

# ANALYST

# JULY

# 2020



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# INVESTMENT INSIGHT

Fund Report as on 30th June 2020

## Equity Markets

Indian equity markets got its mojo back with Benchmark Index Nifty appreciating by 7.5% and outperformed the region, and breached the level last seen in March even as Covid-19 cases / deaths in India continued to rise (3x vs May end, now >500k cases / >16k deaths).

On the global front, US markets were again jittery as daily new cases hit an all-time high while China passed the controversial national security law for Hong Kong even as US prepared to pare back Hong Kong's special status.

On the domestic front, due to steady uptick in Covid-19 cases, most Indian states announced further extension of lockdowns. India's sovereign rating was reviewed and all 3 major rating agencies still rated India as investment grade with stable or negative outlook.

Despite the headwinds, Indian markets continued to rise due to high foreign inflows and domestic institutional buying. Majority of gains for the month were led by financial services sector (NSE Bank Nifty Index +11% for the month) and Reliance Industries (+16% for June month) which eventually was able to sell over 25% stake in Jio platform and raise Rs 117,588 crs.

Economic forecast for India remain subdued with

1. IMF revised India's GDP growth forecast with deeper 4.5% contraction (vs -1.9% in April) for India in FY21 citing a longer lockdown period and slower than anticipated recovery. FY22 growth forecasted at +6% vs +7.4% earlier
2. Moody's downgraded India's rating to Baa3, last level of investment grade rating, while keeping outlook as negative whereas Fitch reaffirmed BBB- rating but changed the outlook to negative. S&P retained BBB- rating with a stable outlook so India remains Investment Grade for all 3 major rating agencies

However economic data for the month had a silver lining in form of

1. May merchandise trade deficit narrowed to a decade low \$3.2bn on weak crude and faster recovery in exports vs imports.
2. RBI's FX reserves hit a record \$500bn on portfolio inflows and lower trade deficit
3. Strong monsoon witnessed in the month (18% above normal) and high-water reservoir levels increasing probability of good farm season

Geopolitics continued to make headlines with skirmishes around the border with China as India banned 59 China web applications suggesting more to come in coming months. Further PM Modi announced extension of free food ration scheme till end-November, a period coinciding with many Indian festivals. In govt's estimate, move to cost the exchequer Rs90,000 crores more, taking the total to Rs 150,000 crores.

June saw the end of Q4FY20 earning season with Nifty EPS ending nearly 12% lower than forecast in Feb 2020 and now trades at trailing 12-month PE of 22x.

Given that Apr-Jun 2020 witnessed full to partial lockdown across all major states and cities, Q1FY21 results season commencing this month is expected to be dismal.

Hence while global liquidity has ensured the market momentum to sustain we remain cautious and look forward to companies' outlook as they announce their results and update on lockdown lifting in the coming months. Further inflation print will be key to monitor as fuel prices consistently have been risen for 22 days in June with retail prices back to Oct 2018 levels.

# INVESTMENT INSIGHT

Fund Report as on 30th June 2020

## Fixed Income Markets

Owing to limited availability and collection of price quotations amidst the nationwide lockdown, CSO has refrained from announcing a headline inflation print for the months of Apr and May 2020. Number of price quotations received saw an improvement for May (vs. Apr). CPI food inflation moderated to 9.3% for the month of May versus 10.5% in April. Softening in food inflation was majorly led by a fall in vegetable prices which have contracted by 10.6% MoM in May.

Food inflation is expected to moderate as - 1) supply restrictions ease post lockdown 2) bumper FY20 food grain & horticulture output 3) expectation of normal monsoon. Impact of an avg. 4.9% increase in MSPs is expected to be limited at ~15bps in FY21. Despite price of India crude basket plunging by 26% since Feb-20, retail price of petrol & diesel has risen by 5.4% and 8.1% respectively owing to hike in excise duties and the recent daily upward adjustment of retail prices.

The Index of Industrial Production contracted by 55.5% YoY in April versus an 18.3% contraction in March. Manufacturing production down by 64.3%, Mining production by -27.4%, and Electricity production contracted by 22.6%. IMF has revised its forecast for FY21 GDP Growth of the country downwards and projected a deeper contraction of 4.5% (Vs contraction of 1.9% projected earlier) citing a longer lockdown period and slower than anticipated recovery.

The combination of lower economic activity and COVID-19 related relief package announced by the government will result in substantial fiscal slip-page in FY21. The government has recently upped the FY21 market borrowing target by INR 4.2 tn (as a result of which, the net supply will increase by INR 9.7 tn vis-à-vis budgeted target of INR 5.4 tn) besides increasing reliance on short dated bills and WMA facility from the RBI

The impact of COVID-19 will also reflect on state finances with likelihood of cumulative state fiscal deficit breaching the 4% of GDP level in FY21 vis-a-vis the FRBM cap of 3%. This will worsen the SLR supply pressure as SDLs have gained in prominence in the last 10-years.

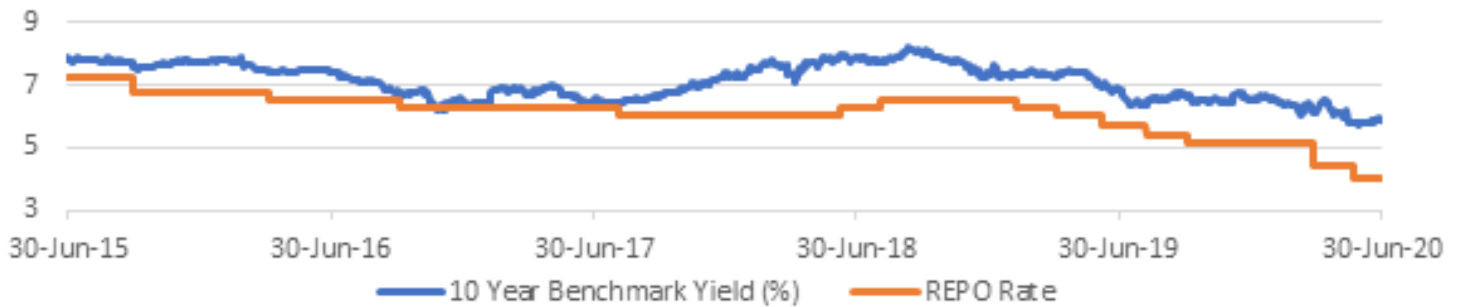


# INVESTMENT INSIGHT

Fund Report as on 30th June 2020

## Fixed Income Markets

### Benchmark Rates



Source: Bloomberg

During the month of June 2020, 10 Year Benchmark security remained volatile and ranged from 5.76% to 5.92%. Benchmark security closed at 5.89% on 30th June 2020. 1 Year Treasury Bill rates remained below Repo Rate and got auctioned at 3.54% on 24th June 2020. Banking system liquidity remained in surplus in June 2020. Net liquidity in system stood at INR 3.6 Trillion as on 30th June 2020.

### Outlook:

While the central bank has already reduced repo rate by 115 bps in response to the current crisis and helped in lowering of government's borrowing cost, the overall economy requires supplementary easing as the significant fiscal slippage in FY21 would impart an upside to interest rates in the economy. The market will look forward for large scale OMO purchases from the RBI in FY21 to help clear the supply of SLR pressure in a non-disruptive manner.

### Portfolio Strategy:

Our portfolios remain conservative with 99.44% of Fixed Income Investments in Sovereign and AAA equivalent instruments.

Fixed Income portfolios are designed to take advantage of value-unlocking by investing appropriately along the curve. We may see RBI active to control (stated/ unstated) the yield curve and have positioned our portfolios appropriately.

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

# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr Deepak Gupta (Equity) & Mr Gaurav Jakhota (Debt)

**NAV as on 30 June, 20:** ₹8.3111

**Inception Date:** 16<sup>th</sup> Jan 2020

**Benchmark:** NSE Nifty 50

**AUM as on 30 June, 20:** ₹ 87.62 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	95
Gsec / Debt	00-10	-
MMI / Others	00-40	5

## Returns

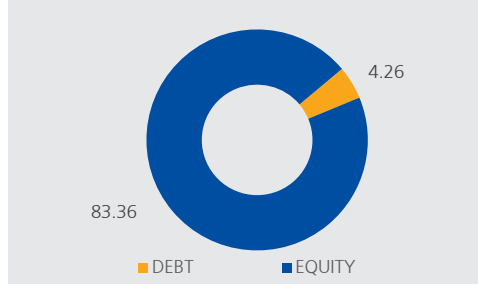
Period	Fund Returns	Index Returns
Last 1 Month	6.89%	7.53%
Last 6 Months	-	-
Last 1 Year	-	-
Last 2 Years	-	-
Last 3 Years	-	-
Since Inception	-16.89%	-16.62%

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

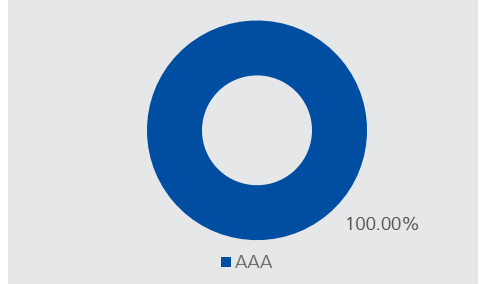
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.44%
HDFC BANK LTD.FV-2	7.61%
HDFC LTD FV 2	6.66%
INFOSYS LIMITED	6.11%
TATA CONSULTANCY SERVICES LTD.	4.95%
HINDUSTAN LEVER LTD.	4.41%
ITC - FV 1	3.66%
ICICI BANK LTD.FV-2	3.27%
BHARTI AIRTEL LIMITED	3.12%
KOTAK MAHINDRA BANK LIMITED_FV5	3.04%
LARSEN&TUBRO	2.61%
MARUTI UDYOG LTD.	1.76%
ASIAN PAINTS LIMITEDFV-1	1.72%
BAJAJ FINANCE LIMITED	1.70%
NESTLE INDIA LIMITED	1.39%
HCL TECHNOLOGIES LIMITED	1.37%
ULTRATECH CEMCO LTD	1.27%
DR. REDDY LABORATORIES	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.16%
MAHINDRA & MAHINDRA LTD.-FV5	1.11%
NTPC LIMITED	1.05%
POWER GRID CORP OF INDIA LTD	1.02%
BRITANNIA INDUSTRIES LTD	1.01%
TITAN COMPANY LIMITED	0.90%
BAJAJ AUTO LTD	0.83%
BAJAJ FINSERV LIMITED	0.80%
CIPLA LTD.	0.78%
HERO MOTOCORP LIMITED	0.75%
TECH MAHINDRA LIMITEDFV-5	0.74%
WIPRO	0.73%
SHREE CEMENTS LIMITED	0.70%
BHARAT PETROLEUM CORP. LTD.	0.68%
EICHER MOTORS LIMITED	0.58%
UPL LIMITED	0.57%
TATA IRON & STEEL COMPANY LTD	0.55%
AXIS BANK LIMITEDFV-2	0.54%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.53%
INDIAN OIL CORPORATION LIMITED	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
JSW STEEL LIMITED	0.44%
COAL INDIA LIMITED	0.43%
Vedanta Limited	0.43%
MARICO LIMITED	0.41%
GODREJ CONSUMER PRODUCTS LIMITED	0.40%
ONGCFV-5	0.39%
DIVIS LABORATORIES LIMITED	0.39%
STATE BANK OF INDIAFV-1	0.35%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.22%
GAS AUTHORITY OF INDIA LTD.	0.22%
BHARTI INFRATEL LIMITED	0.21%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.12%
<b>Equity Total</b>	<b>85.28%</b>
<b>ETFs Total</b>	<b>9.86%</b>
<b>Money Market Total</b>	<b>4.74%</b>
<b>Current Assets</b>	<b>0.11%</b>
<b>Total</b>	<b>100.00%</b>

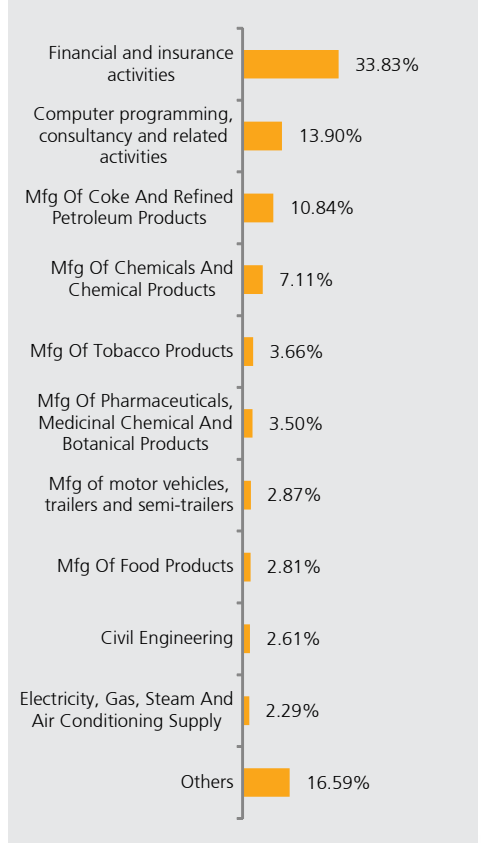
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.3016

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Diversified Large Cap Equity Index

**AUM as on 30 June, 20:** ₹ 1,418.05 Crs.

## Asset Allocation

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

## Returns

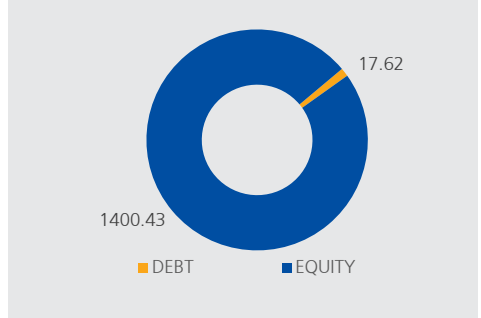
Period	Fund Returns	Index Returns
Last 1 Month	5.78%	6.67%
Last 6 Months	-11.24%	-11.57%
Last 1 Year	-11.43%	-9.93%
Last 2 Years	-2.73%	-1.08%
Last 3 Years	2.25%	3.07%
Since Inception	7.49%	6.77%

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

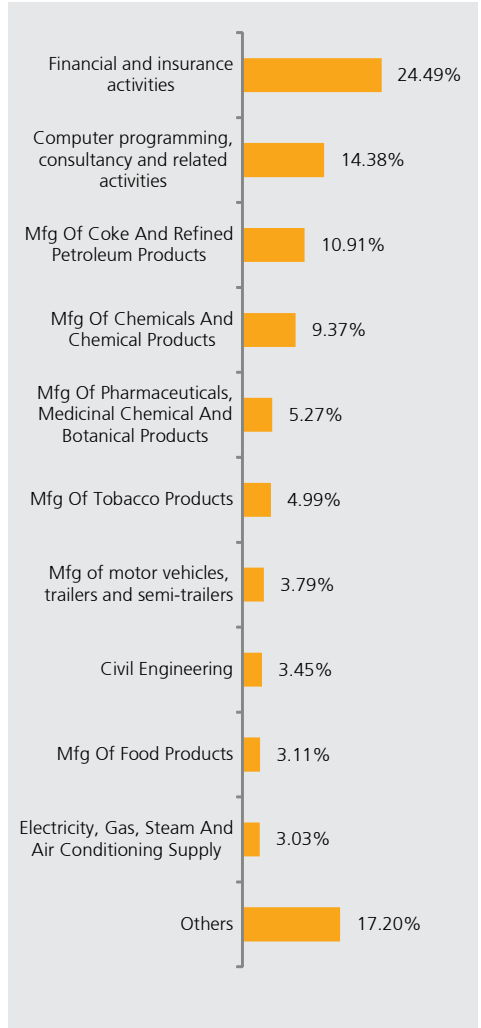
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.55%
HDFC BANK LTD.FV-2	7.88%
INFOSYS LIMITED	6.67%
HINDUSTAN LEVER LTD.	5.84%
TATA CONSULTANCY SERVICES LTD.	5.42%
HDFC LTD FV 2	5.04%
ITC - FV 1	4.99%
BHARTI AIRTEL LIMITED	4.10%
ICICI BANK LTD.FV-2	3.78%
LARSEN&TUBRO	3.45%
KOTAK MAHINDRA BANK LIMITED_FV5	3.30%
MARUTI UDYOG LTD.	2.33%
ASIAN PAINTS LIMITEDFV-1	2.28%
NESTLE INDIA LIMITED	1.84%
ULTRATECH CEMCO LTD	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.53%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
DR. REDDY LABORATORIES	1.43%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.24%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.14%
BAJAJ AUTO LTD	1.10%
CIPLA LTD.	1.03%
HERO MOTOCORP LIMITED	0.99%
SHREE CEMENTS LIMITED	0.92%
UPL LIMITED	0.85%
COAL INDIA LIMITED	0.80%
BHARAT PETROLEUM CORP. LTD.	0.79%
DIVIS LABORATORIES LIMITED	0.78%
EICHER MOTORS LIMITED	0.77%
TATA IRON & STEEL COMPANY LTD	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.67%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
Vedanta Limited	0.60%
BAJAJ FINSERV LIMITED	0.59%
JSW STEEL LIMITED	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.49%
ONGCFV-5	0.44%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
UNITED SPIRITS LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI INFRAEL LIMITED	0.28%
GRASIM INDUSTRIES LTD.	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.19%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
<b>Equity Total</b>	<b>98.76%</b>
<b>Money Market Total</b>	<b>1.03%</b>
<b>Current Assets</b>	<b>0.22%</b>
<b>Total</b>	<b>100.00%</b>

## 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 30th June 2020

## 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 30 June, 20:** ₹20.5675

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Pure Index

**AUM as on 30 June, 20:** ₹ 200.14 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-00	-
MMI / Others	00-40	1

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.71%	5.00%
Last 6 Months	-2.64%	-4.99%
Last 1 Year	-1.51%	-4.74%
Last 2 Years	-0.34%	-0.93%
Last 3 Years	3.25%	2.73%
Since Inception	7.13%	6.35%

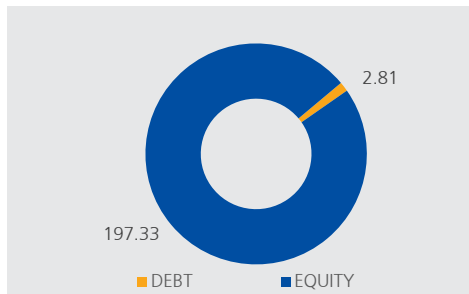
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

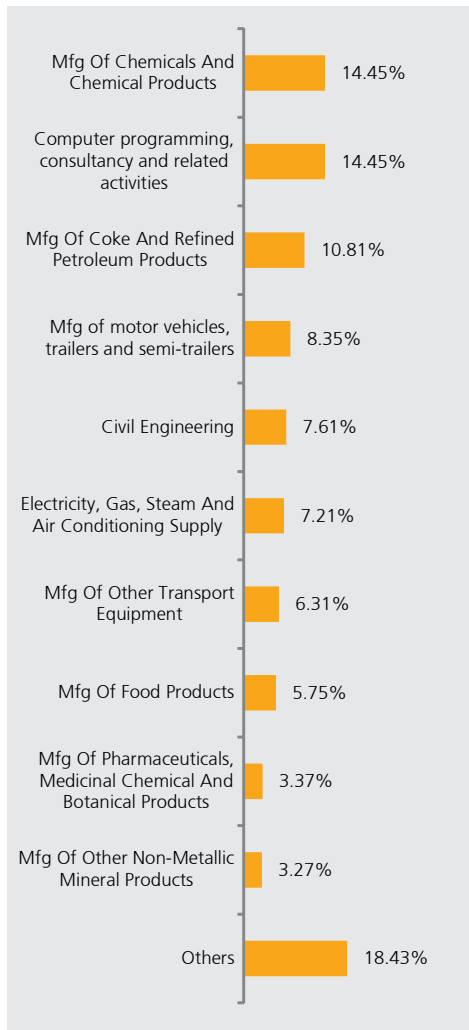
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	9.66%
RELIANCE INDUSTRIES LTD.	9.40%
BHARTI AIRTEL LIMITED	8.90%
LARSEN&TUBRO	7.61%
INFOSYS LIMITED	6.76%
TATA CONSULTANCY SERVICES LTD.	5.37%
MARUTI UDYOG LTD.	5.12%
ASIAN PAINTS LIMITEDFV-1	4.15%
NESTLE INDIA LIMITED	4.05%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.37%
ULTRATECH CEMCO LTD	3.27%
MAHINDRA & MAHINDRA LTD.-FV5	3.23%
NTPC LIMITED	3.08%
POWER GRID CORP OF INDIA LTD	2.90%
BAJAJ AUTO LTD	2.43%
HERO MOTOCORP LIMITED	2.19%
ONGCFV-5	1.93%
COAL INDIA LIMITED	1.70%
BRITANNIA INDUSTRIES LTD	1.70%
EICHER MOTORS LIMITED	1.69%
HCL TECHNOLOGIES LIMITED	1.50%
Vedanta Limited	1.32%
BHARTI INFRATEL LIMITED	1.26%
GAS AUTHORITY OF INDIA LTD.	1.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.00%
BHARAT PETROLEUM CORP. LTD.	0.85%
WIPRO	0.82%
GRASIM INDUSTRIES LTD.	0.64%
ESCORTS LIMITED	0.56%
INDIAN OIL CORPORATION LIMITED	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.34%
<b>Equity Total</b>	<b>98.59%</b>
<b>Money Market Total</b>	<b>2.08%</b>
<b>Current Assets</b>	<b>-0.67%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹12.6253

**Inception Date:** 18<sup>th</sup> February 2016

**Benchmark:** RNLIC Make in India Index

**AUM as on 30 June, 20:** ₹ 428.90 Crs.

## Asset Allocation

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

## Returns

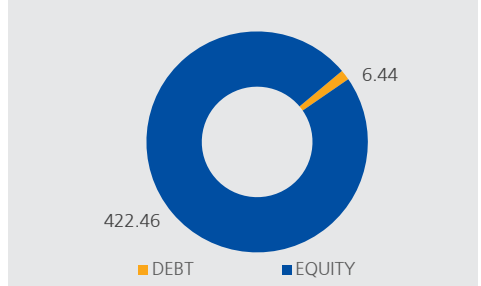
Period	Fund Returns	Index Returns
Last 1 Month	3.75%	4.43%
Last 6 Months	-7.09%	-5.45%
Last 1 Year	-9.06%	-5.72%
Last 2 Years	-3.63%	-1.54%
Last 3 Years	0.02%	2.11%
Since Inception	5.48%	6.07%

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

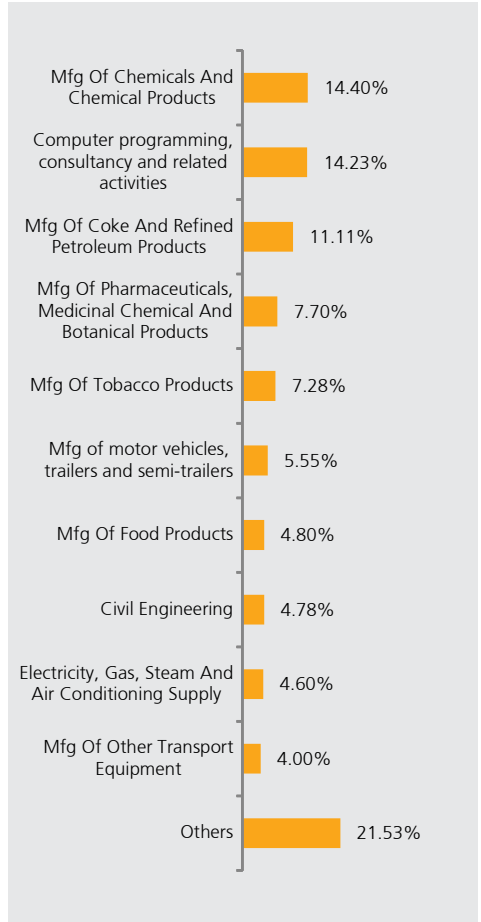
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.31%
HINDUSTAN LEVER LTD.	8.11%
ITC - FV 1	7.28%
INFOSYS LIMITED	6.34%
BHARTI AIRTEL LIMITED	5.96%
TATA CONSULTANCY SERVICES LTD.	5.11%
LARSEN&TUBRO	4.78%
MARUTI UDYOG LTD.	3.22%
ASIAN PAINTS LIMITEDFV-1	3.16%
NESTLE INDIA LIMITED	2.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.12%
MAHINDRA & MAHINDRA LTD.-FV5	2.03%
DR. REDDY LABORATORIES	2.00%
NTPC LIMITED	1.92%
POWER GRID CORP OF INDIA LTD	1.90%
ULTRATECH CEMCO LTD	1.87%
BRITANNIA INDUSTRIES LTD	1.82%
TITAN COMPANY LIMITED	1.67%
BAJAJ AUTO LTD	1.53%
HCL TECHNOLOGIES LIMITED	1.46%
HERO MOTOCORP LIMITED	1.42%
CIPAL LTD.	1.42%
SHREE CEMENTS LIMITED	1.29%
DIVIS LABORATORIES LIMITED	1.24%
AVENUE SUPERMARTS LIMITED	1.18%
DABUR INDIA LTD.	1.15%
ONGCFV-5	1.09%
GODREJ CONSUMER PRODUCTS LIMITED	1.08%
COAL INDIA LIMITED	1.08%
EICHER MOTORS LIMITED	1.06%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
LUPIN LIMITEDFV-2	0.92%
PIDILITE INDUSTRIES LIMITED	0.90%
Vedanta Limited	0.86%
BHARAT PETROLEUM CORP. LTD.	0.82%
JSW STEEL LIMITED	0.81%
BHARTI INFRAEL LIMITED	0.79%
GAS AUTHORITY OF INDIA LTD.	0.79%
WIPRO	0.78%
UNITED SPIRITS LIMITED	0.73%
AMBUJA CEMENTS LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.53%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.44%
MARICO LIMITED	0.41%
SIEMENS LIMITED	0.41%
NMDC LIMITED	0.31%
BOSCH LIMITED	0.31%
INTERGLOBE AVIATION LIMITED	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.21%
<b>Equity Total</b>	<b>98.50%</b>
<b>Money Market Total</b>	<b>0.58%</b>
<b>Current Assets</b>	<b>0.92%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹33.2244

**Inception Date:** 9<sup>th</sup> August 2004

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

**AUM as on 30 June, 20:** ₹ 92.43 Crs.

**Modified Duration of Debt Portfolio:**

5.54 years

**YTM of Debt Portfolio:** 5.93%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	20
Gsec / Debt	60-100	72
MMI / Others	00-25	8

## Returns

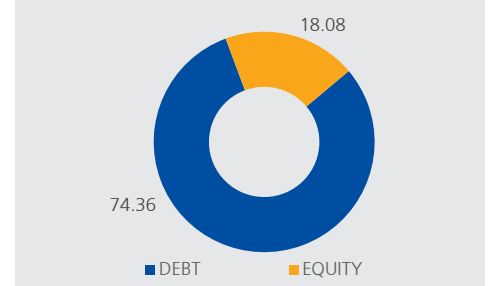
Period	Fund Returns	Index Returns
Last 1 Month	1.88%	2.49%
Last 6 Months	3.04%	3.53%
Last 1 Year	5.13%	8.33%
Last 2 Years	6.00%	9.82%
Last 3 Years	4.59%	7.70%
Since Inception	7.84%	7.87%

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

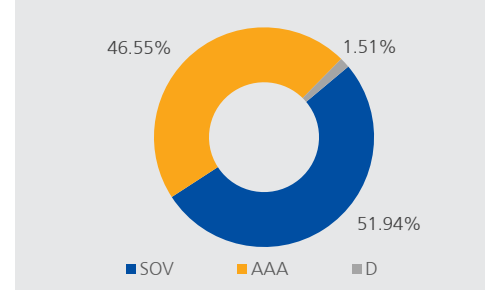
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.75%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	5.11%
8.30% NTPC NCD SR 67 15-01-2029	4.20%
7.69% NABARD 29.05.2024 Series 20C	3.70%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.79%
9.30% PGCIL NCD 28-06-2025 J	2.45%
8.23% IRFC NCD 29-03-2029 SR135	2.28%
9.05% HDFC NCD 20-11-2023 U-004	1.57%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.19%
8.80% PGCIL NCD 13-03-2023 XLII	1.18%
8.45% IRFC NCD 04-12-2028 SR129	0.60%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.37%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.12%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.11%
<b>Bonds/Debentures Total</b>	<b>31.41%</b>
6.45% GOI CG 07-10-2029	11.47%
7.57% GOI CG 17-06-2033	6.12%
6.68% GOI CG 17-09-2031	4.60%
7.32% GOI CG 28-01-2024	4.26%
7.95% GOI CG 28-08-2032	4.05%
7.27% GOI 08.04.2026	3.46%
6.18% GOI 04-11-2024	3.22%
6.79% GOI CG 15-05-2027	1.42%
8.20% GOI 24-09-2025	1.22%
6.17% GOI 15.07.2021	1.11%
7.17% GOI 08-01-2028	0.05%
<b>Gilts Total</b>	<b>41.00%</b>
RELIANCE INDUSTRIES LTD.	2.53%
HDFC BANK LTD.FV-2	2.12%
HDFC LTD FV 2	1.38%
INFOSYS LIMITED	1.26%
ICICI BANK LTD.FV-2	1.03%
TATA CONSULTANCY SERVICES LTD.	1.01%
HINDUSTAN LEVER LTD.	0.90%
KOTAK MAHINDRA BANK LIMITED_FV5	0.77%
ITC - FV 1	0.74%
BHARTI AIRTEL LIMITED	0.64%
LARSEN&TUBRO	0.53%
AXIS BANK LIMITEDFV-2	0.43%
MARUTI UDYOG LTD.	0.36%
ASIAN PAINTS LIMITEDFV-1	0.35%
BAJAJ FINANCE LIMITED	0.32%
STATE BANK OF INDIAFV-1	0.31%
NESTLE INDIA LIMITED	0.28%
HCL TECHNOLOGIES LIMITED	0.28%
ULTRATECH CEMCO LTD	0.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
DR. REDDY LABORATORIES	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
BRITANNIA INDUSTRIES LTD	0.21%
POWER GRID CORP OF INDIA LTD	0.19%
NTPC LIMITED	0.19%
TITAN COMPANY LIMITED	0.18%
CIPLA LTD.	0.17%
BAJAJ AUTO LTD	0.17%
BAJAJ FINSERV LIMITED	0.16%
TECH MAHINDRA LIMITEDFV-5	0.15%
HERO MOTOCORP LIMITED	0.15%
WIPRO	0.15%
BHARAT PETROLEUM CORP. LTD.	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
SBI LIFE INSURANCE COMPANY LIMITED	0.13%
DABUR INDIA LTD.	0.12%
UPL LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
ONGCFV-5	0.12%
EICHER MOTORS LIMITED	0.12%
TATA IRON & STEEL COMPANY LTD	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.10%
INDIAN OIL CORPORATION LIMITED	0.10%
Vedanta Limited	0.09%
JSW STEEL LIMITED	0.09%
COAL INDIA LIMITED	0.09%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.08%
<b>Equity Total</b>	<b>19.56%</b>
<b>Money Market Total</b>	<b>6.53%</b>
<b>Current Assets</b>	<b>1.50%</b>
<b>Total</b>	<b>100.00%</b>

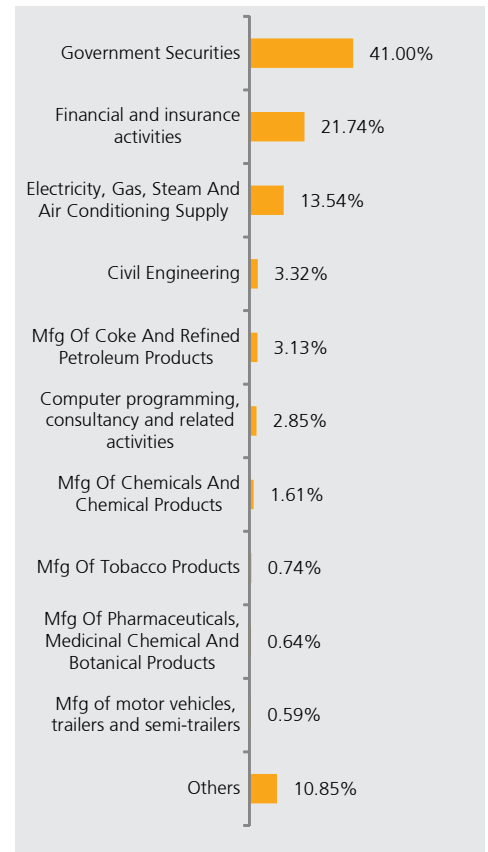
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.4569  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 30 June, 20:** ₹ 167.14 Crs.  
**Modified Duration of Debt Portfolio:**  
0.40 years  
**YTM of Debt Portfolio:** 4.24%

## Asset Allocation

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

## Returns

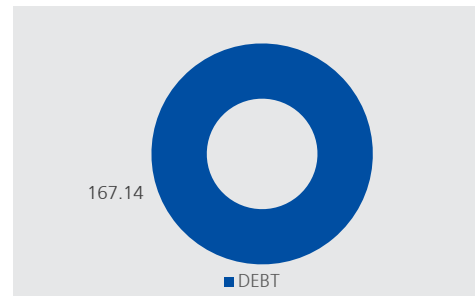
Period	Fund Returns	Index Returns
Last 1 Month	0.25%	0.33%
Last 6 Months	1.84%	2.72%
Last 1 Year	4.37%	5.82%
Last 2 Years	1.76%	6.48%
Last 3 Years	2.97%	6.48%
Since Inception	6.54%	7.29%

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

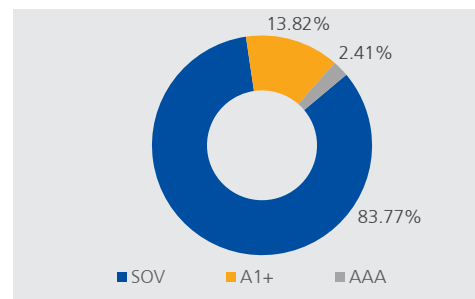
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.86%
Current Assets	0.14%
Total	100.00%

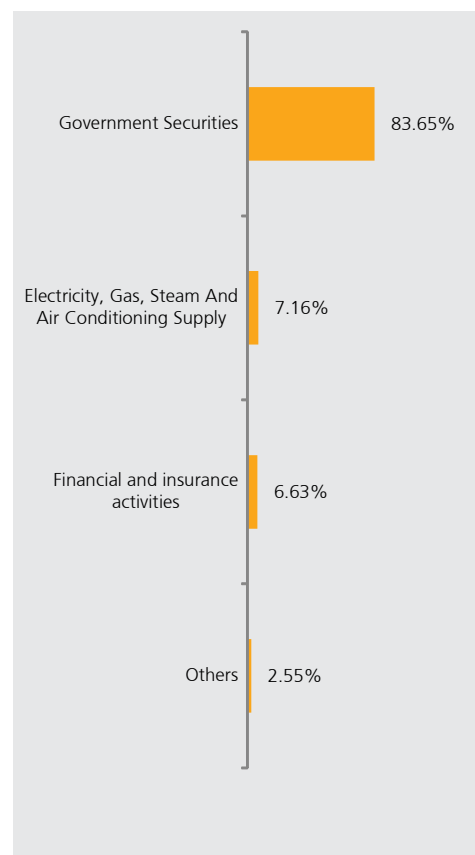
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹25.3796  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 June, 20:** ₹ 262.84 Crs.  
**Modified Duration of Debt Portfolio:** 5.51 years  
**YTM of Debt Portfolio:** 5.87%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	91
MMI / Others	00-25	9

## Returns

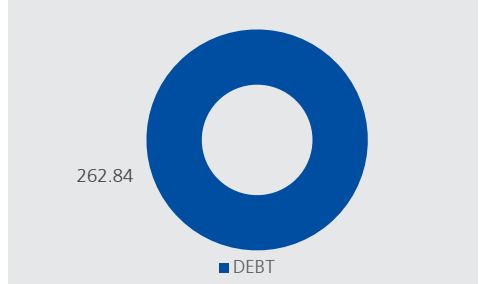
Period	Fund Returns	Index Returns
Last 1 Month	1.08%	1.23%
Last 6 Months	8.16%	7.96%
Last 1 Year	11.66%	13.14%
Last 2 Years	9.40%	12.38%
Last 3 Years	5.98%	8.57%
Since Inception	8.03%	8.50%

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

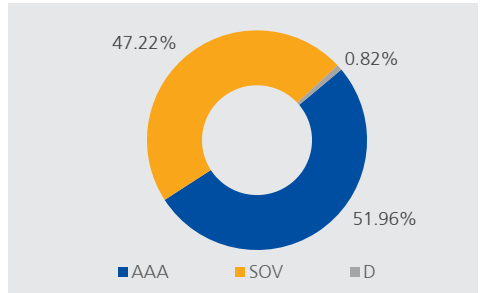
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	7.10%
7.75% PFC NCD 11-06-2030 SR 203-B	5.36%
7.55% REC NCD 11-05-2030 SERIES 197	5.29%
8.93% PGCIL NCD 20-10-2024 XLVII G	4.52%
5.32% NHB NCD 01-09-2023	4.36%
9.00% RIL NCD 21-01-2025 SR-PPD5	3.65%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.58%
8.85% PGCIL NCD 19-10-2021 STRPP F	1.95%
7.69% NABARD 29.05.2024 Series 20C	1.54%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.48%
8.40% IRFC NCD 08-01-2029 SR 130	1.27%
9.30% NTPC NCD SR 67 15-01-2029	1.01%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.80%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.71%
8.23% IRFC NCD 29-03-2029 SR135	0.59%
7.95% HDFC BK NCD 21-09-2026	0.49%
8.58% HDFC NCD 18-03-2022 SR V0003	0.48%
9.45% LICHFL NCD 30-01-2022	0.41%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.30%
7.17% RIL NCD PPD SR D 08-11-2022	0.28%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.13%
<b>Bonds/Debentures Total</b>	<b>44.31%</b>
6.45% GOI CG 07-10-2029	14.32%
7.57% GOI CG 17-06-2033	7.60%
6.68% GOI CG 17-09-2031	5.53%
7.95% GOI CG 28-08-2032	5.19%
7.27% GOI 08.04.2026	4.70%
6.18% GOI 04-11-2024	4.47%
6.79% GOI CG 15-05-2027	1.81%
7.32% GOI CG 28-01-2024	1.59%
7.00% GOI CG 21-01-2021	0.78%
7.37% GOI 16-04-2023	0.19%
7.17% GOI 08-01-2028	0.07%
<b>Gilts Total</b>	<b>46.24%</b>
<b>Money Market Total</b>	<b>7.37%</b>
<b>Current Assets</b>	<b>2.09%</b>
<b>Total</b>	<b>100.00%</b>

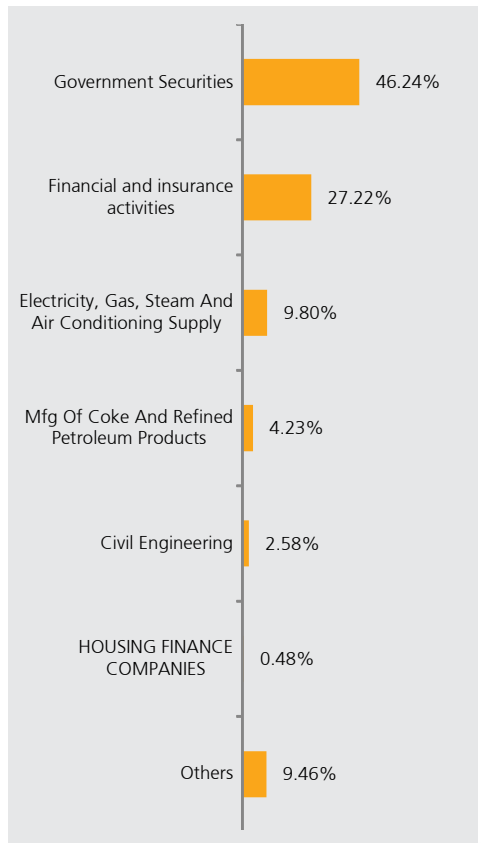
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹57.3872

**Inception Date:** 9<sup>th</sup> August 2004

**Benchmark:** RNLIC Diversified Large Cap Equity Index

**AUM as on 30 June, 20:** ₹ 113.45 Crs.

## Asset Allocation

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

## Returns

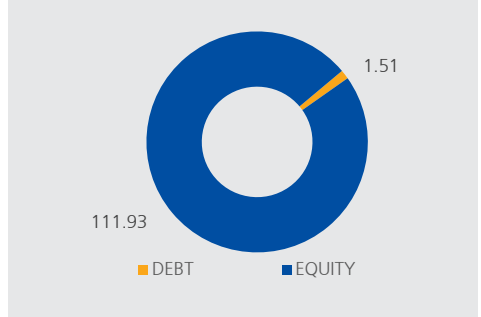
Period	Fund Returns	Index Returns
Last 1 Month	5.76%	6.67%
Last 6 Months	-11.37%	-11.57%
Last 1 Year	-11.51%	-9.93%
Last 2 Years	-3.30%	-1.08%
Last 3 Years	1.56%	3.07%
Since Inception	11.61%	12.33%

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

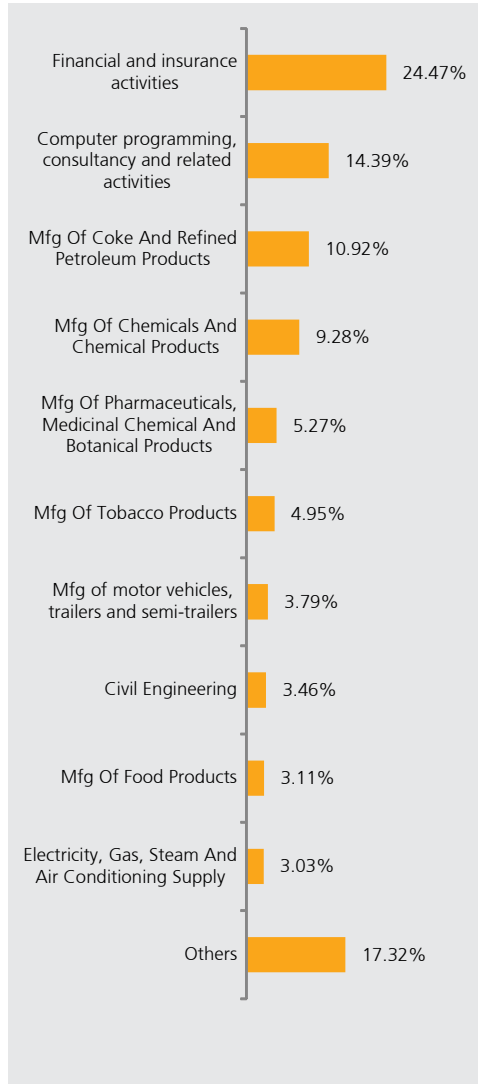
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.56%
HDFC BANK LTD.FV-2	7.85%
INFOSYS LIMITED	6.68%
HINDUSTAN LEVER LTD.	5.84%
TATA CONSULTANCY SERVICES LTD.	5.43%
HDFC LTD FV 2	5.04%
ITC - FV 1	4.95%
BHARTI AIRTEL LIMITED	4.11%
ICICI BANK LTD.FV-2	3.78%
LARSEN&TUBRO	3.46%
KOTAK MAHINDRA BANK LIMITED_FV5	3.31%
MARUTI UDYOG LTD.	2.33%
ASIAN PAINTS LIMITEDFV-1	2.28%
NESTLE INDIA LIMITED	1.84%
ULTRATECH CEMCO LTD	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.53%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
DR. REDDY LABORATORIES	1.44%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.25%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.14%
BAJAJ AUTO LTD	1.12%
CIPLA LTD.	1.03%
HERO MOTOCORP LIMITED	1.01%
SHREE CEMENTS LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.79%
DIVIS LABORATORIES LIMITED	0.78%
EICHER MOTORS LIMITED	0.78%
UPL LIMITED	0.75%
COAL INDIA LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
Vedanta Limited	0.60%
JSW STEEL LIMITED	0.59%
BAJAJ FINSERV LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.49%
ONGCFV-5	0.44%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
UNITED SPIRITS LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.30%
GRASIM INDUSTRIES LTD.	0.29%
BHARTI INFRAEL LIMITED	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.20%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
<b>Equity Total</b>	<b>98.67%</b>
<b>Money Market Total</b>	<b>0.84%</b>
<b>Current Assets</b>	<b>0.49%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹26.0671

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** RNLIC Diversified Large

Cap Equity Index

**AUM as on 30 June, 20:** ₹ 468.97 Crs.

## Asset Allocation

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

## Returns

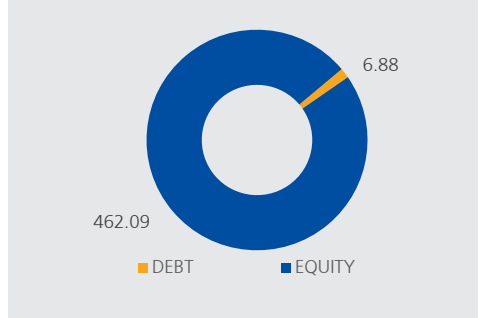
Period	Fund Returns	Index Returns
Last 1 Month	5.74%	6.67%
Last 6 Months	-11.31%	-11.57%
Last 1 Year	-11.23%	-9.93%
Last 2 Years	-2.97%	-1.08%
Last 3 Years	2.04%	3.07%
Since Inception	8.27%	7.17%

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

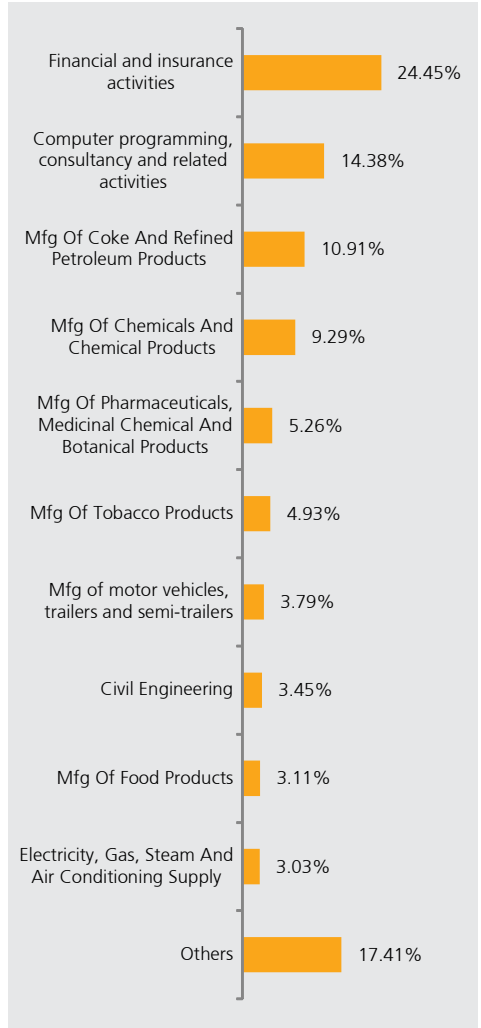
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.55%
HDFC BANK LTD.FV-2	7.84%
INFOSYS LIMITED	6.67%
HINDUSTAN LEVER LTD.	5.83%
TATA CONSULTANCY SERVICES LTD.	5.42%
HDFC LTD FV 2	5.04%
ITC - FV 1	4.93%
BHARTI AIRTEL LIMITED	4.10%
ICICI BANK LTD.FV-2	3.78%
LARSEN&TUBRO	3.45%
KOTAK MAHINDRA BANK LIMITED_FV5	3.30%
MARUTI UDYOG LTD.	2.33%
ASIAN PAINTS LIMITEDFV-1	2.28%
NESTLE INDIA LIMITED	1.84%
ULTRATECH CEMCO LTD	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
DR. REDDY LABORATORIES	1.43%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.24%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.14%
BAJAJ AUTO LTD	1.11%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	1.01%
SHREE CEMENTS LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.79%
DIVIS LABORATORIES LIMITED	0.78%
EICHER MOTORS LIMITED	0.78%
UPL LIMITED	0.74%
COAL INDIA LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
Vedanta Limited	0.60%
JSW STEEL LIMITED	0.59%
BAJAJ FINSERV LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.49%
ONGCFV-5	0.44%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
UNITED SPIRITS LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.31%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI INFRATEL LIMITED	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.20%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
<b>Equity Total</b>	<b>98.53%</b>
<b>Money Market Total</b>	<b>1.02%</b>
<b>Current Assets</b>	<b>0.45%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹28.4730

**Inception Date:** 12<sup>th</sup> March 2007

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 June, 20:** ₹ 47.08 Crs.

## Asset Allocation

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

## Returns

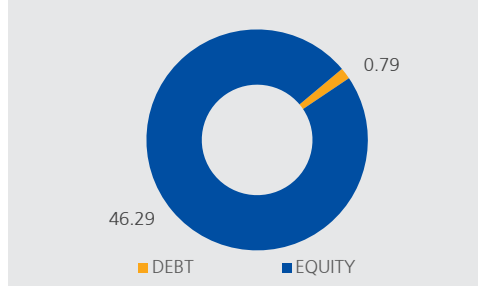
Period	Fund Returns	Index Returns
Last 1 Month	5.73%	6.67%
Last 6 Months	-11.56%	-11.57%
Last 1 Year	-11.62%	-9.93%
Last 2 Years	-3.28%	-1.08%
Last 3 Years	1.59%	3.07%
Since Inception	8.18%	8.02%

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

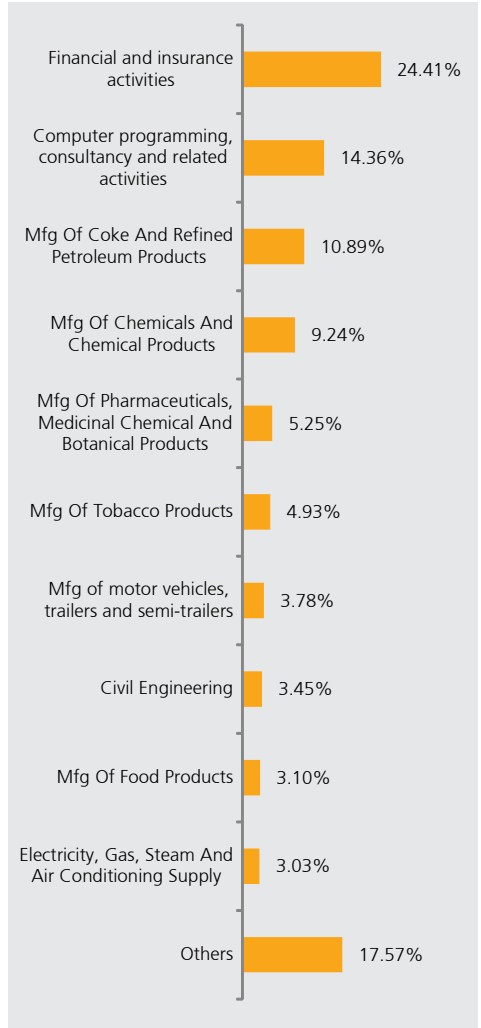
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.53%
HDFC BANK LTD.FV-2	7.83%
INFOSYS LIMITED	6.66%
HINDUSTAN LEVER LTD.	5.82%
TATA CONSULTANCY SERVICES LTD.	5.41%
HDFC LTD FV 2	5.03%
ITC - FV 1	4.93%
BHARTI AIRTEL LIMITED	4.10%
ICICI BANK LTD.FV-2	3.77%
LARSEN&TUBRO	3.45%
KOTAK MAHINDRA BANK LIMITED_FV5	3.30%
MARUTI UDYOG LTD.	2.32%
ASIAN PAINTS LIMITEDFV-1	2.28%
NESTLE INDIA LIMITED	1.83%
ULTRATECH CEMCO LTD	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
DR. REDDY LABORATORIES	1.43%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.24%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.13%
BAJAJ AUTO LTD	1.11%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	1.01%
SHREE CEMENTS LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.79%
DIVIS LABORATORIES LIMITED	0.78%
EICHER MOTORS LIMITED	0.78%
UPL LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
COAL INDIA LIMITED	0.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
Vedanta Limited	0.60%
JSW STEEL LIMITED	0.59%
BAJAJ FINSERV LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.49%
ONGCFV-5	0.44%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
UNITED SPIRITS LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.30%
GRASIM INDUSTRIES LTD.	0.28%
BHARTI INFRATEL LIMITED	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.19%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
<b>Equity Total</b>	<b>98.32%</b>
<b>Money Market Total</b>	<b>1.23%</b>
<b>Current Assets</b>	<b>0.45%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹25.0371

**Inception Date:** 4<sup>th</sup> December 2008

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 June, 20:** ₹ 54.73 Crs.

## Asset Allocation

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

## Returns

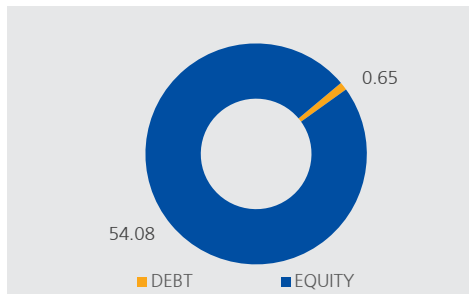
Period	Fund Returns	Index Returns
Last 1 Month	5.76%	6.67%
Last 6 Months	-11.41%	-11.57%
Last 1 Year	-11.36%	-9.93%
Last 2 Years	-2.88%	-1.08%
Last 3 Years	1.98%	3.07%
Since Inception	7.26%	7.08%

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

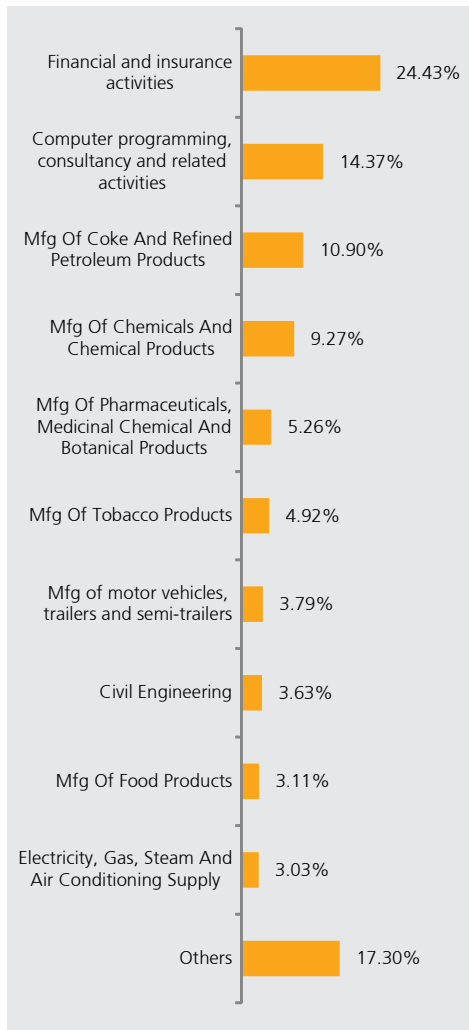
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.54%
HDFC BANK LTD.FV-2	7.83%
INFOSYS LIMITED	6.67%
HINDUSTAN LEVER LTD.	5.83%
TATA CONSULTANCY SERVICES LTD.	5.42%
HDFC LTD FV 2	5.03%
ITC - FV 1	4.92%
BHARTI AIRTEL LIMITED	4.30%
ICICI BANK LTD.FV-2	3.77%
LARSEN&TUBRO	3.63%
KOTAK MAHINDRA BANK LIMITED_FV5	3.30%
MARUTI UDYOG LTD.	2.32%
ASIAN PAINTS LIMITEDFV-1	2.28%
NESTLE INDIA LIMITED	1.84%
ULTRATECH CEMCO LTD	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
DR. REDDY LABORATORIES	1.43%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.24%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.13%
BAJAJ AUTO LTD	1.11%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	1.01%
SHREE CEMENTS LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.79%
DIVIS LABORATORIES LIMITED	0.78%
EICHER MOTORS LIMITED	0.78%
UPL LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
COAL INDIA LIMITED	0.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
Vedanta Limited	0.60%
JSW STEEL LIMITED	0.59%
BAJAJ FINSERV LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.49%
ONGCFV-5	0.44%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
UNITED SPIRITS LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.30%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI INFRATEL LIMITED	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.19%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
<b>Equity Total</b>	<b>98.81%</b>
<b>Money Market Total</b>	<b>0.88%</b>
<b>Current Assets</b>	<b>0.32%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.0975

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Diversified Large Cap Equity Index

**AUM as on 30 June, 20:** ₹ 24.28 Crs.

## Asset Allocation

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

## Returns

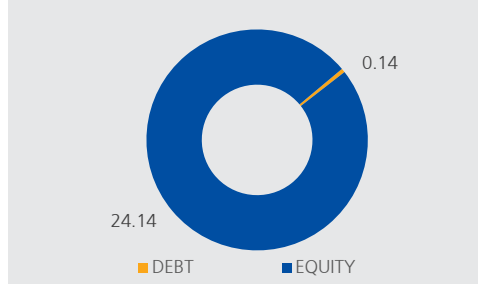
Period	Fund Returns	Index Returns
Last 1 Month	5.82%	6.67%
Last 6 Months	-10.70%	-11.57%
Last 1 Year	-10.94%	-9.93%
Last 2 Years	-2.37%	-1.08%
Last 3 Years	2.57%	3.07%
Since Inception	7.39%	6.77%

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

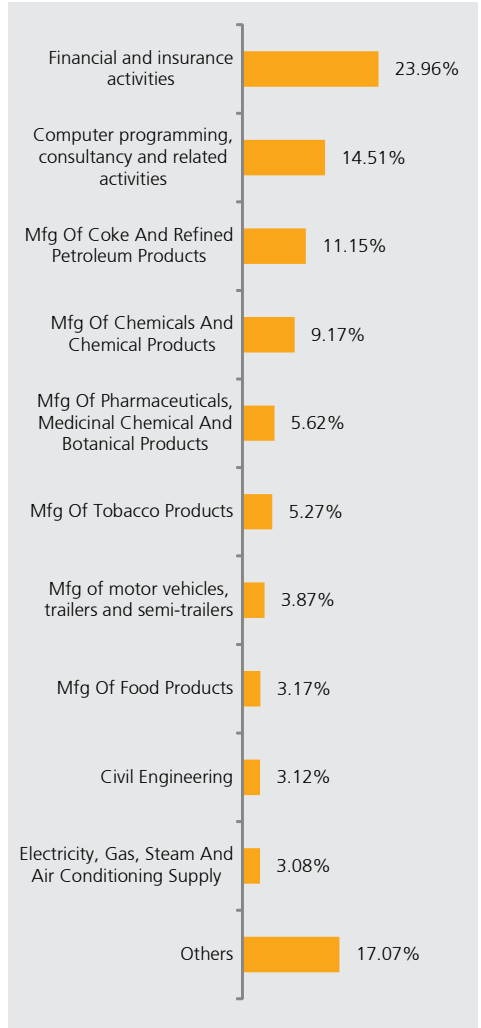
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.75%
HDFC BANK LTD.FV-2	7.41%
INFOSYS LIMITED	6.82%
TATA CONSULTANCY SERVICES LTD.	5.54%
HINDUSTAN LEVER LTD.	5.49%
ITC - FV 1	5.27%
HDFC LTD FV 2	4.92%
BHARTI AIRTEL LIMITED	4.23%
ICICI BANK LTD.FV-2	3.86%
KOTAK MAHINDRA BANK LIMITED_FV5	3.38%
LARSEN&TUBRO	3.12%
MARUTI UDYOG LTD.	2.38%
ASIAN PAINTS LIMITEDFV-1	2.36%
NESTLE INDIA LIMITED	1.87%
ULTRATECH CEMCO LTD	1.72%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.56%
HCL TECHNOLOGIES LIMITED	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.50%
DR. REDDY LABORATORIES	1.47%
NTPC LIMITED	1.41%
POWER GRID CORP OF INDIA LTD	1.37%
AXIS BANK LIMITEDFV-2	1.37%
BRITANNIA INDUSTRIES LTD	1.30%
BAJAJ FINANCE LIMITED	1.27%
TITAN COMPANY LIMITED	1.21%
STATE BANK OF INDIAFV-1	1.16%
BAJAJ AUTO LTD	1.13%
CIPLA LTD.	1.09%
HERO MOTOCORP LIMITED	1.01%
DIVIS LABORATORIES LIMITED	1.00%
SHREE CEMENTS LIMITED	0.94%
UPL LIMITED	0.90%
COAL INDIA LIMITED	0.84%
BHARAT PETROLEUM CORP. LTD.	0.81%
EICHER MOTORS LIMITED	0.79%
TATA IRON & STEEL COMPANY LTD	0.74%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
Vedanta Limited	0.64%
BAJAJ FINSERV LIMITED	0.60%
JSW STEEL LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.58%
AUROBINDO PHARMA LIMITED	0.51%
ONGCFV-5	0.45%
WIPRO	0.42%
UNITED SPIRITS LIMITED	0.34%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI INFRATEL LIMITED	0.30%
GRASIM INDUSTRIES LTD.	0.29%
TECH MAHINDRA LIMITEDFV-5	0.21%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
<b>Equity Total</b>	<b>99.42%</b>
<b>Money Market Total</b>	<b>0.90%</b>
<b>Current Assets</b>	<b>-0.32%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹20.8295

**Inception Date:** 27<sup>th</sup> February 2008

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 June, 20:** ₹ 8.48 Crs.

## Asset Allocation

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

## Returns

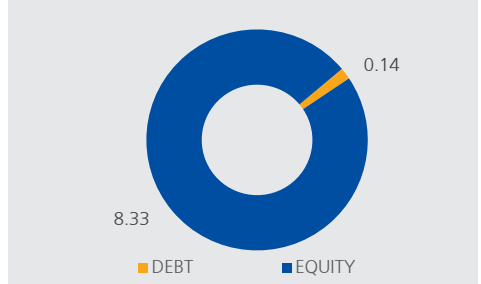
Period	Fund Returns	Index Returns
Last 1 Month	5.74%	6.67%
Last 6 Months	-10.77%	-11.57%
Last 1 Year	-10.66%	-9.93%
Last 2 Years	-2.48%	-1.08%
Last 3 Years	2.01%	3.07%
Since Inception	6.12%	5.68%

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

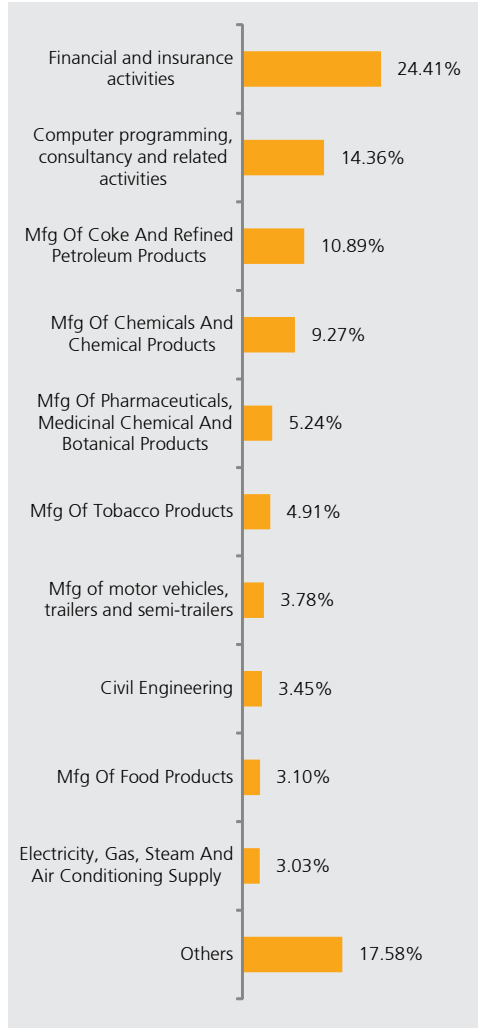
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.53%
HDFC BANK LTD.FV-2	7.83%
INFOSYS LIMITED	6.66%
HINDUSTAN LEVER LTD.	5.82%
TATA CONSULTANCY SERVICES LTD.	5.41%
HDFC LTD FV 2	5.03%
ITC - FV 1	4.91%
BHARTI AIRTEL LIMITED	4.10%
ICICI BANK LTD.FV-2	3.77%
LARSEN&TUBRO	3.45%
KOTAK MAHINDRA BANK LIMITED_FV5	3.30%
MARUTI UDYOG LTD.	2.32%
ASIAN PAINTS LIMITEDFV-1	2.28%
NESTLE INDIA LIMITED	1.82%
ULTRATECH CEMCO LTD	1.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
DR. REDDY LABORATORIES	1.43%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.24%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.13%
BAJAJ AUTO LTD	1.11%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	1.00%
SHREE CEMENTS LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.79%
DIVIS LABORATORIES LIMITED	0.78%
EICHER MOTORS LIMITED	0.78%
UPL LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
COAL INDIA LIMITED	0.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.65%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
Vedanta Limited	0.59%
JSW STEEL LIMITED	0.59%
BAJAJ FINSERV LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.49%
ONGCFV-5	0.44%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
UNITED SPIRITS LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.31%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI INFRATEL LIMITED	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.19%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
<b>Equity Total</b>	<b>98.29%</b>
<b>Money Market Total</b>	<b>1.33%</b>
<b>Current Assets</b>	<b>0.38%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.3539

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Diversified Large Cap Equity Index

**AUM as on 30 June, 20:** ₹ 1.90 Crs.

## Asset Allocation

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

## Returns

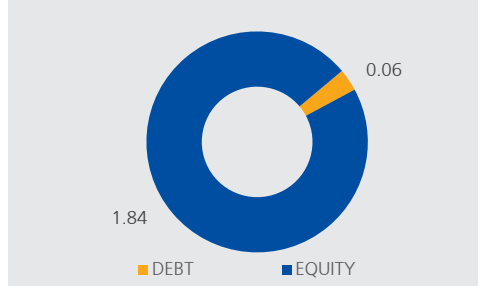
Period	Fund Returns	Index Returns
Last 1 Month	5.96%	6.67%
Last 6 Months	-11.62%	-11.57%
Last 1 Year	-11.78%	-9.93%
Last 2 Years	-2.70%	-1.08%
Last 3 Years	2.34%	3.07%
Since Inception	7.51%	6.77%

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

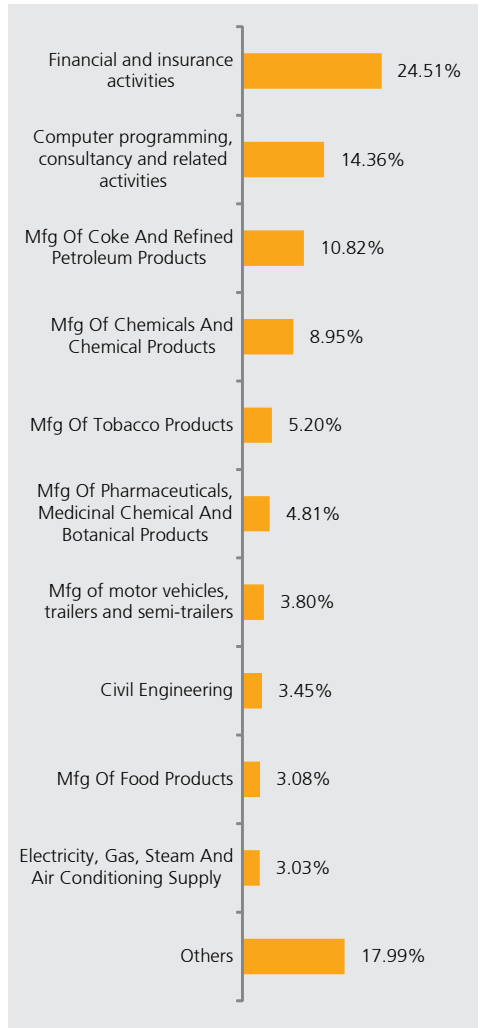
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.46%
HDFC BANK LTD.FV-2	7.86%
INFOSYS LIMITED	6.66%
HINDUSTAN LEVER LTD.	5.83%
TATA CONSULTANCY SERVICES LTD.	5.42%
ITC - FV 1	5.20%
HDFC LTD FV 2	5.03%
ICICI BANK LTD.FV-2	3.77%
LARSEN&TUBRO	3.45%
KOTAK MAHINDRA BANK LIMITED_FV5	3.30%
BHARTI AIRTEL LIMITED	2.37%
MARUTI UDYOG LTD.	2.34%
ASIAN PAINTS LIMITEDFV-1	2.27%
ULTRATECH CEMCO LTD	1.91%
NESTLE INDIA LIMITED	1.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
AXIS BANK LIMITEDFV-2	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
DR. REDDY LABORATORIES	1.43%
NTPC LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.27%
BAJAJ FINANCE LIMITED	1.24%
TITAN COMPANY LIMITED	1.19%
STATE BANK OF INDIAFV-1	1.14%
BAJAJ AUTO LTD	1.10%
CIPLA LTD.	1.10%
HERO MOTOCORP LIMITED	0.99%
SHREE CEMENTS LIMITED	0.97%
COAL INDIA LIMITED	0.87%
BHARAT PETROLEUM CORP. LTD.	0.79%
EICHER MOTORS LIMITED	0.77%
TATA IRON & STEEL COMPANY LTD	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.71%
BAJAJ FINSERV LIMITED	0.65%
Vedanta Limited	0.64%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
JSW STEEL LIMITED	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
UPL LIMITED	0.49%
ONGCFV-5	0.44%
AUROBINDO PHARMA LIMITED	0.42%
WIPRO	0.40%
TECH MAHINDRA LIMITEDFV-5	0.39%
GRASIM INDUSTRIES LTD.	0.37%
DIVIS LABORATORIES LIMITED	0.34%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI INFRAEL LIMITED	0.29%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.26%
UNITED SPIRITS LIMITED	0.26%
<b>Equity Total</b>	<b>96.74%</b>
<b>Money Market Total</b>	<b>2.52%</b>
<b>Current Assets</b>	<b>0.75%</b>
<b>Total</b>	<b>100.00%</b>

## 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 30th June 2020

## 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 30 June, 20:** ₹27.0138

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** RNLIC Pure Index

**AUM as on 30 June, 20:** ₹ 43.04 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-00	-
MMI / Others	00-40	1

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.66%	5.00%
Last 6 Months	-2.84%	-4.99%
Last 1 Year	-1.79%	-4.74%
Last 2 Years	-0.48%	-0.93%
Last 3 Years	3.10%	2.73%
Since Inception	8.59%	6.08%

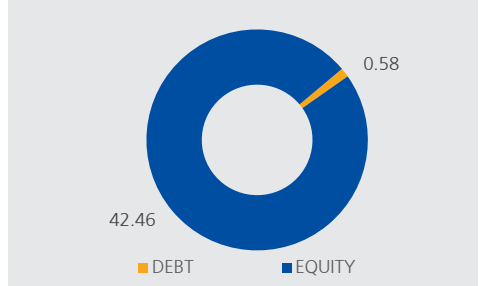
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

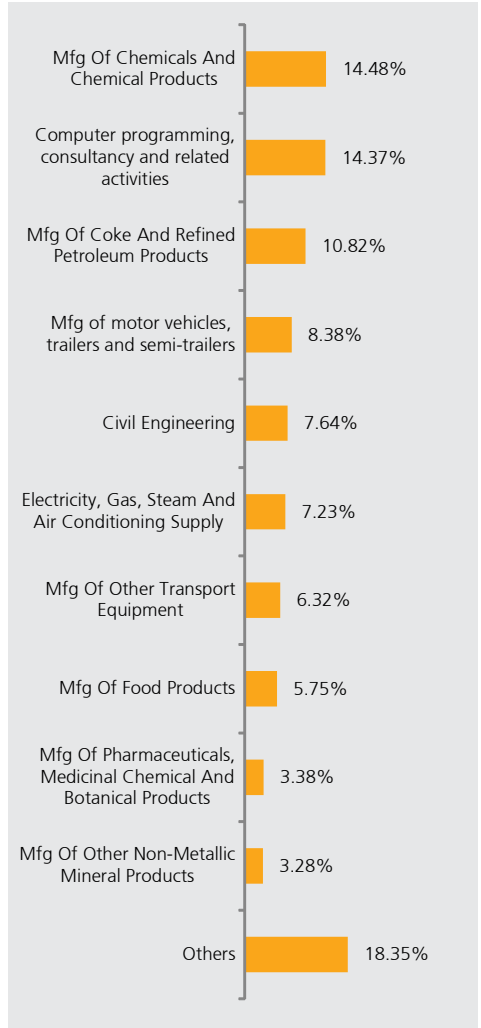
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	9.68%
RELIANCE INDUSTRIES LTD.	9.41%
BHARTI AIRTEL LIMITED	8.91%
LARSEN&TUBRO	7.64%
INFOSYS LIMITED	6.72%
TATA CONSULTANCY SERVICES LTD.	5.34%
MARUTI UDYOG LTD.	5.14%
ASIAN PAINTS LIMITEDFV-1	4.17%
NESTLE INDIA LIMITED	4.06%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	3.38%
ULTRATECH CEMCO LTD	3.28%
MAHINDRA & MAHINDRA LTD.-FV5	3.24%
NTPC LIMITED	3.09%
POWER GRID CORP OF INDIA LTD	2.92%
BAJAJ AUTO LTD	2.44%
HERO MOTOCORP LIMITED	2.19%
ONGCFV-5	1.92%
BRITANNIA INDUSTRIES LTD	1.69%
COAL INDIA LIMITED	1.69%
EICHER MOTORS LIMITED	1.69%
HCL TECHNOLOGIES LIMITED	1.49%
Vedanta Limited	1.31%
BHARTI INFRATEL LIMITED	1.27%
GAS AUTHORITY OF INDIA LTD.	1.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.00%
BHARAT PETROLEUM CORP. LTD.	0.85%
WIPRO	0.81%
GRASIM INDUSTRIES LTD.	0.64%
INDIAN OIL CORPORATION LIMITED	0.56%
ESCORTS LIMITED	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.33%
<b>Equity Total</b>	<b>98.64%</b>
<b>Money Market Total</b>	<b>2.20%</b>
<b>Current Assets</b>	<b>-0.84%</b>
<b>Total</b>	<b>100.00%</b>

## 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 30th June 2020

## 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 30 June, 20:** ₹20.7631

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Pure Index

**AUM as on 30 June, 20:** ₹ 6.45 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-00	-
MMI / Others	00-40	1

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.75%	5.00%
Last 6 Months	-2.84%	-4.99%
Last 1 Year	-1.80%	-4.74%
Last 2 Years	-0.36%	-0.93%
Last 3 Years	3.22%	2.73%
Since Inception	7.22%	6.35%

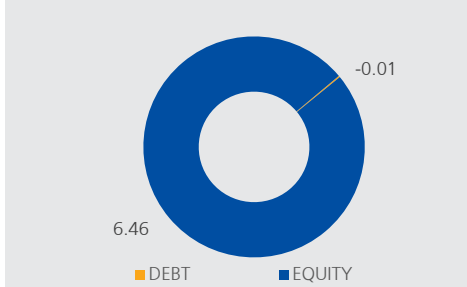
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

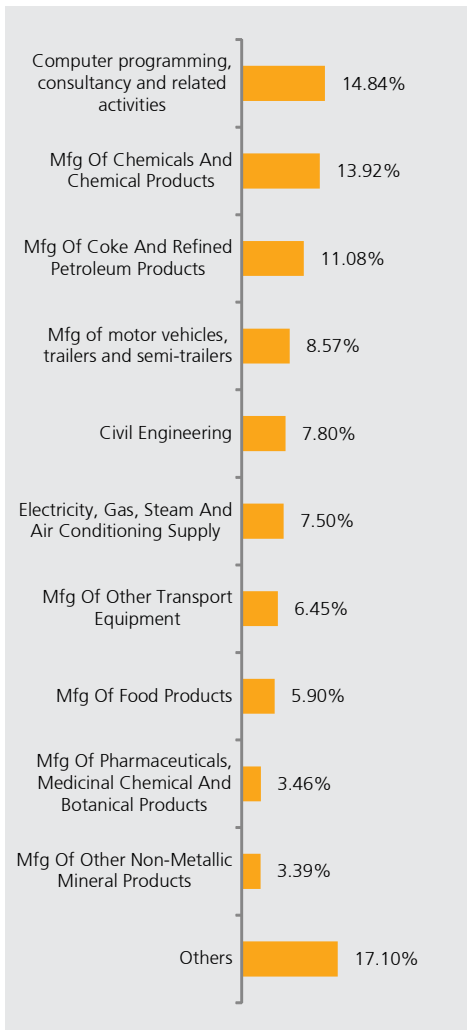
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.62%
BHARTI AIRTEL LIMITED	9.04%
HINDUSTAN LEVER LTD.	8.91%
LARSEN&TUBRO	7.80%
INFOSYS LIMITED	7.01%
TATA CONSULTANCY SERVICES LTD.	5.42%
MARUTI UDYOG LTD.	5.25%
ASIAN PAINTS LIMITEDFV-1	4.34%
NESTLE INDIA LIMITED	4.13%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.46%
ULTRATECH CEMCO LTD	3.39%
MAHINDRA & MAHINDRA LTD.-FV5	3.31%
NTPC LIMITED	3.20%
POWER GRID CORP OF INDIA LTD	3.03%
BAJAJ AUTO LTD	2.48%
HERO MOTOCORP LIMITED	2.23%
ONGCFV-5	2.00%
BRITANNIA INDUSTRIES LTD	1.77%
EICHER MOTORS LIMITED	1.74%
COAL INDIA LIMITED	1.61%
HCL TECHNOLOGIES LIMITED	1.56%
Vedanta Limited	1.37%
BHARTI INFRATEL LIMITED	1.32%
GAS AUTHORITY OF INDIA LTD.	1.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.04%
BHARAT PETROLEUM CORP. LTD.	0.89%
WIPRO	0.85%
GRASIM INDUSTRIES LTD.	0.66%
ESCORTS LIMITED	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
HINDUSTAN ZINC LIMITEDFV-2	0.35%
<b>Equity Total</b>	<b>100.21%</b>
<b>Money Market Total</b>	<b>0.56%</b>
<b>Current Assets</b>	<b>-0.77%</b>
<b>Total</b>	<b>100.00%</b>

## 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 30th June 2020

## 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 30 June, 20:** ₹24.2179

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** RNLIC Pure Index

**AUM as on 30 June, 20:** ₹ 0.36 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-00	-
MMI / Others	00-40	1

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.75%	5.00%
Last 6 Months	-3.76%	-4.99%
Last 1 Year	-2.75%	-4.74%
Last 2 Years	-0.60%	-0.93%
Last 3 Years	3.15%	2.73%
Since Inception	7.71%	6.45%

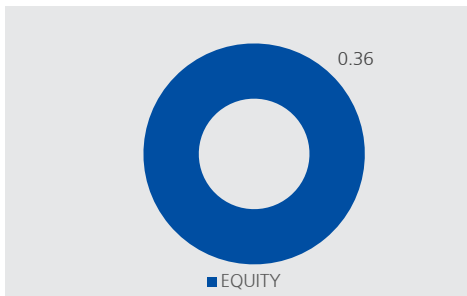
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

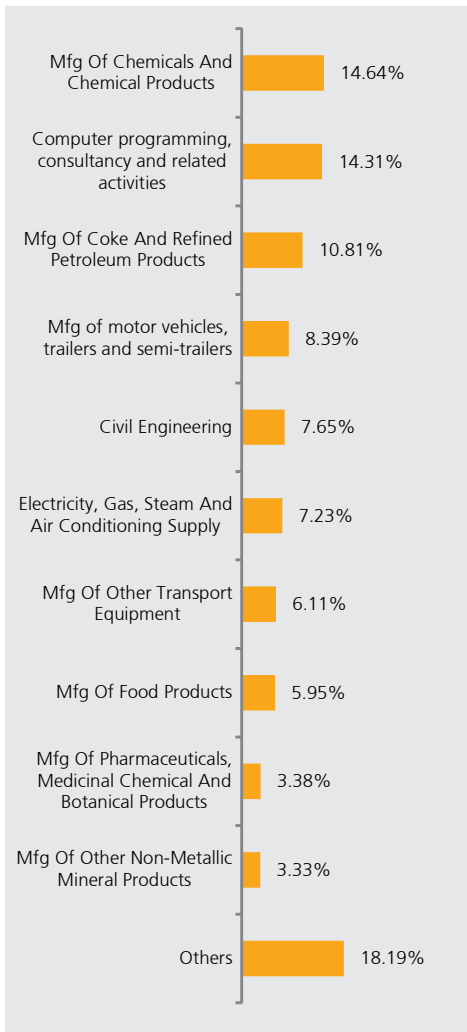
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	9.68%
RELIANCE INDUSTRIES LTD.	9.40%
BHARTI AIRTEL LIMITED	8.91%
LARSEN&TUBRO	7.65%
INFOSYS LIMITED	6.72%
TATA CONSULTANCY SERVICES LTD.	5.28%
MARUTI UDYOG LTD.	5.15%
ASIAN PAINTS LIMITEDFV-1	4.33%
NESTLE INDIA LIMITED	4.26%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.38%
ULTRATECH CEMCO LTD	3.33%
MAHINDRA & MAHINDRA LTD.-FV5	3.24%
NTPC LIMITED	3.09%
POWER GRID CORP OF INDIA LTD	2.91%
BAJAJ AUTO LTD	2.42%
HERO MOTOCORP LIMITED	2.18%
ONGCFV-5	1.92%
BRITANNIA INDUSTRIES LTD	1.69%
COAL INDIA LIMITED	1.69%
EICHER MOTORS LIMITED	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
Vedanta Limited	1.32%
BHARTI INFRATEL LIMITED	1.29%
GAS AUTHORITY OF INDIA LTD.	1.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.00%
BHARAT PETROLEUM CORP. LTD.	0.85%
WIPRO	0.81%
GRASIM INDUSTRIES LTD.	0.63%
INDIAN OIL CORPORATION LIMITED	0.56%
ESCORTS LIMITED	0.55%
HINDUSTAN ZINC LIMITEDFV-2	0.34%
<b>Equity Total</b>	<b>98.81%</b>
<b>Money Market Total</b>	<b>1.87%</b>
<b>Current Assets</b>	<b>-0.68%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹10.1101

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 30 June, 20:** ₹ 14.63 Crs.

## Asset Allocation

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

## Returns

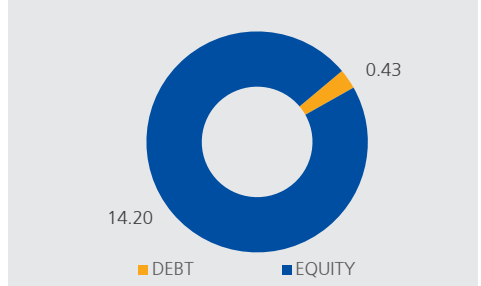
Period	Fund Returns	Index Returns
Last 1 Month	4.04%	4.53%
Last 6 Months	-11.89%	-10.35%
Last 1 Year	-15.58%	-13.69%
Last 2 Years	-7.37%	-5.44%
Last 3 Years	-4.69%	-1.19%
Since Inception	0.09%	1.53%

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

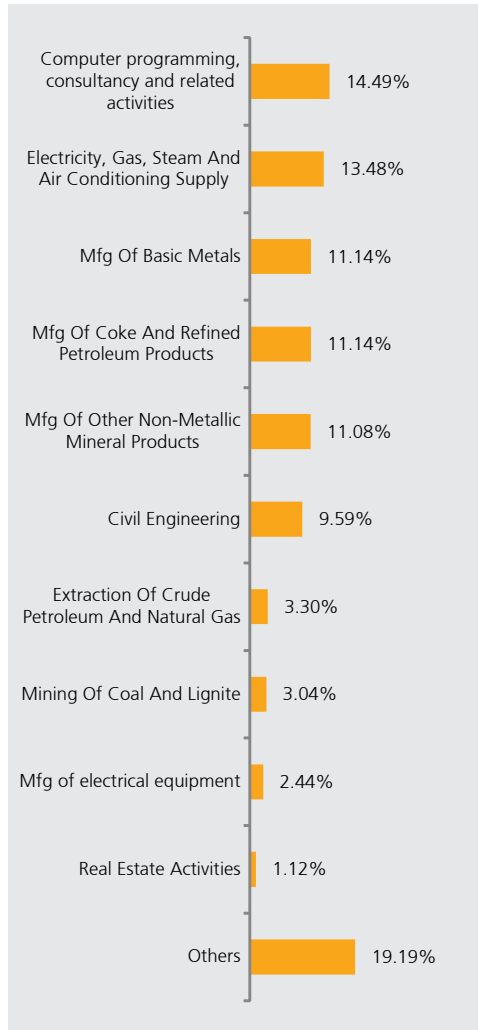
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.61%
LARSEN&TUBRO	9.59%
RELIANCE INDUSTRIES LTD.	9.55%
INFOSYS LIMITED	6.58%
NTPC LIMITED	5.64%
POWER GRID CORP OF INDIA LTD	5.51%
ULTRATECH CEMCO LTD	5.50%
TATA CONSULTANCY SERVICES LTD.	5.33%
SHREE CEMENTS LIMITED	3.80%
ONGCFV-5	3.30%
TATA IRON & STEEL COMPANY LTD	3.07%
COAL INDIA LIMITED	3.04%
HINDALCO INDUSTRIES LTD FV RE 1	2.67%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.62%
Vedanta Limited	2.40%
JSW STEEL LIMITED	2.39%
BHARTI INFRATEL LIMITED	2.33%
GAS AUTHORITY OF INDIA LTD.	2.33%
AMBUJA CEMENTS LIMITED	1.78%
HCL TECHNOLOGIES LIMITED	1.42%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.24%
SIEMENS LIMITED	1.20%
DLF LIMITED	1.12%
NMDC LIMITED	1.12%
BHARAT PETROLEUM CORP. LTD.	0.95%
WIPRO	0.77%
INDIAN OIL CORPORATION LIMITED	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.61%
INTERGLOBE AVIATION LIMITED	0.58%
TECH MAHINDRA LIMITEDFV-5	0.40%
<b>Equity Total</b>	<b>97.06%</b>
<b>Money Market Total</b>	<b>2.58%</b>
<b>Current Assets</b>	<b>0.36%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Infrastructure Fund 2 (ULIF04401/01/10LINFRASST02121)

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹10.3860

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 30 June, 20:** ₹ 6.72 Crs.

## Asset Allocation

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

## Returns

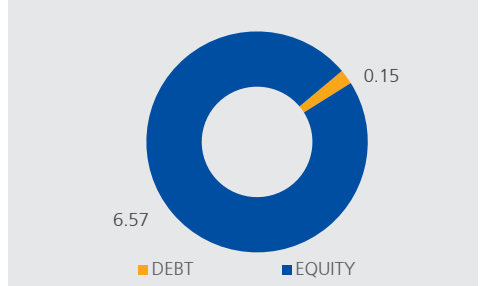
Period	Fund Returns	Index Returns
Last 1 Month	4.03%	4.53%
Last 6 Months	-11.84%	-10.35%
Last 1 Year	-15.44%	-13.69%
Last 2 Years	-7.26%	-5.44%
Last 3 Years	-4.61%	-1.19%
Since Inception	0.36%	-0.63%

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

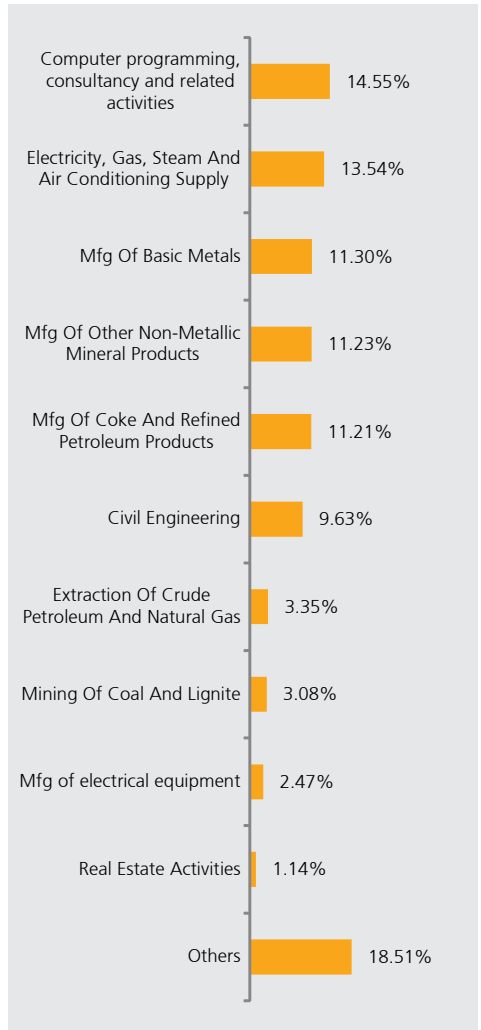
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.63%
BHARTI AIRTEL LIMITED	9.62%
RELIANCE INDUSTRIES LTD.	9.61%
INFOSYS LIMITED	6.60%
NTPC LIMITED	5.66%
ULTRATECH CEMCO LTD	5.59%
POWER GRID CORP OF INDIA LTD	5.54%
TATA CONSULTANCY SERVICES LTD.	5.34%
SHREE CEMENTS LIMITED	3.84%
ONGCFV-5	3.35%
TATA IRON & STEEL COMPANY LTD	3.11%
COAL INDIA LIMITED	3.08%
HINDALCO INDUSTRIES LTD FV RE 1	2.70%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.66%
Vedanta Limited	2.43%
JSW STEEL LIMITED	2.43%
BHARTI INFRATEL LIMITED	2.34%
GAS AUTHORITY OF INDIA LTD.	2.33%
AMBUJA CEMENTS LIMITED	1.80%
HCL TECHNOLOGIES LIMITED	1.44%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.25%
SIEMENS LIMITED	1.22%
DLF LIMITED	1.14%
NMDC LIMITED	1.14%
BHARAT PETROLEUM CORP. LTD.	0.96%
WIPRO	0.78%
INDIAN OIL CORPORATION LIMITED	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.62%
INTERGLOBE AVIATION LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.40%
<b>Equity Total</b>	<b>97.83%</b>
<b>Money Market Total</b>	<b>1.89%</b>
<b>Current Assets</b>	<b>0.28%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹10.6256

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 30 June, 20:** ₹ 1.59 Crs.

## Asset Allocation

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

## Returns

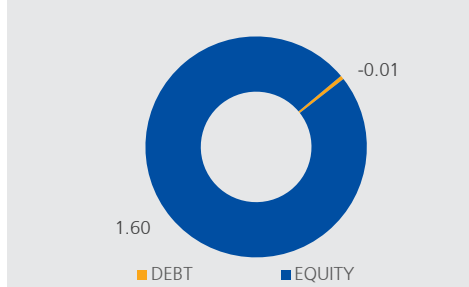
Period	Fund Returns	Index Returns
Last 1 Month	4.05%	4.53%
Last 6 Months	-12.40%	-10.35%
Last 1 Year	-15.98%	-13.69%
Last 2 Years	-7.32%	-5.44%
Last 3 Years	-4.75%	-1.19%
Since Inception	0.58%	-0.63%

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

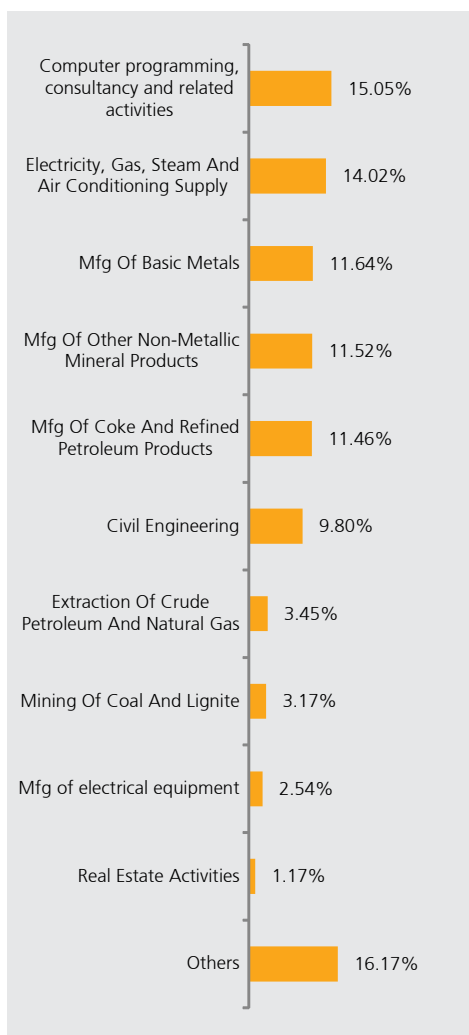
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.83%
RELIANCE INDUSTRIES LTD.	9.81%
LARSEN&TUBRO	9.80%
INFOSYS LIMITED	6.83%
NTPC LIMITED	5.87%
ULTRATECH CEMCO LTD	5.74%
POWER GRID CORP OF INDIA LTD	5.73%
TATA CONSULTANCY SERVICES LTD.	5.53%
SHREE CEMENTS LIMITED	3.92%
ONGCFV-5	3.45%
TATA IRON & STEEL COMPANY LTD	3.21%
COAL INDIA LIMITED	3.17%
HINDALCO INDUSTRIES LTD FV RE 1	2.79%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.74%
Vedanta Limited	2.51%
JSW STEEL LIMITED	2.50%
BHARTI INFRATEL LIMITED	2.42%
GAS AUTHORITY OF INDIA LTD.	2.42%
AMBUJA CEMENTS LIMITED	1.85%
HCL TECHNOLOGIES LIMITED	1.48%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.29%
SIEMENS LIMITED	1.25%
DLF LIMITED	1.17%
NMDC LIMITED	1.17%
BHARAT PETROLEUM CORP. LTD.	0.99%
WIPRO	0.80%
INDIAN OIL CORPORATION LIMITED	0.66%
HINDUSTAN ZINC LIMITEDFV-2	0.64%
INTERGLOBE AVIATION LIMITED	0.60%
TECH MAHINDRA LIMITEDFV-5	0.41%
<b>Equity Total</b>	<b>100.59%</b>
<b>Money Market Total</b>	<b>0.89%</b>
<b>Current Assets</b>	<b>-1.47%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Health Infrastructure Fund 1 (ULIF06101/02/08HINFRAS01121)

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹9.7886

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 30 June, 20:** ₹ 0.10 Crs.

## Asset Allocation

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

## Returns

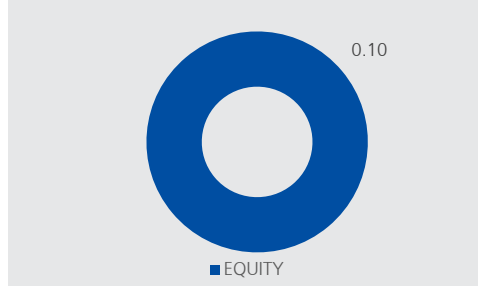
Period	Fund Returns	Index Returns
Last 1 Month	4.23%	4.53%
Last 6 Months	-12.79%	-10.35%
Last 1 Year	-16.62%	-13.69%
Last 2 Years	-7.76%	-5.44%
Last 3 Years	-4.85%	-1.19%
Since Inception	-0.18%	1.52%

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

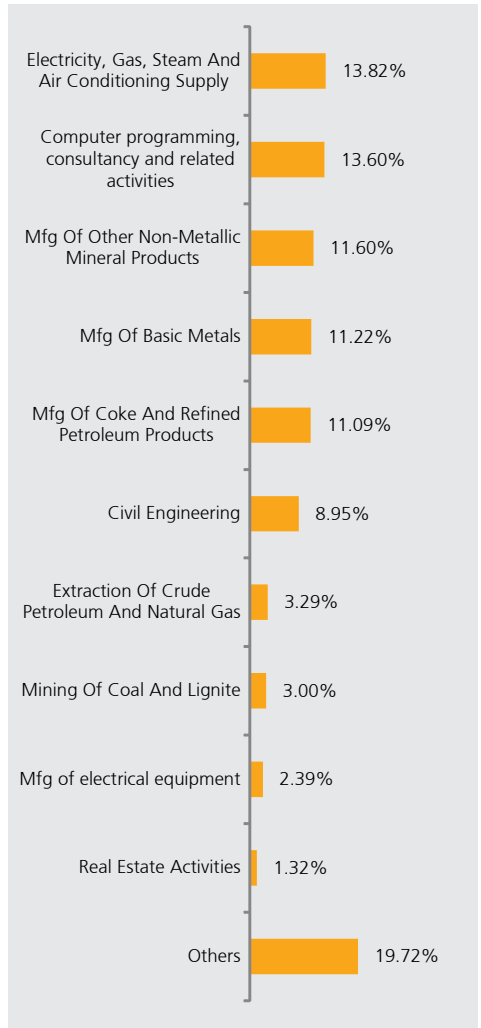
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.50%
LARSEN&TUBRO	8.95%
BHARTI AIRTEL LIMITED	8.76%
INFOSYS LIMITED	6.05%
POWER GRID CORP OF INDIA LTD	5.85%
NTPC LIMITED	5.64%
ULTRATECH CEMCO LTD	5.33%
TATA CONSULTANCY SERVICES LTD.	4.89%
SHREE CEMENTS LIMITED	4.51%
ONGCFV-5	3.29%
TATA IRON & STEEL COMPANY LTD	3.07%
COAL INDIA LIMITED	3.00%
HINDALCO INDUSTRIES LTD FV RE 1	2.66%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.62%
JSW STEEL LIMITED	2.39%
Vedanta Limited	2.37%
BHARTI INFRATEL LIMITED	2.34%
GAS AUTHORITY OF INDIA LTD.	2.33%
AMBUJA CEMENTS LIMITED	1.76%
HCL TECHNOLOGIES LIMITED	1.42%
DLF LIMITED	1.32%
NMDC LIMITED	1.32%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.21%
SIEMENS LIMITED	1.18%
BHARAT PETROLEUM CORP. LTD.	0.95%
WIPRO	0.77%
HINDUSTAN ZINC LIMITEDFV-2	0.73%
INDIAN OIL CORPORATION LIMITED	0.63%
INTERGLOBE AVIATION LIMITED	0.58%
TECH MAHINDRA LIMITEDFV-5	0.48%
<b>Equity Total</b>	<b>95.91%</b>
<b>Money Market Total</b>	<b>1.28%</b>
<b>Current Assets</b>	<b>2.81%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹16.2786

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 June, 20:** ₹ 13.85 Crs.

## Asset Allocation

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

## Returns

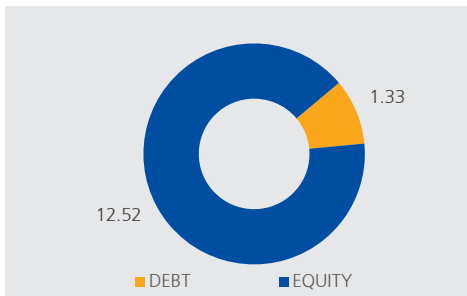
Period	Fund Returns	Index Returns
Last 1 Month	3.65%	6.12%
Last 6 Months	-12.23%	-14.57%
Last 1 Year	-16.77%	-19.73%
Last 2 Years	-4.32%	-4.05%
Last 3 Years	-1.93%	-3.19%
Since Inception	4.12%	5.09%

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

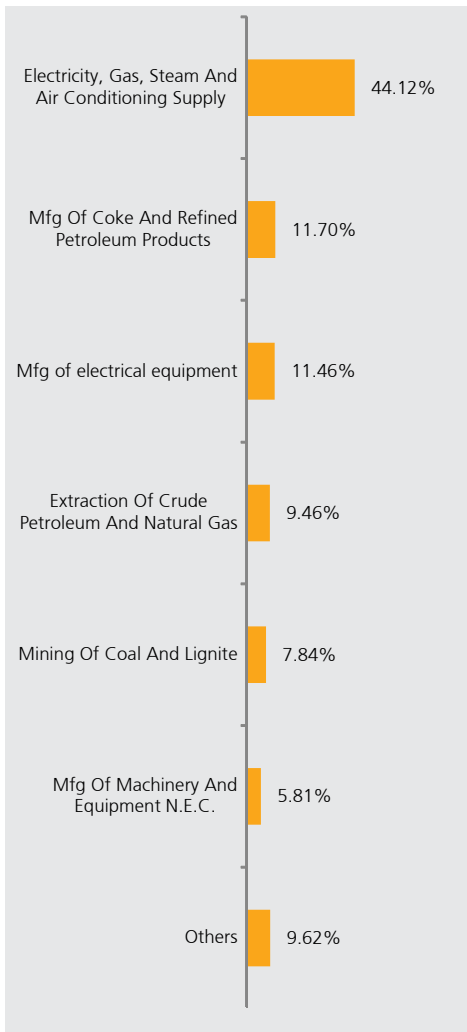
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.55%
RELIANCE INDUSTRIES LTD.	9.54%
POWER GRID CORP OF INDIA LTD	9.38%
ONGCFV-5	9.01%
COAL INDIA LIMITED	7.84%
PETRONET LNG LIMITED	6.27%
GAS AUTHORITY OF INDIA LTD.	6.13%
INDRAPRASTHA GAS LIMITED	5.02%
HAVELLS INDIA LIMITED	4.70%
VOLTAS LTD	4.17%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.59%
SIEMENS LIMITED	3.16%
TATA POWER CO. LTD.FV-1	2.48%
ADANI TRANSMISSION LIMITED	1.97%
TORRENT POWER LIMITED	1.79%
KIRLOSKAR CUMMINS	1.64%
BHARAT PETROLEUM CORP. LTD.	0.92%
ADANI GAS LIMITED	0.90%
JSW ENERGY LIMITED	0.63%
INDIAN OIL CORPORATION LIMITED	0.58%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
OIL INDIA LIMITED	0.45%
CASTROL INDIA LIMITED	0.16%
<b>Equity Total</b>	<b>90.38%</b>
<b>Money Market Total</b>	<b>9.29%</b>
<b>Current Assets</b>	<b>0.33%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹14.0233

**Inception Date:** 11<sup>th</sup> June 2010

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 June, 20:** ₹ 4.12 Crs.

## Asset Allocation

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

## Returns

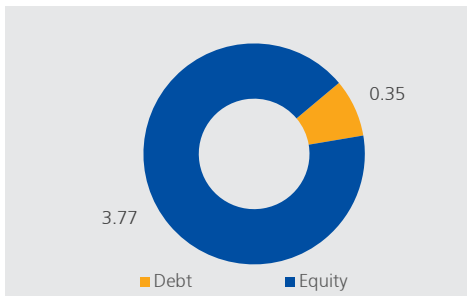
Period	Fund Returns	Index Returns
Last 1 Month	3.75%	6.12%
Last 6 Months	-12.59%	-14.57%
Last 1 Year	-16.98%	-19.73%
Last 2 Years	-4.48%	-4.05%
Last 3 Years	-2.00%	-3.19%
Since Inception	3.28%	2.57%

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

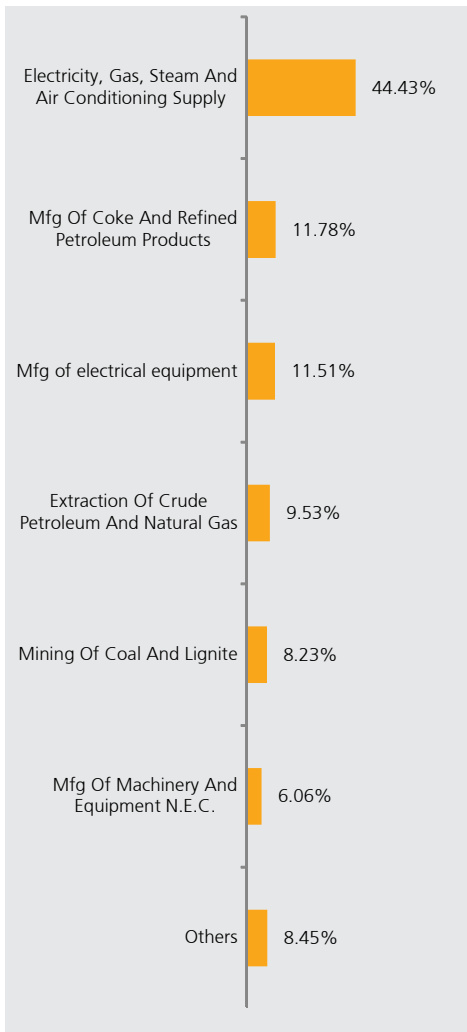
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.59%
RELIANCE INDUSTRIES LTD.	9.59%
POWER GRID CORP OF INDIA LTD	9.42%
ONGCFV-5	9.08%
COAL INDIA LIMITED	8.23%
PETRONET LNG LIMITED	6.30%
GAS AUTHORITY OF INDIA LTD.	6.16%
INDRAPRASTHA GAS LIMITED	5.04%
HAVELLS INDIA LIMITED	4.72%
VOLTAS LTD	4.29%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	3.61%
SIEMENS LIMITED	3.18%
TATA POWER CO. LTD.FV-1	2.54%
ADANI TRANSMISSION LIMITED	1.98%
TORRENT POWER LIMITED	1.87%
KIRLOSKAR CUMMINS	1.76%
BHARAT PETROLEUM CORP. LTD.	0.94%
ADANI GAS LIMITED	0.90%
JSW ENERGY LIMITED	0.63%
INDIAN OIL CORPORATION LIMITED	0.59%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.50%
OIL INDIA LIMITED	0.45%
CASTROL INDIA LIMITED	0.16%
<b>Equity Total</b>	<b>91.55%</b>
<b>Money Market Total</b>	<b>7.62%</b>
<b>Current Assets</b>	<b>0.82%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹13.7903

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 June, 20:** ₹ 2.27 Crs.

## Asset Allocation

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

## Returns

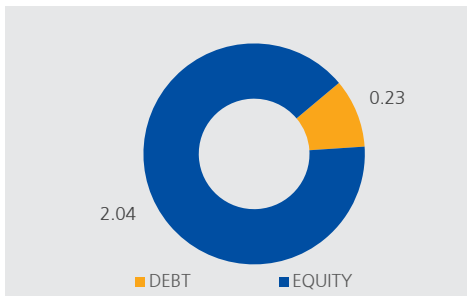
Period	Fund Returns	Index Returns
Last 1 Month	3.70%	6.12%
Last 6 Months	-12.35%	-14.57%
Last 1 Year	-16.78%	-19.73%
Last 2 Years	-4.25%	-4.05%
Last 3 Years	-1.78%	-3.19%
Since Inception	3.12%	2.57%

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

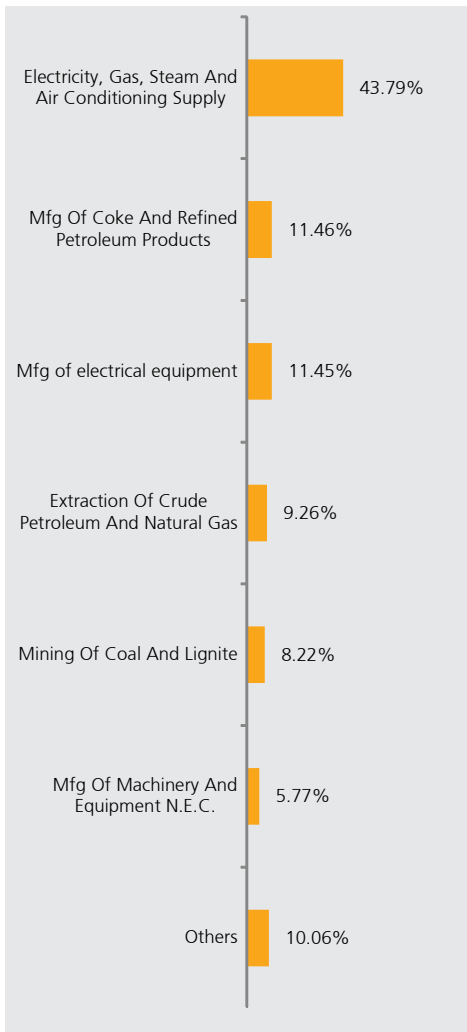
## Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	9.38%
NTPC LIMITED	9.33%
RELIANCE INDUSTRIES LTD.	9.32%
ONGCFV-5	8.82%
COAL INDIA LIMITED	8.22%
PETRONET LNG LIMITED	6.27%
GAS AUTHORITY OF INDIA LTD.	6.13%
INDRAPRASTHA GAS LIMITED	4.94%
HAVELLS INDIA LIMITED	4.70%
VOLTAS LTD	4.14%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.59%
SIEMENS LIMITED	3.16%
TATA POWER CO. LTD.FV-1	2.48%
ADANI TRANSMISSION LIMITED	1.97%
TORRENT POWER LIMITED	1.77%
KIRLOSKAR CUMMINS	1.63%
ADANI GAS LIMITED	0.90%
BHARAT PETROLEUM CORP. LTD.	0.90%
JSW ENERGY LIMITED	0.62%
INDIAN OIL CORPORATION LIMITED	0.58%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
OIL INDIA LIMITED	0.44%
CASTROL INDIA LIMITED	0.16%
<b>Equity Total</b>	<b>89.94%</b>
<b>Money Market Total</b>	<b>10.08%</b>
<b>Current Assets</b>	<b>-0.02%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹15.2918

**Inception Date:** 16<sup>th</sup> December 2008

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 June, 20:** ₹ 0.10 Crs.

## Asset Allocation

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

## Returns

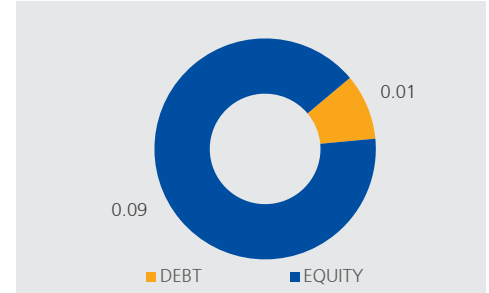
Period	Fund Returns	Index Returns
Last 1 Month	3.65%	6.12%
Last 6 Months	-12.80%	-14.57%
Last 1 Year	-17.41%	-19.73%
Last 2 Years	-4.45%	-4.05%
Last 3 Years	-1.92%	-3.19%
Since Inception	3.63%	4.48%

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

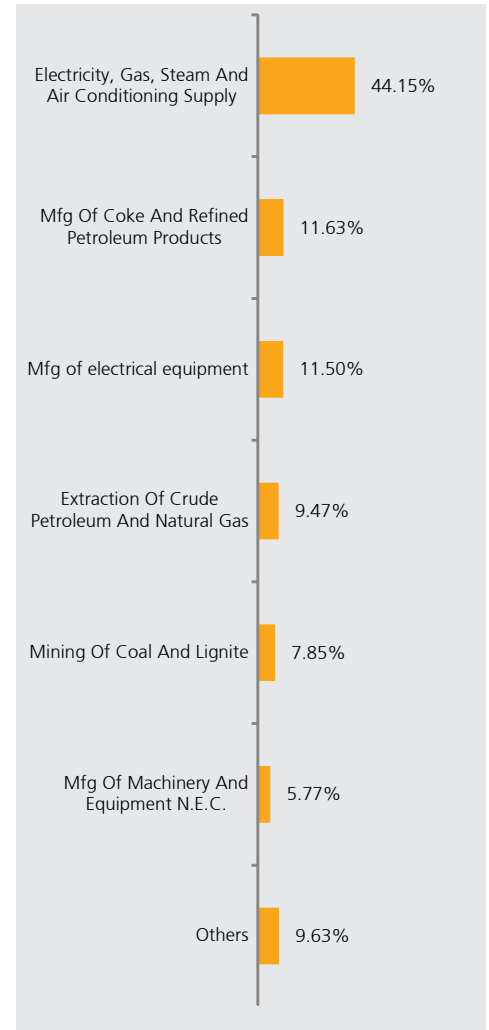
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.57%
RELIANCE INDUSTRIES LTD.	9.49%
POWER GRID CORP OF INDIA LTD	9.39%
ONGCFV-5	9.02%
COAL INDIA LIMITED	7.85%
PETRONET LNG LIMITED	6.27%
GAS AUTHORITY OF INDIA LTD.	6.14%
INDRAPRASTHA GAS LIMITED	5.01%
HAVELLS INDIA LIMITED	4.70%
VOLTAS LTD	4.16%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	3.59%
SIEMENS LIMITED	3.21%
TATA POWER CO. LTD.FV-1	2.48%
ADANI TRANSMISSION LIMITED	1.98%
TORRENT POWER LIMITED	1.77%
KIRLOSKAR CUMMINS	1.61%
BHARAT PETROLEUM CORP. LTD.	0.91%
ADANI GAS LIMITED	0.89%
JSW ENERGY LIMITED	0.63%
INDIAN OIL CORPORATION LIMITED	0.58%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
OIL INDIA LIMITED	0.45%
CASTROL INDIA LIMITED	0.16%
<b>Equity Total</b>	<b>90.37%</b>
<b>Money Market Total</b>	<b>9.36%</b>
<b>Current Assets</b>	<b>0.27%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹22.6976

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 30 June, 20:** ₹ 17.45 Crs.

## Asset Allocation

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

## Returns

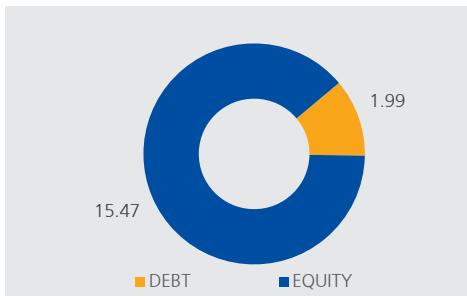
Period	Fund Returns	Index Returns
Last 1 Month	6.37%	10.25%
Last 6 Months	-13.54%	-12.91%
Last 1 Year	-15.12%	-15.96%
Last 2 Years	-10.42%	-8.13%
Last 3 Years	-4.61%	-3.24%
Since Inception	7.03%	4.82%

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

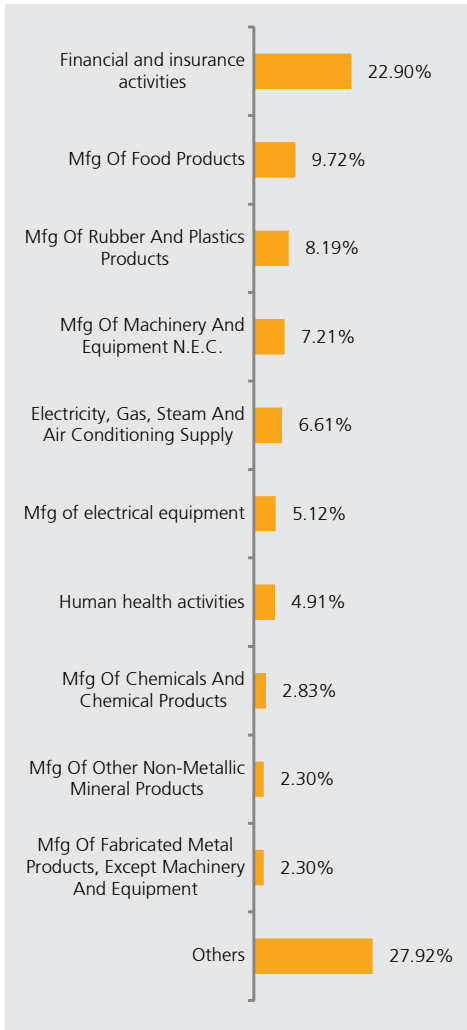
## Portfolio

Name of Instrument	% to AUM
TATA CONSUMER PRODUCTS LIMITED	6.64%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.91%
MRF LIMITED	4.13%
VOLTAS LTD	3.57%
MAX FINANCIAL SERVICES LIMITED	3.25%
MUTHOOT FINANCE LIMITED	3.23%
JUBILANT FOODWORKS LIMITED	3.08%
BALKRISHNA INDUSTRIES LIMITED	3.02%
THE FEDERAL BANK LIMITED	2.86%
RURAL ELECTRIFICATION CORPORATION LTD	2.85%
SRF LIMITED	2.83%
BHARAT ELECTRONICS LIMITED	2.58%
MANAPPURAM FINANCE LIMITED	2.38%
THE RAMCO CEMENTS LIMITED	2.30%
RBL BANK LIMITED	2.30%
BHARAT FORGE	2.30%
TVS MOTOR COMPANY LIMITED	2.21%
BATA INDIA LIMITED	2.21%
TATA POWER CO. LTD.FV-1	2.15%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.13%
ESCORTS LIMITED	2.12%
GLENMARK PHARMACEUTICALS LIMITED	1.92%
EXIDE INDUSTRIES LIMITED	1.90%
JINDAL STEEL & POWER LTD.	1.85%
MAHANAGAR GAS LIMITED	1.73%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.70%
CASTROL INDIA LIMITED	1.62%
TORRENT POWER LIMITED	1.54%
AMARA RAJA BATTERIES LIMITED	1.52%
KIRLOSKAR CUMMINS	1.52%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.41%
CESC LTD	1.20%
MINDTREE LTD	1.05%
APOLLO TYRES LIMITED	1.04%
HEXAWARE TECHNOLOGIES LIMITED	1.04%
ASHOK LEYLAND LIMITED	1.00%
LIC HOUSING FINANCE LIMITED	0.76%
CANARA BANK	0.57%
NMDC LIMITED	0.56%
OIL INDIA LIMITED	0.51%
INDIABULLS HOUSING FINANCE LTD	0.47%
UNION BANK OF INDIA	0.33%
L&T FINANCE HOLDINGS LIMITED	0.25%
SBI CARDS & PAYMENTS SERVICES LTD	0.12%
<b>Equity Total</b>	<b>88.62%</b>
<b>Money Market Total</b>	<b>18.39%</b>
<b>Current Assets</b>	<b>-7.01%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹20.6788

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 30 June, 20:** ₹ 31.95 Crs.

## Asset Allocation

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

## Returns

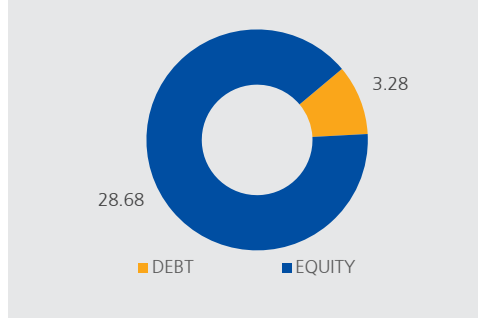
Period	Fund Returns	Index Returns
Last 1 Month	6.54%	10.25%
Last 6 Months	-13.67%	-12.91%
Last 1 Year	-14.94%	-15.96%
Last 2 Years	-10.34%	-8.13%
Last 3 Years	-4.60%	-3.24%
Since Inception	7.18%	3.84%

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

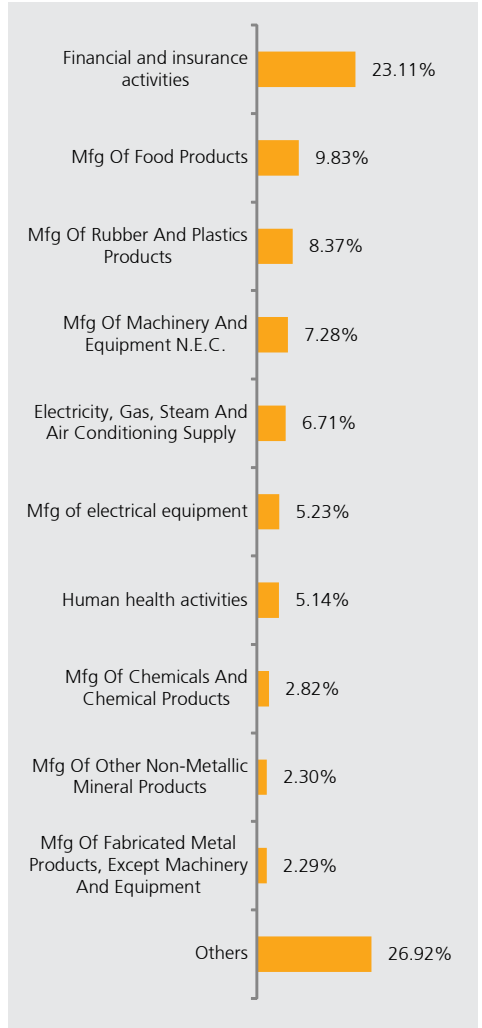
## Portfolio

Name of Instrument	% to AUM
TATA CONSUMER PRODUCTS LIMITED	6.65%
APOLLO HOSPITALS ENTERPRISE LIMITED	5.14%
MRF LIMITED	4.21%
VOLTAS LTD	3.64%
MAX FINANCIAL SERVICES LIMITED	3.34%
MUTHOOT FINANCE LIMITED	3.21%
JUBILANT FOODWORKS LIMITED	3.18%
BALKRISHNA INDUSTRIES LIMITED	3.12%
THE FEDERAL BANK LIMITED	2.99%
RURAL ELECTRIFICATION CORPORATION LTD	2.83%
SRF LIMITED	2.82%
BHARAT ELECTRONICS LIMITED	2.58%
MANAPPURAM FINANCE LIMITED	2.38%
RBL BANK LIMITED	2.30%
THE RAMCO CEMENTS LIMITED	2.30%
BHARAT FORGE	2.29%
BATA INDIA LIMITED	2.25%
TVS MOTOR COMPANY LIMITED	2.20%
TATA POWER CO. LTD.FV-1	2.18%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.14%
ESCORTS LIMITED	2.13%
EXIDE INDUSTRIES LIMITED	1.93%
GLENMARK PHARMACEUTICALS LIMITED	1.91%
JINDAL STEEL & POWER LTD.	1.84%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.78%
MAHANAGAR GAS LIMITED	1.72%
CASTROL INDIA LIMITED	1.70%
TORRENT POWER LIMITED	1.61%
KIRLOSKAR CUMMINS	1.52%
AMARA RAJA BATTERIES LIMITED	1.52%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.41%
CESC LTD	1.20%
MINDTREE LTD	1.05%
HEXWARE TECHNOLOGIES LIMITED	1.04%
APOLLO TYRES LIMITED	1.04%
ASHOK LEYLAND LIMITED	1.00%
LIC HOUSING FINANCE LIMITED	0.76%
NMDC LIMITED	0.58%
CANARA BANK	0.57%
OIL INDIA LIMITED	0.51%
INDIABULLS HOUSING FINANCE LTD	0.47%
UNION BANK OF INDIA	0.33%
L&T FINANCE HOLDINGS LIMITED	0.25%
SBI CARDS & PAYMENTS SERVICES LTD	0.13%
<b>Equity Total</b>	<b>89.74%</b>
<b>Money Market Total</b>	<b>16.44%</b>
<b>Current Assets</b>	<b>-6.18%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹20.7239

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 30 June, 20:** ₹ 4.47 Crs.

## Asset Allocation

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

## Returns

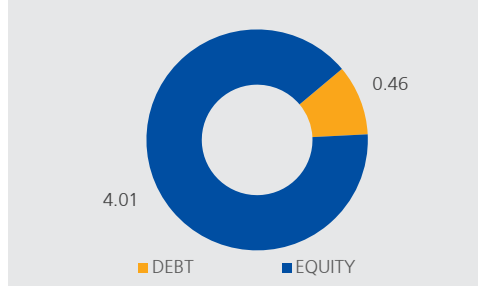
Period	Fund Returns	Index Returns
Last 1 Month	6.38%	10.25%
Last 6 Months	-13.56%	-12.91%
Last 1 Year	-15.18%	-15.96%
Last 2 Years	-10.64%	-8.13%
Last 3 Years	-4.85%	-3.24%
Since Inception	7.20%	3.84%

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

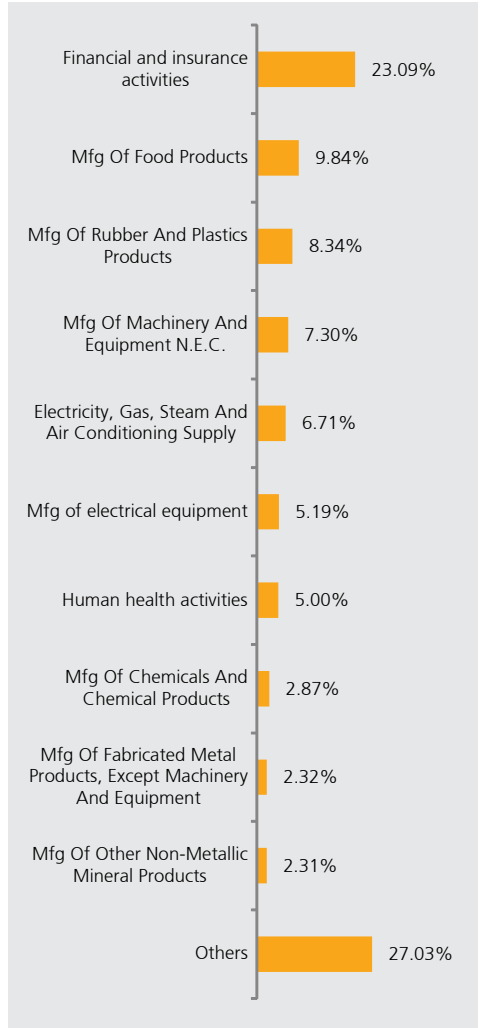
## Portfolio

Name of Instrument	% to AUM
TATA CONSUMER PRODUCTS LIMITED	6.70%
APOLLO HOSPITALS ENTERPRISE LIMITED	5.00%
MRF LIMITED	4.22%
VOLTAS LTD	3.63%
MAX FINANCIAL SERVICES LIMITED	3.31%
MUTHOOT FINANCE LIMITED	3.26%
JUBILANT FOODWORKS LIMITED	3.14%
BALKRISHNA INDUSTRIES LIMITED	3.07%
THE FEDERAL BANK LIMITED	2.91%
RURAL ELECTRIFICATION CORPORATION LTD	2.87%
SRF LIMITED	2.87%
BHARAT ELECTRONICS LIMITED	2.57%
MANAPPURAM FINANCE LIMITED	2.37%
BHARAT FORGE	2.32%
THE RAMCO CEMENTS LIMITED	2.31%
RBL BANK LIMITED	2.29%
BATA INDIA LIMITED	2.25%
TVS MOTOR COMPANY LIMITED	2.23%
TATA POWER CO. LTD.FV-1	2.19%
ESCORTS LIMITED	2.15%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.13%
EXIDE INDUSTRIES LIMITED	1.93%
GLENMARK PHARMACEUTICALS LIMITED	1.93%
JINDAL STEEL & POWER LTD.	1.86%
MAHANAGAR GAS LIMITED	1.74%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.73%
CASTROL INDIA LIMITED	1.65%
TORRENT POWER LIMITED	1.57%
AMARA RAJA BATTERIES LIMITED	1.52%
KIRLOSKAR CUMMINS	1.52%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.43%
CESC LTD	1.21%
MINDTREE LTD	1.07%
HEXAWARE TECHNOLOGIES LIMITED	1.06%
APOLLO TYRES LIMITED	1.05%
ASHOK LEYLAND LIMITED	1.01%
LIC HOUSING FINANCE LIMITED	0.76%
CANARA BANK	0.58%
NMDC LIMITED	0.57%
OIL INDIA LIMITED	0.51%
INDIABULLS HOUSING FINANCE LTD	0.47%
UNION BANK OF INDIA	0.33%
L&T FINANCE HOLDINGS LIMITED	0.25%
SBI CARDS & PAYMENTS SERVICES LTD	0.12%
<b>Equity Total</b>	<b>89.70%</b>
<b>Money Market Total</b>	<b>16.58%</b>
<b>Current Assets</b>	<b>-6.28%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹23.4016

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 30 June, 20:** ₹ 0.19 Crs.

## Asset Allocation

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

## Returns

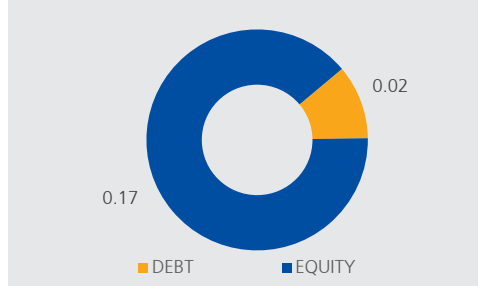
Period	Fund Returns	Index Returns
Last 1 Month	6.35%	10.25%
Last 6 Months	-14.56%	-12.91%
Last 1 Year	-16.29%	-15.96%
Last 2 Years	-11.26%	-8.13%
Last 3 Years	-5.79%	-3.24%
Since Inception	7.40%	5.29%

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

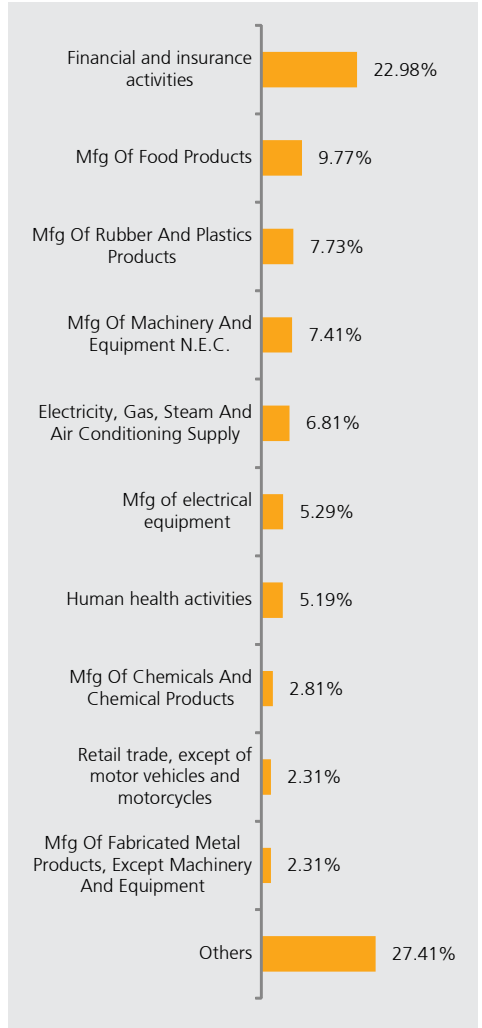
## Portfolio

Name of Instrument	% to AUM
TATA CONSUMER PRODUCTS LIMITED	6.54%
APOLLO HOSPITALS ENTERPRISE LIMITED	5.19%
VOLTAS LTD	3.77%
MRF LIMITED	3.49%
MAX FINANCIAL SERVICES LIMITED	3.43%
JUBILANT FOODWORKS LIMITED	3.23%
BALKRISHNA INDUSTRIES LIMITED	3.21%
MUTHOOT FINANCE LIMITED	3.16%
THE FEDERAL BANK LIMITED	3.01%
RURAL ELECTRIFICATION CORPORATION LTD	2.81%
SRF LIMITED	2.81%
BHARAT ELECTRONICS LIMITED	2.54%
MANAPPURAM FINANCE LIMITED	2.41%
BATA INDIA LIMITED	2.31%
BHARAT FORGE	2.31%
THE RAMCO CEMENTS LIMITED	2.28%
TATA POWER CO. LTD.FV-1	2.27%
RBL BANK LIMITED	2.26%
TVS MOTOR COMPANY LIMITED	2.24%
ESCORTS LIMITED	2.11%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.10%
EXIDE INDUSTRIES LIMITED	2.00%
GLENMARK PHARMACEUTICALS LIMITED	1.89%
JINDAL STEEL & POWER LTD.	1.86%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.80%
CASTROL INDIA LIMITED	1.71%
MAHANAGAR GAS LIMITED	1.69%
TORRENT POWER LIMITED	1.62%
KIRLOSKAR CUMMINS	1.53%
AMARA RAJA BATTERIES LIMITED	1.49%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.45%
CESC LTD	1.23%
APOLLO TYRES LIMITED	1.03%
HEXWARE TECHNOLOGIES LIMITED	1.02%
ASHOK LEYLAND LIMITED	0.99%
MINDTREE LTD	0.91%
LIC HOUSING FINANCE LIMITED	0.76%
NMDC LIMITED	0.59%
CANARA BANK	0.56%
OIL INDIA LIMITED	0.50%
INDIABULLS HOUSING FINANCE LTD	0.46%
UNION BANK OF INDIA	0.32%
L&T FINANCE HOLDINGS LIMITED	0.24%
<b>Equity Total</b>	<b>89.14%</b>
<b>Money Market Total</b>	<b>15.82%</b>
<b>Current Assets</b>	<b>-4.96%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹25.4615

**Inception Date:** 28<sup>th</sup> May 2007

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

**AUM as on 30 June, 20:** ₹ 15.59 Crs.

**Modified Duration of Debt Portfolio:** 5.20 years

**YTM of Debt Portfolio:** 5.78%

## Asset Allocation

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

## Returns

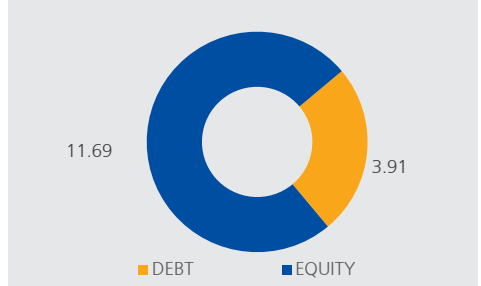
Period	Fund Returns	Index Returns
Last 1 Month	5.53%	6.28%
Last 6 Months	-6.78%	-10.57%
Last 1 Year	-5.30%	-7.07%
Last 2 Years	0.98%	1.14%
Last 3 Years	3.83%	4.11%
Since Inception	7.39%	7.71%

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

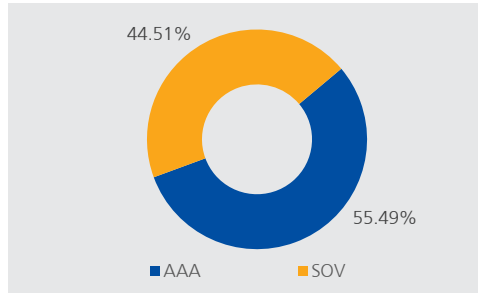
## Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.82%
8.45% IRFC NCD 04-12-2028 SR129	1.43%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.39%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.72%
9.05% HDFC NCD 20-11-2023 U-004	0.72%
8.30% NTPC NCD SR 67 15-01-2029	0.71%
<b>Bonds/Debentures Total</b>	<b>7.78%</b>
7.32% GOI CG 28-01-2024	3.21%
6.45% GOI CG 07-10-2029	1.79%
7.57% GOI CG 17-06-2033	1.50%
6.68% GOI CG 17-09-2031	1.32%
7.95% GOI CG 28-08-2032	0.97%
7.27% GOI 08.04.2026	0.84%
6.18% GOI 04-11-2024	0.83%
6.79% GOI CG 15-05-2027	0.34%
7.37% GOI 16-04-2023	0.23%
7.17% GOI 08-01-2028	0.01%
<b>Gilts Total</b>	<b>11.05%</b>
RELIANCE INDUSTRIES LTD.	9.24%
HDFC BANK LTD.FV-2	8.05%
INFOSYS LIMITED	5.11%
TATA CONSULTANCY SERVICES LTD.	4.04%
ICICI BANK LTD.FV-2	3.85%
HDFC LTD FV 2	3.74%
HINDUSTAN LEVER LTD.	3.62%
KOTAK MAHINDRA BANK LIMITED_FV5	3.11%
ITC - FV 1	2.94%
BHARTI AIRTEL LIMITED	2.58%
LARSEN&TUBRO	2.14%
AXIS BANK LIMITEDFV-2	1.56%
MARUTI UDYOG LTD.	1.45%
ASIAN PAINTS LIMITEDFV-1	1.41%
BAJAJ FINANCE LIMITED	1.29%
STATE BANK OF INDIAFV-1	1.24%
NESTLE INDIA LIMITED	1.15%
HCL TECHNOLOGIES LIMITED	1.13%
ULTRATECH CEMCO LTD	0.99%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.95%
MAHINDRA & MAHINDRA LTD.-FV5	0.92%
DR. REDDY LABORATORIES	0.92%
BRITANNIA INDUSTRIES LTD	0.84%
POWER GRID CORP OF INDIA LTD	0.77%
NTPC LIMITED	0.76%
TITAN COMPANY LIMITED	0.74%
BAJAJ AUTO LTD	0.69%
BAJAJ FINSERV LIMITED	0.66%
CIPLA LTD.	0.65%
HERO MOTOCORP LIMITED	0.62%
TECH MAHINDRA LIMITEDFV-5	0.61%
WIPRO	0.59%
BHARAT PETROLEUM CORP. LTD.	0.56%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.52%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
DABUR INDIA LTD.	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
ONGCFV-5	0.48%
EICHER MOTORS LIMITED	0.47%
TATA IRON & STEEL COMPANY LTD	0.46%
UPL LIMITED	0.46%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
COAL INDIA LIMITED	0.39%
INDIAN OIL CORPORATION LIMITED	0.39%
JSW STEEL LIMITED	0.36%
Vedanta Limited	0.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.30%
<b>Equity Total</b>	<b>74.95%</b>
<b>Money Market Total</b>	<b>5.99%</b>
<b>Current Assets</b>	<b>0.23%</b>
<b>Total</b>	<b>100.00%</b>

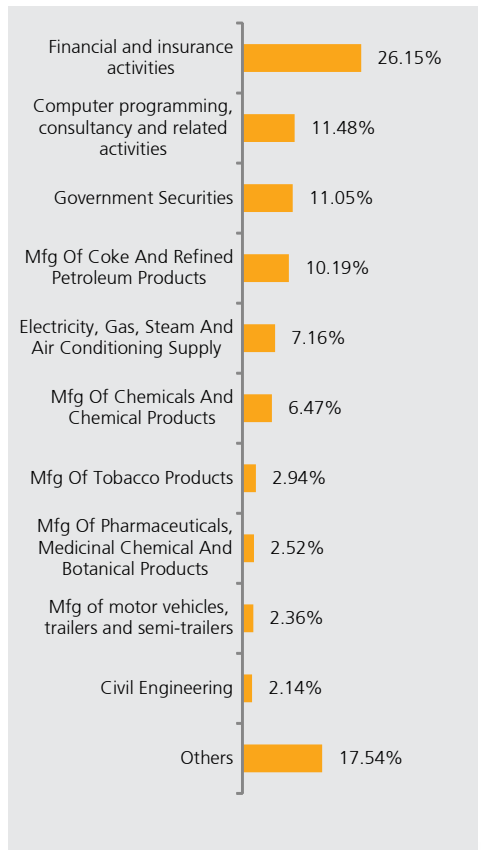
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.3561

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 30 June, 20:** ₹ 1.26 Crs.

**Modified Duration of Debt Portfolio:**

5.70 years

**YTM of Debt Portfolio:** 6.15%

## Asset Allocation

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

## Returns

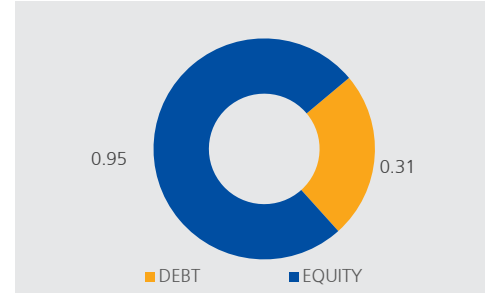
Period	Fund Returns	Index Returns
Last 1 Month	5.60%	6.28%
Last 6 Months	-7.66%	-10.57%
Last 1 Year	-5.97%	-7.07%
Last 2 Years	0.40%	1.14%
Last 3 Years	3.25%	4.11%
Since Inception	7.51%	7.28%

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

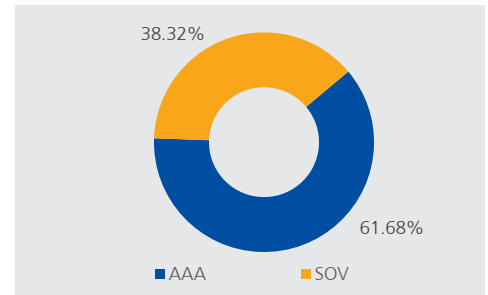
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.26%
<b>Bonds/Debtentures Total</b>	<b>8.26%</b>
6.68% GOI CG 17-09-2031	1.89%
7.57% GOI CG 17-06-2033	1.75%
7.32% GOI CG 28-01-2024	1.37%
7.95% GOI CG 28-08-2032	1.08%
7.27% GOI 08.04.2026	0.95%
6.18% GOI 04-11-2024	0.91%
6.45% GOI CG 07-10-2029	0.49%
6.79% GOI CG 15-05-2027	0.33%
7.37% GOI 16-04-2023	0.26%
<b>Gilts Total</b>	<b>9.03%</b>
RELIANCE INDUSTRIES LTD.	9.24%
HDFC BANK LTD.FV-2	7.20%
INFOSYS LIMITED	5.10%
ICICI BANK LTD.FV-2	4.18%
HDFC LTD FV 2	4.09%
TATA CONSULTANCY SERVICES LTD.	4.06%
HINDUSTAN LEVER LTD.	3.61%
KOTAK MAHINDRA BANK LIMITED_FV5	3.09%
ITC - FV 1	3.05%
BHARTI AIRTEL LIMITED	2.66%
LARSEN&TUBRO	2.13%
MARUTI UDYOG LTD.	1.43%
ASIAN PAINTS LIMITEDFV-1	1.40%
AXIS BANK LIMITEDFV-2	1.36%
BAJAJ FINANCE LIMITED	1.30%
STATE BANK OF INDIAFV-1	1.25%
HCL TECHNOLOGIES LIMITED	1.13%
ULTRATECH CEMCO LTD	1.11%
NESTLE INDIA LIMITED	1.09%
DR. REDDY LABORATORIES	1.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.95%
MAHINDRA & MAHINDRA LTD.-FV5	0.91%
BRITANNIA INDUSTRIES LTD	0.86%
POWER GRID CORP OF INDIA LTD	0.85%
NTPC LIMITED	0.76%
TITAN COMPANY LIMITED	0.74%
CIPLA LTD.	0.72%
BAJAJ FINSERV LIMITED	0.69%
BAJAJ AUTO LTD	0.67%
TECH MAHINDRA LIMITEDFV-5	0.67%
ONGCFV-5	0.66%
WIPRO	0.61%
HERO MOTOCORP LIMITED	0.61%
BHARAT PETROLEUM CORP. LTD.	0.56%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.54%
SBI LIFE INSURANCE COMPANY LIMITED	0.54%
COAL INDIA LIMITED	0.51%
UPL LIMITED	0.51%
DABUR INDIA LTD.	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
TATA IRON & STEEL COMPANY LTD	0.46%
EICHER MOTORS LIMITED	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
INDIAN OIL CORPORATION LIMITED	0.39%
Vedanta Limited	0.37%
JSW STEEL LIMITED	0.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
<b>Equity Total</b>	<b>75.55%</b>
<b>Money Market Total</b>	<b>6.28%</b>
<b>Current Assets</b>	<b>0.88%</b>
<b>Total</b>	<b>100.00%</b>

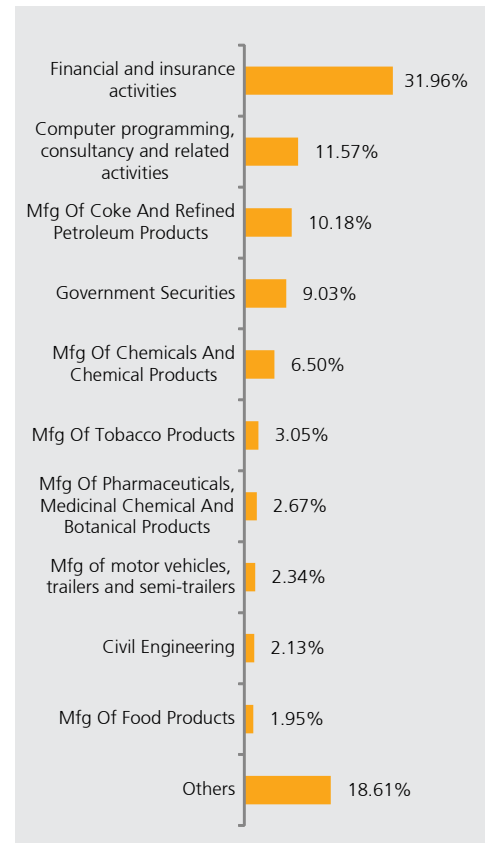
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹20.9903

**Inception Date:** 27<sup>th</sup> February 2008

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

**AUM as on 30 June, 20:** ₹ 1.30 Crs.

**Modified Duration of Debt Portfolio:** 6.23 years

**YTM of Debt Portfolio:** 5.79%

## Asset Allocation

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

## Returns

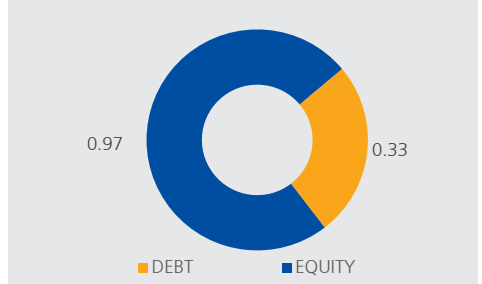
Period	Fund Returns	Index Returns
Last 1 Month	5.45%	6.28%
Last 6 Months	-7.20%	-10.57%
Last 1 Year	-5.61%	-7.07%
Last 2 Years	0.64%	1.14%
Last 3 Years	3.07%	4.11%
Since Inception	6.19%	6.56%

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

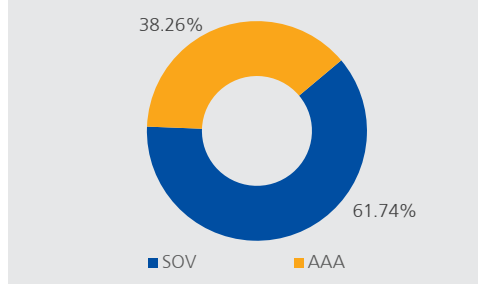
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	7.31%
7.32% GOI CG 28-01-2024	2.25%
7.57% GOI CG 17-06-2033	1.53%
6.68% GOI CG 17-09-2031	1.51%
7.95% GOI CG 28-08-2032	0.96%
7.27% GOI 08.04.2026	0.84%
6.18% GOI 04-11-2024	0.72%
7.37% GOI 16-04-2023	0.33%
6.79% GOI CG 15-05-2027	0.32%
<b>Gilts Total</b>	<b>15.77%</b>
RELIANCE INDUSTRIES LTD.	8.98%
HDFC BANK LTD.FV-2	7.83%
INFOSYS LIMITED	5.07%
ICICI BANK LTD.FV-2	4.18%
TATA CONSULTANCY SERVICES LTD.	4.02%
HINDUSTAN LEVER LTD.	3.62%
HDFC LTD FV 2	3.54%
KOTAK MAHINDRA BANK LIMITED_FV5	3.10%
ITC - FV 1	2.91%
BHARTI AIRTEL LIMITED	2.55%
LARSEN&TUBRO	2.12%
AXIS BANK LIMITEDFV-2	1.52%
MARUTI UDYOG LTD.	1.44%
ASIAN PAINTS LIMITEDFV-1	1.40%
BAJAJ FINANCE LIMITED	1.28%
STATE BANK OF INDIAFV-1	1.23%
NESTLE INDIA LIMITED	1.19%
HCL TECHNOLOGIES LIMITED	1.12%
ULTRATECH CEMCO LTD	0.96%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.95%
DR. REDDY LABORATORIES	0.91%
MAHINDRA & MAHINDRA LTD.-FV5	0.91%
BRITANNIA INDUSTRIES LTD	0.83%
POWER GRID CORP OF INDIA LTD	0.77%
NTPC LIMITED	0.76%
TITAN COMPANY LIMITED	0.74%
BAJAJ AUTO LTD	0.67%
CIPLA LTD.	0.64%
BAJAJ FINSERV LIMITED	0.63%
HERO MOTOCORP LIMITED	0.61%
TECH MAHINDRA LIMITEDFV-5	0.60%
WIPRO	0.59%
BHARAT PETROLEUM CORP. LTD.	0.56%
ONGCFV-5	0.55%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.52%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
DABUR INDIA LTD.	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
TATA IRON & STEEL COMPANY LTD	0.46%
UPL LIMITED	0.45%
COAL INDIA LIMITED	0.44%
EICHER MOTORS LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
INDIAN OIL CORPORATION LIMITED	0.39%
JSW STEEL LIMITED	0.36%
Vedanta Limited	0.35%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.30%
<b>Equity Total</b>	<b>74.32%</b>
<b>Money Market Total</b>	<b>9.77%</b>
<b>Current Assets</b>	<b>0.13%</b>
<b>Total</b>	<b>100.00%</b>

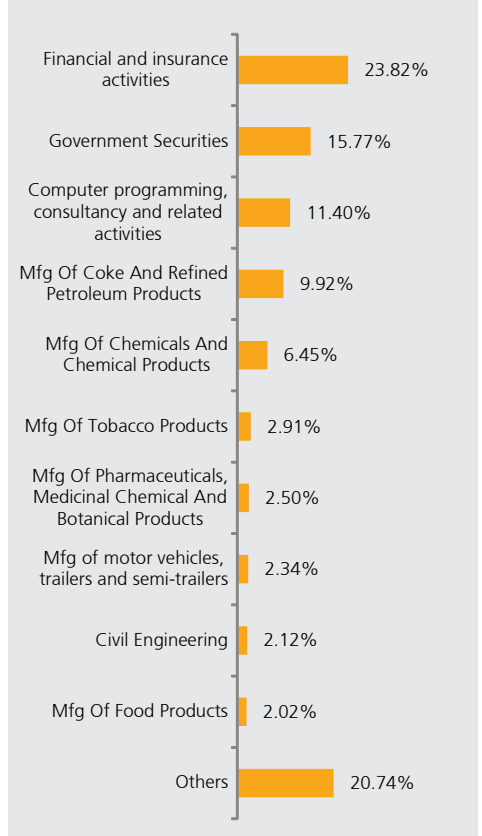
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹27.6541

**Inception Date:** 1<sup>st</sup> March 2007

**Benchmark:** N.A

**AUM as on 30 June, 20:** ₹ 23.86 Crs.

**Modified Duration of Debt Portfolio:**

5.29 years

**YTM of Debt Portfolio:** 5.94%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	59
Gsec / Debt / MMI / Others	40-100	41

## Returns

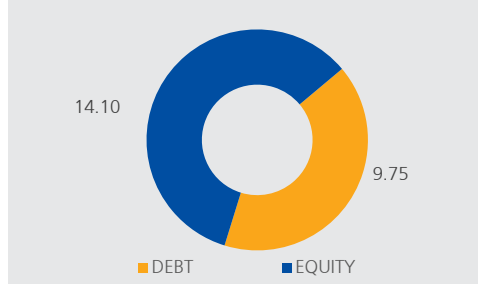
Period	Fund Returns	Index Returns
Last 1 Month	4.35%	-
Last 6 Months	-5.15%	-
Last 1 Year	-2.91%	-
Last 2 Years	1.55%	-
Last 3 Years	3.42%	-
Since Inception	7.92%	-

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

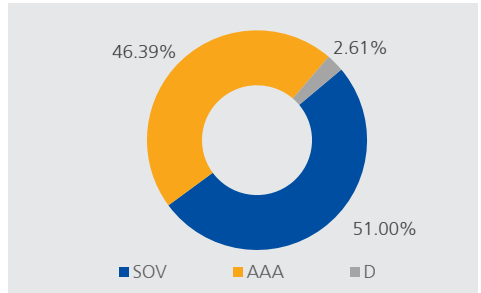
## Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	6.52%
7.33% IRFC NCD 28-08-2027 SR123	3.93%
8.45% IRFC NCD 04-12-2028 SR129	2.34%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.41%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.05%
9.05% HDFC NCD 20-11-2023 U-004	0.94%
8.30% NTPC NCD SR 67 15-01-2029	0.93%
7.70% NHAH NCD_13.09.2029_Taxable Bond_Series-V	0.90%
9.45% LICHL NCD 30-01-2022	0.45%
<b>Bonds/Debentures Total</b>	<b>18.47%</b>
6.45% GOI CG 07-10-2029	4.42%
7.32% GOI CG 28-01-2024	4.13%
7.57% GOI CG 17-06-2033	3.03%
6.68% GOI CG 17-09-2031	2.24%
7.95% GOI CG 28-08-2032	1.99%
7.27% GOI 08.04.2026	1.71%
6.18% GOI 04-11-2024	1.71%
6.79% GOI CG 15-05-2027	0.69%
7.37% GOI 16-04-2023	0.54%
7.17% GOI 08-01-2028	0.03%
<b>Gilts Total</b>	<b>20.48%</b>
RELIANCE INDUSTRIES LTD.	7.68%
HDFC BANK LTD.FV-2	6.43%
HDFC LTD FV 2	4.13%
INFOSYS LIMITED	3.86%
ICICI BANK LTD.FV-2	3.16%
TATA CONSULTANCY SERVICES LTD.	3.07%
HINDUSTAN LEVER LTD.	2.74%
KOTAK MAHINDRA BANK LIMITED_FV5	2.35%
ITC - FV 1	2.23%
BHARTI AIRTEL LIMITED	1.98%
LARSEN&TUBRO	1.61%
AXIS BANK LIMITEDFV-2	1.30%
MARUTI UDYOG LTD.	1.09%
ASIAN PAINTS LIMITEDFV-1	1.07%
BAJAJ FINANCE LIMITED	0.98%
STATE BANK OF INDIAFV-1	0.94%
NESTLE INDIA LIMITED	0.86%
HCL TECHNOLOGIES LIMITED	0.85%
ULTRATECH CEMCO LTD	0.80%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.72%
MAHINDRA & MAHINDRA LTD.-FV5	0.68%
DR. REDDY LABORATORIES	0.67%
BRITANNIA INDUSTRIES LTD	0.60%
POWER GRID CORP OF INDIA LTD	0.58%
TITAN COMPANY LIMITED	0.57%
NTPC LIMITED	0.57%
BAJAJ AUTO LTD	0.51%
BAJAJ FINSERV LIMITED	0.50%
TECH MAHINDRA LIMITEDFV-5	0.47%
HERO MOTOCORP LIMITED	0.46%
CIPLA LTD.	0.46%
BHARAT PETROLEUM CORP. LTD.	0.42%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.38%
SBI LIFE INSURANCE COMPANY LIMITED	0.37%
GODREJ CONSUMER PRODUCTS LIMITED	0.37%
DABUR INDIA LTD.	0.37%
ONGCFV-5	0.36%
EICHER MOTORS LIMITED	0.35%
TATA IRON & STEEL COMPANY LTD	0.35%
UPL LIMITED	0.34%
COAL INDIA LIMITED	0.31%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
INDIAN OIL CORPORATION LIMITED	0.29%
JSW STEEL LIMITED	0.28%
Vedanta Limited	0.27%
WIPRO	0.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.22%
<b>Equity Total</b>	<b>59.11%</b>
<b>Money Market Total</b>	<b>1.21%</b>
<b>Current Assets</b>	<b>0.72%</b>
<b>Total</b>	<b>100.00%</b>

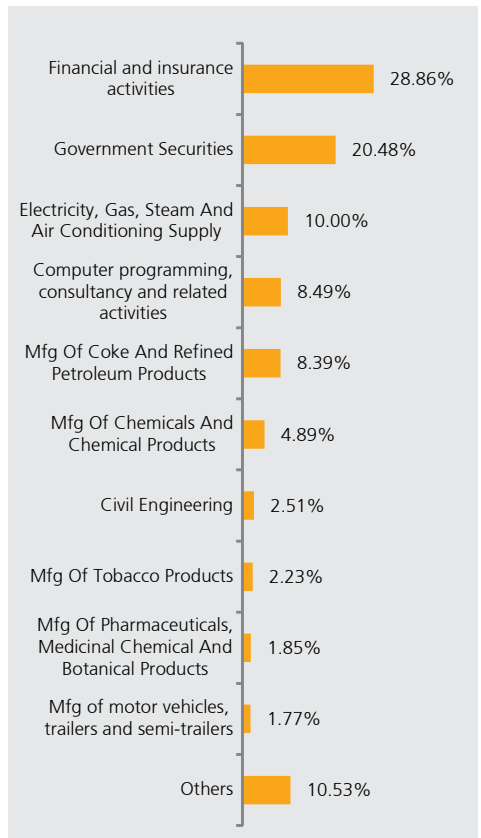
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹20.9580

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 30 June, 20:** ₹ 1.10 Crs.

**Modified Duration of Debt Portfolio:**

5.48 years

**YTM of Debt Portfolio:** 5.55%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	59
Gsec / Debt / MMI / Others	40-100	41

## Returns

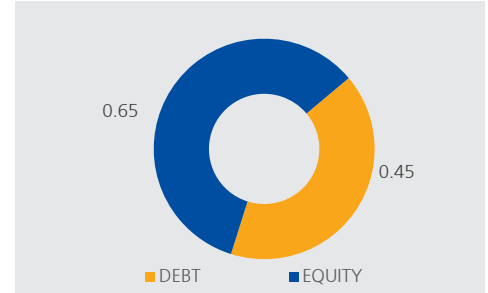
Period	Fund Returns	Index Returns
Last 1 Month	4.41%	5.01%
Last 6 Months	-5.31%	-5.77%
Last 1 Year	-3.34%	-1.82%
Last 2 Years	2.41%	4.19%
Last 3 Years	3.82%	5.47%
Since Inception	7.34%	8.00%

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

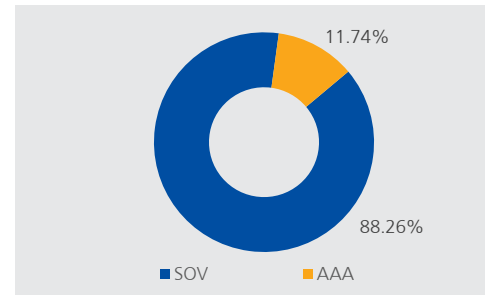
## Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	6.52%
7.33% IRFC NCD 28-08-2027 SR123	3.93%
8.45% IRFC NCD 04-12-2028 SR129	2.34%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.41%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.05%
9.05% HDFC NCD 20-11-2023 U-004	0.94%
8.30% NTPC NCD SR 67 15-01-2029	0.93%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.90%
9.45% LICHL NCD 30-01-2022	0.45%
<b>Bonds/Debentures Total</b>	<b>18.47%</b>
6.45% GOI CG 07-10-2029	9.05%
7.32% GOI CG 28-01-2024	8.20%
6.18% GOI 04-11-2024	6.40%
6.68% GOI CG 17-09-2031	3.50%
7.57% GOI CG 17-06-2033	3.23%
7.95% GOI CG 28-08-2032	2.07%
7.27% GOI 08.04.2026	1.89%
7.37% GOI 16-04-2023	0.79%
6.79% GOI CG 15-05-2027	0.67%
7.17% GOI 08-01-2028	0.10%
<b>Gilts Total</b>	<b>35.89%</b>
RELIANCE INDUSTRIES LTD.	7.65%
HDFC BANK LTD.FV-2	6.40%
HDFC LTD FV 2	4.23%
INFOSYS LIMITED	3.84%
ICICI BANK LTD.FV-2	3.15%
TATA CONSULTANCY SERVICES LTD.	3.10%
HINDUSTAN LEVER LTD.	2.73%
KOTAK MAHINDRA BANK LIMITED_FV5	2.34%
ITC - FV 1	2.26%
BHARTI AIRTEL LIMITED	1.96%
LARSEN&TUBRO	1.60%
AXIS BANK LIMITEDFV-2	1.32%
MARUTI UDYOG LTD.	1.07%
ASIAN PAINTS LIMITEDFV-1	1.06%
BAJAJ FINANCE LIMITED	0.98%
STATE BANK OF INDIAFV-1	0.95%
HCL TECHNOLOGIES LIMITED	0.86%
NESTLE INDIA LIMITED	0.78%
ULTRATECH CEMCO LTD	0.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.73%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
DR. REDDY LABORATORIES	0.68%
BRITANNIA INDUSTRIES LTD	0.59%
POWER GRID CORP OF INDIA LTD	0.57%
TITAN COMPANY LIMITED	0.57%
NTPC LIMITED	0.56%
BAJAJ AUTO LTD	0.52%
BAJAJ FINSERV LIMITED	0.48%
TECH MAHINDRA LIMITEDFV-5	0.47%
HERO MOTOCORP LIMITED	0.47%
CIPLA LTD.	0.46%
BHARAT PETROLEUM CORP. LTD.	0.42%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.39%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
DABUR INDIA LTD.	0.37%
GODREJ CONSUMER PRODUCTS LIMITED	0.37%
ONGCFV-5	0.36%
UPL LIMITED	0.34%
TATA IRON & STEEL COMPANY LTD	0.34%
EICHER MOTORS LIMITED	0.33%
COAL INDIA LIMITED	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.29%
INDIAN OIL CORPORATION LIMITED	0.29%
Vedanta Limited	0.28%
JSW STEEL LIMITED	0.25%
WIPRO	0.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.23%
<b>Equity Total</b>	<b>59.03%</b>
<b>Money Market Total</b>	<b>4.77%</b>
<b>Current Assets</b>	<b>-18.16%</b>
<b>Total</b>	<b>100.00%</b>

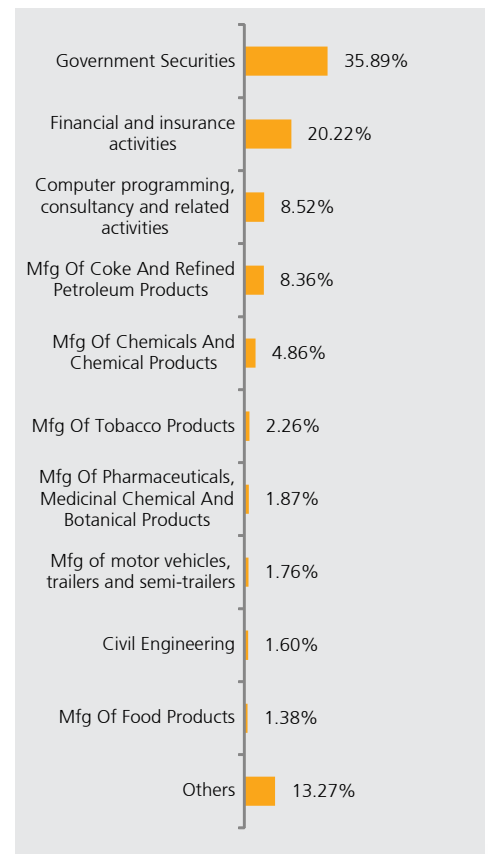
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹28.5715

**Inception Date:** 28<sup>th</sup> May 2007

**Benchmark:** N.A.

**AUM as on 30 June, 20:** ₹ 8.45 Crs.

**Modified Duration of Debt Portfolio:**

5.19 years

**YTM of Debt Portfolio:** 5.80%

## Asset Allocation

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

## Returns

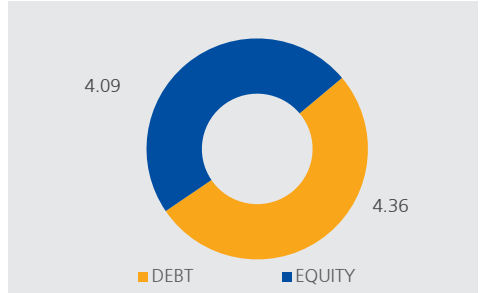
Period	Fund Returns	Index Returns
Last 1 Month	3.87%	-
Last 6 Months	-2.60%	-
Last 1 Year	-0.03%	-
Last 2 Years	4.33%	-
Last 3 Years	4.84%	-
Since Inception	8.19%	-

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

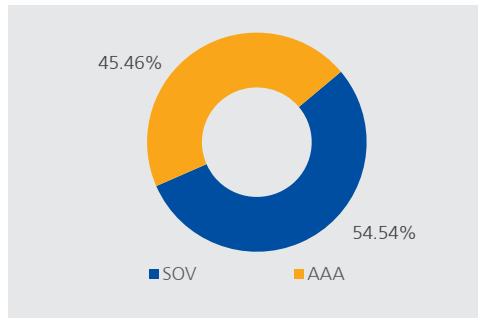
## Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	5.20%
8.30% NTPC NCD SR 67 15-01-2029	3.94%
7.33% IRFC NCD 28-08-2027 SR123	3.70%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.34%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.33%
8.45% IRFC NCD 04-12-2028 SR129	1.32%
9.05% HDFC NCD 20-11-2023 U-004	1.32%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	1.27%
<b>Bonds/Debentures Total</b>	<b>19.43%</b>
7.32% GOI CG 28-01-2024	8.29%
6.45% GOI CG 07-10-2029	4.77%
7.57% GOI CG 17-06-2033	3.73%
6.68% GOI CG 17-09-2031	2.56%
7.95% GOI CG 28-08-2032	2.43%
7.27% GOI 08.04.2026	2.09%
6.18% GOI 04-11-2024	2.05%
6.79% GOI CG 15-05-2027	0.84%
7.37% GOI 16-04-2023	0.69%
7.17% GOI 08-01-2028	0.04%
<b>Gilts Total</b>	<b>27.47%</b>
RELIANCE INDUSTRIES LTD.	6.33%
HDFC BANK LTD.FV-2	5.29%
HDFC LTD FV 2	3.46%
INFOSYS LIMITED	3.16%
ICICI BANK LTD.FV-2	2.59%
TATA CONSULTANCY SERVICES LTD.	2.53%
HINDUSTAN LEVER LTD.	2.24%
KOTAK MAHINDRA BANK LIMITED_FV5	1.92%
ITC - FV 1	1.82%
BHARTI AIRTEL LIMITED	1.61%
LARSEN&TUBRO	1.33%
AXIS BANK LIMITEDFV-2	0.98%
MARUTI UDYOG LTD.	0.89%
ASIAN PAINTS LIMITEDFV-1	0.88%
BAJAJ FINANCE LIMITED	0.80%
STATE BANK OF INDIAFV-1	0.76%
NESTLE INDIA LIMITED	0.71%
HCL TECHNOLOGIES LIMITED	0.69%
ULTRATECH CEMCO LTD	0.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.59%
DR. REDDY LABORATORIES	0.56%
MAHINDRA & MAHINDRA LTD.-FV5	0.55%
BRITANNIA INDUSTRIES LTD	0.49%
POWER GRID CORP OF INDIA LTD	0.47%
TITAN COMPANY LIMITED	0.46%
NTPC LIMITED	0.46%
BAJAJ AUTO LTD	0.42%
BAJAJ FINSERV LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.39%
CIPLA LTD.	0.38%
HERO MOTOCORP LIMITED	0.37%
BHARAT PETROLEUM CORP. LTD.	0.34%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
GODREJ CONSUMER PRODUCTS LIMITED	0.30%
DABUR INDIA LTD.	0.30%
TATA IRON & STEEL COMPANY LTD	0.29%
EICHER MOTORS LIMITED	0.28%
UPL LIMITED	0.28%
ONGCFV-5	0.28%
INDIAN OIL CORPORATION LIMITED	0.24%
JSW STEEL LIMITED	0.23%
COAL INDIA LIMITED	0.23%
Vedanta Limited	0.22%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
WIPRO	0.20%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.18%
<b>Equity Total</b>	<b>48.40%</b>
<b>Money Market Total</b>	<b>3.47%</b>
<b>Current Assets</b>	<b>1.23%</b>
<b>Total</b>	<b>100.00%</b>

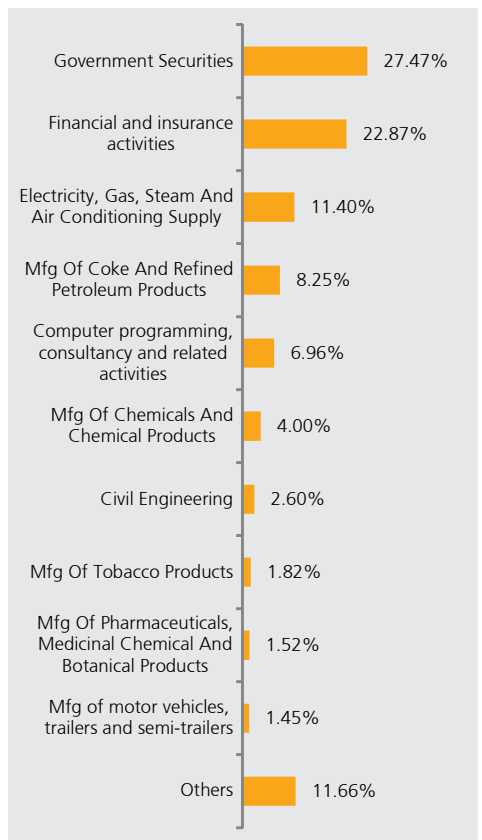
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.7591

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 30 June, 20:** ₹ 0.86 Crs.

**Modified Duration of Debt Portfolio:** 6.01 years

**YTM of Debt Portfolio:** 5.72%

## Asset Allocation

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

## Returns

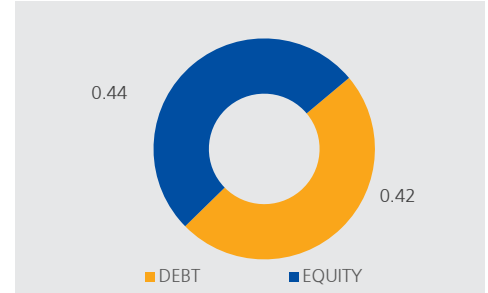
Period	Fund Returns	Index Returns
Last 1 Month	3.62%	4.38%
Last 6 Months	-3.05%	-3.40%
Last 1 Year	-0.91%	0.77%
Last 2 Years	3.99%	5.66%
Last 3 Years	4.58%	6.09%
Since Inception	7.71%	8.02%

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

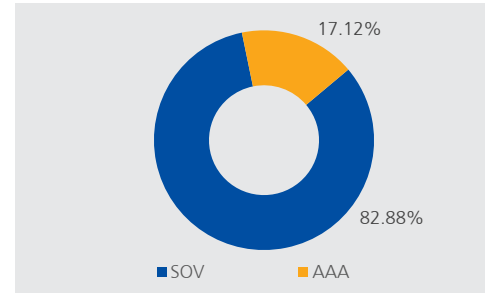
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	17.95%
7.32% GOI CG 28-01-2024	7.96%
7.57% GOI CG 17-06-2033	4.39%
6.68% GOI CG 17-09-2031	3.14%
7.95% GOI CG 28-08-2032	3.04%
6.18% GOI 04-11-2024	2.69%
7.27% GOI 08.04.2026	2.67%
6.79% GOI CG 15-05-2027	0.99%
7.37% GOI 16-04-2023	0.88%
7.17% GOI 08-01-2028	0.13%
<b>Gilts Total</b>	<b>43.82%</b>
RELIANCE INDUSTRIES LTD.	6.70%
HDFC BANK LTD.FV-2	5.56%
HDFC LTD FV 2	3.75%
INFOSYS LIMITED	3.34%
ICICI BANK LTD.FV-2	2.74%
TATA CONSULTANCY SERVICES LTD.	2.65%
HINDUSTAN LEVER LTD.	2.37%
KOTAK MAHINDRA BANK LIMITED_FV5	2.08%
ITC - FV 1	1.91%
BHARTI AIRTEL LIMITED	1.66%
LARSEN&TUBRO	1.34%
AXIS BANK LIMITEDFV-2	1.12%
MARUTI UDYOG LTD.	0.95%
ASIAN PAINTS LIMITEDFV-1	0.93%
BAJAJ FINANCE LIMITED	0.89%
STATE BANK OF INDIAFV-1	0.80%
NESTLE INDIA LIMITED	0.80%
HCL TECHNOLOGIES LIMITED	0.73%
ULTRATECH CEMCO LTD	0.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
DR. REDDY LABORATORIES	0.55%
POWER GRID CORP OF INDIA LTD	0.51%
BRITANNIA INDUSTRIES LTD	0.50%
NTPC LIMITED	0.50%
TITAN COMPANY LIMITED	0.48%
BAJAJ AUTO LTD	0.46%
BAJAJ FINSERV LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.41%
CIPLA LTD.	0.40%
HERO MOTOCORP LIMITED	0.39%
BHARAT PETROLEUM CORP. LTD.	0.37%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.35%
DABUR INDIA LTD.	0.33%
GODREJ CONSUMER PRODUCTS LIMITED	0.32%
SBI LIFE INSURANCE COMPANY LIMITED	0.32%
ONGCFV-5	0.31%
TATA IRON & STEEL COMPANY LTD	0.29%
UPL LIMITED	0.29%
INDIAN OIL CORPORATION LIMITED	0.25%
COAL INDIA LIMITED	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
JSW STEEL LIMITED	0.24%
Vedanta Limited	0.24%
EICHER MOTORS LIMITED	0.21%
WIPRO	0.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.19%
<b>Equity Total</b>	<b>51.23%</b>
<b>Money Market Total</b>	<b>9.05%</b>
<b>Current Assets</b>	<b>-4.10%</b>
<b>Total</b>	<b>100.00%</b>

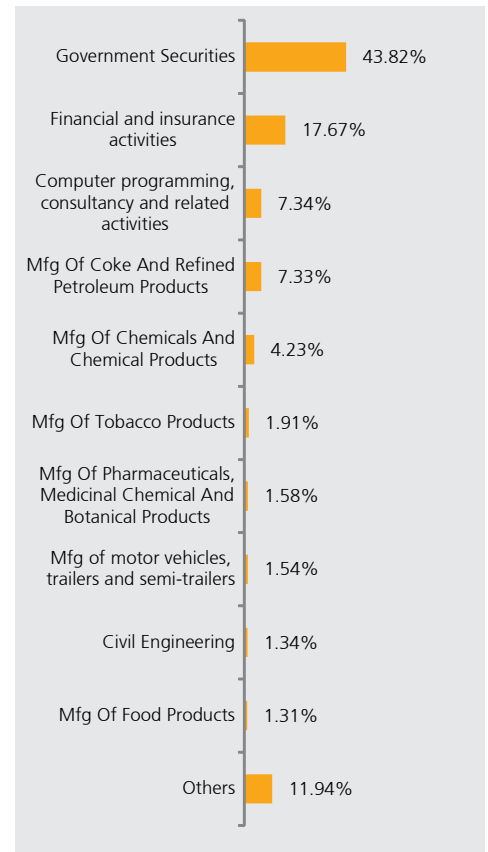
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹23.1132

**Inception Date:** 27<sup>th</sup> February 2008

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

**AUM as on 30 June, 20:** ₹ 1.15 Crs.

**Modified Duration of Debt Portfolio:**

5.47 years

**YTM of Debt Portfolio:** 5.55%

## Asset Allocation

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

## Returns

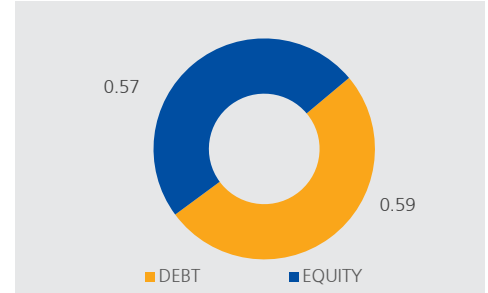
Period	Fund Returns	Index Returns
Last 1 Month	3.61%	4.38%
Last 6 Months	-3.66%	-3.40%
Last 1 Year	-1.45%	0.77%
Last 2 Years	3.70%	5.66%
Last 3 Years	4.20%	6.09%
Since Inception	7.02%	7.68%

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

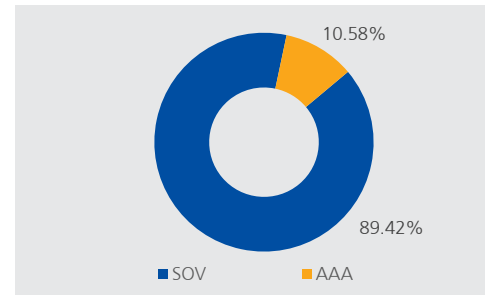
## Portfolio

Name of Instrument	% to AUM
7.32% GOI CG 28-01-2024	14.72%
6.45% GOI CG 07-10-2029	14.57%
7.57% GOI CG 17-06-2033	3.73%
7.95% GOI CG 28-08-2032	2.75%
6.68% GOI CG 17-09-2031	2.69%
6.18% GOI 04-11-2024	2.27%
7.27% GOI 08.04.2026	2.26%
7.37% GOI 16-04-2023	0.93%
6.79% GOI CG 15-05-2027	0.91%
7.17% GOI 08-01-2028	0.09%
<b>Govts Total</b>	<b>44.93%</b>
RELIANCE INDUSTRIES LTD.	6.33%
HDFC BANK LTD.FV-2	5.31%
HDFC LTD FV 2	3.50%
INFOSYS LIMITED	3.18%
ICICI BANK LTD.FV-2	2.61%
TATA CONSULTANCY SERVICES LTD.	2.53%
HINDUSTAN LEVER LTD.	2.27%
KOTAK MAHINDRA BANK LIMITED_FV5	1.94%
ITC - FV 1	1.83%
BHARTI AIRTEL LIMITED	1.66%
LARSEN&TUBRO	1.33%
AXIS BANK LIMITEDFV-2	1.07%
MARUTI UDYOG LTD.	0.91%
ASIAN PAINTS LIMITEDFV-1	0.88%
BAJAJ FINANCE LIMITED	0.81%
STATE BANK OF INDIAFV-1	0.77%
NESTLE INDIA LIMITED	0.74%
HCL TECHNOLOGIES LIMITED	0.70%
ULTRATECH CEMCO LTD	0.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.56%
DR. REDDY LABORATORIES	0.55%
BRITANNIA INDUSTRIES LTD	0.50%
TITAN COMPANY LIMITED	0.48%
POWER GRID CORP OF INDIA LTD	0.47%
NTPC LIMITED	0.47%
BAJAJ AUTO LTD	0.42%
BAJAJ FINSERV LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.39%
CIPLA LTD.	0.38%
HERO MOTOCORP LIMITED	0.38%
BHARAT PETROLEUM CORP. LTD.	0.35%
EICHER MOTORS LIMITED	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
GODREJ CONSUMER PRODUCTS LIMITED	0.31%
DABUR INDIA LTD.	0.30%
ONGCFV-5	0.30%
UPL LIMITED	0.29%
TATA IRON & STEEL COMPANY LTD	0.29%
COAL INDIA LIMITED	0.27%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
INDIAN OIL CORPORATION LIMITED	0.24%
JSW STEEL LIMITED	0.24%
Vedanta Limited	0.22%
WIPRO	0.20%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.20%
<b>Equity Total</b>	<b>49.02%</b>
<b>Money Market Total</b>	<b>5.32%</b>
<b>Current Assets</b>	<b>0.73%</b>
<b>Total</b>	<b>100.00%</b>

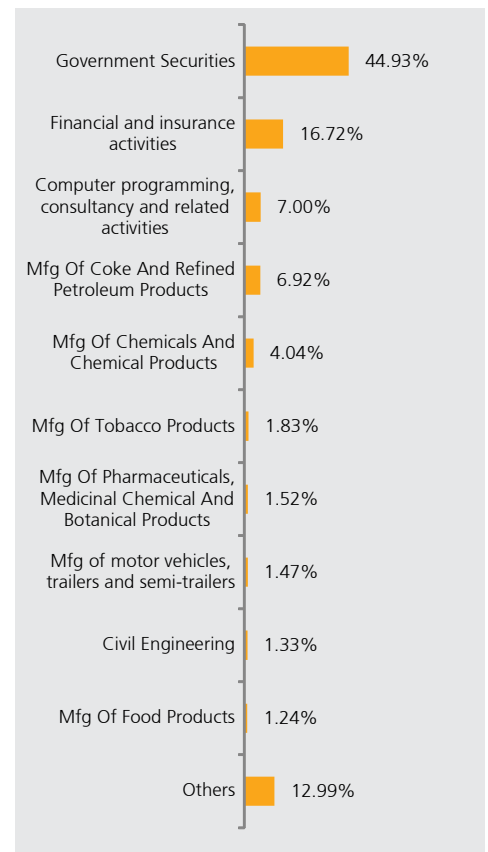
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹37.6591

**Inception Date:** 9<sup>th</sup> August 2004

**Benchmark:** N.A.

**AUM as on 30 June, 20:** ₹ 13.86 Crs.

**Modified Duration of Debt Portfolio:**

5.19 years

**YTM of Debt Portfolio:** 5.77%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	57
MMI / Others	00-100	4

## Returns

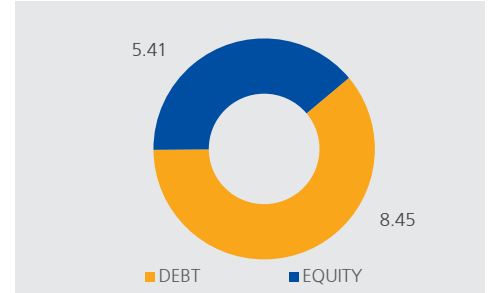
Period	Fund Returns	Index Returns
Last 1 Month	3.20%	-
Last 6 Months	-0.89%	-
Last 1 Year	1.31%	-
Last 2 Years	5.30%	-
Last 3 Years	4.88%	-
Since Inception	8.70%	-

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

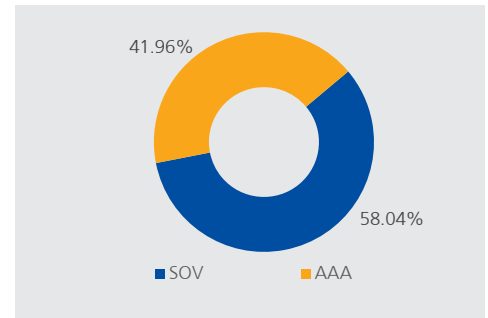
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.46%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.96%
9.05% HDFC NCD 20-11-2023 U-004	3.23%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	3.11%
7.33% IRFC NCD 28-08-2027 SR123	1.50%
9.30% PGCIL NCD 28-06-2025 J	1.02%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.81%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.81%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.81%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.75%
<b>Bonds/Debtentures Total</b>	<b>22.46%</b>
7.32% GOI CG 28-01-2024	10.38%
6.45% GOI CG 07-10-2029	6.00%
7.57% GOI CG 17-06-2033	4.53%
6.68% GOI CG 17-09-2031	3.12%
7.95% GOI CG 28-08-2032	2.94%
7.27% GOI 08.04.2026	2.53%
6.18% GOI 04-11-2024	2.46%
7.37% GOI 16-04-2023	1.44%
6.79% GOI CG 15-05-2027	1.03%
7.17% GOI 08-01-2028	0.04%
<b>Gilts Total</b>	<b>34.46%</b>
RELIANCE INDUSTRIES LTD.	5.07%
HDFC BANK LTD.FV-2	4.24%
HDFC LTD FV 2	2.82%
INFOSYS LIMITED	2.55%
ICICI BANK LTD.FV-2	2.09%
TATA CONSULTANCY SERVICES LTD.	2.03%
HINDUSTAN LEVER LTD.	1.81%
KOTAK MAHINDRA BANK LIMITED_FV5	1.55%
ITC - FV 1	1.47%
BHARTI AIRTEL LIMITED	1.30%
LARSEN&TUBRO	1.06%
AXIS BANK LIMITEDFV-2	0.80%
MARUTI UDYOG LTD.	0.72%
ASIAN PAINTS LIMITEDFV-1	0.70%
BAJAJ FINANCE LIMITED	0.65%
STATE BANK OF INDIAFV-1	0.62%
NESTLE INDIA LIMITED	0.57%
HCL TECHNOLOGIES LIMITED	0.56%
ULTRATECH CEMCO LTD	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
DR. REDDY LABORATORIES	0.44%
BRITANNIA INDUSTRIES LTD	0.40%
POWER GRID CORP OF INDIA LTD	0.38%
NTPC LIMITED	0.37%
TITAN COMPANY LIMITED	0.37%
BAJAJ AUTO LTD	0.34%
BAJAJ FINSERV LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.31%
CIPLA LTD.	0.30%
HERO MOTOCORP LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
DABUR INDIA LTD.	0.24%
EICHER MOTORS LIMITED	0.24%
TATA IRON & STEEL COMPANY LTD	0.23%
UPL LIMITED	0.23%
ONGCFV-5	0.22%
INDIAN OIL CORPORATION LIMITED	0.19%
JSW STEEL LIMITED	0.19%
Vedanta Limited	0.18%
COAL INDIA LIMITED	0.18%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
WIPRO	0.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.15%
<b>Equity Total</b>	<b>39.02%</b>
<b>Money Market Total</b>	<b>2.45%</b>
<b>Current Assets</b>	<b>1.62%</b>
<b>Total</b>	<b>100.00%</b>

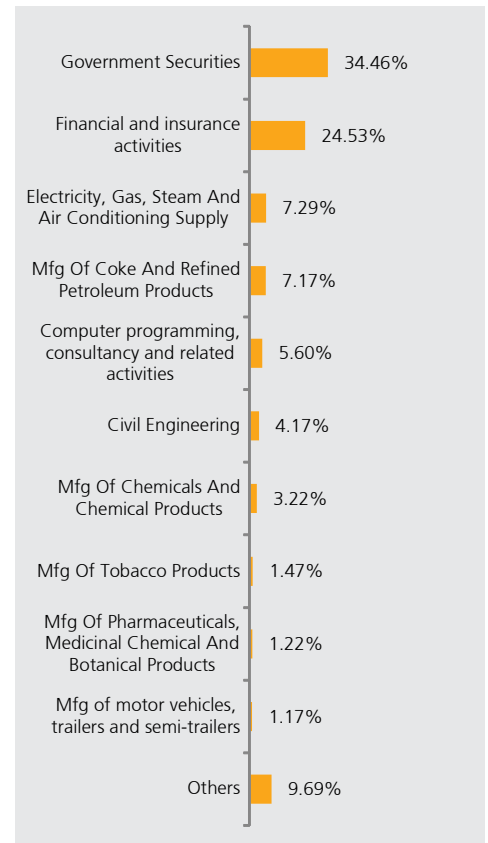
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹23.1267

**Inception Date:** 29<sup>th</sup> November 2007

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

**AUM as on 30 June, 20:** ₹ 13.10 Crs.

**Modified Duration of Debt Portfolio:**

5.15 years

**YTM of Debt Portfolio:** 5.77%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	57
MMI / Others	00-100	4

## Returns

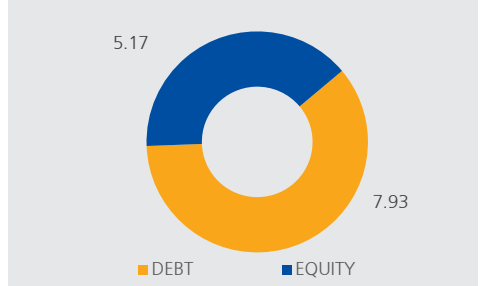
Period	Fund Returns	Index Returns
Last 1 Month	3.28%	3.75%
Last 6 Months	-0.87%	-1.06%
Last 1 Year	2.01%	3.32%
Last 2 Years	5.84%	7.09%
Last 3 Years	5.45%	6.67%
Since Inception	6.88%	7.69%

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

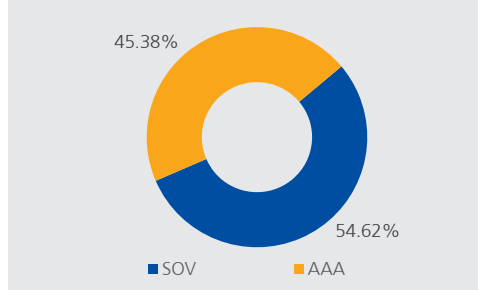
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.98%
8.85% PGCIL NCD 19-10-2023 STRPP H	5.29%
9.05% HDFC NCD 20-11-2023 U-004	3.41%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	3.29%
7.69% NABARD 29.05.2024 Series 20C	3.26%
7.33% IRFC NCD 28-08-2027 SR123	2.39%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.83%
<b>Bonds/Debentures Total</b>	<b>24.44%</b>
7.32% GOI CG 28-01-2024	7.40%
6.45% GOI CG 07-10-2029	6.19%
7.57% GOI CG 17-06-2033	4.62%
6.68% GOI CG 17-09-2031	3.20%
7.95% GOI CG 28-08-2032	3.09%
7.27% GOI 08.04.2026	2.65%
6.18% GOI 04-11-2024	2.63%
7.37% GOI 16-04-2023	1.39%
6.79% GOI CG 15-05-2027	1.08%
7.17% GOI 08-01-2028	0.04%
<b>Gilts Total</b>	<b>32.28%</b>
RELIANCE INDUSTRIES LTD.	5.13%
HDFC BANK LTD.FV-2	4.30%
HDFC LTD FV 2	2.67%
INFOSYS LIMITED	2.58%
ICICI BANK LTD.FV-2	2.11%
TATA CONSULTANCY SERVICES LTD.	2.05%
HINDUSTAN LEVER LTD.	1.84%
KOTAK MAHINDRA BANK LIMITED_FV5	1.57%
ITC - FV 1	1.50%
BHARTI AIRTEL LIMITED	1.32%
LARSEN&TUBRO	1.08%
AXIS BANK LIMITEDFV-2	0.87%
MARUTI UDYOG LTD.	0.73%
ASIAN PAINTS LIMITEDFV-1	0.71%
BAJAJ FINANCE LIMITED	0.66%
STATE BANK OF INDIAFV-1	0.63%
NESTLE INDIA LIMITED	0.58%
HCL TECHNOLOGIES LIMITED	0.57%
ULTRATECH CEMCO LTD	0.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.46%
DR. REDDY LABORATORIES	0.45%
BRITANNIA INDUSTRIES LTD	0.40%
POWER GRID CORP OF INDIA LTD	0.38%
NTPC LIMITED	0.38%
TITAN COMPANY LIMITED	0.38%
BAJAJ AUTO LTD	0.34%
BAJAJ FINSERV LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.32%
HERO MOTOCORP LIMITED	0.31%
CIPLA LTD.	0.31%
BHARAT PETROLEUM CORP. LTD.	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.26%
SBI LIFE INSURANCE COMPANY LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.25%
DABUR INDIA LTD.	0.25%
ONGCFV-5	0.24%
EICHER MOTORS LIMITED	0.24%
TATA IRON & STEEL COMPANY LTD	0.23%
UPL LIMITED	0.23%
INDIAN OIL CORPORATION LIMITED	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
COAL INDIA LIMITED	0.19%
JSW STEEL LIMITED	0.19%
Vedanta Limited	0.18%
WIPRO	0.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.15%
<b>Equity Total</b>	<b>39.48%</b>
<b>Money Market Total</b>	<b>2.38%</b>
<b>Current Assets</b>	<b>1.42%</b>
<b>Total</b>	<b>100.00%</b>

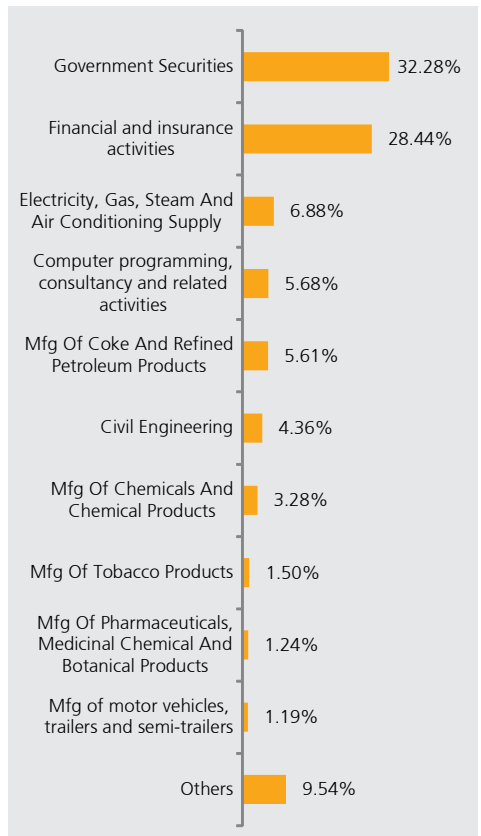
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹30.0182

**Inception Date:** 4<sup>th</sup> December 2008

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

**AUM as on 30 June, 20:** ₹ 8.31 Crs.

**Modified Duration of Debt Portfolio:**

5.35 years

**YTM of Debt Portfolio:** 5.79%

## Asset Allocation

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

## Returns

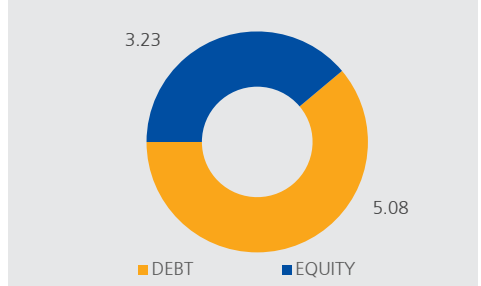
Period	Fund Returns	Index Returns
Last 1 Month	3.21%	3.75%
Last 6 Months	-0.55%	-1.06%
Last 1 Year	1.73%	3.32%
Last 2 Years	5.40%	7.09%
Last 3 Years	4.93%	6.67%
Since Inception	8.61%	8.96%

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

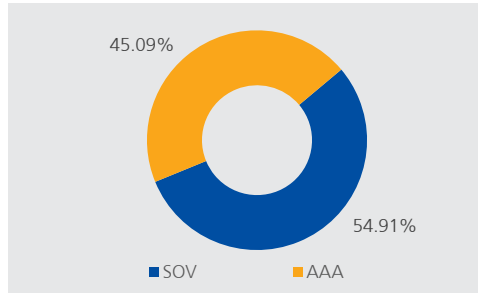
## Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.37%
8.85% PGCIL NCD 19-10-2023 STRPP H	5.00%
9.05% HDFC NCD 20-11-2023 U-004	4.04%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.59%
8.45% IRFC NCD 04-12-2028 SR129	1.35%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.32%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.30%
7.33% IRFC NCD 28-08-2027 SR123	1.25%
<b>Bonds/Debentures Total</b>	<b>22.22%</b>
6.45% GOI CG 07-10-2029	7.98%
7.32% GOI CG 28-01-2024	7.11%
7.57% GOI CG 17-06-2033	4.55%
6.68% GOI CG 17-09-2031	3.49%
7.95% GOI CG 28-08-2032	2.92%
7.27% GOI 08.04.2026	2.51%
6.18% GOI 04-11-2024	2.38%
6.79% GOI CG 15-05-2027	1.02%
7.37% GOI 16-04-2023	0.64%
7.17% GOI 08-01-2028	0.05%
<b>Gilts Total</b>	<b>32.64%</b>
RELIANCE INDUSTRIES LTD.	5.08%
HDFC BANK LTD.FV-2	4.25%
HDFC LTD FV 2	2.81%
INFOSYS LIMITED	2.55%
ICICI BANK LTD.FV-2	2.09%
TATA CONSULTANCY SERVICES LTD.	2.03%
HINDUSTAN LEVER LTD.	1.81%
KOTAK MAHINDRA BANK LIMITED_FV5	1.55%
ITC - FV 1	1.47%
BHARTI AIRTEL LIMITED	1.29%
LARSEN&TUBRO	1.07%
AXIS BANK LIMITEDFV-2	0.74%
MARUTI UDYOG LTD.	0.72%
ASIAN PAINTS LIMITEDFV-1	0.70%
BAJAJ FINANCE LIMITED	0.65%
STATE BANK OF INDIAFV-1	0.62%
HCL TECHNOLOGIES LIMITED	0.56%
NESTLE INDIA LIMITED	0.56%
ULTRATECH CEMCO LTD	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
DR. REDDY LABORATORIES	0.45%
BRITANNIA INDUSTRIES LTD	0.39%
POWER GRID CORP OF INDIA LTD	0.38%
NTPC LIMITED	0.37%
TITAN COMPANY LIMITED	0.37%
BAJAJ AUTO LTD	0.34%
BAJAJ FINSERV LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.31%
CIPLA LTD.	0.30%
HERO MOTOCORP LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.25%
EICHER MOTORS LIMITED	0.24%
DABUR INDIA LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.23%
TATA IRON & STEEL COMPANY LTD	0.23%
UPL LIMITED	0.23%
ONGCFV-5	0.21%
INDIAN OIL CORPORATION LIMITED	0.19%
JSW STEEL LIMITED	0.19%
Vedanta Limited	0.18%
COAL INDIA LIMITED	0.17%
HINDALCO INDUSTRIES LTD FV RE 1	0.17%
WIPRO	0.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.14%
<b>Equity Total</b>	<b>38.91%</b>
<b>Money Market Total</b>	<b>4.59%</b>
<b>Current Assets</b>	<b>1.65%</b>
<b>Total</b>	<b>100.00%</b>

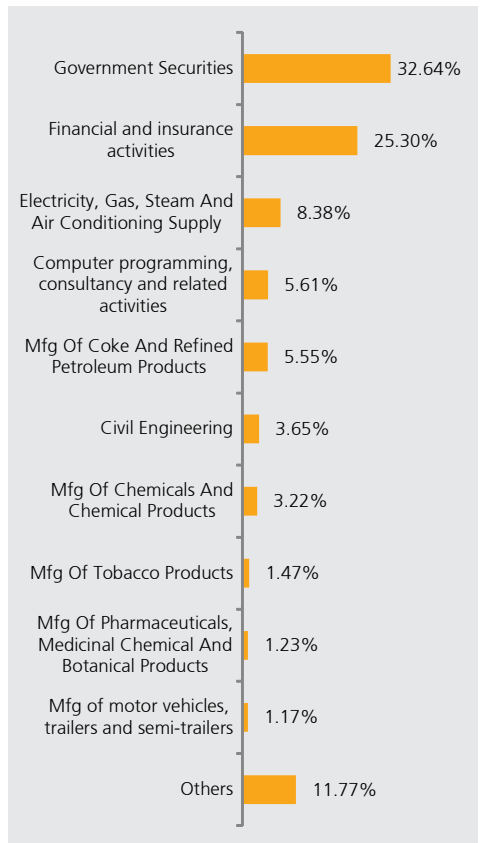
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.4325

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 30 June, 20:** ₹ 1.91 Crs.

**Modified Duration of Debt Portfolio:**

5.32 years

**YTM of Debt Portfolio:** 5.75%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	58
MMI / Others	00-100	3

## Returns

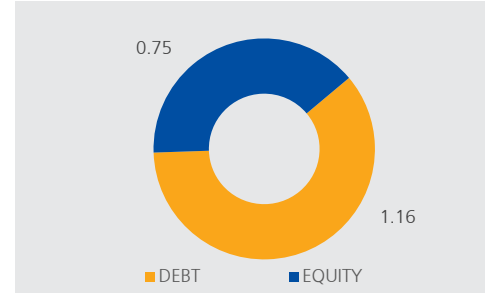
Period	Fund Returns	Index Returns
Last 1 Month	3.10%	3.75%
Last 6 Months	-1.58%	-1.06%
Last 1 Year	0.86%	3.32%
Last 2 Years	5.27%	7.09%
Last 3 Years	5.14%	6.67%
Since Inception	7.55%	8.20%

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

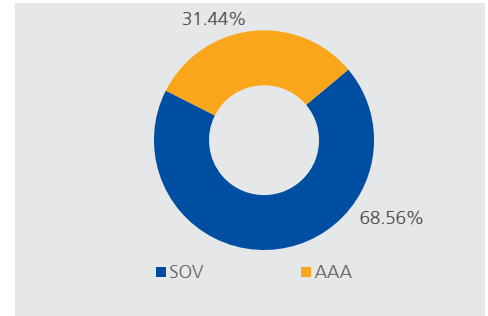
## Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	5.80%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	5.74%
7.33% IRFC NCD 28-08-2027 SR123	5.45%
<b>Bonds/Debentures Total</b>	<b>16.99%</b>
7.32% GOI CG 28-01-2024	10.63%
6.45% GOI CG 07-10-2029	6.91%
7.57% GOI CG 17-06-2033	4.80%
6.68% GOI CG 17-09-2031	4.12%
7.95% GOI CG 28-08-2032	3.73%
6.18% GOI 04-11-2024	3.56%
7.27% GOI 08.04.2026	3.18%
7.37% GOI 16-04-2023	2.81%
6.79% GOI CG 15-05-2027	1.27%
7.17% GOI 08-01-2028	0.06%
<b>Govts Total</b>	<b>41.06%</b>
RELIANCE INDUSTRIES LTD.	5.09%
HDFC BANK LTD.FV-2	4.27%
HDFC LTD FV 2	2.82%
INFOSYS LIMITED	2.56%
ICICI BANK LTD.FV-2	2.10%
TATA CONSULTANCY SERVICES LTD.	2.04%
HINDUSTAN LEVER LTD.	1.82%
KOTAK MAHINDRA BANK LIMITED_FV5	1.56%
ITC - FV 1	1.49%
BHARTI AIRTEL LIMITED	1.35%
LARSEN&TUBRO	1.07%
AXIS BANK LIMITEDFV-2	0.87%
MARUTI UDYOG LTD.	0.73%
ASIAN PAINTS LIMITEDFV-1	0.71%
BAJAJ FINANCE LIMITED	0.65%
STATE BANK OF INDIAFV-1	0.63%
HCL TECHNOLOGIES LIMITED	0.59%
NESTLE INDIA LIMITED	0.54%
ULTRATECH CEMCO LTD	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.47%
DR. REDDY LABORATORIES	0.45%
BRITANNIA INDUSTRIES LTD	0.40%
POWER GRID CORP OF INDIA LTD	0.38%
NTPC LIMITED	0.38%
TITAN COMPANY LIMITED	0.37%
BAJAJ AUTO LTD	0.34%
TECH MAHINDRA LIMITEDFV-5	0.32%
HERO MOTOCORP LIMITED	0.31%
BAJAJ FINSERV LIMITED	0.31%
CIPLA LTD.	0.30%
BHARAT PETROLEUM CORP. LTD.	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.26%
SBI LIFE INSURANCE COMPANY LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.25%
DABUR INDIA LTD.	0.24%
ONGCFV-5	0.24%
TATA IRON & STEEL COMPANY LTD	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
UPL LIMITED	0.22%
COAL INDIA LIMITED	0.22%
JSW STEEL LIMITED	0.20%
INDIAN OIL CORPORATION LIMITED	0.19%
EICHER MOTORS LIMITED	0.19%
Vedanta Limited	0.19%
WIPRO	0.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.15%
<b>Equity Total</b>	<b>39.41%</b>
<b>Money Market Total</b>	<b>1.85%</b>
<b>Current Assets</b>	<b>0.69%</b>
<b>Total</b>	<b>100.00%</b>

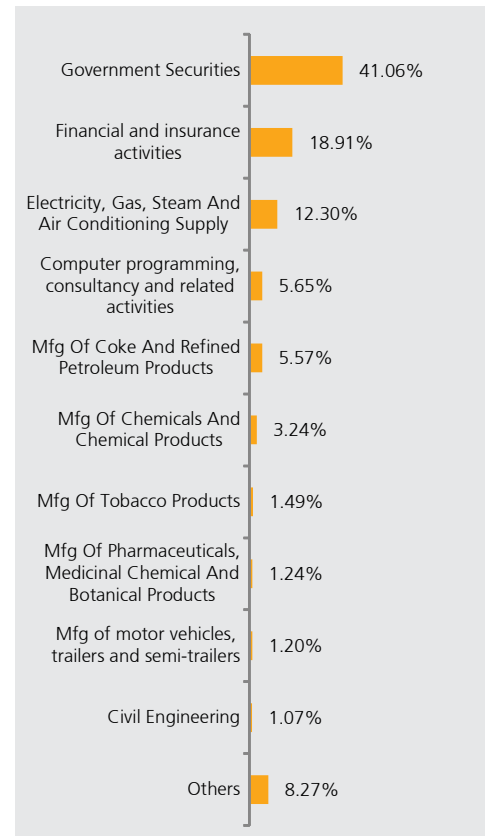
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹34.6506

**Inception Date:** 4<sup>th</sup> December 2008

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

**AUM as on 30 June, 20:** ₹ 17.25 Crs.

**Modified Duration of Debt Portfolio:** 5.30 years

**YTM of Debt Portfolio:** 5.82%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	74
MMI / Others	00-100	7

## Returns

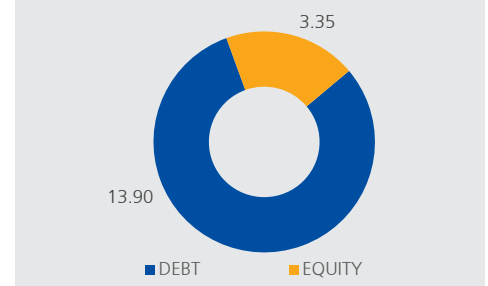
Period	Fund Returns	Index Returns
Last 1 Month	1.95%	2.49%
Last 6 Months	3.29%	3.53%
Last 1 Year	6.38%	8.33%
Last 2 Years	8.43%	9.82%
Last 3 Years	6.18%	7.70%
Since Inception	7.81%	8.51%

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

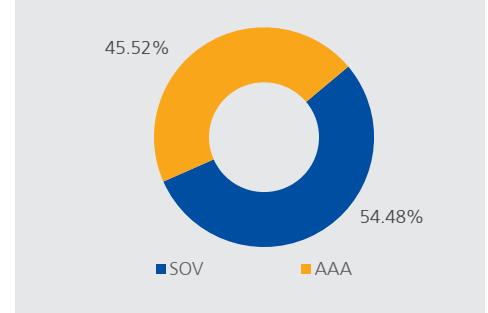
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	7.13%
7.69% NABARD 29.05.2024 Series 20C	6.19%
8.30% NTPC NCD SR 67 15-01-2029	3.22%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.21%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	3.12%
9.05% HDFC NCD 20-11-2023 U-004	2.59%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.27%
9.00% NTPC NCD 25-01-2023 XLII-I	1.26%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.25%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.65%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.65%
7.33% IRFC NCD 28-08-2027 SR123	0.60%
<b>Bonds/Debentures Total</b>	<b>31.16%</b>
6.45% GOI CG 07-10-2029	9.19%
7.32% GOI CG 28-01-2024	7.72%
6.18% GOI 04-11-2024	6.39%
7.57% GOI CG 17-06-2033	6.11%
6.68% GOI CG 17-09-2031	4.62%
7.95% GOI CG 28-08-2032	4.04%
7.27% GOI 08.04.2026	3.45%
6.79% GOI CG 15-05-2027	1.41%
7.17% GOI 08-01-2028	0.06%
<b>Gifts Total</b>	<b>42.99%</b>
RELIANCE INDUSTRIES LTD.	2.54%
HDFC BANK LTD.FV-2	2.12%
HDFC LTD FV 2	1.38%
INFOSYS LIMITED	1.26%
ICICI BANK LTD.FV-2	1.04%
TATA CONSULTANCY SERVICES LTD.	1.01%
HINDUSTAN LEVER LTD.	0.90%
KOTAK MAHINDRA BANK LIMITED_FV5	0.77%
ITC - FV 1	0.74%
BHARTI AIRTEL LIMITED	0.62%
LARSEN&TUBRO	0.53%
AXIS BANK LIMITEDFV-2	0.43%
MARUTI UDYOG LTD.	0.36%
ASIAN PAINTS LIMITEDFV-1	0.35%
BAJAJ FINANCE LIMITED	0.32%
STATE BANK OF INDIAFV-1	0.31%
HCL TECHNOLOGIES LIMITED	0.28%
NESTLE INDIA LIMITED	0.28%
ULTRATECH CEMCO LTD	0.25%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
DR. REDDY LABORATORIES	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
BRITANNIA INDUSTRIES LTD	0.21%
POWER GRID CORP OF INDIA LTD	0.19%
NTPC LIMITED	0.19%
TITAN COMPANY LIMITED	0.18%
BAJAJ AUTO LTD	0.17%
BAJAJ FINSERV LIMITED	0.16%
CIPLA LTD.	0.16%
HERO MOTOCORP LIMITED	0.15%
TECH MAHINDRA LIMITEDFV-5	0.15%
BHARAT PETROLEUM CORP. LTD.	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
SBI LIFE INSURANCE COMPANY LIMITED	0.13%
DABUR INDIA LTD.	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
ONGCFV-5	0.12%
EICHER MOTORS LIMITED	0.12%
TATA IRON & STEEL COMPANY LTD	0.11%
UPL LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.10%
INDIAN OIL CORPORATION LIMITED	0.10%
Vedanta Limited	0.09%
JSW STEEL LIMITED	0.09%
WIPRO	0.08%
COAL INDIA LIMITED	0.08%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.07%
<b>Equity Total</b>	<b>19.44%</b>
<b>Money Market Total</b>	<b>4.75%</b>
<b>Current Assets</b>	<b>1.66%</b>
<b>Total</b>	<b>100.00%</b>

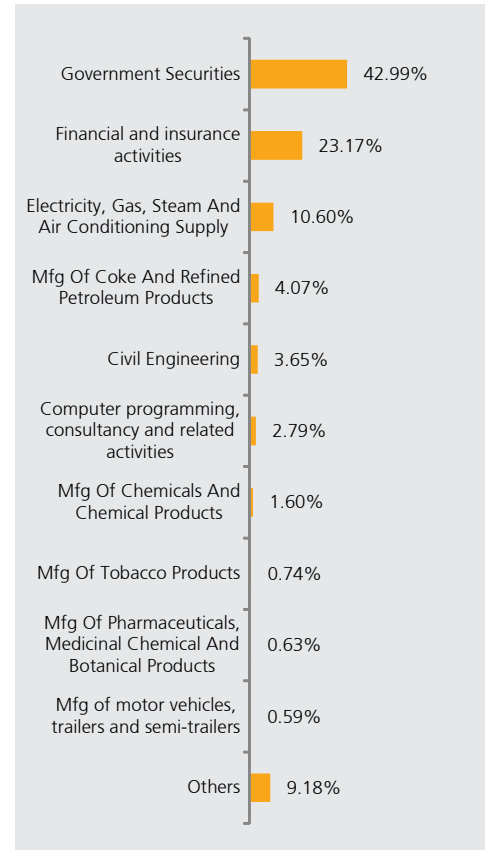
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.6501

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 30 June, 20:** ₹ 2.46 Crs.

**Modified Duration of Debt Portfolio:** 5.55 years

**YTM of Debt Portfolio:** 5.93%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	20
Gsec / Debt	00-100	73
MMI / Others	00-100	7

## Returns

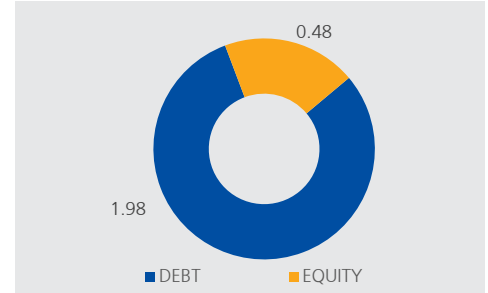
Period	Fund Returns	Index Returns
Last 1 Month	1.96%	2.49%
Last 6 Months	3.23%	3.53%
Last 1 Year	6.20%	8.33%
Last 2 Years	8.47%	9.82%
Last 3 Years	6.21%	7.70%
Since Inception	7.65%	8.47%

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

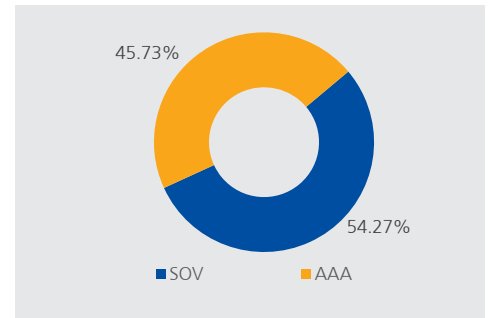
## Portfolio

Name of Instrument	% to AUM
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	8.74%
7.33% IRFC NCD 28-08-2027 SR123	8.47%
8.93% PGCIL NCD 20-10-2024 XLVII G	4.55%
9.05% HDFC NCD 20-11-2023 U-004	4.54%
7.69% NABARD 29.05.2024 Series 20C	4.34%
<b>Bonds/Debentures Total</b>	<b>30.64%</b>
6.45% GOI CG 07-10-2029	10.19%
7.57% GOI CG 17-06-2033	6.69%
7.32% GOI CG 28-01-2024	6.46%
6.68% GOI CG 17-09-2031	5.64%
7.95% GOI CG 28-08-2032	4.56%
7.27% GOI 08.04.2026	3.89%
6.18% GOI 04-11-2024	3.74%
6.79% GOI CG 15-05-2027	1.59%
7.17% GOI 08-01-2028	0.09%
<b>Gilts Total</b>	<b>42.85%</b>
RELIANCE INDUSTRIES LTD.	2.55%
HDFC BANK LTD.FV-2	2.13%
INFOSYS LIMITED	1.28%
HDFC LTD FV 2	1.18%
ICICI BANK LTD.FV-2	1.05%
TATA CONSULTANCY SERVICES LTD.	1.02%
HINDUSTAN LEVER LTD.	0.90%
KOTAK MAHINDRA BANK LIMITED_FV5	0.77%
ITC - FV 1	0.77%
BHARTI AIRTEL LIMITED	0.67%
LARSEN&TUBRO	0.53%
AXIS BANK LIMITEDFV-2	0.44%
ASIAN PAINTS LIMITEDFV-1	0.36%
MARUTI UDYOG LTD.	0.36%
BAJAJ FINANCE LIMITED	0.32%
STATE BANK OF INDIAFV-1	0.32%
HCL TECHNOLOGIES LIMITED	0.29%
NESTLE INDIA LIMITED	0.28%
ULTRATECH CEMCO LTD	0.27%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.24%
DR. REDDY LABORATORIES	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
BRITANNIA INDUSTRIES LTD	0.22%
POWER GRID CORP OF INDIA LTD	0.19%
NTPC LIMITED	0.19%
TITAN COMPANY LIMITED	0.19%
CIPLA LTD.	0.17%
BAJAJ AUTO LTD	0.17%
BAJAJ FINSERV LIMITED	0.17%
TECH MAHINDRA LIMITEDFV-5	0.16%
HERO MOTOCORP LIMITED	0.16%
EICHER MOTORS LIMITED	0.15%
BHARAT PETROLEUM CORP. LTD.	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
SBI LIFE INSURANCE COMPANY LIMITED	0.13%
DABUR INDIA LTD.	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
UPL LIMITED	0.12%
ONGCFV-5	0.12%
TATA IRON & STEEL COMPANY LTD	0.12%
HINDALCO INDUSTRIES LTD FV RE 1	0.10%
INDIAN OIL CORPORATION LIMITED	0.10%
Vedanta Limited	0.09%
JSW STEEL LIMITED	0.09%
COAL INDIA LIMITED	0.09%
WIPRO	0.08%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.08%
<b>Equity Total</b>	<b>19.63%</b>
<b>Money Market Total</b>	<b>5.47%</b>
<b>Current Assets</b>	<b>1.42%</b>
<b>Total</b>	<b>100.00%</b>

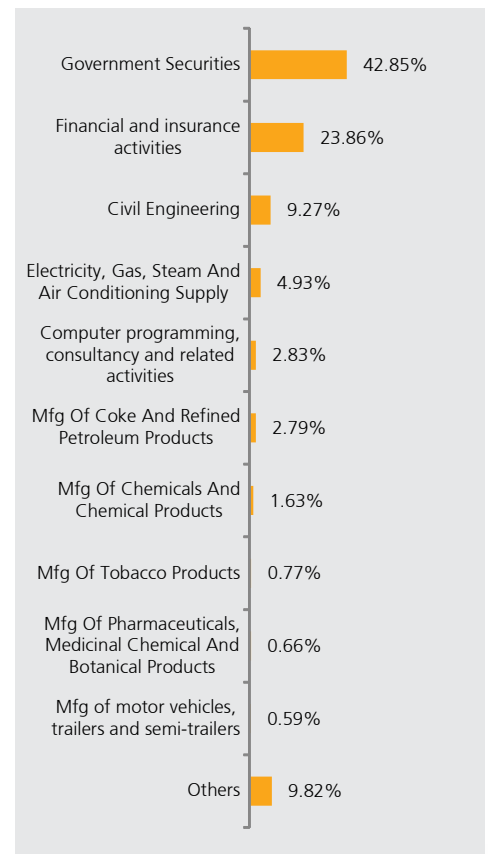
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹27.3092  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 30 June, 20:** ₹ 32.26 Crs.  
**Modified Duration of Debt Portfolio:** 5.55 years  
**YTM of Debt Portfolio:** 5.85%

## Asset Allocation

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

## Returns

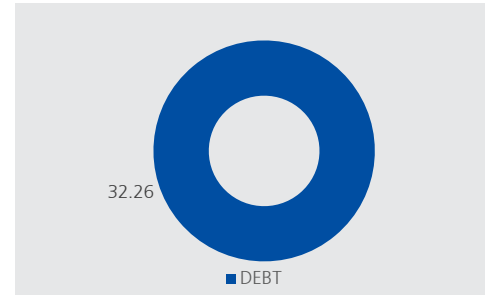
Period	Fund Returns	Index Returns
Last 1 Month	1.07%	1.23%
Last 6 Months	8.03%	7.96%
Last 1 Year	11.18%	13.14%
Last 2 Years	10.00%	12.38%
Last 3 Years	6.40%	8.57%
Since Inception	7.89%	8.22%

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

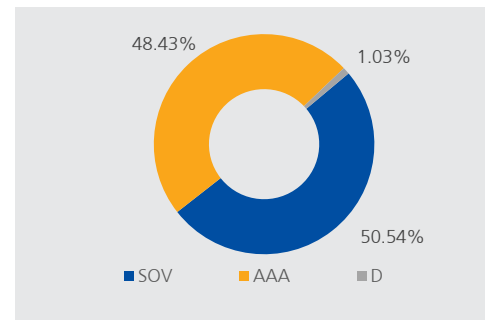
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.93%
9.00% RIL NCD 21-01-2025 SR-PPD5	5.60%
7.75% PFC NCD 11-06-2030 SR 203-B	5.38%
7.55% REC NCD 11-05-2030 SERIES 197	5.30%
5.32% NHB NCD 01-09-2023	4.36%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.47%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.33%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	1.93%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.36%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.01%
7.95% HDFC BK NCD 21-09-2026	1.00%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.67%
8.85% PGCIL NCD 19-10-2021 STRPP F	0.41%
8.23% IRFC NCD 29-03-2029 SR135	0.34%
<b>Bonds/Debentures Total</b>	<b>40.10%</b>
6.45% GOI CG 07-10-2029	14.45%
7.57% GOI CG 17-06-2033	7.55%
6.18% GOI 04-11-2024	5.52%
6.68% GOI CG 17-09-2031	5.37%
7.32% GOI CG 28-01-2024	5.28%
7.95% GOI CG 28-08-2032	4.83%
7.27% GOI 08.04.2026	4.79%
6.79% GOI CG 15-05-2027	1.69%
7.17% GOI 08-01-2028	0.07%
<b>Gilts Total</b>	<b>49.54%</b>
<b>Money Market Total</b>	<b>8.39%</b>
<b>Current Assets</b>	<b>1.97%</b>
<b>Total</b>	<b>100.00%</b>

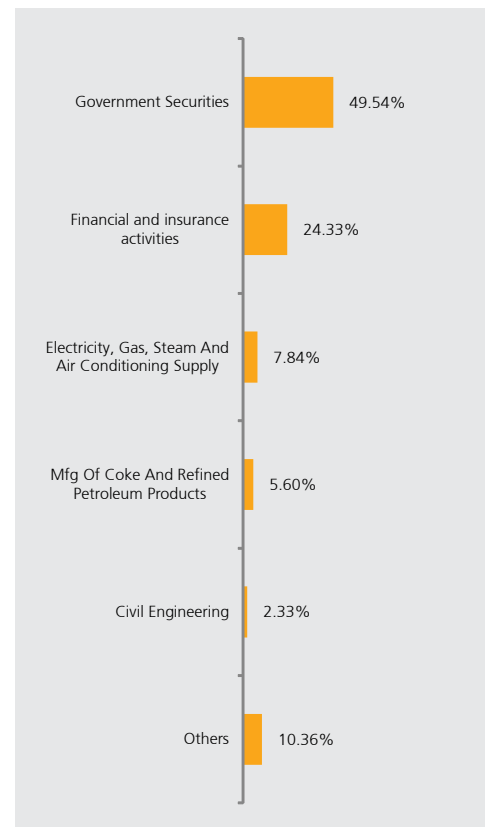
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹23.7772  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 30 June, 20:** ₹ 47.95 Crs.  
**Modified Duration of Debt Portfolio:**  
 5.45 years  
**YTM of Debt Portfolio:** 5.55%

## Asset Allocation

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

## Returns

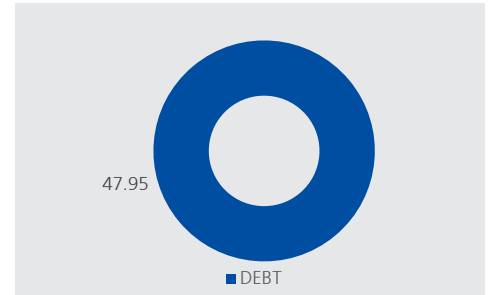
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	0.76%
Last 6 Months	7.20%	8.52%
Last 1 Year	10.83%	12.83%
Last 2 Years	12.03%	12.99%
Last 3 Years	7.27%	8.31%
Since Inception	7.45%	8.72%

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

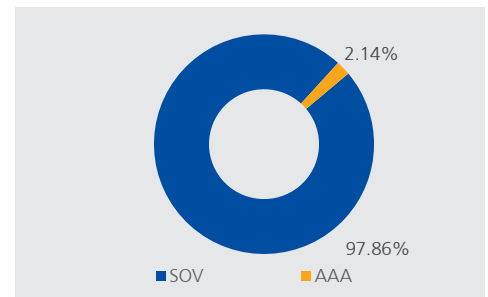
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	24.42%
7.37% GOI 16-04-2023	13.18%
6.18% GOI 04-11-2024	11.45%
7.57% GOI CG 17-06-2033	10.74%
6.79% GOI CG 15-05-2027	10.68%
7.17% GOI 08-01-2028	9.65%
6.68% GOI CG 17-09-2031	6.19%
7.27% GOI 08.04.2026	3.73%
7.32% GOI CG 28-01-2024	3.44%
6.17% GOI 15.07.2021	2.96%
<b>Gilts Total</b>	<b>96.43%</b>
<b>Money Market Total</b>	<b>2.11%</b>
<b>Current Assets</b>	<b>1.46%</b>
<b>Total</b>	<b>100.00%</b>

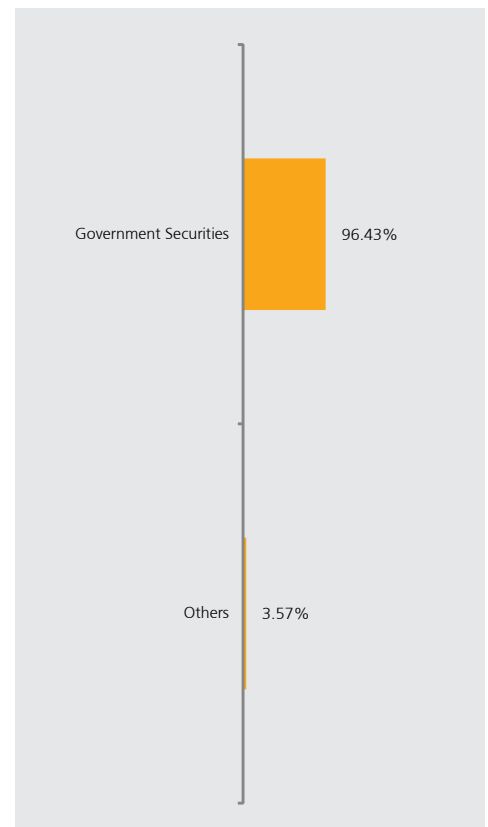
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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'.

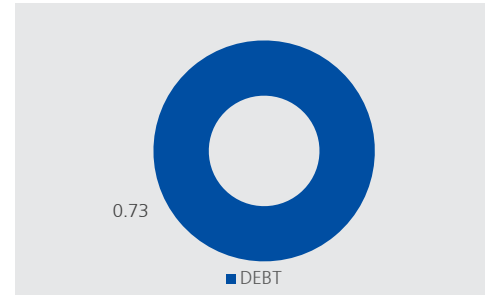
## Fund Details

**Fund Manager:** Mr. Gaurav Jakhota  
**NAV as on 30 June, 20:** ₹23.3030  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 30 June, 20:** ₹ 0.73 Crs.  
**Modified Duration of Debt Portfolio:**  
 5.46 years  
**YTM of Debt Portfolio:** 5.56%

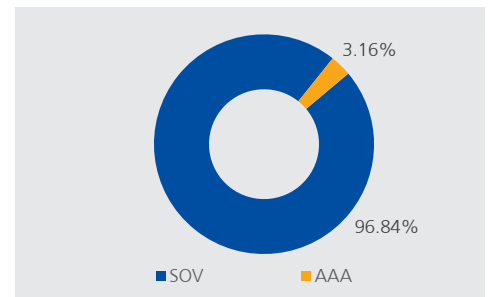
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	24.50%
7.37% GOI 16-04-2023	13.52%
7.57% GOI CG 17-06-2033	10.71%
6.79% GOI CG 15-05-2027	10.65%
7.17% GOI 08-01-2028	9.80%
6.18% GOI 04-11-2024	9.71%
6.68% GOI CG 17-09-2031	6.08%
7.27% GOI 08.04.2026	3.86%
7.32% GOI CG 28-01-2024	3.54%
6.17% GOI 15.07.2021	3.08%
<b>Gilts Total</b>	<b>95.44%</b>
<b>Money Market Total</b>	<b>3.12%</b>
<b>Current Assets</b>	<b>1.44%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

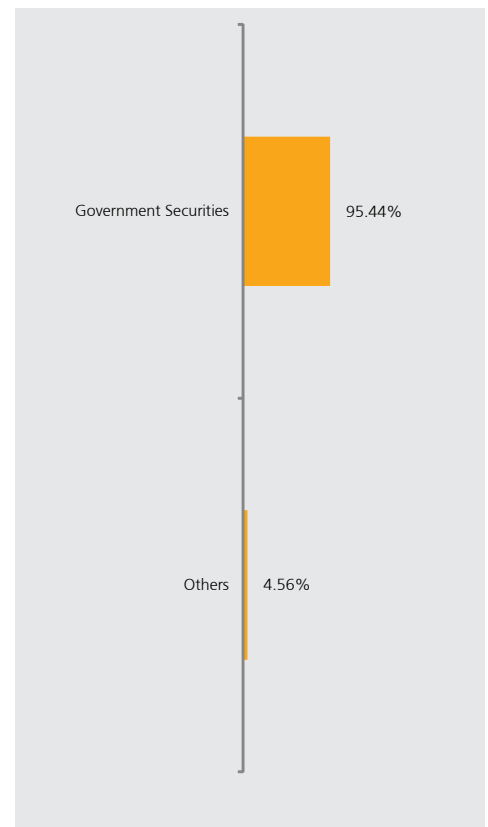
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	95
MMI / Others	00-100	5

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.54%	0.76%
Last 6 Months	7.25%	8.52%
Last 1 Year	11.09%	12.83%
Last 2 Years	12.28%	12.99%
Last 3 Years	7.57%	8.31%
Since Inception	8.16%	8.28%

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

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹24.0299

**Inception Date:** 19<sup>th</sup> March 2008

**Benchmark:** CRISIL Dynamic Gilt Index

**AUM as on 30 June, 20:** ₹ 0.01 Crs.

**Modified Duration of Debt Portfolio:**

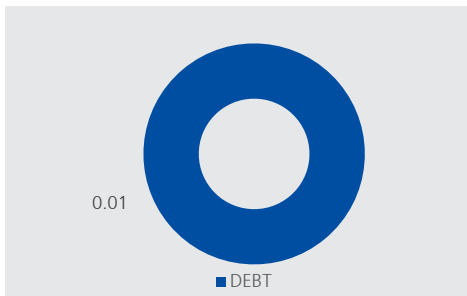
6.30 years

**YTM of Debt Portfolio:** 5.80%

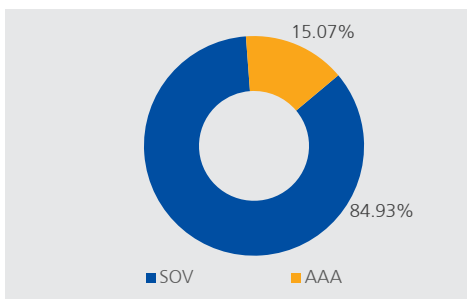
## Portfolio

Name of Instrument	% to AUM
7.57% GOI CG 17-06-2033	33.78%
7.27% GOI 08.04.2026	16.62%
7.32% GOI CG 28-01-2024	16.53%
6.45% GOI CG 07-10-2029	15.77%
<b>Gilts Total</b>	<b>82.70%</b>
<b>Money Market Total</b>	<b>14.67%</b>
<b>Current Assets</b>	<b>2.63%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

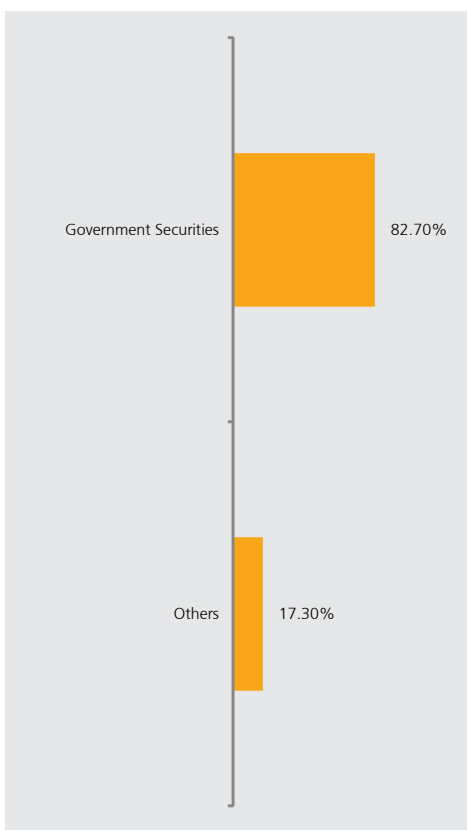
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	83
MMI / Others	00-100	17

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.76%
Last 6 Months	7.48%	8.52%
Last 1 Year	11.15%	12.83%
Last 2 Years	12.29%	12.99%
Last 3 Years	7.52%	8.31%
Since Inception	7.39%	8.21%

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

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹23.9739  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 30 June, 20:** ₹ 0.40 Crs.  
**Modified Duration of Debt Portfolio:**  
5.45 years  
**YTM of Debt Portfolio:** 5.55%

## Asset Allocation

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

## Returns

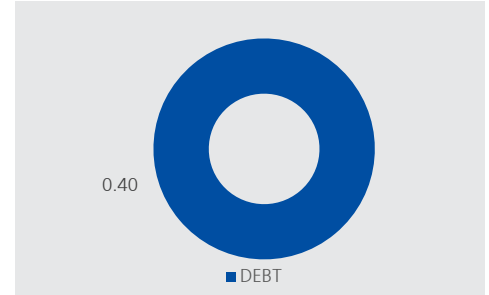
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	0.76%
Last 6 Months	7.17%	8.52%
Last 1 Year	10.82%	12.83%
Last 2 Years	12.09%	12.99%
Last 3 Years	7.34%	8.31%
Since Inception	7.34%	8.08%

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

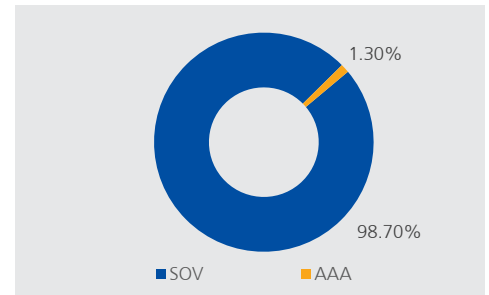
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	24.56%
7.37% GOI 16-04-2023	13.63%
7.57% GOI CG 17-06-2033	11.19%
6.18% GOI 04-11-2024	10.86%
6.79% GOI CG 15-05-2027	10.68%
7.17% GOI 08-01-2028	9.50%
6.68% GOI CG 17-09-2031	6.30%
7.27% GOI 08.04.2026	3.85%
7.32% GOI CG 28-01-2024	3.56%
6.17% GOI 15.07.2021	3.11%
<b>Gilts Total</b>	<b>97.25%</b>
<b>Money Market Total</b>	<b>1.28%</b>
<b>Current Assets</b>	<b>1.46%</b>
<b>Total</b>	<b>100.00%</b>

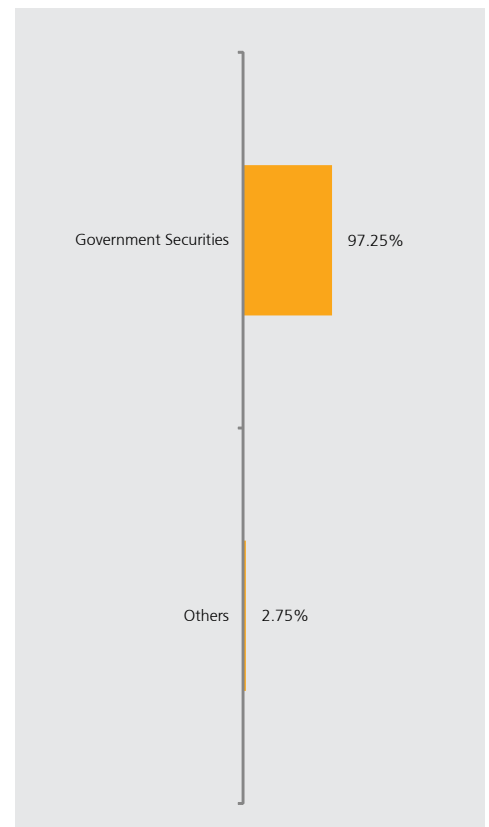
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹26.4909  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 30 June, 20:** ₹ 3.16 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.22 years  
**YTM of Debt Portfolio:** 4.16%

## Asset Allocation

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

## Returns

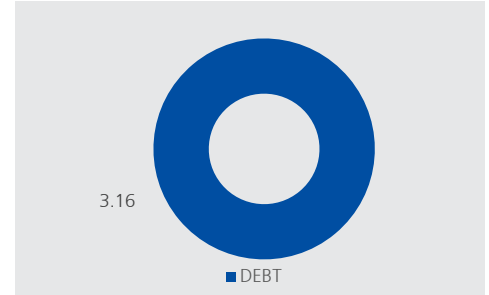
Period	Fund Returns	Index Returns
Last 1 Month	0.21%	0.33%
Last 6 Months	1.54%	2.72%
Last 1 Year	3.70%	5.82%
Last 2 Years	4.60%	6.48%
Last 3 Years	4.77%	6.48%
Since Inception	6.32%	7.11%

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

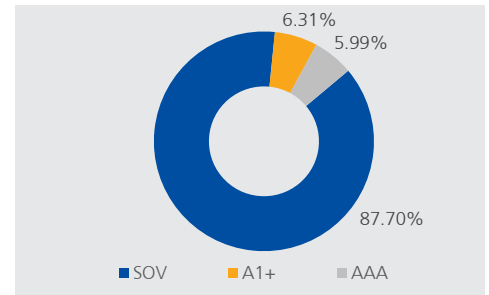
## Portfolio

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

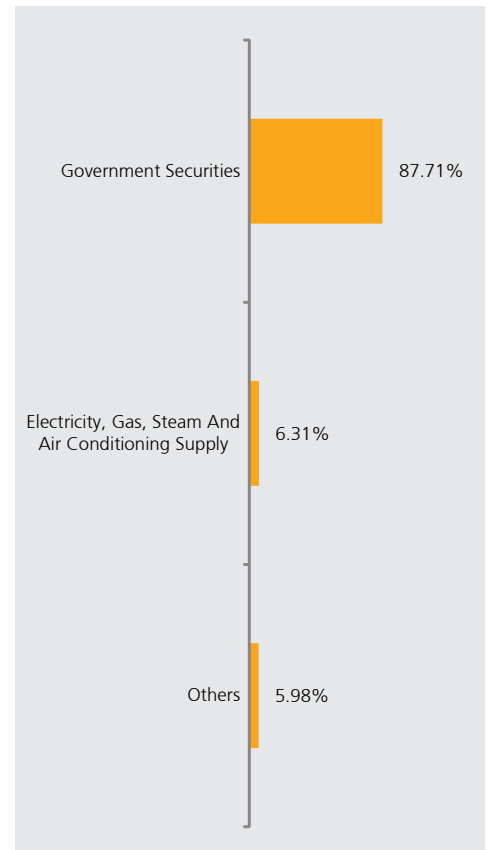
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹26.6726  
**Inception Date:** 8<sup>th</sup> November 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 30 June, 20:** ₹ 2.28 Crs.  
**Modified Duration of Debt Portfolio:**  
0.21 years  
**YTM of Debt Portfolio:** 4.31%

## Asset Allocation

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

## Returns

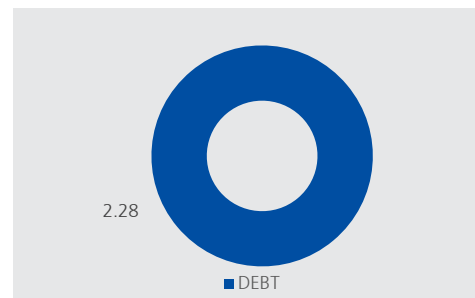
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	0.33%
Last 6 Months	1.57%	2.72%
Last 1 Year	3.70%	5.82%
Last 2 Years	4.60%	6.48%
Last 3 Years	4.77%	6.48%
Since Inception	6.63%	7.32%

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

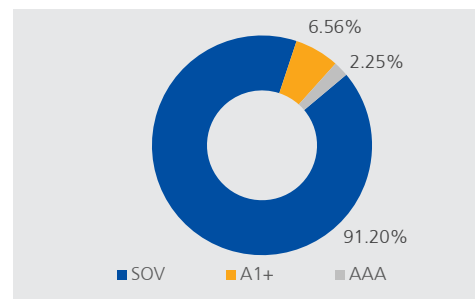
## Portfolio

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

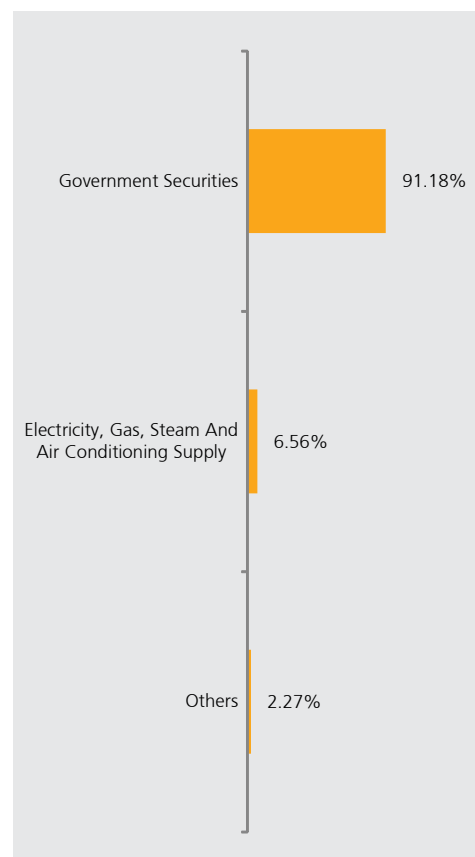
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹25.4476

**Inception Date:** 20<sup>th</sup> August 2009

**Benchmark:** CRISIL Composite Bond Index: 100%

**AUM as on 30 June, 20:** ₹ 1.00 Crs.

**Modified Duration of Debt Portfolio:** 5.56 years

**YTM of Debt Portfolio:** 5.54%

## Asset Allocation

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

## Returns

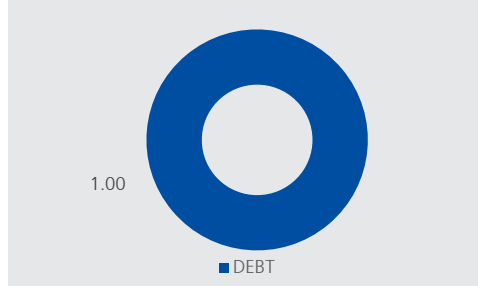
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	1.23%
Last 6 Months	7.40%	7.96%
Last 1 Year	11.44%	13.14%
Last 2 Years	10.53%	12.38%
Last 3 Years	6.75%	8.57%
Since Inception	8.09%	8.68%

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

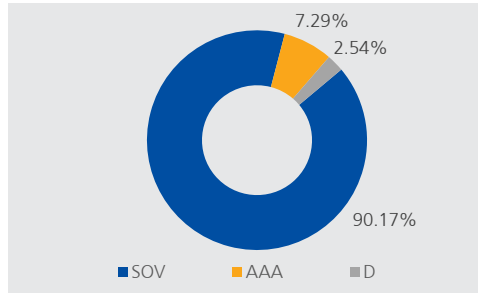
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	7.10%
7.75% PFC NCD 11-06-2030 SR 203-B	5.36%
7.55% REC NCD 11-05-2030 SERIES 197	5.29%
8.93% PGCIL NCD 20-10-2024 XLVII G	4.52%
5.32% NHB NCD 01-09-2023	4.36%
9.00% RIL NCD 21-01-2025 SR-PPD5	3.65%
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	2.58%
8.85% PGCIL NCD 19-10-2021 STRPP F	1.95%
7.69% NABARD 29.05.2024 Series 20C	1.54%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.48%
8.40% IRFC NCD 08-01-2029 SR 130	1.27%
8.30% NTPC NCD SR 67 15-01-2029	1.01%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.80%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.71%
8.23% IRFC NCD 29-03-2029 SR135	0.59%
7.95% HDFC BK NCD 21-09-2026	0.49%
8.58% HDFC NCD 18-03-2022 SR V0003	0.48%
9.45% LICHFL NCD 30-01-2022	0.41%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.30%
7.17% RIL NCD PPD SR D 08-11-2022	0.28%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.13%
<b>Bonds/Debentures Total</b>	<b>44.31%</b>
6.45% GOI CG 07-10-2029	32.83%
7.37% GOI 16-04-2023	20.21%
7.57% GOI CG 17-06-2033	7.76%
7.32% GOI CG 28-01-2024	5.97%
6.68% GOI CG 17-09-2031	5.62%
7.95% GOI CG 28-08-2032	5.46%
6.18% GOI 04-11-2024	4.62%
7.27% GOI 08.04.2026	4.58%
6.79% GOI CG 15-05-2027	1.80%
7.17% GOI 08-01-2028	0.11%
<b>Gilts Total</b>	<b>88.97%</b>
<b>Money Market Total</b>	<b>7.19%</b>
<b>Current Assets</b>	<b>-40.47%</b>
<b>Total</b>	<b>100.00%</b>

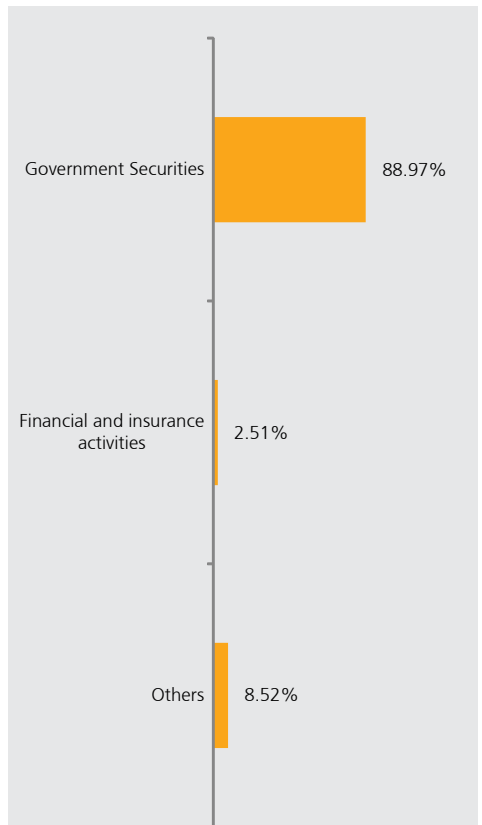
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹26.7316  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 June, 20:** ₹ 0.09 Crs.  
**Modified Duration of Debt Portfolio:** 5.65 years  
**YTM of Debt Portfolio:** 5.57%

## Asset Allocation

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

## Returns

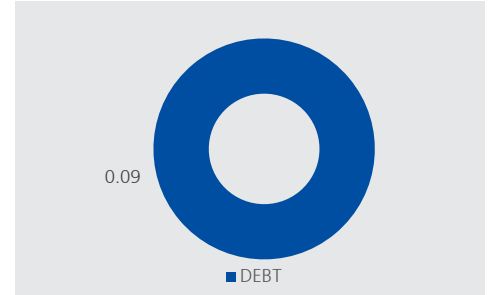
Period	Fund Returns	Index Returns
Last 1 Month	0.42%	1.23%
Last 6 Months	7.06%	7.96%
Last 1 Year	10.93%	13.14%
Last 2 Years	11.74%	12.38%
Last 3 Years	7.66%	8.57%
Since Inception	8.33%	8.24%

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

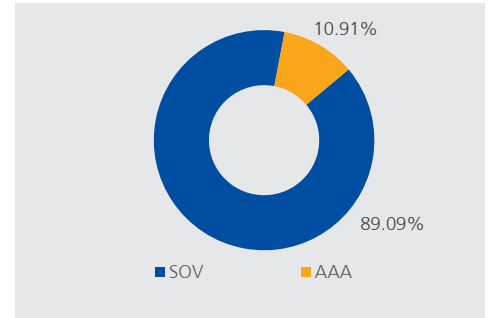
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	31.85%
7.37% GOI 16-04-2023	17.81%
7.57% GOI CG 17-06-2033	9.74%
7.32% GOI CG 28-01-2024	7.15%
6.68% GOI CG 17-09-2031	5.71%
7.95% GOI CG 28-08-2032	5.00%
7.27% GOI 08.04.2026	4.79%
6.18% GOI 04-11-2024	4.61%
6.79% GOI CG 15-05-2027	1.16%
<b>Gilts Total</b>	<b>87.83%</b>
<b>Money Market Total</b>	<b>10.76%</b>
<b>Current Assets</b>	<b>1.42%</b>
<b>Total</b>	<b>100.00%</b>

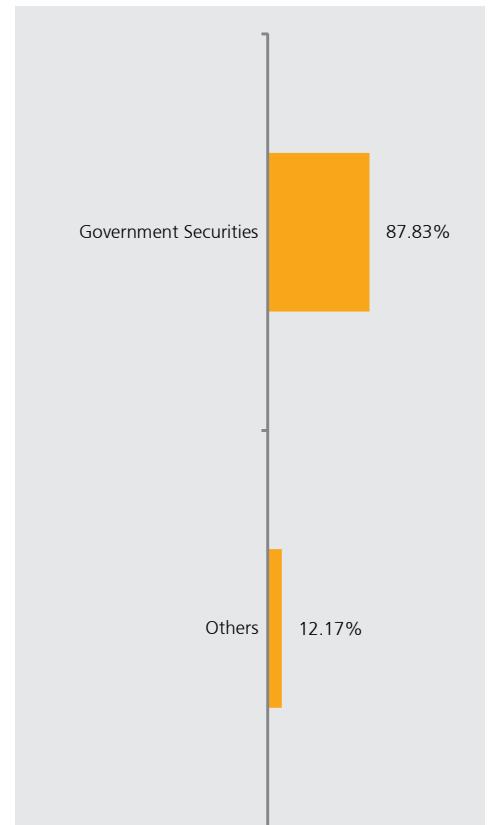
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹26.7370  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 June, 20:** ₹ 0.70 Crs.  
**Modified Duration of Debt Portfolio:** 5.58 years  
**YTM of Debt Portfolio:** 5.55%

## Asset Allocation

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

## Returns

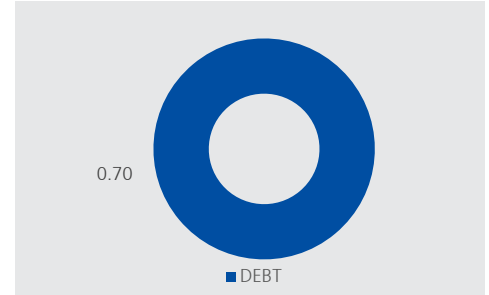
Period	Fund Returns	Index Returns
Last 1 Month	0.41%	1.23%
Last 6 Months	6.96%	7.96%
Last 1 Year	10.72%	13.14%
Last 2 Years	11.31%	12.38%
Last 3 Years	7.22%	8.57%
Since Inception	8.29%	8.20%

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

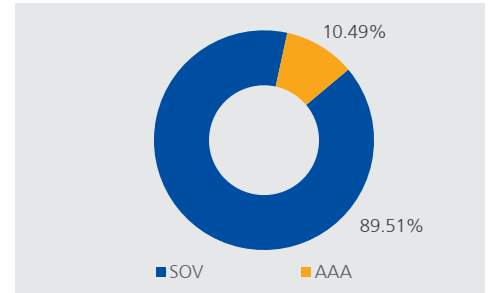
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	31.38%
7.37% GOI 16-04-2023	18.30%
7.57% GOI CG 17-06-2033	8.36%
7.32% GOI CG 28-01-2024	8.19%
6.68% GOI CG 17-09-2031	5.77%
7.95% GOI CG 28-08-2032	5.50%
7.27% GOI 08.04.2026	4.66%
6.18% GOI 04-11-2024	4.18%
6.79% GOI CG 15-05-2027	1.81%
7.17% GOI 08-01-2028	0.15%
<b>Gilts Total</b>	<b>88.29%</b>
<b>Money Market Total</b>	<b>10.35%</b>
<b>Current Assets</b>	<b>1.36%</b>
<b>Total</b>	<b>100.00%</b>

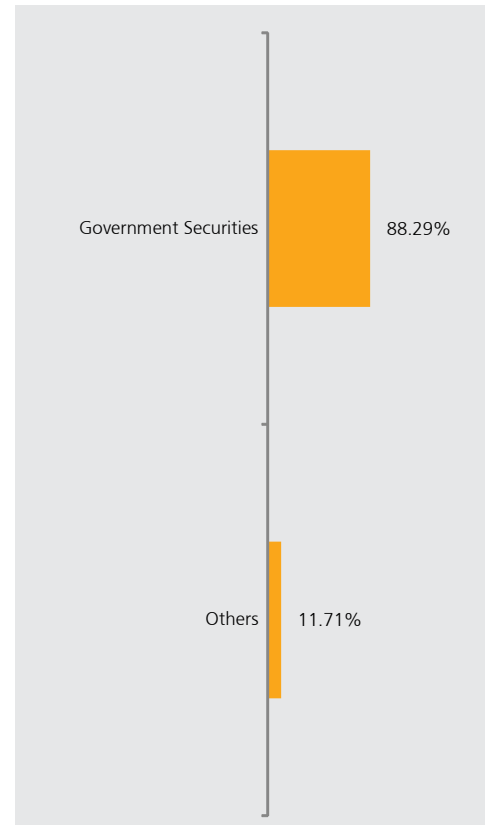
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹17.5843

**Inception Date:** 26<sup>th</sup> February 2013

**Benchmark:** N.A

**AUM as on 30 June, 20:** ₹ 70.86 Crs.

**Modified Duration of Debt Portfolio:**  
5.27 years

**YTM of Debt Portfolio:** 5.91%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	93
MMI / Others	00-90	7

## Returns

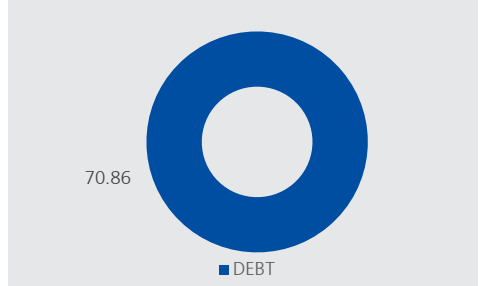
Period	Fund Returns	Index Returns
Last 1 Month	1.19%	-
Last 6 Months	8.21%	-
Last 1 Year	11.95%	-
Last 2 Years	11.50%	-
Last 3 Years	7.38%	-
Since Inception	7.99%	-

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

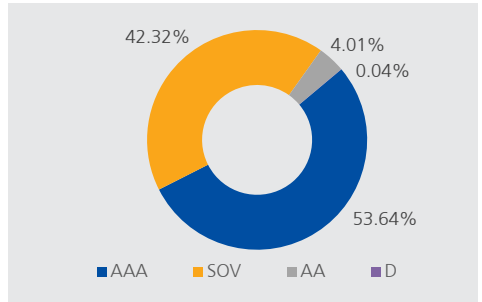
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.63%
7.69% NABARD 29.05.2024 Series 20C	6.03%
7.75% PFC NCD 11-06-2030 SR 203-B	5.35%
7.95% HDFC BK NCD 21-09-2026	5.33%
7.55% REC NCD 11-05-2030 SERIES 197	5.28%
5.32% NHB NCD 01-09-2023	4.40%
9.00% IHFL NCD 30-06-2026	3.91%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	3.08%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.90%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.75%
9.00% NTPC NCD 25-01-2023 XLII-I	1.69%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.57%
8.40% IRFC NCD 08-01-2029 SR 130	1.26%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.91%
8.80% PGCIL NCD 13-03-2023 XLII	0.77%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.62%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.61%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.60%
8.23% IRFC NCD 29-03-2029 SR135	0.16%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.04%
<b>Bonds/Debentures Total</b>	<b>51.88%</b>
7.57% GOI CG 17-06-2033	7.61%
6.45% GOI CG 07-10-2029	6.85%
6.18% GOI 04-11-2024	5.99%
6.68% GOI CG 17-09-2031	5.46%
7.95% GOI CG 28-08-2032	5.37%
7.27% GOI 08.04.2026	4.55%
7.32% GOI CG 28-01-2024	1.99%
6.79% GOI CG 15-05-2027	1.86%
7.37% GOI 16-04-2023	1.53%
7.17% GOI 08-01-2028	0.07%
<b>Gilts Total</b>	<b>41.27%</b>
<b>Money Market Total</b>	<b>4.39%</b>
<b>Current Assets</b>	<b>2.46%</b>
<b>Total</b>	<b>100.00%</b>

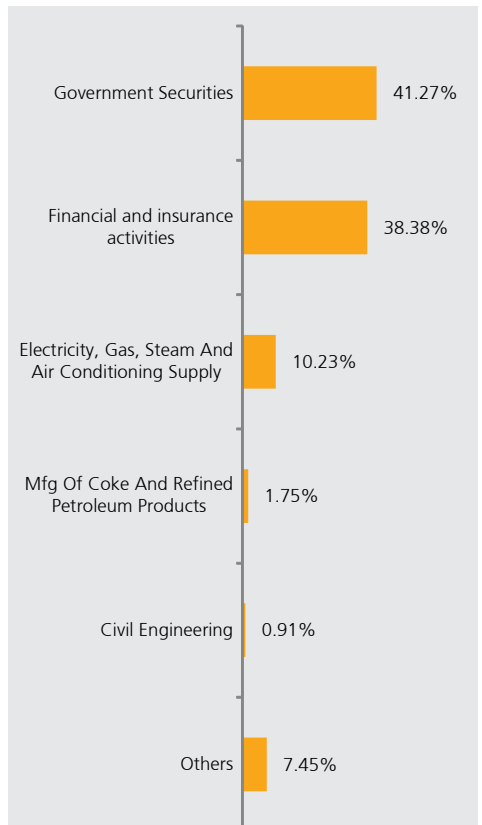
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹20.9206  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 30 June, 20:** ₹ 1.70 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.40 years  
**YTM of Debt Portfolio:** 4.27%

## Asset Allocation

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

## Returns

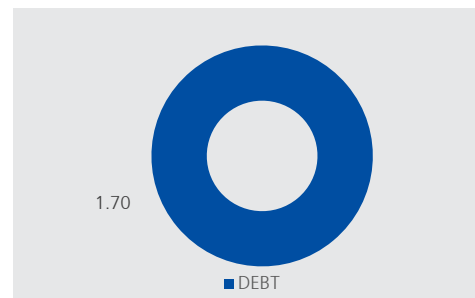
Period	Fund Returns	Index Returns
Last 1 Month	0.27%	0.33%
Last 6 Months	1.95%	2.72%
Last 1 Year	4.70%	5.82%
Last 2 Years	1.80%	6.48%
Last 3 Years	3.12%	6.48%
Since Inception	6.41%	7.59%

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

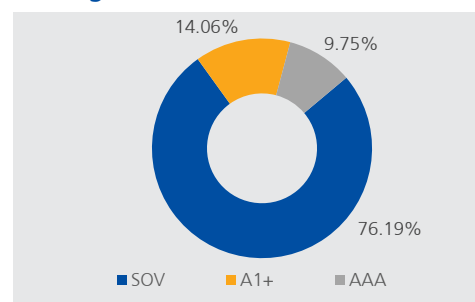
## Portfolio

Name of Instrument	% to AUM
Money Market Total	82.87%
Current Assets	17.13%
Total	100.00%

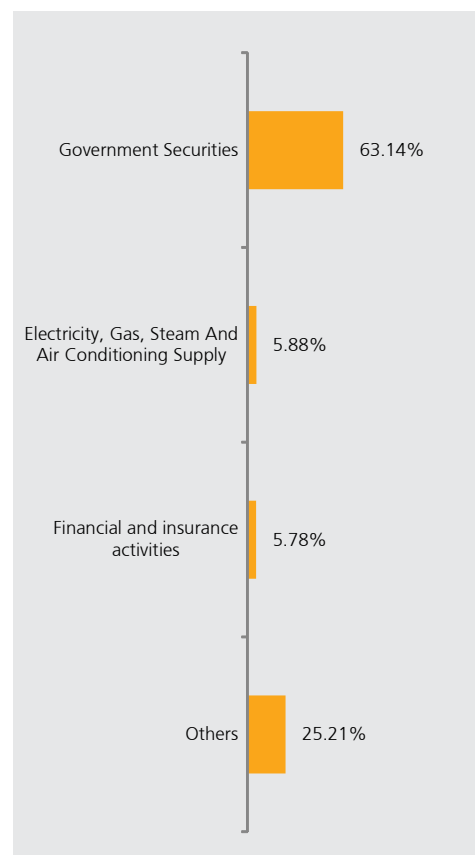
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹18.6823  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 30 June, 20:** ₹ 5.25 Crs.  
**Modified Duration of Debt Portfolio:**  
0.39 years  
**YTM of Debt Portfolio:** 4.32%

## Asset Allocation

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

## Returns

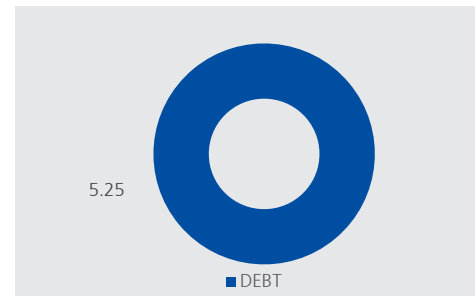
Period	Fund Returns	Index Returns
Last 1 Month	0.25%	0.33%
Last 6 Months	1.83%	2.72%
Last 1 Year	4.42%	5.82%
Last 2 Years	1.47%	6.48%
Last 3 Years	2.79%	6.48%
Since Inception	6.15%	7.45%

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

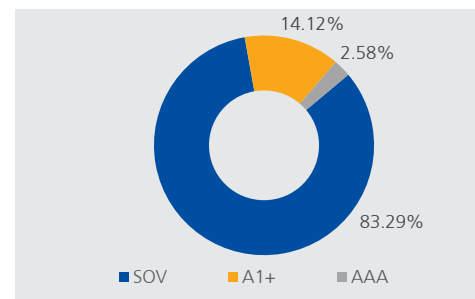
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.07%
Current Assets	-0.07%
Total	100.00%

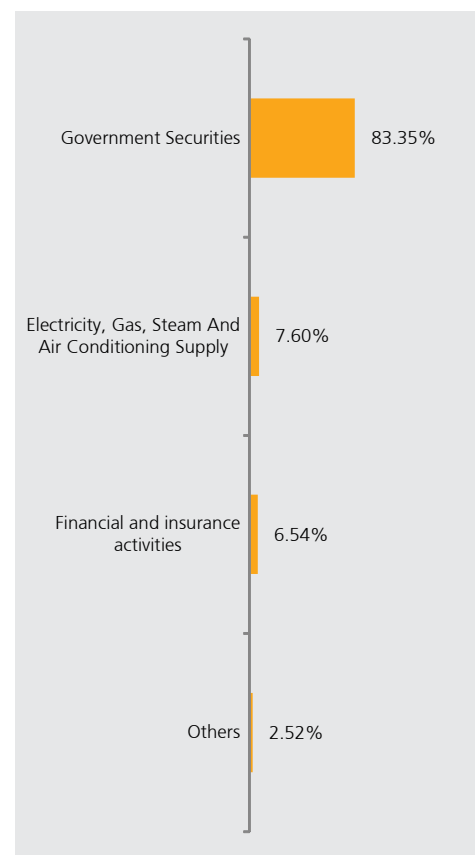
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹21.7983  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 30 June, 20:** ₹ 0.31 Crs.  
**Modified Duration of Debt Portfolio:**  
0.50 years  
**YTM of Debt Portfolio:** 3.88%

## Asset Allocation

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

## Returns

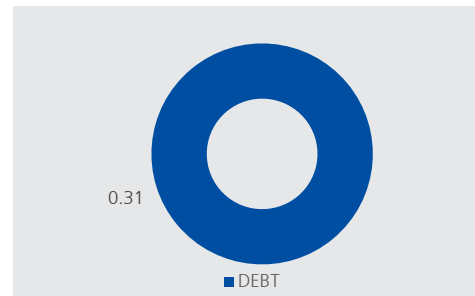
Period	Fund Returns	Index Returns
Last 1 Month	0.21%	0.33%
Last 6 Months	1.70%	2.72%
Last 1 Year	4.17%	5.82%
Last 2 Years	1.60%	6.48%
Last 3 Years	2.84%	6.48%
Since Inception	6.51%	7.33%

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

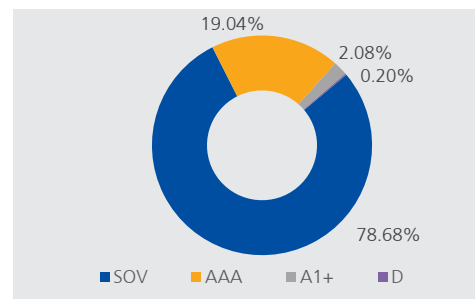
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.85%
Current Assets	0.15%
Total	100.00%

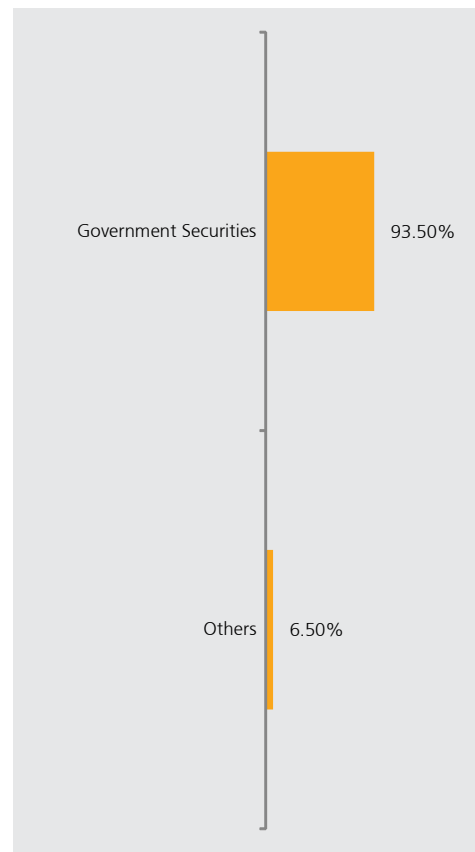
## AUM (in ₹ crs.)



## 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 30th June 2020

## 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 30 June, 20:** ₹18.2990  
**Highest NAV locked as on 29<sup>th</sup> Jan 2018:** ₹18.2581  
**Inception Date:** 15<sup>th</sup> February 2010  
**Benchmark:** N.A  
**AUM as on 30 June, 20:** ₹ 0.10 Crs.

## Asset Allocation

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

## Returns

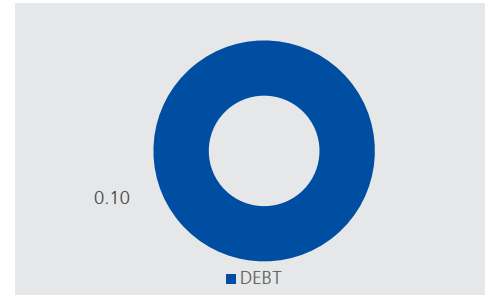
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	-
Last 6 Months	1.43%	-
Last 1 Year	3.76%	-
Last 2 Years	5.64%	-
Last 3 Years	5.87%	-
Since Inception	6.00%	-

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

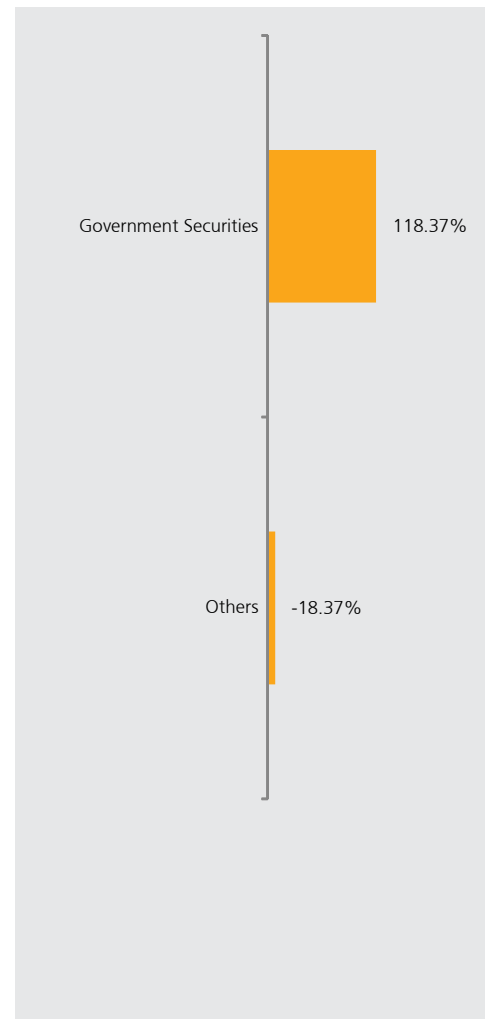
## Portfolio

Name of Instrument	% to AUM
Money Market Total	128.23%
Current Assets	-28.23%
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 30th June 2020

## 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 30 June, 20:** ₹13.0323

**Highest NAV locked as on 28<sup>th</sup> Aug**

**2018:** ₹15.6816

**Inception Date:** 8<sup>th</sup> Sep 2010

**Benchmark:** N.A

**AUM as on 30 June, 20:** ₹ 111.41 Crs.

## Asset Allocation

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

## Returns

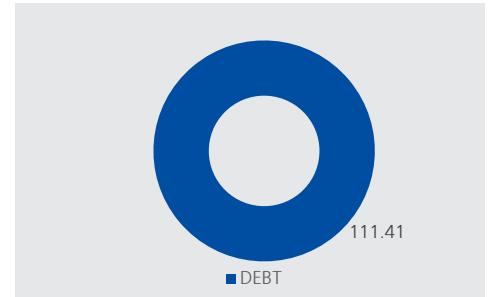
Period	Fund Returns	Index Returns
Last 1 Month	0.92%	-
Last 6 Months	-12.19%	-
Last 1 Year	-13.47%	-
Last 2 Years	-4.66%	-
Last 3 Years	0.40%	-
Since Inception	2.73%	-

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

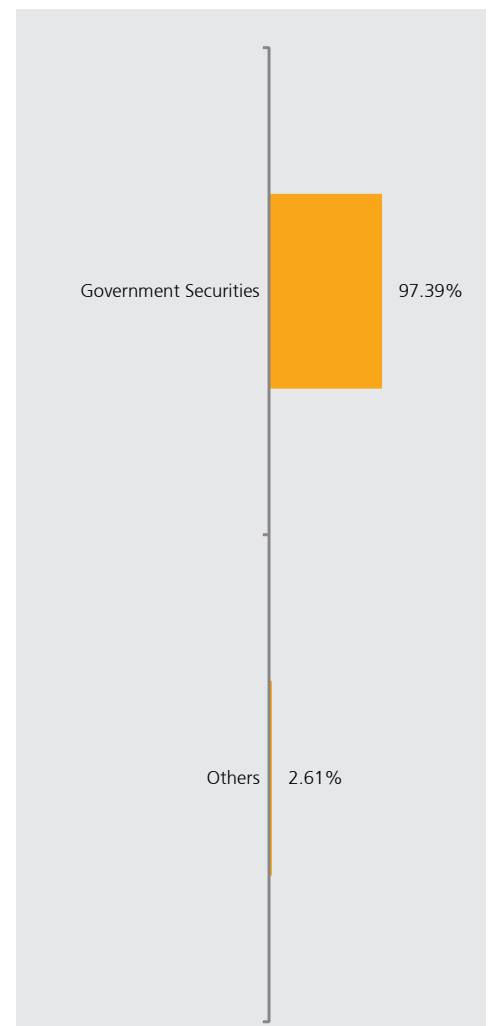
## Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	49.08%
8.30% RAJASHTHAN SDL 13.01.2026	24.57%
7.59% GOI CG 11-01-2026	14.78%
8.47% MAHARASHTRA SDL 10.02.2026	4.96%
7.27% GOI 08.04.2026	4.00%
<b>Gilts Total</b>	<b>97.39%</b>
<b>Money Market Total</b>	<b>0.10%</b>
<b>Current Assets</b>	<b>99.90%</b>
<b>Total</b>	<b>100.00%</b>

## 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 30th June 2020

## 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 Jakhota (Debt)

**NAV as on 30 June, 20:** ₹14.9247

**Highest NAV locked as on 28<sup>th</sup> Aug 2018:** ₹17.9310

**Inception Date:** 1<sup>st</sup> June 2011

**Benchmark:** N.A

**AUM as on 30 June, 20:** ₹ 14.72 Crs.

## Asset Allocation

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

## Returns

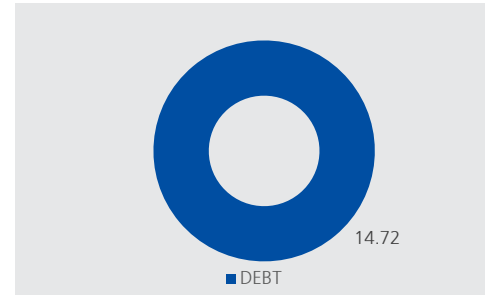
Period	Fund Returns	Index Returns
Last 1 Month	1.15%	-
Last 6 Months	-14.67%	-
Last 1 Year	-14.37%	-
Last 2 Years	-4.50%	-
Last 3 Years	0.90%	-
Since Inception	4.51%	-

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

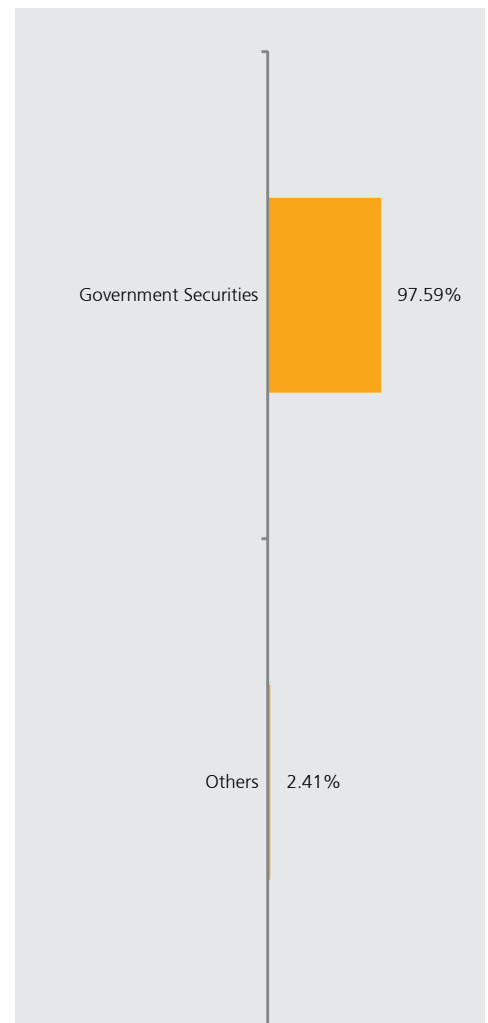
## Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	94.52%
8.20% GOI 24-09-2025	3.06%
<b>Gilts Total</b>	<b>97.59%</b>
<b>Money Market Total</b>	<b>0.88%</b>
<b>Current Assets</b>	<b>99.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹19.1457  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 30 June, 20:** ₹ 366.46 Crs.  
**Modified Duration of Debt Portfolio:** 0.54 years  
**YTM of Debt Portfolio:** 3.87%

## Asset Allocation

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

## Returns

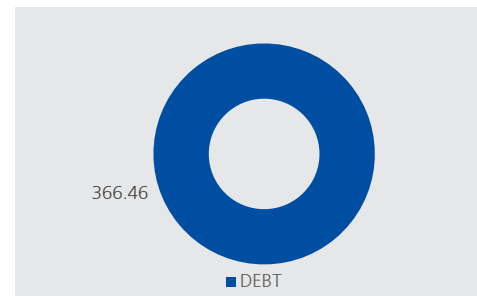
Period	Fund Returns	Index Returns
Last 1 Month	0.30%	-
Last 6 Months	2.12%	-
Last 1 Year	5.03%	-
Last 2 Years	5.76%	-
Last 3 Years	5.85%	-
Since Inception	7.27%	-

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

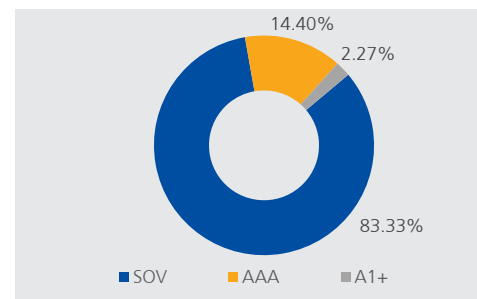
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.24%
Current Assets	-0.24%
Total	100.00%

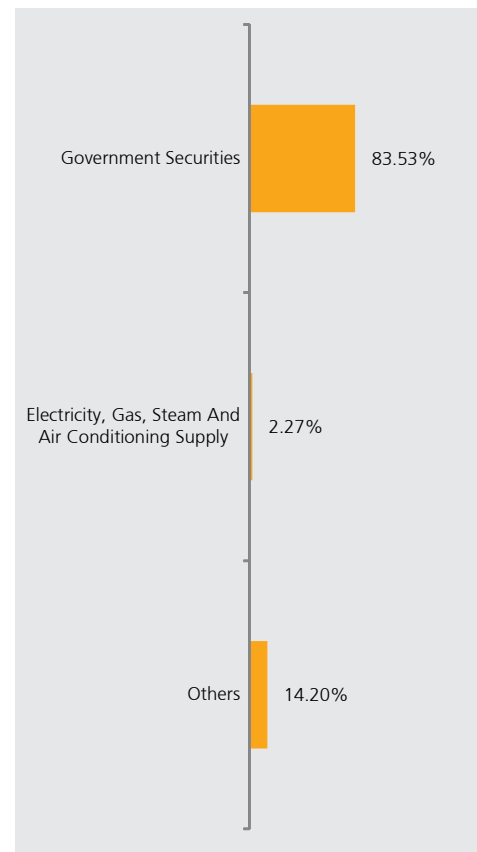
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## Investment Objective

NA

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 June, 20:** ₹15.1654  
**Inception Date:** 14<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 30 June, 20:** ₹ 43.23 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.56 years  
**YTM of Debt Portfolio:** 3.84%

## Asset Allocation

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

## Returns

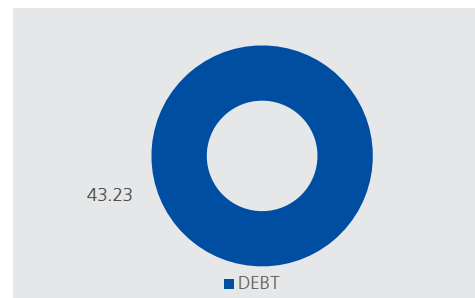
Period	Fund Returns	Index Returns
Last 1 Month	0.29%	-
Last 6 Months	2.13%	-
Last 1 Year	5.08%	-
Last 2 Years	5.77%	-
Last 3 Years	5.85%	-
Since Inception	6.66%	-

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

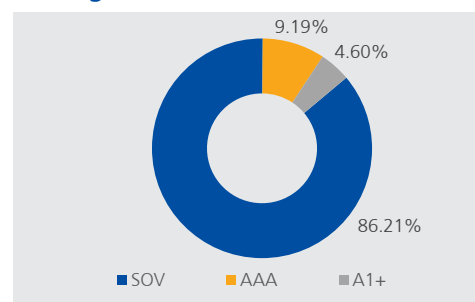
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.39%
Current Assets	-0.39%
Total	100.00%

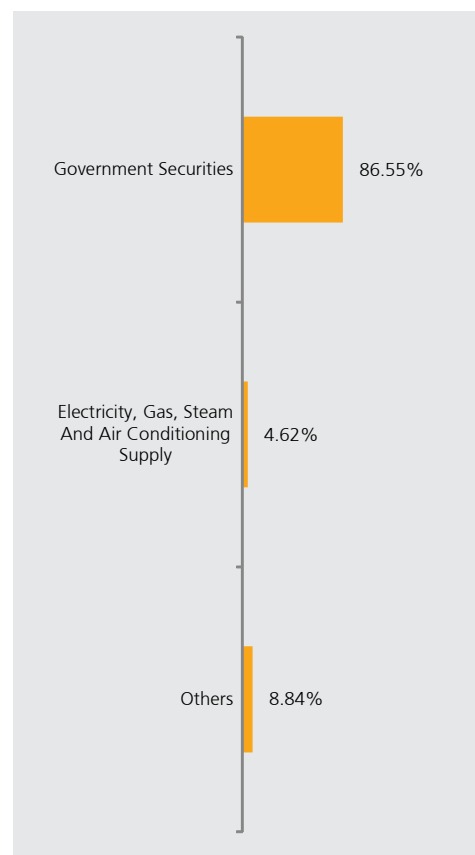
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th June 2020

## 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 30 June, 20:** ₹19.3254

**Inception Date:** 23<sup>rd</sup> March 2012

**Benchmark:** N.A

**AUM as on 30 June, 20:** ₹ 48.61 Crs.

**Modified Duration of Debt Portfolio:**

1.81 years

**YTM of Debt Portfolio:** 4.89%

## Asset Allocation

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

## Returns

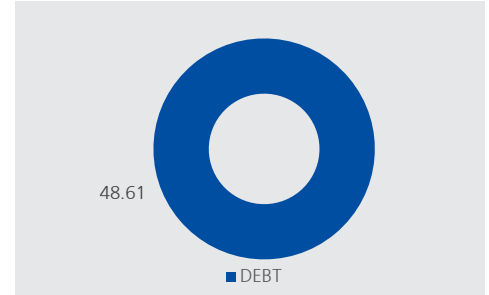
Period	Fund Returns	Index Returns
Last 1 Month	0.66%	-
Last 6 Months	5.71%	-
Last 1 Year	10.24%	-
Last 2 Years	10.00%	-
Last 3 Years	7.38%	-
Since Inception	8.29%	-

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

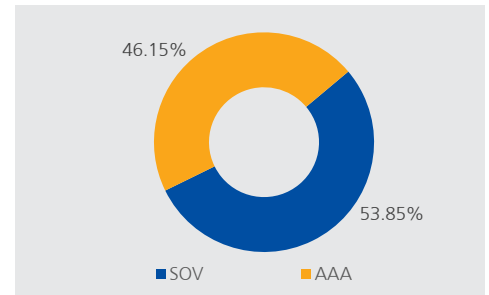
## Portfolio

Name of Instrument	% to AUM
9.00% NTPC NCD 25-01-2023 XLII-I	8.30%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.42%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.73%
7.17% RIL NCD PPD SR D 08-11-2022	5.38%
9.45% LICHFL NCD 30-01-2022	5.06%
8.58% HDFC NCD 18-03-2022 SR V0003	3.93%
9.25% RIL NCD 16-06-2024 SR-PPD3	2.54%
<b>Bonds/Debentures Total</b>	<b>38.36%</b>
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.35%
8.20% GOI CG 15-02-2022	13.89%
8.95% MAHARASHTRA SDL 07/03/2022	9.26%
8.85% SGOK SDL 2022 Jul 18	6.67%
7.32% GOI CG 28-01-2024	2.67%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.95%
<b>Gilts Total</b>	<b>50.79%</b>
<b>Money Market Total</b>	<b>5.18%</b>
<b>Current Assets</b>	<b>5.68%</b>
<b>Total</b>	<b>100.00%</b>

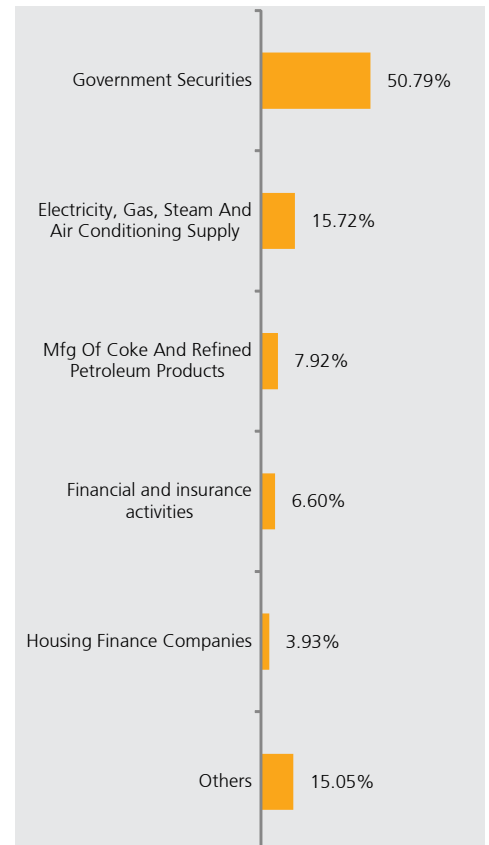
## AUM (in ₹ crs.)



## 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	RNLIC Pure Index	Equity	Palak Shah	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Equity	Palak Shah	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Equity	Palak Shah	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	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 Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF06401/03/08PGILTFUN01121	Pension Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic 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
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Hybrid	Deepak Gupta	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](http://www.reliancenipponlife.com) or 3. Email us at: [rnlife.customerservice@relianceada.com](mailto: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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