



ANALYST NOVEMBER 2019

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INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹65.2596

Inception Date: 9th August 2004

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 October, 19: ₹ 138.57 Crs.

Asset Allocation

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

Returns

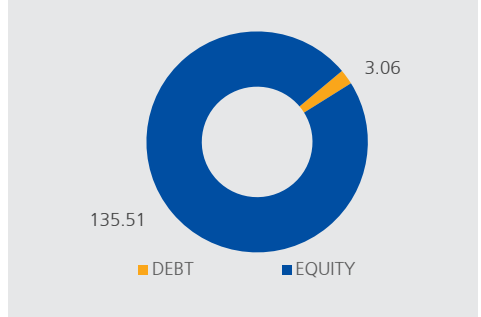
Period	Fund Returns	Index Returns
Last 1 Month	1.98%	3.61%
Last 6 Months	-0.02%	0.28%
Last 1 Year	10.25%	12.44%
Last 2 Years	4.97%	6.19%
Last 3 Years	8.03%	10.34%
Since Inception	13.10%	13.75%

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

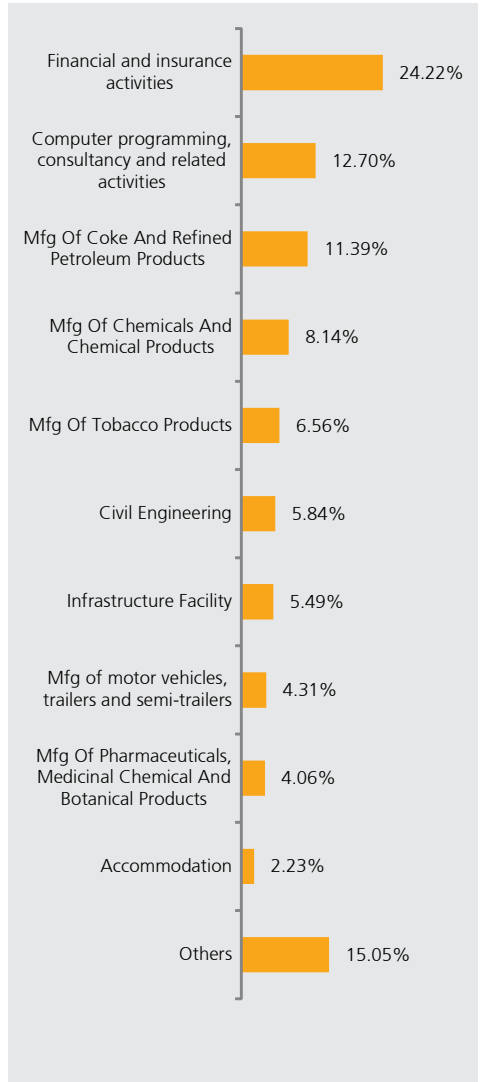
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.62%
ITC - FV 1	6.56%
ICICI BANK LTD.FV-2	6.41%
HDFC BANK LTD.FV-2	6.31%
LARSEN&TUBRO	5.84%
INFOSYS LIMITED	5.65%
TATA CONSULTANCY SERVICES LTD.	4.62%
HINDUSTAN LEVER LTD.	3.70%
KOTAK MAHINDRA BANK LIMITED_FV5	3.23%
AXIS BANK LIMITEDFV-2	3.15%
HDFC LTD FV 2	2.76%
MARUTI UDYOG LTD.	2.69%
EIH LIMITED	2.23%
ASIAN PAINTS LIMITEDFV-1	2.00%
TITAN COMPANY LIMITED	1.79%
DIVIS LABORATORIES LIMITED	1.74%
HCL TECHNOLOGIES LIMITED	1.64%
MAHINDRA & MAHINDRA LTD.-FV5	1.61%
NTPC LIMITED	1.53%
ULTRATECH CEMCO LTD	1.50%
GUJARAT FLUOROchemicals LIMITED	1.48%
POWER GRID CORP OF INDIA LTD	1.33%
BHARTI AIRTEL LIMITED	1.23%
BAJAJ FINANCE LIMITED	1.21%
BHARAT PETROLEUM CORP. LTD.	1.20%
BAJAJ AUTO LTD	1.15%
BRITANNIA INDUSTRIES LTD	1.09%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.07%
HERO MOTOCORP LIMITED	0.97%
UPL LIMITED	0.95%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.86%
COAL INDIA LIMITED	0.82%
TECH MAHINDRA LIMITEDFV-5	0.80%
ACC LIMITED	0.70%
CIPLA LTD.	0.68%
JSW STEEL LIMITED	0.67%
UNITED SPIRITS LIMITED	0.66%
SIEMENS LIMITED	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
STATE BANK OF INDIAFV-1	0.59%
AUROBINDO PHARMA LIMITED	0.57%
INDIAN OIL CORPORATION LIMITED	0.57%
INDUSIND BANK LIMITED	0.56%
GAS AUTHORITY OF INDIA LTD.	0.53%
ONGCFV-5	0.52%
HAVELLS INDIA LIMITED	0.50%
TATA IRON & STEEL COMPANY LTD	0.46%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.30%
NESTLE INDIA LIMITED	0.01%
Equity Total	97.79%
Money Market Total	2.43%
Current Assets	-0.22%
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 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹29.5959

Inception Date: 11th June 2008

Benchmark: RNLIC Diversified Large

Cap Equity Index

AUM as on 31 October, 19: ₹ 582.54 Crs.

Asset Allocation

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

Returns

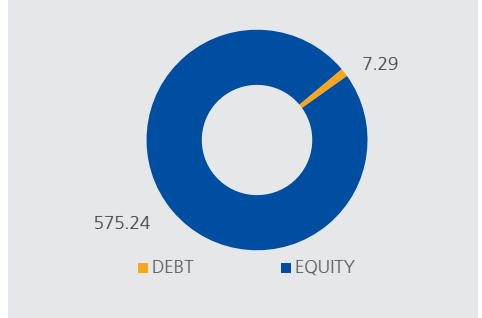
Period	Fund Returns	Index Returns
Last 1 Month	1.98%	3.61%
Last 6 Months	0.11%	0.28%
Last 1 Year	10.83%	12.44%
Last 2 Years	5.52%	6.19%
Last 3 Years	8.54%	10.34%
Since Inception	9.99%	8.69%

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

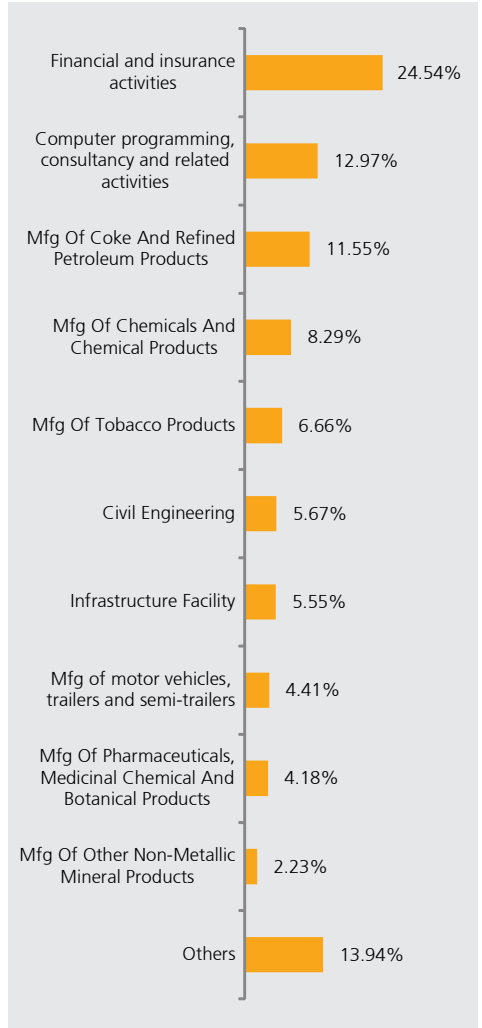
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.71%
ICICI BANK LTD.FV-2	6.68%
ITC - FV 1	6.66%
HDFC BANK LTD.FV-2	6.13%
INFOSYS LIMITED	5.80%
LARSEN&TUBRO	5.67%
TATA CONSULTANCY SERVICES LTD.	4.67%
AXIS BANK LIMITEDFV-2	3.52%
HINDUSTAN LEVER LTD.	3.45%
KOTAK MAHINDRA BANK LIMITED_FV5	3.44%
MARUTI UDYOG LTD.	2.76%
HDFC LTD FV 2	2.47%
ASIAN PAINTS LIMITEDFV-1	2.38%
EIH LIMITED	2.21%
TITAN COMPANY LIMITED	1.86%
DIVIS LABORATORIES LIMITED	1.78%
HCL TECHNOLOGIES LIMITED	1.69%
MAHINDRA & MAHINDRA LTD.-FV5	1.65%
NTPC LIMITED	1.58%
ULTRATECH CEMCO LTD	1.52%
GUJARAT FLUOROchemicals LIMITED	1.47%
POWER GRID CORP OF INDIA LTD	1.36%
BAJAJ FINANCE LIMITED	1.33%
BHARAT PETROLEUM CORP. LTD.	1.27%
BHARTI AIRTEL LIMITED	1.24%
BAJAJ AUTO LTD	1.19%
BRITANNIA INDUSTRIES LTD	1.13%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.10%
UPL LIMITED	0.99%
HERO MOTOCORP LIMITED	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.90%
TECH MAHINDRA LIMITEDFV-5	0.81%
ACC LIMITED	0.71%
COAL INDIA LIMITED	0.71%
CIPLA LTD.	0.70%
UNITED SPIRITS LIMITED	0.69%
JSW STEEL LIMITED	0.62%
AUROBINDO PHARMA LIMITED	0.60%
STATE BANK OF INDIAFV-1	0.57%
INDIAN OIL CORPORATION LIMITED	0.57%
ONGCFV-5	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
HAVELLS INDIA LIMITED	0.50%
SIEMENS LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.47%
TATA IRON & STEEL COMPANY LTD	0.46%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.46%
INDUSIND BANK LIMITED	0.40%
GRASIM INDUSTRIES LTD.	0.31%
NESTLE INDIA LIMITED	0.01%
Equity Total	98.75%
Money Market Total	2.05%
Current Assets	-0.80%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹24.1493

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 October, 19: ₹ 1,671.37 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	98
Gsec / Debt	00-00	-
MMI / Others	00-25	2

Returns

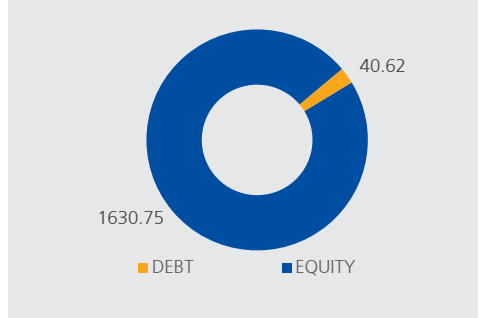
Period	Fund Returns	Index Returns
Last 1 Month	2.09%	3.61%
Last 6 Months	0.13%	0.28%
Last 1 Year	10.48%	12.44%
Last 2 Years	5.69%	6.19%
Last 3 Years	8.48%	10.34%
Since Inception	9.41%	8.51%

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

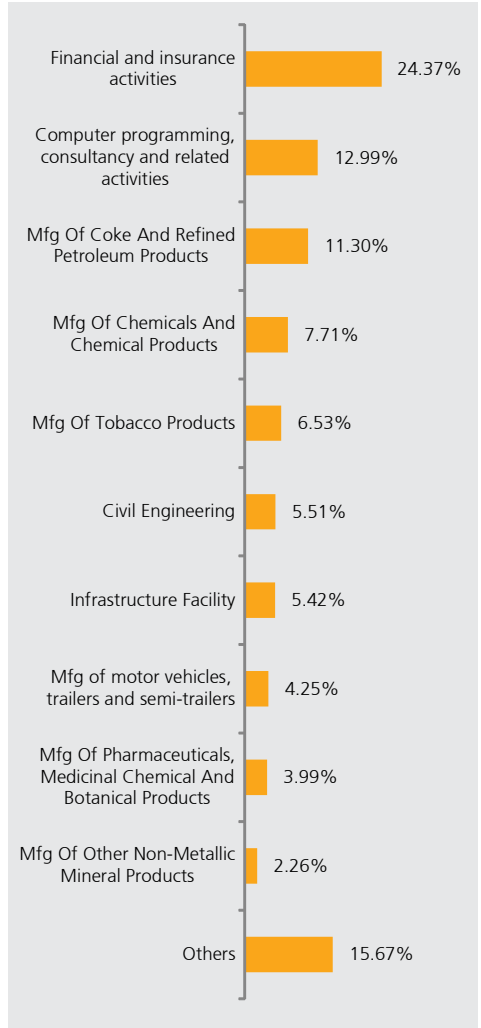
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.59%
ITC - FV 1	6.53%
ICICI BANK LTD.FV-2	5.99%
INFOSYS LIMITED	5.68%
HDFC BANK LTD.FV-2	5.63%
LARSEN&TUBRO	5.51%
TATA CONSULTANCY SERVICES LTD.	4.91%
KOTAK MAHINDRA BANK LIMITED_FV5	3.55%
HINDUSTAN LEVER LTD.	3.18%
AXIS BANK LIMITEDFV-2	3.02%
MARUTI UDYOG LTD.	2.69%
HDFC LTD FV 2	2.45%
ASIAN PAINTS LIMITEDFV-1	2.19%
EIH LIMITED	2.12%
TITAN COMPANY LIMITED	1.87%
DIVIS LABORATORIES LIMITED	1.77%
HCL TECHNOLOGIES LIMITED	1.61%
MAHINDRA & MAHINDRA LTD.-FV5	1.56%
STATE BANK OF INDIAFV-1	1.54%
NTPC LIMITED	1.51%
ULTRATECH CEMCO LTD	1.50%
GUJARAT FLUOROchemicals LIMITED	1.43%
POWER GRID CORP OF INDIA LTD	1.33%
BHARTI AIRTEL LIMITED	1.27%
BAJAJ FINANCE LIMITED	1.26%
BHARAT PETROLEUM CORP. LTD.	1.14%
BAJAJ AUTO LTD	1.12%
BRITANNIA INDUSTRIES LTD	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.03%
HERO MOTOCORP LIMITED	0.94%
UPL LIMITED	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.83%
TECH MAHINDRA LIMITEDFV-5	0.80%
ACC LIMITED	0.75%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	0.74%
COAL INDIA LIMITED	0.73%
CIPLA LTD.	0.65%
UNITED SPIRITS LIMITED	0.62%
TATA IRON & STEEL COMPANY LTD	0.62%
JSW STEEL LIMITED	0.59%
INDUSIND BANK LIMITED	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
SIEMENS LIMITED	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
AUROBINDO PHARMA LIMITED	0.54%
HAVELLS INDIA LIMITED	0.50%
ONGCFV-5	0.50%
GAS AUTHORITY OF INDIA LTD.	0.48%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.43%
THE FEDERAL BANK LIMITED	0.33%
GRASIM INDUSTRIES LTD.	0.30%
NESTLE INDIA LIMITED	0.01%
Equity Total	97.57%
Money Market Total	2.63%
Current Assets	-0.20%
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 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹32.4433

Inception Date: 12th March 2007

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 October, 19: ₹ 57.68 Crs.

Asset Allocation

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

Returns

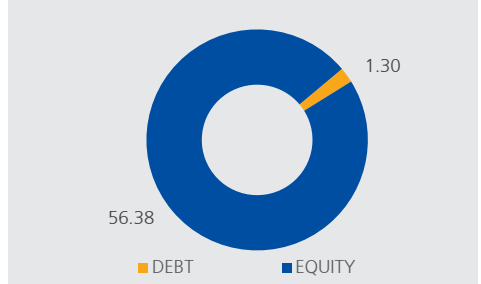
Period	Fund Returns	Index Returns
Last 1 Month	2.02%	3.61%
Last 6 Months	0.11%	0.28%
Last 1 Year	10.47%	12.44%
Last 2 Years	5.14%	6.19%
Last 3 Years	8.08%	10.34%
Since Inception	9.75%	9.45%

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

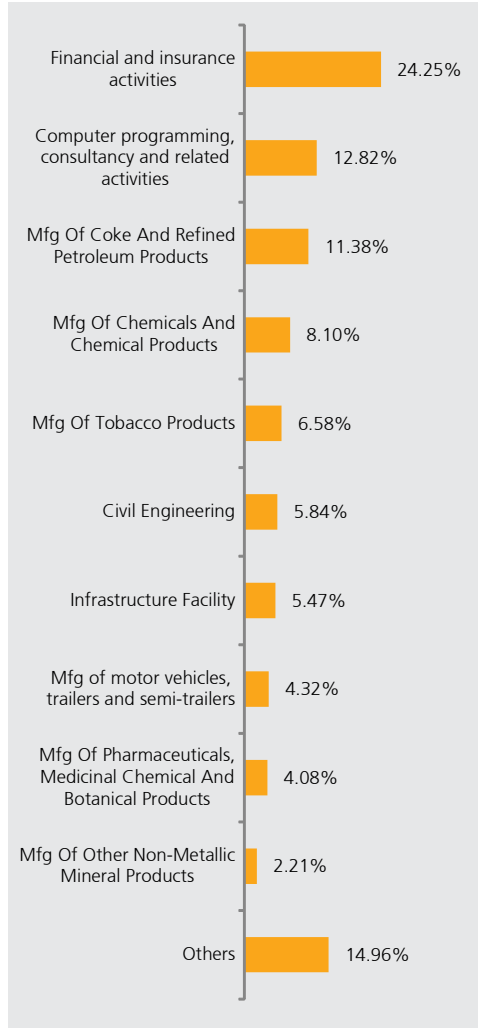
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.62%
ITC - FV 1	6.58%
HDFC BANK LTD.FV-2	6.36%
ICICI BANK LTD.FV-2	6.36%
LARSEN&TUBRO	5.84%
INFOSYS LIMITED	5.63%
TATA CONSULTANCY SERVICES LTD.	4.75%
HINDUSTAN LEVER LTD.	3.37%
KOTAK MAHINDRA BANK LIMITED_FV5	3.22%
AXIS BANK LIMITEDFV-2	3.10%
HDFC LTD FV 2	2.81%
MARUTI UDYOG LTD.	2.70%
ASIAN PAINTS LIMITEDFV-1	2.37%
EIH LIMITED	2.11%
TITAN COMPANY LIMITED	1.79%
DIVIS LABORATORIES LIMITED	1.75%
HCL TECHNOLOGIES LIMITED	1.64%
MAHINDRA & MAHINDRA LTD.-FV5	1.62%
NTPC LIMITED	1.54%
ULTRATECH CEMCO LTD	1.50%
GUJARAT FLUOROchemicals LIMITED	1.41%
POWER GRID CORP OF INDIA LTD	1.34%
BAJAJ FINANCE LIMITED	1.29%
BHARTI AIRTEL LIMITED	1.23%
BHARAT PETROLEUM CORP. LTD.	1.20%
BAJAJ AUTO LTD	1.15%
BRITANNIA INDUSTRIES LTD	1.10%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
HERO MOTOCORP LIMITED	0.97%
UPL LIMITED	0.96%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.86%
TECH MAHINDRA LIMITEDFV-5	0.80%
COAL INDIA LIMITED	0.80%
ACC LIMITED	0.70%
CIPLA LTD.	0.68%
JSW STEEL LIMITED	0.66%
UNITED SPIRITS LIMITED	0.65%
SIEMENS LIMITED	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
STATE BANK OF INDIAFV-1	0.61%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.57%
ONGCFV-5	0.52%
INDUSIND BANK LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.50%
HAVELLS INDIA LIMITED	0.50%
TATA IRON & STEEL COMPANY LTD	0.45%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.30%
NESTLE INDIA LIMITED	0.01%
Equity Total	97.75%
Money Market Total	2.39%
Current Assets	-0.13%
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 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹28.4703

Inception Date: 4th December 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 October, 19: ₹ 69.65 Crs.

Asset Allocation

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

Returns

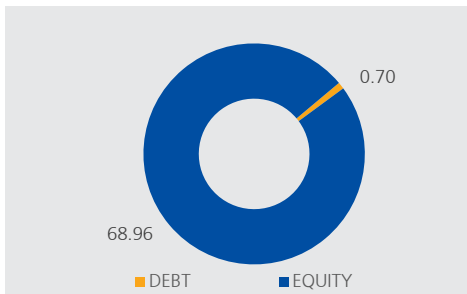
Period	Fund Returns	Index Returns
Last 1 Month	2.00%	3.61%
Last 6 Months	0.10%	0.28%
Last 1 Year	10.79%	12.44%
Last 2 Years	5.59%	6.19%
Last 3 Years	8.46%	10.34%
Since Inception	8.78%	8.47%

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

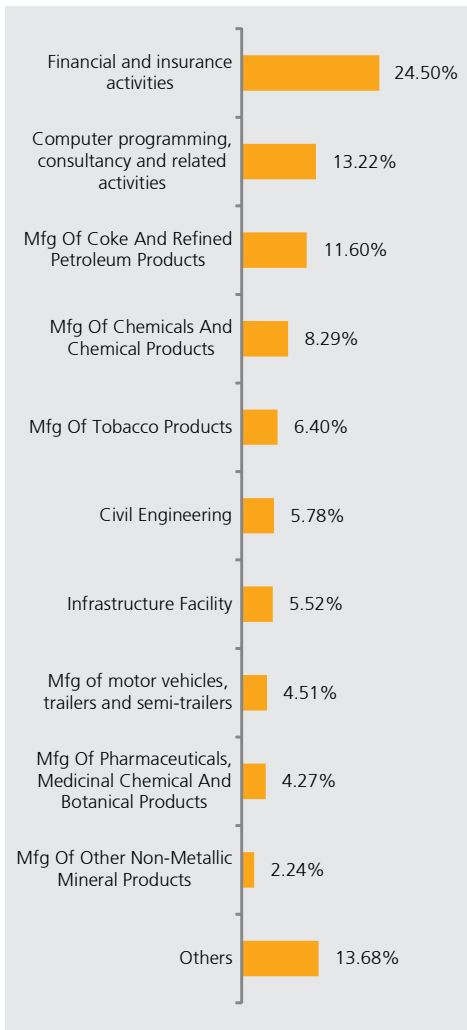
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.71%
ICICI BANK LTD.FV-2	6.99%
HDFC BANK LTD.FV-2	6.47%
ITC - FV 1	6.40%
INFOSYS LIMITED	5.88%
LARSEN&TUBRO	5.78%
TATA CONSULTANCY SERVICES LTD.	4.79%
HINDUSTAN LEVER LTD.	3.62%
AXIS BANK LIMITEDFV-2	3.38%
KOTAK MAHINDRA BANK LIMITED_FV5	3.37%
MARUTI UDYOG LTD.	2.83%
ASIAN PAINTS LIMITEDFV-1	2.17%
HDFC LTD FV 2	2.15%
EIH LIMITED	2.14%
DIVIS LABORATORIES LIMITED	1.81%
TITAN COMPANY LIMITED	1.81%
HCL TECHNOLOGIES LIMITED	1.74%
MAHINDRA & MAHINDRA LTD.-FV5	1.68%
NTPC LIMITED	1.63%
ULTRATECH CEMCO LTD	1.52%
GUJARAT FLUOROchemicals LIMITED	1.48%
POWER GRID CORP OF INDIA LTD	1.38%
BAJAJ FINANCE LIMITED	1.37%
BHARAT PETROLEUM CORP. LTD.	1.32%
BHARTI AIRTEL LIMITED	1.24%
BAJAJ AUTO LTD	1.23%
BRITANNIA INDUSTRIES LTD	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.12%
UPL LIMITED	1.02%
HERO MOTOCORP LIMITED	0.99%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.92%
TECH MAHINDRA LIMITEDFV-5	0.81%
ACC LIMITED	0.72%
CIPLA LTD.	0.72%
UNITED SPIRITS LIMITED	0.71%
COAL INDIA LIMITED	0.71%
JSW STEEL LIMITED	0.63%
AUROBINDO PHARMA LIMITED	0.62%
STATE BANK OF INDIAFV-1	0.58%
ONGCFV-5	0.57%
INDIAN OIL CORPORATION LIMITED	0.57%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
HAVELLS INDIA LIMITED	0.51%
SIEMENS LIMITED	0.51%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.47%
GAS AUTHORITY OF INDIA LTD.	0.35%
TATA IRON & STEEL COMPANY LTD	0.34%
GRASIM INDUSTRIES LTD.	0.32%
INDUSIND BANK LIMITED	0.18%
NESTLE INDIA LIMITED	0.01%
Equity Total	99.00%
Money Market Total	1.86%
Current Assets	-0.86%
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 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹23.7960

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 October, 19: ₹ 53.45 Crs.

Asset Allocation

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

Returns

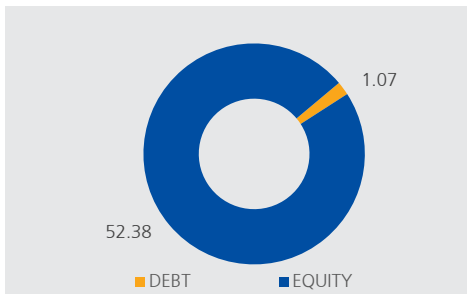
Period	Fund Returns	Index Returns
Last 1 Month	2.08%	3.61%
Last 6 Months	-0.12%	0.28%
Last 1 Year	10.20%	12.44%
Last 2 Years	5.88%	6.19%
Last 3 Years	8.62%	10.34%
Since Inception	9.24%	8.51%

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

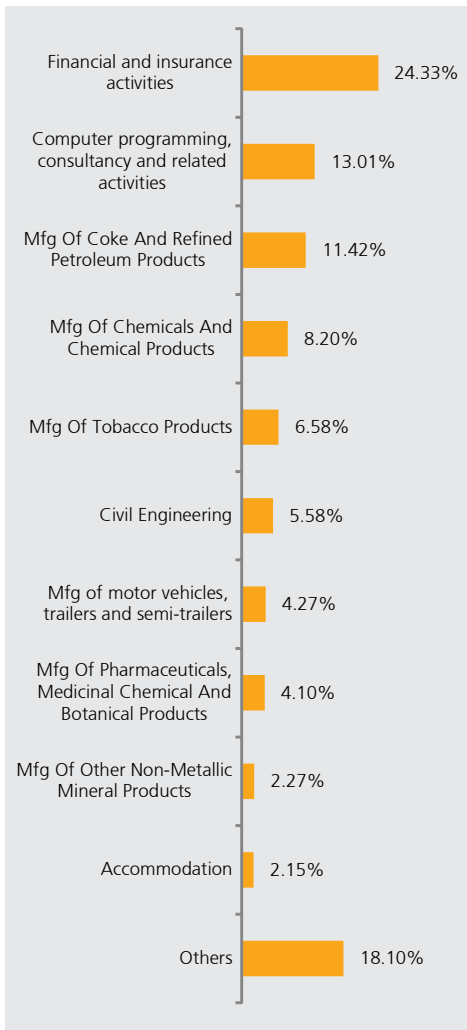
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.60%
ICICI BANK LTD.FV-2	6.72%
ITC - FV 1	6.58%
INFOSYS LIMITED	5.76%
LARSEN&TUBRO	5.58%
HDFC BANK LTD.FV-2	5.16%
TATA CONSULTANCY SERVICES LTD.	4.79%
KOTAK MAHINDRA BANK LIMITED_FV5	3.65%
HINDUSTAN LEVER LTD.	3.43%
AXIS BANK LIMITEDFV-2	3.13%
MARUTI UDYOG LTD.	2.69%
ASIAN PAINTS LIMITEDFV-1	2.27%
EIH LIMITED	2.15%
HDFC LTD FV 2	2.07%
DIVIS LABORATORIES LIMITED	1.82%
TITAN COMPANY LIMITED	1.79%
HCL TECHNOLOGIES LIMITED	1.66%
STATE BANK OF INDIAFV-1	1.61%
MAHINDRA & MAHINDRA LTD.-FV5	1.58%
GUJARAT FLUOROCEMICALS LIMITED	1.54%
NTPC LIMITED	1.53%
ULTRATECH CEMCO LTD	1.50%
POWER GRID CORP OF INDIA LTD	1.39%
BHARTI AIRTEL LIMITED	1.28%
BAJAJ FINANCE LIMITED	1.28%
BHARAT PETROLEUM CORP. LTD.	1.25%
BAJAJ AUTO LTD	1.15%
BRITANNIA INDUSTRIES LTD	1.09%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.01%
UPL LIMITED	0.96%
HERO MOTOCORP LIMITED	0.90%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
TECH MAHINDRA LIMITEDFV-5	0.80%
ACC LIMITED	0.76%
COAL INDIA LIMITED	0.74%
CIPLA LTD.	0.68%
UNITED SPIRITS LIMITED	0.60%
AUROBINDO PHARMA LIMITED	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
INDUSIND BANK LIMITED	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
JSW STEEL LIMITED	0.56%
TATA IRON & STEEL COMPANY LTD	0.55%
ONGCFV-5	0.54%
HAVELLS INDIA LIMITED	0.50%
SIEMENS LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.48%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.45%
GRASIM INDUSTRIES LTD.	0.30%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.29%
THE FEDERAL BANK LIMITED	0.13%
NESTLE INDIA LIMITED	0.01%
Equity Total	98.00%
Money Market Total	2.24%
Current Assets	-0.25%
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 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹23.5231

Inception Date: 27th February 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 October, 19: ₹ 10.85 Crs.

Asset Allocation

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

Returns

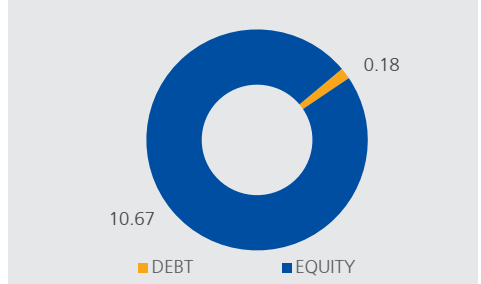
Period	Fund Returns	Index Returns
Last 1 Month	1.98%	3.61%
Last 6 Months	0.30%	0.28%
Last 1 Year	11.02%	12.44%
Last 2 Years	5.20%	6.19%
Last 3 Years	8.34%	10.34%
Since Inception	7.60%	7.06%

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

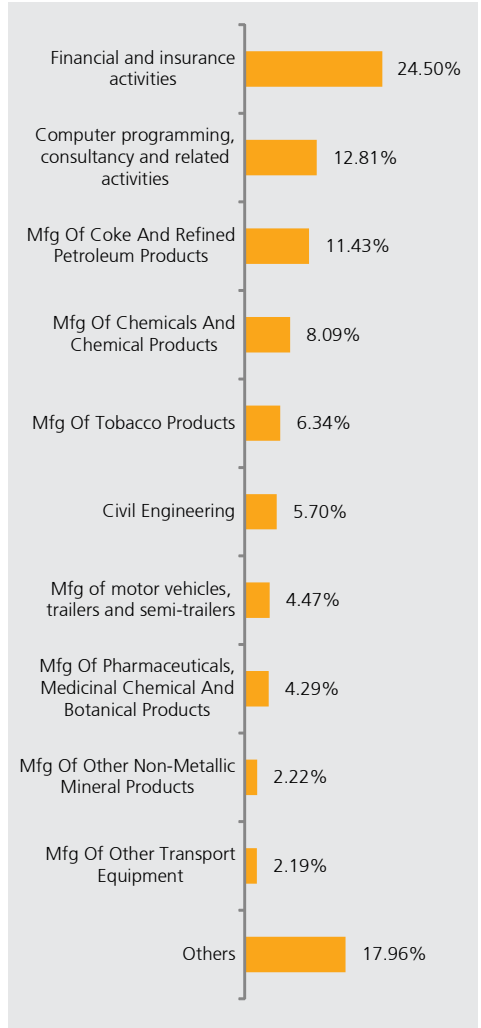
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.67%
ICICI BANK LTD.FV-2	6.81%
ITC - FV 1	6.34%
HDFC BANK LTD.FV-2	6.10%
INFOSYS LIMITED	5.87%
LARSEN&TUBRO	5.70%
TATA CONSULTANCY SERVICES LTD.	4.46%
HINDUSTAN LEVER LTD.	3.48%
KOTAK MAHINDRA BANK LIMITED_FV5	3.44%
AXIS BANK LIMITEDFV-2	3.08%
MARUTI UDYOG LTD.	2.79%
HDFC LTD FV 2	2.65%
ASIAN PAINTS LIMITEDFV-1	2.40%
EIH LIMITED	2.12%
TITAN COMPANY LIMITED	1.95%
DIVIS LABORATORIES LIMITED	1.81%
NTPC LIMITED	1.69%
HCL TECHNOLOGIES LIMITED	1.68%
MAHINDRA & MAHINDRA LTD.-FV5	1.67%
ULTRATECH CEMCO LTD	1.51%
POWER GRID CORP OF INDIA LTD	1.38%
BAJAJ FINANCE LIMITED	1.35%
BHARTI AIRTEL LIMITED	1.24%
BAJAJ AUTO LTD	1.21%
BHARAT PETROLEUM CORP. LTD.	1.20%
GUJARAT FLUOROchemicals LIMITED	1.17%
BRITANNIA INDUSTRIES LTD	1.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
UPL LIMITED	1.03%
HERO MOTOCORP LIMITED	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
TECH MAHINDRA LIMITEDFV-5	0.81%
CIPLA LTD.	0.72%
ACC LIMITED	0.72%
COAL INDIA LIMITED	0.69%
JSW STEEL LIMITED	0.66%
GAS AUTHORITY OF INDIA LTD.	0.65%
AUROBINDO PHARMA LIMITED	0.64%
UNITED SPIRITS LIMITED	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
INDUSIND BANK LIMITED	0.54%
STATE BANK OF INDIAFV-1	0.53%
HAVELLS INDIA LIMITED	0.51%
ONGCFV-5	0.49%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.47%
SIEMENS LIMITED	0.45%
TATA IRON & STEEL COMPANY LTD	0.39%
GRASIM INDUSTRIES LTD.	0.32%
Equity Total	98.33%
Money Market Total	2.00%
Current Assets	-0.33%
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 31st October 2019

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. Deepak Gupta

NAV as on 31 October, 19: ₹24.2947

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 October, 19: ₹ 3.60 Crs.

Asset Allocation

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

Returns

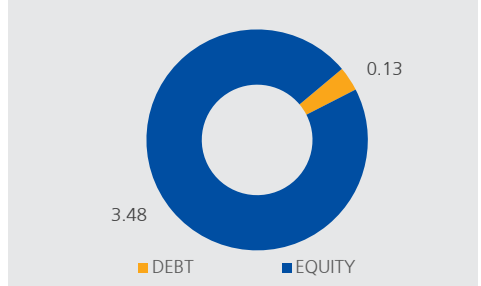
Period	Fund Returns	Index Returns
Last 1 Month	1.96%	3.61%
Last 6 Months	0.04%	0.28%
Last 1 Year	10.26%	12.44%
Last 2 Years	6.06%	6.19%
Last 3 Years	8.64%	10.34%
Since Inception	9.47%	8.51%

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

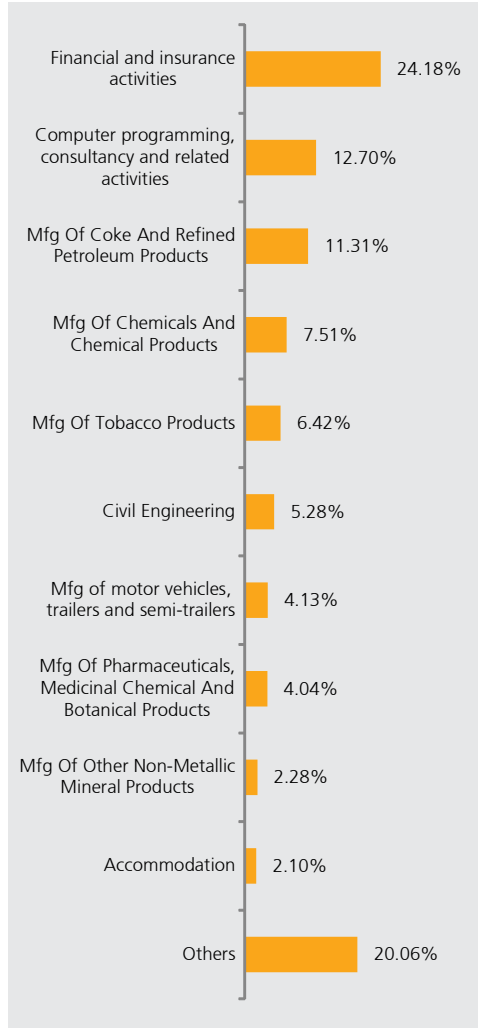
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.58%
ITC - FV 1	6.42%
ICICI BANK LTD.FV-2	6.12%
INFOSYS LIMITED	5.62%
HDFC BANK LTD.FV-2	5.32%
LARSEN&TUBRO	5.28%
TATA CONSULTANCY SERVICES LTD.	4.61%
KOTAK MAHINDRA BANK LIMITED_FV5	3.63%
HINDUSTAN LEVER LTD.	2.96%
AXIS BANK LIMITEDFV-2	2.77%
MARUTI UDYOG LTD.	2.60%
ASIAN PAINTS LIMITEDFV-1	2.18%
EIH LIMITED	2.10%
HDFC LTD FV 2	1.99%
TITAN COMPANY LIMITED	1.78%
DIVIS LABORATORIES LIMITED	1.75%
HCL TECHNOLOGIES LIMITED	1.68%
STATE BANK OF INDIAFV-1	1.56%
ULTRATECH CEMCO LTD	1.54%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
NTPC LIMITED	1.48%
GUJARAT FLUOROchemicals LIMITED	1.45%
POWER GRID CORP OF INDIA LTD	1.34%
BHARTI AIRTEL LIMITED	1.26%
BAJAJ FINANCE LIMITED	1.24%
BHARAT PETROLEUM CORP. LTD.	1.16%
BAJAJ AUTO LTD	1.12%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.09%
BRITANNIA INDUSTRIES LTD	1.06%
HERO MOTOCORP LIMITED	0.96%
THE FEDERAL BANK LIMITED	0.94%
UPL LIMITED	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.82%
TECH MAHINDRA LIMITEDFV-5	0.80%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.77%
ACC LIMITED	0.74%
COAL INDIA LIMITED	0.69%
CIPLA LTD.	0.65%
UNITED SPIRITS LIMITED	0.64%
INDUSIND BANK LIMITED	0.63%
JSW STEEL LIMITED	0.63%
TATA IRON & STEEL COMPANY LTD	0.63%
SIEMENS LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.55%
ONGCFV-5	0.51%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
HAVELLS INDIA LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.48%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.43%
GRASIM INDUSTRIES LTD.	0.29%
Equity Total	96.42%
Money Market Total	3.73%
Current Assets	-0.16%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 1 (ULIF03010/06/08LPUEQUY01121)

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹28.8044

Inception Date: 11th June 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 19: ₹ 50.17 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	72
Gsec / Debt	00-00	-
MMI / Others	00-40	28

Returns

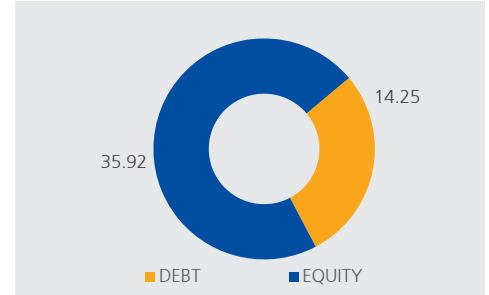
Period	Fund Returns	Index Returns
Last 1 Month	3.96%	1.41%
Last 6 Months	1.63%	-0.52%
Last 1 Year	9.76%	10.03%
Last 2 Years	2.87%	0.84%
Last 3 Years	7.47%	8.91%
Since Inception	9.73%	7.16%

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

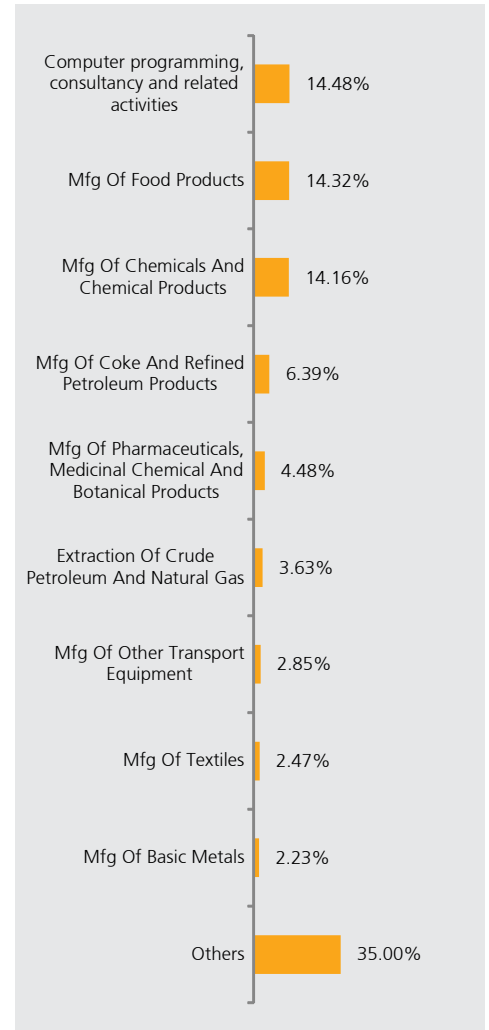
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.45%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.43%
TATA CONSULTANCY SERVICES LTD.	5.36%
HINDUSTAN LEVER LTD.	5.12%
HCL TECHNOLOGIES LIMITED	4.91%
NESTLE INDIA LIMITED	4.75%
TITAN COMPANY LIMITED	4.54%
ONGCFV-5	3.63%
TECH MAHINDRA LIMITEDFV-5	3.61%
BHARAT PETROLEUM CORP. LTD.	3.45%
BRITANNIA INDUSTRIES LTD	3.14%
INDIAN OIL CORPORATION LIMITED	2.94%
HERO MOTOCORP LIMITED	2.85%
DR. REDDY LABORATORIES	2.66%
UPL LIMITED	2.59%
GRASIM INDUSTRIES LTD.	2.47%
HINDALCO INDUSTRIES LTD FV RE 1	2.23%
GAS AUTHORITY OF INDIA LTD.	2.07%
CIPLA LTD.	1.81%
INFOSYS LIMITED	0.60%
Equity Total	71.60%
Money Market Total	29.06%
Current Assets	-0.66%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUITY02121)

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹21.8620

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 19: ₹ 223.24 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	70
Gsec / Debt	00-00	-
MMI / Others	00-40	30

Returns

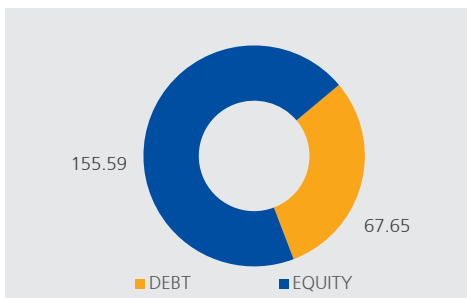
Period	Fund Returns	Index Returns
Last 1 Month	3.96%	1.41%
Last 6 Months	1.77%	-0.52%
Last 1 Year	9.54%	10.03%
Last 2 Years	2.95%	0.84%
Last 3 Years	7.59%	8.91%
Since Inception	8.30%	7.63%

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

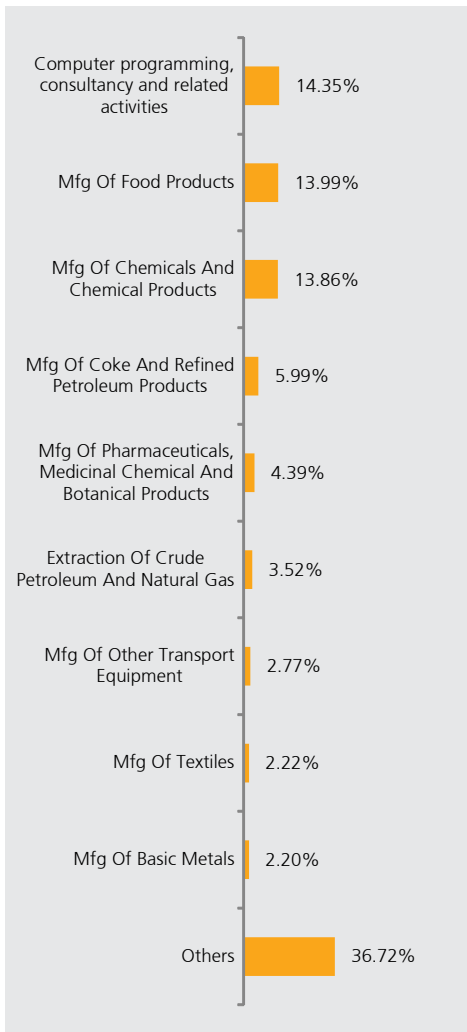
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.86%
ASIAN PAINTS LIMITEDFV-1	6.27%
TATA CONSULTANCY SERVICES LTD.	5.31%
HINDUSTAN LEVER LTD.	5.12%
HCL TECHNOLOGIES LIMITED	4.87%
TITAN COMPANY LIMITED	4.41%
NESTLE INDIA LIMITED	4.09%
TECH MAHINDRA LIMITEDFV-5	3.58%
ONGCFV-5	3.52%
BHARAT PETROLEUM CORP. LTD.	3.35%
BRITANNIA INDUSTRIES LTD	3.05%
HERO MOTOCORP LIMITED	2.77%
INDIAN OIL CORPORATION LIMITED	2.64%
DR. REDDY LABORATORIES	2.62%
UPL LIMITED	2.47%
GRASIM INDUSTRIES LTD.	2.22%
HINDALCO INDUSTRIES LTD FV RE 1	2.20%
GAS AUTHORITY OF INDIA LTD.	2.01%
CIPLA LTD.	1.76%
INFOSYS LIMITED	0.59%
Equity Total	69.70%
Money Market Total	30.42%
Current Assets	-0.11%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Pure Equity Fund 2 (ULIF05301/01/10PPUEQUITY02121)

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹22.1427

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 19: ₹ 10.34 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	72
Gsec / Debt	00-00	-
MMI / Others	00-40	28

Returns

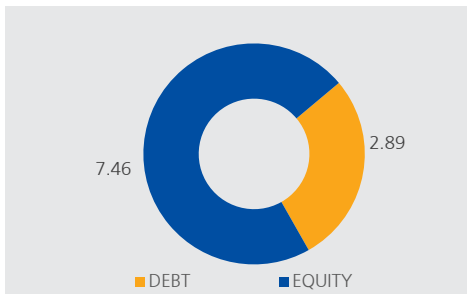
Period	Fund Returns	Index Returns
Last 1 Month	3.95%	1.41%
Last 6 Months	1.63%	-0.52%
Last 1 Year	10.18%	10.03%
Last 2 Years	3.04%	0.84%
Last 3 Years	7.65%	8.91%
Since Inception	8.44%	7.63%

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

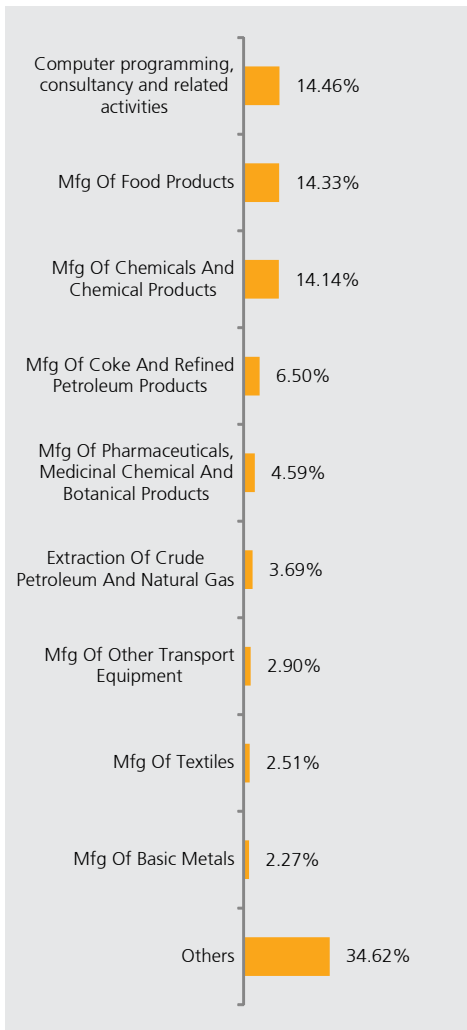
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.43%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.41%
TATA CONSULTANCY SERVICES LTD.	5.36%
HINDUSTAN LEVER LTD.	5.09%
HCL TECHNOLOGIES LIMITED	4.89%
NESTLE INDIA LIMITED	4.80%
TITAN COMPANY LIMITED	4.62%
ONGCFV-5	3.69%
TECH MAHINDRA LIMITEDFV-5	3.61%
BHARAT PETROLEUM CORP. LTD.	3.51%
BRITANNIA INDUSTRIES LTD	3.12%
INDIAN OIL CORPORATION LIMITED	2.99%
HERO MOTOCORP LIMITED	2.90%
DR. REDDY LABORATORIES	2.72%
UPL LIMITED	2.63%
GRASIM INDUSTRIES LTD.	2.51%
HINDALCO INDUSTRIES LTD FV RE 1	2.27%
GAS AUTHORITY OF INDIA LTD.	2.10%
CIPLA LTD.	1.87%
INFOSYS LIMITED	0.61%
Equity Total	72.10%
Money Market Total	27.91%
Current Assets	-0.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Pure Equity Fund 1 (ULIF01601/02/08HPUEQUTY01121)

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹26.0483

Inception Date: 1st August 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 19: ₹ 0.58 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	70
Gsec / Debt	00-00	-
MMI / Others	00-40	30

Returns

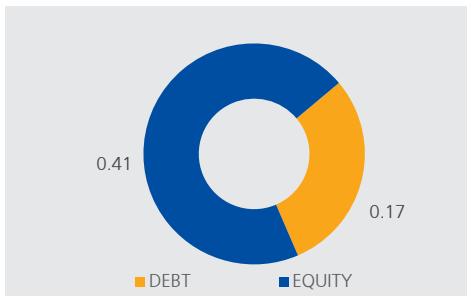
Period	Fund Returns	Index Returns
Last 1 Month	3.89%	1.41%
Last 6 Months	1.72%	-0.52%
Last 1 Year	10.50%	10.03%
Last 2 Years	3.42%	0.84%
Last 3 Years	7.88%	8.91%
Since Inception	8.89%	7.58%

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

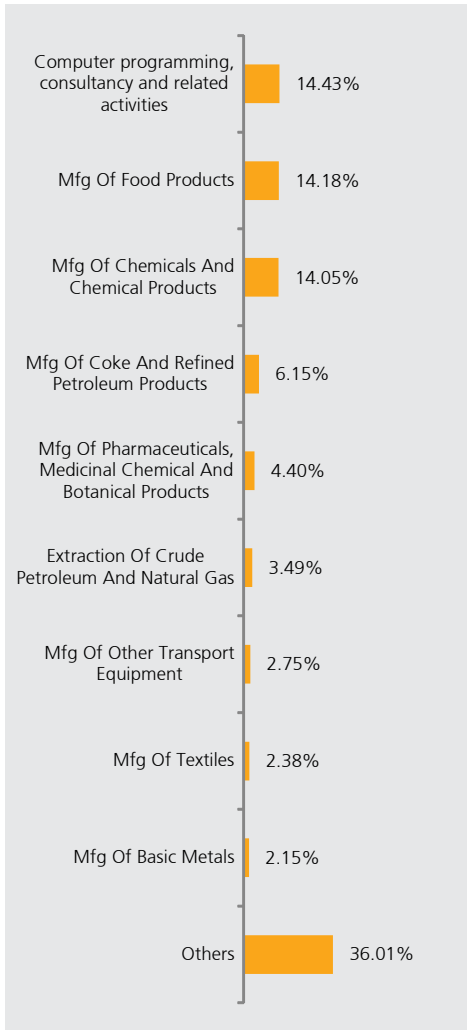
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.51%
ASIAN PAINTS LIMITEDFV-1	6.42%
TATA CONSULTANCY SERVICES LTD.	5.35%
HINDUSTAN LEVER LTD.	5.17%
HCL TECHNOLOGIES LIMITED	4.89%
NESTLE INDIA LIMITED	4.63%
TITAN COMPANY LIMITED	4.38%
TECH MAHINDRA LIMITEDFV-5	3.60%
ONGCFV-5	3.49%
BHARAT PETROLEUM CORP. LTD.	3.32%
BRITANNIA INDUSTRIES LTD	3.04%
INDIAN OIL CORPORATION LIMITED	2.83%
HERO MOTOCORP LIMITED	2.75%
DR. REDDY LABORATORIES	2.64%
UPL LIMITED	2.47%
GRASIM INDUSTRIES LTD.	2.38%
HINDALCO INDUSTRIES LTD FV RE 1	2.15%
GAS AUTHORITY OF INDIA LTD.	1.99%
CIPLA LTD.	1.77%
INFOSYS LIMITED	0.59%
Equity Total	70.36%
Money Market Total	30.17%
Current Assets	-0.53%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹11.4915

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 October, 19: ₹ 17.98 Crs.

Asset Allocation

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

Returns

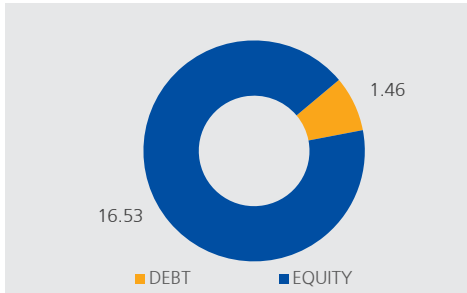
Period	Fund Returns	Index Returns
Last 1 Month	1.23%	1.37%
Last 6 Months	-4.62%	-5.05%
Last 1 Year	0.86%	0.32%
Last 2 Years	-5.15%	-4.57%
Last 3 Years	3.52%	3.61%
Since Inception	1.23%	2.42%

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

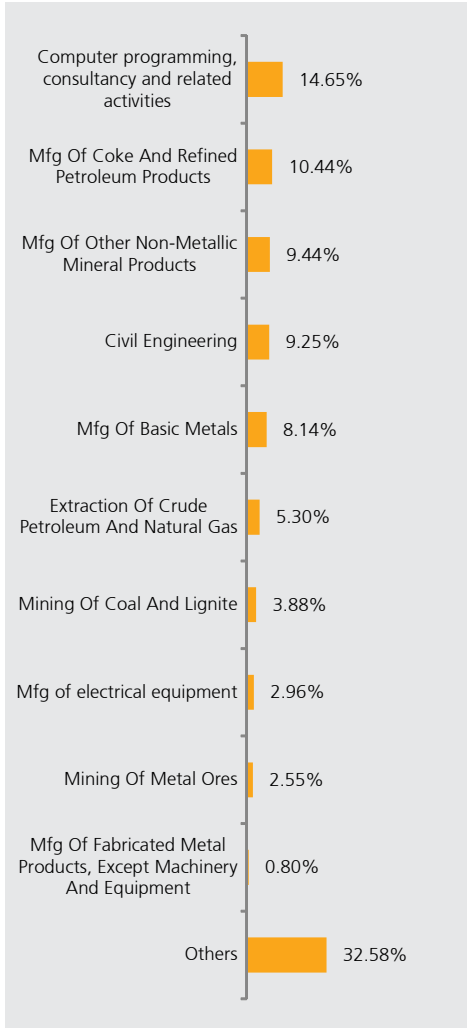
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.25%
RELIANCE INDUSTRIES LTD.	9.11%
INFOSYS LIMITED	6.39%
BHARTI AIRTEL LIMITED	6.31%
NTPC LIMITED	6.14%
POWER GRID CORP OF INDIA LTD	5.63%
TATA CONSULTANCY SERVICES LTD.	5.62%
ONGCFV-5	5.30%
ULTRATECH CEMCO LTD	4.76%
ACC LIMITED	4.68%
COAL INDIA LIMITED	3.88%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.54%
TATA IRON & STEEL COMPANY LTD	3.18%
HINDALCO INDUSTRIES LTD FV RE 1	3.05%
GAS AUTHORITY OF INDIA LTD.	2.86%
Vedanta Limited	2.55%
SIEMENS LIMITED	1.91%
HCL TECHNOLOGIES LIMITED	1.72%
INDIAN OIL CORPORATION LIMITED	1.32%
JSW STEEL LIMITED	1.30%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.05%
TECH MAHINDRA LIMITEDFV-5	0.91%
SUNDRAM FASTENERS LIMITED	0.80%
HINDUSTAN ZINC LIMITEDFV-2	0.62%
Equity Total	91.91%
Money Market Total	8.39%
Current Assets	-0.30%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹11.8016

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 October, 19: ₹ 9.61 Crs.

Asset Allocation

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

Returns

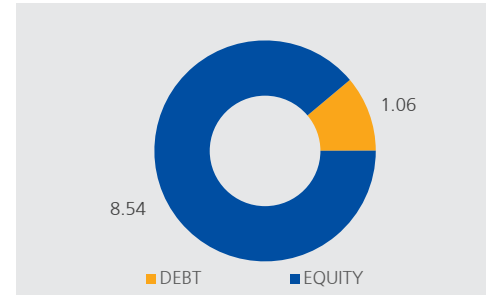
Period	Fund Returns	Index Returns
Last 1 Month	1.24%	1.37%
Last 6 Months	-4.49%	-5.05%
Last 1 Year	0.83%	0.32%
Last 2 Years	-5.13%	-4.57%
Last 3 Years	3.63%	3.61%
Since Inception	1.70%	0.23%

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

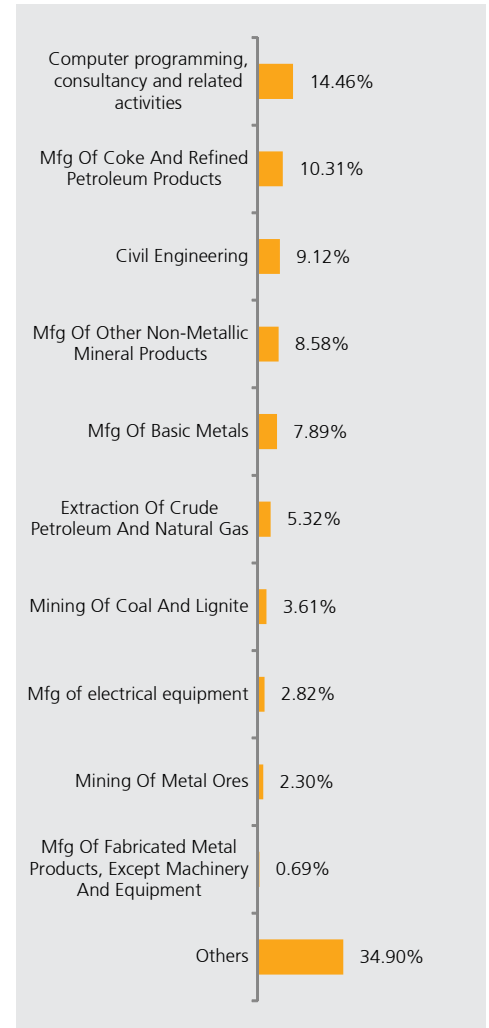
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.12%
RELIANCE INDUSTRIES LTD.	8.99%
INFOSYS LIMITED	6.32%
NTPC LIMITED	6.15%
BHARTI AIRTEL LIMITED	5.95%
POWER GRID CORP OF INDIA LTD	5.65%
TATA CONSULTANCY SERVICES LTD.	5.54%
ONGCFV-5	5.32%
ULTRATECH CEMCO LTD	4.74%
ACC LIMITED	3.84%
COAL INDIA LIMITED	3.61%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.20%
HINDALCO INDUSTRIES LTD FV RE 1	3.05%
TATA IRON & STEEL COMPANY LTD	2.96%
GAS AUTHORITY OF INDIA LTD.	2.86%
Vedanta Limited	2.30%
SIEMENS LIMITED	1.92%
HCL TECHNOLOGIES LIMITED	1.71%
INDIAN OIL CORPORATION LIMITED	1.32%
JSW STEEL LIMITED	1.30%
TECH MAHINDRA LIMITEDFV-5	0.90%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.90%
SUNDRAM FASTENERS LIMITED	0.69%
HINDUSTAN ZINC LIMITEDFV-2	0.58%
Equity Total	88.93%
Money Market Total	10.38%
Current Assets	0.69%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Infrastructure Fund 2 (ULIF06601/01/10PINFRASST02121)

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹12.1511

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 October, 19: ₹ 2.91 Crs.

Asset Allocation

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

Returns

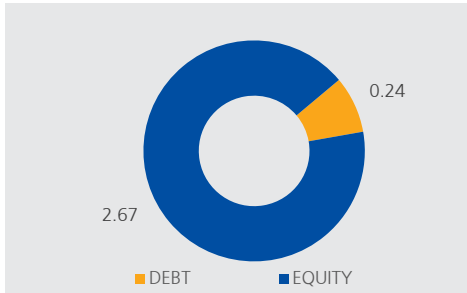
Period	Fund Returns	Index Returns
Last 1 Month	1.32%	1.37%
Last 6 Months	-4.45%	-5.05%
Last 1 Year	1.01%	0.32%
Last 2 Years	-4.96%	-4.57%
Last 3 Years	3.74%	3.61%
Since Inception	2.01%	0.23%

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

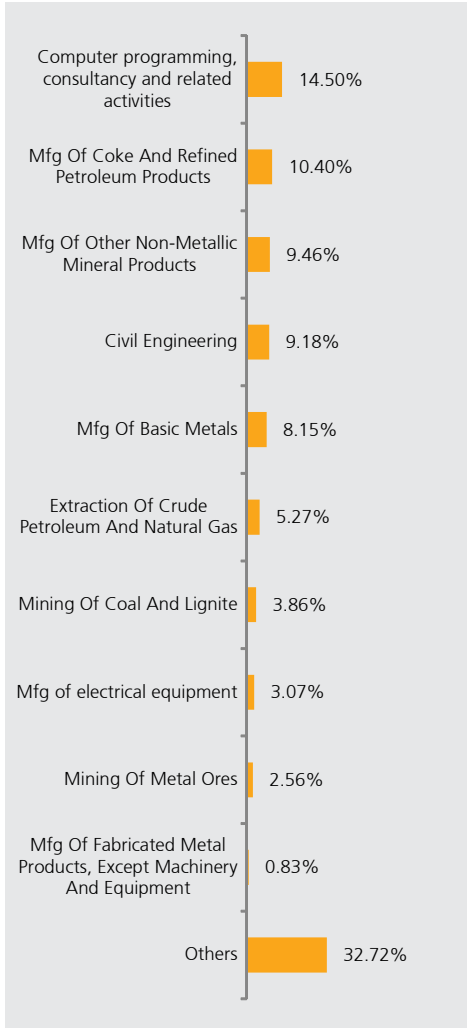
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.18%
RELIANCE INDUSTRIES LTD.	9.04%
INFOSYS LIMITED	6.32%
BHARTI AIRTEL LIMITED	6.27%
NTPC LIMITED	6.10%
POWER GRID CORP OF INDIA LTD	5.60%
TATA CONSULTANCY SERVICES LTD.	5.58%
ONGCFV-5	5.27%
ACC LIMITED	4.74%
ULTRATECH CEMCO LTD	4.73%
COAL INDIA LIMITED	3.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.56%
TATA IRON & STEEL COMPANY LTD	3.16%
HINDALCO INDUSTRIES LTD FV RE 1	3.06%
GAS AUTHORITY OF INDIA LTD.	2.87%
Vedanta Limited	2.56%
SIEMENS LIMITED	1.99%
HCL TECHNOLOGIES LIMITED	1.71%
INDIAN OIL CORPORATION LIMITED	1.37%
JSW STEEL LIMITED	1.29%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.09%
TECH MAHINDRA LIMITEDFV-5	0.90%
SUNDRAM FASTENERS LIMITED	0.83%
HINDUSTAN ZINC LIMITEDFV-2	0.64%
Equity Total	91.67%
Money Market Total	7.58%
Current Assets	0.75%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Infrastructure Fund 1 (ULIF06101/02/08HINFRASST01121)

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹11.2589

Inception Date: 1st August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 October, 19: ₹ 0.23 Crs.

Asset Allocation

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

Returns

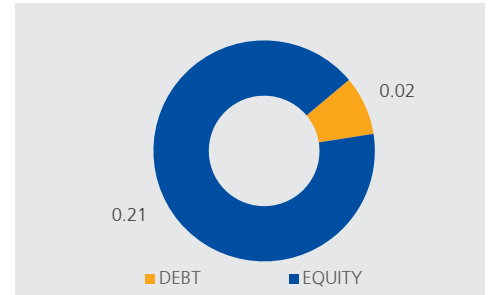
Period	Fund Returns	Index Returns
Last 1 Month	1.24%	1.37%
Last 6 Months	-4.60%	-5.05%
Last 1 Year	1.08%	0.32%
Last 2 Years	-4.84%	-4.57%
Last 3 Years	3.71%	3.61%
Since Inception	1.06%	2.42%

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

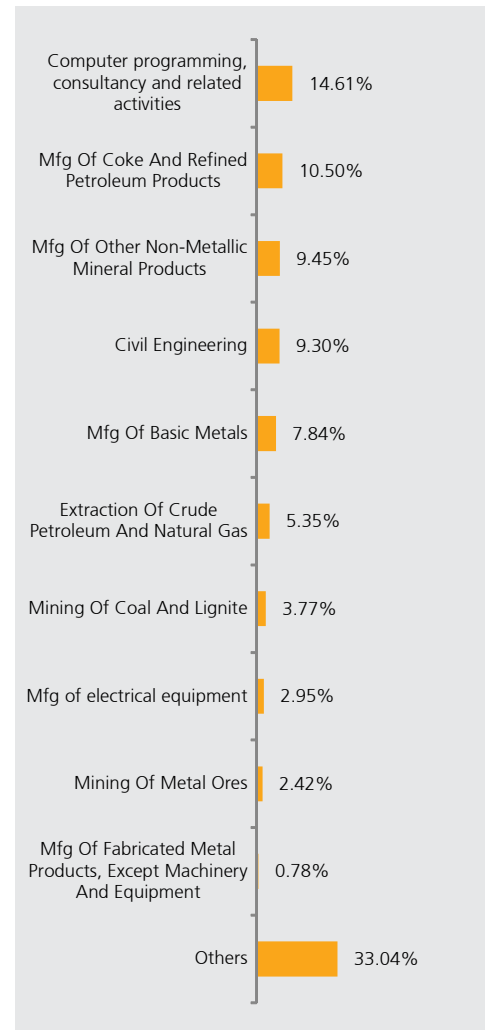
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.30%
RELIANCE INDUSTRIES LTD.	9.18%
INFOSYS LIMITED	6.37%
BHARTI AIRTEL LIMITED	6.23%
NTPC LIMITED	6.19%
POWER GRID CORP OF INDIA LTD	5.69%
TATA CONSULTANCY SERVICES LTD.	5.59%
ONGCFV-5	5.35%
ULTRATECH CEMCO LTD	4.84%
ACC LIMITED	4.61%
COAL INDIA LIMITED	3.77%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.44%
TATA IRON & STEEL COMPANY LTD	3.06%
HINDALCO INDUSTRIES LTD FV RE 1	2.93%
GAS AUTHORITY OF INDIA LTD.	2.85%
Vedanta Limited	2.42%
SIEMENS LIMITED	1.93%
HCL TECHNOLOGIES LIMITED	1.71%
INDIAN OIL CORPORATION LIMITED	1.31%
JSW STEEL LIMITED	1.25%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	0.93%
SUNDRAM FASTENERS LIMITED	0.78%
HINDUSTAN ZINC LIMITEDFV-2	0.60%
Equity Total	91.36%
Money Market Total	9.06%
Current Assets	-0.42%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹19.1562

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 19: ₹ 17.85 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	84
Gsec / Debt	00-00	-
MMI / Others	00-100	16

Returns

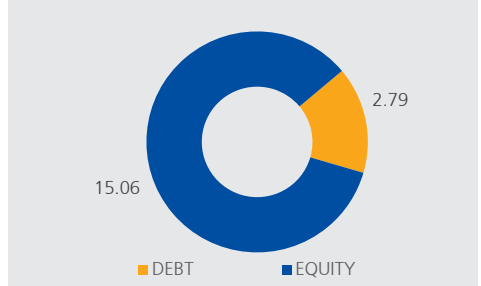
Period	Fund Returns	Index Returns
Last 1 Month	3.71%	4.97%
Last 6 Months	-1.82%	-2.16%
Last 1 Year	6.41%	8.48%
Last 2 Years	-0.85%	-2.46%
Last 3 Years	7.11%	6.27%
Since Inception	5.87%	7.19%

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

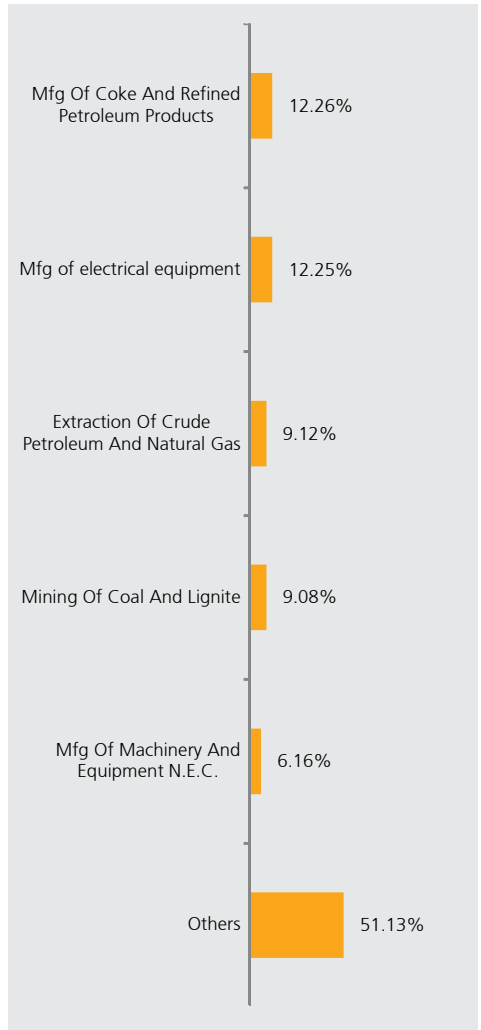
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.42%
RELIANCE INDUSTRIES LTD.	9.14%
ONGCFV-5	9.12%
COAL INDIA LIMITED	9.08%
POWER GRID CORP OF INDIA LTD	8.97%
GAS AUTHORITY OF INDIA LTD.	6.58%
PETRONET LNG LIMITED	5.63%
SIEMENS LIMITED	5.03%
HAVELLS INDIA LIMITED	4.47%
VOLTAS LTD	4.23%
INDRAPRASTHA GAS LIMITED	3.67%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	2.75%
KIRLOSKAR CUMMINS	1.92%
BHARAT PETROLEUM CORP. LTD.	1.28%
TORRENT POWER LIMITED	1.23%
INDIAN OIL CORPORATION LIMITED	1.10%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.74%
Equity Total	84.37%
Money Market Total	16.62%
Current Assets	-0.99%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹16.5667

Inception Date: 11th June 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 19: ₹ 6.96 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	83
Gsec / Debt	00-00	-
MMI / Others	00-100	17

Returns

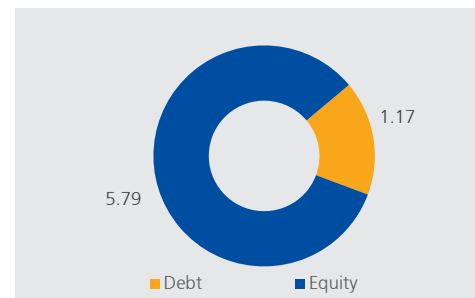
Period	Fund Returns	Index Returns
Last 1 Month	3.72%	4.97%
Last 6 Months	-1.69%	-2.16%
Last 1 Year	6.45%	8.48%
Last 2 Years	-0.77%	-2.46%
Last 3 Years	7.27%	6.27%
Since Inception	5.28%	4.79%

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

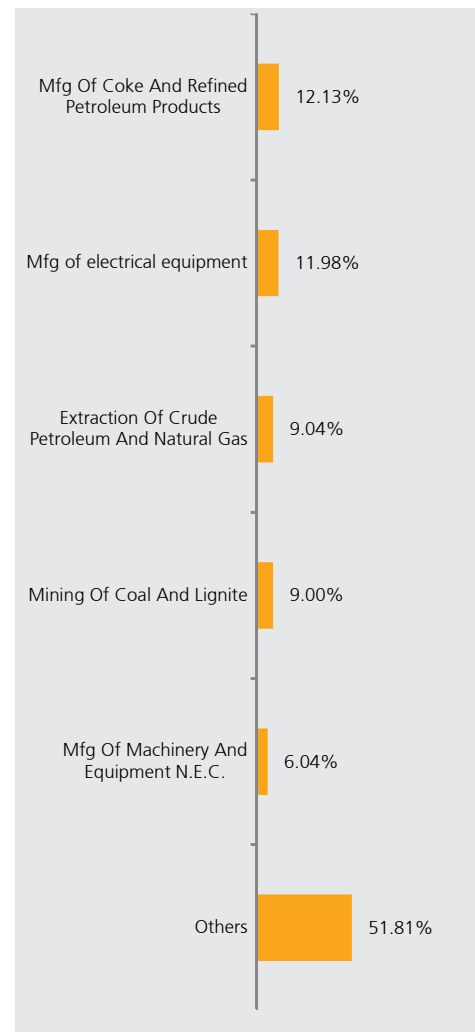
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.34%
RELIANCE INDUSTRIES LTD.	9.06%
ONGCFV-5	9.04%
COAL INDIA LIMITED	9.00%
POWER GRID CORP OF INDIA LTD	8.88%
GAS AUTHORITY OF INDIA LTD.	6.45%
PETRONET LNG LIMITED	5.54%
SIEMENS LIMITED	4.88%
HAVELLS INDIA LIMITED	4.40%
VOLTAS LTD	4.15%
INDRAPRASTHA GAS LIMITED	3.60%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	2.69%
KIRLOSKAR CUMMINS	1.89%
BHARAT PETROLEUM CORP. LTD.	1.26%
TORRENT POWER LIMITED	1.21%
INDIAN OIL CORPORATION LIMITED	1.08%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.73%
Equity Total	83.21%
Money Market Total	16.89%
Current Assets	-0.10%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹16.2603

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 19: ₹ 3.68 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	86
Gsec / Debt	00-00	-
MMI / Others	00-100	14

Returns

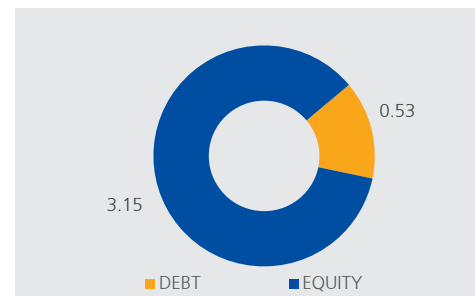
Period	Fund Returns	Index Returns
Last 1 Month	3.80%	4.97%
Last 6 Months	-1.63%	-2.16%
Last 1 Year	6.56%	8.48%
Last 2 Years	-0.56%	-2.46%
Last 3 Years	7.40%	6.27%
Since Inception	5.08%	4.79%

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

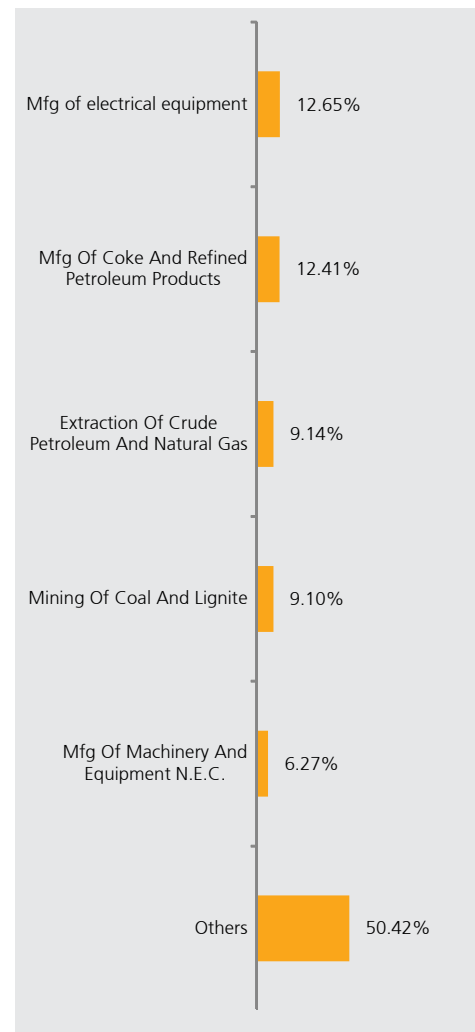
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.44%
RELIANCE INDUSTRIES LTD.	9.16%
ONGCFV-5	9.14%
COAL INDIA LIMITED	9.10%
POWER GRID CORP OF INDIA LTD	9.08%
GAS AUTHORITY OF INDIA LTD.	6.67%
PETRONET LNG LIMITED	5.85%
SIEMENS LIMITED	5.17%
HAVELLS INDIA LIMITED	4.65%
VOLTAS LTD	4.27%
INDRAPRASTHA GAS LIMITED	3.71%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.83%
KIRLOSKAR CUMMINS	2.00%
BHARAT PETROLEUM CORP. LTD.	1.34%
TORRENT POWER LIMITED	1.28%
INDIAN OIL CORPORATION LIMITED	1.14%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.77%
Equity Total	85.61%
Money Market Total	15.39%
Current Assets	-1.00%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹18.1213

Inception Date: 16th December 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 19: ₹ 0.21 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	90
Gsec / Debt	00-00	-
MMI / Others	00-100	10

Returns

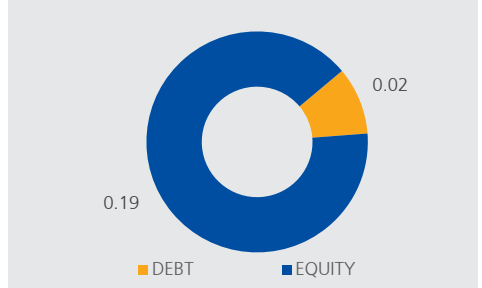
Period	Fund Returns	Index Returns
Last 1 Month	3.71%	4.97%
Last 6 Months	-1.85%	-2.16%
Last 1 Year	6.72%	8.48%
Last 2 Years	-0.51%	-2.46%
Last 3 Years	7.39%	6.27%
Since Inception	5.43%	6.57%

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

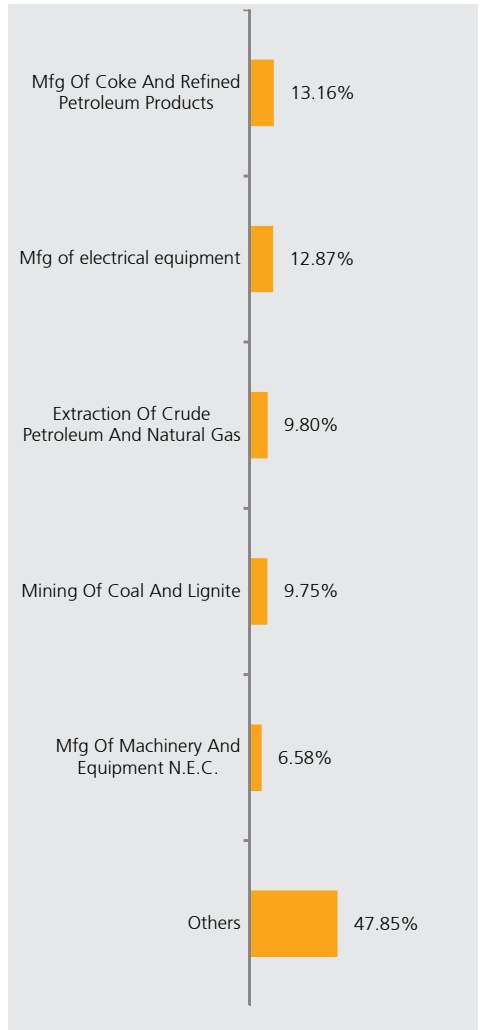
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	10.11%
RELIANCE INDUSTRIES LTD.	9.83%
ONGCFV-5	9.80%
COAL INDIA LIMITED	9.75%
POWER GRID CORP OF INDIA LTD	9.61%
GAS AUTHORITY OF INDIA LTD.	7.02%
PETRONET LNG LIMITED	6.00%
SIEMENS LIMITED	5.17%
HAVELLS INDIA LIMITED	4.78%
VOLTAS LTD	4.52%
INDRAPRASTHA GAS LIMITED	3.91%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.92%
KIRLOSKAR CUMMINS	2.06%
BHARAT PETROLEUM CORP. LTD.	1.37%
TORRENT POWER LIMITED	1.31%
INDIAN OIL CORPORATION LIMITED	1.17%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.78%
Equity Total	90.10%
Money Market Total	17.21%
Current Assets	-7.32%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹26.0317

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 19: ₹ 22.91 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	74
Gsec / Debt	00-00	-
MMI / Others	00-100	26

Returns

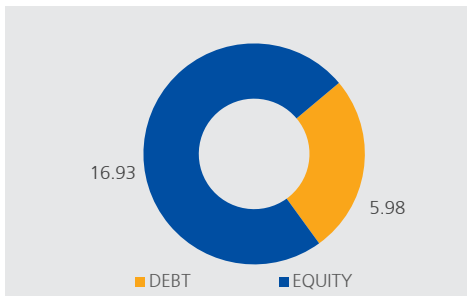
Period	Fund Returns	Index Returns
Last 1 Month	2.46%	5.59%
Last 6 Months	-6.06%	-4.58%
Last 1 Year	-1.48%	-1.93%
Last 2 Years	-4.94%	-4.84%
Last 3 Years	2.80%	4.21%
Since Inception	8.76%	6.27%

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

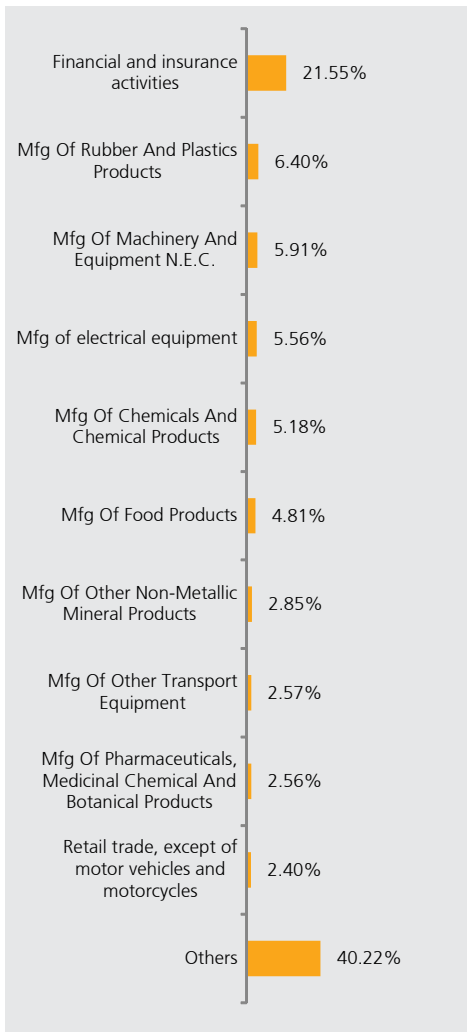
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	5.03%
VOLTAS LTD	4.17%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.11%
INDRAPRASTHA GAS LIMITED	3.69%
MRF LIMITED	3.47%
JUBILANT FOODWORKS LIMITED	3.24%
CITY UNION BANK LIMITED	3.19%
RBL BANK LIMITED	3.11%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.88%
THE RAMCO CEMENTS LIMITED	2.85%
INOX LEISURE LTD	2.76%
EXIDE INDUSTRIES LIMITED	2.67%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.64%
GUJARAT FLUOROCEMICALS LIMITED	2.59%
COROMANDEL INTERNATIONAL LIMITED	2.58%
TVS MOTOR COMPANY LIMITED	2.57%
TORRENT PHARMACEUTICALS LIMITED	2.56%
MANAPPURAM FINANCE LIMITED	2.40%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.40%
MUTHOOT FINANCE LIMITED	2.30%
BALKRISHNA INDUSTRIES LIMITED	2.00%
KIRLOSKAR CUMMINS	1.73%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.56%
HAVELLS INDIA LIMITED	1.53%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.35%
TORRENT POWER LIMITED	1.27%
MAHANAGAR GAS LIMITED	1.25%
HEXAWARE TECHNOLOGIES LIMITED	1.01%
ASTRAL POLY TECHNIK LIMITED	0.94%
Equity Total	73.88%
Money Market Total	25.25%
Current Assets	0.87%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹23.7396

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 19: ₹ 46.84 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	71
Gsec / Debt	00-00	-
MMI / Others	00-100	29

Returns

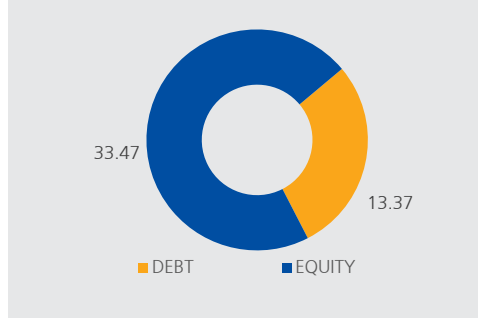
Period	Fund Returns	Index Returns
Last 1 Month	2.58%	5.59%
Last 6 Months	-5.68%	-4.58%
Last 1 Year	-1.14%	-1.93%
Last 2 Years	-4.94%	-4.84%
Last 3 Years	2.85%	4.21%
Since Inception	9.21%	5.45%

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

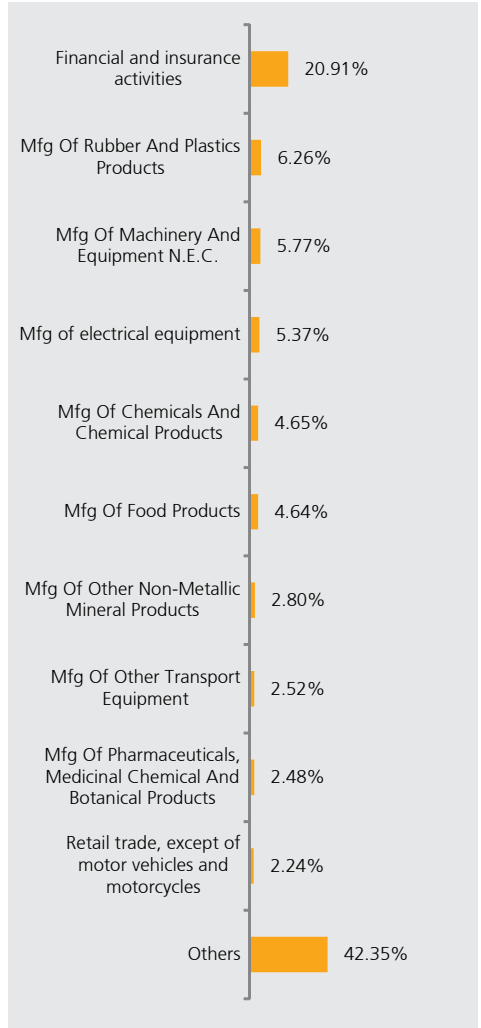
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.76%
VOLTAS LTD	4.08%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.03%
INDRAPRASTHA GAS LIMITED	3.61%
MRF LIMITED	3.45%
JUBILANT FOODWORKS LIMITED	3.17%
CITY UNION BANK LIMITED	3.13%
RBL BANK LIMITED	3.05%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.82%
THE RAMCO CEMENTS LIMITED	2.80%
INOX LEISURE LTD	2.72%
EXIDE INDUSTRIES LIMITED	2.63%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.57%
TVS MOTOR COMPANY LIMITED	2.52%
TORRENT PHARMACEUTICALS LIMITED	2.48%
COROMANDEL INTERNATIONAL LIMITED	2.42%
MANAPPURAM FINANCE LIMITED	2.35%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.24%
GUJARAT FLUOROCHEMICALS LIMITED	2.23%
MUTHOOT FINANCE LIMITED	2.23%
BALKRISHNA INDUSTRIES LIMITED	1.89%
KIRLOSKAR CUMMINS	1.69%
HAVELLS INDIA LIMITED	1.48%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	1.47%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.26%
MAHANAGAR GAS LIMITED	1.24%
TORRENT POWER LIMITED	1.23%
HEXWARE TECHNOLOGIES LIMITED	0.99%
ASTRAL POLY TECHNIK LIMITED	0.92%
Equity Total	71.45%
Money Market Total	26.85%
Current Assets	1.69%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹14.0845

Inception Date: 18th February 2016

Benchmark: RNLIC Make in India Index

AUM as on 31 October, 19: ₹ 408.76 Crs.

Asset Allocation

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

Returns

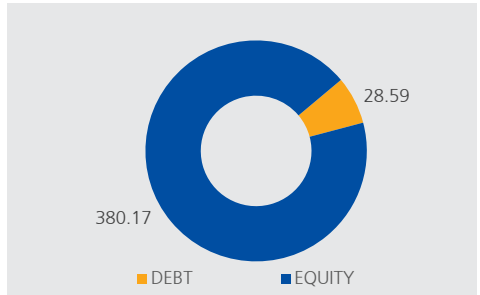
Period	Fund Returns	Index Returns
Last 1 Month	3.05%	3.56%
Last 6 Months	-0.61%	-0.54%
Last 1 Year	6.47%	8.04%
Last 2 Years	2.64%	2.59%
Last 3 Years	6.88%	7.32%
Since Inception	9.69%	9.55%

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

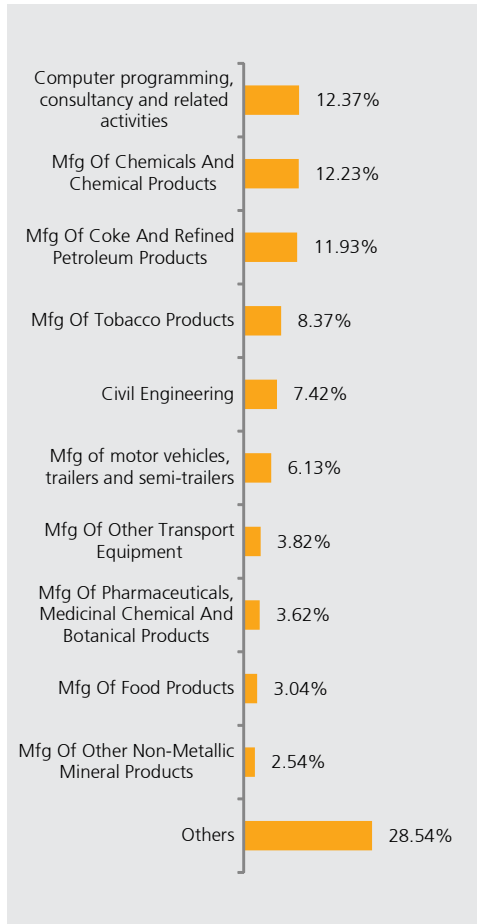
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.07%
ITC - FV 1	8.37%
LARSEN&TUBRO	7.42%
INFOSYS LIMITED	5.97%
HINDUSTAN LEVER LTD.	4.63%
TATA CONSULTANCY SERVICES LTD.	4.05%
MARUTI UDYOG LTD.	3.86%
ASIAN PAINTS LIMITEDFV-1	3.14%
INOX LEISURE LTD	2.45%
MAHINDRA & MAHINDRA LTD.-FV5	2.27%
TITAN COMPANY LIMITED	2.27%
NTPC LIMITED	2.16%
HERO MOTOCORP LIMITED	2.14%
NESTLE INDIA LIMITED	2.04%
ADITYA BIRLA FASHION AND RETAIL LIMITED	1.87%
POWER GRID CORP OF INDIA LTD	1.86%
COROMANDEL INTERNATIONAL LIMITED	1.79%
BAJAJ AUTO LTD	1.69%
ULTRATECH CEMCO LTD	1.67%
ONGCFV-5	1.60%
HCL TECHNOLOGIES LIMITED	1.57%
BHARTI AIRTEL LIMITED	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
COAL INDIA LIMITED	1.34%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.20%
BHARAT PETROLEUM CORP. LTD.	1.16%
GODREJ CONSUMER PRODUCTS LIMITED	1.08%
DABUR INDIA LTD.	1.03%
INDIAN OIL CORPORATION LIMITED	1.00%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.99%
GAS AUTHORITY OF INDIA LTD.	0.97%
CIPLA LTD.	0.94%
ACC LIMITED	0.87%
JSW STEEL LIMITED	0.83%
TECH MAHINDRA LIMITEDFV-5	0.78%
UNITED SPIRITS LIMITED	0.70%
PRIME FOCUS LIMITED	0.70%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.70%
LUPIN LIMITEDFV-2	0.66%
AUROBINDO PHARMA LIMITED	0.66%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.58%
GUJARAT FLUOROCHEMICALS LIMITED	0.56%
HAVELLS INDIA LIMITED	0.53%
SIEMENS LIMITED	0.52%
ASTRAL POLY TECHNIK LIMITED	0.36%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	93.01%
Money Market Total	6.27%
Current Assets	0.73%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹23.7972

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 19: ₹ 9.41 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	78
Gsec / Debt	00-00	-
MMI / Others	00-100	22

Returns

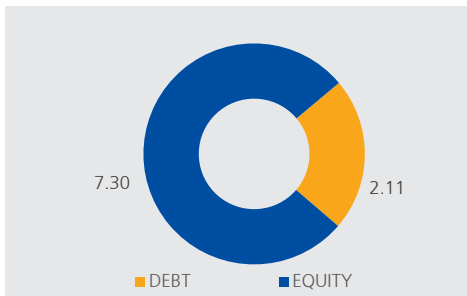
Period	Fund Returns	Index Returns
Last 1 Month	2.41%	5.59%
Last 6 Months	-6.23%	-4.58%
Last 1 Year	-2.28%	-1.93%
Last 2 Years	-5.27%	-4.84%
Last 3 Years	2.51%	4.21%
Since Inception	9.24%	5.45%

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

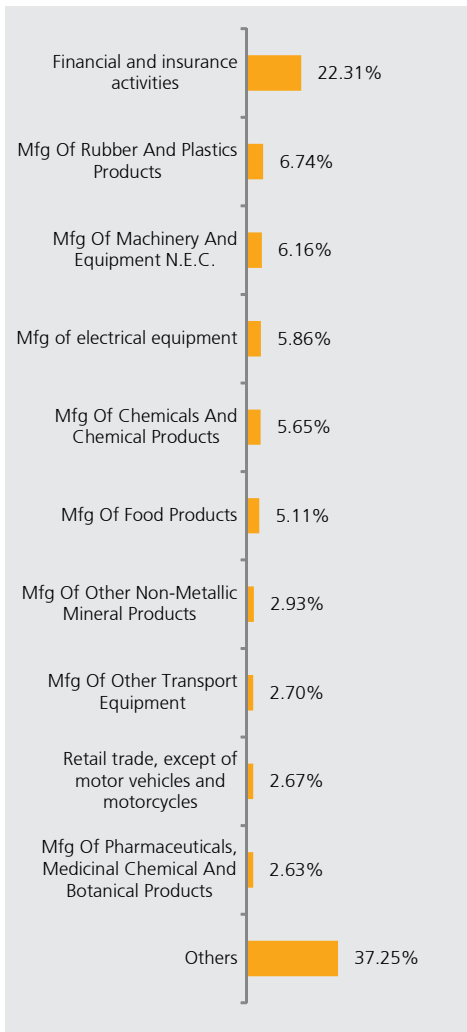
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	5.22%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.31%
VOLTAS LTD	4.29%
INDRAPRASTHA GAS LIMITED	3.87%
MRF LIMITED	3.70%
JUBILANT FOODWORKS LIMITED	3.37%
CITY UNION BANK LIMITED	3.36%
RBL BANK LIMITED	3.20%
GUJARAT FLUORO CHEMICALS LIMITED	2.99%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.96%
THE RAMCO CEMENTS LIMITED	2.93%
INOX LEISURE LTD	2.91%
EXIDE INDUSTRIES LIMITED	2.75%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.72%
TVS MOTOR COMPANY LIMITED	2.70%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.67%
COROMANDEL INTERNATIONAL LIMITED	2.66%
TORRENT PHARMACEUTICALS LIMITED	2.63%
MANAPPURAM FINANCE LIMITED	2.47%
MUTHOOT FINANCE LIMITED	2.36%
BALKRISHNA INDUSTRIES LIMITED	2.06%
KIRLOSKAR CUMMINS	1.87%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.73%
HAVELLS INDIA LIMITED	1.61%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.50%
TORRENT POWER LIMITED	1.34%
MAHANAGAR GAS LIMITED	1.33%
HEXWARE TECHNOLOGIES LIMITED	1.07%
ASTRAL POLY TECHNIK LIMITED	0.98%
Equity Total	77.59%
Money Market Total	25.49%
Current Assets	-3.08%
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 31st October 2019

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. Palak Shah

NAV as on 31 October, 19: ₹27.1825

Inception Date: 1st August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 19: ₹ 0.38 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	72
Gsec / Debt	00-00	-
MMI / Others	00-100	28

Returns

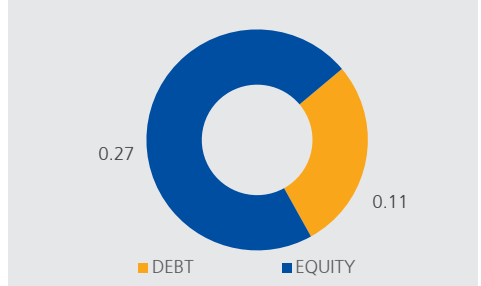
Period	Fund Returns	Index Returns
Last 1 Month	2.47%	5.59%
Last 6 Months	-6.35%	-4.58%
Last 1 Year	-1.89%	-1.93%
Last 2 Years	-5.65%	-4.84%
Last 3 Years	1.84%	4.21%
Since Inception	9.30%	6.79%

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

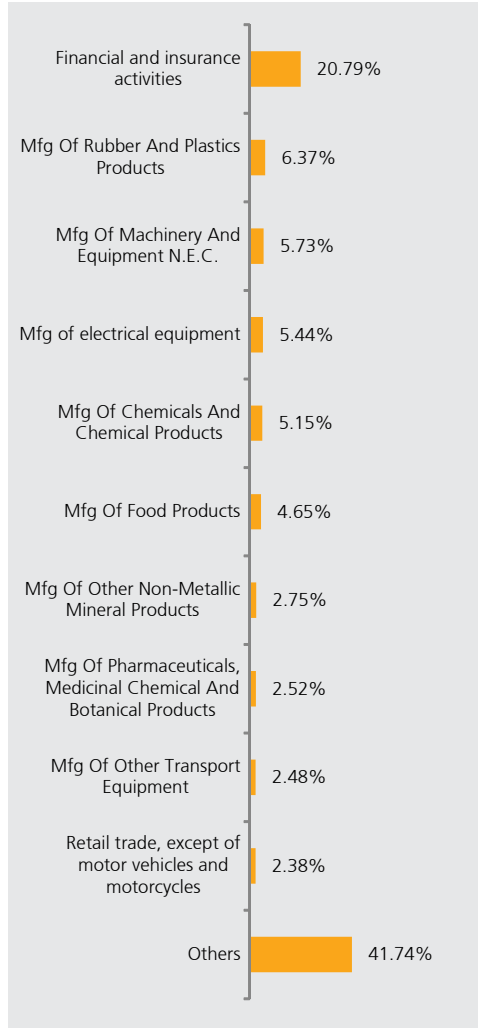
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.75%
VOLTAS LTD	4.08%
APOLLO HOSPITALS ENTERPRISE LIMITED	3.94%
INDRAPRASTHA GAS LIMITED	3.67%
MRF LIMITED	3.45%
JUBILANT FOODWORKS LIMITED	3.20%
CITY UNION BANK LIMITED	3.08%
RBL BANK LIMITED	2.99%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.96%
THE RAMCO CEMENTS LIMITED	2.75%
INOX LEISURE LTD	2.69%
EXIDE INDUSTRIES LIMITED	2.65%
COROMANDEL INTERNATIONAL LIMITED	2.59%
GUJARAT FLUOROchemicals LIMITED	2.56%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.53%
TORRENT PHARMACEUTICALS LIMITED	2.52%
TVS MOTOR COMPANY LIMITED	2.48%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.38%
MANAPPURAM FINANCE LIMITED	2.30%
MUTHOOT FINANCE LIMITED	2.18%
BALKRISHNA INDUSTRIES LIMITED	2.00%
KIRLOSKAR CUMMINS	1.65%
HAVELLS INDIA LIMITED	1.46%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.45%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.34%
MAHANAGAR GAS LIMITED	1.23%
TORRENT POWER LIMITED	1.21%
HEXWARE TECHNOLOGIES LIMITED	0.97%
ASTRAL POLY TECHNIK LIMITED	0.91%
Equity Total	71.97%
Money Market Total	26.97%
Current Assets	1.06%
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 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹27.2814

Inception Date: 28th May 2007

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

AUM as on 31 October, 19: ₹ 18.55 Crs.

Modified Duration of Debt Portfolio:
5.37 years

YTM of Debt Portfolio: 6.99%

Asset Allocation

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

Returns

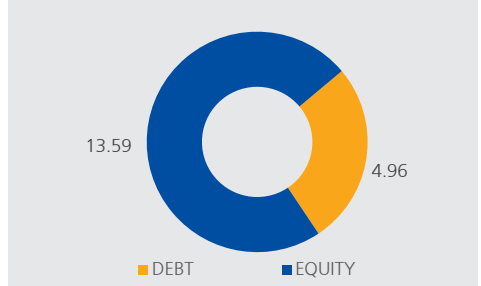
Period	Fund Returns	Index Returns
Last 1 Month	1.82%	3.25%
Last 6 Months	2.01%	2.95%
Last 1 Year	12.45%	14.37%
Last 2 Years	6.02%	7.39%
Last 3 Years	8.26%	10.56%
Since Inception	8.41%	8.93%

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

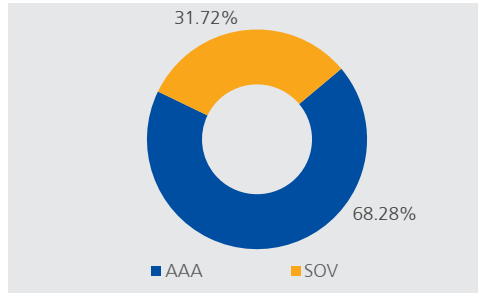
Portfolio

Name of Instrument	% to AUM
8.40% PGCIL NCD 27-05-2022 L STRP D	2.24%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.22%
8.30% NTPC NCD SR 67 15-01-2029	1.69%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	1.66%
8.45% IRFC NCD 04-12-2028 SR129	1.14%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.10%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.58%
Bonds/Debentures Total	10.63%
7.32% GOI CG 28-01-2024	1.96%
7.95% GOI CG 28-08-2032	1.72%
7.69% GOI CG 17-06-2043	1.43%
6.68% GOI CG 17-09-2031	1.14%
7.57% GOI CG 17-06-2033	0.76%
7.27% GOI 08.04.2026	0.63%
7.26% GOI 14-01-2029	0.48%
7.37% GOI 16-04-2023	0.25%
Govts Total	8.37%
RELIANCE INDUSTRIES LTD.	7.92%
HDFC BANK LTD.FV-2	7.17%
ICICI BANK LTD.FV-2	5.99%
INFOSYS LIMITED	4.51%
TATA CONSULTANCY SERVICES LTD.	4.24%
LARSEN&TUBRO	3.91%
ITC - FV 1	3.90%
KOTAK MAHINDRA BANK LIMITED_FV5	3.82%
HINDUSTAN LEVER LTD.	2.74%
AXIS BANK LIMITEDFV-2	2.54%
STATE BANK OF INDIAFV-1	1.98%
MARUTI UDYOG LTD.	1.81%
BAJAJ FINANCE LIMITED	1.76%
ASIAN PAINTS LIMITEDFV-1	1.45%
TITAN COMPANY LIMITED	1.24%
HCL TECHNOLOGIES LIMITED	1.18%
DIVIS LABORATORIES LIMITED	1.05%
AUROBINDO PHARMA LIMITED	1.03%
NESTLE INDIA LIMITED	1.03%
ULTRATECH CEMCO LTD	1.02%
GUJARAT FLUOROchemicals LIMITED	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	0.99%
POWER GRID CORP OF INDIA LTD	0.85%
BHARAT PETROLEUM CORP. LTD.	0.84%
NTPC LIMITED	0.82%
ONGCFV-5	0.75%
HERO MOTOCORP LIMITED	0.72%
BRITANNIA INDUSTRIES LTD	0.70%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.69%
INDIAN OIL CORPORATION LIMITED	0.65%
TECH MAHINDRA LIMITEDFV-5	0.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.55%
INDUSIND BANK LIMITED	0.52%
COAL INDIA LIMITED	0.51%
JSW STEEL LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
CIPLA LTD.	0.43%
HAVELLS INDIA LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.37%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
BHARTI AIRTEL LIMITED	0.25%
Equity Total	73.26%
Money Market Total	7.38%
Current Assets	0.35%
Total	100.00%

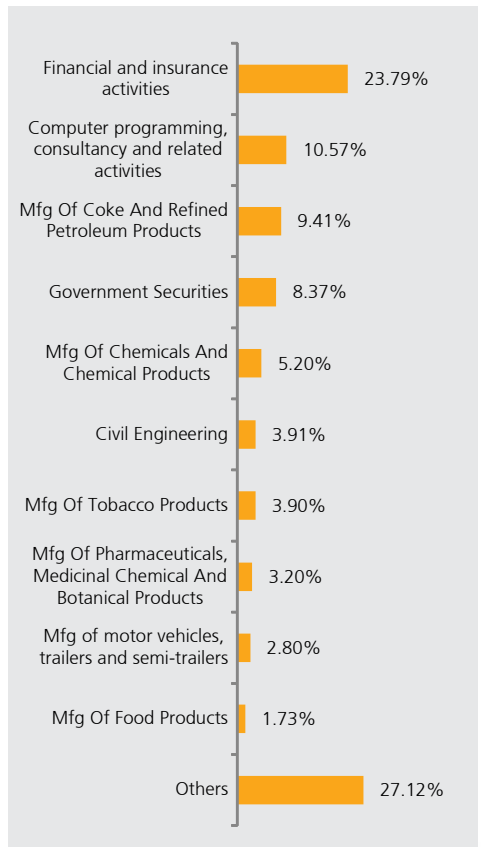
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹23.0932

Inception Date: 11th January 2010

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

AUM as on 31 October, 19: ₹ 2.04 Crs.

Modified Duration of Debt Portfolio:

5.83 years

YTM of Debt Portfolio: 7.08 %

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	72
Gsec / Debt / MMI / Others	20-100	28

Returns

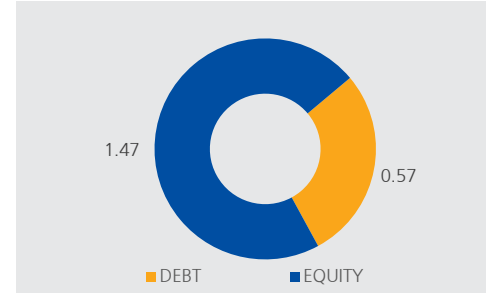
Period	Fund Returns	Index Returns
Last 1 Month	1.87%	3.25%
Last 6 Months	2.41%	2.95%
Last 1 Year	12.55%	14.37%
Last 2 Years	5.51%	7.39%
Last 3 Years	7.84%	10.56%
Since Inception	8.91%	8.80%

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

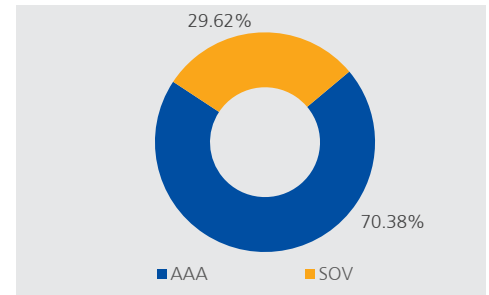
Portfolio

Name of Instrument	% to AUM
8.93% PGCIL NCD 20-10-2024 XLVII G	5.26%
7.33% IRFC NCD 28-08-2027 SR123	4.83%
Bonds/Debentures Total	10.09%
7.32% GOI CG 28-01-2024	1.89%
7.95% GOI CG 28-08-2032	1.74%
7.69% GOI CG 17-06-2043	1.41%
6.68% GOI CG 17-09-2031	1.15%
7.57% GOI CG 17-06-2033	0.72%
7.27% GOI 08.04.2026	0.61%
7.26% GOI 14-01-2029	0.51%
7.37% GOI 16-04-2023	0.20%
Gilts Total	8.24%
RELIANCE INDUSTRIES LTD.	7.85%
HDFC BANK LTD.FV-2	7.51%
ICICI BANK LTD.FV-2	5.52%
INFOSYS LIMITED	4.47%
TATA CONSULTANCY SERVICES LTD.	4.19%
LARSEN&TUBRO	3.95%
ITC - FV 1	3.82%
KOTAK MAHINDRA BANK LIMITED_FV5	3.80%
HINDUSTAN LEVER LTD.	2.71%
AXIS BANK LIMITEDFV-2	2.48%
STATE BANK OF INDIAFV-1	1.96%
MARUTI UDYOG LTD.	1.85%
BAJAJ FINANCE LIMITED	1.76%
ASIAN PAINTS LIMITEDFV-1	1.44%
HCL TECHNOLOGIES LIMITED	1.17%
TITAN COMPANY LIMITED	1.12%
DIVIS LABORATORIES LIMITED	1.08%
NESTLE INDIA LIMITED	1.03%
MAHINDRA & MAHINDRA LTD.-FV5	0.98%
AUROBINDO PHARMA LIMITED	0.92%
POWER GRID CORP OF INDIA LTD	0.86%
ULTRATECH CEMCO LTD	0.85%
NTPC LIMITED	0.85%
BHARAT PETROLEUM CORP. LTD.	0.80%
GUJARAT FLUOROchemicals LIMITED	0.74%
ONGCFV-5	0.71%
BRITANNIA INDUSTRIES LTD	0.69%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.68%
TECH MAHINDRA LIMITEDFV-5	0.64%
INDIAN OIL CORPORATION LIMITED	0.64%
HERO MOTOCORP LIMITED	0.62%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.53%
COAL INDIA LIMITED	0.51%
INDUSIND BANK LIMITED	0.50%
JSW STEEL LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
CIPLA LTD.	0.43%
HAVELLS INDIA LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
BHARTI AIRTEL LIMITED	0.25%
Equity Total	71.82%
Money Market Total	9.48%
Current Assets	0.37%
Total	100.00%

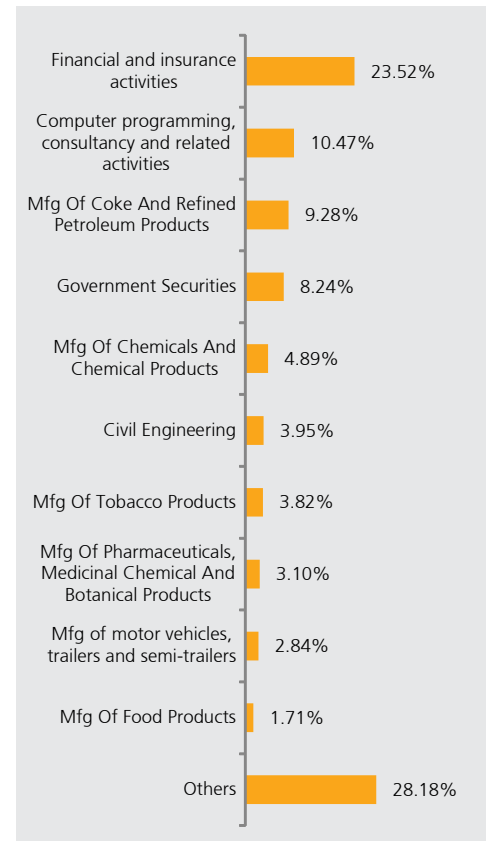
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹22.6166

Inception Date: 27th February 2008

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

AUM as on 31 October, 19: ₹ 1.70 Crs.

Modified Duration of Debt Portfolio: 5.88 years

YTM of Debt Portfolio: 6.85%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	74
Gsec / Debt / MMI / Others	20-100	26

Returns

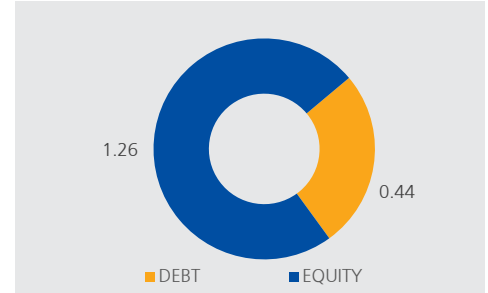
Period	Fund Returns	Index Returns
Last 1 Month	1.82%	3.25%
Last 6 Months	2.48%	2.95%
Last 1 Year	12.80%	14.37%
Last 2 Years	5.17%	7.39%
Last 3 Years	7.50%	10.56%
Since Inception	7.24%	7.78%

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

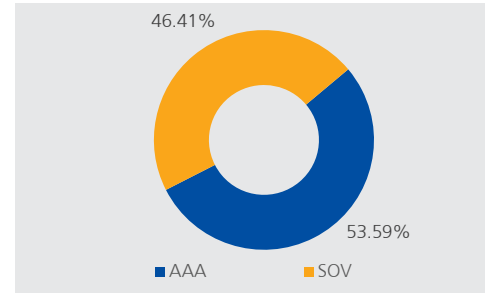
Portfolio

Name of Instrument	% to AUM
8.93% PGCIL NCD 20-10-2024 XLVII G	6.30%
Bonds/Debtentures Total	6.30%
7.26% GOI 14-01-2029	4.16%
7.32% GOI CG 28-01-2024	1.95%
7.95% GOI CG 28-08-2032	1.77%
7.69% GOI CG 17-06-2043	1.37%
6.68% GOI CG 17-09-2031	1.15%
7.57% GOI CG 17-06-2033	0.74%
7.27% GOI 08.04.2026	0.61%
7.37% GOI 16-04-2023	0.24%
Gilts Total	12.00%
RELIANCE INDUSTRIES LTD.	7.94%
HDFC BANK LTD.FV-2	7.05%
ICICI BANK LTD.FV-2	5.98%
INFOSYS LIMITED	4.52%
TATA CONSULTANCY SERVICES LTD.	4.25%
LARSEN&TUBRO	3.99%
ITC - FV 1	3.88%
KOTAK MAHINDRA BANK LIMITED_FV5	3.84%
HINDUSTAN LEVER LTD.	2.75%
AXIS BANK LIMITEDFV-2	2.67%
MARUTI UDYOG LTD.	1.86%
BAJAJ FINANCE LIMITED	1.80%
STATE BANK OF INDIAFV-1	1.79%
ASIAN PAINTS LIMITEDFV-1	1.46%
TITAN COMPANY LIMITED	1.30%
HCL TECHNOLOGIES LIMITED	1.23%
ULTRATECH CEMCO LTD	1.14%
DIVIS LABORATORIES LIMITED	1.08%
GUJARAT FLUOROCEMICALS LIMITED	1.08%
NESTLE INDIA LIMITED	1.05%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
AUROBINDO PHARMA LIMITED	1.00%
POWER GRID CORP OF INDIA LTD	0.87%
BHARAT PETROLEUM CORP. LTD.	0.86%
NTPC LIMITED	0.83%
HERO MOTOCORP LIMITED	0.79%
ONGCFV-5	0.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.72%
BRITANNIA INDUSTRIES LTD	0.69%
INDIAN OIL CORPORATION LIMITED	0.64%
TECH MAHINDRA LIMITEDFV-5	0.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.57%
INDUSIND BANK LIMITED	0.55%
COAL INDIA LIMITED	0.52%
JSW STEEL LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.50%
CIPLA LTD.	0.43%
HAVELLS INDIA LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
BHARTI AIRTEL LIMITED	0.26%
Equity Total	73.89%
Money Market Total	7.55%
Current Assets	0.25%
Total	100.00%

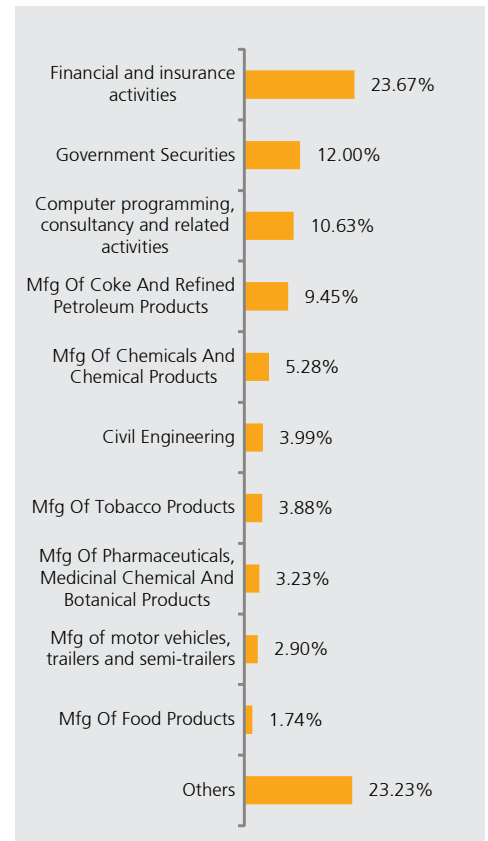
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)
NAV as on 31 October, 19: ₹28.9683
Inception Date: 1st March 2007
Benchmark: N.A
AUM as on 31 October, 19: ₹ 29.68 Crs.
Modified Duration of Debt Portfolio: 5.78 years
YTM of Debt Portfolio: 7.03%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	58
Gsec / Debt / MMI / Others	40-100	42

Returns

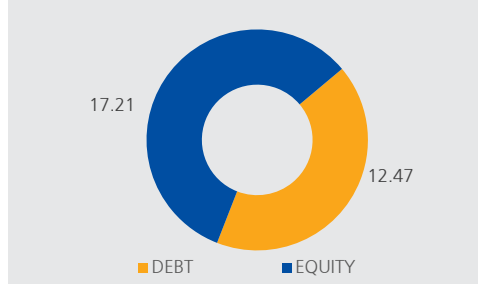
Period	Fund Returns	Index Returns
Last 1 Month	1.67%	-
Last 6 Months	0.95%	-
Last 1 Year	9.89%	-
Last 2 Years	4.94%	-
Last 3 Years	6.76%	-
Since Inception	8.75%	-

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

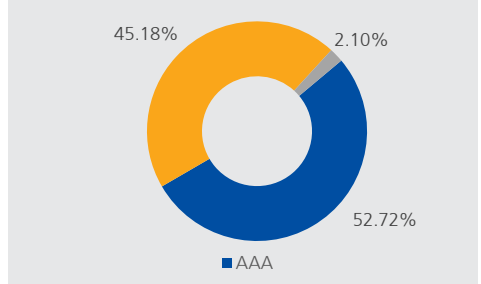
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	4.98%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.12%
7.33% IRFC NCD 28-08-2027 SR123	2.99%
8.30% NTPC NCD SR 67 15-01-2029	2.11%
8.45% IRFC NCD 04-12-2028 SR129	1.78%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.09%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.84%
9.45% LICHL NCD 30-01-2022	0.36%
Bonds/Debentures Total	17.26%
7.32% GOI CG 28-01-2024	4.14%
7.95% GOI CG 28-08-2032	3.49%
7.69% GOI CG 17-06-2043	2.94%
6.68% GOI CG 17-09-2031	2.29%
7.26% GOI 14-01-2029	1.87%
7.57% GOI CG 17-06-2033	1.56%
7.27% GOI 08.04.2026	1.27%
7.37% GOI 16-04-2023	0.53%
Gilts Total	18.08%
HDFC BANK LTD.FV-2	7.37%
RELIANCE INDUSTRIES LTD.	5.85%
ICICI BANK LTD.FV-2	4.66%
KOTAK MAHINDRA BANK LIMITED_FV5	3.60%
INFOSYS LIMITED	3.33%
TATA CONSULTANCY SERVICES LTD.	3.13%
LARSEN&TUBRO	2.99%
ITC - FV 1	2.92%
AXIS BANK LIMITEDFV-2	2.12%
HINDUSTAN LEVER LTD.	2.05%
STATE BANK OF INDIAFV-1	1.46%
MARUTI UDYOG LTD.	1.38%
BAJAJ FINANCE LIMITED	1.30%
ASIAN PAINTS LIMITEDFV-1	1.07%
HCL TECHNOLOGIES LIMITED	0.91%
TITAN COMPANY LIMITED	0.91%
AUROBINDO PHARMA LIMITED	0.85%
DIVIS LABORATORIES LIMITED	0.79%
NESTLE INDIA LIMITED	0.78%
MAHINDRA & MAHINDRA LTD.-FV5	0.75%
BHARAT PETROLEUM CORP. LTD.	0.65%
POWER GRID CORP OF INDIA LTD	0.65%
NTPC LIMITED	0.62%
HDFC LTD FV 2	0.60%
HERO MOTOCORP LIMITED	0.59%
ONGCFV-5	0.58%
ULTRATECH CEMCO LTD	0.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
BRITANNIA INDUSTRIES LTD	0.52%
TECH MAHINDRA LIMITEDFV-5	0.48%
INDIAN OIL CORPORATION LIMITED	0.48%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.42%
INDUSIND BANK LIMITED	0.40%
COAL INDIA LIMITED	0.39%
GAS AUTHORITY OF INDIA LTD.	0.38%
JSW STEEL LIMITED	0.35%
CIPLA LTD.	0.33%
HAVELLS INDIA LIMITED	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
GUJARAT FLUOROchemicals LIMITED	0.24%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.20%
BHARTI AIRTEL LIMITED	0.19%
Equity Total	57.97%
Money Market Total	4.68%
Current Assets	2.00%
Total	100.00%

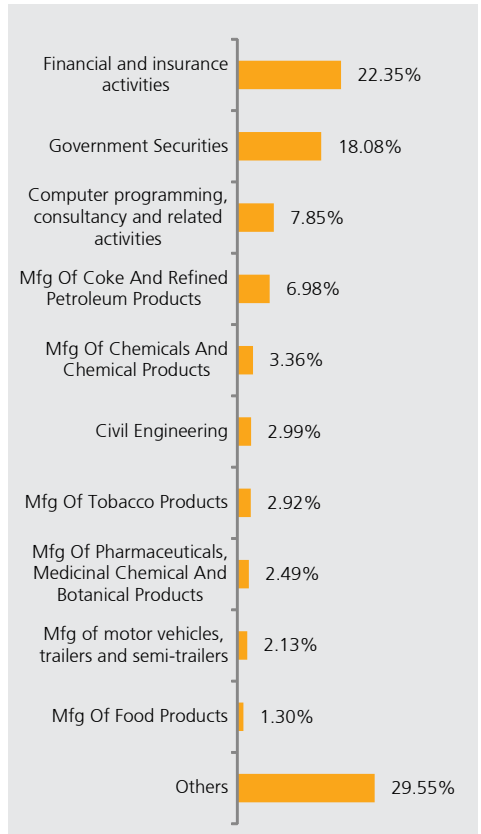
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity)

& Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹22.0481

Inception Date: 11th January 2010

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

AUM as on 31 October, 19: ₹ 2.28 Crs.

Modified Duration of Debt Portfolio:

6.14 years

YTM of Debt Portfolio: 7.01%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	57
Gsec / Debt / MMI / Others	40-100	43

Returns

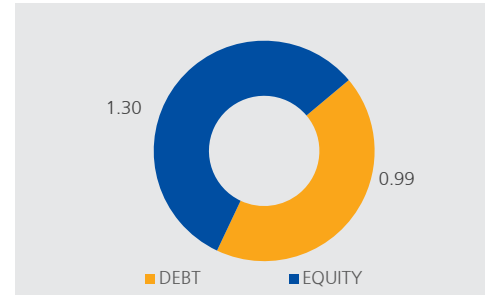
Period	Fund Returns	Index Returns
Last 1 Month	1.54%	2.73%
Last 6 Months	3.17%	4.16%
Last 1 Year	12.34%	14.26%
Last 2 Years	5.63%	7.52%
Last 3 Years	7.24%	9.86%
Since Inception	8.42%	9.03%

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

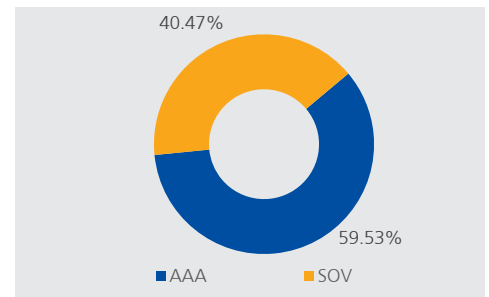
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	4.98%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.12%
7.33% IRFC NCD 28-08-2027 SR123	2.99%
8.30% NTPC NCD SR 67 15-01-2029	2.11%
8.45% IRFC NCD 04-12-2028 SR129	1.78%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.09%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.84%
9.45% LICHFL NCD 30-01-2022	0.36%
Bonds/Debentures Total	17.26%
7.32% GOI CG 28-01-2024	3.73%
7.95% GOI CG 28-08-2032	3.43%
7.69% GOI CG 17-06-2043	2.80%
6.68% GOI CG 17-09-2031	2.32%
7.26% GOI 14-01-2029	1.69%
7.57% GOI CG 17-06-2033	1.47%
7.27% GOI 08.04.2026	1.23%
7.37% GOI 16-04-2023	0.46%
Gilts Total	17.13%
HDFC BANK LTD.FV-2	7.68%
RELIANCE INDUSTRIES LTD.	5.85%
ICICI BANK LTD.FV-2	4.34%
KOTAK MAHINDRA BANK LIMITED_FV5	3.85%
INFOSYS LIMITED	3.33%
TATA CONSULTANCY SERVICES LTD.	3.13%
ITC - FV 1	2.87%
LARSEN&TUBRO	2.84%
AXIS BANK LIMITEDFV-2	2.15%
HINDUSTAN LEVER LTD.	2.05%
STATE BANK OF INDIAFV-1	1.46%
MARUTI UDYOG LTD.	1.32%
BAJAJ FINANCE LIMITED	1.23%
ASIAN PAINTS LIMITEDFV-1	1.07%
HCL TECHNOLOGIES LIMITED	0.88%
TITAN COMPANY LIMITED	0.84%
AUROBINDO PHARMA LIMITED	0.81%
MAHINDRA & MAHINDRA LTD.-FV5	0.73%
NESTLE INDIA LIMITED	0.72%
POWER GRID CORP OF INDIA LTD	0.62%
NTPC LIMITED	0.61%
BHARAT PETROLEUM CORP. LTD.	0.59%
HDFC LTD FV 2	0.59%
ULTRATECH CEMCO LTD	0.58%
GUJARAT FLUOROchemicals LIMITED	0.57%
ONGCFV-5	0.53%
BRITANNIA INDUSTRIES LTD	0.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.51%
TECH MAHINDRA LIMITEDFV-5	0.48%
INDIAN OIL CORPORATION LIMITED	0.47%
HERO MOTOCORP LIMITED	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.39%
COAL INDIA LIMITED	0.38%
INDUSIND BANK LIMITED	0.37%
GAS AUTHORITY OF INDIA LTD.	0.36%
JSW STEEL LIMITED	0.34%
CIPLA LTD.	0.31%
HAVELLS INDIA LIMITED	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.26%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.19%
BHARTI AIRTEL LIMITED	0.19%
DIVIS LABORATORIES LIMITED	0.10%
Equity Total	56.87%
Money Market Total	11.81%
Current Assets	-3.07%
Total	100.00%

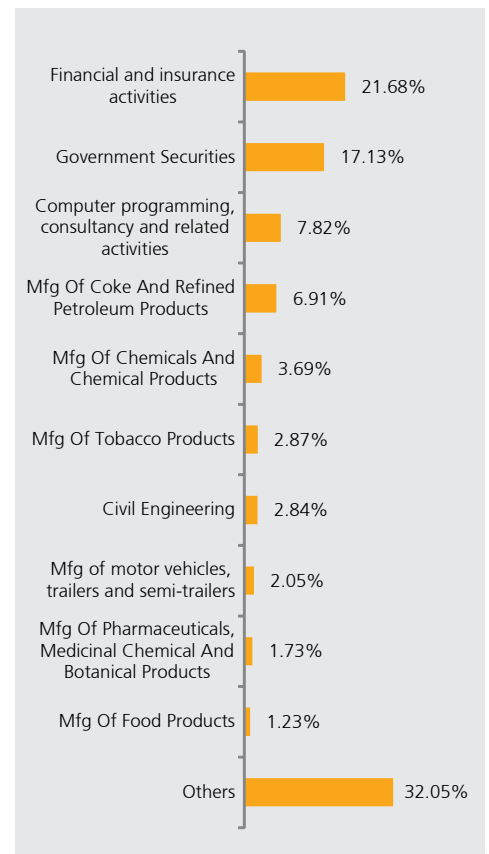
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹29.1228

Inception Date: 28th May 2007

Benchmark: N.A.

AUM as on 31 October, 19: ₹ 10.14 Crs.

Modified Duration of Debt Portfolio:

5.82 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	49
Gsec / Debt / MMI / Others	50-100	51

Returns

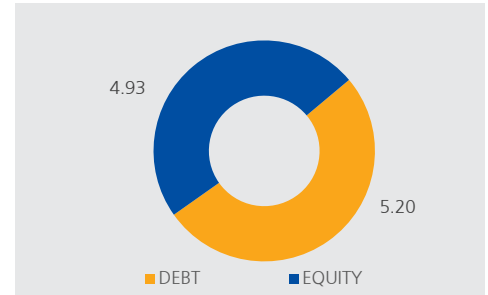
Period	Fund Returns	Index Returns
Last 1 Month	1.52%	-
Last 6 Months	3.92%	-
Last 1 Year	12.43%	-
Last 2 Years	6.01%	-
Last 3 Years	7.22%	-
Since Inception	8.80%	-

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

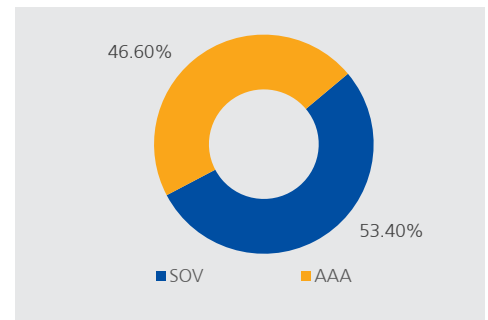
Portfolio

Name of Instrument	% to AUM
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.06%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.06%
8.30% NTPC NCD SR 67 15-01-2029	3.09%
7.33% IRFC NCD 28-08-2027 SR123	2.91%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.07%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.06%
8.45% IRFC NCD 04-12-2028 SR129	1.04%
Bonds/Debentures Total	17.30%
7.32% GOI CG 28-01-2024	6.49%
7.26% GOI 14-01-2029	4.42%
7.95% GOI CG 28-08-2032	4.40%
7.69% GOI CG 17-06-2043	3.78%
6.68% GOI CG 17-09-2031	2.87%
7.57% GOI CG 17-06-2033	2.01%
7.27% GOI 08.04.2026	1.58%
7.37% GOI 16-04-2023	0.69%
Gilts Total	26.23%
HDFC BANK LTD.FV-2	7.15%
RELIANCE INDUSTRIES LTD.	4.88%
ICICI BANK LTD.FV-2	3.80%
KOTAK MAHINDRA BANK LIMITED_FV5	2.74%
INFOSYS LIMITED	2.74%
TATA CONSULTANCY SERVICES LTD.	2.61%
LARSEN&TUBRO	2.51%
ITC - FV 1	2.44%
AXIS BANK LIMITEDFV-2	1.76%
HINDUSTAN LEVER LTD.	1.71%
STATE BANK OF INDIAFV-1	1.23%
MARUTI UDYOG LTD.	1.18%
BAJAJ FINANCE LIMITED	1.09%
ASIAN PAINTS LIMITEDFV-1	0.89%
HCL TECHNOLOGIES LIMITED	0.77%
TITAN COMPANY LIMITED	0.76%
AUROBINDO PHARMA LIMITED	0.69%
NESTLE INDIA LIMITED	0.68%
DIVIS LABORATORIES LIMITED	0.67%
MAHINDRA & MAHINDRA LTD.-FV5	0.64%
BHARAT PETROLEUM CORP. LTD.	0.55%
POWER GRID CORP OF INDIA LTD	0.55%
HERO MOTOCORP LIMITED	0.53%
NTPC LIMITED	0.52%
ONGCFV-5	0.49%
ULTRATECH CEMCO LTD	0.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.44%
BRITANNIA INDUSTRIES LTD	0.43%
TECH MAHINDRA LIMITEDFV-5	0.40%
INDIAN OIL CORPORATION LIMITED	0.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.35%
INDUSIND BANK LIMITED	0.34%
COAL INDIA LIMITED	0.33%
GAS AUTHORITY OF INDIA LTD.	0.32%
JSW STEEL LIMITED	0.30%
HAVELLS INDIA LIMITED	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
CIPLA LTD.	0.24%
HDFC LTD FV 2	0.23%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.16%
Equity Total	48.69%
Money Market Total	5.60%
Current Assets	2.18%
Total	100.00%

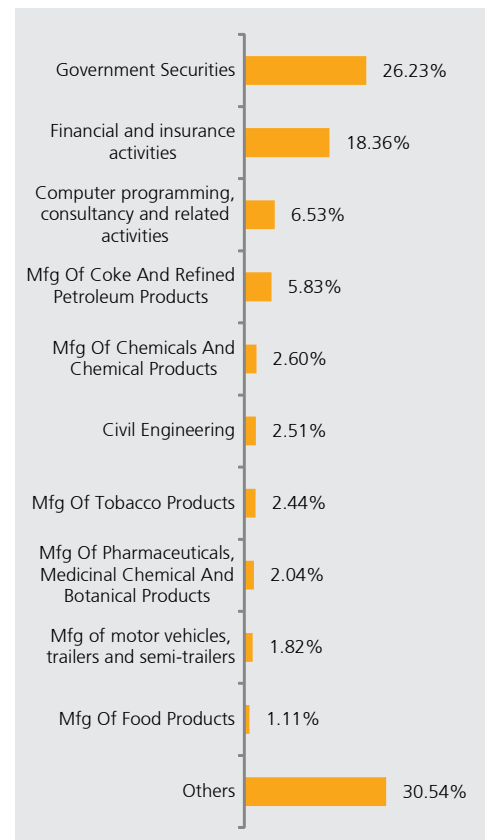
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹22.3300

Inception Date: 11th January 2010

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

AUM as on 31 October, 19: ₹ 1.66 Crs.

Modified Duration of Debt Portfolio:

6.32 years

YTM of Debt Portfolio: 6.98%

Asset Allocation

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

Returns

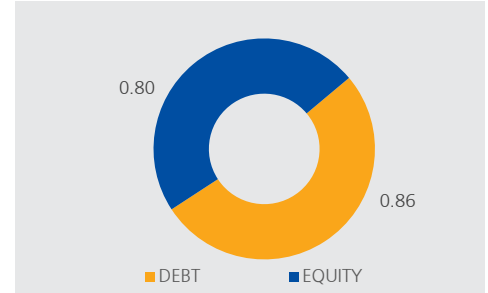
Period	Fund Returns	Index Returns
Last 1 Month	1.48%	2.47%
Last 6 Months	3.85%	4.76%
Last 1 Year	12.17%	14.18%
Last 2 Years	5.82%	7.56%
Last 3 Years	7.24%	9.49%
Since Inception	8.54%	8.79%

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

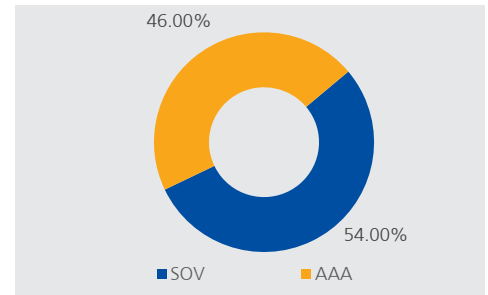
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.34%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	6.17%
Bonds/Debentures Total	12.51%
7.26% GOI 14-01-2029	8.13%
7.32% GOI CG 28-01-2024	4.81%
7.95% GOI CG 28-08-2032	4.33%
7.69% GOI CG 17-06-2043	3.45%
6.68% GOI CG 17-09-2031	2.89%
7.57% GOI CG 17-06-2033	1.83%
7.27% GOI 08.04.2026	1.57%
7.37% GOI 16-04-2023	0.56%
Gilts Total	27.57%
HDFC BANK LTD.FV-2	6.68%
RELIANCE INDUSTRIES LTD.	4.91%
ICICI BANK LTD.FV-2	3.62%
INFOSYS LIMITED	2.80%
KOTAK MAHINDRA BANK LIMITED_FV5	2.66%
TATA CONSULTANCY SERVICES LTD.	2.63%
LARSEN&TUBRO	2.48%
ITC - FV 1	2.41%
AXIS BANK LIMITEDFV-2	1.80%
HINDUSTAN LEVER LTD.	1.71%
STATE BANK OF INDIAFV-1	1.23%
MARUTI UDYOG LTD.	1.18%
BAJAJ FINANCE LIMITED	1.04%
ASIAN PAINTS LIMITEDFV-1	0.90%
HCL TECHNOLOGIES LIMITED	0.75%
TITAN COMPANY LIMITED	0.70%
DIVIS LABORATORIES LIMITED	0.66%
AUROBINDO PHARMA LIMITED	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
NESTLE INDIA LIMITED	0.54%
POWER GRID CORP OF INDIA LTD	0.54%
NTPC LIMITED	0.53%
HDFC LTD FV 2	0.50%
BHARAT PETROLEUM CORP. LTD.	0.50%
ULTRATECH CEMCO LTD	0.47%
GUJARAT FLUOROchemicals LIMITED	0.45%
ONGCFV-5	0.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.44%
BRITANNIA INDUSTRIES LTD	0.43%
TECH MAHINDRA LIMITEDFV-5	0.40%
INDIAN OIL CORPORATION LIMITED	0.40%
HERO MOTOCORP LIMITED	0.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.34%
COAL INDIA LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.31%
INDUSIND BANK LIMITED	0.31%
JSW STEEL LIMITED	0.29%
CIPLA LTD.	0.27%
HAVELLS INDIA LIMITED	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.21%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.16%
Equity Total	48.10%
Money Market Total	10.97%
Current Assets	0.84%
Total	100.00%

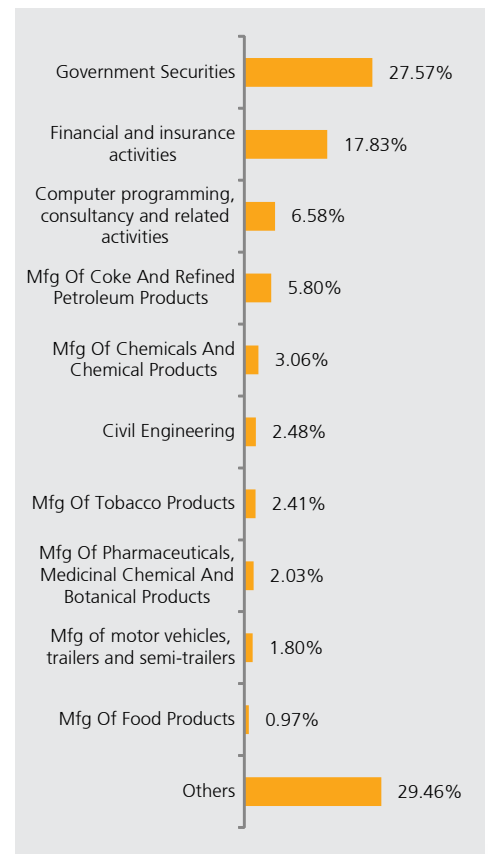
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹23.8444

Inception Date: 27th February 2008

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

AUM as on 31 October, 19: ₹ 1.82 Crs.

Modified Duration of Debt Portfolio:

6.35 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	49
Gsec / Debt / MMI / Others	50-100	51

Returns

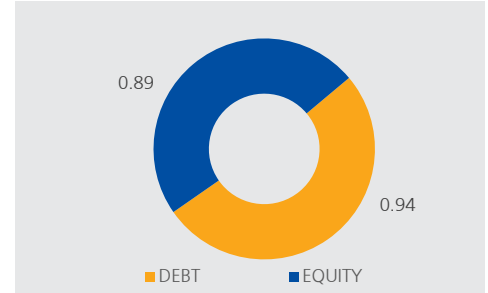
Period	Fund Returns	Index Returns
Last 1 Month	1.47%	2.47%
Last 6 Months	3.45%	4.76%
Last 1 Year	12.03%	14.18%
Last 2 Years	5.68%	7.56%
Last 3 Years	6.95%	9.49%
Since Inception	7.72%	8.31%

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

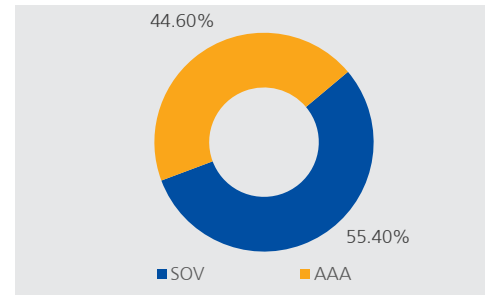
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.79%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	5.64%
Bonds/Debentures Total	11.42%
7.26% GOI 14-01-2029	8.45%
7.32% GOI CG 28-01-2024	5.08%
7.95% GOI CG 28-08-2032	4.36%
7.69% GOI CG 17-06-2043	3.56%
6.68% GOI CG 17-09-2031	2.91%
7.57% GOI CG 17-06-2033	1.90%
7.27% GOI 08.04.2026	1.54%
7.37% GOI 16-04-2023	0.68%
Gilts Total	28.48%
HDFC BANK LTD.FV-2	6.86%
RELIANCE INDUSTRIES LTD.	4.95%
KOTAK MAHINDRA BANK LIMITED_FV5	3.27%
ICICI BANK LTD.FV-2	3.19%
INFOSYS LIMITED	2.82%
TATA CONSULTANCY SERVICES LTD.	2.65%
ITC - FV 1	2.54%
LARSEN&TUBRO	2.46%
AXIS BANK LIMITEDFV-2	1.80%
HINDUSTAN LEVER LTD.	1.73%
STATE BANK OF INDIAFV-1	1.23%
MARUTI UDYOG LTD.	1.16%
BAJAJ FINANCE LIMITED	1.10%
ASIAN PAINTS LIMITEDFV-1	0.90%
TITAN COMPANY LIMITED	0.81%
HCL TECHNOLOGIES LIMITED	0.78%
AUROBINDO PHARMA LIMITED	0.78%
NESTLE INDIA LIMITED	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.65%
POWER GRID CORP OF INDIA LTD	0.55%
HERO MOTOCORP LIMITED	0.55%
BHARAT PETROLEUM CORP. LTD.	0.54%
NTPC LIMITED	0.53%
HDFC LTD FV 2	0.51%
ONGCFV-5	0.48%
ULTRATECH CEMCO LTD	0.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.44%
BRITANNIA INDUSTRIES LTD	0.43%
INDIAN OIL CORPORATION LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.41%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.35%
INDUSIND BANK LIMITED	0.34%
COAL INDIA LIMITED	0.34%
GAS AUTHORITY OF INDIA LTD.	0.32%
JSW STEEL LIMITED	0.30%
CIPLA LTD.	0.28%
HAVELLS INDIA LIMITED	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.17%
DIVIS LABORATORIES LIMITED	0.14%
Equity Total	48.58%
Money Market Total	11.51%
Current Assets	0.01%
Total	100.00%

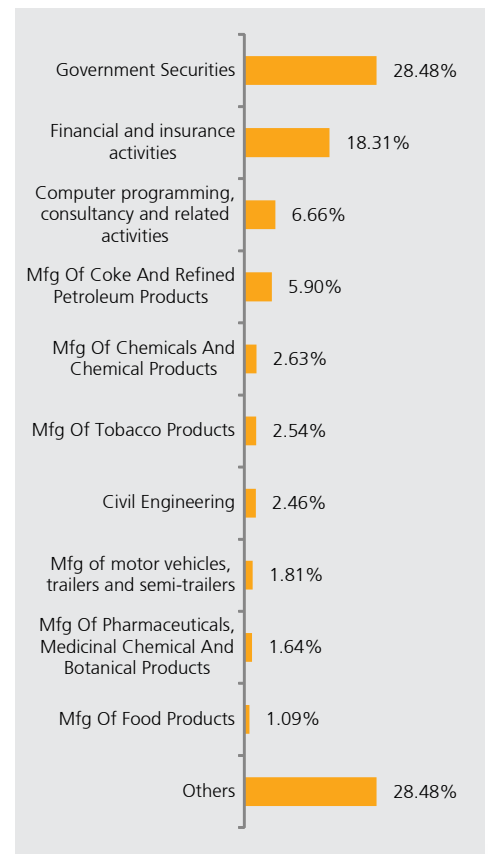
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹37.8212

Inception Date: 9th August 2004

Benchmark: N.A.

AUM as on 31 October, 19: ₹ 15.43 Crs.

Modified Duration of Debt Portfolio:

5.82 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	50
MMI / Others	00-100	12

Returns

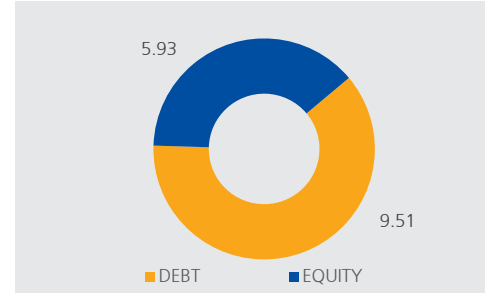
Period	Fund Returns	Index Returns
Last 1 Month	1.28%	-
Last 6 Months	4.10%	-
Last 1 Year	11.85%	-
Last 2 Years	5.73%	-
Last 3 Years	6.52%	-
Since Inception	9.12%	-

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

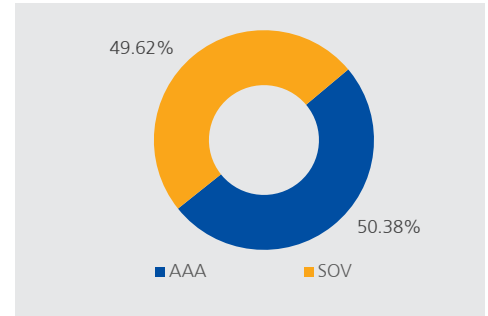
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.15%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.00%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.33%
7.33% IRFC NCD 28-08-2027 SR123	2.55%
9.30% PGCIL NCD 28-06-2025 J	0.87%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.71%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.71%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.70%
8.30% NTPC NCD SR 67 15-01-2029	0.68%
Bonds/Debentures Total	19.69%
7.32% GOI CG 28-01-2024	7.93%
7.95% GOI CG 28-08-2032	5.23%
7.69% GOI CG 17-06-2043	4.25%
7.26% GOI 14-01-2029	3.98%
6.68% GOI CG 17-09-2031	3.45%
7.57% GOI CG 17-06-2033	2.25%
7.27% GOI 08.04.2026	1.91%
7.37% GOI 16-04-2023	1.42%
Gilts Total	30.43%
HDFC BANK LTD.FV-2	5.25%
RELIANCE INDUSTRIES LTD.	3.98%
ICICI BANK LTD.FV-2	2.84%
INFOSYS LIMITED	2.27%
TATA CONSULTANCY SERVICES LTD.	2.13%
KOTAK MAHINDRA BANK LIMITED_FV5	2.08%
ITC - FV 1	1.97%
LARSEN&TUBRO	1.94%
AXIS BANK LIMITEDFV-2	1.46%
HINDUSTAN LEVER LTD.	1.39%
STATE BANK OF INDIAFV-1	0.99%
MARUTI UDYOG LTD.	0.90%
BAJAJ FINANCE LIMITED	0.82%
ASIAN PAINTS LIMITEDFV-1	0.73%
HCL TECHNOLOGIES LIMITED	0.60%
TITAN COMPANY LIMITED	0.57%
DIVIS LABORATORIES LIMITED	0.52%
AUROBINDO PHARMA LIMITED	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
NESTLE INDIA LIMITED	0.47%
POWER GRID CORP OF INDIA LTD	0.42%
NTPC LIMITED	0.41%
GUJARAT FLUOROCEMICALS LIMITED	0.41%
HDFC LTD FV 2	0.40%
ULTRATECH CEMCO LTD	0.39%
BHARAT PETROLEUM CORP. LTD.	0.39%
BRITANNIA INDUSTRIES LTD	0.35%
ONGCFV-5	0.34%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
TECH MAHINDRA LIMITEDFV-5	0.33%
INDIAN OIL CORPORATION LIMITED	0.32%
HERO MOTOCORP LIMITED	0.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
COAL INDIA LIMITED	0.26%
GAS AUTHORITY OF INDIA LTD.	0.24%
INDUSIND BANK LIMITED	0.24%
JSW STEEL LIMITED	0.23%
CIPLA LTD.	0.21%
HAVELLS INDIA LIMITED	0.21%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
BHARTI AIRTEL LIMITED	0.13%
Equity Total	38.41%
Money Market Total	11.20%
Current Assets	0.26%
Total	100.00%

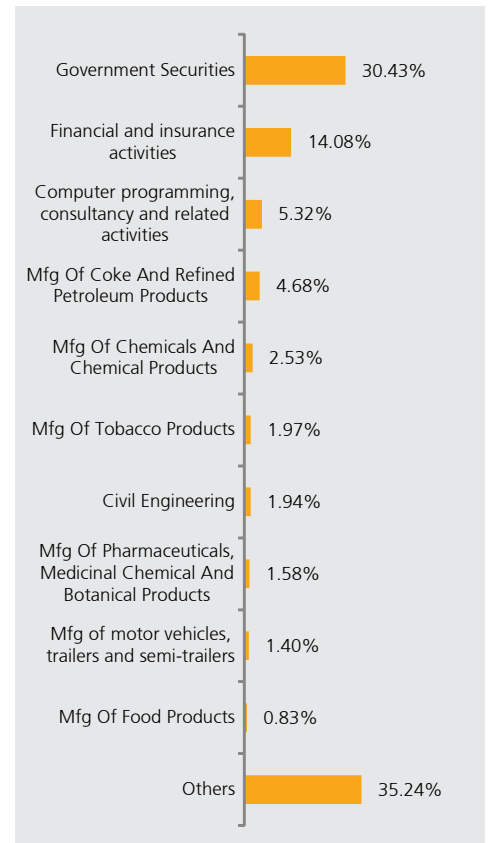
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹23.2129

Inception Date: 29th November 2007

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

AUM as on 31 October, 19: ₹ 16.44 Crs.

Modified Duration of Debt Portfolio:

5.65 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	52
MMI / Others	00-100	10

Returns

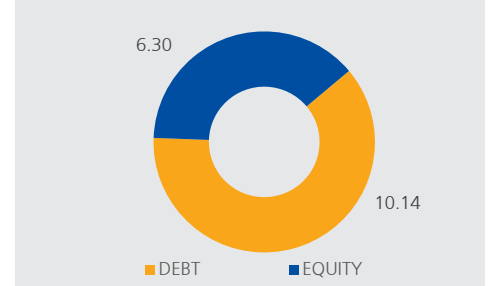
Period	Fund Returns	Index Returns
Last 1 Month	1.42%	2.20%
Last 6 Months	4.85%	5.35%
Last 1 Year	12.83%	14.08%
Last 2 Years	6.45%	7.58%
Last 3 Years	7.32%	9.10%
Since Inception	7.31%	8.10%

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

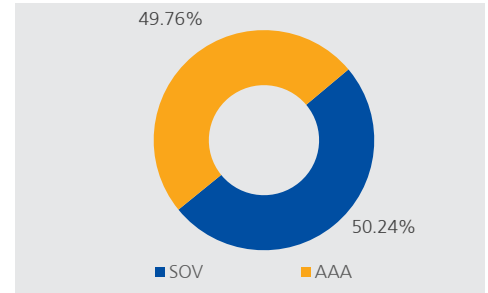
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.49%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.38%
7.33% IRFC NCD 28-08-2027 SR123	4.19%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.05%
7.69% NABARD 29.05.2024 Series 20C	2.50%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.88%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.62%
Bonds/Debentures Total	22.12%
7.32% GOI CG 28-01-2024	8.00%
7.95% GOI CG 28-08-2032	5.18%
7.69% GOI CG 17-06-2043	4.23%
7.26% GOI 14-01-2029	3.88%
6.68% GOI CG 17-09-2031	3.42%
7.57% GOI CG 17-06-2033	2.25%
7.27% GOI 08.04.2026	1.90%
7.37% GOI 16-04-2023	1.25%
Gilts Total	30.11%
HDFC BANK LTD.FV-2	5.22%
RELIANCE INDUSTRIES LTD.	3.75%
ICICI BANK LTD.FV-2	2.87%
KOTAK MAHINDRA BANK LIMITED_FV5	2.37%
INFOSYS LIMITED	2.23%
TATA CONSULTANCY SERVICES LTD.	2.10%
ITC - FV 1	1.93%
LARSEN&TUBRO	1.92%
AXIS BANK LIMITEDFV-2	1.43%
HINDUSTAN LEVER LTD.	1.37%
STATE BANK OF INDIAFV-1	0.97%
MARUTI UDYOG LTD.	0.90%
BAJAJ FINANCE LIMITED	0.84%
ASIAN PAINTS LIMITEDFV-1	0.72%
HCL TECHNOLOGIES LIMITED	0.60%
TITAN COMPANY LIMITED	0.58%
AUROBINDO PHARMA LIMITED	0.52%
DIVIS LABORATORIES LIMITED	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.49%
NESTLE INDIA LIMITED	0.48%
GUJARAT FLUOROCEMICALS LIMITED	0.45%
POWER GRID CORP OF INDIA LTD	0.42%
NTPC LIMITED	0.40%
HDFC LTD FV 2	0.39%
BHARAT PETROLEUM CORP. LTD.	0.39%
ULTRATECH CEMCO LTD	0.38%
ONGCFV-5	0.35%
BRITANNIA INDUSTRIES LTD	0.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
HERO MOTOCORP LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.32%
INDIAN OIL CORPORATION LIMITED	0.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
COAL INDIA LIMITED	0.26%
INDUSIND BANK LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.24%
JSW STEEL LIMITED	0.23%
CIPLA LTD.	0.21%
HAVELLS INDIA LIMITED	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
BHARTI AIRTEL LIMITED	0.13%
Equity Total	38.31%
Money Market Total	7.71%
Current Assets	1.75%
Total	100.00%

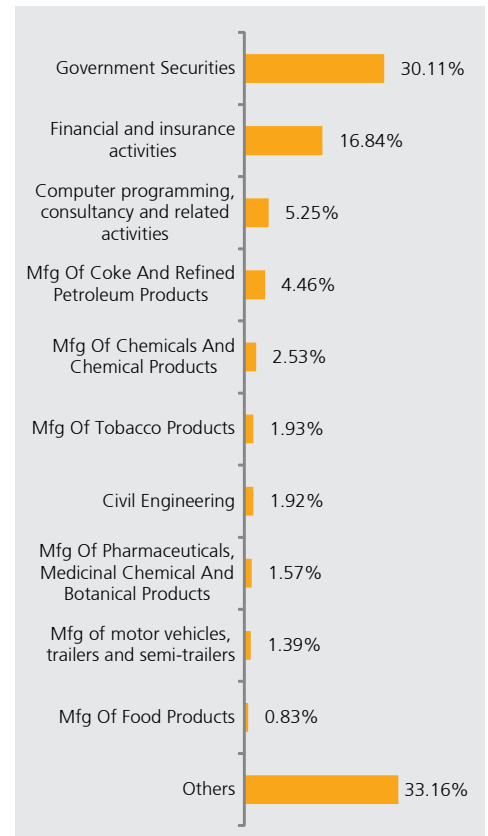
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity)

& Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹30.0590

Inception Date: 4th December 2008

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

AUM as on 31 October, 19: ₹ 8.71 Crs.

Modified Duration of Debt Portfolio:

5.76 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	53
MMI / Others	00-100	8

Returns

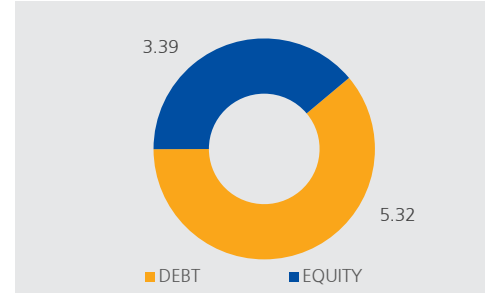
Period	Fund Returns	Index Returns
Last 1 Month	1.29%	2.20%
Last 6 Months	4.29%	5.35%
Last 1 Year	11.89%	14.08%
Last 2 Years	5.71%	7.58%
Last 3 Years	6.49%	9.10%
Since Inception	9.09%	9.41%

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

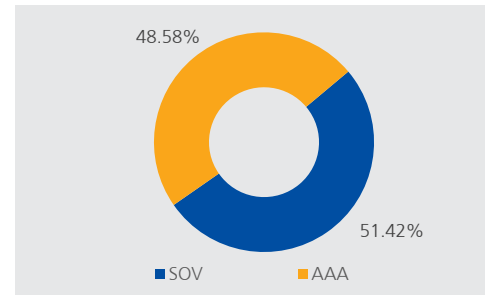
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	4.82%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.73%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.59%
7.33% IRFC NCD 28-08-2027 SR123	2.26%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.23%
8.45% IRFC NCD 04-12-2028 SR129	1.21%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.18%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.17%
Bonds/Debentures Total	21.20%
7.32% GOI CG 28-01-2024	8.41%
7.95% GOI CG 28-08-2032	5.25%
7.26% GOI 14-01-2029	5.12%
7.69% GOI CG 17-06-2043	4.34%
6.68% GOI CG 17-09-2031	3.48%
7.57% GOI CG 17-06-2033	2.30%
7.27% GOI 08.04.2026	1.93%
7.37% GOI 16-04-2023	0.77%
Gilts Total	31.60%
HDFC BANK LTD.FV-2	5.29%
RELIANCE INDUSTRIES LTD.	3.82%
ICICI BANK LTD.FV-2	2.93%
INFOSYS LIMITED	2.30%
KOTAK MAHINDRA BANK LIMITED_FV5	2.21%
TATA CONSULTANCY SERVICES LTD.	2.16%
ITC - FV 1	1.99%
LARSEN&TUBRO	1.96%
AXIS BANK LIMITEDFV-2	1.46%
HINDUSTAN LEVER LTD.	1.41%
STATE BANK OF INDIAFV-1	0.99%
MARUTI UDYOG LTD.	0.91%
BAJAJ FINANCE LIMITED	0.85%
ASIAN PAINTS LIMITEDFV-1	0.74%
HCL TECHNOLOGIES LIMITED	0.61%
TITAN COMPANY LIMITED	0.60%
AUROBINDO PHARMA LIMITED	0.53%
DIVIS LABORATORIES LIMITED	0.53%
MAHINDRA & MAHINDRA LTD.-FV5	0.51%
NESTLE INDIA LIMITED	0.48%
GUJARAT FLUOROchemicals LIMITED	0.46%
POWER GRID CORP OF INDIA LTD	0.43%
NTPC LIMITED	0.42%
HDFC LTD FV 2	0.40%
BHARAT PETROLEUM CORP. LTD.	0.40%
ULTRATECH CEMCO LTD	0.39%
ONGCFV-5	0.36%
BRITANNIA INDUSTRIES LTD	0.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
HERO MOTOCORP LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.33%
INDIAN OIL CORPORATION LIMITED	0.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
COAL INDIA LIMITED	0.26%
INDUSIND BANK LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.25%
JSW STEEL LIMITED	0.23%
CIPLA LTD.	0.21%
HAVELLS INDIA LIMITED	0.21%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
BHARTI AIRTEL LIMITED	0.13%
Equity Total	38.93%
Money Market Total	8.65%
Current Assets	-0.37%
Total	100.00%

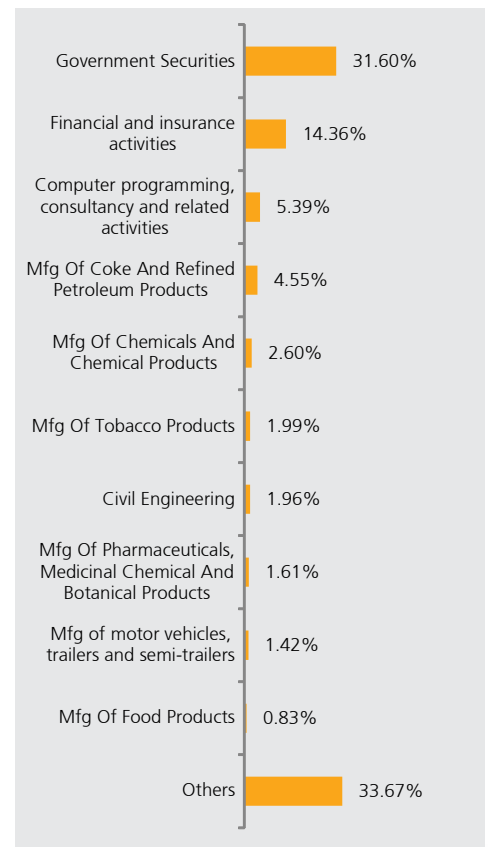
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹21.6802

Inception Date: 11th January 2010

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

AUM as on 31 October, 19: ₹ 4.42 Crs.

Modified Duration of Debt Portfolio: 5.82 years

YTM of Debt Portfolio: 6.84%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	52
MMI / Others	00-100	10

Returns

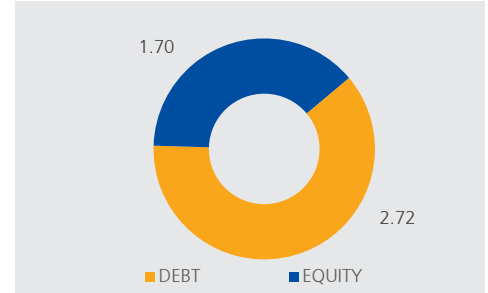
Period	Fund Returns	Index Returns
Last 1 Month	1.41%	2.20%
Last 6 Months	4.54%	5.35%
Last 1 Year	12.59%	14.08%
Last 2 Years	6.43%	7.58%
Last 3 Years	7.27%	9.10%
Since Inception	8.21%	8.74%

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

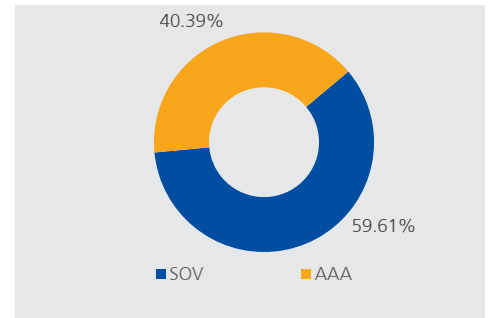
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	6.69%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.47%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.43%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.36%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.33%
Bonds/Debentures Total	16.27%
7.32% GOI CG 28-01-2024	8.22%
7.26% GOI 14-01-2029	7.40%
7.95% GOI CG 28-08-2032	5.18%
7.69% GOI CG 17-06-2043	4.29%
6.68% GOI CG 17-09-2031	3.42%
7.37% GOI 16-04-2023	3.11%
7.57% GOI CG 17-06-2033	2.26%
7.27% GOI 08.04.2026	1.89%
Gilts Total	35.77%
HDFC BANK LTD.FV-2	4.93%
RELIANCE INDUSTRIES LTD.	3.76%
ICICI BANK LTD.FV-2	2.96%
KOTAK MAHINDRA BANK LIMITED_FV5	2.27%
INFOSYS LIMITED	2.27%
TATA CONSULTANCY SERVICES LTD.	2.14%
ITC - FV 1	1.97%
LARSEN&TUBRO	1.90%
AXIS BANK LIMITEDFV-2	1.46%
HINDUSTAN LEVER LTD.	1.39%
STATE BANK OF INDIAFV-1	0.98%
MARUTI UDYOG LTD.	0.89%
BAJAJ FINANCE LIMITED	0.84%
ASIAN PAINTS LIMITEDFV-1	0.73%
TITAN COMPANY LIMITED	0.61%
HCL TECHNOLOGIES LIMITED	0.61%
AUROBINDO PHARMA LIMITED	0.54%
DIVIS LABORATORIES LIMITED	0.51%
NESTLE INDIA LIMITED	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
GUJARAT FLUOROCHEMICALS LIMITED	0.44%
BHARAT PETROLEUM CORP. LTD.	0.42%
POWER GRID CORP OF INDIA LTD	0.41%
NTPC LIMITED	0.41%
HDFC LTD FV 2	0.40%
ULTRATECH CEMCO LTD	0.39%
ONGCFV-5	0.37%
BRITANNIA INDUSTRIES LTD	0.35%
HERO MOTOCORP LIMITED	0.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
TECH MAHINDRA LIMITEDFV-5	0.32%
INDIAN OIL CORPORATION LIMITED	0.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.27%
COAL INDIA LIMITED	0.26%
INDUSIND BANK LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.24%
JSW STEEL LIMITED	0.23%
CIPLA LTD.	0.21%
HAVELLS INDIA LIMITED	0.21%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
BHARTI AIRTEL LIMITED	0.13%
Equity Total	38.42%
Money Market Total	7.97%
Current Assets	1.57%
Total	100.00%

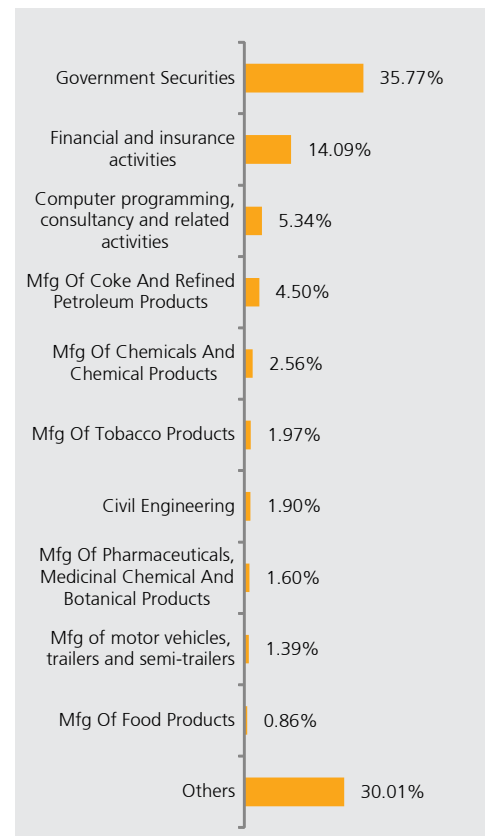
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)
NAV as on 31 October, 19: ₹32.0348
Inception Date: 9th August 2004
Benchmark: CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%
AUM as on 31 October, 19: ₹ 96.51 Crs.
Modified Duration of Debt Portfolio: 5.82 years
YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	20
Gsec / Debt	60-100	69
MMI / Others	00-25	11

Returns

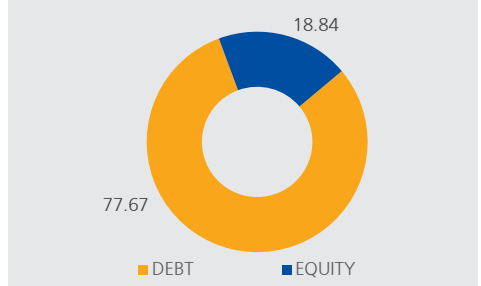
Period	Fund Returns	Index Returns
Last 1 Month	1.19%	1.68%
Last 6 Months	1.07%	6.51%
Last 1 Year	7.41%	13.85%
Last 2 Years	3.80%	7.57%
Last 3 Years	4.85%	8.28%
Since Inception	7.94%	7.89%

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

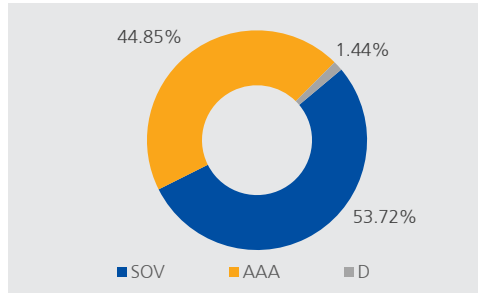
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	4.80%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.58%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.27%
8.30% NTPC NCD SR 67 15-01-2029	3.79%
7.69% NABARD 29.05.2024 Series 20C	3.41%
9.30% PGCIL NCD 28-06-2025 J	2.23%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.14%
8.80% PGCIL NCD 13-03-2023 XLII	1.10%
8.45% IRFC NCD 04-12-2028 SR129	0.44%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.34%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.11%
Bonds/Debtentures Total	26.20%
7.26% GOI 14-01-2029	9.64%
7.32% GOI CG 28-01-2024	7.76%
7.95% GOI CG 28-08-2032	6.96%
7.69% GOI CG 17-06-2043	5.65%
6.68% GOI CG 17-09-2031	4.56%
7.57% GOI CG 17-06-2033	3.00%
7.27% GOI 08.04.2026	2.53%
6.65% GOI 09-04-2020	1.56%
7.37% GOI 16-04-2023	0.99%
Govts Total	42.64%
HDFC BANK LTD.FV-2	2.61%
RELIANCE INDUSTRIES LTD.	1.99%
ICICI BANK LTD.FV-2	1.42%
KOTAK MAHINDRA BANK LIMITED_FV5	1.22%
INFOSYS LIMITED	1.14%
TATA CONSULTANCY SERVICES LTD.	1.07%
ITC - FV 1	0.98%
LARSEN&TUBRO	0.95%
AXIS BANK LIMITEDFV-2	0.73%
HINDUSTAN LEVER LTD.	0.69%
STATE BANK OF INDIAFV-1	0.50%
HDFC LTD FV 2	0.49%
MARUTI UDYOG LTD.	0.44%
BAJAJ FINANCE LIMITED	0.42%
ASIAN PAINTS LIMITEDFV-1	0.36%
HCL TECHNOLOGIES LIMITED	0.30%
TITAN COMPANY LIMITED	0.28%
DIVIS LABORATORIES LIMITED	0.25%
MAHINDRA & MAHINDRA LTD.-FV5	0.25%
NESTLE INDIA LIMITED	0.24%
AUROBINDO PHARMA LIMITED	0.22%
ULTRATECH CEMCO LTD	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
NTPC LIMITED	0.20%
BHARAT PETROLEUM CORP. LTD.	0.20%
ONGCFV-5	0.18%
BRITANNIA INDUSTRIES LTD	0.18%
TECH MAHINDRA LIMITEDFV-5	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.16%
INDIAN OIL CORPORATION LIMITED	0.16%
HERO MOTOCORP LIMITED	0.16%
GUJARAT FLUOROCHEMICALS LIMITED	0.13%
COAL INDIA LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
INDUSIND BANK LIMITED	0.12%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
HAVELLS INDIA LIMITED	0.10%
CIPLA LTD.	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.07%
BHARTI AIRTEL LIMITED	0.06%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.06%
Equity Total	19.52%
Money Market Total	10.54%
Current Assets	1.09%
Total	100.00%

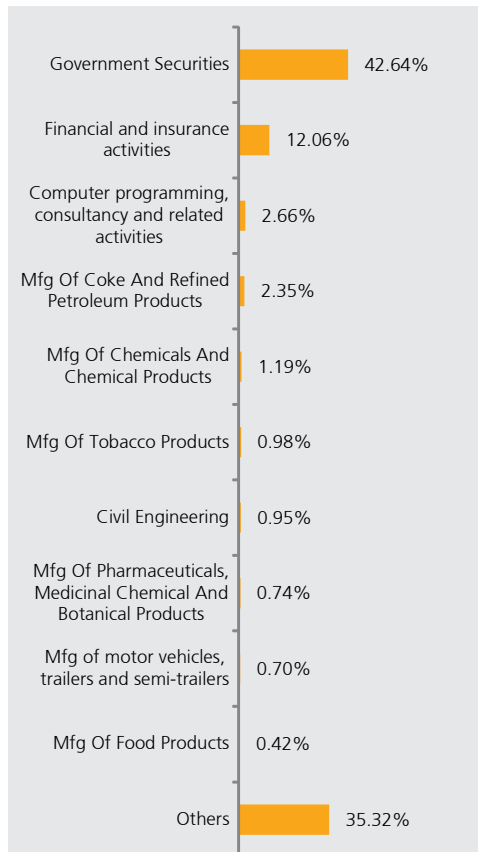
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹33.4062

Inception Date: 4th December 2008

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

AUM as on 31 October, 19: ₹ 17.66 Crs.

Modified Duration of Debt Portfolio:

5.82 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	66
MMI / Others	00-100	15

Returns

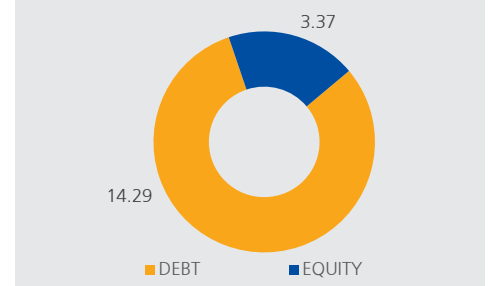
Period	Fund Returns	Index Returns
Last 1 Month	1.02%	1.68%
Last 6 Months	5.82%	6.51%
Last 1 Year	12.38%	13.85%
Last 2 Years	6.22%	7.57%
Last 3 Years	6.35%	8.28%
Since Inception	7.92%	8.57%

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

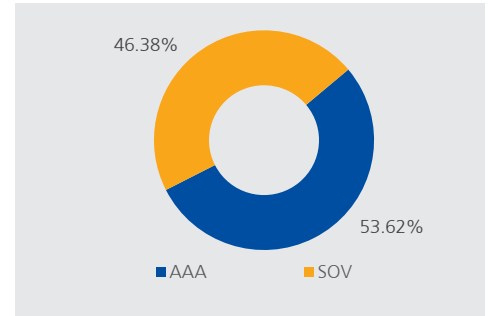
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.57%
7.69% NABARD 29.05.2024 Series 20C	5.83%
8.30% NTPC NCD SR 67 15-01-2029	5.33%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.02%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.95%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	2.33%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.16%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.16%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.62%
7.33% IRFC NCD 28-08-2027 SR123	0.56%
Bonds/Debentures Total	29.52%
7.32% GOI CG 28-01-2024	8.64%
7.95% GOI CG 28-08-2032	6.95%
7.69% GOI CG 17-06-2043	5.72%
6.68% GOI CG 17-09-2031	4.60%
7.26% GOI 14-01-2029	4.35%
7.57% GOI CG 17-06-2033	3.04%
7.27% GOI 08.04.2026	2.54%
7.37% GOI 16-04-2023	1.03%
Gilts Total	36.87%
HDFC BANK LTD.FV-2	2.58%
RELIANCE INDUSTRIES LTD.	2.02%
ICICI BANK LTD.FV-2	1.36%
INFOSYS LIMITED	1.15%
TATA CONSULTANCY SERVICES LTD.	1.08%
ITC - FV 1	1.01%
LARSEN&TUBRO	0.99%
KOTAK MAHINDRA BANK LIMITED_FV5	0.91%
AXIS BANK LIMITEDFV-2	0.73%
HINDUSTAN LEVER LTD.	0.70%
STATE BANK OF INDIAFV-1	0.50%
MARUTI UDYOG LTD.	0.45%
BAJAJ FINANCE LIMITED	0.44%
ASIAN PAINTS LIMITEDFV-1	0.37%
HCL TECHNOLOGIES LIMITED	0.30%
DIVIS LABORATORIES LIMITED	0.26%
MAHINDRA & MAHINDRA LTD.-FV5	0.25%
TITAN COMPANY LIMITED	0.24%
NESTLE INDIA LIMITED	0.24%
AUROBINDO PHARMA LIMITED	0.22%
HDFC LTD FV 2	0.22%
ULTRATECH CEMCO LTD	0.22%
POWER GRID CORP OF INDIA LTD	0.22%
NTPC LIMITED	0.21%
GUJARAT FLUOROCEMICALS LIMITED	0.19%
BHARAT PETROLEUM CORP. LTD.	0.19%
BRITANNIA INDUSTRIES LTD	0.17%
ONGCFV-5	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
TECH MAHINDRA LIMITEDFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.16%
HERO MOTOCORP LIMITED	0.16%
COAL INDIA LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
INDUSIND BANK LIMITED	0.12%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
BHARTI AIRTEL LIMITED	0.07%
Equity Total	19.08%
Money Market Total	13.11%
Current Assets	1.42%
Total	100.00%

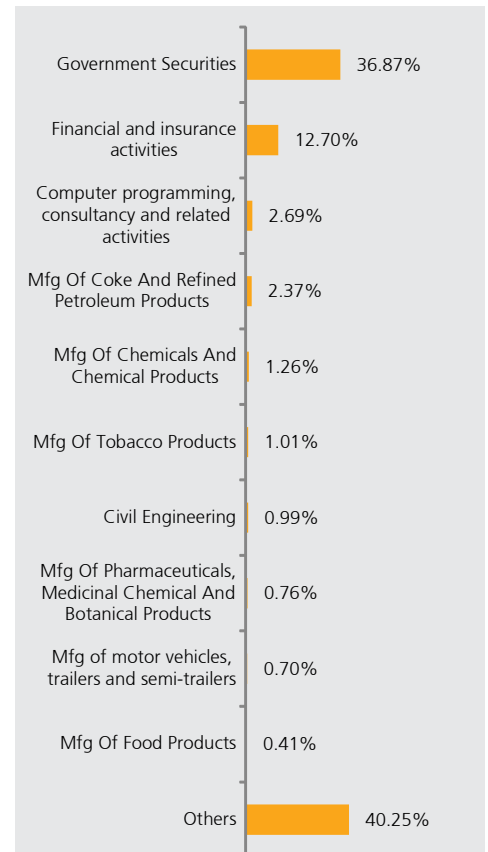
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹20.8810

Inception Date: 11th January 2010

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

AUM as on 31 October, 19: ₹ 3.67 Crs.

Modified Duration of Debt Portfolio: 5.80 years

YTM of Debt Portfolio: 6.88%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	68
MMI / Others	00-100	13

Returns

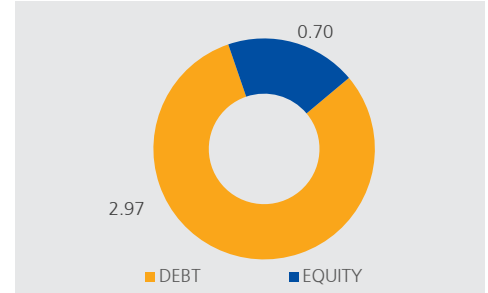
Period	Fund Returns	Index Returns
Last 1 Month	1.15%	1.68%
Last 6 Months	5.55%	6.51%
Last 1 Year	12.62%	13.85%
Last 2 Years	6.17%	7.57%
Last 3 Years	6.44%	8.28%
Since Inception	7.80%	8.56%

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

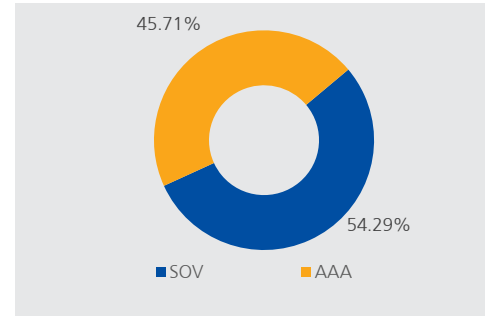
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.05%
8.30% NTPC NCD SR 67 15-01-2029	5.70%
8.40% PGCIL NCD 27-05-2022 L STRP D	5.67%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.93%
7.69% NABARD 29.05.2024 Series 20C	2.81%
Bonds/Debentures Total	25.15%
7.32% GOI CG 28-01-2024	13.52%
7.95% GOI CG 28-08-2032	6.94%
7.69% GOI CG 17-06-2043	5.65%
7.26% GOI 14-01-2029	5.62%
6.68% GOI CG 17-09-2031	4.57%
7.57% GOI CG 17-06-2033	3.00%
7.27% GOI 08.04.2026	2.53%
7.37% GOI 16-04-2023	1.02%
Gilts Total	42.86%
HDFC BANK LTD.FV-2	2.67%
RELIANCE INDUSTRIES LTD.	1.99%
ICICI BANK LTD.FV-2	1.32%
INFOSYS LIMITED	1.14%
TATA CONSULTANCY SERVICES LTD.	1.07%
ITC - FV 1	1.00%
KOTAK MAHINDRA BANK LIMITED_FV5	0.95%
LARSEN&TUBRO	0.95%
AXIS BANK LIMITEDFV-2	0.73%
HINDUSTAN LEVER LTD.	0.69%
STATE BANK OF INDIAFV-1	0.49%
MARUTI UDYOG LTD.	0.47%
BAJAJ FINANCE LIMITED	0.46%
ASIAN PAINTS LIMITEDFV-1	0.36%
HCL TECHNOLOGIES LIMITED	0.30%
DIVIS LABORATORIES LIMITED	0.28%
MAHINDRA & MAHINDRA LTD.-FV5	0.25%
NESTLE INDIA LIMITED	0.24%
AUROBINDO PHARMA LIMITED	0.23%
POWER GRID CORP OF INDIA LTD	0.22%
GUJARAT FLUOROchemicals LIMITED	0.21%
NTPC LIMITED	0.21%
HDFC LTD FV 2	0.20%
ULTRATECH CEMCO LTD	0.20%
BHARAT PETROLEUM CORP. LTD.	0.20%
TITAN COMPANY LIMITED	0.18%
ONGCFV-5	0.18%
BRITANNIA INDUSTRIES LTD	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
HERO MOTOCORP LIMITED	0.17%
TECH MAHINDRA LIMITEDFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
COAL INDIA LIMITED	0.13%
JSW STEEL LIMITED	0.13%
GAS AUTHORITY OF INDIA LTD.	0.13%
INDUSIND BANK LIMITED	0.13%
CIPLA LTD.	0.11%
HAVELLS INDIA LIMITED	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
BHARTI AIRTEL LIMITED	0.06%
Equity Total	19.14%
Money Market Total	10.94%
Current Assets	1.91%
Total	100.00%

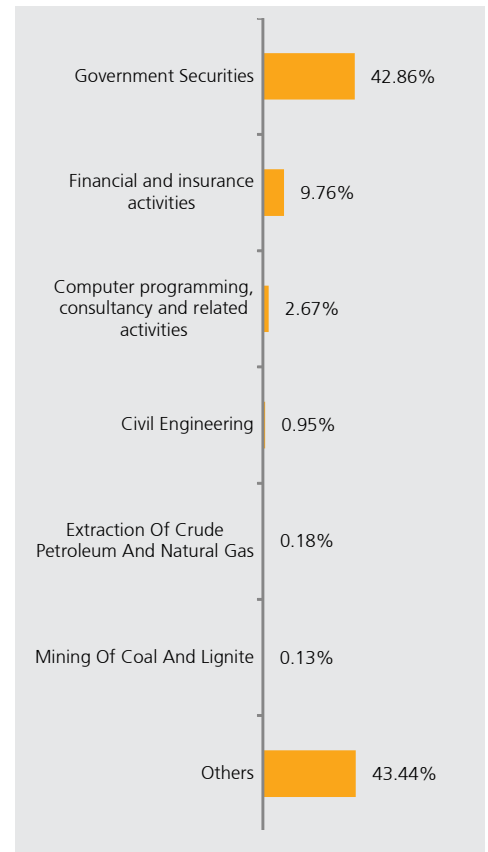
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹25.1740
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 31 October, 19: ₹ 30.85 Crs.
Modified Duration of Debt Portfolio: 5.89 years
YTM of Debt Portfolio: 6.85%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	85
MMI / Others	00-100	15

Returns

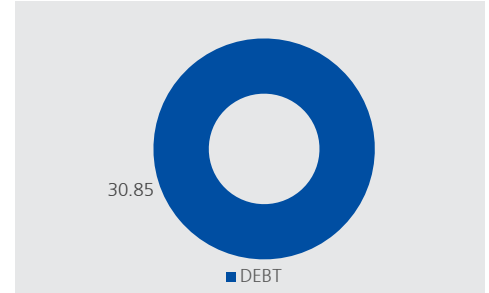
Period	Fund Returns	Index Returns
Last 1 Month	0.96%	1.15%
Last 6 Months	3.49%	7.65%
Last 1 Year	9.43%	13.55%
Last 2 Years	4.90%	7.48%
Last 3 Years	5.05%	7.40%
Since Inception	7.62%	7.94%

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

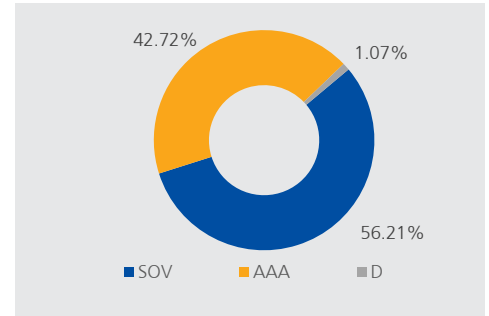
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.84%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.65%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.67%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.48%
8.30% NTPC NCD SR 67 15-01-2029	3.05%
7.93% PGCIL NCD 20-05-2028 STRPP L	2.98%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.05%
7.95% HDFC BK NCD 21-09-2026	0.99%
8.85% PGCIL NCD 19-10-2021 STRPP F	0.42%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.33%
Bonds/Debentures Total	29.46%
7.32% GOI CG 28-01-2024	13.93%
7.26% GOI 14-01-2029	9.59%
7.95% GOI CG 28-08-2032	8.68%
7.69% GOI CG 17-06-2043	7.13%
6.68% GOI CG 17-09-2031	5.71%
7.57% GOI CG 17-06-2033	3.79%
7.37% GOI 16-04-2023	3.28%
7.27% GOI 08.04.2026	3.16%
Gilts Total	55.27%
Money Market Total	13.59%
Current Assets	1.68%
Total	100.00%

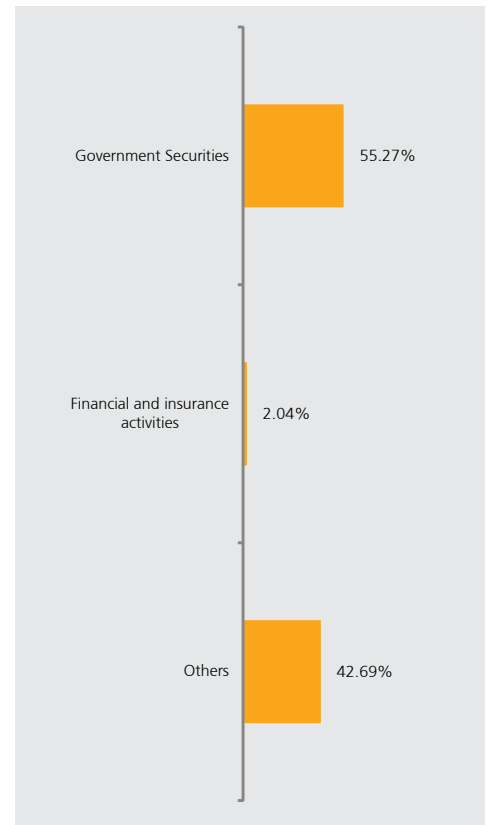
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhota
NAV as on 31 October, 19: ₹22.1570
Inception Date: 11th June 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 19: ₹ 45.69 Crs.
Modified Duration of Debt Portfolio:
 6.04 years
YTM of Debt Portfolio: 6.59%

Asset Allocation

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

Returns

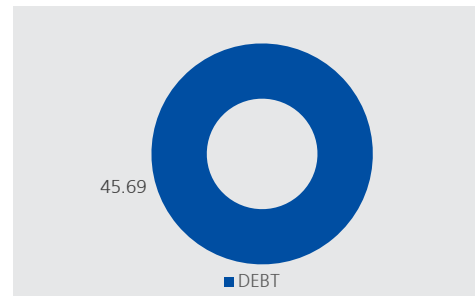
Period	Fund Returns	Index Returns
Last 1 Month	0.87%	0.95%
Last 6 Months	7.57%	7.72%
Last 1 Year	13.95%	13.54%
Last 2 Years	7.26%	7.54%
Last 3 Years	6.51%	6.97%
Since Inception	7.23%	8.43%

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

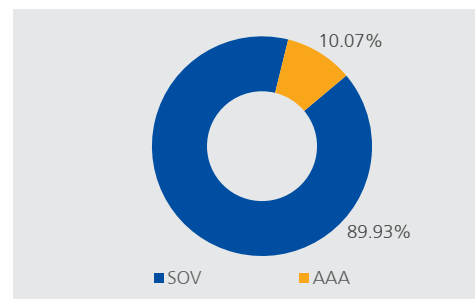
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	28.31%
7.32% GOI CG 28-01-2024	23.97%
7.95% GOI CG 28-08-2032	11.84%
7.37% GOI 16-04-2023	7.44%
7.69% GOI CG 17-06-2043	7.08%
7.27% GOI 08.04.2026	4.15%
7.57% GOI CG 17-06-2033	3.53%
6.68% GOI CG 17-09-2031	2.34%
Gilts Total	88.66%
Money Market Total	9.92%
Current Assets	1.42%
Total	100.00%

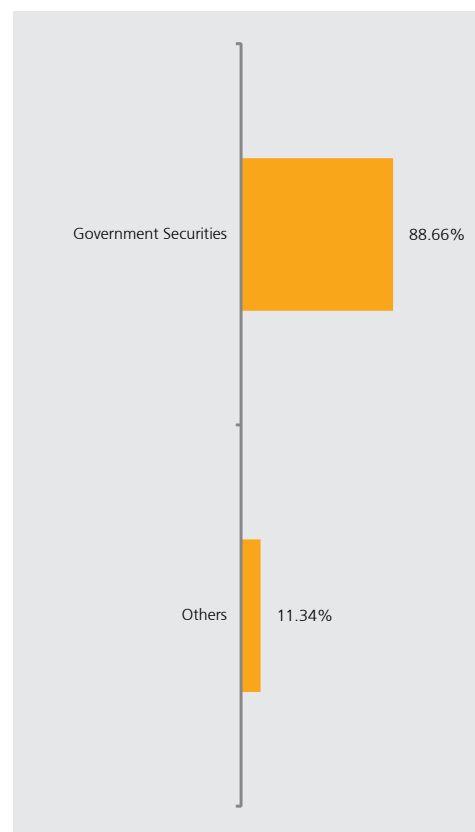
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹21.6932
Inception Date: 20th August 2009
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 19: ₹ 0.91 Crs.
Modified Duration of Debt Portfolio:
 6.06 years
YTM of Debt Portfolio: 6.59%

Asset Allocation

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

Returns

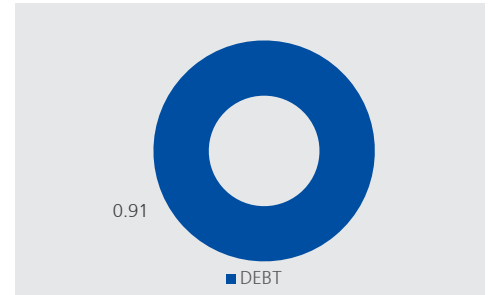
Period	Fund Returns	Index Returns
Last 1 Month	0.99%	0.95%
Last 6 Months	7.74%	7.72%
Last 1 Year	14.29%	13.54%
Last 2 Years	7.60%	7.54%
Last 3 Years	6.85%	6.97%
Since Inception	7.93%	7.90%

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

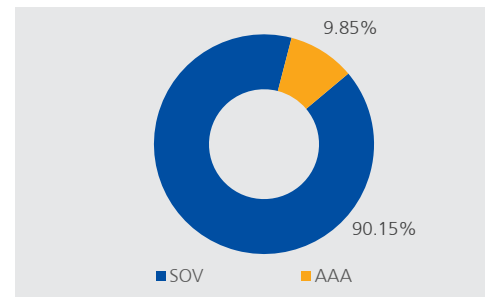
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	31.15%
7.32% GOI CG 28-01-2024	26.29%
7.95% GOI CG 28-08-2032	12.81%
7.37% GOI 16-04-2023	8.04%
7.69% GOI CG 17-06-2043	7.87%
7.27% GOI 08.04.2026	4.60%
7.57% GOI CG 17-06-2033	4.17%
6.68% GOI CG 17-09-2031	2.60%
Gilts Total	97.54%
Money Market Total	10.66%
Current Assets	-8.20%
Total	100.00%

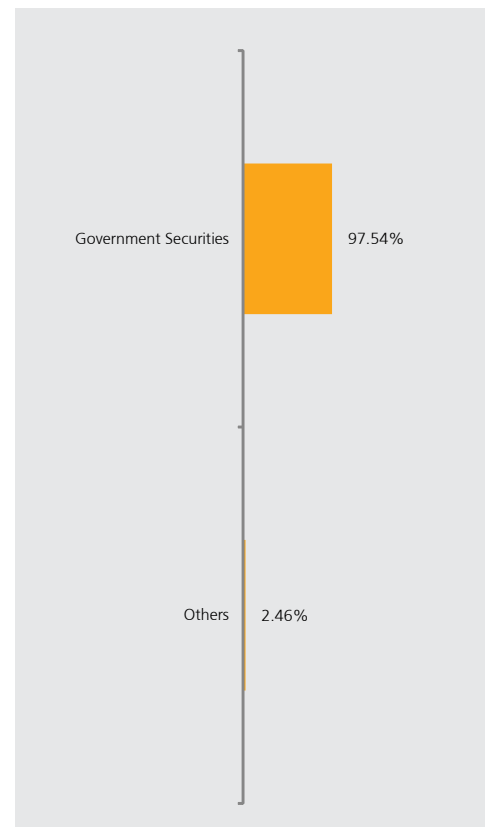
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Gilt Fund 1 (ULIF06401/03/08PGILTFUN01121)

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹22.3425
Inception Date: 19th March 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 19: ₹ 0.05 Crs.
Modified Duration of Debt Portfolio:
 6.07 years
YTM of Debt Portfolio: 6.59%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	86
MMI / Others	00-100	14

Returns

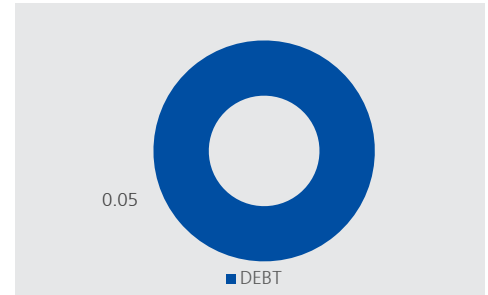
Period	Fund Returns	Index Returns
Last 1 Month	0.89%	0.95%
Last 6 Months	7.68%	7.72%
Last 1 Year	14.18%	13.54%
Last 2 Years	7.51%	7.54%
Last 3 Years	6.66%	6.97%
Since Inception	7.16%	7.90%

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

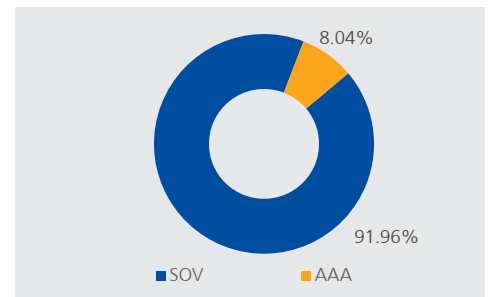
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	28.66%
7.32% GOI CG 28-01-2024	24.22%
7.95% GOI CG 28-08-2032	11.37%
7.69% GOI CG 17-06-2043	6.76%
7.37% GOI 16-04-2023	6.61%
6.68% GOI CG 17-09-2031	4.16%
7.57% GOI CG 17-06-2033	2.22%
7.27% GOI 08.04.2026	2.21%
Gilts Total	86.21%
Money Market Total	7.54%
Current Assets	6.25%
Total	100.00%

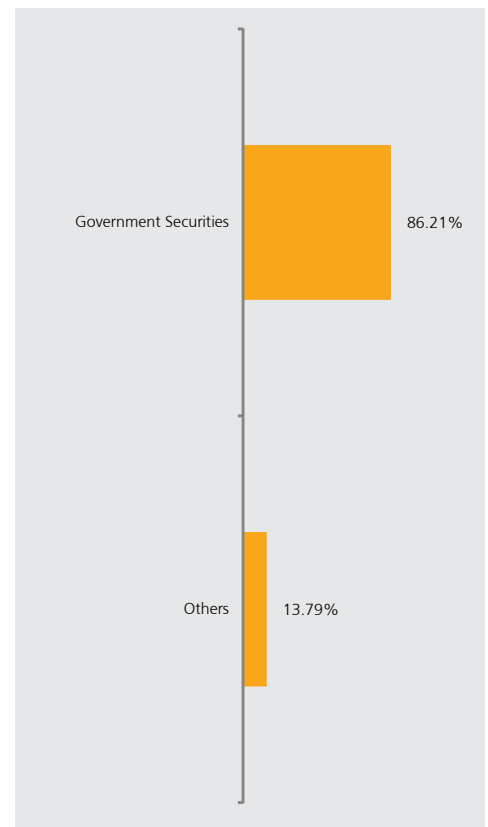
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhota
NAV as on 31 October, 19: ₹22.3439
Inception Date: 27th February 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 19: ₹ 0.44 Crs.
Modified Duration of Debt Portfolio:
6.01 years
YTM of Debt Portfolio: 6.58%

Asset Allocation

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

Returns

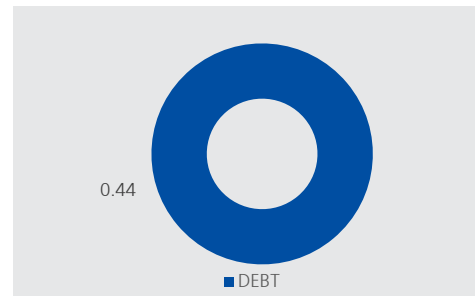
Period	Fund Returns	Index Returns
Last 1 Month	0.87%	0.95%
Last 6 Months	7.62%	7.72%
Last 1 Year	14.09%	13.54%
Last 2 Years	7.37%	7.54%
Last 3 Years	6.59%	6.97%
Since Inception	7.12%	7.77%

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

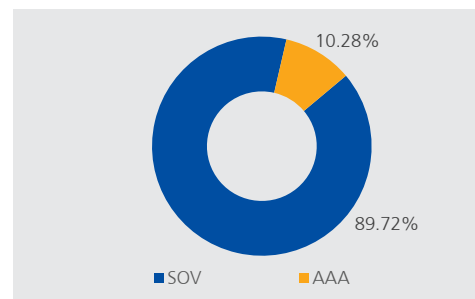
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	28.25%
7.32% GOI CG 28-01-2024	24.93%
7.95% GOI CG 28-08-2032	12.14%
7.37% GOI 16-04-2023	7.29%
7.69% GOI CG 17-06-2043	6.74%
7.27% GOI 08.04.2026	4.00%
7.57% GOI CG 17-06-2033	3.56%
6.68% GOI CG 17-09-2031	2.44%
Gilts Total	89.36%
Money Market Total	10.24%
Current Assets	0.40%
Total	100.00%

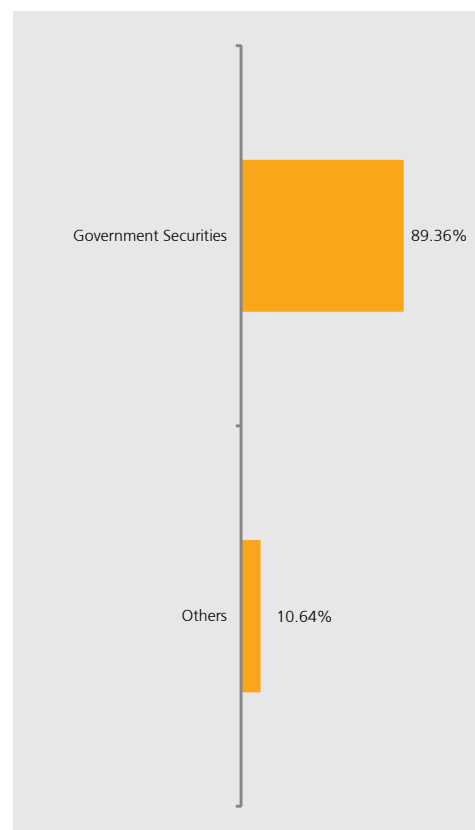
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhota
NAV as on 31 October, 19: ₹25.9350
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 31 October, 19: ₹ 3.07 Crs.
Modified Duration of Debt Portfolio:
 0.26 years
YTM of Debt Portfolio: 5.45%

Asset Allocation

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

Returns

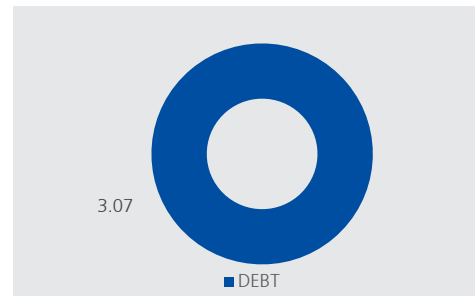
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.50%
Last 6 Months	2.35%	3.33%
Last 1 Year	5.14%	6.91%
Last 2 Years	5.27%	6.83%
Last 3 Years	5.29%	6.69%
Since Inception	6.45%	7.18%

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

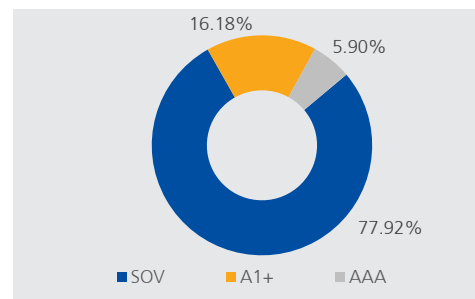
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.01%
Current Assets	-0.01%
Total	100.00%

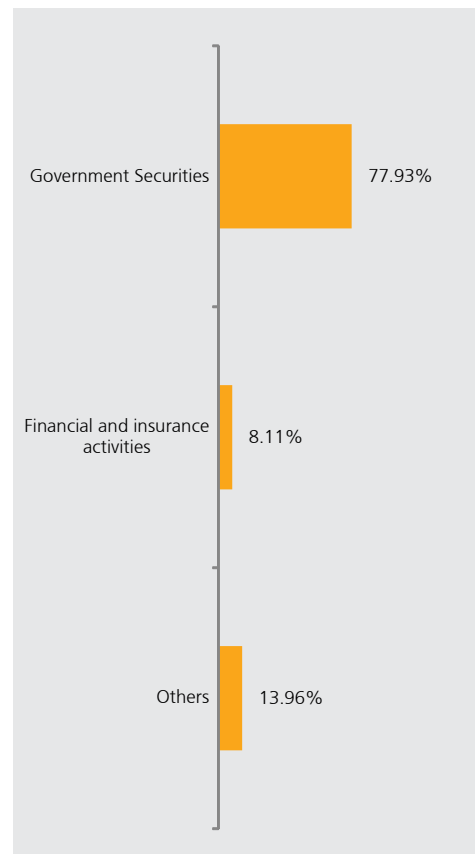
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹26.1098
Inception Date: 8th November 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 31 October, 19: ₹ 2.82 Crs.
Modified Duration of Debt Portfolio:
0.29 years
YTM of Debt Portfolio: 5.33%

Asset Allocation

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

Returns

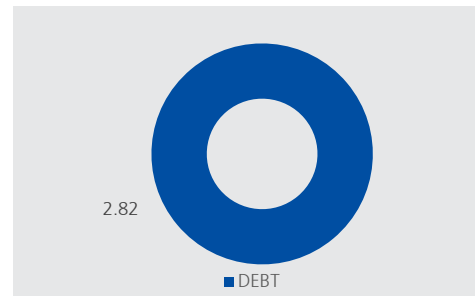
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.50%
Last 6 Months	2.35%	3.33%
Last 1 Year	5.12%	6.91%
Last 2 Years	5.28%	6.83%
Last 3 Years	5.26%	6.69%
Since Inception	6.80%	7.41%

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

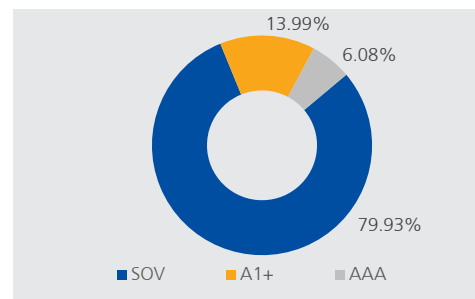
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.69%
Current Assets	-0.69%
Total	100.00%

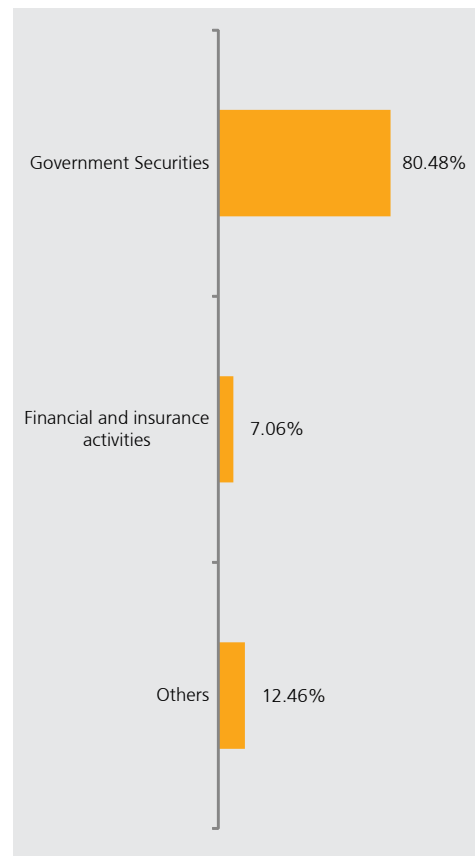
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹23.3592
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 19: ₹ 257.07 Crs.
Modified Duration of Debt Portfolio: 5.68 years
YTM of Debt Portfolio: 6.82%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	89
MMI / Others	00-25	11

Returns

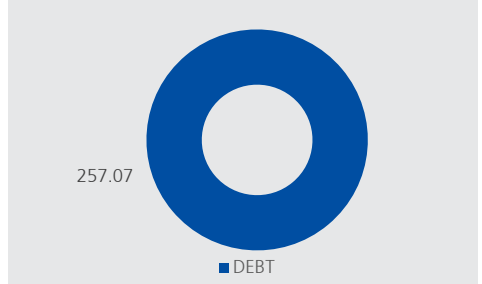
Period	Fund Returns	Index Returns
Last 1 Month	1.01%	1.15%
Last 6 Months	4.50%	7.65%
Last 1 Year	8.75%	13.55%
Last 2 Years	4.21%	7.48%
Last 3 Years	4.51%	7.40%
Since Inception	7.73%	8.21%

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

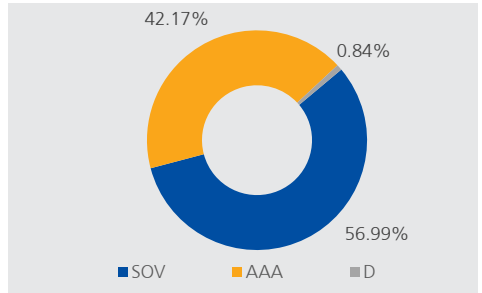
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.88%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.13%
8.30% NTPC NCD SR 67 15-01-2029	4.60%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.68%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.40%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.89%
7.69% NABARD 29.05.2024 Series 20C	1.52%
8.40% IRFC NCD 08-01-2029 SR 130	1.23%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.15%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.82%
8.45% IRFC NCD 04-12-2028 SR129	0.66%
8.58% HDFC NCD 18-03-2022 SR V0003	0.49%
7.95% HDFC BK NCD 21-09-2026	0.44%
9.45% LICHFL NCD 30-01-2022	0.41%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.12%
7.33% IRFC NCD 28-08-2027 SR123	0.11%
Bonds/Debentures Total	32.81%
7.32% GOI CG 28-01-2024	13.98%
7.26% GOI 14-01-2029	8.91%
7.95% GOI CG 28-08-2032	8.65%
7.69% GOI CG 17-06-2043	7.08%
6.68% GOI CG 17-09-2031	5.69%
7.57% GOI CG 17-06-2033	3.80%
7.27% GOI 08.04.2026	3.15%
7.37% GOI 16-04-2023	2.90%
6.65% GOI 09-04-2020	1.56%
Gilts Total	55.75%
Money Market Total	9.26%
Current Assets	2.19%
Total	100.00%

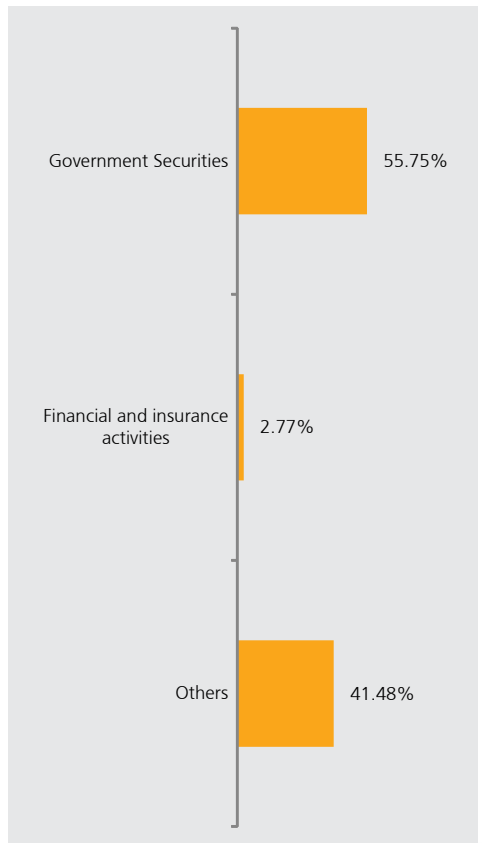
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia

NAV as on 31 October, 19: ₹23.5833

Inception Date: 20th August 2009

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 31 October, 19: ₹ 1.46 Crs.

Modified Duration of Debt Portfolio: 5.78 years

YTM of Debt Portfolio: 6.85%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	88
MMI / Others	00-100	12

Returns

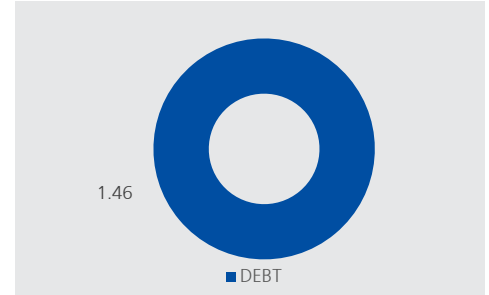
Period	Fund Returns	Index Returns
Last 1 Month	1.07%	1.15%
Last 6 Months	4.82%	7.65%
Last 1 Year	10.85%	13.55%
Last 2 Years	5.69%	7.48%
Last 3 Years	5.83%	7.40%
Since Inception	7.81%	8.33%

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

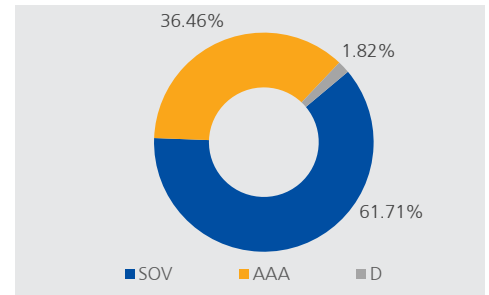
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.88%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.13%
8.30% NTPC NCD SR 67 15-01-2029	4.60%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.68%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.40%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.89%
7.69% NABARD 29.05.2024 Series 20C	1.52%
8.40% IRFC NCD 08-01-2029 SR 130	1.23%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.15%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.82%
8.45% IRFC NCD 04-12-2028 SR129	0.66%
8.58% HDFC NCD 18-03-2022 SR V0003	0.49%
7.95% HDFC BK NCD 21-09-2026	0.44%
9.45% LICHFL NCD 30-01-2022	0.41%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.12%
7.33% IRFC NCD 28-08-2027 SR123	0.11%
Bonds/Debentures Total	32.81%
7.32% GOI CG 28-01-2024	12.58%
7.26% GOI 14-01-2029	8.40%
7.95% GOI CG 28-08-2032	8.37%
7.37% GOI 16-04-2023	8.25%
7.69% GOI CG 17-06-2043	6.76%
6.68% GOI CG 17-09-2031	5.97%
7.57% GOI CG 17-06-2033	4.16%
7.27% GOI 08.04.2026	3.28%
Gilts Total	57.78%
Money Market Total	5.19%
Current Assets	4.23%
Total	100.00%

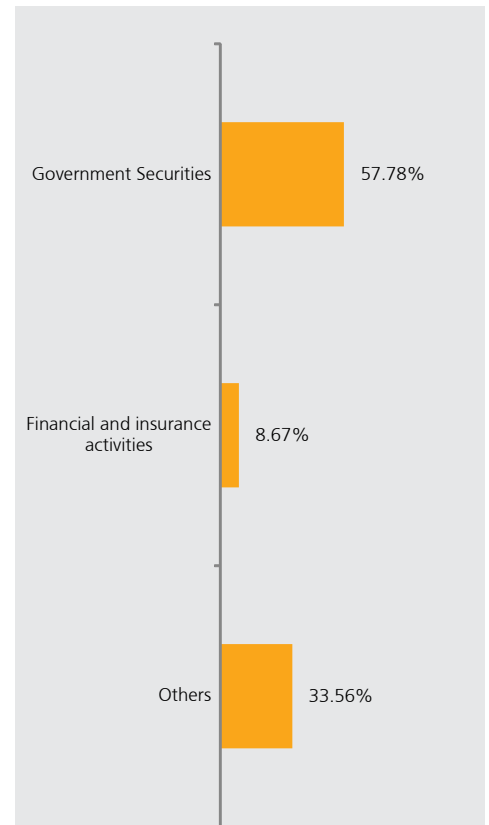
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Corporate Bond Fund 1 (ULIF01901/03/08PCORBOND01121)

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹24.9325
Inception Date: 19th March 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 19: ₹ 0.15 Crs.
Modified Duration of Debt Portfolio: 6.03 years
YTM of Debt Portfolio: 6.56%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	88
MMI / Others	00-100	12

Returns

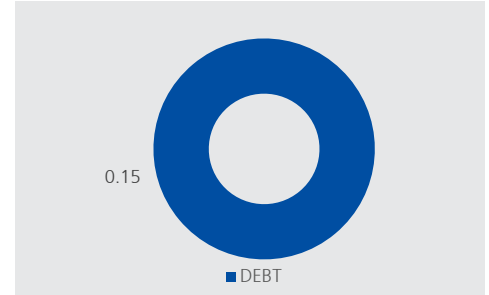
Period	Fund Returns	Index Returns
Last 1 Month	0.90%	1.15%
Last 6 Months	7.56%	7.65%
Last 1 Year	13.83%	13.55%
Last 2 Years	7.43%	7.48%
Last 3 Years	6.73%	7.40%
Since Inception	8.18%	7.93%

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

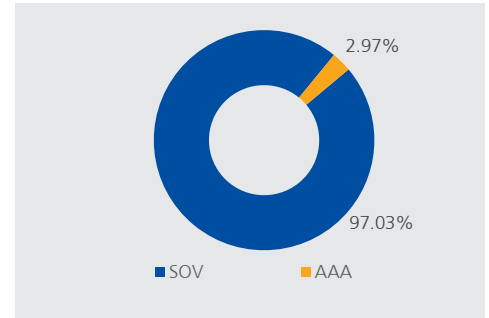
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	25.71%
7.37% GOI 16-04-2023	22.32%
7.32% GOI CG 28-01-2024	9.46%
7.69% GOI CG 17-06-2043	8.30%
7.95% GOI CG 28-08-2032	7.68%
6.68% GOI CG 17-09-2031	7.01%
7.57% GOI CG 17-06-2033	4.09%
7.27% GOI 08.04.2026	3.39%
6.68% GOI CG 17-09-2031	7.42%
Gilts Total	87.96%
Money Market Total	2.69%
Current Assets	9.35%
Total	100.00%

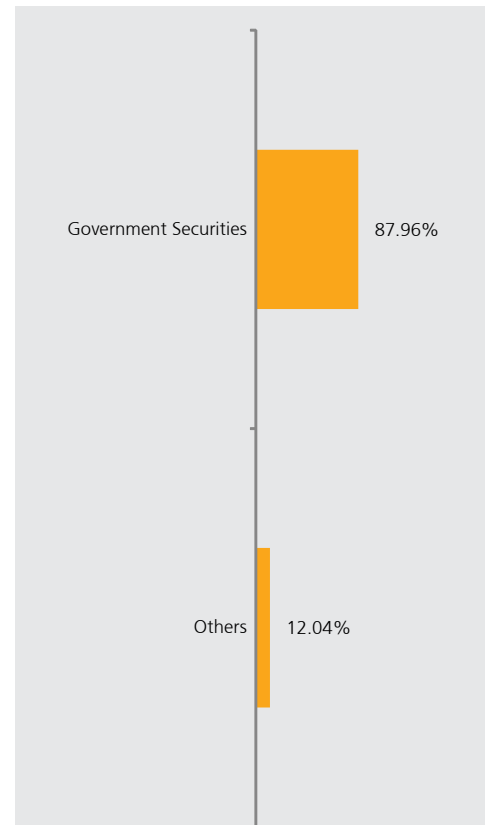
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹24.9727
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 19: ₹ 0.82 Crs.
Modified Duration of Debt Portfolio: 5.93 years
YTM of Debt Portfolio: 6.55%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	84
MMI / Others	00-100	16

Returns

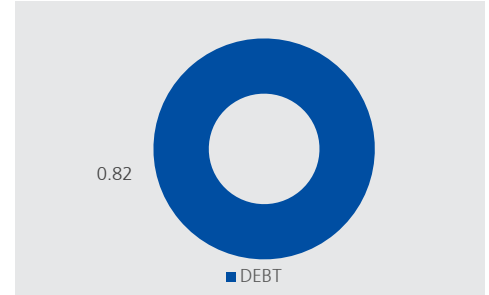
Period	Fund Returns	Index Returns
Last 1 Month	0.86%	1.15%
Last 6 Months	7.58%	7.65%
Last 1 Year	13.55%	13.55%
Last 2 Years	6.84%	7.48%
Last 3 Years	6.32%	7.40%
Since Inception	8.15%	7.89%

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

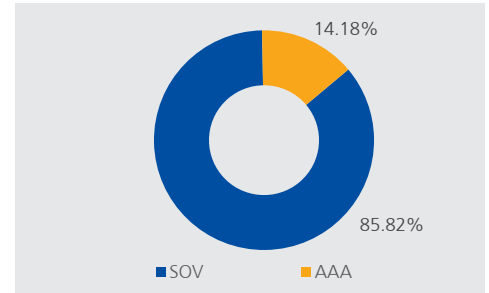
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	23.75%
7.37% GOI 16-04-2023	22.09%
7.32% GOI CG 28-01-2024	9.51%
7.95% GOI CG 28-08-2032	8.78%
7.69% GOI CG 17-06-2043	7.01%
6.68% GOI CG 17-09-2031	5.74%
7.57% GOI CG 17-06-2033	3.71%
7.27% GOI 08.04.2026	3.18%
Gilts Total	83.78%
Money Market Total	13.84%
Current Assets	2.39%
Total	100.00%

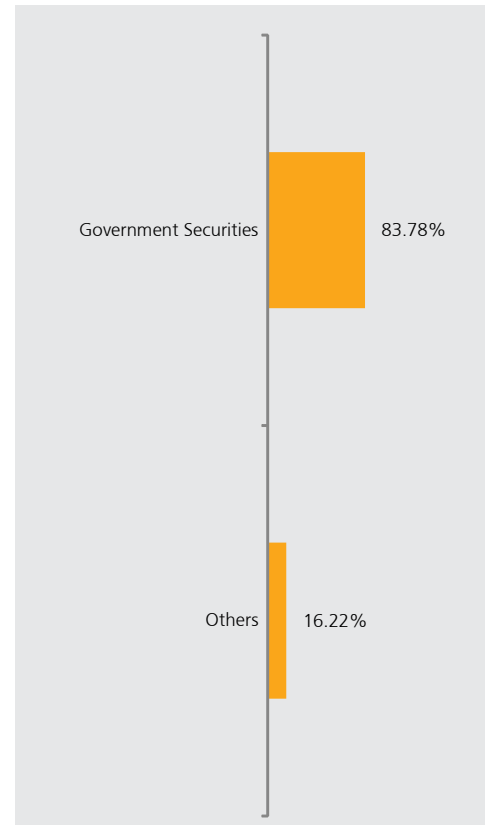
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹16.1863

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 31 October, 19: ₹ 67.60 Crs.

Modified Duration of Debt Portfolio:

5.65 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	87
MMI / Others	00-90	13

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.00%	-
Last 6 Months	7.05%	-
Last 1 Year	12.69%	-
Last 2 Years	6.28%	-
Last 3 Years	5.89%	-
Since Inception	7.48%	-

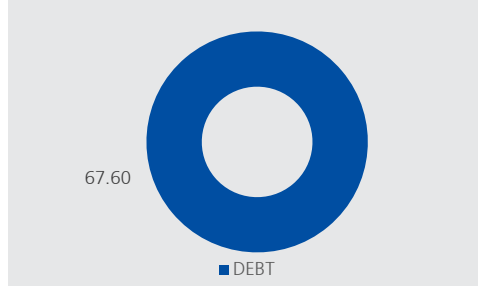
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Portfolio

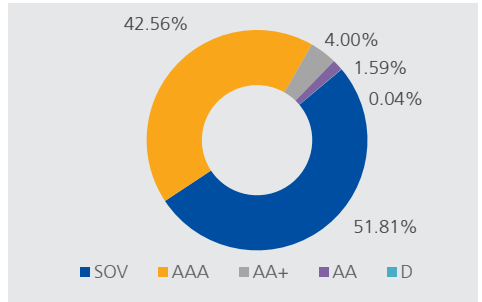
Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	6.09%
7.95% HDFC BK NCD 21-09-2026	5.27%
9.00% IHFL NCD 30-06-2026	3.92%
7.33% IRFC NCD 28-08-2027 SR123	3.64%
8.85% PGCIL NCD 19-10-2021 STRPP F	3.08%
9.00% NTPC NCD 25-01-2023 XLII-I	2.05%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.77%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.59%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.58%
9.55% HINDALCO NCD 25-04-2022	1.56%
8.30% NTPC NCD SR 67 15-01-2029	1.55%
8.40% IRFC NCD 08-01-2029 SR 130	1.25%
8.80% PGCIL NCD 13-03-2023 XLII	0.79%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.63%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.61%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.60%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.30%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.04%

Bonds/Debentures Total	36.32%
7.32% GOI CG 28-01-2024	11.93%
7.95% GOI CG 28-08-2032	8.65%
7.26% GOI 14-01-2029	8.33%
7.69% GOI CG 17-06-2043	7.08%
6.68% GOI CG 17-09-2031	5.69%
7.57% GOI CG 17-06-2033	3.76%
7.27% GOI 08.04.2026	3.15%
7.37% GOI 16-04-2023	2.12%
Gilts Total	50.71%
Money Market Total	10.85%
Current Assets	2.12%
Total	100.00%

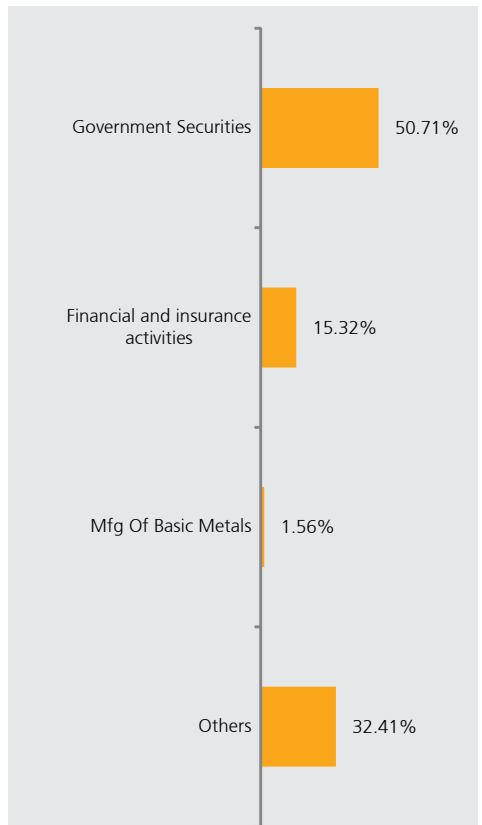
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹20.9107
Inception Date: 11th June 2008
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 October, 19: ₹ 172.44 Crs.
Modified Duration of Debt Portfolio:
0.24 years
YTM of Debt Portfolio: 6.09%

Asset Allocation

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

Returns

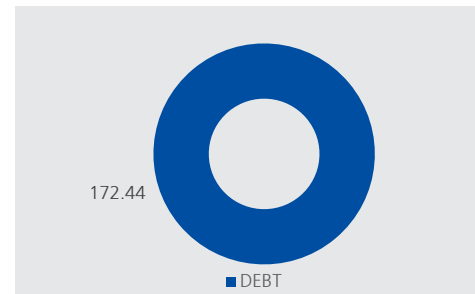
Period	Fund Returns	Index Returns
Last 1 Month	0.41%	0.50%
Last 6 Months	2.67%	3.33%
Last 1 Year	2.20%	6.91%
Last 2 Years	2.25%	6.83%
Last 3 Years	3.47%	6.72%
Since Inception	6.69%	7.40%

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

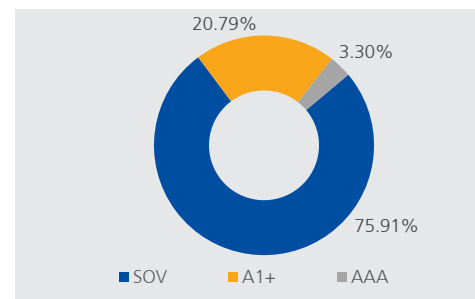
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.90%
Current Assets	0.10%
Total	100.00%

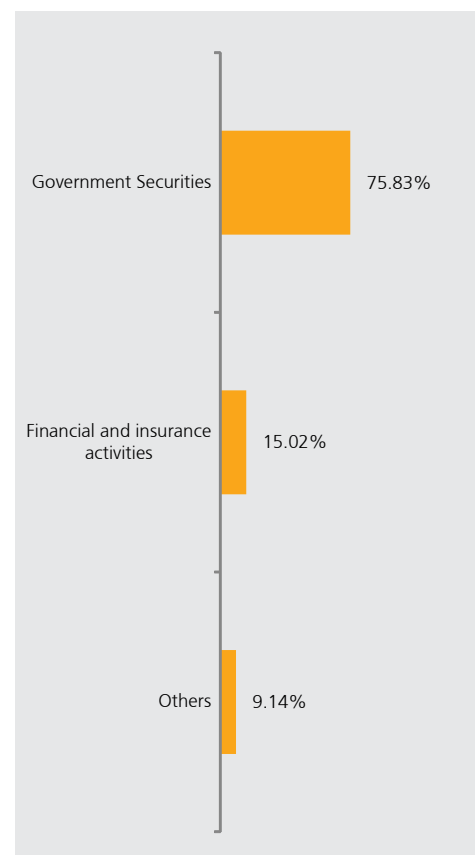
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Money Market Fund 2 (ULIF03919/03/09LMMONMRKT02121)

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹20.3622
Inception Date: 20th August 2009
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 October, 19: ₹ 1.70 Crs.
Modified Duration of Debt Portfolio:
0.21 years
YTM of Debt Portfolio: 5.95%

Asset Allocation

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

Returns

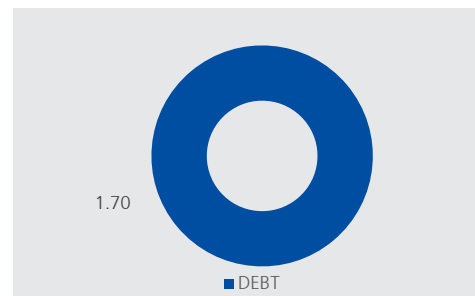
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.50%
Last 6 Months	2.90%	3.33%
Last 1 Year	2.45%	6.91%
Last 2 Years	2.35%	6.83%
Last 3 Years	3.58%	6.72%
Since Inception	6.57%	7.74%

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

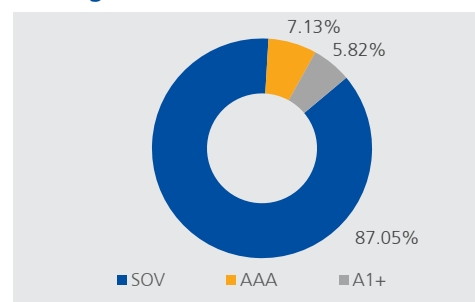
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.63%
Current Assets	0.37%
Total	100.00%

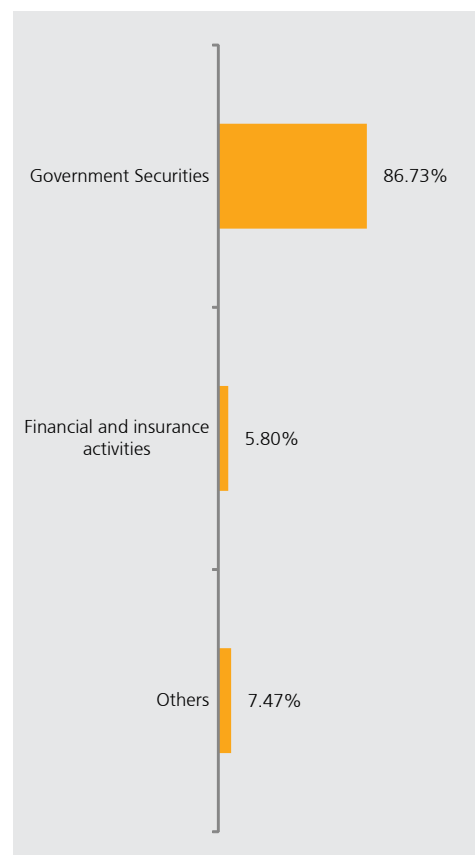
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹18.2038
Inception Date: 11th January 2010
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 October, 19: ₹ 6.99 Crs.
Modified Duration of Debt Portfolio:
0.21 years
YTM of Debt Portfolio: 6.26%

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	0.41%	0.50%
Last 6 Months	2.72%	3.33%
Last 1 Year	1.91%	6.91%
Last 2 Years	1.96%	6.83%
Last 3 Years	3.27%	6.72%
Since Inception	6.30%	7.59%

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

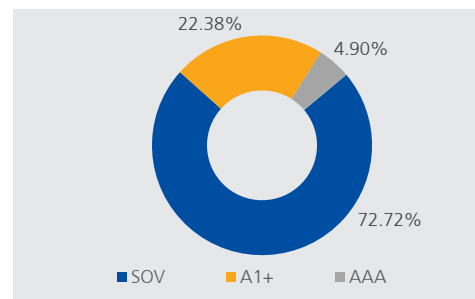
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.81%
Current Assets	-0.81%
Total	100.00%

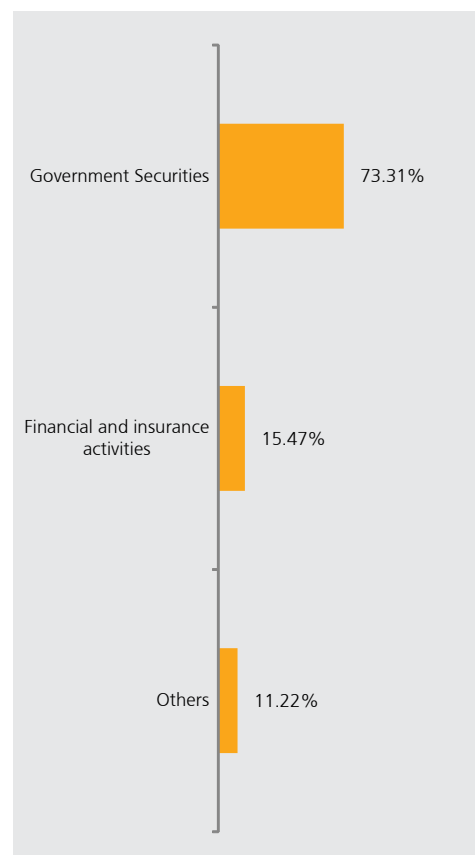
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹21.2963
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 31 October, 19: ₹ 0.46 Crs.
Modified Duration of Debt Portfolio:
0.28 years
YTM of Debt Portfolio: 5.38%

Asset Allocation

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

Returns

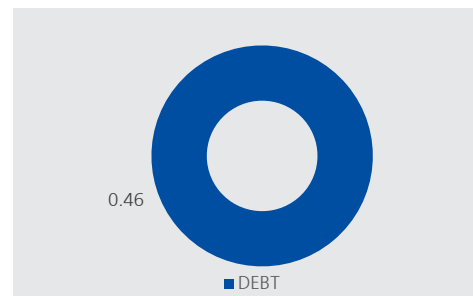
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.50%
Last 6 Months	2.68%	3.33%
Last 1 Year	1.90%	6.91%
Last 2 Years	2.18%	6.83%
Last 3 Years	3.39%	6.72%
Since Inception	6.68%	7.44%

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

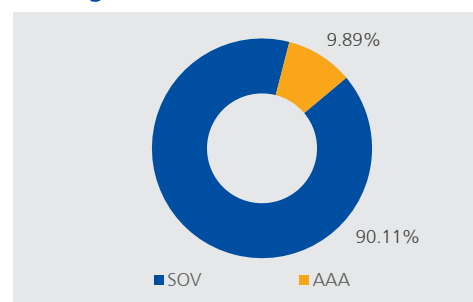
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.94%
Current Assets	0.06%
Total	100.00%

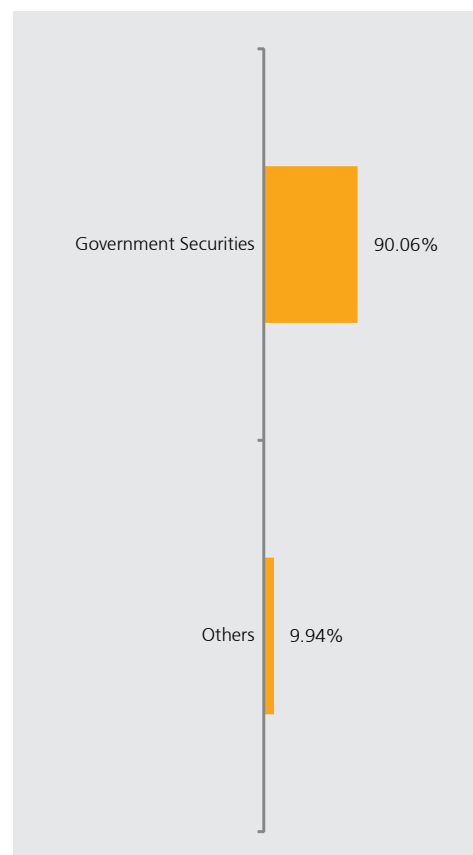
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Highest NAV Guarantee Fund 1 (ULIF05612/02/10LHNAV/GUA01121)

Fund Report as on 31st October 2019

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. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹17.9356

Highest NAV locked as on 29th Jan 2018: ₹17.9356

Inception Date: 15th February 2010

Benchmark: N.A

AUM as on 31 October, 19: ₹ 447.72 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	68
MMI / Others	00-100	32

Returns

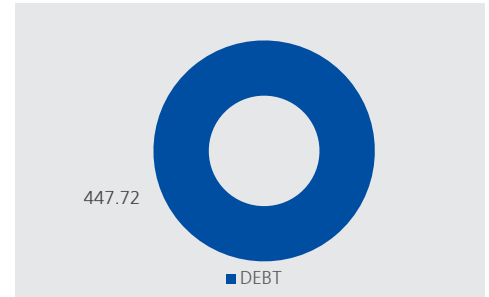
Period	Fund Returns	Index Returns
Last 1 Month	0.37%	-
Last 6 Months	2.90%	-
Last 1 Year	6.96%	-
Last 2 Years	4.15%	-
Last 3 Years	8.01%	-
Since Inception	6.20%	-

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

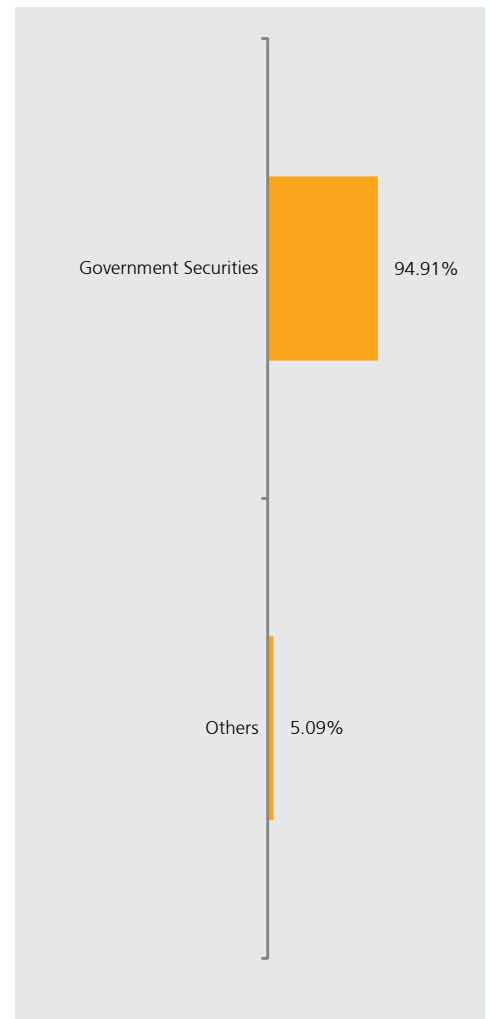
Portfolio

Name of Instrument	% to AUM
6.35% GOI 2020	43.63%
6.65% GOI 09-04-2020	13.48%
8.57% WESTBENGAL SDL 16.02.2020	10.12%
8.53% Maharashtra SDL 10-03-2020	1.13%
Gilts Total	68.36%
Money Market Total	30.51%
Current Assets	1.12%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Palak Shah (Equity)
& Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹14.8623

Highest NAV locked as on 28th Aug

2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 31 October, 19: ₹ 136.73 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	71
Gsec / Debt	00-00	-
MMI / Others	00-100	29

Returns

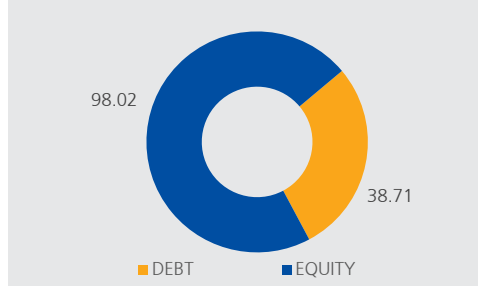
Period	Fund Returns	Index Returns
Last 1 Month	2.39%	-
Last 6 Months	-1.74%	-
Last 1 Year	4.10%	-
Last 2 Years	3.86%	-
Last 3 Years	7.51%	-
Since Inception	4.43%	-

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

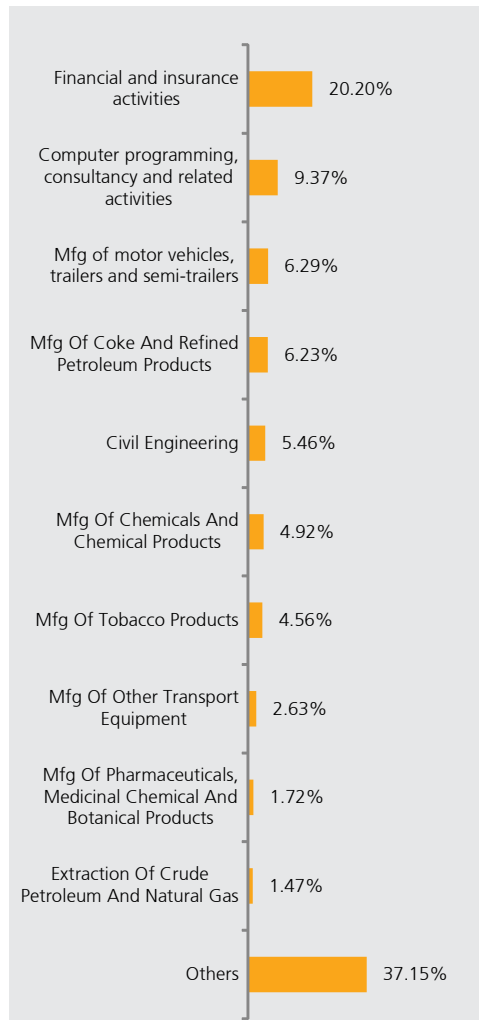
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.23%
LARSEN&TUBRO	5.46%
HDFC BANK LTD.FV-2	4.63%
ITC - FV 1	4.56%
INFOSYS LIMITED	4.33%
TATA CONSULTANCY SERVICES LTD.	3.96%
MARUTI UDYOG LTD.	3.34%
HDFC LTD FV 2	3.22%
HINDUSTAN LEVER LTD.	3.22%
ICICI BANK LTD.FV-2	2.60%
BHARTI AIRTEL LIMITED	2.34%
MAHINDRA & MAHINDRA LTD.-FV5	1.87%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.72%
ASIAN PAINTS LIMITEDFV-1	1.70%
NTPC LIMITED	1.69%
POWER GRID CORP OF INDIA LTD	1.68%
KOTAK MAHINDRA BANK LIMITED_FV5	1.63%
ONGCFV-5	1.47%
BAJAJ AUTO LTD	1.47%
HERO MOTOCORP LIMITED	1.16%
AXIS BANK LIMITEDFV-2	1.15%
TATA MOTORS LTD.FV-2	1.08%
HCL TECHNOLOGIES LIMITED	1.07%
TATA IRON & STEEL COMPANY LTD	1.07%
COAL INDIA LIMITED	1.04%
STATE BANK OF INDIAFV-1	1.02%
Vedanta Limited	1.01%
BAJAJ FINANCE LIMITED	0.83%
INDUSIND BANK LIMITED	0.58%
YES BANK LTD	0.11%
Equity Total	67.27%
Money Market Total	28.28%
Current Assets	4.45%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 19: ₹17.5045

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

Inception Date: 1st June 2011

Benchmark: N.A

AUM as on 31 October, 19: ₹ 18.86 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	90
Gsec / Debt	00-00	-
MMI / Others	00-100	10

Returns

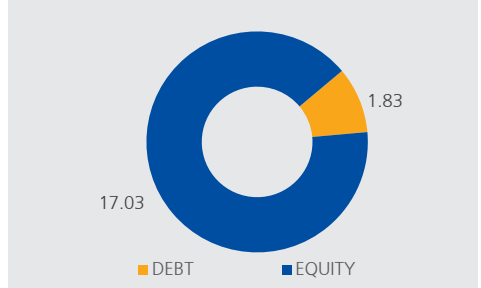
Period	Fund Returns	Index Returns
Last 1 Month	3.36%	-
Last 6 Months	0.54%	-
Last 1 Year	8.69%	-
Last 2 Years	5.88%	-
Last 3 Years	9.37%	-
Since Inception	6.89%	-

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

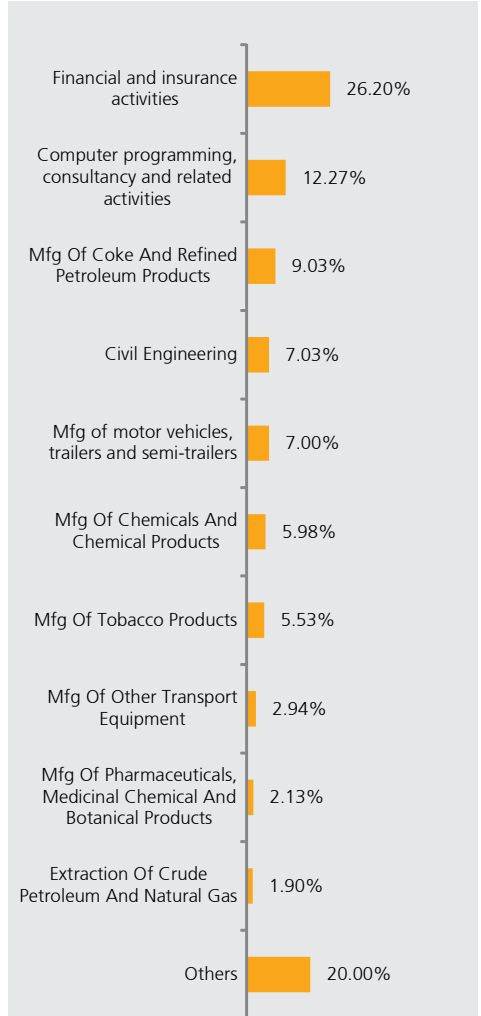
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.03%
LARSEN&TUBRO	7.03%
HDFC BANK LTD.FV-2	6.38%
INFOSYS LIMITED	5.63%
ITC - FV 1	5.53%
TATA CONSULTANCY SERVICES LTD.	5.16%
HDFC LTD FV 2	4.42%
HINDUSTAN LEVER LTD.	3.92%
MARUTI UDYOG LTD.	3.72%
ICICI BANK LTD.FV-2	3.58%
BHARTI AIRTEL LIMITED	2.25%
KOTAK MAHINDRA BANK LIMITED_FV5	2.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.13%
NTPC LIMITED	2.10%
MAHINDRA & MAHINDRA LTD.-FV5	2.09%
POWER GRID CORP OF INDIA LTD	2.08%
ASIAN PAINTS LIMITEDFV-1	2.06%
ONGCFV-5	1.90%
BAJAJ AUTO LTD	1.64%
AXIS BANK LIMITEDFV-2	1.57%
HCL TECHNOLOGIES LIMITED	1.48%
STATE BANK OF INDIAFV-1	1.41%
TATA IRON & STEEL COMPANY LTD	1.33%
HERO MOTOCORP LIMITED	1.30%
COAL INDIA LIMITED	1.29%
Vedanta Limited	1.26%
BAJAJ FINANCE LIMITED	1.22%
TATA MOTORS LTD.FV-2	1.19%
INDUSIND BANK LIMITED	0.82%
YES BANK LTD	0.16%
Equity Total	85.91%
Money Market Total	9.78%
Current Assets	4.32%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st October 2019

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. Gaurav Jakhotia
NAV as on 31 October, 19: ₹18.5980
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 31 October, 19: ₹ 347.53 Crs.
Modified Duration of Debt Portfolio: 0.15 years
YTM of Debt Portfolio: 5.89%

Asset Allocation

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

Returns

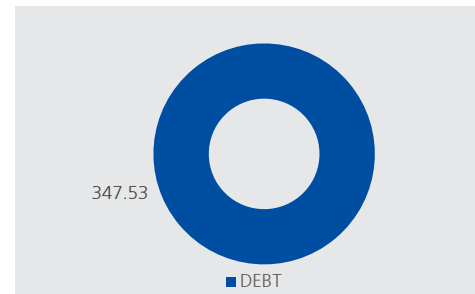
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	-
Last 6 Months	3.10%	-
Last 1 Year	6.50%	-
Last 2 Years	6.27%	-
Last 3 Years	6.25%	-
Since Inception	7.49%	-

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

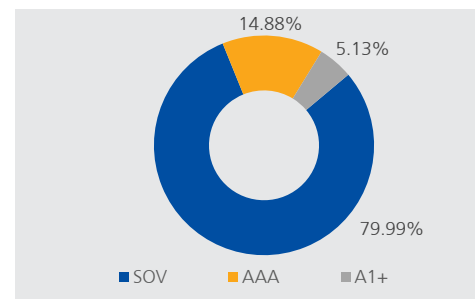
Portfolio

Name of Instrument	% to AUM
Money Market Total	101.40%
Current Assets	-1.40%
Total	100.00%

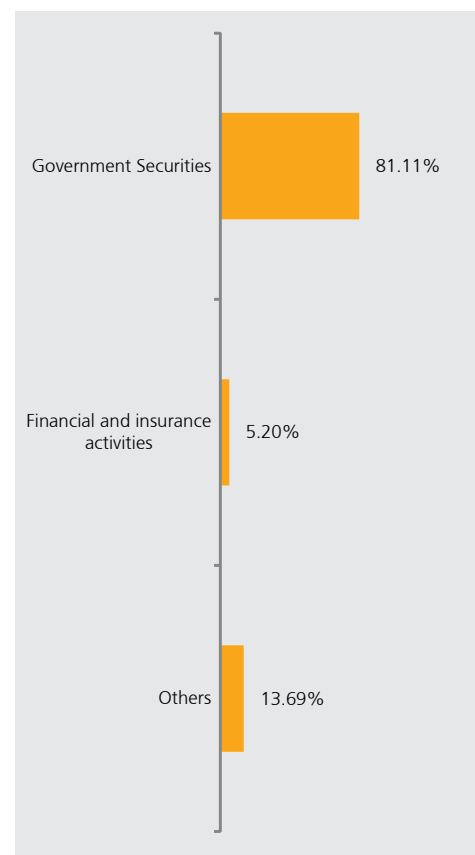
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

Investment Objective

NA

Fund Details

Fund Manager: Mr. Gaurav Jakhotia

NAV as on 31 October, 19: ₹14.7326

Inception Date: 14th January 2014

Benchmark: N.A

AUM as on 31 October, 19: ₹ 60.86 Crs.

Modified Duration of Debt Portfolio:

0.16 years

YTM of Debt Portfolio: 5.71%

Asset Allocation

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

Returns

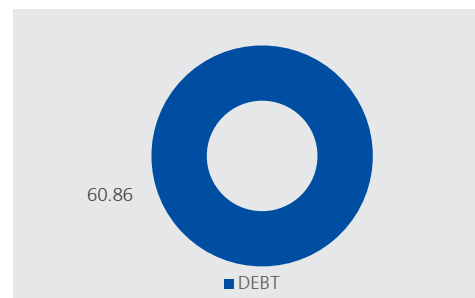
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	-
Last 6 Months	3.15%	-
Last 1 Year	6.51%	-
Last 2 Years	6.29%	-
Last 3 Years	6.28%	-
Since Inception	6.92%	-

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

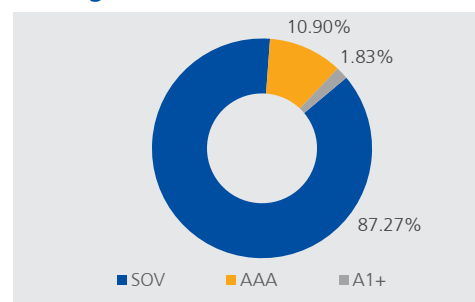
Portfolio

Name of Instrument	% to AUM
Money Market Total	101.73%
Current Assets	-1.73%
Total	100.00%

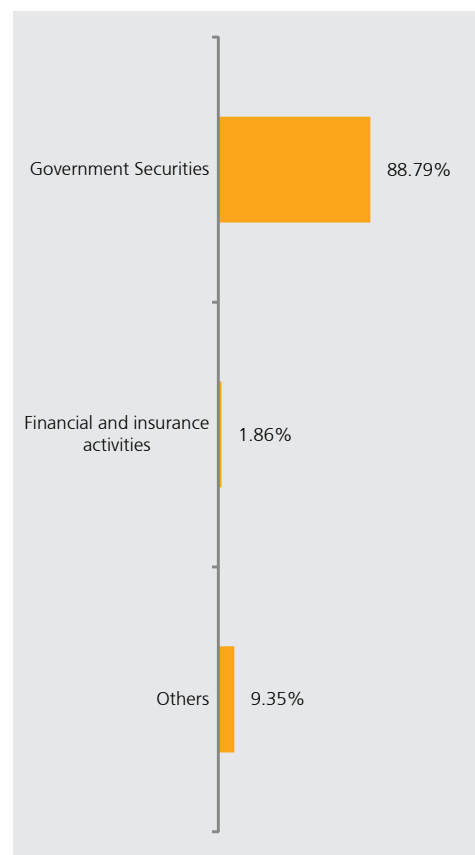
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2019

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.

Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 31 October, 19: ₹18.2113
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 31 October, 19: ₹ 47.29 Crs.
Modified Duration of Debt Portfolio:
 2.32 years
YTM of Debt Portfolio: 6.68%

Asset Allocation

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

Returns

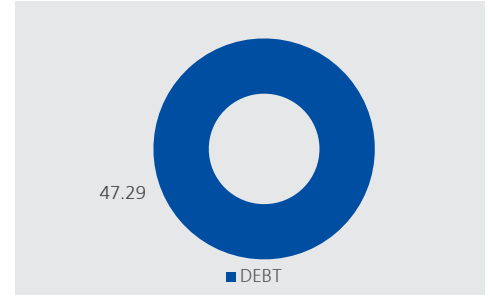
Period	Fund Returns	Index Returns
Last 1 Month	1.30%	-
Last 6 Months	5.95%	-
Last 1 Year	11.90%	-
Last 2 Years	6.79%	-
Last 3 Years	6.92%	-
Since Inception	8.19%	-

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

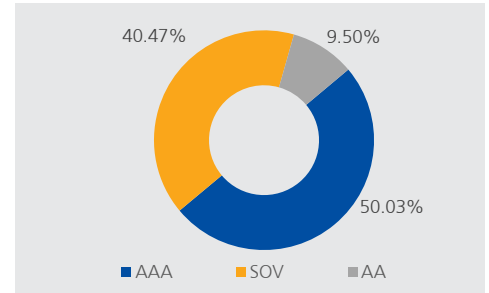
Portfolio

Name of Instrument	% to AUM
9.55% HINDALCO NCD 25-04-2022	8.90%
7.17% RIL NCD PPD SR D 08-11-2022	8.37%
9.00% NTPC NCD 25-01-2023 XLII-I	8.35%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.46%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.88%
9.45% LICHFL NCD 30-01-2022	5.15%
8.58% HDFC NCD 18-03-2022 SR V0003	3.97%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.53%
Bonds/Debentures Total	50.61%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.43%
8.95% MAHARASHTRA SDL 07/03/2022	9.40%
8.85% SGOK SDL 2022 Jul 18	6.72%
7.32% GOI CG 28-01-2024	2.64%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.97%
6.65% GOI 09-04-2020	0.74%
Gilts Total	37.91%
Money Market Total	5.16%
Current Assets	6.32%
Total	100.00%

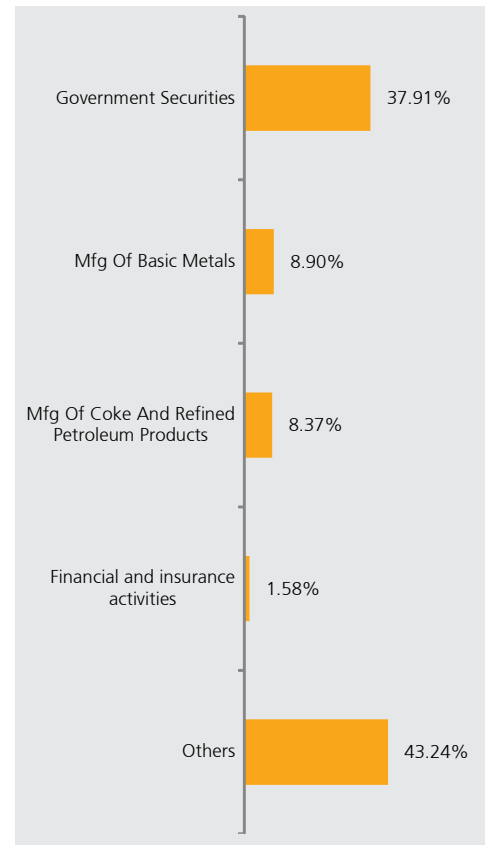
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



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	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF02710/06/08LINFRAS01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF04401/01/10LINFRAS02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06601/01/10PINFRAS02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06101/02/08HINFRAS01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Hybrid	Palak Shah	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01701/02/08HSRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhota

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 Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Gaurav Jakhotia
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF06401/03/08PGILTFUN01121	Pension Gilt Fund 1	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF01901/03/08PCORBOND01121	Pension Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF06301/02/08HCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05612/02/10LHNAVGUIA01121	Life Highest NAV Guarantee Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Gaurav Jakhotia

Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited). IRDAI Registration No: 121. Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400710. For more information or any grievance, 1. Call us between 9am to 6pm, Monday to Saturday on Call Centre number - 3033 8181 (Local call charges apply) or our Toll Free Number 1800 300 08181 or 2. Visit us at www.reliancenipponlife.com or 3. Email us at: rnlife.customerservice@relianceada.com. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license.

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