

ANALYST MAY 2023



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

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INVESTMENT INSIGHT

Fund Report as on 28th April 2023

Macro-Economic Update

Global banking sector turmoil, after the collapse of two US regional banks, Silicon Valley Bank & Signature bank, continued with First Republic bank with its shares plummeting ~90% YTD. JPMorgan Chase bank took over the troubled lender seized by regulators.

The Reserve Bank of India kept its policy Repo rate unchanged at 6.50% in Apr 2023 as it was monitoring the impact of recent global financial turbulence. The headline CPI declined to 5.66% YOY in March due to slowdown in food costs mainly vegetables, oils & fats. Core CPI inflation moderated to 5.78% from 6.05% in Feb-23, starting to show signs of disinflation.

Despite recurring global headwinds, India continues to showcase strong economic activities. GST collections for the month of April 2023 at ₹1.87 trillion clocked a record high with 12% y/y growth. Credit growth to services sector accelerated to 19.8% y/y in March 2023 from 8.7% a year ago, due to the improved credit offtake to 'Non-Banking Financial Companies (NBFCs)' and 'trade', while the overall bank credit growth was robust at 15.4%. On the other hand, the Composite PMI highlighted growing strength at 61.6 in Apr from 58.4 in Mar. Total passenger vehicles sales at 292,030 in Mar-23 grew 4.5% y/y. Industrial production increased by 5.6% y/y in Feb-23, from 5.5% in Jan-23 on stronger growth in Factory activity (5.3%) and chemical products (7.7%). Trade deficit widened to \$19.70 billion in Mar-2023 from \$17.43 billion in Feb-23, due to decline in exports by 13.9% amid weakening demand from US and Europe. India's forex reserves continue to remain strong at \$584.25B with ~11 months of import cover.



INVESTMENT INSIGHT

Fund Report as on 28th April 2023

Equity Market Update

In April, financial stability risks moderated due to joint efforts by the US Treasury, Federal Reserve and the Federal Deposit Insurance Corporation (FDIC). While the US Fed provided liquidity support to banks facing deposit withdrawal, FDIC facilitated takeover of troubled regional banks by large peers. Worries of a banking crisis toned down the hawkish stance of US Fed. US equity markets rallied with S&P 500 up 1.5% and Dow Jones up by 2.5%. US GDP grew 1.1% in 1QCY23 against expectations of 2%. The personal consumption expenditure (PCE) price index was up 4.2% YoY and 0.1% MoM in Mar'23 vs. 5.1% YoY in Feb'23.

On the domestic front, Indian equity market also managed a strong show in April. The Nifty50 Index was up by 4.1% while broader markets outperformed with Nifty Midcap 100 index up 5.9%. Among sectors, Realty was the best performer (+14.8%) while IT (-3.4%) was the worst performer. Auto (+7.4%), PSU (+7.2%), Capital Goods (+6.9%), Banks (+6.4%), Healthcare (+5.3%), Oil & Gas (+5.1%), Metals (+5%) and FMCG (+4.6%) outperformed the benchmark. Consumer durables (+2%) underperformed the benchmark apart from IT. On the flows side, FPI pumped in USD 1.4bn into India equities while DII flows were muted at USD 0.3bn.

Equity Market Outlook & Strategy

Indian markets have been volatile recently due to concerns on global financial stability. With the resilience of high frequency indicators such as GST collection, credit growth, services PMI, Railway freight traffic growth etc, domestic demand is looking resilient. Global commodities including crude oil have cooled off after rallying post China reopening. This should translate into improving margins for consumer companies in quarters ahead. The government's strong capex push should support construction spending in the Infra sector.

Impact of unseasonal rains on rabi crop output and effect of El-Nino on monsoon will be key monitorable. It is a relief to note that consumer staples companies have recently indicated that rural demand has bottomed out.

We continue to remain positive on the long-term structural story of India and find Indian equity markets reasonably valued with time correction over last 18 months. Possible end of the rate hike cycle globally bodes well for FII inflow into Indian markets. India's resilient domestic demand makes it a growth outperformer, with a tailwind of expected recovery in rural India. Given global uncertainties, "Value as theme" may continue to do better. We remain structurally optimistic on Indian equity markets with preference towards Financials, Consumption and Capital Goods sectors.



INVESTMENT INSIGHT

Fund Report as on 28th April 2023

Fixed Income Market Update

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 7.09%-7.31% range during Apr 2023, closing at 7.12% on month end. The yields eased during the month on fall in domestic inflation and pause in monetary tightening cycle.

INVESTMENT INSIGHT

Fund Report as on 28th April 2023

Fixed Income Market Outlook & Strategy

On global front, the yield on US 10Y bond remained low during the month on contagion fears of Banking sector turmoil. Crude oil closed the month below \$80 per barrel on lower energy demand. On domestic front, a pause in the rate hiking cycle by MPC in April has taken the market by a positive surprise. With CPI inflation moving below the RBI's upper tolerance limit of 6% and expected to stay subdued through the year, MPC is now expected to cut policy rates by the end of the year. Going forward, we expect G-sec yields to remain rangebound in the near term and take cues from further Macro economic developments.

The progress of monetary policies from Central Banks, global commodity prices, growth & inflation trajectory and Banking sector developments remain key monitorable.

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

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



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 Sumanta Khan

NAV as on 28 April, 23: ₹ 14.0315

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 700.83 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.03%	4.06%
Last 6 Months	-0.15%	0.29%
Last 1 Year	5.78%	5.63%
Last 2 Years	9.64%	11.12%
Last 3 Years	20.52%	22.36%
Since Inception	10.87%	12.27%

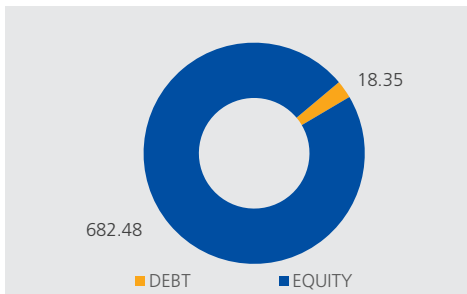
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

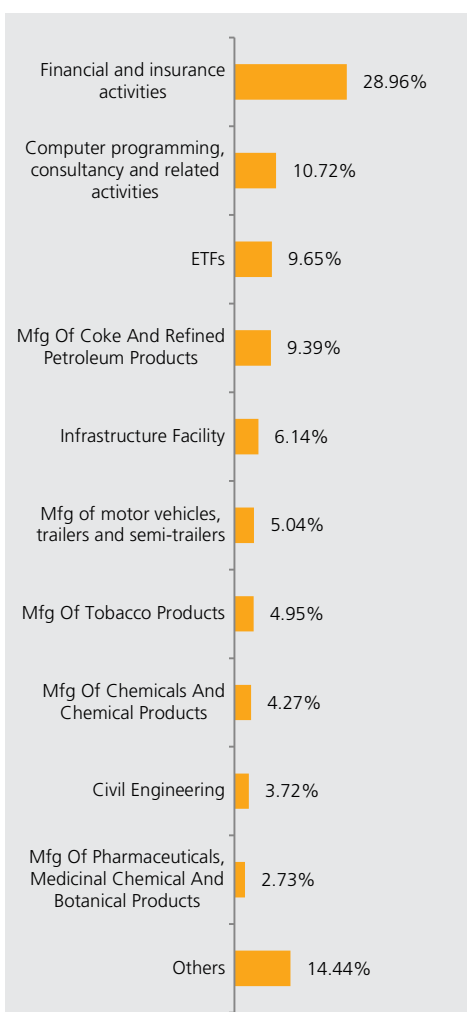
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.79%
HDFC BANK LTD.FV-2	6.93%
ICICI BANK LTD.FV-2	5.35%
HDFC LTD FV 2	5.16%
INFOSYS LIMITED	5.14%
ITC - FV 1	4.95%
TATA CONSULTANCY SERVICES LTD.	3.91%
LARSEN&TUBRO	3.72%
KOTAK MAHINDRA BANK LIMITED_FV5	3.07%
BHARTI AIRTEL LIMITED	2.67%
STATE BANK OF INDIAFV-1	2.47%
HINDUSTAN LEVER LTD.	2.27%
AXIS BANK LIMITEDFV-2	1.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.64%
TITAN COMPANY LIMITED	1.63%
MARUTI UDYOG LTD.	1.55%
TATA IRON & STEEL COMPANY LTD	1.47%
TATA MOTORS LTD.FV-2	1.46%
MAHINDRA & MAHINDRA LTD.-FV5	1.36%
NTPC LIMITED	1.36%
BAJAJ FINANCE LIMITED	1.35%
HCL TECHNOLOGIES LIMITED	1.34%
NESTLE INDIA LIMITED	1.17%
INDUSIND BANK LIMITED	1.14%
ULTRATECH CEMCO LTD	1.06%
HINDALCO INDUSTRIES LTD FV RE 1	0.95%
ASIAN PAINTS LIMITEDFV-1	0.93%
SBI LIFE INSURANCE COMPANY LIMITED	0.81%
ONGCFV-5	0.80%
DR. REDDY LABORATORIES	0.73%
COAL INDIA LIMITED	0.71%
BRITANNIA INDUSTRIES LTD	0.68%
ASHOK LEYLAND LIMITED	0.66%
BAJAJ AUTO LTD	0.63%
POWER GRID CORP OF INDIA LTD	0.62%
BHARAT PETROLEUM CORP. LTD.	0.61%
INDRAPRASTHA GAS LIMITED	0.60%
EICHER MOTORS LIMITED	0.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.55%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.50%
ABB INDIA LIMITED	0.48%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.42%
SRF LIMITED	0.40%
APOLLO TYRES LIMITED	0.40%
DIVIS LABORATORIES LIMITED	0.35%
UPL LIMITED	0.34%
TATA POWER CO. LTD.FV-1	0.34%
LTIMINDTREE LIMITED	0.33%
TVS MOTOR COMPANY LIMITED	0.32%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.32%
CANARA BANK	0.31%
TRENT LTD	0.27%
BAJAJ FINSERV LIMITED	0.20%
NMDC LIMITED	0.20%
Equity Total	87.73%
SBI-ETF Nifty Bank	1.70%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.70%
Nippon India ETF Bank Bees	1.70%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.64%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.23%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.93%
UTI NIFTY BANK ETF	0.75%
ETFs	9.65%
Money Market Total	2.70%
Current Assets	-0.09%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 36.2818

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 2,185.55 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.71%	4.06%
Last 6 Months	-0.70%	0.29%
Last 1 Year	5.13%	5.63%
Last 2 Years	10.10%	11.12%
Last 3 Years	21.19%	22.36%
Since Inception	10.17%	9.74%

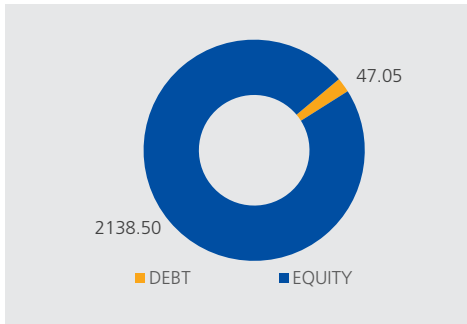
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

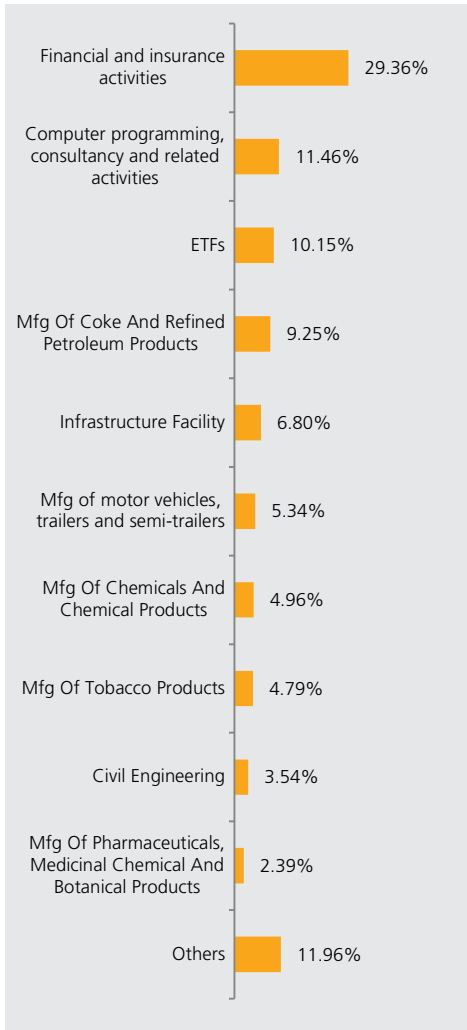
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.25%
HDFC BANK LTD.FV-2	7.16%
ICICI BANK LTD.FV-2	5.73%
INFOSYS LIMITED	5.61%
HDFC LTD FV 2	5.00%
ITC - FV 1	4.79%
TATA CONSULTANCY SERVICES LTD.	4.08%
LARSEN&TUBRO	3.54%
KOTAK MAHINDRA BANK LIMITED_FV5	3.19%
HINDUSTAN LEVER LTD.	2.47%
BHARTI AIRTEL LIMITED	2.28%
AXIS BANK LIMITEDFV-2	1.97%
NTPC LIMITED	1.90%
TATA MOTORS LTD.FV-2	1.83%
STATE BANK OF INDIAFV-1	1.74%
ASIAN PAINTS LIMITEDFV-1	1.65%
TATA IRON & STEEL COMPANY LTD	1.51%
MAHINDRA & MAHINDRA LTD.-FV5	1.42%
MARUTI UDYOG LTD.	1.41%
BAJAJ FINANCE LIMITED	1.40%
TITAN COMPANY LIMITED	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.32%
HCL TECHNOLOGIES LIMITED	1.15%
ULTRATECH CEMCO LTD	0.98%
BRITANNIA INDUSTRIES LTD	0.93%
INDUSIND BANK LIMITED	0.85%
BAJAJ FINSERV LIMITED	0.81%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
CIPLA LTD.	0.74%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
ASHOK LEYLAND LIMITED	0.68%
INDRAPRASTHA GAS LIMITED	0.65%
WIPRO	0.62%
SRF LIMITED	0.61%
SIEMENS LIMITED	0.59%
EICHER MOTORS LIMITED	0.56%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.55%
CANARA BANK	0.51%
GUJARAT GAS LIMITED	0.45%
TRENT LTD	0.44%
VOLTAS LTD	0.43%
GAS AUTHORITY OF INDIA LTD.	0.40%
BANDHAN BANK LIMITED	0.36%
AMBUJA CEMENTS LIMITED	0.34%
ABB INDIA LIMITED	0.33%
DR. REDDY LABORATORIES	0.33%
THE FEDERAL BANK LIMITED	0.31%
HAVELLS INDIA LIMITED	0.29%
TATA POWER CO. LTD.FV-1	0.28%
HERO MOTOCORP LIMITED	0.26%
NESTLE INDIA LIMITED	0.26%
TATA CHEMICALS LTD.	0.23%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
ZOMATO LIMITED	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.14%
Equity Total	87.70%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.85%
SBI-ETF Nifty Bank	1.84%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.84%
Nippon India ETF Bank Bees	1.79%
UTI NIFTY BANK ETF	1.10%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.93%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.81%
ETFs	10.15%
Money Market Total	2.46%
Current Assets	-0.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUTY02121)

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 34.8641

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 28 April, 23: ₹ 315.73 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.64%	2.93%
Last 6 Months	-1.79%	-4.56%
Last 1 Year	4.05%	-0.08%
Last 2 Years	13.91%	13.07%
Last 3 Years	21.73%	21.96%
Since Inception	9.84%	9.19%

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

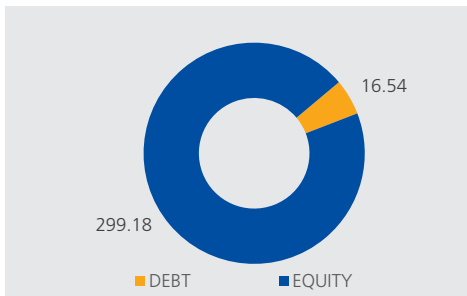
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

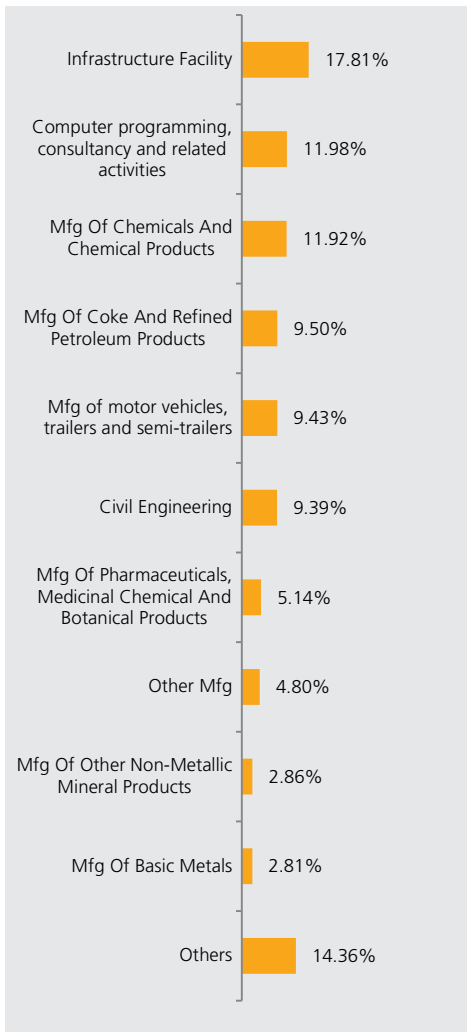
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.39%
RELIANCE INDUSTRIES LTD.	7.72%
BHARTI AIRTEL LIMITED	7.37%
HINDUSTAN LEVER LTD.	6.65%
INFOSYS LIMITED	5.66%
MARUTI UDYOG LTD.	5.35%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.14%
TITAN COMPANY LIMITED	4.80%
TATA CONSULTANCY SERVICES LTD.	4.26%
NTPC LIMITED	4.09%
MAHINDRA & MAHINDRA LTD.-FV5	4.08%
ASIAN PAINTS LIMITEDFV-1	3.73%
POWER GRID CORP OF INDIA LTD	3.37%
ULTRATECH CEMCO LTD	2.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.66%
JSW STEEL LIMITED	2.53%
ONGCFV-5	2.18%
COAL INDIA LIMITED	1.98%
NESTLE INDIA LIMITED	1.86%
HCL TECHNOLOGIES LIMITED	1.59%
BAJAJ AUTO LTD	1.47%
AVENUE SUPERMARTS LIMITED	1.20%
GRASIM INDUSTRIES LTD.	1.15%
BHARAT PETROLEUM CORP. LTD.	1.03%
INDIAN OIL CORPORATION LIMITED	0.75%
COFORGE LIMITED	0.48%
HERO MOTOCORP LIMITED	0.43%
DABUR INDIA LTD.	0.39%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.32%
HINDUSTAN ZINC LIMITEDFV-2	0.28%
Equity Total	94.76%
Money Market Total	5.08%
Current Assets	0.16%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 20.7935

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 777.02 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.94%	4.06%
Last 6 Months	0.10%	0.29%
Last 1 Year	7.06%	5.63%
Last 2 Years	11.68%	11.12%
Last 3 Years	20.20%	22.36%
Since Inception	10.71%	13.66%

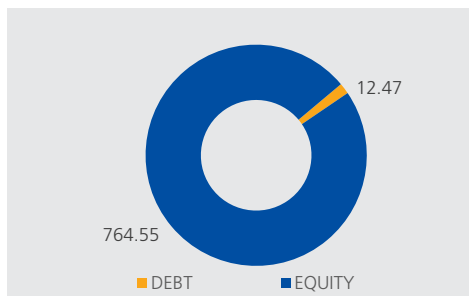
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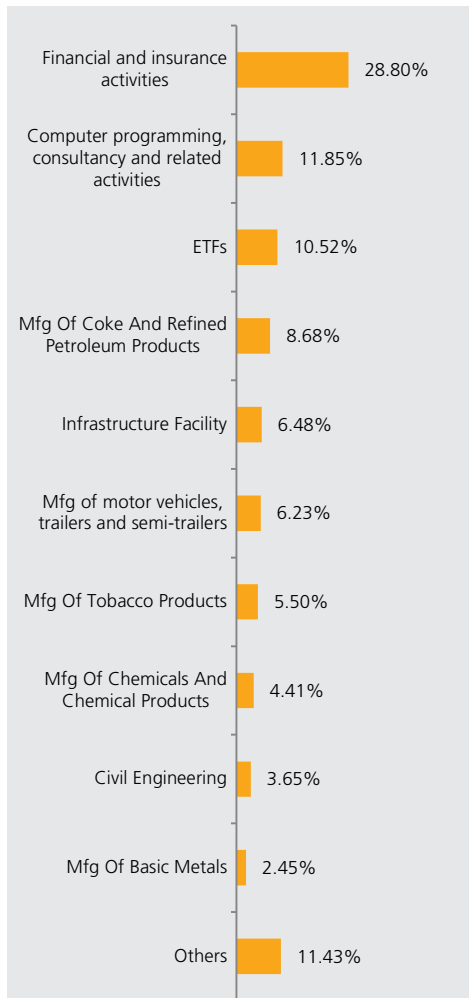
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.00%
HDFC BANK LTD.FV-2	7.93%
INFOSYS LIMITED	5.70%
ITC - FV 1	5.50%
ICICI BANK LTD.FV-2	5.32%
HDFC LTD FV 2	5.13%
TATA CONSULTANCY SERVICES LTD.	3.87%
LARSEN&TUBRO	3.65%
BHARTI AIRTEL LIMITED	2.97%
KOTAK MAHINDRA BANK LIMITED_FV5	2.90%
STATE BANK OF INDIAFV-1	2.46%
HINDUSTAN LEVER LTD.	2.27%
MARUTI UDYOG LTD.	2.16%
TATA MOTORS LTD.FV-2	2.01%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.00%
AXIS BANK LIMITEDFV-2	1.74%
NTPC LIMITED	1.74%
TITAN COMPANY LIMITED	1.63%
TATA IRON & STEEL COMPANY LTD	1.43%
MAHINDRA & MAHINDRA LTD.-FV5	1.35%
HCL TECHNOLOGIES LIMITED	1.18%
NESTLE INDIA LIMITED	1.18%
BAJAJ FINANCE LIMITED	1.04%
HINDALCO INDUSTRIES LTD FV RE 1	1.02%
COAL INDIA LIMITED	0.95%
SBI LIFE INSURANCE COMPANY LIMITED	0.85%
ASIAN PAINTS LIMITEDFV-1	0.84%
POWER GRID CORP OF INDIA LTD	0.80%
INDUSIND BANK LIMITED	0.78%
APOLLO TYRES LIMITED	0.73%
TVS MOTOR COMPANY LIMITED	0.73%
COFORGE LIMITED	0.72%
ASHOK LEYLAND LIMITED	0.71%
BHARAT PETROLEUM CORP. LTD.	0.68%
INDRAPRASTHA GAS LIMITED	0.60%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.59%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.53%
PIDILITE INDUSTRIES LIMITED	0.53%
ULTRATECH CEMCO LTD	0.45%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.45%
AVENUE SUPERMARTS LIMITED	0.39%
LTIMINDTREE LIMITED	0.38%
TATA POWER CO. LTD.FV-1	0.38%
SRF LIMITED	0.34%
SIEMENS LIMITED	0.33%
VOLTAS LTD	0.32%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.23%
BAJAJ FINSERV LIMITED	0.20%
UPL LIMITED	0.20%
Equity Total	87.88%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.86%
SBI-ETF Nifty Bank	1.86%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.77%
Nippon India ETF Bank Bees	1.75%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.34%
UTI NIFTY BANK ETF	1.01%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.93%
ETFs	10.52%
Money Market Total	1.40%
Current Assets	0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)
NAV as on 28 April, 23: ₹ 40.9414
Inception Date: 09th August 2004
Benchmark: CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%
AUM as on 28 April, 23: ₹ 100.51 Crs.
Modified Duration of Debt Portfolio: 4.99 years
YTM of Debt Portfolio: 7.11%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	22
Gsec / Debt	60-100	74
MMI / Others	00-25	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.82%	1.81%
Last 6 Months	3.33%	3.95%
Last 1 Year	5.98%	6.26%
Last 2 Years	5.85%	5.90%
Last 3 Years	8.20%	8.79%
Since Inception	7.82%	7.91%

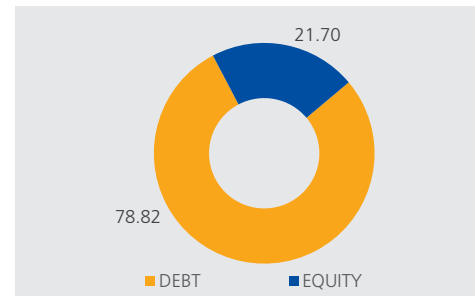
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

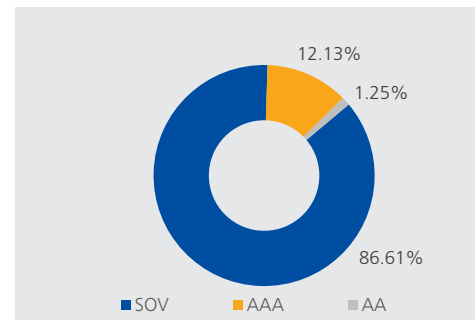
Portfolio

Name of Instrument	% to AUM
7.65% IRFC NCD 30-12-2032 SR 167	3.42%
9.05% HDFC NCD 20-11-2023 U-004	1.60%
6.75% PCHFL NCD 26-09-2031	0.98%
Bonds/Debentures Total	6.00%
5.74% GOI 15.11.2026	11.30%
7.17% GOI 08-01-2028	10.72%
7.38% GOI CG 20-06-2027	10.50%
7.26% GOI CG 22-08-2032	8.43%
7.41% GOI CG 19-12-2036	7.08%
5.63% GOI CG 12-04-2026	5.17%
7.10% GOI CG 18-04-2029	4.24%
7.36% GOI CG 12-09-2052	4.02%
GSEC STRIP 15.12.2024	2.34%
7.70% ANDHRAPRADESH SDL 08-03-2029	1.73%
7.69% MAHARASHTRA SDL 15.03.2031	1.08%
6.79% GOI CG 15-05-2027	0.95%
7.74% HARYANA SDL 29.03.2031	0.10%
Gilts Total	67.65%
RELIANCE INDUSTRIES LTD.	2.06%
HDFC BANK LTD.FV-2	1.81%
ICICI BANK LTD.FV-2	1.70%
INFOSYS LIMITED	1.29%
ITC - FV 1	1.23%
HDFC LTD FV 2	1.20%
TATA CONSULTANCY SERVICES LTD.	0.83%
LARSEN&TUBRO	0.80%
KOTAK MAHINDRA BANK LIMITED_FV5	0.75%
STATE BANK OF INDIAFV-1	0.74%
AXIS BANK LIMITEDFV-2	0.65%
BHARTI AIRTEL LIMITED	0.64%
HINDUSTAN LEVER LTD.	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.48%
MARUTI UDYOG LTD.	0.46%
BAJAJ FINANCE LIMITED	0.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.44%
TITAN COMPANY LIMITED	0.42%
TATA MOTORS LTD.FV-2	0.40%
POWER GRID CORP OF INDIA LTD	0.34%
TATA IRON & STEEL COMPANY LTD	0.33%
NTPC LIMITED	0.29%
INDUSIND BANK LIMITED	0.28%
HINDALCO INDUSTRIES LTD FV RE 1	0.27%
ULTRATECH CEMCO LTD	0.27%
ASIAN PAINTS LIMITEDFV-1	0.27%
BAJAJ FINSERV LIMITED	0.24%
DR. REDDY LABORATORIES	0.23%
CIPLA LTD.	0.19%
BHARAT PETROLEUM CORP. LTD.	0.18%
NESTLE INDIA LIMITED	0.16%
TATA CONSUMER PRODUCTS LIMITED	0.16%
HERO MOTOCORP LIMITED	0.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.15%
HCL TECHNOLOGIES LIMITED	0.14%
SBI LIFE INSURANCE COMPANY LIMITED	0.14%
UPL LIMITED	0.14%
COAL INDIA LIMITED	0.14%
BRITANNIA INDUSTRIES LTD	0.14%
DIVIS LABORATORIES LIMITED	0.10%
TECH MAHINDRA LIMITEDFV-5	0.09%
WIPRO	0.09%
BAJAJ AUTO LTD	0.08%
GRASIM INDUSTRIES LTD.	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	21.59%
Money Market Total	4.46%
Current Assets	0.30%
Total	100.00%

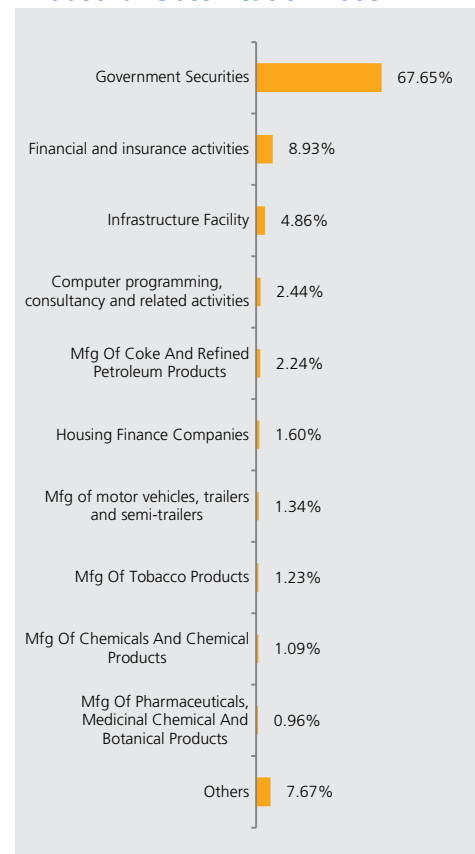
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 23.3244
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 April, 23: ₹ 139.18 Crs.
Modified Duration of Debt Portfolio:
0.59 years
YTM of Debt Portfolio: 7.06%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.56%
Last 6 Months	2.53%	3.29%
Last 1 Year	4.33%	5.80%
Last 2 Years	3.30%	4.73%
Last 3 Years	3.01%	4.33%
Since Inception	5.85%	6.73%

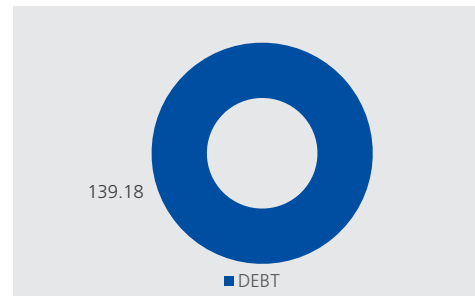
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

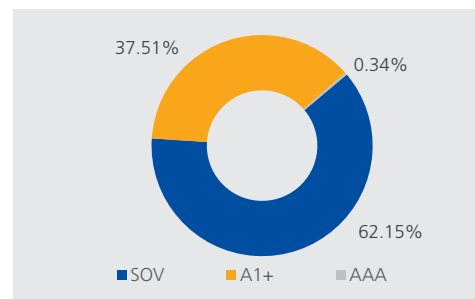
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.32%
Current Assets	0.68%
Total	100.00%

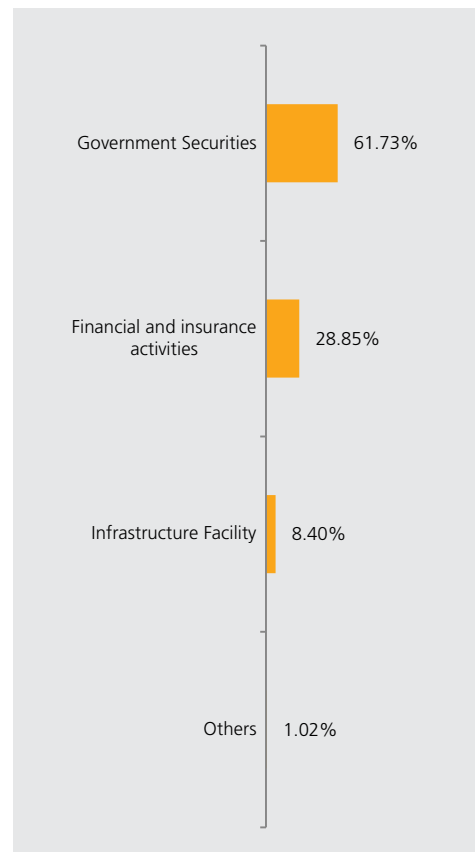
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 28.2236
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 28 April, 23: ₹ 226.26 Crs.
Modified Duration of Debt Portfolio: 4.79 years
YTM of Debt Portfolio: 7.18%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.26%	1.27%
Last 6 Months	4.28%	4.89%
Last 1 Year	5.78%	6.15%
Last 2 Years	3.97%	4.36%
Last 3 Years	4.71%	5.50%
Since Inception	7.22%	7.76%

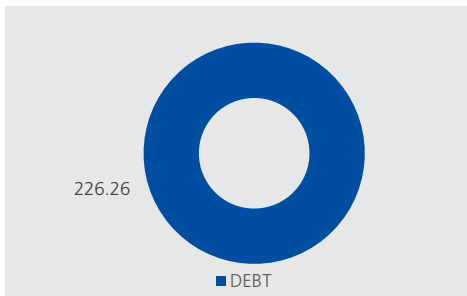
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

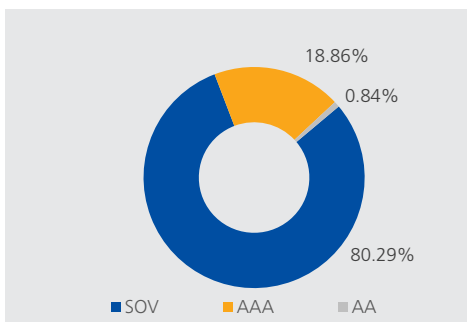
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.32%
7.65% IRFC NCD 30-12-2032 SR 167	2.81%
7.47% SIDBI NCD 25-11-2025 - SR VII	2.43%
6.43% HDFC NCD 29-09-2025 Y-001	1.95%
6.75% PCHFL NCD 26-09-2031	0.83%
7.75% PFC NCD 11-06-2030 SR 203-B	0.40%
Bonds/Debentures Total	14.75%
5.74% GOI 15.11.2026	12.74%
7.38% GOI CG 20-06-2027	12.44%
7.26% GOI CG 22-08-2032	10.42%
5.63% GOI CG 12-04-2026	9.04%
7.41% GOI CG 19-12-2036	8.89%
7.36% GOI CG 12-09-2052	5.03%
7.74% HARYANA SDL 29.03.2031	4.80%
7.69% MAHARASHTRA SDL 15.03.2031	4.79%
7.70% ANDHRAPRADESH SDL 08-03-2029	3.89%
7.17% GOI 08-01-2028	3.29%
7.10% GOI CG 18-04-2029	2.09%
6.79% GOI CG 15-05-2027	1.68%
Gilts Total	79.10%
Money Market Total	4.66%
Current Assets	1.48%
Total	100.00%

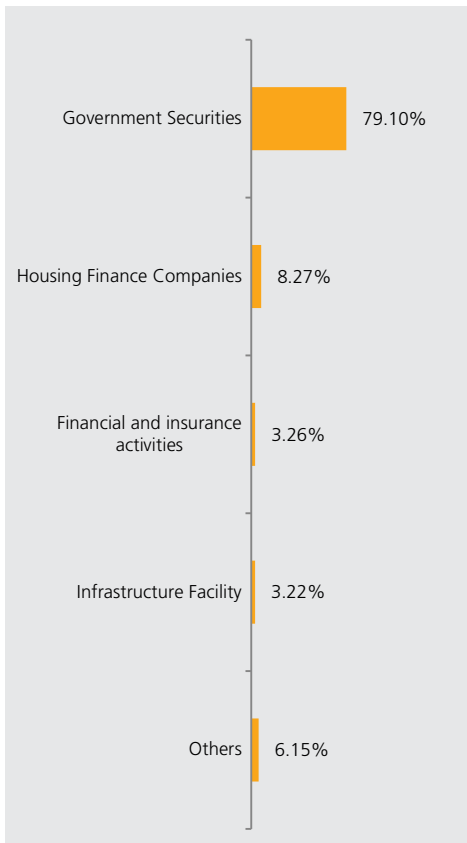
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 98.2390

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 67.41 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.70%	4.06%
Last 6 Months	-0.32%	0.29%
Last 1 Year	5.24%	5.63%
Last 2 Years	10.44%	11.12%
Last 3 Years	21.34%	22.36%
Since Inception	12.97%	13.66%

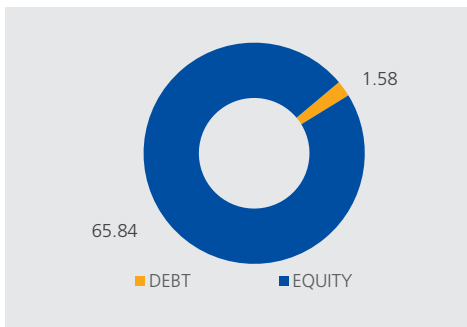
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

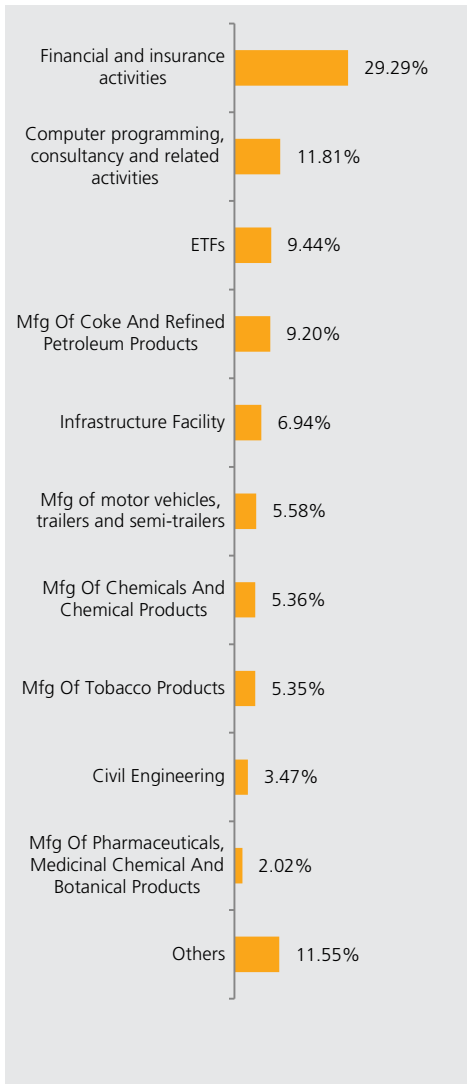
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.20%
HDFC BANK LTD.FV-2	7.46%
ICICI BANK LTD.FV-2	6.22%
INFOSYS LIMITED	5.66%
HDFC LTD FV 2	5.50%
ITC - FV 1	5.35%
TATA CONSULTANCY SERVICES LTD.	4.01%
LARSEN&TUBRO	3.47%
KOTAK MAHINDRA BANK LIMITED_FV5	3.18%
HINDUSTAN LEVER LTD.	2.46%
BHARTI AIRTEL LIMITED	2.39%
STATE BANK OF INDIAFV-1	1.86%
TATA MOTORS LTD.FV-2	1.75%
NTPC LIMITED	1.67%
ASIAN PAINTS LIMITEDFV-1	1.65%
AXIS BANK LIMITEDFV-2	1.64%
MAHINDRA & MAHINDRA LTD.-FV5	1.60%
TITAN COMPANY LIMITED	1.53%
MARUTI UDYOG LTD.	1.47%
HCL TECHNOLOGIES LIMITED	1.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.28%
BAJAJ FINANCE LIMITED	1.15%
POWER GRID CORP OF INDIA LTD	1.12%
ULTRATECH CEMCO LTD	1.11%
TATA IRON & STEEL COMPANY LTD	1.09%
ONGCFV-5	0.79%
ASHOK LEYLAND LIMITED	0.77%
BRITANNIA INDUSTRIES LTD	0.76%
WIPRO	0.73%
INDUSIND BANK LIMITED	0.73%
ABB INDIA LIMITED	0.61%
HINDALCO INDUSTRIES LTD FV RE 1	0.60%
CANARA BANK	0.59%
EICHER MOTORS LIMITED	0.57%
BAJAJ FINSERV LIMITED	0.56%
SIEMENS LIMITED	0.54%
SRF LIMITED	0.51%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.49%
GUJARAT GAS LIMITED	0.48%
HERO MOTOCORP LIMITED	0.45%
TATA POWER CO. LTD.FV-1	0.42%
INDRAPRASTHA GAS LIMITED	0.41%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.41%
DR. REDDY LABORATORIES	0.39%
CIPLA LTD.	0.34%
ASTRAL LIMITED	0.31%
NESTLE INDIA LIMITED	0.31%
AMBUJA CEMENTS LIMITED	0.27%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.26%
UPL LIMITED	0.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.20%
Equity Total	88.22%
SBI-ETF Nifty Bank	1.70%
Nippon India ETF Bank Bees	1.68%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.68%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.54%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.52%
UTI NIFTY BANK ETF	0.80%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.51%
ETFs	9.44%
Money Market Total	2.46%
Current Assets	-0.12%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 44.3872

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 591.94 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.67%	4.06%
Last 6 Months	-0.56%	0.29%
Last 1 Year	4.99%	5.63%
Last 2 Years	10.14%	11.12%
Last 3 Years	21.14%	22.36%
Since Inception	10.53%	9.75%

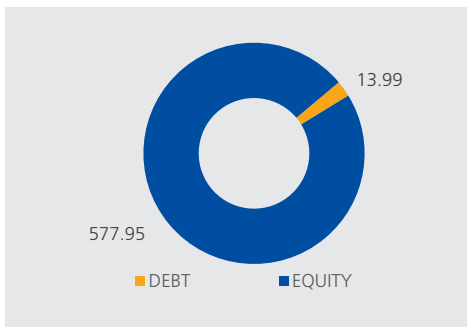
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

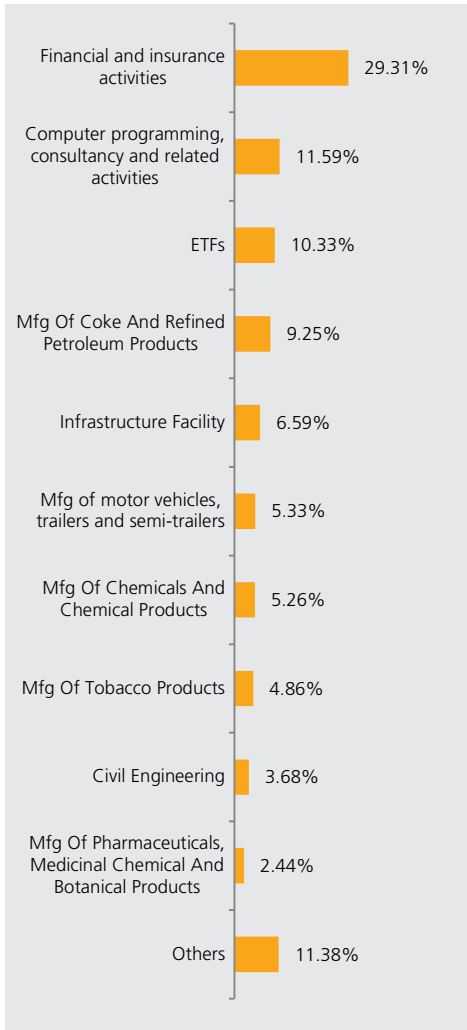
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.25%
HDFC BANK LTD.FV-2	7.23%
ICICI BANK LTD.FV-2	5.81%
INFOSYS LIMITED	5.67%
ITC - FV 1	4.86%
HDFC LTD FV 2	4.85%
TATA CONSULTANCY SERVICES LTD.	4.12%
LARSEN&TUBRO	3.68%
KOTAK MAHINDRA BANK LIMITED_FV5	3.32%
HINDUSTAN LEVER LTD.	2.47%
BHARTI AIRTEL LIMITED	2.21%
AXIS BANK LIMITEDFV-2	1.94%
NTPC LIMITED	1.91%
TATA MOTORS LTD.FV-2	1.82%
STATE BANK OF INDIAFV-1	1.74%
ASIAN PAINTS LIMITEDFV-1	1.65%
TATA IRON & STEEL COMPANY LTD	1.50%
TITAN COMPANY LIMITED	1.50%
BAJAJ FINANCE LIMITED	1.45%
MAHINDRA & MAHINDRA LTD.-FV5	1.42%
MARUTI UDYOG LTD.	1.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
HCL TECHNOLOGIES LIMITED	1.17%
ULTRATECH CEMCO LTD	0.98%
BRITANNIA INDUSTRIES LTD	0.95%
BAJAJ FINSERV LIMITED	0.81%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
INDUSIND BANK LIMITED	0.74%
CIPLA LTD.	0.74%
ASHOK LEYLAND LIMITED	0.67%
INDRAPRASTHA GAS LIMITED	0.62%
WIPRO	0.62%
EICHER MOTORS LIMITED	0.61%
NESTLE INDIA LIMITED	0.56%
SRF LIMITED	0.53%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.51%
GUJARAT GAS LIMITED	0.46%
CANARA BANK	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
GAS AUTHORITY OF INDIA LTD.	0.40%
VOLTAS LTD	0.39%
UPL LIMITED	0.37%
UNITED SPIRITS LIMITED	0.37%
DR. REDDY LABORATORIES	0.36%
ABB INDIA LIMITED	0.34%
BANDHAN BANK LIMITED	0.31%
THE FEDERAL BANK LIMITED	0.31%
TATA POWER CO. LTD.FV-1	0.29%
HERO MOTOCORP LIMITED	0.26%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.26%
AMBUJA CEMENTS LIMITED	0.25%
TATA CHEMICALS LTD.	0.23%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
Equity Total	87.31%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.87%
SBI-ETF Nifty Bank	1.84%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.80%
Nippon India ETF Bank Bees	1.67%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.38%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.89%
UTI NIFTY BANK ETF	0.88%
ETFs	10.33%
Money Market Total	2.69%
Current Assets	-0.33%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 48.3989

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 33.42 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.87%	4.06%
Last 6 Months	-0.42%	0.29%
Last 1 Year	5.15%	5.63%
Last 2 Years	10.14%	11.12%
Last 3 Years	21.08%	22.36%
Since Inception	10.26%	10.26%

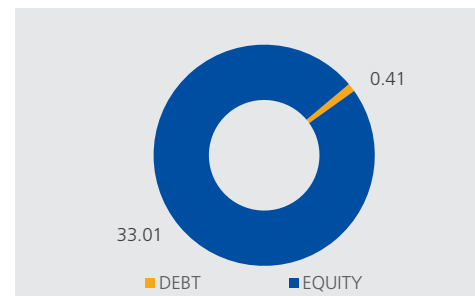
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

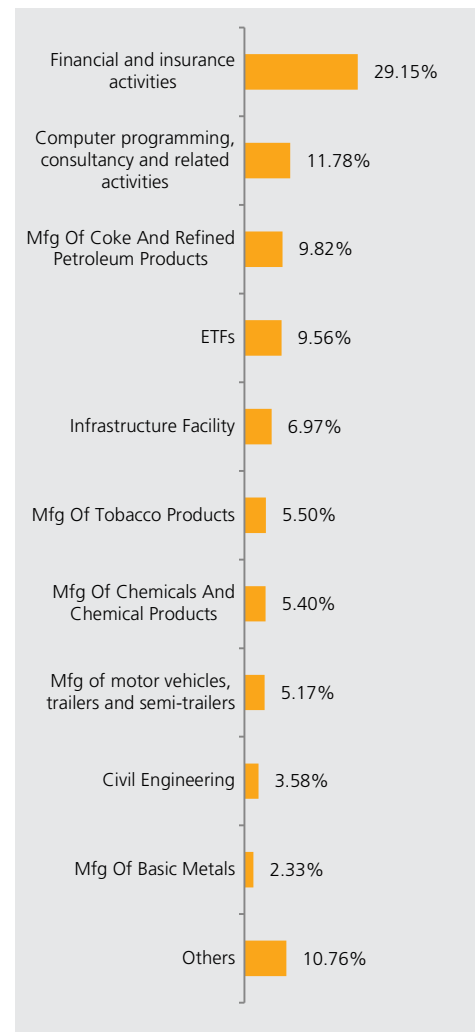
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.30%
HDFC BANK LTD.FV-2	7.27%
ICICI BANK LTD.FV-2	6.26%
INFOSYS LIMITED	5.67%
ITC - FV 1	5.50%
HDFC LTD FV 2	5.15%
TATA CONSULTANCY SERVICES LTD.	4.06%
LARSEN&TUBRO	3.58%
KOTAK MAHINDRA BANK LIMITED_FV5	3.27%
BHARTI AIRTEL LIMITED	2.36%
HINDUSTAN LEVER LTD.	2.20%
STATE BANK OF INDIAFV-1	1.94%
NTPC LIMITED	1.93%
TATA MOTORS LTD.FV-2	1.82%
AXIS BANK LIMITEDFV-2	1.54%
TATA IRON & STEEL COMPANY LTD	1.51%
TITAN COMPANY LIMITED	1.51%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.43%
HCL TECHNOLOGIES LIMITED	1.35%
ASIAN PAINTS LIMITEDFV-1	1.31%
BAJAJ FINANCE LIMITED	1.28%
MARUTI UDYOG LTD.	1.20%
ULTRATECH CEMCO LTD	1.13%
BAJAJ FINSERV LIMITED	0.84%
INDUSIND BANK LIMITED	0.82%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
SRF LIMITED	0.76%
INDRAPRASTHA GAS LIMITED	0.73%
BRITANNIA INDUSTRIES LTD	0.69%
ASHOK LEYLAND LIMITED	0.67%
ABB INDIA LIMITED	0.66%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.64%
ONGCFV-5	0.58%
TATA POWER CO. LTD.FV-1	0.57%
ASTRAL LIMITED	0.56%
EICHER MOTORS LIMITED	0.54%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.52%
GUJARAT GAS LIMITED	0.51%
DR. REDDY LABORATORIES	0.49%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
CANARA BANK	0.45%
WIPRO	0.43%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.40%
BANDHAN BANK LIMITED	0.33%
NESTLE INDIA LIMITED	0.31%
UNITED SPIRITS LIMITED	0.30%
CIPLA LTD.	0.28%
VOLTAS LTD	0.28%
COFORGE LIMITED	0.28%
HERO MOTOCORP LIMITED	0.27%
GAS AUTHORITY OF INDIA LTD.	0.26%
UPL LIMITED	0.25%
TATA CHEMICALS LTD.	0.24%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.21%
Equity Total	89.21%
Nippon India ETF Bank Bees	1.75%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.75%
SBI-ETF Nifty Bank	1.70%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.59%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.36%
UTI NIFTY BANK ETF	0.82%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.58%
ETFs	9.56%
Money Market Total	2.14%
Current Assets	-0.91%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 42.7347

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 64.45 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	3.58%	4.06%
Last 6 Months	-0.48%	0.29%
Last 1 Year	5.09%	5.63%
Last 2 Years	10.22%	11.12%
Last 3 Years	21.26%	22.36%
Since Inception	9.55%	9.50%

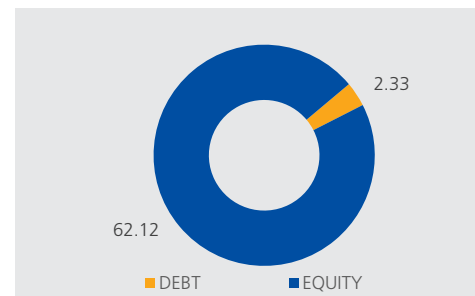
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

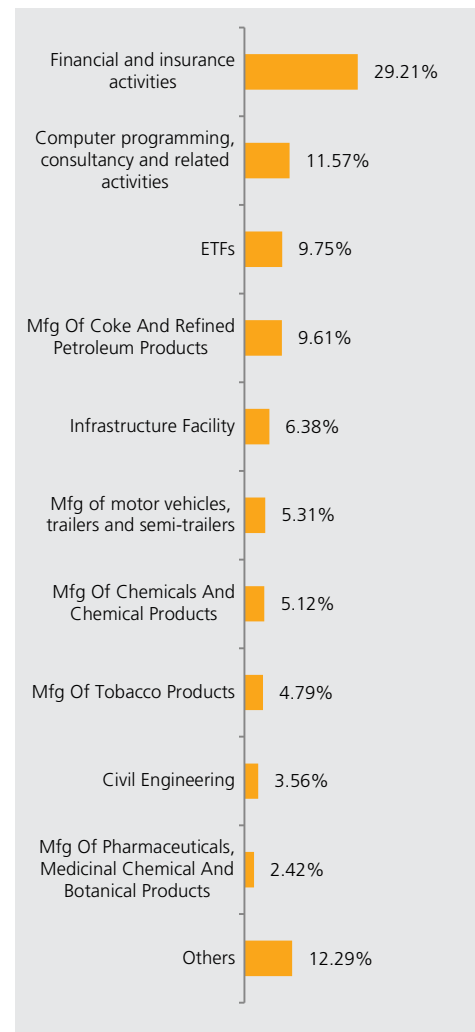
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.24%
HDFC BANK LTD.FV-2	7.27%
INFOSYS LIMITED	5.68%
ICICI BANK LTD.FV-2	5.65%
HDFC LTD FV 2	4.85%
ITC - FV 1	4.79%
TATA CONSULTANCY SERVICES LTD.	4.14%
LARSEN&TUBRO	3.56%
KOTAK MAHINDRA BANK LIMITED_FV5	3.24%
HINDUSTAN LEVER LTD.	2.47%
BHARTI AIRTEL LIMITED	2.36%
AXIS BANK LIMITEDFV-2	2.05%
NTPC LIMITED	1.87%
TATA MOTORS LTD.FV-2	1.82%
STATE BANK OF INDIAFV-1	1.74%
ASIAN PAINTS LIMITEDFV-1	1.65%
TATA IRON & STEEL COMPANY LTD	1.48%
TITAN COMPANY LIMITED	1.46%
BAJAJ FINANCE LIMITED	1.44%
MAHINDRA & MAHINDRA LTD.-FV5	1.42%
MARUTI UDYOG LTD.	1.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
HCL TECHNOLOGIES LIMITED	1.14%
ULTRATECH CEMCO LTD	0.98%
BRITANNIA INDUSTRIES LTD	0.92%
BAJAJ FINSERV LIMITED	0.81%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
INDUSIND BANK LIMITED	0.74%
CIPLA LTD.	0.74%
ASHOK LEYLAND LIMITED	0.66%
WIPRO	0.62%
INDRAPRASTHA GAS LIMITED	0.60%
EICHER MOTORS LIMITED	0.59%
NESTLE INDIA LIMITED	0.56%
SRF LIMITED	0.52%
CANARA BANK	0.46%
GUJARAT GAS LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.43%
GAS AUTHORITY OF INDIA LTD.	0.40%
VOLTAS LTD	0.37%
BHARAT PETROLEUM CORP. LTD.	0.37%
UNITED SPIRITS LIMITED	0.36%
DR. REDDY LABORATORIES	0.34%
ABB INDIA LIMITED	0.34%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.32%
THE FEDERAL BANK LIMITED	0.31%
BANDHAN BANK LIMITED	0.30%
HERO MOTOCORP LIMITED	0.26%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.26%
UPL LIMITED	0.25%
AMBUJA CEMENTS LIMITED	0.25%
TATA CHEMICALS LTD.	0.23%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
Equity Total	86.64%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.76%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.68%
Nippon India ETF Bank Bees	1.66%
SBI-ETF Nifty Bank	1.63%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.47%
UTI NIFTY BANK ETF	1.07%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.47%
ETFs	9.75%
Money Market Total	3.84%
Current Assets	-0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 36.0965

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 19.46 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.83%	4.06%
Last 6 Months	-0.34%	0.29%
Last 1 Year	5.25%	5.63%
Last 2 Years	10.36%	11.12%
Last 3 Years	21.40%	22.36%
Since Inception	10.13%	9.74%

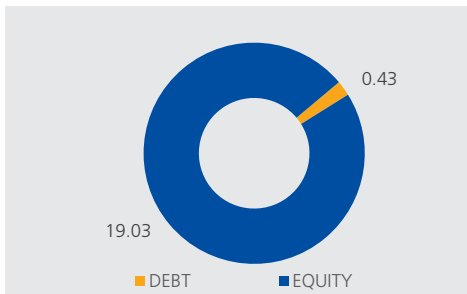
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

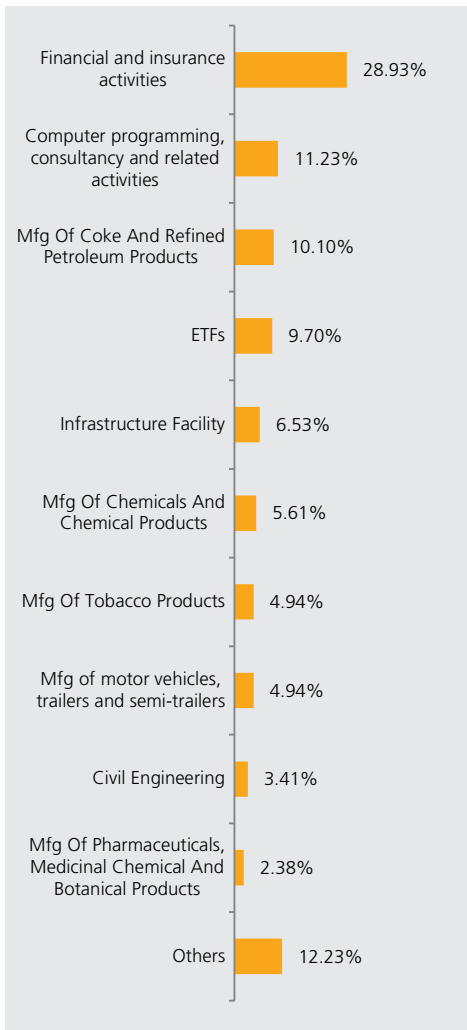
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.24%
HDFC BANK LTD.FV-2	7.25%
ICICI BANK LTD.FV-2	5.77%
INFOSYS LIMITED	5.36%
HDFC LTD FV 2	4.97%
ITC - FV 1	4.94%
TATA CONSULTANCY SERVICES LTD.	4.05%
KOTAK MAHINDRA BANK LIMITED_FV5	3.45%
LARSEN&TUBRO	3.41%
HINDUSTAN LEVER LTD.	2.22%
BHARTI AIRTEL LIMITED	2.16%
STATE BANK OF INDIAFV-1	1.85%
NTPC LIMITED	1.80%
AXIS BANK LIMITEDFV-2	1.72%
TATA MOTORS LTD.FV-2	1.66%
ASIAN PAINTS LIMITEDFV-1	1.65%
TATA IRON & STEEL COMPANY LTD	1.51%
MAHINDRA & MAHINDRA LTD.-FV5	1.41%
TITAN COMPANY LIMITED	1.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.32%
BAJAJ FINANCE LIMITED	1.29%
MARUTI UDYOG LTD.	1.20%
HCL TECHNOLOGIES LIMITED	1.15%
ULTRATECH CEMCO LTD	1.10%
INDUSIND BANK LIMITED	0.92%
BRITANNIA INDUSTRIES LTD	0.89%
BAJAJ FINSERV LIMITED	0.80%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
CIPLA LTD.	0.73%
SRF LIMITED	0.70%
ASHOK LEYLAND LIMITED	0.68%
ABB INDIA LIMITED	0.60%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.59%
INDRAPRASTHA GAS LIMITED	0.58%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.56%
EICHER MOTORS LIMITED	0.56%
CANARA BANK	0.54%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.51%
ASTRAL LIMITED	0.51%
ONGCFV-5	0.51%
TATA POWER CO. LTD.FV-1	0.48%
GUJARAT GAS LIMITED	0.45%
NESTLE INDIA LIMITED	0.44%
WIPRO	0.41%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.41%
GAS AUTHORITY OF INDIA LTD.	0.40%
BANDHAN BANK LIMITED	0.37%
BHARAT PETROLEUM CORP. LTD.	0.35%
UNITED SPIRITS LIMITED	0.34%
DR. REDDY LABORATORIES	0.33%
VOLTAS LTD	0.27%
COFORGE LIMITED	0.27%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.26%
HERO MOTOCORP LIMITED	0.26%
UPL LIMITED	0.25%
AMBUJA CEMENTS LIMITED	0.24%
TATA CHEMICALS LTD.	0.23%
Equity Total	88.07%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.74%
SBI-ETF Nifty Bank	1.74%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.74%
Nippon India ETF Bank Bees	1.57%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.56%
UTI NIFTY BANK ETF	0.85%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.49%
ETFs	9.70%
Money Market Total	2.45%
Current Assets	-0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 35.5689

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 8.61 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.68%	4.06%
Last 6 Months	-0.34%	0.29%
Last 1 Year	5.37%	5.63%
Last 2 Years	10.30%	11.12%
Last 3 Years	21.30%	22.36%
Since Inception	8.72%	8.46%

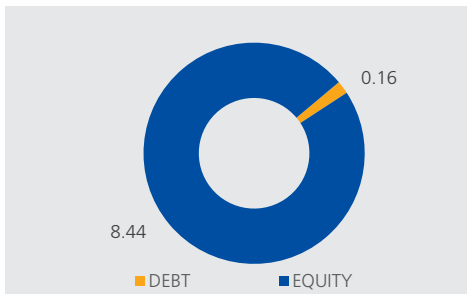
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

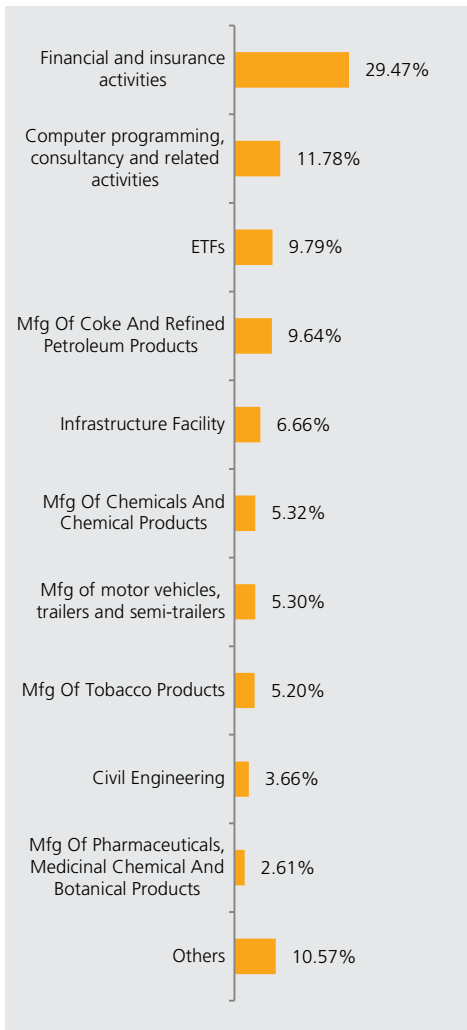
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.21%
HDFC BANK LTD.FV-2	7.24%
INFOSYS LIMITED	5.93%
ICICI BANK LTD.FV-2	5.70%
HDFC LTD FV 2	5.38%
ITC - FV 1	5.20%
TATA CONSULTANCY SERVICES LTD.	4.16%
LARSEN&TUBRO	3.66%
KOTAK MAHINDRA BANK LIMITED_FV5	3.61%
HINDUSTAN LEVER LTD.	2.51%
BHARTI AIRTEL LIMITED	2.50%
NTPC LIMITED	2.18%
STATE BANK OF INDIAFV-1	1.84%
TATA IRON & STEEL COMPANY LTD	1.80%
TITAN COMPANY LIMITED	1.73%
TATA MOTORS LTD.FV-2	1.72%
ASIAN PAINTS LIMITEDFV-1	1.71%
AXIS BANK LIMITEDFV-2	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
BAJAJ FINANCE LIMITED	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.44%
HCL TECHNOLOGIES LIMITED	1.38%
MARUTI UDYOG LTD.	1.33%
ULTRATECH CEMCO LTD	1.00%
BRITANNIA INDUSTRIES LTD	0.85%
BAJAJ FINSERV LIMITED	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
ASHOK LEYLAND LIMITED	0.77%
CIPLA LTD.	0.76%
INDUSIND BANK LIMITED	0.75%
INDRAPRASTHA GAS LIMITED	0.73%
SRF LIMITED	0.61%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
EICHER MOTORS LIMITED	0.47%
BHARAT PETROLEUM CORP. LTD.	0.44%
CANARA BANK	0.43%
UNITED SPIRITS LIMITED	0.42%
ABB INDIA LIMITED	0.41%
DR. REDDY LABORATORIES	0.41%
BANDHAN BANK LIMITED	0.35%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.31%
WIPRO	0.31%
NESTLE INDIA LIMITED	0.30%
AMBUJA CEMENTS LIMITED	0.30%
GUJARAT GAS LIMITED	0.27%
HERO MOTOCORP LIMITED	0.27%
UPL LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.25%
TATA CHEMICALS LTD.	0.24%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.22%
SBI LIFE INSURANCE COMPANY LIMITED	0.18%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
Equity Total	88.32%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.74%
SBI-ETF Nifty Bank	1.69%
Nippon India ETF Bank Bees	1.68%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.58%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.36%
UTI NIFTY BANK ETF	1.24%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.50%
ETFs	9.79%
Money Market Total	2.28%
Current Assets	-0.38%
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 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 36.3831

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 28 April, 23: ₹ 2.13 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	3.62%	4.06%
Last 6 Months	-0.41%	0.29%
Last 1 Year	5.13%	5.63%
Last 2 Years	10.23%	11.12%
Last 3 Years	21.10%	22.36%
Since Inception	10.20%	9.74%

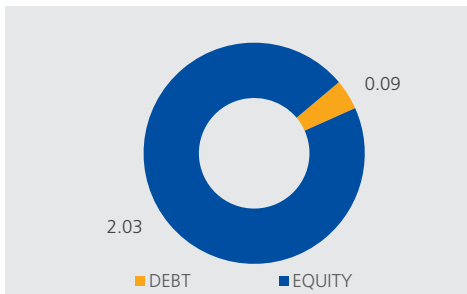
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

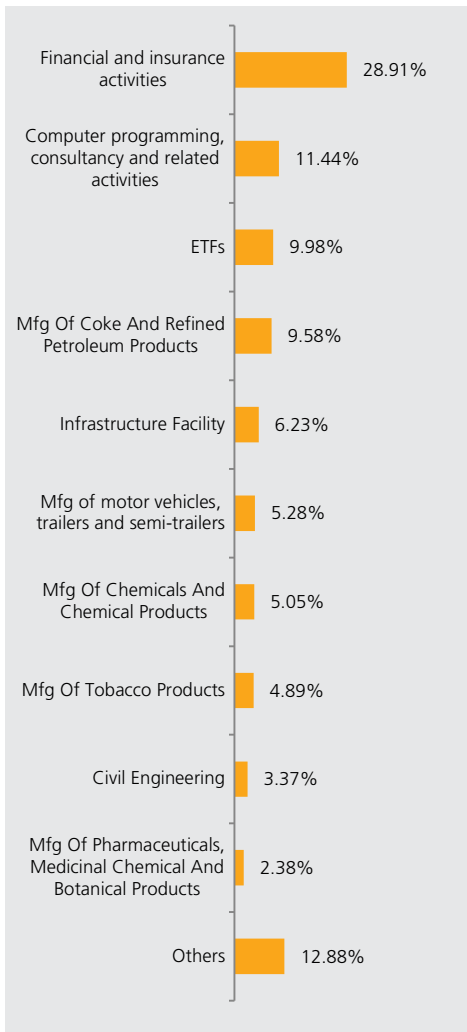
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.24%
HDFC BANK LTD.FV-2	7.13%
INFOSYS LIMITED	5.59%
ICICI BANK LTD.FV-2	5.52%
HDFC LTD FV 2	4.97%
ITC - FV 1	4.89%
TATA CONSULTANCY SERVICES LTD.	4.09%
LARSEN&TUBRO	3.37%
KOTAK MAHINDRA BANK LIMITED_FV5	3.26%
HINDUSTAN LEVER LTD.	2.46%
BHARTI AIRTEL LIMITED	2.14%
AXIS BANK LIMITEDFV-2	2.06%
NTPC LIMITED	1.89%
TATA MOTORS LTD.FV-2	1.81%
STATE BANK OF INDIAFV-1	1.74%
ASIAN PAINTS LIMITEDFV-1	1.64%
TATA IRON & STEEL COMPANY LTD	1.50%
MARUTI UDYOG LTD.	1.41%
MAHINDRA & MAHINDRA LTD.-FV5	1.41%
BAJAJ FINANCE LIMITED	1.39%
TITAN COMPANY LIMITED	1.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
HCL TECHNOLOGIES LIMITED	1.14%
ULTRATECH CEMCO LTD	0.99%
BRITANNIA INDUSTRIES LTD	0.88%
INDUSIND BANK LIMITED	0.84%
BAJAJ FINSERV LIMITED	0.80%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
CIPLA LTD.	0.73%
ASHOK LEYLAND LIMITED	0.65%
WIPRO	0.62%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.57%
INDRAPRASTHA GAS LIMITED	0.57%
EICHER MOTORS LIMITED	0.54%
CANARA BANK	0.51%
SRF LIMITED	0.48%
GUJARAT GAS LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.40%
SIEMENS LIMITED	0.36%
BANDHAN BANK LIMITED	0.35%
BHARAT PETROLEUM CORP. LTD.	0.34%
UNITED SPIRITS LIMITED	0.33%
DR. REDDY LABORATORIES	0.32%
ABB INDIA LIMITED	0.32%
NESTLE INDIA LIMITED	0.31%
TATA POWER CO. LTD.FV-1	0.28%
HERO MOTOCORP LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.25%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.25%
UPL LIMITED	0.25%
AMBUJA CEMENTS LIMITED	0.23%
TATA CHEMICALS LTD.	0.23%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
Equity Total	85.60%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.84%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	1.78%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.75%
SBI-ETF Nifty Bank	1.72%
Nippon India ETF Bank Bees	1.49%
UTI NIFTY BANK ETF	1.10%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.30%
ETFs	9.98%
Money Market Total	4.63%
Current Assets	-0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 45.6882

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 28 April, 23: ₹ 62.50 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	2.68%	2.93%
Last 6 Months	-1.89%	-4.56%
Last 1 Year	3.95%	-0.08%
Last 2 Years	13.81%	13.07%
Last 3 Years	21.60%	21.96%
Since Inception	10.74%	8.66%

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

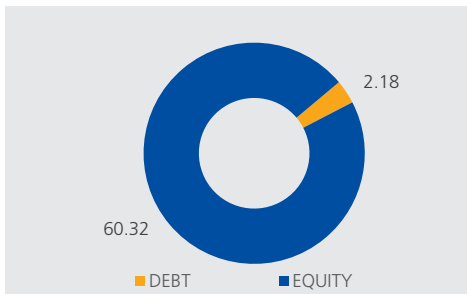
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

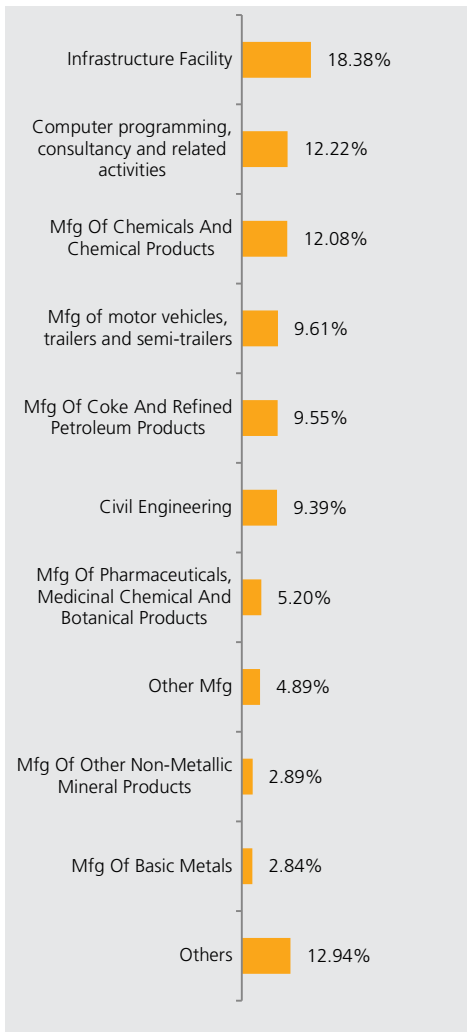
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.39%
RELIANCE INDUSTRIES LTD.	7.76%
BHARTI AIRTEL LIMITED	7.51%
HINDUSTAN LEVER LTD.	6.77%
INFOSYS LIMITED	5.79%
MARUTI UDYOG LTD.	5.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	5.20%
TITAN COMPANY LIMITED	4.89%
TATA CONSULTANCY SERVICES LTD.	4.34%
MAHINDRA & MAHINDRA LTD.-FV5	4.16%
NTPC LIMITED	4.15%
ASIAN PAINTS LIMITEDFV-1	3.77%
POWER GRID CORP OF INDIA LTD	3.55%
ULTRATECH CEMCO LTD	2.89%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.84%
JSW STEEL LIMITED	2.56%
ONGCFV-5	2.20%
COAL INDIA LIMITED	2.09%
NESTLE INDIA LIMITED	1.98%
HCL TECHNOLOGIES LIMITED	1.60%
BAJAJ AUTO LTD	1.50%
AVENUE SUPERMARTS LIMITED	1.21%
GRASIM INDUSTRIES LTD.	1.16%
BHARAT PETROLEUM CORP. LTD.	1.04%
INDIAN OIL CORPORATION LIMITED	0.75%
COFORGE LIMITED	0.48%
HERO MOTOCORP LIMITED	0.46%
DABUR INDIA LTD.	0.39%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.34%
HINDUSTAN ZINC LIMITEDFV-2	0.28%
Equity Total	96.51%
Money Market Total	3.21%
Current Assets	0.28%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 35.1471

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 28 April, 23: ₹ 6.25 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	2.72%	2.93%
Last 6 Months	-1.79%	-4.56%
Last 1 Year	4.04%	-0.08%
Last 2 Years	13.84%	13.07%
Last 3 Years	21.74%	21.96%
Since Inception	9.91%	9.19%

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

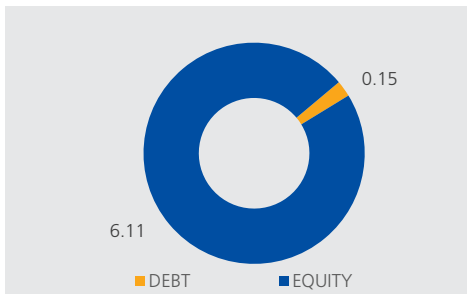
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

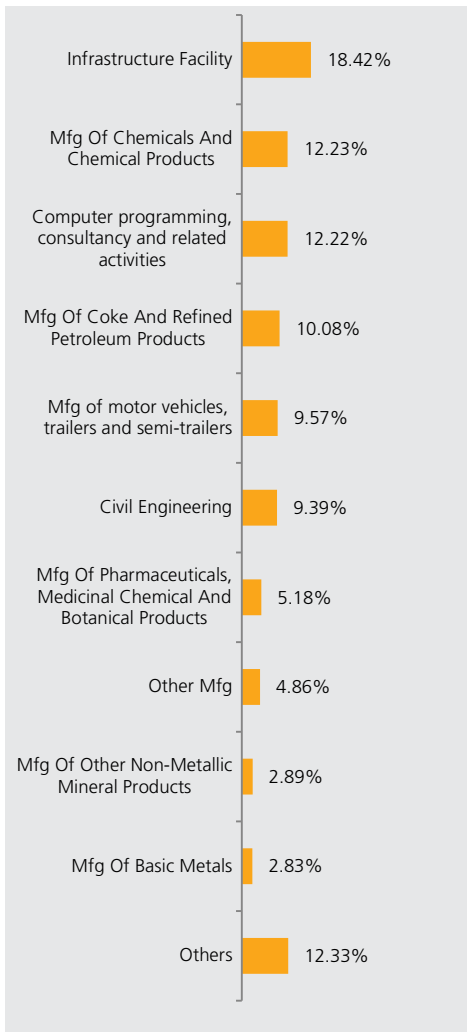
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.39%
RELIANCE INDUSTRIES LTD.	8.25%
BHARTI AIRTEL LIMITED	7.74%
HINDUSTAN LEVER LTD.	6.74%
INFOSYS LIMITED	5.76%
MARUTI UDYOG LTD.	5.42%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.18%
TITAN COMPANY LIMITED	4.86%
NTPC LIMITED	4.49%
TATA CONSULTANCY SERVICES LTD.	4.32%
MAHINDRA & MAHINDRA LTD.-FV5	4.14%
ASIAN PAINTS LIMITEDFV-1	3.83%
POWER GRID CORP OF INDIA LTD	3.62%
ULTRATECH CEMCO LTD	2.89%
JSW STEEL LIMITED	2.55%
COAL INDIA LIMITED	2.27%
ONGCFV-5	2.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.22%
NESTLE INDIA LIMITED	2.09%
HCL TECHNOLOGIES LIMITED	1.63%
BAJAJ AUTO LTD	1.59%
AVENUE SUPERMARTS LIMITED	1.28%
GRASIM INDUSTRIES LTD.	1.23%
BHARAT PETROLEUM CORP. LTD.	1.06%
INDIAN OIL CORPORATION LIMITED	0.77%
COFORGE LIMITED	0.51%
HERO MOTOCORP LIMITED	0.49%
DABUR INDIA LTD.	0.43%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.35%
HINDUSTAN ZINC LIMITEDFV-2	0.29%
Equity Total	97.63%
Money Market Total	2.07%
Current Assets	0.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 40.6930

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 28 April, 23: ₹ 0.31 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	88
Gsec / Debt	00-00	-
MMI / Others	00-40	12

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.37%	2.93%
Last 6 Months	-0.85%	-4.56%
Last 1 Year	4.83%	-0.08%
Last 2 Years	13.72%	13.07%
Last 3 Years	21.39%	21.96%
Since Inception	9.99%	8.99%

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

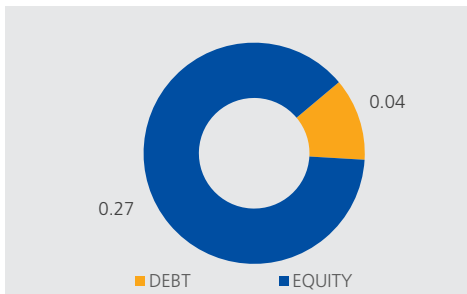
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

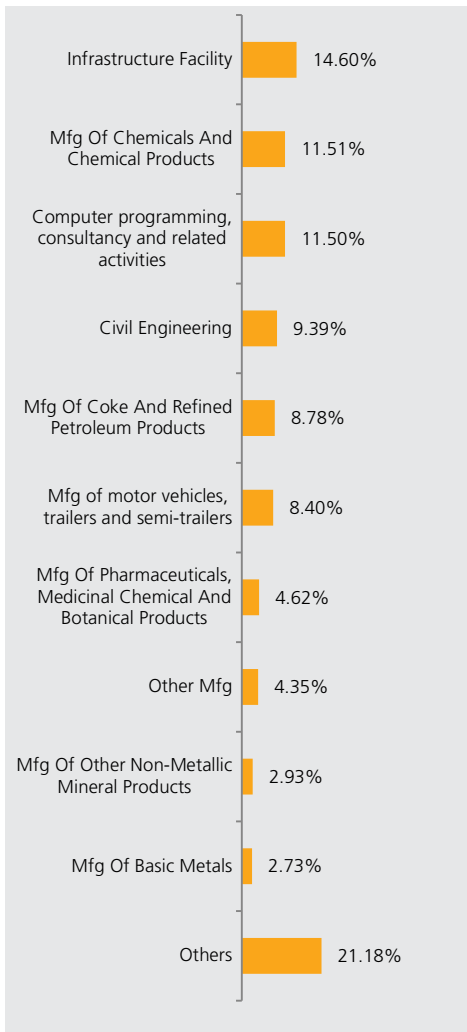
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.39%
BHARTI AIRTEL LIMITED	7.20%
RELIANCE INDUSTRIES LTD.	7.03%
HINDUSTAN LEVER LTD.	6.43%
INFOSYS LIMITED	5.50%
MARUTI UDYOG LTD.	4.71%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.62%
TITAN COMPANY LIMITED	4.35%
TATA CONSULTANCY SERVICES LTD.	4.05%
NTPC LIMITED	3.99%
MAHINDRA & MAHINDRA LTD.-FV5	3.68%
ASIAN PAINTS LIMITEDFV-1	3.65%
POWER GRID CORP OF INDIA LTD	3.09%
ULTRATECH CEMCO LTD	2.93%
JSW STEEL LIMITED	2.46%
ONGCFV-5	2.14%
NESTLE INDIA LIMITED	2.11%
COAL INDIA LIMITED	1.90%
HCL TECHNOLOGIES LIMITED	1.55%
BAJAJ AUTO LTD	1.43%
AVENUE SUPERMARTS LIMITED	1.13%
GRASIM INDUSTRIES LTD.	1.06%
BHARAT PETROLEUM CORP. LTD.	1.02%
INDIAN OIL CORPORATION LIMITED	0.74%
HERO MOTOCORP LIMITED	0.41%
COFORGE LIMITED	0.41%
DABUR INDIA LTD.	0.38%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.32%
HINDUSTAN ZINC LIMITEDFV-2	0.27%
Equity Total	87.95%
Money Market Total	11.79%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 19.4631

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 28 April, 23: ₹ 24.52 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	2.88%	3.38%
Last 6 Months	2.91%	-5.69%
Last 1 Year	3.60%	-4.41%
Last 2 Years	12.86%	11.56%
Last 3 Years	26.90%	26.53%
Since Inception	4.57%	5.61%

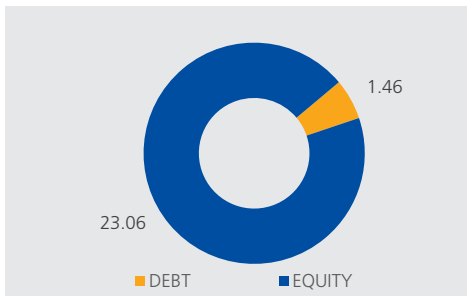
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

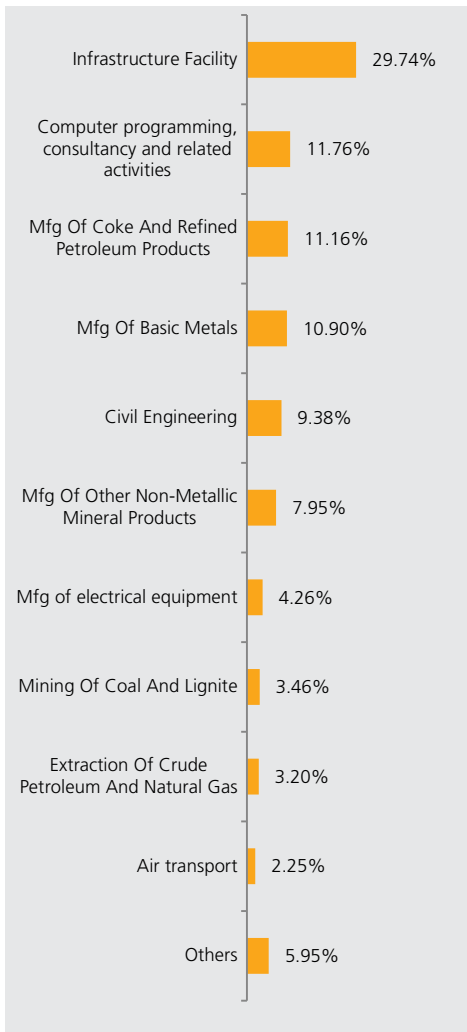
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.38%
RELIANCE INDUSTRIES LTD.	8.39%
BHARTI AIRTEL LIMITED	7.96%
NTPC LIMITED	7.28%
POWER GRID CORP OF INDIA LTD	5.92%
INFOSYS LIMITED	5.08%
ULTRATECH CEMCO LTD	4.86%
SIEMENS LIMITED	4.26%
HINDALCO INDUSTRIES LTD FV RE 1	4.20%
TATA IRON & STEEL COMPANY LTD	4.17%
TATA CONSULTANCY SERVICES LTD.	3.84%
COAL INDIA LIMITED	3.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.36%
ONGCFV-5	3.20%
GAS AUTHORITY OF INDIA LTD.	2.68%
JSW STEEL LIMITED	2.35%
INTERGLOBE AVIATION LIMITED	2.25%
SHREE CEMENTS LIMITED	1.97%
INDIAN OIL CORPORATION LIMITED	1.74%
HCL TECHNOLOGIES LIMITED	1.30%
AMBUJA CEMENTS LIMITED	1.12%
BHARAT PETROLEUM CORP. LTD.	1.03%
NHPC LIMITED	0.85%
INDUS TOWERS LIMITED	0.77%
WIPRO	0.56%
PETRONET LNG LIMITED	0.54%
COFORGE LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.48%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.38%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	94.05%
Money Market Total	5.72%
Current Assets	0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 20.1760

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 28 April, 23: ₹ 8.57 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	2.96%	3.38%
Last 6 Months	3.04%	-5.69%
Last 1 Year	3.87%	-4.41%
Last 2 Years	13.08%	11.56%
Last 3 Years	27.31%	26.53%
Since Inception	5.42%	4.32%

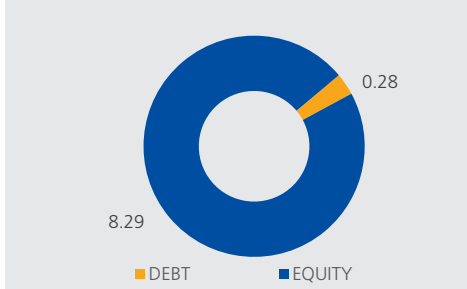
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

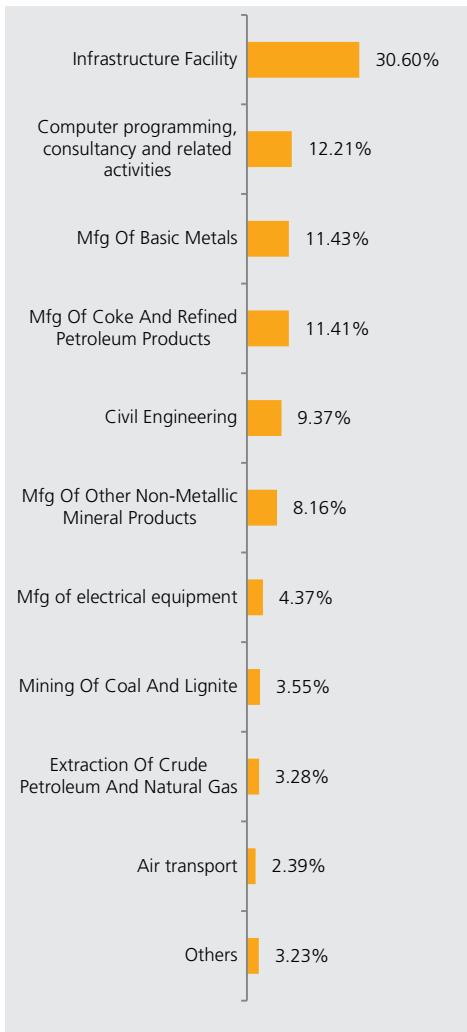
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.37%
RELIANCE INDUSTRIES LTD.	8.54%
BHARTI AIRTEL LIMITED	8.17%
NTPC LIMITED	7.47%
POWER GRID CORP OF INDIA LTD	6.08%
INFOSYS LIMITED	5.21%
ULTRATECH CEMCO LTD	4.95%
TATA IRON & STEEL COMPANY LTD	4.43%
SIEMENS LIMITED	4.37%
HINDALCO INDUSTRIES LTD FV RE 1	4.31%
TATA CONSULTANCY SERVICES LTD.	4.03%
COAL INDIA LIMITED	3.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.42%
ONGCFV-5	3.28%
GAS AUTHORITY OF INDIA LTD.	2.72%
JSW STEEL LIMITED	2.50%
INTERGLOBE AVIATION LIMITED	2.39%
SHREE CEMENTS LIMITED	2.07%
INDIAN OIL CORPORATION LIMITED	1.82%
HCL TECHNOLOGIES LIMITED	1.36%
AMBUJA CEMENTS LIMITED	1.14%
BHARAT PETROLEUM CORP. LTD.	1.05%
NHPC LIMITED	0.92%
INDUS TOWERS LIMITED	0.85%
WIPRO	0.59%
PETRONET LNG LIMITED	0.55%
COFORGE LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.49%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.41%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
Equity Total	96.77%
Money Market Total	3.01%
Current Assets	0.22%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 19.8333

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 28 April, 23: ₹ 1.76 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.65%	3.38%
Last 6 Months	3.50%	-5.69%
Last 1 Year	3.66%	-4.41%
Last 2 Years	11.61%	11.56%
Last 3 Years	25.65%	26.53%
Since Inception	5.28%	4.32%

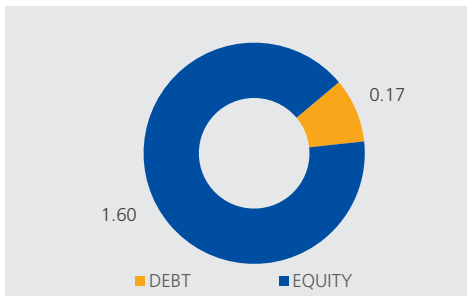
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

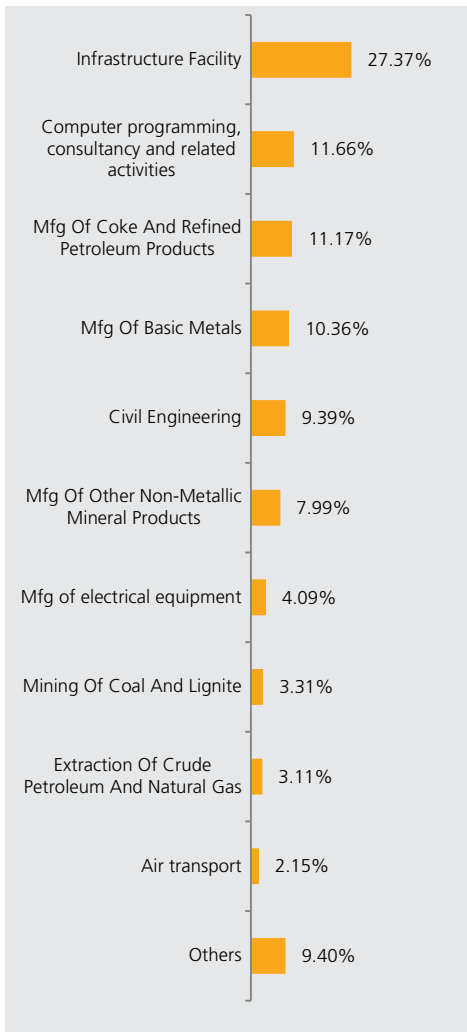
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.39%
RELIANCE INDUSTRIES LTD.	8.40%
BHARTI AIRTEL LIMITED	7.96%
NTPC LIMITED	7.27%
POWER GRID CORP OF INDIA LTD	6.40%
INFOSYS LIMITED	5.05%
ULTRATECH CEMCO LTD	4.93%
SIEMENS LIMITED	4.09%
TATA IRON & STEEL COMPANY LTD	3.98%
HINDALCO INDUSTRIES LTD FV RE 1	3.94%
TATA CONSULTANCY SERVICES LTD.	3.80%
COAL INDIA LIMITED	3.31%
ONGCFV-5	3.11%
GAS AUTHORITY OF INDIA LTD.	2.72%
JSW STEEL LIMITED	2.24%
INTERGLOBE AVIATION LIMITED	2.15%
SHREE CEMENTS LIMITED	1.93%
INDIAN OIL CORPORATION LIMITED	1.74%
HCL TECHNOLOGIES LIMITED	1.29%
AMBUJA CEMENTS LIMITED	1.12%
BHARAT PETROLEUM CORP. LTD.	1.03%
NHPC LIMITED	0.80%
INDUS TOWERS LIMITED	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.64%
WIPRO	0.55%
PETRONET LNG LIMITED	0.54%
TECH MAHINDRA LIMITEDFV-5	0.49%
COFORGE LIMITED	0.48%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.31%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	90.60%
Money Market Total	9.05%
Current Assets	0.35%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 18.7747

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 28 April, 23: ₹ 0.15 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.74%	3.38%
Last 6 Months	2.81%	-5.69%
Last 1 Year	3.90%	-4.41%
Last 2 Years	12.83%	11.56%
Last 3 Years	26.83%	26.53%
Since Inception	4.37%	5.65%

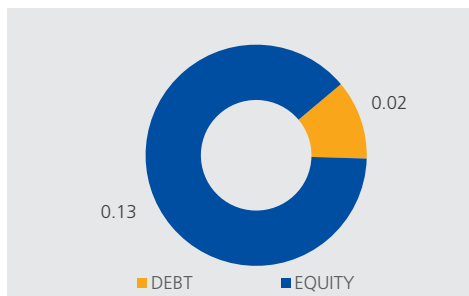
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

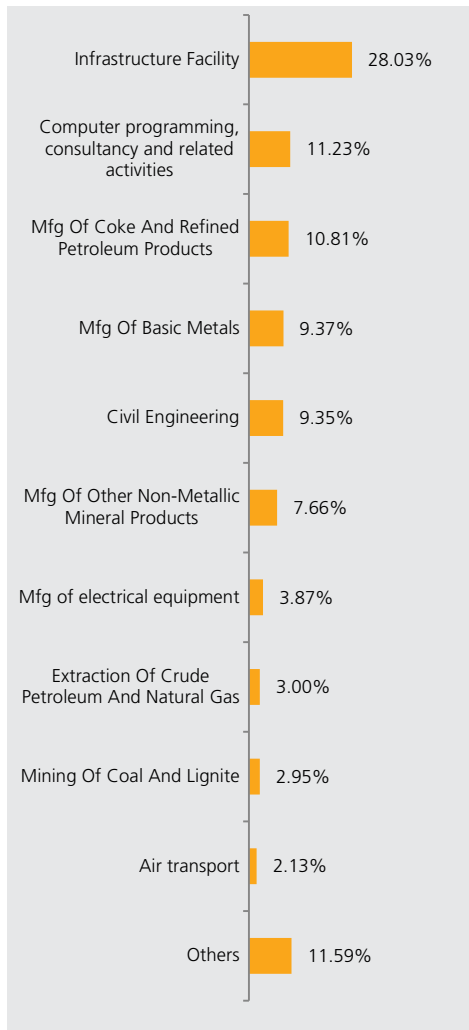
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.35%
RELIANCE INDUSTRIES LTD.	8.14%
BHARTI AIRTEL LIMITED	7.69%
NTPC LIMITED	7.02%
POWER GRID CORP OF INDIA LTD	5.16%
ULTRATECH CEMCO LTD	4.98%
INFOSYS LIMITED	4.87%
HINDALCO INDUSTRIES LTD FV RE 1	4.00%
SIEMENS LIMITED	3.87%
TATA CONSULTANCY SERVICES LTD.	3.61%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.23%
TATA IRON & STEEL COMPANY LTD	3.01%
ONGCFV-5	3.00%
COAL INDIA LIMITED	2.95%
GAS AUTHORITY OF INDIA LTD.	2.62%
JSW STEEL LIMITED	2.20%
INTERGLOBE AVIATION LIMITED	2.13%
INDIAN OIL CORPORATION LIMITED	1.68%
SHREE CEMENTS LIMITED	1.60%
HCL TECHNOLOGIES LIMITED	1.19%
AMBUJA CEMENTS LIMITED	1.07%
BHARAT PETROLEUM CORP. LTD.	0.99%
NHPC LIMITED	0.72%
INDUS TOWERS LIMITED	0.69%
COFORGE LIMITED	0.55%
WIPRO	0.53%
PETRONET LNG LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.47%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.35%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	88.41%
Money Market Total	11.22%
Current Assets	0.38%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 34.5688

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 April, 23: ₹ 25.34 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.83%	4.09%
Last 6 Months	5.60%	-7.15%
Last 1 Year	8.13%	-4.99%
Last 2 Years	21.32%	20.01%
Last 3 Years	29.76%	30.55%
Since Inception	8.69%	9.48%

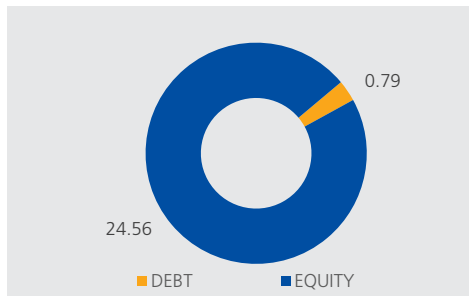
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

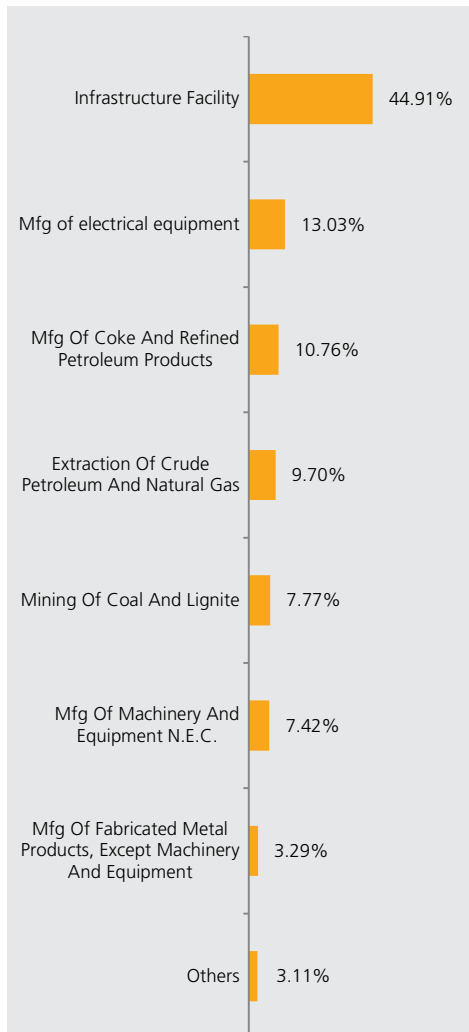
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	9.14%
NTPC LIMITED	8.75%
RELIANCE INDUSTRIES LTD.	7.89%
COAL INDIA LIMITED	7.77%
ONGCFV-5	7.38%
GAS AUTHORITY OF INDIA LTD.	6.27%
TATA POWER CO. LTD.FV-1	5.84%
INDRAPRASTHA GAS LIMITED	4.97%
SIEMENS LIMITED	4.40%
NHPC LIMITED	4.13%
VOLTAS LTD	3.73%
HAVELLS INDIA LIMITED	3.72%
KIRLOSKAR CUMMINS	3.69%
BHARAT HEAVY ELECTRICALS LTD.FV-2	3.29%
ABB INDIA LIMITED	3.28%
PETRONET LNG LIMITED	2.34%
OIL INDIA LIMITED	2.31%
TORRENT POWER LIMITED	1.78%
JSW ENERGY LIMITED	1.69%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	1.63%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.11%
INDIAN OIL CORPORATION LIMITED	1.10%
BHARAT PETROLEUM CORP. LTD.	0.66%
Equity Total	96.89%
Money Market Total	3.13%
Current Assets	-0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 30.1616

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 April, 23: ₹ 5.59 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.85%	4.09%
Last 6 Months	5.63%	-7.15%
Last 1 Year	8.27%	-4.99%
Last 2 Years	21.83%	20.01%
Last 3 Years	30.35%	30.55%
Since Inception	8.65%	7.93%

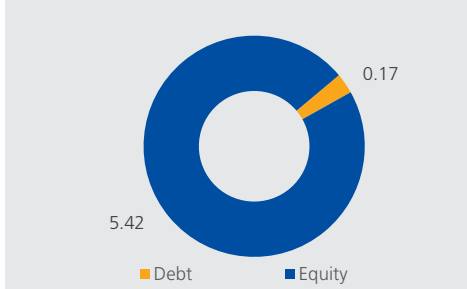
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

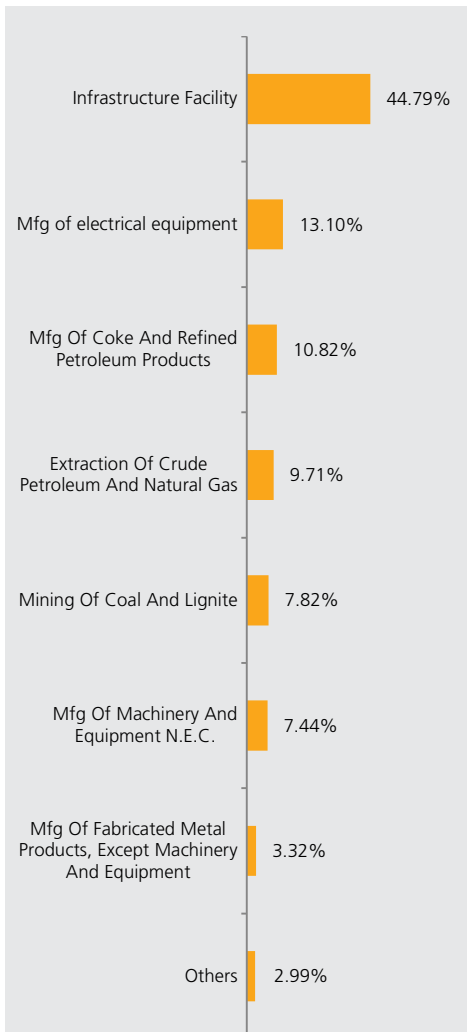
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	9.17%
NTPC LIMITED	8.81%
RELIANCE INDUSTRIES LTD.	7.91%
COAL INDIA LIMITED	7.82%
ONGCFV-5	7.32%
GAS AUTHORITY OF INDIA LTD.	6.27%
TATA POWER CO. LTD.FV-1	5.81%
INDRAPRASTHA GAS LIMITED	4.99%
SIEMENS LIMITED	4.44%
NHPC LIMITED	4.16%
HAVELLS INDIA LIMITED	3.74%
KIRLOSKAR CUMMINS	3.73%
VOLTAS LTD	3.71%
BHARAT HEAVY ELECTRICALS LTD.FV-2	3.32%
ABB INDIA LIMITED	3.28%
OIL INDIA LIMITED	2.39%
PETRONET LNG LIMITED	2.35%
JSW ENERGY LIMITED	1.81%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	1.64%
TORRENT POWER LIMITED	1.43%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.12%
INDIAN OIL CORPORATION LIMITED	1.11%
BHARAT PETROLEUM CORP. LTD.	0.68%
Equity Total	97.01%
Money Market Total	3.02%
Current Assets	-0.03%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 29.4710

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 April, 23: ₹ 2.98 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.82%	4.09%
Last 6 Months	5.63%	-7.15%
Last 1 Year	8.61%	-4.99%
Last 2 Years	21.34%	20.01%
Last 3 Years	30.04%	30.55%
Since Inception	8.46%	7.93%

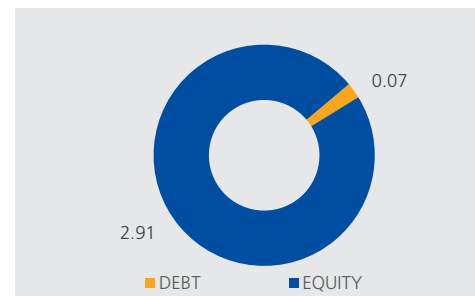
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

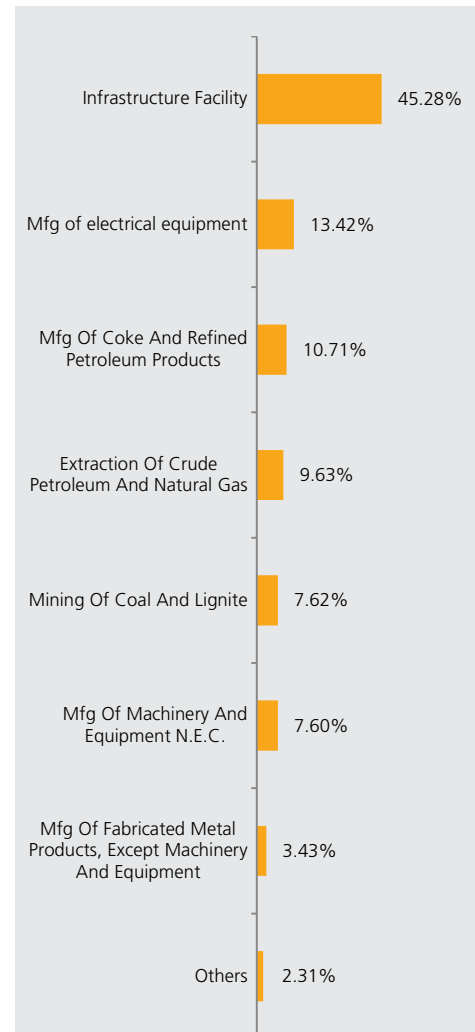
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	9.38%
NTPC LIMITED	8.90%
RELIANCE INDUSTRIES LTD.	8.01%
COAL INDIA LIMITED	7.62%
ONGCFV-5	7.29%
GAS AUTHORITY OF INDIA LTD.	6.33%
TATA POWER CO. LTD.FV-1	5.99%
INDRAPRASTHA GAS LIMITED	4.92%
SIEMENS LIMITED	4.57%
NHPC LIMITED	4.30%
HAVELLS INDIA LIMITED	3.85%
VOLTAS LTD	3.82%
KIRLOSKAR CUMMINS	3.77%
BHARAT HEAVY ELECTRICALS LTD.FV-2	3.43%
ABB INDIA LIMITED	3.31%
PETRONET LNG LIMITED	2.38%
OIL INDIA LIMITED	2.34%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	1.69%
JSW ENERGY LIMITED	1.64%
TORRENT POWER LIMITED	1.45%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.14%
INDIAN OIL CORPORATION LIMITED	1.13%
BHARAT PETROLEUM CORP. LTD.	0.43%
Equity Total	97.69%
Money Market Total	2.33%
Current Assets	-0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 28 April, 23: ₹ 32.4419

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 April, 23: ₹ 0.11 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.58%	4.09%
Last 6 Months	5.44%	-7.15%
Last 1 Year	8.40%	-4.99%
Last 2 Years	21.22%	20.01%
Last 3 Years	29.73%	30.55%
Since Inception	8.31%	9.01%

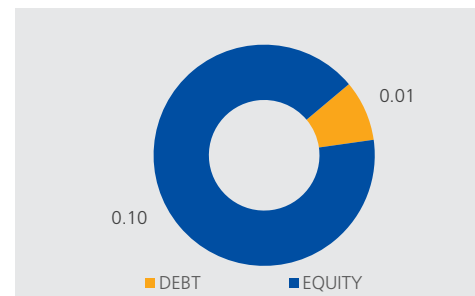
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

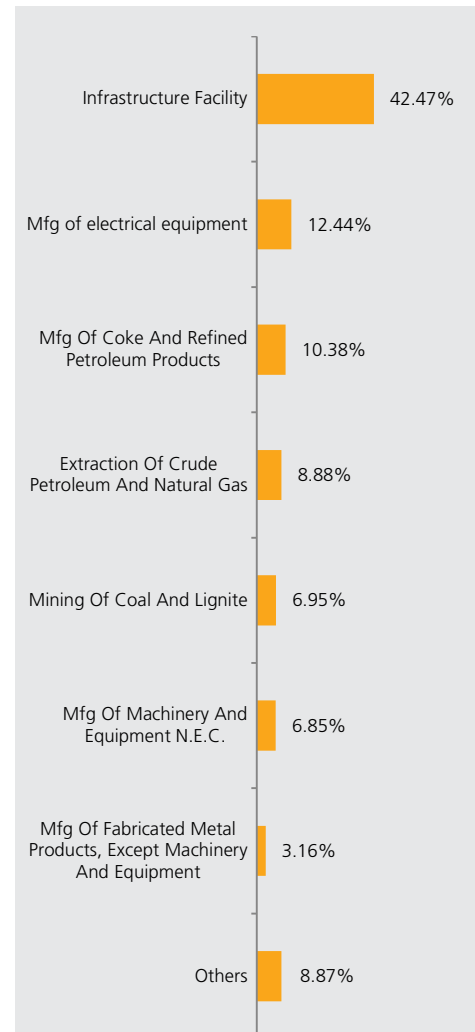
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	9.03%
NTPC LIMITED	8.48%
RELIANCE INDUSTRIES LTD.	7.87%
COAL INDIA LIMITED	6.95%
ONGCFV-5	6.89%
GAS AUTHORITY OF INDIA LTD.	6.19%
TATA POWER CO. LTD.FV-1	5.45%
INDRAPRASTHA GAS LIMITED	4.46%
SIEMENS LIMITED	4.16%
NHPC LIMITED	3.96%
HAVELLS INDIA LIMITED	3.54%
VOLTAS LTD	3.49%
KIRLOSKAR CUMMINS	3.37%
ABB INDIA LIMITED	3.17%
BHARAT HEAVY ELECTRICALS LTD.FV-2	3.16%
PETRONET LNG LIMITED	2.29%
OIL INDIA LIMITED	1.99%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	1.56%
JSW ENERGY LIMITED	1.43%
TORRENT POWER LIMITED	1.18%
INDIAN OIL CORPORATION LIMITED	1.07%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.07%
BHARAT PETROLEUM CORP. LTD.	0.37%
Equity Total	91.13%
Money Market Total	8.81%
Current Assets	0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 47.5175

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 April, 23: ₹ 29.40 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.75%	5.86%
Last 6 Months	0.19%	3.14%
Last 1 Year	6.05%	9.72%
Last 2 Years	13.96%	15.44%
Last 3 Years	30.47%	34.03%
Since Inception	11.04%	9.50%

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

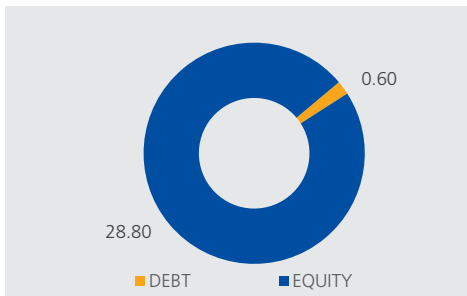
Past performance is not indicative of future performance

Portfolio

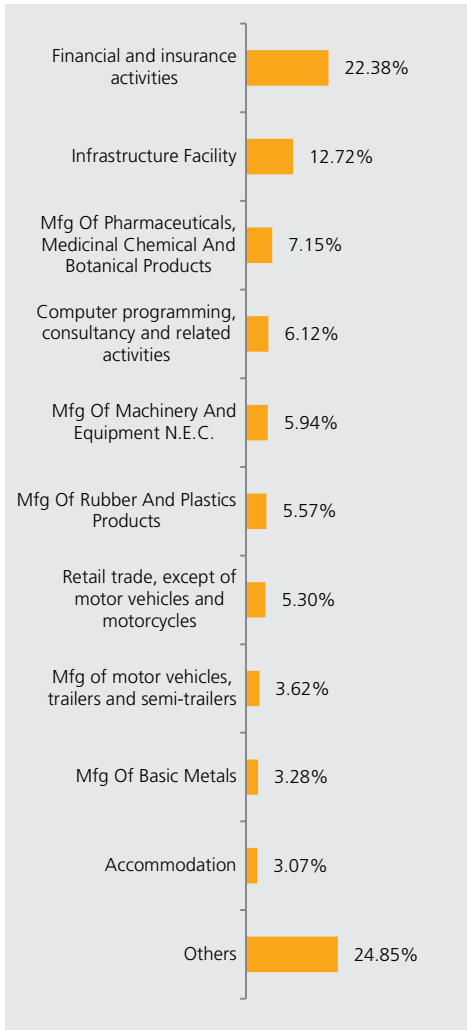
Name of Instrument	% to AUM
TRENT LTD	4.39%
THE FEDERAL BANK LIMITED	4.17%
ASHOK LEYLAND LIMITED	3.62%
ASTRAL LIMITED	3.22%
THE INDIAN HOTELS CO LTD	3.07%
PERSISTENT SYSTEMS LIMITED	3.06%
KIRLOSKAR CUMMINS	2.84%
VOLTAS LTD	2.81%
TVS MOTOR COMPANY LIMITED	2.81%
JINDAL STEEL & POWER LTD.	2.69%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.59%
CONTAINER CORPORATION OF INDIA LIMITED	2.55%
IDFC BANK LIMITED	2.51%
PETRONET LNG LIMITED	2.33%
BHARAT FORGE	2.31%
AU SMALL FINANCE BANK LIMITED	2.23%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.13%
ABBOTT INDIA LIMITED	2.00%
SHRIRAM FINANCE LIMITED	1.99%
ZYDUS LIFESCIENCES LIMITED	1.96%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.86%
COFORGE LIMITED	1.78%
JUBILANT FOODWORKS LIMITED	1.75%
POWER FINANCE CORPORATION LTD	1.73%
MAX FINANCIAL SERVICES LIMITED	1.72%
BALKRISHNA INDUSTRIES LIMITED	1.71%
ALKEM LABORATORIES LIMITED	1.71%
RURAL ELECTRIFICATION CORPORATION LTD	1.69%
GODREJ PROPERTIES LIMITED	1.58%
UNITED BREWERIES LIMITED	1.58%
LUPIN LIMITEDFV-2	1.48%
NMDC LIMITED	1.37%
POLYCAB INDIA LIMITED	1.35%
GUJARAT GAS LIMITED	1.30%
L&T TECHNOLOGY SERVICES LIMITED	1.28%
LIC HOUSING FINANCE LIMITED	1.25%
HINDUSTAN AERONAUTICS LIMITED	1.09%
CANARA BANK	1.08%
BANDHAN BANK LIMITED	1.05%
ABB INDIA LIMITED	0.96%
PUNJAB NATIONAL BANK	0.93%
BATA INDIA LIMITED	0.90%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.87%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.83%
BHARAT ELECTRONICS LIMITED	0.75%
OBEROI REALTY LIMITED	0.73%
TATA COMMUNICATIONS LTD.	0.71%
TATA POWER CO. LTD.FV-1	0.71%
KARUR VYSYA BANK LIMITED	0.71%
APOLLO TYRES LIMITED	0.64%
INDUSIND BANK LIMITED	0.64%
INDRAPRASTHA GAS LIMITED	0.61%
HDFC BANK LTD.FV-2	0.60%
BHARTI AIRTEL LIMITED	0.60%
TATA IRON & STEEL COMPANY LTD	0.59%
SRF LIMITED	0.57%
MANAPPURAM FINANCE LIMITED	0.53%
GAS AUTHORITY OF INDIA LTD.	0.47%
STATE BANK OF INDIAFV-1	0.39%
ESCORTS KUBOTA LIMITED	0.29%
TATA CHEMICALS LTD.	0.27%

Equity Total	97.97%
Money Market Total	2.43%
Current Assets	-0.40%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 44.2267

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 April, 23: ₹ 43.90 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.69%	5.86%
Last 6 Months	0.22%	3.14%
Last 1 Year	6.55%	9.72%
Last 2 Years	14.94%	15.44%
Last 3 Years	31.46%	34.03%
Since Inception	11.83%	9.26%

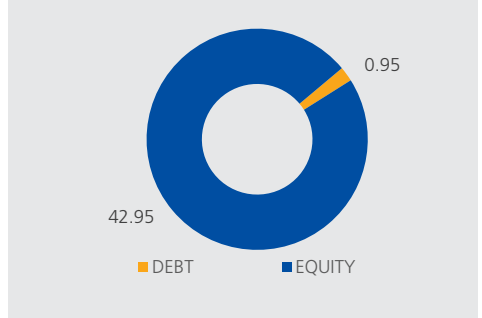
Note: Returns less than one year are absolute returns and more than one year compounded returns.

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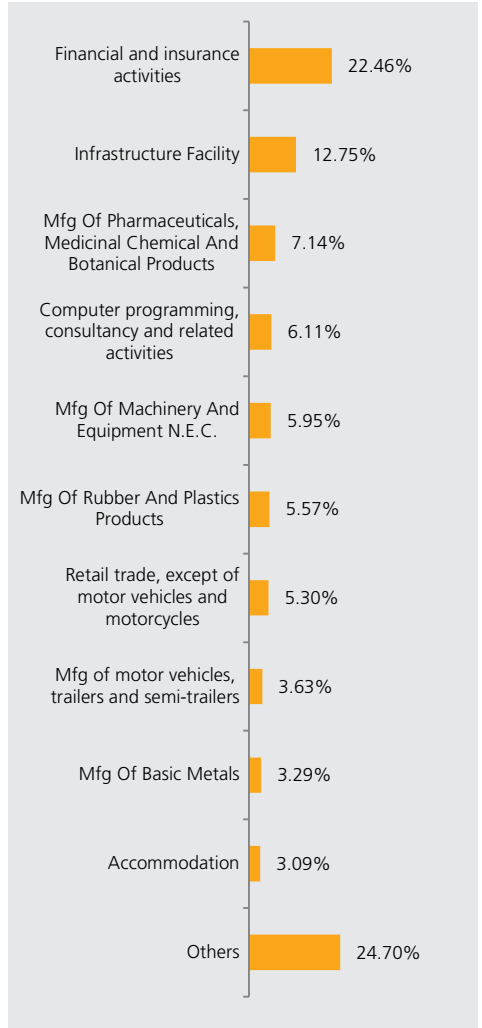
Portfolio

Name of Instrument	% to AUM
TRENT LTD	4.39%
THE FEDERAL BANK LIMITED	4.19%
ASHOK LEYLAND LIMITED	3.63%
ASTRAL LIMITED	3.22%
THE INDIAN HOTELS CO LTD	3.09%
PERSISTENT SYSTEMS LIMITED	3.06%
KIRLOSKAR CUMMINS	2.85%
VOLTAS LTD	2.81%
TVS MOTOR COMPANY LIMITED	2.81%
JINDAL STEEL & POWER LTD.	2.70%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.58%
CONTAINER CORPORATION OF INDIA LIMITED	2.56%
IDFC BANK LIMITED	2.51%
PETRONET LNG LIMITED	2.33%
BHARAT FORGE	2.32%
AU SMALL FINANCE BANK LIMITED	2.22%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.11%
ABBOTT INDIA LIMITED	1.99%
SHRIRAM FINANCE LIMITED	1.99%
ZYDUS LIFESCIENCES LIMITED	1.96%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.87%
COFORGE LIMITED	1.77%
JUBILANT FOODWORKS LIMITED	1.75%
POWER FINANCE CORPORATION LTD	1.74%
MAX FINANCIAL SERVICES LIMITED	1.72%
ALKEM LABORATORIES LIMITED	1.72%
BALKRISHNA INDUSTRIES LIMITED	1.71%
RURAL ELECTRIFICATION CORPORATION LTD	1.70%
GODREJ PROPERTIES LIMITED	1.58%
UNITED BREWERIES LIMITED	1.57%
LUPIN LIMITEDFV-2	1.48%
NMDC LIMITED	1.37%
POLYCAB INDIA LIMITED	1.35%
GUJARAT GAS LIMITED	1.30%
L&T TECHNOLOGY SERVICES LIMITED	1.28%
LIC HOUSING FINANCE LIMITED	1.26%
HINDUSTAN AERONAUTICS LIMITED	1.09%
CANARA BANK	1.08%
BANDHAN BANK LIMITED	1.05%
ABB INDIA LIMITED	0.96%
PUNJAB NATIONAL BANK	0.93%
BATA INDIA LIMITED	0.91%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.83%
BHARAT ELECTRONICS LIMITED	0.75%
OBEROI REALTY LIMITED	0.73%
TATA COMMUNICATIONS LTD.	0.72%
TATA POWER CO. LTD.FV-1	0.71%
KARUR VYSYA BANK LIMITED	0.71%
APOLLO TYRES LIMITED	0.63%
INDRAPRASTHA GAS LIMITED	0.62%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.62%
BHARTI AIRTEL LIMITED	0.60%
TATA IRON & STEEL COMPANY LTD	0.59%
HDFC BANK LTD.FV-2	0.58%
SRF LIMITED	0.57%
MANAPPURAM FINANCE LIMITED	0.53%
AXIS BANK LIMITEDFV-2	0.48%
GAS AUTHORITY OF INDIA LTD.	0.47%
STATE BANK OF INDIAFV-1	0.39%
ESCORTS KUBOTA LIMITED	0.29%
TATA CHEMICALS LTD.	0.27%
ICICI BANK LTD.FV-2	0.25%
Equity Total	97.84%
Money Market Total	2.17%
Current Assets	-0.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 43.1037

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 April, 23: ₹ 5.62 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	4.49%	5.86%
Last 6 Months	0.22%	3.14%
Last 1 Year	5.87%	9.72%
Last 2 Years	13.80%	15.44%
Last 3 Years	30.12%	34.03%
Since Inception	11.61%	9.26%

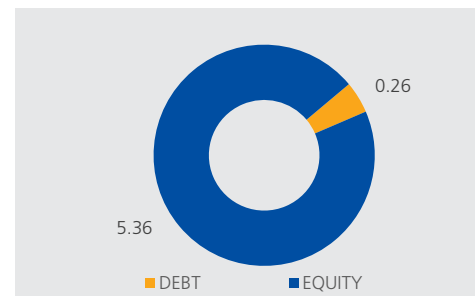
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

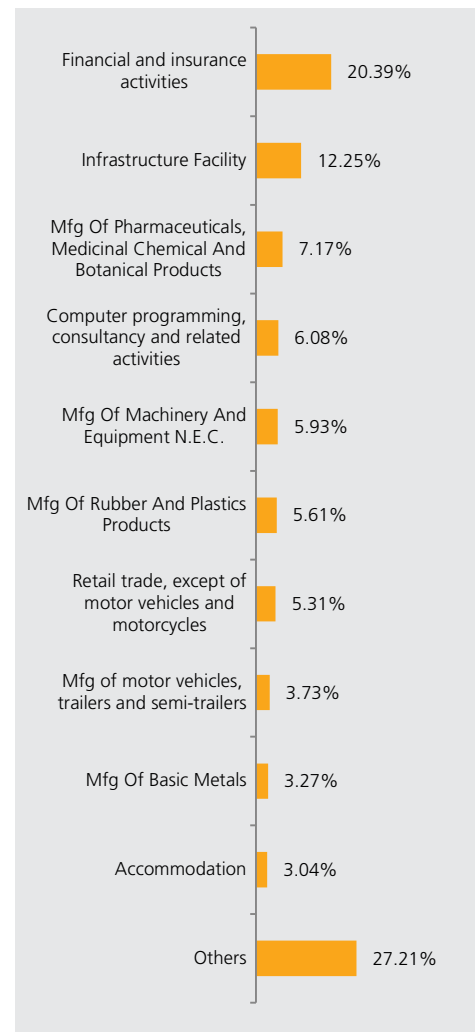
Portfolio

Name of Instrument	% to AUM
TRENT LTD	4.42%
THE FEDERAL BANK LIMITED	4.15%
ASHOK LEYLAND LIMITED	3.73%
ASTRAL LIMITED	3.24%
THE INDIAN HOTELS CO LTD	3.04%
PERSISTENT SYSTEMS LIMITED	3.03%
KIRLOSKAR CUMMINS	2.84%
VOLTAS LTD	2.81%
TVS MOTOR COMPANY LIMITED	2.81%
JINDAL STEEL & POWER LTD.	2.68%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.59%
CONTAINER CORPORATION OF INDIA LIMITED	2.53%
IDFC BANK LIMITED	2.52%
PETRONET LNG LIMITED	2.34%
BHARAT FORGE	2.29%
AU SMALL FINANCE BANK LIMITED	2.23%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.15%
ABBOTT INDIA LIMITED	2.02%
ZYDUS LIFESCIENCES LIMITED	1.96%
SHRIRAM FINANCE LIMITED	1.95%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.86%
COFORGE LIMITED	1.78%
JUBILANT FOODWORKS LIMITED	1.76%
BALKRISHNA INDUSTRIES LIMITED	1.73%
ALKEM LABORATORIES LIMITED	1.72%
MAX FINANCIAL SERVICES LIMITED	1.69%
RURAL ELECTRIFICATION CORPORATION LTD	1.68%
UNITED BREWERIES LIMITED	1.58%
GODREJ PROPERTIES LIMITED	1.58%
LUPIN LIMITEDFV-2	1.46%
NMDC LIMITED	1.38%
POLYCAB INDIA LIMITED	1.33%
GUJARAT GAS LIMITED	1.32%
POWER FINANCE CORPORATION LTD	1.30%
L&T TECHNOLOGY SERVICES LIMITED	1.27%
LIC HOUSING FINANCE LIMITED	1.23%
HINDUSTAN AERONAUTICS LIMITED	1.09%
CANARA BANK	1.08%
BANDHAN BANK LIMITED	1.05%
ABB INDIA LIMITED	0.96%
BATA INDIA LIMITED	0.90%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.84%
BHARAT ELECTRONICS LIMITED	0.75%
OBEROI REALTY LIMITED	0.74%
TATA COMMUNICATIONS LTD.	0.72%
KARUR VYSYA BANK LIMITED	0.71%
TATA POWER CO. LTD.FV-1	0.71%
HDFC BANK LTD.FV-2	0.67%
APOLLO TYRES LIMITED	0.64%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.62%
BHARTI AIRTEL LIMITED	0.60%
TATA IRON & STEEL COMPANY LTD	0.59%
INDRAPRASTHA GAS LIMITED	0.58%
SRF LIMITED	0.56%
MANAPPURAM FINANCE LIMITED	0.53%
GAS AUTHORITY OF INDIA LTD.	0.47%
ESCORTS KUBOTA LIMITED	0.28%
TATA CHEMICALS LTD.	0.27%
Equity Total	95.35%
Money Market Total	4.88%
Current Assets	-0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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. Biswarup Mohapatra

NAV as on 28 April, 23: ₹ 48.5279

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 April, 23: ₹ 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	4.46%	5.86%
Last 6 Months	0.82%	3.14%
Last 1 Year	6.15%	9.72%
Last 2 Years	13.36%	15.44%
Last 3 Years	30.05%	34.03%
Since Inception	11.32%	9.95%

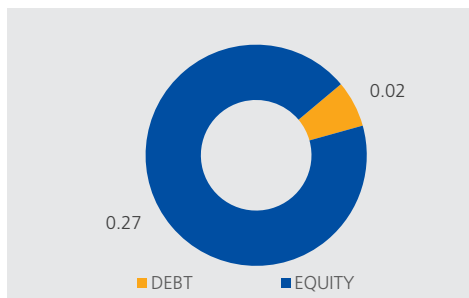
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

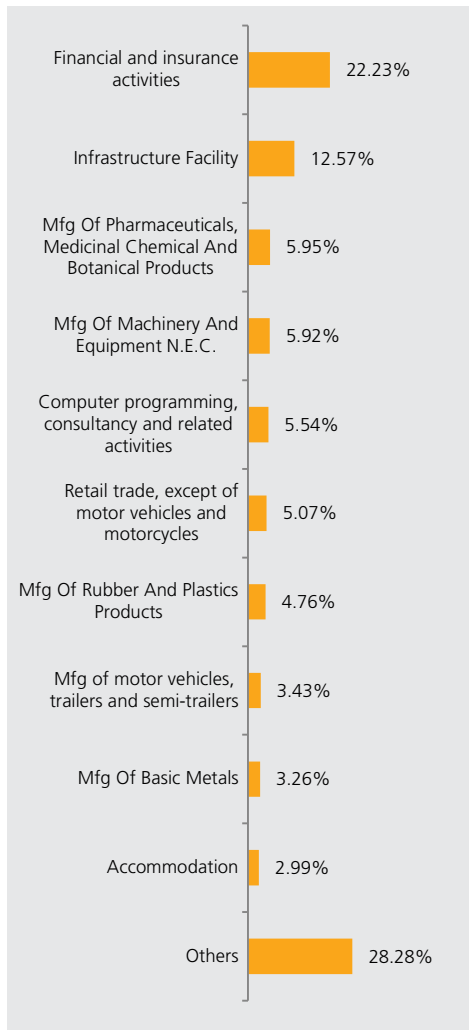
Portfolio

Name of Instrument	% to AUM
TRENT LTD	4.21%
THE FEDERAL BANK LIMITED	4.18%
ASHOK LEYLAND LIMITED	3.43%
ASTRAL LIMITED	3.12%
THE INDIAN HOTELS CO LTD	2.99%
PERSISTENT SYSTEMS LIMITED	2.92%
KIRLOSKAR CUMMINS	2.86%
TVS MOTOR COMPANY LIMITED	2.80%
VOLTAS LTD	2.79%
JINDAL STEEL & POWER LTD.	2.67%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.58%
CONTAINER CORPORATION OF INDIA LIMITED	2.55%
IDFC BANK LIMITED	2.51%
PETRONET LNG LIMITED	2.33%
BHARAT FORGE	2.28%
AU SMALL FINANCE BANK LIMITED	2.23%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.99%
SHRIRAM FINANCE LIMITED	1.96%
ZYDUS LIFESCIENCES LIMITED	1.96%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.86%
ALKEM LABORATORIES LIMITED	1.80%
JUBILANT FOODWORKS LIMITED	1.74%
COFORGE LIMITED	1.72%
POWER FINANCE CORPORATION LTD	1.70%
MAX FINANCIAL SERVICES LIMITED	1.69%
RURAL ELECTRIFICATION CORPORATION LTD	1.68%
BALKRISHNA INDUSTRIES LIMITED	1.64%
UNITED BREWERIES LIMITED	1.57%
GODREJ PROPERTIES LIMITED	1.53%
LUPIN LIMITEDFV-2	1.43%
NMDC LIMITED	1.37%
POLYCAB INDIA LIMITED	1.32%
GUJARAT GAS LIMITED	1.23%
LIC HOUSING FINANCE LIMITED	1.22%
HINDUSTAN AERONAUTICS LIMITED	1.10%
CANARA BANK	1.08%
BANDHAN BANK LIMITED	1.04%
ABB INDIA LIMITED	0.94%
PUNJAB NATIONAL BANK	0.91%
L&T TECHNOLOGY SERVICES LIMITED	0.90%
BATA INDIA LIMITED	0.86%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.77%
ABBOTT INDIA LIMITED	0.76%
BHARAT ELECTRONICS LIMITED	0.75%
TATA POWER CO. LTD.FV-1	0.71%
KARUR VYSYA BANK LIMITED	0.71%
TATA COMMUNICATIONS LTD.	0.69%
OBEROI REALTY LIMITED	0.69%
HDFC BANK LTD.FV-2	0.64%
INDRAPRASTHA GAS LIMITED	0.61%
BHARTI AIRTEL LIMITED	0.60%
INDUSIND BANK LIMITED	0.59%
TATA IRON & STEEL COMPANY LTD	0.59%
MANAPPURAM FINANCE LIMITED	0.53%
SRF LIMITED	0.52%
GAS AUTHORITY OF INDIA LTD.	0.47%
STATE BANK OF INDIAFV-1	0.38%
ESCORTS KUBOTA LIMITED	0.27%
TATA CHEMICALS LTD.	0.26%
Equity Total	93.21%
Money Market Total	6.98%
Current Assets	-0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 40.8833

Inception Date: 28th May 2007

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

AUM as on 28 April, 23: ₹ 15.86 Crs.

Modified Duration of Debt Portfolio: 4.79 years

YTM of Debt Portfolio: 7.11%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	77
Gsec / Debt / MMI / Others	20-100	23

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.30%	3.44%
Last 6 Months	0.84%	1.07%
Last 1 Year	6.27%	6.14%
Last 2 Years	10.52%	10.07%
Last 3 Years	18.75%	18.97%
Since Inception	9.24%	9.58%

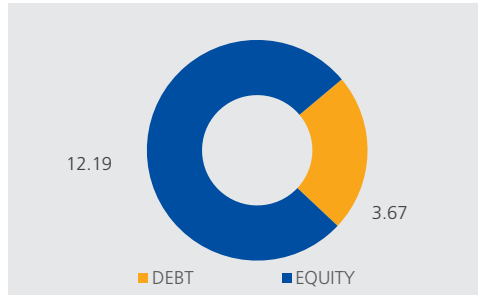
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

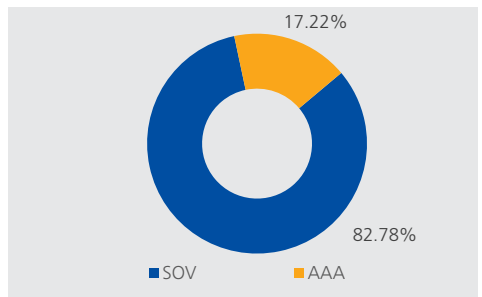
Portfolio

Name of Instrument	% to AUM
7.65% IRFC NCD 30-12-2032 SR 167	0.64%
9.05% HDFC NCD 20-11-2023 U-004	0.64%
Bonds/Debentures Total	1.27%
6.79% GOI CG 15-05-2027	5.49%
7.17% GOI 08-01-2028	3.10%
5.74% GOI 15.11.2026	2.46%
7.26% GOI CG 22-08-2032	2.06%
7.41% GOI CG 19-12-2036	1.76%
7.36% GOI CG 12-09-2052	0.98%
7.74% HARYANA SDL 29.03.2031	0.71%
7.69% MAHARASHTRA SDL 15.03.2031	0.62%
7.38% GOI CG 20-06-2027	0.59%
7.10% GOI CG 18-04-2029	0.52%
5.63% GOI CG 12-04-2026	0.49%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.13%
Gilts Total	18.92%
RELIANCE INDUSTRIES LTD.	7.65%
HDFC BANK LTD.FV-2	6.57%
ICICI BANK LTD.FV-2	6.16%
INFOSYS LIMITED	4.69%
HDFC LTD FV 2	4.37%
ITC - FV 1	3.48%
LARSEN&TUBRO	3.07%
STATE BANK OF INDIAFV-1	2.90%
TATA CONSULTANCY SERVICES LTD.	2.88%
KOTAK MAHINDRA BANK LIMITED_FV5	2.87%
BHARTI AIRTEL LIMITED	2.39%
HINDUSTAN LEVER LTD.	2.19%
AXIS BANK LIMITEDFV-2	2.01%
MAHINDRA & MAHINDRA LTD.-FV5	1.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.77%
MARUTI UDYOG LTD.	1.75%
BAJAJ FINANCE LIMITED	1.73%
TATA MOTORS LTD.FV-2	1.49%
POWER GRID CORP OF INDIA LTD	1.32%
TATA IRON & STEEL COMPANY LTD	1.21%
TITAN COMPANY LIMITED	1.13%
ULTRATECH CEMCO LTD	1.07%
NTPC LIMITED	1.07%
INDUSIND BANK LIMITED	1.05%
ASIAN PAINTS LIMITEDFV-1	1.02%
HINDALCO INDUSTRIES LTD FV RE 1	0.84%
BAJAJ FINSERV LIMITED	0.79%
CIPLA LTD.	0.70%
NESTLE INDIA LIMITED	0.64%
DR. REDDY LABORATORIES	0.62%
TATA CONSUMER PRODUCTS LIMITED	0.61%
UPL LIMITED	0.57%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.57%
COAL INDIA LIMITED	0.56%
SBI LIFE INSURANCE COMPANY LIMITED	0.56%
BRITANNIA INDUSTRIES LTD	0.54%
HCL TECHNOLOGIES LIMITED	0.54%
DIVIS LABORATORIES LIMITED	0.40%
TECH MAHINDRA LIMITEDFV-5	0.33%
HERO MOTOCORP LIMITED	0.33%
GRASIM INDUSTRIES LTD.	0.26%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.16%
Equity Total	76.88%
Money Market Total	2.66%
Current Assets	0.26%
Total	100.00%

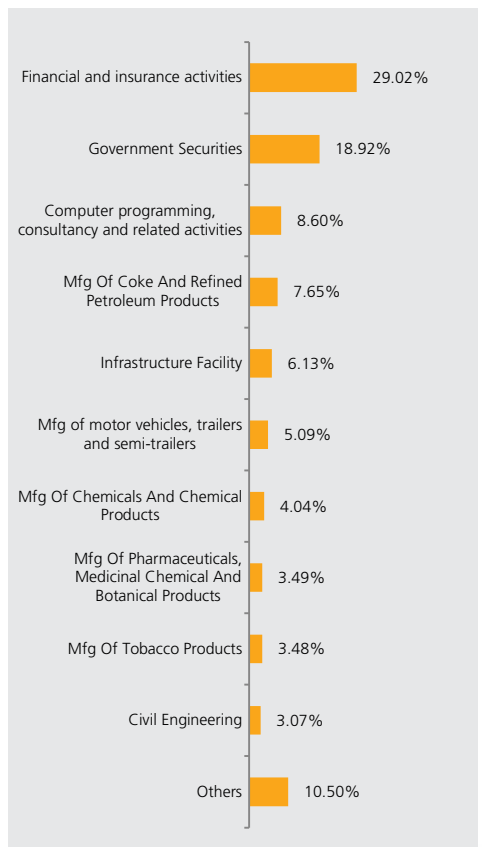
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 34.0816

Inception Date: 11th January 2010

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

AUM as on 28 April, 23: ₹ 1.01 Crs.

Modified Duration of Debt Portfolio:

4.59 years

YTM of Debt Portfolio: 7.06%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	71
Gsec / Debt / MMI / Others	20-100	29

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.05%	3.44%
Last 6 Months	0.67%	1.07%
Last 1 Year	5.78%	6.14%
Last 2 Years	9.88%	10.07%
Last 3 Years	18.53%	18.97%
Since Inception	9.66%	9.61%

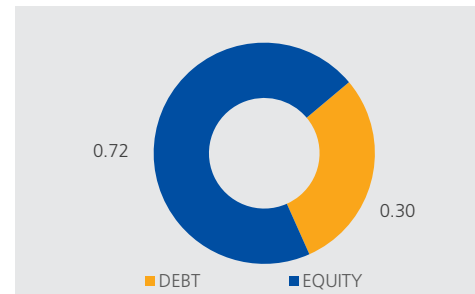
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

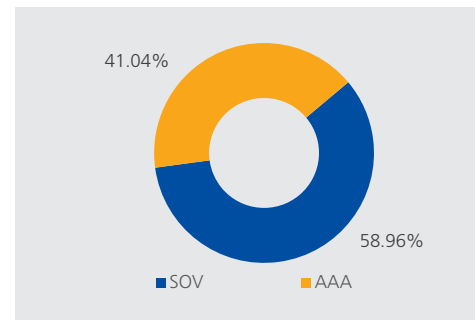
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 15-05-2027	4.90%
5.74% GOI 15.11.2026	2.85%
7.17% GOI 08-01-2028	2.38%
7.41% GOI CG 19-12-2036	1.80%
5.63% GOI CG 12-04-2026	1.71%
7.36% GOI CG 12-09-2052	0.90%
7.26% GOI CG 22-08-2032	0.89%
7.69% MAHARASHTRA SDL 15.03.2031	0.60%
7.10% GOI CG 18-04-2029	0.59%
7.38% GOI CG 20-06-2027	0.50%
Gilts Total	17.12%
HDFC BANK LTD.FV-2	6.67%
RELIANCE INDUSTRIES LTD.	6.66%
ICICI BANK LTD.FV-2	5.79%
INFOSYS LIMITED	4.05%
HDFC LTD FV 2	3.72%
ITC - FV 1	3.39%
TATA CONSULTANCY SERVICES LTD.	2.76%
KOTAK MAHINDRA BANK LIMITED_FV5	2.68%
LARSEN&TUBRO	2.52%
STATE BANK OF INDIAFV-1	2.33%
HINDUSTAN LEVER LTD.	2.25%
BHARTI AIRTEL LIMITED	1.99%
AXIS BANK LIMITEDFV-2	1.98%
MARUTI UDYOG LTD.	1.61%
BAJAJ FINANCE LIMITED	1.55%
TITAN COMPANY LIMITED	1.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.25%
TATA MOTORS LTD.FV-2	1.22%
POWER GRID CORP OF INDIA LTD	1.17%
TATA IRON & STEEL COMPANY LTD	1.16%
NTPC LIMITED	1.14%
INDUSIND BANK LIMITED	0.98%
ULTRATECH CEMCO LTD	0.97%
ASIAN PAINTS LIMITEDFV-1	0.94%
DR. REDDY LABORATORIES	0.92%
BAJAJ FINSERV LIMITED	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
NESTLE INDIA LIMITED	0.64%
TATA CONSUMER PRODUCTS LIMITED	0.57%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.52%
HCL TECHNOLOGIES LIMITED	0.51%
COAL INDIA LIMITED	0.50%
UPL LIMITED	0.50%
SBI LIFE INSURANCE COMPANY LIMITED	0.49%
BRITANNIA INDUSTRIES LTD	0.49%
CIPLA LTD.	0.39%
DIVIS LABORATORIES LIMITED	0.35%
TECH MAHINDRA LIMITEDFV-5	0.30%
HERO MOTOCORP LIMITED	0.28%
GRASIM INDUSTRIES LTD.	0.27%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
Equity Total	70.58%
Money Market Total	11.92%
Current Assets	0.38%
Total	100.00%

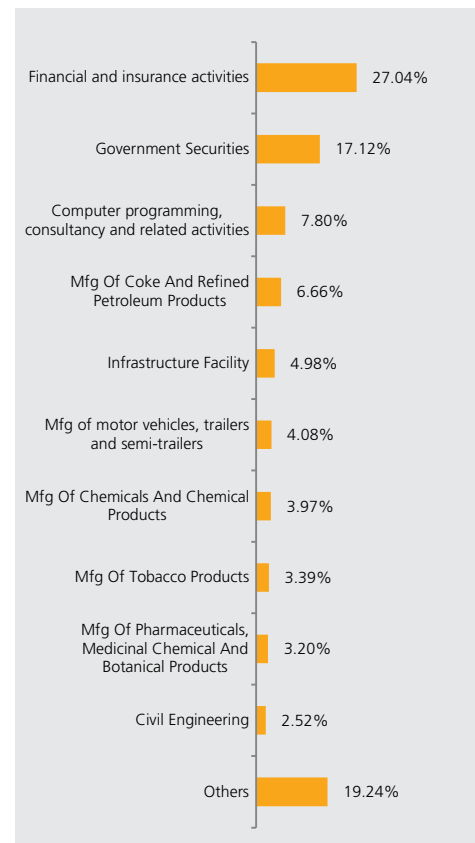
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 33.4499

Inception Date: 27th February 2008

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

AUM as on 28 April, 23: ₹ 1.41 Crs.

Modified Duration of Debt Portfolio:

4.84 years

YTM of Debt Portfolio: 7.07%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.22%	3.44%
Last 6 Months	0.83%	1.07%
Last 1 Year	5.89%	6.14%
Last 2 Years	10.14%	10.07%
Last 3 Years	18.31%	18.97%
Since Inception	8.28%	8.72%

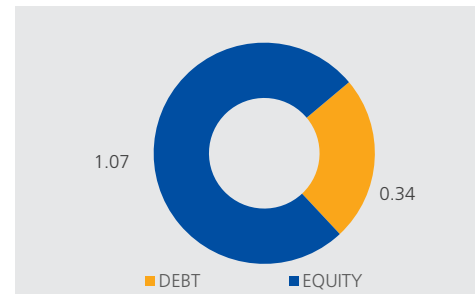
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

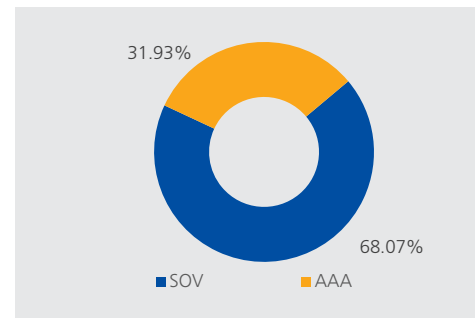
Portfolio

Name of Instrument	% to AUM
5.74% GOI 15.11.2026	2.93%
7.17% GOI 08-01-2028	2.70%
7.38% GOI CG 20-06-2027	2.65%
7.41% GOI CG 19-12-2036	1.80%
7.26% GOI CG 22-08-2032	1.42%
6.79% GOI CG 15-05-2027	1.40%
5.63% GOI CG 12-04-2026	1.09%
7.36% GOI CG 12-09-2052	0.93%
7.69% MAHARASHTRA SDL 15.03.2031	0.65%
7.10% GOI CG 18-04-2029	0.64%
Gilts Total	16.21%
RELIANCE INDUSTRIES LTD.	7.16%
HDFC BANK LTD.FV-2	6.60%
ICICI BANK LTD.FV-2	6.18%
INFOSYS LIMITED	4.70%
HDFC LTD FV 2	4.40%
ITC - FV 1	4.23%
STATE BANK OF INDIAFV-1	2.96%
TATA CONSULTANCY SERVICES LTD.	2.87%
LARSEN&TUBRO	2.81%
KOTAK MAHINDRA BANK LIMITED_FV5	2.60%
HINDUSTAN LEVER LTD.	2.21%
BHARTI AIRTEL LIMITED	2.05%
MAHINDRA & MAHINDRA LTD.-FV5	1.93%
AXIS BANK LIMITEDFV-2	1.83%
MARUTI UDYOG LTD.	1.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.79%
BAJAJ FINANCE LIMITED	1.55%
TATA MOTORS LTD.FV-2	1.42%
POWER GRID CORP OF INDIA LTD	1.31%
TATA IRON & STEEL COMPANY LTD	1.22%
TITAN COMPANY LIMITED	1.18%
INDUSIND BANK LIMITED	1.10%
NTPC LIMITED	1.09%
ULTRATECH CEMCO LTD	1.07%
ASIAN PAINTS LIMITEDFV-1	1.07%
BAJAJ FINSERV LIMITED	0.94%
HINDALCO INDUSTRIES LTD FV RE 1	0.89%
TATA CONSUMER PRODUCTS LIMITED	0.64%
DR. REDDY LABORATORIES	0.63%
NESTLE INDIA LIMITED	0.62%
HCL TECHNOLOGIES LIMITED	0.59%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.59%
UPL LIMITED	0.58%
SBI LIFE INSURANCE COMPANY LIMITED	0.56%
COAL INDIA LIMITED	0.55%
BRITANNIA INDUSTRIES LTD	0.52%
TECH MAHINDRA LIMITEDFV-5	0.35%
CIPLA LTD.	0.33%
HERO MOTOCORP LIMITED	0.33%
GRASIM INDUSTRIES LTD.	0.30%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
Equity Total	75.86%
Money Market Total	7.61%
Current Assets	0.33%
Total	100.00%

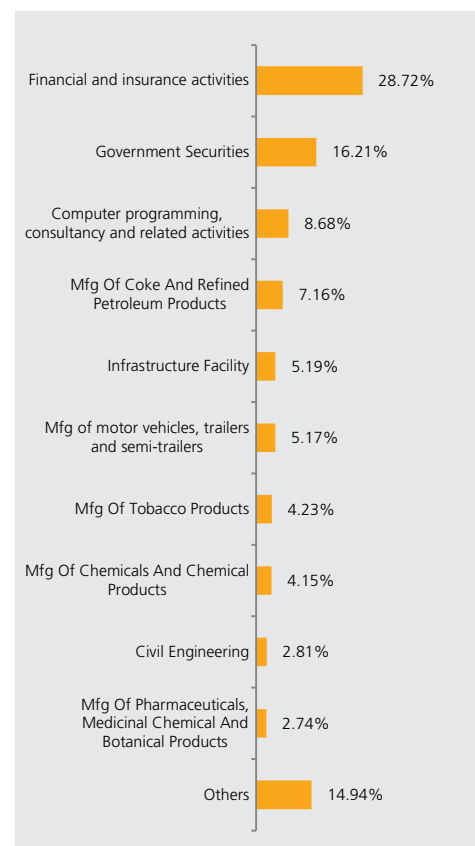
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 40.5775

Inception Date: 1st March 2007

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

AUM as on 28 April, 23: ₹ 19.79 Crs.

Modified Duration of Debt Portfolio:

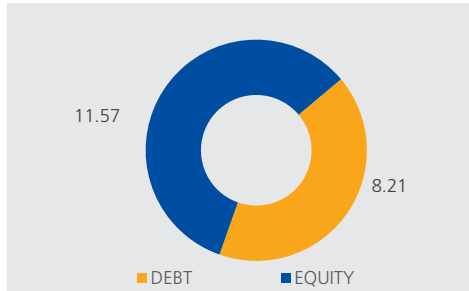
4.94 years

YTM of Debt Portfolio: 7.12%

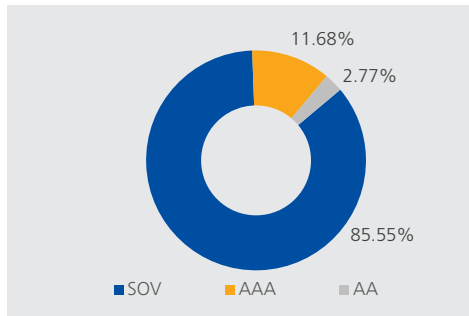
Portfolio

Name of Instrument	% to AUM
7.65% IRFC NCD 30-12-2032 SR 167	1.53%
6.75% PCHFL NCD 26-09-2031	1.13%
9.05% HDFC NCD 20-11-2023 U-004	1.02%
Bonds/Debentures Total	3.68%
6.79% GOI CG 15-05-2027	6.15%
7.17% GOI 08-01-2028	5.97%
5.74% GOI 15.11.2026	4.73%
7.26% GOI CG 22-08-2032	4.14%
7.41% GOI CG 19-12-2036	3.53%
7.38% GOI CG 20-06-2027	2.74%
5.63% GOI CG 12-04-2026	2.21%
7.36% GOI CG 12-09-2052	1.98%
7.74% HARYANA SDL 29.03.2031	1.26%
7.69% MAHARASHTRA SDL 15.03.2031	1.19%
7.10% GOI CG 18-04-2029	0.94%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.08%
Govts Total	34.92%
RELIANCE INDUSTRIES LTD.	5.73%
HDFC BANK LTD.FV-2	5.08%
ICICI BANK LTD.FV-2	4.41%
INFOSYS LIMITED	3.62%
ITC - FV 1	3.43%
HDFC LTD FV 2	3.37%
LARSEN&TUBRO	2.22%
TATA CONSULTANCY SERVICES LTD.	2.17%
KOTAK MAHINDRA BANK LIMITED_FV5	2.07%
STATE BANK OF INDIAFV-1	2.04%
AXIS BANK LIMITEDFV-2	1.82%
HINDUSTAN LEVER LTD.	1.78%
BHARTI AIRTEL LIMITED	1.75%
MARUTI UDYOG LTD.	1.28%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.28%
BAJAJ FINANCE LIMITED	1.23%
TITAN COMPANY LIMITED	1.17%
TATA MOTORS LTD.FV-2	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	0.97%
TATA IRON & STEEL COMPANY LTD	0.88%
NTPC LIMITED	0.81%
INDUSIND BANK LIMITED	0.80%
ULTRATECH CEMCO LTD	0.78%
HINDALCO INDUSTRIES LTD FV RE 1	0.75%
ASIAN PAINTS LIMITEDFV-1	0.75%
POWER GRID CORP OF INDIA LTD	0.70%
BAJAJ FINSERV LIMITED	0.59%
CIPLA LTD.	0.51%
BHARAT PETROLEUM CORP. LTD.	0.51%
HCL TECHNOLOGIES LIMITED	0.46%
DR. REDDY LABORATORIES	0.45%
COAL INDIA LIMITED	0.42%
UPL LIMITED	0.41%
SBI LIFE INSURANCE COMPANY LIMITED	0.41%
BRITANNIA INDUSTRIES LTD	0.38%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.29%
TATA CONSUMER PRODUCTS LIMITED	0.25%
HERO MOTOCORP LIMITED	0.25%
NESTLE INDIA LIMITED	0.24%
TECH MAHINDRA LIMITEDFV-5	0.24%
GRASIM INDUSTRIES LTD.	0.23%
BAJAJ AUTO LTD	0.21%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.19%
WIPRO	0.13%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.09%
Equity Total	58.49%
Money Market Total	2.22%
Current Assets	0.69%
Total	100.00%

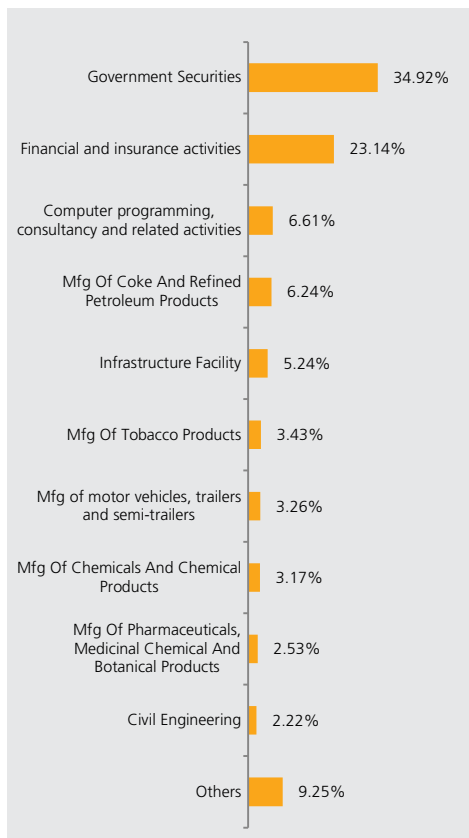
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.78%	2.89%
Last 6 Months	1.76%	2.04%
Last 1 Year	6.14%	6.25%
Last 2 Years	8.68%	8.75%
Last 3 Years	14.89%	15.51%
Since Inception	9.05%	9.82%

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

Past performance is not indicative of future performance

INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 30.1009

Inception Date: 21st January 2010

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

AUM as on 28 April, 23: ₹ 1.02 Crs.

Modified Duration of Debt Portfolio:

4.60 years

YTM of Debt Portfolio: 7.06%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.59%	2.89%
Last 6 Months	1.61%	2.04%
Last 1 Year	5.89%	6.25%
Last 2 Years	7.80%	8.75%
Last 3 Years	14.00%	15.51%
Since Inception	8.66%	9.49%

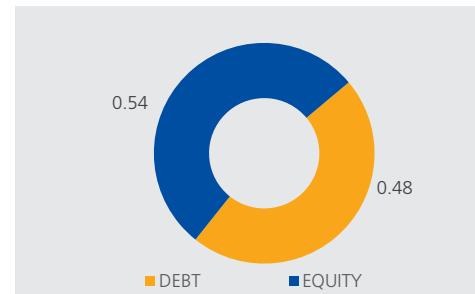
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

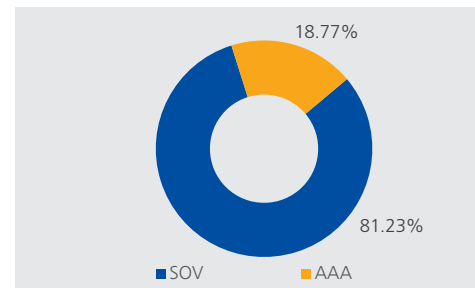
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 15-05-2027	10.75%
5.74% GOI 15.11.2026	5.78%
7.17% GOI 08-01-2028	4.65%
7.41% GOI CG 19-12-2036	3.60%
5.63% GOI CG 12-04-2026	3.42%
7.26% GOI CG 22-08-2032	2.88%
7.38% GOI CG 20-06-2027	2.20%
7.36% GOI CG 12-09-2052	1.89%
7.69% MAHARASHTRA SDL 15.03.2031	1.20%
7.10% GOI CG 18-04-2029	0.99%
Gilts Total	37.36%
RELIANCE INDUSTRIES LTD.	5.05%
HDFC BANK LTD.FV-2	5.00%
ICICI BANK LTD.FV-2	4.39%
INFOSYS LIMITED	3.07%
HDFC LTD FV 2	2.82%
ITC - FV 1	2.57%
TATA CONSULTANCY SERVICES LTD.	2.09%
KOTAK MAHINDRA BANK LIMITED_FV5	2.00%
LARSEN&TUBRO	1.91%
STATE BANK OF INDIAFV-1	1.77%
HINDUSTAN LEVER LTD.	1.69%
BHARTI AIRTEL LIMITED	1.51%
AXIS BANK LIMITEDFV-2	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
MARUTI UDYOG LTD.	1.18%
BAJAJ FINANCE LIMITED	1.18%
TITAN COMPANY LIMITED	1.14%
MAHINDRA & MAHINDRA LTD.-FV5	0.94%
TATA MOTORS LTD.FV-2	0.92%
TATA IRON & STEEL COMPANY LTD	0.87%
ULTRATECH CEMCO LTD	0.74%
HINDALCO INDUSTRIES LTD FV RE 1	0.74%
NTPC LIMITED	0.74%
ASIAN PAINTS LIMITEDFV-1	0.71%
INDUSIND BANK LIMITED	0.70%
POWER GRID CORP OF INDIA LTD	0.63%
BAJAJ FINSERV LIMITED	0.53%
BHARAT PETROLEUM CORP. LTD.	0.50%
DR. REDDY LABORATORIES	0.44%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.38%
COAL INDIA LIMITED	0.37%
SBI LIFE INSURANCE COMPANY LIMITED	0.37%
HCL TECHNOLOGIES LIMITED	0.37%
UPL LIMITED	0.36%
BRITANNIA INDUSTRIES LTD	0.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.34%
CIPLA LTD.	0.30%
EICHER MOTORS LIMITED	0.29%
DIVIS LABORATORIES LIMITED	0.26%
TATA CONSUMER PRODUCTS LIMITED	0.23%
TECH MAHINDRA LIMITEDFV-5	0.23%
NESTLE INDIA LIMITED	0.21%
HERO MOTOCORP LIMITED	0.20%
GRASIM INDUSTRIES LTD.	0.17%
WIPRO	0.13%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.06%
Equity Total	53.18%
Money Market Total	8.63%
Current Assets	0.82%
Total	100.00%

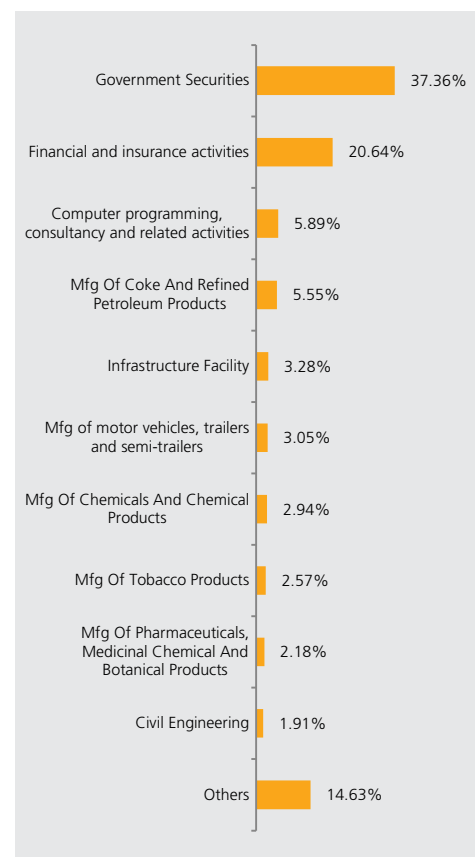
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 39.7334

Inception Date: 01st March 2007

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 28 April, 23: ₹ 7.65 Crs.

Modified Duration of Debt Portfolio:

4.85 years

YTM of Debt Portfolio: 7.11%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.55%	2.62%
Last 6 Months	2.21%	2.52%
Last 1 Year	6.21%	6.28%
Last 2 Years	7.50%	8.07%
Last 3 Years	12.89%	13.81%
Since Inception	8.91%	9.62%

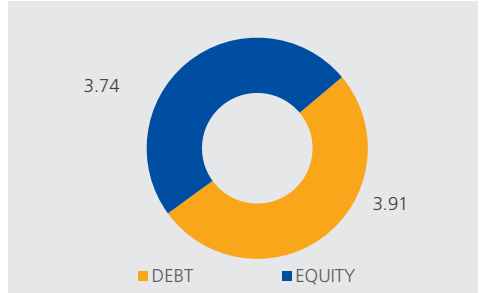
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

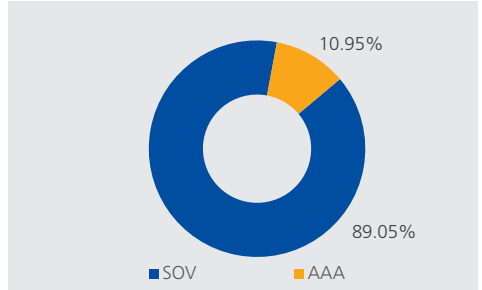
Portfolio

Name of Instrument	% to AUM
7.65% IRFC NCD 30-12-2032 SR 167	1.32%
9.05% HDFC NCD 20-11-2023 U-004	1.32%
Bonds/Debentures Total	2.64%
7.17% GOI 08-01-2028	7.55%
6.79% GOI CG 15-05-2027	6.99%
7.38% GOI CG 20-06-2027	5.26%
7.26% GOI CG 22-08-2032	5.20%
5.74% GOI 15.11.2026	4.47%
7.41% GOI CG 19-12-2036	4.42%
5.63% GOI CG 12-04-2026	3.77%
7.36% GOI CG 12-09-2052	2.47%
7.74% HARYANA SDL 29.03.2031	1.61%
7.69% MAHARASHTRA SDL 15.03.2031	1.50%
7.10% GOI CG 18-04-2029	1.20%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.19%
Govts Total	44.64%
RELIANCE INDUSTRIES LTD.	4.82%
HDFC BANK LTD.FV-2	4.15%
ICICI BANK LTD.FV-2	3.67%
INFOSYS LIMITED	2.96%
HDFC LTD FV 2	2.84%
ITC - FV 1	2.70%
LARSEN&TUBRO	1.86%
TATA CONSULTANCY SERVICES LTD.	1.82%
STATE BANK OF INDIAFV-1	1.75%
KOTAK MAHINDRA BANK LIMITED_FV5	1.74%
BHARTI AIRTEL LIMITED	1.47%
AXIS BANK LIMITEDFV-2	1.44%
HINDUSTAN LEVER LTD.	1.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
MARUTI UDYOG LTD.	1.10%
BAJAJ FINANCE LIMITED	1.05%
TITAN COMPANY LIMITED	0.98%
TATA MOTORS LTD.FV-2	0.89%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
NTPC LIMITED	0.77%
TATA IRON & STEEL COMPANY LTD	0.75%
ULTRATECH CEMCO LTD	0.68%
INDUSIND BANK LIMITED	0.68%
ASIAN PAINTS LIMITEDFV-1	0.64%
HINDALCO INDUSTRIES LTD FV RE 1	0.63%
POWER GRID CORP OF INDIA LTD	0.60%
BAJAJ FINSERV LIMITED	0.50%
CIPLA LTD.	0.44%
BHARAT PETROLEUM CORP. LTD.	0.43%
HCL TECHNOLOGIES LIMITED	0.39%
DR. REDDY LABORATORIES	0.38%
UPL LIMITED	0.36%
COAL INDIA LIMITED	0.36%
SBI LIFE INSURANCE COMPANY LIMITED	0.35%
BRITANNIA INDUSTRIES LTD	0.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
DIVIS LABORATORIES LIMITED	0.24%
NESTLE INDIA LIMITED	0.23%
TATA CONSUMER PRODUCTS LIMITED	0.22%
HERO MOTOCORP LIMITED	0.21%
TECH MAHINDRA LIMITEDFV-5	0.21%
GRASIM INDUSTRIES LTD.	0.18%
BAJAJ AUTO LTD	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
WIPRO	0.11%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.07%
Equity Total	48.91%
Money Market Total	2.85%
Current Assets	0.96%
Total	100.00%

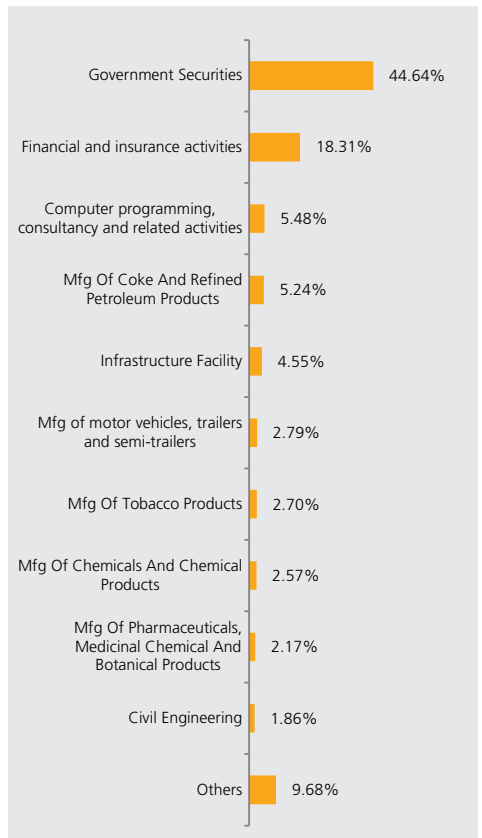
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 29.9229

Inception Date: 11th January 2010

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

AUM as on 28 April, 23: ₹ 0.63 Crs.

Modified Duration of Debt Portfolio:

3.54 years

YTM of Debt Portfolio: 7.01%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	46
Gsec / Debt / MMI / Others	50-100	54

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.21%	2.62%
Last 6 Months	2.06%	2.52%
Last 1 Year	5.82%	6.28%
Last 2 Years	7.22%	8.07%
Last 3 Years	12.20%	13.81%
Since Inception	8.59%	9.15%

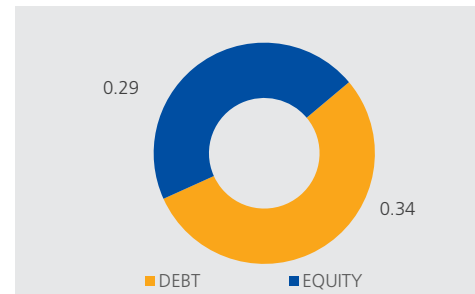
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

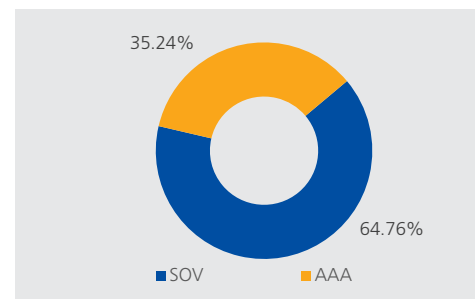
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 15-05-2027	14.93%
7.17% GOI 08-01-2028	5.79%
5.74% GOI 15.11.2026	5.08%
5.63% GOI CG 12-04-2026	4.17%
7.38% GOI CG 20-06-2027	2.43%
7.26% GOI CG 22-08-2032	2.26%
Gilts Total	34.65%
RELIANCE INDUSTRIES LTD.	4.22%
HDFC BANK LTD.FV-2	4.10%
ICICI BANK LTD.FV-2	3.67%
INFOSYS LIMITED	2.97%
ITC - FV 1	2.68%
HDFC LTD FV 2	2.35%
TATA CONSULTANCY SERVICES LTD.	1.80%
LARSEN&TUBRO	1.74%
KOTAK MAHINDRA BANK LIMITED_FV5	1.64%
STATE BANK OF INDIAFV-1	1.48%
HINDUSTAN LEVER LTD.	1.38%
BHARTI AIRTEL LIMITED	1.27%
AXIS BANK LIMITEDFV-2	1.25%
BAJAJ FINANCE LIMITED	1.00%
TITAN COMPANY LIMITED	0.97%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.96%
MARUTI UDYOG LTD.	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.79%
TATA MOTORS LTD.FV-2	0.77%
TATA IRON & STEEL COMPANY LTD	0.73%
NTPC LIMITED	0.62%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
ULTRATECH CEMCO LTD	0.60%
INDUSIND BANK LIMITED	0.57%
ASIAN PAINTS LIMITEDFV-1	0.56%
POWER GRID CORP OF INDIA LTD	0.52%
JSW STEEL LIMITED	0.46%
BAJAJ FINSERV LIMITED	0.43%
BHARAT PETROLEUM CORP. LTD.	0.42%
DR. REDDY LABORATORIES	0.39%
BRITANNIA INDUSTRIES LTD	0.36%
NESTLE INDIA LIMITED	0.35%
HCL TECHNOLOGIES LIMITED	0.31%
COAL INDIA LIMITED	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.27%
UPL LIMITED	0.26%
CIPLA LTD.	0.25%
DIVIS LABORATORIES LIMITED	0.21%
TECH MAHINDRA LIMITEDFV-5	0.20%
TATA CONSUMER PRODUCTS LIMITED	0.20%
HERO MOTOCORP LIMITED	0.16%
BAJAJ AUTO LTD	0.14%
GRASIM INDUSTRIES LTD.	0.14%
WIPRO	0.10%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	45.64%
Money Market Total	18.86%
Current Assets	0.85%
Total	100.00%

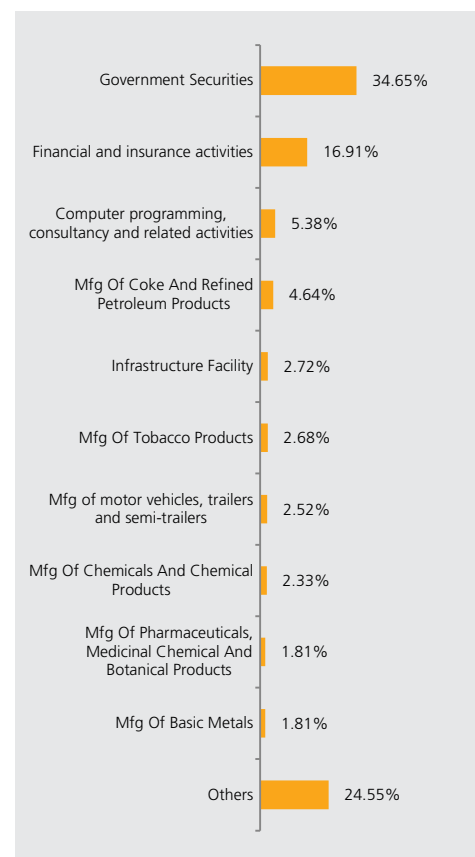
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 31.9329

Inception Date: 27th February 2008

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

AUM as on 28 April, 23: ₹ 1.25 Crs.

Modified Duration of Debt Portfolio:

4.63 years

YTM of Debt Portfolio: 7.07%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	46
Gsec / Debt / MMI / Others	50-100	54

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.39%	2.62%
Last 6 Months	2.14%	2.52%
Last 1 Year	6.06%	6.28%
Last 2 Years	7.39%	8.07%
Last 3 Years	12.44%	13.81%
Since Inception	7.95%	8.73%

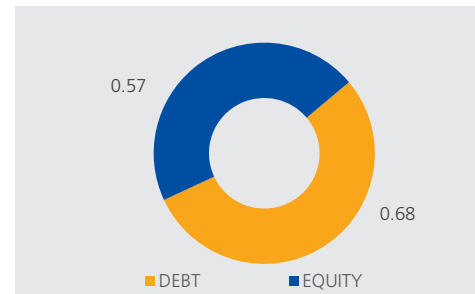
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

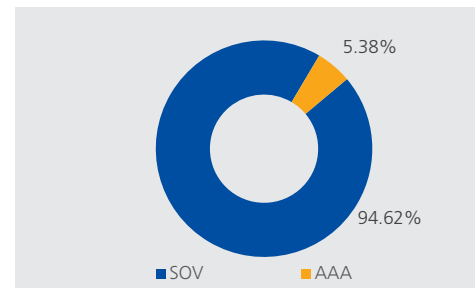
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 15-05-2027	19.43%
5.74% GOI 15.11.2026	6.23%
7.41% GOI CG 19-12-2036	4.46%
7.17% GOI 08-01-2028	4.26%
7.26% GOI CG 22-08-2032	3.70%
7.38% GOI CG 20-06-2027	2.75%
7.36% GOI CG 12-09-2052	2.50%
5.63% GOI CG 12-04-2026	2.47%
7.74% HARYANA SDL 29.03.2031	1.87%
7.10% GOI CG 18-04-2029	1.28%
7.69% MAHARASHTRA SDL 15.03.2031	0.89%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.32%
Gilts Total	50.18%
HDFC BANK LTD.FV-2	4.49%
RELIANCE INDUSTRIES LTD.	4.41%
ICICI BANK LTD.FV-2	3.73%
INFOSYS LIMITED	2.69%
HDFC LTD FV 2	2.46%
ITC - FV 1	2.24%
KOTAK MAHINDRA BANK LIMITED_FV5	1.90%
TATA CONSULTANCY SERVICES LTD.	1.83%
LARSEN&TUBRO	1.66%
HINDUSTAN LEVER LTD.	1.65%
STATE BANK OF INDIAFV-1	1.54%
BHARTI AIRTEL LIMITED	1.32%
AXIS BANK LIMITEDFV-2	1.31%
MARUTI UDYOG LTD.	1.17%
BAJAJ FINANCE LIMITED	1.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.14%
TITAN COMPANY LIMITED	1.01%
TATA MOTORS LTD.FV-2	0.91%
MAHINDRA & MAHINDRA LTD.-FV5	0.82%
NTPC LIMITED	0.78%
INDUSIND BANK LIMITED	0.71%
ULTRATECH CEMCO LTD	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
POWER GRID CORP OF INDIA LTD	0.62%
TATA IRON & STEEL COMPANY LTD	0.54%
BAJAJ FINSERV LIMITED	0.52%
BHARAT PETROLEUM CORP. LTD.	0.44%
DR. REDDY LABORATORIES	0.43%
HCL TECHNOLOGIES LIMITED	0.39%
COAL INDIA LIMITED	0.37%
UPL LIMITED	0.37%
SBI LIFE INSURANCE COMPANY LIMITED	0.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.33%
CIPLA LTD.	0.26%
HERO MOTOCORP LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.22%
NESTLE INDIA LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
WIPRO	0.10%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.07%
Equity Total	45.83%
Money Market Total	2.85%
Current Assets	1.15%
Total	100.00%

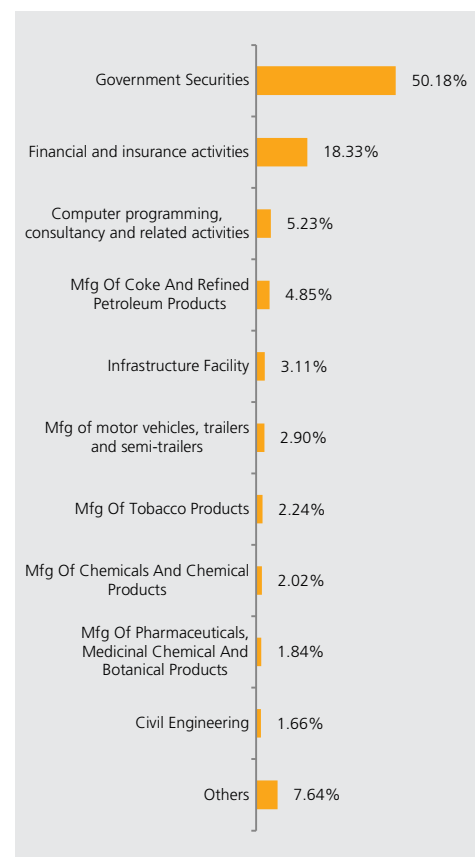
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 49.3685

Inception Date: 9th August 2004

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

AUM as on 28 April, 23: ₹ 8.15 Crs.

Modified Duration of Debt Portfolio:
4.73 years

YTM of Debt Portfolio: 7.14%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	57
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.22%	2.35%
Last 6 Months	2.40%	3.00%
Last 1 Year	5.58%	6.29%
Last 2 Years	6.23%	7.36%
Last 3 Years	10.60%	12.12%
Since Inception	8.90%	8.19%

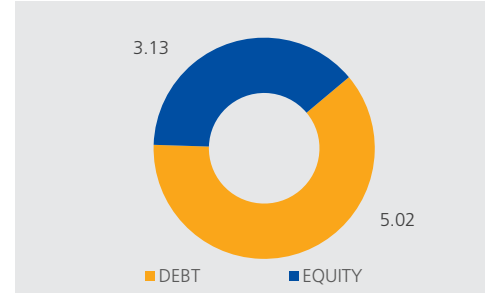
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

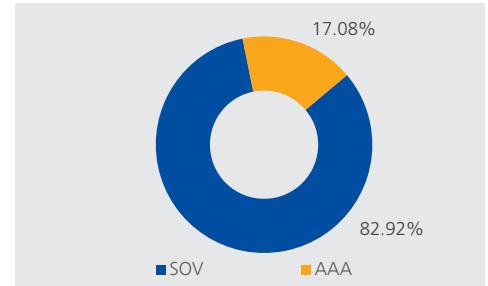
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	4.94%
7.65% IRFC NCD 30-12-2032 SR 167	2.48%
Bonds/Debentures Total	7.42%
7.17% GOI 08-01-2028	9.16%
7.38% GOI CG 20-06-2027	6.81%
6.79% GOI CG 15-05-2027	6.64%
7.26% GOI CG 22-08-2032	6.18%
7.41% GOI CG 19-12-2036	5.31%
5.74% GOI 15.11.2026	5.03%
7.36% GOI CG 12-09-2052	2.97%
5.63% GOI CG 12-04-2026	2.82%
7.74% HARYANA SDL 29.03.2031	1.83%
7.69% MAHARASHTRA SDL 15.03.2031	1.77%
7.10% GOI CG 18-04-2029	1.40%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.16%
Gilts Total	50.07%
RELIANCE INDUSTRIES LTD.	3.81%
HDFC BANK LTD.FV-2	3.37%
ICICI BANK LTD.FV-2	2.94%
INFOSYS LIMITED	2.40%
ITC - FV 1	2.26%
HDFC LTD FV 2	2.24%
LARSEN&TUBRO	1.47%
TATA CONSULTANCY SERVICES LTD.	1.45%
KOTAK MAHINDRA BANK LIMITED_FV5	1.36%
STATE BANK OF INDIAFV-1	1.34%
AXIS BANK LIMITEDFV-2	1.20%
HINDUSTAN LEVER LTD.	1.17%
BHARTI AIRTEL LIMITED	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.85%
MARUTI UDYOG LTD.	0.84%
BAJAJ FINANCE LIMITED	0.82%
TITAN COMPANY LIMITED	0.78%
TATA MOTORS LTD.FV-2	0.68%
MAHINDRA & MAHINDRA LTD.-FV5	0.65%
INDUSIND BANK LIMITED	0.60%
TATA IRON & STEEL COMPANY LTD	0.59%
NTPC LIMITED	0.55%
ULTRATECH CEMCO LTD	0.51%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
ASIAN PAINTS LIMITEDFV-1	0.49%
POWER GRID CORP OF INDIA LTD	0.46%
BAJAJ FINSERV LIMITED	0.39%
BHARAT PETROLEUM CORP. LTD.	0.34%
CIPLA LTD.	0.34%
COAL INDIA LIMITED	0.28%
UPL LIMITED	0.28%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
BRITANNIA INDUSTRIES LTD	0.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.20%
DIVIS LABORATORIES LIMITED	0.19%
HCL TECHNOLOGIES LIMITED	0.18%
TATA CONSUMER PRODUCTS LIMITED	0.17%
NESTLE INDIA LIMITED	0.16%
TECH MAHINDRA LIMITEDFV-5	0.16%
GRASIM INDUSTRIES LTD.	0.16%
BAJAJ AUTO LTD	0.14%
DR. REDDY LABORATORIES	0.12%
HERO MOTOCORP LIMITED	0.12%
WIPRO	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.07%
Equity Total	38.39%
Money Market Total	2.89%
Current Assets	1.22%
Total	100.00%

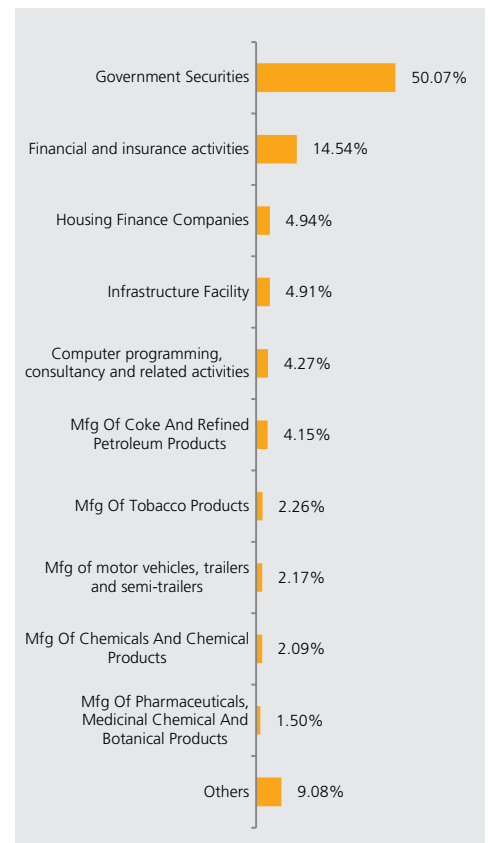
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity)

& Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 30.7706

Inception Date: 29th November 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 28 April, 23: ₹ 11.64 Crs.

Modified Duration of Debt Portfolio:

4.75 years

YTM of Debt Portfolio: 7.12%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.28%	2.35%
Last 6 Months	2.71%	3.00%
Last 1 Year	6.27%	6.29%
Last 2 Years	6.76%	7.36%
Last 3 Years	11.21%	12.12%
Since Inception	7.56%	8.41%

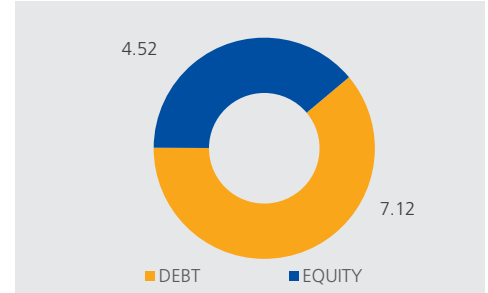
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

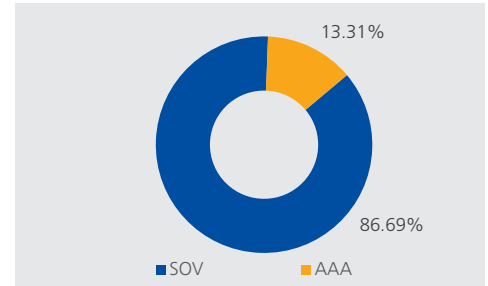
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	3.46%
7.65% IRFC NCD 30-12-2032 SR 167	1.74%
Bonds/Debentures Total	5.20%
6.79% GOI CG 15-05-2027	9.38%
7.17% GOI 08-01-2028	8.40%
5.74% GOI 15.11.2026	7.06%
7.26% GOI CG 22-08-2032	6.18%
7.41% GOI CG 19-12-2036	5.31%
7.38% GOI CG 20-06-2027	4.61%
7.36% GOI CG 12-09-2052	2.97%
5.63% GOI CG 12-04-2026	2.89%
7.74% HARYANA SDL 29.03.2031	1.89%
7.69% MAHARASHTRA SDL 15.03.2031	1.77%
7.10% GOI CG 18-04-2029	1.41%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.10%
Gilts Total	51.99%
RELIANCE INDUSTRIES LTD.	3.80%
HDFC BANK LTD.FV-2	3.37%
ICICI BANK LTD.FV-2	2.94%
INFOSYS LIMITED	2.40%
ITC - FV 1	2.27%
HDFC LTD FV 2	2.24%
LARSEN&TUBRO	1.47%
TATA CONSULTANCY SERVICES LTD.	1.45%
KOTAK MAHINDRA BANK LIMITED_FV5	1.38%
STATE BANK OF INDIAFV-1	1.36%
AXIS BANK LIMITEDFV-2	1.21%
HINDUSTAN LEVER LTD.	1.18%
BHARTI AIRTEL LIMITED	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.86%
MARUTI UDYOG LTD.	0.85%
BAJAJ FINANCE LIMITED	0.83%
TITAN COMPANY LIMITED	0.78%
TATA MOTORS LTD.FV-2	0.69%
MAHINDRA & MAHINDRA LTD.-FV5	0.64%
TATA IRON & STEEL COMPANY LTD	0.59%
NTPC LIMITED	0.58%
INDUSIND BANK LIMITED	0.53%
ULTRATECH CEMCO LTD	0.53%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
ASIAN PAINTS LIMITEDFV-1	0.49%
POWER GRID CORP OF INDIA LTD	0.47%
BAJAJ FINSERV LIMITED	0.39%
BHARAT PETROLEUM CORP. LTD.	0.34%
CIPLA LTD.	0.34%
DR. REDDY LABORATORIES	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
UPL LIMITED	0.28%
COAL INDIA LIMITED	0.28%
SBI LIFE INSURANCE COMPANY LIMITED	0.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
BRITANNIA INDUSTRIES LTD	0.25%
DIVIS LABORATORIES LIMITED	0.19%
TATA CONSUMER PRODUCTS LIMITED	0.17%
NESTLE INDIA LIMITED	0.17%
HERO MOTOCORP LIMITED	0.16%
TECH MAHINDRA LIMITEDFV-5	0.16%
BAJAJ AUTO LTD	0.14%
GRASIM INDUSTRIES LTD.	0.14%
WIPRO	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	38.81%
Money Market Total	2.78%
Current Assets	1.23%
Total	100.00%

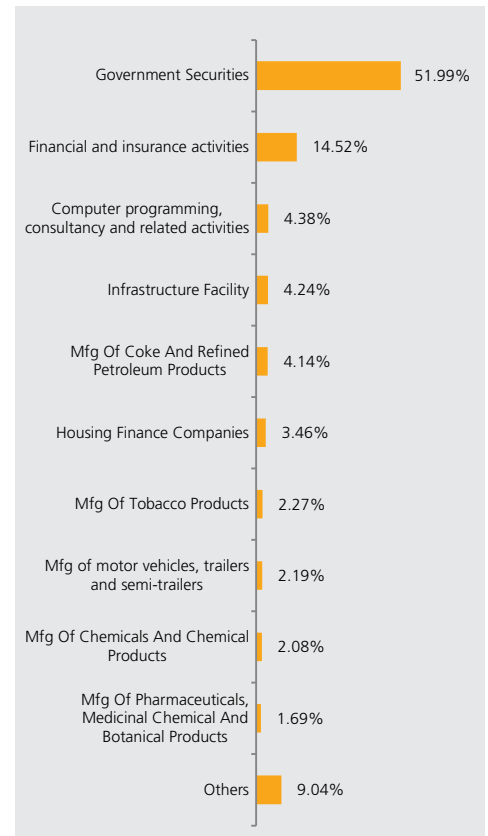
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 39.3469

Inception Date: 12th March 2007

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

AUM as on 28 April, 23: ₹ 6.64 Crs.

Modified Duration of Debt Portfolio: 4.71 years

YTM of Debt Portfolio: 7.13%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.22%	2.35%
Last 6 Months	2.34%	3.00%
Last 1 Year	5.54%	6.29%
Last 2 Years	6.25%	7.36%
Last 3 Years	10.61%	12.12%
Since Inception	8.86%	9.42%

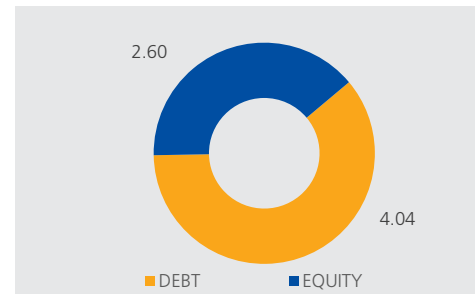
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

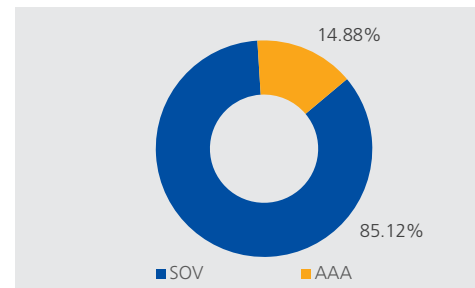
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	4.55%
7.65% IRFC NCD 30-12-2032 SR 167	1.52%
Bonds/Debentures Total	6.07%
7.17% GOI 08-01-2028	9.12%
7.38% GOI CG 20-06-2027	7.28%
5.74% GOI 15.11.2026	7.09%
7.26% GOI CG 22-08-2032	6.20%
7.41% GOI CG 19-12-2036	5.31%
6.79% GOI CG 15-05-2027	5.26%
7.36% GOI CG 12-09-2052	2.99%
5.63% GOI CG 12-04-2026	2.21%
7.74% HARYANA SDL 29.03.2031	1.94%
7.69% MAHARASHTRA SDL 15.03.2031	1.79%
7.10% GOI CG 18-04-2029	1.46%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.15%
Gilts Total	50.80%
RELIANCE INDUSTRIES LTD.	3.86%
HDFC BANK LTD.FV-2	3.42%
ICICI BANK LTD.FV-2	2.94%
INFOSYS LIMITED	2.41%
HDFC LTD FV 2	2.27%
ITC - FV 1	2.18%
LARSEN&TUBRO	1.49%
TATA CONSULTANCY SERVICES LTD.	1.45%
STATE BANK OF INDIAFV-1	1.45%
KOTAK MAHINDRA BANK LIMITED_FV5	1.40%
HINDUSTAN LEVER LTD.	1.21%
BHARTI AIRTEL LIMITED	1.18%
AXIS BANK LIMITEDFV-2	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.88%
MARUTI UDYOG LTD.	0.87%
BAJAJ FINANCE LIMITED	0.86%
TITAN COMPANY LIMITED	0.79%
MAHINDRA & MAHINDRA LTD.-FV5	0.64%
NTPC LIMITED	0.63%
TATA IRON & STEEL COMPANY LTD	0.60%
INDUSIND BANK LIMITED	0.56%
ULTRATECH CEMCO LTD	0.53%
HINDALCO INDUSTRIES LTD FV RE 1	0.51%
ASIAN PAINTS LIMITEDFV-1	0.50%
POWER GRID CORP OF INDIA LTD	0.49%
TATA MOTORS LTD.FV-2	0.49%
BAJAJ FINSERV LIMITED	0.41%
COAL INDIA LIMITED	0.35%
CIPLA LTD.	0.35%
BHARAT PETROLEUM CORP. LTD.	0.34%
HCL TECHNOLOGIES LIMITED	0.32%
DR. REDDY LABORATORIES	0.30%
SBI LIFE INSURANCE COMPANY LIMITED	0.29%
UPL LIMITED	0.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
BRITANNIA INDUSTRIES LTD	0.25%
DIVIS LABORATORIES LIMITED	0.19%
TATA CONSUMER PRODUCTS LIMITED	0.18%
HERO MOTOCORP LIMITED	0.17%
NESTLE INDIA LIMITED	0.16%
TECH MAHINDRA LIMITEDFV-5	0.16%
GRASIM INDUSTRIES LTD.	0.15%
BAJAJ AUTO LTD	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.06%
Equity Total	39.17%
Money Market Total	2.80%
Current Assets	1.15%
Total	100.00%

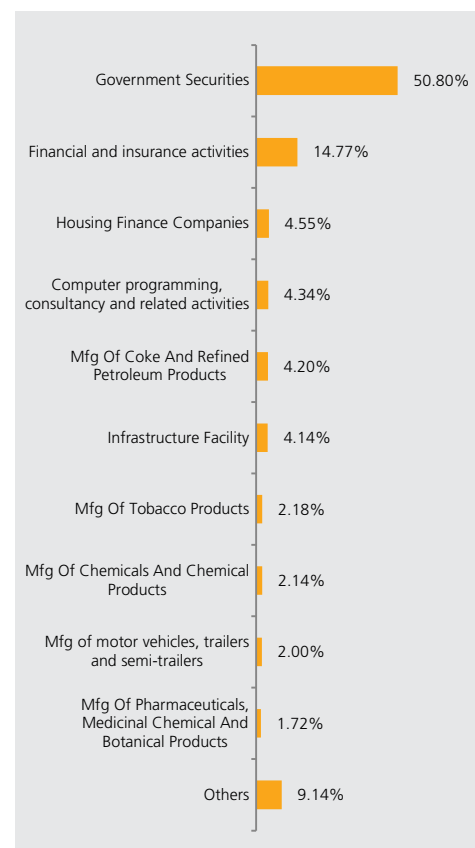
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 28.3470

Inception Date: 11th January 2010

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

AUM as on 28 April, 23: ₹ 1.75 Crs.

Modified Duration of Debt Portfolio: 4.75 years

YTM of Debt Portfolio: 7.07%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	36
Gsec / Debt	00-100	58
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.15%	2.35%
Last 6 Months	2.58%	3.00%
Last 1 Year	5.97%	6.29%
Last 2 Years	6.45%	7.36%
Last 3 Years	10.90%	12.12%
Since Inception	8.15%	8.93%

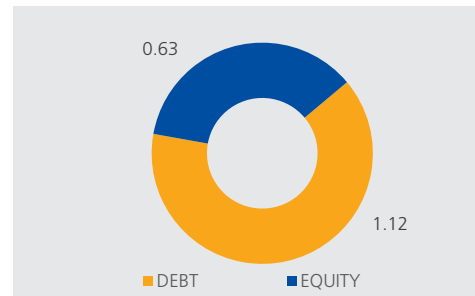
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

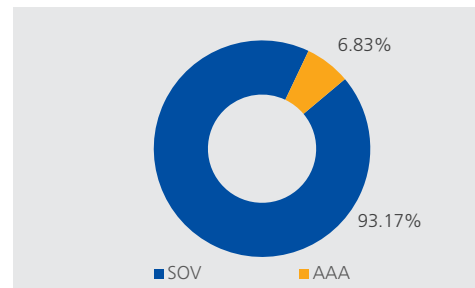
Portfolio

Name of Instrument	% to AUM
7.38% GOI CG 20-06-2027	15.40%
5.74% GOI 15.11.2026	8.74%
7.17% GOI 08-01-2028	7.12%
7.26% GOI CG 22-08-2032	6.15%
7.41% GOI CG 19-12-2036	5.34%
5.63% GOI CG 12-04-2026	5.07%
7.36% GOI CG 12-09-2052	2.95%
6.79% GOI CG 15-05-2027	2.78%
7.74% HARYANA SDL 29.03.2031	1.75%
7.69% MAHARASHTRA SDL 15.03.2031	1.74%
7.10% GOI CG 18-04-2029	1.43%
Gilts Total	58.47%
RELIANCE INDUSTRIES LTD.	3.37%
HDFC BANK LTD.FV-2	3.29%
ICICI BANK LTD.FV-2	2.94%
INFOSYS LIMITED	2.36%
ITC - FV 1	2.16%
HDFC LTD FV 2	1.89%
TATA CONSULTANCY SERVICES LTD.	1.43%
LARSEN&TUBRO	1.40%
KOTAK MAHINDRA BANK LIMITED_FV5	1.33%
STATE BANK OF INDIAFV-1	1.18%
HINDUSTAN LEVER LTD.	1.12%
BHARTI AIRTEL LIMITED	1.01%
AXIS BANK LIMITEDFV-2	1.00%
BAJAJ FINANCE LIMITED	0.79%
MARUTI UDYOG LTD.	0.79%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.77%
TITAN COMPANY LIMITED	0.77%
MAHINDRA & MAHINDRA LTD.-FV5	0.63%
TATA MOTORS LTD.FV-2	0.61%
TATA IRON & STEEL COMPANY LTD	0.58%
NTPC LIMITED	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
ULTRATECH CEMCO LTD	0.47%
INDUSIND BANK LIMITED	0.47%
ASIAN PAINTS LIMITEDFV-1	0.46%
POWER GRID CORP OF INDIA LTD	0.41%
BAJAJ FINSERV LIMITED	0.35%
BRITANNIA INDUSTRIES LTD	0.34%
BHARAT PETROLEUM CORP. LTD.	0.34%
DR. REDDY LABORATORIES	0.28%
UPL LIMITED	0.25%
HCL TECHNOLOGIES LIMITED	0.25%
COAL INDIA LIMITED	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.22%
CIPLA LTD.	0.20%
DIVIS LABORATORIES LIMITED	0.19%
TATA CONSUMER PRODUCTS LIMITED	0.15%
TECH MAHINDRA LIMITEDFV-5	0.15%
HERO MOTOCORP LIMITED	0.13%
BAJAJ AUTO LTD	0.13%
NESTLE INDIA LIMITED	0.12%
GRASIM INDUSTRIES LTD.	0.12%
WIPRO	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	36.08%
Money Market Total	4.28%
Current Assets	1.17%
Total	100.00%

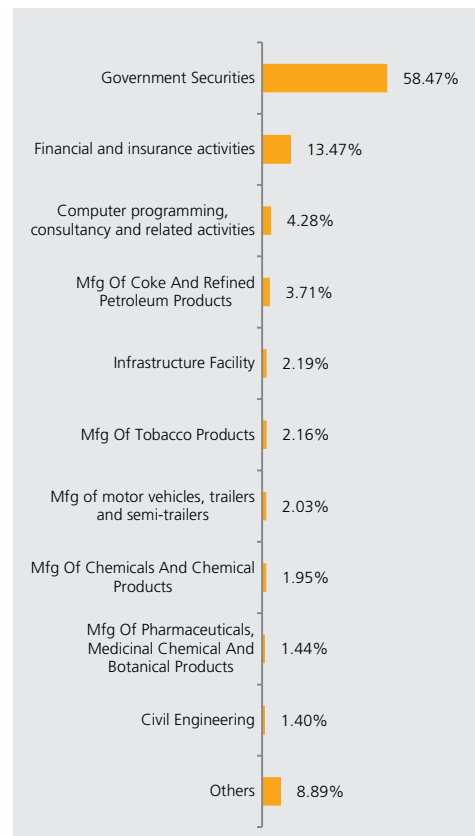
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 41.5424

Inception Date: 13th February 2006

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

AUM as on 28 April, 23: ₹ 13.11 Crs.

Modified Duration of Debt Portfolio: 4.84 years

YTM of Debt Portfolio: 7.11%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.78%	1.81%
Last 6 Months	3.37%	3.95%
Last 1 Year	5.63%	6.26%
Last 2 Years	4.78%	5.90%
Last 3 Years	7.25%	8.79%
Since Inception	7.62%	8.45%

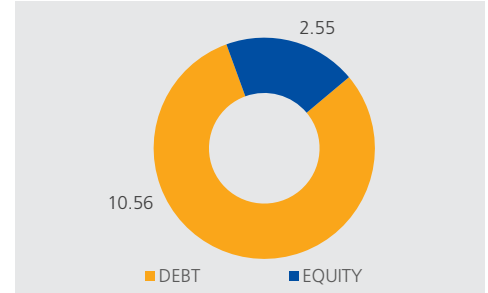
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

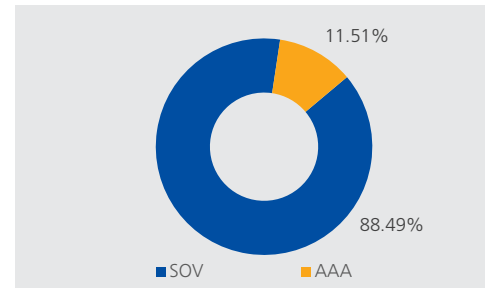
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	3.07%
7.65% IRFC NCD 30-12-2032 SR 167	2.31%
Bonds/Debentures Total	5.39%
7.17% GOI 08-01-2028	12.03%
6.79% GOI CG 15-05-2027	10.86%
5.74% GOI 15.11.2026	9.46%
7.26% GOI CG 22-08-2032	8.28%
7.38% GOI CG 20-06-2027	7.79%
7.41% GOI CG 19-12-2036	7.10%
7.36% GOI CG 12-09-2052	3.98%
5.63% GOI CG 12-04-2026	3.33%
7.74% HARYANA SDL 29.03.2031	2.52%
7.69% MAHARASHTRA SDL 15.03.2031	2.37%
7.10% GOI CG 18-04-2029	1.93%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.12%
Gilts Total	69.76%
HDFC BANK LTD.FV-2	1.66%
RELIANCE INDUSTRIES LTD.	1.61%
ICICI BANK LTD.FV-2	1.56%
INFOSYS LIMITED	1.19%
ITC - FV 1	1.14%
HDFC LTD FV 2	1.11%
LARSEN&TUBRO	0.74%
TATA CONSULTANCY SERVICES LTD.	0.72%
KOTAK MAHINDRA BANK LIMITED_FV5	0.69%
STATE BANK OF INDIAFV-1	0.69%
AXIS BANK LIMITEDFV-2	0.61%
BHARTI AIRTEL LIMITED	0.59%
HINDUSTAN LEVER LTD.	0.55%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
MARUTI UDYOG LTD.	0.43%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.42%
BAJAJ FINANCE LIMITED	0.41%
TITAN COMPANY LIMITED	0.40%
TATA MOTORS LTD.FV-2	0.38%
POWER GRID CORP OF INDIA LTD	0.32%
TATA IRON & STEEL COMPANY LTD	0.30%
NTPC LIMITED	0.26%
ULTRATECH CEMCO LTD	0.26%
HINDALCO INDUSTRIES LTD FV RE 1	0.26%
INDUSIND BANK LIMITED	0.26%
ASIAN PAINTS LIMITEDFV-1	0.25%
BAJAJ FINSERV LIMITED	0.24%
BHARAT PETROLEUM CORP. LTD.	0.17%
CIPLA LTD.	0.17%
NESTLE INDIA LIMITED	0.15%
TATA CONSUMER PRODUCTS LIMITED	0.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.14%
COAL INDIA LIMITED	0.14%
UPL LIMITED	0.14%
SBI LIFE INSURANCE COMPANY LIMITED	0.13%
DR. REDDY LABORATORIES	0.13%
BRITANNIA INDUSTRIES LTD	0.11%
DIVIS LABORATORIES LIMITED	0.09%
HERO MOTOCORP LIMITED	0.08%
TECH MAHINDRA LIMITEDFV-5	0.08%
HCL TECHNOLOGIES LIMITED	0.08%
BAJAJ AUTO LTD	0.07%
GRASIM INDUSTRIES LTD.	0.07%
WIPRO	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	19.45%
Money Market Total	3.69%
Current Assets	1.72%
Total	100.00%

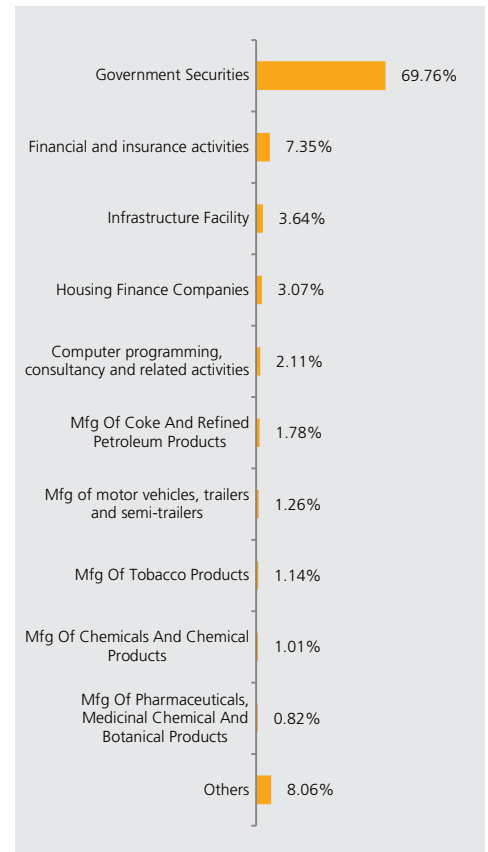
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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 (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 26.0367

Inception Date: 11th January 2010

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

AUM as on 28 April, 23: ₹ 1.96 Crs.

Modified Duration of Debt Portfolio:

4.61 years

YTM of Debt Portfolio: 7.11%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	76
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.71%	1.81%
Last 6 Months	3.36%	3.95%
Last 1 Year	5.58%	6.26%
Last 2 Years	4.83%	5.90%
Last 3 Years	7.39%	8.79%
Since Inception	7.46%	8.40%

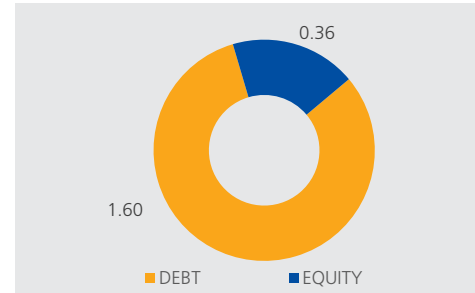
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

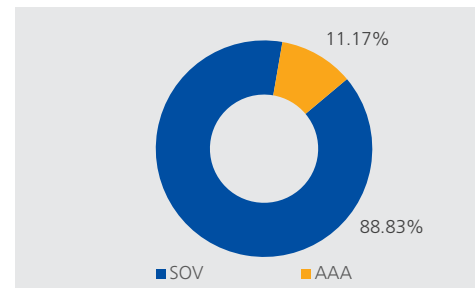
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	5.15%
Bonds/Debentures Total	5.15%
7.38% GOI CG 20-06-2027	10.62%
7.17% GOI 08-01-2028	10.32%
6.79% GOI CG 15-05-2027	9.48%
5.74% GOI 15.11.2026	9.44%
7.26% GOI CG 22-08-2032	8.23%
7.41% GOI CG 19-12-2036	7.11%
5.63% GOI CG 12-04-2026	5.32%
7.36% GOI CG 12-09-2052	3.93%
7.69% MAHARASHTRA SDL 15.03.2031	2.34%
7.74% HARYANA SDL 29.03.2031	2.29%
7.10% GOI CG 18-04-2029	1.89%
Gilts Total	70.98%
RELIANCE INDUSTRIES LTD.	1.73%
HDFC BANK LTD.FV-2	1.68%
ICICI BANK LTD.FV-2	1.50%
INFOSYS LIMITED	1.21%
ITC - FV 1	1.10%
HDFC LTD FV 2	0.96%
TATA CONSULTANCY SERVICES LTD.	0.72%
LARSEN&TUBRO	0.71%
KOTAK MAHINDRA BANK LIMITED_FV5	0.67%
STATE BANK OF INDIAFV-1	0.60%
HINDUSTAN LEVER LTD.	0.56%
BHARTI AIRTEL LIMITED	0.52%
AXIS BANK LIMITEDFV-2	0.51%
MARUTI UDYOG LTD.	0.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.39%
TITAN COMPANY LIMITED	0.39%
BAJAJ FINANCE LIMITED	0.39%
TATA MOTORS LTD.FV-2	0.32%
MAHINDRA & MAHINDRA LTD.-FV5	0.32%
TATA IRON & STEEL COMPANY LTD	0.30%
POWER GRID CORP OF INDIA LTD	0.26%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
INDUSIND BANK LIMITED	0.25%
ASIAN PAINTS LIMITEDFV-1	0.24%
ULTRATECH CEMCO LTD	0.23%
NTPC LIMITED	0.21%
BAJAJ FINSERV LIMITED	0.21%
DR. REDDY LABORATORIES	0.20%
BHARAT PETROLEUM CORP. LTD.	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
COAL INDIA LIMITED	0.13%
UPL LIMITED	0.12%
BRITANNIA INDUSTRIES LTD	0.12%
NESTLE INDIA LIMITED	0.11%
CIPLA LTD.	0.10%
DIVIS LABORATORIES LIMITED	0.10%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.09%
TECH MAHINDRA LIMITEDFV-5	0.08%
BAJAJ AUTO LTD	0.07%
HERO MOTOCORP LIMITED	0.07%
HCL TECHNOLOGIES LIMITED	0.07%
GRASIM INDUSTRIES LTD.	0.06%
WIPRO	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	18.46%
Money Market Total	3.78%
Current Assets	1.64%
Total	100.00%

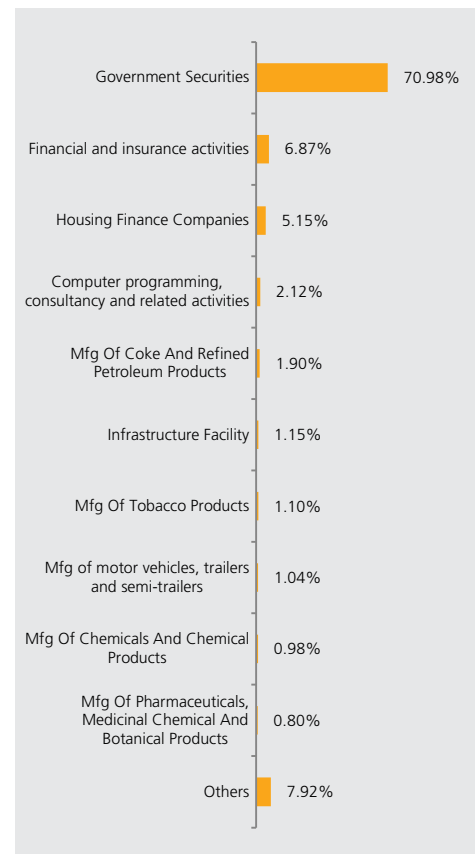
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 30.2899
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 28 April, 23: ₹ 27.18 Crs.
Modified Duration of Debt Portfolio: 4.69 years
YTM of Debt Portfolio: 7.15%

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	1.18%	1.27%
Last 6 Months	4.15%	4.89%
Last 1 Year	5.76%	6.15%
Last 2 Years	3.94%	4.36%
Last 3 Years	4.57%	5.50%
Since Inception	7.14%	7.58%

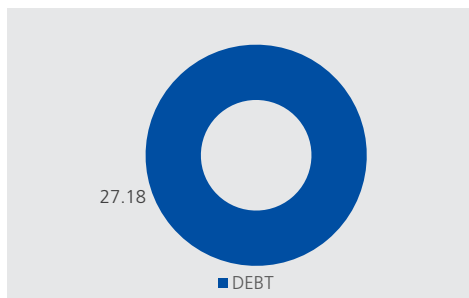
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

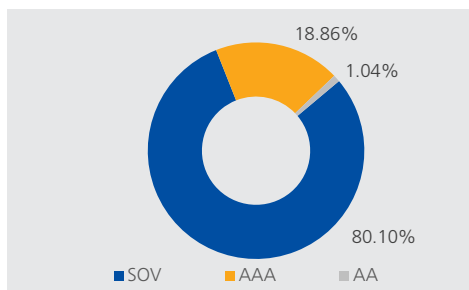
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.30%
7.65% IRFC NCD 30-12-2032 SR 167	2.98%
6.43% HDFC NCD 29-09-2025 Y-001	1.80%
6.75% PCHFL NCD 26-09-2031	1.07%
Bonds/Debentures Total	12.15%
5.74% GOI 15.11.2026	16.51%
5.63% GOI CG 12-04-2026	13.29%
7.38% GOI CG 20-06-2027	12.10%
7.26% GOI CG 22-08-2032	10.53%
7.41% GOI CG 19-12-2036	8.87%
7.70% ANDHRAPRADESH SDL 08-03-2029	5.35%
7.36% GOI CG 12-09-2052	4.98%
7.74% HARYANA SDL 29.03.2031	3.17%
7.69% MAHARASHTRA SDL 15.03.2031	2.99%
7.17% GOI 08-01-2028	2.69%
7.10% GOI CG 18-04-2029	1.53%
Gilts Total	82.03%
Money Market Total	8.23%
Current Assets	-2.41%
Total	100.00%

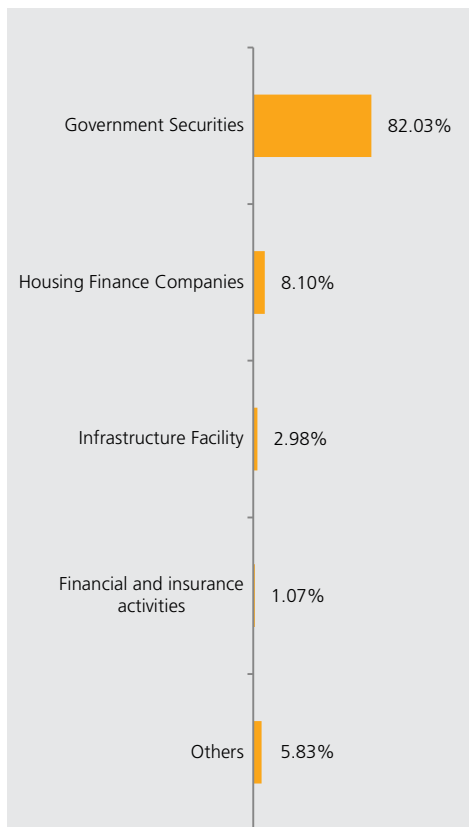
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 26.3878
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 28 April, 23: ₹ 45.93 Crs.
Modified Duration of Debt Portfolio:
 6.31 years
YTM of Debt Portfolio: 7.14%

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	1.40%	1.48%
Last 6 Months	4.60%	5.59%
Last 1 Year	6.87%	7.22%
Last 2 Years	3.77%	4.36%
Last 3 Years	4.21%	4.81%
Since Inception	6.73%	8.09%

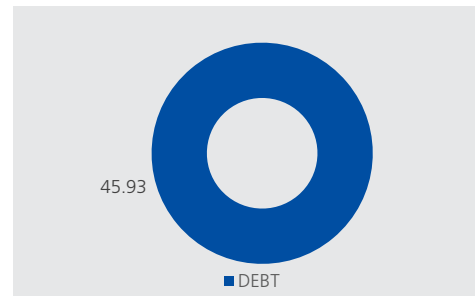
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

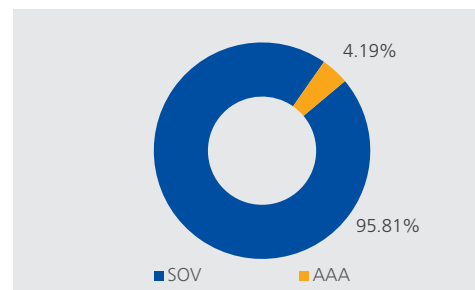
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 22-08-2032	33.25%
7.38% GOI CG 20-06-2027	15.81%
7.36% GOI CG 12-09-2052	10.05%
7.41% GOI CG 19-12-2036	8.44%
GSEC STRIP 15.12.2024	8.25%
5.74% GOI 15.11.2026	6.99%
7.17% GOI 08-01-2028	4.78%
7.74% HARYANA SDL 29.03.2031	3.14%
7.69% MAHARASHTRA SDL 15.03.2031	3.01%
7.10% GOI CG 18-04-2029	0.37%
7.70% ANDHRAPRADESH SDL 08-03-2029	0.27%
Gilts Total	94.36%
Money Market Total	4.12%
Current Assets	1.51%
Total	100.00%

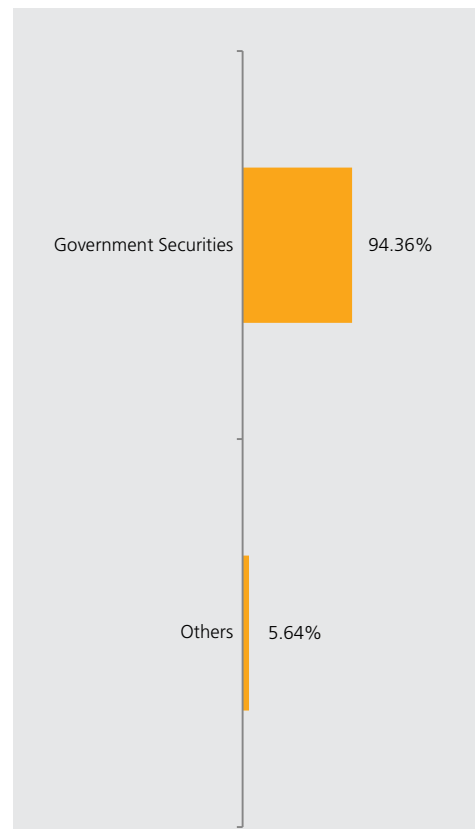
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 25.7433
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 28 April, 23: ₹ 0.39 Crs.
Modified Duration of Debt Portfolio:
 5.36 years
YTM of Debt Portfolio: 7.09%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.88%	1.48%
Last 6 Months	3.97%	5.59%
Last 1 Year	6.05%	7.22%
Last 2 Years	3.49%	4.36%
Last 3 Years	4.06%	4.81%
Since Inception	7.13%	7.65%

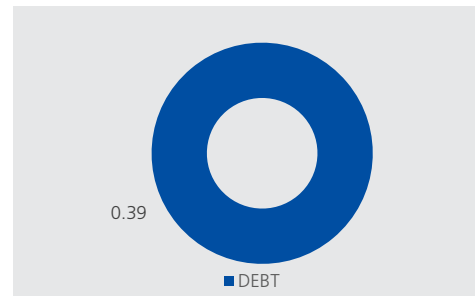
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

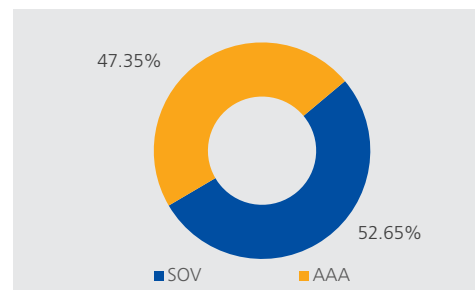
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 22-08-2032	30.87%
7.38% GOI CG 20-06-2027	16.43%
7.17% GOI 08-01-2028	4.84%
Gilts Total	52.14%
Money Market Total	46.89%
Current Assets	0.96%
Total	100.00%

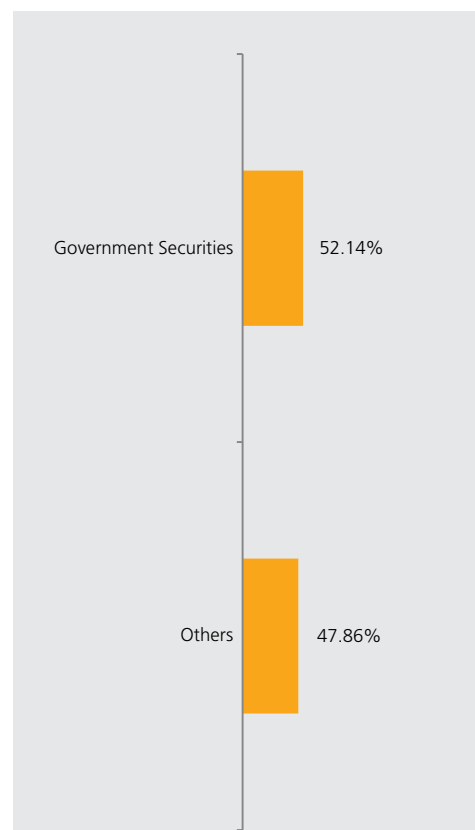
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 26.3093
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 28 April, 23: ₹ 0.34 Crs.
Modified Duration of Debt Portfolio:
5.14 years
YTM of Debt Portfolio: 7.08%

Asset Allocation

	Range (%)	Acal (%)
Equity	00-00	-
Gsec / Debt	00-100	62
MMI / Others	00-100	38

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.93%	1.48%
Last 6 Months	3.89%	5.59%
Last 1 Year	5.83%	7.22%
Last 2 Years	3.22%	4.36%
Last 3 Years	3.82%	4.81%
Since Inception	6.58%	7.59%

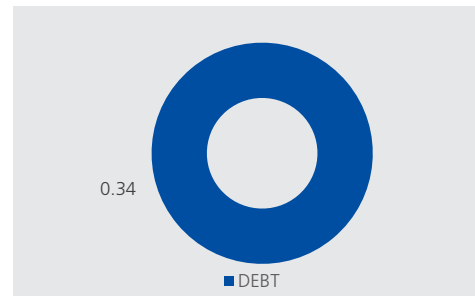
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

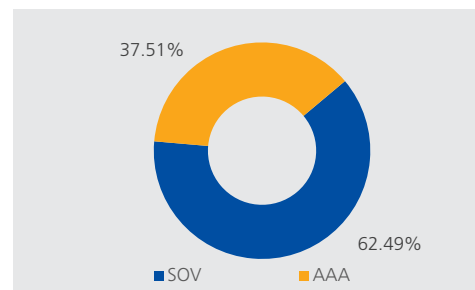
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 22-08-2032	29.99%
7.38% GOI CG 20-06-2027	15.39%
7.17% GOI 08-01-2028	9.39%
GSEC STRIP 15.12.2024	3.53%
6.79% GOI CG 15-05-2027	3.48%
Gilts Total	61.78%
Money Market Total	37.08%
Current Assets	1.14%
Total	100.00%

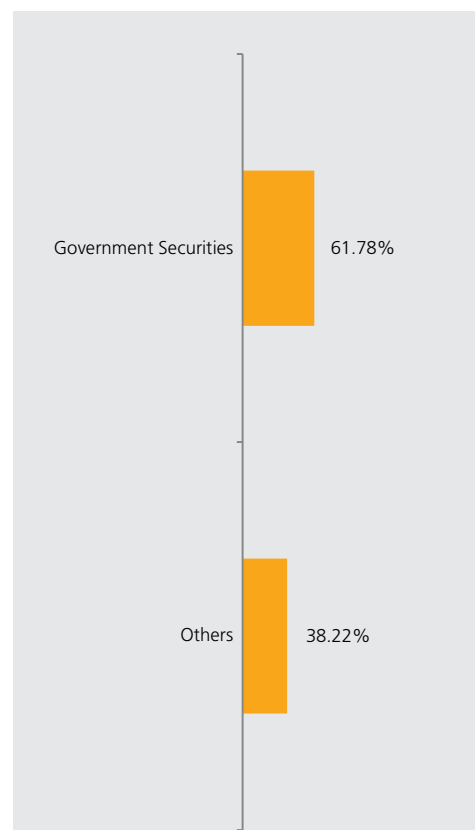
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 28.4444
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 28 April, 23: ₹ 1.01 Crs.
Modified Duration of Debt Portfolio:
0.20 years
YTM of Debt Portfolio: 6.67%

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	0.39%	0.56%
Last 6 Months	2.30%	3.29%
Last 1 Year	4.01%	5.80%
Last 2 Years	2.92%	4.73%
Last 3 Years	2.56%	4.33%
Since Inception	5.74%	6.69%

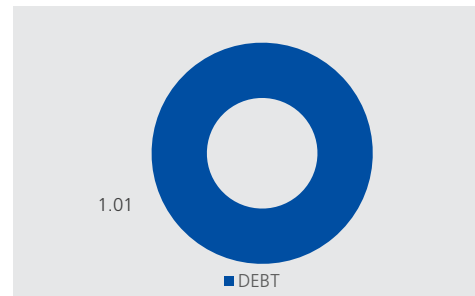
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

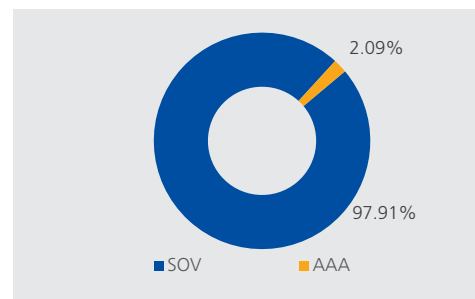
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.03%
Current Assets	-0.03%
Total	100.00%

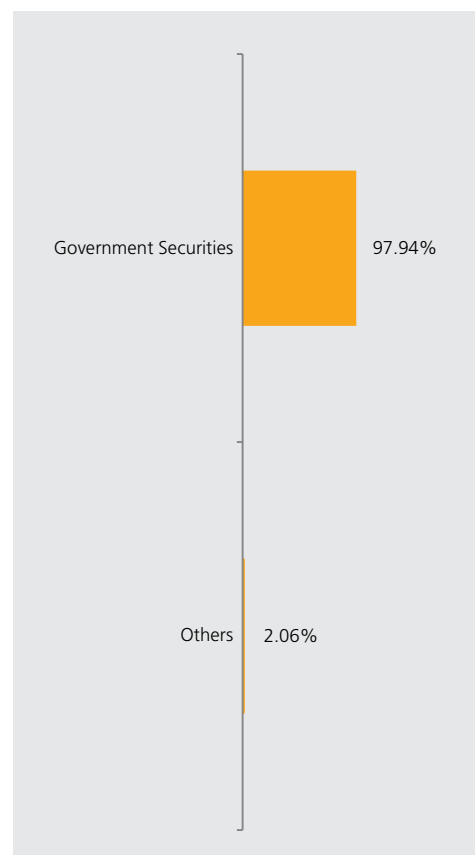
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 28.6089
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 28 April, 23: ₹ 1.69 Crs.
Modified Duration of Debt Portfolio:
0.29 years
YTM of Debt Portfolio: 6.96%

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	0.40%	0.56%
Last 6 Months	2.31%	3.29%
Last 1 Year	3.91%	5.80%
Last 2 Years	2.85%	4.73%
Last 3 Years	2.53%	4.33%
Since Inception	5.94%	6.82%

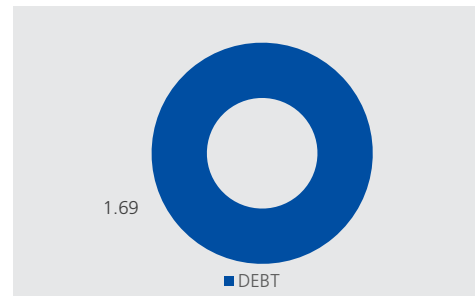
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

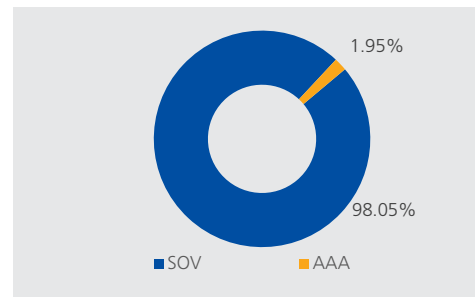
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.03%
Current Assets	-0.03%
Total	100.00%

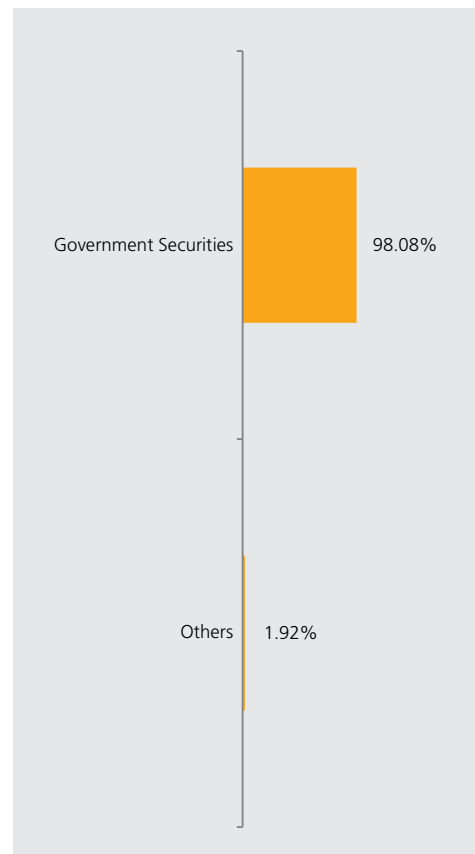
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

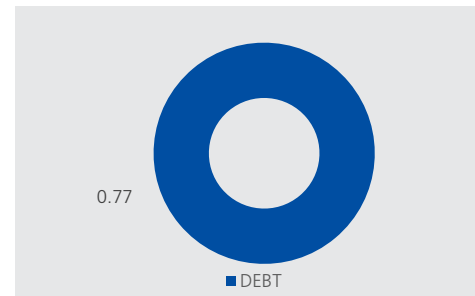
Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 28.4899
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 28 April, 23: ₹ 0.77 Crs.
Modified Duration of Debt Portfolio: 3.68 years
YTM of Debt Portfolio: 7.02%

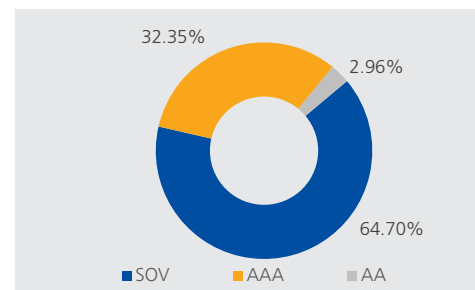
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	2.92%
Bonds/Debentures Total	2.92%
7.38% GOI CG 20-06-2027	19.70%
7.17% GOI 08-01-2028	13.51%
5.74% GOI 15.11.2026	11.04%
5.63% GOI CG 12-04-2026	10.32%
7.26% GOI CG 22-08-2032	4.73%
6.79% GOI CG 15-05-2027	4.53%
Gilts Total	63.83%
Money Market Total	31.92%
Current Assets	1.34%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	67
MMI / Others	00-100	33

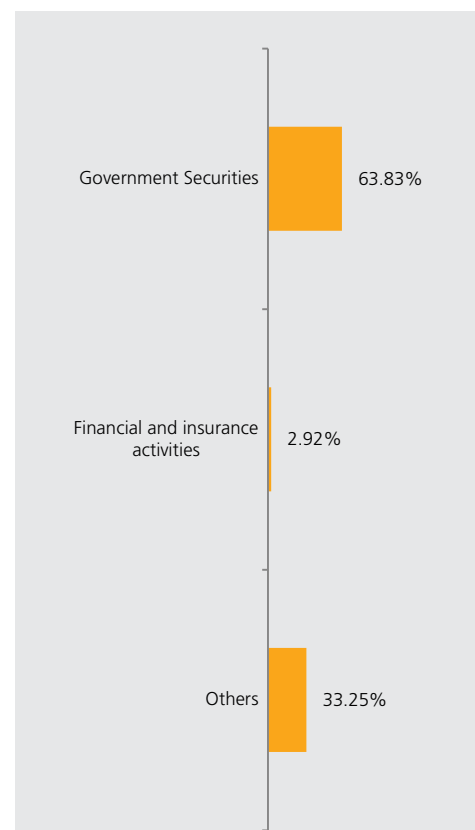
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.90%	1.27%
Last 6 Months	3.88%	4.89%
Last 1 Year	5.30%	6.15%
Last 2 Years	4.44%	4.36%
Last 3 Years	4.49%	5.50%
Since Inception	7.28%	7.26%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 28.9897
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 28 April, 23: ₹ 0.49 Crs.
Modified Duration of Debt Portfolio: 3.65 years
YTM of Debt Portfolio: 7.01%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.84%	1.27%
Last 6 Months	3.71%	4.89%
Last 1 Year	4.96%	6.15%
Last 2 Years	2.97%	4.36%
Last 3 Years	3.36%	5.50%
Since Inception	7.27%	7.52%

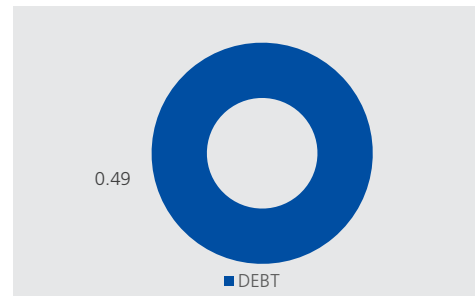
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

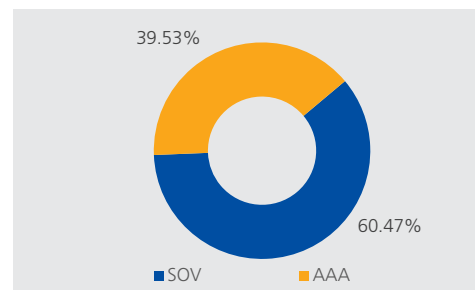
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	20.04%
7.38% GOI CG 20-06-2027	11.13%
5.74% GOI 15.11.2026	10.56%
5.63% GOI CG 12-04-2026	8.64%
7.26% GOI CG 22-08-2032	4.71%
GSEC STRIP 15.12.2024	2.55%
6.79% GOI CG 15-05-2027	2.42%
Gilts Total	60.05%
Money Market Total	39.25%
Current Assets	0.70%
Total	100.00%

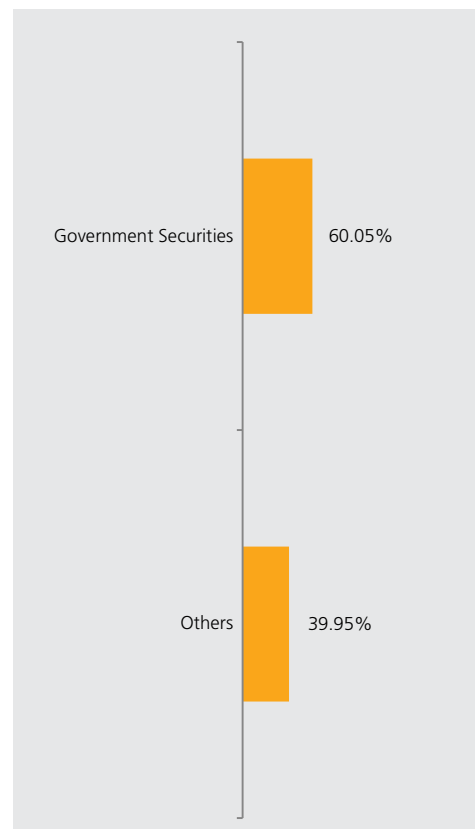
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 19.3171
Inception Date: 26th February 2013
Benchmark: N.A
AUM as on 28 April, 23: ₹ 62.41 Crs.
Modified Duration of Debt Portfolio: 4.72 years
YTM of Debt Portfolio: 7.20%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.23%	-
Last 6 Months	4.22%	-
Last 1 Year	5.78%	-
Last 2 Years	3.34%	-
Last 3 Years	4.25%	-
Since Inception	6.69%	-

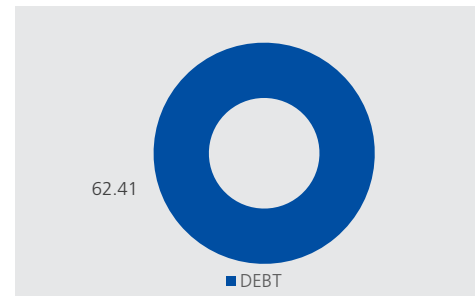
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

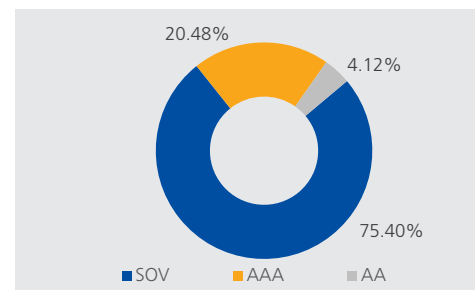
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.78%
9.00% IHFL NCD 30-06-2026	4.15%
7.65% IRFC NCD 30-12-2032 SR 167	3.40%
7.75% PFC NCD 11-06-2030 SR 203-B	2.77%
6.75% PCHFL NCD 26-09-2031	0.04%
Bonds/Debentures Total	17.13%
5.74% GOI 15.11.2026	15.10%
5.63% GOI CG 12-04-2026	12.00%
7.26% GOI CG 22-08-2032	10.57%
7.38% GOI CG 20-06-2027	9.04%
7.41% GOI CG 19-12-2036	8.89%
7.70% ANDHRAPRADESH SDL 08-03-2029	5.93%
7.36% GOI CG 12-09-2052	5.07%
7.17% GOI 08-01-2028	3.44%
7.74% HARYANA SDL 29.03.2031	3.28%
7.69% MAHARASHTRA SDL 15.03.2031	3.06%
7.10% GOI CG 18-04-2029	0.11%
Gilts Total	76.49%
Money Market Total	7.83%
Current Assets	-1.45%
Total	100.00%

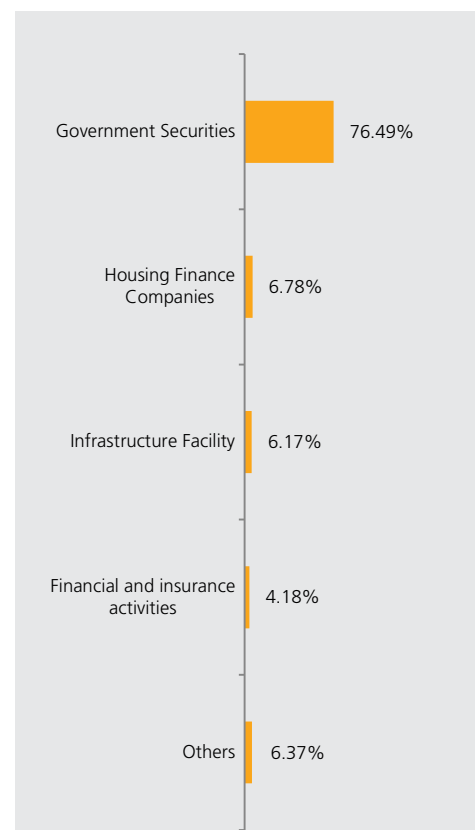
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 22.8178
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 April, 23: ₹ 0.78 Crs.
Modified Duration of Debt Portfolio:
0.47 years
YTM of Debt Portfolio: 6.44%

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	0.41%	0.56%
Last 6 Months	2.36%	3.29%
Last 1 Year	4.17%	5.80%
Last 2 Years	3.38%	4.73%
Last 3 Years	3.14%	4.33%
Since Inception	5.76%	6.31%

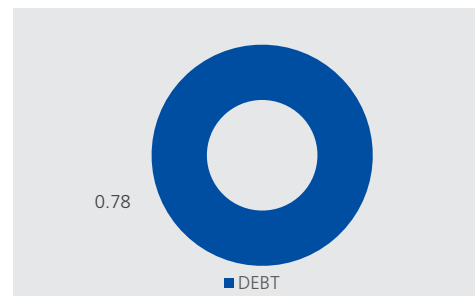
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

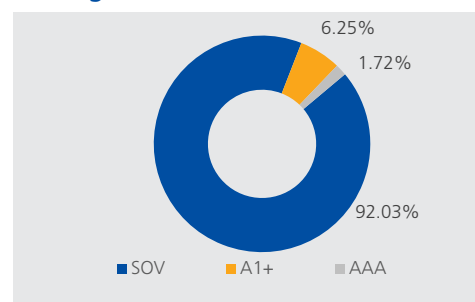
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.06%
Current Assets	-0.06%
Total	100.00%

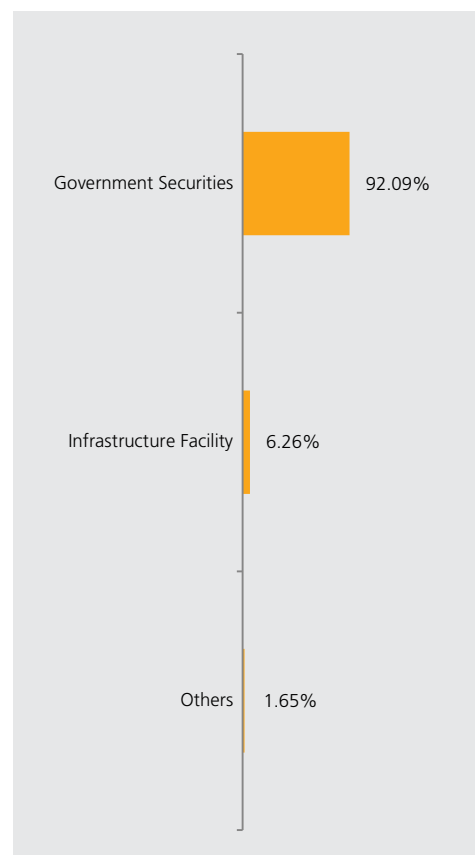
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 20.2919
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 April, 23: ₹ 3.05 Crs.
Modified Duration of Debt Portfolio:
0.28 years
YTM of Debt Portfolio: 6.21%

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	0.37%	0.56%
Last 6 Months	2.32%	3.29%
Last 1 Year	4.23%	5.80%
Last 2 Years	3.25%	4.73%
Last 3 Years	2.98%	4.33%
Since Inception	5.46%	6.78%

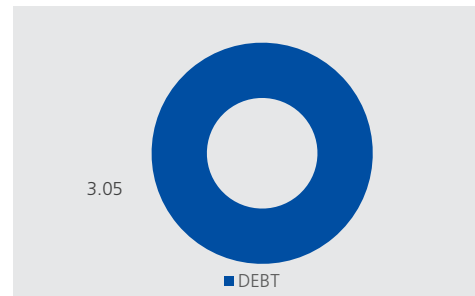
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

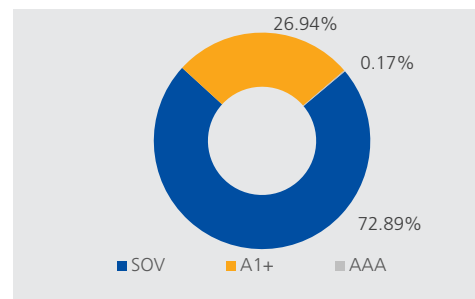
Portfolio

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

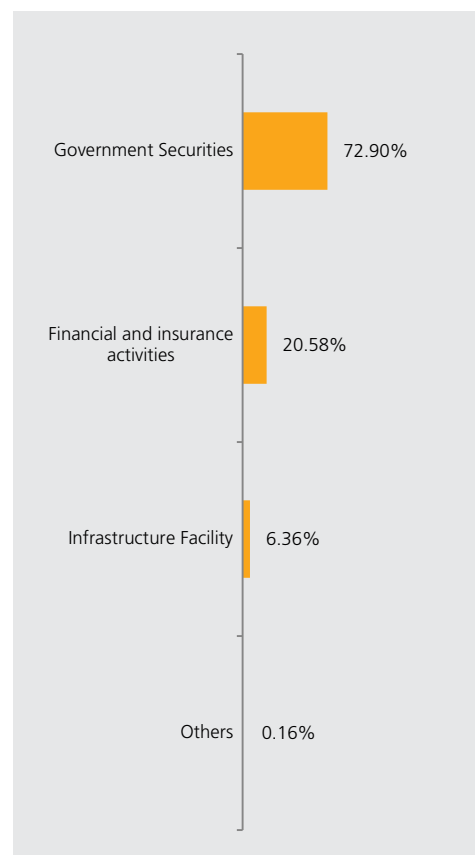
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 23.5510
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 April, 23: ₹ 0.27 Crs.
Modified Duration of Debt Portfolio:
0.29 years
YTM of Debt Portfolio: 6.01%

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	0.36%	0.56%
Last 6 Months	2.21%	3.29%
Last 1 Year	3.96%	5.80%
Last 2 Years	3.07%	4.73%
Last 3 Years	2.79%	4.33%
Since Inception	5.81%	6.77%

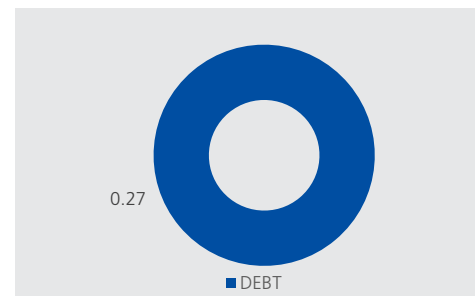
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

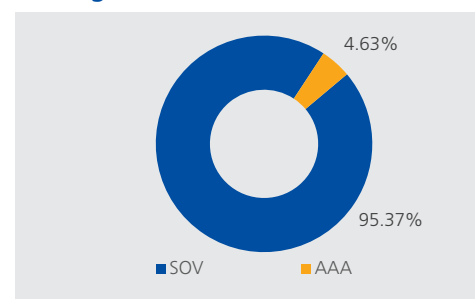
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.77%
Current Assets	-0.77%
Total	100.00%

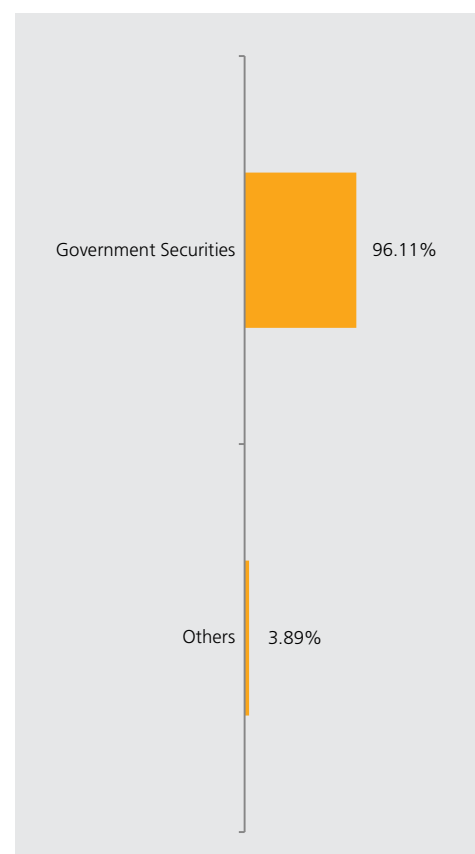
AUM (in ₹ crs.)



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 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 14.0823

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 28 April, 23: ₹ 91.87 Crs.

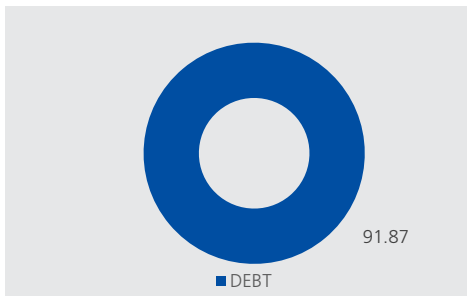
Modified Duration of Debt Portfolio: 2.25 years

YTM of Debt Portfolio: 7.04%

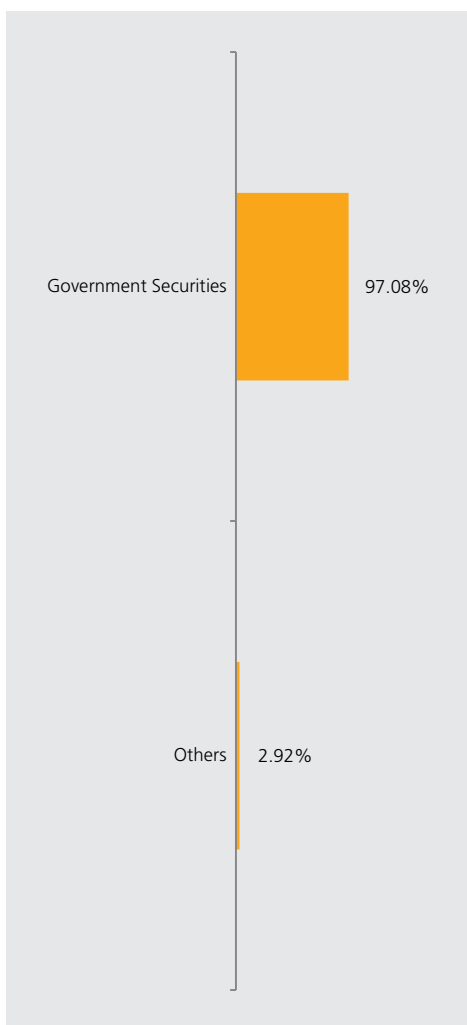
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	46.97%
8.30% RAJASHTHAN SDL 13.01.2026	27.92%
7.59% GOI CG 11-01-2026	16.57%
8.47% MAHARASHTRA SDL 10.02.2026	5.61%
Gilts Total	97.08%
Money Market Total	1.53%
Current Assets	1.40%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.76%	-
Last 6 Months	3.34%	-
Last 1 Year	3.64%	-
Last 2 Years	2.76%	-
Last 3 Years	2.51%	-
Since Inception	2.74%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

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) & Mr. Rahul Sangle (Debt)

NAV as on 28 April, 23: ₹ 15.9341

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 28 April, 23: ₹ 10.39 Crs.

Modified Duration of Debt Portfolio:

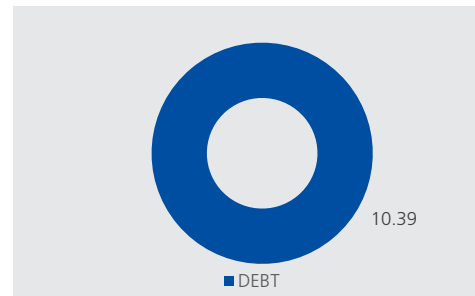
2.60 years

YTM of Debt Portfolio: 6.95%

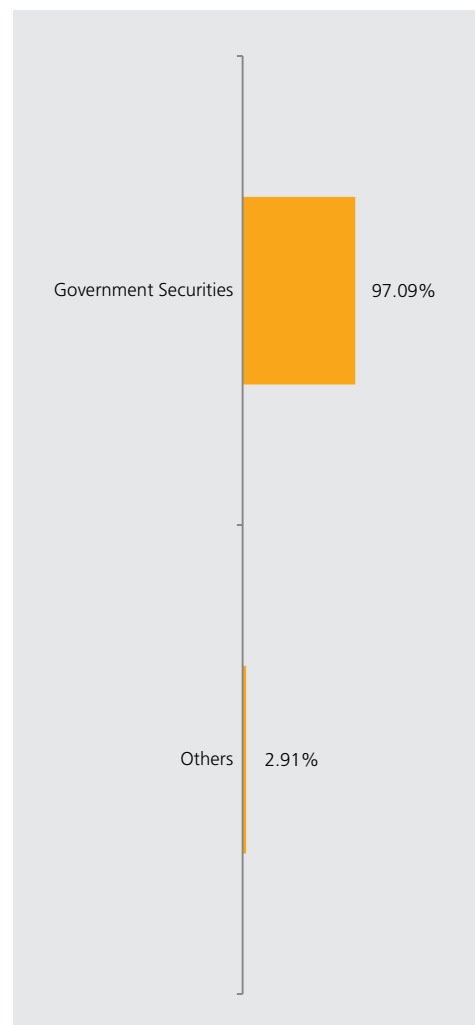
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	97.09%
Gilts Total	97.09%
Money Market Total	2.93%
Current Assets	-0.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.91%	-
Last 6 Months	3.63%	-
Last 1 Year	4.09%	-
Last 2 Years	2.46%	-
Last 3 Years	2.88%	-
Since Inception	3.99%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 21.2225
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 28 April, 23: ₹ 863.22 Crs.
Modified Duration of Debt Portfolio: 0.38 years
YTM of Debt Portfolio: 6.43%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	10
MMI / Others	00-40	90

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.45%	-
Last 6 Months	2.84%	-
Last 1 Year	4.82%	-
Last 2 Years	3.98%	-
Last 3 Years	3.72%	-
Since Inception	6.42%	-

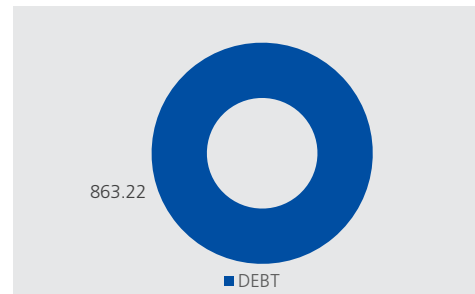
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

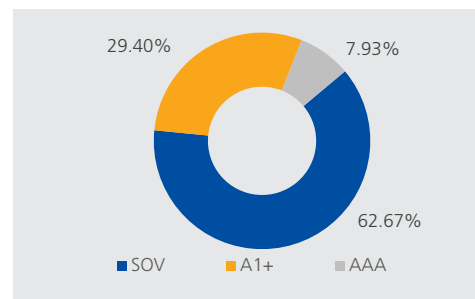
Portfolio

Name of Instrument	% to AUM
GSEC STRIP 22.08.2023	2.84%
8.72% MAHARASHTRA SDL 29.10.2024	2.37%
9.04% KARNATAKA SDL 10/09/2024	1.19%
9.60% MAHARASHTRA SDL 14.08.2023	1.17%
9.07% KERALA SDL 27-08-2024	1.13%
9.55% TAMILNADU SDL 11.09.2023	0.56%
9.53% MADHYAPRADESH SDL 01.08.2023	0.47%
Gilts Total	9.71%
Money Market Total	89.80%
Current Assets	0.49%
Total	100.00%

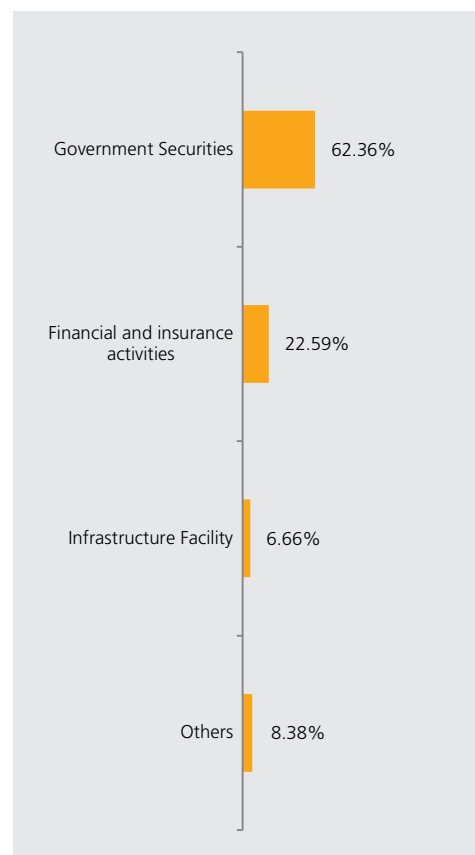
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 28 April, 23: ₹ 16.8119
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 28 April, 23: ₹ 34.06 Crs.
Modified Duration of Debt Portfolio: 0.39 years
YTM of Debt Portfolio: 6.36%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	-
Last 6 Months	2.88%	-
Last 1 Year	4.84%	-
Last 2 Years	3.95%	-
Last 3 Years	3.73%	-
Since Inception	5.75%	-

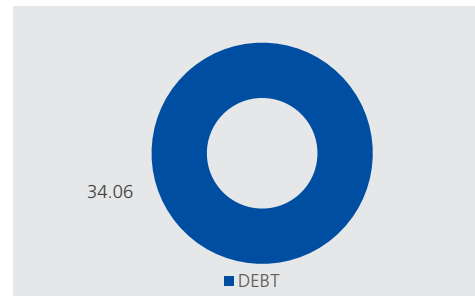
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

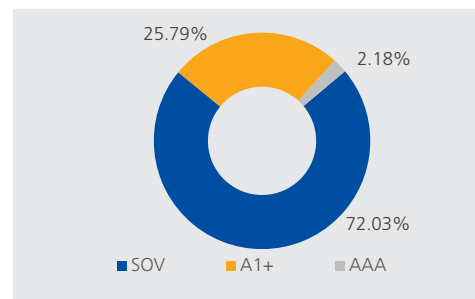
Portfolio

Name of Instrument	% to AUM
8.72% MAHARASHTRA SDL 29.10.2024	6.00%
9.07% KERALA SDL 27-08-2024	1.50%
GSEC STRIP 22.08.2023	1.01%
9.55% TAMILNADU SDL 11.09.2023	0.30%
Gilts Total	8.80%
Money Market Total	90.91%
Current Assets	0.28%
Total	100.00%

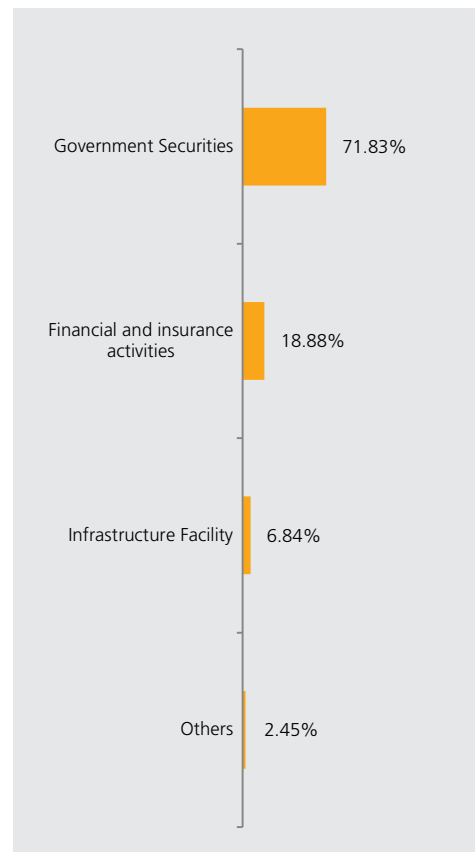
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th April 2023

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 28 April, 23: ₹ 21.5722

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 28 April, 23: ₹ 0.11 Crs.

Modified Duration of Debt Portfolio:

0.36 years

YTM of Debt Portfolio: 7.35%

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	0.41%	-
Last 6 Months	2.51%	-
Last 1 Year	4.56%	-
Last 2 Years	3.86%	-
Last 3 Years	4.41%	-
Since Inception	7.17%	-

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

Past performance is not indicative of future performance

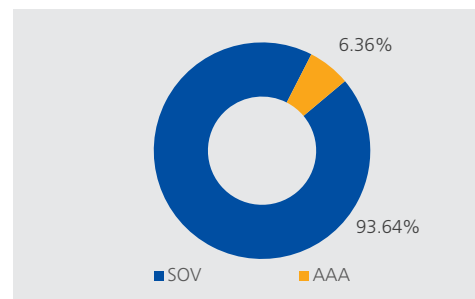
Portfolio

Name of Instrument	% to AUM
9.55% TAMILNADU SDL 11.09.2023	92.47%
Gilts Total	92.47%
Money Market Total	6.28%
Current Assets	1.24%
Total	100.00%

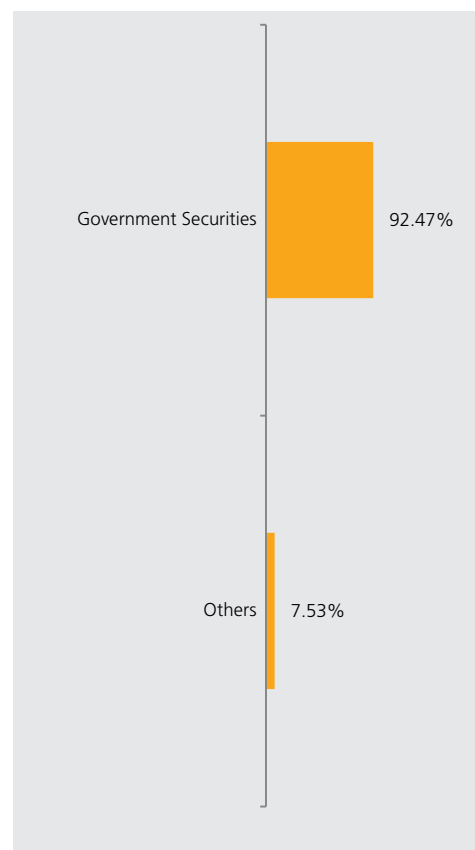
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
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	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF06601/01/10PINFAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF06101/02/08HINFRAST01121	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	Biswarup Mohapatra	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	Nifty 50 Index	Make in India	Sumanta Khan	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Sumanta Khan	Rahul Sangle

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Rahul Sangle
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Rahul Sangle
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Rahul Sangle
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06301/02/08HLCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Debt	-	Rahul Sangle
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Rahul Sangle
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Diversified	Sumanta Khan	-

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

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

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

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