

# ANALYST JUNE» 2021

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# INVESTMENT INSIGHT

Fund Report as on 31st May 2021

## Equity Markets

### The Month That Was

Nifty50 Index rallied 6.5% during the month to close the month at an all-time high despite the second wave of Covid. Midcap and Smallcap Indices did even better rallying between 7-9% for the month. Month of May started with uncertainty for the equity markets with more states going into lockdown due to second wave of Covid. At one point of time, states producing 80% of GDP for India were under lockdown. However, daily addition of Covid cases for the country peaked around first week of May at a little over 400,000 cases/day and started coming down steadily ending the month near 150,000 cases/day. Even though the economic impact of second wave is likely to be lasting, rapid fall in Covid cases imply that healing of the economy could be faster than anticipated. Equity markets were quick to react to this positive development and ended up by 6.5%. In terms of sectoral performance, banking, auto and energy sectors outperformed. Banks did well as investors now expect a smaller impact of Covid second wave on asset quality as economy opens-up sooner than expected. Good corporate earnings announced for Q4FY21 also supported the markets. However, management commentary has been cautious for H1FY22 due to widespread lockdown measures during April and May 2021.

Some of the other key developments for the month were:

- Reserve Bank of India unveiled a series of liquidity measures to help banks support the healthcare infrastructure and small borrowers impacted by the second wave.
- GDP growth numbers released for Q4FY21 came in at 1.6% which is better than estimate of nearly 1%. For the full year FY21, India's real GDP growth came in at (-7.3%). After this sharp decline in GDP in FY21, growth should recover to 8-10% in FY22.
- CPI Inflation for month of April moderated to 4.29% against 5.52% in March on the back of a favourable base.
- Even though pace of vaccination has come down from nearly 30 lakh per day in April to around 20 lakh per day in May, around 17%/5% of the adult population of India had received first/both doses by last week of May. The pace of vaccination should go up in coming months as production capacity of vaccines increase. Ramp up of vaccination program will be key to full opening up of economy.
- FIIs came back to being net buyers in the equity market by buying to the tune of USD 37 mn in month of May after selling USD 1.5 bn in April. First half of the month saw some FII selling, however FIIs turned net buyers towards end of the month as Covid cases started going down.

### Market Outlook

The domestic economic recovery looks imminent as daily new Covid cases are down by almost 60% from the peak less than a month back. Slowly states will start the unlocking process and a near term bounce is expected to be seen in consumption and other economic activities. However, the uptick in economic activities might not be as sharp as last year since the lockdown in second wave was staggered and less stringent compared to last year. Although the rural economy has been impacted more this year compared to last year, it is likely to pick up as monsoon is expected to be normal this year.

While abundant liquidity provided by Central Banks has remained a tailwind for the markets so far, we ought to remain watchful of the inflation and unemployment levels in USA. If inflation rises quickly, US Fed may be forced to taper some of the liquidity program thus impacting FII inflows into emerging markets. This event remains a key risk for equity markets over near to medium term especially since markets are trading at a premium multiple compared to historical averages.

Indian equity markets have shown resilience amidst the uncertainty of Covid second wave, which indicates underlying confidence of investors about long term prospects of the market. Fundamentals of the market will be well supported by robust earnings growth of 20-25% expected this financial year in spite of lockdown in Q1FY22. Global commodity prices have gone up substantially over last few months which has forced many companies to pass on the cost inflation to consumers. Some companies from consumer sector may see impact on margins as it is not easy to hike prices during weak economic scenario. Amidst recovery in economic growth, domestic focused sectors like Banking, Consumer Durables, Cement, FMCG are likely to do well. We remain positive on equity market over medium to long term and believe that structural levers of economic growth remain intact for India.

# INVESTMENT INSIGHT

Fund Report as on 31st May 2021

## Fixed Income Markets

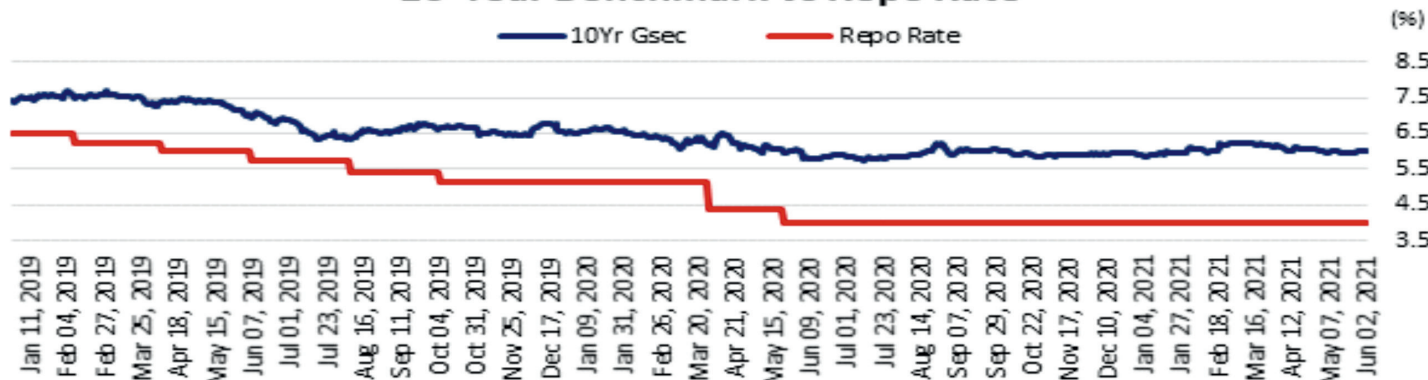
On June 4, 2021, Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) unanimously voted to keep repo rate, reverse repo rate and marginal standing facility unchanged at 4.00%, 3.35% and 4.25%, respectively. It reiterated monetary policy's stance to be "accommodative" and the same would be guided by evolving macroeconomic conditions, with a bias to remain supportive of growth till it gains traction on a durable basis, while ensuring inflation remains within the target. RBI Governor also, announced the second tranche of bond buying programme of Rs.1.2 trillion, which will be conducted in the second quarter of the financial year.

The Gross Domestic Product (GDP) growth for Q4FY21 came in at 1.6% (YoY). This is the second consecutive quarter reporting positive GDP growth after contracting in H1FY21. For FY2021, GDP contracted by 7.3% YoY as against 4% YoY growth in FY2020 on the back of sharp contraction in H1FY21 due to stringent nationwide lockdowns. For FY2021, the fiscal deficit was reported at 9.3% of GDP, better than the revised 9.5% estimate presented in Union Budget FY2022, on account of an improvement in tax collections and higher-than-anticipated nominal GDP.

Considering the impact of second wave in April and May leading to localised lockdowns, RBI revised its GDP estimates to 9.5% from 10.5% for FY2022. It also hinted towards possibility of upside risks to inflation emanating from second wave and revised consumer price index (CPI) inflation to 5.2% from 5.0% in FY2022.

## Fixed Income Markets

### 10-Year Benchmark Vs Repo Rate



Source: Bloomberg

Yield on 10-Year benchmark paper traded in 5.96%-6.03% range during May 2021. Under the G-Sec Acquisition Programme 1.0 (G-SAP 1.0), RBI has already made purchase of Rs.60,000 Cr and has further announced to conduct the balance Rs.40,000 Cr purchase on June 17th, 2021, of which Rs.10,000 Cr would be purchase of state development loans (SDLs). The central bank's proactive and pre-emptive approach along with a commitment to support growth in FY2022, eased a pressure on yield curve in May 2021.

# INVESTMENT INSIGHT

Fund Report as on 31st May 2021

## Outlook:

The onset of the second wave of the pandemic and the announcements of localised lockdowns may result in a delay in the normalisation of liquidity and interest rates.

RBI's support in form of G-SAP/OMOs is expected to continue to support growth and to ensure government's borrowing programme is managed in a non-destructive manner.

## Strategy:

The progress of vaccination programme, global commodity prices and US Fed's stance on the revival of US economy remain key monitorables.

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

Source of all relevant data: RBI, Bloomberg, MOSPI, NSO, STCI PD Research



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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)

**NAV as on 31 May, 21:** ₹12.3945

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 348.10 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	92
Gsec / Debt	00-10	-
MMI / Others	00-40	8

## Returns

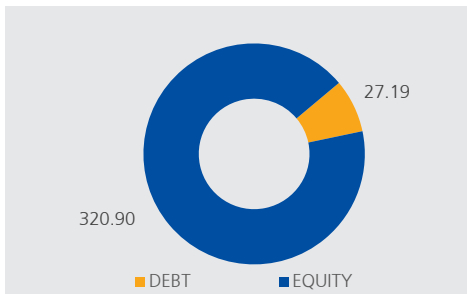
Period	Fund Returns	Index Returns
Last 1 Month	6.19%	6.50%
Last 6 Months	19.70%	20.15%
Last 1 Year	59.40%	62.65%
Last 2 Years	-	-
Last 3 Years	-	13.22%
Since Inception	16.93%	18.42%

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

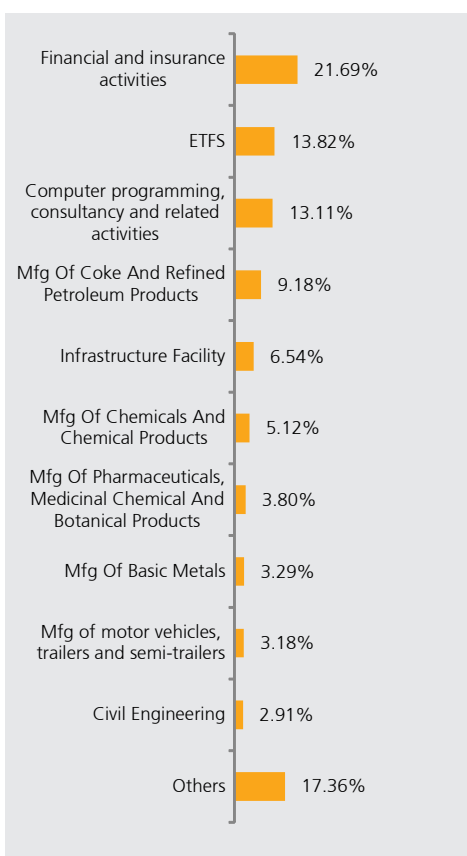
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	6.40%
HDFC BANK LTD.FV-2	6.01%
HDFC LTD FV 2	5.56%
RELIANCE INDUSTRIES LTD.	5.16%
ICICI BANK LTD.FV-2	4.19%
TATA CONSULTANCY SERVICES LTD.	3.44%
HINDUSTAN LEVER LTD.	3.36%
LARSEN&TUBRO	2.91%
BHARTI AIRTEL LIMITED	2.60%
RELIANCE INDUSTRIES LTD PARTLY PAID	2.49%
ITC - FV 1	1.91%
BAJAJ FINANCE LIMITED	1.91%
TATA IRON & STEEL COMPANY LTD	1.75%
HCL TECHNOLOGIES LIMITED	1.63%
KOTAK MAHINDRA BANK LIMITED_FV5	1.53%
BHARAT PETROLEUM CORP. LTD.	1.52%
MAHINDRA & MAHINDRA LTD.-FV5	1.43%
NTPC LIMITED	1.25%
ULTRATECH CEMCO LTD	1.25%
DR. REDDY LABORATORIES	1.20%
HINDALCO INDUSTRIES LTD FV RE 1	1.13%
ASIAN PAINTS LIMITEDFV-1	0.99%
BAJAJ AUTO LTD	0.97%
NESTLE INDIA LIMITED	0.95%
SHREE CEMENTS LIMITED	0.93%
TECH MAHINDRA LIMITEDFV-5	0.87%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.84%
POWER GRID CORP OF INDIA LTD	0.81%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.80%
WIPRO	0.77%
DABUR INDIA LTD.	0.77%
BRITANNIA INDUSTRIES LTD	0.70%
BAJAJ FINSERV LIMITED	0.69%
MARUTI UDYOG LTD.	0.68%
COAL INDIA LIMITED	0.66%
INDRAPRASTHA GAS LIMITED	0.65%
SBI LIFE INSURANCE COMPANY LIMITED	0.65%
STATE BANK OF INDIAFV-1	0.64%
CIPLA LTD.	0.63%
AUROBINDO PHARMA LIMITED	0.60%
TATA MOTORS LTD.FV-2	0.58%
DIVIS LABORATORIES LIMITED	0.54%
TITAN COMPANY LIMITED	0.53%
AXIS BANK LIMITEDFV-2	0.52%
VOLTAS LTD	0.48%
PETRONET LNG LIMITED	0.42%
ONGCFV-5	0.32%
UNITED SPIRITS LIMITED	0.25%
TATA MOTORS LTD-DVR	0.25%
JSW STEEL LIMITED	0.25%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.23%
ASHOK LEYLAND LIMITED	0.23%
THE RAMCO CEMENTS LIMITED	0.22%
Vedanta Limited	0.16%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.15%
<b>Equity Total</b>	<b>78.37%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.81%
Nippon India ETF Bank Bees	3.91%
SBI-ETF Nifty Bank	3.85%
ICICI PRUDENTIAL IT ETF	0.25%
<b>ETFs</b>	<b>13.82%</b>
<b>Money Market Total</b>	<b>7.50%</b>
<b>Current Assets</b>	<b>0.31%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹31.7978

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 2,004.69 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	96
Gsec / Debt	00-00	-
MMI / Others	00-25	4

## Returns

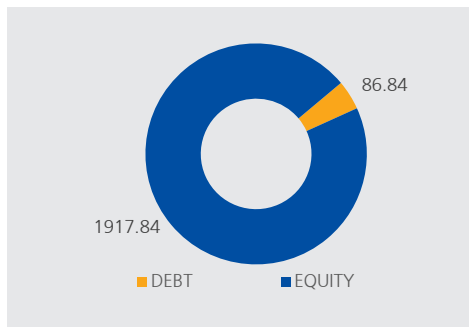
Period	Fund Returns	Index Returns
Last 1 Month	6.23%	6.50%
Last 6 Months	21.15%	20.15%
Last 1 Year	57.91%	62.65%
Last 2 Years	14.46%	14.32%
Last 3 Years	12.11%	13.22%
Since Inception	10.69%	10.02%

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

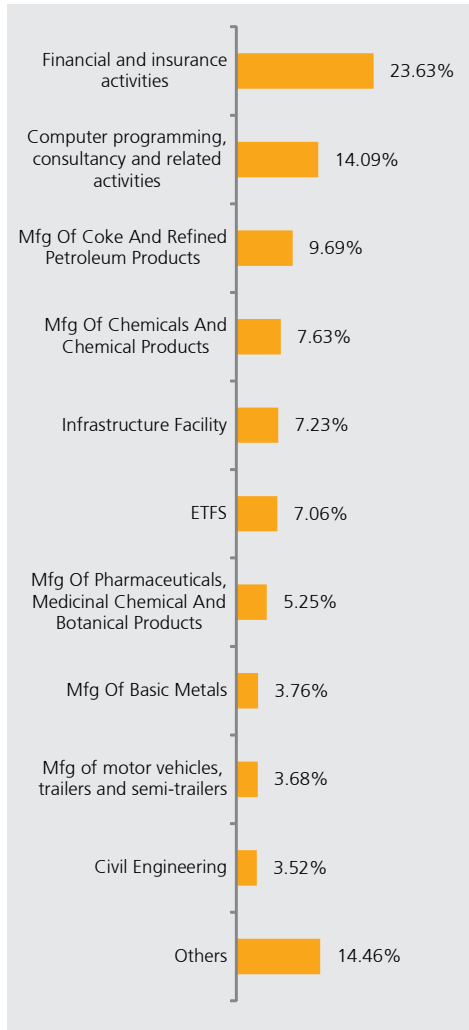
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.86%
RELIANCE INDUSTRIES LTD.	7.29%
HDFC BANK LTD.FV-2	6.55%
ICICI BANK LTD.FV-2	5.11%
HINDUSTAN LEVER LTD.	4.36%
BHARTI AIRTEL LIMITED	3.55%
LARSEN&TUBRO	3.52%
TATA CONSULTANCY SERVICES LTD.	3.12%
HDFC LTD FV 2	2.58%
KOTAK MAHINDRA BANK LIMITED_FV5	2.42%
ASIAN PAINTS LIMITEDFV-1	2.04%
ULTRATECH CEMCO LTD	1.99%
ITC - FV 1	1.96%
AXIS BANK LIMITEDFV-2	1.71%
STATE BANK OF INDIAFV-1	1.62%
HCL TECHNOLOGIES LIMITED	1.57%
TATA IRON & STEEL COMPANY LTD	1.50%
BAJAJ FINANCE LIMITED	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.36%
DR. REDDY LABORATORIES	1.35%
MARUTI UDYOG LTD.	1.33%
TATA MOTORS LTD.FV-2	1.32%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.30%
WIPRO	1.13%
BAJAJ AUTO LTD	1.10%
DIVIS LABORATORIES LIMITED	1.06%
BAJAJ FINSERV LIMITED	1.06%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
JSW STEEL LIMITED	1.03%
BRITANNIA INDUSTRIES LTD	1.01%
NESTLE INDIA LIMITED	0.99%
CIPLA LTD.	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.93%
HINDALCO INDUSTRIES LTD FV RE 1	0.91%
POWER GRID CORP OF INDIA LTD	0.88%
BHARAT PETROLEUM CORP. LTD.	0.87%
NTPC LIMITED	0.79%
INDUSIND BANK LIMITED	0.67%
TITAN COMPANY LIMITED	0.59%
INDRAPRASTHA GAS LIMITED	0.56%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
AUROBINDO PHARMA LIMITED	0.50%
GRASIM INDUSTRIES LTD.	0.45%
UPL LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.40%
DABUR INDIA LTD.	0.35%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.33%
ONGCFV-5	0.33%
Vedanta Limited	0.32%
COAL INDIA LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.28%
EICHER MOTORS LIMITED	0.26%
INDUS TOWERS LIMITED	0.24%
UNITED SPIRITS LIMITED	0.24%
INDIAN OIL CORPORATION LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
SHREE CEMENTS LIMITED	0.22%
VOLTAS LTD	0.21%
HERO MOTOCORP LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
<b>Equity Total</b>	<b>88.60%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.11%
SBI-ETF Nifty Bank	1.95%
<b>ETFs</b>	<b>7.06%</b>
<b>Money Market Total</b>	<b>3.53%</b>
<b>Current Assets</b>	<b>0.80%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹28.5298

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 May, 21:** ₹ 262.56 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.19%	6.58%
Last 6 Months	20.53%	21.45%
Last 1 Year	45.25%	47.93%
Last 2 Years	16.06%	14.55%
Last 3 Years	10.96%	11.10%
Since Inception	9.64%	9.06%

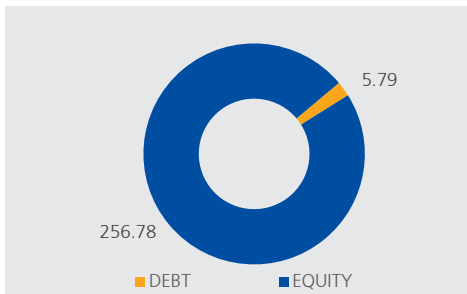
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

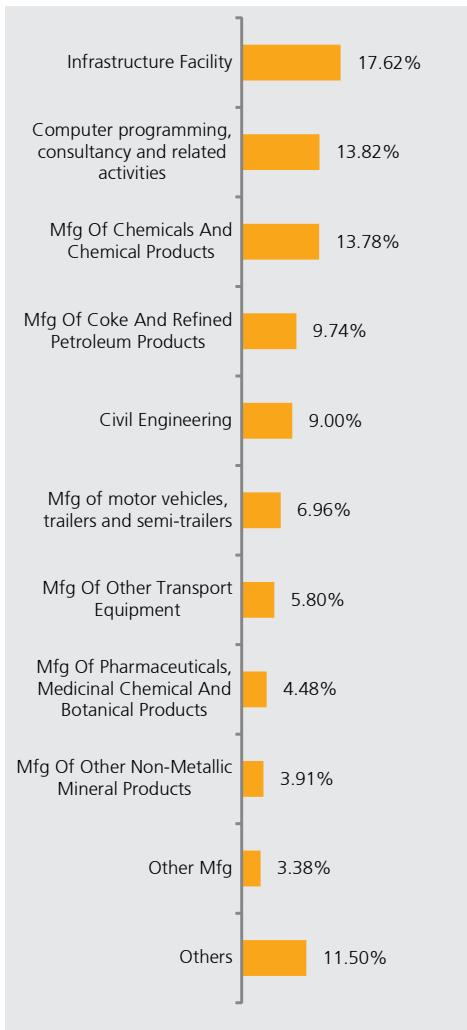
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.00%
HINDUSTAN LEVER LTD.	7.95%
RELIANCE INDUSTRIES LTD.	7.55%
INFOSYS LIMITED	7.42%
BHARTI AIRTEL LIMITED	6.69%
ASIAN PAINTS LIMITEDFV-1	4.79%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.48%
MARUTI UDYOG LTD.	3.94%
ULTRATECH CEMCO LTD	3.91%
TATA CONSULTANCY SERVICES LTD.	3.90%
TITAN COMPANY LIMITED	3.38%
NESTLE INDIA LIMITED	3.06%
MAHINDRA & MAHINDRA LTD.-FV5	3.02%
POWER GRID CORP OF INDIA LTD	2.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.82%
BAJAJ AUTO LTD	2.81%
NTPC LIMITED	2.69%
AVENUE SUPERMARTS LIMITED	2.36%
ONGCFV-5	2.11%
EICHER MOTORS LIMITED	1.68%
COAL INDIA LIMITED	1.51%
HCL TECHNOLOGIES LIMITED	1.39%
HERO MOTOCORP LIMITED	1.31%
WIPRO	1.12%
ADANI GREEN ENERGY LIMITED	1.05%
GAS AUTHORITY OF INDIA LTD.	1.04%
GRASIM INDUSTRIES LTD.	1.04%
RELIANCE INDUSTRIES LTD PARTLY PAID	0.99%
BHARAT PETROLEUM CORP. LTD.	0.76%
INDUS TOWERS LIMITED	0.47%
INDIAN OIL CORPORATION LIMITED	0.45%
HINDUSTAN ZINC LIMITEDFV-2	0.25%
<b>Equity Total</b>	<b>97.80%</b>
<b>Money Market Total</b>	<b>1.83%</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

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹17.6868

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

**Benchmark:** RNLIC Make in India Index

**AUM as on 31 May, 21:** ₹ 670.96 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	0-20	-
MMI / Others	0-20	3

## Returns

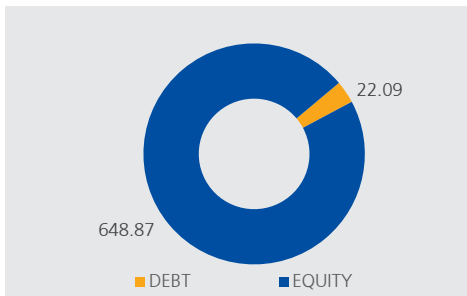
Period	Fund Returns	Index Returns
Last 1 Month	6.08%	6.50%
Last 6 Months	20.72%	21.03%
Last 1 Year	45.34%	47.96%
Last 2 Years	12.13%	14.70%
Last 3 Years	8.83%	11.09%
Since Inception	11.39%	12.15%

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

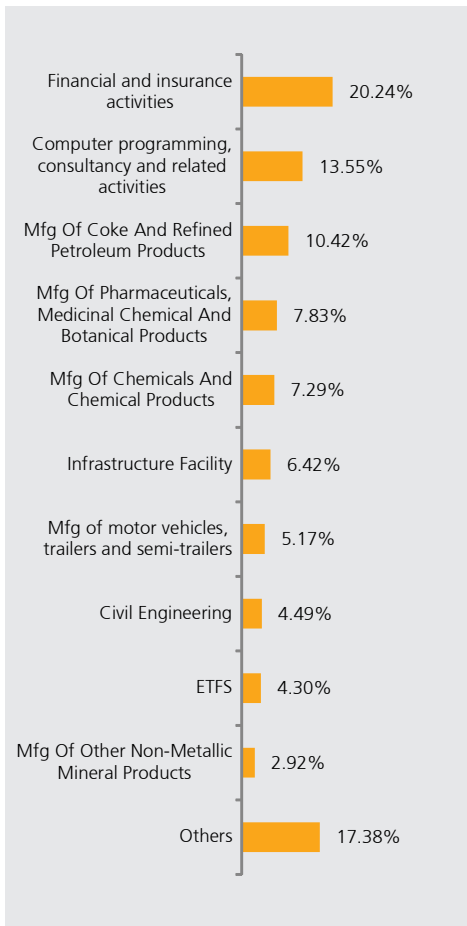
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.08%
RELIANCE INDUSTRIES LTD.	6.83%
HDFC BANK LTD.FV-2	5.96%
HDFC LTD FV 2	4.93%
LARSEN&TUBRO	4.49%
TATA CONSULTANCY SERVICES LTD.	4.06%
ICICI BANK LTD.FV-2	4.04%
ASIAN PAINTS LIMITEDFV-1	3.13%
HINDUSTAN LEVER LTD.	3.11%
BHARTI AIRTEL LIMITED	2.91%
ITC - FV 1	2.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.10%
TITAN COMPANY LIMITED	2.00%
ULTRATECH CEMCO LTD	1.98%
JSW STEEL LIMITED	1.95%
BAJAJ FINANCE LIMITED	1.94%
DR. REDDY LABORATORIES	1.90%
TATA MOTORS LTD.FV-2	1.88%
DIVIS LABORATORIES LIMITED	1.61%
STATE BANK OF INDIAFV-1	1.57%
MAHINDRA & MAHINDRA LTD.-FV5	1.56%
NESTLE INDIA LIMITED	1.53%
MARUTI UDYOG LTD.	1.51%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.49%
BAJAJ AUTO LTD	1.30%
CIPLA LTD.	1.24%
POWER GRID CORP OF INDIA LTD	1.17%
WIPRO	1.13%
KOTAK MAHINDRA BANK LIMITED_FV5	1.01%
NTPC LIMITED	0.96%
BHARAT PETROLEUM CORP. LTD.	0.90%
SHREE CEMENTS LIMITED	0.84%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.82%
EICHER MOTORS LIMITED	0.79%
PIDILITE INDUSTRIES LIMITED	0.76%
ONGCFV-5	0.73%
COAL INDIA LIMITED	0.72%
HCL TECHNOLOGIES LIMITED	0.69%
INDIAN OIL CORPORATION LIMITED	0.62%
BRITANNIA INDUSTRIES LTD	0.61%
TECH MAHINDRA LIMITEDFV-5	0.58%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.58%
GAS AUTHORITY OF INDIA LTD.	0.56%
AUROBINDO PHARMA LIMITED	0.54%
INDUSIND BANK LIMITED	0.51%
AVENUE SUPERMARTS LIMITED	0.51%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.48%
LUPIN LIMITEDFV-2	0.43%
HERO MOTOCORP LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.29%
DABUR INDIA LTD.	0.29%
ASHOK LEYLAND LIMITED	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.13%
UNITED SPIRITS LIMITED	0.11%
AMBUJA CEMENTS LIMITED	0.10%
<b>Equity Total</b>	<b>92.41%</b>
ICICI PRUDENTIAL IT ETF	2.20%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	2.10%
<b>ETFs</b>	<b>4.30%</b>
<b>Money Market Total</b>	<b>2.68%</b>
<b>Current Assets</b>	<b>0.62%</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 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)  
**NAV as on 31 May, 21:** ₹37.2141  
**Inception Date:** 09<sup>th</sup> August 2004  
**Benchmark:** CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%  
**AUM as on 31 May, 21:** ₹ 104.89 Crs.  
**Modified Duration of Debt Portfolio:** 6.00 years  
**YTM of Debt Portfolio:** 6.24%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	23
Gsec / Debt	60-100	68
MMI / Others	00-25	9

## Returns

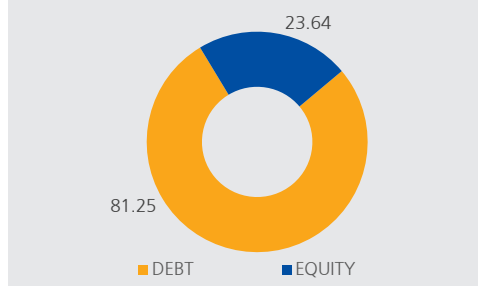
Period	Fund Returns	Index Returns
Last 1 Month	1.83%	1.76%
Last 6 Months	4.75%	5.01%
Last 1 Year	14.12%	16.03%
Last 2 Years	7.27%	11.13%
Last 3 Years	7.97%	11.01%
Since Inception	8.13%	8.22%

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

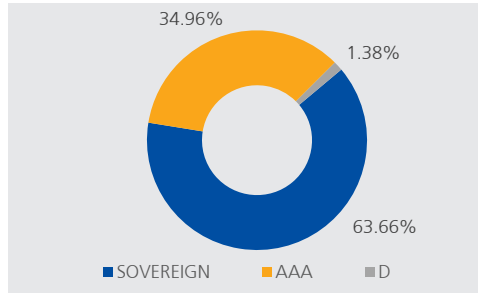
## Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	5.29%
8.23% IRFC NCD 29-03-2029 SR135	2.53%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.46%
9.30% PGCIL NCD 28-06-2025 J	2.15%
8.30% NTPC NCD SR 67 15-01-2029	1.80%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.75%
9.05% HDFC NCD 20-11-2023 U-004	1.35%
9.25% RIL NCD 16-06-2024 SR-PPD3	1.06%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.05%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.10%
<b>Bonds/Debentures Total</b>	<b>19.54%</b>
7.17% GOI 08-01-2028	11.38%
6.45% GOI CG 07-10-2029	7.82%
5.85% GOI 01-12-2030	7.27%
5.77% GOI CG 03.08.2030	6.46%
6.19% GOI 16-09-2034	3.30%
6.68% GOI CG 17-09-2031	3.00%
7.07% GUJARAT SDL 24.02.2031	2.92%
7.27% GOI 08.04.2026	2.27%
6.64% GOI 16.06.2035	1.99%
7.08% MAHARASHTRA SDL 24.02.2031	0.92%
6.93% GUJARAT SDL 17.02.2031	0.56%
7.08% GUJARAT SDL 10-03-2031	0.41%
<b>Gilts Total</b>	<b>48.31%</b>
RELIANCE INDUSTRIES LTD.	2.78%
HDFC BANK LTD.FV-2	2.20%
HDFC LTD FV 2	1.70%
ICICI BANK LTD.FV-2	1.63%
INFOSYS LIMITED	1.58%
TATA CONSULTANCY SERVICES LTD.	1.13%
KOTAK MAHINDRA BANK LIMITED_FV5	0.79%
AXIS BANK LIMITEDFV-2	0.71%
LARSEN&TUBRO	0.63%
STATE BANK OF INDIAFV-1	0.58%
BAJAJ FINANCE LIMITED	0.56%
BHARTI AIRTEL LIMITED	0.54%
HINDUSTAN LEVER LTD.	0.54%
ITC - FV 1	0.41%
TATA IRON & STEEL COMPANY LTD	0.37%
ULTRATECH CEMCO LTD	0.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.31%
ASIAN PAINTS LIMITEDFV-1	0.30%
WIPRO	0.27%
BAJAJ FINSERV LIMITED	0.27%
HCL TECHNOLOGIES LIMITED	0.26%
TITAN COMPANY LIMITED	0.25%
DR. REDDY LABORATORIES	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
JSW STEEL LIMITED	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.20%
BAJAJ AUTO LTD	0.20%
TATA MOTORS LTD.FV-2	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.19%
NTPC LIMITED	0.18%
DIVIS LABORATORIES LIMITED	0.18%
CIPLA LTD.	0.18%
MARUTI UDYOG LTD.	0.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.16%
UPL LIMITED	0.15%
BRITANNIA INDUSTRIES LTD	0.15%
HERO MOTOCORP LIMITED	0.14%
NESTLE INDIA LIMITED	0.14%
SBI LIFE INSURANCE COMPANY LIMITED	0.14%
BHARAT PETROLEUM CORP. LTD.	0.14%
EICHER MOTORS LIMITED	0.14%
ONGCFV-5	0.13%
TATA CONSUMER PRODUCTS LIMITED	0.13%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
GRASIM INDUSTRIES LTD.	0.11%
DABUR INDIA LTD.	0.11%
TECH MAHINDRA LIMITEDFV-5	0.10%
Vedanta Limited	0.09%
COAL INDIA LIMITED	0.08%
<b>Equity Total</b>	<b>22.53%</b>
<b>Money Market Total</b>	<b>8.04%</b>
<b>Current Assets</b>	<b>1.59%</b>
<b>Total</b>	<b>100.00%</b>

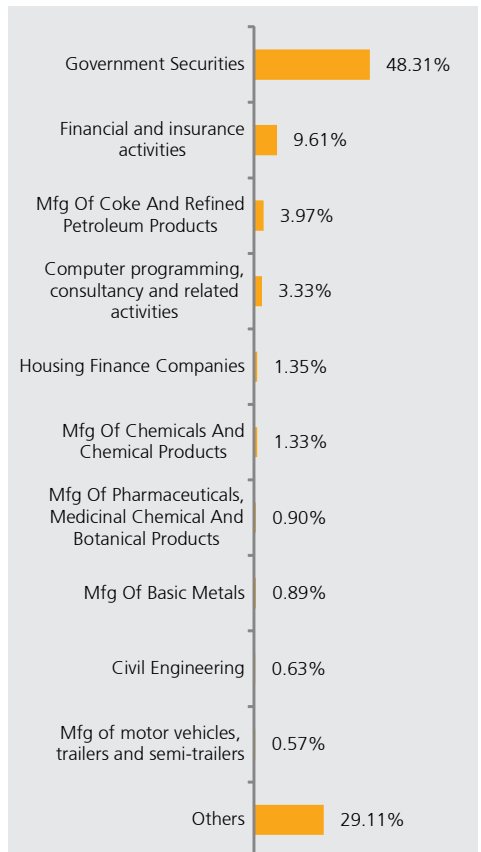
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹21.8962  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 May, 21:** ₹ 171.97 Crs.  
**Modified Duration of Debt Portfolio:**  
0.27 years  
**YTM of Debt Portfolio:** 3.44%

## Asset Allocation

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

## Returns

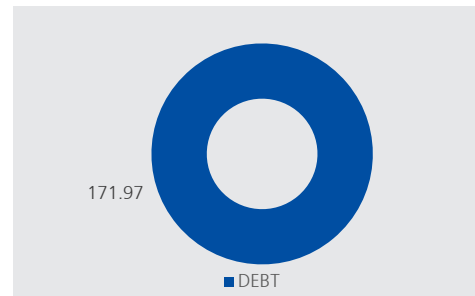
Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.28%
Last 6 Months	1.02%	1.63%
Last 1 Year	2.30%	3.43%
Last 2 Years	3.44%	4.72%
Last 3 Years	2.02%	5.53%
Since Inception	6.22%	7.01%

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

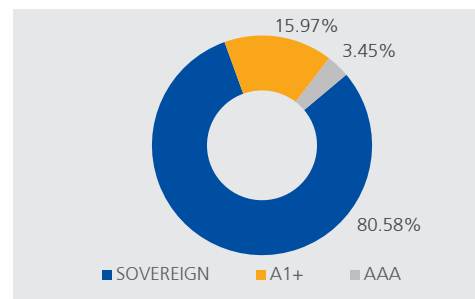
## Portfolio

Name of Instrument	% to AUM
Money Market Total	102.84%
Current Assets	-2.84%
Total	100.00%

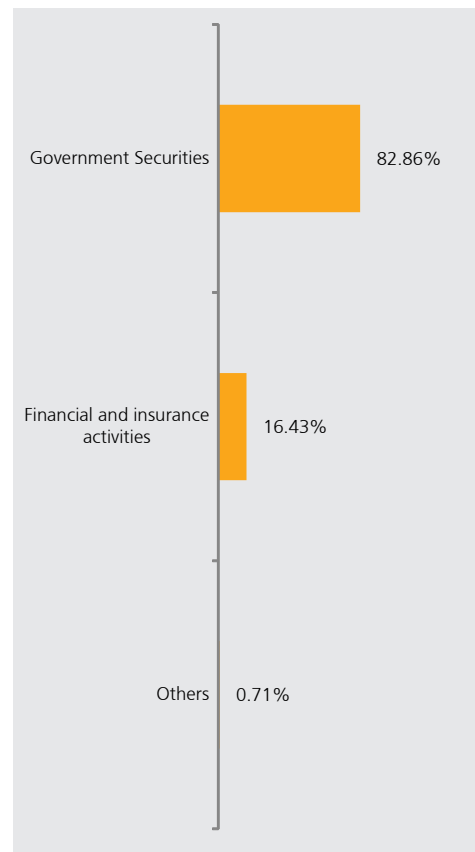
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹26.2296  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 21:** ₹ 278.97 Crs.  
**Modified Duration of Debt Portfolio:** 5.81 years  
**YTM of Debt Portfolio:** 6.20%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	90
MMI / Others	00-25	10

## Returns

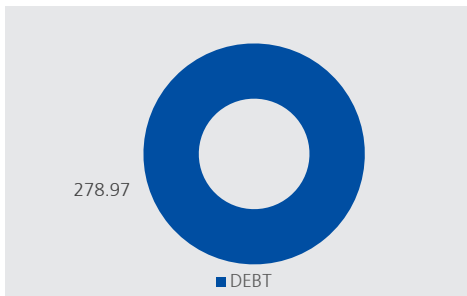
Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.59%
Last 6 Months	0.75%	1.29%
Last 1 Year	4.47%	6.24%
Last 2 Years	6.95%	9.58%
Last 3 Years	7.42%	9.95%
Since Inception	7.71%	8.28%

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

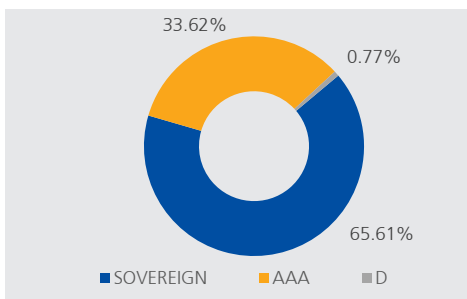
## Portfolio

Name of Instrument	% to AUM
7.75% PFC NCD 11-06-2030 SR 203-B	6.86%
9.05% HDFC NCD 20-11-2023 U-004	5.73%
9.00% RIL NCD 21-01-2025 SR-PPD5	2.75%
6.80% REC NCD 20-12-2030 SR 203A	2.08%
7.55% REC NCD 11-05-2030 SERIES 197	1.88%
6.43% HDFC NCD 29-09-2025 Y-001	1.65%
8.40% IRFC NCD 08-01-2029 SR 130	1.20%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.75%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.66%
8.23% IRFC NCD 29-03-2029 SR135	0.56%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.28%
7.17% RIL NCD PPD SR D 08-11-2022	0.26%
5.32% NHB NCD 01-09-2023	0.22%
8.30% IRFC NCD 25-03-2029 SR 134	0.16%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.10%
<b>Bonds/Debentures Total</b>	<b>25.12%</b>
7.17% GOI 08-01-2028	13.78%
6.45% GOI CG 07-10-2029	10.33%
5.85% GOI 01-12-2030	9.51%
5.77% GOI CG 03.08.2030	6.64%
7.27% GOI 08.04.2026	6.50%
6.19% GOI 16-09-2034	4.26%
6.68% GOI CG 17-09-2031	3.88%
7.07% GUJARAT SDL 24.02.2031	3.67%
6.64% GOI 16.06.2035	2.57%
7.08% MAHARASHTRA SDL 24.02.2031	1.16%
8.20% GOI CG 15-02-2022	0.74%
6.93% GUJARAT SDL 17.02.2031	0.70%
7.08% GUJARAT SDL 10-03-2031	0.68%
<b>Gilts Total</b>	<b>64.43%</b>
<b>Money Market Total</b>	<b>8.65%</b>
<b>Current Assets</b>	<b>1.79%</b>
<b>Total</b>	<b>100.00%</b>

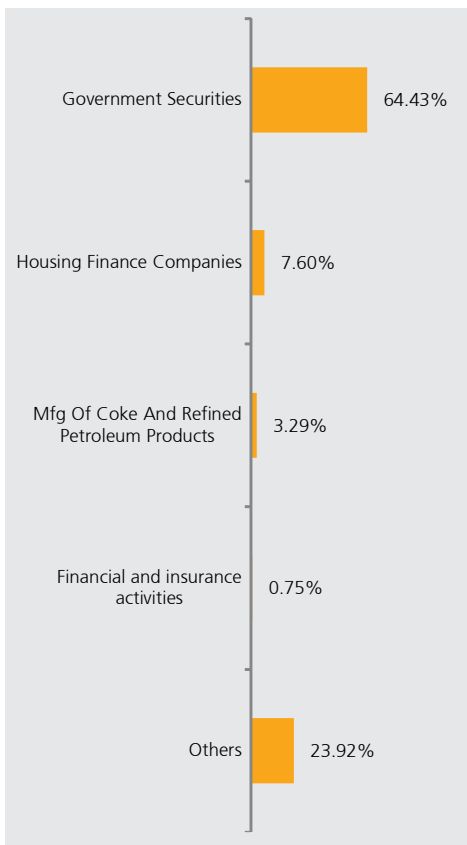
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹85.4528

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 136.39 Crs.

## Asset Allocation

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

## Returns

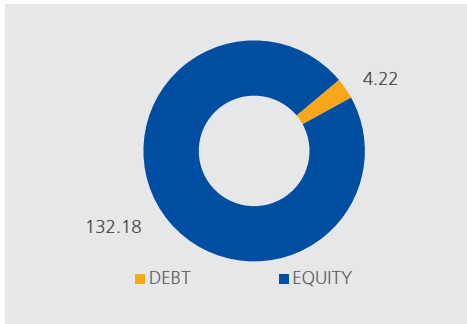
Period	Fund Returns	Index Returns
Last 1 Month	6.09%	6.50%
Last 6 Months	21.02%	20.15%
Last 1 Year	57.48%	62.65%
Last 2 Years	14.23%	14.32%
Last 3 Years	11.54%	13.22%
Since Inception	13.60%	14.31%

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

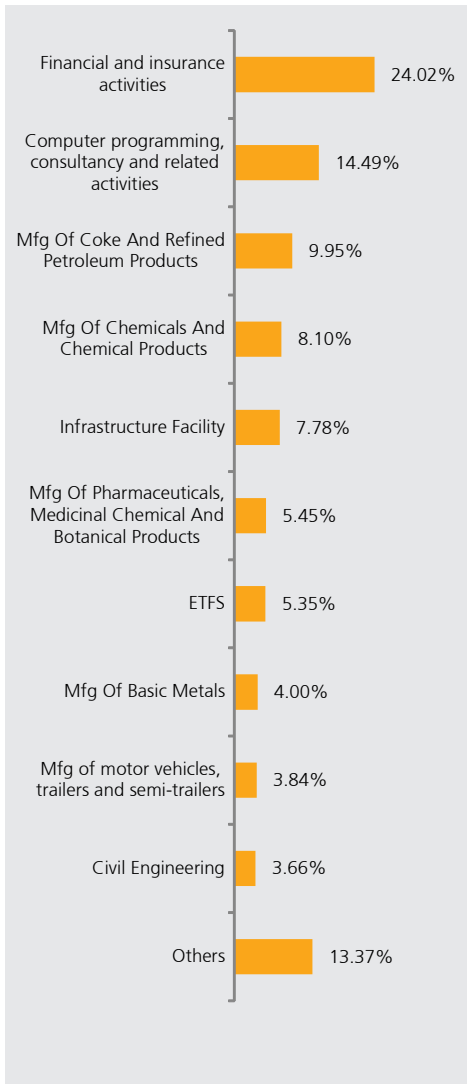
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	8.01%
RELIANCE INDUSTRIES LTD.	7.49%
HDFC BANK LTD.FV-2	6.66%
ICICI BANK LTD.FV-2	4.91%
HINDUSTAN LEVER LTD.	4.66%
BHARTI AIRTEL LIMITED	3.87%
LARSEN&TUBRO	3.66%
TATA CONSULTANCY SERVICES LTD.	3.15%
KOTAK MAHINDRA BANK LIMITED_FV5	2.46%
HDFC LTD FV 2	2.22%
ASIAN PAINTS LIMITEDFV-1	2.12%
AXIS BANK LIMITEDFV-2	2.05%
ITC - FV 1	2.03%
ULTRATECH CEMCO LTD	1.86%
STATE BANK OF INDIAFV-1	1.80%
HCL TECHNOLOGIES LIMITED	1.61%
TATA IRON & STEEL COMPANY LTD	1.55%
BAJAJ FINANCE LIMITED	1.53%
TATA MOTORS LTD.FV-2	1.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.38%
DR. REDDY LABORATORIES	1.37%
MARUTI UDYOG LTD.	1.36%
WIPRO	1.28%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.25%
BAJAJ AUTO LTD	1.18%
BRITANNIA INDUSTRIES LTD	1.14%
BAJAJ FINSERV LIMITED	1.14%
DIVIS LABORATORIES LIMITED	1.13%
JSW STEEL LIMITED	1.08%
MAHINDRA & MAHINDRA LTD.-FV5	1.06%
NESTLE INDIA LIMITED	1.05%
CIPLA LTD.	1.03%
HINDALCO INDUSTRIES LTD FV RE 1	1.00%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.00%
BHARAT PETROLEUM CORP. LTD.	0.96%
POWER GRID CORP OF INDIA LTD	0.96%
NTPC LIMITED	0.84%
INDUSIND BANK LIMITED	0.73%
TITAN COMPANY LIMITED	0.61%
INDRAPRASTHA GAS LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.55%
SBI LIFE INSURANCE COMPANY LIMITED	0.53%
GRASIM INDUSTRIES LTD.	0.51%
UPL LIMITED	0.45%
TECH MAHINDRA LIMITEDFV-5	0.45%
Vedanta Limited	0.37%
DABUR INDIA LTD.	0.35%
COAL INDIA LIMITED	0.34%
ONGCFV-5	0.34%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.30%
GAS AUTHORITY OF INDIA LTD.	0.29%
EICHER MOTORS LIMITED	0.27%
UNITED SPIRITS LIMITED	0.27%
INDUS TOWERS LIMITED	0.26%
INDIAN OIL CORPORATION LIMITED	0.24%
AMBUJA CEMENTS LIMITED	0.24%
SHREE CEMENTS LIMITED	0.22%
VOLTAS LTD	0.21%
HERO MOTOCORP LIMITED	0.21%
<b>Equity Total</b>	<b>91.55%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.38%
SBI-ETF Nifty Bank	1.97%
<b>ETFs</b>	<b>5.35%</b>
<b>Money Market Total</b>	<b>3.50%</b>
<b>Current Assets</b>	<b>-0.40%</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 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹38.8538

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 631.19 Crs.

## Asset Allocation

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

## Returns

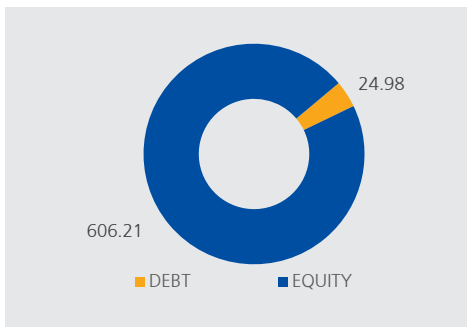
Period	Fund Returns	Index Returns
Last 1 Month	6.19%	6.50%
Last 6 Months	21.05%	20.15%
Last 1 Year	57.61%	62.65%
Last 2 Years	14.46%	14.32%
Last 3 Years	11.81%	13.22%
Since Inception	11.02%	10.00%

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

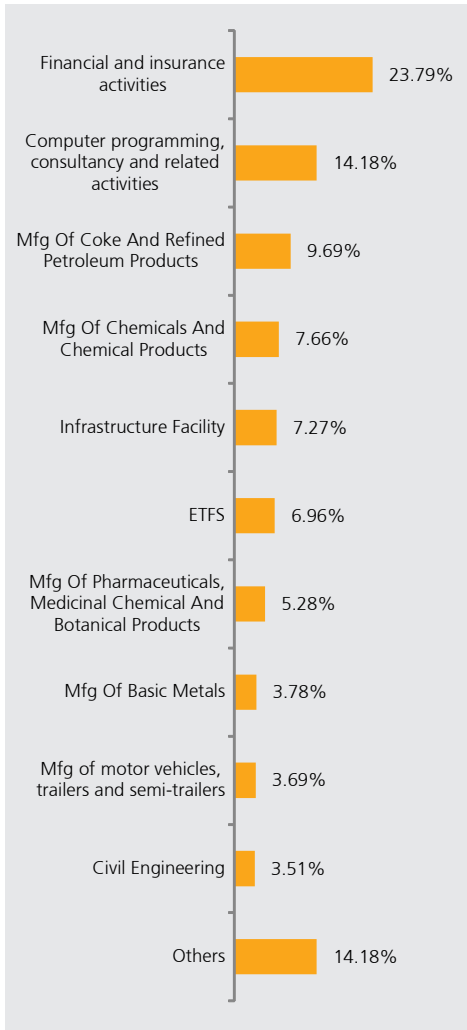
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.89%
RELIANCE INDUSTRIES LTD.	7.41%
HDFC BANK LTD.FV-2	6.57%
ICICI BANK LTD.FV-2	5.01%
HINDUSTAN LEVER LTD.	4.36%
BHARTI AIRTEL LIMITED	3.59%
LARSEN&TUBRO	3.51%
TATA CONSULTANCY SERVICES LTD.	3.14%
HDFC LTD FV 2	2.59%
KOTAK MAHINDRA BANK LIMITED_FV5	2.43%
ULTRATECH CEMCO LTD	2.06%
ASIAN PAINTS LIMITEDFV-1	2.04%
ITC - FV 1	1.95%
AXIS BANK LIMITEDFV-2	1.89%
STATE BANK OF INDIAFV-1	1.65%
HCL TECHNOLOGIES LIMITED	1.58%
TATA IRON & STEEL COMPANY LTD	1.51%
BAJAJ FINANCE LIMITED	1.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
DR. REDDY LABORATORIES	1.35%
MARUTI UDYOG LTD.	1.33%
TATA MOTORS LTD.FV-2	1.32%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.17%
WIPRO	1.17%
BAJAJ AUTO LTD	1.10%
DIVIS LABORATORIES LIMITED	1.08%
BAJAJ FINSERV LIMITED	1.06%
BRITANNIA INDUSTRIES LTD	1.04%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
JSW STEEL LIMITED	1.02%
NESTLE INDIA LIMITED	0.99%
CIPLA LTD.	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.93%
HINDALCO INDUSTRIES LTD FV RE 1	0.92%
POWER GRID CORP OF INDIA LTD	0.89%
BHARAT PETROLEUM CORP. LTD.	0.88%
NTPC LIMITED	0.79%
INDUSIND BANK LIMITED	0.68%
TITAN COMPANY LIMITED	0.60%
INDRAPRASTHA GAS LIMITED	0.56%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
AUROBINDO PHARMA LIMITED	0.51%
GRASIM INDUSTRIES LTD.	0.47%
UPL LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.41%
DABUR INDIA LTD.	0.35%
Vedanta Limited	0.33%
ONGCFV-5	0.32%
COAL INDIA LIMITED	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.28%
EICHER MOTORS LIMITED	0.26%
UNITED SPIRITS LIMITED	0.24%
INDUS TOWERS LIMITED	0.24%
INDIAN OIL CORPORATION LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
SHREE CEMENTS LIMITED	0.21%
VOLTAS LTD	0.20%
HERO MOTOCORP LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.18%
<b>Equity Total</b>	<b>89.08%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.00%
SBI-ETF Nifty Bank	1.96%
<b>ETFs</b>	<b>6.96%</b>
<b>Money Market Total</b>	<b>3.53%</b>
<b>Current Assets</b>	<b>0.43%</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 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹42.3655

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 60.62 Crs.

## Asset Allocation

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

## Returns

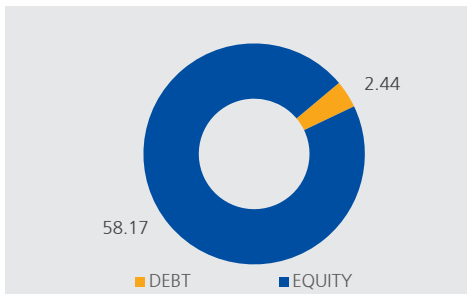
Period	Fund Returns	Index Returns
Last 1 Month	6.18%	6.50%
Last 6 Months	20.95%	20.15%
Last 1 Year	57.31%	62.65%
Last 2 Years	14.11%	14.32%
Last 3 Years	11.50%	13.22%
Since Inception	10.68%	10.56%

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

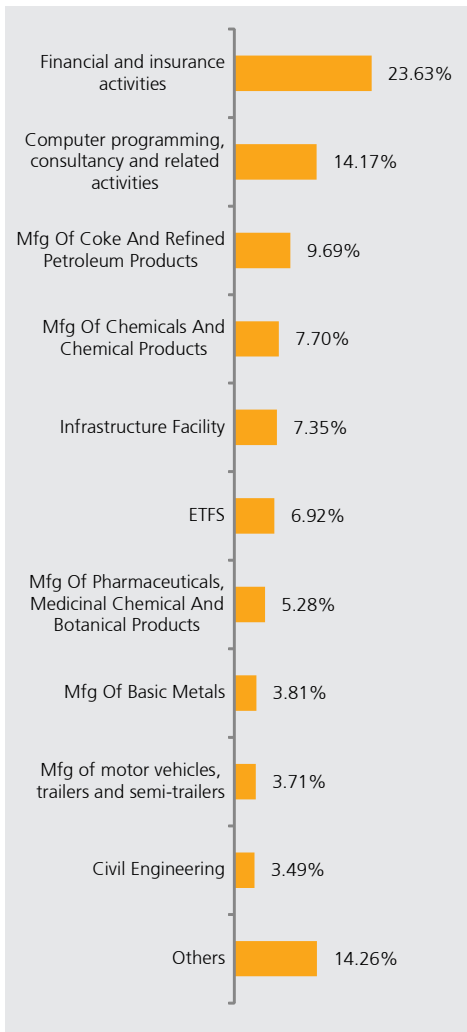
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.88%
RELIANCE INDUSTRIES LTD.	7.38%
HDFC BANK LTD.FV-2	6.55%
ICICI BANK LTD.FV-2	4.91%
HINDUSTAN LEVER LTD.	4.40%
BHARTI AIRTEL LIMITED	3.63%
LARSEN&TUBRO	3.49%
TATA CONSULTANCY SERVICES LTD.	3.13%
HDFC LTD FV 2	2.58%
KOTAK MAHINDRA BANK LIMITED_FV5	2.42%
ULTRATECH CEMCO LTD	2.12%
ASIAN PAINTS LIMITEDFV-1	2.04%
ITC - FV 1	1.93%
AXIS BANK LIMITEDFV-2	1.81%
STATE BANK OF INDIAFV-1	1.66%
HCL TECHNOLOGIES LIMITED	1.57%
TATA IRON & STEEL COMPANY LTD	1.51%
BAJAJ FINANCE LIMITED	1.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.36%
DR. REDDY LABORATORIES	1.35%
TATA MOTORS LTD.FV-2	1.35%
MARUTI UDYOG LTD.	1.33%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.18%
WIPRO	1.18%
BAJAJ AUTO LTD	1.12%
DIVIS LABORATORIES LIMITED	1.08%
BAJAJ FINSERV LIMITED	1.08%
BRITANNIA INDUSTRIES LTD	1.06%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
JSW STEEL LIMITED	1.03%
NESTLE INDIA LIMITED	1.00%
CIPLA LTD.	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
HINDALCO INDUSTRIES LTD FV RE 1	0.94%
POWER GRID CORP OF INDIA LTD	0.90%
BHARAT PETROLEUM CORP. LTD.	0.89%
NTPC LIMITED	0.79%
INDUSIND BANK LIMITED	0.68%
TITAN COMPANY LIMITED	0.60%
INDRAPRASTHA GAS LIMITED	0.56%
AUROBINDO PHARMA LIMITED	0.51%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
GRASIM INDUSTRIES LTD.	0.47%
UPL LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.42%
DABUR INDIA LTD.	0.35%
Vedanta Limited	0.34%
ONGCFV-5	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
COAL INDIA LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.28%
EICHER MOTORS LIMITED	0.26%
UNITED SPIRITS LIMITED	0.25%
INDUS TOWERS LIMITED	0.24%
INDIAN OIL CORPORATION LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
SHREE CEMENTS LIMITED	0.21%
HERO MOTOCORP LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
VOLTAS LTD	0.12%
<b>Equity Total</b>	<b>89.05%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.98%
SBI-ETF Nifty Bank	1.94%
<b>ETFs</b>	<b>6.92%</b>
<b>Money Market Total</b>	<b>3.16%</b>
<b>Current Assets</b>	<b>0.87%</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 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹37.3576

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 70.19 Crs.

## Asset Allocation

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

## Returns

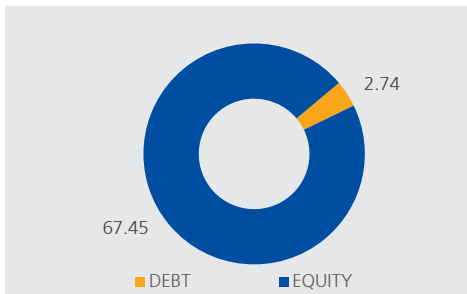
Period	Fund Returns	Index Returns
Last 1 Month	6.19%	6.50%
Last 6 Months	21.11%	20.15%
Last 1 Year	57.80%	62.65%
Last 2 Years	14.41%	14.32%
Last 3 Years	11.96%	13.22%
Since Inception	9.86%	9.70%

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

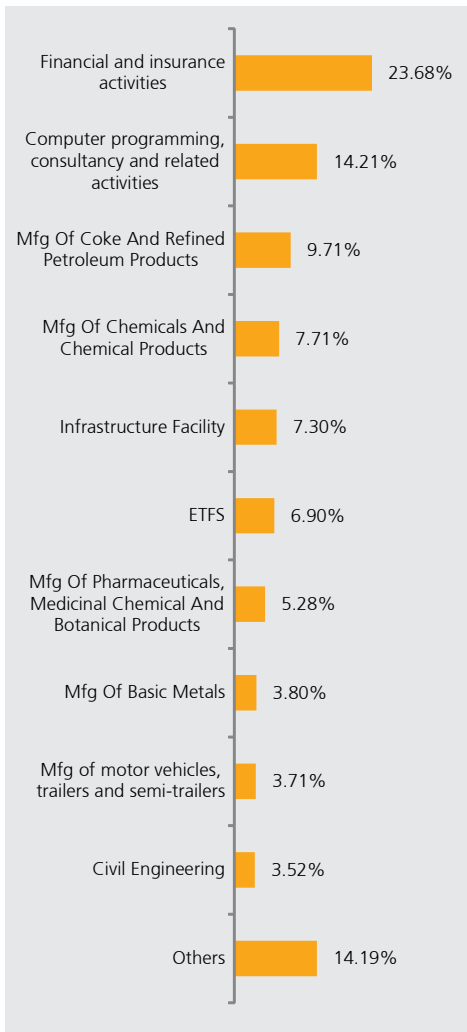
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.90%
RELIANCE INDUSTRIES LTD.	7.41%
HDFC BANK LTD.FV-2	6.58%
ICICI BANK LTD.FV-2	5.06%
HINDUSTAN LEVER LTD.	4.39%
BHARTI AIRTEL LIMITED	3.60%
LARSEN&TUBRO	3.52%
TATA CONSULTANCY SERVICES LTD.	3.14%
HDFC LTD FV 2	2.59%
KOTAK MAHINDRA BANK LIMITED_FV5	2.43%
ULTRATECH CEMCO LTD	2.09%
ASIAN PAINTS LIMITEDFV-1	2.06%
ITC - FV 1	1.96%
AXIS BANK LIMITEDFV-2	1.68%
STATE BANK OF INDIAFV-1	1.65%
HCL TECHNOLOGIES LIMITED	1.58%
TATA IRON & STEEL COMPANY LTD	1.51%
BAJAJ FINANCE LIMITED	1.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
DR. REDDY LABORATORIES	1.35%
MARUTI UDYOG LTD.	1.34%
TATA MOTORS LTD.FV-2	1.33%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.18%
WIPRO	1.17%
BAJAJ AUTO LTD	1.11%
DIVIS LABORATORIES LIMITED	1.08%
BAJAJ FINSERV LIMITED	1.07%
BRITANNIA INDUSTRIES LTD	1.04%
MAHINDRA & MAHINDRA LTD.-FV5	1.04%
JSW STEEL LIMITED	1.03%
NESTLE INDIA LIMITED	0.99%
CIPLA LTD.	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
HINDALCO INDUSTRIES LTD FV RE 1	0.93%
POWER GRID CORP OF INDIA LTD	0.89%
BHARAT PETROLEUM CORP. LTD.	0.89%
NTPC LIMITED	0.79%
INDUSIND BANK LIMITED	0.68%
TITAN COMPANY LIMITED	0.60%
INDRAPRASTHA GAS LIMITED	0.56%
SBI LIFE INSURANCE COMPANY LIMITED	0.52%
AUROBINDO PHARMA LIMITED	0.51%
GRASIM INDUSTRIES LTD.	0.47%
UPL LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.42%
DABUR INDIA LTD.	0.35%
Vedanta Limited	0.34%
ONGCFV-5	0.32%
COAL INDIA LIMITED	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.28%
EICHER MOTORS LIMITED	0.26%
UNITED SPIRITS LIMITED	0.25%
INDUS TOWERS LIMITED	0.24%
INDIAN OIL CORPORATION LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
SHREE CEMENTS LIMITED	0.22%
VOLTAS LTD	0.20%
HERO MOTOCORP LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
<b>Equity Total</b>	<b>89.19%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.95%
SBI-ETF Nifty Bank	1.95%
<b>ETFs</b>	<b>6.90%</b>
<b>Money Market Total</b>	<b>3.49%</b>
<b>Current Assets</b>	<b>0.42%</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 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹31.4669

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 19.36 Crs.

## Asset Allocation

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

## Returns

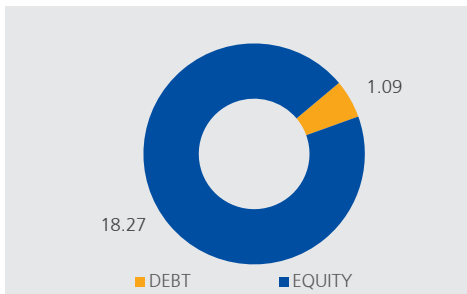
Period	Fund Returns	Index Returns
Last 1 Month	6.18%	6.50%
Last 6 Months	20.91%	20.15%
Last 1 Year	57.83%	62.65%
Last 2 Years	14.68%	14.32%
Last 3 Years	12.34%	13.22%
Since Inception	10.59%	10.02%

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

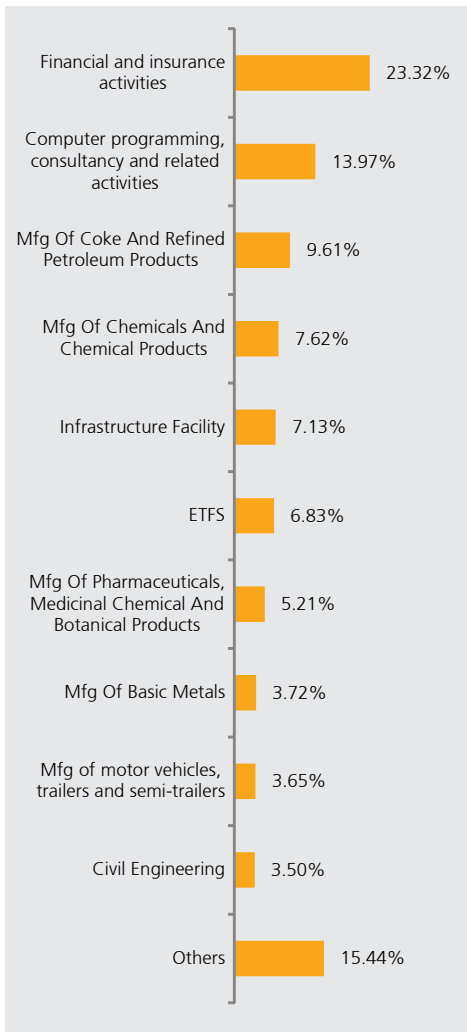
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.80%
RELIANCE INDUSTRIES LTD.	7.25%
HDFC BANK LTD.FV-2	6.50%
ICICI BANK LTD.FV-2	5.03%
HINDUSTAN LEVER LTD.	4.33%
BHARTI AIRTEL LIMITED	3.51%
LARSEN&TUBRO	3.50%
TATA CONSULTANCY SERVICES LTD.	3.09%
HDFC LTD FV 2	2.56%
KOTAK MAHINDRA BANK LIMITED_FV5	2.41%
ASIAN PAINTS LIMITEDFV-1	2.06%
ITC - FV 1	1.94%
ULTRATECH CEMCO LTD	1.72%
AXIS BANK LIMITEDFV-2	1.66%
STATE BANK OF INDIAFV-1	1.57%
HCL TECHNOLOGIES LIMITED	1.56%
TATA IRON & STEEL COMPANY LTD	1.49%
BAJAJ FINANCE LIMITED	1.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
DR. REDDY LABORATORIES	1.34%
MARUTI UDYOG LTD.	1.32%
TATA MOTORS LTD.FV-2	1.31%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.28%
WIPRO	1.12%
BAJAJ AUTO LTD	1.09%
DIVIS LABORATORIES LIMITED	1.06%
BAJAJ FINSERV LIMITED	1.05%
MAHINDRA & MAHINDRA LTD.-FV5	1.02%
JSW STEEL LIMITED	1.01%
BRITANNIA INDUSTRIES LTD	0.99%
NESTLE INDIA LIMITED	0.98%
CIPLA LTD.	0.96%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.92%
HINDALCO INDUSTRIES LTD FV RE 1	0.91%
POWER GRID CORP OF INDIA LTD	0.87%
BHARAT PETROLEUM CORP. LTD.	0.85%
NTPC LIMITED	0.78%
INDUSIND BANK LIMITED	0.67%
TITAN COMPANY LIMITED	0.59%
INDRAPRASTHA GAS LIMITED	0.55%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
AUROBINDO PHARMA LIMITED	0.50%
GRASIM INDUSTRIES LTD.	0.45%
UPL LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.40%
DABUR INDIA LTD.	0.35%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
ONGCFV-5	0.32%
COAL INDIA LIMITED	0.32%
Vedanta Limited	0.32%
GAS AUTHORITY OF INDIA LTD.	0.28%
UNITED SPIRITS LIMITED	0.26%
EICHER MOTORS LIMITED	0.26%
INDIAN OIL CORPORATION LIMITED	0.23%
INDUS TOWERS LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
SHREE CEMENTS LIMITED	0.21%
VOLTAS LTD	0.20%
HERO MOTOCORP LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.19%
<b>Equity Total</b>	<b>87.56%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.90%
SBI-ETF Nifty Bank	1.92%
<b>ETFs</b>	<b>6.83%</b>
<b>Money Market Total</b>	<b>4.36%</b>
<b>Current Assets</b>	<b>1.25%</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 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹31.0339

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 11.32 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.14%	6.50%
Last 6 Months	21.04%	20.15%
Last 1 Year	57.53%	62.65%
Last 2 Years	14.81%	14.32%
Last 3 Years	12.19%	13.22%
Since Inception	8.91%	8.52%

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

## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.89%
RELIANCE INDUSTRIES LTD.	7.41%
HDFC BANK LTD.FV-2	6.57%
ICICI BANK LTD.FV-2	4.98%
HINDUSTAN LEVER LTD.	4.33%
BHARTI AIRTEL LIMITED	3.58%
LARSEN&TUBRO	3.49%
TATA CONSULTANCY SERVICES LTD.	3.12%
HDFC LTD FV 2	2.59%
KOTAK MAHINDRA BANK LIMITED_FV5	2.43%
ASIAN PAINTS LIMITEDFV-1	2.03%
ULTRATECH CEMCO LTD	2.02%
ITC - FV 1	1.94%
AXIS BANK LIMITEDFV-2	1.88%
STATE BANK OF INDIAFV-1	1.63%
HCL TECHNOLOGIES LIMITED	1.58%
TATA IRON & STEEL COMPANY LTD	1.50%
BAJAJ FINANCE LIMITED	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
DR. REDDY LABORATORIES	1.35%
MARUTI UDYOG LTD.	1.33%
TATA MOTORS LTD.FV-2	1.32%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.16%
WIPRO	1.15%
BAJAJ AUTO LTD	1.10%
DIVIS LABORATORIES LIMITED	1.07%
BAJAJ FINSERV LIMITED	1.05%
BRITANNIA INDUSTRIES LTD	1.04%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
JSW STEEL LIMITED	1.01%
NESTLE INDIA LIMITED	0.98%
CIPLA LTD.	0.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.93%
HINDALCO INDUSTRIES LTD FV RE 1	0.92%
POWER GRID CORP OF INDIA LTD	0.88%
BHARAT PETROLEUM CORP. LTD.	0.87%
NTPC LIMITED	0.78%
INDUSIND BANK LIMITED	0.68%
TITAN COMPANY LIMITED	0.60%
INDRAPRASTHA GAS LIMITED	0.56%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
AUROBINDO PHARMA LIMITED	0.51%
GRASIM INDUSTRIES LTD.	0.46%
UPL LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.41%
DABUR INDIA LTD.	0.35%
Vedanta Limited	0.33%
ONGCFV-5	0.32%
COAL INDIA LIMITED	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
GAS AUTHORITY OF INDIA LTD.	0.28%
EICHER MOTORS LIMITED	0.26%
INDUS TOWERS LIMITED	0.24%
UNITED SPIRITS LIMITED	0.24%
INDIAN OIL CORPORATION LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
SHREE CEMENTS LIMITED	0.22%
VOLTAS LTD	0.20%
HERO MOTOCORP LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%

**Equity Total** 88.74%

KOTAK BANKING ETF - DIVIDEND PAYOUT

OPTION 4.93%

SBI-ETF Nifty Bank 1.94%

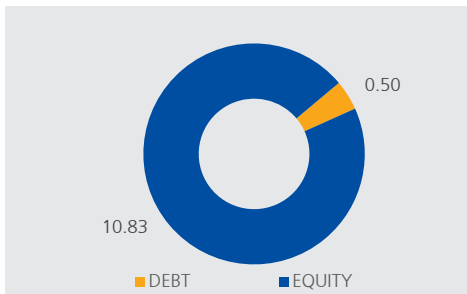
**ETFs** 6.87%

**Money Market Total** 4.07%

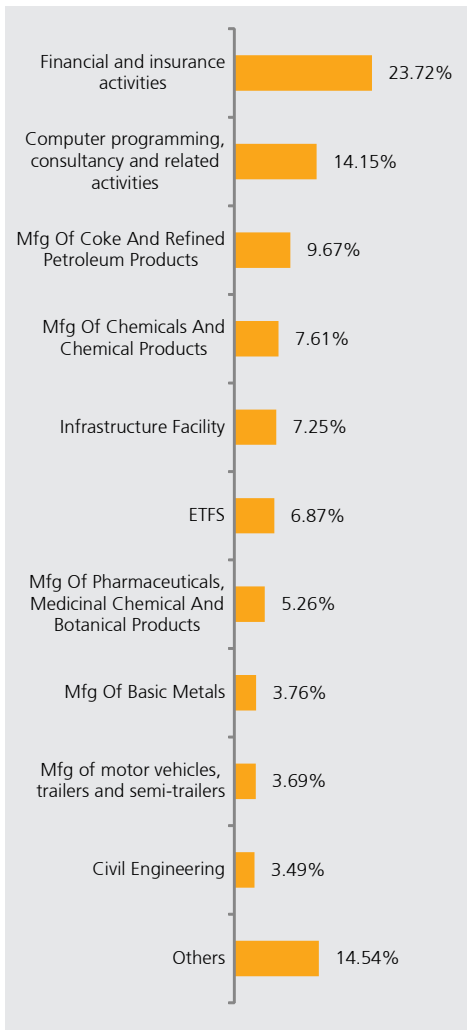
**Current Assets** 0.32%

**Total** 100.00%

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 May, 21:** ₹31.7443

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 May, 21:** ₹ 1.99 Crs.

## Asset Allocation

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

## Returns

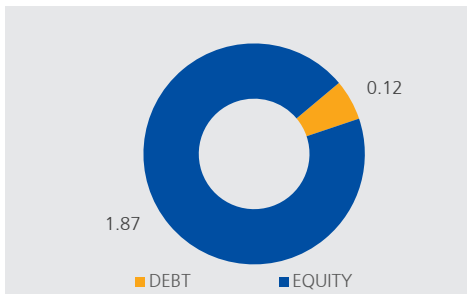
Period	Fund Returns	Index Returns
Last 1 Month	6.02%	6.50%
Last 6 Months	20.64%	20.15%
Last 1 Year	57.52%	62.65%
Last 2 Years	14.00%	14.32%
Last 3 Years	12.03%	13.22%
Since Inception	10.67%	10.02%

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

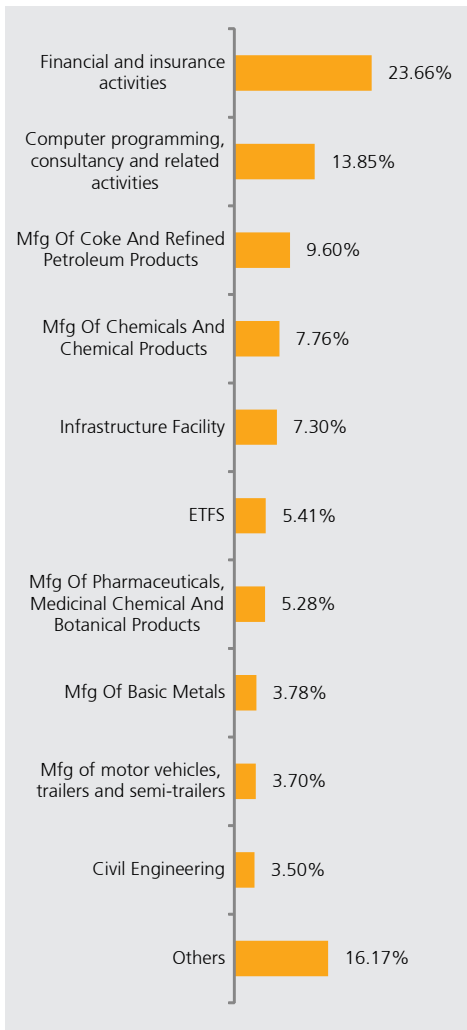
## Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.87%
RELIANCE INDUSTRIES LTD.	7.15%
HDFC BANK LTD.FV-2	6.53%
ICICI BANK LTD.FV-2	5.05%
HINDUSTAN LEVER LTD.	4.49%
BHARTI AIRTEL LIMITED	3.60%
LARSEN&TUBRO	3.50%
TATA CONSULTANCY SERVICES LTD.	2.65%
HDFC LTD FV 2	2.58%
KOTAK MAHINDRA BANK LIMITED_FV5	2.43%
ASIAN PAINTS LIMITEDFV-1	2.03%
ULTRATECH CEMCO LTD	2.02%
ITC - FV 1	1.94%
AXIS BANK LIMITEDFV-2	1.76%
STATE BANK OF INDIAFV-1	1.63%
HCL TECHNOLOGIES LIMITED	1.57%
TATA IRON & STEEL COMPANY LTD	1.50%
BAJAJ FINANCE LIMITED	1.41%
DR. REDDY LABORATORIES	1.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
TATA MOTORS LTD.FV-2	1.35%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.33%
MARUTI UDYOG LTD.	1.32%
WIPRO	1.14%
BAJAJ AUTO LTD	1.14%
DIVIS LABORATORIES LIMITED	1.07%
BAJAJ FINSERV LIMITED	1.07%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
BRITANNIA INDUSTRIES LTD	1.02%
JSW STEEL LIMITED	1.01%
NESTLE INDIA LIMITED	0.98%
CIPLA LTD.	0.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.95%
HINDALCO INDUSTRIES LTD FV RE 1	0.94%
POWER GRID CORP OF INDIA LTD	0.90%
BHARAT PETROLEUM CORP. LTD.	0.88%
NTPC LIMITED	0.78%
INDUSIND BANK LIMITED	0.69%
TECH MAHINDRA LIMITEDFV-5	0.61%
TITAN COMPANY LIMITED	0.59%
INDRAPRASTHA GAS LIMITED	0.56%
AUROBINDO PHARMA LIMITED	0.52%
SBI LIFE INSURANCE COMPANY LIMITED	0.51%
GRASIM INDUSTRIES LTD.	0.44%
UPL LIMITED	0.44%
DABUR INDIA LTD.	0.35%
COAL INDIA LIMITED	0.33%
Vedanta Limited	0.33%
ONGCFV-5	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.28%
GAS AUTHORITY OF INDIA LTD.	0.28%
SHREE CEMENTS LIMITED	0.28%
EICHER MOTORS LIMITED	0.26%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.24%
INDUS TOWERS LIMITED	0.24%
INDIAN OIL CORPORATION LIMITED	0.23%
AMBUJA CEMENTS LIMITED	0.22%
VOLTAS LTD	0.20%
UNITED SPIRITS LIMITED	0.20%
HERO MOTOCORP LIMITED	0.20%
<b>Equity Total</b>	<b>88.65%</b>
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.47%
SBI-ETF Nifty Bank	1.94%
<b>ETFs</b>	<b>5.41%</b>
<b>Money Market Total</b>	<b>5.56%</b>
<b>Current Assets</b>	<b>0.37%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹37.4383

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 May, 21:** ₹ 55.51 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.15%	6.58%
Last 6 Months	20.48%	21.45%
Last 1 Year	45.04%	47.93%
Last 2 Years	15.80%	14.55%
Last 3 Years	10.87%	11.10%
Since Inception	10.71%	8.46%

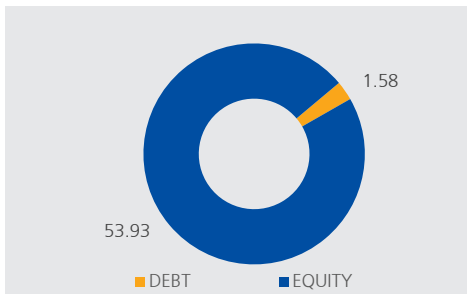
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

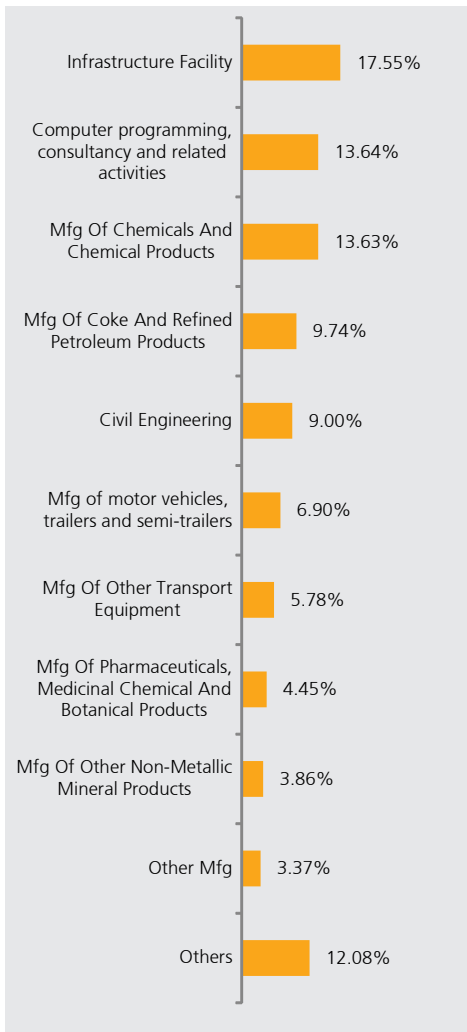
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.00%
HINDUSTAN LEVER LTD.	7.84%
RELIANCE INDUSTRIES LTD.	7.55%
INFOSYS LIMITED	7.31%
BHARTI AIRTEL LIMITED	6.69%
ASIAN PAINTS LIMITEDFV-1	4.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.45%
MARUTI UDYOG LTD.	3.90%
ULTRATECH CEMCO LTD	3.86%
TATA CONSULTANCY SERVICES LTD.	3.85%
TITAN COMPANY LIMITED	3.37%
NESTLE INDIA LIMITED	3.02%
MAHINDRA & MAHINDRA LTD.-FV5	3.00%
POWER GRID CORP OF INDIA LTD	2.85%
BAJAJ AUTO LTD	2.81%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.81%
NTPC LIMITED	2.68%
AVENUE SUPERMARTS LIMITED	2.38%
ONGCFV-5	2.10%
EICHER MOTORS LIMITED	1.67%
COAL INDIA LIMITED	1.49%
HCL TECHNOLOGIES LIMITED	1.37%
HERO MOTOCORP LIMITED	1.29%
WIPRO	1.11%
GRASIM INDUSTRIES LTD.	1.04%
ADANI GREEN ENERGY LIMITED	1.03%
GAS AUTHORITY OF INDIA LTD.	1.03%
RELIANCE INDUSTRIES LTD PARTLY PAID	0.98%
BHARAT PETROLEUM CORP. LTD.	0.75%
INDUS TOWERS LIMITED	0.46%
INDIAN OIL CORPORATION LIMITED	0.45%
HINDUSTAN ZINC LIMITEDFV-2	0.25%
<b>Equity Total</b>	<b>97.16%</b>
<b>Money Market Total</b>	<b>2.44%</b>
<b>Current Assets</b>	<b>0.40%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹28.7989

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 May, 21:** ₹ 6.64 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.19%	6.58%
Last 6 Months	20.65%	21.45%
Last 1 Year	45.29%	47.93%
Last 2 Years	15.85%	14.55%
Last 3 Years	11.02%	11.10%
Since Inception	9.73%	9.06%

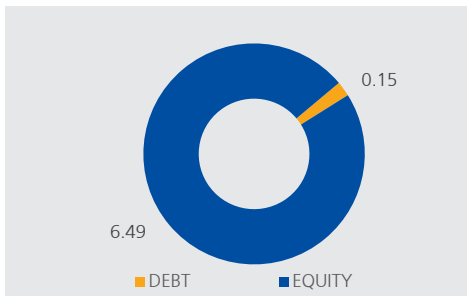
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

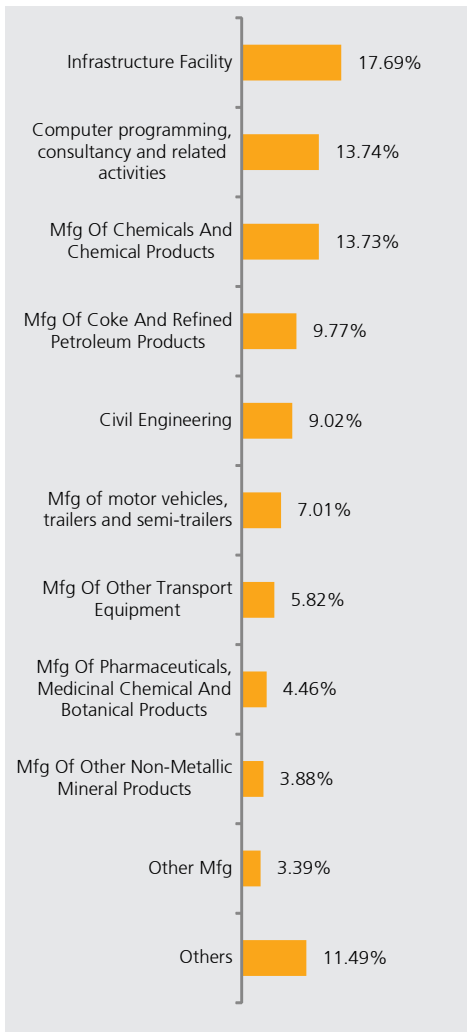
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.02%
HINDUSTAN LEVER LTD.	7.90%
RELIANCE INDUSTRIES LTD.	7.57%
INFOSYS LIMITED	7.36%
BHARTI AIRTEL LIMITED	6.74%
ASIAN PAINTS LIMITEDFV-1	4.79%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.46%
MARUTI UDYOG LTD.	3.96%
ULTRATECH CEMCO LTD	3.88%
TATA CONSULTANCY SERVICES LTD.	3.88%
TITAN COMPANY LIMITED	3.39%
MAHINDRA & MAHINDRA LTD.-FV5	3.05%
NESTLE INDIA LIMITED	3.04%
POWER GRID CORP OF INDIA LTD	2.87%
BAJAJ AUTO LTD	2.83%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.83%
NTPC LIMITED	2.71%
AVENUE SUPERMARTS LIMITED	2.39%
ONGCFV-5	2.11%
EICHER MOTORS LIMITED	1.68%
COAL INDIA LIMITED	1.51%
HCL TECHNOLOGIES LIMITED	1.38%
HERO MOTOCORP LIMITED	1.31%
WIPRO	1.12%
GRASIM INDUSTRIES LTD.	1.04%
ADANI GREEN ENERGY LIMITED	1.04%
GAS AUTHORITY OF INDIA LTD.	1.04%
RELIANCE INDUSTRIES LTD PARTLY PAID	0.99%
BHARAT PETROLEUM CORP. LTD.	0.76%
INDUS TOWERS LIMITED	0.47%
INDIAN OIL CORPORATION LIMITED	0.45%
HINDUSTAN ZINC LIMITEDFV-2	0.26%
<b>Equity Total</b>	<b>97.81%</b>
<b>Money Market Total</b>	<b>2.03%</b>
<b>Current Assets</b>	<b>0.16%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹33.2495

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** RNLIC Pure Index

**AUM as on 31 May, 21:** ₹ 0.26 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	93
Gsec / Debt	00-00	-
MMI / Others	00-40	7

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.66%	6.58%
Last 6 Months	19.74%	21.45%
Last 1 Year	43.81%	47.93%
Last 2 Years	14.72%	14.55%
Last 3 Years	10.44%	11.10%
Since Inception	9.82%	8.85%

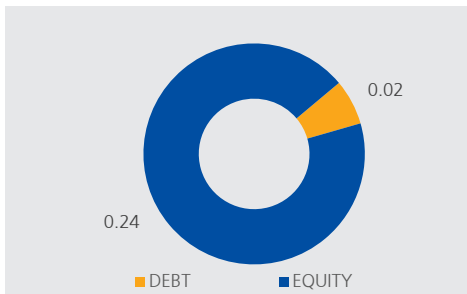
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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

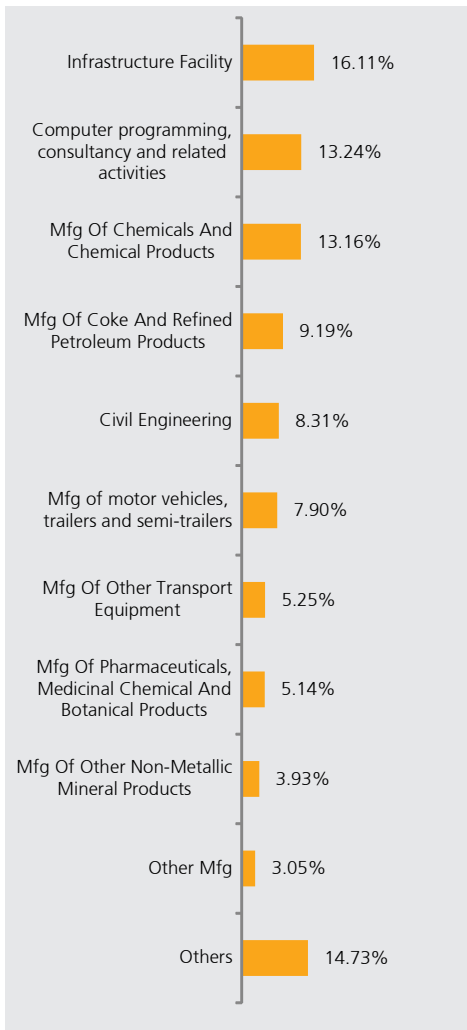
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.31%
HINDUSTAN LEVER LTD.	7.76%
INFOSYS LIMITED	7.35%
RELIANCE INDUSTRIES LTD.	7.08%
BHARTI AIRTEL LIMITED	6.10%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.14%
ASIAN PAINTS LIMITEDFV-1	4.53%
MARUTI UDYOG LTD.	4.43%
ULTRATECH CEMCO LTD	3.93%
MAHINDRA & MAHINDRA LTD. -FV5	3.47%
TATA CONSULTANCY SERVICES LTD.	3.45%
TITAN COMPANY LIMITED	3.05%
POWER GRID CORP OF INDIA LTD	2.59%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.52%
NTPC LIMITED	2.44%
BAJAJ AUTO LTD	2.29%
AVENUE SUPERMARTS LIMITED	2.28%
NESTLE INDIA LIMITED	2.07%
ONGCFV-5	2.03%
EICHER MOTORS LIMITED	1.67%
COAL INDIA LIMITED	1.45%
HCL TECHNOLOGIES LIMITED	1.37%
HERO MOTOCORP LIMITED	1.29%
WIPRO	1.07%
GAS AUTHORITY OF INDIA LTD.	1.02%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.02%
ADANI GREEN ENERGY LIMITED	0.99%
GRASIM INDUSTRIES LTD.	0.86%
BHARAT PETROLEUM CORP. LTD.	0.68%
INDUS TOWERS LIMITED	0.44%
INDIAN OIL CORPORATION LIMITED	0.41%
HINDUSTAN ZINC LIMITEDFV-2	0.24%
<b>Equity Total</b>	<b>93.35%</b>
<b>Money Market Total</b>	<b>6.52%</b>
<b>Current Assets</b>	<b>0.13%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹16.0868

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 May, 21:** ₹ 22.09 Crs.

## Asset Allocation

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

## Returns

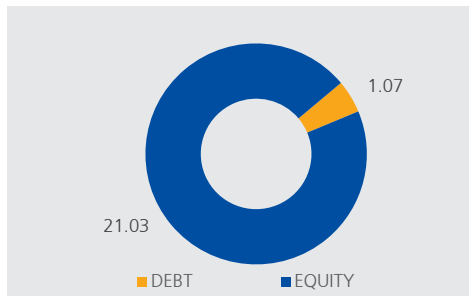
Period	Fund Returns	Index Returns
Last 1 Month	5.28%	6.34%
Last 6 Months	33.90%	34.00%
Last 1 Year	65.54%	67.65%
Last 2 Years	15.60%	17.48%
Last 3 Years	9.56%	11.49%
Since Inception	3.73%	5.18%

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

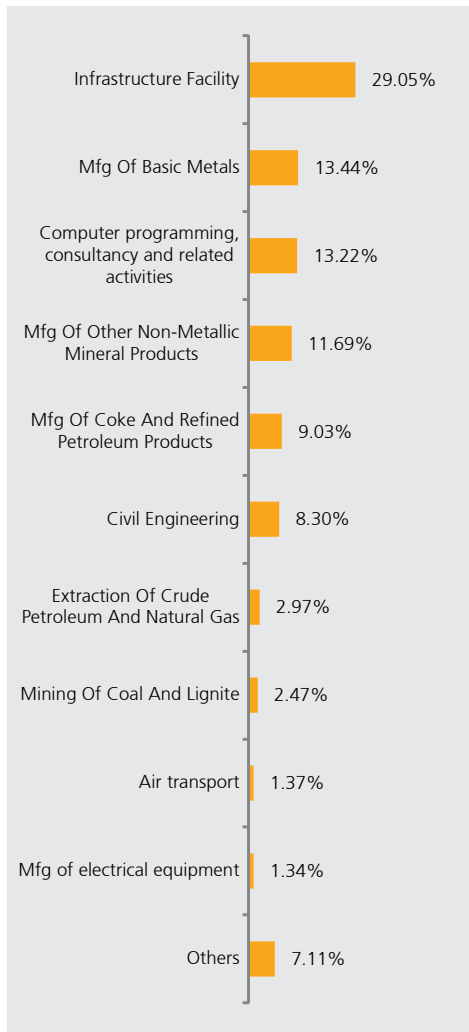
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.30%
BHARTI AIRTEL LIMITED	7.57%
RELIANCE INDUSTRIES LTD.	6.67%
INFOSYS LIMITED	6.62%
ULTRATECH CEMCO LTD	6.62%
TATA IRON & STEEL COMPANY LTD	5.62%
POWER GRID CORP OF INDIA LTD	4.68%
JSW STEEL LIMITED	4.50%
NTPC LIMITED	4.20%
TATA CONSULTANCY SERVICES LTD.	4.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.95%
ADANI GREEN ENERGY LIMITED	3.39%
HINDALCO INDUSTRIES LTD FV RE 1	3.00%
ONGCFV-5	2.97%
SHREE CEMENTS LIMITED	2.62%
COAL INDIA LIMITED	2.47%
AMBUJA CEMENTS LIMITED	2.45%
GAS AUTHORITY OF INDIA LTD.	2.06%
PETRONET LNG LIMITED	1.67%
INTERGLOBE AVIATION LIMITED	1.37%
SIEMENS LIMITED	1.34%
DLF LIMITED	1.27%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.26%
WIPRO	1.12%
NMDC LIMITED	1.02%
INDUS TOWERS LIMITED	0.97%
HCL TECHNOLOGIES LIMITED	0.94%
BHARAT PETROLEUM CORP. LTD.	0.67%
NHPC LIMITED	0.56%
INDIAN OIL CORPORATION LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.38%
HINDUSTAN ZINC LIMITEDFV-2	0.32%
<b>Equity Total</b>	<b>95.18%</b>
<b>Money Market Total</b>	<b>4.74%</b>
<b>Current Assets</b>	<b>0.08%</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 (ULIF04401/01/10LINFRAST02121)

Fund Report as on 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹16.6317

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 May, 21:** ₹ 8.09 Crs.

## Asset Allocation

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

## Returns

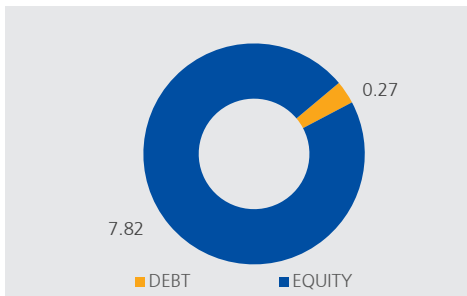
Period	Fund Returns	Index Returns
Last 1 Month	5.41%	6.34%
Last 6 Months	34.38%	34.00%
Last 1 Year	66.60%	67.65%
Last 2 Years	16.08%	17.48%
Last 3 Years	9.90%	11.49%
Since Inception	4.57%	3.63%

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

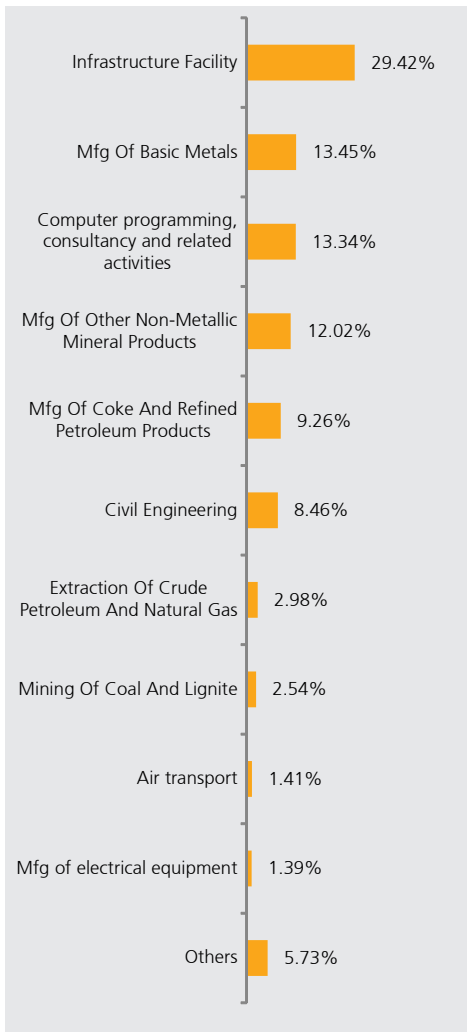
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.46%
BHARTI AIRTEL LIMITED	7.75%
RELIANCE INDUSTRIES LTD.	6.84%
ULTRATECH CEMCO LTD	6.78%
INFOSYS LIMITED	6.56%
TATA IRON & STEEL COMPANY LTD	5.59%
POWER GRID CORP OF INDIA LTD	4.82%
JSW STEEL LIMITED	4.51%
TATA CONSULTANCY SERVICES LTD.	4.29%
NTPC LIMITED	4.18%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.93%
ADANI GREEN ENERGY LIMITED	3.39%
HINDALCO INDUSTRIES LTD FV RE 1	3.02%
ONGCFV-5	2.98%
SHREE CEMENTS LIMITED	2.73%
COAL INDIA LIMITED	2.54%
AMBUJA CEMENTS LIMITED	2.52%
GAS AUTHORITY OF INDIA LTD.	2.05%
PETRONET LNG LIMITED	1.75%
INTERGLOBE AVIATION LIMITED	1.41%
SIEMENS LIMITED	1.39%
DLF LIMITED	1.32%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.30%
WIPRO	1.15%
NMDC LIMITED	1.03%
INDUS TOWERS LIMITED	0.97%
HCL TECHNOLOGIES LIMITED	0.94%
BHARAT PETROLEUM CORP. LTD.	0.69%
NHPC LIMITED	0.57%
INDIAN OIL CORPORATION LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.40%
HINDUSTAN ZINC LIMITEDFV-2	0.33%
<b>Equity Total</b>	<b>96.61%</b>
<b>Money Market Total</b>	<b>3.08%</b>
<b>Current Assets</b>	<b>0.31%</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 (ULIF06601/01/10PINFRAST02121)

Fund Report as on 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹16.7754

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 May, 21:** ₹ 1.91 Crs.

## Asset Allocation

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

## Returns

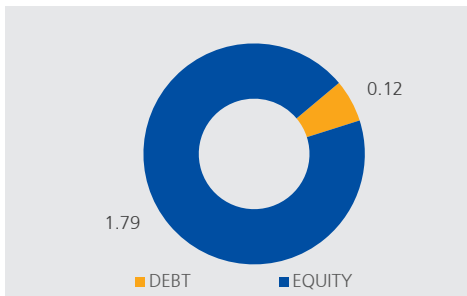
Period	Fund Returns	Index Returns
Last 1 Month	5.37%	6.34%
Last 6 Months	32.95%	34.00%
Last 1 Year	64.27%	67.65%
Last 2 Years	14.89%	17.48%
Last 3 Years	9.30%	11.49%
Since Inception	4.65%	3.63%

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

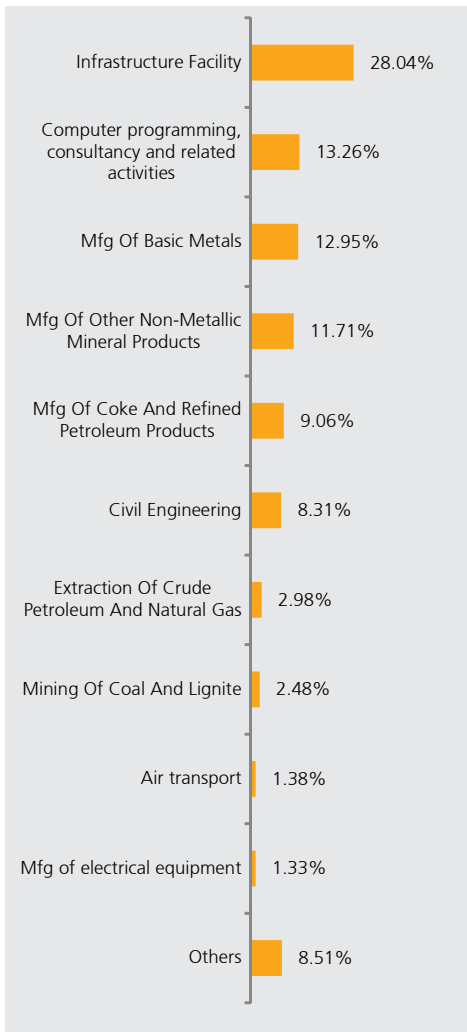
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.31%
BHARTI AIRTEL LIMITED	7.62%
RELIANCE INDUSTRIES LTD.	6.69%
ULTRATECH CEMCO LTD	6.64%
INFOSYS LIMITED	6.57%
TATA IRON & STEEL COMPANY LTD	5.63%
POWER GRID CORP OF INDIA LTD	4.70%
NTPC LIMITED	4.19%
TATA CONSULTANCY SERVICES LTD.	4.15%
JSW STEEL LIMITED	3.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.94%
ADANI GREEN ENERGY LIMITED	3.40%
HINDALCO INDUSTRIES LTD FV RE 1	2.99%
ONGCFV-5	2.98%
SHREE CEMENTS LIMITED	2.60%
COAL INDIA LIMITED	2.48%
AMBUJA CEMENTS LIMITED	2.47%
GAS AUTHORITY OF INDIA LTD.	2.05%
INTERGLOBE AVIATION LIMITED	1.38%
SIEMENS LIMITED	1.33%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.27%
DLF LIMITED	1.27%
WIPRO	1.13%
NMDC LIMITED	1.03%
HCL TECHNOLOGIES LIMITED	1.02%
INDUS TOWERS LIMITED	0.97%
BHARAT PETROLEUM CORP. LTD.	0.67%
PETRONET LNG LIMITED	0.61%
NHPC LIMITED	0.56%
INDIAN OIL CORPORATION LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.39%
HINDUSTAN ZINC LIMITEDFV-2	0.35%
<b>Equity Total</b>	<b>93.78%</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.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹15.5138

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 May, 21:** ₹ 0.15 Crs.

## Asset Allocation

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

## Returns

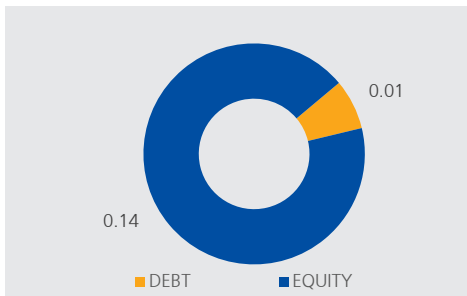
Period	Fund Returns	Index Returns
Last 1 Month	5.20%	6.34%
Last 6 Months	33.73%	34.00%
Last 1 Year	65.19%	67.65%
Last 2 Years	14.68%	17.48%
Last 3 Years	9.15%	11.49%
Since Inception	3.48%	5.22%

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

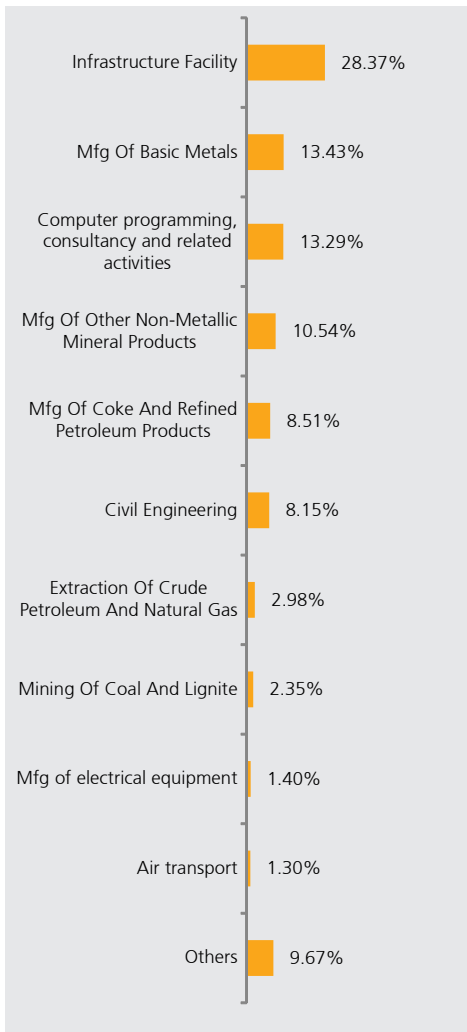
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.15%
BHARTI AIRTEL LIMITED	7.27%
INFOSYS LIMITED	6.62%
ULTRATECH CEMCO LTD	6.29%
RELIANCE INDUSTRIES LTD.	6.22%
TATA IRON & STEEL COMPANY LTD	5.58%
JSW STEEL LIMITED	4.52%
POWER GRID CORP OF INDIA LTD	4.46%
TATA CONSULTANCY SERVICES LTD.	4.23%
NTPC LIMITED	4.10%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.97%
ADANI GREEN ENERGY LIMITED	3.40%
HINDALCO INDUSTRIES LTD FV RE 1	3.01%
ONGCFV-5	2.98%
AMBUJA CEMENTS LIMITED	2.41%
COAL INDIA LIMITED	2.35%
GAS AUTHORITY OF INDIA LTD.	2.06%
SHREE CEMENTS LIMITED	1.85%
PETRONET LNG LIMITED	1.63%
SIEMENS LIMITED	1.40%
INTERGLOBE AVIATION LIMITED	1.30%
DLF LIMITED	1.29%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.23%
WIPRO	1.08%
NMDC LIMITED	1.02%
INDUS TOWERS LIMITED	0.97%
HCL TECHNOLOGIES LIMITED	0.95%
BHARAT PETROLEUM CORP. LTD.	0.66%
NHPC LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.41%
INDIAN OIL CORPORATION LIMITED	0.40%
HINDUSTAN ZINC LIMITEDFV-2	0.33%
<b>Equity Total</b>	<b>92.65%</b>
<b>Money Market Total</b>	<b>7.20%</b>
<b>Current Assets</b>	<b>0.16%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹25.7436

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 21:** ₹ 20.60 Crs.

## Asset Allocation

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

## Returns

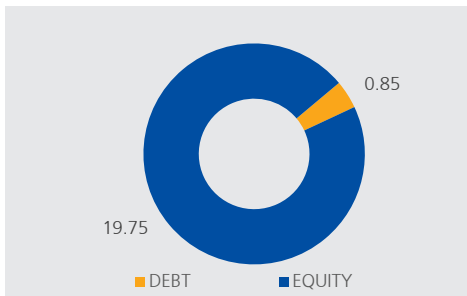
Period	Fund Returns	Index Returns
Last 1 Month	9.60%	11.02%
Last 6 Months	35.76%	37.22%
Last 1 Year	63.92%	73.06%
Last 2 Years	14.30%	14.11%
Last 3 Years	11.29%	12.63%
Since Inception	7.56%	8.74%

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

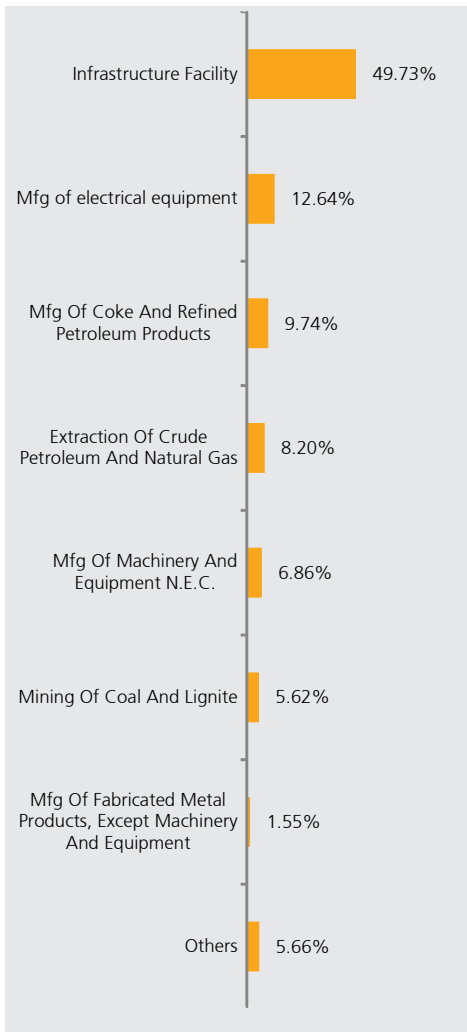
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.73%
POWER GRID CORP OF INDIA LTD	8.28%
ONGCFV-5	7.44%
RELIANCE INDUSTRIES LTD.	6.41%
COAL INDIA LIMITED	5.62%
ADANI GREEN ENERGY LIMITED	5.45%
GAS AUTHORITY OF INDIA LTD.	5.29%
VOLTAS LTD	4.95%
HAVELLS INDIA LIMITED	4.66%
ADANI TRANSMISSION LIMITED	4.28%
ADANI TOTAL GAS LIMITED	4.27%
PETRONET LNG LIMITED	3.93%
INDRAPRASTHA GAS LIMITED	3.79%
TATA POWER CO. LTD.FV-1	3.50%
SIEMENS LIMITED	3.34%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	3.24%
KIRLOSKAR CUMMINS	1.91%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.55%
ABB INDIA LIMITED	1.40%
TORRENT POWER LIMITED	1.30%
NHPC LIMITED	1.27%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.13%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.06%
JSW ENERGY LIMITED	0.94%
OIL INDIA LIMITED	0.75%
BHARAT PETROLEUM CORP. LTD.	0.66%
INDIAN OIL CORPORATION LIMITED	0.49%
NLC INDIA LIMITED	0.21%
<b>Equity Total</b>	<b>95.86%</b>
<b>Money Market Total</b>	<b>4.13%</b>
<b>Current Assets</b>	<b>0.01%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹22.2748

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 21:** ₹ 4.85 Crs.

## Asset Allocation

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

## Returns

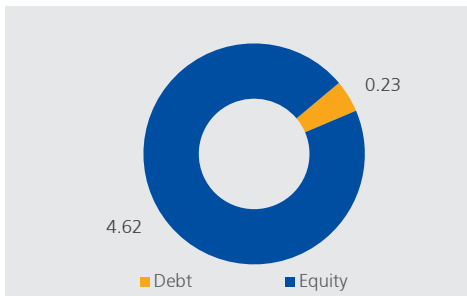
Period	Fund Returns	Index Returns
Last 1 Month	9.61%	11.02%
Last 6 Months	35.96%	37.22%
Last 1 Year	64.80%	73.06%
Last 2 Years	14.41%	14.11%
Last 3 Years	11.35%	12.63%
Since Inception	7.28%	6.85%

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

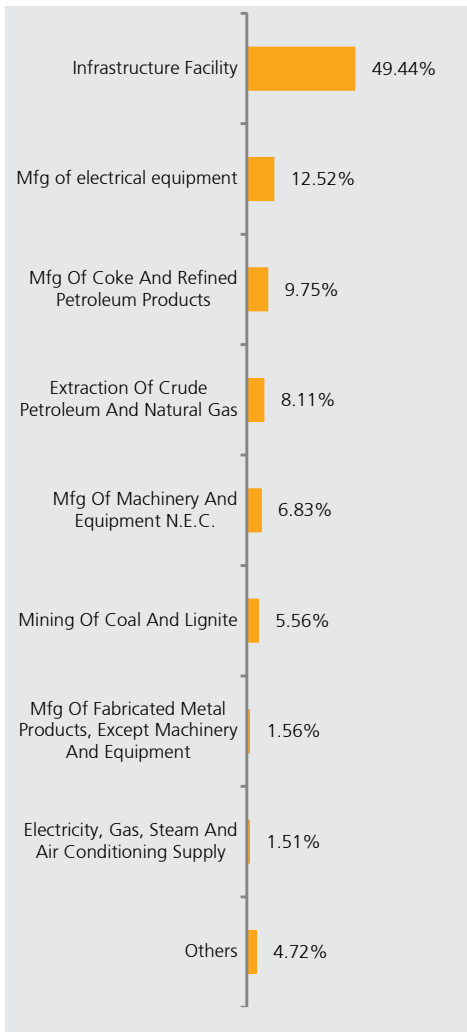
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.63%
POWER GRID CORP OF INDIA LTD	8.22%
ONGCFV-5	7.35%
RELIANCE INDUSTRIES LTD.	6.43%
COAL INDIA LIMITED	5.56%
ADANI GREEN ENERGY LIMITED	5.42%
GAS AUTHORITY OF INDIA LTD.	5.23%
VOLTAS LTD	4.92%
HAVELLS INDIA LIMITED	4.57%
ADANI TRANSMISSION LIMITED	4.27%
ADANI TOTAL GAS LIMITED	4.25%
PETRONET LNG LIMITED	3.90%
INDRAPRASTHA GAS LIMITED	3.78%
TATA POWER CO. LTD.FV-1	3.52%
SIEMENS LIMITED	3.34%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	3.22%
KIRLOSKAR CUMMINS	1.91%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.56%
ABB INDIA LIMITED	1.39%
TORRENT POWER LIMITED	1.29%
NHPC LIMITED	1.27%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.12%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.05%
JSW ENERGY LIMITED	0.94%
OIL INDIA LIMITED	0.76%
BHARAT PETROLEUM CORP. LTD.	0.66%
INDIAN OIL CORPORATION LIMITED	0.48%
NLC INDIA LIMITED	0.21%
<b>Equity Total</b>	<b>95.28%</b>
<b>Money Market Total</b>	<b>4.31%</b>
<b>Current Assets</b>	<b>0.40%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹21.9081

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 21:** ₹ 2.59 Crs.

## Asset Allocation

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

## Returns

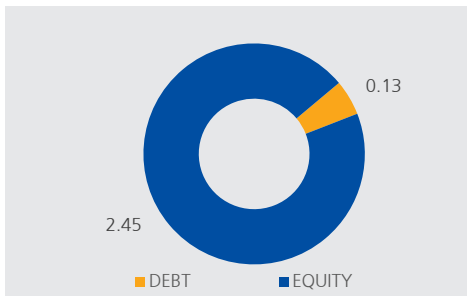
Period	Fund Returns	Index Returns
Last 1 Month	9.45%	11.02%
Last 6 Months	35.78%	37.22%
Last 1 Year	64.74%	73.06%
Last 2 Years	14.55%	14.11%
Last 3 Years	11.55%	12.63%
Since Inception	7.13%	6.85%

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

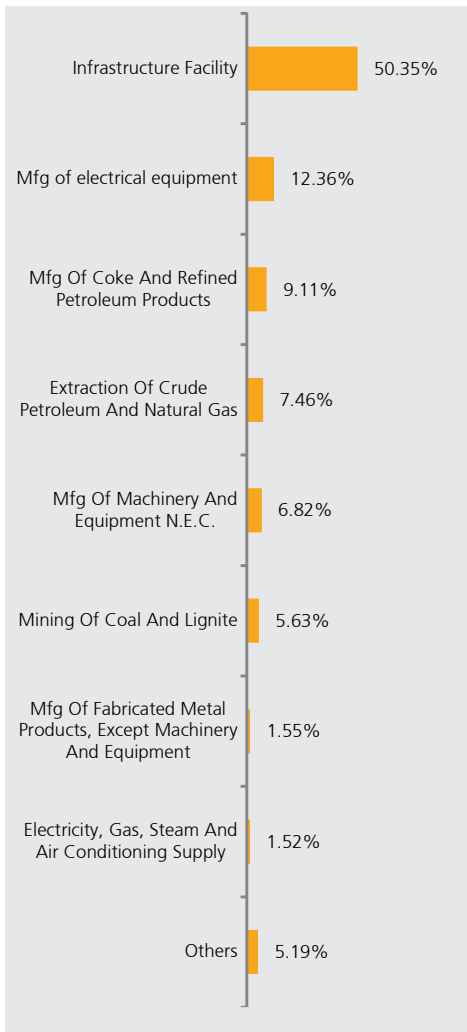
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.45%
POWER GRID CORP OF INDIA LTD	8.22%
ONGCFV-5	6.71%
RELIANCE INDUSTRIES LTD.	6.37%
COAL INDIA LIMITED	5.63%
ADANI GREEN ENERGY LIMITED	5.44%
GAS AUTHORITY OF INDIA LTD.	5.30%
VOLTAS LTD	4.92%
PETRONET LNG LIMITED	4.87%
HAVELLS INDIA LIMITED	4.45%
ADANI TRANSMISSION LIMITED	4.28%
ADANI TOTAL GAS LIMITED	4.27%
INDRAPRASTHA GAS LIMITED	3.84%
TATA POWER CO. LTD.FV-1	3.49%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.29%
SIEMENS LIMITED	3.22%
KIRLOSKAR CUMMINS	1.90%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.55%
ABB INDIA LIMITED	1.40%
TORRENT POWER LIMITED	1.31%
NHPC LIMITED	1.26%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.13%
JSW ENERGY LIMITED	0.93%
OIL INDIA LIMITED	0.75%
BHARAT PETROLEUM CORP. LTD.	0.66%
INDIAN OIL CORPORATION LIMITED	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
NLC INDIA LIMITED	0.21%
<b>Equity Total</b>	<b>94.81%</b>
<b>Money Market Total</b>	<b>5.17%</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 31st May 2021

## 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. Sumanta Khan

**NAV as on 31 May, 21:** ₹24.2138

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 21:** ₹ 0.09 Crs.

## Asset Allocation

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

## Returns

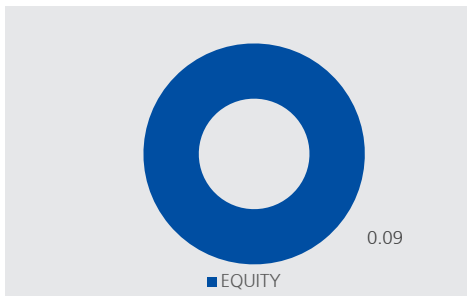
Period	Fund Returns	Index Returns
Last 1 Month	9.68%	11.02%
Last 6 Months	35.68%	37.22%
Last 1 Year	64.12%	73.06%
Last 2 Years	13.94%	14.11%
Last 3 Years	11.28%	12.63%
Since Inception	7.14%	8.20%

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

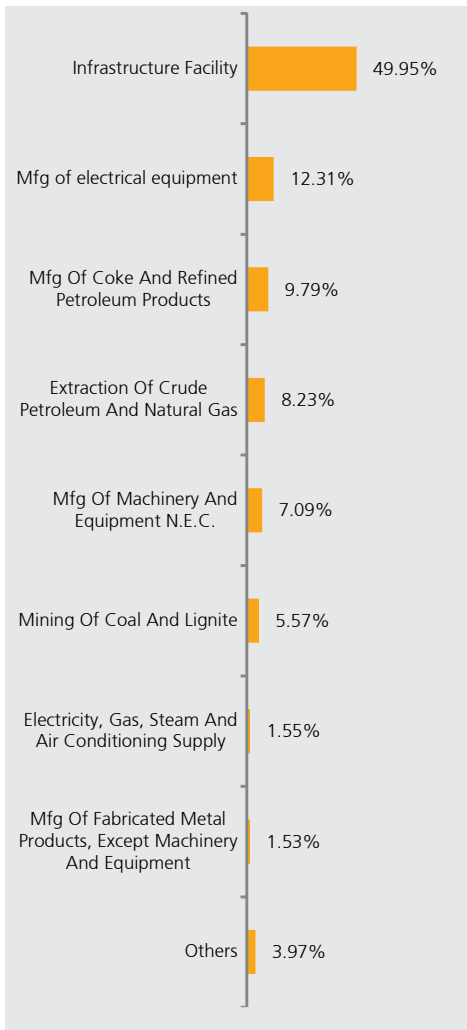
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.69%
POWER GRID CORP OF INDIA LTD	8.39%
ONGCFV-5	7.49%
RELIANCE INDUSTRIES LTD.	6.42%
COAL INDIA LIMITED	5.57%
ADANI GREEN ENERGY LIMITED	5.44%
GAS AUTHORITY OF INDIA LTD.	5.23%
VOLTAS LTD	5.10%
HAVELLS INDIA LIMITED	4.42%
ADANI TOTAL GAS LIMITED	4.30%
ADANI TRANSMISSION LIMITED	4.22%
PETRONET LNG LIMITED	4.07%
INDRAPRASTHA GAS LIMITED	3.96%
TATA POWER CO. LTD.FV-1	3.47%
SIEMENS LIMITED	3.21%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.20%
KIRLOSKAR CUMMINS	1.99%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.53%
ABB INDIA LIMITED	1.47%
TORRENT POWER LIMITED	1.33%
NHPC LIMITED	1.26%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.18%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.05%
JSW ENERGY LIMITED	0.93%
OIL INDIA LIMITED	0.74%
BHARAT PETROLEUM CORP. LTD.	0.68%
INDIAN OIL CORPORATION LIMITED	0.47%
NLC INDIA LIMITED	0.21%
<b>Equity Total</b>	<b>96.03%</b>
<b>Money Market Total</b>	<b>3.86%</b>
<b>Current Assets</b>	<b>0.11%</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 31st May 2021

## 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. Deepak Gupta

**NAV as on 31 May, 21:** ₹38.6957

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

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

**AUM as on 31 May, 21:** ₹ 27.08 Crs.

## Asset Allocation

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

## Returns

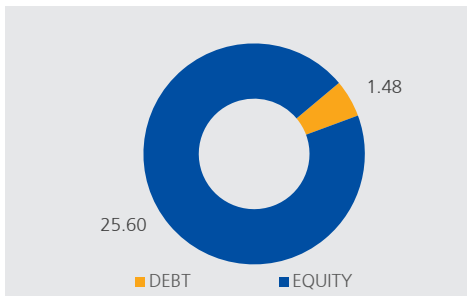
Period	Fund Returns	Index Returns
Last 1 Month	5.75%	7.15%
Last 6 Months	28.07%	29.65%
Last 1 Year	81.34%	94.04%
Last 2 Years	18.58%	20.50%
Last 3 Years	9.75%	12.86%
Since Inception	10.99%	9.12%

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

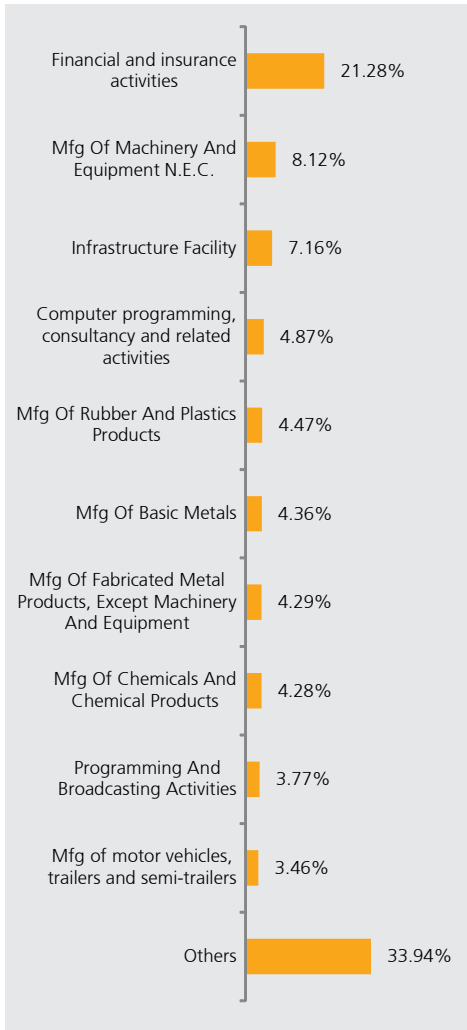
## Portfolio

Name of Instrument	% to AUM
SHRIRAM TRANSPORT FINANCE CO. LTD	4.76%
VOLTAS LTD	4.66%
SRF LIMITED	4.28%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.65%
ASHOK LEYLAND LIMITED	3.46%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.32%
MAX FINANCIAL SERVICES LIMITED	3.32%
BHARAT FORGE	3.25%
JINDAL STEEL & POWER LTD.	3.21%
BHARAT ELECTRONICS LIMITED	2.94%
MINDTREE LTD	2.89%
THE RAMCO CEMENTS LIMITED	2.88%
TATA POWER CO. LTD.FV-1	2.82%
PAGE INDUSTRIES LIMITED	2.74%
LIC HOUSING FINANCE LIMITED	2.62%
BALKRISHNA INDUSTRIES LIMITED	2.57%
THE FEDERAL BANK LIMITED	2.28%
RURAL ELECTRIFICATION CORPORATION LTD	2.22%
KIRLOSKAR CUMMINS	2.14%
GODREJ PROPERTIES LIMITED	2.03%
JUBILANT FOODWORKS LIMITED	2.00%
COFORGE LIMITED	1.98%
GLENMARK PHARMACEUTICALS LIMITED	1.97%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.97%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.93%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	1.87%
TVS MOTOR COMPANY LIMITED	1.69%
EXIDE INDUSTRIES LIMITED	1.44%
MAHANAGAR GAS LIMITED	1.44%
BATA INDIA LIMITED	1.41%
MANAPPURAM FINANCE LIMITED	1.40%
APOLLO TYRES LIMITED	1.38%
ESCORTS LIMITED	1.32%
TORRENT POWER LIMITED	1.18%
MUTHOOT FINANCE LIMITED	1.16%
L&T FINANCE HOLDINGS LIMITED	1.16%
NATIONAL ALUMINIUM COMPANY LIMITED	1.15%
CANARA BANK	1.09%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.04%
AMARA RAJA BATTERIES LIMITED	0.75%
INDRAPRASTHA GAS LIMITED	0.68%
AUROBINDO PHARMA LIMITED	0.55%
MRF LIMITED	0.53%
RBL BANK LIMITED	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.46%
SUN TV NETWORK LTD	0.45%
<b>Equity Total</b>	<b>94.53%</b>
<b>Money Market Total</b>	<b>5.85%</b>
<b>Current Assets</b>	<b>-0.39%</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 31st May 2021

## 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. Deepak Gupta

**NAV as on 31 May, 21:** ₹35.4621

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

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

**AUM as on 31 May, 21:** ₹ 42.02 Crs.

## Asset Allocation

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

## Returns

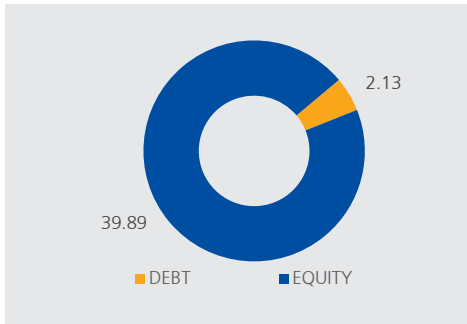
Period	Fund Returns	Index Returns
Last 1 Month	5.92%	7.15%
Last 6 Months	28.55%	29.65%
Last 1 Year	82.71%	94.04%
Last 2 Years	19.10%	20.50%
Last 3 Years	10.01%	12.86%
Since Inception	11.75%	8.80%

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

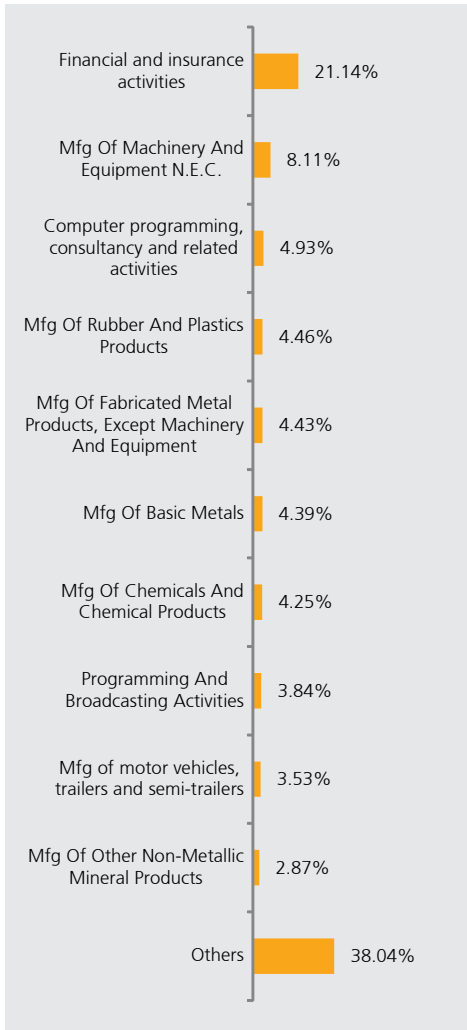
## Portfolio

Name of Instrument	% to AUM
SHRIRAM TRANSPORT FINANCE CO. LTD	4.75%
VOLTAS LTD	4.63%
SRF LIMITED	4.25%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.60%
ASHOK LEYLAND LIMITED	3.53%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.38%
BHARAT FORGE	3.36%
MAX FINANCIAL SERVICES LIMITED	3.30%
JINDAL STEEL & POWER LTD.	3.20%
BHARAT ELECTRONICS LIMITED	2.99%
MINDTREE LTD	2.96%
THE RAMCO CEMENTS LIMITED	2.87%
TATA POWER CO. LTD.FV-1	2.82%
PAGE INDUSTRIES LIMITED	2.79%
LIC HOUSING FINANCE LIMITED	2.64%
BALKRISHNA INDUSTRIES LIMITED	2.53%
RURAL ELECTRIFICATION CORPORATION LTD	2.26%
THE FEDERAL BANK LIMITED	2.15%
KIRLOSKAR CUMMINS	2.14%
GODREJ PROPERTIES LIMITED	2.06%
JUBILANT FOODWORKS LIMITED	1.98%
COFORGE LIMITED	1.97%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.97%
GLENMARK PHARMACEUTICALS LIMITED	1.94%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.94%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	1.86%
TVS MOTOR COMPANY LIMITED	1.67%
MAHANAGAR GAS LIMITED	1.48%
EXIDE INDUSTRIES LIMITED	1.47%
BATA INDIA LIMITED	1.47%
MANAPPURAM FINANCE LIMITED	1.44%
APOLLO TYRES LIMITED	1.41%
ESCORTS LIMITED	1.35%
MUTHOOT FINANCE LIMITED	1.21%
NATIONAL ALUMINIUM COMPANY LIMITED	1.19%
TORRENT POWER LIMITED	1.17%
L&T FINANCE HOLDINGS LIMITED	1.16%
CANARA BANK	1.08%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.07%
AMARA RAJA BATTERIES LIMITED	0.74%
INDRAPRASTHA GAS LIMITED	0.68%
AUROBINDO PHARMA LIMITED	0.56%
MRF LIMITED	0.52%
RBL BANK LIMITED	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.47%
SUN TV NETWORK LTD	0.46%
<b>Equity Total</b>	<b>94.94%</b>
<b>Money Market Total</b>	<b>4.80%</b>
<b>Current Assets</b>	<b>0.26%</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 31st May 2021

## 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. Deepak Gupta

**NAV as on 31 May, 21:** ₹35.2145

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

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

**AUM as on 31 May, 21:** ₹ 5.67 Crs.

## Asset Allocation

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

## Returns

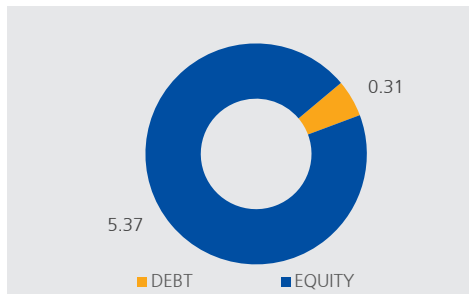
Period	Fund Returns	Index Returns
Last 1 Month	5.79%	7.15%
Last 6 Months	27.89%	29.65%
Last 1 Year	80.76%	94.04%
Last 2 Years	18.26%	20.50%
Last 3 Years	9.54%	12.86%
Since Inception	11.68%	8.80%

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

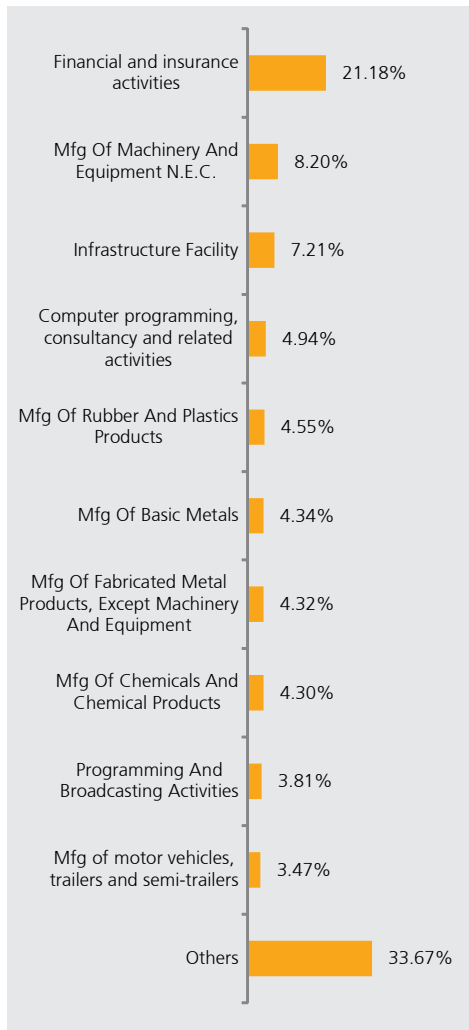
## Portfolio

Name of Instrument	% to AUM
SHRIRAM TRANSPORT FINANCE CO. LTD	4.79%
VOLTAS LTD	4.71%
SRF LIMITED	4.30%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.61%
ASHOK LEYLAND LIMITED	3.47%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.36%
MAX FINANCIAL SERVICES LIMITED	3.35%
BHARAT FORGE	3.26%
JINDAL STEEL & POWER LTD.	3.23%
MINDTREE LTD	2.95%
BHARAT ELECTRONICS LIMITED	2.91%
THE RAMCO CEMENTS LIMITED	2.89%
TATA POWER CO. LTD.FV-1	2.82%
PAGE INDUSTRIES LIMITED	2.76%
BALKRISHNA INDUSTRIES LIMITED	2.55%
LIC HOUSING FINANCE LIMITED	2.47%
RURAL ELECTRIFICATION CORPORATION LTD	2.24%
THE FEDERAL BANK LIMITED	2.16%
KIRLOSKAR CUMMINS	2.15%
JUBILANT FOODWORKS LIMITED	2.00%
COFORGE LIMITED	1.99%
GODREJ PROPERTIES LIMITED	1.99%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.97%
GLENMARK PHARMACEUTICALS LIMITED	1.95%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.94%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	1.88%
TVS MOTOR COMPANY LIMITED	1.68%
MAHANAGAR GAS LIMITED	1.47%
EXIDE INDUSTRIES LIMITED	1.45%
MANAPPURAM FINANCE LIMITED	1.43%
APOLLO TYRES LIMITED	1.41%
BATA INDIA LIMITED	1.39%
ESCORTS LIMITED	1.34%
TORRENT POWER LIMITED	1.19%
L&T FINANCE HOLDINGS LIMITED	1.16%
MUTHOOT FINANCE LIMITED	1.14%
NATIONAL ALUMINIUM COMPANY LIMITED	1.12%
CANARA BANK	1.08%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.07%
AMARA RAJA BATTERIES LIMITED	0.74%
INDRAPRASTHA GAS LIMITED	0.68%
MRF LIMITED	0.59%
AUROBINDO PHARMA LIMITED	0.55%
RBL BANK LIMITED	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.47%
SUN TV NETWORK LTD	0.45%
<b>Equity Total</b>	<b>94.59%</b>
<b>Money Market Total</b>	<b>5.62%</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

Health Midcap Fund 1 (ULIF06201/02/08HMDCAPF01121)

Fund Report as on 31st May 2021

## 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. Deepak Gupta

**NAV as on 31 May, 21:** ₹39.9425

**Inception Date:** 06<sup>th</sup> August 2008

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

**AUM as on 31 May, 21:** ₹ 0.29 Crs.

## Asset Allocation

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

## Returns

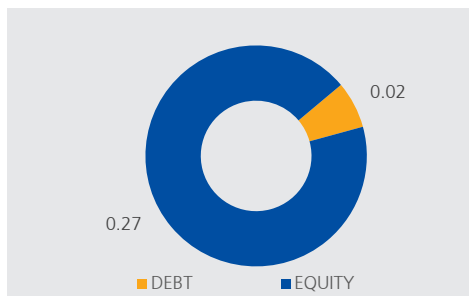
Period	Fund Returns	Index Returns
Last 1 Month	5.76%	7.15%
Last 6 Months	28.40%	29.65%
Last 1 Year	81.52%	94.04%
Last 2 Years	17.80%	20.50%
Last 3 Years	9.10%	12.86%
Since Inception	11.40%	9.63%

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

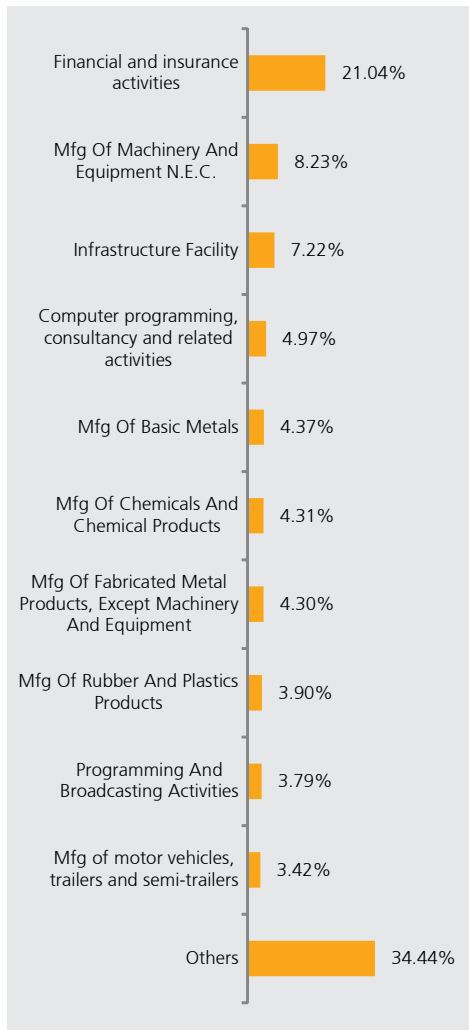
## Portfolio

Name of Instrument	% to AUM
SHRIRAM TRANSPORT FINANCE CO. LTD	4.79%
VOLTAS LTD	4.74%
SRF LIMITED	4.31%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.68%
ASHOK LEYLAND LIMITED	3.42%
MAX FINANCIAL SERVICES LIMITED	3.38%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.34%
BHARAT FORGE	3.24%
JINDAL STEEL & POWER LTD.	3.22%
MINDTREE LTD	3.01%
THE RAMCO CEMENTS LIMITED	2.90%
TATA POWER CO. LTD.FV-1	2.89%
BHARAT ELECTRONICS LIMITED	2.89%
LIC HOUSING FINANCE LIMITED	2.70%
BALKRISHNA INDUSTRIES LIMITED	2.53%
THE FEDERAL BANK LIMITED	2.20%
RURAL ELECTRIFICATION CORPORATION LTD	2.19%
KIRLOSKAR CUMMINS	2.14%
PAGE INDUSTRIES LIMITED	2.14%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.01%
GODREJ PROPERTIES LIMITED	2.01%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.99%
COFORGE LIMITED	1.97%
JUBILANT FOODWORKS LIMITED	1.95%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	1.86%
GLENMARK PHARMACEUTICALS LIMITED	1.71%
TVS MOTOR COMPANY LIMITED	1.67%
MAHANAGAR GAS LIMITED	1.45%
EXIDE INDUSTRIES LIMITED	1.43%
MANAPPURAM FINANCE LIMITED	1.39%
APOLLO TYRES LIMITED	1.37%
BATA INDIA LIMITED	1.35%
ESCORTS LIMITED	1.35%
TORRENT POWER LIMITED	1.21%
L&T FINANCE HOLDINGS LIMITED	1.19%
NATIONAL ALUMINIUM COMPANY LIMITED	1.15%
MUTHOOT FINANCE LIMITED	1.14%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.07%
CANARA BANK	0.76%
AMARA RAJA BATTERIES LIMITED	0.75%
INDRAPRASTHA GAS LIMITED	0.68%
AUROBINDO PHARMA LIMITED	0.56%
RBL BANK LIMITED	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.47%
SUN TV NETWORK LTD	0.45%
<b>Equity Total</b>	<b>93.14%</b>
<b>Money Market Total</b>	<b>6.81%</b>
<b>Current Assets</b>	<b>0.05%</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 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹35.1047

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

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

**AUM as on 31 May, 21:** ₹ 19.19 Crs.

**Modified Duration of Debt Portfolio:**

5.98 years

**YTM of Debt Portfolio:** 6.26%

## Asset Allocation

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

## Returns

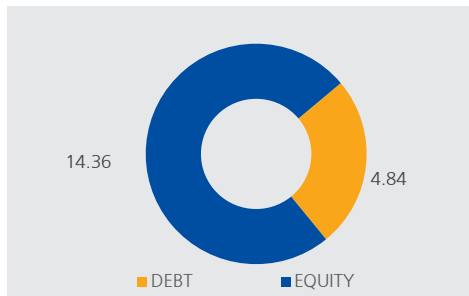
Period	Fund Returns	Index Returns
Last 1 Month	4.88%	5.32%
Last 6 Months	15.57%	16.49%
Last 1 Year	45.49%	50.01%
Last 2 Years	13.91%	14.21%
Last 3 Years	11.78%	12.99%
Since Inception	9.37%	9.86%

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

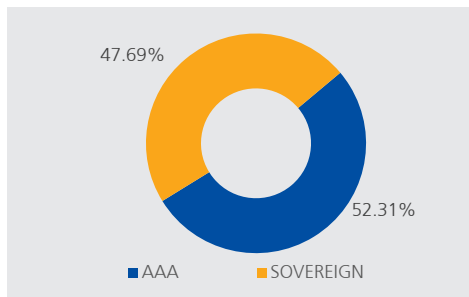
## Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	1.15%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.12%
7.75% PFC NCD 11-06-2030 SR 203-B	1.11%
8.30% NTPC NCD SR 67 15-01-2029	0.58%
9.05% HDFC NCD 20-11-2023 U-004	0.57%
<b>Bonds/Debentures Total</b>	<b>4.53%</b>
7.17% GOI 08-01-2028	2.64%
6.45% GOI CG 07-10-2029	1.77%
5.85% GOI 01-12-2030	1.75%
5.77% GOI CG 03.08.2030	1.49%
6.19% GOI 16-09-2034	0.80%
7.07% GUJARAT SDL 24.02.2031	0.71%
6.68% GOI CG 17-09-2031	0.70%
7.27% GOI 08.04.2026	0.54%
6.64% GOI 16.06.2035	0.48%
7.08% MAHARASHTRA SDL 24.02.2031	0.22%
6.93% GUJARAT SDL 17.02.2031	0.14%
7.08% GUJARAT SDL 10-03-2031	0.10%
<b>Govts Total</b>	<b>11.34%</b>
RELIANCE INDUSTRIES LTD.	7.83%
HDFC BANK LTD.FV-2	7.14%
ICICI BANK LTD.FV-2	6.35%
INFOSYS LIMITED	6.26%
TATA CONSULTANCY SERVICES LTD.	4.09%
LARSEN&TUBRO	2.50%
BHARTI AIRTEL LIMITED	2.46%
KOTAK MAHINDRA BANK LIMITED_FV5	2.16%
HINDUSTAN LEVER LTD.	2.09%
AXIS BANK LIMITEDFV-2	2.04%
BAJAJ FINANCE LIMITED	2.02%
ITC - FV 1	1.60%
TATA IRON & STEEL COMPANY LTD	1.49%
ULTRATECH CEMCO LTD	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.24%
ASIAN PAINTS LIMITEDFV-1	1.17%
HDFC LTD FV 2	1.06%
HCL TECHNOLOGIES LIMITED	1.01%
STATE BANK OF INDIAFV-1	0.98%
BAJAJ FINSERV LIMITED	0.97%
TITAN COMPANY LIMITED	0.94%
WIPRO	0.94%
DR. REDDY LABORATORIES	0.93%
JSW STEEL LIMITED	0.83%
HINDALCO INDUSTRIES LTD FV RE 1	0.82%
POWER GRID CORP OF INDIA LTD	0.82%
BAJAJ AUTO LTD	0.78%
MAHINDRA & MAHINDRA LTD.-FV5	0.77%
TATA MOTORS LTD.FV-2	0.76%
DIVIS LABORATORIES LIMITED	0.71%
NTPC LIMITED	0.71%
CIPLA LTD.	0.70%
MARUTI UDYOG LTD.	0.65%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.64%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.64%
UPL LIMITED	0.60%
BRITANNIA INDUSTRIES LTD	0.58%
HERO MOTOCORP LIMITED	0.56%
NESTLE INDIA LIMITED	0.55%
BHARAT PETROLEUM CORP. LTD.	0.54%
TATA CONSUMER PRODUCTS LIMITED	0.53%
EICHER MOTORS LIMITED	0.52%
SBI LIFE INSURANCE COMPANY LIMITED	0.52%
ONGCFV-5	0.51%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
DABUR INDIA LTD.	0.44%
GRASIM INDUSTRIES LTD.	0.43%
TECH MAHINDRA LIMITEDFV-5	0.39%
COAL INDIA LIMITED	0.35%
Vedanta Limited	0.35%
<b>Equity Total</b>	<b>74.79%</b>
<b>Money Market Total</b>	<b>7.91%</b>
<b>Current Assets</b>	<b>1.43%</b>
<b>Total</b>	<b>100.00%</b>

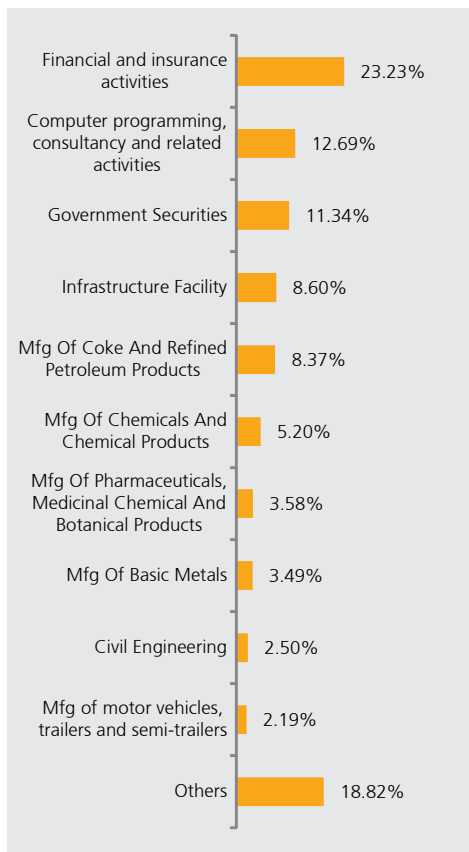
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹29.5967

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

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

**AUM as on 31 May, 21:** ₹ 1.05 Crs.

**Modified Duration of Debt Portfolio:**

6.52 years

**YTM of Debt Portfolio:** 6.30%

## Asset Allocation

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

## Returns

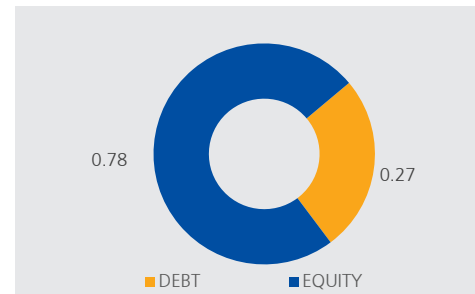
Period	Fund Returns	Index Returns
Last 1 Month	4.85%	5.32%
Last 6 Months	15.85%	16.49%
Last 1 Year	46.35%	50.01%
Last 2 Years	13.87%	14.21%
Last 3 Years	11.60%	12.99%
Since Inception	9.99%	9.95%

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

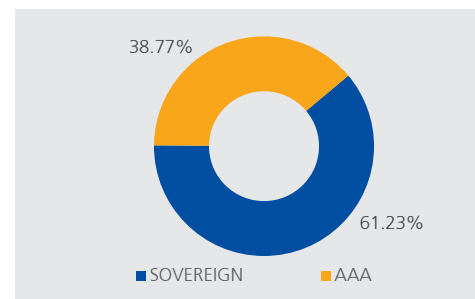
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	5.29%
7.17% GOI 08-01-2028	3.11%
5.77% GOI CG 03.08.2030	1.75%
5.85% GOI 01-12-2030	1.69%
6.19% GOI 16-09-2034	0.82%
6.68% GOI CG 17-09-2031	0.78%
7.07% GUJARAT SDL 24.02.2031	0.68%
6.64% GOI 16.06.2035	0.48%
7.08% MAHARASHTRA SDL 24.02.2031	0.29%
7.08% GUJARAT SDL 10-03-2031	0.10%
6.93% GUJARAT SDL 17.02.2031	0.10%
<b>Gilts Total</b>	<b>15.08%</b>
RELIANCE INDUSTRIES LTD.	7.42%
INFOSYS LIMITED	6.39%
ICICI BANK LTD.FV-2	5.98%
HDFC BANK LTD.FV-2	5.97%
TATA CONSULTANCY SERVICES LTD.	3.88%
BHARTI AIRTEL LIMITED	2.65%
LARSEN&TUBRO	2.49%
KOTAK MAHINDRA BANK LIMITED_FV5	2.29%
HINDUSTAN LEVER LTD.	2.12%
HDFC LTD FV 2	2.07%
BAJAJ FINANCE LIMITED	1.93%
ITC - FV 1	1.60%
AXIS BANK LIMITEDFV-2	1.56%
TATA IRON & STEEL COMPANY LTD	1.52%
ULTRATECH CEMCO LTD	1.47%
STATE BANK OF INDIAFV-1	1.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.27%
ASIAN PAINTS LIMITEDFV-1	1.19%
HCL TECHNOLOGIES LIMITED	1.01%
JSW STEEL LIMITED	0.98%
DR. REDDY LABORATORIES	0.96%
WIPRO	0.94%
TITAN COMPANY LIMITED	0.93%
BAJAJ FINSERV LIMITED	0.90%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
POWER GRID CORP OF INDIA LTD	0.81%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
BAJAJ AUTO LTD	0.80%
TATA MOTORS LTD.FV-2	0.73%
DIVIS LABORATORIES LIMITED	0.72%
NTPC LIMITED	0.70%
CIPLA LTD.	0.69%
MARUTI UDYOG LTD.	0.67%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.64%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.63%
UPL LIMITED	0.61%
BRITANNIA INDUSTRIES LTD	0.59%
HERO MOTOCORP LIMITED	0.57%
EICHER MOTORS LIMITED	0.53%
BHARAT PETROLEUM CORP. LTD.	0.53%
TATA CONSUMER PRODUCTS LIMITED	0.51%
NESTLE INDIA LIMITED	0.51%
ONGCFV-5	0.51%
SBI LIFE INSURANCE COMPANY LIMITED	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
DABUR INDIA LTD.	0.43%
GRASIM INDUSTRIES LTD.	0.42%
TECH MAHINDRA LIMITEDFV-5	0.40%
COAL INDIA LIMITED	0.35%
Vedanta Limited	0.34%
<b>Equity Total</b>	<b>74.13%</b>
<b>Money Market Total</b>	<b>9.55%</b>
<b>Current Assets</b>	<b>1.25%</b>
<b>Total</b>	<b>100.00%</b>

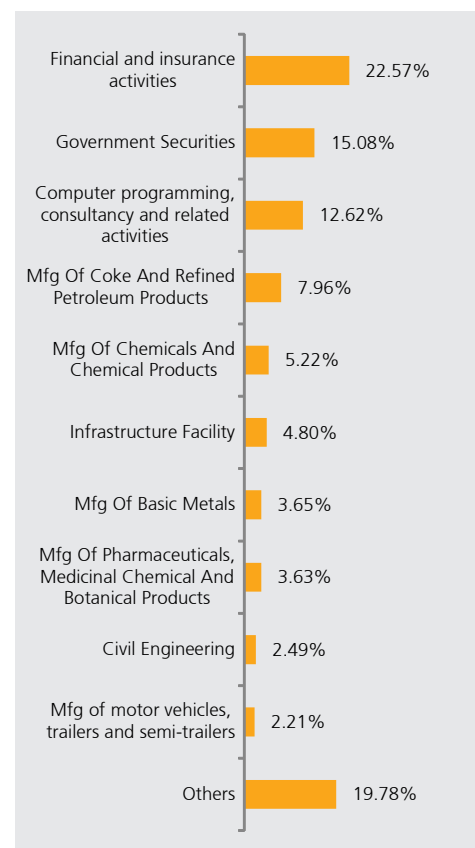
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Sumanta Khan (Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹28.8996

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

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

**AUM as on 31 May, 21:** ₹ 1.62 Crs.

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

**YTM of Debt Portfolio:** 6.31%

## Asset Allocation

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

## Returns

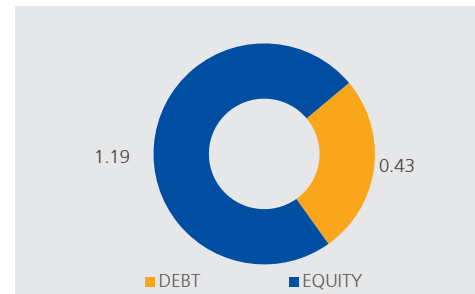
Period	Fund Returns	Index Returns
Last 1 Month	4.80%	5.32%
Last 6 Months	15.71%	16.49%
Last 1 Year	45.19%	50.01%
Last 2 Years	13.69%	14.21%
Last 3 Years	11.51%	12.99%
Since Inception	8.33%	8.88%

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

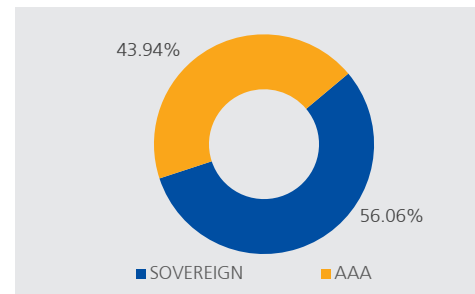
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	6.05%
7.17% GOI 08-01-2028	2.08%
5.85% GOI 01-12-2030	1.71%
5.77% GOI CG 03.08.2030	1.14%
6.19% GOI 16-09-2034	0.83%
7.07% GUJARAT SDL 24.02.2031	0.69%
6.68% GOI CG 17-09-2031	0.69%
6.64% GOI 16.06.2035	0.43%
7.08% MAHARASHTRA SDL 24.02.2031	0.25%
6.93% GUJARAT SDL 17.02.2031	0.12%
7.08% GUJARAT SDL 10-03-2031	0.06%
<b>Gilts Total</b>	<b>14.06%</b>
RELIANCE INDUSTRIES LTD.	7.76%
HDFC BANK LTD.FV-2	6.79%
INFOSYS LIMITED	6.25%
ICICI BANK LTD.FV-2	5.54%
TATA CONSULTANCY SERVICES LTD.	4.02%
KOTAK MAHINDRA BANK LIMITED_FV5	2.60%
LARSEN&TUBRO	2.50%
BHARTI AIRTEL LIMITED	2.38%
HINDUSTAN LEVER LTD.	2.08%
AXIS BANK LIMITEDFV-2	1.96%
BAJAJ FINANCE LIMITED	1.95%
ITC - FV 1	1.60%
TATA IRON & STEEL COMPANY LTD	1.49%
STATE BANK OF INDIAFV-1	1.40%
ULTRATECH CEMCO LTD	1.32%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.24%
ASIAN PAINTS LIMITEDFV-1	1.16%
HCL TECHNOLOGIES LIMITED	1.00%
BAJAJ FINSERV LIMITED	0.95%
WIPRO	0.94%
TITAN COMPANY LIMITED	0.94%
HDFC LTD FV 2	0.93%
DR. REDDY LABORATORIES	0.92%
JSW STEEL LIMITED	0.83%
HINDALCO INDUSTRIES LTD FV RE 1	0.82%
POWER GRID CORP OF INDIA LTD	0.82%
BAJAJ AUTO LTD	0.78%
MAHINDRA & MAHINDRA LTD.-FV5	0.77%
TATA MOTORS LTD.FV-2	0.74%
NTPC LIMITED	0.71%
CIPLA LTD.	0.69%
DIVIS LABORATORIES LIMITED	0.67%
MARUTI UDYOG LTD.	0.66%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.64%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.63%
UPL LIMITED	0.58%
BRITANNIA INDUSTRIES LTD	0.57%
HERO MOTOCORP LIMITED	0.56%
NESTLE INDIA LIMITED	0.55%
BHARAT PETROLEUM CORP. LTD.	0.54%
EICHER MOTORS LIMITED	0.53%
ONGCFV-5	0.51%
TATA CONSUMER PRODUCTS LIMITED	0.51%
SBI LIFE INSURANCE COMPANY LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
DABUR INDIA LTD.	0.43%
GRASIM INDUSTRIES LTD.	0.43%
COAL INDIA LIMITED	0.39%
TECH MAHINDRA LIMITEDFV-5	0.39%
Vedanta Limited	0.34%
<b>Equity Total</b>	<b>73.74%</b>
<b>Money Market Total</b>	<b>11.02%</b>
<b>Current Assets</b>	<b>1.18%</b>
<b>Total</b>	<b>100.00%</b>

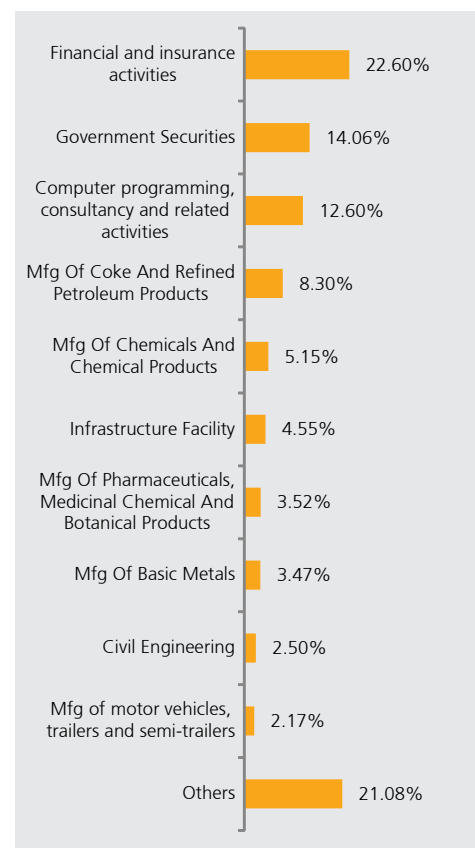
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹35.7414

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

**Benchmark:** N.A

**AUM as on 31 May, 21:** ₹ 27.25 Crs.

**Modified Duration of Debt Portfolio:**

5.72 years

**YTM of Debt Portfolio:** 6.20%

## Asset Allocation

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

## Returns

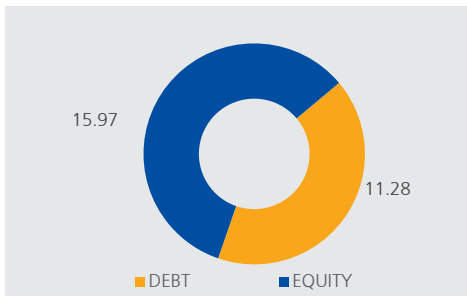
Period	Fund Returns	Index Returns
Last 1 Month	4.04%	-
Last 6 Months	11.83%	-
Last 1 Year	34.87%	-
Last 2 Years	10.94%	-
Last 3 Years	9.94%	-
Since Inception	9.34%	-

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

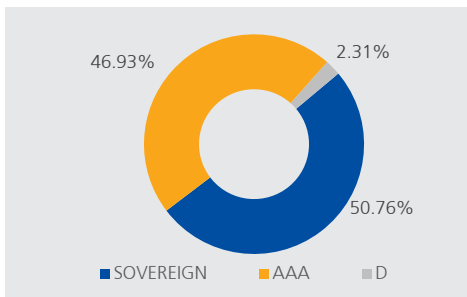
## Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	5.68%
8.30% IRFC NCD 25-03-2029 SR 134	3.67%
8.23% IRFC NCD 29-03-2029 SR135	2.03%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.92%
8.30% NTPC NCD SR 67 15-01-2029	0.81%
9.05% HDFC NCD 20-11-2023 U-004	0.80%
9.45% LICHL NCD 30-01-2022	0.38%
<b>Bonds/Debentures Total</b>	<b>14.29%</b>
7.17% GOI 08-01-2028	4.38%
5.85% GOI 01-12-2030	3.55%
6.45% GOI CG 07-10-2029	3.50%
5.77% GOI CG 03.08.2030	2.35%
6.19% GOI 16-09-2034	1.62%
7.07% GUJARAT SDL 24.02.2031	1.44%
6.68% GOI CG 17-09-2031	1.43%
6.64% GOI 16.06.2035	0.97%
7.08% MAHARASHTRA SDL 24.02.2031	0.45%
6.93% GUJARAT SDL 17.02.2031	0.28%
7.08% GUJARAT SDL 10-03-2031	0.20%
<b>Govts Total</b>	<b>20.18%</b>
HDFC BANK LTD.FV-2	6.06%
RELIANCE INDUSTRIES LTD.	5.76%
INFOSYS LIMITED	4.71%
HDFC LTD FV 2	4.20%
ICICI BANK LTD.FV-2	4.13%
TATA CONSULTANCY SERVICES LTD.	3.00%
AXIS BANK LIMITEDFV-2	1.89%
LARSEN&TUBRO	1.74%
KOTAK MAHINDRA BANK LIMITED_FV5	1.67%
HINDUSTAN LEVER LTD.	1.59%
STATE BANK OF INDIAFV-1	1.58%
BAJAJ FINANCE LIMITED	1.26%
BHARTI AIRTEL LIMITED	1.25%
ITC - FV 1	1.21%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.93%
ASIAN PAINTS LIMITEDFV-1	0.89%
TATA IRON & STEEL COMPANY LTD	0.87%
HCL TECHNOLOGIES LIMITED	0.77%
WIPRO	0.77%
ULTRATECH CEMCO LTD	0.77%
JSW STEEL LIMITED	0.71%
BAJAJ FINSERV LIMITED	0.69%
DR. REDDY LABORATORIES	0.65%
TITAN COMPANY LIMITED	0.64%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
POWER GRID CORP OF INDIA LTD	0.55%
TATA MOTORS LTD.FV-2	0.54%
BAJAJ AUTO LTD	0.54%
NTPC LIMITED	0.51%
DIVIS LABORATORIES LIMITED	0.51%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.50%
MARUTI UDYOG LTD.	0.50%
CIPLA LTD.	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.48%
UPL LIMITED	0.45%
NESTLE INDIA LIMITED	0.42%
ONGCFV-5	0.40%
BRITANNIA INDUSTRIES LTD	0.39%
HERO MOTOCORP LIMITED	0.38%
TATA CONSUMER PRODUCTS LIMITED	0.38%
SBI LIFE INSURANCE COMPANY LIMITED	0.37%
BHARAT PETROLEUM CORP. LTD.	0.37%
EICHER MOTORS LIMITED	0.37%
GRASIM INDUSTRIES LTD.	0.33%
GODREJ CONSUMER PRODUCTS LIMITED	0.33%
DABUR INDIA LTD.	0.31%
TECH MAHINDRA LIMITEDFV-5	0.30%
COAL INDIA LIMITED	0.29%
<b>Equity Total</b>	<b>58.60%</b>
<b>Money Market Total</b>	<b>5.28%</b>
<b>Current Assets</b>	<b>1.66%</b>
<b>Total</b>	<b>100.00%</b>

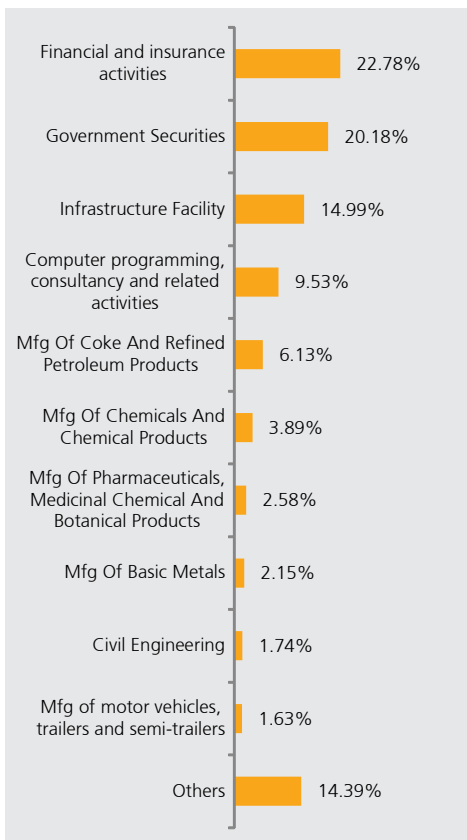
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹26.9008

**Inception Date:** 21<sup>st</sup> January 2010

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

**AUM as on 31 May, 21:** ₹ 0.97 Crs.

**Modified Duration of Debt Portfolio:** 6.56 years

**YTM of Debt Portfolio:** 6.31%

## Asset Allocation

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

## Returns

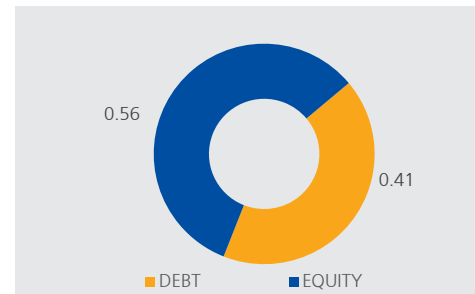
Period	Fund Returns	Index Returns
Last 1 Month	3.84%	4.12%
Last 6 Months	11.35%	12.61%
Last 1 Year	34.02%	37.87%
Last 2 Years	11.20%	13.45%
Last 3 Years	10.18%	12.53%
Since Inception	9.10%	9.94%

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

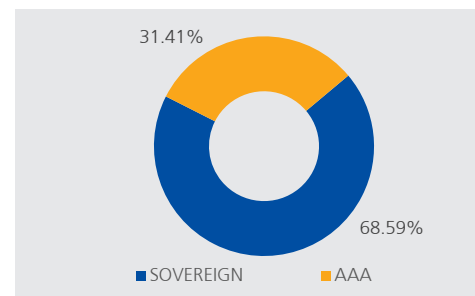
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	11.03%
7.17% GOI 08-01-2028	5.10%
5.85% GOI 01-12-2030	3.36%
5.77% GOI CG 03.08.2030	2.90%
6.19% GOI 16-09-2034	1.68%
6.68% GOI CG 17-09-2031	1.47%
7.07% GUJARAT SDL 24.02.2031	1.37%
6.64% GOI 16.06.2035	0.93%
7.08% MAHARASHTRA SDL 24.02.2031	0.53%
7.08% GUJARAT SDL 10-03-2031	0.21%
6.93% GUJARAT SDL 17.02.2031	0.21%
<b>Gilts Total</b>	<b>28.77%</b>
RELIANCE INDUSTRIES LTD.	6.12%
HDFC BANK LTD.FV-2	5.68%
INFOSYS LIMITED	4.67%
HDFC LTD FV 2	4.13%
ICICI BANK LTD.FV-2	4.08%
TATA CONSULTANCY SERVICES LTD.	3.06%
KOTAK MAHINDRA BANK LIMITED_FV5	2.18%
AXIS BANK LIMITEDFV-2	1.83%
LARSEN&TUBRO	1.66%
HINDUSTAN LEVER LTD.	1.54%
STATE BANK OF INDIAFV-1	1.50%
BAJAJ FINANCE LIMITED	1.39%
ITC - FV 1	1.21%
BHARTI AIRTEL LIMITED	1.18%
TATA IRON & STEEL COMPANY LTD	1.11%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.92%
ULTRATECH CEMCO LTD	0.90%
ASIAN PAINTS LIMITEDFV-1	0.86%
HCL TECHNOLOGIES LIMITED	0.76%
WIPRO	0.76%
JSW STEEL LIMITED	0.71%
DR. REDDY LABORATORIES	0.66%
TITAN COMPANY LIMITED	0.62%
BAJAJ FINSERV LIMITED	0.61%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
POWER GRID CORP OF INDIA LTD	0.54%
HINDALCO INDUSTRIES LTD FV RE 1	0.53%
TATA MOTORS LTD.FV-2	0.52%
DIVIS LABORATORIES LIMITED	0.52%
BAJAJ AUTO LTD	0.52%
MARUTI UDYOG LTD.	0.51%
NTPC LIMITED	0.50%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.49%
CIPLA LTD.	0.46%
UPL LIMITED	0.42%
BRITANNIA INDUSTRIES LTD	0.39%
TATA CONSUMER PRODUCTS LIMITED	0.38%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.37%
HERO MOTOCORP LIMITED	0.37%
NESTLE INDIA LIMITED	0.36%
EICHER MOTORS LIMITED	0.36%
BHARAT PETROLEUM CORP. LTD.	0.35%
SBI LIFE INSURANCE COMPANY LIMITED	0.35%
GODREJ CONSUMER PRODUCTS LIMITED	0.34%
TECH MAHINDRA LIMITEDFV-5	0.29%
DABUR INDIA LTD.	0.29%
GRASIM INDUSTRIES LTD.	0.29%
<b>Equity Total</b>	<b>57.90%</b>
<b>Money Market Total</b>	<b>13.18%</b>
<b>Current Assets</b>	<b>0.15%</b>
<b>Total</b>	<b>100.00%</b>

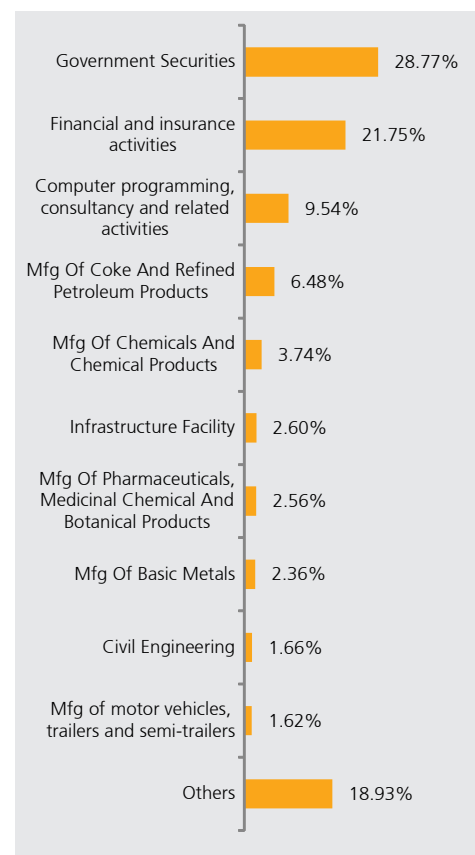
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹35.5544

**Inception Date:** 01<sup>st</sup> March 2007

**Benchmark:** N.A.

**AUM as on 31 May, 21:** ₹ 9.42 Crs.

**Modified Duration of Debt Portfolio:**

5.92 years

**YTM of Debt Portfolio:** 6.23%

## Asset Allocation

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

## Returns

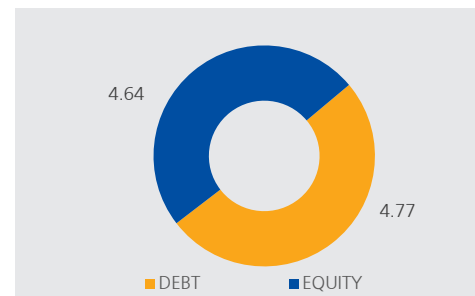
Period	Fund Returns	Index Returns
Last 1 Month	3.41%	-
Last 6 Months	10.04%	-
Last 1 Year	29.26%	-
Last 2 Years	11.64%	-
Last 3 Years	10.54%	-
Since Inception	9.30%	-

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

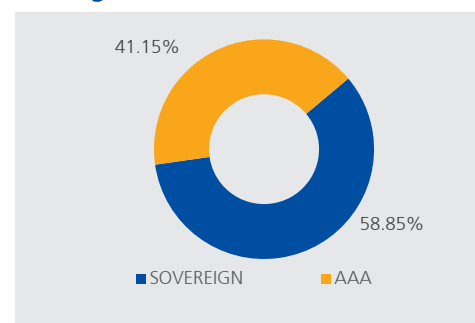
## Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	3.54%
8.30% NTPC NCD SR 67 15-01-2029	3.53%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.29%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.18%
8.23% IRFC NCD 29-03-2029 SR135	1.18%
9.05% HDFC NCD 20-11-2023 U-004	1.16%
<b>Bonds/Debentures Total</b>	<b>12.87%</b>
7.17% GOI 08-01-2028	7.91%
5.77% GOI CG 03.08.2030	4.58%
5.85% GOI 01-12-2030	4.47%
6.45% GOI CG 07-10-2029	3.07%
6.19% GOI 16-09-2034	2.06%
6.68% GOI CG 17-09-2031	1.83%
7.07% GUJARAT SDL 24.02.2031	1.82%
6.64% GOI 16.06.2035	1.23%
7.27% GOI 08.04.2026	1.12%
7.08% MAHARASHTRA SDL 24.02.2031	0.57%
6.93% GUJARAT SDL 17.02.2031	0.35%
7.08% GUJARAT SDL 10-03-2031	0.26%
<b>Gilts Total</b>	<b>29.28%</b>
RELIANCE INDUSTRIES LTD.	4.77%
HDFC BANK LTD.FV-2	4.63%
INFOSYS LIMITED	4.00%
ICICI BANK LTD.FV-2	3.48%
HDFC LTD FV 2	3.40%
TATA CONSULTANCY SERVICES LTD.	2.13%
KOTAK MAHINDRA BANK LIMITED_FV5	1.93%
AXIS BANK LIMITEDFV-2	1.61%
LARSEN&TUBRO	1.51%
STATE BANK OF INDIAFV-1	1.36%
HINDUSTAN LEVER LTD.	1.34%
BAJAJ FINANCE LIMITED	1.20%
BHARTI AIRTEL LIMITED	1.07%
ITC - FV 1	1.02%
TATA IRON & STEEL COMPANY LTD	0.95%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.79%
ASIAN PAINTS LIMITEDFV-1	0.75%
WIPRO	0.65%
HCL TECHNOLOGIES LIMITED	0.64%
BAJAJ FINSERV LIMITED	0.60%
DR. REDDY LABORATORIES	0.56%
TITAN COMPANY LIMITED	0.54%
JSW STEEL LIMITED	0.52%
ULTRATECH CEMCO LTD	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
POWER GRID CORP OF INDIA LTD	0.47%
TATA MOTORS LTD.FV-2	0.47%
BAJAJ AUTO LTD	0.46%
NTPC LIMITED	0.45%
DIVIS LABORATORIES LIMITED	0.44%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.43%
CIPLA LTD.	0.42%
MARUTI UDYOG LTD.	0.42%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.40%
UPL LIMITED	0.37%
NESTLE INDIA LIMITED	0.36%
ONGCFV-5	0.34%
BRITANNIA INDUSTRIES LTD	0.34%
HERO MOTOCORP LIMITED	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.32%
TATA CONSUMER PRODUCTS LIMITED	0.32%
BHARAT PETROLEUM CORP. LTD.	0.32%
GODREJ CONSUMER PRODUCTS LIMITED	0.32%
EICHER MOTORS LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.29%
DABUR INDIA LTD.	0.27%
TECH MAHINDRA LIMITEDFV-5	0.25%
COAL INDIA LIMITED	0.23%
<b>Equity Total</b>	<b>49.32%</b>
<b>Money Market Total</b>	<b>7.60%</b>
<b>Current Assets</b>	<b>0.93%</b>
<b>Total</b>	<b>100.00%</b>

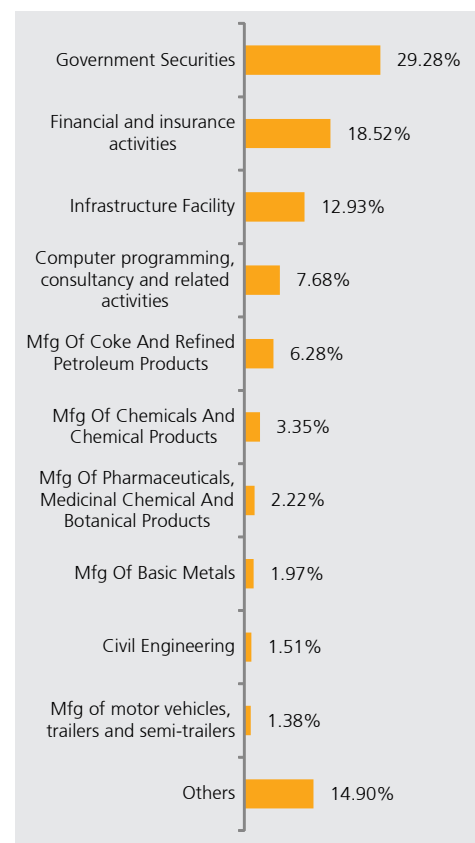
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹26.8756

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

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

**AUM as on 31 May, 21:** ₹ 0.52 Crs.

**Modified Duration of Debt Portfolio:**

6.54 years

**YTM of Debt Portfolio:** 6.30%

## Asset Allocation

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

## Returns

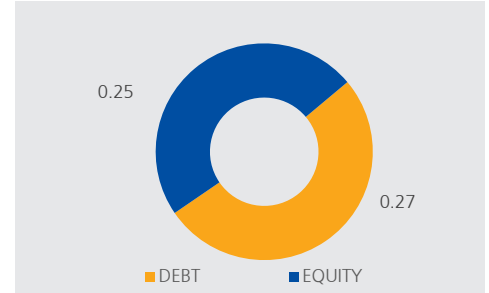
Period	Fund Returns	Index Returns
Last 1 Month	3.25%	3.53%
Last 6 Months	9.68%	10.69%
Last 1 Year	27.98%	32.12%
Last 2 Years	10.67%	12.97%
Last 3 Years	10.00%	12.23%
Since Inception	9.07%	9.59%

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

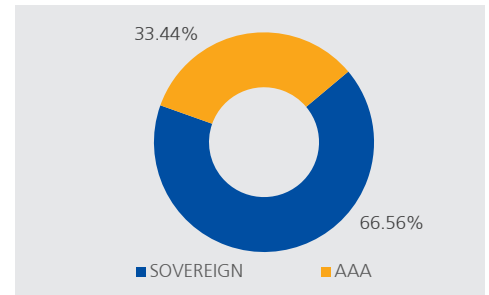
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	10.16%
7.17% GOI 08-01-2028	7.53%
5.77% GOI CG 03.08.2030	4.50%
5.85% GOI 01-12-2030	4.21%
6.19% GOI 16-09-2034	2.04%
6.68% GOI CG 17-09-2031	1.77%
7.07% GUJARAT SDL 24.02.2031	1.58%
6.64% GOI 16.06.2035	1.16%
7.08% MAHARASHTRA SDL 24.02.2031	0.59%
7.08% GUJARAT SDL 10-03-2031	0.20%
6.93% GUJARAT SDL 17.02.2031	0.20%
<b>Gilts Total</b>	<b>33.94%</b>
RELIANCE INDUSTRIES LTD.	5.06%
HDFC BANK LTD.FV-2	4.75%
INFOSYS LIMITED	3.85%
HDFC LTD FV 2	3.51%
ICICI BANK LTD.FV-2	3.32%
TATA CONSULTANCY SERVICES LTD.	2.51%
KOTAK MAHINDRA BANK LIMITED_FV5	1.78%
AXIS BANK LIMITEDFV-2	1.50%
LARSEN&TUBRO	1.36%
HINDUSTAN LEVER LTD.	1.31%
STATE BANK OF INDIAFV-1	1.23%
BAJAJ FINANCE LIMITED	1.09%
ITC - FV 1	1.01%
BHARTI AIRTEL LIMITED	0.97%
TATA IRON & STEEL COMPANY LTD	0.94%
ULTRATECH CEMCO LTD	0.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.78%
ASIAN PAINTS LIMITEDFV-1	0.75%
HCL TECHNOLOGIES LIMITED	0.64%
JSW STEEL LIMITED	0.55%
WIPRO	0.53%
TITAN COMPANY LIMITED	0.52%
DR. REDDY LABORATORIES	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.46%
BAJAJ FINSERV LIMITED	0.46%
POWER GRID CORP OF INDIA LTD	0.45%
TATA MOTORS LTD.FV-2	0.43%
MARUTI UDYOG LTD.	0.41%
DIVIS LABORATORIES LIMITED	0.41%
BAJAJ AUTO LTD	0.41%
NTPC LIMITED	0.40%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.40%
CIPLA LTD.	0.39%
UPL LIMITED	0.35%
NESTLE INDIA LIMITED	0.34%
BRITANNIA INDUSTRIES LTD	0.33%
EICHER MOTORS LIMITED	0.31%
TATA CONSUMER PRODUCTS LIMITED	0.31%
ONGCFV-5	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.29%
HERO MOTOCORP LIMITED	0.29%
GRASIM INDUSTRIES LTD.	0.26%
GODREJ CONSUMER PRODUCTS LIMITED	0.25%
DABUR INDIA LTD.	0.24%
TECH MAHINDRA LIMITEDFV-5	0.24%
COAL INDIA LIMITED	0.21%
<b>Equity Total</b>	<b>48.45%</b>
<b>Money Market Total</b>	<b>17.06%</b>
<b>Current Assets</b>	<b>0.55%</b>
<b>Total</b>	<b>100.00%</b>

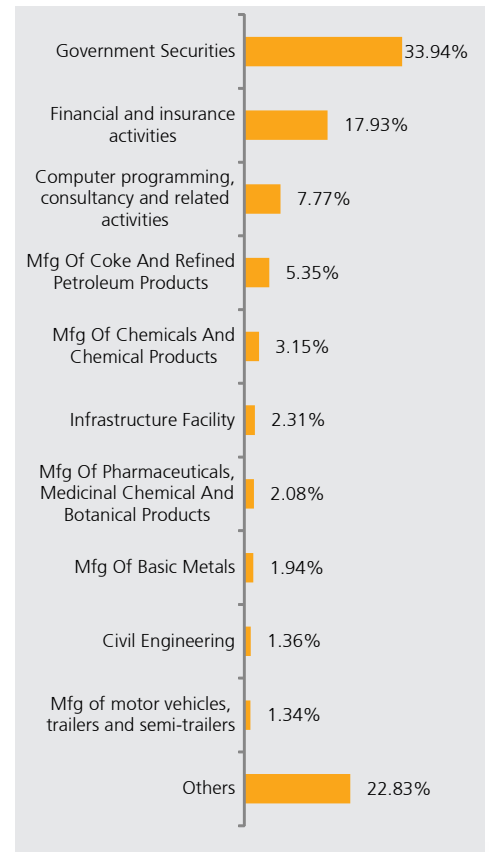
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Equity)

&amp; Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹28.5858

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

**AUM as on 31 May, 21:** ₹ 1.47 Crs.

**Modified Duration of Debt Portfolio:**

6.56 years

**YTM of Debt Portfolio:** 6.31%

## Asset Allocation

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

## Returns

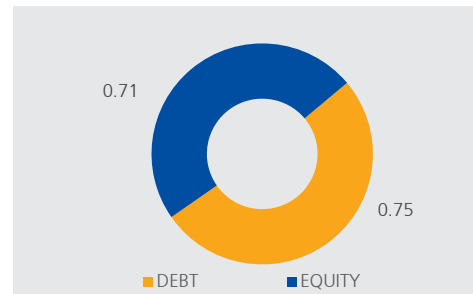
Period	Fund Returns	Index Returns
Last 1 Month	3.24%	3.53%
Last 6 Months	9.65%	10.69%
Last 1 Year	28.14%	32.12%
Last 2 Years	10.49%	12.97%
Last 3 Years	9.87%	12.23%
Since Inception	8.24%	9.05%

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

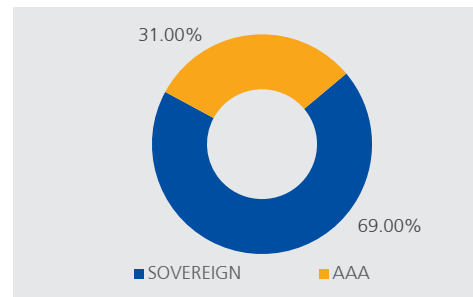
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	11.71%
7.17% GOI 08-01-2028	6.96%
5.85% GOI 01-12-2030	4.38%
5.77% GOI CG 03.08.2030	3.97%
6.19% GOI 16-09-2034	2.10%
7.07% GUJARAT SDL 24.02.2031	1.74%
6.68% GOI CG 17-09-2031	1.74%
6.64% GOI 16.06.2035	1.23%
7.08% MAHARASHTRA SDL 24.02.2031	0.63%
6.93% GUJARAT SDL 17.02.2031	0.34%
7.08% GUJARAT SDL 10-03-2031	0.21%
<b>Gilts Total</b>	<b>35.00%</b>
HDFC BANK LTD.FV-2	4.72%
RELIANCE INDUSTRIES LTD.	4.49%
INFOSYS LIMITED	3.93%
HDFC LTD FV 2	3.60%
ICICI BANK LTD.FV-2	3.39%
TATA CONSULTANCY SERVICES LTD.	2.56%
KOTAK MAHINDRA BANK LIMITED_FV5	1.84%
AXIS BANK LIMITEDFV-2	1.53%
LARSEN&TUBRO	1.39%
HINDUSTAN LEVER LTD.	1.29%
STATE BANK OF INDIAFV-1	1.26%
BAJAJ FINANCE LIMITED	1.15%
ITC - FV 1	1.02%
BHARTI AIRTEL LIMITED	1.00%
TATA IRON & STEEL COMPANY LTD	0.94%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.78%
ASIAN PAINTS LIMITEDFV-1	0.73%
HCL TECHNOLOGIES LIMITED	0.64%
WIPRO	0.63%
ULTRATECH CEMCO LTD	0.59%
BAJAJ FINSERV LIMITED	0.56%
JSW STEEL LIMITED	0.56%
TITAN COMPANY LIMITED	0.52%
DR. REDDY LABORATORIES	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
POWER GRID CORP OF INDIA LTD	0.46%
HINDALCO INDUSTRIES LTD FV RE 1	0.45%
MARUTI UDYOG LTD.	0.43%
TATA MOTORS LTD.FV-2	0.43%
DIVIS LABORATORIES LIMITED	0.43%
BAJAJ AUTO LTD	0.43%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.41%
NTPC LIMITED	0.41%
CIPLA LTD.	0.39%
NESTLE INDIA LIMITED	0.36%
UPL LIMITED	0.35%
TATA CONSUMER PRODUCTS LIMITED	0.32%
ONGCFV-5	0.31%
HERO MOTOCORP LIMITED	0.31%
BRITANNIA INDUSTRIES LTD	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.30%
EICHER MOTORS LIMITED	0.29%
GRASIM INDUSTRIES LTD.	0.26%
GODREJ CONSUMER PRODUCTS LIMITED	0.26%
TECH MAHINDRA LIMITEDFV-5	0.24%
DABUR INDIA LTD.	0.24%
COAL INDIA LIMITED	0.23%
<b>Equity Total</b>	<b>48.58%</b>
<b>Money Market Total</b>	<b>15.72%</b>
<b>Current Assets</b>	<b>0.70%</b>
<b>Total</b>	<b>100.00%</b>

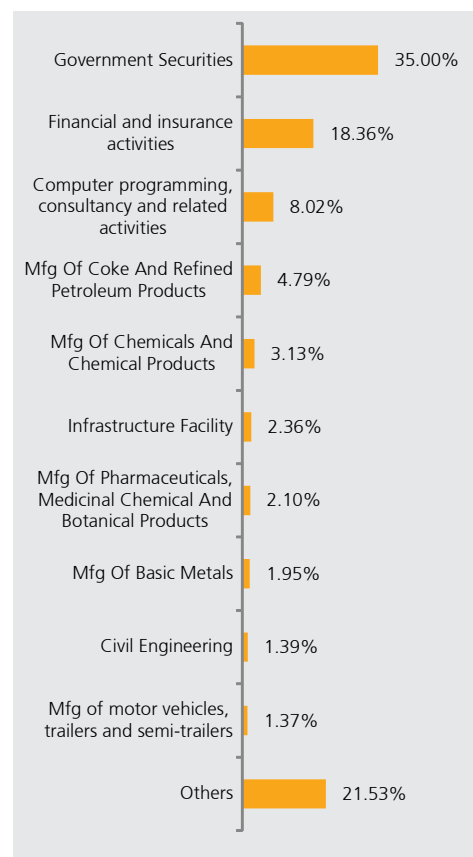
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹44.9654

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

**Benchmark:** N.A.

**AUM as on 31 May, 21:** ₹ 14.27 Crs.

**Modified Duration of Debt Portfolio:**

5.86 years

**YTM of Debt Portfolio:** 6.21%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	40
Gsec / Debt	00-100	52
MMI / Others	00-100	8

## Returns

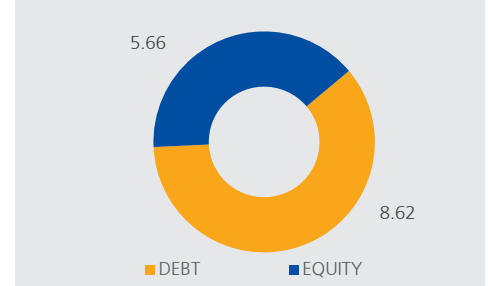
Period	Fund Returns	Index Returns
Last 1 Month	2.79%	-
Last 6 Months	7.98%	-
Last 1 Year	23.22%	-
Last 2 Years	10.15%	-
Last 3 Years	9.74%	-
Since Inception	9.35%	-

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

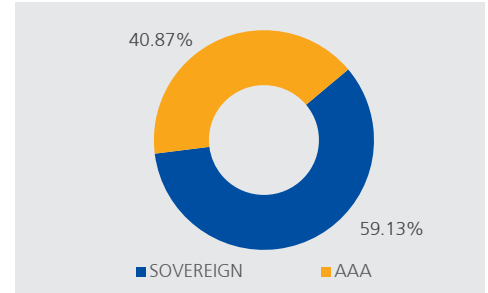
## Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	6.20%
9.05% HDFC NCD 20-11-2023 U-004	3.05%
8.30% IRFC NCD 25-03-2029 SR 134	1.56%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.51%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	1.51%
9.30% PGCIL NCD 28-06-2025 J	0.99%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.78%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.78%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.72%
<b>Bonds/Debentures Total</b>	<b>17.09%</b>
7.17% GOI 08-01-2028	9.40%
5.85% GOI 01-12-2030	5.44%
5.77% GOI CG 03.08.2030	5.40%
6.45% GOI CG 07-10-2029	4.02%
6.19% GOI 16-09-2034	2.50%
6.68% GOI CG 17-09-2031	2.26%
7.07% GUJARAT SDL 24.02.2031	2.26%
6.64% GOI 16.06.2035	1.49%
7.27% GOI 08.04.2026	0.75%
7.08% MAHARASHTRA SDL 24.02.2031	0.69%
6.93% GUJARAT SDL 17.02.2031	0.44%
7.08% GUJARAT SDL 10-03-2031	0.31%
<b>Gilts Total</b>	<b>34.96%</b>
RELIANCE INDUSTRIES LTD.	3.81%
HDFC BANK LTD.FV-2	3.69%
INFOSYS LIMITED	3.23%
ICICI BANK LTD.FV-2	2.68%
HDFC LTD FV 2	2.60%
TATA CONSULTANCY SERVICES LTD.	2.00%
KOTAK MAHINDRA BANK LIMITED_FV5	1.41%
AXIS BANK LIMITEDFV-2	1.33%
LARSEN&TUBRO	1.23%
STATE BANK OF INDIAFV-1	1.13%
HINDUSTAN LEVER LTD.	1.10%
BHARTI AIRTEL LIMITED	0.92%
BAJAJ FINANCE LIMITED	0.87%
ITC - FV 1	0.82%
ASIAN PAINTS LIMITEDFV-1	0.61%
TATA IRON & STEEL COMPANY LTD	0.59%
ULTRATECH CEMCO LTD	0.54%
WIPRO	0.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
HCL TECHNOLOGIES LIMITED	0.52%
BAJAJ FINSERV LIMITED	0.50%
DR. REDDY LABORATORIES	0.46%
TITAN COMPANY LIMITED	0.45%
JSW STEEL LIMITED	0.42%
TATA MOTORS LTD.FV-2	0.41%
MAHINDRA & MAHINDRA LTD.-FV5	0.40%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
POWER GRID CORP OF INDIA LTD	0.39%
BAJAJ AUTO LTD	0.38%
NTPC LIMITED	0.36%
DIVIS LABORATORIES LIMITED	0.36%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.35%
CIPLA LTD.	0.34%
MARUTI UDYOG LTD.	0.34%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
UPL LIMITED	0.30%
ONGCFV-5	0.29%
BRITANNIA INDUSTRIES LTD	0.29%
NESTLE INDIA LIMITED	0.29%
HERO MOTOCORP LIMITED	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.27%
SBI LIFE INSURANCE COMPANY LIMITED	0.26%
BHARAT PETROLEUM CORP. LTD.	0.26%
EICHER MOTORS LIMITED	0.26%
GRASIM INDUSTRIES LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
DABUR INDIA LTD.	0.22%
TECH MAHINDRA LIMITEDFV-5	0.20%
COAL INDIA LIMITED	0.19%
<b>Equity Total</b>	<b>39.63%</b>
<b>Money Market Total</b>	<b>7.08%</b>
<b>Current Assets</b>	<b>53.29%</b>
<b>Total</b>	<b>100.00%</b>

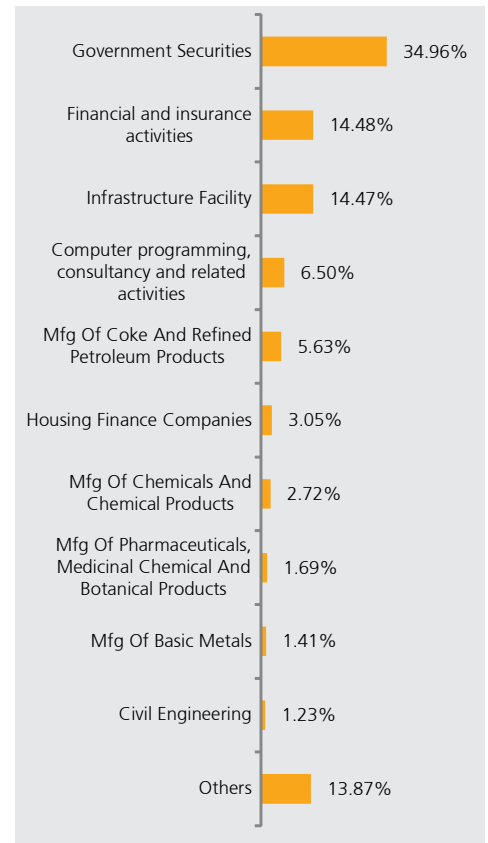
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹27.7510

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

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

**AUM as on 31 May, 21:** ₹ 13.53 Crs.

**Modified Duration of Debt Portfolio:**

5.81 years

**YTM of Debt Portfolio:** 6.17%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	51
MMI / Others	00-100	10

## Returns

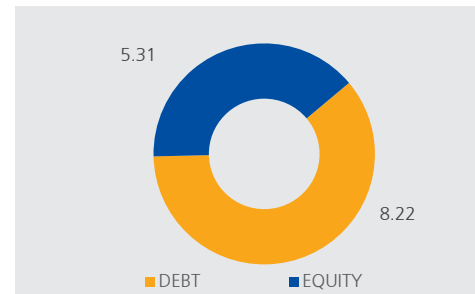
Period	Fund Returns	Index Returns
Last 1 Month	2.80%	2.94%
Last 6 Months	8.12%	8.78%
Last 1 Year	23.93%	26.56%
Last 2 Years	10.82%	12.43%
Last 3 Years	10.32%	11.87%
Since Inception	7.85%	8.74%

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

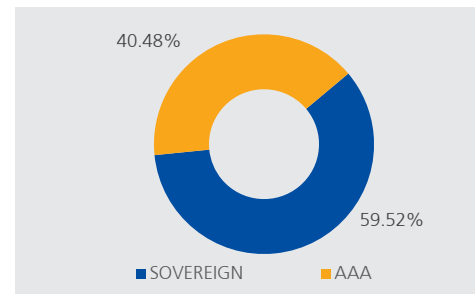
## Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	5.72%
9.05% HDFC NCD 20-11-2023 U-004	3.21%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.00%
8.30% IRFC NCD 25-03-2029 SR 134	2.46%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.80%
<b>Bonds/Debentures Total</b>	<b>15.20%</b>
7.17% GOI 08-01-2028	9.20%
5.85% GOI 01-12-2030	5.38%
5.77% GOI CG 03.08.2030	5.31%
6.45% GOI CG 07-10-2029	4.26%
6.19% GOI 16-09-2034	2.47%
7.07% GUJARAT SDL 24.02.2031	2.18%
6.68% GOI CG 17-09-2031	2.16%
7.27% GOI 08.04.2026	1.49%
6.64% GOI 16.06.2035	1.48%
7.08% MAHARASHTRA SDL 24.02.2031	0.68%
6.93% GUJARAT SDL 17.02.2031	0.42%
7.08% GUJARAT SDL 10-03-2031	0.31%
<b>Gilts Total</b>	<b>35.34%</b>
HDFC BANK LTD.FV-2	3.76%
RELIANCE INDUSTRIES LTD.	3.67%
INFOSYS LIMITED	3.17%
HDFC LTD FV 2	2.97%
ICICI BANK LTD.FV-2	2.76%
TATA CONSULTANCY SERVICES LTD.	2.01%
KOTAK MAHINDRA BANK LIMITED_FV5	1.50%
AXIS BANK LIMITEDFV-2	1.26%
LARSEN&TUBRO	1.17%
HINDUSTAN LEVER LTD.	1.06%
STATE BANK OF INDIAFV-1	1.05%
BAJAJ FINANCE LIMITED	0.89%
BHARTI AIRTEL LIMITED	0.83%
ITC - FV 1	0.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.63%
ASIAN PAINTS LIMITEDFV-1	0.59%
TATA IRON & STEEL COMPANY LTD	0.58%
HCL TECHNOLOGIES LIMITED	0.52%
WIPRO	0.51%
JSW STEEL LIMITED	0.48%
BAJAJ FINSERV LIMITED	0.46%
DR. REDDY LABORATORIES	0.44%
TITAN COMPANY LIMITED	0.42%
ULTRATECH CEMCO LTD	0.42%
MAHINDRA & MAHINDRA LTD.-FV5	0.40%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
POWER GRID CORP OF INDIA LTD	0.37%
TATA MOTORS LTD.FV-2	0.36%
BAJAJ AUTO LTD	0.36%
NTPC LIMITED	0.35%
DIVIS LABORATORIES LIMITED	0.34%
MARUTI UDYOG LTD.	0.34%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.33%
CIPLA LTD.	0.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
UPL LIMITED	0.29%
ONGCFV-5	0.28%
NESTLE INDIA LIMITED	0.27%
BRITANNIA INDUSTRIES LTD	0.26%
HERO MOTOCORP LIMITED	0.26%
TATA CONSUMER PRODUCTS LIMITED	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.25%
BHARAT PETROLEUM CORP. LTD.	0.25%
EICHER MOTORS LIMITED	0.25%
GRASIM INDUSTRIES LTD.	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.22%
DABUR INDIA LTD.	0.21%
COAL INDIA LIMITED	0.20%
TECH MAHINDRA LIMITEDFV-5	0.20%
<b>Equity Total</b>	<b>39.25%</b>
<b>Money Market Total</b>	<b>8.84%</b>
<b>Current Assets</b>	<b>1.37%</b>
<b>Total</b>	<b>100.00%</b>

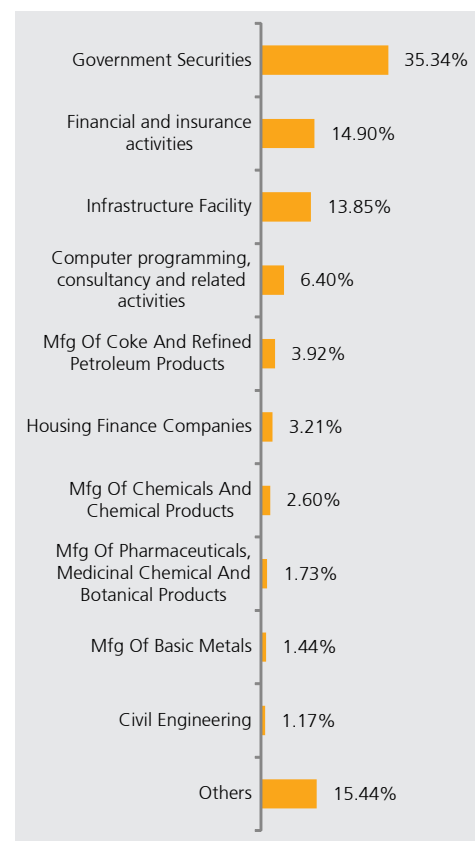
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹35.8313

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

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

**AUM as on 31 May, 21:** ₹ 8.38 Crs.

**Modified Duration of Debt Portfolio:**

5.64 years

**YTM of Debt Portfolio:** 6.13%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	54
MMI / Others	00-100	7

## Returns

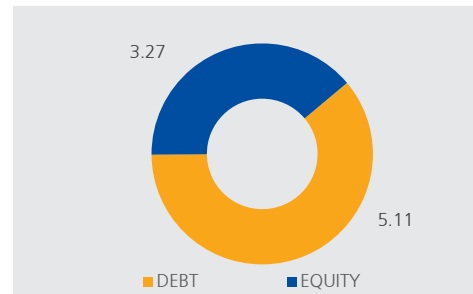
Period	Fund Returns	Index Returns
Last 1 Month	2.80%	2.94%
Last 6 Months	7.90%	8.78%
Last 1 Year	23.19%	26.56%
Last 2 Years	10.36%	12.43%
Last 3 Years	9.81%	11.87%
Since Inception	9.38%	9.88%

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

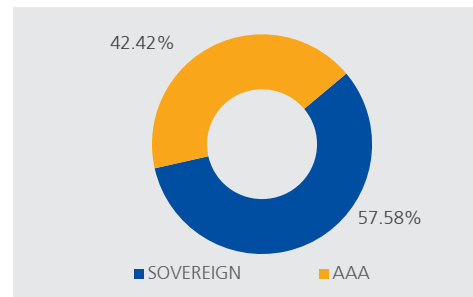
## Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.31%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.85%
9.05% HDFC NCD 20-11-2023 U-004	3.89%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.57%
8.30% IRFC NCD 25-03-2029 SR 134	1.32%
8.23% IRFC NCD 29-03-2029 SR135	1.32%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.29%
<b>Bonds/Debentures Total</b>	<b>20.56%</b>
7.17% GOI 08-01-2028	8.14%
6.45% GOI CG 07-10-2029	6.01%
5.85% GOI 01-12-2030	5.39%
5.77% GOI CG 03.08.2030	4.55%
6.19% GOI 16-09-2034	2.49%
6.68% GOI CG 17-09-2031	2.24%
7.07% GUJARAT SDL 24.02.2031	2.21%
6.64% GOI 16.06.2035	1.48%
7.08% MAHARASHTRA SDL 24.02.2031	0.68%
6.93% GUJARAT SDL 17.02.2031	0.43%
7.08% GUJARAT SDL 10-03-2031	0.30%
<b>Gilts Total</b>	<b>33.93%</b>
RELIANCE INDUSTRIES LTD.	3.87%
HDFC BANK LTD.FV-2	3.65%
INFOSYS LIMITED	3.18%
ICICI BANK LTD.FV-2	2.75%
HDFC LTD FV 2	2.43%
TATA CONSULTANCY SERVICES LTD.	1.73%
KOTAK MAHINDRA BANK LIMITED_FV5	1.41%
AXIS BANK LIMITEDFV-2	1.34%
LARSEN&TUBRO	1.22%
STATE BANK OF INDIAFV-1	1.10%
HINDUSTAN LEVER LTD.	1.07%
BHARTI AIRTEL LIMITED	0.87%
BAJAJ FINANCE LIMITED	0.85%
ITC - FV 1	0.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.63%
ASIAN PAINTS LIMITEDFV-1	0.60%
TATA IRON & STEEL COMPANY LTD	0.59%
HCL TECHNOLOGIES LIMITED	0.52%
JSW STEEL LIMITED	0.50%
BAJAJ FINSERV LIMITED	0.48%
WIPRO	0.47%
TITAN COMPANY LIMITED	0.46%
ULTRATECH CEMCO LTD	0.46%
DR. REDDY LABORATORIES	0.46%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
MAHINDRA & MAHINDRA LTD.-FV5	0.40%
POWER GRID CORP OF INDIA LTD	0.40%
DIVIS LABORATORIES LIMITED	0.39%
TATA MOTORS LTD.FV-2	0.38%
BAJAJ AUTO LTD	0.38%
NTPC LIMITED	0.37%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.36%
CIPLA LTD.	0.34%
MARUTI UDYOG LTD.	0.34%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
UPL LIMITED	0.30%
TATA CONSUMER PRODUCTS LIMITED	0.29%
BRITANNIA INDUSTRIES LTD	0.28%
NESTLE INDIA LIMITED	0.27%
ONGCFV-5	0.27%
HERO MOTOCORP LIMITED	0.27%
SBI LIFE INSURANCE COMPANY LIMITED	0.26%
BHARAT PETROLEUM CORP. LTD.	0.26%
EICHER MOTORS LIMITED	0.26%
GRASIM INDUSTRIES LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.23%
DABUR INDIA LTD.	0.22%
TECH MAHINDRA LIMITEDFV-5	0.20%
COAL INDIA LIMITED	0.18%
<b>Equity Total</b>	<b>39.00%</b>
<b>Money Market Total</b>	<b>4.44%</b>
<b>Current Assets</b>	<b>2.08%</b>
<b>Total</b>	<b>100.00%</b>

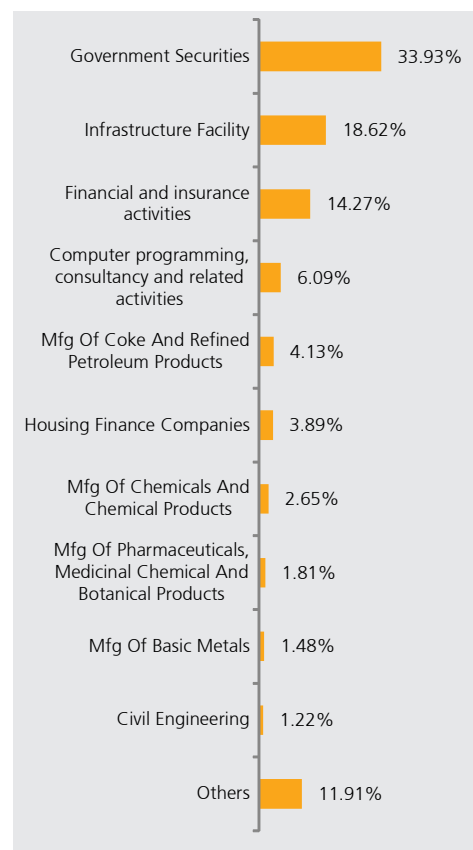
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹25.7117

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

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

**AUM as on 31 May, 21:** ₹ 1.72 Crs.

**Modified Duration of Debt Portfolio:** 5.95 years

**YTM of Debt Portfolio:** 6.28%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	48
MMI / Others	00-100	14

## Returns

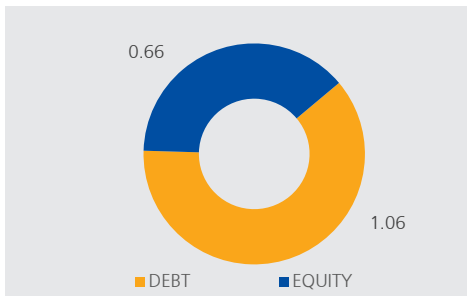
Period	Fund Returns	Index Returns
Last 1 Month	2.79%	2.94%
Last 6 Months	8.02%	8.78%
Last 1 Year	23.69%	26.56%
Last 2 Years	10.20%	12.43%
Last 3 Years	9.95%	11.87%
Since Inception	8.64%	9.41%

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

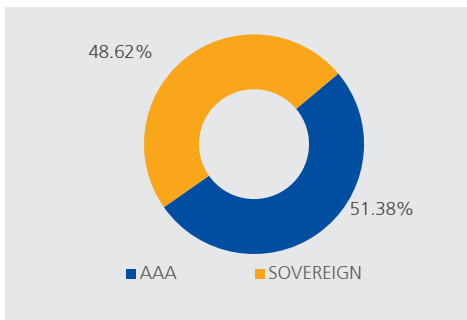
## Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	6.44%
8.30% NTPC NCD SR 67 15-01-2029	6.43%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	6.26%
<b>Bonds/Debentures Total</b>	<b>19.14%</b>
7.17% GOI 08-01-2028	6.72%
5.85% GOI 01-12-2030	5.22%
6.45% GOI CG 07-10-2029	4.04%
5.77% GOI CG 03.08.2030	3.72%
6.19% GOI 16-09-2034	2.45%
6.68% GOI CG 17-09-2031	2.13%
7.07% GUJARAT SDL 24.02.2031	2.07%
6.64% GOI 16.06.2035	1.45%
7.08% MAHARASHTRA SDL 24.02.2031	0.71%
6.93% GUJARAT SDL 17.02.2031	0.41%
7.08% GUJARAT SDL 10-03-2031	0.30%
<b>Gilts Total</b>	<b>29.21%</b>
HDFC BANK LTD.FV-2	3.90%
RELIANCE INDUSTRIES LTD.	3.35%
INFOSYS LIMITED	3.14%
HDFC LTD FV 2	2.89%
ICICI BANK LTD.FV-2	2.56%
TATA CONSULTANCY SERVICES LTD.	1.96%
KOTAK MAHINDRA BANK LIMITED_FV5	1.47%
AXIS BANK LIMITEDFV-2	1.22%
LARSEN&TUBRO	1.12%
HINDUSTAN LEVER LTD.	1.03%
STATE BANK OF INDIAFV-1	1.02%
BAJAJ FINANCE LIMITED	0.88%
ITC - FV 1	0.81%
BHARTI AIRTEL LIMITED	0.80%
TATA IRON & STEEL COMPANY LTD	0.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.62%
ASIAN PAINTS LIMITEDFV-1	0.57%
HCL TECHNOLOGIES LIMITED	0.51%
ULTRATECH CEMCO LTD	0.51%
WIPRO	0.50%
BAJAJ FINSERV LIMITED	0.48%
JSW STEEL LIMITED	0.46%
DR. REDDY LABORATORIES	0.43%
TITAN COMPANY LIMITED	0.42%
MAHINDRA & MAHINDRA LTD.-FV5	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.37%
POWER GRID CORP OF INDIA LTD	0.36%
TATA MOTORS LTD.FV-2	0.35%
DIVIS LABORATORIES LIMITED	0.34%
BAJAJ AUTO LTD	0.34%
NTPC LIMITED	0.33%
MARUTI UDYOG LTD.	0.33%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
CIPLA LTD.	0.32%
NESTLE INDIA LIMITED	0.31%
UPL LIMITED	0.28%
ONGCFV-5	0.26%
BRITANNIA INDUSTRIES LTD	0.26%
TATA CONSUMER PRODUCTS LIMITED	0.25%
HERO MOTOCORP LIMITED	0.24%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
BHARAT PETROLEUM CORP. LTD.	0.24%
EICHER MOTORS LIMITED	0.23%
GRASIM INDUSTRIES LTD.	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.21%
DABUR INDIA LTD.	0.20%
TECH MAHINDRA LIMITEDFV-5	0.20%
COAL INDIA LIMITED	0.13%
<b>Equity Total</b>	<b>38.42%</b>
<b>Money Market Total</b>	<b>11.73%</b>
<b>Current Assets</b>	<b>49.84%</b>
<b>Total</b>	<b>100.00%</b>

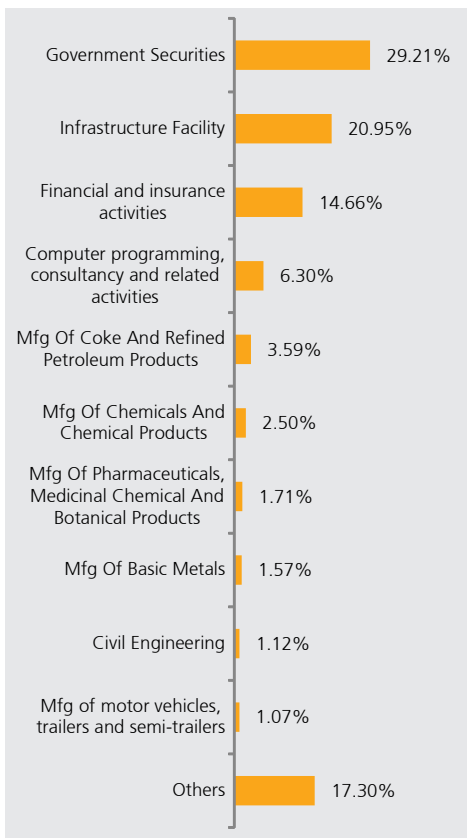
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹38.4536

**Inception Date:** 13<sup>th</sup> February 2006

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

**AUM as on 31 May, 21:** ₹ 17.72 Crs.

**Modified Duration of Debt Portfolio:**

5.78 years

**YTM of Debt Portfolio:** 6.17%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	20
Gsec / Debt	00-100	70
MMI / Others	00-100	10

## Returns

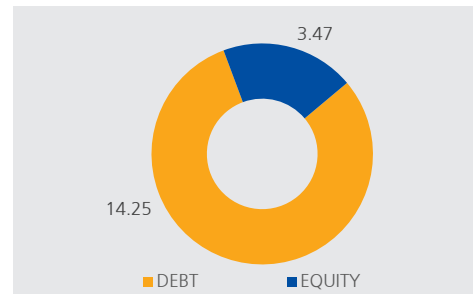
Period	Fund Returns	Index Returns
Last 1 Month	1.63%	1.76%
Last 6 Months	4.24%	5.01%
Last 1 Year	13.14%	16.03%
Last 2 Years	9.08%	11.13%
Last 3 Years	9.29%	11.01%
Since Inception	8.06%	8.86%

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

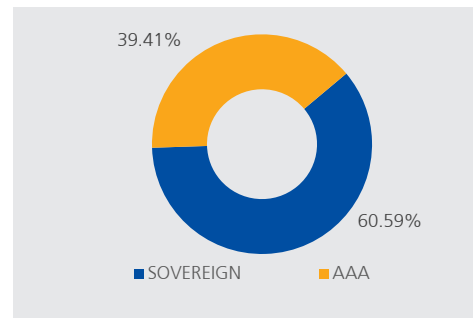
## Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	6.87%
8.30% NTPC NCD SR 67 15-01-2029	3.13%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.06%
9.05% HDFC NCD 20-11-2023 U-004	2.46%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.43%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.22%
9.00% NTPC NCD 25-01-2023 XLII-I	1.20%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.63%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.63%
8.30% IRFC NCD 25-03-2029 SR 134	0.63%
<b>Bonds/Debentures Total</b>	<b>22.25%</b>
7.17% GOI 08-01-2028	11.70%
5.85% GOI 01-12-2030	7.28%
5.77% GOI CG 03.08.2030	6.64%
6.45% GOI CG 07-10-2029	6.63%
6.19% GOI 16-09-2034	3.33%
6.68% GOI CG 17-09-2031	3.05%
7.07% GUJARAT SDL 24.02.2031	2.92%
7.27% GOI 08.04.2026	2.34%
6.64% GOI 16.06.2035	2.00%
7.08% MAHARASHTRA SDL 24.02.2031	0.92%
6.93% GUJARAT SDL 17.02.2031	0.56%
7.08% GUJARAT SDL 10-03-2031	0.41%
<b>Gilts Total</b>	<b>47.79%</b>
RELIANCE INDUSTRIES LTD.	1.87%
HDFC BANK LTD.FV-2	1.72%
INFOSYS LIMITED	1.60%
HDFC LTD FV 2	1.53%
ICICI BANK LTD.FV-2	1.24%
TATA CONSULTANCY SERVICES LTD.	1.06%
KOTAK MAHINDRA BANK LIMITED_FV5	0.72%
AXIS BANK LIMITEDFV-2	0.64%
LARSEN&TUBRO	0.59%
HINDUSTAN LEVER LTD.	0.54%
STATE BANK OF INDIAFV-1	0.53%
BHARTI AIRTEL LIMITED	0.43%
BAJAJ FINANCE LIMITED	0.42%
ITC - FV 1	0.41%
TATA IRON & STEEL COMPANY LTD	0.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.32%
ASIAN PAINTS LIMITEDFV-1	0.30%
HCL TECHNOLOGIES LIMITED	0.26%
JSW STEEL LIMITED	0.25%
BAJAJ FINSERV LIMITED	0.25%
WIPRO	0.24%
TITAN COMPANY LIMITED	0.22%
DR. REDDY LABORATORIES	0.22%
TATA MOTORS LTD.FV-2	0.20%
MAHINDRA & MAHINDRA LTD.-FV5	0.20%
POWER GRID CORP OF INDIA LTD	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
BAJAJ AUTO LTD	0.19%
DIVIS LABORATORIES LIMITED	0.18%
NTPC LIMITED	0.18%
MARUTI UDYOG LTD.	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
CIPLA LTD.	0.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.16%
UPL LIMITED	0.15%
BRITANNIA INDUSTRIES LTD	0.14%
NESTLE INDIA LIMITED	0.14%
TATA CONSUMER PRODUCTS LIMITED	0.14%
ONGCFV-5	0.14%
HERO MOTOCORP LIMITED	0.14%
SBI LIFE INSURANCE COMPANY LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.13%
EICHER MOTORS LIMITED	0.12%
GRASIM INDUSTRIES LTD.	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
DABUR INDIA LTD.	0.11%
TECH MAHINDRA LIMITEDFV-5	0.10%
ULTRATECH CEMCO LTD	0.08%
COAL INDIA LIMITED	0.08%
<b>Equity Total</b>	<b>19.57%</b>
<b>Money Market Total</b>	<b>8.84%</b>
<b>Current Assets</b>	<b>1.56%</b>
<b>Total</b>	<b>100.00%</b>

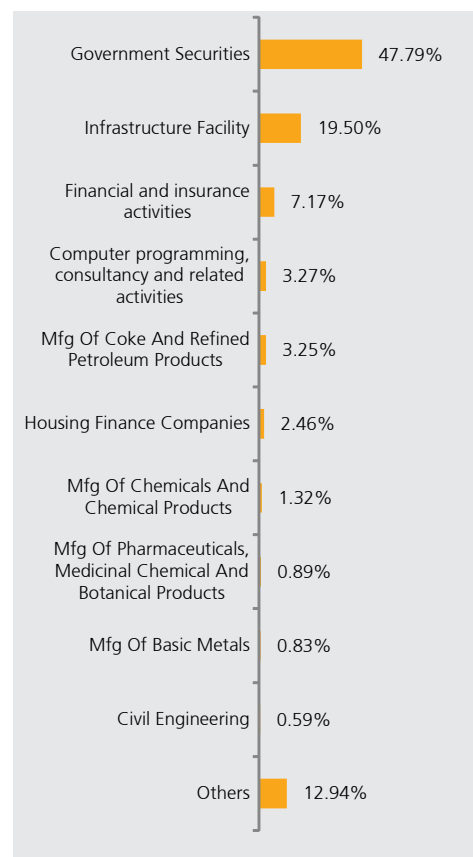
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Hybrid-Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹24.0713

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

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

**AUM as on 31 May, 21:** ₹ 1.94 Crs.

**Modified Duration of Debt Portfolio:**

5.88 years

**YTM of Debt Portfolio:** 6.19%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	64
MMI / Others	00-100	17

## Returns

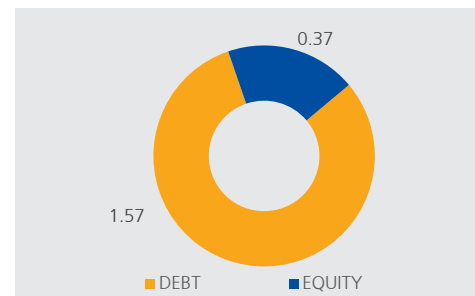
Period	Fund Returns	Index Returns
Last 1 Month	1.61%	1.76%
Last 6 Months	4.36%	5.01%
Last 1 Year	13.37%	16.03%
Last 2 Years	9.10%	11.13%
Last 3 Years	9.36%	11.01%
Since Inception	8.02%	8.94%

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

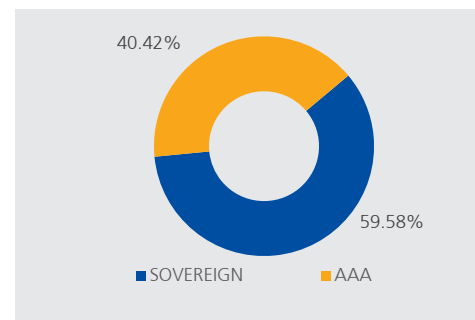
## Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	5.71%
9.05% HDFC NCD 20-11-2023 U-004	5.60%
7.70% NHAI NCD 13.09.2029 Taxable Bond_Series-V	5.54%
<b>Bonds/Debentures Total</b>	<b>16.85%</b>
7.17% GOI 08-01-2028	10.94%
5.85% GOI 01-12-2030	7.17%
5.77% GOI CG 03.08.2030	6.04%
7.27% GOI 08.04.2026	5.52%
6.45% GOI CG 07-10-2029	3.48%
6.68% GOI CG 17-09-2031	3.46%
6.19% GOI 16-09-2034	3.36%
7.07% GUJARAT SDL 24.02.2031	3.15%
6.64% GOI 16.06.2035	1.95%
7.08% MAHARASHTRA SDL 24.02.2031	0.94%
6.93% GUJARAT SDL 17.02.2031	0.57%
7.08% GUJARAT SDL 10-03-2031	0.37%
<b>Gilts Total</b>	<b>46.96%</b>
RELIANCE INDUSTRIES LTD.	1.95%
HDFC BANK LTD.FV-2	1.81%
INFOSYS LIMITED	1.48%
HDFC LTD FV 2	1.37%
ICICI BANK LTD.FV-2	1.34%
TATA CONSULTANCY SERVICES LTD.	0.88%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
AXIS BANK LIMITEDFV-2	0.58%
LARSEN&TUBRO	0.54%
HINDUSTAN LEVER LTD.	0.52%
STATE BANK OF INDIAFV-1	0.48%
BAJAJ FINANCE LIMITED	0.43%
ITC - FV 1	0.41%
BHARTI AIRTEL LIMITED	0.39%
TATA IRON & STEEL COMPANY LTD	0.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.31%
ULTRATECH CEMCO LTD	0.31%
ASIAN PAINTS LIMITEDFV-1	0.29%
HCL TECHNOLOGIES LIMITED	0.26%
WIPRO	0.26%
BAJAJ FINSERV LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
JSW STEEL LIMITED	0.22%
DR. REDDY LABORATORIES	0.22%
TITAN COMPANY LIMITED	0.21%
BAJAJ AUTO LTD	0.19%
MARUTI UDYOG LTD.	0.18%
NESTLE INDIA LIMITED	0.18%
POWER GRID CORP OF INDIA LTD	0.18%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
DIVIS LABORATORIES LIMITED	0.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.16%
NTPC LIMITED	0.16%
CIPLA LTD.	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
BRITANNIA INDUSTRIES LTD	0.14%
TATA MOTORS LTD.FV-2	0.14%
UPL LIMITED	0.13%
ONGCFV-5	0.13%
EICHER MOTORS LIMITED	0.12%
HERO MOTOCORP LIMITED	0.12%
SBI LIFE INSURANCE COMPANY LIMITED	0.12%
TATA CONSUMER PRODUCTS LIMITED	0.11%
BHARAT PETROLEUM CORP. LTD.	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
GRASIM INDUSTRIES LTD.	0.10%
TECH MAHINDRA LIMITEDFV-5	0.09%
DABUR INDIA LTD.	0.09%
COAL INDIA LIMITED	0.09%
<b>Equity Total</b>	<b>19.15%</b>
<b>Money Market Total</b>	<b>15.02%</b>
<b>Current Assets</b>	<b>2.02%</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 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹28.1786  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 31 May, 21:** ₹ 33.64 Crs.  
**Modified Duration of Debt Portfolio:** 5.83 years  
**YTM of Debt Portfolio:** 6.22%

## Asset Allocation

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

## Returns

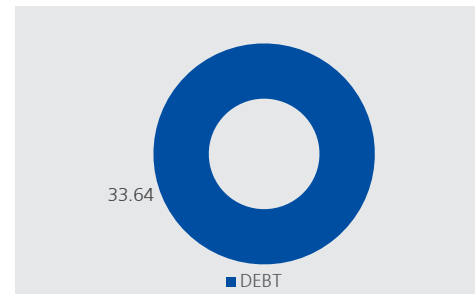
Period	Fund Returns	Index Returns
Last 1 Month	0.51%	0.59%
Last 6 Months	0.80%	1.29%
Last 1 Year	4.29%	6.24%
Last 2 Years	6.35%	9.58%
Last 3 Years	7.75%	9.95%
Since Inception	7.59%	8.04%

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

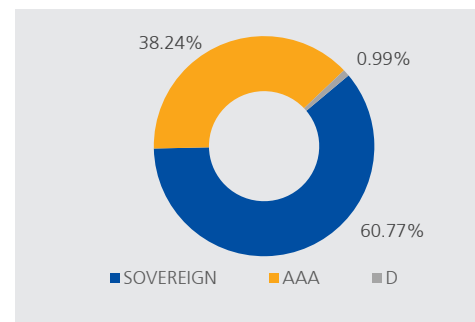
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.47%
7.75% PFC NCD 11-06-2030 SR 203-B	6.32%
9.00% RIL NCD 21-01-2025 SR-PPD5	5.29%
7.55% REC NCD 11-05-2030 SERIES 197	4.99%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	1.82%
6.43% HDFC NCD 29-09-2025 Y-001	1.52%
8.23% IRFC NCD 29-03-2029 SR135	0.99%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.97%
8.30% IRFC NCD 25-03-2029 SR 134	0.33%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.32%
<b>Bonds/Debentures Total</b>	<b>29.01%</b>
7.17% GOI 08-01-2028	12.05%
6.45% GOI CG 07-10-2029	10.93%
5.85% GOI 01-12-2030	9.07%
5.77% GOI CG 03.08.2030	6.54%
7.27% GOI 08.04.2026	4.36%
6.19% GOI 16-09-2034	4.16%
6.68% GOI CG 17-09-2031	3.78%
7.07% GUJARAT SDL 24.02.2031	3.62%
6.64% GOI 16.06.2035	2.50%
7.08% MAHARASHTRA SDL 24.02.2031	1.14%
6.93% GUJARAT SDL 17.02.2031	0.70%
7.08% GUJARAT SDL 10-03-2031	0.51%
<b>Gilts Total</b>	<b>59.35%</b>
<b>Money Market Total</b>	<b>9.30%</b>
<b>Current Assets</b>	<b>2.33%</b>
<b>Total</b>	<b>100.00%</b>

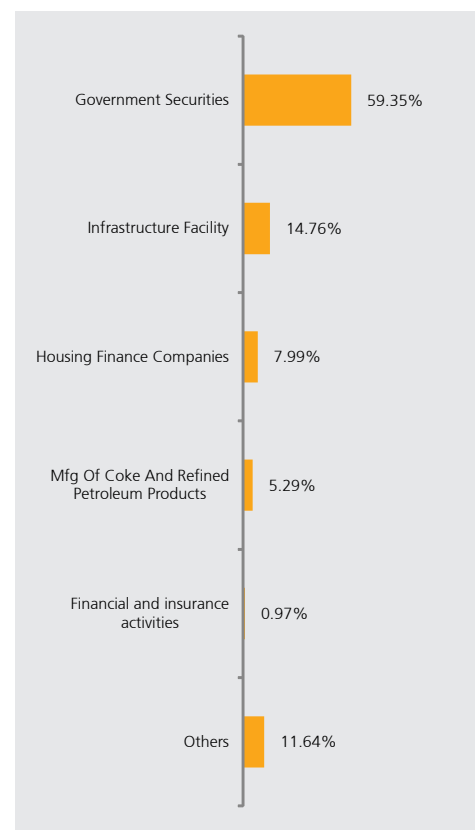
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹24.6104  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31 May, 21:** ₹ 46.84 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.38 years  
**YTM of Debt Portfolio:** 6.32%

## Asset Allocation

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

## Returns

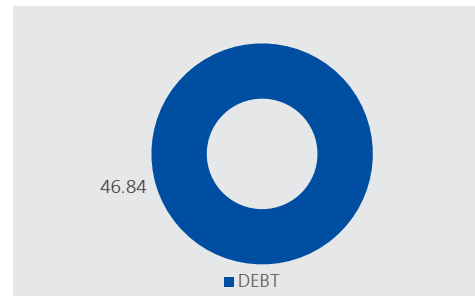
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.38%
Last 6 Months	0.87%	0.90%
Last 1 Year	4.04%	4.57%
Last 2 Years	7.95%	8.98%
Last 3 Years	9.18%	9.95%
Since Inception	7.19%	8.65%

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

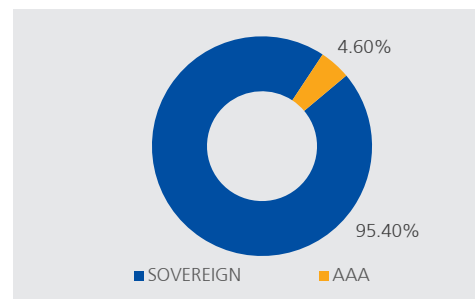
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	16.38%
6.68% GOI CG 17-09-2031	15.07%
6.45% GOI CG 07-10-2029	13.76%
7.26% GOI 14-01-2029	10.98%
6.79% GOI CG 15-05-2027	9.61%
5.85% GOI 01-12-2030	6.35%
6.64% GOI 16.06.2035	5.40%
6.93% GUJARAT SDL 17.02.2031	5.09%
5.77% GOI CG 03.08.2030	4.65%
7.07% GUJARAT SDL 24.02.2031	3.67%
6.19% GOI 16-09-2034	2.49%
7.08% GUJARAT SDL 10-03-2031	0.51%
<b>Gilts Total</b>	<b>93.97%</b>
<b>Money Market Total</b>	<b>4.53%</b>
<b>Current Assets</b>	<b>1.50%</b>
<b>Total</b>	<b>100.00%</b>

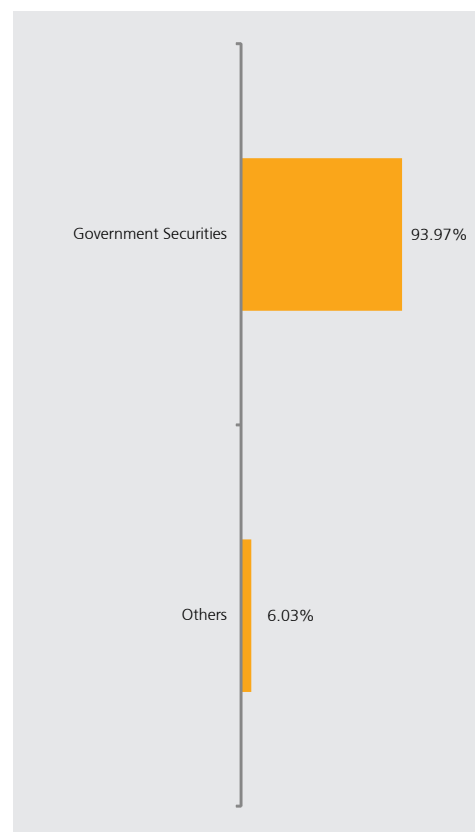
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹24.1423  
**Inception Date:** 01<sup>st</sup> September 2010  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31 May, 21:** ₹ 0.60 Crs.  
**Modified Duration of Debt Portfolio:**  
6.39 years  
**YTM of Debt Portfolio:** 6.31%

## Asset Allocation

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

## Returns

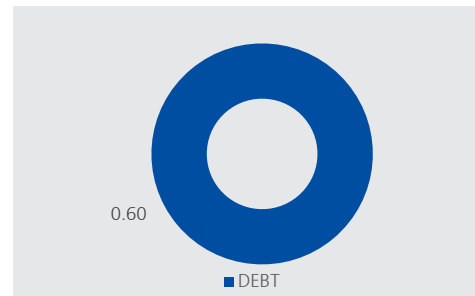
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.38%
Last 6 Months	0.85%	0.90%
Last 1 Year	4.16%	4.57%
Last 2 Years	8.13%	8.98%
Last 3 Years	9.39%	9.95%
Since Inception	7.80%	8.24%

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

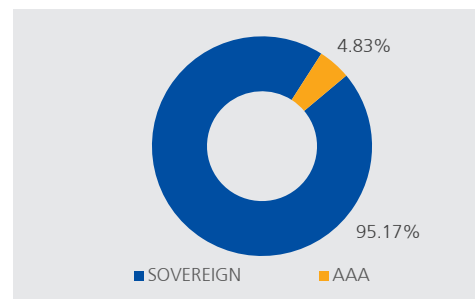
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	15.77%
6.45% GOI CG 07-10-2029	13.96%
6.68% GOI CG 17-09-2031	12.21%
6.79% GOI CG 15-05-2027	10.54%
7.26% GOI 14-01-2029	10.21%
5.85% GOI 01-12-2030	9.38%
6.64% GOI 16.06.2035	5.82%
6.93% GUJARAT SDL 17.02.2031	4.71%
5.77% GOI CG 03.08.2030	4.36%
7.07% GUJARAT SDL 24.02.2031	3.40%
6.19% GOI 16-09-2034	2.88%
7.08% GUJARAT SDL 10-03-2031	0.51%
<b>Gilts Total</b>	<b>93.75%</b>
<b>Money Market Total</b>	<b>4.76%</b>
<b>Current Assets</b>	<b>1.49%</b>
<b>Total</b>	<b>100.00%</b>

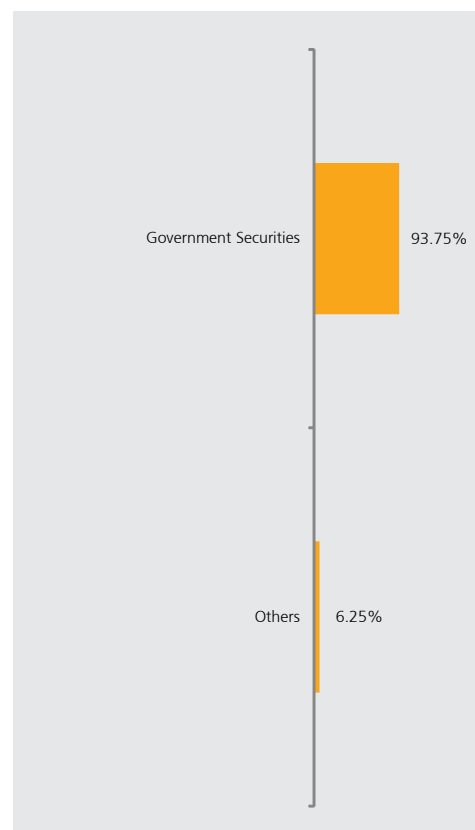
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹24.7987  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31 May, 21:** ₹ 0.42 Crs.  
**Modified Duration of Debt Portfolio:**  
6.38 years  
**YTM of Debt Portfolio:** 6.32%

## Asset Allocation

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

## Returns

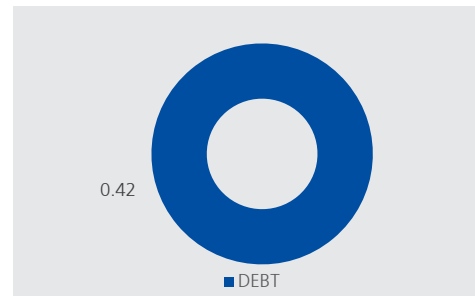
Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.38%
Last 6 Months	0.88%	0.90%
Last 1 Year	3.98%	4.57%
Last 2 Years	7.94%	8.98%
Last 3 Years	9.20%	9.95%
Since Inception	7.09%	8.06%

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

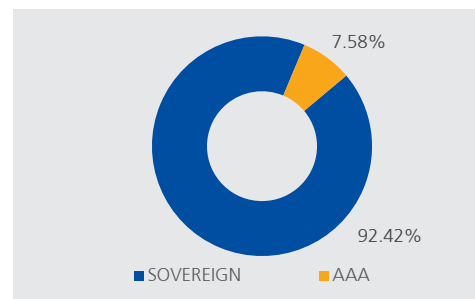
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	16.04%
6.68% GOI CG 17-09-2031	14.80%
6.45% GOI CG 07-10-2029	12.98%
7.26% GOI 14-01-2029	10.57%
6.79% GOI CG 15-05-2027	9.39%
5.85% GOI 01-12-2030	5.88%
6.64% GOI 16.06.2035	5.23%
5.77% GOI CG 03.08.2030	4.85%
6.93% GUJARAT SDL 17.02.2031	4.81%
7.07% GUJARAT SDL 24.02.2031	3.40%
6.19% GOI 16-09-2034	2.52%
7.08% GUJARAT SDL 10-03-2031	0.49%
<b>Gilts Total</b>	<b>90.95%</b>
<b>Money Market Total</b>	<b>7.46%</b>
<b>Current Assets</b>	<b>1.59%</b>
<b>Total</b>	<b>100.00%</b>

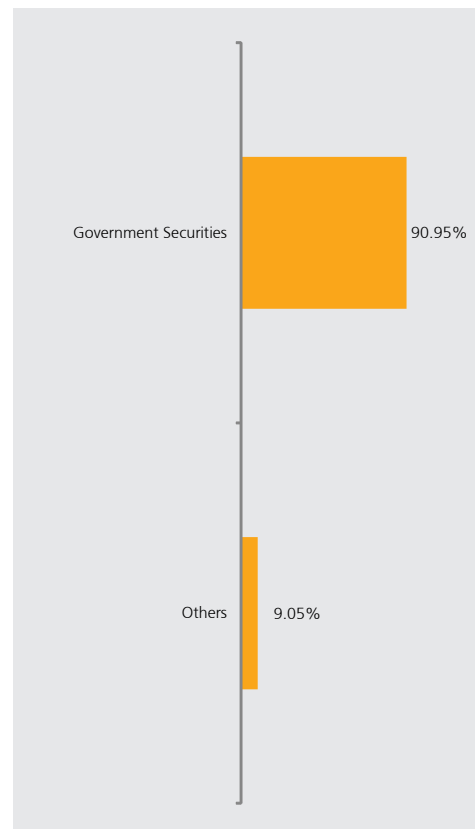
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹26.8910  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 31 May, 21:** ₹ 2.92 Crs.  
**Modified Duration of Debt Portfolio:**  
0.25 years  
**YTM of Debt Portfolio:** 3.35%

## Asset Allocation

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

## Returns

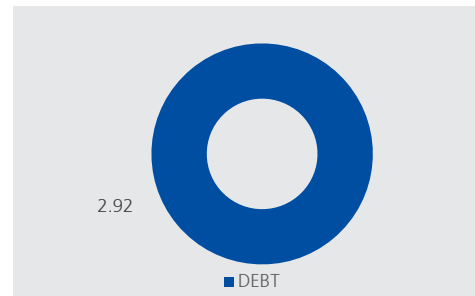
Period	Fund Returns	Index Returns
Last 1 Month	0.14%	0.28%
Last 6 Months	0.75%	1.63%
Last 1 Year	1.72%	3.43%
Last 2 Years	2.81%	4.72%
Last 3 Years	3.72%	5.53%
Since Inception	6.06%	6.90%

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

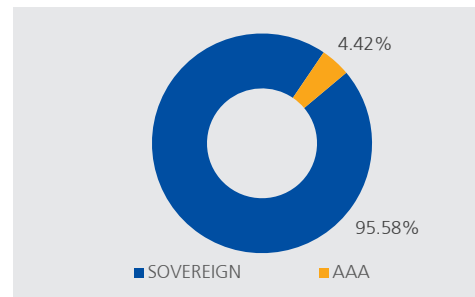
## Portfolio

Name of Instrument	% to AUM
Money Market Total	103.08%
Current Assets	-3.08%
Total	100.00%

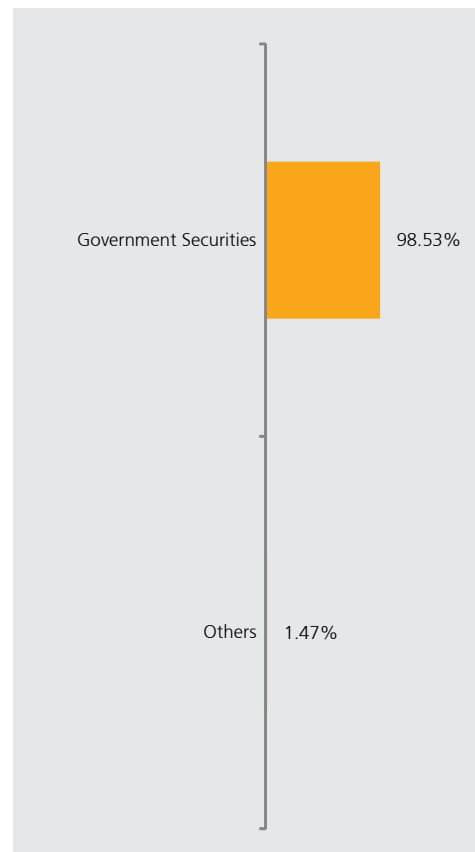
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹27.0800  
**Inception Date:** 02<sup>nd</sup> February 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31 May, 21:** ₹ 2.40 Crs.  
**Modified Duration of Debt Portfolio:**  
0.28 years  
**YTM of Debt Portfolio:** 3.38%

## Asset Allocation

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

## Returns

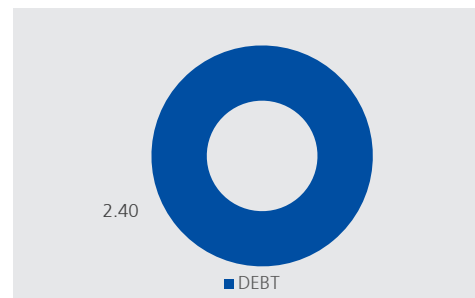
Period	Fund Returns	Index Returns
Last 1 Month	0.14%	0.28%
Last 6 Months	0.75%	1.63%
Last 1 Year	1.76%	3.43%
Last 2 Years	2.81%	4.72%
Last 3 Years	3.73%	5.53%
Since Inception	6.33%	7.08%

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

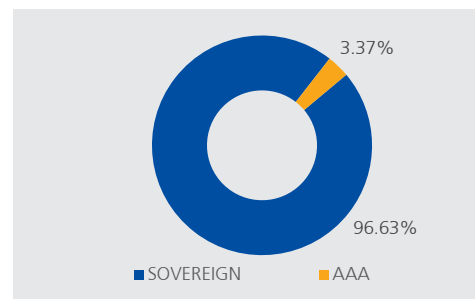
## Portfolio

Name of Instrument	% to AUM
Money Market Total	107.83%
Current Assets	-7.83%
Total	100.00%

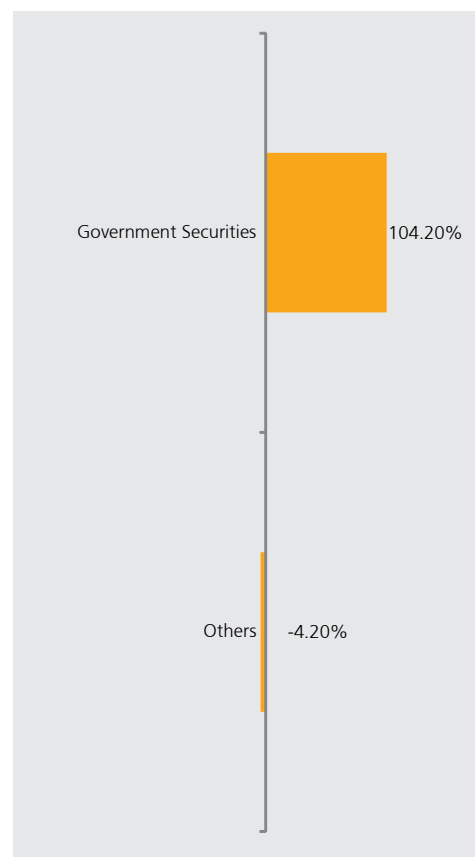
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹26.2193  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 21:** ₹ 0.84 Crs.  
**Modified Duration of Debt Portfolio:** 6.44 years  
**YTM of Debt Portfolio:** 6.33%

## Asset Allocation

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

## Returns

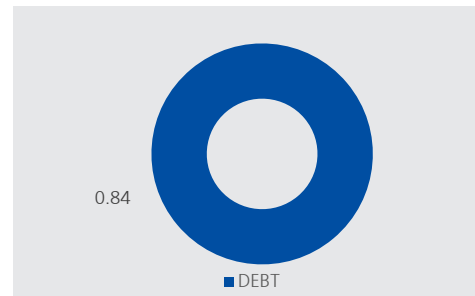
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.59%
Last 6 Months	1.02%	1.29%
Last 1 Year	3.48%	6.24%
Last 2 Years	6.63%	9.58%
Last 3 Years	8.05%	9.95%
Since Inception	7.75%	7.76%

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

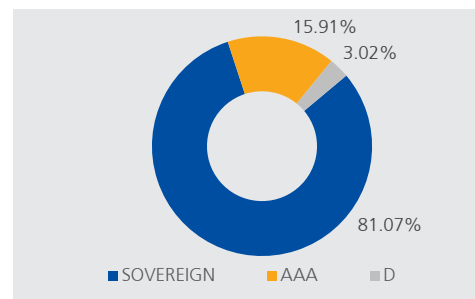
## Portfolio

Name of Instrument	% to AUM
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.99%
<b>Bonds/Debentures Total</b>	<b>2.99%</b>
6.45% GOI CG 07-10-2029	31.79%
7.17% GOI 08-01-2028	18.01%
5.77% GOI CG 03.08.2030	11.85%
6.68% GOI CG 17-09-2031	4.63%
7.07% GUJARAT SDL 24.02.2031	4.27%
6.19% GOI 16-09-2034	4.14%
6.64% GOI 16.06.2035	2.39%
7.08% MAHARASHTRA SDL 24.02.2031	1.22%
6.93% GUJARAT SDL 17.02.2031	0.85%
7.08% GUJARAT SDL 10-03-2031	0.61%
5.85% GOI 01-12-2030	0.59%
<b>Gilts Total</b>	<b>80.36%</b>
<b>Money Market Total</b>	<b>15.77%</b>
<b>Current Assets</b>	<b>0.88%</b>
<b>Total</b>	<b>100.00%</b>

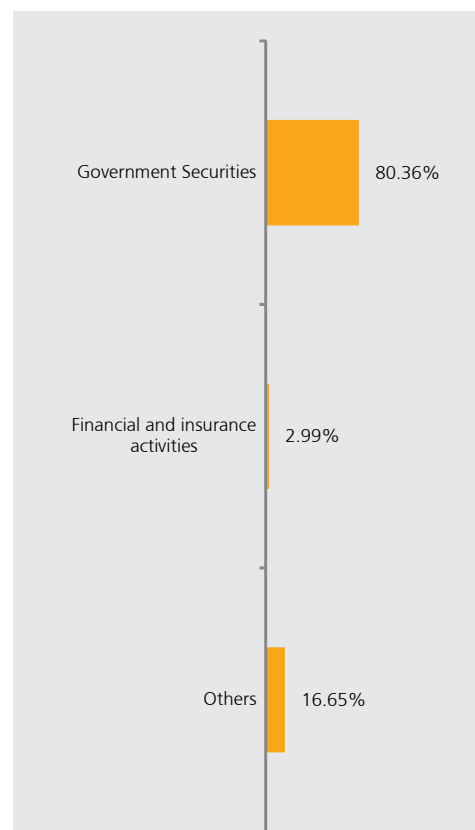
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹27.4362  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 21:** ₹ 0.57 Crs.  
**Modified Duration of Debt Portfolio:** 6.35 years  
**YTM of Debt Portfolio:** 6.21%

## Asset Allocation

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

## Returns

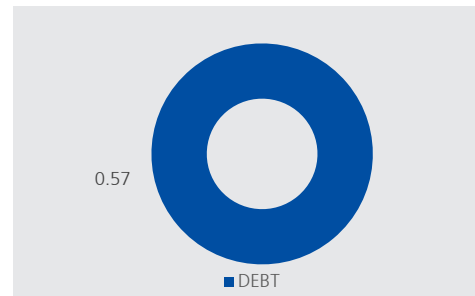
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.59%
Last 6 Months	0.69%	1.29%
Last 1 Year	3.03%	6.24%
Last 2 Years	7.41%	9.58%
Last 3 Years	8.42%	9.95%
Since Inception	7.91%	8.00%

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

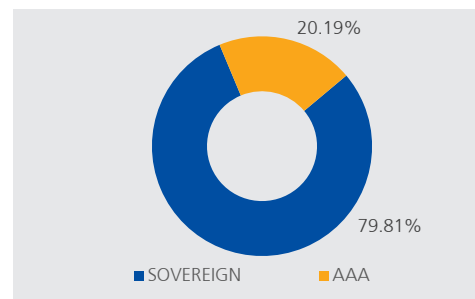
## Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	30.47%
7.17% GOI 08-01-2028	13.56%
5.85% GOI 01-12-2030	9.07%
5.77% GOI CG 03.08.2030	7.71%
6.19% GOI 16-09-2034	4.41%
6.68% GOI CG 17-09-2031	3.96%
7.07% GUJARAT SDL 24.02.2031	3.60%
6.17% GOI 15.07.2021	2.66%
6.64% GOI 16.06.2035	2.47%
7.08% MAHARASHTRA SDL 24.02.2031	1.26%
6.93% GUJARAT SDL 17.02.2031	0.71%
7.08% GUJARAT SDL 10-03-2031	0.54%
<b>Gilts Total</b>	<b>80.40%</b>
<b>Money Market Total</b>	<b>20.34%</b>
<b>Current Assets</b>	<b>-0.74%</b>
<b>Total</b>	<b>100.00%</b>

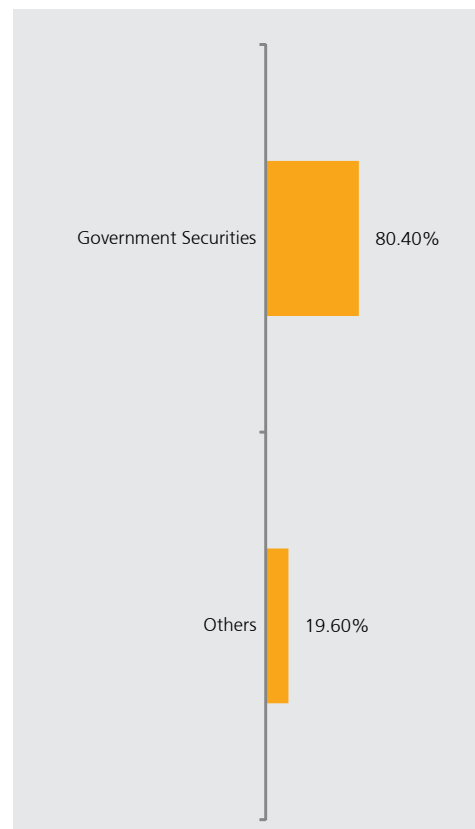
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari

**NAV as on 31 May, 21:** ₹18.1767

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

**Benchmark:** N.A

**AUM as on 31 May, 21:** ₹ 67.65 Crs.

**Modified Duration of Debt Portfolio:**

5.91 years

**YTM of Debt Portfolio:** 6.22%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	91
MMI / Others	0-90	9

## Returns

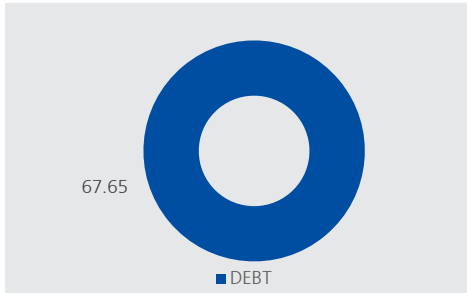
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	-
Last 6 Months	0.85%	-
Last 1 Year	4.59%	-
Last 2 Years	8.18%	-
Last 3 Years	8.81%	-
Since Inception	7.50%	-

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

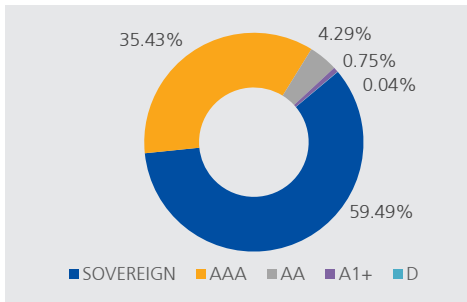
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.75%
7.75% PFC NCD 11-06-2030 SR 203-B	5.50%
7.55% REC NCD 11-05-2030 SERIES 197	5.43%
9.00% IHFL NCD 30-06-2026	4.15%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	3.17%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.81%
9.00% NTPC NCD 25-01-2023 XLII-I	1.73%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.60%
8.40% IRFC NCD 08-01-2029 SR 130	1.32%
8.23% IRFC NCD 29-03-2029 SR135	0.65%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.61%
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	0.16%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.04%
<b>Bonds/Debentures Total</b>	<b>32.92%</b>
5.77% GOI CG 03.08.2030	17.95%
5.85% GOI 01-12-2030	9.17%
6.45% GOI CG 07-10-2029	8.84%
7.17% GOI 08-01-2028	4.70%
6.19% GOI 16-09-2034	4.19%
6.68% GOI CG 17-09-2031	3.82%
7.07% GUJARAT SDL 24.02.2031	3.69%
6.64% GOI 16.06.2035	2.52%
7.08% MAHARASHTRA SDL 24.02.2031	1.14%
6.93% GUJARAT SDL 17.02.2031	0.71%
7.08% GUJARAT SDL 10-03-2031	0.52%
7.27% GOI 08.04.2026	0.35%
<b>Gilts Total</b>	<b>57.61%</b>
<b>Money Market Total</b>	<b>6.31%</b>
<b>Current Assets</b>	<b>3.17%</b>
<b>Total</b>	<b>100.00%</b>

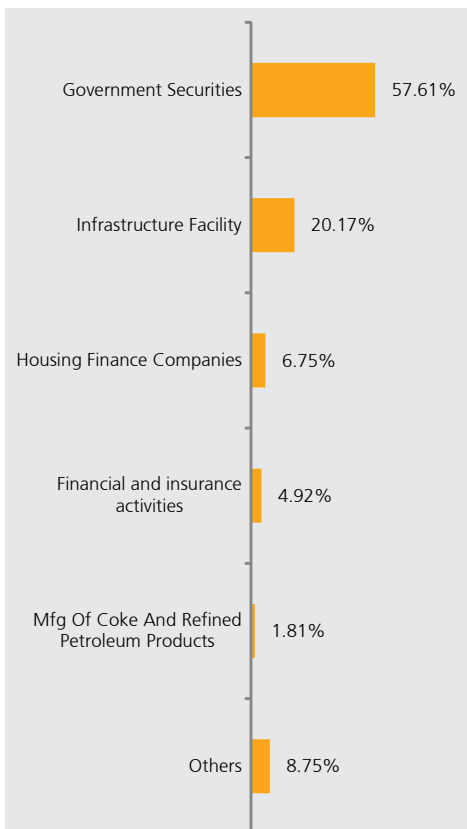
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹21.3912  
**Inception Date:** 26<sup>th</sup> May 2009  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 May, 21:** ₹ 1.84 Crs.  
**Modified Duration of Debt Portfolio:**  
0.32 years  
**YTM of Debt Portfolio:** 3.39%

## Asset Allocation

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

## Returns

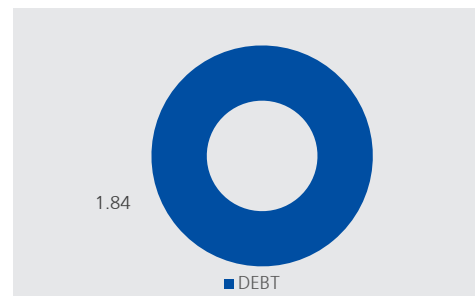
Period	Fund Returns	Index Returns
Last 1 Month	0.19%	0.28%
Last 6 Months	1.17%	1.63%
Last 1 Year	2.52%	3.43%
Last 2 Years	3.72%	4.72%
Last 3 Years	2.12%	5.53%
Since Inception	6.14%	6.55%

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

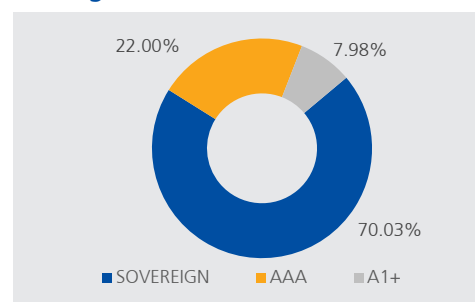
## Portfolio

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

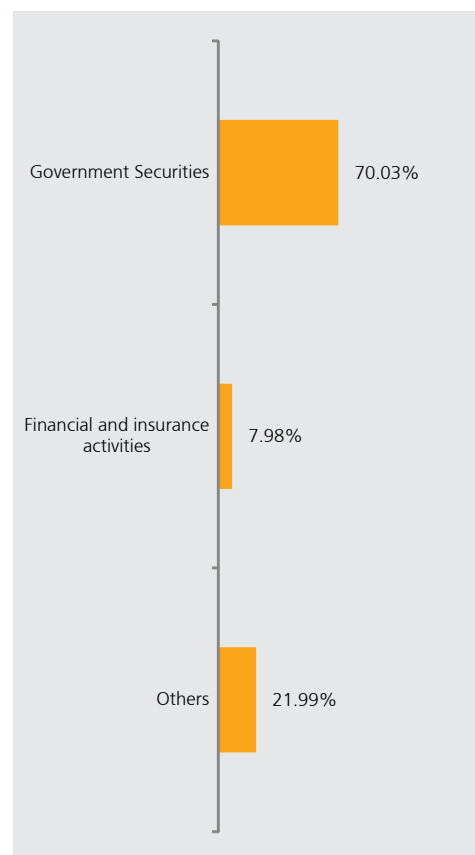
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹19.0659  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 May, 21:** ₹ 4.56 Crs.  
**Modified Duration of Debt Portfolio:**  
0.21 years  
**YTM of Debt Portfolio:** 3.38%

## Asset Allocation

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

## Returns

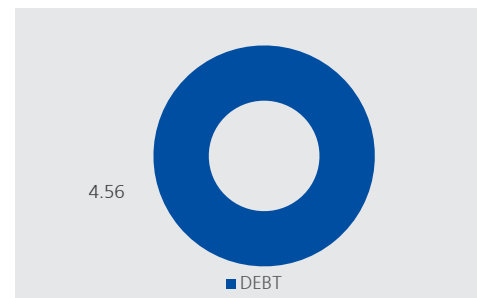
Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.28%
Last 6 Months	1.03%	1.63%
Last 1 Year	2.31%	3.43%
Last 2 Years	3.48%	4.72%
Last 3 Years	1.83%	5.53%
Since Inception	5.83%	7.12%

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

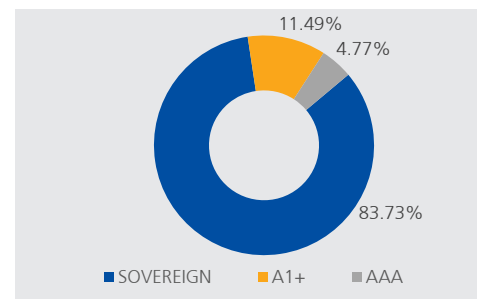
## Portfolio

Name of Instrument	% to AUM
Money Market Total	102.86%
Current Assets	-2.86%
Total	100.00%

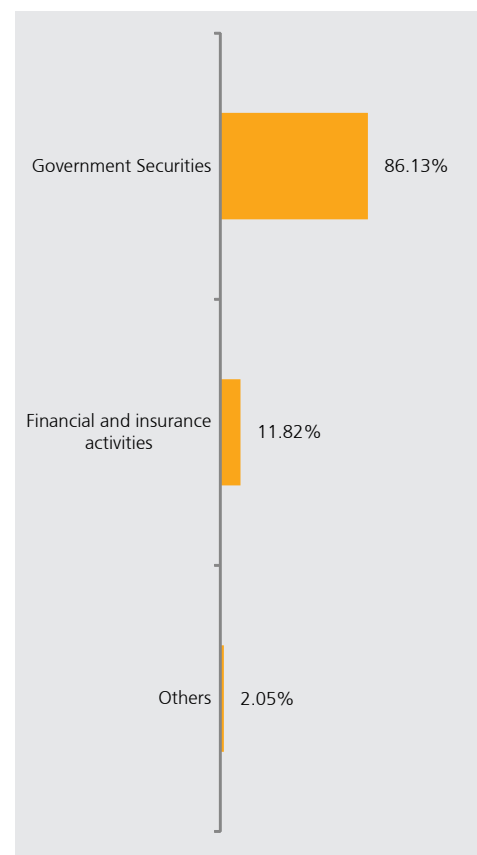
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹22.2037  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 May, 21:** ₹ 0.29 Crs.  
**Modified Duration of Debt Portfolio:**  
0.16 years  
**YTM of Debt Portfolio:** 3.26%

## Asset Allocation

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

## Returns

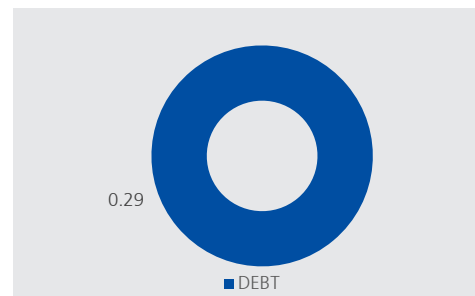
Period	Fund Returns	Index Returns
Last 1 Month	0.16%	0.28%
Last 6 Months	0.97%	1.63%
Last 1 Year	2.07%	3.43%
Last 2 Years	3.23%	4.72%
Last 3 Years	1.83%	5.53%
Since Inception	6.20%	7.05%

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

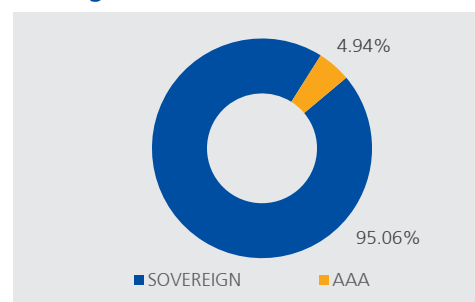
## Portfolio

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

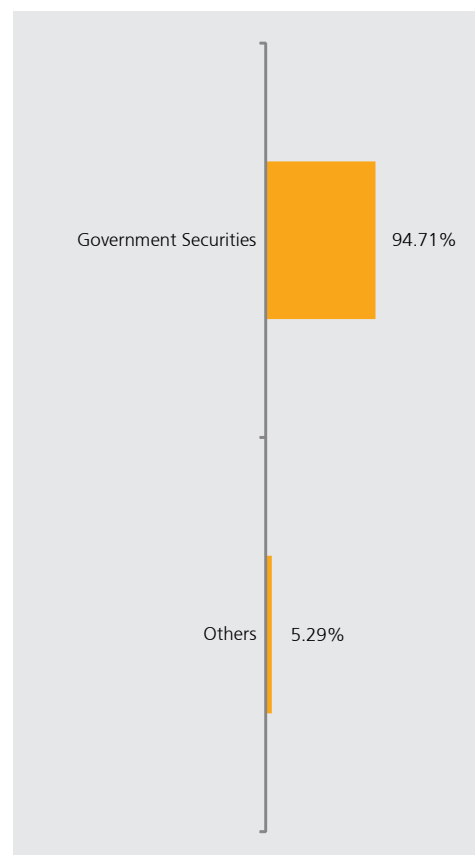
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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. Sumanta Khan (Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹13.4231

**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 31 May, 21:** ₹ 103.33 Crs.

## Asset Allocation

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

## Returns

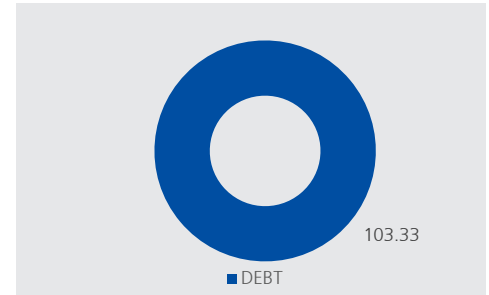
Period	Fund Returns	Index Returns
Last 1 Month	0.66%	-
Last 6 Months	0.65%	-
Last 1 Year	3.95%	-
Last 2 Years	-5.90%	-
Last 3 Years	-2.04%	-
Since Inception	2.78%	-

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

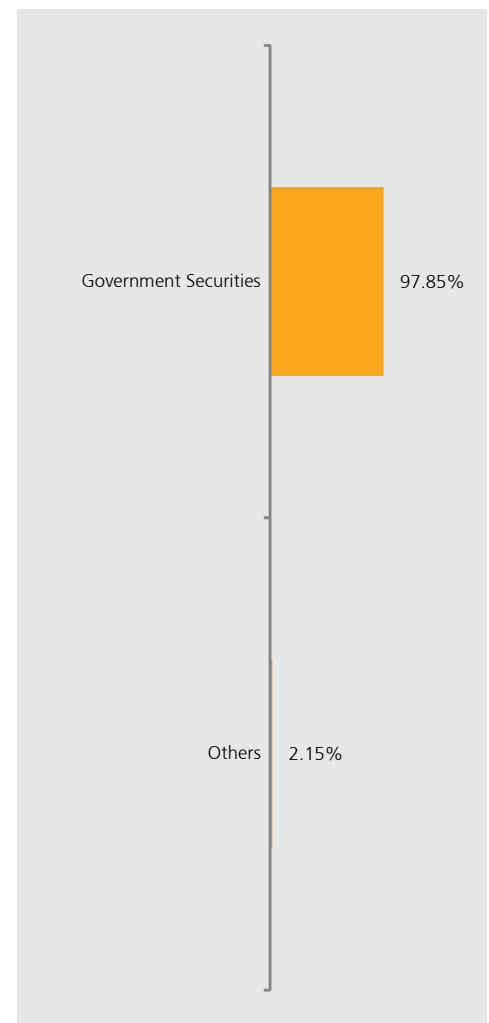
## Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	47.95%
8.30% RAJASHTHAN SDL 13.01.2026	26.23%
7.59% GOI CG 11-01-2026	15.60%
8.47% MAHARASHTRA SDL 10.02.2026	5.29%
7.27% GOI 08.04.2026	2.78%
<b>Gilts Total</b>	<b>97.85%</b>
<b>Money Market Total</b>	<b>0.27%</b>
<b>Current Assets</b>	<b>1.88%</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 31st May 2021

## 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. Sumanta Khan (Equity) & Ms. Ruhi Pabari (Debt)

**NAV as on 31 May, 21:** ₹15.2372

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

**Inception Date:** 08<sup>th</sup> June 2011

**Benchmark:** N.A

**AUM as on 31 May, 21:** ₹ 12.30 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	96
MMI / Others	0-100	4

## Returns

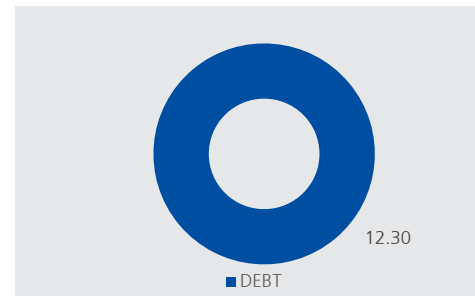
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	-
Last 6 Months	0.00%	-
Last 1 Year	3.26%	-
Last 2 Years	-6.76%	-
Last 3 Years	-2.20%	-
Since Inception	4.31%	-

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

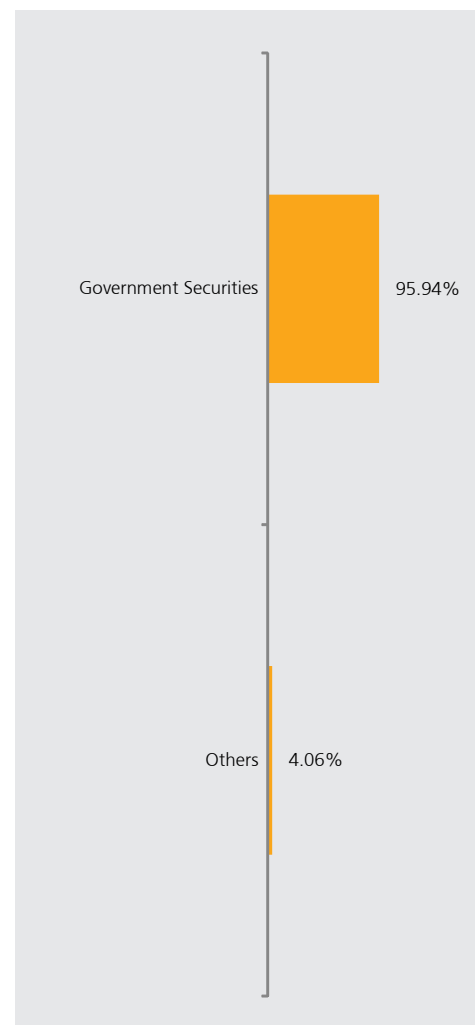
## Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	95.94%
<b>Gilts Total</b>	<b>95.94%</b>
<b>Money Market Total</b>	<b>3.13%</b>
<b>Current Assets</b>	<b>0.94%</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 31st May 2021

## 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:** Ms. Ruhi Pabari  
**NAV as on 31 May, 21:** ₹19.6849  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 31 May, 21:** ₹ 422.46 Crs.  
**Modified Duration of Debt Portfolio:** 0.44 years  
**YTM of Debt Portfolio:** 3.36%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	22
MMI / Others	00-40	78

## Returns

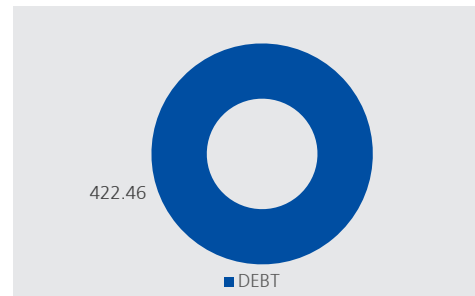
Period	Fund Returns	Index Returns
Last 1 Month	0.29%	-
Last 6 Months	1.56%	-
Last 1 Year	3.12%	-
Last 2 Years	4.18%	-
Last 3 Years	4.94%	-
Since Inception	6.88%	-

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

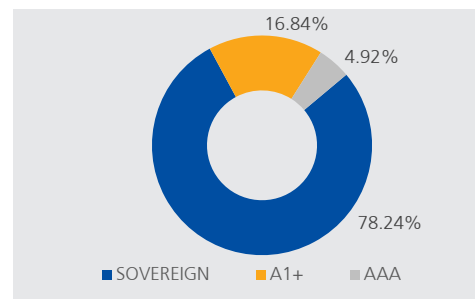
## Portfolio

Name of Instrument	% to AUM
5.09% GOI CG 13.04.2022	7.90%
8.87% PUNJAB SDL 06.06.2022	4.21%
8.92% WESTBENGAL SDL 20.09.2022	3.51%
GSEC STRIP 02.07.2022	2.13%
8.90% KARNATKA SDL 19.12.2022	1.18%
8.86% PUNJAB SDL 07.11.2022	1.17%
8.90% TAMILNADU SDL 2022	1.17%
6.94% MAHARASHTRA SDL 23.08.2022	1.14%
<b>Gilts Total</b>	<b>22.41%</b>
<b>Money Market Total</b>	<b>77.12%</b>
<b>Current Assets</b>	<b>0.47%</b>
<b>Total</b>	<b>100.00%</b>

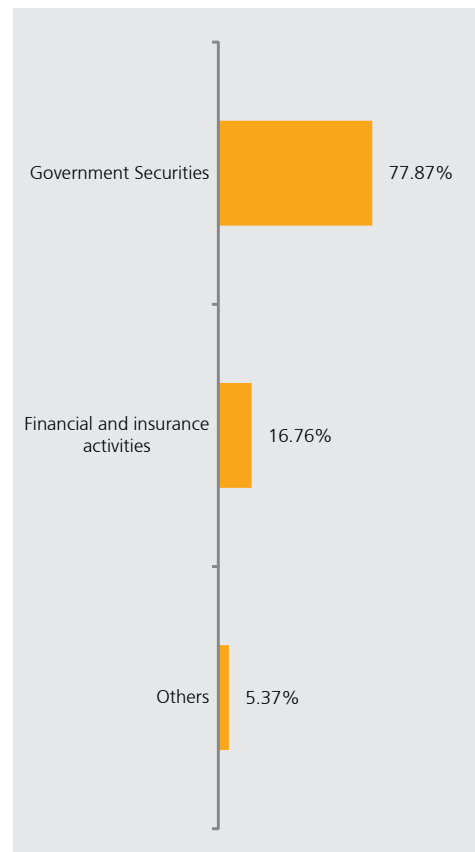
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari

**NAV as on 31 May, 21:** ₹15.6032

**Inception Date:** 15<sup>th</sup> January 2014

**Benchmark:** N.A

**AUM as on 31 May, 21:** ₹ 29.02 Crs.

**Modified Duration of Debt Portfolio:**

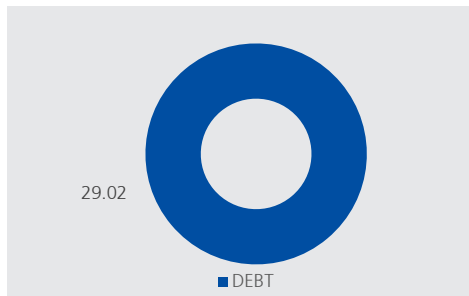
0.38 years

**YTM of Debt Portfolio:** 3.36%

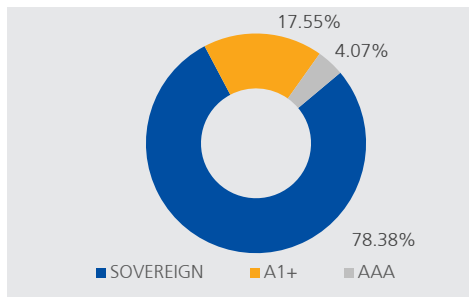
## Portfolio

Name of Instrument	% to AUM
5.09% GOI CG 13.04.2022	6.97%
8.87% PUNJAB SDL 06.06.2022	4.37%
8.92% WESTBENGAL SDL 20.09.2022	3.65%
GSEC STRIP 02.07.2022	3.31%
8.90% KARNATKA SDL 19.12.2022	1.22%
8.90% TAMILNADU SDL 2022	1.22%
8.86% PUNJAB SDL 07.11.2022	1.21%
6.94% MAHARASHTRA SDL 23.08.2022	1.18%
<b>Gilts Total</b>	<b>23.12%</b>
<b>Money Market Total</b>	<b>78.70%</b>
<b>Current Assets</b>	<b>1.83%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

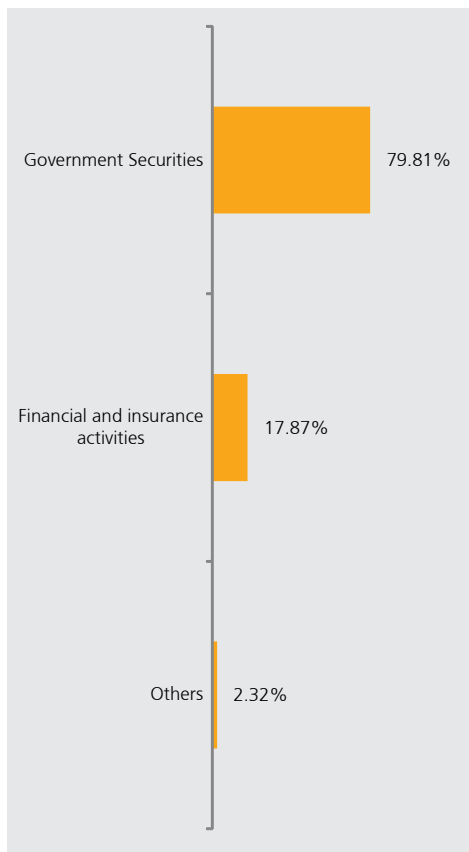
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	23
MMI / Others	00-40	77

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.29%	-
Last 6 Months	1.59%	-
Last 1 Year	3.18%	-
Last 2 Years	4.24%	-
Last 3 Years	4.97%	-
Since Inception	6.22%	-

**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

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

Fund Report as on 31st May 2021

## 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:** Ms. Ruhi Pabari

**NAV as on 31 May, 21:** ₹20.0588

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

**Benchmark:** N.A

**AUM as on 31 May, 21:** ₹ 47.75 Crs.

**Modified Duration of Debt Portfolio:**

0.97 years

**YTM of Debt Portfolio:** 4.47%

## Asset Allocation

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

## Returns

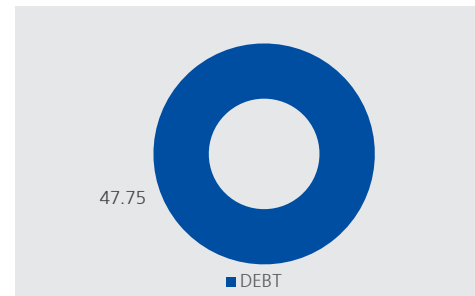
Period	Fund Returns	Index Returns
Last 1 Month	0.31%	-
Last 6 Months	1.31%	-
Last 1 Year	4.48%	-
Last 2 Years	7.10%	-
Last 3 Years	8.06%	-
Since Inception	7.86%	-

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

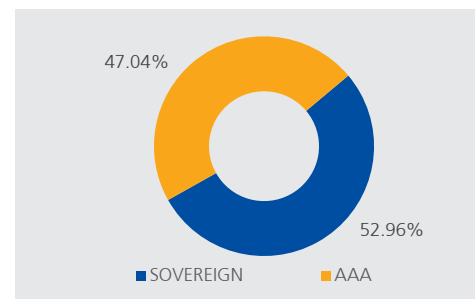
## Portfolio

Name of Instrument	% to AUM
9.00% NTPC NCD 25-01-2023 XLII-I	8.26%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.29%
9.45% LICHFL NCD 30-01-2022	7.14%
8.58% HDFC NCD 18-03-2022 SR V0003	6.49%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.59%
7.17% RIL NCD PPD SR D 08-11-2022	5.41%
9.25% RIL NCD 16-06-2024 SR-PPD3	2.56%
<b>Bonds/Debentures Total</b>	<b>42.75%</b>
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.36%
8.20% GOI CG 15-02-2022	13.70%
8.95% MAHARASHTRA SDL 07/03/2022	10.87%
8.85% SGOK SDL 2022 Jul 18	6.61%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.95%
<b>Gilts Total</b>	<b>49.49%</b>
<b>Money Market Total</b>	<b>2.78%</b>
<b>Current Assets</b>	<b>4.99%</b>
<b>Total</b>	<b>100.00%</b>

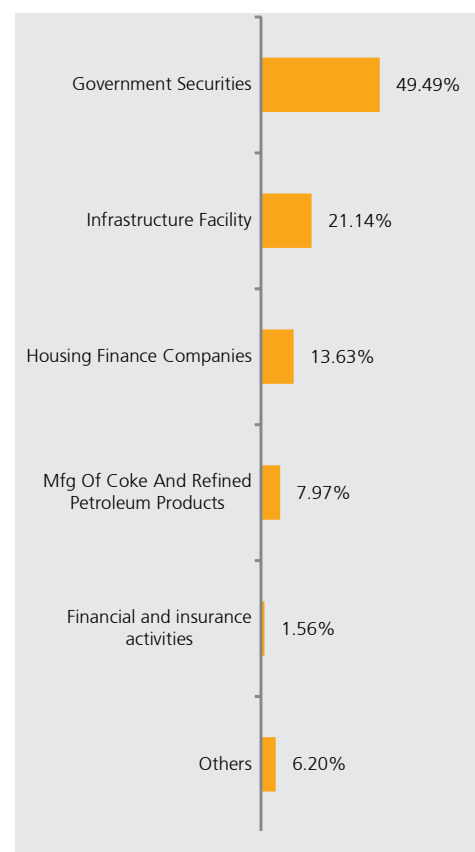
## AUM (in ₹ crs.)



## 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	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF02710/06/08LINFRAS01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF04401/01/10LINFRAS02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF06601/01/10PINFRAS02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF06101/02/08HINFRAS01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Deepak Gupta	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Deepak Gupta	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Make in India	Sumanta Khan	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Deepak Gupta	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Deepak Gupta	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari

## 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-Equity	Sumanta Khan	Ruhi Pabari
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid-Equity	Sumanta Khan	Ruhi Pabari
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Ruhi Pabari
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Ruhi Pabari
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Ruhi Pabari
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Ruhi Pabari
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Ruhi Pabari
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Ruhi Pabari
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Ruhi Pabari
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Ruhi Pabari
ULIF06301/02/08HLCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Ruhi Pabari
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Hybrid	-	Ruhi Pabari
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Ruhi Pabari
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Ruhi Pabari
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Ruhi Pabari
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Ruhi Pabari
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Equity	Sumanta Khan	Ruhi Pabari
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Equity	Sumanta Khan	Ruhi Pabari
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Ruhi Pabari
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Ruhi Pabari
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Ruhi Pabari
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Diversified	Deepak Gupta	Ruhi Pabari

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