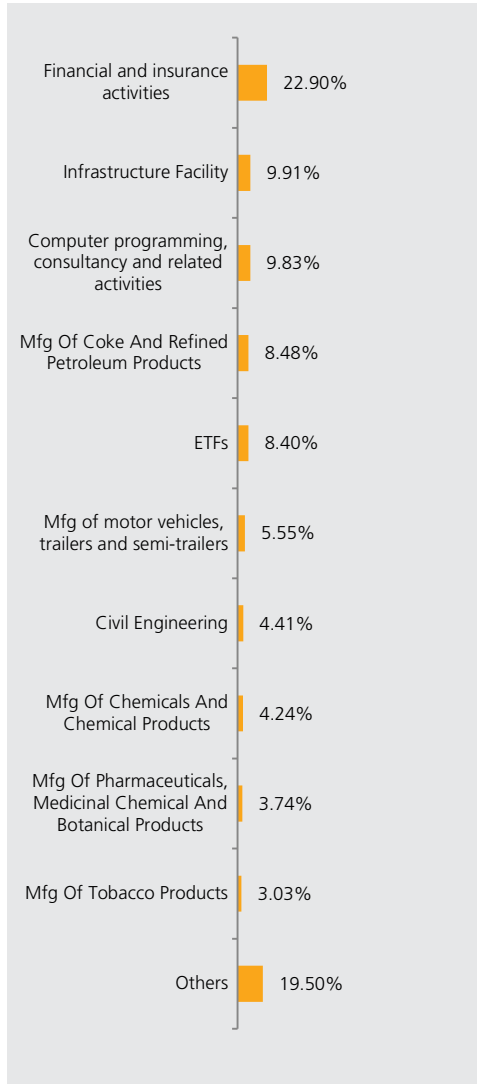
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.48%
ICICI BANK LTD.FV-2	6.51%
HDFC BANK LTD.FV-2	6.20%
TATA CONSULTANCY SERVICES LTD.	4.05%
INFOSYS LIMITED	3.79%
LARSEN&TUBRO	3.48%
BHARTI AIRTEL LIMITED	3.43%
ITC - FV 1	3.03%
NTPC LIMITED	2.32%
MAHINDRA & MAHINDRA LTD.-FV5	2.25%
MARUTI UDYOG LTD.	1.94%
STATE BANK OF INDIAFV-1	1.66%
AXIS BANK LIMITEDFV-2	1.64%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.63%
INDUSIND BANK LIMITED	1.42%
HINDUSTAN LEVER LTD.	1.42%
TATA IRON & STEEL COMPANY LTD	1.41%
TATA MOTORS LTD.FV-2	1.37%
GAS AUTHORITY OF INDIA LTD.	1.29%
TITAN COMPANY LIMITED	1.29%
SHRIRAM FINANCE LIMITED	1.05%
HERO MOTOCORP LIMITED	1.04%
ONGCFV-5	0.98%
POWER GRID CORP OF INDIA LTD	0.98%
ASTRAL LIMITED	0.96%
BAJAJ AUTO LTD	0.95%
HINDALCO INDUSTRIES LTD FV RE 1	0.93%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.93%
HCL TECHNOLOGIES LIMITED	0.92%
MANKIND PHARMA LIMITED	0.90%
NESTLE INDIA LIMITED	0.87%
AUROBINDO PHARMA LIMITED	0.83%
COAL INDIA LIMITED	0.82%
TATA CONSUMER PRODUCTS LIMITED	0.74%
INDUS TOWERS LIMITED	0.71%
GRASIM INDUSTRIES LTD.	0.67%
VOLTAS LTD	0.67%
BAJAJ FINSERV LIMITED	0.63%
SUPREME INDUSTRIES LIMITED	0.62%
MPHASIS LIMITED	0.62%
ESCORTS KUBOTA LIMITED	0.60%
Vedanta Limited	0.59%
KOTAK MAHINDRA BANK LIMITED_FV5	0.59%
ZYDUS LIFESCIENCES LIMITED	0.59%
BANK OF INDIA	0.59%
PIDILITE INDUSTRIES LIMITED	0.57%
BHARAT FORGE	0.56%
AARTI INDUSTRIES LIMITED	0.56%
PUNJAB NATIONAL BANK	0.55%
BAJAJ FINANCE LIMITED	0.53%
UNION BANK OF INDIA	0.53%
DEVYANI INTERNATIONAL LIMITED	0.53%
GUJARAT FLUORO CHEMICALS LIMITED	0.53%
ZOMATO LIMITED	0.52%
AMBUJA CEMENTS LIMITED	0.51%
SBFC FINANCE LIMITED	0.51%
RBL BANK LIMITED	0.50%
CIPLA LTD.	0.50%
GUJARAT GAS LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
UNITED BREWERIES LIMITED	0.48%
BRITANNIA INDUSTRIES LTD	0.47%
TECH MAHINDRA LIMITEDFV-5	0.45%
VARUN BEVERAGES LIMITED	0.45%
PETRONET LNG LIMITED	0.43%
TRENT LTD	0.42%
ULTRATECH CEMCO LTD	0.41%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.38%
JUBILANT FOODWORKS LIMITED	0.28%
POWER FINANCE CORPORATION LTD	0.27%
SANOFI INDIA LIMITED	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	90.48%
KOTAK NIFTY BANK ETF	1.48%
SBI-ETF Nifty Bank	1.40%
Nippon India ETF Bank Bees	1.30%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.15%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.04%
UTI NIFTY BANK ETF	1.04%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
ETFs	8.40%
Money Market Total	1.12%
Current Assets	-0.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Equity Fund 1 (ULIF00601/11/06PEQUITYF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 63.5464

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 34.11 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-100	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.45%	1.24%
Last 6 Months	22.87%	18.48%
Last 1 Year	31.30%	25.13%
Last 2 Years	17.50%	14.97%
Last 3 Years	16.78%	15.60%
Since Inception	11.39%	11.07%

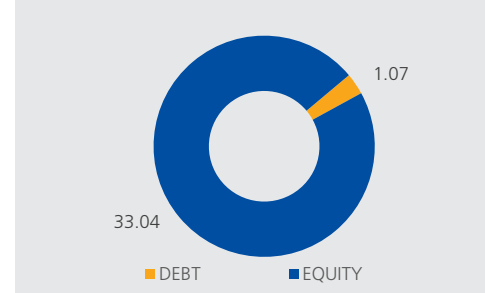
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

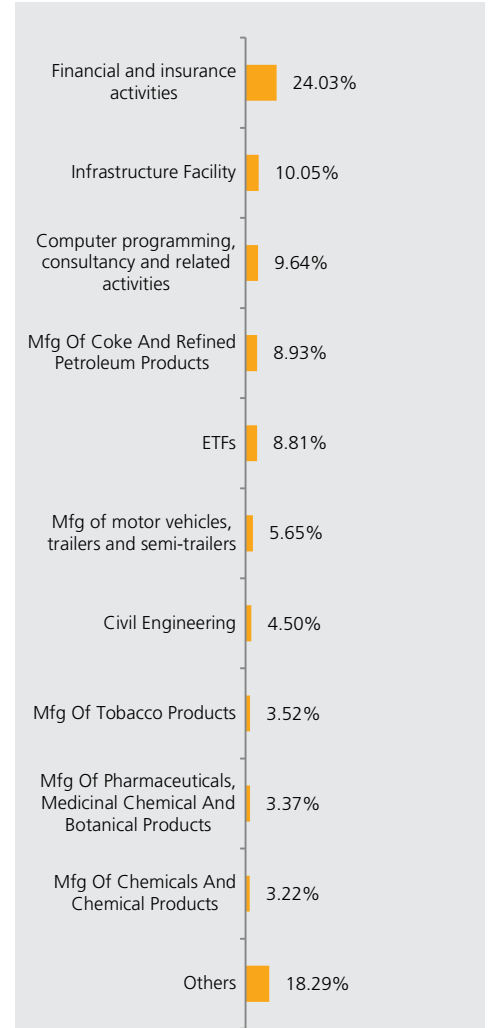
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.58%
ICICI BANK LTD.FV-2	6.55%
HDFC BANK LTD.FV-2	5.62%
TATA CONSULTANCY SERVICES LTD.	3.90%
INFOSYS LIMITED	3.81%
LARSEN&TUBRO	3.54%
ITC - FV 1	3.52%
BHARTI AIRTEL LIMITED	3.46%
AXIS BANK LIMITEDFV-2	2.81%
MAHINDRA & MAHINDRA LTD.-FV5	2.22%
NTPC LIMITED	2.09%
MARUTI UDYOG LTD.	2.03%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.87%
STATE BANK OF INDIAFV-1	1.61%
TATA MOTORS LTD.FV-2	1.40%
GAS AUTHORITY OF INDIA LTD.	1.40%
INDUSIND BANK LIMITED	1.32%
AMBUJA CEMENTS LIMITED	1.24%
HINDUSTAN LEVER LTD.	1.24%
ONGCFV-5	1.20%
ASTRAL LIMITED	1.05%
SHRIRAM FINANCE LIMITED	1.05%
HCL TECHNOLOGIES LIMITED	1.04%
HERO MOTOCORP LIMITED	1.02%
TATA IRON & STEEL COMPANY LTD	1.01%
TITAN COMPANY LIMITED	0.99%
TATA CONSUMER PRODUCTS LIMITED	0.99%
BAJAJ AUTO LTD	0.96%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.95%
POWER GRID CORP OF INDIA LTD	0.91%
MANKIND PHARMA LIMITED	0.90%
HINDALCO INDUSTRIES LTD FV RE 1	0.85%
INDUS TOWERS LIMITED	0.84%
PUNJAB NATIONAL BANK	0.84%
AARTI INDUSTRIES LIMITED	0.84%
AUROBINDO PHARMA LIMITED	0.80%
ZOMATO LIMITED	0.78%
RBL BANK LIMITED	0.77%
VARUN BEVERAGES LIMITED	0.77%
BANK OF INDIA	0.77%
COAL INDIA LIMITED	0.75%
NESTLE INDIA LIMITED	0.72%
UNION BANK OF INDIA	0.72%
ZYDUS LIFESCIENCES LIMITED	0.71%
VOLTAS LTD	0.68%
STEEL AUTHORITY OF INDIA LIMITED	0.66%
GRASIM INDUSTRIES LTD.	0.63%
KARUR VYSYA BANK LIMITED	0.56%
GUJARAT GAS LIMITED	0.55%
Vedanta Limited	0.55%
RURAL ELECTRIFICATION CORPORATION LTD	0.54%
BAJAJ FINANCE LIMITED	0.51%
GUJARAT FLUOROCHEMICALS LIMITED	0.49%
SBFC FINANCE LIMITED	0.46%
TECH MAHINDRA LIMITEDFV-5	0.45%
INDIAN OIL CORPORATION LIMITED	0.35%
POWER FINANCE CORPORATION LTD	0.27%
WIPRO	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
BAJAJ FINSERV LIMITED	0.20%
MPHASIS LIMITED	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	88.05%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.54%
Nippon India ETF Bank Bees	1.46%
SBI-ETF Nifty Bank	1.44%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.44%
KOTAK NIFTY BANK ETF	1.34%
UTI NIFTY BANK ETF	0.93%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.66%
ETFs	8.81%
Money Market Total	3.15%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Equity Fund 2 (ULIF03204/12/08PEQUITYF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 56.2710

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 56.94 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	98
Gsec / Debt	00-100	-
MMI / Others	00-100	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.50%	1.24%
Last 6 Months	23.19%	18.48%
Last 1 Year	31.68%	25.13%
Last 2 Years	17.63%	14.97%
Last 3 Years	16.95%	15.60%
Since Inception	10.74%	10.36%

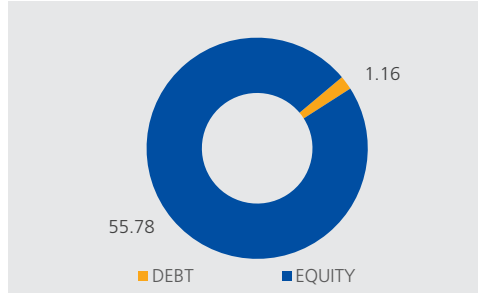
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

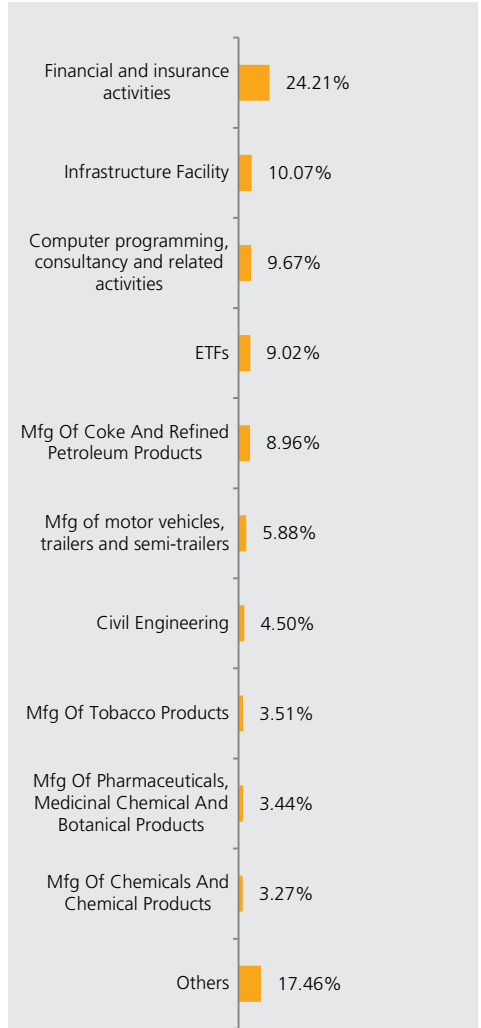
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.59%
ICICI BANK LTD.FV-2	6.52%
HDFC BANK LTD.FV-2	5.63%
TATA CONSULTANCY SERVICES LTD.	3.89%
INFOSYS LIMITED	3.80%
LARSEN&TUBRO	3.55%
ITC - FV 1	3.51%
BHARTI AIRTEL LIMITED	3.45%
AXIS BANK LIMITEDFV-2	2.81%
MAHINDRA & MAHINDRA LTD.-FV5	2.31%
MARUTI UDYOG LTD.	2.14%
NTPC LIMITED	2.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.87%
STATE BANK OF INDIAFV-1	1.62%
TATA MOTORS LTD.FV-2	1.43%
GAS AUTHORITY OF INDIA LTD.	1.40%
INDUSIND BANK LIMITED	1.36%
AMBUJA CEMENTS LIMITED	1.27%
HINDUSTAN LEVER LTD.	1.25%
ONGCFV-5	1.20%
SHRIRAM FINANCE LIMITED	1.09%
TITAN COMPANY LIMITED	1.08%
HCL TECHNOLOGIES LIMITED	1.07%
ASTRAL LIMITED	1.05%
HERO MOTOCORP LIMITED	1.02%
TATA IRON & STEEL COMPANY LTD	1.00%
TATA CONSUMER PRODUCTS LIMITED	0.99%
BAJAJ AUTO LTD	0.96%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.95%
MANKIND PHARMA LIMITED	0.95%
POWER GRID CORP OF INDIA LTD	0.87%
AARTI INDUSTRIES LIMITED	0.87%
PUNJAB NATIONAL BANK	0.87%
INDUS TOWERS LIMITED	0.85%
HINDALCO INDUSTRIES LTD FV RE 1	0.85%
AUROBINDO PHARMA LIMITED	0.84%
VARUN BEVERAGES LIMITED	0.79%
RBL BANK LIMITED	0.79%
COAL INDIA LIMITED	0.78%
ZOMATO LIMITED	0.78%
BANK OF INDIA	0.76%
NESTLE INDIA LIMITED	0.75%
ZYDUS LIFESCIENCES LIMITED	0.73%
UNION BANK OF INDIA	0.73%
VOLTAS LTD	0.72%
STEEL AUTHORITY OF INDIA LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.65%
GUJARAT GAS LIMITED	0.59%
KARUR VYSYA BANK LIMITED	0.58%
Vedanta Limited	0.56%
RURAL ELECTRIFICATION CORPORATION LTD	0.55%
BAJAJ FINANCE LIMITED	0.53%
GUJARAT FLUOROCHEMICALS LIMITED	0.49%
SBFC FINANCE LIMITED	0.48%
TECH MAHINDRA LIMITEDFV-5	0.48%
INDIAN OIL CORPORATION LIMITED	0.37%
POWER FINANCE CORPORATION LTD	0.27%
WIPRO	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
BAJAJ FINSERV LIMITED	0.20%
MPHASIS LIMITED	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	88.93%
Nippon India ETF Bank Bees	1.42%
SBI-ETF Nifty Bank	1.42%
UTI NIFTY BANK ETF	1.40%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.39%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.39%
KOTAK NIFTY BANK ETF	1.39%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.61%
ETFs	9.02%
Money Market Total	2.05%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Equity Fund 3 (ULIF04901/01/10PEQUITYF03121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 47.5546

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 23.88 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-100	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.46%	1.24%
Last 6 Months	22.97%	18.48%
Last 1 Year	31.74%	25.13%
Last 2 Years	17.75%	14.97%
Last 3 Years	17.07%	15.60%
Since Inception	11.51%	10.74%

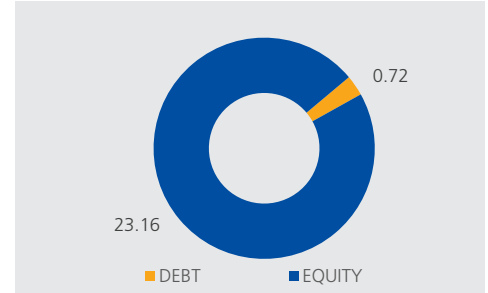
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

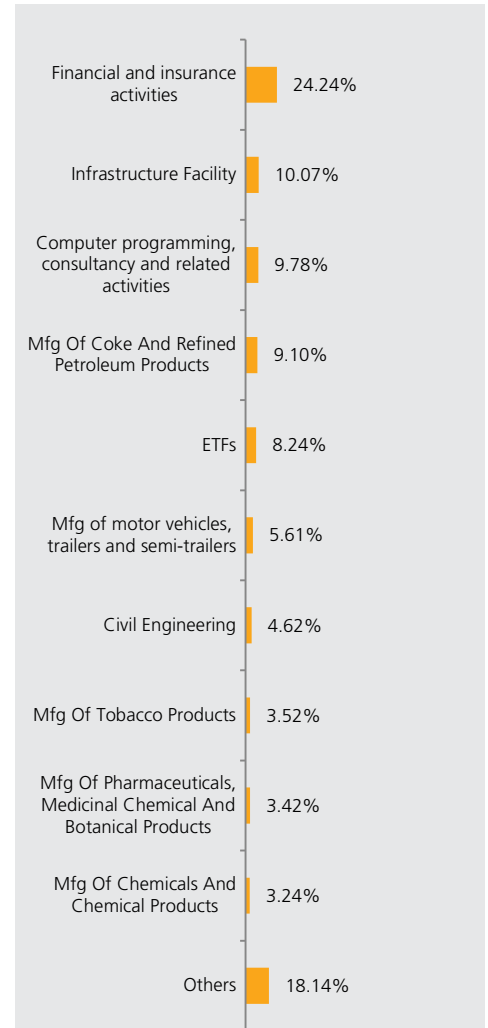
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.77%
ICICI BANK LTD.FV-2	6.55%
HDFC BANK LTD.FV-2	5.74%
TATA CONSULTANCY SERVICES LTD.	3.97%
INFOSYS LIMITED	3.86%
LARSEN&TUBRO	3.67%
ITC - FV 1	3.52%
BHARTI AIRTEL LIMITED	3.41%
AXIS BANK LIMITEDFV-2	2.82%
MAHINDRA & MAHINDRA LTD.-FV5	2.21%
NTPC LIMITED	2.13%
MARUTI UDYOG LTD.	1.99%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.91%
STATE BANK OF INDIAFV-1	1.63%
GAS AUTHORITY OF INDIA LTD.	1.47%
TATA MOTORS LTD.FV-2	1.42%
INDUSIND BANK LIMITED	1.34%
AMBUJA CEMENTS LIMITED	1.26%
HINDUSTAN LEVER LTD.	1.23%
ONGCFV-5	1.20%
HCL TECHNOLOGIES LIMITED	1.06%
ASTRAL LIMITED	1.05%
SHRIRAM FINANCE LIMITED	1.05%
HERO MOTOCORP LIMITED	1.03%
TATA IRON & STEEL COMPANY LTD	1.02%
TATA CONSUMER PRODUCTS LIMITED	0.99%
BAIJ AUTO LTD	0.98%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.95%
TITAN COMPANY LIMITED	0.94%
INDUS TOWERS LIMITED	0.86%
AARTI INDUSTRIES LIMITED	0.86%
PUNJAB NATIONAL BANK	0.86%
MANKIND PHARMA LIMITED	0.86%
HINDALCO INDUSTRIES LTD FV RE 1	0.85%
POWER GRID CORP OF INDIA LTD	0.85%
AUROBINDO PHARMA LIMITED	0.79%
VARUN BEVERAGES LIMITED	0.78%
RBL BANK LIMITED	0.78%
ZOMATO LIMITED	0.78%
BANK OF INDIA	0.77%
COAL INDIA LIMITED	0.75%
NESTLE INDIA LIMITED	0.74%
UNION BANK OF INDIA	0.74%
ZYDUS LIFESCIENCES LIMITED	0.72%
VOLTAS LTD	0.67%
STEEL AUTHORITY OF INDIA LIMITED	0.67%
GRASIM INDUSTRIES LTD.	0.64%
KARUR VYSYA BANK LIMITED	0.57%
Vedanta Limited	0.56%
RURAL ELECTRIFICATION CORPORATION LTD	0.54%
GUJARAT GAS LIMITED	0.54%
BAIJ FINANCE LIMITED	0.50%
GUJARAT FLUOROCEMICALS LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.44%
SBFC FINANCE LIMITED	0.44%
INDIAN OIL CORPORATION LIMITED	0.33%
POWER FINANCE CORPORATION LTD	0.27%
WIPRO	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
BAIJ FINSERV LIMITED	0.20%
MPHASIS LIMITED	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	88.74%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.48%
Nippon India ETF Bank Bees	1.48%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.46%
SBI-ETF Nifty Bank	1.32%
KOTAK NIFTY BANK ETF	1.24%
UTI NIFTY BANK ETF	0.80%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.46%
ETFs	8.24%
Money Market Total	3.02%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Equity Fund 1 (ULIF01201/02/08HEQUITYF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 46.9289

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 7.77 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	98
Gsec / Debt	00-100	-
MMI / Others	00-100	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.55%	1.24%
Last 6 Months	23.32%	18.48%
Last 1 Year	31.94%	25.13%
Last 2 Years	17.91%	14.97%
Last 3 Years	17.08%	15.60%
Since Inception	10.02%	9.42%

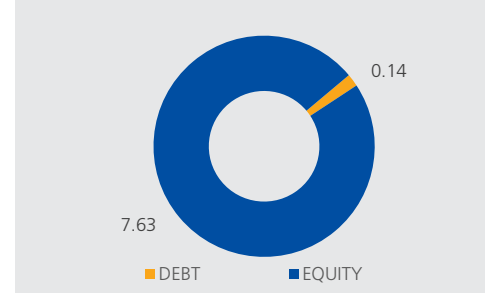
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

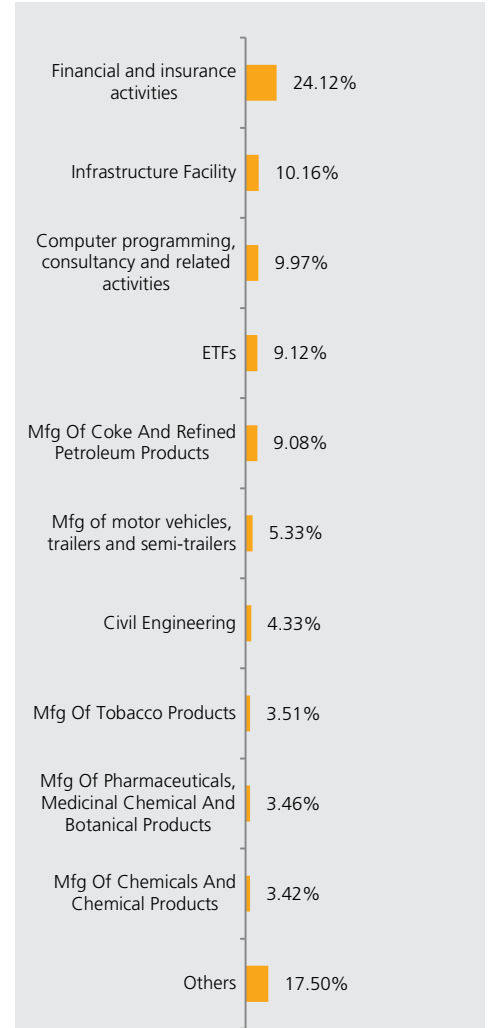
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.67%
ICICI BANK LTD.FV-2	6.52%
HDFC BANK LTD.FV-2	5.60%
INFOSYS LIMITED	3.93%
TATA CONSULTANCY SERVICES LTD.	3.93%
ITC - FV 1	3.51%
LARSEN&TUBRO	3.39%
BHARTI AIRTEL LIMITED	3.27%
AXIS BANK LIMITEDFV-2	2.80%
MAHINDRA & MAHINDRA LTD.-FV5	2.17%
NTPC LIMITED	2.10%
MARUTI UDYOG LTD.	1.83%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.75%
STATE BANK OF INDIAFV-1	1.69%
GAS AUTHORITY OF INDIA LTD.	1.47%
INDUSIND BANK LIMITED	1.44%
AMBUJA CEMENTS LIMITED	1.33%
TATA MOTORS LTD.FV-2	1.33%
HINDUSTAN LEVER LTD.	1.31%
ONGCFV-5	1.20%
TITAN COMPANY LIMITED	1.19%
SHRIRAM FINANCE LIMITED	1.15%
HCL TECHNOLOGIES LIMITED	1.14%
ASTRAL LIMITED	1.05%
HERO MOTOCORP LIMITED	1.02%
TATA IRON & STEEL COMPANY LTD	1.01%
TATA CONSUMER PRODUCTS LIMITED	0.98%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.95%
AUROBINDO PHARMA LIMITED	0.92%
PUNJAB NATIONAL BANK	0.92%
AARTI INDUSTRIES LIMITED	0.92%
POWER GRID CORP OF INDIA LTD	0.91%
INDUS TOWERS LIMITED	0.89%
COAL INDIA LIMITED	0.87%
HINDALCO INDUSTRIES LTD FV RE 1	0.85%
VARUN BEVERAGES LIMITED	0.84%
MANKIND PHARMA LIMITED	0.83%
RBL BANK LIMITED	0.83%
BAJAJ AUTO LTD	0.81%
VOLTAS LTD	0.80%
NESTLE INDIA LIMITED	0.79%
ZYDUS LIFESCIENCES LIMITED	0.78%
ZOMATO LIMITED	0.78%
BANK OF INDIA	0.76%
UNION BANK OF INDIA	0.76%
STEEL AUTHORITY OF INDIA LIMITED	0.73%
GRASIM INDUSTRIES LTD.	0.68%
GUJARAT GAS LIMITED	0.66%
KARUR VYSYA BANK LIMITED	0.61%
BAJAJ FINANCE LIMITED	0.59%
Vedanta Limited	0.58%
RURAL ELECTRIFICATION CORPORATION LTD	0.57%
TECH MAHINDRA LIMITEDFV-5	0.53%
GUJARAT FLUOROCHEMICALS LIMITED	0.49%
INDIAN OIL CORPORATION LIMITED	0.41%
POWER FINANCE CORPORATION LTD	0.29%
WIPRO	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.20%
MPHASIS LIMITED	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	89.03%
KOTAK NIFTY BANK ETF	1.64%
Nippon India ETF Bank Bees	1.49%
SBI-ETF Nifty Bank	1.49%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.45%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.34%
UTI NIFTY BANK ETF	1.07%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.64%
ETFs	9.12%
Money Market Total	1.85%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Equity Fund 2 (ULIF05411/01/10HEQUITYF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 47.8219

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30th April 24: ₹ 2.67 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	94
Gsec / Debt	00-100	-
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.41%	1.24%
Last 6 Months	22.72%	18.48%
Last 1 Year	31.44%	25.13%
Last 2 Years	17.55%	14.97%
Last 3 Years	16.89%	15.60%
Since Inception	11.56%	10.74%

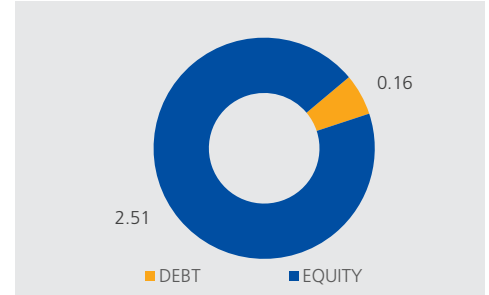
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

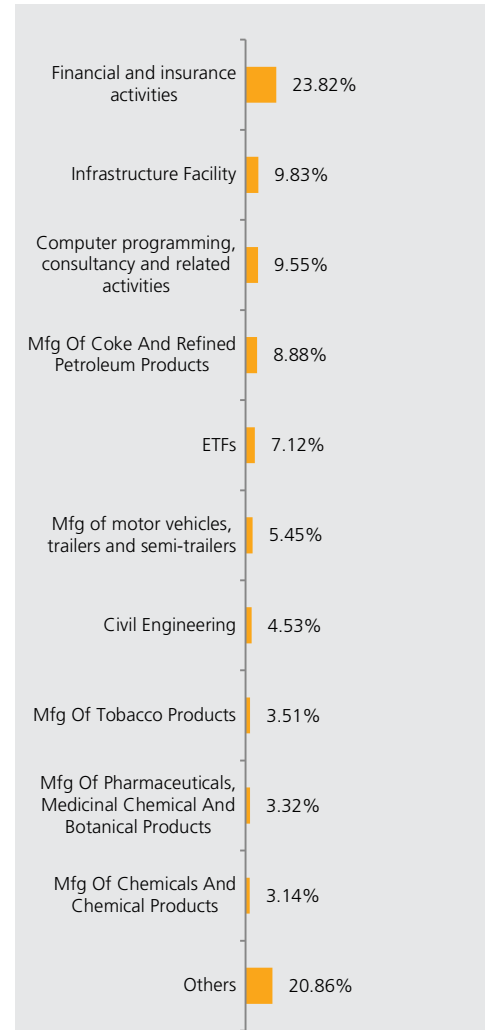
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.56%
ICICI BANK LTD.FV-2	6.52%
HDFC BANK LTD.FV-2	5.61%
TATA CONSULTANCY SERVICES LTD.	3.88%
INFOSYS LIMITED	3.79%
LARSEN&TUBRO	3.58%
ITC - FV 1	3.51%
BHARTI AIRTEL LIMITED	3.34%
AXIS BANK LIMITEDFV-2	2.81%
MAHINDRA & MAHINDRA LTD.-FV5	2.16%
NTPC LIMITED	2.08%
MARUTI UDYOG LTD.	1.92%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.86%
STATE BANK OF INDIAFV-1	1.60%
GAS AUTHORITY OF INDIA LTD.	1.44%
TATA MOTORS LTD.FV-2	1.37%
INDUSIND BANK LIMITED	1.29%
AMBUJA CEMENTS LIMITED	1.22%
ONGCFV-5	1.20%
HINDUSTAN LEVER LTD.	1.19%
ASTRAL LIMITED	1.05%
HCL TECHNOLOGIES LIMITED	1.02%
HERO MOTOCORP LIMITED	1.02%
SHRIRAM FINANCE LIMITED	1.01%
TATA IRON & STEEL COMPANY LTD	1.00%
TATA CONSUMER PRODUCTS LIMITED	0.98%
BAJAJ AUTO LTD	0.97%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.95%
TITAN COMPANY LIMITED	0.90%
HINDALCO INDUSTRIES LTD FV RE 1	0.85%
INDUS TOWERS LIMITED	0.84%
AARTI INDUSTRIES LIMITED	0.83%
PUNJAB NATIONAL BANK	0.83%
MANKIND PHARMA LIMITED	0.81%
POWER GRID CORP OF INDIA LTD	0.81%
ZOMATO LIMITED	0.78%
AUROBINDO PHARMA LIMITED	0.76%
BANK OF INDIA	0.76%
VARUN BEVERAGES LIMITED	0.76%
RBL BANK LIMITED	0.76%
COAL INDIA LIMITED	0.72%
UNION BANK OF INDIA	0.71%
NESTLE INDIA LIMITED	0.71%
ZYDUS LIFESCIENCES LIMITED	0.69%
STEEL AUTHORITY OF INDIA LIMITED	0.64%
VOLTAS LTD	0.64%
GRASIM INDUSTRIES LTD.	0.62%
KARUR VYSYA BANK LIMITED	0.55%
Vedanta Limited	0.55%
RURAL ELECTRIFICATION CORPORATION LTD	0.53%
GUJARAT GAS LIMITED	0.52%
BAJAJ FINANCE LIMITED	0.49%
GUJARAT FLUOROCEMICALS LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.43%
SBFC FINANCE LIMITED	0.42%
INDIAN OIL CORPORATION LIMITED	0.32%
POWER FINANCE CORPORATION LTD	0.26%
WIPRO	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.20%
MPHASIS LIMITED	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	86.83%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.26%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.26%
KOTAK NIFTY BANK ETF	1.19%
Nippon India ETF Bank Bees	1.07%
SBI-ETF Nifty Bank	1.07%
UTI NIFTY BANK ETF	1.01%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.28%
ETFs	7.12%
Money Market Total	6.04%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 1 (ULIF03010/06/08LPUEQUITY01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 66.0757

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30th April 24: ₹ 47.72 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	00-00	-
MMI / Others	00-40	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.17%	0.29%
Last 6 Months	27.17%	26.63%
Last 1 Year	44.62%	41.77%
Last 2 Years	22.61%	19.02%
Last 3 Years	23.28%	21.92%
Since Inception	12.61%	10.49%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

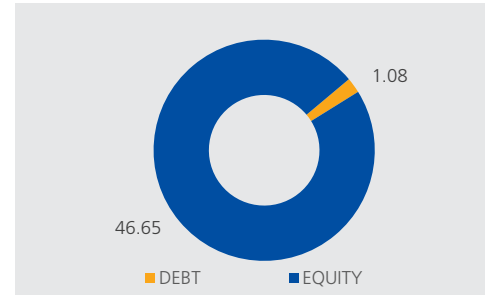
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

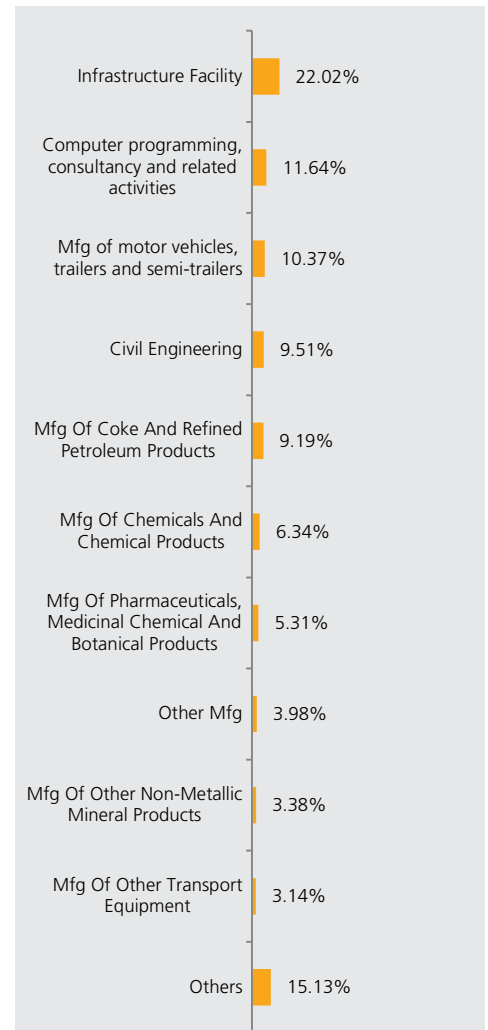
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.12%
LARSEN&TUBRO	8.96%
RELIANCE INDUSTRIES LTD.	8.63%
NTPC LIMITED	5.47%
MAHINDRA & MAHINDRA LTD.-FV5	5.30%
MARUTI UDYOG LTD.	5.08%
TATA CONSULTANCY SERVICES LTD.	5.02%
INFOSYS LIMITED	4.94%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.39%
TITAN COMPANY LIMITED	3.98%
POWER GRID CORP OF INDIA LTD	3.85%
HINDUSTAN LEVER LTD.	3.58%
ULTRATECH CEMCO LTD	3.38%
ONGCFV-5	2.99%
COAL INDIA LIMITED	2.55%
BAJAJ AUTO LTD	2.51%
GRASIM INDUSTRIES LTD.	2.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.25%
JSW STEEL LIMITED	2.08%
AVENUE SUPERMARTS LIMITED	1.60%
GAS AUTHORITY OF INDIA LTD.	1.33%
VOLTAS LTD	1.32%
HCL TECHNOLOGIES LIMITED	1.31%
NESTLE INDIA LIMITED	1.29%
HERO MOTOCORP LIMITED	0.63%
INDIAN OIL CORPORATION LIMITED	0.56%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.55%
ALKEM LABORATORIES LIMITED	0.51%
HINDUSTAN ZINC LIMITEDFV-2	0.43%
ZYDUS LIFESCIENCES LIMITED	0.40%
GODREJ CONSUMER PRODUCTS LIMITED	0.38%
COFORGE LIMITED	0.37%
NMDC LIMITED	0.33%
ASTRAL LIMITED	0.28%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.06%
Equity Total	97.74%
Money Market Total	0.85%
Current Assets	1.41%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Pure Equity Fund 2 (ULIF05301/01/10PPUEQTY02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 49.9814

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30th April 24: ₹ 7.60 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	95
Gsec / Debt	00-00	-
MMI / Others	00-40	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.16%	0.29%
Last 6 Months	25.15%	26.63%
Last 1 Year	42.21%	41.77%
Last 2 Years	21.64%	19.02%
Last 3 Years	22.61%	21.92%
Since Inception	11.90%	11.19%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

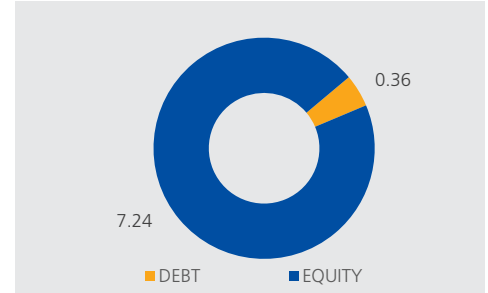
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

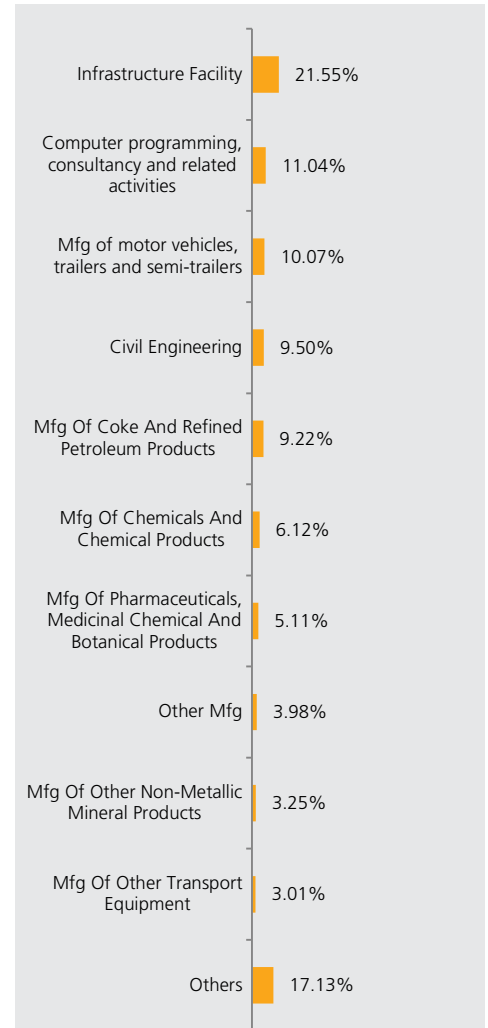
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.12%
LARSEN&TUBRO	8.97%
RELIANCE INDUSTRIES LTD.	8.74%
MAHINDRA & MAHINDRA LTD.-FV5	5.16%
NTPC LIMITED	5.09%
INFOSYS LIMITED	4.94%
MARUTI UDYOG LTD.	4.91%
TATA CONSULTANCY SERVICES LTD.	4.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.61%
TITAN COMPANY LIMITED	3.98%
POWER GRID CORP OF INDIA LTD	3.85%
HINDUSTAN LEVER LTD.	3.46%
ULTRATECH CEMCO LTD	3.25%
ONGCFV-5	2.85%
COAL INDIA LIMITED	2.47%
BAJAJ AUTO LTD	2.42%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.20%
GRASIM INDUSTRIES LTD.	2.11%
JSW STEEL LIMITED	2.01%
AVENUE SUPERMARTS LIMITED	1.56%
GAS AUTHORITY OF INDIA LTD.	1.30%
VOLTAS LTD	1.28%
HCL TECHNOLOGIES LIMITED	1.27%
NESTLE INDIA LIMITED	1.26%
HERO MOTOCORP LIMITED	0.59%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.54%
GODREJ CONSUMER PRODUCTS LIMITED	0.53%
ALKEM LABORATORIES LIMITED	0.50%
INDIAN OIL CORPORATION LIMITED	0.48%
HINDUSTAN ZINC LIMITEDFV-2	0.42%
NMDC LIMITED	0.32%
ASTRAL LIMITED	0.21%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	95.23%
Money Market Total	3.98%
Current Assets	0.79%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Pure Equity Fund 1 (ULIF01601/02/08HPUEQUITY01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th April 24: ₹ 57.1245

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30th April 24: ₹ 0.44 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	94
Gsec / Debt	00-00	-
MMI / Others	00-40	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.14%	0.29%
Last 6 Months	24.25%	26.63%
Last 1 Year	40.38%	41.77%
Last 2 Years	21.31%	19.02%
Last 3 Years	21.99%	21.92%
Since Inception	11.71%	10.82%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

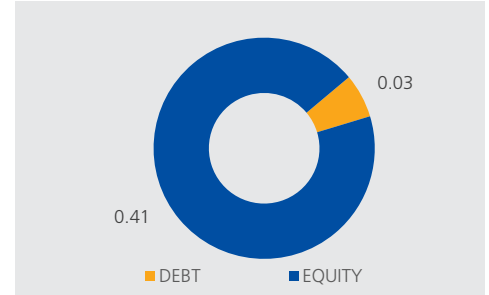
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

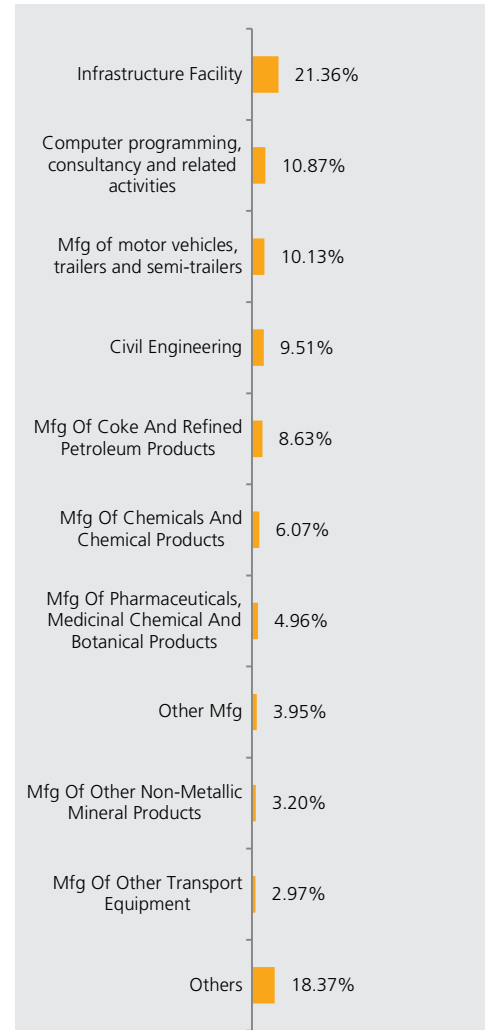
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.11%
LARSEN&TUBRO	8.97%
RELIANCE INDUSTRIES LTD.	8.20%
MAHINDRA & MAHINDRA LTD.-FV5	5.14%
NTPC LIMITED	5.04%
MARUTI UDYOG LTD.	4.99%
TATA CONSULTANCY SERVICES LTD.	4.81%
INFOSYS LIMITED	4.42%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.40%
TITAN COMPANY LIMITED	3.95%
POWER GRID CORP OF INDIA LTD	3.73%
HINDUSTAN LEVER LTD.	3.47%
ULTRATECH CEMCO LTD	3.20%
ONGCFV-5	2.57%
COAL INDIA LIMITED	2.47%
BAJAJ AUTO LTD	2.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.18%
GRASIM INDUSTRIES LTD.	2.10%
JSW STEEL LIMITED	1.84%
AVENUE SUPERMARTS LIMITED	1.58%
GAS AUTHORITY OF INDIA LTD.	1.29%
VOLTAS LTD	1.28%
HCL TECHNOLOGIES LIMITED	1.28%
NESTLE INDIA LIMITED	1.26%
ALKEM LABORATORIES LIMITED	0.55%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.54%
HERO MOTOCORP LIMITED	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
INDIAN OIL CORPORATION LIMITED	0.44%
HINDUSTAN ZINC LIMITEDFV-2	0.42%
COFORGE LIMITED	0.35%
NMDC LIMITED	0.31%
ASTRAL LIMITED	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	93.56%
Money Market Total	6.11%
Current Assets	0.33%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Infrastructure Fund 1 (ULIF02710/06/08LINFRAS01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 30.6390

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30th April 24: ₹ 21.61 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-00	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.54%	2.62%
Last 6 Months	38.27%	36.98%
Last 1 Year	57.42%	53.58%
Last 2 Years	27.71%	21.17%
Last 3 Years	26.10%	24.10%
Since Inception	7.30%	8.12%

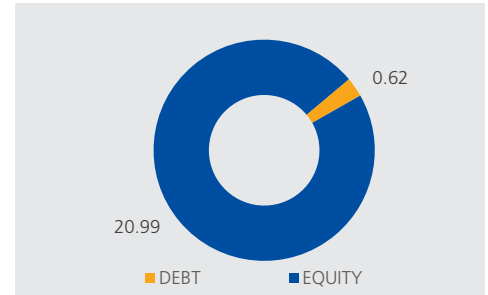
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

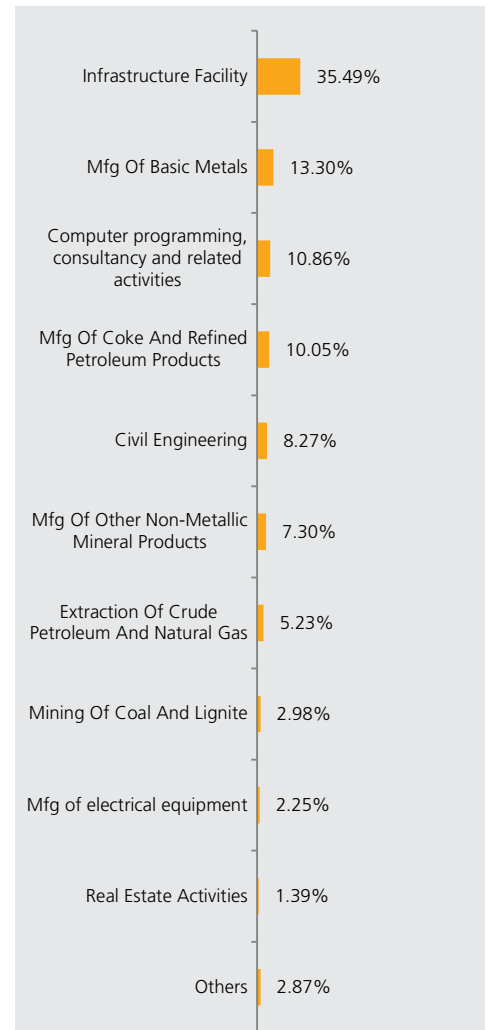
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.43%
RELIANCE INDUSTRIES LTD.	8.68%
LARSEN&TUBRO	8.27%
GAS AUTHORITY OF INDIA LTD.	6.81%
NTPC LIMITED	6.67%
TATA IRON & STEEL COMPANY LTD	5.97%
POWER GRID CORP OF INDIA LTD	5.28%
ONGCFV-5	5.23%
TATA CONSULTANCY SERVICES LTD.	4.42%
ULTRATECH CEMCO LTD	4.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.17%
JSW STEEL LIMITED	3.67%
HINDALCO INDUSTRIES LTD FV RE 1	3.67%
INFOSYS LIMITED	3.37%
COAL INDIA LIMITED	2.98%
AMBUJA CEMENTS LIMITED	2.92%
SIEMENS LIMITED	2.25%
INDUS TOWERS LIMITED	1.58%
NHPC LIMITED	1.54%
HCL TECHNOLOGIES LIMITED	1.40%
DLF LIMITED	1.39%
TECH MAHINDRA LIMITEDFV-5	0.97%
INDIAN OIL CORPORATION LIMITED	0.81%
WIPRO	0.70%
BHARAT PETROLEUM CORP. LTD.	0.57%
Equity Total	97.13%
Money Market Total	2.88%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Infrastructure Fund 2 (ULIF04401/01/10LINFRAST02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 31.3131

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30th April 24: ₹ 12.56 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Gsec / Debt	00-00	-
MMI / Others	00-100	9

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.40%	2.62%
Last 6 Months	36.05%	36.98%
Last 1 Year	55.20%	53.58%
Last 2 Years	26.97%	21.17%
Last 3 Years	25.67%	24.10%
Since Inception	8.30%	7.18%

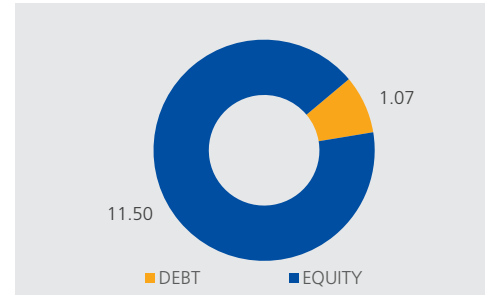
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

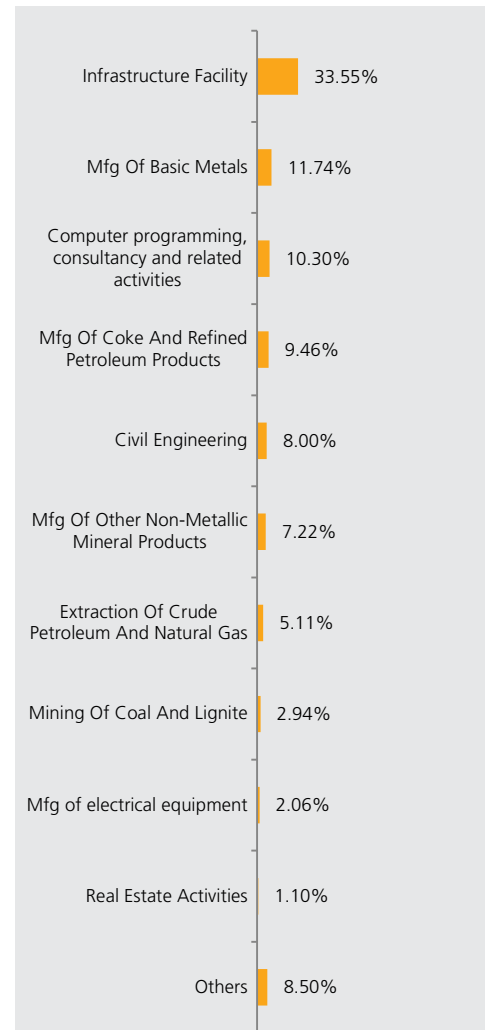
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.30%
RELIANCE INDUSTRIES LTD.	8.32%
LARSEN&TUBRO	8.00%
NTPC LIMITED	6.53%
GAS AUTHORITY OF INDIA LTD.	5.94%
TATA IRON & STEEL COMPANY LTD	5.26%
POWER GRID CORP OF INDIA LTD	5.15%
ONGCFV-5	5.11%
ULTRATECH CEMCO LTD	4.33%
TATA CONSULTANCY SERVICES LTD.	4.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.71%
HINDALCO INDUSTRIES LTD FV RE 1	3.36%
INFOSYS LIMITED	3.33%
JSW STEEL LIMITED	3.12%
COAL INDIA LIMITED	2.94%
AMBUJA CEMENTS LIMITED	2.88%
SIEMENS LIMITED	2.06%
INDUS TOWERS LIMITED	1.56%
NHPC LIMITED	1.36%
HCL TECHNOLOGIES LIMITED	1.18%
DLF LIMITED	1.10%
TECH MAHINDRA LIMITED FV-5	0.77%
WIPRO	0.69%
INDIAN OIL CORPORATION LIMITED	0.68%
BHARAT PETROLEUM CORP. LTD.	0.47%
Equity Total	91.50%
Money Market Total	8.50%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Infrastructure Fund 2 (ULIF06601/01/10PINFRAST02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 30.3858

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30th April 24: ₹ 2.18 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	89
Gsec / Debt	00-00	-
MMI / Others	00-100	11

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.46%	2.62%
Last 6 Months	35.21%	36.98%
Last 1 Year	53.21%	53.58%
Last 2 Years	26.02%	21.17%
Last 3 Years	24.04%	24.10%
Since Inception	8.08%	7.18%

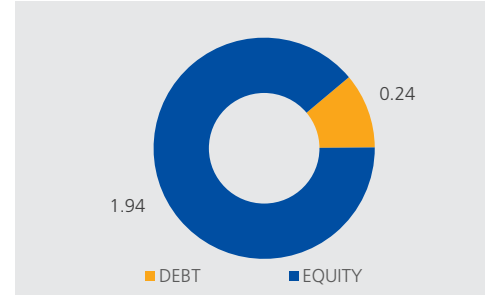
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

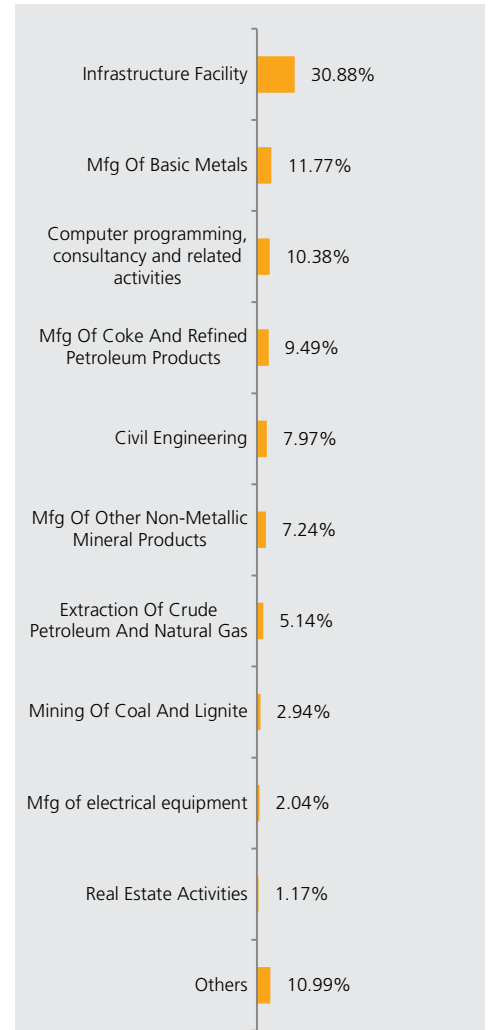
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.30%
RELIANCE INDUSTRIES LTD.	8.32%
LARSEN&TUBRO	7.97%
NTPC LIMITED	6.56%
GAS AUTHORITY OF INDIA LTD.	5.96%
TATA IRON & STEEL COMPANY LTD	5.27%
ONGCFV-5	5.14%
POWER GRID CORP OF INDIA LTD	5.09%
TATA CONSULTANCY SERVICES LTD.	4.35%
ULTRATECH CEMCO LTD	4.35%
INFOSYS LIMITED	3.33%
HINDALCO INDUSTRIES LTD FV RE 1	3.32%
JSW STEEL LIMITED	3.18%
COAL INDIA LIMITED	2.94%
AMBUJA CEMENTS LIMITED	2.89%
SIEMENS LIMITED	2.04%
INDUS TOWERS LIMITED	1.56%
NHPC LIMITED	1.40%
HCL TECHNOLOGIES LIMITED	1.20%
DLF LIMITED	1.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.00%
TECH MAHINDRA LIMITED FV-5	0.82%
INDIAN OIL CORPORATION LIMITED	0.69%
WIPRO	0.69%
BHARAT PETROLEUM CORP. LTD.	0.48%
Equity Total	89.01%
Money Market Total	10.99%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Infrastructure Fund 1 (ULIF06101/02/08HINFRAST01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 28.8631

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30th April 24: ₹ 0.16 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	92
Gsec / Debt	00-00	-
MMI / Others	00-100	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.45%	2.62%
Last 6 Months	36.15%	36.98%
Last 1 Year	53.73%	53.58%
Last 2 Years	26.39%	21.17%
Last 3 Years	25.09%	24.10%
Since Inception	6.97%	8.19%

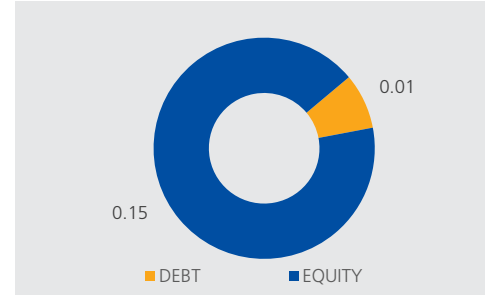
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

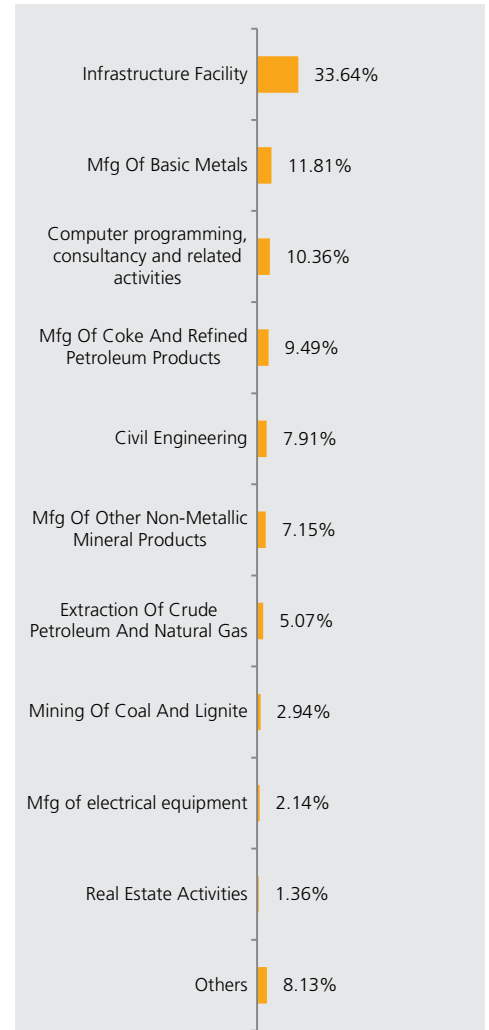
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.30%
RELIANCE INDUSTRIES LTD.	8.25%
LARSEN&TUBRO	7.91%
NTPC LIMITED	6.44%
GAS AUTHORITY OF INDIA LTD.	5.99%
TATA IRON & STEEL COMPANY LTD	5.34%
POWER GRID CORP OF INDIA LTD	5.09%
ONGCFV-5	5.07%
ULTRATECH CEMCO LTD	4.27%
TATA CONSULTANCY SERVICES LTD.	4.20%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.81%
HINDALCO INDUSTRIES LTD FV RE 1	3.35%
INFOSYS LIMITED	3.30%
JSW STEEL LIMITED	3.13%
COAL INDIA LIMITED	2.94%
AMBUJA CEMENTS LIMITED	2.88%
SIEMENS LIMITED	2.14%
INDUS TOWERS LIMITED	1.56%
NHPC LIMITED	1.45%
DLF LIMITED	1.36%
HCL TECHNOLOGIES LIMITED	1.17%
TECH MAHINDRA LIMITEDFV-5	1.00%
INDIAN OIL CORPORATION LIMITED	0.68%
WIPRO	0.68%
BHARAT PETROLEUM CORP. LTD.	0.56%
Equity Total	91.87%
Money Market Total	8.06%
Current Assets	0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Energy Fund 1 (ULIF02410/06/08LEENERGYF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 64.0196

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th April 24: ₹ 26.00 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	96
Gsec / Debt	00-00	-
MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.74%	7.39%
Last 6 Months	61.86%	60.68%
Last 1 Year	85.19%	80.56%
Last 2 Years	41.51%	30.98%
Last 3 Years	39.69%	37.51%
Since Inception	12.39%	12.97%

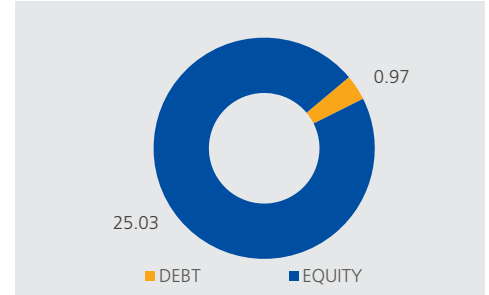
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

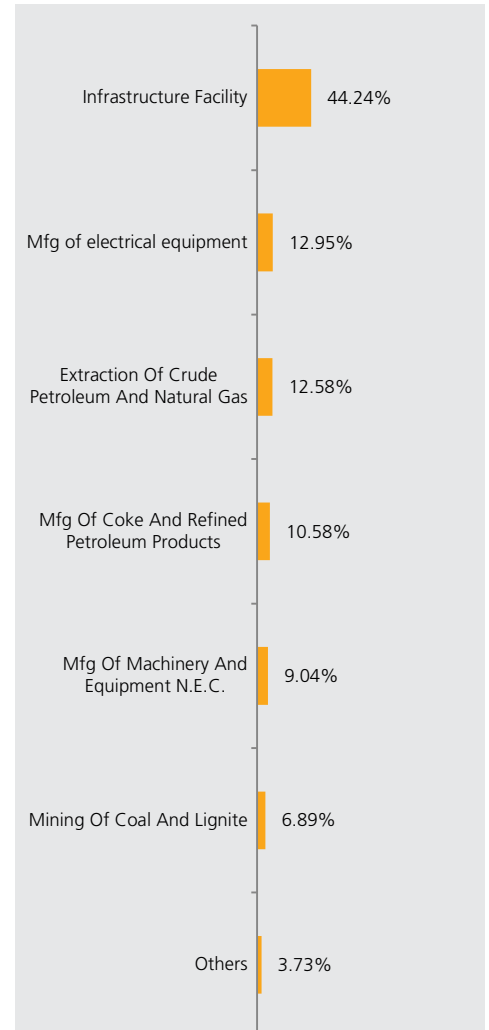
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	9.63%
ONGCFV-5	9.07%
NTPC LIMITED	8.94%
RELIANCE INDUSTRIES LTD.	8.74%
GAS AUTHORITY OF INDIA LTD.	6.93%
COAL INDIA LIMITED	6.89%
KIRLOSKAR CUMMINS	5.53%
TATA POWER CO. LTD.FV-1	5.43%
NHPC LIMITED	5.42%
SIEMENS LIMITED	4.45%
PETRONET LNG LIMITED	3.56%
OIL INDIA LIMITED	3.51%
VOLTAS LTD	3.51%
HAVELLS INDIA LIMITED	3.03%
JSW ENERGY LIMITED	2.97%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.93%
ABB INDIA LIMITED	2.54%
TORRENT POWER LIMITED	1.37%
INDIAN OIL CORPORATION LIMITED	0.79%
BHARAT PETROLEUM CORP. LTD.	0.53%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.51%
Equity Total	96.27%
Money Market Total	3.73%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Energy Fund 2 (ULIF04101/01/10LEENERGYF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 54.4849

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th April 24: ₹ 9.52 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Gsec / Debt	00-00	-
MMI / Others	00-100	9

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.32%	7.39%
Last 6 Months	58.10%	60.68%
Last 1 Year	80.64%	80.56%
Last 2 Years	39.85%	30.98%
Last 3 Years	38.92%	37.51%
Since Inception	12.58%	11.88%

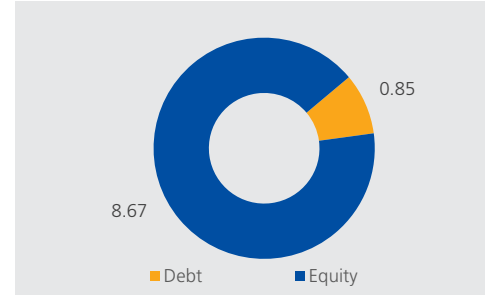
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

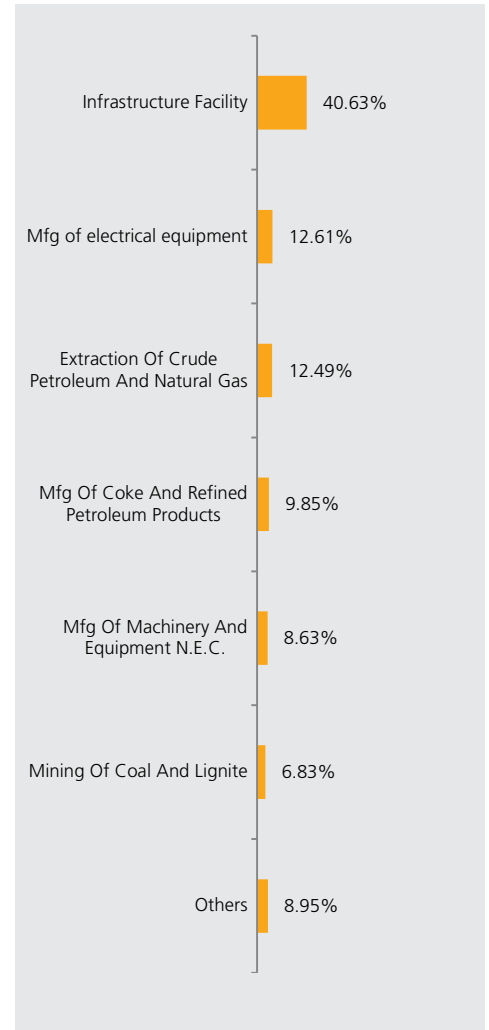
Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.00%
POWER GRID CORP OF INDIA LTD	8.45%
NTPC LIMITED	8.28%
RELIANCE INDUSTRIES LTD.	8.18%
COAL INDIA LIMITED	6.83%
GAS AUTHORITY OF INDIA LTD.	6.16%
TATA POWER CO. LTD.FV-1	5.36%
KIRLOSKAR CUMMINS	5.18%
NHPC LIMITED	4.73%
SIEMENS LIMITED	4.43%
PETRONET LNG LIMITED	3.52%
OIL INDIA LIMITED	3.49%
VOLTAS LTD	3.46%
HAVELLS INDIA LIMITED	3.01%
JSW ENERGY LIMITED	2.93%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.65%
ABB INDIA LIMITED	2.52%
TORRENT POWER LIMITED	1.22%
INDIAN OIL CORPORATION LIMITED	0.79%
BHARAT PETROLEUM CORP. LTD.	0.45%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.43%
Equity Total	91.05%
Money Market Total	8.95%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Energy Fund 2 (ULIF06501/01/10PENRGYYF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 54.0020

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th April 24: ₹ 3.93 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	93
Gsec / Debt	00-00	-
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.42%	7.39%
Last 6 Months	60.13%	60.68%
Last 1 Year	83.24%	80.56%
Last 2 Years	41.07%	30.98%
Last 3 Years	39.21%	37.51%
Since Inception	12.51%	11.88%

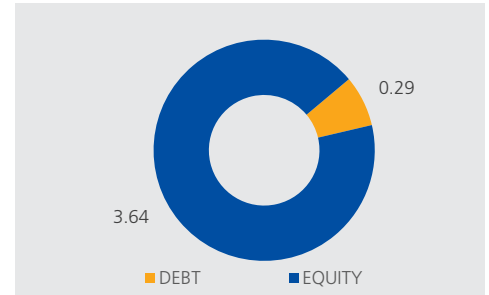
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

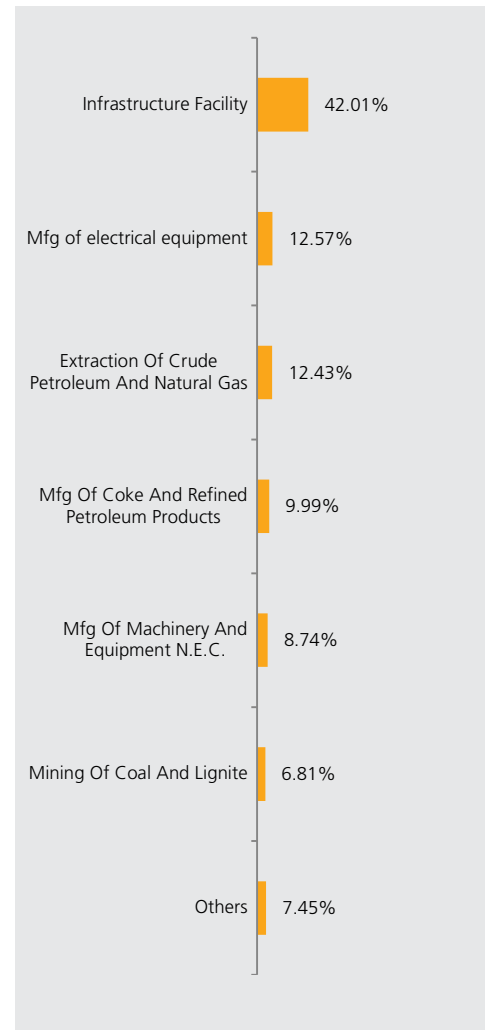
Portfolio

Name of Instrument	% to AUM
ONGCFV-5	8.96%
POWER GRID CORP OF INDIA LTD	8.80%
NTPC LIMITED	8.72%
RELIANCE INDUSTRIES LTD.	8.28%
COAL INDIA LIMITED	6.81%
GAS AUTHORITY OF INDIA LTD.	6.32%
TATA POWER CO. LTD.FV-1	5.42%
KIRLOSKAR CUMMINS	5.24%
NHPC LIMITED	5.01%
SIEMENS LIMITED	4.40%
PETRONET LNG LIMITED	3.53%
VOLTAS LTD	3.50%
OIL INDIA LIMITED	3.47%
HAVELLS INDIA LIMITED	2.99%
JSW ENERGY LIMITED	2.96%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.67%
ABB INDIA LIMITED	2.51%
TORRENT POWER LIMITED	1.25%
INDIAN OIL CORPORATION LIMITED	0.78%
BHARAT PETROLEUM CORP. LTD.	0.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.45%
Equity Total	92.55%
Money Market Total	7.45%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Energy Fund 1 (ULIF06001/02/08HENERGYF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 57.7638

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th April 24: ₹ 0.13 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Gsec / Debt	00-00	-
MMI / Others	00-100	9

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.28%	7.39%
Last 6 Months	57.68%	60.68%
Last 1 Year	78.05%	80.56%
Last 2 Years	38.93%	30.98%
Last 3 Years	37.80%	37.51%
Since Inception	11.78%	12.56%

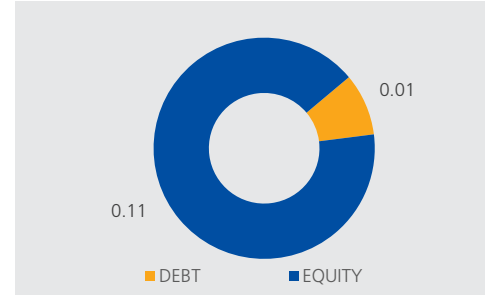
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

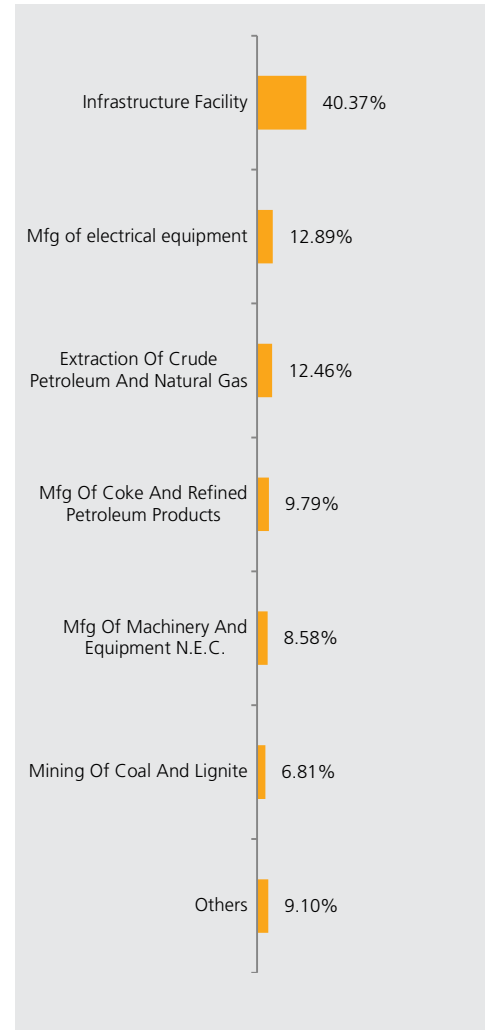
Portfolio

Name of Instrument	% to AUM
ONGCFV-5	8.97%
NTPC LIMITED	8.41%
POWER GRID CORP OF INDIA LTD	8.28%
RELIANCE INDUSTRIES LTD.	8.14%
COAL INDIA LIMITED	6.81%
GAS AUTHORITY OF INDIA LTD.	6.10%
TATA POWER CO. LTD.FV-1	5.34%
KIRLOSKAR CUMMINS	5.19%
NHPC LIMITED	4.67%
SIEMENS LIMITED	4.63%
PETRONET LNG LIMITED	3.50%
OIL INDIA LIMITED	3.49%
VOLTAS LTD	3.39%
HAVELLS INDIA LIMITED	3.03%
JSW ENERGY LIMITED	2.89%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.63%
ABB INDIA LIMITED	2.59%
TORRENT POWER LIMITED	1.19%
INDIAN OIL CORPORATION LIMITED	0.79%
BHARAT PETROLEUM CORP. LTD.	0.43%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.43%
Equity Total	90.90%
Money Market Total	9.02%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Midcap Fund 2 (ULIF05101/01/10PMIDCAPF02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 67.6234

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th April 24: ₹ 6.74 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-00	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.72%	4.70%
Last 6 Months	29.94%	27.94%
Last 1 Year	56.89%	58.01%
Last 2 Years	28.88%	31.67%
Last 3 Years	26.65%	28.18%
Since Inception	14.29%	12.11%

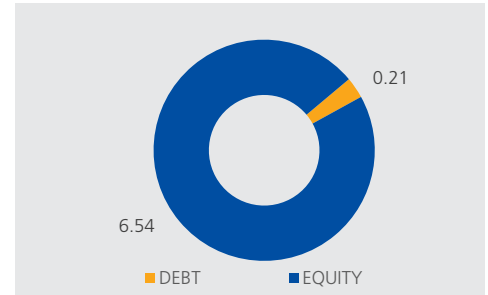
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

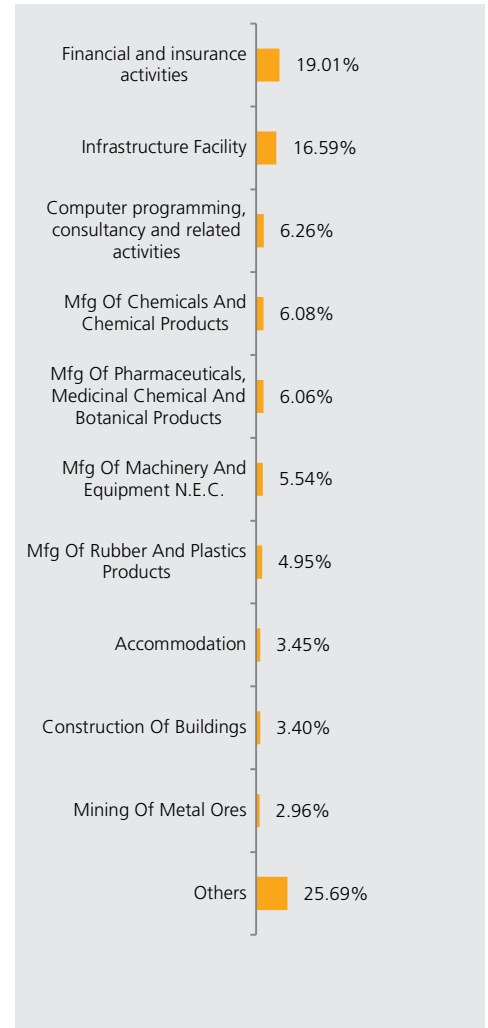
Portfolio

Name of Instrument	% to AUM
THE INDIAN HOTELS CO LTD	3.45%
ASTRAL LIMITED	3.38%
AUROBINDO PHARMA LIMITED	2.99%
NMDC LIMITED	2.96%
KIRLOSAR CUMMINS	2.96%
MAX HEALTHCARE INSTITUTE LIMITED	2.94%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.89%
THE FEDERAL BANK LIMITED	2.52%
COFORGE LIMITED	2.45%
AU SMALL FINANCE BANK LIMITED	2.36%
BHARAT FORGE	2.32%
INDUS TOWERS LIMITED	2.31%
ASHOK LEYLAND LIMITED	2.26%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.23%
IDFC BANK LIMITED	2.13%
UPL LIMITED	2.06%
GODREJ PROPERTIES LIMITED	2.01%
TATA COMMUNICATIONS LTD.	1.99%
STEEL AUTHORITY OF INDIA LIMITED	1.98%
PETRONET LNG LIMITED	1.98%
CONTAINER CORPORATION OF INDIA LIMITED	1.95%
POLYCAB INDIA LIMITED	1.95%
LUPIN LIMITEDFV-2	1.94%
POWER FINANCE CORPORATION LTD	1.81%
RURAL ELECTRIFICATION CORPORATION LTD	1.79%
PUNJAB NATIONAL BANK	1.70%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.70%
ZOMATO LIMITED	1.65%
GUJARAT GAS LIMITED	1.62%
GUJARAT FLUORO CHEMICALS LIMITED	1.60%
RBL BANK LIMITED	1.60%
ESCORTS KUBOTA LIMITED	1.58%
BALKRISHNA INDUSTRIES LIMITED	1.57%
PI INDUSTRIES LIMITED	1.50%
GAS AUTHORITY OF INDIA LTD.	1.46%
OBEROI REALTY LIMITED	1.40%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.27%
UNITED BREWERIES LIMITED	1.26%
ACC LIMITED	1.25%
BANK OF INDIA	1.20%
SANOFI INDIA LIMITED	1.14%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.10%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.10%
BANDHAN BANK LIMITED	1.10%
SBFC FINANCE LIMITED	1.09%
L&T FINANCE HOLDINGS LIMITED	1.07%
VOLTAS LTD	1.00%
MANKIND PHARMA LIMITED	0.99%
AARTI INDUSTRIES LIMITED	0.93%
UNION BANK OF INDIA	0.83%
SHRIRAM FINANCE LIMITED	0.82%
PERSISTENT SYSTEMS LIMITED	0.74%
TRENT LTD	0.71%
HINDUSTAN AERONAUTICS LIMITED	0.70%
Vedanta Limited	0.60%
L&T TECHNOLOGY SERVICES LIMITED	0.44%
MPHASIS LIMITED	0.39%
MAX FINANCIAL SERVICES LIMITED	0.22%
RESTAURANT BRANDS ASIA LIMITED	0.00%
Equity Total	96.91%
Money Market Total	0.00%
Current Assets	3.09%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Midcap Fund 1 (ULIF06201/02/08HMIDCAPF01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th April 24: ₹ 75.8916

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th April 24: ₹ 0.60 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	95
Gsec / Debt	00-00	-
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.45%	4.70%
Last 6 Months	29.60%	27.94%
Last 1 Year	56.39%	58.01%
Last 2 Years	28.84%	31.67%
Last 3 Years	26.19%	28.18%
Since Inception	13.74%	12.50%

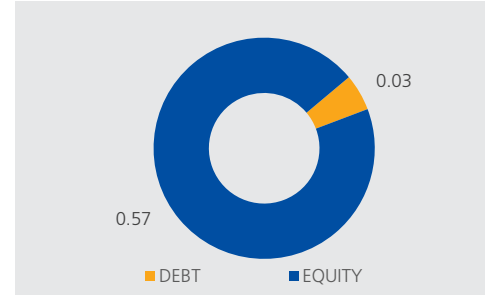
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

Portfolio

Name of Instrument	% to AUM
THE INDIAN HOTELS CO LTD	3.75%
KIRLOSKAR CUMMINS	3.40%
POLYCAB INDIA LIMITED	2.84%
COFORGE LIMITED	2.82%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.78%
NMDC LIMITED	2.77%
PETRONET LNG LIMITED	2.73%
MAX HEALTHCARE INSTITUTE LIMITED	2.68%
THE FEDERAL BANK LIMITED	2.65%
CONTAINER CORPORATION OF INDIA LIMITED	2.65%
ASTRAL LIMITED	2.48%
AUROBINDO PHARMA LIMITED	2.45%
INDUS TOWERS LIMITED	2.40%
BHARAT FORGE	2.32%
AU SMALL FINANCE BANK LIMITED	2.30%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.29%
STEEL AUTHORITY OF INDIA LIMITED	2.20%
GODREJ PROPERTIES LIMITED	2.12%
ASHOK LEYLAND LIMITED	2.12%
IDFC BANK LIMITED	1.94%
UPL LIMITED	1.87%
LUPIN LIMITEDFV-2	1.84%
TATA COMMUNICATIONS LTD.	1.76%
ACC LIMITED	1.74%
VOLTAS LTD	1.68%
PUNJAB NATIONAL BANK	1.55%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.55%
GUJARAT GAS LIMITED	1.53%
ZOMATO LIMITED	1.51%
RBL BANK LIMITED	1.46%
GUJARAT FLUOROchemicals LIMITED	1.45%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.43%
GAS AUTHORITY OF INDIA LTD.	1.35%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.31%
POWER FINANCE CORPORATION LTD	1.28%
RURAL ELECTRIFICATION CORPORATION LTD	1.27%
SANOFI INDIA LIMITED	1.25%
ESCORTS KUBOTA LIMITED	1.12%
BALKRISHNA INDUSTRIES LIMITED	1.10%
BANK OF INDIA	1.10%
PI INDUSTRIES LIMITED	1.04%
OBEROI REALTY LIMITED	1.02%
MANKIND PHARMA LIMITED	0.99%
SBFC FINANCE LIMITED	0.98%
L&T FINANCE HOLDINGS LIMITED	0.98%
AARTI INDUSTRIES LIMITED	0.95%
PERSISTENT SYSTEMS LIMITED	0.90%
UNITED BREWERIES LIMITED	0.89%
BANDHAN BANK LIMITED	0.80%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.80%
SHRIRAM FINANCE LIMITED	0.77%
Vedanta Limited	0.68%
TRENT LTD	0.66%
UNION BANK OF INDIA	0.59%
BHARTI AIRTEL LIMITED	0.53%
HINDUSTAN AERONAUTICS LIMITED	0.46%
L&T TECHNOLOGY SERVICES LIMITED	0.31%
MPHASIS LIMITED	0.27%
MAX FINANCIAL SERVICES LIMITED	0.20%
RESTAURANT BRANDS ASIA LIMITED	0.01%
Equity Total	94.65%
Money Market Total	5.25%
Current Assets	0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Super Growth Fund 1 (ULIF01009/04/07LSPRGRWT01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 49.4417

Inception Date: 28th May 2007

Benchmark: CRISIL Composite Bond Index: 20%; Sensex 50: 80%

AUM as on 30th April 24: ₹ 13.83 Crs.

Modified Duration of Debt Portfolio: 6.16 years

YTM of Debt Portfolio: 7.23%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	76
Gsec / Debt / MMI / Others	20-100	24

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.68%	0.94%
Last 6 Months	14.80%	15.65%
Last 1 Year	20.93%	21.18%
Last 2 Years	13.37%	13.41%
Last 3 Years	13.89%	13.66%
Since Inception	9.90%	10.23%

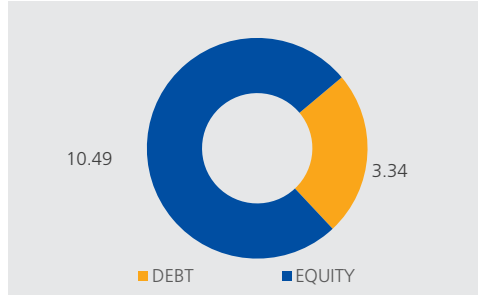
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

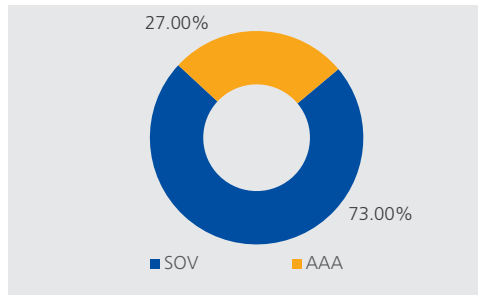
Portfolio

Name of Instrument	% to AUM
7.38% GOI CG 20-06-2027	4.44%
7.26% GOI CG 06-02-2033	3.95%
7.18% GOI 14.08.2033	3.53%
GSEC STRIP 12.09.2028	3.43%
7.25% GOI CG 12-06-2063	1.97%
7.50% GOI CG 10-08-2034	0.66%
7.66% HARYANA SDL 31.01.2036	0.62%
7.10% GOI CG 18-04-2029	0.30%
Giilts Total	18.87%
RELIANCE INDUSTRIES LTD.	8.18%
HDFC BANK LTD.FV-2	7.62%
ICICI BANK LTD.FV-2	7.19%
INFOSYS LIMITED	4.12%
LARSEN&TUBRO	4.03%
TATA CONSULTANCY SERVICES LTD.	3.44%
ITC - FV 1	3.27%
AXIS BANK LIMITEDFV-2	3.05%
BHARTI AIRTEL LIMITED	2.79%
STATE BANK OF INDIAFV-1	2.76%
TATA MOTORS LTD.FV-2	1.97%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.87%
NTPC LIMITED	1.85%
INDUSIND BANK LIMITED	1.59%
MARUTI UDYOG LTD.	1.56%
HINDUSTAN LEVER LTD.	1.54%
TITAN COMPANY LIMITED	1.54%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
BAJAJ FINSERV LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.27%
ULTRATECH CEMCO LTD	1.23%
BAJAJ FINANCE LIMITED	1.16%
COAL INDIA LIMITED	1.10%
HERO MOTOCORP LIMITED	1.08%
TATA CONSUMER PRODUCTS LIMITED	1.02%
GRASIM INDUSTRIES LTD.	0.98%
INDUS TOWERS LIMITED	0.89%
KOTAK MAHINDRA BANK LIMITED_FV5	0.88%
NESTLE INDIA LIMITED	0.85%
CIPLA LTD.	0.82%
HCL TECHNOLOGIES LIMITED	0.79%
TECH MAHINDRA LIMITEDFV-5	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
DR. REDDY LABORATORIES	0.44%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.41%
SBI LIFE INSURANCE COMPANY LIMITED	0.39%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	75.87%
Money Market Total	6.98%
Current Assets	-1.73%
Total	100.00%

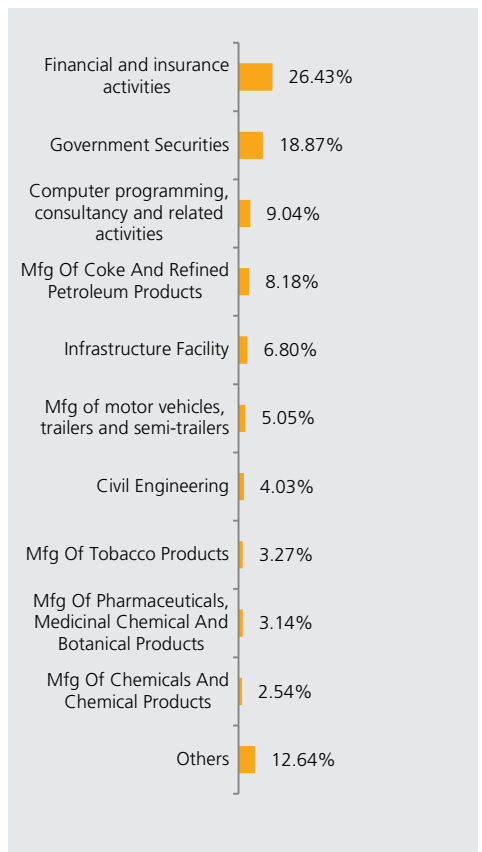
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Super Growth Fund 2 (ULIF04701/01/10LSPRGRWT02121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 41.2615

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Index: 20%; Sensex 50: 80%

AUM as on 30th April 24: ₹ 1.05 Crs.

Modified Duration of Debt Portfolio:

5.52 years

YTM of Debt Portfolio: 7.21%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	73
Gsec / Debt / MMI / Others	20-100	27

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.79%	0.94%
Last 6 Months	14.97%	15.65%
Last 1 Year	21.07%	21.18%
Last 2 Years	13.16%	13.41%
Last 3 Years	13.49%	13.66%
Since Inception	10.41%	10.38%

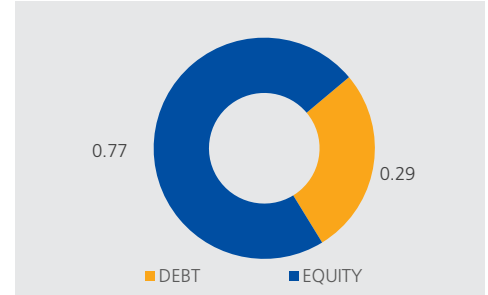
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

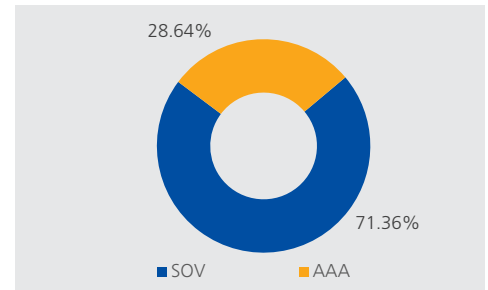
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	13.22%
6.54% GOI 17.01.2032	4.56%
7.38% GOI CG 20-06-2027	4.01%
7.10% GOI CG 18-04-2029	0.28%
Gilts Total	22.07%
HDFC BANK LTD.FV-2	7.49%
RELIANCE INDUSTRIES LTD.	7.41%
ICICI BANK LTD.FV-2	6.44%
INFOSYS LIMITED	4.00%
STATE BANK OF INDIAFV-1	3.21%
LARSEN&TUBRO	3.07%
AXIS BANK LIMITEDFV-2	3.04%
ITC - FV 1	2.96%
BHARTI AIRTEL LIMITED	2.74%
TATA CONSULTANCY SERVICES LTD.	2.68%
TATA MOTORS LTD.FV-2	2.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.87%
NTPC LIMITED	1.84%
ULTRATECH CEMCO LTD	1.42%
MARUTI UDYOG LTD.	1.34%
TITAN COMPANY LIMITED	1.33%
HINDUSTAN LEVER LTD.	1.27%
INDUSIND BANK LIMITED	1.24%
POWER GRID CORP OF INDIA LTD	1.21%
MAHINDRA & MAHINDRA LTD.-FV5	1.17%
BAJAJ FINSERV LIMITED	1.10%
COAL INDIA LIMITED	1.08%
HERO MOTOCORP LIMITED	1.03%
HCL TECHNOLOGIES LIMITED	0.91%
KOTAK MAHINDRA BANK LIMITED_FV5	0.88%
JIO FINANCIAL SERVICES LIMITED	0.86%
BAJAJ FINANCE LIMITED	0.85%
TATA CONSUMER PRODUCTS LIMITED	0.80%
BAJAJ AUTO LTD	0.76%
GRASIM INDUSTRIES LTD.	0.73%
NESTLE INDIA LIMITED	0.71%
INDUS TOWERS LIMITED	0.68%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.62%
CIPLA LTD.	0.58%
TECH MAHINDRA LIMITEDFV-5	0.54%
UNION BANK OF INDIA	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
DR. REDDY LABORATORIES	0.47%
BHARAT PETROLEUM CORP. LTD.	0.38%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
TATA IRON & STEEL COMPANY LTD	0.28%
WIPRO	0.18%
BRITANNIA INDUSTRIES LTD	0.18%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	72.65%
Money Market Total	8.86%
Current Assets	-3.58%
Total	100.00%

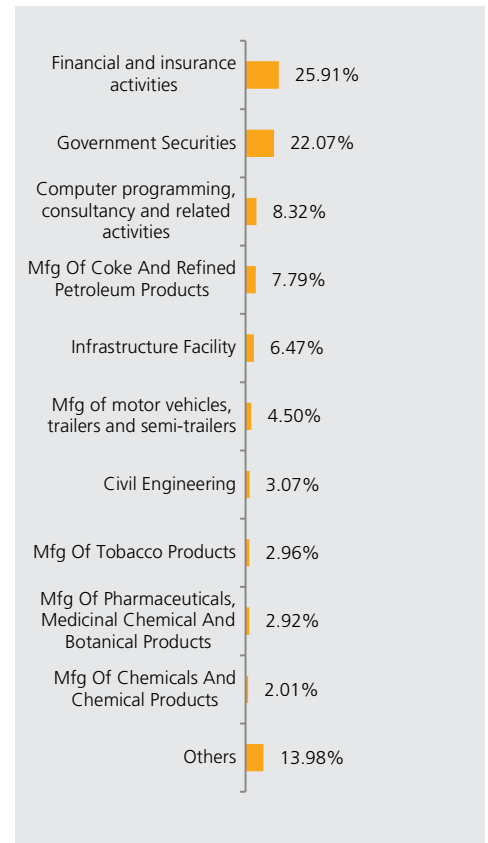
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Super Growth Fund 1 (ULIF01701/02/08HSPRGRWT01121)

Fund Report as on 30th April 2024

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 40.3654

Inception Date: 27th February 2008

Benchmark: CRISIL Composite Bond Index: 20%; Sensex50: 80%

AUM as on 30th April 24: ₹ 1.29 Crs.

Modified Duration of Debt Portfolio: 6.15 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	75
Gsec / Debt / MMI / Others	20-100	25

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.63%	0.94%
Last 6 Months	14.77%	15.65%
Last 1 Year	20.67%	21.18%
Last 2 Years	13.04%	13.41%
Last 3 Years	13.54%	13.66%
Since Inception	9.00%	9.45%

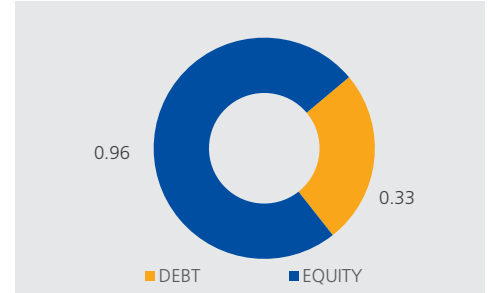
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

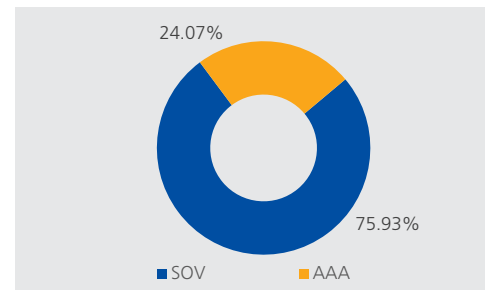
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	10.99%
7.50% GOI CG 10-08-2034	5.36%
7.38% GOI CG 20-06-2027	1.73%
6.54% GOI 17.01.2032	1.19%
7.66% HARYANA SDL 31.01.2036	0.55%
7.10% GOI CG 18-04-2029	0.35%
Gilts Total	20.16%
HDFC BANK LTD.FV-2	7.80%
RELIANCE INDUSTRIES LTD.	7.76%
ICICI BANK LTD.FV-2	6.78%
LARSEN&TUBRO	3.92%
INFOSYS LIMITED	3.91%
TATA CONSULTANCY SERVICES LTD.	3.40%
ITC - FV 1	3.25%
AXIS BANK LIMITEDFV-2	3.05%
BHARTI AIRTEL LIMITED	2.71%
STATE BANK OF INDIAFV-1	2.60%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.86%
TATA MOTORS LTD.FV-2	1.85%
NTPC LIMITED	1.84%
MARUTI UDYOG LTD.	1.59%
INDUSIND BANK LIMITED	1.58%
TITAN COMPANY LIMITED	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.50%
HINDUSTAN LEVER LTD.	1.50%
BAJAJ FINSERV LIMITED	1.41%
POWER GRID CORP OF INDIA LTD	1.27%
ULTRATECH CEMCO LTD	1.16%
BAJAJ FINANCE LIMITED	1.12%
COAL INDIA LIMITED	1.09%
HERO MOTOCORP LIMITED	1.05%
TATA CONSUMER PRODUCTS LIMITED	1.02%
GRASIM INDUSTRIES LTD.	0.99%
KOTAK MAHINDRA BANK LIMITED_FV5	0.88%
INDUS TOWERS LIMITED	0.87%
HCL TECHNOLOGIES LIMITED	0.83%
NESTLE INDIA LIMITED	0.78%
TECH MAHINDRA LIMITEDFV-5	0.69%
UNION BANK OF INDIA	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
CIPLA LTD.	0.55%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.39%
WIPRO	0.21%
BRITANNIA INDUSTRIES LTD	0.18%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	74.52%
Money Market Total	6.39%
Current Assets	-1.07%
Total	100.00%

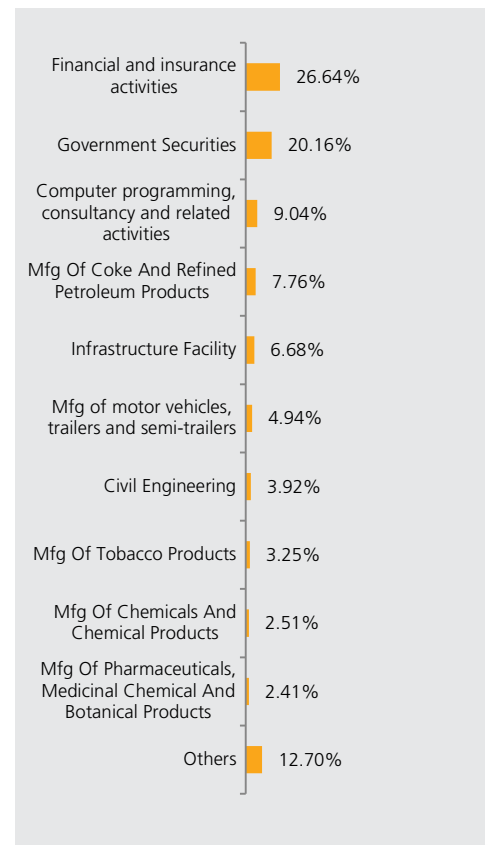
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life High Growth Fund 1 (ULIF00728/02/07LHIGROWT01121)

Fund Report as on 30th April 2024

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 47.3874

Inception Date: 1st March 2007

Benchmark: N.A

AUM as on 30th April 24: ₹ 18.81 Crs.

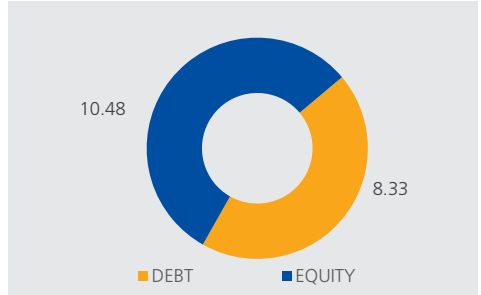
Modified Duration of Debt Portfolio:
5.86 years

YTM of Debt Portfolio: 7.23%

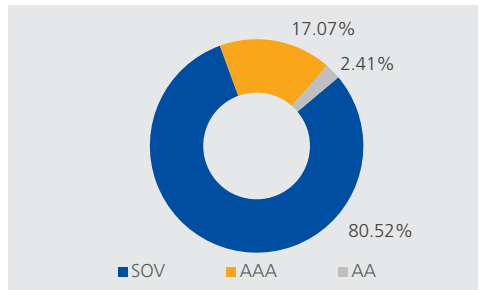
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.12%
Bonds/Debentures Total	1.12%
7.18% GOI 14.08.2033	14.69%
7.26% GOI CG 06-02-2033	9.96%
7.38% GOI CG 20-06-2027	5.24%
GSEC STRIP 12.09.2028	4.20%
6.54% GOI 17.01.2032	1.31%
7.66% HARYANA SDL 31.01.2036	1.24%
7.10% GOI CG 18-04-2029	0.49%
7.50% GOI CG 10-08-2034	0.24%
Gilts Total	37.37%
RELIANCE INDUSTRIES LTD.	6.15%
HDFC BANK LTD.FV-2	5.35%
ICICI BANK LTD.FV-2	5.07%
INFOSYS LIMITED	3.01%
TATA CONSULTANCY SERVICES LTD.	2.57%
LARSEN&TUBRO	2.53%
ITC - FV 1	2.41%
AXIS BANK LIMITEDFV-2	2.30%
STATE BANK OF INDIAFV-1	2.00%
BHARTI AIRTEL LIMITED	1.94%
NTPC LIMITED	1.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.45%
TATA MOTORS LTD.FV-2	1.42%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
MARUTI UDYOG LTD.	1.21%
TITAN COMPANY LIMITED	1.21%
HINDUSTAN LEVER LTD.	1.12%
INDUSIND BANK LIMITED	1.10%
BAJAJ FINSERV LIMITED	0.99%
ULTRATECH CEMCO LTD	0.89%
COAL INDIA LIMITED	0.88%
HERO MOTOCORP LIMITED	0.86%
POWER GRID CORP OF INDIA LTD	0.77%
GRASIM INDUSTRIES LTD.	0.68%
KOTAK MAHINDRA BANK LIMITED_FV5	0.66%
TATA CONSUMER PRODUCTS LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
INDUS TOWERS LIMITED	0.62%
HCL TECHNOLOGIES LIMITED	0.62%
BAJAJ FINANCE LIMITED	0.57%
BAJAJ AUTO LTD	0.53%
NESTLE INDIA LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.49%
UNION BANK OF INDIA	0.47%
CIPLA LTD.	0.45%
SBI LIFE INSURANCE COMPANY LIMITED	0.28%
DR. REDDY LABORATORIES	0.24%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.22%
WIPRO	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	55.70%
Money Market Total	7.92%
Current Assets	-2.11%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	56
Gsec / Debt / MMI / Others	40-100	44

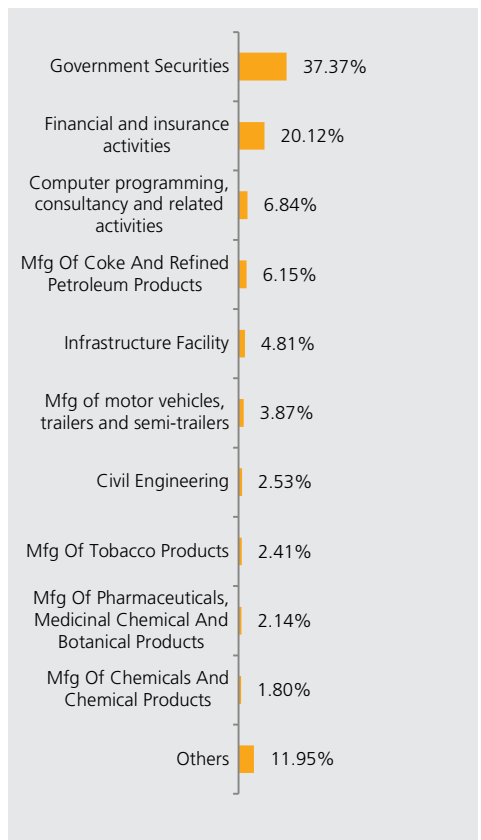
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	-
Last 6 Months	12.16%	-
Last 1 Year	16.78%	-
Last 2 Years	11.34%	-
Last 3 Years	11.32%	-
Since Inception	9.48%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life High Growth Fund 2 (ULIF05511/01/10LHIGROWT02121)

Fund Report as on 30th April 2024

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 34.7501

Inception Date: 21st January 2010

Benchmark: CRISIL Composite Bond Index: 40%; Sensex 50: 60%

AUM as on 30th April 24: ₹ 1.18 Crs.

Modified Duration of Debt Portfolio: 5.66 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	53
Gsec / Debt / MMI / Others	40-100	47

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.51%	0.68%
Last 6 Months	11.30%	12.74%
Last 1 Year	15.45%	17.47%
Last 2 Years	10.57%	11.72%
Last 3 Years	10.29%	11.59%
Since Inception	9.11%	10.03%

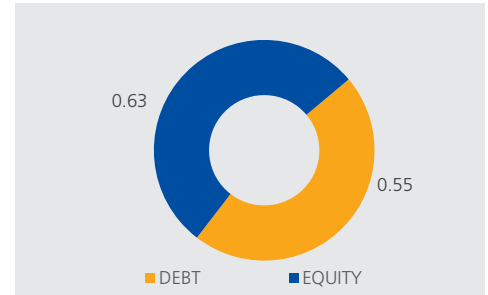
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

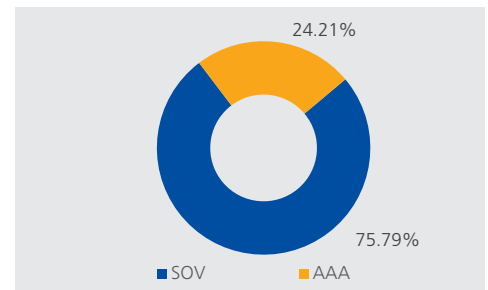
Portfolio

Name of Instrument	% to AUM
7.38% GOI CG 20-06-2027	11.33%
7.26% GOI CG 06-02-2033	11.06%
6.54% GOI 17.01.2032	7.43%
7.18% GOI 14.08.2033	6.20%
7.25% GOI CG 12-06-2063	2.44%
7.50% GOI CG 10-08-2034	1.04%
7.66% HARYANA SDL 31.01.2036	1.03%
7.10% GOI CG 18-04-2029	0.42%
Govts Total	40.95%
RELIANCE INDUSTRIES LTD.	5.83%
HDFC BANK LTD.FV-2	5.33%
ICICI BANK LTD.FV-2	4.75%
INFOSYS LIMITED	3.01%
BHARTI AIRTEL LIMITED	2.43%
AXIS BANK LIMITEDFV-2	2.29%
ITC - FV 1	2.27%
LARSEN&TUBRO	2.26%
STATE BANK OF INDIAFV-1	2.18%
TATA CONSULTANCY SERVICES LTD.	2.11%
TATA MOTORS LTD.FV-2	1.79%
NTPC LIMITED	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.24%
ULTRATECH CEMCO LTD	1.10%
TITAN COMPANY LIMITED	1.10%
MARUTI UDYOG LTD.	1.09%
HINDUSTAN LEVER LTD.	1.00%
MAHINDRA & MAHINDRA LTD.-FV5	0.93%
BAJAJ FINSERV LIMITED	0.88%
COAL INDIA LIMITED	0.88%
HERO MOTOCORP LIMITED	0.81%
INDUSIND BANK LIMITED	0.80%
POWER GRID CORP OF INDIA LTD	0.68%
KOTAK MAHINDRA BANK LIMITED_FV5	0.66%
BAJAJ FINANCE LIMITED	0.59%
GRASIM INDUSTRIES LTD.	0.57%
TATA CONSUMER PRODUCTS LIMITED	0.57%
INDUS TOWERS LIMITED	0.54%
BAJAJ AUTO LTD	0.53%
MPHASIS LIMITED	0.51%
TECH MAHINDRA LIMITEDFV-5	0.43%
NESTLE INDIA LIMITED	0.43%
HCL TECHNOLOGIES LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
UNION BANK OF INDIA	0.39%
CIPLA LTD.	0.39%
BHARAT PETROLEUM CORP. LTD.	0.29%
DR. REDDY LABORATORIES	0.26%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
WIPRO	0.12%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	53.45%
Money Market Total	13.08%
Current Assets	-7.48%
Total	100.00%

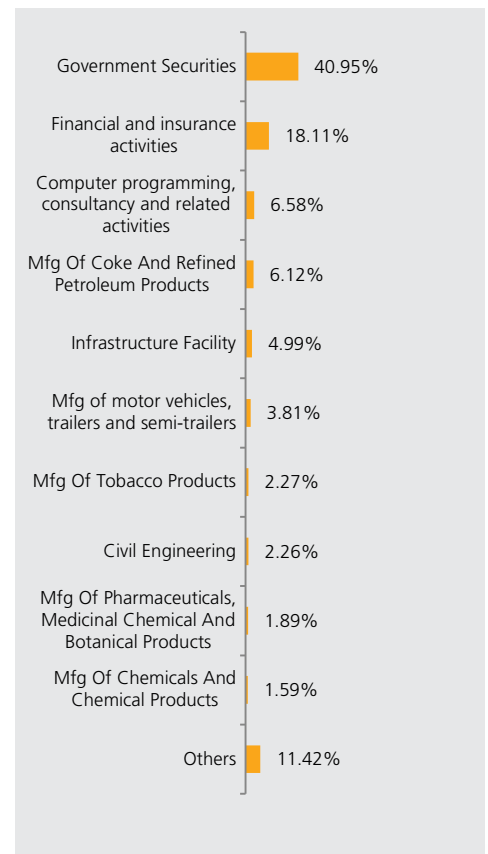
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Plus Fund 1 (ULIF00809/04/07LGRWTPLS01121)

Fund Report as on 30th April 2024

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 45.6077

Inception Date: 01st March 2007

Benchmark: N.A

AUM as on 30th April 24: ₹ 5.51 Crs.

Modified Duration of Debt Portfolio:

5.93 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	47
Gsec / Debt / MMI / Others	50-100	53

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.25%	-
Last 6 Months	10.83%	-
Last 1 Year	14.78%	-
Last 2 Years	10.41%	-
Last 3 Years	9.88%	-
Since Inception	9.24%	-

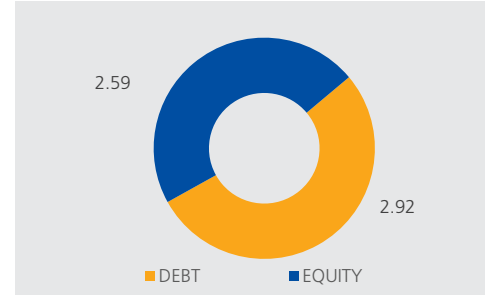
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

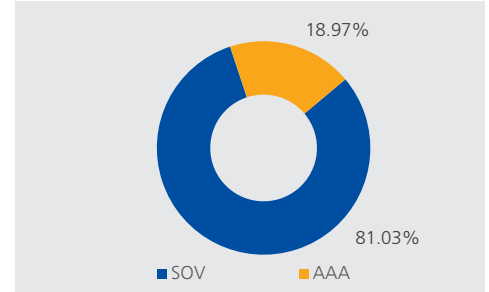
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	14.52%
7.38% GOI CG 20-06-2027	10.80%
7.18% GOI 14.08.2033	8.32%
6.54% GOI 17.01.2032	6.50%
7.25% GOI CG 12-06-2063	3.44%
7.66% HARYANA SDL 31.01.2036	1.78%
7.10% GOI CG 18-04-2029	0.83%
7.50% GOI CG 10-08-2034	0.80%
Gilts Total	46.99%
RELIANCE INDUSTRIES LTD.	5.02%
ICICI BANK LTD.FV-2	4.24%
HDFC BANK LTD.FV-2	4.16%
INFOSYS LIMITED	2.40%
TATA CONSULTANCY SERVICES LTD.	2.25%
LARSEN&TUBRO	1.92%
AXIS BANK LIMITEDFV-2	1.91%
ITC - FV 1	1.78%
BHARTI AIRTEL LIMITED	1.66%
STATE BANK OF INDIAFV-1	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
TATA MOTORS LTD.FV-2	1.30%
NTPC LIMITED	1.29%
MAHINDRA & MAHINDRA LTD.-FV5	1.12%
INDUSIND BANK LIMITED	1.12%
TITAN COMPANY LIMITED	1.10%
MARUTI UDYOG LTD.	1.09%
HINDUSTAN LEVER LTD.	1.01%
ULTRATECH CEMCO LTD	0.81%
TATA IRON & STEEL COMPANY LTD	0.81%
HERO MOTOCORP LIMITED	0.76%
POWER GRID CORP OF INDIA LTD	0.76%
BAJAJ FINSERV LIMITED	0.72%
TATA CONSUMER PRODUCTS LIMITED	0.70%
COAL INDIA LIMITED	0.61%
GRASIM INDUSTRIES LTD.	0.59%
HCL TECHNOLOGIES LIMITED	0.58%
KOTAK MAHINDRA BANK LIMITED_FV5	0.55%
NESTLE INDIA LIMITED	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
BAJAJ FINANCE LIMITED	0.49%
BAJAJ AUTO LTD	0.45%
UNION BANK OF INDIA	0.42%
TECH MAHINDRA LIMITEDFV-5	0.35%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
CIPLA LTD.	0.24%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.22%
DR. REDDY LABORATORIES	0.21%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	46.97%
Money Market Total	11.00%
Current Assets	-4.96%
Total	100.00%

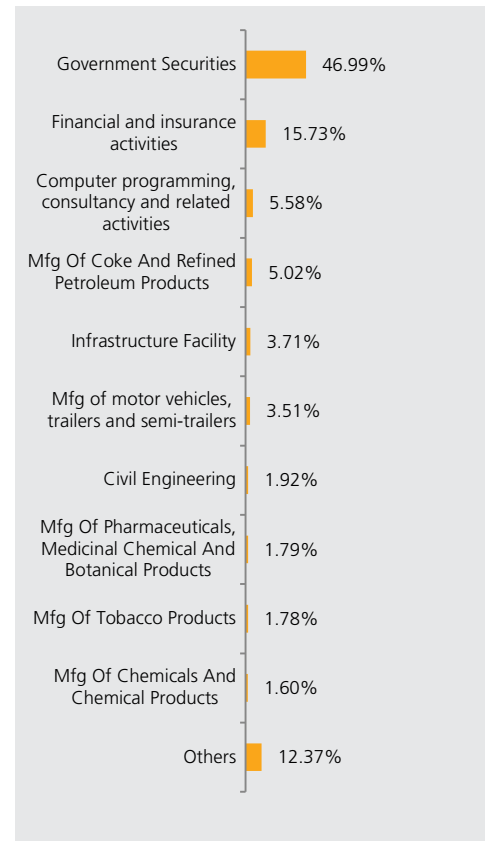
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Plus Fund 2 (ULIF04301/01/10LGRWTPLS02121)

Fund Report as on 30th April 2024

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 34.2778

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Index: 50%; Sensex 50: 50%

AUM as on 30th April 24: ₹ 0.59 Crs.

Modified Duration of Debt Portfolio: 5.70 years

YTM of Debt Portfolio: 7.21%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	45
Gsec / Debt / MMI / Others	50-100	55

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.55%
Last 6 Months	10.21%	11.31%
Last 1 Year	14.55%	15.65%
Last 2 Years	10.10%	10.87%
Last 3 Years	9.61%	10.54%
Since Inception	8.99%	9.58%

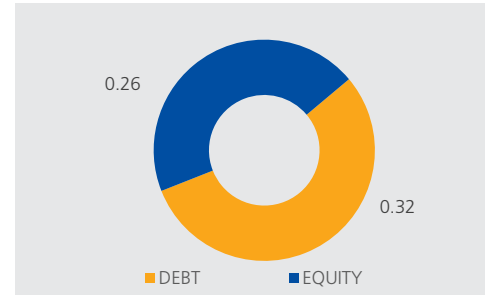
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

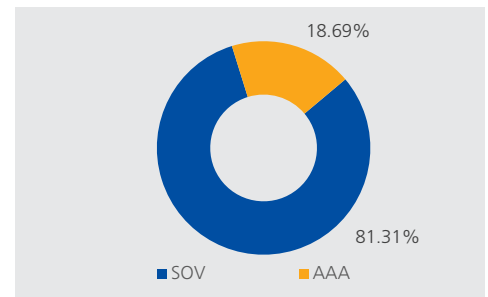
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	29.89%
7.38% GOI CG 20-06-2027	8.65%
7.50% GOI CG 10-08-2034	5.21%
6.54% GOI 17.01.2032	4.91%
7.18% GOI 14.08.2033	0.68%
Gilts Total	49.34%
RELIANCE INDUSTRIES LTD.	4.85%
HDFC BANK LTD.FV-2	4.43%
ICICI BANK LTD.FV-2	4.21%
TATA CONSULTANCY SERVICES LTD.	2.21%
INFOSYS LIMITED	2.20%
ITC - FV 1	2.09%
LARSEN&TUBRO	1.96%
AXIS BANK LIMITEDFV-2	1.91%
BHARTI AIRTEL LIMITED	1.71%
STATE BANK OF INDIAFV-1	1.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.28%
MAHINDRA & MAHINDRA LTD.-FV5	1.21%
NTPC LIMITED	1.16%
TATA MOTORS LTD.FV-2	1.13%
TITAN COMPANY LIMITED	0.98%
HINDUSTAN LEVER LTD.	0.91%
MARUTI UDYOG LTD.	0.87%
INDUSIND BANK LIMITED	0.80%
BAJAJ FINSERV LIMITED	0.77%
COAL INDIA LIMITED	0.73%
POWER GRID CORP OF INDIA LTD	0.66%
JSW STEEL LIMITED	0.60%
TATA CONSUMER PRODUCTS LIMITED	0.59%
KOTAK MAHINDRA BANK LIMITED_FV5	0.55%
INDUS TOWERS LIMITED	0.54%
GRASIM INDUSTRIES LTD.	0.53%
TECH MAHINDRA LIMITEDFV-5	0.52%
ULTRATECH CEMCO LTD	0.51%
BAJAJ FINANCE LIMITED	0.47%
NESTLE INDIA LIMITED	0.43%
HCL TECHNOLOGIES LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
HERO MOTOCORP LIMITED	0.31%
BAJAJ AUTO LTD	0.30%
BHARAT PETROLEUM CORP. LTD.	0.28%
DIVIS LABORATORIES LIMITED	0.27%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
DR. REDDY LABORATORIES	0.21%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	44.88%
Money Market Total	11.34%
Current Assets	-5.55%
Total	100.00%

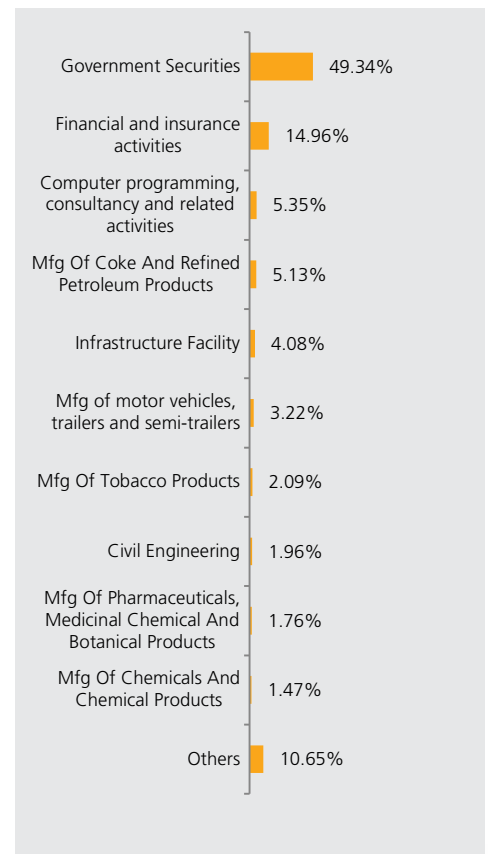
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Growth Plus Fund 1 (ULIF01401/02/08HGRWTPLS01121)

Fund Report as on 30th April 2024

Investment Objective

Provide in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 36.6839

Inception Date: 27th February 2008

Benchmark: CRISIL Composite Bond Index: 50%; Sensex 50: 50%

AUM as on 30th April 24: ₹ 0.78 Crs.

Modified Duration of Debt Portfolio:

6.00 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	48
Gsec / Debt / MMI / Others	50-100	52

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.55%
Last 6 Months	11.13%	11.31%
Last 1 Year	14.88%	15.65%
Last 2 Years	10.38%	10.87%
Last 3 Years	9.83%	10.54%
Since Inception	8.36%	9.14%

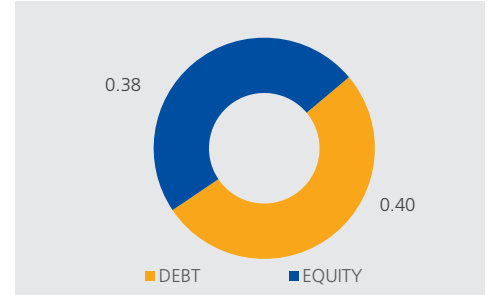
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

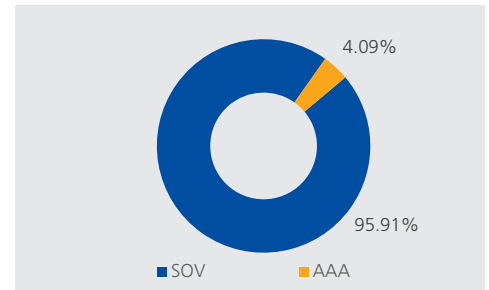
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	15.39%
7.18% GOI 14.08.2033	12.03%
6.54% GOI 17.01.2032	11.44%
7.38% GOI CG 20-06-2027	4.04%
7.50% GOI CG 10-08-2034	2.22%
7.66% HARYANA SDL 31.01.2036	2.20%
7.10% GOI CG 18-04-2029	1.02%
Gilts Total	48.35%
ICICI BANK LTD.FV-2	4.64%
RELIANCE INDUSTRIES LTD.	4.51%
HDFC BANK LTD.FV-2	4.17%
INFOSYS LIMITED	2.82%
TATA CONSULTANCY SERVICES LTD.	2.35%
ITC - FV 1	2.26%
STATE BANK OF INDIAFV-1	2.18%
LARSEN&TUBRO	2.07%
AXIS BANK LIMITEDFV-2	1.91%
BHARTI AIRTEL LIMITED	1.71%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.39%
MAHINDRA & MAHINDRA LTD.-FV5	1.30%
NTPC LIMITED	1.21%
TATA MOTORS LTD.FV-2	1.18%
MARUTI UDYOG LTD.	1.15%
HINDUSTAN LEVER LTD.	1.06%
POWER GRID CORP OF INDIA LTD	0.97%
GRASIM INDUSTRIES LTD.	0.83%
HERO MOTOCORP LIMITED	0.81%
INDUSIND BANK LIMITED	0.80%
ULTRATECH CEMCO LTD	0.77%
BAJAJ FINSERV LIMITED	0.77%
COAL INDIA LIMITED	0.74%
TITAN COMPANY LIMITED	0.74%
HCL TECHNOLOGIES LIMITED	0.68%
NESTLE INDIA LIMITED	0.64%
TECH MAHINDRA LIMITEDFV-5	0.62%
UNION BANK OF INDIA	0.56%
KOTAK MAHINDRA BANK LIMITED_FV5	0.54%
BAJAJ FINANCE LIMITED	0.53%
INDUS TOWERS LIMITED	0.52%
HINDALCO INDUSTRIES LTD FV RE 1	0.51%
CIPLA LTD.	0.43%
TATA CONSUMER PRODUCTS LIMITED	0.36%
SBI LIFE INSURANCE COMPANY LIMITED	0.35%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	48.33%
Money Market Total	2.06%
Current Assets	1.26%
Total	100.00%

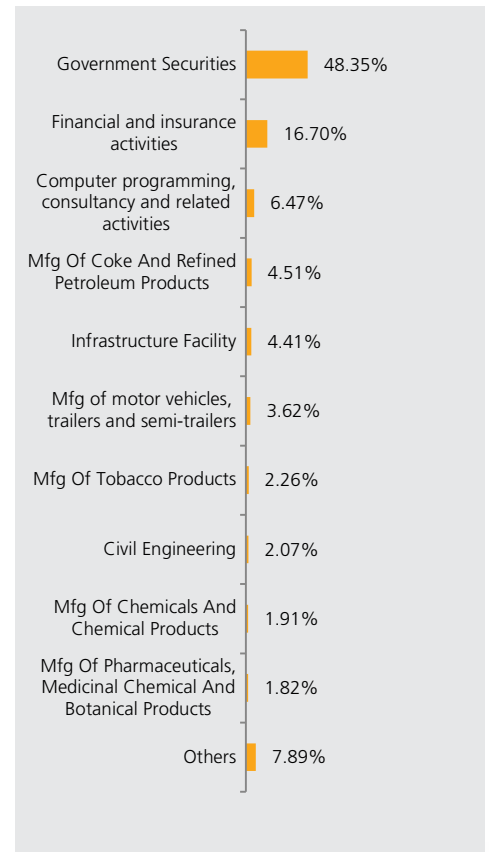
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Fund 1 (ULIF00428/07/04LGROWTHF01121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 55.4200

Inception Date: 9th August 2004

Benchmark: N.A

AUM as on 30th April 24: ₹ 7.72 Crs.

Modified Duration of Debt Portfolio: 6.06 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	56
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.15%	-
Last 6 Months	9.04%	-
Last 1 Year	12.26%	-
Last 2 Years	8.87%	-
Last 3 Years	8.20%	-
Since Inception	9.06%	-

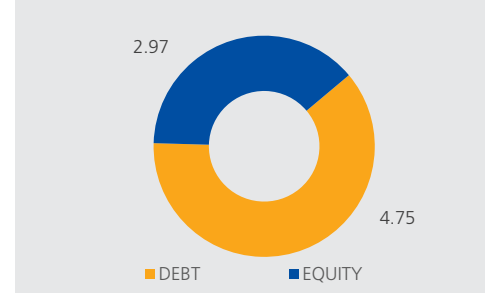
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

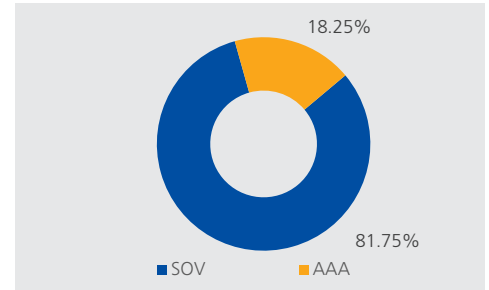
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	19.67%
7.38% GOI CG 20-06-2027	11.63%
7.18% GOI 14.08.2033	10.21%
6.54% GOI 17.01.2032	4.90%
7.25% GOI CG 12-06-2063	4.41%
7.50% GOI CG 10-08-2034	1.80%
7.66% HARYANA SDL 31.01.2036	1.73%
7.10% GOI CG 18-04-2029	1.36%
Gilts Total	55.71%
RELIANCE INDUSTRIES LTD.	4.18%
HDFC BANK LTD.FV-2	3.61%
ICICI BANK LTD.FV-2	3.42%
INFOSYS LIMITED	2.11%
STATE BANK OF INDIAFV-1	1.89%
LARSEN&TUBRO	1.83%
TATA CONSULTANCY SERVICES LTD.	1.75%
ITC - FV 1	1.64%
AXIS BANK LIMITEDFV-2	1.54%
BHARTI AIRTEL LIMITED	1.27%
NTPC LIMITED	0.99%
TATA MOTORS LTD.FV-2	0.96%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.95%
MARUTI UDYOG LTD.	0.85%
MAHINDRA & MAHINDRA LTD.-FV5	0.83%
ULTRATECH CEMCO LTD	0.83%
INDUSIND BANK LIMITED	0.81%
TITAN COMPANY LIMITED	0.77%
HINDUSTAN LEVER LTD.	0.73%
BAJAJ FINSERV LIMITED	0.60%
COAL INDIA LIMITED	0.59%
HERO MOTOCORP LIMITED	0.59%
TATA IRON & STEEL COMPANY LTD	0.54%
JIO FINANCIAL SERVICES LIMITED	0.53%
POWER GRID CORP OF INDIA LTD	0.51%
GRASIM INDUSTRIES LTD.	0.44%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
TATA CONSUMER PRODUCTS LIMITED	0.44%
BAJAJ FINANCE LIMITED	0.39%
TECH MAHINDRA LIMITEDFV-5	0.33%
NESTLE INDIA LIMITED	0.32%
HINDALCO INDUSTRIES LTD FV RE 1	0.32%
UNION BANK OF INDIA	0.31%
BAJAJ AUTO LTD	0.29%
HCL TECHNOLOGIES LIMITED	0.25%
CIPLA LTD.	0.23%
SBI LIFE INSURANCE COMPANY LIMITED	0.19%
DR. REDDY LABORATORIES	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	38.44%
Money Market Total	12.43%
Current Assets	-6.58%
Total	100.00%

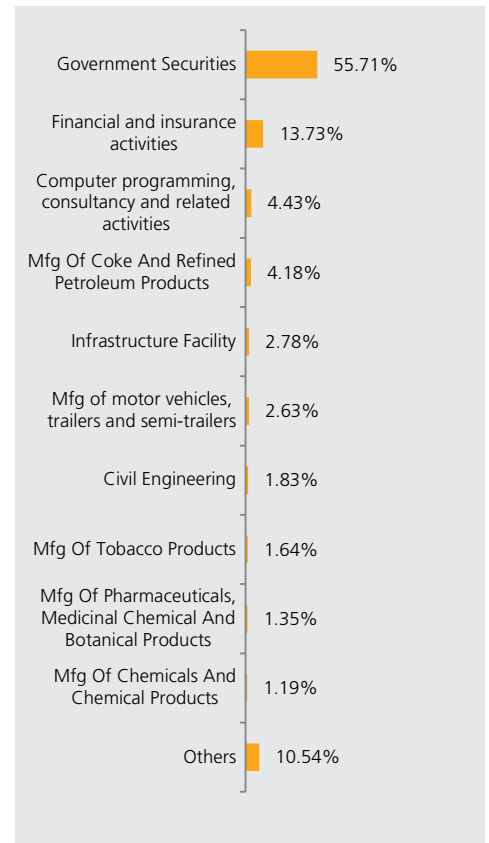
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Fund 2 (ULIF01102/11/07LGROWTHF02121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 34.8064

Inception Date: 29th November 2007

Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%

AUM as on 30th April 24: ₹ 10.20 Crs.

Modified Duration of Debt Portfolio:

5.98 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	55
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.21%	0.41%
Last 6 Months	9.52%	9.89%
Last 1 Year	13.12%	13.84%
Last 2 Years	9.64%	10.00%
Last 3 Years	8.84%	9.48%
Since Inception	7.89%	8.73%

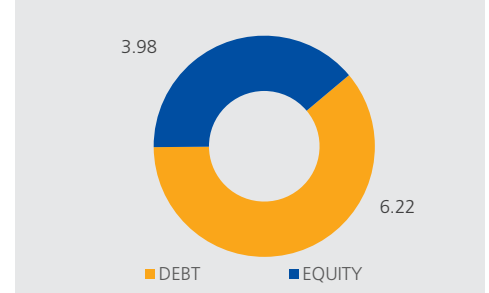
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

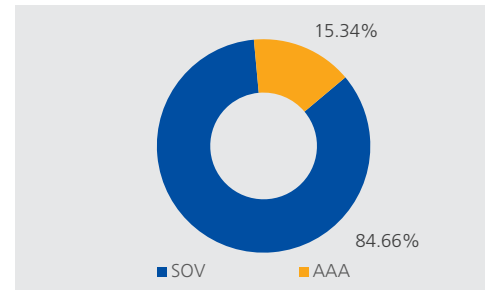
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	19.08%
7.18% GOI 14.08.2033	13.60%
7.38% GOI CG 20-06-2027	9.71%
6.54% GOI 17.01.2032	6.83%
7.25% GOI CG 12-06-2063	2.03%
7.50% GOI CG 10-08-2034	1.93%
7.66% HARYANA SDL 31.01.2036	1.91%
Gilts Total	55.09%
RELIANCE INDUSTRIES LTD.	4.23%
ICICI BANK LTD.FV-2	3.67%
HDFC BANK LTD.FV-2	3.45%
TATA CONSULTANCY SERVICES LTD.	2.18%
INFOSYS LIMITED	2.09%
STATE BANK OF INDIAFV-1	1.90%
ITC - FV 1	1.88%
LARSEN&TUBRO	1.76%
AXIS BANK LIMITEDFV-2	1.53%
BHARTI AIRTEL LIMITED	1.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.04%
NTPC LIMITED	1.02%
TATA MOTORS LTD.FV-2	0.98%
HINDUSTAN LEVER LTD.	0.80%
INDUSIND BANK LIMITED	0.80%
TITAN COMPANY LIMITED	0.79%
MAHINDRA & MAHINDRA LTD.-FV5	0.75%
BAJAJ FINSERV LIMITED	0.70%
MARUTI UDYOG LTD.	0.67%
HERO MOTOCORP LIMITED	0.66%
POWER GRID CORP OF INDIA LTD	0.54%
ULTRATECH CEMCO LTD	0.52%
COAL INDIA LIMITED	0.48%
TATA CONSUMER PRODUCTS LIMITED	0.48%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
INDUS TOWERS LIMITED	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.43%
HCL TECHNOLOGIES LIMITED	0.42%
GRASIM INDUSTRIES LTD.	0.41%
BAJAJ FINANCE LIMITED	0.39%
NESTLE INDIA LIMITED	0.37%
TECH MAHINDRA LIMITEDFV-5	0.35%
UNION BANK OF INDIA	0.31%
CIPLA LTD.	0.31%
BAJAJ AUTO LTD	0.31%
BHARAT PETROLEUM CORP. LTD.	0.21%
SBI LIFE INSURANCE COMPANY LIMITED	0.20%
DR. REDDY LABORATORIES	0.16%
WIPRO	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	39.02%
Money Market Total	9.99%
Current Assets	-4.09%
Total	100.00%

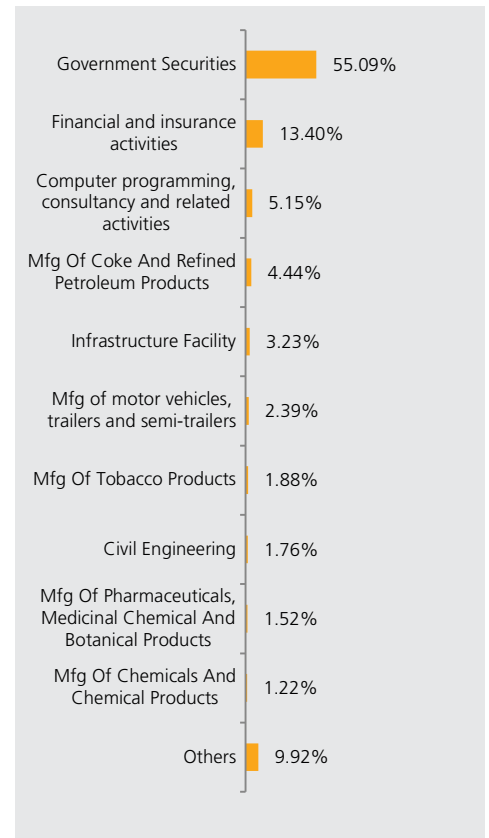
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Growth Fund 1 (ULIF03304/12/08PGROWTHF01121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 44.1900

Inception Date: 12th March 2007

Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%

AUM as on 30th April 24: ₹ 4.99 Crs.

Modified Duration of Debt Portfolio: 5.78 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	57
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.07%	0.41%
Last 6 Months	9.19%	9.89%
Last 1 Year	12.31%	13.84%
Last 2 Years	8.87%	10.00%
Last 3 Years	8.23%	9.48%
Since Inception	9.05%	9.67%

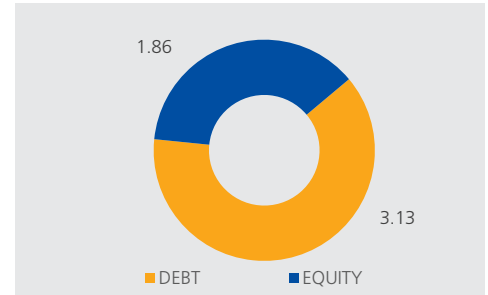
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

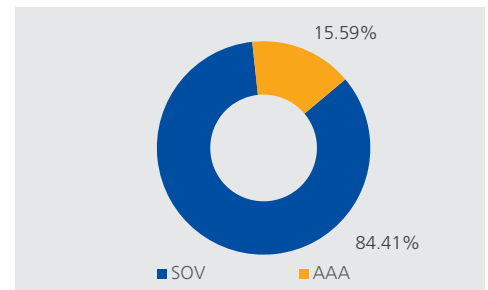
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	21.08%
7.18% GOI 14.08.2033	15.62%
7.38% GOI CG 20-06-2027	9.85%
6.54% GOI 17.01.2032	6.12%
7.50% GOI CG 10-08-2034	2.14%
7.66% HARYANA SDL 31.01.2036	2.02%
Gilts Total	56.84%
RELIANCE INDUSTRIES LTD.	4.05%
ICICI BANK LTD.FV-2	3.42%
HDFC BANK LTD.FV-2	3.36%
INFOSYS LIMITED	1.93%
TATA CONSULTANCY SERVICES LTD.	1.86%
LARSEN&TUBRO	1.55%
AXIS BANK LIMITEDFV-2	1.53%
ITC - FV 1	1.44%
BHARTI AIRTEL LIMITED	1.34%
STATE BANK OF INDIAFV-1	1.31%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.09%
NTPC LIMITED	1.04%
TATA MOTORS LTD.FV-2	1.00%
INDUSIND BANK LIMITED	0.92%
MAHINDRA & MAHINDRA LTD.-FV5	0.91%
MARUTI UDYOG LTD.	0.90%
HINDUSTAN LEVER LTD.	0.83%
TITAN COMPANY LIMITED	0.81%
TATA IRON & STEEL COMPANY LTD	0.63%
ULTRATECH CEMCO LTD	0.62%
HERO MOTOCORP LIMITED	0.62%
POWER GRID CORP OF INDIA LTD	0.59%
BAJAJ FINSERV LIMITED	0.58%
TATA CONSUMER PRODUCTS LIMITED	0.52%
COAL INDIA LIMITED	0.49%
GRASIM INDUSTRIES LTD.	0.48%
HCL TECHNOLOGIES LIMITED	0.46%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
BAJAJ FINANCE LIMITED	0.40%
NESTLE INDIA LIMITED	0.40%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
BAJAJ AUTO LTD	0.36%
UNION BANK OF INDIA	0.35%
TECH MAHINDRA LIMITEDFV-5	0.27%
SBI LIFE INSURANCE COMPANY LIMITED	0.21%
CIPLA LTD.	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
Equity Total	37.29%
Money Market Total	10.50%
Current Assets	-4.63%
Total	100.00%

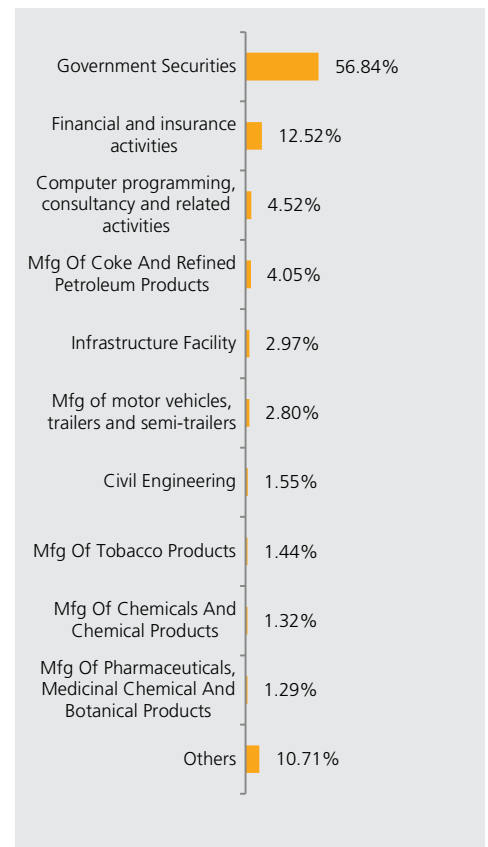
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Growth Fund 2 (ULIF05001/01/10PGROWTHF02121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)
NAV as on 30th April 24: ₹ 31.8250
Inception Date: 11th January 2010
Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%
AUM as on 30th April 24: ₹ 1.86 Crs.
Modified Duration of Debt Portfolio: 5.72 years
YTM of Debt Portfolio: 7.21%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	57
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.20%	0.41%
Last 6 Months	9.24%	9.89%
Last 1 Year	12.27%	13.84%
Last 2 Years	9.07%	10.00%
Last 3 Years	8.36%	9.48%
Since Inception	8.43%	9.26%

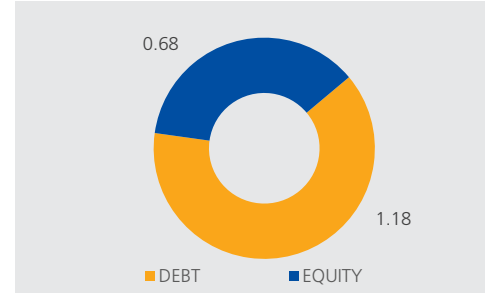
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

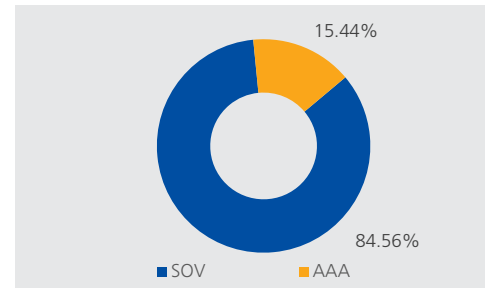
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	25.23%
7.18% GOI 14.08.2033	13.53%
7.38% GOI CG 20-06-2027	10.13%
6.54% GOI 17.01.2032	4.70%
7.50% GOI CG 10-08-2034	1.70%
7.66% HARYANA SDL 31.01.2036	1.47%
7.10% GOI CG 18-04-2029	0.67%
Gilts Total	57.42%
RELIANCE INDUSTRIES LTD.	4.02%
HDFC BANK LTD.FV-2	3.56%
ICICI BANK LTD.FV-2	3.27%
INFOSYS LIMITED	2.21%
LARSEN&TUBRO	1.70%
ITC - FV 1	1.68%
TATA CONSULTANCY SERVICES LTD.	1.58%
AXIS BANK LIMITEDFV-2	1.53%
STATE BANK OF INDIAFV-1	1.50%
TATA MOTORS LTD.FV-2	1.31%
BHARTI AIRTEL LIMITED	1.22%
NTPC LIMITED	0.96%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.91%
TITAN COMPANY LIMITED	0.79%
HINDUSTAN LEVER LTD.	0.72%
MAHINDRA & MAHINDRA LTD.-FV5	0.67%
BAJAJ FINSERV LIMITED	0.63%
MARUTI UDYOG LTD.	0.62%
HERO MOTOCORP LIMITED	0.59%
COAL INDIA LIMITED	0.58%
INDUSIND BANK LIMITED	0.58%
POWER GRID CORP OF INDIA LTD	0.49%
ULTRATECH CEMCO LTD	0.48%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
TATA CONSUMER PRODUCTS LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
INDUS TOWERS LIMITED	0.39%
GRASIM INDUSTRIES LTD.	0.39%
BAJAJ FINANCE LIMITED	0.37%
MPHASIS LIMITED	0.36%
TECH MAHINDRA LIMITEDFV-5	0.31%
HCL TECHNOLOGIES LIMITED	0.30%
CIPLA LTD.	0.29%
UNION BANK OF INDIA	0.28%
NESTLE INDIA LIMITED	0.27%
BAJAJ AUTO LTD	0.24%
BHARAT PETROLEUM CORP. LTD.	0.20%
DR. REDDY LABORATORIES	0.17%
SBI LIFE INSURANCE COMPANY LIMITED	0.16%
WIPRO	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	36.68%
Money Market Total	10.49%
Current Assets	-4.59%
Total	100.00%

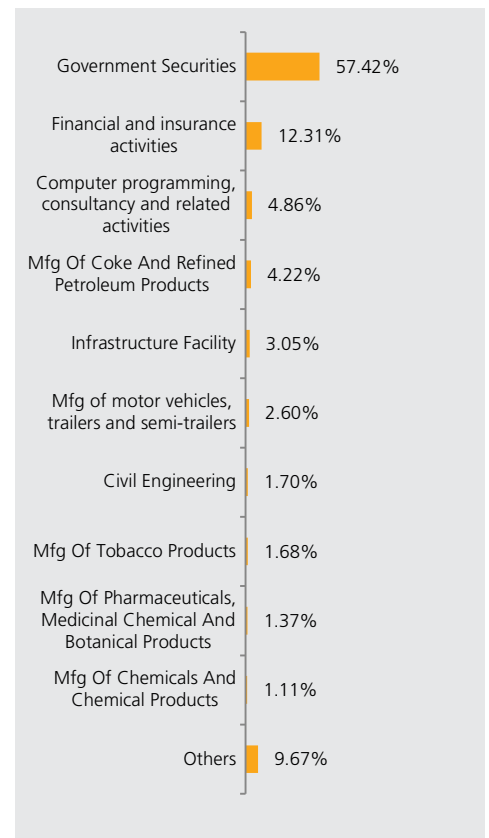
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Balanced Fund 1 (ULIF03104/12/08PBALANCE01121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 45.2643

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%

AUM as on 30th April 24: ₹ 11.36 Crs.

Modified Duration of Debt Portfolio:

6.00 years

YTM of Debt Portfolio: 7.25%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	75
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.15%	0.15%
Last 6 Months	6.65%	7.08%
Last 1 Year	8.96%	10.27%
Last 2 Years	7.28%	8.25%
Last 3 Years	6.16%	7.33%
Since Inception	7.69%	8.55%

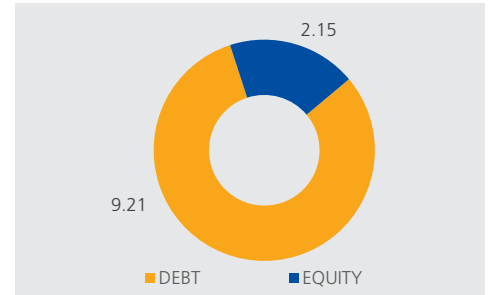
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

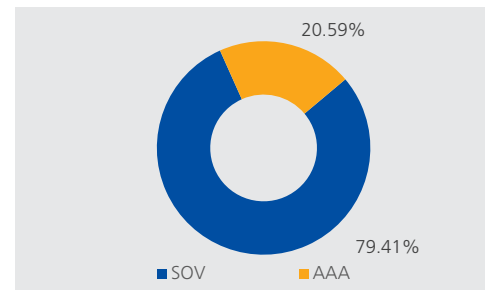
Portfolio

Name of Instrument	% to AUM
5.70% NABARD 31.07.2025 Series 22D	3.43%
Bonds/Debentures Total	3.43%
7.26% GOI CG 06-02-2033	24.30%
7.38% GOI CG 20-06-2027	13.97%
7.18% GOI 14.08.2033	12.57%
6.54% GOI 17.01.2032	7.39%
7.25% GOI CG 12-06-2063	6.92%
7.66% HARYANA SDL 31.01.2036	2.59%
7.50% GOI CG 10-08-2034	2.58%
7.10% GOI CG 18-04-2029	1.10%
Gilts Total	71.43%
RELIANCE INDUSTRIES LTD.	2.08%
HDFC BANK LTD.FV-2	1.92%
ICICI BANK LTD.FV-2	1.80%
INFOSYS LIMITED	1.06%
LARSEN&TUBRO	0.88%
STATE BANK OF INDIAFV-1	0.85%
TATA CONSULTANCY SERVICES LTD.	0.85%
ITC - FV 1	0.81%
AXIS BANK LIMITEDFV-2	0.77%
BHARTI AIRTEL LIMITED	0.68%
TATA MOTORS LTD.FV-2	0.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
NTPC LIMITED	0.46%
HINDUSTAN LEVER LTD.	0.40%
TITAN COMPANY LIMITED	0.38%
MAHINDRA & MAHINDRA LTD.-FV5	0.37%
MARUTI UDYOG LTD.	0.33%
POWER GRID CORP OF INDIA LTD	0.32%
INDUSIND BANK LIMITED	0.30%
TATA IRON & STEEL COMPANY LTD	0.29%
HERO MOTOCORP LIMITED	0.28%
COAL INDIA LIMITED	0.28%
BAJAJ FINANCE LIMITED	0.27%
ULTRATECH CEMCO LTD	0.25%
TATA CONSUMER PRODUCTS LIMITED	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.22%
INDUS TOWERS LIMITED	0.22%
BAJAJ FINSERV LIMITED	0.21%
GRASIM INDUSTRIES LTD.	0.20%
NESTLE INDIA LIMITED	0.20%
CIPLA LTD.	0.18%
TECH MAHINDRA LIMITEDFV-5	0.17%
BAJAJ AUTO LTD	0.16%
UNION BANK OF INDIA	0.16%
HCL TECHNOLOGIES LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.10%
SBI LIFE INSURANCE COMPANY LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
Equity Total	18.89%
Money Market Total	15.08%
Current Assets	-8.83%
Total	100.00%

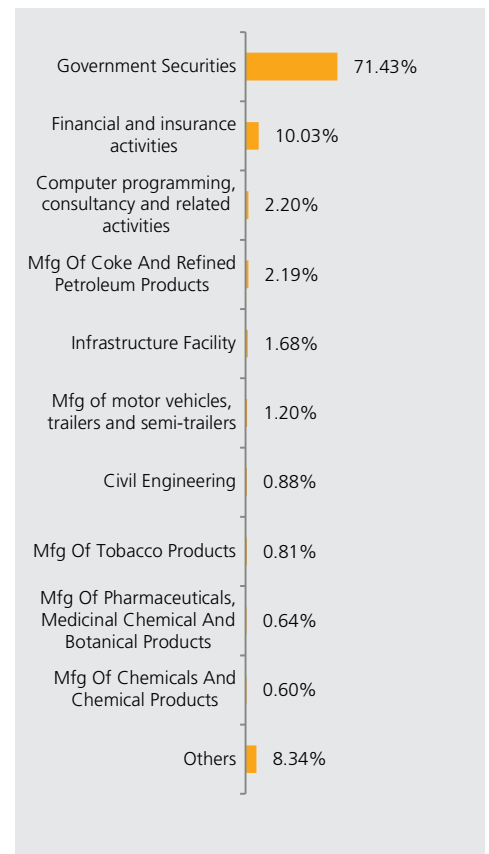
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Balanced Fund 2 (ULIF04801/01/10PBALANCE02121)

Fund Report as on 30th April 2024

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 28.3296

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%

AUM as on 30th April 24: ₹ 2.01 Crs.

Modified Duration of Debt Portfolio: 5.79 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	75
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.09%	0.15%
Last 6 Months	6.63%	7.08%
Last 1 Year	8.81%	10.27%
Last 2 Years	7.18%	8.25%
Last 3 Years	6.14%	7.33%
Since Inception	7.55%	8.53%

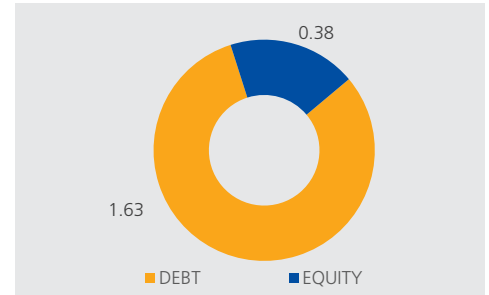
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

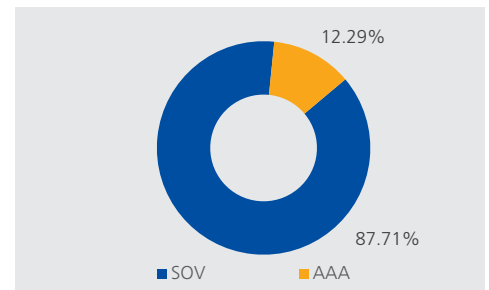
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	27.35%
7.18% GOI 14.08.2033	19.86%
7.38% GOI CG 20-06-2027	11.46%
6.54% GOI 17.01.2032	10.86%
7.50% GOI CG 10-08-2034	2.29%
7.66% HARYANA SDL 31.01.2036	2.27%
7.10% GOI CG 18-04-2029	0.92%
Gilts Total	75.01%
RELIANCE INDUSTRIES LTD.	2.05%
HDFC BANK LTD.FV-2	1.89%
ICICI BANK LTD.FV-2	1.84%
INFOSYS LIMITED	1.04%
LARSEN&TUBRO	0.90%
ITC - FV 1	0.82%
BHARTI AIRTEL LIMITED	0.79%
TATA CONSULTANCY SERVICES LTD.	0.78%
AXIS BANK LIMITEDFV-2	0.77%
STATE BANK OF INDIAFV-1	0.75%
TATA MOTORS LTD.FV-2	0.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.46%
NTPC LIMITED	0.44%
HINDUSTAN LEVER LTD.	0.37%
MAHINDRA & MAHINDRA LTD.-FV5	0.33%
TITAN COMPANY LIMITED	0.32%
POWER GRID CORP OF INDIA LTD	0.32%
MARUTI UDYOG LTD.	0.32%
INDUSIND BANK LIMITED	0.29%
HERO MOTOCORP LIMITED	0.29%
COAL INDIA LIMITED	0.27%
TATA IRON & STEEL COMPANY LTD	0.26%
HCL TECHNOLOGIES LIMITED	0.25%
ULTRATECH CEMCO LTD	0.25%
BAJAJ FINANCE LIMITED	0.24%
BAJAJ AUTO LTD	0.22%
KOTAK MAHINDRA BANK LIMITED_FV5	0.22%
GRASIM INDUSTRIES LTD.	0.20%
BAJAJ FINSERV LIMITED	0.20%
INDUS TOWERS LIMITED	0.20%
TATA CONSUMER PRODUCTS LIMITED	0.19%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.18%
TECH MAHINDRA LIMITEDFV-5	0.16%
CIPLA LTD.	0.15%
UNION BANK OF INDIA	0.14%
NESTLE INDIA LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.11%
DR. REDDY LABORATORIES	0.09%
BRITANNIA INDUSTRIES LTD	0.05%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	18.80%
Money Market Total	10.51%
Current Assets	-4.33%
Total	100.00%

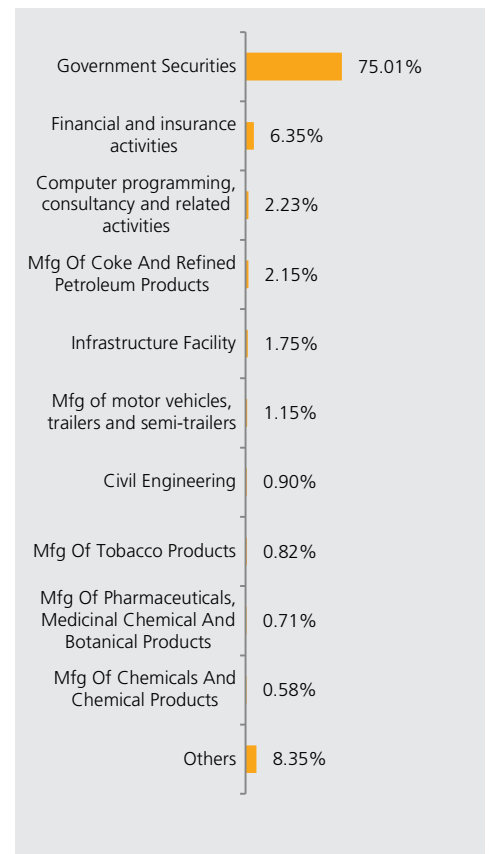
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Gilt Fund 2 (ULIF03819/03/09LGILTFUN02121)

Fund Report as on 30th April 2024

Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 27.3300
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30th April 24: ₹ 0.41 Crs.
Modified Duration of Debt Portfolio: 6.13 years
YTM of Debt Portfolio: 7.21%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	93
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.34%	-0.53%
Last 6 Months	3.57%	4.77%
Last 1 Year	6.16%	6.49%
Last 2 Years	6.10%	6.85%
Last 3 Years	4.37%	5.06%
Since Inception	7.06%	7.56%

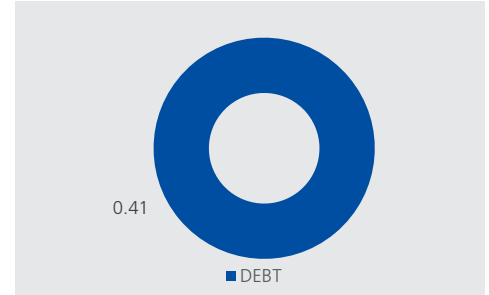
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

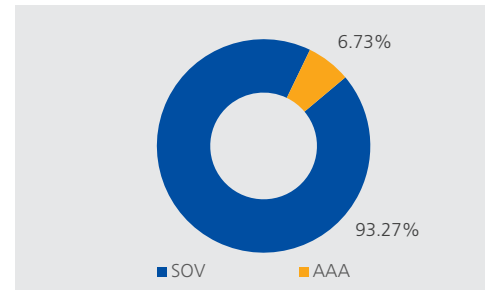
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	85.74%
7.38% GOI CG 20-06-2027	4.69%
7.18% GOI 14.08.2033	2.95%
Gilts Total	93.37%
Money Market Total	6.74%
Current Assets	-0.11%
Total	100.00%

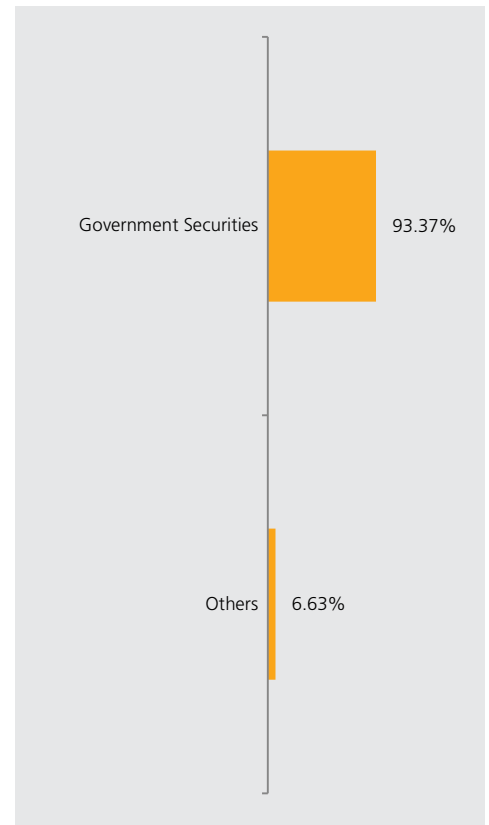
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Gilt Fund 1 (ULIF01301/02/08HGILTFUN01121)

Fund Report as on 30th April 2024

Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 27.8422
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30th April 24: ₹ 0.22 Crs.
Modified Duration of Debt Portfolio: 6.23 years
YTM of Debt Portfolio: 7.21%

Asset Allocation

	Range (%)	Acal (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.35%	-0.53%
Last 6 Months	3.46%	4.77%
Last 1 Year	5.83%	6.49%
Last 2 Years	5.83%	6.85%
Last 3 Years	4.08%	5.06%
Since Inception	6.53%	7.52%

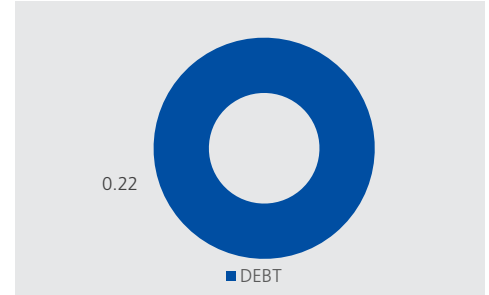
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

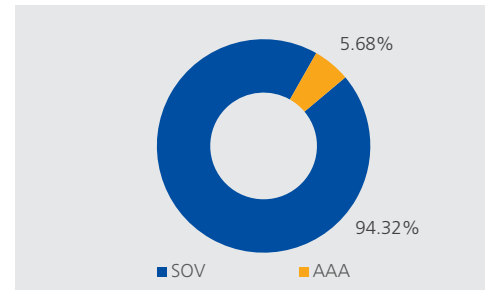
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	86.95%
7.18% GOI 14.08.2033	4.44%
7.38% GOI CG 20-06-2027	2.23%
Gilts Total	93.62%
Money Market Total	5.63%
Current Assets	0.74%
Total	100.00%

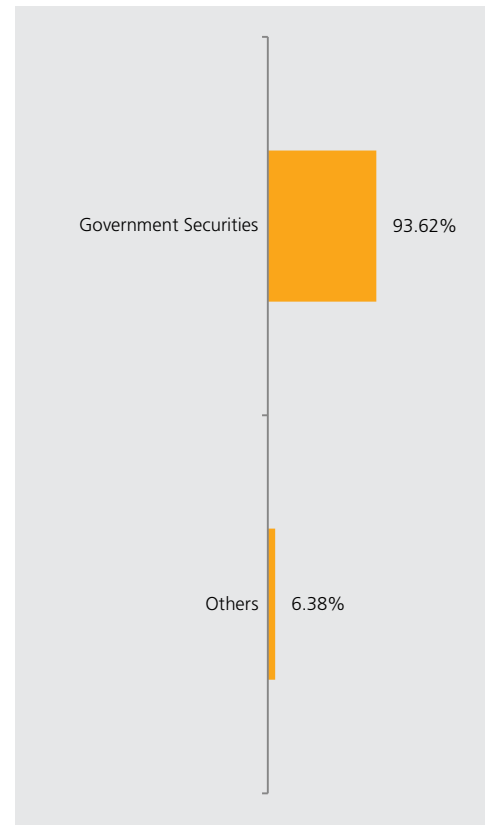
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Capital Secure Fund 1 (ULIF00228/07/04LCAPTSEC01121)

Fund Report as on 30th April 2024

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 29.9427
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 30th April 24: ₹ 0.94 Crs.
Modified Duration of Debt Portfolio:
 0.09 years
YTM of Debt Portfolio: 6.57%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.56%
Last 6 Months	2.61%	3.58%
Last 1 Year	5.27%	7.22%
Last 2 Years	4.64%	6.51%
Last 3 Years	3.70%	5.55%
Since Inception	5.71%	6.71%

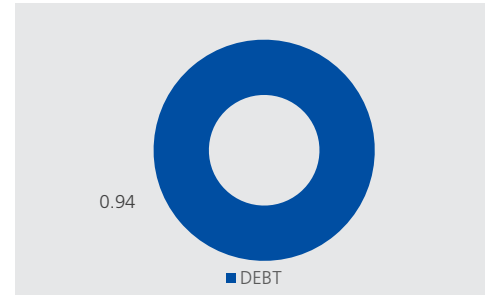
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

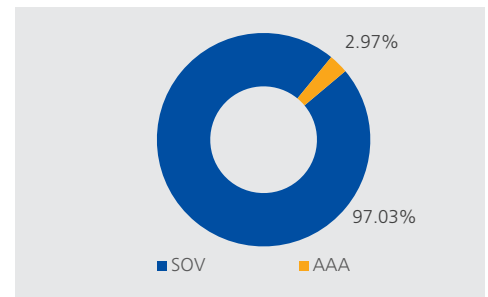
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

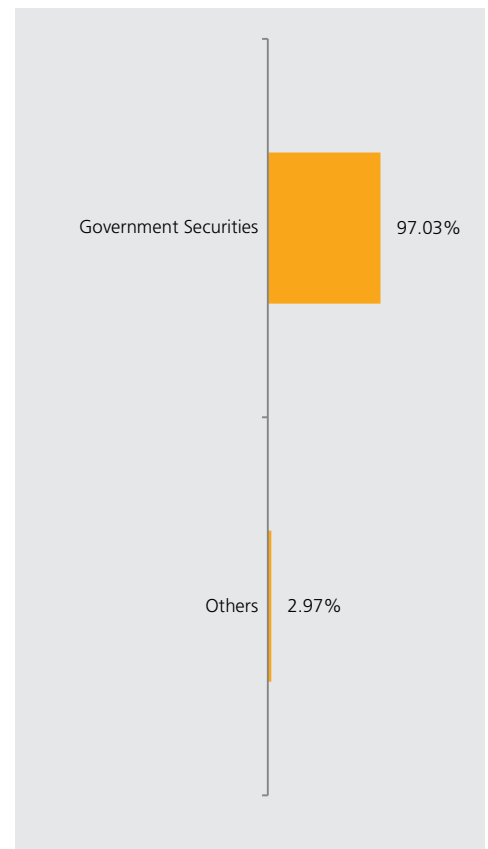
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Capital Secure Fund 1 (ULIF00501/11/06PCAPTSEC01121)

Fund Report as on 30th April 2024

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 30.1357
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 30th April 24: ₹ 1.28 Crs.
Modified Duration of Debt Portfolio:
 0.25 years
YTM of Debt Portfolio: 6.97%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.56%
Last 6 Months	2.59%	3.58%
Last 1 Year	5.34%	7.22%
Last 2 Years	4.62%	6.51%
Last 3 Years	3.68%	5.55%
Since Inception	5.91%	6.84%

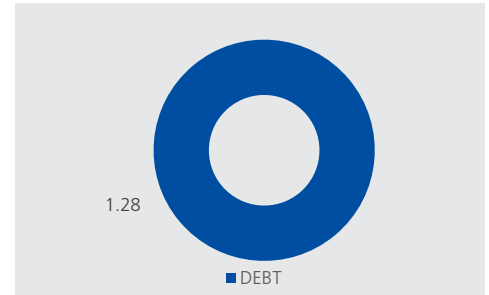
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

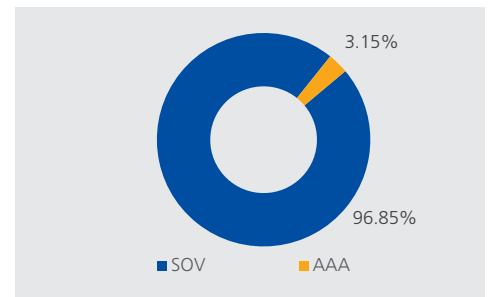
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Current Assets	0.00%
Total	100.00%

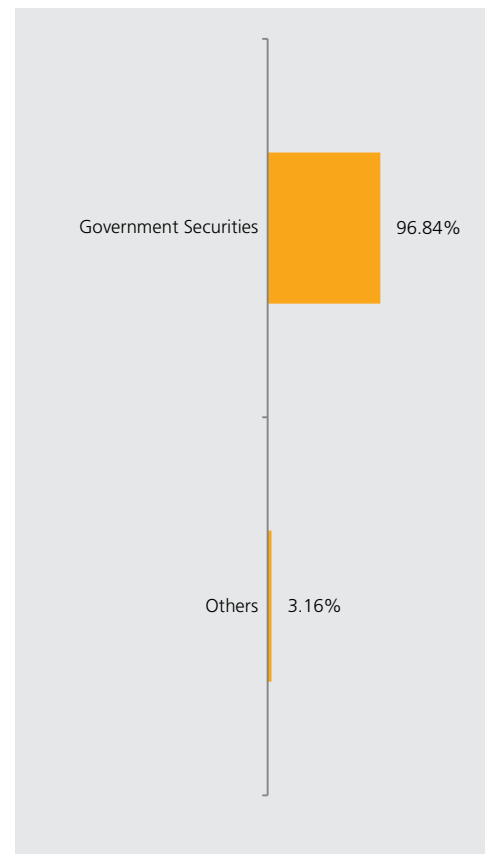
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Corporate Bond Fund 2 (ULIF04020/08/09LCORBOND02121)

Fund Report as on 30th April 2024

Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 30.1552
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th April 24: ₹ 0.75 Crs.
Modified Duration of Debt Portfolio: 5.81 years
YTM of Debt Portfolio: 7.23%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

Returns

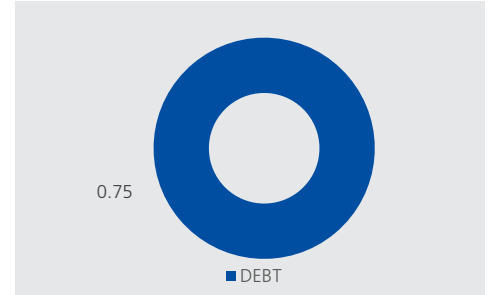
Period	Fund Returns	Index Returns
Last 1 Month	-0.32%	-0.12%
Last 6 Months	3.36%	4.32%
Last 1 Year	5.85%	6.77%
Last 2 Years	5.57%	6.46%
Last 3 Years	4.91%	5.16%
Since Inception	7.18%	7.23%

Note: Returns less than one year are absolute returns and more than one year compounded returns. Past performance is not indicative of future performance

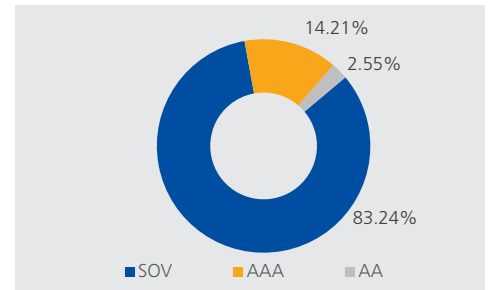
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	2.78%
Bonds/Debentures Total	2.78%
7.26% GOI CG 06-02-2033	67.34%
6.54% GOI 17.01.2032	12.72%
7.38% GOI CG 20-06-2027	10.72%
7.18% GOI 14.08.2033	0.13%
Gilts Total	90.91%
Money Market Total	15.52%
Current Assets	-9.21%
Total	100.00%

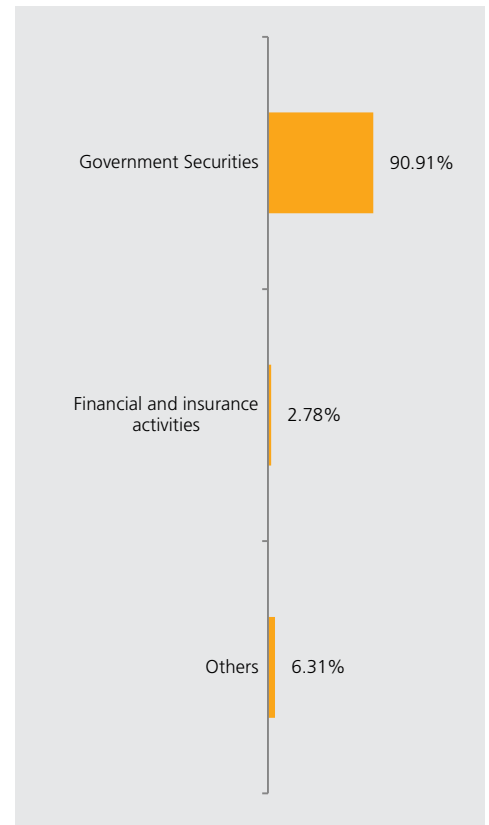
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Corporate Bond Fund 1 (ULIF06301/02/08HCORBOND01121)

Fund Report as on 30th April 2024

Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 30.5891
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th April 24: ₹ 0.40 Crs.
Modified Duration of Debt Portfolio: 6.27 years
YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.33%	-0.12%
Last 6 Months	3.32%	4.32%
Last 1 Year	5.52%	6.77%
Last 2 Years	5.24%	6.46%
Last 3 Years	3.81%	5.16%
Since Inception	7.15%	7.47%

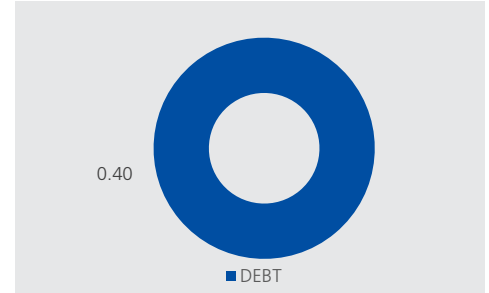
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

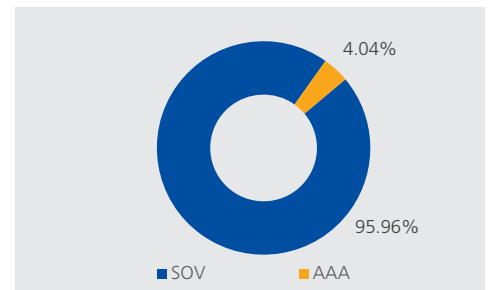
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	87.10%
6.54% GOI 17.01.2032	7.28%
Gilts Total	94.37%
Money Market Total	3.97%
Current Assets	1.66%
Total	100.00%

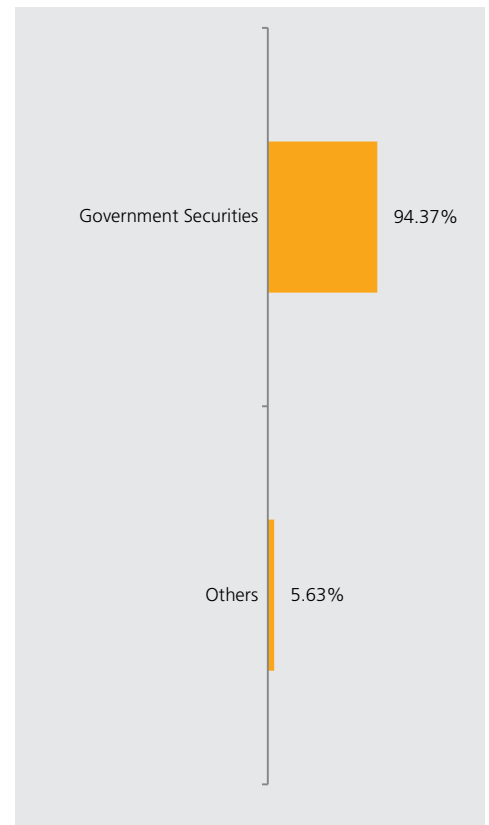
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Money Market Fund 2 (ULIF03919/03/09LMONMRKT02121)

Fund Report as on 30th April 2024

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 24.1303
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th April 24: ₹ 0.88 Crs.
Modified Duration of Debt Portfolio:
 0.82 years
YTM of Debt Portfolio: 6.97%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.56%
Last 6 Months	2.89%	3.58%
Last 1 Year	5.75%	7.22%
Last 2 Years	4.96%	6.51%
Last 3 Years	4.16%	5.55%
Since Inception	5.76%	6.36%

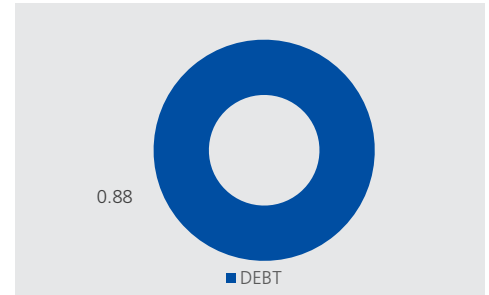
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

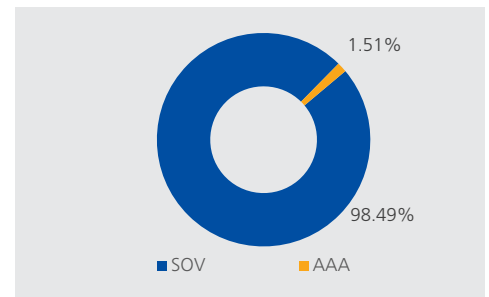
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

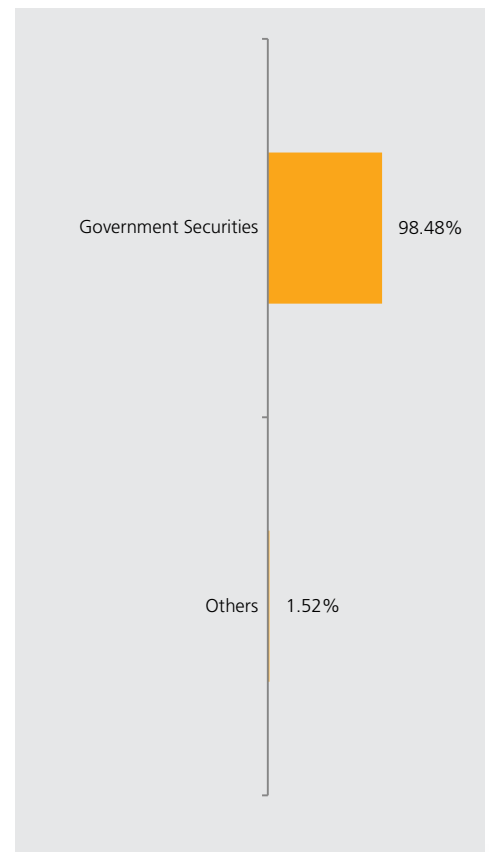
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Money Market Fund 2 (ULIF05201/01/10PMONMRKT02121)

Fund Report as on 30th April 2024

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 21.4031
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th April 24: ₹ 2.37 Crs.
Modified Duration of Debt Portfolio:
 0.30 years
YTM of Debt Portfolio: 6.69%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.56%
Last 6 Months	2.70%	3.58%
Last 1 Year	5.48%	7.22%
Last 2 Years	4.85%	6.51%
Last 3 Years	3.99%	5.55%
Since Inception	5.46%	6.81%

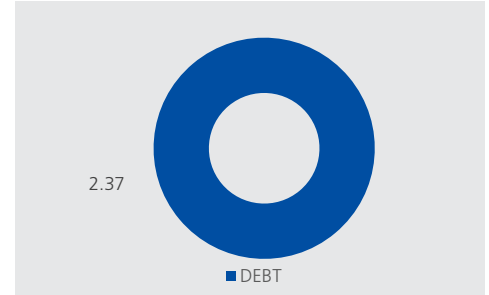
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

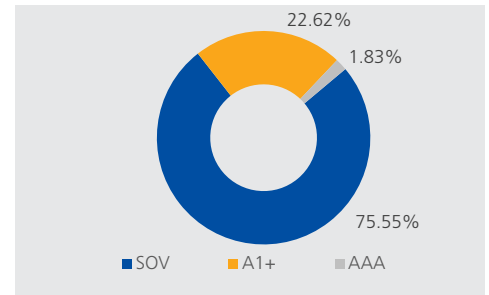
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.98%
Current Assets	0.02%
Total	100.00%

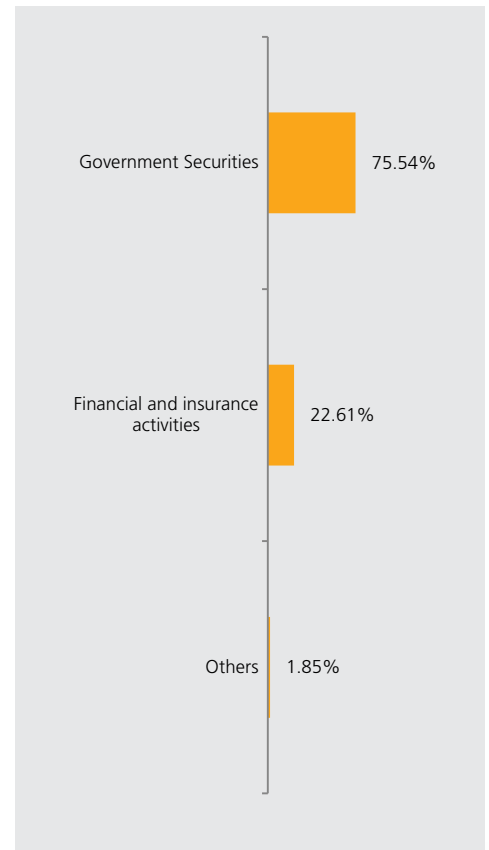
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Money Market Fund 1 (ULIF01501/02/08HMONMRKT01121)

Fund Report as on 30th April 2024

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 24.8151
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th April 24: ₹ 0.18 Crs.
Modified Duration of Debt Portfolio:
 0.55 years
YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.45%	0.56%
Last 6 Months	2.76%	3.58%
Last 1 Year	5.37%	7.22%
Last 2 Years	4.66%	6.51%
Last 3 Years	3.83%	5.55%
Since Inception	5.78%	6.79%

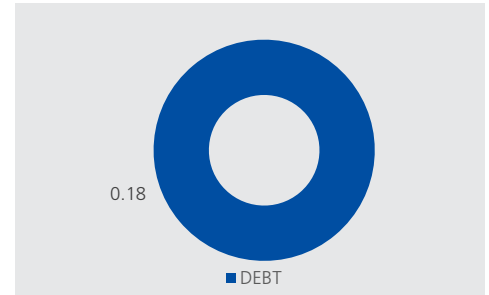
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

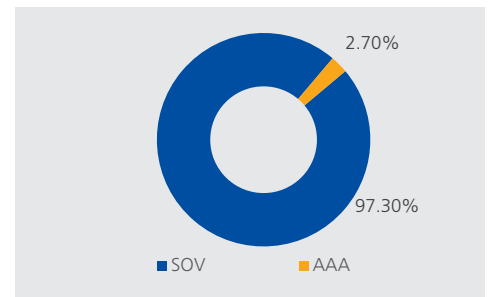
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.95%
Current Assets	0.05%
Total	100.00%

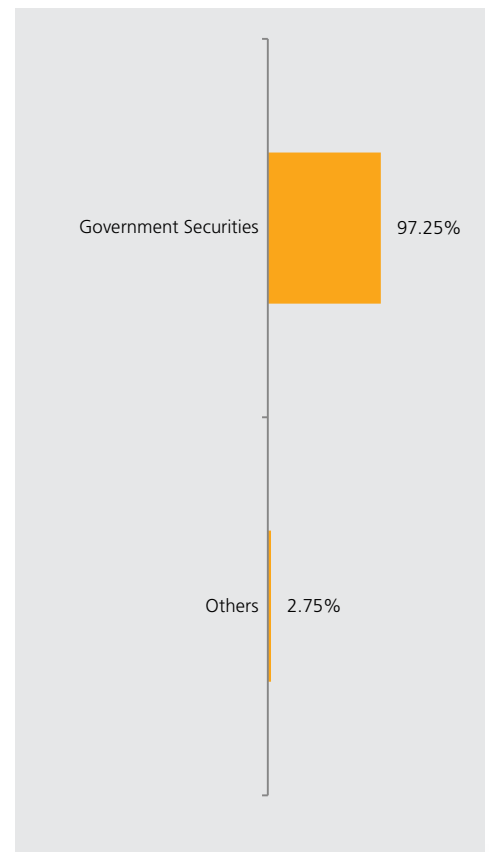
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Highest NAV Advantage Fund 1 (ULIF05803/09/10LHNAVADV01121)

Fund Report as on 30th April 2024

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 14.7773

Highest NAV locked as on 28th Aug 2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 30th April 24: ₹ 90.98 Crs.

Modified Duration of Debt Portfolio:

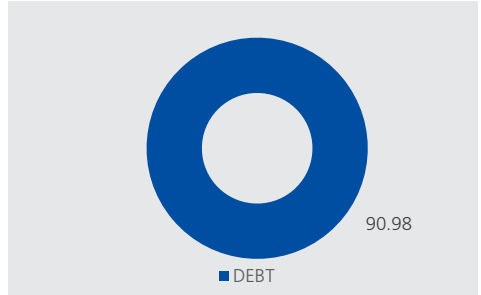
1.43 years

YTM of Debt Portfolio: 7.22%

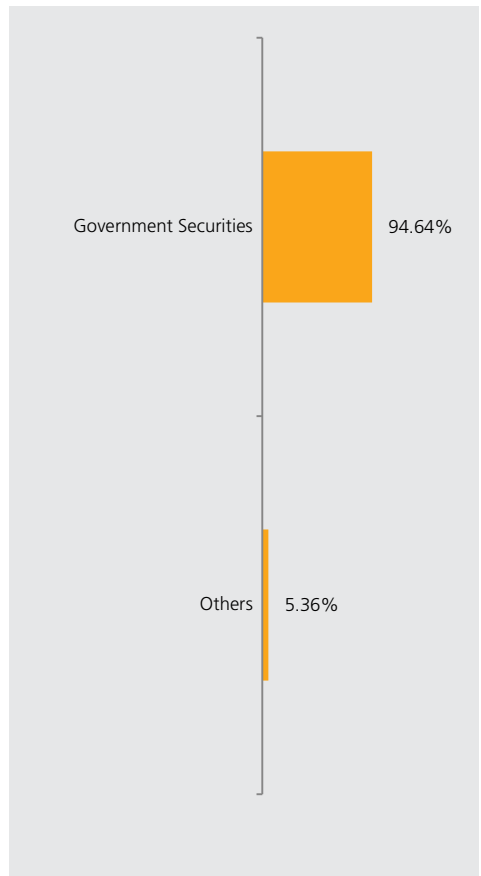
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	44.59%
8.30% RAJASHTHAN SDL 13.01.2026	27.85%
7.59% GOI CG 11-01-2026	16.60%
8.47% MAHARASHTRA SDL 10.02.2026	5.59%
Gilts Total	94.64%
Money Market Total	3.82%
Current Assets	1.54%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	95
MMI / Others	0-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.32%	-
Last 6 Months	3.01%	-
Last 1 Year	4.94%	-
Last 2 Years	4.29%	-
Last 3 Years	3.48%	-
Since Inception	2.90%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance



INVESTMENT INSIGHT

Life Highest NAV Advantage Fund 2 (ULIF05901/06/11LHNAVADV02121)

Fund Report as on 30th April 2024

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th April 24: ₹ 16.6924

Highest NAV locked as on 28th Aug 2018: ₹17.9310

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 30th April 24: ₹ 10.14 Crs.

Modified Duration of Debt Portfolio:

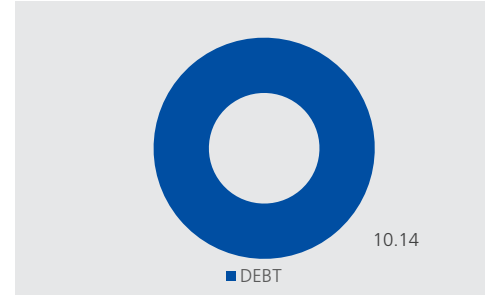
1.77 years

YTM of Debt Portfolio: 7.14%

Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	96.81%
Gilts Total	96.81%
Money Market Total	2.74%
Current Assets	0.45%
Total	100.00%

AUM (in ₹ crs.)



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	97
MMI / Others	0-100	3

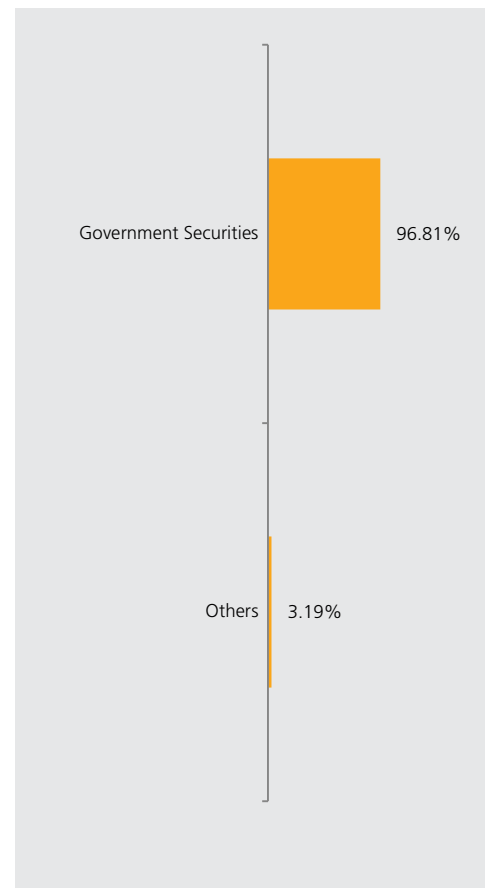
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.29%	-
Last 6 Months	3.00%	-
Last 1 Year	4.76%	-
Last 2 Years	4.42%	-
Last 3 Years	3.22%	-
Since Inception	4.05%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th April 2024

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 22.6125
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 30th April 24: ₹ 874.14 Crs.
Modified Duration of Debt Portfolio: 0.45 years
YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	9
MMI / Others	00-40	91

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.53%	-
Last 6 Months	3.20%	-
Last 1 Year	6.55%	-
Last 2 Years	5.68%	-
Last 3 Years	4.83%	-
Since Inception	6.43%	-

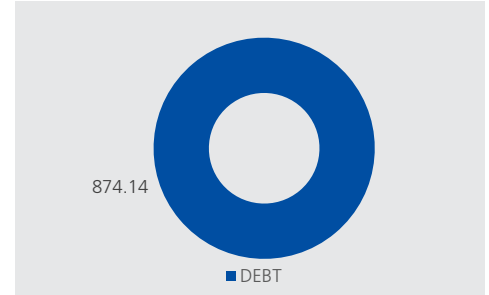
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

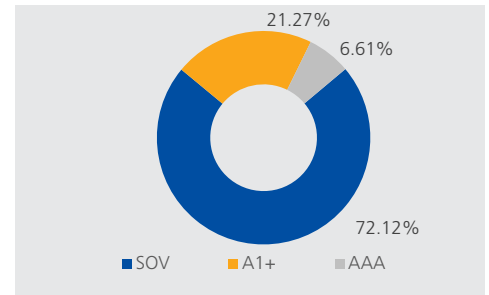
Portfolio

Name of Instrument	% to AUM
GSEC STRIP 19.03.2030	2.45%
8.72% MAHARASHTRA SDL 29.10.2024	2.31%
9.04% KARNATAKA SDL 10/09/2024	1.15%
9.07% KERALA SDL 27-08-2024	1.09%
GSEC STRIP 12.09.2028	1.00%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	0.98%
8.40% GOI CG 28-07-2024	0.11%
Gilts Total	9.10%
Money Market Total	90.84%
Current Assets	0.06%
Total	100.00%

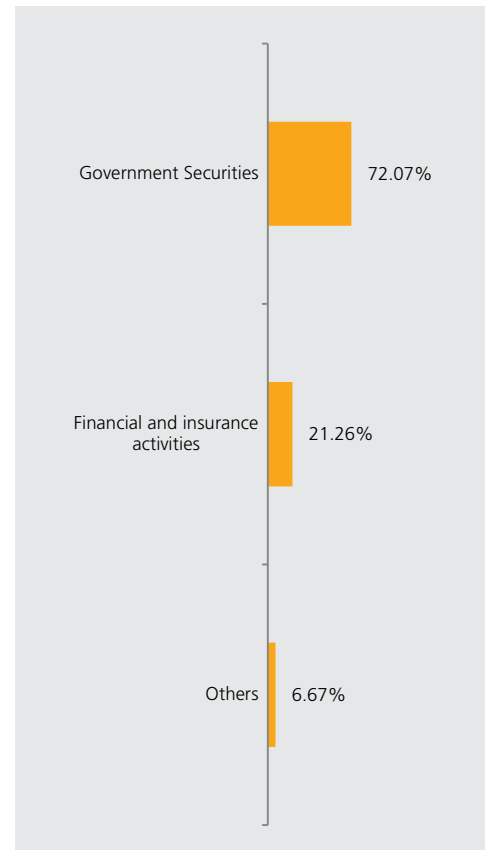
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Discontinued Policy Fund (ULIF07029/08/13PDISPOLF01121)

Fund Report as on 30th April 2024

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 17.9113
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 30th April 24: ₹ 34.44 Crs.
Modified Duration of Debt Portfolio: 0.44 years
YTM of Debt Portfolio: 6.84%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	8
MMI / Others	00-40	92

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.53%	-
Last 6 Months	3.21%	-
Last 1 Year	6.54%	-
Last 2 Years	5.69%	-
Last 3 Years	4.81%	-
Since Inception	5.82%	-

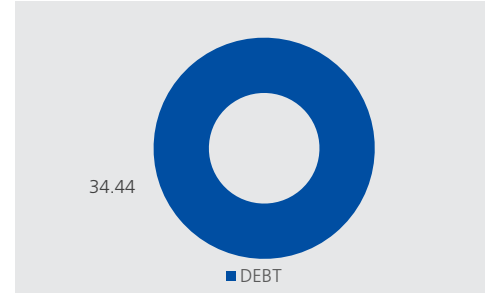
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

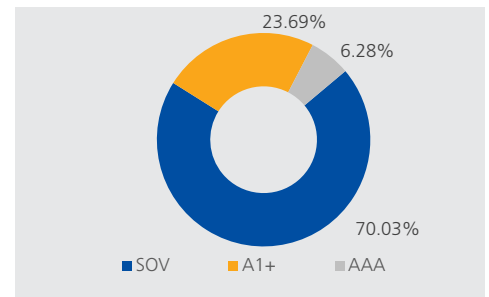
Portfolio

Name of Instrument	% to AUM
8.72% MAHARASHTRA SDL 29.10.2024	5.85%
9.07% KERALA SDL 27-08-2024	1.46%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	1.03%
Gilts Total	8.34%
Money Market Total	91.60%
Current Assets	0.06%
Total	100.00%

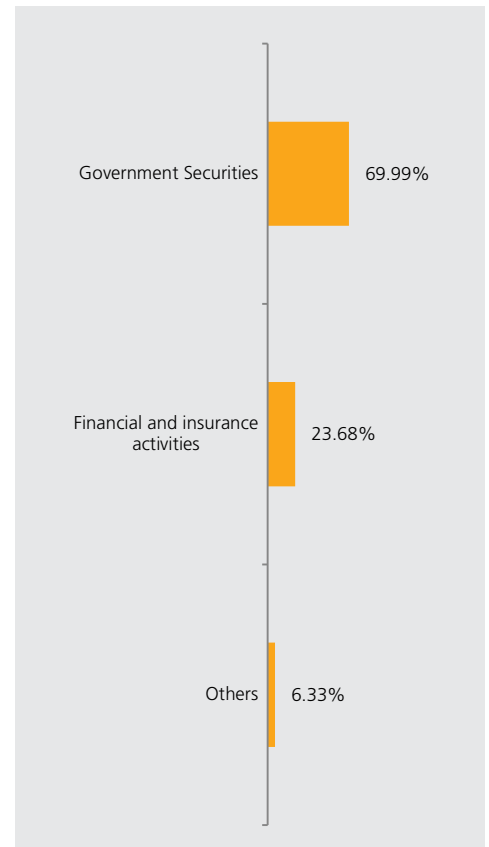
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Reliance Assured Maturity Debt Fund (ULIF06720/12/11LASURMDEBT121)

Fund Report as on 30th April 2024

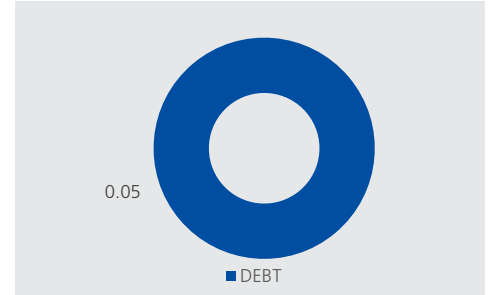
Investment Objective

To provide predictable investment returns, achieved through 100% investment in debt securities, where returns are locked-in through portfolio immunization techniques and use of rigorous Asset Liability Management (ALM). The risk appetite for the fund is low to moderate.

Portfolio

Name of Instrument	% to AUM
Money Market Total	99.74%
Current Assets	0.26%
Total	100.00%

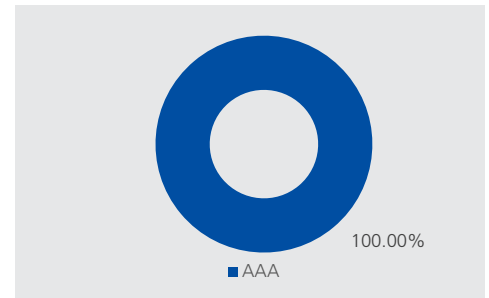
AUM (in ₹ crs.)



Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th April 24: ₹ 22.8369
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 30th April 24: ₹ 0.05 Crs.
Modified Duration of Debt Portfolio: N.A
YTM of Debt Portfolio: 6.63%

Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	-
Last 6 Months	2.76%	-
Last 1 Year	5.86%	-
Last 2 Years	5.21%	-
Last 3 Years	4.53%	-
Since Inception	7.06%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance



NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03010/06/08LPUEQTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF04601/01/10LPUEQTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF05301/01/10PPUEQTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF01601/02/08HPUEQTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06501/01/10PENRGYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	Nifty 50 Index	Make in India	Jagdish Bhanushali	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Index: 40%; Sensex 50: 60%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	Rahul Sangle

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Rahul Sangle
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Rahul Sangle
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06301/02/08HRCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Debt	-	Rahul Sangle
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Rahul Sangle
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Diversified	Jagdish Bhanushali	-

Unit Linked Life Insurance products are different from the traditional products and are subject to market risks. The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

Reliance Nippon Life Insurance Company Limited is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.

The names of the Fund Option(s) do not in any manner indicate the quality of the Fund Option(s) or their future prospects or returns. Please understand the associated risks and applicable charges from your insurance advisor or the intermediary or policy document issued by Reliance Nippon Life Insurance Company Limited.

NAV per unit (Unit Price) may fluctuate depending on factors and forces affecting the capital markets and the level of interest rates prevailing in the market.

All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details.

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