

ANALYST SEPTEMBER^{'''} 2024

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

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Health Pure Equity Fund 1	22	Health Corporate Bond Fund 1	52
Life Infrastructure Fund 1	23	Life Money Market Fund 2	53
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Health Infrastructure Fund 1	26	Life Highest NAV Advantage Fund 1	56
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INVESTMENT INSIGHT

Fund Report as on 30th August 2024

Macro-Economic Update

Global monetary policy is expected to shift soon, with the Federal Reserve hinting at a potential rate cut after holding its federal funds rate steady at 5.25%-5.50% in July. The Fed expressed confidence in managing inflation while noting signs of a cooling labour market. The Bank of England followed suit in August, lowering its Bank Rate by 25 basis points to 5%. Meanwhile, the Bank of Japan (BOJ) has started moving away from its ultra-loose monetary policy. In July 2024, the BOJ raised interest rates for the first time in years, pushing its benchmark rate to 0.25%. Analysts expect further hikes, with the central bank potentially ending its negative interest rate policy by early 2024, provided progress continues toward its 2% inflation target.

India's domestic economy has shown resilience, posting strong growth in the first quarter of FY25. GDP expanded by 6.7%, mainly fueled by a robust recovery in private consumption. This rebound reflects the strengthening of consumer demand across sectors, providing a positive outlook for the economy.

Additionally, GST collections for August 2024 surged by 10%, reaching ₹1.75 lakh crore. This increase in tax revenue highlights ongoing vigorous economic activities, with improvements in compliance and tax administration further supporting the revenue boost.

The Purchasing Managers' Index (PMI) for manufacturing in August stood at 57.5, reflecting healthy expansion. Although there were softer rises in new orders and output, the overall momentum in the manufacturing sector remains strong.

On the fiscal side, India's position remains robust, with the fiscal deficit for the first four months of FY25 recorded at ₹2.77 lakh crore, which is only 17.2% of the budget estimate. This comfortable position is underpinned by higher revenue receipts, supporting fiscal sustainability while maintaining a balance between growth and fiscal discipline.

India's Consumer Price Index (CPI) inflation moderated to 3.54% in July 2024, primarily due to a favorable base effect from the previous year, helping keep inflation in check. However, core inflation, which excludes volatile food and fuel prices, rose to 3.36%. This increase was largely influenced by higher telecom tariffs, reflecting price pressures in services sectors despite the overall moderation in headline inflation.

Equity Market Update

Indian equities closed at record highs, gaining 1.1% in August after overcoming early-month volatility. The initial turbulence was driven by weaker-than-expected U.S. employment data, which sparked concerns about global growth. Additionally, the sell-off following USD/JPY trade unwinding and geopolitical tensions in the Middle East added to the market's uncertainty. Despite these challenges, the broader market rallied by month-end. While the benchmark indices reached new peaks, there were mixed performances in the mid- and small-cap segments. The Midcap 50 Index slipped by 0.3%, reflecting some profit-taking in this space, whereas the Smallcap Index showed resilience, rising by 0.9% as investors continued to favour smaller stocks amid the market's recovery.

In August, the momentum continued with Pharma, IT, and FMCG sectors where Pharma led the way, delivering returns of 6.6%, followed by IT at 4.7%, and FMCG at 1.6%. However, the Banking and Auto sectors faced challenges, declining by 0.4% and 1.9%, respectively, reflecting some sector-specific headwinds.

Key developments impacting the markets included:

Global Monetary Policies: The Bank of Japan assured market participants of a measured approach to rate hikes, aiming for stability in its policy adjustments. Similarly, Federal Reserve Chair Jerome Powell reinforced expectations for a potential rate cut in September.

Domestic Central Bank Action: The Reserve Bank of India (RBI) maintained its stance on interest rates for the ninth consecutive time, prioritizing stability in its monetary policy amid controlled inflation.

Supreme Court Ruling: A significant legal development allowed Indian states to levy taxes and royalties on minerals in addition to central duties, with the Court also permitting the collection of past dues.

Credit Ratings: Fitch Ratings reaffirmed India's sovereign rating at 'BBB-' with a stable outlook, reflecting confidence in the country's fiscal and economic resilience.

Inflation: CPI inflation in July dropped to 3.5%, a notable decrease from June's 5.1%, driven largely by a favourable base effect.

India continues to attract positive institutional inflows, with Foreign Portfolio Investors (FPIs) purchasing US\$1.2 billion worth of Indian equities in the secondary market during August. This sustained foreign interest reflects confidence in India's economic prospects and stable macroeconomic environment. At the same time, Domestic Institutional Investors (DIIs) were even more active, buying US\$5.7 billion of equities, further supporting market sentiment.

This robust institutional participation has been key in driving Indian equity markets higher, especially amid global uncertainties, signalling continued investor confidence in the country's growth outlook.



INVESTMENT INSIGHT

Fund Report as on 30th August 2024

Equity Market Outlook & Strategy

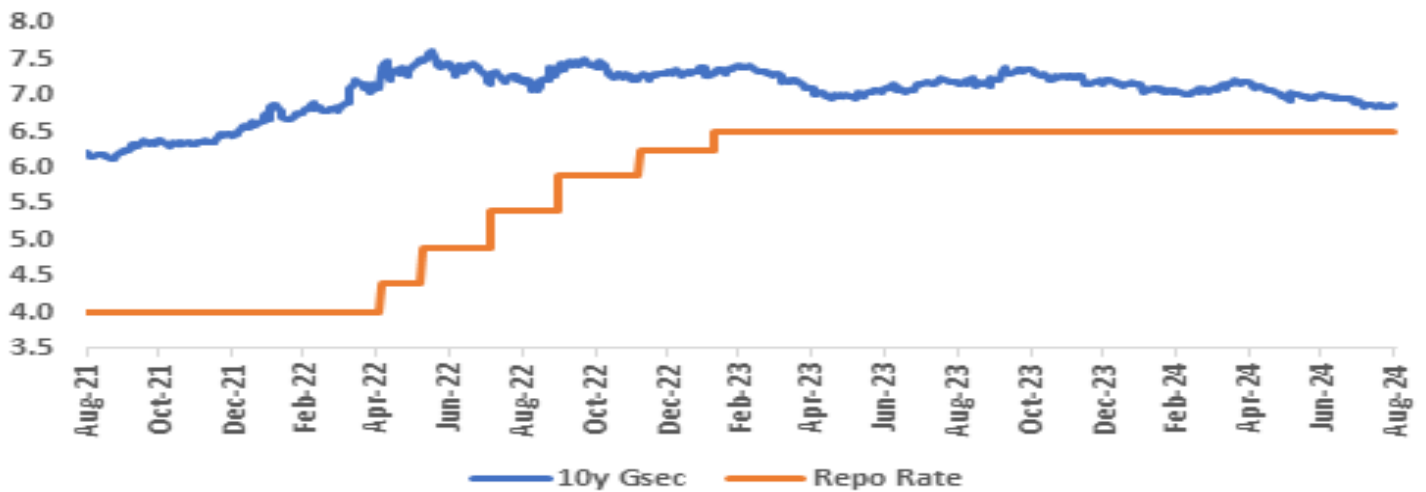
We believe the Indian market is positioned favourably for earnings growth, supporting its premium valuation over other emerging markets (EMs). Key factors include the pick-up in capital expenditure (Capex), which is expected to drive infrastructure and industrial growth, alongside stable raw material prices and robust industrial activities. These trends will likely sustain momentum in the coming quarters.

Moreover, seasonal factors like the upcoming festive season, better kharif sowing, and a decent monsoon are set to boost consumer demand and agricultural output, further strengthening the economy. Currently, the Nifty trades at a forward P/E of 21x, a level that reflects investor optimism based on growth expectations one year ahead.

In the long term, we remain positive on India's economic outlook, with promising opportunities in sectors like Data Centers, Defense, Green Energy, and Power. These areas are seeing significant investments and policy support, which should drive sustained growth going forward.

Fixed Income Market Update

10y Benchmark vs Repo Rate



In August 2024, India's 10-year benchmark government security yield remained relatively stable, fluctuating between 6.85% and 6.92%, and closing at 6.86%. The slight decline in yields during the month was primarily driven by a combination of falling global crude oil prices, a drop in domestic inflation, and robust demand from Foreign Portfolio Investors (FPIs). Notably, FPIs injected around INR 17,000 crore into the fixed income market.

A significant factor behind these FPI inflows was the anticipated inclusion of Indian government bonds in the J.P. Morgan Global Bond Index, which is set to enhance India's visibility in global fixed-income markets. The inclusion has attracted substantial foreign interest, as it is expected to increase the appeal of Indian bonds to a broader pool of institutional investors, further supporting the demand for government securities. This move has added optimism about sustained inflows into India's debt market, contributing to the stability in yields.

INVESTMENT INSIGHT

Fund Report as on 30th August 2024

Fixed Income Market Outlook & Strategy

Globally, the U.S. 10-year Treasury yields traded below 4% in August, reflecting concerns over weaker U.S. economic data and evolving expectations about future Federal Reserve interest rate actions. This lower yield aligns with the anticipation of a potential rate cut in the coming months. Meanwhile, Brent crude oil prices dropped significantly to around \$77 per barrel, driven by fears of slowing global demand, further easing inflationary pressures.

On the domestic front, core inflation in India rose slightly to 3.4%, primarily due to increased telecom tariffs. Despite this uptick, inflation remains relatively contained, and the trajectory of the monsoon season will play a critical role in influencing future food inflation. Additionally, the pickup in central government spending is anticipated to support deposit growth, which, in turn, could elevate demand for government bonds from banks, boosting the overall demand-supply dynamics for government securities.

However, the Reserve Bank of India's (RBI) upcoming Open Market Operations (OMO) sales will be crucial in shaping bond yield trends. These operations could influence liquidity and help stabilize yields amid rising demand for government debt.

From an investment perspective, we emphasize credit prudence with a focus on high-quality assets. Currently, over 99% of our Fixed Income Investments are allocated to Sovereign and AAA-rated instruments, ensuring low risk exposure and robust credit quality. As we navigate these markets, key factors to monitor include global commodity prices, economic growth trends, inflation, monsoon progress, FPI flows, and central bank policies.

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



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 52.6619

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 2,943.52 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.21%	1.14%
Last 6 Months	15.59%	14.80%
Last 1 Year	35.51%	31.07%
Last 2 Years	20.97%	19.21%
Last 3 Years	14.82%	13.78%
Since Inception	12.01%	11.32%

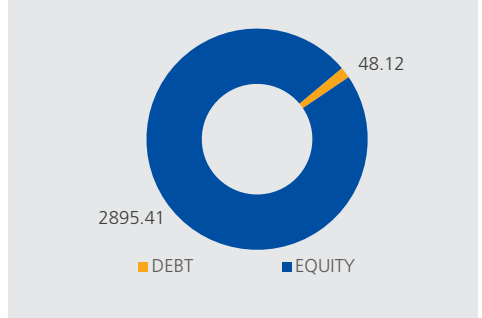
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

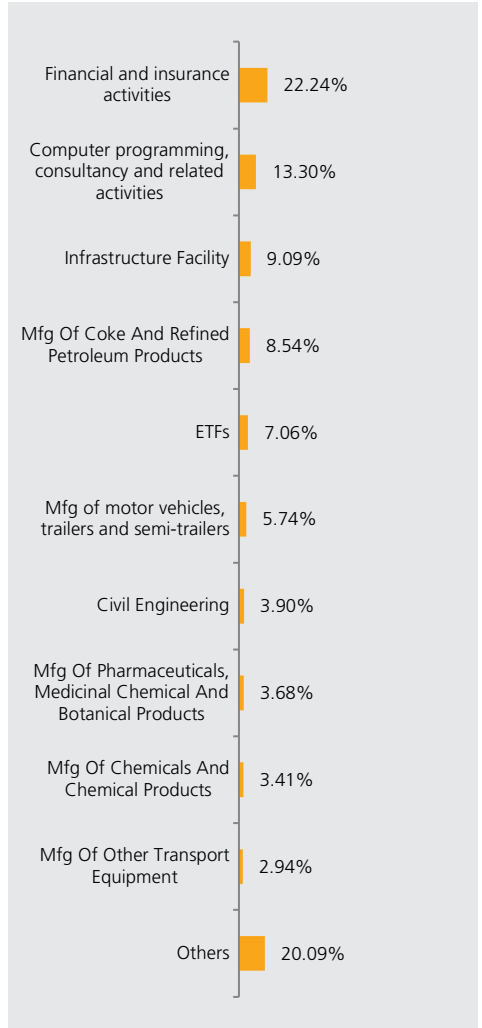
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.81%
ICICI BANK LTD.FV-2	6.01%
INFOSYS LIMITED	5.80%
HDFC BANK LTD.FV-2	5.40%
TATA CONSULTANCY SERVICES LTD.	3.97%
LARSEN&TUBRO	3.90%
BHARTI AIRTEL LIMITED	3.36%
MAHINDRA & MAHINDRA LTD.-FV5	2.70%
HINDUSTAN LEVER LTD.	2.53%
NTPC LIMITED	2.38%
ITC - FV 1	2.38%
STATE BANK OF INDIAFV-1	2.20%
TATA MOTORS LTD.FV-2	2.02%
AXIS BANK LIMITEDFV-2	1.44%
BAJAJ AUTO LTD	1.42%
HCL TECHNOLOGIES LIMITED	1.40%
TRENT LTD	1.25%
TATA CONSUMER PRODUCTS LIMITED	1.20%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.12%
ONGCFV-5	1.10%
SHRIRAM FINANCE LIMITED	1.05%
MARUTI UDYOG LTD.	1.02%
BAJAJ FINANCE LIMITED	0.98%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.98%
POLYCAB INDIA LIMITED	0.90%
ASTRAL LIMITED	0.88%
INDUS TOWERS LIMITED	0.87%
MPHASIS LIMITED	0.87%
RBL BANK LIMITED	0.85%
TVS MOTOR COMPANY LIMITED	0.85%
COAL INDIA LIMITED	0.84%
GAS AUTHORITY OF INDIA LTD.	0.80%
BLUE STAR LIMITED	0.80%
AUROBINDO PHARMA LIMITED	0.78%
ALKEM LABORATORIES LIMITED	0.76%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.74%
INDIAN OIL CORPORATION LIMITED	0.73%
MANKIND PHARMA LIMITED	0.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
ZOMATO LIMITED	0.70%
KAYNES TECHNOLOGY INDIA LIMITED	0.68%
BRAINBEES SOLUTIONS LIMITED	0.68%
HERO MOTOCORP LIMITED	0.67%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.67%
POWER FINANCE CORPORATION LTD	0.67%
BHARAT DYNAMICS LIMITED	0.64%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.62%
C.E. INFO SYSTEMS LIMITED	0.59%
DEVYANI INTERNATIONAL LIMITED	0.55%
AMBUJA CEMENTS LIMITED	0.54%
KIRLOSKAR CUMMINS	0.50%
BANK OF BARODA	0.49%
BANK OF INDIA	0.48%
TITAN COMPANY LIMITED	0.47%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
INDUSIND BANK LIMITED	0.46%
UNION BANK OF INDIA	0.44%
ABB INDIA LIMITED	0.44%
VARUN BEVERAGES LIMITED	0.43%
SUNDARAM FINANCE LIMITED	0.43%
ULTRATECH CEMCO LTD	0.40%
ZYDUS LIFESCIENCES LIMITED	0.40%
GUJARAT FLUOROchemicals LIMITED	0.39%
SUPREME INDUSTRIES LIMITED	0.34%
BAJAJ FINSERV LIMITED	0.34%
SIEMENS LIMITED	0.34%
RURAL ELECTRIFICATION CORPORATION LTD	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.28%
LIFE INSURANCE CORPORATION OF INDIA	0.28%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
BHARAT ELECTRONICS LIMITED	0.25%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
TATA IRON & STEEL COMPANY LTD	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
WIPRO	0.14%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.10%
INDUSIND BANK LIMITED	0.10%
SIEMENS LIMITED	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	91.30%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.12%
Nippon India ETF Bank Bees	1.09%
KOTAK NIFTY BANK ETF	1.06%
SBI-ETF Nifty Bank	1.04%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.98%
UTI NIFTY BANK ETF	0.90%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.87%
ETFs	7.06%
Money Market Total	2.00%
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 2024

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. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 29.7179

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 839.55 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	0-20	-
MMI / Others	0-20	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.07%	1.14%
Last 6 Months	15.35%	14.80%
Last 1 Year	34.05%	31.07%
Last 2 Years	20.76%	19.21%
Last 3 Years	15.39%	13.78%
Since Inception	13.60%	15.84%

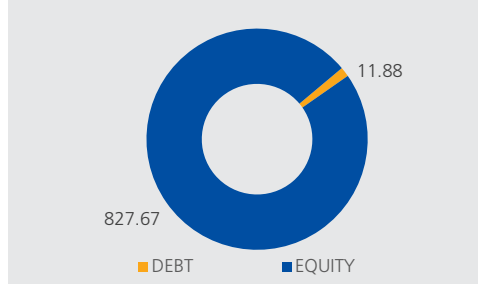
Note: Returns less than one year are absolute returns and more than one year compounded returns.

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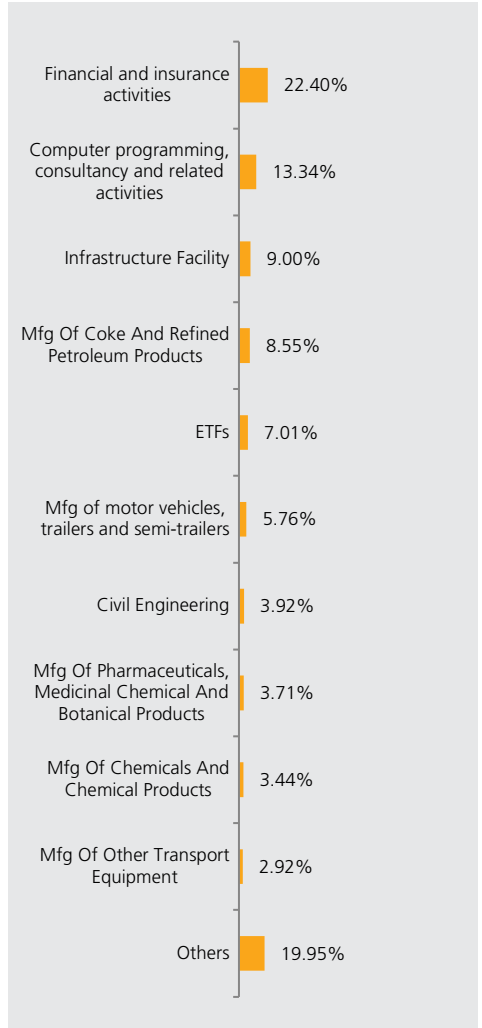
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.81%
ICICI BANK LTD.FV-2	6.01%
INFOSYS LIMITED	5.83%
HDFC BANK LTD.FV-2	5.42%
TATA CONSULTANCY SERVICES LTD.	3.99%
LARSEN&TUBRO	3.92%
BHARTI AIRTEL LIMITED	3.37%
MAHINDRA & MAHINDRA LTD.-FV5	2.73%
HINDUSTAN LEVER LTD.	2.57%
ITC - FV 1	2.41%
NTPC LIMITED	2.38%
STATE BANK OF INDIAFV-1	2.22%
TATA MOTORS LTD.FV-2	2.00%
AXIS BANK LIMITEDFV-2	1.45%
HCL TECHNOLOGIES LIMITED	1.42%
BAJAJ AUTO LTD	1.40%
TRENT LTD	1.25%
TATA CONSUMER PRODUCTS LIMITED	1.13%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.12%
ONGCFV-5	1.10%
SHRIRAM FINANCE LIMITED	1.06%
MARUTI UDYOG LTD.	1.03%
BAJAJ FINANCE LIMITED	1.02%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.98%
POLYCAB INDIA LIMITED	0.92%
ASTRAL LIMITED	0.88%
RBL BANK LIMITED	0.86%
COAL INDIA LIMITED	0.86%
TVS MOTOR COMPANY LIMITED	0.83%
MPHASIS LIMITED	0.81%
GAS AUTHORITY OF INDIA LTD.	0.80%
BLUE STAR LIMITED	0.80%
AUROBINDO PHARMA LIMITED	0.79%
ALKEM LABORATORIES LIMITED	0.77%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.75%
INDIAN OIL CORPORATION LIMITED	0.74%
INDUS TOWERS LIMITED	0.74%
MANKIND PHARMA LIMITED	0.72%
ZOMATO LIMITED	0.71%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
HERO MOTOCORP LIMITED	0.68%
POWER FINANCE CORPORATION LTD	0.68%
KAYNES TECHNOLOGY INDIA LIMITED	0.68%
BRAINBEES SOLUTIONS LIMITED	0.68%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
BHARAT DYNAMICS LIMITED	0.65%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.62%
C.E. INFO SYSTEMS LIMITED	0.60%
DEVYANI INTERNATIONAL LIMITED	0.57%
AMBUJA CEMENTS LIMITED	0.55%
KIRLOSKAR CUMMINS	0.51%
BANK OF BARODA	0.50%
BANK OF INDIA	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
TITAN COMPANY LIMITED	0.47%
INDUSIND BANK LIMITED	0.47%
UNION BANK OF INDIA	0.44%
ABB INDIA LIMITED	0.44%
VARUN BEVERAGES LIMITED	0.44%
SUNDARAM FINANCE LIMITED	0.43%
ULTRATECH CEMCO LTD	0.41%
ZYDUS LIFESCIENCES LIMITED	0.40%
GUJARAT FLUOROCEMICALS LIMITED	0.39%
SUPREME INDUSTRIES LIMITED	0.35%
BAJAJ FINSERV LIMITED	0.35%
SIEMENS LIMITED	0.34%
RURAL ELECTRIFICATION CORPORATION LTD	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.29%
LIFE INSURANCE CORPORATION OF INDIA	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
BHARAT ELECTRONICS LIMITED	0.25%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
TATA IRON & STEEL COMPANY LTD	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	91.57%
Nippon India ETF Bank Bees	1.10%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.08%
SBI-ETF Nifty Bank	1.06%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.00%
KOTAK NIFTY BANK ETF	1.00%
UTI NIFTY BANK ETF	0.90%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.88%
ETFs	7.01%
Money Market Total	1.73%
Current Assets	-0.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr Jagdish Bhanushali

NAV as on 30th August 24: ₹ 20.1471

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 1,196.10 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.06%	1.14%
Last 6 Months	15.24%	14.80%
Last 1 Year	34.82%	31.07%
Last 2 Years	20.96%	19.21%
Last 3 Years	14.40%	13.78%
Since Inception	16.34%	16.69%

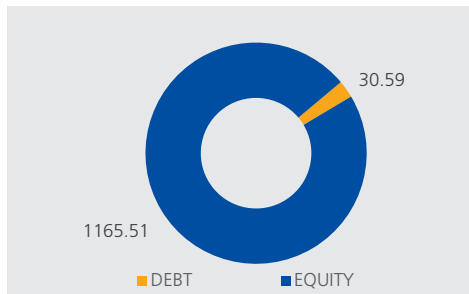
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

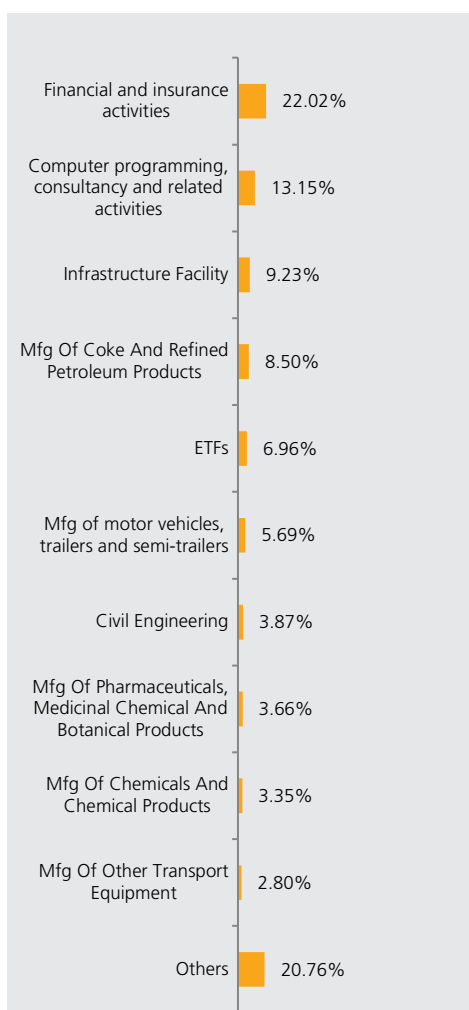
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.79%
ICICI BANK LTD.FV-2	5.97%
INFOSYS LIMITED	5.76%
HDFC BANK LTD.FV-2	5.36%
TATA CONSULTANCY SERVICES LTD.	3.94%
LARSEN&TUBRO	3.87%
BHARTI AIRTEL LIMITED	3.31%
MAHINDRA & MAHINDRA LTD.-FV5	2.68%
HINDUSTAN LEVER LTD.	2.49%
NTPC LIMITED	2.37%
ITC - FV 1	2.33%
STATE BANK OF INDIAFV-1	2.18%
TATA MOTORS LTD.FV-2	2.01%
AXIS BANK LIMITEDFV-2	1.49%
HCL TECHNOLOGIES LIMITED	1.39%
BAJAJ AUTO LTD	1.35%
TRENT LTD	1.24%
TATA CONSUMER PRODUCTS LIMITED	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
ONGCFV-5	1.10%
SHRI RAM FINANCE LIMITED	1.03%
MARUTI UDYOG LTD.	1.01%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.99%
INDUS TOWERS LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.93%
POLYCAB INDIA LIMITED	0.90%
ASTRAL LIMITED	0.87%
MPHASIS LIMITED	0.83%
RBL BANK LIMITED	0.82%
GAS AUTHORITY OF INDIA LTD.	0.80%
BLUE STAR LIMITED	0.80%
COAL INDIA LIMITED	0.79%
TVS MOTOR COMPANY LIMITED	0.79%
AUROBINDO PHARMA LIMITED	0.78%
ALKEM LABORATORIES LIMITED	0.76%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.73%
MANKIND PHARMA LIMITED	0.71%
INDIAN OIL CORPORATION LIMITED	0.71%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
KAYNES TECHNOLOGY INDIA LIMITED	0.67%
BRAINBEES SOLUTIONS LIMITED	0.67%
ZOMATO LIMITED	0.67%
HERO MOTOCORP LIMITED	0.65%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.65%
POWER FINANCE CORPORATION LTD	0.63%
BHARAT DYNAMICS LIMITED	0.63%
AKUMIS DRUGS AND PHARMACEUTICALS LIMITED	0.62%
C.E. INFO SYSTEMS LIMITED	0.59%
DEVYANI INTERNATIONAL LIMITED	0.56%
AMBUJA CEMENTS LIMITED	0.53%
KIRLOSKAR CUMMINS	0.50%
BANK OF BARODA	0.48%
BANK OF INDIA	0.46%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
TITAN COMPANY LIMITED	0.46%
INDUSIND BANK LIMITED	0.46%
RURAL ELECTRIFICATION CORPORATION LTD	0.45%
ABB INDIA LIMITED	0.43%
SUNDARAM FINANCE LIMITED	0.43%
UNION BANK OF INDIA	0.43%
VARUN BEVERAGES LIMITED	0.43%
ZYDUS LIFESCIENCES LIMITED	0.40%
ULTRATECH CEMCO LTD	0.39%
GUJARAT FLUORO CHEMICALS LIMITED	0.38%
BAJAJ FINSERV LIMITED	0.34%
SIEMENS LIMITED	0.34%
SUPREME INDUSTRIES LIMITED	0.33%
LIFE INSURANCE CORPORATION OF INDIA	0.28%
SBI LIFE INSURANCE COMPANY LIMITED	0.28%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
BHARAT ELECTRONICS LIMITED	0.25%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
TATA IRON & STEEL COMPANY LTD	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	90.49%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.10%
Nippon India ETF Bank Bees	1.09%
KOTAK NIFTY BANK ETF	1.04%
SBI-ETF Nifty Bank	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.97%
UTI NIFTY BANK ETF	0.89%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.85%
ETFs	6.96%
Money Market Total	2.71%
Current Assets	-0.16%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 56.8707

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30th August 24: ₹ 523.80 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.68%	0.55%
Last 6 Months	16.47%	15.21%
Last 1 Year	46.96%	45.90%
Last 2 Years	27.86%	24.28%
Last 3 Years	21.72%	20.58%
Since Inception	12.60%	11.88%

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

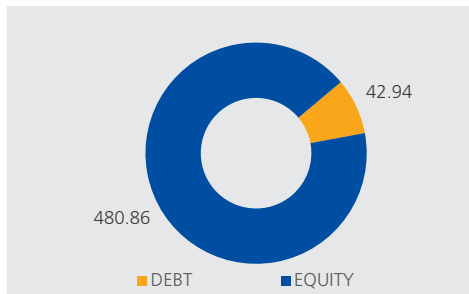
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

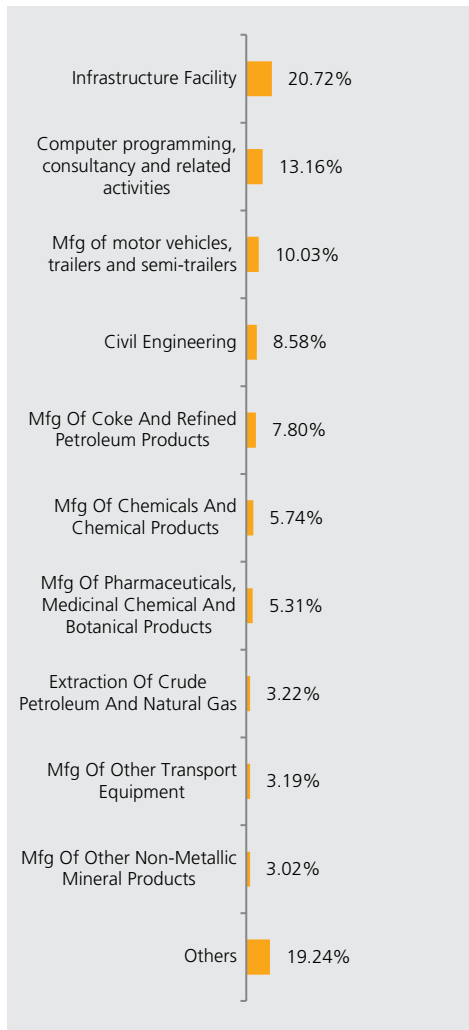
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.09%
LARSEN&TUBRO	8.08%
RELIANCE INDUSTRIES LTD.	7.40%
MAHINDRA & MAHINDRA LTD.-FV5	6.31%
INFOSYS LIMITED	6.13%
TATA CONSULTANCY SERVICES LTD.	5.15%
NTPC LIMITED	5.02%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.89%
MARUTI UDYOG LTD.	3.72%
HINDUSTAN LEVER LTD.	3.67%
POWER GRID CORP OF INDIA LTD	3.37%
ONGCFV-5	3.22%
ULTRATECH CEMCO LTD	3.02%
BAJAJ AUTO LTD	2.67%
TITAN COMPANY LIMITED	2.56%
COAL INDIA LIMITED	2.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.19%
GRASIM INDUSTRIES LTD.	1.51%
AVENUE SUPERMARTS LIMITED	1.49%
JSW STEEL LIMITED	1.40%
HCL TECHNOLOGIES LIMITED	1.18%
NESTLE INDIA LIMITED	1.12%
VOLTAS LTD	1.08%
GAS AUTHORITY OF INDIA LTD.	1.04%
ZYDUS LIFESCIENCES LIMITED	0.85%
COFORGE LIMITED	0.70%
ALKEM LABORATORIES LIMITED	0.57%
HERO MOTOCORP LIMITED	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.51%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.49%
ASTRAL LIMITED	0.41%
INDIAN OIL CORPORATION LIMITED	0.40%
STEEL AUTHORITY OF INDIA LIMITED	0.37%
NMDC LIMITED	0.25%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.05%
Equity Total	91.80%
Money Market Total	7.63%
Current Assets	0.57%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 63.5491

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 490.66 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	1.01%	1.14%
Last 6 Months	15.37%	14.80%
Last 1 Year	33.83%	31.07%
Last 2 Years	20.19%	19.21%
Last 3 Years	14.30%	13.78%
Since Inception	12.07%	11.17%

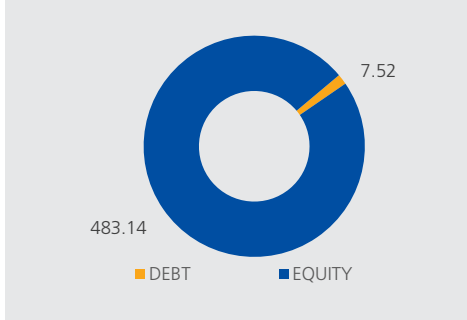
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

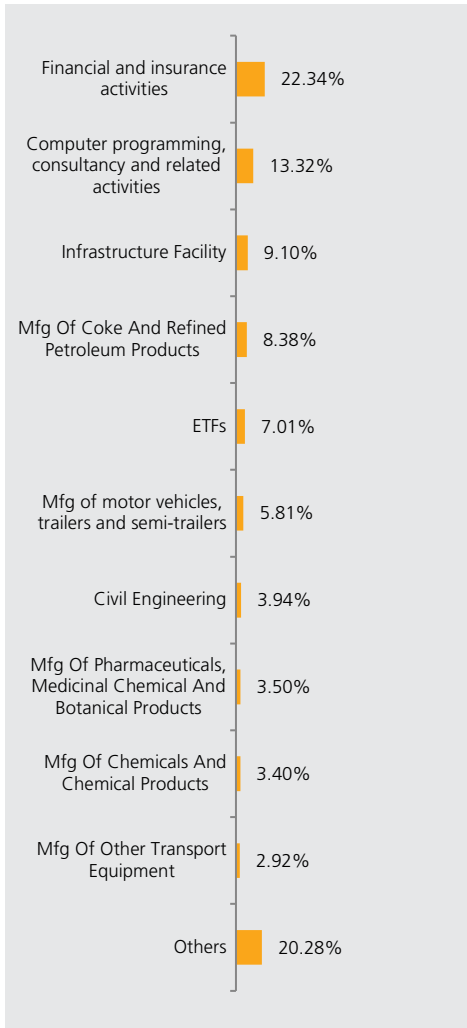
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.67%
ICICI BANK LTD.FV-2	6.03%
INFOSYS LIMITED	5.81%
HDFC BANK LTD.FV-2	5.47%
TATA CONSULTANCY SERVICES LTD.	3.99%
LARSEN&TUBRO	3.94%
BHARTI AIRTEL LIMITED	3.39%
MAHINDRA & MAHINDRA LTD.-FV5	2.76%
HINDUSTAN LEVER LTD.	2.52%
ITC - FV 1	2.42%
NTPC LIMITED	2.38%
STATE BANK OF INDIAFV-1	2.19%
TATA MOTORS LTD.FV-2	2.00%
AXIS BANK LIMITEDFV-2	1.48%
HCL TECHNOLOGIES LIMITED	1.42%
BAJAJ AUTO LTD	1.38%
TRENT LTD	1.26%
TATA CONSUMER PRODUCTS LIMITED	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
ONGCFV-5	1.11%
SHRIRAM FINANCE LIMITED	1.06%
MARUTI UDYOG LTD.	1.05%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.98%
POLYCAB INDIA LIMITED	0.93%
ASTRAL LIMITED	0.88%
BAJAJ FINANCE LIMITED	0.87%
COAL INDIA LIMITED	0.85%
RBL BANK LIMITED	0.84%
TVS MOTOR COMPANY LIMITED	0.82%
MPHASIS LIMITED	0.82%
INDUS TOWERS LIMITED	0.81%
AUROBINDO PHARMA LIMITED	0.81%
GAS AUTHORITY OF INDIA LTD.	0.80%
BLUE STAR LIMITED	0.80%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.76%
HERO MOTOCORP LIMITED	0.72%
MANKIND PHARMA LIMITED	0.72%
INDIAN OIL CORPORATION LIMITED	0.71%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
KAYNES TECHNOLOGY INDIA LIMITED	0.69%
BRAINBEES SOLUTIONS LIMITED	0.69%
ZOMATO LIMITED	0.69%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
BHARAT DYNAMICS LIMITED	0.67%
POWER FINANCE CORPORATION LTD	0.66%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.63%
C.E. INFO SYSTEMS LIMITED	0.61%
AMBUJA CEMENTS LIMITED	0.56%
DEVYANI INTERNATIONAL LIMITED	0.56%
ALKEM LABORATORIES LIMITED	0.53%
KIRLOSKAR CUMMINS	0.52%
BANK OF INDIA	0.51%
BANK OF BARODA	0.51%
TITAN COMPANY LIMITED	0.48%
INDUSIND BANK LIMITED	0.47%
UNION BANK OF INDIA	0.46%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
ABB INDIA LIMITED	0.45%
VARUN BEVERAGES LIMITED	0.44%
ULTRATECH CEMCO LTD	0.44%
SUNDARAM FINANCE LIMITED	0.43%
ZYDUS LIFESCIENCES LIMITED	0.40%
GUJARAT FLUOROCEMICALS LIMITED	0.39%
SUPREME INDUSTRIES LIMITED	0.37%
RURAL ELECTRIFICATION CORPORATION LTD	0.36%
SIEMENS LIMITED	0.35%
BAJAJ FINSERV LIMITED	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
LIFE INSURANCE CORPORATION OF INDIA	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.26%
BHARAT ELECTRONICS LIMITED	0.25%
TATA IRON & STEEL COMPANY LTD	0.20%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
Equity Total	91.45%
Nippon India ETF Bank Bees	1.11%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.09%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.03%
KOTAK NIFTY BANK ETF	1.01%
SBI-ETF Nifty Bank	1.00%
UTI NIFTY BANK ETF	0.92%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.85%
ETFs	7.01%
Money Market Total	2.10%
Current Assets	-0.57%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) Mr. Rahul Sangle (Debt)
NAV as on 30th August 24: ₹ 47.3144
Inception Date: 09th August 2004
Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%
AUM as on 30th August 24: ₹ 96.81 Crs.
Modified Duration of Debt Portfolio: 7.94 years
YTM of Debt Portfolio: 7.00%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	22
Gsec / Debt	60-100	76
MMI / Others	00-25	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.89%	0.95%
Last 6 Months	6.10%	6.53%
Last 1 Year	12.47%	12.87%
Last 2 Years	9.48%	10.03%
Last 3 Years	7.29%	7.55%
Since Inception	8.05%	8.17%

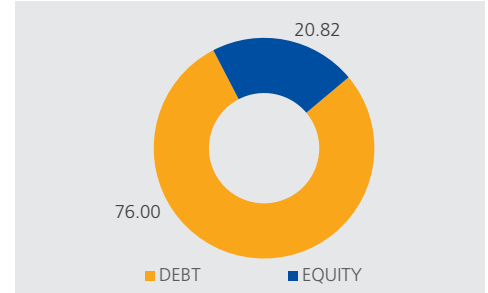
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

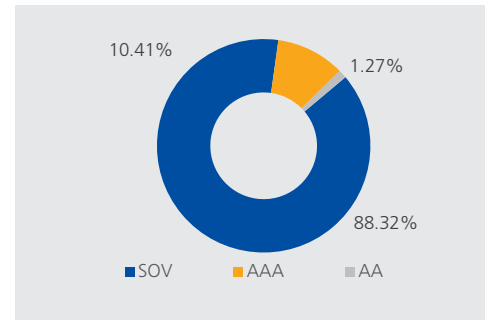
Portfolio

Name of Instrument	% to AUM
7.93% BAJAJFINANCE NCD 02-05-2034 SR-289 OPT 1	4.35%
7.69% LICHL NCD 06-02-2034	3.37%
6.75% PCHFL NCD 26-09-2031	0.97%
Bonds/Debtentures Total	8.68%
7.10% GOI CG 08-04-2034	17.59%
7.18% GOI CG 24-07-2037	16.97%
7.30% GOI CG 19-06-2053	9.74%
7.26% GOI CG 06-02-2033	4.79%
7.18% GOI 14.08.2033	4.25%
7.32% GOI 13-11-2030	3.93%
7.23% GOI CG 15-04-2039	3.68%
7.34% GOI CG 22-04-2064	2.37%
GSEC STRIP 17.12.2030	1.35%
GSEC STRIP 12.09.2028	1.04%
7.27% ANDHRAPRADESH SDL 28-08-2041	1.03%
7.27% GOI 08.04.2026	0.21%
Gilts Total	66.95%
HDFC BANK LTD.FV-2	2.07%
ICICI BANK LTD.FV-2	1.97%
RELIANCE INDUSTRIES LTD.	1.84%
INFOSYS LIMITED	1.53%
LARSEN&TUBRO	0.99%
TATA CONSULTANCY SERVICES LTD.	0.95%
BHARTI AIRTEL LIMITED	0.88%
ITC - FV 1	0.86%
AXIS BANK LIMITEDFV-2	0.85%
STATE BANK OF INDIAFV-1	0.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.64%
TATA MOTORS LTD.FV-2	0.62%
NTPC LIMITED	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.51%
HINDUSTAN LEVER LTD.	0.45%
TITAN COMPANY LIMITED	0.43%
MARUTI UDYOG LTD.	0.42%
POWER GRID CORP OF INDIA LTD	0.39%
HERO MOTOCORP LIMITED	0.38%
COAL INDIA LIMITED	0.36%
BAJAJ FINANCE LIMITED	0.32%
ULTRATECH CEMCO LTD	0.31%
INDUSIND BANK LIMITED	0.30%
INDUS TOWERS LIMITED	0.28%
TATA CONSUMER PRODUCTS LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.26%
BAJAJ FINSERV LIMITED	0.25%
GRASIM INDUSTRIES LTD.	0.25%
HCL TECHNOLOGIES LIMITED	0.25%
TECH MAHINDRA LIMITEDFV-5	0.23%
CIPLA LTD.	0.23%
DR. REDDY LABORATORIES	0.22%
TATA IRON & STEEL COMPANY LTD	0.21%
BAJAJ AUTO LTD	0.19%
NESTLE INDIA LIMITED	0.17%
BHARAT PETROLEUM CORP. LTD.	0.13%
UNION BANK OF INDIA	0.13%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	21.50%
Money Market Total	0.18%
Current Assets	2.69%
Total	100.00%

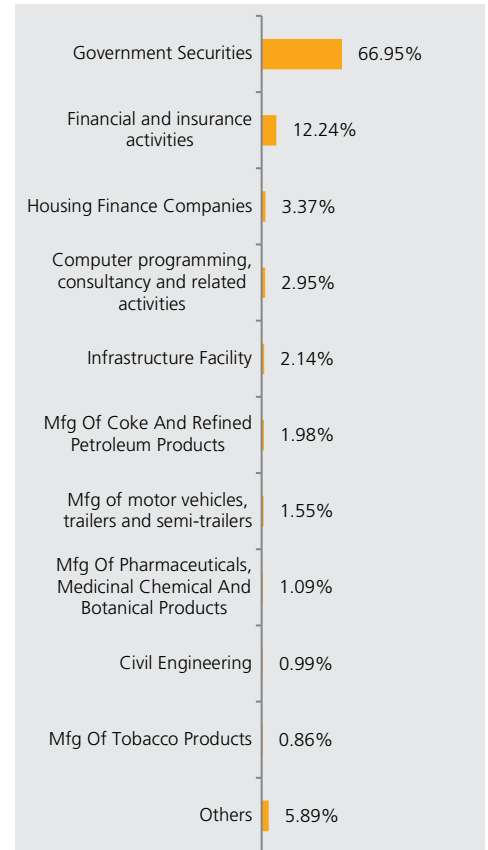
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 31.0470
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th August 24: ₹ 209.54 Crs.
Modified Duration of Debt Portfolio: 7.72 years
YTM of Debt Portfolio: 7.11%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.03%	0.87%
Last 6 Months	4.13%	4.39%
Last 1 Year	8.18%	8.48%
Last 2 Years	7.17%	7.71%
Last 3 Years	5.38%	5.83%
Since Inception	7.23%	7.77%

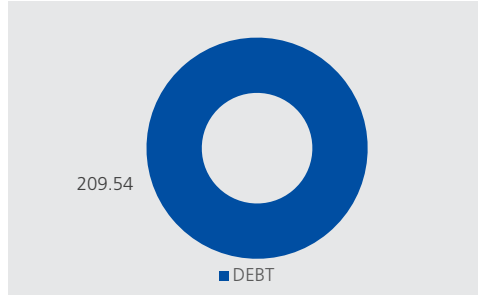
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

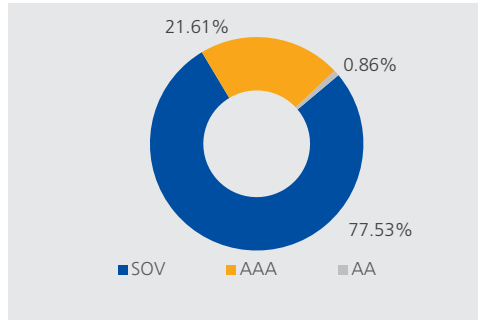
Portfolio

Name of Instrument	% to AUM
7.93% BAJAJFINANCE NCD 02-05-2034 SR-289 OPT 1	7.93%
8.025% LICHFL NCD 23.03.2033 TR-432	6.16%
7.69% LICHFL NCD 06-02-2034	2.92%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.12%
6.75% PCHFL NCD 26-09-2031	0.85%
Bonds/Debentures Total	19.98%
7.10% GOI CG 08-04-2034	19.48%
GSEC STRIP 06.11.2031	13.19%
7.30% GOI CG 19-06-2053	9.31%
7.18% GOI CG 24-07-2037	9.30%
7.23% GOI CG 15-04-2039	7.85%
7.32% GOI 13-11-2030	6.60%
7.34% GOI CG 22-04-2064	3.77%
7.27% ANDHRAPRADESH SDL 28-08-2041	3.52%
GSEC STRIP 06.05.2031	3.20%
7.18% GOI 14.08.2033	0.44%
Gilts Total	76.66%
Money Market Total	2.24%
Current Assets	1.13%
Total	100.00%

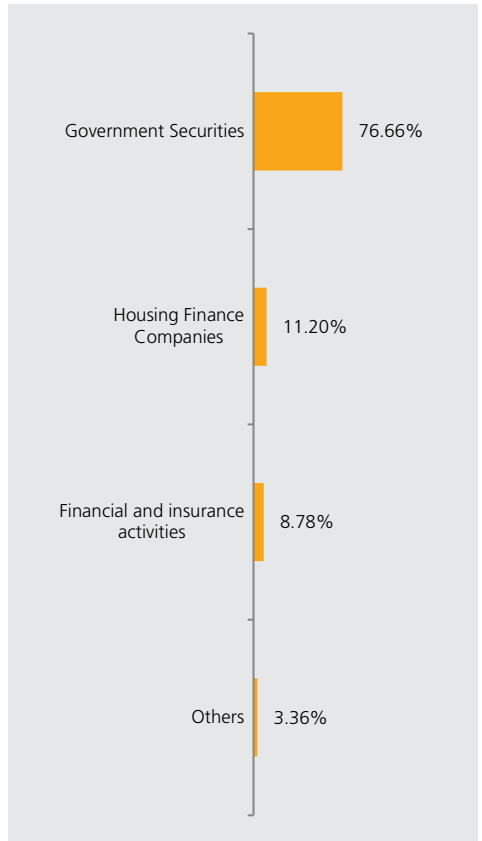
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 33.3033
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th August 24: ₹ 23.60 Crs.
Modified Duration of Debt Portfolio: 7.69 years
YTM of Debt Portfolio: 7.12%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.99%	0.87%
Last 6 Months	4.10%	4.39%
Last 1 Year	8.08%	8.48%
Last 2 Years	7.07%	7.71%
Last 3 Years	5.31%	5.83%
Since Inception	7.16%	7.60%

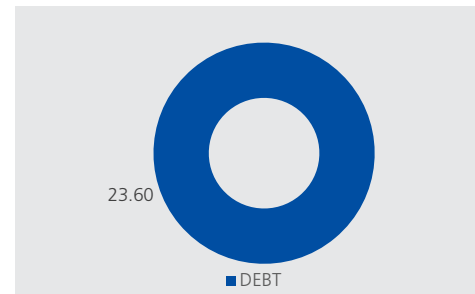
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

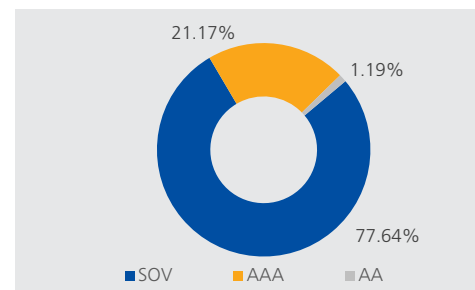
Portfolio

Name of Instrument	% to AUM
7.93% BAJAJFINANCE NCD 02-05-2034 SR-289 OPT 1	8.09%
8.025% LICHFL NCD 23.03.2033 TR-432	6.57%
7.69% LICHFL NCD 06-02-2034	2.59%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.09%
6.75% PCHFL NCD 26-09-2031	1.17%
Bonds/Debentures Total	20.51%
7.18% GOI 14.08.2033	22.17%
7.23% GOI CG 15-04-2039	12.76%
GSEC STRIP 22.10.2031	12.47%
7.30% GOI CG 19-06-2053	11.75%
7.10% GOI CG 08-04-2034	8.94%
7.25% HARYANA SDL 21.08.2039	8.28%
Gilts Total	76.39%
Money Market Total	1.50%
Current Assets	1.61%
Total	100.00%

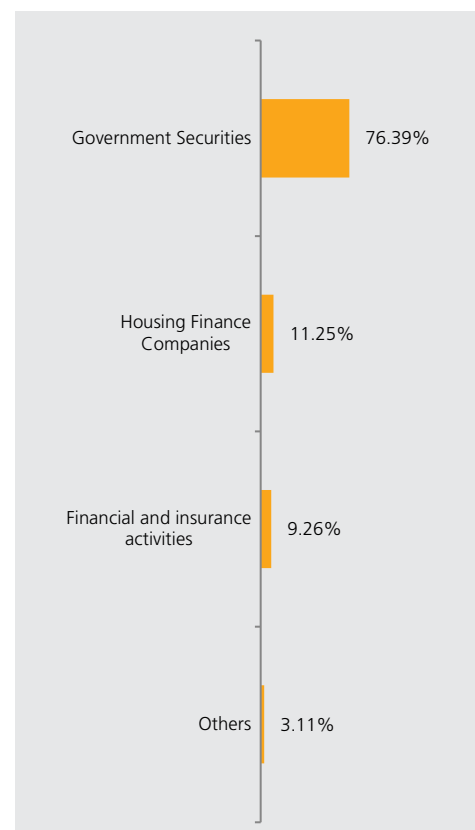
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 30th August 24: ₹ 21.0737

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 30th August 24: ₹ 66.49 Crs.

Modified Duration of Debt Portfolio:

7.91 years

YTM of Debt Portfolio: 7.00%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	96
MMI / Others	0-90	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.00%	-
Last 6 Months	4.05%	-
Last 1 Year	7.47%	-
Last 2 Years	6.62%	-
Last 3 Years	4.75%	-
Since Inception	6.69%	-

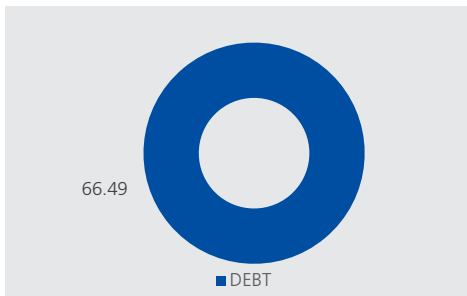
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

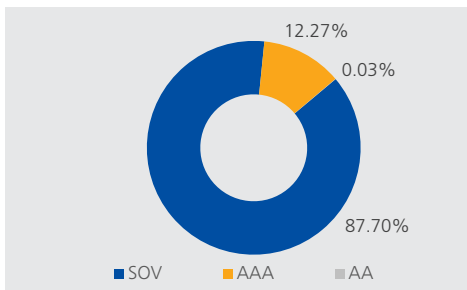
Portfolio

Name of Instrument	% to AUM
7.93% BAJAJFINANCE NCD 02-05-2034 SR-289 OPT 1	5.97%
7.69% LICHFL NCD 06-02-2034	3.83%
6.75% PCHFL NCD 26-09-2031	0.03%
Bonds/Debentures Total	9.83%
7.18% GOI CG 24-07-2037	17.68%
7.30% GOI CG 19-06-2053	12.50%
GSEC STRIP 22.10.2031	12.49%
7.32% GOI 13-11-2030	10.41%
7.26% GOI CG 06-02-2033	10.27%
7.10% GOI CG 08-04-2034	7.35%
7.18% GOI 14.08.2033	6.72%
7.23% GOI CG 15-04-2039	4.95%
7.34% GOI CG 22-04-2064	3.29%
7.27% ANDHRAPRADESH SDL 28-08-2041	0.90%
Gilts Total	86.57%
Money Market Total	2.31%
Current Assets	1.29%
Total	100.00%

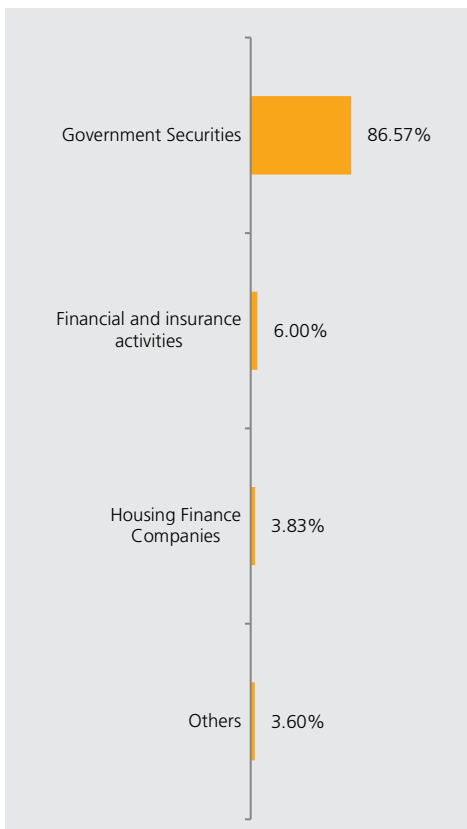
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 85.9565

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th August 24: ₹ 30.21Cr.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.14%	-0.26%
Last 6 Months	20.24%	20.90%
Last 1 Year	46.79%	48.61%
Last 2 Years	35.52%	39.37%
Last 3 Years	27.21%	30.35%
Since Inception	14.17%	12.90%

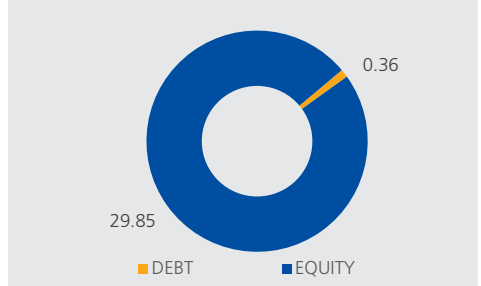
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

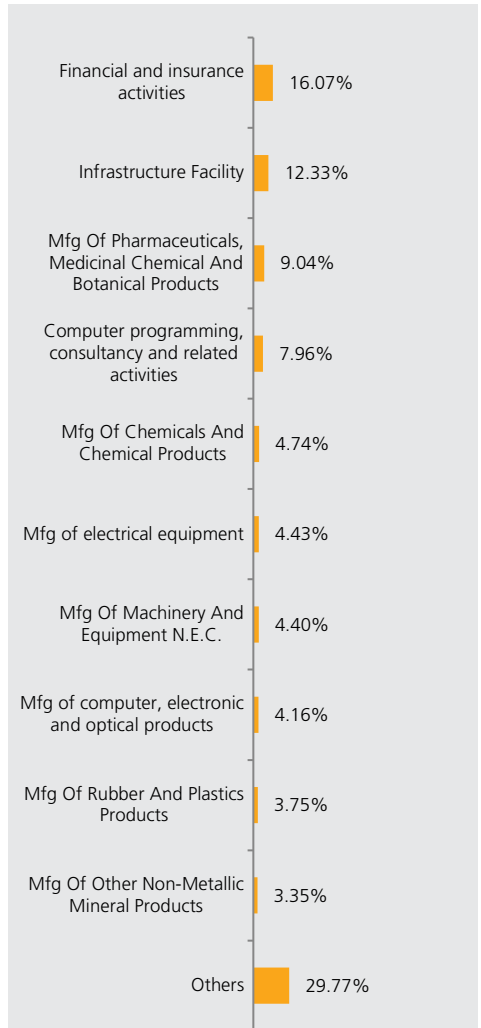
Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.80%
KIRLOSKAR CUMMINS	3.08%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.03%
DIXON TECHNOLOGIES (INDIA) LIMITED	2.97%
THE FEDERAL BANK LIMITED	2.89%
AUROBINDO PHARMA LIMITED	2.79%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.57%
BHARAT FORGE	2.45%
AU SMALL FINANCE BANK LIMITED	2.31%
MAX HEALTHCARE INSTITUTE LIMITED	2.31%
ASHOK LEYLAND LIMITED	2.29%
PI INDUSTRIES LIMITED	2.21%
UPL LIMITED	2.04%
MPHASIS LIMITED	1.99%
POLYCAB INDIA LIMITED	1.94%
JUBILANT FOODWORKS LIMITED	1.93%
ALKEM LABORATORIES LIMITED	1.88%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.85%
GODREJ PROPERTIES LIMITED	1.78%
PETRONET LNG LIMITED	1.70%
PERSISTENT SYSTEMS LIMITED	1.68%
CONTAINER CORPORATION OF INDIA LIMITED	1.61%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.49%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.49%
ZOMATO LIMITED	1.48%
LUPIN LIMITEDFV-2	1.46%
ASTRAL LIMITED	1.45%
IDFC BANK LIMITED	1.39%
COFORGE LIMITED	1.26%
RBL BANK LIMITED	1.25%
FSN ECOMMERCE VENTURES LIMITED	1.20%
L&T FINANCE LIMITED	1.19%
KAYNES TECHNOLOGY INDIA LIMITED	1.19%
KARUR VYSYA BANK LIMITED	1.16%
POWER FINANCE CORPORATION LTD	1.10%
SANOFI INDIA LIMITED	1.10%
MRF LIMITED	1.07%
BANDHAN BANK LIMITED	1.07%
ELECTRONICS MART INDIA LIMITED	1.06%
HINDUSTAN AERONAUTICS LIMITED	1.01%
ABB INDIA LIMITED	1.00%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.00%
SUZLON ENERGY LIMITED	0.99%
ACC LIMITED	0.96%
DALMIA BHARAT LIMITED	0.91%
RURAL ELECTRIFICATION CORPORATION LTD	0.90%
TATA COMMUNICATIONS LTD.	0.88%
SHRIRAM FINANCE LIMITED	0.83%
GAS AUTHORITY OF INDIA LTD.	0.82%
ABBOTT INDIA LIMITED	0.80%
NMDC LIMITED	0.79%
Vedanta Limited	0.76%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.75%
TRIVENI TURBINE LIMITED	0.75%
ZYDUS LIFESCIENCES LIMITED	0.74%
BALKRISHNA INDUSTRIES LIMITED	0.74%
OBEROI REALTY LIMITED	0.74%
BHARAT DYNAMICS LIMITED	0.72%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
OIL INDIA LIMITED	0.69%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.61%
STEEL AUTHORITY OF INDIA LIMITED	0.59%
TRENT LTD	0.58%
PRAJ INDUSTRIES LIMITED	0.58%
ARVIND LIMITED	0.56%
INDIAN OIL CORPORATION LIMITED	0.53%
THE INDIAN HOTELS CO LTD	0.52%
PUNJAB NATIONAL BANK	0.52%
TATA POWER CO. LTD.FV-1	0.51%
BANK OF BARODA	0.51%
BRAINBEES SOLUTIONS LIMITED	0.51%
UNION BANK OF INDIA	0.51%
SIEMENS LIMITED	0.50%
GUJARAT FLUOROCEMICALS LIMITED	0.49%
SUPREME INDUSTRIES LIMITED	0.48%
KALYAN JEWELLERS INDIA LIMITED	0.32%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.27%
MANKIND PHARMA LIMITED	0.25%
Equity Total	98.80%
Money Market Total	0.50%
Current Assets	0.70%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 79.3246

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th August 24: ₹ 103.20 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.12%	-0.26%
Last 6 Months	19.84%	20.90%
Last 1 Year	45.81%	48.61%
Last 2 Years	35.11%	39.37%
Last 3 Years	27.39%	30.35%
Since Inception	15.19%	13.05%

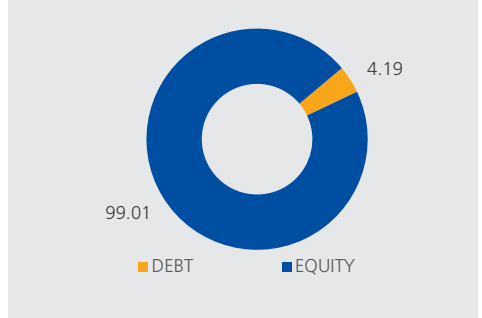
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

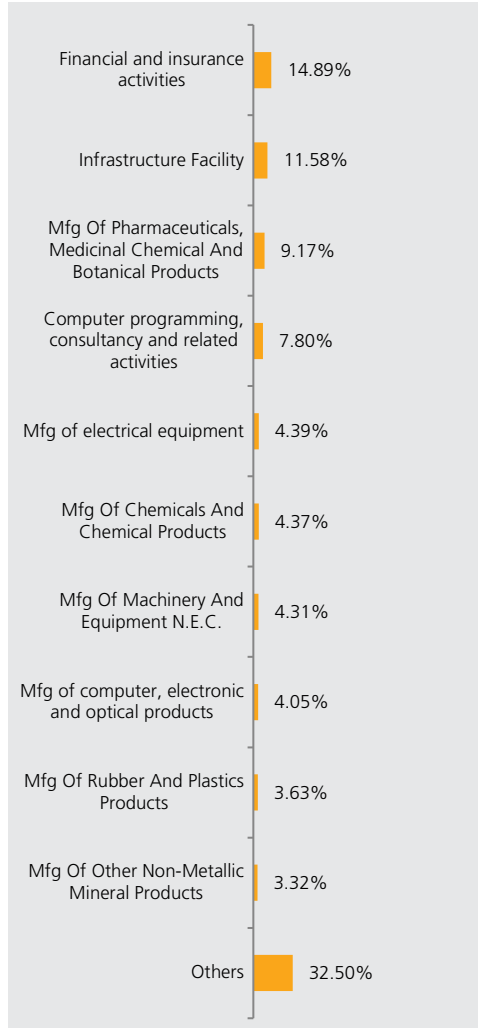
Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.57%
KIRLOSKAR CUMMINS	3.04%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.00%
DIXON TECHNOLOGIES (INDIA) LIMITED	2.94%
THE FEDERAL BANK LIMITED	2.83%
AUROBINDO PHARMA LIMITED	2.56%
BHARAT FORGE	2.44%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.34%
AU SMALL FINANCE BANK LIMITED	2.28%
ASHOK LEYLAND LIMITED	2.26%
MAX HEALTHCARE INSTITUTE LIMITED	2.21%
PI INDUSTRIES LIMITED	2.19%
MPHASIS LIMITED	1.97%
POLYCAB INDIA LIMITED	1.92%
JUBILANT FOODWORKS LIMITED	1.87%
ALKEM LABORATORIES LIMITED	1.86%
GODREJ PROPERTIES LIMITED	1.74%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.71%
UPL LIMITED	1.69%
PERSISTENT SYSTEMS LIMITED	1.67%
CONTAINER CORPORATION OF INDIA LIMITED	1.59%
PETRONET LNG LIMITED	1.53%
LUPIN LIMITEDFV-2	1.53%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.47%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.47%
ZOMATO LIMITED	1.46%
ASTRAL LIMITED	1.44%
IDFC BANK LIMITED	1.27%
COFORGE LIMITED	1.17%
L&T FINANCE LIMITED	1.16%
RBL BANK LIMITED	1.12%
KAYNES TECHNOLOGY INDIA LIMITED	1.11%
FSN ECOMMERCE VENTURES LIMITED	1.08%
KARUR VYSYA BANK LIMITED	1.04%
SANOFI INDIA LIMITED	1.01%
HINDUSTAN AERONAUTICS LIMITED	1.00%
ABB INDIA LIMITED	0.99%
SUZLON ENERGY LIMITED	0.99%
GMR AIRPORTS INFRASTRUCTURE LIMITED	0.99%
MRF LIMITED	0.98%
ELECTRONICS MART INDIA LIMITED	0.97%
ACC LIMITED	0.95%
POWER FINANCE CORPORATION LTD	0.95%
BANDHAN BANK LIMITED	0.92%
TATA COMMUNICATIONS LTD.	0.90%
DALMIA BHARAT LIMITED	0.90%
RURAL ELECTRIFICATION CORPORATION LTD	0.84%
ABBOTT INDIA LIMITED	0.79%
NMDC LIMITED	0.78%
Vedanta Limited	0.76%
BHARAT DYNAMICS LIMITED	0.74%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.74%
TRIVENI TURBINE LIMITED	0.74%
SHRIRAM FINANCE LIMITED	0.74%
OBEROI REALTY LIMITED	0.73%
ZYDUS LIFESCIENCES LIMITED	0.73%
BALKRISHNA INDUSTRIES LIMITED	0.73%
GAS AUTHORITY OF INDIA LTD.	0.69%
NATIONAL ALUMINIUM COMPANY LIMITED	0.69%
OIL INDIA LIMITED	0.63%
TUBE INVESTMENTS OF INDIA LIMITED	0.60%
STEEL AUTHORITY OF INDIA LIMITED	0.59%
TRENT LTD	0.57%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.55%
ARVIND LIMITED	0.54%
PRAJ INDUSTRIES LIMITED	0.53%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.52%
KALYAN JEWELLERS INDIA LIMITED	0.51%
TATA POWER CO. LTD.FV-1	0.51%
BRAINBEES SOLUTIONS LIMITED	0.50%
INDIAN OIL CORPORATION LIMITED	0.50%
SIEMENS LIMITED	0.49%
GUJARAT FLUOROchemicals LIMITED	0.49%
SUPREME INDUSTRIES LIMITED	0.48%
UNION BANK OF INDIA	0.48%
BANK OF BARODA	0.46%
THE INDIAN HOTELS CO LTD	0.43%
PUNJAB NATIONAL BANK	0.34%
MANKIND PHARMA LIMITED	0.25%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.17%
RESTAURANT BRANDS ASIA LIMITED	0.01%
Equity Total	95.94%
Money Market Total	4.36%
Current Assets	-0.30%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 30th August 24: ₹ 29.1237

Inception Date: 11th June 2008

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 30th August 24: ₹ 35.36 Crs.

Modified Duration of Debt Portfolio:

8.87 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.10%	1.07%
Last 6 Months	4.39%	4.86%
Last 1 Year	8.63%	9.36%
Last 2 Years	7.52%	8.30%
Last 3 Years	5.34%	6.06%
Since Inception	6.81%	8.12%

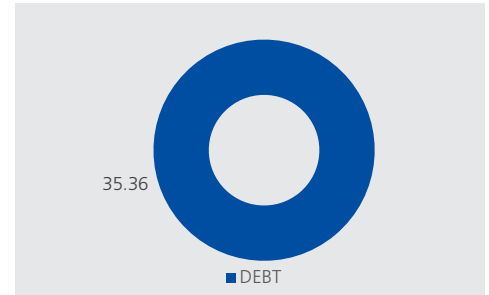
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

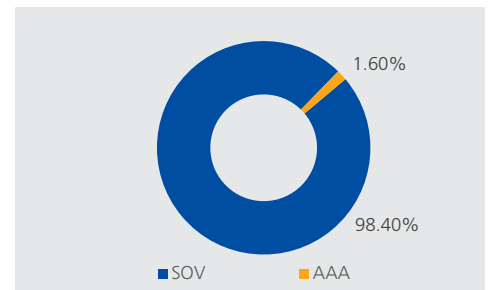
Portfolio

Name of Instrument	% to AUM
7.18% GOI CG 24-07-2037	35.05%
7.23% GOI CG 15-04-2039	22.57%
GSEC STRIP 22.10.2031	12.47%
7.30% GOI CG 19-06-2053	11.94%
7.18% GOI 14.08.2033	6.43%
7.34% GOI CG 22-04-2064	3.24%
7.10% GOI CG 08-04-2034	3.01%
7.32% GOI 13-11-2030	2.19%
7.25% HARYANA SDL 21.08.2039	0.29%
Gilts Total	97.20%
Money Market Total	1.58%
Current Assets	1.23%
Total	100.00%

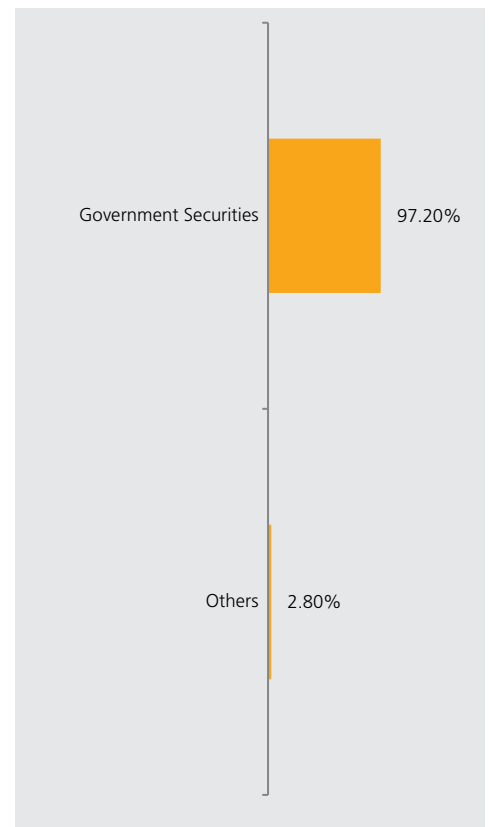
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 25.1604
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th August 24: ₹ 116.27 Crs.
Modified Duration of Debt Portfolio:
0.65 years
YTM of Debt Portfolio: 7.06%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.58%
Last 6 Months	2.88%	3.54%
Last 1 Year	5.80%	7.25%
Last 2 Years	5.53%	6.96%
Last 3 Years	4.56%	5.96%
Since Inception	5.85%	6.76%

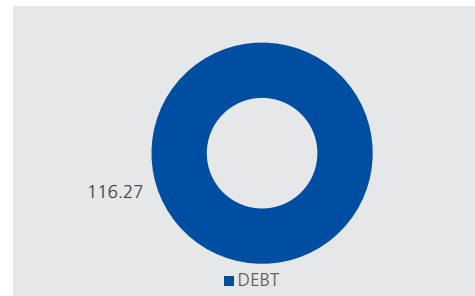
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

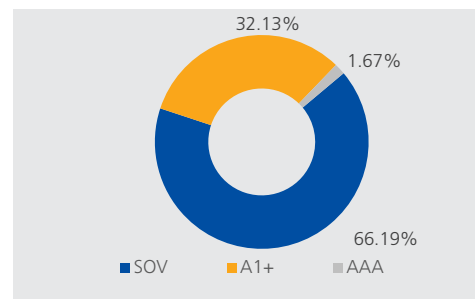
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.47%
Current Assets	-0.47%
Total	100.00%

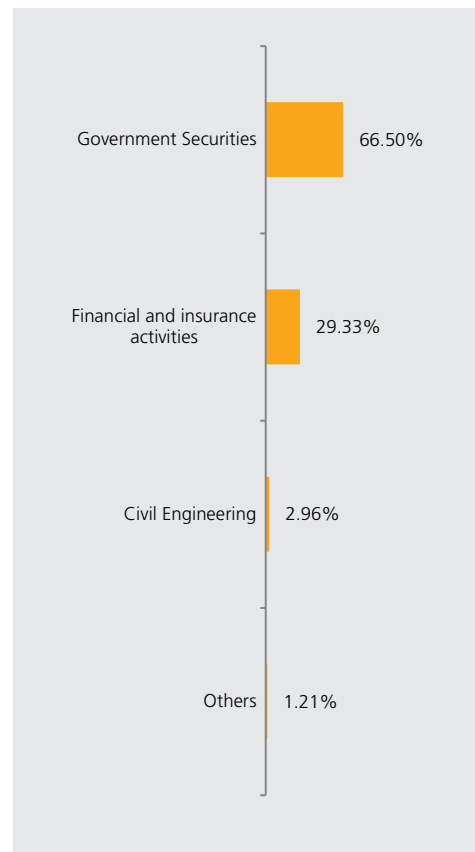
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 139.4749

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 82.92 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.94%	1.14%
Last 6 Months	14.85%	14.80%
Last 1 Year	33.06%	31.07%
Last 2 Years	19.80%	19.21%
Last 3 Years	14.22%	13.78%
Since Inception	14.03%	14.58%

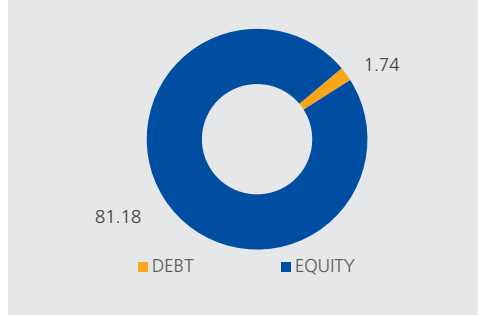
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

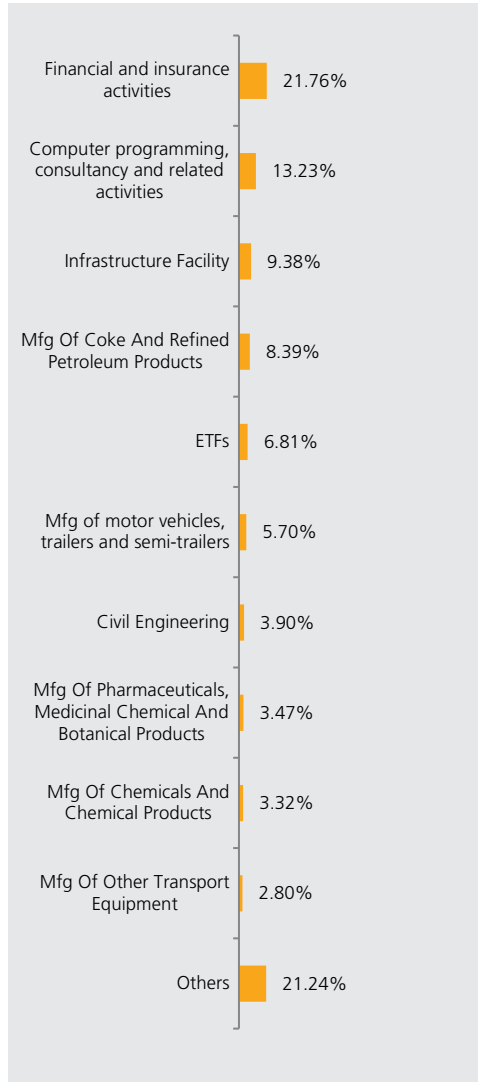
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.66%
ICICI BANK LTD.FV-2	6.02%
INFOSYS LIMITED	5.85%
HDFC BANK LTD.FV-2	5.43%
TATA CONSULTANCY SERVICES LTD.	3.96%
LARSEN&TUBRO	3.90%
BHARTI AIRTEL LIMITED	3.36%
MAHINDRA & MAHINDRA LTD.-FV5	2.67%
HINDUSTAN LEVER LTD.	2.47%
NTPC LIMITED	2.38%
ITC - FV 1	2.37%
STATE BANK OF INDIAFV-1	2.22%
TATA MOTORS LTD.FV-2	2.00%
AXIS BANK LIMITEDFV-2	1.45%
HCL TECHNOLOGIES LIMITED	1.39%
BAJAJ AUTO LTD	1.34%
TRENT LTD	1.25%
TATA CONSUMER PRODUCTS LIMITED	1.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.12%
ONGCFV-5	1.11%
SHRIRAM FINANCE LIMITED	1.05%
MARUTI UDYOG LTD.	1.03%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.98%
POLYCAB INDIA LIMITED	0.91%
ASTRAL LIMITED	0.88%
RBL BANK LIMITED	0.82%
GAS AUTHORITY OF INDIA LTD.	0.80%
BLUE STAR LIMITED	0.80%
SUZLON ENERGY LIMITED	0.80%
AUROBINDO PHARMA LIMITED	0.79%
COAL INDIA LIMITED	0.79%
TVS MOTOR COMPANY LIMITED	0.79%
INDUS TOWERS LIMITED	0.78%
MPHASIS LIMITED	0.77%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.74%
INDIAN OIL CORPORATION LIMITED	0.73%
MAKIND PHARMA LIMITED	0.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.70%
KAYNES TECHNOLOGY INDIA LIMITED	0.68%
BRAINBEES SOLUTIONS LIMITED	0.68%
ZOMATO LIMITED	0.67%
HERO MOTOCORP LIMITED	0.67%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.67%
BHARAT DYNAMICS LIMITED	0.64%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.63%
POWER FINANCE CORPORATION LTD	0.61%
C. E. INFO SYSTEMS LIMITED	0.60%
AMBUJA CEMENTS LIMITED	0.55%
ALKEM LABORATORIES LIMITED	0.53%
DEVYANI INTERNATIONAL LIMITED	0.51%
KIRLOSKAR CUMMINS	0.51%
BANK OF BARODA	0.49%
BANK OF INDIA	0.48%
TITAN COMPANY LIMITED	0.47%
INDUSIND BANK LIMITED	0.47%
BAJAJ FINANCE LIMITED	0.47%
GODREJ CONSUMER PRODUCTS LIMITED	0.45%
ABB INDIA LIMITED	0.44%
UNION BANK OF INDIA	0.44%
VARUN BEVERAGES LIMITED	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
SUNDARAM FINANCE LIMITED	0.43%
ULTRATECH CEMCO LTD	0.40%
ZYDUS LIFESCIENCES LIMITED	0.40%
GUJARAT FLUOROCEMICALS LIMITED	0.39%
SUPREME INDUSTRIES LIMITED	0.34%
SIEMENS LIMITED	0.34%
BAJAJ FINSERV LIMITED	0.32%
RURAL ELECTRIFICATION CORPORATION LTD	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.28%
LIFE INSURANCE CORPORATION OF INDIA	0.28%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
BHARAT ELECTRONICS LIMITED	0.25%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
TATA IRON & STEEL COMPANY LTD	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	91.08%
Nippon India ETF Bank Bees	1.06%
SBI-ETF Nifty Bank	1.00%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.07%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.85%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.99%
UTI NIFTY BANK ETF	0.88%
KOTAK NIFTY BANK ETF	0.97%
ETFs	6.81%
Money Market Total	2.83%
Current Assets	-0.73%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 69.7295

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 35.74 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	0.48%	1.14%
Last 6 Months	14.07%	14.80%
Last 1 Year	33.61%	31.07%
Last 2 Years	20.69%	19.21%
Last 3 Years	14.53%	13.78%
Since Inception	11.75%	11.55%

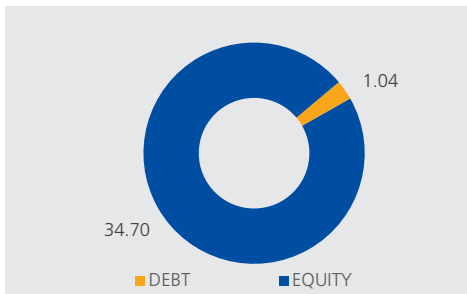
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

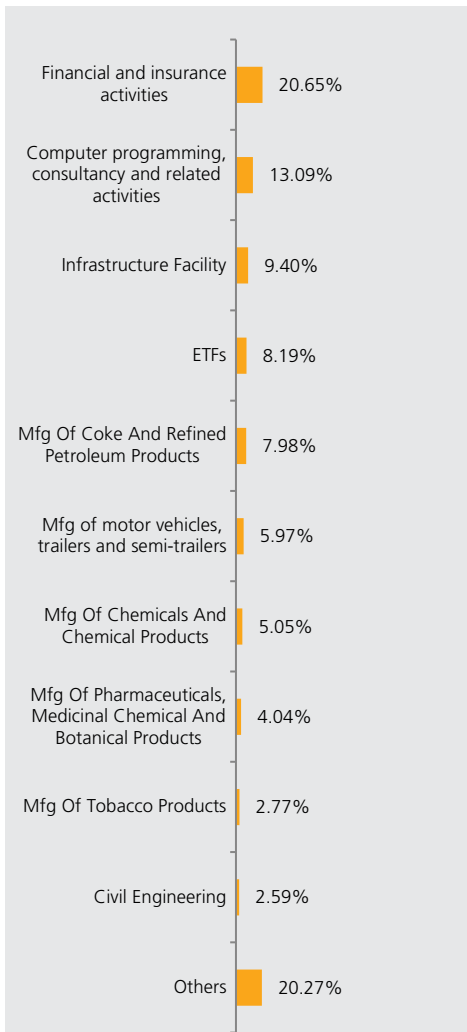
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.20%
ICICI BANK LTD.FV-2	5.99%
INFOSYS LIMITED	5.83%
HDFC BANK LTD.FV-2	5.69%
TATA CONSULTANCY SERVICES LTD.	4.04%
BHARTI AIRTEL LIMITED	3.32%
ITC - FV 1	2.77%
MAHINDRA & MAHINDRA LTD.-FV5	2.76%
HINDUSTAN LEVER LTD.	2.63%
NTPC LIMITED	2.29%
STATE BANK OF INDIAFV-1	2.21%
LARSEN&TUBRO	2.11%
TATA MOTORS LTD.FV-2	1.90%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
ONGCFV-5	1.45%
HCL TECHNOLOGIES LIMITED	1.38%
TATA CONSUMER PRODUCTS LIMITED	1.35%
MARUTI UDYOG LTD.	1.31%
AXIS BANK LIMITEDFV-2	1.23%
INDUS TOWERS LIMITED	1.21%
BAJAJ AUTO LTD	1.12%
AMBUJA CEMENTS LIMITED	1.08%
AUROBINDO PHARMA LIMITED	1.04%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.03%
BAJAJ FINANCE LIMITED	1.00%
TITAN COMPANY LIMITED	0.94%
GUJARAT FLUOROCEMICALS LIMITED	0.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
MPHASIS LIMITED	0.93%
HERO MOTOCORP LIMITED	0.92%
GAS AUTHORITY OF INDIA LTD.	0.85%
COAL INDIA LIMITED	0.83%
ZYDUS LIFESCIENCES LIMITED	0.80%
INDIAN OIL CORPORATION LIMITED	0.78%
SHRIRAM FINANCE LIMITED	0.77%
BANK OF BARODA	0.72%
BHARAT ELECTRONICS LIMITED	0.72%
TATA IRON & STEEL COMPANY LTD	0.69%
ALKEM LABORATORIES LIMITED	0.68%
BRAINBEES SOLUTIONS LIMITED	0.67%
ZOMATO LIMITED	0.65%
RBL BANK LIMITED	0.64%
Vedanta Limited	0.62%
POLYCAB INDIA LIMITED	0.57%
SBI LIFE INSURANCE COMPANY LIMITED	0.57%
PRAJ INDUSTRIES LIMITED	0.56%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.54%
POWER FINANCE CORPORATION LTD	0.53%
MANKIND PHARMA LIMITED	0.53%
KIRLOSKAR CUMMINS	0.51%
INDUSIND BANK LIMITED	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
DABUR INDIA LTD.	0.50%
TRENT LTD	0.49%
VARUN BEVERAGES LIMITED	0.49%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.48%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.47%
NATIONAL ALUMINIUM COMPANY LIMITED	0.45%
UNION BANK OF INDIA	0.44%
PUNJAB NATIONAL BANK	0.44%
SUPREME INDUSTRIES LIMITED	0.41%
ASTRAL LIMITED	0.40%
BHARAT DYNAMICS LIMITED	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
C.E. INFO SYSTEMS LIMITED	0.37%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
LIFE INSURANCE CORPORATION OF INDIA	0.24%
BAJAJ FINSERV LIMITED	0.21%
SIEMENS LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	88.91%
SBI-ETF Nifty Bank	1.45%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.39%
Nippon India ETF Bank Bees	1.34%
KOTAK NIFTY BANK ETF	1.34%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.10%
UTI NIFTY BANK ETF	0.91%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.66%
ETFs	8.19%
Money Market Total	2.81%
Current Assets	0.09%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 61.8769

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 56.67 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	1.14%
Last 6 Months	14.40%	14.80%
Last 1 Year	34.28%	31.07%
Last 2 Years	20.96%	19.21%
Last 3 Years	14.75%	13.78%
Since Inception	11.13%	10.85%

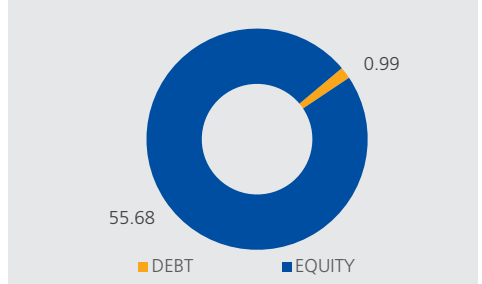
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

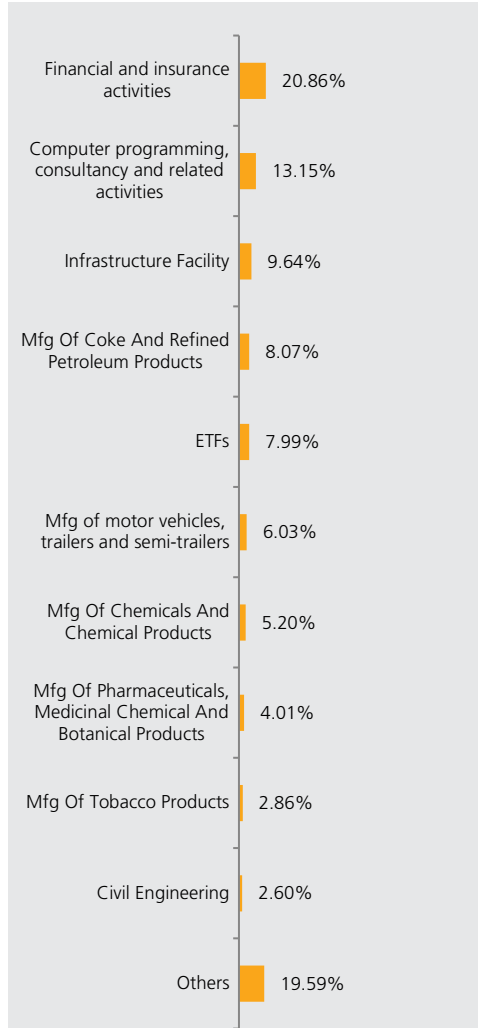
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.28%
ICICI BANK LTD.FV-2	6.01%
INFOSYS LIMITED	5.83%
HDFC BANK LTD.FV-2	5.73%
TATA CONSULTANCY SERVICES LTD.	4.04%
BHARTI AIRTEL LIMITED	3.33%
ITC - FV 1	2.86%
MAHINDRA & MAHINDRA LTD.-FV5	2.77%
HINDUSTAN LEVER LTD.	2.70%
NTPC LIMITED	2.40%
STATE BANK OF INDIAFV-1	2.23%
LARSEN&TUBRO	2.10%
TATA MOTORS LTD.FV-2	1.91%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
ONGCFV-5	1.48%
HCL TECHNOLOGIES LIMITED	1.39%
TATA CONSUMER PRODUCTS LIMITED	1.38%
MARUTI UDYOG LTD.	1.35%
INDUS TOWERS LIMITED	1.26%
AXIS BANK LIMITEDFV-2	1.24%
BAJAJ AUTO LTD	1.18%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.08%
AMBUJA CEMENTS LIMITED	1.05%
AUROBINDO PHARMA LIMITED	1.01%
BAJAJ FINANCE LIMITED	0.97%
GUJARAT FLUOROCHEMICALS LIMITED	0.97%
TITAN COMPANY LIMITED	0.97%
MPHASIS LIMITED	0.96%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.95%
HERO MOTOCORP LIMITED	0.93%
COAL INDIA LIMITED	0.91%
GAS AUTHORITY OF INDIA LTD.	0.89%
SHRIRAM FINANCE LIMITED	0.80%
INDIAN OIL CORPORATION LIMITED	0.80%
ZYDUS LIFESCIENCES LIMITED	0.79%
BHARAT ELECTRONICS LIMITED	0.74%
BANK OF BARODA	0.74%
TATA IRON & STEEL COMPANY LTD	0.69%
RBL BANK LIMITED	0.69%
ALKEM LABORATORIES LIMITED	0.68%
ZOMATO LIMITED	0.68%
BRAINBEES SOLUTIONS LIMITED	0.68%
Vedanta Limited	0.66%
POLYCAB INDIA LIMITED	0.59%
SBI LIFE INSURANCE COMPANY LIMITED	0.58%
PRAJ INDUSTRIES LIMITED	0.57%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.56%
MANKIND PHARMA LIMITED	0.55%
POWER FINANCE CORPORATION LTD	0.55%
DABUR INDIA LTD.	0.51%
KIRLOSKAR CUMMINS	0.51%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
INDUSIND BANK LIMITED	0.50%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.49%
TRENT LTD	0.49%
VARUN BEVERAGES LIMITED	0.49%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.49%
NATIONAL ALUMINIUM COMPANY LIMITED	0.47%
UNION BANK OF INDIA	0.45%
PUNJAB NATIONAL BANK	0.45%
SUPREME INDUSTRIES LIMITED	0.42%
ASTRAL LIMITED	0.41%
BHARAT DYNAMICS LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
C.E. INFO SYSTEMS LIMITED	0.37%
RURAL ELECTRIFICATION CORPORATION LTD	0.27%
LIFE INSURANCE CORPORATION OF INDIA	0.25%
BAJAJ FINSERV LIMITED	0.22%
SIEMENS LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	90.27%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.40%
Nippon India ETF Bank Bees	1.35%
SBI-ETF Nifty Bank	1.30%
KOTAK NIFTY BANK ETF	1.25%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.10%
UTI NIFTY BANK ETF	0.95%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.65%
ETFs	7.99%
Money Market Total	1.96%
Current Assets	-0.22%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 52.2751

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 25.15 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	0.54%	1.14%
Last 6 Months	14.36%	14.80%
Last 1 Year	34.05%	31.07%
Last 2 Years	20.99%	19.21%
Last 3 Years	14.89%	13.78%
Since Inception	11.95%	11.32%

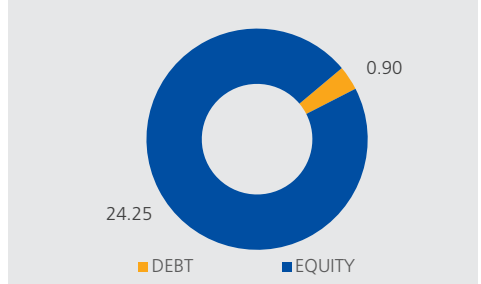
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

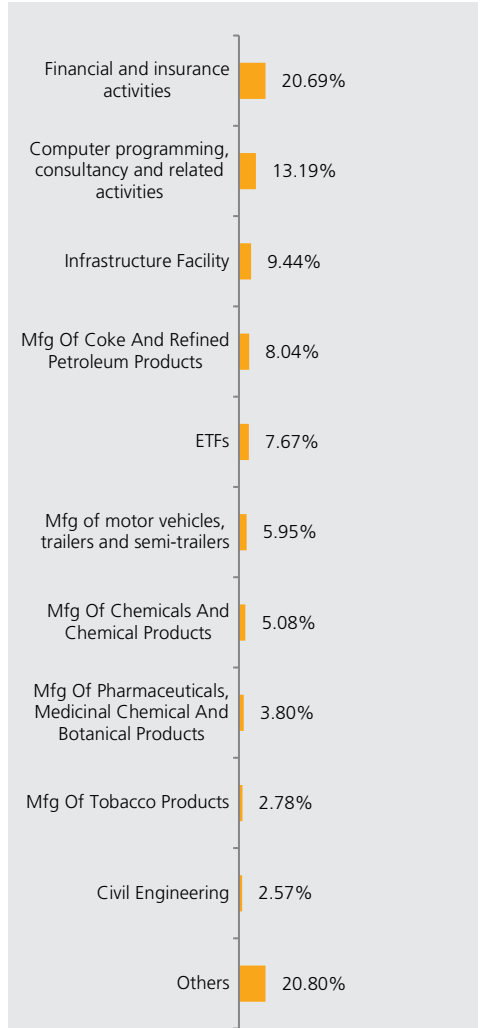
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.25%
ICICI BANK LTD.FV-2	5.98%
INFOSYS LIMITED	5.84%
HDFC BANK LTD.FV-2	5.71%
TATA CONSULTANCY SERVICES LTD.	4.04%
BHARTI AIRTEL LIMITED	3.33%
ITC - FV 1	2.78%
MAHINDRA & MAHINDRA LTD.-FV5	2.73%
HINDUSTAN LEVER LTD.	2.66%
NTPC LIMITED	2.32%
STATE BANK OF INDIAFV-1	2.21%
LARSEN&TUBRO	2.10%
TATA MOTORS LTD.FV-2	1.91%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
ONGCFV-5	1.46%
HCL TECHNOLOGIES LIMITED	1.39%
TATA CONSUMER PRODUCTS LIMITED	1.36%
MARUTI UDYOG LTD.	1.31%
AXIS BANK LIMITEDFV-2	1.24%
INDUS TOWERS LIMITED	1.22%
BAJAJ AUTO LTD	1.13%
AMBUJA CEMENTS LIMITED	1.04%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.03%
AUROBINDO PHARMA LIMITED	1.02%
BAJAJ FINANCE LIMITED	1.00%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.95%
GUJARAT FLUOROCEMICALS LIMITED	0.93%
HERO MOTOCORP LIMITED	0.93%
MPHASIS LIMITED	0.92%
TITAN COMPANY LIMITED	0.88%
GAS AUTHORITY OF INDIA LTD.	0.85%
COAL INDIA LIMITED	0.82%
ZYDUS LIFESCIENCES LIMITED	0.81%
INDIAN OIL CORPORATION LIMITED	0.78%
SHRIRAM FINANCE LIMITED	0.78%
BANK OF BARODA	0.73%
BHARAT ELECTRONICS LIMITED	0.71%
TATA IRON & STEEL COMPANY LTD	0.69%
BRAINBEES SOLUTIONS LIMITED	0.68%
ZOMATO LIMITED	0.65%
RBL BANK LIMITED	0.65%
Vedanta Limited	0.63%
SBI LIFE INSURANCE COMPANY LIMITED	0.57%
PRAJ INDUSTRIES LIMITED	0.57%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.54%
MANKIND PHARMA LIMITED	0.53%
POWER FINANCE CORPORATION LTD	0.53%
KIRLOSKAR CUMMINS	0.51%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
DABUR INDIA LTD.	0.50%
INDUSIND BANK LIMITED	0.50%
TRENT LTD	0.49%
VARUN BEVERAGES LIMITED	0.49%
POLYCAB INDIA LIMITED	0.47%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.47%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.47%
C.E. INFO SYSTEMS LIMITED	0.46%
NATIONAL ALUMINIUM COMPANY LIMITED	0.45%
UNION BANK OF INDIA	0.45%
ALKEM LABORATORIES LIMITED	0.44%
PUNJAB NATIONAL BANK	0.43%
SUPREME INDUSTRIES LIMITED	0.41%
ASTRAL LIMITED	0.40%
BHARAT DYNAMICS LIMITED	0.40%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
LIFE INSURANCE CORPORATION OF INDIA	0.24%
BAJAJ FINSERV LIMITED	0.21%
SIEMENS LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	88.76%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.40%
Nippon India ETF Bank Bees	1.35%
SBI-ETF Nifty Bank	1.32%
KOTAK NIFTY BANK ETF	1.24%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.09%
UTI NIFTY BANK ETF	0.80%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.46%
ETFs	7.67%
Money Market Total	3.25%
Current Assets	0.32%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 51.5909

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 7.81 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.49%	1.14%
Last 6 Months	14.53%	14.80%
Last 1 Year	34.39%	31.07%
Last 2 Years	21.14%	19.21%
Last 3 Years	14.92%	13.78%
Since Inception	10.44%	9.95%

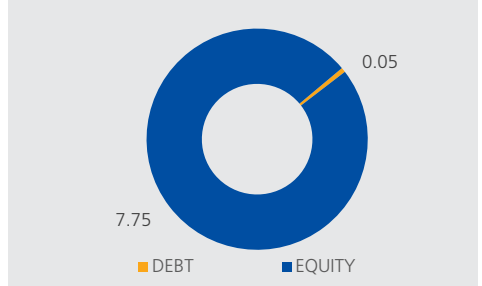
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

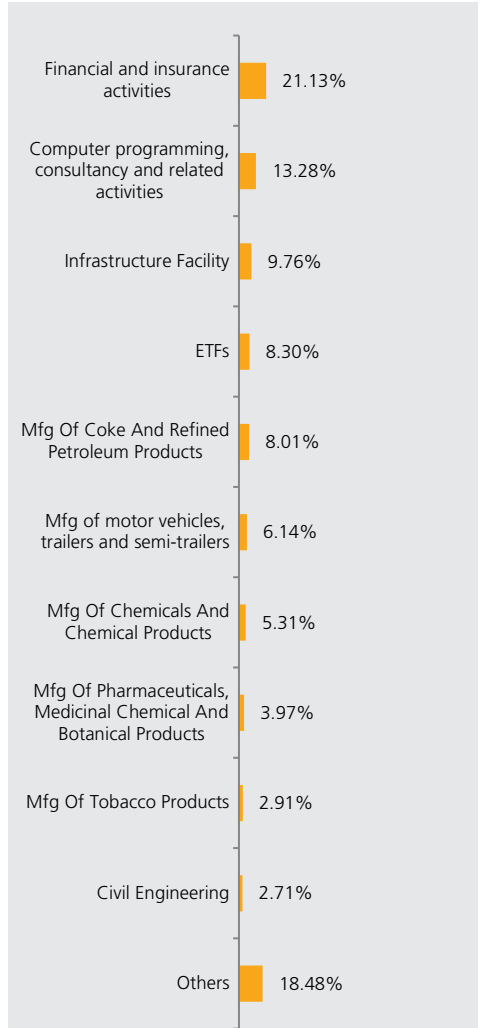
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.19%
ICICI BANK LTD.FV-2	5.99%
HDFC BANK LTD.FV-2	5.86%
INFOSYS LIMITED	5.79%
TATA CONSULTANCY SERVICES LTD.	4.15%
BHARTI AIRTEL LIMITED	3.41%
ITC - FV 1	2.91%
MAHINDRA & MAHINDRA LTD.-FV5	2.81%
HINDUSTAN LEVER LTD.	2.76%
NTPC LIMITED	2.40%
LARSEN&TUBRO	2.21%
STATE BANK OF INDIAFV-1	2.18%
TATA MOTORS LTD.FV-2	1.95%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.56%
ONGCFV-5	1.52%
HCL TECHNOLOGIES LIMITED	1.42%
TATA CONSUMER PRODUCTS LIMITED	1.41%
MARUTI UDYOG LTD.	1.38%
AXIS BANK LIMITEDFV-2	1.27%
INDUS TOWERS LIMITED	1.27%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.08%
BAJAJ FINANCE LIMITED	1.04%
COAL INDIA LIMITED	1.00%
BAJAJ AUTO LTD	0.99%
GUJARAT FLUOROCEMICALS LIMITED	0.99%
AMBUJA CEMENTS LIMITED	0.98%
MPHASIS LIMITED	0.97%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.96%
HERO MOTOCORP LIMITED	0.94%
AUROBINDO PHARMA LIMITED	0.90%
TITAN COMPANY LIMITED	0.90%
GAS AUTHORITY OF INDIA LTD.	0.89%
SHRIRAM FINANCE LIMITED	0.82%
INDIAN OIL CORPORATION LIMITED	0.82%
ZYDUS LIFESCIENCES LIMITED	0.80%
BANK OF BARODA	0.76%
BHARAT ELECTRONICS LIMITED	0.75%
RBL BANK LIMITED	0.72%
ALKEM LABORATORIES LIMITED	0.70%
BRAINBEES SOLUTIONS LIMITED	0.69%
TATA IRON & STEEL COMPANY LTD	0.69%
ZOMATO LIMITED	0.68%
Vedanta Limited	0.68%
SBI LIFE INSURANCE COMPANY LIMITED	0.60%
POLYCAB INDIA LIMITED	0.59%
PRAJ INDUSTRIES LIMITED	0.58%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.58%
POWER FINANCE CORPORATION LTD	0.56%
MANKIND PHARMA LIMITED	0.55%
KIRLOSKAR CUMMINS	0.52%
DABUR INDIA LTD.	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.52%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.50%
INDUSIND BANK LIMITED	0.50%
TRENT LTD	0.50%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.49%
VARUN BEVERAGES LIMITED	0.49%
NATIONAL ALUMINIUM COMPANY LIMITED	0.47%
UNION BANK OF INDIA	0.46%
PUNJAB NATIONAL BANK	0.46%
SUPREME INDUSTRIES LIMITED	0.43%
ASTRAL LIMITED	0.42%
BHARAT DYNAMICS LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
C.E. INFO SYSTEMS LIMITED	0.38%
RURAL ELECTRIFICATION CORPORATION LTD	0.27%
LIFE INSURANCE CORPORATION OF INDIA	0.25%
BAJAJ FINSERV LIMITED	0.22%
SIEMENS LIMITED	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	91.01%
SBI-ETF Nifty Bank	1.56%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.43%
KOTAK NIFTY BANK ETF	1.29%
Nippon India ETF Bank Bees	1.29%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.10%
UTI NIFTY BANK ETF	0.95%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.67%
ETFs	8.30%
Money Market Total	0.56%
Current Assets	0.13%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 52.4794

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30th August 24: ₹ 2.80 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.59%	1.14%
Last 6 Months	14.09%	14.80%
Last 1 Year	33.68%	31.07%
Last 2 Years	20.69%	19.21%
Last 3 Years	14.72%	13.78%
Since Inception	11.98%	11.32%

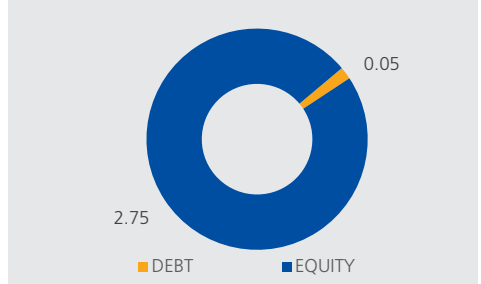
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

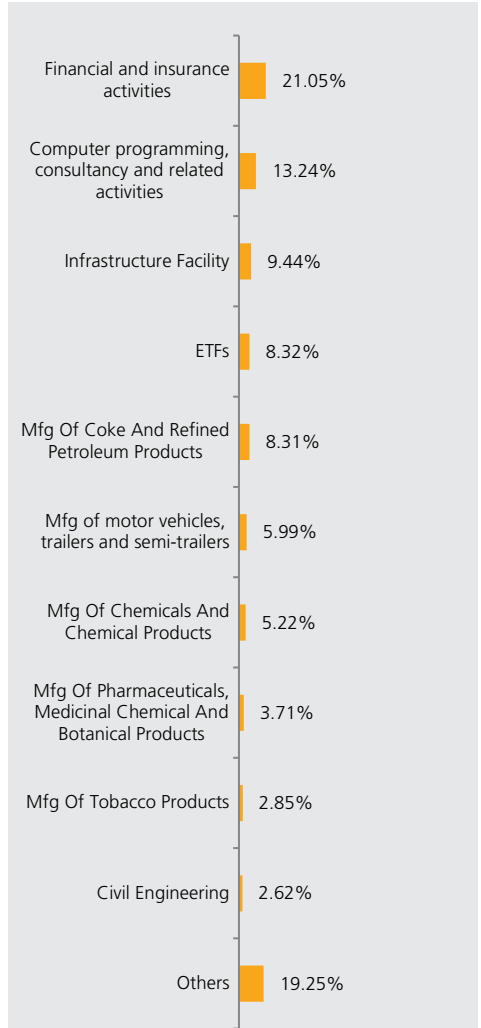
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.50%
ICICI BANK LTD.FV-2	5.99%
HDFC BANK LTD.FV-2	5.87%
INFOSYS LIMITED	5.81%
TATA CONSULTANCY SERVICES LTD.	4.02%
BHARTI AIRTEL LIMITED	3.31%
ITC - FV 1	2.85%
HINDUSTAN LEVER LTD.	2.73%
MAHINDRA & MAHINDRA LTD.-FV5	2.68%
NTPC LIMITED	2.28%
STATE BANK OF INDIAFV-1	2.27%
LARSEN&TUBRO	2.13%
TATA MOTORS LTD.FV-2	1.98%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.52%
ONGCFV-5	1.51%
HCL TECHNOLOGIES LIMITED	1.44%
TATA CONSUMER PRODUCTS LIMITED	1.40%
MARUTI UDYOG LTD.	1.33%
AXIS BANK LIMITEDFV-2	1.28%
INDUS TOWERS LIMITED	1.22%
BAJAJ AUTO LTD	1.13%
AMBUJA CEMENTS LIMITED	1.04%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.03%
BAJAJ FINANCE LIMITED	1.00%
AUROBINDO PHARMA LIMITED	0.99%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.97%
GUJARAT FLUOROCEMICALS LIMITED	0.96%
HERO MOTOCORP LIMITED	0.96%
MPHASIS LIMITED	0.94%
TITAN COMPANY LIMITED	0.85%
GAS AUTHORITY OF INDIA LTD.	0.85%
INDIAN OIL CORPORATION LIMITED	0.81%
SHRIRAM FINANCE LIMITED	0.80%
COAL INDIA LIMITED	0.79%
ZYDUS LIFESCIENCES LIMITED	0.78%
BANK OF BARODA	0.75%
BHARAT ELECTRONICS LIMITED	0.73%
BRAINBEES SOLUTIONS LIMITED	0.70%
TATA IRON & STEEL COMPANY LTD	0.69%
ZOMATO LIMITED	0.66%
RBL BANK LIMITED	0.63%
Vedanta Limited	0.62%
PRAJ INDUSTRIES LIMITED	0.59%
SBI LIFE INSURANCE COMPANY LIMITED	0.59%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.55%
POWER FINANCE CORPORATION LTD	0.54%
KIRLOSKAR CUMMINS	0.54%
MANKIND PHARMA LIMITED	0.53%
GODREJ CONSUMER PRODUCTS LIMITED	0.52%
DABUR INDIA LTD.	0.51%
INDUSIND BANK LIMITED	0.50%
VARUN BEVERAGES LIMITED	0.49%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.49%
POLYCAB INDIA LIMITED	0.49%
TRENT LTD	0.49%
C.E. INFO SYSTEMS LIMITED	0.48%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.47%
UNION BANK OF INDIA	0.46%
NATIONAL ALUMINIUM COMPANY LIMITED	0.46%
PUNJAB NATIONAL BANK	0.45%
ALKEM LABORATORIES LIMITED	0.42%
ASTRAL LIMITED	0.42%
SUPREME INDUSTRIES LIMITED	0.42%
BHARAT DYNAMICS LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
LIFE INSURANCE CORPORATION OF INDIA	0.25%
BAJAJ FINSERV LIMITED	0.21%
SIEMENS LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	89.85%
SBI-ETF Nifty Bank	1.45%
KOTAK NIFTY BANK ETF	1.44%
Nippon India ETF Bank Bees	1.40%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.26%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.10%
UTI NIFTY BANK ETF	0.92%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.75%
ETFs	8.32%
Money Market Total	1.71%
Current Assets	0.12%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 75.1985

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30th August 24: ₹ 45.67 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.61%	0.55%
Last 6 Months	17.03%	15.21%
Last 1 Year	48.13%	45.90%
Last 2 Years	28.37%	24.28%
Last 3 Years	22.03%	20.58%
Since Inception	13.23%	11.12%

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

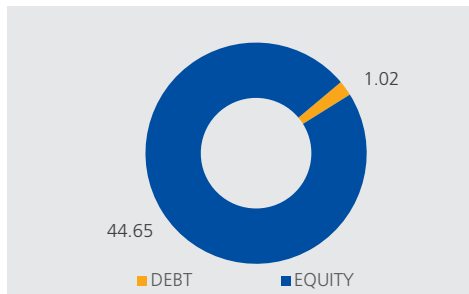
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

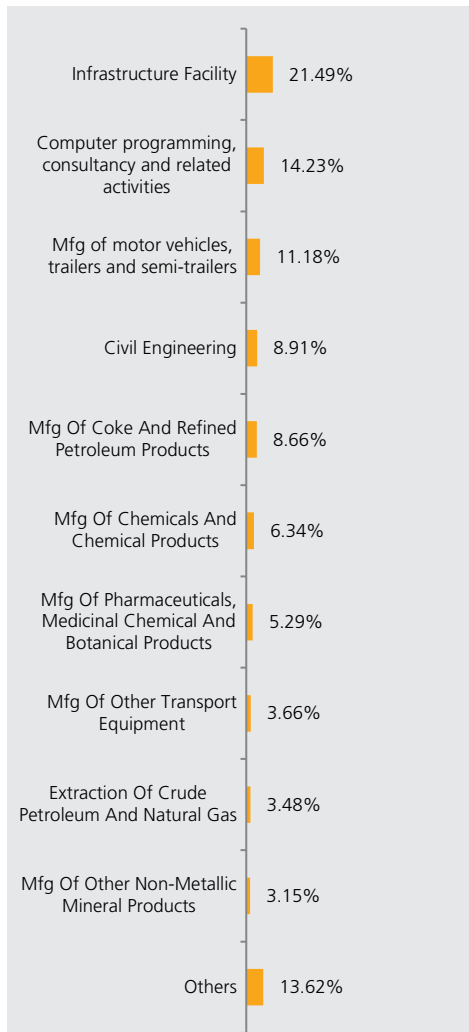
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.32%
BHARTI AIRTEL LIMITED	8.07%
RELIANCE INDUSTRIES LTD.	8.05%
MAHINDRA & MAHINDRA LTD.-FV5	7.22%
INFOSYS LIMITED	6.22%
TATA CONSULTANCY SERVICES LTD.	5.85%
NTPC LIMITED	5.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.06%
HINDUSTAN LEVER LTD.	4.04%
MARUTI UDYOG LTD.	3.95%
POWER GRID CORP OF INDIA LTD	3.85%
ONGCFV-5	3.48%
ULTRATECH CEMCO LTD	3.15%
BAJAJ AUTO LTD	2.88%
COAL INDIA LIMITED	2.70%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.63%
TITAN COMPANY LIMITED	2.33%
GRASIM INDUSTRIES LTD.	1.72%
JSW STEEL LIMITED	1.61%
AVENUE SUPERMARTS LIMITED	1.47%
HCL TECHNOLOGIES LIMITED	1.35%
NESTLE INDIA LIMITED	1.34%
GAS AUTHORITY OF INDIA LTD.	1.18%
VOLTAS LTD	1.18%
COFORGE LIMITED	0.80%
HERO MOTOCORP LIMITED	0.79%
ALKEM LABORATORIES LIMITED	0.69%
INDIAN OIL CORPORATION LIMITED	0.61%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.59%
ZYDUS LIFESCIENCES LIMITED	0.55%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
ASTRAL LIMITED	0.47%
NMDC LIMITED	0.30%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.09%
Equity Total	97.77%
Money Market Total	1.71%
Current Assets	0.52%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 56.7506

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30th August 24: ₹ 8.05 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.76%	0.55%
Last 6 Months	16.69%	15.21%
Last 1 Year	45.22%	45.90%
Last 2 Years	27.31%	24.28%
Last 3 Years	21.23%	20.58%
Since Inception	12.58%	11.88%

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

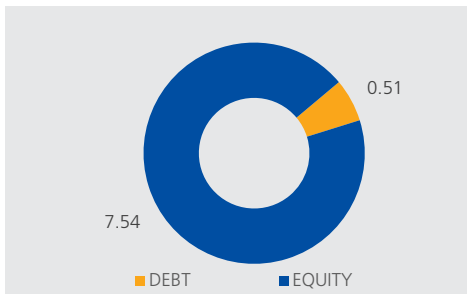
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

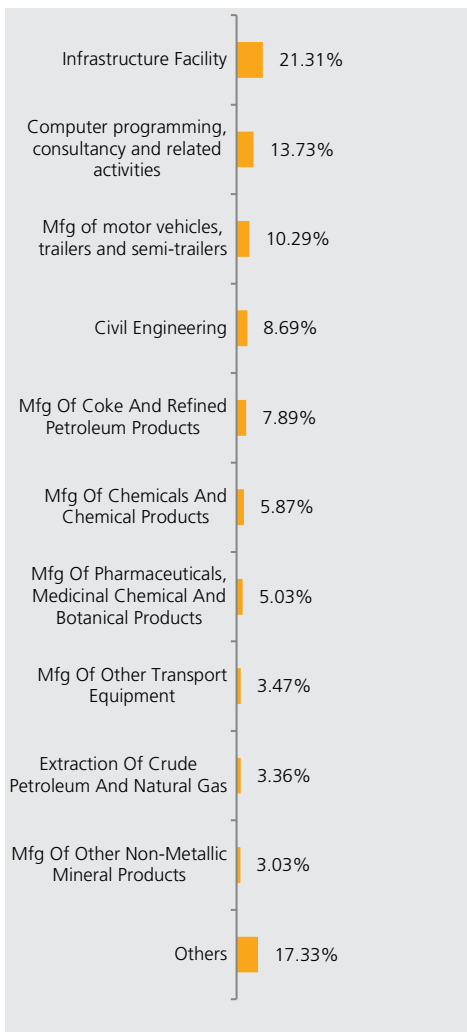
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.17%
LARSEN&TUBRO	8.17%
RELIANCE INDUSTRIES LTD.	7.42%
MAHINDRA & MAHINDRA LTD.-FV5	6.56%
INFOSYS LIMITED	6.50%
NTPC LIMITED	5.34%
TATA CONSULTANCY SERVICES LTD.	5.31%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	3.91%
MARUTI UDYOG LTD.	3.73%
HINDUSTAN LEVER LTD.	3.72%
POWER GRID CORP OF INDIA LTD	3.37%
ONGCFV-5	3.36%
ULTRATECH CEMCO LTD	3.03%
BAJAJ AUTO LTD	2.80%
TITAN COMPANY LIMITED	2.57%
COAL INDIA LIMITED	2.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.32%
AVENUE SUPERMARTS LIMITED	1.57%
GRASIM INDUSTRIES LTD.	1.51%
JSW STEEL LIMITED	1.40%
NESTLE INDIA LIMITED	1.18%
HCL TECHNOLOGIES LIMITED	1.18%
GAS AUTHORITY OF INDIA LTD.	1.11%
VOLTAS LTD	1.09%
COFORGE LIMITED	0.74%
HERO MOTOCORP LIMITED	0.66%
GODREJ CONSUMER PRODUCTS LIMITED	0.61%
ALKEM LABORATORIES LIMITED	0.61%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.52%
ZYDUS LIFESCIENCES LIMITED	0.51%
INDIAN OIL CORPORATION LIMITED	0.47%
ASTRAL LIMITED	0.44%
NMDC LIMITED	0.26%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	93.70%
Money Market Total	5.81%
Current Assets	0.49%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 30th August 24: ₹ 64.3625

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30th August 24: ₹ 0.37 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.16%	0.55%
Last 6 Months	15.72%	15.21%
Last 1 Year	43.09%	45.90%
Last 2 Years	26.55%	24.28%
Last 3 Years	20.56%	20.58%
Since Inception	12.28%	11.46%

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

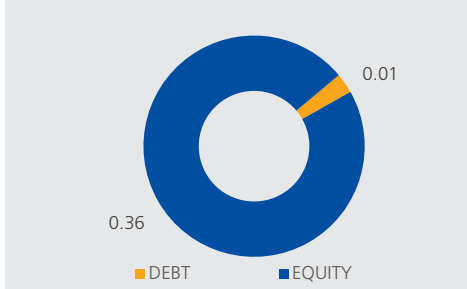
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

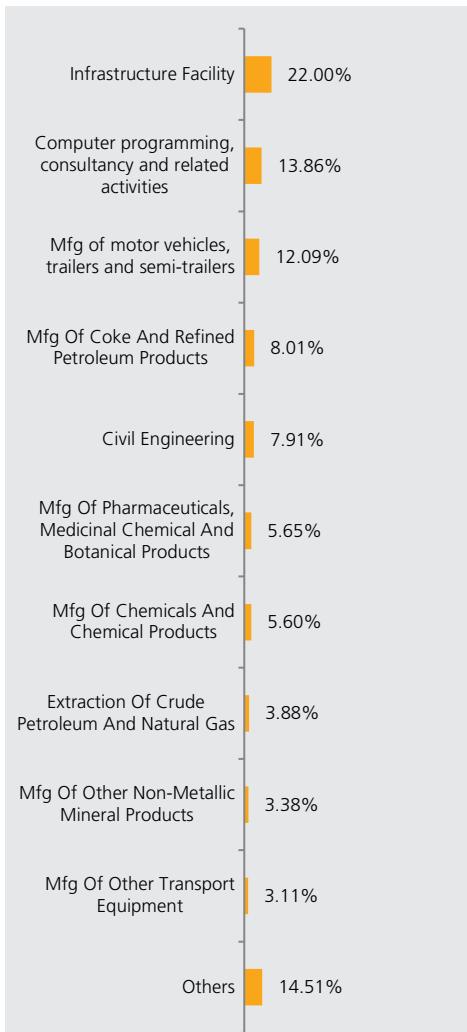
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	7.86%
MAHINDRA & MAHINDRA LTD.-FV5	7.70%
RELIANCE INDUSTRIES LTD.	7.47%
LARSEN&TUBRO	7.25%
TATA CONSULTANCY SERVICES LTD.	6.19%
NTPC LIMITED	6.13%
INFOSYS LIMITED	5.23%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.51%
MARUTI UDYOG LTD.	4.38%
POWER GRID CORP OF INDIA LTD	4.11%
ONGCFV-5	3.88%
HINDUSTAN LEVER LTD.	3.40%
ULTRATECH CEMCO LTD	3.38%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.90%
COAL INDIA LIMITED	2.90%
BAJAJ AUTO LTD	2.37%
TITAN COMPANY LIMITED	1.94%
JSW STEEL LIMITED	1.89%
HCL TECHNOLOGIES LIMITED	1.57%
NESTLE INDIA LIMITED	1.50%
GRASIM INDUSTRIES LTD.	1.47%
VOLTAS LTD	1.23%
AVENUE SUPERMARTS LIMITED	1.21%
GAS AUTHORITY OF INDIA LTD.	1.00%
COFORGE LIMITED	0.86%
HERO MOTOCORP LIMITED	0.74%
GODREJ CONSUMER PRODUCTS LIMITED	0.68%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.66%
ZYDUS LIFESCIENCES LIMITED	0.64%
ASTRAL LIMITED	0.57%
INDIAN OIL CORPORATION LIMITED	0.54%
ALKEM LABORATORIES LIMITED	0.50%
NMDC LIMITED	0.33%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.05%
Equity Total	97.06%
Money Market Total	2.33%
Current Assets	0.62%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 34.4202

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30th August 24: ₹ 19.06 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.36%	-0.11%
Last 6 Months	19.19%	17.19%
Last 1 Year	59.72%	57.64%
Last 2 Years	35.81%	27.63%
Last 3 Years	24.71%	22.17%
Since Inception	7.91%	8.72%

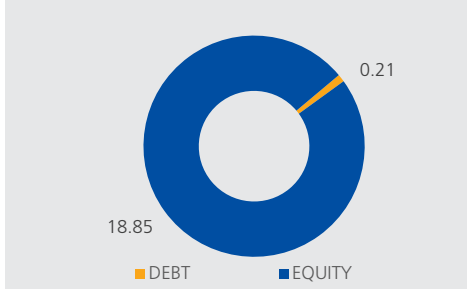
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

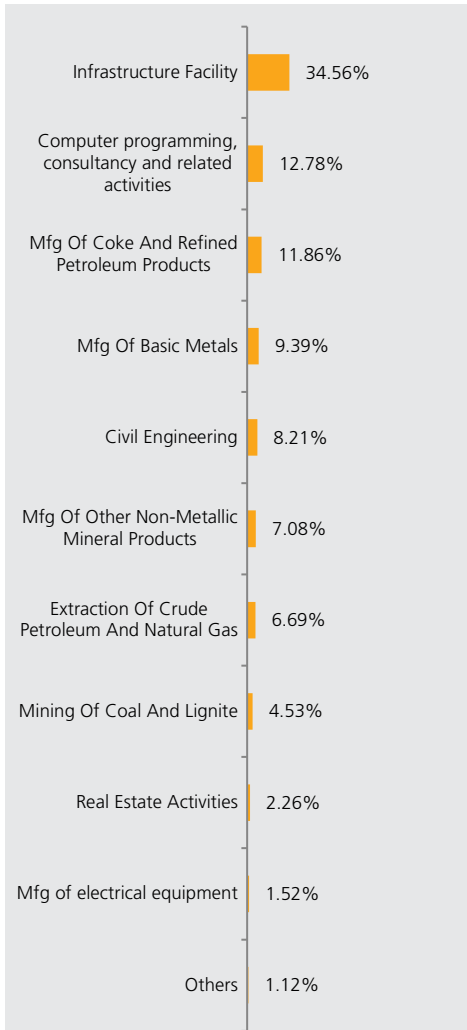
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.10%
RELIANCE INDUSTRIES LTD.	8.57%
LARSEN&TUBRO	8.21%
NTPC LIMITED	8.08%
ONGCFV-5	6.69%
INFOSYS LIMITED	6.21%
GAS AUTHORITY OF INDIA LTD.	5.52%
POWER GRID CORP OF INDIA LTD	5.07%
TATA CONSULTANCY SERVICES LTD.	4.96%
COAL INDIA LIMITED	4.53%
ULTRATECH CEMCO LTD	4.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.56%
HINDALCO INDUSTRIES LTD FV RE 1	3.32%
TATA IRON & STEEL COMPANY LTD	3.21%
AMBUJA CEMENTS LIMITED	2.95%
JSW STEEL LIMITED	2.87%
DLF LIMITED	2.26%
BHARAT PETROLEUM CORP. LTD.	1.82%
INDUS TOWERS LIMITED	1.72%
HCL TECHNOLOGIES LIMITED	1.61%
SIEMENS LIMITED	1.52%
NHPC LIMITED	1.51%
INDIAN OIL CORPORATION LIMITED	1.47%
Equity Total	98.88%
Money Market Total	0.80%
Current Assets	0.32%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 35.0812

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30th August 24: ₹ 13.84 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.18%	-0.11%
Last 6 Months	18.63%	17.19%
Last 1 Year	56.68%	57.64%
Last 2 Years	34.78%	27.63%
Last 3 Years	24.17%	22.17%
Since Inception	8.95%	7.85%

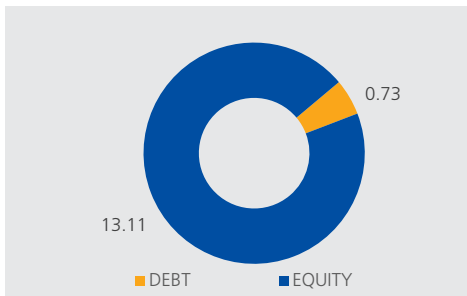
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

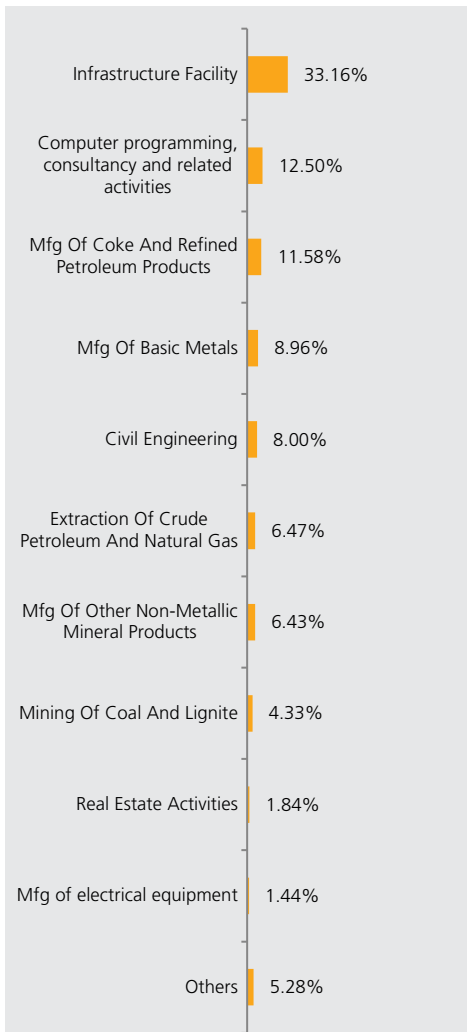
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.92%
RELIANCE INDUSTRIES LTD.	8.72%
NTPC LIMITED	8.03%
LARSEN&TUBRO	8.00%
ONGCFV-5	6.47%
INFOSYS LIMITED	6.10%
POWER GRID CORP OF INDIA LTD	4.99%
TATA CONSULTANCY SERVICES LTD.	4.87%
GAS AUTHORITY OF INDIA LTD.	4.57%
COAL INDIA LIMITED	4.33%
ULTRATECH CEMCO LTD	3.82%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.71%
TATA IRON & STEEL COMPANY LTD	3.12%
HINDALCO INDUSTRIES LTD FV RE 1	3.09%
JSW STEEL LIMITED	2.75%
AMBUJA CEMENTS LIMITED	2.61%
DLF LIMITED	1.84%
INDUS TOWERS LIMITED	1.70%
BHARAT PETROLEUM CORP. LTD.	1.65%
HCL TECHNOLOGIES LIMITED	1.53%
SIEMENS LIMITED	1.44%
NHPC LIMITED	1.24%
INDIAN OIL CORPORATION LIMITED	1.22%
Equity Total	94.72%
Money Market Total	5.04%
Current Assets	0.24%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 33.8960

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30th August 24: ₹ 2.38 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.16%	-0.11%
Last 6 Months	18.18%	17.19%
Last 1 Year	55.01%	57.64%
Last 2 Years	33.83%	27.63%
Last 3 Years	22.87%	22.17%
Since Inception	8.69%	7.85%

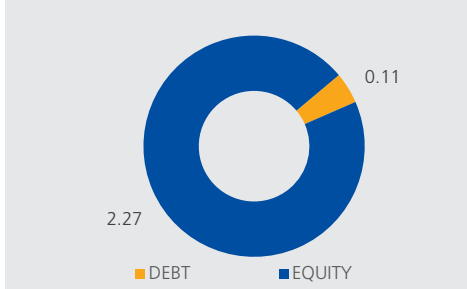
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

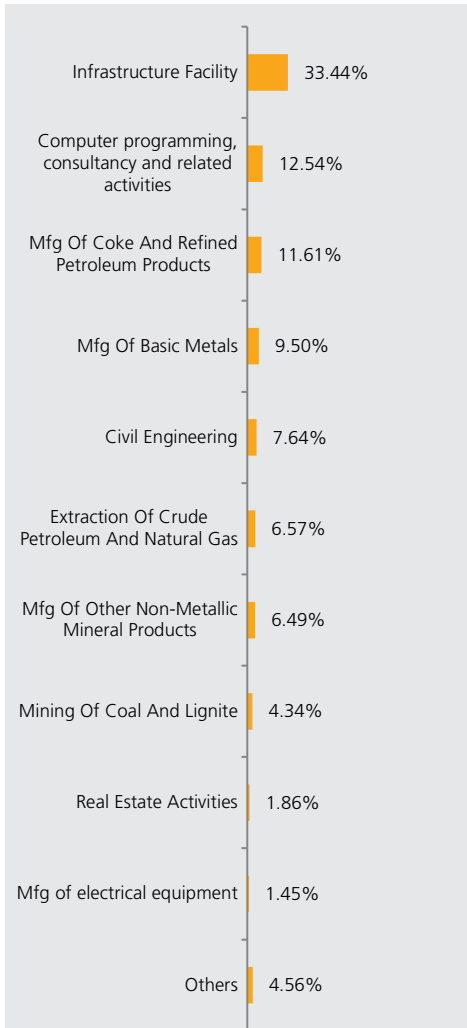
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.94%
RELIANCE INDUSTRIES LTD.	8.71%
NTPC LIMITED	8.03%
LARSEN&TUBRO	7.64%
ONGCFV-5	6.57%
INFOSYS LIMITED	6.10%
POWER GRID CORP OF INDIA LTD	5.07%
TATA CONSULTANCY SERVICES LTD.	4.89%
GAS AUTHORITY OF INDIA LTD.	4.62%
COAL INDIA LIMITED	4.34%
ULTRATECH CEMCO LTD	3.85%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.77%
HINDALCO INDUSTRIES LTD FV RE 1	3.62%
TATA IRON & STEEL COMPANY LTD	3.12%
JSW STEEL LIMITED	2.76%
AMBUJA CEMENTS LIMITED	2.64%
DLF LIMITED	1.86%
INDUS TOWERS LIMITED	1.73%
BHARAT PETROLEUM CORP. LTD.	1.67%
HCL TECHNOLOGIES LIMITED	1.56%
SIEMENS LIMITED	1.45%
NHPC LIMITED	1.28%
INDIAN OIL CORPORATION LIMITED	1.23%
Equity Total	95.44%
Money Market Total	4.32%
Current Assets	0.24%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 32.3311

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30th August 24: ₹ 0.16 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.18%	-0.11%
Last 6 Months	18.62%	17.19%
Last 1 Year	56.39%	57.64%
Last 2 Years	34.10%	27.63%
Last 3 Years	23.69%	22.17%
Since Inception	7.57%	8.78%

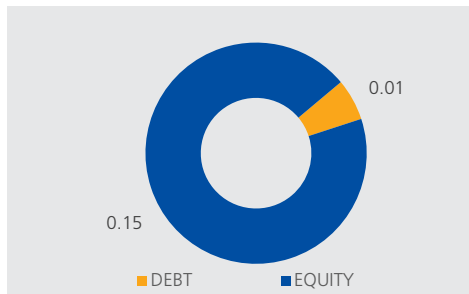
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

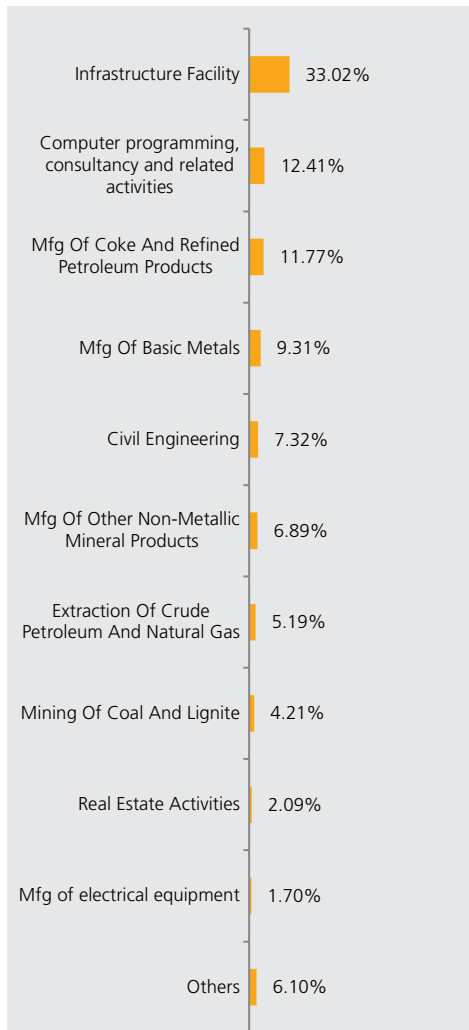
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.93%
RELIANCE INDUSTRIES LTD.	8.76%
NTPC LIMITED	8.02%
LARSEN&TUBRO	7.32%
INFOSYS LIMITED	6.12%
POWER GRID CORP OF INDIA LTD	5.56%
ONGCFV-5	5.19%
TATA CONSULTANCY SERVICES LTD.	4.78%
COAL INDIA LIMITED	4.21%
ULTRATECH CEMCO LTD	4.19%
GAS AUTHORITY OF INDIA LTD.	4.15%
HINDALCO INDUSTRIES LTD FV RE 1	3.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.20%
TATA IRON & STEEL COMPANY LTD	3.11%
JSW STEEL LIMITED	2.73%
AMBUJA CEMENTS LIMITED	2.70%
DLF LIMITED	2.09%
SIEMENS LIMITED	1.70%
INDUS TOWERS LIMITED	1.70%
BHARAT PETROLEUM CORP. LTD.	1.63%
HCL TECHNOLOGIES LIMITED	1.52%
NHPC LIMITED	1.47%
INDIAN OIL CORPORATION LIMITED	1.38%
Equity Total	93.90%
Money Market Total	5.80%
Current Assets	0.30%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 73.6903

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th August 24: ₹ 23.92 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.36%	-1.36%
Last 6 Months	28.19%	22.89%
Last 1 Year	91.68%	84.80%
Last 2 Years	49.30%	35.02%
Last 3 Years	39.88%	36.04%
Since Inception	13.09%	13.48%

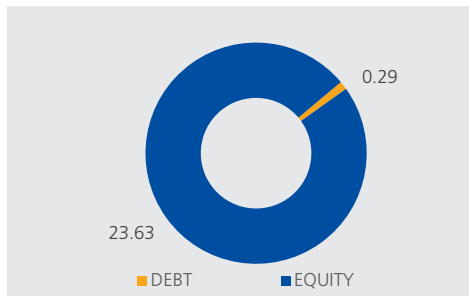
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

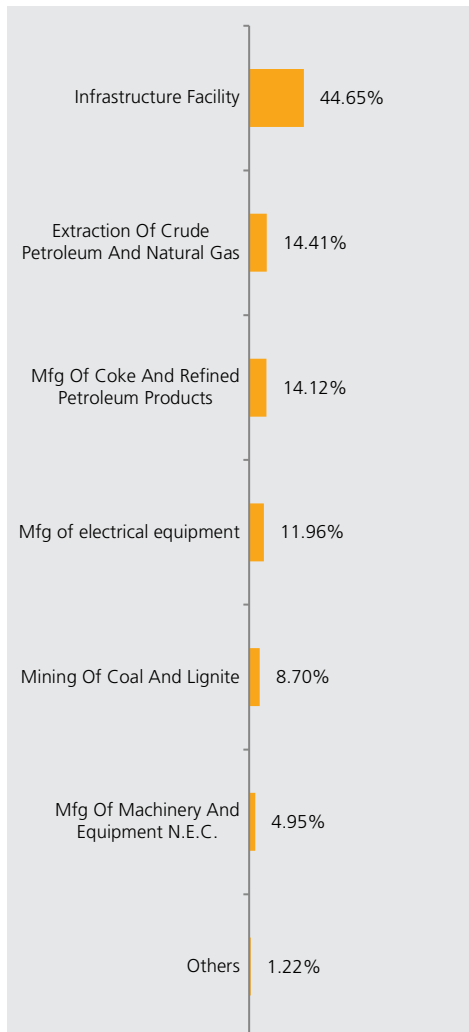
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.23%
NTPC LIMITED	8.92%
COAL INDIA LIMITED	8.70%
POWER GRID CORP OF INDIA LTD	8.55%
ONGCFV-5	8.27%
GAS AUTHORITY OF INDIA LTD.	6.45%
TATA POWER CO. LTD.FV-1	6.24%
OIL INDIA LIMITED	6.13%
NHPC LIMITED	4.35%
PETRONET LNG LIMITED	4.33%
ABB INDIA LIMITED	3.24%
KIRLOSKAR CUMMINS	3.22%
SIEMENS LIMITED	3.05%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.62%
JSW ENERGY LIMITED	2.37%
POLYCAB INDIA LIMITED	2.16%
TORRENT POWER LIMITED	1.99%
BHARAT PETROLEUM CORP. LTD.	1.80%
VOLTAS LTD	1.73%
INDIAN OIL CORPORATION LIMITED	1.63%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.46%
INDRAPRASTHA GAS LIMITED	1.46%
HAVELLS INDIA LIMITED	0.89%
Equity Total	98.78%
Money Market Total	0.75%
Current Assets	0.47%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 62.6214

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th August 24: ₹ 10.78 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.52%	-1.36%
Last 6 Months	27.37%	22.89%
Last 1 Year	86.88%	84.80%
Last 2 Years	47.44%	35.02%
Last 3 Years	38.99%	36.04%
Since Inception	13.34%	12.46%

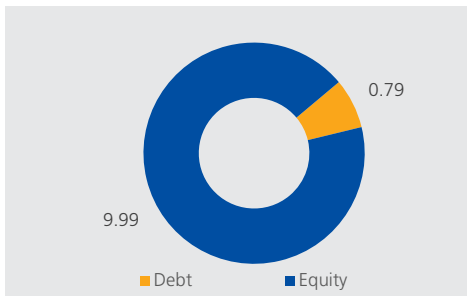
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

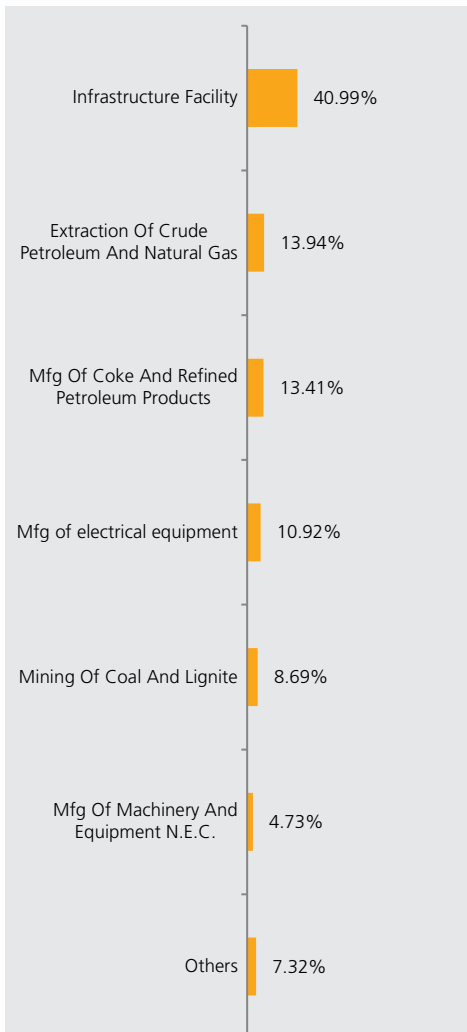
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.91%
NTPC LIMITED	8.85%
COAL INDIA LIMITED	8.69%
POWER GRID CORP OF INDIA LTD	8.24%
ONGCFV-5	7.83%
OIL INDIA LIMITED	6.10%
TATA POWER CO. LTD.FV-1	5.80%
GAS AUTHORITY OF INDIA LTD.	5.52%
PETRONET LNG LIMITED	3.97%
NHPC LIMITED	3.53%
KIRLOSKAR CUMMINS	3.04%
ABB INDIA LIMITED	2.94%
SIEMENS LIMITED	2.88%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.36%
POLYCAB INDIA LIMITED	2.01%
JSW ENERGY LIMITED	1.93%
TORRENT POWER LIMITED	1.92%
VOLTAS LTD	1.69%
BHARAT PETROLEUM CORP. LTD.	1.64%
INDIAN OIL CORPORATION LIMITED	1.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.36%
INDRAPRASTHA GAS LIMITED	1.22%
HAVELLS INDIA LIMITED	0.73%
Equity Total	92.68%
Money Market Total	6.92%
Current Assets	0.39%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 62.1065

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th August 24: ₹ 4.30 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.52%	-1.36%
Last 6 Months	27.45%	22.89%
Last 1 Year	89.33%	84.80%
Last 2 Years	48.61%	35.02%
Last 3 Years	39.46%	36.04%
Since Inception	13.28%	12.46%

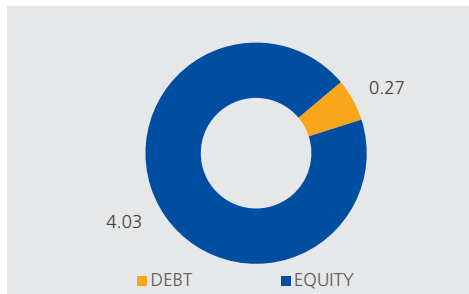
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

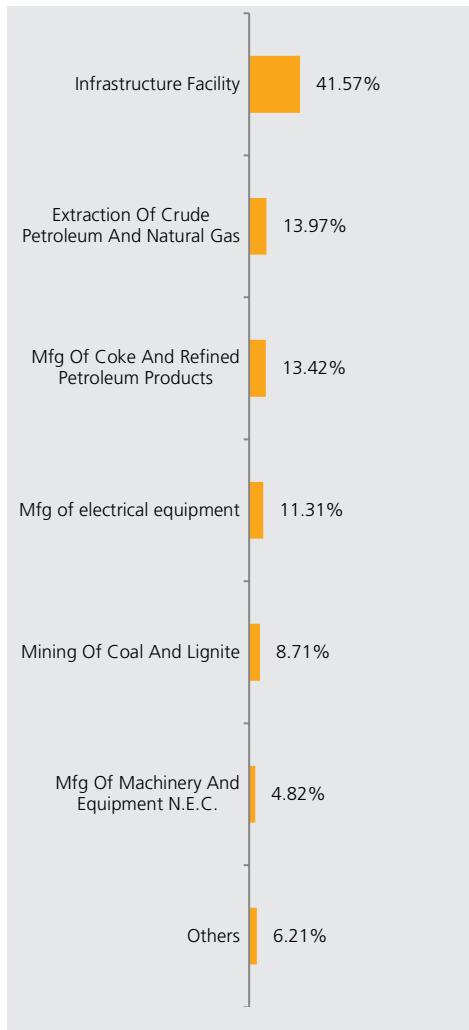
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.91%
NTPC LIMITED	8.84%
COAL INDIA LIMITED	8.71%
POWER GRID CORP OF INDIA LTD	8.22%
ONGCFV-5	7.85%
OIL INDIA LIMITED	6.12%
TATA POWER CO. LTD.FV-1	5.81%
GAS AUTHORITY OF INDIA LTD.	5.70%
PETRONET LNG LIMITED	3.99%
NHPC LIMITED	3.65%
ABB INDIA LIMITED	3.10%
KIRLOSKAR CUMMINS	3.04%
SIEMENS LIMITED	2.89%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.48%
POLYCAB INDIA LIMITED	2.08%
JSW ENERGY LIMITED	2.03%
TORRENT POWER LIMITED	2.02%
VOLTAS LTD	1.78%
BHARAT PETROLEUM CORP. LTD.	1.65%
INDIAN OIL CORPORATION LIMITED	1.50%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.36%
INDRAPRASTHA GAS LIMITED	1.30%
HAVELLS INDIA LIMITED	0.76%
Equity Total	93.79%
Money Market Total	5.81%
Current Assets	0.40%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 66.4229

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30th August 24: ₹ 0.14 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.53%	-1.36%
Last 6 Months	27.38%	22.89%
Last 1 Year	85.20%	84.80%
Last 2 Years	46.33%	35.02%
Last 3 Years	37.90%	36.04%
Since Inception	12.50%	13.08%

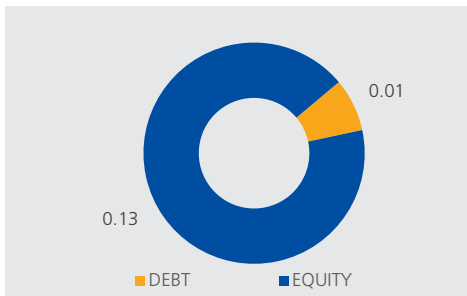
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

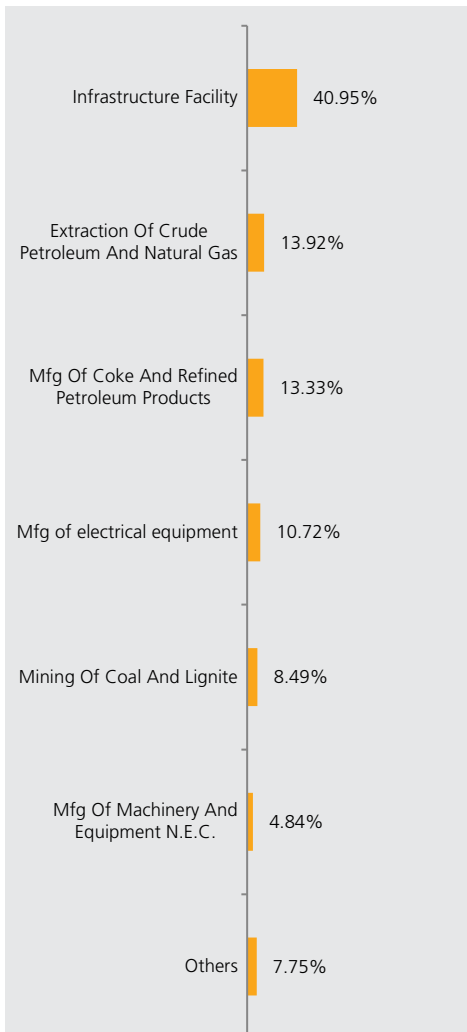
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	8.85%
RELIANCE INDUSTRIES LTD.	8.84%
COAL INDIA LIMITED	8.49%
POWER GRID CORP OF INDIA LTD	8.14%
ONGCFV-5	7.82%
OIL INDIA LIMITED	6.10%
TATA POWER CO. LTD.FV-1	5.79%
GAS AUTHORITY OF INDIA LTD.	5.57%
PETRONET LNG LIMITED	3.97%
NHPC LIMITED	3.52%
KIRLOSKAR CUMMINS	3.13%
SIEMENS LIMITED	2.88%
ABB INDIA LIMITED	2.77%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.38%
TORRENT POWER LIMITED	1.95%
JSW ENERGY LIMITED	1.93%
POLYCAB INDIA LIMITED	1.90%
VOLTAS LTD	1.70%
BHARAT PETROLEUM CORP. LTD.	1.65%
INDIAN OIL CORPORATION LIMITED	1.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.34%
INDRAPRASTHA GAS LIMITED	1.23%
HAVELLS INDIA LIMITED	0.79%
Equity Total	92.25%
Money Market Total	7.29%
Current Assets	0.47%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 77.2250

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th August 24: ₹ 7.69 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.14%	-0.26%
Last 6 Months	19.99%	20.90%
Last 1 Year	45.97%	48.61%
Last 2 Years	34.80%	39.37%
Last 3 Years	26.66%	30.35%
Since Inception	14.98%	13.05%

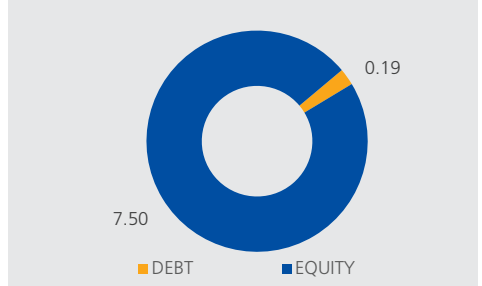
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

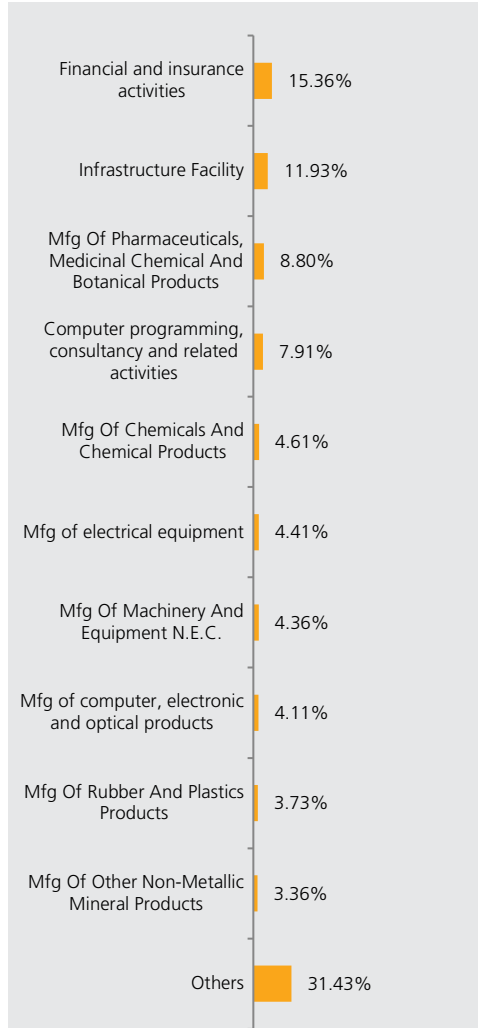
Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.62%
KIRLOSKAR CUMMINS	3.08%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.03%
DIXON TECHNOLOGIES (INDIA) LIMITED	2.98%
THE FEDERAL BANK LIMITED	2.82%
AUROBINDO PHARMA LIMITED	2.78%
BHARAT FORGE	2.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.44%
AU SMALL FINANCE BANK LIMITED	2.31%
ASHOK LEYLAND LIMITED	2.29%
MAX HEALTHCARE INSTITUTE LIMITED	2.27%
PI INDUSTRIES LIMITED	2.21%
MPHASIS LIMITED	1.99%
POLYCAB INDIA LIMITED	1.94%
JUBILANT FOODWORKS LIMITED	1.93%
UPL LIMITED	1.91%
ALKEM LABORATORIES LIMITED	1.89%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.73%
GODREJ PROPERTIES LIMITED	1.66%
PERSISTENT SYSTEMS LIMITED	1.64%
PETRONET LNG LIMITED	1.62%
CONTAINER CORPORATION OF INDIA LIMITED	1.59%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.49%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.49%
ZOMATO LIMITED	1.48%
ASTRAL LIMITED	1.45%
LUPIN LIMITEDFV-2	1.37%
IDFC BANK LIMITED	1.28%
COFORGE LIMITED	1.25%
RBL BANK LIMITED	1.23%
KAYNES TECHNOLOGY INDIA LIMITED	1.13%
FSN ECOMMERCE VENTURES LIMITED	1.12%
KARUR VYSYA BANK LIMITED	1.08%
L&T FINANCE LIMITED	1.08%
MRF LIMITED	1.05%
ELECTRONICS MART INDIA LIMITED	1.04%
POWER FINANCE CORPORATION LTD	1.03%
SANOFI INDIA LIMITED	1.03%
BANDHAN BANK LIMITED	1.02%
HINDUSTAN AERONAUTICS LIMITED	1.01%
ABB INDIA LIMITED	1.00%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.00%
SUZLON ENERGY LIMITED	0.97%
ACC LIMITED	0.96%
TATA COMMUNICATIONS LTD.	0.92%
DALMIA BHARAT LIMITED	0.91%
RURAL ELECTRIFICATION CORPORATION LTD	0.89%
NMDC LIMITED	0.79%
SHRIRAM FINANCE LIMITED	0.79%
GAS AUTHORITY OF INDIA LTD.	0.78%
BHARAT DYNAMICS LIMITED	0.75%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.75%
TRIVENI TURBINE LIMITED	0.75%
ABBOTT INDIA LIMITED	0.75%
ZYDUS LIFESCIENCES LIMITED	0.74%
BALKRISHNA INDUSTRIES LIMITED	0.74%
Vedanta Limited	0.72%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
OBEROI REALTY LIMITED	0.68%
OIL INDIA LIMITED	0.66%
TUBE INVESTMENTS OF INDIA LIMITED	0.64%
STEEL AUTHORITY OF INDIA LIMITED	0.59%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.57%
TRENT LTD	0.57%
KALYAN JEWELLERS INDIA LIMITED	0.56%
INDIAN OIL CORPORATION LIMITED	0.53%
PRAJ INDUSTRIES LIMITED	0.53%
ARVIND LIMITED	0.53%
THE INDIAN HOTELS CO LTD	0.51%
UNION BANK OF INDIA	0.51%
BRAINBEES SOLUTIONS LIMITED	0.51%
SIEMENS LIMITED	0.50%
GUJARAT FLUORO CHEMICALS LIMITED	0.49%
TATA POWER CO. LTD.FV-1	0.49%
SUPREME INDUSTRIES LIMITED	0.49%
PUNJAB NATIONAL BANK	0.48%
BANK OF BARODA	0.47%
MANKIND PHARMA LIMITED	0.26%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.25%
RESTAURANT BRANDS ASIA LIMITED	0.00%
Equity Total	97.53%
Money Market Total	2.69%
Current Assets	-0.22%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 30th August 24: ₹ 86.5115

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30th August 24: ₹ 0.68 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.16%	-0.26%
Last 6 Months	19.73%	20.90%
Last 1 Year	45.45%	48.61%
Last 2 Years	35.06%	39.37%
Last 3 Years	26.11%	30.35%
Since Inception	14.36%	13.35%

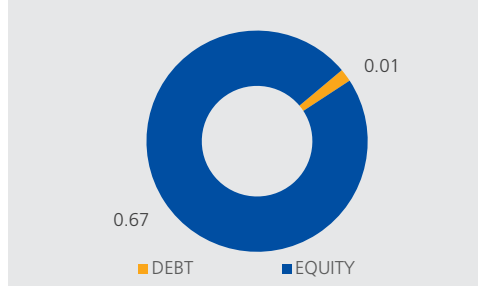
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

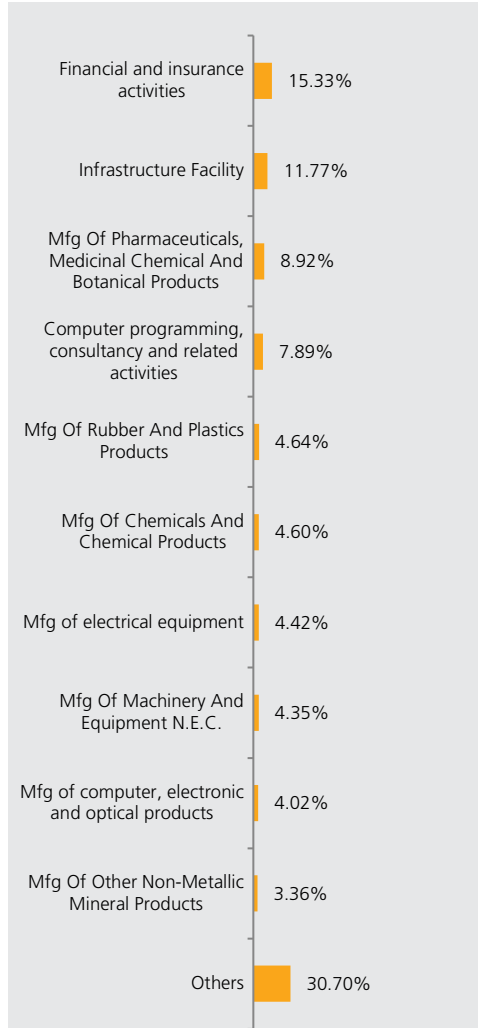
Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.61%
KIRLOSKAR CUMMINS	3.08%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.07%
DIXON TECHNOLOGIES (INDIA) LIMITED	2.90%
THE FEDERAL BANK LIMITED	2.79%
AUROBINDO PHARMA LIMITED	2.77%
BHARAT FORGE	2.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.44%
AU SMALL FINANCE BANK LIMITED	2.31%
ASHOK LEYLAND LIMITED	2.27%
MAX HEALTHCARE INSTITUTE LIMITED	2.26%
PI INDUSTRIES LIMITED	2.18%
MPHASIS LIMITED	2.01%
MRF LIMITED	1.98%
JUBILANT FOODWORKS LIMITED	1.92%
ALKEM LABORATORIES LIMITED	1.91%
POLYCAB INDIA LIMITED	1.90%
UPL LIMITED	1.90%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.75%
GODREJ PROPERTIES LIMITED	1.67%
PETRONET LNG LIMITED	1.62%
PERSISTENT SYSTEMS LIMITED	1.60%
CONTAINER CORPORATION OF INDIA LIMITED	1.59%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.49%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.48%
ZOMATO LIMITED	1.48%
ASTRAL LIMITED	1.44%
LUPIN LIMITEDFV-2	1.35%
IDFC BANK LIMITED	1.27%
COFORGE LIMITED	1.21%
RBL BANK LIMITED	1.19%
FSN ECOMMERCE VENTURES LIMITED	1.12%
KAYNES TECHNOLOGY INDIA LIMITED	1.12%
KARUR VYSYA BANK LIMITED	1.08%
L&T FINANCE LIMITED	1.08%
ABB INDIA LIMITED	1.05%
POWER FINANCE CORPORATION LTD	1.03%
HINDUSTAN AERONAUTICS LIMITED	1.03%
BANDHAN BANK LIMITED	1.02%
ELECTRONICS MART INDIA LIMITED	1.01%
SANOFI INDIA LIMITED	1.00%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.00%
SUZLON ENERGY LIMITED	0.96%
ACC LIMITED	0.96%
DALMIA BHARAT LIMITED	0.92%
ABBOTT INDIA LIMITED	0.89%
RURAL ELECTRIFICATION CORPORATION LTD	0.84%
TATA COMMUNICATIONS LTD.	0.81%
SHRIRAM FINANCE LIMITED	0.80%
NMDC LIMITED	0.79%
GAS AUTHORITY OF INDIA LTD.	0.78%
BALKRISHNA INDUSTRIES LIMITED	0.75%
BHARAT DYNAMICS LIMITED	0.75%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.75%
ZYDUS LIFESCIENCES LIMITED	0.75%
TRIVENI TURBINE LIMITED	0.74%
Vedanta Limited	0.72%
OBEROI REALTY LIMITED	0.68%
OIL INDIA LIMITED	0.66%
TUBE INVESTMENTS OF INDIA LIMITED	0.65%
NATIONAL ALUMINIUM COMPANY LIMITED	0.64%
STEEL AUTHORITY OF INDIA LIMITED	0.59%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.57%
KALYAN JEWELLERS INDIA LIMITED	0.56%
PRAJ INDUSTRIES LIMITED	0.53%
TRENT LTD	0.53%
ARVIND LIMITED	0.52%
THE INDIAN HOTELS CO LTD	0.51%
GUJARAT FLUOROCHEMICALS LIMITED	0.51%
BRAINBEES SOLUTIONS LIMITED	0.51%
INDIAN OIL CORPORATION LIMITED	0.51%
SIEMENS LIMITED	0.51%
UNION BANK OF INDIA	0.50%
TATA POWER CO. LTD.FV-1	0.49%
PUNJAB NATIONAL BANK	0.48%
BANK OF BARODA	0.47%
SUPREME INDUSTRIES LIMITED	0.47%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.26%
MANKIND PHARMA LIMITED	0.26%
RESTAURANT BRANDS ASIA LIMITED	0.01%
Equity Total	98.11%
Money Market Total	3.31%
Current Assets	-1.42%
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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 54.1623

Inception Date: 28th May 2007

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

AUM as on 30th August 24: ₹ 14.34 Crs.

Modified Duration of Debt Portfolio:

7.03 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.08%	1.14%
Last 6 Months	11.84%	12.91%
Last 1 Year	24.89%	26.62%
Last 2 Years	16.33%	16.93%
Last 3 Years	12.40%	12.37%
Since Inception	10.27%	10.65%

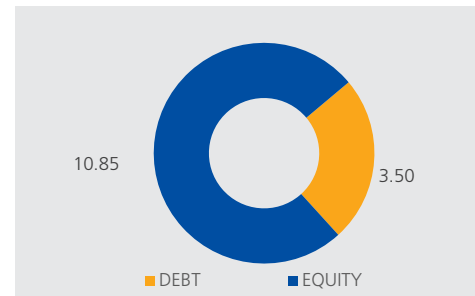
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

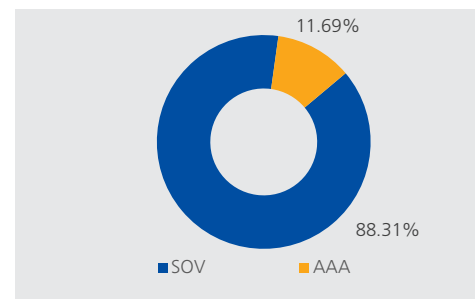
Portfolio

Name of Instrument	% to AUM
7.23% GOI CG 15-04-2039	4.83%
7.18% GOI 14.08.2033	4.17%
7.26% GOI CG 06-02-2033	3.88%
GSEC STRIP 12.09.2028	3.44%
7.32% GOI 13-11-2030	2.80%
7.18% GOI CG 24-07-2037	2.11%
GiIts Total	21.22%
HDFC BANK LTD.FV-2	7.29%
ICICI BANK LTD.FV-2	6.93%
RELIANCE INDUSTRIES LTD.	6.74%
INFOSYS LIMITED	5.44%
LARSEN&TUBRO	3.47%
TATA CONSULTANCY SERVICES LTD.	3.46%
BHARTI AIRTEL LIMITED	3.23%
ITC - FV 1	3.14%
AXIS BANK LIMITEDFV-2	2.96%
STATE BANK OF INDIAFV-1	2.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.19%
TATA MOTORS LTD.FV-2	2.09%
NTPC LIMITED	2.04%
MAHINDRA & MAHINDRA LTD.-FV5	1.91%
HINDUSTAN LEVER LTD.	1.59%
BAJAJ FINSERV LIMITED	1.48%
MARUTI UDYOG LTD.	1.48%
TITAN COMPANY LIMITED	1.47%
POWER GRID CORP OF INDIA LTD	1.37%
ULTRATECH CEMCO LTD	1.34%
HERO MOTOCORP LIMITED	1.25%
COAL INDIA LIMITED	1.22%
BAJAJ FINANCE LIMITED	1.16%
INDUSIND BANK LIMITED	1.11%
TATA CONSUMER PRODUCTS LIMITED	1.11%
GRASIM INDUSTRIES LTD.	1.06%
INDUS TOWERS LIMITED	1.06%
HCL TECHNOLOGIES LIMITED	0.98%
CIPLA LTD.	0.94%
KOTAK MAHINDRA BANK LIMITED_FV5	0.92%
TECH MAHINDRA LIMITEDFV-5	0.85%
NESTLE INDIA LIMITED	0.61%
HINDALCO INDUSTRIES LTD FV RE 1	0.60%
DR. REDDY LABORATORIES	0.49%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	75.63%
Money Market Total	2.81%
Current Assets	0.34%
Total	100.00%

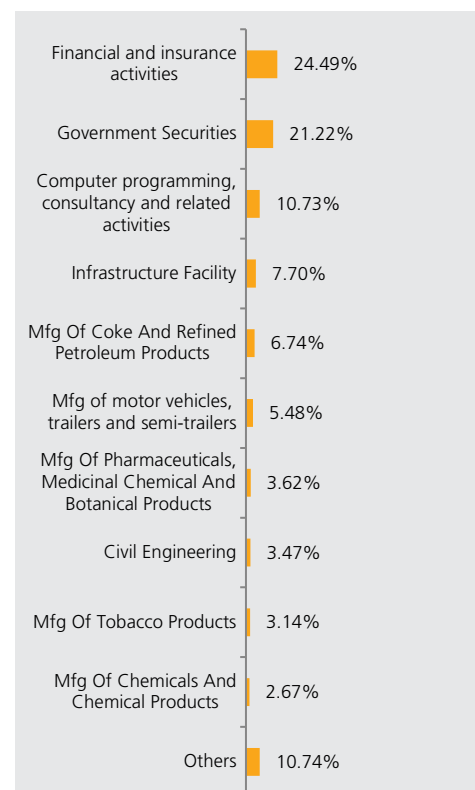
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 45.0642

Inception Date: 11th January 2010

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

AUM as on 30th August 24: ₹ 1.12 Crs.

Modified Duration of Debt Portfolio:

6.60 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.06%	1.14%
Last 6 Months	11.66%	12.91%
Last 1 Year	25.23%	26.62%
Last 2 Years	16.04%	16.93%
Last 3 Years	11.99%	12.37%
Since Inception	10.83%	10.87%

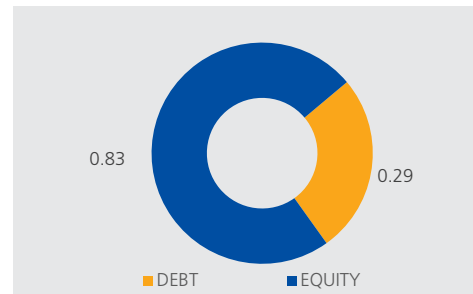
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

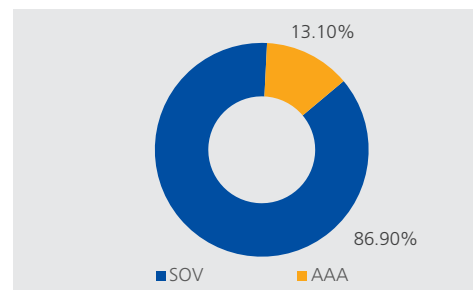
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	12.69%
7.18% GOI 14.08.2033	4.55%
7.18% GOI CG 24-07-2037	2.19%
7.23% GOI CG 15-04-2039	1.65%
7.32% GOI 13-11-2030	1.46%
GSEC STRIP 12.09.2028	3.44%
Gilts Total	22.54%
HDFC BANK LTD.FV-2	7.16%
RELIANCE INDUSTRIES LTD.	6.74%
ICICI BANK LTD.FV-2	6.47%
INFOSYS LIMITED	5.15%
ITC - FV 1	3.11%
BHARTI AIRTEL LIMITED	3.09%
TATA CONSULTANCY SERVICES LTD.	3.01%
LARSEN&TUBRO	2.98%
AXIS BANK LIMITEDFV-2	2.88%
STATE BANK OF INDIAFV-1	2.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.13%
TATA MOTORS LTD.FV-2	2.07%
NTPC LIMITED	1.98%
MAHINDRA & MAHINDRA LTD.-FV5	1.63%
ULTRATECH CEMCO LTD	1.51%
HINDUSTAN LEVER LTD.	1.49%
MARUTI UDYOG LTD.	1.44%
POWER GRID CORP OF INDIA LTD	1.28%
TITAN COMPANY LIMITED	1.24%
COAL INDIA LIMITED	1.17%
HERO MOTOCORP LIMITED	1.17%
BAJAJ FINSERV LIMITED	1.15%
HCL TECHNOLOGIES LIMITED	1.10%
INDUSIND BANK LIMITED	1.09%
KOTAK MAHINDRA BANK LIMITED_FV5	0.91%
BAJAJ AUTO LTD	0.87%
TATA CONSUMER PRODUCTS LIMITED	0.85%
BAJAJ FINANCE LIMITED	0.84%
INDUS TOWERS LIMITED	0.78%
GRASIM INDUSTRIES LTD.	0.77%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.68%
TECH MAHINDRA LIMITEDFV-5	0.66%
CIPLA LTD.	0.65%
NESTLE INDIA LIMITED	0.60%
DR. REDDY LABORATORIES	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
BHARAT PETROLEUM CORP. LTD.	0.42%
UNION BANK OF INDIA	0.36%
TATA IRON & STEEL COMPANY LTD	0.25%
BRITANNIA INDUSTRIES LTD	0.21%
WIPRO	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	73.77%
Money Market Total	3.40%
Current Assets	0.29%
Total	100.00%

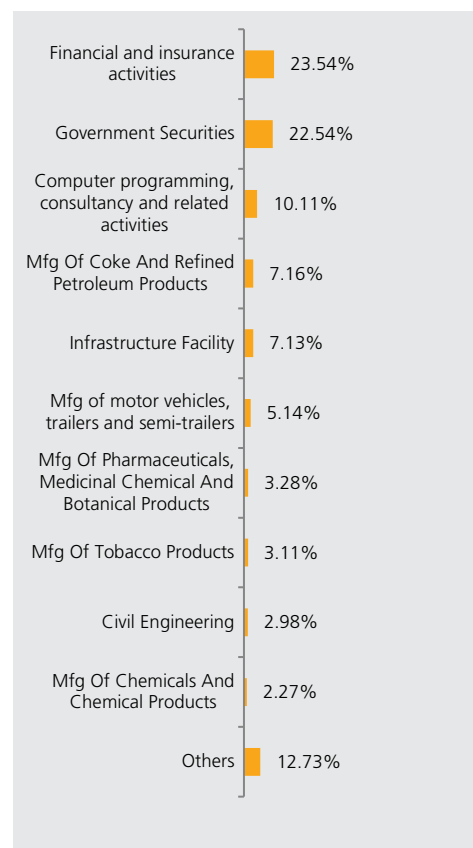
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 44.2174

Inception Date: 27th February 2008

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

AUM as on 30th August 24: ₹ 1.21 Crs.

Modified Duration of Debt Portfolio: 6.60 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.88%	1.14%
Last 6 Months	11.78%	12.91%
Last 1 Year	24.82%	26.62%
Last 2 Years	16.14%	16.93%
Last 3 Years	12.13%	12.37%
Since Inception	9.42%	9.90%

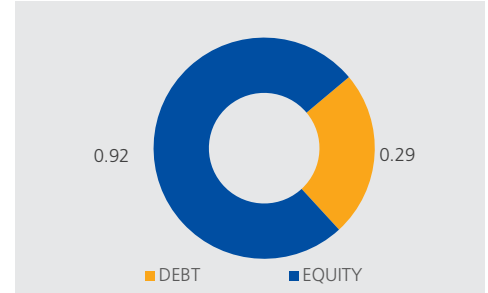
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

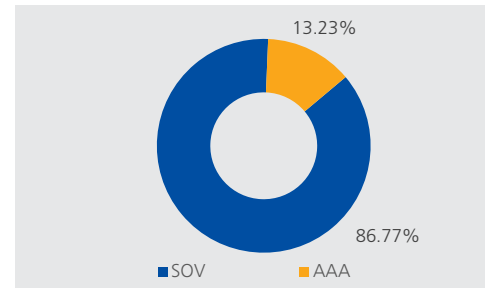
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	11.97%
7.18% GOI 14.08.2033	6.22%
7.18% GOI CG 24-07-2037	1.20%
7.23% GOI CG 15-04-2039	1.27%
7.18% GOI CG 24-07-2037	1.22%
Gilts Total	20.67%
ICICI BANK LTD.FV-2	6.89%
HDFC BANK LTD.FV-2	6.69%
RELIANCE INDUSTRIES LTD.	6.60%
INFOSYS LIMITED	5.39%
LARSEN&TUBRO	3.67%
BHARTI AIRTEL LIMITED	3.48%
TATA CONSULTANCY SERVICES LTD.	3.38%
ITC - FV 1	3.10%
AXIS BANK LIMITEDFV-2	2.79%
STATE BANK OF INDIAFV-1	2.74%
NTPC LIMITED	2.25%
TATA MOTORS LTD.FV-2	2.18%
MAHINDRA & MAHINDRA LTD.-FV5	2.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.88%
HINDUSTAN LEVER LTD.	1.67%
MARUTI UDYOG LTD.	1.64%
POWER GRID CORP OF INDIA LTD	1.51%
ULTRATECH CEMCO LTD	1.40%
COAL INDIA LIMITED	1.34%
BAJAJ FINANCE LIMITED	1.25%
TITAN COMPANY LIMITED	1.24%
TATA CONSUMER PRODUCTS LIMITED	1.23%
GRASIM INDUSTRIES LTD.	1.18%
INDUSIND BANK LIMITED	1.18%
HCL TECHNOLOGIES LIMITED	1.14%
HERO MOTOCORP LIMITED	1.08%
KOTAK MAHINDRA BANK LIMITED_FV5	1.03%
TECH MAHINDRA LIMITEDFV-5	0.96%
BAJAJ FINSERV LIMITED	0.88%
INDUS TOWERS LIMITED	0.80%
CIPLA LTD.	0.70%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
NESTLE INDIA LIMITED	0.64%
UNION BANK OF INDIA	0.53%
WIPRO	0.26%
BRITANNIA INDUSTRIES LTD	0.24%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	75.72%
Money Market Total	3.15%
Current Assets	0.45%
Total	100.00%

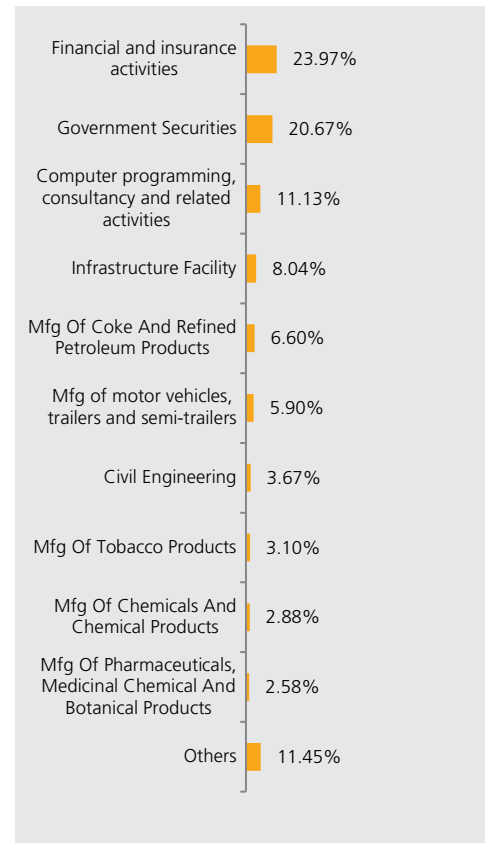
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 51.1969

Inception Date: 1st March 2007

Benchmark: N.A

AUM as on 30th August 24: ₹ 18.80 Crs.

Modified Duration of Debt Portfolio:
6.80 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	59
Gsec / Debt / MMI / Others	40-100	41

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.06%	-
Last 6 Months	9.95%	-
Last 1 Year	20.45%	-
Last 2 Years	13.83%	-
Last 3 Years	10.45%	-
Since Inception	9.77%	-

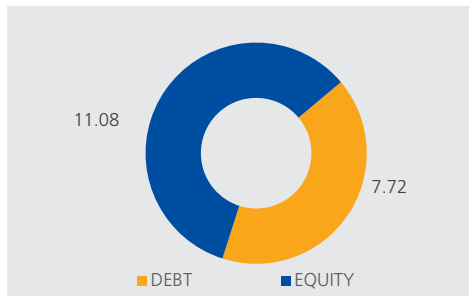
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

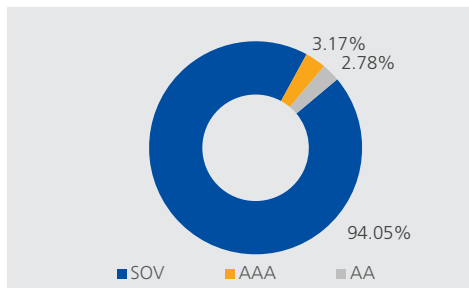
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.13%
Bonds/Debentures Total	1.13%
7.18% GOI 14.08.2033	16.63%
7.26% GOI CG 06-02-2033	10.16%
7.23% GOI CG 15-04-2039	5.37%
GSEC STRIP 12.09.2028	4.37%
7.18% GOI CG 24-07-2037	1.26%
7.32% GOI 13-11-2030	0.50%
Gilts Total	38.29%
RELIANCE INDUSTRIES LTD.	5.89%
ICICI BANK LTD.FV-2	5.42%
HDFC BANK LTD.FV-2	5.26%
INFOSYS LIMITED	4.13%
TATA CONSULTANCY SERVICES LTD.	3.06%
LARSEN&TUBRO	2.61%
ITC - FV 1	2.50%
AXIS BANK LIMITEDFV-2	2.32%
BHARTI AIRTEL LIMITED	2.30%
STATE BANK OF INDIAFV-1	1.98%
NTPC LIMITED	1.71%
MAHINDRA & MAHINDRA LTD.-FV5	1.60%
TATA MOTORS LTD.FV-2	1.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.46%
HINDUSTAN LEVER LTD.	1.39%
TITAN COMPANY LIMITED	1.20%
BAJAJ FINSERV LIMITED	1.09%
INDUSIND BANK LIMITED	1.04%
ULTRATECH CEMCO LTD	0.98%
MARUTI UDYOG LTD.	0.94%
POWER GRID CORP OF INDIA LTD	0.86%
COAL INDIA LIMITED	0.82%
HCL TECHNOLOGIES LIMITED	0.79%
HERO MOTOCORP LIMITED	0.78%
INDUS TOWERS LIMITED	0.76%
TATA CONSUMER PRODUCTS LIMITED	0.74%
KOTAK MAHINDRA BANK LIMITED_FV5	0.72%
HINDALCO INDUSTRIES LTD FV RE 1	0.68%
BAJAJ AUTO LTD	0.64%
TECH MAHINDRA LIMITEDFV-5	0.64%
GRASIM INDUSTRIES LTD.	0.62%
BAJAJ FINANCE LIMITED	0.60%
CIPLA LTD.	0.53%
NESTLE INDIA LIMITED	0.49%
UNION BANK OF INDIA	0.37%
DR. REDDY LABORATORIES	0.27%
WIPRO	0.18%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	58.15%
Money Market Total	1.29%
Current Assets	0.34%
Total	100.00%

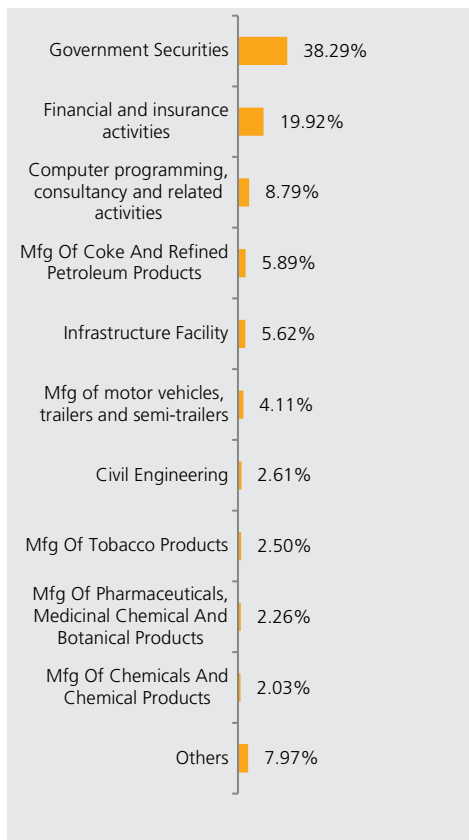
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 37.5316

Inception Date: 21st January 2010

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

AUM as on 30th August 24: ₹ 1.21 Crs.

Modified Duration of Debt Portfolio:

7.17 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	55
Gsec / Debt / MMI / Others	40-100	45

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.05%	1.08%
Last 6 Months	9.82%	10.79%
Last 1 Year	19.36%	21.94%
Last 2 Years	13.10%	14.65%
Last 3 Years	9.46%	10.83%
Since Inception	9.47%	10.41%

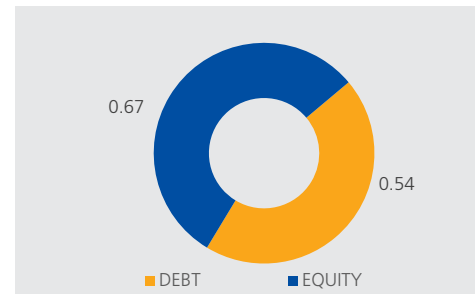
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

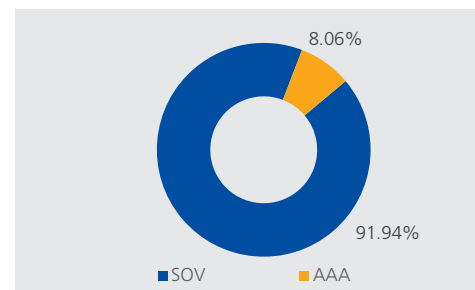
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	14.80%
7.26% GOI CG 06-02-2033	10.96%
7.23% GOI CG 15-04-2039	7.64%
7.18% GOI CG 24-07-2037	7.07%
7.32% GOI 13-11-2030	0.42%
7.50% GOI CG 10-08-2034	1.04%
7.32% GOI 13-11-2030	0.43%
Gilts Total	40.95%
RELIANCE INDUSTRIES LTD.	5.66%
HDFC BANK LTD.FV-2	5.05%
ICICI BANK LTD.FV-2	4.93%
INFOSYS LIMITED	4.00%
TATA CONSULTANCY SERVICES LTD.	2.44%
ITC - FV 1	2.40%
LARSEN&TUBRO	2.26%
AXIS BANK LIMITEDFV-2	2.24%
BHARTI AIRTEL LIMITED	2.20%
STATE BANK OF INDIAFV-1	2.09%
TATA MOTORS LTD.FV-2	1.92%
NTPC LIMITED	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.40%
HINDUSTAN LEVER LTD.	1.22%
MAHINDRA & MAHINDRA LTD.-FV5	1.18%
TITAN COMPANY LIMITED	1.06%
BAJAJ FINSERV LIMITED	0.94%
ULTRATECH CEMCO LTD	0.93%
MARUTI UDYOG LTD.	0.92%
COAL INDIA LIMITED	0.78%
HERO MOTOCORP LIMITED	0.77%
POWER GRID CORP OF INDIA LTD	0.74%
INDUSIND BANK LIMITED	0.73%
KOTAK MAHINDRA BANK LIMITED_FV5	0.71%
MPHASIS LIMITED	0.67%
INDUS TOWERS LIMITED	0.65%
BAJAJ AUTO LTD	0.63%
TATA CONSUMER PRODUCTS LIMITED	0.61%
GRASIM INDUSTRIES LTD.	0.60%
BAJAJ FINANCE LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.54%
HCL TECHNOLOGIES LIMITED	0.51%
CIPLA LTD.	0.45%
HINDALCO INDUSTRIES LTD FV RE 1	0.43%
NESTLE INDIA LIMITED	0.41%
BHARAT PETROLEUM CORP. LTD.	0.33%
UNION BANK OF INDIA	0.30%
DR. REDDY LABORATORIES	0.29%
WIPRO	0.14%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
Equity Total	55.38%
Money Market Total	2.72%
Current Assets	0.95%
Total	100.00%

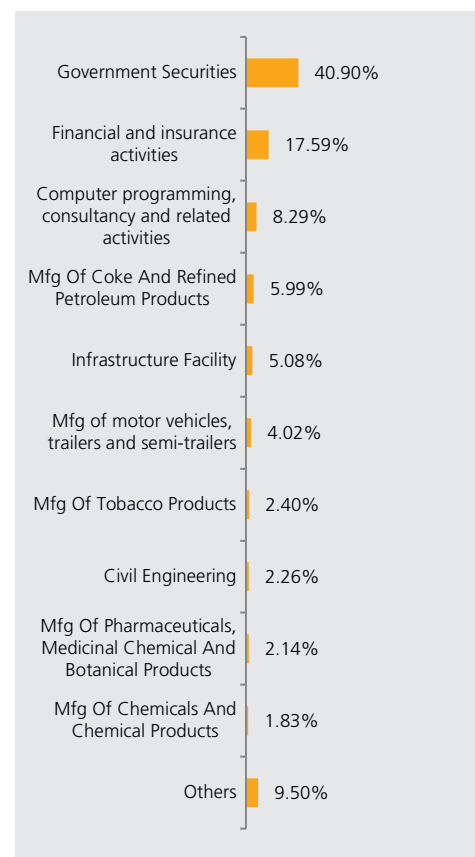
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 48.8968

-Inception Date: 01st March 2007

Benchmark: N.A

AUM as on 30th August 24: ₹ 5.45 Crs.

Modified Duration of Debt Portfolio:

7.12 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.98%	-
Last 6 Months	8.67%	-
Last 1 Year	18.05%	-
Last 2 Years	12.58%	-
Last 3 Years	9.24%	-
Since Inception	9.48%	-

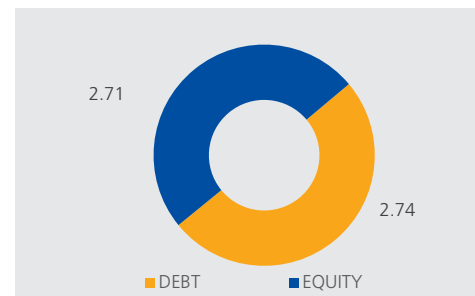
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

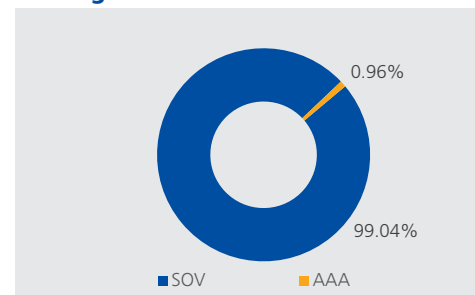
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	17.02%
7.26% GOI CG 06-02-2033	14.99%
7.23% GOI CG 15-04-2039	10.37%
7.18% GOI CG 24-07-2037	6.22%
7.32% GOI 13-11-2030	0.66%
Gilts Total	49.26%
RELIANCE INDUSTRIES LTD.	4.90%
ICICI BANK LTD.FV-2	4.59%
HDFC BANK LTD.FV-2	4.37%
INFOSYS LIMITED	3.32%
TATA CONSULTANCY SERVICES LTD.	2.72%
ITC - FV 1	2.08%
LARSEN&TUBRO	2.00%
AXIS BANK LIMITEDFV-2	1.95%
BHARTI AIRTEL LIMITED	1.91%
STATE BANK OF INDIAFV-1	1.62%
NTPC LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
TATA MOTORS LTD.FV-2	1.45%
HINDUSTAN LEVER LTD.	1.27%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.21%
TITAN COMPANY LIMITED	1.11%
INDUSIND BANK LIMITED	1.06%
POWER GRID CORP OF INDIA LTD	0.86%
ULTRATECH CEMCO LTD	0.81%
BAJAJ FINSERV LIMITED	0.81%
TATA CONSUMER PRODUCTS LIMITED	0.80%
MARUTI UDYOG LTD.	0.80%
HCL TECHNOLOGIES LIMITED	0.75%
COAL INDIA LIMITED	0.68%
HERO MOTOCORP LIMITED	0.65%
KOTAK MAHINDRA BANK LIMITED_FV5	0.61%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
BAJAJ AUTO LTD	0.56%
NESTLE INDIA LIMITED	0.55%
BAJAJ FINANCE LIMITED	0.52%
GRASIM INDUSTRIES LTD.	0.52%
TECH MAHINDRA LIMITEDFV-5	0.46%
TATA IRON & STEEL COMPANY LTD	0.44%
UNION BANK OF INDIA	0.34%
CIPLA LTD.	0.29%
DR. REDDY LABORATORIES	0.25%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	49.78%
Money Market Total	0.48%
Current Assets	0.48%
Total	100.00%

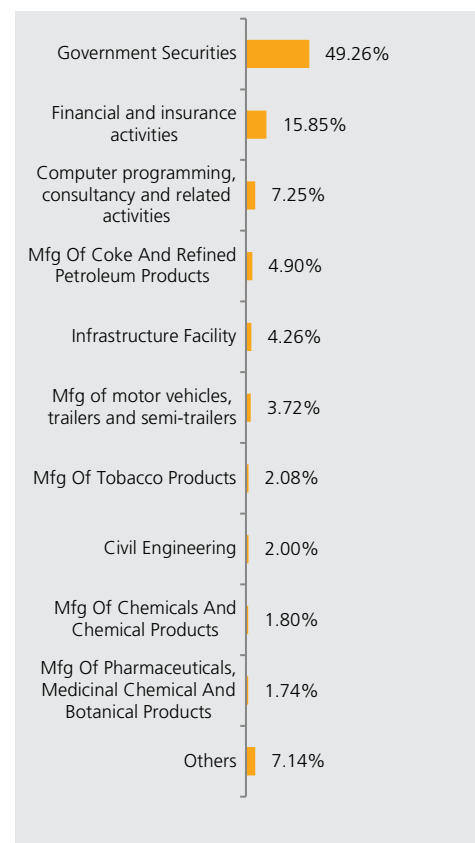
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 36.7491

Inception Date: 11th January 2010

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

AUM as on 30th August 24: ₹ 0.63 Crs.

Modified Duration of Debt Portfolio:

6.61 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	45
Gsec / Debt / MMI / Others	50-100	55

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.03%	1.05%
Last 6 Months	8.88%	9.73%
Last 1 Year	18.04%	19.64%
Last 2 Years	12.33%	13.50%
Last 3 Years	9.01%	10.03%
Since Inception	9.29%	9.92%

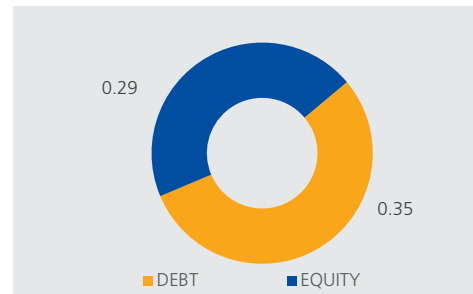
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

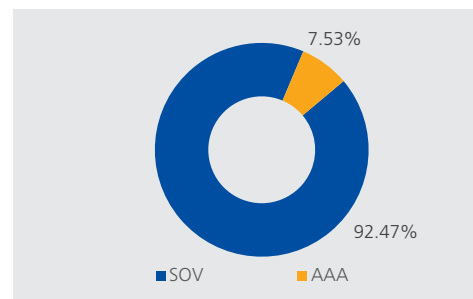
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	28.36%
7.18% GOI 14.08.2033	10.33%
7.23% GOI CG 15-04-2039	7.01%
7.32% GOI 13-11-2030	3.25%
7.18% GOI CG 24-07-2037	1.22%
Gilts Total	50.16%
RELIANCE INDUSTRIES LTD.	4.64%
HDFC BANK LTD.FV-2	4.20%
ICICI BANK LTD.FV-2	4.19%
INFOSYS LIMITED	2.80%
TATA CONSULTANCY SERVICES LTD.	2.45%
ITC - FV 1	1.99%
LARSEN&TUBRO	1.88%
BHARTI AIRTEL LIMITED	1.84%
AXIS BANK LIMITEDFV-2	1.79%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
STATE BANK OF INDIAFV-1	1.45%
NTPC LIMITED	1.24%
TATA MOTORS LTD.FV-2	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.15%
HINDUSTAN LEVER LTD.	1.06%
TITAN COMPANY LIMITED	0.90%
BAJAJ FINSERV LIMITED	0.79%
MARUTI UDYOG LTD.	0.79%
INDUSIND BANK LIMITED	0.70%
POWER GRID CORP OF INDIA LTD	0.69%
COAL INDIA LIMITED	0.65%
INDUS TOWERS LIMITED	0.62%
TECH MAHINDRA LIMITEDFV-5	0.62%
TATA CONSUMER PRODUCTS LIMITED	0.61%
JSW STEEL LIMITED	0.60%
KOTAK MAHINDRA BANK LIMITED_FV5	0.56%
ULTRATECH CEMCO LTD	0.54%
GRASIM INDUSTRIES LTD.	0.51%
HCL TECHNOLOGIES LIMITED	0.50%
BAJAJ FINANCE LIMITED	0.46%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
NESTLE INDIA LIMITED	0.40%
HERO MOTOCORP LIMITED	0.35%
BAJAJ AUTO LTD	0.35%
DIVIS LABORATORIES LIMITED	0.32%
BHARAT PETROLEUM CORP. LTD.	0.31%
DR. REDDY LABORATORIES	0.22%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
Equity Total	45.24%
Money Market Total	4.08%
Current Assets	0.52%
Total	100.00%

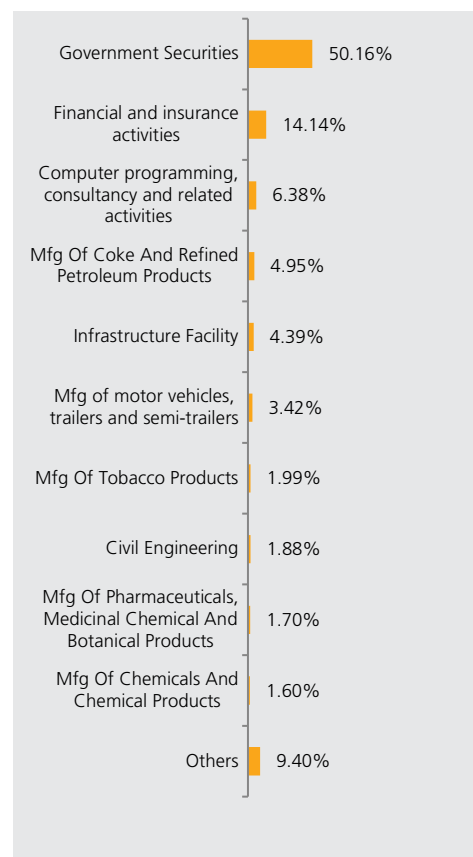
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 39.3919

Inception Date: 27th February 2008

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

AUM as on 30th August 24: ₹ 0.80 Crs.

Modified Duration of Debt Portfolio:

6.53 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.94%	1.05%
Last 6 Months	8.97%	9.73%
Last 1 Year	18.62%	19.64%
Last 2 Years	12.67%	13.50%
Last 3 Years	9.28%	10.03%
Since Inception	8.65%	9.45%

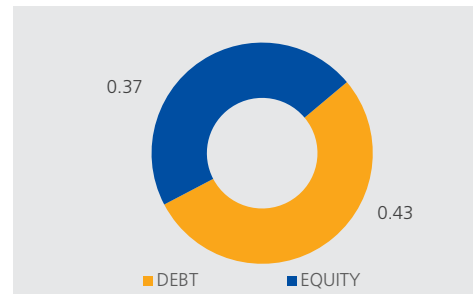
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

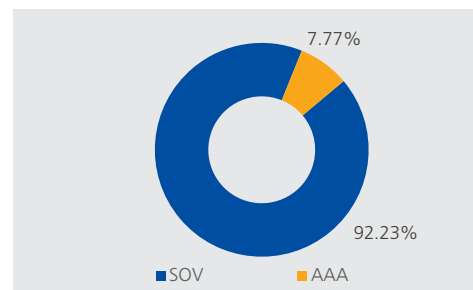
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	21.46%
7.26% GOI CG 06-02-2033	15.27%
7.32% GOI 13-11-2030	5.49%
7.23% GOI CG 15-04-2039	4.36%
7.18% GOI CG 24-07-2037	2.21%
Gilts Total	48.78%
RELIANCE INDUSTRIES LTD.	4.51%
ICICI BANK LTD.FV-2	4.17%
HDFC BANK LTD.FV-2	4.16%
INFOSYS LIMITED	3.15%
TATA CONSULTANCY SERVICES LTD.	2.72%
ITC - FV 1	1.97%
AXIS BANK LIMITEDFV-2	1.87%
LARSEN&TUBRO	1.85%
BHARTI AIRTEL LIMITED	1.82%
MAHINDRA & MAHINDRA LTD.-FV5	1.64%
STATE BANK OF INDIAFV-1	1.64%
NTPC LIMITED	1.34%
TATA MOTORS LTD.FV-2	1.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.16%
POWER GRID CORP OF INDIA LTD	1.05%
HINDUSTAN LEVER LTD.	1.04%
HCL TECHNOLOGIES LIMITED	0.85%
BAJAJ FINSERV LIMITED	0.82%
TECH MAHINDRA LIMITEDFV-5	0.77%
MARUTI UDYOG LTD.	0.77%
INDUSIND BANK LIMITED	0.73%
TITAN COMPANY LIMITED	0.71%
COAL INDIA LIMITED	0.65%
NESTLE INDIA LIMITED	0.62%
INDUS TOWERS LIMITED	0.62%
HERO MOTOCORP LIMITED	0.61%
KOTAK MAHINDRA BANK LIMITED_FV5	0.58%
ULTRATECH CEMCO LTD	0.56%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
BAJAJ FINANCE LIMITED	0.54%
GRASIM INDUSTRIES LTD.	0.50%
CIPLA LTD.	0.49%
UNION BANK OF INDIA	0.43%
TATA CONSUMER PRODUCTS LIMITED	0.37%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
Equity Total	46.57%
Money Market Total	4.11%
Current Assets	0.53%
Total	100.00%

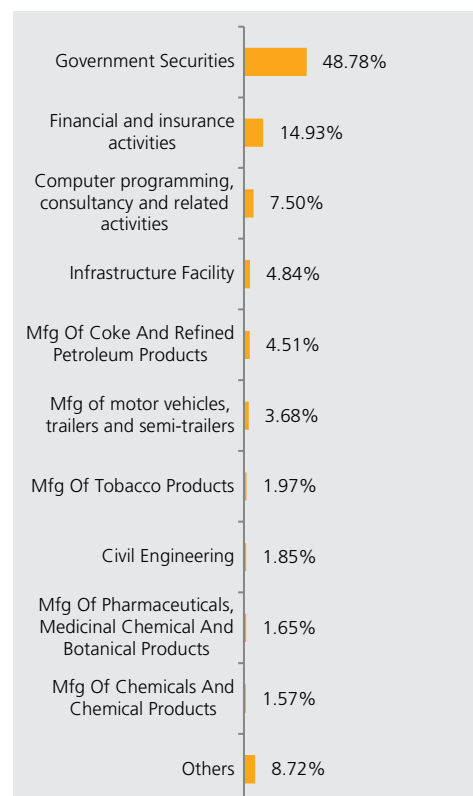
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 58.7990

Inception Date: 9th August 2004

Benchmark: N.A

AUM as on 30th August 24: ₹ 8.07 Crs.

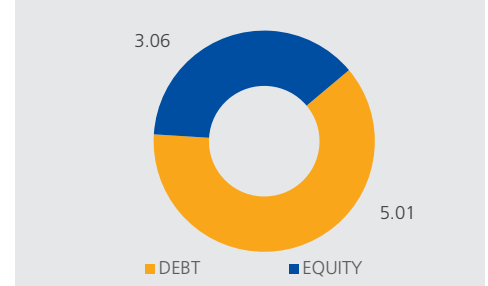
Modified Duration of Debt Portfolio: 6.70 years

YTM of Debt Portfolio: 6.88%

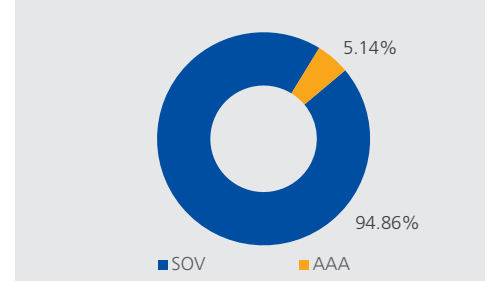
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	17.71%
7.10% GOI CG 08-04-2034	12.03%
7.26% GOI CG 06-02-2033	10.33%
7.32% GOI 13-11-2030	7.06%
7.23% GOI CG 15-04-2039	6.12%
7.18% GOI CG 24-07-2037	4.87%
Gilts Total	58.11%
RELIANCE INDUSTRIES LTD.	3.74%
ICICI BANK LTD.FV-2	3.50%
HDFC BANK LTD.FV-2	3.41%
INFOSYS LIMITED	2.76%
TATA CONSULTANCY SERVICES LTD.	1.99%
LARSEN&TUBRO	1.81%
ITC - FV 1	1.62%
AXIS BANK LIMITEDFV-2	1.49%
BHARTI AIRTEL LIMITED	1.46%
STATE BANK OF INDIAFV-1	1.28%
NTPC LIMITED	1.09%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
TATA MOTORS LTD.FV-2	1.01%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.94%
HINDUSTAN LEVER LTD.	0.87%
TITAN COMPANY LIMITED	0.73%
INDUSIND BANK LIMITED	0.73%
ULTRATECH CEMCO LTD	0.73%
BAJAJ FINSERV LIMITED	0.63%
MARUTI UDYOG LTD.	0.62%
POWER GRID CORP OF INDIA LTD	0.54%
COAL INDIA LIMITED	0.53%
HERO MOTOCORP LIMITED	0.51%
TATA CONSUMER PRODUCTS LIMITED	0.47%
KOTAK MAHINDRA BANK LIMITED_FV5	0.46%
JIO FINANCIAL SERVICES LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.40%
GRASIM INDUSTRIES LTD.	0.40%
BAJAJ FINANCE LIMITED	0.38%
TATA IRON & STEEL COMPANY LTD	0.34%
BAJAJ AUTO LTD	0.34%
HINDALCO INDUSTRIES LTD FV RE 1	0.33%
NESTLE INDIA LIMITED	0.31%
HCL TECHNOLOGIES LIMITED	0.30%
CIPLA LTD.	0.26%
UNION BANK OF INDIA	0.24%
DR. REDDY LABORATORIES	0.17%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	37.90%
Money Market Total	3.15%
Current Assets	0.84%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

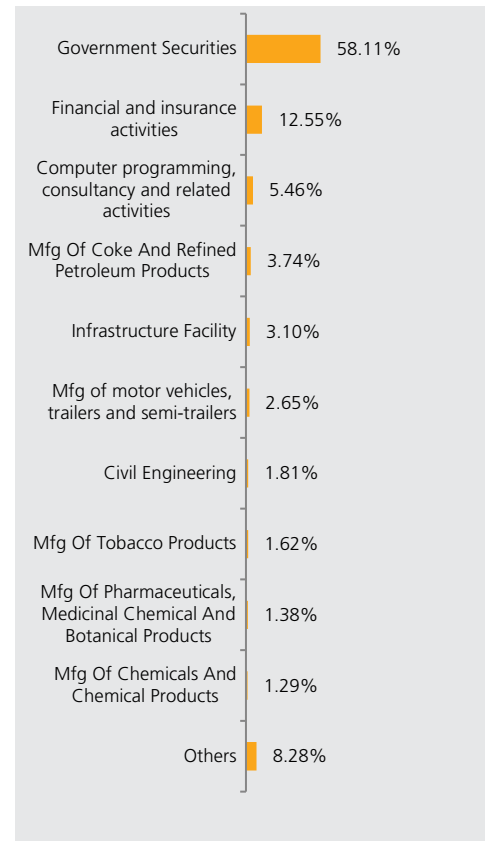
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.82%	-
Last 6 Months	7.33%	-
Last 1 Year	15.08%	-
Last 2 Years	10.76%	-
Last 3 Years	7.77%	-
Since Inception	9.23%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 37.1713

Inception Date: 29th November 2007

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

AUM as on 30th August 24: ₹ 10.10 Crs.

Modified Duration of Debt Portfolio:

6.56 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	40
Gsec / Debt	00-100	57
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.01%	1.02%
Last 6 Months	8.05%	8.67%
Last 1 Year	16.49%	17.36%
Last 2 Years	11.78%	12.35%
Last 3 Years	8.57%	9.22%
Since Inception	8.15%	8.99%

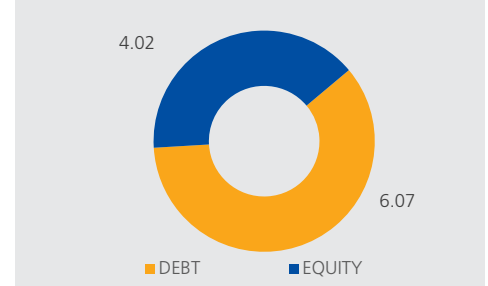
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

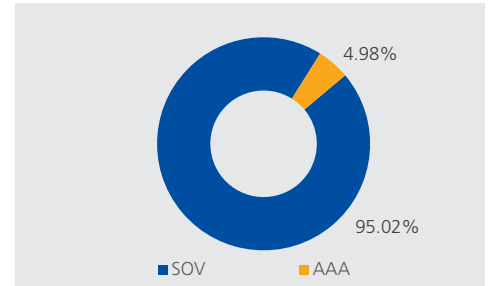
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	23.28%
7.26% GOI CG 06-02-2033	19.67%
7.10% GOI CG 08-04-2034	10.99%
7.18% GOI CG 24-07-2037	2.99%
Gilts Total	56.93%
RELIANCE INDUSTRIES LTD.	3.72%
ICICI BANK LTD.FV-2	3.52%
HDFC BANK LTD.FV-2	3.50%
INFOSYS LIMITED	2.89%
TATA CONSULTANCY SERVICES LTD.	2.11%
LARSEN&TUBRO	1.83%
ITC - FV 1	1.66%
AXIS BANK LIMITEDFV-2	1.56%
BHARTI AIRTEL LIMITED	1.50%
STATE BANK OF INDIAFV-1	1.29%
NTPC LIMITED	1.18%
TATA MOTORS LTD.FV-2	1.09%
HINDUSTAN LEVER LTD.	1.01%
MAHINDRA & MAHINDRA LTD.-FV5	0.98%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.97%
TITAN COMPANY LIMITED	0.79%
BAJAJ FINSERV LIMITED	0.78%
INDUSIND BANK LIMITED	0.76%
MARUTI UDYOG LTD.	0.63%
POWER GRID CORP OF INDIA LTD	0.61%
ULTRATECH CEMCO LTD	0.59%
HCL TECHNOLOGIES LIMITED	0.55%
COAL INDIA LIMITED	0.54%
INDUS TOWERS LIMITED	0.54%
TATA CONSUMER PRODUCTS LIMITED	0.54%
HERO MOTOCORP LIMITED	0.52%
KOTAK MAHINDRA BANK LIMITED_FV5	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.47%
TECH MAHINDRA LIMITEDFV-5	0.45%
BAJAJ FINANCE LIMITED	0.41%
GRASIM INDUSTRIES LTD.	0.41%
BAJAJ AUTO LTD	0.38%
NESTLE INDIA LIMITED	0.37%
CIPLA LTD.	0.37%
BHARAT PETROLEUM CORP. LTD.	0.25%
UNION BANK OF INDIA	0.25%
DR. REDDY LABORATORIES	0.19%
WIPRO	0.13%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	39.83%
Money Market Total	2.99%
Current Assets	0.25%
Total	100.00%

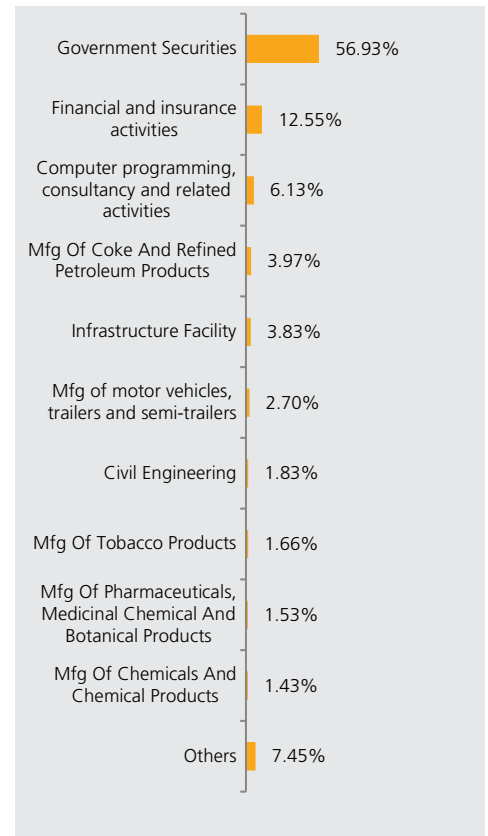
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)
NAV as on 30th August 24: ₹ 46.9545
Inception Date: 12th March 2007
Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%
AUM as on 30th August 24: ₹ 5.14 Crs.
Modified Duration of Debt Portfolio: 6.84 years
YTM of Debt Portfolio: 6.90%

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	0.88%	1.02%
Last 6 Months	7.39%	8.67%
Last 1 Year	15.30%	17.36%
Last 2 Years	10.89%	12.35%
Last 3 Years	7.87%	9.22%
Since Inception	9.25%	9.91%

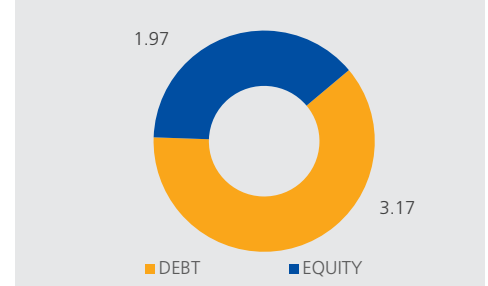
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

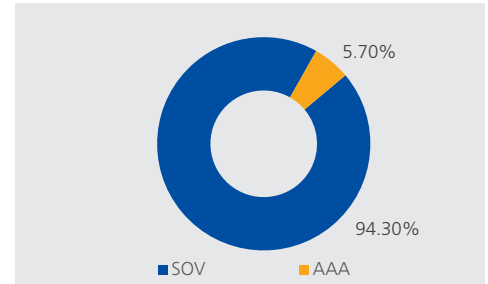
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	23.84%
7.26% GOI CG 06-02-2033	20.88%
7.23% GOI CG 15-04-2039	9.50%
7.18% GOI CG 24-07-2037	2.27%
7.32% GOI 13-11-2030	1.16%
Gilts Total	57.64%
RELIANCE INDUSTRIES LTD.	3.87%
ICICI BANK LTD.FV-2	3.55%
HDFC BANK LTD.FV-2	3.45%
INFOSYS LIMITED	2.57%
TATA CONSULTANCY SERVICES LTD.	2.15%
ITC - FV 1	1.61%
LARSEN&TUBRO	1.55%
BHARTI AIRTEL LIMITED	1.51%
AXIS BANK LIMITEDFV-2	1.50%
STATE BANK OF INDIAFV-1	1.25%
NTPC LIMITED	1.15%
MAHINDRA & MAHINDRA LTD.-FV5	1.15%
TATA MOTORS LTD.FV-2	1.06%
HINDUSTAN LEVER LTD.	1.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.95%
INDUSIND BANK LIMITED	0.84%
TITAN COMPANY LIMITED	0.78%
POWER GRID CORP OF INDIA LTD	0.64%
ULTRATECH CEMCO LTD	0.64%
MARUTI UDYOG LTD.	0.63%
BAJAJ FINSERV LIMITED	0.62%
HCL TECHNOLOGIES LIMITED	0.58%
TATA CONSUMER PRODUCTS LIMITED	0.56%
COAL INDIA LIMITED	0.54%
HERO MOTOCORP LIMITED	0.51%
KOTAK MAHINDRA BANK LIMITED_FV5	0.47%
BAJAJ AUTO LTD	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
BAJAJ FINANCE LIMITED	0.41%
GRASIM INDUSTRIES LTD.	0.40%
NESTLE INDIA LIMITED	0.39%
TATA IRON & STEEL COMPANY LTD	0.35%
TECH MAHINDRA LIMITEDFV-5	0.34%
UNION BANK OF INDIA	0.26%
CIPLA LTD.	0.22%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	38.33%
Money Market Total	3.48%
Current Assets	0.54%
Total	100.00%

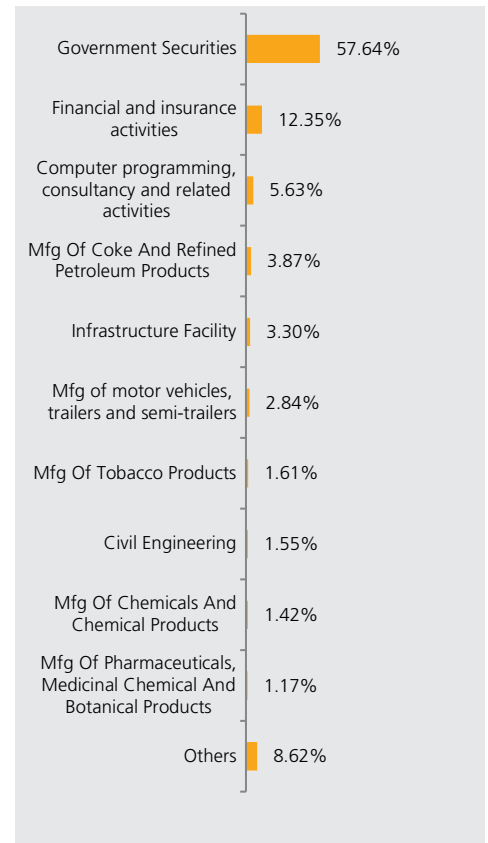
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)
NAV as on 30th August 24: ₹ 33.9256
Inception Date: 11th January 2010
Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%
AUM as on 30th August 24: ₹ 2.02 Crs.
Modified Duration of Debt Portfolio: 6.74 years
YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	58
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.98%	1.02%
Last 6 Months	7.81%	8.67%
Last 1 Year	15.66%	17.36%
Last 2 Years	11.19%	12.35%
Last 3 Years	8.07%	9.22%
Since Inception	8.70%	9.54%

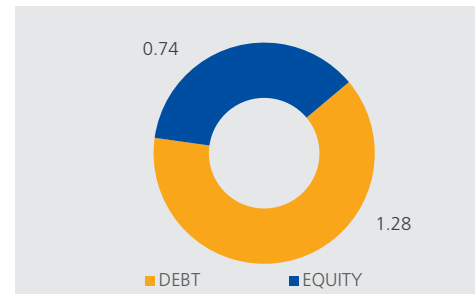
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

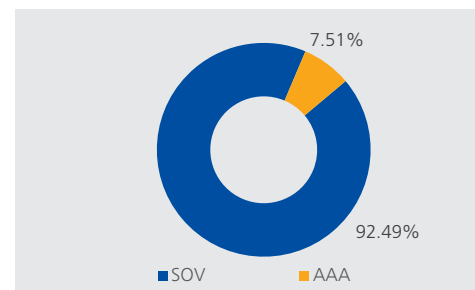
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	23.73%
7.18% GOI 14.08.2033	18.89%
7.23% GOI CG 15-04-2039	9.18%
7.32% GOI 13-11-2030	3.73%
7.18% GOI CG 24-07-2037	2.53%
Gilts Total	58.06%
RELIANCE INDUSTRIES LTD.	3.74%
HDFC BANK LTD.FV-2	3.33%
ICICI BANK LTD.FV-2	3.22%
INFOSYS LIMITED	2.79%
TATA CONSULTANCY SERVICES LTD.	1.74%
LARSEN&TUBRO	1.62%
ITC - FV 1	1.58%
AXIS BANK LIMITEDFV-2	1.42%
STATE BANK OF INDIAFV-1	1.36%
BHARTI AIRTEL LIMITED	1.35%
TATA MOTORS LTD.FV-2	1.33%
NTPC LIMITED	1.01%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.92%
HINDUSTAN LEVER LTD.	0.83%
MAHINDRA & MAHINDRA LTD.-FV5	0.81%
TITAN COMPANY LIMITED	0.72%
BAJAJ FINSERV LIMITED	0.64%
MARUTI UDYOG LTD.	0.55%
COAL INDIA LIMITED	0.52%
ULTRATECH CEMCO LTD	0.50%
INDUSIND BANK LIMITED	0.50%
POWER GRID CORP OF INDIA LTD	0.50%
HERO MOTOCORP LIMITED	0.49%
MPHASIS LIMITED	0.45%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
INDUS TOWERS LIMITED	0.44%
TATA CONSUMER PRODUCTS LIMITED	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
GRASIM INDUSTRIES LTD.	0.39%
TECH MAHINDRA LIMITEDFV-5	0.37%
BAJAJ FINANCE LIMITED	0.36%
HCL TECHNOLOGIES LIMITED	0.36%
CIPLA LTD.	0.31%
BAJAJ AUTO LTD	0.27%
NESTLE INDIA LIMITED	0.25%
BHARAT PETROLEUM CORP. LTD.	0.22%
UNION BANK OF INDIA	0.20%
DR. REDDY LABORATORIES	0.17%
WIPRO	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	36.66%
Money Market Total	4.71%
Current Assets	0.57%
Total	100.00%

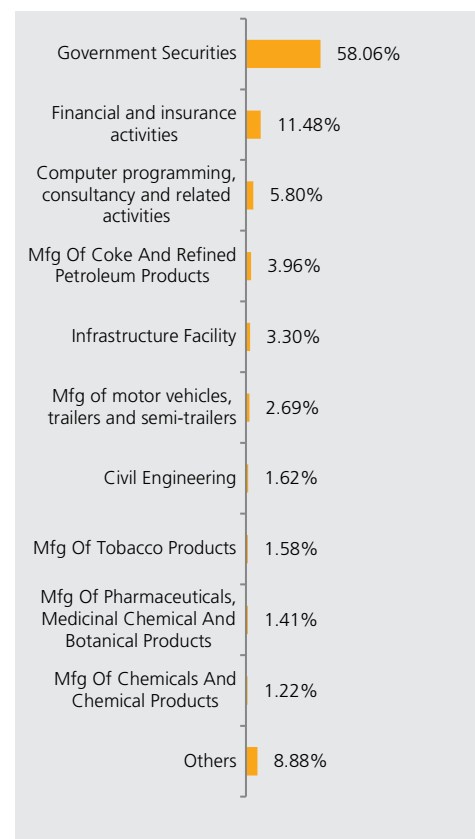
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 47.6236

Inception Date: 13th February 2006

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

AUM as on 30th August 24: ₹ 11.28 Crs.

Modified Duration of Debt Portfolio:

7.16 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	20
Gsec / Debt	00-100	77
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.92%	0.95%
Last 6 Months	5.90%	6.53%
Last 1 Year	11.78%	12.87%
Last 2 Years	9.03%	10.03%
Last 3 Years	6.45%	7.55%
Since Inception	7.84%	8.69%

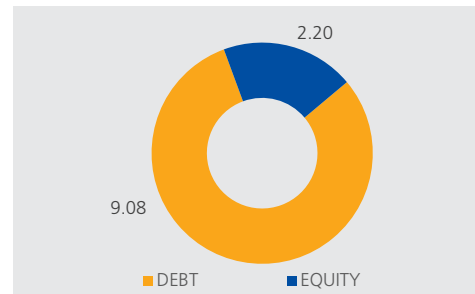
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

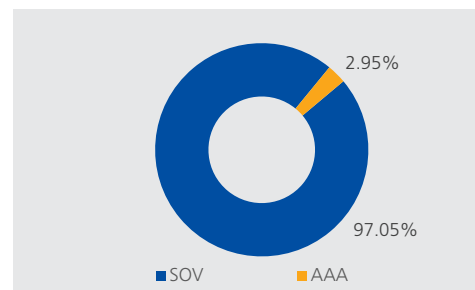
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	24.96%
7.18% GOI 14.08.2033	23.40%
7.23% GOI CG 15-04-2039	16.53%
7.18% GOI CG 24-07-2037	11.33%
7.32% GOI 13-11-2030	1.14%
Gilts Total	77.36%
HDFC BANK LTD.FV-2	1.90%
ICICI BANK LTD.FV-2	1.80%
RELIANCE INDUSTRIES LTD.	1.69%
INFOSYS LIMITED	1.41%
LARSEN&TUBRO	0.90%
TATA CONSULTANCY SERVICES LTD.	0.87%
BHARTI AIRTEL LIMITED	0.83%
ITC - FV 1	0.79%
AXIS BANK LIMITEDFV-2	0.78%
STATE BANK OF INDIAFV-1	0.71%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.57%
TATA MOTORS LTD.FV-2	0.55%
NTPC LIMITED	0.53%
MAHINDRA & MAHINDRA LTD.-FV5	0.49%
HINDUSTAN LEVER LTD.	0.41%
MARUTI UDYOG LTD.	0.38%
TITAN COMPANY LIMITED	0.38%
POWER GRID CORP OF INDIA LTD	0.36%
HERO MOTOCORP LIMITED	0.34%
COAL INDIA LIMITED	0.32%
ULTRATECH CEMCO LTD	0.29%
INDUSIND BANK LIMITED	0.29%
BAJAJ FINANCE LIMITED	0.29%
TATA CONSUMER PRODUCTS LIMITED	0.28%
INDUS TOWERS LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.23%
GRASIM INDUSTRIES LTD.	0.23%
TECH MAHINDRA LIMITEDFV-5	0.23%
CIPLA LTD.	0.21%
TATA IRON & STEEL COMPANY LTD	0.20%
BAJAJ AUTO LTD	0.19%
NESTLE INDIA LIMITED	0.16%
HCL TECHNOLOGIES LIMITED	0.15%
UNION BANK OF INDIA	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
Equity Total	19.52%
Money Market Total	2.36%
Current Assets	0.76%
Total	100.00%

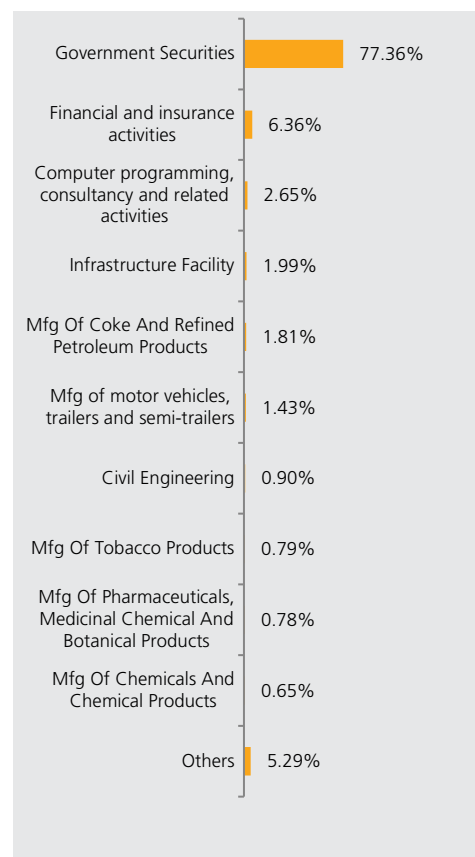
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 29.8005

Inception Date: 11th January 2010

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

AUM as on 30th August 24: ₹ 2.13 Crs.

Modified Duration of Debt Portfolio:

6.71 years

YTM of Debt Portfolio: 6.89%

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	0.92%	0.95%
Last 6 Months	5.95%	6.53%
Last 1 Year	11.61%	12.87%
Last 2 Years	8.97%	10.03%
Last 3 Years	6.39%	7.55%
Since Inception	7.74%	8.71%

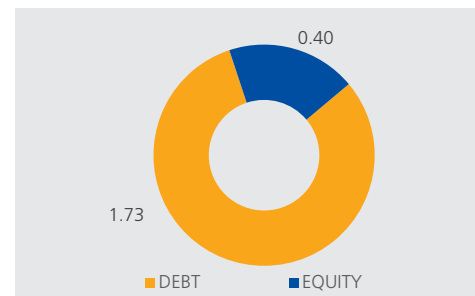
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

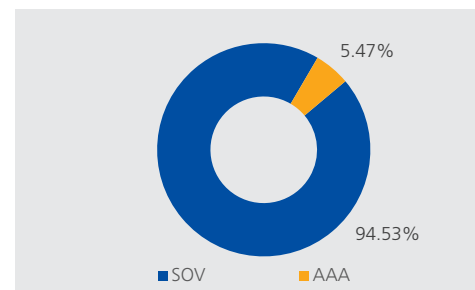
Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	32.09%
7.26% GOI CG 06-02-2033	26.28%
7.23% GOI CG 15-04-2039	11.05%
7.32% GOI 13-11-2030	4.40%
7.18% GOI CG 24-07-2037	2.16%
Gilts Total	75.97%
HDFC BANK LTD.FV-2	1.81%
ICICI BANK LTD.FV-2	1.73%
RELIANCE INDUSTRIES LTD.	1.67%
INFOSYS LIMITED	1.34%
BHARTI AIRTEL LIMITED	0.90%
LARSEN&TUBRO	0.87%
TATA CONSULTANCY SERVICES LTD.	0.85%
ITC - FV 1	0.79%
AXIS BANK LIMITEDFV-2	0.73%
STATE BANK OF INDIAFV-1	0.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
TATA MOTORS LTD.FV-2	0.52%
NTPC LIMITED	0.47%
MAHINDRA & MAHINDRA LTD.-FV5	0.42%
HINDUSTAN LEVER LTD.	0.39%
MARUTI UDYOG LTD.	0.35%
POWER GRID CORP OF INDIA LTD	0.34%
HERO MOTOCORP LIMITED	0.33%
HCL TECHNOLOGIES LIMITED	0.30%
TITAN COMPANY LIMITED	0.30%
COAL INDIA LIMITED	0.30%
ULTRATECH CEMCO LTD	0.27%
INDUSIND BANK LIMITED	0.26%
BAJAJ AUTO LTD	0.26%
BAJAJ FINANCE LIMITED	0.24%
INDUS TOWERS LIMITED	0.23%
KOTAK MAHINDRA BANK LIMITED_FV5	0.23%
GRASIM INDUSTRIES LTD.	0.22%
BAJAJ FINSERV LIMITED	0.21%
TATA CONSUMER PRODUCTS LIMITED	0.20%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.20%
TECH MAHINDRA LIMITEDFV-5	0.19%
TATA IRON & STEEL COMPANY LTD	0.19%
CIPLA LTD.	0.17%
BHARAT PETROLEUM CORP. LTD.	0.12%
NESTLE INDIA LIMITED	0.12%
UNION BANK OF INDIA	0.11%
DR. REDDY LABORATORIES	0.10%
BRITANNIA INDUSTRIES LTD	0.05%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
Equity Total	18.98%
Money Market Total	4.39%
Current Assets	0.66%
Total	100.00%

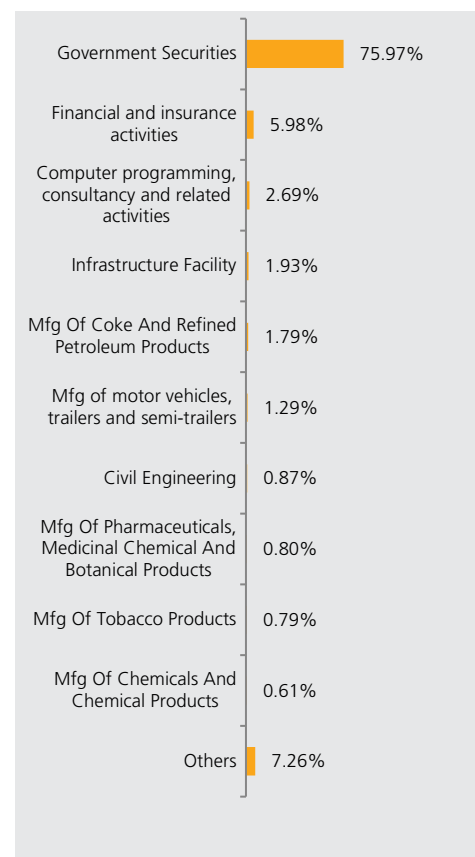
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 28.3969
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30th August 24: ₹ 0.36 Crs.
Modified Duration of Debt Portfolio:
6.44 years
YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.90%	1.07%
Last 6 Months	4.17%	4.86%
Last 1 Year	8.38%	9.36%
Last 2 Years	7.18%	8.30%
Last 3 Years	5.11%	6.06%
Since Inception	7.17%	7.72%

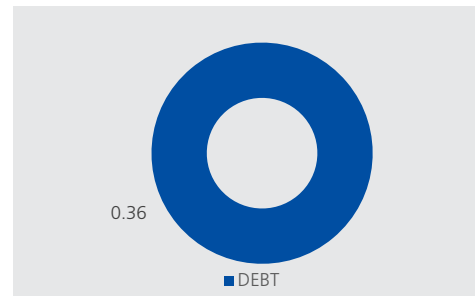
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

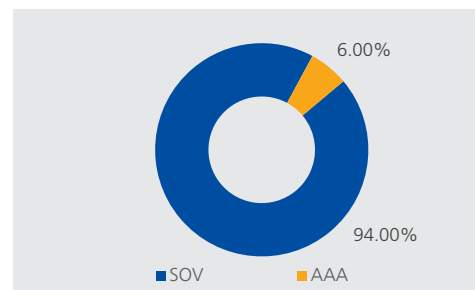
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	85.28%
7.23% GOI CG 15-04-2039	7.19%
7.18% GOI 14.08.2033	3.42%
Gilts Total	95.89%
Money Market Total	3.48%
Current Assets	0.63%
Total	100.00%

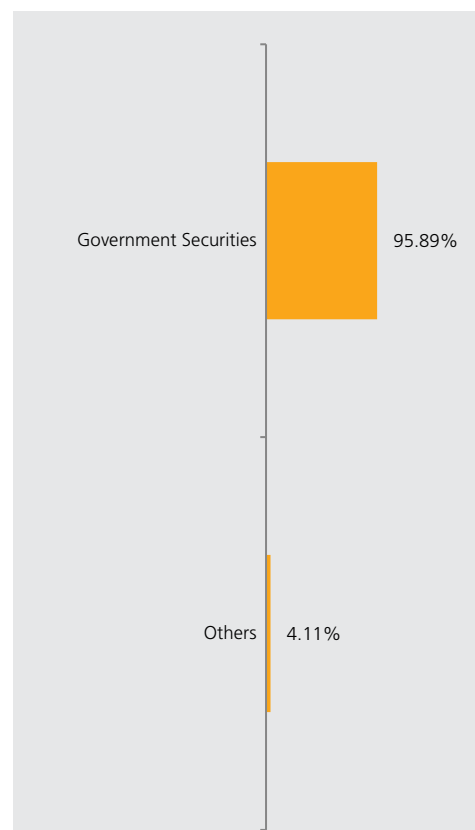
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 28.9039
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30th August 24: ₹ 0.24 Crs.
Modified Duration of Debt Portfolio:
6.40 years
YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.87%	1.07%
Last 6 Months	4.07%	4.86%
Last 1 Year	8.10%	9.36%
Last 2 Years	6.91%	8.30%
Last 3 Years	4.81%	6.06%
Since Inception	6.64%	7.65%

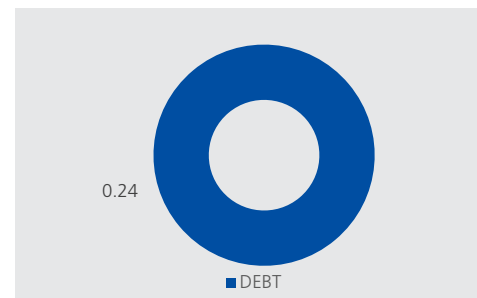
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

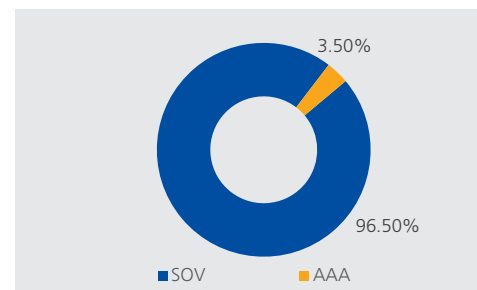
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	83.57%
7.23% GOI CG 15-04-2039	5.60%
7.18% GOI 14.08.2033	4.27%
Gilts Total	93.44%
Money Market Total	5.96%
Current Assets	0.60%
Total	100.00%

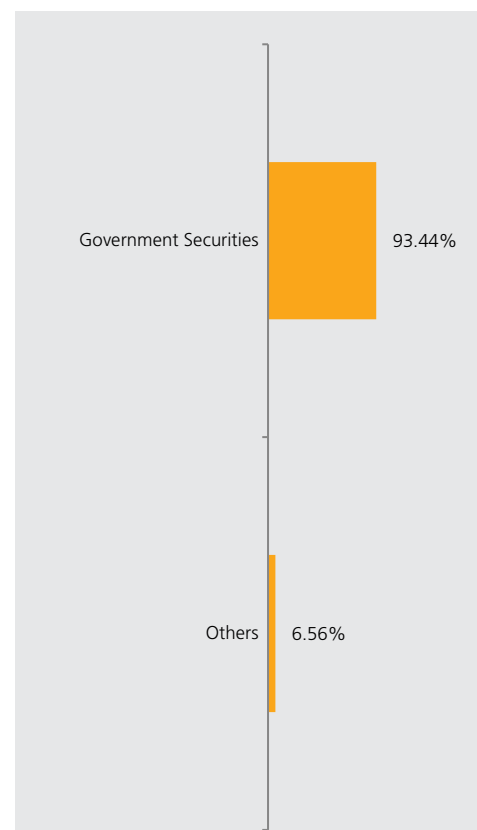
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 30.4595
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 30th August 24: ₹ 0.89 Crs.
Modified Duration of Debt Portfolio:
0.26 years
YTM of Debt Portfolio: 6.75%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.58%
Last 6 Months	2.61%	3.54%
Last 1 Year	5.24%	7.25%
Last 2 Years	5.02%	6.96%
Last 3 Years	4.09%	5.96%
Since Inception	5.71%	6.72%

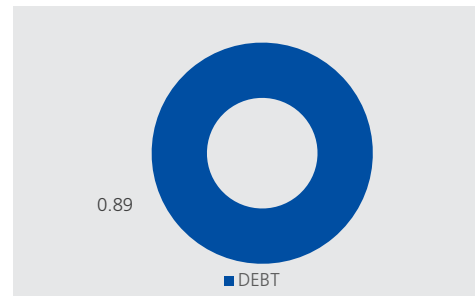
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

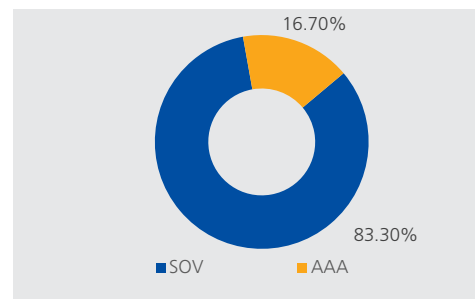
Portfolio

Name of Instrument	% to AUM
Money Market Total	115.87%
Current Assets	-15.87%
Total	100.00%

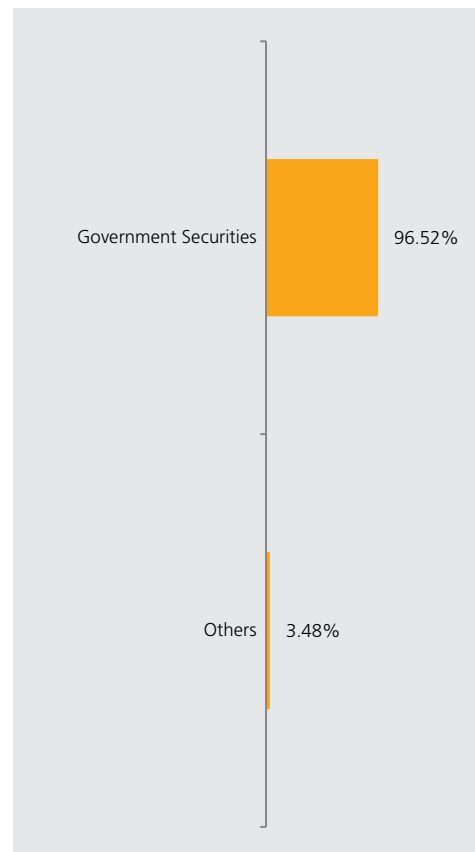
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 30.6567
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 30th August 24: ₹ 1.23 Crs.
Modified Duration of Debt Portfolio:
0.34 years
YTM of Debt Portfolio: 6.65%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.58%
Last 6 Months	2.63%	3.54%
Last 1 Year	5.27%	7.25%
Last 2 Years	5.04%	6.96%
Last 3 Years	4.07%	5.96%
Since Inception	5.89%	6.85%

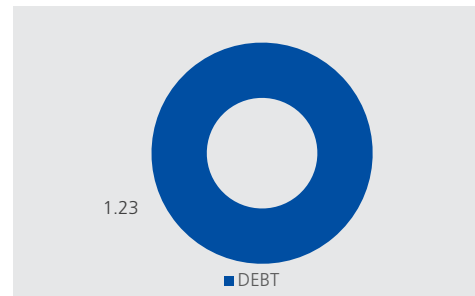
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

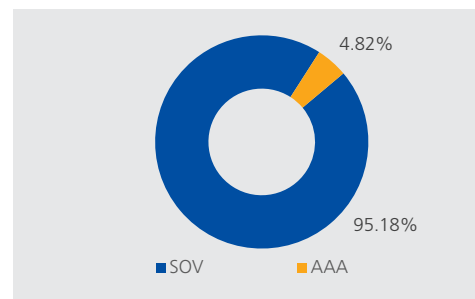
Portfolio

Name of Instrument	% to AUM
Money Market Total	101.91%
Current Assets	-1.91%
Total	100.00%

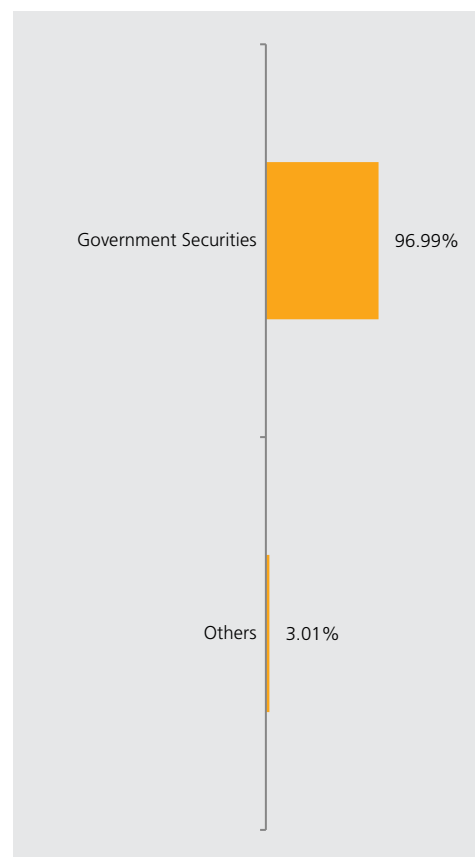
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 30th August 24: ₹ 31.3219

Inception Date: 20th August 2009

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 30th August 24: ₹ 0.73 Crs.

Modified Duration of Debt Portfolio:

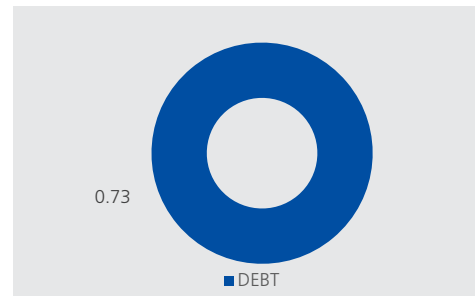
6.49 years

YTM of Debt Portfolio: 6.92%

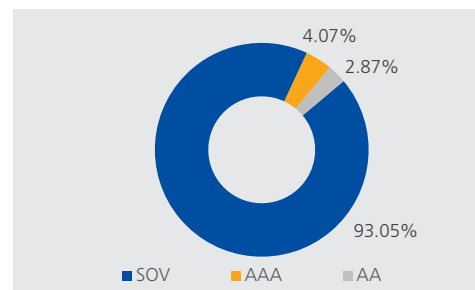
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	2.92%
Bonds/Debentures Total	2.92%
7.26% GOI CG 06-02-2033	71.23%
7.18% GOI 14.08.2033	14.14%
7.23% GOI CG 15-04-2039	9.18%
Gilts Total	94.55%
Money Market Total	4.14%
Current Assets	-1.61%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

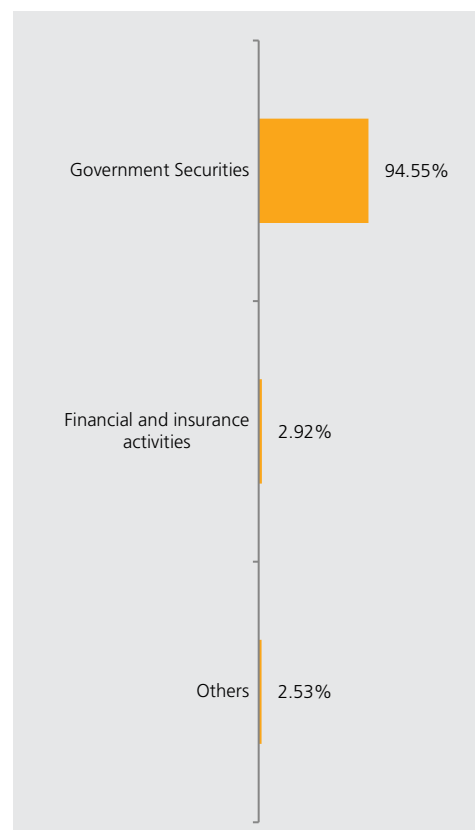
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.88%	0.87%
Last 6 Months	4.16%	4.39%
Last 1 Year	8.14%	8.48%
Last 2 Years	6.93%	7.71%
Last 3 Years	5.71%	5.83%
Since Inception	7.28%	7.32%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 31.7544
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30th August 24: ₹ 0.35 Crs.
Modified Duration of Debt Portfolio: 6.31 years
YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.88%	0.87%
Last 6 Months	4.05%	4.39%
Last 1 Year	7.90%	8.48%
Last 2 Years	6.61%	7.71%
Last 3 Years	4.56%	5.83%
Since Inception	7.24%	7.55%

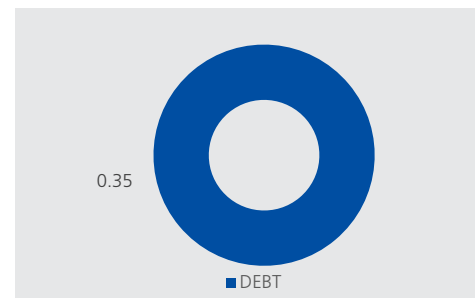
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

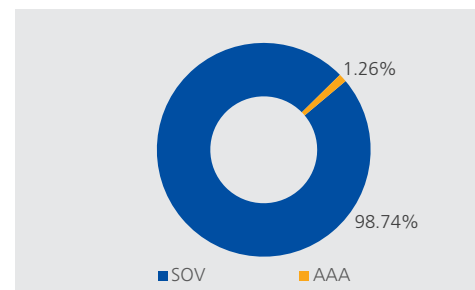
Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	95.23%
7.23% GOI CG 15-04-2039	2.96%
Gilts Total	98.19%
Money Market Total	1.26%
Current Assets	0.55%
Total	100.00%

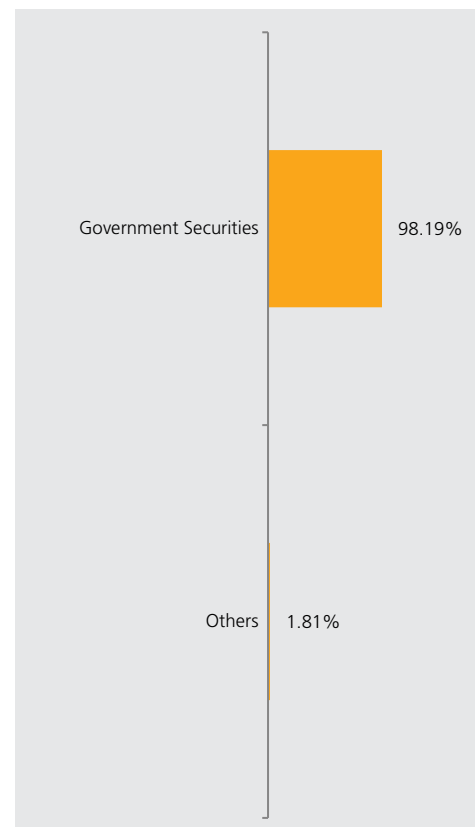
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 24.5935
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th August 24: ₹ 0.75 Crs.
Modified Duration of Debt Portfolio:
0.60 years
YTM of Debt Portfolio: 6.78%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.58%
Last 6 Months	2.92%	3.54%
Last 1 Year	5.83%	7.25%
Last 2 Years	5.37%	6.96%
Last 3 Years	4.55%	5.96%
Since Inception	5.76%	6.38%

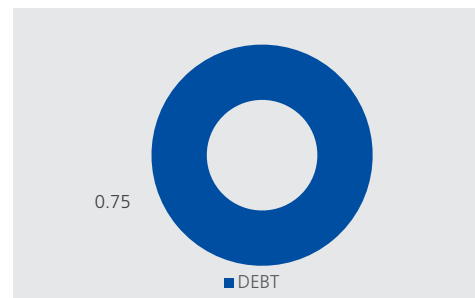
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

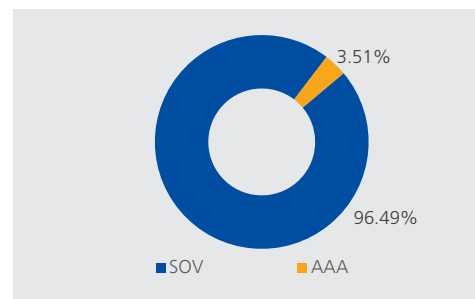
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.52%
Current Assets	-0.52%
Total	100.00%

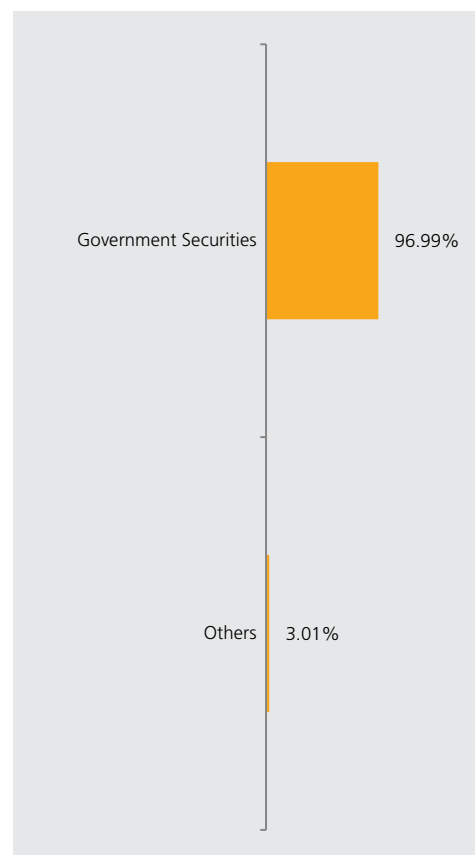
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 21.7971
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th August 24: ₹ 2.09 Crs.
Modified Duration of Debt Portfolio:
0.61 years
YTM of Debt Portfolio: 7.06%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.58%
Last 6 Months	2.75%	3.54%
Last 1 Year	5.55%	7.25%
Last 2 Years	5.22%	6.96%
Last 3 Years	4.38%	5.96%
Since Inception	5.46%	6.82%

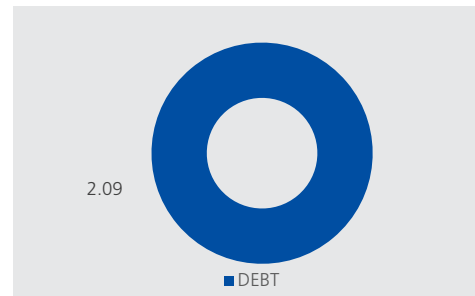
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

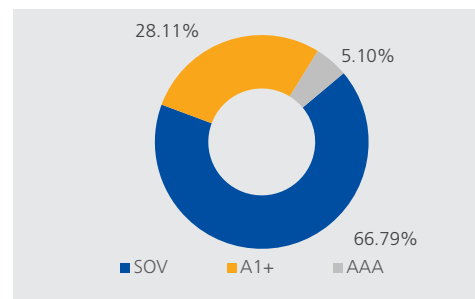
Portfolio

Name of Instrument	% to AUM
Money Market Total	104.74%
Current Assets	-4.74%
Total	100.00%

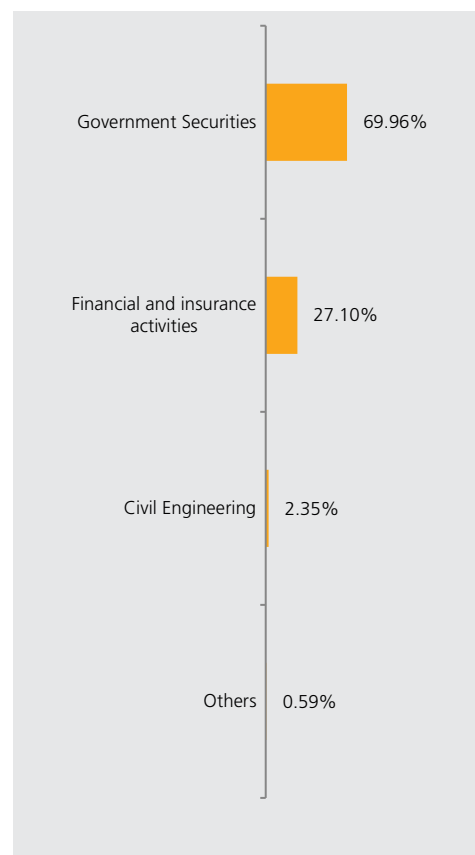
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 25.2634
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30th August 24: ₹ 0.13 Crs.
Modified Duration of Debt Portfolio:
0.23 years
YTM of Debt Portfolio: 6.69%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.58%
Last 6 Months	2.74%	3.54%
Last 1 Year	5.52%	7.25%
Last 2 Years	5.07%	6.96%
Last 3 Years	4.22%	5.96%
Since Inception	5.77%	6.80%

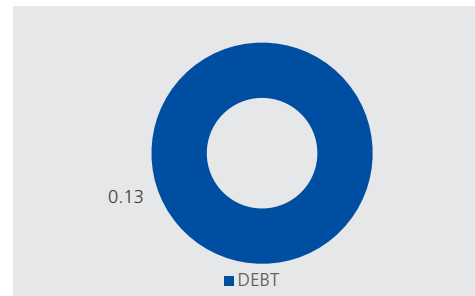
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

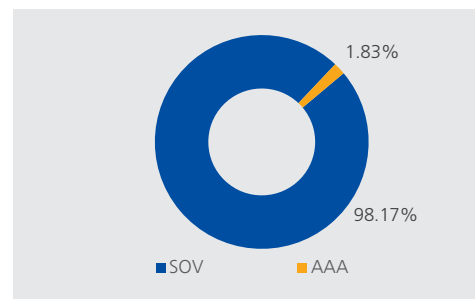
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.95%
Current Assets	0.05%
Total	100.00%

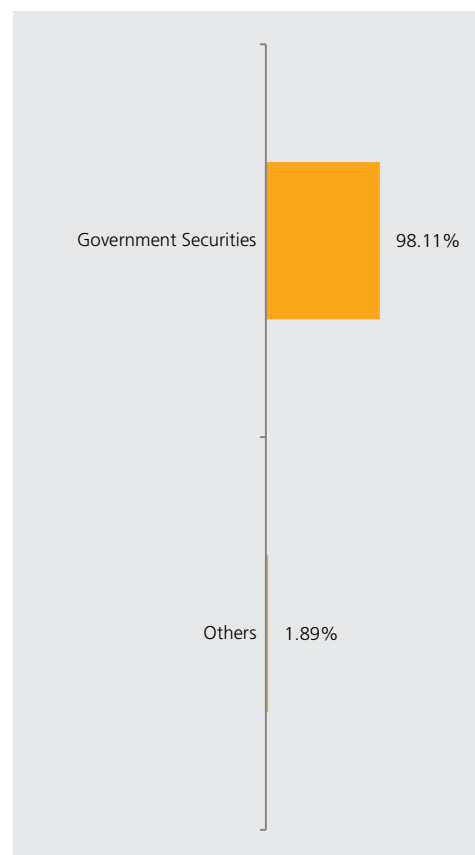
AUM (in ₹ crs.)



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 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 15.0946

Highest NAV locked as on 28th Aug

2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 30th August 24: ₹ 90.39 Crs.

Modified Duration of Debt Portfolio:

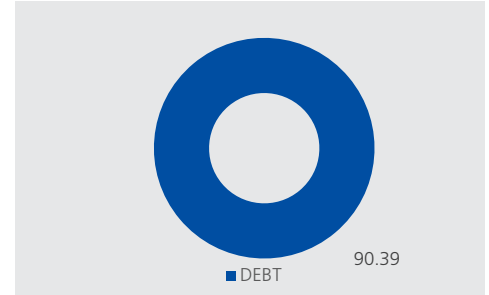
1.13 years

YTM of Debt Portfolio: 6.84%

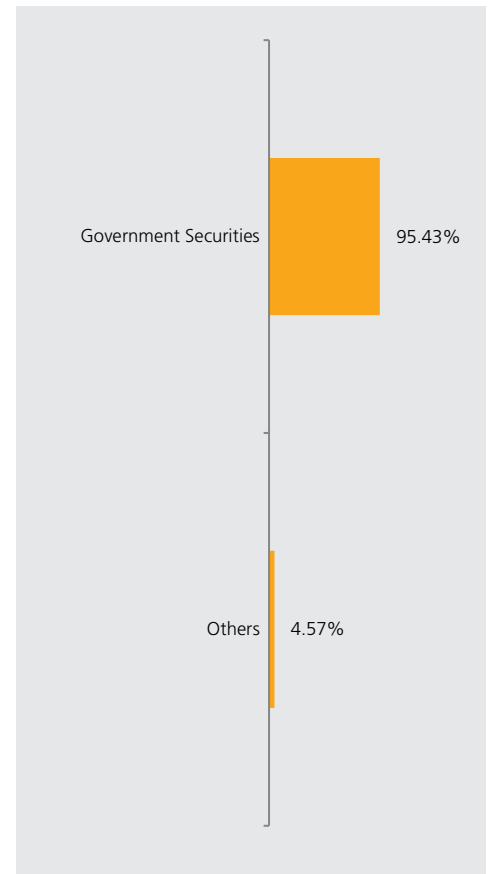
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	44.89%
8.30% RAJASHTHAN SDL 13.01.2026	28.13%
7.59% GOI CG 11-01-2026	16.77%
8.47% MAHARASHTRA SDL 10.02.2026	5.64%
Gilts Total	95.43%
Money Market Total	2.50%
Current Assets	2.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	-
Last 6 Months	2.91%	-
Last 1 Year	5.75%	-
Last 2 Years	5.10%	-
Last 3 Years	3.50%	-
Since Inception	2.99%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 30th August 24: ₹ 17.0691

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 30th August 24: ₹ 10.34 Crs.

Modified Duration of Debt Portfolio:

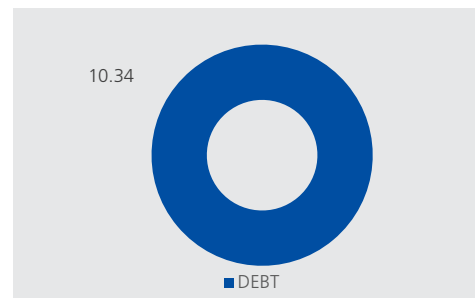
1.45 years

YTM of Debt Portfolio: 6.76%

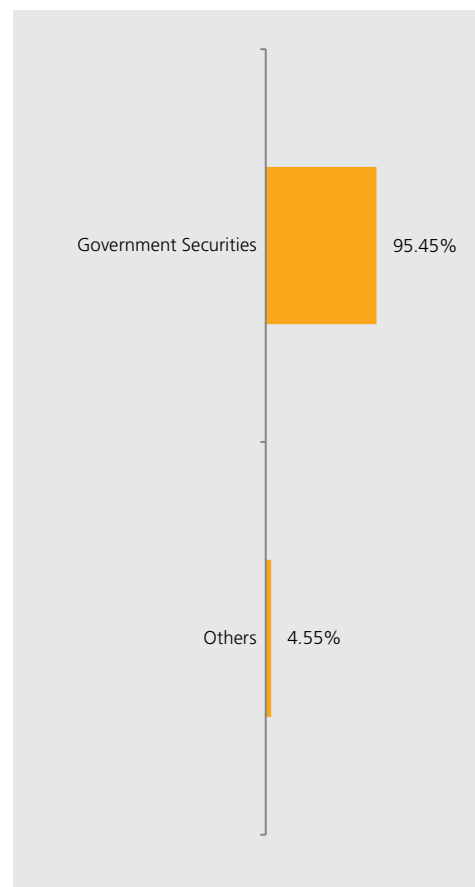
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	95.45%
Gilts Total	95.45%
Money Market Total	1.70%
Current Assets	2.85%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.49%	-
Last 6 Months	2.91%	-
Last 1 Year	5.83%	-
Last 2 Years	5.20%	-
Last 3 Years	3.52%	-
Since Inception	4.12%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 23.1732
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 30th August 24: ₹ 865.96 Crs.
Modified Duration of Debt Portfolio: 0.44 years
YTM of Debt Portfolio: 7.16%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.62%	-
Last 6 Months	3.59%	-
Last 1 Year	6.89%	-
Last 2 Years	6.42%	-
Last 3 Years	5.26%	-
Since Inception	6.46%	-

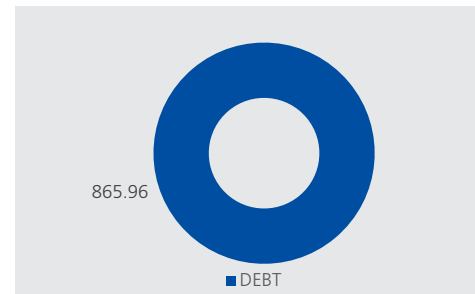
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

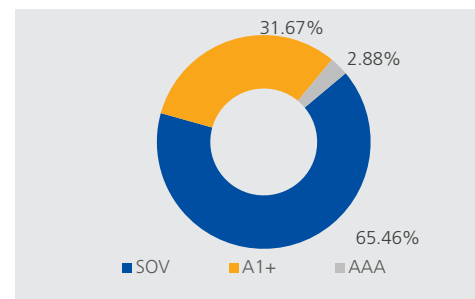
Portfolio

Name of Instrument	% to AUM
GSEC STRIP 19.03.2030	5.26%
GSEC STRIP 19.09.2030	4.75%
GSEC STRIP 12.06.2031	2.60%
GSEC STRIP 12.12.2031	2.51%
GSEC STRIP 12.06.2032	2.42%
8.72% MAHARASHTRA SDL 29.10.2024	2.32%
GSEC STRIP 12.09.2028	1.52%
9.04% KARNATAKA SDL 10/09/2024	1.16%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	1.00%
GSEC STRIP 19.12.2028	0.44%
GSEC STRIP 17.12.2030	0.44%
Gilts Total	24.42%
Money Market Total	75.87%
Current Assets	-0.30%
Total	100.00%

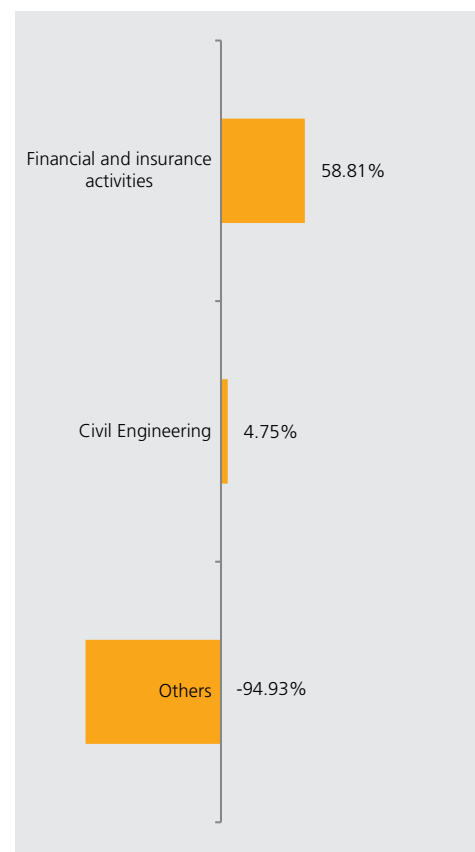
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th August 2024

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 18.3034
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 30th August 24: ₹ 36.21 Crs.
Modified Duration of Debt Portfolio:
0.45 years
YTM of Debt Portfolio: 7.02%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	7
MMI / Others	00-40	93

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.54%	-
Last 6 Months	3.30%	-
Last 1 Year	6.60%	-
Last 2 Years	6.28%	-
Last 3 Years	5.16%	-
Since Inception	5.85%	-

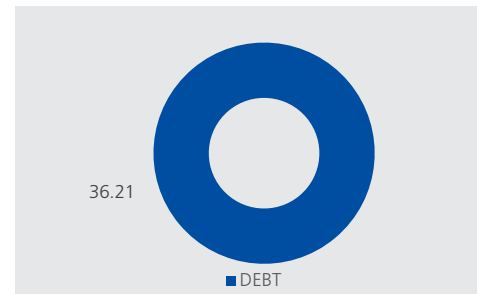
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

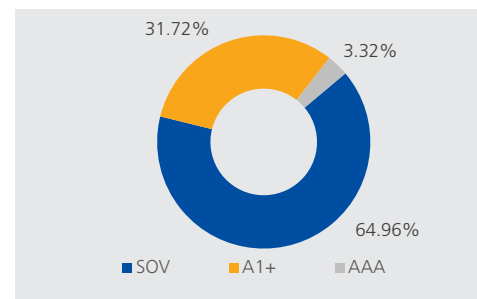
Portfolio

Name of Instrument	% to AUM
8.72% MAHARASHTRA SDL 29.10.2024	5.54%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	0.98%
Gilts Total	6.52%
Money Market Total	93.89%
Current Assets	-0.41%
Total	100.00%

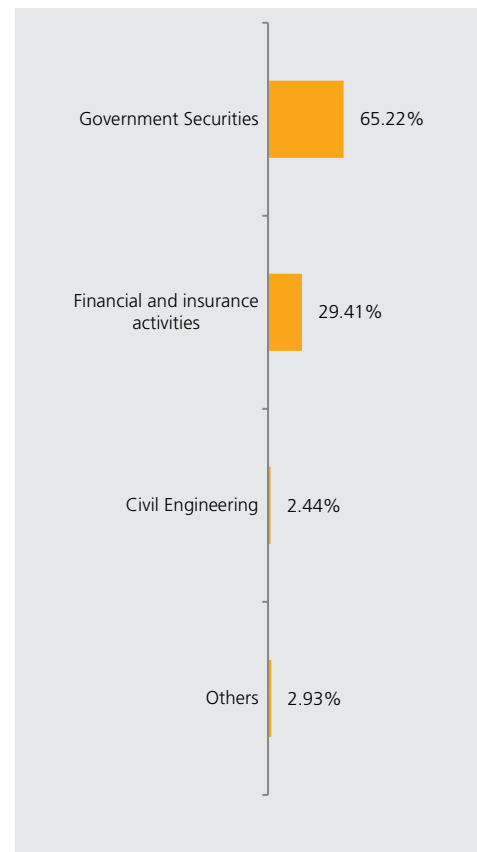
AUM (in ₹ crs.)



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 2024

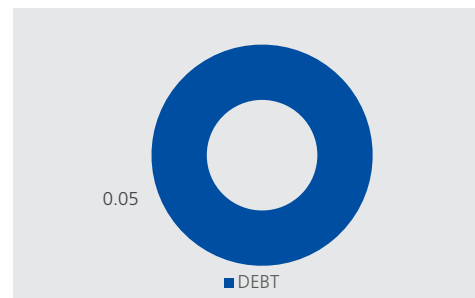
Investment Objective

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

Portfolio

Name of Instrument	% to AUM
Money Market Total	99.74%
Current Assets	0.26%
Total	100.00%

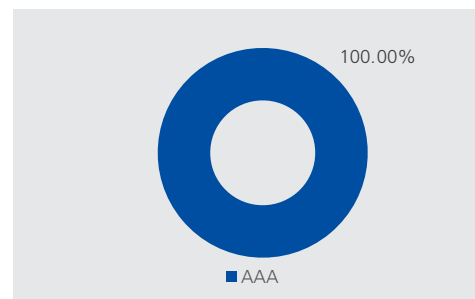
AUM (in ₹ crs.)



Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30th August 24: ₹ 23.2429
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 30th August 24: ₹ 0.05 Crs.
Modified Duration of Debt Portfolio: N.A
YTM of Debt Portfolio: 6.60%

Rating Profile



Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	-
Last 6 Months	2.70%	-
Last 1 Year	5.58%	-
Last 2 Years	5.50%	-
Last 3 Years	4.69%	-
Since Inception	7.01%	-

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

Past performance is not indicative of future performance

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

NO. OF FUNDS MANAGED BY FUND MANAGER

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

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