

ANALYST FEBRUARY 2020



Name of The Fund	No.
Life Large Cap Equity Fund	1
Life Equity Fund 3	2
Life Pure Equity Fund 2	3
Make In India Fund	4
Life Balanced Fund 1	5
Life Money Market Fund 1	6
Life Corporate Bond Fund 1	7
Life Equity Fund 1	8
Life Equity Fund 2	9
Pension Equity Fund 1	10
Pension Equity Fund 2	11
Pension Equity Fund 3	12
Health Equity Fund 1	13
Health Equity Fund 2	14
Life Pure Equity Fund 1	15
Pension Pure Equity Fund 2	16
Health Pure Equity Fund 1	17
Life Infrastructure Fund 1	18
Life Infrastructure Fund 2	19
Pension Infrastructure Fund 2	20
Health Infrastructure Fund 1	21
Life Energy Fund 1	22
Life Energy Fund 2	23
Pension Energy Fund 2	24
Health Energy Fund 1	25
Life Midcap Fund 1	26
Life Midcap Fund 2	27
Pension Midcap Fund 2	28
Health Midcap Fund 1	29
Life Super Growth Fund 1	30
Life Super Growth Fund 2	31
Health Super Growth Fund 1	32

Name of The Fund	No.
Life High Growth Fund 1	33
Life High Growth Fund 2	34
Life Growth Plus Fund 1	35
Life Growth Plus Fund 2	36
Health Growth Plus Fund 1	37
Life Growth Fund 1	38
Life Growth Fund 2	39
Pension Growth Fund 1	40
Pension Growth Fund 2	41
Pension Balanced Fund 1	42
Pension Balanced Fund 2	43
Life Pure Debt Fund 1	44
Life Gilt Fund 1	45
Life Gilt Fund 2	46
Pension Gilt Fund 1	47
Health Gilt Fund 1	48
Life Capital Secure Fund 1	49
Pension Capital Secure Fund 1	50
Life Corporate Bond Fund 2	51
Pension Corporate Bond Fund 1	52
Health Corporate Bond Fund 1	53
Pension Smart Fund 1	54
Life Money Market Fund 2	55
Pension Money Market Fund 2	56
Health Money Market Fund 1	57
Life Highest NAV Guarantee Fund 1	58
Life Highest NAV Advantage Fund 1	59
Life Highest NAV Advantage Fund 2	60
Discontinued Policy Fund	61
Pension Discontinued Policy Fund	62
Reliance Assured Maturity Debt Fund	63

INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr Deepak Gupta (Equity) & Mr Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹9.6888

Inception Date: 16th Jan 2020

Benchmark: NSE Nifty 50

AUM as on 31 January, 20: ₹ 15.99 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	85
Gsec / Debt	00-10	-
MMI / Others	00-40	15

Returns

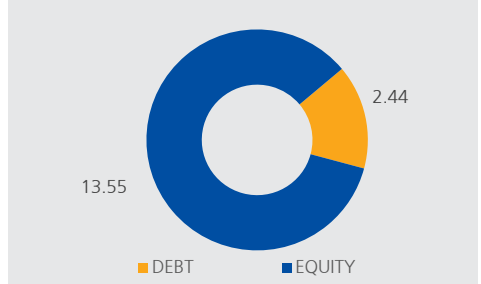
Period	Fund Returns	Index Returns
Last 1 Month	-	-
Last 6 Months	-	-
Last 1 Year	-	-
Last 2 Years	-	-
Last 3 Years	-	-
Since Inception	-3.11%	-3.18%

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

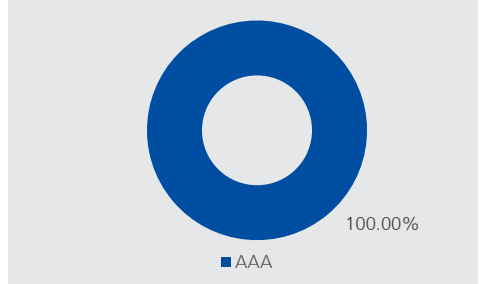
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.07%
INFOSYS LIMITED	4.90%
HDFC LTD FV 2	4.34%
TATA CONSULTANCY SERVICES LTD.	3.84%
ITC - FV 1	3.59%
ICICI BANK LTD.FV-2	3.36%
HDFC BANK LTD.FV-2	3.30%
LARSEN&TUBRO	2.95%
HINDUSTAN LEVER LTD.	2.51%
AKZO NOBEL INDIA LIMITED	2.37%
KOTAK MAHINDRA BANK LIMITED_FV5	2.28%
BHARTI AIRTEL LIMITED	1.93%
BAJAJ FINANCE LIMITED	1.87%
MARUTI UDYOG LTD.	1.60%
GODREJ CONSUMER PRODUCTS LIMITED	1.47%
ASIAN PAINTS LIMITEDFV-1	1.38%
HCL TECHNOLOGIES LIMITED	1.28%
DIVIS LABORATORIES LIMITED	1.22%
AXIS BANK LIMITEDFV-2	1.17%
TITAN COMPANY LIMITED	1.05%
ULTRATECH CEMCO LTD	1.02%
BAJAJ FINSERV LIMITED	0.98%
NESTLE INDIA LIMITED	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.93%
MAX FINANCIAL SERVICES LIMITED	0.88%
NTPC LIMITED	0.87%
TECH MAHINDRA LIMITEDFV-5	0.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.82%
STATE BANK OF INDIAFV-1	0.80%
POWER GRID CORP OF INDIA LTD	0.77%
BAJAJ AUTO LTD	0.69%
UPL LIMITED	0.67%
BRITANNIA INDUSTRIES LTD	0.65%
DR. REDDY LABORATORIES	0.63%
BHARAT PETROLEUM CORP. LTD.	0.62%
COAL INDIA LIMITED	0.62%
TATA IRON & STEEL COMPANY LTD	0.61%
HERO MOTOCORP LIMITED	0.56%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
EICHER MOTORS LIMITED	0.49%
JSW STEEL LIMITED	0.46%
GAS AUTHORITY OF INDIA LTD.	0.40%
CIPLA LTD.	0.40%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.36%
ONGCFV-5	0.33%
INDIAN OIL CORPORATION LIMITED	0.31%
TATA MOTORS LTD.FV-2	0.27%
Equity Total	72.45%
ETFs Total	12.27%
Money Market Total	19.94%
Current Assets	-4.66%
Total	100.00%

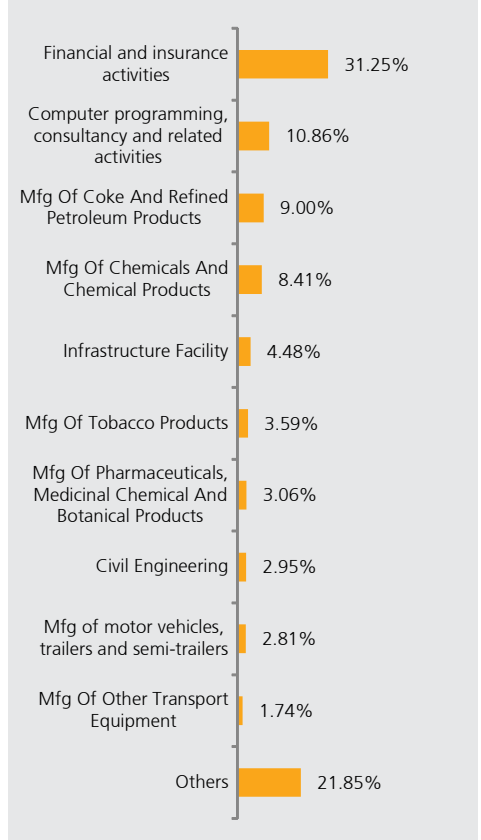
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹23.7964

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 January, 20: ₹ 1,622.87 Crs.

Asset Allocation

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

Returns

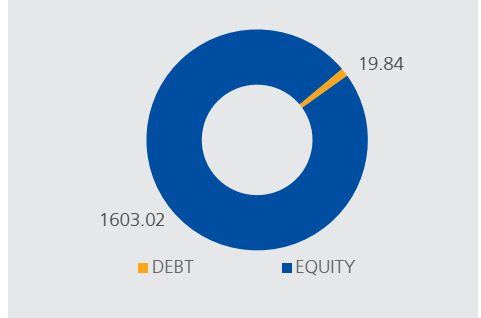
Period	Fund Returns	Index Returns
Last 1 Month	-0.85%	-1.30%
Last 6 Months	4.43%	6.73%
Last 1 Year	5.24%	8.13%
Last 2 Years	0.96%	2.88%
Last 3 Years	9.76%	10.48%
Since Inception	9.00%	8.24%

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

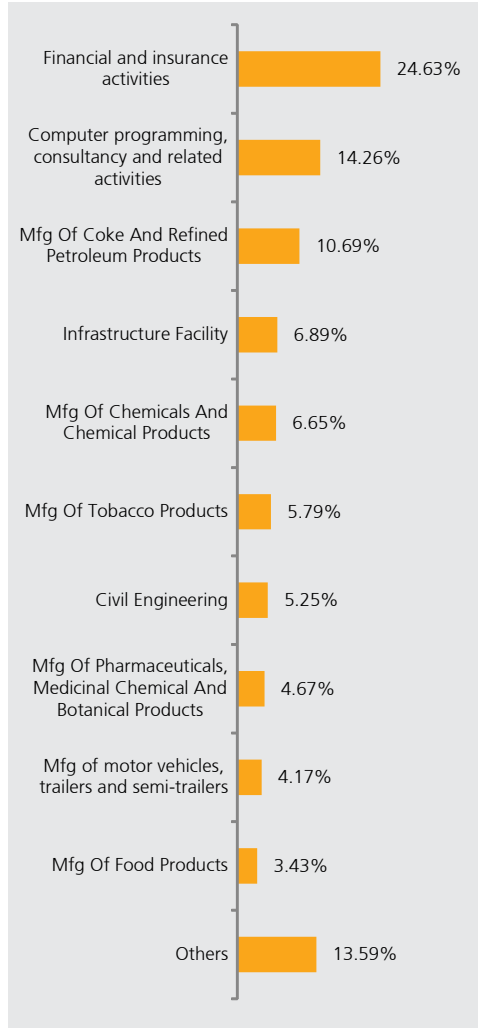
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.89%
INFOSYS LIMITED	6.59%
HDFC BANK LTD.FV-2	6.43%
ITC - FV 1	5.79%
LARSEN&TUBRO	5.25%
HDFC LTD FV 2	4.99%
TATA CONSULTANCY SERVICES LTD.	4.94%
ICICI BANK LTD.FV-2	4.14%
KOTAK MAHINDRA BANK LIMITED_FV5	3.26%
HINDUSTAN LEVER LTD.	3.04%
BHARTI AIRTEL LIMITED	2.81%
MARUTI UDYOG LTD.	2.67%
ASIAN PAINTS LIMITEDFV-1	2.36%
AXIS BANK LIMITEDFV-2	2.07%
HCL TECHNOLOGIES LIMITED	1.68%
ULTRATECH CEMCO LTD	1.64%
TITAN COMPANY LIMITED	1.63%
STATE BANK OF INDIAFV-1	1.61%
NESTLE INDIA LIMITED	1.60%
MAHINDRA & MAHINDRA LTD.-FV5	1.50%
NTPC LIMITED	1.47%
BAJAJ FINANCE LIMITED	1.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.36%
POWER GRID CORP OF INDIA LTD	1.29%
BAJAJ AUTO LTD	1.22%
BRITANNIA INDUSTRIES LTD	1.10%
DR. REDDY LABORATORIES	1.10%
DIVIS LABORATORIES LIMITED	1.06%
TECH MAHINDRA LIMITEDFV-5	1.05%
COAL INDIA LIMITED	0.97%
HERO MOTOCORP LIMITED	0.95%
ONGCFV-5	0.95%
TATA IRON & STEEL COMPANY LTD	0.94%
UPL LIMITED	0.93%
EIH LIMITED	0.88%
BHARAT PETROLEUM CORP. LTD.	0.84%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.81%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
EICHER MOTORS LIMITED	0.79%
INDIAN OIL CORPORATION LIMITED	0.76%
JSW STEEL LIMITED	0.74%
BAJAJ FINSERV LIMITED	0.73%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.72%
CIPLA LTD.	0.66%
GAS AUTHORITY OF INDIA LTD.	0.51%
AUROBINDO PHARMA LIMITED	0.49%
UNITED SPIRITS LIMITED	0.43%
GRASIM INDUSTRIES LTD.	0.31%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
CASTROL INDIA LIMITED	0.20%
ACC LIMITED	0.15%
Equity Total	98.78%
Money Market Total	1.07%
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 (ULIF04601/01/10LPUEQUITY02121)

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹21.1743

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 31 January, 20: ₹ 214.34 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	68
Gsec / Debt	00-00	-
MMI / Others	00-40	32

Returns

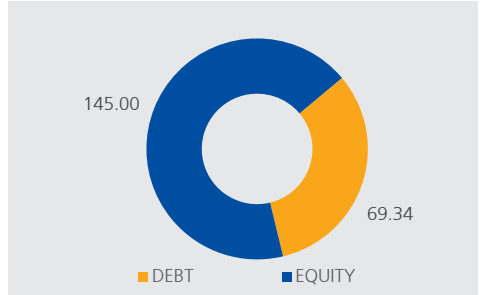
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	0.93%
Last 6 Months	6.88%	4.08%
Last 1 Year	6.29%	7.25%
Last 2 Years	-1.23%	-1.22%
Last 3 Years	6.96%	9.17%
Since Inception	7.74%	7.26%

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

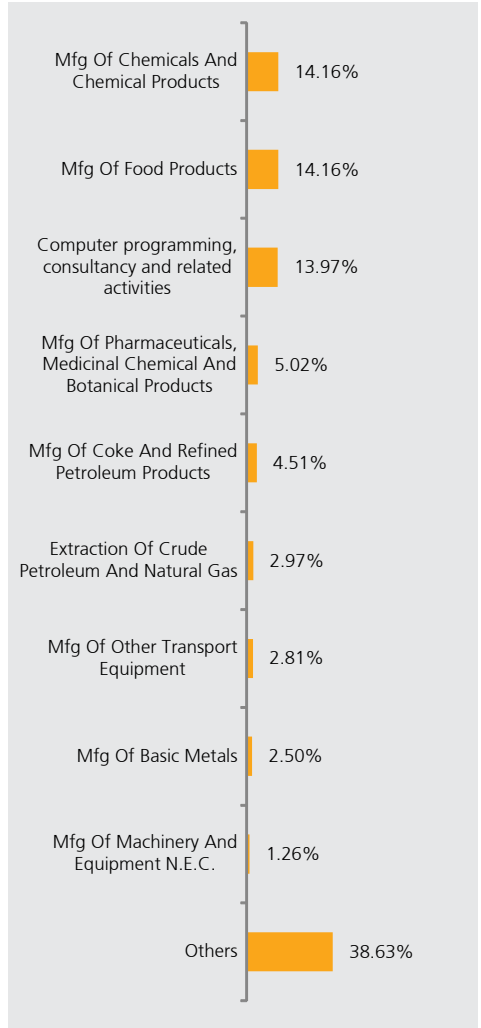
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.48%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.15%
HCL TECHNOLOGIES LIMITED	5.01%
NESTLE INDIA LIMITED	4.89%
TATA CONSULTANCY SERVICES LTD.	4.62%
TITAN COMPANY LIMITED	4.49%
HINDUSTAN LEVER LTD.	4.48%
INFOSYS LIMITED	3.40%
BHARAT PETROLEUM CORP. LTD.	3.19%
DR. REDDY LABORATORIES	3.17%
BRITANNIA INDUSTRIES LTD	3.12%
ONGCFV-5	2.97%
HERO MOTOCORP LIMITED	2.81%
HINDALCO INDUSTRIES LTD FV RE 1	2.50%
UPL LIMITED	2.44%
CIPLA LTD.	1.85%
GAS AUTHORITY OF INDIA LTD.	1.79%
INDIAN OIL CORPORATION LIMITED	1.32%
ESCORTS LIMITED	1.26%
TECH MAHINDRA LIMITEDFV-5	0.94%
GRASIM INDUSTRIES LTD.	0.77%
Equity Total	67.65%
Money Market Total	32.09%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹13.5464

Inception Date: 18th February 2016

Benchmark: RNLIC Make in India Index

AUM as on 31 January, 20: ₹ 429.87 Crs.

Asset Allocation

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

Returns

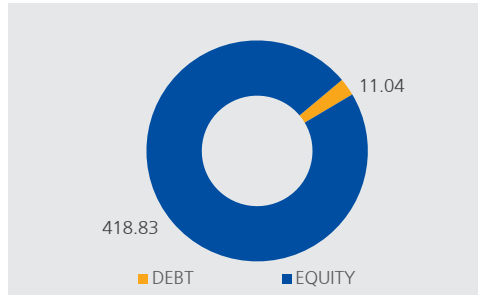
Period	Fund Returns	Index Returns
Last 1 Month	-0.31%	-0.32%
Last 6 Months	3.47%	5.46%
Last 1 Year	0.50%	3.75%
Last 2 Years	-2.06%	-0.89%
Last 3 Years	5.87%	6.67%
Since Inception	7.98%	8.17%

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

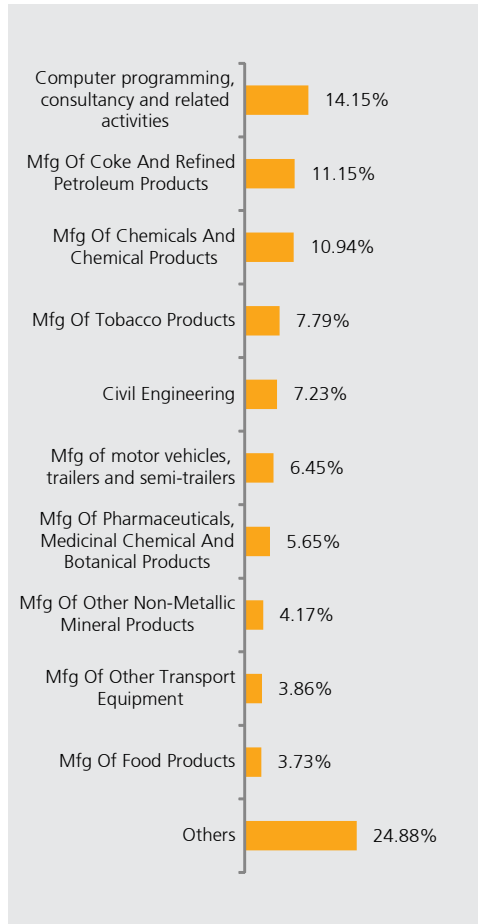
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.16%
ITC - FV 1	7.79%
LARSEN&TUBRO	7.23%
INFOSYS LIMITED	6.52%
HINDUSTAN LEVER LTD.	5.16%
TATA CONSULTANCY SERVICES LTD.	5.01%
BHARTI AIRTEL LIMITED	3.89%
MARUTI UDYOG LTD.	3.79%
ASIAN PAINTS LIMITEDFV-1	3.29%
ULTRATECH CEMCO LTD	2.29%
TITAN COMPANY LIMITED	2.27%
NESTLE INDIA LIMITED	2.26%
MAHINDRA & MAHINDRA LTD.-FV5	2.18%
NTPC LIMITED	1.99%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.88%
POWER GRID CORP OF INDIA LTD	1.81%
BAJAJ AUTO LTD	1.67%
INOX LEISURE LTD	1.59%
HCL TECHNOLOGIES LIMITED	1.52%
DR. REDDY LABORATORIES	1.51%
COAL INDIA LIMITED	1.40%
GODREJ CONSUMER PRODUCTS LIMITED	1.34%
HERO MOTOCORP LIMITED	1.32%
ONGCFV-5	1.32%
SHREE CEMENTS LIMITED	1.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.18%
DABUR INDIA LTD.	1.16%
TECH MAHINDRA LIMITEDFV-5	1.11%
UNITED SPIRITS LIMITED	1.10%
JSW STEEL LIMITED	1.02%
ADITYA BIRLA FASHION AND RETAIL LIMITED	0.95%
CIPLA LTD.	0.91%
EICHER MOTORS LIMITED	0.87%
GAS AUTHORITY OF INDIA LTD.	0.83%
BHARAT PETROLEUM CORP. LTD.	0.77%
INDIAN OIL CORPORATION LIMITED	0.74%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.73%
MARICO LIMITED	0.73%
LUPIN LIMITEDFV-2	0.70%
ACC LIMITED	0.67%
AUROBINDO PHARMA LIMITED	0.64%
NMDC LIMITED	0.64%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.62%
SIEMENS LIMITED	0.53%
INTERGLOBE AVIATION LIMITED	0.51%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
ASHOK LEYLAND LIMITED	0.48%
PRIME FOCUS LIMITED	0.46%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
Equity Total	97.43%
Money Market Total	2.32%
Current Assets	0.25%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹32.2634

Inception Date: 9th August 2004

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

AUM as on 31 January, 20: ₹ 91.99 Crs.

Modified Duration of Debt Portfolio:

6.05 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	19
Gsec / Debt	60-100	73
MMI / Others	00-25	8

Returns

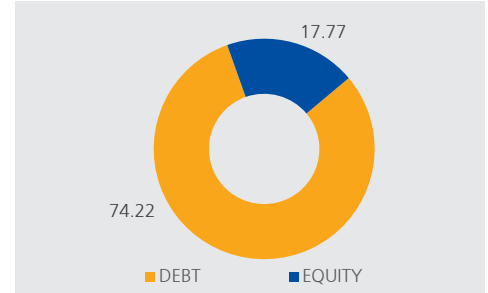
Period	Fund Returns	Index Returns
Last 1 Month	0.06%	0.27%
Last 6 Months	1.82%	4.28%
Last 1 Year	4.31%	11.31%
Last 2 Years	3.80%	8.03%
Last 3 Years	4.63%	8.00%
Since Inception	7.86%	7.86%

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

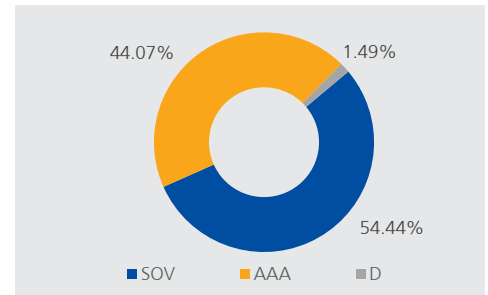
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.04%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.92%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	4.28%
8.30% NTPC NCD SR 67 15-01-2029	3.98%
7.69% NABARD 29.05.2024 Series 20C	3.58%
9.30% PGCIL NCD 28-06-2025 J	2.38%
8.23% IRFC NCD 29-03-2029 SR135	2.15%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.20%
8.80% PGCIL NCD 13-03-2023 XLII	1.15%
8.45% IRFC NCD 04-12-2028 SR129	0.46%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.35%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.11%
Bonds/Debentures Total	29.61%
7.26% GOI 14-01-2029	7.54%
7.32% GOI CG 28-01-2024	6.83%
6.45% GOI CG 07-10-2029	6.69%
7.57% GOI CG 17-06-2033	5.64%
7.95% GOI CG 28-08-2032	4.35%
6.68% GOI CG 17-09-2031	4.34%
7.69% GOI CG 17-06-2043	3.67%
7.27% GOI 08.04.2026	2.63%
6.18% GOI 04-11-2024	1.15%
7.37% GOI 16-04-2023	0.77%
Gilts Total	43.62%
HDFC BANK LTD.FV-2	2.17%
RELIANCE INDUSTRIES LTD.	1.85%
HDFC LTD FV 2	1.43%
ICICI BANK LTD.FV-2	1.43%
INFOSYS LIMITED	1.14%
KOTAK MAHINDRA BANK LIMITED_FV5	0.98%
TATA CONSULTANCY SERVICES LTD.	0.87%
ITC - FV 1	0.79%
AXIS BANK LIMITEDFV-2	0.70%
LARSEN&TUBRO	0.67%
HINDUSTAN LEVER LTD.	0.58%
STATE BANK OF INDIAFV-1	0.53%
BAJAJ FINANCE LIMITED	0.42%
MARUTI UDYOG LTD.	0.38%
BHARTI AIRTEL LIMITED	0.37%
ASIAN PAINTS LIMITEDFV-1	0.32%
HCL TECHNOLOGIES LIMITED	0.25%
BAJAJ FINSERV LIMITED	0.24%
NESTLE INDIA LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
POWER GRID CORP OF INDIA LTD	0.20%
TECH MAHINDRA LIMITEDFV-5	0.20%
ULTRATECH CEMCO LTD	0.20%
TITAN COMPANY LIMITED	0.20%
NTPC LIMITED	0.20%
AUROBINDO PHARMA LIMITED	0.19%
MAX FINANCIAL SERVICES LIMITED	0.18%
BAJAJ AUTO LTD	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
BRITANNIA INDUSTRIES LTD	0.15%
ONGCFV-5	0.14%
HERO MOTOCORP LIMITED	0.14%
JSW STEEL LIMITED	0.14%
TATA IRON & STEEL COMPANY LTD	0.13%
INDUSIND BANK LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
COAL INDIA LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
UPL LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
INDIAN OIL CORPORATION LIMITED	0.11%
DABUR INDIA LTD.	0.11%
CIPLA LTD.	0.10%
EICHER MOTORS LIMITED	0.09%
GAS AUTHORITY OF INDIA LTD.	0.04%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.03%
Equity Total	19.32%
Money Market Total	6.90%
Current Assets	0.55%
Total	100.00%

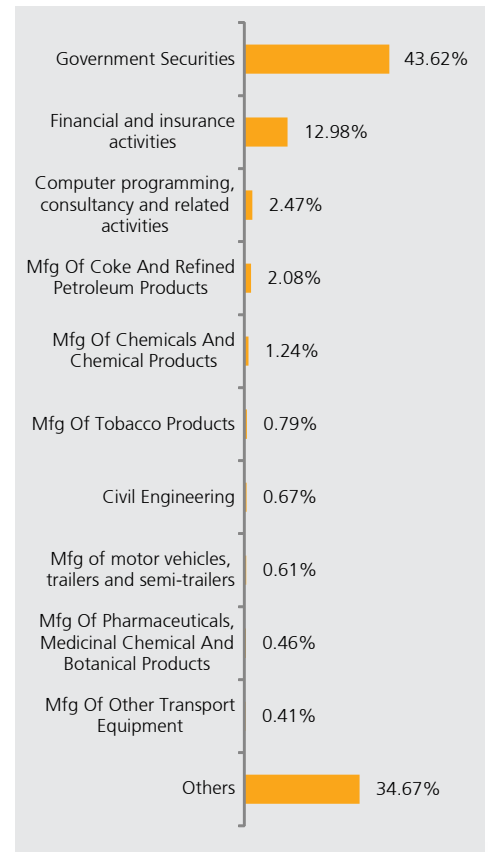
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹21.1443
Inception Date: 11th June 2008
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 January, 20: ₹ 165.41 Crs.
Modified Duration of Debt Portfolio:
 0.14 years
YTM of Debt Portfolio: 5.47%

Asset Allocation

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

Returns

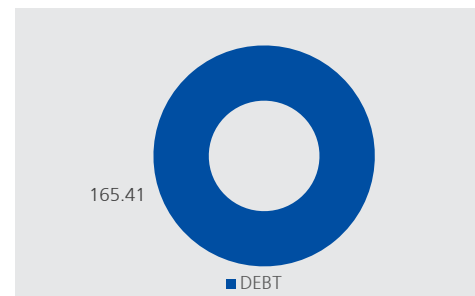
Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.41%
Last 6 Months	2.38%	2.81%
Last 1 Year	5.32%	6.33%
Last 2 Years	2.16%	6.68%
Last 3 Years	3.25%	6.56%
Since Inception	6.64%	7.35%

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

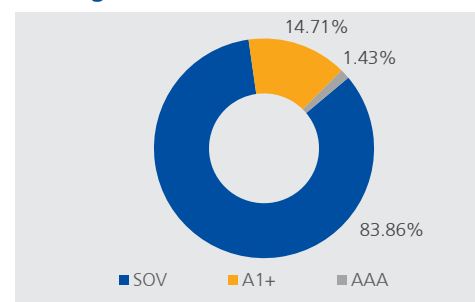
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.55%
Current Assets	-0.55%
Total	100.00%

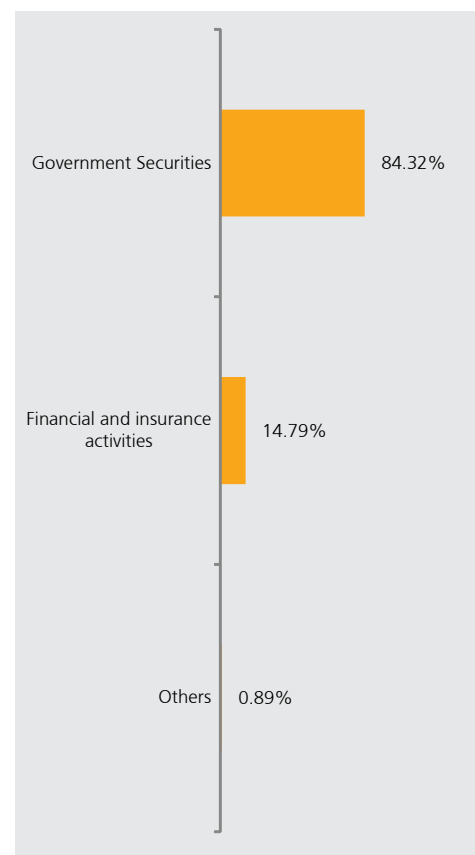
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹23.5578
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 January, 20: ₹ 251.45 Crs.
Modified Duration of Debt Portfolio: 5.90 years
YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	95
MMI / Others	00-25	5

Returns

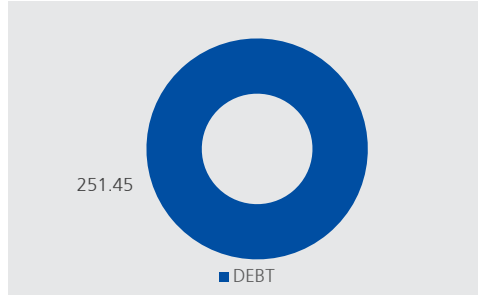
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.74%
Last 6 Months	1.39%	3.33%
Last 1 Year	6.85%	11.33%
Last 2 Years	5.23%	8.84%
Last 3 Years	3.85%	6.92%
Since Inception	7.63%	8.17%

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

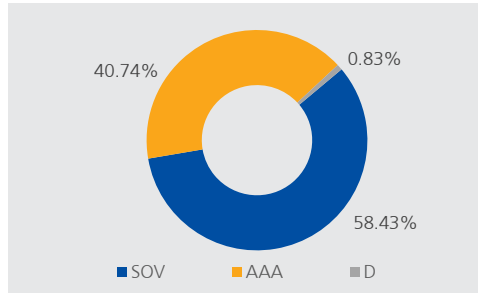
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	6.02%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.70%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.21%
8.30% NTPC NCD SR 67 15-01-2029	4.54%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.82%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.94%
7.69% NABARD 29.05.2024 Series 20C	1.55%
8.40% IRFC NCD 08-01-2029 SR 130	1.26%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.18%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.84%
8.45% IRFC NCD 04-12-2028 SR129	0.76%
8.23% IRFC NCD 29-03-2029 SR135	0.58%
8.58% HDFC NCD 18-03-2022 SR V0003	0.50%
7.95% HDFC BK NCD 21-09-2026	0.45%
9.45% LICHFL NCD 30-01-2022	0.42%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.13%
7.33% IRFC NCD 28-08-2027 SR123	0.12%
Bonds/Debentures Total	36.29%
7.32% GOI CG 28-01-2024	10.78%
7.26% GOI 14-01-2029	9.20%
6.45% GOI CG 07-10-2029	8.53%
7.57% GOI CG 17-06-2033	7.10%
7.95% GOI CG 28-08-2032	5.57%
6.68% GOI CG 17-09-2031	5.44%
7.69% GOI CG 17-06-2043	4.51%
7.27% GOI 08.04.2026	3.20%
7.37% GOI 16-04-2023	2.31%
6.18% GOI 04-11-2024	1.93%
Gilts Total	58.57%
Money Market Total	5.38%
Current Assets	-0.25%
Total	100.00%

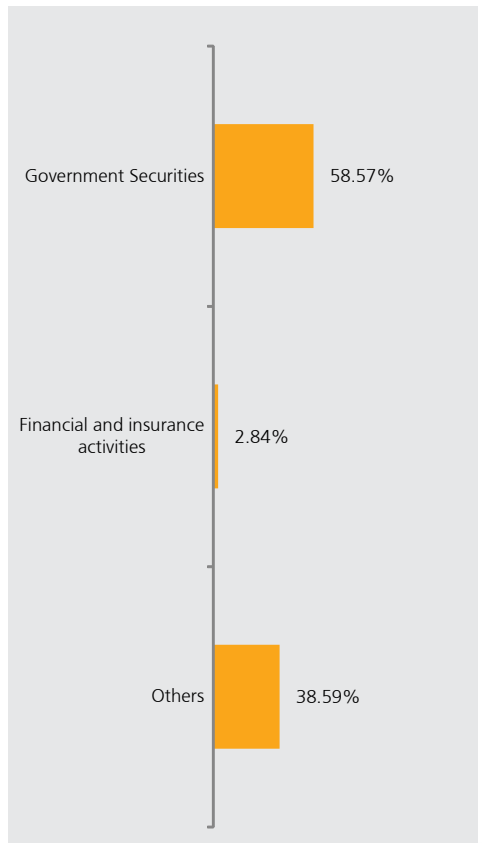
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹64.2361

Inception Date: 9th August 2004

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 January, 20: ₹ 131.47 Crs.

Asset Allocation

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

Returns

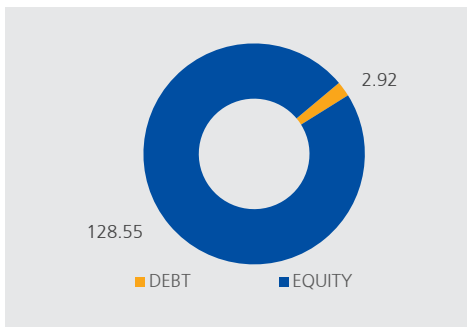
Period	Fund Returns	Index Returns
Last 1 Month	-0.79%	-1.30%
Last 6 Months	4.42%	6.73%
Last 1 Year	5.28%	8.13%
Last 2 Years	0.17%	2.88%
Last 3 Years	9.01%	10.48%
Since Inception	12.76%	13.48%

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

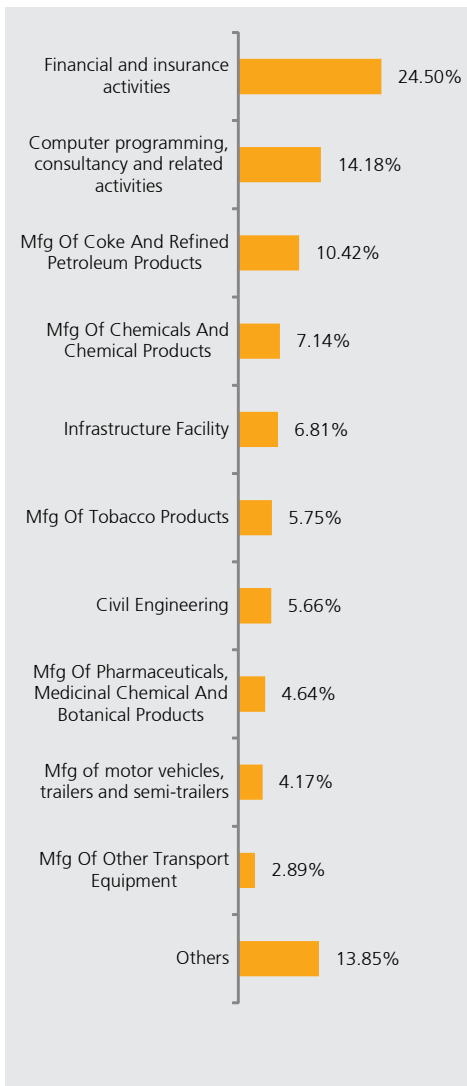
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.83%
INFOSYS LIMITED	6.64%
HDFC BANK LTD.FV-2	6.35%
ITC - FV 1	5.75%
LARSEN&TUBRO	5.66%
TATA CONSULTANCY SERVICES LTD.	4.76%
HDFC LTD FV 2	4.71%
ICICI BANK LTD.FV-2	4.37%
HINDUSTAN LEVER LTD.	3.61%
KOTAK MAHINDRA BANK LIMITED_FV5	3.44%
BHARTI AIRTEL LIMITED	2.79%
MARUTI UDYOG LTD.	2.65%
ASIAN PAINTS LIMITEDFV-1	2.34%
AXIS BANK LIMITEDFV-2	2.33%
HCL TECHNOLOGIES LIMITED	1.71%
ULTRATECH CEMCO LTD	1.67%
NESTLE INDIA LIMITED	1.57%
TITAN COMPANY LIMITED	1.57%
MAHINDRA & MAHINDRA LTD.-FV5	1.52%
NTPC LIMITED	1.44%
BAJAJ FINANCE LIMITED	1.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.31%
POWER GRID CORP OF INDIA LTD	1.25%
STATE BANK OF INDIAFV-1	1.21%
BAJAJ AUTO LTD	1.17%
BRITANNIA INDUSTRIES LTD	1.09%
TECH MAHINDRA LIMITEDFV-5	1.06%
DIVIS LABORATORIES LIMITED	1.05%
DR. REDDY LABORATORIES	1.04%
TATA IRON & STEEL COMPANY LTD	0.94%
HERO MOTOCORP LIMITED	0.93%
EIH LIMITED	0.92%
UPL LIMITED	0.88%
COAL INDIA LIMITED	0.88%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.84%
BHARAT PETROLEUM CORP. LTD.	0.83%
EICHER MOTORS LIMITED	0.79%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
JSW STEEL LIMITED	0.77%
INDIAN OIL CORPORATION LIMITED	0.75%
BAJAJ FINSERV LIMITED	0.72%
CIPLA LTD.	0.65%
ONGCFV-5	0.58%
AUROBINDO PHARMA LIMITED	0.58%
GAS AUTHORITY OF INDIA LTD.	0.49%
UNITED SPIRITS LIMITED	0.43%
GRASIM INDUSTRIES LTD.	0.32%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
ACC LIMITED	0.15%
Equity Total	97.78%
Money Market Total	0.89%
Current Assets	1.33%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹29.1681

Inception Date: 11th June 2008

Benchmark: RNLIC Diversified Large

Cap Equity Index

AUM as on 31 January, 20: ₹ 535.19 Crs.

Asset Allocation

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

Returns

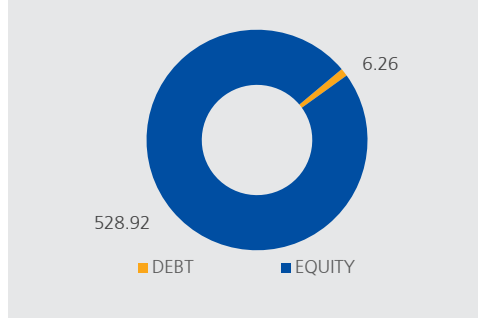
Period	Fund Returns	Index Returns
Last 1 Month	-0.75%	-1.30%
Last 6 Months	4.72%	6.73%
Last 1 Year	5.78%	8.13%
Last 2 Years	0.70%	2.88%
Last 3 Years	9.56%	10.48%
Since Inception	9.63%	8.45%

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

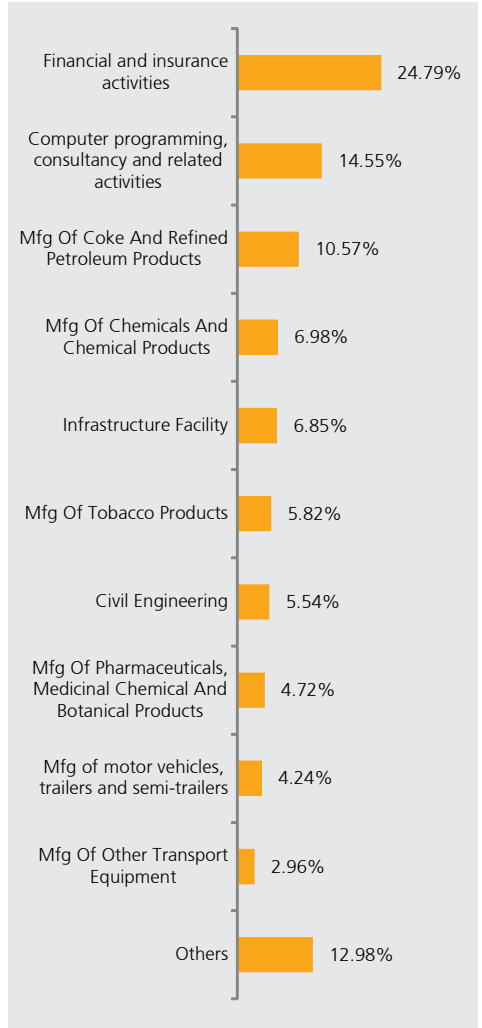
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.96%
INFOSYS LIMITED	6.78%
HDFC BANK LTD.FV-2	6.36%
ITC - FV 1	5.82%
LARSEN&TUBRO	5.54%
HDFC LTD FV 2	5.42%
TATA CONSULTANCY SERVICES LTD.	4.92%
ICICI BANK LTD.FV-2	4.41%
HINDUSTAN LEVER LTD.	3.31%
KOTAK MAHINDRA BANK LIMITED_FV5	3.29%
BHARTI AIRTEL LIMITED	2.83%
MARUTI UDYOG LTD.	2.69%
ASIAN PAINTS LIMITEDFV-1	2.37%
AXIS BANK LIMITEDFV-2	1.94%
ULTRATECH CEMCO LTD	1.76%
HCL TECHNOLOGIES LIMITED	1.76%
NESTLE INDIA LIMITED	1.60%
TITAN COMPANY LIMITED	1.58%
MAHINDRA & MAHINDRA LTD.-FV5	1.55%
NTPC LIMITED	1.46%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
BAJAJ FINANCE LIMITED	1.34%
STATE BANK OF INDIAFV-1	1.29%
POWER GRID CORP OF INDIA LTD	1.27%
BAJAJ AUTO LTD	1.21%
BRITANNIA INDUSTRIES LTD	1.11%
TECH MAHINDRA LIMITEDFV-5	1.10%
DIVIS LABORATORIES LIMITED	1.07%
DR. REDDY LABORATORIES	1.06%
TATA IRON & STEEL COMPANY LTD	0.95%
UPL LIMITED	0.95%
HERO MOTOCORP LIMITED	0.95%
EIH LIMITED	0.93%
COAL INDIA LIMITED	0.88%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
BHARAT PETROLEUM CORP. LTD.	0.84%
EICHER MOTORS LIMITED	0.80%
HINDALCO INDUSTRIES LTD FV RE 1	0.80%
INDIAN OIL CORPORATION LIMITED	0.78%
BAJAJ FINSERV LIMITED	0.74%
JSW STEEL LIMITED	0.74%
CIPLA LTD.	0.66%
ONGCFV-5	0.60%
AUROBINDO PHARMA LIMITED	0.59%
GAS AUTHORITY OF INDIA LTD.	0.45%
UNITED SPIRITS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.34%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.28%
ACC LIMITED	0.15%
Equity Total	98.83%
Money Market Total	1.22%
Current Assets	-0.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹31.9483

Inception Date: 12th March 2007

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 January, 20: ₹ 54.35 Crs.

Asset Allocation

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

Returns

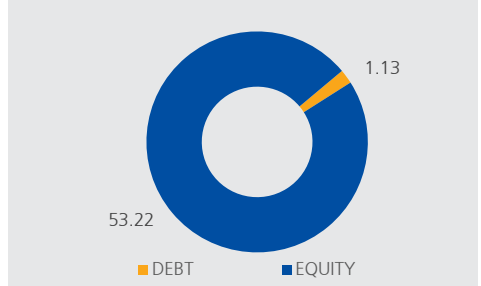
Period	Fund Returns	Index Returns
Last 1 Month	-0.76%	-1.30%
Last 6 Months	4.50%	6.73%
Last 1 Year	5.46%	8.13%
Last 2 Years	0.22%	2.88%
Last 3 Years	9.10%	10.48%
Since Inception	9.42%	9.21%

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

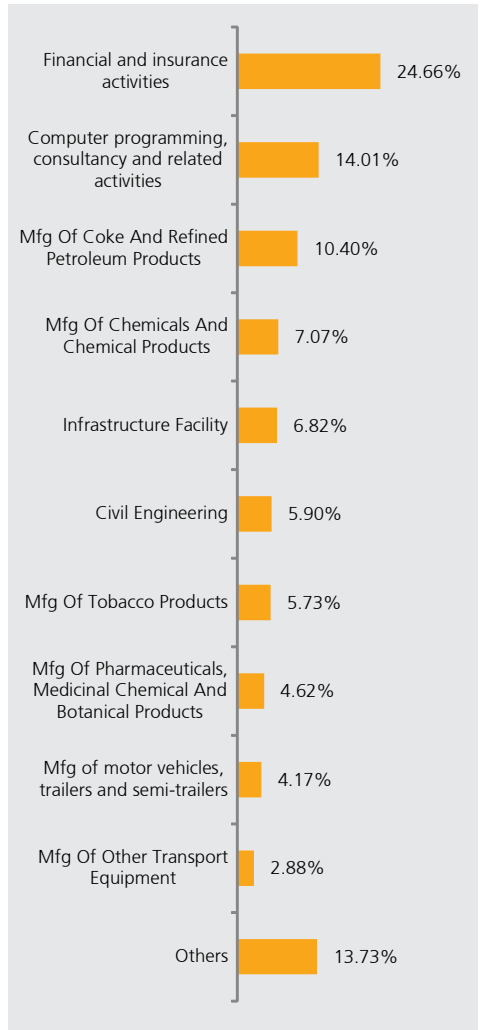
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.82%
INFOSYS LIMITED	6.56%
HDFC BANK LTD.FV-2	6.53%
LARSEN&TUBRO	5.90%
ITC - FV 1	5.73%
HDFC LTD FV 2	4.84%
TATA CONSULTANCY SERVICES LTD.	4.70%
ICICI BANK LTD.FV-2	4.38%
HINDUSTAN LEVER LTD.	3.46%
KOTAK MAHINDRA BANK LIMITED_FV5	3.26%
BHARTI AIRTEL LIMITED	2.83%
MARUTI UDYOG LTD.	2.67%
ASIAN PAINTS LIMITEDFV-1	2.42%
AXIS BANK LIMITEDFV-2	2.30%
HCL TECHNOLOGIES LIMITED	1.70%
ULTRATECH CEMCO LTD	1.65%
NESTLE INDIA LIMITED	1.59%
TITAN COMPANY LIMITED	1.58%
MAHINDRA & MAHINDRA LTD.-FV5	1.50%
NTPC LIMITED	1.45%
BAJAJ FINANCE LIMITED	1.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.30%
POWER GRID CORP OF INDIA LTD	1.26%
STATE BANK OF INDIAFV-1	1.21%
BAJAJ AUTO LTD	1.16%
BRITANNIA INDUSTRIES LTD	1.10%
DR. REDDY LABORATORIES	1.05%
DIVIS LABORATORIES LIMITED	1.05%
TECH MAHINDRA LIMITEDFV-5	0.95%
EIH LIMITED	0.95%
TATA IRON & STEEL COMPANY LTD	0.93%
HERO MOTOCORP LIMITED	0.88%
COAL INDIA LIMITED	0.87%
UPL LIMITED	0.87%
BHARAT PETROLEUM CORP. LTD.	0.83%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.83%
EICHER MOTORS LIMITED	0.79%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
INDIAN OIL CORPORATION LIMITED	0.75%
JSW STEEL LIMITED	0.74%
BAJAJ FINSERV LIMITED	0.71%
CIPLA LTD.	0.65%
AUROBINDO PHARMA LIMITED	0.58%
ONGCFV-5	0.58%
GAS AUTHORITY OF INDIA LTD.	0.46%
UNITED SPIRITS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.32%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
ACC LIMITED	0.15%
Equity Total	97.92%
Money Market Total	2.20%
Current Assets	-0.12%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹28.0531

Inception Date: 4th December 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 January, 20: ₹ 62.92 Crs.

Asset Allocation

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

Returns

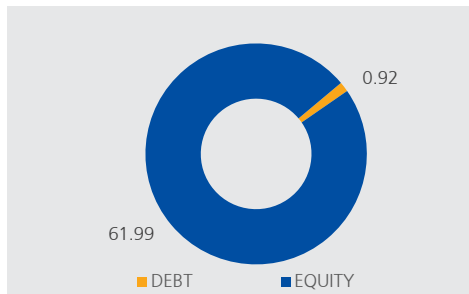
Period	Fund Returns	Index Returns
Last 1 Month	-0.74%	-1.30%
Last 6 Months	4.79%	6.73%
Last 1 Year	5.82%	8.13%
Last 2 Years	0.77%	2.88%
Last 3 Years	9.53%	10.48%
Since Inception	8.47%	8.25%

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

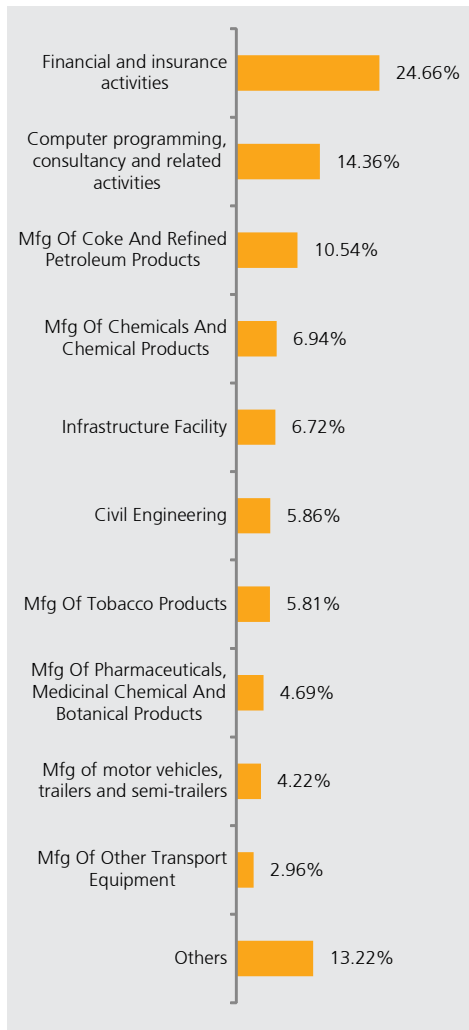
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.94%
INFOSYS LIMITED	6.71%
HDFC BANK LTD.FV-2	6.22%
LARSEN&TUBRO	5.86%
ITC - FV 1	5.81%
HDFC LTD FV 2	5.50%
TATA CONSULTANCY SERVICES LTD.	4.84%
ICICI BANK LTD.FV-2	4.40%
HINDUSTAN LEVER LTD.	3.28%
KOTAK MAHINDRA BANK LIMITED_FV5	3.23%
BHARTI AIRTEL LIMITED	2.82%
MARUTI UDYOG LTD.	2.69%
ASIAN PAINTS LIMITEDFV-1	2.37%
AXIS BANK LIMITEDFV-2	1.89%
HCL TECHNOLOGIES LIMITED	1.73%
ULTRATECH CEMCO LTD	1.72%
NESTLE INDIA LIMITED	1.60%
TITAN COMPANY LIMITED	1.59%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
NTPC LIMITED	1.47%
BAJAJ FINANCE LIMITED	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.32%
POWER GRID CORP OF INDIA LTD	1.26%
STATE BANK OF INDIAFV-1	1.23%
BAJAJ AUTO LTD	1.22%
BRITANNIA INDUSTRIES LTD	1.11%
TECH MAHINDRA LIMITEDFV-5	1.08%
DIVIS LABORATORIES LIMITED	1.07%
DR. REDDY LABORATORIES	1.05%
TATA IRON & STEEL COMPANY LTD	0.96%
UPL LIMITED	0.95%
HERO MOTOCORP LIMITED	0.95%
EIH LIMITED	0.92%
COAL INDIA LIMITED	0.89%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
BHARAT PETROLEUM CORP. LTD.	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.80%
EICHER MOTORS LIMITED	0.79%
INDIAN OIL CORPORATION LIMITED	0.76%
JSW STEEL LIMITED	0.74%
BAJAJ FINSERV LIMITED	0.73%
CIPLA LTD.	0.66%
ONGCFV-5	0.59%
AUROBINDO PHARMA LIMITED	0.59%
UNITED SPIRITS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.35%
GAS AUTHORITY OF INDIA LTD.	0.32%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
ACC LIMITED	0.15%
Equity Total	98.53%
Money Market Total	1.04%
Current Assets	0.42%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹23.4323

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 January, 20: ₹ 43.57 Crs.

Asset Allocation

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

Returns

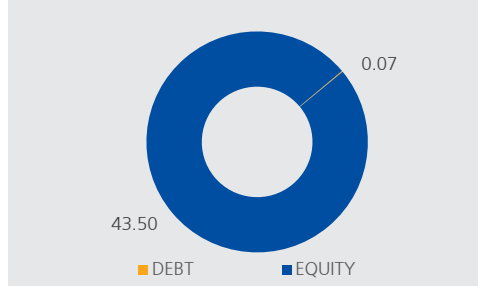
Period	Fund Returns	Index Returns
Last 1 Month	-0.82%	-1.30%
Last 6 Months	4.42%	6.73%
Last 1 Year	4.95%	8.13%
Last 2 Years	1.08%	2.88%
Last 3 Years	9.87%	10.48%
Since Inception	8.83%	8.24%

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

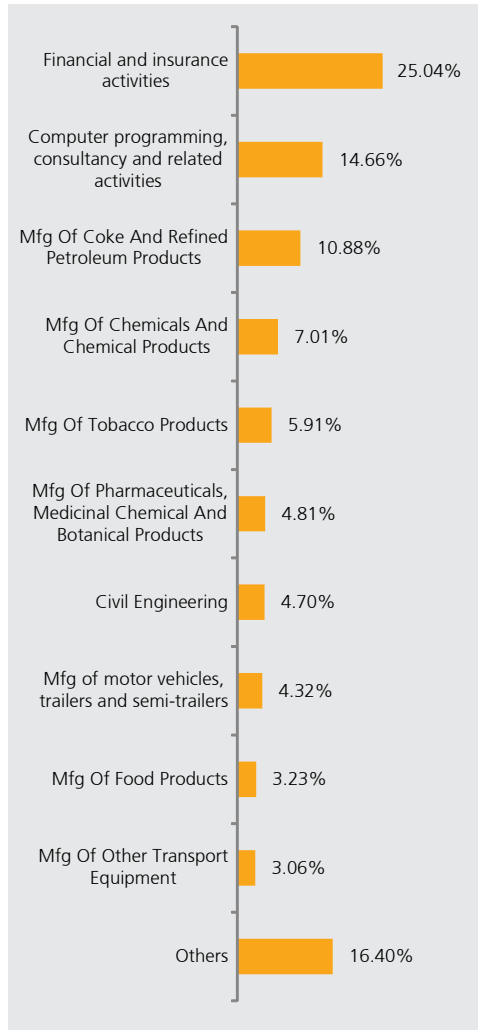
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.18%
INFOSYS LIMITED	6.76%
HDFC BANK LTD.FV-2	5.96%
ITC - FV 1	5.91%
HDFC LTD FV 2	5.07%
TATA CONSULTANCY SERVICES LTD.	5.02%
LARSEN&TUBRO	4.70%
ICICI BANK LTD.FV-2	4.33%
KOTAK MAHINDRA BANK LIMITED_FV5	3.70%
HINDUSTAN LEVER LTD.	3.21%
BHARTI AIRTEL LIMITED	2.88%
MARUTI UDYOG LTD.	2.83%
ASIAN PAINTS LIMITEDFV-1	2.47%
STATE BANK OF INDIAFV-1	1.89%
AXIS BANK LIMITEDFV-2	1.83%
HCL TECHNOLOGIES LIMITED	1.73%
TITAN COMPANY LIMITED	1.71%
NESTLE INDIA LIMITED	1.67%
ULTRATECH CEMCO LTD	1.63%
MAHINDRA & MAHINDRA LTD.-FV5	1.49%
BAJAJ FINANCE LIMITED	1.44%
NTPC LIMITED	1.43%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.41%
POWER GRID CORP OF INDIA LTD	1.34%
BAJAJ AUTO LTD	1.29%
BRITANNIA INDUSTRIES LTD	1.23%
TECH MAHINDRA LIMITEDFV-5	1.15%
DIVIS LABORATORIES LIMITED	1.10%
DR. REDDY LABORATORIES	1.06%
COAL INDIA LIMITED	1.02%
TATA IRON & STEEL COMPANY LTD	1.00%
UPL LIMITED	0.97%
HERO MOTOCORP LIMITED	0.95%
EIH LIMITED	0.91%
BHARAT PETROLEUM CORP. LTD.	0.87%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
HINDALCO INDUSTRIES LTD FV RE 1	0.83%
INDIAN OIL CORPORATION LIMITED	0.83%
EICHER MOTORS LIMITED	0.81%
BAJAJ FINSERV LIMITED	0.79%
JSW STEEL LIMITED	0.77%
CIPLA LTD.	0.73%
AUROBINDO PHARMA LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.49%
ONGCFV-5	0.48%
UNITED SPIRITS LIMITED	0.45%
GRASIM INDUSTRIES LTD.	0.35%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.32%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.29%
ACC LIMITED	0.16%
INDUSIND BANK LIMITED	0.02%
Equity Total	99.84%
Money Market Total	0.89%
Current Assets	-0.73%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹23.1723

Inception Date: 27th February 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 31 January, 20: ₹ 9.45 Crs.

Asset Allocation

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

Returns

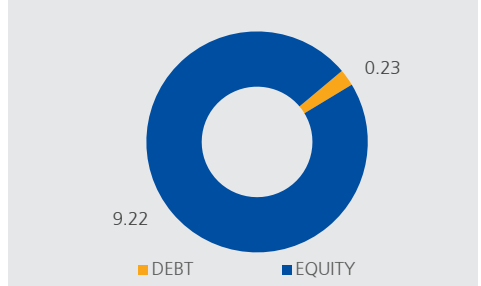
Period	Fund Returns	Index Returns
Last 1 Month	-0.74%	-1.30%
Last 6 Months	4.96%	6.73%
Last 1 Year	6.07%	8.13%
Last 2 Years	0.42%	2.88%
Last 3 Years	9.35%	10.48%
Since Inception	7.30%	6.87%

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

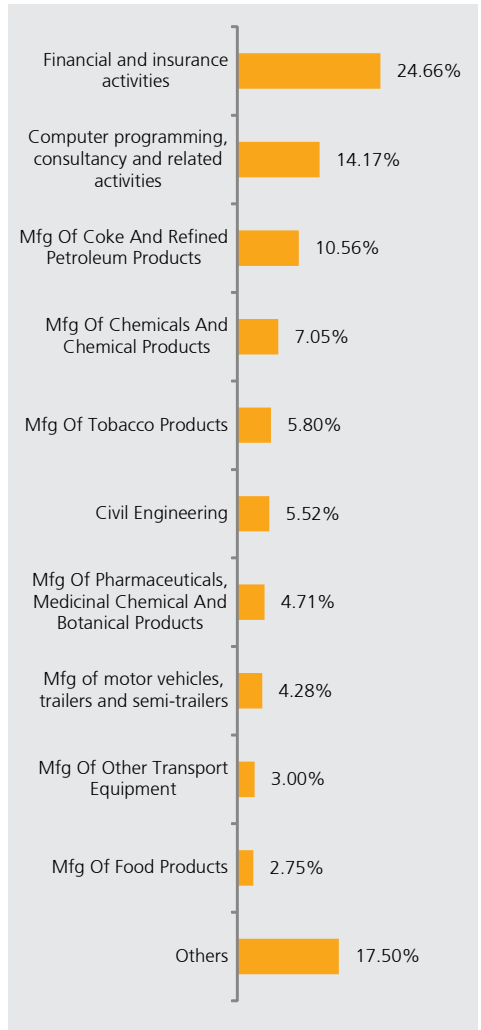
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.95%
INFOSYS LIMITED	6.77%
HDFC BANK LTD.FV-2	6.13%
ITC - FV 1	5.80%
LARSEN&TUBRO	5.52%
HDFC LTD FV 2	5.15%
ICICI BANK LTD.FV-2	4.56%
TATA CONSULTANCY SERVICES LTD.	4.56%
KOTAK MAHINDRA BANK LIMITED_FV5	3.52%
HINDUSTAN LEVER LTD.	3.31%
BHARTI AIRTEL LIMITED	2.82%
MARUTI UDYOG LTD.	2.74%
ASIAN PAINTS LIMITEDFV-1	2.40%
AXIS BANK LIMITEDFV-2	1.96%
HCL TECHNOLOGIES LIMITED	1.75%
ULTRATECH CEMCO LTD	1.73%
NESTLE INDIA LIMITED	1.63%
TITAN COMPANY LIMITED	1.58%
MAHINDRA & MAHINDRA LTD.-FV5	1.55%
NTPC LIMITED	1.49%
BAJAJ FINANCE LIMITED	1.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
POWER GRID CORP OF INDIA LTD	1.26%
BAJAJ AUTO LTD	1.24%
STATE BANK OF INDIAFV-1	1.23%
BRITANNIA INDUSTRIES LTD	1.12%
TECH MAHINDRA LIMITEDFV-5	1.09%
DIVIS LABORATORIES LIMITED	1.06%
DR. REDDY LABORATORIES	1.05%
UPL LIMITED	0.99%
HERO MOTOCORP LIMITED	0.97%
TATA IRON & STEEL COMPANY LTD	0.96%
COAL INDIA LIMITED	0.88%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
BHARAT PETROLEUM CORP. LTD.	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.80%
EICHER MOTORS LIMITED	0.79%
JSW STEEL LIMITED	0.79%
INDIAN OIL CORPORATION LIMITED	0.77%
BAJAJ FINSERV LIMITED	0.74%
CIPLA LTD.	0.67%
ONGCFV-5	0.60%
AUROBINDO PHARMA LIMITED	0.59%
GAS AUTHORITY OF INDIA LTD.	0.44%
UNITED SPIRITS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.35%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
ACC LIMITED	0.15%
Equity Total	97.56%
Money Market Total	2.10%
Current Assets	0.34%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 January, 20: ₹23.9455

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 January, 20: ₹ 3.30 Crs.

Asset Allocation

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

Returns

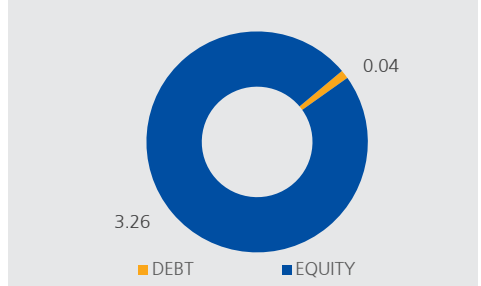
Period	Fund Returns	Index Returns
Last 1 Month	-0.90%	-1.30%
Last 6 Months	4.41%	6.73%
Last 1 Year	5.16%	8.13%
Last 2 Years	1.24%	2.88%
Last 3 Years	9.90%	10.48%
Since Inception	9.07%	8.24%

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

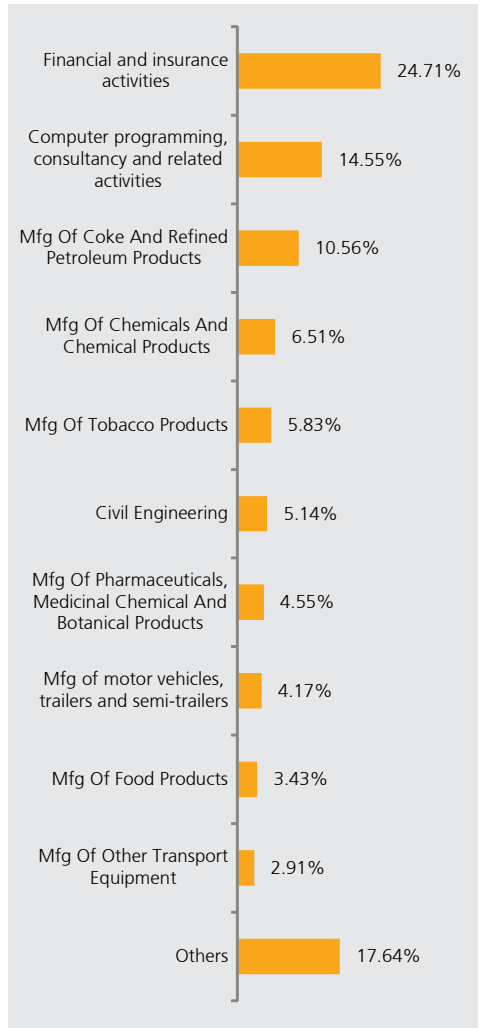
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.95%
INFOSYS LIMITED	6.66%
HDFC BANK LTD.FV-2	6.48%
ITC - FV 1	5.83%
LARSEN&TUBRO	5.14%
TATA CONSULTANCY SERVICES LTD.	5.04%
HDFC LTD FV 2	4.66%
ICICI BANK LTD.FV-2	4.35%
KOTAK MAHINDRA BANK LIMITED_FV5	3.19%
HINDUSTAN LEVER LTD.	2.90%
BHARTI AIRTEL LIMITED	2.84%
MARUTI UDYOG LTD.	2.68%
ASIAN PAINTS LIMITEDFV-1	2.36%
AXIS BANK LIMITEDFV-2	2.26%
HCL TECHNOLOGIES LIMITED	1.79%
ULTRATECH CEMCO LTD	1.71%
STATE BANK OF INDIAFV-1	1.67%
TITAN COMPANY LIMITED	1.63%
NESTLE INDIA LIMITED	1.58%
MAHINDRA & MAHINDRA LTD.-FV5	1.49%
NTPC LIMITED	1.43%
BAJAJ FINANCE LIMITED	1.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.31%
POWER GRID CORP OF INDIA LTD	1.28%
BAJAJ AUTO LTD	1.18%
BRITANNIA INDUSTRIES LTD	1.10%
DIVIS LABORATORIES LIMITED	1.07%
TECH MAHINDRA LIMITEDFV-5	1.07%
DR. REDDY LABORATORIES	1.00%
COAL INDIA LIMITED	0.97%
ONGCFV-5	0.96%
TATA IRON & STEEL COMPANY LTD	0.95%
UPL LIMITED	0.94%
HERO MOTOCORP LIMITED	0.92%
EIH LIMITED	0.86%
BHARAT PETROLEUM CORP. LTD.	0.84%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.81%
EICHER MOTORS LIMITED	0.80%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
INDIAN OIL CORPORATION LIMITED	0.77%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.75%
JSW STEEL LIMITED	0.74%
BAJAJ FINSERV LIMITED	0.69%
CIPLA LTD.	0.68%
GAS AUTHORITY OF INDIA LTD.	0.52%
AUROBINDO PHARMA LIMITED	0.49%
UNITED SPIRITS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.31%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.28%
ACC LIMITED	0.15%
Equity Total	98.73%
Money Market Total	1.24%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹27.8580

Inception Date: 11th June 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 January, 20: ₹ 44.71 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	69
Gsec / Debt	00-00	-
MMI / Others	00-40	31

Returns

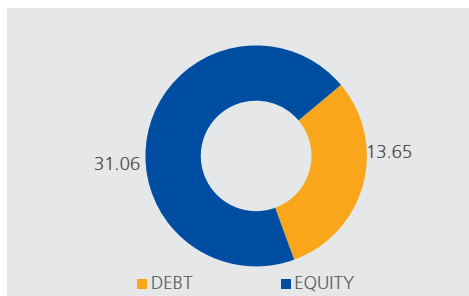
Period	Fund Returns	Index Returns
Last 1 Month	0.20%	0.93%
Last 6 Months	6.82%	4.08%
Last 1 Year	6.56%	7.25%
Last 2 Years	-1.28%	-1.22%
Last 3 Years	6.84%	9.17%
Since Inception	9.20%	6.85%

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

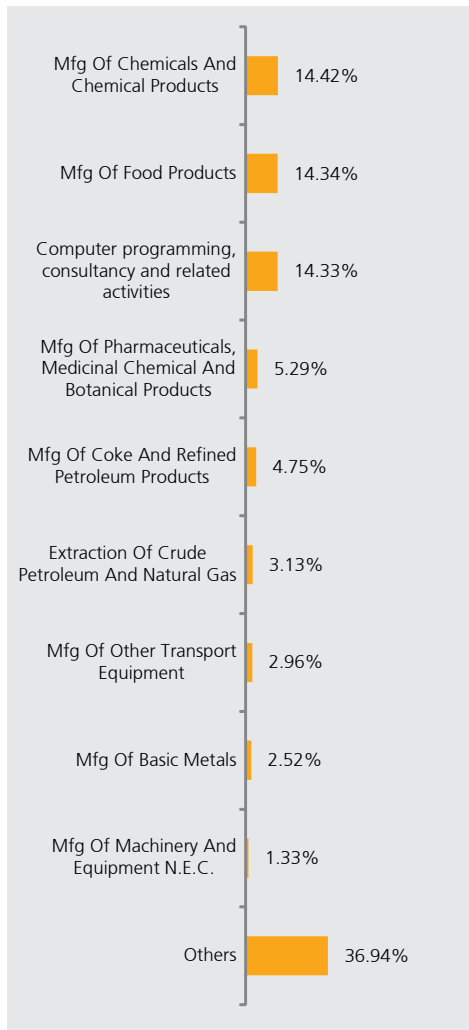
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.55%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.19%
HCL TECHNOLOGIES LIMITED	5.13%
NESTLE INDIA LIMITED	4.92%
TATA CONSULTANCY SERVICES LTD.	4.69%
TITAN COMPANY LIMITED	4.54%
HINDUSTAN LEVER LTD.	4.54%
INFOSYS LIMITED	3.56%
BHARAT PETROLEUM CORP. LTD.	3.36%
DR. REDDY LABORATORIES	3.34%
BRITANNIA INDUSTRIES LTD	3.22%
ONGCFV-5	3.13%
HERO MOTOCORP LIMITED	2.96%
UPL LIMITED	2.57%
HINDALCO INDUSTRIES LTD FV RE 1	2.52%
CIPLA LTD.	1.95%
GAS AUTHORITY OF INDIA LTD.	1.87%
INDIAN OIL CORPORATION LIMITED	1.39%
ESCORTS LIMITED	1.33%
TECH MAHINDRA LIMITEDFV-5	0.94%
GRASIM INDUSTRIES LTD.	0.77%
Equity Total	69.47%
Money Market Total	30.60%
Current Assets	-0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹21.3954

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 31 January, 20: ₹ 8.57 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	73
Gsec / Debt	00-00	-
MMI / Others	00-40	27

Returns

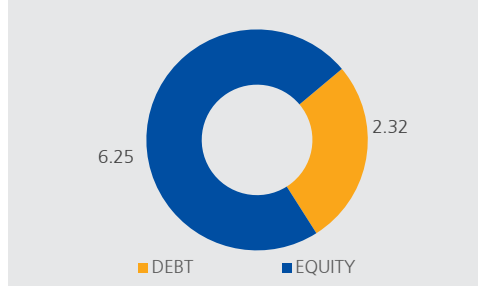
Period	Fund Returns	Index Returns
Last 1 Month	0.12%	0.93%
Last 6 Months	6.64%	4.08%
Last 1 Year	6.49%	7.25%
Last 2 Years	-1.19%	-1.22%
Last 3 Years	6.96%	9.17%
Since Inception	7.85%	7.26%

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

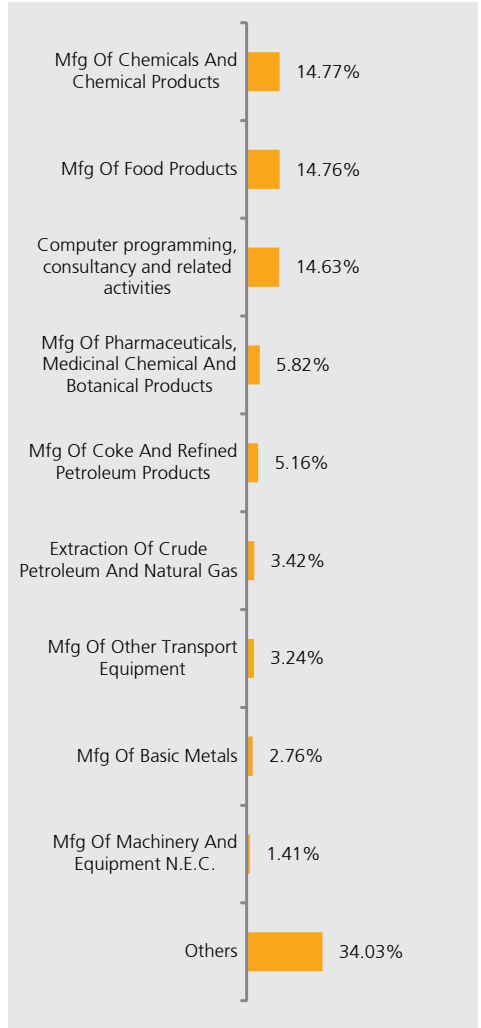
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.57%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.38%
HCL TECHNOLOGIES LIMITED	5.15%
NESTLE INDIA LIMITED	5.07%
TITAN COMPANY LIMITED	4.97%
TATA CONSULTANCY SERVICES LTD.	4.91%
HINDUSTAN LEVER LTD.	4.74%
BHARAT PETROLEUM CORP. LTD.	3.67%
DR. REDDY LABORATORIES	3.67%
INFOSYS LIMITED	3.61%
ONGCFV-5	3.42%
BRITANNIA INDUSTRIES LTD	3.31%
HERO MOTOCORP LIMITED	3.24%
HINDALCO INDUSTRIES LTD FV RE 1	2.76%
UPL LIMITED	2.64%
CIPLA LTD.	2.16%
GAS AUTHORITY OF INDIA LTD.	1.95%
INDIAN OIL CORPORATION LIMITED	1.49%
ESCORTS LIMITED	1.41%
TECH MAHINDRA LIMITEDFV-5	0.97%
GRASIM INDUSTRIES LTD.	0.81%
Equity Total	72.89%
Money Market Total	27.04%
Current Assets	0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹25.2219

Inception Date: 1st August 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 January, 20: ₹ 0.54 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	68
Gsec / Debt	00-00	-
MMI / Others	00-40	32

Returns

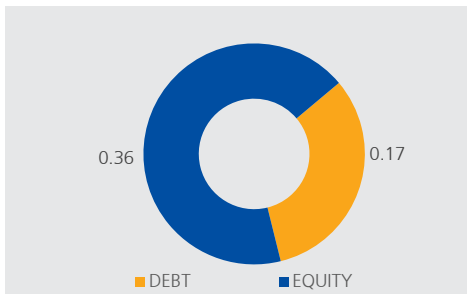
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	0.93%
Last 6 Months	6.77%	4.08%
Last 1 Year	7.23%	7.25%
Last 2 Years	-0.87%	-1.22%
Last 3 Years	7.24%	9.17%
Since Inception	8.38%	7.25%

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

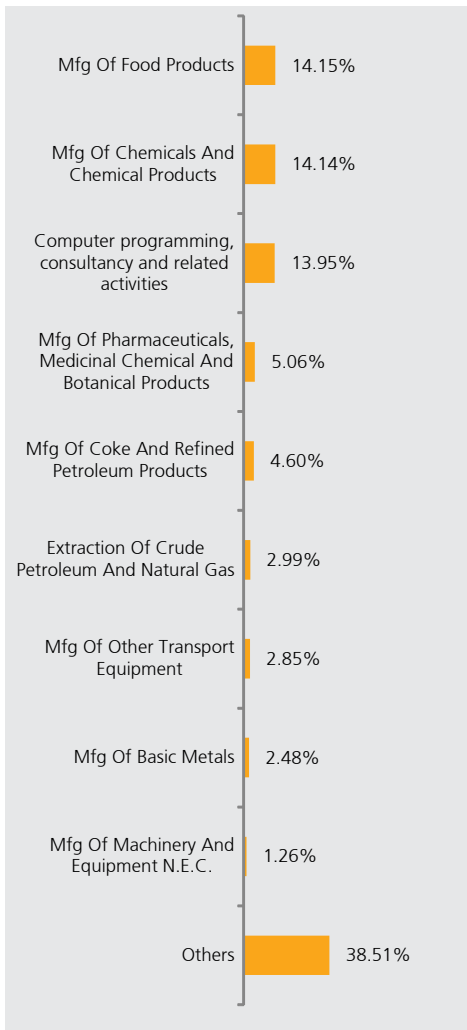
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.44%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.11%
HCL TECHNOLOGIES LIMITED	4.98%
NESTLE INDIA LIMITED	4.88%
TATA CONSULTANCY SERVICES LTD.	4.62%
HINDUSTAN LEVER LTD.	4.48%
TITAN COMPANY LIMITED	4.48%
INFOSYS LIMITED	3.41%
BHARAT PETROLEUM CORP. LTD.	3.22%
DR. REDDY LABORATORIES	3.20%
BRITANNIA INDUSTRIES LTD	3.17%
ONGCFV-5	2.99%
HERO MOTOCORP LIMITED	2.85%
HINDALCO INDUSTRIES LTD FV RE 1	2.48%
UPL LIMITED	2.46%
CIPLA LTD.	1.86%
GAS AUTHORITY OF INDIA LTD.	1.79%
INDIAN OIL CORPORATION LIMITED	1.38%
ESCORTS LIMITED	1.26%
TECH MAHINDRA LIMITEDFV-5	0.94%
GRASIM INDUSTRIES LTD.	0.76%
Equity Total	67.76%
Money Market Total	31.83%
Current Assets	0.41%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹11.3042

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 January, 20: ₹ 16.51Cr.

Asset Allocation

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

Returns

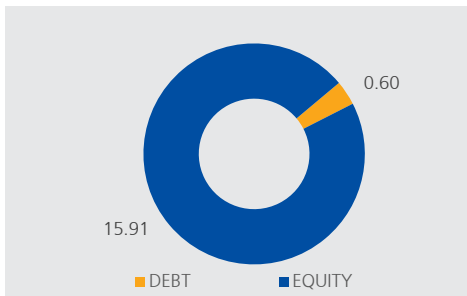
Period	Fund Returns	Index Returns
Last 1 Month	-1.49%	-1.04%
Last 6 Months	1.13%	3.36%
Last 1 Year	1.73%	3.93%
Last 2 Years	-6.82%	-5.80%
Last 3 Years	2.72%	2.84%
Since Inception	1.06%	2.45%

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

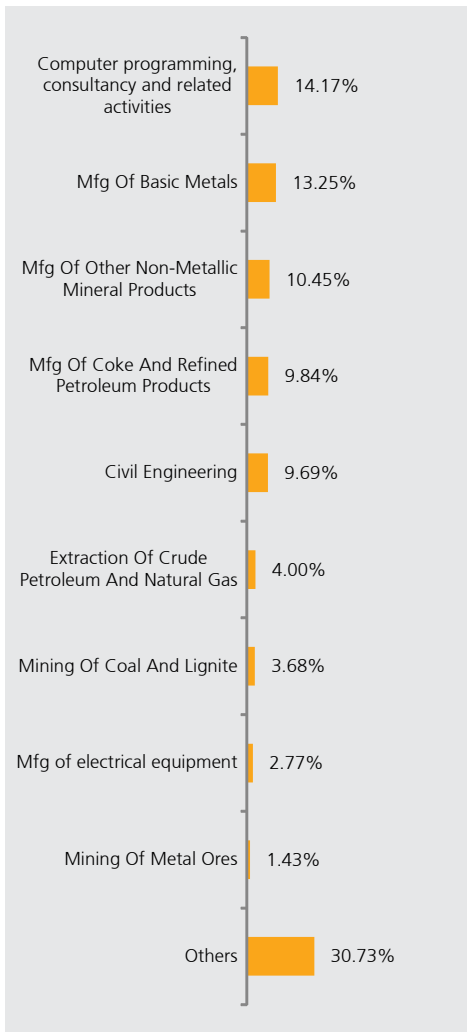
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.76%
LARSEN&TUBRO	9.69%
RELIANCE INDUSTRIES LTD.	8.91%
INFOSYS LIMITED	6.40%
ULTRATECH CEMCO LTD	5.45%
NTPC LIMITED	5.38%
TATA CONSULTANCY SERVICES LTD.	5.09%
POWER GRID CORP OF INDIA LTD	4.76%
TATA IRON & STEEL COMPANY LTD	4.12%
ONGCFV-5	4.00%
COAL INDIA LIMITED	3.68%
SHREE CEMENTS LIMITED	3.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.13%
HINDALCO INDUSTRIES LTD FV RE 1	3.03%
JSW STEEL LIMITED	2.80%
Vedanta Limited	2.76%
GAS AUTHORITY OF INDIA LTD.	2.44%
ACC LIMITED	1.72%
DLF LIMITED	1.64%
HCL TECHNOLOGIES LIMITED	1.52%
SIEMENS LIMITED	1.47%
NMDC LIMITED	1.43%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.31%
TECH MAHINDRA LIMITEDFV-5	1.17%
INDIAN OIL CORPORATION LIMITED	0.93%
HINDUSTAN ZINC LIMITEDFV-2	0.54%
Equity Total	96.39%
Money Market Total	3.66%
Current Assets	-0.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹11.6024

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 January, 20: ₹ 8.67 Crs.

Asset Allocation

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

Returns

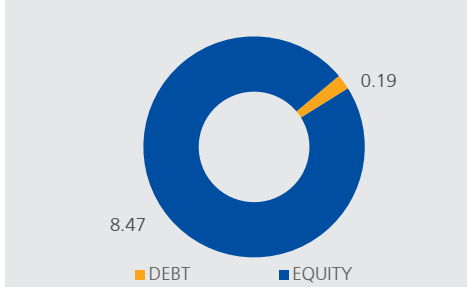
Period	Fund Returns	Index Returns
Last 1 Month	-1.51%	-1.04%
Last 6 Months	1.09%	3.36%
Last 1 Year	1.56%	3.93%
Last 2 Years	-6.76%	-5.80%
Last 3 Years	2.80%	2.84%
Since Inception	1.49%	0.32%

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

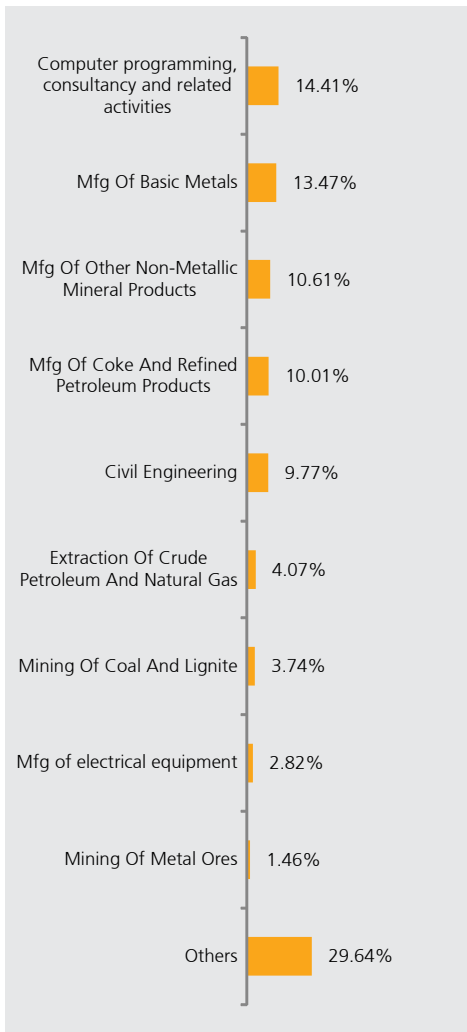
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.77%
BHARTI AIRTEL LIMITED	9.76%
RELIANCE INDUSTRIES LTD.	9.06%
INFOSYS LIMITED	6.51%
ULTRATECH CEMCO LTD	5.55%
NTPC LIMITED	5.47%
TATA CONSULTANCY SERVICES LTD.	5.17%
POWER GRID CORP OF INDIA LTD	4.84%
TATA IRON & STEEL COMPANY LTD	4.19%
ONGCFV-5	4.07%
COAL INDIA LIMITED	3.74%
SHREE CEMENTS LIMITED	3.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.18%
HINDALCO INDUSTRIES LTD FV RE 1	3.09%
JSW STEEL LIMITED	2.85%
Vedanta Limited	2.80%
GAS AUTHORITY OF INDIA LTD.	2.49%
ACC LIMITED	1.74%
DLF LIMITED	1.67%
HCL TECHNOLOGIES LIMITED	1.55%
SIEMENS LIMITED	1.49%
NMDC LIMITED	1.46%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.33%
TECH MAHINDRA LIMITEDFV-5	1.18%
INDIAN OIL CORPORATION LIMITED	0.95%
HINDUSTAN ZINC LIMITEDFV-2	0.55%
Equity Total	97.77%
Money Market Total	2.44%
Current Assets	-0.22%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹11.9516

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 January, 20: ₹ 2.49 Crs.

Asset Allocation

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

Returns

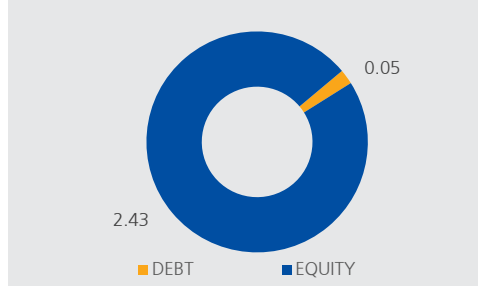
Period	Fund Returns	Index Returns
Last 1 Month	-1.47%	-1.04%
Last 6 Months	1.21%	3.36%
Last 1 Year	1.85%	3.93%
Last 2 Years	-6.59%	-5.80%
Last 3 Years	2.91%	2.84%
Since Inception	1.79%	0.32%

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

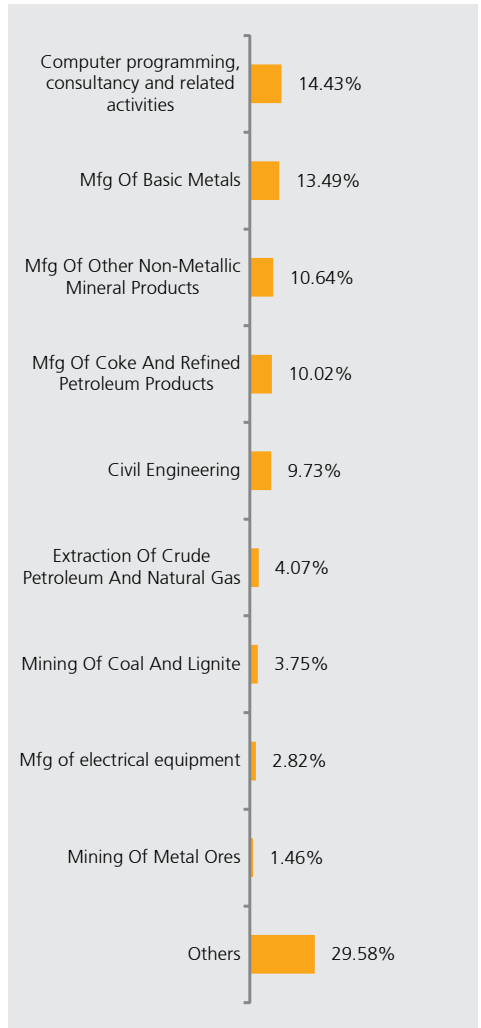
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.73%
LARSEN&TUBRO	9.73%
RELIANCE INDUSTRIES LTD.	9.07%
INFOSYS LIMITED	6.52%
ULTRATECH CEMCO LTD	5.56%
NTPC LIMITED	5.48%
TATA CONSULTANCY SERVICES LTD.	5.18%
POWER GRID CORP OF INDIA LTD	4.85%
TATA IRON & STEEL COMPANY LTD	4.20%
ONGCFV-5	4.07%
COAL INDIA LIMITED	3.75%
SHREE CEMENTS LIMITED	3.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.19%
HINDALCO INDUSTRIES LTD FV RE 1	3.09%
JSW STEEL LIMITED	2.85%
Vedanta Limited	2.81%
GAS AUTHORITY OF INDIA LTD.	2.49%
ACC LIMITED	1.75%
DLF LIMITED	1.67%
HCL TECHNOLOGIES LIMITED	1.55%
SIEMENS LIMITED	1.49%
NMDC LIMITED	1.46%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.33%
TECH MAHINDRA LIMITEDFV-5	1.19%
INDIAN OIL CORPORATION LIMITED	0.95%
HINDUSTAN ZINC LIMITEDFV-2	0.55%
Equity Total	97.83%
Money Market Total	2.04%
Current Assets	0.13%
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 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹11.0716

Inception Date: 1st August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 January, 20: ₹ 0.17 Crs.

Asset Allocation

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

Returns

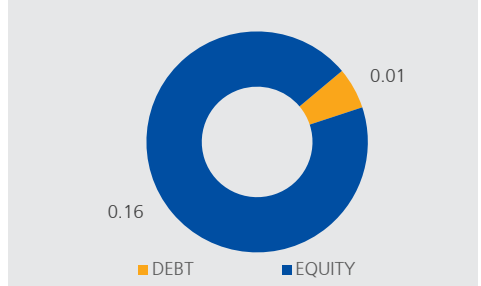
Period	Fund Returns	Index Returns
Last 1 Month	-1.36%	-1.04%
Last 6 Months	1.03%	3.36%
Last 1 Year	1.80%	3.93%
Last 2 Years	-6.55%	-5.80%
Last 3 Years	2.88%	2.84%
Since Inception	0.89%	2.45%

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

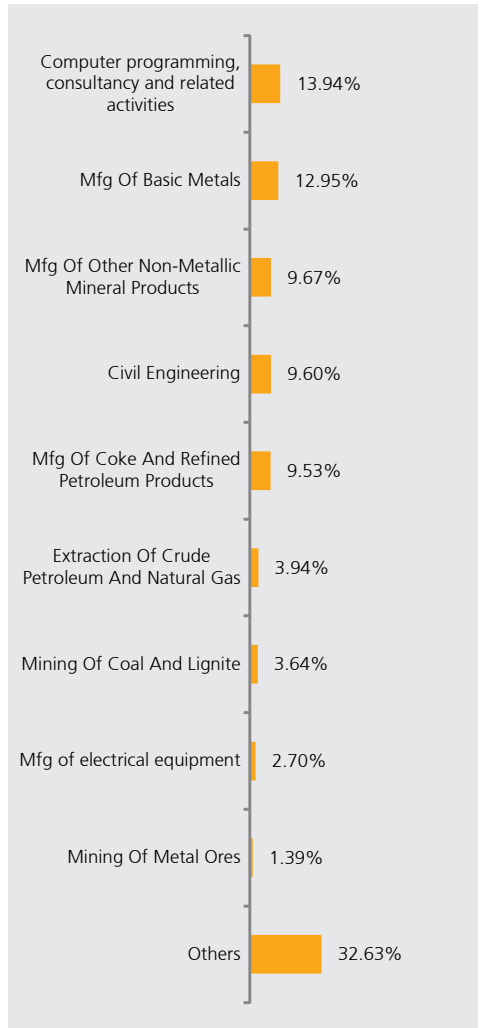
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.70%
LARSEN&TUBRO	9.60%
RELIANCE INDUSTRIES LTD.	8.63%
INFOSYS LIMITED	6.32%
ULTRATECH CEMCO LTD	5.29%
NTPC LIMITED	5.23%
TATA CONSULTANCY SERVICES LTD.	4.98%
POWER GRID CORP OF INDIA LTD	4.63%
TATA IRON & STEEL COMPANY LTD	4.08%
ONGCFV-5	3.94%
COAL INDIA LIMITED	3.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.03%
HINDALCO INDUSTRIES LTD FV RE 1	2.95%
SHREE CEMENTS LIMITED	2.76%
JSW STEEL LIMITED	2.72%
Vedanta Limited	2.68%
GAS AUTHORITY OF INDIA LTD.	2.38%
DLF LIMITED	1.62%
ACC LIMITED	1.62%
HCL TECHNOLOGIES LIMITED	1.49%
SIEMENS LIMITED	1.44%
NMDC LIMITED	1.39%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.26%
TECH MAHINDRA LIMITEDFV-5	1.15%
INDIAN OIL CORPORATION LIMITED	0.90%
HINDUSTAN ZINC LIMITEDFV-2	0.52%
Equity Total	93.95%
Money Market Total	5.59%
Current Assets	0.46%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹18.0030

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 January, 20: ₹ 15.53 Crs.

Asset Allocation

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

Returns

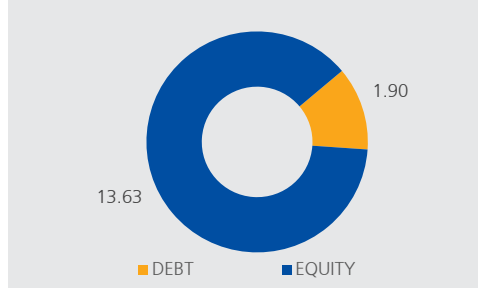
Period	Fund Returns	Index Returns
Last 1 Month	-2.93%	-3.44%
Last 6 Months	1.53%	2.48%
Last 1 Year	0.12%	0.27%
Last 2 Years	-5.09%	-6.49%
Last 3 Years	3.68%	2.95%
Since Inception	5.18%	6.39%

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

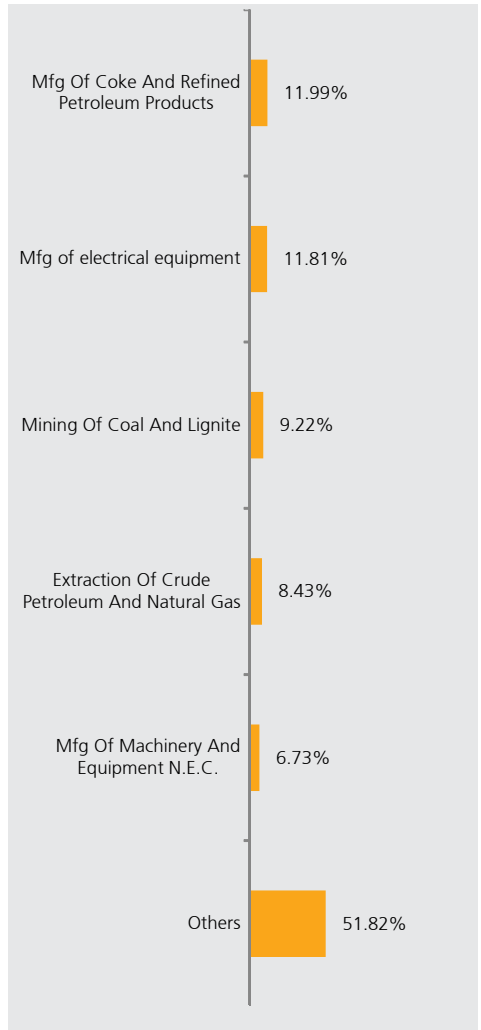
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.22%
NTPC LIMITED	9.18%
RELIANCE INDUSTRIES LTD.	9.16%
POWER GRID CORP OF INDIA LTD	9.16%
ONGCFV-5	8.43%
GAS AUTHORITY OF INDIA LTD.	5.98%
PETRONET LNG LIMITED	5.53%
INDRAPRASTHA GAS LIMITED	5.47%
VOLTAS LTD	4.59%
HAVELLS INDIA LIMITED	4.34%
SIEMENS LIMITED	3.85%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.62%
TATA POWER CO. LTD.FV-1	2.72%
KIRLOSKAR CUMMINS	2.14%
TORRENT POWER LIMITED	1.56%
BHARAT PETROLEUM CORP. LTD.	1.28%
INDIAN OIL CORPORATION LIMITED	0.82%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
CASTROL INDIA LIMITED	0.23%
Equity Total	87.79%
Money Market Total	12.17%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹15.5619

Inception Date: 11th June 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 January, 20: ₹ 5.69 Crs.

Asset Allocation

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

Returns

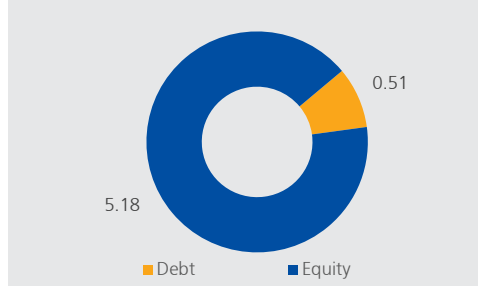
Period	Fund Returns	Index Returns
Last 1 Month	-3.00%	-3.44%
Last 6 Months	1.40%	2.48%
Last 1 Year	0.04%	0.27%
Last 2 Years	-5.01%	-6.49%
Last 3 Years	3.79%	2.95%
Since Inception	4.49%	3.94%

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

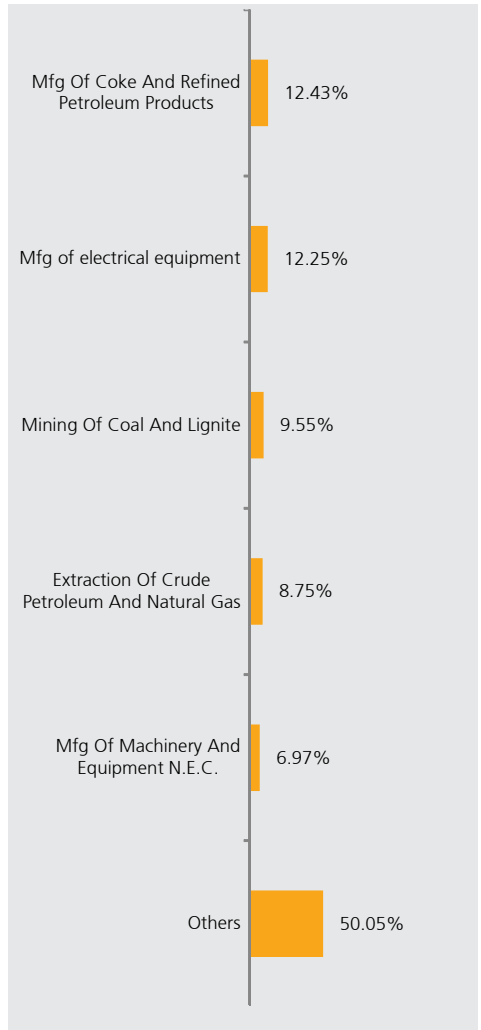
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.55%
NTPC LIMITED	9.52%
POWER GRID CORP OF INDIA LTD	9.50%
RELIANCE INDUSTRIES LTD.	9.50%
ONGCFV-5	8.75%
GAS AUTHORITY OF INDIA LTD.	6.21%
PETRONET LNG LIMITED	5.74%
INDRAPRASTHA GAS LIMITED	5.68%
VOLTAS LTD	4.77%
HAVELLS INDIA LIMITED	4.51%
SIEMENS LIMITED	3.99%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.75%
TATA POWER CO. LTD.FV-1	2.82%
KIRLOSKAR CUMMINS	2.20%
TORRENT POWER LIMITED	1.62%
BHARAT PETROLEUM CORP. LTD.	1.33%
INDIAN OIL CORPORATION LIMITED	0.85%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.51%
CASTROL INDIA LIMITED	0.24%
Equity Total	91.05%
Money Market Total	10.32%
Current Assets	-1.36%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹15.2691

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 January, 20: ₹ 2.96 Crs.

Asset Allocation

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

Returns

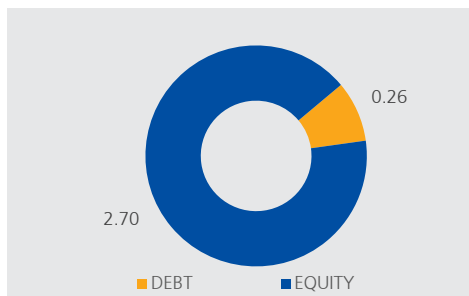
Period	Fund Returns	Index Returns
Last 1 Month	-2.95%	-3.44%
Last 6 Months	1.51%	2.48%
Last 1 Year	0.16%	0.27%
Last 2 Years	-4.84%	-6.49%
Last 3 Years	3.91%	2.95%
Since Inception	4.30%	3.94%

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

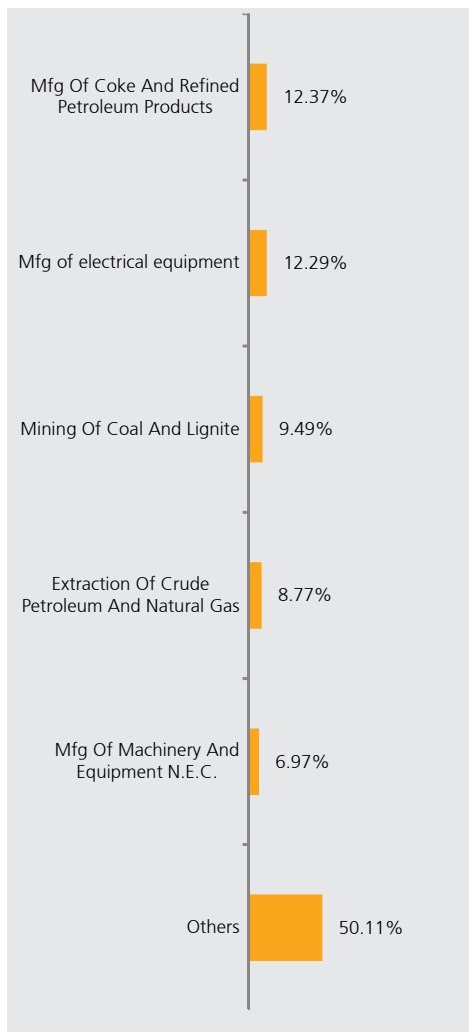
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.55%
POWER GRID CORP OF INDIA LTD	9.53%
COAL INDIA LIMITED	9.49%
RELIANCE INDUSTRIES LTD.	9.43%
ONGCFV-5	8.77%
GAS AUTHORITY OF INDIA LTD.	6.23%
PETRONET LNG LIMITED	5.76%
INDRAPRASTHA GAS LIMITED	5.69%
VOLTAS LTD	4.78%
HAVELLS INDIA LIMITED	4.52%
SIEMENS LIMITED	4.00%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.76%
TATA POWER CO. LTD.FV-1	2.83%
KIRLOSKAR CUMMINS	2.19%
TORRENT POWER LIMITED	1.63%
BHARAT PETROLEUM CORP. LTD.	1.33%
INDIAN OIL CORPORATION LIMITED	0.86%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.51%
CASTROL INDIA LIMITED	0.24%
Equity Total	91.10%
Money Market Total	9.50%
Current Assets	-0.60%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹17.0314

Inception Date: 16th December 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 January, 20: ₹ 0.15 Crs.

Asset Allocation

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

Returns

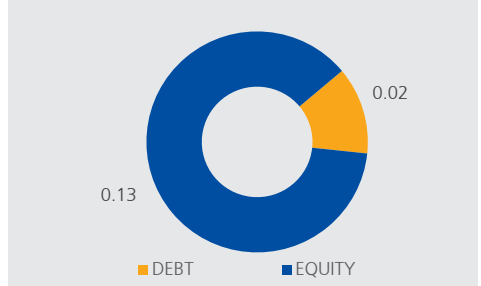
Period	Fund Returns	Index Returns
Last 1 Month	-2.88%	-3.44%
Last 6 Months	1.46%	2.48%
Last 1 Year	0.27%	0.27%
Last 2 Years	-4.69%	-6.49%
Last 3 Years	3.93%	2.95%
Since Inception	4.74%	5.77%

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

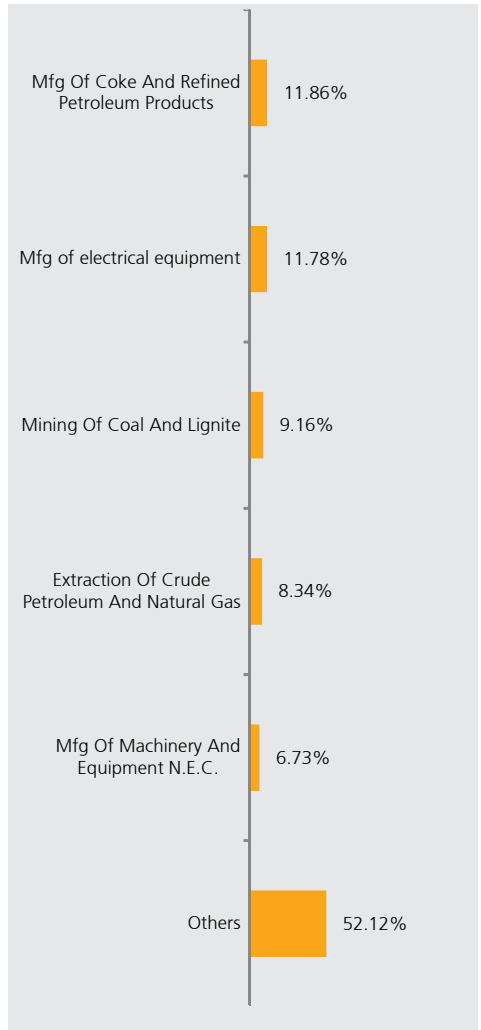
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.16%
NTPC LIMITED	9.08%
POWER GRID CORP OF INDIA LTD	9.06%
RELIANCE INDUSTRIES LTD.	9.06%
ONGCFV-5	8.34%
GAS AUTHORITY OF INDIA LTD.	5.97%
PETRONET LNG LIMITED	5.51%
INDRAPRASTHA GAS LIMITED	5.45%
VOLTAS LTD	4.60%
HAVELLS INDIA LIMITED	4.32%
SIEMENS LIMITED	3.85%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.61%
TATA POWER CO. LTD.FV-1	2.71%
KIRLOSKAR CUMMINS	2.14%
TORRENT POWER LIMITED	1.55%
BHARAT PETROLEUM CORP. LTD.	1.27%
INDIAN OIL CORPORATION LIMITED	0.82%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
CASTROL INDIA LIMITED	0.23%
Equity Total	87.21%
Money Market Total	12.08%
Current Assets	0.70%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹27.5877

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 January, 20: ₹ 22.08 Crs.

Asset Allocation

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

Returns

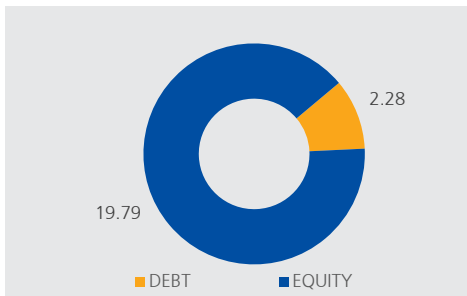
Period	Fund Returns	Index Returns
Last 1 Month	5.08%	4.56%
Last 6 Months	11.66%	12.87%
Last 1 Year	3.52%	4.83%
Last 2 Years	-4.49%	-4.18%
Last 3 Years	6.18%	8.33%
Since Inception	9.10%	6.66%

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

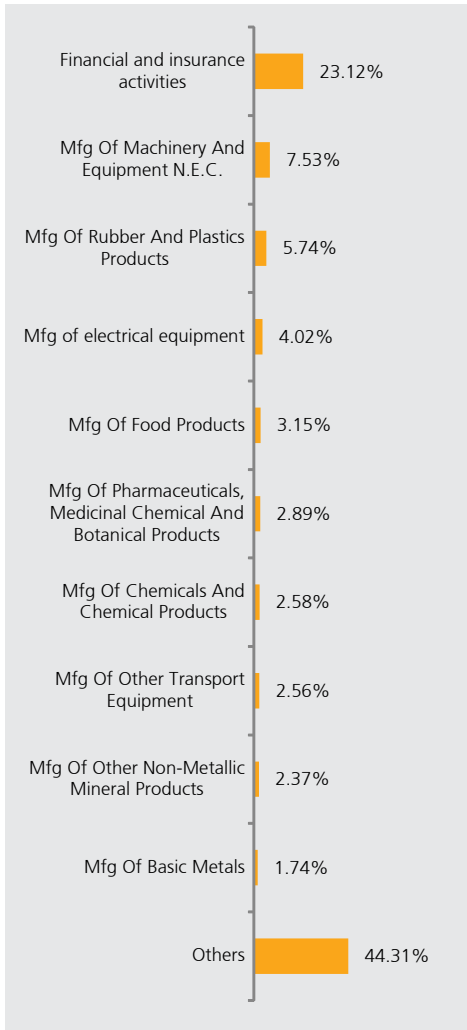
Portfolio

Name of Instrument	% to AUM
INDRAPRASTHA GAS LIMITED	4.97%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.77%
INFO EDGE (INDIA) LIMITED	4.18%
THE FEDERAL BANK LIMITED	3.91%
VOLTAS LTD	3.83%
MRF LIMITED	3.82%
RURAL ELECTRIFICATION CORPORATION LTD	3.23%
JUBILANT FOODWORKS LIMITED	3.15%
RBL BANK LIMITED	3.12%
TORRENT PHARMACEUTICALS LIMITED	2.89%
BHARAT FORGE	2.81%
CITY UNION BANK LIMITED	2.77%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.74%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.65%
SRF LIMITED	2.58%
TVS MOTOR COMPANY LIMITED	2.56%
INOX LEISURE LTD	2.48%
MAX FINANCIAL SERVICES LIMITED	2.42%
EXIDE INDUSTRIES LIMITED	2.42%
MANAPPURAM FINANCE LIMITED	2.40%
THE RAMCO CEMENTS LIMITED	2.37%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.36%
TATA POWER CO. LTD.FV-1	2.18%
ESCORTS LIMITED	2.02%
BALKRISHNA INDUSTRIES LIMITED	1.92%
MUTHOOT FINANCE LIMITED	1.90%
TATA IRON & STEEL COMPANY LTD	1.74%
KIRLOSKAR CUMMINS	1.68%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.60%
BAJAJ FINSERV LIMITED	1.58%
MAHANAGAR GAS LIMITED	1.50%
TORRENT POWER LIMITED	1.46%
CASTROL INDIA LIMITED	1.38%
HEXAWARE TECHNOLOGIES LIMITED	1.36%
NMDC LIMITED	0.92%
Equity Total	89.65%
Money Market Total	9.70%
Current Assets	0.65%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹25.1757

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 January, 20: ₹ 45.45 Crs.

Asset Allocation

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

Returns

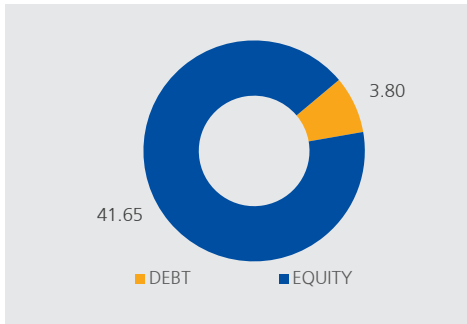
Period	Fund Returns	Index Returns
Last 1 Month	5.10%	4.56%
Last 6 Months	11.87%	12.87%
Last 1 Year	3.93%	4.83%
Last 2 Years	-4.47%	-4.18%
Last 3 Years	6.32%	8.33%
Since Inception	9.61%	5.91%

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

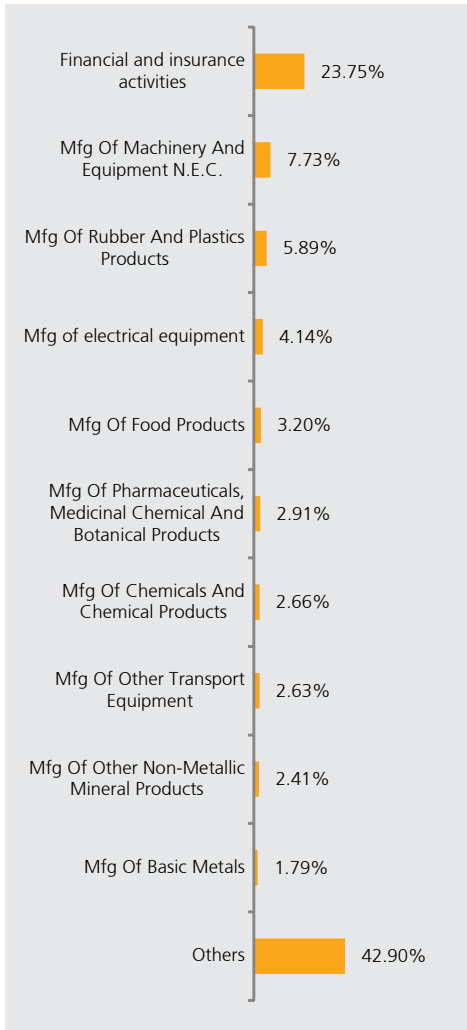
Portfolio

Name of Instrument	% to AUM
INDRAPRASTHA GAS LIMITED	5.11%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.91%
INFO EDGE (INDIA) LIMITED	4.30%
THE FEDERAL BANK LIMITED	4.02%
VOLTAS LTD	3.95%
MRF LIMITED	3.92%
RURAL ELECTRIFICATION CORPORATION LTD	3.32%
RBL BANK LIMITED	3.20%
JUBILANT FOODWORKS LIMITED	3.20%
TORRENT PHARMACEUTICALS LIMITED	2.91%
BHARAT FORGE	2.89%
CITY UNION BANK LIMITED	2.86%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.73%
SRF LIMITED	2.66%
TVS MOTOR COMPANY LIMITED	2.63%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.55%
MAX FINANCIAL SERVICES LIMITED	2.49%
EXIDE INDUSTRIES LIMITED	2.48%
MANAPPURAM FINANCE LIMITED	2.47%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.43%
INOX LEISURE LTD	2.43%
THE RAMCO CEMENTS LIMITED	2.41%
TATA POWER CO. LTD.FV-1	2.24%
ESCORTS LIMITED	2.07%
BALKRISHNA INDUSTRIES LIMITED	1.97%
MUTHOOT FINANCE LIMITED	1.96%
TATA IRON & STEEL COMPANY LTD	1.79%
KIRLOSKAR CUMMINS	1.71%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.65%
BAJAJ FINSERV LIMITED	1.59%
MAHANAGAR GAS LIMITED	1.54%
TORRENT POWER LIMITED	1.50%
CASTROL INDIA LIMITED	1.40%
HEXWARE TECHNOLOGIES LIMITED	1.40%
NMDC LIMITED	0.94%
Equity Total	91.64%
Money Market Total	9.08%
Current Assets	-0.72%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹25.2359

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 January, 20: ₹ 8.07 Crs.

Asset Allocation

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

Returns

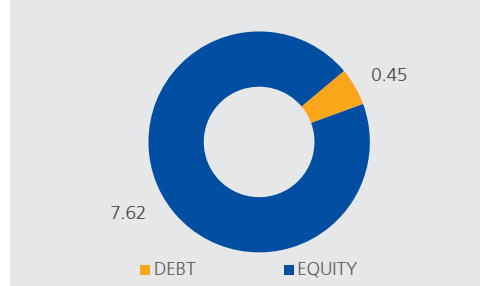
Period	Fund Returns	Index Returns
Last 1 Month	5.25%	4.56%
Last 6 Months	11.73%	12.87%
Last 1 Year	3.10%	4.83%
Last 2 Years	-4.78%	-4.18%
Last 3 Years	6.00%	8.33%
Since Inception	9.64%	5.91%

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

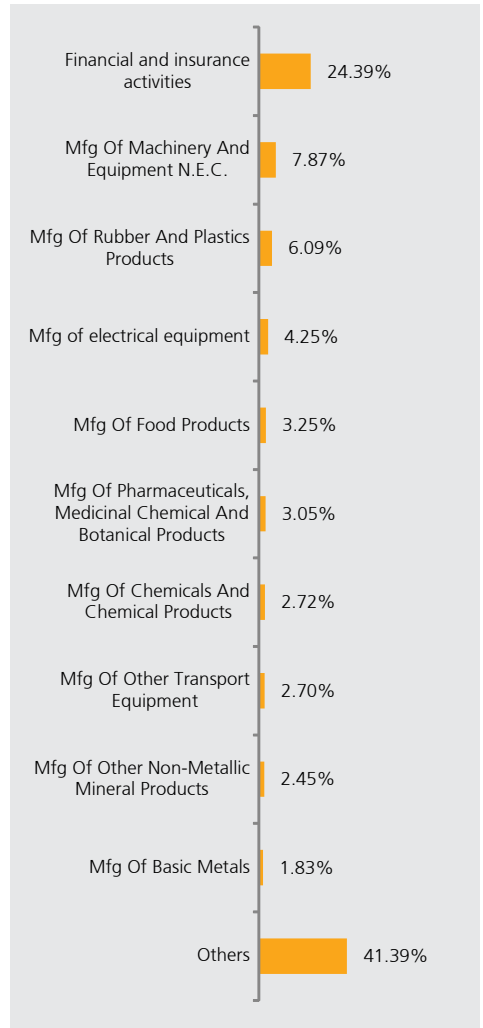
Portfolio

Name of Instrument	% to AUM
INDRAPRASTHA GAS LIMITED	5.24%
APOLLO HOSPITALS ENTERPRISE LIMITED	5.04%
INFO EDGE (INDIA) LIMITED	4.41%
THE FEDERAL BANK LIMITED	4.13%
MRF LIMITED	4.06%
VOLTAS LTD	4.05%
RURAL ELECTRIFICATION CORPORATION LTD	3.41%
RBL BANK LIMITED	3.29%
JUBILANT FOODWORKS LIMITED	3.25%
TORRENT PHARMACEUTICALS LIMITED	3.05%
BHARAT FORGE	2.96%
CITY UNION BANK LIMITED	2.93%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.90%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.80%
SRF LIMITED	2.72%
TVS MOTOR COMPANY LIMITED	2.70%
INOX LEISURE LTD	2.62%
EXIDE INDUSTRIES LIMITED	2.55%
MAX FINANCIAL SERVICES LIMITED	2.54%
MANAPPURAM FINANCE LIMITED	2.53%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.49%
THE RAMCO CEMENTS LIMITED	2.45%
TATA POWER CO. LTD.FV-1	2.30%
ESCORTS LIMITED	2.13%
BALKRISHNA INDUSTRIES LIMITED	2.03%
MUTHOOT FINANCE LIMITED	2.01%
TATA IRON & STEEL COMPANY LTD	1.83%
KIRLOSKAR CUMMINS	1.69%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.69%
BAJAJ FINSERV LIMITED	1.66%
MAHANAGAR GAS LIMITED	1.58%
TORRENT POWER LIMITED	1.54%
CASTROL INDIA LIMITED	1.45%
HEXAWARE TECHNOLOGIES LIMITED	1.44%
NMDC LIMITED	0.97%
Equity Total	94.46%
Money Market Total	5.28%
Current Assets	0.25%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah

NAV as on 31 January, 20: ₹28.7673

Inception Date: 1st August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 January, 20: ₹ 0.35 Crs.

Asset Allocation

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

Returns

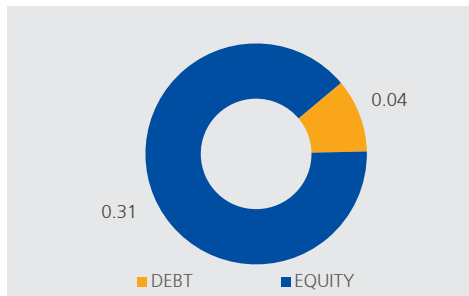
Period	Fund Returns	Index Returns
Last 1 Month	5.03%	4.56%
Last 6 Months	11.52%	12.87%
Last 1 Year	2.97%	4.83%
Last 2 Years	-4.98%	-4.18%
Last 3 Years	5.28%	8.33%
Since Inception	9.63%	7.18%

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

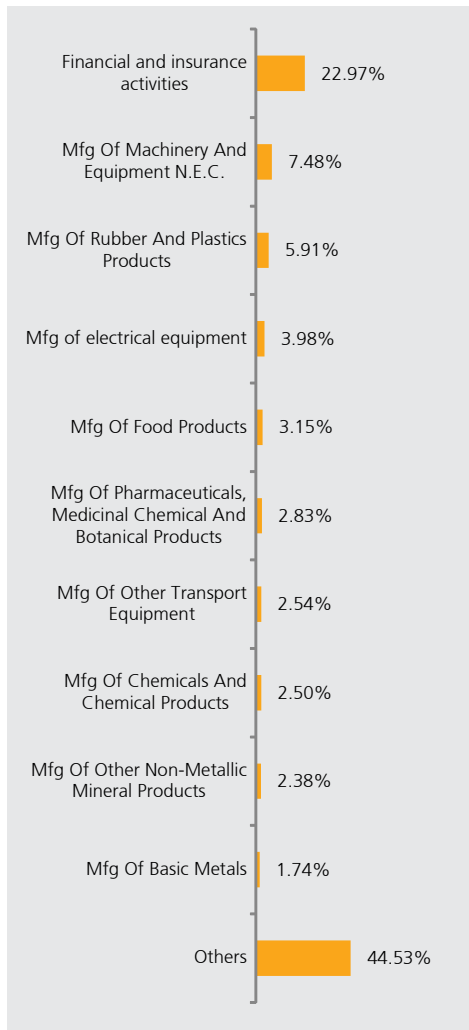
Portfolio

Name of Instrument	% to AUM
INDRAPRASTHA GAS LIMITED	4.91%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.77%
INFO EDGE (INDIA) LIMITED	4.17%
MRF LIMITED	4.00%
THE FEDERAL BANK LIMITED	3.82%
VOLTAS LTD	3.79%
RURAL ELECTRIFICATION CORPORATION LTD	3.21%
JUBILANT FOODWORKS LIMITED	3.15%
RBL BANK LIMITED	3.11%
TORRENT PHARMACEUTICALS LIMITED	2.83%
BHARAT FORGE	2.79%
CITY UNION BANK LIMITED	2.75%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.73%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.62%
TVS MOTOR COMPANY LIMITED	2.54%
SRF LIMITED	2.50%
INOX LEISURE LTD	2.46%
MAX FINANCIAL SERVICES LIMITED	2.43%
EXIDE INDUSTRIES LIMITED	2.40%
THE RAMCO CEMENTS LIMITED	2.38%
MANAPPURAM FINANCE LIMITED	2.37%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.33%
TATA POWER CO. LTD.FV-1	2.15%
ESCORTS LIMITED	2.01%
MUTHOOT FINANCE LIMITED	1.91%
BALKRISHNA INDUSTRIES LIMITED	1.90%
TATA IRON & STEEL COMPANY LTD	1.74%
KIRLOSKAR CUMMINS	1.68%
BAJAJ FINSERV LIMITED	1.63%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.58%
MAHANAGAR GAS LIMITED	1.48%
TORRENT POWER LIMITED	1.45%
CASTROL INDIA LIMITED	1.37%
HEXAWARE TECHNOLOGIES LIMITED	1.35%
NMDC LIMITED	0.92%
Equity Total	89.24%
Money Market Total	10.19%
Current Assets	0.57%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹27.0684

Inception Date: 28th May 2007

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

AUM as on 31 January, 20: ₹ 17.08 Crs.

Modified Duration of Debt Portfolio:
6.03 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

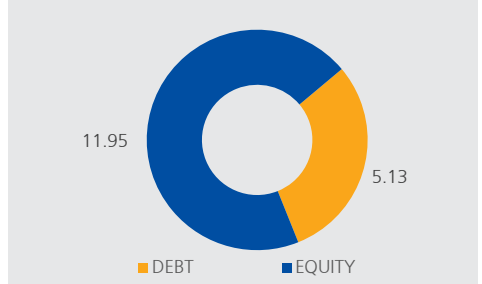
Period	Fund Returns	Index Returns
Last 1 Month	-0.90%	-1.13%
Last 6 Months	4.27%	7.09%
Last 1 Year	7.33%	10.91%
Last 2 Years	2.20%	5.22%
Last 3 Years	8.83%	10.93%
Since Inception	8.16%	8.83%

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

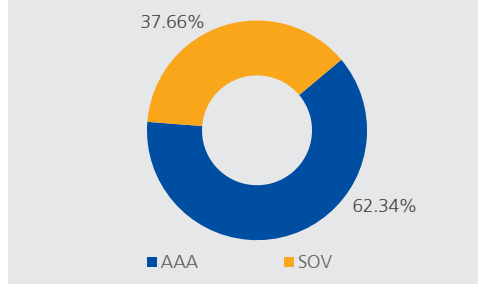
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.46%
8.45% IRFC NCD 04-12-2028 SR129	1.24%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.20%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	1.18%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.63%
8.30% NTPC NCD SR 67 15-01-2029	0.61%
Bonds/Debentures Total	7.32%
7.32% GOI CG 28-01-2024	1.98%
7.26% GOI 14-01-2029	1.97%
6.45% GOI CG 07-10-2029	1.73%
7.57% GOI CG 17-06-2033	1.44%
6.68% GOI CG 17-09-2031	1.14%
7.95% GOI CG 28-08-2032	1.13%
7.69% GOI CG 17-06-2043	0.74%
7.27% GOI 08.04.2026	0.68%
6.18% GOI 04-11-2024	0.29%
7.37% GOI 16-04-2023	0.21%
Gilts Total	11.30%
RELIANCE INDUSTRIES LTD.	7.58%
HDFC BANK LTD.FV-2	7.13%
ICICI BANK LTD.FV-2	5.67%
INFOSYS LIMITED	4.75%
TATA CONSULTANCY SERVICES LTD.	3.62%
KOTAK MAHINDRA BANK LIMITED_FV5	3.51%
ITC - FV 1	3.22%
LARSEN&TUBRO	2.76%
AXIS BANK LIMITEDFV-2	2.74%
HINDUSTAN LEVER LTD.	2.42%
STATE BANK OF INDIAFV-1	2.03%
BAJAJ FINANCE LIMITED	1.73%
MARUTI UDYOG LTD.	1.59%
BHARTI AIRTEL LIMITED	1.55%
ASIAN PAINTS LIMITEDFV-1	1.34%
HCL TECHNOLOGIES LIMITED	1.05%
NESTLE INDIA LIMITED	0.94%
MAHINDRA & MAHINDRA LTD.-FV5	0.93%
POWER GRID CORP OF INDIA LTD	0.87%
ULTRATECH CEMCO LTD	0.85%
TECH MAHINDRA LIMITEDFV-5	0.85%
BAJAJ FINSERV LIMITED	0.83%
TITAN COMPANY LIMITED	0.82%
NTPC LIMITED	0.82%
AUROBINDO PHARMA LIMITED	0.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.75%
BAJAJ AUTO LTD	0.71%
BRITANNIA INDUSTRIES LTD	0.63%
JSW STEEL LIMITED	0.59%
ONGCFV-5	0.59%
HERO MOTOCORP LIMITED	0.59%
TATA IRON & STEEL COMPANY LTD	0.53%
COAL INDIA LIMITED	0.49%
BHARAT PETROLEUM CORP. LTD.	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
UPL LIMITED	0.48%
HINDALCO INDUSTRIES LTD FV RE 1	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
DABUR INDIA LTD.	0.46%
INDIAN OIL CORPORATION LIMITED	0.46%
CIPLA LTD.	0.45%
EICHER MOTORS LIMITED	0.39%
HDFC LTD FV 2	0.30%
GAS AUTHORITY OF INDIA LTD.	0.17%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
Equity Total	69.96%
Money Market Total	11.38%
Current Assets	0.04%
Total	100.00%

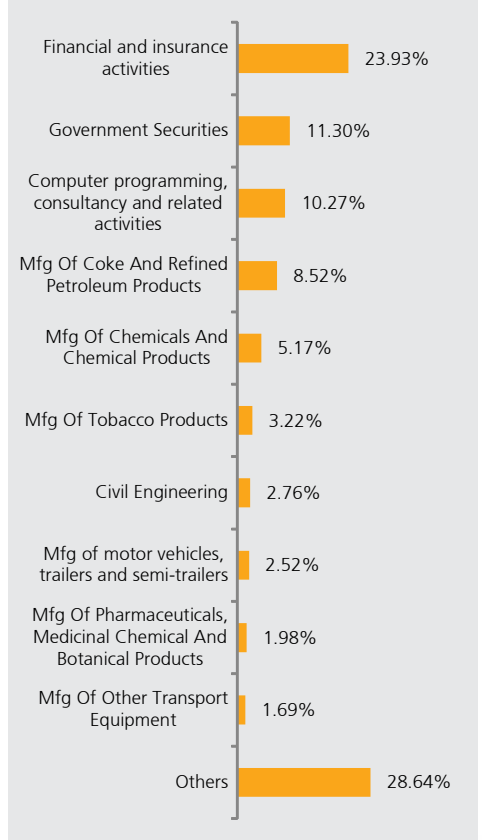
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹22.8934

Inception Date: 11th January 2010

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

AUM as on 31 January, 20: ₹ 1.66 Crs.

Modified Duration of Debt Portfolio:

5.71 years

YTM of Debt Portfolio: 7.03%

Asset Allocation

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

Returns

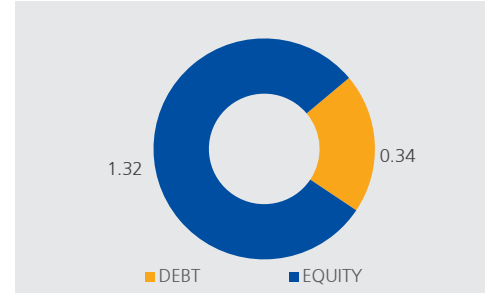
Period	Fund Returns	Index Returns
Last 1 Month	-1.02%	-1.13%
Last 6 Months	4.22%	7.09%
Last 1 Year	7.48%	10.91%
Last 2 Years	1.87%	5.22%
Last 3 Years	8.72%	10.93%
Since Inception	8.58%	8.67%

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

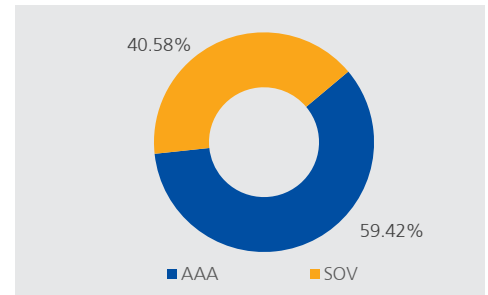
Portfolio

Name of Instrument	% to AUM
8.93% PGCIL NCD 20-10-2024 XLVII G	6.49%
7.33% IRFC NCD 28-08-2027 SR123	5.93%
Bonds/Debentures Total	12.42%
7.26% GOI 14-01-2029	1.98%
6.45% GOI CG 07-10-2029	1.90%
7.57% GOI CG 17-06-2033	1.57%
6.68% GOI CG 17-09-2031	1.36%
7.95% GOI CG 28-08-2032	1.35%
7.32% GOI CG 28-01-2024	0.75%
7.27% GOI 08.04.2026	0.75%
7.69% GOI CG 17-06-2043	0.71%
6.18% GOI 04-11-2024	0.30%
7.37% GOI 16-04-2023	0.19%
Gilts Total	10.84%
RELIANCE INDUSTRIES LTD.	8.95%
HDFC BANK LTD.FV-2	7.53%
ICICI BANK LTD.FV-2	6.27%
INFOSYS LIMITED	5.57%
TATA CONSULTANCY SERVICES LTD.	4.25%
KOTAK MAHINDRA BANK LIMITED_FV5	3.99%
ITC - FV 1	3.49%
LARSEN&TUBRO	3.26%
AXIS BANK LIMITEDFV-2	3.01%
HINDUSTAN LEVER LTD.	2.84%
STATE BANK OF INDIAFV-1	2.45%
MARUTI UDYOG LTD.	1.87%
BAJAJ FINANCE LIMITED	1.84%
BHARTI AIRTEL LIMITED	1.82%
ASIAN PAINTS LIMITEDFV-1	1.57%
HCL TECHNOLOGIES LIMITED	1.23%
NESTLE INDIA LIMITED	1.11%
MAHINDRA & MAHINDRA LTD.-FV5	1.08%
POWER GRID CORP OF INDIA LTD	0.99%
ULTRATECH CEMCO LTD	0.98%
TECH MAHINDRA LIMITEDFV-5	0.98%
TITAN COMPANY LIMITED	0.97%
NTPC LIMITED	0.96%
BAJAJ FINSERV LIMITED	0.85%
AUROBINDO PHARMA LIMITED	0.85%
BAJAJ AUTO LTD	0.84%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.84%
BRITANNIA INDUSTRIES LTD	0.73%
ONGCFV-5	0.69%
JSW STEEL LIMITED	0.67%
HERO MOTOCORP LIMITED	0.66%
TATA IRON & STEEL COMPANY LTD	0.63%
BHARAT PETROLEUM CORP. LTD.	0.57%
UPL LIMITED	0.56%
GODREJ CONSUMER PRODUCTS LIMITED	0.55%
COAL INDIA LIMITED	0.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.54%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
DABUR INDIA LTD.	0.54%
INDIAN OIL CORPORATION LIMITED	0.53%
CIPLA LTD.	0.50%
EICHER MOTORS LIMITED	0.37%
GAS AUTHORITY OF INDIA LTD.	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.16%
HDFC LTD FV 2	0.15%
Equity Total	79.51%
Money Market Total	3.45%
Current Assets	-6.22%
Total	100.00%

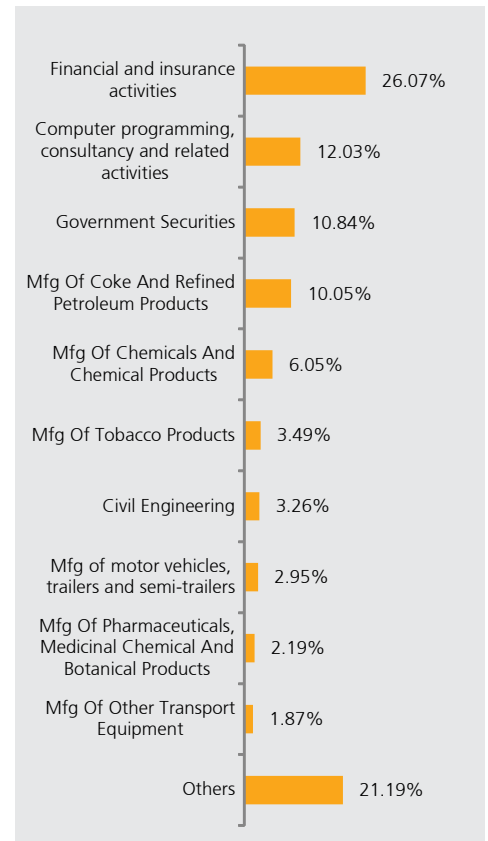
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹22.4138

Inception Date: 27th February 2008

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

AUM as on 31 January, 20: ₹ 1.51 Crs.

Modified Duration of Debt Portfolio:

5.77 years

YTM of Debt Portfolio: 6.85%

Asset Allocation

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

Returns

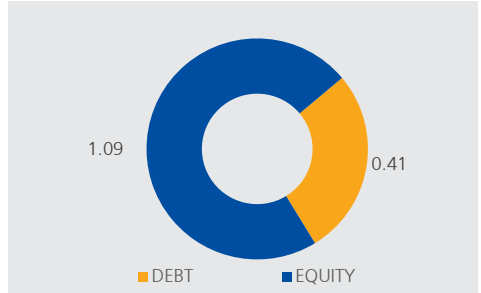
Period	Fund Returns	Index Returns
Last 1 Month	-0.91%	-1.13%
Last 6 Months	4.30%	7.09%
Last 1 Year	7.69%	10.91%
Last 2 Years	1.39%	5.22%
Last 3 Years	8.19%	10.93%
Since Inception	7.00%	7.69%

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

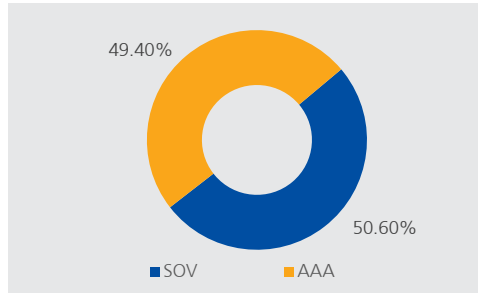
Portfolio

Name of Instrument	% to AUM
8.93% PGCIL NCD 20-10-2024 XLVII G	7.16%
Bonds/Debtentures Total	7.16%
7.26% GOI 14-01-2029	5.18%
6.45% GOI CG 07-10-2029	1.77%
7.57% GOI CG 17-06-2033	1.53%
6.68% GOI CG 17-09-2031	1.24%
7.95% GOI CG 28-08-2032	1.21%
7.32% GOI CG 28-01-2024	0.82%
7.27% GOI 08.04.2026	0.69%
7.69% GOI CG 17-06-2043	0.64%
7.37% GOI 16-04-2023	0.27%
6.18% GOI 04-11-2024	0.26%
Gilts Total	13.60%
RELIANCE INDUSTRIES LTD.	8.12%
HDFC BANK LTD.FV-2	6.95%
ICICI BANK LTD.FV-2	5.81%
INFOSYS LIMITED	5.11%
TATA CONSULTANCY SERVICES LTD.	3.90%
KOTAK MAHINDRA BANK LIMITED_FV5	3.45%
ITC - FV 1	3.23%
AXIS BANK LIMITEDFV-2	2.89%
LARSEN&TUBRO	2.86%
HINDUSTAN LEVER LTD.	2.50%
STATE BANK OF INDIAFV-1	2.07%
BAJAJ FINANCE LIMITED	1.85%
MARUTI UDYOG LTD.	1.70%
BHARTI AIRTEL LIMITED	1.60%
ASIAN PAINTS LIMITEDFV-1	1.44%
HCL TECHNOLOGIES LIMITED	1.13%
NESTLE INDIA LIMITED	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	0.99%
POWER GRID CORP OF INDIA LTD	0.92%
ULTRATECH CEMCO LTD	0.91%
TECH MAHINDRA LIMITEDFV-5	0.90%
TITAN COMPANY LIMITED	0.88%
NTPC LIMITED	0.87%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.82%
AUROBINDO PHARMA LIMITED	0.79%
BAJAJ AUTO LTD	0.78%
BAJAJ FINSERV LIMITED	0.75%
BRITANNIA INDUSTRIES LTD	0.66%
ONGCFV-5	0.63%
JSW STEEL LIMITED	0.63%
HERO MOTOCORP LIMITED	0.61%
TATA IRON & STEEL COMPANY LTD	0.54%
COAL INDIA LIMITED	0.52%
UPL LIMITED	0.51%
GODREJ CONSUMER PRODUCTS LIMITED	0.51%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
DABUR INDIA LTD.	0.50%
BHARAT PETROLEUM CORP. LTD.	0.49%
INDIAN OIL CORPORATION LIMITED	0.49%
CIPLA LTD.	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
EICHER MOTORS LIMITED	0.40%
GAS AUTHORITY OF INDIA LTD.	0.18%
HDFC LTD FV 2	0.16%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.14%
Equity Total	72.63%
Money Market Total	6.12%
Current Assets	0.49%
Total	100.00%

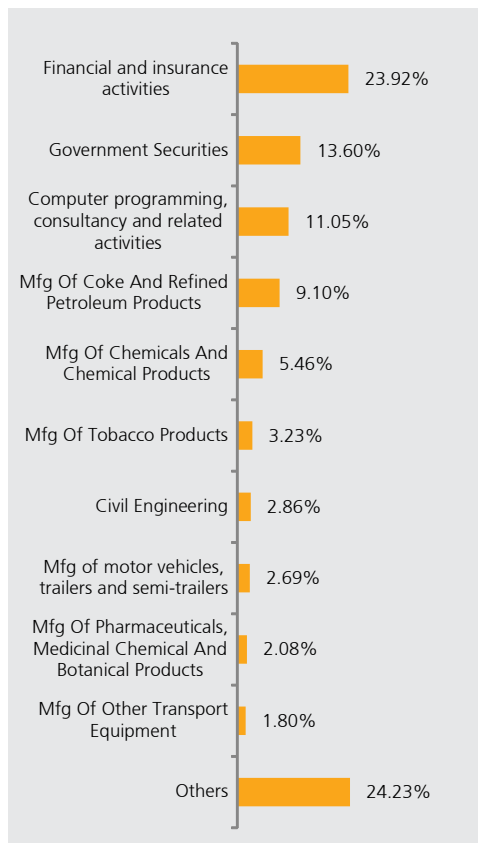
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)
NAV as on 31 January, 20: ₹28.9762
Inception Date: 1st March 2007
Benchmark: N.A
AUM as on 31 January, 20: ₹ 25.87 Crs.
Modified Duration of Debt Portfolio: 6.10 years
YTM of Debt Portfolio: 7.01%

Asset Allocation

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

Returns

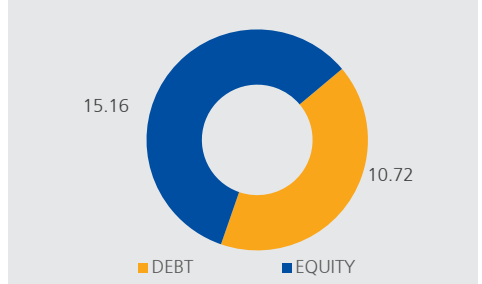
Period	Fund Returns	Index Returns
Last 1 Month	-0.61%	-
Last 6 Months	4.01%	-
Last 1 Year	5.65%	-
Last 2 Years	2.60%	-
Last 3 Years	7.25%	-
Since Inception	8.58%	-

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

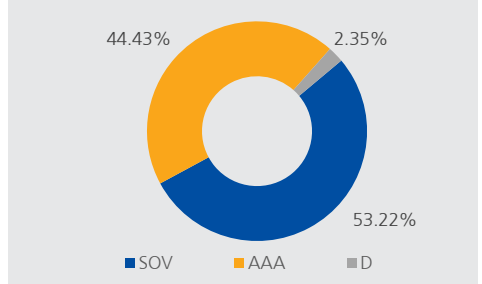
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	5.82%
7.33% IRFC NCD 28-08-2027 SR123	3.43%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.34%
8.45% IRFC NCD 04-12-2028 SR129	2.04%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.25%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.97%
8.30% NTPC NCD SR 67 15-01-2029	0.81%
9.45% LICHL NCD 30-01-2022	0.41%
Bonds/Debentures Total	17.07%
7.26% GOI 14-01-2029	3.77%
6.45% GOI CG 07-10-2029	3.49%
7.57% GOI CG 17-06-2033	2.92%
7.32% GOI CG 28-01-2024	2.50%
6.68% GOI CG 17-09-2031	2.38%
7.95% GOI CG 28-08-2032	2.30%
7.69% GOI CG 17-06-2043	2.01%
7.27% GOI 08.04.2026	1.44%
6.18% GOI 04-11-2024	0.61%
7.37% GOI 16-04-2023	0.48%
Gilts Total	21.89%
RELIANCE INDUSTRIES LTD.	5.95%
HDFC BANK LTD.FV-2	5.67%
ICICI BANK LTD.FV-2	4.34%
INFOSYS LIMITED	3.69%
HDFC LTD FV 2	3.28%
KOTAK MAHINDRA BANK LIMITED_FV5	2.91%
TATA CONSULTANCY SERVICES LTD.	2.81%
ITC - FV 1	2.45%
AXIS BANK LIMITEDFV-2	2.23%
LARSEN&TUBRO	2.11%
HINDUSTAN LEVER LTD.	1.85%
STATE BANK OF INDIAFV-1	1.71%
BAJAJ FINANCE LIMITED	1.36%
MARUTI UDYOG LTD.	1.25%
BHARTI AIRTEL LIMITED	1.18%
ASIAN PAINTS LIMITEDFV-1	1.04%
HCL TECHNOLOGIES LIMITED	0.82%
BAJAJ FINSERV LIMITED	0.80%
NESTLE INDIA LIMITED	0.74%
MAHINDRA & MAHINDRA LTD.-FV5	0.73%
POWER GRID CORP OF INDIA LTD	0.70%
ULTRATECH CEMCO LTD	0.67%
NTPC LIMITED	0.65%
TECH MAHINDRA LIMITEDFV-5	0.65%
TITAN COMPANY LIMITED	0.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.61%
AUROBINDO PHARMA LIMITED	0.60%
MAX FINANCIAL SERVICES LIMITED	0.56%
BAJAJ AUTO LTD	0.55%
BRITANNIA INDUSTRIES LTD	0.48%
HERO MOTOCORP LIMITED	0.47%
ONGCFV-5	0.46%
JSW STEEL LIMITED	0.44%
TATA IRON & STEEL COMPANY LTD	0.40%
COAL INDIA LIMITED	0.39%
GODREJ CONSUMER PRODUCTS LIMITED	0.38%
UPL LIMITED	0.37%
BHARAT PETROLEUM CORP. LTD.	0.37%
CIPLA LTD.	0.36%
DABUR INDIA LTD.	0.36%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.35%
EICHER MOTORS LIMITED	0.30%
INDIAN OIL CORPORATION LIMITED	0.30%
GAS AUTHORITY OF INDIA LTD.	0.14%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.10%
Equity Total	58.58%
Money Market Total	2.18%
Current Assets	0.28%
Total	100.00%

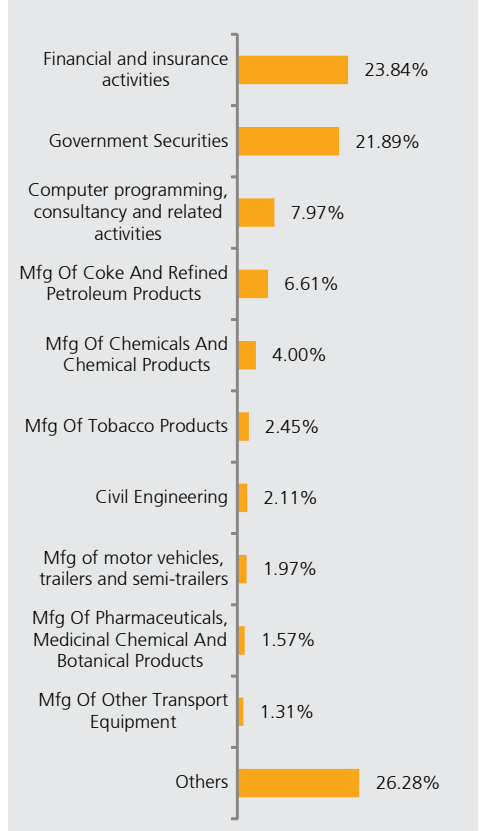
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity)

& Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹21.9663

Inception Date: 11th January 2010

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

AUM as on 31 January, 20: ₹ 2.07 Crs.

Modified Duration of Debt Portfolio:

6.11 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	62
Gsec / Debt / MMI / Others	40-100	38

Returns

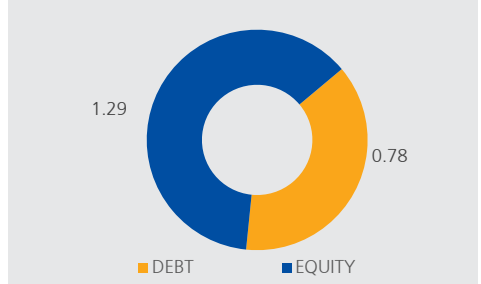
Period	Fund Returns	Index Returns
Last 1 Month	-0.76%	-0.66%
Last 6 Months	3.60%	6.16%
Last 1 Year	7.62%	11.10%
Last 2 Years	3.10%	6.22%
Last 3 Years	7.87%	10.00%
Since Inception	8.16%	8.92%

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

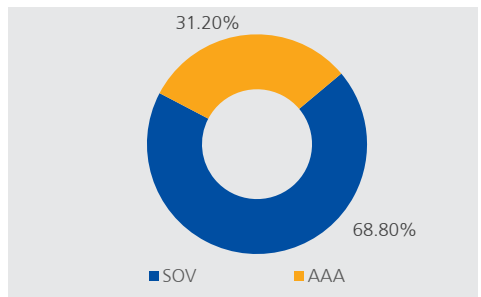
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	5.82%
7.33% IRFC NCD 28-08-2027 SR123	3.43%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.34%
8.45% IRFC NCD 04-12-2028 SR129	2.04%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.25%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.97%
8.30% NTPC NCD SR 67 15-01-2029	0.81%
9.45% LICHL NCD 30-01-2022	0.41%
Bonds/Debentures Total	17.07%
7.32% GOI CG 28-01-2024	5.74%
7.26% GOI 14-01-2029	4.51%
6.45% GOI CG 07-10-2029	3.96%
7.57% GOI CG 17-06-2033	3.13%
6.18% GOI 04-11-2024	2.78%
7.95% GOI CG 28-08-2032	2.58%
6.68% GOI CG 17-09-2031	2.37%
7.69% GOI CG 17-06-2043	1.96%
7.27% GOI 08.04.2026	1.35%
7.37% GOI 16-04-2023	0.40%
Gilts Total	28.78%
HDFC BANK LTD.FV-2	6.85%
RELIANCE INDUSTRIES LTD.	6.65%
ICICI BANK LTD.FV-2	4.77%
HDFC LTD FV 2	3.87%
INFOSYS LIMITED	3.81%
KOTAK MAHINDRA BANK LIMITED_FV5	3.01%
TATA CONSULTANCY SERVICES LTD.	2.97%
ITC - FV 1	2.64%
LARSEN&TUBRO	2.28%
AXIS BANK LIMITEDFV-2	2.19%
HINDUSTAN LEVER LTD.	1.92%
STATE BANK OF INDIAFV-1	1.61%
BAJAJ FINANCE LIMITED	1.35%
BHARTI AIRTEL LIMITED	1.28%
MARUTI UDYOG LTD.	1.20%
ASIAN PAINTS LIMITEDFV-1	1.09%
HCL TECHNOLOGIES LIMITED	0.97%
BAJAJ FINSERV LIMITED	0.78%
NESTLE INDIA LIMITED	0.74%
MAHINDRA & MAHINDRA LTD.-FV5	0.71%
TECH MAHINDRA LIMITEDFV-5	0.67%
ULTRATECH CEMCO LTD	0.64%
AUROBINDO PHARMA LIMITED	0.64%
TITAN COMPANY LIMITED	0.63%
POWER GRID CORP OF INDIA LTD	0.63%
MAX FINANCIAL SERVICES LIMITED	0.61%
NTPC LIMITED	0.60%
BAJAJ AUTO LTD	0.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.55%
BRITANNIA INDUSTRIES LTD	0.51%
ONGCFV-5	0.45%
TATA IRON & STEEL COMPANY LTD	0.44%
HERO MOTOCORP LIMITED	0.43%
JSW STEEL LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.40%
UPL LIMITED	0.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.38%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
DABUR INDIA LTD.	0.37%
GODREJ CONSUMER PRODUCTS LIMITED	0.36%
COAL INDIA LIMITED	0.36%
CIPLA LTD.	0.33%
EICHER MOTORS LIMITED	0.29%
INDIAN OIL CORPORATION LIMITED	0.29%
GAS AUTHORITY OF INDIA LTD.	0.13%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.11%
Equity Total	62.28%
Money Market Total	3.52%
Current Assets	-11.65%
Total	100.00%

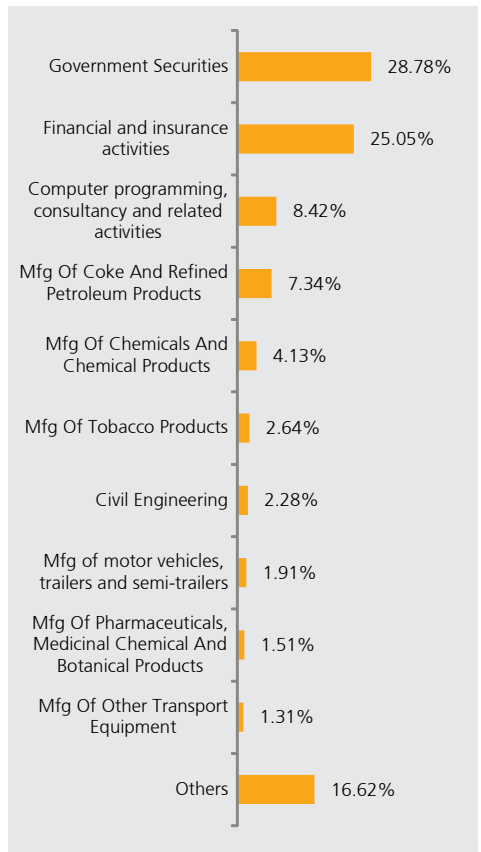
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹29.2088

Inception Date: 28th May 2007

Benchmark: N.A.

AUM as on 31 January, 20: ₹ 8.64 Crs.

Modified Duration of Debt Portfolio:

6.10 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

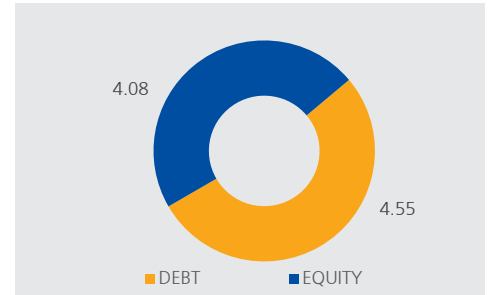
Period	Fund Returns	Index Returns
Last 1 Month	-0.43%	-
Last 6 Months	4.00%	-
Last 1 Year	8.69%	-
Last 2 Years	4.28%	-
Last 3 Years	7.54%	-
Since Inception	8.64%	-

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

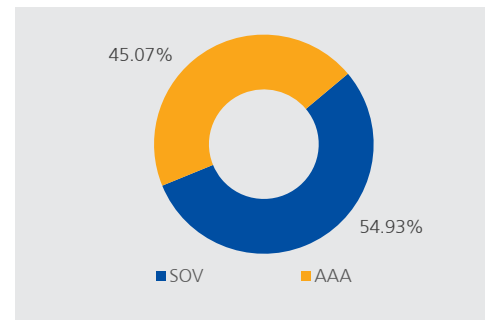
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.87%
8.30% NTPC NCD SR 67 15-01-2029	3.64%
7.33% IRFC NCD 28-08-2027 SR123	3.43%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.34%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.25%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.25%
8.45% IRFC NCD 04-12-2028 SR129	1.22%
Bonds/Debentures Total	18.00%
7.32% GOI CG 28-01-2024	4.81%
7.26% GOI 14-01-2029	4.55%
6.45% GOI CG 07-10-2029	4.26%
7.57% GOI CG 17-06-2033	3.61%
6.68% GOI CG 17-09-2031	2.96%
7.95% GOI CG 28-08-2032	2.86%
7.69% GOI CG 17-06-2043	2.54%
7.27% GOI 08.04.2026	1.84%
6.18% GOI 04-11-2024	0.76%
7.37% GOI 16-04-2023	0.65%
Gilts Total	28.85%
RELIANCE INDUSTRIES LTD.	4.70%
HDFC BANK LTD.FV-2	4.59%
ICICI BANK LTD.FV-2	3.50%
HDFC LTD FV 2	3.14%
INFOSYS LIMITED	2.93%
KOTAK MAHINDRA BANK LIMITED_FV5	2.34%
TATA CONSULTANCY SERVICES LTD.	2.20%
ITC - FV 1	1.99%
AXIS BANK LIMITEDFV-2	1.76%
LARSEN&TUBRO	1.71%
HINDUSTAN LEVER LTD.	1.49%
STATE BANK OF INDIAFV-1	1.36%
BAJAJ FINANCE LIMITED	1.07%
MARUTI UDYOG LTD.	0.98%
BHARTI AIRTEL LIMITED	0.96%
ASIAN PAINTS LIMITEDFV-1	0.82%
HCL TECHNOLOGIES LIMITED	0.65%
BAJAJ FINSERV LIMITED	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
NESTLE INDIA LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.56%
ULTRATECH CEMCO LTD	0.53%
NTPC LIMITED	0.52%
TECH MAHINDRA LIMITEDFV-5	0.52%
TITAN COMPANY LIMITED	0.51%
AUROBINDO PHARMA LIMITED	0.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.48%
MAX FINANCIAL SERVICES LIMITED	0.45%
BAJAJ AUTO LTD	0.43%
BRITANNIA INDUSTRIES LTD	0.39%
ONGCFV-5	0.37%
HERO MOTOCORP LIMITED	0.37%
JSW STEEL LIMITED	0.35%
TATA IRON & STEEL COMPANY LTD	0.32%
COAL INDIA LIMITED	0.31%
DABUR INDIA LTD.	0.31%
GODREJ CONSUMER PRODUCTS LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.30%
UPL LIMITED	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.28%
HINDALCO INDUSTRIES LTD FV RE 1	0.28%
CIPLA LTD.	0.25%
INDIAN OIL CORPORATION LIMITED	0.24%
EICHER MOTORS LIMITED	0.23%
GAS AUTHORITY OF INDIA LTD.	0.11%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.08%
Equity Total	47.27%
Money Market Total	5.67%
Current Assets	0.22%
Total	100.00%

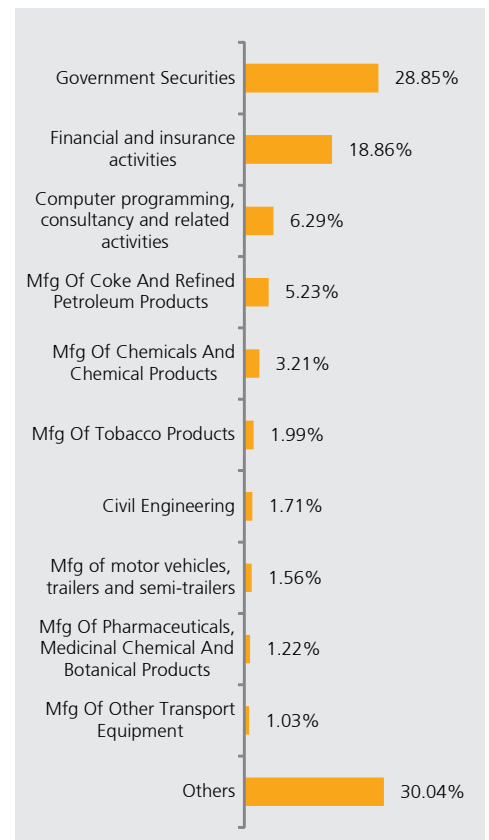
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹22.3226

Inception Date: 11th January 2010

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

AUM as on 31 January, 20: ₹ 1.43 Crs.

Modified Duration of Debt Portfolio:

6.34 years

YTM of Debt Portfolio: 6.94%

Asset Allocation

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

Returns

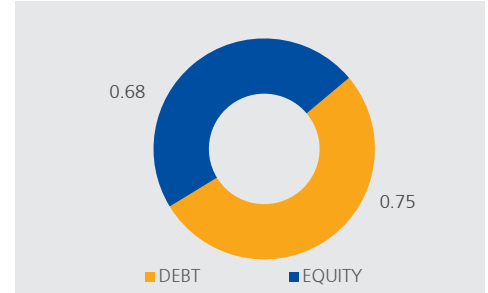
Period	Fund Returns	Index Returns
Last 1 Month	-0.54%	-0.43%
Last 6 Months	3.38%	5.69%
Last 1 Year	8.02%	11.18%
Last 2 Years	3.99%	6.69%
Last 3 Years	7.52%	9.52%
Since Inception	8.31%	8.69%

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

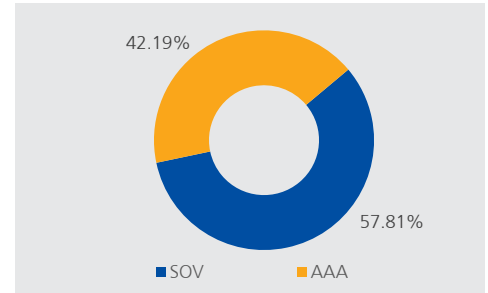
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	7.37%
7.70% NHAI NCD_13.09.2029_Taxable Bond Series-V	7.07%
Bonds/Debentures Total	14.44%
6.45% GOI CG 07-10-2029	4.78%
7.26% GOI 14-01-2029	4.68%
7.57% GOI CG 17-06-2033	3.96%
7.95% GOI CG 28-08-2032	3.30%
7.32% GOI CG 28-01-2024	3.26%
6.68% GOI CG 17-09-2031	3.16%
7.69% GOI CG 17-06-2043	2.62%
7.27% GOI 08.04.2026	1.81%
6.18% GOI 04-11-2024	0.83%
7.37% GOI 16-04-2023	0.51%
Govts Total	28.91%
RELIANCE INDUSTRIES LTD.	5.04%
HDFC BANK LTD.FV-2	4.80%
ICICI BANK LTD.FV-2	3.63%
INFOSYS LIMITED	2.97%
HDFC LTD FV 2	2.89%
KOTAK MAHINDRA BANK LIMITED_FV5	2.38%
TATA CONSULTANCY SERVICES LTD.	2.26%
ITC - FV 1	2.01%
LARSEN&TUBRO	1.74%
AXIS BANK LIMITEDFV-2	1.73%
HINDUSTAN LEVER LTD.	1.51%
STATE BANK OF INDIAFV-1	1.27%
BAJAJ FINANCE LIMITED	1.04%
BHARTI AIRTEL LIMITED	0.97%
MARUTI UDYOG LTD.	0.97%
ASIAN PAINTS LIMITEDFV-1	0.83%
HCL TECHNOLOGIES LIMITED	0.65%
NESTLE INDIA LIMITED	0.65%
BAJAJ FINSERV LIMITED	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.56%
TECH MAHINDRA LIMITEDFV-5	0.52%
POWER GRID CORP OF INDIA LTD	0.51%
TITAN COMPANY LIMITED	0.50%
NTPC LIMITED	0.50%
AUROBINDO PHARMA LIMITED	0.50%
ULTRATECH CEMCO LTD	0.50%
MAX FINANCIAL SERVICES LIMITED	0.46%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.45%
BAJAJ AUTO LTD	0.45%
BRITANNIA INDUSTRIES LTD	0.38%
ONGCFV-5	0.36%
TATA IRON & STEEL COMPANY LTD	0.34%
HERO MOTOCORP LIMITED	0.33%
JSW STEEL LIMITED	0.33%
BHARAT PETROLEUM CORP. LTD.	0.30%
DABUR INDIA LTD.	0.30%
UPL LIMITED	0.30%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.29%
COAL INDIA LIMITED	0.29%
EICHER MOTORS LIMITED	0.28%
GODREJ CONSUMER PRODUCTS LIMITED	0.28%
CIPLA LTD.	0.26%
INDIAN OIL CORPORATION LIMITED	0.23%
GAS AUTHORITY OF INDIA LTD.	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.08%
Equity Total	47.61%
Money Market Total	6.66%
Current Assets	2.37%
Total	100.00%

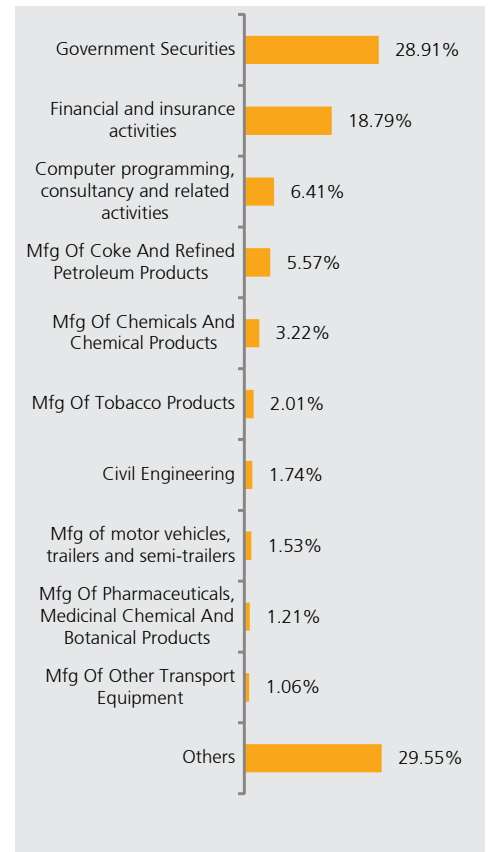
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹23.8702

Inception Date: 27th February 2008

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

AUM as on 31 January, 20: ₹ 1.76 Crs.

Modified Duration of Debt Portfolio:

6.17 years

YTM of Debt Portfolio: 6.98%

Asset Allocation

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

Returns

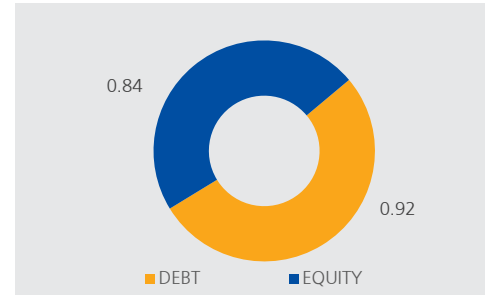
Period	Fund Returns	Index Returns
Last 1 Month	-0.51%	-0.43%
Last 6 Months	3.62%	5.69%
Last 1 Year	8.08%	11.18%
Last 2 Years	3.87%	6.69%
Last 3 Years	7.23%	9.52%
Since Inception	7.56%	8.23%

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

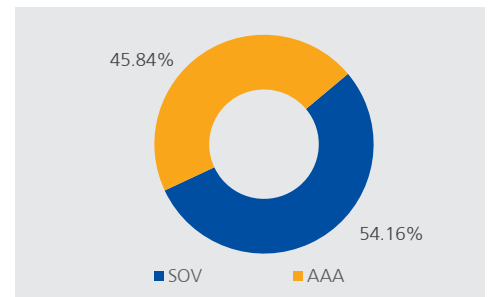
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.00%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	5.98%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.74%
Bonds/Debentures Total	17.72%
7.32% GOI CG 28-01-2024	5.58%
7.26% GOI 14-01-2029	4.73%
6.45% GOI CG 07-10-2029	4.33%
7.57% GOI CG 17-06-2033	3.57%
7.95% GOI CG 28-08-2032	2.80%
6.68% GOI CG 17-09-2031	2.79%
7.69% GOI CG 17-06-2043	2.30%
7.27% GOI 08.04.2026	1.59%
6.18% GOI 04-11-2024	0.68%
7.37% GOI 16-04-2023	0.59%
Gifts Total	28.96%
HDFC BANK LTD.FV-2	4.97%
RELIANCE INDUSTRIES LTD.	4.62%
ICICI BANK LTD.FV-2	3.57%
HDFC LTD FV 2	3.09%
INFOSYS LIMITED	2.90%
KOTAK MAHINDRA BANK LIMITED_FV5	2.44%
TATA CONSULTANCY SERVICES LTD.	2.21%
ITC - FV 1	2.01%
AXIS BANK LIMITEDFV-2	1.73%
LARSEN&TUBRO	1.70%
HINDUSTAN LEVER LTD.	1.48%
STATE BANK OF INDIAFV-1	1.30%
BAJAJ FINANCE LIMITED	1.04%
MARUTI UDYOG LTD.	0.98%
BHARTI AIRTEL LIMITED	0.95%
ASIAN PAINTS LIMITEDFV-1	0.82%
HCL TECHNOLOGIES LIMITED	0.64%
BAJAJ FINSERV LIMITED	0.59%
MAHINDRA & MAHINDRA LTD.-FV5	0.56%
POWER GRID CORP OF INDIA LTD	0.54%
NESTLE INDIA LIMITED	0.52%
TECH MAHINDRA LIMITEDFV-5	0.51%
NTPC LIMITED	0.50%
ULTRATECH CEMCO LTD	0.50%
TITAN COMPANY LIMITED	0.50%
AUROBINDO PHARMA LIMITED	0.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.46%
MAX FINANCIAL SERVICES LIMITED	0.46%
BAJAJ AUTO LTD	0.43%
BRITANNIA INDUSTRIES LTD	0.38%
ONGCFV-5	0.36%
HERO MOTOCORP LIMITED	0.36%
JSW STEEL LIMITED	0.34%
INDUSIND BANK LIMITED	0.34%
TATA IRON & STEEL COMPANY LTD	0.33%
COAL INDIA LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.30%
GODREJ CONSUMER PRODUCTS LIMITED	0.29%
UPL LIMITED	0.29%
DABUR INDIA LTD.	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.28%
CIPLA LTD.	0.27%
INDIAN OIL CORPORATION LIMITED	0.23%
EICHER MOTORS LIMITED	0.23%
GAS AUTHORITY OF INDIA LTD.	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.08%
Equity Total	47.63%
Money Market Total	6.79%
Current Assets	-1.11%
Total	100.00%

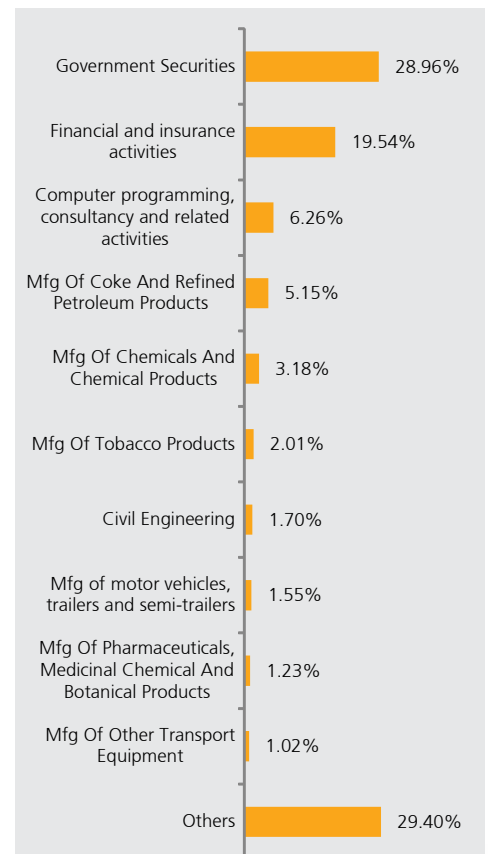
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹37.8684

Inception Date: 9th August 2004

Benchmark: N.A.

AUM as on 31 January, 20: ₹ 14.26 Crs.

Modified Duration of Debt Portfolio: 6.07 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

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

Returns

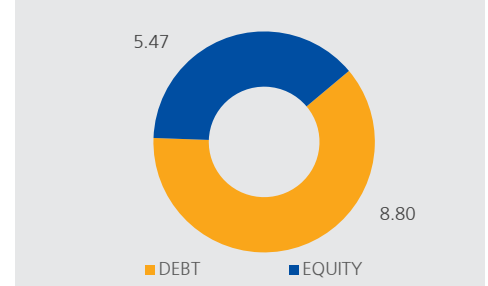
Period	Fund Returns	Index Returns
Last 1 Month	-0.34%	-
Last 6 Months	2.72%	-
Last 1 Year	7.88%	-
Last 2 Years	4.47%	-
Last 3 Years	6.58%	-
Since Inception	8.98%	-

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

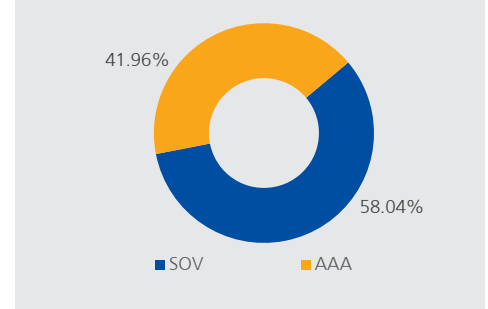
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.66%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.69%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.83%
7.33% IRFC NCD 28-08-2027 SR123	2.77%
9.30% PGCIL NCD 28-06-2025 J	0.96%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.76%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.76%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.76%
Bonds/Debentures Total	19.18%
7.32% GOI CG 28-01-2024	6.72%
7.26% GOI 14-01-2029	5.82%
6.45% GOI CG 07-10-2029	5.09%
7.57% GOI CG 17-06-2033	4.27%
6.68% GOI CG 17-09-2031	3.36%
7.95% GOI CG 28-08-2032	3.34%
7.69% GOI CG 17-06-2043	2.81%
7.27% GOI 08.04.2026	2.05%
7.37% GOI 16-04-2023	1.34%
6.18% GOI 04-11-2024	0.88%
Gilts Total	35.67%
HDFC BANK LTD.FV-2	3.83%
RELIANCE INDUSTRIES LTD.	3.79%
ICICI BANK LTD.FV-2	2.84%
HDFC LTD FV 2	2.54%
INFOSYS LIMITED	2.36%
KOTAK MAHINDRA BANK LIMITED_FV5	2.01%
TATA CONSULTANCY SERVICES LTD.	1.80%
ITC - FV 1	1.59%
AXIS BANK LIMITEDFV-2	1.43%
LARSEN&TUBRO	1.36%
HINDUSTAN LEVER LTD.	1.19%
STATE BANK OF INDIAFV-1	1.09%
BAJAJ FINANCE LIMITED	0.87%
MARUTI UDYOG LTD.	0.79%
BHARTI AIRTEL LIMITED	0.76%
ASIAN PAINTS LIMITEDFV-1	0.66%
HCL TECHNOLOGIES LIMITED	0.52%
BAJAJ FINSERV LIMITED	0.46%
NESTLE INDIA LIMITED	0.46%
MAHINDRA & MAHINDRA LTD.-FV5	0.46%
POWER GRID CORP OF INDIA LTD	0.43%
ULTRATECH CEMCO LTD	0.42%
TECH MAHINDRA LIMITEDFV-5	0.42%
TITAN COMPANY LIMITED	0.41%
NTPC LIMITED	0.41%
AUROBINDO PHARMA LIMITED	0.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.37%
MAX FINANCIAL SERVICES LIMITED	0.36%
BAJAJ AUTO LTD	0.35%
BRITANNIA INDUSTRIES LTD	0.31%
HERO MOTOCORP LIMITED	0.29%
ONGCFV-5	0.29%
JSW STEEL LIMITED	0.27%
TATA IRON & STEEL COMPANY LTD	0.26%
DABUR INDIA LTD.	0.25%
COAL INDIA LIMITED	0.24%
BHARAT PETROLEUM CORP. LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
UPL LIMITED	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.23%
CIPLA LTD.	0.22%
INDIAN OIL CORPORATION LIMITED	0.19%
EICHER MOTORS LIMITED	0.18%
INDUSIND BANK LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	38.32%
Money Market Total	6.60%
Current Assets	0.22%
Total	100.00%

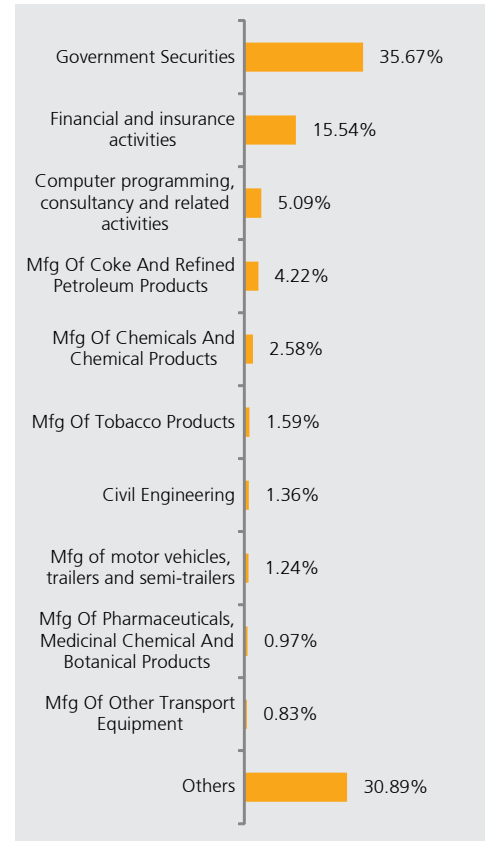
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹23.2550

Inception Date: 29th November 2007

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

AUM as on 31 January, 20: ₹ 15.13 Crs.

Modified Duration of Debt Portfolio:

5.92 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

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

Returns

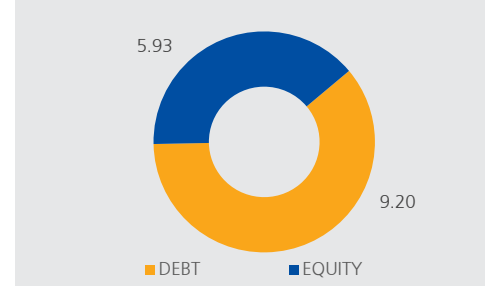
Period	Fund Returns	Index Returns
Last 1 Month	-0.32%	-0.19%
Last 6 Months	3.30%	5.22%
Last 1 Year	8.94%	11.24%
Last 2 Years	5.13%	7.15%
Last 3 Years	7.31%	9.03%
Since Inception	7.17%	8.04%

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

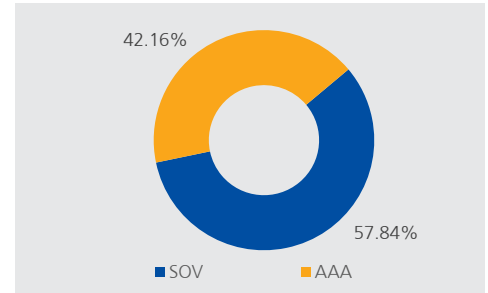
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.88%
7.33% IRFC NCD 28-08-2027 SR123	4.57%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.39%
7.69% NABARD 29.05.2024 Series 20C	2.72%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.67%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.09%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.68%
Bonds/Debentures Total	21.99%
7.32% GOI CG 28-01-2024	6.41%
7.26% GOI 14-01-2029	5.47%
6.45% GOI CG 07-10-2029	5.21%
7.57% GOI CG 17-06-2033	4.37%
7.95% GOI CG 28-08-2032	3.46%
6.68% GOI CG 17-09-2031	3.42%
7.69% GOI CG 17-06-2043	2.84%
7.27% GOI 08.04.2026	2.04%
7.37% GOI 16-04-2023	1.15%
6.18% GOI 04-11-2024	0.90%
Gilts Total	35.26%
HDFC BANK LTD.FV-2	4.16%
RELIANCE INDUSTRIES LTD.	3.86%
ICICI BANK LTD.FV-2	2.93%
INFOSYS LIMITED	2.42%
HDFC LTD FV 2	2.31%
KOTAK MAHINDRA BANK LIMITED_FV5	2.03%
TATA CONSULTANCY SERVICES LTD.	1.84%
ITC - FV 1	1.63%
AXIS BANK LIMITEDFV-2	1.45%
LARSEN&TUBRO	1.41%
HINDUSTAN LEVER LTD.	1.23%
STATE BANK OF INDIAFV-1	1.08%
BAJAJ FINANCE LIMITED	0.88%
MARUTI UDYOG LTD.	0.80%
BHARTI AIRTEL LIMITED	0.79%
ASIAN PAINTS LIMITEDFV-1	0.68%
HCL TECHNOLOGIES LIMITED	0.53%
NESTLE INDIA LIMITED	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.47%
BAJAJ FINSERV LIMITED	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
TECH MAHINDRA LIMITEDFV-5	0.43%
ULTRATECH CEMCO LTD	0.43%
TITAN COMPANY LIMITED	0.42%
NTPC LIMITED	0.40%
AUROBINDO PHARMA LIMITED	0.40%
MAX FINANCIAL SERVICES LIMITED	0.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
BAJAJ AUTO LTD	0.36%
BRITANNIA INDUSTRIES LTD	0.32%
ONGCFV-5	0.30%
HERO MOTOCORP LIMITED	0.29%
JSW STEEL LIMITED	0.27%
TATA IRON & STEEL COMPANY LTD	0.27%
DABUR INDIA LTD.	0.27%
INDUSIND BANK LIMITED	0.26%
BHARAT PETROLEUM CORP. LTD.	0.25%
COAL INDIA LIMITED	0.24%
UPL LIMITED	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.23%
CIPLA LTD.	0.22%
EICHER MOTORS LIMITED	0.20%
INDIAN OIL CORPORATION LIMITED	0.19%
GAS AUTHORITY OF INDIA LTD.	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	39.19%
Money Market Total	3.72%
Current Assets	-0.16%
Total	100.00%

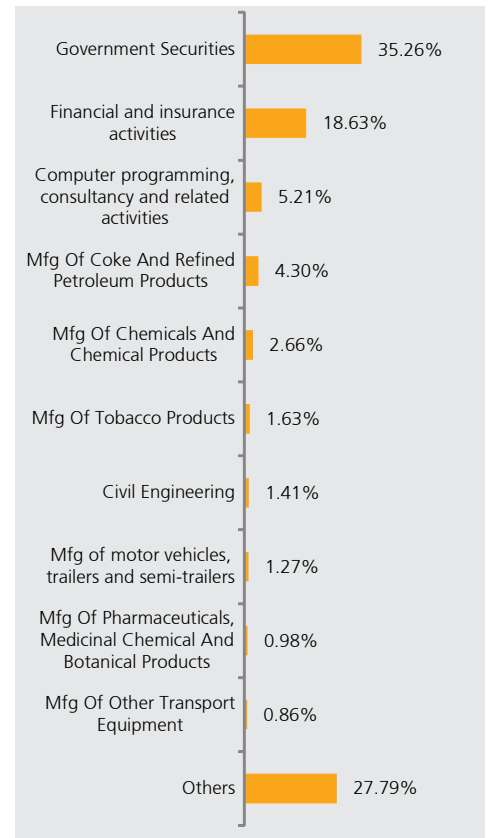
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity)

& Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹30.0721

Inception Date: 4th December 2008

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

AUM as on 31 January, 20: ₹ 8.17 Crs.

Modified Duration of Debt Portfolio:

5.98 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

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

Returns

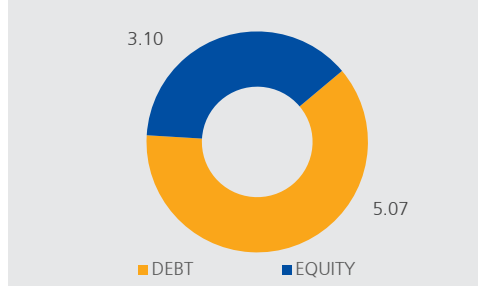
Period	Fund Returns	Index Returns
Last 1 Month	-0.37%	-0.19%
Last 6 Months	2.69%	5.22%
Last 1 Year	7.90%	11.24%
Last 2 Years	4.42%	7.15%
Last 3 Years	6.53%	9.03%
Since Inception	8.91%	9.33%

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

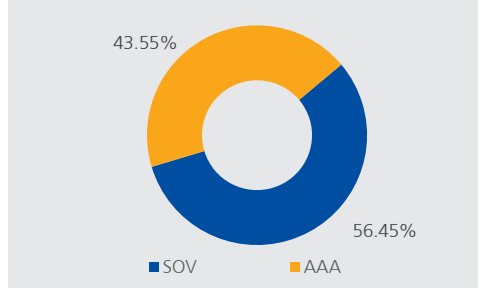
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.14%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.88%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.47%
7.33% IRFC NCD 28-08-2027 SR123	2.41%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.32%
8.45% IRFC NCD 04-12-2028 SR129	1.29%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.29%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.25%
Bonds/Debentures Total	20.05%
7.32% GOI CG 28-01-2024	6.95%
7.26% GOI 14-01-2029	5.74%
6.45% GOI CG 07-10-2029	5.07%
7.57% GOI CG 17-06-2033	4.24%
6.68% GOI CG 17-09-2031	3.34%
7.95% GOI CG 28-08-2032	3.31%
7.69% GOI CG 17-06-2043	2.80%
7.27% GOI 08.04.2026	2.04%
6.18% GOI 04-11-2024	0.85%
7.37% GOI 16-04-2023	0.62%
Gilts Total	34.96%
HDFC BANK LTD.FV-2	4.05%
RELIANCE INDUSTRIES LTD.	3.68%
ICICI BANK LTD.FV-2	2.82%
INFOSYS LIMITED	2.30%
HDFC LTD FV 2	2.27%
KOTAK MAHINDRA BANK LIMITED_FV5	2.01%
TATA CONSULTANCY SERVICES LTD.	1.75%
ITC - FV 1	1.58%
AXIS BANK LIMITEDFV-2	1.39%
LARSEN&TUBRO	1.35%
HINDUSTAN LEVER LTD.	1.17%
STATE BANK OF INDIAFV-1	1.06%
BAJAJ FINANCE LIMITED	0.84%
MARUTI UDYOG LTD.	0.78%
BHARTI AIRTEL LIMITED	0.75%
ASIAN PAINTS LIMITEDFV-1	0.65%
HCL TECHNOLOGIES LIMITED	0.51%
BAJAJ FINSERV LIMITED	0.46%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
NESTLE INDIA LIMITED	0.45%
POWER GRID CORP OF INDIA LTD	0.42%
ULTRATECH CEMCO LTD	0.42%
TECH MAHINDRA LIMITEDFV-5	0.41%
NTPC LIMITED	0.41%
TITAN COMPANY LIMITED	0.40%
AUROBINDO PHARMA LIMITED	0.39%
MAX FINANCIAL SERVICES LIMITED	0.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
BAJAJ AUTO LTD	0.35%
BRITANNIA INDUSTRIES LTD	0.31%
HERO MOTOCORP LIMITED	0.29%
ONGCFV-5	0.29%
JSW STEEL LIMITED	0.27%
TATA IRON & STEEL COMPANY LTD	0.26%
INDUSIND BANK LIMITED	0.25%
DABUR INDIA LTD.	0.25%
COAL INDIA LIMITED	0.24%
BHARAT PETROLEUM CORP. LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
UPL LIMITED	0.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
CIPLA LTD.	0.21%
EICHER MOTORS LIMITED	0.20%
INDIAN OIL CORPORATION LIMITED	0.19%
GAS AUTHORITY OF INDIA LTD.	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	37.93%
Money Market Total	6.92%
Current Assets	0.15%
Total	100.00%

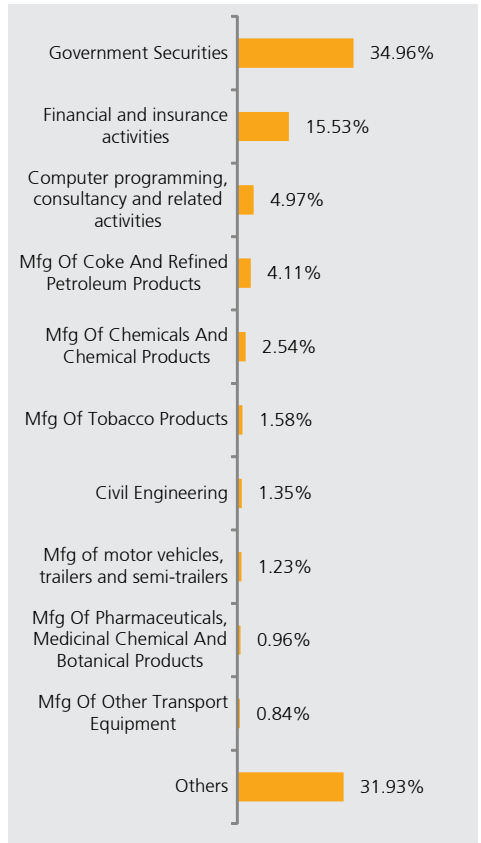
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹21.7135

Inception Date: 11th January 2010

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

AUM as on 31 January, 20: ₹ 3.49 Crs.

Modified Duration of Debt Portfolio: 6.09 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	58
MMI / Others	00-100	3

Returns

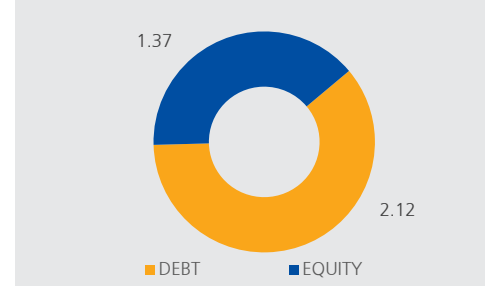
Period	Fund Returns	Index Returns
Last 1 Month	-0.29%	-0.19%
Last 6 Months	2.99%	5.22%
Last 1 Year	8.42%	11.24%
Last 2 Years	5.16%	7.15%
Last 3 Years	7.25%	9.03%
Since Inception	8.01%	8.65%

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

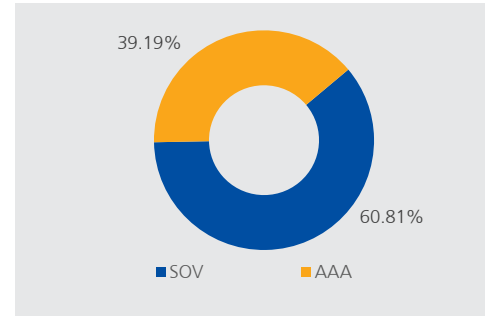
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.48%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.11%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.09%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.01%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.89%
Bonds/Debentures Total	20.59%
7.26% GOI 14-01-2029	5.91%
6.45% GOI CG 07-10-2029	5.44%
7.57% GOI CG 17-06-2033	4.80%
7.32% GOI CG 28-01-2024	4.56%
7.95% GOI CG 28-08-2032	4.08%
6.68% GOI CG 17-09-2031	4.08%
7.69% GOI CG 17-06-2043	3.36%
7.27% GOI 08.04.2026	2.37%
7.37% GOI 16-04-2023	1.48%
6.18% GOI 04-11-2024	1.05%
Gilts Total	37.12%
RELIANCE INDUSTRIES LTD.	3.77%
HDFC BANK LTD.FV-2	3.62%
ICICI BANK LTD.FV-2	3.05%
INFOSYS LIMITED	2.52%
KOTAK MAHINDRA BANK LIMITED_FV5	2.11%
TATA CONSULTANCY SERVICES LTD.	1.92%
HDFC LTD FV 2	1.86%
ITC - FV 1	1.65%
AXIS BANK LIMITEDFV-2	1.53%
LARSEN&TUBRO	1.46%
HINDUSTAN LEVER LTD.	1.28%
STATE BANK OF INDIAFV-1	1.11%
BAJAJ FINANCE LIMITED	0.93%
MARUTI UDYOG LTD.	0.85%
BHARTI AIRTEL LIMITED	0.82%
ASIAN PAINTS LIMITEDFV-1	0.71%
HCL TECHNOLOGIES LIMITED	0.56%
MAHINDRA & MAHINDRA LTD.-FV5	0.49%
BAJAJ FINSERV LIMITED	0.49%
NESTLE INDIA LIMITED	0.48%
TECH MAHINDRA LIMITEDFV-5	0.45%
ULTRATECH CEMCO LTD	0.44%
TITAN COMPANY LIMITED	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
NTPC LIMITED	0.42%
AUROBINDO PHARMA LIMITED	0.39%
MAX FINANCIAL SERVICES LIMITED	0.38%
BAJAJ AUTO LTD	0.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
BRITANNIA INDUSTRIES LTD	0.33%
ONGCFV-5	0.31%
HERO MOTOCORP LIMITED	0.31%
TATA IRON & STEEL COMPANY LTD	0.28%
JSW STEEL LIMITED	0.28%
DABUR INDIA LTD.	0.27%
INDUSIND BANK LIMITED	0.27%
BHARAT PETROLEUM CORP. LTD.	0.26%
UPL LIMITED	0.25%
COAL INDIA LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.24%
EICHER MOTORS LIMITED	0.23%
CIPLA LTD.	0.23%
INDIAN OIL CORPORATION LIMITED	0.20%
GAS AUTHORITY OF INDIA LTD.	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	39.32%
Money Market Total	3.34%
Current Assets	-0.37%
Total	100.00%

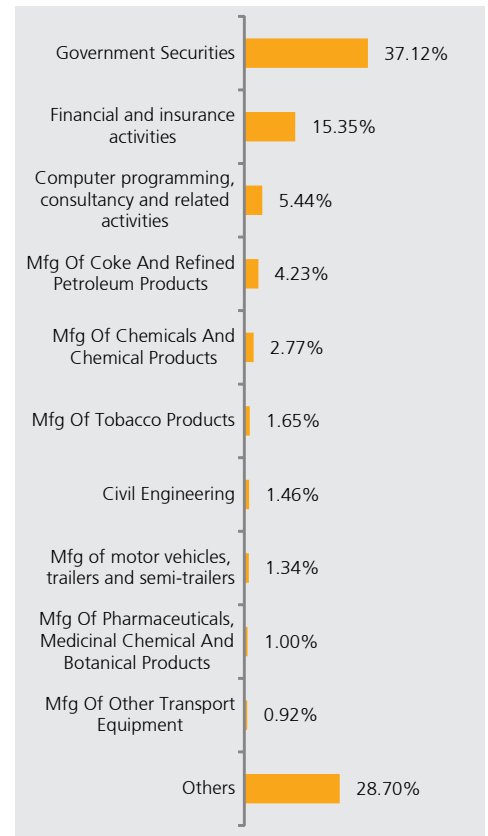
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹33.5529

Inception Date: 4th December 2008

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

AUM as on 31 January, 20: ₹ 16.95 Crs.

Modified Duration of Debt Portfolio:
6.07 years

YTM of Debt Portfolio: 6.96%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	72
MMI / Others	00-100	9

Returns

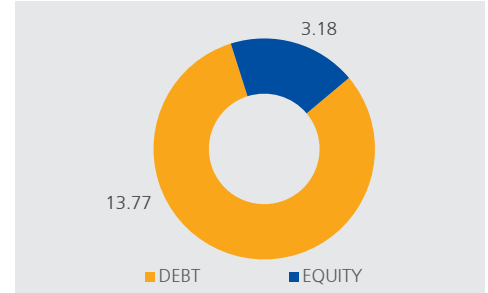
Period	Fund Returns	Index Returns
Last 1 Month	0.02%	0.27%
Last 6 Months	2.21%	4.28%
Last 1 Year	8.91%	11.31%
Last 2 Years	6.09%	8.03%
Last 3 Years	5.99%	8.00%
Since Inception	7.81%	8.53%

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

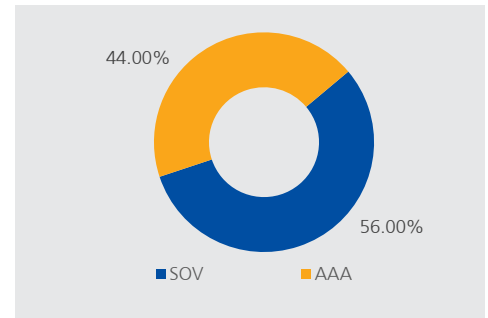
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.85%
7.69% NABARD 29.05.2024 Series 20C	6.06%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	4.16%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.14%
8.30% NTPC NCD SR 67 15-01-2029	3.09%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.24%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.21%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.64%
7.33% IRFC NCD 28-08-2027 SR123	0.58%
Bonds/Debtures Total	26.97%
7.26% GOI 14-01-2029	7.68%
6.45% GOI CG 07-10-2029	6.74%
7.57% GOI CG 17-06-2033	5.68%
7.32% GOI CG 28-01-2024	5.14%
6.68% GOI CG 17-09-2031	4.42%
7.95% GOI CG 28-08-2032	4.41%
6.18% GOI 04-11-2024	4.22%
7.69% GOI CG 17-06-2043	3.67%
7.27% GOI 08.04.2026	2.63%
7.37% GOI 16-04-2023	0.82%
Govts Total	45.41%
HDFC BANK LTD.FV-2	2.01%
RELIANCE INDUSTRIES LTD.	1.84%
ICICI BANK LTD.FV-2	1.41%
INFOSYS LIMITED	1.17%
HDFC LTD FV 2	0.97%
KOTAK MAHINDRA BANK LIMITED_FV5	0.93%
TATA CONSULTANCY SERVICES LTD.	0.89%
ITC - FV 1	0.79%
AXIS BANK LIMITEDFV-2	0.71%
LARSEN&TUBRO	0.68%
HINDUSTAN LEVER LTD.	0.59%
STATE BANK OF INDIAFV-1	0.53%
BAJAJ FINANCE LIMITED	0.43%
MARUTI UDYOG LTD.	0.39%
BHARTI AIRTEL LIMITED	0.38%
ASIAN PAINTS LIMITEDFV-1	0.33%
HCL TECHNOLOGIES LIMITED	0.26%
BAJAJ FINSERV LIMITED	0.25%
NESTLE INDIA LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
TECH MAHINDRA LIMITEDFV-5	0.21%
ULTRATECH CEMCO LTD	0.21%
TITAN COMPANY LIMITED	0.20%
NTPC LIMITED	0.20%
AUROBINDO PHARMA LIMITED	0.19%
POWER GRID CORP OF INDIA LTD	0.18%
MAX FINANCIAL SERVICES LIMITED	0.18%
BAJAJ AUTO LTD	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
BRITANNIA INDUSTRIES LTD	0.15%
ONGCFV-5	0.15%
JSW STEEL LIMITED	0.14%
HERO MOTOCORP LIMITED	0.14%
TATA IRON & STEEL COMPANY LTD	0.13%
INDUSIND BANK LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
COAL INDIA LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
UPL LIMITED	0.12%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
DABUR INDIA LTD.	0.11%
INDIAN OIL CORPORATION LIMITED	0.11%
CIPLA LTD.	0.10%
EICHER MOTORS LIMITED	0.10%
GAS AUTHORITY OF INDIA LTD.	0.04%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.03%
Equity Total	18.77%
Money Market Total	8.70%
Current Assets	0.14%
Total	100.00%

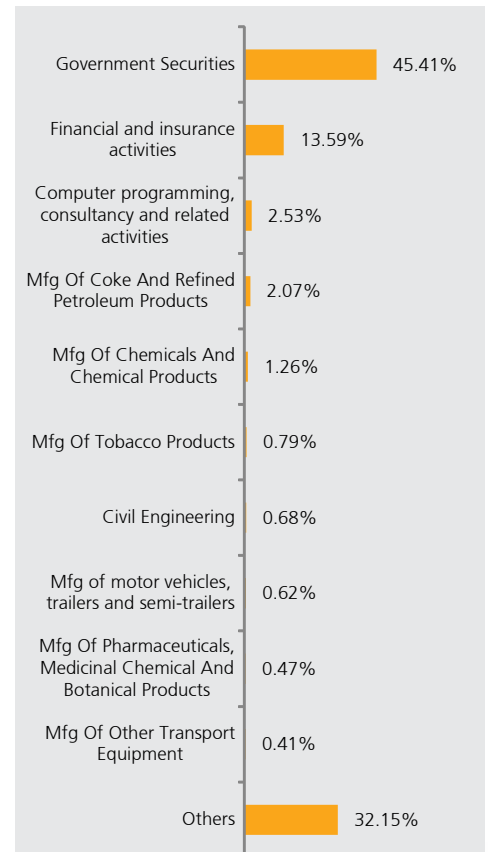
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹20.9774

Inception Date: 11th January 2010

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

AUM as on 31 January, 20: ₹ 3.38 Crs.

Modified Duration of Debt Portfolio: 5.95 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

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

Returns

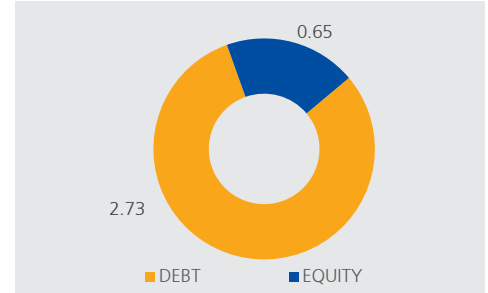
Period	Fund Returns	Index Returns
Last 1 Month	0.02%	0.27%
Last 6 Months	2.07%	4.28%
Last 1 Year	8.90%	11.31%
Last 2 Years	6.06%	8.03%
Last 3 Years	6.14%	8.00%
Since Inception	7.64%	8.49%

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

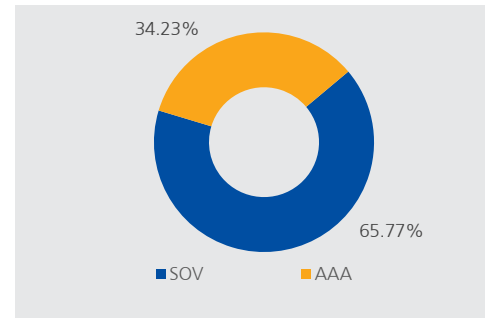
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.76%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.97%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.19%
7.69% NABARD 29.05.2024 Series 20C	3.04%
Bonds/Debentures Total	20.97%
7.32% GOI CG 28-01-2024	15.29%
7.26% GOI 14-01-2029	8.02%
6.45% GOI CG 07-10-2029	6.91%
7.57% GOI CG 17-06-2033	5.79%
6.68% GOI CG 17-09-2031	4.64%
7.95% GOI CG 28-08-2032	4.56%
7.69% GOI CG 17-06-2043	3.85%
7.27% GOI 08.04.2026	2.72%
6.18% GOI 04-11-2024	1.20%
7.37% GOI 16-04-2023	0.86%
Gilts Total	53.84%
HDFC BANK LTD.FV-2	2.10%
RELIANCE INDUSTRIES LTD.	1.93%
ICICI BANK LTD.FV-2	1.47%
INFOSYS LIMITED	1.22%
HDFC LTD FV 2	1.00%
KOTAK MAHINDRA BANK LIMITED_FV5	0.98%
TATA CONSULTANCY SERVICES LTD.	0.91%
ITC - FV 1	0.81%
AXIS BANK LIMITEDFV-2	0.74%
LARSEN&TUBRO	0.70%
HINDUSTAN LEVER LTD.	0.61%
STATE BANK OF INDIAFV-1	0.55%
BAJAJ FINANCE LIMITED	0.45%
MARUTI UDYOG LTD.	0.41%
BHARTI AIRTEL LIMITED	0.39%
ASIAN PAINTS LIMITEDFV-1	0.34%
HCL TECHNOLOGIES LIMITED	0.27%
MAHINDRA & MAHINDRA LTD.-FV5	0.24%
NESTLE INDIA LIMITED	0.23%
BAJAJ FINSERV LIMITED	0.22%
ULTRATECH CEMCO LTD	0.22%
TECH MAHINDRA LIMITEDFV-5	0.22%
NTPC LIMITED	0.21%
AUROBINDO PHARMA LIMITED	0.20%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.19%
POWER GRID CORP OF INDIA LTD	0.19%
MAX FINANCIAL SERVICES LIMITED	0.19%
TITAN COMPANY LIMITED	0.18%
BAJAJ AUTO LTD	0.18%
BRITANNIA INDUSTRIES LTD	0.16%
JSW STEEL LIMITED	0.15%
ONGCFV-5	0.15%
HERO MOTOCORP LIMITED	0.15%
TATA IRON & STEEL COMPANY LTD	0.14%
COAL INDIA LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
UPL LIMITED	0.12%
EICHER MOTORS LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
DABUR INDIA LTD.	0.12%
HINDALCO INDUSTRIES LTD FV RE 1	0.12%
INDIAN OIL CORPORATION LIMITED	0.12%
CIPLA LTD.	0.11%
GAS AUTHORITY OF INDIA LTD.	0.04%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.03%
Equity Total	19.35%
Money Market Total	7.06%
Current Assets	-1.21%
Total	100.00%

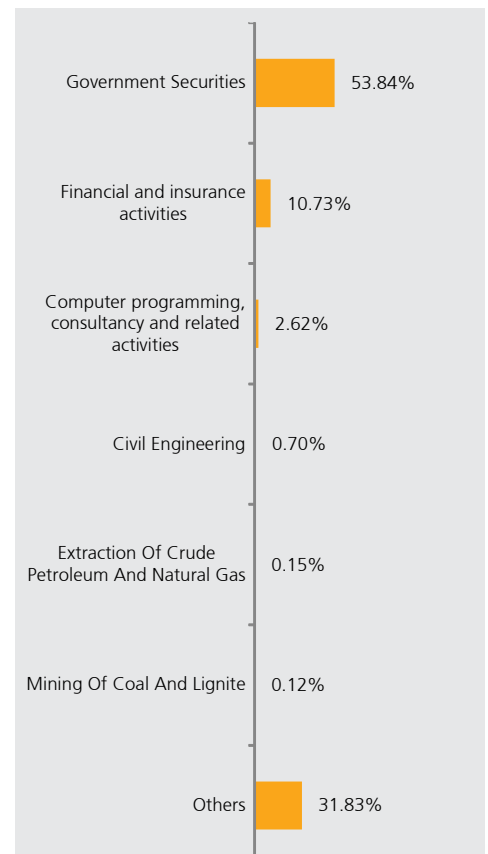
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹25.3791
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 31 January, 20: ₹ 29.49 Crs.
Modified Duration of Debt Portfolio: 6.03 years
YTM of Debt Portfolio: 6.93%

Asset Allocation

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

Returns

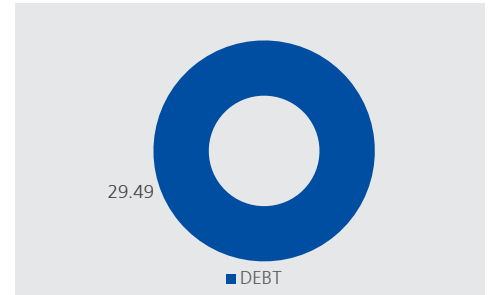
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.74%
Last 6 Months	1.09%	3.33%
Last 1 Year	5.93%	11.33%
Last 2 Years	5.91%	8.84%
Last 3 Years	4.28%	6.92%
Since Inception	7.53%	7.91%

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

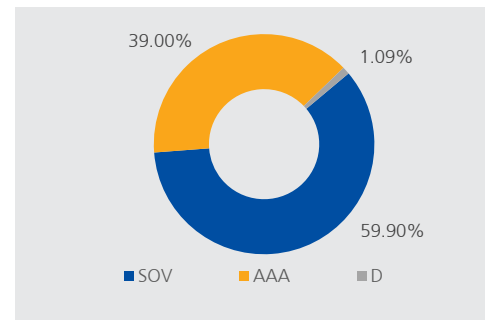
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	7.16%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.87%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.81%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.66%
8.30% NTPC NCD SR 67 15-01-2029	3.19%
7.93% PGCIL NCD 20-05-2028 STRPP L	3.12%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.10%
7.95% HDFC BK NCD 21-09-2026	1.05%
8.85% PGCIL NCD 19-10-2021 STRPP F	0.44%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.36%
8.23% IRFC NCD 29-03-2029 SR135	0.35%
Bonds/Debentures Total	32.12%
7.32% GOI CG 28-01-2024	12.61%
7.26% GOI 14-01-2029	8.68%
6.45% GOI CG 07-10-2029	8.43%
7.57% GOI CG 17-06-2033	7.10%
7.95% GOI CG 28-08-2032	5.53%
6.68% GOI CG 17-09-2031	5.52%
7.69% GOI CG 17-06-2043	4.60%
7.27% GOI 08.04.2026	3.28%
7.37% GOI 16-04-2023	3.09%
6.18% GOI 04-11-2024	1.45%
Gilts Total	60.30%
Money Market Total	8.25%
Current Assets	-0.67%
Total	100.00%

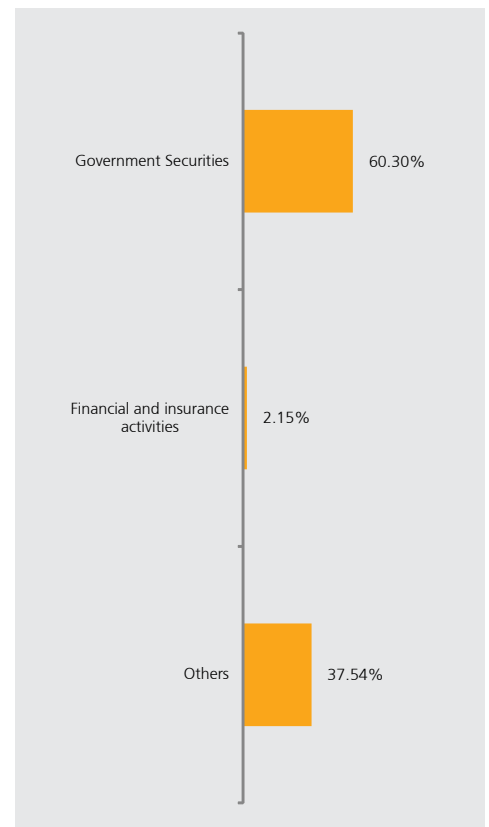
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹22.2568
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 31 January, 20: ₹ 44.84 Crs.
Modified Duration of Debt Portfolio:
 6.30 years
YTM of Debt Portfolio: 6.76%

Asset Allocation

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

Returns

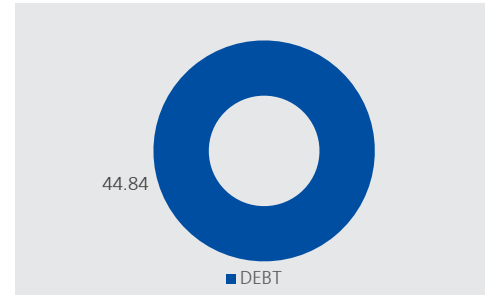
Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.60%
Last 6 Months	1.09%	2.11%
Last 1 Year	9.86%	10.66%
Last 2 Years	8.59%	9.23%
Last 3 Years	5.39%	6.19%
Since Inception	7.11%	8.40%

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

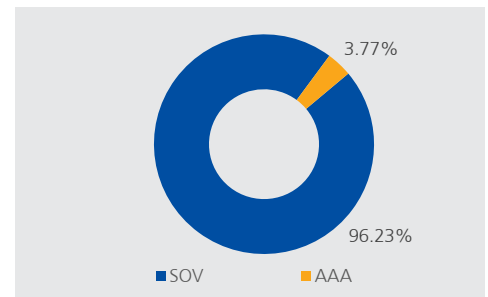
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	23.96%
7.32% GOI CG 28-01-2024	14.94%
7.17% GOI 08-01-2028	11.04%
7.95% GOI CG 28-08-2032	10.49%
7.57% GOI CG 17-06-2033	10.23%
6.45% GOI CG 07-10-2029	10.11%
7.69% GOI CG 17-06-2043	4.39%
7.27% GOI 08.04.2026	4.21%
6.18% GOI 04-11-2024	3.99%
7.37% GOI 16-04-2023	2.33%
Gilts Total	95.70%
Money Market Total	3.75%
Current Assets	0.56%
Total	100.00%

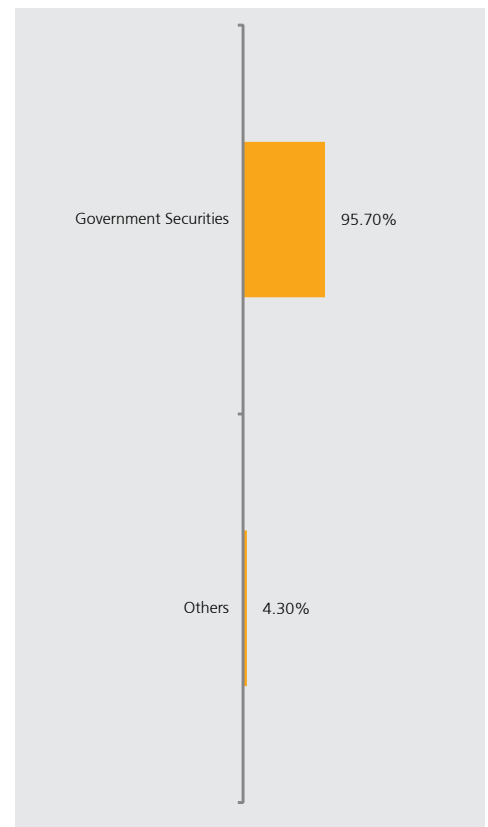
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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'.

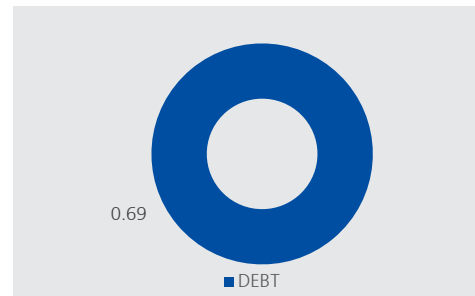
Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 31 January, 20: ₹21.8216
Inception Date: 20th August 2009
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 31 January, 20: ₹ 0.69 Crs.
Modified Duration of Debt Portfolio:
 6.34 years
YTM of Debt Portfolio: 6.76%

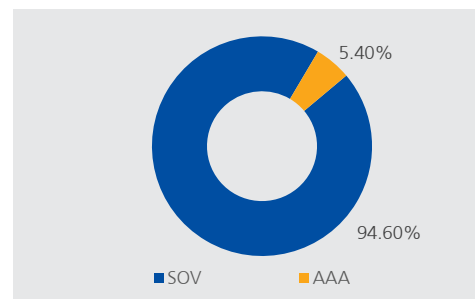
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	23.64%
7.32% GOI CG 28-01-2024	15.03%
7.95% GOI CG 28-08-2032	10.94%
6.45% GOI CG 07-10-2029	10.11%
7.17% GOI 08-01-2028	9.98%
7.57% GOI CG 17-06-2033	9.80%
7.69% GOI CG 17-06-2043	4.60%
7.27% GOI 08.04.2026	4.02%
7.37% GOI 16-04-2023	2.68%
6.18% GOI 04-11-2024	2.42%
Gilts Total	93.22%
Money Market Total	5.32%
Current Assets	1.47%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

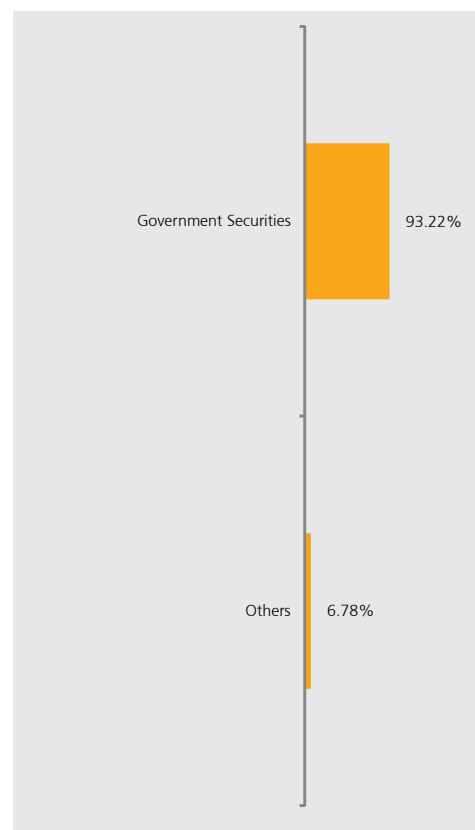
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	93
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.60%
Last 6 Months	1.36%	2.11%
Last 1 Year	10.27%	10.66%
Last 2 Years	8.95%	9.23%
Last 3 Years	5.77%	6.19%
Since Inception	7.78%	7.87%

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Gilt Fund 1 (ULIF06401/03/08PGILTFUN01121)

Fund Report as on 31st January 2020

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. Gaurav Jakhota
NAV as on 31 January, 20: ₹22.4347
Inception Date: 19th March 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 31 January, 20: ₹ 0.01 Crs.
Modified Duration of Debt Portfolio: 6.33 years
YTM of Debt Portfolio: 6.75%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	107
MMI / Others	00-100	-7

Returns

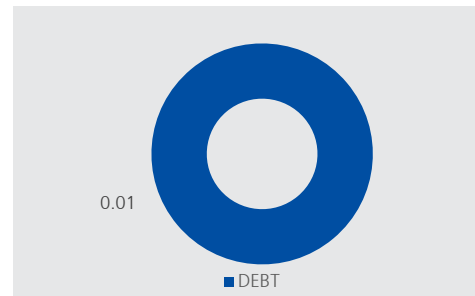
Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.60%
Last 6 Months	1.07%	2.11%
Last 1 Year	10.00%	10.66%
Last 2 Years	8.82%	9.23%
Last 3 Years	5.55%	6.19%
Since Inception	7.04%	7.88%

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

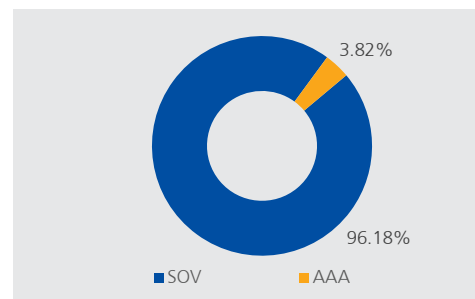
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	30.52%
6.45% GOI CG 07-10-2029	22.06%
7.57% GOI CG 17-06-2033	15.57%
7.95% GOI CG 28-08-2032	7.95%
7.32% GOI CG 28-01-2024	7.68%
7.37% GOI 16-04-2023	7.68%
7.27% GOI 08.04.2026	7.68%
7.17% GOI 08-01-2028	7.58%
Gilts Total	106.73%
Money Market Total	4.24%
Current Assets	-10.97%
Total	100.00%

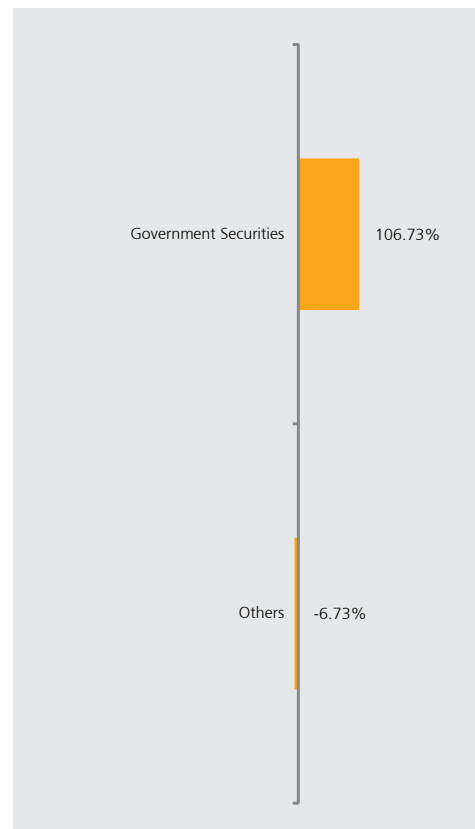
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhota
NAV as on 31 January, 20: ₹22.4491
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 31 January, 20: ₹ 0.40 Crs.
Modified Duration of Debt Portfolio:
 6.33 years
YTM of Debt Portfolio: 6.76%

Asset Allocation

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

Returns

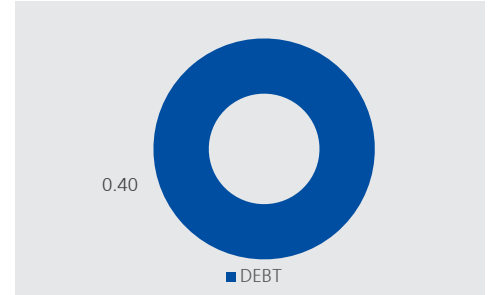
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.60%
Last 6 Months	1.08%	2.11%
Last 1 Year	10.00%	10.66%
Last 2 Years	8.71%	9.23%
Last 3 Years	5.49%	6.19%
Since Inception	7.01%	7.74%

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

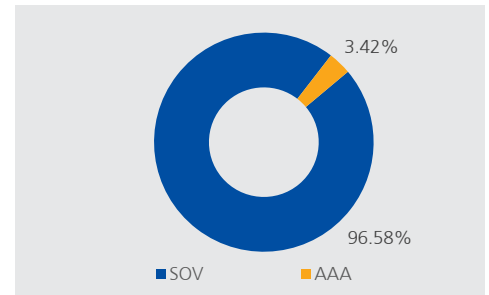
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	23.71%
7.32% GOI CG 28-01-2024	15.15%
7.17% GOI 08-01-2028	11.14%
7.57% GOI CG 17-06-2033	10.40%
6.45% GOI CG 07-10-2029	10.32%
7.95% GOI CG 28-08-2032	10.10%
7.69% GOI CG 17-06-2043	5.03%
7.27% GOI 08.04.2026	4.36%
6.18% GOI 04-11-2024	3.20%
7.37% GOI 16-04-2023	2.57%
Gilts Total	95.99%
Money Market Total	3.40%
Current Assets	0.61%
Total	100.00%

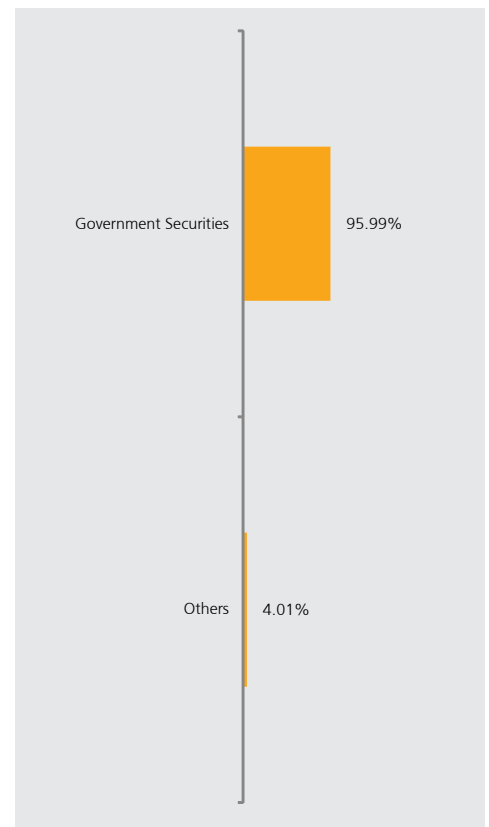
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhota
NAV as on 31 January, 20: ₹26.1619
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 31 January, 20: ₹ 2.86 Crs.
Modified Duration of Debt Portfolio:
 0.09 years
YTM of Debt Portfolio: 4.92%

Asset Allocation

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

Returns

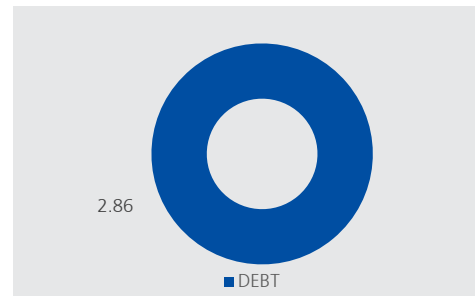
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.41%
Last 6 Months	2.01%	2.81%
Last 1 Year	4.55%	6.33%
Last 2 Years	5.10%	6.68%
Last 3 Years	5.06%	6.56%
Since Inception	6.41%	7.15%

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

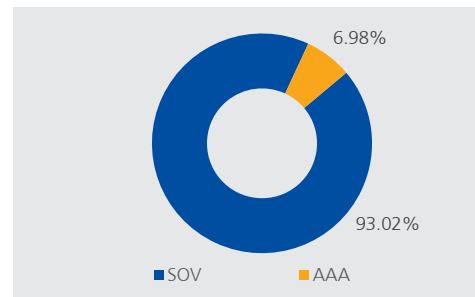
Portfolio

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

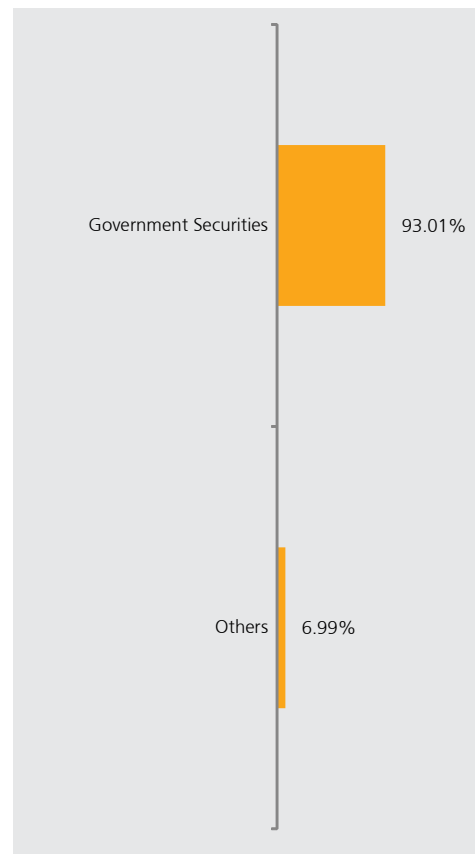
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹26.3339
Inception Date: 8th November 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 31 January, 20: ₹ 2.53 Crs.
Modified Duration of Debt Portfolio:
 0.09 years
YTM of Debt Portfolio: 4.93%

Asset Allocation

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

Returns

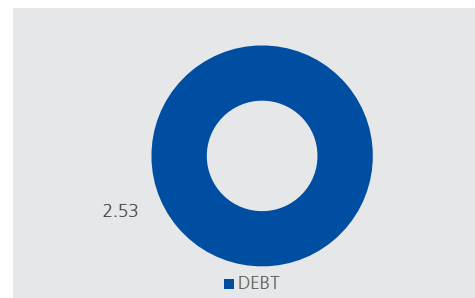
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.41%
Last 6 Months	1.98%	2.81%
Last 1 Year	4.53%	6.33%
Last 2 Years	5.10%	6.68%
Last 3 Years	5.04%	6.56%
Since Inception	6.74%	7.37%

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

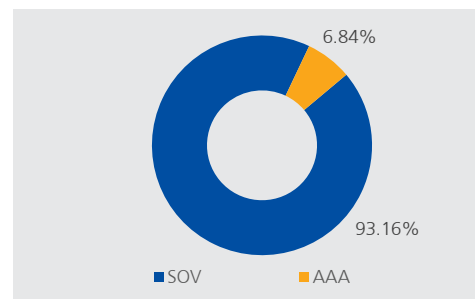
Portfolio

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

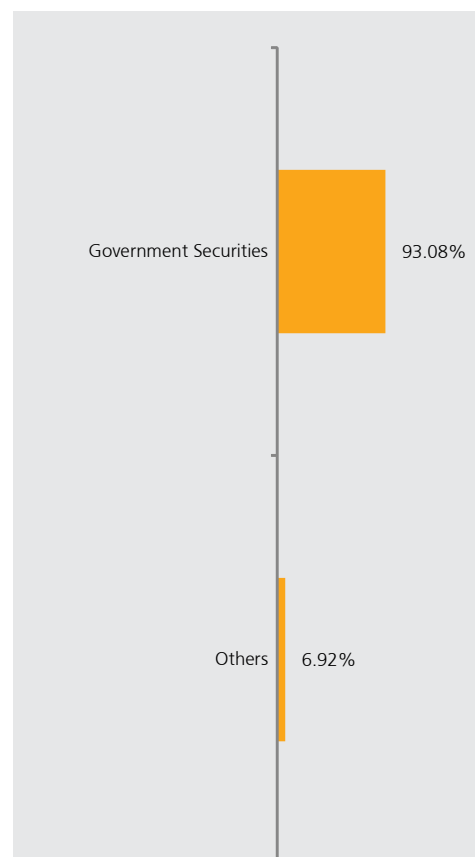
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹23.8116
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 January, 20: ₹ 1.10 Crs.
Modified Duration of Debt Portfolio: 6.63 years
YTM of Debt Portfolio: 6.95%

Asset Allocation

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

Returns

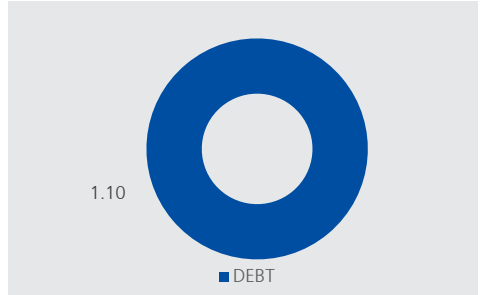
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.74%
Last 6 Months	1.97%	3.33%
Last 1 Year	7.45%	11.33%
Last 2 Years	6.75%	8.84%
Last 3 Years	4.92%	6.92%
Since Inception	7.70%	8.28%

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

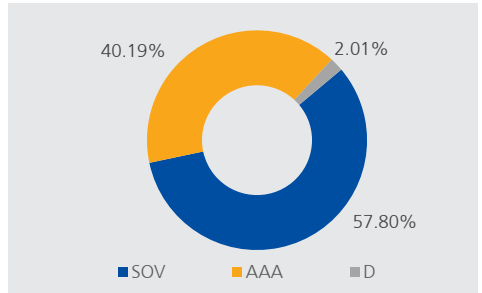
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	6.02%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.70%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.21%
8.30% NTPC NCD SR 67 15-01-2029	4.54%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.82%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.94%
7.69% NABARD 29.05.2024 Series 20C	1.55%
8.40% IRFC NCD 08-01-2029 SR 130	1.26%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.18%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.84%
8.45% IRFC NCD 04-12-2028 SR129	0.76%
8.23% IRFC NCD 29-03-2029 SR135	0.58%
8.58% HDFC NCD 18-03-2022 SR V0003	0.50%
7.95% HDFC BK NCD 21-09-2026	0.45%
9.45% LICHFL NCD 30-01-2022	0.42%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.13%
7.33% IRFC NCD 28-08-2027 SR123	0.12%
Bonds/Debentures Total	36.29%
7.26% GOI 14-01-2029	19.89%
6.45% GOI CG 07-10-2029	8.55%
7.57% GOI CG 17-06-2033	8.00%
6.68% GOI CG 17-09-2031	7.14%
7.95% GOI CG 28-08-2032	5.65%
7.69% GOI CG 17-06-2043	4.36%
7.27% GOI 08.04.2026	4.32%
7.32% GOI CG 28-01-2024	3.01%
7.37% GOI 16-04-2023	2.54%
6.18% GOI 04-11-2024	1.80%
Gilts Total	65.26%
Money Market Total	26.79%
Current Assets	-28.35%
Total	100.00%

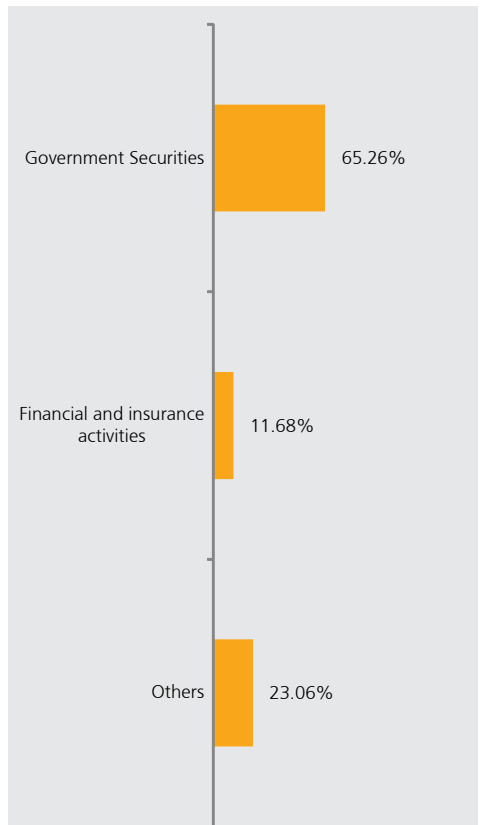
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Corporate Bond Fund 1 (ULIF01901/03/08PCORBOND01121)

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹25.0650
Inception Date: 19th March 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 January, 20: ₹ 0.11 Crs.
Modified Duration of Debt Portfolio: 5.90 years
YTM of Debt Portfolio: 6.68%

Asset Allocation

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

Returns

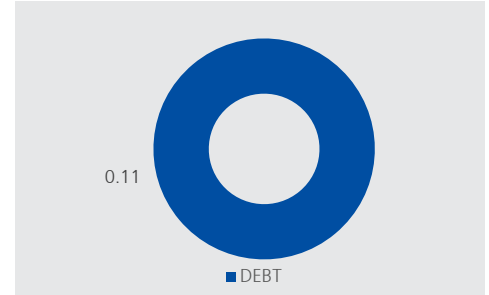
Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.74%
Last 6 Months	1.65%	3.33%
Last 1 Year	9.92%	11.33%
Last 2 Years	8.25%	8.84%
Last 3 Years	5.83%	6.92%
Since Inception	8.04%	7.91%

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

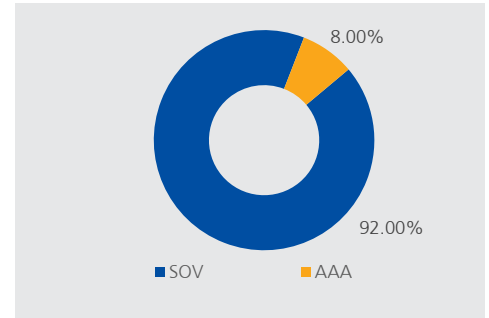
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	26.87%
7.37% GOI 16-04-2023	21.63%
6.45% GOI CG 07-10-2029	8.63%
7.57% GOI CG 17-06-2033	7.31%
7.95% GOI CG 28-08-2032	6.53%
7.32% GOI CG 28-01-2024	6.31%
6.68% GOI CG 17-09-2031	5.14%
7.69% GOI CG 17-06-2043	4.65%
7.27% GOI 08.04.2026	3.61%
6.18% GOI 04-11-2024	1.73%
Gilts Total	92.40%
Money Market Total	8.03%
Current Assets	-0.43%
Total	100.00%

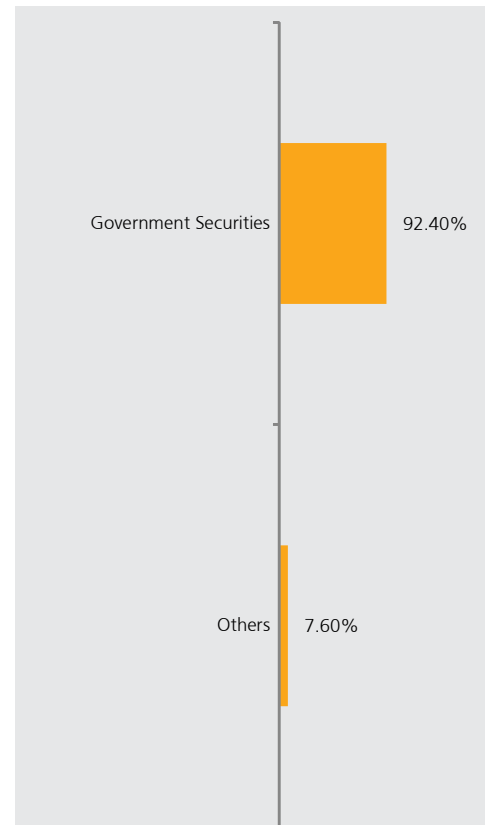
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹25.0821
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 January, 20: ₹ 0.78 Crs.
Modified Duration of Debt Portfolio: 5.86 years
YTM of Debt Portfolio: 6.67%

Asset Allocation

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

Returns

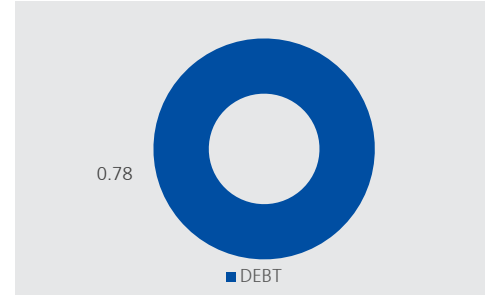
Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.74%
Last 6 Months	1.48%	3.33%
Last 1 Year	9.87%	11.33%
Last 2 Years	7.63%	8.84%
Last 3 Years	5.42%	6.92%
Since Inception	8.01%	7.87%

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

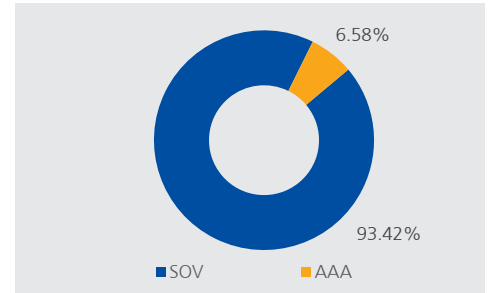
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	28.24%
7.37% GOI 16-04-2023	22.85%
6.45% GOI CG 07-10-2029	8.52%
7.57% GOI CG 17-06-2033	7.13%
7.32% GOI CG 28-01-2024	6.51%
6.68% GOI CG 17-09-2031	5.68%
7.95% GOI CG 28-08-2032	5.64%
7.69% GOI CG 17-06-2043	4.66%
7.27% GOI 08.04.2026	3.32%
6.18% GOI 04-11-2024	1.40%
Gilts Total	93.95%
Money Market Total	6.62%
Current Assets	-0.57%
Total	100.00%

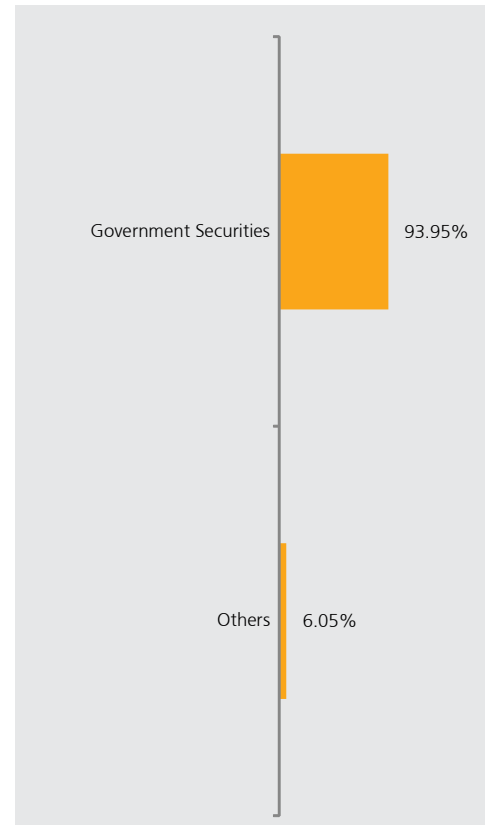
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹16.3401

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 31 January, 20: ₹ 69.60 Crs.

Modified Duration of Debt Portfolio:
5.68 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	95
MMI / Others	00-90	5

Returns

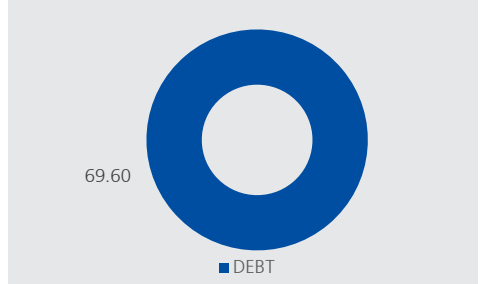
Period	Fund Returns	Index Returns
Last 1 Month	0.55%	-
Last 6 Months	1.74%	-
Last 1 Year	9.89%	-
Last 2 Years	7.39%	-
Last 3 Years	5.23%	-
Since Inception	7.34%	-

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

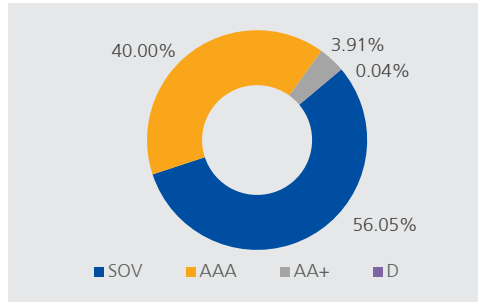
Portfolio

Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	5.91%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.80%
7.95% HDFC BK NCD 21-09-2026	5.20%
9.00% IHFL NCD 30-06-2026	3.88%
7.33% IRFC NCD 28-08-2027 SR123	3.55%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.98%
9.00% NTPC NCD 25-01-2023 XLII-I	1.99%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.71%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.55%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.53%
8.40% IRFC NCD 08-01-2029 SR 130	1.21%
8.30% NTPC NCD SR 67 15-01-2029	1.05%
8.80% PGCIL NCD 13-03-2023 XLII	0.76%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.61%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.60%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.59%
8.23% IRFC NCD 29-03-2029 SR135	0.15%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.04%
Bonds/Debentures Total	39.11%
7.26% GOI 14-01-2029	9.14%
6.45% GOI CG 07-10-2029	8.32%
7.32% GOI CG 28-01-2024	8.15%
7.57% GOI CG 17-06-2033	6.92%
7.95% GOI CG 28-08-2032	5.34%
6.68% GOI CG 17-09-2031	5.19%
7.69% GOI CG 17-06-2043	4.28%
6.18% GOI 04-11-2024	3.34%
7.27% GOI 08.04.2026	3.04%
7.37% GOI 16-04-2023	1.86%
7.17% GOI 08-01-2028	0.001%
Gilts Total	55.57%
Money Market Total	4.47%
Current Assets	0.85%
Total	100.00%

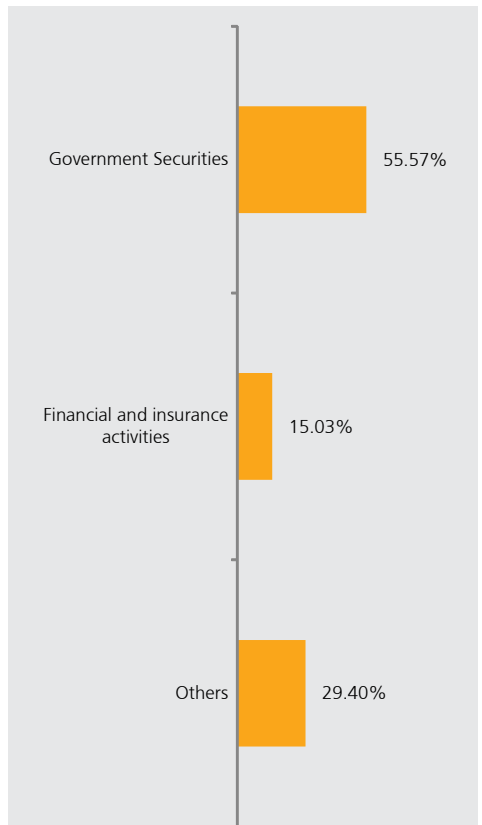
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹20.5985
Inception Date: 20th August 2009
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 January, 20: ₹ 1.40 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 5.21%

Asset Allocation

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

Returns

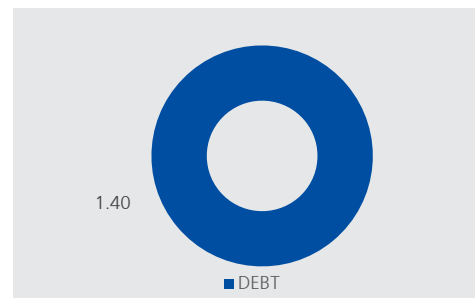
Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.41%
Last 6 Months	2.58%	2.81%
Last 1 Year	5.70%	6.33%
Last 2 Years	2.25%	6.68%
Last 3 Years	3.40%	6.56%
Since Inception	6.52%	7.67%

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

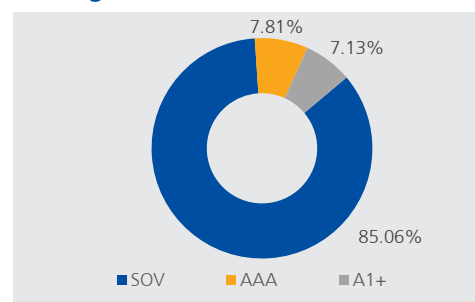
Portfolio

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

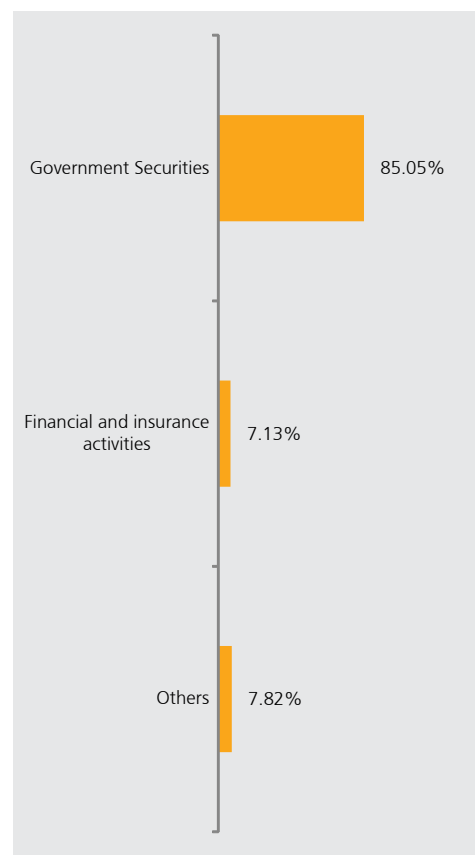
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹18.4137
Inception Date: 11th January 2010
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 January, 20: ₹ 5.99 Crs.
Modified Duration of Debt Portfolio:
 0.15 years
YTM of Debt Portfolio: 5.46%

Asset Allocation

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

Returns

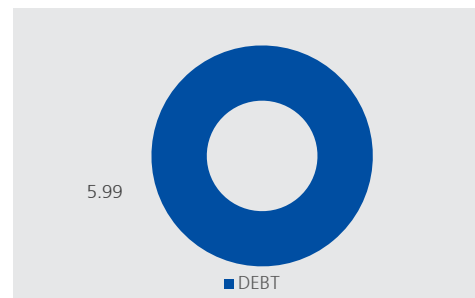
Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.41%
Last 6 Months	2.44%	2.81%
Last 1 Year	5.41%	6.33%
Last 2 Years	1.90%	6.68%
Last 3 Years	3.08%	6.56%
Since Inception	6.26%	7.52%

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

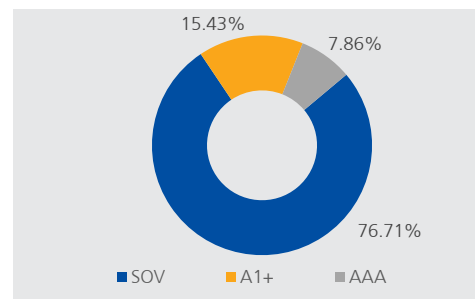
Portfolio

Name of Instrument	% to AUM
Money Market Total	102.42%
Current Assets	-2.42%
Total	100.00%

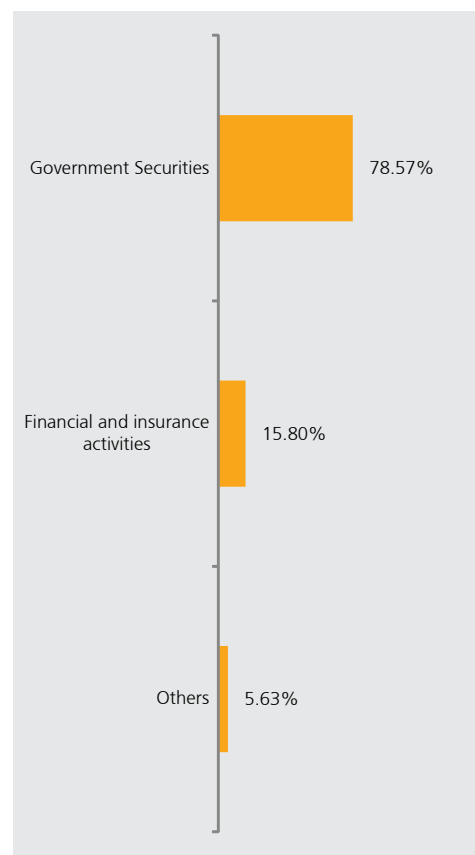
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹21.4995
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 31 January, 20: ₹ 0.43 Crs.
Modified Duration of Debt Portfolio:
0.11 years
YTM of Debt Portfolio: 4.93%

Asset Allocation

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

Returns

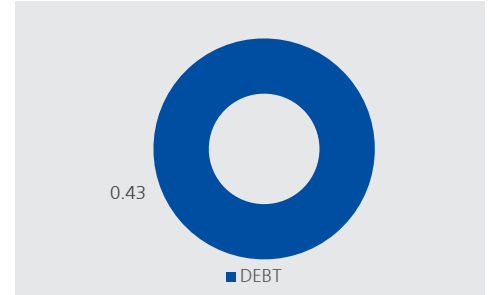
Period	Fund Returns	Index Returns
Last 1 Month	0.30%	0.41%
Last 6 Months	2.29%	2.81%
Last 1 Year	5.12%	6.33%
Last 2 Years	2.01%	6.68%
Last 3 Years	3.15%	6.56%
Since Inception	6.62%	7.39%

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

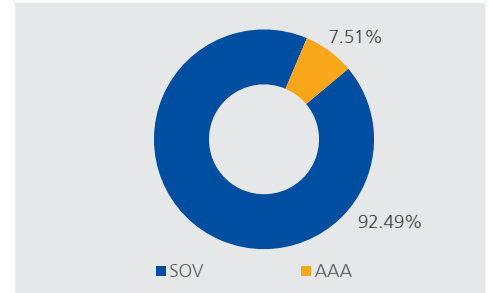
Portfolio

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

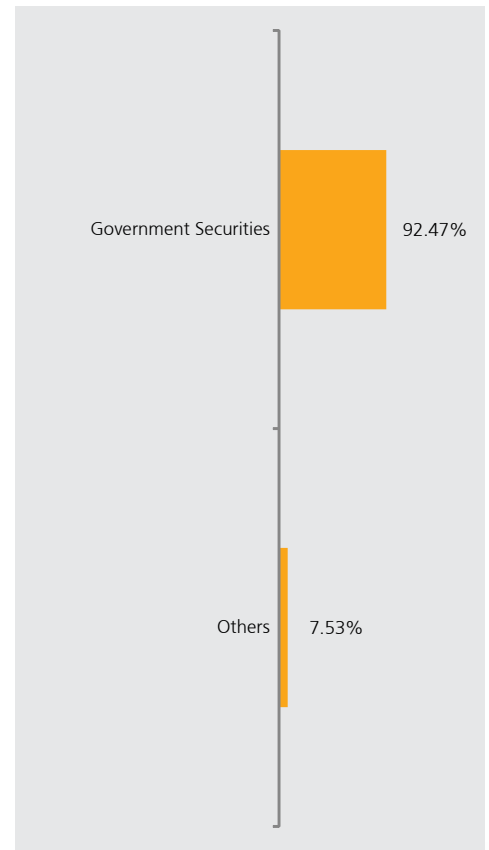
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Highest NAV Guarantee Fund 1 (ULIF05612/02/10LHNAV/GUA01121)

Fund Report as on 31st January 2020

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. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹18.0927

Highest NAV locked as on 29th Jan 2018: ₹18.0927

Inception Date: 15th February 2010

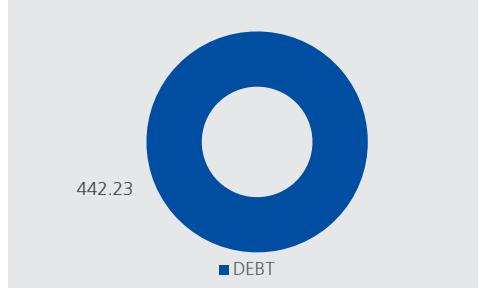
Benchmark: N.A

AUM as on 31 January, 20: ₹ 442.23 Crs.

Portfolio

Name of Instrument	% to AUM
8.57% WESTBENGAL SDL 16.02.2020	10.18%
8.53% Maharashtra SDL 10-03-2020	1.13%
Gilts Total	11.32%
Money Market Total	88.26%
Current Assets	0.42%
Total	100.00%

AUM (in ₹ crs.)



Asset Allocation

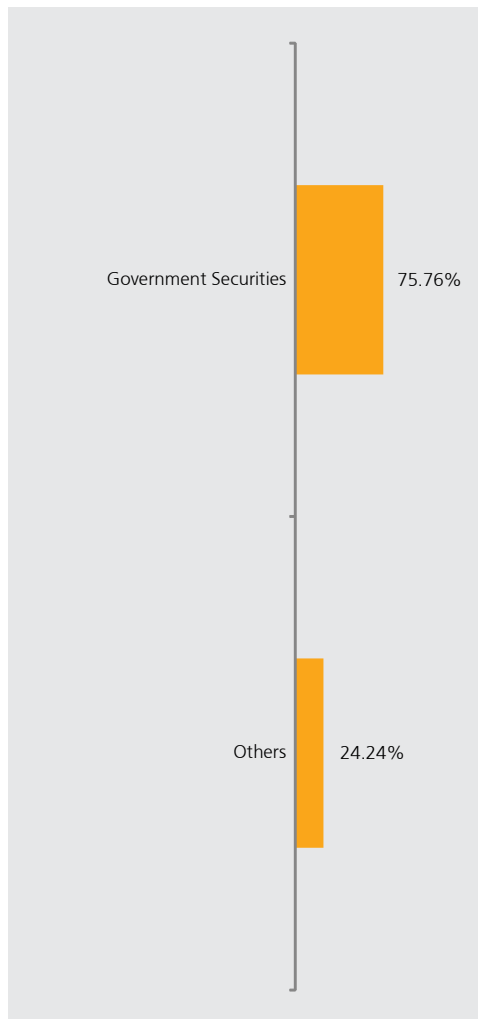
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	11
MMI / Others	00-100	89

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.29%	-
Last 6 Months	2.03%	-
Last 1 Year	5.50%	-
Last 2 Years	1.37%	-
Last 3 Years	8.68%	-
Since Inception	6.13%	-

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah (Equity)
& Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹14.7786

Highest NAV locked as on 28th Aug

2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 31 January, 20: ₹ 130.70 Crs.

Asset Allocation

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

Returns

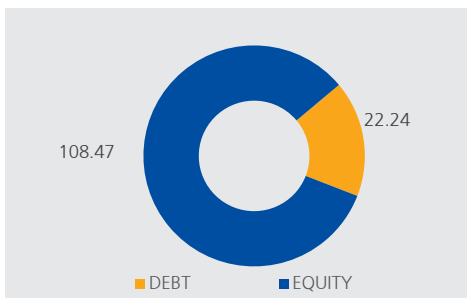
Period	Fund Returns	Index Returns
Last 1 Month	-0.43%	-
Last 6 Months	2.36%	-
Last 1 Year	2.16%	-
Last 2 Years	0.44%	-
Last 3 Years	7.54%	-
Since Inception	4.24%	-

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

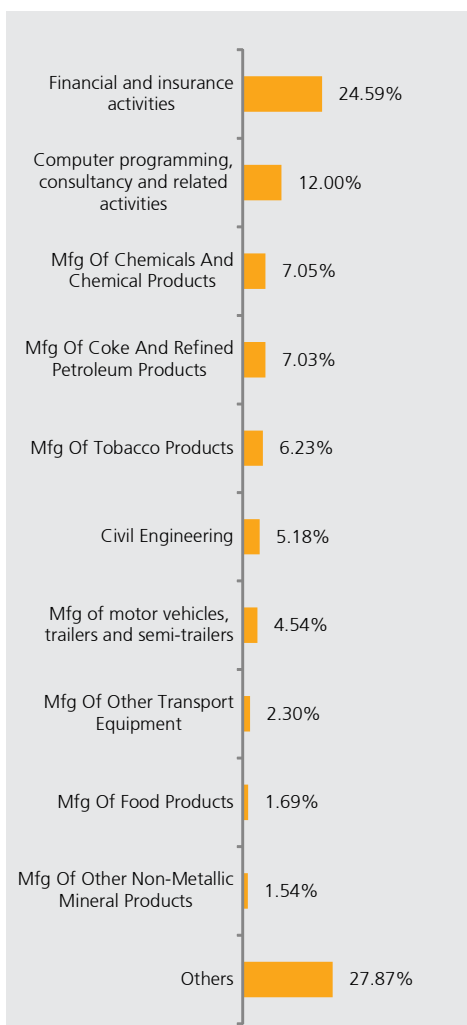
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.03%
ITC - FV 1	6.23%
INFOSYS LIMITED	5.59%
HDFC BANK LTD.FV-2	5.37%
LARSEN&TUBRO	5.18%
HINDUSTAN LEVER LTD.	4.54%
HDFC LTD FV 2	4.29%
TATA CONSULTANCY SERVICES LTD.	4.21%
ICICI BANK LTD.FV-2	3.49%
BHARTI AIRTEL LIMITED	2.92%
MARUTI UDYOG LTD.	2.86%
ASIAN PAINTS LIMITEDFV-1	2.52%
KOTAK MAHINDRA BANK LIMITED_FV5	2.07%
AXIS BANK LIMITEDFV-2	1.72%
NESTLE INDIA LIMITED	1.69%
MAHINDRA & MAHINDRA LTD.-FV5	1.68%
ULTRATECH CEMCO LTD	1.54%
TITAN COMPANY LIMITED	1.49%
NTPC LIMITED	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.36%
POWER GRID CORP OF INDIA LTD	1.29%
BAJAJ AUTO LTD	1.24%
HCL TECHNOLOGIES LIMITED	1.24%
STATE BANK OF INDIAFV-1	1.24%
BAJAJ FINANCE LIMITED	1.11%
ONGCFV-5	1.06%
TATA IRON & STEEL COMPANY LTD	1.03%
HERO MOTOCORP LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	0.95%
INDUSIND BANK LIMITED	0.78%
Equity Total	78.47%
Money Market Total	17.03%
Current Assets	4.50%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Palak Shah (Equity) & Mr. Gaurav Jakhota (Debt)

NAV as on 31 January, 20: ₹17.3989

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

Inception Date: 1st June 2011

Benchmark: N.A

AUM as on 31 January, 20: ₹ 17.58 Crs.

Asset Allocation

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

Returns

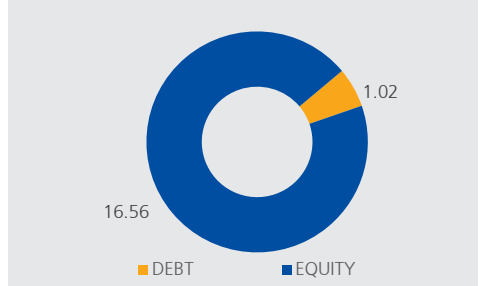
Period	Fund Returns	Index Returns
Last 1 Month	-0.53%	-
Last 6 Months	4.74%	-
Last 1 Year	6.18%	-
Last 2 Years	2.13%	-
Last 3 Years	9.29%	-
Since Inception	6.61%	-

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

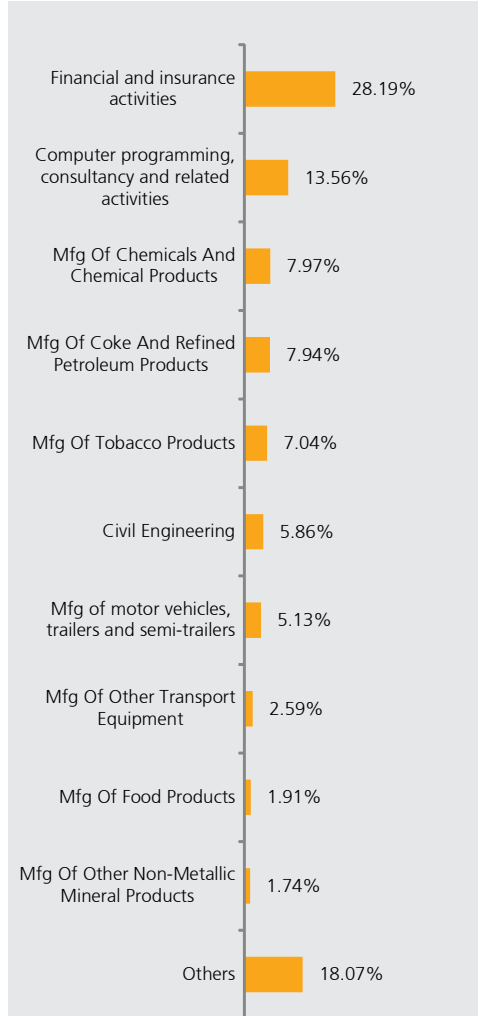
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.94%
ITC - FV 1	7.04%
INFOSYS LIMITED	6.32%
HDFC BANK LTD.FV-2	6.07%
LARSEN&TUBRO	5.86%
HINDUSTAN LEVER LTD.	5.13%
HDFC LTD FV 2	4.84%
TATA CONSULTANCY SERVICES LTD.	4.76%
ICICI BANK LTD.FV-2	3.94%
BHARTI AIRTEL LIMITED	3.30%
MARUTI UDYOG LTD.	3.23%
ASIAN PAINTS LIMITEDFV-1	2.84%
KOTAK MAHINDRA BANK LIMITED_FV5	2.34%
AXIS BANK LIMITEDFV-2	1.94%
NESTLE INDIA LIMITED	1.91%
MAHINDRA & MAHINDRA LTD.-FV5	1.90%
ULTRATECH CEMCO LTD	1.74%
TITAN COMPANY LIMITED	1.74%
NTPC LIMITED	1.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.64%
POWER GRID CORP OF INDIA LTD	1.54%
BAJAJ AUTO LTD	1.45%
HCL TECHNOLOGIES LIMITED	1.41%
STATE BANK OF INDIAFV-1	1.40%
BAJAJ FINANCE LIMITED	1.26%
ONGCFV-5	1.20%
TATA IRON & STEEL COMPANY LTD	1.17%
HERO MOTOCORP LIMITED	1.14%
TECH MAHINDRA LIMITEDFV-5	1.07%
INDUSIND BANK LIMITED	0.89%
Equity Total	88.68%
Money Market Total	5.89%
Current Assets	5.43%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st January 2020

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. Gaurav Jakhotia
NAV as on 31 January, 20: ₹18.8211
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 31 January, 20: ₹ 306.97 Crs.
Modified Duration of Debt Portfolio: 0.29 years
YTM of Debt Portfolio: 5.09%

Asset Allocation

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

Returns

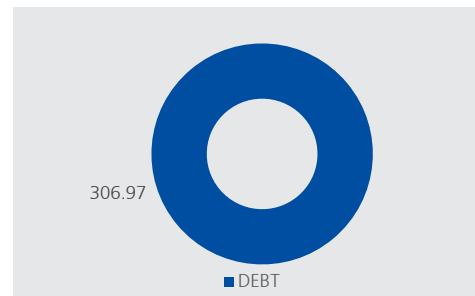
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	-
Last 6 Months	2.72%	-
Last 1 Year	6.02%	-
Last 2 Years	6.14%	-
Last 3 Years	6.10%	-
Since Inception	7.41%	-

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

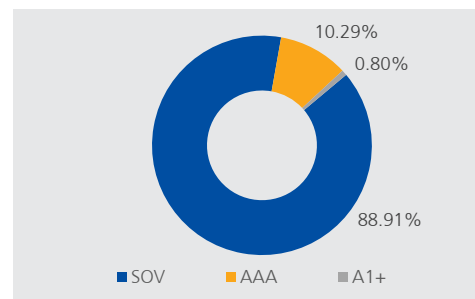
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.67%
Current Assets	-0.67%
Total	100.00%

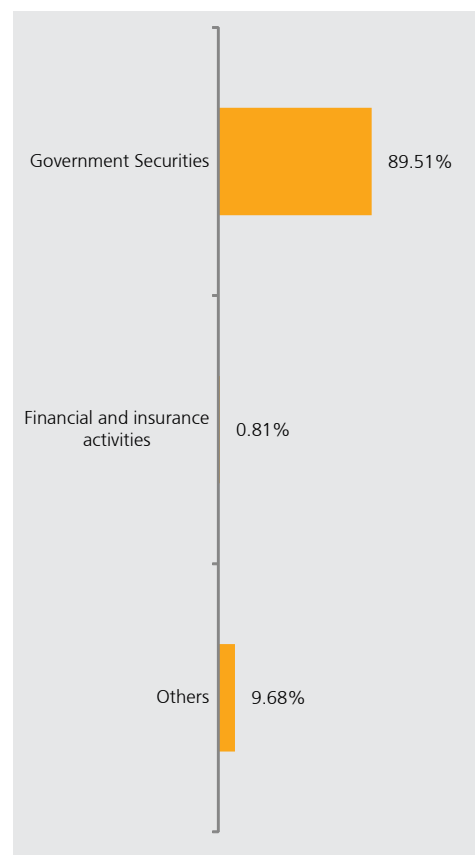
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

NA

Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 31 January, 20: ₹14.9084
Inception Date: 14th January 2014
Benchmark: N.A
AUM as on 31 January, 20: ₹ 49.14 Crs.
Modified Duration of Debt Portfolio:
 0.19 years
YTM of Debt Portfolio: 5.03%

Asset Allocation

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

Returns

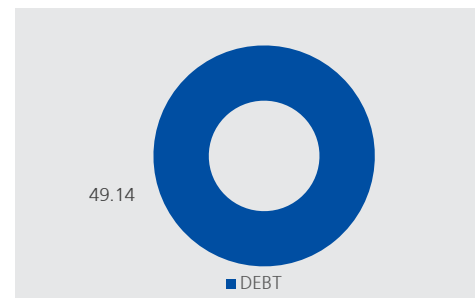
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	-
Last 6 Months	2.76%	-
Last 1 Year	6.03%	-
Last 2 Years	6.15%	-
Last 3 Years	6.11%	-
Since Inception	6.83%	-

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

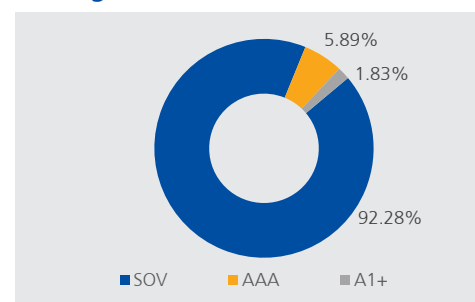
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.66%
Current Assets	0.34%
Total	100.00%

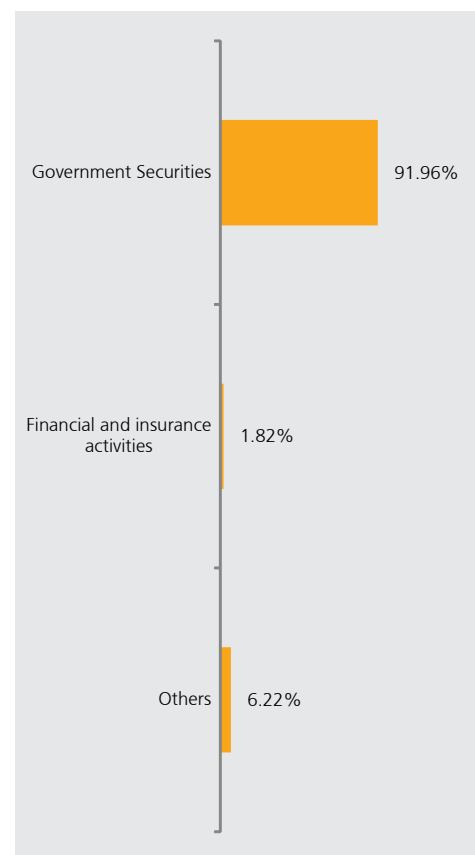
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Gaurav Jakhotia

NAV as on 31 January, 20: ₹18.4156

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 31 January, 20: ₹ 47.04 Crs.

Modified Duration of Debt Portfolio:

2.15 years

YTM of Debt Portfolio: 6.51%

Asset Allocation

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

Returns

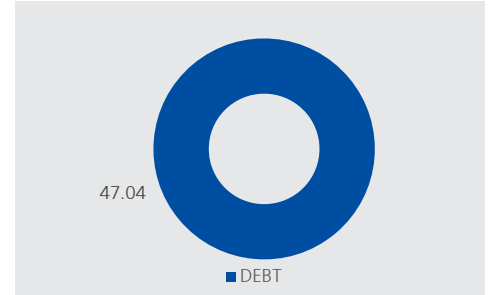
Period	Fund Returns	Index Returns
Last 1 Month	0.73%	-
Last 6 Months	3.57%	-
Last 1 Year	9.46%	-
Last 2 Years	7.61%	-
Last 3 Years	6.36%	-
Since Inception	8.08%	-

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

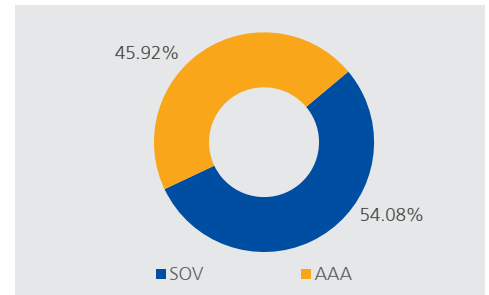
Portfolio

Name of Instrument	% to AUM
7.17% RIL NCD PPD SR D 08-11-2022	8.41%
9.00% NTPC NCD 25-01-2023 XLII-I	8.37%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.46%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.88%
9.45% LICHFL NCD 30-01-2022	5.16%
8.58% HDFC NCD 18-03-2022 SR V0003	3.99%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.54%
Bonds/Debentures Total	41.81%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.46%
8.20% GOI CG 15-02-2022	14.09%
8.95% MAHARASHTRA SDL 07/03/2022	9.39%
8.85% SGOK SDL 2022 Jul 18	6.72%
7.32% GOI CG 28-01-2024	2.64%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.98%
Gilts Total	51.27%
Money Market Total	1.73%
Current Assets	5.19%
Total	100.00%

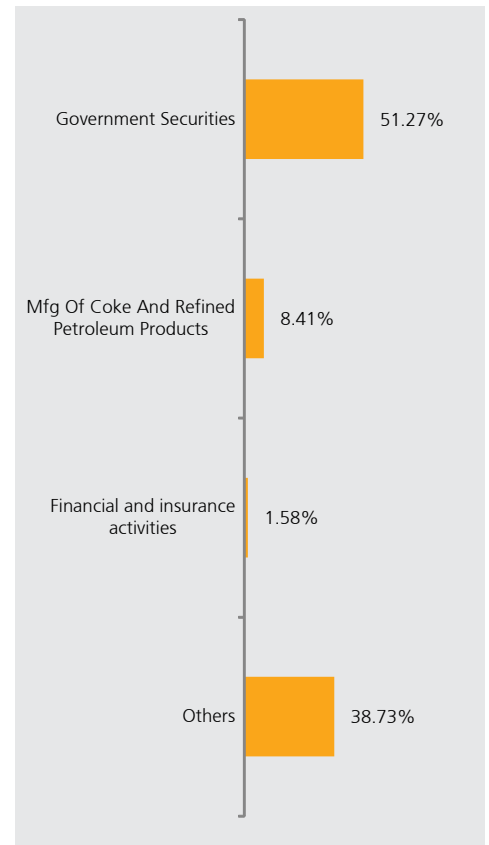
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF02710/06/08LINFRAS01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF04401/01/10LINFRAS02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06601/01/10PINFRAS02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06101/02/08HINFRAS01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Hybrid	Palak Shah	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01701/02/08HSRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhota

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Gaurav Jakhotia
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF06401/03/08PGILTFUN01121	Pension Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF01901/03/08PCORBOND01121	Pension Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF06301/02/08HCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05612/02/10LHNAVGUIA01121	Life Highest NAV Guarantee Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Hybrid	Deepak Gupta	Gaurav Jakhotia

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