

# ANALYST NOVEMBER 2022

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

| Name of The Fund              | No. | Name of The Fund                    | No. |
|-------------------------------|-----|-------------------------------------|-----|
| Life Large Cap Equity Fund    | 1   | Life Super Growth Fund 2            | 31  |
| Life Equity Fund 3            | 2   | Health Super Growth Fund 1          | 32  |
| Life Pure Equity Fund 2       | 3   | Life High Growth Fund 1             | 33  |
| Make In India Fund            | 4   | Life High Growth Fund 2             | 34  |
| Life Balanced Fund 1          | 5   | Life Growth Plus Fund 1             | 35  |
| Life Money Market Fund 1      | 6   | Life Growth Plus Fund 2             | 36  |
| Life Corporate Bond Fund 1    | 7   | Health Growth Plus Fund 1           | 37  |
| Life Equity Fund 1            | 8   | Life Growth Fund 1                  | 38  |
| Life Equity Fund 2            | 9   | Life Growth Fund 2                  | 39  |
| Pension Equity Fund 1         | 10  | Pension Growth Fund 1               | 40  |
| Pension Equity Fund 2         | 11  | Pension Growth Fund 2               | 41  |
| Pension Equity Fund 3         | 12  | Pension Balanced Fund 1             | 42  |
| Health Equity Fund 1          | 13  | Pension Balanced Fund 2             | 43  |
| Health Equity Fund 2          | 14  | Life Pure Debt Fund 1               | 44  |
| Life Pure Equity Fund 1       | 15  | Life Gilt Fund 1                    | 45  |
| Pension Pure Equity Fund 2    | 16  | Life Gilt Fund 2                    | 46  |
| Health Pure Equity Fund 1     | 17  | Health Gilt Fund 1                  | 47  |
| Life Infrastructure Fund 1    | 18  | Life Capital Secure Fund 1          | 48  |
| Life Infrastructure Fund 2    | 19  | Pension Capital Secure Fund 1       | 49  |
| Pension Infrastructure Fund 2 | 20  | Life Corporate Bond Fund 2          | 50  |
| Health Infrastructure Fund 1  | 21  | Health Corporate Bond Fund 1        | 51  |
| Life Energy Fund 1            | 22  | Pension Smart Fund 1                | 52  |
| Life Energy Fund 2            | 23  | Life Money Market Fund 2            | 53  |
| Pension Energy Fund 2         | 24  | Pension Money Market Fund 2         | 54  |
| Health Energy Fund 1          | 25  | Health Money Market Fund 1          | 55  |
| Life Midcap Fund 1            | 26  | Life Highest NAV Advantage Fund 1   | 56  |
| Life Midcap Fund 2            | 27  | Life Highest NAV Advantage Fund 2   | 57  |
| Pension Midcap Fund 2         | 28  | Discontinued Policy Fund            | 58  |
| Health Midcap Fund 1          | 29  | Pension Discontinued Policy Fund    | 59  |
| Life Super Growth Fund 1      | 30  | Reliance Assured Maturity Debt Fund | 60  |

# INVESTMENT INSIGHT

Fund Report as on 31st October 2022

## Equity Markets

### The Month That Was

India did better than most Emerging Economies as China continued its Zero-COVID policy that led to extended lockdowns and downgrades in GDP estimates. Hong Kong's GDP for the year is expected to decline as exports to mainland China have contracted. South Korea also witnessed a 6% decline in exports and widening of trade deficit. Equity markets reflected this positivity, and the Nifty 50 Index was up by 5.4% during October. Mid-Cap and Small-Cap indices were up only 2.5% and 2.6% respectively. Developed markets, however, witnessed a sharp rally as fears of recession raised hopes that Central Banks may ease their hawkish stance. Investors would need to track geo-political developments and economic data to ensure that the positivity is justified. Political uncertainty continues to cloud sentiment globally as Russia started fresh offensive against Ukraine and UK had its second change of Prime Minister over two months. US is entering into its mid-terms elections with inflation being a key agenda.

Both FII and DII flows for the month, while positive, remained modest at \$ 1bn and \$1.1 bn respectively. BFSI, Capital Goods and IT indices were the top gainers for the month. FMCG was the only sector which saw a decline as weak management commentary on margins and weakness in the rural consumption drove earnings downgrades.

Some of the other key developments for the month were:

- Fiscal deficit reached 37% of budget estimate
- September'22 manufacturing PMI came at 55.1 down from 56.2 reported in August'22
- September'22 services PMI came at 54.7 down from 55.5 reported in August'22
- Trade deficit eased to \$26.5bn in September from record highs of \$31bn in July'22
- CPI inflation rose again to 7.4% in Sept'22 from 7.0% in Aug'22
- IIP declined by 0.8% yoy in Aug'22

# INVESTMENT INSIGHT

Fund Report as on 31st October 2022

## Market Outlook

Reflecting upon the initial round of 2QFY23 corporate earnings, we expect the Nifty 50 FY23 & FY24 earnings to remain range bound near term. Sectors like consumer durables, metals, industrials, and cement sector are witnessing earning cuts, while banks and autos are seeing upgrades. While margin pressures have eased, rural outlook remains mixed and pricing in sectors like cement is yet to see a meaningful uptick. Metal prices have corrected meaningfully from last year highs, driving commodity stock earnings lower. However, correction in metal prices have augured well for auto companies who reported sequential improvement in margins. Private bank results also beat earnings expectations as loan growth and asset quality trends remained strong. IT companies too reported healthy numbers and management commentary remains upbeat. There are signs of recovery in the real economy as order book of contractors/developers are inching up. Residential real estate sector continues to see higher pre-sales. Mumbai, NCR and Bengaluru markets witness a sharp uptick in housing demand driven by improved affordability amongst the salaried profile customers. Hotel industry occupancy and room rates have crossed pre-covid levels by 5% in the seasonally weakest quarter for the sector and we now expect a strong demand surge during 2H23.

India has recovered well post COVID, and it now stands out compared to its peers in Emerging Economies and when compared to Europe and UK. Recent earnings downgrades have been led by commodity stocks, while overall consumption demand remained robust. Rural sector recovery has been delayed due to erratic monsoons. However, excellent reservoir levels suggest strong rabi crop as already indicated by early sowing data. The improving economic outlook augurs well for the low-income population which should further provide tailwind to consumption demand going ahead. Valuations are slightly higher than long term averages and reflects the current positive sentiment on India. Hence, we remain optimistic about the Indian equity markets with preference for the Financials, Consumption and Capital Goods sectors.



# INVESTMENT INSIGHT

Fund Report as on 31st October 2022

## Fixed Income Markets

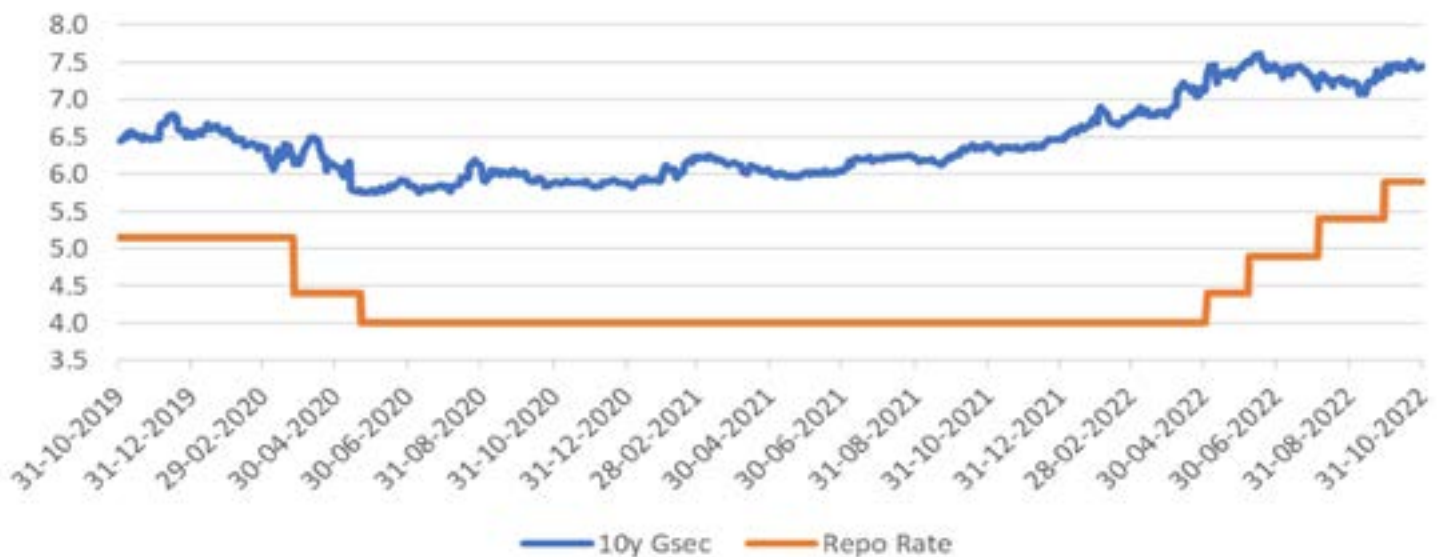
India's economic growth remains resilient backed by festive cheer, despite concerns emitting from global slowdown spill overs. Demand growth during festive season is visible in the incoming macro- economic indicators. GST collection for the economic activity in September is at Rs.1.52trn, higher than the average collection of Rs1.45trn. seen for most of FY-23. India's manufacturing PMI, a proxy indicator of sectoral growth was up from 55.1 in Sep-22 to 55.3 in Oct-22, and above its long-run average of 53.7. PMI survey also highlighted that economic growth in the Indian manufacturing industry remained robust, and price pressures were contained in Oct-22, a completely different expedition when compared to the west. Eight core industries output increased by 7.9% y/y in Sep-22, highlighting pick-up in the production output after seasonal weakness in Aug-22. Auto sales, including tractors, witnessed good traction ahead of festive season, overall passenger vehicles sales were up by ~92% y/y in Sept-22, while tractor sales were up by 18% y/y in Sep-22. India CPI inflation increased to 7.41% y/y in Sep-22 from 7% y/y in Aug-22, led by increase in food prices. Inflation is expected to have peaked and moderate in the second half of FY23 led by favourable base and seasonal fall.

Financial indicators like non-food credit growth continued to remain strong at 18.4% y/y for the week ending Oct 7, 2022. Deposits grew by 9.6% y/y during the same period. Volatility in the FX market intensified over the last few months driven by expectations on FED policy outlook, resulting in declining forex reserves. FX reserves declined to USD 524 billion in Oct-22 led by RBI intervention in forex market and revaluation of currency basket.

Global monetary policy dynamics continued to remain inflation focussed. ECB hiked its policy rate by 75 bps to 2%. The move comes amid decadal high inflation levels caused by rising energy and food prices, supply bottlenecks, and post-pandemic recovery in demand. ECB Council expects interest rates to rise further to ensure the timely return of inflation to its 2% medium-term inflation target. On the other hand, Bank of Japan, as expected, maintained status quo on rates and stance while continuing purchase of CPs and corporate bonds at its pre-pandemic pace.

## Fixed Income Markets

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 7.36%-7.51% range during Oct 2022, closing at 7.45% on month end. The rise in yields was led by higher domestic inflation, hardening of global bond yields and spike in crude oil prices.

# INVESTMENT INSIGHT

Fund Report as on 31st October 2022

## Outlook:

On global front, the yield on US 10Y bond rose during the month on higher inflation. Crude oil prices rose to ~\$95 per barrel on sizeable OPEC+ production cuts, as well as the looming European Union ban on Russian oil. On domestic front RBI is expected to continue with its policy tightening to tame the inflation though at a moderate pace. Going forward, we expect G-sec yields to remain elevated in the near term with a curve steepening bias.

## Strategy:

The progress of monetary tightening from Central Banks, global commodity prices, growth & inflation expectations remain key monitorable.

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

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



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr Sumanta Khan

**NAV as on 31 October, 22:** ₹14.0530

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 643.52 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.37%        | 5.37%         |
| Last 6 Months   | 5.95%        | 5.32%         |
| Last 1 Year     | 1.67%        | 1.93%         |
| Last 2 Years    | 23.08%       | 24.38%        |
| Last 3 Years    | N.A          | N.A           |
| Since Inception | 12.96%       | 14.46%        |

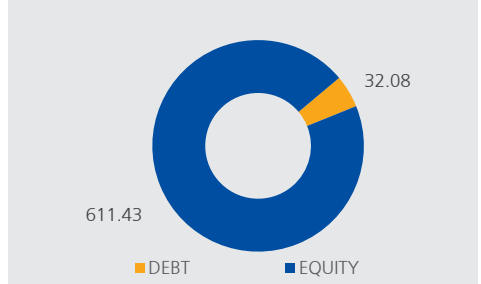
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

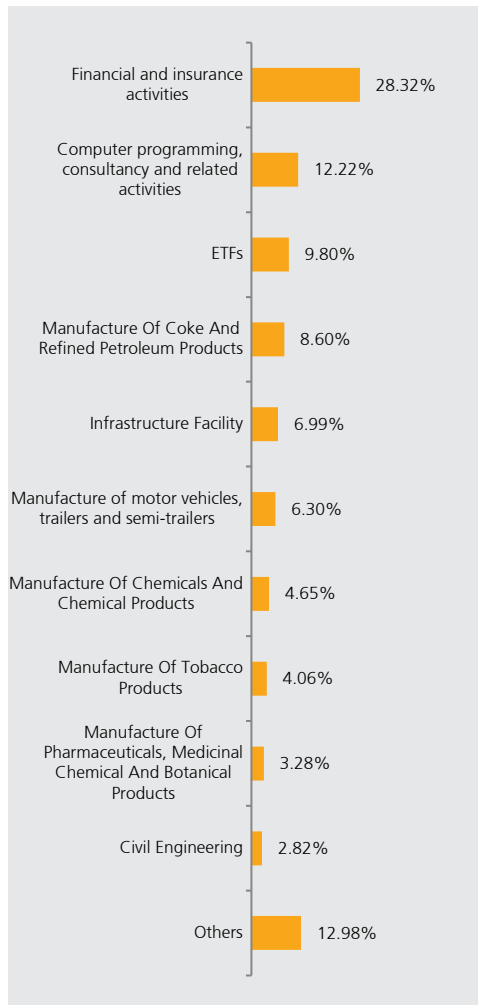
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 8.25%          |
| INFOSYS LIMITED                               | 6.67%          |
| HDFC BANK LTD.FV-2                            | 6.07%          |
| ICICI BANK LTD.FV-2                           | 5.24%          |
| HDFC LTD FV 2                                 | 4.08%          |
| ITC - FV 1                                    | 4.06%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.55%          |
| LARSEN&TUBRO                                  | 2.82%          |
| STATE BANK OF INDIAFV-1                       | 2.76%          |
| HINDUSTAN LEVER LTD.                          | 2.70%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.58%          |
| BHARTI AIRTEL LIMITED                         | 2.51%          |
| MARUTI UDYOG LTD.                             | 2.27%          |
| AXIS BANK LIMITEDFV-2                         | 2.23%          |
| BAJAJ FINANCE LIMITED                         | 2.06%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 2.03%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.84%          |
| NTPC LIMITED                                  | 1.68%          |
| TITAN COMPANY LIMITED                         | 1.61%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.47%          |
| BAJAJ FINSERV LIMITED                         | 1.42%          |
| POWER GRID CORP OF INDIA LTD                  | 0.94%          |
| INDUSIND BANK LIMITED                         | 0.89%          |
| TATA MOTORS LTD.FV-2                          | 0.84%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.84%          |
| HCL TECHNOLOGIES LIMITED                      | 0.77%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.76%          |
| INDRAPRASTHA GAS LIMITED                      | 0.74%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.72%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70%          |
| CIPLA LTD.                                    | 0.65%          |
| COAL INDIA LIMITED                            | 0.65%          |
| TVS MOTOR COMPANY LIMITED                     | 0.63%          |
| ASHOK LEYLAND LIMITED                         | 0.59%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.56%          |
| TATA MOTORS LTD-DVR                           | 0.56%          |
| TRENT LTD                                     | 0.54%          |
| ULTRATECH CEMCO LTD                           | 0.52%          |
| UPL LIMITED                                   | 0.48%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.48%          |
| APOLLO TYRES LIMITED                          | 0.45%          |
| DR. REDDY LABORATORIES                        | 0.39%          |
| DIVIS LABORATORIES LIMITED                    | 0.39%          |
| MINDTREE LTD                                  | 0.39%          |
| NESTLE INDIA LIMITED                          | 0.37%          |
| JUBILANT FOODWORKS LIMITED                    | 0.37%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.36%          |
| TATA POWER CO. LTD.FV-1                       | 0.32%          |
| VOLTAS LTD                                    | 0.24%          |
| UNITED SPIRITS LIMITED                        | 0.24%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.24%          |
| UNITED BREWERIES LIMITED                      | 0.22%          |
| BHARAT FORGE                                  | 0.20%          |
| ONGCFV-5                                      | 0.18%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.10%          |
| <b>Equity Total</b>                           | <b>85.22%</b>  |
| SBI-ETF Nifty Bank                            | 3.87%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.03%          |
| Nippon India ETF Bank Bees                    | 1.89%          |
| ICICI PRUDENTIAL IT ETF                       | 1.02%          |
| <b>ETFs</b>                                   | <b>9.80%</b>   |
| <b>Money Market Total</b>                     | <b>3.37%</b>   |
| <b>Current Assets</b>                         | <b>1.62%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹36.5366

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 2,224.24 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 75-100    | 97         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-25     | 3          |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.18%        | 5.37%         |
| Last 6 Months   | 5.87%        | 5.32%         |
| Last 1 Year     | 2.02%        | 1.93%         |
| Last 2 Years    | 24.04%       | 24.38%        |
| Last 3 Years    | 14.80%       | 14.89%        |
| Since Inception | 10.64%       | 10.10%        |

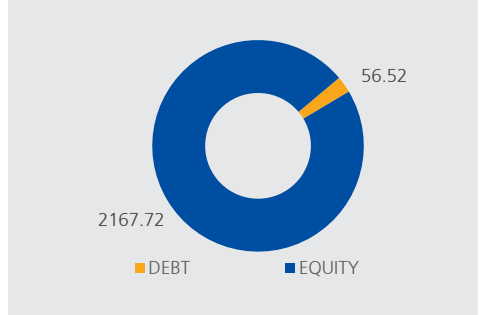
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

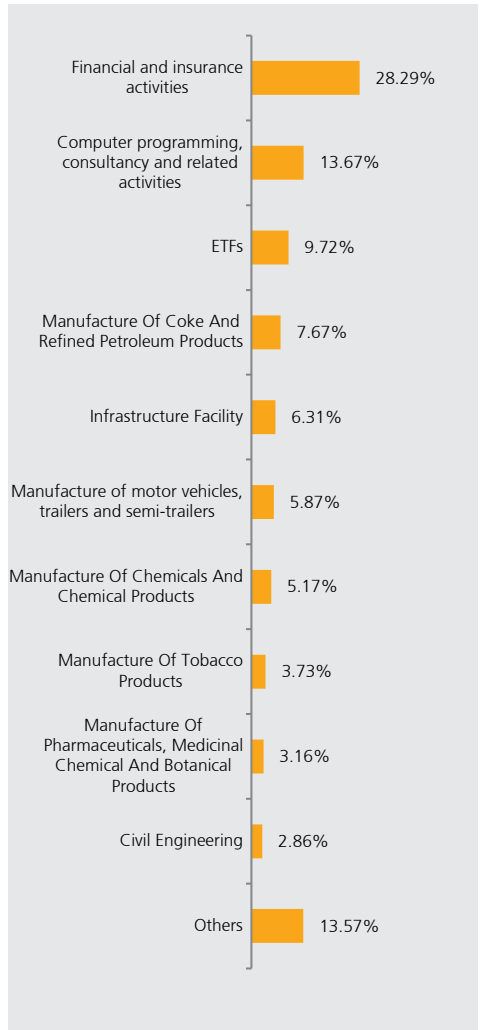
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.67%          |
| INFOSYS LIMITED                               | 7.06%          |
| ICICI BANK LTD.FV-2                           | 5.55%          |
| HDFC BANK LTD.FV-2                            | 5.51%          |
| HDFC LTD FV 2                                 | 3.84%          |
| ITC - FV 1                                    | 3.73%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.70%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 3.25%          |
| HINDUSTAN LEVER LTD.                          | 2.89%          |
| LARSEN&TUBRO                                  | 2.86%          |
| AXIS BANK LIMITEDFV-2                         | 2.61%          |
| MARUTI UDYOG LTD.                             | 1.92%          |
| BAJAJ FINANCE LIMITED                         | 1.85%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.79%          |
| NTPC LIMITED                                  | 1.73%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.73%          |
| BAJAJ FINSERV LIMITED                         | 1.63%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.61%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.60%          |
| STATE BANK OF INDIAFV-1                       | 1.57%          |
| BHARTI AIRTEL LIMITED                         | 1.49%          |
| TITAN COMPANY LIMITED                         | 1.43%          |
| HCL TECHNOLOGIES LIMITED                      | 1.28%          |
| TATA MOTORS LTD.FV-2                          | 1.10%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.07%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.97%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.95%          |
| HERO MOTOCORP LIMITED                         | 0.93%          |
| INDRAPRASTHA GAS LIMITED                      | 0.78%          |
| ASHOK LEYLAND LIMITED                         | 0.69%          |
| ULTRATECH CEMCO LTD                           | 0.69%          |
| ACC LIMITED                                   | 0.64%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.63%          |
| TATA POWER CO. LTD.FV-1                       | 0.61%          |
| POWER GRID CORP OF INDIA LTD                  | 0.61%          |
| DIVIS LABORATORIES LIMITED                    | 0.58%          |
| BAJAJ AUTO LTD                                | 0.57%          |
| BRITANNIA INDUSTRIES LTD                      | 0.57%          |
| TATA MOTORS LTD-DVR                           | 0.54%          |
| LIC HOUSING FINANCE LIMITED                   | 0.52%          |
| CIPLA LTD.                                    | 0.50%          |
| DR. REDDY LABORATORIES                        | 0.49%          |
| SRF LIMITED                                   | 0.49%          |
| TRENT LTD                                     | 0.48%          |
| HAVELLS INDIA LIMITED                         | 0.48%          |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED         | 0.47%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.46%          |
| JUBILANT FOODWORKS LIMITED                    | 0.45%          |
| SIEMENS LIMITED                               | 0.41%          |
| COFORGE LIMITED                               | 0.38%          |
| BANDHAN BANK LIMITED                          | 0.37%          |
| RESTAURANT BRANDS ASIA LIMITED                | 0.34%          |
| ZOMATO LIMITED                                | 0.33%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.30%          |
| WIPRO   | 0.30%          |
| THE FEDERAL BANK LIMITED                      | 0.27%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.25%          |
| VOLTAS LTD                                    | 0.24%          |
| <b>Equity Total</b>                           | <b>87.74%</b>  |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 4.25%          |
| SBI-ETF Nifty Bank                            | 3.97%          |
| ICICI PRUDENTIAL IT ETF                       | 1.50%          |
| <b>ETFs</b>                                   | <b>9.72%</b>   |
| <b>Money Market Total</b>                     | <b>1.68%</b>   |
| <b>Current Assets</b>                         | <b>0.86%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹35.4998

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 October, 22:** ₹ 325.26 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    | 4.74%        | 4.48%         |
| Last 6 Months   | 5.95%        | 4.70%         |
| Last 1 Year     | 9.06%        | 10.45%        |
| Last 2 Years    | 26.62%       | 27.80%        |
| Last 3 Years    | 17.54%       | 17.92%        |
| Since Inception | 10.40%       | 9.96%         |

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

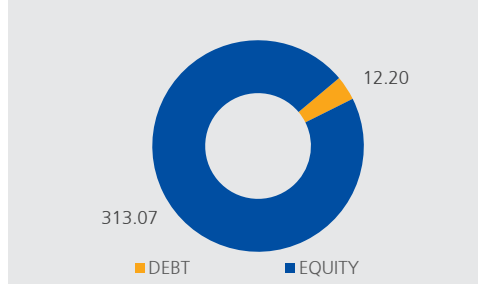
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

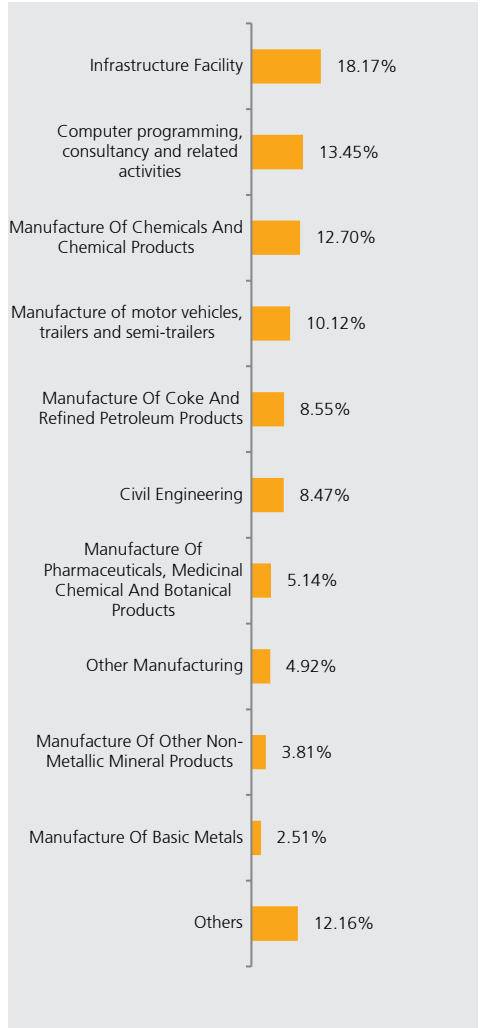
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 8.47%          |
| RELIANCE INDUSTRIES LTD.                      | 7.90%          |
| BHARTI AIRTEL LIMITED                         | 7.58%          |
| HINDUSTAN LEVER LTD.                          | 6.75%          |
| INFOSYS LIMITED                               | 6.74%          |
| MARUTI UDYOG LTD.                             | 5.76%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1       | 5.14%          |
| TITAN COMPANY LIMITED                         | 4.92%          |
| ASIAN PAINTS LIMITEDFV-1                      | 4.43%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 4.35%          |
| TATA CONSULTANCY SERVICES LTD.                | 4.10%          |
| NTPC LIMITED                                  | 3.99%          |
| POWER GRID CORP OF INDIA LTD                  | 3.15%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 3.12%          |
| ULTRATECH CEMCO LTD                           | 2.68%          |
| JSW STEEL LIMITED                             | 2.33%          |
| COAL INDIA LIMITED                            | 2.03%          |
| NESTLE INDIA LIMITED                          | 1.69%          |
| HCL TECHNOLOGIES LIMITED                      | 1.59%          |
| AVENUE SUPERMARTS LIMITED                     | 1.43%          |
| BAJAJ AUTO LTD                                | 1.18%          |
| ONGCFV-5                                      | 1.17%          |
| AMBUJA CEMENTS LIMITED                        | 1.14%          |
| GRASIM INDUSTRIES LTD.                        | 1.12%          |
| WIPRO   | 0.60%          |
| EICHER MOTORS LIMITED                         | 0.46%          |
| HERO MOTOCORP LIMITED                         | 0.44%          |
| COFORGE LIMITED                               | 0.42%          |
| DABUR INDIA LTD.                              | 0.40%          |
| INDIAN OIL CORPORATION LIMITED                | 0.40%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.33%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.26%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.18%          |
| <b>Equity Total</b>                           | <b>96.25%</b>  |
| <b>Money Market Total</b>                     | <b>3.70%</b>   |
| <b>Current Assets</b>                         | <b>0.05%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹20.7735

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 809.37 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.24%        | 5.37%         |
| Last 6 Months   | 6.96%        | 5.32%         |
| Last 1 Year     | 3.44%        | 1.93%         |
| Last 2 Years    | 22.95%       | 24.38%        |
| Last 3 Years    | 13.83%       | 14.89%        |
| Since Inception | 11.52%       | 14.68%        |

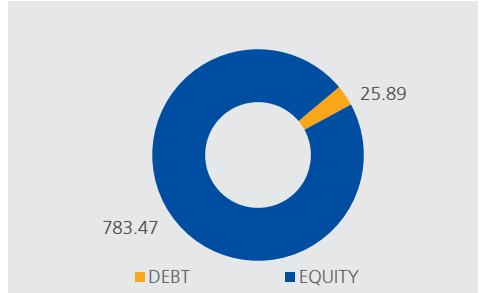
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

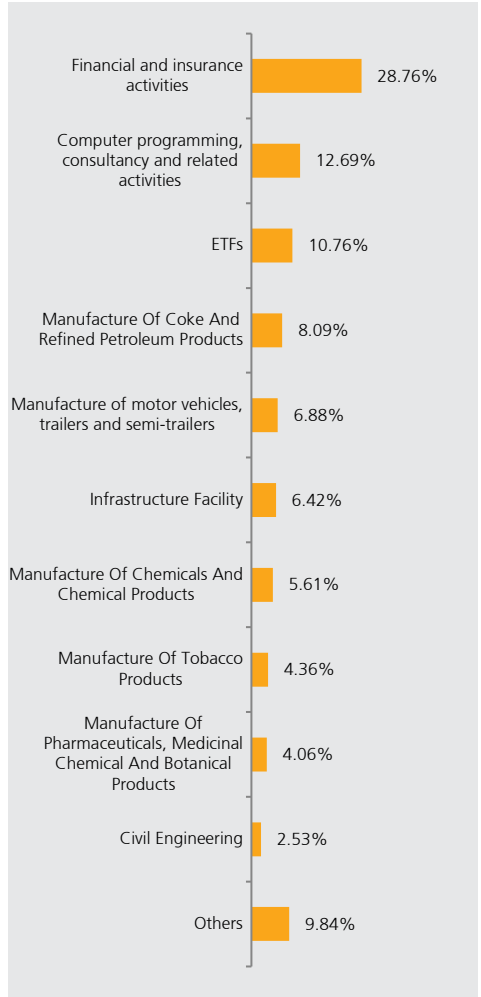
## Portfolio

| Name of Instrument                         | % to AUM       |
|--|----------------|
| RELIANCE INDUSTRIES LTD.                   | 7.72%          |
| HDFC BANK LTD.FV-2                         | 6.75%          |
| INFOSYS LIMITED                            | 6.72%          |
| ICICI BANK LTD.FV-2                        | 5.64%          |
| ITC - FV 1                                 | 4.36%          |
| HDFC LTD FV 2                              | 4.04%          |
| TATA CONSULTANCY SERVICES LTD.             | 3.69%          |
| STATE BANK OF INDIAFV-1                    | 2.97%          |
| HINDUSTAN LEVER LTD.                       | 2.85%          |
| BHARTI AIRTEL LIMITED                      | 2.67%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1     | 2.61%          |
| LARSEN&TUBRO                               | 2.53%          |
| KOTAK MAHINDRA BANK LIMITED_FV5            | 2.43%          |
| MARUTI UDYOG LTD.                          | 2.39%          |
| AXIS BANK LIMITEDFV-2                      | 2.28%          |
| BAJAJ FINANCE LIMITED                      | 2.09%          |
| MAHINDRA & MAHINDRA LTD.-FV5               | 2.07%          |
| TITAN COMPANY LIMITED                      | 1.99%          |
| TATA MOTORS LTD.FV-2                       | 1.83%          |
| NTPC LIMITED                               | 1.68%          |
| ASIAN PAINTS LIMITEDFV-1                   | 1.47%          |
| POWER GRID CORP OF INDIA LTD               | 1.04%          |
| BAJAJ FINSERV LIMITED                      | 0.93%          |
| INDUSIND BANK LIMITED                      | 0.93%          |
| TECH MAHINDRA LIMITEDFV-5                  | 0.85%          |
| PIDILITE INDUSTRIES LIMITED                | 0.78%          |
| HINDALCO INDUSTRIES LTD FV RE 1            | 0.75%          |
| TVS MOTOR COMPANY LIMITED                  | 0.70%          |
| SBI LIFE INSURANCE COMPANY LIMITED         | 0.70%          |
| APOLLO TYRES LIMITED                       | 0.70%          |
| CIPLA LTD.                                 | 0.66%          |
| INDRAPRASTHA GAS LIMITED                   | 0.66%          |
| COFORGE LIMITED                            | 0.63%          |
| ASHOK LEYLAND LIMITED                      | 0.60%          |
| AVENUE SUPERMARTS LIMITED                  | 0.59%          |
| UPL LIMITED                                | 0.50%          |
| HCL TECHNOLOGIES LIMITED                   | 0.41%          |
| DIVIS LABORATORIES LIMITED                 | 0.39%          |
| DR. REDDY LABORATORIES                     | 0.39%          |
| MINDTREE LTD                               | 0.39%          |
| BHARAT PETROLEUM CORP. LTD.                | 0.37%          |
| ULTRATECH CEMCO LTD                        | 0.36%          |
| VOLTAS LTD                                 | 0.34%          |
| COAL INDIA LIMITED                         | 0.30%          |
| TATA IRON & STEEL COMPANY LTD              | 0.29%          |
| UNITED SPIRITS LIMITED                     | 0.25%          |
| TATA POWER CO. LTD.FV-1                    | 0.23%          |
| UNITED BREWERIES LIMITED                   | 0.23%          |
| TATA CONSUMER PRODUCTS LIMITED             | 0.15%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID          | 0.15%          |
| <b>Equity Total</b>                        | <b>86.04%</b>  |
| SBI-ETF Nifty Bank                         | 4.98%          |
| Nippon India ETF Bank Bees                 | 2.49%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 2.27%          |
| ICICI PRUDENTIAL IT ETF                    | 1.03%          |
| <b>ETFs</b>                                | <b>10.76%</b>  |
| <b>Money Market Total</b>                  | <b>1.52%</b>   |
| <b>Current Assets</b>                      | <b>1.68%</b>   |
| <b>Total</b>                               | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)  
**NAV as on 31 October, 22:** ₹39.6221  
**Inception Date:** 09<sup>th</sup> August 2004  
**Benchmark:** CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%  
**AUM as on 31 October, 22:** ₹ 101.18 Crs.  
**Modified Duration of Debt Portfolio:** 3.24 years  
**YTM of Debt Portfolio:** 7.24%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 1.33%        | 1.25%         |
| Last 6 Months   | 2.56%        | 2.22%         |
| Last 1 Year     | 1.56%        | 1.89%         |
| Last 2 Years    | 6.87%        | 6.95%         |
| Last 3 Years    | 7.34%        | 7.93%         |
| Since Inception | 7.84%        | 7.90%         |

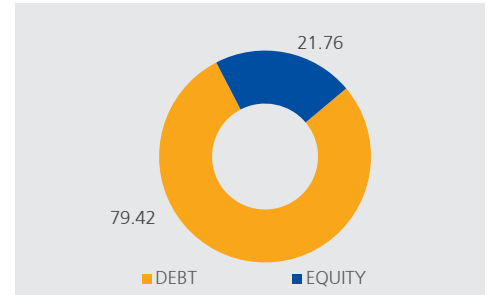
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

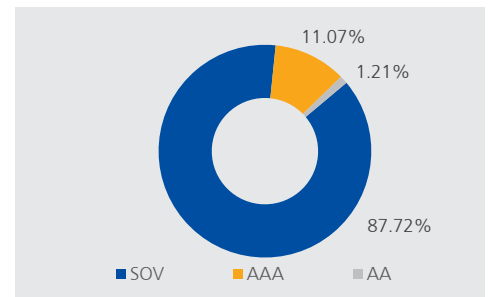
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 1.30%          |
| 6.75% PCHFL NCD 26-09-2031                    | 0.99%          |
| <b>Bonds/Debentures Total</b>                 | <b>2.29%</b>   |
| 7.38% GOI CG 20-06-2027                       | 26.41%         |
| 5.74% GOI 15.11.2026                          | 12.35%         |
| 7.17% GOI 08-01-2028                          | 10.43%         |
| 6.79% GOI CG 15-05-2027                       | 6.36%          |
| 5.63% GOI CG 12-04-2026                       | 4.38%          |
| 7.37% GOI 16-04-2023                          | 4.30%          |
| 8.93% SGOK SDL 2022                           | 2.97%          |
| 6.84% GOI CG 19-12-2022                       | 2.23%          |
| GSEC STRIP 15.12.2024                         | 2.22%          |
| <b>Gilts Total</b>                            | <b>71.65%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 2.11%          |
| HDFC BANK LTD.FV-2                            | 1.80%          |
| ICICI BANK LTD.FV-2                           | 1.73%          |
| INFOSYS LIMITED                               | 1.52%          |
| HDFC LTD FV 2                                 | 1.24%          |
| ITC - FV 1                                    | 0.94%          |
| TATA CONSULTANCY SERVICES LTD.                | 0.91%          |
| AXIS BANK LIMITEDFV-2                         | 0.80%          |
| LARSEN&TUBRO                                  | 0.71%          |
| STATE BANK OF INDIAFV-1                       | 0.67%          |
| BHARTI AIRTEL LIMITED                         | 0.61%          |
| HINDUSTAN LEVER LTD.                          | 0.55%          |
| MARUTI UDYOG LTD.                             | 0.54%          |
| BAJAJ FINANCE LIMITED                         | 0.51%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.50%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.49%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 0.47%          |
| TITAN COMPANY LIMITED                         | 0.44%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.40%          |
| TATA MOTORS LTD.FV-2                          | 0.34%          |
| POWER GRID CORP OF INDIA LTD                  | 0.32%          |
| ULTRATECH CEMCO LTD                           | 0.30%          |
| BAJAJ FINSERV LIMITED                         | 0.30%          |
| NTPC LIMITED                                  | 0.29%          |
| INDUSIND BANK LIMITED                         | 0.27%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.23%          |
| DR. REDDY LABORATORIES                        | 0.20%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.20%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.18%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.17%          |
| NESTLE INDIA LIMITED                          | 0.17%          |
| DIVIS LABORATORIES LIMITED                    | 0.16%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.16%          |
| HERO MOTOCORP LIMITED                         | 0.16%          |
| CIPLA LTD.                                    | 0.15%          |
| COAL INDIA LIMITED                            | 0.15%          |
| UPL LIMITED                                   | 0.14%          |
| HCL TECHNOLOGIES LIMITED                      | 0.14%          |
| WIPRO   | 0.13%          |
| BRITANNIA INDUSTRIES LTD                      | 0.11%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.10%          |
| BAJAJ AUTO LTD                                | 0.10%          |
| GRASIM INDUSTRIES LTD.                        | 0.07%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.03%          |
| <b>Equity Total</b>                           | <b>21.50%</b>  |
| <b>Money Market Total</b>                     | <b>7.74%</b>   |
| <b>Current Assets</b>                         | <b>-3.18%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

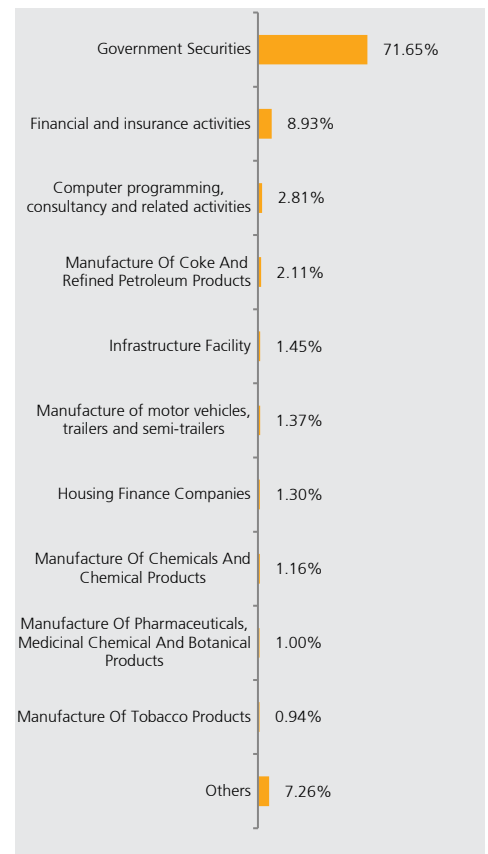
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹22.7493  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 October, 22:** ₹ 145.46 Crs.  
**Modified Duration of Debt Portfolio:**  
0.53 years  
**YTM of Debt Portfolio:** 5.79%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.36%        | 0.47%         |
| Last 6 Months   | 1.75%        | 2.43%         |
| Last 1 Year     | 2.98%        | 4.38%         |
| Last 2 Years    | 2.52%        | 3.90%         |
| Last 3 Years    | 2.85%        | 4.19%         |
| Since Inception | 5.88%        | 6.72%         |

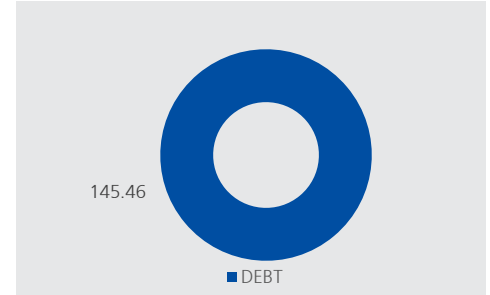
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

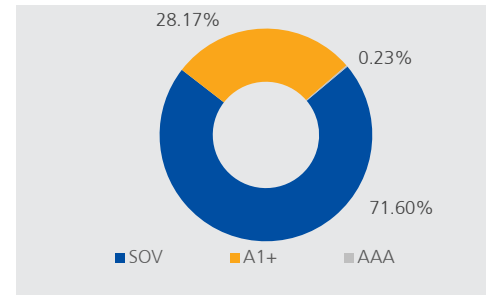
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 98.93%   |
| Current Assets     | 1.07%    |
| Total              | 100.00%  |

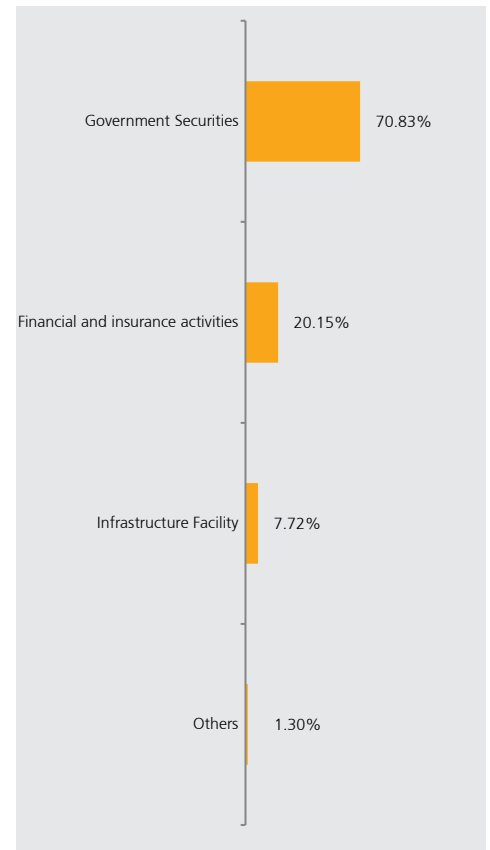
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹27.0644  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 October, 22:** ₹ 227.31 Crs.  
**Modified Duration of Debt Portfolio:** 2.83 years  
**YTM of Debt Portfolio:** 6.94%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 75-100    | 79         |
| MMI / Others | 00-25     | 21         |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.20%        | 0.24%         |
| Last 6 Months   | 1.43%        | 1.20%         |
| Last 1 Year     | 1.07%        | 1.43%         |
| Last 2 Years    | 2.18%        | 2.64%         |
| Last 3 Years    | 5.03%        | 5.68%         |
| Since Inception | 7.16%        | 7.67%         |

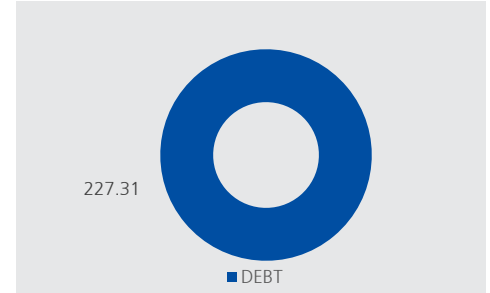
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

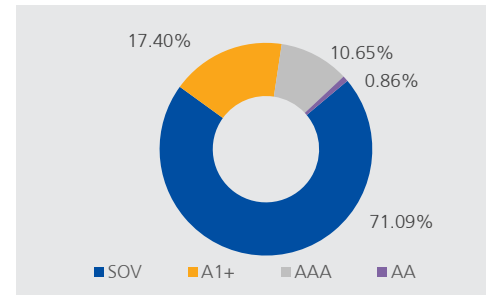
## Portfolio

| Name of Instrument                | % to AUM       |
|-----------------------------------|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004   | 6.56%          |
| 6.43% HDFC NCD 29-09-2025 Y-001   | 1.92%          |
| 6.75% PCHFL NCD 26-09-2031        | 0.84%          |
| 7.75% PFC NCD 11-06-2030 SR 203-B | 0.40%          |
| <b>Bonds/Debentures Total</b>     | <b>9.72%</b>   |
| 7.38% GOI CG 20-06-2027           | 31.45%         |
| 7.17% GOI 08-01-2028              | 12.91%         |
| 6.79% GOI CG 15-05-2027           | 8.11%          |
| 5.74% GOI 15.11.2026              | 7.94%          |
| 6.84% GOI CG 19-12-2022           | 2.96%          |
| GSEC STRIP 15.12.2024             | 2.14%          |
| GSEC STRIP 15.06.2029             | 0.67%          |
| GSEC STRIP 15.12.2029             | 0.65%          |
| GSEC STRIP 17.06.2028             | 0.64%          |
| GSEC STRIP 17.12.2028             | 0.62%          |
| GSEC STRIP 16.06.2028             | 0.60%          |
| GSEC STRIP 16.12.2028             | 0.58%          |
| GSEC STRIP 16.06.2028             | 0.60%          |
| GSEC STRIP 16.12.2028             | 0.58%          |
| <b>Gilts Total</b>                | <b>69.28%</b>  |
| <b>Money Market Total</b>         | <b>18.46%</b>  |
| <b>Current Assets</b>             | <b>2.54%</b>   |
| <b>Total</b>                      | <b>100.00%</b> |

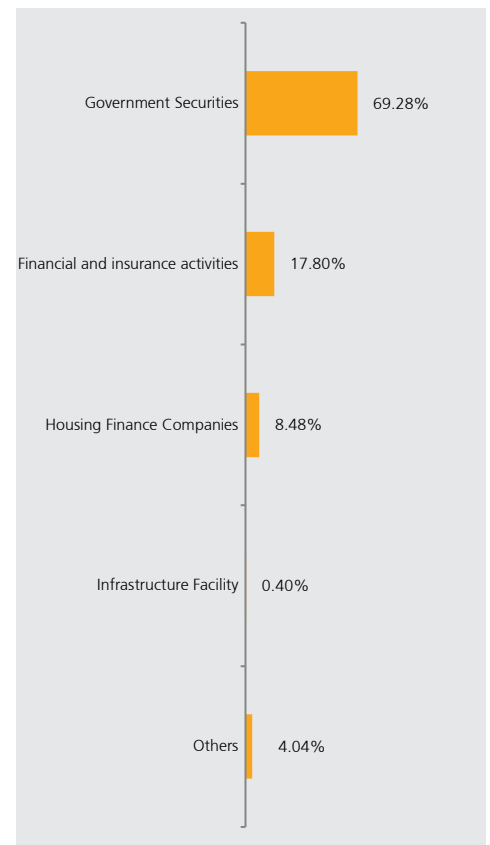
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹98.5569

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 80.85 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.13%        | 5.37%         |
| Last 6 Months   | 5.58%        | 5.32%         |
| Last 1 Year     | 2.18%        | 1.93%         |
| Last 2 Years    | 24.21%       | 24.38%        |
| Last 3 Years    | 14.73%       | 14.89%        |
| Since Inception | 13.37%       | 14.03%        |

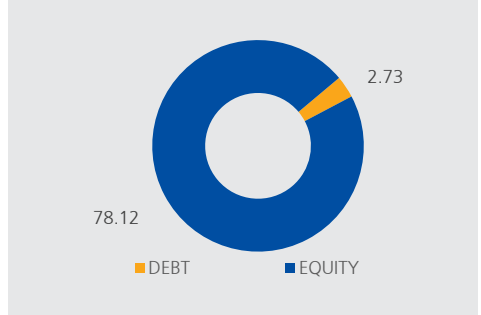
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

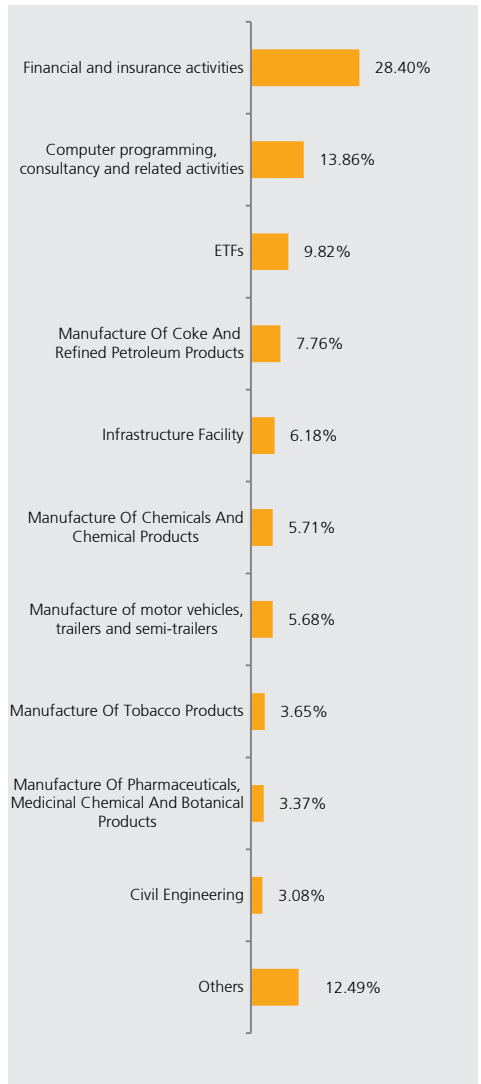
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.76%          |
| INFOSYS LIMITED                               | 7.11%          |
| HDFC BANK LTD.FV-2                            | 6.45%          |
| ICICI BANK LTD.FV-2                           | 5.53%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.77%          |
| ITC - FV 1                                    | 3.65%          |
| HDFC LTD FV 2                                 | 3.45%          |
| LARSEN&TUBRO                                  | 3.08%          |
| HINDUSTAN LEVER LTD.                          | 2.92%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.78%          |
| AXIS BANK LIMITEDFV-2                         | 2.49%          |
| BHARTI AIRTEL LIMITED                         | 2.24%          |
| MARUTI UDYOG LTD.                             | 1.94%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.85%          |
| BAJAJ FINANCE LIMITED                         | 1.84%          |
| NTPC LIMITED                                  | 1.83%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.81%          |
| BAJAJ FINSERV LIMITED                         | 1.73%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.69%          |
| TATA MOTORS LTD.FV-2                          | 1.66%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.64%          |
| TITAN COMPANY LIMITED                         | 1.42%          |
| STATE BANK OF INDIAFV-1                       | 1.41%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.14%          |
| HCL TECHNOLOGIES LIMITED                      | 1.11%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.06%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 1.04%          |
| HERO MOTOCORP LIMITED                         | 0.98%          |
| ULTRATECH CEMCO LTD                           | 0.74%          |
| INDRAPRASTHA GAS LIMITED                      | 0.67%          |
| BRITANNIA INDUSTRIES LTD                      | 0.66%          |
| POWER GRID CORP OF INDIA LTD                  | 0.62%          |
| INDUSIND BANK LIMITED                         | 0.60%          |
| BAJAJ AUTO LTD                                | 0.57%          |
| LIC HOUSING FINANCE LIMITED                   | 0.57%          |
| DR. REDDY LABORATORIES                        | 0.55%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.55%          |
| CIPLA LTD.                                    | 0.50%          |
| SRF LIMITED                                   | 0.49%          |
| UPL LIMITED                                   | 0.49%          |
| DIVIS LABORATORIES LIMITED                    | 0.46%          |
| JUBILANT FOODWORKS LIMITED                    | 0.43%          |
| ASHOK LEYLAND LIMITED                         | 0.43%          |
| UNITED SPIRITS LIMITED                        | 0.42%          |
| COFORGE LIMITED                               | 0.39%          |
| WIPRO   | 0.33%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.31%          |
| ACC LIMITED                                   | 0.30%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.28%          |
| NESTLE INDIA LIMITED                          | 0.28%          |
| VOLTAS LTD                                    | 0.27%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.27%          |
| BANDHAN BANK LIMITED                          | 0.22%          |
| <b>Equity Total</b>                           | <b>86.80%</b>  |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.42%          |
| SBI-ETF Nifty Bank                            | 3.00%          |
| Nippon India ETF Bank Bees                    | 1.93%          |
| ICICI PRUDENTIAL IT ETF                       | 1.47%          |
| <b>ETFs</b>                                   | <b>9.82%</b>   |
| <b>Money Market Total</b>                     | <b>3.15%</b>   |
| <b>Current Assets</b>                         | <b>0.22%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹44.6392

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 648.93 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.16%        | 5.37%         |
| Last 6 Months   | 5.59%        | 5.32%         |
| Last 1 Year     | 1.63%        | 1.93%         |
| Last 2 Years    | 23.97%       | 24.38%        |
| Last 3 Years    | 14.68%       | 14.89%        |
| Since Inception | 10.95%       | 10.07%        |

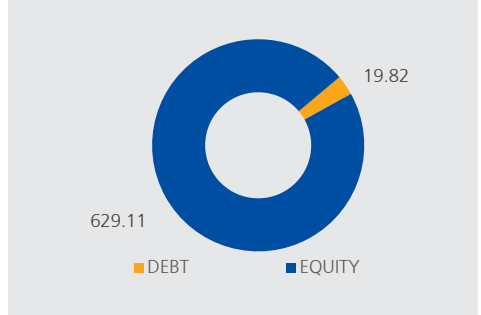
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

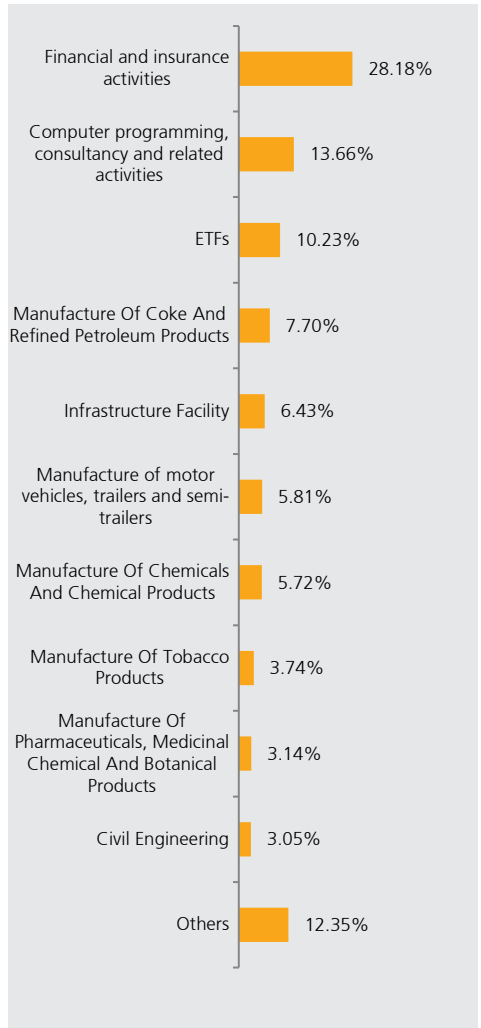
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.70%          |
| INFOSYS LIMITED                               | 7.05%          |
| HDFC BANK LTD.FV-2                            | 5.98%          |
| ICICI BANK LTD.FV-2                           | 5.41%          |
| ITC - FV 1                                    | 3.74%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.69%          |
| HDFC LTD FV 2                                 | 3.37%          |
| LARSEN&TUBRO                                  | 3.05%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.97%          |
| HINDUSTAN LEVER LTD.                          | 2.89%          |
| AXIS BANK LIMITEDFV-2                         | 2.58%          |
| BAJAJ FINANCE LIMITED                         | 1.98%          |
| MARUTI UDYOG LTD.                             | 1.93%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.80%          |
| NTPC LIMITED                                  | 1.75%          |
| BHARTI AIRTEL LIMITED                         | 1.75%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.75%          |
| BAJAJ FINSERV LIMITED                         | 1.73%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.65%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.62%          |
| TATA MOTORS LTD.FV-2                          | 1.61%          |
| STATE BANK OF INDIAFV-1                       | 1.40%          |
| TITAN COMPANY LIMITED                         | 1.29%          |
| HCL TECHNOLOGIES LIMITED                      | 1.24%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.08%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.02%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.98%          |
| HERO MOTOCORP LIMITED                         | 0.94%          |
| ULTRATECH CEMCO LTD                           | 0.70%          |
| INDRAPRASTHA GAS LIMITED                      | 0.67%          |
| ASHOK LEYLAND LIMITED                         | 0.65%          |
| POWER GRID CORP OF INDIA LTD                  | 0.61%          |
| BRITANNIA INDUSTRIES LTD                      | 0.61%          |
| INDUSIND BANK LIMITED                         | 0.59%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.59%          |
| BAJAJ AUTO LTD                                | 0.57%          |
| TATA POWER CO. LTD.FV-1                       | 0.57%          |
| LIC HOUSING FINANCE LIMITED                   | 0.54%          |
| UPL LIMITED                                   | 0.54%          |
| DR. REDDY LABORATORIES                        | 0.54%          |
| CIPLA LTD.                                    | 0.50%          |
| SRF LIMITED                                   | 0.49%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.49%          |
| NESTLE INDIA LIMITED                          | 0.48%          |
| DIVIS LABORATORIES LIMITED                    | 0.45%          |
| ACC LIMITED                                   | 0.41%          |
| JUBILANT FOODWORKS LIMITED                    | 0.41%          |
| UNITED SPIRITS LIMITED                        | 0.39%          |
| COFORGE LIMITED                               | 0.35%          |
| WIPRO   | 0.31%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.30%          |
| BANDHAN BANK LIMITED                          | 0.29%          |
| VOLTAS LTD                                    | 0.25%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.25%          |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED         | 0.20%          |
| MAX FINANCIAL SERVICES LIMITED                | 0.00%          |
| <b>Equity Total</b>                           | <b>86.72%</b>  |
| SBI-ETF Nifty Bank                            | 3.63%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.50%          |
| ICICI PRUDENTIAL IT ETF                       | 1.62%          |
| Nippon India ETF Bank Bees                    | 1.49%          |
| <b>ETFs</b>                                   | <b>10.23%</b>  |
| <b>Money Market Total</b>                     | <b>2.60%</b>   |
| <b>Current Assets</b>                         | <b>0.45%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹48.6026

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 50.91 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.29%        | 5.37%         |
| Last 6 Months   | 5.59%        | 5.32%         |
| Last 1 Year     | 1.46%        | 1.93%         |
| Last 2 Years    | 23.83%       | 24.38%        |
| Last 3 Years    | 14.42%       | 14.89%        |
| Since Inception | 10.63%       | 10.58%        |

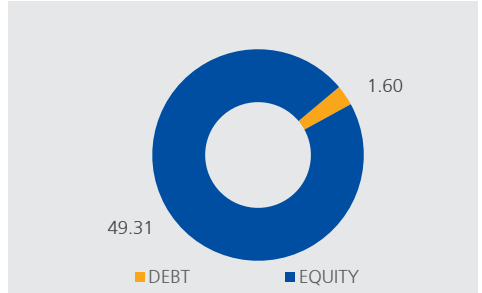
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

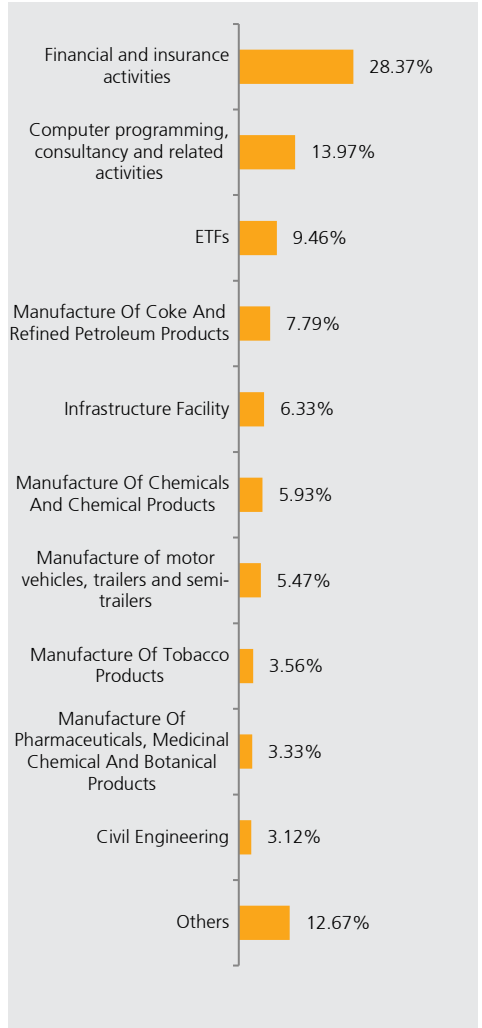
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.79%          |
| INFOSYS LIMITED                               | 7.08%          |
| HDFC BANK LTD.FV-2                            | 6.61%          |
| ICICI BANK LTD.FV-2                           | 5.58%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.82%          |
| ITC - FV 1                                    | 3.56%          |
| HDFC LTD FV 2                                 | 3.35%          |
| LARSEN&TUBRO                                  | 3.12%          |
| HINDUSTAN LEVER LTD.                          | 2.97%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.86%          |
| AXIS BANK LIMITEDFV-2                         | 2.61%          |
| BHARTI AIRTEL LIMITED                         | 2.41%          |
| MARUTI UDYOG LTD.                             | 1.94%          |
| BAJAJ FINANCE LIMITED                         | 1.88%          |
| NTPC LIMITED                                  | 1.84%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.82%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.77%          |
| BAJAJ FINSERV LIMITED                         | 1.76%          |
| TATA MOTORS LTD.FV-2                          | 1.71%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.68%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.58%          |
| STATE BANK OF INDIAFV-1                       | 1.47%          |
| TITAN COMPANY LIMITED                         | 1.44%          |
| HCL TECHNOLOGIES LIMITED                      | 1.37%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.18%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.16%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 1.07%          |
| HERO MOTOCORP LIMITED                         | 1.00%          |
| ULTRATECH CEMCO LTD                           | 0.77%          |
| BRITANNIA INDUSTRIES LTD                      | 0.72%          |
| INDRAPRASTHA GAS LIMITED                      | 0.68%          |
| UPL LIMITED                                   | 0.64%          |
| POWER GRID CORP OF INDIA LTD                  | 0.63%          |
| LIC HOUSING FINANCE LIMITED                   | 0.58%          |
| BAJAJ AUTO LTD                                | 0.58%          |
| NESTLE INDIA LIMITED                          | 0.57%          |
| DR. REDDY LABORATORIES                        | 0.56%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.55%          |
| CIPLA LTD.                                    | 0.50%          |
| DIVIS LABORATORIES LIMITED                    | 0.50%          |
| SRF LIMITED                                   | 0.49%          |
| JUBILANT FOODWORKS LIMITED                    | 0.44%          |
| UNITED SPIRITS LIMITED                        | 0.43%          |
| COFORGE LIMITED                               | 0.40%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.31%          |
| VOLTAS LTD                                    | 0.28%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.27%          |
| ASHOK LEYLAND LIMITED                         | 0.24%          |
| ACC LIMITED                                   | 0.23%          |
| BANDHAN BANK LIMITED                          | 0.23%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.22%          |
| WIPRO   | 0.15%          |
| <b>Equity Total</b>                           | <b>87.40%</b>  |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.50%          |
| SBI-ETF Nifty Bank                            | 2.99%          |
| Nippon India ETF Bank Bees                    | 1.75%          |
| ICICI PRUDENTIAL IT ETF                       | 1.21%          |
| <b>ETFs</b>                                   | <b>9.46%</b>   |
| <b>Money Market Total</b>                     | <b>2.23%</b>   |
| <b>Current Assets</b>                         | <b>0.91%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹42.9412

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 68.77 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.17%        | 5.37%         |
| Last 6 Months   | 5.60%        | 5.32%         |
| Last 1 Year     | 1.58%        | 1.93%         |
| Last 2 Years    | 24.08%       | 24.38%        |
| Last 3 Years    | 14.68%       | 14.89%        |
| Since Inception | 9.90%        | 9.79%         |

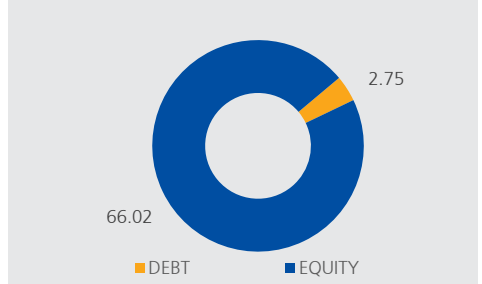
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

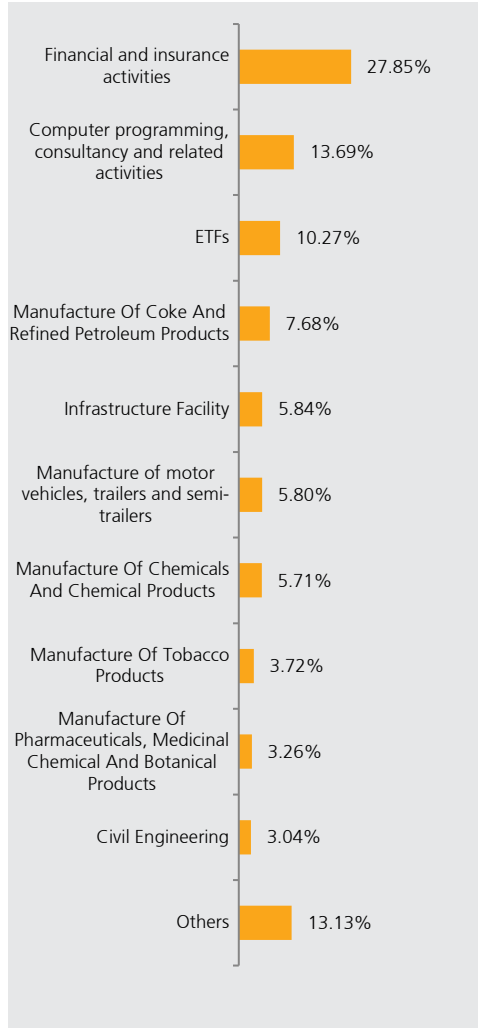
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.68%          |
| INFOSYS LIMITED                               | 7.07%          |
| HDFC BANK LTD.FV-2                            | 6.04%          |
| ICICI BANK LTD.FV-2                           | 5.47%          |
| ITC - FV 1                                    | 3.72%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.68%          |
| HDFC LTD FV 2                                 | 3.19%          |
| LARSEN&TUBRO                                  | 3.04%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.98%          |
| HINDUSTAN LEVER LTD.                          | 2.88%          |
| AXIS BANK LIMITEDFV-2                         | 2.56%          |
| MARUTI UDYOG LTD.                             | 1.92%          |
| BAJAJ FINANCE LIMITED                         | 1.80%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.79%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.77%          |
| NTPC LIMITED                                  | 1.76%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.75%          |
| BHARTI AIRTEL LIMITED                         | 1.75%          |
| BAJAJ FINSERV LIMITED                         | 1.70%          |
| TATA MOTORS LTD.FV-2                          | 1.62%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.61%          |
| STATE BANK OF INDIAFV-1                       | 1.37%          |
| TITAN COMPANY LIMITED                         | 1.30%          |
| HCL TECHNOLOGIES LIMITED                      | 1.24%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.09%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.03%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.99%          |
| HERO MOTOCORP LIMITED                         | 0.95%          |
| ULTRATECH CEMCO LTD                           | 0.71%          |
| INDRAPRASTHA GAS LIMITED                      | 0.66%          |
| ASHOK LEYLAND LIMITED                         | 0.65%          |
| BRITANNIA INDUSTRIES LTD                      | 0.62%          |
| POWER GRID CORP OF INDIA LTD                  | 0.61%          |
| INDUSIND BANK LIMITED                         | 0.59%          |
| BAJAJ AUTO LTD                                | 0.57%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.57%          |
| UPL LIMITED                                   | 0.55%          |
| DR. REDDY LABORATORIES                        | 0.54%          |
| LIC HOUSING FINANCE LIMITED                   | 0.51%          |
| CIPLA LTD.                                    | 0.50%          |
| NESTLE INDIA LIMITED                          | 0.49%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.49%          |
| SRF LIMITED                                   | 0.49%          |
| DIVIS LABORATORIES LIMITED                    | 0.45%          |
| ACC LIMITED                                   | 0.41%          |
| JUBILANT FOODWORKS LIMITED                    | 0.41%          |
| UNITED SPIRITS LIMITED                        | 0.39%          |
| COFORGE LIMITED                               | 0.35%          |
| WIPRO   | 0.31%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.30%          |
| BANDHAN BANK LIMITED                          | 0.29%          |
| VOLTAS LTD                                    | 0.26%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.25%          |
| MAX FINANCIAL SERVICES LIMITED                | 0.00%          |
| <b>Equity Total</b>                           | <b>85.74%</b>  |
| SBI-ETF Nifty Bank                            | 3.61%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.48%          |
| ICICI PRUDENTIAL IT ETF                       | 1.65%          |
| Nippon India ETF Bank Bees                    | 1.52%          |
| <b>ETFs</b>                                   | <b>10.27%</b>  |
| <b>Money Market Total</b>                     | <b>3.32%</b>   |
| <b>Current Assets</b>                         | <b>0.67%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹36.2201

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 20.22 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.05%        | 5.37%         |
| Last 6 Months   | 5.61%        | 5.32%         |
| Last 1 Year     | 1.79%        | 1.93%         |
| Last 2 Years    | 23.97%       | 24.38%        |
| Last 3 Years    | 15.03%       | 14.89%        |
| Since Inception | 10.57%       | 10.10%        |

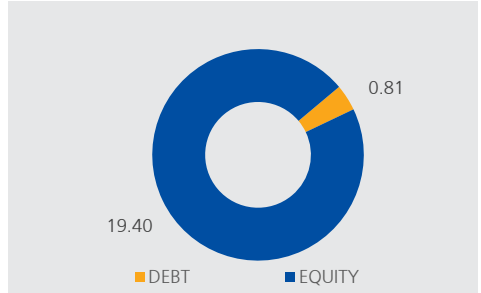
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

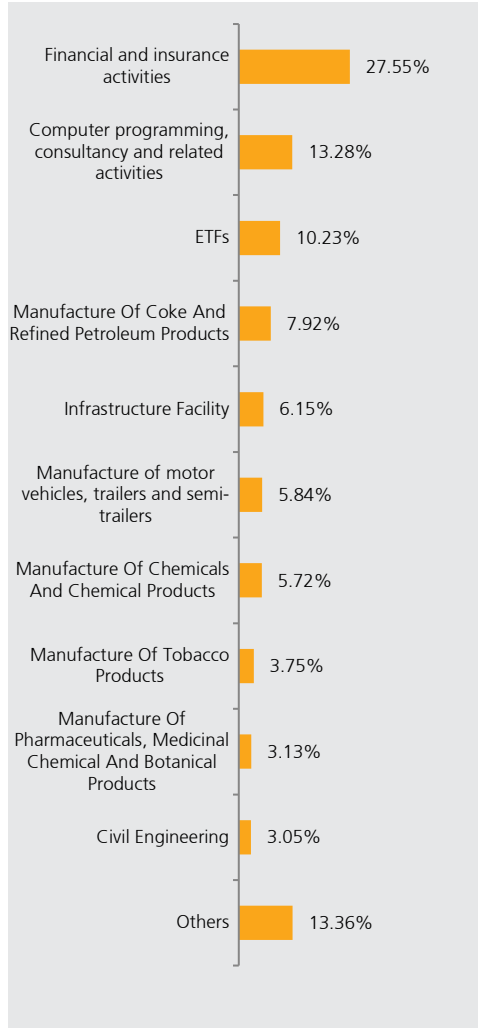
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.71%          |
| INFOSYS LIMITED                               | 6.90%          |
| ICICI BANK LTD.FV-2                           | 5.58%          |
| HDFC BANK LTD.FV-2                            | 5.27%          |
| ITC - FV 1                                    | 3.75%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.55%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 3.26%          |
| LARSEN&TUBRO                                  | 3.05%          |
| HDFC LTD FV 2                                 | 3.00%          |
| HINDUSTAN LEVER LTD.                          | 2.89%          |
| AXIS BANK LIMITEDFV-2                         | 2.57%          |
| BAJAJ FINANCE LIMITED                         | 2.01%          |
| MARUTI UDYOG LTD.                             | 1.94%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.80%          |
| NTPC LIMITED                                  | 1.74%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.74%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.69%          |
| BAJAJ FINSERV LIMITED                         | 1.67%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.62%          |
| TATA MOTORS LTD.FV-2                          | 1.60%          |
| BHARTI AIRTEL LIMITED                         | 1.60%          |
| STATE BANK OF INDIAFV-1                       | 1.40%          |
| TITAN COMPANY LIMITED                         | 1.26%          |
| HCL TECHNOLOGIES LIMITED                      | 1.17%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.08%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.00%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.98%          |
| HERO MOTOCORP LIMITED                         | 0.93%          |
| INDRAPRASTHA GAS LIMITED                      | 0.78%          |
| ULTRATECH CEMCO LTD                           | 0.70%          |
| ASHOK LEYLAND LIMITED                         | 0.69%          |
| POWER GRID CORP OF INDIA LTD                  | 0.61%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.61%          |
| BRITANNIA INDUSTRIES LTD                      | 0.60%          |
| INDUSIND BANK LIMITED                         | 0.59%          |
| BAJAJ AUTO LTD                                | 0.57%          |
| UPL LIMITED                                   | 0.53%          |
| CIPLA LTD.                                    | 0.50%          |
| LIC HOUSING FINANCE LIMITED                   | 0.50%          |
| DR. REDDY LABORATORIES                        | 0.49%          |
| SRF LIMITED                                   | 0.49%          |
| ACC LIMITED                                   | 0.48%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.47%          |
| JUBILANT FOODWORKS LIMITED                    | 0.46%          |
| DIVIS LABORATORIES LIMITED                    | 0.45%          |
| NESTLE INDIA LIMITED                          | 0.39%          |
| UNITED SPIRITS LIMITED                        | 0.38%          |
| BANDHAN BANK LIMITED                          | 0.37%          |
| COFORGE LIMITED                               | 0.34%          |
| TATA POWER CO. LTD.FV-1                       | 0.34%          |
| WIPRO   | 0.31%          |
| SIEMENS LIMITED                               | 0.31%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.30%          |
| VOLTAS LTD                                    | 0.25%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.25%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.21%          |
| <b>Equity Total</b>                           | <b>85.74%</b>  |
| SBI-ETF Nifty Bank                            | 3.73%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.48%          |
| ICICI PRUDENTIAL IT ETF                       | 1.57%          |
| Nippon India ETF Bank Bees                    | 1.45%          |
| <b>ETFs</b>                                   | <b>10.23%</b>  |
| <b>Money Market Total</b>                     | <b>2.98%</b>   |
| <b>Current Assets</b>                         | <b>1.05%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹35.6886

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 10.82 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.14%        | 5.37%         |
| Last 6 Months   | 5.72%        | 5.32%         |
| Last 1 Year     | 1.73%        | 1.93%         |
| Last 2 Years    | 24.02%       | 24.38%        |
| Last 3 Years    | 14.91%       | 14.89%        |
| Since Inception | 9.05%        | 8.73%         |

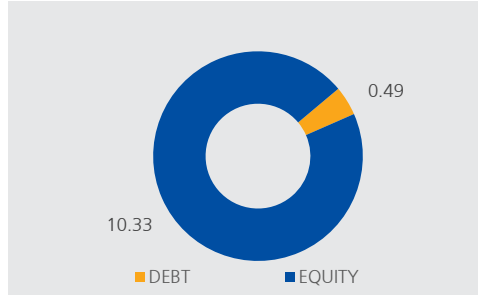
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

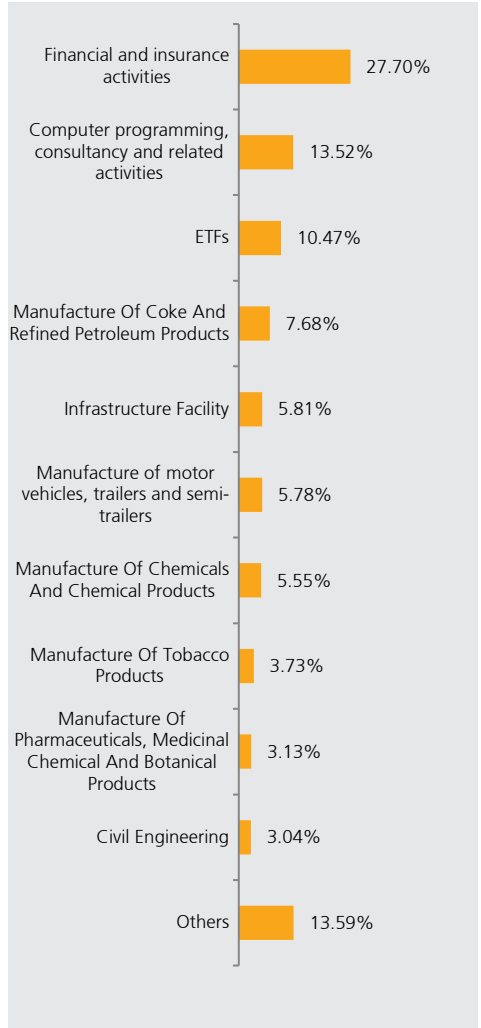
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.68%          |
| INFOSYS LIMITED                               | 6.96%          |
| HDFC BANK LTD.FV-2                            | 5.93%          |
| ICICI BANK LTD.FV-2                           | 5.41%          |
| ITC - FV 1                                    | 3.73%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.65%          |
| HDFC LTD FV 2                                 | 3.36%          |
| LARSEN&TUBRO                                  | 3.04%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.93%          |
| HINDUSTAN LEVER LTD.                          | 2.88%          |
| AXIS BANK LIMITEDFV-2                         | 2.56%          |
| MARUTI UDYOG LTD.                             | 1.93%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.79%          |
| BAJAJ FINANCE LIMITED                         | 1.77%          |
| BHARTI AIRTEL LIMITED                         | 1.74%          |
| NTPC LIMITED                                  | 1.74%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.73%          |
| BAJAJ FINSERV LIMITED                         | 1.67%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.64%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.61%          |
| TATA MOTORS LTD.FV-2                          | 1.59%          |
| STATE BANK OF INDIAFV-1                       | 1.35%          |
| TITAN COMPANY LIMITED                         | 1.29%          |
| HCL TECHNOLOGIES LIMITED                      | 1.23%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.07%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.02%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.97%          |
| HERO MOTOCORP LIMITED                         | 0.93%          |
| ULTRATECH CEMCO LTD                           | 0.69%          |
| INDRAPRASTHA GAS LIMITED                      | 0.67%          |
| BRITANNIA INDUSTRIES LTD                      | 0.66%          |
| ASHOK LEYLAND LIMITED                         | 0.65%          |
| POWER GRID CORP OF INDIA LTD                  | 0.61%          |
| INDUSIND BANK LIMITED                         | 0.59%          |
| BAJAJ AUTO LTD                                | 0.57%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.56%          |
| DR. REDDY LABORATORIES                        | 0.54%          |
| LIC HOUSING FINANCE LIMITED                   | 0.51%          |
| NESTLE INDIA LIMITED                          | 0.51%          |
| CIPLA LTD.                                    | 0.50%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.49%          |
| SRF LIMITED                                   | 0.49%          |
| DIVIS LABORATORIES LIMITED                    | 0.45%          |
| ACC LIMITED                                   | 0.41%          |
| JUBILANT FOODWORKS LIMITED                    | 0.41%          |
| UPL LIMITED                                   | 0.39%          |
| UNITED SPIRITS LIMITED                        | 0.38%          |
| COFORGE LIMITED                               | 0.35%          |
| WIPRO   | 0.31%          |
| BANDHAN BANK LIMITED                          | 0.29%          |
| VOLTAS LTD                                    | 0.25%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.25%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.25%          |
| MAX FINANCIAL SERVICES LIMITED                | 0.00%          |
| <b>Equity Total</b>                           | <b>84.99%</b>  |
| SBI-ETF Nifty Bank                            | 3.62%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.49%          |
| ICICI PRUDENTIAL IT ETF                       | 1.76%          |
| Nippon India ETF Bank Bees                    | 1.60%          |
| <b>ETFs</b>                                   | <b>10.47%</b>  |
| <b>Money Market Total</b>                     | <b>3.77%</b>   |
| <b>Current Assets</b>                         | <b>0.76%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹36.5332

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

**Benchmark:** Nifty 50 Index

**AUM as on 31 October, 22:** ₹ 2.10 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.07%        | 5.37%         |
| Last 6 Months   | 5.56%        | 5.32%         |
| Last 1 Year     | 1.76%        | 1.93%         |
| Last 2 Years    | 23.91%       | 24.38%        |
| Last 3 Years    | 14.57%       | 14.89%        |
| Since Inception | 10.64%       | 10.10%        |

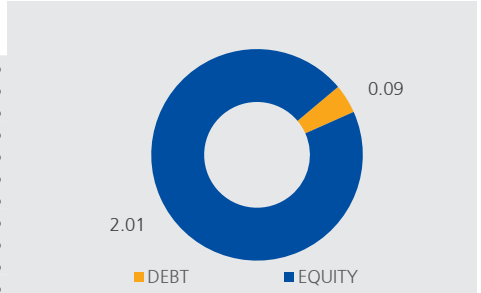
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

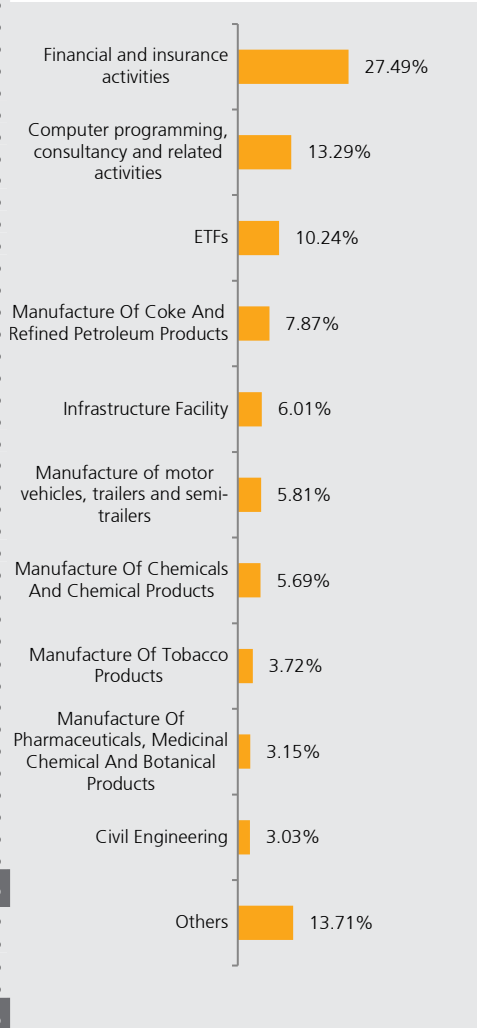
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                      | 7.65%          |
| INFOSYS LIMITED                               | 6.90%          |
| ICICI BANK LTD.FV-2                           | 5.54%          |
| HDFC BANK LTD.FV-2                            | 5.38%          |
| ITC - FV 1                                    | 3.72%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.53%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 3.24%          |
| LARSEN&TUBRO                                  | 3.03%          |
| HDFC LTD FV 2                                 | 2.99%          |
| HINDUSTAN LEVER LTD.                          | 2.87%          |
| AXIS BANK LIMITEDFV-2                         | 2.55%          |
| BAJAJ FINANCE LIMITED                         | 1.97%          |
| MARUTI UDYOG LTD.                             | 1.91%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.79%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.73%          |
| NTPC LIMITED                                  | 1.72%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.72%          |
| BAJAJ FINSERV LIMITED                         | 1.66%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.61%          |
| TATA MOTORS LTD.FV-2                          | 1.60%          |
| BHARTI AIRTEL LIMITED                         | 1.48%          |
| STATE BANK OF INDIAFV-1                       | 1.38%          |
| TITAN COMPANY LIMITED                         | 1.30%          |
| HCL TECHNOLOGIES LIMITED                      | 1.17%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 1.06%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.03%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.97%          |
| HERO MOTOCORP LIMITED                         | 0.93%          |
| INDRAPRASTHA GAS LIMITED                      | 0.78%          |
| ULTRATECH CEMCO LTD                           | 0.70%          |
| ASHOK LEYLAND LIMITED                         | 0.69%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.62%          |
| POWER GRID CORP OF INDIA LTD                  | 0.61%          |
| BRITANNIA INDUSTRIES LTD                      | 0.59%          |
| INDUSIND BANK LIMITED                         | 0.59%          |
| BAJAJ AUTO LTD                                | 0.56%          |
| UPL LIMITED                                   | 0.54%          |
| LIC HOUSING FINANCE LIMITED                   | 0.52%          |
| CIPLA LTD.                                    | 0.49%          |
| SRF LIMITED                                   | 0.49%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.49%          |
| DR. REDDY LABORATORIES                        | 0.49%          |
| ACC LIMITED                                   | 0.48%          |
| JUBILANT FOODWORKS LIMITED                    | 0.45%          |
| DIVIS LABORATORIES LIMITED                    | 0.45%          |
| UNITED SPIRITS LIMITED                        | 0.38%          |
| BANDHAN BANK LIMITED                          | 0.37%          |
| COFORGE LIMITED                               | 0.36%          |
| TATA POWER CO. LTD.FV-1                       | 0.32%          |
| WIPRO   | 0.31%          |
| SIEMENS LIMITED                               | 0.31%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED           | 0.30%          |
| NESTLE INDIA LIMITED                          | 0.29%          |
| VOLTAS LTD                                    | 0.25%          |
| SBI CARDS & PAYMENTS SERVICES LTD             | 0.25%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.22%          |
| <b>Equity Total</b>                           | <b>85.30%</b>  |
| SBI-ETF Nifty Bank                            | 3.71%          |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION    | 3.49%          |
| ICICI PRUDENTIAL IT ETF                       | 1.60%          |
| Nippon India ETF Bank Bees                    | 1.45%          |
| <b>ETFs</b>                                   | <b>10.24%</b>  |
| <b>Money Market Total</b>                     | <b>3.61%</b>   |
| <b>Current Assets</b>                         | <b>0.85%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹46.5704

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 October, 22:** ₹ 65.35 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    | 4.76%        | 4.48%         |
| Last 6 Months   | 5.95%        | 4.70%         |
| Last 1 Year     | 9.01%        | 10.45%        |
| Last 2 Years    | 26.59%       | 27.80%        |
| Last 3 Years    | 17.37%       | 17.92%        |
| Since Inception | 11.28%       | 9.32%         |

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

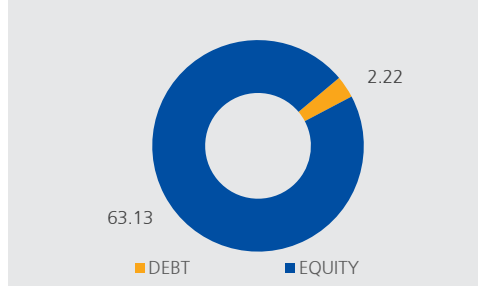
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

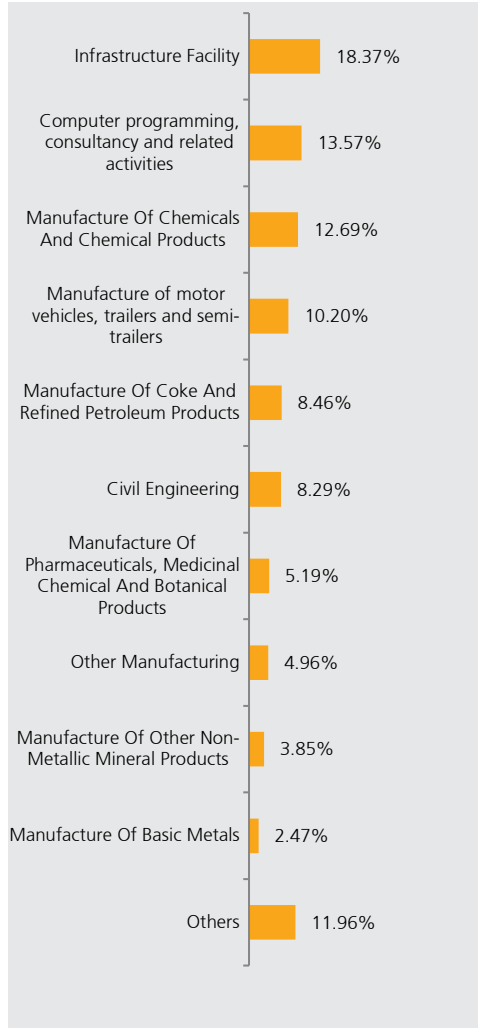
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 8.29%          |
| RELIANCE INDUSTRIES LTD.                      | 7.81%          |
| BHARTI AIRTEL LIMITED                         | 7.49%          |
| INFOSYS LIMITED                               | 6.81%          |
| HINDUSTAN LEVER LTD.                          | 6.76%          |
| MARUTI UDYOG LTD.                             | 5.82%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 5.19%          |
| TITAN COMPANY LIMITED                         | 4.96%          |
| ASIAN PAINTS LIMITEDFV-1                      | 4.44%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 4.38%          |
| TATA CONSULTANCY SERVICES LTD.                | 4.14%          |
| NTPC LIMITED                                  | 4.00%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 3.28%          |
| POWER GRID CORP OF INDIA LTD                  | 3.26%          |
| ULTRATECH CEMCO LTD                           | 2.70%          |
| JSW STEEL LIMITED                             | 2.28%          |
| COAL INDIA LIMITED                            | 2.11%          |
| NESTLE INDIA LIMITED                          | 1.78%          |
| HCL TECHNOLOGIES LIMITED                      | 1.59%          |
| AVENUE SUPERMARTS LIMITED                     | 1.43%          |
| BAJAJ AUTO LTD                                | 1.19%          |
| ONGCFV-5                                      | 1.15%          |
| AMBUJA CEMENTS LIMITED                        | 1.15%          |
| GRASIM INDUSTRIES LTD.                        | 1.11%          |
| WIPRO   | 0.60%          |
| HERO MOTOCORP LIMITED                         | 0.46%          |
| EICHER MOTORS LIMITED                         | 0.45%          |
| COFORGE LIMITED                               | 0.42%          |
| DABUR INDIA LTD.                              | 0.39%          |
| INDIAN OIL CORPORATION LIMITED                | 0.39%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.35%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.25%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.19%          |
| <b>Equity Total</b>                           | <b>96.61%</b>  |
| <b>Money Market Total</b>                     | <b>3.22%</b>   |
| <b>Current Assets</b>                         | <b>0.17%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹35.7863

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 October, 22:** ₹ 7.39 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.90%        | 4.48%         |
| Last 6 Months   | 5.93%        | 4.70%         |
| Last 1 Year     | 8.96%        | 10.45%        |
| Last 2 Years    | 26.59%       | 27.80%        |
| Last 3 Years    | 17.35%       | 17.92%        |
| Since Inception | 10.46%       | 9.96%         |

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

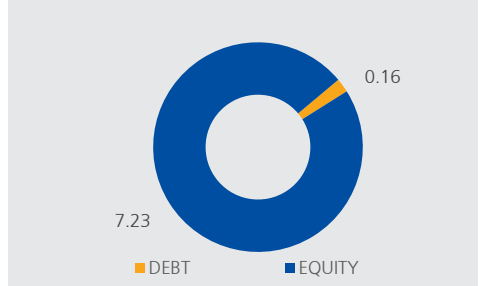
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

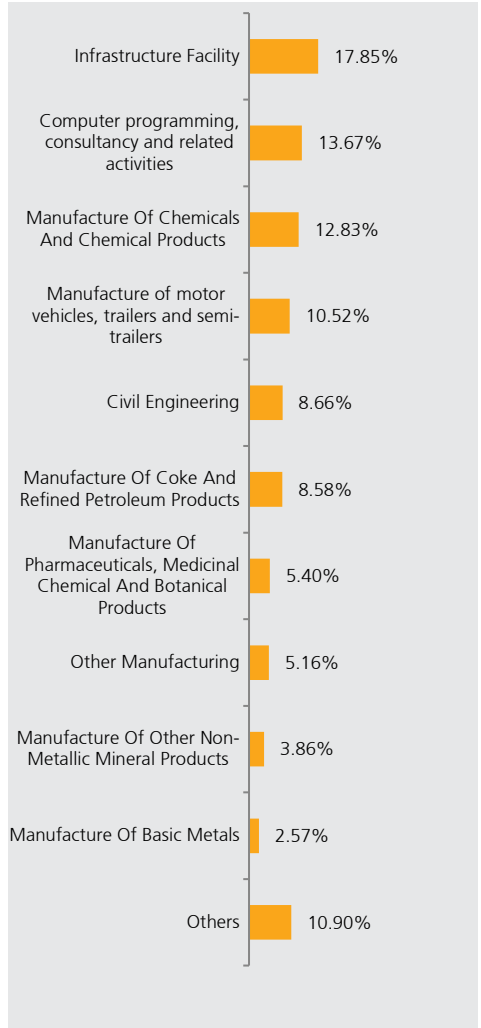
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 8.66%          |
| RELIANCE INDUSTRIES LTD.                      | 7.91%          |
| BHARTI AIRTEL LIMITED                         | 7.59%          |
| INFOSYS LIMITED                               | 6.86%          |
| HINDUSTAN LEVER LTD.                          | 6.82%          |
| MARUTI UDYOG LTD.                             | 6.05%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1       | 5.40%          |
| TITAN COMPANY LIMITED                         | 5.16%          |
| ASIAN PAINTS LIMITEDFV-1                      | 4.48%          |
| MAHINDRA & MAHINDRA LTD. -FV5                 | 4.47%          |
| TATA CONSULTANCY SERVICES LTD.                | 4.18%          |
| NTPC LIMITED                                  | 4.11%          |
| POWER GRID CORP OF INDIA LTD                  | 3.36%          |
| ULTRATECH CEMCO LTD                           | 2.71%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.44%          |
| JSW STEEL LIMITED                             | 2.38%          |
| COAL INDIA LIMITED                            | 2.18%          |
| NESTLE INDIA LIMITED                          | 1.79%          |
| HCL TECHNOLOGIES LIMITED                      | 1.60%          |
| AVENUE SUPERMARTS LIMITED                     | 1.43%          |
| BAJAJ AUTO LTD                                | 1.20%          |
| ONGCFV-5                                      | 1.17%          |
| AMBUJA CEMENTS LIMITED                        | 1.15%          |
| GRASIM INDUSTRIES LTD.                        | 1.12%          |
| WIPRO   | 0.61%          |
| EICHER MOTORS LIMITED                         | 0.47%          |
| HERO MOTOCORP LIMITED                         | 0.47%          |
| COFORGE LIMITED                               | 0.42%          |
| DABUR INDIA LTD.                              | 0.41%          |
| INDIAN OIL CORPORATION LIMITED                | 0.41%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.34%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.27%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.19%          |
| <b>Equity Total</b>                           | <b>97.82%</b>  |
| <b>Money Market Total</b>                     | <b>2.05%</b>   |
| <b>Current Assets</b>                         | <b>0.13%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹41.0419

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 October, 22:** ₹ 0.31 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.59%        | 4.48%         |
| Last 6 Months   | 5.73%        | 4.70%         |
| Last 1 Year     | 8.55%        | 10.45%        |
| Last 2 Years    | 25.59%       | 27.80%        |
| Last 3 Years    | 16.36%       | 17.92%        |
| Since Inception | 10.42%       | 9.68%         |

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

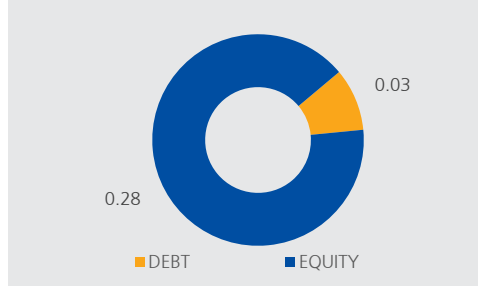
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

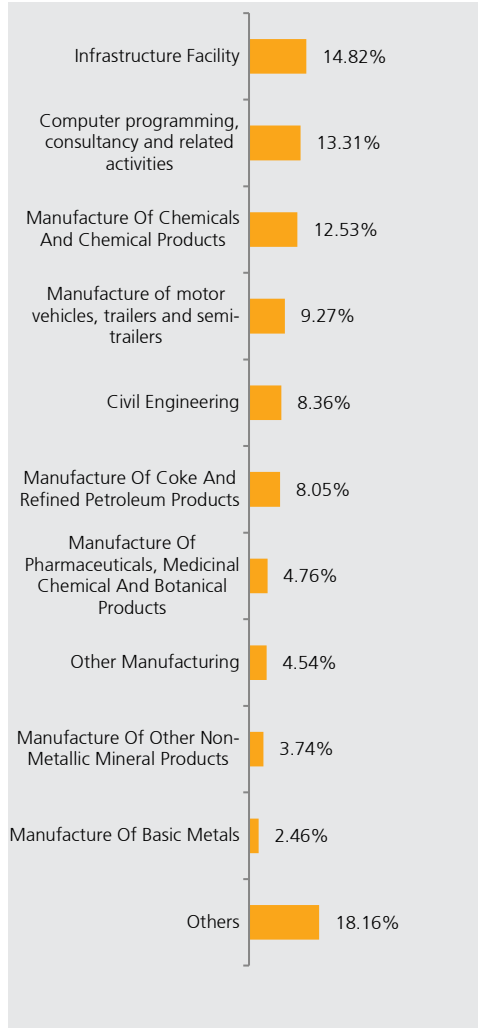
## Portfolio

| Name of Instrument                      | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                            | 8.36%          |
| BHARTI AIRTEL LIMITED                   | 7.49%          |
| RELIANCE INDUSTRIES LTD.                | 7.40%          |
| INFOSYS LIMITED                         | 6.75%          |
| HINDUSTAN LEVER LTD.                    | 6.67%          |
| MARUTI UDYOG LTD.                       | 5.23%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 4.76%          |
| TITAN COMPANY LIMITED                   | 4.54%          |
| ASIAN PAINTS LIMITEDFV-1                | 4.41%          |
| MAHINDRA & MAHINDRA LTD. -FV5           | 4.05%          |
| TATA CONSULTANCY SERVICES LTD.          | 4.02%          |
| NTPC LIMITED                            | 4.02%          |
| POWER GRID CORP OF INDIA LTD            | 2.97%          |
| ULTRATECH CEMCO LTD                     | 2.60%          |
| JSW STEEL LIMITED                       | 2.28%          |
| COAL INDIA LIMITED                      | 2.00%          |
| NESTLE INDIA LIMITED                    | 1.97%          |
| HCL TECHNOLOGIES LIMITED                | 1.58%          |
| AVENUE SUPERMARTS LIMITED               | 1.39%          |
| BAJAJ AUTO LTD                          | 1.18%          |
| AMBUJA CEMENTS LIMITED                  | 1.13%          |
| ONGCFV-5                                | 1.12%          |
| GRASIM INDUSTRIES LTD.                  | 1.06%          |
| WIPRO                                   | 0.60%          |
| EICHER MOTORS LIMITED                   | 0.50%          |
| HERO MOTOCORP LIMITED                   | 0.43%          |
| DABUR INDIA LTD.                        | 0.39%          |
| INDIAN OIL CORPORATION LIMITED          | 0.39%          |
| COFORGE LIMITED                         | 0.37%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID       | 0.34%          |
| BHARAT PETROLEUM CORP. LTD.             | 0.25%          |
| HINDUSTAN ZINC LIMITEDFV-2              | 0.17%          |
| <b>Equity Total</b>                     | <b>90.44%</b>  |
| <b>Money Market Total</b>               | <b>9.42%</b>   |
| <b>Current Assets</b>                   | <b>0.15%</b>   |
| <b>Total</b>                            | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹18.9126

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 October, 22:** ₹ 24.17 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    | 5.88%        | 5.82%         |
| Last 6 Months   | 0.67%        | 1.37%         |
| Last 1 Year     | 4.12%        | 9.02%         |
| Last 2 Years    | 32.17%       | 35.97%        |
| Last 3 Years    | 18.07%       | 22.10%        |
| Since Inception | 4.53%        | 6.24%         |

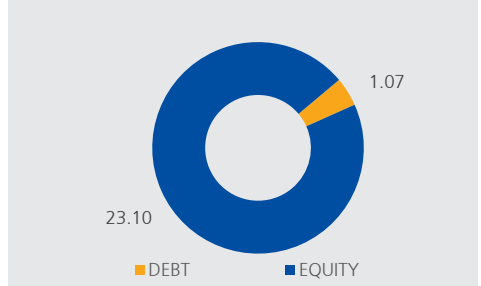
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

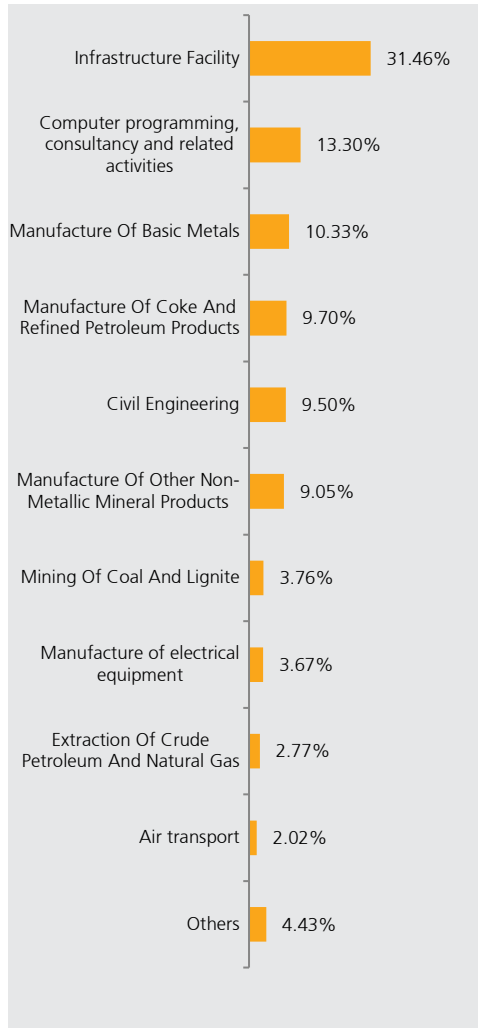
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 9.50%          |
| BHARTI AIRTEL LIMITED                         | 8.42%          |
| RELIANCE INDUSTRIES LTD.                      | 8.18%          |
| NTPC LIMITED                                  | 7.46%          |
| INFOSYS LIMITED                               | 6.34%          |
| POWER GRID CORP OF INDIA LTD                  | 5.78%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 5.02%          |
| ULTRATECH CEMCO LTD                           | 4.86%          |
| TATA IRON & STEEL COMPANY LTD                 | 3.98%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 3.97%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.86%          |
| COAL INDIA LIMITED                            | 3.76%          |
| SIEMENS LIMITED                               | 3.67%          |
| ONGCFV-5                                      | 2.77%          |
| AMBUJA CEMENTS LIMITED                        | 2.33%          |
| JSW STEEL LIMITED                             | 2.22%          |
| INTERGLOBE AVIATION LIMITED                   | 2.02%          |
| SHREE CEMENTS LIMITED                         | 1.86%          |
| GAS AUTHORITY OF INDIA LTD.                   | 1.31%          |
| PETRONET LNG LIMITED                          | 1.30%          |
| HCL TECHNOLOGIES LIMITED                      | 1.29%          |
| INDUS TOWERS LIMITED                          | 0.93%          |
| INDIAN OIL CORPORATION LIMITED                | 0.90%          |
| NHPC LIMITED                                  | 0.83%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.78%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.62%          |
| WIPRO   | 0.57%          |
| COFORGE LIMITED                               | 0.46%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.41%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.17%          |
| <b>Equity Total</b>                           | <b>95.57%</b>  |
| <b>Money Market Total</b>                     | <b>4.39%</b>   |
| <b>Current Assets</b>                         | <b>0.04%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹19.5810

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 October, 22:** ₹ 8.80 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.93%        | 5.82%         |
| Last 6 Months   | 0.81%        | 1.37%         |
| Last 1 Year     | 4.43%        | 9.02%         |
| Last 2 Years    | 32.54%       | 35.97%        |
| Last 3 Years    | 18.39%       | 22.10%        |
| Since Inception | 5.39%        | 4.97%         |

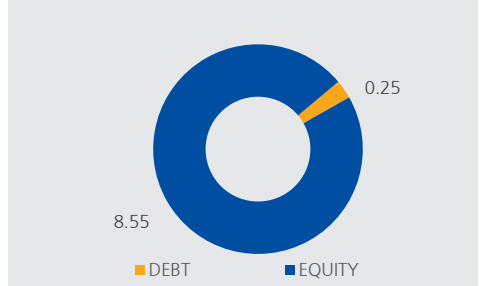
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

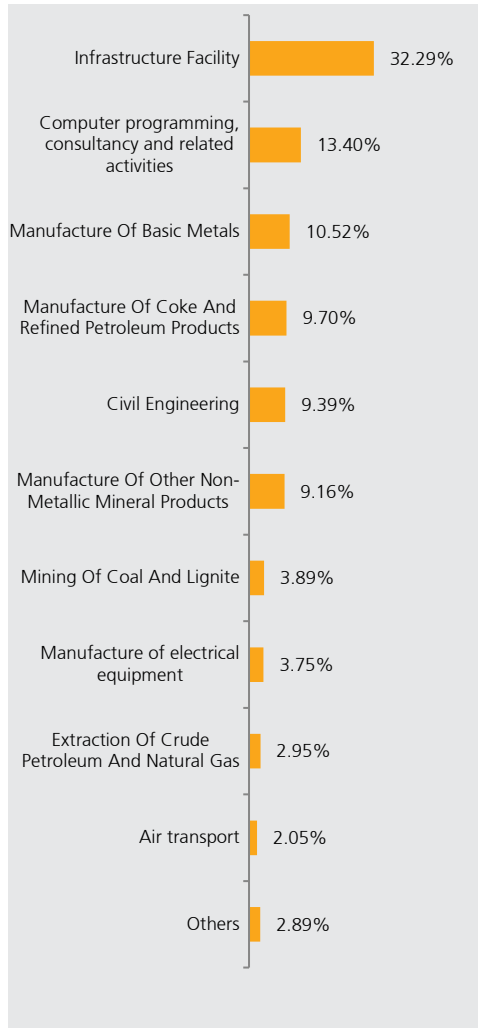
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 9.39%          |
| BHARTI AIRTEL LIMITED                         | 8.51%          |
| RELIANCE INDUSTRIES LTD.                      | 8.09%          |
| NTPC LIMITED                                  | 7.61%          |
| INFOSYS LIMITED                               | 6.38%          |
| POWER GRID CORP OF INDIA LTD                  | 5.98%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 5.13%          |
| ULTRATECH CEMCO LTD                           | 4.91%          |
| TATA IRON & STEEL COMPANY LTD                 | 4.06%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 4.03%          |
| COAL INDIA LIMITED                            | 3.89%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.89%          |
| SIEMENS LIMITED                               | 3.75%          |
| ONGCFV-5                                      | 2.95%          |
| AMBUJA CEMENTS LIMITED                        | 2.36%          |
| JSW STEEL LIMITED                             | 2.26%          |
| INTERGLOBE AVIATION LIMITED                   | 2.05%          |
| SHREE CEMENTS LIMITED                         | 1.89%          |
| GAS AUTHORITY OF INDIA LTD.                   | 1.40%          |
| PETRONET LNG LIMITED                          | 1.37%          |
| HCL TECHNOLOGIES LIMITED                      | 1.30%          |
| INDUS TOWERS LIMITED                          | 0.99%          |
| INDIAN OIL CORPORATION LIMITED                | 0.96%          |
| NHPC LIMITED                                  | 0.86%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.79%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.66%          |
| WIPRO   | 0.58%          |
| COFORGE LIMITED                               | 0.47%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.43%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.17%          |
| <b>Equity Total</b>                           | <b>97.11%</b>  |
| <b>Money Market Total</b>                     | <b>2.79%</b>   |
| <b>Current Assets</b>                         | <b>0.10%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹19.1617

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 October, 22:** ₹ 1.78 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.39%        | 5.82%         |
| Last 6 Months   | 0.15%        | 1.37%         |
| Last 1 Year     | 2.68%        | 9.02%         |
| Last 2 Years    | 29.85%       | 35.97%        |
| Last 3 Years    | 16.40%       | 22.10%        |
| Since Inception | 5.21%        | 4.97%         |

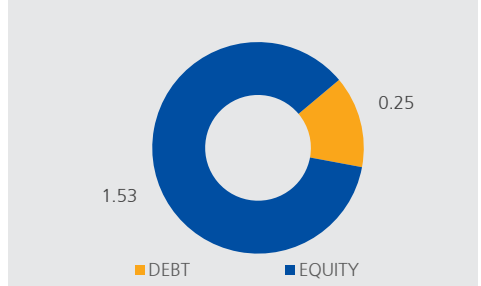
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

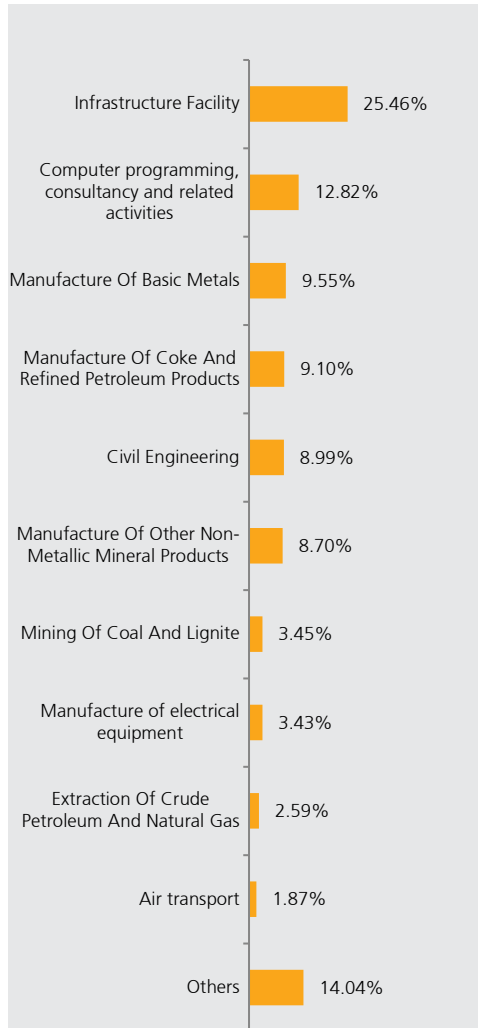
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 8.99%          |
| BHARTI AIRTEL LIMITED                         | 8.20%          |
| RELIANCE INDUSTRIES LTD.                      | 7.59%          |
| NTPC LIMITED                                  | 7.46%          |
| INFOSYS LIMITED                               | 6.12%          |
| POWER GRID CORP OF INDIA LTD                  | 5.31%          |
| ULTRATECH CEMCO LTD                           | 4.67%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.73%          |
| TATA IRON & STEEL COMPANY LTD                 | 3.70%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 3.62%          |
| COAL INDIA LIMITED                            | 3.45%          |
| SIEMENS LIMITED                               | 3.43%          |
| ONGCFV-5                                      | 2.59%          |
| AMBUJA CEMENTS LIMITED                        | 2.24%          |
| JSW STEEL LIMITED                             | 2.06%          |
| INTERGLOBE AVIATION LIMITED                   | 1.87%          |
| SHREE CEMENTS LIMITED                         | 1.79%          |
| HCL TECHNOLOGIES LIMITED                      | 1.24%          |
| GAS AUTHORITY OF INDIA LTD.                   | 1.23%          |
| INDIAN OIL CORPORATION LIMITED                | 0.89%          |
| INDUS TOWERS LIMITED                          | 0.87%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.76%          |
| NHPC LIMITED                                  | 0.76%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.75%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.61%          |
| PETRONET LNG LIMITED                          | 0.55%          |
| WIPRO   | 0.55%          |
| COFORGE LIMITED                               | 0.43%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.33%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.17%          |
| <b>Equity Total</b>                           | <b>85.96%</b>  |
| <b>Money Market Total</b>                     | <b>16.76%</b>  |
| <b>Current Assets</b>                         | <b>-2.72%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹18.2624

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 October, 22:** ₹ 0.14 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.67%        | 5.82%         |
| Last 6 Months   | 1.07%        | 1.37%         |
| Last 1 Year     | 4.59%        | 9.02%         |
| Last 2 Years    | 32.11%       | 35.97%        |
| Last 3 Years    | 17.50%       | 22.10%        |
| Since Inception | 4.32%        | 6.29%         |

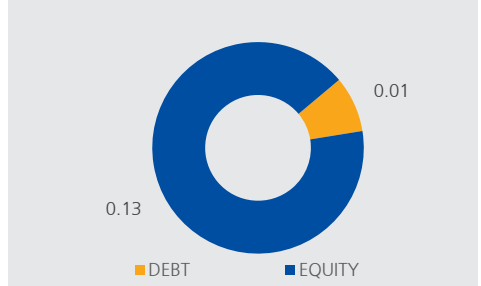
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

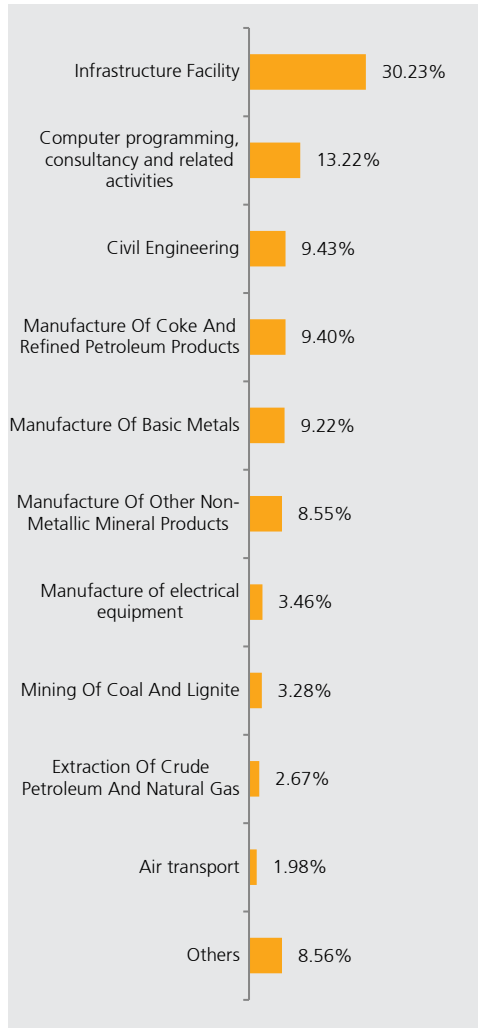
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 9.43%          |
| BHARTI AIRTEL LIMITED                         | 8.45%          |
| RELIANCE INDUSTRIES LTD.                      | 7.98%          |
| NTPC LIMITED                                  | 7.45%          |
| INFOSYS LIMITED                               | 6.31%          |
| POWER GRID CORP OF INDIA LTD                  | 5.24%          |
| ULTRATECH CEMCO LTD                           | 4.67%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 4.64%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 3.92%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.78%          |
| SIEMENS LIMITED                               | 3.46%          |
| COAL INDIA LIMITED                            | 3.28%          |
| TATA IRON & STEEL COMPANY LTD                 | 2.99%          |
| ONGCFV-5                                      | 2.67%          |
| AMBUJA CEMENTS LIMITED                        | 2.30%          |
| JSW STEEL LIMITED                             | 2.16%          |
| INTERGLOBE AVIATION LIMITED                   | 1.98%          |
| SHREE CEMENTS LIMITED                         | 1.58%          |
| GAS AUTHORITY OF INDIA LTD.                   | 1.28%          |
| HCL TECHNOLOGIES LIMITED                      | 1.23%          |
| PETRONET LNG LIMITED                          | 1.17%          |
| INDUS TOWERS LIMITED                          | 0.88%          |
| INDIAN OIL CORPORATION LIMITED                | 0.85%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.81%          |
| NHPC LIMITED                                  | 0.73%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.57%          |
| WIPRO   | 0.56%          |
| COFORGE LIMITED                               | 0.53%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.40%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 0.16%          |
| <b>Equity Total</b>                           | <b>91.44%</b>  |
| <b>Money Market Total</b>                     | <b>8.85%</b>   |
| <b>Current Assets</b>                         | <b>-0.28%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹32.7358

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

**Benchmark:** Reliance Nippon Life  
ENERGY INDEX

**AUM as on 31 October, 22:** ₹ 24.37 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    | 5.64%        | 4.99%         |
| Last 6 Months   | 2.39%        | 2.33%         |
| Last 1 Year     | 9.61%        | 20.78%        |
| Last 2 Years    | 40.83%       | 48.62%        |
| Last 3 Years    | 19.56%       | 23.39%        |
| Since Inception | 8.59%        | 10.38%        |

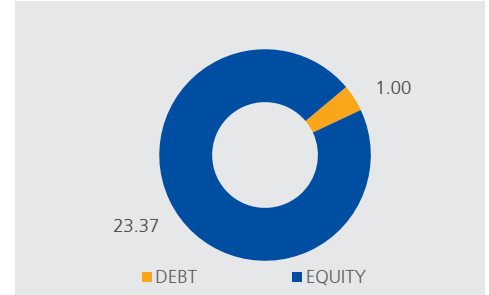
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

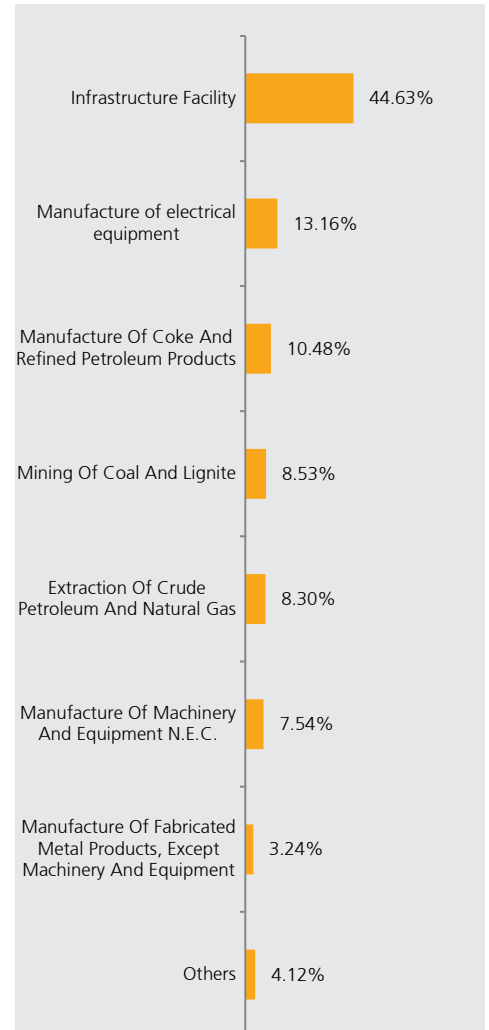
## Portfolio

| Name of Instrument                                 | % to AUM       |
|--|----------------|
| NTPC LIMITED                                       | 9.27%          |
| POWER GRID CORP OF INDIA LTD                       | 9.13%          |
| COAL INDIA LIMITED                                 | 8.53%          |
| RELIANCE INDUSTRIES LTD.                           | 8.33%          |
| TATA POWER CO. LTD.FV-1                            | 6.83%          |
| ONGCFV-5   | 6.47%          |
| INDRAPRASTHA GAS LIMITED                           | 4.47%          |
| VOLTAS LTD   | 4.26%          |
| NHPC LIMITED                                       | 4.13%          |
| SIEMENS LIMITED                                    | 3.88%          |
| HAVELLS INDIA LIMITED                              | 3.82%          |
| GAS AUTHORITY OF INDIA LTD.                        | 3.74%          |
| KIRLOSKAR CUMMINS                                  | 3.28%          |
| BHARAT HEAVY ELECTRICALS LTD.FV-2                  | 3.24%          |
| PETRONET LNG LIMITED                               | 3.09%          |
| ABB INDIA LIMITED                                  | 3.04%          |
| CROMPTON GREAVES CONSUMER ELEC-<br>TRICALS LIMITED | 2.41%          |
| JSW ENERGY LIMITED                                 | 2.27%          |
| OIL INDIA LIMITED                                  | 1.82%          |
| TORRENT POWER LIMITED                              | 1.70%          |
| INDIAN OIL CORPORATION LIMITED                     | 0.85%          |
| HINDUSTAN PETROLEUM CORPORATION<br>LIMITED         | 0.73%          |
| BHARAT PETROLEUM CORP. LTD.                        | 0.58%          |
| <b>Equity Total</b>                                | <b>95.88%</b>  |
| <b>Money Market Total</b>                          | <b>4.07%</b>   |
| <b>Current Assets</b>                              | <b>0.05%</b>   |
| <b>Total</b>                                       | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Energy Fund 2 (ULIF04101/01/10LENERGYF02121)

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹28.5542

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 October, 22:** ₹ 5.42 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.65%        | 4.99%         |
| Last 6 Months   | 2.50%        | 2.33%         |
| Last 1 Year     | 9.90%        | 20.78%        |
| Last 2 Years    | 41.55%       | 48.62%        |
| Last 3 Years    | 19.90%       | 23.39%        |
| Since Inception | 8.53%        | 8.88%         |

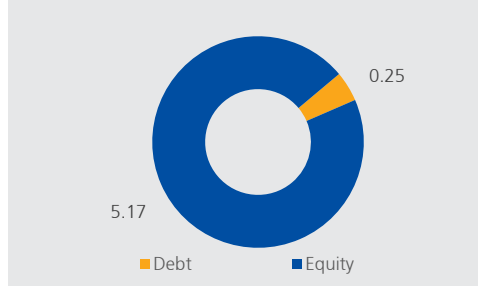
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

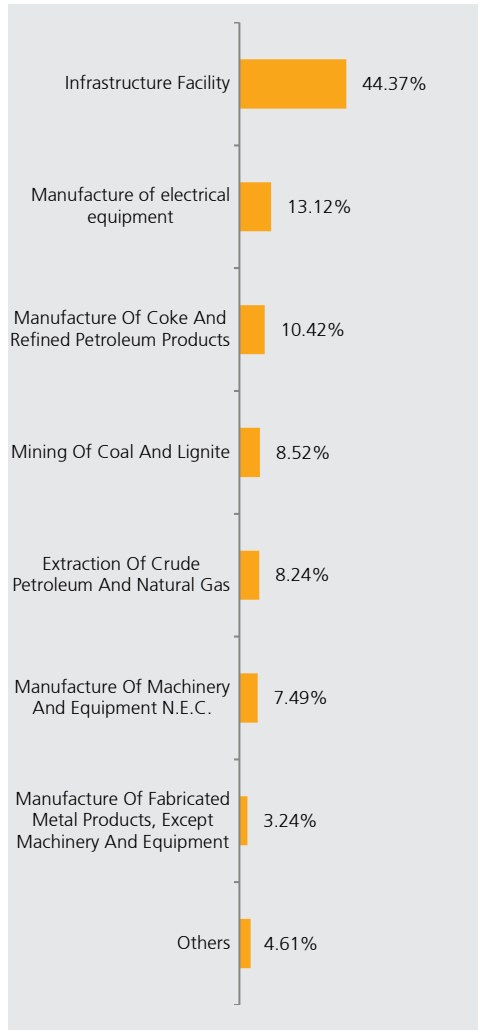
## Portfolio

| Name of Instrument                                 | % to AUM       |
|--|----------------|
| NTPC LIMITED                                       | 9.28%          |
| POWER GRID CORP OF INDIA LTD                       | 9.04%          |
| COAL INDIA LIMITED                                 | 8.52%          |
| RELIANCE INDUSTRIES LTD.                           | 8.20%          |
| TATA POWER CO. LTD.FV-1                            | 6.74%          |
| ONGCFV-5   | 6.37%          |
| INDRAPRASTHA GAS LIMITED                           | 4.45%          |
| VOLTAS LTD   | 4.20%          |
| NHPC LIMITED                                       | 4.13%          |
| GAS AUTHORITY OF INDIA LTD.                        | 3.92%          |
| SIEMENS LIMITED                                    | 3.88%          |
| HAVELLS INDIA LIMITED                              | 3.82%          |
| KIRLOSKAR CUMMINS                                  | 3.29%          |
| BHARAT HEAVY ELECTRICALS LTD.FV-2                  | 3.24%          |
| PETRONET LNG LIMITED                               | 3.05%          |
| ABB INDIA LIMITED                                  | 3.02%          |
| JSW ENERGY LIMITED                                 | 2.41%          |
| CROMPTON GREAVES CONSUMER ELECTRI-<br>CALS LIMITED | 2.41%          |
| OIL INDIA LIMITED                                  | 1.87%          |
| TORRENT POWER LIMITED                              | 1.34%          |
| INDIAN OIL CORPORATION LIMITED                     | 0.87%          |
| HINDUSTAN PETROLEUM CORPORATION<br>LIMITED         | 0.75%          |
| BHARAT PETROLEUM CORP. LTD.                        | 0.60%          |
| <b>Equity Total</b>                                | <b>95.39%</b>  |
| <b>Money Market Total</b>                          | <b>4.51%</b>   |
| <b>Current Assets</b>                              | <b>0.09%</b>   |
| <b>Total</b>                                       | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan

**NAV as on 31 October, 22:** ₹27.8996

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 October, 22:** ₹ 2.97 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    | 5.47%        | 4.99%         |
| Last 6 Months   | 2.82%        | 2.33%         |
| Last 1 Year     | 9.84%        | 20.78%        |
| Last 2 Years    | 40.99%       | 48.62%        |
| Last 3 Years    | 19.72%       | 23.39%        |
| Since Inception | 8.34%        | 8.88%         |

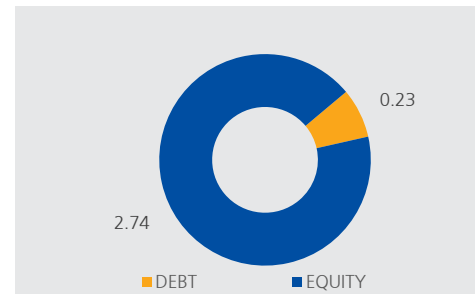
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

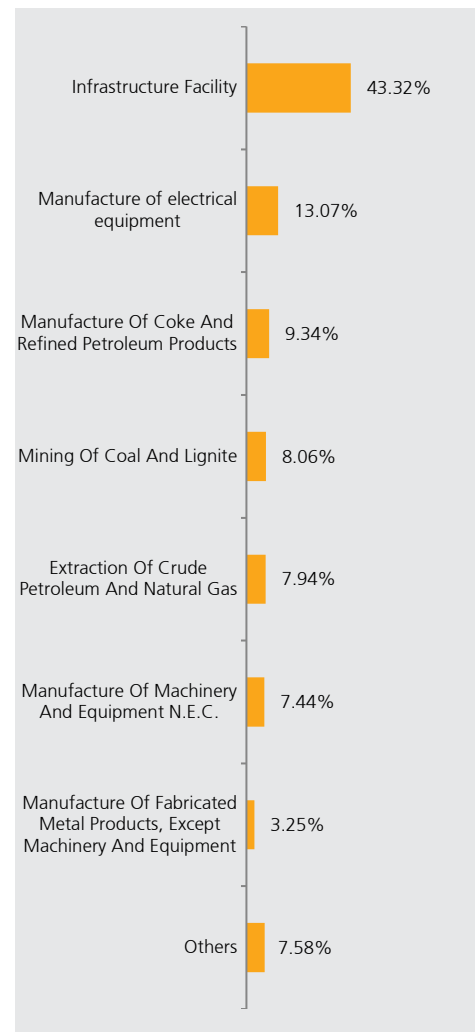
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| NTPC LIMITED                                   | 9.30%          |
| POWER GRID CORP OF INDIA LTD                   | 9.04%          |
| RELIANCE INDUSTRIES LTD.                       | 8.26%          |
| COAL INDIA LIMITED                             | 8.06%          |
| TATA POWER CO. LTD.FV-1                        | 6.74%          |
| ONGCFV-5                                       | 6.16%          |
| INDRAPRASTHA GAS LIMITED                       | 4.26%          |
| VOLTAS LTD                                     | 4.20%          |
| NHPC LIMITED                                   | 4.15%          |
| SIEMENS LIMITED                                | 3.88%          |
| HAVELLS INDIA LIMITED                          | 3.82%          |
| GAS AUTHORITY OF INDIA LTD.                    | 3.32%          |
| BHARAT HEAVY ELECTRICALS LTD.FV-2              | 3.25%          |
| KIRLOSKAR CUMMINS                              | 3.24%          |
| PETRONET LNG LIMITED                           | 3.05%          |
| ABB INDIA LIMITED                              | 2.96%          |
| CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED | 2.41%          |
| JSW ENERGY LIMITED                             | 2.13%          |
| OIL INDIA LIMITED                              | 1.78%          |
| TORRENT POWER LIMITED                          | 1.33%          |
| INDIAN OIL CORPORATION LIMITED                 | 0.40%          |
| BHARAT PETROLEUM CORP. LTD.                    | 0.37%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED        | 0.31%          |
| <b>Equity Total</b>                            | <b>92.42%</b>  |
| <b>Money Market Total</b>                      | <b>7.73%</b>   |
| <b>Current Assets</b>                          | <b>-0.15%</b>  |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan  
**NAV as on 31 October, 22:** ₹30.7694  
**Inception Date:** 06<sup>th</sup> August 2008  
**Benchmark:** Reliance Nippon Life ENERGY INDEX  
**AUM as on 31 October, 22:** ₹ 0.10 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 5.41%        | 4.99%         |
| Last 6 Months   | 2.81%        | 2.33%         |
| Last 1 Year     | 9.73%        | 20.78%        |
| Last 2 Years    | 40.70%       | 48.62%        |
| Last 3 Years    | 19.30%       | 23.39%        |
| Since Inception | 8.21%        | 9.91%         |

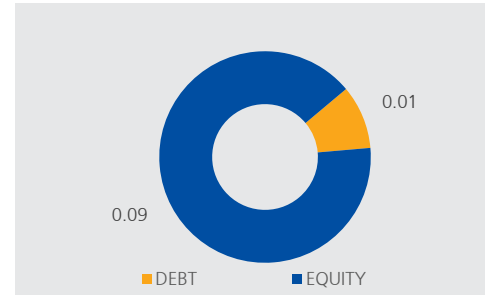
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

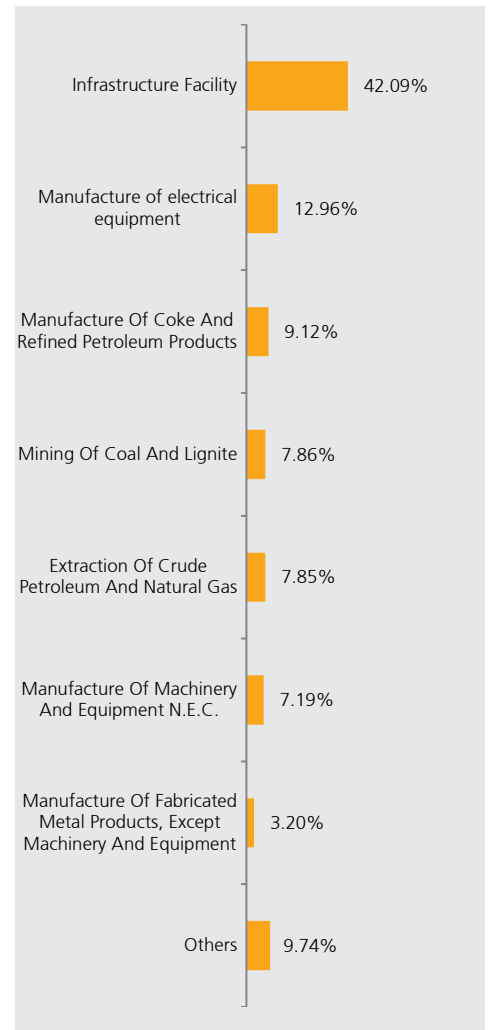
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| NTPC LIMITED                                   | 9.15%          |
| POWER GRID CORP OF INDIA LTD                   | 8.79%          |
| RELIANCE INDUSTRIES LTD.                       | 7.87%          |
| COAL INDIA LIMITED                             | 7.86%          |
| TATA POWER CO. LTD.FV-1                        | 6.57%          |
| ONGCFV-5                                       | 6.23%          |
| INDRAPRASTHA GAS LIMITED                       | 4.14%          |
| VOLTAS LTD                                     | 4.10%          |
| NHPC LIMITED                                   | 4.08%          |
| SIEMENS LIMITED                                | 3.79%          |
| HAVELLS INDIA LIMITED                          | 3.75%          |
| GAS AUTHORITY OF INDIA LTD.                    | 3.25%          |
| BHARAT HEAVY ELECTRICALS LTD.FV-2              | 3.20%          |
| KIRLOSKAR CUMMINS                              | 3.09%          |
| ABB INDIA LIMITED                              | 3.04%          |
| PETRONET LNG LIMITED                           | 2.97%          |
| CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED | 2.38%          |
| JSW ENERGY LIMITED                             | 1.98%          |
| OIL INDIA LIMITED                              | 1.61%          |
| TORRENT POWER LIMITED                          | 1.15%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED        | 0.60%          |
| BHARAT PETROLEUM CORP. LTD.                    | 0.33%          |
| INDIAN OIL CORPORATION LIMITED                 | 0.33%          |
| <b>Equity Total</b>                            | <b>90.26%</b>  |
| <b>Money Market Total</b>                      | <b>9.64%</b>   |
| <b>Current Assets</b>                          | <b>0.10%</b>   |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹47.4293

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

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

**AUM as on 31 October, 22:** ₹ 30.52 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.05%        | 4.29%         |
| Last 6 Months   | 5.85%        | 6.38%         |
| Last 1 Year     | 0.96%        | 2.08%         |
| Last 2 Years    | 35.98%       | 36.47%        |
| Last 3 Years    | 22.14%       | 23.27%        |
| Since Inception | 11.42%       | 9.61%         |

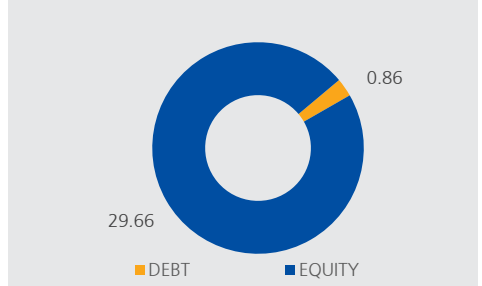
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

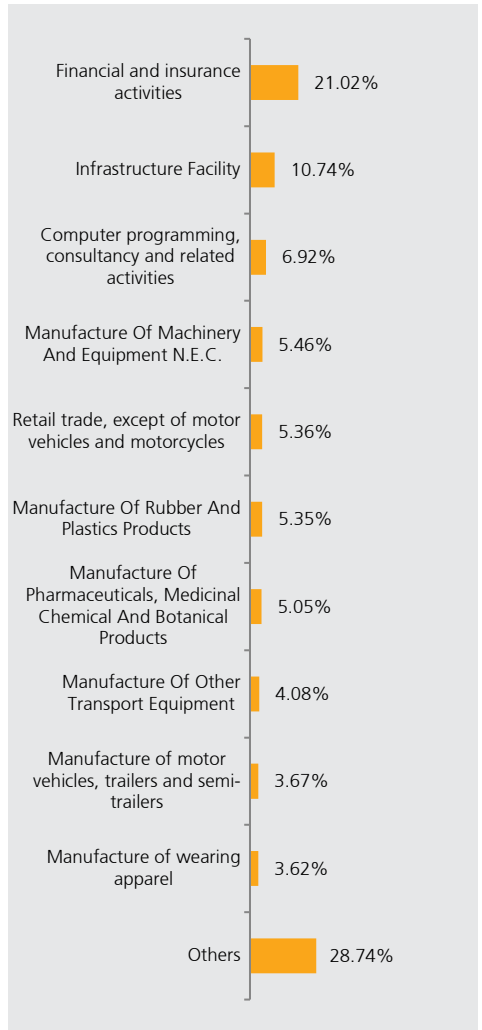
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| THE FEDERAL BANK LIMITED                       | 4.35%          |
| TRENT LTD                                      | 4.11%          |
| ASHOK LEYLAND LIMITED                          | 3.67%          |
| PAGE INDUSTRIES LIMITED                        | 3.62%          |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED          | 3.56%          |
| CONTAINER CORPORATION OF INDIA LIMITED         | 3.06%          |
| SHRIRAM TRANSPORT FINANCE CO. LTD              | 3.03%          |
| ASTRAL LIMITED                                 | 3.03%          |
| TVS MOTOR COMPANY LIMITED                      | 3.02%          |
| JUBILANT FOODWORKS LIMITED                     | 2.91%          |
| JINDAL STEEL & POWER LTD.                      | 2.85%          |
| KIRLOSKAR CUMMINS                              | 2.74%          |
| VOLTAS LTD                                     | 2.72%          |
| PERSISTENT SYSTEMS LIMITED                     | 2.59%          |
| CANARA BANK                                    | 2.56%          |
| BHARAT FORGE                                   | 2.46%          |
| ABB INDIA LIMITED                              | 2.44%          |
| IDFC BANK LIMITED                              | 2.34%          |
| THE INDIAN HOTELS CO LTD                       | 2.09%          |
| LIC HOUSING FINANCE LIMITED                    | 2.05%          |
| COFORGE LIMITED                                | 1.93%          |
| BALKRISHNA INDUSTRIES LIMITED                  | 1.81%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED        | 1.74%          |
| ABBOTT INDIA LIMITED                           | 1.66%          |
| GODREJ PROPERTIES LIMITED                      | 1.66%          |
| MAX FINANCIAL SERVICES LIMITED                 | 1.65%          |
| TATA POWER CO. LTD.FV-1                        | 1.48%          |
| ALKEM LABORATORIES LIMITED                     | 1.48%          |
| GUJARAT GAS LIMITED                            | 1.39%          |
| UNITED BREWERIES LIMITED                       | 1.35%          |
| AUROBINDO PHARMA LIMITED                       | 1.35%          |
| L&T TECHNOLOGY SERVICES LIMITED                | 1.31%          |
| BATA INDIA LIMITED                             | 1.26%          |
| RURAL ELECTRIFICATION CORPORATION LTD          | 1.21%          |
| TORRENT POWER LIMITED                          | 1.10%          |
| MINDTREE LTD                                   | 1.09%          |
| HINDUSTAN AERONAUTICS LIMITED                  | 1.06%          |
| POWER FINANCE CORPORATION LTD                  | 1.05%          |
| BHARAT ELECTRONICS LIMITED                     | 1.03%          |
| OBEROI REALTY LIMITED                          | 0.98%          |
| BAJAJ FINSERV LIMITED                          | 0.95%          |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 0.92%          |
| MUTHOOT FINANCE LIMITED                        | 0.82%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED            | 0.80%          |
| POLYCAB INDIA LIMITED                          | 0.79%          |
| INDRAPRASTHA GAS LIMITED                       | 0.76%          |
| SRF LIMITED                                    | 0.69%          |
| TATA COMMUNICATIONS LTD.                       | 0.68%          |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD        | 0.67%          |
| INDUSIND BANK LIMITED                          | 0.61%          |
| NATIONAL ALUMINIUM COMPANY LIMITED             | 0.56%          |
| STATE BANK OF INDIAFV-1                        | 0.56%          |
| DIVIS LABORATORIES LIMITED                     | 0.56%          |
| HDFC BANK LTD.FV-2                             | 0.51%          |
| APOLLO TYRES LIMITED                           | 0.51%          |
| <b>Equity Total</b>                            | <b>97.18%</b>  |
| <b>Money Market Total</b>                      | <b>3.14%</b>   |
| <b>Current Assets</b>                          | <b>-0.33%</b>  |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹44.1306

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

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

**AUM as on 31 October, 22:** ₹ 45.74 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.26%        | 4.29%         |
| Last 6 Months   | 6.32%        | 6.38%         |
| Last 1 Year     | 1.75%        | 2.08%         |
| Last 2 Years    | 37.26%       | 36.47%        |
| Last 3 Years    | 22.96%       | 23.27%        |
| Since Inception | 12.29%       | 9.37%         |

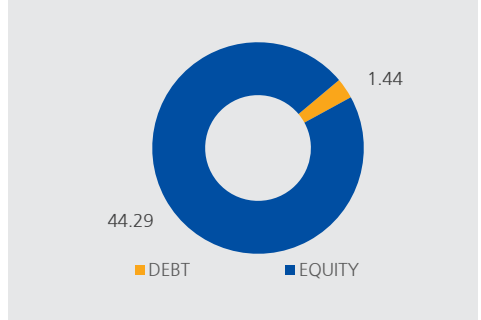
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

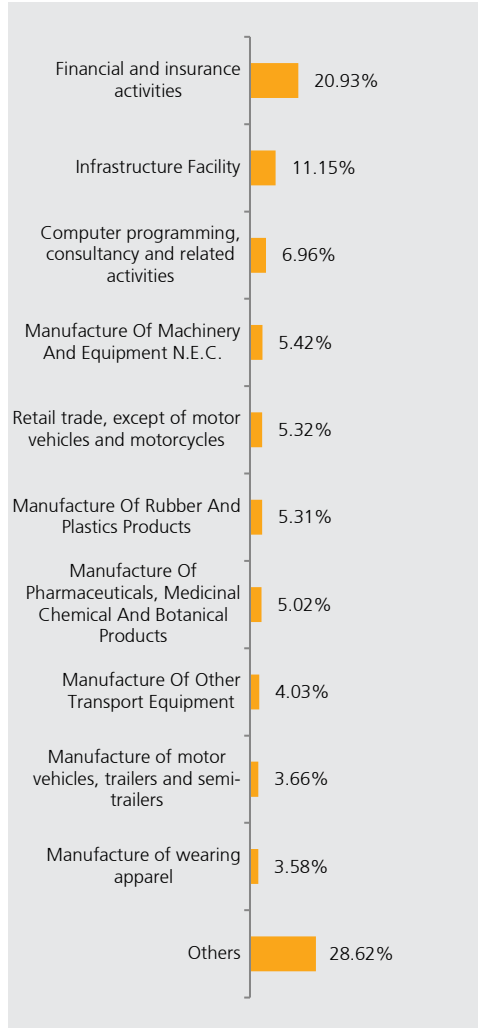
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| THE FEDERAL BANK LIMITED                       | 4.27%          |
| TRENT LTD                                      | 4.07%          |
| ASHOK LEYLAND LIMITED                          | 3.66%          |
| PAGE INDUSTRIES LIMITED                        | 3.58%          |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED          | 3.52%          |
| CONTAINER CORPORATION OF INDIA LIMITED         | 3.04%          |
| ASTRAL LIMITED                                 | 3.01%          |
| TVS MOTOR COMPANY LIMITED                      | 2.98%          |
| SHRIRAM TRANSPORT FINANCE CO. LTD              | 2.98%          |
| JUBILANT FOODWORKS LIMITED                     | 2.87%          |
| JINDAL STEEL & POWER LTD.                      | 2.81%          |
| VOLTAS LTD                                     | 2.72%          |
| KIRLOSKAR CUMMINS                              | 2.71%          |
| PERSISTENT SYSTEMS LIMITED                     | 2.58%          |
| CANARA BANK                                    | 2.48%          |
| BHARAT FORGE                                   | 2.45%          |
| ABB INDIA LIMITED                              | 2.43%          |
| IDFC BANK LIMITED                              | 2.21%          |
| THE INDIAN HOTELS CO LTD                       | 2.08%          |
| COFORGE LIMITED                                | 1.94%          |
| LIC HOUSING FINANCE LIMITED                    | 1.93%          |
| BALKRISHNA INDUSTRIES LIMITED                  | 1.79%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED        | 1.72%          |
| ABBOTT INDIA LIMITED                           | 1.65%          |
| MAX FINANCIAL SERVICES LIMITED                 | 1.64%          |
| GODREJ PROPERTIES LIMITED                      | 1.58%          |
| ALKEM LABORATORIES LIMITED                     | 1.48%          |
| TATA POWER CO. LTD.FV-1                        | 1.46%          |
| GUJARAT GAS LIMITED                            | 1.38%          |
| L&T TECHNOLOGY SERVICES LIMITED                | 1.35%          |
| UNITED BREWERIES LIMITED                       | 1.34%          |
| AUROBINDO PHARMA LIMITED                       | 1.34%          |
| BATA INDIA LIMITED                             | 1.24%          |
| RURAL ELECTRIFICATION CORPORATION LTD          | 1.19%          |
| MINDTREE LTD                                   | 1.08%          |
| HINDUSTAN AERONAUTICS LIMITED                  | 1.04%          |
| POWER FINANCE CORPORATION LTD                  | 1.04%          |
| BHARAT ELECTRONICS LIMITED                     | 1.02%          |
| TORRENT POWER LIMITED                          | 1.02%          |
| ICICI BANK LTD.FV-2                            | 1.01%          |
| OBEROI REALTY LIMITED                          | 0.97%          |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 0.93%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED            | 0.79%          |
| POLYCAB INDIA LIMITED                          | 0.79%          |
| INDRAPRASTHA GAS LIMITED                       | 0.75%          |
| MUTHOOT FINANCE LIMITED                        | 0.72%          |
| AXIS BANK LIMITEDFV-2                          | 0.69%          |
| TATA COMMUNICATIONS LTD.                       | 0.68%          |
| SRF LIMITED                                    | 0.68%          |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD        | 0.65%          |
| BHARTI AIRTEL LIMITED                          | 0.58%          |
| STATE BANK OF INDIAFV-1                        | 0.55%          |
| DIVIS LABORATORIES LIMITED                     | 0.55%          |
| APOLLO TYRES LIMITED                           | 0.51%          |
| HDFC BANK LTD.FV-2                             | 0.49%          |
| NATIONAL ALUMINIUM COMPANY LIMITED             | 0.41%          |
| BAJAJ FINSERV LIMITED                          | 0.37%          |
| <b>Equity Total</b>                            | <b>96.85%</b>  |
| <b>Money Market Total</b>                      | <b>3.26%</b>   |
| <b>Current Assets</b>                          | <b>-0.11%</b>  |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹43.0080

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

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

**AUM as on 31 October, 22:** ₹ 5.87 Crs.

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.08%        | 4.29%         |
| Last 6 Months   | 5.64%        | 6.38%         |
| Last 1 Year     | 0.59%        | 2.08%         |
| Last 2 Years    | 35.51%       | 36.47%        |
| Last 3 Years    | 21.81%       | 23.27%        |
| Since Inception | 12.06%       | 9.37%         |

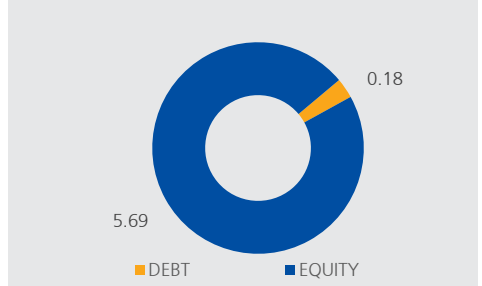
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

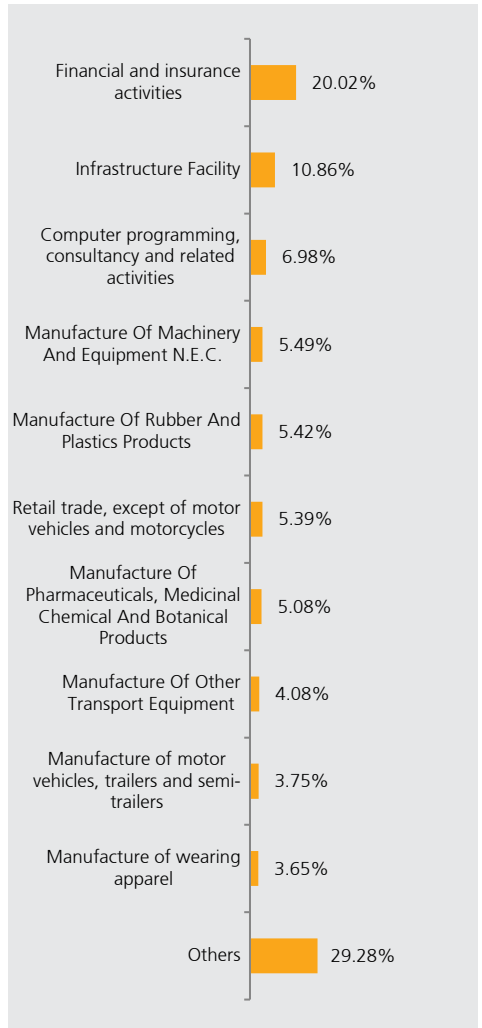
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| THE FEDERAL BANK LIMITED                       | 4.30%          |
| TRENT LTD                                      | 4.13%          |
| ASHOK LEYLAND LIMITED                          | 3.75%          |
| PAGE INDUSTRIES LIMITED                        | 3.65%          |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED          | 3.58%          |
| CONTAINER CORPORATION OF INDIA LIMITED         | 3.09%          |
| ASTRAL LIMITED                                 | 3.06%          |
| TVS MOTOR COMPANY LIMITED                      | 3.02%          |
| SHRIRAM TRANSPORT FINANCE CO. LTD              | 3.00%          |
| JUBILANT FOODWORKS LIMITED                     | 2.92%          |
| JINDAL STEEL & POWER LTD.                      | 2.86%          |
| CANARA BANK                                    | 2.76%          |
| KIRLOSKAR CUMMINS                              | 2.75%          |
| VOLTAS LTD                                     | 2.74%          |
| PERSISTENT SYSTEMS LIMITED                     | 2.62%          |
| BHARAT FORGE                                   | 2.49%          |
| ABB INDIA LIMITED                              | 2.46%          |
| IDFC BANK LIMITED                              | 2.35%          |
| THE INDIAN HOTELS CO LTD                       | 2.11%          |
| COFORGE LIMITED                                | 1.94%          |
| LIC HOUSING FINANCE LIMITED                    | 1.93%          |
| BALKRISHNA INDUSTRIES LIMITED                  | 1.84%          |
| GODREJ PROPERTIES LIMITED                      | 1.77%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED        | 1.75%          |
| ABBOTT INDIA LIMITED                           | 1.67%          |
| MAX FINANCIAL SERVICES LIMITED                 | 1.66%          |
| TATA POWER CO. LTD.FV-1                        | 1.49%          |
| ALKEM LABORATORIES LIMITED                     | 1.48%          |
| GUJARAT GAS LIMITED                            | 1.40%          |
| AUROBINDO PHARMA LIMITED                       | 1.36%          |
| UNITED BREWERIES LIMITED                       | 1.36%          |
| L&T TECHNOLOGY SERVICES LIMITED                | 1.32%          |
| BATA INDIA LIMITED                             | 1.26%          |
| TORRENT POWER LIMITED                          | 1.20%          |
| RURAL ELECTRIFICATION CORPORATION LTD          | 1.19%          |
| MINDTREE LTD                                   | 1.10%          |
| HINDUSTAN AERONAUTICS LIMITED                  | 1.06%          |
| POWER FINANCE CORPORATION LTD                  | 1.06%          |
| BHARAT ELECTRONICS LIMITED                     | 1.04%          |
| BAJAJ FINSERV LIMITED                          | 1.01%          |
| OBEROI REALTY LIMITED                          | 0.98%          |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 0.93%          |
| MUTHOOT FINANCE LIMITED                        | 0.87%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED            | 0.81%          |
| POLYCAB INDIA LIMITED                          | 0.80%          |
| INDRAPRASTHA GAS LIMITED                       | 0.76%          |
| SRF LIMITED                                    | 0.69%          |
| TATA COMMUNICATIONS LTD.                       | 0.68%          |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD        | 0.66%          |
| HDFC BANK LTD.FV-2                             | 0.57%          |
| NATIONAL ALUMINIUM COMPANY LIMITED             | 0.57%          |
| DIVIS LABORATORIES LIMITED                     | 0.56%          |
| APOLLO TYRES LIMITED                           | 0.52%          |
| <b>Equity Total</b>                            | <b>96.92%</b>  |
| <b>Money Market Total</b>                      | <b>3.20%</b>   |
| <b>Current Assets</b>                          | <b>-0.11%</b>  |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹48.1333

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

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

**AUM as on 31 October, 22:** ₹ 0.29 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    | 4.06%        | 4.29%         |
| Last 6 Months   | 5.28%        | 6.38%         |
| Last 1 Year     | -0.07%       | 2.08%         |
| Last 2 Years    | 34.84%       | 36.47%        |
| Last 3 Years    | 20.98%       | 23.27%        |
| Since Inception | 11.66%       | 10.07%        |

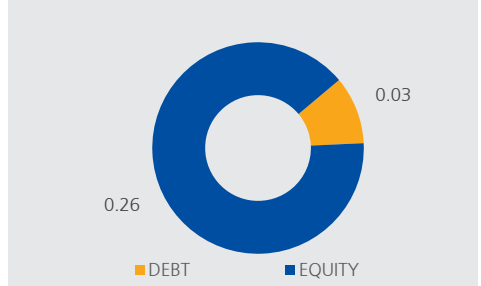
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

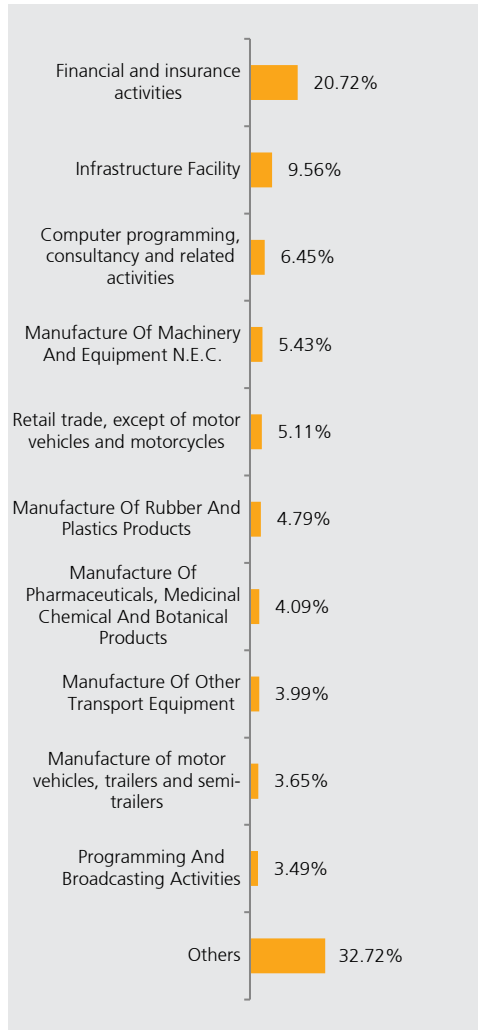
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| THE FEDERAL BANK LIMITED                       | 4.27%          |
| TRENT LTD                                      | 3.91%          |
| ASHOK LEYLAND LIMITED                          | 3.65%          |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED          | 3.49%          |
| CONTAINER CORPORATION OF INDIA LIMITED         | 3.04%          |
| ASTRAL LIMITED                                 | 3.02%          |
| SHRIRAM TRANSPORT FINANCE CO. LTD              | 2.98%          |
| TVS MOTOR COMPANY LIMITED                      | 2.93%          |
| JUBILANT FOODWORKS LIMITED                     | 2.87%          |
| JINDAL STEEL & POWER LTD.                      | 2.82%          |
| VOLTAS LTD                                     | 2.73%          |
| KIRLOSKAR CUMMINS                              | 2.71%          |
| IDFC BANK LIMITED                              | 2.59%          |
| PERSISTENT SYSTEMS LIMITED                     | 2.56%          |
| BHARAT FORGE                                   | 2.45%          |
| ABB INDIA LIMITED                              | 2.43%          |
| CANARA BANK                                    | 2.37%          |
| THE INDIAN HOTELS CO LTD                       | 2.08%          |
| LIC HOUSING FINANCE LIMITED                    | 2.01%          |
| COFORGE LIMITED                                | 1.98%          |
| GODREJ PROPERTIES LIMITED                      | 1.84%          |
| BALKRISHNA INDUSTRIES LIMITED                  | 1.77%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED        | 1.71%          |
| MAX FINANCIAL SERVICES LIMITED                 | 1.64%          |
| ALKEM LABORATORIES LIMITED                     | 1.64%          |
| TATA POWER CO. LTD.FV-1                        | 1.46%          |
| GUJARAT GAS LIMITED                            | 1.38%          |
| UNITED BREWERIES LIMITED                       | 1.32%          |
| AUROBINDO PHARMA LIMITED                       | 1.28%          |
| BATA INDIA LIMITED                             | 1.20%          |
| RURAL ELECTRIFICATION CORPORATION LTD          | 1.18%          |
| BAJAJ FINSERV LIMITED                          | 1.17%          |
| MINDTREE LTD                                   | 1.06%          |
| HINDUSTAN AERONAUTICS LIMITED                  | 1.05%          |
| POWER FINANCE CORPORATION LTD                  | 1.04%          |
| BHARAT ELECTRONICS LIMITED                     | 1.02%          |
| OBEROI REALTY LIMITED                          | 0.96%          |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 0.87%          |
| L&T TECHNOLOGY SERVICES LIMITED                | 0.86%          |
| APOLLO HOSPITALS ENTERPRISE LIMITED            | 0.78%          |
| POLYCAB INDIA LIMITED                          | 0.77%          |
| INDRAPRASTHA GAS LIMITED                       | 0.76%          |
| SRF LIMITED                                    | 0.71%          |
| TATA COMMUNICATIONS LTD.                       | 0.70%          |
| ABBOTT INDIA LIMITED                           | 0.67%          |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD        | 0.66%          |
| STATE BANK OF INDIA FV-1                       | 0.64%          |
| INDUSIND BANK LIMITED                          | 0.59%          |
| NATIONAL ALUMINIUM COMPANY LIMITED             | 0.59%          |
| HDFC BANK LTD.FV-2                             | 0.57%          |
| DIVIS LABORATORIES LIMITED                     | 0.50%          |
| MUTHOOT FINANCE LIMITED                        | 0.36%          |
| <b>Equity Total</b>                            | <b>89.61%</b>  |
| <b>Money Market Total</b>                      | <b>10.35%</b>  |
| <b>Current Assets</b>                          | <b>0.04%</b>   |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹40.5432

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

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

**AUM as on 31 October, 22:** ₹ 18.38 Crs.

**Modified Duration of Debt Portfolio:** 3.15 years

**YTM of Debt Portfolio:** 7.31%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.16%        | 4.29%         |
| Last 6 Months   | 5.39%        | 5.02%         |
| Last 1 Year     | 4.11%        | 2.50%         |
| Last 2 Years    | 20.07%       | 20.21%        |
| Last 3 Years    | 14.12%       | 13.62%        |
| Since Inception | 9.49%        | 9.83%         |

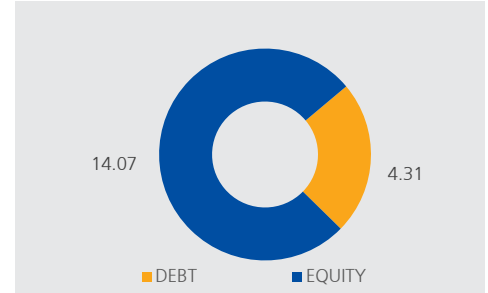
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

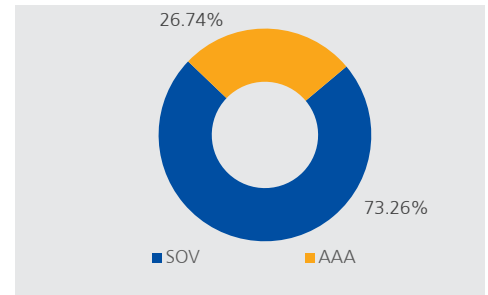
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 0.55%          |
| <b>Bonds/Debentures Total</b>                 | <b>0.55%</b>   |
| 6.79% GOI CG 15-05-2027                       | 6.93%          |
| 7.38% GOI CG 20-06-2027                       | 3.78%          |
| 7.37% GOI 16-04-2023                          | 2.91%          |
| 7.17% GOI 08-01-2028                          | 2.63%          |
| 5.63% GOI CG 12-04-2026                       | 1.12%          |
| 5.74% GOI 15.11.2026                          | 1.03%          |
| <b>Gilts Total</b>                            | <b>18.39%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 7.69%          |
| ICICI BANK LTD.FV-2                           | 6.26%          |
| HDFC BANK LTD.FV-2                            | 6.11%          |
| INFOSYS LIMITED                               | 5.53%          |
| HDFC LTD FV 2                                 | 4.51%          |
| ITC - FV 1                                    | 3.39%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.32%          |
| AXIS BANK LIMITEDFV-2                         | 2.90%          |
| LARSEN&TUBRO                                  | 2.55%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.37%          |
| BHARTI AIRTEL LIMITED                         | 2.20%          |
| HINDUSTAN LEVER LTD.                          | 1.92%          |
| BAJAJ FINANCE LIMITED                         | 1.83%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.80%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.79%          |
| MARUTI UDYOG LTD.                             | 1.73%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.43%          |
| STATE BANK OF INDIAFV-1                       | 1.38%          |
| TITAN COMPANY LIMITED                         | 1.26%          |
| NTPC LIMITED                                  | 1.17%          |
| TATA MOTORS LTD.FV-2                          | 1.15%          |
| POWER GRID CORP OF INDIA LTD                  | 1.15%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.11%          |
| BAJAJ FINSERV LIMITED                         | 1.09%          |
| ULTRATECH CEMCO LTD                           | 1.07%          |
| INDUSIND BANK LIMITED                         | 0.96%          |
| DR. REDDY LABORATORIES                        | 0.81%          |
| NESTLE INDIA LIMITED                          | 0.66%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.64%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.63%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.61%          |
| UPL LIMITED                                   | 0.56%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.56%          |
| CIIPLA LTD.                                   | 0.54%          |
| COAL INDIA LIMITED                            | 0.54%          |
| WIPRO   | 0.53%          |
| HCL TECHNOLOGIES LIMITED                      | 0.48%          |
| DIVIS LABORATORIES LIMITED                    | 0.43%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.43%          |
| BRITANNIA INDUSTRIES LTD                      | 0.41%          |
| BAJAJ AUTO LTD                                | 0.36%          |
| HERO MOTOCORP LIMITED                         | 0.31%          |
| GRASIM INDUSTRIES LTD.                        | 0.24%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.15%          |
| <b>Equity Total</b>                           | <b>76.55%</b>  |
| <b>Money Market Total</b>                     | <b>6.16%</b>   |
| <b>Current Assets</b>                         | <b>-1.65%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

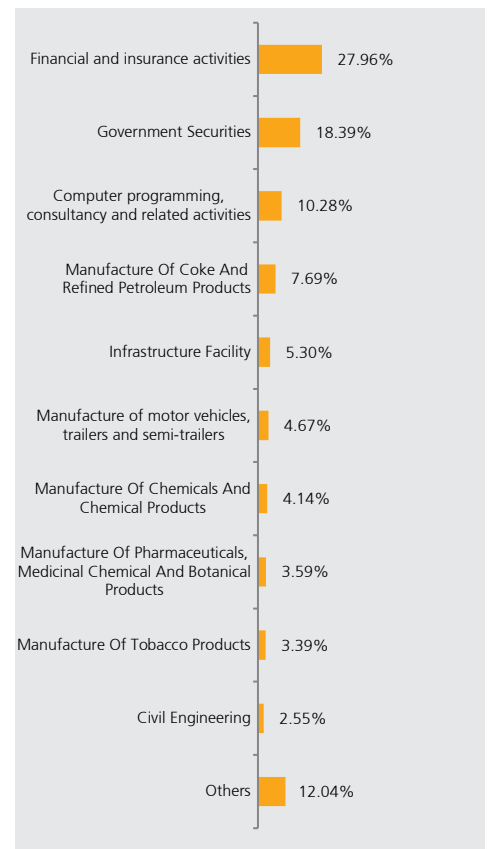
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹33.8533

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

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

**AUM as on 31 October, 22:** ₹ 1.00 Crs.

**Modified Duration of Debt Portfolio:**

3.40 years

**YTM of Debt Portfolio:** 7.30%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.06%        | 4.29%         |
| Last 6 Months   | 5.07%        | 5.02%         |
| Last 1 Year     | 3.34%        | 2.50%         |
| Last 2 Years    | 19.69%       | 20.21%        |
| Last 3 Years    | 13.60%       | 13.62%        |
| Since Inception | 9.99%        | 9.91%         |

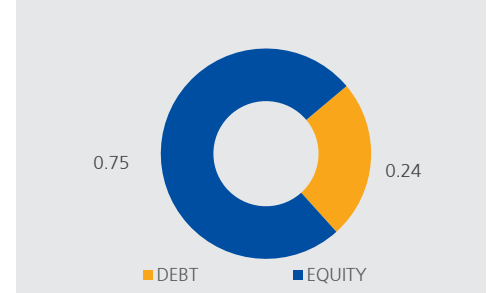
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

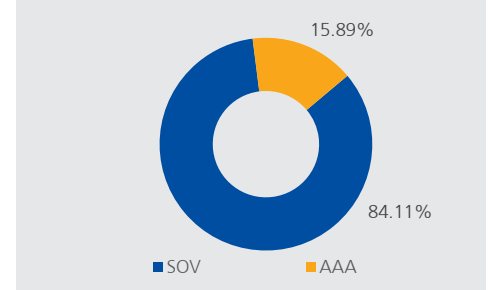
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 6.79% GOI CG 15-05-2027                       | 8.50%          |
| 7.38% GOI CG 20-06-2027                       | 6.61%          |
| 7.17% GOI 08-01-2028                          | 2.38%          |
| 6.84% GOI CG 19-12-2022                       | 1.30%          |
| 5.63% GOI CG 12-04-2026                       | 0.95%          |
| 7.37% GOI 16-04-2023                          | 0.80%          |
| <b>Gilts Total</b>                            | <b>20.55%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 7.69%          |
| HDFC BANK LTD.FV-2                            | 6.21%          |
| ICICI BANK LTD.FV-2                           | 6.18%          |
| INFOSYS LIMITED                               | 5.53%          |
| HDFC LTD FV 2                                 | 4.45%          |
| ITC - FV 1                                    | 3.34%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.33%          |
| AXIS BANK LIMITEDFV-2                         | 2.86%          |
| LARSEN&TUBRO                                  | 2.51%          |
| BHARTI AIRTEL LIMITED                         | 2.20%          |
| HINDUSTAN LEVER LTD.                          | 1.97%          |
| STATE BANK OF INDIAFV-1                       | 1.95%          |
| BAJAJ FINANCE LIMITED                         | 1.86%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.76%          |
| MARUTI UDYOG LTD.                             | 1.62%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.62%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.56%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.40%          |
| TITAN COMPANY LIMITED                         | 1.30%          |
| NTPC LIMITED                                  | 1.16%          |
| POWER GRID CORP OF INDIA LTD                  | 1.14%          |
| BAJAJ FINSERV LIMITED                         | 1.06%          |
| TATA MOTORS LTD.FV-2                          | 1.06%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.96%          |
| INDUSIND BANK LIMITED                         | 0.94%          |
| ULTRATECH CEMCO LTD                           | 0.87%          |
| DR. REDDY LABORATORIES                        | 0.84%          |
| WIPRO   | 0.71%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.62%          |
| NESTLE INDIA LIMITED                          | 0.61%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.60%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.59%          |
| UPL LIMITED                                   | 0.57%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.56%          |
| CIPLA LTD.                                    | 0.54%          |
| COAL INDIA LIMITED                            | 0.53%          |
| HCL TECHNOLOGIES LIMITED                      | 0.51%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.44%          |
| BRITANNIA INDUSTRIES LTD                      | 0.41%          |
| DIVIS LABORATORIES LIMITED                    | 0.40%          |
| BAJAJ AUTO LTD                                | 0.37%          |
| HERO MOTOCORP LIMITED                         | 0.29%          |
| GRASIM INDUSTRIES LTD.                        | 0.28%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.16%          |
| <b>Equity Total</b>                           | <b>75.56%</b>  |
| <b>Money Market Total</b>                     | <b>3.88%</b>   |
| <b>Current Assets</b>                         | <b>0.01%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

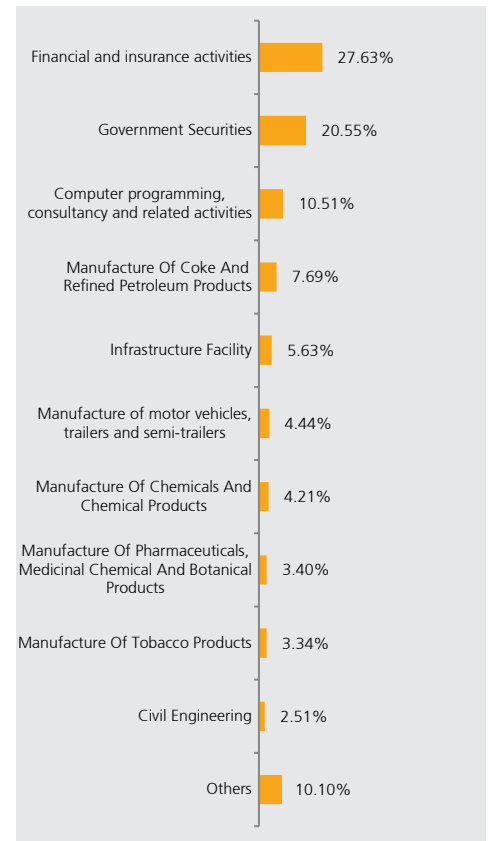
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹33.1751

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

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

**AUM as on 31 October, 22:** ₹ 1.55 Crs.

**Modified Duration of Debt Portfolio:** 3.02 years

**YTM of Debt Portfolio:** 7.25%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 4.17%        | 4.29%         |
| Last 6 Months   | 5.02%        | 5.02%         |
| Last 1 Year     | 3.53%        | 2.50%         |
| Last 2 Years    | 19.73%       | 20.21%        |
| Last 3 Years    | 13.62%       | 13.62%        |
| Since Inception | 8.51%        | 8.95%         |

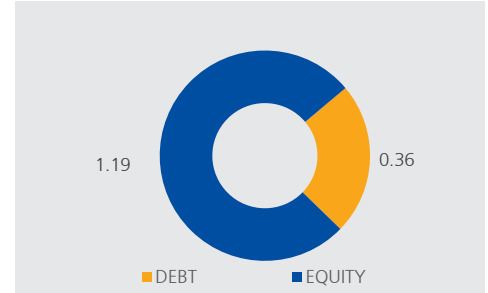
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

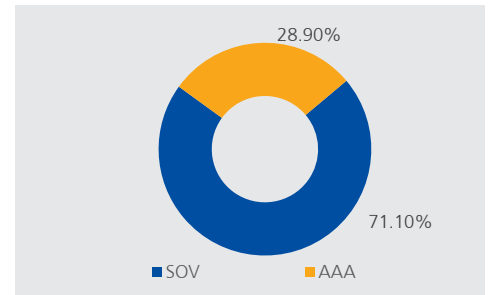
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 7.38% GOI CG 20-06-2027                       | 9.15%          |
| 7.37% GOI 16-04-2023                          | 4.33%          |
| 7.17% GOI 08-01-2028                          | 2.42%          |
| 6.79% GOI CG 15-05-2027                       | 2.01%          |
| 5.63% GOI CG 12-04-2026                       | 1.04%          |
| <b>Gilts Total</b>                            | <b>18.94%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 7.67%          |
| ICICI BANK LTD.FV-2                           | 6.16%          |
| HDFC BANK LTD.FV-2                            | 6.03%          |
| INFOSYS LIMITED                               | 5.51%          |
| HDFC LTD FV 2                                 | 4.44%          |
| ITC - FV 1                                    | 3.33%          |
| TATA CONSULTANCY SERVICES LTD.                | 3.31%          |
| AXIS BANK LIMITEDFV-2                         | 2.85%          |
| LARSEN&TUBRO                                  | 2.51%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 2.24%          |
| BHARTI AIRTEL LIMITED                         | 2.20%          |
| STATE BANK OF INDIAFV-1                       | 1.97%          |
| HINDUSTAN LEVER LTD.                          | 1.91%          |
| BAJAJ FINANCE LIMITED                         | 1.84%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.80%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.75%          |
| MARUTI UDYOG LTD.                             | 1.66%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.30%          |
| TITAN COMPANY LIMITED                         | 1.26%          |
| NTPC LIMITED                                  | 1.17%          |
| POWER GRID CORP OF INDIA LTD                  | 1.15%          |
| TATA IRON & STEEL COMPANY LTD                 | 1.14%          |
| TATA MOTORS LTD.FV-2                          | 1.10%          |
| ULTRATECH CEMCO LTD                           | 1.08%          |
| BAJAJ FINSERV LIMITED                         | 1.07%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.99%          |
| INDUSIND BANK LIMITED                         | 0.93%          |
| DR. REDDY LABORATORIES                        | 0.80%          |
| NESTLE INDIA LIMITED                          | 0.66%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.62%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.60%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.56%          |
| UPL LIMITED                                   | 0.55%          |
| CIPLA LTD.                                    | 0.53%          |
| COAL INDIA LIMITED                            | 0.53%          |
| HCL TECHNOLOGIES LIMITED                      | 0.53%          |
| WIPRO   | 0.52%          |
| DIVIS LABORATORIES LIMITED                    | 0.44%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.42%          |
| BRITANNIA INDUSTRIES LTD                      | 0.39%          |
| BAJAJ AUTO LTD                                | 0.35%          |
| HERO MOTOCORP LIMITED                         | 0.31%          |
| GRASIM INDUSTRIES LTD.                        | 0.28%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.15%          |
| <b>Equity Total</b>                           | <b>76.62%</b>  |
| <b>Money Market Total</b>                     | <b>7.70%</b>   |
| <b>Current Assets</b>                         | <b>-3.26%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

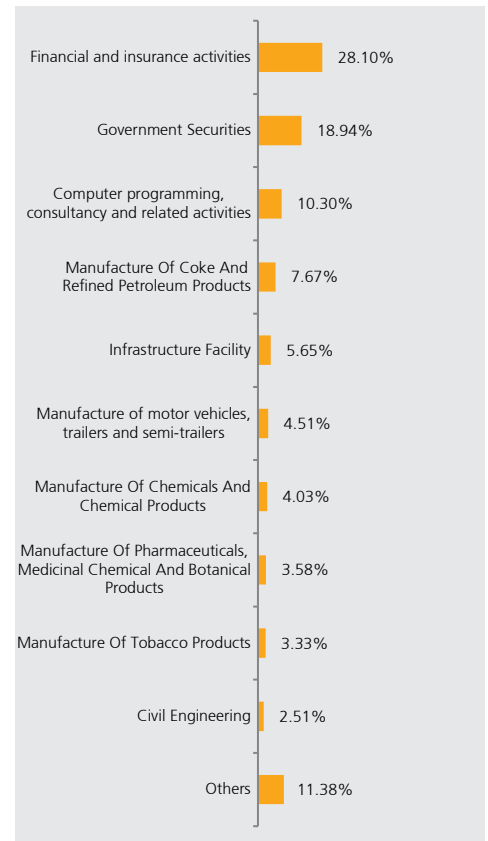
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹39.8749

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

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

**AUM as on 31 October, 22:** ₹ 21.13 Crs.

**Modified Duration of Debt Portfolio:**

3.31 years

**YTM of Debt Portfolio:** 7.32%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 3.26%        | 3.27%         |
| Last 6 Months   | 4.31%        | 4.13%         |
| Last 1 Year     | 2.19%        | 2.42%         |
| Last 2 Years    | 15.21%       | 15.75%        |
| Last 3 Years    | 11.24%       | 11.92%        |
| Since Inception | 9.22%        | 10.00%        |

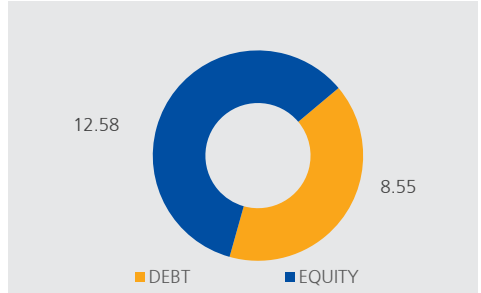
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

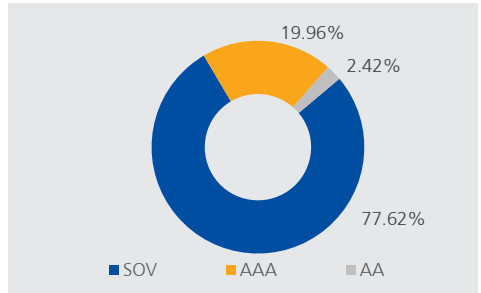
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 6.75% PCHFL NCD 26-09-2031                    | 1.07%          |
| 9.05% HDFC NCD 20-11-2023 U-004               | 0.96%          |
| <b>Bonds/Debtentures Total</b>                | <b>2.03%</b>   |
| 7.38% GOI CG 20-06-2027                       | 9.02%          |
| 6.79% GOI CG 15-05-2027                       | 6.96%          |
| 5.74% GOI 15.11.2026                          | 6.16%          |
| 7.17% GOI 08-01-2028                          | 5.50%          |
| 7.37% GOI 16-04-2023                          | 4.46%          |
| 5.63% GOI CG 12-04-2026                       | 2.35%          |
| <b>Gilts Total</b>                            | <b>34.45%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 5.86%          |
| HDFC BANK LTD.FV-2                            | 4.98%          |
| ICICI BANK LTD.FV-2                           | 4.87%          |
| INFOSYS LIMITED                               | 4.25%          |
| HDFC LTD FV 2                                 | 3.41%          |
| ITC - FV 1                                    | 2.61%          |
| TATA CONSULTANCY SERVICES LTD.                | 2.53%          |
| AXIS BANK LIMITEDFV-2                         | 2.20%          |
| LARSEN&TUBRO                                  | 1.96%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.92%          |
| STATE BANK OF INDIAFV-1                       | 1.89%          |
| BHARTI AIRTEL LIMITED                         | 1.78%          |
| HINDUSTAN LEVER LTD.                          | 1.53%          |
| BAJAJ FINANCE LIMITED                         | 1.50%          |
| MARUTI UDYOG LTD.                             | 1.38%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.38%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.37%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.09%          |
| BAJAJ FINSERV LIMITED                         | 0.94%          |
| TATA MOTORS LTD.FV-2                          | 0.92%          |
| POWER GRID CORP OF INDIA LTD                  | 0.92%          |
| TITAN COMPANY LIMITED                         | 0.88%          |
| ULTRATECH CEMCO LTD                           | 0.82%          |
| NTPC LIMITED                                  | 0.76%          |
| INDUSIND BANK LIMITED                         | 0.74%          |
| UPL LIMITED                                   | 0.50%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.50%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.49%          |
| DR. REDDY LABORATORIES                        | 0.48%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.46%          |
| WIPRO   | 0.46%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.43%          |
| CIPLA LTD.                                    | 0.42%          |
| HCL TECHNOLOGIES LIMITED                      | 0.42%          |
| COAL INDIA LIMITED                            | 0.41%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.38%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.38%          |
| DIVIS LABORATORIES LIMITED                    | 0.32%          |
| BAJAJ AUTO LTD                                | 0.28%          |
| HERO MOTOCORP LIMITED                         | 0.25%          |
| NESTLE INDIA LIMITED                          | 0.22%          |
| GRASIM INDUSTRIES LTD.                        | 0.22%          |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED  | 0.18%          |
| BRITANNIA INDUSTRIES LTD                      | 0.17%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.09%          |
| <b>Equity Total</b>                           | <b>59.53%</b>  |
| <b>Money Market Total</b>                     | <b>7.90%</b>   |
| <b>Current Assets</b>                         | <b>-3.92%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

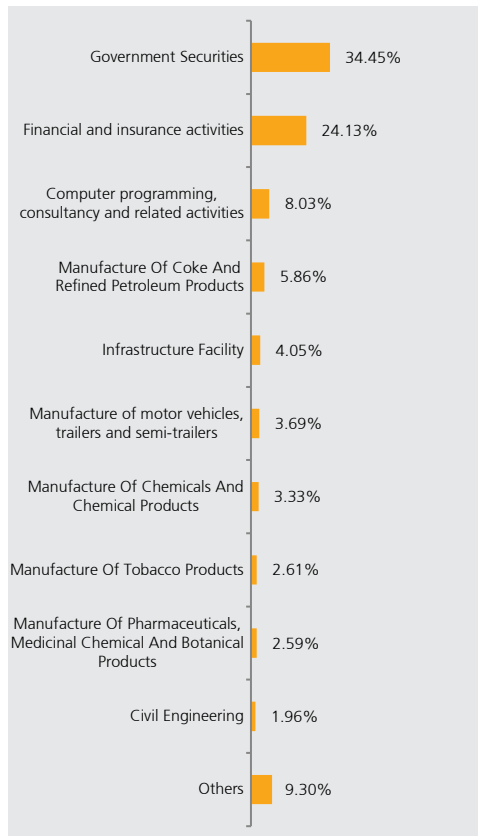
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹29.6234

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

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

**AUM as on 31 October, 22:** ₹ 0.99 Crs.

**Modified Duration of Debt Portfolio:**

3.21 years

**YTM of Debt Portfolio:** 7.26%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 3.11%        | 3.27%         |
| Last 6 Months   | 4.21%        | 4.13%         |
| Last 1 Year     | 2.07%        | 2.42%         |
| Last 2 Years    | 14.18%       | 15.75%        |
| Last 3 Years    | 10.35%       | 11.92%        |
| Since Inception | 8.87%        | 9.70%         |

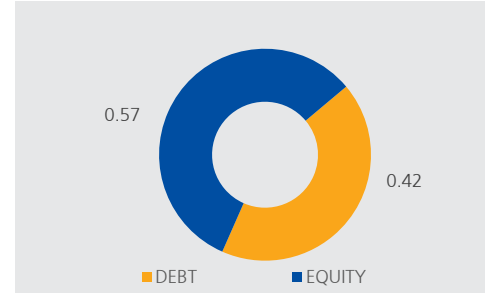
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

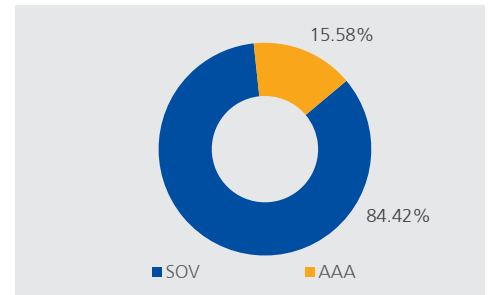
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 7.38% GOI CG 20-06-2027                       | 13.36%         |
| 6.79% GOI CG 15-05-2027                       | 12.45%         |
| 7.17% GOI 08-01-2028                          | 4.70%          |
| 7.37% GOI 16-04-2023                          | 3.86%          |
| 6.84% GOI CG 19-12-2022                       | 2.43%          |
| 5.63% GOI CG 12-04-2026                       | 2.02%          |
| <b>Gilts Total</b>                            | <b>38.81%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 5.16%          |
| HDFC BANK LTD.FV-2                            | 4.86%          |
| ICICI BANK LTD.FV-2                           | 4.29%          |
| INFOSYS LIMITED                               | 4.19%          |
| HDFC LTD FV 2                                 | 3.35%          |
| ITC - FV 1                                    | 2.47%          |
| TATA CONSULTANCY SERVICES LTD.                | 2.46%          |
| AXIS BANK LIMITEDFV-2                         | 2.16%          |
| LARSEN&TUBRO                                  | 1.92%          |
| STATE BANK OF INDIAFV-1                       | 1.88%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.71%          |
| BHARTI AIRTEL LIMITED                         | 1.70%          |
| HINDUSTAN LEVER LTD.                          | 1.37%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.34%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.28%          |
| MARUTI UDYOG LTD.                             | 1.25%          |
| BAJAJ FINANCE LIMITED                         | 1.08%          |
| ASIAN PAINTS LIMITEDFV-1                      | 1.07%          |
| TITAN COMPANY LIMITED                         | 0.84%          |
| ULTRATECH CEMCO LTD                           | 0.82%          |
| TATA MOTORS LTD.FV-2                          | 0.81%          |
| NTPC LIMITED                                  | 0.76%          |
| POWER GRID CORP OF INDIA LTD                  | 0.72%          |
| INDUSIND BANK LIMITED                         | 0.72%          |
| BAJAJ FINSERV LIMITED                         | 0.68%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.67%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.65%          |
| DABUR INDIA LTD.                              | 0.54%          |
| DR. REDDY LABORATORIES                        | 0.54%          |
| WIPRO   | 0.53%          |
| EICHER MOTORS LIMITED                         | 0.51%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.45%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.42%          |
| NESTLE INDIA LIMITED                          | 0.41%          |
| COAL INDIA LIMITED                            | 0.40%          |
| CIPLA LTD.                                    | 0.40%          |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED  | 0.39%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.38%          |
| UPL LIMITED                                   | 0.37%          |
| HCL TECHNOLOGIES LIMITED                      | 0.37%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.30%          |
| DIVIS LABORATORIES LIMITED                    | 0.29%          |
| BAJAJ AUTO LTD                                | 0.26%          |
| HERO MOTOCORP LIMITED                         | 0.22%          |
| GRASIM INDUSTRIES LTD.                        | 0.17%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.07%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.04%          |
| <b>Equity Total</b>                           | <b>57.28%</b>  |
| <b>Money Market Total</b>                     | <b>7.16%</b>   |
| <b>Current Assets</b>                         | <b>-3.25%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

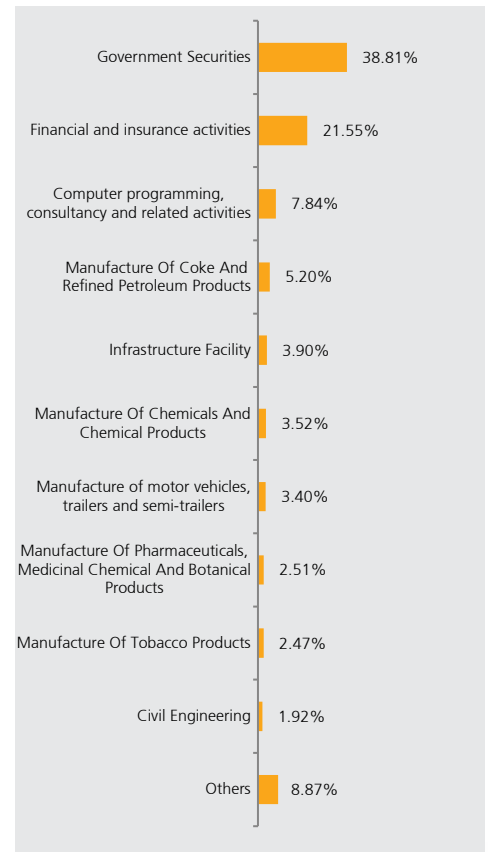
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹38.8737

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

**AUM as on 31 October, 22:** ₹ 8.53 Crs.

**Modified Duration of Debt Portfolio:**

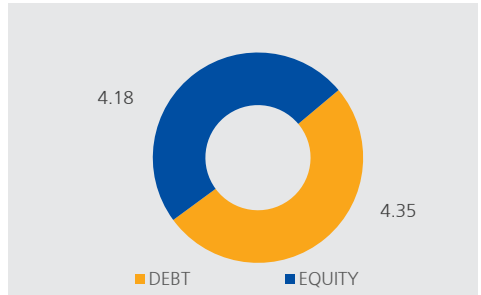
2.98 years

**YTM of Debt Portfolio:** 7.21%

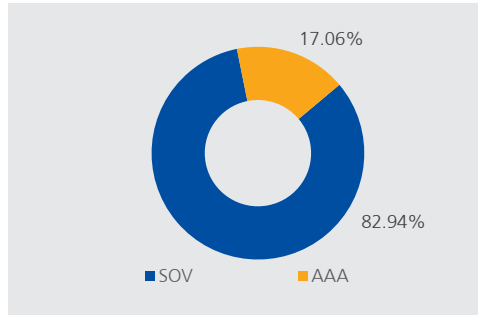
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 1.19%          |
| <b>Bonds/Debentures Total</b>                 | <b>1.19%</b>   |
| 7.38% GOI CG 20-06-2027                       | 16.59%         |
| 6.79% GOI CG 15-05-2027                       | 9.39%          |
| 7.17% GOI 08-01-2028                          | 6.67%          |
| 6.84% GOI CG 19-12-2022                       | 4.88%          |
| 7.37% GOI 16-04-2023                          | 4.63%          |
| 5.63% GOI CG 12-04-2026                       | 2.81%          |
| <b>Gilts Total</b>                            | <b>44.97%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 4.84%          |
| HDFC BANK LTD.FV-2                            | 4.12%          |
| ICICI BANK LTD.FV-2                           | 4.00%          |
| INFOSYS LIMITED                               | 3.50%          |
| HDFC LTD FV 2                                 | 2.81%          |
| ITC - FV 1                                    | 2.15%          |
| TATA CONSULTANCY SERVICES LTD.                | 2.09%          |
| AXIS BANK LIMITEDFV-2                         | 1.81%          |
| LARSEN&TUBRO                                  | 1.60%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.59%          |
| STATE BANK OF INDIAFV-1                       | 1.56%          |
| BHARTI AIRTEL LIMITED                         | 1.45%          |
| HINDUSTAN LEVER LTD.                          | 1.26%          |
| BAJAJ FINANCE LIMITED                         | 1.21%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.15%          |
| MARUTI UDYOG LTD.                             | 1.13%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.12%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.90%          |
| BAJAJ FINSERV LIMITED                         | 0.79%          |
| TATA MOTORS LTD.FV-2                          | 0.75%          |
| NTPC LIMITED                                  | 0.70%          |
| POWER GRID CORP OF INDIA LTD                  | 0.68%          |
| ULTRATECH CEMCO LTD                           | 0.66%          |
| TITAN COMPANY LIMITED                         | 0.64%          |
| INDUSIND BANK LIMITED                         | 0.60%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.40%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.38%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.38%          |
| UPL LIMITED                                   | 0.37%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.36%          |
| DR. REDDY LABORATORIES                        | 0.36%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.35%          |
| CIPLA LTD.                                    | 0.34%          |
| HCL TECHNOLOGIES LIMITED                      | 0.34%          |
| COAL INDIA LIMITED                            | 0.34%          |
| WIPRO   | 0.34%          |
| NESTLE INDIA LIMITED                          | 0.33%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.29%          |
| DIVIS LABORATORIES LIMITED                    | 0.28%          |
| BAJAJ AUTO LTD                                | 0.23%          |
| HERO MOTOCORP LIMITED                         | 0.20%          |
| GRASIM INDUSTRIES LTD.                        | 0.17%          |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED  | 0.13%          |
| BRITANNIA INDUSTRIES LTD                      | 0.12%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.09%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.07%          |
| <b>Equity Total</b>                           | <b>48.97%</b>  |
| <b>Money Market Total</b>                     | <b>8.06%</b>   |
| <b>Current Assets</b>                         | <b>-3.19%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

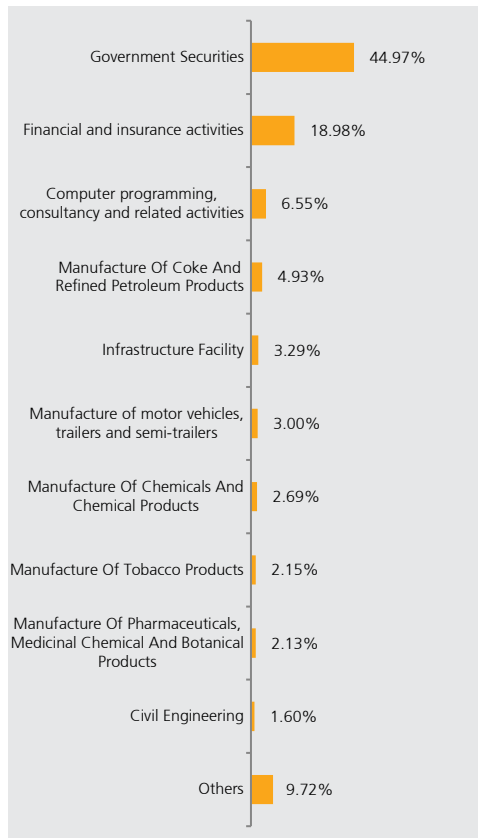
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 2.71%        | 2.77%         |
| Last 6 Months   | 3.91%        | 3.67%         |
| Last 1 Year     | 1.86%        | 2.34%         |
| Last 2 Years    | 12.60%       | 13.53%        |
| Last 3 Years    | 10.11%       | 10.99%        |
| Since Inception | 9.05%        | 9.76%         |

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

Past performance is not indicative of future performance

# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹29.3190

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

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

**AUM as on 31 October, 22:** ₹ 0.60 Crs.

**Modified Duration of Debt Portfolio:**

3.35 years

**YTM of Debt Portfolio:** 7.30%

## Asset Allocation

|                            | Range (%) | Actual (%) |
|----------------------------|-----------|------------|
| Equity                     | 00-50     | 47         |
| Gsec / Debt / MMI / Others | 50-100    | 53         |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 2.59%        | 2.77%         |
| Last 6 Months   | 3.69%        | 3.67%         |
| Last 1 Year     | 1.89%        | 2.34%         |
| Last 2 Years    | 12.26%       | 13.53%        |
| Last 3 Years    | 9.50%        | 10.99%        |
| Since Inception | 8.76%        | 9.30%         |

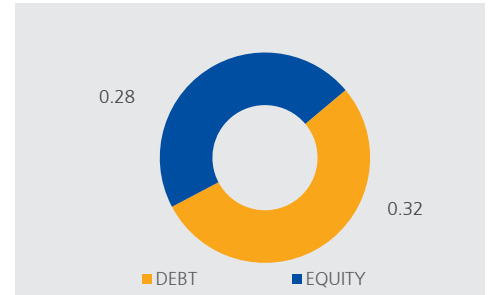
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

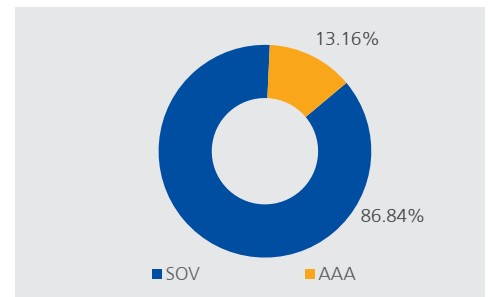
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 6.79% GOI CG 15-05-2027                       | 17.48%         |
| 7.38% GOI CG 20-06-2027                       | 16.57%         |
| 7.17% GOI 08-01-2028                          | 5.96%          |
| 7.37% GOI 16-04-2023                          | 4.03%          |
| 5.63% GOI CG 12-04-2026                       | 2.86%          |
| 6.84% GOI CG 19-12-2022                       | 1.84%          |
| <b>Gilts Total</b>                            | <b>48.73%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 4.57%          |
| HDFC BANK LTD.FV-2                            | 4.06%          |
| ICICI BANK LTD.FV-2                           | 3.67%          |
| INFOSYS LIMITED                               | 3.50%          |
| HDFC LTD FV 2                                 | 2.81%          |
| ITC - FV 1                                    | 1.95%          |
| TATA CONSULTANCY SERVICES LTD.                | 1.92%          |
| AXIS BANK LIMITEDFV-2                         | 1.80%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.59%          |
| LARSEN&TUBRO                                  | 1.59%          |
| STATE BANK OF INDIAFV-1                       | 1.44%          |
| BHARTI AIRTEL LIMITED                         | 1.31%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.11%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.09%          |
| BAJAJ FINANCE LIMITED                         | 1.08%          |
| HINDUSTAN LEVER LTD.                          | 1.02%          |
| MARUTI UDYOG LTD.                             | 0.96%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.88%          |
| TATA MOTORS LTD.FV-2                          | 0.68%          |
| NTPC LIMITED                                  | 0.65%          |
| INDUSIND BANK LIMITED                         | 0.59%          |
| BAJAJ FINSERV LIMITED                         | 0.56%          |
| ULTRATECH CEMCO LTD                           | 0.56%          |
| TITAN COMPANY LIMITED                         | 0.55%          |
| POWER GRID CORP OF INDIA LTD                  | 0.52%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.45%          |
| JSW STEEL LIMITED                             | 0.45%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.38%          |
| DR. REDDY LABORATORIES                        | 0.37%          |
| NESTLE INDIA LIMITED                          | 0.34%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.34%          |
| COAL INDIA LIMITED                            | 0.34%          |
| CIPLA LTD.                                    | 0.33%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.32%          |
| BRITANNIA INDUSTRIES LTD                      | 0.32%          |
| HCL TECHNOLOGIES LIMITED                      | 0.31%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.31%          |
| UPL LIMITED                                   | 0.27%          |
| WIPRO   | 0.25%          |
| BAJAJ AUTO LTD                                | 0.25%          |
| DIVIS LABORATORIES LIMITED                    | 0.24%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.21%          |
| HERO MOTOCORP LIMITED                         | 0.18%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.16%          |
| GRASIM INDUSTRIES LTD.                        | 0.14%          |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED  | 0.11%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.05%          |
| <b>Equity Total</b>                           | <b>46.62%</b>  |
| <b>Money Market Total</b>                     | <b>7.39%</b>   |
| <b>Current Assets</b>                         | <b>-2.73%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

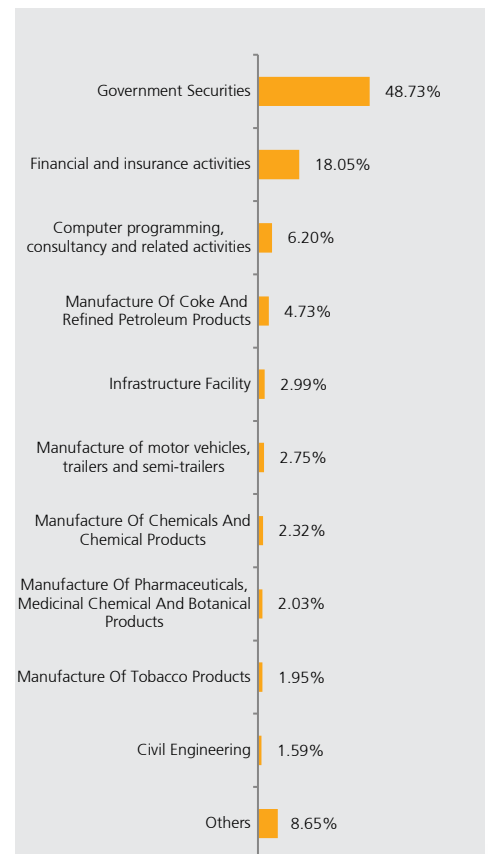
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Sumanta Khan (Equity)

&amp; Mr. Rahul Sangle (Debt)

**NAV as on 31 October, 22:** ₹31.2642

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

**AUM as on 31 October, 22:** ₹ 1.43 Crs.

**Modified Duration of Debt Portfolio:**

3.66 years

**YTM of Debt Portfolio:** 7.37%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 2.66%        | 2.77%         |
| Last 6 Months   | 3.84%        | 3.67%         |
| Last 1 Year     | 2.07%        | 2.34%         |
| Last 2 Years    | 12.39%       | 13.53%        |
| Last 3 Years    | 9.45%        | 10.99%        |
| Since Inception | 8.07%        | 8.85%         |

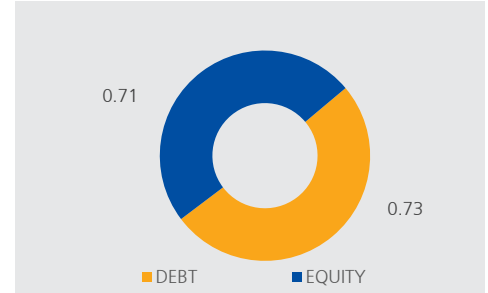
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

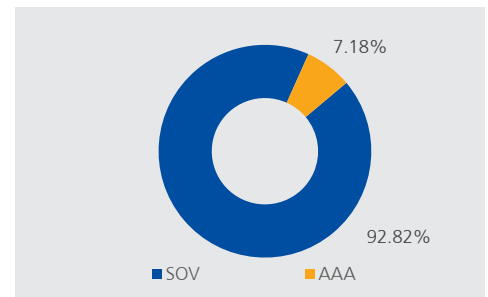
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 6.79% GOI CG 15-05-2027                       | 18.71%         |
| 7.38% GOI CG 20-06-2027                       | 17.07%         |
| 7.17% GOI 08-01-2028                          | 6.41%          |
| 5.63% GOI CG 12-04-2026                       | 2.71%          |
| 6.84% GOI CG 19-12-2022                       | 0.77%          |
| 7.37% GOI 16-04-2023                          | 0.56%          |
| <b>Gilts Total</b>                            | <b>46.23%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 4.90%          |
| HDFC BANK LTD.FV-2                            | 4.12%          |
| ICICI BANK LTD.FV-2                           | 4.07%          |
| INFOSYS LIMITED                               | 3.59%          |
| HDFC LTD FV 2                                 | 2.87%          |
| ITC - FV 1                                    | 2.18%          |
| TATA CONSULTANCY SERVICES LTD.                | 2.14%          |
| AXIS BANK LIMITEDFV-2                         | 1.86%          |
| LARSEN&TUBRO                                  | 1.65%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.59%          |
| STATE BANK OF INDIAFV-1                       | 1.58%          |
| BHARTI AIRTEL LIMITED                         | 1.48%          |
| BAJAJ FINANCE LIMITED                         | 1.19%          |
| HINDUSTAN LEVER LTD.                          | 1.19%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 1.16%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 1.13%          |
| MARUTI UDYOG LTD.                             | 1.06%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.91%          |
| TATA MOTORS LTD.FV-2                          | 0.71%          |
| NTPC LIMITED                                  | 0.69%          |
| ULTRATECH CEMCO LTD                           | 0.66%          |
| TITAN COMPANY LIMITED                         | 0.64%          |
| POWER GRID CORP OF INDIA LTD                  | 0.63%          |
| INDUSIND BANK LIMITED                         | 0.61%          |
| BAJAJ FINSERV LIMITED                         | 0.59%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.55%          |
| DR. REDDY LABORATORIES                        | 0.43%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.39%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.38%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.38%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.35%          |
| CIPLA LTD.                                    | 0.35%          |
| COAL INDIA LIMITED                            | 0.34%          |
| HCL TECHNOLOGIES LIMITED                      | 0.33%          |
| WIPRO   | 0.33%          |
| UPL LIMITED                                   | 0.32%          |
| NESTLE INDIA LIMITED                          | 0.28%          |
| DIVIS LABORATORIES LIMITED                    | 0.28%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.26%          |
| BAJAJ AUTO LTD                                | 0.23%          |
| HERO MOTOCORP LIMITED                         | 0.21%          |
| GRASIM INDUSTRIES LTD.                        | 0.16%          |
| BRITANNIA INDUSTRIES LTD                      | 0.13%          |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED  | 0.13%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.09%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.06%          |
| <b>Equity Total</b>                           | <b>49.18%</b>  |
| <b>Money Market Total</b>                     | <b>3.58%</b>   |
| <b>Current Assets</b>                         | <b>1.01%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

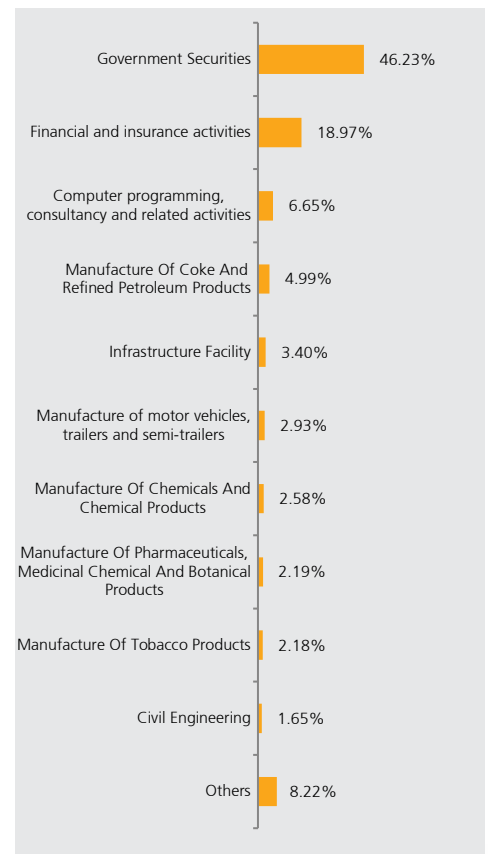
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹48.2114

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

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

**AUM as on 31 October, 22:** ₹ 8.68 Crs.

**Modified Duration of Debt Portfolio:** 2.93 years

**YTM of Debt Portfolio:** 7.24%

## 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    | 2.14%        | 2.26%         |
| Last 6 Months   | 3.11%        | 3.20%         |
| Last 1 Year     | 1.29%        | 2.22%         |
| Last 2 Years    | 9.88%        | 11.32%        |
| Last 3 Years    | 8.43%        | 10.02%        |
| Since Inception | 9.01%        | 8.25%         |

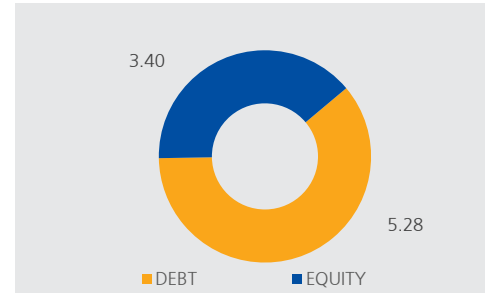
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

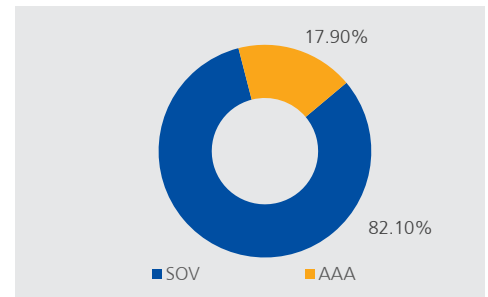
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 4.68%          |
| <b>Bonds/Debentures Total</b>                 | <b>4.68%</b>   |
| 7.38% GOI CG 20-06-2027                       | 19.97%         |
| 7.17% GOI 08-01-2028                          | 8.46%          |
| 6.79% GOI CG 15-05-2027                       | 8.38%          |
| 6.84% GOI CG 19-12-2022                       | 6.26%          |
| 5.63% GOI CG 12-04-2026                       | 3.69%          |
| 7.37% GOI 16-04-2023                          | 3.21%          |
| 5.74% GOI 15.11.2026                          | 1.36%          |
| <b>Gilts Total</b>                            | <b>51.33%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 3.88%          |
| HDFC BANK LTD.FV-2                            | 3.31%          |
| ICICI BANK LTD.FV-2                           | 3.25%          |
| INFOSYS LIMITED                               | 2.86%          |
| HDFC LTD FV 2                                 | 2.30%          |
| ITC - FV 1                                    | 1.74%          |
| TATA CONSULTANCY SERVICES LTD.                | 1.67%          |
| AXIS BANK LIMITEDFV-2                         | 1.45%          |
| LARSEN&TUBRO                                  | 1.31%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.28%          |
| STATE BANK OF INDIAFV-1                       | 1.25%          |
| BHARTI AIRTEL LIMITED                         | 1.18%          |
| HINDUSTAN LEVER LTD.                          | 1.01%          |
| BAJAJ FINANCE LIMITED                         | 0.99%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.93%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.92%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.73%          |
| MARUTI UDYOG LTD.                             | 0.71%          |
| TITAN COMPANY LIMITED                         | 0.64%          |
| BAJAJ FINSERV LIMITED                         | 0.64%          |
| POWER GRID CORP OF INDIA LTD                  | 0.63%          |
| TATA MOTORS LTD.FV-2                          | 0.63%          |
| INDUSIND BANK LIMITED                         | 0.56%          |
| NTPC LIMITED                                  | 0.52%          |
| UPL LIMITED                                   | 0.44%          |
| ULTRATECH CEMCO LTD                           | 0.43%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.38%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.34%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.31%          |
| WIPRO   | 0.30%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.28%          |
| CIPLA LTD.                                    | 0.28%          |
| COAL INDIA LIMITED                            | 0.28%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.25%          |
| DIVIS LABORATORIES LIMITED                    | 0.23%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.22%          |
| HCL TECHNOLOGIES LIMITED                      | 0.17%          |
| BAJAJ AUTO LTD                                | 0.16%          |
| GRASIM INDUSTRIES LTD.                        | 0.15%          |
| NESTLE INDIA LIMITED                          | 0.14%          |
| HERO MOTOCORP LIMITED                         | 0.11%          |
| BRITANNIA INDUSTRIES LTD                      | 0.11%          |
| DR. REDDY LABORATORIES                        | 0.10%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.07%          |
| <b>Equity Total</b>                           | <b>39.15%</b>  |
| <b>Money Market Total</b>                     | <b>6.52%</b>   |
| <b>Current Assets</b>                         | <b>-1.68%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

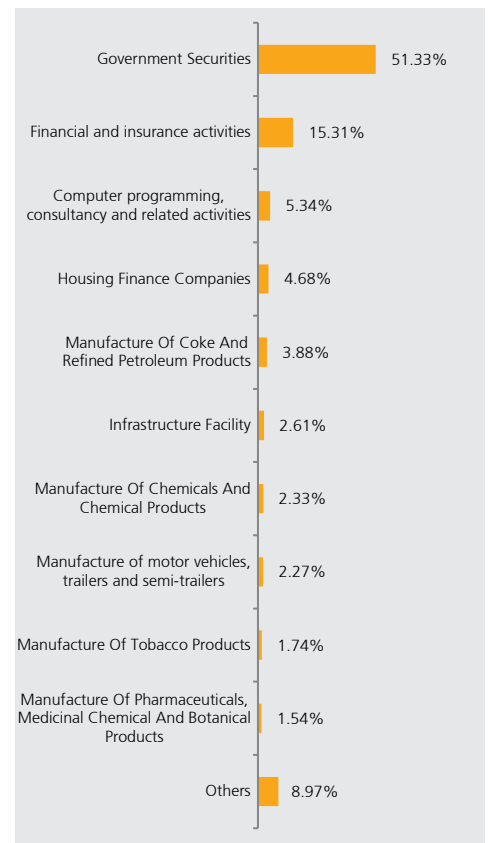
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹29.9575

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

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

**AUM as on 31 October, 22:** ₹ 12.63 Crs.

**Modified Duration of Debt Portfolio:**

3.04 years

**YTM of Debt Portfolio:** 7.27%

## 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    | 2.20%        | 2.26%         |
| Last 6 Months   | 3.46%        | 3.20%         |
| Last 1 Year     | 1.72%        | 2.22%         |
| Last 2 Years    | 10.37%       | 11.32%        |
| Last 3 Years    | 8.87%        | 10.02%        |
| Since Inception | 7.62%        | 8.48%         |

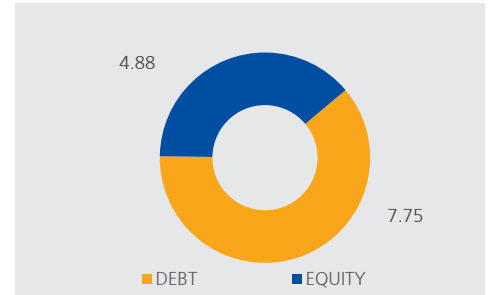
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

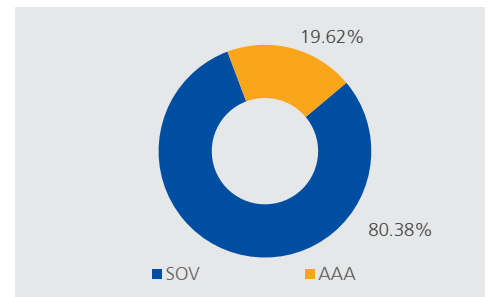
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 3.21%          |
| <b>Bonds/Debtentures Total</b>                | <b>3.21%</b>   |
| 7.38% GOI CG 20-06-2027                       | 19.89%         |
| 6.79% GOI CG 15-05-2027                       | 10.40%         |
| 7.17% GOI 08-01-2028                          | 7.61%          |
| 7.37% GOI 16-04-2023                          | 6.15%          |
| 5.63% GOI CG 12-04-2026                       | 3.31%          |
| 6.84% GOI CG 19-12-2022                       | 2.87%          |
| 5.74% GOI 15.11.2026                          | 2.81%          |
| <b>Gilts Total</b>                            | <b>53.04%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 3.67%          |
| HDFC BANK LTD.FV-2                            | 3.30%          |
| ICICI BANK LTD.FV-2                           | 3.19%          |
| INFOSYS LIMITED                               | 2.81%          |
| HDFC LTD FV 2                                 | 2.26%          |
| TATA CONSULTANCY SERVICES LTD.                | 1.67%          |
| ITC - FV 1                                    | 1.63%          |
| AXIS BANK LIMITEDFV-2                         | 1.45%          |
| LARSEN&TUBRO                                  | 1.29%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.26%          |
| STATE BANK OF INDIAFV-1                       | 1.25%          |
| BHARTI AIRTEL LIMITED                         | 1.13%          |
| HINDUSTAN LEVER LTD.                          | 0.98%          |
| BAJAJ FINANCE LIMITED                         | 0.93%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.90%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.89%          |
| MARUTI UDYOG LTD.                             | 0.86%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.72%          |
| BAJAJ FINSERV LIMITED                         | 0.71%          |
| TATA MOTORS LTD.FV-2                          | 0.57%          |
| POWER GRID CORP OF INDIA LTD                  | 0.54%          |
| NTPC LIMITED                                  | 0.53%          |
| ULTRATECH CEMCO LTD                           | 0.52%          |
| TITAN COMPANY LIMITED                         | 0.50%          |
| INDUSIND BANK LIMITED                         | 0.48%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.48%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.31%          |
| DR. REDDY LABORATORIES                        | 0.30%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.30%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.28%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.28%          |
| UPL LIMITED                                   | 0.28%          |
| CIPLA LTD.                                    | 0.27%          |
| COAL INDIA LIMITED                            | 0.27%          |
| HCL TECHNOLOGIES LIMITED                      | 0.26%          |
| WIPRO   | 0.24%          |
| NESTLE INDIA LIMITED                          | 0.24%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.22%          |
| DIVIS LABORATORIES LIMITED                    | 0.21%          |
| BAJAJ AUTO LTD                                | 0.18%          |
| HERO MOTOCORP LIMITED                         | 0.15%          |
| GRASIM INDUSTRIES LTD.                        | 0.13%          |
| BRITANNIA INDUSTRIES LTD                      | 0.10%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.07%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.05%          |
| <b>Equity Total</b>                           | <b>38.66%</b>  |
| <b>Money Market Total</b>                     | <b>9.74%</b>   |
| <b>Current Assets</b>                         | <b>-4.65%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

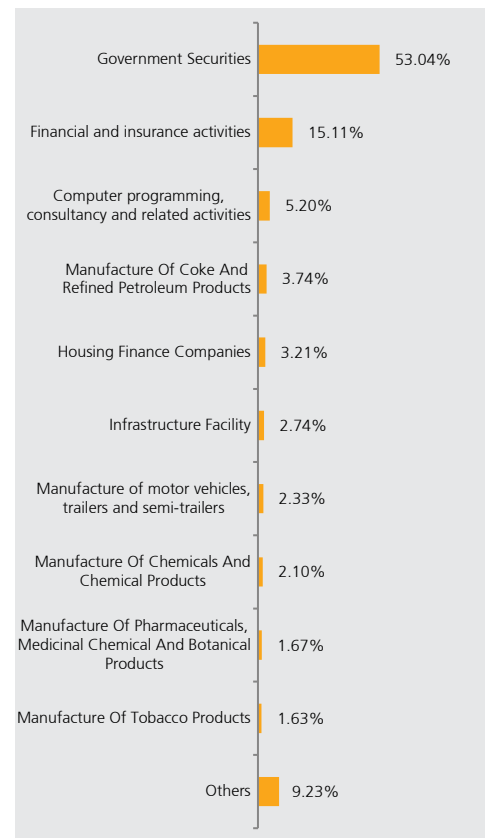
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹38.4454

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

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

**AUM as on 31 October, 22:** ₹ 7.44 Crs.

**Modified Duration of Debt Portfolio:**

2.98 years

**YTM of Debt Portfolio:** 7.25%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-40     | 40         |
| Gsec / Debt  | 00-100    | 56         |
| MMI / Others | 00-100    | 4          |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 2.23%        | 2.26%         |
| Last 6 Months   | 3.12%        | 3.20%         |
| Last 1 Year     | 1.40%        | 2.22%         |
| Last 2 Years    | 9.88%        | 11.32%        |
| Last 3 Years    | 8.55%        | 10.02%        |
| Since Inception | 8.99%        | 9.53%         |

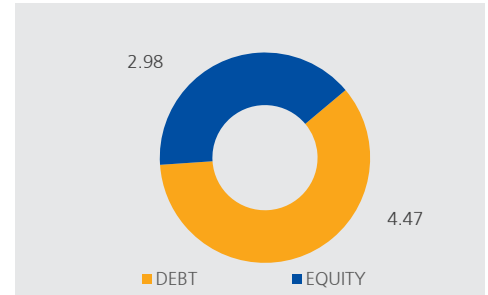
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

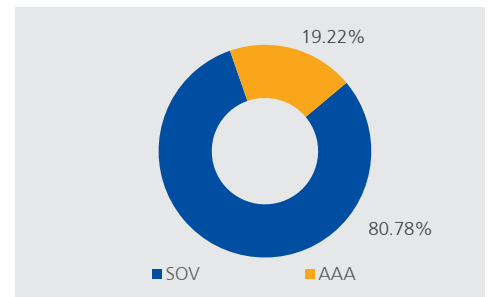
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 4.09%          |
| <b>Bonds/Debentures Total</b>                 | <b>4.09%</b>   |
| 7.38% GOI CG 20-06-2027                       | 20.43%         |
| 7.17% GOI 08-01-2028                          | 7.99%          |
| 6.79% GOI CG 15-05-2027                       | 6.49%          |
| 7.37% GOI 16-04-2023                          | 4.83%          |
| 5.74% GOI 15.11.2026                          | 4.77%          |
| 6.84% GOI CG 19-12-2022                       | 4.30%          |
| 5.63% GOI CG 12-04-2026                       | 3.41%          |
| <b>Gilts Total</b>                            | <b>52.22%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 3.83%          |
| HDFC BANK LTD.FV-2                            | 3.35%          |
| ICICI BANK LTD.FV-2                           | 3.29%          |
| INFOSYS LIMITED                               | 2.88%          |
| HDFC LTD FV 2                                 | 2.32%          |
| ITC - FV 1                                    | 1.70%          |
| TATA CONSULTANCY SERVICES LTD.                | 1.55%          |
| AXIS BANK LIMITEDFV-2                         | 1.49%          |
| LARSEN&TUBRO                                  | 1.33%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.29%          |
| STATE BANK OF INDIAFV-1                       | 1.28%          |
| BHARTI AIRTEL LIMITED                         | 1.17%          |
| HINDUSTAN LEVER LTD.                          | 1.03%          |
| BAJAJ FINANCE LIMITED                         | 0.99%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.93%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.93%          |
| MARUTI UDYOG LTD.                             | 0.91%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.74%          |
| TATA MOTORS LTD.FV-2                          | 0.60%          |
| POWER GRID CORP OF INDIA LTD                  | 0.60%          |
| BAJAJ FINSERV LIMITED                         | 0.59%          |
| NTPC LIMITED                                  | 0.56%          |
| ULTRATECH CEMCO LTD                           | 0.55%          |
| TITAN COMPANY LIMITED                         | 0.53%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.52%          |
| INDUSIND BANK LIMITED                         | 0.50%          |
| COAL INDIA LIMITED                            | 0.33%          |
| DR. REDDY LABORATORIES                        | 0.32%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.32%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.31%          |
| UPL LIMITED                                   | 0.30%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.30%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.29%          |
| CIPLA LTD.                                    | 0.28%          |
| HCL TECHNOLOGIES LIMITED                      | 0.28%          |
| NESTLE INDIA LIMITED                          | 0.27%          |
| WIPRO   | 0.27%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.23%          |
| DIVIS LABORATORIES LIMITED                    | 0.23%          |
| BAJAJ AUTO LTD                                | 0.19%          |
| HERO MOTOCORP LIMITED                         | 0.16%          |
| GRASIM INDUSTRIES LTD.                        | 0.13%          |
| BRITANNIA INDUSTRIES LTD                      | 0.10%          |
| JSW STEEL LIMITED                             | 0.08%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.08%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.06%          |
| <b>Equity Total</b>                           | <b>39.97%</b>  |
| <b>Money Market Total</b>                     | <b>8.34%</b>   |
| <b>Current Assets</b>                         | <b>-4.62%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

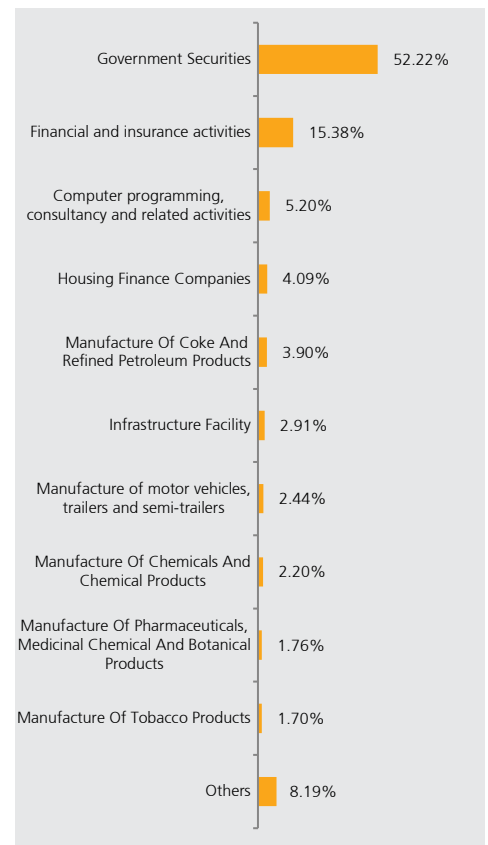
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹27.6353

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

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

**AUM as on 31 October, 22:** ₹ 1.68 Crs.

**Modified Duration of Debt Portfolio:**

2.46 years

**YTM of Debt Portfolio:** 7.02%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 2.10%        | 2.26%         |
| Last 6 Months   | 3.31%        | 3.20%         |
| Last 1 Year     | 1.39%        | 2.22%         |
| Last 2 Years    | 10.07%       | 11.32%        |
| Last 3 Years    | 8.43%        | 10.02%        |
| Since Inception | 8.26%        | 9.03%         |

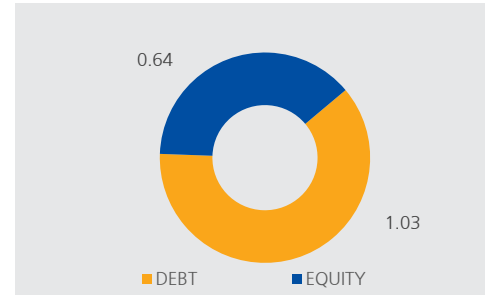
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

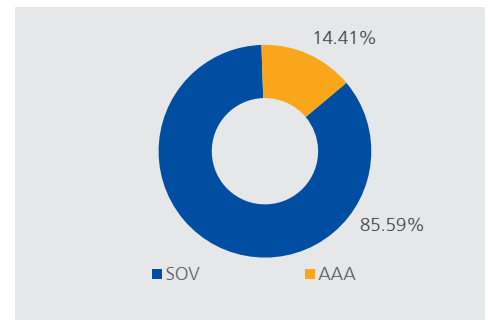
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 7.38% GOI CG 20-06-2027                       | 19.97%         |
| 6.84% GOI CG 19-12-2022                       | 15.09%         |
| 7.17% GOI 08-01-2028                          | 7.31%          |
| 7.37% GOI 16-04-2023                          | 5.98%          |
| 6.79% GOI CG 15-05-2027                       | 5.30%          |
| 5.63% GOI CG 12-04-2026                       | 3.11%          |
| <b>Gilts Total</b>                            | <b>56.76%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 3.51%          |
| HDFC BANK LTD.FV-2                            | 3.29%          |
| ICICI BANK LTD.FV-2                           | 3.03%          |
| INFOSYS LIMITED                               | 2.81%          |
| HDFC LTD FV 2                                 | 2.25%          |
| ITC - FV 1                                    | 1.70%          |
| TATA CONSULTANCY SERVICES LTD.                | 1.54%          |
| AXIS BANK LIMITEDFV-2                         | 1.45%          |
| LARSEN&TUBRO                                  | 1.29%          |
| STATE BANK OF INDIAFV-1                       | 1.25%          |
| BHARTI AIRTEL LIMITED                         | 1.13%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 1.11%          |
| HINDUSTAN LEVER LTD.                          | 0.93%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.90%          |
| BAJAJ FINANCE LIMITED                         | 0.89%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.87%          |
| MARUTI UDYOG LTD.                             | 0.85%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.72%          |
| BAJAJ FINSERV LIMITED                         | 0.60%          |
| TATA MOTORS LTD.FV-2                          | 0.55%          |
| NTPC LIMITED                                  | 0.52%          |
| POWER GRID CORP OF INDIA LTD                  | 0.50%          |
| INDUSIND BANK LIMITED                         | 0.48%          |
| ULTRATECH CEMCO LTD                           | 0.48%          |
| TITAN COMPANY LIMITED                         | 0.48%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.45%          |
| DABUR INDIA LTD.                              | 0.37%          |
| DR. REDDY LABORATORIES                        | 0.37%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.31%          |
| BRITANNIA INDUSTRIES LTD                      | 0.29%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.29%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.28%          |
| CIPLA LTD.                                    | 0.27%          |
| COAL INDIA LIMITED                            | 0.27%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.26%          |
| UPL LIMITED                                   | 0.26%          |
| HCL TECHNOLOGIES LIMITED                      | 0.25%          |
| WIPRO   | 0.25%          |
| NESTLE INDIA LIMITED                          | 0.24%          |
| DIVIS LABORATORIES LIMITED                    | 0.22%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.21%          |
| BAJAJ AUTO LTD                                | 0.18%          |
| HERO MOTOCORP LIMITED                         | 0.14%          |
| GRASIM INDUSTRIES LTD.                        | 0.12%          |
| BHARAT PETROLEUM CORP. LTD.                   | 0.07%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.05%          |
| <b>Equity Total</b>                           | <b>38.31%</b>  |
| <b>Money Market Total</b>                     | <b>9.56%</b>   |
| <b>Current Assets</b>                         | <b>-4.63%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

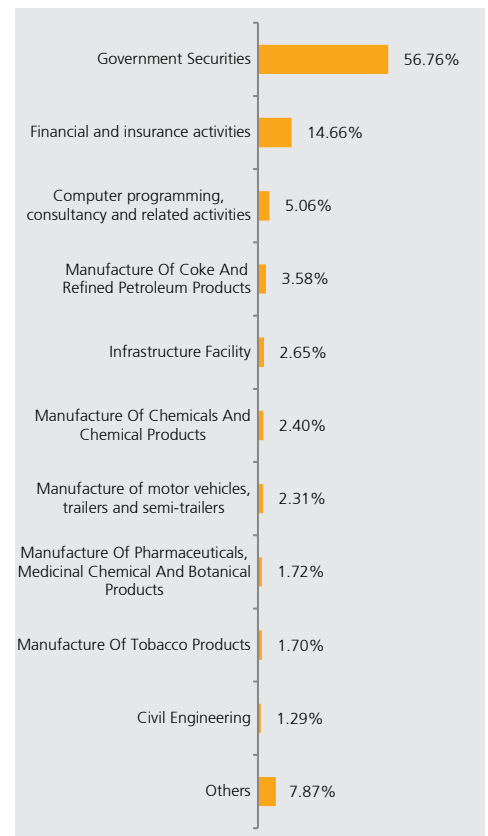
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹40.1871

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

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

**AUM as on 31 October, 22:** ₹ 13.84 Crs.

**Modified Duration of Debt Portfolio:** 3.05 years

**YTM of Debt Portfolio:** 7.23%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-20     | 20         |
| Gsec / Debt  | 00-100    | 75         |
| MMI / Others | 00-100    | 5          |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 1.14%        | 1.25%         |
| Last 6 Months   | 2.18%        | 2.22%         |
| Last 1 Year     | 0.84%        | 1.89%         |
| Last 2 Years    | 5.59%        | 6.95%         |
| Last 3 Years    | 6.35%        | 7.93%         |
| Since Inception | 7.64%        | 8.46%         |

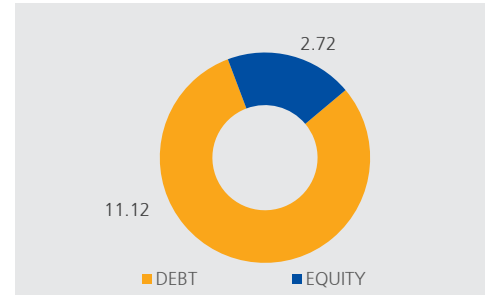
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

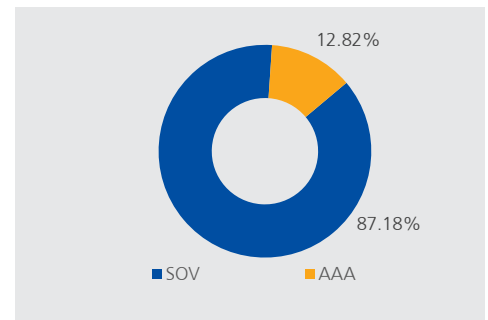
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 2.93%          |
| <b>Bonds/Debentures Total</b>                 | <b>2.93%</b>   |
| 7.38% GOI CG 20-06-2027                       | 26.75%         |
| 6.79% GOI CG 15-05-2027                       | 13.05%         |
| 7.17% GOI 08-01-2028                          | 11.21%         |
| 6.84% GOI CG 19-12-2022                       | 8.47%          |
| 5.63% GOI CG 12-04-2026                       | 4.81%          |
| 7.37% GOI 16-04-2023                          | 4.24%          |
| 5.74% GOI 15.11.2026                          | 3.42%          |
| <b>Gilts Total</b>                            | <b>71.94%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 1.92%          |
| HDFC BANK LTD.FV-2                            | 1.63%          |
| ICICI BANK LTD.FV-2                           | 1.59%          |
| INFOSYS LIMITED                               | 1.40%          |
| HDFC LTD FV 2                                 | 1.15%          |
| ITC - FV 1                                    | 0.87%          |
| TATA CONSULTANCY SERVICES LTD.                | 0.84%          |
| AXIS BANK LIMITEDFV-2                         | 0.74%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 0.66%          |
| LARSEN&TUBRO                                  | 0.65%          |
| STATE BANK OF INDIAFV-1                       | 0.57%          |
| BHARTI AIRTEL LIMITED                         | 0.55%          |
| HINDUSTAN LEVER LTD.                          | 0.51%          |
| MARUTI UDYOG LTD.                             | 0.47%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.46%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.46%          |
| BAJAJ FINANCE LIMITED                         | 0.46%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.36%          |
| TATA MOTORS LTD.FV-2                          | 0.31%          |
| POWER GRID CORP OF INDIA LTD                  | 0.29%          |
| TITAN COMPANY LIMITED                         | 0.29%          |
| BAJAJ FINSERV LIMITED                         | 0.28%          |
| ULTRATECH CEMCO LTD                           | 0.27%          |
| INDUSIND BANK LIMITED                         | 0.25%          |
| NTPC LIMITED                                  | 0.25%          |
| NESTLE INDIA LIMITED                          | 0.21%          |
| UPL LIMITED                                   | 0.17%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.17%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.17%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.16%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.16%          |
| CIPLA LTD.                                    | 0.14%          |
| SBI LIFE INSURANCE COMPANY LIMITED            | 0.14%          |
| COAL INDIA LIMITED                            | 0.14%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.13%          |
| WIPRO   | 0.13%          |
| DR. REDDY LABORATORIES                        | 0.11%          |
| DIVIS LABORATORIES LIMITED                    | 0.10%          |
| BAJAJ AUTO LTD                                | 0.09%          |
| BRITANNIA INDUSTRIES LTD                      | 0.09%          |
| HERO MOTOCORP LIMITED                         | 0.08%          |
| HCL TECHNOLOGIES LIMITED                      | 0.07%          |
| GRASIM INDUSTRIES LTD.                        | 0.06%          |
| EICHER MOTORS LIMITED                         | 0.04%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.02%          |
| <b>Equity Total</b>                           | <b>19.63%</b>  |
| <b>Money Market Total</b>                     | <b>7.65%</b>   |
| <b>Current Assets</b>                         | <b>-2.14%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

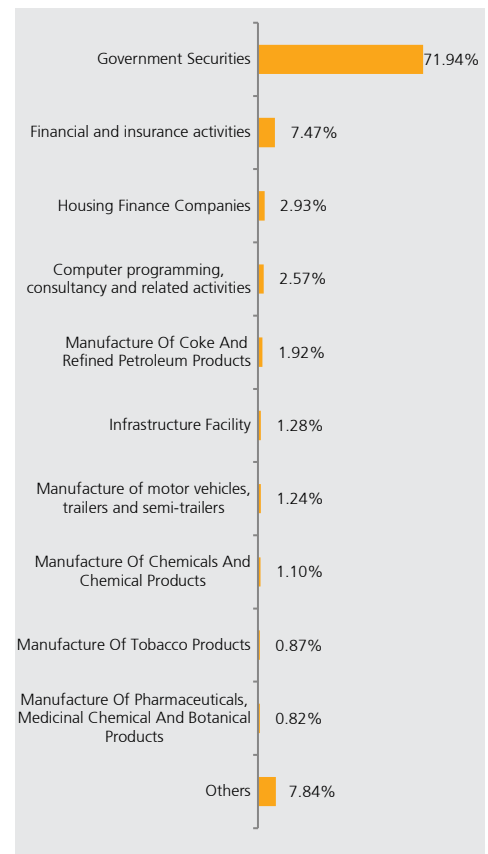
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## Investment Objective

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

## Fund Details

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

**NAV as on 31 October, 22:** ₹25.1912

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

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

**AUM as on 31 October, 22:** ₹ 1.90 Crs.

**Modified Duration of Debt Portfolio:**

2.77 years

**YTM of Debt Portfolio:** 7.19%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-20     | 19         |
| Gsec / Debt  | 00-100    | 76         |
| MMI / Others | 00-100    | 5          |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 1.13%        | 1.25%         |
| Last 6 Months   | 2.15%        | 2.22%         |
| Last 1 Year     | 0.96%        | 1.89%         |
| Last 2 Years    | 5.70%        | 6.95%         |
| Last 3 Years    | 6.45%        | 7.93%         |
| Since Inception | 7.48%        | 8.41%         |

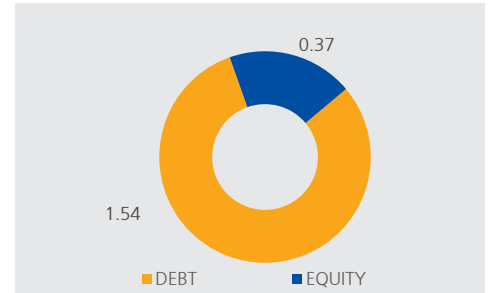
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

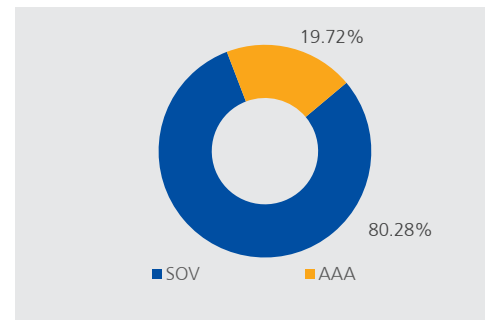
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004               | 5.33%          |
| <b>Bonds/Debentures Total</b>                 | <b>5.33%</b>   |
| 7.38% GOI CG 20-06-2027                       | 27.01%         |
| 6.79% GOI CG 15-05-2027                       | 12.88%         |
| 7.17% GOI 08-01-2028                          | 10.44%         |
| 6.84% GOI CG 19-12-2022                       | 9.62%          |
| 7.37% GOI 16-04-2023                          | 8.11%          |
| 5.63% GOI CG 12-04-2026                       | 2.25%          |
| <b>Gilts Total</b>                            | <b>70.32%</b>  |
| RELIANCE INDUSTRIES LTD.                      | 1.80%          |
| ICICI BANK LTD.FV-2                           | 1.59%          |
| HDFC BANK LTD.FV-2                            | 1.58%          |
| INFOSYS LIMITED                               | 1.41%          |
| HDFC LTD FV 2                                 | 1.16%          |
| ITC - FV 1                                    | 0.85%          |
| TATA CONSULTANCY SERVICES LTD.                | 0.84%          |
| KOTAK MAHINDRA BANK LIMITED_FV5               | 0.79%          |
| AXIS BANK LIMITEDFV-2                         | 0.74%          |
| STATE BANK OF INDIAFV-1                       | 0.66%          |
| LARSEN&TUBRO                                  | 0.62%          |
| BHARTI AIRTEL LIMITED                         | 0.56%          |
| HINDUSTAN LEVER LTD.                          | 0.47%          |
| MAHINDRA & MAHINDRA LTD.-FV5                  | 0.46%          |
| MARUTI UDYOG LTD.                             | 0.45%          |
| BAJAJ FINANCE LIMITED                         | 0.45%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1        | 0.44%          |
| ASIAN PAINTS LIMITEDFV-1                      | 0.36%          |
| TATA MOTORS LTD.FV-2                          | 0.28%          |
| BAJAJ FINSERV LIMITED                         | 0.27%          |
| POWER GRID CORP OF INDIA LTD                  | 0.26%          |
| ULTRATECH CEMCO LTD                           | 0.25%          |
| TITAN COMPANY LIMITED                         | 0.25%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.25%          |
| INDUSIND BANK LIMITED                         | 0.25%          |
| NTPC LIMITED                                  | 0.22%          |
| NESTLE INDIA LIMITED                          | 0.21%          |
| DR. REDDY LABORATORIES                        | 0.19%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 0.16%          |
| TATA CONSUMER PRODUCTS LIMITED                | 0.14%          |
| COAL INDIA LIMITED                            | 0.14%          |
| CIPLA LTD.                                    | 0.13%          |
| UPL LIMITED                                   | 0.12%          |
| WIPRO   | 0.12%          |
| DIVIS LABORATORIES LIMITED                    | 0.11%          |
| TECH MAHINDRA LIMITEDFV-5                     | 0.10%          |
| BRITANNIA INDUSTRIES LTD                      | 0.10%          |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED  | 0.10%          |
| BAJAJ AUTO LTD                                | 0.10%          |
| TATA IRON & STEEL COMPANY LTD                 | 0.09%          |
| HERO MOTOCORP LIMITED                         | 0.07%          |
| HCL TECHNOLOGIES LIMITED                      | 0.07%          |
| GRASIM INDUSTRIES LTD.                        | 0.06%          |
| EICHER MOTORS LIMITED                         | 0.04%          |
| BHARTI AIRTEL LIMITED-PARTLY PAID             | 0.02%          |
| <b>Equity Total</b>                           | <b>19.31%</b>  |
| <b>Money Market Total</b>                     | <b>11.94%</b>  |
| <b>Current Assets</b>                         | <b>-6.89%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

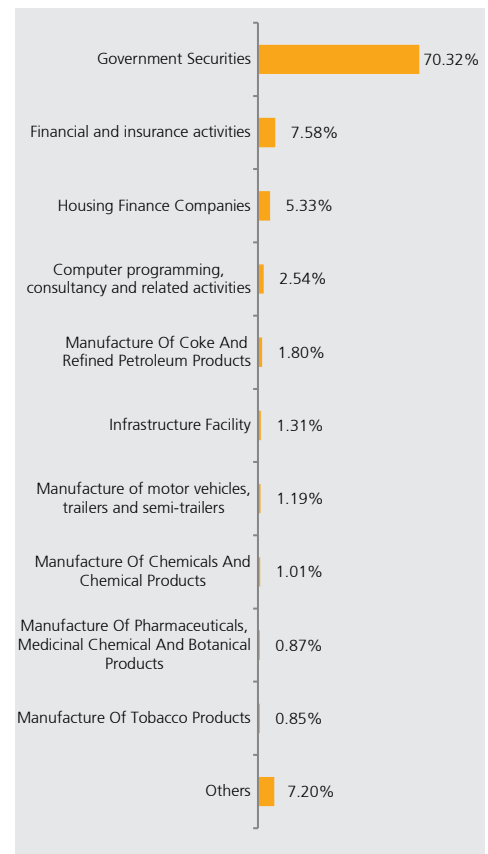
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹29.0835  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 31 October, 22:** ₹ 30.11 Crs.  
**Modified Duration of Debt Portfolio:** 2.88 years  
**YTM of Debt Portfolio:** 6.98%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.18%        | 0.24%         |
| Last 6 Months   | 1.54%        | 1.20%         |
| Last 1 Year     | 0.94%        | 1.43%         |
| Last 2 Years    | 2.18%        | 2.64%         |
| Last 3 Years    | 4.93%        | 5.68%         |
| Since Inception | 7.10%        | 7.50%         |

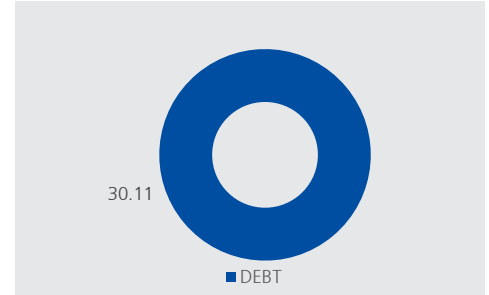
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

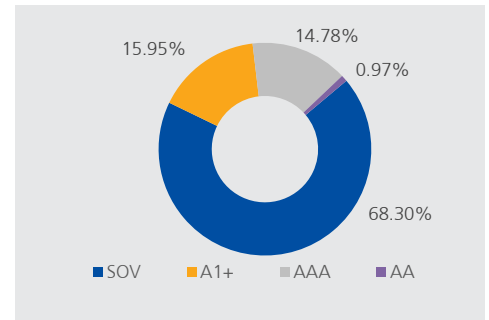
## Portfolio

| Name of Instrument              | % to AUM       |
|---------------------------------|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.74%          |
| 6.43% HDFC NCD 29-09-2025 Y-001 | 1.61%          |
| 6.75% PCHFL NCD 26-09-2031      | 0.98%          |
| <b>Bonds/Debentures Total</b>   | <b>9.33%</b>   |
| 7.38% GOI CG 20-06-2027         | 37.63%         |
| 7.17% GOI 08-01-2028            | 12.86%         |
| 6.79% GOI CG 15-05-2027         | 9.50%          |
| 7.37% GOI 16-04-2023            | 3.23%          |
| GSEC STRIP 15.12.2024           | 2.97%          |
| GSEC STRIP 17.06.2028           | 0.64%          |
| GSEC STRIP 17.12.2028           | 0.61%          |
| GSEC STRIP 16.06.2028           | 0.59%          |
| GSEC STRIP 16.12.2028           | 0.57%          |
| 5.63% GOI CG 12-04-2026         | 0.22%          |
| <b>Gilts Total</b>              | <b>68.82%</b>  |
| <b>Money Market Total</b>       | <b>22.61%</b>  |
| <b>Current Assets</b>           | <b>-0.76%</b>  |
| <b>Total</b>                    | <b>100.00%</b> |

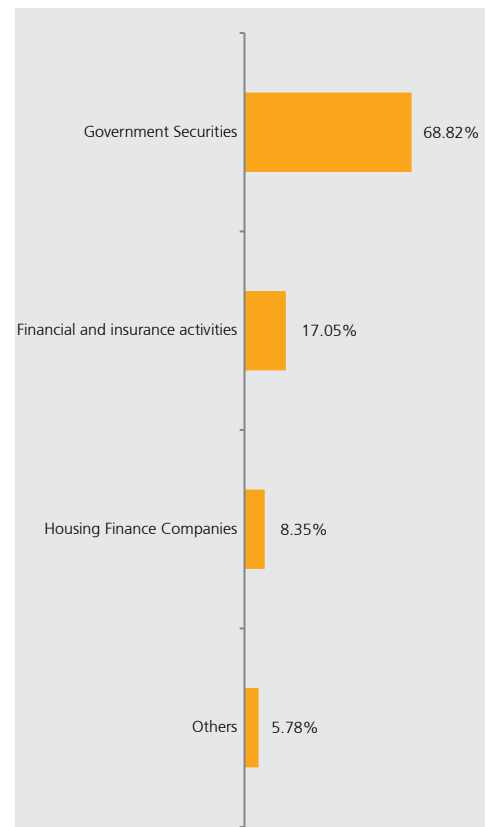
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹25.2266  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31 October, 22:** ₹ 44.60 Crs.  
**Modified Duration of Debt Portfolio:**  
 3.71 years  
**YTM of Debt Portfolio:** 7.36%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.19%        | 0.26%         |
| Last 6 Months   | 2.17%        | 1.54%         |
| Last 1 Year     | 1.00%        | 0.89%         |
| Last 2 Years    | 1.88%        | 2.15%         |
| Last 3 Years    | 4.42%        | 5.17%         |
| Since Inception | 6.64%        | 7.97%         |

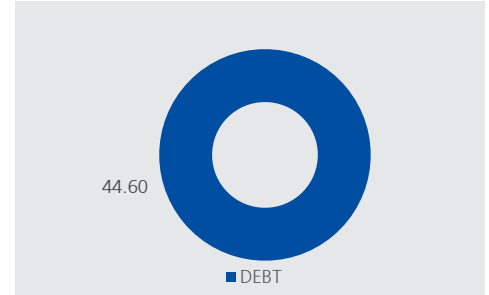
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

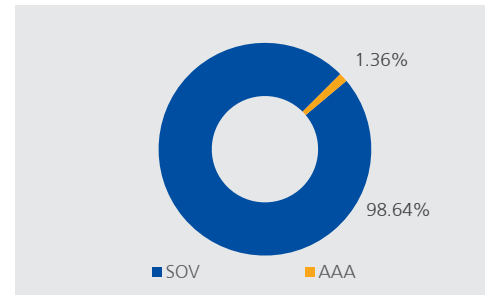
## Portfolio

| Name of Instrument        | % to AUM       |
|---------------------------|----------------|
| 7.38% GOI CG 20-06-2027   | 63.48%         |
| 6.79% GOI CG 15-05-2027   | 10.21%         |
| 7.17% GOI 08-01-2028      | 8.78%          |
| GSEC STRIP 15.12.2024     | 8.19%          |
| 6.84% GOI CG 19-12-2022   | 2.24%          |
| GSEC STRIP 17.06.2028     | 0.63%          |
| GSEC STRIP 17.12.2028     | 0.60%          |
| GSEC STRIP 15.06.2029     | 0.60%          |
| GSEC STRIP 15.12.2029     | 0.59%          |
| GSEC STRIP 16.06.2028     | 0.58%          |
| GSEC STRIP 16.12.2028     | 0.56%          |
| <b>Gilts Total</b>        | <b>96.46%</b>  |
| <b>Money Market Total</b> | <b>1.33%</b>   |
| <b>Current Assets</b>     | <b>2.21%</b>   |
| <b>Total</b>              | <b>100.00%</b> |

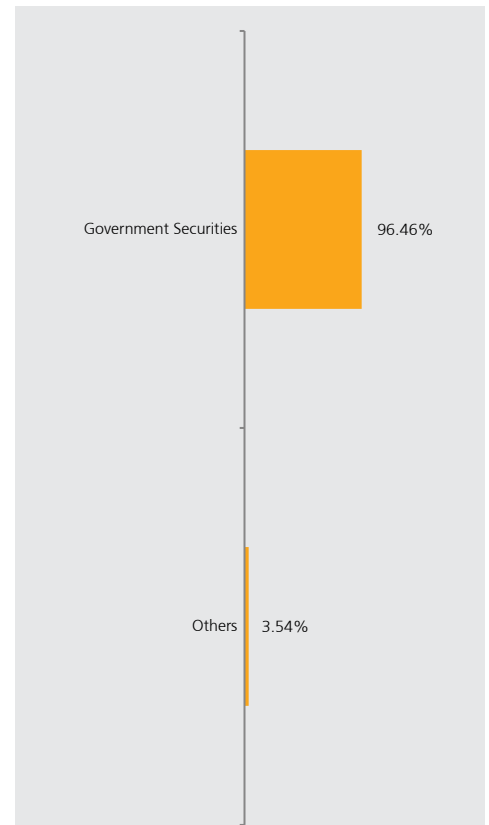
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹24.7609  
**Inception Date:** 01<sup>st</sup> September 2010  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31 October, 22:** ₹ 0.52 Crs.  
**Modified Duration of Debt Portfolio:**  
 3.80 years  
**YTM of Debt Portfolio:** 7.39%

## 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    | 0.20%        | 0.26%         |
| Last 6 Months   | 2.00%        | 1.54%         |
| Last 1 Year     | 0.94%        | 0.89%         |
| Last 2 Years    | 1.91%        | 2.15%         |
| Last 3 Years    | 4.51%        | 5.17%         |
| Since Inception | 7.09%        | 7.49%         |

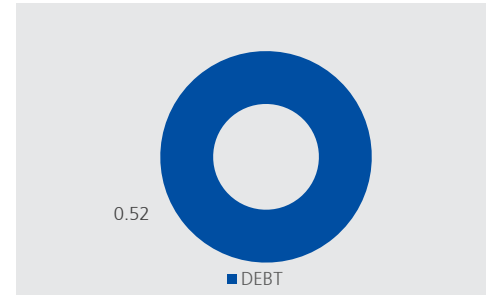
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

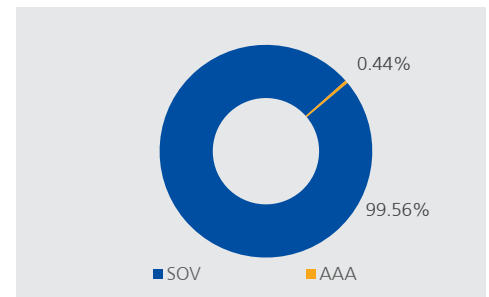
## Portfolio

| Name of Instrument        | % to AUM       |
|---------------------------|----------------|
| 7.38% GOI CG 20-06-2027   | 70.30%         |
| 6.79% GOI CG 15-05-2027   | 17.16%         |
| 7.17% GOI 08-01-2028      | 9.25%          |
| <b>Gilts Total</b>        | <b>96.71%</b>  |
| <b>Money Market Total</b> | <b>0.43%</b>   |
| <b>Current Assets</b>     | <b>2.86%</b>   |
| <b>Total</b>              | <b>100.00%</b> |

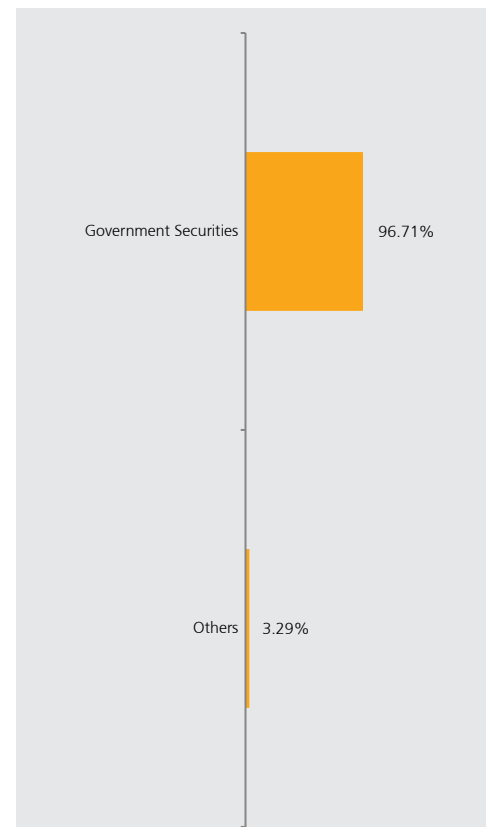
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹25.3235  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31 October, 22:** ₹ 0.35 Crs.  
**Modified Duration of Debt Portfolio:**  
 3.80 years  
**YTM of Debt Portfolio:** 7.39%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.19%        | 0.26%         |
| Last 6 Months   | 1.87%        | 1.54%         |
| Last 1 Year     | 0.64%        | 0.89%         |
| Last 2 Years    | 1.69%        | 2.15%         |
| Last 3 Years    | 4.26%        | 5.17%         |
| Since Inception | 6.53%        | 7.45%         |

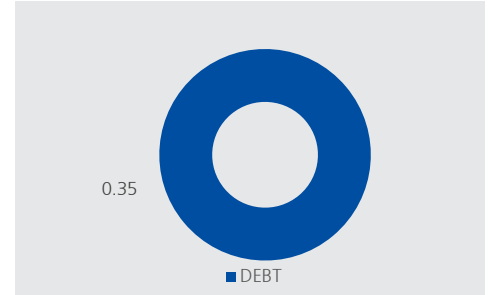
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

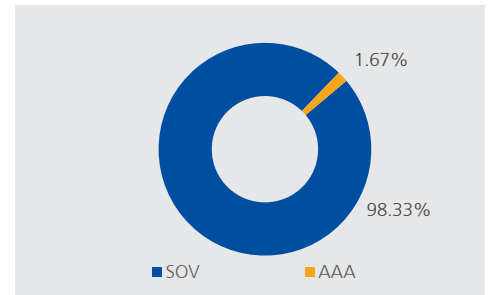
## Portfolio

| Name of Instrument        | % to AUM       |
|---------------------------|----------------|
| 7.38% GOI CG 20-06-2027   | 65.63%         |
| 6.79% GOI CG 15-05-2027   | 14.89%         |
| GSEC STRIP 15.12.2024     | 9.20%          |
| 7.17% GOI 08-01-2028      | 9.11%          |
| <b>Gilts Total</b>        | <b>98.82%</b>  |
| <b>Money Market Total</b> | <b>1.68%</b>   |
| <b>Current Assets</b>     | <b>-0.50%</b>  |
| <b>Total</b>              | <b>100.00%</b> |

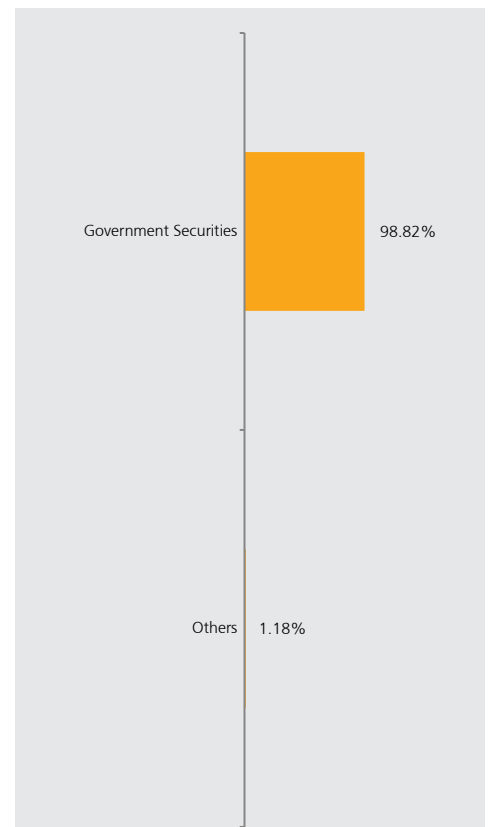
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹27.8038  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 31 October, 22:** ₹ 1.29 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.23 years  
**YTM of Debt Portfolio:** 5.90%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.36%        | 0.47%         |
| Last 6 Months   | 1.67%        | 2.43%         |
| Last 1 Year     | 2.67%        | 4.38%         |
| Last 2 Years    | 2.13%        | 3.90%         |
| Last 3 Years    | 2.35%        | 4.19%         |
| Since Inception | 5.77%        | 6.68%         |

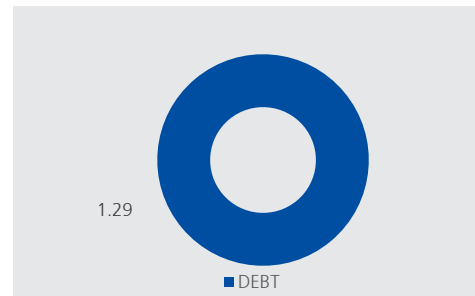
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

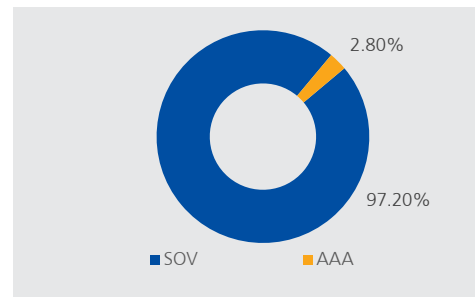
## Portfolio

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

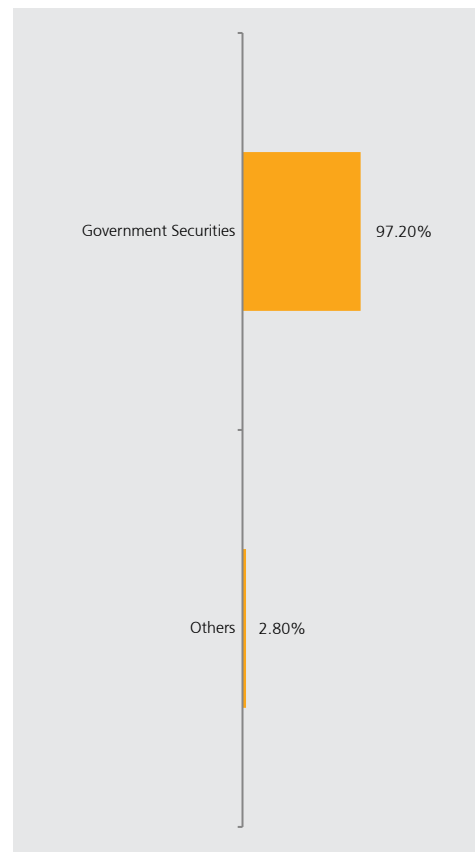
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹27.9623  
**Inception Date:** 02<sup>nd</sup> February 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31 October, 22:** ₹ 2.94 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.24 years  
**YTM of Debt Portfolio:** 6.01%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.36%        | 0.47%         |
| Last 6 Months   | 1.57%        | 2.43%         |
| Last 1 Year     | 2.54%        | 4.38%         |
| Last 2 Years    | 2.05%        | 3.90%         |
| Last 3 Years    | 2.31%        | 4.19%         |
| Since Inception | 5.98%        | 6.82%         |

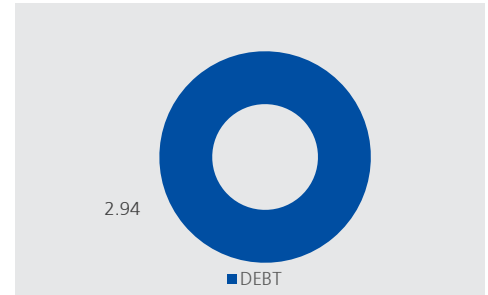
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

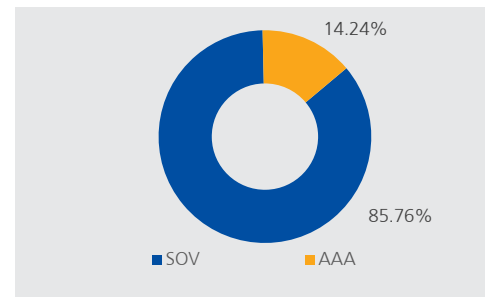
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 112.56%  |
| Current Assets     | -12.56%  |
| Total              | 100.00%  |

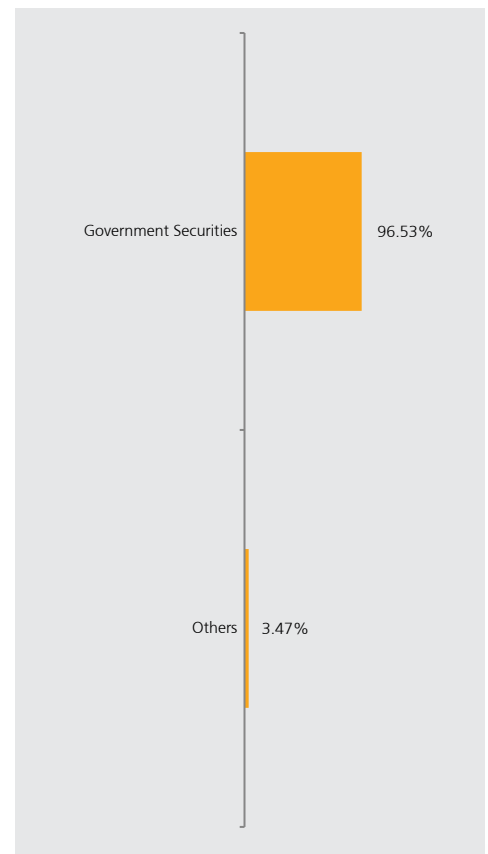
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹27.4256  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 October, 22:** ₹ 0.82 Crs.  
**Modified Duration of Debt Portfolio:** 2.84 years  
**YTM of Debt Portfolio:** 7.14%

## 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    | 0.20%        | 0.24%         |
| Last 6 Months   | 1.37%        | 1.20%         |
| Last 1 Year     | 0.78%        | 1.43%         |
| Last 2 Years    | 2.96%        | 2.64%         |
| Last 3 Years    | 5.16%        | 5.68%         |
| Since Inception | 7.25%        | 7.16%         |

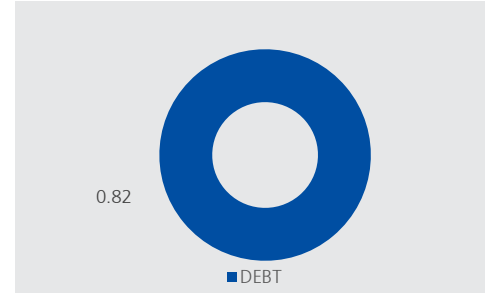
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

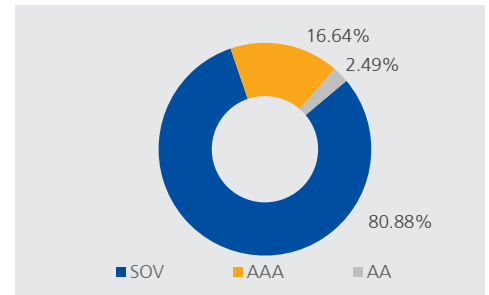
## Portfolio

| Name of Instrument            | % to AUM       |
|-------------------------------|----------------|
| 6.75% PCHFL NCD 26-09-2031    | 2.78%          |
| <b>Bonds/Debentures Total</b> | <b>2.78%</b>   |
| 7.38% GOI CG 20-06-2027       | 33.28%         |
| 7.37% GOI 16-04-2023          | 14.23%         |
| 6.84% GOI CG 19-12-2022       | 12.61%         |
| 7.17% GOI 08-01-2028          | 12.46%         |
| 6.79% GOI CG 15-05-2027       | 10.63%         |
| 5.63% GOI CG 12-04-2026       | 5.00%          |
| GSEC STRIP 15.12.2024         | 2.11%          |
| <b>Gilts Total</b>            | <b>90.31%</b>  |
| <b>Money Market Total</b>     | <b>18.58%</b>  |
| <b>Current Assets</b>         | <b>-11.67%</b> |
| <b>Total</b>                  | <b>100.00%</b> |

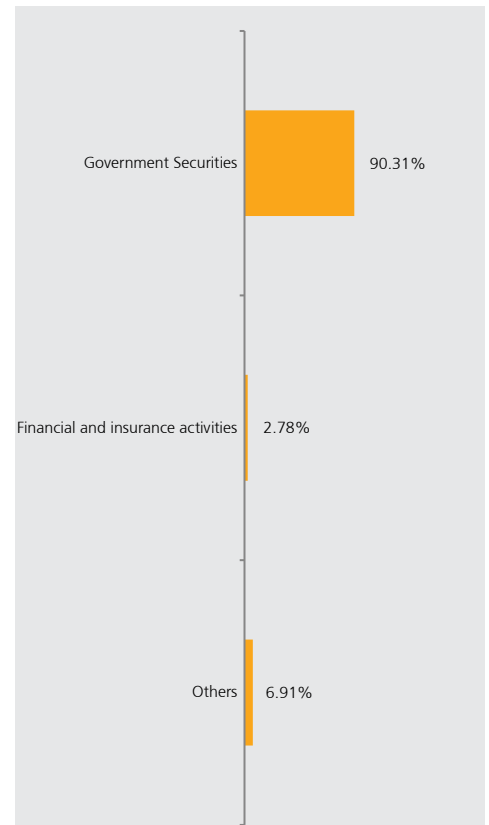
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹27.9539  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 October, 22:** ₹ 0.49 Crs.  
**Modified Duration of Debt Portfolio:** 2.97 years  
**YTM of Debt Portfolio:** 7.21%

## 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    | 0.17%        | 0.24%         |
| Last 6 Months   | 1.21%        | 1.20%         |
| Last 1 Year     | 0.48%        | 1.43%         |
| Last 2 Years    | 1.44%        | 2.64%         |
| Last 3 Years    | 3.83%        | 5.68%         |
| Since Inception | 7.25%        | 7.43%         |

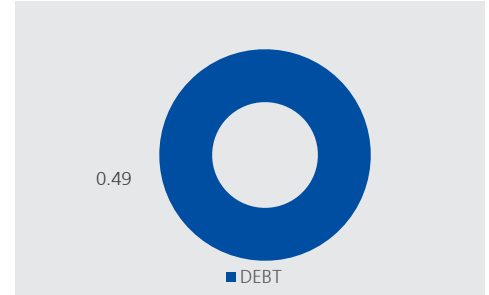
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

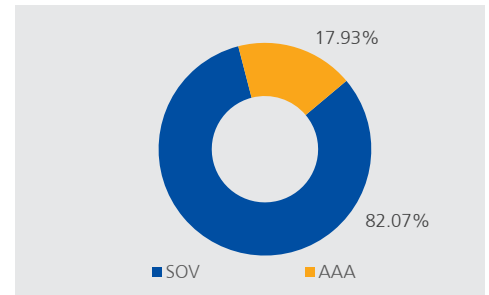
## Portfolio

| Name of Instrument        | % to AUM       |
|---------------------------|----------------|
| 7.38% GOI CG 20-06-2027   | 33.48%         |
| 7.17% GOI 08-01-2028      | 19.78%         |
| 7.37% GOI 16-04-2023      | 15.96%         |
| 6.79% GOI CG 15-05-2027   | 10.36%         |
| 6.84% GOI CG 19-12-2022   | 6.33%          |
| 5.63% GOI CG 12-04-2026   | 5.23%          |
| GSEC STRIP 15.12.2024     | 2.47%          |
| <b>Gilts Total</b>        | <b>93.61%</b>  |
| <b>Money Market Total</b> | <b>20.45%</b>  |
| <b>Current Assets</b>     | <b>-14.05%</b> |
| <b>Total</b>              | <b>100.00%</b> |

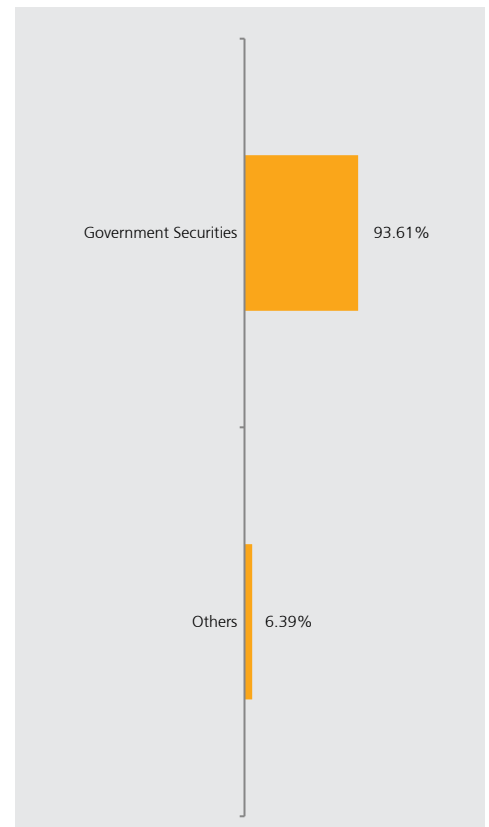
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹18.5347  
**Inception Date:** 26<sup>th</sup> February 2013  
**Benchmark:** N.A  
**AUM as on 31 October, 22:** ₹ 66.67 Crs.  
**Modified Duration of Debt Portfolio:**  
 3.16 years  
**YTM of Debt Portfolio:** 7.25%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 0-90      | -          |
| Gsec / Debt  | 10-100    | 88         |
| MMI / Others | 0-90      | 12         |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.18%        | -             |
| Last 6 Months   | 1.50%        | -             |
| Last 1 Year     | 0.86%        | -             |
| Last 2 Years    | 1.58%        | -             |
| Last 3 Years    | 4.62%        | -             |
| Since Inception | 6.58%        | -             |

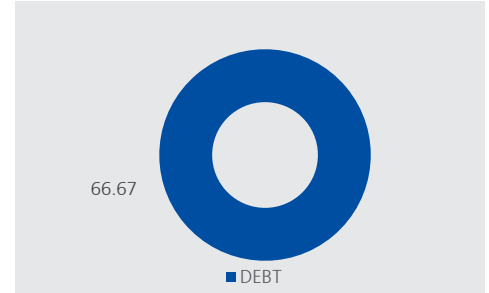
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

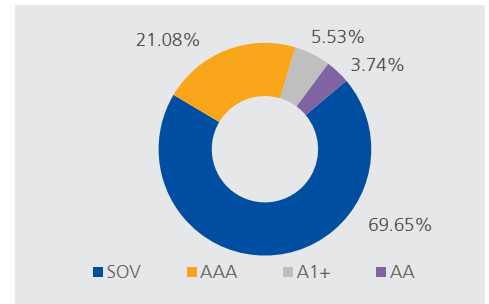
## Portfolio

| Name of Instrument                | % to AUM       |
|-----------------------------------|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004   | 6.39%          |
| 7.75% PFC NCD 11-06-2030 SR 203-B | 5.27%          |
| 9.00% IHFL NCD 30-06-2026         | 3.88%          |
| 6.75% PCHFL NCD 26-09-2031        | 0.03%          |
| <b>Bonds/Debentures Total</b>     | <b>15.58%</b>  |
| 7.38% GOI CG 20-06-2027           | 28.74%         |
| 7.17% GOI 08-01-2028              | 12.84%         |
| 6.79% GOI CG 15-05-2027           | 10.06%         |
| 7.37% GOI 16-04-2023              | 6.73%          |
| 5.74% GOI 15.11.2026              | 4.97%          |
| 5.63% GOI CG 12-04-2026           | 3.66%          |
| GSEC STRIP 15.12.2024             | 2.21%          |
| GSEC STRIP 15.06.2029             | 0.65%          |
| GSEC STRIP 17.06.2028             | 0.63%          |
| GSEC STRIP 15.12.2029             | 0.63%          |
| GSEC STRIP 17.12.2028             | 0.61%          |
| GSEC STRIP 16.06.2028             | 0.59%          |
| GSEC STRIP 16.12.2028             | 0.57%          |
| <b>Gilts Total</b>                | <b>72.89%</b>  |
| <b>Money Market Total</b>         | <b>16.19%</b>  |
| <b>Current Assets</b>             | <b>-4.66%</b>  |
| <b>Total</b>                      | <b>100.00%</b> |

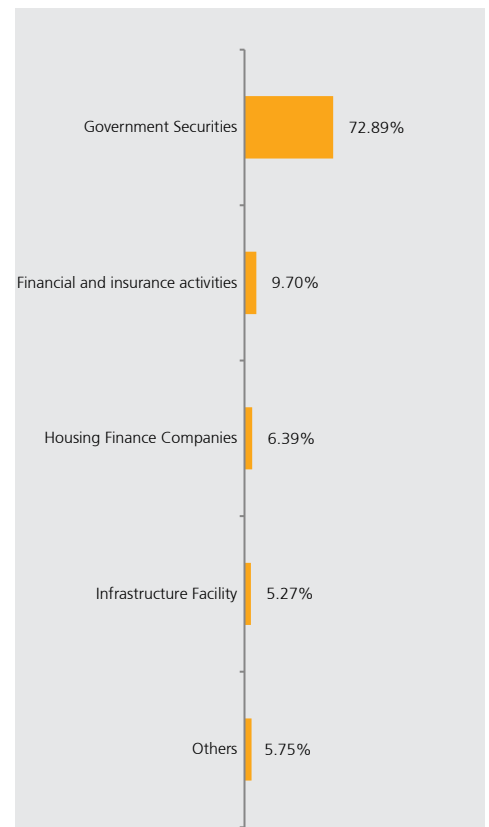
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹22.2911  
**Inception Date:** 26<sup>th</sup> May 2009  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 October, 22:** ₹ 0.89 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.38 years  
**YTM of Debt Portfolio:** 4.96%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.32%        | 0.47%         |
| Last 6 Months   | 1.76%        | 2.43%         |
| Last 1 Year     | 3.18%        | 4.38%         |
| Last 2 Years    | 2.77%        | 3.90%         |
| Last 3 Years    | 3.06%        | 4.19%         |
| Since Inception | 5.80%        | 6.29%         |

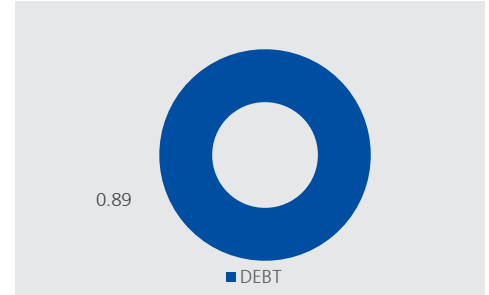
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

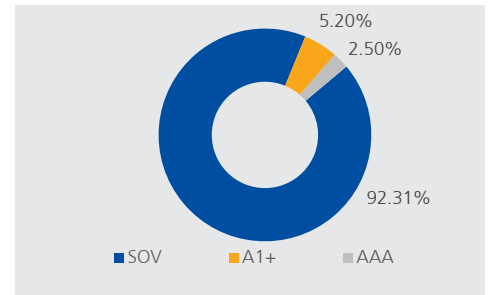
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 100.85%  |
| Current Assets     | -0.85%   |
| Total              | 100.00%  |

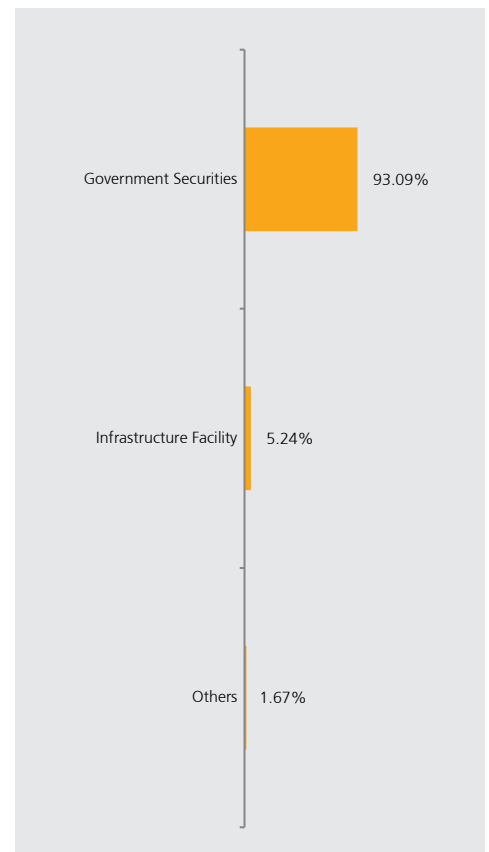
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹19.8323  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 October, 22:** ₹ 3.33 Crs.  
**Modified Duration of Debt Portfolio:**  
0.58 years  
**YTM of Debt Portfolio:** 5.85%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.37%        | 0.47%         |
| Last 6 Months   | 1.87%        | 2.43%         |
| Last 1 Year     | 3.09%        | 4.38%         |
| Last 2 Years    | 2.60%        | 3.90%         |
| Last 3 Years    | 2.90%        | 4.19%         |
| Since Inception | 5.49%        | 6.78%         |

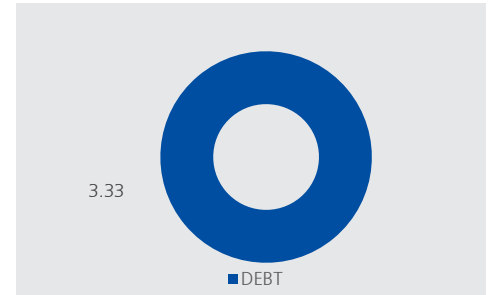
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

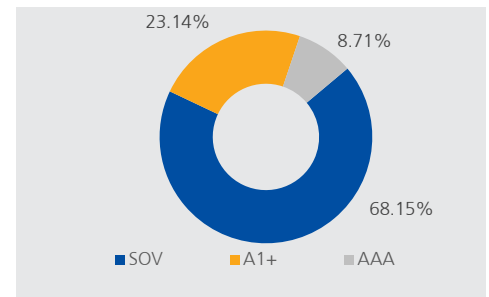
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 100.42%  |
| Current Assets     | -0.42%   |
| Total              | 100.00%  |

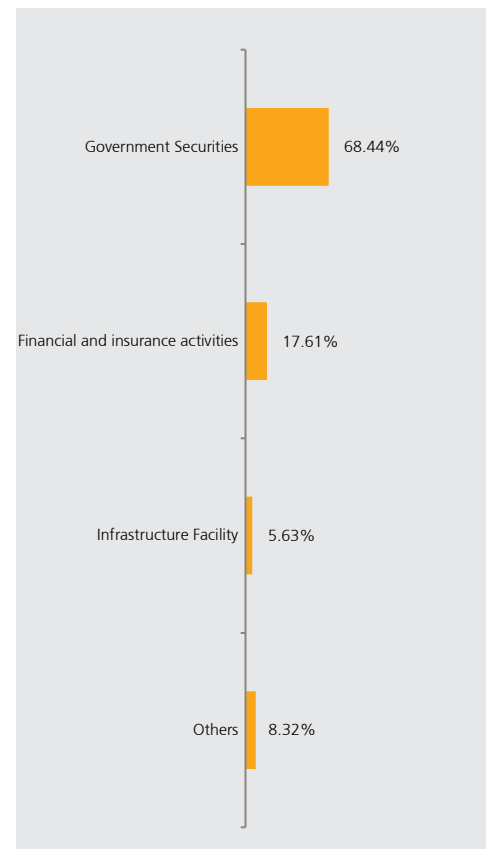
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹23.0423  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 October, 22:** ₹ 0.27 Crs.  
**Modified Duration of Debt Portfolio:**  
0.50 years  
**YTM of Debt Portfolio:** 5.44%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.34%        | 0.47%         |
| Last 6 Months   | 1.71%        | 2.43%         |
| Last 1 Year     | 2.89%        | 4.38%         |
| Last 2 Years    | 2.44%        | 3.90%         |
| Last 3 Years    | 2.66%        | 4.19%         |
| Since Inception | 5.85%        | 6.77%         |

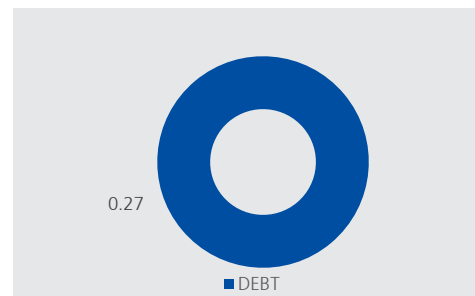
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

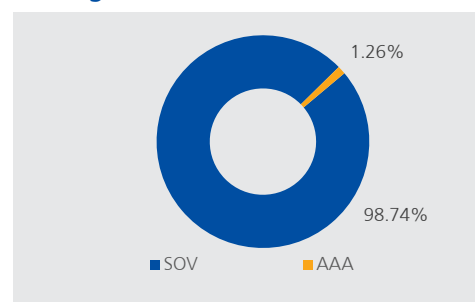
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 99.52%   |
| Current Assets     | 0.48%    |
| Total              | 100.00%  |

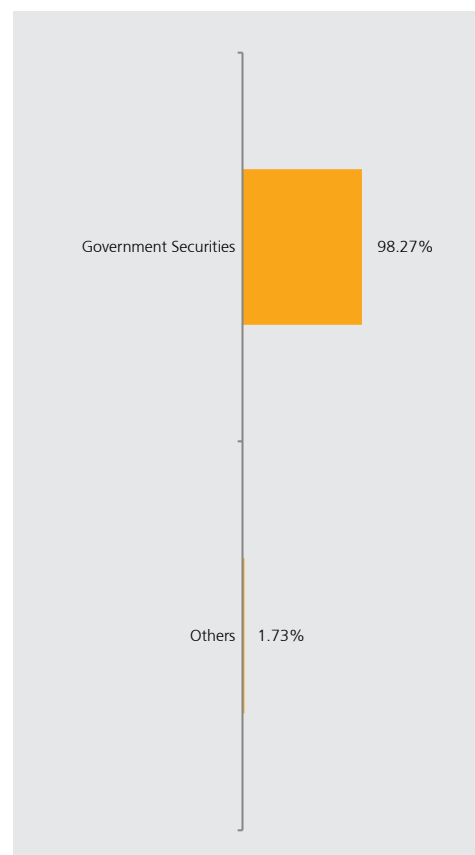
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹13.6271

**Highest NAV locked as on 28<sup>th</sup> Aug 2018:** ₹15.6816

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

**Benchmark:** N.A

**AUM as on 31 October, 22:** ₹ 92.02 Crs.

**Modified Duration of Debt Portfolio:**

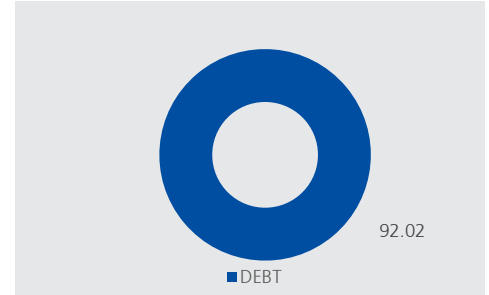
2.63 years

**YTM of Debt Portfolio:** 7.34%

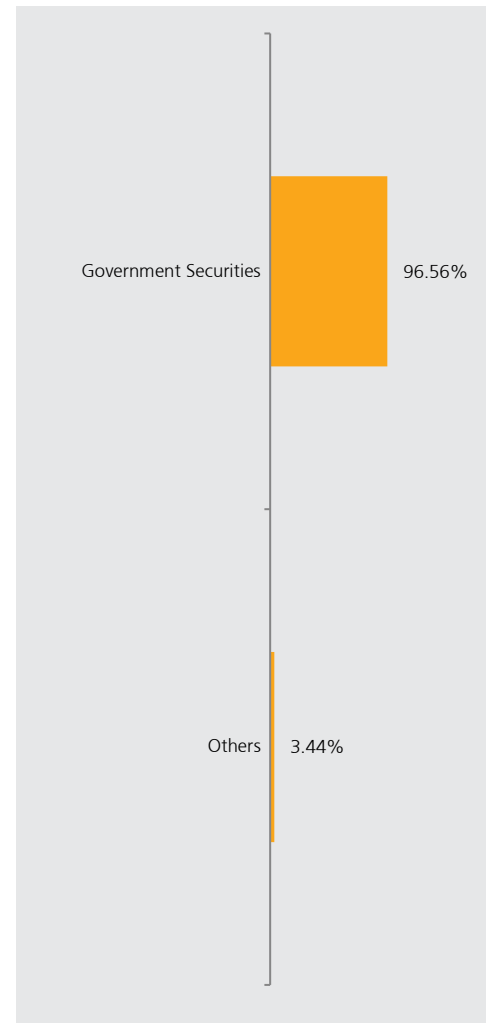
## Portfolio

| Name of Instrument               | % to AUM       |
|----------------------------------|----------------|
| 8.20% GOI 24-09-2025             | 46.75%         |
| 8.30% RAJASHTHAN SDL 13.01.2026  | 27.78%         |
| 7.59% GOI CG 11-01-2026          | 16.44%         |
| 8.47% MAHARASHTRA SDL 10.02.2026 | 5.59%          |
| <b>Gilts Total</b>               | <b>96.56%</b>  |
| <b>Money Market Total</b>        | <b>1.87%</b>   |
| <b>Current Assets</b>            | <b>1.58%</b>   |
| <b>Total</b>                     | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.33%        | -             |
| Last 6 Months   | 0.29%        | -             |
| Last 1 Year     | -0.07%       | -             |
| Last 2 Years    | 1.36%        | -             |
| Last 3 Years    | -2.85%       | -             |
| Since Inception | 2.58%        | -             |

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

Past performance is not indicative of future performance

# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹15.3759

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

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

**Benchmark:** N.A

**AUM as on 31 October, 22:** ₹ 10.70 Crs.

**Modified Duration of Debt Portfolio:**

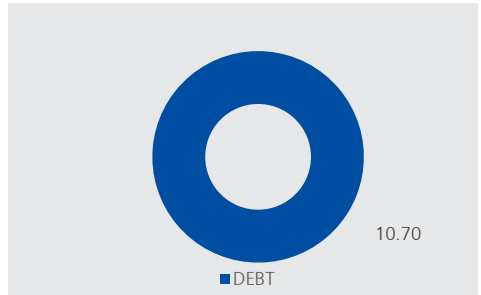
2.97 years

**YTM of Debt Portfolio:** 7.33%

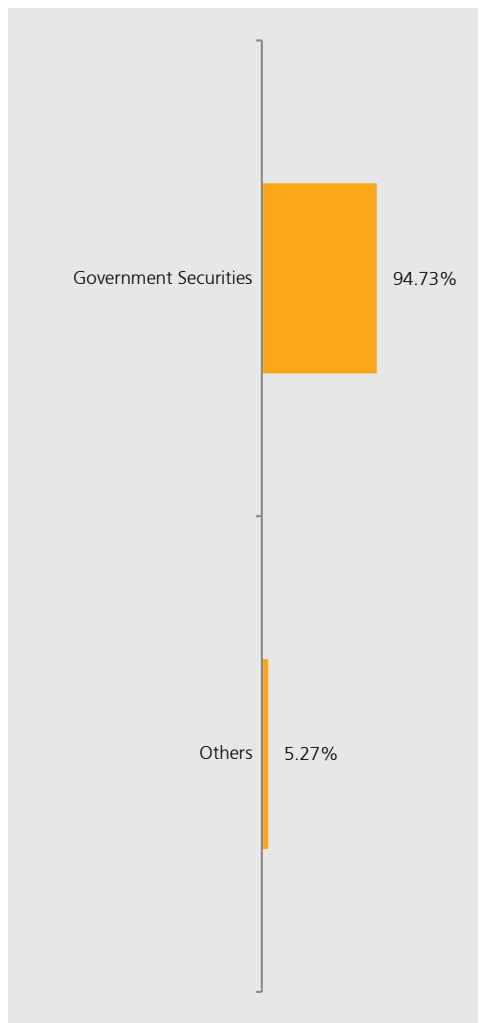
## Portfolio

| Name of Instrument        | % to AUM       |
|---------------------------|----------------|
| 7.27% GOI 08.04.2026      | 93.30%         |
| 8.20% GOI 24-09-2025      | 1.44%          |
| <b>Gilts Total</b>        | <b>94.73%</b>  |
| <b>Money Market Total</b> | <b>4.81%</b>   |
| <b>Current Assets</b>     | <b>0.46%</b>   |
| <b>Total</b>              | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 0-100     | -          |
| Gsec / Debt  | 0-100     | 95         |
| MMI / Others | 0-100     | 5          |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -0.01%       | -             |
| Last 6 Months   | 0.45%        | -             |
| Last 1 Year     | -0.57%       | -             |
| Last 2 Years    | 0.81%        | -             |
| Last 3 Years    | -4.23%       | -             |
| Since Inception | 3.84%        | -             |

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

Past performance is not indicative of future performance

# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹20.6374  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 31 October, 22:** ₹ 722.73 Crs.  
**Modified Duration of Debt Portfolio:** 0.68 years  
**YTM of Debt Portfolio:** 6.17%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.46%        | -             |
| Last 6 Months   | 1.93%        | -             |
| Last 1 Year     | 3.56%        | -             |
| Last 2 Years    | 3.29%        | -             |
| Last 3 Years    | 3.53%        | -             |
| Since Inception | 6.45%        | -             |

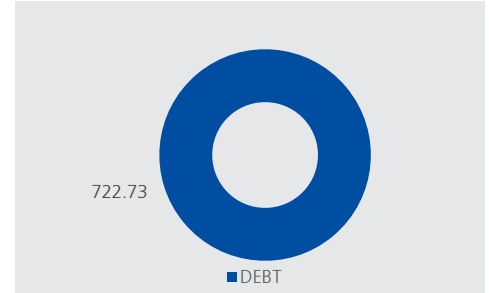
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

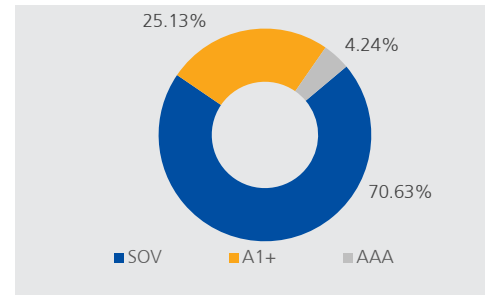
## Portfolio

| Name of Instrument                 | % to AUM       |
|------------------------------------|----------------|
| GSEC STRIP 22.08.2023              | 3.28%          |
| 8.72% MAHARASHTRA SDL 29.10.2024   | 2.83%          |
| 9.04% KARNATAKA SDL 10/09/2024     | 1.42%          |
| 9.60% MAHARASHTRA SDL 14.08.2023   | 1.41%          |
| 9.07% KERALA SDL 27-08-2024        | 1.35%          |
| 9.55% TAMILNADU SDL 11.09.2023     | 0.69%          |
| 9.53% MADHYAPRADESH SDL 01.08.2023 | 0.56%          |
| 6.84% GOI CG 19-12-2022            | 0.10%          |
| <b>Gilts Total</b>                 | <b>11.64%</b>  |
| <b>Money Market Total</b>          | <b>88.21%</b>  |
| <b>Current Assets</b>              | <b>0.15%</b>   |
| <b>Total</b>                       | <b>100.00%</b> |

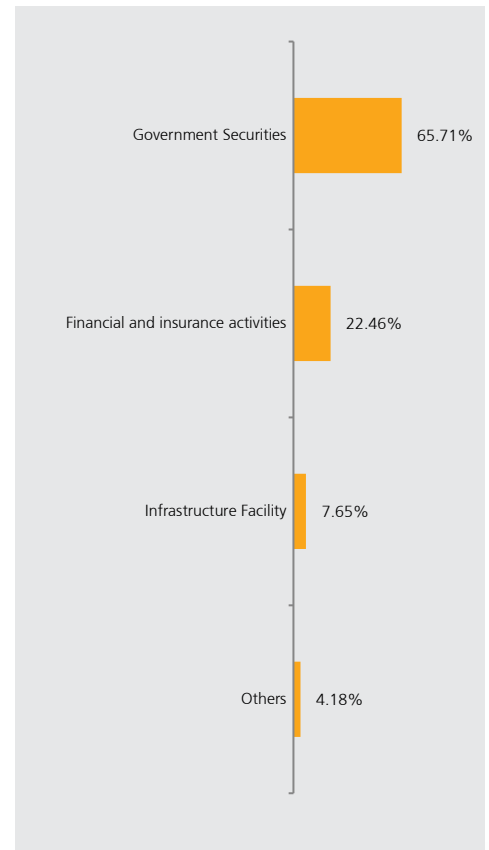
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹16.3411  
**Inception Date:** 15<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 31 October, 22:** ₹ 29.17 Crs.  
**Modified Duration of Debt Portfolio:**  
0.73 years  
**YTM of Debt Portfolio:** 6.26%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 60-100    | 11         |
| MMI / Others | 00-40     | 89         |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.46%        | -             |
| Last 6 Months   | 1.91%        | -             |
| Last 1 Year     | 3.52%        | -             |
| Last 2 Years    | 3.26%        | -             |
| Last 3 Years    | 3.51%        | -             |
| Since Inception | 5.74%        | -             |

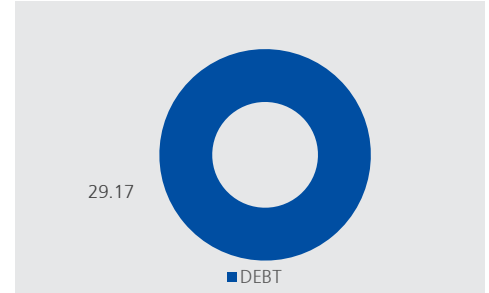
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

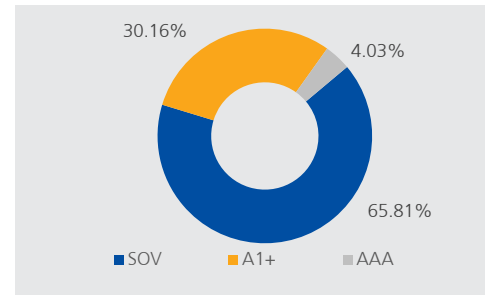
## Portfolio

| Name of Instrument               | % to AUM       |
|----------------------------------|----------------|
| 8.72% MAHARASHTRA SDL 29.10.2024 | 7.02%          |
| 9.07% KERALA SDL 27-08-2024      | 1.76%          |
| GSEC STRIP 22.08.2023            | 1.14%          |
| 9.55% TAMILNADU SDL 11.09.2023   | 0.35%          |
| <b>Gilts Total</b>               | <b>10.27%</b>  |
| <b>Money Market Total</b>        | <b>89.24%</b>  |
| <b>Current Assets</b>            | <b>0.49%</b>   |
| <b>Total</b>                     | <b>100.00%</b> |

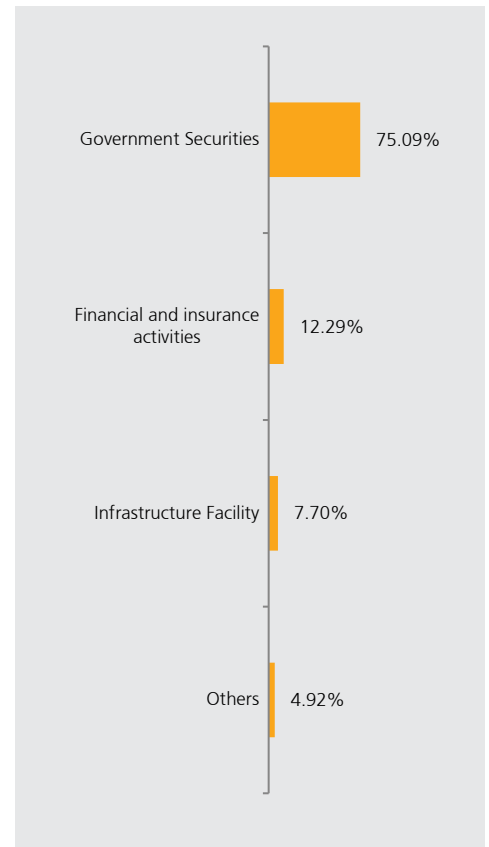
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st October 2022

## 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 31 October, 22:** ₹21.0439  
**Inception Date:** 23<sup>rd</sup> March 2012  
**Benchmark:** N.A  
**AUM as on 31 October, 22:** ₹ 0.15 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.00 years  
**YTM of Debt Portfolio:** 6.13%

## Asset Allocation

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

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.42%        | -             |
| Last 6 Months   | 2.00%        | -             |
| Last 1 Year     | 3.59%        | -             |
| Last 2 Years    | 3.47%        | -             |
| Last 3 Years    | 4.94%        | -             |
| Since Inception | 7.26%        | -             |

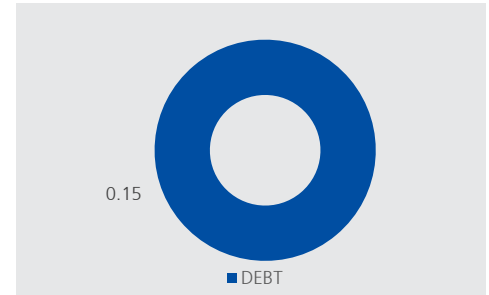
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

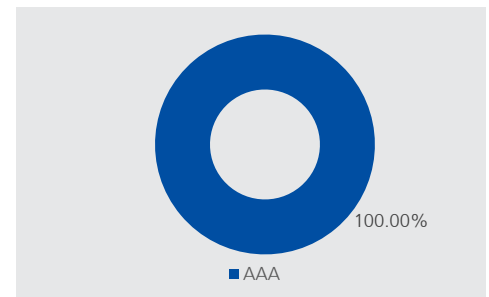
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 103.45%  |
| Current Assets     | -3.45%   |
| Total              | 100.00%  |

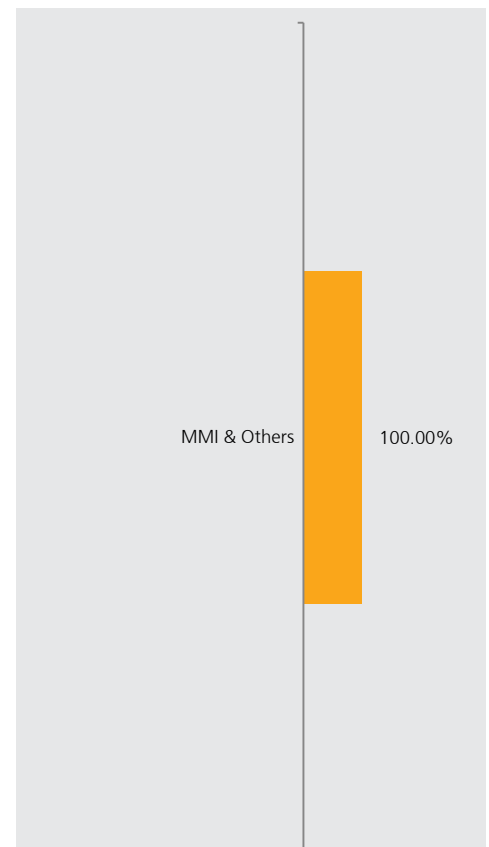
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



## NO. OF FUNDS MANAGED BY FUND MANAGER

| SFIN                         | Name of the Fund              | Benchmark   | Type of Fund   | Equity Fund Manager | Debt Fund Manager |
|------------------------------|-------------------------------|---|----------------|---------------------|-------------------|
| ULIF00328/07/04LEQUITYF01121 | Life Equity Fund 1            | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF02510/06/08LEQUITYF02121 | Life Equity Fund 2            | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF04201/01/10LEQUITYF03121 | Life Equity Fund 3            | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF00601/11/06PEQUITYF01121 | Pension Equity Fund 1         | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF03204/12/08PEQUITYF02121 | Pension Equity Fund 2         | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF04901/01/10PEQUITYF03121 | Pension Equity Fund 3         | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF01201/02/08HEQUITYF01121 | Health Equity Fund 1          | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF05411/01/10HEQUITYF02121 | Health Equity Fund 2          | Nifty 50 Index  | Diversified    | Biswarup Mohapatra  | -                 |
| ULIF03010/06/08LPUEQUTY01121 | Life Pure Equity Fund 1       | RNLIC Pure Index                                      | Pure Equity    | Sumanta Khan        | -                 |
| ULIF04601/01/10LPUEQUTY02121 | Life Pure Equity Fund 2       | RNLIC Pure Index                                      | Pure Equity    | Sumanta Khan        | -                 |
| ULIF05301/01/10PPUEQUTY02121 | Pension Pure Equity Fund 2    | RNLIC Pure Index                                      | Pure Equity    | Sumanta Khan        | -                 |
| ULIF01601/02/08HPUEQUTY01121 | Health Pure Equity Fund 1     | RNLIC Pure Index                                      | Pure Equity    | Sumanta Khan        | -                 |
| ULIF02710/06/08LINFRAST01121 | Life Infrastructure Fund 1    | Reliance Nippon Life Infrastructure INDEX             | Infrastructure | Sumanta Khan        | -                 |
| ULIF04401/01/10LINFRAST02121 | Life Infrastructure Fund 2    | Reliance Nippon Life Infrastructure INDEX             | Infrastructure | Sumanta Khan        | -                 |
| ULIF06601/01/10PINFAST02121  | Pension Infrastructure Fund 2 | Reliance Nippon Life Infrastructure INDEX             | Infrastructure | Sumanta Khan        | -                 |
| ULIF06101/02/08HINFRAST01121 | Health Infrastructure Fund 1  | Reliance Nippon Life Infrastructure INDEX             | Infrastructure | Sumanta Khan        | -                 |
| ULIF02410/06/08LENERGYF01121 | Life Energy Fund 1            | Reliance Nippon Life ENERGY INDEX                     | Energy         | Sumanta Khan        | -                 |
| ULIF04101/01/10LENERGYF02121 | Life Energy Fund 2            | Reliance Nippon Life ENERGY INDEX                     | Energy         | Sumanta Khan        | -                 |
| ULIF06501/01/10PENRGYYF02121 | Pension Energy Fund 2         | Reliance Nippon Life ENERGY INDEX                     | Energy         | Sumanta Khan        | -                 |
| ULIF06001/02/08HENERGYF01121 | Health Energy Fund 1          | Reliance Nippon Life ENERGY INDEX                     | Energy         | Sumanta Khan        | -                 |
| ULIF02810/06/08LMIDCAPF01121 | Life Midcap Fund 1            | Nifty Midcap 50: 100%                                 | Midcap         | Biswarup Mohapatra  | -                 |
| ULIF04501/01/10LMIDCAPF02121 | Life Midcap Fund 2            | Nifty Midcap 50: 100%                                 | Midcap         | Biswarup Mohapatra  | -                 |
| ULIF06924/03/15LMAKEINDIA121 | Make In India Fund            | Nifty 50 Index  | Make in India  | Sumanta Khan        | -                 |
| ULIF05101/01/10PMIDCAPF02121 | Pension Midcap Fund 2         | Nifty Midcap 50: 100%                                 | Midcap         | Biswarup Mohapatra  | -                 |
| ULIF06201/02/08HMIDCAPF01121 | Health Midcap Fund 1          | Nifty Midcap 50: 100%                                 | Midcap         | Biswarup Mohapatra  | -                 |
| ULIF01009/04/07LSPRGRWT01121 | Life Super Growth Fund 1      | CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF04701/01/10LSPRGRWT02121 | Life Super Growth Fund 2      | CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF01701/02/08HSPRGRWT01121 | Health Super Growth Fund 1    | CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF00728/02/07LHIGROWT01121 | Life High Growth Fund 1       | CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF05511/01/10LHIGROWT02121 | Life High Growth Fund 2       | CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF00809/04/07LGRWTPLS01121 | Life Growth Plus Fund 1       | CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF04301/01/10LGRWTPLS02121 | Life Growth Plus Fund 2       | CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF01401/02/08HGRWTPLS01121 | Health Growth Plus Fund 1     | CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF00428/07/04LGROWTHF01121 | Life Growth Fund 1            | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF01102/11/07LGROWTHF02121 | Life Growth Fund 2            | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF03304/12/08PGROWTHF01121 | Pension Growth Fund 1         | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF05001/01/10PGROWTHF02121 | Pension Growth Fund 2         | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid         | Sumanta Khan        | Rahul Sangle      |
| ULIF00128/07/04LBALANCE01121 | Life Balanced Fund 1          | CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20% | Hybrid         | Sumanta Khan        | Rahul Sangle      |

## NO. OF FUNDS MANAGED BY FUND MANAGER

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

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.

Reliance Nippon Life Insurance Company Limited is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.

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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