

ANALYST NOVEMBER 2021

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 29th October 2021

Equity Markets

The Month That Was

October saw India cross over a billion vaccination doses, with over seven hundred million individuals having received at least one dose. More than 23% of the total population is now fully vaccinated, while an additional 29% have received their first dose. Daily COVID cases in India continued to drop, with reported cases now sustaining well below 15,000. The economy moved further close to normalization as restrictions were relaxed for entry into malls and theatres and domestic travel. However, the Nifty 50 index closed flat for the month after hitting all-time highs during the middle of the month. The mid-cap index also ended flat, while the small-cap index ended 1% lower. This was driven by the ongoing global energy crisis, that worsened during the month as both LNG and coal prices touched lifetime highs. The situation was dire in Europe, which faced industrial shutdowns while China witnessed coal shortages and blackouts. India also had a minor scare as coal inventory at power plants dipped below five days, driving fears of China like blackouts. However, as the monsoon eased, supplies from Coal India improved. While coal stocks are still low, but they are no longer critical. Commercial vehicles and passenger cars continued to see improvement with improving consumer sentiment. Banking and auto performed well during the month while consumer goods and pharma underperformed.

Some of the other key developments for the month were:

- Moody's changed India's sovereign rating outlook from "Negative" to "Stable"
- Reserve Bank of India (RBI) maintained status quo in its bi-monthly Monetary Policy meeting, keeping policy rates and accommodative stance unchanged
- CPI inflation for month of September eased out further to a 5-month low of 4.3% due to moderation in food prices and due to a high base effect
- Tata group placed a winning bid of ₹18,000 crore to re-acquire Air India, more than half a century after it ceded control to the Centre
- The minutes of FOMC September meeting highlighted that Fed officials broadly agreed last month to start reducing asset purchases as early as mid-November
- FIIs sold USD 3.5bn during the month while DIIs remained buyers with net purchases of USD 0.6bn



INVESTMENT INSIGHT

Fund Report as on 29th October 2021

Market Outlook

The recent market correction reflects investor concerns over steep valuations, rising commodity prices and signals of liquidity normalization from the central banks. However, demand remains robust as the daily COVID cases continue to see a drop, improved vaccination rates drive out-of-home consumption higher, and the capex cycle sees a recovery. The real estate sector is witnessing improved pre-sales, thereby driving higher launches, accelerating demand for cement and steel. Mall and movie theatre footfalls have improved, benefitting from the relaxation of COVID related restrictions. Governments finances have seen sharp improvement, with fiscal deficit for the first six months of financial year being restricted to only 35% of full-year estimates versus 115% last year. This has created space for further spending on infrastructure projects.

Margin pressures emerged during the current earning cycle, especially in domestic consumption names. However, we remain confident that improved demand conditions should help pass on higher commodity costs, as witnessed in cement, steel, paints, and gas stocks. The earnings momentum thus is expected to remain strong despite near term challenges.

Monetary policy is also likely to normalize, but we don't see a repeat of 2013. India is better placed now given significant improvement in its external position with a manageable Current Account Deficit and all-time high forex reserves. Further, any interest rate hikes are expected to be gradual so that they don't adversely impact growth recovery.

We believe the underlying growth would have further legs as the domestic employment scenario improves, loan growth picks and the SME sector starts delivering. Thus, despite a sharp rally in Indian equities and near-term inflationary headwinds, we remain positive on the Indian equity markets. We are positive on sectors like Banking, Housing Finance, Consumer Discretionary, Consumer Staples, Telecom and Cement.



INVESTMENT INSIGHT

Fund Report as on 29th October 2021

Fixed Income Markets

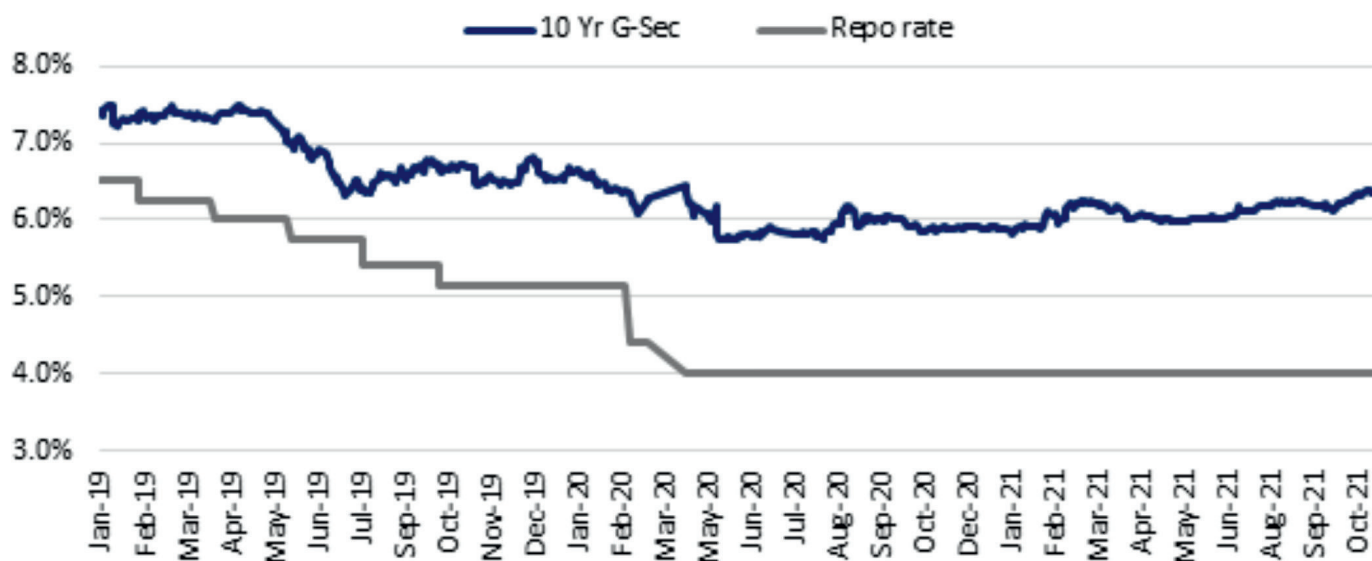
After the prolonged slowdown, the industrial production posted high y/y growth for the sixth consecutive month in August 2021. Manufacturing PMI remained in expansionary zone, while also, services activity gained ground due to pent up demand. High frequency indicators including cement production, electricity demand, e-way bills, GST and toll collection suggest normalisation of economic activity to pre-pandemic level. However, indicators such as steel production, 2-wheeler sales, tractor sales have shown some weakness.

Reserve Bank of India (RBI) in its Monetary Policy Committee (MPC) on October 8, 2021 decided to keep key rates unchanged while maintaining "Accommodative Stance" to support the economic recovery. However, with existing liquidity overhang, the RBI decided to conclude its planned G-Sec Acquisition Programme, implying beginning of liquidity normalisation.

Consumer Price Index (CPI) inflation for Q2 FY22 stands at 5.08% y/y in line with revised RBI estimates of 5.10% y/y for Q2 FY22. Inflation print fell below 4.50% y/y to 4.35% y/y in September 2021 for the first time in five months led by favourable base effects and softening food prices. For October 2021, fuel prices have started firming up mainly due to increasing crude oil prices globally; this is likely to pose upside risks on inflation both directly through transport and communication index and indirectly in the food basket. Given the favourable base, CPI is expected to remain moderated in Q3 FY22, risks to inflation remain higher in Q4 FY22 as the base gets negative.

Fixed Income Markets

10 Yr Benchmark Vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 6.24%-6.39% range during October 2021. The yields of 10-Year benchmark Government Security has been elevated above 6.30% post the announcement of discontinuation of planned G-Sec Acquisition Programme and to be done on need basis. Even though the MPC has assured that the policy normalization will be a gradual process; the pace of normalization will be highly functional of global and domestic inflation trajectory, growth sustainability, Fed's stance on rate hikes and liquidity and the likely inclusion of India in global bond indices.

Hence, even though the RBI may continue supporting the bond market by way of unconventional policy measures, overall policy normalization by central bankers globally and domestically may push yields higher for medium term.

INVESTMENT INSIGHT

Fund Report as on 29th October 2021

Outlook:

On global front, the US 10Y bond yield saw some volatility during the month post the FOMC meeting wherein, Fed Chairman distinctly spoke about tapering of asset purchase happening by end of the current calendar year, although rate hike may not happen soon.

On the domestic front, distinct improvement in government finances this fiscal on the back of higher tax collections is indeed a macro positive from bond market perspective. However, given the RBI's decision to discontinue planned G-Sec Acquisition Programme and initiate liquidity normalisation is likely to keep yields at elevated levels in the medium term. Going forward, policy rates is expected to remain status quo for next few months and normalisation of rates may begin in 2022.

Strategy:

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

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

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



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr Deepak Gupta (Equity)

NAV as on 29 October, 21: ₹13.8216

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 468.18 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	00-10	-
MMI / Others	00-40	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.12%	0.30%
Last 6 Months	18.41%	20.78%
Last 1 Year	49.00%	51.79%
Last 2 Years	-	21.98%
Last 3 Years	-	19.38%
Since Inception	19.86%	22.18%

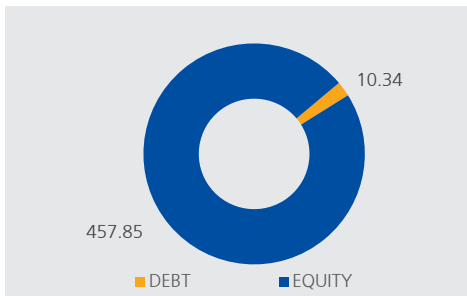
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

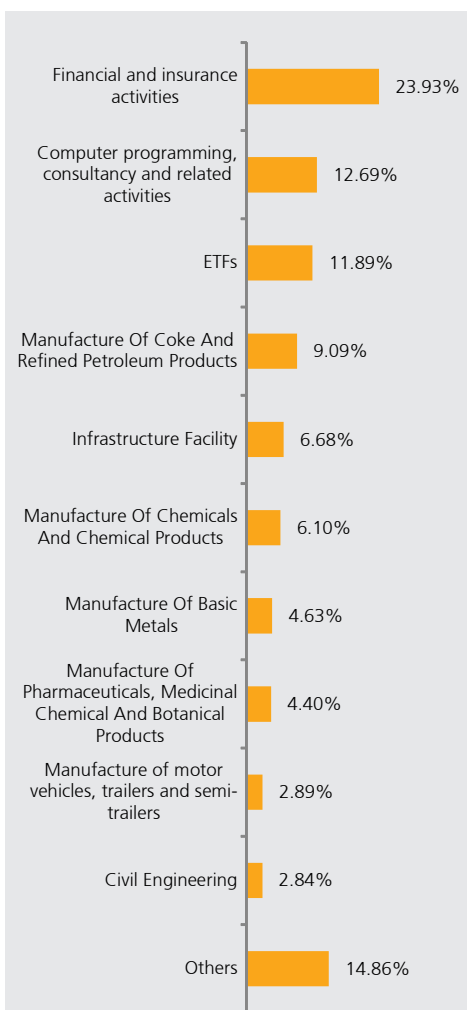
Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	5.78%
HDFC BANK LTD.FV-2	5.10%
HDFC LTD FV 2	5.05%
RELIANCE INDUSTRIES LTD.	5.04%
ICICI BANK LTD.FV-2	4.78%
TATA CONSULTANCY SERVICES LTD.	4.51%
HINDUSTAN LEVER LTD.	3.39%
BHARTI AIRTEL LIMITED	2.98%
LARSEN&TUBRO	2.84%
RELIANCE INDUSTRIES LTD PARTLY PAID	2.54%
ITC - FV 1	2.15%
BAJAJ FINANCE LIMITED	2.10%
TATA IRON & STEEL COMPANY LTD	2.09%
ASIAN PAINTS LIMITEDFV-1	1.52%
STATE BANK OF INDIAFV-1	1.52%
HCL TECHNOLOGIES LIMITED	1.47%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.42%
AXIS BANK LIMITEDFV-2	1.32%
ULTRATECH CEMCO LTD	1.29%
KOTAK MAHINDRA BANK LIMITED_FV5	1.28%
HINDALCO INDUSTRIES LTD FV RE 1	1.17%
NTPC LIMITED	1.05%
BAJAJ AUTO LTD	1.03%
BAJAJ FINSERV LIMITED	1.02%
ONGCFV-5	1.01%
MARUTI UDYOG LTD.	1.00%
BHARAT PETROLEUM CORP. LTD.	1.00%
NESTLE INDIA LIMITED	0.98%
JSW STEEL LIMITED	0.96%
ZOMATO LIMITED	0.93%
AUROBINDO PHARMA LIMITED	0.82%
BANDHAN BANK LIMITED	0.82%
DR. REDDY LABORATORIES	0.78%
BRITANNIA INDUSTRIES LTD	0.78%
DIVIS LABORATORIES LIMITED	0.75%
POWER GRID CORP OF INDIA LTD	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
DABUR INDIA LTD.	0.62%
CIPLA LTD.	0.58%
NMDC LIMITED	0.58%
UPL LIMITED	0.56%
BURGER KING INDIA LIMITED	0.54%
THE RAMCO CEMENTS LIMITED	0.52%
TITAN COMPANY LIMITED	0.51%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.51%
TATA MOTORS LTD.FV-2	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.47%
TECH MAHINDRA LIMITEDFV-5	0.46%
WIPRO	0.46%
HERO MOTOCORP LIMITED	0.46%
ASHOK LEYLAND LIMITED	0.45%
SBI LIFE INSURANCE COMPANY LIMITED	0.45%
STEEL AUTHORITY OF INDIA LIMITED	0.40%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.40%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.35%
TATA MOTORS LTD-DVR	0.30%
PETRONET LNG LIMITED	0.30%
SHREE CEMENTS LIMITED	0.27%
INDUSIND BANK LIMITED	0.27%
BHARAT FORGE	0.26%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.21%
INDRAPRASTHA GAS LIMITED	0.18%
COAL INDIA LIMITED	0.13%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.09%
Equity Total	85.91%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.79%
SBI-ETF Nifty Bank	3.64%
Nippon India ETF Bank Bees	3.22%
ICICI PRUDENTIAL IT ETF	0.24%
ETFs	11.89%
Money Market Total	3.23%
Current Assets	-1.02%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 October, 21: ₹35.8129

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 2,189.07 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.33%	0.30%
Last 6 Months	19.65%	20.78%
Last 1 Year	50.81%	51.79%
Last 2 Years	21.78%	21.98%
Last 3 Years	17.89%	19.38%
Since Inception	11.41%	10.83%

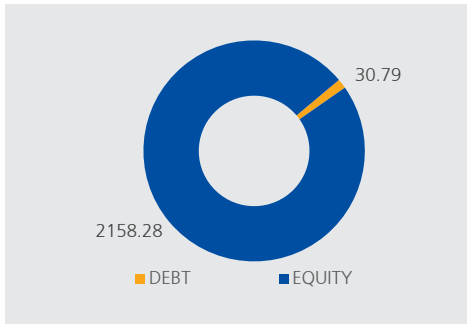
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

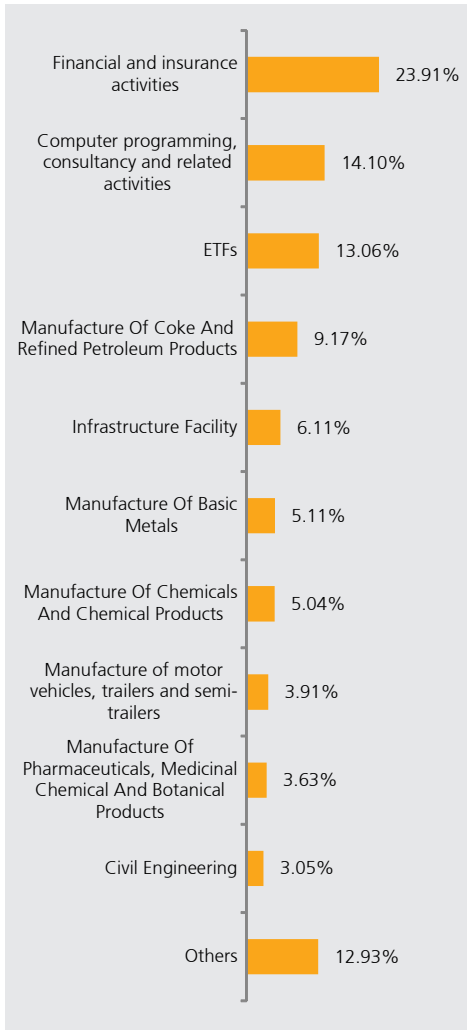
Portfolio

Name of Instrument	% to AUM
INFOSYS LIMITED	7.21%
RELIANCE INDUSTRIES LTD.	6.86%
ICICI BANK LTD.FV-2	4.93%
HDFC BANK LTD.FV-2	4.56%
TATA CONSULTANCY SERVICES LTD.	4.53%
HDFC LTD FV 2	3.67%
BHARTI AIRTEL LIMITED	3.35%
LARSEN&TUBRO	3.05%
HINDUSTAN LEVER LTD.	3.02%
BAJAJ FINANCE LIMITED	2.35%
ITC - FV 1	2.15%
TATA IRON & STEEL COMPANY LTD	2.10%
ASIAN PAINTS LIMITEDFV-1	2.01%
HCL TECHNOLOGIES LIMITED	1.82%
KOTAK MAHINDRA BANK LIMITED_FV5	1.72%
BAJAJ FINSERV LIMITED	1.72%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.59%
AXIS BANK LIMITEDFV-2	1.50%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.47%
MARUTI UDYOG LTD.	1.44%
STATE BANK OF INDIAFV-1	1.40%
ULTRATECH CEMCO LTD	1.32%
TATA MOTORS LTD.FV-2	1.06%
HINDALCO INDUSTRIES LTD FV RE 1	1.06%
JSW STEEL LIMITED	1.04%
TITAN COMPANY LIMITED	1.00%
ZOMATO LIMITED	0.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
STEEL AUTHORITY OF INDIA LIMITED	0.91%
BAJAJ AUTO LTD	0.85%
BHARAT PETROLEUM CORP. LTD.	0.84%
BRITANNIA INDUSTRIES LTD	0.81%
INDRAPRASTHA GAS LIMITED	0.79%
SBI LIFE INSURANCE COMPANY LIMITED	0.78%
ASHOK LEYLAND LIMITED	0.76%
DIVIS LABORATORIES LIMITED	0.66%
TATA MOTORS LTD-DVR	0.65%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.64%
BURGER KING INDIA LIMITED	0.64%
INDUSIND BANK LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.54%
THE RAMCO CEMENTS LIMITED	0.53%
BHARAT FORGE	0.52%
CIPLA LTD.	0.51%
TATA CONSUMER PRODUCTS LIMITED	0.51%
AUROBINDO PHARMA LIMITED	0.48%
POWER GRID CORP OF INDIA LTD	0.47%
NMDC LIMITED	0.47%
BANDHAN BANK LIMITED	0.46%
NTPC LIMITED	0.46%
HAVELLS INDIA LIMITED	0.44%
EICHER MOTORS LIMITED	0.40%
DR. REDDY LABORATORIES	0.38%
HERO MOTOCORP LIMITED	0.28%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.23%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.10%
Equity Total	85.53%
SBI-ETF Nifty Bank	6.41%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.25%
ICICI PRUDENTIAL IT ETF	1.41%
ETFs	13.06%
Money Market Total	1.34%
Current Assets	0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹32.5521

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29 October, 21: ₹ 295.82 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.24%	-1.09%
Last 6 Months	21.16%	21.28%
Last 1 Year	47.01%	47.89%
Last 2 Years	22.02%	21.85%
Last 3 Years	17.71%	17.77%
Since Inception	10.51%	9.92%

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

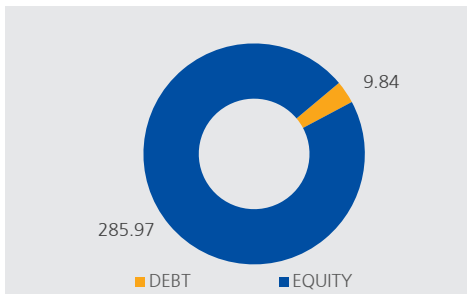
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

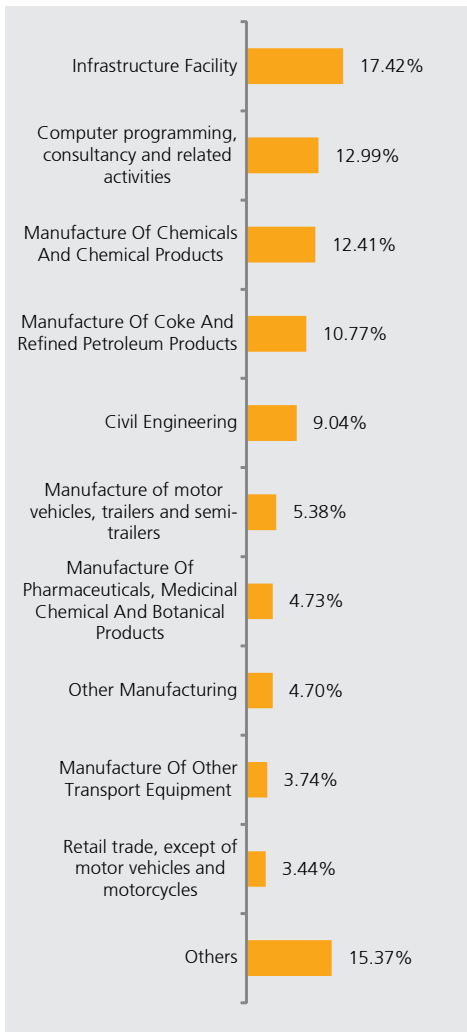
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.04%
RELIANCE INDUSTRIES LTD.	7.69%
BHARTI AIRTEL LIMITED	7.65%
INFOSYS LIMITED	7.15%
HINDUSTAN LEVER LTD.	6.13%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.73%
TITAN COMPANY LIMITED	4.70%
ASIAN PAINTS LIMITEDFV-1	4.17%
TATA CONSULTANCY SERVICES LTD.	3.48%
AVENUE SUPERMARTS LIMITED	3.44%
MARUTI UDYOG LTD.	3.25%
NTPC LIMITED	3.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.88%
NESTLE INDIA LIMITED	2.83%
POWER GRID CORP OF INDIA LTD	2.78%
ULTRATECH CEMCO LTD	2.77%
BAJAJ AUTO LTD	2.40%
ONGCFV-5	2.26%
MAHINDRA & MAHINDRA LTD.-FV5	2.13%
JSW STEEL LIMITED	2.02%
COAL INDIA LIMITED	1.49%
HCL TECHNOLOGIES LIMITED	1.31%
INDIAN OIL CORPORATION LIMITED	1.13%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.09%
GRASIM INDUSTRIES LTD.	1.08%
WIPRO	1.05%
DABUR INDIA LTD.	1.04%
EICHER MOTORS LIMITED	0.87%
BHARAT PETROLEUM CORP. LTD.	0.86%
HERO MOTOCORP LIMITED	0.48%
AMBUJA CEMENTS LIMITED	0.46%
INDUS TOWERS LIMITED	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.24%
HINDUSTAN ZINC LIMITEDFV-2	0.22%
GAS AUTHORITY OF INDIA LTD.	0.18%
INDRAPRASTHA GAS LIMITED	0.18%
Equity Total	96.67%
Money Market Total	2.92%
Current Assets	0.40%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹20.0818

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 762.96 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.05%	0.30%
Last 6 Months	20.45%	20.78%
Last 1 Year	46.14%	51.79%
Last 2 Years	19.41%	21.98%
Last 3 Years	14.93%	19.38%
Since Inception	13.01%	17.09%

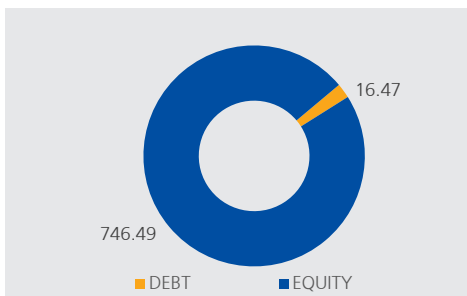
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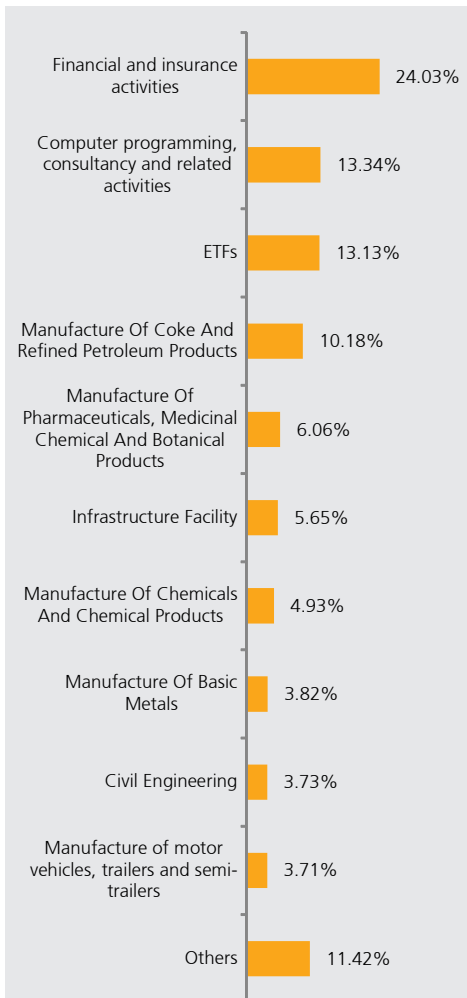
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.79%
INFOSYS LIMITED	6.75%
HDFC BANK LTD.FV-2	6.42%
ICICI BANK LTD.FV-2	5.48%
HDFC LTD FV 2	3.78%
LARSEN&TUBRO	3.73%
BHARTI AIRTEL LIMITED	3.44%
TATA CONSULTANCY SERVICES LTD.	2.99%
ITC - FV 1	2.81%
HINDUSTAN LEVER LTD.	2.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.49%
BAJAJ FINANCE LIMITED	2.34%
TATA MOTORS LTD.FV-2	2.29%
STATE BANK OF INDIAFV-1	1.92%
TATA IRON & STEEL COMPANY LTD	1.77%
TITAN COMPANY LIMITED	1.65%
DIVIS LABORATORIES LIMITED	1.64%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.63%
ASIAN PAINTS LIMITEDFV-1	1.51%
BAJAJ FINSERV LIMITED	1.35%
TECH MAHINDRA LIMITEDFV-5	1.23%
HINDALCO INDUSTRIES LTD FV RE 1	1.22%
WIPRO	1.19%
HCL TECHNOLOGIES LIMITED	1.18%
COAL INDIA LIMITED	1.03%
MAHINDRA & MAHINDRA LTD.-FV5	0.97%
INDUSIND BANK LIMITED	0.88%
CIPLA LTD.	0.86%
PIDILITE INDUSTRIES LIMITED	0.74%
DR. REDDY LABORATORIES	0.74%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
AXIS BANK LIMITEDFV-2	0.72%
BHARAT PETROLEUM CORP. LTD.	0.70%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
AVENUE SUPERMARTS LIMITED	0.68%
INDIAN OIL CORPORATION LIMITED	0.63%
TATA CONSUMER PRODUCTS LIMITED	0.62%
ULTRATECH CEMCO LTD	0.55%
BRITANNIA INDUSTRIES LTD	0.53%
INDRAPRASTHA GAS LIMITED	0.52%
JINDAL STEEL & POWER LTD.	0.48%
ONGCFV-5	0.47%
NESTLE INDIA LIMITED	0.47%
MARUTI UDYOG LTD.	0.45%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.42%
CANARA BANK	0.40%
JSW STEEL LIMITED	0.35%
NTPC LIMITED	0.33%
AUROBINDO PHARMA LIMITED	0.33%
POWER GRID CORP OF INDIA LTD	0.31%
BAJAJ AUTO LTD	0.25%
GAS AUTHORITY OF INDIA LTD.	0.24%
ZOMATO LIMITED	0.22%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.10%
Equity Total	84.71%
SBI-ETF Nifty Bank	4.45%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.96%
Nippon India ETF Bank Bees	3.71%
ICICI PRUDENTIAL IT ETF	1.02%
ETFs	13.13%
Money Market Total	2.14%
Current Assets	0.02%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹39.0141

Inception Date: 09th August 2004

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

AUM as on 29 October, 21: ₹ 103.94 Crs.

Modified Duration of Debt Portfolio:

5.72 years

YTM of Debt Portfolio: 6.34%

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	-0.15%	-0.06%
Last 6 Months	6.76%	5.88%
Last 1 Year	12.46%	12.27%
Last 2 Years	10.36%	11.09%
Last 3 Years	9.37%	12.00%
Since Inception	8.22%	8.26%

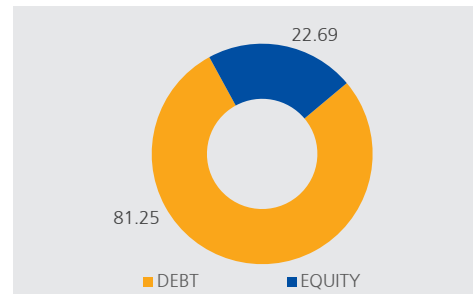
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

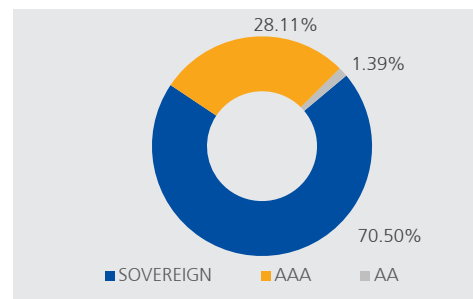
Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	5.29%
8.23% IRFC NCD 29-03-2029 SR135	2.53%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.47%
9.30% PGCIL NCD 28-06-2025 J	2.14%
8.30% NTPC NCD SR 67 15-01-2029	1.80%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.77%
9.05% HDFC NCD 20-11-2023 U-004	1.35%
6.75% PCHFL NCD 26-09-2031	1.06%
9.25% RIL NCD 16-06-2024 SR-PPD3	1.05%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.10%
Bonds/Debtentures Total	19.56%
6.10% GOI CG 12-07-2031	12.50%
7.17% GOI 08-01-2028	11.44%
6.45% GOI CG 07-10-2029	7.87%
8.60% GOI CG 02-06-2028	7.35%
7.59% GOI CG 20-03-2029	3.40%
6.19% GOI 16-09-2034	3.29%
6.68% GOI CG 17-09-2031	3.01%
6.38% MAHARASHTRA SDL 25.08.2027	2.16%
6.64% GOI 16.06.2035	1.97%
6.93% GUJARAT SDL 17.02.2031	0.56%
7.08% GUJARAT SDL 10-03-2031	0.41%
Gilts Total	53.97%
RELIANCE INDUSTRIES LTD.	2.27%
HDFC BANK LTD.FV-2	2.09%
ICICI BANK LTD.FV-2	1.99%
INFOSYS LIMITED	1.78%
TATA CONSULTANCY SERVICES LTD.	1.07%
HDFC LTD FV 2	1.02%
BAJAJ FINANCE LIMITED	0.74%
LARSEN&TUBRO	0.69%
AXIS BANK LIMITEDFV-2	0.59%
STATE BANK OF INDIAFV-1	0.57%
HINDUSTAN LEVER LTD.	0.55%
BHARTI AIRTEL LIMITED	0.54%
KOTAK MAHINDRA BANK LIMITED_FV5	0.49%
ITC - FV 1	0.43%
ULTRATECH CEMCO LTD	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.37%
TITAN COMPANY LIMITED	0.37%
BAJAJ FINSERV LIMITED	0.33%
WIPRO	0.32%
HCL TECHNOLOGIES LIMITED	0.32%
ASIAN PAINTS LIMITEDFV-1	0.31%
TATA MOTORS LTD.FV-2	0.30%
TATA IRON & STEEL COMPANY LTD	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
POWER GRID CORP OF INDIA LTD	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
DIVIS LABORATORIES LIMITED	0.22%
NTPC LIMITED	0.22%
DR. REDDY LABORATORIES	0.21%
JSW STEEL LIMITED	0.20%
MARUTI UDYOG LTD.	0.18%
ONGCFV-5	0.18%
CIPLA LTD.	0.17%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.16%
NESTLE INDIA LIMITED	0.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.15%
TECH MAHINDRA LIMITEDFV-5	0.14%
UPL LIMITED	0.14%
GRASIM INDUSTRIES LTD.	0.14%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.12%
DABUR INDIA LTD.	0.12%
BRITANNIA INDUSTRIES LTD	0.11%
BAJAJ AUTO LTD	0.11%
Vedanta Limited	0.10%
COAL INDIA LIMITED	0.09%
HERO MOTOCORP LIMITED	0.04%
EICHER MOTORS LIMITED	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	21.83%
Money Market Total	3.02%
Current Assets	1.62%
Total	100.00%

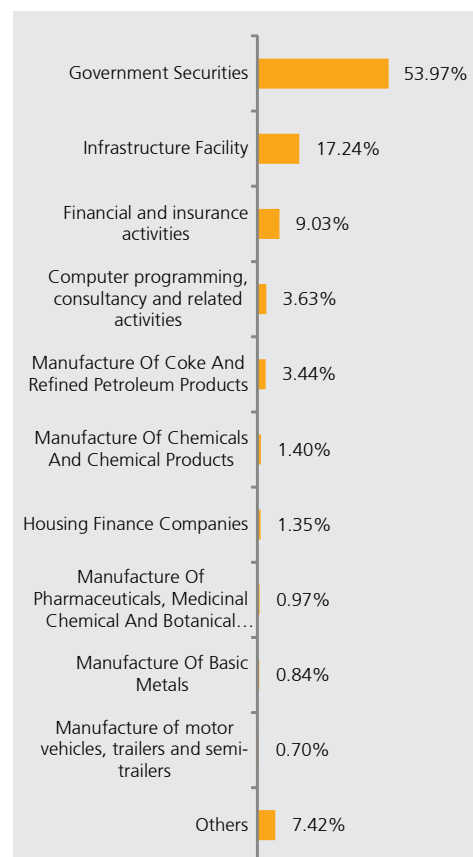
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹22.0902
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 October, 21: ₹ 151.99 Crs.
Modified Duration of Debt Portfolio:
0.56 years
YTM of Debt Portfolio: 3.69%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.18%	0.27%
Last 6 Months	1.06%	1.73%
Last 1 Year	2.06%	3.42%
Last 2 Years	2.78%	4.09%
Last 3 Years	2.59%	5.02%
Since Inception	6.10%	6.90%

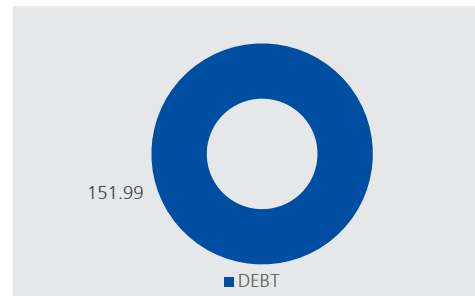
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

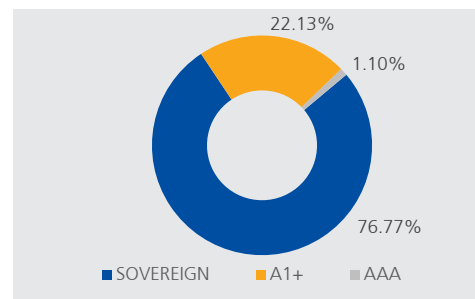
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.54%
Current Assets	0.46%
Total	100.00%

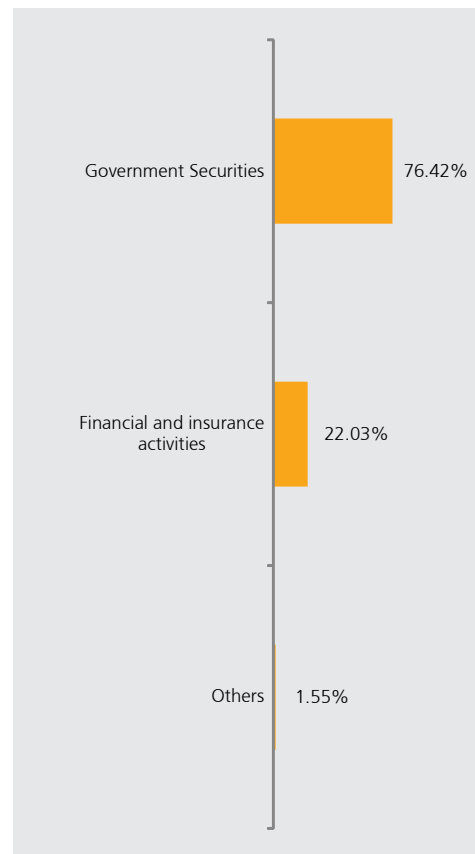
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹26.7782
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 October, 21: ₹ 255.54 Crs.
Modified Duration of Debt Portfolio: 5.57 years
YTM of Debt Portfolio: 6.31%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.35%	-0.15%
Last 6 Months	2.56%	2.38%
Last 1 Year	3.30%	3.86%
Last 2 Years	7.07%	7.87%
Last 3 Years	7.63%	9.73%
Since Inception	7.63%	8.16%

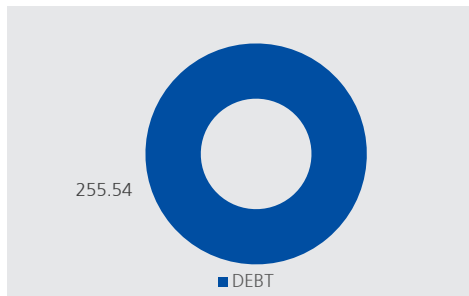
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

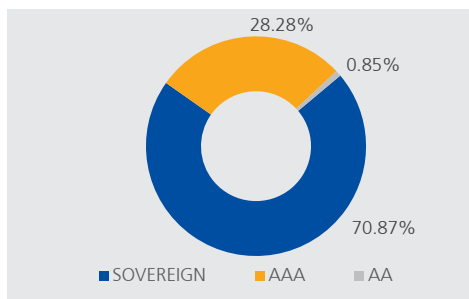
Portfolio

Name of Instrument	% to AUM
7.75% PFC NCD 11-06-2030 SR 203-B	7.42%
9.05% HDFC NCD 20-11-2023 U-004	6.20%
9.00% RIL NCD 21-01-2025 SR-PPD5	2.98%
6.80% REC NCD 20-12-2030 SR 203A	2.25%
7.55% REC NCD 11-05-2030 SERIES 197	2.04%
6.43% HDFC NCD 29-09-2025 Y-001	1.78%
8.40% IRFC NCD 08-01-2029 SR 130	1.30%
6.75% PCHFL NCD 26-09-2031	0.82%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.72%
8.23% IRFC NCD 29-03-2029 SR135	0.60%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.30%
7.17% RIL NCD PPD SR D 08-11-2022	0.28%
5.32% NHB NCD 01-09-2023	0.24%
8.30% IRFC NCD 25-03-2029 SR 134	0.17%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.10%
Bonds/Debentures Total	27.21%
7.17% GOI 08-01-2028	15.00%
6.10% GOI CG 12-07-2031	13.04%
6.45% GOI CG 07-10-2029	11.25%
8.60% GOI CG 02-06-2028	10.40%
6.38% MAHARASHTRA SDL 25.08.2027	6.03%
6.19% GOI 16-09-2034	4.59%
6.68% GOI CG 17-09-2031	4.22%
6.64% GOI 16.06.2035	2.75%
7.59% GOI CG 20-03-2029	1.38%
7.08% GUJARAT SDL 10-03-2031	0.14%
Gilts Total	68.80%
Money Market Total	1.06%
Current Assets	2.92%
Total	100.00%

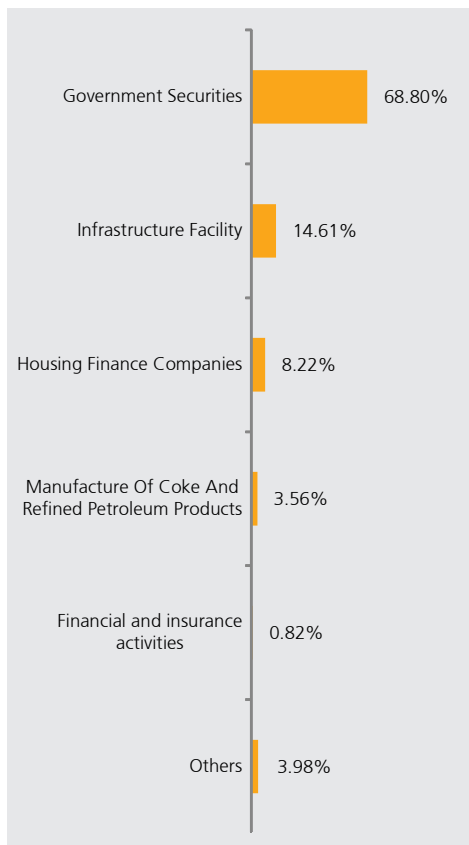
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹96.4497

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 128.96 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	0.31%	0.30%
Last 6 Months	19.74%	20.78%
Last 1 Year	50.98%	51.79%
Last 2 Years	21.57%	21.98%
Last 3 Years	17.67%	19.38%
Since Inception	14.06%	14.78%

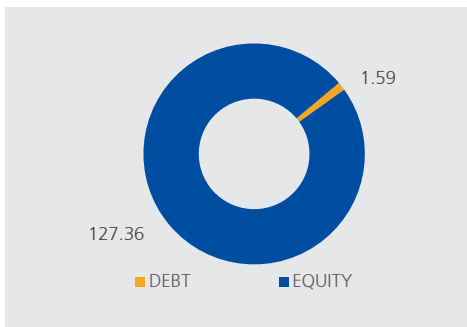
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

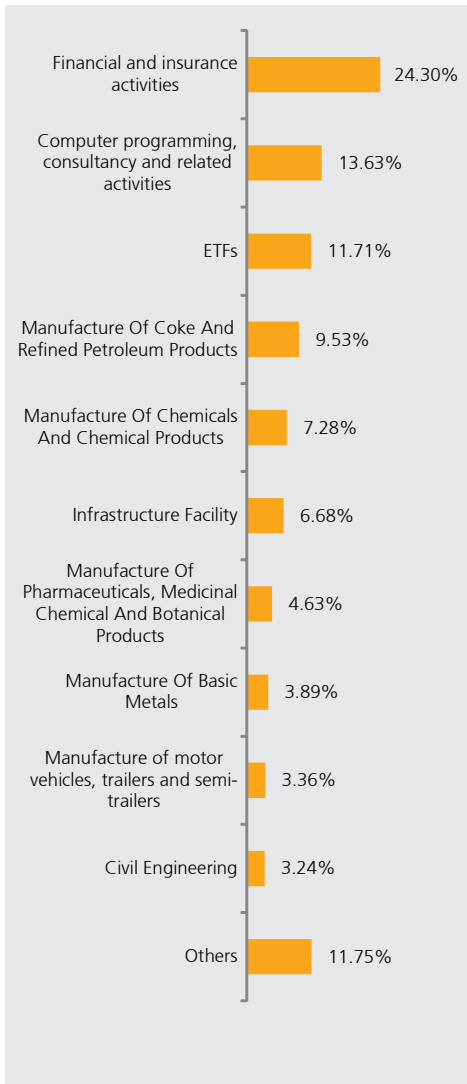
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.60%
INFOSYS LIMITED	7.24%
HDFC BANK LTD.FV-2	5.40%
ICICI BANK LTD.FV-2	5.30%
TATA CONSULTANCY SERVICES LTD.	3.71%
BHARTI AIRTEL LIMITED	3.67%
HINDUSTAN LEVER LTD.	3.27%
LARSEN&TUBRO	3.24%
HDFC LTD FV 2	2.73%
BAJAJ FINANCE LIMITED	2.24%
ASIAN PAINTS LIMITEDFV-1	2.05%
HCL TECHNOLOGIES LIMITED	1.93%
ULTRATECH CEMCO LTD	1.90%
BAJAJ FINSERV LIMITED	1.75%
STATE BANK OF INDIAFV-1	1.74%
AXIS BANK LIMITEDFV-2	1.64%
KOTAK MAHINDRA BANK LIMITED_FV5	1.61%
ITC - FV 1	1.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
TATA MOTORS LTD.FV-2	1.45%
TATA IRON & STEEL COMPANY LTD	1.41%
MARUTI UDYOG LTD.	1.30%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.22%
HINDALCO INDUSTRIES LTD FV RE 1	1.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.16%
BAJAJ AUTO LTD	1.12%
BRITANNIA INDUSTRIES LTD	1.09%
DR. REDDY LABORATORIES	1.07%
INDUSIND BANK LIMITED	0.90%
JSW STEEL LIMITED	0.88%
INDRAPRASTHA GAS LIMITED	0.87%
CIPLA LTD.	0.84%
SRF LIMITED	0.78%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.74%
BHARAT PETROLEUM CORP. LTD.	0.71%
ZOMATO LIMITED	0.70%
UPL LIMITED	0.69%
HAVELLS INDIA LIMITED	0.65%
AUROBINDO PHARMA LIMITED	0.62%
MAHINDRA & MAHINDRA LTD.-FV5	0.61%
TECH MAHINDRA LIMITEDFV-5	0.56%
VOLTAS LTD	0.50%
AMBUJA CEMENTS LIMITED	0.50%
DABUR INDIA LTD.	0.49%
NESTLE INDIA LIMITED	0.44%
NTPC LIMITED	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
Vedanta Limited	0.43%
DIVIS LABORATORIES LIMITED	0.41%
BHARAT FORGE	0.41%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
UNITED SPIRITS LIMITED	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.26%
NAZARA TECHNOLOGIES LIMITED	0.20%
HERO MOTOCORP LIMITED	0.19%
GLENMARK LIFE SCIENCES LIMITED	0.18%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	87.06%
SBI-ETF Nifty Bank	5.40%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.24%
Nippon India ETF Bank Bees	1.07%
ICICI PRUDENTIAL IT ETF	0.99%
ETFs	11.71%
Money Market Total	0.46%
Current Assets	0.77%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹43.9251

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 686.27 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	0.36%	0.30%
Last 6 Months	20.05%	20.78%
Last 1 Year	51.23%	51.79%
Last 2 Years	21.83%	21.98%
Last 3 Years	18.04%	19.38%
Since Inception	11.68%	10.71%

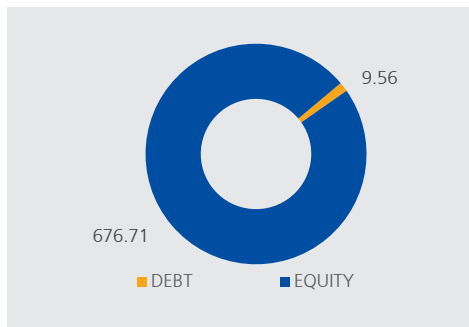
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

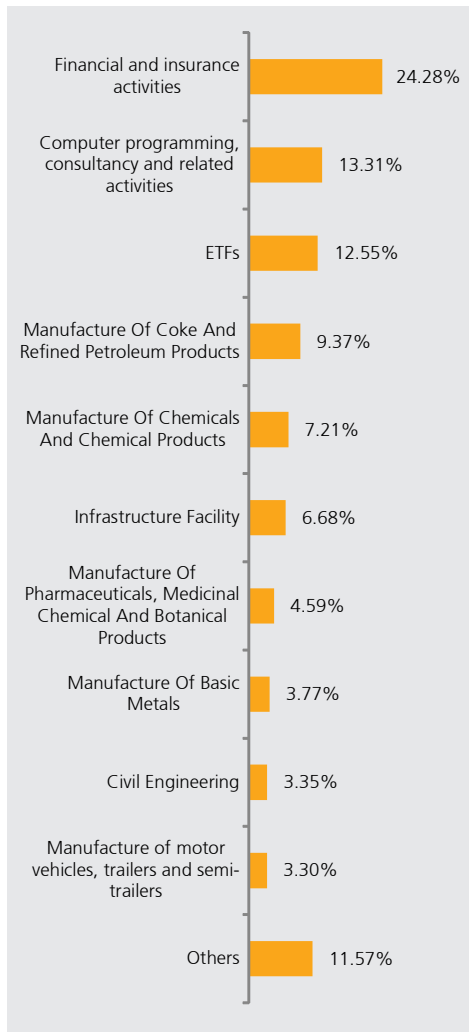
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.60%
INFOSYS LIMITED	7.24%
HDFC BANK LTD.FV-2	5.40%
ICICI BANK LTD.FV-2	5.30%
TATA CONSULTANCY SERVICES LTD.	3.71%
BHARTI AIRTEL LIMITED	3.67%
HINDUSTAN LEVER LTD.	3.27%
LARSEN&TUBRO	3.24%
HDFC LTD FV 2	2.73%
BAJAJ FINANCE LIMITED	2.24%
ASIAN PAINTS LIMITEDFV-1	2.05%
HCL TECHNOLOGIES LIMITED	1.93%
ULTRATECH CEMCO LTD	1.90%
BAJAJ FINSERV LIMITED	1.75%
STATE BANK OF INDIAFV-1	1.74%
AXIS BANK LIMITEDFV-2	1.64%
KOTAK MAHINDRA BANK LIMITED_FV5	1.61%
ITC - FV 1	1.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
TATA MOTORS LTD.FV-2	1.45%
TATA IRON & STEEL COMPANY LTD	1.41%
MARUTI UDYOG LTD.	1.30%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.22%
HINDALCO INDUSTRIES LTD FV RE 1	1.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.16%
BAJAJ AUTO LTD	1.12%
BRITANNIA INDUSTRIES LTD	1.09%
DR. REDDY LABORATORIES	1.07%
INDUSIND BANK LIMITED	0.90%
JSW STEEL LIMITED	0.88%
INDRAPRASTHA GAS LIMITED	0.87%
CIPLA LTD.	0.84%
SRF LIMITED	0.78%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.74%
BHARAT PETROLEUM CORP. LTD.	0.71%
ZOMATO LIMITED	0.70%
UPL LIMITED	0.69%
HAVELLS INDIA LIMITED	0.65%
AUROBINDO PHARMA LIMITED	0.62%
MAHINDRA & MAHINDRA LTD.-FV5	0.61%
TECH MAHINDRA LIMITEDFV-5	0.56%
VOLTAS LTD	0.50%
AMBUJA CEMENTS LIMITED	0.50%
DABUR INDIA LTD.	0.49%
NESTLE INDIA LIMITED	0.44%
NTPC LIMITED	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
Vedanta Limited	0.43%
DIVIS LABORATORIES LIMITED	0.41%
BHARAT FORGE	0.41%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
UNITED SPIRITS LIMITED	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.26%
NAZARA TECHNOLOGIES LIMITED	0.20%
HERO MOTOCORP LIMITED	0.19%
GLENMARK LIFE SCIENCES LIMITED	0.18%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	87.06%
SBI-ETF Nifty Bank	5.40%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.24%
Nippon India ETF Bank Bees	1.07%
ICICI PRUDENTIAL IT ETF	0.99%
ETFs	11.71%
Money Market Total	0.46%
Current Assets	0.77%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹47.9049

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 63.68 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	0.38%	0.30%
Last 6 Months	20.06%	20.78%
Last 1 Year	51.13%	51.79%
Last 2 Years	21.51%	21.98%
Last 3 Years	17.72%	19.38%
Since Inception	11.29%	11.20%

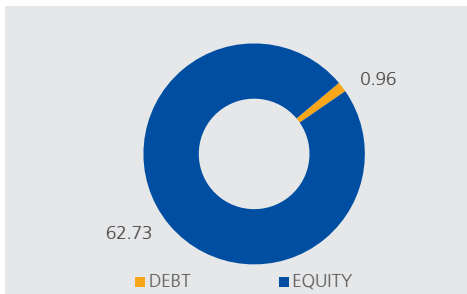
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

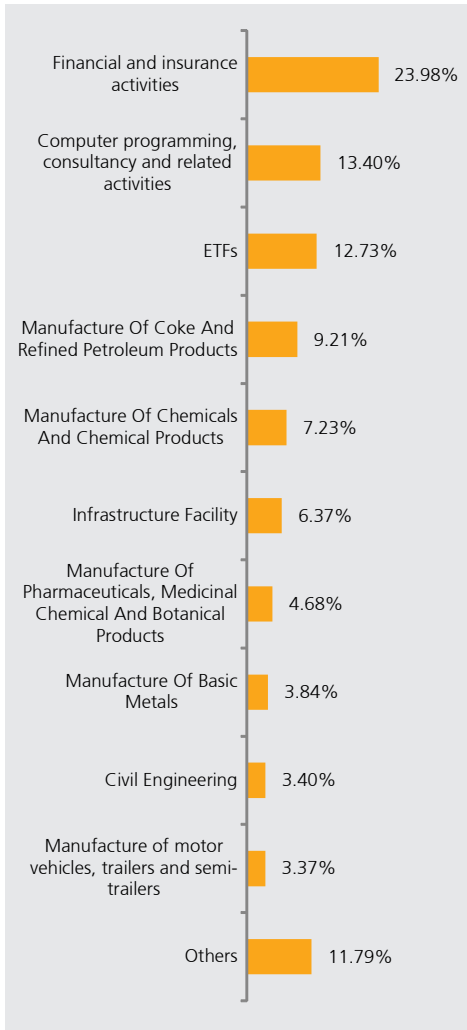
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.24%
INFOSYS LIMITED	7.15%
HDFC BANK LTD.FV-2	5.30%
ICICI BANK LTD.FV-2	5.25%
TATA CONSULTANCY SERVICES LTD.	3.69%
BHARTI AIRTEL LIMITED	3.58%
LARSEN&TUBRO	3.40%
HINDUSTAN LEVER LTD.	3.25%
HDFC LTD FV 2	2.57%
BAJAJ FINANCE LIMITED	2.23%
ASIAN PAINTS LIMITEDFV-1	2.04%
BAJAJ FINSERV LIMITED	1.94%
ULTRATECH CEMCO LTD	1.89%
HCL TECHNOLOGIES LIMITED	1.81%
AXIS BANK LIMITEDFV-2	1.70%
STATE BANK OF INDIAFV-1	1.69%
KOTAK MAHINDRA BANK LIMITED_FV5	1.60%
ITC - FV 1	1.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
TATA MOTORS LTD.FV-2	1.44%
TATA IRON & STEEL COMPANY LTD	1.40%
MARUTI UDYOG LTD.	1.33%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.22%
HINDALCO INDUSTRIES LTD FV RE 1	1.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.16%
DR. REDDY LABORATORIES	1.13%
BRITANNIA INDUSTRIES LTD	1.07%
BAJAJ AUTO LTD	1.06%
JSW STEEL LIMITED	0.92%
CIPLA LTD.	0.89%
SRF LIMITED	0.77%
BHARAT PETROLEUM CORP. LTD.	0.75%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.74%
SBI LIFE INSURANCE COMPANY LIMITED	0.72%
INDUSIND BANK LIMITED	0.72%
ZOMATO LIMITED	0.69%
UPL LIMITED	0.68%
INDRAPRASTHA GAS LIMITED	0.66%
HAVELLS INDIA LIMITED	0.65%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
AUROBINDO PHARMA LIMITED	0.58%
TECH MAHINDRA LIMITEDFV-5	0.55%
VOLTAS LTD	0.50%
AMBUJA CEMENTS LIMITED	0.49%
DABUR INDIA LTD.	0.48%
NTPC LIMITED	0.43%
NESTLE INDIA LIMITED	0.43%
POWER GRID CORP OF INDIA LTD	0.42%
DIVIS LABORATORIES LIMITED	0.41%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
BHARAT FORGE	0.37%
Vedanta Limited	0.36%
UNITED SPIRITS LIMITED	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.25%
NAZARA TECHNOLOGIES LIMITED	0.20%
GLENMARK LIFE SCIENCES LIMITED	0.17%
HERO MOTOCORP LIMITED	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	85.77%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.42%
SBI-ETF Nifty Bank	5.27%
Nippon India ETF Bank Bees	1.06%
ICICI PRUDENTIAL IT ETF	0.99%
ETFs	12.73%
Money Market Total	1.33%
Current Assets	0.17%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹42.2733

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 74.70 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	0.35%	0.30%
Last 6 Months	20.17%	20.78%
Last 1 Year	51.55%	51.79%
Last 2 Years	21.85%	21.98%
Last 3 Years	18.05%	19.38%
Since Inception	10.50%	10.37%

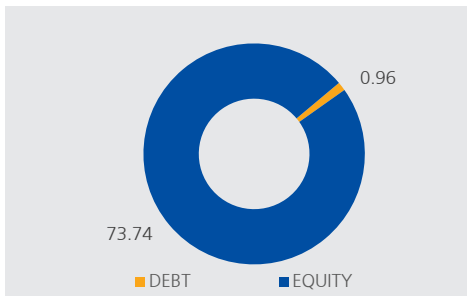
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

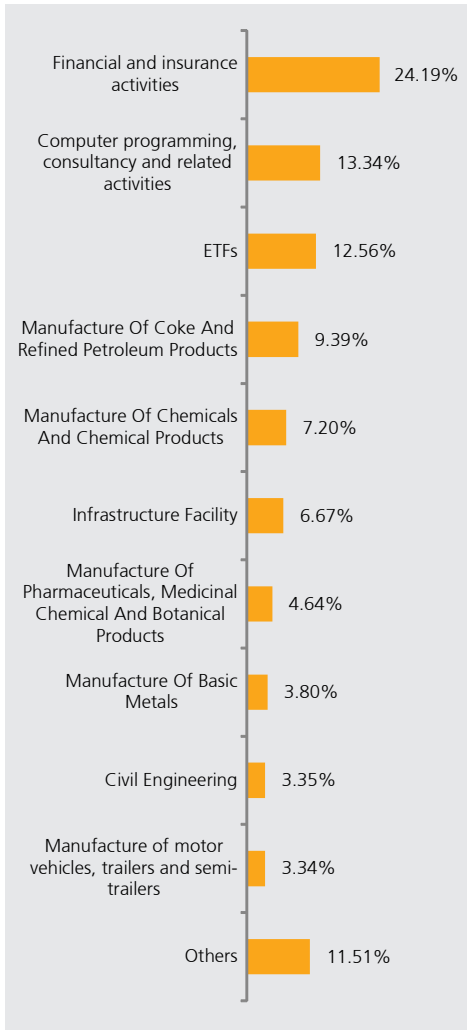
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.45%
INFOSYS LIMITED	7.14%
HDFC BANK LTD.FV-2	5.60%
ICICI BANK LTD.FV-2	5.25%
BHARTI AIRTEL LIMITED	3.73%
TATA CONSULTANCY SERVICES LTD.	3.66%
LARSEN&TUBRO	3.35%
HINDUSTAN LEVER LTD.	3.23%
HDFC LTD FV 2	2.56%
BAJAJ FINANCE LIMITED	2.24%
ASIAN PAINTS LIMITEDFV-1	2.03%
BAJAJ FINSERV LIMITED	1.91%
ULTRATECH CEMCO LTD	1.87%
HCL TECHNOLOGIES LIMITED	1.80%
STATE BANK OF INDIAFV-1	1.66%
KOTAK MAHINDRA BANK LIMITED_FV5	1.60%
AXIS BANK LIMITEDFV-2	1.56%
ITC - FV 1	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
TATA MOTORS LTD.FV-2	1.43%
TATA IRON & STEEL COMPANY LTD	1.39%
MARUTI UDYOG LTD.	1.33%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.21%
HINDALCO INDUSTRIES LTD FV RE 1	1.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.15%
DR. REDDY LABORATORIES	1.12%
BRITANNIA INDUSTRIES LTD	1.05%
BAJAJ AUTO LTD	1.04%
JSW STEEL LIMITED	0.91%
CIPLA LTD.	0.88%
INDUSIND BANK LIMITED	0.86%
INDRAPRASTHA GAS LIMITED	0.84%
SRF LIMITED	0.77%
BHARAT PETROLEUM CORP. LTD.	0.74%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.73%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
UPL LIMITED	0.68%
ZOMATO LIMITED	0.68%
HAVELLS INDIA LIMITED	0.65%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
AUROBINDO PHARMA LIMITED	0.58%
TECH MAHINDRA LIMITEDFV-5	0.54%
VOLTAS LTD	0.50%
AMBUJA CEMENTS LIMITED	0.48%
DABUR INDIA LTD.	0.48%
NTPC LIMITED	0.43%
NESTLE INDIA LIMITED	0.42%
POWER GRID CORP OF INDIA LTD	0.42%
DIVIS LABORATORIES LIMITED	0.40%
BHARAT FORGE	0.40%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
Vedanta Limited	0.35%
UNITED SPIRITS LIMITED	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.24%
NAZARA TECHNOLOGIES LIMITED	0.20%
GLENMARK LIFE SCIENCES LIMITED	0.17%
HERO MOTOCORP LIMITED	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	86.15%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.34%
SBI-ETF Nifty Bank	5.19%
Nippon India ETF Bank Bees	1.05%
ICICI PRUDENTIAL IT ETF	0.99%
ETFs	12.56%
Money Market Total	1.14%
Current Assets	0.15%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹35.5849

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 20.77 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	0.36%	0.30%
Last 6 Months	20.08%	20.78%
Last 1 Year	50.99%	51.79%
Last 2 Years	22.29%	21.98%
Last 3 Years	18.12%	19.38%
Since Inception	11.35%	10.83%

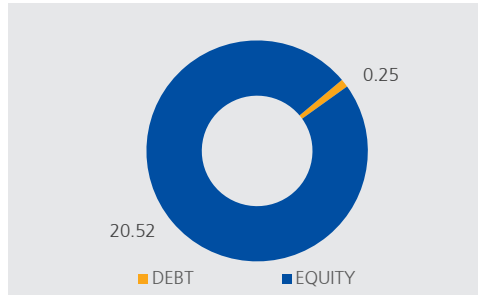
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

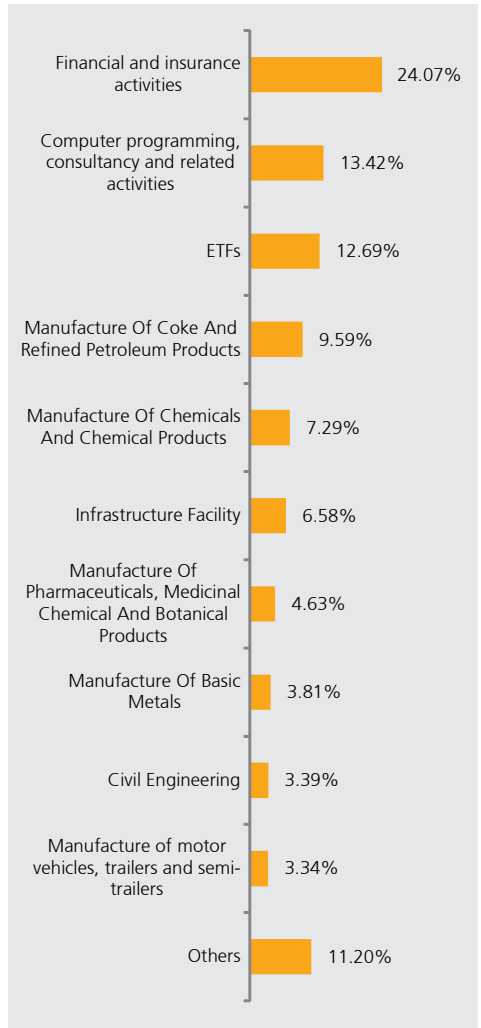
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.57%
INFOSYS LIMITED	7.17%
HDFC BANK LTD.FV-2	5.37%
ICICI BANK LTD.FV-2	5.27%
TATA CONSULTANCY SERVICES LTD.	3.74%
BHARTI AIRTEL LIMITED	3.58%
LARSEN&TUBRO	3.39%
HINDUSTAN LEVER LTD.	3.30%
HDFC LTD FV 2	2.53%
BAJAJ FINANCE LIMITED	2.23%
ASIAN PAINTS LIMITEDFV-1	2.04%
BAJAJ FINSERV LIMITED	1.93%
ULTRATECH CEMCO LTD	1.83%
HCL TECHNOLOGIES LIMITED	1.76%
KOTAK MAHINDRA BANK LIMITED_FV5	1.71%
STATE BANK OF INDIAFV-1	1.67%
ITC - FV 1	1.54%
AXIS BANK LIMITEDFV-2	1.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
TATA MOTORS LTD.FV-2	1.45%
TATA IRON & STEEL COMPANY LTD	1.42%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.32%
MARUTI UDYOG LTD.	1.30%
HINDALCO INDUSTRIES LTD FV RE 1	1.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.17%
DR. REDDY LABORATORIES	1.10%
BAJAJ AUTO LTD	1.04%
BRITANNIA INDUSTRIES LTD	0.98%
JSW STEEL LIMITED	0.89%
INDUSIND BANK LIMITED	0.87%
CIPLA LTD.	0.86%
INDRAPRASTHA GAS LIMITED	0.85%
SRF LIMITED	0.78%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.74%
SBI LIFE INSURANCE COMPANY LIMITED	0.72%
BHARAT PETROLEUM CORP. LTD.	0.70%
ZOMATO LIMITED	0.69%
UPL LIMITED	0.69%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
AUROBINDO PHARMA LIMITED	0.58%
TECH MAHINDRA LIMITEDFV-5	0.55%
VOLTAS LTD	0.50%
DABUR INDIA LTD.	0.48%
AMBUJA CEMENTS LIMITED	0.48%
HAVELLS INDIA LIMITED	0.47%
NTPC LIMITED	0.43%
NESTLE INDIA LIMITED	0.43%
POWER GRID CORP OF INDIA LTD	0.43%
DIVIS LABORATORIES LIMITED	0.41%
BHARAT FORGE	0.41%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
UNITED SPIRITS LIMITED	0.33%
Vedanta Limited	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.24%
NAZARA TECHNOLOGIES LIMITED	0.20%
GLENMARK LIFE SCIENCES LIMITED	0.17%
HERO MOTOCORP LIMITED	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	86.11%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.39%
SBI-ETF Nifty Bank	5.24%
Nippon India ETF Bank Bees	1.06%
ICICI PRUDENTIAL IT ETF	0.99%
ETFs	12.69%
Money Market Total	0.83%
Current Assets	0.37%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹35.0832

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 12.33 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	0.36%	0.30%
Last 6 Months	19.99%	20.78%
Last 1 Year	51.21%	51.79%
Last 2 Years	22.12%	21.98%
Last 3 Years	18.30%	19.38%
Since Inception	9.61%	9.25%

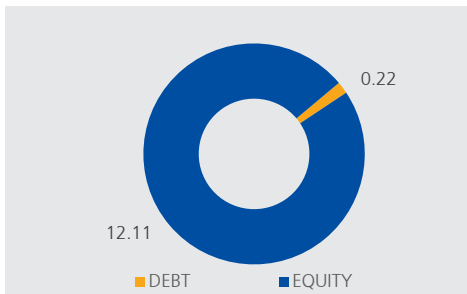
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

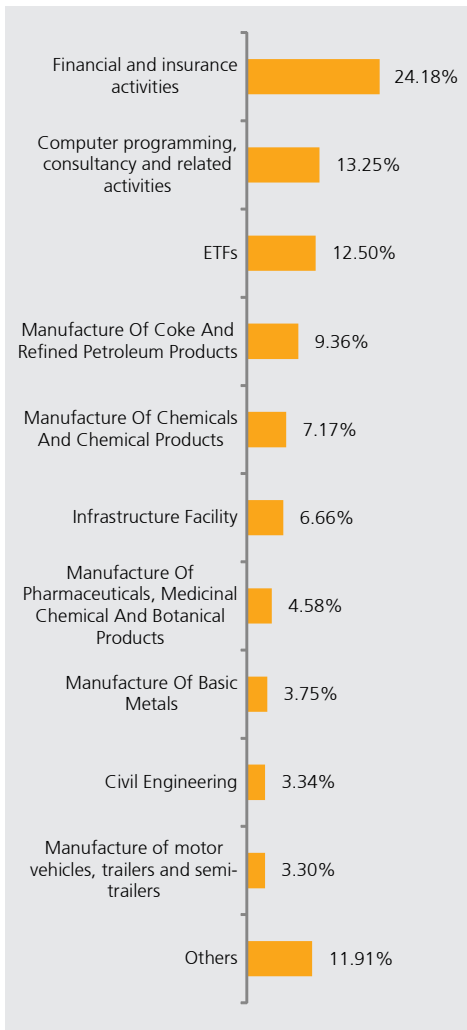
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.44%
INFOSYS LIMITED	7.11%
HDFC BANK LTD.FV-2	5.58%
ICICI BANK LTD.FV-2	5.22%
BHARTI AIRTEL LIMITED	3.72%
TATA CONSULTANCY SERVICES LTD.	3.65%
LARSEN&TUBRO	3.34%
HINDUSTAN LEVER LTD.	3.22%
HDFC LTD FV 2	2.55%
BAJAJ FINANCE LIMITED	2.23%
ASIAN PAINTS LIMITEDFV-1	2.02%
BAJAJ FINSERV LIMITED	1.89%
ULTRATECH CEMCO LTD	1.86%
HCL TECHNOLOGIES LIMITED	1.75%
STATE BANK OF INDIAFV-1	1.65%
AXIS BANK LIMITEDFV-2	1.65%
KOTAK MAHINDRA BANK LIMITED_FV5	1.60%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
ITC - FV 1	1.50%
TATA MOTORS LTD.FV-2	1.43%
TATA IRON & STEEL COMPANY LTD	1.39%
MARUTI UDYOG LTD.	1.29%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.21%
HINDALCO INDUSTRIES LTD FV RE 1	1.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.14%
DR. REDDY LABORATORIES	1.09%
BAJAJ AUTO LTD	1.03%
BRITANNIA INDUSTRIES LTD	1.02%
JSW STEEL LIMITED	0.87%
INDUSIND BANK LIMITED	0.86%
CIPLA LTD.	0.85%
INDRAPRASTHA GAS LIMITED	0.84%
SRF LIMITED	0.77%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.73%
BHARAT PETROLEUM CORP. LTD.	0.71%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
UPL LIMITED	0.68%
ZOMATO LIMITED	0.68%
HAVELLS INDIA LIMITED	0.65%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
AUROBINDO PHARMA LIMITED	0.57%
TECH MAHINDRA LIMITEDFV-5	0.54%
VOLTAS LTD	0.50%
AMBUJA CEMENTS LIMITED	0.48%
DABUR INDIA LTD.	0.48%
NTPC LIMITED	0.43%
POWER GRID CORP OF INDIA LTD	0.42%
NESTLE INDIA LIMITED	0.42%
DIVIS LABORATORIES LIMITED	0.40%
BHARAT FORGE	0.40%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
Vedanta Limited	0.34%
UNITED SPIRITS LIMITED	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.24%
NAZARA TECHNOLOGIES LIMITED	0.20%
GLENMARK LIFE SCIENCES LIMITED	0.17%
HERO MOTOCORP LIMITED	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	85.74%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.32%
SBI-ETF Nifty Bank	5.15%
Nippon India ETF Bank Bees	1.04%
ICICI PRUDENTIAL IT ETF	0.98%
ETFs	12.50%
Money Market Total	1.61%
Current Assets	0.15%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹35.9018

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 October, 21: ₹ 2.20 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	0.42%	0.30%
Last 6 Months	19.90%	20.78%
Last 1 Year	50.88%	51.79%
Last 2 Years	21.56%	21.98%
Last 3 Years	17.67%	19.38%
Since Inception	11.44%	10.83%

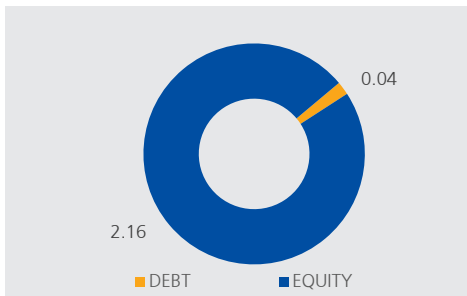
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

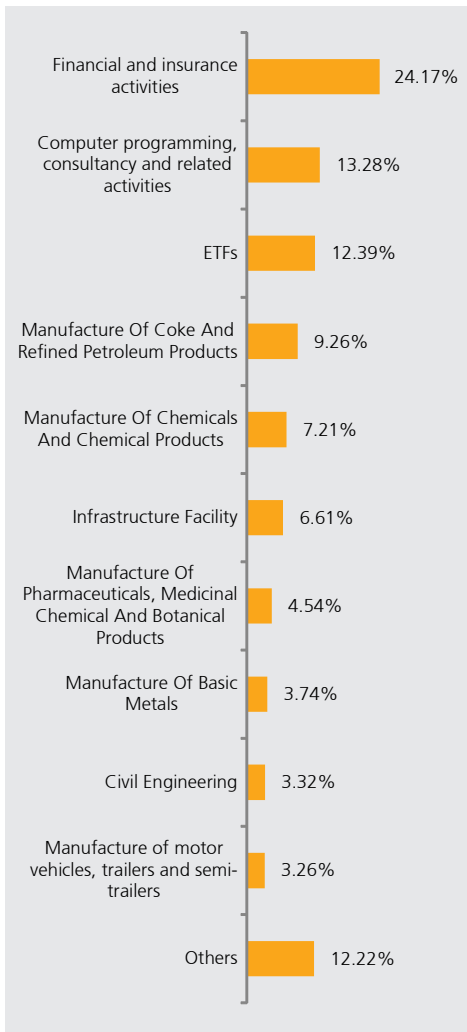
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.26%
INFOSYS LIMITED	7.16%
HDFC BANK LTD.FV-2	5.64%
ICICI BANK LTD.FV-2	5.26%
BHARTI AIRTEL LIMITED	3.68%
TATA CONSULTANCY SERVICES LTD.	3.66%
LARSEN&TUBRO	3.32%
HINDUSTAN LEVER LTD.	3.23%
HDFC LTD FV 2	2.39%
BAJAJ FINANCE LIMITED	2.22%
ASIAN PAINTS LIMITEDFV-1	2.04%
BAJAJ FINSERV LIMITED	1.86%
ULTRATECH CEMCO LTD	1.84%
STATE BANK OF INDIAFV-1	1.74%
HCL TECHNOLOGIES LIMITED	1.72%
KOTAK MAHINDRA BANK LIMITED_FV5	1.70%
AXIS BANK LIMITEDFV-2	1.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
ITC - FV 1	1.51%
TATA MOTORS LTD.FV-2	1.42%
TATA IRON & STEEL COMPANY LTD	1.39%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.30%
MARUTI UDYOG LTD.	1.26%
HINDALCO INDUSTRIES LTD FV RE 1	1.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.15%
DR. REDDY LABORATORIES	1.08%
BAJAJ AUTO LTD	0.99%
BRITANNIA INDUSTRIES LTD	0.99%
JSW STEEL LIMITED	0.86%
INDUSIND BANK LIMITED	0.85%
CIPLA LTD.	0.84%
INDRAPRASTHA GAS LIMITED	0.83%
SRF LIMITED	0.78%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.73%
BHARAT PETROLEUM CORP. LTD.	0.70%
SBI LIFE INSURANCE COMPANY LIMITED	0.69%
UPL LIMITED	0.68%
ZOMATO LIMITED	0.68%
AMBUJA CEMENTS LIMITED	0.67%
HAVELLS INDIA LIMITED	0.65%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
AUROBINDO PHARMA LIMITED	0.55%
TECH MAHINDRA LIMITEDFV-5	0.54%
VOLTAS LTD	0.50%
DABUR INDIA LTD.	0.47%
NESTLE INDIA LIMITED	0.43%
NTPC LIMITED	0.42%
POWER GRID CORP OF INDIA LTD	0.42%
DIVIS LABORATORIES LIMITED	0.40%
BHARAT FORGE	0.40%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.39%
UNITED SPIRITS LIMITED	0.33%
Vedanta Limited	0.33%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.24%
NAZARA TECHNOLOGIES LIMITED	0.19%
GLENMARK LIFE SCIENCES LIMITED	0.16%
HERO MOTOCORP LIMITED	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	85.65%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.27%
SBI-ETF Nifty Bank	5.09%
Nippon India ETF Bank Bees	1.04%
ICICI PRUDENTIAL IT ETF	0.99%
ETFs	12.39%
Money Market Total	1.82%
Current Assets	0.13%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹42.7193

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29 October, 21: ₹ 62.69 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	96
Gsec / Debt	00-00	-
MMI / Others	00-40	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.24%	-1.09%
Last 6 Months	21.12%	21.28%
Last 1 Year	47.00%	47.89%
Last 2 Years	21.78%	21.85%
Last 3 Years	17.63%	17.77%
Since Inception	11.45%	9.24%

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

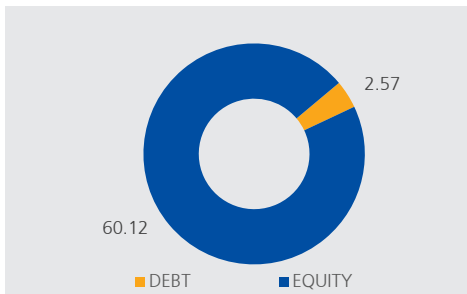
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

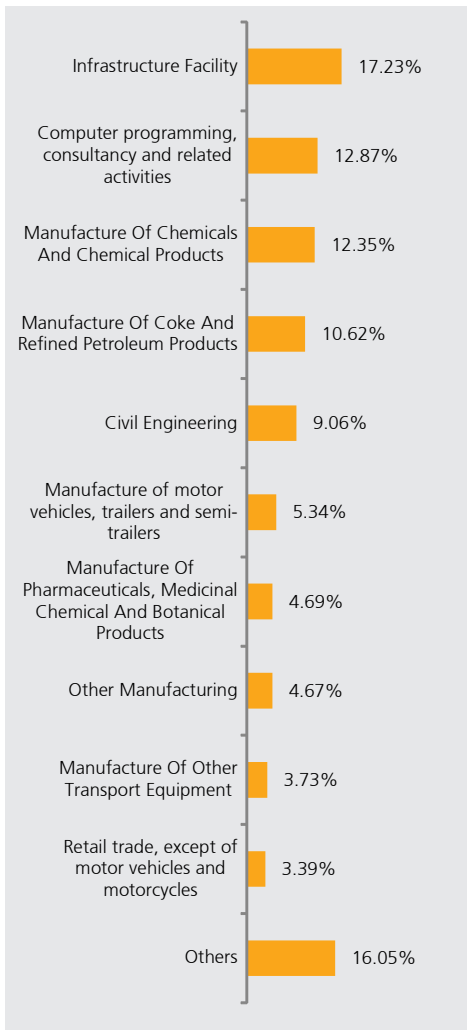
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.06%
RELIANCE INDUSTRIES LTD.	7.57%
BHARTI AIRTEL LIMITED	7.54%
INFOSYS LIMITED	7.07%
HINDUSTAN LEVER LTD.	6.13%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.69%
TITAN COMPANY LIMITED	4.67%
ASIAN PAINTS LIMITEDFV-1	4.11%
TATA CONSULTANCY SERVICES LTD.	3.45%
AVENUE SUPERMARTS LIMITED	3.39%
MARUTI UDYOG LTD.	3.22%
NTPC LIMITED	3.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.88%
NESTLE INDIA LIMITED	2.80%
POWER GRID CORP OF INDIA LTD	2.76%
ULTRATECH CEMCO LTD	2.72%
BAJAJ AUTO LTD	2.39%
ONGCFV-5	2.27%
MAHINDRA & MAHINDRA LTD.-FV5	2.12%
JSW STEEL LIMITED	2.03%
COAL INDIA LIMITED	1.47%
HCL TECHNOLOGIES LIMITED	1.30%
INDIAN OIL CORPORATION LIMITED	1.12%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.08%
GRASIM INDUSTRIES LTD.	1.08%
WIPRO	1.04%
DABUR INDIA LTD.	1.04%
EICHER MOTORS LIMITED	0.86%
BHARAT PETROLEUM CORP. LTD.	0.84%
HERO MOTOCORP LIMITED	0.47%
AMBUJA CEMENTS LIMITED	0.45%
INDUS TOWERS LIMITED	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.21%
GAS AUTHORITY OF INDIA LTD.	0.18%
INDRAPRASTHA GAS LIMITED	0.18%
Equity Total	95.90%
Money Market Total	4.06%
Current Assets	0.04%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹32.8437

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29 October, 21: ₹ 7.18 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.28%	-1.09%
Last 6 Months	21.11%	21.28%
Last 1 Year	47.07%	47.89%
Last 2 Years	21.79%	21.85%
Last 3 Years	17.79%	17.77%
Since Inception	10.60%	9.92%

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

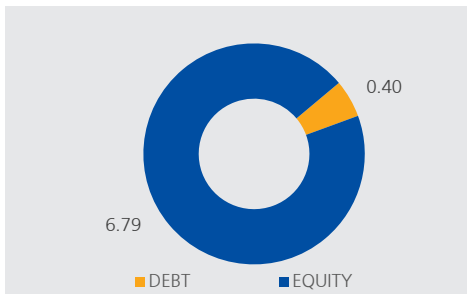
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

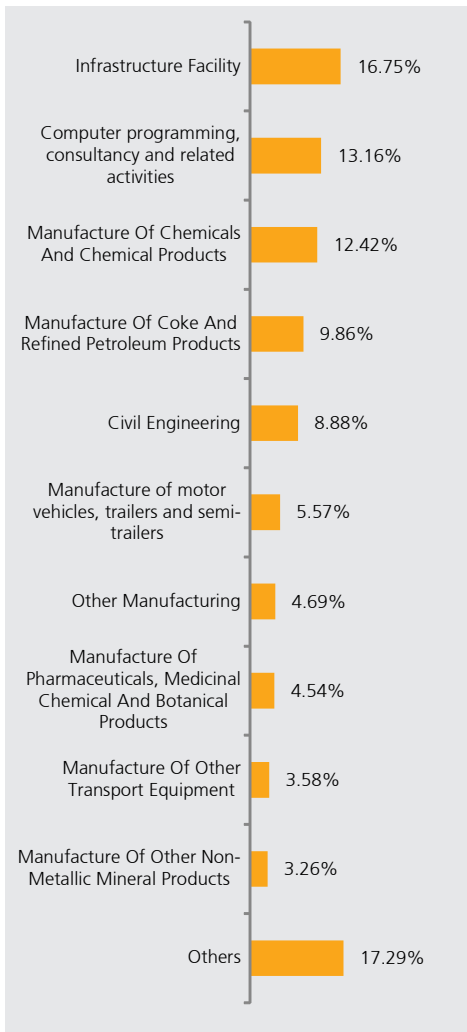
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.88%
BHARTI AIRTEL LIMITED	7.70%
RELIANCE INDUSTRIES LTD.	7.23%
INFOSYS LIMITED	7.13%
HINDUSTAN LEVER LTD.	6.11%
TITAN COMPANY LIMITED	4.69%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.54%
ASIAN PAINTS LIMITEDFV-1	4.19%
TATA CONSULTANCY SERVICES LTD.	3.59%
MARUTI UDYOG LTD.	3.36%
NTPC LIMITED	3.24%
AVENUE SUPERMARTS LIMITED	2.92%
NESTLE INDIA LIMITED	2.86%
POWER GRID CORP OF INDIA LTD	2.81%
ULTRATECH CEMCO LTD	2.78%
ONGCFV-5	2.26%
MAHINDRA & MAHINDRA LTD.-FV5	2.21%
BAJAJ AUTO LTD	2.20%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.11%
JSW STEEL LIMITED	2.02%
COAL INDIA LIMITED	1.50%
HCL TECHNOLOGIES LIMITED	1.35%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.10%
GRASIM INDUSTRIES LTD.	1.09%
WIPRO	1.09%
DABUR INDIA LTD.	1.03%
EICHER MOTORS LIMITED	0.90%
BHARAT PETROLEUM CORP. LTD.	0.88%
INDIAN OIL CORPORATION LIMITED	0.65%
HERO MOTOCORP LIMITED	0.48%
AMBUJA CEMENTS LIMITED	0.47%
INDUS TOWERS LIMITED	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.22%
GAS AUTHORITY OF INDIA LTD.	0.19%
INDRAPRASTHA GAS LIMITED	0.18%
Equity Total	94.49%
Money Market Total	5.25%
Current Assets	0.26%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹37.8090

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29 October, 21: ₹ 0.30 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.24%	-1.09%
Last 6 Months	20.15%	21.28%
Last 1 Year	45.31%	47.89%
Last 2 Years	20.48%	21.85%
Last 3 Years	17.06%	17.77%
Since Inception	10.57%	9.62%

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

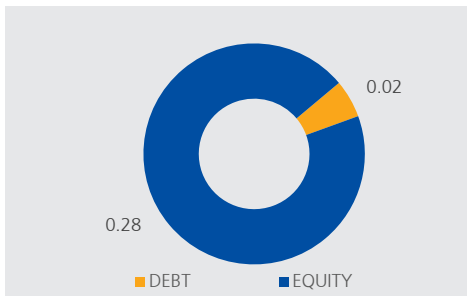
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

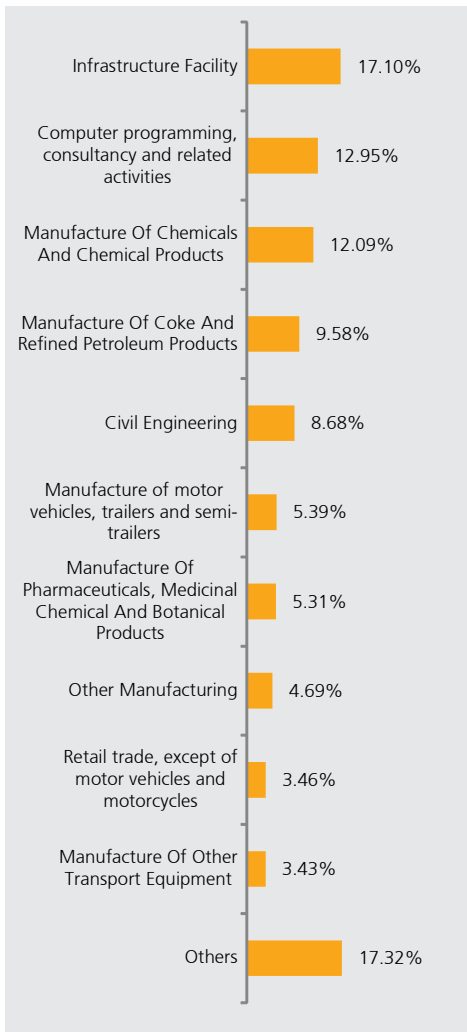
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.68%
BHARTI AIRTEL LIMITED	7.69%
RELIANCE INDUSTRIES LTD.	7.22%
INFOSYS LIMITED	7.12%
HINDUSTAN LEVER LTD.	6.00%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.31%
TITAN COMPANY LIMITED	4.69%
ASIAN PAINTS LIMITEDFV-1	4.20%
AVENUE SUPERMARTS LIMITED	3.46%
TATA CONSULTANCY SERVICES LTD.	3.45%
MARUTI UDYOG LTD.	3.30%
NTPC LIMITED	3.23%
ULTRATECH CEMCO LTD	2.85%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.84%
NESTLE INDIA LIMITED	2.58%
POWER GRID CORP OF INDIA LTD	2.46%
ONGCFV-5	2.26%
BAJAJ AUTO LTD	2.14%
MAHINDRA & MAHINDRA LTD.-FV5	2.10%
JSW STEEL LIMITED	2.02%
COAL INDIA LIMITED	1.40%
HCL TECHNOLOGIES LIMITED	1.32%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.10%
WIPRO	1.05%
DABUR INDIA LTD.	1.01%
GRASIM INDUSTRIES LTD.	0.88%
BHARAT PETROLEUM CORP. LTD.	0.85%
EICHER MOTORS LIMITED	0.84%
AMBUJA CEMENTS LIMITED	0.45%
HERO MOTOCORP LIMITED	0.45%
INDIAN OIL CORPORATION LIMITED	0.42%
INDUS TOWERS LIMITED	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
GAS AUTHORITY OF INDIA LTD.	0.18%
INDRAPRASTHA GAS LIMITED	0.18%
Equity Total	94.44%
Money Market Total	5.41%
Current Assets	0.15%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹18.1636

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 October, 21: ₹ 24.11 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	-1.37%	-1.13%
Last 6 Months	18.88%	21.06%
Last 1 Year	67.78%	69.59%
Last 2 Years	25.72%	29.22%
Last 3 Years	16.82%	18.76%
Since Inception	4.56%	6.04%

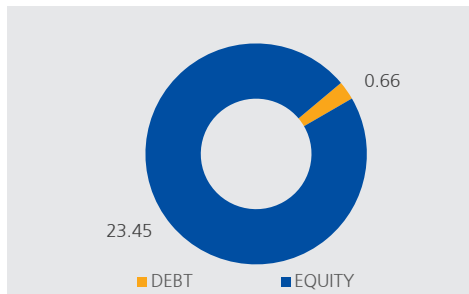
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

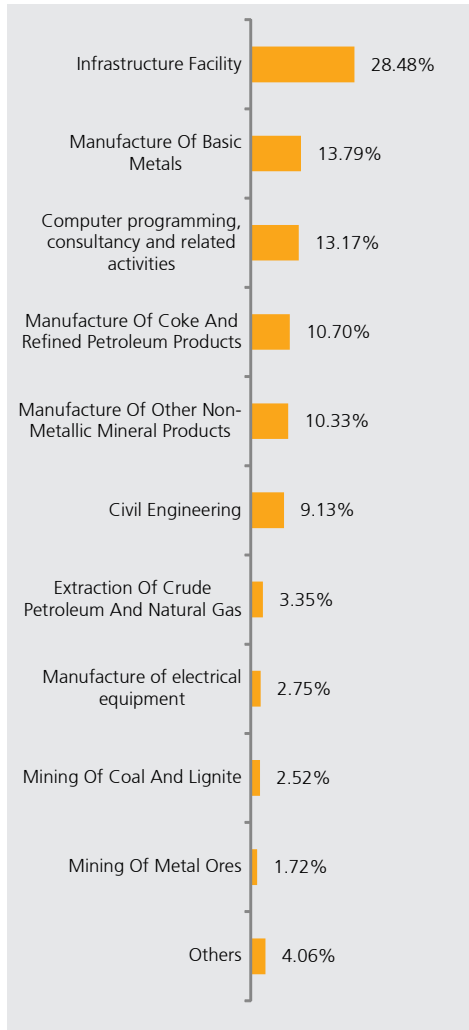
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.13%
BHARTI AIRTEL LIMITED	8.39%
RELIANCE INDUSTRIES LTD.	7.29%
INFOSYS LIMITED	6.77%
TATA IRON & STEEL COMPANY LTD	6.27%
NTPC LIMITED	5.72%
ULTRATECH CEMCO LTD	5.20%
POWER GRID CORP OF INDIA LTD	4.69%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.23%
HINDALCO INDUSTRIES LTD FV RE 1	4.12%
TATA CONSULTANCY SERVICES LTD.	3.64%
ONGCFV-5	3.35%
JSW STEEL LIMITED	3.22%
AMBUJA CEMENTS LIMITED	2.78%
SIEMENS LIMITED	2.75%
COAL INDIA LIMITED	2.52%
SHREE CEMENTS LIMITED	2.35%
GAS AUTHORITY OF INDIA LTD.	1.75%
NMDC LIMITED	1.72%
PETRONET LNG LIMITED	1.45%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.43%
INDUS TOWERS LIMITED	1.37%
INTERGLOBE AVIATION LIMITED	1.31%
WIPRO	1.23%
INDIAN OIL CORPORATION LIMITED	1.13%
HCL TECHNOLOGIES LIMITED	1.03%
BHARAT PETROLEUM CORP. LTD.	0.85%
NHPC LIMITED	0.60%
TECH MAHINDRA LIMITEDFV-5	0.50%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	97.25%
Money Market Total	2.67%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹18.7496

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 October, 21: ₹ 9.34 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	-1.33%	-1.13%
Last 6 Months	18.84%	21.06%
Last 1 Year	68.22%	69.59%
Last 2 Years	26.04%	29.22%
Last 3 Years	17.01%	18.76%
Since Inception	5.47%	4.64%

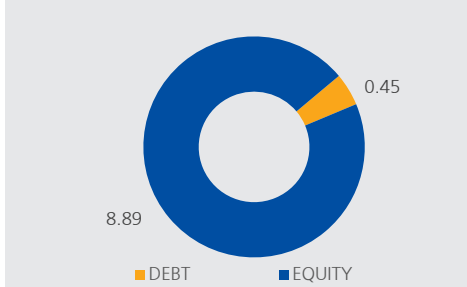
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

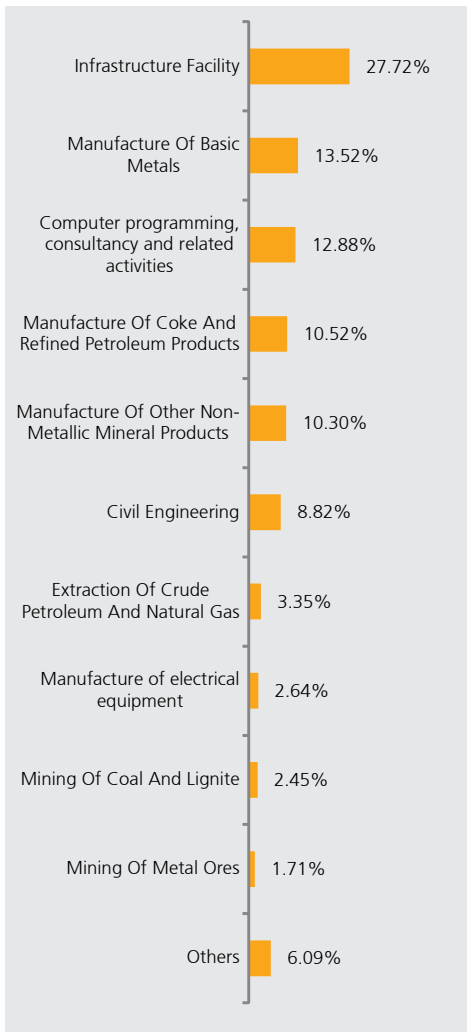
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.82%
BHARTI AIRTEL LIMITED	8.28%
RELIANCE INDUSTRIES LTD.	7.14%
INFOSYS LIMITED	6.70%
TATA IRON & STEEL COMPANY LTD	6.11%
NTPC LIMITED	5.50%
ULTRATECH CEMCO LTD	5.23%
POWER GRID CORP OF INDIA LTD	4.57%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.07%
HINDALCO INDUSTRIES LTD FV RE 1	4.01%
TATA CONSULTANCY SERVICES LTD.	3.51%
ONGCFV-5	3.35%
JSW STEEL LIMITED	3.21%
AMBUJA CEMENTS LIMITED	2.70%
SIEMENS LIMITED	2.64%
COAL INDIA LIMITED	2.45%
SHREE CEMENTS LIMITED	2.36%
NMDC LIMITED	1.71%
GAS AUTHORITY OF INDIA LTD.	1.65%
PETRONET LNG LIMITED	1.44%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.40%
INDUS TOWERS LIMITED	1.36%
INTERGLOBE AVIATION LIMITED	1.30%
WIPRO	1.20%
INDIAN OIL CORPORATION LIMITED	1.13%
HCL TECHNOLOGIES LIMITED	0.98%
BHARAT PETROLEUM CORP. LTD.	0.85%
NHPC LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.49%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.26%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	95.21%
Money Market Total	4.73%
Current Assets	0.06%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹18.6620

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 October, 21: ₹ 1.64 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.87%	-1.13%
Last 6 Months	17.22%	21.06%
Last 1 Year	64.22%	69.59%
Last 2 Years	23.93%	29.22%
Last 3 Years	15.76%	18.76%
Since Inception	5.43%	4.64%

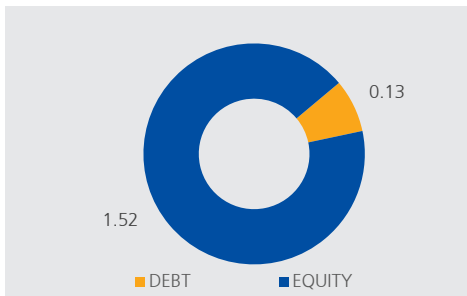
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

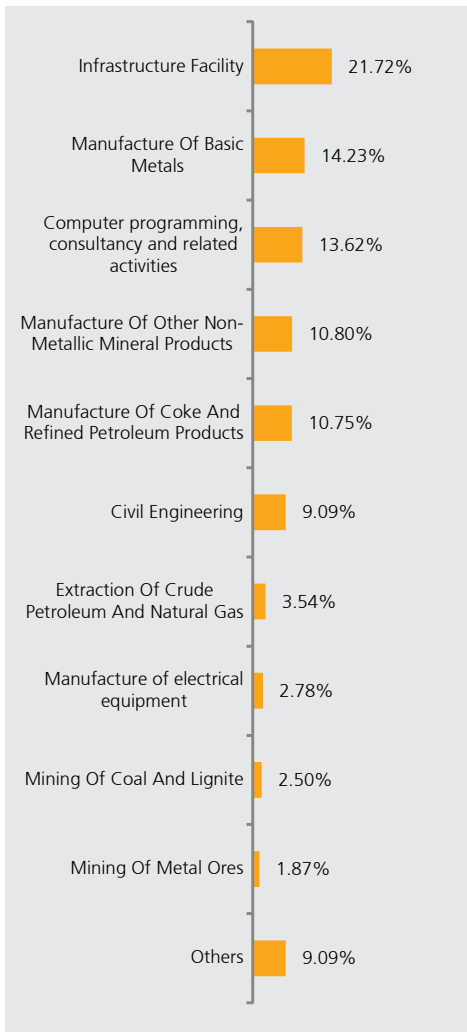
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.09%
BHARTI AIRTEL LIMITED	7.71%
RELIANCE INDUSTRIES LTD.	7.19%
INFOSYS LIMITED	6.92%
TATA IRON & STEEL COMPANY LTD	6.47%
ULTRATECH CEMCO LTD	5.43%
POWER GRID CORP OF INDIA LTD	4.74%
HINDALCO INDUSTRIES LTD FV RE 1	4.24%
NTPC LIMITED	3.98%
TATA CONSULTANCY SERVICES LTD.	3.68%
ONGCFV-5	3.54%
JSW STEEL LIMITED	3.32%
AMBUJA CEMENTS LIMITED	2.93%
SIEMENS LIMITED	2.78%
COAL INDIA LIMITED	2.50%
SHREE CEMENTS LIMITED	2.44%
NMDC LIMITED	1.87%
GAS AUTHORITY OF INDIA LTD.	1.73%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.45%
INDUS TOWERS LIMITED	1.38%
WIPRO	1.35%
INTERGLOBE AVIATION LIMITED	1.31%
INDIAN OIL CORPORATION LIMITED	1.21%
HCL TECHNOLOGIES LIMITED	1.13%
BHARAT PETROLEUM CORP. LTD.	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
PETRONET LNG LIMITED	0.67%
NHPC LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.55%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
Equity Total	92.22%
Money Market Total	7.48%
Current Assets	0.30%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹17.4616

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 October, 21: ₹ 0.17 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	-1.33%	-1.13%
Last 6 Months	18.41%	21.06%
Last 1 Year	66.87%	69.59%
Last 2 Years	24.54%	29.22%
Last 3 Years	16.17%	18.76%
Since Inception	4.30%	6.08%

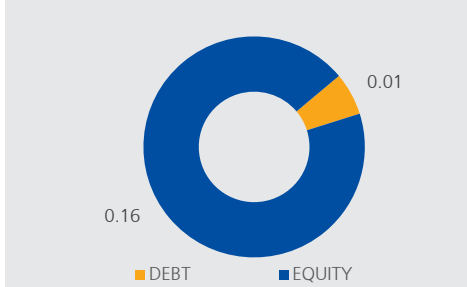
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

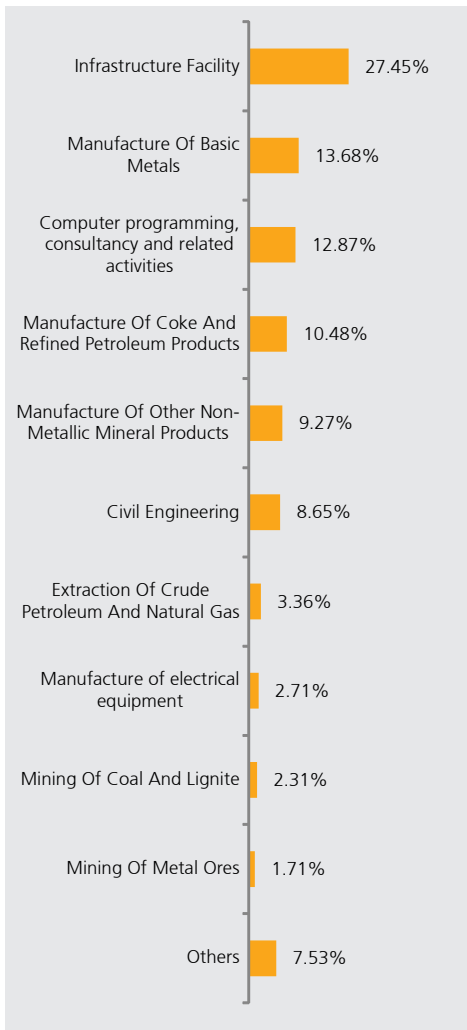
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.65%
BHARTI AIRTEL LIMITED	8.33%
RELIANCE INDUSTRIES LTD.	7.18%
INFOSYS LIMITED	6.59%
TATA IRON & STEEL COMPANY LTD	6.21%
NTPC LIMITED	5.51%
ULTRATECH CEMCO LTD	4.95%
POWER GRID CORP OF INDIA LTD	4.29%
HINDALCO INDUSTRIES LTD FV RE 1	4.09%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.09%
TATA CONSULTANCY SERVICES LTD.	3.61%
ONGCFV-5	3.36%
JSW STEEL LIMITED	3.20%
SIEMENS LIMITED	2.71%
AMBUJA CEMENTS LIMITED	2.63%
COAL INDIA LIMITED	2.31%
NMDC LIMITED	1.71%
SHREE CEMENTS LIMITED	1.69%
GAS AUTHORITY OF INDIA LTD.	1.69%
PETRONET LNG LIMITED	1.37%
INDUS TOWERS LIMITED	1.36%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.35%
INTERGLOBE AVIATION LIMITED	1.28%
WIPRO	1.14%
INDIAN OIL CORPORATION LIMITED	1.12%
HCL TECHNOLOGIES LIMITED	1.01%
BHARAT PETROLEUM CORP. LTD.	0.84%
NHPC LIMITED	0.55%
TECH MAHINDRA LIMITEDFV-5	0.52%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	93.76%
Money Market Total	6.13%
Current Assets	0.12%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹29.8670

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 October, 21: ₹ 23.46 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	-1.82%	-0.36%
Last 6 Months	27.16%	28.42%
Last 1 Year	80.96%	82.89%
Last 2 Years	24.87%	24.72%
Last 3 Years	18.38%	19.05%
Since Inception	8.51%	9.65%

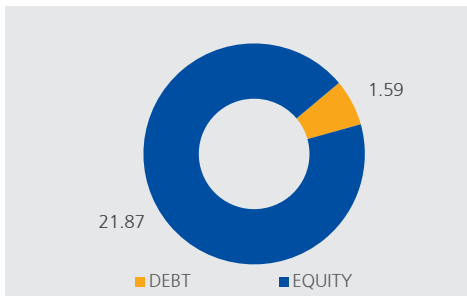
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

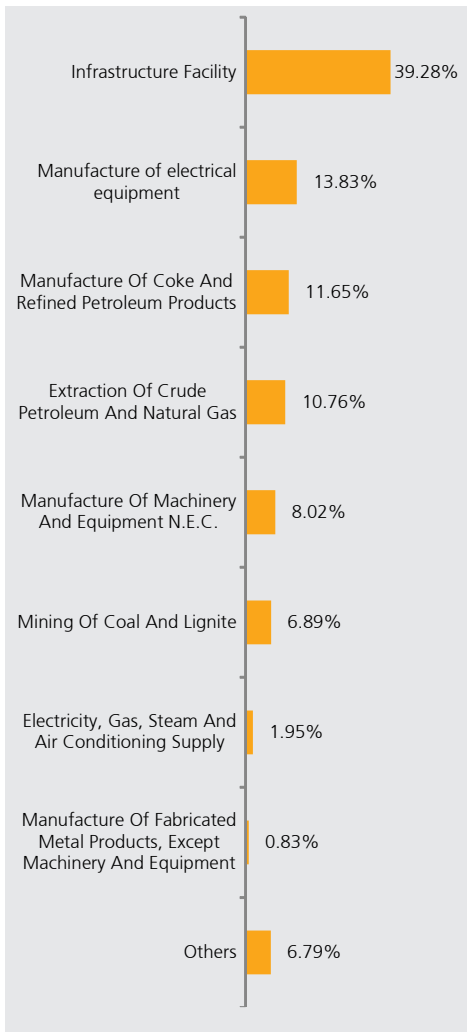
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.66%
ONGCFV-5	8.56%
POWER GRID CORP OF INDIA LTD	8.50%
RELIANCE INDUSTRIES LTD.	7.38%
COAL INDIA LIMITED	6.89%
TATA POWER CO. LTD.FV-1	6.19%
VOLTAS LTD	5.20%
HAVELLS INDIA LIMITED	4.94%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	4.36%
GAS AUTHORITY OF INDIA LTD.	4.32%
INDRAPRASTHA GAS LIMITED	4.08%
PETRONET LNG LIMITED	3.28%
KIRLOSKAR CUMMINS	2.82%
JSW ENERGY LIMITED	2.44%
ABB INDIA LIMITED	2.34%
OIL INDIA LIMITED	2.21%
SIEMENS LIMITED	2.19%
NHPC LIMITED	1.83%
TORRENT POWER LIMITED	1.75%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.23%
INDIAN OIL CORPORATION LIMITED	1.10%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.10%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.83%
BHARAT PETROLEUM CORP. LTD.	0.83%
NLC INDIA LIMITED	0.20%
Equity Total	93.21%
Money Market Total	7.42%
Current Assets	-0.63%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹25.9820

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 October, 21: ₹ 5.18 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	-1.81%	-0.36%
Last 6 Months	27.86%	28.42%
Last 1 Year	82.31%	82.89%
Last 2 Years	25.23%	24.72%
Last 3 Years	18.63%	19.05%
Since Inception	8.42%	7.93%

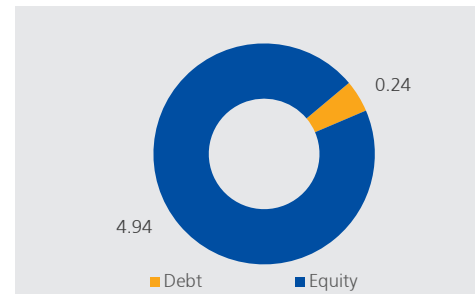
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

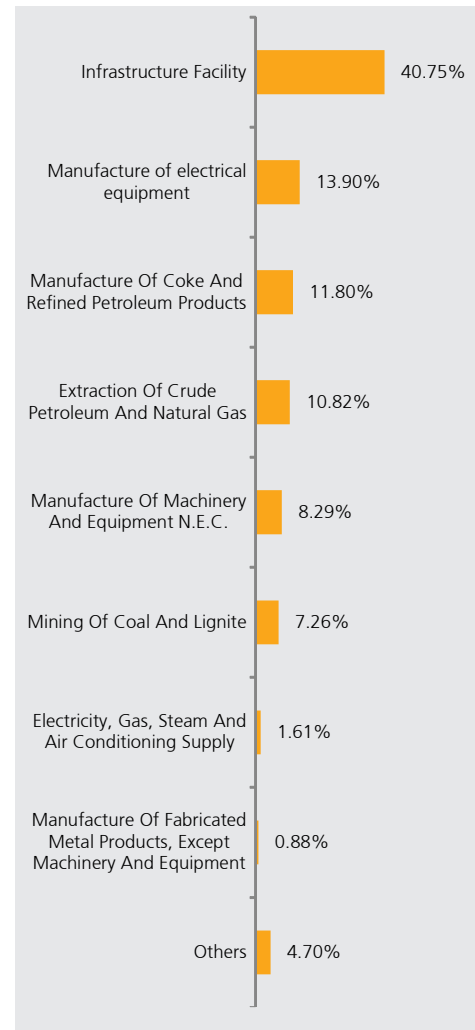
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	8.80%
NTPC LIMITED	8.68%
ONGCFV-5	8.54%
RELIANCE INDUSTRIES LTD.	7.37%
COAL INDIA LIMITED	7.26%
TATA POWER CO. LTD.FV-1	6.40%
VOLTAS LTD	5.39%
HAVELLS INDIA LIMITED	4.93%
GAS AUTHORITY OF INDIA LTD.	4.55%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.36%
INDRAPRASTHA GAS LIMITED	4.35%
PETRONET LNG LIMITED	3.47%
KIRLOSKAR CUMMINS	2.90%
JSW ENERGY LIMITED	2.61%
ABB INDIA LIMITED	2.34%
OIL INDIA LIMITED	2.28%
SIEMENS LIMITED	2.27%
NHPC LIMITED	1.89%
TORRENT POWER LIMITED	1.39%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.30%
INDIAN OIL CORPORATION LIMITED	1.14%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.14%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.88%
BHARAT PETROLEUM CORP. LTD.	0.86%
NLC INDIA LIMITED	0.21%
Equity Total	95.30%
Money Market Total	5.29%
Current Assets	-0.59%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹25.3997

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 October, 21: ₹ 2.70 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.98%	-0.36%
Last 6 Months	26.90%	28.42%
Last 1 Year	80.97%	82.89%
Last 2 Years	24.98%	24.72%
Last 3 Years	18.51%	19.05%
Since Inception	8.22%	7.93%

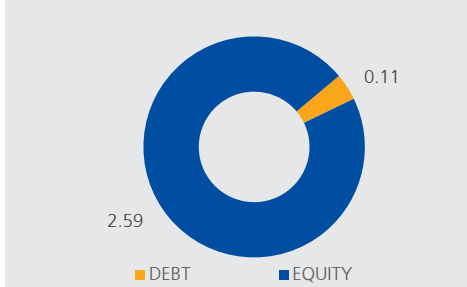
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

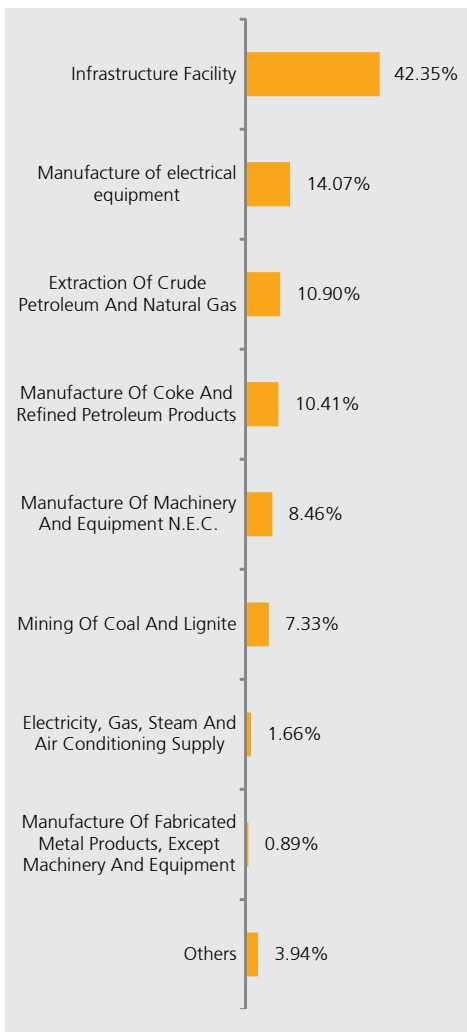
Portfolio

Name of Instrument	% to AUM
POWER GRID CORP OF INDIA LTD	8.96%
NTPC LIMITED	8.77%
ONGCFV-5	8.62%
RELIANCE INDUSTRIES LTD.	7.47%
COAL INDIA LIMITED	7.33%
TATA POWER CO. LTD.FV-1	6.52%
VOLTAS LTD	5.49%
HAVELLS INDIA LIMITED	5.01%
GAS AUTHORITY OF INDIA LTD.	4.72%
PETRONET LNG LIMITED	4.43%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.43%
INDRAPRASTHA GAS LIMITED	4.36%
KIRLOSKAR CUMMINS	2.97%
JSW ENERGY LIMITED	2.65%
ABB INDIA LIMITED	2.34%
SIEMENS LIMITED	2.28%
OIL INDIA LIMITED	2.28%
NHPC LIMITED	1.93%
TORRENT POWER LIMITED	1.45%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.35%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.89%
BHARAT PETROLEUM CORP. LTD.	0.56%
INDIAN OIL CORPORATION LIMITED	0.55%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.50%
NLC INDIA LIMITED	0.22%
Equity Total	96.06%
Money Market Total	4.49%
Current Assets	-0.54%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 October, 21: ₹28.0417

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 October, 21: ₹ 0.11 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.80%	-0.36%
Last 6 Months	27.02%	28.42%
Last 1 Year	80.43%	82.89%
Last 2 Years	24.40%	24.72%
Last 3 Years	18.20%	19.05%
Since Inception	8.10%	9.13%

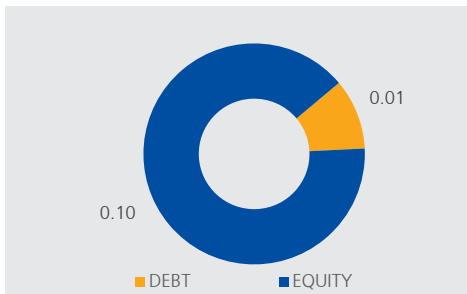
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

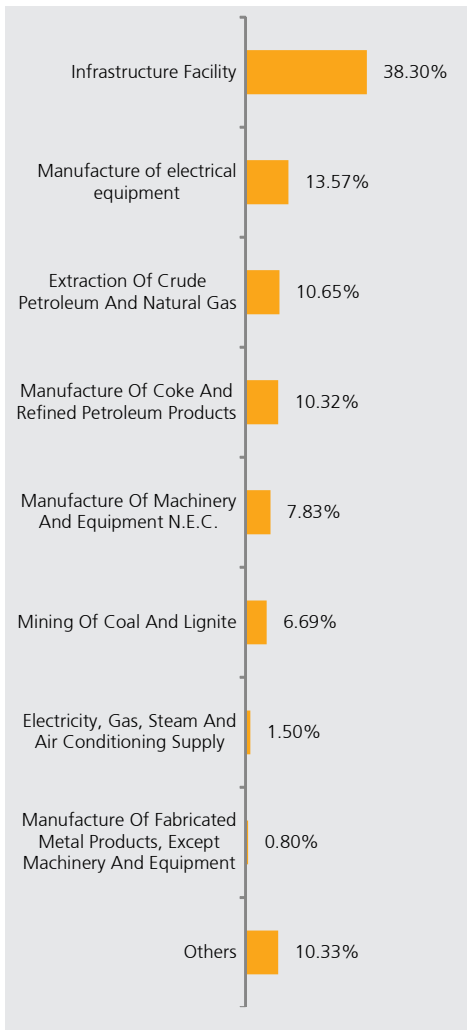
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.58%
ONGCFV-5	8.49%
POWER GRID CORP OF INDIA LTD	8.30%
RELIANCE INDUSTRIES LTD.	7.11%
COAL INDIA LIMITED	6.69%
TATA POWER CO. LTD.FV-1	5.93%
VOLTAS LTD	5.07%
HAVELLS INDIA LIMITED	4.84%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	4.31%
GAS AUTHORITY OF INDIA LTD.	4.13%
INDRAPRASTHA GAS LIMITED	3.94%
PETRONET LNG LIMITED	3.28%
KIRLOSKAR CUMMINS	2.76%
ABB INDIA LIMITED	2.38%
JSW ENERGY LIMITED	2.35%
OIL INDIA LIMITED	2.17%
SIEMENS LIMITED	2.04%
NHPC LIMITED	1.78%
TORRENT POWER LIMITED	1.31%
RELIANCE INDUSTRIES LTD PARTLY PAID	1.25%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.99%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.80%
BHARAT PETROLEUM CORP. LTD.	0.51%
INDIAN OIL CORPORATION LIMITED	0.47%
NLC INDIA LIMITED	0.19%
Equity Total	89.67%
Money Market Total	10.97%
Current Assets	-0.64%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹46.9779

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 October, 21: ₹ 31.50 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.42%	2.84%
Last 6 Months	28.38%	26.59%
Last 1 Year	83.14%	82.46%
Last 2 Years	34.34%	35.46%
Last 3 Years	21.15%	21.63%
Since Inception	12.25%	10.19%

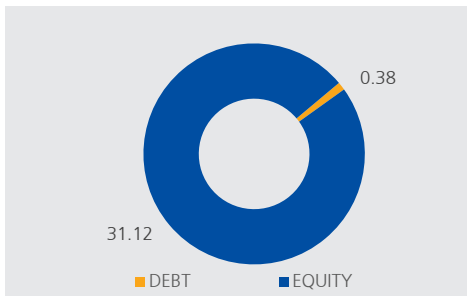
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

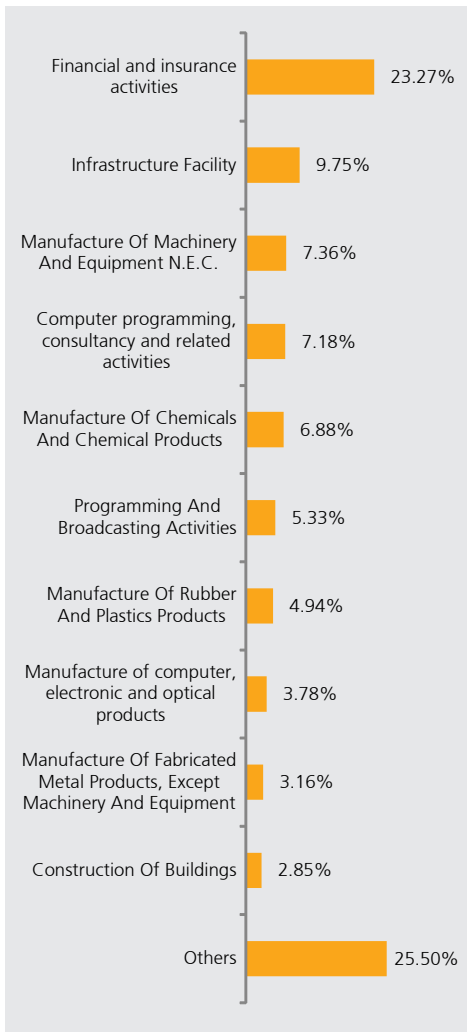
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.60%
SHRIRAM TRANSPORT FINANCE CO. LTD	4.78%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	4.23%
SRF LIMITED	4.13%
BHARAT ELECTRONICS LIMITED	3.78%
VOLTAS LTD	3.73%
MINDTREE LTD	3.59%
BHARAT FORGE	3.16%
THE FEDERAL BANK LIMITED	2.91%
GODREJ PROPERTIES LIMITED	2.85%
ASHOK LEYLAND LIMITED	2.74%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.66%
MAX FINANCIAL SERVICES LIMITED	2.52%
BALKRISHNA INDUSTRIES LIMITED	2.37%
AARTI INDUSTRIES LIMITED	2.29%
THE RAMCO CEMENTS LIMITED	2.17%
RURAL ELECTRIFICATION CORPORATION LTD	2.13%
COFORGE LIMITED	2.13%
LIC HOUSING FINANCE LIMITED	2.13%
KIRLOSKAR CUMMINS	2.10%
PAGE INDUSTRIES LIMITED	2.09%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.86%
CANARA BANK	1.83%
TVS MOTOR COMPANY LIMITED	1.57%
JINDAL STEEL & POWER LTD.	1.56%
ESCORTS LIMITED	1.52%
MPHASIS LIMITED	1.46%
GLENMARK PHARMACEUTICALS LIMITED	1.44%
ASTRAL POLY TECHNIK LIMITED	1.43%
POWER FINANCE CORPORATION LTD	1.38%
MANAPPURAM FINANCE LIMITED	1.37%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	1.37%
ALKEM LABORATORIES LIMITED	1.35%
BATA INDIA LIMITED	1.33%
EXIDE INDUSTRIES LIMITED	1.27%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.22%
TORRENT POWER LIMITED	1.17%
APOLLO TYRES LIMITED	1.13%
MUTHOOT FINANCE LIMITED	1.12%
SUN TV NETWORK LTD	1.10%
IDFC BANK LIMITED	1.03%
NATIONAL ALUMINIUM COMPANY LIMITED	0.99%
BAJAJ FINSERV LIMITED	0.97%
TRENT LTD	0.93%
JUBILANT FOODWORKS LIMITED	0.88%
L&T FINANCE HOLDINGS LIMITED	0.87%
INDRAPRASTHA GAS LIMITED	0.63%
INDUSIND BANK LIMITED	0.50%
UNITED BREWERIES LIMITED	0.50%
UPL LIMITED	0.46%
AMARA RAJA BATTERIES LIMITED	0.43%
Equity Total	98.81%
Money Market Total	1.68%
Current Assets	-0.48%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 October, 21: ₹43.3713

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 October, 21: ₹ 48.46 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	3.97%	2.84%
Last 6 Months	29.55%	26.59%
Last 1 Year	85.17%	82.46%
Last 2 Years	35.17%	35.46%
Last 3 Years	21.78%	21.63%
Since Inception	13.23%	10.02%

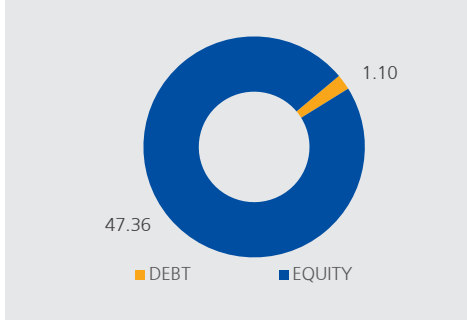
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

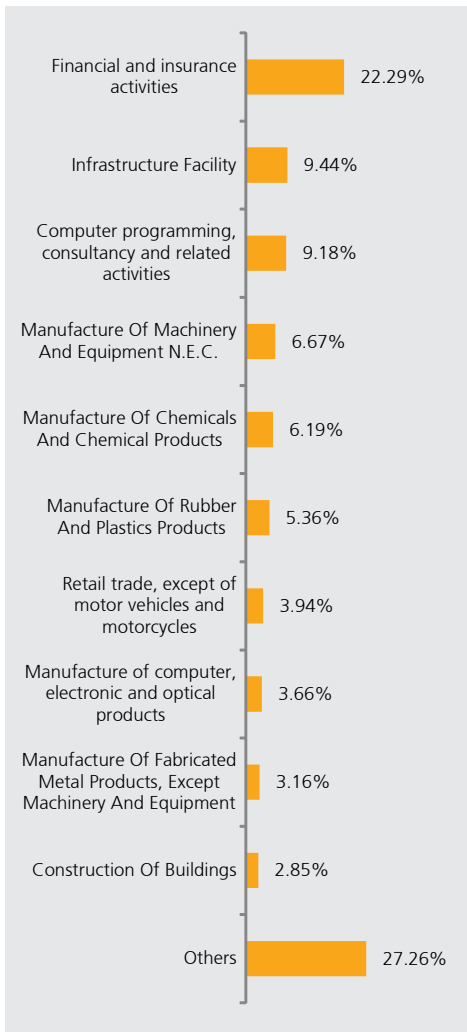
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.23%
SHRIRAM TRANSPORT FINANCE CO. LTD	4.02%
MINDTREE LTD	3.89%
BHARAT ELECTRONICS LIMITED	3.66%
SRF LIMITED	3.58%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.53%
THE FEDERAL BANK LIMITED	3.31%
VOLTAS LTD	3.27%
BHARAT FORGE	3.11%
MPHASIS LIMITED	3.03%
ASHOK LEYLAND LIMITED	2.92%
MAX FINANCIAL SERVICES LIMITED	2.80%
GODREJ PROPERTIES LIMITED	2.64%
AARTI INDUSTRIES LIMITED	2.61%
BALKRISHNA INDUSTRIES LIMITED	2.41%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.27%
THE RAMCO CEMENTS LIMITED	2.15%
KIRLOSKAR CUMMINS	2.11%
PAGE INDUSTRIES LIMITED	2.06%
RURAL ELECTRIFICATION CORPORATION LTD	1.99%
CANARA BANK	1.96%
TVS MOTOR COMPANY LIMITED	1.94%
TRENT LTD	1.88%
LIC HOUSING FINANCE LIMITED	1.83%
MANAPPURAM FINANCE LIMITED	1.79%
ASTRAL POLY TECHNIK LIMITED	1.76%
BATA INDIA LIMITED	1.63%
JUBILANT FOODWORKS LIMITED	1.33%
COFORGE LIMITED	1.31%
ESCORTS LIMITED	1.29%
POWER FINANCE CORPORATION LTD	1.21%
APOLLO TYRES LIMITED	1.19%
GLENMARK PHARMACEUTICALS LIMITED	1.17%
TORRENT POWER LIMITED	1.17%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.16%
EXIDE INDUSTRIES LIMITED	1.15%
JINDAL STEEL & POWER LTD.	1.12%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	1.07%
ICICI BANK LTD.FV-2	1.01%
IDFC BANK LIMITED	1.00%
STEEL AUTHORITY OF INDIA LIMITED	1.00%
MUTHOOT FINANCE LIMITED	0.96%
NATIONAL ALUMINIUM COMPANY LIMITED	0.96%
L&T TECHNOLOGY SERVICES LIMITED	0.96%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.93%
STATE BANK OF INDIAFV-1	0.75%
ALKEM LABORATORIES LIMITED	0.69%
L&T FINANCE HOLDINGS LIMITED	0.64%
INDRAPRASTHA GAS LIMITED	0.53%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.48%
GUJARAT GAS LIMITED	0.48%
ZOMATO LIMITED	0.43%
AUROBINDO PHARMA LIMITED	0.38%
Equity Total	97.73%
Money Market Total	1.81%
Current Assets	0.47%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹42.7557

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 October, 21: ₹ 6.53 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	3.49%	2.84%
Last 6 Months	28.45%	26.59%
Last 1 Year	82.56%	82.46%
Last 2 Years	34.04%	35.46%
Last 3 Years	20.64%	21.63%
Since Inception	13.10%	10.02%

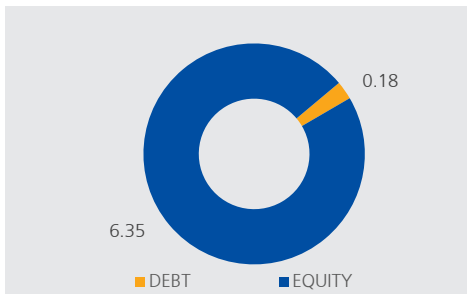
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

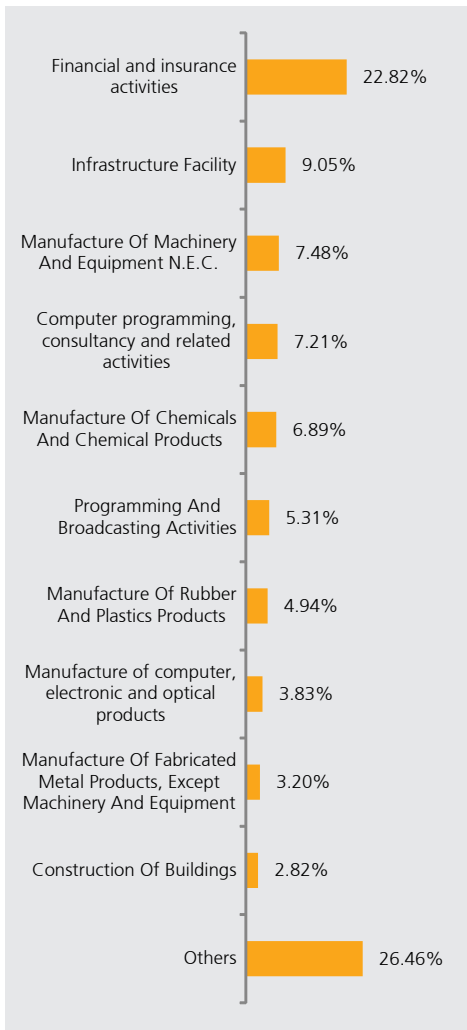
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.51%
SHRIRAM TRANSPORT FINANCE CO. LTD	4.85%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	4.19%
SRF LIMITED	4.15%
BHARAT ELECTRONICS LIMITED	3.83%
VOLTAS LTD	3.79%
MINDTREE LTD	3.57%
BHARAT FORGE	3.20%
THE FEDERAL BANK LIMITED	2.91%
GODREJ PROPERTIES LIMITED	2.82%
ASHOK LEYLAND LIMITED	2.76%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.64%
MAX FINANCIAL SERVICES LIMITED	2.50%
BALKRISHNA INDUSTRIES LIMITED	2.35%
AARTI INDUSTRIES LIMITED	2.26%
COFORGE LIMITED	2.19%
RURAL ELECTRIFICATION CORPORATION LTD	2.16%
LIC HOUSING FINANCE LIMITED	2.13%
KIRLOSKAR CUMMINS	2.13%
PAGE INDUSTRIES LIMITED	2.08%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.89%
CANARA BANK	1.83%
THE RAMCO CEMENTS LIMITED	1.64%
TVS MOTOR COMPANY LIMITED	1.57%
ESCORTS LIMITED	1.56%
JINDAL STEEL & POWER LTD.	1.54%
MPHASIS LIMITED	1.45%
GLENMARK PHARMACEUTICALS LIMITED	1.44%
ASTRAL POLY TECHNIK LIMITED	1.41%
MANAPPURAM FINANCE LIMITED	1.38%
POWER FINANCE CORPORATION LTD	1.37%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	1.36%
BATA INDIA LIMITED	1.36%
ALKEM LABORATORIES LIMITED	1.34%
EXIDE INDUSTRIES LIMITED	1.28%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.21%
TORRENT POWER LIMITED	1.19%
APOLLO TYRES LIMITED	1.17%
SUN TV NETWORK LTD	1.12%
MUTHOOT FINANCE LIMITED	1.10%
IDFC BANK LIMITED	1.02%
NATIONAL ALUMINIUM COMPANY LIMITED	0.98%
BAJAJ FINSERV LIMITED	0.96%
TRENT LTD	0.92%
L&T FINANCE HOLDINGS LIMITED	0.88%
JUBILANT FOODWORKS LIMITED	0.88%
UNITED BREWERIES LIMITED	0.50%
UPL LIMITED	0.47%
AMARA RAJA BATTERIES LIMITED	0.43%
Equity Total	97.30%
Money Market Total	3.17%
Current Assets	-0.47%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 29 October, 21: ₹48.1665

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 October, 21: ₹ 0.33 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	2.99%	2.84%
Last 6 Months	27.54%	26.59%
Last 1 Year	81.96%	82.46%
Last 2 Years	33.12%	35.46%
Last 3 Years	20.24%	21.63%
Since Inception	12.61%	10.70%

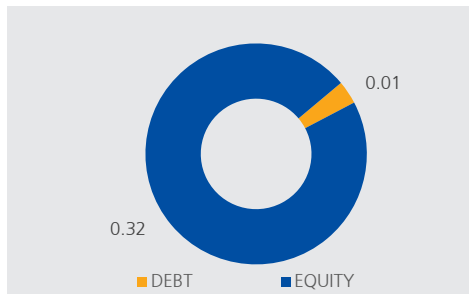
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

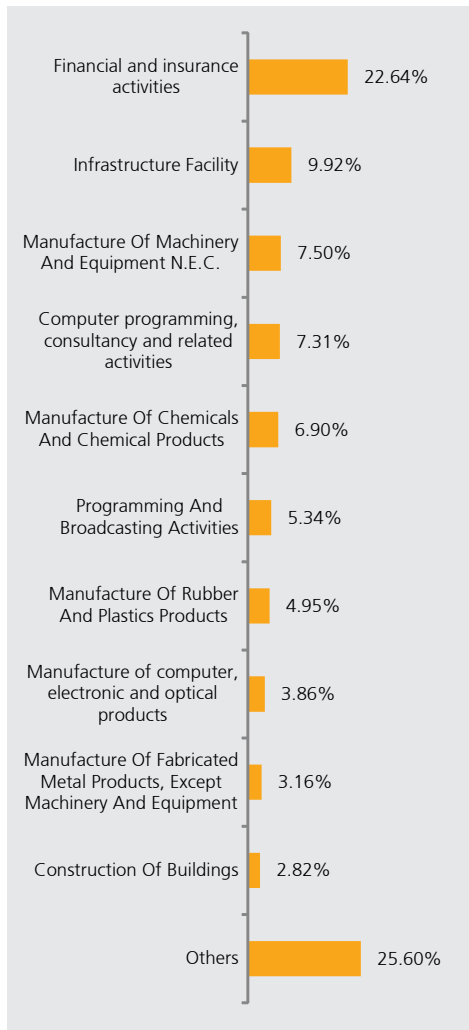
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.69%
SHRIRAM TRANSPORT FINANCE CO. LTD	4.88%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	4.24%
SRF LIMITED	4.14%
BHARAT ELECTRONICS LIMITED	3.86%
VOLTAS LTD	3.84%
MINDTREE LTD	3.65%
BHARAT FORGE	3.16%
THE FEDERAL BANK LIMITED	2.91%
GODREJ PROPERTIES LIMITED	2.82%
ASHOK LEYLAND LIMITED	2.79%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.67%
MAX FINANCIAL SERVICES LIMITED	2.52%
BALKRISHNA INDUSTRIES LIMITED	2.37%
AARTI INDUSTRIES LIMITED	2.29%
RURAL ELECTRIFICATION CORPORATION LTD	2.20%
COFORGE LIMITED	2.20%
LIC HOUSING FINANCE LIMITED	2.19%
THE RAMCO CEMENTS LIMITED	2.18%
KIRLOSKAR CUMMINS	2.10%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.91%
ESCORTS LIMITED	1.56%
JINDAL STEEL & POWER LTD.	1.56%
TVS MOTOR COMPANY LIMITED	1.56%
CANARA BANK	1.52%
MPHASIS LIMITED	1.46%
ASTRAL POLY TECHNIK LIMITED	1.45%
MANAPPURAM FINANCE LIMITED	1.40%
POWER FINANCE CORPORATION LTD	1.38%
BATA INDIA LIMITED	1.37%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	1.37%
ALKEM LABORATORIES LIMITED	1.30%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.28%
GLENMARK PHARMACEUTICALS LIMITED	1.26%
EXIDE INDUSTRIES LIMITED	1.25%
TORRENT POWER LIMITED	1.20%
APOLLO TYRES LIMITED	1.13%
SUN TV NETWORK LTD	1.10%
BAJAJ FINSERV LIMITED	1.07%
IDFC BANK LIMITED	1.03%
NATIONAL ALUMINIUM COMPANY LIMITED	0.99%
TRENT LTD	0.94%
L&T FINANCE HOLDINGS LIMITED	0.90%
JUBILANT FOODWORKS LIMITED	0.89%
INDRAPRASTHA GAS LIMITED	0.64%
UNITED BREWERIES LIMITED	0.50%
INDUSIND BANK LIMITED	0.48%
UPL LIMITED	0.47%
MUTHOOT FINANCE LIMITED	0.44%
AMARA RAJA BATTERIES LIMITED	0.43%
Equity Total	96.59%
Money Market Total	3.87%
Current Assets	-0.46%
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 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹38.9442

Inception Date: 28th May 2007

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

AUM as on 29 October, 21: ₹ 20.24 Crs.

Modified Duration of Debt Portfolio:

5.64 years

YTM of Debt Portfolio: 6.33%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.01%	0.19%
Last 6 Months	16.35%	16.96%
Last 1 Year	38.48%	40.99%
Last 2 Years	19.48%	19.63%
Last 3 Years	17.09%	17.85%
Since Inception	9.88%	10.36%

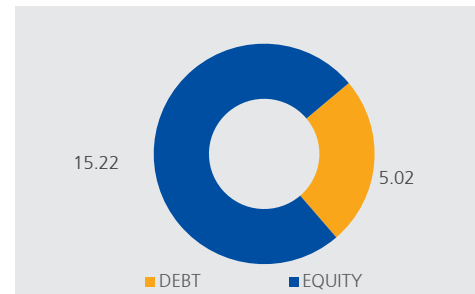
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

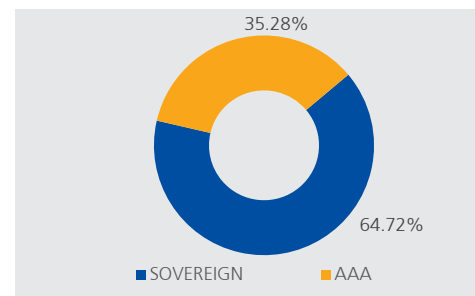
Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	1.08%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.07%
7.75% PFC NCD 11-06-2030 SR 203-B	1.04%
8.30% NTPC NCD SR 67 15-01-2029	0.54%
9.05% HDFC NCD 20-11-2023 U-004	0.53%
Bonds/Debentures Total	4.27%
7.59% GOI CG 20-03-2029	5.08%
7.17% GOI 08-01-2028	2.49%
6.10% GOI CG 12-07-2031	2.27%
6.45% GOI CG 07-10-2029	1.68%
8.60% GOI CG 02-06-2028	1.66%
6.19% GOI 16-09-2034	0.75%
6.68% GOI CG 17-09-2031	0.66%
6.38% MAHARASHTRA SDL 25.08.2027	0.48%
6.64% GOI 16.06.2035	0.45%
6.93% GUJARAT SDL 17.02.2031	0.13%
7.08% GUJARAT SDL 10-03-2031	0.09%
6.93% GUJARAT SDL 17.02.2031	0.13%
7.08% GUJARAT SDL 10-03-2031	0.09%
Gilts Total	15.74%
RELIANCE INDUSTRIES LTD.	8.72%
HDFC BANK LTD.FV-2	7.07%
ICICI BANK LTD.FV-2	6.40%
INFOSYS LIMITED	5.25%
TATA CONSULTANCY SERVICES LTD.	4.17%
BHARTI AIRTEL LIMITED	2.99%
LARSEN&TUBRO	2.85%
KOTAK MAHINDRA BANK LIMITED_FV5	2.30%
BAJAJ FINANCE LIMITED	2.00%
AXIS BANK LIMITEDFV-2	1.76%
HINDUSTAN LEVER LTD.	1.63%
ITC - FV 1	1.56%
ULTRATECH CEMCO LTD	1.46%
TATA IRON & STEEL COMPANY LTD	1.31%
BAJAJ FINSERV LIMITED	1.21%
HCL TECHNOLOGIES LIMITED	1.15%
ASIAN PAINTS LIMITEDFV-1	1.15%
HDFC LTD FV 2	1.12%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
TATA MOTORS LTD.FV-2	1.10%
STATE BANK OF INDIAFV-1	1.10%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
TITAN COMPANY LIMITED	0.99%
POWER GRID CORP OF INDIA LTD	0.85%
DIVIS LABORATORIES LIMITED	0.83%
NTPC LIMITED	0.81%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
WIPRO	0.80%
DR. REDDY LABORATORIES	0.77%
JSW STEEL LIMITED	0.74%
BAJAJ AUTO LTD	0.65%
MARUTI UDYOG LTD.	0.65%
ONGCFV-5	0.64%
CIPLA LTD.	0.63%
TATA CONSUMER PRODUCTS LIMITED	0.61%
BRITANNIA INDUSTRIES LTD	0.58%
SBI LIFE INSURANCE COMPANY LIMITED	0.58%
NESTLE INDIA LIMITED	0.56%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.55%
TECH MAHINDRA LIMITEDFV-5	0.54%
UPL LIMITED	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
GRASIM INDUSTRIES LTD.	0.48%
HERO MOTOCORP LIMITED	0.47%
EICHER MOTORS LIMITED	0.46%
BHARAT PETROLEUM CORP. LTD.	0.45%
DABUR INDIA LTD.	0.45%
COAL INDIA LIMITED	0.37%
Vedanta Limited	0.37%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.09%
Equity Total	75.21%
Money Market Total	4.31%
Current Assets	0.46%
Total	100.00%

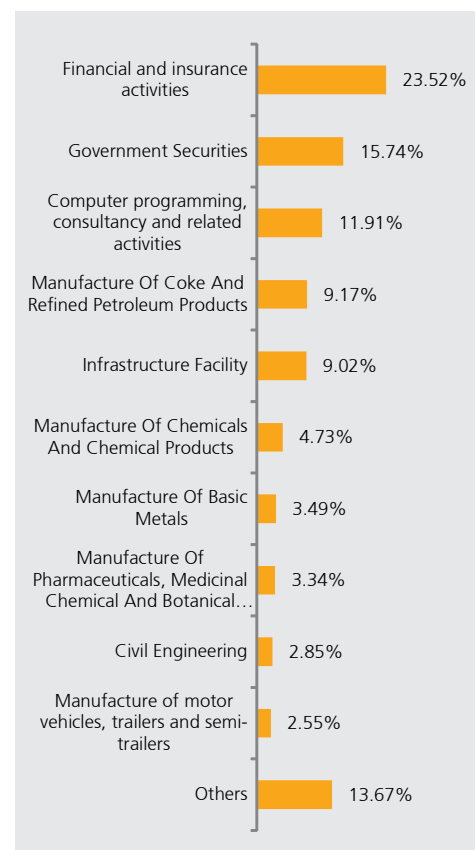
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹32.7600

Inception Date: 11th January 2010

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

AUM as on 29 October, 21: ₹ 1.17 Crs.

Modified Duration of Debt Portfolio:

5.98 years

YTM of Debt Portfolio: 6.37%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.13%	0.19%
Last 6 Months	16.06%	16.96%
Last 1 Year	38.63%	40.99%
Last 2 Years	19.10%	19.63%
Last 3 Years	16.88%	17.85%
Since Inception	10.57%	10.56%

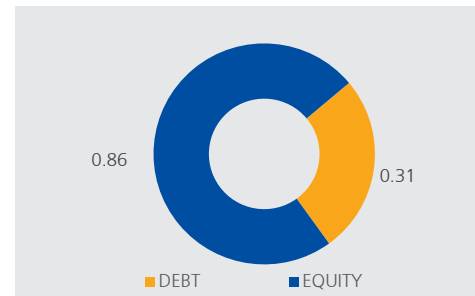
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

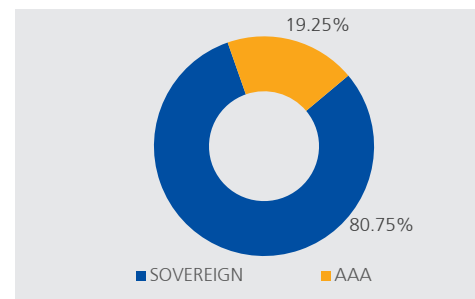
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	7.34%
6.45% GOI CG 07-10-2029	4.74%
7.17% GOI 08-01-2028	2.78%
6.10% GOI CG 12-07-2031	2.43%
8.60% GOI CG 02-06-2028	1.54%
6.19% GOI 16-09-2034	0.73%
6.68% GOI CG 17-09-2031	0.70%
6.64% GOI 16.06.2035	0.42%
7.08% GUJARAT SDL 10-03-2031	0.09%
6.93% GUJARAT SDL 17.02.2031	0.09%
Gilts Total	20.85%
RELIANCE INDUSTRIES LTD.	7.84%
INFOSYS LIMITED	6.66%
ICICI BANK LTD.FV-2	6.51%
HDFC BANK LTD.FV-2	5.61%
TATA CONSULTANCY SERVICES LTD.	3.75%
BHARTI AIRTEL LIMITED	3.05%
LARSEN&TUBRO	2.69%
KOTAK MAHINDRA BANK LIMITED_FV5	2.31%
HDFC LTD FV 2	2.07%
BAJAJ FINANCE LIMITED	1.96%
HINDUSTAN LEVER LTD.	1.58%
ULTRATECH CEMCO LTD	1.50%
ITC - FV 1	1.48%
STATE BANK OF INDIAFV-1	1.46%
AXIS BANK LIMITEDFV-2	1.39%
TATA IRON & STEEL COMPANY LTD	1.31%
BAJAJ FINSERV LIMITED	1.22%
ASIAN PAINTS LIMITEDFV-1	1.12%
HCL TECHNOLOGIES LIMITED	1.10%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
WIPRO	1.01%
TATA MOTORS LTD.FV-2	1.00%
TITAN COMPANY LIMITED	0.96%
JSW STEEL LIMITED	0.83%
POWER GRID CORP OF INDIA LTD	0.79%
DIVIS LABORATORIES LIMITED	0.79%
MAHINDRA & MAHINDRA LTD.-FV5	0.79%
NTPC LIMITED	0.76%
DR. REDDY LABORATORIES	0.76%
BAJAJ AUTO LTD	0.63%
ONGCFV-5	0.60%
CIPLA LTD.	0.59%
BRITANNIA INDUSTRIES LTD	0.57%
TATA CONSUMER PRODUCTS LIMITED	0.56%
SBI LIFE INSURANCE COMPANY LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.52%
UPL LIMITED	0.49%
NESTLE INDIA LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
HERO MOTOCORP LIMITED	0.46%
MARUTI UDYOG LTD.	0.45%
EICHER MOTORS LIMITED	0.45%
GRASIM INDUSTRIES LTD.	0.44%
BHARAT PETROLEUM CORP. LTD.	0.43%
DABUR INDIA LTD.	0.42%
COAL INDIA LIMITED	0.35%
Vedanta Limited	0.34%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.09%
Equity Total	73.84%
Money Market Total	4.97%
Current Assets	0.33%
Total	100.00%

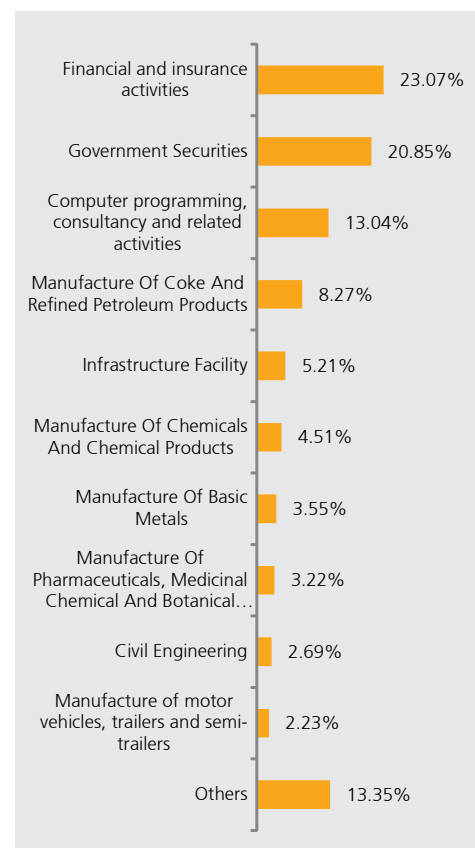
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹32.0439

Inception Date: 27th February 2008

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

AUM as on 29 October, 21: ₹ 1.76 Crs.

Modified Duration of Debt Portfolio: 6.04 years

YTM of Debt Portfolio: 6.38%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-	0.19%
Last 6 Months	16.21%	16.96%
Last 1 Year	38.46%	40.99%
Last 2 Years	19.03%	19.63%
Last 3 Years	16.92%	17.85%
Since Inception	8.89%	9.44%

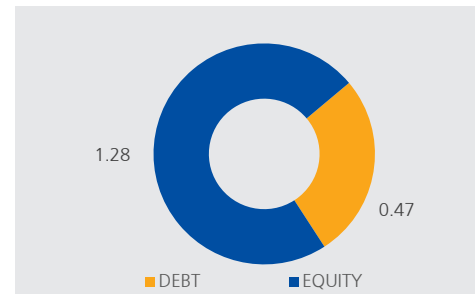
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

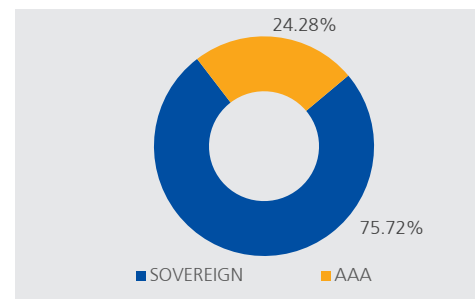
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	6.71%
6.45% GOI CG 07-10-2029	5.56%
6.10% GOI CG 12-07-2031	2.45%
7.17% GOI 08-01-2028	1.91%
8.60% GOI CG 02-06-2028	1.60%
6.19% GOI 16-09-2034	0.76%
6.68% GOI CG 17-09-2031	0.64%
6.64% GOI 16.06.2035	0.39%
6.93% GUJARAT SDL 17.02.2031	0.11%
7.08% GUJARAT SDL 10-03-2031	0.06%
Gilts Total	20.19%
RELIANCE INDUSTRIES LTD.	8.41%
HDFC BANK LTD.FV-2	6.54%
ICICI BANK LTD.FV-2	5.96%
INFOSYS LIMITED	5.08%
TATA CONSULTANCY SERVICES LTD.	3.99%
BHARTI AIRTEL LIMITED	2.81%
LARSEN&TUBRO	2.78%
KOTAK MAHINDRA BANK LIMITED_FV5	2.70%
BAJAJ FINANCE LIMITED	1.98%
AXIS BANK LIMITEDFV-2	1.78%
HINDUSTAN LEVER LTD.	1.58%
STATE BANK OF INDIAFV-1	1.53%
ITC - FV 1	1.52%
ULTRATECH CEMCO LTD	1.39%
BAJAJ FINSERV LIMITED	1.32%
TATA IRON & STEEL COMPANY LTD	1.31%
HCL TECHNOLOGIES LIMITED	1.12%
ASIAN PAINTS LIMITEDFV-1	1.11%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.07%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
TATA MOTORS LTD.FV-2	1.04%
TITAN COMPANY LIMITED	0.96%
HDFC LTD FV 2	0.96%
POWER GRID CORP OF INDIA LTD	0.82%
NTPC LIMITED	0.79%
MAHINDRA & MAHINDRA LTD.-FV5	0.78%
WIPRO	0.77%
DIVIS LABORATORIES LIMITED	0.76%
DR. REDDY LABORATORIES	0.74%
JSW STEEL LIMITED	0.72%
BAJAJ AUTO LTD	0.63%
ONGCFV-5	0.62%
CIPLA LTD.	0.61%
TATA CONSUMER PRODUCTS LIMITED	0.57%
BRITANNIA INDUSTRIES LTD	0.57%
NESTLE INDIA LIMITED	0.54%
SBI LIFE INSURANCE COMPANY LIMITED	0.53%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.52%
UPL LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
MARUTI UDYOG LTD.	0.47%
GRASIM INDUSTRIES LTD.	0.46%
HERO MOTOCORP LIMITED	0.45%
EICHER MOTORS LIMITED	0.45%
BHARAT PETROLEUM CORP. LTD.	0.44%
DABUR INDIA LTD.	0.43%
COAL INDIA LIMITED	0.40%
Vedanta Limited	0.35%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.08%
Equity Total	73.04%
Money Market Total	6.47%
Current Assets	0.30%
Total	100.00%

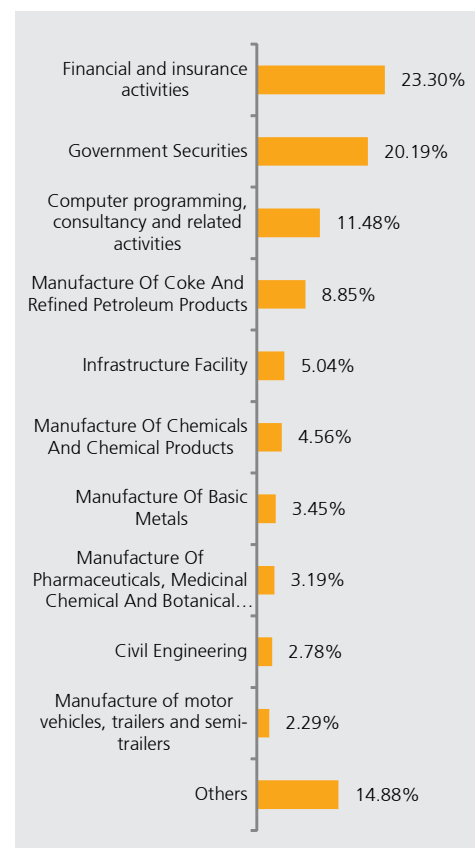
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹39.0196

Inception Date: 1st March 2007

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

AUM as on 29 October, 21: ₹ 28.28 Crs.

Modified Duration of Debt Portfolio:

5.41 years

YTM of Debt Portfolio: 6.29%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.22%	0.11%
Last 6 Months	13.58%	13.17%
Last 1 Year	29.88%	30.80%
Last 2 Years	16.06%	16.99%
Last 3 Years	13.97%	16.07%
Since Inception	9.72%	10.54%

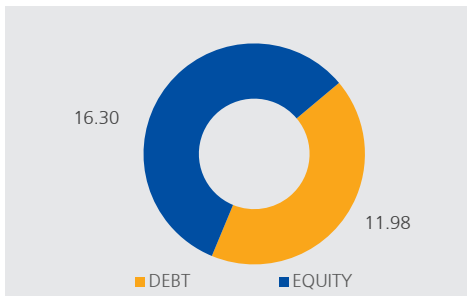
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

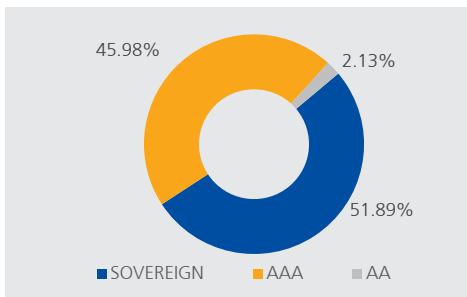
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	5.40%
8.30% IRFC NCD 25-03-2029 SR 134	3.50%
8.23% IRFC NCD 29-03-2029 SR135	1.94%
6.75% PCHFL NCD 26-09-2031	0.89%
8.30% NTPC NCD SR 67 15-01-2029	0.78%
9.05% HDFC NCD 20-11-2023 U-004	0.76%
9.45% LICHL NCD 30-01-2022	0.36%
Bonds/Debentures Total	13.63%
6.10% GOI CG 12-07-2031	4.24%
7.17% GOI 08-01-2028	4.21%
8.60% GOI CG 02-06-2028	3.42%
6.45% GOI CG 07-10-2029	3.36%
7.59% GOI CG 20-03-2029	2.08%
6.19% GOI 16-09-2034	1.54%
6.68% GOI CG 17-09-2031	1.37%
6.64% GOI 16.06.2035	0.92%
6.93% GUJARAT SDL 17.02.2031	0.27%
7.08% GUJARAT SDL 10-03-2031	0.19%
Gilts Total	21.61%
RELIANCE INDUSTRIES LTD.	5.99%
HDFC BANK LTD.FV-2	5.52%
INFOSYS LIMITED	5.34%
HDFC LTD FV 2	4.36%
ICICI BANK LTD.FV-2	4.16%
TATA CONSULTANCY SERVICES LTD.	2.58%
LARSEN&TUBRO	1.98%
KOTAK MAHINDRA BANK LIMITED_FV5	1.81%
AXIS BANK LIMITEDFV-2	1.68%
STATE BANK OF INDIAFV-1	1.65%
BHARTI AIRTEL LIMITED	1.54%
BAJAJ FINANCE LIMITED	1.45%
HINDUSTAN LEVER LTD.	1.24%
ITC - FV 1	1.20%
BAJAJ FINSERV LIMITED	1.01%
HCL TECHNOLOGIES LIMITED	0.89%
ASIAN PAINTS LIMITEDFV-1	0.89%
TATA IRON & STEEL COMPANY LTD	0.84%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.84%
TATA MOTORS LTD.FV-2	0.79%
TITAN COMPANY LIMITED	0.74%
JSW STEEL LIMITED	0.65%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
DIVIS LABORATORIES LIMITED	0.60%
WIPRO	0.60%
NTPC LIMITED	0.59%
POWER GRID CORP OF INDIA LTD	0.58%
DR. REDDY LABORATORIES	0.55%
ONGCFV-5	0.50%
CIPLA LTD.	0.45%
SBI LIFE INSURANCE COMPANY LIMITED	0.42%
TECH MAHINDRA LIMITEDFV-5	0.41%
BRITANNIA INDUSTRIES LTD	0.41%
UPL LIMITED	0.40%
ULTRATECH CEMCO LTD	0.38%
GRASIM INDUSTRIES LTD.	0.37%
MARUTI UDYOG LTD.	0.36%
GODREJ CONSUMER PRODUCTS LIMITED	0.35%
DABUR INDIA LTD.	0.32%
BHARAT PETROLEUM CORP. LTD.	0.32%
NESTLE INDIA LIMITED	0.32%
COAL INDIA LIMITED	0.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.30%
BAJAJ AUTO LTD	0.26%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.18%
TATA CONSUMER PRODUCTS LIMITED	0.10%
EICHER MOTORS LIMITED	0.06%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
HERO MOTOCORP LIMITED	0.05%
Equity Total	57.64%
Money Market Total	6.41%
Current Assets	0.72%
Total	100.00%

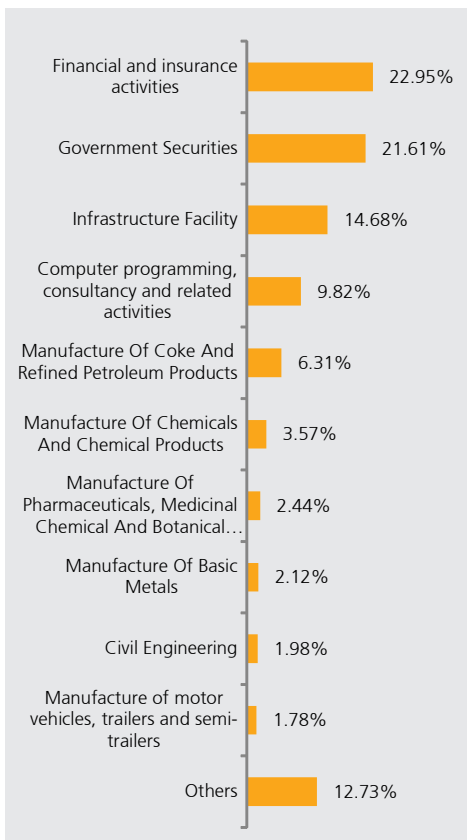
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹29.0232

Inception Date: 21st January 2010

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

AUM as on 29 October, 21: ₹ 0.98 Crs.

Modified Duration of Debt Portfolio: 6.05 years

YTM of Debt Portfolio: 6.38%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-	0.11%
Last 6 Months	12.04%	13.17%
Last 1 Year	27.74%	30.80%
Last 2 Years	14.73%	16.99%
Last 3 Years	13.93%	16.07%
Since Inception	9.47%	10.35%

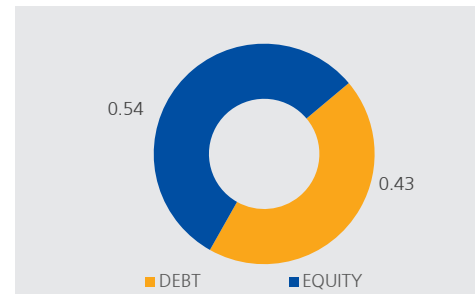
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

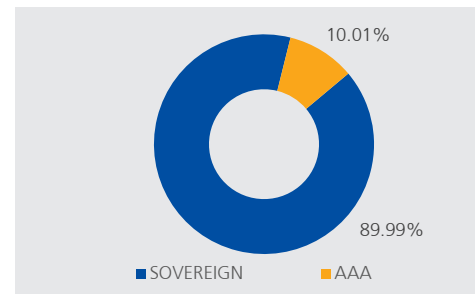
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	10.95%
6.45% GOI CG 07-10-2029	10.92%
7.17% GOI 08-01-2028	5.04%
6.10% GOI CG 12-07-2031	4.71%
8.60% GOI CG 02-06-2028	3.33%
6.19% GOI 16-09-2034	1.65%
6.68% GOI CG 17-09-2031	1.45%
6.64% GOI 16.06.2035	0.90%
7.08% GUJARAT SDL 10-03-2031	0.21%
6.93% GUJARAT SDL 17.02.2031	0.20%
Gilts Total	39.36%
HDFC BANK LTD.FV-2	5.89%
RELIANCE INDUSTRIES LTD.	5.19%
INFOSYS LIMITED	4.61%
ICICI BANK LTD.FV-2	3.82%
HDFC LTD FV 2	3.29%
TATA CONSULTANCY SERVICES LTD.	2.92%
LARSEN&TUBRO	1.99%
KOTAK MAHINDRA BANK LIMITED_FV5	1.85%
AXIS BANK LIMITEDFV-2	1.79%
STATE BANK OF INDIAFV-1	1.77%
BHARTI AIRTEL LIMITED	1.51%
HINDUSTAN LEVER LTD.	1.30%
ITC - FV 1	1.24%
BAJAJ FINANCE LIMITED	1.14%
ULTRATECH CEMCO LTD	1.02%
HCL TECHNOLOGIES LIMITED	0.91%
BAJAJ FINSERV LIMITED	0.91%
WIPRO	0.90%
ASIAN PAINTS LIMITEDFV-1	0.89%
TATA IRON & STEEL COMPANY LTD	0.87%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.81%
TATA MOTORS LTD.FV-2	0.78%
TITAN COMPANY LIMITED	0.73%
JSW STEEL LIMITED	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.64%
DIVIS LABORATORIES LIMITED	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
NTPC LIMITED	0.59%
POWER GRID CORP OF INDIA LTD	0.59%
DR. REDDY LABORATORIES	0.57%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.50%
CIPLA LTD.	0.44%
TECH MAHINDRA LIMITEDFV-5	0.42%
SBI LIFE INSURANCE COMPANY LIMITED	0.41%
NESTLE INDIA LIMITED	0.39%
MARUTI UDYOG LTD.	0.38%
GODREJ CONSUMER PRODUCTS LIMITED	0.38%
UPL LIMITED	0.38%
GRASIM INDUSTRIES LTD.	0.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.33%
EICHER MOTORS LIMITED	0.33%
HERO MOTOCORP LIMITED	0.33%
DABUR INDIA LTD.	0.31%
BAJAJ AUTO LTD	0.27%
BHARAT PETROLEUM CORP. LTD.	0.06%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	55.71%
Money Market Total	4.38%
Current Assets	0.54%
Total	100.00%

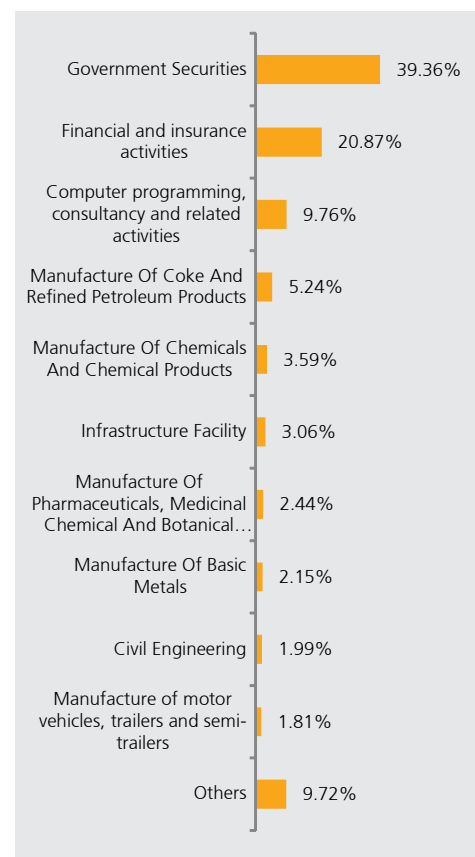
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹38.1643

Inception Date: 01st March 2007

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

AUM as on 29 October, 21: ₹ 9.64 Crs.

Modified Duration of Debt Portfolio: 5.55 years

YTM of Debt Portfolio: 6.30%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.11%	0.07%
Last 6 Months	11.01%	11.31%
Last 1 Year	24.47%	25.95%
Last 2 Years	14.48%	15.59%
Last 3 Years	13.79%	15.12%
Since Inception	9.56%	10.28%

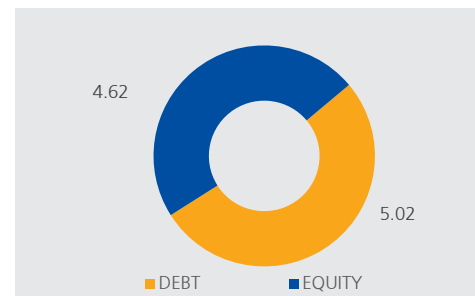
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

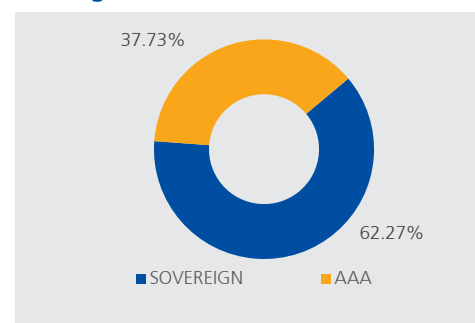
Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	3.42%
8.30% NTPC NCD SR 67 15-01-2029	3.42%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.24%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.14%
8.23% IRFC NCD 29-03-2029 SR135	1.14%
9.05% HDFC NCD 20-11-2023 U-004	1.12%
Bonds/Debentures Total	12.48%
7.17% GOI 08-01-2028	7.70%
6.10% GOI CG 12-07-2031	6.25%
8.60% GOI CG 02-06-2028	4.38%
7.59% GOI CG 20-03-2029	3.89%
6.45% GOI CG 07-10-2029	2.99%
6.19% GOI 16-09-2034	1.99%
6.68% GOI CG 17-09-2031	1.78%
6.64% GOI 16.06.2035	1.18%
6.38% MAHARASHTRA SDL 25.08.2027	1.03%
6.93% GUJARAT SDL 17.02.2031	0.34%
7.08% GUJARAT SDL 10-03-2031	0.25%
Gilts Total	31.77%
RELIANCE INDUSTRIES LTD.	4.98%
HDFC BANK LTD.FV-2	4.72%
INFOSYS LIMITED	4.51%
ICICI BANK LTD.FV-2	3.44%
HDFC LTD FV 2	3.34%
TATA CONSULTANCY SERVICES LTD.	2.06%
KOTAK MAHINDRA BANK LIMITED_FV5	1.90%
LARSEN&TUBRO	1.65%
AXIS BANK LIMITEDFV-2	1.44%
STATE BANK OF INDIAFV-1	1.39%
BHARTI AIRTEL LIMITED	1.34%
BAJAJ FINANCE LIMITED	1.21%
HINDUSTAN LEVER LTD.	1.04%
ITC - FV 1	1.03%
ASIAN PAINTS LIMITEDFV-1	0.76%
HCL TECHNOLOGIES LIMITED	0.76%
BAJAJ FINSERV LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.72%
TATA MOTORS LTD.FV-2	0.69%
TITAN COMPANY LIMITED	0.62%
HINDALCO INDUSTRIES LTD FV RE 1	0.56%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.56%
MAHINDRA & MAHINDRA LTD.-FV5	0.53%
NTPC LIMITED	0.53%
DIVIS LABORATORIES LIMITED	0.52%
WIPRO	0.50%
JSW STEEL LIMITED	0.48%
ONGCFV-5	0.44%
CIPLA LTD.	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.37%
BRITANNIA INDUSTRIES LTD	0.35%
TECH MAHINDRA LIMITEDFV-5	0.35%
GRASIM INDUSTRIES LTD.	0.33%
DR. REDDY LABORATORIES	0.33%
UPL LIMITED	0.33%
POWER GRID CORP OF INDIA LTD	0.31%
ULTRATECH CEMCO LTD	0.31%
MARUTI UDYOG LTD.	0.30%
DABUR INDIA LTD.	0.28%
BHARAT PETROLEUM CORP. LTD.	0.28%
NESTLE INDIA LIMITED	0.28%
COAL INDIA LIMITED	0.25%
BAJAJ AUTO LTD	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.18%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.14%
TATA CONSUMER PRODUCTS LIMITED	0.13%
EICHER MOTORS LIMITED	0.05%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
HERO MOTOCORP LIMITED	0.04%
Equity Total	47.89%
Money Market Total	6.76%
Current Assets	1.10%
Total	100.00%

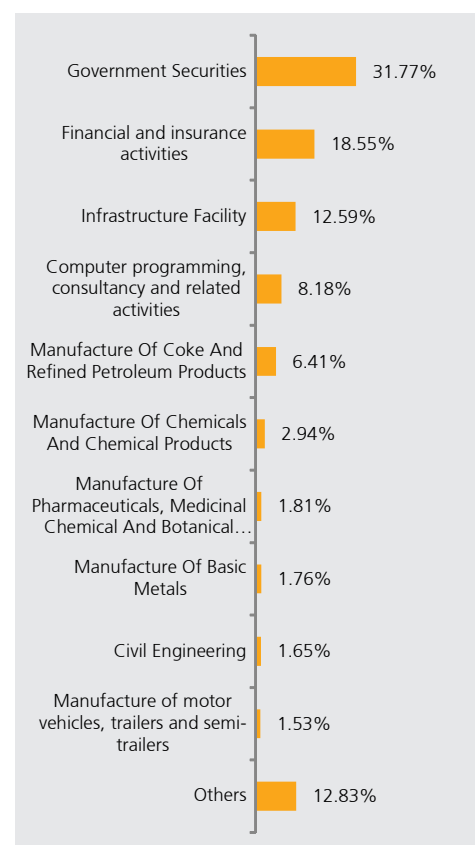
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹28.7738

Inception Date: 11th January 2010

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

AUM as on 29 October, 21: ₹ 0.56 Crs.

Modified Duration of Debt Portfolio:

6.00 years

YTM of Debt Portfolio: 6.37%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.02%	0.07%
Last 6 Months	10.54%	11.31%
Last 1 Year	23.68%	25.95%
Last 2 Years	13.52%	15.59%
Last 3 Years	13.06%	15.12%
Since Inception	9.37%	9.91%

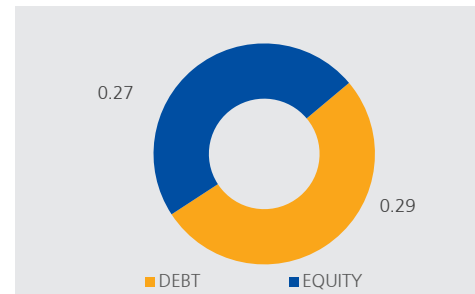
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

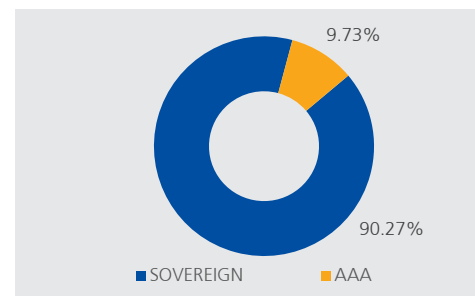
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	15.25%
6.45% GOI CG 07-10-2029	9.32%
7.17% GOI 08-01-2028	6.91%
6.10% GOI CG 12-07-2031	6.10%
8.60% GOI CG 02-06-2028	3.79%
6.19% GOI 16-09-2034	1.86%
6.68% GOI CG 17-09-2031	1.63%
6.64% GOI 16.06.2035	1.05%
7.08% GUJARAT SDL 10-03-2031	0.18%
6.93% GUJARAT SDL 17.02.2031	0.18%
Gilts Total	46.26%
RELIANCE INDUSTRIES LTD.	5.06%
HDFC BANK LTD.FV-2	4.56%
INFOSYS LIMITED	4.25%
HDFC LTD FV 2	3.60%
ICICI BANK LTD.FV-2	3.44%
TATA CONSULTANCY SERVICES LTD.	2.24%
KOTAK MAHINDRA BANK LIMITED_FV5	1.84%
LARSEN&TUBRO	1.70%
AXIS BANK LIMITEDFV-2	1.36%
STATE BANK OF INDIAFV-1	1.34%
BAJAJ FINANCE LIMITED	1.19%
BHARTI AIRTEL LIMITED	1.15%
HINDUSTAN LEVER LTD.	1.02%
ITC - FV 1	0.96%
TITAN COMPANY LIMITED	0.72%
ASIAN PAINTS LIMITEDFV-1	0.72%
HCL TECHNOLOGIES LIMITED	0.71%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.69%
TATA IRON & STEEL COMPANY LTD	0.68%
BAJAJ FINSERV LIMITED	0.63%
TATA MOTORS LTD.FV-2	0.59%
WIPRO	0.59%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
JSW STEEL LIMITED	0.48%
DIVIS LABORATORIES LIMITED	0.46%
POWER GRID CORP OF INDIA LTD	0.45%
NTPC LIMITED	0.44%
DR. REDDY LABORATORIES	0.41%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.41%
MARUTI UDYOG LTD.	0.40%
ONGCFV-5	0.37%
TATA CONSUMER PRODUCTS LIMITED	0.35%
CIPLA LTD.	0.34%
NESTLE INDIA LIMITED	0.34%
BRITANNIA INDUSTRIES LTD	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.32%
UPL LIMITED	0.29%
GRASIM INDUSTRIES LTD.	0.28%
ULTRATECH CEMCO LTD	0.27%
EICHER MOTORS LIMITED	0.27%
GODREJ CONSUMER PRODUCTS LIMITED	0.26%
DABUR INDIA LTD.	0.24%
BHARAT PETROLEUM CORP. LTD.	0.24%
HERO MOTOCORP LIMITED	0.24%
COAL INDIA LIMITED	0.21%
BAJAJ AUTO LTD	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	48.10%
Money Market Total	4.99%
Current Assets	0.65%
Total	100.00%

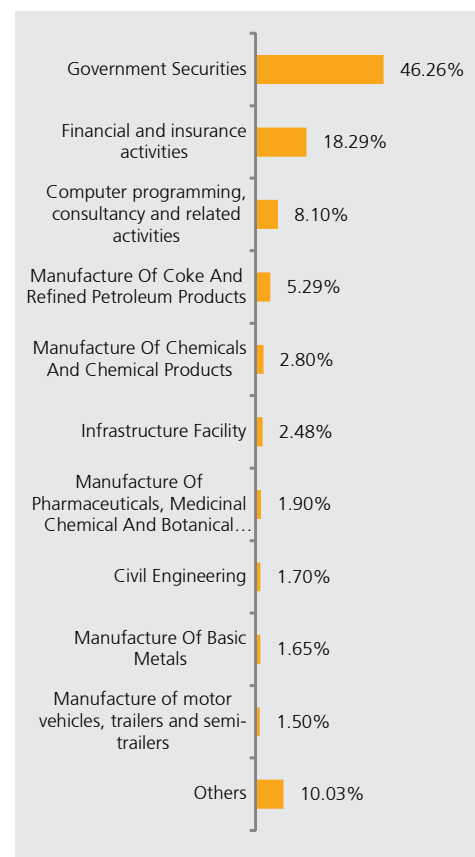
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹30.6291

Inception Date: 27th February 2008

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

AUM as on 29 October, 21: ₹ 1.59 Crs.

Modified Duration of Debt Portfolio:

6.05 years

YTM of Debt Portfolio: 6.38%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.02%	0.07%
Last 6 Months	10.62%	11.31%
Last 1 Year	23.74%	25.95%
Last 2 Years	13.34%	15.59%
Last 3 Years	12.90%	15.12%
Since Inception	8.53%	9.34%

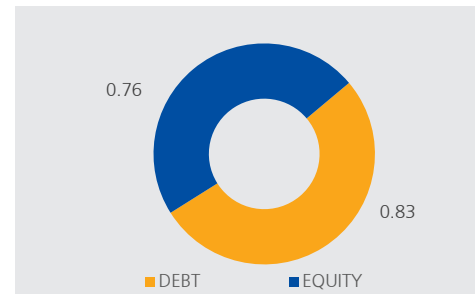
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

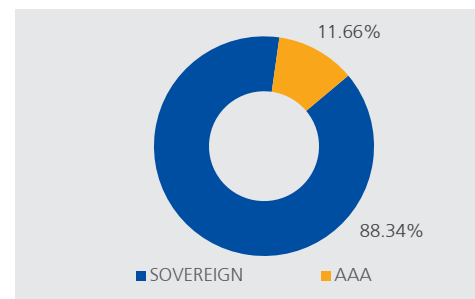
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	12.80%
6.45% GOI CG 07-10-2029	10.77%
6.10% GOI CG 12-07-2031	6.41%
7.17% GOI 08-01-2028	6.40%
8.60% GOI CG 02-06-2028	4.02%
6.19% GOI 16-09-2034	1.91%
6.68% GOI CG 17-09-2031	1.60%
6.64% GOI 16.06.2035	1.11%
6.93% GUJARAT SDL 17.02.2031	0.31%
7.08% GUJARAT SDL 10-03-2031	0.19%
Gilts Total	45.53%
RELIANCE INDUSTRIES LTD.	4.72%
HDFC BANK LTD.FV-2	4.55%
INFOSYS LIMITED	4.27%
HDFC LTD FV 2	3.53%
ICICI BANK LTD.FV-2	3.44%
TATA CONSULTANCY SERVICES LTD.	2.24%
KOTAK MAHINDRA BANK LIMITED_FV5	1.90%
LARSEN&TUBRO	1.70%
AXIS BANK LIMITEDFV-2	1.40%
STATE BANK OF INDIAFV-1	1.38%
BHARTI AIRTEL LIMITED	1.18%
BAJAJ FINANCE LIMITED	1.16%
HINDUSTAN LEVER LTD.	1.01%
ITC - FV 1	0.97%
BAJAJ FINSERV LIMITED	0.78%
TITAN COMPANY LIMITED	0.72%
HCL TECHNOLOGIES LIMITED	0.72%
ASIAN PAINTS LIMITEDFV-1	0.70%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.69%
TATA IRON & STEEL COMPANY LTD	0.68%
TATA MOTORS LTD.FV-2	0.61%
MAHINDRA & MAHINDRA LTD.-FV5	0.50%
WIPRO	0.49%
JSW STEEL LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
POWER GRID CORP OF INDIA LTD	0.46%
NTPC LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.41%
DR. REDDY LABORATORIES	0.41%
ONGCFV-5	0.38%
TATA CONSUMER PRODUCTS LIMITED	0.36%
CIPLA LTD.	0.34%
TECH MAHINDRA LIMITEDFV-5	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.32%
BRITANNIA INDUSTRIES LTD	0.30%
UPL LIMITED	0.29%
ULTRATECH CEMCO LTD	0.29%
MARUTI UDYOG LTD.	0.28%
GRASIM INDUSTRIES LTD.	0.28%
GODREJ CONSUMER PRODUCTS LIMITED	0.26%
HERO MOTOCORP LIMITED	0.25%
EICHER MOTORS LIMITED	0.25%
BHARAT PETROLEUM CORP. LTD.	0.24%
DABUR INDIA LTD.	0.24%
NESTLE INDIA LIMITED	0.24%
COAL INDIA LIMITED	0.24%
BAJAJ AUTO LTD	0.21%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	47.83%
Money Market Total	6.01%
Current Assets	0.63%
Total	100.00%

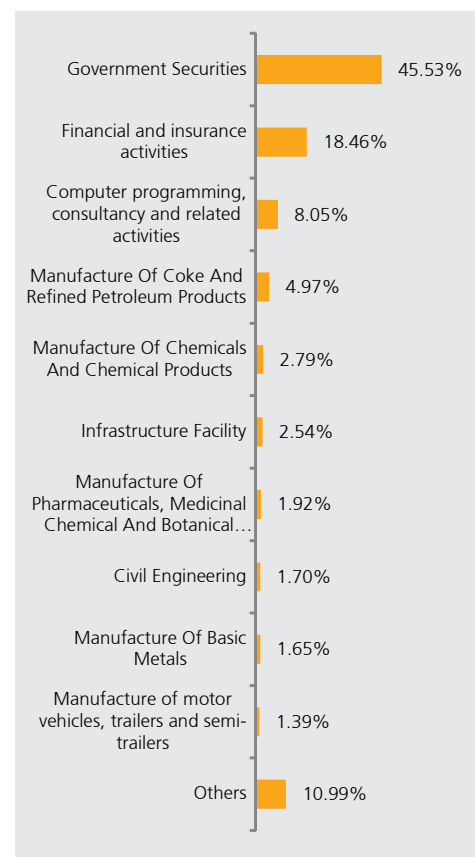
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹47.5997

Inception Date: 9th August 2004

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

AUM as on 29 October, 21: ₹ 13.44 Crs.

Modified Duration of Debt Portfolio:

5.49 years

YTM of Debt Portfolio: 6.27%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	56
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.01%	0.03%
Last 6 Months	8.81%	9.47%
Last 1 Year	19.20%	21.24%
Last 2 Years	12.18%	14.14%
Last 3 Years	12.07%	14.12%
Since Inception	9.48%	8.61%

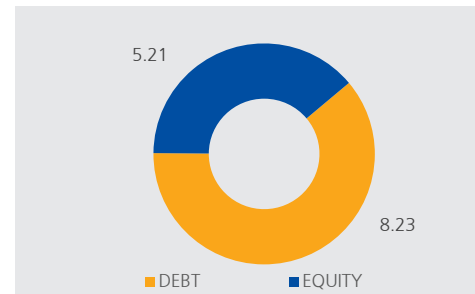
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

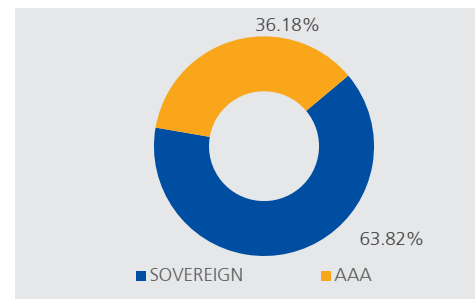
Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	6.52%
9.05% HDFC NCD 20-11-2023 U-004	3.21%
8.30% IRFC NCD 25-03-2029 SR 134	1.64%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.61%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	1.59%
9.30% PGCIL NCD 28-06-2025 J	1.03%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.82%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.81%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.76%
Bonds/Debentures Total	18.00%
7.17% GOI 08-01-2028	9.95%
6.10% GOI CG 12-07-2031	8.57%
6.60% GOI CG 02-06-2028	5.79%
6.45% GOI CG 07-10-2029	4.25%
6.19% GOI 16-09-2034	2.61%
6.68% GOI CG 17-09-2031	2.39%
7.59% GOI CG 20-03-2029	1.67%
6.64% GOI 16.06.2035	1.55%
6.38% MAHARASHTRA SDL 25.08.2027	0.75%
6.93% GUJARAT SDL 17.02.2031	0.46%
7.08% GUJARAT SDL 10-03-2031	0.33%
7.08% GUJARAT SDL 10-03-2031	0.32%
Gilts Total	38.34%
RELIANCE INDUSTRIES LTD.	4.19%
HDFC BANK LTD.FV-2	3.58%
INFOSYS LIMITED	3.55%
ICICI BANK LTD.FV-2	2.82%
HDFC LTD FV 2	2.54%
TATA CONSULTANCY SERVICES LTD.	1.78%
LARSEN&TUBRO	1.36%
KOTAK MAHINDRA BANK LIMITED_FV5	1.29%
AXIS BANK LIMITEDFV-2	1.22%
STATE BANK OF INDIAFV-1	1.18%
BAJAJ FINANCE LIMITED	1.00%
BHARTI AIRTEL LIMITED	0.95%
ITC - FV 1	0.88%
HINDUSTAN LEVER LTD.	0.86%
ASIAN PAINTS LIMITEDFV-1	0.66%
HCL TECHNOLOGIES LIMITED	0.66%
TATA MOTORS LTD.FV-2	0.65%
BAJAJ FINSERV LIMITED	0.62%
TATA IRON & STEEL COMPANY LTD	0.60%
TITAN COMPANY LIMITED	0.51%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
DIVIS LABORATORIES LIMITED	0.46%
MAHINDRA & MAHINDRA LTD.-FV5	0.46%
JSW STEEL LIMITED	0.41%
WIPRO	0.41%
ONGCFV-5	0.40%
CIPLA LTD.	0.34%
TATA CONSUMER PRODUCTS LIMITED	0.34%
SBI LIFE INSURANCE COMPANY LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.31%
GRASIM INDUSTRIES LTD.	0.30%
UPL LIMITED	0.29%
NTPC LIMITED	0.28%
DR. REDDY LABORATORIES	0.28%
POWER GRID CORP OF INDIA LTD	0.26%
MARUTI UDYOG LTD.	0.25%
DABUR INDIA LTD.	0.25%
BHARAT PETROLEUM CORP. LTD.	0.24%
BRITANNIA INDUSTRIES LTD	0.24%
NESTLE INDIA LIMITED	0.23%
COAL INDIA LIMITED	0.22%
BAJAJ AUTO LTD	0.17%
GODREJ CONSUMER PRODUCTS LIMITED	0.15%
ULTRATECH CEMCO LTD	0.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
HERO MOTOCORP LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
Equity Total	38.77%
Money Market Total	3.73%
Current Assets	1.16%
Total	100.00%

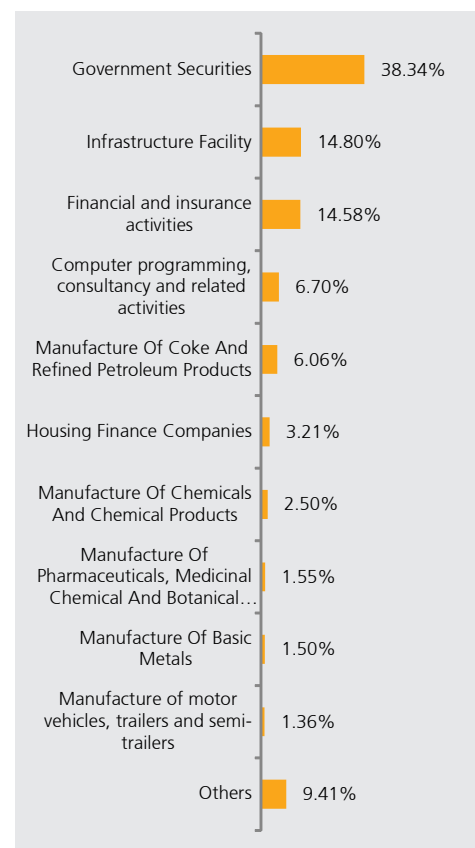
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹29.4521

Inception Date: 29th November 2007

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

AUM as on 29 October, 21: ₹ 13.69 Crs.

Modified Duration of Debt Portfolio:

5.47 years

YTM of Debt Portfolio: 6.25%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	54
MMI / Others	00-100	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.01%	0.03%
Last 6 Months	9.10%	9.47%
Last 1 Year	19.75%	21.24%
Last 2 Years	12.64%	14.14%
Last 3 Years	12.70%	14.12%
Since Inception	8.07%	8.95%

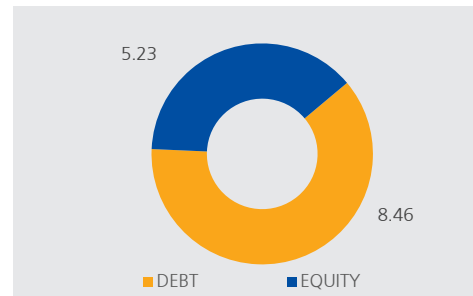
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

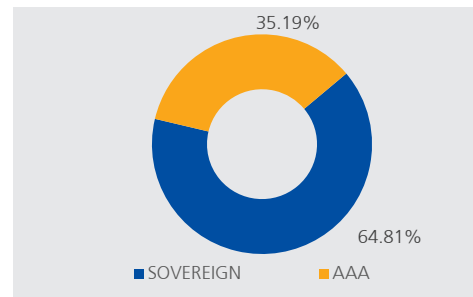
Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	5.61%
9.05% HDFC NCD 20-11-2023 U-004	3.15%
8.85% PGCIL NCD 19-10-2023 STRPP H	2.94%
8.30% IRFC NCD 25-03-2029 SR 134	2.41%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.78%
Bonds/Debentures Total	14.89%
7.17% GOI 08-01-2028	9.07%
6.10% GOI CG 12-07-2031	7.73%
8.60% GOI CG 02-06-2028	5.33%
7.59% GOI CG 20-03-2029	5.01%
6.45% GOI CG 07-10-2029	4.20%
6.19% GOI 16-09-2034	2.41%
6.68% GOI CG 17-09-2031	2.13%
6.64% GOI 16.06.2035	1.43%
6.38% MAHARASHTRA SDL 25.08.2027	1.39%
6.93% GUJARAT SDL 17.02.2031	0.41%
7.08% GUJARAT SDL 10-03-2031	0.30%
7.08% GUJARAT SDL 10-03-2031	0.30%
Gilts Total	39.40%
RELIANCE INDUSTRIES LTD.	3.98%
HDFC BANK LTD.FV-2	3.62%
INFOSYS LIMITED	3.35%
HDFC LTD FV 2	2.81%
ICICI BANK LTD.FV-2	2.75%
TATA CONSULTANCY SERVICES LTD.	1.74%
KOTAK MAHINDRA BANK LIMITED_FV5	1.67%
LARSEN&TUBRO	1.32%
AXIS BANK LIMITEDFV-2	1.15%
STATE BANK OF INDIAFV-1	1.12%
BHARTI AIRTEL LIMITED	1.05%
BAJAJ FINANCE LIMITED	0.97%
HINDUSTAN LEVER LTD.	0.85%
ITC - FV 1	0.83%
BAJAJ FINSERV LIMITED	0.69%
HCL TECHNOLOGIES LIMITED	0.62%
ASIAN PAINTS LIMITEDFV-1	0.61%
ATA IRON & STEEL COMPANY LTD	0.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.56%
TATA MOTORS LTD.FV-2	0.54%
TITAN COMPANY LIMITED	0.49%
JSW STEEL LIMITED	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.44%
MAHINDRA & MAHINDRA LTD.-FV5	0.43%
DIVIS LABORATORIES LIMITED	0.41%
DR. REDDY LABORATORIES	0.38%
WIPRO	0.37%
ONGCFV-5	0.36%
CIPLA LTD.	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.29%
TECH MAHINDRA LIMITEDFV-5	0.28%
BRITANNIA INDUSTRIES LTD	0.28%
NTPC LIMITED	0.27%
UPL LIMITED	0.26%
POWER GRID CORP OF INDIA LTD	0.25%
ULTRATECH CEMCO LTD	0.25%
MARUTI UDYOG LTD.	0.24%
DABUR INDIA LTD.	0.22%
COAL INDIA LIMITED	0.22%
BHARAT PETROLEUM CORP. LTD.	0.22%
NESTLE INDIA LIMITED	0.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.20%
BAJAJ AUTO LTD	0.17%
GODREJ CONSUMER PRODUCTS LIMITED	0.15%
GRASIM INDUSTRIES LTD.	0.12%
TATA CONSUMER PRODUCTS LIMITED	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
HERO MOTOCORP LIMITED	0.03%
Equity Total	38.19%
Money Market Total	6.50%
Current Assets	1.02%
Total	100.00%

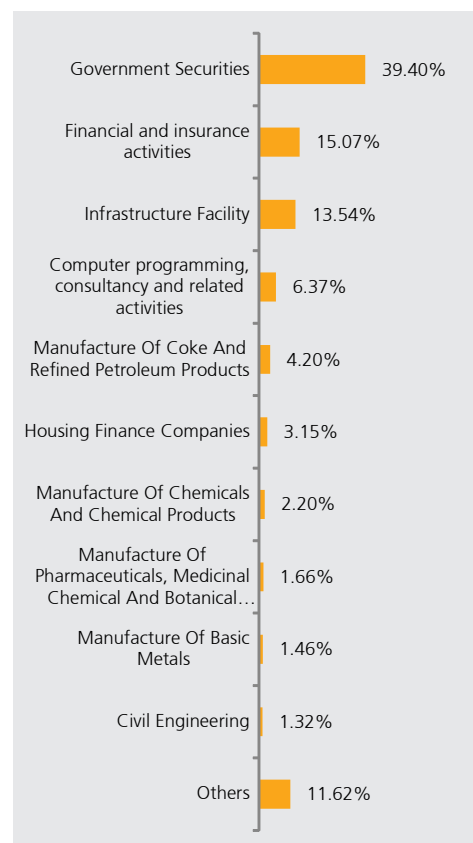
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹37.9139

Inception Date: 12th March 2007

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

AUM as on 29 October, 21: ₹ 8.50 Crs.

Modified Duration of Debt Portfolio:

5.36 years

YTM of Debt Portfolio: 6.18%

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	-	0.03%
Last 6 Months	8.77%	9.47%
Last 1 Year	19.08%	21.24%
Last 2 Years	12.31%	14.14%
Last 3 Years	12.17%	14.12%
Since Inception	9.53%	10.05%

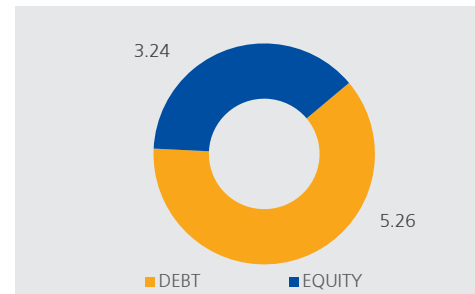
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

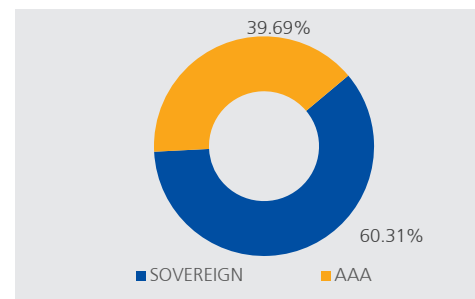
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.19%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.73%
9.05% HDFC NCD 20-11-2023 U-004	3.81%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.51%
8.30% IRFC NCD 25-03-2029 SR 134	1.29%
8.23% IRFC NCD 29-03-2029 SR135	1.29%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.27%
Bonds/Debentures Total	20.09%
6.10% GOI CG 12-07-2031	10.03%
7.17% GOI 08-01-2028	8.00%
6.45% GOI CG 07-10-2029	5.91%
8.60% GOI CG 02-06-2028	5.32%
6.19% GOI 16-09-2034	2.42%
6.68% GOI CG 17-09-2031	2.20%
6.64% GOI 16.06.2035	1.43%
7.59% GOI CG 20-03-2029	0.63%
6.93% GUJARAT SDL 17.02.2031	0.42%
7.08% GUJARAT SDL 10-03-2031	0.30%
7.08% GUJARAT SDL 10-03-2031	0.29%
Gilts Total	36.66%
RELIANCE INDUSTRIES LTD.	3.72%
INFOSYS LIMITED	3.65%
HDFC BANK LTD.FV-2	3.51%
ICICI BANK LTD.FV-2	2.74%
HDFC LTD FV 2	2.67%
KOTAK MAHINDRA BANK LIMITED_FV5	1.56%
TATA CONSULTANCY SERVICES LTD.	1.48%
LARSEN&TUBRO	1.33%
AXIS BANK LIMITEDFV-2	1.16%
STATE BANK OF INDIAFV-1	1.13%
BHARTI AIRTEL LIMITED	1.10%
BAJAJ FINANCE LIMITED	0.97%
HINDUSTAN LEVER LTD.	0.84%
ITC - FV 1	0.82%
HCL TECHNOLOGIES LIMITED	0.62%
ASIAN PAINTS LIMITEDFV-1	0.61%
BAJAJ FINSERV LIMITED	0.59%
TATA IRON & STEEL COMPANY LTD	0.58%
TATA MOTORS LTD.FV-2	0.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.57%
TITAN COMPANY LIMITED	0.50%
DIVIS LABORATORIES LIMITED	0.47%
JSW STEEL LIMITED	0.46%
HINDALCO INDUSTRIES LTD FV RE 1	0.46%
MAHINDRA & MAHINDRA LTD.-FV5	0.43%
POWER GRID CORP OF INDIA LTD	0.43%
WIPRO	0.40%
DR. REDDY LABORATORIES	0.39%
ONGCFV-5	0.35%
CIPLA LTD.	0.32%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
BRITANNIA INDUSTRIES LTD	0.29%
TECH MAHINDRA LIMITEDFV-5	0.28%
GRASIM INDUSTRIES LTD.	0.28%
NTPC LIMITED	0.28%
UPL LIMITED	0.27%
ULTRATECH CEMCO LTD	0.25%
MARUTI UDYOG LTD.	0.25%
DABUR INDIA LTD.	0.23%
BHARAT PETROLEUM CORP. LTD.	0.23%
NESTLE INDIA LIMITED	0.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.20%
COAL INDIA LIMITED	0.19%
BAJAJ AUTO LTD	0.17%
GODREJ CONSUMER PRODUCTS LIMITED	0.15%
TATA CONSUMER PRODUCTS LIMITED	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
HERO MOTOCORP LIMITED	0.03%
Equity Total	38.12%
Money Market Total	4.04%
Current Assets	1.09%
Total	100.00%

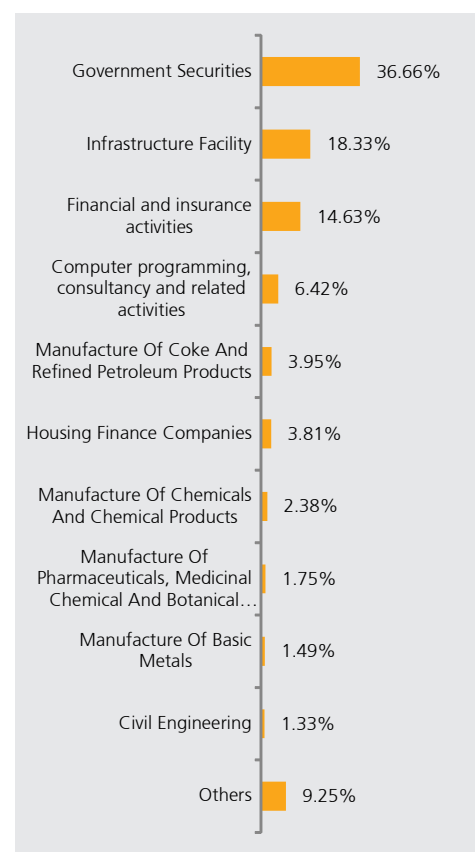
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹27.2572

Inception Date: 11th January 2010

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

AUM as on 29 October, 21: ₹ 1.78 Crs.

Modified Duration of Debt Portfolio: 5.59 years

YTM of Debt Portfolio: 6.32%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	55
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.04%	0.03%
Last 6 Months	8.97%	9.47%
Last 1 Year	19.50%	21.24%
Last 2 Years	12.13%	14.14%
Last 3 Years	12.28%	14.12%
Since Inception	8.86%	9.63%

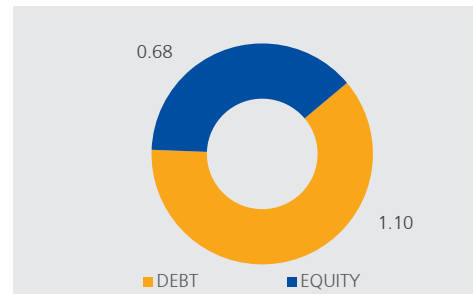
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

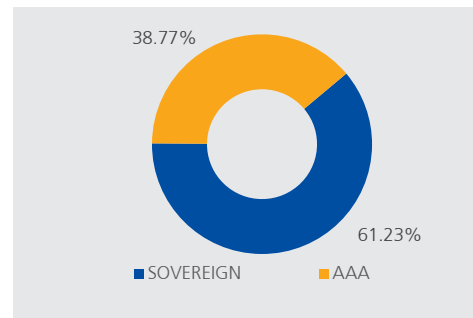
Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	6.18%
8.30% NTPC NCD SR 67 15-01-2029	6.17%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	6.08%
Bonds/Debentures Total	18.43%
6.10% GOI CG 12-07-2031	7.87%
7.59% GOI CG 20-03-2029	7.22%
7.17% GOI 08-01-2028	6.48%
8.60% GOI CG 02-06-2028	5.04%
6.45% GOI CG 07-10-2029	3.91%
6.19% GOI 16-09-2034	2.34%
6.68% GOI CG 17-09-2031	2.05%
6.64% GOI 16.06.2035	1.38%
6.93% GUJARAT SDL 17.02.2031	0.39%
7.08% GUJARAT SDL 10-03-2031	0.28%
Gifts Total	36.98%
HDFC BANK LTD.FV-2	3.77%
RELIANCE INDUSTRIES LTD.	3.65%
INFOSYS LIMITED	3.58%
ICICI BANK LTD.FV-2	2.82%
HDFC LTD FV 2	2.80%
TATA CONSULTANCY SERVICES LTD.	1.81%
KOTAK MAHINDRA BANK LIMITED_FV5	1.60%
LARSEN&TUBRO	1.31%
AXIS BANK LIMITEDFV-2	1.17%
STATE BANK OF INDIAFV-1	1.17%
BHARTI AIRTEL LIMITED	0.99%
BAJAJ FINANCE LIMITED	0.96%
HINDUSTAN LEVER LTD.	0.82%
ITC - FV 1	0.81%
BAJAJ FINSERV LIMITED	0.60%
HCL TECHNOLOGIES LIMITED	0.60%
ASIAN PAINTS LIMITEDFV-1	0.57%
TATA IRON & STEEL COMPANY LTD	0.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.55%
TATA MOTORS LTD.FV-2	0.51%
TITAN COMPANY LIMITED	0.50%
MAHINDRA & MAHINDRA LTD.-FV5	0.42%
JSW STEEL LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
DIVIS LABORATORIES LIMITED	0.41%
WIPRO	0.40%
NTPC LIMITED	0.39%
POWER GRID CORP OF INDIA LTD	0.38%
DR. REDDY LABORATORIES	0.37%
ONGCFV-5	0.34%
CIPLA LTD.	0.30%
SBI LIFE INSURANCE COMPANY LIMITED	0.28%
TECH MAHINDRA LIMITEDFV-5	0.27%
BRITANNIA INDUSTRIES LTD	0.27%
ULTRATECH CEMCO LTD	0.26%
MARUTI UDYOG LTD.	0.25%
UPL LIMITED	0.25%
GRASIM INDUSTRIES LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.23%
NESTLE INDIA LIMITED	0.21%
DABUR INDIA LTD.	0.21%
BHARAT PETROLEUM CORP. LTD.	0.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.20%
BAJAJ AUTO LTD	0.17%
COAL INDIA LIMITED	0.14%
EICHER MOTORS LIMITED	0.04%
TATA CONSUMER PRODUCTS LIMITED	0.04%
HERO MOTOCORP LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
Equity Total	38.29%
Money Market Total	4.98%
Current Assets	1.31%
Total	100.00%

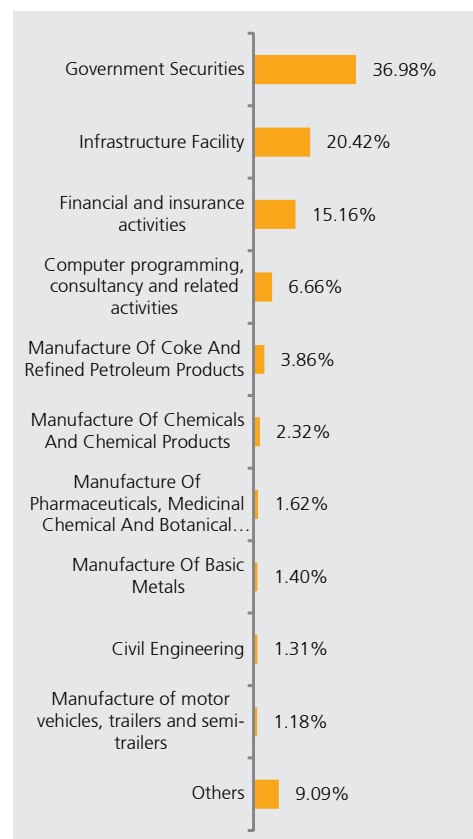
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹39.8523

Inception Date: 13th February 2006

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

AUM as on 29 October, 21: ₹ 17.31 Crs.

Modified Duration of Debt Portfolio:
5.44 years

YTM of Debt Portfolio: 6.25%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.17%	-0.06%
Last 6 Months	5.33%	5.88%
Last 1 Year	10.57%	12.27%
Last 2 Years	9.22%	11.09%
Last 3 Years	10.27%	12.00%
Since Inception	8.09%	8.89%

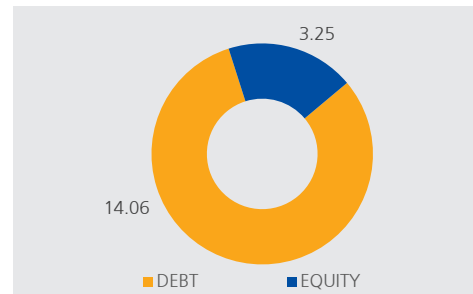
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

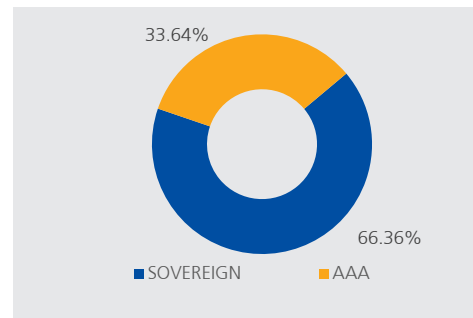
Portfolio

Name of Instrument	% to AUM
8.23% IRFC NCD 29-03-2029 SR135	6.97%
8.30% NTPC NCD SR 67 15-01-2029	3.17%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.09%
9.05% HDFC NCD 20-11-2023 U-004	2.49%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.47%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.25%
9.00% NTPC NCD 25-01-2023 XLII-I	1.21%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.64%
8.30% IRFC NCD 25-03-2029 SR 134	0.64%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.63%
Bonds/Debtentures Total	22.55%
7.17% GOI 08-01-2028	11.93%
6.10% GOI CG 12-07-2031	10.29%
8.60% GOI CG 02-06-2028	7.46%
6.45% GOI CG 07-10-2029	6.76%
7.59% GOI CG 20-03-2029	4.70%
6.19% GOI 16-09-2034	3.37%
6.68% GOI CG 17-09-2031	3.11%
6.38% MAHARASHTRA SDL 25.08.2027	2.25%
6.64% GOI 16.06.2035	2.01%
6.93% GUJARAT SDL 17.02.2031	0.57%
7.08% GUJARAT SDL 10-03-2031	0.42%
Gilts Total	52.87%
RELIANCE INDUSTRIES LTD.	1.88%
HDFC BANK LTD.FV-2	1.83%
INFOSYS LIMITED	1.40%
ICICI BANK LTD.FV-2	1.37%
HDFC LTD FV 2	1.17%
KOTAK MAHINDRA BANK LIMITED_FV5	0.83%
TATA CONSULTANCY SERVICES LTD.	0.74%
LARSEN&TUBRO	0.73%
STATE BANK OF INDIAFV-1	0.58%
BAJAJ FINANCE LIMITED	0.50%
HINDUSTAN LEVER LTD.	0.44%
ITC - FV 1	0.43%
AXIS BANK LIMITEDFV-2	0.42%
BHARTI AIRTEL LIMITED	0.42%
BAJAJ FINSERV LIMITED	0.38%
HCL TECHNOLOGIES LIMITED	0.32%
ASIAN PAINTS LIMITEDFV-1	0.32%
TATA MOTORS LTD.FV-2	0.31%
TATA IRON & STEEL COMPANY LTD	0.30%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.29%
TITAN COMPANY LIMITED	0.25%
WIPRO	0.25%
JSW STEEL LIMITED	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.23%
DIVIS LABORATORIES LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
NTPC LIMITED	0.22%
DR. REDDY LABORATORIES	0.20%
ONGCFV-5	0.18%
CIPLA LTD.	0.16%
NESTLE INDIA LIMITED	0.15%
BRITANNIA INDUSTRIES LTD	0.15%
SBI LIFE INSURANCE COMPANY LIMITED	0.15%
TECH MAHINDRA LIMITEDFV-5	0.15%
GRASIM INDUSTRIES LTD.	0.14%
UPL LIMITED	0.14%
POWER GRID CORP OF INDIA LTD	0.13%
MARUTI UDYOG LTD.	0.13%
DABUR INDIA LTD.	0.12%
BHARAT PETROLEUM CORP. LTD.	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.10%
ULTRATECH CEMCO LTD	0.10%
COAL INDIA LIMITED	0.09%
BAJAJ AUTO LTD	0.09%
GODREJ CONSUMER PRODUCTS LIMITED	0.07%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.06%
TATA CONSUMER PRODUCTS LIMITED	0.02%
HERO MOTOCORP LIMITED	0.02%
EICHER MOTORS LIMITED	0.02%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.01%
Equity Total	18.80%
Money Market Total	4.25%
Current Assets	1.53%
Total	100.00%

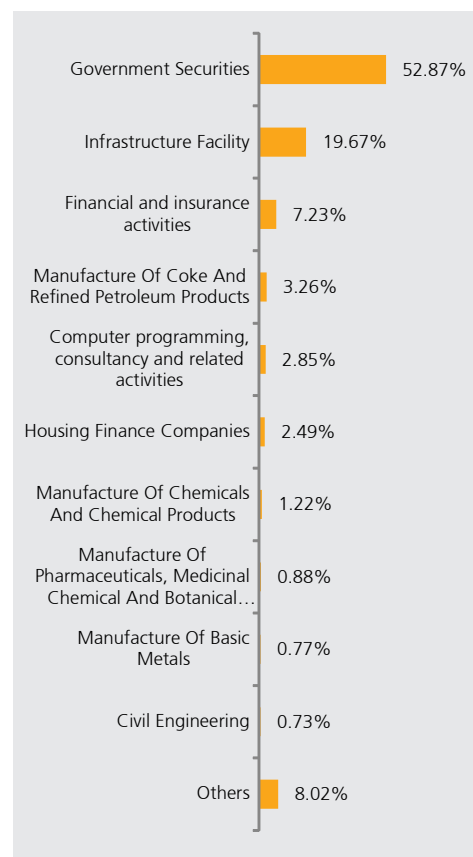
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Hybrid-Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹24.9512

Inception Date: 11th January 2010

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

AUM as on 29 October, 21: ₹ 2.18 Crs.

Modified Duration of Debt Portfolio: 5.78 years

YTM of Debt Portfolio: 6.32%

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	-0.25%	-0.06%
Last 6 Months	5.32%	5.88%
Last 1 Year	10.66%	12.27%
Last 2 Years	9.31%	11.09%
Last 3 Years	10.40%	12.00%
Since Inception	8.05%	8.98%

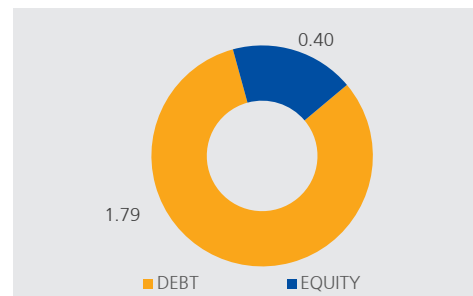
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

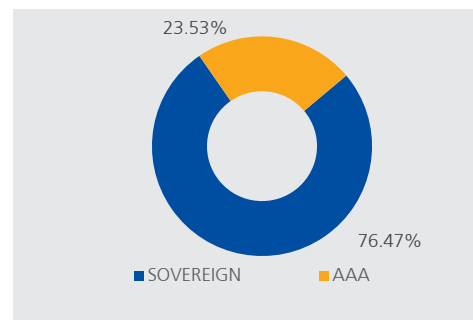
Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	5.04%
9.05% HDFC NCD 20-11-2023 U-004	4.94%
7.70% NHAI NCD 13.09.2029 Taxable Bond_Series-V	4.89%
Bonds/Debtures Total	14.86%
6.10% GOI CG 12-07-2031	17.89%
7.59% GOI CG 20-03-2029	11.27%
7.17% GOI 08-01-2028	9.70%
8.60% GOI CG 02-06-2028	6.37%
6.38% MAHARASHTRA SDL 25.08.2027	4.62%
6.45% GOI CG 07-10-2029	3.09%
6.68% GOI CG 17-09-2031	3.07%
6.19% GOI 16-09-2034	2.95%
6.64% GOI 16.06.2035	1.71%
6.93% GUJARAT SDL 17.02.2031	0.50%
7.08% GUJARAT SDL 10-03-2031	0.32%
7.08% GUJARAT SDL 10-03-2031	0.32%
Gilts Total	61.48%
RELIANCE INDUSTRIES LTD.	2.03%
HDFC BANK LTD.FV-2	1.68%
INFOSYS LIMITED	1.56%
ICICI BANK LTD.FV-2	1.44%
HDFC LTD FV 2	1.05%
TATA CONSULTANCY SERVICES LTD.	0.84%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
LARSEN&TUBRO	0.64%
AXIS BANK LIMITEDFV-2	0.51%
STATE BANK OF INDIAFV-1	0.50%
BHARTI AIRTEL LIMITED	0.45%
BAJAJ FINANCE LIMITED	0.44%
HINDUSTAN LEVER LTD.	0.38%
ITC - FV 1	0.37%
BAJAJ FINSERV LIMITED	0.33%
HCL TECHNOLOGIES LIMITED	0.28%
TITAN COMPANY LIMITED	0.27%
WIPRO	0.27%
ASIAN PAINTS LIMITEDFV-1	0.27%
TATA IRON & STEEL COMPANY LTD	0.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.26%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
ULTRATECH CEMCO LTD	0.21%
DIVIS LABORATORIES LIMITED	0.19%
JSW STEEL LIMITED	0.19%
TATA MOTORS LTD.FV-2	0.18%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
NESTLE INDIA LIMITED	0.17%
NTPC LIMITED	0.17%
DR. REDDY LABORATORIES	0.17%
BAJAJ AUTO LTD	0.15%
ONGCFV-5	0.15%
BRITANNIA INDUSTRIES LTD	0.13%
CIPLA LTD.	0.13%
SBI LIFE INSURANCE COMPANY LIMITED	0.13%
TECH MAHINDRA LIMITEDFV-5	0.12%
POWER GRID CORP OF INDIA LTD	0.12%
UPL LIMITED	0.11%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
MARUTI UDYOG LTD.	0.10%
GRASIM INDUSTRIES LTD.	0.10%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.09%
DABUR INDIA LTD.	0.09%
COAL INDIA LIMITED	0.09%
BHARAT PETROLEUM CORP. LTD.	0.09%
EICHER MOTORS LIMITED	0.02%
TATA CONSUMER PRODUCTS LIMITED	0.02%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.01%
HERO MOTOCORP LIMITED	0.01%
Equity Total	18.14%
Money Market Total	4.05%
Current Assets	1.46%
Total	100.00%

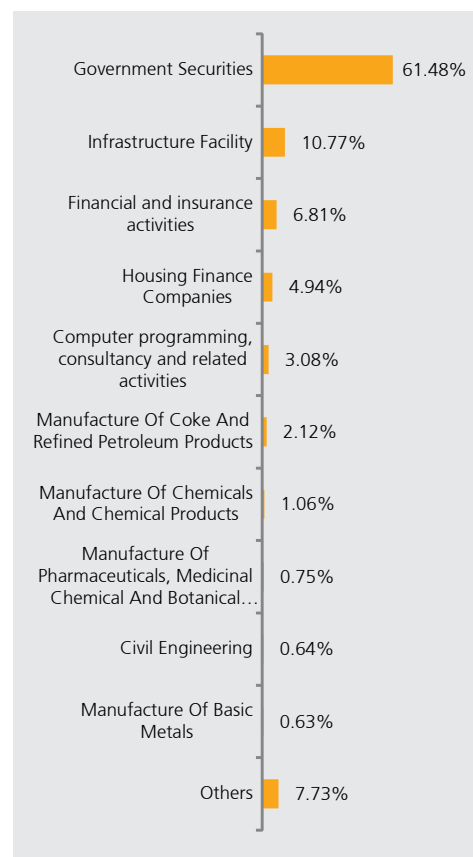
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹28.8132
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 29 October, 21: ₹ 34.62 Crs.
Modified Duration of Debt Portfolio: 5.56 years
YTM of Debt Portfolio: 6.30%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.32%	-0.15%
Last 6 Months	2.77%	2.38%
Last 1 Year	3.44%	3.86%
Last 2 Years	6.98%	7.87%
Last 3 Years	7.79%	9.73%
Since Inception	7.54%	7.93%

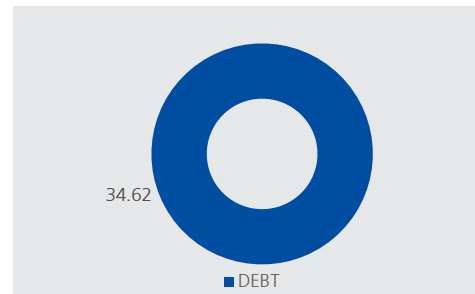
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

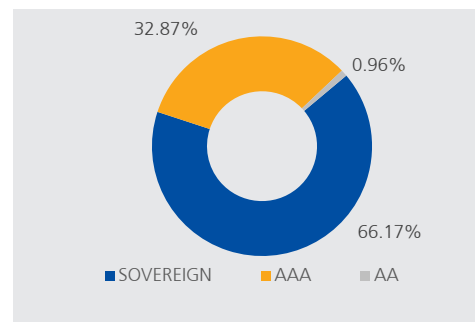
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.23%
7.75% PFC NCD 11-06-2030 SR 203-B	6.08%
9.00% RIL NCD 21-01-2025 SR-PPD5	5.10%
7.55% REC NCD 11-05-2030 SERIES 197	4.81%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	1.78%
6.43% HDFC NCD 29-09-2025 Y-001	1.46%
8.23% IRFC NCD 29-03-2029 SR135	0.95%
6.75% PCHFL NCD 26-09-2031	0.94%
8.30% IRFC NCD 25-03-2029 SR 134	0.32%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.31%
Bonds/Debentures Total	27.98%
6.10% GOI CG 12-07-2031	12.90%
7.17% GOI 08-01-2028	11.66%
6.45% GOI CG 07-10-2029	10.59%
8.60% GOI CG 02-06-2028	8.82%
7.59% GOI CG 20-03-2029	6.18%
6.19% GOI 16-09-2034	3.99%
6.38% MAHARASHTRA SDL 25.08.2027	3.99%
6.68% GOI CG 17-09-2031	3.66%
6.64% GOI 16.06.2035	2.38%
7.08% GUJARAT SDL 10-03-2031	0.49%
7.08% GUJARAT SDL 10-03-2031	0.49%
Gilts Total	64.66%
Money Market Total	5.08%
Current Assets	2.27%
Total	100.00%

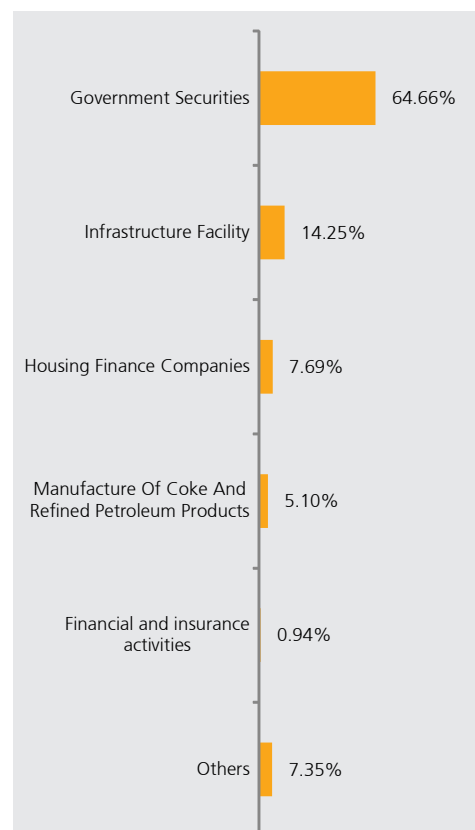
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 October, 21: ₹24.9757

Inception Date: 11th June 2008

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 29 October, 21: ₹ 45.49 Crs.

Modified Duration of Debt Portfolio:

6.12 years

YTM of Debt Portfolio: 6.40%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.39%	-0.29%
Last 6 Months	1.92%	2.22%
Last 1 Year	2.75%	3.41%
Last 2 Years	6.17%	7.38%
Last 3 Years	8.70%	9.39%
Since Inception	7.07%	8.52%

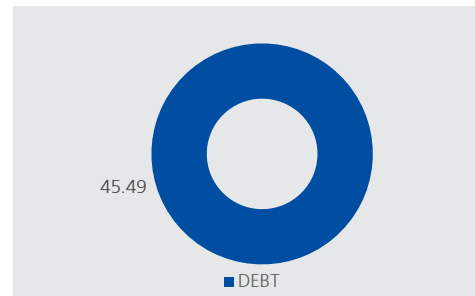
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

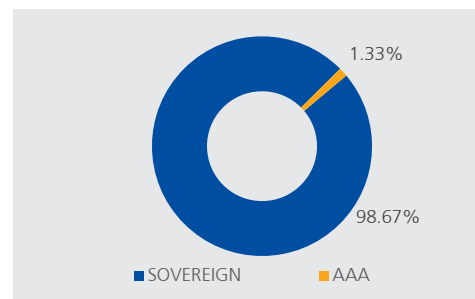
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	16.80%
6.68% GOI CG 17-09-2031	15.46%
6.45% GOI CG 07-10-2029	14.13%
6.10% GOI CG 12-07-2031	11.66%
7.26% GOI 14-01-2029	11.27%
6.38% MAHARASHTRA SDL 25.08.2027	9.54%
8.60% GOI CG 02-06-2028	6.55%
6.64% GOI 16.06.2035	5.46%
6.93% GUJARAT SDL 17.02.2031	3.03%
6.19% GOI 16-09-2034	2.53%
7.08% GUJARAT SDL 10-03-2031	0.52%
Gilts Total	96.95%
Money Market Total	1.31%
Current Assets	1.74%
Total	100.00%

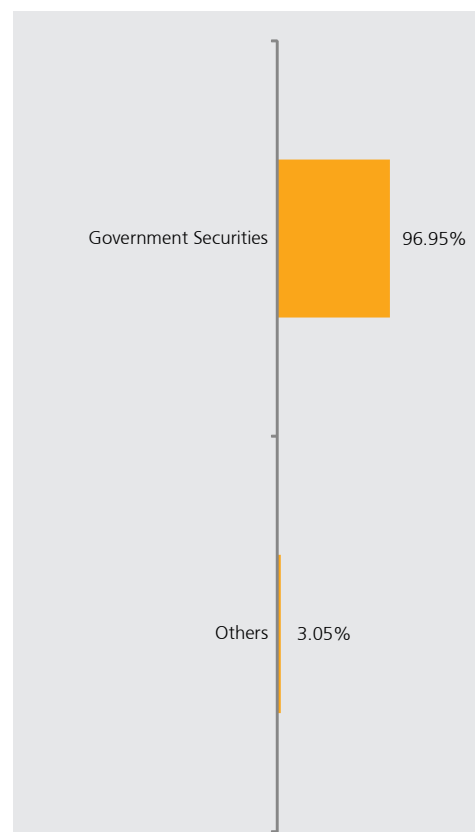
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹24.5296
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 October, 21: ₹ 0.56 Crs.
Modified Duration of Debt Portfolio:
6.04 years
YTM of Debt Portfolio: 6.42%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.36%	-0.29%
Last 6 Months	2.04%	2.22%
Last 1 Year	2.88%	3.41%
Last 2 Years	6.34%	7.38%
Last 3 Years	8.92%	9.39%
Since Inception	7.65%	8.10%

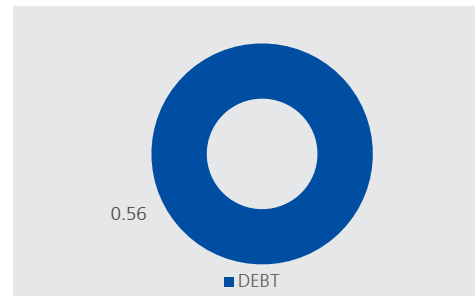
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

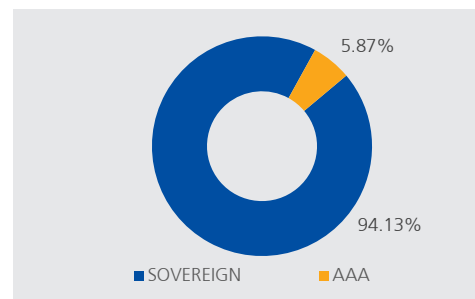
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	16.90%
6.68% GOI CG 17-09-2031	13.08%
7.26% GOI 14-01-2029	10.94%
6.38% MAHARASHTRA SDL 25.08.2027	10.92%
8.60% GOI CG 02-06-2028	10.04%
6.10% GOI CG 12-07-2031	8.24%
6.45% GOI CG 07-10-2029	7.75%
6.64% GOI 16.06.2035	6.15%
6.93% GUJARAT SDL 17.02.2031	5.01%
6.19% GOI 16-09-2034	3.05%
7.08% GUJARAT SDL 10-03-2031	0.54%
7.08% GUJARAT SDL 10-03-2031	0.55%
Gilts Total	92.65%
Money Market Total	5.78%
Current Assets	1.57%
Total	100.00%

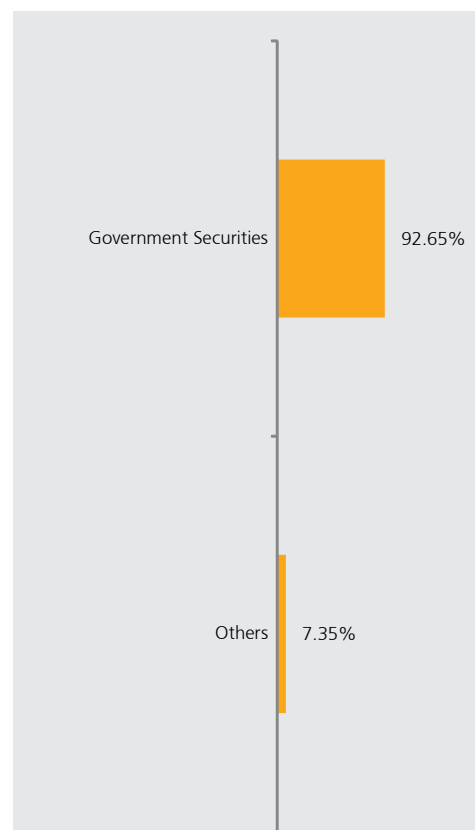
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹25.1621
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 October, 21: ₹ 0.38 Crs.
Modified Duration of Debt Portfolio:
6.06 years
YTM of Debt Portfolio: 6.39%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.40%	-0.29%
Last 6 Months	1.90%	2.22%
Last 1 Year	2.75%	3.41%
Last 2 Years	6.12%	7.38%
Last 3 Years	8.71%	9.39%
Since Inception	6.98%	7.95%

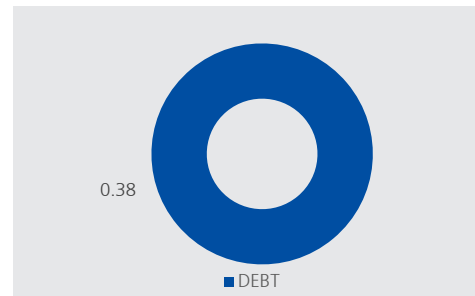
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

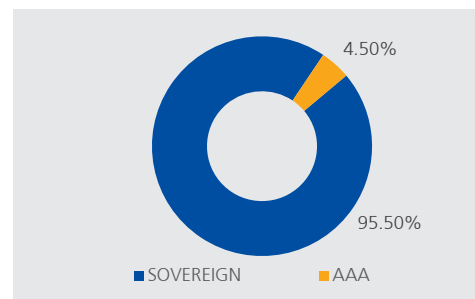
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	17.59%
6.68% GOI CG 17-09-2031	13.57%
6.45% GOI CG 07-10-2029	11.61%
7.26% GOI 14-01-2029	11.60%
6.10% GOI CG 12-07-2031	11.55%
6.38% MAHARASHTRA SDL 25.08.2027	9.96%
8.60% GOI CG 02-06-2028	6.47%
6.64% GOI 16.06.2035	5.66%
7.59% GOI CG 20-03-2029	2.81%
6.19% GOI 16-09-2034	2.73%
7.08% GUJARAT SDL 10-03-2031	0.53%
Gilts Total	94.07%
Money Market Total	4.43%
Current Assets	1.50%
Total	100.00%

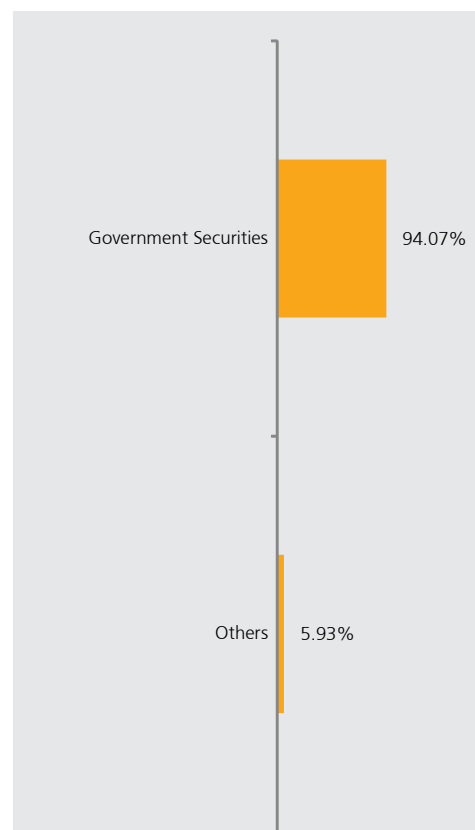
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹27.0815
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 29 October, 21: ₹ 2.27 Crs.
Modified Duration of Debt Portfolio:
0.24 years
YTM of Debt Portfolio: 3.51%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.14%	0.27%
Last 6 Months	0.85%	1.73%
Last 1 Year	1.59%	3.42%
Last 2 Years	2.19%	4.09%
Last 3 Years	3.16%	5.02%
Since Inception	5.95%	6.82%

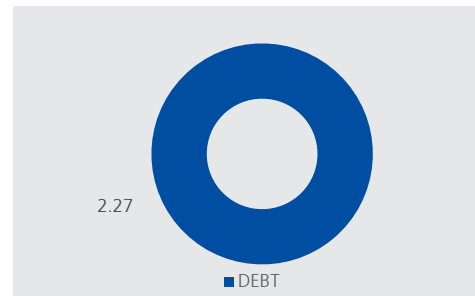
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

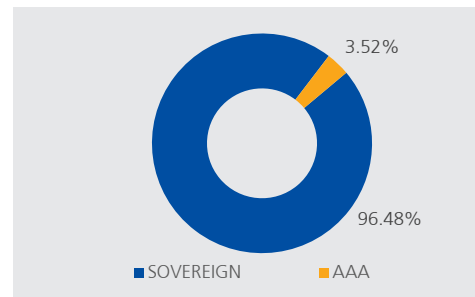
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.60%
Current Assets	-0.60%
Total	100.00%

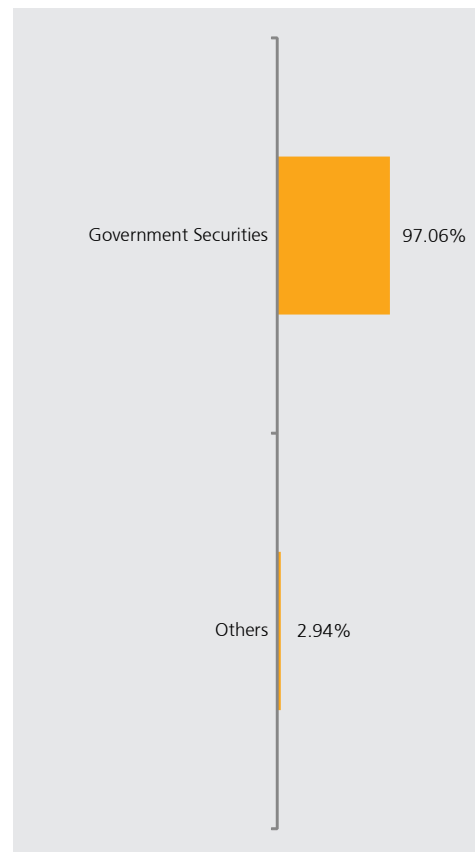
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹27.2692
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 29 October, 21: ₹ 2.60 Crs.
Modified Duration of Debt Portfolio:
0.31 years
YTM of Debt Portfolio: 3.54%

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	0.13%	0.27%
Last 6 Months	0.84%	1.73%
Last 1 Year	1.57%	3.42%
Last 2 Years	2.20%	4.09%
Last 3 Years	3.16%	5.02%
Since Inception	6.20%	6.98%

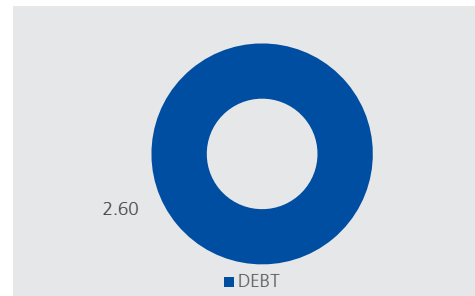
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

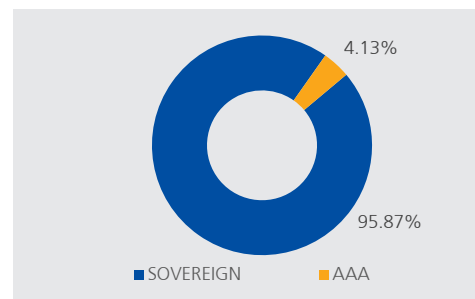
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.02%
Current Assets	-0.02%
Total	100.00%

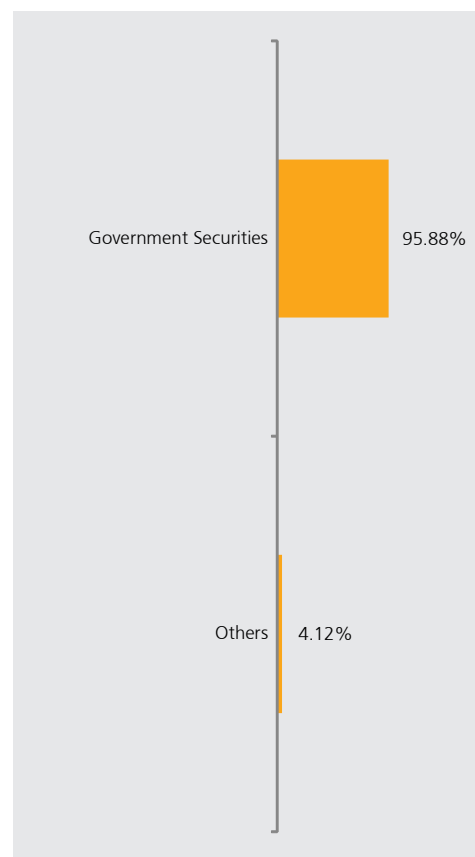
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹27.2121
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 October, 21: ₹ 0.85 Crs.
Modified Duration of Debt Portfolio: 6.40 years
YTM of Debt Portfolio: 6.38%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.41%	-0.15%
Last 6 Months	4.19%	2.38%
Last 1 Year	5.18%	3.86%
Last 2 Years	7.42%	7.87%
Last 3 Years	8.55%	9.73%
Since Inception	7.80%	7.64%

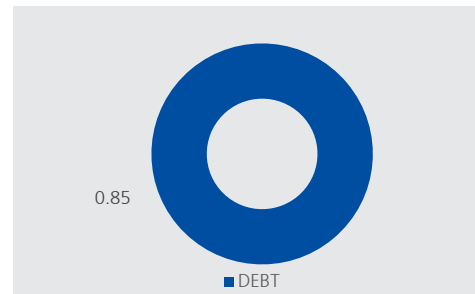
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

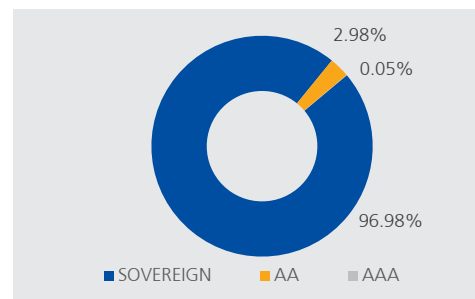
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	2.97%
Bonds/Debentures Total	2.97%
6.10% GOI CG 12-07-2031	34.40%
6.45% GOI CG 07-10-2029	31.33%
7.17% GOI 08-01-2028	17.74%
6.68% GOI CG 17-09-2031	4.56%
7.59% GOI CG 20-03-2029	2.53%
6.64% GOI 16.06.2035	2.32%
6.19% GOI 16-09-2034	1.79%
6.93% GUJARAT SDL 17.02.2031	0.83%
7.08% GUJARAT SDL 10-03-2031	0.60%
8.60% GOI CG 02-06-2028	0.53%
Gilts Total	96.63%
Money Market Total	0.04%
Current Assets	0.36%
Total	100.00%

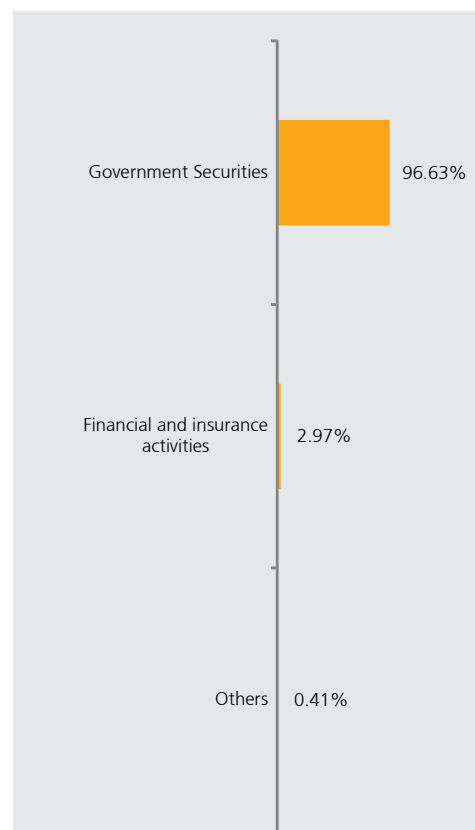
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 October, 21: ₹27.8201

Inception Date: 27th February 2008

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 29 October, 21: ₹ 0.57 Crs.

Modified Duration of Debt Portfolio:

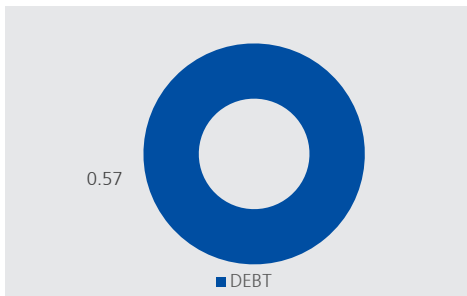
6.14 years

YTM of Debt Portfolio: 6.38%

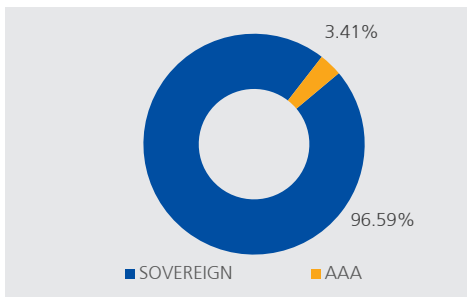
Portfolio

Name of Instrument	% to AUM
6.45% GOI CG 07-10-2029	30.20%
6.10% GOI CG 12-07-2031	15.80%
7.59% GOI CG 20-03-2029	15.02%
7.17% GOI 08-01-2028	13.43%
8.60% GOI CG 02-06-2028	9.05%
6.19% GOI 16-09-2034	4.32%
6.68% GOI CG 17-09-2031	3.92%
6.64% GOI 16.06.2035	2.41%
6.93% GUJARAT SDL 17.02.2031	0.70%
7.08% GUJARAT SDL 10-03-2031	0.53%
Gilts Total	95.39%
Money Market Total	3.36%
Current Assets	1.25%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

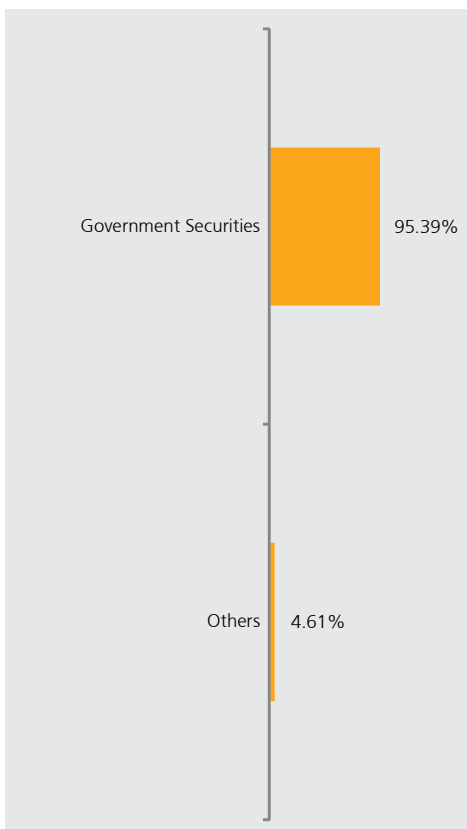
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.39%	-0.15%
Last 6 Months	1.75%	2.38%
Last 1 Year	2.40%	3.86%
Last 2 Years	5.55%	7.87%
Last 3 Years	8.15%	9.73%
Since Inception	7.77%	7.89%

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

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 October, 21: ₹18.3771

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 29 October, 21: ₹ 68.94 Crs.

Modified Duration of Debt Portfolio:

5.62 years

YTM of Debt Portfolio: 6.29%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	92
MMI / Others	0-90	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.36%	-
Last 6 Months	1.59%	-
Last 1 Year	2.32%	-
Last 2 Years	6.55%	-
Last 3 Years	8.56%	-
Since Inception	7.27%	-

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

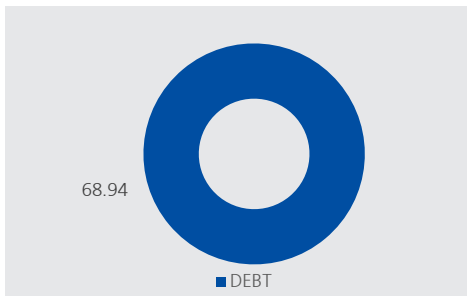
Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.57%
7.75% PFC NCD 11-06-2030 SR 203-B	5.35%
7.55% REC NCD 11-05-2030 SERIES 197	5.28%
9.00% IHFL NCD 30-06-2026	3.99%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	3.13%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.76%
9.00% NTPC NCD 25-01-2023 XLII-I	1.67%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.55%
8.40% IRFC NCD 08-01-2029 SR 130	1.28%
8.23% IRFC NCD 29-03-2029 SR135	0.64%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.29%
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	0.16%
6.75% PCHFL NCD 26-09-2031	0.04%

Bonds/Debentures Total **31.71%**

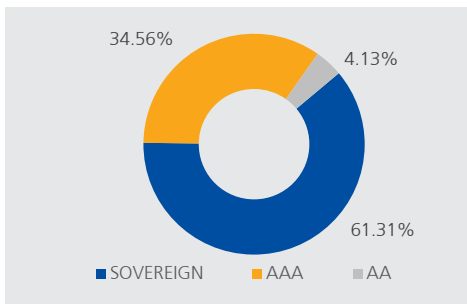
6.10% GOI CG 12-07-2031	23.72%
8.60% GOI CG 02-06-2028	9.01%
6.45% GOI CG 07-10-2029	8.65%
7.17% GOI 08-01-2028	4.59%
6.19% GOI 16-09-2034	4.06%
6.68% GOI CG 17-09-2031	3.74%
6.64% GOI 16.06.2035	2.43%
7.59% GOI CG 20-03-2029	1.48%
6.84% GOI CG 19-12-2022	1.34%
7.08% GUJARAT SDL 10-03-2031	0.50%
6.38% MAHARASHTRA SDL 25.08.2027	0.32%
7.08% GUJARAT SDL 10-03-2031	0.51%
6.38% MAHARASHTRA SDL 25.08.2027	0.32%

Gilts Total **59.84%**
Money Market Total **6.06%**
Current Assets **2.39%**
Total **100.00%**

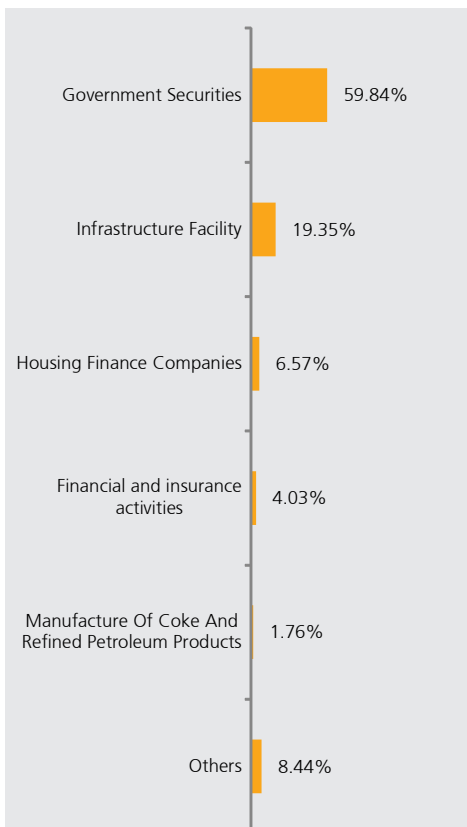
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹21.6041
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 October, 21: ₹ 1.87 Crs.
Modified Duration of Debt Portfolio:
0.56 years
YTM of Debt Portfolio: 3.67%

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	0.19%	0.27%
Last 6 Months	1.19%	1.73%
Last 1 Year	2.35%	3.42%
Last 2 Years	3.00%	4.09%
Last 3 Years	2.82%	5.02%
Since Inception	6.01%	6.44%

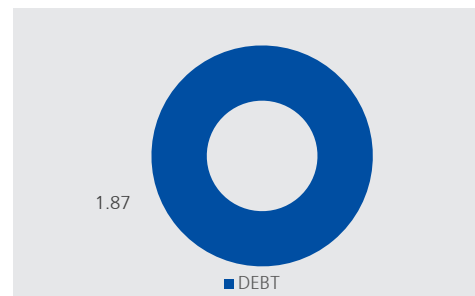
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

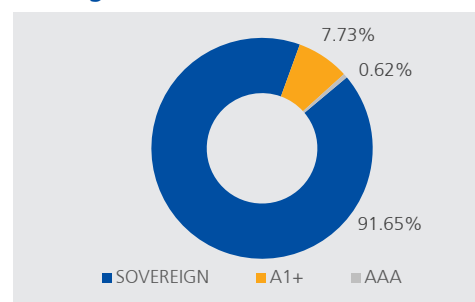
Portfolio

Name of Instrument	% to AUM
Money Market Total	101.42%
Current Assets	-1.42%
Total	100.00%

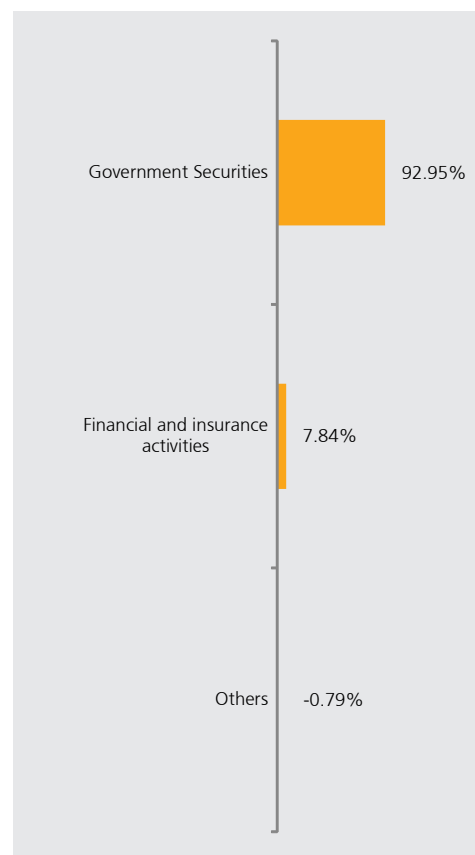
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹19.2380
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 October, 21: ₹ 3.48 Crs.
Modified Duration of Debt Portfolio:
0.54 years
YTM of Debt Portfolio: 3.70%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.27%
Last 6 Months	1.07%	1.73%
Last 1 Year	2.11%	3.42%
Last 2 Years	2.80%	4.09%
Last 3 Years	2.50%	5.02%
Since Inception	5.70%	6.99%

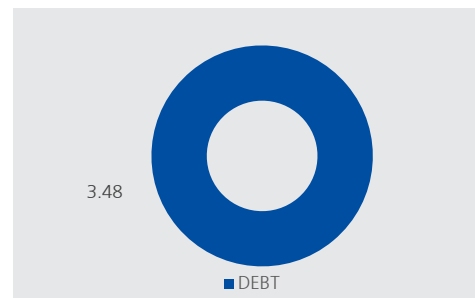
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

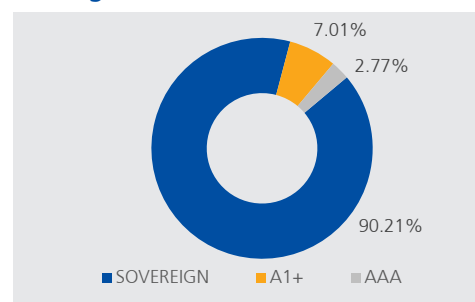
Portfolio

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

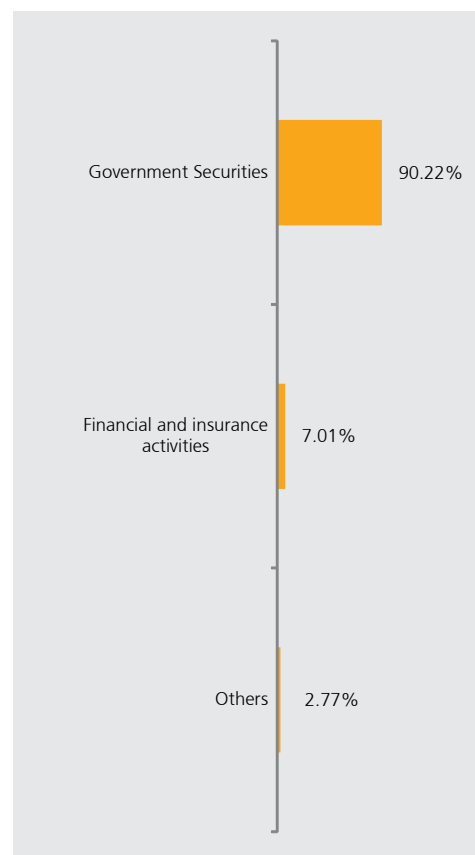
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹22.3956
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 October, 21: ₹ 0.26 Crs.
Modified Duration of Debt Portfolio:
0.54 years
YTM of Debt Portfolio: 3.65%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.27%
Last 6 Months	1.02%	1.73%
Last 1 Year	1.99%	3.42%
Last 2 Years	2.55%	4.09%
Last 3 Years	2.33%	5.02%
Since Inception	6.07%	6.95%

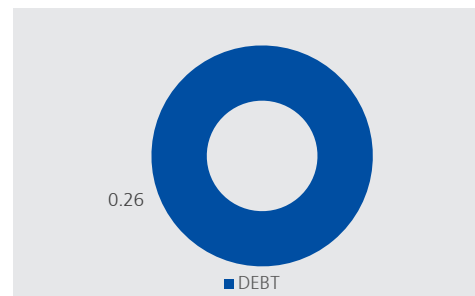
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

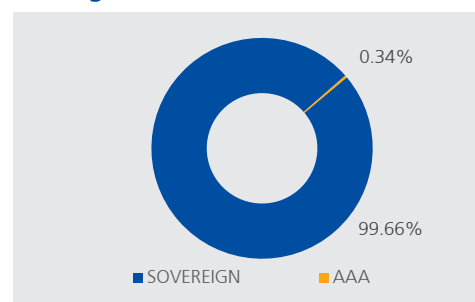
Portfolio

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

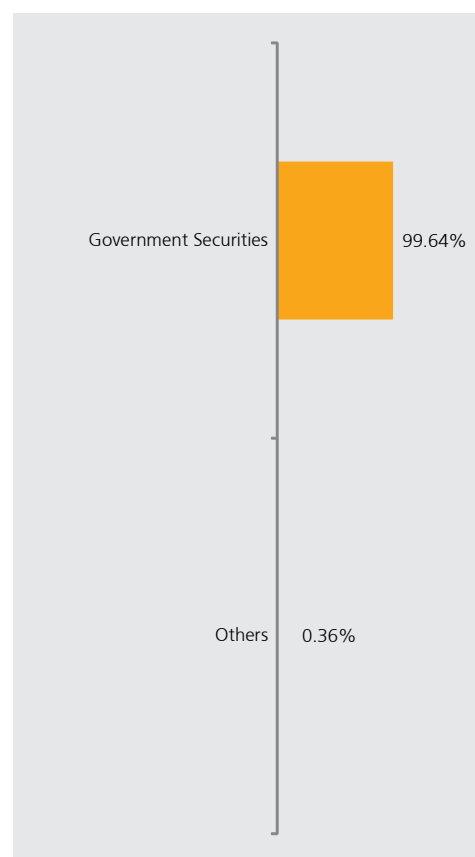
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹13.6360

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 29 October, 21: ₹ 99.42 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.20%	-
Last 6 Months	2.25%	-
Last 1 Year	2.80%	-
Last 2 Years	-4.21%	-
Last 3 Years	-1.52%	-
Since Inception	2.82%	-

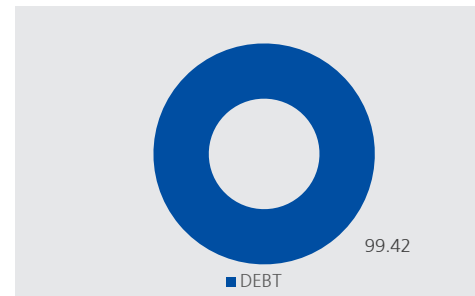
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

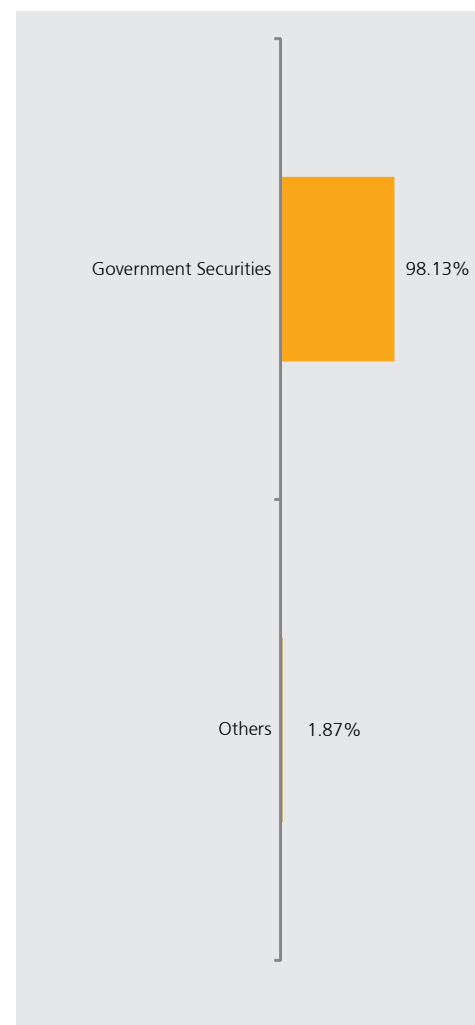
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	49.37%
8.30% RAJASHTHAN SDL 13.01.2026	27.16%
7.59% GOI CG 11-01-2026	16.12%
8.47% MAHARASHTRA SDL 10.02.2026	5.48%
Gilts Total	98.13%
Money Market Total	0.45%
Current Assets	1.42%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 October, 21: ₹15.4645

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 29 October, 21: ₹ 11.68 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.04%	-
Last 6 Months	1.89%	-
Last 1 Year	2.20%	-
Last 2 Years	-6.01%	-
Last 3 Years	-1.34%	-
Since Inception	4.28%	-

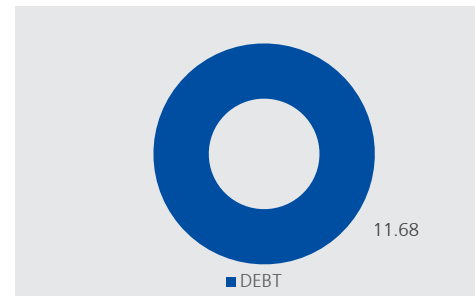
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

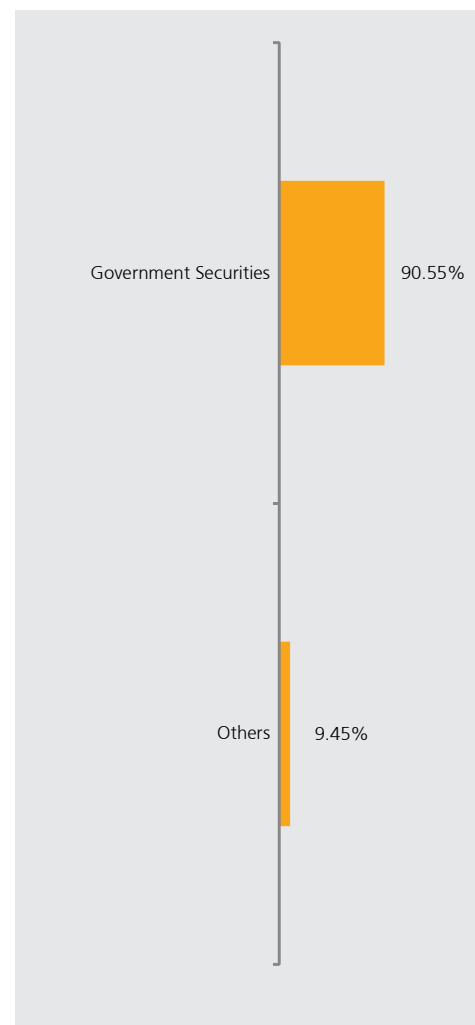
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	90.55%
Gilts Total	90.55%
Money Market Total	9.09%
Current Assets	0.36%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹19.9286
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 29 October, 21: ₹ 510.77 Crs.
Modified Duration of Debt Portfolio: 1.02 years
YTM of Debt Portfolio: 4.38%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.15%	-
Last 6 Months	1.53%	-
Last 1 Year	3.03%	-
Last 2 Years	3.52%	-
Last 3 Years	4.50%	-
Since Inception	6.73%	-

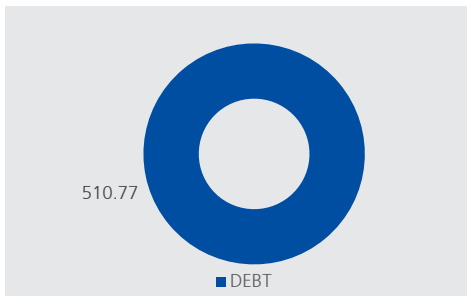
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

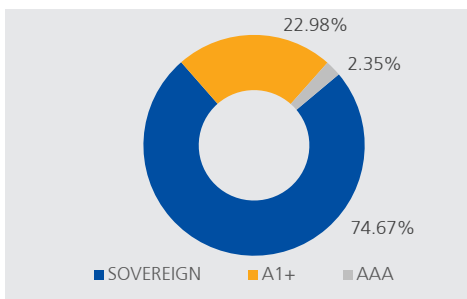
Portfolio

Name of Instrument	% to AUM
8.86% TAMILNADU SDL 07.11.2022	11.76%
8.91% ANDHRAPRADESH SDL 05.09.2022	10.17%
8.90% MAHARASHTRA SDL 19.12.2022	9.46%
6.84% GOI CG 19-12-2022	6.64%
8.90% RAJASHTHAN SDL 20.09.2022	5.71%
8.72% MAHARASHTRA SDL 29.10.2024	4.28%
8.87% PUNJAB SDL 06.06.2022	3.42%
8.90% MAHARASHTRA SDL 20.09.2022	3.06%
8.92% WESTBENGAL SDL 20.09.2022	2.85%
9.04% KARNATAKA SDL 10/09/2024	2.15%
9.60% MAHARASHTRA SDL 14.08.2023	2.11%
9.07% KERALA SDL 27-08-2024	2.04%
GSEC STRIP 02.07.2022	1.79%
8.89% GUJARAT SDL 19.12.2022	1.03%
8.90% KARNATKA SDL 19.12.2022	0.96%
8.86% PUNJAB SDL 07.11.2022	0.96%
8.90% TAMILNADU SDL 2022	0.95%
6.94% MAHARASHTRA SDL 23.08.2022	0.93%
9.53% MADHYAPRADESH SDL 01.08.2023	0.84%
4.68% HARYANA SDL 20.05.2022	0.49%
9.13% GUJARAT SDL 09.05.2022	0.02%
Gilts Total	71.62%
Money Market Total	27.04%
Current Assets	1.34%
Total	100.00%

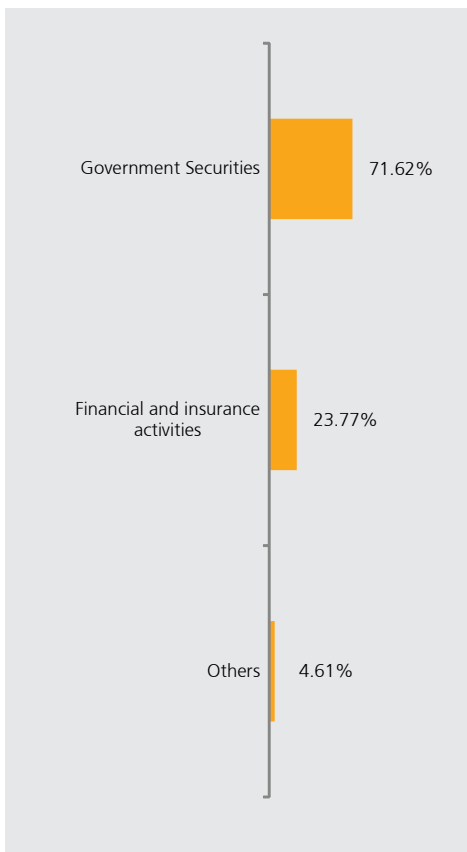
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 October, 21: ₹15.7856

Inception Date: 15th January 2014

Benchmark: N.A

AUM as on 29 October, 21: ₹ 29.85 Crs.

Modified Duration of Debt Portfolio:

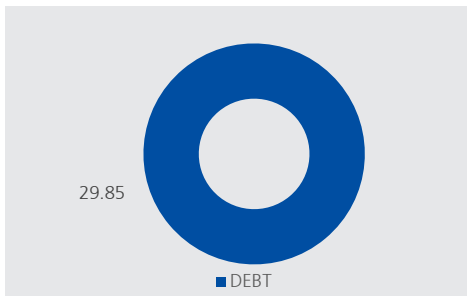
1.03 years

YTM of Debt Portfolio: 4.39%

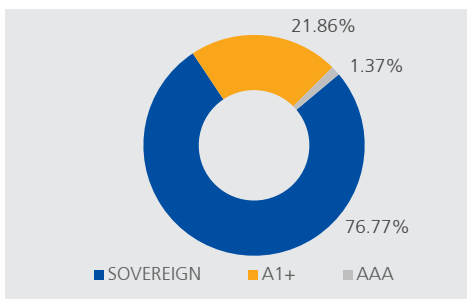
Portfolio

Name of Instrument	% to AUM
8.86% TAMILNADU SDL 07.11.2022	26.25%
8.90% MAHARASHTRA SDL 19.12.2022	14.07%
8.72% MAHARASHTRA SDL 29.10.2024	7.32%
8.90% RAJASHTHAN SDL 20.09.2022	6.10%
8.87% PUNJAB SDL 06.06.2022	4.18%
6.84% GOI CG 19-12-2022	3.79%
8.92% WESTBENGAL SDL 20.09.2022	3.49%
GSEC STRIP 02.07.2022	3.26%
9.07% KERALA SDL 27-08-2024	1.83%
8.90% KARNATKA SDL 19.12.2022	1.16%
8.90% TAMILNADU SDL 2022	1.16%
8.86% PUNJAB SDL 07.11.2022	1.16%
6.94% MAHARASHTRA SDL 23.08.2022	1.14%
Gilts Total	74.91%
Money Market Total	22.67%
Current Assets	2.43%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	75
MMI / Others	00-40	25

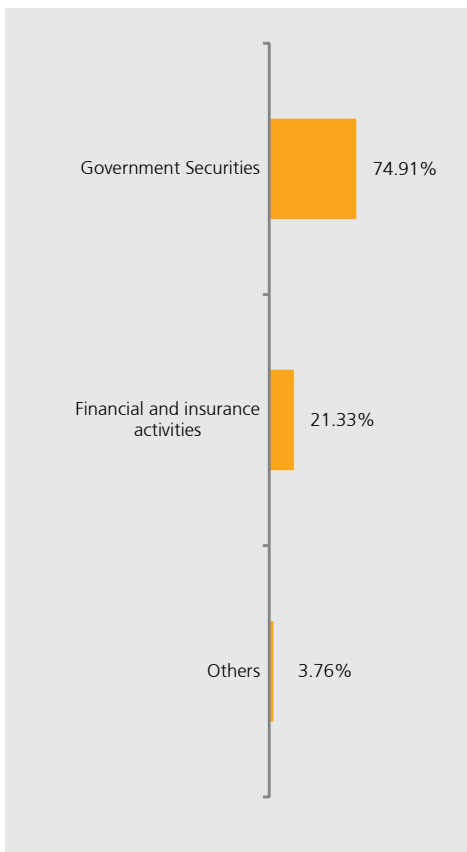
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.15%	-
Last 6 Months	1.46%	-
Last 1 Year	3.01%	-
Last 2 Years	3.51%	-
Last 3 Years	4.50%	-
Since Inception	6.03%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th October 2021

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 October, 21: ₹20.3141
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 29 October, 21: ₹ 47.31 Crs.
Modified Duration of Debt Portfolio:
0.66 years
YTM of Debt Portfolio: 4.43%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.15%	-
Last 6 Months	1.59%	-
Last 1 Year	3.35%	-
Last 2 Years	5.62%	-
Last 3 Years	7.67%	-
Since Inception	7.66%	-

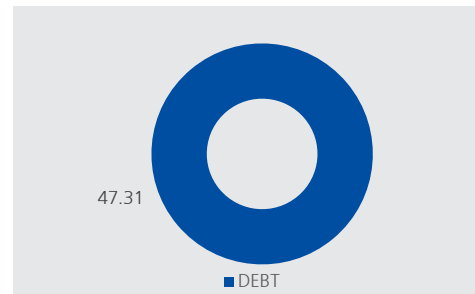
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

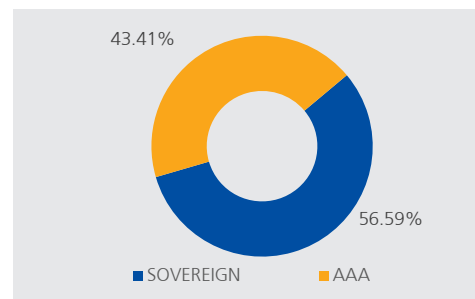
Portfolio

Name of Instrument	% to AUM
9.00% NTPC NCD 25-01-2023 XLII-I	8.19%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.25%
9.45% LICHFL NCD 30-01-2022	7.07%
7.17% RIL NCD PPD SR D 08-11-2022	5.43%
10.08% IOT NCD 20-03-2022 III-STRPP3	2.78%
9.25% RIL NCD 16-06-2024 SR-PPD3	2.54%
Bonds/Debentures Total	33.25%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.25%
8.95% MAHARASHTRA SDL 07/03/2022	10.76%
8.20% GOI CG 15-02-2022	10.70%
8.93% SGOK SDL 2022	6.64%
8.85% SGOK SDL 2022 Jul 18	6.55%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.94%
Gilts Total	52.83%
Money Market Total	8.86%
Current Assets	5.07%
Total	100.00%

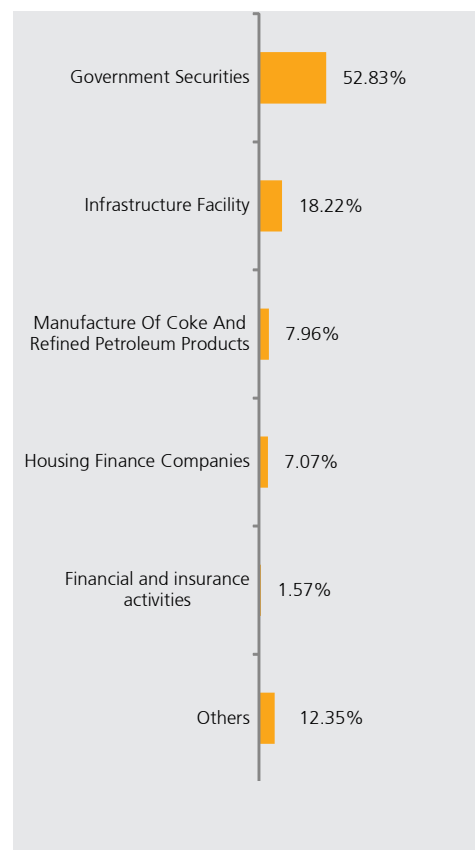
AUM (in ₹ crs.)



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	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Deepak Gupta	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF02710/06/08LINFRAST01121	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	-
ULIF06601/01/10PINFRAST02121	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	Deepak Gupta	-
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	Deepak Gupta	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Deepak Gupta	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid-Equity	Sumanta Khan	Rahul Sangle
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid-Equity	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-Equity	Sumanta Khan	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid-Equity	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	Hybrid	-	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	Equity	Sumanta Khan	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Equity	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	Deepak Gupta	Rahul Sangle

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

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

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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.

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

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