

ANALYST NOVEMBER 2024

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

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INVESTMENT INSIGHT

Fund Report as on 31st October 2024

Macro-Economic Update

The global economy demonstrated resilience through October 2024, and stable momentum is expected to continue for the remainder of the year. However, downside risks stem from escalating geopolitical conflicts. In response to slowing inflation, the European Central Bank (ECB) continued its easing cycle, cutting key interest rates by 25 basis points. Meanwhile, the Reserve Bank of India (RBI) held policy rates steady, signalling a shift in stance from “withdrawal of accommodation” to “neutral,” with increased confidence in the disinflation path projected for later in the fiscal year.

Domestically, economic indicators point to a robust performance. GST collections for October grew by 8.9% to ₹1.87 lakh crore, driven by strong domestic consumption and import demand. Manufacturing activity continued to show robust improvement, as reflected by the HSBC India Manufacturing PMI, which rose to 57.5 in October driven by faster expansions in both new orders and production, highlighting the sector's resilience and sustained growth momentum. After two months of moderate inflation, consumer price inflation edged up to 5.49% in September, largely due to erratic monsoon patterns impacting the supply of certain vegetables.

India's trade metrics showed improvement as the merchandise trade deficit narrowed to USD 20.78 billion in September, with reduced gold, non-oil, non-gold imports. On the fiscal side, India maintained a solid position, with the H1 FY25 fiscal deficit at ₹4.75 lakh crore, or 29.4% of the budget estimate, underpinned by strong revenue receipts.

Equity Market Update

In October, rally in Indian equities took a breather and experienced correction of -6.2% after reaching record highs the previous month. This correction was on back of FII outflows seen throughout the month driven by weak FII sentiment. Q2 earnings so far have been more or less as per expectations. The uncertainty surrounding the upcoming U.S. elections and ongoing tensions in the Middle East contributed to a cautious market mood. The Midcap 50 Index fell by 8%, and the Smallcap Index decreased by 3%, reflecting the broad market pressure.

All major sectors witnessed correction with Auto Index down by 13%, Energy falling by 10.7%, and Consumer Durable declining by 10.4%. In contrast, the Financial sector managed to see only a minimal decline of 2.8% and Pharma down by 2.3%. While the U.S. market remained resilient ahead of the elections and China experienced FII inflows due to stimulus measures, whereas Indian markets absorbed highest ever monthly FII outflows. FII sold \$11bn whereas DII bought \$12.8bn during the October month. The macroeconomic outlook for India remains strong, backed by good monsoons and rural recovery. The Reserve Bank of India (RBI) shifted its monetary policy stance to ‘neutral,’ focusing on aligning inflation with targets. Additionally, food inflation is expected to ease due to improved kharif crop arrivals and optimistic forecasts for the rabi season.



INVESTMENT INSIGHT

Fund Report as on 31st October 2024

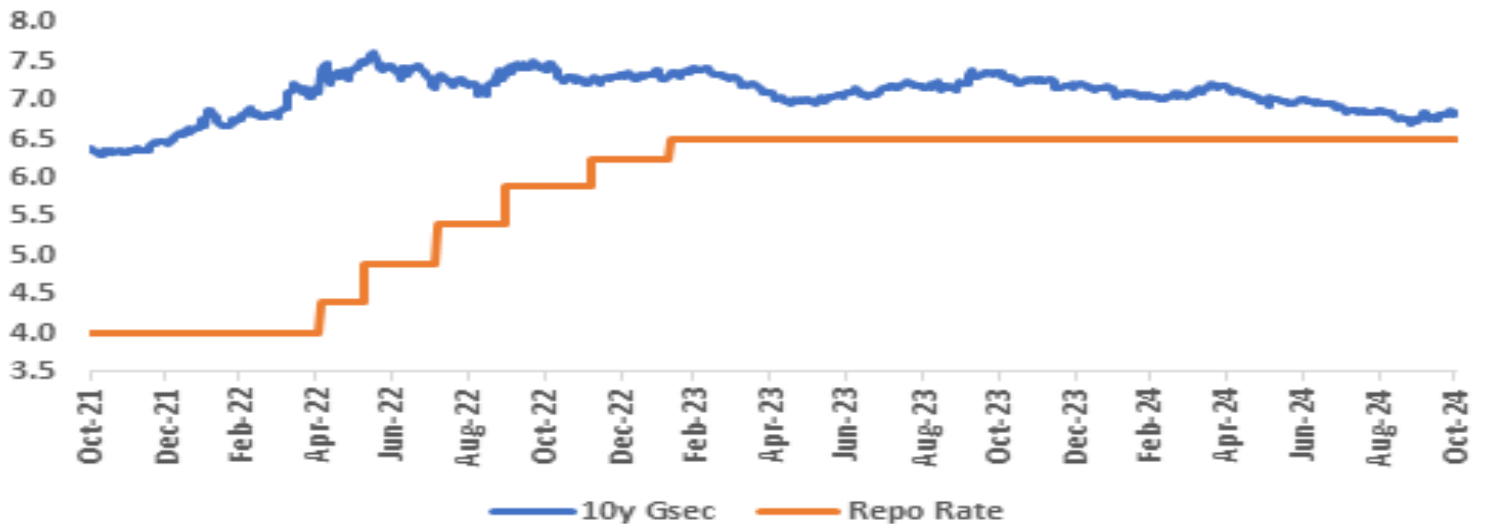
Equity Market Outlook & Strategy

We do not anticipate any fundamental changes for Indian equities in the near term. However, with upcoming state elections and strong domestic flows are near term catalyst, we maintain our belief in the long-term prospects of Indian equities

Currently, the Nifty is trading at a P/E ratio of 20.5x on a one-year forward basis, provides good opportunity to accumulate. Key sectors such as Manufacturing, Consumer Discretionary and Exports are crucial for driving the next wave of economic growth in India and reforms are carried on similar lines. Additionally, sectors like Electronic Manufacturing, Power and Infrastructure are poised to benefit from India's initiative to become a leading player in global supply chain relocation. Amidst global volatility, there may be attractive opportunities to increase equity allocations, as discerning investors could find value in the Indian market's resilience and long term growth potential.

Fixed Income Market Update

10y Benchmark vs Repo Rate



In October 2024, India's 10-year benchmark government bond yields fluctuated within a range of 6.73% to 6.87%, ultimately closing at 6.85%. This uptick in yields was influenced by a combination of global and domestic factors. Rising U.S. Treasury yields created upward pressure, reflecting investor concerns over slower interest rate cuts in the U.S. Additionally, elevated domestic inflation further contributed to the increase in yields. The fixed income market also saw subdued demand from Foreign Portfolio Investors (FPIs), who recorded net outflows of approximately INR 3,600 crore, reinforcing the cautious sentiment in October's trading environment.

INVESTMENT INSIGHT

Fund Report as on 31st October 2024

Fixed Income Market Outlook & Strategy

In October 2024, the global bond market experienced notable shifts, with U.S. 10-year Treasury yields surging above 4.20%. This spike reflected a resilient U.S. economic landscape and shifting expectations around future Federal Reserve rate actions. Concurrently, Brent crude oil prices exhibited significant volatility, driven by ongoing geopolitical tensions.

On the domestic front, food inflationary pressures remain a key focus. However, it is anticipated to ease by Q4 FY2024-25, supported by favourable kharif crop arrivals and promising rabi season projections. In a notable development for the Indian debt market, FTSE Russell announced the inclusion of Indian government bonds in its Emerging Markets Government Bond Index (EMGBI), effective from September 2025. Following JP Morgan's inclusion of Indian bonds in its EM Bond Index, this move further validates India's standing in global bond markets. With favourable demand-supply dynamics, yields on central government securities are expected to trend lower in the medium term. However, we anticipate widening spreads on state government securities as increased supply weighs on the market.

From an investment standpoint, our strategy underscores credit prudence and a commitment to high-quality assets. Presently, over 99% of our Fixed Income Investments are allocated to sovereign and AAA-rated instruments, ensuring low risk exposure and solid credit quality. As we navigate this evolving landscape, we remain vigilant on key indicators, including global commodity prices, economic growth and employment trends, inflation, FPI flows, and central bank policy directions.

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



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 50.0845

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 2,747.40 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.81%	-6.22%
Last 6 Months	5.73%	7.08%
Last 1 Year	30.44%	26.87%
Last 2 Years	17.08%	15.92%
Last 3 Years	11.83%	11.06%
Since Inception	11.49%	10.87%

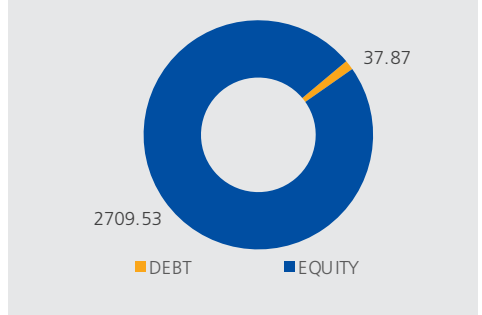
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

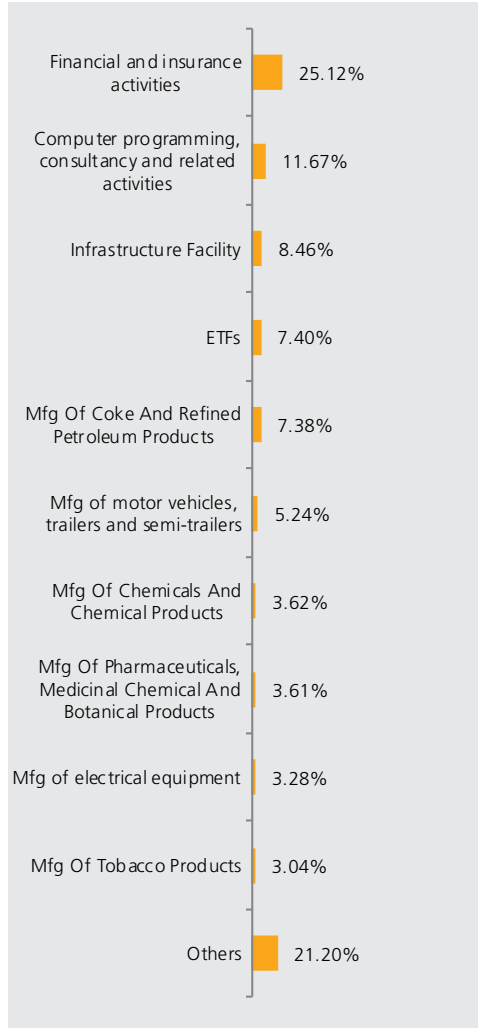
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.38%
ICICI BANK LTD.FV-2	7.23%
HDFC BANK LTD.FV-2	6.76%
INFOSYS LIMITED	6.12%
ITC - FV 1	3.04%
NTPC LIMITED	2.97%
BHARTI AIRTEL LIMITED	2.95%
TATA CONSULTANCY SERVICES LTD.	2.86%
LARSEN&TUBRO	2.83%
MAHINDRA & MAHINDRA LTD.-FV5	2.66%
STATE BANK OF INDIAFV-1	2.57%
HINDUSTAN LEVER LTD.	2.03%
TRENT LTD	1.80%
TATA MOTORS LTD.FV-2	1.74%
AXIS BANK LIMITEDFV-2	1.69%
SHRIRAM FINANCE LIMITED	1.46%
HCL TECHNOLOGIES LIMITED	1.32%
ZOMATO LIMITED	1.28%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.27%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.21%
TATA POWER CO. LTD.FV-1	1.14%
BLUE STAR LIMITED	1.06%
POLYCAB INDIA LIMITED	1.00%
ASTRAL LIMITED	0.87%
MARUTI UDYOG LTD.	0.84%
KAYNES TECHNOLOGY INDIA LIMITED	0.83%
WAAREE ENERGIES LIMITED	0.81%
SIEMENS LIMITED	0.75%
AUROBINDO PHARMA LIMITED	0.75%
PIDILITE INDUSTRIES LIMITED	0.72%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.71%
BRAINBEES SOLUTIONS LIMITED	0.71%
ABB INDIA LIMITED	0.71%
BHARAT DYNAMICS LIMITED	0.70%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
RBL BANK LIMITED	0.68%
C.E. INFO SYSTEMS LIMITED	0.68%
SBI LIFE INSURANCE COMPANY LIMITED	0.67%
NATIONAL ALUMINIUM COMPANY LIMITED	0.66%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.65%
INDUSIND BANK LIMITED	0.63%
NMDC LIMITED	0.61%
ALKEM LABORATORIES LIMITED	0.60%
BAJAJ AUTO LTD	0.59%
ONGCFV-5	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
TVS MOTOR COMPANY LIMITED	0.56%
BAJAJ FINANCE LIMITED	0.53%
TATA CONSUMER PRODUCTS LIMITED	0.51%
HERO MOTOCORP LIMITED	0.51%
ULTRATECH CEMCO LTD	0.51%
MANKIND PHARMA LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.46%
PUNJAB NATIONAL BANK	0.46%
VARUN BEVERAGES LIMITED	0.46%
DEVYANI INTERNATIONAL LIMITED	0.45%
GODREJ CONSUMER PRODUCTS LIMITED	0.43%
GUJARAT FLUOROCHEMICALS LIMITED	0.41%
LIFE INSURANCE CORPORATION OF INDIA	0.37%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.37%
BAJAJ FINSERV LIMITED	0.36%
BAJAJ HOUSING FINANCE LIMITED	0.33%
BHARAT ELECTRONICS LIMITED	0.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
COAL INDIA LIMITED	0.29%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
AMBUJA CEMENTS LIMITED	0.25%
ZYDUS LIFESCIENCES LIMITED	0.24%
TITAN COMPANY LIMITED	0.24%
AFCONS INFRASTRUCTURE LIMITED	0.22%
BSE LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.21%
POWER FINANCE CORPORATION LTD	0.20%
RURAL ELECTRIFICATION CORPORATION LTD	0.20%
SUPREME INDUSTRIES LIMITED	0.19%
SPICEJET LTD	0.16%
BANK OF BARODA	0.16%
CIPLA LTD.	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	91.22%
SBI-ETF Nifty Bank	1.31%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.12%
KOTAK NIFTY BANK ETF	1.05%
Nippon India ETF Bank Bees	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.02%
UTI NIFTY BANK ETF	0.95%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ETFs	7.40%
Money Market Total	1.23%
Current Assets	0.15%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

Investment Objective

Provide high return in the long term through exposure to equity investments in the sectors related to industrial activity. The risk appetite is 'high'

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 28.1798

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 771.68 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.77%	-6.22%
Last 6 Months	5.46%	7.08%
Last 1 Year	27.69%	26.87%
Last 2 Years	16.47%	15.92%
Last 3 Years	11.96%	11.06%
Since Inception	12.64%	14.96%

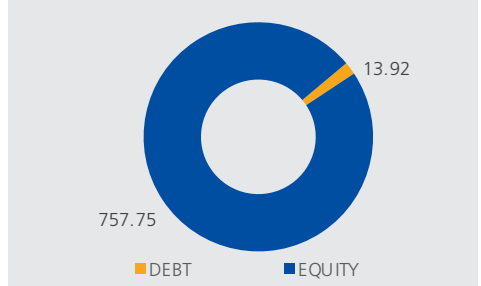
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

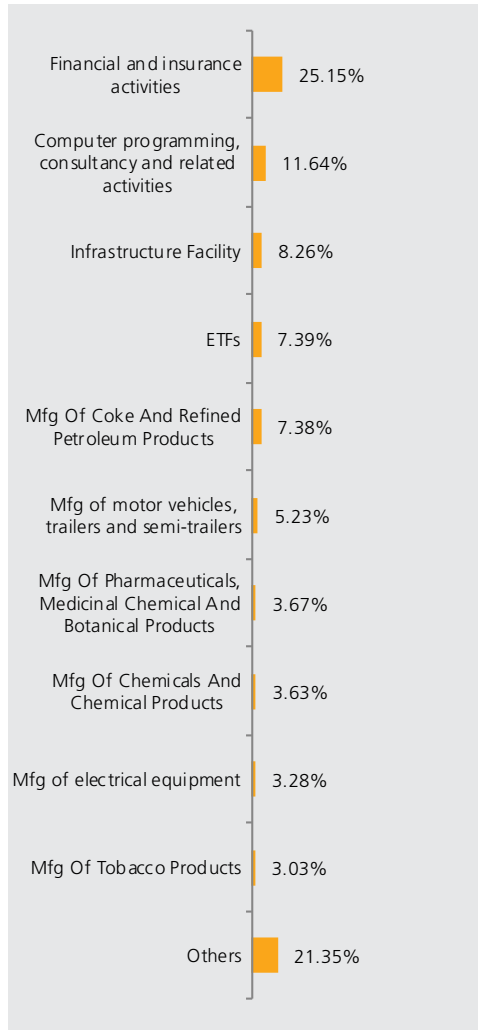
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.38%
ICICI BANK LTD.FV-2	7.23%
HDFC BANK LTD.FV-2	6.75%
INFOSYS LIMITED	6.12%
ITC - FV 1	3.03%
NTPC LIMITED	3.00%
BHARTI AIRTEL LIMITED	2.94%
TATA CONSULTANCY SERVICES LTD.	2.86%
LARSEN&TUBRO	2.82%
MAHINDRA & MAHINDRA LTD.-FV5	2.65%
STATE BANK OF INDIAFV-1	2.56%
HINDUSTAN LEVER LTD.	2.03%
TRENT LTD	1.80%
TATA MOTORS LTD.FV-2	1.73%
AXIS BANK LIMITEDFV-2	1.69%
SHRIRAM FINANCE LIMITED	1.46%
HCL TECHNOLOGIES LIMITED	1.32%
ZOMATO LIMITED	1.28%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.27%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.24%
TATA POWER CO. LTD.FV-1	1.14%
BLUE STAR LIMITED	1.08%
POLYCAB INDIA LIMITED	1.01%
ASTRAL LIMITED	0.88%
KAYNES TECHNOLOGY INDIA LIMITED	0.85%
MARUTI UDYOG LTD.	0.84%
WAAREE ENERGIES LIMITED	0.81%
AUROBINDO PHARMA LIMITED	0.77%
SIEMENS LIMITED	0.75%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.74%
BRAINBEES SOLUTIONS LIMITED	0.73%
PIDILITE INDUSTRIES LIMITED	0.72%
ABB INDIA LIMITED	0.71%
BHARAT DYNAMICS LIMITED	0.70%
RBL BANK LIMITED	0.70%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
SBI LIFE INSURANCE COMPANY LIMITED	0.67%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.66%
C.E. INFO SYSTEMS LIMITED	0.66%
NATIONAL ALUMINIUM COMPANY LIMITED	0.66%
INDUSIND BANK LIMITED	0.62%
NMDC LIMITED	0.61%
ALKEM LABORATORIES LIMITED	0.60%
ONGCFV-5	0.59%
BAJAJ AUTO LTD	0.58%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
TVS MOTOR COMPANY LIMITED	0.56%
BAJAJ FINANCE LIMITED	0.52%
ULTRATECH CEMCO LTD	0.51%
TATA CONSUMER PRODUCTS LIMITED	0.51%
HERO MOTOCORP LIMITED	0.51%
MANKIND PHARMA LIMITED	0.48%
VARUN BEVERAGES LIMITED	0.47%
GAS AUTHORITY OF INDIA LTD.	0.46%
PUNJAB NATIONAL BANK	0.46%
DEVYANI INTERNATIONAL LIMITED	0.45%
GODREJ CONSUMER PRODUCTS LIMITED	0.44%
GUJARAT FLUOROCHEMICALS LIMITED	0.41%
LIFE INSURANCE CORPORATION OF INDIA	0.38%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.37%
BAJAJ FINSERV LIMITED	0.37%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
BHARAT ELECTRONICS LIMITED	0.30%
COAL INDIA LIMITED	0.29%
KOTAK MAHINDRA BANK LIMITED_FV5	0.26%
AMBUJA CEMENTS LIMITED	0.25%
ZYDUS LIFESCIENCES LIMITED	0.24%
TITAN COMPANY LIMITED	0.24%
BSE LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.21%
POWER FINANCE CORPORATION LTD	0.20%
RURAL ELECTRIFICATION CORPORATION LTD	0.20%
SUPREME INDUSTRIES LIMITED	0.19%
SPICEJET LTD	0.16%
BANK OF BARODA	0.16%
CIPLA LTD.	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	90.81%
SBI-ETF Nifty Bank	1.31%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.12%
KOTAK NIFTY BANK ETF	1.05%
Nippon India ETF Bank Bees	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.02%
UTI NIFTY BANK ETF	0.95%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ETFs	7.39%
Money Market Total	1.63%
Current Assets	0.18%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 Jagdish Bhanushali

NAV as on 31st October 24: ₹ 19.1137

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 1,140.40 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.67%	-6.22%
Last 6 Months	5.45%	7.08%
Last 1 Year	28.57%	26.87%
Last 2 Years	16.62%	15.92%
Last 3 Years	11.41%	11.06%
Since Inception	14.47%	15.06%

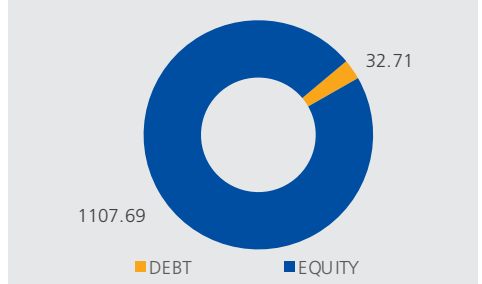
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

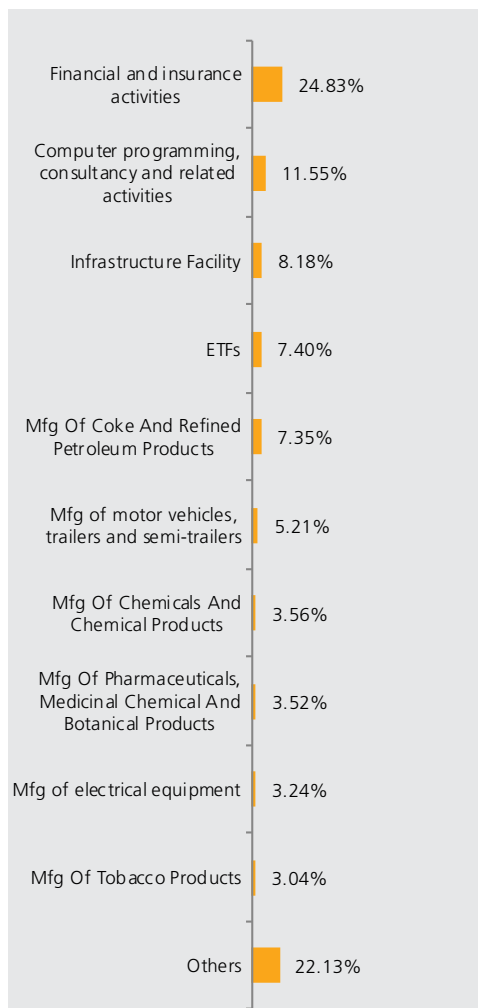
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.35%
ICICI BANK LTD.FV-2	7.15%
HDFC BANK LTD.FV-2	6.69%
INFOSYS LIMITED	6.11%
ITC - FV 1	3.04%
NTPC LIMITED	2.95%
BHARTI AIRTEL LIMITED	2.92%
TATA CONSULTANCY SERVICES LTD.	2.83%
LARSEN&TUBRO	2.82%
MAHINDRA & MAHINDRA LTD.-FV5	2.66%
STATE BANK OF INDIAFV-1	2.56%
HINDUSTAN LEVER LTD.	2.01%
TRENT LTD	1.80%
TATA MOTORS LTD.FV-2	1.72%
AXIS BANK LIMITEDFV-2	1.67%
SHRIRAM FINANCE LIMITED	1.46%
HCL TECHNOLOGIES LIMITED	1.29%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.27%
ZOMATO LIMITED	1.27%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.18%
TATA POWER CO. LTD.FV-1	1.14%
BLUE STAR LIMITED	1.04%
POLYCAB INDIA LIMITED	0.98%
ASTRAL LIMITED	0.85%
MARUTI UDYOG LTD.	0.83%
WAAREE ENERGIES LIMITED	0.81%
KAYNES TECHNOLOGY INDIA LIMITED	0.81%
SIEMENS LIMITED	0.74%
AUROBINDO PHARMA LIMITED	0.73%
ABB INDIA LIMITED	0.70%
PIDILITE INDUSTRIES LIMITED	0.70%
BHARAT DYNAMICS LIMITED	0.70%
BRAINBEES SOLUTIONS LIMITED	0.69%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.69%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
SBI LIFE INSURANCE COMPANY LIMITED	0.67%
NATIONAL ALUMINIUM COMPANY LIMITED	0.66%
RBL BANK LIMITED	0.64%
C.E. INFO SYSTEMS LIMITED	0.64%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.63%
INDUSIND BANK LIMITED	0.62%
NMDC LIMITED	0.60%
ALKEM LABORATORIES LIMITED	0.59%
BAJAJ AUTO LTD	0.58%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
ONGCVF-5	0.57%
TVS MOTOR COMPANY LIMITED	0.55%
BAJAJ FINANCE LIMITED	0.52%
HERO MOTOCORP LIMITED	0.51%
TATA CONSUMER PRODUCTS LIMITED	0.51%
ULTRATECH CEMCO LTD	0.50%
MANKIND PHARMA LIMITED	0.47%
GAS AUTHORITY OF INDIA LTD.	0.46%
PUNJAB NATIONAL BANK	0.46%
DEVYANI INTERNATIONAL LIMITED	0.45%
VARUN BEVERAGES LIMITED	0.45%
GODREJ CONSUMER PRODUCTS LIMITED	0.42%
GUJARAT FLUOROCEMICALS LIMITED	0.41%
LIFE INSURANCE CORPORATION OF INDIA	0.37%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.36%
BAJAJ FINSERV LIMITED	0.35%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
BHARAT ELECTRONICS LIMITED	0.30%
COAL INDIA LIMITED	0.29%
AMBUJA CEMENTS LIMITED	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
TITAN COMPANY LIMITED	0.24%
ZYDUS LIFESCIENCES LIMITED	0.23%
BSE LIMITED	0.22%
POWER FINANCE CORPORATION LTD	0.20%
TATA IRON & STEEL COMPANY LTD	0.20%
RURAL ELECTRIFICATION CORPORATION LTD	0.20%
SUPREME INDUSTRIES LIMITED	0.19%
SPICEJET LTD	0.16%
BANK OF BARODA	0.16%
CIPLA LTD.	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
OIL INDIA LIMITED	0.00%
JSW STEEL LIMITED	0.00%
PETRONET LNG LIMITED	0.00%
Equity Total	89.74%
SBI-ETF Nifty Bank	1.34%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.16%
KOTAK NIFTY BANK ETF	1.04%
Nippon India ETF Bank Bees	1.02%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.01%
UTI NIFTY BANK ETF	0.93%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.89%
ETFs	7.40%
Money Market Total	2.67%
Current Assets	0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali
NAV as on 31st October 24: ₹ 53.4940
Inception Date: 11th January 2010
Benchmark: RNLIC Pure Index
AUM as on 31st October 24:
 ₹ 490.04 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-8.20%	-8.97%
Last 6 Months	6.56%	5.25%
Last 1 Year	35.21%	33.28%
Last 2 Years	22.76%	19.33%
Last 3 Years	18.01%	16.29%
Since Inception	11.99%	11.18%

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

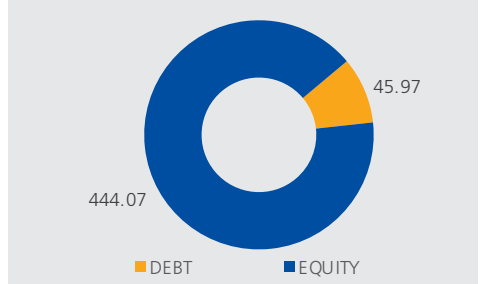
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

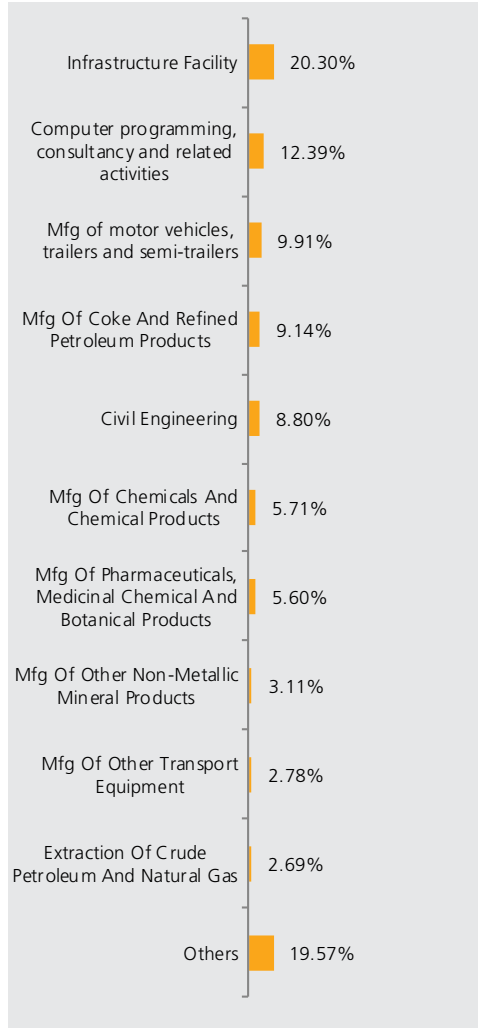
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.80%
BHARTI AIRTEL LIMITED	8.48%
LARSEN&TUBRO	8.36%
MAHINDRA & MAHINDRA LTD.-FV5	6.56%
INFOSYS LIMITED	5.84%
NTPC LIMITED	5.74%
TATA CONSULTANCY SERVICES LTD.	4.39%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.22%
HINDUSTAN LEVER LTD.	3.57%
MARUTI UDYOG LTD.	3.35%
POWER GRID CORP OF INDIA LTD	3.24%
ULTRATECH CEMCO LTD	3.11%
ONGCFV-5	2.69%
TITAN COMPANY LIMITED	2.50%
BAJAJ AUTO LTD	2.27%
COAL INDIA LIMITED	2.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.05%
GRASIM INDUSTRIES LTD.	1.61%
JSW STEEL LIMITED	1.54%
HCL TECHNOLOGIES LIMITED	1.27%
NESTLE INDIA LIMITED	1.04%
AVENUE SUPERMARTS LIMITED	0.97%
VOLTAS LTD	0.96%
COFORGE LIMITED	0.90%
ZYDUS LIFESCIENCES LIMITED	0.80%
GAS AUTHORITY OF INDIA LTD.	0.80%
ALKEM LABORATORIES LIMITED	0.57%
HERO MOTOCORP LIMITED	0.51%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.43%
ASTRAL LIMITED	0.40%
STEEL AUTHORITY OF INDIA LIMITED	0.34%
INDIAN OIL CORPORATION LIMITED	0.34%
NMDC LIMITED	0.26%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.06%
Equity Total	90.62%
Money Market Total	9.24%
Current Assets	0.14%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 60.2222

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 412.12 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.84%	-6.22%
Last 6 Months	5.17%	7.08%
Last 1 Year	28.42%	26.87%
Last 2 Years	16.15%	15.92%
Last 3 Years	11.09%	11.06%
Since Inception	11.57%	10.77%

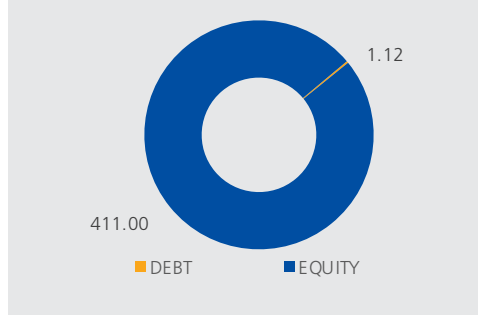
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

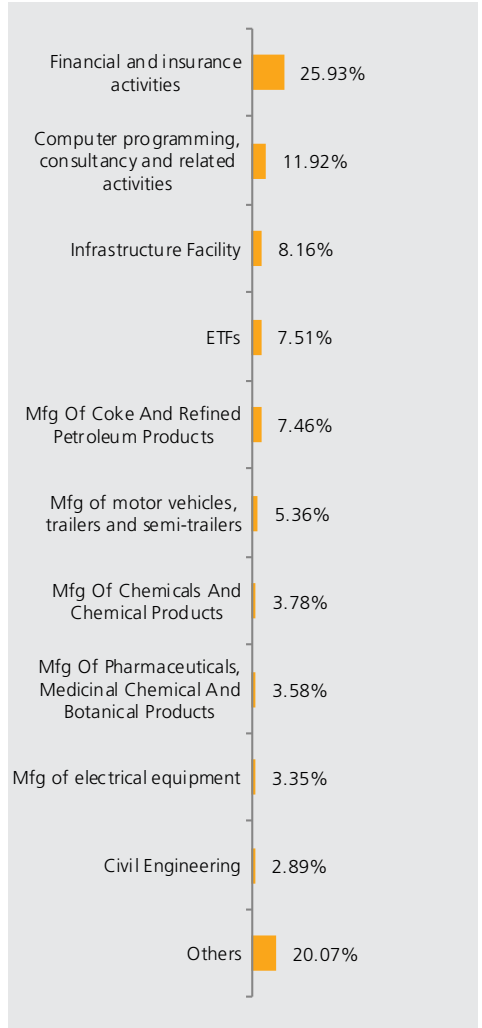
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.46%
ICICI BANK LTD.FV-2	7.38%
HDFC BANK LTD.FV-2	7.00%
INFOSYS LIMITED	6.20%
BHARTI AIRTEL LIMITED	3.06%
NTPC LIMITED	3.05%
TATA CONSULTANCY SERVICES LTD.	2.93%
LARSEN&TUBRO	2.89%
MAHINDRA & MAHINDRA LTD.-FV5	2.70%
STATE BANK OF INDIAFV-1	2.62%
ITC - FV 1	2.62%
HINDUSTAN LEVER LTD.	2.10%
TRENT LTD	1.86%
TATA MOTORS LTD.FV-2	1.80%
AXIS BANK LIMITEDFV-2	1.75%
SHRIRAM FINANCE LIMITED	1.50%
HCL TECHNOLOGIES LIMITED	1.35%
ZOMATO LIMITED	1.34%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.28%
TATA POWER CO. LTD.FV-1	1.20%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
BLUE STAR LIMITED	1.09%
POLYCAB INDIA LIMITED	1.00%
ASTRAL LIMITED	0.90%
MARUTI UDYOG LTD.	0.86%
KAYNES TECHNOLOGY INDIA LIMITED	0.84%
VAAREE ENERGIES LIMITED	0.83%
AUROBINDO PHARMA LIMITED	0.79%
SIEMENS LIMITED	0.78%
BRAINBEES SOLUTIONS LIMITED	0.75%
RBL BANK LIMITED	0.74%
PIDILITE INDUSTRIES LIMITED	0.74%
BHARAT DYNAMICS LIMITED	0.74%
ABB INDIA LIMITED	0.74%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.73%
C.E. INFO SYSTEMS LIMITED	0.72%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.71%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
SBI LIFE INSURANCE COMPANY LIMITED	0.69%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.66%
INDUSIND BANK LIMITED	0.64%
NMDC LIMITED	0.64%
ONGCFV-5	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
BAJAJ AUTO LTD	0.59%
TVS MOTOR COMPANY LIMITED	0.58%
ULTRATECH CEMCO LTD	0.56%
BAJAJ FINANCE LIMITED	0.54%
MANKIND PHARMA LIMITED	0.53%
VARUN BEVERAGES LIMITED	0.53%
TATA CONSUMER PRODUCTS LIMITED	0.53%
ALKEM LABORATORIES LIMITED	0.52%
HERO MOTOCORP LIMITED	0.52%
GAS AUTHORITY OF INDIA LTD.	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
PUNJAB NATIONAL BANK	0.47%
DEVYANI INTERNATIONAL LIMITED	0.47%
GUJARAT FLUOROchemicals LIMITED	0.42%
LIFE INSURANCE CORPORATION OF INDIA	0.41%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.40%
BAJAJ FINSERV LIMITED	0.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.32%
BHARAT ELECTRONICS LIMITED	0.31%
COAL INDIA LIMITED	0.30%
KOTAK MAHINDRA BANK LIMITED_FV5	0.28%
ZYDUS LIFESCIENCES LIMITED	0.26%
AMBUJA CEMENTS LIMITED	0.26%
TITAN COMPANY LIMITED	0.25%
TATA IRON & STEEL COMPANY LTD	0.23%
BSE LIMITED	0.23%
SPICEJET LTD	0.16%
BANK OF BARODA	0.16%
CIPLA LTD.	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
SUPREME INDUSTRIES LIMITED	0.04%
RURAL ELECTRIFICATION CORPORATION LTD	0.02%
POWER FINANCE CORPORATION LTD	0.02%
Equity Total	92.22%
SBI-ETF Nifty Bank	1.27%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.15%
KOTAK NIFTY BANK ETF	1.07%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.05%
Nippon India ETF Bank Bees	1.04%
UTI NIFTY BANK ETF	0.97%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.95%
ETFs	7.51%
Money Market Total	1.31%
Current Assets	-1.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali (Equity) Mr. Rahul Sangle (Debt)
NAV as on 31st October 24: ₹ 47.4585
Inception Date: 09th August 2004
Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%
AUM as on 31st October 24: ₹ 97.08 Crs.
Modified Duration of Debt Portfolio: 7.60 years
YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	20
Gsec / Debt	60-100	74
MMI / Others	00-25	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.20%	-1.05%
Last 6 Months	5.61%	5.66%
Last 1 Year	13.29%	13.14%
Last 2 Years	9.44%	10.05%
Last 3 Years	6.75%	7.26%
Since Inception	8.00%	8.11%

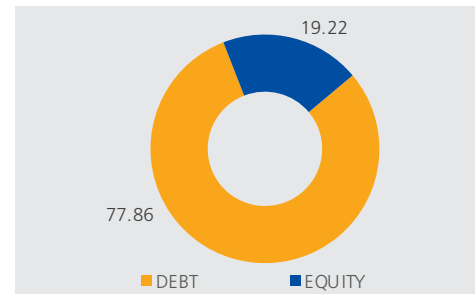
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

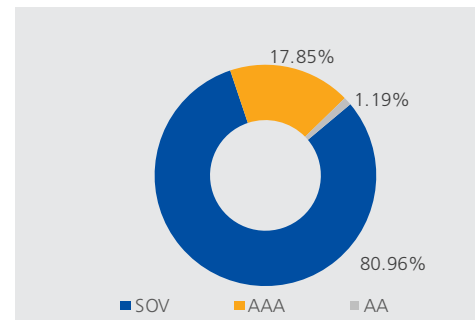
Portfolio

Name of Instrument	% to AUM
7.69% LICHL NCD 06-02-2034	3.39%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	2.58%
7.44% NABARD 24.02.2028 SR 25C	2.57%
6.43% HDFC BANK NCD 29-09-2025 Y-001	1.12%
6.75% PCHFL NCD 26-09-2031	0.94%
Bonds/Debentures Total	10.60%
7.18% GOI CG 24-07-2037	15.90%
7.10% GOI CG 08-04-2034	8.24%
7.04% GOI CG 03-06-2029	5.78%
7.46% GOI CG 06-11-2073	5.55%
6.79% GOI CG 07-10-2034	5.20%
7.26% GOI CG 06-02-2033	4.79%
7.34% GOI CG 22-04-2064	4.69%
7.32% GOI 13-11-2030	3.92%
7.23% GOI CG 15-04-2039	3.68%
7.30% GOI CG 19-06-2053	2.39%
GSEC STRIP 17.12.2030	1.37%
7.18% GOI 14.08.2033	1.10%
GSEC STRIP 12.09.2028	1.05%
7.27% GOI 08.04.2026	0.21%
Gilts Total	63.86%
HDFC BANK LTD.FV-2	2.19%
ICICI BANK LTD.FV-2	1.90%
RELIANCE INDUSTRIES LTD.	1.62%
INFOSYS LIMITED	1.13%
LARSEN&TUBRO	0.96%
ITC - FV 1	0.84%
BHARTI AIRTEL LIMITED	0.81%
AXIS BANK LIMITEDFV-2	0.71%
TATA CONSULTANCY SERVICES LTD.	0.69%
STATE BANK OF INDIAFV-1	0.67%
WAAREE ENERGIES LIMITED	0.66%
NTPC LIMITED	0.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
MAHINDRA & MAHINDRA LTD.-FV5	0.49%
HINDUSTAN LEVER LTD.	0.41%
TATA MOTORS LTD.FV-2	0.39%
TITAN COMPANY LIMITED	0.39%
MARUTI UDYOG LTD.	0.37%
POWER GRID CORP OF INDIA LTD	0.37%
HERO MOTOCORP LIMITED	0.34%
BAJAJ FINANCE LIMITED	0.31%
COAL INDIA LIMITED	0.30%
ULTRATECH CEMCO LTD	0.30%
KOTAK MAHINDRA BANK LIMITED_FV5	0.26%
HCL TECHNOLOGIES LIMITED	0.25%
GRASIM INDUSTRIES LTD.	0.25%
BAJAJ FINSERV LIMITED	0.24%
TATA CONSUMER PRODUCTS LIMITED	0.23%
INDUSIND BANK LIMITED	0.22%
CIPLA LTD.	0.21%
TATA IRON & STEEL COMPANY LTD	0.21%
INDUS TOWERS LIMITED	0.21%
DR. REDDY LABORATORIES	0.20%
BAJAJ AUTO LTD	0.17%
NESTLE INDIA LIMITED	0.16%
BHARAT PETROLEUM CORP. LTD.	0.12%
TECH MAHINDRA LIMITEDFV-5	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	19.80%
Money Market Total	4.42%
Current Assets	1.32%
Total	100.00%

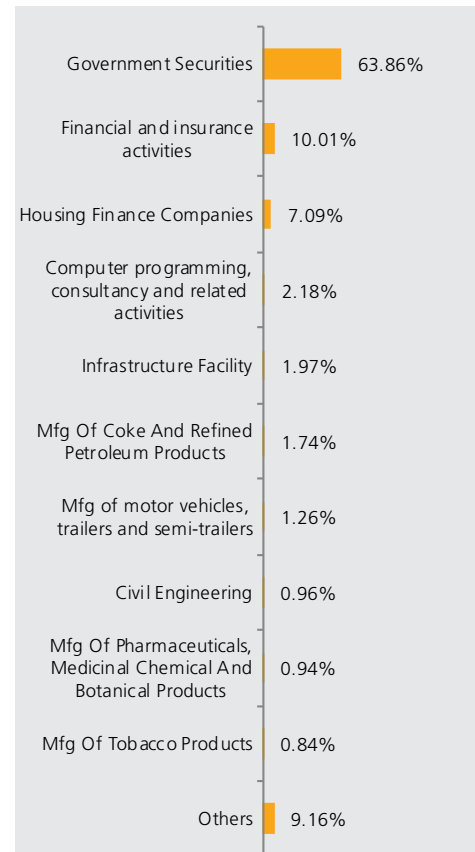
AUM (in ₹ crs.)



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 2024

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 31st October 24: ₹ 31.5114
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31st October 24: ₹ 223.05 Crs.
Modified Duration of Debt Portfolio: 7.29 years
YTM of Debt Portfolio: 6.95%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.14%	0.27%
Last 6 Months	5.34%	5.14%
Last 1 Year	9.89%	9.68%
Last 2 Years	7.90%	8.51%
Last 3 Years	5.58%	6.10%
Since Inception	7.25%	7.77%

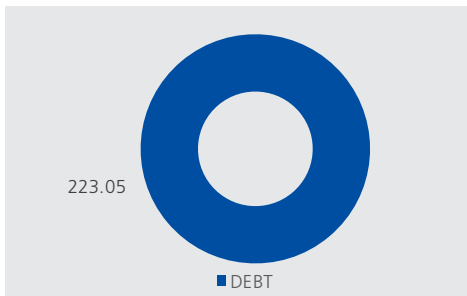
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

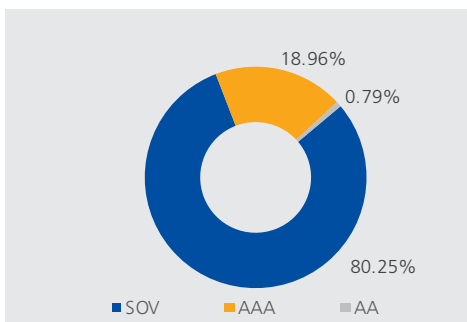
Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	5.83%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	3.32%
7.44% NABARD 24.02.2028 SR 25C	3.14%
7.69% LICHFL NCD 06-02-2034	2.76%
6.43% HDFC BANK NCD 29-09-2025 Y-001	1.51%
6.75% PCHFL NCD 26-09-2031	0.78%
Bonds/Debentures Total	17.34%
7.04% GOI CG 03-06-2029	20.94%
7.10% GOI CG 08-04-2034	20.23%
7.34% GOI CG 22-04-2064	9.64%
7.46% GOI CG 06-11-2073	8.15%
7.23% GOI CG 15-04-2039	7.41%
7.18% GOI CG 24-07-2037	7.19%
6.79% GOI CG 07-10-2034	5.37%
Gilts Total	78.92%
Money Market Total	2.09%
Current Assets	1.65%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 33.8358

Inception Date: 9th April 2007

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 31st October 24:

₹ 23.33 Crs.

Modified Duration of Debt Portfolio:

7.24 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

	Range (%)	Actual (%)
Gsec	00-100	81
Debt	00-60	15
MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.13%	0.27%
Last 6 Months	5.37%	5.14%
Last 1 Year	9.90%	9.68%
Last 2 Years	7.86%	8.51%
Last 3 Years	5.50%	6.10%
Since Inception	7.18%	7.61%

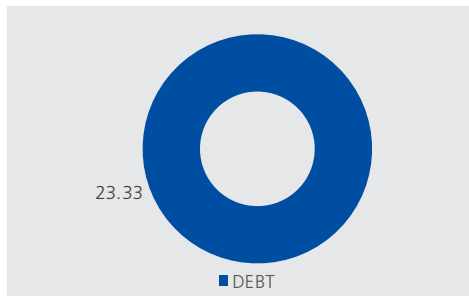
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

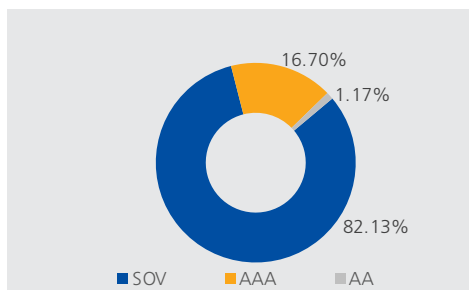
Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.69%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	2.68%
7.69% LICHFL NCD 06-02-2034	2.64%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.12%
6.75% PCHFL NCD 26-09-2031	1.15%
Bonds/Debentures Total	15.29%
7.18% GOI 14.08.2033	31.84%
7.23% GOI CG 15-04-2039	12.96%
7.04% GOI CG 03-06-2029	11.47%
7.25% HARYANA SDL 21.08.2039	7.55%
7.46% GOI CG 06-11-2073	7.17%
6.79% GOI CG 07-10-2034	6.42%
7.34% GOI CG 22-04-2064	3.43%
Gilts Total	80.84%
Money Market Total	2.30%
Current Assets	1.57%
Total	100.00%

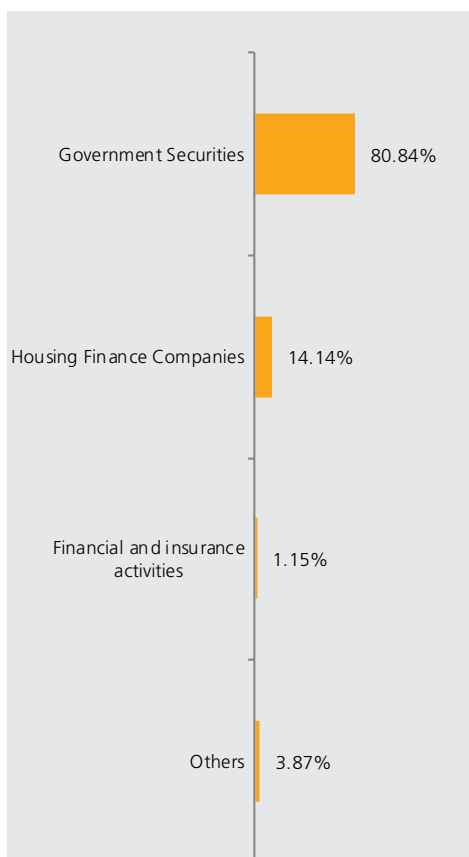
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 21.3359
Inception Date: 26th February 2013
Benchmark: N.A
AUM as on 31st October 24:
 ₹ 67.02 Crs.
Modified Duration of Debt Portfolio:
 7.43 years
YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	95
MMI / Others	0-90	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.16%	-
Last 6 Months	5.08%	-
Last 1 Year	9.19%	-
Last 2 Years	7.29%	-
Last 3 Years	5.10%	-
Since Inception	6.70%	-

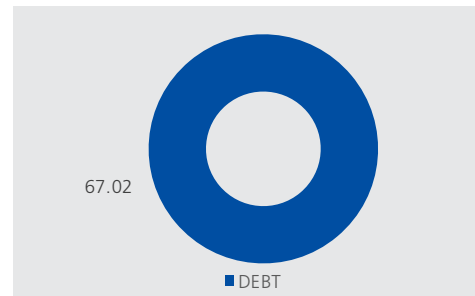
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

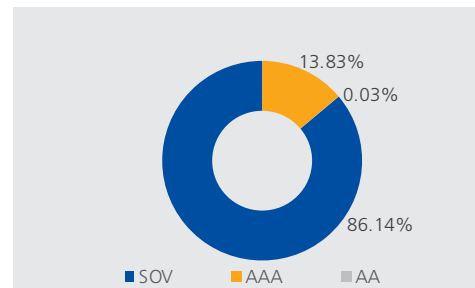
Portfolio

Name of Instrument	% to AUM
7.69% LICHFL NCD 06-02-2034	3.83%
7.44% NABARD 24.02.2028 SR 25C	3.28%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	3.27%
6.75% PCHFL NCD 26-09-2031	0.03%
Bonds/Debentures Total	10.41%
7.18% GOI CG 24-07-2037	14.53%
GSEC STRIP 22.10.2031	12.58%
7.32% GOI 13-11-2030	10.34%
7.26% GOI CG 06-02-2033	10.31%
7.04% GOI CG 03-06-2029	8.99%
7.34% GOI CG 22-04-2064	7.25%
6.79% GOI CG 07-10-2034	5.96%
7.23% GOI CG 15-04-2039	4.93%
7.46% GOI CG 06-11-2073	4.56%
7.30% GOI CG 19-06-2053	3.17%
7.10% GOI CG 08-04-2034	1.90%
Gilts Total	84.51%
Money Market Total	3.19%
Current Assets	1.90%
Total	100.00%

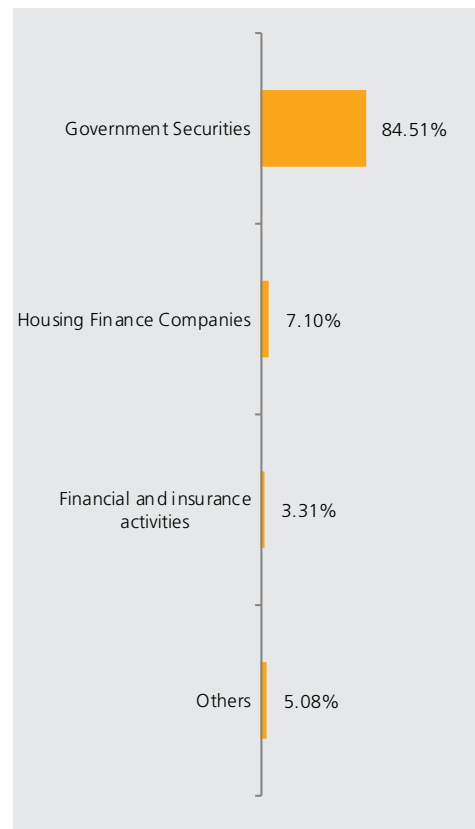
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 81.1140

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31st October 24:

₹ 26.32 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.75%	-7.96%
Last 6 Months	8.04%	9.73%
Last 1 Year	40.77%	40.39%
Last 2 Years	30.77%	33.72%
Last 3 Years	19.97%	22.21%
Since Inception	13.61%	12.29%

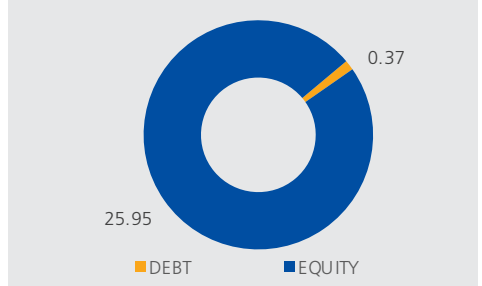
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

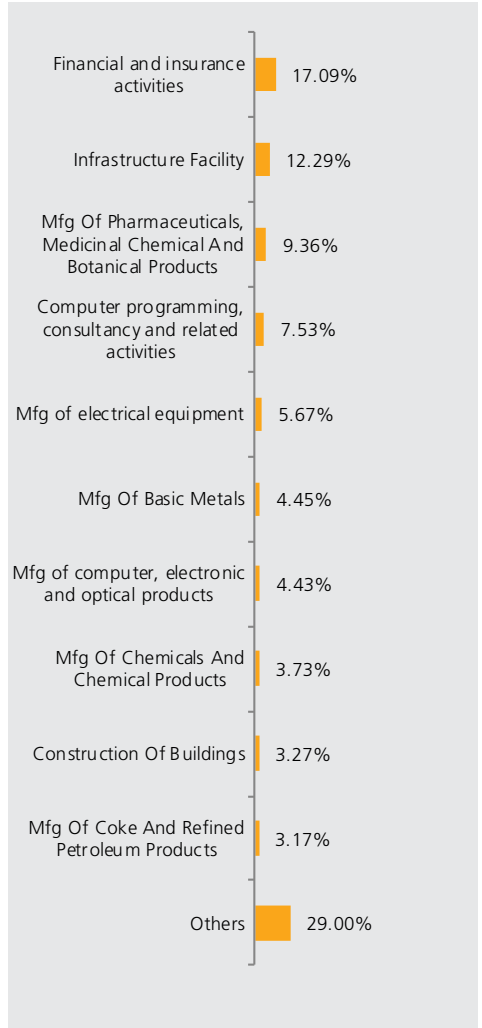
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	3.83%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.54%
INDUS TOWERS LIMITED	3.41%
LUPIN LIMITEDFV-2	3.36%
PERSISTENT SYSTEMS LIMITED	3.10%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.02%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.98%
MAX HEALTHCARE INSTITUTE LIMITED	2.71%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.68%
AUROBINDO PHARMA LIMITED	2.55%
SUZLON ENERGY LIMITED	2.33%
PI INDUSTRIES LIMITED	2.18%
BHARAT FORGE	2.13%
POLYCAB INDIA LIMITED	2.11%
ALKEM LABORATORIES LIMITED	2.02%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.99%
GODREJ PROPERTIES LIMITED	1.97%
THE INDIAN HOTELS CO LTD	1.65%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.62%
APL APOLLO TUBES LIMITED	1.59%
ASTRAL LIMITED	1.54%
KIRLOSKAR CUMMINS	1.52%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.41%
NATIONAL ALUMINIUM COMPANY LIMITED	1.40%
ZOMATO LIMITED	1.39%
SHRIRAM FINANCE LIMITED	1.38%
KARUR VYSYA BANK LIMITED	1.35%
SPICEJET LTD	1.35%
TATA POWER CO. LTD.FV-1	1.33%
OBEROI REALTY LIMITED	1.30%
MUTHOOT FINANCE LIMITED	1.20%
BSE LIMITED	1.13%
ACC LIMITED	1.10%
CONTAINER CORPORATION OF INDIA LIMITED	1.08%
HINDUSTAN AERONAUTICS LIMITED	1.05%
ELECTRONICS MART INDIA LIMITED	1.04%
UPL LIMITED	1.02%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.99%
ADITYA BIRLA CAPITAL LIMITED	0.98%
TATA COMMUNICATIONS LTD.	0.91%
NMDC LIMITED	0.90%
KAYNES TECHNOLOGY INDIA LIMITED	0.89%
ABBOTT INDIA LIMITED	0.88%
BANK OF BARODA	0.86%
COFORGE LIMITED	0.86%
Vedanta Limited	0.86%
RBL BANK LIMITED	0.86%
PETRONET LNG LIMITED	0.86%
MAHINDRA & MAHINDRA LTD.-FV5	0.84%
NTPC LIMITED	0.84%
POWER FINANCE CORPORATION LTD	0.83%
TRIVENI TURBINE LIMITED	0.82%
BHARAT DYNAMICS LIMITED	0.81%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.80%
TRENT LTD	0.79%
SUNDARAM FINANCE LIMITED	0.78%
PUNJAB NATIONAL BANK	0.77%
JUBILANT FOODWORKS LIMITED	0.76%
PRAJ INDUSTRIES LIMITED	0.64%
STEEL AUTHORITY OF INDIA LIMITED	0.59%
ARVIND LIMITED	0.59%
BRAINBEES SOLUTIONS LIMITED	0.57%
RURAL ELECTRIFICATION CORPORATION LTD	0.55%
MPHASIS LIMITED	0.54%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.54%
OIL INDIA LIMITED	0.53%
GUJARAT FLUOROCHEMICALS LIMITED	0.53%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.51%
MRF LIMITED	0.51%
ASHOK LEYLAND LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.50%
INDIAN OIL CORPORATION LIMITED	0.49%
AU SMALL FINANCE BANK LIMITED	0.45%
ABB INDIA LIMITED	0.23%
BAJAJ HOUSING FINANCE LIMITED	0.01%
Equity Total	98.58%
Money Market Total	1.63%
Current Assets	-0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 77.8783

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31st October 24:

₹ 123.69 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-4.03%	-7.96%
Last 6 Months	12.02%	9.73%
Last 1 Year	45.47%	40.39%
Last 2 Years	32.84%	33.72%
Last 3 Years	21.55%	22.21%
Since Inception	14.86%	12.38%

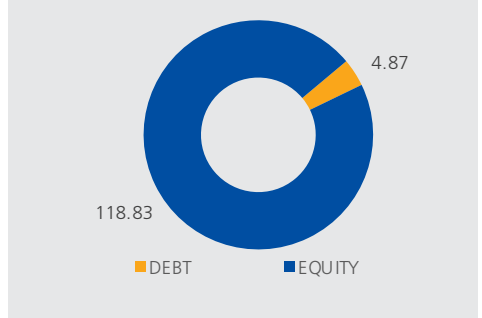
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

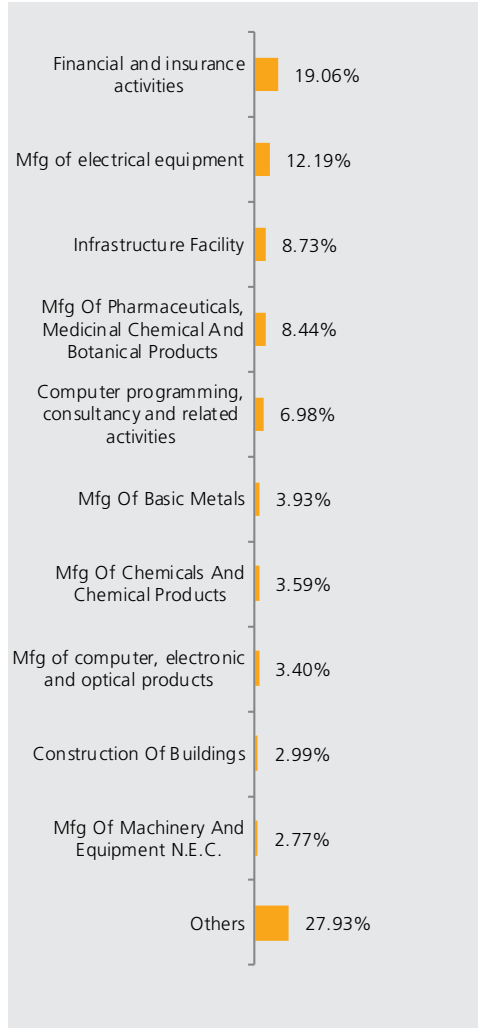
Portfolio

Name of Instrument	% to AUM
WAAREE ENERGIES LIMITED	4.81%
THE FEDERAL BANK LIMITED	4.06%
LUPIN LIMITEDFV-2	3.41%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.40%
PERSISTENT SYSTEMS LIMITED	2.93%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.80%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.63%
AUROBINDO PHARMA LIMITED	2.27%
POLYCAB INDIA LIMITED	2.20%
MAX HEALTHCARE INSTITUTE LIMITED	2.19%
PI INDUSTRIES LIMITED	2.01%
SUZLON ENERGY LIMITED	1.99%
BSE LIMITED	1.84%
GODREJ PROPERTIES LIMITED	1.81%
KIRLOSKAR CUMMINS	1.75%
BHARAT FORGE	1.75%
INDUS TOWERS LIMITED	1.71%
SPICEJET LTD	1.71%
TATA POWER CO. LTD.FV-1	1.66%
ALKEM LABORATORIES LIMITED	1.62%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.55%
APL APOLLO TUBES LIMITED	1.55%
PAGE INDUSTRIES LIMITED	1.50%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.49%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.45%
KARUR VYSYA BANK LIMITED	1.42%
ZOMATO LIMITED	1.37%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.34%
NATIONAL ALUMINIUM COMPANY LIMITED	1.33%
SHRIRAM FINANCE LIMITED	1.32%
THE INDIAN HOTELS CO LTD	1.29%
ASTRAL LIMITED	1.27%
ABB INDIA LIMITED	1.24%
OBEROI REALTY LIMITED	1.18%
MUTHOOT FINANCE LIMITED	1.15%
COFORGE LIMITED	0.97%
BRAINBEES SOLUTIONS LIMITED	0.90%
NMDC LIMITED	0.89%
SIEMENS LIMITED	0.88%
CONTAINER CORPORATION OF INDIA LIMITED	0.87%
ACC LIMITED	0.87%
ELECTRONICS MART INDIA LIMITED	0.81%
BAJAJ HOUSING FINANCE LIMITED	0.80%
ADITYA BIRLA CAPITAL LIMITED	0.79%
BANK OF BARODA	0.79%
HINDUSTAN AERONAUTICS LIMITED	0.76%
MRF LIMITED	0.74%
PUNJAB NATIONAL BANK	0.72%
ABBOTT INDIA LIMITED	0.71%
PETRONET LNG LIMITED	0.69%
TATA COMMUNICATIONS LTD.	0.68%
SUNDARAM FINANCE LIMITED	0.65%
NTPC LIMITED	0.64%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.64%
SCHNEIDER ELECTRIC INFRASTRUCTURE LIMITED	0.64%
BHARAT DYNAMICS LIMITED	0.64%
RBL BANK LIMITED	0.63%
Vedanta Limited	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.61%
TRIVENI TURBINE LIMITED	0.59%
GUJARAT FLUOROchemicals LIMITED	0.55%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.55%
TATA Chemicals LTD.	0.52%
UPL LIMITED	0.51%
TRENT LTD	0.47%
MPHASIS LIMITED	0.45%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.44%
RURAL ELECTRIFICATION CORPORATION LTD	0.43%
ASHOK LEYLAND LIMITED	0.43%
L&T FINANCE LIMITED	0.43%
PRAJ INDUSTRIES LIMITED	0.42%
STEEL AUTHORITY OF INDIA LIMITED	0.42%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.42%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.42%
AU SMALL FINANCE BANK LIMITED	0.41%
OIL INDIA LIMITED	0.41%
GAS AUTHORITY OF INDIA LTD.	0.35%
INDIAN OIL CORPORATION LIMITED	0.34%
JUBILANT FOODWORKS LIMITED	0.29%
POWER FINANCE CORPORATION LTD	0.24%
RESTAURANT BRANDS ASIA LIMITED	0.00%
Equity Total	96.07%
Money Market Total	3.76%
Current Assets	0.17%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 29.4997
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 31st October 24:
 ₹ 33.71 Crs.
Modified Duration of Debt Portfolio:
 8.35 years
YTM of Debt Portfolio: 6.88%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.33%	-0.07%
Last 6 Months	5.71%	6.07%
Last 1 Year	10.58%	11.13%
Last 2 Years	8.14%	9.21%
Last 3 Years	5.71%	6.36%
Since Inception	6.82%	8.12%

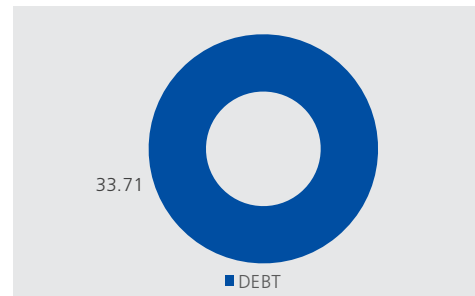
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

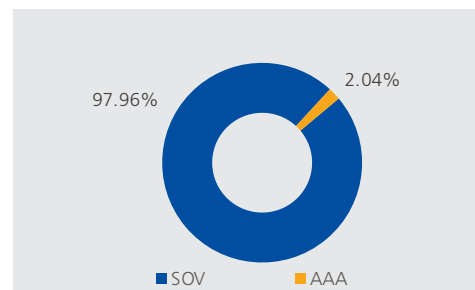
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	23.92%
7.23% GOI CG 15-04-2039	23.76%
7.18% GOI CG 24-07-2037	21.95%
7.04% GOI CG 03-06-2029	9.89%
7.34% GOI CG 22-04-2064	8.86%
7.46% GOI CG 06-11-2073	6.78%
7.30% GOI CG 19-06-2053	1.82%
7.10% GOI CG 08-04-2034	0.45%
Gilts Total	97.44%
Money Market Total	2.03%
Current Assets	0.53%
Total	100.00%

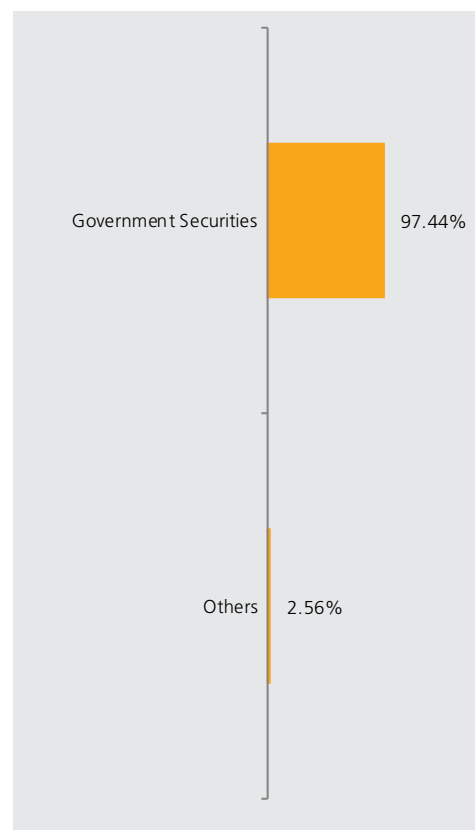
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 25.4046
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 31st October 24:
 ₹ 125.46 Crs.
Modified Duration of Debt Portfolio:
 0.43 years
YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Gsec/ MM/ Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.53%
Last 6 Months	2.91%	3.54%
Last 1 Year	5.84%	7.25%
Last 2 Years	5.67%	7.08%
Last 3 Years	4.77%	6.17%
Since Inception	5.85%	6.77%

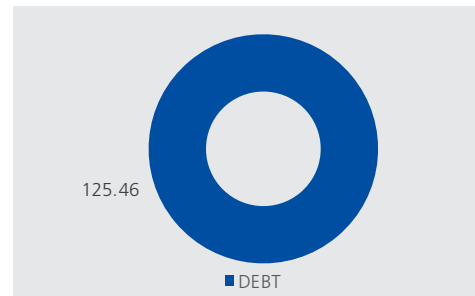
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

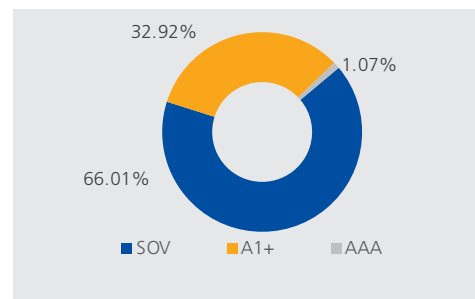
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.09%
Current Assets	-0.09%
Total	100.00%

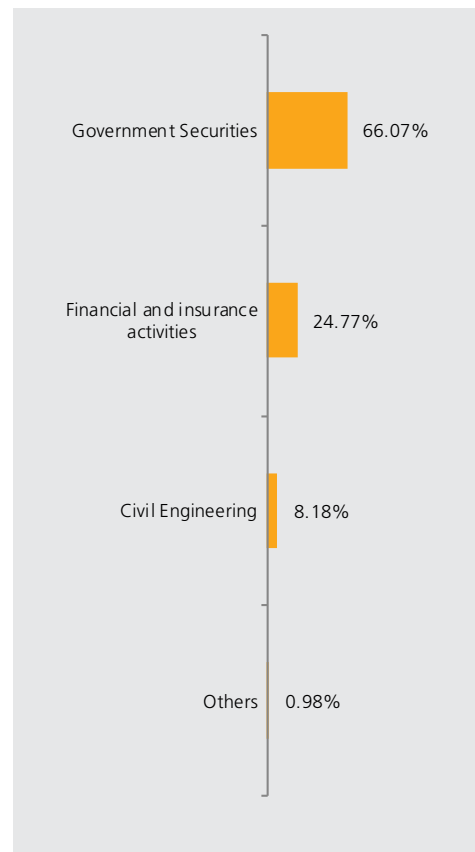
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 132.1046

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 77.39 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.82%	-6.22%
Last 6 Months	4.95%	7.08%
Last 1 Year	26.81%	26.87%
Last 2 Years	15.78%	15.92%
Last 3 Years	11.06%	11.06%
Since Inception	13.60%	14.21%

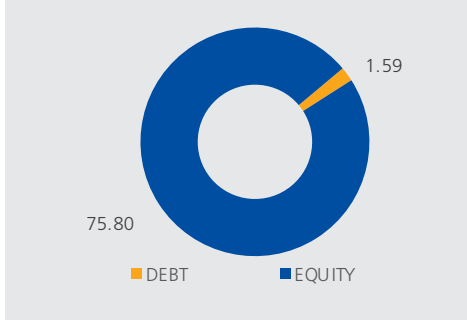
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

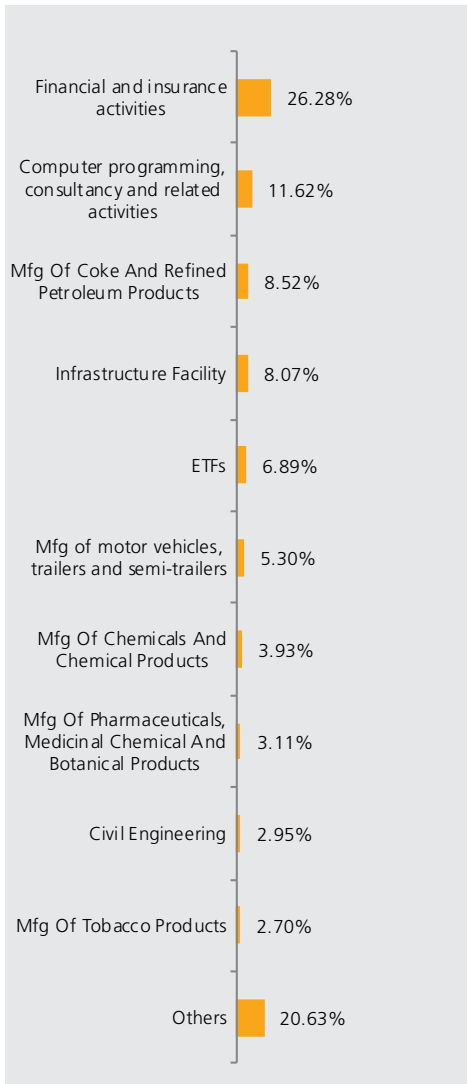
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.27%
ICICI BANK LTD.FV-2	7.09%
HDFC BANK LTD.FV-2	6.96%
INFOSYS LIMITED	5.99%
TATA CONSULTANCY SERVICES LTD.	2.96%
LARSEN&TUBRO	2.95%
BHARTI AIRTEL LIMITED	2.93%
NITPC LIMITED	2.90%
MAHINDRA & MAHINDRA LTD.-FV5	2.78%
ITC - FV 1	2.70%
STATE BANK OF INDIAFV-1	2.61%
HINDUSTAN LEVER LTD.	2.25%
AXIS BANK LIMITEDFV-2	2.01%
TATA MOTORS LTD.FV-2	1.54%
TRENT LTD	1.34%
HCL TECHNOLOGIES LIMITED	1.31%
SHRIRAM FINANCE LIMITED	1.27%
TATA POWER CO. LTD.FV-1	1.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.17%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.15%
BANK OF BARODA	1.09%
BLUE STAR LIMITED	1.06%
POLYCAB INDIA LIMITED	1.00%
MARUTI UDYOG LTD.	0.98%
ZOMATO LIMITED	0.92%
TATA CONSUMER PRODUCTS LIMITED	0.90%
HINDALCO INDUSTRIES LTD FV RE 1	0.90%
BAJAJ AUTO LTD	0.89%
ASTRAL LIMITED	0.87%
NATIONAL ALUMINIUM COMPANY LIMITED	0.84%
KAYNES TECHNOLOGY INDIA LIMITED	0.84%
AUROBINDO PHARMA LIMITED	0.75%
SUZLON ENERGY LIMITED	0.75%
BRAINBEES SOLUTIONS LIMITED	0.72%
PIDILITE INDUSTRIES LIMITED	0.72%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.71%
TVS MOTOR COMPANY LIMITED	0.71%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.71%
Vedanta Limited	0.70%
RBL BANK LIMITED	0.66%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.65%
C.E. INFO SYSTEMS LIMITED	0.65%
HERO MOTOCORP LIMITED	0.61%
ONGCFV-5	0.58%
BHARAT DYNAMICS LIMITED	0.57%
BSE LIMITED	0.54%
COAL INDIA LIMITED	0.54%
GUJARAT FLUOROchemicals LIMITED	0.53%
DEVYANI INTERNATIONAL LIMITED	0.53%
ALKEM LABORATORIES LIMITED	0.53%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
ULTRATECH CEMCO LTD	0.51%
GAS AUTHORITY OF INDIA LTD.	0.49%
BAJAJ FINANCE LIMITED	0.48%
VARUN BEVERAGES LIMITED	0.46%
TITAN COMPANY LIMITED	0.46%
INDUSIND BANK LIMITED	0.46%
GODREJ CONSUMER PRODUCTS LIMITED	0.42%
AMBUJA CEMENTS LIMITED	0.41%
PUNJAB NATIONAL BANK	0.40%
LIFE INSURANCE CORPORATION OF INDIA	0.37%
BAJAJ FINSERV LIMITED	0.34%
SUNDARAM FINANCE LIMITED	0.34%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.24%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
TATA IRON & STEEL COMPANY LTD	0.21%
SIEMENS LIMITED	0.10%
RURAL ELECTRIFICATION CORPORATION LTD	0.02%
POWER FINANCE CORPORATION LTD	0.02%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
ZYDUS LIFESCIENCES LIMITED	0.23%
TATA IRON & STEEL COMPANY LTD	0.22%
PUNJAB NATIONAL BANK	0.10%
POWER FINANCE CORPORATION LTD	0.02%
RURAL ELECTRIFICATION CORPORATION LTD	0.02%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	91.06%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.15%
Nippon India ETF Bank Bees	1.15%
SBI-ETF Nifty Bank	1.02%
KOTAK NIFTY BANK ETF	1.01%
UTI NIFTY BANK ETF	0.94%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.91%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.70%
ETFs	6.89%
Money Market Total	1.95%
Current Assets	0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 66.2688

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 32.93 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	-6.68%	-6.22%
Last 6 Months	4.28%	7.08%
Last 1 Year	28.13%	26.87%
Last 2 Years	16.77%	15.92%
Last 3 Years	11.42%	11.06%
Since Inception	11.31%	11.17%

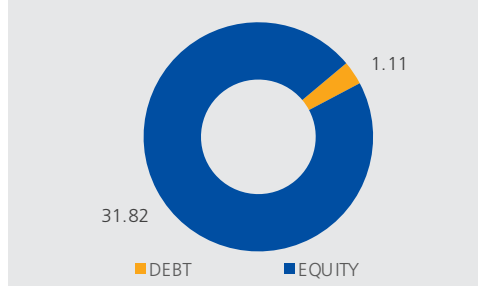
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

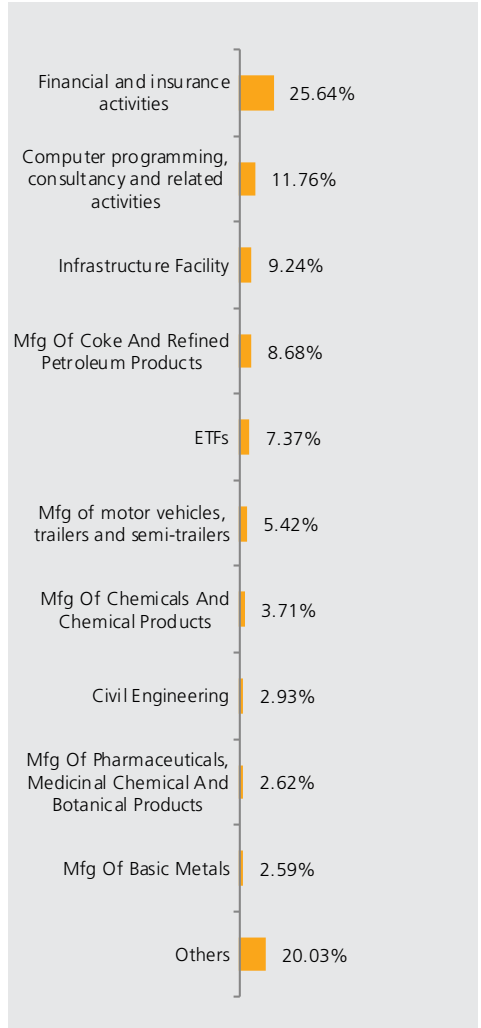
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.20%
HDFC BANK LTD.FV-2	7.06%
ICICI BANK LTD.FV-2	7.03%
INFOSYS LIMITED	5.94%
NTPC LIMITED	3.00%
TATA CONSULTANCY SERVICES LTD.	2.94%
LARSEN&TUBRO	2.93%
BHARTI AIRTEL LIMITED	2.92%
MAHINDRA & MAHINDRA LTD.-FV5	2.92%
STATE BANK OF INDIAFV-1	2.60%
ITC - FV 1	2.53%
HINDUSTAN LEVER LTD.	2.17%
AXIS BANK LIMITEDFV-2	2.01%
HCL TECHNOLOGIES LIMITED	1.63%
TATA MOTORS LTD.FV-2	1.54%
SHRIRAM FINANCE LIMITED	1.27%
TRENT LTD	1.24%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.20%
TATA POWER CO. LTD.FV-1	1.14%
BANK OF BARODA	1.08%
BAJAJ FINANCE LIMITED	1.04%
MARUTI UDYOG LTD.	0.96%
TITAN COMPANY LIMITED	0.93%
TATA CONSUMER PRODUCTS LIMITED	0.93%
POLYCAB INDIA LIMITED	0.91%
ZOMATO LIMITED	0.91%
HINDALCO INDUSTRIES LTD FV RE 1	0.90%
BAJAJ AUTO LTD	0.89%
NATIONAL ALUMINIUM COMPANY LIMITED	0.84%
KAYNES TECHNOLOGY INDIA LIMITED	0.81%
AUROBINDO PHARMA LIMITED	0.72%
BRAINBEES SOLUTIONS LIMITED	0.72%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
INDUS TOWERS LIMITED	0.70%
ALKEM LABORATORIES LIMITED	0.69%
C.E. INFO SYSTEMS LIMITED	0.67%
Vedanta Limited	0.67%
BHARAT DYNAMICS LIMITED	0.62%
HERO MOTOCORP LIMITED	0.61%
ONGCFV-5	0.61%
PRAJ INDUSTRIES LIMITED	0.59%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.59%
COAL INDIA LIMITED	0.58%
BSE LIMITED	0.54%
GUJARAT FLUOROCHEMICALS LIMITED	0.53%
VARUN BEVERAGES LIMITED	0.53%
RBL BANK LIMITED	0.52%
PIDILITE INDUSTRIES LIMITED	0.52%
PVR INOX LIMITED	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
ULTRATECH CEMCO LTD	0.50%
AMBUJA CEMENTS LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
LIFE INSURANCE CORPORATION OF INDIA	0.48%
POWER FINANCE CORPORATION LTD	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
INDUSIND BANK LIMITED	0.46%
ASTRAL LIMITED	0.40%
PUNJAB NATIONAL BANK	0.39%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.19%
SIEMENS LIMITED	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
BAJAJ HOUSING FINANCE LIMITED	0.01%
Equity Total	89.27%
Nippon India ETF Bank Bees	1.46%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.20%
SBI-ETF Nifty Bank	1.07%
KOTAK NIFTY BANK ETF	1.01%
UTI NIFTY BANK ETF	0.99%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.91%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.72%
ETFs	7.37%
Money Market Total	3.27%
Current Assets	0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 58.8071

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 51.72 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.71%	-6.22%
Last 6 Months	4.51%	7.08%
Last 1 Year	28.74%	26.87%
Last 2 Years	17.02%	15.92%
Last 3 Years	11.63%	11.06%
Since Inception	10.69%	10.48%

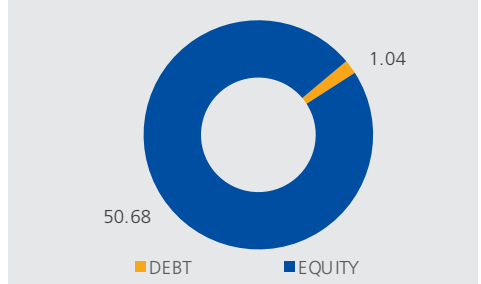
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

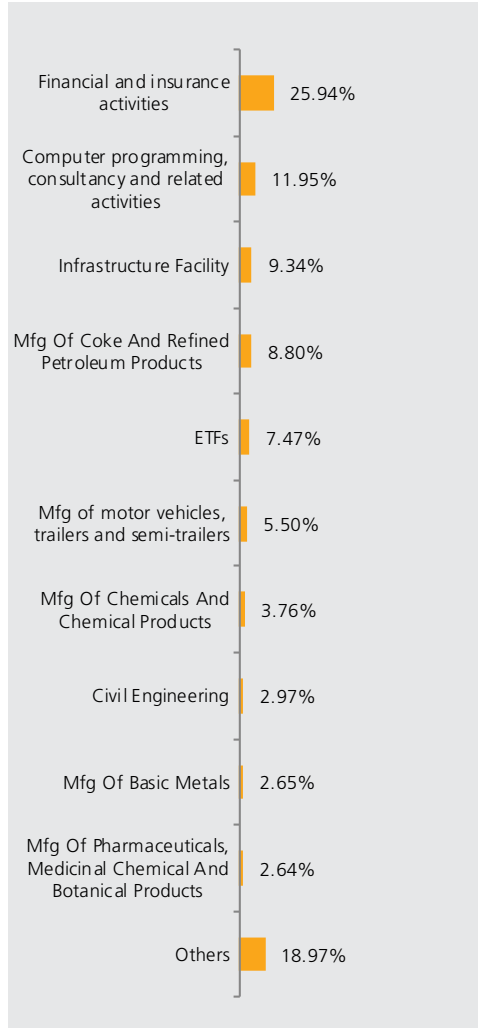
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.31%
HDFC BANK LTD.FV-2	7.15%
ICICI BANK LTD.FV-2	7.12%
INFOSYS LIMITED	6.02%
NTPC LIMITED	3.03%
TATA CONSULTANCY SERVICES LTD.	2.98%
LARSEN&TUBRO	2.97%
MAHINDRA & MAHINDRA LTD.-FV5	2.95%
BHARTI AIRTEL LIMITED	2.93%
STATE BANK OF INDIAFV-1	2.60%
ITC - FV 1	2.58%
HINDUSTAN LEVER LTD.	2.19%
AXIS BANK LIMITEDFV-2	2.02%
HCL TECHNOLOGIES LIMITED	1.65%
TATA MOTORS LTD.FV-2	1.57%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.29%
SHRIRAM FINANCE LIMITED	1.28%
TRENT LTD	1.25%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.20%
TATA POWER CO. LTD.FV-1	1.16%
BANK OF BARODA	1.10%
BAJAJ FINANCE LIMITED	1.02%
MARUTI UDYOG LTD.	0.98%
TITAN COMPANY LIMITED	0.97%
TATA CONSUMER PRODUCTS LIMITED	0.94%
POLYCAB INDIA LIMITED	0.93%
ZOMATO LIMITED	0.92%
HINDALCO INDUSTRIES LTD FV RE 1	0.90%
BAJAJ AUTO LTD	0.90%
NATIONAL ALUMINIUM COMPANY LIMITED	0.85%
KAYNES TECHNOLOGY INDIA LIMITED	0.82%
AUROBINDO PHARMA LIMITED	0.73%
BRAINBEES SOLUTIONS LIMITED	0.73%
Vedanta Limited	0.71%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
INDUS TOWERS LIMITED	0.71%
ALKEM LABORATORIES LIMITED	0.70%
C.E. INFO SYSTEMS LIMITED	0.68%
BHARAT DYNAMICS LIMITED	0.63%
HERO MOTOCORP LIMITED	0.61%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.61%
ONGCFV-5	0.61%
PRAJ INDUSTRIES LIMITED	0.60%
COAL INDIA LIMITED	0.59%
RBL BANK LIMITED	0.57%
BSE LIMITED	0.55%
VARUN BEVERAGES LIMITED	0.53%
GUJARAT FLUOROchemicals LIMITED	0.53%
PIDILITE INDUSTRIES LIMITED	0.52%
PVR INOX LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.52%
ULTRATECH CEMCO LTD	0.51%
AMBUJA CEMENTS LIMITED	0.51%
POWER FINANCE CORPORATION LTD	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
LIFE INSURANCE CORPORATION OF INDIA	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
INDUSIND BANK LIMITED	0.46%
ASTRAL LIMITED	0.42%
PUNJAB NATIONAL BANK	0.40%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.24%
TATA IRON & STEEL COMPANY LTD	0.19%
SIEMENS LIMITED	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
BAJAJ HOUSING FINANCE LIMITED	0.01%
Equity Total	90.52%
Nippon India ETF Bank Bees	1.48%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.21%
SBI-ETF Nifty Bank	1.08%
UTI NIFTY BANK ETF	1.04%
KOTAK NIFTY BANK ETF	1.01%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.71%
ETFs	7.47%
Money Market Total	2.01%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 49.7390

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 23.66 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	-6.58%	-6.22%
Last 6 Months	4.59%	7.08%
Last 1 Year	28.62%	26.87%
Last 2 Years	17.19%	15.92%
Last 3 Years	11.81%	11.06%
Since Inception	11.44%	10.87%

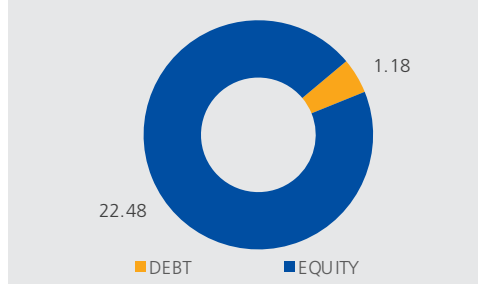
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

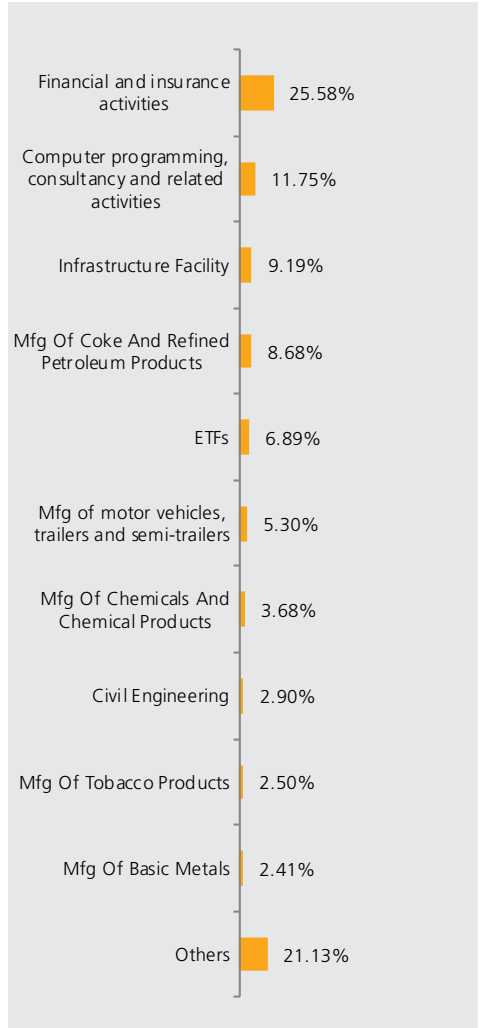
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.20%
ICICI BANK LTD.FV-2	7.03%
HDFC BANK LTD.FV-2	7.02%
INFOSYS LIMITED	5.94%
NTPC LIMITED	2.96%
TATA CONSULTANCY SERVICES LTD.	2.94%
BHARTI AIRTEL LIMITED	2.92%
LARSEN&TUBRO	2.90%
MAHINDRA & MAHINDRA LTD.-FV5	2.82%
STATE BANK OF INDIAFV-1	2.60%
ITC - FV 1	2.50%
HINDUSTAN LEVER LTD.	2.15%
AXIS BANK LIMITEDFV-2	2.01%
HCL TECHNOLOGIES LIMITED	1.63%
TATA MOTORS LTD.FV-2	1.52%
SHRIRAM FINANCE LIMITED	1.27%
TRENT LTD	1.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.20%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.20%
TATA POWER CO. LTD.FV-1	1.15%
BANK OF BARODA	1.08%
BAJAJ FINANCE LIMITED	1.01%
MARUTI UDYOG LTD.	0.95%
TATA CONSUMER PRODUCTS LIMITED	0.93%
POLYCAB INDIA LIMITED	0.91%
ZOMATO LIMITED	0.91%
BAJAJ AUTO LTD	0.89%
TITAN COMPANY LIMITED	0.86%
NATIONAL ALUMINIUM COMPANY LIMITED	0.83%
HINDALCO INDUSTRIES LTD FV RE 1	0.72%
AUROBINDO PHARMA LIMITED	0.72%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
BRAINBEES SOLUTIONS LIMITED	0.70%
INDUS TOWERS LIMITED	0.70%
C.E. INFO SYSTEMS LIMITED	0.67%
Vedanta Limited	0.66%
BHARAT DYNAMICS LIMITED	0.62%
HERO MOTOCORP LIMITED	0.61%
ONGCFV-5	0.61%
KAYNES TECHNOLOGY INDIA LIMITED	0.60%
PRAJ INDUSTRIES LIMITED	0.58%
COAL INDIA LIMITED	0.58%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.57%
BSE LIMITED	0.54%
GUJARAT FLUOROchemicals LIMITED	0.53%
RBL BANK LIMITED	0.52%
PIDILITE INDUSTRIES LIMITED	0.52%
VARUN BEVERAGES LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
PVR INOX LIMITED	0.51%
ULTRATECH CEMCO LTD	0.51%
AMBUJA CEMENTS LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
LIFE INSURANCE CORPORATION OF INDIA	0.47%
POWER FINANCE CORPORATION LTD	0.46%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
INDUSIND BANK LIMITED	0.46%
ALKEM LABORATORIES LIMITED	0.44%
ASTRAL LIMITED	0.40%
PUNJAB NATIONAL BANK	0.39%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.19%
SIEMENS LIMITED	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
Equity Total	88.12%
Nippon India ETF Bank Bees	1.44%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.17%
SBI-ETF Nifty Bank	1.02%
KOTAK NIFTY BANK ETF	1.01%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.91%
UTI NIFTY BANK ETF	0.85%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.49%
ETFs	6.89%
Money Market Total	4.89%
Current Assets	0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 49.0543

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 31st October 24:

₹ 7.16 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.65%	-6.22%
Last 6 Months	4.53%	7.08%
Last 1 Year	28.91%	26.87%
Last 2 Years	17.24%	15.92%
Last 3 Years	11.82%	11.06%
Since Inception	10.00%	9.57%

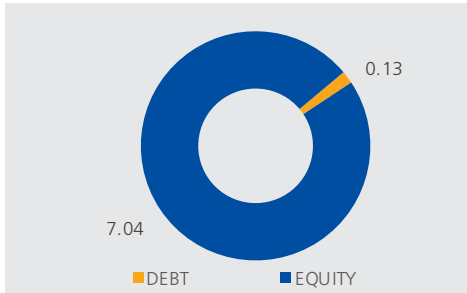
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

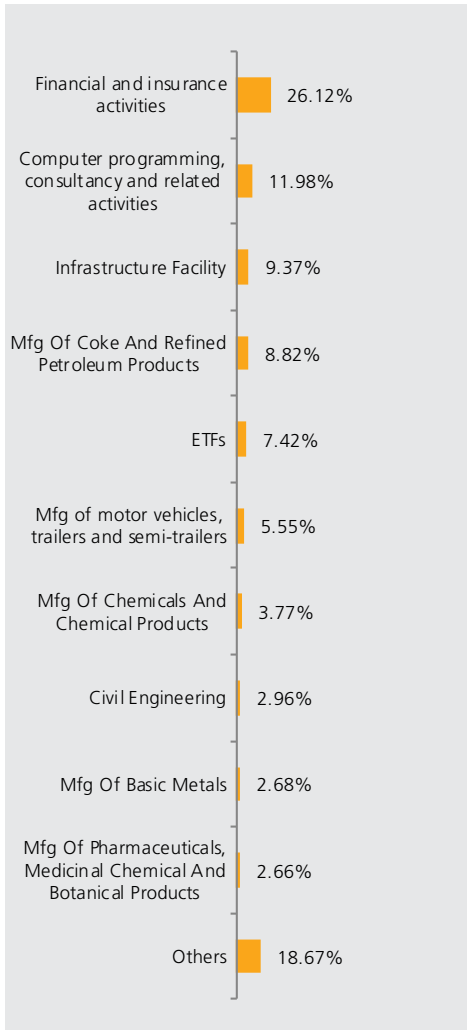
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.34%
HDFC BANK LTD.FV-2	7.18%
ICICI BANK LTD.FV-2	7.15%
INFOSYS LIMITED	6.04%
NTPC LIMITED	3.03%
TATA CONSULTANCY SERVICES LTD.	2.98%
MAHINDRA & MAHINDRA LTD.-FV5	2.98%
LARSEN&TUBRO	2.96%
BHARTI AIRTEL LIMITED	2.95%
STATE BANK OF INDIAFV-1	2.63%
ITC - FV 1	2.56%
HINDUSTAN LEVER LTD.	2.19%
AXIS BANK LIMITEDFV-2	2.03%
HCL TECHNOLOGIES LIMITED	1.65%
TATA MOTORS LTD.FV-2	1.59%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.29%
SHRIRAM FINANCE LIMITED	1.28%
TRENT LTD	1.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.21%
TATA POWER CO. LTD.FV-1	1.16%
BANK OF BARODA	1.10%
BAJAJ FINANCE LIMITED	1.09%
MARUTI UDYOG LTD.	0.97%
TATA CONSUMER PRODUCTS LIMITED	0.94%
ZOMATO LIMITED	0.93%
POLYCAB INDIA LIMITED	0.92%
HINDALCO INDUSTRIES LTD FV RE 1	0.91%
BAJAJ AUTO LTD	0.91%
TITAN COMPANY LIMITED	0.89%
NATIONAL ALUMINIUM COMPANY LIMITED	0.85%
KAYNES TECHNOLOGY INDIA LIMITED	0.81%
BRAINBEES SOLUTIONS LIMITED	0.74%
Vedanta Limited	0.74%
AUROBINDO PHARMA LIMITED	0.73%
ALKEM LABORATORIES LIMITED	0.72%
SBI LIFE INSURANCE COMPANY LIMITED	0.72%
INDUS TOWERS LIMITED	0.71%
C.E. INFO SYSTEMS LIMITED	0.68%
BHARAT DYNAMICS LIMITED	0.63%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.62%
ONGCFV-5	0.62%
HERO MOTOCORP LIMITED	0.61%
PRAJ INDUSTRIES LIMITED	0.61%
COAL INDIA LIMITED	0.59%
RBL BANK LIMITED	0.58%
BSE LIMITED	0.55%
GUJARAT FLUOROCHEMICALS LIMITED	0.54%
VARUN BEVERAGES LIMITED	0.53%
PIDILITE INDUSTRIES LIMITED	0.53%
PVR INOX LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.52%
ULTRATECH CEMCO LTD	0.51%
AMBUJA CEMENTS LIMITED	0.50%
POWER FINANCE CORPORATION LTD	0.50%
GAS AUTHORITY OF INDIA LTD.	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
LIFE INSURANCE CORPORATION OF INDIA	0.48%
INDUSIND BANK LIMITED	0.46%
ASTRAL LIMITED	0.42%
PUNJAB NATIONAL BANK	0.40%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.23%
TATA IRON & STEEL COMPANY LTD	0.19%
SIEMENS LIMITED	0.12%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	90.79%
Nippon India ETF Bank Bees	1.42%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.20%
SBI-ETF Nifty Bank	1.08%
UTI NIFTY BANK ETF	1.04%
KOTAK NIFTY BANK ETF	1.02%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.73%
ETFs	7.42%
Money Market Total	2.60%
Current Assets	-0.81%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 49.9567

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 31st October 24: ₹ 2.67 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	-6.55%	-6.22%
Last 6 Months	4.46%	7.08%
Last 1 Year	28.20%	26.87%
Last 2 Years	16.94%	15.92%
Last 3 Years	11.64%	11.06%
Since Inception	11.47%	10.87%

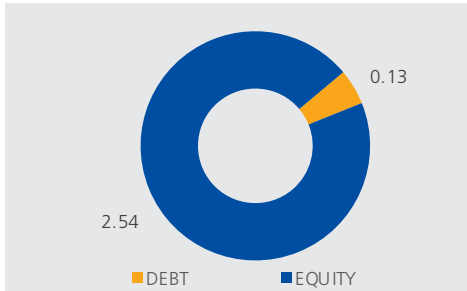
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

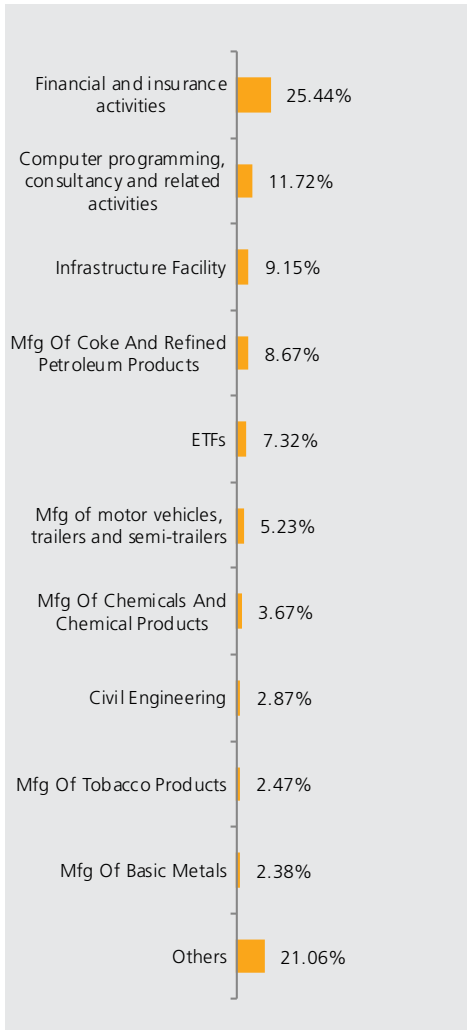
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.20%
ICICI BANK LTD.FV-2	7.03%
HDFC BANK LTD.FV-2	6.95%
INFOSYS LIMITED	5.93%
NTPC LIMITED	2.93%
TATA CONSULTANCY SERVICES LTD.	2.92%
BHARTI AIRTEL LIMITED	2.92%
LARSEN&TUBRO	2.87%
MAHINDRA & MAHINDRA LTD.-FV5	2.72%
STATE BANK OF INDIAFV-1	2.60%
ITC - FV 1	2.47%
HINDUSTAN LEVER LTD.	2.15%
AXIS BANK LIMITEDFV-2	2.00%
HCL TECHNOLOGIES LIMITED	1.62%
TATA MOTORS LTD.FV-2	1.56%
SHRIRAM FINANCE LIMITED	1.27%
TRENT LTD	1.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.20%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.19%
TATA POWER CO. LTD.FV-1	1.14%
BANK OF BARODA	1.08%
BAJAJ FINANCE LIMITED	1.00%
MARUTI UDYOG LTD.	0.95%
TATA CONSUMER PRODUCTS LIMITED	0.93%
POLYCAB INDIA LIMITED	0.92%
ZOMATO LIMITED	0.91%
BAJAJ AUTO LTD	0.88%
NATIONAL ALUMINIUM COMPANY LIMITED	0.83%
TITAN COMPANY LIMITED	0.82%
HINDALCO INDUSTRIES LTD FV RE 1	0.72%
AUROBINDO PHARMA LIMITED	0.72%
BRAINBEES SOLUTIONS LIMITED	0.72%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
INDUS TOWERS LIMITED	0.69%
C.E. INFO SYSTEMS LIMITED	0.67%
Vedanta Limited	0.64%
HERO MOTOCORP LIMITED	0.62%
BHARAT DYNAMICS LIMITED	0.61%
ONGCFV-5	0.61%
PRAJ INDUSTRIES LIMITED	0.59%
KAYNES TECHNOLOGY INDIA LIMITED	0.59%
COAL INDIA LIMITED	0.58%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.57%
BSE LIMITED	0.53%
GUJARAT FLUOROCHEMICALS LIMITED	0.53%
VARUN BEVERAGES LIMITED	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
PIDLITE INDUSTRIES LIMITED	0.51%
PVR INOX LIMITED	0.50%
ULTRATECH CEMCO LTD	0.50%
AMBUJA CEMENTS LIMITED	0.50%
RBL BANK LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
POWER FINANCE CORPORATION LTD	0.47%
LIFE INSURANCE CORPORATION OF INDIA	0.47%
INDUSIND BANK LIMITED	0.46%
ALKEM LABORATORIES LIMITED	0.41%
ASTRAL LIMITED	0.40%
PUNJAB NATIONAL BANK	0.39%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.19%
SIEMENS LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
Equity Total	87.65%
Nippon India ETF Bank Bees	1.47%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.16%
SBI-ETF Nifty Bank	1.02%
KOTAK NIFTY BANK ETF	1.01%
UTI NIFTY BANK ETF	0.97%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.91%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.79%
ETFs	7.32%
Money Market Total	4.92%
Current Assets	0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 70.4169

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 31st October 24:

₹ 35.73 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-8.65%	-8.97%
Last 6 Months	6.57%	5.25%
Last 1 Year	35.52%	33.28%
Last 2 Years	22.97%	19.33%
Last 3 Years	18.13%	16.29%
Since Inception	12.64%	10.49%

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

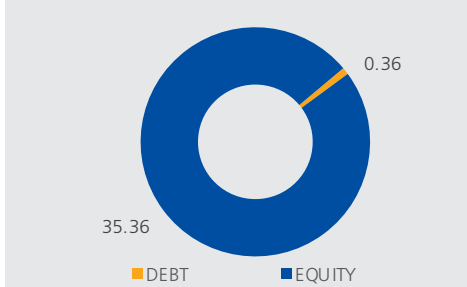
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

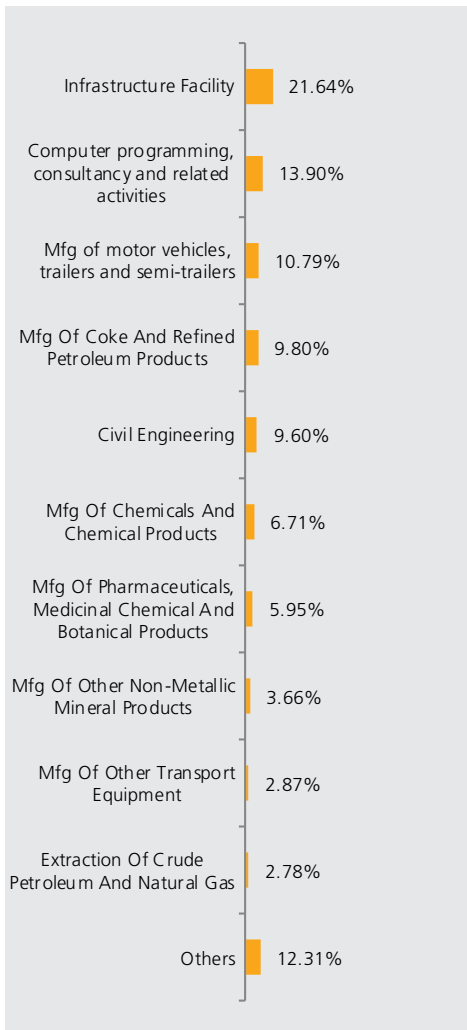
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.17%
LARSEN&TUBRO	8.97%
BHARTI AIRTEL LIMITED	8.75%
MAHINDRA & MAHINDRA LTD.-FV5	6.98%
INFOSYS LIMITED	6.64%
NTPC LIMITED	6.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.74%
TATA CONSULTANCY SERVICES LTD.	4.53%
HINDUSTAN LEVER LTD.	4.16%
MARUTI UDYOG LTD.	3.81%
ULTRATECH CEMCO LTD	3.66%
POWER GRID CORP OF INDIA LTD	3.35%
ONGCFV-5	2.78%
TITAN COMPANY LIMITED	2.73%
COAL INDIA LIMITED	2.47%
BAJAJ AUTO LTD	2.34%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.11%
GRASIM INDUSTRIES LTD.	1.89%
JSW STEEL LIMITED	1.81%
HCL TECHNOLOGIES LIMITED	1.51%
NESTLE INDIA LIMITED	1.23%
COFORGE LIMITED	1.22%
VOLTAS LTD	1.09%
AVENUE SUPERMARTS LIMITED	1.02%
GAS AUTHORITY OF INDIA LTD.	0.90%
INDIAN OIL CORPORATION LIMITED	0.63%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.62%
ZYDUS LIFESCIENCES LIMITED	0.62%
ALKEM LABORATORIES LIMITED	0.60%
ASTRAL LIMITED	0.55%
GODREJ CONSUMER PRODUCTS LIMITED	0.54%
HERO MOTOCORP LIMITED	0.53%
NMDC LIMITED	0.38%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.12%
Equity Total	98.98%
Money Market Total	3.32%
Current Assets	-2.30%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 53.3255

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 31st October 24: ₹ 7.31 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-8.31%	-8.97%
Last 6 Months	6.69%	5.25%
Last 1 Year	33.52%	33.28%
Last 2 Years	22.07%	19.33%
Last 3 Years	17.53%	16.29%
Since Inception	11.96%	11.18%

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

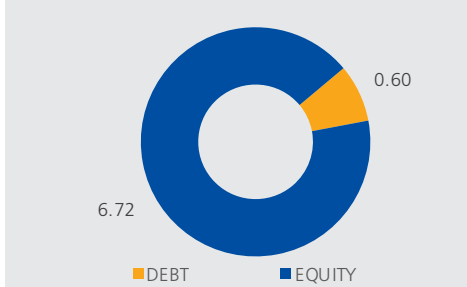
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

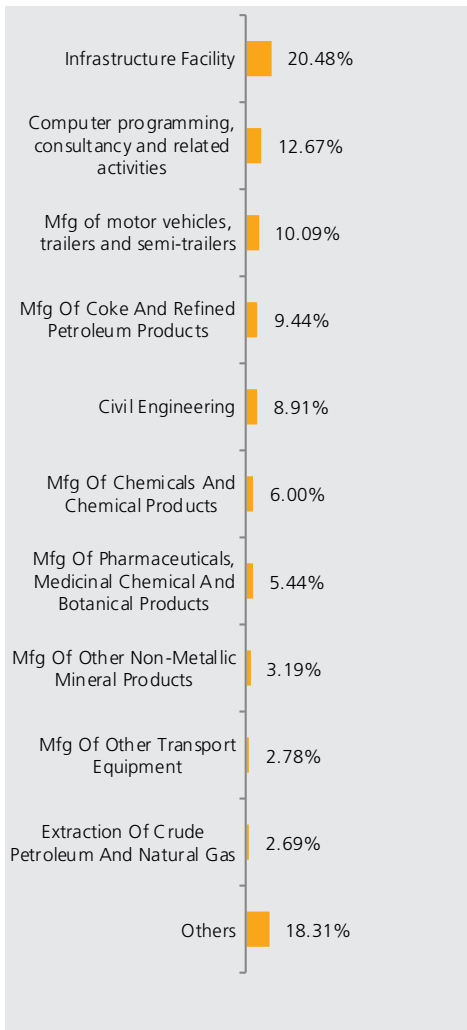
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.02%
BHARTI AIRTEL LIMITED	8.48%
LARSEN&TUBRO	8.44%
MAHINDRA & MAHINDRA LTD.-FV5	6.65%
INFOSYS LIMITED	5.99%
NTPC LIMITED	5.89%
TATA CONSULTANCY SERVICES LTD.	4.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.37%
HINDUSTAN LEVER LTD.	3.73%
MARUTI UDYOG LTD.	3.44%
POWER GRID CORP OF INDIA LTD	3.24%
ULTRATECH CEMCO LTD	3.19%
ONGCFV-5	2.69%
TITAN COMPANY LIMITED	2.59%
BAJAJ AUTO LTD	2.27%
COAL INDIA LIMITED	2.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.05%
GRASIM INDUSTRIES LTD.	1.65%
JSW STEEL LIMITED	1.58%
HCL TECHNOLOGIES LIMITED	1.31%
NESTLE INDIA LIMITED	1.07%
VOLTAS LTD	0.99%
COFORGE LIMITED	0.98%
AVENUE SUPERMARTS LIMITED	0.98%
GAS AUTHORITY OF INDIA LTD.	0.82%
GODREJ CONSUMER PRODUCTS LIMITED	0.58%
ALKEM LABORATORIES LIMITED	0.58%
HERO MOTOCORP LIMITED	0.51%
ZYDUS LIFESCIENCES LIMITED	0.50%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.47%
ASTRAL LIMITED	0.44%
INDIAN OIL CORPORATION LIMITED	0.42%
NMDC LIMITED	0.29%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
Equity Total	91.86%
Money Market Total	7.99%
Current Assets	0.14%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Jagdish Bhanushali

NAV as on 31st October 24: ₹ 60.7567

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 31st October 24:

₹ 0.36 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	87
MMI / Others	00-40	13

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-7.84%	-8.97%
Last 6 Months	6.36%	5.25%
Last 1 Year	32.15%	33.28%
Last 2 Years	21.67%	19.33%
Last 3 Years	17.13%	16.29%
Since Inception	11.75%	10.82%

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

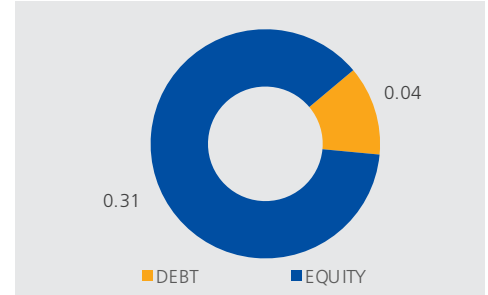
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

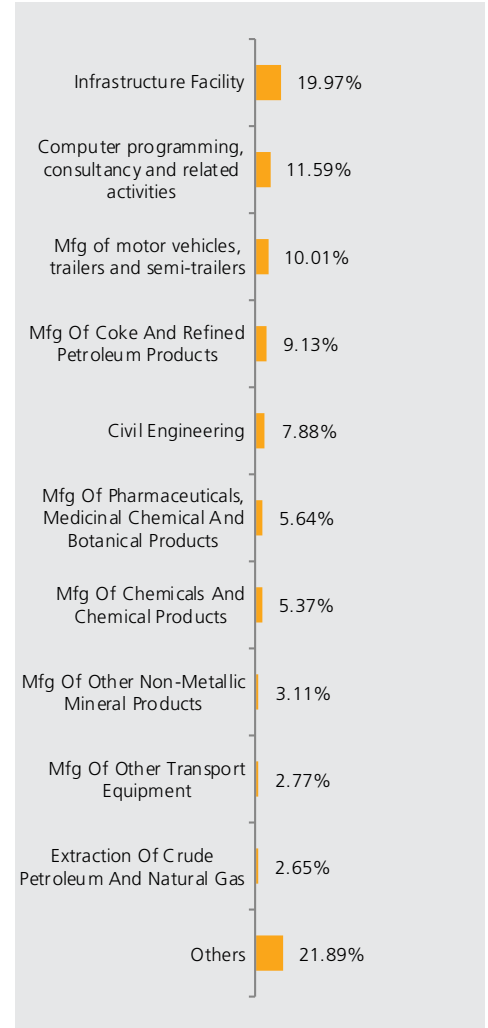
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.67%
BHARTI AIRTEL LIMITED	8.24%
LARSEN&TUBRO	7.32%
MAHINDRA & MAHINDRA LTD.-FV5	6.59%
NTPC LIMITED	5.66%
INFOSYS LIMITED	4.88%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.57%
TATA CONSULTANCY SERVICES LTD.	4.34%
MARUTI UDYOG LTD.	3.42%
POWER GRID CORP OF INDIA LTD	3.24%
HINDUSTAN LEVER LTD.	3.19%
ULTRATECH CEMCO LTD	3.11%
ONGCFV-5	2.65%
BAJAJ AUTO LTD	2.21%
COAL INDIA LIMITED	2.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.05%
TITAN COMPANY LIMITED	1.83%
GRASIM INDUSTRIES LTD.	1.51%
JSW STEEL LIMITED	1.49%
HCL TECHNOLOGIES LIMITED	1.29%
COFORGE LIMITED	1.07%
NESTLE INDIA LIMITED	1.02%
AVENUE SUPERMARTS LIMITED	0.99%
VOLTAS LTD	0.93%
GAS AUTHORITY OF INDIA LTD.	0.79%
GODREJ CONSUMER PRODUCTS LIMITED	0.61%
ZYDUS LIFESCIENCES LIMITED	0.59%
HERO MOTOCORP LIMITED	0.56%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.56%
ASTRAL LIMITED	0.55%
ALKEM LABORATORIES LIMITED	0.49%
INDIAN OIL CORPORATION LIMITED	0.45%
NMDC LIMITED	0.34%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.05%
Equity Total	87.39%
Money Market Total	12.47%
Current Assets	0.14%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 31.9784

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31st October 24: ₹ 14.52 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-7.85%	-7.68%
Last 6 Months	4.37%	5.10%
Last 1 Year	44.32%	43.96%
Last 2 Years	30.03%	23.37%
Last 3 Years	20.75%	18.39%
Since Inception	7.35%	8.19%

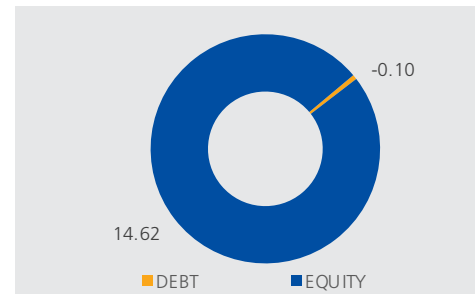
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

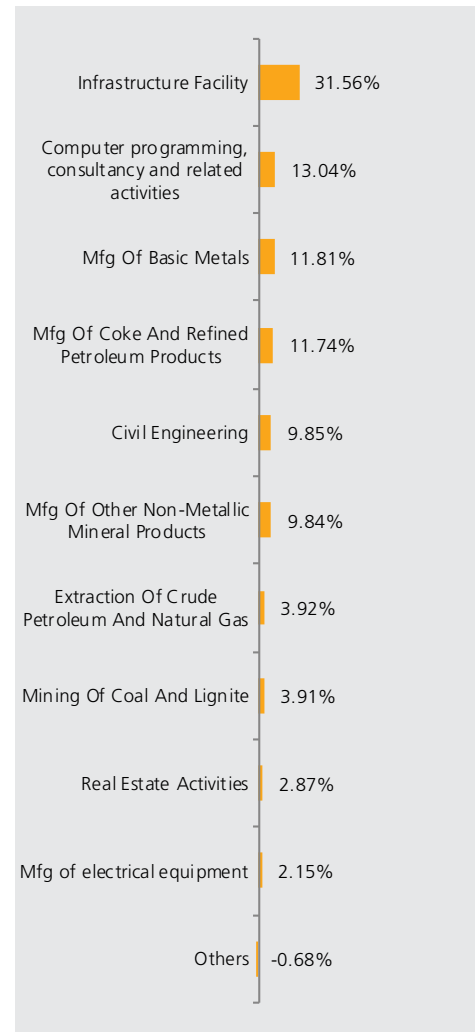
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.85%
NTPC LIMITED	9.36%
RELIANCE INDUSTRIES LTD.	9.04%
BHARTI AIRTEL LIMITED	8.05%
INFOSYS LIMITED	6.90%
POWER GRID CORP OF INDIA LTD	5.24%
TATA IRON & STEEL COMPANY LTD	4.92%
ULTRATECH CEMCO LTD	4.83%
ONGCFV-5	3.92%
COAL INDIA LIMITED	3.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.81%
AMBUJA CEMENTS LIMITED	3.65%
HINDALCO INDUSTRIES LTD FV RE 1	3.50%
JSW STEEL LIMITED	3.39%
TATA CONSULTANCY SERVICES LTD.	3.27%
GAS AUTHORITY OF INDIA LTD.	2.89%
DLF LIMITED	2.87%
HCL TECHNOLOGIES LIMITED	2.26%
SIEMENS LIMITED	2.15%
INDUS TOWERS LIMITED	1.67%
INDIAN OIL CORPORATION LIMITED	1.56%
SHREE CEMENTS LIMITED	1.36%
BHARAT PETROLEUM CORP. LTD.	1.15%
LTIMINDTREE LIMITED	0.61%
NHPC LIMITED	0.54%
Equity Total	100.68%
Money Market Total	1.78%
Current Assets	-2.46%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 32.7135

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31st October 24: ₹ 12.62 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-7.38%	-7.68%
Last 6 Months	4.47%	5.10%
Last 1 Year	42.13%	43.96%
Last 2 Years	29.25%	23.37%
Last 3 Years	20.39%	18.39%
Since Inception	8.33%	7.29%

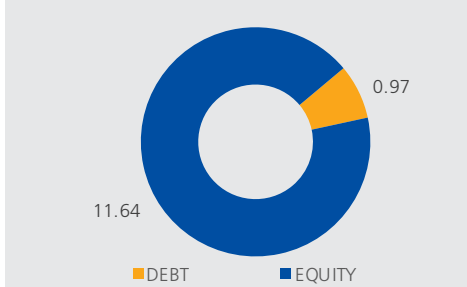
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

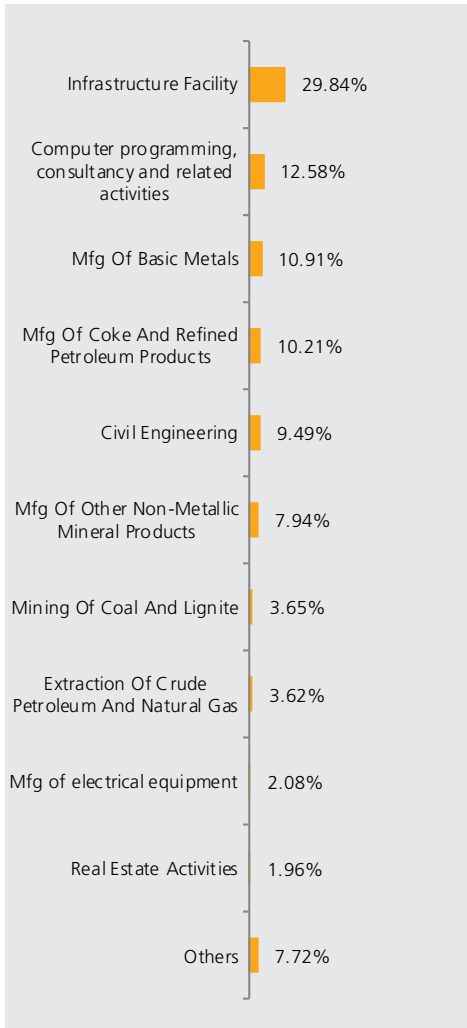
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.49%
NTPC LIMITED	8.95%
RELIANCE INDUSTRIES LTD.	8.16%
BHARTI AIRTEL LIMITED	7.81%
INFOSYS LIMITED	6.58%
POWER GRID CORP OF INDIA LTD	5.10%
TATA IRON & STEEL COMPANY LTD	4.54%
ULTRATECH CEMCO LTD	4.10%
COAL INDIA LIMITED	3.65%
ONGCFV-5	3.62%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.60%
TATA CONSULTANCY SERVICES LTD.	3.36%
HINDALCO INDUSTRIES LTD FV RE 1	3.31%
JSW STEEL LIMITED	3.05%
AMBUJA CEMENTS LIMITED	2.69%
GAS AUTHORITY OF INDIA LTD.	2.51%
SIEMENS LIMITED	2.08%
HCL TECHNOLOGIES LIMITED	2.06%
DLF LIMITED	1.96%
INDUS TOWERS LIMITED	1.38%
SHREE CEMENTS LIMITED	1.15%
INDIAN OIL CORPORATION LIMITED	1.08%
BHARAT PETROLEUM CORP. LTD.	0.97%
LTIMINDTREE LIMITED	0.59%
NHPC LIMITED	0.48%
Equity Total	92.28%
Money Market Total	7.56%
Current Assets	0.15%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 31.5021

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31st October 24: ₹ 1.92 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-7.71%	-7.68%
Last 6 Months	3.67%	5.10%
Last 1 Year	40.18%	43.96%
Last 2 Years	28.22%	23.37%
Last 3 Years	19.07%	18.39%
Since Inception	8.05%	7.29%

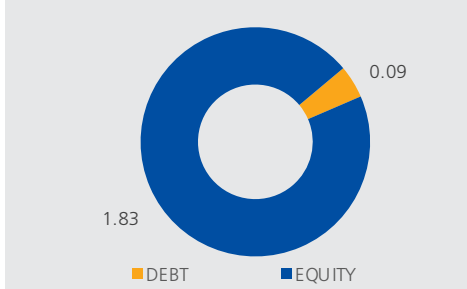
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

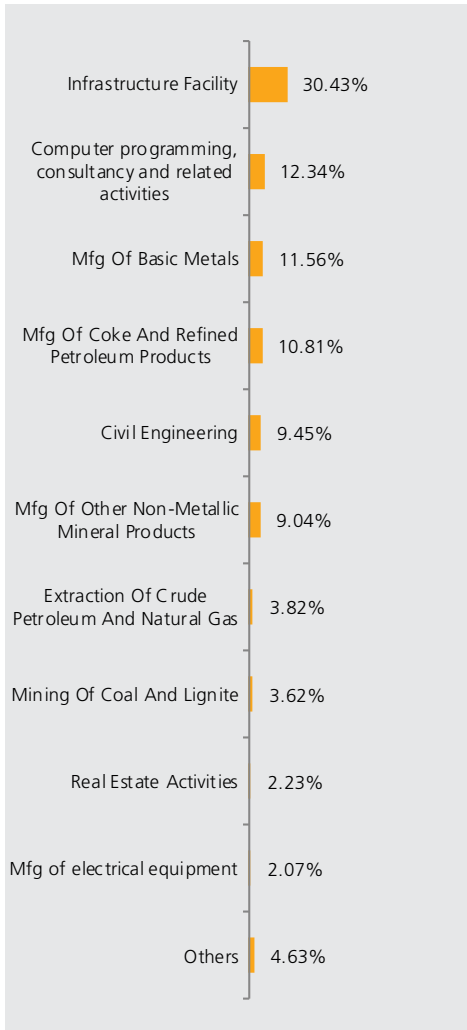
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.45%
NTPC LIMITED	8.93%
RELIANCE INDUSTRIES LTD.	8.49%
BHARTI AIRTEL LIMITED	7.77%
INFOSYS LIMITED	6.56%
POWER GRID CORP OF INDIA LTD	5.01%
TATA IRON & STEEL COMPANY LTD	4.79%
ULTRATECH CEMCO LTD	4.67%
ONGCFV-5	3.82%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.75%
COAL INDIA LIMITED	3.62%
JSW STEEL LIMITED	3.40%
HINDALCO INDUSTRIES LTD FV RE 1	3.37%
AMBUJA CEMENTS LIMITED	3.07%
TATA CONSULTANCY SERVICES LTD.	3.04%
GAS AUTHORITY OF INDIA LTD.	2.84%
DLF LIMITED	2.23%
HCL TECHNOLOGIES LIMITED	2.14%
SIEMENS LIMITED	2.07%
INDUS TOWERS LIMITED	1.59%
SHREE CEMENTS LIMITED	1.31%
INDIAN OIL CORPORATION LIMITED	1.23%
BHARAT PETROLEUM CORP. LTD.	1.10%
LTIMINDTREE LIMITED	0.59%
NHPC LIMITED	0.54%
Equity Total	95.37%
Money Market Total	4.46%
Current Assets	0.17%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 30.2215

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31st October 24: ₹ 0.15 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-7.39%	-7.68%
Last 6 Months	4.71%	5.10%
Last 1 Year	42.56%	43.96%
Last 2 Years	28.64%	23.37%
Last 3 Years	20.06%	18.39%
Since Inception	7.04%	8.25%

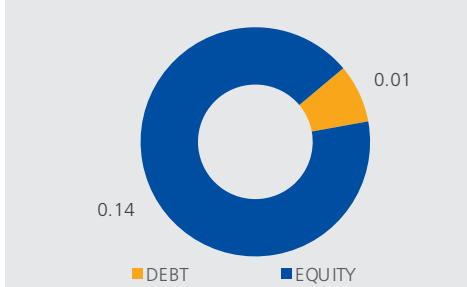
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

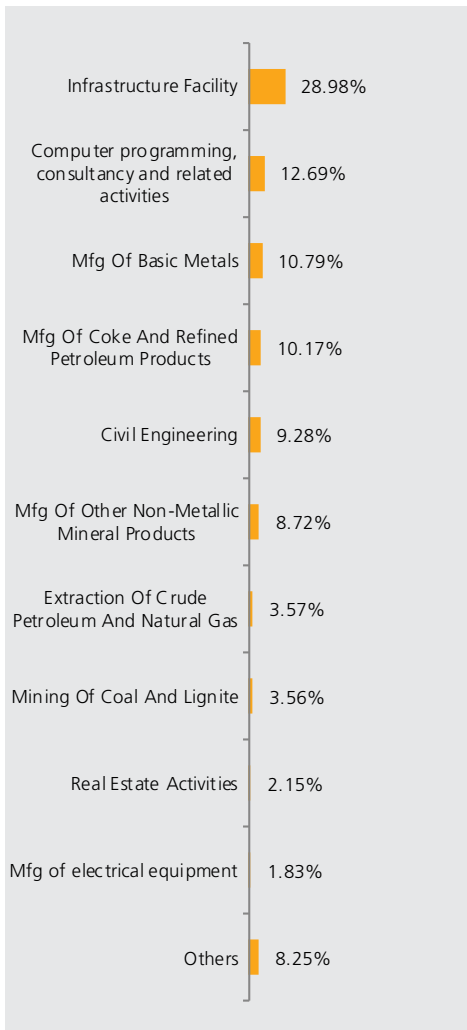
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.28%
NTPC LIMITED	8.85%
RELIANCE INDUSTRIES LTD.	8.05%
BHARTI AIRTEL LIMITED	7.73%
INFOSYS LIMITED	6.58%
POWER GRID CORP OF INDIA LTD	4.97%
TATA IRON & STEEL COMPANY LTD	4.48%
ULTRATECH CEMCO LTD	4.36%
ONGCFV-5	3.57%
COAL INDIA LIMITED	3.56%
TATA CONSULTANCY SERVICES LTD.	3.39%
HINDALCO INDUSTRIES LTD FV RE 1	3.34%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.16%
JSW STEEL LIMITED	2.98%
AMBUJA CEMENTS LIMITED	2.71%
GAS AUTHORITY OF INDIA LTD.	2.46%
DLF LIMITED	2.15%
HCL TECHNOLOGIES LIMITED	1.97%
SIEMENS LIMITED	1.83%
SHREE CEMENTS LIMITED	1.65%
INDUS TOWERS LIMITED	1.34%
INDIAN OIL CORPORATION LIMITED	1.18%
BHARAT PETROLEUM CORP. LTD.	0.94%
LTIMINDTREE LIMITED	0.75%
NHPC LIMITED	0.47%
Equity Total	91.75%
Money Market Total	8.04%
Current Assets	0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 65.9863

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31st October 24: ₹ 18.24 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-10.09%	-10.16%
Last 6 Months	3.07%	1.85%
Last 1 Year	66.83%	63.66%
Last 2 Years	41.98%	30.67%
Last 3 Years	30.24%	27.29%
Since Inception	12.19%	12.67%

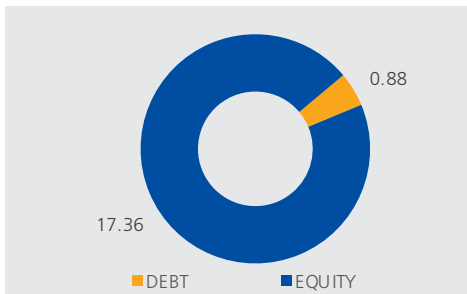
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

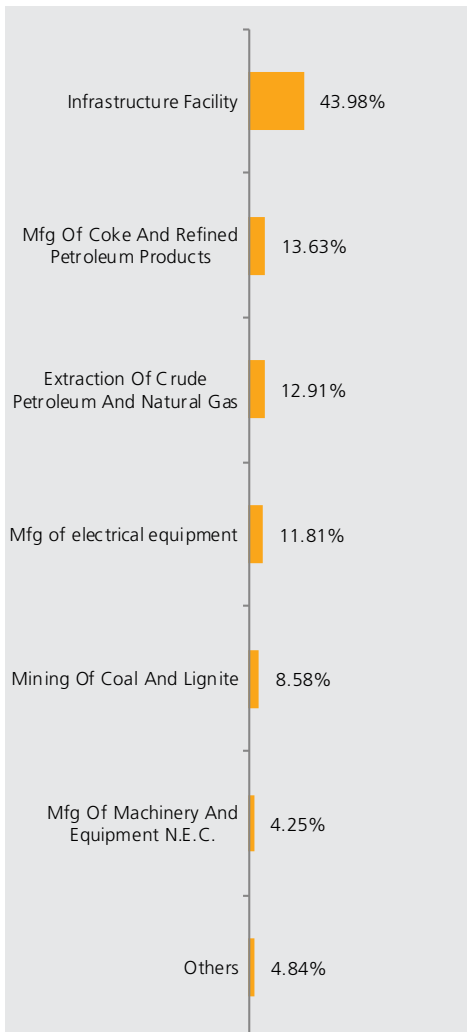
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.17%
RELIANCE INDUSTRIES LTD.	9.14%
POWER GRID CORP OF INDIA LTD	9.05%
ONGCFV-5	9.04%
COAL INDIA LIMITED	8.58%
TATA POWER CO. LTD.FV-1	7.60%
NHPC LIMITED	4.90%
GAS AUTHORITY OF INDIA LTD.	4.29%
SIEMENS LIMITED	4.12%
OIL INDIA LIMITED	3.87%
PETRONET LNG LIMITED	3.29%
JSW ENERGY LIMITED	2.96%
TORRENT POWER LIMITED	2.72%
POLYCAB INDIA LIMITED	2.25%
VOLTAS LTD	2.14%
KIRLOSKAR CUMMINS	2.11%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	1.99%
ABB INDIA LIMITED	1.94%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.74%
INDIAN OIL CORPORATION LIMITED	1.72%
HAVELLS INDIA LIMITED	1.51%
BHARAT PETROLEUM CORP. LTD.	1.03%
Equity Total	95.16%
Money Market Total	5.49%
Current Assets	-0.65%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 56.5785

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31st October 24: ₹ 9.82 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	87
MMI / Others	00-100	13

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-9.30%	-10.16%
Last 6 Months	3.84%	1.85%
Last 1 Year	64.18%	63.66%
Last 2 Years	40.76%	30.67%
Last 3 Years	29.62%	27.29%
Since Inception	12.41%	11.59%

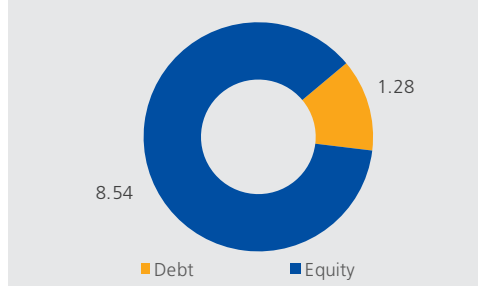
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

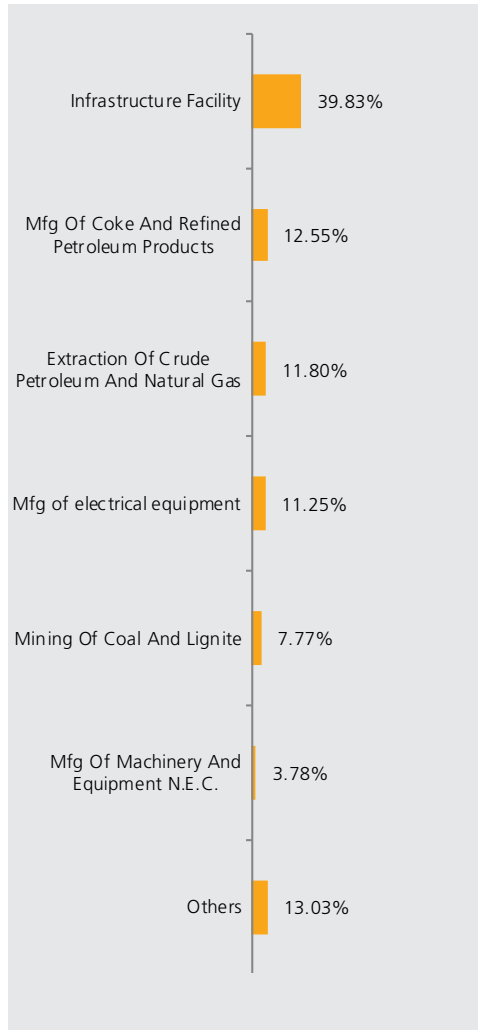
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.99%
NTPC LIMITED	8.94%
POWER GRID CORP OF INDIA LTD	8.61%
ONGCFV-5	8.17%
COAL INDIA LIMITED	7.77%
TATA POWER CO. LTD.FV-1	6.45%
PETRONET LNG LIMITED	3.96%
SIEMENS LIMITED	3.95%
GAS AUTHORITY OF INDIA LTD.	3.73%
OIL INDIA LIMITED	3.63%
NHPC LIMITED	3.33%
JSW ENERGY LIMITED	2.62%
TORRENT POWER LIMITED	2.20%
POLYCAB INDIA LIMITED	2.06%
KIRLOSKAR CUMMINS	2.03%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	1.91%
ABB INDIA LIMITED	1.86%
VOLTAS LTD	1.76%
HAVELLS INDIA LIMITED	1.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.36%
INDIAN OIL CORPORATION LIMITED	1.32%
BHARAT PETROLEUM CORP. LTD.	0.88%
Equity Total	86.97%
Money Market Total	12.44%
Current Assets	0.59%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 55.8652

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31st October 24: ₹ 3.64 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-9.75%	-10.16%
Last 6 Months	3.45%	1.85%
Last 1 Year	65.66%	63.66%
Last 2 Years	41.50%	30.67%
Last 3 Years	30.05%	27.29%
Since Inception	12.31%	11.59%

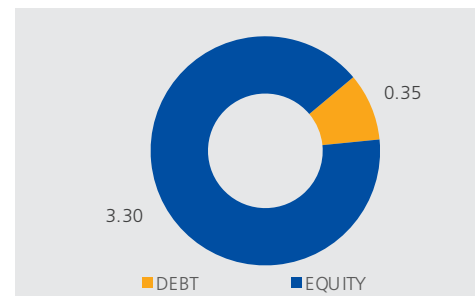
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

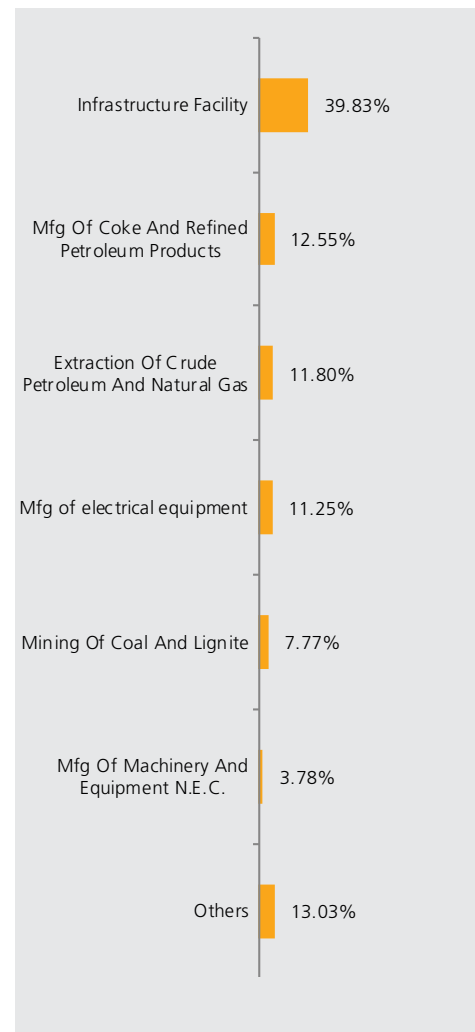
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.99%
NTPC LIMITED	8.94%
POWER GRID CORP OF INDIA LTD	8.83%
ONGCFV-5	8.75%
COAL INDIA LIMITED	8.13%
TATA POWER CO. LTD.FV-1	6.93%
PETRONET LNG LIMITED	4.27%
SIEMENS LIMITED	3.96%
GAS AUTHORITY OF INDIA LTD.	3.90%
NHPC LIMITED	3.70%
OIL INDIA LIMITED	3.64%
JSW ENERGY LIMITED	2.75%
TORRENT POWER LIMITED	2.49%
POLYCAB INDIA LIMITED	2.12%
KIRLOSKAR CUMMINS	2.03%
VOLTAS LTD	1.98%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	1.91%
ABB INDIA LIMITED	1.86%
HAVELLS INDIA LIMITED	1.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.46%
INDIAN OIL CORPORATION LIMITED	1.42%
BHARAT PETROLEUM CORP. LTD.	0.94%
Equity Total	90.47%
Money Market Total	8.91%
Current Assets	0.62%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 60.0303

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31st October 24: ₹ 0.13 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-9.26%	-10.16%
Last 6 Months	3.92%	1.85%
Last 1 Year	63.86%	63.66%
Last 2 Years	39.68%	30.67%
Last 3 Years	28.88%	27.29%
Since Inception	11.66%	12.27%

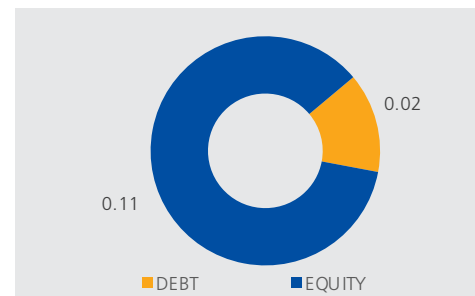
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

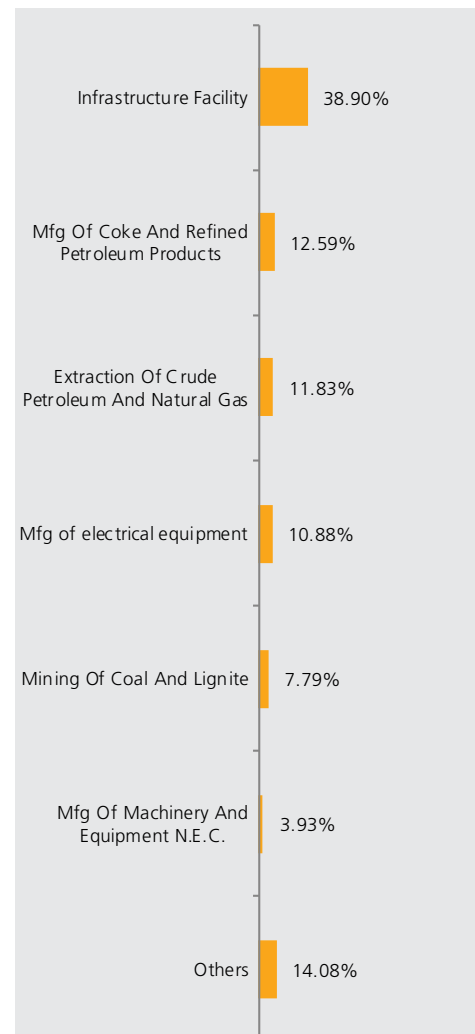
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.02%
NTPC LIMITED	8.95%
POWER GRID CORP OF INDIA LTD	8.54%
ONGCFV-5	8.19%
COAL INDIA LIMITED	7.79%
TATA POWER CO. LTD.FV-1	6.47%
SIEMENS LIMITED	3.76%
GAS AUTHORITY OF INDIA LTD.	3.74%
OIL INDIA LIMITED	3.63%
NHPC LIMITED	3.34%
PETRONET LNG LIMITED	3.00%
JSW ENERGY LIMITED	2.61%
TORRENT POWER LIMITED	2.24%
KIRLOSKAR CUMMINS	2.16%
POLYCAB INDIA LIMITED	2.00%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	1.90%
VOLTAS LTD	1.78%
ABB INDIA LIMITED	1.72%
HAVELLS INDIA LIMITED	1.51%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.35%
INDIAN OIL CORPORATION LIMITED	1.33%
BHARAT PETROLEUM CORP. LTD.	0.89%
Equity Total	85.92%
Money Market Total	13.49%
Current Assets	0.59%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 73.0239

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31st October 24: ₹ 7.17 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.63%	-7.96%
Last 6 Months	7.99%	9.73%
Last 1 Year	40.31%	40.39%
Last 2 Years	30.30%	33.72%
Last 3 Years	19.53%	22.21%
Since Inception	14.36%	12.38%

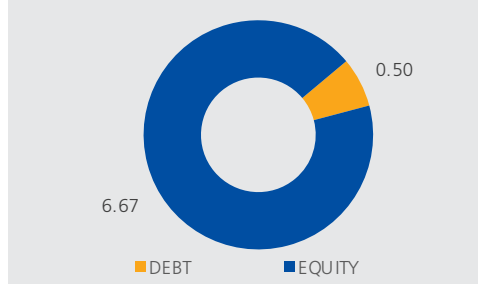
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

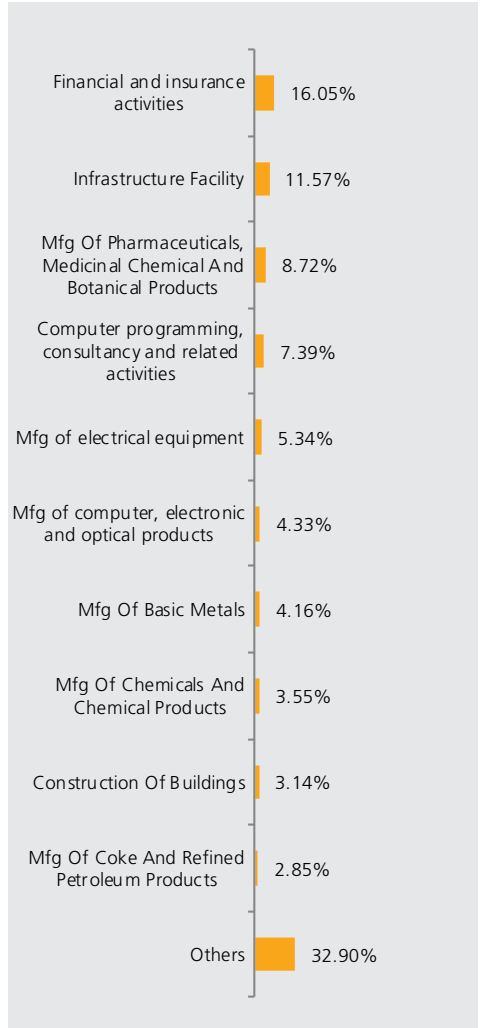
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	3.62%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.49%
INDUS TOWERS LIMITED	3.22%
LUPIN LIMITEDFV-2	3.14%
PERSISTENT SYSTEMS LIMITED	3.06%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.99%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.79%
MAX HEALTHCARE INSTITUTE LIMITED	2.53%
AUROBINDO PHARMA LIMITED	2.41%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.39%
SUZLON ENERGY LIMITED	2.20%
PI INDUSTRIES LIMITED	2.07%
BHARAT FORGE	2.00%
POLYCAB INDIA LIMITED	1.98%
ALKEM LABORATORIES LIMITED	1.89%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.86%
GODREJ PROPERTIES LIMITED	1.85%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.54%
THE INDIAN HOTELS CO LTD	1.54%
APL APOLLO TUBES LIMITED	1.52%
KIRLOSKAR CUMMINS	1.48%
ASTRAL LIMITED	1.44%
SHRIRAM FINANCE LIMITED	1.33%
NATIONAL ALUMINIUM COMPANY LIMITED	1.32%
SPICEJET LTD	1.32%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.31%
ZOMATO LIMITED	1.29%
OBEROI REALTY LIMITED	1.29%
TATA POWER CO. LTD.FV-1	1.25%
KARUR VYSYA BANK LIMITED	1.18%
MUTHOOT FINANCE LIMITED	1.17%
BSE LIMITED	1.08%
ACC LIMITED	1.03%
CONTAINER CORPORATION OF INDIA LIMITED	1.00%
HINDUSTAN AERONAUTICS LIMITED	0.98%
ELECTRONICS MART INDIA LIMITED	0.97%
UPL LIMITED	0.96%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.93%
ADITYA BIRLA CAPITAL LIMITED	0.91%
TATA COMMUNICATIONS LTD.	0.89%
NMDC LIMITED	0.84%
KAYNES TECHNOLOGY INDIA LIMITED	0.84%
COFORGE LIMITED	0.84%
BANK OF BARODA	0.81%
RBL BANK LIMITED	0.80%
PETRONET LNG LIMITED	0.80%
MAHINDRA & MAHINDRA LTD.-FV5	0.78%
POWER FINANCE CORPORATION LTD	0.78%
NTPC LIMITED	0.78%
TRIVENI TURBINE LIMITED	0.77%
ABBOTT INDIA LIMITED	0.77%
Vedanta Limited	0.77%
BHARAT DYNAMICS LIMITED	0.76%
TRENT LTD	0.75%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.74%
PUNJAB NATIONAL BANK	0.73%
SUNDARAM FINANCE LIMITED	0.72%
JUBILANT FOODWORKS LIMITED	0.71%
STEEL AUTHORITY OF INDIA LIMITED	0.55%
PRAJ INDUSTRIES LIMITED	0.55%
BRAINBEES SOLUTIONS LIMITED	0.53%
ARVIND LIMITED	0.52%
GUJARAT FLUOROCHEMICALS LIMITED	0.52%
RURAL ELECTRIFICATION CORPORATION LTD	0.52%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.51%
MRF LIMITED	0.51%
MPHASIS LIMITED	0.51%
OIL INDIA LIMITED	0.50%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.48%
ASHOK LEYLAND LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.46%
INDIAN OIL CORPORATION LIMITED	0.46%
AU SMALL FINANCE BANK LIMITED	0.42%
ABB INDIA LIMITED	0.23%
BAJAJ HOUSING FINANCE LIMITED	0.01%
RESTAURANT BRANDS ASIA LIMITED	0.00%
Equity Total	93.01%
Money Market Total	6.51%
Current Assets	0.49%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel

NAV as on 31st October 24: ₹ 81.8900

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31st October 24: ₹ 0.64 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.51%	-7.96%
Last 6 Months	7.90%	9.73%
Last 1 Year	39.85%	40.39%
Last 2 Years	30.43%	33.72%
Last 3 Years	19.35%	22.21%
Since Inception	13.82%	12.74%

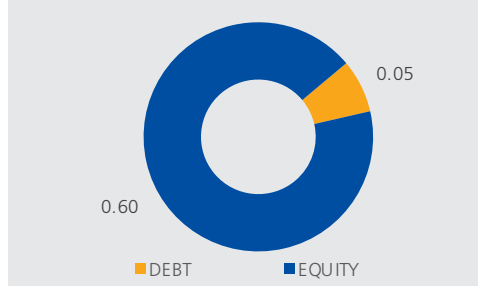
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

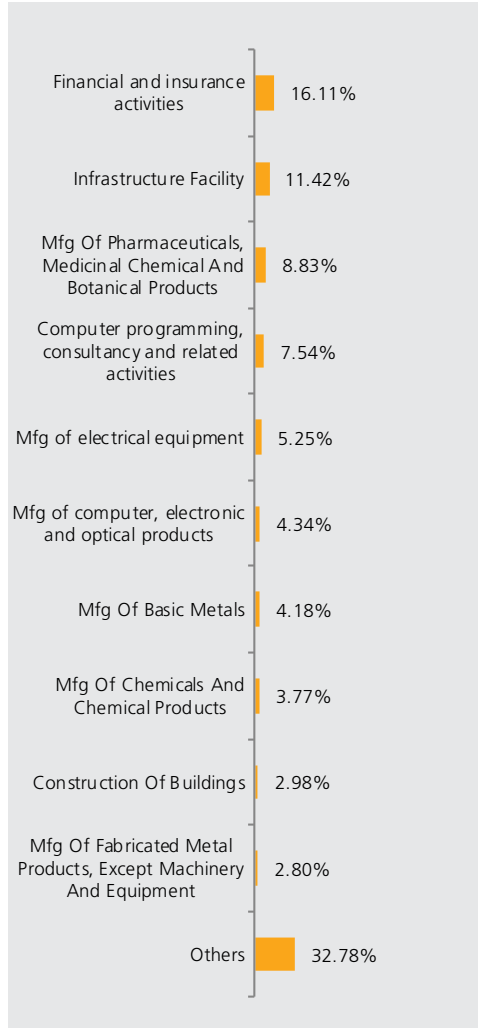
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	3.66%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.49%
INDUS TOWERS LIMITED	3.18%
PERSISTENT SYSTEMS LIMITED	3.17%
LUPIN LIMITEDFV-2	3.09%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.04%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.74%
MAX HEALTHCARE INSTITUTE LIMITED	2.50%
AUROBINDO PHARMA LIMITED	2.43%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.35%
SUZLON ENERGY LIMITED	2.17%
PI INDUSTRIES LIMITED	2.09%
BHARAT FORGE	2.04%
POLYCAB INDIA LIMITED	1.91%
ALKEM LABORATORIES LIMITED	1.89%
GODREJ PROPERTIES LIMITED	1.88%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.84%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.57%
APL APOLLO TUBES LIMITED	1.54%
THE INDIAN HOTELS CO LTD	1.53%
KIRLOSKAR CUMMINS	1.47%
ASTRAL LIMITED	1.40%
SHRIRAM FINANCE LIMITED	1.37%
NATIONAL ALUMINIUM COMPANY LIMITED	1.35%
SPICEJET LTD	1.32%
ZOMATO LIMITED	1.30%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.30%
TATA POWER CO. LTD.FV-1	1.27%
MUTHOOT FINANCE LIMITED	1.17%
KARUR VYSYA BANK LIMITED	1.17%
BSE LIMITED	1.11%
OBEROI REALTY LIMITED	1.10%
CONTAINER CORPORATION OF INDIA LIMITED	1.01%
ACC LIMITED	1.01%
HINDUSTAN AERONAUTICS LIMITED	0.99%
ELECTRONICS MART INDIA LIMITED	0.97%
UPL LIMITED	0.95%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.94%
ADITYA BIRLA CAPITAL LIMITED	0.92%
ABBOTT INDIA LIMITED	0.90%
KAYNES TECHNOLOGY INDIA LIMITED	0.85%
NMDC LIMITED	0.83%
COFORGE LIMITED	0.83%
PETRONET LNG LIMITED	0.80%
BANK OF BARODA	0.80%
RBL BANK LIMITED	0.79%
POWER FINANCE CORPORATION LTD	0.79%
NTPC LIMITED	0.78%
TRENT LTD	0.78%
TATA COMMUNICATIONS LTD.	0.77%
MAHINDRA & MAHINDRA LTD.-FV5	0.76%
BHARAT DYNAMICS LIMITED	0.76%
Vedanta Limited	0.76%
TRIVENI TURBINE LIMITED	0.75%
PUNJAB NATIONAL BANK	0.75%
SUNDARAM FINANCE LIMITED	0.75%
GUJARAT FLUOROCHEMICALS LIMITED	0.74%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.73%
JUBILANT FOODWORKS LIMITED	0.70%
STEEL AUTHORITY OF INDIA LIMITED	0.54%
PRAJ INDUSTRIES LIMITED	0.54%
BRAINBEES SOLUTIONS LIMITED	0.53%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.52%
RURAL ELECTRIFICATION CORPORATION LTD	0.52%
ARVIND LIMITED	0.51%
OIL INDIA LIMITED	0.50%
MPHASIS LIMITED	0.49%
ASHOK LEYLAND LIMITED	0.49%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.46%
INDIAN OIL CORPORATION LIMITED	0.43%
AU SMALL FINANCE BANK LIMITED	0.43%
ABB INDIA LIMITED	0.23%
RESTAURANT BRANDS ASIA LIMITED	0.01%
Equity Total	92.48%
Money Market Total	7.03%
Current Assets	0.50%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 52.4013

Inception Date: 28th May 2007

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

AUM as on 31st October 24:

₹ 13.37 Crs.

Modified Duration of Debt Portfolio:

6.96 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-4.82%	-4.93%
Last 6 Months	5.99%	6.96%
Last 1 Year	21.67%	23.70%
Last 2 Years	13.69%	14.45%
Last 3 Years	10.40%	10.32%
Since Inception	9.96%	10.35%

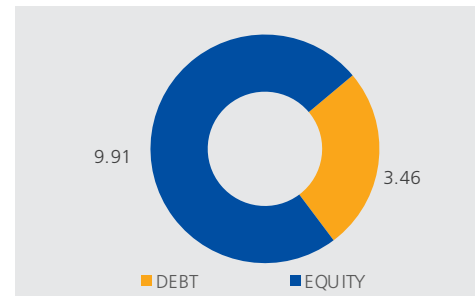
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

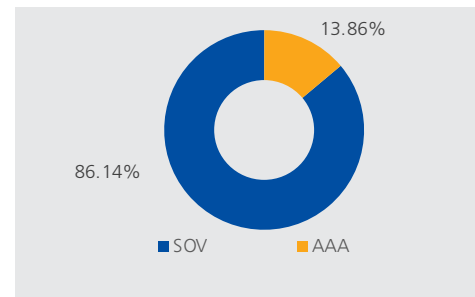
Portfolio

Name of Instrument	% to AUM
7.23% GOI CG 15-04-2039	5.20%
7.18% GOI 14.08.2033	4.48%
7.26% GOI CG 06-02-2033	4.17%
GSEC STRIP 12.09.2028	3.74%
7.32% GOI 13-11-2030	3.00%
7.18% GOI CG 24-07-2037	2.27%
Gilts Total	22.86%
HDFC BANK LTD.FV-2	8.29%
ICICI BANK LTD.FV-2	7.54%
RELIANCE INDUSTRIES LTD.	6.38%
INFOSYS LIMITED	4.49%
LARSEN&TUBRO	3.64%
ITC - FV 1	3.28%
BHARTI AIRTEL LIMITED	3.18%
AXIS BANK LIMITEDFV-2	2.81%
TATA CONSULTANCY SERVICES LTD.	2.75%
STATE BANK OF INDIAFV-1	2.65%
NTPC LIMITED	2.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.09%
MAHINDRA & MAHINDRA LTD.-FV5	2.00%
TATA MOTORS LTD.FV-2	1.57%
BAJAJ FINSERV LIMITED	1.56%
HINDUSTAN LEVER LTD.	1.55%
TITAN COMPANY LIMITED	1.45%
MARUTI UDYOG LTD.	1.42%
ULTRATECH CEMCO LTD	1.41%
POWER GRID CORP OF INDIA LTD	1.39%
HERO MOTOCORP LIMITED	1.22%
BAJAJ FINANCE LIMITED	1.19%
GRASIM INDUSTRIES LTD.	1.13%
COAL INDIA LIMITED	1.13%
HCL TECHNOLOGIES LIMITED	1.06%
TATA CONSUMER PRODUCTS LIMITED	0.99%
KOTAK MAHINDRA BANK LIMITED_FV5	0.96%
CIPLA LTD.	0.95%
INDUSIND BANK LIMITED	0.88%
INDUS TOWERS LIMITED	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.63%
NESTLE INDIA LIMITED	0.59%
DR. REDDY LABORATORIES	0.47%
TECH MAHINDRA LIMITEDFV-5	0.43%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	74.13%
Money Market Total	3.68%
Current Assets	-0.67%
Total	100.00%

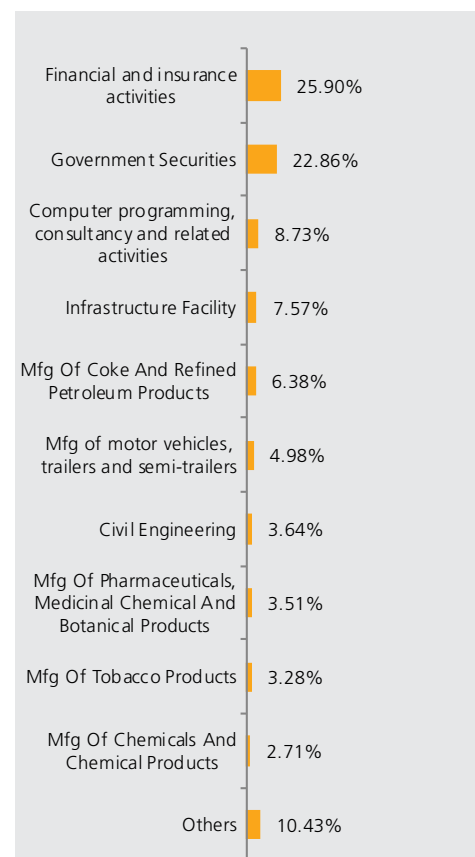
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 43.6776

Inception Date: 11th January 2010

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

AUM as on 31st October 24: ₹ 1.09 Crs.

Modified Duration of Debt Portfolio:

6.46 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	70
Gsec / Debt / MMI / Others	20-100	30

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-4.75%	-4.93%
Last 6 Months	5.86%	6.96%
Last 1 Year	21.70%	23.70%
Last 2 Years	13.59%	14.45%
Last 3 Years	10.06%	10.32%
Since Inception	10.46%	10.51%

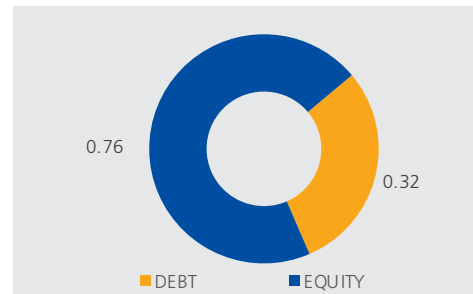
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

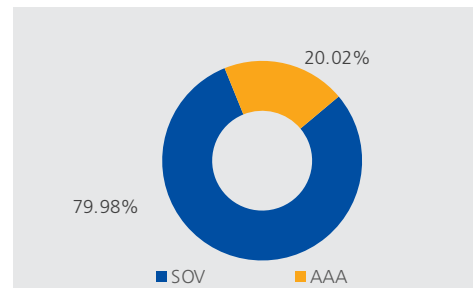
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	13.11%
7.18% GOI 14.08.2033	4.70%
7.18% GOI CG 24-07-2037	2.26%
7.23% GOI CG 15-04-2039	1.71%
7.32% GOI 13-11-2030	1.51%
Gilts Total	23.30%
HDFC BANK LTD.FV-2	7.83%
ICICI BANK LTD.FV-2	7.02%
RELIANCE INDUSTRIES LTD.	6.13%
INFOSYS LIMITED	4.39%
ITC - FV 1	3.13%
BHARTI AIRTEL LIMITED	3.10%
LARSEN&TUBRO	3.00%
AXIS BANK LIMITEDFV-2	2.74%
TATA CONSULTANCY SERVICES LTD.	2.70%
STATE BANK OF INDIAFV-1	2.60%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.03%
NTPC LIMITED	2.01%
MAHINDRA & MAHINDRA LTD.-FV5	1.63%
ULTRATECH CEMCO LTD	1.53%
TATA MOTORS LTD.FV-2	1.51%
HINDUSTAN LEVER LTD.	1.40%
MARUTI UDYOG LTD.	1.33%
POWER GRID CORP OF INDIA LTD	1.25%
TITAN COMPANY LIMITED	1.17%
BAJAJ FINSERV LIMITED	1.16%
HCL TECHNOLOGIES LIMITED	1.14%
HERO MOTOCORP LIMITED	1.10%
COAL INDIA LIMITED	1.04%
KOTAK MAHINDRA BANK LIMITED_FV5	0.91%
INDUSIND BANK LIMITED	0.84%
BAJAJ FINANCE LIMITED	0.82%
BAJAJ AUTO LTD	0.82%
GRASIM INDUSTRIES LTD.	0.79%
TATA CONSUMER PRODUCTS LIMITED	0.73%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.71%
CIPLA LTD.	0.63%
INDUS TOWERS LIMITED	0.60%
NESTLE INDIA LIMITED	0.56%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
DR. REDDY LABORATORIES	0.47%
TECH MAHINDRA LIMITEDFV-5	0.41%
BHARAT PETROLEUM CORP. LTD.	0.38%
TATA IRON & STEEL COMPANY LTD	0.25%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	70.39%
Money Market Total	5.83%
Current Assets	0.47%
Total	100.00%

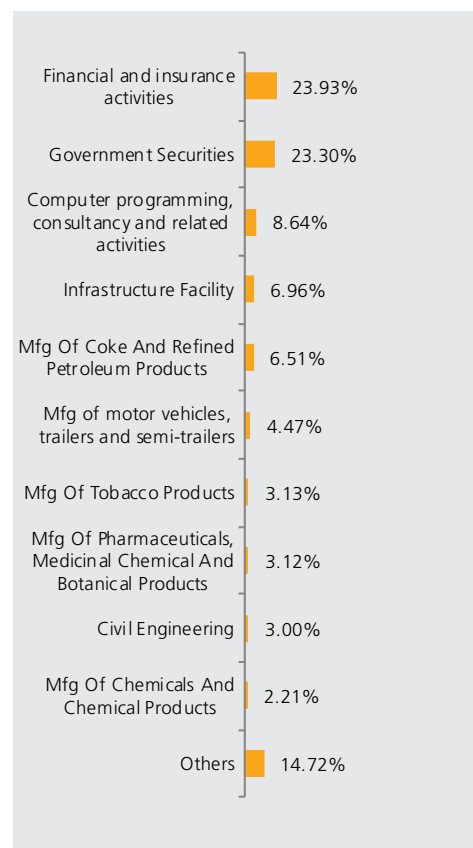
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 42.7949

Inception Date: 27th February 2008

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

AUM as on 31st October 24: ₹ 1.13 Crs.

Modified Duration of Debt Portfolio: 6.47 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	72
Gsec / Debt / MMI / Others	20-100	28

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-4.87%	-4.93%
Last 6 Months	6.02%	6.96%
Last 1 Year	21.68%	23.70%
Last 2 Years	13.58%	14.45%
Last 3 Years	10.12%	10.32%
Since Inception	9.10%	9.59%

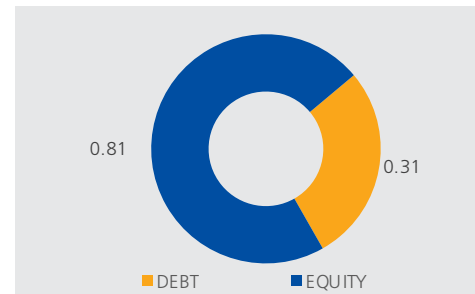
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

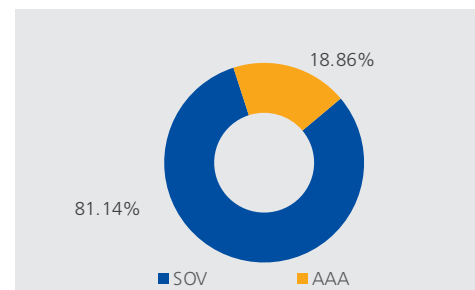
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	12.89%
7.18% GOI 14.08.2033	6.70%
7.23% GOI CG 15-04-2039	1.37%
7.18% GOI CG 24-07-2037	1.30%
Gilts Total	22.27%
HDFC BANK LTD.FV-2	7.62%
ICICI BANK LTD.FV-2	7.16%
RELIANCE INDUSTRIES LTD.	6.26%
INFOSYS LIMITED	4.21%
LARSEN&TUBRO	3.86%
ITC - FV 1	3.25%
BHARTI AIRTEL LIMITED	3.10%
AXIS BANK LIMITEDFV-2	2.75%
TATA CONSULTANCY SERVICES LTD.	2.57%
STATE BANK OF INDIAFV-1	2.49%
NTPC LIMITED	2.37%
MAHINDRA & MAHINDRA LTD.-FV5	2.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.05%
HINDUSTAN LEVER LTD.	1.64%
TATA MOTORS LTD.FV-2	1.58%
MARUTI UDYOG LTD.	1.57%
POWER GRID CORP OF INDIA LTD	1.55%
ULTRATECH CEMCO LTD	1.47%
BAJAJ FINANCE LIMITED	1.28%
GRASIM INDUSTRIES LTD.	1.27%
COAL INDIA LIMITED	1.24%
HCL TECHNOLOGIES LIMITED	1.24%
TITAN COMPANY LIMITED	1.22%
TATA CONSUMER PRODUCTS LIMITED	1.10%
KOTAK MAHINDRA BANK LIMITED_FV5	1.07%
HERO MOTOCORP LIMITED	1.06%
INDUSIND BANK LIMITED	0.94%
BAJAJ FINSERV LIMITED	0.93%
HINDALCO INDUSTRIES LTD FV RE 1	0.71%
CIPLA LTD.	0.70%
INDUS TOWERS LIMITED	0.64%
NESTLE INDIA LIMITED	0.62%
TECH MAHINDRA LIMITEDFV-5	0.40%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	72.13%
Money Market Total	5.17%
Current Assets	0.43%
Total	100.00%

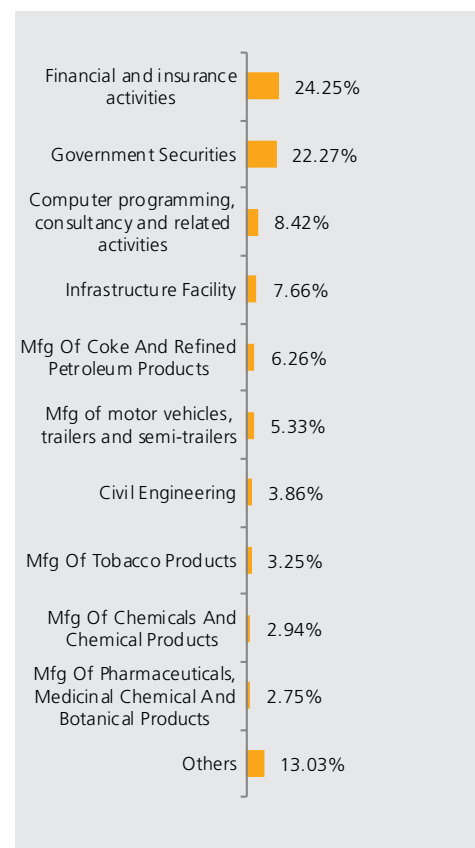
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 49.9823

Inception Date: 1st March 2007

Benchmark: N.A

AUM as on 31st October 24:

₹ 18.08 Crs.

Modified Duration of Debt Portfolio:

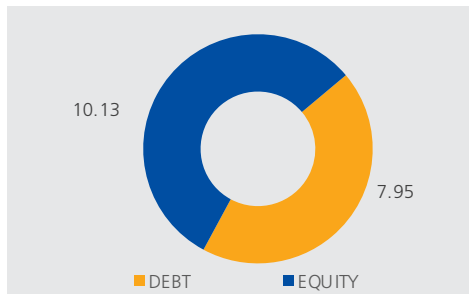
6.72 years

YTM of Debt Portfolio: 6.88%

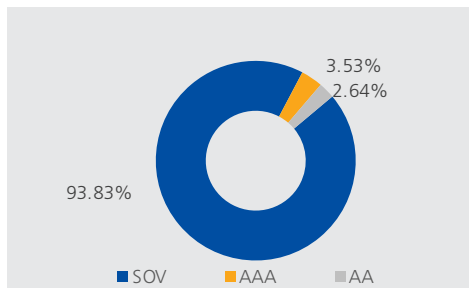
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.15%
Bonds/Debentures Total	1.15%
7.18% GOI 14.08.2033	17.32%
7.26% GOI CG 06-02-2033	10.58%
7.23% GOI CG 15-04-2039	5.60%
GSEC STRIP 12.09.2028	4.60%
7.18% GOI CG 24-07-2037	1.31%
7.32% GOI 13-11-2030	0.72%
7.25% HARYANA SDL 21.08.2039	0.57%
Gilts Total	40.71%
HDFC BANK LTD.FV-2	5.80%
ICICI BANK LTD.FV-2	5.50%
RELIANCE INDUSTRIES LTD.	5.24%
INFOSYS LIMITED	3.11%
LARSEN&TUBRO	2.65%
ITC - FV 1	2.53%
TATA CONSULTANCY SERVICES LTD.	2.47%
AXIS BANK LIMITEDFV-2	2.38%
BHARTI AIRTEL LIMITED	2.32%
STATE BANK OF INDIAFV-1	2.07%
NTPC LIMITED	1.74%
MAHINDRA & MAHINDRA LTD.-FV5	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.54%
HINDUSTAN LEVER LTD.	1.32%
TATA MOTORS LTD.FV-2	1.23%
TITAN COMPANY LIMITED	1.15%
BAJAJ FINSERV LIMITED	1.12%
ULTRATECH CEMCO LTD	1.00%
MARUTI UDYOG LTD.	0.88%
POWER GRID CORP OF INDIA LTD	0.85%
HCL TECHNOLOGIES LIMITED	0.83%
INDUSIND BANK LIMITED	0.80%
HERO MOTOCORP LIMITED	0.74%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
COAL INDIA LIMITED	0.73%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
TATA CONSUMER PRODUCTS LIMITED	0.64%
GRASIM INDUSTRIES LTD.	0.64%
BAJAJ AUTO LTD	0.60%
BAJAJ FINANCE LIMITED	0.59%
INDUS TOWERS LIMITED	0.59%
CIPLA LTD.	0.52%
NESTLE INDIA LIMITED	0.46%
UNION BANK OF INDIA	0.37%
TECH MAHINDRA LIMITEDFV-5	0.31%
DR. REDDY LABORATORIES	0.26%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	56.02%
Money Market Total	1.53%
Current Assets	0.59%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

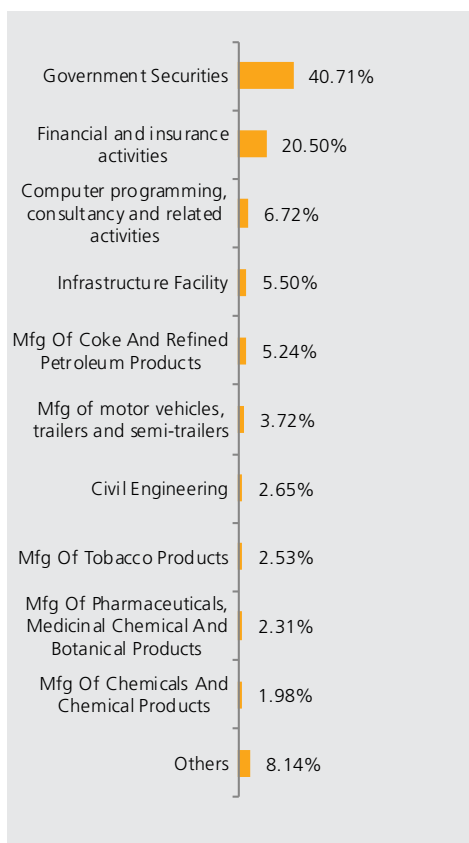
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.94%	-
Last 6 Months	5.48%	-
Last 1 Year	18.30%	-
Last 2 Years	11.96%	-
Last 3 Years	8.60%	-
Since Inception	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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 36.6961

Inception Date: 21st January 2010

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

AUM as on 31st October 24: ₹ 1.20 Crs.

Modified Duration of Debt Portfolio:

7.07 years

YTM of Debt Portfolio: 6.87%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	52
Gsec / Debt / MMI / Others	40-100	48

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.62%	-3.65%
Last 6 Months	5.60%	6.58%
Last 1 Year	17.53%	20.16%
Last 2 Years	11.30%	13.03%
Last 3 Years	8.13%	9.38%
Since Inception	9.19%	10.14%

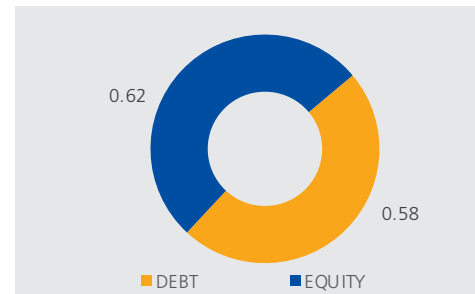
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

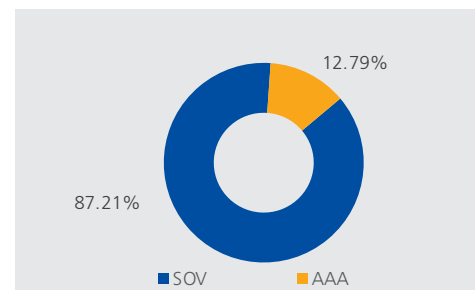
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	14.96%
7.26% GOI CG 06-02-2033	11.07%
7.23% GOI CG 15-04-2039	7.73%
7.18% GOI CG 24-07-2037	7.14%
7.32% GOI 13-11-2030	0.43%
Gilts Total	41.33%
HDFC BANK LTD.FV-2	5.40%
ICICI BANK LTD.FV-2	5.23%
RELIANCE INDUSTRIES LTD.	5.03%
INFOSYS LIMITED	3.06%
ITC - FV 1	2.36%
BHARTI AIRTEL LIMITED	2.26%
LARSEN&TUBRO	2.23%
AXIS BANK LIMITEDFV-2	2.23%
TATA CONSULTANCY SERVICES LTD.	2.15%
STATE BANK OF INDIAFV-1	2.12%
NTPC LIMITED	1.48%
TATA MOTORS LTD.FV-2	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.43%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
HINDUSTAN LEVER LTD.	1.12%
TITAN COMPANY LIMITED	0.98%
BAJAJ FINSERV LIMITED	0.93%
ULTRATECH CEMCO LTD	0.92%
MARUTI UDYOG LTD.	0.83%
HERO MOTOCORP LIMITED	0.71%
POWER GRID CORP OF INDIA LTD	0.70%
KOTAK MAHINDRA BANK LIMITED_FV5	0.69%
COAL INDIA LIMITED	0.68%
MPHASIS LIMITED	0.62%
GRASIM INDUSTRIES LTD.	0.61%
BAJAJ FINANCE LIMITED	0.57%
BAJAJ AUTO LTD	0.57%
INDUSIND BANK LIMITED	0.54%
TATA CONSUMER PRODUCTS LIMITED	0.52%
HCL TECHNOLOGIES LIMITED	0.51%
INDUS TOWERS LIMITED	0.48%
CIPLA LTD.	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
NESTLE INDIA LIMITED	0.38%
TECH MAHINDRA LIMITEDFV-5	0.29%
UNION BANK OF INDIA	0.29%
BHARAT PETROLEUM CORP. LTD.	0.29%
DR. REDDY LABORATORIES	0.27%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	51.96%
Money Market Total	6.06%
Current Assets	0.65%
Total	100.00%

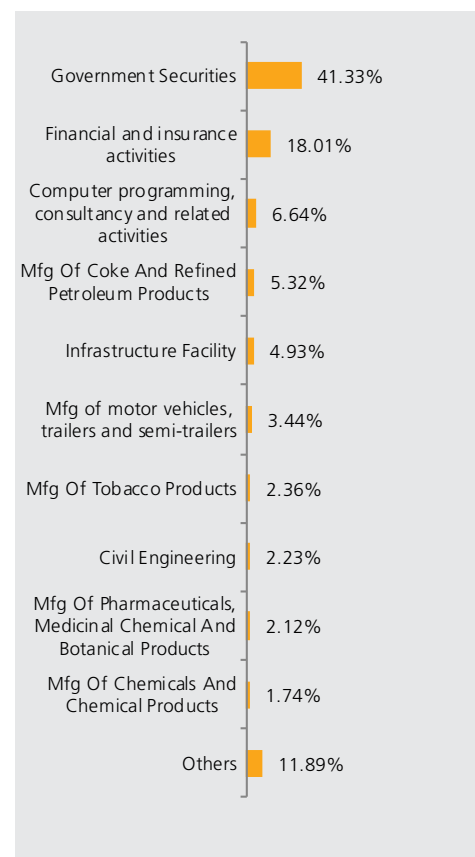
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 47.9992

-Inception Date: 01st March 2007

Benchmark: N.A

AUM as on 31st October 24: ₹ 5.16 Crs.

Modified Duration of Debt Portfolio:

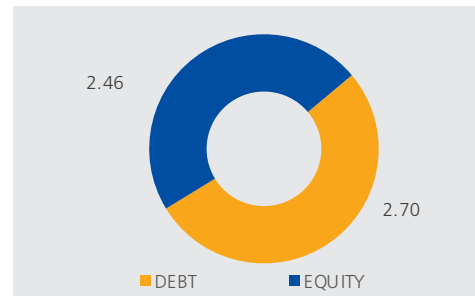
7.06 years

YTM of Debt Portfolio: 6.87%

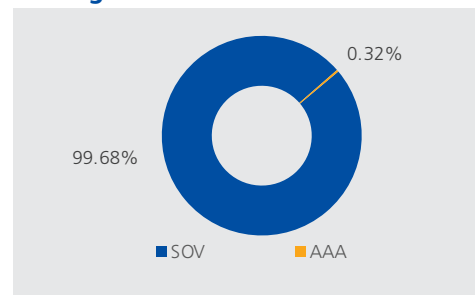
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	18.02%
7.26% GOI CG 06-02-2033	15.86%
7.23% GOI CG 15-04-2039	10.99%
7.18% GOI CG 24-07-2037	6.58%
Gilts Total	51.45%
HDFC BANK LTD.FV-2	4.89%
ICICI BANK LTD.FV-2	4.66%
RELIANCE INDUSTRIES LTD.	4.44%
INFOSYS LIMITED	2.63%
ITC - FV 1	2.14%
LARSEN&TUBRO	2.07%
AXIS BANK LIMITEDFV-2	2.03%
BHARTI AIRTEL LIMITED	1.94%
TATA CONSULTANCY SERVICES LTD.	1.79%
STATE BANK OF INDIAFV-1	1.72%
NTPC LIMITED	1.55%
MAHINDRA & MAHINDRA LTD.-FV5	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.30%
HINDUSTAN LEVER LTD.	1.22%
TATA MOTORS LTD.FV-2	1.15%
TITAN COMPANY LIMITED	1.07%
POWER GRID CORP OF INDIA LTD	0.86%
ULTRATECH CEMCO LTD	0.84%
BAJAJ FINSERV LIMITED	0.84%
INDUSIND BANK LIMITED	0.83%
HCL TECHNOLOGIES LIMITED	0.79%
MARUTI UDYOG LTD.	0.75%
TATA CONSUMER PRODUCTS LIMITED	0.70%
KOTAK MAHINDRA BANK LIMITED_FV5	0.62%
COAL INDIA LIMITED	0.62%
HINDALCO INDUSTRIES LTD FV RE 1	0.61%
GRASIM INDUSTRIES LTD.	0.54%
BAJAJ AUTO LTD	0.53%
NESTLE INDIA LIMITED	0.53%
BAJAJ FINANCE LIMITED	0.52%
TATA IRON & STEEL COMPANY LTD	0.45%
HERO MOTOCORP LIMITED	0.35%
UNION BANK OF INDIA	0.34%
CIPLA LTD.	0.29%
TECH MAHINDRA LIMITEDFV-5	0.26%
DR. REDDY LABORATORIES	0.23%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	47.62%
Money Market Total	0.17%
Current Assets	0.77%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

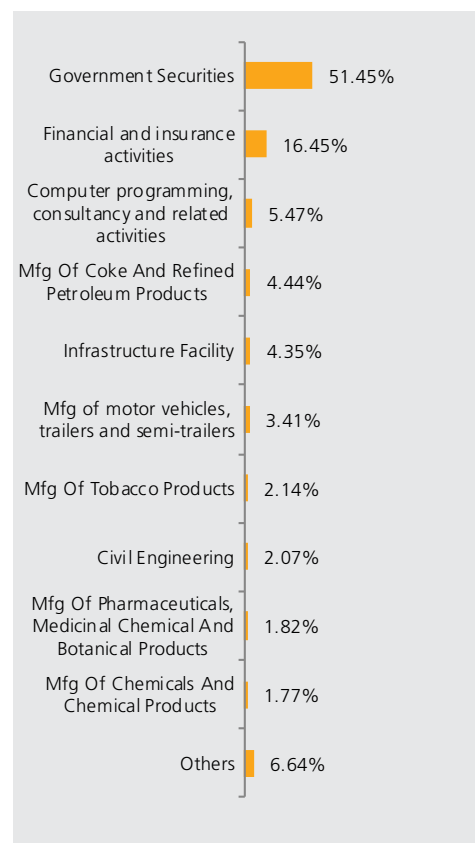
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.53%	-
Last 6 Months	5.24%	-
Last 1 Year	16.64%	-
Last 2 Years	11.12%	-
Last 3 Years	7.94%	-
Since Inception	9.28%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 36.1967

Inception Date: 11th January 2010

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

AUM as on 31st October 24: ₹ 0.62 Crs.

Modified Duration of Debt Portfolio: 6.50 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	43
Gsec / Debt / MMI / Others	50-100	57

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.06%	-3.00%
Last 6 Months	5.60%	6.36%
Last 1 Year	16.38%	18.39%
Last 2 Years	11.11%	12.30%
Last 3 Years	7.95%	8.87%
Since Inception	9.07%	9.70%

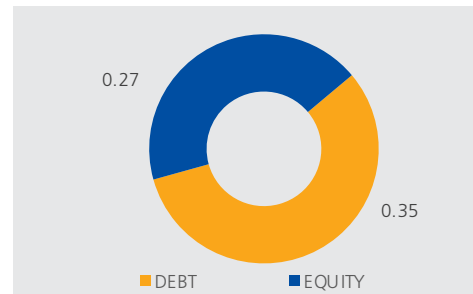
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

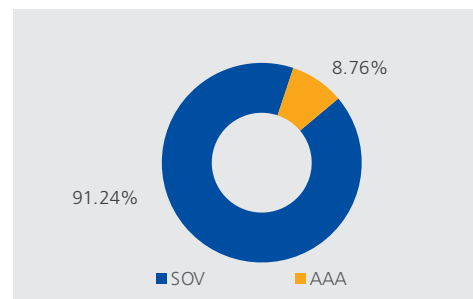
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	28.84%
7.18% GOI 14.08.2033	10.51%
7.23% GOI CG 15-04-2039	7.14%
7.32% GOI 13-11-2030	3.30%
7.18% GOI CG 24-07-2037	1.24%
Gilts Total	51.03%
HDFC BANK LTD.FV-2	4.52%
ICICI BANK LTD.FV-2	4.47%
RELIANCE INDUSTRIES LTD.	4.16%
INFOSYS LIMITED	2.52%
TATA CONSULTANCY SERVICES LTD.	1.98%
ITC - FV 1	1.97%
BHARTI AIRTEL LIMITED	1.89%
LARSEN&TUBRO	1.86%
AXIS BANK LIMITEDFV-2	1.79%
STATE BANK OF INDIAFV-1	1.48%
MAHINDRA & MAHINDRA LTD.-FV5	1.45%
NTPC LIMITED	1.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
HINDUSTAN LEVER LTD.	0.98%
TATA MOTORS LTD.FV-2	0.89%
TITAN COMPANY LIMITED	0.84%
BAJAJ FINSERV LIMITED	0.79%
MARUTI UDYOG LTD.	0.71%
POWER GRID CORP OF INDIA LTD	0.67%
JSW STEEL LIMITED	0.62%
COAL INDIA LIMITED	0.57%
KOTAK MAHINDRA BANK LIMITED_FV5	0.56%
ULTRATECH CEMCO LTD	0.53%
INDUSIND BANK LIMITED	0.53%
GRASIM INDUSTRIES LTD.	0.52%
TATA CONSUMER PRODUCTS LIMITED	0.52%
HCL TECHNOLOGIES LIMITED	0.51%
INDUS TOWERS LIMITED	0.47%
BAJAJ FINANCE LIMITED	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
DIVIS LABORATORIES LIMITED	0.38%
NESTLE INDIA LIMITED	0.36%
HERO MOTOCORP LIMITED	0.32%
BAJAJ AUTO LTD	0.32%
BHARAT PETROLEUM CORP. LTD.	0.27%
TECH MAHINDRA LIMITEDFV-5	0.26%
DR. REDDY LABORATORIES	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	43.21%
Money Market Total	4.90%
Current Assets	0.86%
Total	100.00%

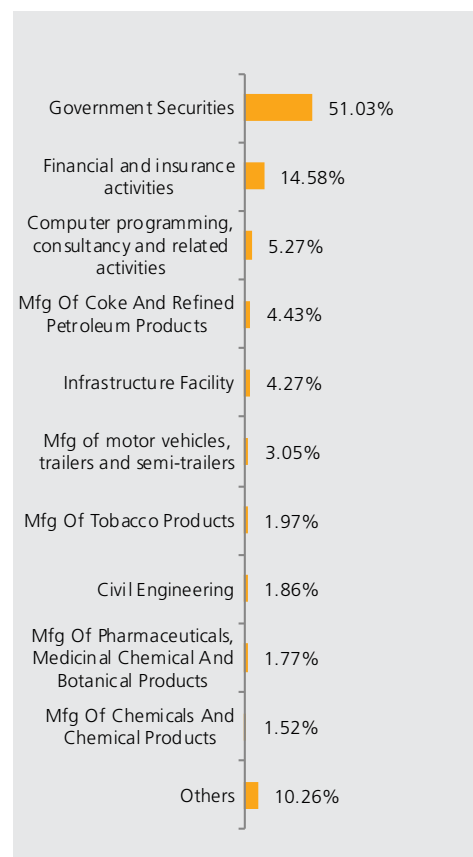
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 38.7691

Inception Date: 27th February 2008

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

AUM as on 31st October 24: ₹ 0.79 Crs.

Modified Duration of Debt Portfolio:

6.40 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	44
Gsec / Debt / MMI / Others	50-100	56

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.04%	-3.00%
Last 6 Months	5.68%	6.36%
Last 1 Year	17.45%	18.39%
Last 2 Years	11.36%	12.30%
Last 3 Years	8.17%	8.87%
Since Inception	8.46%	9.25%

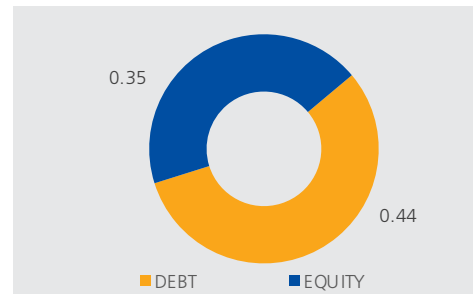
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

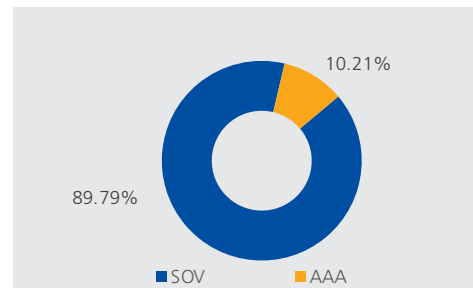
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	21.82%
7.26% GOI CG 06-02-2033	15.52%
7.32% GOI 13-11-2030	5.57%
7.23% GOI CG 15-04-2039	4.44%
7.18% GOI CG 24-07-2037	2.25%
Gilts Total	49.61%
HDFC BANK LTD.FV-2	4.48%
ICICI BANK LTD.FV-2	4.45%
RELIANCE INDUSTRIES LTD.	4.04%
INFOSYS LIMITED	2.53%
TATA CONSULTANCY SERVICES LTD.	2.01%
ITC - FV 1	1.95%
AXIS BANK LIMITEDFV-2	1.88%
BHARTI AIRTEL LIMITED	1.88%
LARSEN&TUBRO	1.83%
STATE BANK OF INDIAFV-1	1.67%
MAHINDRA & MAHINDRA LTD.-FV5	1.62%
NTPC LIMITED	1.34%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
POWER GRID CORP OF INDIA LTD	1.01%
TATA MOTORS LTD.FV-2	0.96%
HINDUSTAN LEVER LTD.	0.96%
HCL TECHNOLOGIES LIMITED	0.87%
BAJAJ FINSERV LIMITED	0.82%
MARUTI UDYOG LTD.	0.70%
TITAN COMPANY LIMITED	0.66%
NESTLE INDIA LIMITED	0.57%
KOTAK MAHINDRA BANK LIMITED_FV5	0.57%
HERO MOTOCORP LIMITED	0.57%
COAL INDIA LIMITED	0.57%
ULTRATECH CEMCO LTD	0.56%
INDUSIND BANK LIMITED	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
BAJAJ FINANCE LIMITED	0.52%
GRASIM INDUSTRIES LTD.	0.51%
CIPLA LTD.	0.47%
INDUS TOWERS LIMITED	0.47%
UNION BANK OF INDIA	0.42%
TATA CONSUMER PRODUCTS LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.24%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	43.75%
Money Market Total	5.64%
Current Assets	1.01%
Total	100.00%

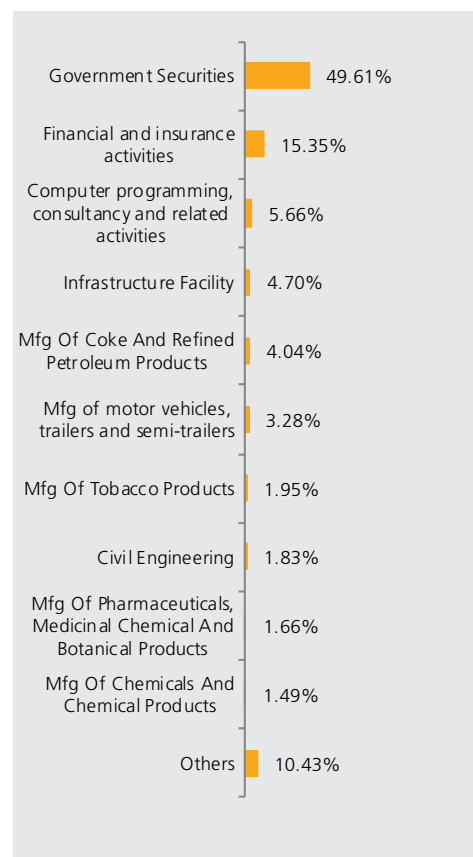
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 58.0902

Inception Date: 9th August 2004

Benchmark: N.A

AUM as on 31st October 24: ₹ 7.73 Crs.

Modified Duration of Debt Portfolio:

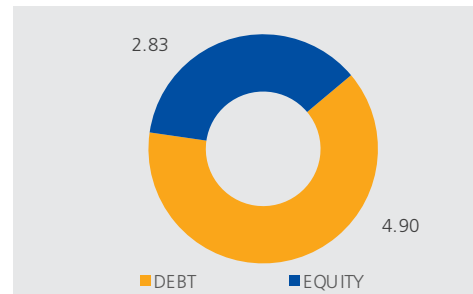
6.63 years

YTM of Debt Portfolio: 6.85%

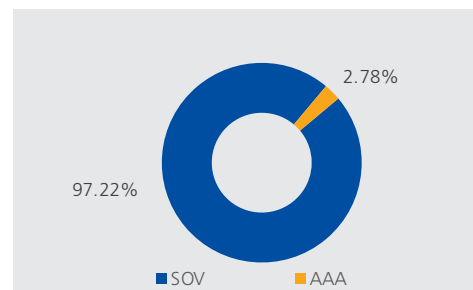
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	18.52%
7.10% GOI CG 08-04-2034	12.57%
7.26% GOI CG 06-02-2033	10.80%
7.32% GOI 13-11-2030	7.37%
7.23% GOI CG 15-04-2039	6.41%
7.18% GOI CG 24-07-2037	5.10%
Gilts Total	60.75%
HDFC BANK LTD.FV-2	3.77%
ICICI BANK LTD.FV-2	3.68%
RELIANCE INDUSTRIES LTD.	3.45%
INFOSYS LIMITED	2.08%
LARSEN&TUBRO	1.85%
ITC - FV 1	1.65%
TATA CONSULTANCY SERVICES LTD.	1.56%
BHARTI AIRTEL LIMITED	1.55%
AXIS BANK LIMITEDFV-2	1.53%
STATE BANK OF INDIAFV-1	1.35%
NTPC LIMITED	1.12%
MAHINDRA & MAHINDRA LTD.-FV5	1.05%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.00%
HINDUSTAN LEVER LTD.	0.83%
TATA MOTORS LTD.FV-2	0.79%
ULTRATECH CEMCO LTD	0.74%
TITAN COMPANY LIMITED	0.70%
BAJAJ FINSERV LIMITED	0.65%
MARUTI UDYOG LTD.	0.57%
INDUSIND BANK LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.54%
HERO MOTOCORP LIMITED	0.48%
COAL INDIA LIMITED	0.48%
KOTAK MAHINDRA BANK LIMITED_FV5	0.47%
JIO FINANCIAL SERVICES LIMITED	0.45%
GRASIM INDUSTRIES LTD.	0.42%
TATA CONSUMER PRODUCTS LIMITED	0.41%
BAJAJ FINANCE LIMITED	0.38%
TATA IRON & STEEL COMPANY LTD	0.35%
HINDALCO INDUSTRIES LTD FV RE 1	0.34%
HCL TECHNOLOGIES LIMITED	0.32%
BAJAJ AUTO LTD	0.32%
NESTLE INDIA LIMITED	0.29%
CIPLA LTD.	0.26%
UNION BANK OF INDIA	0.24%
TECH MAHINDRA LIMITEDFV-5	0.21%
DR. REDDY LABORATORIES	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	36.60%
Money Market Total	1.74%
Current Assets	0.91%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	61
MMI / Others	00-100	2

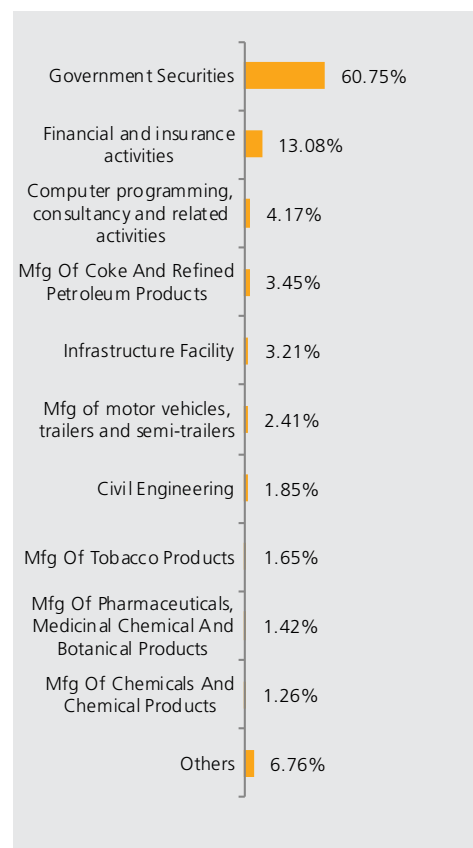
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.72%	-
Last 6 Months	4.82%	-
Last 1 Year	14.30%	-
Last 2 Years	9.77%	-
Last 3 Years	6.86%	-
Since Inception	9.08%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 36.6615

Inception Date: 29th November 2007

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

AUM as on 31st October 24:

₹ 9.63 Crs.

Modified Duration of Debt Portfolio:

6.45 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	60
MMI / Others	00-100	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.79%	-2.36%
Last 6 Months	5.33%	6.14%
Last 1 Year	15.36%	16.64%
Last 2 Years	10.62%	11.56%
Last 3 Years	7.57%	8.36%
Since Inception	7.97%	8.84%

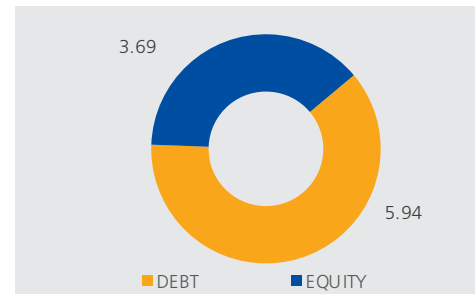
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

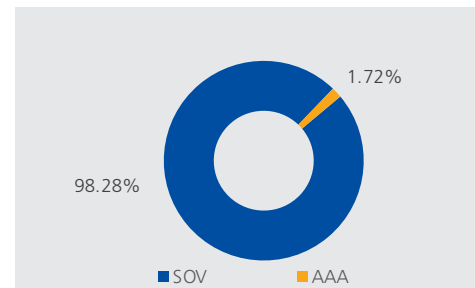
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	24.46%
7.26% GOI CG 06-02-2033	20.66%
7.10% GOI CG 08-04-2034	11.54%
7.18% GOI CG 24-07-2037	3.14%
Gilts Total	59.81%
HDFC BANK LTD.FV-2	3.89%
ICICI BANK LTD.FV-2	3.88%
RELIANCE INDUSTRIES LTD.	3.44%
INFOSYS LIMITED	2.36%
LARSEN&TUBRO	1.88%
ITC - FV 1	1.70%
BHARTI AIRTEL LIMITED	1.59%
TATA CONSULTANCY SERVICES LTD.	1.57%
AXIS BANK LIMITEDFV-2	1.38%
STATE BANK OF INDIAFV-1	1.36%
NTPC LIMITED	1.21%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.03%
MAHINDRA & MAHINDRA LTD.-FV5	1.00%
HINDUSTAN LEVER LTD.	0.96%
TATA MOTORS LTD.FV-2	0.86%
BAJAJ FINSERV LIMITED	0.81%
TITAN COMPANY LIMITED	0.76%
POWER GRID CORP OF INDIA LTD	0.61%
ULTRATECH CEMCO LTD	0.61%
INDUSIND BANK LIMITED	0.59%
MARUTI UDYOG LTD.	0.59%
HCL TECHNOLOGIES LIMITED	0.58%
HERO MOTOCORP LIMITED	0.50%
KOTAK MAHINDRA BANK LIMITED_FV5	0.50%
COAL INDIA LIMITED	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
TATA CONSUMER PRODUCTS LIMITED	0.47%
GRASIM INDUSTRIES LTD.	0.43%
INDUS TOWERS LIMITED	0.42%
BAJAJ FINANCE LIMITED	0.42%
CIPLA LTD.	0.36%
BAJAJ AUTO LTD	0.36%
NESTLE INDIA LIMITED	0.35%
UNION BANK OF INDIA	0.25%
BHARAT PETROLEUM CORP. LTD.	0.23%
TECH MAHINDRA LIMITEDFV-5	0.21%
DR. REDDY LABORATORIES	0.18%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	38.31%
Money Market Total	1.05%
Current Assets	0.84%
Total	100.00%

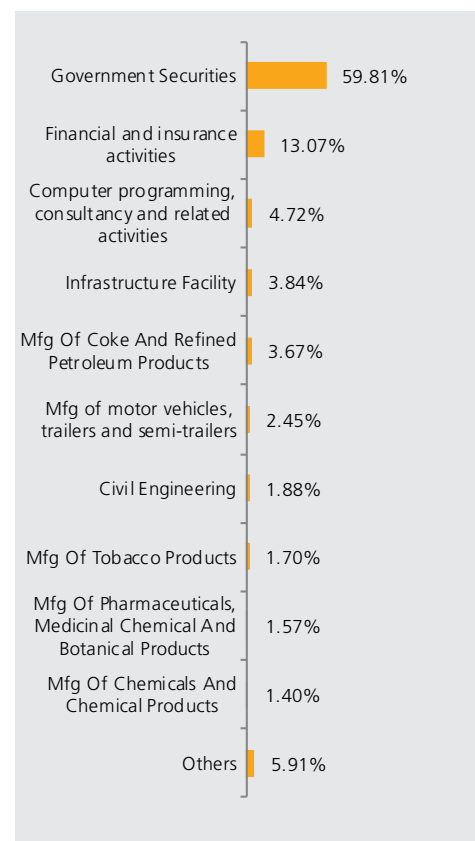
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 46.3809

Inception Date: 12th March 2007

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

AUM as on 31st October 24: ₹ 4.95 Crs.

Modified Duration of Debt Portfolio:

6.73 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	60
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.78%	-2.36%
Last 6 Months	4.96%	6.14%
Last 1 Year	14.61%	16.64%
Last 2 Years	9.84%	11.56%
Last 3 Years	6.95%	8.36%
Since Inception	9.08%	9.75%

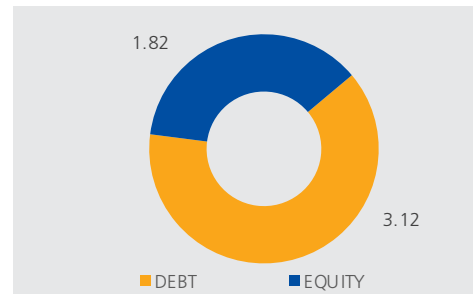
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

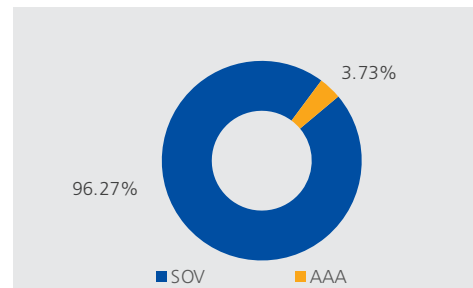
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	24.85%
7.26% GOI CG 06-02-2033	21.75%
7.23% GOI CG 15-04-2039	9.91%
7.18% GOI CG 24-07-2037	2.37%
7.32% GOI 13-11-2030	1.20%
Gilts Total	60.08%
HDFC BANK LTD.FV-2	3.80%
ICICI BANK LTD.FV-2	3.67%
RELIANCE INDUSTRIES LTD.	3.49%
INFOSYS LIMITED	2.07%
ITC - FV 1	1.63%
BHARTI AIRTEL LIMITED	1.59%
TATA CONSULTANCY SERVICES LTD.	1.59%
LARSEN&TUBRO	1.57%
AXIS BANK LIMITEDFV-2	1.54%
STATE BANK OF INDIAFV-1	1.31%
NTPC LIMITED	1.17%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.01%
HINDUSTAN LEVER LTD.	0.95%
TATA MOTORS LTD.FV-2	0.83%
TITAN COMPANY LIMITED	0.74%
ULTRATECH CEMCO LTD	0.65%
INDUSIND BANK LIMITED	0.65%
BAJAJ FINSERV LIMITED	0.64%
POWER GRID CORP OF INDIA LTD	0.63%
HCL TECHNOLOGIES LIMITED	0.60%
MARUTI UDYOG LTD.	0.58%
TATA CONSUMER PRODUCTS LIMITED	0.49%
HERO MOTOCORP LIMITED	0.48%
COAL INDIA LIMITED	0.48%
KOTAK MAHINDRA BANK LIMITED_FV5	0.47%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
GRASIM INDUSTRIES LTD.	0.42%
BAJAJ FINANCE LIMITED	0.40%
BAJAJ AUTO LTD	0.40%
NESTLE INDIA LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.35%
UNION BANK OF INDIA	0.27%
CIPLA LTD.	0.22%
TECH MAHINDRA LIMITEDFV-5	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	36.85%
Money Market Total	2.33%
Current Assets	0.74%
Total	100.00%

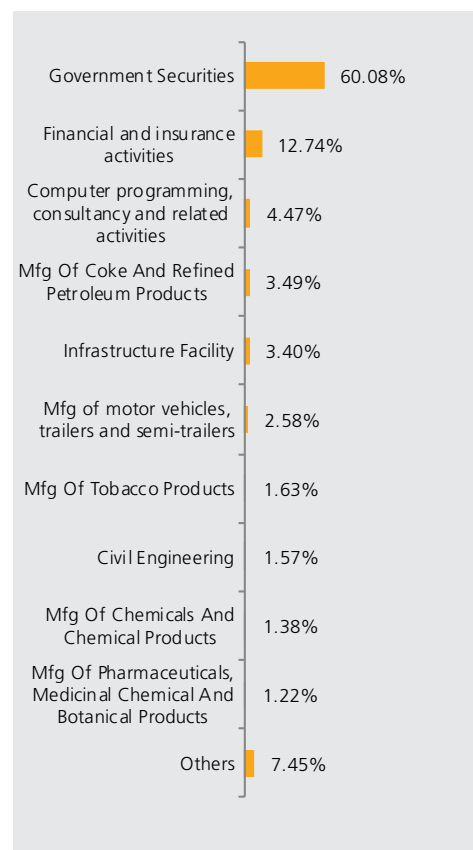
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 33.5389

Inception Date: 11th January 2010

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

AUM as on 31st October 24: ₹ 2.02 Crs.

Modified Duration of Debt Portfolio:

6.63 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	34
Gsec / Debt	00-100	58
MMI / Others	00-100	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.46%	-2.36%
Last 6 Months	5.39%	6.14%
Last 1 Year	15.13%	16.64%
Last 2 Years	10.16%	11.56%
Last 3 Years	7.16%	8.36%
Since Inception	8.51%	9.37%

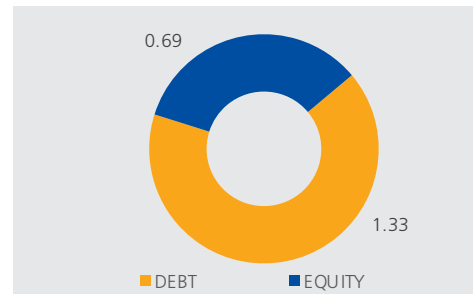
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

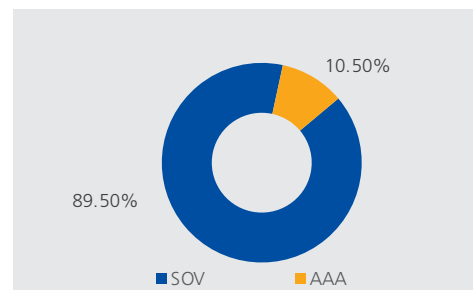
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	23.78%
7.18% GOI 14.08.2033	18.94%
7.23% GOI CG 15-04-2039	9.22%
7.32% GOI 13-11-2030	3.74%
7.18% GOI CG 24-07-2037	2.54%
Gilts Total	58.21%
HDFC BANK LTD.FV-2	3.54%
ICICI BANK LTD.FV-2	3.38%
RELIANCE INDUSTRIES LTD.	3.30%
INFOSYS LIMITED	2.00%
LARSEN&TUBRO	1.58%
ITC - FV 1	1.54%
TATA CONSULTANCY SERVICES LTD.	1.52%
AXIS BANK LIMITEDFV-2	1.40%
STATE BANK OF INDIAFV-1	1.37%
BHARTI AIRTEL LIMITED	1.37%
TATA MOTORS LTD.FV-2	1.00%
NTPC LIMITED	1.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.94%
MAHINDRA & MAHINDRA LTD.-FV5	0.78%
HINDUSTAN LEVER LTD.	0.75%
TITAN COMPANY LIMITED	0.66%
BAJAJ FINSERV LIMITED	0.63%
MARUTI UDYOG LTD.	0.49%
ULTRATECH CEMCO LTD	0.49%
POWER GRID CORP OF INDIA LTD	0.48%
COAL INDIA LIMITED	0.45%
HERO MOTOCORP LIMITED	0.45%
KOTAK MAHINDRA BANK LIMITED_FV5	0.43%
MPHASIS LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
GRASIM INDUSTRIES LTD.	0.39%
INDUSIND BANK LIMITED	0.37%
TATA CONSUMER PRODUCTS LIMITED	0.36%
HCL TECHNOLOGIES LIMITED	0.36%
BAJAJ FINANCE LIMITED	0.34%
INDUS TOWERS LIMITED	0.33%
CIPLA LTD.	0.29%
BAJAJ AUTO LTD	0.24%
NESTLE INDIA LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.20%
UNION BANK OF INDIA	0.20%
BHARAT PETROLEUM CORP. LTD.	0.19%
DR. REDDY LABORATORIES	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	34.03%
Money Market Total	6.83%
Current Assets	0.93%
Total	100.00%

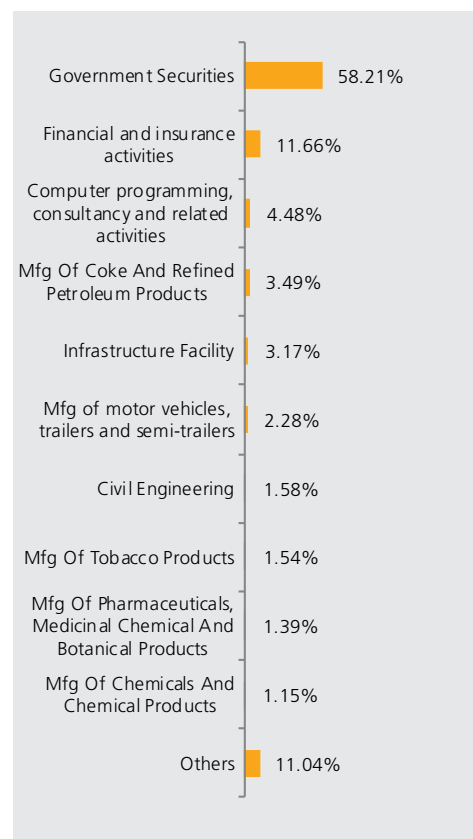
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 47.5952

Inception Date: 13th February 2006

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

AUM as on 31st October 24: ₹ 10.86 Crs.

Modified Duration of Debt Portfolio:

7.07 years

YTM of Debt Portfolio: 6.87%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	81
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.51%	-1.05%
Last 6 Months	5.15%	5.66%
Last 1 Year	12.14%	13.14%
Last 2 Years	8.83%	10.05%
Last 3 Years	6.10%	7.26%
Since Inception	7.76%	8.63%

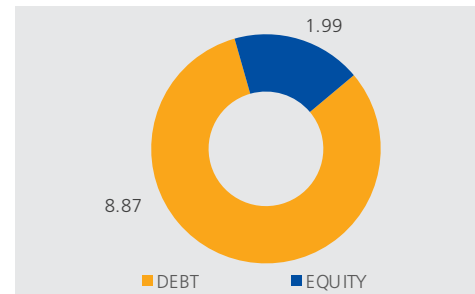
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

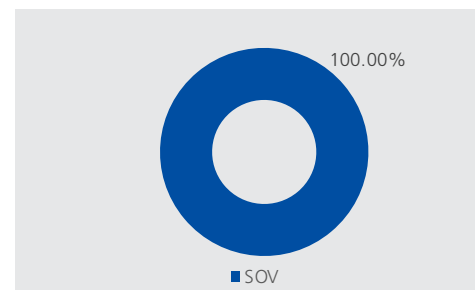
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	25.98%
7.18% GOI 14.08.2033	24.37%
7.23% GOI CG 15-04-2039	17.24%
7.18% GOI CG 24-07-2037	11.80%
7.32% GOI 13-11-2030	1.19%
Gilts Total	80.58%
HDFC BANK LTD.FV-2	2.09%
ICICI BANK LTD.FV-2	1.87%
RELIANCE INDUSTRIES LTD.	1.55%
INFOSYS LIMITED	1.10%
LARSEN&TUBRO	0.92%
ITC - FV 1	0.80%
BHARTI AIRTEL LIMITED	0.76%
TATA CONSULTANCY SERVICES LTD.	0.67%
AXIS BANK LIMITEDFV-2	0.67%
STATE BANK OF INDIAFV-1	0.65%
NTPC LIMITED	0.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.49%
HINDUSTAN LEVER LTD.	0.39%
TATA MOTORS LTD.FV-2	0.38%
TITAN COMPANY LIMITED	0.36%
POWER GRID CORP OF INDIA LTD	0.36%
MARUTI UDYOG LTD.	0.36%
HERO MOTOCORP LIMITED	0.33%
ULTRATECH CEMCO LTD	0.30%
COAL INDIA LIMITED	0.29%
BAJAJ FINANCE LIMITED	0.29%
TATA CONSUMER PRODUCTS LIMITED	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
GRASIM INDUSTRIES LTD.	0.24%
BAJAJ FINSERV LIMITED	0.23%
INDUSIND BANK LIMITED	0.22%
INDUS TOWERS LIMITED	0.21%
CIPLA LTD.	0.20%
TATA IRON & STEEL COMPANY LTD	0.20%
BAJAJ AUTO LTD	0.18%
HCL TECHNOLOGIES LIMITED	0.16%
NESTLE INDIA LIMITED	0.15%
UNION BANK OF INDIA	0.12%
BHARAT PETROLEUM CORP. LTD.	0.11%
TECH MAHINDRA LIMITEDFV-5	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
Equity Total	18.30%
Money Market Total	0.00%
Current Assets	1.12%
Total	100.00%

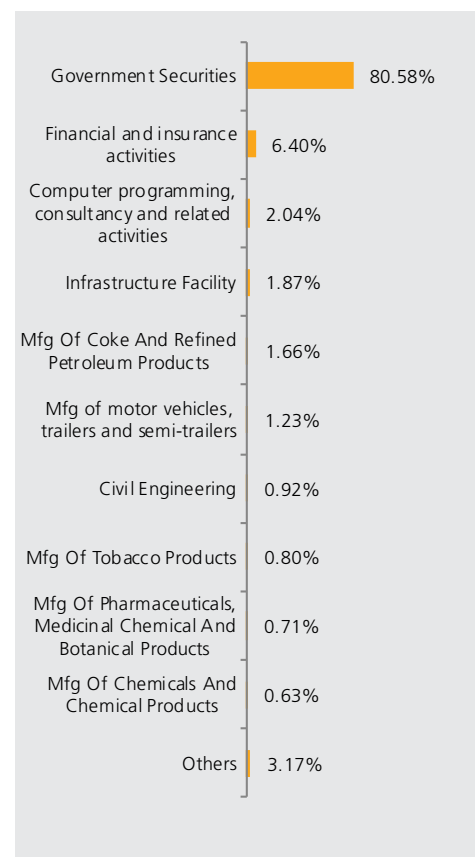
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 29.8214

Inception Date: 11th January 2010

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

AUM as on 31st October 24: ₹ 2.13 Crs.

Modified Duration of Debt Portfolio: 6.60 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	17
Gsec / Debt	00-100	76
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.35%	-1.05%
Last 6 Months	5.27%	5.66%
Last 1 Year	12.25%	13.14%
Last 2 Years	8.80%	10.05%
Last 3 Years	6.12%	7.26%
Since Inception	7.65%	8.63%

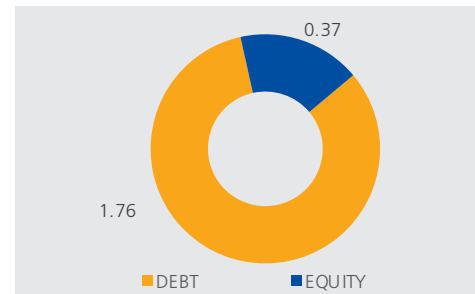
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

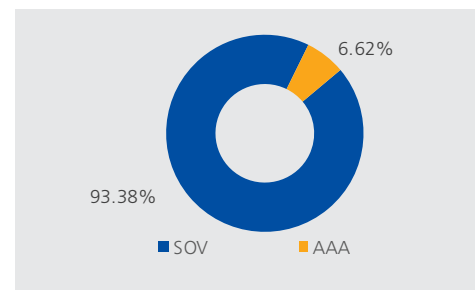
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	32.13%
7.26% GOI CG 06-02-2033	26.30%
7.23% GOI CG 15-04-2039	11.08%
7.32% GOI 13-11-2030	4.40%
7.18% GOI CG 24-07-2037	2.16%
Gilts Total	76.07%
HDFC BANK LTD.FV-2	1.92%
ICICI BANK LTD.FV-2	1.81%
RELIANCE INDUSTRIES LTD.	1.47%
INFOSYS LIMITED	1.06%
LARSEN&TUBRO	0.85%
ITC - FV 1	0.77%
BHARTI AIRTEL LIMITED	0.75%
AXIS BANK LIMITEDFV-2	0.66%
TATA CONSULTANCY SERVICES LTD.	0.65%
STATE BANK OF INDIAFV-1	0.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
NTPC LIMITED	0.46%
MAHINDRA & MAHINDRA LTD.-FV5	0.41%
TATA MOTORS LTD.FV-2	0.37%
HINDUSTAN LEVER LTD.	0.36%
POWER GRID CORP OF INDIA LTD	0.32%
MARUTI UDYOG LTD.	0.31%
HCL TECHNOLOGIES LIMITED	0.31%
HERO MOTOCORP LIMITED	0.30%
TITAN COMPANY LIMITED	0.28%
ULTRATECH CEMCO LTD	0.26%
COAL INDIA LIMITED	0.25%
BAJAJ AUTO LTD	0.23%
BAJAJ FINANCE LIMITED	0.23%
KOTAK MAHINDRA BANK LIMITED_FV5	0.22%
GRASIM INDUSTRIES LTD.	0.21%
BAJAJ FINSERV LIMITED	0.21%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.20%
INDUSIND BANK LIMITED	0.19%
TATA IRON & STEEL COMPANY LTD	0.19%
INDUS TOWERS LIMITED	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.17%
CIPLA LTD.	0.16%
NESTLE INDIA LIMITED	0.11%
BHARAT PETROLEUM CORP. LTD.	0.10%
UNION BANK OF INDIA	0.10%
TECH MAHINDRA LIMITEDFV-5	0.10%
DR. REDDY LABORATORIES	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	17.37%
Money Market Total	5.39%
Current Assets	1.17%
Total	100.00%

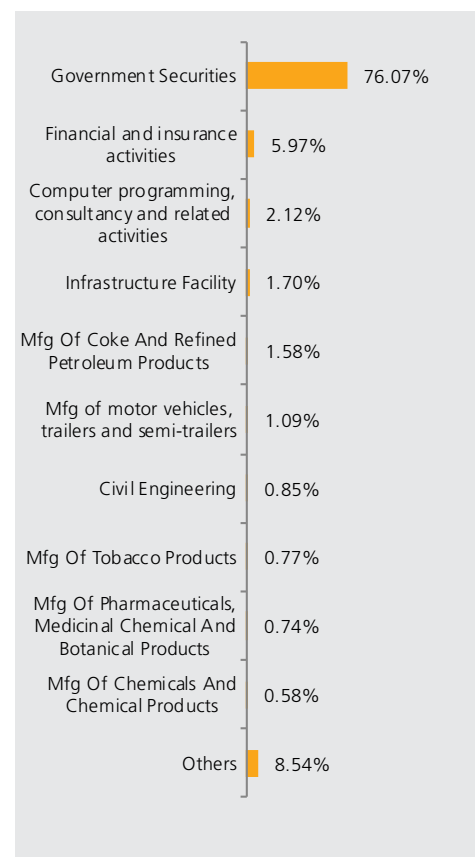
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 28.7281

Inception Date: 01st September 2010

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 31st October 24: ₹ 0.34 Crs.

Modified Duration of Debt Portfolio:

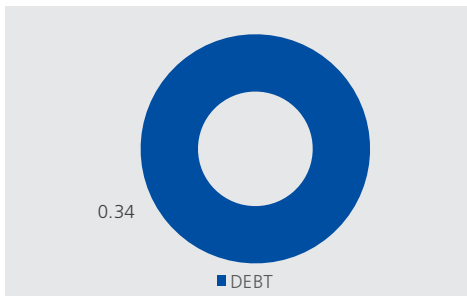
6.32 years

YTM of Debt Portfolio: 6.86%

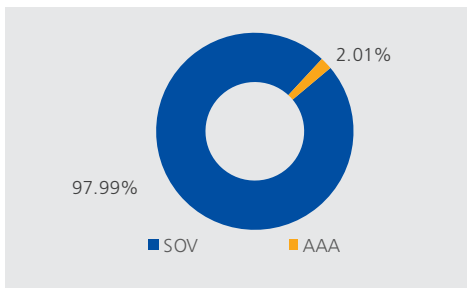
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	84.86%
7.23% GOI CG 15-04-2039	7.69%
7.18% GOI 14.08.2033	3.65%
Gilts Total	96.20%
Money Market Total	1.97%
Current Assets	1.83%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

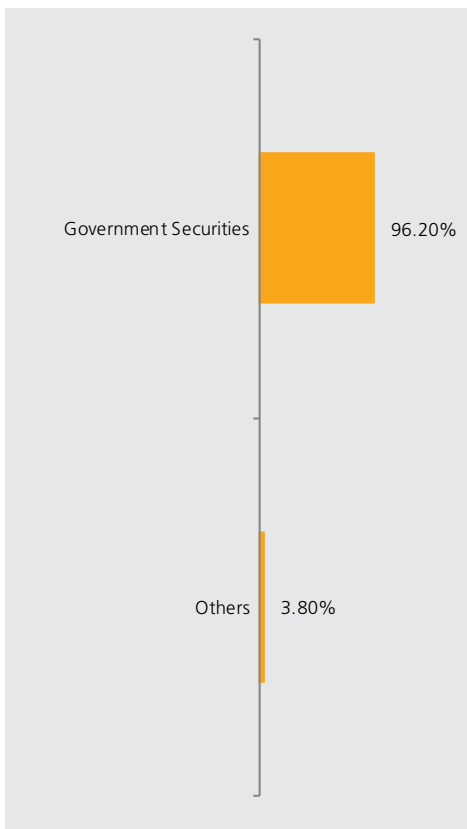
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.22%	-0.07%
Last 6 Months	5.12%	6.07%
Last 1 Year	8.86%	11.13%
Last 2 Years	7.71%	9.21%
Last 3 Years	5.41%	6.36%
Since Inception	7.17%	7.73%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 29.2235

Inception Date: 27th February 2008

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 31st October 24: ₹ 0.24 Crs.

Modified Duration of Debt Portfolio:

6.26 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Acal (%)
Gsec	00-100	94
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.24%	-0.07%
Last 6 Months	4.96%	6.07%
Last 1 Year	8.59%	11.13%
Last 2 Years	7.42%	9.21%
Last 3 Years	5.11%	6.36%
Since Inception	6.64%	7.66%

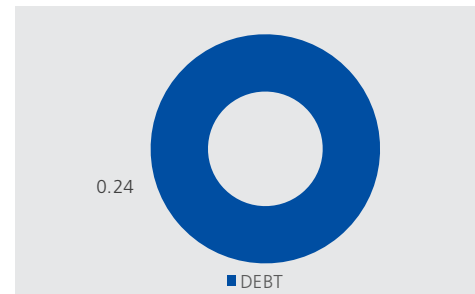
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

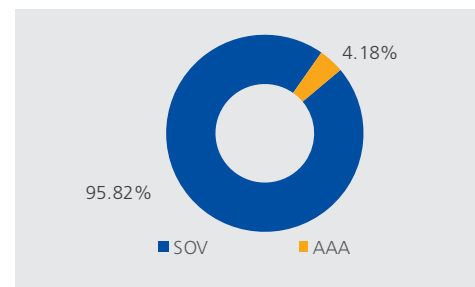
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	84.32%
7.23% GOI CG 15-04-2039	5.67%
7.18% GOI 14.08.2033	4.31%
Gilts Total	94.30%
Money Market Total	4.11%
Current Assets	1.59%
Total	100.00%

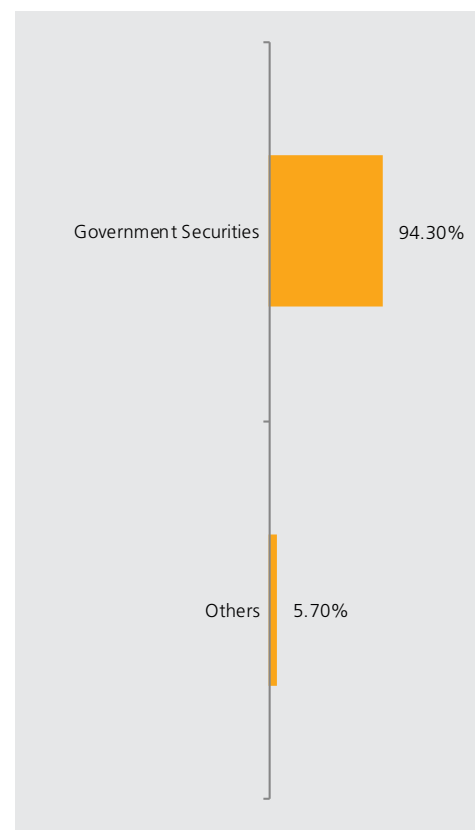
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 30.7186
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 31st October 24: ₹ 1.08 Crs.
Modified Duration of Debt Portfolio:
0.16 years
YTM of Debt Portfolio: 6.49%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.53%
Last 6 Months	2.59%	3.54%
Last 1 Year	5.27%	7.25%
Last 2 Years	5.11%	7.08%
Last 3 Years	4.29%	6.17%
Since Inception	5.70%	6.72%

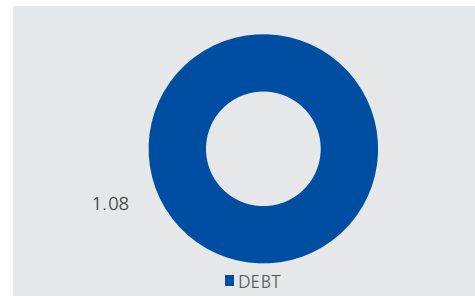
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

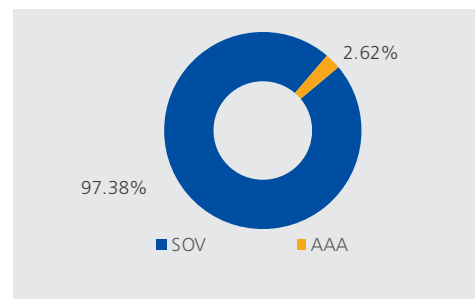
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

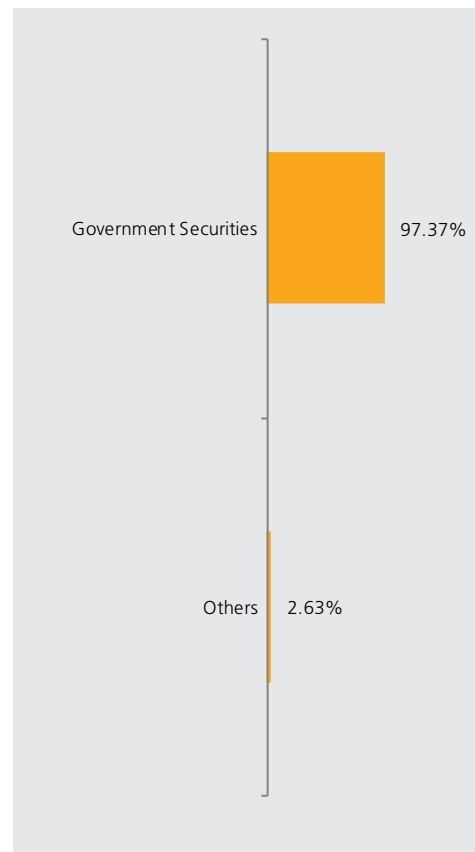
AUM (in ₹ crs.)



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 2024

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 31st October 24: ₹ 30.9132
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 31st October 24: ₹ 1.19 Crs.
Modified Duration of Debt Portfolio:
0.22 years
YTM of Debt Portfolio: 6.55%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.53%
Last 6 Months	2.58%	3.54%
Last 1 Year	5.24%	7.25%
Last 2 Years	5.14%	7.08%
Last 3 Years	4.27%	6.17%
Since Inception	5.89%	6.85%

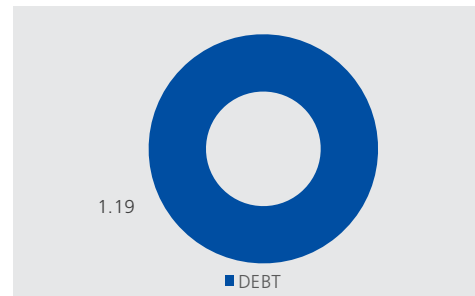
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

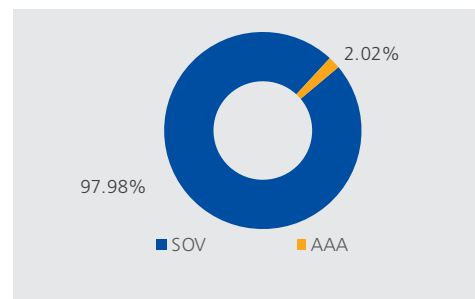
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

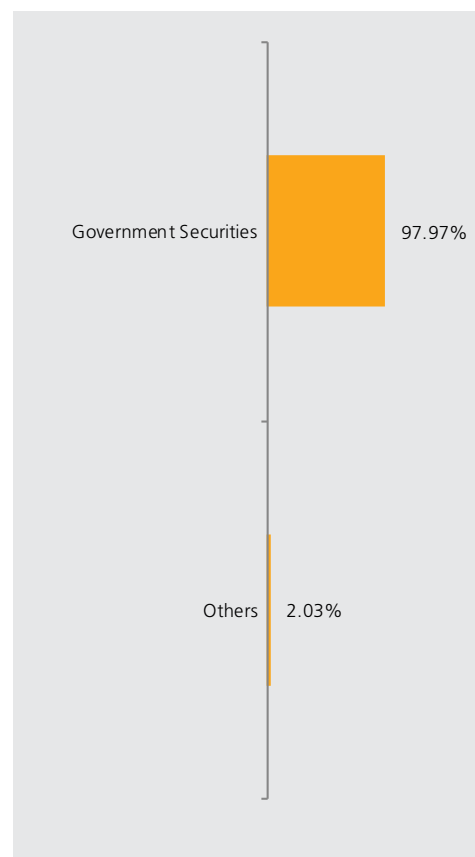
AUM (in ₹ crs.)



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 2024

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 31st October 24: ₹ 31.7249

Inception Date: 20th August 2009

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 31st October 24: ₹ 0.61 Crs.

Modified Duration of Debt Portfolio:

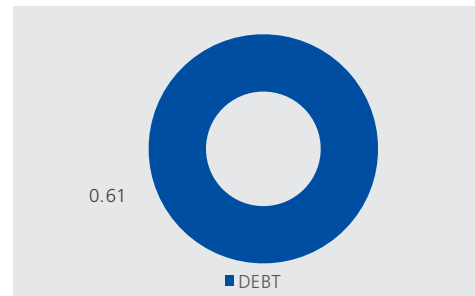
6.48 years

YTM of Debt Portfolio: 6.88%

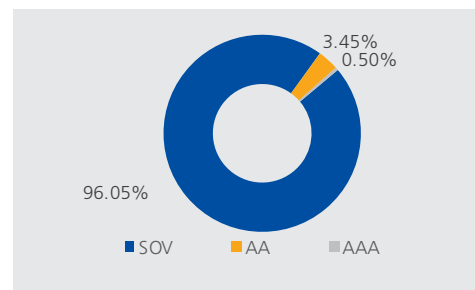
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	3.41%
Bonds/Debentures Total	3.41%
7.26% GOI CG 06-02-2033	50.04%
7.18% GOI 14.08.2033	33.75%
7.23% GOI CG 15-04-2039	11.04%
Gilts Total	94.82%
Money Market Total	0.49%
Current Assets	1.29%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

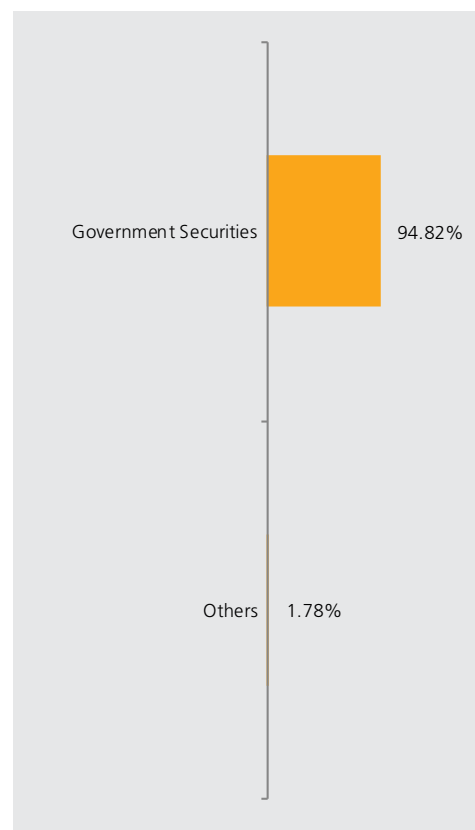
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.17%	0.27%
Last 6 Months	5.21%	5.14%
Last 1 Year	8.74%	9.68%
Last 2 Years	7.55%	8.51%
Last 3 Years	5.25%	6.10%
Since Inception	7.29%	7.33%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 32.1094
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31st October 24: ₹ 0.34 Crs.
Modified Duration of Debt Portfolio: 6.16 years
YTM of Debt Portfolio: 6.86%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.27%	0.27%
Last 6 Months	4.97%	5.14%
Last 1 Year	8.45%	9.68%
Last 2 Years	7.18%	8.51%
Last 3 Years	4.90%	6.10%
Since Inception	7.24%	7.56%

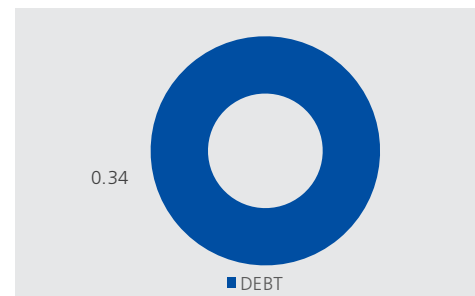
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

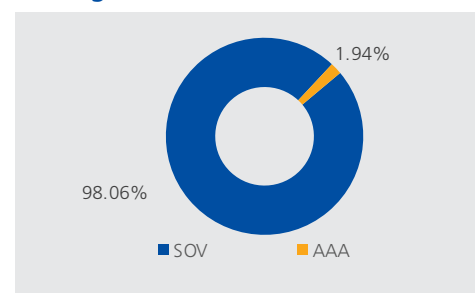
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	93.45%
7.23% GOI CG 15-04-2039	3.00%
Gilts Total	96.45%
Money Market Total	1.91%
Current Assets	1.64%
Total	100.00%

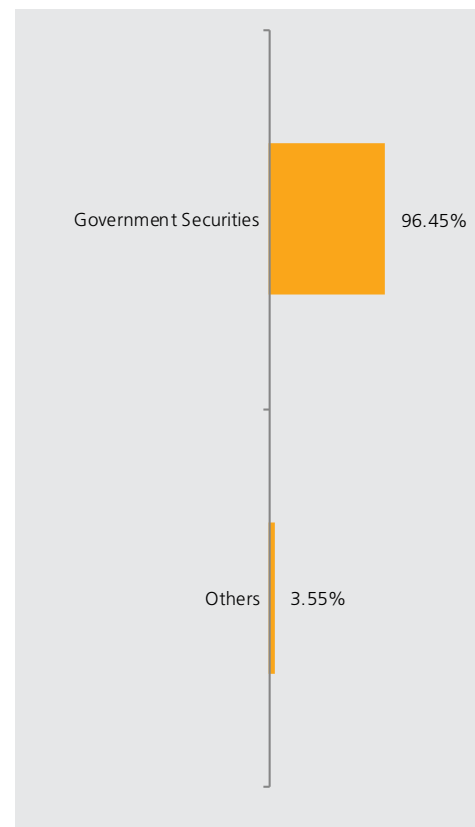
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 24.8282
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 31st October 24: ₹ 0.44 Crs.
Modified Duration of Debt Portfolio:
0.42 years
YTM of Debt Portfolio: 6.70%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.53%
Last 6 Months	2.89%	3.54%
Last 1 Year	5.87%	7.25%
Last 2 Years	5.54%	7.08%
Last 3 Years	4.75%	6.17%
Since Inception	5.76%	6.39%

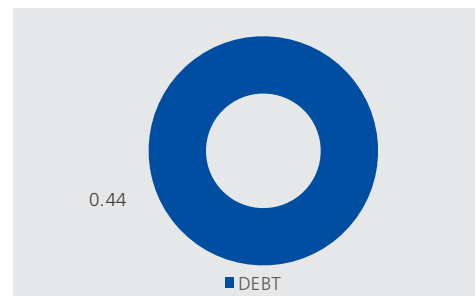
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

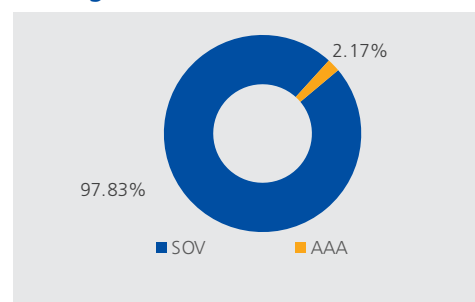
Portfolio

Name of Instrument	% to AUM
Money Market Total	98.63%
Current Assets	1.37%
Total	100.00%

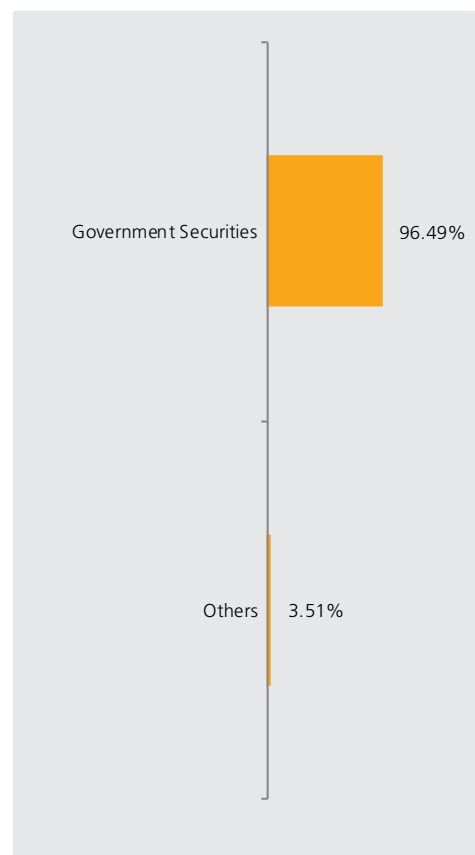
AUM (in ₹ crs.)



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 2024

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 31st October 24: ₹ 22.0049
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 31st October 24: ₹ 2.00 Crs.
Modified Duration of Debt Portfolio:
0.50 years
YTM of Debt Portfolio: 6.99%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.53%
Last 6 Months	2.81%	3.54%
Last 1 Year	5.59%	7.25%
Last 2 Years	5.34%	7.08%
Last 3 Years	4.58%	6.17%
Since Inception	5.47%	6.82%

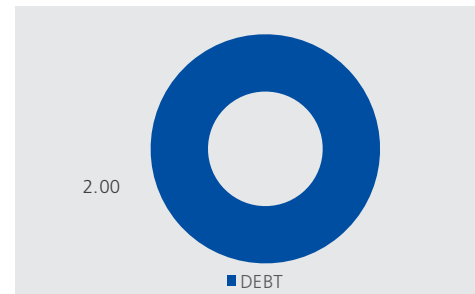
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

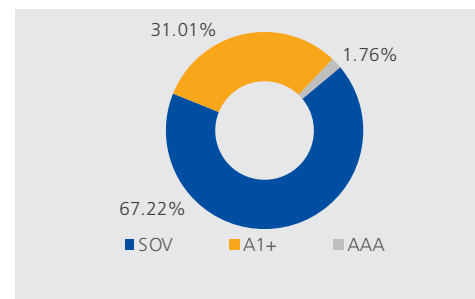
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.97%
Current Assets	0.03%
Total	100.00%

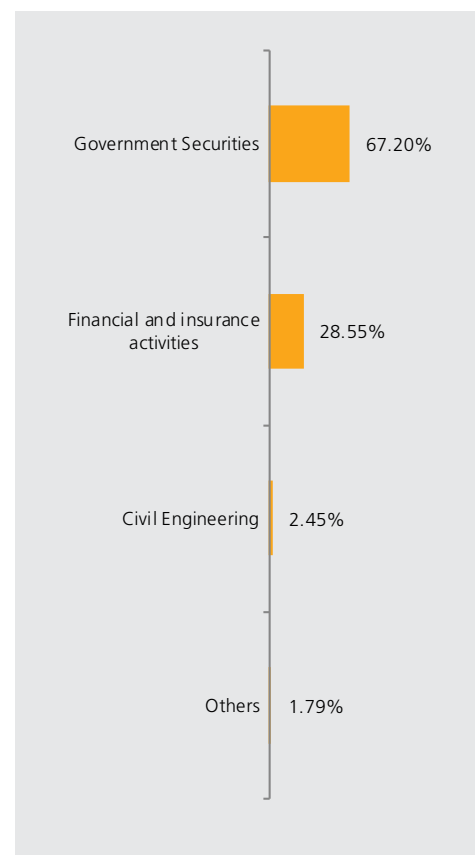
AUM (in ₹ crs.)



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 2024

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 31st October 24: ₹ 25.4896
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 31st October 24: ₹ 0.14 Crs.
Modified Duration of Debt Portfolio:
0.07 years
YTM of Debt Portfolio: 6.42%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.53%
Last 6 Months	2.72%	3.54%
Last 1 Year	5.55%	7.25%
Last 2 Years	5.18%	7.08%
Last 3 Years	4.41%	6.17%
Since Inception	5.77%	6.80%

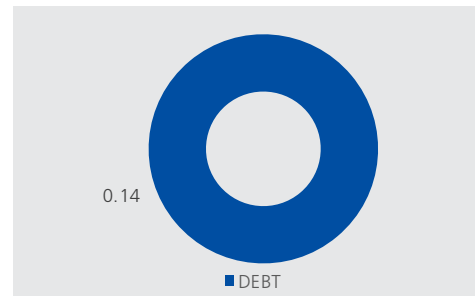
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

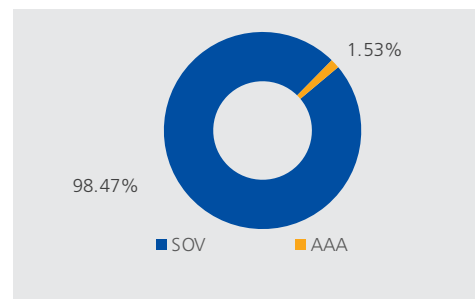
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.79%
Current Assets	0.21%
Total	100.00%

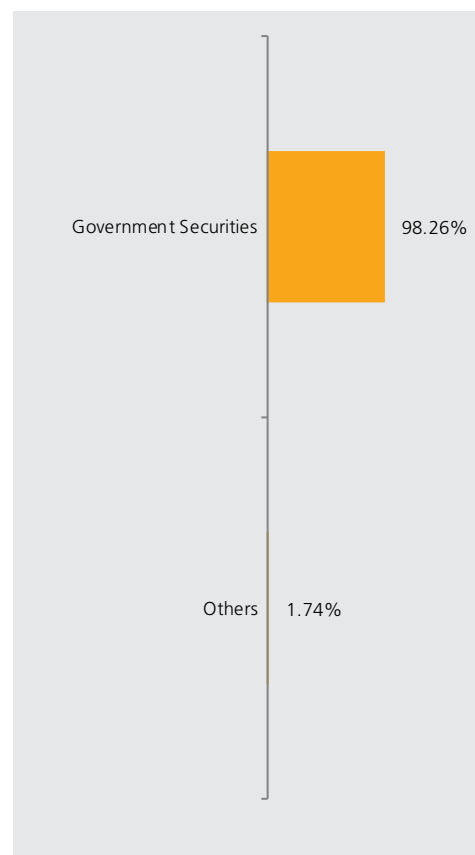
AUM (in ₹ crs.)



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 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 15.2329

Highest NAV locked as on 28th Aug

2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 31st October 24:

₹ 90.94 Crs.

Modified Duration of Debt Portfolio:

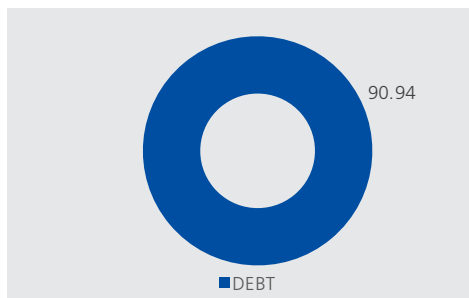
0.99 years

YTM of Debt Portfolio: 6.74%

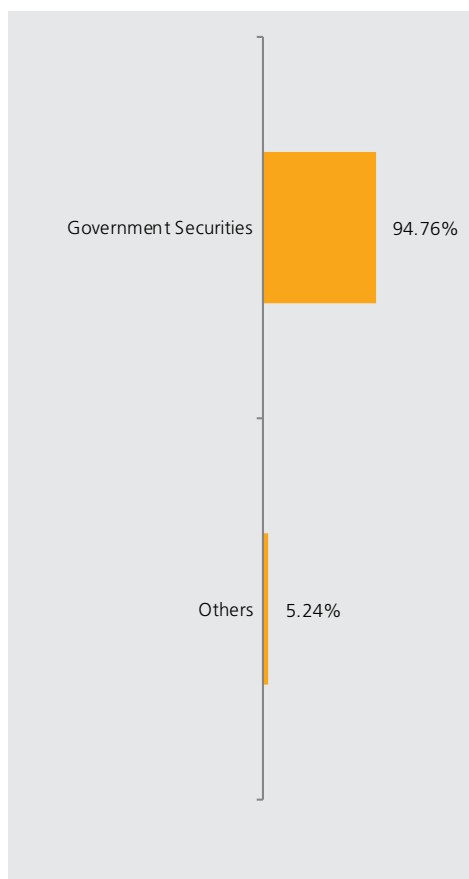
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	44.56%
8.30% RAJASHTHAN SDL 13.01.2026	27.93%
7.59% GOI CG 11-01-2026	16.67%
8.47% MAHARASHTRA SDL 10.02.2026	5.61%
Gilts Total	94.76%
Money Market Total	3.64%
Current Assets	1.60%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	-
Last 6 Months	3.08%	-
Last 1 Year	6.19%	-
Last 2 Years	5.73%	-
Last 3 Years	3.76%	-
Since Inception	3.02%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 31st October 24: ₹ 17.2190

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 31st October 24: ₹ 10.41Cr.

Modified Duration of Debt Portfolio:

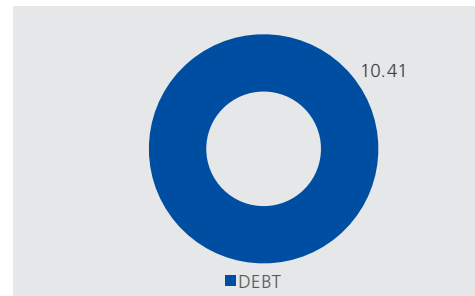
1.34 years

YTM of Debt Portfolio: 6.71%

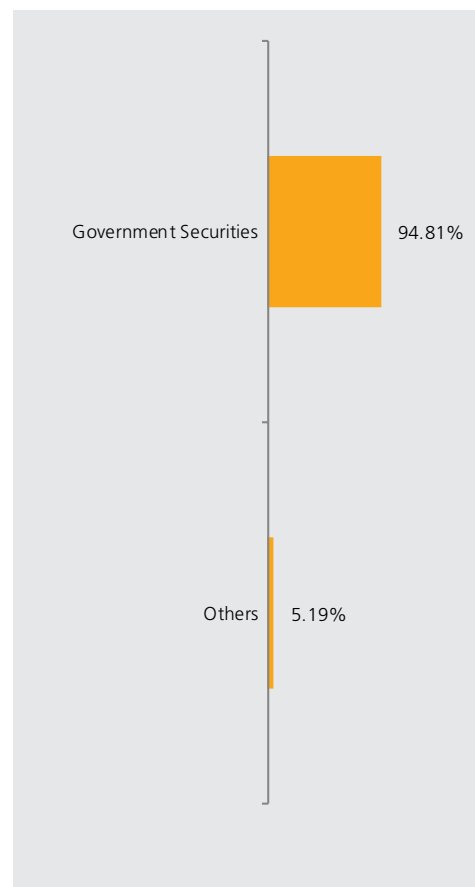
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	94.81%
Gilts Total	94.81%
Money Market Total	4.75%
Current Assets	0.44%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.29%	-
Last 6 Months	3.15%	-
Last 1 Year	6.25%	-
Last 2 Years	5.82%	-
Last 3 Years	3.65%	-
Since Inception	4.14%	-

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 2024

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 31st October 24: ₹ 23.3838
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 31st October 24:
 ₹ 854.38 Crs.
Modified Duration of Debt Portfolio:
 0.42 years
YTM of Debt Portfolio: 7.02%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	65
MMI / Others	00-40	35

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.50%	-
Last 6 Months	3.41%	-
Last 1 Year	6.72%	-
Last 2 Years	6.45%	-
Last 3 Years	5.47%	-
Since Inception	6.45%	-

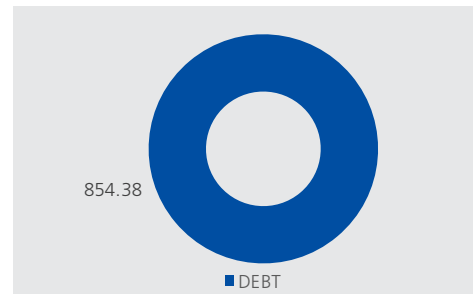
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

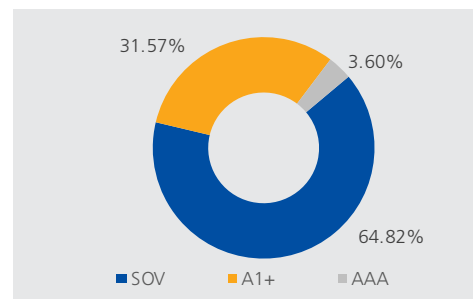
Portfolio

Name of Instrument	% to AUM
GSEC STRIP 06.11.2031	8.14%
GSEC STRIP 22.10.2031	3.44%
GSEC STRIP 22.04.2031	3.42%
GSEC STRIP 06.05.2031	1.52%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	1.01%
Gilts Total	17.54%
Money Market Total	83.54%
Current Assets	-1.08%
Total	100.00%

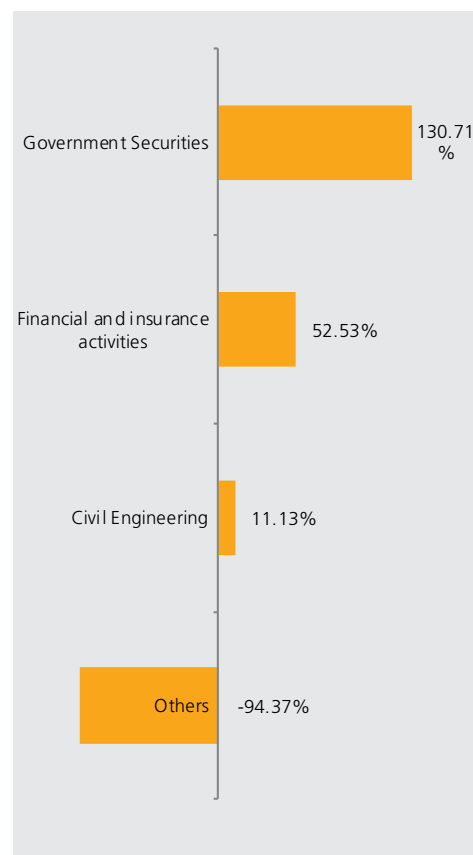
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

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 31st October 24: ₹ 18.5055

Inception Date: 15th January 2014

Benchmark: N.A

AUM as on 31st October 24: ₹ 34.77 Crs.

Modified Duration of Debt Portfolio:

0.40 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	65
MMI / Others	00-40	35

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.55%	-
Last 6 Months	3.32%	-
Last 1 Year	6.64%	-
Last 2 Years	6.42%	-
Last 3 Years	5.44%	-
Since Inception	5.86%	-

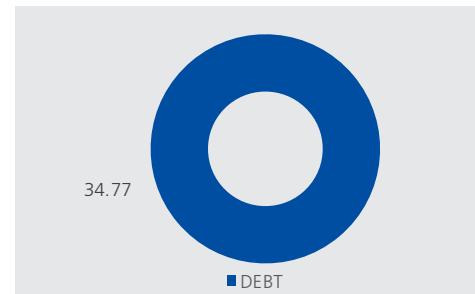
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

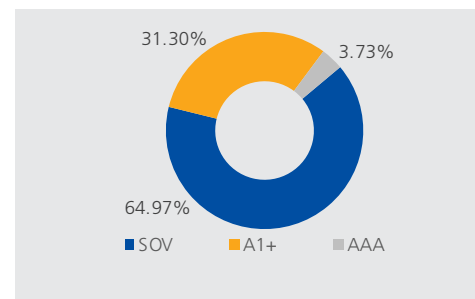
Portfolio

Name of Instrument	% to AUM
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	1.02%
Gilts Total	1.02%
Money Market Total	99.53%
Current Assets	-0.55%
Total	100.00%

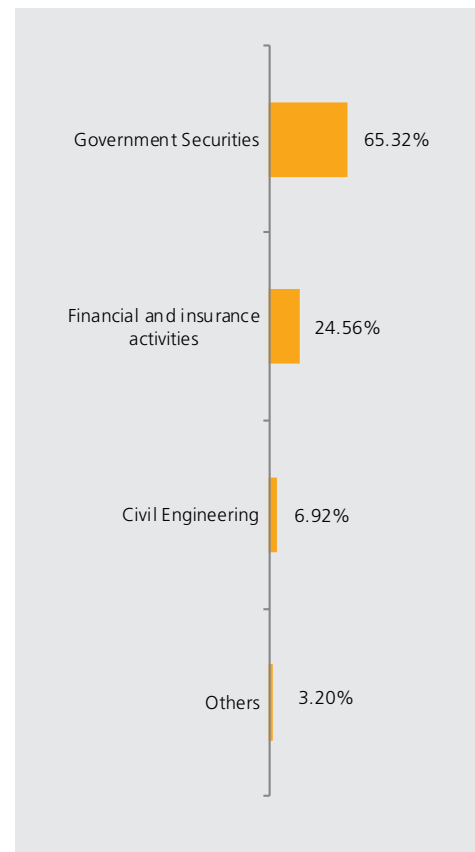
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2024

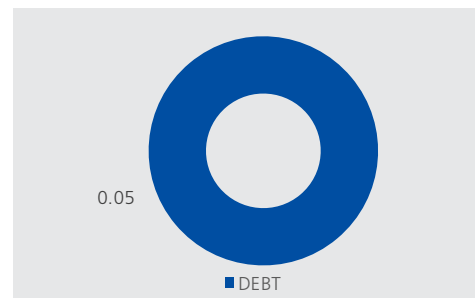
Investment Objective

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.

Portfolio

Name of Instrument	% to AUM
Money Market Total	99.70%
Current Assets	0.30%
Total	100.00%

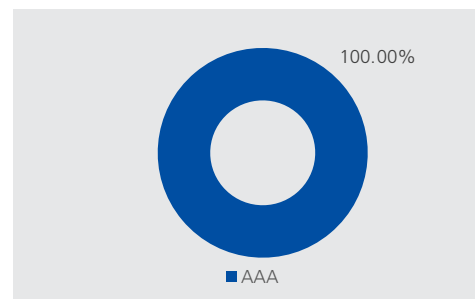
AUM (in ₹ crs.)



Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 31st October 24: ₹ 23.4481
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 31st October 24: ₹ 0.05 Crs.
Modified Duration of Debt Portfolio: N.A
YTM of Debt Portfolio: 6.27%

Rating Profile



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	-
Last 6 Months	2.68%	-
Last 1 Year	5.51%	-
Last 2 Years	5.56%	-
Last 3 Years	4.90%	-
Since Inception	6.99%	-

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

Past performance is not indicative of future performance



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	Umesh Patel	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Jagdish Bhanushali	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	Nifty 50 Index	Make in India	Jagdish Bhanushali	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Rahul Sangle
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Rahul Sangle
ULIF01701/02/08HSRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Index: 40%; Sensex 50: 60%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Umesh Patel	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	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 Index: 80%; Sensex 50: 20%	Hybrid	Umesh Patel	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond 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	Umesh Patel	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Umesh Patel	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	Jagdish Bhanushali	-

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

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.

Reliance Nippon Life Insurance Company Limited. IRDAI Registration No: 121. Registered & Corporate Office: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai - 400051. India. T +91 22 6896 5000.

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