

ANALYST SEPTEMBER 2022

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

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

INVESTMENT INSIGHT

Fund Report as on 30th August 2022

Equity Markets

The Month That Was

The Nifty 50 Index went up by 3.5% during August. Compared to major global indices, it is one of the best performing indexes over the last three months. India did well despite concerns about aggressive rate hikes post Fed Chairman's speech at the Jackson Hole Conference. The mid-cap and small-cap indices did even better and were up by 6% and 5%, respectively. India benefitted as the inflation outlook improved, with major commodities losing their value from recent peaks. However, the ongoing Russia-Ukraine war continues to put pressure on energy costs and push the European Union to recession. China continues to wither under COVID-related shutdowns and a faltering real estate sector. On the other hand, India witnessed a gradual improvement in consumer sentiments. The exports sector could face headwinds going ahead, driven by weaker global demand.

FII inflows continued for the second consecutive month at \$6.8bn, while DIIs were net sellers at \$0.9bn, a first after many months. All sectoral indices closed positive for the month except Pharma and IT. Domestic consumption and capital goods were the best performing sectors for the month.

The monsoon for the year had a slow start, but it picked up as the quarter progressed and is now 6% higher than the last 10-year averages. However, select pockets of UP, Bihar and Gangetic West Bengal have received less than 60% rainfall, impacting rice acreages. Overall, kharif acreages are 1.3% lower than last year. Sugarcane, coarse cereals, and cotton acreages are higher, while rice, pulses and oilseed acreages are lower than last year.

Some of the other key developments for the month were:

- RBI MPC voted to hike repo rate by 50 bps
- IIP for June'22 came in at 12.3% compared to 19.7% in May'22
- CPI inflation moderated to 6.71% in July'22 from 7.01% in June'22
- July'22 WPI eased to 13.9%
- 1QFY23 real GDP grew by 13.5%, aided by private consumption growth of 25.9% and investment growth of 20.1%
- India concluded its 5G spectrum auctions with total bids worth Rs 1.5tn

INVESTMENT INSIGHT

Fund Report as on 30th August 2022

Market Outlook

The Nifty 50 FY23 & FY24 earnings saw a modest cut post 1Q23 results season primarily driven by lower earnings in commodity and export-oriented sectors. With concerns on margins abated, investor focus is back on topline growth. Domestic consumption names did well even though margins took a hit in this quarter. However, their full-year earnings estimates remained robust as the recent correction in global commodities is expected to provide a tailwind towards the year's second half. Risks are 1) Lower rainfall in the Gangetic plain may impact the region's overall sales, 2) High trade deficit of \$30bn drove import forex cover to a 3-year low of 9 months and 3) Liquidity tightening by RBI. While electricity consumption and hotel bookings point to some softness in the economy, they could be attributed to seasonal factors. Housing activity remains robust as high pricing and sustained demand continue to drive higher launches. The upcoming festive season started positively as initial feedback of Ganesh Chaturthi and Onam auto retails point to a mid-teens growth over last year. Adjusted for seasonality, travel tourism, airline traffic and rail traffic movement have held on to their recent improvements. Credit growth continues with its upwards trajectory.

We remained optimistic about the Indian equity markets as we believe the recent correction in commodity prices would help sustain the earnings outlook. With Europe and China under stress, emerging markets and India should continue to see FII inflows. Overall, valuations remain fair. Within that growth sectors are relatively undervalued. We prefer financials, consumption and capital goods sectors.



INVESTMENT INSIGHT

Fund Report as on 30th August 2022

Fixed Income Markets

The Bank of England raised its Bank Rate by 0.50% to 1.75% the most in 27 years to smother surging inflation on track to top 13%, even as it warned a long recession is coming. The Reserve Bank of India's key policy repo rate was raised by 50bps to 5.40%, the third increase in the current cycle to cool stubbornly high inflation that has remained above the central bank's tolerance band for six straight months. The central bank maintained its inflation forecast for FY 2023 at 6.7% and its economic growth at 7.2%. The GDP expanded 13.5% y-o-y in the Q1 FY2023 with private consumption and services sector witnessing a sharp rebound at 25.9% & 17.6% respectively on the back of opening of contact intensive sectors. The S&P Global India Manufacturing PMI edged down to 56.2 in August 2022 from July's 56.4, signalling the second-strongest expansion in the sector since last November. Both output and new orders expanded at the fastest pace. Industrial production advanced by 12.3% y-o-y in June of 2022, following a 19.6% jump in the previous month. Output increased in all sectors, albeit at softer rates. CPI inflation edged lower to a five-month low of 6.71% in July 2022 from 7.01% in June. A slowdown was seen in cost of food (6.75% vs 7.56% in June); transportation & communication (5.55% vs 6.9%) and health (5.45% vs 5.47%). Trade deficit widened to USD 30 billion in July of 2022, compared to USD 26.18 billion in June as imports jumped 42.8% y-o-y to USD 66.27 billion.

Fiscal deficit narrowed to INR 3408.3 billion in the April-July 2022 period equivalent to 20.5% of the government's estimate for this financial year. This is the first time in 28 months that the Centre has posted a fiscal surplus in July due to a 38% y-o-y increase in the Centre's net tax revenue to Rs 1.6 lakh crore, with non-tax revenue more than doubling to Rs 27,423 crore. Credit growth in India touched a fresh high at 15.3% y-o-y as of mid of August 2022 with robust growth coming from personal loans sector. Banking System liquidity has reduced from Rs.5.5 trln to Rs. 1trln in the current financial year on the back of Forex intervention and tightening measures by RBI.

Fixed Income Markets

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 7.16%-7.35% range during Aug 2022, closing at 7.19% on month end. Fear of recession continues due to anticipated aggressive rate hikes by Global Central bankers.

INVESTMENT INSIGHT

Fund Report as on 30th August 2022

Outlook:

On global front, the yield on US 10Y bond rose during the month on front loading of rate hikes by the FOMC. Crude oil prices cooled off in the third consecutive monthly decline, as recession worries and a weakening demand outlook overshadowed concerns about tighter supply.

On the domestic front, RBI is expected to hike the Repo rate by 25-35bps in September policy meeting to tame the inflation. Going forward, we expect Gsec yields to continue the downward trajectory in the medium term though higher government borrowing programme will keep pressure on the same.

Strategy:

The progress of monetary tightening from Central Banks, global commodity prices, growth & inflation expectations and inclusion of India in JP Morgan's emerging market bond index remain key monitorable.

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

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



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr Sumanta Khan

NAV as on 30 August, 22: ₹13.7696

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 613.50 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.62%	3.50%
Last 6 Months	5.04%	5.75%
Last 1 Year	2.31%	3.66%
Last 2 Years	22.97%	24.88%
Last 3 Years	N.A	N.A
Since Inception	12.98%	14.84%

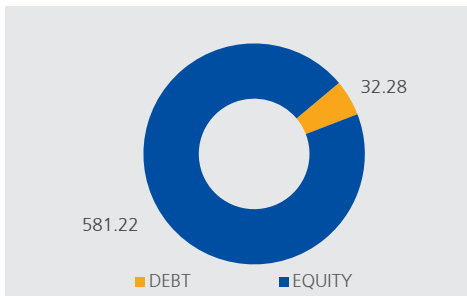
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

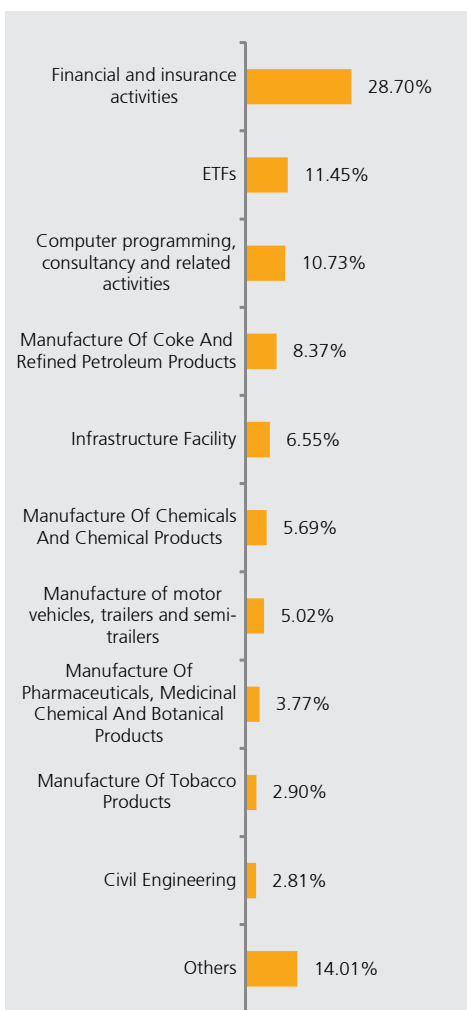
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.18%
HDFC BANK LTD.FV-2	5.90%
INFOSYS LIMITED	5.84%
ICICI BANK LTD.FV-2	5.37%
HDFC LTD FV 2	4.24%
TATA CONSULTANCY SERVICES LTD.	3.75%
HINDUSTAN LEVER LTD.	2.96%
ITC - FV 1	2.90%
LARSEN&TUBRO	2.81%
KOTAK MAHINDRA BANK LIMITED_FV5	2.72%
STATE BANK OF INDIAFV-1	2.68%
BHARTI AIRTEL LIMITED	2.30%
BAJAJ FINANCE LIMITED	2.21%
ASIAN PAINTS LIMITEDFV-1	2.20%
MARUTI UDYOG LTD.	1.87%
AXIS BANK LIMITEDFV-2	1.63%
TITAN COMPANY LIMITED	1.59%
BAJAJ FINSERV LIMITED	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.48%
NTPC LIMITED	1.31%
MAHINDRA & MAHINDRA LTD.-FV5	1.13%
POWER GRID CORP OF INDIA LTD	1.00%
CIPLA LTD.	0.99%
INDUSIND BANK LIMITED	0.91%
SBI LIFE INSURANCE COMPANY LIMITED	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.82%
TATA MOTORS LTD.FV-2	0.81%
DIVIS LABORATORIES LIMITED	0.77%
INDRAPRASTHA GAS LIMITED	0.76%
ULTRATECH CEMCO LTD	0.76%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.75%
ASHOK LEYLAND LIMITED	0.63%
HCL TECHNOLOGIES LIMITED	0.61%
TATA MOTORS LTD-DVR	0.58%
TVS MOTOR COMPANY LIMITED	0.57%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.56%
TATA IRON & STEEL COMPANY LTD	0.54%
UPL LIMITED	0.53%
DR. REDDY LABORATORIES	0.53%
TRENT LTD	0.52%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.44%
APOLLO TYRES LIMITED	0.41%
BAJAJ AUTO LTD	0.39%
JUBILANT FOODWORKS LIMITED	0.39%
NESTLE INDIA LIMITED	0.38%
RESTAURANT BRANDS ASIA LIMITED	0.36%
TATA POWER CO. LTD.FV-1	0.35%
HERO MOTOCORP LIMITED	0.29%
WIPRO	0.28%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
TECH MAHINDRA LIMITEDFV-5	0.25%
UNITED BREWERIES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.23%
BHARAT PETROLEUM CORP. LTD.	0.20%
ONGCFV-5	0.20%
BHARAT FORGE	0.19%
VOLTAS LTD	0.19%
SHREE CEMENTS LIMITED	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.08%
Equity Total	83.29%
SBI-ETF Nifty Bank	3.89%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.04%
Nippon India ETF Bank Bees	2.90%
ICICI PRUDENTIAL IT ETF	1.61%
ETFs	11.45%
Money Market Total	5.16%
Current Assets	0.11%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹35.9887

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 2,198.55 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.64%	3.50%
Last 6 Months	5.72%	5.75%
Last 1 Year	3.46%	3.66%
Last 2 Years	24.11%	24.88%
Last 3 Years	16.72%	17.23%
Since Inception	10.66%	10.12%

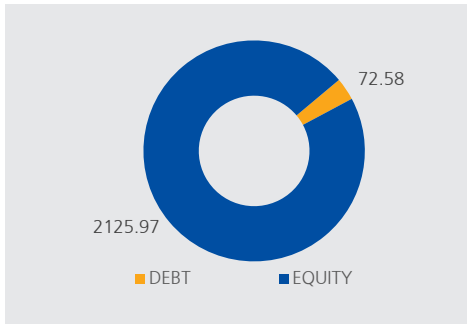
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

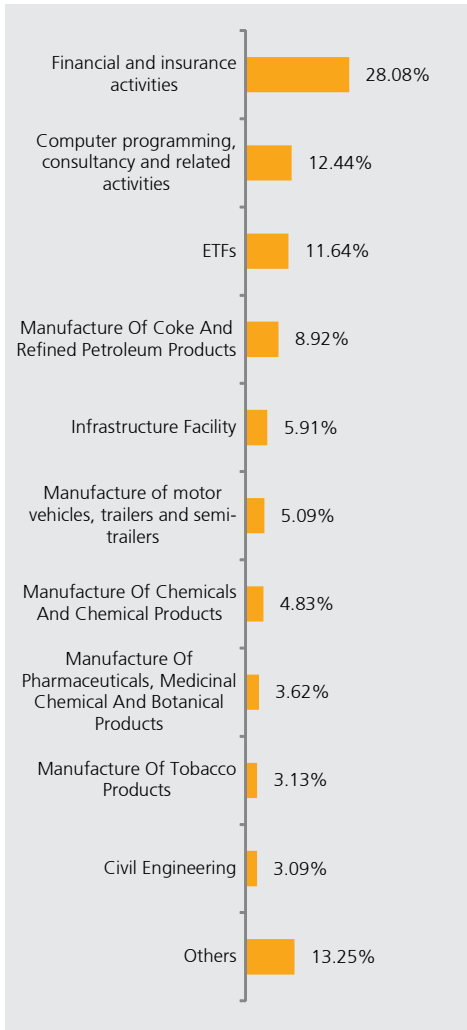
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.92%
INFOSYS LIMITED	6.60%
ICICI BANK LTD.FV-2	5.82%
HDFC BANK LTD.FV-2	5.54%
HDFC LTD FV 2	4.17%
TATA CONSULTANCY SERVICES LTD.	3.34%
ITC - FV 1	3.13%
LARSEN&TUBRO	3.09%
KOTAK MAHINDRA BANK LIMITED_FV5	2.93%
HINDUSTAN LEVER LTD.	2.64%
ASIAN PAINTS LIMITEDFV-1	2.18%
BAJAJ FINANCE LIMITED	2.07%
AXIS BANK LIMITEDFV-2	2.05%
BAJAJ FINSERV LIMITED	1.82%
BHARTI AIRTEL LIMITED	1.76%
NTPC LIMITED	1.66%
TATA IRON & STEEL COMPANY LTD	1.58%
TITAN COMPANY LIMITED	1.50%
MARUTI UDYOG LTD.	1.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.42%
STATE BANK OF INDIAFV-1	1.33%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
TATA MOTORS LTD.FV-2	1.21%
SBI LIFE INSURANCE COMPANY LIMITED	1.13%
HINDALCO INDUSTRIES LTD FV RE 1	1.06%
HCL TECHNOLOGIES LIMITED	1.00%
TECH MAHINDRA LIMITEDFV-5	0.97%
HERO MOTOCORP LIMITED	0.88%
CIPLA LTD.	0.82%
TATA MOTORS LTD-DVR	0.76%
DIVIS LABORATORIES LIMITED	0.73%
ULTRATECH CEMCO LTD	0.70%
DR. REDDY LABORATORIES	0.64%
BRITANNIA INDUSTRIES LTD	0.57%
LIC HOUSING FINANCE LIMITED	0.53%
TATA POWER CO. LTD.FV-1	0.52%
POWER GRID CORP OF INDIA LTD	0.51%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.50%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.49%
INDRAPRASTHA GAS LIMITED	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
JUBILANT FOODWORKS LIMITED	0.46%
TRENT LTD	0.45%
ASHOK LEYLAND LIMITED	0.41%
RESTAURANT BRANDS ASIA LIMITED	0.37%
COFORGE LIMITED	0.36%
BHARAT FORGE	0.36%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
VOLTAS LTD	0.27%
JINDAL STEEL & POWER LTD.	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.27%
AMBUJA CEMENTS LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
ONGCFV-5	0.22%
INDUSIND BANK LIMITED	0.18%
WIPRO	0.17%
Equity Total	85.06%
SBI-ETF Nifty Bank	5.24%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.12%
ICICI PRUDENTIAL IT ETF	2.27%
ETFs	11.64%
Money Market Total	3.66%
Current Assets	-0.36%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUY02121)

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹34.7864

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30 August, 22: ₹ 318.88 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.81%	4.76%
Last 6 Months	7.38%	9.55%
Last 1 Year	10.30%	13.50%
Last 2 Years	25.64%	27.66%
Last 3 Years	19.82%	19.07%
Since Inception	10.36%	10.04%

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

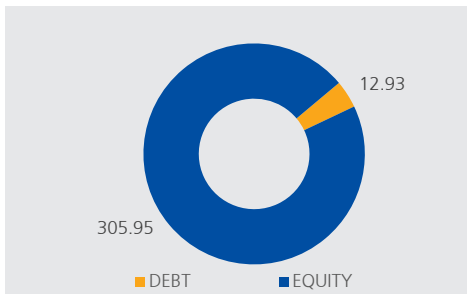
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

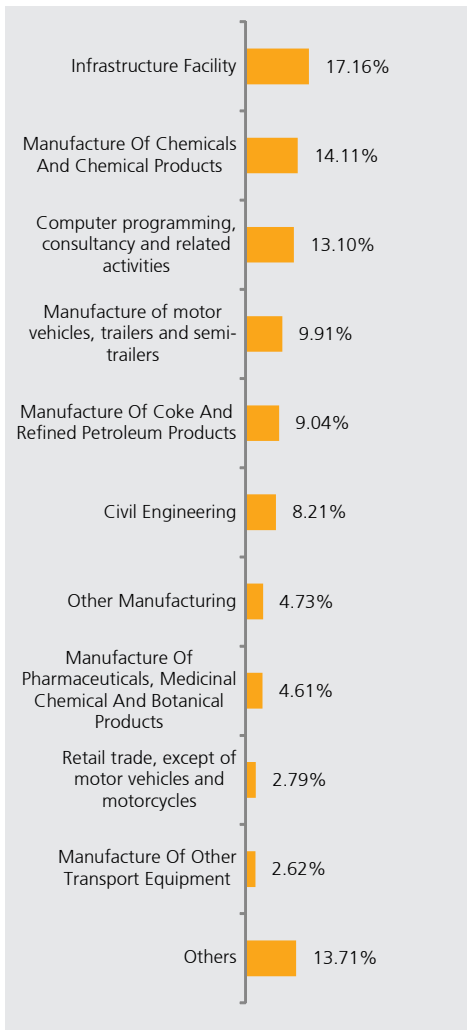
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.33%
LARSEN&TUBRO	8.21%
HINDUSTAN LEVER LTD.	7.44%
BHARTI AIRTEL LIMITED	6.75%
INFOSYS LIMITED	6.67%
MARUTI UDYOG LTD.	5.61%
ASIAN PAINTS LIMITEDFV-1	5.13%
TITAN COMPANY LIMITED	4.73%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.61%
MAHINDRA & MAHINDRA LTD.-FV5	4.31%
TATA CONSULTANCY SERVICES LTD.	4.21%
NTPC LIMITED	3.69%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.25%
POWER GRID CORP OF INDIA LTD	3.20%
AVENUE SUPERMARTS LIMITED	2.79%
JSW STEEL LIMITED	2.35%
ULTRATECH CEMCO LTD	2.23%
COAL INDIA LIMITED	1.97%
BAJAJ AUTO LTD	1.74%
NESTLE INDIA LIMITED	1.68%
ONGCFV-5	1.23%
GRASIM INDUSTRIES LTD.	1.12%
HCL TECHNOLOGIES LIMITED	1.04%
WIPRO	0.78%
HERO MOTOCORP LIMITED	0.47%
DABUR INDIA LTD.	0.43%
INDIAN OIL CORPORATION LIMITED	0.42%
EICHER MOTORS LIMITED	0.41%
COFORGE LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	95.94%
Money Market Total	3.69%
Current Assets	0.37%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹20.3769

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 795.75 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.62%	3.50%
Last 6 Months	6.72%	5.75%
Last 1 Year	5.35%	3.66%
Last 2 Years	22.33%	24.88%
Last 3 Years	15.91%	17.23%
Since Inception	11.51%	14.84%

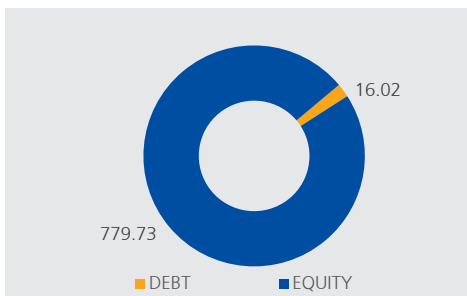
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

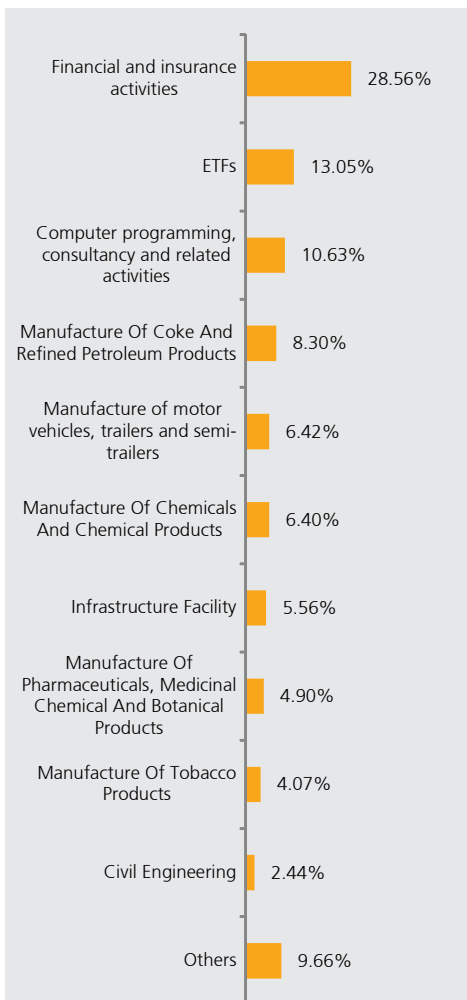
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.30%
HDFC BANK LTD.FV-2	6.97%
INFOSYS LIMITED	5.64%
ICICI BANK LTD.FV-2	5.60%
HDFC LTD FV 2	4.07%
ITC - FV 1	4.07%
TATA CONSULTANCY SERVICES LTD.	3.77%
HINDUSTAN LEVER LTD.	3.02%
STATE BANK OF INDIAFV-1	2.80%
KOTAK MAHINDRA BANK LIMITED_FV5	2.49%
LARSEN&TUBRO	2.44%
BHARTI AIRTEL LIMITED	2.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.33%
MARUTI UDYOG LTD.	2.31%
BAJAJ FINANCE LIMITED	2.18%
TATA MOTORS LTD.FV-2	2.12%
ASIAN PAINTS LIMITEDFV-1	1.99%
TITAN COMPANY LIMITED	1.91%
MAHINDRA & MAHINDRA LTD.-FV5	1.58%
AXIS BANK LIMITEDFV-2	1.40%
NTPC LIMITED	1.13%
POWER GRID CORP OF INDIA LTD	1.01%
CIPLA LTD.	0.99%
BAJAJ FINSERV LIMITED	0.95%
INDUSIND BANK LIMITED	0.91%
DIVIS LABORATORIES LIMITED	0.87%
PIDILITE INDUSTRIES LIMITED	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.83%
SBI LIFE INSURANCE COMPANY LIMITED	0.75%
DR. REDDY LABORATORIES	0.71%
INDRAPRASTHA GAS LIMITED	0.66%
AVENUE SUPERMARTS LIMITED	0.63%
TVS MOTOR COMPANY LIMITED	0.61%
APOLLO TYRES LIMITED	0.61%
COFORGE LIMITED	0.60%
UPL LIMITED	0.54%
TATA CONSUMER PRODUCTS LIMITED	0.52%
ULTRATECH CEMCO LTD	0.50%
TATA IRON & STEEL COMPANY LTD	0.49%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.44%
ASHOK LEYLAND LIMITED	0.41%
BAJAJ AUTO LTD	0.40%
VOLTAS LTD	0.40%
WIPRO	0.38%
HERO MOTOCORP LIMITED	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.28%
TECH MAHINDRA LIMITEDFV-5	0.25%
UNITED BREWERIES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.23%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	84.94%
SBI-ETF Nifty Bank	4.85%
Nippon India ETF Bank Bees	3.33%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.11%
ICICI PRUDENTIAL IT ETF	1.75%
ETFs	13.05%
Money Market Total	1.85%
Current Assets	0.16%
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 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹39.4720

Inception Date: 09th August 2004

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

AUM as on 30 August, 22: ₹ 100.99 Crs.

Modified Duration of Debt Portfolio:

4.58 years

YTM of Debt Portfolio: 6.91%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	22
Gsec / Debt	60-100	73
MMI / Others	00-25	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.52%	1.83%
Last 6 Months	2.03%	1.80%
Last 1 Year	3.04%	2.75%
Last 2 Years	7.78%	8.04%
Last 3 Years	7.60%	8.75%
Since Inception	7.90%	7.96%

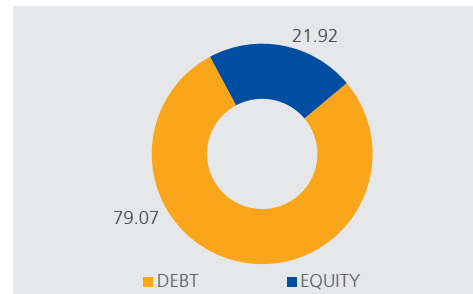
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

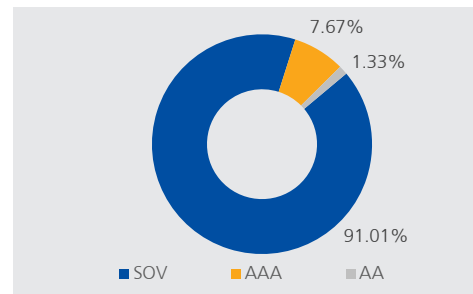
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	1.32%
6.75% PCHFL NCD 26-09-2031	1.03%
Bonds/Debtentures Total	2.35%
7.54% GOI 23.05.2036	10.64%
7.17% GOI 08-01-2028	10.62%
7.68% GOI CG 15-12-2023	8.19%
6.54% GOI 17.01.2032	7.47%
4.56% GOI 29.11.2023	6.45%
6.79% GOI CG 15-05-2027	6.36%
7.26% GOI CG 22-08-2032	4.55%
5.63% GOI CG 12-04-2026	4.44%
7.26% GOI 14-01-2029	3.25%
8.93% SGOK SDL 2022	2.99%
GSEC STRIP 15.12.2024	2.22%
5.74% GOI 15.11.2026	1.90%
6.99% GOI CG 15-12-2051	1.64%
7.59% GOI CG 20-03-2029	0.02%
Gilts Total	70.73%
RELIANCE INDUSTRIES LTD.	2.28%
ICICI BANK LTD.FV-2	1.85%
HDFC BANK LTD.FV-2	1.83%
INFOSYS LIMITED	1.64%
ITC - FV 1	0.98%
TATA CONSULTANCY SERVICES LTD.	0.96%
HDFC LTD FV 2	0.90%
LARSEN&TUBRO	0.74%
HINDUSTAN LEVER LTD.	0.63%
STATE BANK OF INDIAFV-1	0.62%
ASIAN PAINTS LIMITEDFV-1	0.61%
AXIS BANK LIMITEDFV-2	0.61%
BHARTI AIRTEL LIMITED	0.59%
BAJAJ FINANCE LIMITED	0.54%
MAHINDRA & MAHINDRA LTD.-FV5	0.53%
MARUTI UDYOG LTD.	0.51%
KOTAK MAHINDRA BANK LIMITED_FV5	0.47%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.43%
TITAN COMPANY LIMITED	0.42%
TATA MOTORS LTD.FV-2	0.38%
POWER GRID CORP OF INDIA LTD	0.32%
BAJAJ FINSERV LIMITED	0.32%
ULTRATECH CEMCO LTD	0.30%
CIPLA LTD.	0.29%
NTPC LIMITED	0.28%
TATA IRON & STEEL COMPANY LTD	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.21%
SBI LIFE INSURANCE COMPANY LIMITED	0.20%
DR. REDDY LABORATORIES	0.19%
TATA CONSUMER PRODUCTS LIMITED	0.19%
HERO MOTOCORP LIMITED	0.17%
NESTLE INDIA LIMITED	0.16%
DIVIS LABORATORIES LIMITED	0.16%
UPL LIMITED	0.15%
WIPRO	0.14%
HCL TECHNOLOGIES LIMITED	0.13%
BRITANNIA INDUSTRIES LTD	0.12%
BAJAJ AUTO LTD	0.12%
TECH MAHINDRA LIMITEDFV-5	0.11%
GRASIM INDUSTRIES LTD.	0.07%
EICHER MOTORS LIMITED	0.05%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
EICHER MOTORS LIMITED	0.05%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	21.71%
Money Market Total	4.64%
Current Assets	0.57%
Total	100.00%

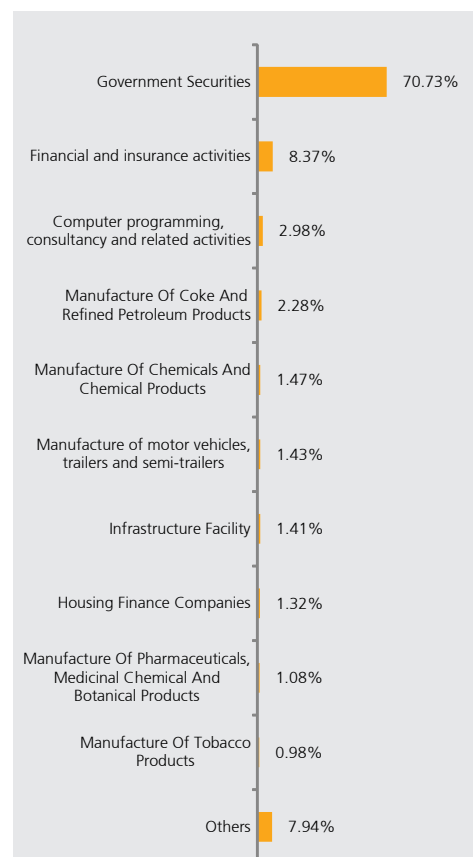
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹22.5908
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 August, 22: ₹ 148.45 Crs.
Modified Duration of Debt Portfolio:
0.61 years
YTM of Debt Portfolio: 5.42%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.53%
Last 6 Months	1.46%	2.17%
Last 1 Year	2.63%	3.98%
Last 2 Years	2.34%	3.72%
Last 3 Years	2.89%	4.21%
Since Inception	5.90%	6.74%

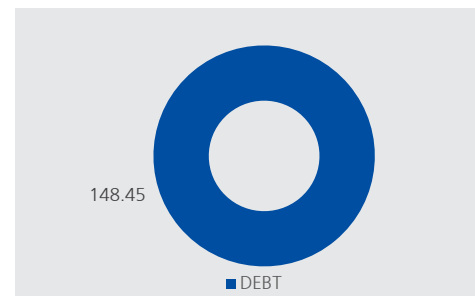
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

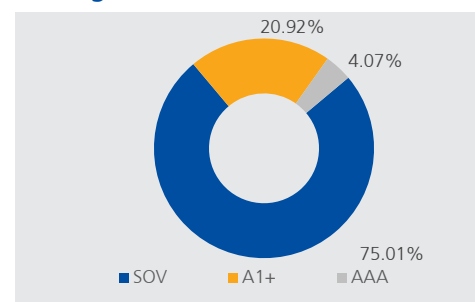
Portfolio

Name of Instrument	% to AUM
Money Market Total	101.71%
Current Assets	-1.71%
Total	100.00%

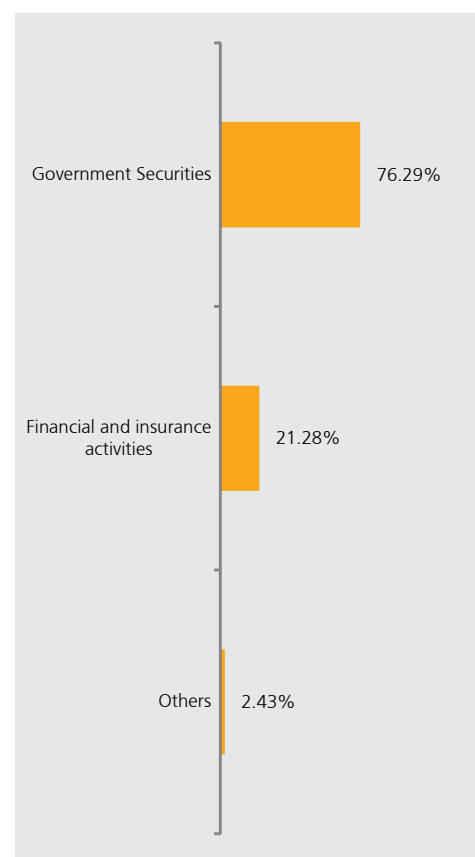
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹27.0341
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 August, 22: ₹ 231.52 Crs.
Modified Duration of Debt Portfolio: 4.05 years
YTM of Debt Portfolio: 6.66%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.06%	1.36%
Last 6 Months	0.53%	0.58%
Last 1 Year	1.91%	2.17%
Last 2 Years	3.16%	3.84%
Last 3 Years	5.09%	6.14%
Since Inception	7.24%	7.78%

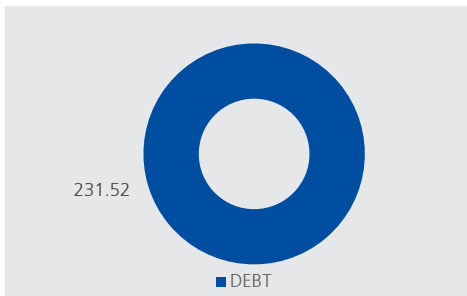
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

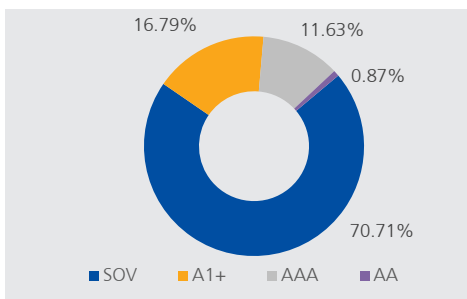
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.50%
6.43% HDFC NCD 29-09-2025 Y-001	1.91%
6.75% PCHFL NCD 26-09-2031	0.86%
7.75% PFC NCD 11-06-2030 SR 203-B	0.40%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.11%
Bonds/Debentures Total	9.78%
7.17% GOI 08-01-2028	12.88%
7.54% GOI 23.05.2036	12.13%
7.32% GOI CG 28-01-2024	9.62%
7.26% GOI CG 22-08-2032	5.73%
7.59% GOI CG 20-03-2029	5.08%
6.54% GOI 17.01.2032	3.86%
6.99% GOI CG 15-12-2051	3.78%
7.26% GOI 14-01-2029	2.79%
7.68% GOI CG 15-12-2023	2.79%
4.56% GOI 29.11.2023	2.57%
6.79% GOI CG 15-05-2027	2.56%
GSEC STRIP 15.12.2024	2.10%
GSEC STRIP 15.06.2029	0.67%
GSEC STRIP 15.12.2029	0.64%
GSEC STRIP 17.06.2028	0.63%
GSEC STRIP 17.12.2028	0.61%
GSEC STRIP 16.06.2028	0.59%
GSEC STRIP 16.12.2028	0.57%
Gilts Total	69.61%
Money Market Total	19.06%
Current Assets	1.55%
Total	100.00%

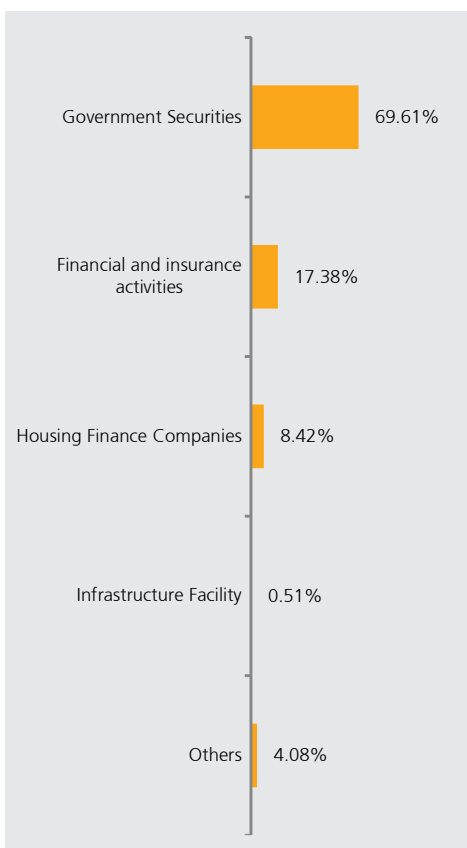
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹97.1857

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 83.83 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	3.56%	3.50%
Last 6 Months	5.74%	5.75%
Last 1 Year	3.83%	3.66%
Last 2 Years	24.31%	24.88%
Last 3 Years	16.66%	17.23%
Since Inception	13.41%	14.08%

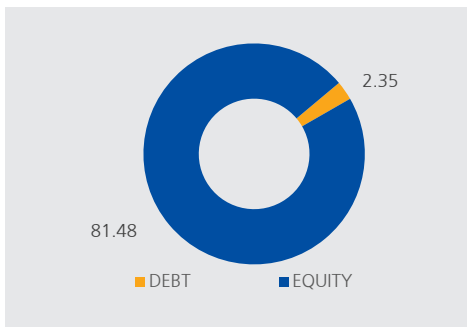
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

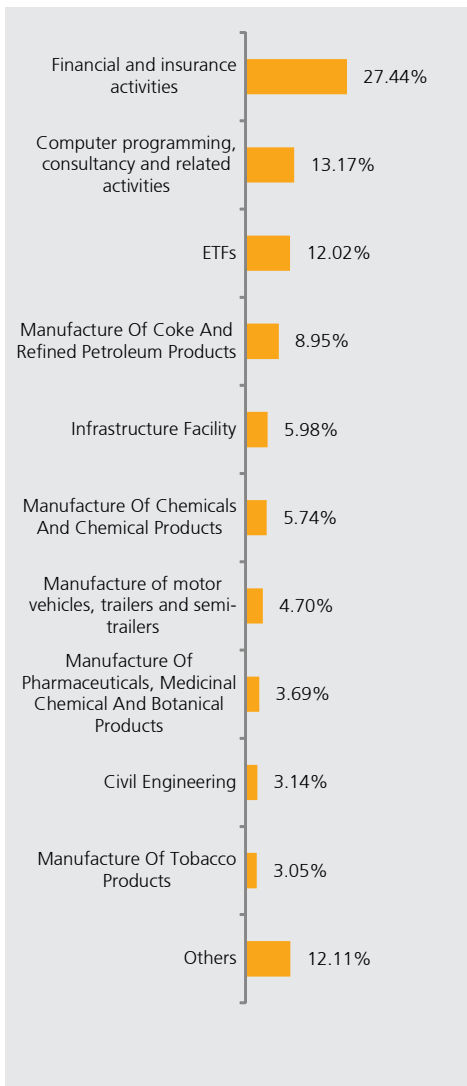
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.95%
INFOSYS LIMITED	6.83%
HDFC BANK LTD.FV-2	6.17%
ICICI BANK LTD.FV-2	5.79%
TATA CONSULTANCY SERVICES LTD.	3.56%
HDFC LTD FV 2	3.29%
LARSEN&TUBRO	3.14%
ITC - FV 1	3.05%
HINDUSTAN LEVER LTD.	2.70%
KOTAK MAHINDRA BANK LIMITED_FV5	2.70%
ASIAN PAINTS LIMITEDFV-1	2.27%
BHARTI AIRTEL LIMITED	2.25%
BAJAJ FINANCE LIMITED	2.05%
TATA MOTORS LTD.FV-2	2.03%
AXIS BANK LIMITEDFV-2	1.99%
BAJAJ FINSERV LIMITED	1.90%
NTPC LIMITED	1.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.57%
TATA IRON & STEEL COMPANY LTD	1.55%
MARUTI UDYOG LTD.	1.43%
TITAN COMPANY LIMITED	1.29%
STATE BANK OF INDIAFV-1	1.26%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
TECH MAHINDRA LIMITEDFV-5	1.12%
HINDALCO INDUSTRIES LTD FV RE 1	1.09%
SBI LIFE INSURANCE COMPANY LIMITED	1.07%
HCL TECHNOLOGIES LIMITED	0.97%
CIPLA LTD.	0.93%
HERO MOTOCORP LIMITED	0.88%
POWER GRID CORP OF INDIA LTD	0.82%
DR. REDDY LABORATORIES	0.75%
ULTRATECH CEMCO LTD	0.71%
BRITANNIA INDUSTRIES LTD	0.64%
LIC HOUSING FINANCE LIMITED	0.56%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.54%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.54%
UPL LIMITED	0.50%
INDRAPRASTHA GAS LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.45%
JUBILANT FOODWORKS LIMITED	0.42%
BHARAT FORGE	0.39%
JSW STEEL LIMITED	0.37%
UNITED SPIRITS LIMITED	0.36%
COFORGE LIMITED	0.36%
WIPRO	0.34%
VOLTAS LTD	0.30%
SBI CARDS & PAYMENTS SERVICES LTD	0.29%
AMBUJA CEMENTS LIMITED	0.27%
SRF LIMITED	0.26%
NESTLE INDIA LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.21%
INDUSIND BANK LIMITED	0.12%
Equity Total	85.18%
SBI-ETF Nifty Bank	4.87%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.57%
ICICI PRUDENTIAL IT ETF	1.80%
Nippon India ETF Bank Bees	1.79%
ETFs	12.02%
Money Market Total	3.13%
Current Assets	-0.33%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹43.9893

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 649.57 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	3.59%	3.50%
Last 6 Months	5.49%	5.75%
Last 1 Year	3.36%	3.66%
Last 2 Years	24.06%	24.88%
Last 3 Years	16.63%	17.23%
Since Inception	10.97%	10.09%

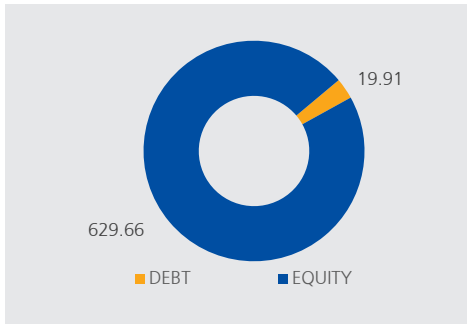
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

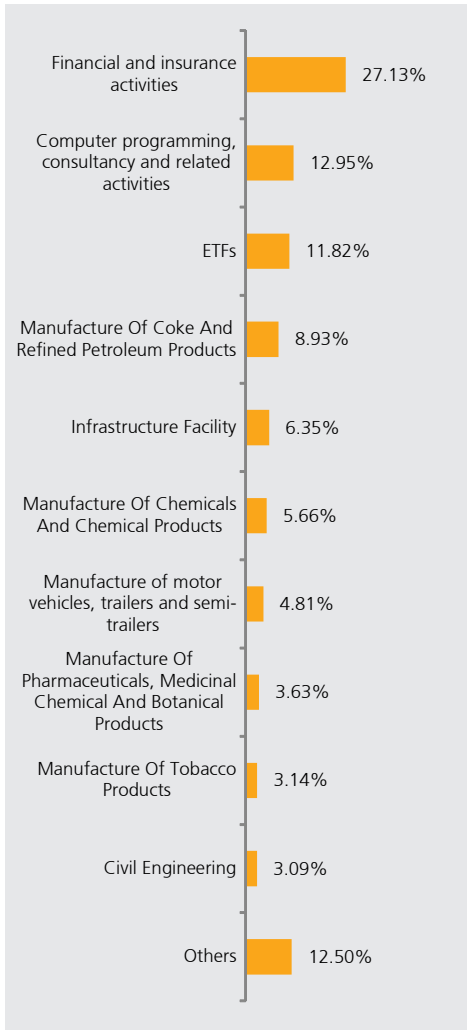
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.93%
INFOSYS LIMITED	6.62%
HDFC BANK LTD.FV-2	5.93%
ICICI BANK LTD.FV-2	5.58%
TATA CONSULTANCY SERVICES LTD.	3.52%
HDFC LTD FV 2	3.34%
ITC - FV 1	3.14%
LARSEN&TUBRO	3.09%
KOTAK MAHINDRA BANK LIMITED_FV5	2.78%
HINDUSTAN LEVER LTD.	2.64%
ASIAN PAINTS LIMITEDFV-1	2.19%
BHARTI AIRTEL LIMITED	2.10%
TATA MOTORS LTD.FV-2	2.07%
BAJAJ FINANCE LIMITED	2.02%
AXIS BANK LIMITEDFV-2	1.95%
BAJAJ FINSERV LIMITED	1.91%
NTPC LIMITED	1.66%
MARUTI UDYOG LTD.	1.51%
TATA IRON & STEEL COMPANY LTD	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.45%
STATE BANK OF INDIAFV-1	1.29%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
TITAN COMPANY LIMITED	1.21%
SBI LIFE INSURANCE COMPANY LIMITED	1.14%
HCL TECHNOLOGIES LIMITED	1.11%
HINDALCO INDUSTRIES LTD FV RE 1	1.06%
TECH MAHINDRA LIMITEDFV-5	1.03%
CIPLA LTD.	1.01%
HERO MOTOCORP LIMITED	0.88%
DR. REDDY LABORATORIES	0.72%
ULTRATECH CEMCO LTD	0.70%
BRITANNIA INDUSTRIES LTD	0.61%
TATA POWER CO. LTD.FV-1	0.59%
UPL LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.55%
LIC HOUSING FINANCE LIMITED	0.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
INDRAPRASTHA GAS LIMITED	0.49%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
NESTLE INDIA LIMITED	0.47%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.47%
DIVIS LABORATORIES LIMITED	0.45%
JUBILANT FOODWORKS LIMITED	0.41%
BHARAT FORGE	0.36%
JSW STEEL LIMITED	0.36%
UNITED SPIRITS LIMITED	0.35%
WIPRO	0.33%
COFORGE LIMITED	0.33%
VOLTAS LTD	0.29%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
AMBUJA CEMENTS LIMITED	0.26%
SRF LIMITED	0.26%
ONGCFV-5	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
INDUSIND BANK LIMITED	0.12%
Equity Total	85.12%
SBI-ETF Nifty Bank	4.68%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.12%
ICICI PRUDENTIAL IT ETF	1.59%
Nippon India ETF Bank Bees	1.42%
ETFs	11.82%
Money Market Total	3.59%
Current Assets	-0.52%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹47.8705

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 54.24 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.55%	3.50%
Last 6 Months	5.33%	5.75%
Last 1 Year	3.15%	3.66%
Last 2 Years	23.87%	24.88%
Last 3 Years	16.31%	17.23%
Since Inception	10.65%	10.60%

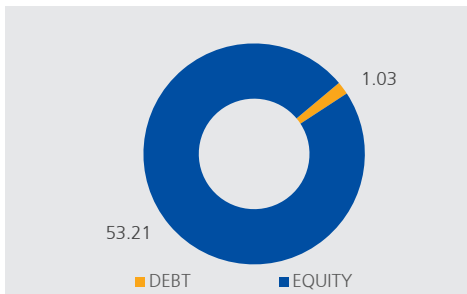
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

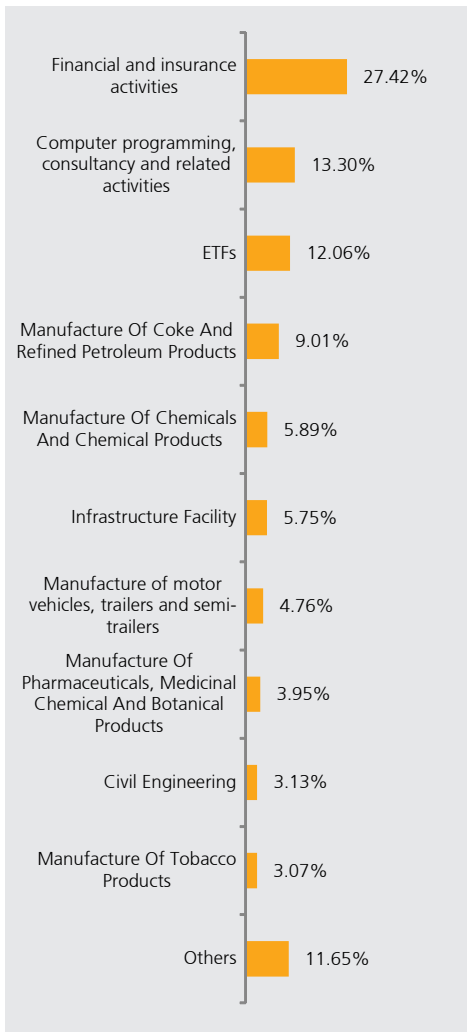
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.01%
INFOSYS LIMITED	6.88%
HDFC BANK LTD.FV-2	6.16%
ICICI BANK LTD.FV-2	5.77%
TATA CONSULTANCY SERVICES LTD.	3.67%
LARSEN&TUBRO	3.13%
HDFC LTD FV 2	3.12%
ITC - FV 1	3.07%
HINDUSTAN LEVER LTD.	2.71%
KOTAK MAHINDRA BANK LIMITED_FV5	2.70%
BHARTI AIRTEL LIMITED	2.31%
ASIAN PAINTS LIMITEDFV-1	2.28%
TATA MOTORS LTD.FV-2	2.10%
BAJAJ FINANCE LIMITED	2.07%
AXIS BANK LIMITEDFV-2	2.03%
BAJAJ FINSERV LIMITED	1.92%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.68%
NTPC LIMITED	1.64%
TATA IRON & STEEL COMPANY LTD	1.48%
MARUTI UDYOG LTD.	1.41%
TITAN COMPANY LIMITED	1.28%
STATE BANK OF INDIAFV-1	1.28%
MAHINDRA & MAHINDRA LTD.-FV5	1.24%
SBI LIFE INSURANCE COMPANY LIMITED	1.17%
HCL TECHNOLOGIES LIMITED	1.16%
TECH MAHINDRA LIMITEDFV-5	1.10%
HINDALCO INDUSTRIES LTD FV RE 1	1.08%
CIPLA LTD.	1.05%
HERO MOTOCORP LIMITED	0.88%
DR. REDDY LABORATORIES	0.75%
ULTRATECH CEMCO LTD	0.72%
BRITANNIA INDUSTRIES LTD	0.67%
UPL LIMITED	0.64%
POWER GRID CORP OF INDIA LTD	0.62%
LIC HOUSING FINANCE LIMITED	0.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.53%
NESTLE INDIA LIMITED	0.53%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.51%
INDRAPRASTHA GAS LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.47%
JUBILANT FOODWORKS LIMITED	0.42%
BHARAT FORGE	0.38%
JSW STEEL LIMITED	0.37%
UNITED SPIRITS LIMITED	0.36%
COFORGE LIMITED	0.35%
VOLTAS LTD	0.30%
SBI CARDS & PAYMENTS SERVICES LTD	0.29%
AMBUJA CEMENTS LIMITED	0.27%
SRF LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
ONGCFV-5	0.24%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.16%
WIPRO	0.15%
INDUSIND BANK LIMITED	0.12%
Equity Total	86.04%
SBI-ETF Nifty Bank	4.87%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.85%
ICICI PRUDENTIAL IT ETF	1.77%
Nippon India ETF Bank Bees	1.58%
ETFs	12.06%
Money Market Total	2.48%
Current Assets	-0.58%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹42.2916

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 69.08 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.55%	3.50%
Last 6 Months	5.36%	5.75%
Last 1 Year	3.28%	3.66%
Last 2 Years	24.12%	24.88%
Last 3 Years	16.63%	17.23%
Since Inception	9.90%	9.81%

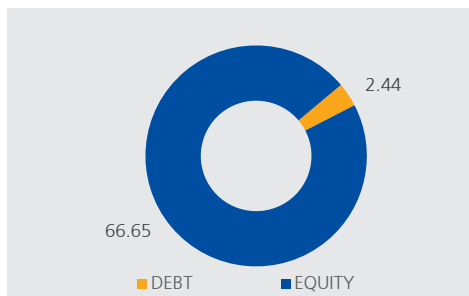
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

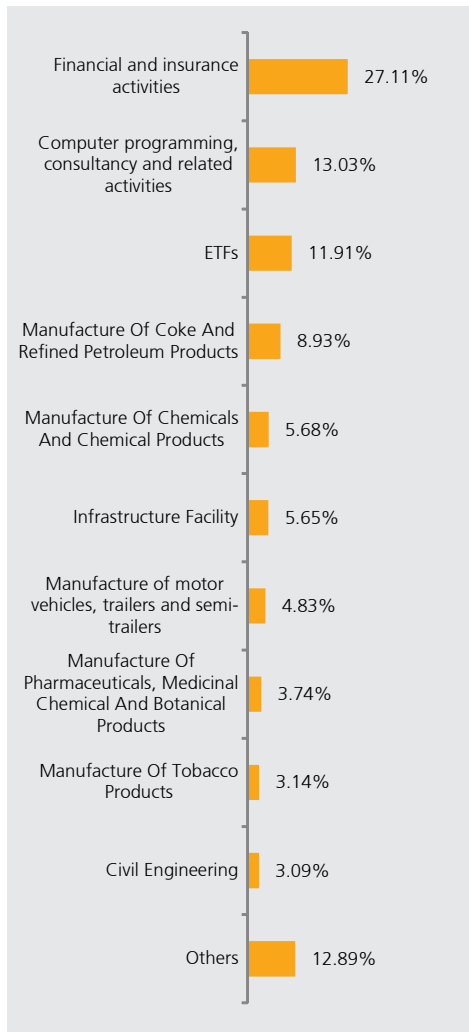
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.93%
INFOSYS LIMITED	6.67%
HDFC BANK LTD.FV-2	5.97%
ICICI BANK LTD.FV-2	5.70%
TATA CONSULTANCY SERVICES LTD.	3.55%
HDFC LTD FV 2	3.14%
ITC - FV 1	3.14%
LARSEN&TUBRO	3.09%
KOTAK MAHINDRA BANK LIMITED_FV5	2.78%
HINDUSTAN LEVER LTD.	2.64%
ASIAN PAINTS LIMITEDFV-1	2.19%
TATA MOTORS LTD.FV-2	2.09%
BAJAJ FINANCE LIMITED	2.02%
BHARTI AIRTEL LIMITED	1.99%
BAJAJ FINSERV LIMITED	1.97%
AXIS BANK LIMITEDFV-2	1.96%
NTPC LIMITED	1.66%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.55%
MARUTI UDYOG LTD.	1.51%
TATA IRON & STEEL COMPANY LTD	1.41%
STATE BANK OF INDIAFV-1	1.26%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
TITAN COMPANY LIMITED	1.22%
SBI LIFE INSURANCE COMPANY LIMITED	1.14%
HCL TECHNOLOGIES LIMITED	1.12%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
TECH MAHINDRA LIMITEDFV-5	1.04%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	0.88%
DR. REDDY LABORATORIES	0.72%
ULTRATECH CEMCO LTD	0.70%
BRITANNIA INDUSTRIES LTD	0.61%
UPL LIMITED	0.58%
POWER GRID CORP OF INDIA LTD	0.56%
LIC HOUSING FINANCE LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
INDRAPRASTHA GAS LIMITED	0.49%
NESTLE INDIA LIMITED	0.48%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
DIVIS LABORATORIES LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.45%
JUBILANT FOODWORKS LIMITED	0.41%
BHARAT FORGE	0.36%
JSW STEEL LIMITED	0.36%
UNITED SPIRITS LIMITED	0.35%
WIPRO	0.33%
COFORGE LIMITED	0.33%
VOLTAS LTD	0.29%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
AMBUJA CEMENTS LIMITED	0.26%
SRF LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
ONGCFV-5	0.24%
INDUSIND BANK LIMITED	0.12%
Equity Total	84.56%
SBI-ETF Nifty Bank	4.72%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.12%
ICICI PRUDENTIAL IT ETF	1.62%
Nippon India ETF Bank Bees	1.45%
ETFs	11.91%
Money Market Total	4.03%
Current Assets	-0.50%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹35.7082

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 19.96 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.56%	3.50%
Last 6 Months	5.63%	5.75%
Last 1 Year	3.60%	3.66%
Last 2 Years	24.10%	24.88%
Last 3 Years	17.02%	17.23%
Since Inception	10.59%	10.12%

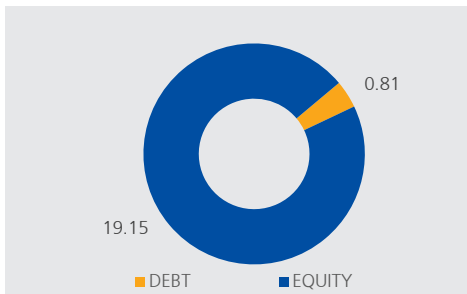
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

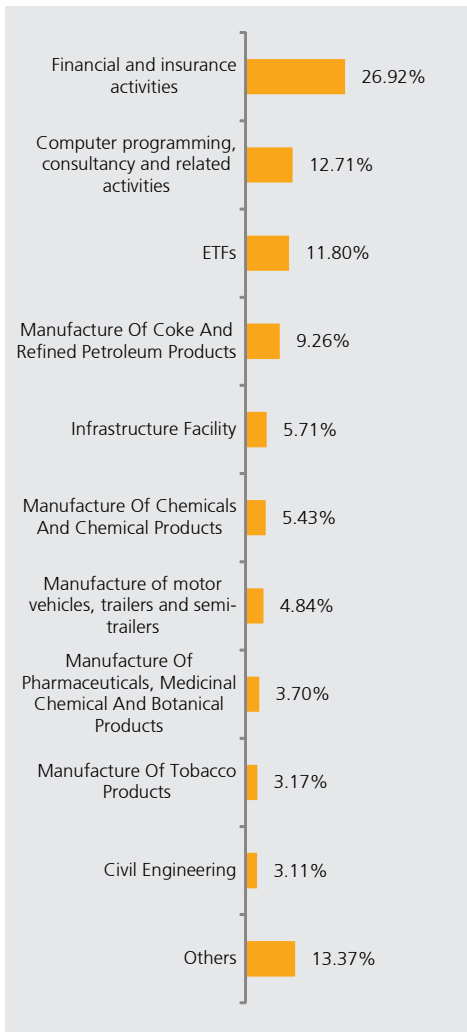
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.02%
INFOSYS LIMITED	6.51%
ICICI BANK LTD.FV-2	6.07%
HDFC BANK LTD.FV-2	5.30%
TATA CONSULTANCY SERVICES LTD.	3.44%
ITC - FV 1	3.17%
LARSEN&TUBRO	3.11%
HDFC LTD FV 2	3.01%
KOTAK MAHINDRA BANK LIMITED_FV5	2.96%
HINDUSTAN LEVER LTD.	2.66%
ASIAN PAINTS LIMITEDFV-1	2.20%
TATA MOTORS LTD.FV-2	2.09%
BAJAJ FINANCE LIMITED	2.08%
BHARTI AIRTEL LIMITED	2.02%
BAJAJ FINSERV LIMITED	1.91%
AXIS BANK LIMITEDFV-2	1.90%
NTPC LIMITED	1.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.50%
MARUTI UDYOG LTD.	1.50%
TATA IRON & STEEL COMPANY LTD	1.41%
STATE BANK OF INDIAFV-1	1.31%
MAHINDRA & MAHINDRA LTD.-FV5	1.25%
TITAN COMPANY LIMITED	1.20%
SBI LIFE INSURANCE COMPANY LIMITED	1.14%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
HCL TECHNOLOGIES LIMITED	1.07%
TECH MAHINDRA LIMITEDFV-5	1.03%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	0.89%
DR. REDDY LABORATORIES	0.72%
ULTRATECH CEMCO LTD	0.70%
BRITANNIA INDUSTRIES LTD	0.60%
UPL LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.55%
LIC HOUSING FINANCE LIMITED	0.51%
INDRAPRASTHA GAS LIMITED	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.49%
JUBILANT FOODWORKS LIMITED	0.47%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.46%
DIVIS LABORATORIES LIMITED	0.45%
NESTLE INDIA LIMITED	0.39%
JSW STEEL LIMITED	0.36%
BHARAT FORGE	0.36%
UNITED SPIRITS LIMITED	0.35%
WIPRO	0.34%
COFORGE LIMITED	0.33%
VOLTAS LTD	0.29%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
AMBUJA CEMENTS LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
ONGCFV-5	0.24%
BHARAT PETROLEUM CORP. LTD.	0.23%
INDUSIND BANK LIMITED	0.18%
Equity Total	84.15%
SBI-ETF Nifty Bank	4.68%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.14%
ICICI PRUDENTIAL IT ETF	1.57%
Nippon India ETF Bank Bees	1.41%
ETFs	11.80%
Money Market Total	5.62%
Current Assets	-1.57%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹35.1556

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 10.69 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	3.58%	3.50%
Last 6 Months	5.56%	5.75%
Last 1 Year	3.42%	3.66%
Last 2 Years	24.09%	24.88%
Last 3 Years	16.92%	17.23%
Since Inception	9.05%	8.73%

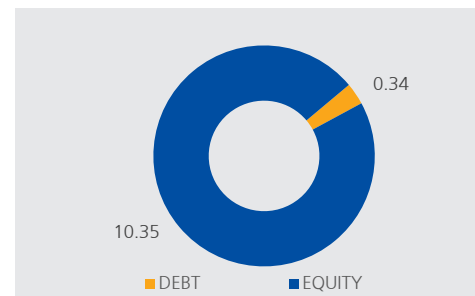
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

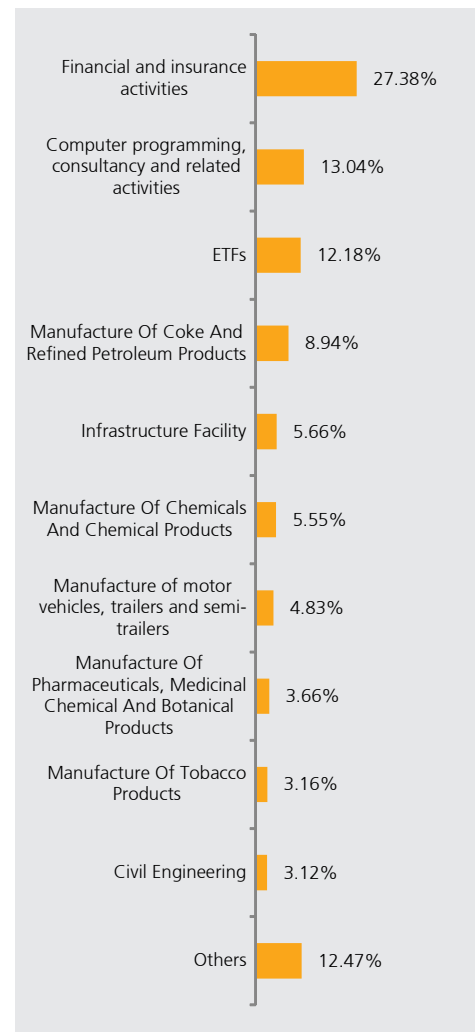
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.94%
INFOSYS LIMITED	6.66%
HDFC BANK LTD.FV-2	5.97%
ICICI BANK LTD.FV-2	5.59%
TATA CONSULTANCY SERVICES LTD.	3.54%
HDFC LTD FV 2	3.37%
ITC - FV 1	3.16%
LARSEN&TUBRO	3.12%
KOTAK MAHINDRA BANK LIMITED_FV5	2.82%
HINDUSTAN LEVER LTD.	2.67%
ASIAN PAINTS LIMITEDFV-1	2.21%
BAJAJ FINSERV LIMITED	2.08%
TATA MOTORS LTD.FV-2	2.08%
BAJAJ FINANCE LIMITED	2.03%
AXIS BANK LIMITEDFV-2	1.96%
BHARTI AIRTEL LIMITED	1.95%
NTPC LIMITED	1.67%
MARUTI UDYOG LTD.	1.52%
TATA IRON & STEEL COMPANY LTD	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.46%
STATE BANK OF INDIAFV-1	1.26%
MAHINDRA & MAHINDRA LTD.-FV5	1.24%
TITAN COMPANY LIMITED	1.23%
SBI LIFE INSURANCE COMPANY LIMITED	1.14%
HCL TECHNOLOGIES LIMITED	1.12%
HINDALCO INDUSTRIES LTD FV RE 1	1.06%
TECH MAHINDRA LIMITEDFV-5	1.04%
CIPLA LTD.	1.02%
HERO MOTOCORP LIMITED	0.88%
DR. REDDY LABORATORIES	0.72%
ULTRATECH CEMCO LTD	0.70%
BRITANNIA INDUSTRIES LTD	0.66%
POWER GRID CORP OF INDIA LTD	0.60%
LIC HOUSING FINANCE LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
NESTLE INDIA LIMITED	0.50%
INDRAPRASTHA GAS LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.45%
JUBILANT FOODWORKS LIMITED	0.42%
UPL LIMITED	0.41%
BHARAT FORGE	0.36%
JSW STEEL LIMITED	0.36%
UNITED SPIRITS LIMITED	0.35%
WIPRO	0.34%
COFORGE LIMITED	0.33%
VOLTAS LTD	0.29%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
AMBUJA CEMENTS LIMITED	0.26%
SRF LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
BANDHAN BANK LIMITED	0.25%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.24%
ONGCFV-5	0.17%
INDUSIND BANK LIMITED	0.12%
Equity Total	84.62%
SBI-ETF Nifty Bank	4.72%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.15%
ICICI PRUDENTIAL IT ETF	1.75%
Nippon India ETF Bank Bees	1.55%
ETFs	12.18%
Money Market Total	3.63%
Current Assets	-0.42%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹36.0307

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30 August, 22: ₹ 2.08 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	3.54%	3.50%
Last 6 Months	5.63%	5.75%
Last 1 Year	3.65%	3.66%
Last 2 Years	24.14%	24.88%
Last 3 Years	16.51%	17.23%
Since Inception	10.67%	10.12%

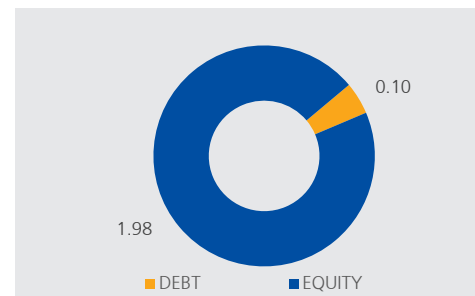
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

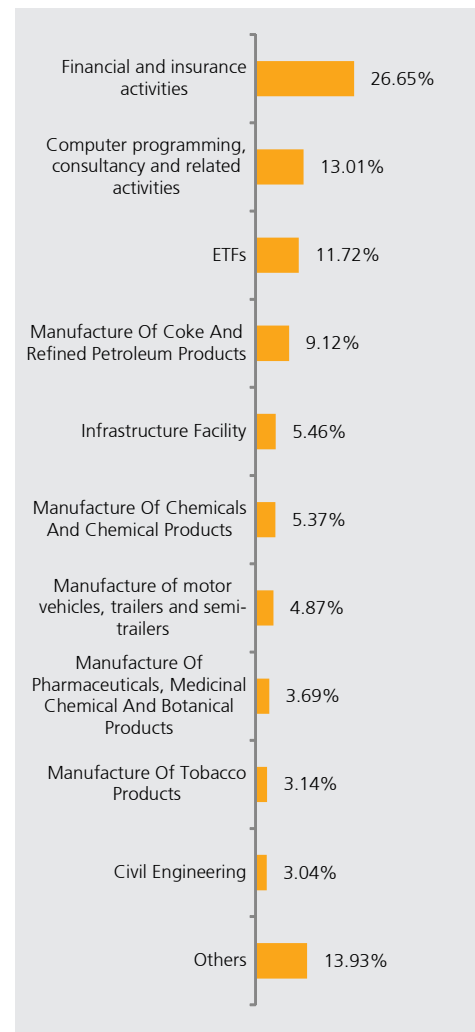
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.88%
INFOSYS LIMITED	6.71%
ICICI BANK LTD.FV-2	5.84%
HDFC BANK LTD.FV-2	5.38%
TATA CONSULTANCY SERVICES LTD.	3.52%
ITC - FV 1	3.14%
LARSEN&TUBRO	3.04%
HDFC LTD FV 2	2.98%
KOTAK MAHINDRA BANK LIMITED_FV5	2.94%
HINDUSTAN LEVER LTD.	2.63%
ASIAN PAINTS LIMITEDFV-1	2.17%
TATA MOTORS LTD.FV-2	2.15%
BAJAJ FINANCE LIMITED	2.04%
AXIS BANK LIMITEDFV-2	1.95%
BAJAJ FINSERV LIMITED	1.87%
BHARTI AIRTEL LIMITED	1.79%
NTPC LIMITED	1.64%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
MARUTI UDYOG LTD.	1.48%
TATA IRON & STEEL COMPANY LTD	1.39%
STATE BANK OF INDIAFV-1	1.29%
TITAN COMPANY LIMITED	1.24%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
SBI LIFE INSURANCE COMPANY LIMITED	1.12%
HINDALCO INDUSTRIES LTD FV RE 1	1.06%
HCL TECHNOLOGIES LIMITED	1.06%
TECH MAHINDRA LIMITEDFV-5	1.05%
CIPLA LTD.	1.00%
HERO MOTOCORP LIMITED	0.89%
DR. REDDY LABORATORIES	0.71%
ULTRATECH CEMCO LTD	0.71%
BRITANNIA INDUSTRIES LTD	0.59%
UPL LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.55%
LIC HOUSING FINANCE LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.49%
INDRAPRASTHA GAS LIMITED	0.49%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.48%
JUBILANT FOODWORKS LIMITED	0.46%
DIVIS LABORATORIES LIMITED	0.45%
BHARAT FORGE	0.37%
JSW STEEL LIMITED	0.36%
UNITED SPIRITS LIMITED	0.35%
COFORGE LIMITED	0.34%
WIPRO	0.33%
VOLTAS LTD	0.29%
NESTLE INDIA LIMITED	0.29%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
AMBUJA CEMENTS LIMITED	0.26%
BAJAJ AUTO LTD	0.26%
BANDHAN BANK LIMITED	0.25%
BHARAT PETROLEUM CORP. LTD.	0.24%
ONGCFV-5	0.23%
INDUSIND BANK LIMITED	0.18%
Equity Total	83.56%
SBI-ETF Nifty Bank	4.63%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.10%
ICICI PRUDENTIAL IT ETF	1.59%
Nippon India ETF Bank Bees	1.40%
ETFs	11.72%
Money Market Total	5.25%
Current Assets	-0.52%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹45.6363

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30 August, 22: ₹ 64.68 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.89%	4.76%
Last 6 Months	7.46%	9.55%
Last 1 Year	10.29%	13.50%
Last 2 Years	25.60%	27.66%
Last 3 Years	19.70%	19.07%
Since Inception	11.26%	9.39%

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

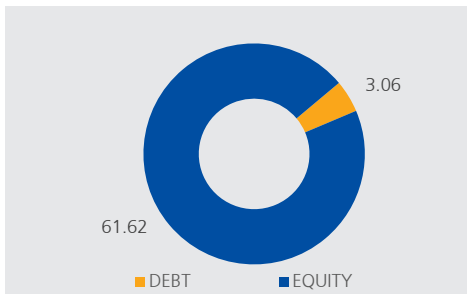
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

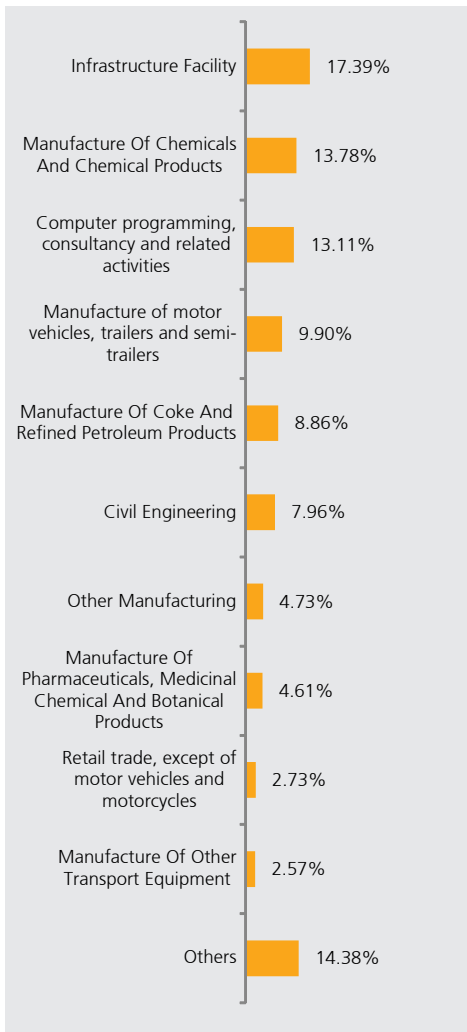
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.17%
LARSEN&TUBRO	7.96%
HINDUSTAN LEVER LTD.	7.27%
INFOSYS LIMITED	6.68%
BHARTI AIRTEL LIMITED	6.61%
MARUTI UDYOG LTD.	5.60%
ASIAN PAINTS LIMITEDFV-1	5.01%
TITAN COMPANY LIMITED	4.73%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.61%
MAHINDRA & MAHINDRA LTD.-FV5	4.30%
TATA CONSULTANCY SERVICES LTD.	4.21%
NTPC LIMITED	3.80%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.39%
POWER GRID CORP OF INDIA LTD	3.31%
AVENUE SUPERMARTS LIMITED	2.73%
JSW STEEL LIMITED	2.28%
ULTRATECH CEMCO LTD	2.18%
COAL INDIA LIMITED	2.04%
NESTLE INDIA LIMITED	1.76%
BAJAJ AUTO LTD	1.68%
ONGCFV-5	1.21%
GRASIM INDUSTRIES LTD.	1.09%
HCL TECHNOLOGIES LIMITED	1.04%
WIPRO	0.78%
HERO MOTOCORP LIMITED	0.49%
DABUR INDIA LTD.	0.41%
INDIAN OIL CORPORATION LIMITED	0.41%
EICHER MOTORS LIMITED	0.40%
COFORGE LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.28%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.28%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	95.26%
Money Market Total	4.54%
Current Assets	0.20%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹35.0159

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30 August, 22: ₹ 7.34 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.79%	4.76%
Last 6 Months	7.18%	9.55%
Last 1 Year	9.93%	13.50%
Last 2 Years	25.47%	27.66%
Last 3 Years	19.59%	19.07%
Since Inception	10.42%	10.04%

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

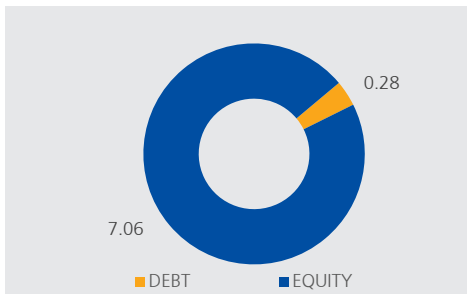
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

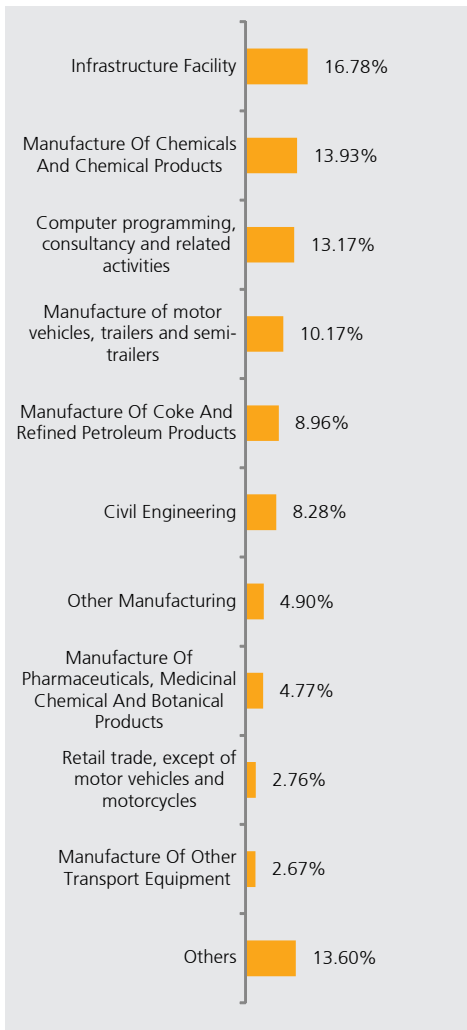
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.28%
RELIANCE INDUSTRIES LTD.	8.24%
HINDUSTAN LEVER LTD.	7.34%
INFOSYS LIMITED	6.70%
BHARTI AIRTEL LIMITED	6.67%
MARUTI UDYOG LTD.	5.80%
ASIAN PAINTS LIMITEDFV-1	5.06%
TITAN COMPANY LIMITED	4.90%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.77%
MAHINDRA & MAHINDRA LTD. -FV5	4.37%
TATA CONSULTANCY SERVICES LTD.	4.23%
NTPC LIMITED	3.92%
POWER GRID CORP OF INDIA LTD	3.41%
AVENUE SUPERMARTS LIMITED	2.76%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.51%
JSW STEEL LIMITED	2.37%
ULTRATECH CEMCO LTD	2.19%
COAL INDIA LIMITED	2.10%
NESTLE INDIA LIMITED	1.76%
BAJAJ AUTO LTD	1.75%
ONGCFV-5	1.22%
GRASIM INDUSTRIES LTD.	1.10%
HCL TECHNOLOGIES LIMITED	1.06%
WIPRO	0.79%
HERO MOTOCORP LIMITED	0.50%
DABUR INDIA LTD.	0.43%
INDIAN OIL CORPORATION LIMITED	0.43%
EICHER MOTORS LIMITED	0.42%
COFORGE LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
Equity Total	96.24%
Money Market Total	3.52%
Current Assets	0.25%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹40.1922

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30 August, 22: ₹ 0.30 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.42%	4.76%
Last 6 Months	6.72%	9.55%
Last 1 Year	9.43%	13.50%
Last 2 Years	24.51%	27.66%
Last 3 Years	18.58%	19.07%
Since Inception	10.39%	9.75%

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

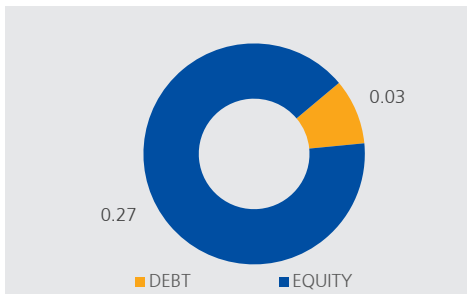
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

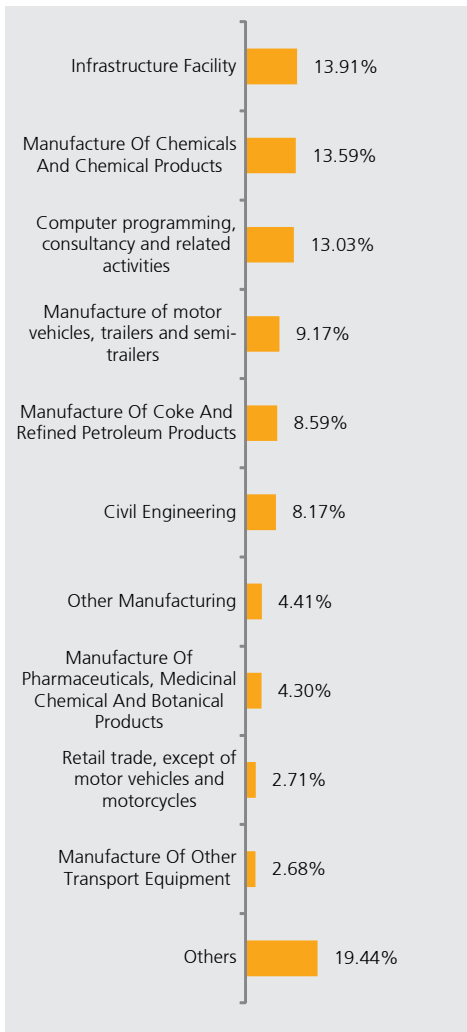
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.17%
RELIANCE INDUSTRIES LTD.	7.88%
HINDUSTAN LEVER LTD.	7.15%
INFOSYS LIMITED	6.74%
BHARTI AIRTEL LIMITED	6.73%
MARUTI UDYOG LTD.	5.13%
ASIAN PAINTS LIMITEDFV-1	4.95%
TITAN COMPANY LIMITED	4.41%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.30%
TATA CONSULTANCY SERVICES LTD.	4.16%
MAHINDRA & MAHINDRA LTD.-FV5	4.04%
NTPC LIMITED	3.91%
POWER GRID CORP OF INDIA LTD	2.99%
AVENUE SUPERMARTS LIMITED	2.71%
JSW STEEL LIMITED	2.32%
ULTRATECH CEMCO LTD	2.22%
NESTLE INDIA LIMITED	1.98%
COAL INDIA LIMITED	1.96%
BAJAJ AUTO LTD	1.76%
ONGCFV-5	1.19%
GRASIM INDUSTRIES LTD.	1.06%
HCL TECHNOLOGIES LIMITED	1.00%
WIPRO	0.78%
HERO MOTOCORP LIMITED	0.47%
EICHER MOTORS LIMITED	0.45%
DABUR INDIA LTD.	0.43%
INDIAN OIL CORPORATION LIMITED	0.42%
COFORGE LIMITED	0.35%
BHARAT PETROLEUM CORP. LTD.	0.28%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.28%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	90.42%
Money Market Total	9.32%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹18.6603

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30 August, 22: ₹ 24.12 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.35%	6.27%
Last 6 Months	2.99%	8.00%
Last 1 Year	5.14%	11.94%
Last 2 Years	31.23%	35.78%
Last 3 Years	19.71%	24.26%
Since Inception	4.48%	6.29%

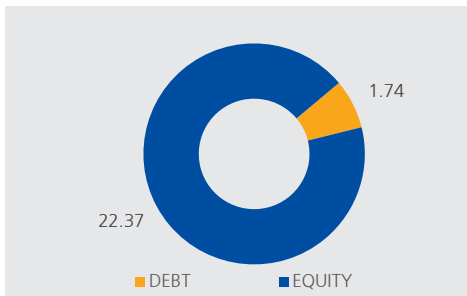
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

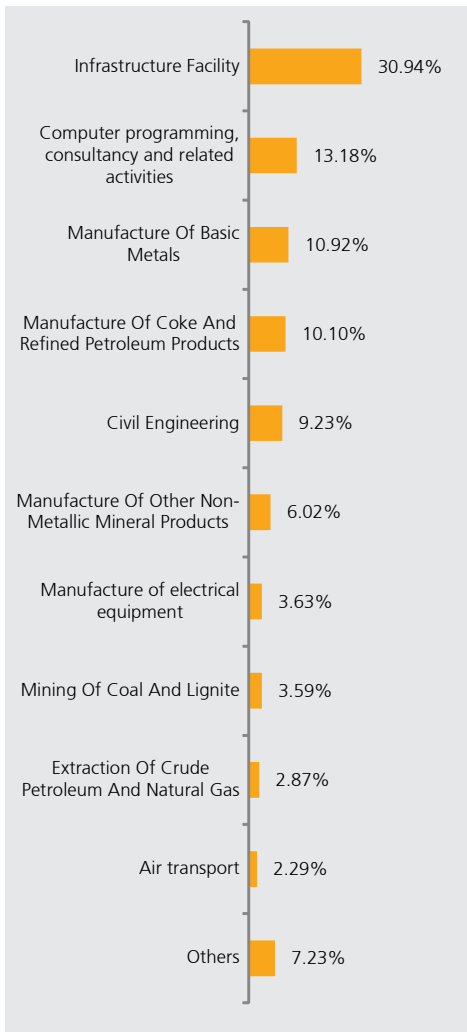
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.23%
RELIANCE INDUSTRIES LTD.	8.48%
BHARTI AIRTEL LIMITED	8.12%
NTPC LIMITED	7.07%
INFOSYS LIMITED	6.17%
POWER GRID CORP OF INDIA LTD	5.81%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	5.14%
HINDALCO INDUSTRIES LTD FV RE 1	4.30%
TATA IRON & STEEL COMPANY LTD	4.26%
TATA CONSULTANCY SERVICES LTD.	3.89%
ULTRATECH CEMCO LTD	3.72%
SIEMENS LIMITED	3.63%
COAL INDIA LIMITED	3.59%
ONGCFV-5	2.87%
INTERGLOBE AVIATION LIMITED	2.29%
JSW STEEL LIMITED	2.20%
PETRONET LNG LIMITED	1.40%
GAS AUTHORITY OF INDIA LTD.	1.31%
SHREE CEMENTS LIMITED	1.24%
HCL TECHNOLOGIES LIMITED	1.16%
AMBUJA CEMENTS LIMITED	1.06%
INDUS TOWERS LIMITED	1.01%
INDIAN OIL CORPORATION LIMITED	0.95%
TECH MAHINDRA LIMITEDFV-5	0.79%
NHPC LIMITED	0.75%
WIPRO	0.73%
BHARAT PETROLEUM CORP. LTD.	0.67%
COFORGE LIMITED	0.43%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.32%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	92.77%
Money Market Total	6.94%
Current Assets	0.30%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹19.3119

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 August, 22: ₹ 8.87 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.43%	6.27%
Last 6 Months	3.20%	8.00%
Last 1 Year	5.40%	11.94%
Last 2 Years	31.65%	35.78%
Last 3 Years	19.98%	24.26%
Since Inception	5.34%	5.02%

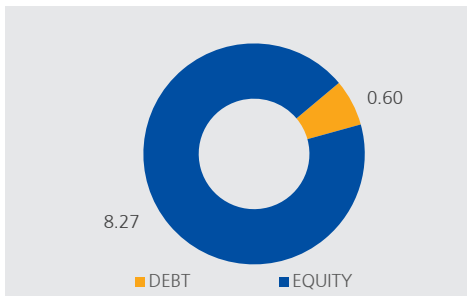
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

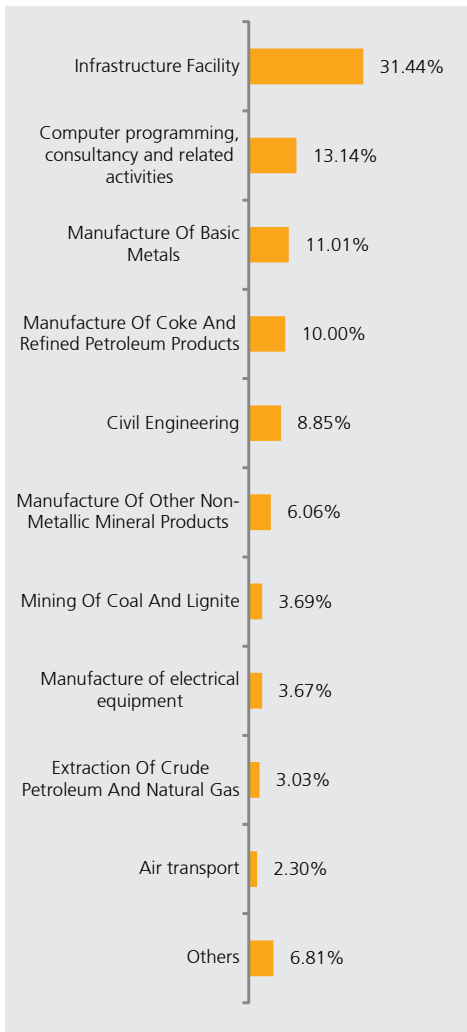
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.85%
RELIANCE INDUSTRIES LTD.	8.30%
BHARTI AIRTEL LIMITED	8.10%
NTPC LIMITED	7.15%
INFOSYS LIMITED	6.15%
POWER GRID CORP OF INDIA LTD	5.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	5.21%
HINDALCO INDUSTRIES LTD FV RE 1	4.33%
TATA IRON & STEEL COMPANY LTD	4.29%
TATA CONSULTANCY SERVICES LTD.	3.88%
ULTRATECH CEMCO LTD	3.75%
COAL INDIA LIMITED	3.69%
SIEMENS LIMITED	3.67%
ONGCFV-5	3.03%
INTERGLOBE AVIATION LIMITED	2.30%
JSW STEEL LIMITED	2.22%
PETRONET LNG LIMITED	1.46%
GAS AUTHORITY OF INDIA LTD.	1.38%
SHREE CEMENTS LIMITED	1.24%
HCL TECHNOLOGIES LIMITED	1.16%
AMBUJA CEMENTS LIMITED	1.07%
INDUS TOWERS LIMITED	1.05%
INDIAN OIL CORPORATION LIMITED	1.00%
TECH MAHINDRA LIMITEDFV-5	0.79%
NHPC LIMITED	0.77%
WIPRO	0.72%
BHARAT PETROLEUM CORP. LTD.	0.70%
COFORGE LIMITED	0.43%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.34%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	93.19%
Money Market Total	6.41%
Current Assets	0.40%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹18.9239

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 August, 22: ₹ 1.71 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.58%	6.27%
Last 6 Months	1.66%	8.00%
Last 1 Year	3.57%	11.94%
Last 2 Years	28.89%	35.78%
Last 3 Years	18.07%	24.26%
Since Inception	5.18%	5.02%

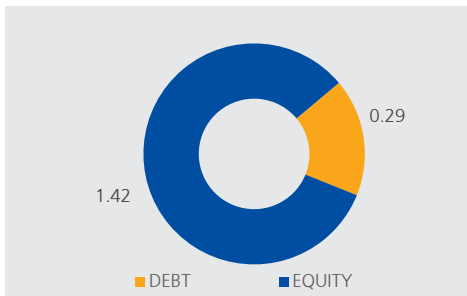
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

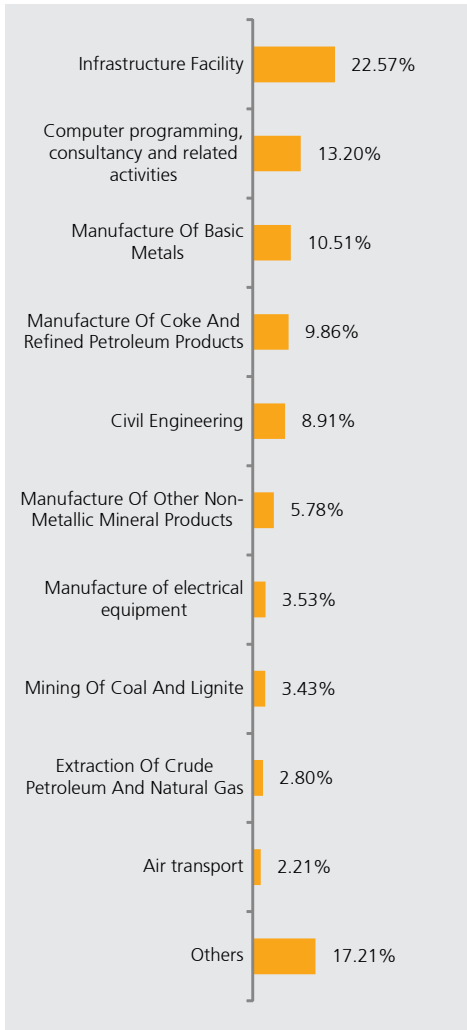
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.91%
RELIANCE INDUSTRIES LTD.	8.20%
BHARTI AIRTEL LIMITED	7.69%
INFOSYS LIMITED	6.20%
POWER GRID CORP OF INDIA LTD	5.49%
NTPC LIMITED	4.73%
TATA IRON & STEEL COMPANY LTD	4.12%
HINDALCO INDUSTRIES LTD FV RE 1	4.09%
TATA CONSULTANCY SERVICES LTD.	3.91%
ULTRATECH CEMCO LTD	3.59%
SIEMENS LIMITED	3.53%
COAL INDIA LIMITED	3.43%
ONGCFV-5	2.80%
INTERGLOBE AVIATION LIMITED	2.21%
JSW STEEL LIMITED	2.13%
GAS AUTHORITY OF INDIA LTD.	1.27%
HCL TECHNOLOGIES LIMITED	1.17%
SHREE CEMENTS LIMITED	1.16%
AMBUJA CEMENTS LIMITED	1.02%
INDIAN OIL CORPORATION LIMITED	0.98%
INDUS TOWERS LIMITED	0.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.81%
TECH MAHINDRA LIMITEDFV-5	0.79%
NHPC LIMITED	0.71%
WIPRO	0.71%
BHARAT PETROLEUM CORP. LTD.	0.69%
PETRONET LNG LIMITED	0.62%
COFORGE LIMITED	0.42%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	82.79%
Money Market Total	16.86%
Current Assets	0.34%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹17.9794

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30 August, 22: ₹ 0.16 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.17%	6.27%
Last 6 Months	3.14%	8.00%
Last 1 Year	5.24%	11.94%
Last 2 Years	31.10%	35.78%
Last 3 Years	19.02%	24.26%
Since Inception	4.26%	6.34%

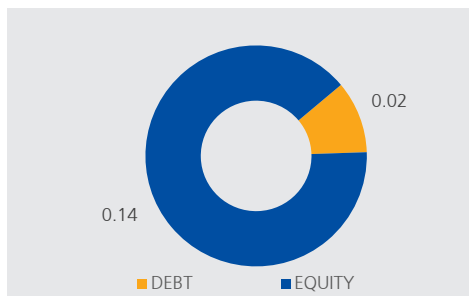
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

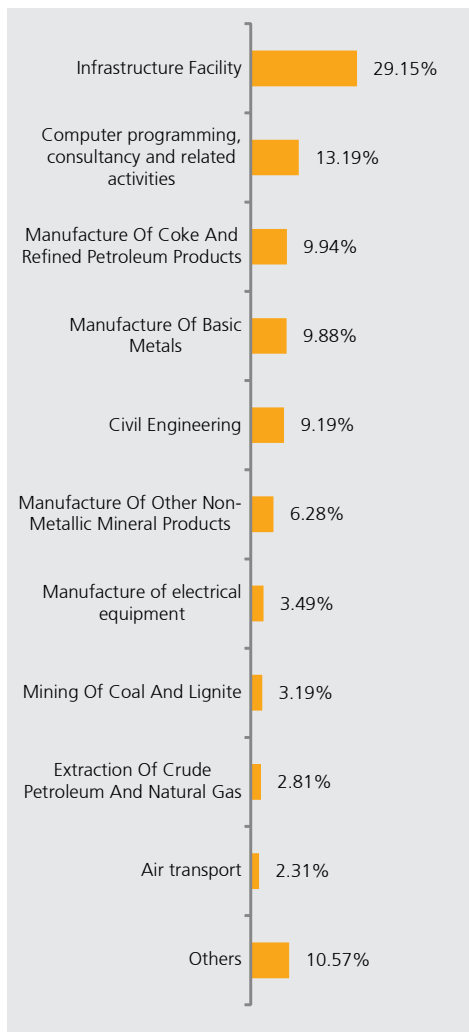
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.19%
RELIANCE INDUSTRIES LTD.	8.40%
BHARTI AIRTEL LIMITED	8.05%
NTPC LIMITED	6.60%
INFOSYS LIMITED	6.18%
POWER GRID CORP OF INDIA LTD	5.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.83%
HINDALCO INDUSTRIES LTD FV RE 1	4.31%
TATA CONSULTANCY SERVICES LTD.	3.89%
ULTRATECH CEMCO LTD	3.83%
SIEMENS LIMITED	3.49%
TATA IRON & STEEL COMPANY LTD	3.24%
COAL INDIA LIMITED	3.19%
ONGCFV-5	2.81%
INTERGLOBE AVIATION LIMITED	2.31%
JSW STEEL LIMITED	2.17%
SHREE CEMENTS LIMITED	1.41%
GAS AUTHORITY OF INDIA LTD.	1.29%
PETRONET LNG LIMITED	1.28%
HCL TECHNOLOGIES LIMITED	1.14%
AMBUJA CEMENTS LIMITED	1.05%
INDUS TOWERS LIMITED	0.97%
INDIAN OIL CORPORATION LIMITED	0.91%
TECH MAHINDRA LIMITEDFV-5	0.82%
WIPRO	0.71%
NHPC LIMITED	0.67%
BHARAT PETROLEUM CORP. LTD.	0.63%
COFORGE LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.31%
HINDUSTAN ZINC LIMITEDFV-2	0.16%
Equity Total	89.43%
Money Market Total	10.15%
Current Assets	0.43%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹33.0578

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 August, 22: ₹ 25.00 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.05%	9.11%
Last 6 Months	9.68%	18.95%
Last 1 Year	22.79%	38.09%
Last 2 Years	39.43%	49.78%
Last 3 Years	23.36%	29.23%
Since Inception	8.77%	10.75%

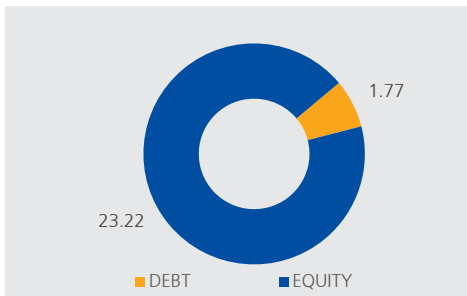
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

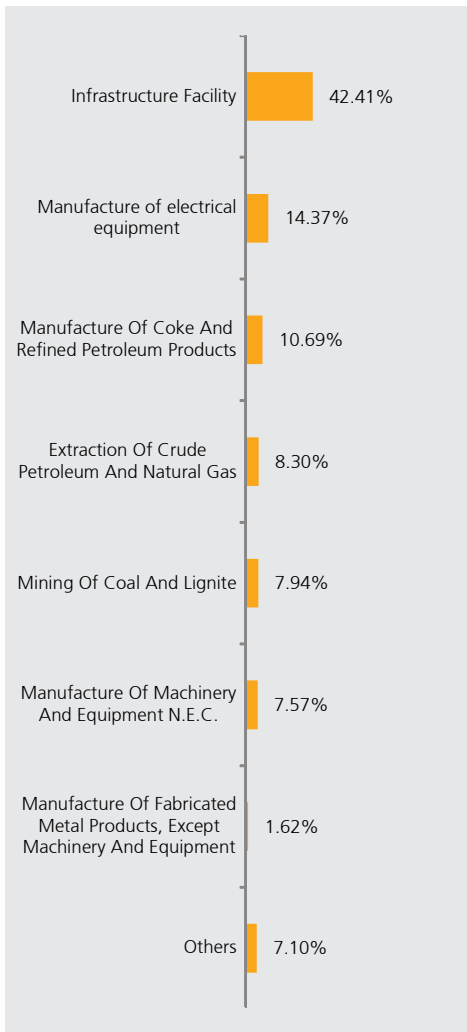
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.22%
POWER GRID CORP OF INDIA LTD	8.77%
RELIANCE INDUSTRIES LTD.	8.40%
COAL INDIA LIMITED	7.94%
TATA POWER CO. LTD.FV-1	6.98%
ONGCFV-5	6.53%
VOLTAS LTD	4.74%
HAVELLS INDIA LIMITED	4.39%
INDRAPRASTHA GAS LIMITED	4.27%
SIEMENS LIMITED	3.79%
GAS AUTHORITY OF INDIA LTD.	3.63%
ABB INDIA LIMITED	3.25%
PETRONET LNG LIMITED	3.24%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	2.95%
KIRLOSKAR CUMMINS	2.83%
JSW ENERGY LIMITED	2.24%
NHPC LIMITED	2.15%
TORRENT POWER LIMITED	1.91%
OIL INDIA LIMITED	1.77%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.62%
INDIAN OIL CORPORATION LIMITED	0.87%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.81%
BHARAT PETROLEUM CORP. LTD.	0.61%
Equity Total	92.90%
Money Market Total	6.47%
Current Assets	0.63%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹28.8071

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 August, 22: ₹ 5.50 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.10%	9.11%
Last 6 Months	9.79%	18.95%
Last 1 Year	23.51%	38.09%
Last 2 Years	40.06%	49.78%
Last 3 Years	23.63%	29.23%
Since Inception	8.73%	9.26%

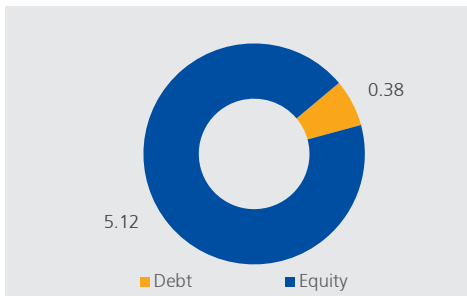
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

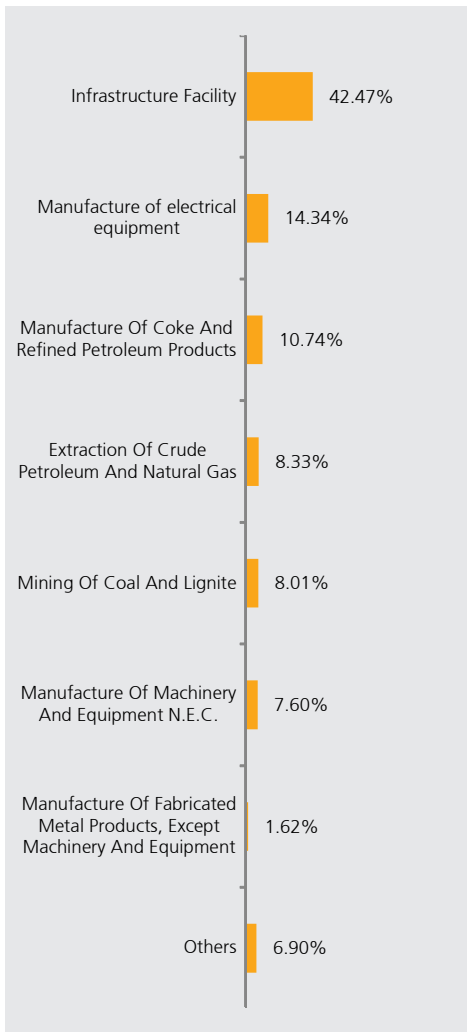
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.23%
POWER GRID CORP OF INDIA LTD	8.75%
RELIANCE INDUSTRIES LTD.	8.36%
COAL INDIA LIMITED	8.01%
TATA POWER CO. LTD.FV-1	6.96%
ONGCFV-5	6.49%
VOLTAS LTD	4.73%
HAVELLS INDIA LIMITED	4.37%
INDRAPRASTHA GAS LIMITED	4.29%
GAS AUTHORITY OF INDIA LTD.	3.84%
SIEMENS LIMITED	3.78%
ABB INDIA LIMITED	3.25%
PETRONET LNG LIMITED	3.23%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	2.94%
KIRLOSKAR CUMMINS	2.87%
JSW ENERGY LIMITED	2.40%
NHPC LIMITED	2.23%
OIL INDIA LIMITED	1.84%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.62%
TORRENT POWER LIMITED	1.53%
INDIAN OIL CORPORATION LIMITED	0.90%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.84%
BHARAT PETROLEUM CORP. LTD.	0.64%
Equity Total	93.10%
Money Market Total	6.16%
Current Assets	0.74%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹28.1209

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 August, 22: ₹ 3.03 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.86%	9.11%
Last 6 Months	9.66%	18.95%
Last 1 Year	22.81%	38.09%
Last 2 Years	39.61%	49.78%
Last 3 Years	23.47%	29.23%
Since Inception	8.52%	9.26%

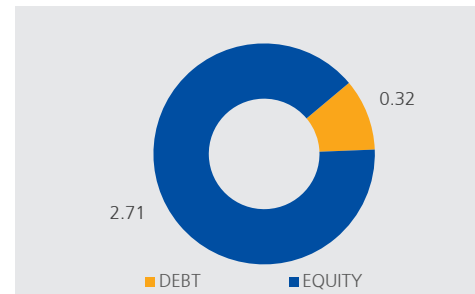
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

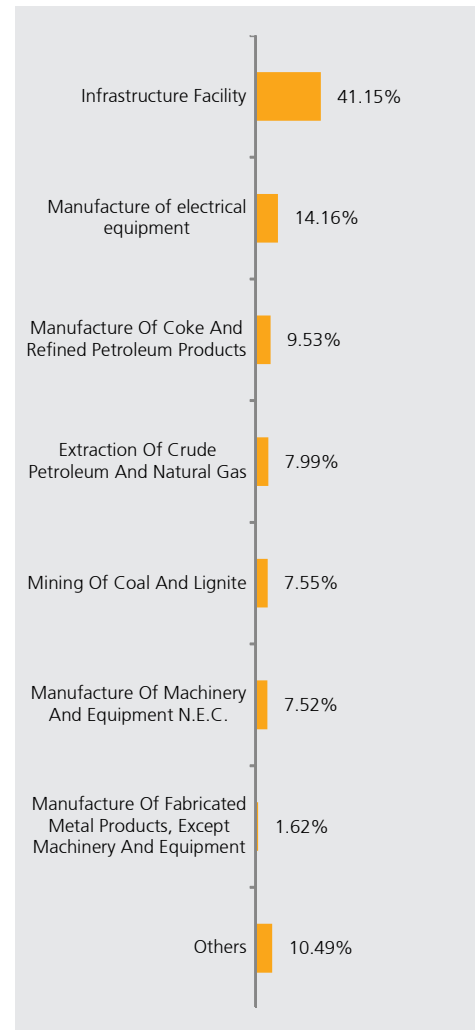
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.18%
POWER GRID CORP OF INDIA LTD	8.72%
RELIANCE INDUSTRIES LTD.	8.39%
COAL INDIA LIMITED	7.55%
TATA POWER CO. LTD.FV-1	6.94%
ONGCFV-5	6.25%
VOLTAS LTD	4.71%
HAVELLS INDIA LIMITED	4.35%
INDRAPRASTHA GAS LIMITED	4.09%
SIEMENS LIMITED	3.76%
GAS AUTHORITY OF INDIA LTD.	3.24%
PETRONET LNG LIMITED	3.22%
ABB INDIA LIMITED	3.11%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.93%
KIRLOSKAR CUMMINS	2.81%
NHPC LIMITED	2.15%
JSW ENERGY LIMITED	2.11%
OIL INDIA LIMITED	1.74%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.62%
TORRENT POWER LIMITED	1.50%
INDIAN OIL CORPORATION LIMITED	0.41%
BHARAT PETROLEUM CORP. LTD.	0.39%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.35%
Equity Total	89.51%
Money Market Total	9.80%
Current Assets	0.69%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 30 August, 22: ₹31.0191

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 August, 22: ₹ 0.12 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.85%	9.11%
Last 6 Months	9.38%	18.95%
Last 1 Year	22.46%	38.09%
Last 2 Years	39.24%	49.78%
Last 3 Years	23.00%	29.23%
Since Inception	8.38%	10.27%

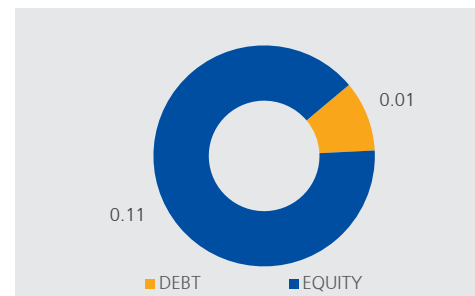
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

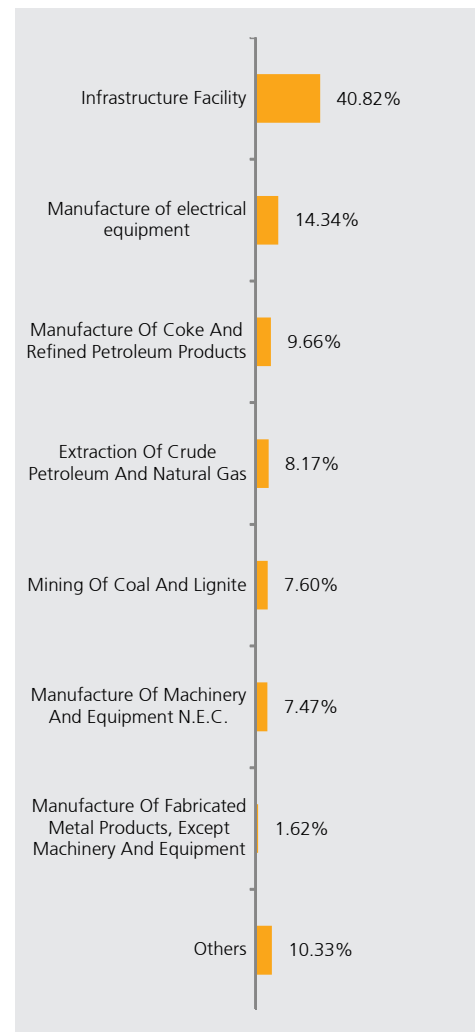
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.14%
POWER GRID CORP OF INDIA LTD	8.74%
RELIANCE INDUSTRIES LTD.	8.28%
COAL INDIA LIMITED	7.60%
TATA POWER CO. LTD.FV-1	6.97%
ONGCFV-5	6.53%
VOLTAS LTD	4.71%
HAVELLS INDIA LIMITED	4.37%
INDRAPRASTHA GAS LIMITED	4.12%
SIEMENS LIMITED	3.81%
GAS AUTHORITY OF INDIA LTD.	3.27%
ABB INDIA LIMITED	3.23%
PETRONET LNG LIMITED	3.23%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.93%
KIRLOSKAR CUMMINS	2.76%
JSW ENERGY LIMITED	2.03%
NHPC LIMITED	1.96%
OIL INDIA LIMITED	1.64%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.62%
TORRENT POWER LIMITED	1.35%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.68%
BHARAT PETROLEUM CORP. LTD.	0.35%
INDIAN OIL CORPORATION LIMITED	0.34%
Equity Total	89.67%
Money Market Total	9.55%
Current Assets	0.78%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹46.8027

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 August, 22: ₹ 30.65 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.47%	4.71%
Last 6 Months	8.27%	9.55%
Last 1 Year	12.08%	14.04%
Last 2 Years	35.56%	35.84%
Last 3 Years	24.42%	26.15%
Since Inception	11.46%	9.61%

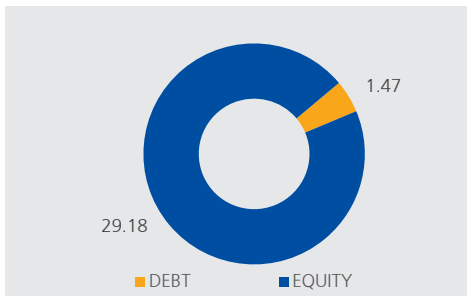
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

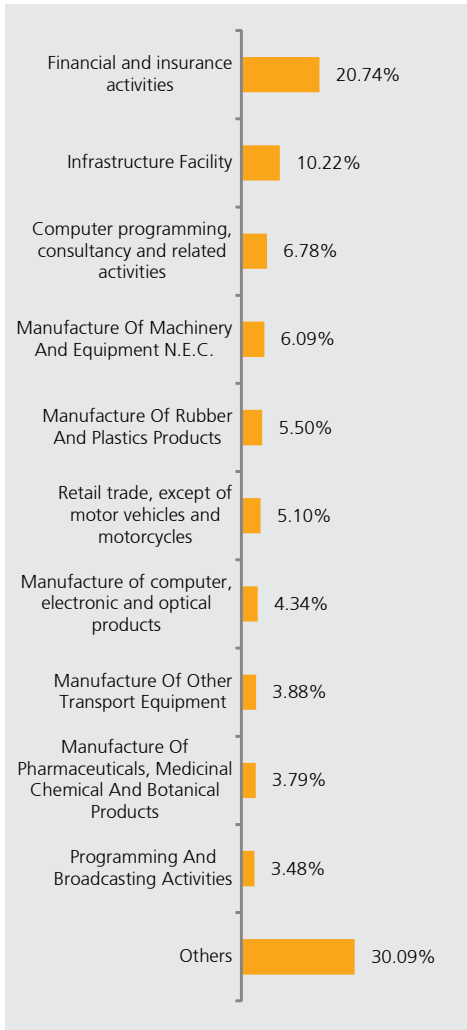
Portfolio

Name of Instrument	% to AUM
BHARAT ELECTRONICS LIMITED	4.34%
TRENT LTD	3.77%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.48%
PAGE INDUSTRIES LIMITED	3.43%
THE FEDERAL BANK LIMITED	3.24%
VOLTAS LTD	3.09%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.00%
BHARAT FORGE	2.90%
ASHOK LEYLAND LIMITED	2.87%
ASTRAL LIMITED	2.69%
MAX FINANCIAL SERVICES LIMITED	2.60%
TVS MOTOR COMPANY LIMITED	2.59%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.54%
ABB INDIA LIMITED	2.29%
MPHASIS LIMITED	2.25%
BALKRISHNA INDUSTRIES LIMITED	2.17%
JINDAL STEEL & POWER LTD.	2.14%
CANARA BANK	2.12%
KIRLOSKAR CUMMINS	2.11%
LIC HOUSING FINANCE LIMITED	2.07%
IDFC BANK LIMITED	2.04%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.98%
GODREJ PROPERTIES LIMITED	1.85%
COFORGE LIMITED	1.80%
CONTAINER CORPORATION OF INDIA LIMITED	1.76%
TATA POWER CO. LTD.FV-1	1.71%
POWER FINANCE CORPORATION LTD	1.67%
RURAL ELECTRIFICATION CORPORATION LTD	1.66%
ALKEM LABORATORIES LIMITED	1.39%
L&T TECHNOLOGY SERVICES LIMITED	1.37%
AUROBINDO PHARMA LIMITED	1.36%
MINDTREE LTD	1.36%
UNITED BREWERIES LIMITED	1.34%
BATA INDIA LIMITED	1.33%
HINDUSTAN AERONAUTICS LIMITED	1.29%
TORRENT POWER LIMITED	1.26%
GUJARAT GAS LIMITED	1.02%
BAJAJ FINSERV LIMITED	0.95%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.93%
ESCORTS LIMITED	0.88%
MUTHOOT FINANCE LIMITED	0.83%
THE RAMCO CEMENTS LIMITED	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.77%
JUBILANT FOODWORKS LIMITED	0.71%
ABBOTT INDIA LIMITED	0.68%
AARTI INDUSTRIES LIMITED	0.66%
TATA COMMUNICATIONS LTD.	0.65%
NATIONAL ALUMINIUM COMPANY LIMITED	0.64%
APOLLO TYRES LIMITED	0.64%
INDUSIND BANK LIMITED	0.59%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.55%
STATE BANK OF INDIAFV-1	0.52%
L&T FINANCE HOLDINGS LIMITED	0.52%
HDFC BANK LTD.FV-2	0.51%
INDRAPRASTHA GAS LIMITED	0.49%
SRF LIMITED	0.41%
DIVIS LABORATORIES LIMITED	0.36%
SBI CARDS & PAYMENTS SERVICES LTD	0.28%
Equity Total	95.21%
Money Market Total	5.07%
Current Assets	-0.27%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹43.4518

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 August, 22: ₹ 45.30 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.60%	4.71%
Last 6 Months	8.16%	9.55%
Last 1 Year	13.25%	14.04%
Last 2 Years	36.72%	35.84%
Last 3 Years	25.20%	26.15%
Since Inception	12.32%	9.37%

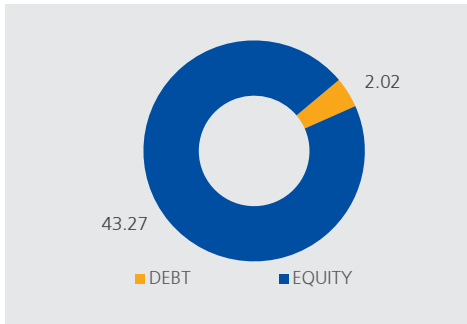
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

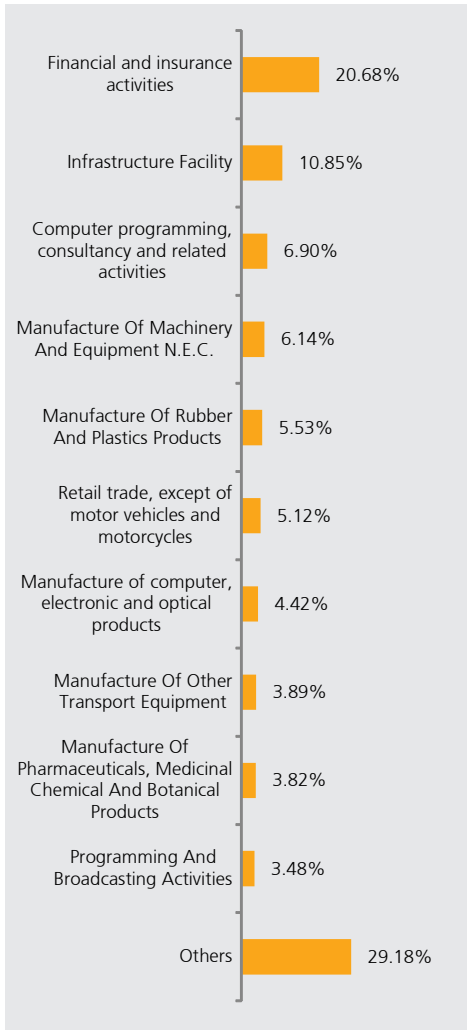
Portfolio

Name of Instrument	% to AUM
BHARAT ELECTRONICS LIMITED	4.42%
TRENT LTD	3.79%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.48%
THE FEDERAL BANK LIMITED	3.35%
VOLTAS LTD	3.14%
PAGE INDUSTRIES LIMITED	3.13%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.01%
BHARAT FORGE	2.95%
ASHOK LEYLAND LIMITED	2.87%
ASTRAL LIMITED	2.70%
TVS MOTOR COMPANY LIMITED	2.59%
MAX FINANCIAL SERVICES LIMITED	2.58%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.40%
ABB INDIA LIMITED	2.29%
MPHASIS LIMITED	2.25%
BALKRISHNA INDUSTRIES LIMITED	2.17%
JINDAL STEEL & POWER LTD.	2.14%
KIRLOSKAR CUMMINS	2.12%
CANARA BANK	2.08%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.98%
LIC HOUSING FINANCE LIMITED	1.97%
IDFC BANK LIMITED	1.95%
COFORGE LIMITED	1.83%
RURAL ELECTRIFICATION CORPORATION LTD	1.81%
GODREJ PROPERTIES LIMITED	1.78%
CONTAINER CORPORATION OF INDIA LIMITED	1.76%
TATA POWER CO. LTD.FV-1	1.71%
POWER FINANCE CORPORATION LTD	1.69%
L&T TECHNOLOGY SERVICES LIMITED	1.43%
ALKEM LABORATORIES LIMITED	1.41%
MINDTREE LTD	1.38%
AUROBINDO PHARMA LIMITED	1.37%
UNITED BREWERIES LIMITED	1.34%
BATA INDIA LIMITED	1.33%
HINDUSTAN AERONAUTICS LIMITED	1.30%
ICICI BANK LTD.FV-2	1.19%
TORRENT POWER LIMITED	1.19%
GUJARAT GAS LIMITED	1.02%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.95%
ESCORTS LIMITED	0.88%
THE RAMCO CEMENTS LIMITED	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.77%
MUTHOOT FINANCE LIMITED	0.74%
JUBILANT FOODWORKS LIMITED	0.71%
ABBOTT INDIA LIMITED	0.69%
AARTI INDUSTRIES LIMITED	0.67%
TATA COMMUNICATIONS LTD.	0.66%
APOLLO TYRES LIMITED	0.65%
AXIS BANK LIMITEDFV-2	0.58%
STATE BANK OF INDIAFV-1	0.52%
BHARTI AIRTEL LIMITED	0.51%
HDFC BANK LTD.FV-2	0.49%
INDRAPRASTHA GAS LIMITED	0.49%
L&T FINANCE HOLDINGS LIMITED	0.49%
NATIONAL ALUMINIUM COMPANY LIMITED	0.48%
SRF LIMITED	0.41%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.40%
BAJAJ FINSERV LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.36%
Equity Total	95.53%
Money Market Total	4.47%
Current Assets	0.00%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹42.4966

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 August, 22: ₹ 5.92 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.46%	4.71%
Last 6 Months	8.00%	9.55%
Last 1 Year	11.81%	14.04%
Last 2 Years	35.14%	35.84%
Last 3 Years	24.15%	26.15%
Since Inception	12.13%	9.37%

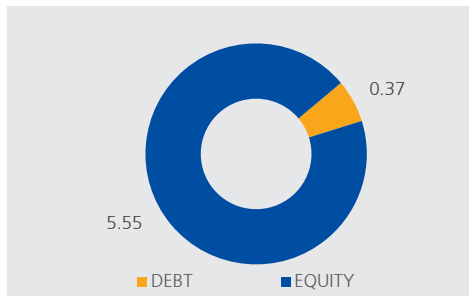
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

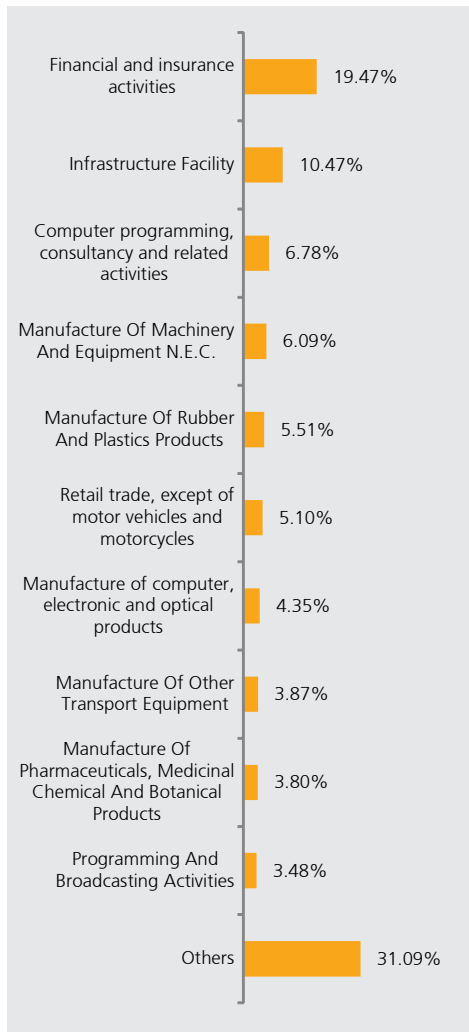
Portfolio

Name of Instrument	% to AUM
BHARAT ELECTRONICS LIMITED	4.35%
TRENT LTD	3.77%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.48%
THE FEDERAL BANK LIMITED	3.25%
VOLTAS LTD	3.11%
PAGE INDUSTRIES LIMITED	3.02%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.01%
BHARAT FORGE	2.86%
ASHOK LEYLAND LIMITED	2.78%
ASTRAL LIMITED	2.69%
MAX FINANCIAL SERVICES LIMITED	2.61%
TVS MOTOR COMPANY LIMITED	2.57%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.48%
ABB INDIA LIMITED	2.28%
CANARA BANK	2.27%
MPHASIS LIMITED	2.25%
BALKRISHNA INDUSTRIES LIMITED	2.17%
JINDAL STEEL & POWER LTD.	2.14%
KIRLOSKAR CUMMINS	2.11%
IDFC BANK LIMITED	2.04%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.98%
GODREJ PROPERTIES LIMITED	1.96%
LIC HOUSING FINANCE LIMITED	1.93%
RURAL ELECTRIFICATION CORPORATION LTD	1.80%
COFORGE LIMITED	1.80%
CONTAINER CORPORATION OF INDIA LIMITED	1.76%
TATA POWER CO. LTD.FV-1	1.71%
POWER FINANCE CORPORATION LTD	1.66%
ALKEM LABORATORIES LIMITED	1.39%
L&T TECHNOLOGY SERVICES LIMITED	1.37%
TORRENT POWER LIMITED	1.37%
AUROBINDO PHARMA LIMITED	1.36%
MINDTREE LTD	1.36%
UNITED BREWERIES LIMITED	1.34%
BATA INDIA LIMITED	1.33%
HINDUSTAN AERONAUTICS LIMITED	1.30%
GUJARAT GAS LIMITED	1.02%
BAJAJ FINSERV LIMITED	1.00%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.94%
ESCORTS LIMITED	0.88%
MUTHOOT FINANCE LIMITED	0.88%
THE RAMCO CEMENTS LIMITED	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.77%
JUBILANT FOODWORKS LIMITED	0.71%
ABBOTT INDIA LIMITED	0.70%
AARTI INDUSTRIES LIMITED	0.66%
TATA COMMUNICATIONS LTD.	0.65%
APOLLO TYRES LIMITED	0.64%
NATIONAL ALUMINIUM COMPANY LIMITED	0.64%
L&T FINANCE HOLDINGS LIMITED	0.57%
HDFC BANK LTD.FV-2	0.56%
INDRAPRASTHA GAS LIMITED	0.49%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.42%
SRF LIMITED	0.40%
DIVIS LABORATORIES LIMITED	0.36%
Equity Total	93.71%
Money Market Total	6.55%
Current Assets	-0.26%
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 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 30 August, 22: ₹47.4255

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 August, 22: ₹ 0.28 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.01%	4.71%
Last 6 Months	6.95%	9.55%
Last 1 Year	9.95%	14.04%
Last 2 Years	34.33%	35.84%
Last 3 Years	23.20%	26.15%
Since Inception	11.69%	10.07%

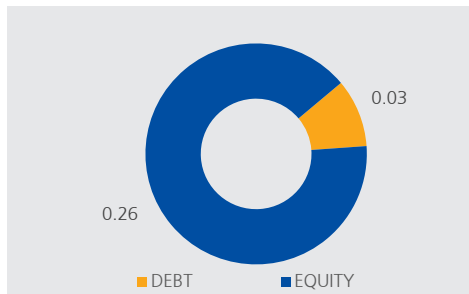
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

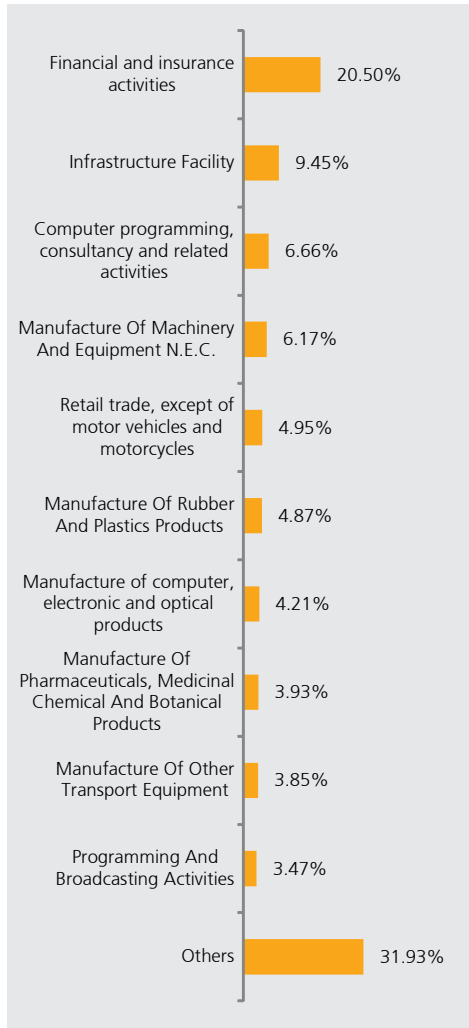
Portfolio

Name of Instrument	% to AUM
BHARAT ELECTRONICS LIMITED	4.21%
TRENT LTD	3.66%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	3.47%
THE FEDERAL BANK LIMITED	3.26%
VOLTAS LTD	3.17%
MAX FINANCIAL SERVICES LIMITED	3.07%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.00%
ASHOK LEYLAND LIMITED	2.86%
BHARAT FORGE	2.79%
ASTRAL LIMITED	2.57%
TVS MOTOR COMPANY LIMITED	2.56%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.45%
IDFC BANK LIMITED	2.31%
BALKRISHNA INDUSTRIES LIMITED	2.30%
ABB INDIA LIMITED	2.29%
MPHASIS LIMITED	2.25%
JINDAL STEEL & POWER LTD.	2.13%
KIRLOSKAR CUMMINS	2.10%
GODREJ PROPERTIES LIMITED	2.08%
LIC HOUSING FINANCE LIMITED	2.06%
CANARA BANK	2.00%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.98%
POWER FINANCE CORPORATION LTD	1.94%
COFORGE LIMITED	1.88%
RURAL ELECTRIFICATION CORPORATION LTD	1.86%
CONTAINER CORPORATION OF INDIA LIMITED	1.76%
TATA POWER CO. LTD.FV-1	1.71%
MINDTREE LTD	1.63%
ALKEM LABORATORIES LIMITED	1.57%
UNITED BREWERIES LIMITED	1.33%
AUROBINDO PHARMA LIMITED	1.32%
BATA INDIA LIMITED	1.30%
HINDUSTAN AERONAUTICS LIMITED	1.29%
BAJAJ FINSERV LIMITED	1.19%
GUJARAT GAS LIMITED	1.01%
L&T TECHNOLOGY SERVICES LIMITED	0.91%
ESCORTS LIMITED	0.91%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.90%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.76%
THE RAMCO CEMENTS LIMITED	0.74%
JUBILANT FOODWORKS LIMITED	0.71%
AARTI INDUSTRIES LIMITED	0.70%
NATIONAL ALUMINIUM COMPANY LIMITED	0.68%
TATA COMMUNICATIONS LTD.	0.68%
ABBOTT INDIA LIMITED	0.66%
STATE BANK OF INDIA FV-1	0.60%
L&T FINANCE HOLDINGS LIMITED	0.59%
INDUSIND BANK LIMITED	0.58%
HDFC BANK LTD.FV-2	0.57%
INDRAPRASTHA GAS LIMITED	0.49%
SRF LIMITED	0.45%
DIVIS LABORATORIES LIMITED	0.38%
MUTHOOT FINANCE LIMITED	0.37%
Equity Total	90.02%
Money Market Total	10.29%
Current Assets	-0.31%
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 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹40.0236

Inception Date: 28th May 2007

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

AUM as on 30 August, 22: ₹ 18.57 Crs.

Modified Duration of Debt Portfolio: 4.76 years

YTM of Debt Portfolio: 7.00%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.20%	3.22%
Last 6 Months	5.84%	5.16%
Last 1 Year	4.94%	3.77%
Last 2 Years	20.66%	20.84%
Last 3 Years	15.68%	15.58%
Since Inception	9.51%	9.86%

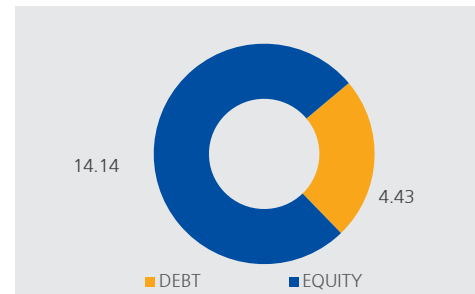
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

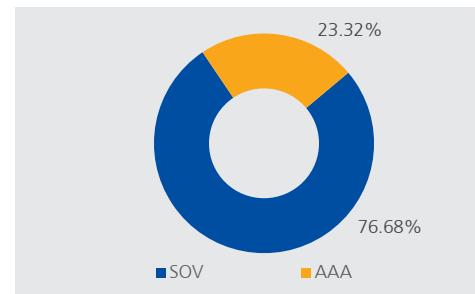
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	0.55%
Bonds/Debentures Total	0.55%
7.59% GOI CG 20-03-2029	5.29%
4.56% GOI 29.11.2023	3.34%
7.54% GOI 23.05.2036	2.69%
7.17% GOI 08-01-2028	2.65%
6.79% GOI CG 15-05-2027	1.84%
6.54% GOI 17.01.2032	1.60%
7.26% GOI CG 22-08-2032	1.13%
5.63% GOI CG 12-04-2026	1.12%
6.99% GOI CG 15-12-2051	0.29%
Gilts Total	19.95%
RELIANCE INDUSTRIES LTD.	8.03%
ICICI BANK LTD.FV-2	6.31%
HDFC BANK LTD.FV-2	6.00%
INFOSYS LIMITED	5.12%
TATA CONSULTANCY SERVICES LTD.	3.47%
BHARTI AIRTEL LIMITED	3.46%
LARSEN&TUBRO	3.38%
ITC - FV 1	3.26%
KOTAK MAHINDRA BANK LIMITED_FV5	2.36%
HINDUSTAN LEVER LTD.	1.98%
AXIS BANK LIMITEDFV-2	1.94%
BAJAJ FINANCE LIMITED	1.93%
ASIAN PAINTS LIMITEDFV-1	1.91%
MAHINDRA & MAHINDRA LTD.-FV5	1.64%
MARUTI UDYOG LTD.	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.56%
ULTRATECH CEMCO LTD	1.39%
TATA MOTORS LTD.FV-2	1.30%
STATE BANK OF INDIAFV-1	1.26%
BAJAJ FINSERV LIMITED	1.25%
TITAN COMPANY LIMITED	1.18%
TATA IRON & STEEL COMPANY LTD	1.17%
POWER GRID CORP OF INDIA LTD	1.14%
HINDALCO INDUSTRIES LTD FV RE 1	1.12%
NTPC LIMITED	1.10%
HDFC LTD FV 2	1.05%
CIPLA LTD.	1.04%
INDUSIND BANK LIMITED	0.80%
DR. REDDY LABORATORIES	0.77%
SBI LIFE INSURANCE COMPANY LIMITED	0.73%
EICHER MOTORS LIMITED	0.68%
TATA CONSUMER PRODUCTS LIMITED	0.67%
BRITANNIA INDUSTRIES LTD	0.65%
NESTLE INDIA LIMITED	0.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.64%
UPL LIMITED	0.59%
WIPRO	0.56%
DIVIS LABORATORIES LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.43%
HCL TECHNOLOGIES LIMITED	0.43%
BAJAJ AUTO LTD	0.41%
HERO MOTOCORP LIMITED	0.33%
GRASIM INDUSTRIES LTD.	0.23%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
JSW STEEL LIMITED	0.05%
Equity Total	76.13%
Money Market Total	5.52%
Current Assets	-2.15%
Total	100.00%

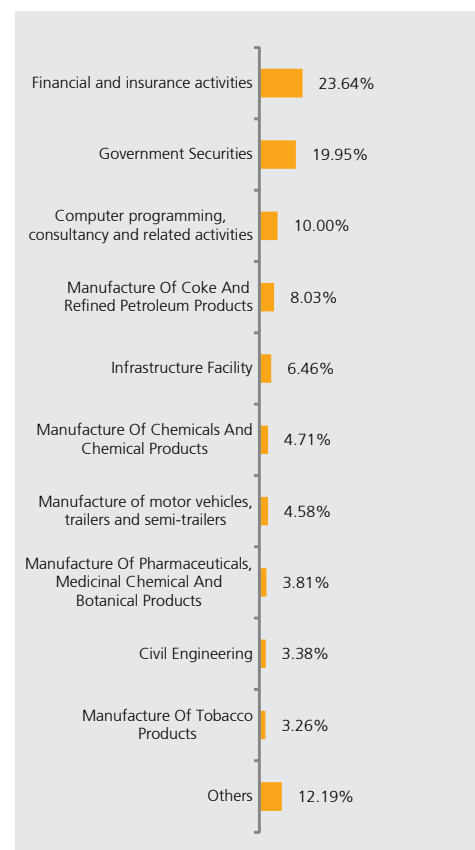
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹33.4685

Inception Date: 11th January 2010

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

AUM as on 30 August, 22: ₹ 0.99 Crs.

Modified Duration of Debt Portfolio:

4.77 years

YTM of Debt Portfolio: 6.99%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.91%	3.22%
Last 6 Months	5.15%	5.16%
Last 1 Year	4.31%	3.77%
Last 2 Years	20.38%	20.84%
Last 3 Years	15.19%	15.58%
Since Inception	10.03%	9.94%

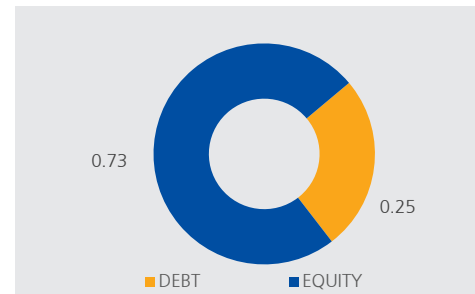
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

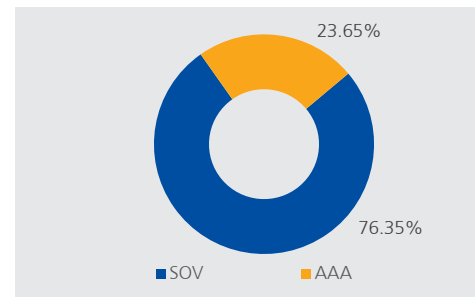
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	7.26%
4.56% GOI 29.11.2023	4.06%
7.54% GOI 23.05.2036	2.57%
7.17% GOI 08-01-2028	2.44%
6.79% GOI CG 15-05-2027	1.71%
6.54% GOI 17.01.2032	1.65%
7.26% GOI CG 22-08-2032	1.22%
5.63% GOI CG 12-04-2026	0.97%
6.99% GOI CG 15-12-2051	0.29%
Gilts Total	22.17%
RELIANCE INDUSTRIES LTD.	8.10%
HDFC BANK LTD.FV-2	6.23%
ICICI BANK LTD.FV-2	6.22%
INFOSYS LIMITED	5.76%
ITC - FV 1	3.59%
TATA CONSULTANCY SERVICES LTD.	3.41%
LARSEN&TUBRO	2.49%
HDFC LTD FV 2	2.11%
BHARTI AIRTEL LIMITED	2.09%
HINDUSTAN LEVER LTD.	2.07%
ASIAN PAINTS LIMITEDFV-1	2.03%
BAJAJ FINANCE LIMITED	1.92%
STATE BANK OF INDIAFV-1	1.83%
AXIS BANK LIMITEDFV-2	1.66%
MAHINDRA & MAHINDRA LTD.-FV5	1.66%
KOTAK MAHINDRA BANK LIMITED_FV5	1.59%
MARUTI UDYOG LTD.	1.56%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.44%
TITAN COMPANY LIMITED	1.24%
TATA MOTORS LTD.FV-2	1.22%
HINDALCO INDUSTRIES LTD FV RE 1	1.21%
BAJAJ FINSERV LIMITED	1.20%
POWER GRID CORP OF INDIA LTD	1.16%
NTPC LIMITED	1.11%
CIPLA LTD.	1.05%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.99%
ULTRATECH CEMCO LTD	0.88%
DR. REDDY LABORATORIES	0.82%
WIPRO	0.77%
SBI LIFE INSURANCE COMPANY LIMITED	0.73%
BRITANNIA INDUSTRIES LTD	0.68%
TATA CONSUMER PRODUCTS LIMITED	0.66%
TATA IRON & STEEL COMPANY LTD	0.64%
UPL LIMITED	0.61%
NESTLE INDIA LIMITED	0.61%
DABUR INDIA LTD.	0.48%
DIVIS LABORATORIES LIMITED	0.48%
HCL TECHNOLOGIES LIMITED	0.47%
TECH MAHINDRA LIMITEDFV-5	0.45%
BAJAJ AUTO LTD	0.41%
HERO MOTOCORP LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.27%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.13%
Equity Total	74.34%
Money Market Total	6.87%
Current Assets	-3.38%
Total	100.00%

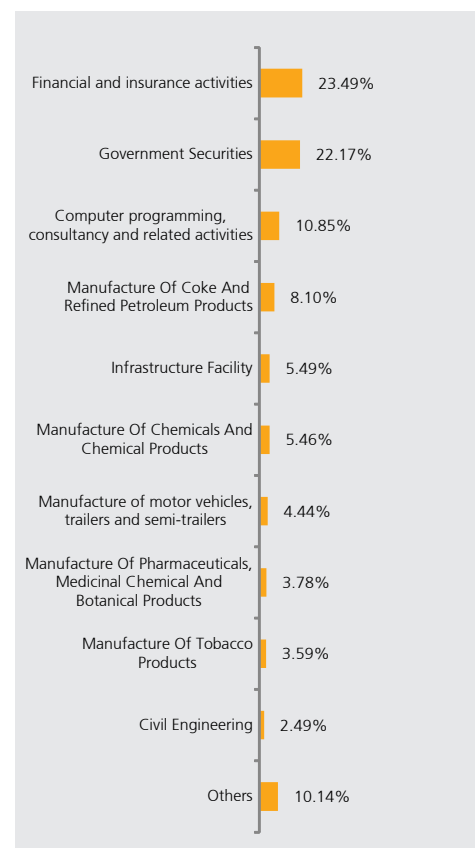
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹32.7831

Inception Date: 27th February 2008

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

AUM as on 30 August, 22: ₹ 1.61 Crs.

Modified Duration of Debt Portfolio: 4.56 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.12%	3.22%
Last 6 Months	5.24%	5.16%
Last 1 Year	4.54%	3.77%
Last 2 Years	20.36%	20.84%
Last 3 Years	15.25%	15.58%
Since Inception	8.52%	8.97%

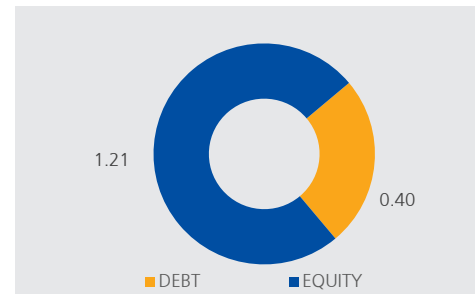
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

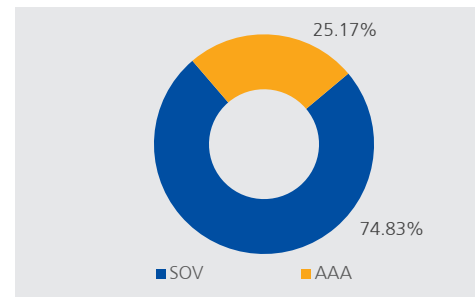
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	5.40%
4.56% GOI 29.11.2023	4.92%
7.54% GOI 23.05.2036	2.58%
7.17% GOI 08-01-2028	2.37%
6.79% GOI CG 15-05-2027	1.97%
6.54% GOI 17.01.2032	1.60%
7.26% GOI CG 22-08-2032	1.12%
5.63% GOI CG 12-04-2026	1.01%
6.99% GOI CG 15-12-2051	0.23%
Gilts Total	21.20%
RELIANCE INDUSTRIES LTD.	7.72%
ICICI BANK LTD.FV-2	6.17%
HDFC BANK LTD.FV-2	5.77%
INFOSYS LIMITED	4.95%
TATA CONSULTANCY SERVICES LTD.	3.37%
ITC - FV 1	3.26%
KOTAK MAHINDRA BANK LIMITED_FV5	2.77%
BHARTI AIRTEL LIMITED	2.46%
LARSEN&TUBRO	2.44%
HINDUSTAN LEVER LTD.	1.91%
BAJAJ FINANCE LIMITED	1.90%
STATE BANK OF INDIAFV-1	1.76%
MAHINDRA & MAHINDRA LTD.-FV5	1.64%
AXIS BANK LIMITEDFV-2	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
MARUTI UDYOG LTD.	1.52%
BAJAJ FINSERV LIMITED	1.37%
ASIAN PAINTS LIMITEDFV-1	1.37%
ULTRATECH CEMCO LTD	1.33%
TATA MOTORS LTD.FV-2	1.21%
TATA IRON & STEEL COMPANY LTD	1.18%
TITAN COMPANY LIMITED	1.15%
HINDALCO INDUSTRIES LTD FV RE 1	1.11%
POWER GRID CORP OF INDIA LTD	1.11%
NTPC LIMITED	1.06%
CIPLA LTD.	1.02%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.98%
HDFC LTD FV 2	0.90%
DABUR INDIA LTD.	0.82%
INDUSIND BANK LIMITED	0.80%
JSW STEEL LIMITED	0.78%
DR. REDDY LABORATORIES	0.74%
SBI LIFE INSURANCE COMPANY LIMITED	0.68%
EICHER MOTORS LIMITED	0.67%
BRITANNIA INDUSTRIES LTD	0.63%
ONGCFV-5	0.62%
TATA CONSUMER PRODUCTS LIMITED	0.62%
NESTLE INDIA LIMITED	0.62%
UPL LIMITED	0.55%
WIPRO	0.54%
HCL TECHNOLOGIES LIMITED	0.46%
DIVIS LABORATORIES LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.41%
BAJAJ AUTO LTD	0.41%
HERO MOTOCORP LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.26%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	75.01%
Money Market Total	7.13%
Current Assets	-3.34%
Total	100.00%

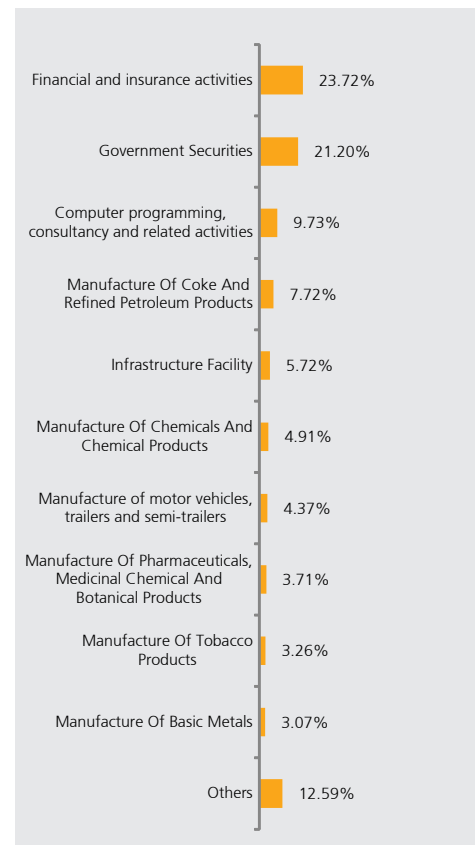
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹39.5122

Inception Date: 1st March 2007

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

AUM as on 30 August, 22: ₹ 22.32 Crs.

Modified Duration of Debt Portfolio:

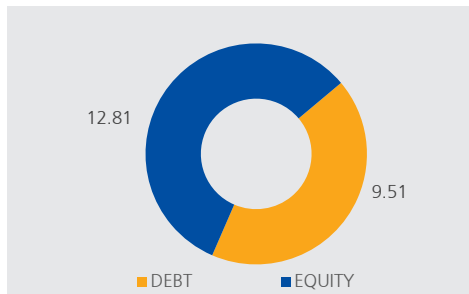
5.10 years

YTM of Debt Portfolio: 7.05%

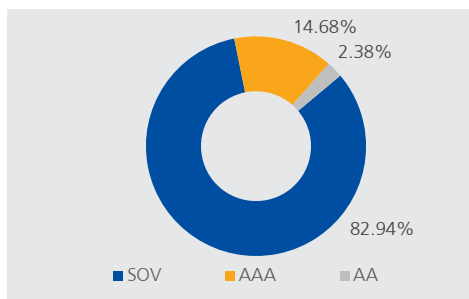
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.06%
9.05% HDFC NCD 20-11-2023 U-004	0.92%
Bonds/Debentures Total	1.98%
5.74% GOI 15.11.2026	5.90%
7.54% GOI 23.05.2036	5.38%
7.17% GOI 08-01-2028	5.29%
6.79% GOI CG 15-05-2027	4.20%
6.54% GOI 17.01.2032	3.20%
4.56% GOI 29.11.2023	3.12%
7.59% GOI CG 20-03-2029	2.57%
7.26% GOI CG 22-08-2032	2.26%
5.63% GOI CG 12-04-2026	2.25%
6.99% GOI CG 15-12-2051	1.53%
7.26% GOI 14-01-2029	1.22%
Gilts Total	36.91%
RELIANCE INDUSTRIES LTD.	5.76%
HDFC BANK LTD.FV-2	4.99%
ICICI BANK LTD.FV-2	4.76%
INFOSYS LIMITED	3.73%
HDFC LTD FV 2	3.38%
TATA CONSULTANCY SERVICES LTD.	2.61%
ITC - FV 1	2.27%
KOTAK MAHINDRA BANK LIMITED_FV5	2.06%
LARSEN&TUBRO	1.90%
AXIS BANK LIMITEDFV-2	1.72%
HINDUSTAN LEVER LTD.	1.67%
STATE BANK OF INDIAFV-1	1.66%
BHARTI AIRTEL LIMITED	1.48%
BAJAJ FINANCE LIMITED	1.46%
MARUTI UDYOG LTD.	1.25%
ASIAN PAINTS LIMITEDFV-1	1.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.14%
MAHINDRA & MAHINDRA LTD.-FV5	1.11%
TATA MOTORS LTD.FV-2	1.00%
BAJAJ FINSERV LIMITED	0.90%
POWER GRID CORP OF INDIA LTD	0.88%
ULTRATECH CEMCO LTD	0.85%
TITAN COMPANY LIMITED	0.79%
CIPLA LTD.	0.79%
NTPC LIMITED	0.68%
INDUSIND BANK LIMITED	0.67%
SBI LIFE INSURANCE COMPANY LIMITED	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
UPL LIMITED	0.50%
TATA CONSUMER PRODUCTS LIMITED	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.48%
WIPRO	0.46%
DR. REDDY LABORATORIES	0.44%
TATA IRON & STEEL COMPANY LTD	0.38%
TECH MAHINDRA LIMITEDFV-5	0.36%
HCL TECHNOLOGIES LIMITED	0.36%
DIVIS LABORATORIES LIMITED	0.36%
ONGCFV-5	0.32%
BAJAJ AUTO LTD	0.31%
HERO MOTOCORP LIMITED	0.25%
NESTLE INDIA LIMITED	0.21%
GRASIM INDUSTRIES LTD.	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.18%
BRITANNIA INDUSTRIES LTD	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.07%
Equity Total	57.38%
Money Market Total	5.62%
Current Assets	-1.89%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

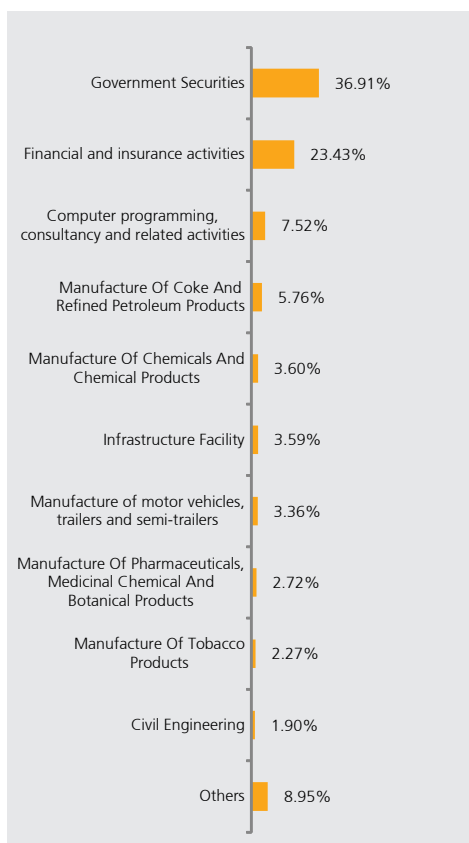
Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.51%	2.76%
Last 6 Months	4.06%	4.09%
Last 1 Year	4.00%	3.55%
Last 2 Years	15.86%	16.55%
Last 3 Years	12.46%	13.48%
Since Inception	9.26%	10.05%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹29.3433

Inception Date: 21st January 2010

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

AUM as on 30 August, 22: ₹ 0.96 Crs.

Modified Duration of Debt Portfolio: 4.70 years

YTM of Debt Portfolio: 6.98%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.44%	2.76%
Last 6 Months	3.82%	4.09%
Last 1 Year	2.54%	3.55%
Last 2 Years	14.92%	16.55%
Last 3 Years	11.53%	13.48%
Since Inception	8.91%	9.76%

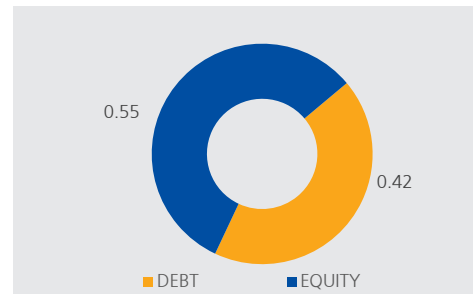
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

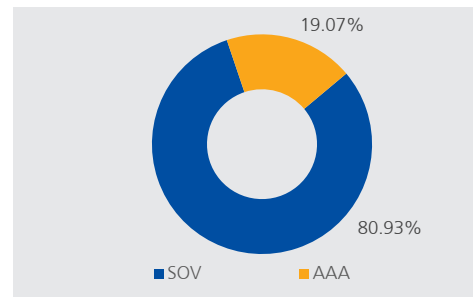
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	7.83%
7.59% GOI CG 20-03-2029	7.55%
6.79% GOI CG 15-05-2027	5.66%
7.54% GOI 23.05.2036	5.27%
7.17% GOI 08-01-2028	4.90%
6.54% GOI 17.01.2032	3.18%
7.26% GOI CG 22-08-2032	2.30%
5.63% GOI CG 12-04-2026	2.10%
6.99% GOI CG 15-12-2051	0.59%
Gilts Total	39.38%
RELIANCE INDUSTRIES LTD.	5.48%
HDFC BANK LTD.FV-2	4.95%
ICICI BANK LTD.FV-2	4.29%
INFOSYS LIMITED	3.61%
HDFC LTD FV 2	2.87%
TATA CONSULTANCY SERVICES LTD.	2.53%
ITC - FV 1	2.33%
LARSEN&TUBRO	2.20%
STATE BANK OF INDIAFV-1	1.90%
AXIS BANK LIMITEDFV-2	1.84%
KOTAK MAHINDRA BANK LIMITED_FV5	1.77%
BHARTI AIRTEL LIMITED	1.62%
HINDUSTAN LEVER LTD.	1.46%
ASIAN PAINTS LIMITEDFV-1	1.37%
MARUTI UDYOG LTD.	1.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.15%
BAJAJ FINANCE LIMITED	1.14%
MAHINDRA & MAHINDRA LTD.-FV5	0.97%
TATA MOTORS LTD.FV-2	0.94%
ULTRATECH CEMCO LTD	0.90%
TITAN COMPANY LIMITED	0.81%
CIPLA LTD.	0.77%
NTPC LIMITED	0.74%
POWER GRID CORP OF INDIA LTD	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
BAJAJ FINSERV LIMITED	0.70%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.68%
WIPRO	0.58%
DABUR INDIA LTD.	0.58%
INDUSIND BANK LIMITED	0.58%
DR. REDDY LABORATORIES	0.53%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
SBI LIFE INSURANCE COMPANY LIMITED	0.48%
EICHER MOTORS LIMITED	0.45%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.43%
NESTLE INDIA LIMITED	0.41%
TATA CONSUMER PRODUCTS LIMITED	0.41%
UPL LIMITED	0.40%
HCL TECHNOLOGIES LIMITED	0.34%
TECH MAHINDRA LIMITEDFV-5	0.31%
DIVIS LABORATORIES LIMITED	0.30%
BAJAJ AUTO LTD	0.30%
HERO MOTOCORP LIMITED	0.24%
GRASIM INDUSTRIES LTD.	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
BHARAT PETROLEUM CORP. LTD.	0.04%
Equity Total	56.88%
Money Market Total	9.28%
Current Assets	-5.54%
Total	100.00%

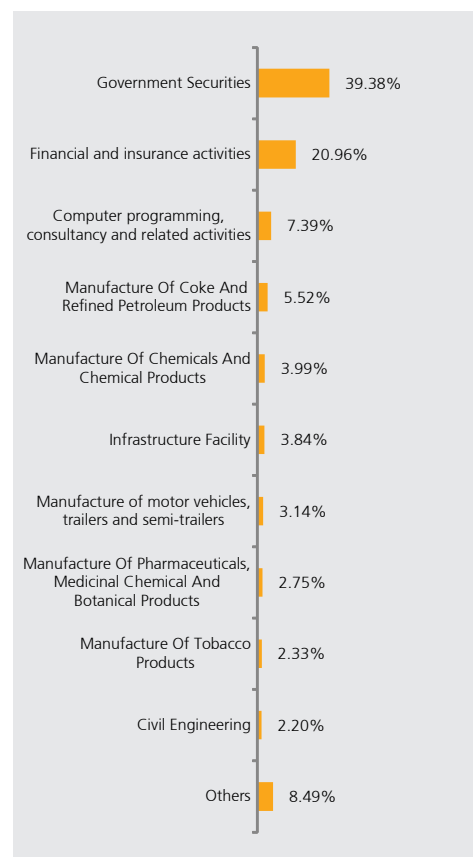
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹38.5799

Inception Date: 01st March 2007

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 30 August, 22: ₹ 8.73 Crs.

Modified Duration of Debt Portfolio:

4.77 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.26%	2.53%
Last 6 Months	3.47%	3.54%
Last 1 Year	2.85%	3.40%
Last 2 Years	13.31%	14.41%
Last 3 Years	11.23%	12.37%
Since Inception	9.10%	9.82%

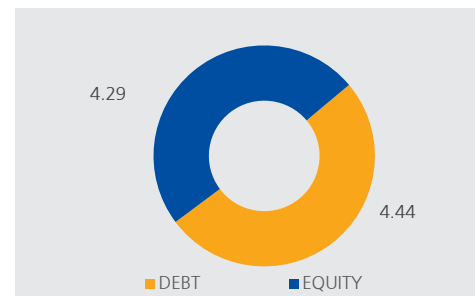
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

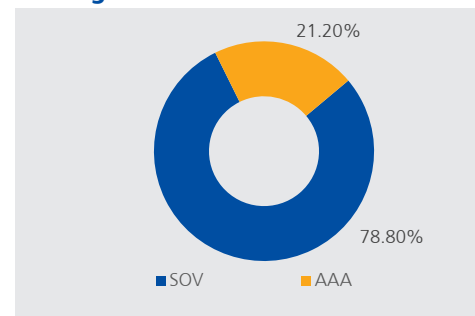
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	1.17%
Bonds/Debentures Total	1.17%
4.56% GOI 29.11.2023	10.07%
7.54% GOI 23.05.2036	6.67%
7.17% GOI 08-01-2028	6.62%
6.79% GOI CG 15-05-2027	5.33%
7.59% GOI CG 20-03-2029	4.11%
6.54% GOI 17.01.2032	3.97%
7.26% GOI CG 22-08-2032	2.83%
5.63% GOI CG 12-04-2026	2.77%
6.99% GOI CG 15-12-2051	1.91%
7.26% GOI 14-01-2029	1.52%
Gilts Total	45.80%
RELIANCE INDUSTRIES LTD.	5.37%
HDFC BANK LTD.FV-2	4.14%
ICICI BANK LTD.FV-2	3.96%
INFOSYS LIMITED	3.12%
HDFC LTD FV 2	2.81%
TATA CONSULTANCY SERVICES LTD.	2.10%
ITC - FV 1	2.07%
LARSEN&TUBRO	1.86%
STATE BANK OF INDIAFV-1	1.63%
KOTAK MAHINDRA BANK LIMITED_FV5	1.61%
AXIS BANK LIMITEDFV-2	1.43%
BHARTI AIRTEL LIMITED	1.34%
HINDUSTAN LEVER LTD.	1.28%
ASIAN PAINTS LIMITEDFV-1	1.25%
BAJAJ FINANCE LIMITED	1.21%
MARUTI UDYOG LTD.	1.05%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
TATA MOTORS LTD.FV-2	0.83%
BAJAJ FINSERV LIMITED	0.78%
POWER GRID CORP OF INDIA LTD	0.67%
NTPC LIMITED	0.64%
ULTRATECH CEMCO LTD	0.64%
TITAN COMPANY LIMITED	0.59%
CIPLA LTD.	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
INDUSIND BANK LIMITED	0.51%
SBI LIFE INSURANCE COMPANY LIMITED	0.48%
TATA IRON & STEEL COMPANY LTD	0.40%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.40%
UPL LIMITED	0.38%
TATA CONSUMER PRODUCTS LIMITED	0.37%
WIPRO	0.35%
DR. REDDY LABORATORIES	0.34%
NESTLE INDIA LIMITED	0.32%
HCL TECHNOLOGIES LIMITED	0.30%
TECH MAHINDRA LIMITEDFV-5	0.28%
DIVIS LABORATORIES LIMITED	0.27%
BAJAJ AUTO LTD	0.26%
DABUR INDIA LTD.	0.25%
HERO MOTOCORP LIMITED	0.21%
GRASIM INDUSTRIES LTD.	0.16%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
BRITANNIA INDUSTRIES LTD	0.12%
BHARAT PETROLEUM CORP. LTD.	0.10%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	49.10%
Money Market Total	11.15%
Current Assets	-7.22%
Total	100.00%

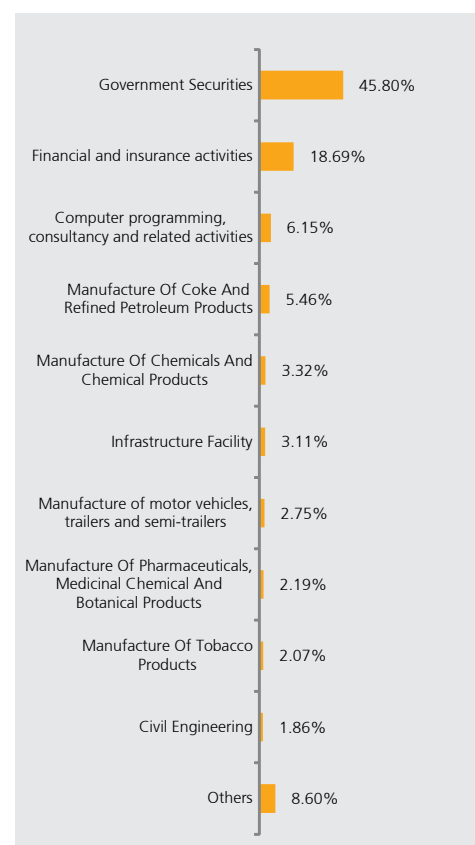
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹29.1231

Inception Date: 11th January 2010

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

AUM as on 30 August, 22: ₹ 0.59 Crs.

Modified Duration of Debt Portfolio: 4.90 years

YTM of Debt Portfolio: 7.01%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.18%	2.53%
Last 6 Months	3.38%	3.54%
Last 1 Year	2.66%	3.40%
Last 2 Years	12.97%	14.41%
Last 3 Years	10.58%	12.37%
Since Inception	8.82%	9.37%

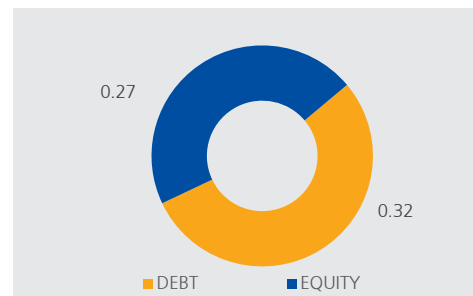
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

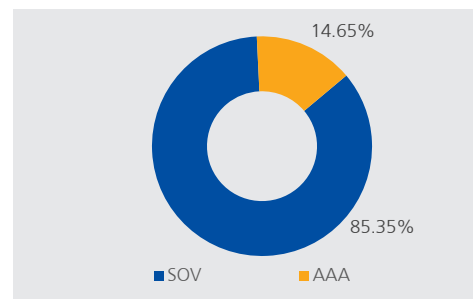
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	13.81%
4.56% GOI 29.11.2023	7.59%
7.54% GOI 23.05.2036	6.50%
7.17% GOI 08-01-2028	6.09%
6.79% GOI CG 15-05-2027	4.51%
6.54% GOI 17.01.2032	4.03%
5.63% GOI CG 12-04-2026	2.91%
7.26% GOI CG 22-08-2032	2.88%
7.26% GOI 14-01-2029	1.02%
6.99% GOI CG 15-12-2051	0.64%
Gilts Total	49.98%
RELIANCE INDUSTRIES LTD.	4.76%
HDFC BANK LTD.FV-2	4.06%
ICICI BANK LTD.FV-2	3.60%
INFOSYS LIMITED	3.02%
HDFC LTD FV 2	2.80%
TATA CONSULTANCY SERVICES LTD.	1.95%
ITC - FV 1	1.81%
LARSEN&TUBRO	1.65%
KOTAK MAHINDRA BANK LIMITED_FV5	1.65%
STATE BANK OF INDIAFV-1	1.34%
AXIS BANK LIMITEDFV-2	1.30%
BHARTI AIRTEL LIMITED	1.15%
ASIAN PAINTS LIMITEDFV-1	1.14%
BAJAJ FINANCE LIMITED	1.11%
HINDUSTAN LEVER LTD.	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.95%
MARUTI UDYOG LTD.	0.92%
TATA MOTORS LTD.FV-2	0.79%
CIPLA LTD.	0.65%
NTPC LIMITED	0.62%
BAJAJ FINSERV LIMITED	0.57%
ULTRATECH CEMCO LTD	0.56%
TITAN COMPANY LIMITED	0.53%
POWER GRID CORP OF INDIA LTD	0.53%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
JSW STEEL LIMITED	0.45%
INDUSIND BANK LIMITED	0.45%
HINDALCO INDUSTRIES LTD FV RE 1	0.44%
SBI LIFE INSURANCE COMPANY LIMITED	0.36%
DR. REDDY LABORATORIES	0.36%
TATA IRON & STEEL COMPANY LTD	0.35%
NESTLE INDIA LIMITED	0.34%
TATA CONSUMER PRODUCTS LIMITED	0.33%
BRITANNIA INDUSTRIES LTD	0.32%
DIVIS LABORATORIES LIMITED	0.31%
COAL INDIA LIMITED	0.29%
UPL LIMITED	0.29%
HCL TECHNOLOGIES LIMITED	0.28%
BAJAJ AUTO LTD	0.28%
WIPRO	0.27%
TECH MAHINDRA LIMITEDFV-5	0.22%
HERO MOTOCORP LIMITED	0.19%
BHARAT PETROLEUM CORP. LTD.	0.18%
GRASIM INDUSTRIES LTD.	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	45.94%
Money Market Total	8.58%
Current Assets	-4.49%
Total	100.00%

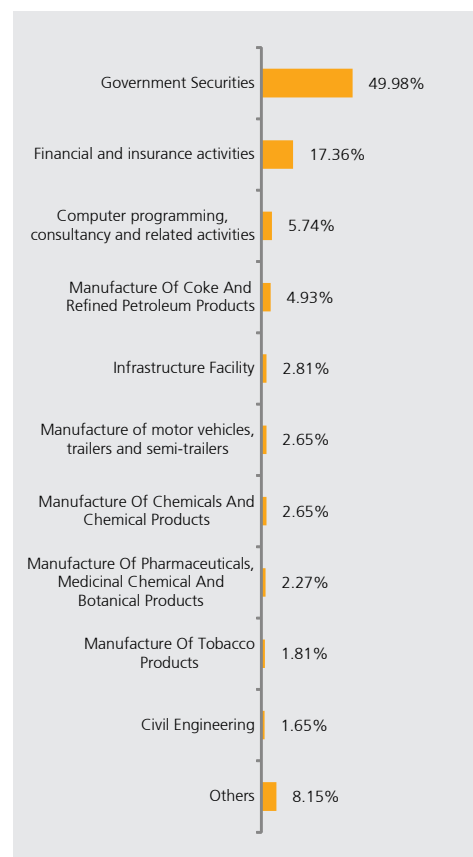
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity)

& Mr. Rahul Sangle (Debt)

NAV as on 30 August, 22: ₹31.0324

Inception Date: 27th February 2008

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 30 August, 22: ₹ 1.49 Crs.

Modified Duration of Debt Portfolio:

5.00 years

YTM of Debt Portfolio: 7.04%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.23%	2.53%
Last 6 Months	3.50%	3.54%
Last 1 Year	2.80%	3.40%
Last 2 Years	13.15%	14.41%
Last 3 Years	10.52%	12.37%
Since Inception	8.11%	8.90%

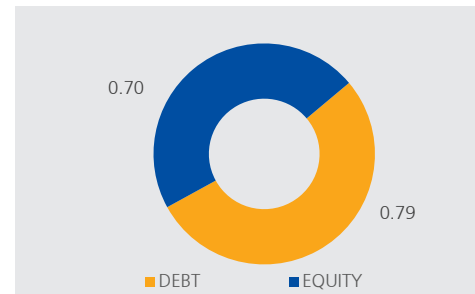
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

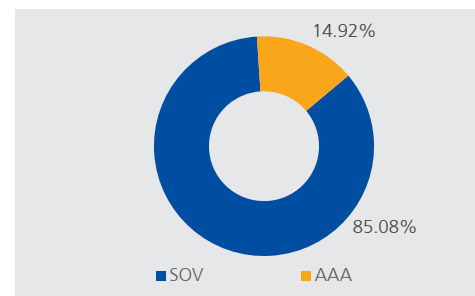
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	13.05%
7.54% GOI 23.05.2036	6.61%
7.17% GOI 08-01-2028	6.26%
4.56% GOI 29.11.2023	6.17%
6.79% GOI CG 15-05-2027	5.65%
6.54% GOI 17.01.2032	3.97%
7.26% GOI CG 22-08-2032	2.83%
5.63% GOI CG 12-04-2026	2.64%
7.26% GOI 14-01-2029	1.22%
6.99% GOI CG 15-12-2051	0.70%
Gilts Total	49.09%
RELIANCE INDUSTRIES LTD.	4.88%
HDFC BANK LTD.FV-2	4.14%
ICICI BANK LTD.FV-2	3.88%
INFOSYS LIMITED	3.02%
HDFC LTD FV 2	2.80%
TATA CONSULTANCY SERVICES LTD.	2.13%
ITC - FV 1	1.93%
KOTAK MAHINDRA BANK LIMITED_FV5	1.57%
LARSEN&TUBRO	1.52%
STATE BANK OF INDIAFV-1	1.41%
AXIS BANK LIMITEDFV-2	1.36%
BHARTI AIRTEL LIMITED	1.33%
ASIAN PAINTS LIMITEDFV-1	1.23%
HINDUSTAN LEVER LTD.	1.19%
BAJAJ FINANCE LIMITED	1.18%
MAHINDRA & MAHINDRA LTD.-FV5	1.00%
MARUTI UDYOG LTD.	0.97%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.96%
TATA MOTORS LTD.FV-2	0.78%
CIPLA LTD.	0.64%
ULTRATECH CEMCO LTD	0.63%
NTPC LIMITED	0.62%
POWER GRID CORP OF INDIA LTD	0.61%
TITAN COMPANY LIMITED	0.58%
BAJAJ FINSERV LIMITED	0.57%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.54%
INDUSIND BANK LIMITED	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
SBI LIFE INSURANCE COMPANY LIMITED	0.40%
DR. REDDY LABORATORIES	0.40%
TATA IRON & STEEL COMPANY LTD	0.39%
TATA CONSUMER PRODUCTS LIMITED	0.38%
WIPRO	0.34%
UPL LIMITED	0.32%
HCL TECHNOLOGIES LIMITED	0.29%
DIVIS LABORATORIES LIMITED	0.27%
NESTLE INDIA LIMITED	0.27%
TECH MAHINDRA LIMITEDFV-5	0.25%
BAJAJ AUTO LTD	0.25%
HERO MOTOCORP LIMITED	0.21%
GRASIM INDUSTRIES LTD.	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
COAL INDIA LIMITED	0.13%
BRITANNIA INDUSTRIES LTD	0.13%
BHARAT PETROLEUM CORP. LTD.	0.09%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	46.89%
Money Market Total	8.61%
Current Assets	-4.59%
Total	100.00%

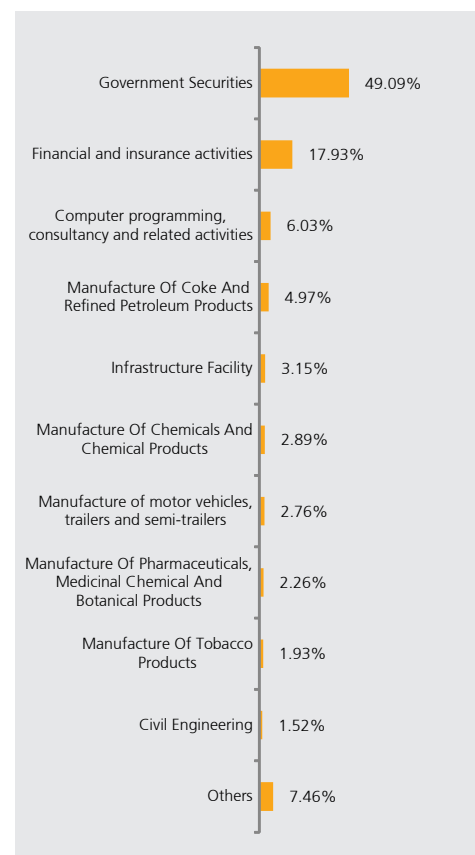
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹47.9325

Inception Date: 9th August 2004

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

AUM as on 30 August, 22: ₹ 9.15 Crs.

Modified Duration of Debt Portfolio: 4.55 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	58
MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.96%	2.30%
Last 6 Months	2.61%	2.97%
Last 1 Year	2.03%	3.21%
Last 2 Years	10.62%	12.27%
Last 3 Years	9.20%	11.20%
Since Inception	9.06%	8.29%

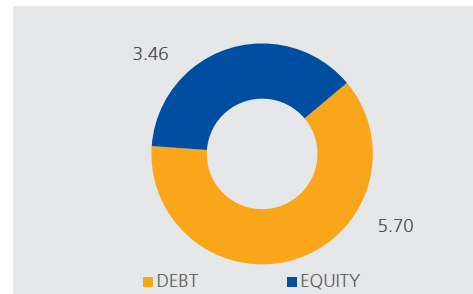
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

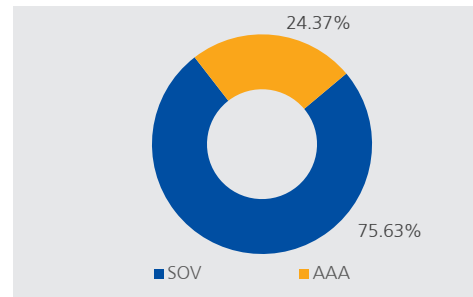
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	4.48%
Bonds/Debentures Total	4.48%
4.56% GOI 29.11.2023	12.06%
7.17% GOI 08-01-2028	8.15%
7.54% GOI 23.05.2036	7.94%
6.79% GOI CG 15-05-2027	5.79%
6.54% GOI 17.01.2032	4.72%
5.63% GOI CG 12-04-2026	3.54%
7.26% GOI CG 22-08-2032	3.41%
6.99% GOI CG 15-12-2051	2.36%
7.59% GOI CG 20-03-2029	2.35%
7.26% GOI 14-01-2029	1.88%
5.74% GOI 15.11.2026	1.31%
Gilts Total	53.51%
RELIANCE INDUSTRIES LTD.	3.84%
HDFC BANK LTD.FV-2	3.31%
ICICI BANK LTD.FV-2	3.13%
INFOSYS LIMITED	2.44%
HDFC LTD FV 2	2.24%
TATA CONSULTANCY SERVICES LTD.	1.72%
ITC - FV 1	1.51%
KOTAK MAHINDRA BANK LIMITED_FV5	1.38%
AXIS BANK LIMITEDFV-2	1.19%
LARSEN&TUBRO	1.18%
HINDUSTAN LEVER LTD.	1.15%
STATE BANK OF INDIAFV-1	1.14%
BHARTI AIRTEL LIMITED	0.99%
MAHINDRA & MAHINDRA LTD.-FV5	0.99%
BAJAJ FINANCE LIMITED	0.96%
ASIAN PAINTS LIMITEDFV-1	0.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.77%
TATA MOTORS LTD.FV-2	0.68%
MARUTI UDYOG LTD.	0.64%
BAJAJ FINSERV LIMITED	0.61%
POWER GRID CORP OF INDIA LTD	0.60%
TITAN COMPANY LIMITED	0.57%
CIPLA LTD.	0.52%
INDUSIND BANK LIMITED	0.52%
NTPC LIMITED	0.46%
UPL LIMITED	0.44%
ULTRATECH CEMCO LTD	0.40%
TATA IRON & STEEL COMPANY LTD	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
TECH MAHINDRA LIMITEDFV-5	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
WIPRO	0.31%
DIVIS LABORATORIES LIMITED	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.22%
BAJAJ AUTO LTD	0.17%
HCL TECHNOLOGIES LIMITED	0.14%
COAL INDIA LIMITED	0.14%
GRASIM INDUSTRIES LTD.	0.14%
NESTLE INDIA LIMITED	0.13%
HERO MOTOCORP LIMITED	0.11%
BRITANNIA INDUSTRIES LTD	0.11%
DR. REDDY LABORATORIES	0.09%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	37.75%
Money Market Total	12.77%
Current Assets	-8.51%
Total	100.00%

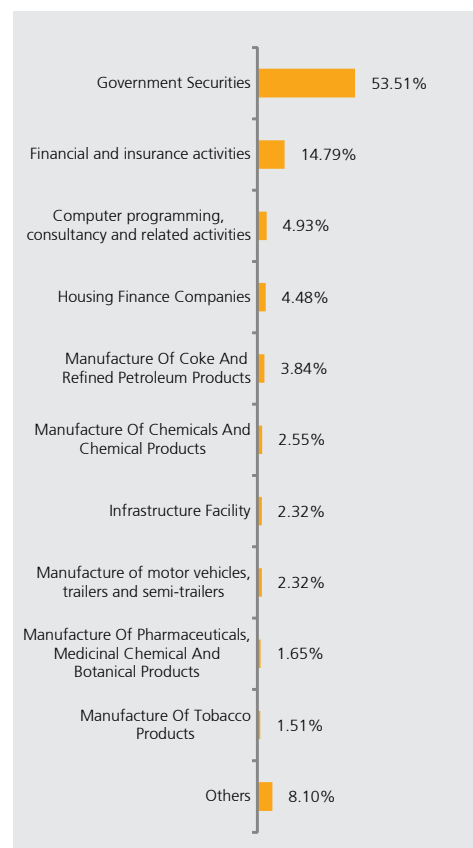
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹29.7500

Inception Date: 29th November 2007

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

AUM as on 30 August, 22: ₹ 12.63 Crs.

Modified Duration of Debt Portfolio:

4.63 years

YTM of Debt Portfolio: 6.99%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	58
MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.00%	2.30%
Last 6 Months	2.82%	2.97%
Last 1 Year	2.43%	3.21%
Last 2 Years	11.09%	12.27%
Last 3 Years	9.74%	11.20%
Since Inception	7.67%	8.54%

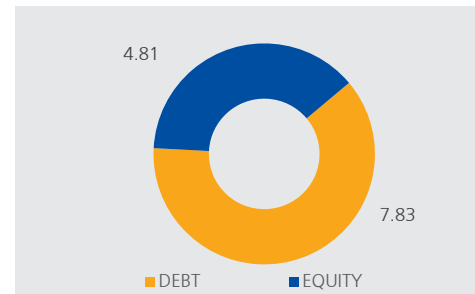
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

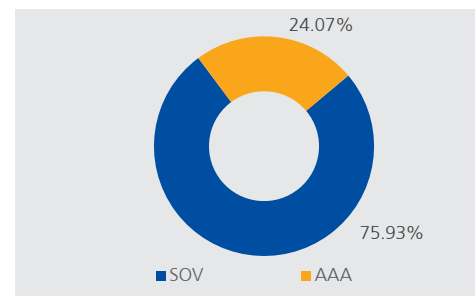
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	3.24%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.03%
Bonds/Debentures Total	6.27%
4.56% GOI 29.11.2023	9.35%
7.54% GOI 23.05.2036	7.94%
7.17% GOI 08-01-2028	7.74%
6.79% GOI CG 15-05-2027	5.54%
7.59% GOI CG 20-03-2029	5.19%
6.54% GOI 17.01.2032	4.72%
7.26% GOI CG 22-08-2032	3.40%
5.63% GOI CG 12-04-2026	3.35%
6.99% GOI CG 15-12-2051	2.27%
7.26% GOI 14-01-2029	1.79%
Gilts Total	51.28%
RELIANCE INDUSTRIES LTD.	3.79%
HDFC BANK LTD.FV-2	3.32%
ICICI BANK LTD.FV-2	3.13%
INFOSYS LIMITED	2.45%
HDFC LTD FV 2	2.25%
TATA CONSULTANCY SERVICES LTD.	1.71%
ITC - FV 1	1.50%
STATE BANK OF INDIAFV-1	1.29%
KOTAK MAHINDRA BANK LIMITED_FV5	1.27%
AXIS BANK LIMITEDFV-2	1.26%
LARSEN&TUBRO	1.26%
BHARTI AIRTEL LIMITED	1.07%
HINDUSTAN LEVER LTD.	1.02%
BAJAJ FINANCE LIMITED	0.95%
MARUTI UDYOG LTD.	0.82%
ASIAN PAINTS LIMITEDFV-1	0.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.78%
BAJAJ FINSERV LIMITED	0.71%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
TATA MOTORS LTD.FV-2	0.65%
POWER GRID CORP OF INDIA LTD	0.54%
ULTRATECH CEMCO LTD	0.52%
CIPLA LTD.	0.51%
NTPC LIMITED	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
TITAN COMPANY LIMITED	0.47%
HINDALCO INDUSTRIES LTD FV RE 1	0.45%
INDUSIND BANK LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.32%
TATA CONSUMER PRODUCTS LIMITED	0.30%
UPL LIMITED	0.29%
DR. REDDY LABORATORIES	0.29%
WIPRO	0.26%
NESTLE INDIA LIMITED	0.24%
HCL TECHNOLOGIES LIMITED	0.24%
TECH MAHINDRA LIMITEDFV-5	0.22%
DIVIS LABORATORIES LIMITED	0.22%
BAJAJ AUTO LTD	0.20%
HERO MOTOCORP LIMITED	0.16%
GRASIM INDUSTRIES LTD.	0.12%
BRITANNIA INDUSTRIES LTD	0.09%
BHARAT PETROLEUM CORP. LTD.	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	38.06%
Money Market Total	9.98%
Current Assets	-5.59%
Total	100.00%

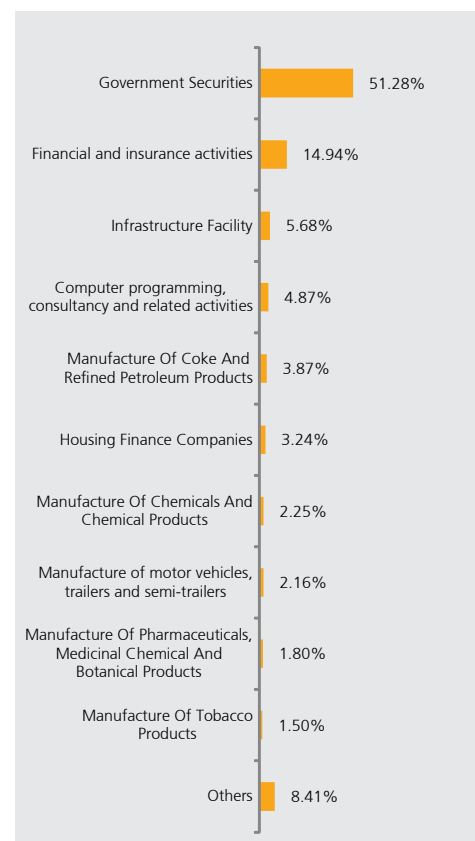
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹38.1873

Inception Date: 12th March 2007

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

AUM as on 30 August, 22: ₹ 7.70 Crs.

Modified Duration of Debt Portfolio: 4.38 years

YTM of Debt Portfolio: 6.96%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.92%	2.30%
Last 6 Months	2.53%	2.97%
Last 1 Year	2.07%	3.21%
Last 2 Years	10.56%	12.27%
Last 3 Years	9.29%	11.20%
Since Inception	9.04%	9.60%

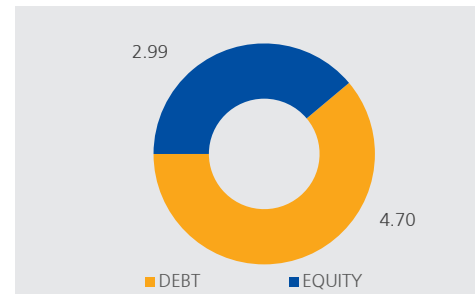
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

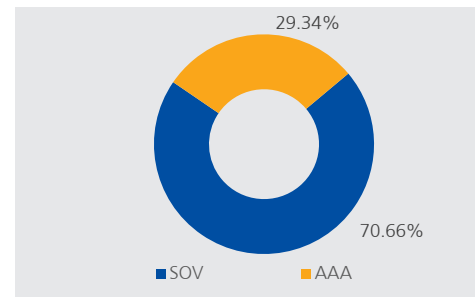
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	4.97%
9.05% HDFC NCD 20-11-2023 U-004	3.99%
Bonds/Debentures Total	8.96%
4.56% GOI 29.11.2023	10.53%
7.54% GOI 23.05.2036	8.05%
7.17% GOI 08-01-2028	7.86%
6.79% GOI CG 15-05-2027	5.73%
6.54% GOI 17.01.2032	4.78%
7.26% GOI CG 22-08-2032	3.44%
5.63% GOI CG 12-04-2026	3.33%
6.99% GOI CG 15-12-2051	2.29%
7.26% GOI 14-01-2029	1.83%
7.59% GOI CG 20-03-2029	0.67%
Gilts Total	48.49%
RELIANCE INDUSTRIES LTD.	3.83%
HDFC BANK LTD.FV-2	3.36%
ICICI BANK LTD.FV-2	3.21%
INFOSYS LIMITED	2.50%
HDFC LTD FV 2	2.28%
ITC - FV 1	1.51%
TATA CONSULTANCY SERVICES LTD.	1.51%
STATE BANK OF INDIAFV-1	1.32%
AXIS BANK LIMITEDFV-2	1.30%
KOTAK MAHINDRA BANK LIMITED_FV5	1.30%
LARSEN&TUBRO	1.28%
BHARTI AIRTEL LIMITED	1.09%
HINDUSTAN LEVER LTD.	1.04%
BAJAJ FINANCE LIMITED	0.98%
MAHINDRA & MAHINDRA LTD.-FV5	0.86%
MARUTI UDYOG LTD.	0.84%
ASIAN PAINTS LIMITEDFV-1	0.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.79%
TATA MOTORS LTD.FV-2	0.67%
POWER GRID CORP OF INDIA LTD	0.59%
BAJAJ FINSERV LIMITED	0.57%
ULTRATECH CEMCO LTD	0.53%
CIPLA LTD.	0.53%
NTPC LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
TITAN COMPANY LIMITED	0.48%
INDUSIND BANK LIMITED	0.41%
SBI LIFE INSURANCE COMPANY LIMITED	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
TATA IRON & STEEL COMPANY LTD	0.32%
UPL LIMITED	0.31%
COAL INDIA LIMITED	0.31%
TATA CONSUMER PRODUCTS LIMITED	0.31%
DR. REDDY LABORATORIES	0.29%
WIPRO	0.28%
NESTLE INDIA LIMITED	0.26%
HCL TECHNOLOGIES LIMITED	0.24%
TECH MAHINDRA LIMITEDFV-5	0.23%
DIVIS LABORATORIES LIMITED	0.22%
BAJAJ AUTO LTD	0.21%
HERO MOTOCORP LIMITED	0.17%
GRASIM INDUSTRIES LTD.	0.13%
BRITANNIA INDUSTRIES LTD	0.10%
BHARAT PETROLEUM CORP. LTD.	0.08%
JSW STEEL LIMITED	0.07%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	38.90%
Money Market Total	11.18%
Current Assets	-7.54%
Total	100.00%

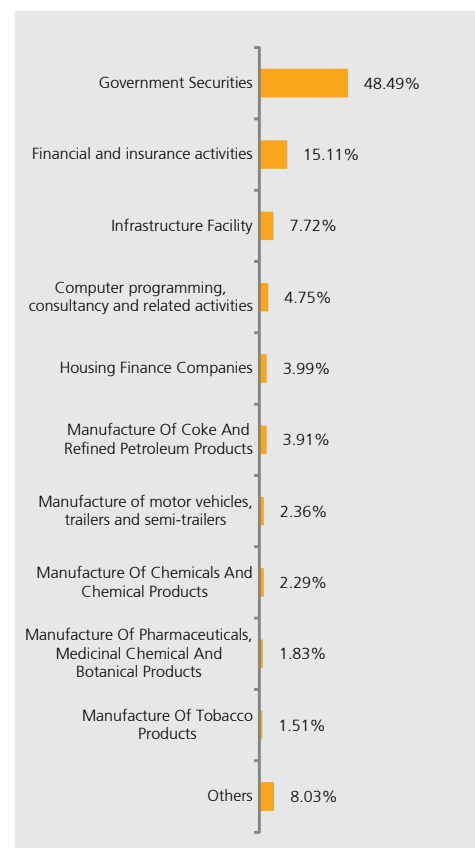
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity)

& Mr. Rahul Sangle (Debt)

NAV as on 30 August, 22: ₹27.4393

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 30 August, 22: ₹ 1.66 Crs.

Modified Duration of Debt Portfolio:

4.27 years

YTM of Debt Portfolio: 6.85%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	58
MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.90%	2.30%
Last 6 Months	2.48%	2.97%
Last 1 Year	2.07%	3.21%
Last 2 Years	10.87%	12.27%
Last 3 Years	9.22%	11.20%
Since Inception	8.31%	9.11%

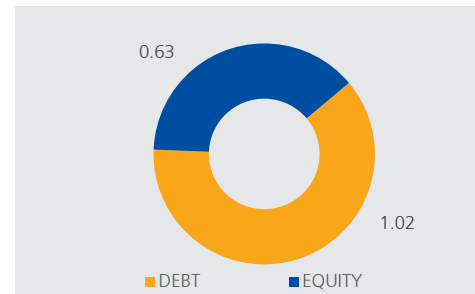
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

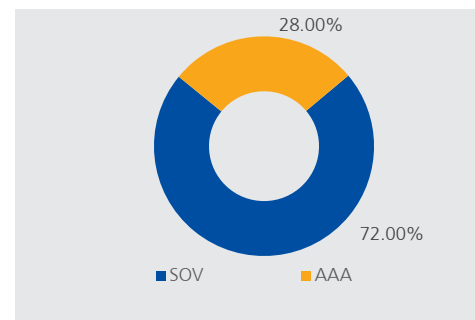
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	21.52%
7.54% GOI 23.05.2036	7.91%
7.17% GOI 08-01-2028	7.53%
6.79% GOI CG 15-05-2027	5.45%
6.54% GOI 17.01.2032	4.74%
7.26% GOI CG 22-08-2032	3.40%
5.63% GOI CG 12-04-2026	3.19%
6.99% GOI CG 15-12-2051	2.22%
7.26% GOI 14-01-2029	1.76%
Gilts Total	57.73%
RELIANCE INDUSTRIES LTD.	3.68%
HDFC BANK LTD.FV-2	3.31%
ICICI BANK LTD.FV-2	3.00%
INFOSYS LIMITED	2.44%
HDFC LTD FV 2	2.25%
ITC - FV 1	1.59%
TATA CONSULTANCY SERVICES LTD.	1.57%
LARSEN&TUBRO	1.45%
STATE BANK OF INDIAFV-1	1.33%
AXIS BANK LIMITEDFV-2	1.14%
KOTAK MAHINDRA BANK LIMITED_FV5	1.13%
BHARTI AIRTEL LIMITED	1.04%
HINDUSTAN LEVER LTD.	0.98%
ASIAN PAINTS LIMITEDFV-1	0.94%
BAJAJ FINANCE LIMITED	0.93%
MARUTI UDYOG LTD.	0.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.77%
MAHINDRA & MAHINDRA LTD.-FV5	0.66%
TATA MOTORS LTD.FV-2	0.64%
BAJAJ FINSERV LIMITED	0.61%
CIPLA LTD.	0.51%
POWER GRID CORP OF INDIA LTD	0.51%
NTPC LIMITED	0.50%
ULTRATECH CEMCO LTD	0.48%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
TITAN COMPANY LIMITED	0.46%
HINDALCO INDUSTRIES LTD FV RE 1	0.43%
DABUR INDIA LTD.	0.40%
INDUSIND BANK LIMITED	0.39%
DR. REDDY LABORATORIES	0.36%
SBI LIFE INSURANCE COMPANY LIMITED	0.35%
TATA IRON & STEEL COMPANY LTD	0.31%
BRITANNIA INDUSTRIES LTD	0.29%
TATA CONSUMER PRODUCTS LIMITED	0.28%
UPL LIMITED	0.27%
WIPRO	0.27%
NESTLE INDIA LIMITED	0.24%
HCL TECHNOLOGIES LIMITED	0.23%
DIVIS LABORATORIES LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.21%
COAL INDIA LIMITED	0.21%
BAJAJ AUTO LTD	0.20%
HERO MOTOCORP LIMITED	0.15%
GRASIM INDUSTRIES LTD.	0.12%
BHARAT PETROLEUM CORP. LTD.	0.07%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	38.27%
Money Market Total	22.45%
Current Assets	-18.44%
Total	100.00%

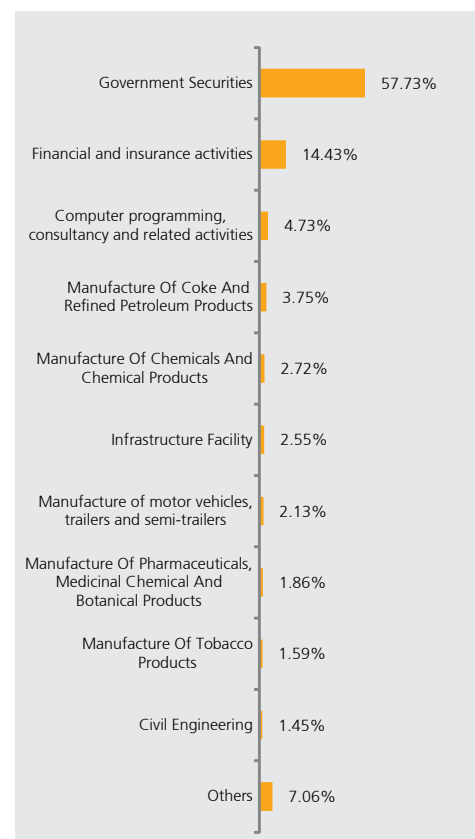
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹40.0603

Inception Date: 13th February 2006

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

AUM as on 30 August, 22: ₹ 14.81 Crs.

Modified Duration of Debt Portfolio:
4.61 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.42%	1.83%
Last 6 Months	1.49%	1.80%
Last 1 Year	1.46%	2.75%
Last 2 Years	6.48%	8.04%
Last 3 Years	6.81%	8.75%
Since Inception	7.70%	8.53%

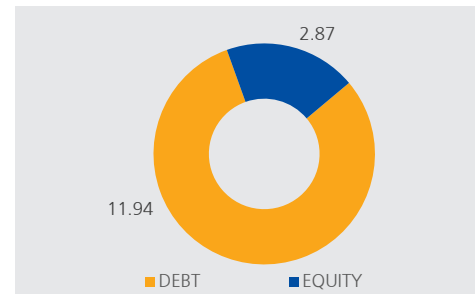
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

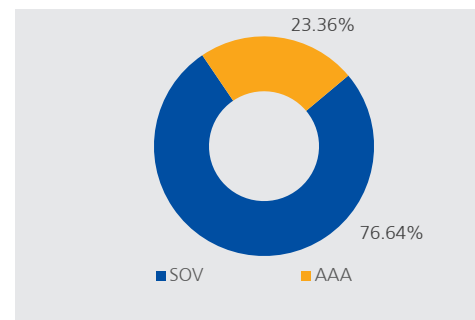
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	3.45%
9.05% HDFC NCD 20-11-2023 U-004	2.77%
Bonds/Debtentures Total	6.21%
4.56% GOI 29.11.2023	15.33%
7.54% GOI 23.05.2036	10.73%
7.17% GOI 08-01-2028	10.64%
6.79% GOI CG 15-05-2027	7.29%
6.54% GOI 17.01.2032	6.37%
7.59% GOI CG 20-03-2029	5.26%
7.26% GOI CG 22-08-2032	4.58%
5.63% GOI CG 12-04-2026	4.55%
6.99% GOI CG 15-12-2051	3.05%
7.26% GOI 14-01-2029	2.48%
Gilts Total	70.28%
RELIANCE INDUSTRIES LTD.	1.86%
ICICI BANK LTD.FV-2	1.57%
HDFC BANK LTD.FV-2	1.52%
INFOSYS LIMITED	1.46%
HDFC LTD FV 2	1.18%
KOTAK MAHINDRA BANK LIMITED_FV5	0.91%
TATA CONSULTANCY SERVICES LTD.	0.80%
ITC - FV 1	0.75%
STATE BANK OF INDIAFV-1	0.72%
LARSEN&TUBRO	0.61%
HINDUSTAN LEVER LTD.	0.57%
BHARTI AIRTEL LIMITED	0.52%
AXIS BANK LIMITEDFV-2	0.49%
BAJAJ FINANCE LIMITED	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
MARUTI UDYOG LTD.	0.42%
ASIAN PAINTS LIMITEDFV-1	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
TATA MOTORS LTD.FV-2	0.33%
ULTRATECH CEMCO LTD	0.28%
POWER GRID CORP OF INDIA LTD	0.27%
BAJAJ FINSERV LIMITED	0.26%
CIPLA LTD.	0.26%
TITAN COMPANY LIMITED	0.25%
NTPC LIMITED	0.22%
INDUSIND BANK LIMITED	0.22%
SBI LIFE INSURANCE COMPANY LIMITED	0.21%
NESTLE INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
TATA IRON & STEEL COMPANY LTD	0.17%
UPL LIMITED	0.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.16%
TATA CONSUMER PRODUCTS LIMITED	0.16%
WIPRO	0.13%
TECH MAHINDRA LIMITEDFV-5	0.13%
DIVIS LABORATORIES LIMITED	0.12%
BAJAJ AUTO LTD	0.10%
DR. REDDY LABORATORIES	0.10%
HERO MOTOCORP LIMITED	0.08%
BRITANNIA INDUSTRIES LTD	0.08%
HCL TECHNOLOGIES LIMITED	0.06%
GRASIM INDUSTRIES LTD.	0.06%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.06%
EICHER MOTORS LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	19.37%
Money Market Total	15.21%
Current Assets	-11.08%
Total	100.00%

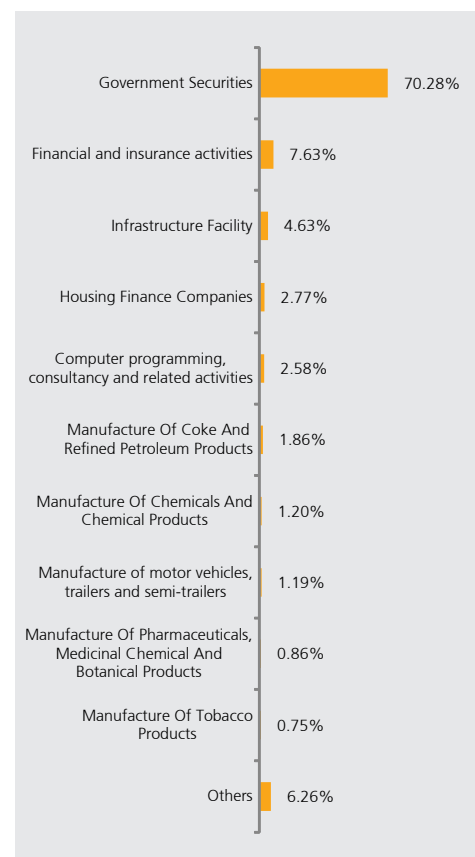
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹25.0969

Inception Date: 11th January 2010

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

AUM as on 30 August, 22: ₹ 1.92 Crs.

Modified Duration of Debt Portfolio: 4.54 years

YTM of Debt Portfolio: 6.94%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.43%	1.83%
Last 6 Months	1.44%	1.80%
Last 1 Year	1.40%	2.75%
Last 2 Years	6.58%	8.04%
Last 3 Years	6.83%	8.75%
Since Inception	7.55%	8.51%

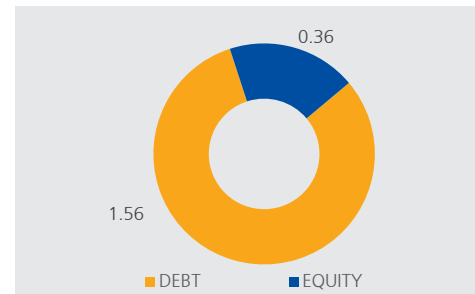
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

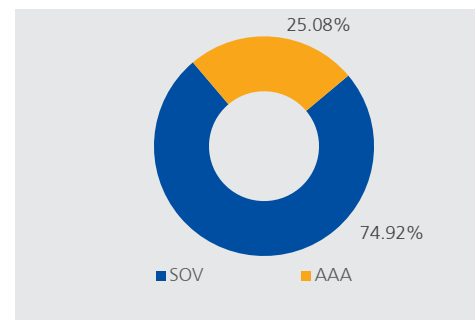
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	5.34%
Bonds/Debentures Total	5.34%
4.56% GOI 29.11.2023	18.46%
7.54% GOI 23.05.2036	10.53%
7.17% GOI 08-01-2028	10.52%
6.79% GOI CG 15-05-2027	7.28%
6.54% GOI 17.01.2032	6.27%
7.59% GOI CG 20-03-2029	5.87%
7.26% GOI CG 22-08-2032	4.56%
6.99% GOI CG 15-12-2051	2.95%
7.26% GOI 14-01-2029	2.36%
5.63% GOI CG 12-04-2026	2.25%
Gilts Total	71.04%
RELIANCE INDUSTRIES LTD.	1.84%
HDFC BANK LTD.FV-2	1.56%
ICICI BANK LTD.FV-2	1.54%
INFOSYS LIMITED	1.48%
HDFC LTD FV 2	1.03%
TATA CONSULTANCY SERVICES LTD.	0.85%
KOTAK MAHINDRA BANK LIMITED_FV5	0.79%
ITC - FV 1	0.78%
STATE BANK OF INDIAFV-1	0.61%
AXIS BANK LIMITEDFV-2	0.59%
LARSEN&TUBRO	0.58%
BHARTI AIRTEL LIMITED	0.54%
ASIAN PAINTS LIMITEDFV-1	0.51%
HINDUSTAN LEVER LTD.	0.48%
BAJAJ FINANCE LIMITED	0.46%
MARUTI UDYOG LTD.	0.43%
MAHINDRA & MAHINDRA LTD.-FV5	0.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
TATA MOTORS LTD.FV-2	0.32%
BAJAJ FINSERV LIMITED	0.27%
POWER GRID CORP OF INDIA LTD	0.26%
CIPLA LTD.	0.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
ULTRATECH CEMCO LTD	0.24%
TITAN COMPANY LIMITED	0.23%
NESTLE INDIA LIMITED	0.21%
NTPC LIMITED	0.21%
INDUSIND BANK LIMITED	0.20%
DR. REDDY LABORATORIES	0.18%
HINDALCO INDUSTRIES LTD FV RE 1	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.15%
UPL LIMITED	0.13%
WIPRO	0.12%
DIVIS LABORATORIES LIMITED	0.11%
BAJAJ AUTO LTD	0.11%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
TECH MAHINDRA LIMITEDFV-5	0.10%
BRITANNIA INDUSTRIES LTD	0.10%
TATA IRON & STEEL COMPANY LTD	0.10%
HERO MOTOCORP LIMITED	0.07%
GRASIM INDUSTRIES LTD.	0.06%
HCL TECHNOLOGIES LIMITED	0.06%
EICHER MOTORS LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	18.90%
Money Market Total	18.44%
Current Assets	-13.71%
Total	100.00%

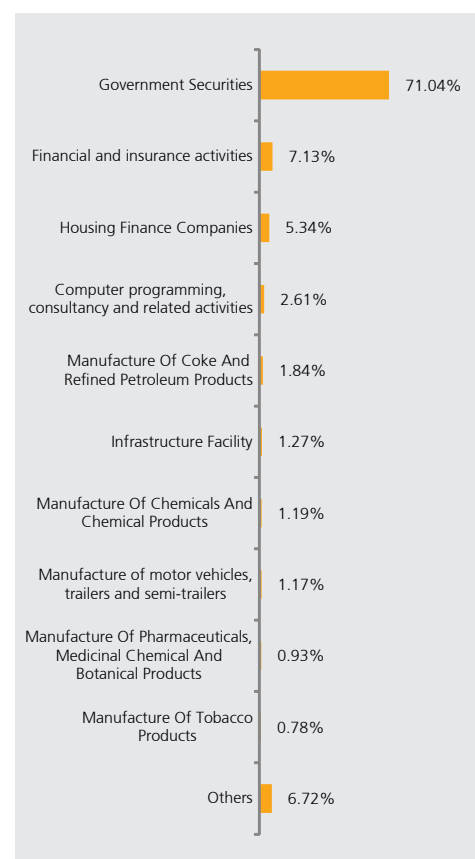
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹29.0524
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 30 August, 22: ₹ 30.84 Crs.
Modified Duration of Debt Portfolio: 4.51 years
YTM of Debt Portfolio: 6.76%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.11%	1.36%
Last 6 Months	0.57%	0.58%
Last 1 Year	1.90%	2.17%
Last 2 Years	3.16%	3.84%
Last 3 Years	4.93%	6.14%
Since Inception	7.17%	7.59%

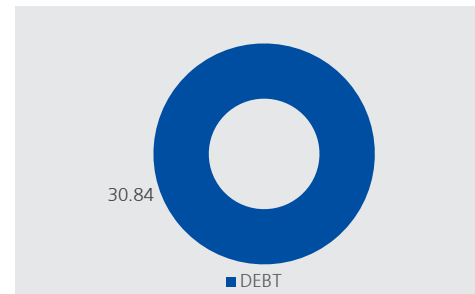
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

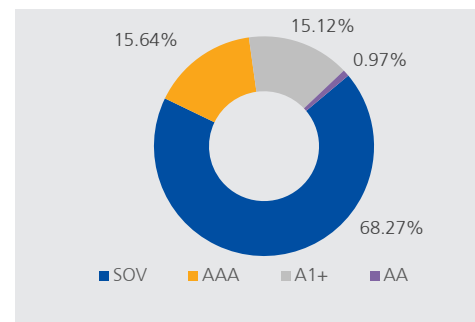
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.64%
6.43% HDFC NCD 29-09-2025 Y-001	1.59%
6.75% PCHFL NCD 26-09-2031	1.00%
Bonds/Debentures Total	9.24%
7.54% GOI 23.05.2036	13.10%
7.17% GOI 08-01-2028	12.76%
6.54% GOI 17.01.2032	7.32%
7.59% GOI CG 20-03-2029	6.61%
4.56% GOI 29.11.2023	6.36%
6.79% GOI CG 15-05-2027	6.23%
7.26% GOI CG 22-08-2032	5.72%
6.99% GOI CG 15-12-2051	3.76%
7.26% GOI 14-01-2029	3.01%
GSEC STRIP 15.12.2024	2.89%
GSEC STRIP 17.06.2028	0.62%
GSEC STRIP 17.12.2028	0.60%
GSEC STRIP 16.06.2028	0.58%
GSEC STRIP 16.12.2028	0.56%
5.63% GOI CG 12-04-2026	0.22%
Gilts Total	70.35%
Money Market Total	23.46%
Current Assets	-3.05%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹25.1923
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 August, 22: ₹ 44.89 Crs.
Modified Duration of Debt Portfolio:
 6.18 years
YTM of Debt Portfolio: 7.07%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.47%	1.57%
Last 6 Months	0.83%	0.51%
Last 1 Year	1.12%	1.71%
Last 2 Years	3.02%	3.65%
Last 3 Years	4.57%	5.54%
Since Inception	6.71%	8.09%

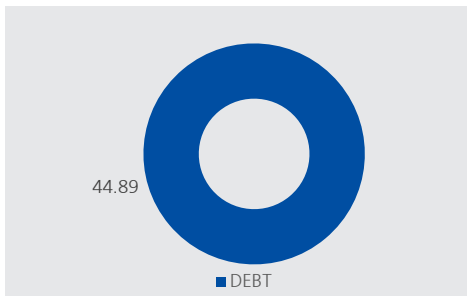
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

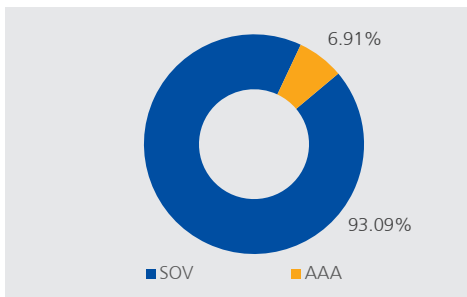
Portfolio

Name of Instrument	% to AUM
7.54% GOI 23.05.2036	23.30%
4.56% GOI 29.11.2023	13.48%
6.99% GOI CG 15-12-2051	10.79%
7.17% GOI 08-01-2028	8.86%
GSEC STRIP 15.12.2024	8.42%
6.79% GOI CG 15-05-2027	7.88%
7.26% GOI CG 22-08-2032	7.16%
6.54% GOI 17.01.2032	5.99%
7.59% GOI CG 20-03-2029	2.50%
6.84% GOI CG 19-12-2022	2.23%
7.26% GOI 14-01-2029	1.97%
GSEC STRIP 15.06.2029	0.65%
GSEC STRIP 15.12.2029	0.63%
GSEC STRIP 17.06.2028	0.63%
GSEC STRIP 17.12.2028	0.60%
GSEC STRIP 16.06.2028	0.59%
GSEC STRIP 16.12.2028	0.57%
Gilts Total	96.24%
Money Market Total	7.14%
Current Assets	-3.38%
Total	100.00%

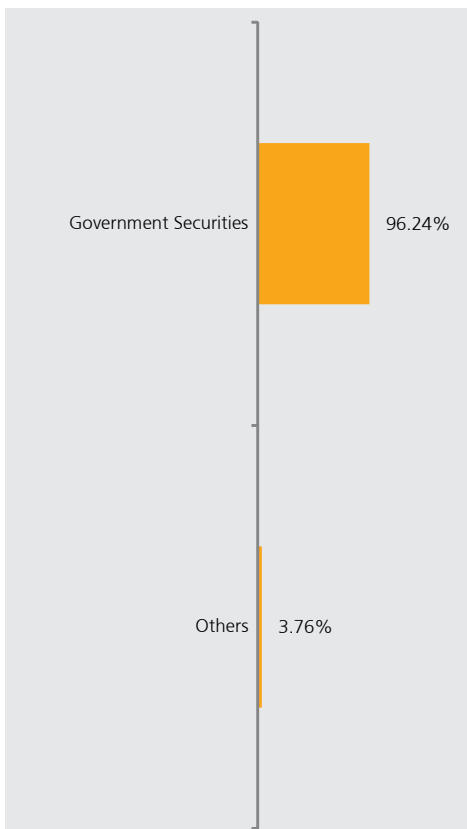
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

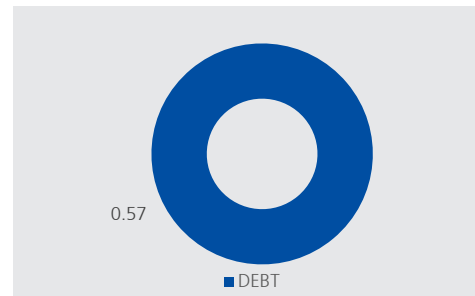
Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹24.7189
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 August, 22: ₹ 0.57 Crs.
Modified Duration of Debt Portfolio:
 6.17 years
YTM of Debt Portfolio: 7.09%

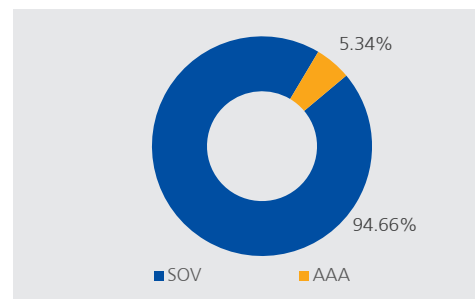
Portfolio

Name of Instrument	% to AUM
7.54% GOI 23.05.2036	22.88%
4.56% GOI 29.11.2023	13.61%
6.79% GOI CG 15-05-2027	13.60%
6.99% GOI CG 15-12-2051	10.79%
7.17% GOI 08-01-2028	8.66%
GSEC STRIP 15.12.2024	8.33%
7.26% GOI CG 22-08-2032	7.26%
6.54% GOI 17.01.2032	6.39%
7.59% GOI CG 20-03-2029	2.52%
7.26% GOI 14-01-2029	2.13%
Gilts Total	96.17%
Money Market Total	5.43%
Current Assets	-1.60%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

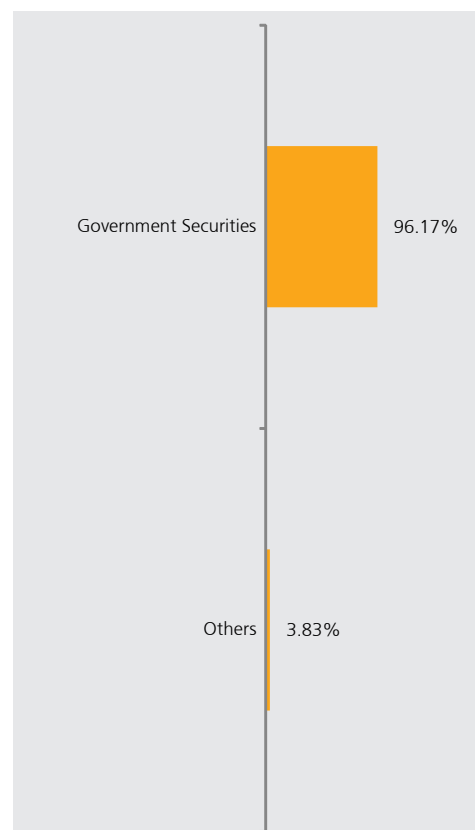
Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.31%	1.57%
Last 6 Months	0.71%	0.51%
Last 1 Year	1.08%	1.71%
Last 2 Years	3.04%	3.65%
Last 3 Years	4.68%	5.54%
Since Inception	7.18%	7.63%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹25.2867
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 August, 22: ₹ 0.36 Crs.
Modified Duration of Debt Portfolio: 6.21 years
YTM of Debt Portfolio: 7.09%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.28%	1.57%
Last 6 Months	0.53%	0.51%
Last 1 Year	0.73%	1.71%
Last 2 Years	2.80%	3.65%
Last 3 Years	4.39%	5.54%
Since Inception	6.60%	7.56%

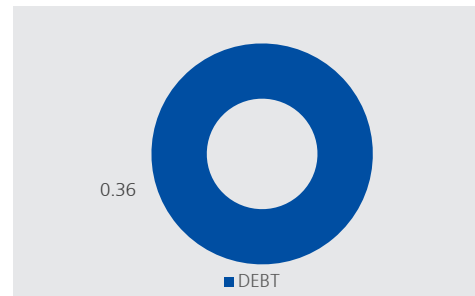
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

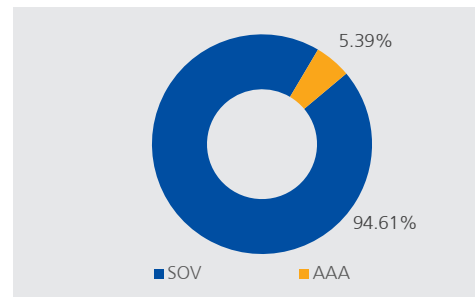
Portfolio

Name of Instrument	% to AUM
7.54% GOI 23.05.2036	23.08%
4.56% GOI 29.11.2023	13.73%
6.79% GOI CG 15-05-2027	11.95%
6.99% GOI CG 15-12-2051	10.85%
7.17% GOI 08-01-2028	9.02%
GSEC STRIP 15.12.2024	8.93%
7.26% GOI CG 22-08-2032	7.34%
6.54% GOI 17.01.2032	6.44%
7.59% GOI CG 20-03-2029	2.87%
7.26% GOI 14-01-2029	1.98%
Gilts Total	96.19%
Money Market Total	5.48%
Current Assets	-1.67%
Total	100.00%

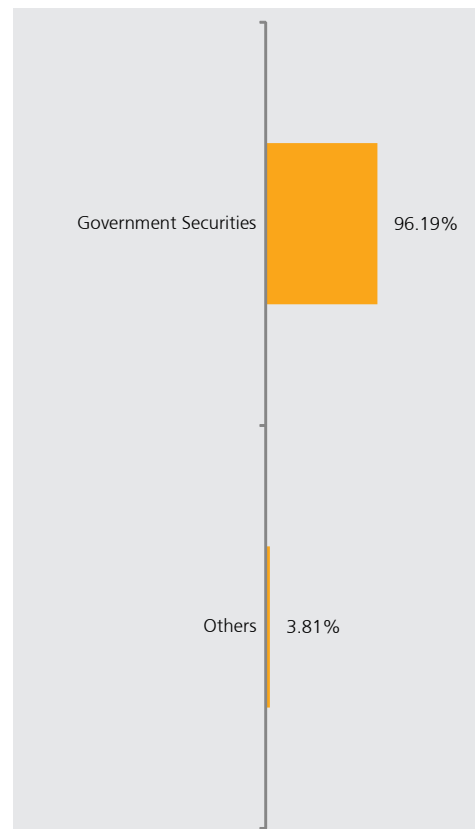
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹27.6197
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 30 August, 22: ₹ 1.06 Crs.
Modified Duration of Debt Portfolio:
0.23 years
YTM of Debt Portfolio: 5.19%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.31%	0.53%
Last 6 Months	1.35%	2.17%
Last 1 Year	2.27%	3.98%
Last 2 Years	1.93%	3.72%
Last 3 Years	2.37%	4.21%
Since Inception	5.78%	6.70%

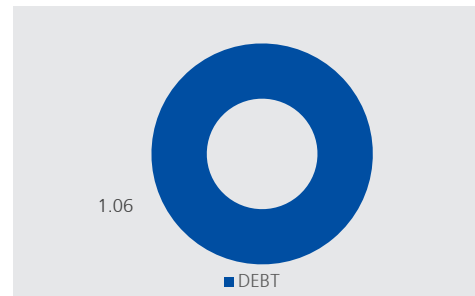
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

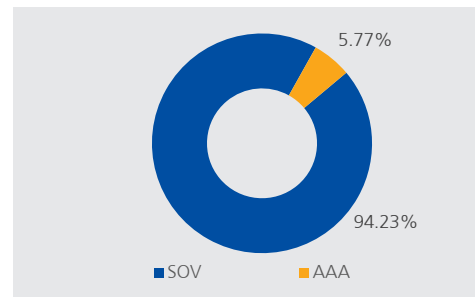
Portfolio

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

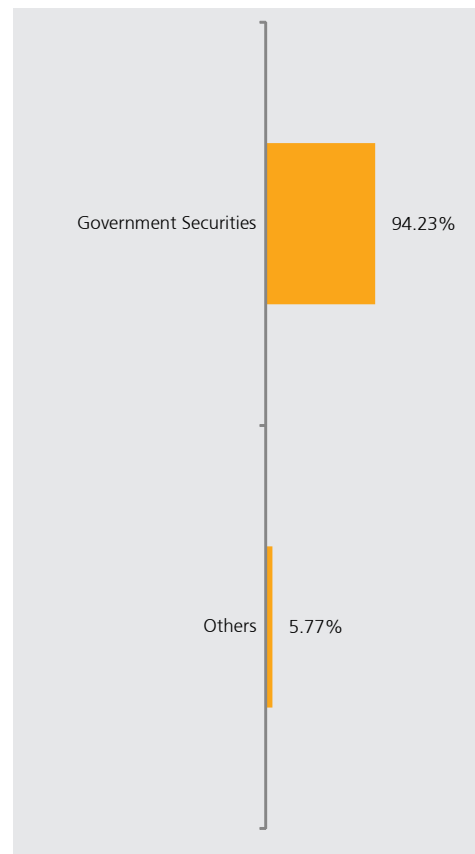
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹27.7837
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 30 August, 22: ₹ 2.52 Crs.
Modified Duration of Debt Portfolio:
0.14 years
YTM of Debt Portfolio: 4.59%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.26%	0.53%
Last 6 Months	1.26%	2.17%
Last 1 Year	2.16%	3.98%
Last 2 Years	1.86%	3.72%
Last 3 Years	2.34%	4.21%
Since Inception	6.00%	6.84%

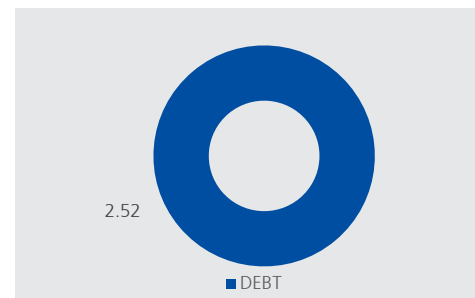
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

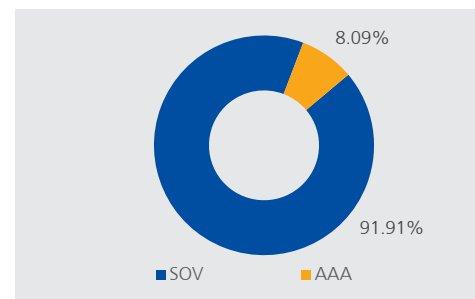
Portfolio

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

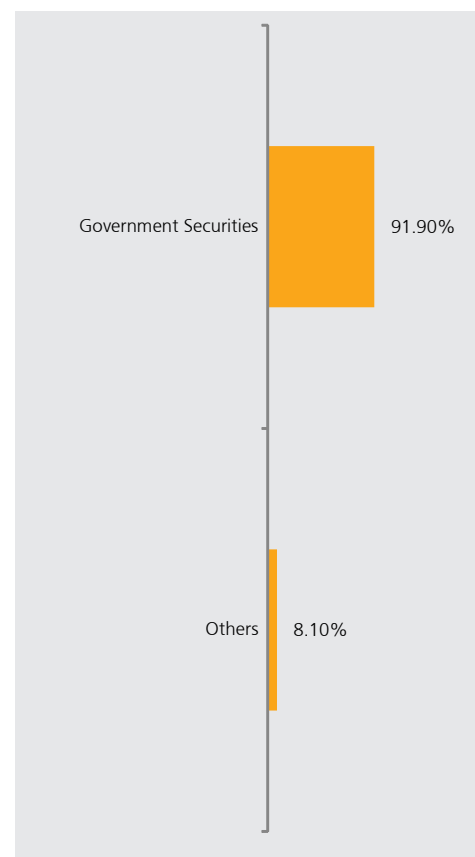
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹27.3917
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 August, 22: ₹ 0.77 Crs.
Modified Duration of Debt Portfolio: 4.69 years
YTM of Debt Portfolio: 6.93%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.98%	1.36%
Last 6 Months	0.33%	0.58%
Last 1 Year	3.29%	2.17%
Last 2 Years	3.94%	3.84%
Last 3 Years	5.38%	6.14%
Since Inception	7.34%	7.26%

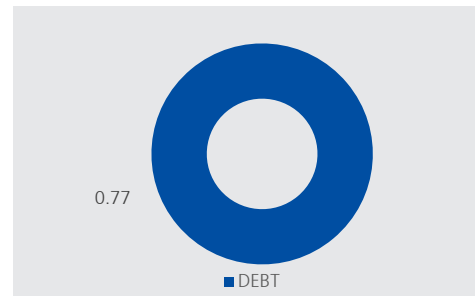
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

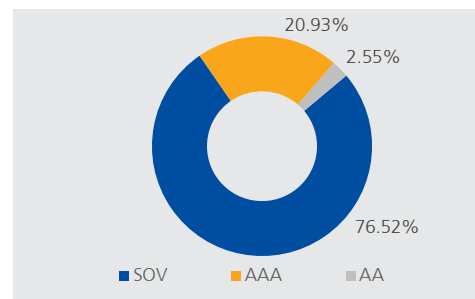
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	3.08%
Bonds/Debentures Total	3.08%
4.56% GOI 29.11.2023	25.89%
7.17% GOI 08-01-2028	13.48%
7.54% GOI 23.05.2036	13.23%
6.79% GOI CG 15-05-2027	9.29%
6.54% GOI 17.01.2032	7.97%
7.26% GOI CG 22-08-2032	5.77%
5.63% GOI CG 12-04-2026	5.38%
6.99% GOI CG 15-12-2051	3.69%
7.26% GOI 14-01-2029	3.15%
7.59% GOI CG 20-03-2029	2.27%
GSEC STRIP 15.12.2024	2.24%
Gilts Total	92.35%
Money Market Total	25.26%
Current Assets	-20.69%
Total	100.00%

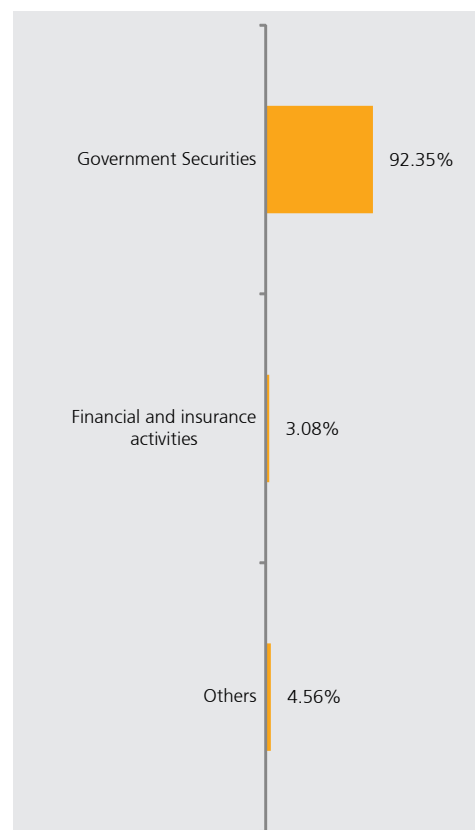
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹27.9384
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 August, 22: ₹ 0.51 Crs.
Modified Duration of Debt Portfolio: 4.77 years
YTM of Debt Portfolio: 6.96%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.95%	1.36%
Last 6 Months	0.15%	0.58%
Last 1 Year	0.59%	2.17%
Last 2 Years	2.44%	3.84%
Last 3 Years	4.12%	6.14%
Since Inception	7.33%	7.53%

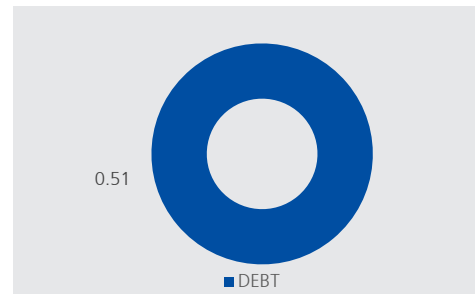
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

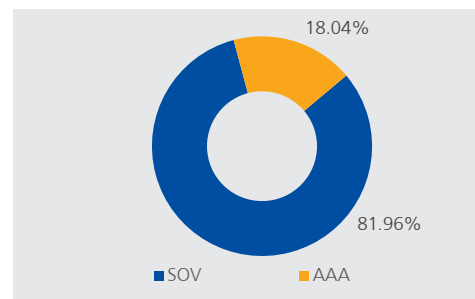
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	21.86%
7.17% GOI 08-01-2028	19.45%
7.54% GOI 23.05.2036	13.24%
6.79% GOI CG 15-05-2027	10.18%
6.54% GOI 17.01.2032	7.94%
7.26% GOI CG 22-08-2032	5.76%
5.63% GOI CG 12-04-2026	5.13%
6.99% GOI CG 15-12-2051	3.73%
7.26% GOI 14-01-2029	3.38%
7.59% GOI CG 20-03-2029	2.43%
GSEC STRIP 15.12.2024	2.38%
Gilts Total	95.48%
Money Market Total	21.02%
Current Assets	-16.50%
Total	100.00%

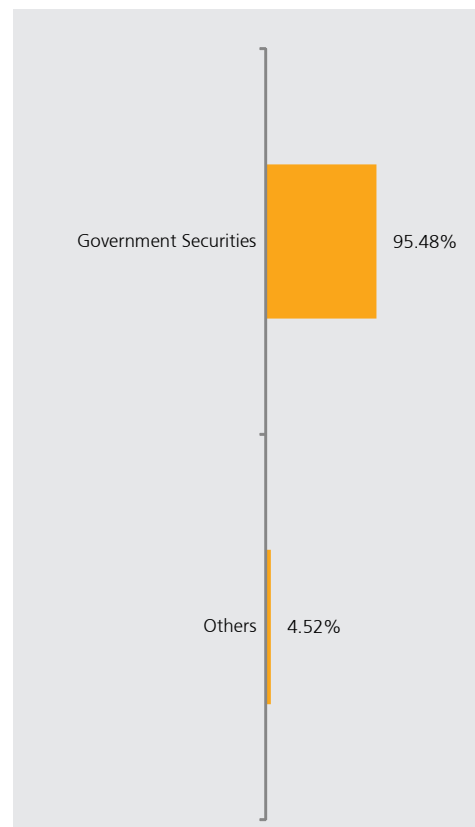
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹18.5368
Inception Date: 26th February 2013
Benchmark: N.A
AUM as on 30 August, 22: ₹ 66.85 Crs.
Modified Duration of Debt Portfolio:
4.89 years
YTM of Debt Portfolio: 7.00%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.13%	-
Last 6 Months	0.61%	-
Last 1 Year	1.10%	-
Last 2 Years	2.64%	-
Last 3 Years	4.80%	-
Since Inception	6.70%	-

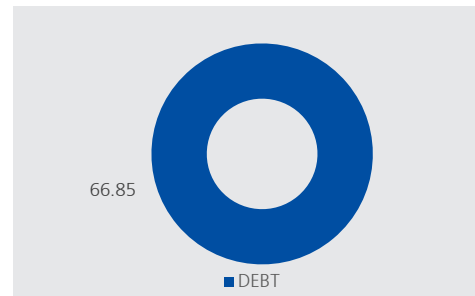
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

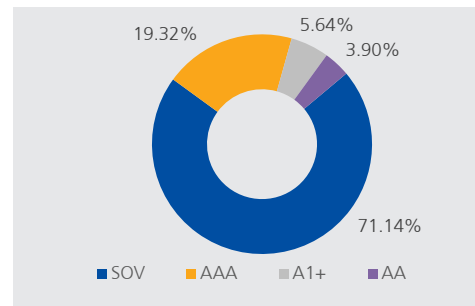
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.44%
7.75% PFC NCD 11-06-2030 SR 203-B	5.35%
9.00% IHFL NCD 30-06-2026	3.93%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.53%
6.75% PCHFL NCD 26-09-2031	0.04%
Bonds/Debentures Total	17.28%
7.54% GOI 23.05.2036	13.10%
7.17% GOI 08-01-2028	12.89%
6.79% GOI CG 15-05-2027	9.35%
6.54% GOI 17.01.2032	7.56%
7.26% GOI CG 22-08-2032	5.73%
4.56% GOI 29.11.2023	4.84%
6.99% GOI CG 15-12-2051	3.83%
5.63% GOI CG 12-04-2026	3.70%
7.26% GOI 14-01-2029	3.01%
7.59% GOI CG 20-03-2029	2.40%
GSEC STRIP 15.12.2024	2.20%
GSEC STRIP 15.06.2029	0.65%
GSEC STRIP 17.06.2028	0.63%
GSEC STRIP 15.12.2029	0.63%
GSEC STRIP 17.12.2028	0.61%
GSEC STRIP 16.06.2028	0.59%
GSEC STRIP 16.12.2028	0.57%
Gilts Total	72.29%
Money Market Total	12.05%
Current Assets	-1.62%
Total	100.00%

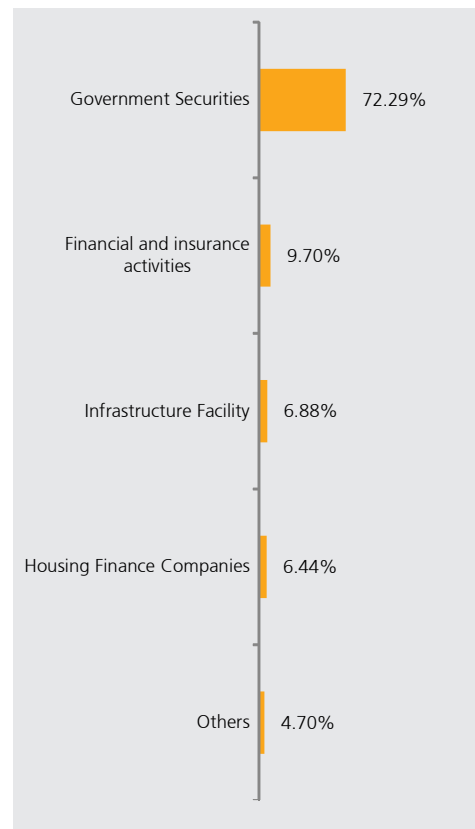
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹22.1491
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 August, 22: ₹ 0.86 Crs.
Modified Duration of Debt Portfolio:
0.51 years
YTM of Debt Portfolio: 4.87%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.33%	0.53%
Last 6 Months	1.61%	2.17%
Last 1 Year	2.93%	3.98%
Last 2 Years	2.65%	3.72%
Last 3 Years	3.16%	4.21%
Since Inception	5.82%	6.30%

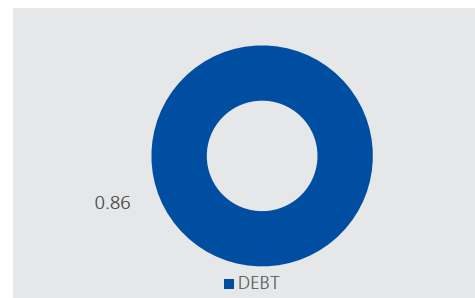
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

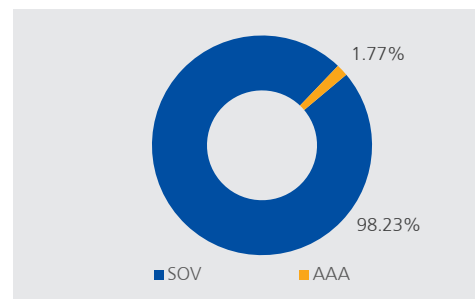
Portfolio

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

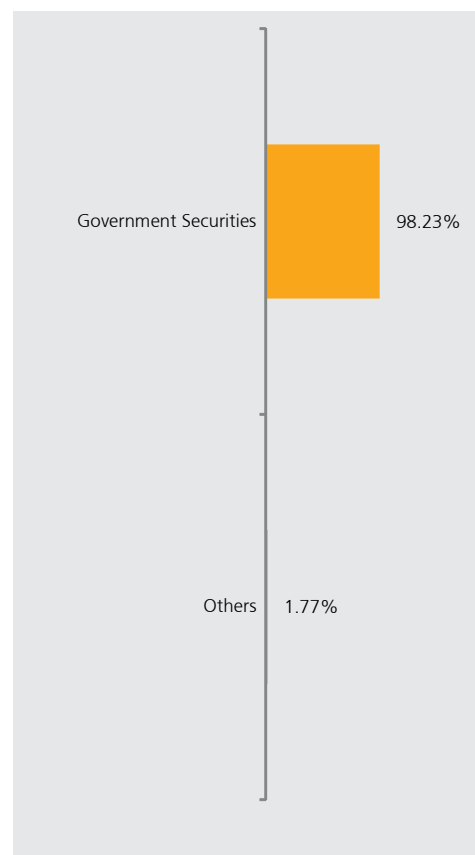
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹19.6890
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 August, 22: ₹ 3.26 Crs.
Modified Duration of Debt Portfolio:
0.70 years
YTM of Debt Portfolio: 5.70%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.37%	0.53%
Last 6 Months	1.55%	2.17%
Last 1 Year	2.71%	3.98%
Last 2 Years	2.42%	3.72%
Last 3 Years	2.94%	4.21%
Since Inception	5.51%	6.80%

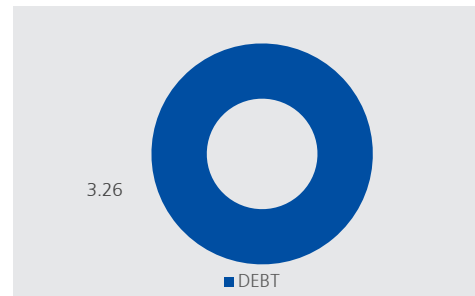
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

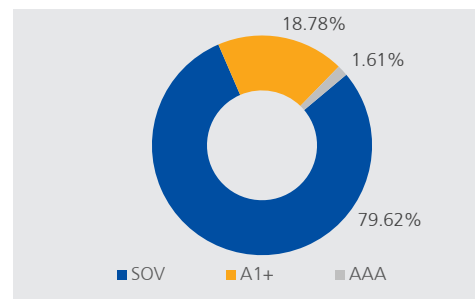
Portfolio

Name of Instrument	% to AUM
Money Market Total	94.80%
Current Assets	5.20%
Total	100.00%

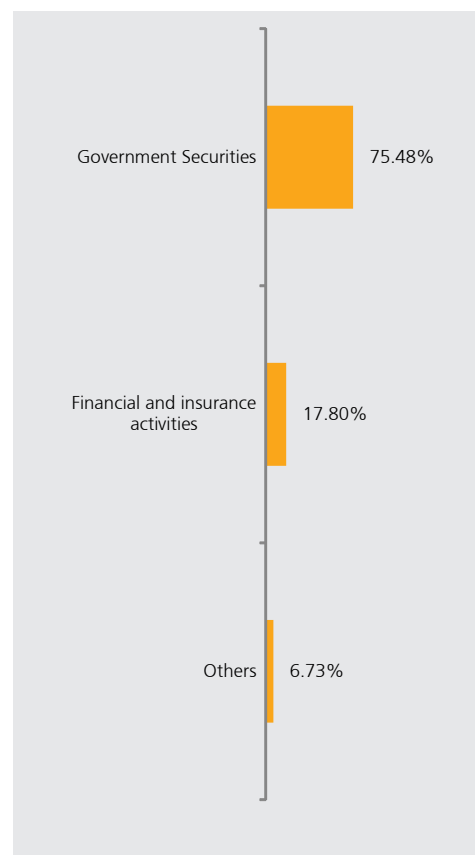
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹22.8852
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 August, 22: ₹ 0.26 Crs.
Modified Duration of Debt Portfolio:
0.66 years
YTM of Debt Portfolio: 5.50%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.53%
Last 6 Months	1.41%	2.17%
Last 1 Year	2.55%	3.98%
Last 2 Years	2.26%	3.72%
Last 3 Years	2.73%	4.21%
Since Inception	5.87%	6.78%

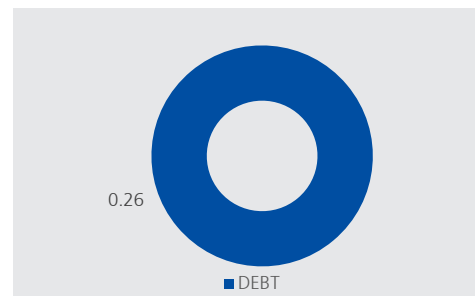
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

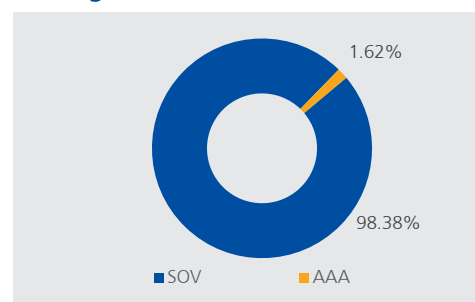
Portfolio

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

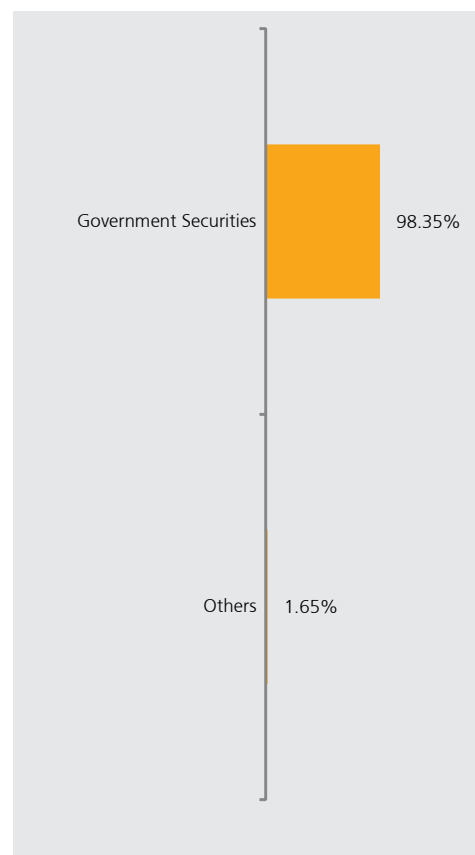
AUM (in ₹ crs.)



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 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹13.6657

Highest NAV locked as on 28th Aug

2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 30 August, 22: ₹ 92.78 Crs.

Modified Duration of Debt Portfolio:

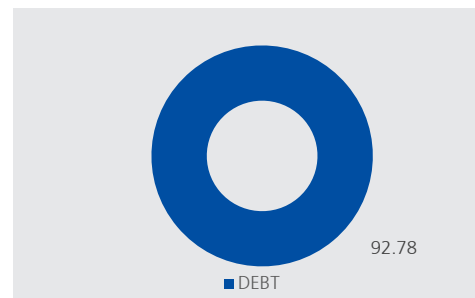
2.75 years

YTM of Debt Portfolio: 6.91%

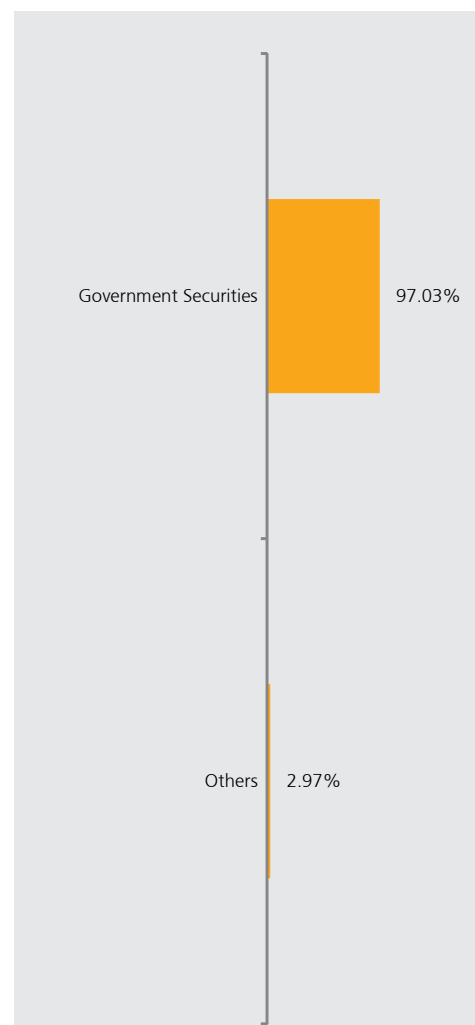
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	46.96%
8.30% RAJASHTHAN SDL 13.01.2026	27.94%
7.59% GOI CG 11-01-2026	16.50%
8.47% MAHARASHTRA SDL 10.02.2026	5.62%
Gilts Total	97.03%
Money Market Total	0.89%
Current Assets	2.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.55%	-
Last 6 Months	-0.57%	-
Last 1 Year	0.39%	-
Last 2 Years	2.59%	-
Last 3 Years	-1.62%	-
Since Inception	2.64%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

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

NAV as on 30 August, 22: ₹15.4246

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 30 August, 22: ₹ 10.76 Crs.

Modified Duration of Debt Portfolio:

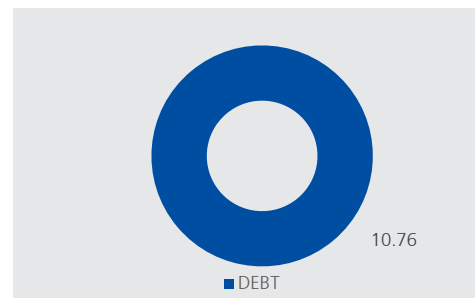
3.04 years

YTM of Debt Portfolio: 6.93%

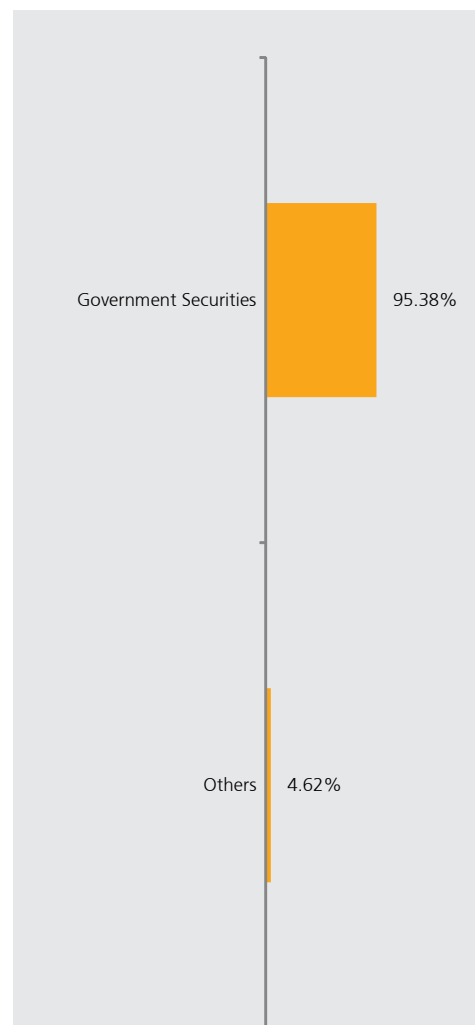
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	93.93%
8.20% GOI 24-09-2025	1.45%
Gilts Total	95.38%
Money Market Total	1.98%
Current Assets	2.64%
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	0.48%	-
Last 6 Months	-0.70%	-
Last 1 Year	0.26%	-
Last 2 Years	2.18%	-
Last 3 Years	-2.24%	-
Since Inception	3.93%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th August 2022

Investment Objective

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

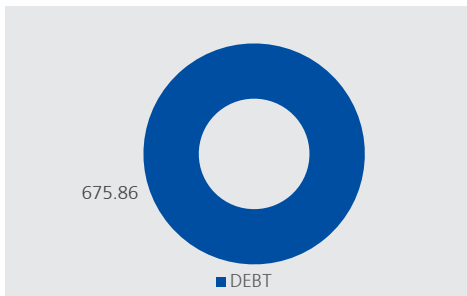
Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹20.4635
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 30 August, 22: ₹ 675.86 Crs.
Modified Duration of Debt Portfolio: 0.80 years
YTM of Debt Portfolio: 6.03%

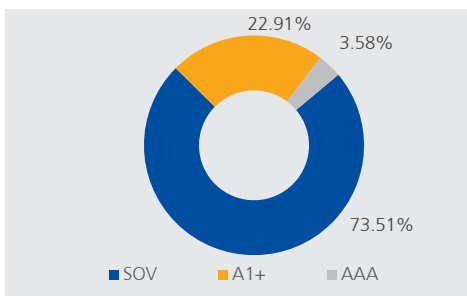
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	7.15%
GSEC STRIP 22.08.2023	3.48%
8.72% MAHARASHTRA SDL 29.10.2024	3.07%
9.04% KARNATAKA SDL 10/09/2024	1.54%
9.60% MAHARASHTRA SDL 14.08.2023	1.52%
9.07% KERALA SDL 27-08-2024	1.46%
8.89% GUJARAT SDL 19.12.2022	0.75%
9.55% TAMILNADU SDL 11.09.2023	0.75%
8.90% RAJASHTHAN SDL 20.09.2022	0.71%
8.90% KARNATKA SDL 19.12.2022	0.70%
8.86% PUNJAB SDL 07.11.2022	0.69%
9.53% MADHYAPRADESH SDL 01.08.2023	0.61%
6.84% GOI CG 19-12-2022	0.10%
Gilts Total	22.52%
Money Market Total	76.99%
Current Assets	0.49%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

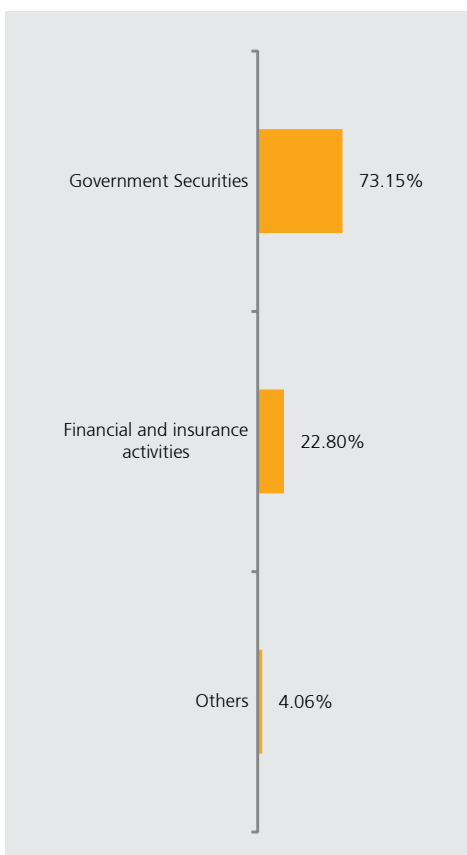
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.49%	-
Last 6 Months	1.54%	-
Last 1 Year	3.00%	-
Last 2 Years	3.11%	-
Last 3 Years	3.57%	-
Since Inception	6.47%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹16.2029
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 30 August, 22: ₹ 29.08 Crs.
Modified Duration of Debt Portfolio:
0.85 years
YTM of Debt Portfolio: 6.10%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	24
MMI / Others	00-40	76

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.50%	-
Last 6 Months	1.52%	-
Last 1 Year	2.96%	-
Last 2 Years	3.08%	-
Last 3 Years	3.58%	-
Since Inception	5.75%	-

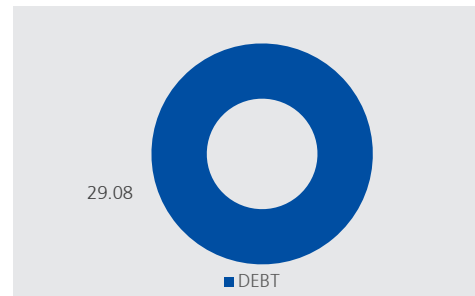
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

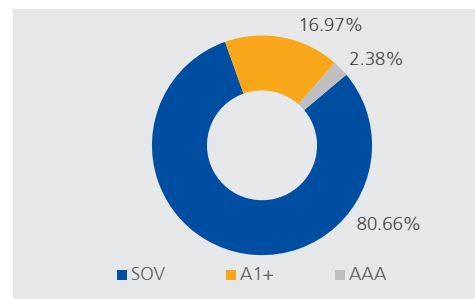
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	10.90%
8.72% MAHARASHTRA SDL 29.10.2024	7.13%
9.07% KERALA SDL 27-08-2024	1.79%
8.90% KARNATKA SDL 19.12.2022	1.15%
8.86% PUNJAB SDL 07.11.2022	1.14%
GSEC STRIP 22.08.2023	1.13%
9.55% TAMILNADU SDL 11.09.2023	0.35%
Gilts Total	23.59%
Money Market Total	75.43%
Current Assets	0.98%
Total	100.00%

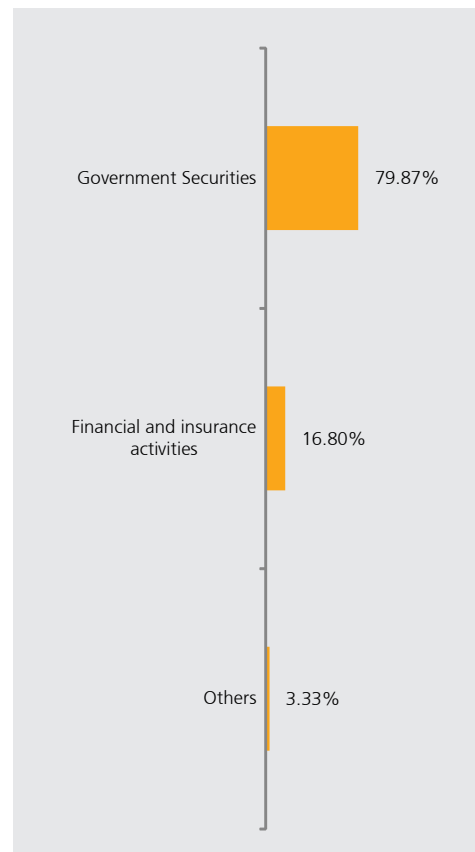
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 August, 22: ₹20.8821
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 30 August, 22: ₹ 0.16 Crs.
Modified Duration of Debt Portfolio:
0.00 years
YTM of Debt Portfolio: 5.43%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.34%	-
Last 6 Months	1.76%	-
Last 1 Year	3.09%	-
Last 2 Years	3.58%	-
Last 3 Years	5.08%	-
Since Inception	7.30%	-

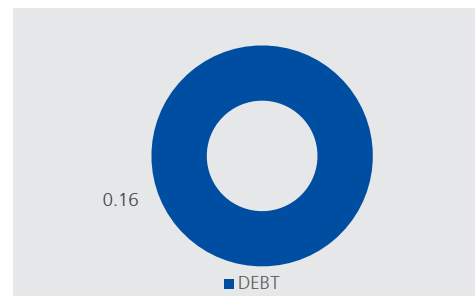
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

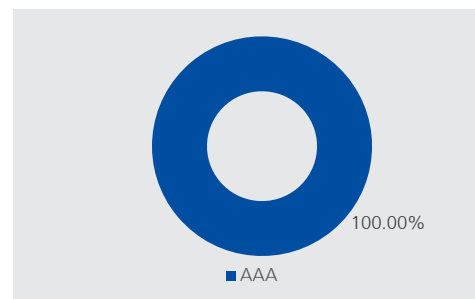
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.91%
Current Assets	0.09%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

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

NO. OF FUNDS MANAGED BY FUND MANAGER

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

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

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

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

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

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

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

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.

For more information or any grievance, 1. Call us between 9am to 6pm, Monday to Saturday (except public holidays) on our Toll Free Number 1800 102 1010 or 2. Visit us at www.reliancenipponlife.com or 3. Email us at: rnlife.customerservice@relianceada.com. 4. Chat with us on our WhatsApp number (+91) 7208852700.

Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDAI clarifies to public that: 1. IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. 2. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number. CIN: U66010MH2001PLC167089