

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST AUGUST 2017

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# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹56.3677

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹168.67 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

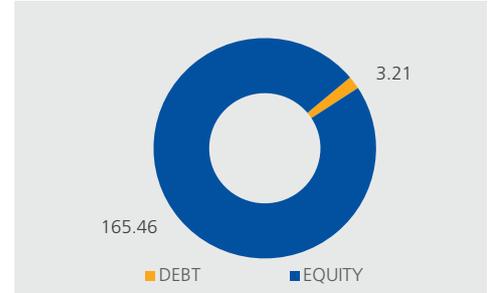
Period	Fund Returns	Index Returns
Last 1 Month	-2.44%	-1.58%
Last 6 Months	9.19%	11.69%
Last 1 Year	6.33%	12.88%
Last 2 Years	9.55%	11.54%
Last 3 Years	9.18%	7.63%
Since Inception	14.15%	14.75%

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

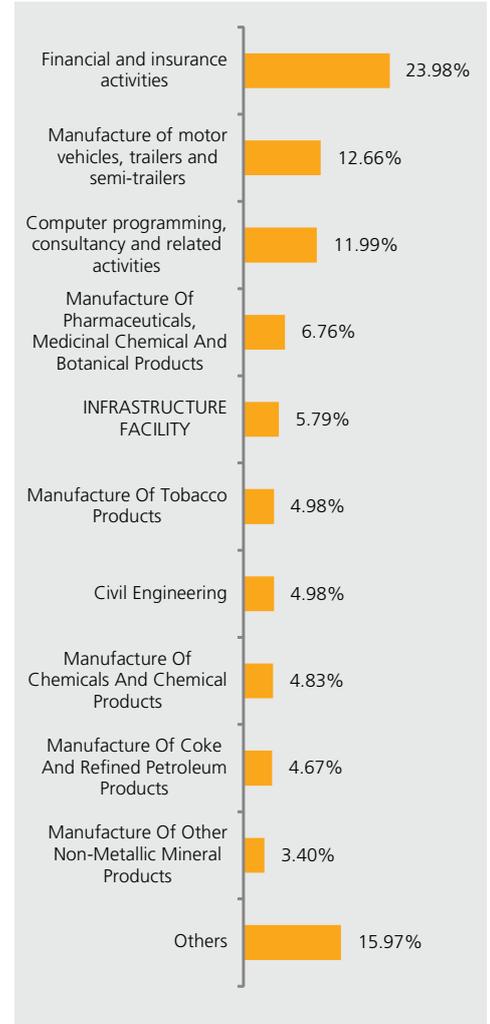
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.61%
INFOSYS LTD	5.62%
MARUTI SUZUKI INDIA LTD	5.06%
I T C LTD	4.98%
LARSEN & TOUBRO LTD	4.98%
ICICI BANK LTD	4.49%
RELIANCE INDUSTRIES LTD	3.67%
TATA MOTORS LTD	3.45%
YES BANK LTD	3.30%
DIVI'S LABORATORIES LTD	3.07%
MOTHERSON SUMI SYSTEMS LTD	2.68%
TECH MAHINDRA LTD	2.49%
STATE BANK OF INDIA	2.48%
CUMMINS INDIA LTD	2.31%
HCL TECHNOLOGIES LTD	2.29%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.28%
ULTRATECH CEMENT LTD	2.06%
KOTAK MAHINDRA BANK LTD	1.75%
JUBILANT FOODWORKS LTD	1.65%
HINDUSTAN UNILEVER LTD	1.59%
AXIS BANK LTD	1.53%
INDIAN HOTELS CO. LTD	1.52%
VEDANTA LTD	1.50%
HERO MOTOCORP LTD	1.49%
MAHINDRA & MAHINDRA LTD	1.47%
POWER GRID CORPORATION OF INDIA LTD	1.41%
GE POWER INDIA LTD	1.35%
GUJARAT FLUOROCEMICALS LTD	1.29%
HOUSING DEVE FIN CORP LTD	1.20%
NTPC LTD	1.16%
ASIAN PAINTS LTD	1.14%
NIIT LTD	1.05%
PETRONET LNG LTD	1.05%
BHARAT FINANCIAL INCLUSION LTD	1.03%
CESC LTD	1.03%
CASTROL (INDIA) LTD	1.00%
EQUITAS HOLDINGS LTD	0.83%
EMAMI LTD	0.76%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.76%
COCHIN SHIPYARD LTD	0.73%
AMBUJA CEMENTS LTD	0.72%
APOLLO HOSPITALS ENTERPRISES LTD	0.68%
AUROBINDO PHARMA LTD	0.65%
VESUVIUS INDIA LTD	0.63%
HINDUSTAN ZINC LTD	0.61%
COLGATE PALMOLIVE (INDIA) LTD	0.61%
THYROCARE TECHNOLOGIES LTD	0.59%
ECLERX SERVICES LTD	0.55%
MINDTREE LTD	0.54%
GUJARAT STATE PETRONET LTD	0.52%
RELIANCE COMMUNICATIONS LTD	0.46%
TATA COMMUNICATIONS LTD	0.46%
INOX WIND LTD	0.30%
OIL & NATURAL GAS CORPORATION LTD	0.28%
HINDALCO INDUSTRIES LTD	0.21%
LINDE INDIA LIMITED	0.20%
<b>Equity Total</b>	<b>98.10%</b>
<b>Money Market Total</b>	<b>1.90%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹25.2522

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹1036.06 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

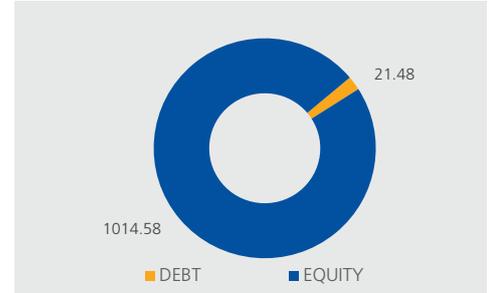
Period	Fund Returns	Index Returns
Last 1 Month	-2.44%	-1.58%
Last 6 Months	9.33%	11.69%
Last 1 Year	6.59%	12.88%
Last 2 Years	10.00%	11.54%
Last 3 Years	9.48%	7.63%
Since Inception	10.56%	8.88%

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

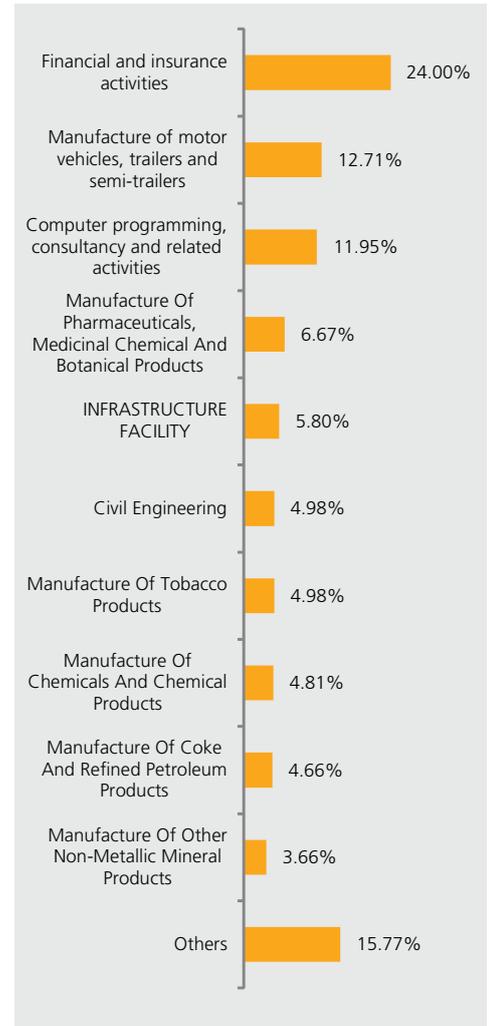
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.63%
INFOSYS LTD	5.62%
MARUTI SUZUKI INDIA LTD	5.08%
LARSEN & TOUBRO LTD	4.98%
I T C LTD	4.98%
ICICI BANK LTD	4.50%
RELIANCE INDUSTRIES LTD	3.70%
TATA MOTORS LTD	3.46%
YES BANK LTD	3.30%
DIVI'S LABORATORIES LTD	2.97%
MOTHERSON SUMI SYSTEMS LTD	2.70%
TECH MAHINDRA LTD	2.49%
STATE BANK OF INDIA	2.48%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.28%
HCL TECHNOLOGIES LTD	2.28%
CUMMINS INDIA LTD	2.23%
ULTRATECH CEMENT LTD	2.06%
KOTAK MAHINDRA BANK LTD	1.76%
AXIS BANK LTD	1.53%
JUBILANT FOODWORKS LTD	1.50%
VEDANTA LTD	1.50%
HINDUSTAN UNILEVER LTD	1.50%
MAHINDRA & MAHINDRA LTD	1.48%
GUJARAT FLUOROCEMICALS LTD	1.43%
POWER GRID CORPORATION OF INDIA LTD	1.41%
GE POWER INDIA LTD	1.37%
INDIAN HOTELS CO. LTD	1.37%
HERO MOTOCORP LTD	1.30%
HOUSING DEVE FIN CORP LTD	1.20%
ASIAN PAINTS LTD	1.10%
BHARAT FINANCIAL INCLUSION LTD	1.09%
PETRONET LNG LTD	1.05%
CESC LTD	1.03%
NIIT LTD	1.02%
NTPC LTD	0.98%
CASTROL (INDIA) LTD	0.96%
VESUVIUS INDIA LTD	0.88%
EMAMI LTD	0.77%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.76%
EQUITAS HOLDINGS LTD	0.75%
COCHIN SHIPYARD LTD	0.74%
AMBUJA CEMENTS LTD	0.72%
THYROCARE TECHNOLOGIES LTD	0.70%
APOLLO HOSPITALS ENTERPRISES LTD	0.68%
AUROBINDO PHARMA LTD	0.65%
TATA COMMUNICATIONS LTD	0.64%
HINDUSTAN ZINC LTD	0.62%
COLGATE PALMOLIVE (INDIA) LTD	0.59%
MINDTREE LTD	0.54%
ECLERX SERVICES LTD	0.53%
GUJARAT STATE PETRONET LTD	0.52%
RELIANCE COMMUNICATIONS LTD	0.46%
INOX WIND LTD	0.27%
OIL & NATURAL GAS CORPORATION LTD	0.27%
HINDALCO INDUSTRIES LTD	0.21%
LINDE INDIA LIMITED	0.20%
APOLLO TYRES LTD	0.11%
<b>Equity Total</b>	<b>97.93%</b>
<b>Money Market Total</b>	<b>2.07%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹20.4327

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹1477.62 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	98
Gsec / Debt	00-00	-
MMI / Others	0-25	2

## Returns

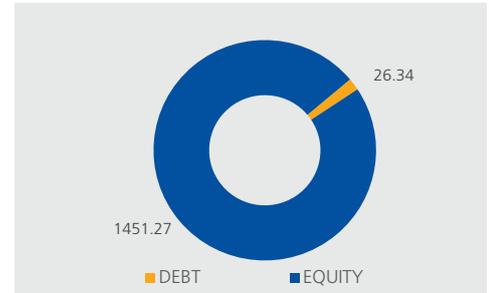
Period	Fund Returns	Index Returns
Last 1 Month	-2.54%	-1.58%
Last 6 Months	8.88%	11.69%
Last 1 Year	5.33%	12.88%
Last 2 Years	8.55%	11.54%
Last 3 Years	8.22%	7.63%
Since Inception	9.80%	8.68%

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

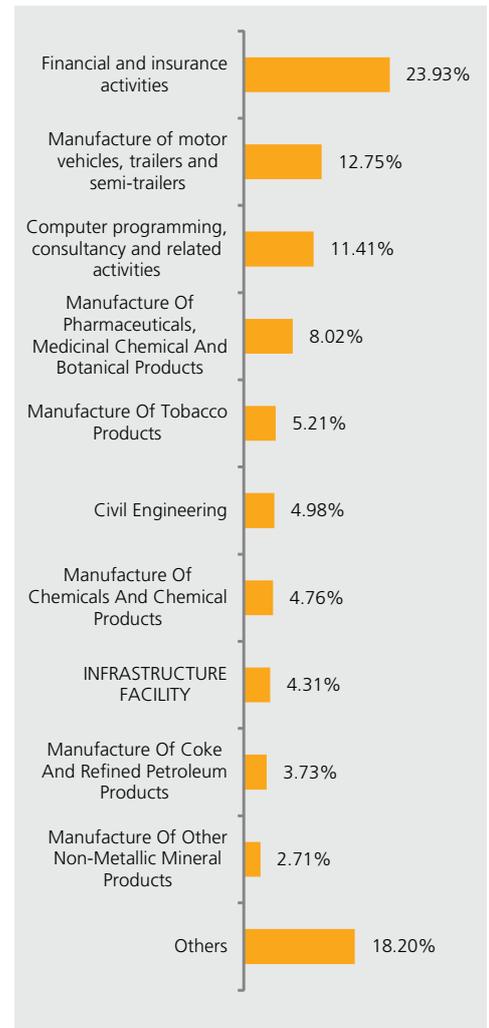
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.78%
INFOSYS LTD	5.87%
I T C LTD	5.21%
MARUTI SUZUKI INDIA LTD	5.02%
LARSEN & TOUBRO LTD	4.98%
ICICI BANK LTD	4.69%
TATA MOTORS LTD	3.68%
YES BANK LTD	3.44%
RELIANCE INDUSTRIES LTD	3.36%
DIVI'S LABORATORIES LTD	3.14%
MOTHERSON SUMI SYSTEMS LTD	2.54%
ULTRATECH CEMENT LTD	2.53%
HCL TECHNOLOGIES LTD	2.53%
TECH MAHINDRA LTD	2.43%
STATE BANK OF INDIA	2.36%
CUMMINS INDIA LTD	2.31%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.22%
SANOBI INDIA LTD	2.21%
GUJARAT FLUORO CHEMICALS LTD	2.07%
KOTAK MAHINDRA BANK LTD	2.01%
HERO MOTOCORP LTD	1.74%
JUBILANT FOODWORKS LTD	1.63%
POWER GRID CORPORATION OF INDIA LTD	1.55%
AXIS BANK LTD	1.51%
MAHINDRA & MAHINDRA LTD	1.51%
D.B.CORP LTD	1.41%
VEDANTA LTD	1.28%
INDIAN HOTELS CO. LTD	1.09%
BHARAT FINANCIAL INCLUSION LTD	1.05%
CESC LTD	1.04%
HINDUSTAN UNILEVER LTD	1.00%
NTPC LTD	0.98%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.96%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.95%
PETRONET LNG LTD	0.92%
ASIAN PAINTS LTD	0.85%
SHOPPERS STOP LTD	0.82%
COFFEE DAY ENTERPRISES LTD	0.80%
EQUITAS HOLDINGS LTD	0.77%
COCHIN SHIPYARD LTD	0.73%
GE POWER INDIA LTD	0.67%
THYROCARE TECHNOLOGIES LTD	0.65%
APOLLO HOSPITALS ENTERPRISES LTD	0.61%
COLGATE PALMOLIVE (INDIA) LTD	0.59%
ECLERX SERVICES LTD	0.52%
EMAMI LTD	0.46%
CASTROL (INDIA) LTD	0.37%
HOUSING DEVE FIN CORP LTD	0.36%
HINDUSTAN ZINC LTD	0.36%
NIIT LTD	0.34%
OIL & NATURAL GAS CORPORATION LTD	0.25%
LINDE INDIA LIMITED	0.24%
MINDTREE LTD	0.24%
HINDALCO INDUSTRIES LTD	0.21%
AMBUJA CEMENTS LTD	0.18%
RELIANCE COMMUNICATIONS LTD	0.13%
APOLLO TYRES LTD	0.08%
<b>Equity Total</b>	<b>98.22%</b>
<b>Money Market Total</b>	<b>1.78%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹27.9504

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹76.31 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

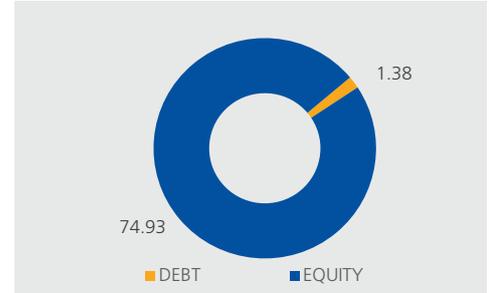
Period	Fund Returns	Index Returns
Last 1 Month	-2.47%	-1.58%
Last 6 Months	9.12%	11.69%
Last 1 Year	6.17%	12.88%
Last 2 Years	9.50%	11.54%
Last 3 Years	9.17%	7.63%
Since Inception	10.31%	9.77%

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

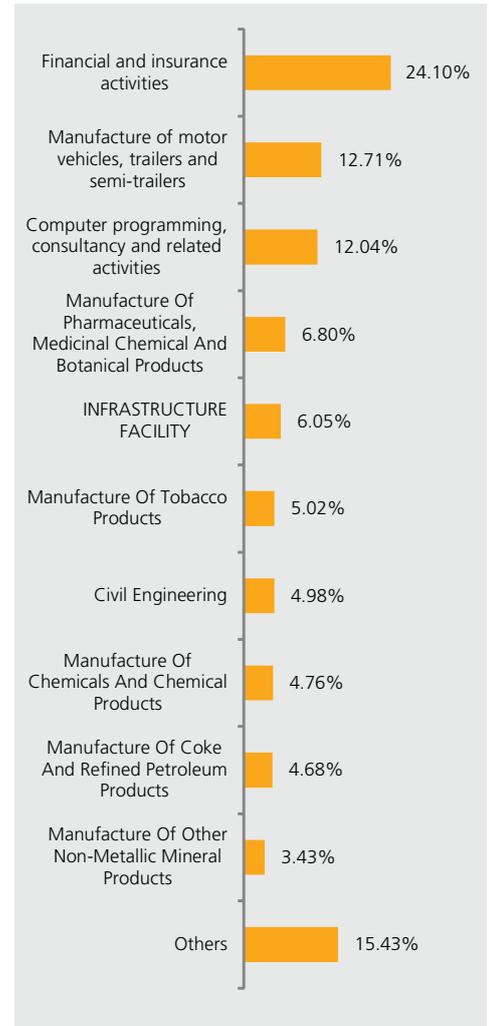
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.59%
INFOSYS LTD	5.65%
MARUTI SUZUKI INDIA LTD	5.07%
I T C LTD	5.02%
LARSEN & TOUBRO LTD	4.98%
ICICI BANK LTD	4.51%
RELIANCE INDUSTRIES LTD	3.70%
TATA MOTORS LTD	3.47%
YES BANK LTD	3.32%
DIVI'S LABORATORIES LTD	3.10%
MOTHERSON SUMI SYSTEMS LTD	2.69%
TECH MAHINDRA LTD	2.51%
STATE BANK OF INDIA	2.50%
CUMMINS INDIA LTD	2.32%
HCL TECHNOLOGIES LTD	2.30%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.29%
ULTRATECH CEMENT LTD	2.06%
KOTAK MAHINDRA BANK LTD	1.76%
JUBILANT FOODWORKS LTD	1.68%
AXIS BANK LTD	1.54%
HINDUSTAN UNILEVER LTD	1.53%
INDIAN HOTELS CO. LTD	1.51%
VEDANTA LTD	1.50%
MAHINDRA & MAHINDRA LTD	1.48%
POWER GRID CORPORATION OF INDIA LTD	1.41%
GUJARAT FLUORO CHEMICALS LTD	1.31%
HERO MOTOCORP LTD	1.30%
GE POWER INDIA LTD	1.29%
HOUSING DEVE FIN CORP LTD	1.20%
NTPC LTD	1.16%
ASIAN PAINTS LTD	1.12%
BHARAT FINANCIAL INCLUSION LTD	1.09%
PETRONET LNG LTD	1.05%
NIIT LTD	1.04%
CASTROL (INDIA) LTD	0.98%
EQUITAS HOLDINGS LTD	0.84%
CESC LTD	0.82%
EMAMI LTD	0.76%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.76%
COCHIN SHIPYARD LTD	0.74%
AMBUJA CEMENTS LTD	0.72%
RELIANCE COMMUNICATIONS LTD	0.69%
APOLLO HOSPITALS ENTERPRISES LTD	0.68%
AUROBINDO PHARMA LTD	0.65%
VESUVIUS INDIA LTD	0.64%
HINDUSTAN ZINC LTD	0.61%
COLGATE PALMOLIVE (INDIA) LTD	0.60%
THYROCARE TECHNOLOGIES LTD	0.57%
MINDTREE LTD	0.54%
ECLERX SERVICES LTD	0.54%
GUJARAT STATE PETRONET LTD	0.52%
TATA COMMUNICATIONS LTD	0.47%
INOX WIND LTD	0.31%
OIL & NATURAL GAS CORPORATION LTD	0.28%
HINDALCO INDUSTRIES LTD	0.21%
LINDE INDIA LIMITED	0.20%
<b>Equity Total</b>	<b>98.20%</b>
<b>Money Market Total</b>	<b>1.80%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹24.2923

**Inception Date:** 4<sup>th</sup> December 2008

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹131.42 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

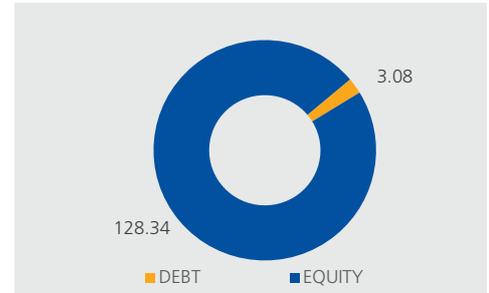
Period	Fund Returns	Index Returns
Last 1 Month	-2.42%	-1.58%
Last 6 Months	9.21%	11.69%
Last 1 Year	6.28%	12.88%
Last 2 Years	9.57%	11.54%
Last 3 Years	9.22%	7.63%
Since Inception	9.03%	8.59%

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

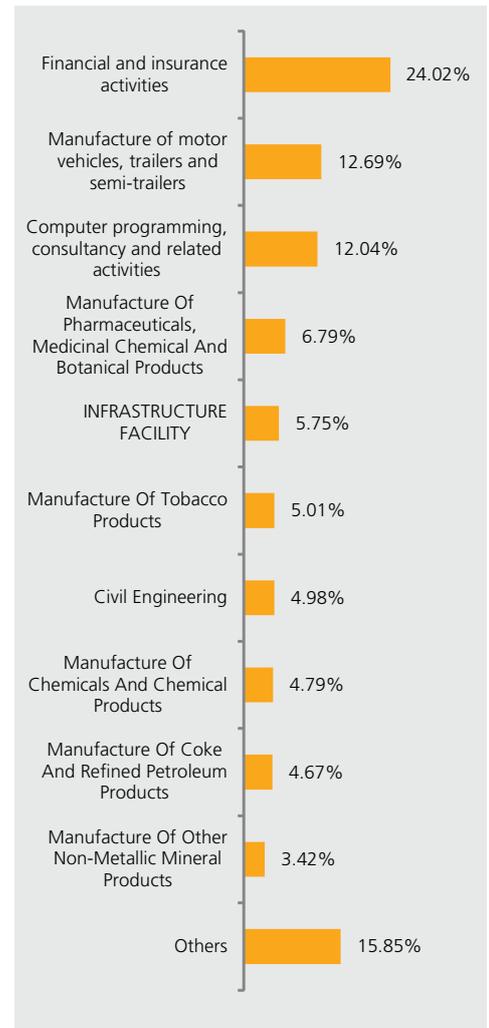
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.59%
INFOSYS LTD	5.65%
MARUTI SUZUKI INDIA LTD	5.07%
I T C LTD	5.01%
LARSEN & TOUBRO LTD	4.98%
ICICI BANK LTD	4.49%
RELIANCE INDUSTRIES LTD	3.70%
TATA MOTORS LTD	3.46%
YES BANK LTD	3.31%
DIVI'S LABORATORIES LTD	3.09%
MOTHERSON SUMI SYSTEMS LTD	2.69%
TECH MAHINDRA LTD	2.50%
STATE BANK OF INDIA	2.49%
CUMMINS INDIA LTD	2.32%
HCL TECHNOLOGIES LTD	2.30%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.29%
ULTRATECH CEMENT LTD	2.06%
KOTAK MAHINDRA BANK LTD	1.76%
JUBILANT FOODWORKS LTD	1.69%
AXIS BANK LTD	1.53%
HINDUSTAN UNILEVER LTD	1.52%
VEDANTA LTD	1.50%
MAHINDRA & MAHINDRA LTD	1.47%
POWER GRID CORPORATION OF INDIA LTD	1.41%
INDIAN HOTELS CO. LTD	1.40%
GUJARAT FLUOROCEMICALS LTD	1.36%
HERO MOTOCORP LTD	1.29%
GE POWER INDIA LTD	1.28%
HOUSING DEVE FIN CORP LTD	1.21%
NTPC LTD	1.17%
ASIAN PAINTS LTD	1.11%
PETRONET LNG LTD	1.06%
BHARAT FINANCIAL INCLUSION LTD	1.04%
NIIT LTD	1.04%
CASTROL (INDIA) LTD	0.98%
EQUITAS HOLDINGS LTD	0.84%
CESC LTD	0.82%
EMAMI LTD	0.77%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.76%
COCHIN SHIPYARD LTD	0.74%
AMBUJA CEMENTS LTD	0.72%
APOLLO HOSPITALS ENTERPRISES LTD	0.69%
AUROBINDO PHARMA LTD	0.65%
VESUVIUS INDIA LTD	0.65%
HINDUSTAN ZINC LTD	0.61%
COLGATE PALMOLIVE (INDIA) LTD	0.60%
THYROCARE TECHNOLOGIES LTD	0.57%
MINDTREE LTD	0.54%
ECLERX SERVICES LTD	0.53%
GUJARAT STATE PETRONET LTD	0.52%
TATA COMMUNICATIONS LTD	0.46%
RELIANCE COMMUNICATIONS LTD	0.39%
INOX WIND LTD	0.31%
OIL & NATURAL GAS CORPORATION LTD	0.28%
HINDALCO INDUSTRIES LTD	0.21%
LINDE INDIA LIMITED	0.20%
<b>Equity Total</b>	<b>97.66%</b>
<b>Money Market Total</b>	<b>2.34%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹20.0447

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹68.30 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

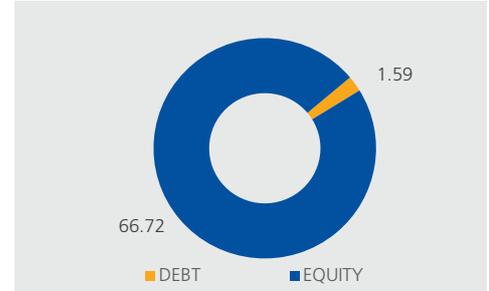
Period	Fund Returns	Index Returns
Last 1 Month	-2.53%	-1.58%
Last 6 Months	8.76%	11.69%
Last 1 Year	5.31%	12.88%
Last 2 Years	8.55%	11.54%
Last 3 Years	8.21%	7.63%
Since Inception	9.53%	8.68%

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

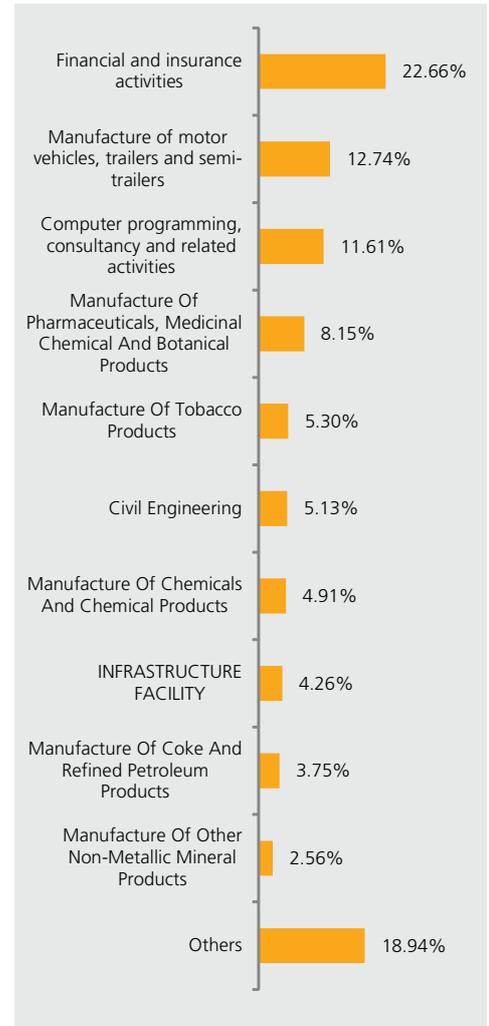
## Portfolio

Name of Instrument	% to AUM
INFOSYS LTD	5.98%
I T C LTD	5.30%
HDFC BANK LTD	5.19%
LARSEN & TOUBRO LTD	5.13%
MARUTI SUZUKI INDIA LTD	4.96%
ICICI BANK LTD	4.76%
TATA MOTORS LTD	3.67%
YES BANK LTD	3.51%
RELIANCE INDUSTRIES LTD	3.47%
DIVI'S LABORATORIES LTD	3.22%
MOTHERSON SUMI SYSTEMS LTD	2.71%
HCL TECHNOLOGIES LTD	2.65%
ULTRATECH CEMENT LTD	2.56%
CUMMINS INDIA LTD	2.53%
TECH MAHINDRA LTD	2.46%
STATE BANK OF INDIA	2.41%
SANOFI INDIA LTD	2.28%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.19%
GUJARAT FLUORO CHEMICALS LTD	2.18%
KOTAK MAHINDRA BANK LTD	2.05%
HERO MOTOCORP LTD	1.77%
JUBILANT FOODWORKS LTD	1.66%
POWER GRID CORPORATION OF INDIA LTD	1.58%
AXIS BANK LTD	1.53%
D.B. CORP LTD	1.44%
MAHINDRA & MAHINDRA LTD	1.39%
VEDANTA LTD	1.11%
BHARAT FINANCIAL INCLUSION LTD	1.08%
HEALTHCARE GLOBAL ENTERPRISES LTD	1.06%
INDIAN HOTELS CO. LTD	1.05%
HINDUSTAN UNILEVER LTD	1.03%
NTPC LTD	1.00%
SHOPPERS STOP LTD	1.00%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.97%
PETRONET LNG LTD	0.94%
COFFEE DAY ENTERPRISES LTD	0.93%
CESC LTD	0.92%
ASIAN PAINTS LTD	0.88%
EQUITAS HOLDINGS LTD	0.79%
COCHIN SHIPYARD LTD	0.75%
THYROCARE TECHNOLOGIES LTD	0.65%
GE POWER INDIA LTD	0.64%
COLGATE PALMOLIVE (INDIA) LTD	0.57%
ECLERX SERVICES LTD	0.54%
APOLLO HOSPITALS ENTERPRISES LTD	0.47%
EMAMI LTD	0.47%
HINDUSTAN ZINC LTD	0.37%
HOUSING DEVE FIN CORP LTD	0.37%
NIIT LTD	0.28%
CASTROL (INDIA) LTD	0.27%
OIL & NATURAL GAS CORPORATION LTD	0.26%
LINDE INDIA LIMITED	0.25%
MINDTREE LTD	0.24%
HINDALCO INDUSTRIES LTD	0.21%
<b>Equity Total</b>	<b>97.68%</b>
<b>Money Market Total</b>	<b>2.32%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹20.1987

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹42.76 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	97
Gsec / Debt	00-00	-
MMI / Others	0-100	3

## Returns

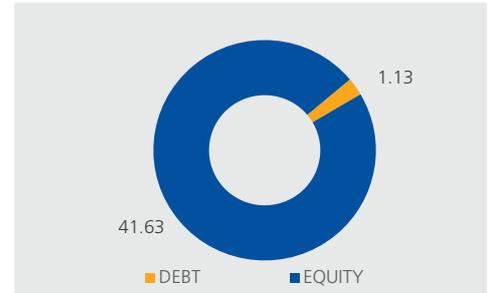
Period	Fund Returns	Index Returns
Last 1 Month	-2.36%	-1.58%
Last 6 Months	9.48%	11.69%
Last 1 Year	6.72%	12.88%
Last 2 Years	10.02%	11.54%
Last 3 Years	9.46%	7.63%
Since Inception	7.67%	6.87%

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

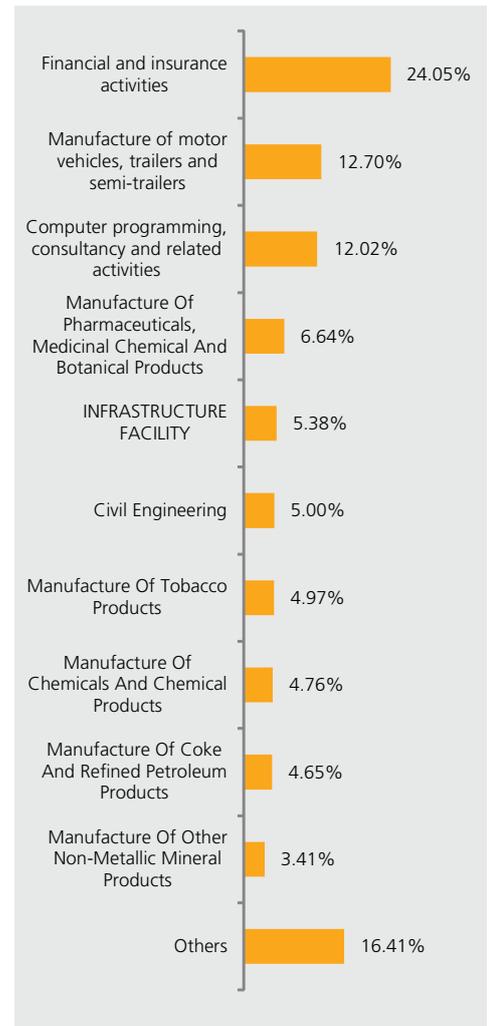
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.62%
INFOSYS LTD	5.67%
MARUTI SUZUKI INDIA LTD	5.09%
LARSEN & TOUBRO LTD	5.00%
I T C LTD	4.97%
ICICI BANK LTD	4.48%
RELIANCE INDUSTRIES LTD	3.68%
TATA MOTORS LTD	3.45%
YES BANK LTD	3.30%
DIVI'S LABORATORIES LTD	3.08%
MOTHERSON SUMI SYSTEMS LTD	2.68%
TECH MAHINDRA LTD	2.49%
STATE BANK OF INDIA	2.48%
CUMMINS INDIA LTD	2.31%
HCL TECHNOLOGIES LTD	2.29%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.28%
ULTRATECH CEMENT LTD	2.06%
KOTAK MAHINDRA BANK LTD	1.76%
JUBILANT FOODWORKS LTD	1.67%
AXIS BANK LTD	1.53%
INDIAN HOTELS CO. LTD	1.51%
HINDUSTAN UNILEVER LTD	1.50%
VEDANTA LTD	1.49%
MAHINDRA & MAHINDRA LTD	1.47%
POWER GRID CORPORATION OF INDIA LTD	1.41%
GUJARAT FLUORO CHEMICALS LTD	1.36%
HERO MOTOCORP LTD	1.30%
GE POWER INDIA LTD	1.28%
HOUSING DEVE FIN CORP LTD	1.20%
NTPC LTD	1.16%
ASIAN PAINTS LTD	1.11%
BHARAT FINANCIAL INCLUSION LTD	1.09%
PETRONET LNG LTD	1.05%
NIIT LTD	1.03%
CESC LTD	1.03%
CASTROL (INDIA) LTD	0.97%
EQUITAS HOLDINGS LTD	0.84%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.76%
COCHIN SHIPYARD LTD	0.74%
AMBUJA CEMENTS LTD	0.72%
APOLLO HOSPITALS ENTERPRISES LTD	0.68%
AUROBINDO PHARMA LTD	0.65%
VESUVIUS INDIA LTD	0.63%
EMAMI LTD	0.62%
HINDUSTAN ZINC LTD	0.61%
COLGATE PALMOLIVE (INDIA) LTD	0.60%
THYROCARE TECHNOLOGIES LTD	0.56%
MINDTREE LTD	0.54%
ECLERX SERVICES LTD	0.53%
GUJARAT STATE PETRONET LTD	0.52%
TATA COMMUNICATIONS LTD	0.45%
INOX WIND LTD	0.30%
OIL & NATURAL GAS CORPORATION LTD	0.28%
HINDALCO INDUSTRIES LTD	0.21%
LINDE INDIA LIMITED	0.20%
RELIANCE COMMUNICATIONS LTD	0.06%
<b>Equity Total</b>	<b>97.36%</b>
<b>Money Market Total</b>	<b>2.64%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

**NAV as on 31 August, 17:** ₹20.4155

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹4.05 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	97
Gsec / Debt	00-00	-
MMI / Others	0-100	3

## Returns

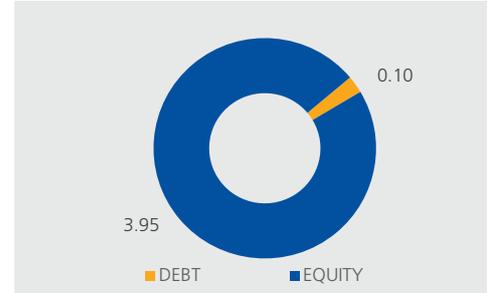
Period	Fund Returns	Index Returns
Last 1 Month	-2.54%	-1.58%
Last 6 Months	8.63%	11.69%
Last 1 Year	5.16%	12.88%
Last 2 Years	8.48%	11.54%
Last 3 Years	8.23%	7.63%
Since Inception	9.79%	8.68%

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

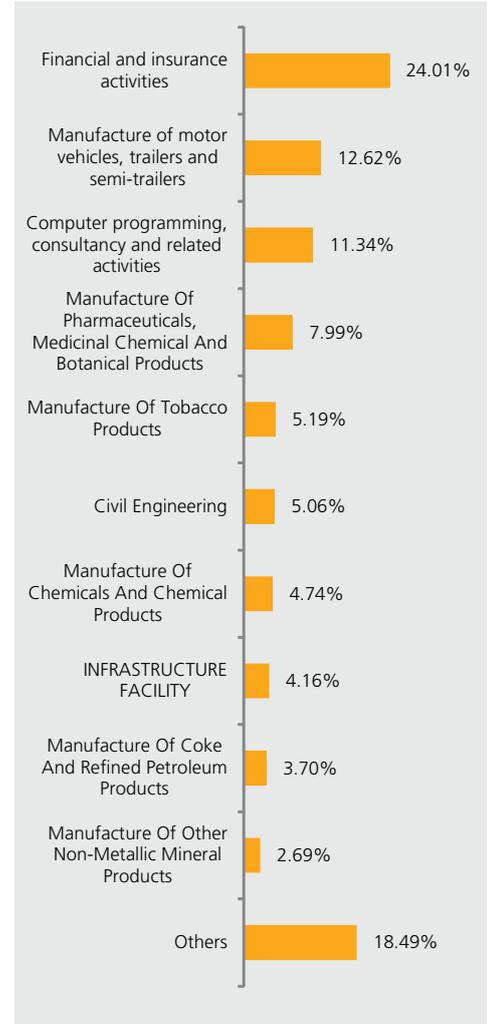
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	6.94%
INFOSYS LTD	5.85%
I T C LTD	5.19%
LARSEN & TOUBRO LTD	5.06%
MARUTI SUZUKI INDIA LTD	5.00%
ICICI BANK LTD	4.67%
TATA MOTORS LTD	3.62%
YES BANK LTD	3.45%
RELIANCE INDUSTRIES LTD	3.44%
DIVI'S LABORATORIES LTD	3.06%
MOTHERSON SUMI SYSTEMS LTD	2.66%
HCL TECHNOLOGIES LTD	2.59%
ULTRATECH CEMENT LTD	2.51%
CUMMINS INDIA LTD	2.47%
TECH MAHINDRA LTD	2.40%
STATE BANK OF INDIA	2.35%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.25%
SANOFI INDIA LTD	2.23%
GUJARAT FLUORO CHEMICALS LTD	2.13%
KOTAK MAHINDRA BANK LTD	1.99%
HERO MOTOCORP LTD	1.72%
JUBILANT FOODWORKS LTD	1.62%
POWER GRID CORPORATION OF INDIA LTD	1.55%
AXIS BANK LTD	1.49%
D.B. CORP LTD	1.40%
MAHINDRA & MAHINDRA LTD	1.35%
VEDANTA LTD	1.09%
BHARAT FINANCIAL INCLUSION LTD	1.06%
HINDUSTAN UNILEVER LTD	0.99%
NTPC LTD	0.97%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.97%
INDIAN HOTELS CO. LTD	0.97%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.95%
PETRONET LNG LTD	0.91%
COFFEE DAY ENTERPRISES LTD	0.91%
CESC LTD	0.89%
ASIAN PAINTS LTD	0.83%
SHOPPERS STOP LTD	0.82%
EQUITAS HOLDINGS LTD	0.76%
COCHIN SHIPYARD LTD	0.73%
THYROCARE TECHNOLOGIES LTD	0.64%
GE POWER INDIA LTD	0.62%
COLGATE PALMOLIVE (INDIA) LTD	0.55%
ECLERX SERVICES LTD	0.51%
APOLLO HOSPITALS ENTERPRISES LTD	0.47%
EMAMI LTD	0.46%
HOUSING DEVE FIN CORP LTD	0.36%
HINDUSTAN ZINC LTD	0.36%
NIIT LTD	0.27%
CASTROL (INDIA) LTD	0.26%
OIL & NATURAL GAS CORPORATION LTD	0.25%
LINDE INDIA LIMITED	0.24%
MINDTREE LTD	0.24%
HINDALCO INDUSTRIES LTD	0.21%
AMBUJA CEMENTS LTD	0.18%
<b>Equity Total</b>	<b>97.44%</b>
<b>Money Market Total</b>	<b>2.56%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Pure Equity Fund 1 (ULIF03010/06/08LPUEQUITY01121)

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹25.7259

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

**Benchmark:** S&P CNX Nifty Shariah Index: 100%

**AUM as on 31 August, 17:** ₹73.82 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	00-00	-
MMI / Others	0-40	2

## Returns

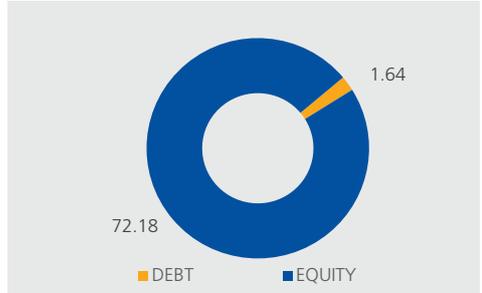
Period	Fund Returns	Index Returns
Last 1 Month	-0.93%	2.70%
Last 6 Months	9.11%	16.15%
Last 1 Year	9.30%	21.63%
Last 2 Years	9.09%	14.84%
Last 3 Years	11.60%	10.65%
Since Inception	10.78%	8.17%

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

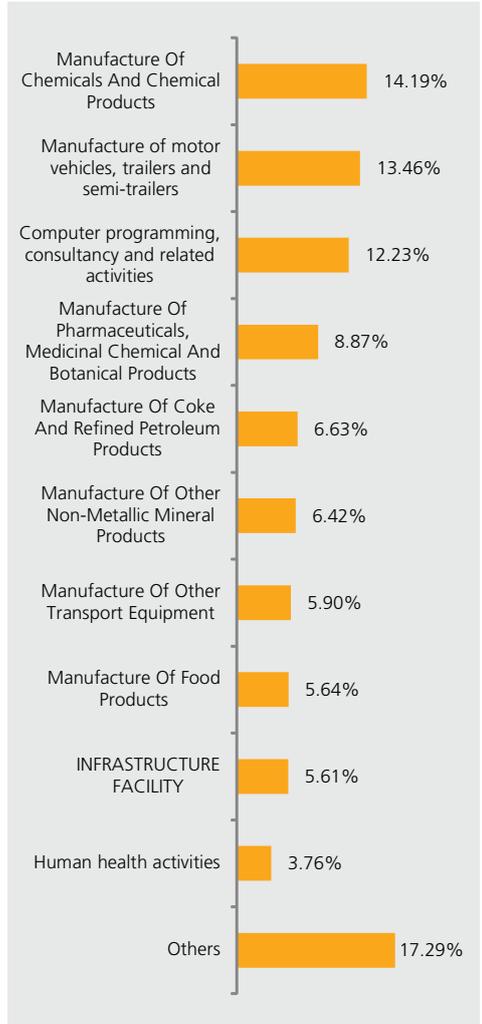
## Portfolio

Name of Instrument	% to AUM
MARUTI SUZUKI INDIA LTD	8.90%
HINDUSTAN UNILEVER LTD	8.09%
INFOSYS LTD	5.93%
HERO MOTOCORP LTD	5.90%
ASIAN PAINTS LTD	4.51%
LARSEN & TOUBRO LTD	3.58%
DALMIA BHARAT LTD	3.33%
TECH MAHINDRA LTD	3.25%
JUBILANT FOODWORKS LTD	3.24%
ULTRATECH CEMENT LTD	3.09%
HCL TECHNOLOGIES LTD	3.05%
RELIANCE INDUSTRIES LTD	3.03%
BRITANNIA INDUSTRIES LTD	2.40%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.33%
CASTROL (INDIA) LTD	2.31%
ECLERX SERVICES LTD	2.29%
GE POWER INDIA LTD	2.26%
AUROBINDO PHARMA LTD	2.09%
CUMMINS INDIA LTD	1.98%
GAIL (INDIA) LTD	1.95%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.88%
OIL & NATURAL GAS CORPORATION LTD	1.76%
MOTHERSON SUMI SYSTEMS LTD	1.68%
PETRONET LNG LTD	1.53%
SANOBI INDIA LTD	1.48%
MAHINDRA & MAHINDRA LTD	1.48%
LUPIN LTD	1.48%
APOLLO HOSPITALS ENTERPRISES LTD	1.44%
TATA MOTORS LTD	1.40%
INDIAN OIL CORPORATION LTD	1.29%
HINDUSTAN ZINC LTD	1.19%
CIPLA LTD	1.17%
COCHIN SHIPYARD LTD	1.13%
TATA METALIKS LTD	1.04%
POWER GRID CORPORATION OF INDIA LTD	1.00%
SINTEX PLASTICS TECHNOLOGY LTD	0.97%
LINDE INDIA LIMITED	0.83%
DR. REDDY'S LABORATORIES LTD	0.78%
COLGATE PALMOLIVE (INDIA) LTD	0.77%
<b>Equity Total</b>	<b>97.78%</b>
<b>Money Market Total</b>	<b>2.22%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUITY02121)

Fund Report as on 31st August 2017

## 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. Suraj Makhija  
**NAV as on 31 August, 17:** ₹19.5022  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** S&P CNX Nifty Shariah Index: 100%  
**AUM as on 31 August, 17:** ₹175.22 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	00-00	-
MMI / Others	0-40	3

## Returns

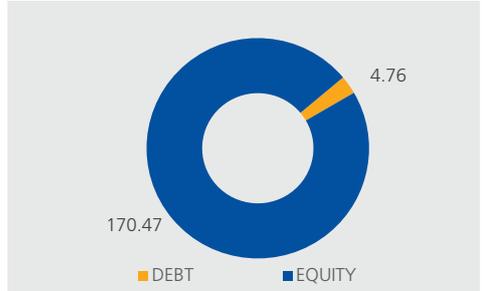
Period	Fund Returns	Index Returns
Last 1 Month	-0.90%	2.70%
Last 6 Months	9.14%	16.15%
Last 1 Year	9.60%	21.63%
Last 2 Years	9.24%	14.84%
Last 3 Years	11.66%	10.65%
Since Inception	9.13%	9.00%

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

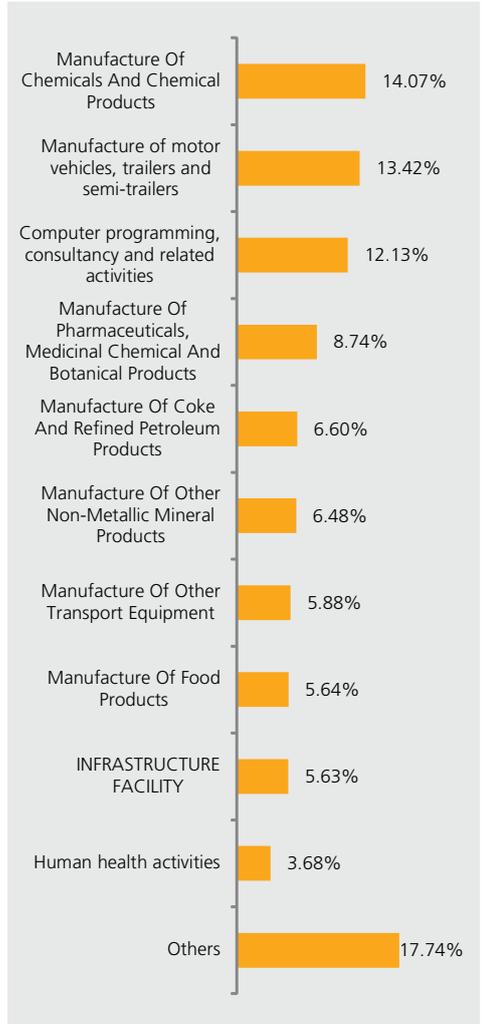
## Portfolio

Name of Instrument	% to AUM
MARUTI SUZUKI INDIA LTD	8.82%
HINDUSTAN UNILEVER LTD	8.01%
HERO MOTOCORP LTD	5.88%
INFOSYS LTD	5.87%
ASIAN PAINTS LTD	4.49%
LARSEN & TOUBRO LTD	3.58%
DALMIA BHARAT LTD	3.36%
TECH MAHINDRA LTD	3.23%
JUBILANT FOODWORKS LTD	3.22%
ULTRATECH CEMENT LTD	3.12%
HCL TECHNOLOGIES LTD	3.03%
RELIANCE INDUSTRIES LTD	3.01%
BRITANNIA INDUSTRIES LTD	2.41%
ECLERX SERVICES LTD	2.38%
CASTROL (INDIA) LTD	2.30%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.23%
GE POWER INDIA LTD	2.14%
AUROBINDO PHARMA LTD	2.07%
CUMMINS INDIA LTD	1.97%
GAIL (INDIA) LTD	1.96%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.89%
OIL & NATURAL GAS CORPORATION LTD	1.78%
MOTHERSON SUMI SYSTEMS LTD	1.70%
PETRONET LNG LTD	1.54%
MAHINDRA & MAHINDRA LTD	1.50%
LUPIN LTD	1.48%
APOLLO HOSPITALS ENTERPRISES LTD	1.45%
TATA MOTORS LTD	1.41%
SANOBI INDIA LTD	1.34%
INDIAN OIL CORPORATION LTD	1.28%
HINDUSTAN ZINC LTD	1.19%
CIPLA LTD	1.18%
COCHIN SHIPYARD LTD	1.13%
TATA METALIKS LTD	1.03%
POWER GRID CORPORATION OF INDIA LTD	0.99%
SINTEX PLASTICS TECHNOLOGY LTD	0.97%
LINDE INDIA LIMITED	0.79%
DR. REDDY'S LABORATORIES LTD	0.78%
COLGATE PALMOLIVE (INDIA) LTD	0.77%
<b>Equity Total</b>	<b>97.29%</b>
<b>Money Market Total</b>	<b>2.71%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija  
**NAV as on 31 August, 17:** ₹19.7019  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** S&P CNX Nifty Shariah Index: 100%  
**AUM as on 31 August, 17:** ₹13.98 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-00	-
MMI / Others	0-40	1

## Returns

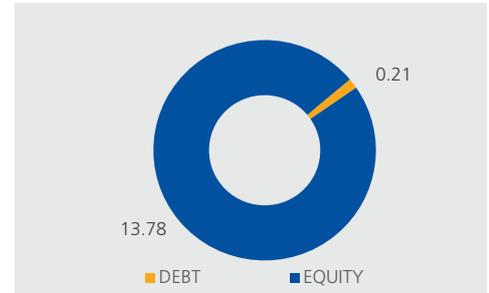
Period	Fund Returns	Index Returns
Last 1 Month	-0.92%	2.70%
Last 6 Months	9.15%	16.15%
Last 1 Year	9.35%	21.63%
Last 2 Years	8.89%	14.84%
Last 3 Years	11.38%	10.65%
Since Inception	9.28%	9.00%

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

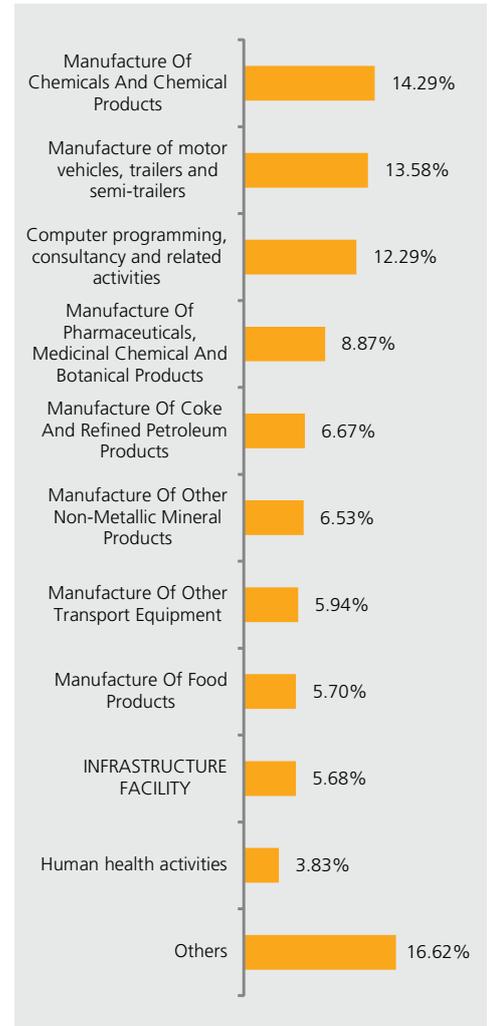
## Portfolio

Name of Instrument	% to AUM
MARUTI SUZUKI INDIA LTD	8.90%
HINDUSTAN UNILEVER LTD	8.15%
INFOSYS LTD	5.98%
HERO MOTOCORP LTD	5.94%
ASIAN PAINTS LTD	4.54%
LARSEN & TOUBRO LTD	3.60%
DALMIA BHARAT LTD	3.39%
JUBILANT FOODWORKS LTD	3.26%
TECH MAHINDRA LTD	3.25%
ULTRATECH CEMENT LTD	3.14%
HCL TECHNOLOGIES LTD	3.06%
RELIANCE INDUSTRIES LTD	3.05%
BRITANNIA INDUSTRIES LTD	2.44%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.37%
CASTROL (INDIA) LTD	2.32%
ECLERX SERVICES LTD	2.30%
GE POWER INDIA LTD	2.21%
AUROBINDO PHARMA LTD	2.10%
CUMMINS INDIA LTD	1.99%
GAIL (INDIA) LTD	1.98%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.91%
OIL & NATURAL GAS CORPORATION LTD	1.79%
MOTHERSON SUMI SYSTEMS LTD	1.75%
PETRONET LNG LTD	1.56%
MAHINDRA & MAHINDRA LTD	1.51%
LUPIN LTD	1.50%
APOLLO HOSPITALS ENTERPRISES LTD	1.47%
TATA MOTORS LTD	1.42%
SANOFI INDIA LTD	1.39%
INDIAN OIL CORPORATION LTD	1.30%
HINDUSTAN ZINC LTD	1.20%
CIPLA LTD	1.19%
COCHIN SHIPYARD LTD	1.14%
TATA METALIKS LTD	1.05%
POWER GRID CORPORATION OF INDIA LTD	1.00%
SINTEX PLASTICS TECHNOLOGY LTD	0.98%
LINDE INDIA LIMITED	0.82%
COLGATE PALMOLIVE (INDIA) LTD	0.78%
DR. REDDY'S LABORATORIES LTD	0.78%
<b>Equity Total</b>	<b>98.52%</b>
<b>Money Market Total</b>	<b>1.48%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Health Pure Equity Fund 1 (ULIF01601/02/08HPUEQUITY01121)

Fund Report as on 31st August 2017

## 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. Suraj Makhija  
**NAV as on 31 August, 17:** ₹23.0275  
**Inception Date:** 1<sup>st</sup> August 2008  
**Benchmark:** S&P CNX Nifty Shariah Index: 100%  
**AUM as on 31 August, 17:** ₹2.96 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	00-00	-
MMI / Others	0-40	3

## Returns

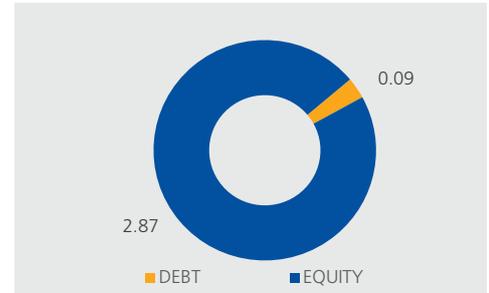
Period	Fund Returns	Index Returns
Last 1 Month	-0.90%	2.70%
Last 6 Months	9.09%	16.15%
Last 1 Year	9.43%	21.63%
Last 2 Years	9.10%	14.84%
Last 3 Years	11.32%	10.65%
Since Inception	9.63%	8.71%

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

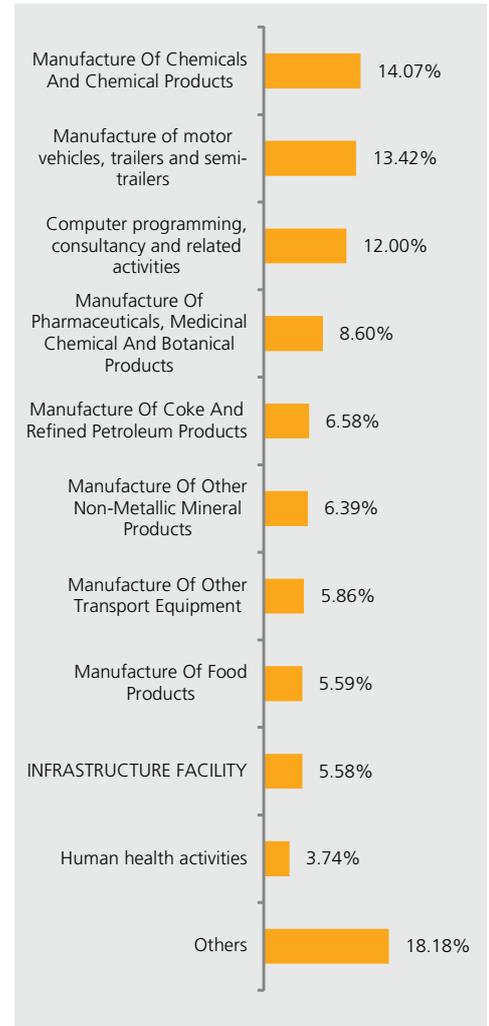
## Portfolio

Name of Instrument	% to AUM
MARUTI SUZUKI INDIA LTD	8.87%
HINDUSTAN UNILEVER LTD	8.03%
HERO MOTOCORP LTD	5.86%
INFOSYS LTD	5.81%
ASIAN PAINTS LTD	4.47%
LARSEN & TOUBRO LTD	3.57%
DALMIA BHARAT LTD	3.32%
JUBILANT FOODWORKS LTD	3.20%
TECH MAHINDRA LTD	3.19%
ULTRATECH CEMENT LTD	3.07%
RELIANCE INDUSTRIES LTD	3.00%
HCL TECHNOLOGIES LTD	3.00%
ECLERX SERVICES LTD	2.41%
BRITANNIA INDUSTRIES LTD	2.39%
CASTROL (INDIA) LTD	2.29%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.29%
GE POWER INDIA LTD	2.19%
AUROBINDO PHARMA LTD	2.04%
CUMMINS INDIA LTD	1.96%
GAIL (INDIA) LTD	1.95%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.86%
OIL & NATURAL GAS CORPORATION LTD	1.75%
MOTHERSON SUMI SYSTEMS LTD	1.67%
PETRONET LNG LTD	1.53%
MAHINDRA & MAHINDRA LTD	1.48%
LUPIN LTD	1.47%
APOLLO HOSPITALS ENTERPRISES LTD	1.45%
TATA MOTORS LTD	1.39%
SANOBI INDIA LTD	1.29%
INDIAN OIL CORPORATION LTD	1.28%
HINDUSTAN ZINC LTD	1.18%
CIPLA LTD	1.18%
COCHIN SHIPYARD LTD	1.12%
TATA METALIKS LTD	1.03%
POWER GRID CORPORATION OF INDIA LTD	0.99%
SINTEX PLASTICS TECHNOLOGY LTD	0.96%
LINDE INDIA LIMITED	0.81%
DR. REDDY'S LABORATORIES LTD	0.76%
COLGATE PALMOLIVE (INDIA) LTD	0.76%
<b>Equity Total</b>	<b>96.89%</b>
<b>Money Market Total</b>	<b>3.11%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹12.1003

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

**Benchmark:** CNX Infrastructure Index: 100%

**AUM as on 31 August, 17:** ₹39.69 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

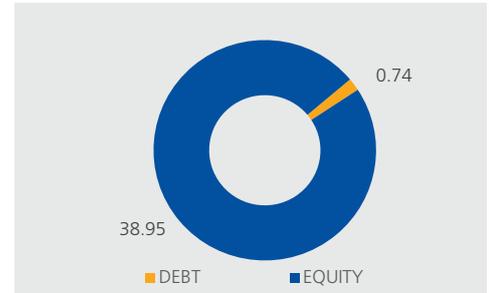
Period	Fund Returns	Index Returns
Last 1 Month	-1.29%	-2.28%
Last 6 Months	13.26%	10.87%
Last 1 Year	17.06%	13.25%
Last 2 Years	15.47%	6.10%
Last 3 Years	11.42%	2.20%
Since Inception	2.09%	-1.40%

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

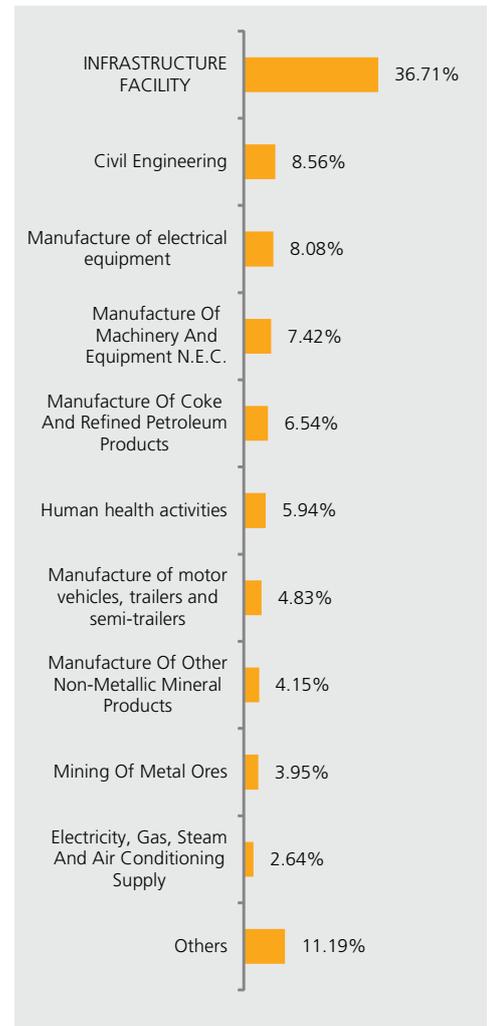
## Portfolio

Name of Instrument	% to AUM
POWER GRID CORPORATION OF INDIA LTD	8.71%
LARSEN & TOUBRO LTD	8.56%
NTPC LTD	7.48%
BHARTI AIRTEL LTD	6.33%
CUMMINS INDIA LTD	6.16%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.92%
DALMIA BHARAT LTD	4.15%
GE POWER INDIA LTD	4.07%
CASTROL (INDIA) LTD	4.02%
VEDANTA LTD	3.95%
APOLLO HOSPITALS ENTERPRISES LTD	3.53%
BAJAJ ELECTRICALS LTD	3.11%
GUJARAT STATE PETRONET LTD	2.78%
CESC LTD	2.64%
MOTHERSON SUMI SYSTEMS LTD	2.58%
INDIAN HOTELS CO. LTD	2.53%
INDIAN OIL CORPORATION LTD	2.52%
COCHIN SHIPYARD LTD	2.45%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.41%
TATA MOTORS LTD	2.25%
PETRONET LNG LTD	2.06%
VA TECH WABAG LTD	1.97%
SINTEX PLASTICS TECHNOLOGY LTD	1.96%
OIL & NATURAL GAS CORPORATION LTD	1.95%
VOLTAS LTD	1.26%
LINDE INDIA LIMITED	1.05%
INFOSYS LTD	0.92%
ASIAN PAINTS LTD	0.92%
INOX WIND LTD	0.89%
<b>Equity Total</b>	<b>98.14%</b>
<b>Money Market Total</b>	<b>1.86%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹12.4124

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

**Benchmark:** CNX Infrastructure Index: 100%

**AUM as on 31 August, 17:** ₹15.59 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

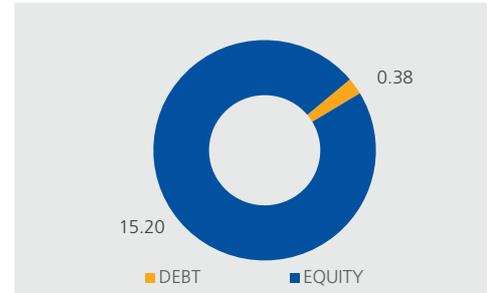
Period	Fund Returns	Index Returns
Last 1 Month	-1.21%	-2.28%
Last 6 Months	13.43%	10.87%
Last 1 Year	17.28%	13.25%
Last 2 Years	15.52%	6.10%
Last 3 Years	11.60%	2.20%
Since Inception	2.87%	-1.41%

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

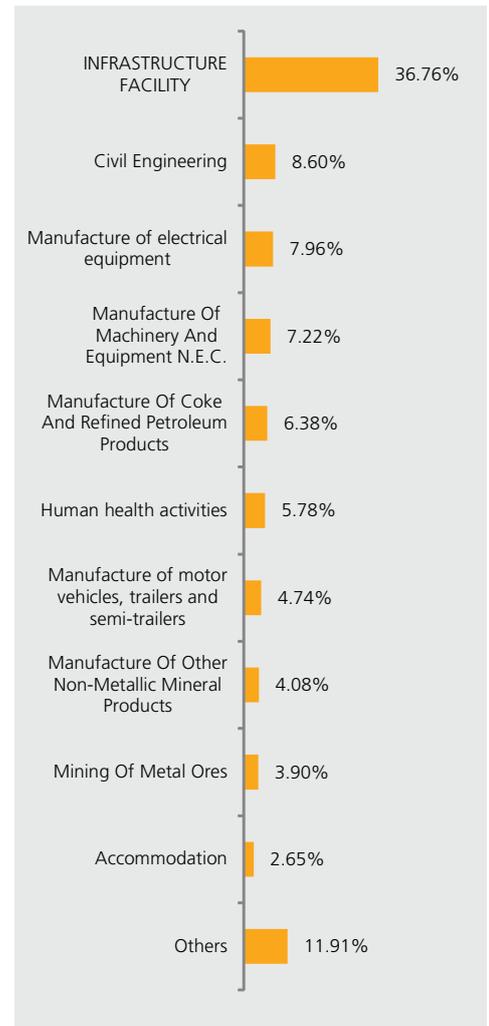
## Portfolio

Name of Instrument	% to AUM
POWER GRID CORPORATION OF INDIA LTD	8.61%
LARSEN & TOUBRO LTD	8.60%
NTPC LTD	7.54%
BHARTI AIRTEL LTD	6.49%
CUMMINS INDIA LTD	5.99%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.88%
DALMIA BHARAT LTD	4.08%
GE POWER INDIA LTD	4.01%
CASTROL (INDIA) LTD	3.95%
VEDANTA LTD	3.90%
APOLLO HOSPITALS ENTERPRISES LTD	3.44%
BAJAJ ELECTRICALS LTD	3.05%
GUJARAT STATE PETRONET LTD	2.77%
INDIAN HOTELS CO. LTD	2.65%
CESC LTD	2.55%
MOTHERSON SUMI SYSTEMS LTD	2.54%
COCHIN SHIPYARD LTD	2.49%
INDIAN OIL CORPORATION LTD	2.43%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.34%
TATA MOTORS LTD	2.20%
SINTEX PLASTICS TECHNOLOGY LTD	2.05%
PETRONET LNG LTD	2.03%
OIL & NATURAL GAS CORPORATION LTD	1.98%
VA TECH WABAG LTD	1.95%
VOLTAS LTD	1.24%
LINDE INDIA LIMITED	1.04%
INFOSYS LTD	0.93%
ASIAN PAINTS LTD	0.91%
INOX WIND LTD	0.90%
<b>Equity Total</b>	<b>97.54%</b>
<b>Money Market Total</b>	<b>2.46%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹12.7438

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

**Benchmark:** CNX Infrastructure Index: 100%

**AUM as on 31 August, 17:** ₹14.10 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

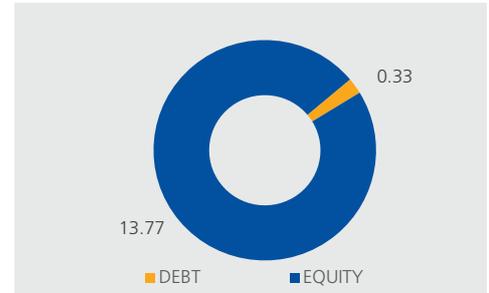
Period	Fund Returns	Index Returns
Last 1 Month	-1.31%	-2.28%
Last 6 Months	13.45%	10.87%
Last 1 Year	17.41%	13.25%
Last 2 Years	15.74%	6.10%
Last 3 Years	11.87%	2.20%
Since Inception	3.22%	-1.41%

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

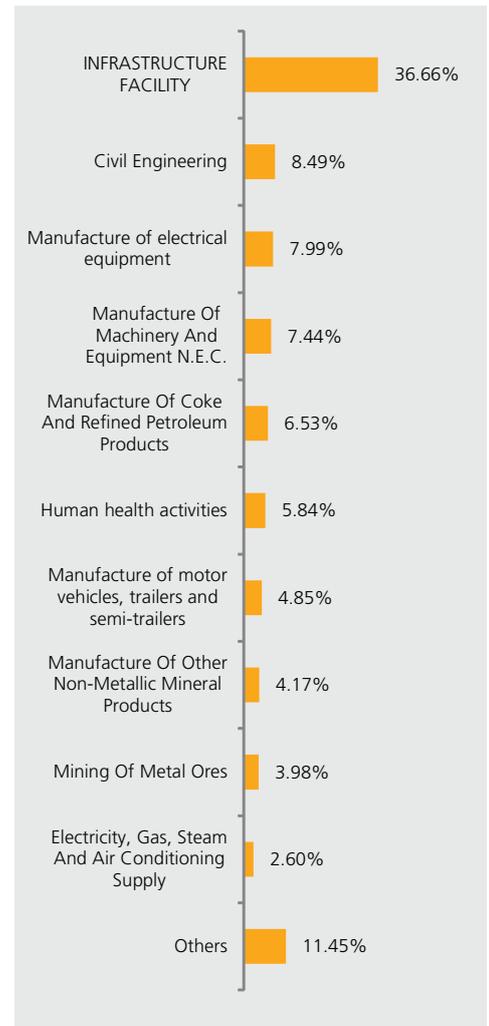
## Portfolio

Name of Instrument	% to AUM
POWER GRID CORPORATION OF INDIA LTD	8.62%
LARSEN & TOUBRO LTD	8.49%
NTPC LTD	7.40%
BHARTI AIRTEL LTD	6.39%
CUMMINS INDIA LTD	6.16%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.90%
DALMIA BHARAT LTD	4.17%
GE POWER INDIA LTD	4.13%
CASTROL (INDIA) LTD	4.02%
VEDANTA LTD	3.98%
APOLLO HOSPITALS ENTERPRISES LTD	3.40%
BAJAJ ELECTRICALS LTD	2.98%
GUJARAT STATE PETRONET LTD	2.84%
CESC LTD	2.60%
MOTHERSON SUMI SYSTEMS LTD	2.59%
INDIAN HOTELS CO. LTD	2.55%
INDIAN OIL CORPORATION LTD	2.51%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.44%
COCHIN SHIPYARD LTD	2.43%
TATA MOTORS LTD	2.26%
PETRONET LNG LTD	2.08%
VA TECH WABAG LTD	1.99%
SINTEX PLASTICS TECHNOLOGY LTD	1.95%
OIL & NATURAL GAS CORPORATION LTD	1.94%
VOLTAS LTD	1.28%
LINDE INDIA LIMITED	1.04%
INFOSYS LTD	0.91%
INOX WIND LTD	0.89%
ASIAN PAINTS LTD	0.71%
<b>Equity Total</b>	<b>97.64%</b>
<b>Money Market Total</b>	<b>2.36%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹11.7785

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** CNX Infrastructure Index: 100%

**AUM as on 31 August, 17:** ₹0.42 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	99
Gsec / Debt	00-00	-
MMI / Others	0-100	1

## Returns

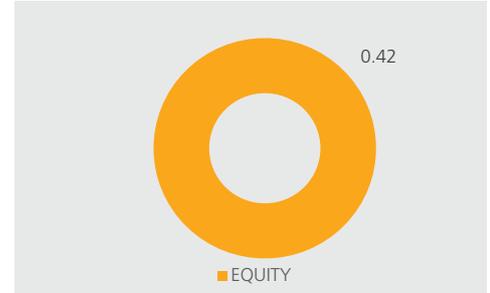
Period	Fund Returns	Index Returns
Last 1 Month	-1.23%	-2.28%
Last 6 Months	13.07%	10.87%
Last 1 Year	17.04%	13.25%
Last 2 Years	15.49%	6.10%
Last 3 Years	11.43%	2.20%
Since Inception	1.82%	-1.55%

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

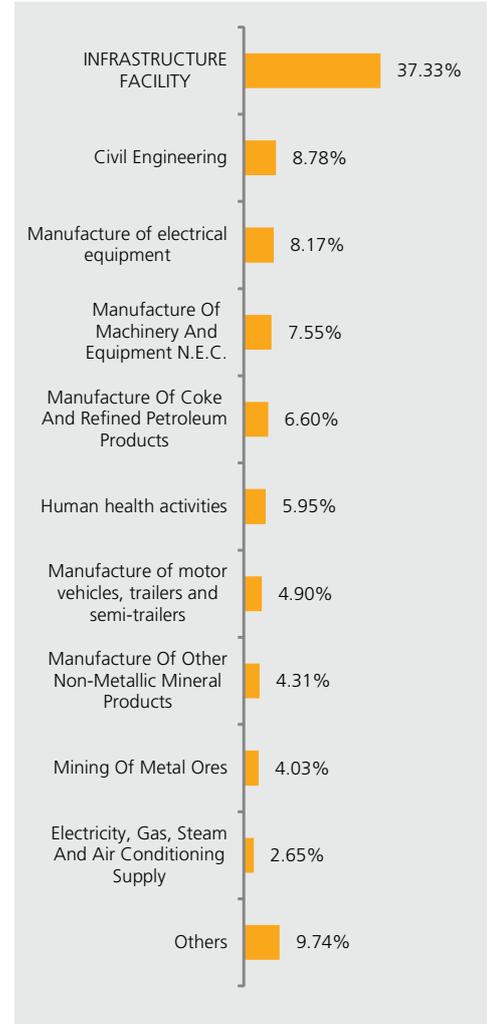
## Portfolio

Name of Instrument	% to AUM
POWER GRID CORPORATION OF INDIA LTD	8.83%
LARSEN & TOUBRO LTD	8.78%
NTPC LTD	7.59%
BHARTI AIRTEL LTD	6.41%
CUMMINS INDIA LTD	6.27%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.97%
DALMIA BHARAT LTD	4.31%
GE POWER INDIA LTD	4.13%
CASTROL (INDIA) LTD	4.06%
VEDANTA LTD	4.03%
APOLLO HOSPITALS ENTERPRISES LTD	3.59%
BAJAJ ELECTRICALS LTD	3.14%
GUJARAT STATE PETRONET LTD	2.87%
CESC LTD	2.65%
MOTHERSON SUMI SYSTEMS LTD	2.61%
INDIAN HOTELS CO. LTD	2.56%
INDIAN OIL CORPORATION LTD	2.54%
COCHIN SHIPYARD LTD	2.52%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.36%
TATA MOTORS LTD	2.28%
PETRONET LNG LTD	2.11%
VA TECH WABAG LTD	2.02%
OIL & NATURAL GAS CORPORATION LTD	2.00%
SINTEX PLASTICS TECHNOLOGY LTD	1.99%
VOLTAS LTD	1.28%
INFOSYS LTD	0.93%
INOX WIND LTD	0.90%
LINDE INDIA LIMITED	0.88%
ASIAN PAINTS LTD	0.72%
<b>Equity Total</b>	<b>99.35%</b>
<b>Money Market Total</b>	<b>0.65%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹18.1975

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

**Benchmark:** CNX Energy Index: 100%

**AUM as on 31 August, 17:** ₹39.09 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

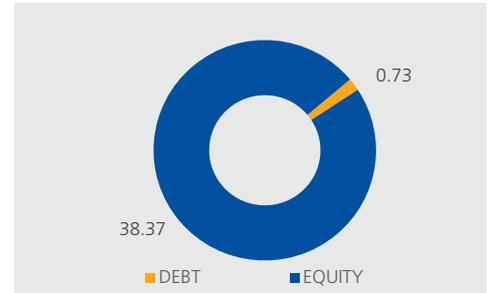
Period	Fund Returns	Index Returns
Last 1 Month	1.07%	2.50%
Last 6 Months	8.81%	15.76%
Last 1 Year	20.42%	36.08%
Last 2 Years	20.24%	31.15%
Last 3 Years	11.62%	10.95%
Since Inception	6.70%	5.41%

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

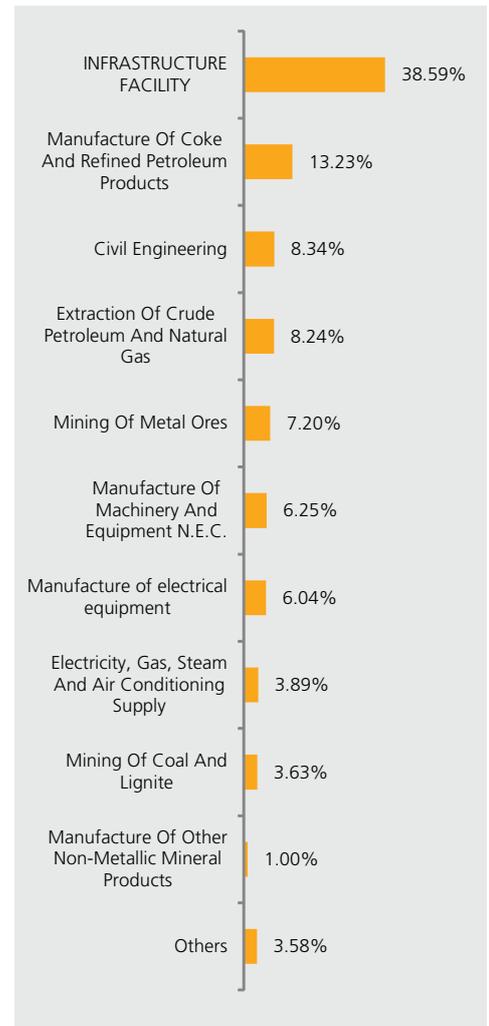
## Portfolio

Name of Instrument	% to AUM
INDIAN OIL CORPORATION LTD	8.66%
GUJARAT STATE PETRONET LTD	8.58%
NTPC LTD	8.53%
POWER GRID CORPORATION OF INDIA LTD	8.51%
LARSEN & TOUBRO LTD	8.34%
OIL & NATURAL GAS CORPORATION LTD	8.24%
VEDANTA LTD	7.20%
CUMMINS INDIA LTD	6.25%
GAIL (INDIA) LTD	5.92%
PETRONET LNG LTD	5.18%
CASTROL (INDIA) LTD	4.57%
CESC LTD	3.89%
COAL INDIA LTD	3.63%
BAJAJ ELECTRICALS LTD	3.09%
GE POWER INDIA LTD	1.90%
VA TECH WABAG LTD	1.88%
INOX WIND LTD	1.06%
DALMIA BHARAT LTD	1.00%
HINDUSTAN ZINC LTD	0.87%
LINDE INDIA LIMITED	0.85%
<b>Equity Total</b>	<b>98.14%</b>
<b>Money Market Total</b>	<b>1.86%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹15.7094

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

**Benchmark:** CNX Energy Index: 100%

**AUM as on 31 August, 17:** ₹9.13 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

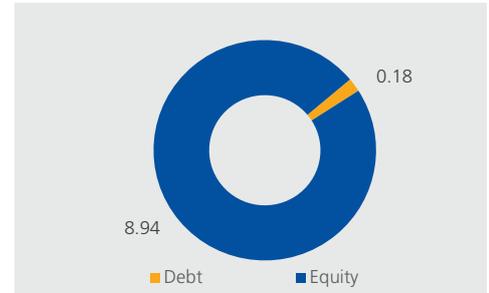
Period	Fund Returns	Index Returns
Last 1 Month	1.05%	2.50%
Last 6 Months	8.98%	15.76%
Last 1 Year	20.72%	36.08%
Last 2 Years	20.48%	31.15%
Last 3 Years	11.75%	10.95%
Since Inception	6.09%	4.20%

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

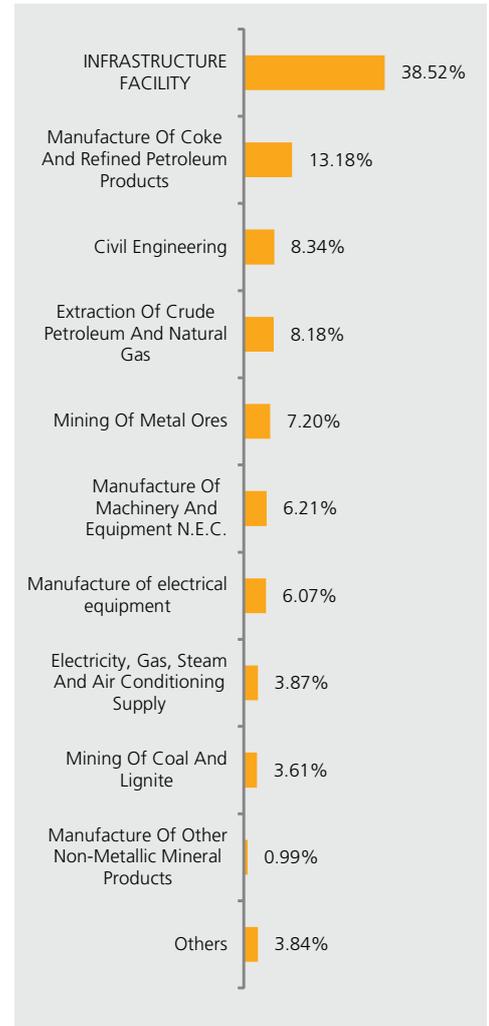
## Portfolio

Name of Instrument	% to AUM
INDIAN OIL CORPORATION LTD	8.65%
NTPC LTD	8.64%
GUJARAT STATE PETRONET LTD	8.59%
POWER GRID CORPORATION OF INDIA	8.45%
LARSEN & TOUBRO LTD	8.34%
OIL & NATURAL GAS CORPORATION LTD	8.18%
VEDANTA LTD	7.20%
CUMMINS INDIA LTD	6.21%
GAIL (INDIA) LTD	5.83%
PETRONET LNG LTD	5.14%
CASTROL (INDIA) LTD	4.53%
CESC LTD	3.87%
COAL INDIA LTD	3.61%
BAJAJ ELECTRICALS LTD	3.06%
GE POWER INDIA LTD	1.94%
VA TECH WABAG LTD	1.87%
INOX WIND LTD	1.07%
DALMIA BHARAT LTD	0.99%
LINDE INDIA LIMITED	0.94%
HINDUSTAN ZINC LTD	0.87%
<b>Equity Total</b>	<b>97.97%</b>
<b>Money Market Total</b>	<b>2.03%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹15.3526

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

**Benchmark:** CNX Energy Index: 100%

**AUM as on 31 August, 17:** ₹15.38 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

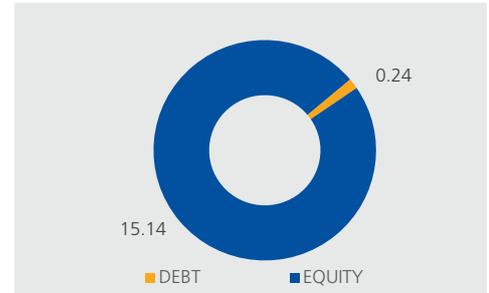
Period	Fund Returns	Index Returns
Last 1 Month	1.08%	2.50%
Last 6 Months	8.95%	15.76%
Last 1 Year	20.66%	36.08%
Last 2 Years	20.45%	31.15%
Last 3 Years	11.53%	10.95%
Since Inception	5.77%	4.20%

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

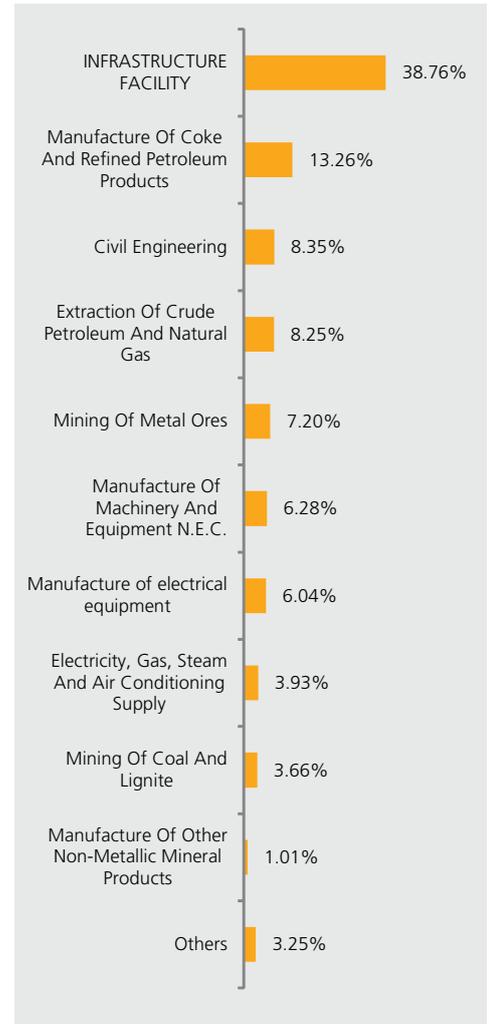
## Portfolio

Name of Instrument	% to AUM
INDIAN OIL CORPORATION LTD	8.66%
GUJARAT STATE PETRONET LTD	8.59%
NTPC LTD	8.56%
POWER GRID CORPORATION OF INDIA LTD	8.52%
LARSEN & TOUBRO LTD	8.35%
OIL & NATURAL GAS CORPORATION LTD	8.25%
VEDANTA LTD	7.20%
CUMMINS INDIA LTD	6.28%
GAIL (INDIA) LTD	5.97%
PETRONET LNG LTD	5.23%
CASTROL (INDIA) LTD	4.60%
CESC LTD	3.93%
COAL INDIA LTD	3.66%
BAJAJ ELECTRICALS LTD	3.09%
VA TECH WABAG LTD	1.90%
GE POWER INDIA LTD	1.88%
INOX WIND LTD	1.06%
DALMIA BHARAT LTD	1.01%
HINDUSTAN ZINC LTD	0.88%
LINDE INDIA LIMITED	0.81%
<b>Equity Total</b>	<b>98.45%</b>
<b>Money Market Total</b>	<b>1.55%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹17.0951

**Inception Date:** 16<sup>th</sup> December 2008

**Benchmark:** CNX Energy Index: 100%

**AUM as on 31 August, 17:** ₹0.46 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	99
Gsec / Debt	00-00	-
MMI / Others	0-100	1

## Returns

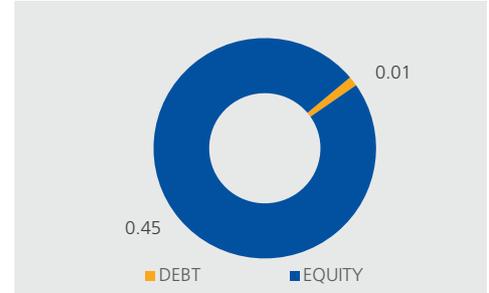
Period	Fund Returns	Index Returns
Last 1 Month	1.06%	2.50%
Last 6 Months	8.85%	15.76%
Last 1 Year	20.54%	36.08%
Last 2 Years	20.30%	31.15%
Last 3 Years	11.71%	10.95%
Since Inception	6.09%	4.85%

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

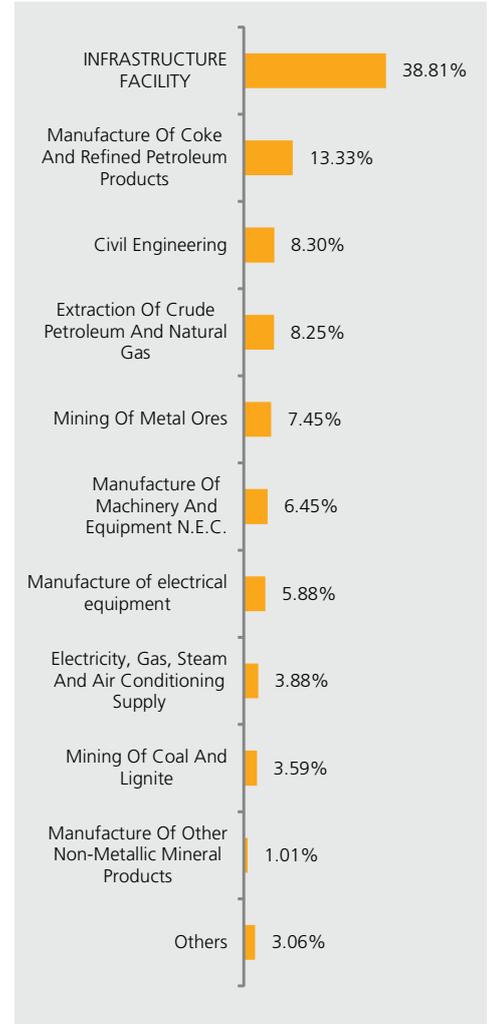
## Portfolio

Name of Instrument	% to AUM
GUJARAT STATE PETRONET LTD	8.80%
INDIAN OIL CORPORATION LTD	8.75%
NTPC LTD	8.68%
POWER GRID CORPORATION OF INDIA LTD	8.57%
LARSEN & TOUBRO LTD	8.30%
OIL & NATURAL GAS CORPORATION LTD	8.25%
VEDANTA LTD	7.45%
CUMMINS INDIA LTD	6.45%
GAIL (INDIA) LTD	5.97%
PETRONET LNG LTD	4.93%
CASTROL (INDIA) LTD	4.58%
CESC LTD	3.88%
COAL INDIA LTD	3.59%
BAJAJ ELECTRICALS LTD	3.08%
VA TECH WABAG LTD	1.86%
GE POWER INDIA LTD	1.74%
INOX WIND LTD	1.06%
DALMIA BHARAT LTD	1.01%
HINDUSTAN ZINC LTD	0.87%
LINDE INDIA LIMITED	0.77%
<b>Equity Total</b>	<b>98.58%</b>
<b>Money Market Total</b>	<b>1.42%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹27.1092

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

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

**AUM as on 31 August, 17:** ₹49.40 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	97
Gsec / Debt	00-00	-
MMI / Others	0-100	3

## Returns

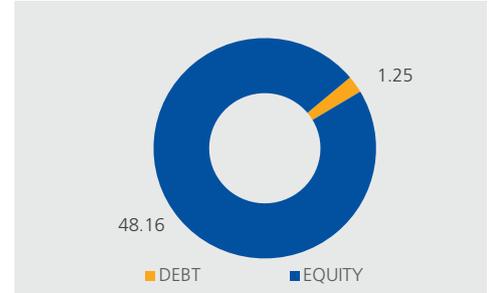
Period	Fund Returns	Index Returns
Last 1 Month	-1.14%	-1.77%
Last 6 Months	11.73%	12.43%
Last 1 Year	15.00%	21.04%
Last 2 Years	22.45%	22.51%
Last 3 Years	18.55%	14.56%
Since Inception	11.41%	7.97%

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

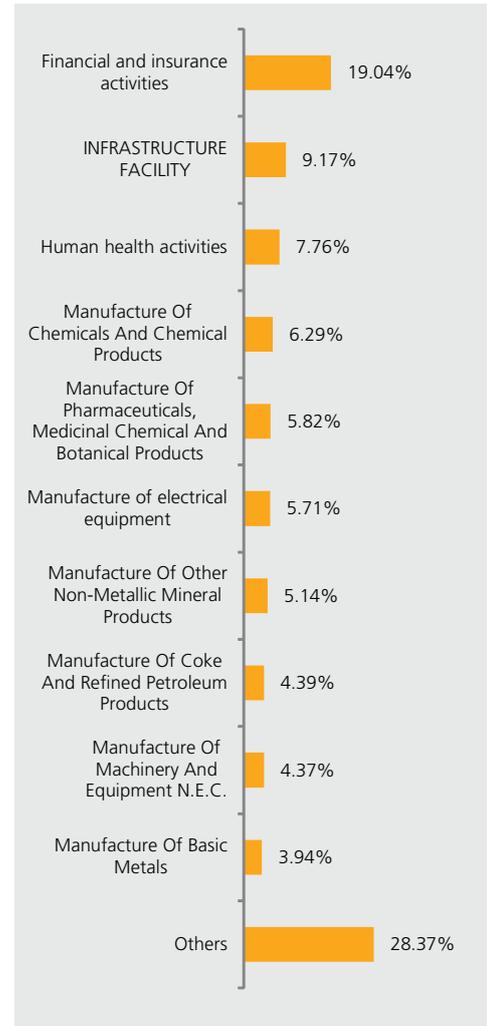
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.37%
YES BANK LTD	4.02%
DALMIA BHARAT LTD	3.73%
GUJARAT STATE PETRONET LTD	3.34%
STATE BANK OF INDIA	3.25%
GE POWER INDIA LTD	3.15%
CASTROL (INDIA) LTD	3.12%
JUBILANT FOODWORKS LTD	3.02%
BHARAT FINANCIAL INCLUSION LTD	2.99%
MAX FINANCIAL SERVICES LTD	2.83%
INDIAN HOTELS CO. LTD	2.78%
APOLLO HOSPITALS ENTERPRISES LTD	2.68%
PETRONET LNG LTD	2.67%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.66%
SHARDA CROPHEM LTD	2.61%
MOTHERSON SUMI SYSTEMS LTD	2.58%
BAJAJ ELECTRICALS LTD	2.56%
AUROBINDO PHARMA LTD	2.52%
UFO MOVIEZ INDIA LTD	2.50%
THYROCARE TECHNOLOGIES LTD	2.42%
ECLERX SERVICES LTD	2.35%
APOLLO TYRES LTD	2.28%
D.B. CORP LTD	2.28%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.24%
EQUITAS HOLDINGS LTD	2.24%
TATA METALIKS LTD	2.14%
SHOPPERS STOP LTD	2.13%
CESC LTD	2.11%
VA TECH WABAG LTD	1.96%
DIVI'S LABORATORIES LTD	1.90%
HINDUSTAN ZINC LTD	1.80%
NIIT LTD	1.74%
KOTAK MAHINDRA BANK LTD	1.48%
GUJARAT FLUORO CHEMICALS LTD	1.44%
VESUVIUS INDIA LTD	1.42%
EMAMI LTD	1.40%
INDIAN OIL CORPORATION LTD	1.26%
COLGATE PALMOLIVE (INDIA) LTD	1.21%
COCHIN SHIPYARD LTD	1.20%
MINDTREE LTD	1.08%
LINDE INDIA LIMITED	1.03%
SINTEX PLASTICS TECHNOLOGY LTD	0.99%
<b>Equity Total</b>	<b>97.48%</b>
<b>Money Market Total</b>	<b>2.52%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹24.7018

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

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

**AUM as on 31 August, 17:** ₹78.19 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	99
Gsec / Debt	00-00	-
MMI / Others	0-100	1

## Returns

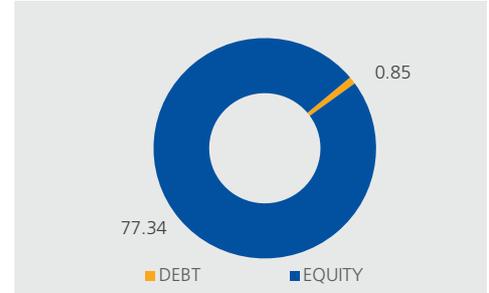
Period	Fund Returns	Index Returns
Last 1 Month	-1.09%	-1.77%
Last 6 Months	11.85%	12.43%
Last 1 Year	15.26%	21.04%
Last 2 Years	22.68%	22.51%
Last 3 Years	18.69%	14.56%
Since Inception	12.56%	7.25%

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

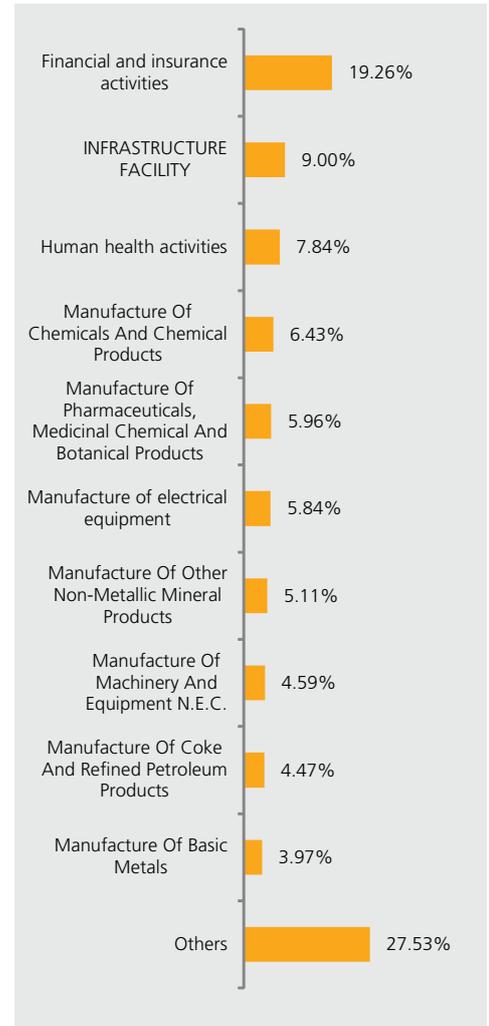
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.59%
YES BANK LTD	4.06%
DALMIA BHARAT LTD	3.73%
STATE BANK OF INDIA	3.23%
GE POWER INDIA LTD	3.20%
CASTROL (INDIA) LTD	3.18%
GUJARAT STATE PETRONET LTD	3.12%
JUBILANT FOODWORKS LTD	3.08%
BHARAT FINANCIAL INCLUSION LTD	3.01%
MAX FINANCIAL SERVICES LTD	2.84%
INDIAN HOTELS CO. LTD	2.84%
SHARDA CROP-CHEM LTD	2.73%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.71%
PETRONET LNG LTD	2.69%
APOLLO HOSPITALS ENTERPRISES LTD	2.67%
MOTHERSON SUMI SYSTEMS LTD	2.64%
BAJAJ ELECTRICALS LTD	2.63%
AUROBINDO PHARMA LTD	2.60%
UFO MOVIEZ INDIA LTD	2.59%
THYROCARE TECHNOLOGIES LTD	2.46%
ECLERX SERVICES LTD	2.44%
EQUITAS HOLDINGS LTD	2.34%
D.B. CORP LTD	2.32%
APOLLO TYRES LTD	2.31%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.27%
SHOPPERS STOP LTD	2.19%
TATA METALIKS LTD	2.17%
CESC LTD	2.17%
VA TECH WABAG LTD	1.96%
DIVI'S LABORATORIES LTD	1.94%
HINDUSTAN ZINC LTD	1.80%
NIIT LTD	1.77%
KOTAK MAHINDRA BANK LTD	1.51%
GUJARAT FLUORO-CHEMICALS LTD	1.45%
EMAMI LTD	1.43%
VESUVIUS INDIA LTD	1.38%
INDIAN OIL CORPORATION LTD	1.28%
COCHIN SHIPYARD LTD	1.22%
COLGATE PALMOLIVE (INDIA) LTD	1.19%
MINDTREE LTD	1.10%
LINDE INDIA LIMITED	1.05%
SINTEX PLASTICS TECHNOLOGY LTD	1.00%
<b>Equity Total</b>	<b>98.91%</b>
<b>Money Market Total</b>	<b>1.09%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹12.7503

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

**Benchmark:** S&P CNX Nifty

**AUM as on 31 August, 17:** ₹69.60 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	96
Gsec / Debt	00-00	-
MMI / Others	0-100	4

## Returns

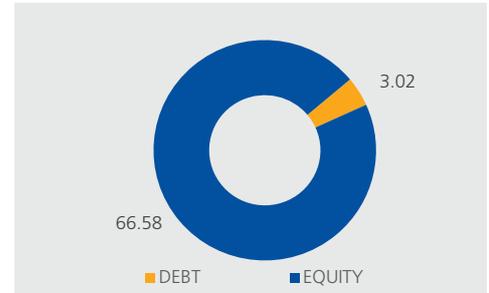
Period	Fund Returns	Index Returns
Last 1 Month	-1.60%	-1.58%
Last 6 Months	8.28%	11.69%
Last 1 Year	12.76%	12.88%
Last 2 Years	-	-
Last 3 Years	-	-
Since Inception	17.16%	23.30%

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

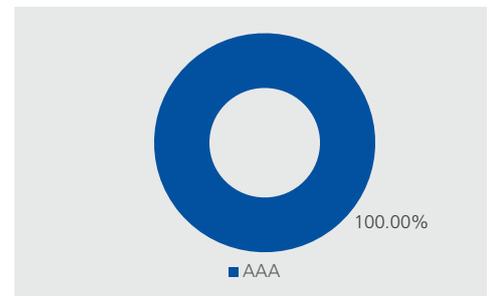
## Portfolio

Name of Instrument	% to AUM
I T C LTD	6.61%
INFOSYS LTD	5.44%
LARSEN & TOUBRO LTD	4.34%
DALMIA BHARAT LTD	3.08%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.94%
MARUTI SUZUKI INDIA LTD	2.89%
HINDUSTAN UNILEVER LTD	2.73%
RELIANCE INDUSTRIES LTD	2.61%
BAJAJ ELECTRICALS LTD	2.59%
TATA MOTORS LTD	2.34%
GUJARAT STATE PETRONET LTD	2.30%
MAHINDRA & MAHINDRA LTD	2.26%
VEDANTA LTD	2.25%
CESC LTD	2.23%
CASTROL (INDIA) LTD	2.19%
HERO MOTOCORP LTD	2.05%
MOTHERSON SUMI SYSTEMS LTD	2.00%
VESUVIUS INDIA LTD	2.00%
SINTEX PLASTICS TECHNOLOGY LTD	1.97%
COLGATE PALMOLIVE (INDIA) LTD	1.91%
PETRONET LNG LTD	1.90%
THYROCARE TECHNOLOGIES LTD	1.85%
OIL & NATURAL GAS CORPORATION LTD	1.78%
POWER GRID CORPORATION OF INDIA LTD	1.75%
TATA CONSULTANCY SERVICES LTD	1.74%
AUROBINDO PHARMA LTD	1.74%
VA TECH WABAG LTD	1.68%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.63%
APOLLO TYRES LTD	1.62%
BRITANNIA INDUSTRIES LTD	1.57%
APOLLO HOSPITALS ENTERPRISES LTD	1.56%
INDIAN HOTELS CO. LTD	1.53%
ASIAN PAINTS LTD	1.51%
UFO MOVIEZ INDIA LTD	1.35%
HINDUSTAN ZINC LTD	1.34%
NTPC LTD	1.33%
GAIL (INDIA) LTD	1.31%
INDIAN OIL CORPORATION LTD	1.29%
CIPLA LTD	1.27%
HCL TECHNOLOGIES LTD	1.25%
CUMMINS INDIA LTD	1.24%
LINDE INDIA LIMITED	1.24%
EMAMI LTD	1.20%
GE POWER INDIA LTD	1.17%
MINDTREE LTD	1.10%
ECLERX SERVICES LTD	0.97%
TECH MAHINDRA LTD	0.88%
BAJAJ AUTO LTD	0.08%
RATNAMANI METALS & TUBES LTD	0.08%
<b>Equity Total</b>	<b>95.66%</b>
<b>MF Total</b>	<b>3.45%</b>
<b>Money Market Total</b>	<b>0.89%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

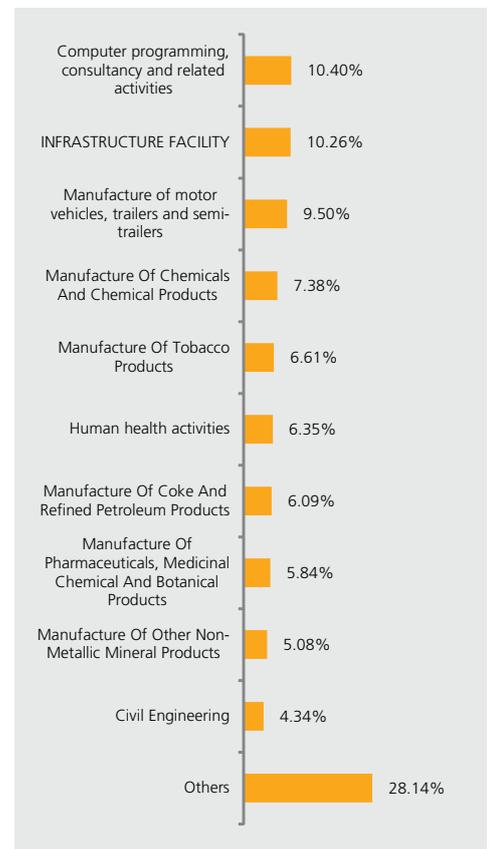
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹24.9502

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

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

**AUM as on 31 August, 17:** ₹27.59 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	98
Gsec / Debt	00-00	-
MMI / Others	0-100	2

## Returns

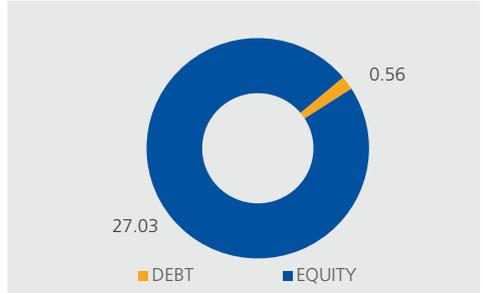
Period	Fund Returns	Index Returns
Last 1 Month	-1.11%	-1.77%
Last 6 Months	11.86%	12.43%
Last 1 Year	14.88%	21.04%
Last 2 Years	22.72%	22.51%
Last 3 Years	18.46%	14.56%
Since Inception	12.71%	7.25%

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

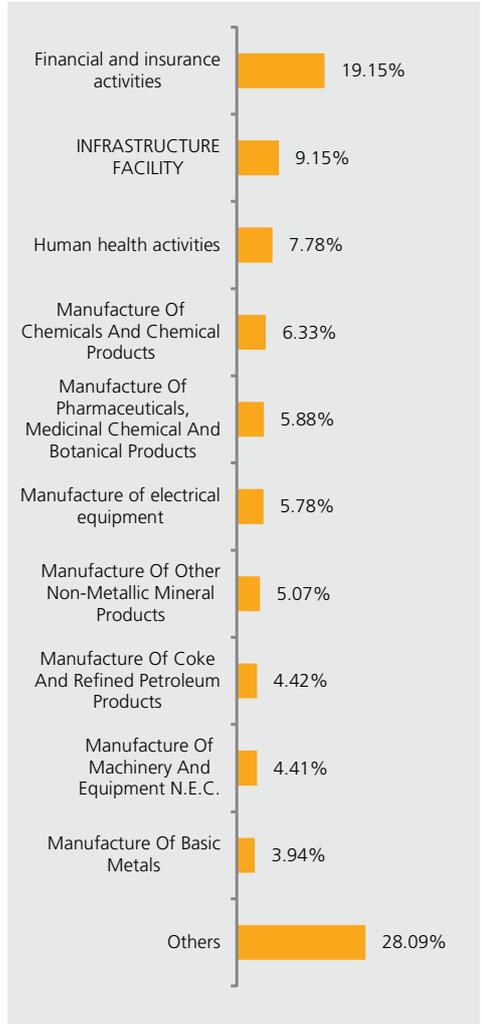
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.41%
YES BANK LTD	4.04%
DALMIA BHARAT LTD	3.68%
GUJARAT STATE PETRONET LTD	3.32%
STATE BANK OF INDIA	3.23%
GE POWER INDIA LTD	3.17%
CASTROL (INDIA) LTD	3.15%
JUBILANT FOODWORKS LTD	3.04%
BHARAT FINANCIAL INCLUSION LTD	3.01%
MAX FINANCIAL SERVICES LTD	2.83%
INDIAN HOTELS CO. LTD	2.80%
PETRONET LNG LTD	2.68%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.68%
APOLLO HOSPITALS ENTERPRISES LTD	2.66%
SHARDA CROPHEM LTD	2.65%
MOTHERSON SUMI SYSTEMS LTD	2.61%
BAJAJ ELECTRICALS LTD	2.60%
AUROBINDO PHARMA LTD	2.55%
UFO MOVIEZ INDIA LTD	2.54%
THYROCARE TECHNOLOGIES LTD	2.44%
ECLERX SERVICES LTD	2.39%
EQUITAS HOLDINGS LTD	2.31%
APOLLO TYRES LTD	2.29%
D.B.CORP LTD	2.29%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.24%
TATA METALIKS LTD	2.16%
SHOPPERS STOP LTD	2.14%
CESC LTD	2.13%
VA TECH WABAG LTD	1.95%
DIVI'S LABORATORIES LTD	1.91%
HINDUSTAN ZINC LTD	1.79%
NIIT LTD	1.75%
KOTAK MAHINDRA BANK LTD	1.49%
GUJARAT FLUORO CHEMICALS LTD	1.44%
EMAMI LTD	1.42%
VESUVIUS INDIA LTD	1.39%
INDIAN OIL CORPORATION LTD	1.27%
COCHIN SHIPYARD LTD	1.21%
COLGATE PALMOLIVE (INDIA) LTD	1.20%
MINDTREE LTD	1.09%
LINDE INDIA LIMITED	1.04%
SINTEX PLASTICS TECHNOLOGY LTD	0.99%
<b>Equity Total</b>	<b>97.98%</b>
<b>Money Market Total</b>	<b>2.02%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija

**NAV as on 31 August, 17:** ₹28.8445

**Inception Date:** 1<sup>st</sup> August 2008

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

**AUM as on 31 August, 17:** ₹0.89 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	96
Gsec / Debt	00-00	-
MMI / Others	0-100	4

## Returns

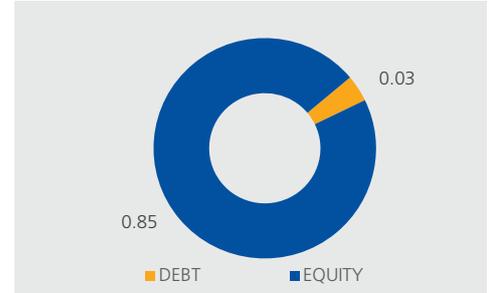
Period	Fund Returns	Index Returns
Last 1 Month	-1.66%	-1.77%
Last 6 Months	10.82%	12.43%
Last 1 Year	13.95%	21.04%
Last 2 Years	21.50%	22.51%
Last 3 Years	17.90%	14.56%
Since Inception	12.38%	8.66%

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

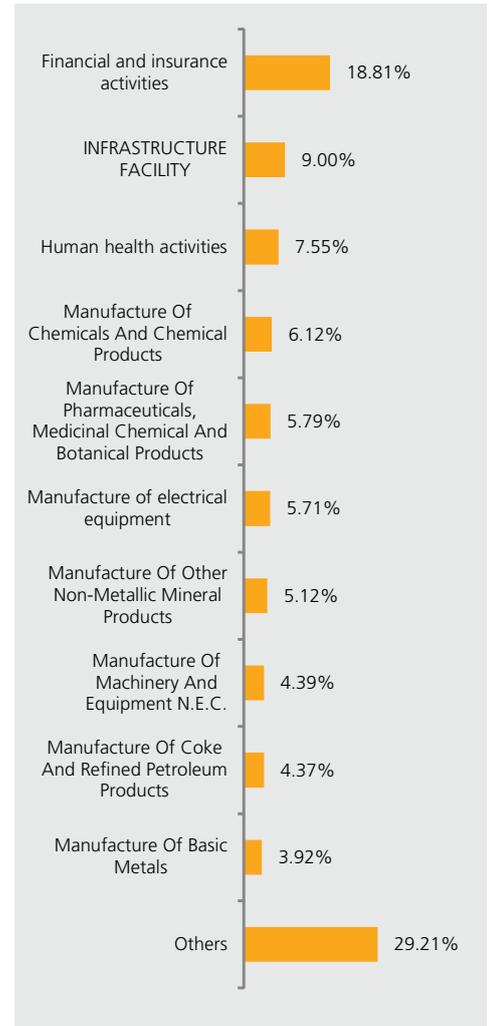
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.39%
YES BANK LTD	3.95%
DALMIA BHARAT LTD	3.76%
GUJARAT STATE PETRONET LTD	3.32%
STATE BANK OF INDIA	3.18%
CASTROL (INDIA) LTD	3.15%
BHARAT FINANCIAL INCLUSION LTD	3.05%
GE POWER INDIA LTD	3.04%
JUBILANT FOODWORKS LTD	2.97%
MAX FINANCIAL SERVICES LTD	2.71%
INDIAN HOTELS CO. LTD	2.69%
BAJAJ ELECTRICALS LTD	2.67%
PETRONET LNG LTD	2.64%
APOLLO HOSPITALS ENTERPRISES LTD	2.63%
MOTHERSON SUMI SYSTEMS LTD	2.59%
HEALTHCARE GLOBAL ENTERPRISES LTD	2.58%
SHARDA CROP-CHEM LTD	2.58%
AUROBINDO PHARMA LTD	2.52%
UFO MOVIEZ INDIA LTD	2.51%
ECLERX SERVICES LTD	2.36%
THYROCARE TECHNOLOGIES LTD	2.34%
EQUITAS HOLDINGS LTD	2.32%
D.B. CORP LTD	2.18%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.17%
TATA METALIKS LTD	2.16%
APOLLO TYRES LTD	2.16%
SHOPPERS STOP LTD	2.10%
CESC LTD	2.08%
VA TECH WABAG LTD	1.93%
DIVI'S LABORATORIES LTD	1.84%
HINDUSTAN ZINC LTD	1.77%
NIIT LTD	1.63%
EMAMI LTD	1.42%
KOTAK MAHINDRA BANK LTD	1.42%
VESUVIUS INDIA LTD	1.36%
GUJARAT FLUOROCHEMICALS LTD	1.35%
INDIAN OIL CORPORATION LTD	1.22%
COLGATE PALMOLIVE (INDIA) LTD	1.19%
COCHIN SHIPYARD LTD	1.12%
MINDTREE LTD	1.05%
LINDE INDIA LIMITED	1.00%
SINTEX PLASTICS TECHNOLOGY LTD	0.97%
<b>Equity Total</b>	<b>96.08%</b>
<b>Money Market Total</b>	<b>3.92%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹23.2861

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

**Benchmark:** CRISIL Composite Bond Fund Index: 20%; S&P CNX Nifty: 80%

**AUM as on 31 August, 17:** ₹46.00 Crs.

**Modified Duration of Debt Portfolio:**

4.65 years

**YTM of Debt Portfolio:** 6.55%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-80	79
Gsec / Debt	20-100	21
MMI / Others	00-00	0

## Returns

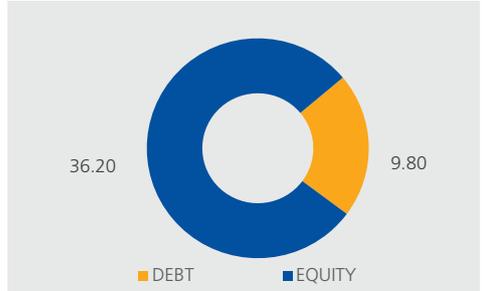
Period	Fund Returns	Index Returns
Last 1 Month	-2.12%	-1.14%
Last 6 Months	8.15%	10.51%
Last 1 Year	7.59%	12.27%
Last 2 Years	10.13%	11.49%
Last 3 Years	9.56%	8.47%
Since Inception	8.58%	9.03%

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

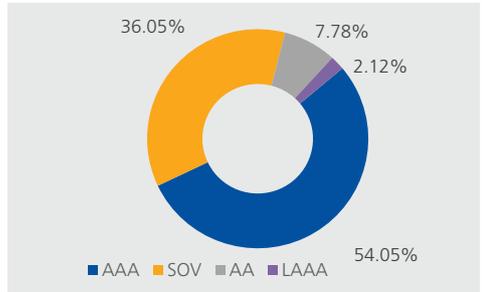
## Portfolio

Name of Instrument	% to AUM
8.45% HDFC NCD 18-05-2026 P-012	2.32%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	1.80%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	1.67%
9.55% HINDALCO IND NCD RED 25-04-2022	1.63%
8.4% POWER GRID CORP NCD RED 27-05-2022	0.91%
7.60% NHAI LTD NCD RED 18-03-2022	0.44%
<b>Bonds/Debentures Total</b>	<b>8.78%</b>
7.59% GOVT OF INDIA RED 11-01-2026	2.92%
7.61% GOVT OF INDIA RED 09-05-2030	2.39%
6.79% GOVT OF INDIA RED 15-05-2027	1.75%
8.17% GOVT OF INDIA RED 01-12-2044	0.27%
6.97% GOVT OF INDIA RED 06-09-2026	0.20%
<b>Gilts Total</b>	<b>7.53%</b>
HDFC BANK LTD	6.19%
INFOSYS LTD	4.73%
I T C LTD	4.40%
LARSEN & TOUBRO LTD	4.39%
ICICI BANK LTD	3.94%
MARUTI SUZUKI INDIA LTD	3.32%
YES BANK LTD	3.29%
TATA MOTORS LTD	3.12%
RELIANCE INDUSTRIES LTD	2.99%
HCL TECHNOLOGIES LTD	2.89%
DIVI'S LABORATORIES LTD	2.66%
MOTHERSON SUMI SYSTEMS LTD	2.39%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.17%
KOTAK MAHINDRA BANK LTD	2.12%
CUMMINS INDIA LTD	2.09%
STATE BANK OF INDIA	2.09%
ULTRATECH CEMENT LTD	2.09%
TECH MAHINDRA LTD	1.99%
HERO MOTOCORP LTD	1.56%
HINDUSTAN UNILEVER LTD	1.54%
AXIS BANK LTD	1.46%
JUBILANT FOODWORKS LTD	1.37%
THYROCARE TECHNOLOGIES LTD	1.35%
HEALTHCARE GLOBAL ENTERPRISES LTD	1.28%
POWER GRID CORPORATION OF INDIA LTD	1.24%
NTPC LTD	1.21%
EMAMI LTD	1.21%
CASTROL (INDIA) LTD	1.18%
INDIAN HOTELS CO. LTD	1.16%
ASIAN PAINTS LTD	1.01%
MAHINDRA & MAHINDRA LTD	0.94%
CESC LTD	0.94%
VEDANTA LTD	0.90%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.84%
BHARAT FINANCIAL INCLUSION LTD	0.83%
APOLLO HOSPITALS ENTERPRISES LTD	0.77%
INOX WIND LTD	0.56%
GUJARAT STATE PETRONET LTD	0.49%
<b>Equity Total</b>	<b>78.70%</b>
<b>Money Market Total</b>	<b>4.99%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

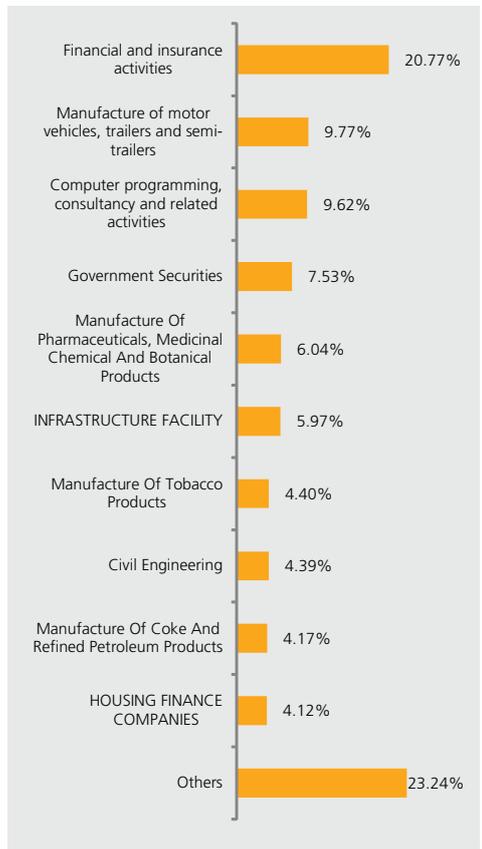
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)  
**NAV as on 31 August, 17:** ₹19.8832  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL Composite Bond Fund Index: 20%; S&P CNX Nifty: 80%  
**AUM as on 31 August, 17:** ₹2.03 Crs.  
**Modified Duration of Debt Portfolio:** 4.75 years  
**YTM of Debt Portfolio:** 6.55%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-80	78
Gsec / Debt	20-100	21
MMI / Others	00-00	1

## Returns

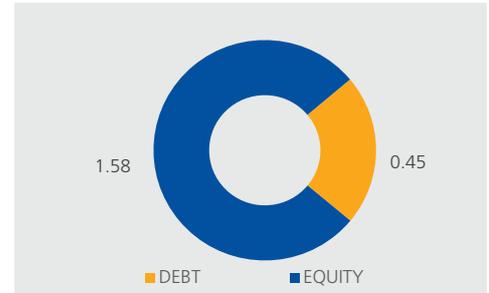
Period	Fund Returns	Index Returns
Last 1 Month	-1.98%	-1.14%
Last 6 Months	8.92%	10.51%
Last 1 Year	7.16%	12.27%
Last 2 Years	9.19%	11.49%
Last 3 Years	8.66%	8.47%
Since Inception	9.41%	8.89%

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

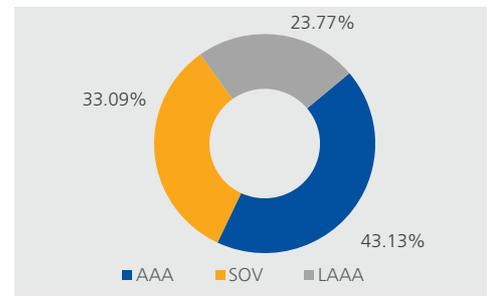
## Portfolio

Name of Instrument	% to AUM
7.60% NHAI LTD NCD RED 18-03-2022	5.02%
7.49% IRFC NCD 28-05-2027	4.97%
<b>Bonds/Debentures Total</b>	<b>9.99%</b>
7.59% GOVT OF INDIA RED 11-01-2026	2.68%
7.61% GOVT OF INDIA RED 09-05-2030	2.33%
6.79% GOVT OF INDIA RED 15-05-2027	1.46%
8.17% GOVT OF INDIA RED 01-12-2044	0.27%
6.97% GOVT OF INDIA RED 06-09-2026	0.25%
<b>Gilts Total</b>	<b>6.99%</b>
HDFC BANK LTD	5.92%
INFOSYS LTD	4.52%
I T C LTD	4.48%
LARSEN & TOUBRO LTD	4.34%
MARUTI SUZUKI INDIA LTD	4.17%
ICICI BANK LTD	3.81%
RELIANCE INDUSTRIES LTD	3.02%
TATA MOTORS LTD	2.74%
MOTHERSON SUMI SYSTEMS LTD	2.49%
HCL TECHNOLOGIES LTD	2.44%
YES BANK LTD	2.37%
ULTRATECH CEMENT LTD	2.36%
TECH MAHINDRA LTD	2.23%
CUMMINS INDIA LTD	2.18%
DIVI'S LABORATORIES LTD	2.17%
KOTAK MAHINDRA BANK LTD	2.17%
STATE BANK OF INDIA	2.07%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.97%
AXIS BANK LTD	1.73%
VEDANTA LTD	1.50%
HINDUSTAN UNILEVER LTD	1.48%
HERO MOTOCORP LTD	1.46%
MAHINDRA & MAHINDRA LTD	1.40%
JUBILANT FOODWORKS LTD	1.35%
HEALTHCARE GLOBAL ENTERPRISES LTD	1.25%
INDIAN HOTELS CO. LTD	1.14%
EMAMI LTD	1.13%
POWER GRID CORPORATION OF INDIA LTD	1.13%
CASTROL (INDIA) LTD	1.11%
BHARAT FINANCIAL INCLUSION LTD	1.01%
CESC LTD	0.93%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.81%
GUJARAT STATE PETRONET LTD	0.80%
NTPC LTD	0.79%
NIIT LTD	0.78%
COLGATE PALMOLIVE (INDIA) LTD	0.77%
APOLLO HOSPITALS ENTERPRISES LTD	0.76%
INOX WIND LTD	0.73%
TATA METALIKS LTD	0.36%
<b>Equity Total</b>	<b>77.85%</b>
<b>Money Market Total</b>	<b>5.17%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

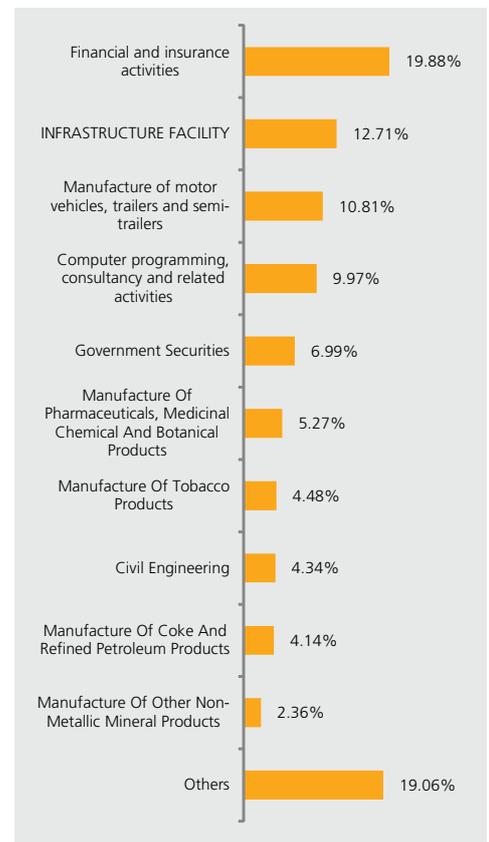
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹19.6296

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

**Benchmark:** CRISIL Composite Bond Fund Index: 20%; S&P CNX Nifty: 80%

**AUM as on 31 August, 17:** ₹4.43 Crs.

**Modified Duration of Debt Portfolio:** 3.86 years

**YTM of Debt Portfolio:** 6.11%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-80	76
Gsec / Debt	20-100	23
MMI / Others	00-00	1

## Returns

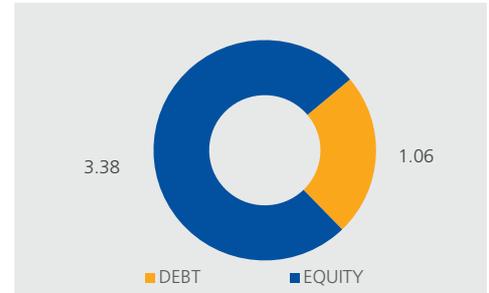
Period	Fund Returns	Index Returns
Last 1 Month	-2.05%	-1.14%
Last 6 Months	8.24%	10.51%
Last 1 Year	7.14%	12.27%
Last 2 Years	9.75%	11.49%
Last 3 Years	9.38%	8.47%
Since Inception	7.35%	7.63%

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

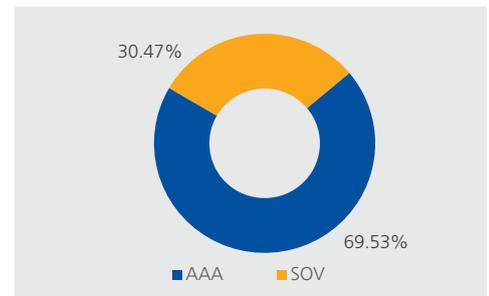
## Portfolio

Name of Instrument	% to AUM
7.95% RECL SR 147 NCD RED 12-03-2027	2.34%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	2.32%
7.49% IRFC NCD 28-05-2027	2.28%
<b>Bonds/Debentures Total</b>	<b>6.94%</b>
7.59% GOVT OF INDIA RED 11-01-2026	2.62%
7.61% GOVT OF INDIA RED 09-05-2030	2.27%
6.79% GOVT OF INDIA RED 15-05-2027	1.59%
8.17% GOVT OF INDIA RED 01-12-2044	0.28%
6.97% GOVT OF INDIA RED 06-09-2026	0.21%
<b>Gilts Total</b>	<b>6.96%</b>
HDFC BANK LTD	5.93%
INFOSYS LTD	4.54%
LARSEN & TOUBRO LTD	4.23%
I T C LTD	4.19%
ICICI BANK LTD	3.84%
YES BANK LTD	3.22%
MARUTI SUZUKI INDIA LTD	3.18%
TATA MOTORS LTD	2.95%
RELIANCE INDUSTRIES LTD	2.88%
HCL TECHNOLOGIES LTD	2.79%
DIVI'S LABORATORIES LTD	2.55%
MOTHERSON SUMI SYSTEMS LTD	2.29%
KOTAK MAHINDRA BANK LTD	2.11%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.07%
STATE BANK OF INDIA	2.04%
ULTRATECH CEMENT LTD	2.03%
CUMMINS INDIA LTD	1.99%
TECH MAHINDRA LTD	1.90%
HERO MOTOCORP LTD	1.50%
AXIS BANK LTD	1.44%
HINDUSTAN UNILEVER LTD	1.43%
MAHINDRA & MAHINDRA LTD	1.38%
JUBILANT FOODWORKS LTD	1.35%
THYROCARE TECHNOLOGIES LTD	1.25%
HEALTHCARE GLOBAL ENTERPRISES LTD	1.23%
POWER GRID CORPORATION OF INDIA LTD	1.19%
NTPC LTD	1.16%
EMAMI LTD	1.15%
CASTROL (INDIA) LTD	1.12%
INDIAN HOTELS CO. LTD	1.10%
ASIAN PAINTS LTD	0.98%
CESC LTD	0.91%
VEDANTA LTD	0.86%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.83%
BHARAT FINANCIAL INCLUSION LTD	0.78%
APOLLO HOSPITALS ENTERPRISES LTD	0.73%
INOX WIND LTD	0.54%
GUJARAT STATE PETRONET LTD	0.47%
<b>Equity Total</b>	<b>76.13%</b>
<b>Money Market Total</b>	<b>9.97%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

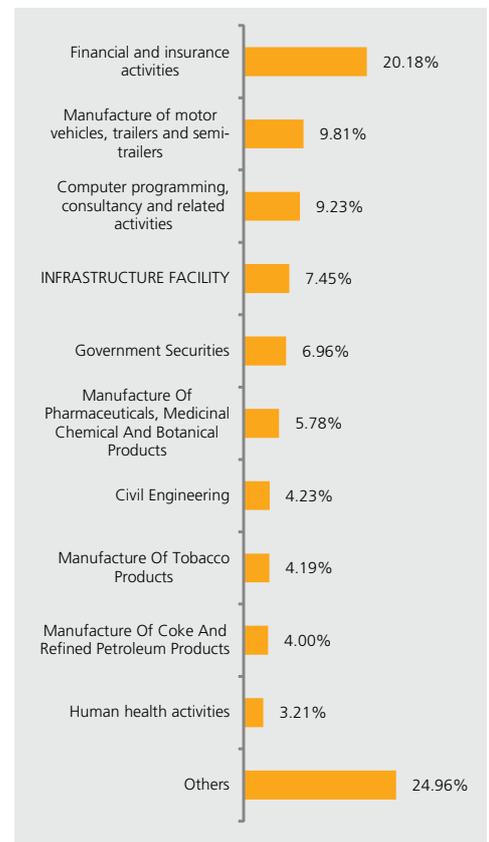
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹25.5208

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

**Benchmark:** N.A

**AUM as on 31 August, 17:** ₹80.96 Crs.

**Modified Duration of Debt Portfolio:**

4.64 years

**YTM of Debt Portfolio:** 6.47%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-60	59
Gsec / Debt	40-100	40
MMI / Others	00-00	1

## Returns

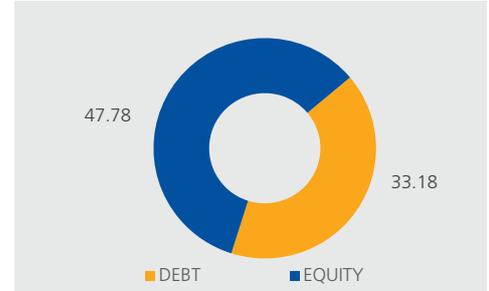
Period	Fund Returns	Index Returns
Last 1 Month	-1.48%	-0.71%
Last 6 Months	7.09%	9.33%
Last 1 Year	7.10%	11.61%
Last 2 Years	9.63%	11.37%
Last 3 Years	9.36%	9.24%
Since Inception	9.32%	9.84%

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

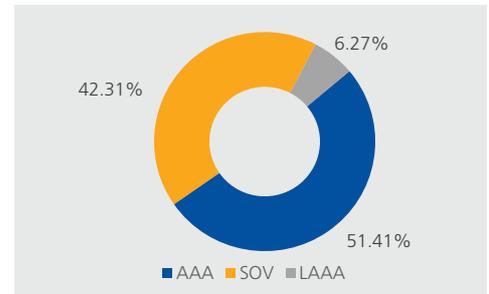
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	6.12%
8.45% HDFC NCD 18-05-2026 P-012	2.64%
7.60% NHAI LTD NCD RED 18-03-2022	2.52%
7.95% RECL SR 147 NCD RED 12-03-2027	1.16%
9.70% TATA SONS LTD NCD RED 25-07-2022	1.09%
9.95% FOOD CORP OF INDIA NCD RD 07-03-22	0.41%
9.54% TATA SONS LTD NCD RED 25-04-2022	0.14%
9.45% LIC HOUSING FIN NCD RED 30-01-2022	0.13%
<b>Bonds/Debentures Total</b>	<b>14.20%</b>
7.59% GOVT OF INDIA RED 11-01-2026	7.51%
7.61% GOVT OF INDIA RED 09-05-2030	4.80%
6.79% GOVT OF INDIA RED 15-05-2027	3.74%
8.17% GOVT OF INDIA RED 01-12-2044	0.53%
6.97% GOVT OF INDIA RED 06-09-2026	0.40%
<b>Gilts Total</b>	<b>16.99%</b>
HDFC BANK LTD	4.57%
INFOSYS LTD	3.50%
I T C LTD	3.20%
LARSEN & TOUBRO LTD	3.12%
ICICI BANK LTD	2.93%
YES BANK LTD	2.45%
MARUTI SUZUKI INDIA LTD	2.42%
TATA MOTORS LTD	2.30%
RELIANCE INDUSTRIES LTD	2.14%
HCL TECHNOLOGIES LTD	2.12%
DIVI'S LABORATORIES LTD	1.96%
MOTHERSON SUMI SYSTEMS LTD	1.77%
KOTAK MAHINDRA BANK LTD	1.60%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.58%
STATE BANK OF INDIA	1.56%
ULTRATECH CEMENT LTD	1.54%
CUMMINS INDIA LTD	1.53%
TECH MAHINDRA LTD	1.45%
HINDUSTAN UNILEVER LTD	1.28%
HERO MOTOCORP LTD	1.16%
THYROCARE TECHNOLOGIES LTD	1.11%
AXIS BANK LTD	1.09%
MAHINDRA & MAHINDRA LTD	1.06%
JUBILANT FOODWORKS LTD	1.03%
CASTROL (INDIA) LTD	1.01%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.96%
POWER GRID CORPORATION OF INDIA LTD	0.92%
NTPC LTD	0.89%
VEDANTA LTD	0.88%
ASIAN PAINTS LTD	0.88%
INDIAN HOTELS CO. LTD	0.85%
EMAMI LTD	0.78%
CESC LTD	0.70%
BHARAT FINANCIAL INCLUSION LTD	0.67%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.62%
APOLLO HOSPITALS ENTERPRISES LTD	0.57%
INOX WIND LTD	0.47%
GUJARAT STATE PETRONET LTD	0.36%
<b>Equity Total</b>	<b>59.02%</b>
<b>Money Market Total</b>	<b>9.79%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

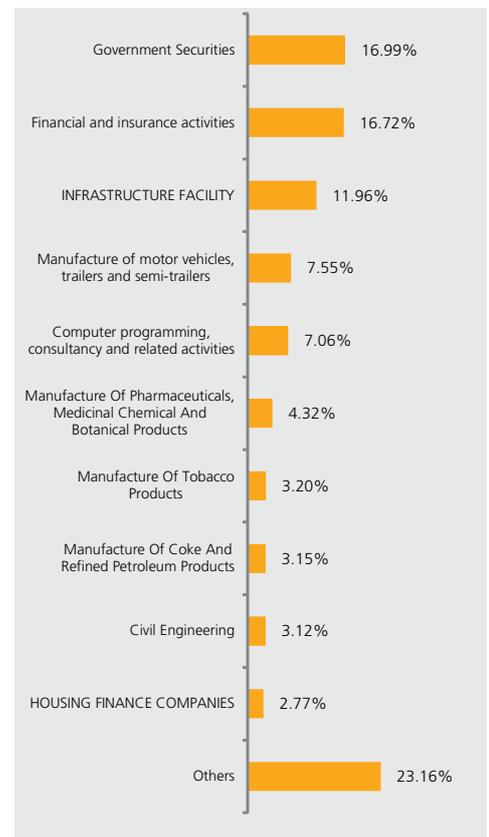
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)  
**NAV as on 31 August, 17:** ₹19.1399  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL Composite Bond Fund Index: 40%; S&P CNX Nifty: 60%  
**AUM as on 31 August, 17:** ₹2.40 Crs.  
**Modified Duration of Debt Portfolio:** 4.21 years  
**YTM of Debt Portfolio:** 6.45%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-60	58
Gsec / Debt	40-100	39
MMI / Others	00-00	3

## Returns

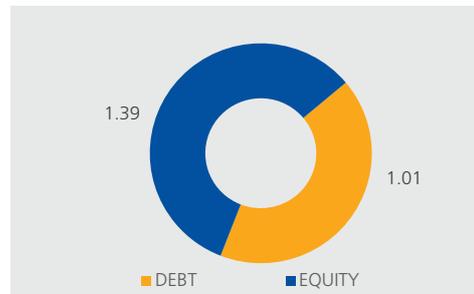
Period	Fund Returns	Index Returns
Last 1 Month	-1.40%	-0.71%
Last 6 Months	7.75%	9.33%
Last 1 Year	6.91%	11.61%
Last 2 Years	9.23%	11.37%
Last 3 Years	9.15%	9.24%
Since Inception	8.90%	9.28%

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

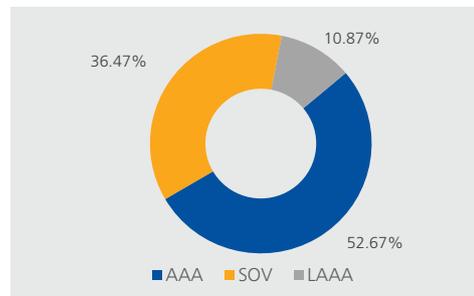
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	9.18%
10% INDIABULLS HSG FIN NCD RED 29-09-19	4.42%
7.60% NHAI LTD NCD RED 18-03-2022	4.25%
<b>Bonds/Debentures Total</b>	<b>17.86%</b>
7.59% GOVT OF INDIA RED 11-01-2026	5.68%
7.61% GOVT OF INDIA RED 09-05-2030	4.56%
6.79% GOVT OF INDIA RED 15-05-2027	3.10%
8.17% GOVT OF INDIA RED 01-12-2044	0.51%
6.97% GOVT OF INDIA RED 06-09-2026	0.42%
<b>Gilts Total</b>	<b>14.28%</b>
HDFC BANK LTD	4.37%
INFOSYS LTD	3.36%
LARSEN & TOUBRO LTD	3.18%
I T C LTD	3.18%
MARUTI SUZUKI INDIA LTD	3.12%
ICICI BANK LTD	2.86%
YES BANK LTD	2.41%
RELIANCE INDUSTRIES LTD	2.23%
TATA MOTORS LTD	1.95%
DIVI'S LABORATORIES LTD	1.90%
MOTHERSON SUMI SYSTEMS LTD	1.84%
HCL TECHNOLOGIES LTD	1.83%
ULTRATECH CEMENT LTD	1.75%
TECH MAHINDRA LTD	1.61%
KOTAK MAHINDRA BANK LTD	1.60%
STATE BANK OF INDIA	1.54%
CUMMINS INDIA LTD	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.35%
AXIS BANK LTD	1.29%
HINDUSTAN UNILEVER LTD	1.14%
VEDANTA LTD	1.07%
JUBILANT FOODWORKS LTD	1.01%
HERO MOTOCORP LTD	0.97%
MAHINDRA & MAHINDRA LTD	0.94%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.93%
CASTROL (INDIA) LTD	0.86%
INDIAN HOTELS CO. LTD	0.80%
EMAMI LTD	0.80%
POWER GRID CORPORATION OF INDIA LTD	0.80%
BHARAT FINANCIAL INCLUSION LTD	0.74%
CESC LTD	0.68%
NTPC LTD	0.65%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.60%
COLGATE PALMOLIVE (INDIA) LTD	0.60%
GUJARAT STATE PETRONET LTD	0.60%
NIIT LTD	0.58%
INOX WIND LTD	0.54%
APOLLO HOSPITALS ENTERPRISES LTD	0.54%
TATA METALIKS LTD	0.27%
<b>Equity Total</b>	<b>57.99%</b>
<b>Money Market Total</b>	<b>9.87%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

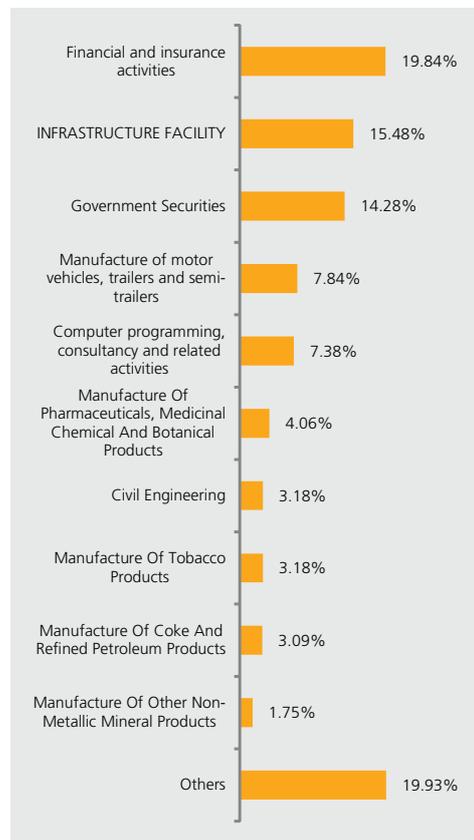
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal

(Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹25.2657

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

**Benchmark:** N.A.

**AUM as on 31 August, 17:** ₹38.51 Crs.

**Modified Duration of Debt Portfolio:**

4.71 years

**YTM of Debt Portfolio:** 6.61%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-50	49
Gsec / Debt	50-100	50
MMI / Others	00-00	1

## Returns

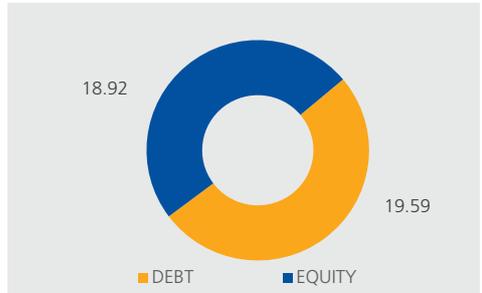
Period	Fund Returns	Index Returns
Last 1 Month	-1.20%	-0.50%
Last 6 Months	6.60%	8.73%
Last 1 Year	7.16%	11.26%
Last 2 Years	9.53%	11.27%
Last 3 Years	9.65%	9.59%
Since Inception	9.22%	9.77%

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

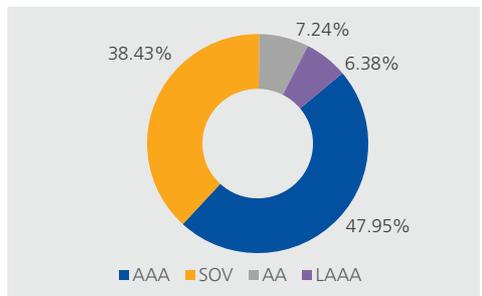
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	5.14%
9.55% HINDALCO IND NCD RED 25-04-2022	3.61%
7.60% NHAI LTD NCD RED 18-03-2022	3.18%
8.45% HDFC NCD 18-05-2026 P-012	2.77%
7.95% RECL SR 147 NCD RED 12-03-2027	1.89%
7.49% IRFC NCD 28-05-2027	1.83%
7.28% POWER FIN CORP NCD RED 10-06-2022	1.83%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.38%
9.35% POWER GRID CORP NCD RED 29-08-2022	0.28%
<b>Bonds/Debentures Total</b>	<b>21.91%</b>
7.59% GOVT OF INDIA RED 11-01-2026	7.35%
7.61% GOVT OF INDIA RED 09-05-2030	5.98%
6.79% GOVT OF INDIA RED 15-05-2027	4.64%
8.17% GOVT OF INDIA RED 01-12-2044	0.68%
6.97% GOVT OF INDIA RED 06-09-2026	0.49%
<b>Gilts Total</b>	<b>19.14%</b>
HDFC BANK LTD	3.85%
INFOSYS LTD	2.87%
I T C LTD	2.74%
LARSEN & TOUBRO LTD	2.62%
ICICI BANK LTD	2.44%
MARUTI SUZUKI INDIA LTD	2.06%
YES BANK LTD	2.05%
TATA MOTORS LTD	1.93%
RELIANCE INDUSTRIES LTD	1.86%
HCL TECHNOLOGIES LTD	1.80%
DIVI'S LABORATORIES LTD	1.67%
MOTHERSON SUMI SYSTEMS LTD	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.35%
KOTAK MAHINDRA BANK LTD	1.33%
ULTRATECH CEMENT LTD	1.30%
STATE BANK OF INDIA	1.30%
CUMMINS INDIA LTD	1.30%
TECH MAHINDRA LTD	1.24%
HERO MOTOCORP LTD	0.98%
HINDUSTAN UNILEVER LTD	0.97%
AXIS BANK LTD	0.91%
MAHINDRA & MAHINDRA LTD	0.88%
THYROCARE TECHNOLOGIES LTD	0.85%
JUBILANT FOODWORKS LTD	0.85%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.79%
CASTROL (INDIA) LTD	0.77%
POWER GRID CORPORATION OF INDIA LTD	0.77%
EMAMI LTD	0.75%
NTPC LTD	0.75%
INDIAN HOTELS CO. LTD	0.72%
ASIAN PAINTS LTD	0.66%
CESC LTD	0.58%
VEDANTA LTD	0.56%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.53%
BHARAT FINANCIAL INCLUSION LTD	0.52%
APOLLO HOSPITALS ENTERPRISES LTD	0.48%
INOX WIND LTD	0.35%
GUJARAT STATE PETRONET LTD	0.30%
<b>Equity Total</b>	<b>49.14%</b>
<b>Money Market Total</b>	<b>9.81%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

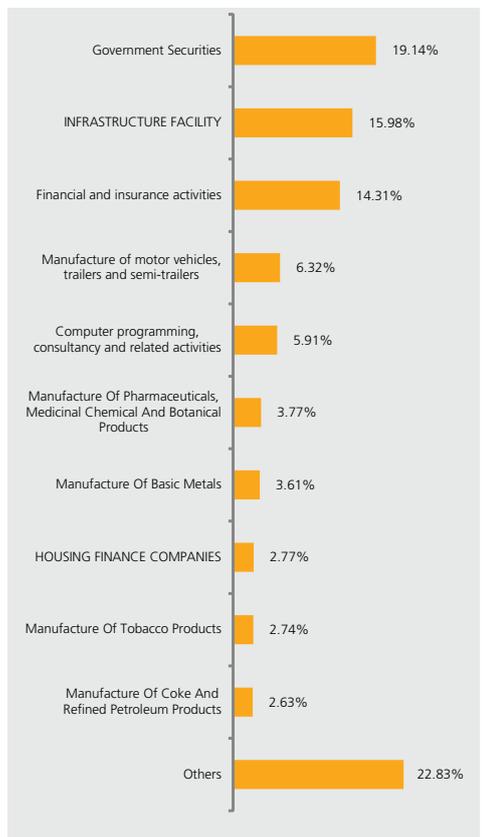
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)  
**NAV as on 31 August, 17:** ₹19.4371  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL Composite Bond Fund Index: 50%; S&P CNX Nifty: 50%  
**AUM as on 31 August, 17:** ₹1.61 Crs.  
**Modified Duration of Debt Portfolio:** 4.66 years  
**YTM of Debt Portfolio:** 6.47%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-50	48
Gsec / Debt	50-100	50
MMI / Others	00-00	2

## Returns

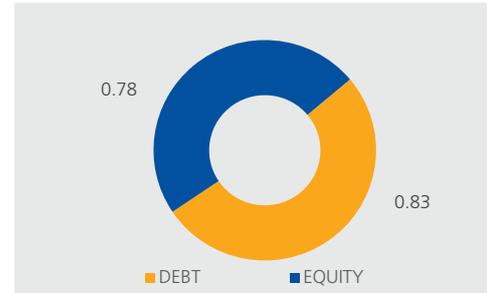
Period	Fund Returns	Index Returns
Last 1 Month	-1.08%	-0.50%
Last 6 Months	7.26%	8.73%
Last 1 Year	7.64%	11.26%
Last 2 Years	9.35%	11.27%
Last 3 Years	9.50%	9.59%
Since Inception	9.09%	9.01%

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

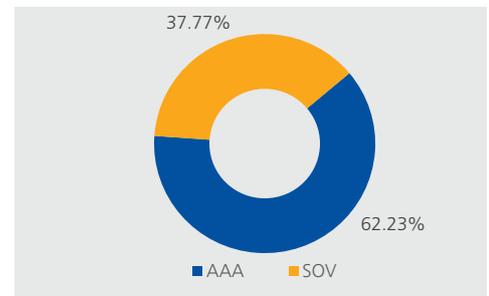
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	6.84%
7.95% RECL SR 147 NCD RED 12-03-2027	6.46%
7.28% POWER FIN CORP NCD RED 10-06-2022	6.26%
<b>Bonds/Debentures Total</b>	<b>19.56%</b>
7.59% GOVT OF INDIA RED 11-01-2026	7.29%
7.61% GOVT OF INDIA RED 09-05-2030	6.01%
6.79% GOVT OF INDIA RED 15-05-2027	4.37%
8.17% GOVT OF INDIA RED 01-12-2044	0.76%
6.97% GOVT OF INDIA RED 06-09-2026	0.51%
<b>Gilts Total</b>	<b>18.93%</b>
HDFC BANK LTD	3.65%
INFOSYS LTD	2.81%
I T C LTD	2.70%
LARSEN & TOUBRO LTD	2.63%
MARUTI SUZUKI INDIA LTD	2.54%
ICICI BANK LTD	2.40%
YES BANK LTD	2.06%
RELIANCE INDUSTRIES LTD	1.86%
TATA MOTORS LTD	1.67%
DIVI'S LABORATORIES LTD	1.60%
MOTHERSON SUMI SYSTEMS LTD	1.54%
HCL TECHNOLOGIES LTD	1.48%
ULTRATECH CEMENT LTD	1.39%
KOTAK MAHINDRA BANK LTD	1.34%
TECH MAHINDRA LTD	1.33%
STATE BANK OF INDIA	1.31%
CUMMINS INDIA LTD	1.24%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.17%
AXIS BANK LTD	1.09%
HINDUSTAN UNILEVER LTD	1.01%
HERO MOTOCORP LTD	0.97%
VEDANTA LTD	0.91%
MAHINDRA & MAHINDRA LTD	0.90%
JUBILANT FOODWORKS LTD	0.85%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.77%
CASTROL (INDIA) LTD	0.72%
POWER GRID CORPORATION OF INDIA LTD	0.67%
EMAMI LTD	0.67%
INDIAN HOTELS CO. LTD	0.67%
CESC LTD	0.57%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.51%
GUJARAT STATE PETRONET LTD	0.51%
COLGATE PALMOLIVE (INDIA) LTD	0.49%
NIIT LTD	0.49%
NTPC LTD	0.44%
APOLLO HOSPITALS ENTERPRISES LTD	0.44%
INOX WIND LTD	0.44%
BHARAT FINANCIAL INCLUSION LTD	0.24%
TATA METALIKS LTD	0.22%
<b>Equity Total</b>	<b>48.32%</b>
<b>Money Market Total</b>	<b>13.18%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

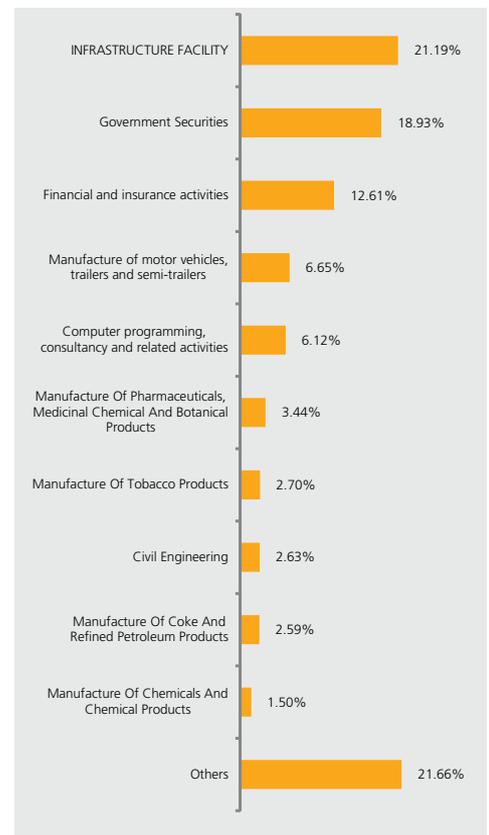
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹20.8154

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

**Benchmark:** CRISIL Composite Bond Fund Index: 50%; S&P CNX Nifty: 50%

**AUM as on 31 August, 17:** ₹5.93 Crs.

**Modified Duration of Debt Portfolio:**

4.56 years

**YTM of Debt Portfolio:** 6.54%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-50	49
Gsec / Debt	50-100	50
MMI / Others	00-00	2

## Returns

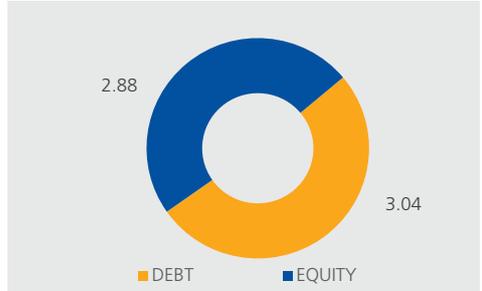
Period	Fund Returns	Index Returns
Last 1 Month	-1.19%	-0.50%
Last 6 Months	6.56%	8.73%
Last 1 Year	7.04%	11.26%
Last 2 Years	9.37%	11.27%
Last 3 Years	9.62%	9.59%
Since Inception	8.01%	8.37%

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

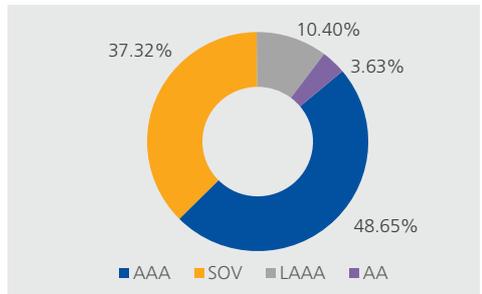
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	5.57%
7.60% NHAI LTD NCD RED 18-03-2022	5.16%
7.95% RECL SR 147 NCD RED 12-03-2027	3.51%
9.55% HINDALCO IND NCD RED 25-04-2022	1.80%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.79%
7.49% IRFC NCD 28-05-2027	1.70%
7.28% POWER FIN CORP NCD RED 10-06-2022	1.70%
<b>Bonds/Debentures Total</b>	<b>21.23%</b>
7.59% GOVT OF INDIA RED 11-01-2026	6.84%
7.61% GOVT OF INDIA RED 09-05-2030	5.92%
6.79% GOVT OF INDIA RED 15-05-2027	4.56%
8.17% GOVT OF INDIA RED 01-12-2044	0.69%
6.97% GOVT OF INDIA RED 06-09-2026	0.50%
7.68% GOVT OF INDIA RED 15-12-2023	0.02%
<b>Gilts Total</b>	<b>18.52%</b>
HDFC BANK LTD	3.75%
INFOSYS LTD	2.91%
I T C LTD	2.73%
LARSEN & TOUBRO LTD	2.60%
ICICI BANK LTD	2.41%
MARUTI SUZUKI INDIA LTD	2.05%
YES BANK LTD	2.03%
TATA MOTORS LTD	1.91%
RELIANCE INDUSTRIES LTD	1.84%
HCL TECHNOLOGIES LTD	1.78%
DIVI'S LABORATORIES LTD	1.66%
MOTHERSON SUMI SYSTEMS LTD	1.47%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.35%
KOTAK MAHINDRA BANK LTD	1.33%
CUMMINS INDIA LTD	1.29%
ULTRATECH CEMENT LTD	1.28%
STATE BANK OF INDIA	1.28%
TECH MAHINDRA LTD	1.23%
HINDUSTAN UNILEVER LTD	0.94%
HERO MOTOCORP LTD	0.92%
AXIS BANK LTD	0.90%
MAHINDRA & MAHINDRA LTD	0.88%
JUBILANT FOODWORKS LTD	0.85%
THYROCARE TECHNOLOGIES LTD	0.84%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.78%
POWER GRID CORPORATION OF INDIA LTD	0.77%
CASTROL (INDIA) LTD	0.75%
NTPC LTD	0.75%
EMAMI LTD	0.75%
INDIAN HOTELS CO. LTD	0.71%
ASIAN PAINTS LTD	0.64%
CESC LTD	0.57%
VEDANTA LTD	0.55%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.53%
BHARAT FINANCIAL INCLUSION LTD	0.51%
APOLLO HOSPITALS ENTERPRISES LTD	0.47%
INOX WIND LTD	0.34%
GUJARAT STATE PETRONET LTD	0.30%
<b>Equity Total</b>	<b>48.65%</b>
<b>Money Market Total</b>	<b>11.59%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

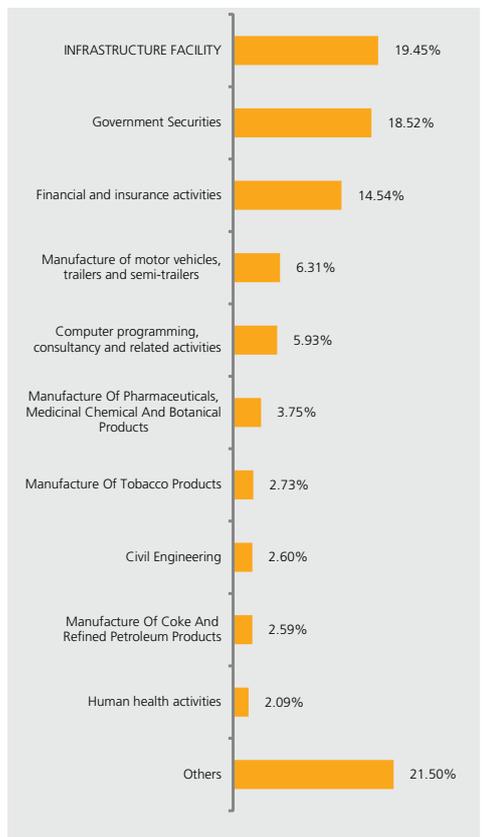
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹33.1694

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

**Benchmark:** N.A.

**AUM as on 31 August, 17:** ₹19.79 Crs.

**Modified Duration of Debt Portfolio:** 5.37 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-40	39
Gsec / Debt	0-100	47
MMI / Others	0-100	14

## Returns

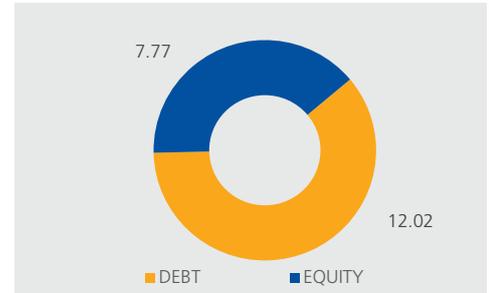
Period	Fund Returns	Index Returns
Last 1 Month	-0.92%	-0.28%
Last 6 Months	5.74%	8.13%
Last 1 Year	6.51%	10.90%
Last 2 Years	8.91%	11.16%
Last 3 Years	9.19%	9.92%
Since Inception	9.61%	7.91%

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

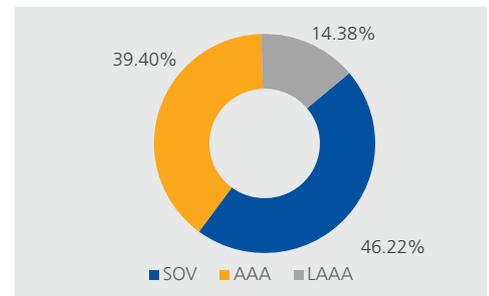
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	7.23%
7.60% NHAI LTD NCD RED 18-03-2022	7.21%
8.45% HDFC NCD 18-05-2026 P-012	5.39%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.55%
7.95% RECL SR 147 NCD RED 12-03-2027	0.53%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.52%
<b>Bonds/Debentures Total</b>	<b>23.42%</b>
7.59% GOVT OF INDIA RED 11-01-2026	9.06%
7.61% GOVT OF INDIA RED 09-05-2030	7.19%
6.79% GOVT OF INDIA RED 15-05-2027	5.56%
8.17% GOVT OF INDIA RED 01-12-2044	0.77%
6.97% GOVT OF INDIA RED 06-09-2026	0.59%
<b>Gilts Total</b>	<b>23.17%</b>
HDFC BANK LTD	3.08%
INFOSYS LTD	2.36%
I T C LTD	2.17%
LARSEN & TOUBRO LTD	2.09%
ICICI BANK LTD	1.94%
YES BANK LTD	1.65%
MARUTI SUZUKI INDIA LTD	1.64%
TATA MOTORS LTD	1.53%
RELIANCE INDUSTRIES LTD	1.46%
HCL TECHNOLOGIES LTD	1.43%
DIVI'S LABORATORIES LTD	1.32%
MOTHERSON SUMI SYSTEMS LTD	1.19%
KOTAK MAHINDRA BANK LTD	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.07%
ULTRATECH CEMENT LTD	1.03%
STATE BANK OF INDIA	1.03%
CUMMINS INDIA LTD	1.02%
TECH MAHINDRA LTD	0.98%
HINDUSTAN UNILEVER LTD	0.79%
HERO MOTOCORP LTD	0.78%
AXIS BANK LTD	0.73%
MAHINDRA & MAHINDRA LTD	0.71%
JUBILANT FOODWORKS LTD	0.69%
THYROCARE TECHNOLOGIES LTD	0.68%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.63%
CASTROL (INDIA) LTD	0.63%
POWER GRID CORPORATION OF INDIA LTD	0.61%
NTPC LTD	0.60%
EMAMI LTD	0.60%
INDIAN HOTELS CO. LTD	0.57%
ASIAN PAINTS LTD	0.54%
CESC LTD	0.46%
VEDANTA LTD	0.45%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.43%
BHARAT FINANCIAL INCLUSION LTD	0.41%
APOLLO HOSPITALS ENTERPRISES LTD	0.38%
INOX WIND LTD	0.28%
GUJARAT STATE PETRONET LTD	0.24%
<b>Equity Total</b>	<b>39.25%</b>
<b>MF Total</b>	<b>8.94%</b>
<b>Money Market Total</b>	<b>5.21%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

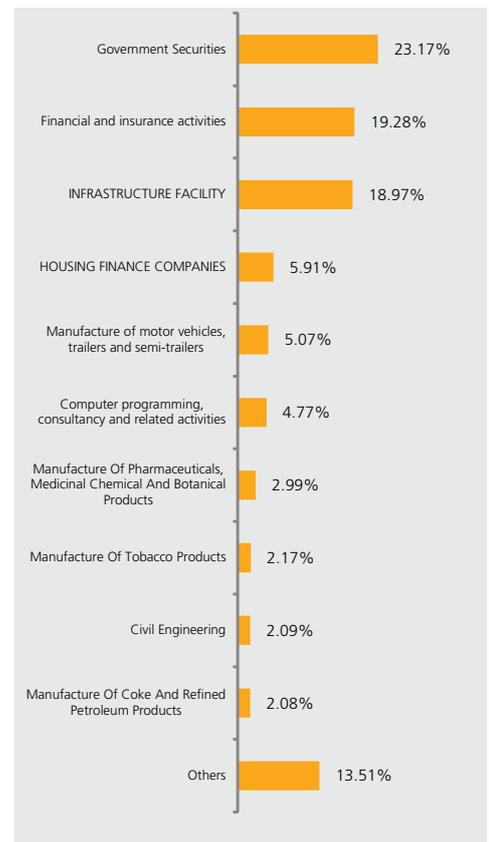
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)  
**NAV as on 31 August, 17:** ₹20.0790  
**Inception Date:** 29<sup>th</sup> November 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 60%; S&P CNX Nifty: 40%  
**AUM as on 31 August, 17:** ₹25.65 Crs.  
**Modified Duration of Debt Portfolio:** 5.48 years  
**YTM of Debt Portfolio:** 7.00%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-40	39
Gsec / Debt	0-100	51
MMI / Others	0-100	10

## Returns

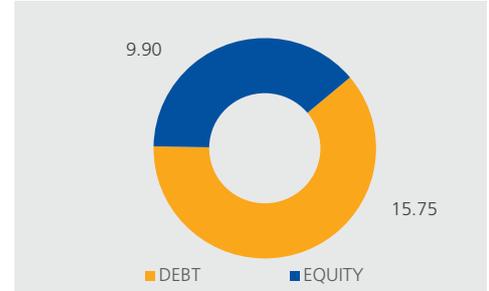
Period	Fund Returns	Index Returns
Last 1 Month	-0.89%	-0.28%
Last 6 Months	6.35%	8.13%
Last 1 Year	7.50%	10.90%
Last 2 Years	9.72%	11.16%
Last 3 Years	10.04%	9.92%
Since Inception	7.40%	8.16%

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

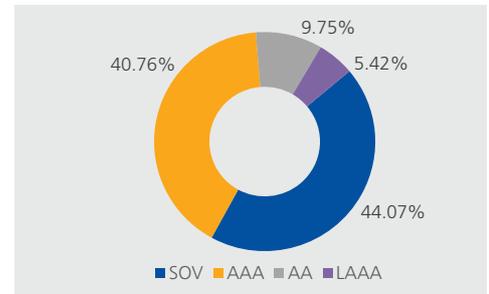
## Portfolio

Name of Instrument	% to AUM
10% INDIABULLS HSG FIN NCD RED 29-09-19	6.20%
9.55% HINDALCO IND NCD RED 25-04-2022	5.00%
8.45% HDFC NCD 18-05-2026 P-012	4.16%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	3.22%
7.60% NHAI LTD NCD RED 18-03-2022	2.78%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.36%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	2.15%
7.49% IRFC NCD 28-05-2027	1.57%
7.60% POWER FINANCE S160 RED 20-02-2027	1.20%
<b>Bonds/Debentures Total</b>	<b>28.64%</b>
7.59% GOVT OF INDIA RED 11-01-2026	8.49%
7.61% GOVT OF INDIA RED 09-05-2030	7.10%
6.79% GOVT OF INDIA RED 15-05-2027	5.49%
8.17% GOVT OF INDIA RED 01-12-2044	0.81%
6.97% GOVT OF INDIA RED 06-09-2026	0.58%
7.68% GOVT OF INDIA RED 15-12-2023	0.13%
<b>Gilts Total</b>	<b>22.61%</b>
HDFC BANK LTD	3.01%
INFOSYS LTD	2.29%
I T C LTD	2.15%
LARSEN & TOUBRO LTD	2.05%
ICICI BANK LTD	1.92%
YES BANK LTD	1.63%
MARUTI SUZUKI INDIA LTD	1.62%
TATA MOTORS LTD	1.51%
RELIANCE INDUSTRIES LTD	1.45%
HCL TECHNOLOGIES LTD	1.41%
DIVI'S LABORATORIES LTD	1.31%
MOTHERSON SUMI SYSTEMS LTD	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.06%
KOTAK MAHINDRA BANK LTD	1.06%
STATE BANK OF INDIA	1.02%
CUMMINS INDIA LTD	1.01%
ULTRATECH CEMENT LTD	1.01%
TECH MAHINDRA LTD	0.97%
HINDUSTAN UNILEVER LTD	0.76%
HERO MOTOCORP LTD	0.74%
AXIS BANK LTD	0.72%
MAHINDRA & MAHINDRA LTD	0.70%
JUBILANT FOODWORKS LTD	0.68%
THYROCARE TECHNOLOGIES LTD	0.66%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.62%
POWER GRID CORPORATION OF INDIA LTD	0.61%
CASTROL (INDIA) LTD	0.60%
NTPC LTD	0.59%
EMAMI LTD	0.59%
INDIAN HOTELS CO. LTD	0.56%
ASIAN PAINTS LTD	0.52%
CESC LTD	0.46%
VEDANTA LTD	0.44%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.42%
BHARAT FINANCIAL INCLUSION LTD	0.40%
APOLLO HOSPITALS ENTERPRISES LTD	0.37%
INOX WIND LTD	0.27%
GUJARAT STATE PETRONET LTD	0.24%
<b>Equity Total</b>	<b>38.61%</b>
<b>MF Total</b>	<b>8.15%</b>
<b>Money Market Total</b>	<b>2.00%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

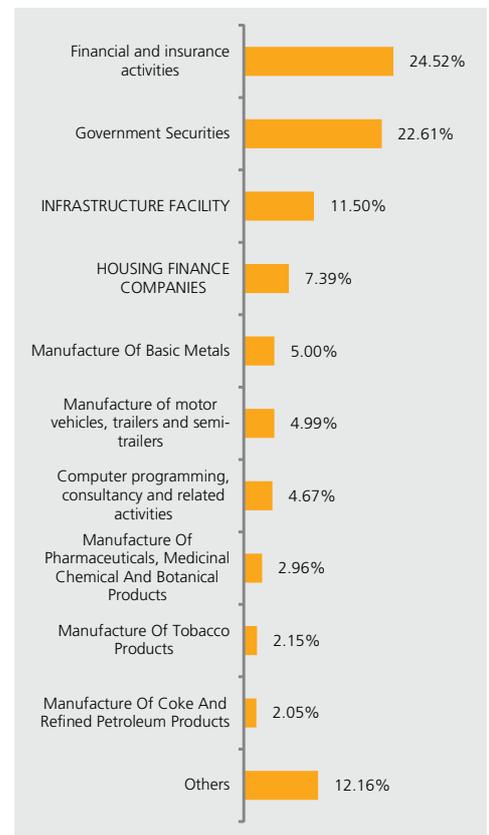
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)  
**NAV as on 31 August, 17:** ₹26.3984  
**Inception Date:** 4<sup>th</sup> December 2008  
**Benchmark:** CRISIL Composite Bond Fund Index: 60%; S&P CNX Nifty: 40%  
**AUM as on 31 August, 17:** ₹14.39 Crs.  
**Modified Duration of Debt Portfolio:** 5.51 years  
**YTM of Debt Portfolio:** 6.82%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-40	39
Gsec / Debt	0-100	48
MMI / Others	0-100	14

## Returns

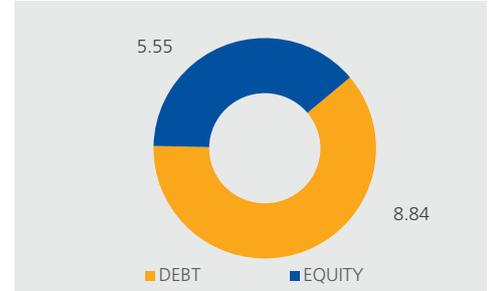
Period	Fund Returns	Index Returns
Last 1 Month	-0.96%	-0.28%
Last 6 Months	5.81%	8.13%
Last 1 Year	6.48%	10.90%
Last 2 Years	8.83%	11.16%
Last 3 Years	9.19%	9.92%
Since Inception	9.71%	9.74%

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

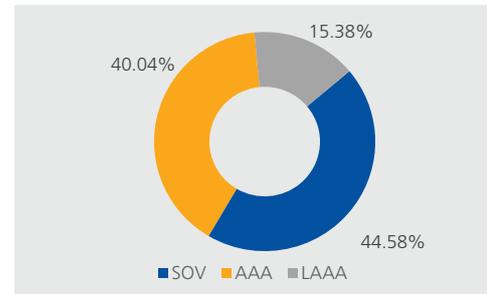
## Portfolio

Name of Instrument	% to AUM
7.60% NHAI LTD NCD RED 18-03-2022	7.79%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	7.18%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	3.06%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.10%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.47%
7.60% POWER FINANCE S160 RED 20-02-2027	1.42%
7.95% RECL SR 147 NCD RED 12-03-2027	0.72%
7.95% HDFC BANK LTD RED 21-09-2026	0.72%
7.23% POWER FIN COR NCD RED-05-01-2027	0.69%
<b>Bonds/Debentures Total</b>	<b>25.16%</b>
7.59% GOVT OF INDIA RED 11-01-2026	8.59%
7.61% GOVT OF INDIA RED 09-05-2030	7.11%
6.79% GOVT OF INDIA RED 15-05-2027	5.49%
8.17% GOVT OF INDIA RED 01-12-2044	0.81%
6.97% GOVT OF INDIA RED 06-09-2026	0.59%
<b>Gilts Total</b>	<b>22.58%</b>
HDFC BANK LTD	3.03%
INFOSYS LTD	2.29%
I T C LTD	2.14%
LARSEN & TOUBRO LTD	2.06%
ICICI BANK LTD	1.91%
YES BANK LTD	1.63%
MARUTI SUZUKI INDIA LTD	1.63%
TATA MOTORS LTD	1.52%
RELIANCE INDUSTRIES LTD	1.45%
HCL TECHNOLOGIES LTD	1.41%
DIVI'S LABORATORIES LTD	1.30%
MOTHERSON SUMI SYSTEMS LTD	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.05%
KOTAK MAHINDRA BANK LTD	1.05%
ULTRATECH CEMENT LTD	1.02%
CUMMINS INDIA LTD	1.02%
STATE BANK OF INDIA	1.01%
TECH MAHINDRA LTD	0.96%
HERO MOTOCORP LTD	0.75%
HINDUSTAN UNILEVER LTD	0.75%
AXIS BANK LTD	0.72%
MAHINDRA & MAHINDRA LTD	0.69%
JUBILANT FOODWORKS LTD	0.67%
THYROCARE TECHNOLOGIES LTD	0.66%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.62%
POWER GRID CORPORATION OF INDIA LTD	0.61%
NTPC LTD	0.60%
CASTROL (INDIA) LTD	0.59%
EMAMI LTD	0.59%
INDIAN HOTELS CO. LTD	0.56%
ASIAN PAINTS LTD	0.51%
CESC LTD	0.45%
VEDANTA LTD	0.44%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.42%
BHARAT FINANCIAL INCLUSION LTD	0.41%
APOLLO HOSPITALS ENTERPRISES LTD	0.38%
INOX WIND LTD	0.28%
GUJARAT STATE PETRONET LTD	0.24%
<b>Equity Total</b>	<b>38.55%</b>
<b>MF Total</b>	<b>8.89%</b>
<b>Money Market Total</b>	<b>4.81%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

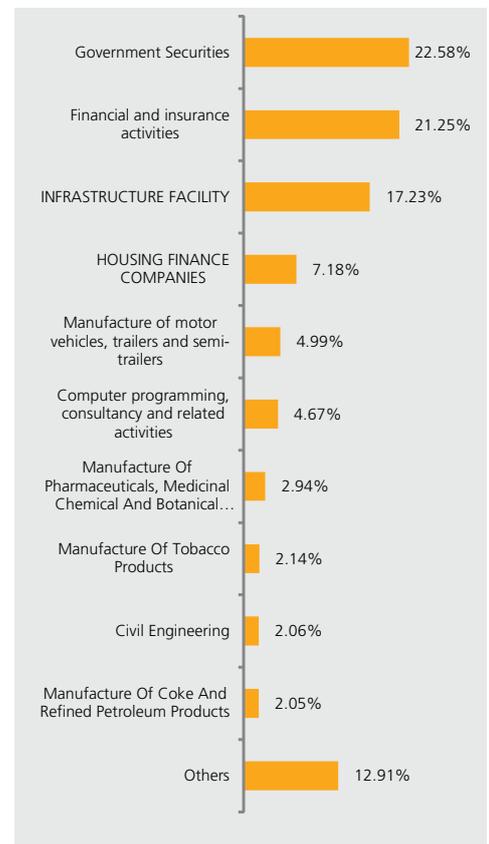
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹18.7665

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

**Benchmark:** CRISIL Composite Bond Fund Index: 60%; S&P CNX Nifty: 40%

**AUM as on 31 August, 17:** ₹5.77 Crs.

**Modified Duration of Debt Portfolio:**

5.74 years

**YTM of Debt Portfolio:** 7.02%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-40	40
Gsec / Debt	0-100	54
MMI / Others	0-100	7

## Returns

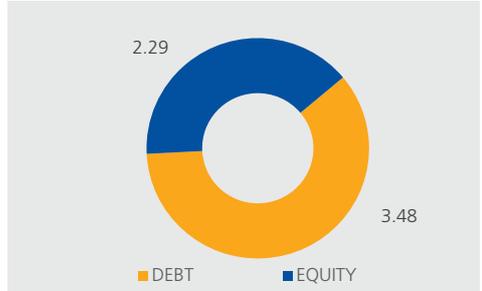
Period	Fund Returns	Index Returns
Last 1 Month	-0.85%	-0.28%
Last 6 Months	6.22%	8.13%
Last 1 Year	7.38%	10.90%
Last 2 Years	9.51%	11.16%
Last 3 Years	9.84%	9.92%
Since Inception	8.59%	8.99%

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

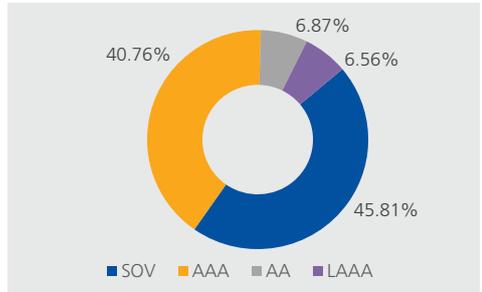
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	7.63%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	5.37%
9.55% HINDALCO IND NCD RED 25-04-2022	3.70%
7.60% NHAI LTD NCD RED 18-03-2022	3.53%
7.49% IRFC NCD 28-05-2027	3.50%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.84%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	1.78%
7.28% POWER FIN CORP NCD RED 10-06-2022	1.75%
<b>Bonds/Debentures Total</b>	<b>29.09%</b>
7.59% GOVT OF INDIA RED 11-01-2026	9.33%
7.61% GOVT OF INDIA RED 09-05-2030	7.32%
6.79% GOVT OF INDIA RED 15-05-2027	5.61%
7.68% GOVT OF INDIA RED 15-12-2023	0.99%
8.17% GOVT OF INDIA RED 01-12-2044	0.83%
6.97% GOVT OF INDIA RED 06-09-2026	0.62%
<b>Gilts Total</b>	<b>24.68%</b>
HDFC BANK LTD	3.03%
INFOSYS LTD	2.41%
I T C LTD	2.14%
ICICI BANK LTD	2.09%
LARSEN & TOUBRO LTD	2.07%
YES BANK LTD	1.67%
MARUTI SUZUKI INDIA LTD	1.63%
TATA MOTORS LTD	1.52%
RELIANCE INDUSTRIES LTD	1.48%
HCL TECHNOLOGIES LTD	1.44%
DIVI'S LABORATORIES LTD	1.31%
MOTHERSON SUMI SYSTEMS LTD	1.22%
KOTAK MAHINDRA BANK LTD	1.11%
STATE BANK OF INDIA	1.07%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.06%
ULTRATECH CEMENT LTD	1.03%
CUMMINS INDIA LTD	1.02%
TECH MAHINDRA LTD	0.97%
HINDUSTAN UNILEVER LTD	0.78%
AXIS BANK LTD	0.76%
MAHINDRA & MAHINDRA LTD	0.73%
JUBILANT FOODWORKS LTD	0.72%
HERO MOTOCORP LTD	0.69%
THYROCARE TECHNOLOGIES LTD	0.68%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.65%
VEDANTA LTD	0.62%
CASTROL (INDIA) LTD	0.62%
POWER GRID CORPORATION OF INDIA LTD	0.61%
NTPC LTD	0.60%
EMAMI LTD	0.59%
INDIAN HOTELS CO. LTD	0.56%
ASIAN PAINTS LTD	0.53%
CESC LTD	0.48%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.44%
BHARAT FINANCIAL INCLUSION LTD	0.41%
APOLLO HOSPITALS ENTERPRISES LTD	0.38%
INOX WIND LTD	0.28%
GUJARAT STATE PETRONET LTD	0.25%
<b>Equity Total</b>	<b>39.70%</b>
<b>MF Total</b>	<b>6.93%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

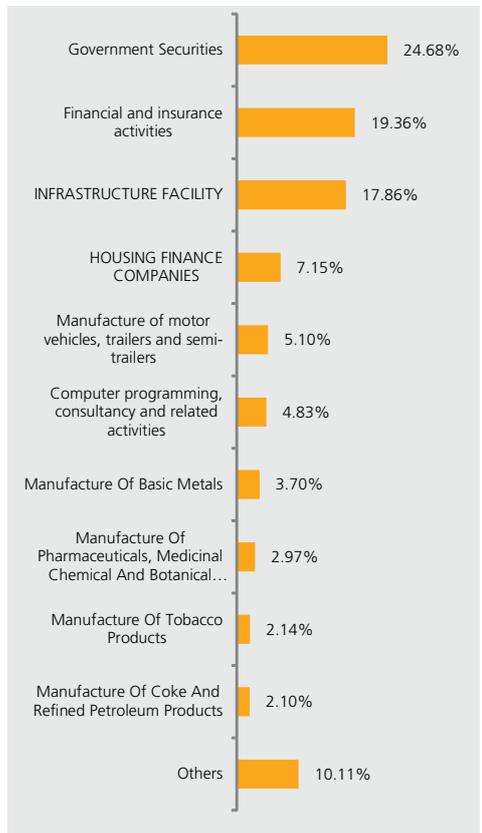
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹29.4480

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

**Benchmark:** CRISIL Composite Bond Fund Index: 80%; S&P CNX Nifty: 20%

**AUM as on 31 August, 17:** ₹97.82 Crs.

**Modified Duration of Debt Portfolio:**

4.68 years

**YTM of Debt Portfolio:** 6.54%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-40	20
Gsec / Debt	60-100	64
MMI / Others	0-25	17

## Returns

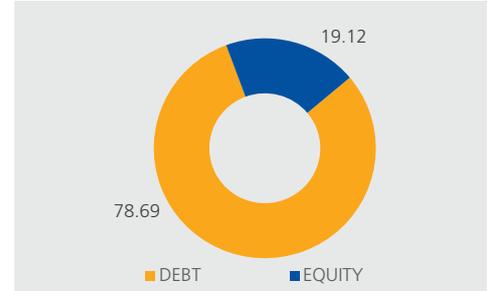
Period	Fund Returns	Index Returns
Last 1 Month	-0.28%	0.15%
Last 6 Months	5.33%	6.94%
Last 1 Year	7.18%	10.13%
Last 2 Years	9.03%	10.88%
Last 3 Years	9.83%	10.53%
Since Inception	8.62%	7.97%

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

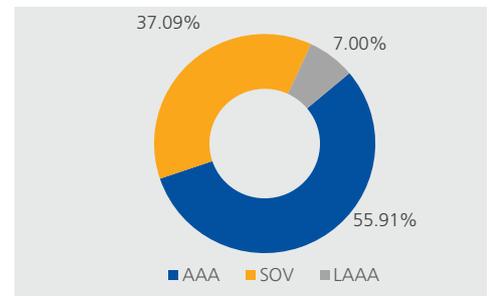
## Portfolio

Name of Instrument	% to AUM
7.60% NHAI LTD NCD RED 18-03-2022	5.52%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	4.84%
7.60% POWER FINANCE S160 RED 20-02-2027	4.30%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.71%
8.4% POWER GRID CORP NCD RED 27-05-2022	3.55%
8.45% HDFC NCD 18-05-2026 P-012	3.27%
10% INDIABULLS HSG FIN NCD RED 29-09-19	3.25%
7.49% IRFC NCD 28-05-2027	2.17%
7.95% RECL SR 147 NCD RED 12-03-2027	1.49%
7.95% HDFC BANK LTD RED 21-09-2026	0.95%
7.23% POWER FIN CORP NCD RED- 05-01-2027	0.81%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.63%
<b>Bonds/Debtures Total</b>	<b>34.49%</b>
7.59% GOVT OF INDIA RED 11-01-2026	10.15%
7.61% GOVT OF INDIA RED 09-05-2030	9.47%
6.79% GOVT OF INDIA RED 15-05-2027	7.42%
8.17% GOVT OF INDIA RED 01-12-2044	0.99%
6.97% GOVT OF INDIA RED 06-09-2026	0.77%
7.68% GOVT OF INDIA RED 15-12-2023	0.46%
<b>Gilts Total</b>	<b>29.26%</b>
HDFC BANK LTD	1.47%
INFOSYS LTD	1.14%
I T C LTD	1.13%
LARSEN & TOUBRO LTD	1.07%
MARUTI SUZUKI INDIA LTD	1.04%
ICICI BANK LTD	0.97%
YES BANK LTD	0.82%
RELIANCE INDUSTRIES LTD	0.75%
TATA MOTORS LTD	0.66%
DIVI'S LABORATORIES LTD	0.65%
MOTHERSON SUMI SYSTEMS LTD	0.62%
HCL TECHNOLOGIES LTD	0.59%
ULTRATECH CEMENT LTD	0.57%
STATE BANK OF INDIA	0.54%
KOTAK MAHINDRA BANK LTD	0.54%
TECH MAHINDRA LTD	0.53%
CUMMINS INDIA LTD	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD	0.47%
AXIS BANK LTD	0.44%
HINDUSTAN UNILEVER LTD	0.36%
MAHINDRA & MAHINDRA LTD	0.36%
VEDANTA LTD	0.36%
JUBILANT FOODWORKS LTD	0.34%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.31%
HERO MOTOCORP LTD	0.28%
EMAMI LTD	0.27%
CASTROL (INDIA) LTD	0.27%
POWER GRID CORPORATION OF INDIA LTD	0.27%
INDIAN HOTELS CO. LTD	0.27%
BHARAT FINANCIAL INCLUSION LTD	0.25%
CESC LTD	0.23%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.21%
GUJARAT STATE PETRONET LTD	0.21%
COLGATE PALMOLIVE (INDIA) LTD	0.20%
NIIT LTD	0.19%
NTPC LTD	0.19%
APOLLO HOSPITALS ENTERPRISES LTD	0.18%
INOX WIND LTD	0.17%
TATA METALIKS LTD	0.09%
<b>Equity Total</b>	<b>19.55%</b>
<b>Money Market Total</b>	<b>16.70%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

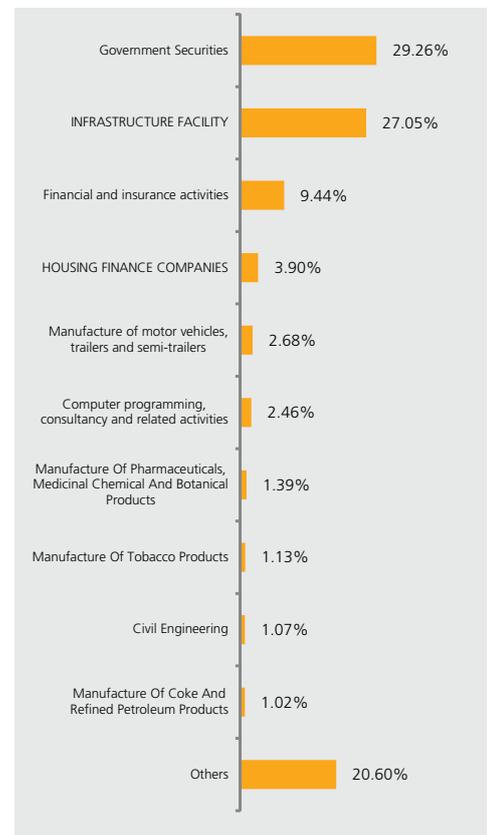
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹29.3462

**Inception Date:** 4<sup>th</sup> December 2008

**Benchmark:** CRISIL Composite Bond Fund Index: 80%; S&P CNX Nifty: 20%

**AUM as on 31 August, 17:** ₹24.43 Crs.

**Modified Duration of Debt Portfolio:**

5.18 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-20	19
Gsec / Debt	0-100	63
MMI / Others	0-100	18

## Returns

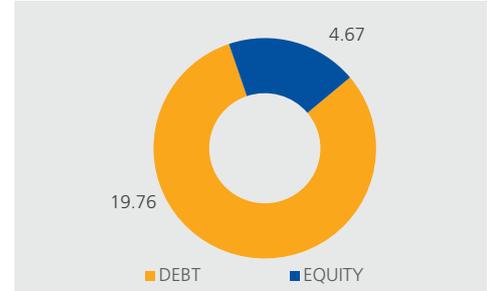
Period	Fund Returns	Index Returns
Last 1 Month	-0.34%	0.15%
Last 6 Months	5.09%	6.94%
Last 1 Year	6.89%	10.13%
Last 2 Years	8.92%	10.88%
Last 3 Years	9.66%	10.53%
Since Inception	8.25%	8.79%

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

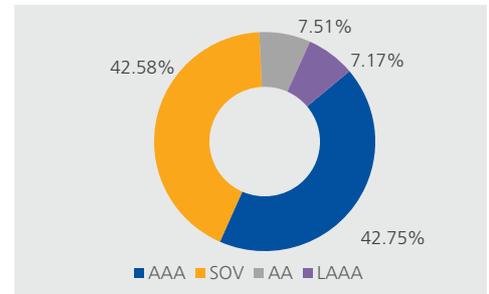
## Portfolio

Name of Instrument	% to AUM
9.55% HINDALCO IND NCD RED 25-04-2022	5.25%
7.60% NHAI LTD NCD RED 18-03-2022	5.01%
8.45% HDFC NCD 18-05-2026 P-012	4.37%
10% INDIABULLS HSG FIN NCD RED 29-09-19	4.34%
7.95% RECL SR 147 NCD RED 12-03-2027	3.83%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	3.81%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.89%
7.49% IRFC NCD 28-05-2027	1.65%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	1.35%
7.60% POWER FINANCE S160 RED 20-02-2027	0.84%
<b>Bonds/Debtures Total</b>	<b>33.34%</b>
7.59% GOVT OF INDIA RED 11-01-2026	10.66%
7.61% GOVT OF INDIA RED 09-05-2030	9.50%
6.79% GOVT OF INDIA RED 15-05-2027	7.43%
8.17% GOVT OF INDIA RED 01-12-2044	0.98%
6.97% GOVT OF INDIA RED 06-09-2026	0.77%
7.68% GOVT OF INDIA RED 15-12-2023	0.41%
<b>Gilts Total</b>	<b>29.75%</b>
HDFC BANK LTD	1.48%
INFOSYS LTD	1.14%
I T C LTD	1.06%
ICICI BANK LTD	1.01%
LARSEN & TOUBRO LTD	1.01%
YES BANK LTD	0.82%
MARUTI SUZUKI INDIA LTD	0.79%
TATA MOTORS LTD	0.74%
RELIANCE INDUSTRIES LTD	0.69%
HCL TECHNOLOGIES LTD	0.69%
DIVI'S LABORATORIES LTD	0.64%
MOTHERSON SUMI SYSTEMS LTD	0.57%
KOTAK MAHINDRA BANK LTD	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD	0.52%
STATE BANK OF INDIA	0.51%
CUMMINS INDIA LTD	0.50%
ULTRATECH CEMENT LTD	0.49%
TECH MAHINDRA LTD	0.48%
HINDUSTAN UNILEVER LTD	0.39%
HERO MOTOCORP LTD	0.37%
AXIS BANK LTD	0.36%
MAHINDRA & MAHINDRA LTD	0.35%
JUBILANT FOODWORKS LTD	0.34%
THYROCARE TECHNOLOGIES LTD	0.34%
CASTROL (INDIA) LTD	0.31%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.31%
POWER GRID CORPORATION OF INDIA LTD	0.30%
EMAMI LTD	0.29%
NTPC LTD	0.29%
INDIAN HOTELS CO. LTD	0.27%
ASIAN PAINTS LTD	0.27%
CESC LTD	0.23%
VEDANTA LTD	0.21%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.21%
BHARAT FINANCIAL INCLUSION LTD	0.20%
APOLLO HOSPITALS ENTERPRISES LTD	0.18%
INOX WIND LTD	0.14%
GUJARAT STATE PETRONET LTD	0.12%
<b>Equity Total</b>	<b>19.11%</b>
<b>MF Total</b>	<b>8.97%</b>
<b>Money Market Total</b>	<b>8.83%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

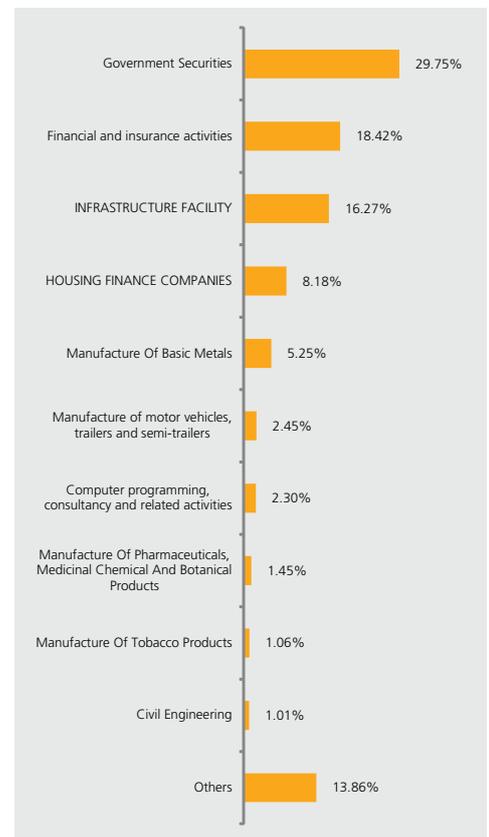
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹18.3525

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

**Benchmark:** CRISIL Composite Bond Fund Index: 80%; S&P CNX Nifty: 20%

**AUM as on 31 August, 17:** ₹5.38 Crs.

**Modified Duration of Debt Portfolio:**

5.42 years

**YTM of Debt Portfolio:** 6.85%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-20	20
Gsec / Debt	0-100	67
MMI / Others	0-100	13

## Returns

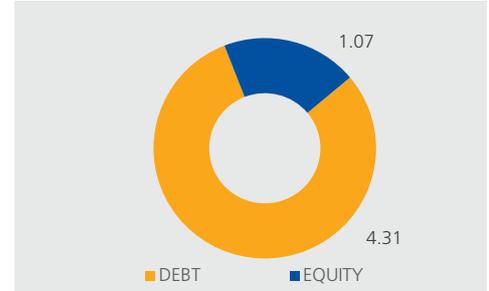
Period	Fund Returns	Index Returns
Last 1 Month	-0.22%	0.15%
Last 6 Months	5.40%	6.94%
Last 1 Year	7.43%	10.13%
Last 2 Years	9.20%	10.88%
Last 3 Years	9.98%	10.53%
Since Inception	8.27%	8.88%

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

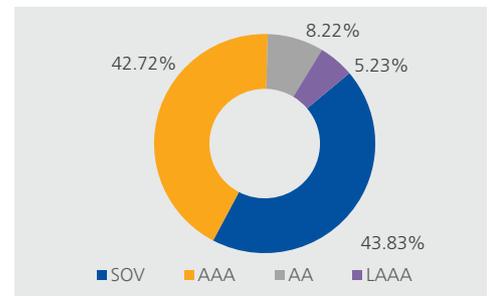
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	8.18%
9.55% HINDALCO IND NCD RED 25-04-2022	5.96%
7.95% RECL SR 147 NCD RED 12-03-2027	5.80%
7.60% NHAI LTD NCD RED 18-03-2022	3.79%
7.49% IRFC NCD 28-05-2027	3.75%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.75%
8.4% POWER GRID CORP NCD RED 27-05-2022	1.95%
7.60% POWER FINANCE S160 RED 20-02-2027	1.91%
<b>Bonds/Debentures Total</b>	<b>35.09%</b>
7.59% GOVT OF INDIA RED 11-01-2026	11.86%
7.61% GOVT OF INDIA RED 09-05-2030	10.08%
6.79% GOVT OF INDIA RED 15-05-2027	7.74%
8.17% GOVT OF INDIA RED 01-12-2044	1.11%
6.97% GOVT OF INDIA RED 06-09-2026	0.79%
7.68% GOVT OF INDIA RED 15-12-2023	0.18%
<b>Gilts Total</b>	<b>31.76%</b>
HDFC BANK LTD	1.51%
INFOSYS LTD	1.15%
LARSEN & TOUBRO LTD	1.09%
MARUTI SUZUKI INDIA LTD	1.06%
I T C LTD	1.05%
ICICI BANK LTD	0.97%
YES BANK LTD	0.84%
RELIANCE INDUSTRIES LTD	0.77%
TATA MOTORS LTD	0.68%
DIVI'S LABORATORIES LTD	0.66%
MOTHERSON SUMI SYSTEMS LTD	0.61%
HCL TECHNOLOGIES LTD	0.60%
ULTRATECH CEMENT LTD	0.59%
TECH MAHINDRA LTD	0.55%
KOTAK MAHINDRA BANK LTD	0.55%
CUMMINS INDIA LTD	0.51%
SUN PHARMACEUTICAL INDUSTRIES LTD	0.44%
AXIS BANK LTD	0.44%
HINDUSTAN UNILEVER LTD	0.41%
STATE BANK OF INDIA	0.41%
VEDANTA LTD	0.37%
MAHINDRA & MAHINDRA LTD	0.36%
HEALTHCARE GLOBAL ENTERPRISES LTD	0.35%
HERO MOTOCORP LTD	0.35%
JUBILANT FOODWORKS LTD	0.34%
CASTROL (INDIA) LTD	0.31%
EMAMI LTD	0.29%
POWER GRID CORPORATION OF INDIA LTD	0.28%
INDIAN HOTELS CO. LTD	0.27%
BHARAT FINANCIAL INCLUSION LTD	0.26%
CESC LTD	0.24%
SHRIRAM TRANSPORT FINANCE CO. LTD	0.21%
GUJARAT STATE PETRONET LTD	0.21%
COLGATE PALMOLIVE (INDIA) LTD	0.21%
NIIT LTD	0.20%
NTPC LTD	0.20%
APOLLO HOSPITALS ENTERPRISES LTD	0.19%
INOX WIND LTD	0.18%
TATA METALIKS LTD	0.09%
<b>Equity Total</b>	<b>19.80%</b>
<b>MF Total</b>	<b>9.11%</b>
<b>Money Market Total</b>	<b>4.24%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

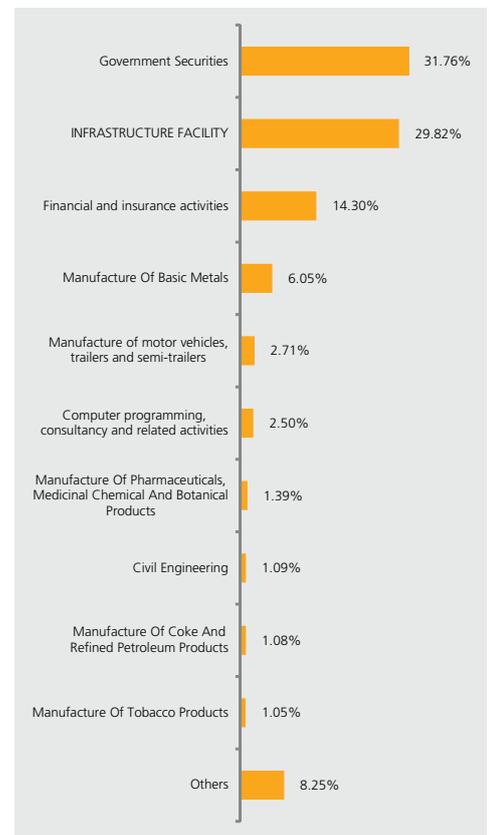
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹22.9007  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 31 August, 17:** ₹53.94 Crs.  
**Modified Duration of Debt Portfolio:** 5.42 years  
**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	82
MMI / Others	0-100	18

## Returns

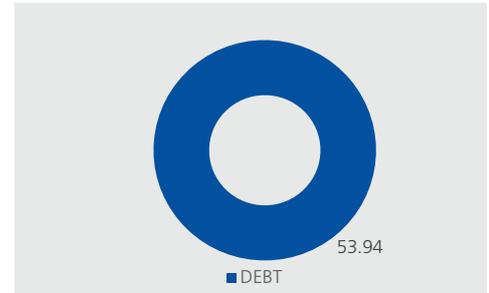
Period	Fund Returns	Index Returns
Last 1 Month	0.27%	0.57%
Last 6 Months	4.19%	5.73%
Last 1 Year	7.38%	9.31%
Last 2 Years	9.07%	10.52%
Last 3 Years	10.27%	11.05%
Since Inception	8.29%	8.15%

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

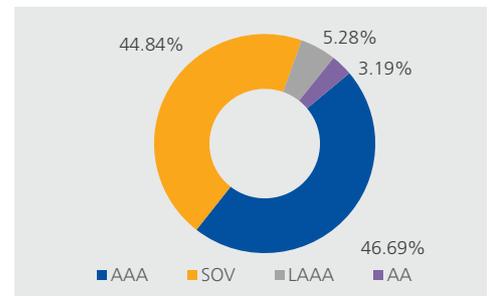
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	8.57%
7.95% RECL SR 147 NCD RED 12-03-2027	7.51%
7.60% NHAI LTD NCD RED 18-03-2022	4.91%
7.49% IRFC NCD 28-05-2027	4.30%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	3.81%
9.55% HINDALCO IND NCD RED 25-04-2022	2.97%
10% INDIABULLS HSG FIN NCD RED 29-09-19	2.75%
9.70% TATA SONS LTD NCD RED 25-07-2022	2.25%
7.60% POWER FINANCE S160 RED 20-02-2027	1.90%
8.45% HDFC NCD 18-05-2026 P-012	0.99%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	0.77%
<b>Bonds/Debentures Total</b>	<b>40.74%</b>
7.59% GOVT OF INDIA RED 11-01-2026	13.74%
7.61% GOVT OF INDIA RED 09-05-2030	11.95%
6.79% GOVT OF INDIA RED 15-05-2027	9.30%
7.68% GOVT OF INDIA RED 15-12-2023	4.42%
8.17% GOVT OF INDIA RED 01-12-2044	1.35%
6.97% GOVT OF INDIA RED 06-09-2026	0.96%
<b>Gilts Total</b>	<b>41.72%</b>
<b>MF Total</b>	<b>9.01%</b>
<b>Money Market Total</b>	<b>8.52%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

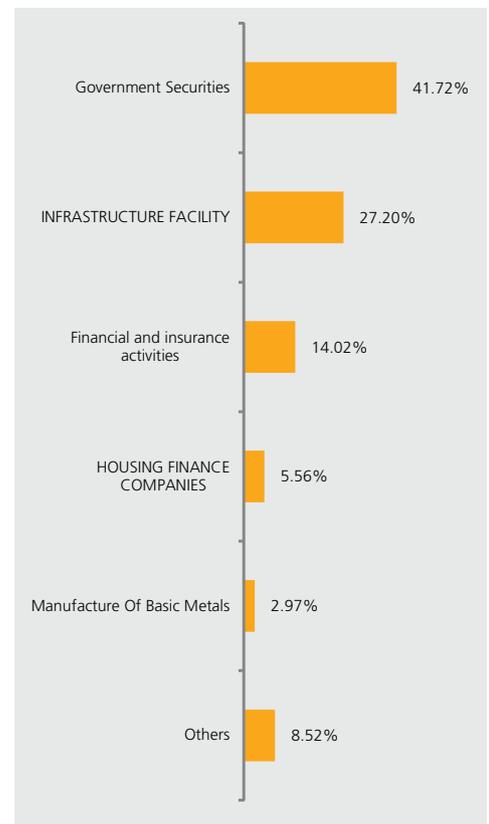
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹19.3819  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 August, 17:** ₹68.98 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.63 years  
**YTM of Debt Portfolio:** 6.69%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	86
MMI / Others	0-100	14

## Returns

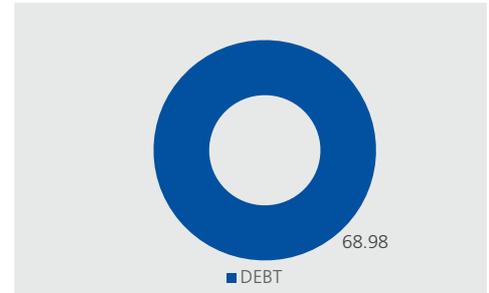
Period	Fund Returns	Index Returns
Last 1 Month	0.24%	0.42%
Last 6 Months	4.37%	5.31%
Last 1 Year	7.56%	8.63%
Last 2 Years	9.64%	10.40%
Last 3 Years	10.93%	11.28%
Since Inception	7.44%	9.20%

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

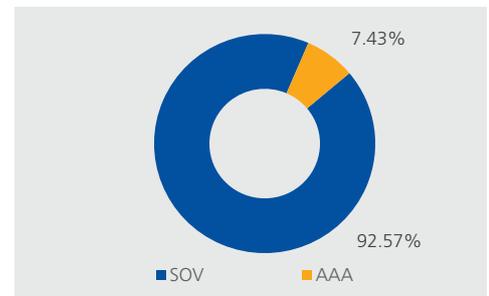
## Portfolio

Name of Instrument	% to AUM
7.59% GOVT OF INDIA RED 11-01-2026	29.23%
7.61% GOVT OF INDIA RED 09-05-2030	26.36%
6.79% GOVT OF INDIA RED 15-05-2027	20.61%
7.68% GOVT OF INDIA RED 15-12-2023	4.86%
8.17% GOVT OF INDIA RED 01-12-2044	2.68%
6.97% GOVT OF INDIA RED 06-09-2026	2.11%
<b>Gilts Total</b>	<b>85.85%</b>
<b>MF Total</b>	<b>9.00%</b>
<b>Money Market Total</b>	<b>5.14%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

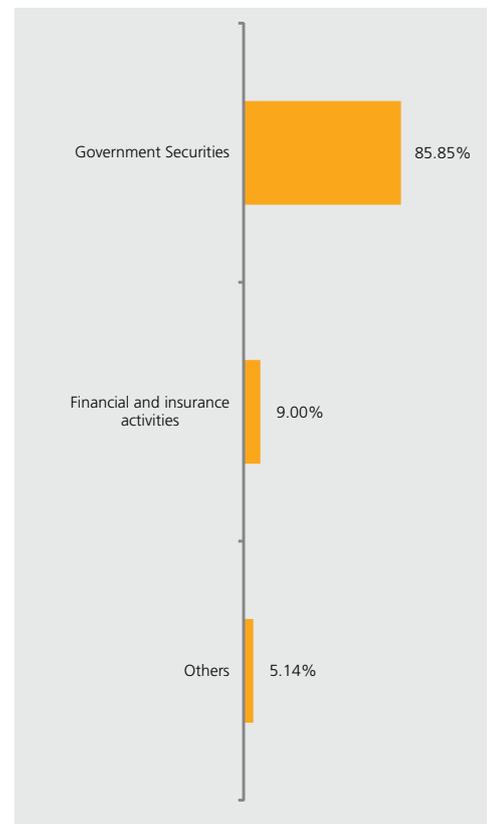
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹18.8503  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 August, 17:** ₹1.96 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.29 years  
**YTM of Debt Portfolio:** 6.58%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	81
MMI / Others	0-100	19

## Returns

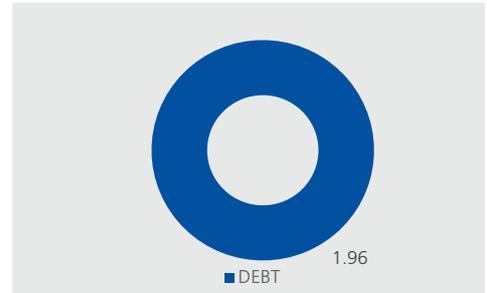
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.42%
Last 6 Months	4.54%	5.31%
Last 1 Year	7.94%	8.63%
Last 2 Years	10.02%	10.40%
Last 3 Years	11.32%	11.28%
Since Inception	8.31%	8.72%

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

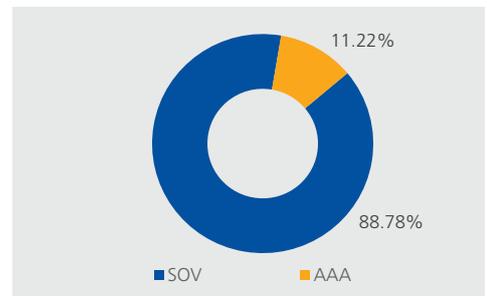
## Portfolio

Name of Instrument	% to AUM
7.61% GOVT OF INDIA RED 09-05-2030	26.30%
7.59% GOVT OF INDIA RED 11-01-2026	26.16%
6.79% GOVT OF INDIA RED 15-05-2027	20.67%
7.68% GOVT OF INDIA RED 15-12-2023	3.12%
8.17% GOVT OF INDIA RED 01-12-2044	2.72%
6.97% GOVT OF INDIA RED 06-09-2026	2.13%
<b>Gilts Total</b>	<b>81.09%</b>
<b>MF Total</b>	<b>8.16%</b>
<b>Money Market Total</b>	<b>10.76%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

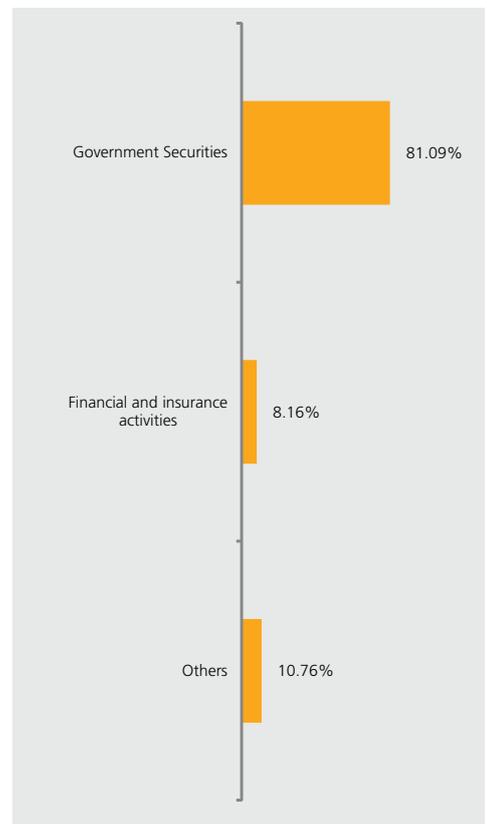
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹19.4534  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 August, 17:** ₹1.46 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.41 years  
**YTM of Debt Portfolio:** 6.62%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	83
MMI / Others	0-100	17

## Returns

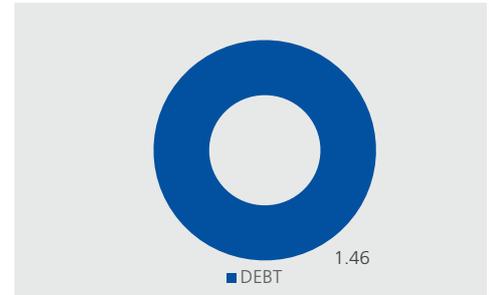
Period	Fund Returns	Index Returns
Last 1 Month	0.24%	0.42%
Last 6 Months	4.34%	5.31%
Last 1 Year	7.54%	8.63%
Last 2 Years	9.59%	10.40%
Last 3 Years	10.80%	11.28%
Since Inception	7.29%	8.53%

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

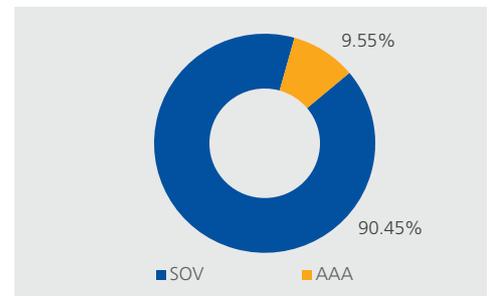
## Portfolio

Name of Instrument	% to AUM
7.59% GOVT OF INDIA RED 11-01-2026	27.91%
7.61% GOVT OF INDIA RED 09-05-2030	26.34%
6.79% GOVT OF INDIA RED 15-05-2027	20.50%
7.68% GOVT OF INDIA RED 15-12-2023	3.62%
8.17% GOVT OF INDIA RED 01-12-2044	2.74%
6.97% GOVT OF INDIA RED 06-09-2026	2.17%
<b>Gilts Total</b>	<b>83.28%</b>
<b>MF Total</b>	<b>8.24%</b>
<b>Money Market Total</b>	<b>8.48%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

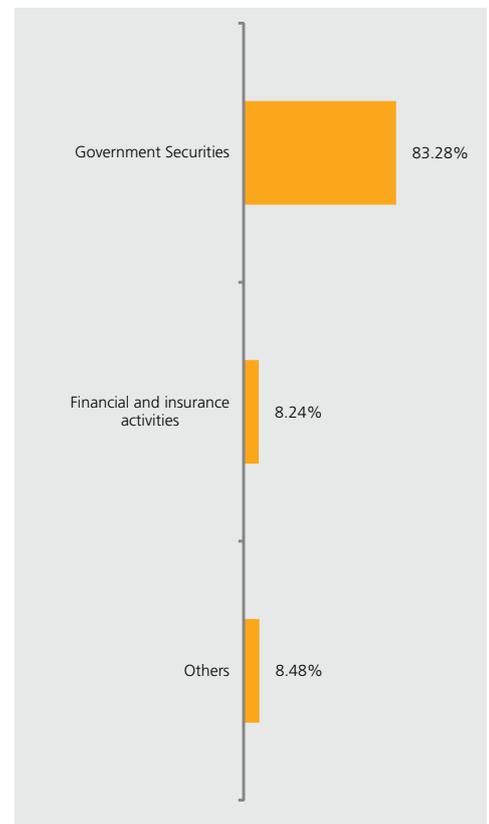
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹19.5019  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 August, 17:** ₹1.23 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.32 years  
**YTM of Debt Portfolio:** 6.60%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	82
MMI / Others	0-100	18

## Returns

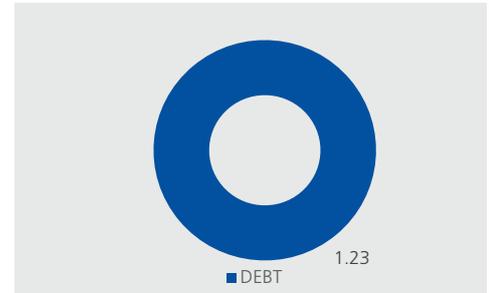
Period	Fund Returns	Index Returns
Last 1 Month	0.25%	0.42%
Last 6 Months	4.33%	5.31%
Last 1 Year	7.58%	8.63%
Last 2 Years	9.62%	10.40%
Last 3 Years	10.85%	11.28%
Since Inception	7.27%	8.35%

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

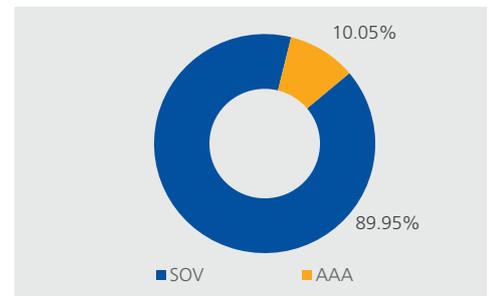
## Portfolio

Name of Instrument	% to AUM
7.59% GOVT OF INDIA RED 11-01-2026	28.71%
7.61% GOVT OF INDIA RED 09-05-2030	26.33%
6.79% GOVT OF INDIA RED 15-05-2027	20.08%
8.17% GOVT OF INDIA RED 01-12-2044	2.70%
7.68% GOVT OF INDIA RED 15-12-2023	2.56%
6.97% GOVT OF INDIA RED 06-09-2026	1.65%
<b>Gilts Total</b>	<b>82.03%</b>
<b>MF Total</b>	<b>8.11%</b>
<b>Money Market Total</b>	<b>9.86%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

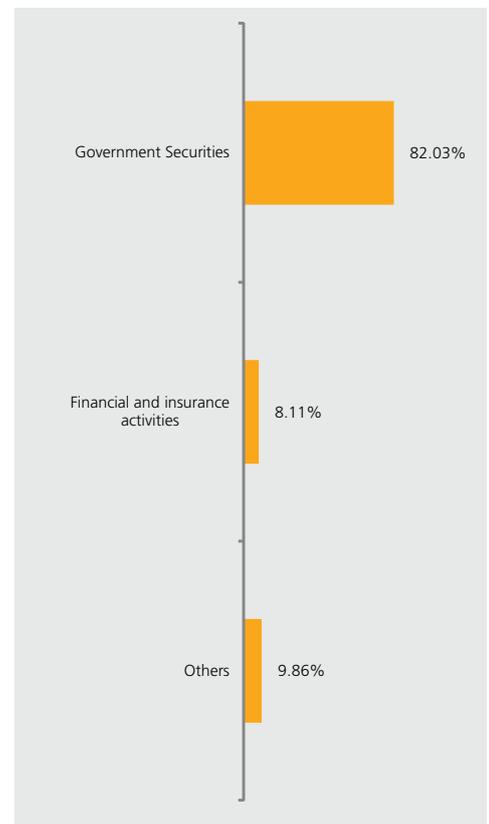
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹23.2242  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** Crisil Customised Index  
**AUM as on 31 August, 17:** ₹4.26 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.26 years  
**YTM of Debt Portfolio:** 6.28%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	27
MMI / Others	0-100	74

## Returns

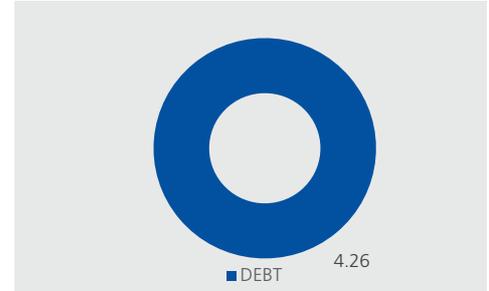
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.52%
Last 6 Months	2.53%	3.16%
Last 1 Year	5.49%	6.52%
Last 2 Years	5.95%	7.04%
Last 3 Years	6.37%	7.58%
Since Inception	6.66%	7.25%

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

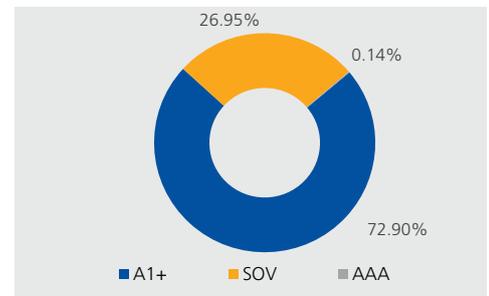
## Portfolio

Name of Instrument	% to AUM
MF Total	1.64%
Money Market Total	98.36%
Current Assets	0.00%
Total	100.00%

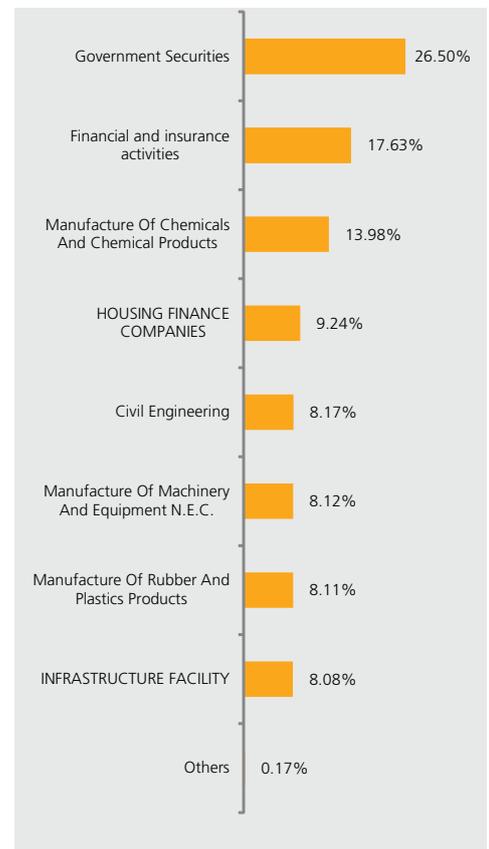
## AUM (in ₹ crs.)



## 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 August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹23.3775  
**Inception Date:** 8<sup>th</sup> November 2006  
**Benchmark:** Crisil Customised Index  
**AUM as on 31 August, 17:** ₹3.63 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.28 years  
**YTM of Debt Portfolio:** 6.32%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	24
MMI / Others	0-100	76

## Returns

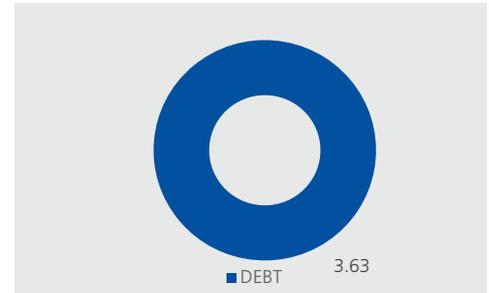
Period	Fund Returns	Index Returns
Last 1 Month	0.41%	0.52%
Last 6 Months	2.49%	3.16%
Last 1 Year	5.54%	6.52%
Last 2 Years	6.11%	7.04%
Last 3 Years	6.47%	7.58%
Since Inception	7.09%	7.53%

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

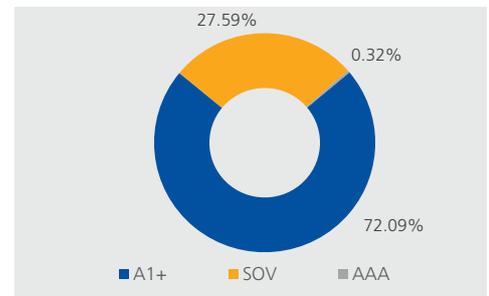
## Portfolio

Name of Instrument	% to AUM
MF Total	4.14%
Money Market Total	95.86%
Current Assets	0.00%
Total	100.00%

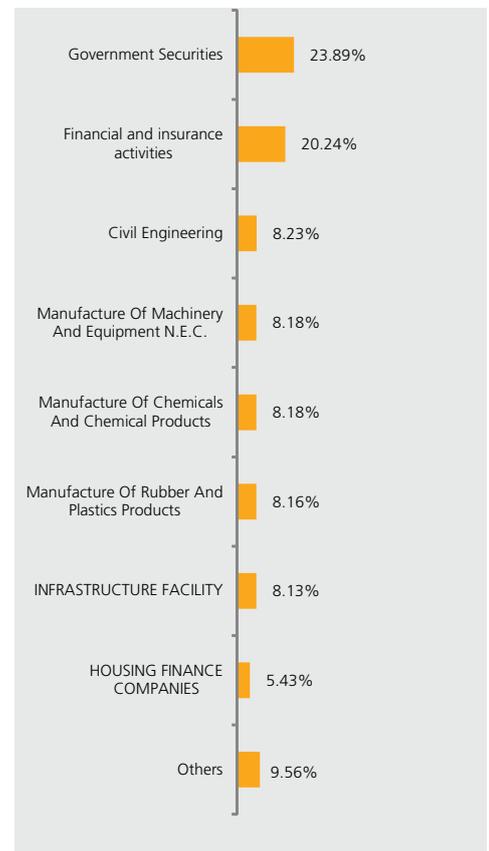
## AUM (in ₹ crs.)



## 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 August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹21.5338  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 August, 17:** ₹359.90 Crs.  
**Modified Duration of Debt Portfolio:** 4.79 years  
**YTM of Debt Portfolio:** 6.70%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	88
MMI / Others	0-25	12

## Returns

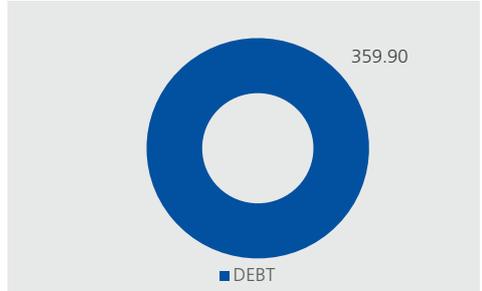
Period	Fund Returns	Index Returns
Last 1 Month	0.26%	0.57%
Last 6 Months	4.32%	5.73%
Last 1 Year	7.26%	9.31%
Last 2 Years	9.06%	10.52%
Last 3 Years	10.36%	11.05%
Since Inception	8.67%	8.51%

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

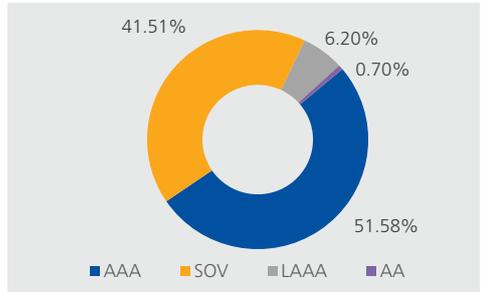
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	8.71%
7.60% NHAI LTD NCD RED 18-03-2022	6.57%
10% INDIABULLS HSG FIN NCD RED 29-09-19	6.36%
7.95% HDFC BANK LTD RED 21-09-2026	5.62%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.98%
8.45% HDFC NCD 18-05-2026 P-012	2.97%
7.95% RECL SR 147 NCD RED 12-03-2027	2.43%
7.49% IRFC NCD 28-05-2027	1.80%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	1.61%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	0.86%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.74%
9.55% HINDALCO IND NCD RED 25-04-2022	0.74%
7.60% POWER FINANCE S160 RED 20-02-2027	0.74%
9.70% TATA SONS LTD NCD RED 25-07-2022	0.61%
9.45% LIC HOUSING FIN NCD RED 30-01-2022	0.30%
<b>Bonds/Debentures Total</b>	<b>44.03%</b>
7.59% GOVT OF INDIA RED 11-01-2026	13.07%
7.61% GOVT OF INDIA RED 09-05-2030	11.83%
6.79% GOVT OF INDIA RED 15-05-2027	9.28%
7.68% GOVT OF INDIA RED 15-12-2023	4.41%
6.97% GOVT OF INDIA RED 06-09-2026	0.95%
8.17% GOVT OF INDIA RED 01-12-2044	0.32%
<b>Gilts Total</b>	<b>39.86%</b>
<b>Money Market Total</b>	<b>16.10%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

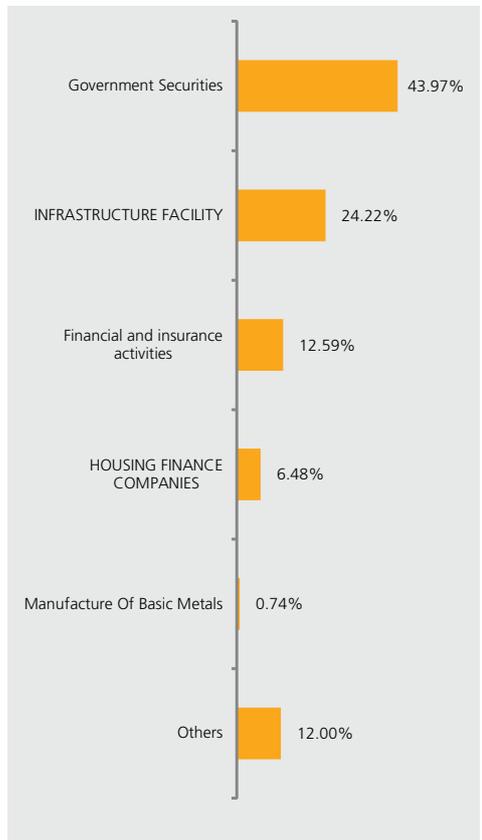
## AUM (in ₹ crs.)



## 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 August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹21.1372  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 August, 17:** ₹3.76 Crs.  
**Modified Duration of Debt Portfolio:** 5.19 years  
**YTM of Debt Portfolio:** 6.62%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	75
MMI / Others	0-100	25

## Returns

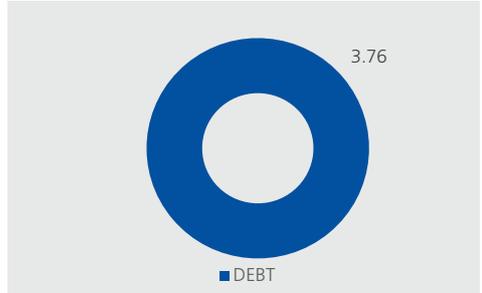
Period	Fund Returns	Index Returns
Last 1 Month	0.27%	0.57%
Last 6 Months	4.34%	5.73%
Last 1 Year	8.23%	9.31%
Last 2 Years	9.64%	10.52%
Last 3 Years	10.67%	11.05%
Since Inception	8.61%	8.75%

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

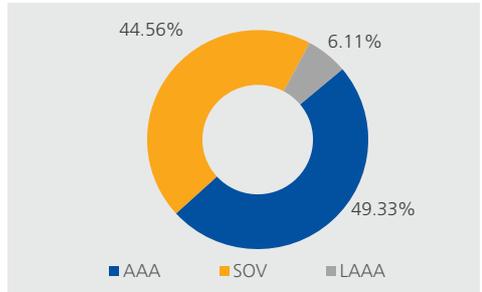
## Portfolio

Name of Instrument	% to AUM
7.49% IRFC NCD 28-05-2027	8.06%
7.95% HDFC BANK LTD RED 21-09-2026	5.51%
7.60% NHAI LTD NCD RED 18-03-2022	5.42%
7.28% POWER FIN CORP NCD RED 10-06-2022	5.36%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	2.93%
7.95% RECL SR 147 NCD RED 12-03-2027	2.76%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	2.75%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	2.73%
<b>Bonds/Debentures Total</b>	<b>35.53%</b>
7.59% GOVT OF INDIA RED 11-01-2026	16.02%
7.61% GOVT OF INDIA RED 09-05-2030	11.63%
6.79% GOVT OF INDIA RED 15-05-2027	9.24%
8.17% GOVT OF INDIA RED 01-12-2044	1.30%
6.97% GOVT OF INDIA RED 06-09-2026	0.95%
7.68% GOVT OF INDIA RED 15-12-2023	0.42%
<b>Gilts Total</b>	<b>39.55%</b>
<b>MF Total</b>	<b>8.51%</b>
<b>Money Market Total</b>	<b>16.41%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

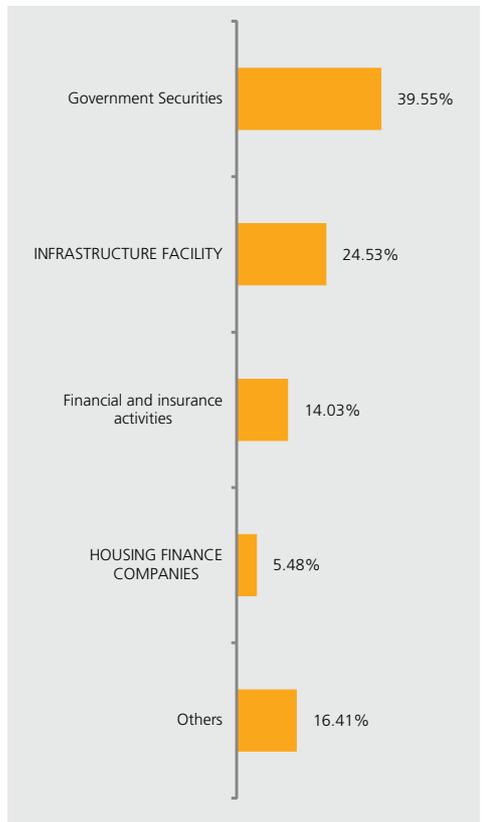
## AUM (in ₹ crs.)



## 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 August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹21.6388  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 August, 17:** ₹3.40 Crs.  
**Modified Duration of Debt Portfolio:** 5.55 years  
**YTM of Debt Portfolio:** 6.89%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	85
MMI / Others	0-100	15

## Returns

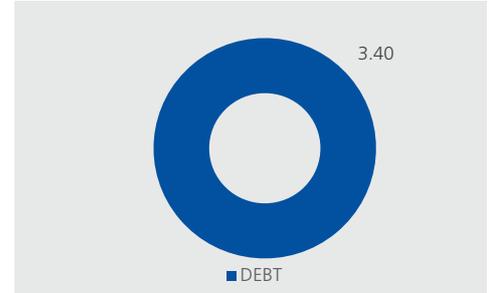
Period	Fund Returns	Index Returns
Last 1 Month	0.25%	0.57%
Last 6 Months	4.43%	5.73%
Last 1 Year	7.37%	9.31%
Last 2 Years	9.17%	10.52%
Last 3 Years	10.36%	11.05%
Since Inception	8.50%	8.16%

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

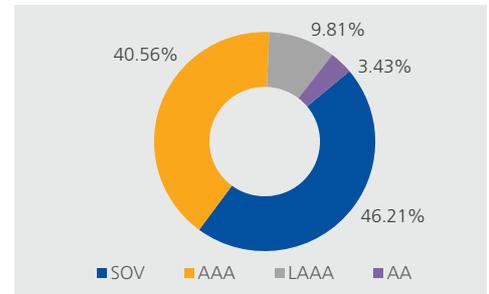
## Portfolio

Name of Instrument	% to AUM
7.95% HDFC BANK LTD RED 21-09-2026	9.15%
7.60% NHAI LTD NCD RED 18-03-2022	8.99%
7.60% POWER FINANCE S160 RED 20-02-2027	6.03%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	3.24%
9.55% HINDALCO IND NCD RED 25-04-2022	3.14%
10% INDIABULLS HSG FIN NCD RED 29-09-19	3.12%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	3.04%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	3.02%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.96%
<b>Bonds/Debentures Total</b>	<b>42.70%</b>
7.59% GOVT OF INDIA RED 11-01-2026	15.19%
7.61% GOVT OF INDIA RED 09-05-2030	11.93%
6.79% GOVT OF INDIA RED 15-05-2027	9.26%
7.68% GOVT OF INDIA RED 15-12-2023	3.66%
8.17% GOVT OF INDIA RED 01-12-2044	1.37%
6.97% GOVT OF INDIA RED 06-09-2026	0.99%
<b>Gilts Total</b>	<b>42.38%</b>
<b>MF Total</b>	<b>8.82%</b>
<b>Money Market Total</b>	<b>6.10%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

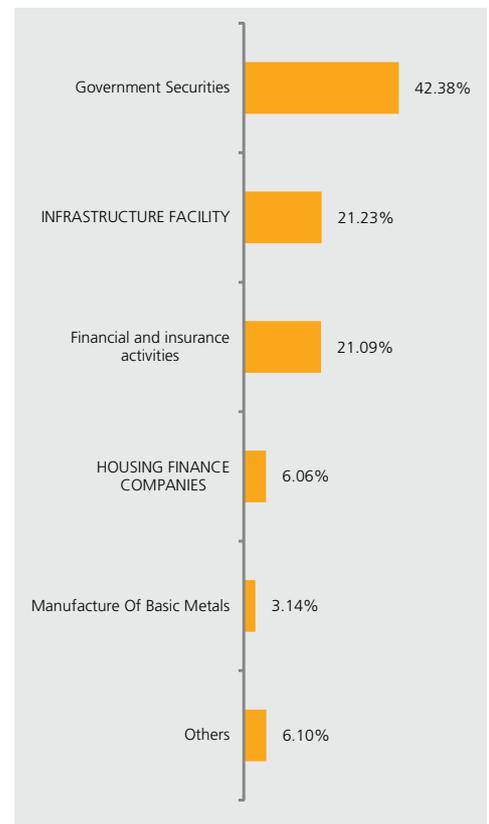
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹21.9036  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 August, 17:** ₹1.91 Crs.  
**Modified Duration of Debt Portfolio:** 5.28 years  
**YTM of Debt Portfolio:** 6.70%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	79
MMI / Others	0-100	21

## Returns

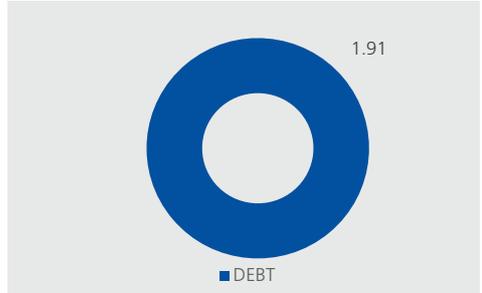
Period	Fund Returns	Index Returns
Last 1 Month	0.27%	0.57%
Last 6 Months	4.37%	5.73%
Last 1 Year	7.25%	9.31%
Last 2 Years	9.04%	10.52%
Last 3 Years	10.40%	11.05%
Since Inception	8.59%	8.11%

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

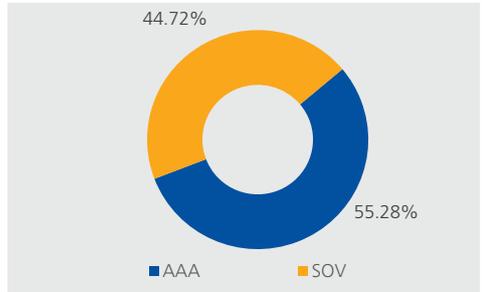
## Portfolio

Name of Instrument	% to AUM
9.95% FOOD CORP OF INDIA NCD RD 07-03-22	5.78%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	5.75%
7.95% RECL SR 147 NCD RED 12-03-2027	5.43%
7.95% HDFC BANK LTD RED 21-09-2026	5.41%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	5.36%
7.49% IRFC NCD 28-05-2027	5.27%
7.28% POWER FIN CORP NCD RED 10-06-2022	5.26%
<b>Bonds/Debentures Total</b>	<b>38.27%</b>
7.59% GOVT OF INDIA RED 11-01-2026	14.55%
7.61% GOVT OF INDIA RED 09-05-2030	12.23%
6.79% GOVT OF INDIA RED 15-05-2027	9.42%
7.68% GOVT OF INDIA RED 15-12-2023	2.09%
8.17% GOVT OF INDIA RED 01-12-2044	1.39%
6.97% GOVT OF INDIA RED 06-09-2026	0.96%
<b>Gilts Total</b>	<b>40.63%</b>
<b>MF Total</b>	<b>8.36%</b>
<b>Money Market Total</b>	<b>12.75%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

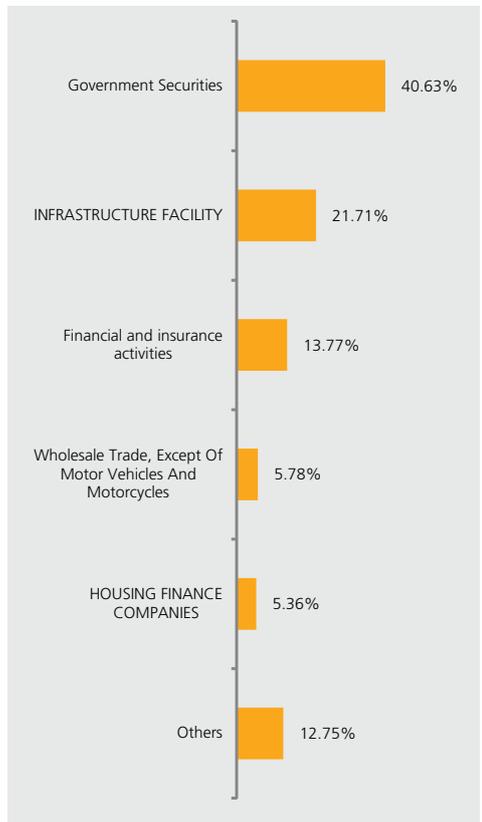
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Devesh R. Dokwal (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹14.3609

**Inception Date:** 26<sup>th</sup> February 2013

**Benchmark:** N.A

**AUM as on 31 August, 17:** ₹65.76 Crs.

**Modified Duration of Debt Portfolio:**

5.51 years

**YTM of Debt Portfolio:** 6.94%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	85
MMI / Others	0-90	15

## Returns

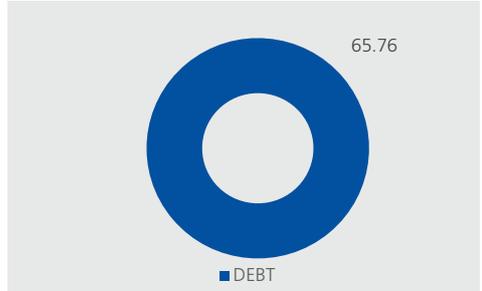
Period	Fund Returns	Index Returns
Last 1 Month	0.27%	-
Last 6 Months	4.27%	-
Last 1 Year	7.16%	-
Last 2 Years	8.87%	-
Last 3 Years	9.22%	-
Since Inception	8.35%	-

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

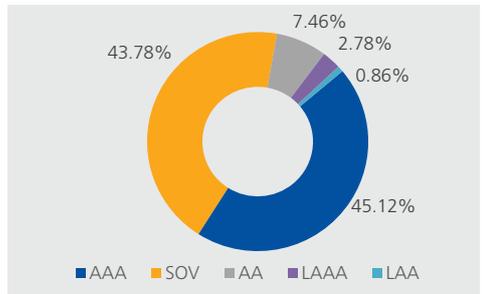
## Portfolio

Name of Instrument	% to AUM
8.45% HDFC NCD 18-05-2026 P-012	8.12%
9.55% HINDALCO IND NCD RED 25-04-2022	6.66%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	4.69%
9% INDIABULLS HSG FIN NCD RD 30-06-2026	4.20%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.83%
10% INDIABULLS HSG FIN NCD RED 29-09-19	3.55%
7.60% POWER FINANCE S160 RED 20-02-2027	3.12%
7.60% NHAI LTD NCD RED 18-03-2022	2.48%
9% NTPC LTD NCD RED 25-01-2023	2.13%
8.27% RURAL ELEC CORP NCD RED 09-03-2022	1.59%
7.95% RECL SR 147 NCD RED 12-03-2027	1.58%
7.23% POWER FIN COR NCD RED-05-01-2027	1.51%
8.35% CHOLAFIN NCD 29-03-2022	0.76%
10.08% IOT UTKAL ENERGY NCD RED 20-03-22	0.68%
7.49% IRFC NCD 28-05-2027	0.61%
11.15% HOUSING DEV FIN NCD RED 06-08-18	0.16%
<b>Bonds/Debentures Total</b>	<b>45.66%</b>
7.59% GOVT OF INDIA RED 11-01-2026	14.16%
7.61% GOVT OF INDIA RED 09-05-2030	11.69%
6.79% GOVT OF INDIA RED 15-05-2027	9.13%
7.68% GOVT OF INDIA RED 15-12-2023	1.82%
8.17% GOVT OF INDIA RED 01-12-2044	1.33%
6.97% GOVT OF INDIA RED 06-09-2026	0.94%
<b>Gilts Total</b>	<b>39.07%</b>
<b>MF Total</b>	<b>8.91%</b>
<b>Money Market Total</b>	<b>6.35%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

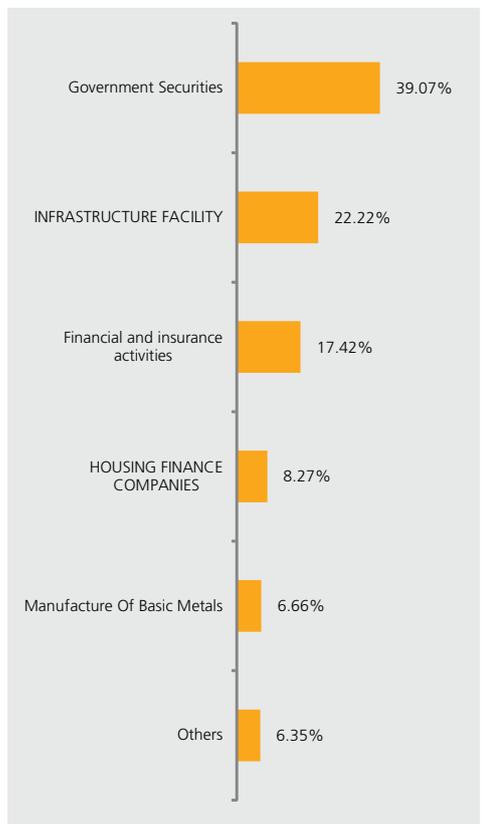
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹19.8314  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil Customised Index  
**AUM as on 31 August, 17:** ₹238.43 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.46 years  
**YTM of Debt Portfolio:** 6.39%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	17
MMI / Others	0-100	83

## Returns

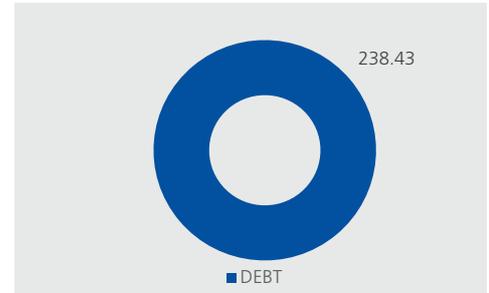
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.52%
Last 6 Months	2.78%	3.16%
Last 1 Year	6.20%	6.53%
Last 2 Years	6.57%	7.16%
Last 3 Years	6.99%	7.67%
Since Inception	7.70%	7.55%

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

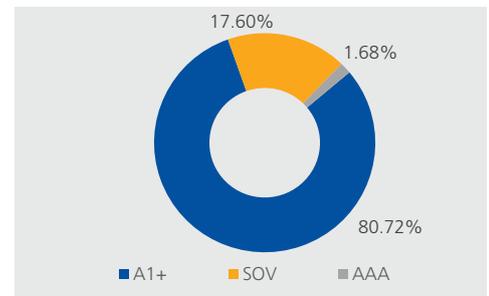
## Portfolio

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

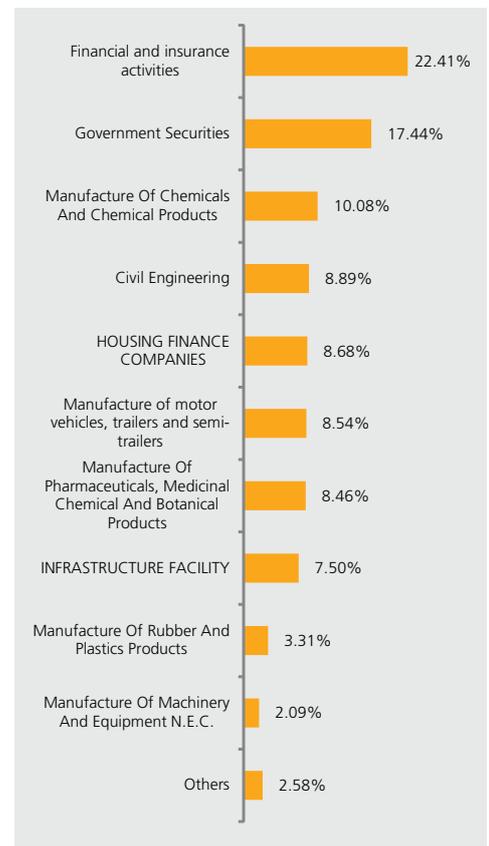
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹19.2635  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** Crisil Customised Index  
**AUM as on 31 August, 17:** ₹2.85 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.44 years  
**YTM of Debt Portfolio:** 6.29%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	15
MMI / Others	0-100	85

## Returns

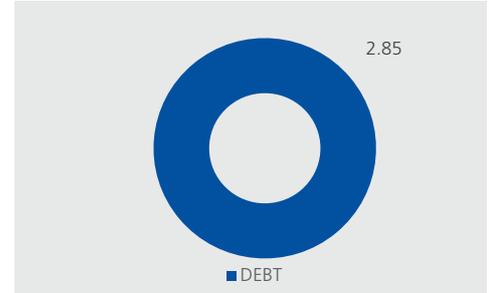
Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.52%
Last 6 Months	2.90%	3.16%
Last 1 Year	6.27%	6.53%
Last 2 Years	6.71%	7.16%
Last 3 Years	7.21%	7.67%
Since Inception	7.80%	8.03%

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

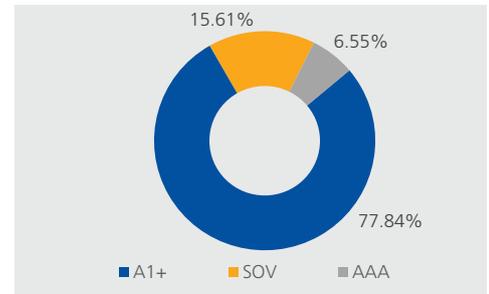
## Portfolio

Name of Instrument	% to AUM
MF Total	1.76%
Money Market Total	98.24%
Current Assets	0.00%
Total	100.00%

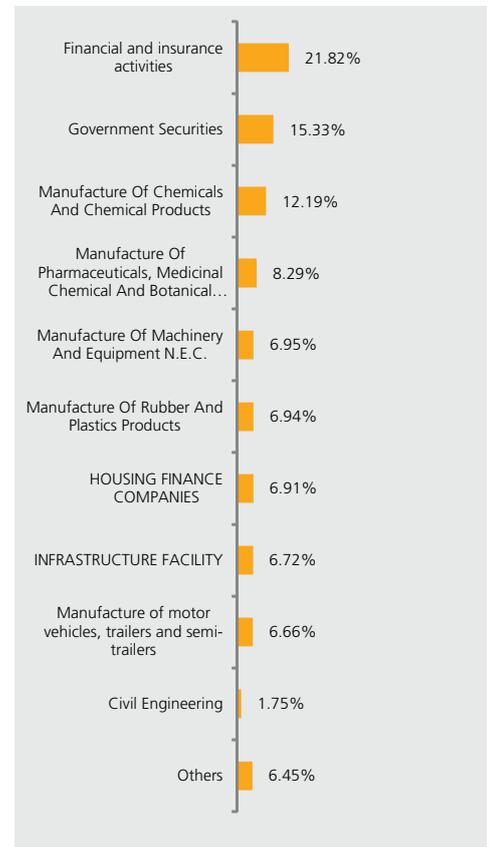
## AUM (in ₹ crs.)



## 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 August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹17.3602  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil Customised Index  
**AUM as on 31 August, 17:** ₹16.27 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.46 years  
**YTM of Debt Portfolio:** 6.41%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	15
MMI / Others	0-100	86

## Returns

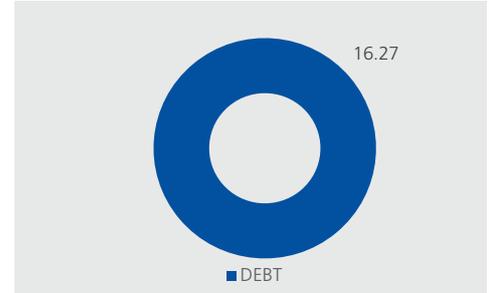
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.52%
Last 6 Months	2.80%	3.16%
Last 1 Year	6.19%	6.53%
Last 2 Years	6.65%	7.16%
Last 3 Years	7.05%	7.67%
Since Inception	7.49%	7.82%

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

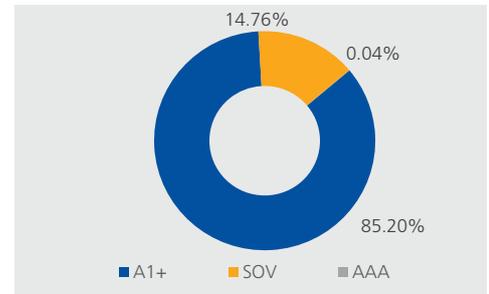
## Portfolio

Name of Instrument	% to AUM
MF Total	2.34%
Money Market Total	97.66%
Current Assets	0.00%
Total	100.00%

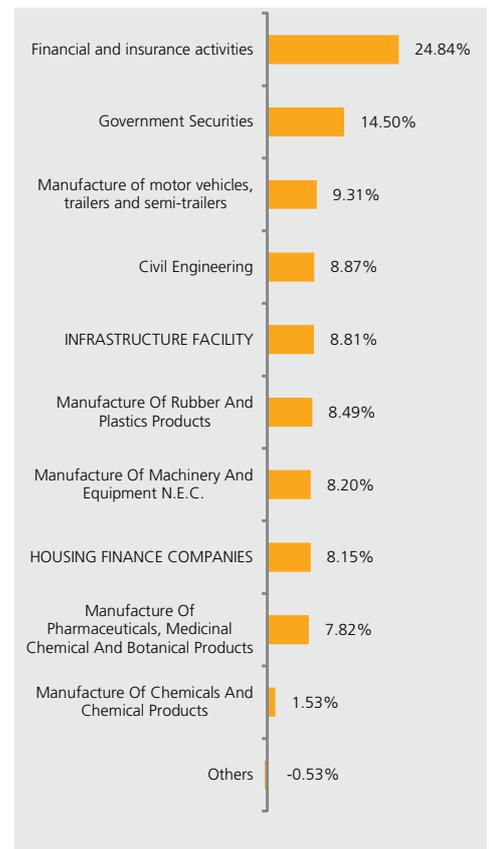
## AUM (in ₹ crs.)



## 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 August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹20.2263  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** Crisil Customised Index  
**AUM as on 31 August, 17:** ₹1.27 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.46 years  
**YTM of Debt Portfolio:** 6.40%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	8
MMI / Others	0-100	92

## Returns

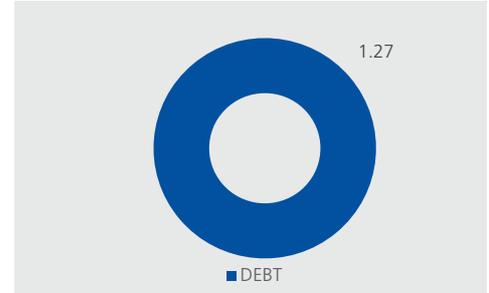
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.52%
Last 6 Months	2.81%	3.16%
Last 1 Year	6.08%	6.53%
Last 2 Years	6.58%	7.16%
Last 3 Years	7.05%	7.67%
Since Inception	7.68%	7.59%

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

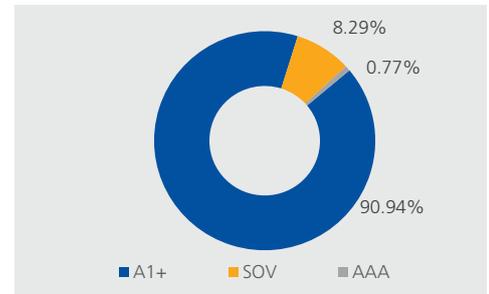
## Portfolio

Name of Instrument	% to AUM
MF Total	4.72%
Money Market Total	95.28%
Current Assets	0.00%
Total	100.00%

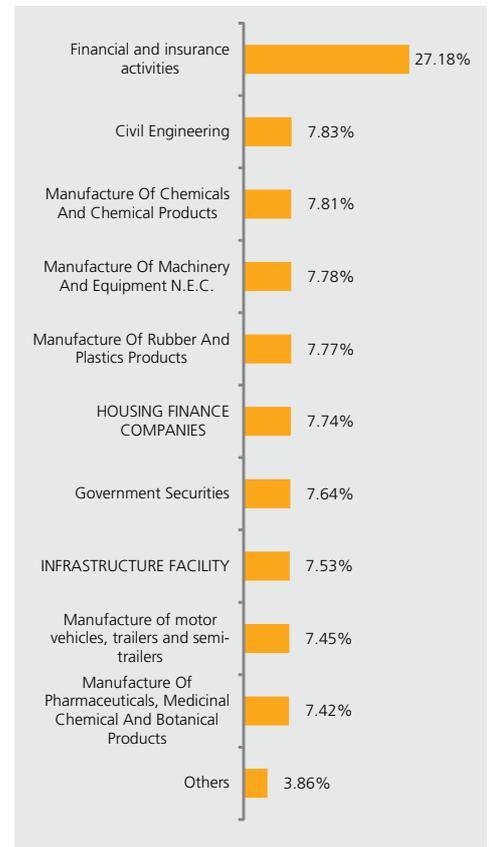
## AUM (in ₹ crs.)



## 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 August 2017

## 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. Suraj Makhija (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹15.7945

**Highest NAV locked as on 3<sup>rd</sup> March 2015:** ₹15.4055

**Inception Date:** 15<sup>th</sup> February 2010

**Benchmark:** N.A

**AUM as on 31 August, 17:** ₹450.71 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	84
Gsec / Debt	00-00	-
MMI / Others	0-100	16

## Returns

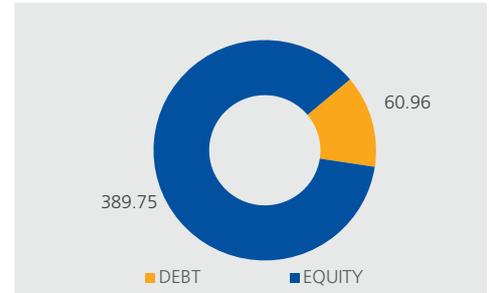
Period	Fund Returns	Index Returns
Last 1 Month	-2.48%	-
Last 6 Months	9.07%	-
Last 1 Year	9.64%	-
Last 2 Years	7.10%	-
Last 3 Years	3.18%	-
Since Inception	6.25%	-

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

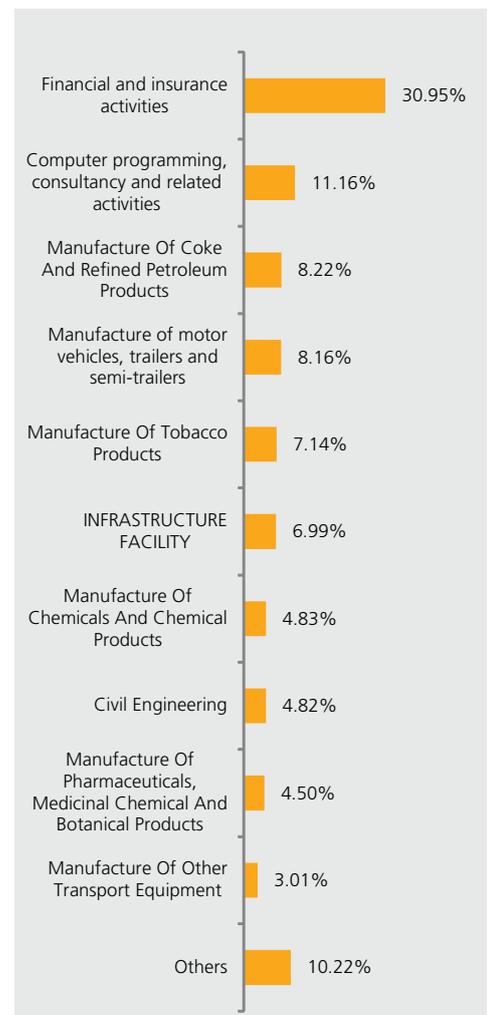
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	8.22%
HDFC BANK LTD	7.48%
I T C LTD	7.14%
INFOSYS LTD	6.31%
HOUSING DEVE FIN CORP LTD	5.45%
ICICI BANK LTD	5.04%
LARSEN & TOUBRO LTD	4.82%
MARUTI SUZUKI INDIA LTD	3.54%
TATA CONSULTANCY SERVICES LTD	3.52%
HINDUSTAN UNILEVER LTD	3.01%
TATA MOTORS LTD	2.49%
STATE BANK OF INDIA	2.47%
MAHINDRA & MAHINDRA LTD	2.14%
BHARTI AIRTEL LTD	2.05%
ASIAN PAINTS LTD	1.82%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.80%
HERO MOTOCORP LTD	1.69%
POWER GRID CORPORATION OF INDIA LTD	1.66%
TATA STEEL LTD	1.48%
OIL & NATURAL GAS CORPORATION LTD	1.46%
BAJAJ AUTO LTD	1.32%
WIPRO LTD	1.32%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	1.23%
NTPC LTD	1.22%
AXIS BANK LTD	1.19%
COAL INDIA LTD	1.03%
CIPLA LTD	1.00%
DR. REDDY'S LABORATORIES LTD	0.89%
GAIL (INDIA) LTD	0.82%
LUPIN LTD	0.81%
<b>Equity Total</b>	<b>84.44%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	2.03%
<b>ETFs</b>	<b>2.03%</b>
<b>MF Total</b>	<b>7.28%</b>
<b>Money Market Total</b>	<b>6.24%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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. Suraj Makhija (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹13.1566

**Highest NAV locked as on 3<sup>rd</sup> March 2015:** ₹12.4656

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

**Benchmark:** N.A

**AUM as on 31 August, 17:** ₹175.75 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	80
Gsec / Debt	00-00	-
MMI / Others	0-100	20

## Returns

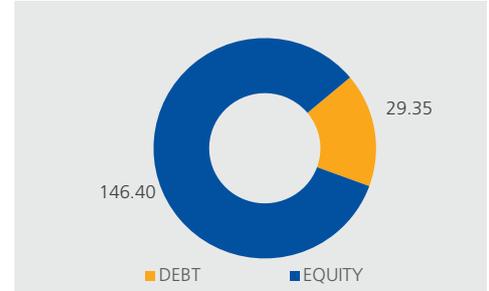
Period	Fund Returns	Index Returns
Last 1 Month	-2.72%	-
Last 6 Months	8.08%	-
Last 1 Year	8.68%	-
Last 2 Years	7.13%	-
Last 3 Years	3.91%	-
Since Inception	4.01%	-

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

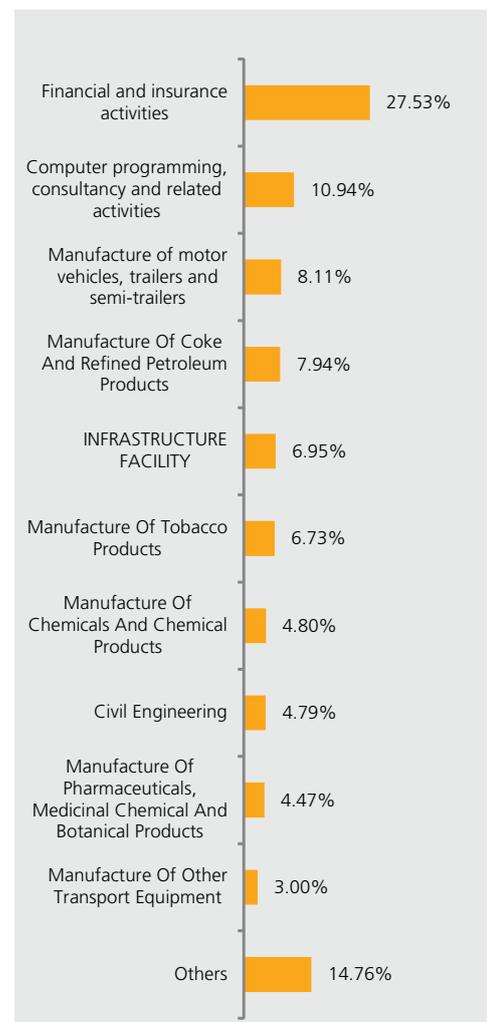
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	7.94%
I T C LTD	6.73%
INFOSYS LTD	6.28%
HOUSING DEVE FIN CORP LTD	6.04%
LARSEN & TOUBRO LTD	4.79%
MARUTI SUZUKI INDIA LTD	3.52%
ICICI BANK LTD	3.50%
TATA CONSULTANCY SERVICES LTD	3.32%
HINDUSTAN UNILEVER LTD	2.99%
HDFC BANK LTD	2.96%
STATE BANK OF INDIA	2.90%
AXIS BANK LTD	2.61%
TATA MOTORS LTD	2.47%
MAHINDRA & MAHINDRA LTD	2.13%
BHARTI AIRTEL LTD	2.03%
ASIAN PAINTS LTD	1.81%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.79%
HERO MOTOCORP LTD	1.68%
POWER GRID CORPORATION OF INDIA LTD	1.65%
TATA STEEL LTD	1.47%
OIL & NATURAL GAS CORPORATION LTD	1.45%
WIPRO LTD	1.33%
BAJAJ AUTO LTD	1.31%
NTPC LTD	1.23%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	1.22%
COAL INDIA LTD	1.03%
CIPLA LTD	1.00%
DR. REDDY'S LABORATORIES LTD	0.88%
GAIL (INDIA) LTD	0.81%
LUPIN LTD	0.80%
<b>Equity Total</b>	<b>79.66%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	3.64%
<b>ETFs</b>	<b>3.64%</b>
<b>MF Total</b>	<b>5.89%</b>
<b>Money Market Total</b>	<b>10.81%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## 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 August 2017

## 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. Suraj Makhija (Equity) & Ms. Tejal Shah (Debt)

**NAV as on 31 August, 17:** ₹14.8660

**Highest NAV locked as on 3<sup>rd</sup> March 2015:** ₹14.1025

**Inception Date:** 1<sup>st</sup> June 2011

**Benchmark:** N.A

**AUM as on 31 August, 17:** ₹25.45 Crs.

## Asset Allocation

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

## Returns

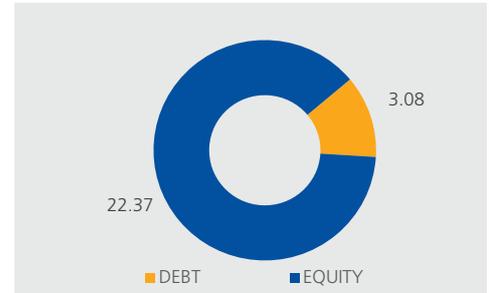
Period	Fund Returns	Index Returns
Last 1 Month	-2.46%	-
Last 6 Months	8.65%	-
Last 1 Year	10.16%	-
Last 2 Years	7.42%	-
Last 3 Years	4.00%	-
Since Inception	6.57%	-

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

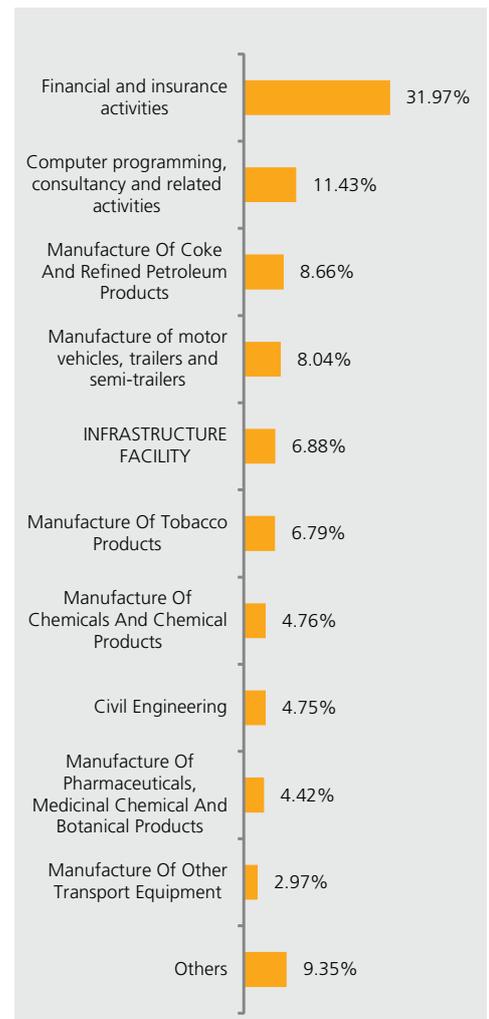
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	8.66%
HDFC BANK LTD	7.05%
I T C LTD	6.79%
INFOSYS LTD	6.20%
ICICI BANK LTD	5.29%
LARSEN & TOUBRO LTD	4.75%
HOUSING DEVE FIN CORP LTD	4.52%
TATA CONSULTANCY SERVICES LTD	3.91%
MARUTI SUZUKI INDIA LTD	3.48%
HINDUSTAN UNILEVER LTD	2.97%
STATE BANK OF INDIA	2.91%
AXIS BANK LTD	2.87%
TATA MOTORS LTD	2.45%
MAHINDRA & MAHINDRA LTD	2.11%
BHARTI AIRTEL LTD	2.02%
ASIAN PAINTS LTD	1.79%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.77%
HERO MOTOCORP LTD	1.67%
POWER GRID CORPORATION OF INDIA LTD	1.64%
TATA STEEL LTD	1.46%
OIL & NATURAL GAS CORPORATION LTD	1.44%
WIPRO LTD	1.31%
BAJAJ AUTO LTD	1.30%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	1.22%
NTPC LTD	1.20%
COAL INDIA LTD	1.02%
CIPLA LTD	0.98%
DR. REDDY'S LABORATORIES LTD	0.87%
GAIL (INDIA) LTD	0.80%
LUPIN LTD	0.80%
<b>Equity Total</b>	<b>85.24%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	2.68%
<b>ETFs</b>	<b>2.68%</b>
<b>MF Total</b>	<b>6.64%</b>
<b>Money Market Total</b>	<b>5.45%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹16.3077  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 31 August, 17:** ₹450.43 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.48 years  
**YTM of Debt Portfolio:** 6.24%

## Asset Allocation

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

## Returns

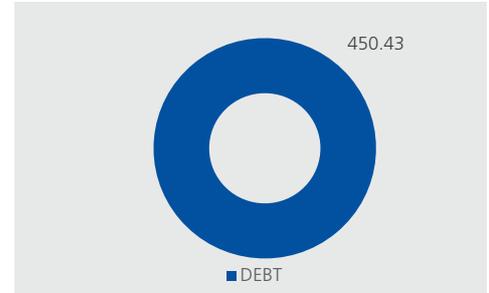
Period	Fund Returns	Index Returns
Last 1 Month	0.50%	-
Last 6 Months	3.03%	-
Last 1 Year	6.34%	-
Last 2 Years	6.75%	-
Last 3 Years	7.24%	-
Since Inception	7.91%	-

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

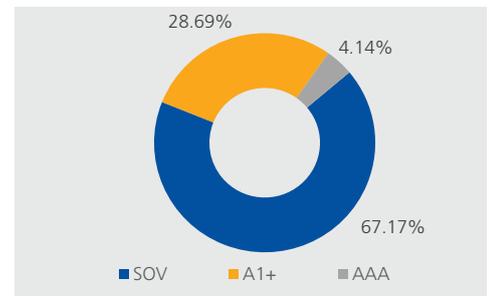
## Portfolio

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

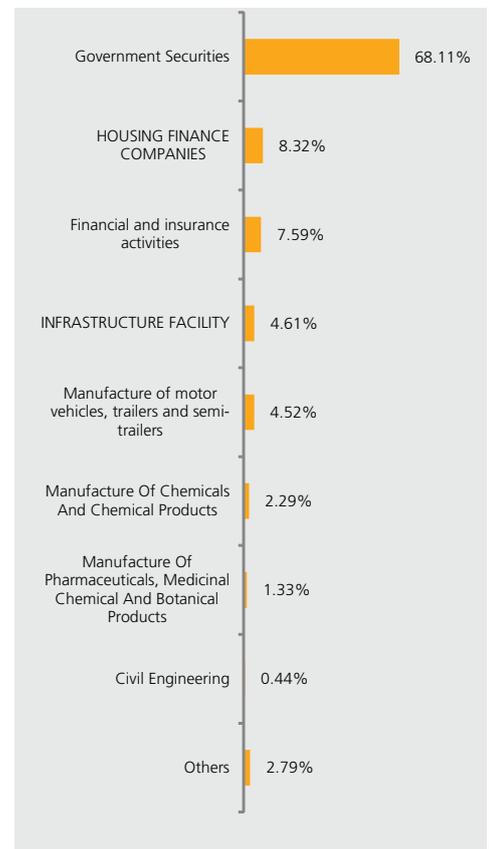
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## Investment Objective

NA

## Fund Details

**Fund Manager:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹12.9146  
**Inception Date:** 14<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 31 August, 17:** ₹74.03 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.49 years  
**YTM of Debt Portfolio:** 6.27%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-0	-
Gsec / Debt	60-100	64
MMI / Others	0-40	36

## Returns

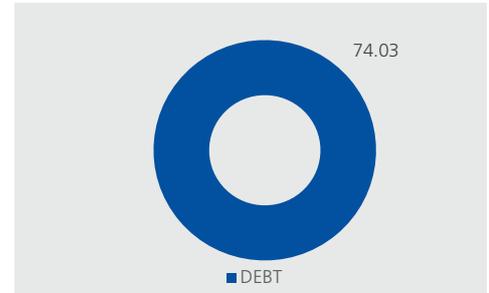
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	-
Last 6 Months	3.02%	-
Last 1 Year	6.42%	-
Last 2 Years	6.84%	-
Last 3 Years	7.23%	-
Since Inception	7.31%	-

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

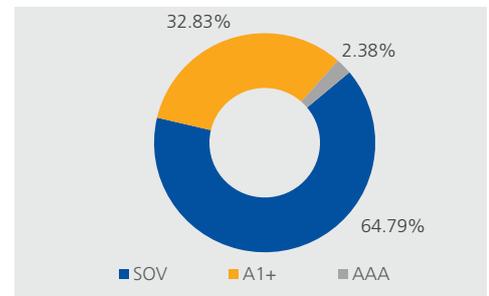
## Portfolio

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

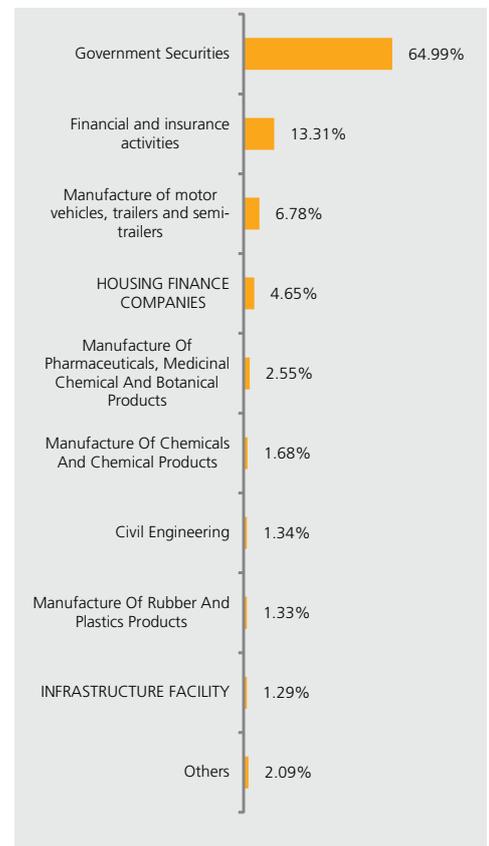
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2017

## 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:** Ms. Tejal Shah  
**NAV as on 31 August, 17:** ₹15.8751  
**Inception Date:** 23<sup>rd</sup> March 2012  
**Benchmark:** N.A  
**AUM as on 31 August, 17:** ₹53.05 Crs.  
**Modified Duration of Debt Portfolio:** 3.91 years  
**YTM of Debt Portfolio:** 7.28%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	0-100	92
MMI / Others	0-100	8

## Returns

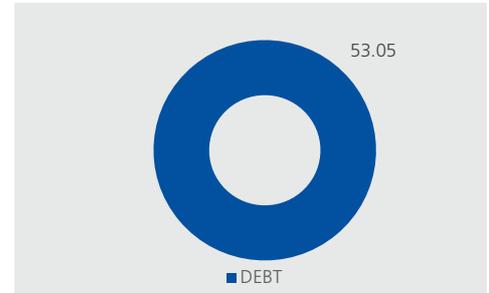
Period	Fund Returns	Index Returns
Last 1 Month	0.64%	-
Last 6 Months	4.68%	-
Last 1 Year	9.23%	-
Last 2 Years	8.70%	-
Last 3 Years	9.20%	-
Since Inception	8.86%	-

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

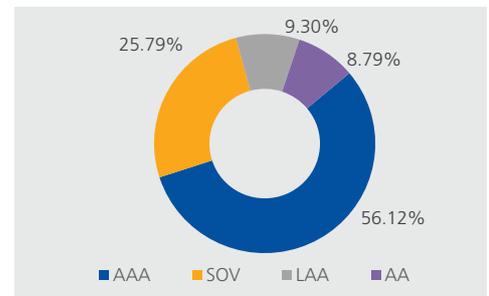
## Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	8.53%
9.55% HINDALCO IND NCD RED 25-04-2022	8.06%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	7.88%
8.27% RURAL ELEC CORP NCD RED 09-03-2022	7.88%
9% NTPC LTD NCD RED 25-01-2023	7.51%
9.35% POWER GRID CORP NCD RED 29-08-2022	6.78%
10.08% IOT UTKAL ENERGY NCD RED 20-03-22	5.46%
9% INDIABULLS HSG FIN NCD RD 30-06-2026	5.20%
9.45% LIC HOUSING FIN NCD RED 30-01-2022	4.71%
9.54% TATA SONS LTD NCD RED 25-04-2022	3.92%
9.67% TATA SONS LTD NCD RED 13-09-2022	2.09%
<b>Bonds/Debentures Total</b>	<b>68.02%</b>
8.27% RAJASTHAN SDL RED 23-06-2022	14.81%
8.85% KERALA SDL RED 18-07-2022	6.08%
8.21% RAJASTHAN SDL RED 31-03-2022	2.75%
<b>Gilts Total</b>	<b>23.64%</b>
<b>MF Total</b>	<b>3.36%</b>
<b>Money Market Total</b>	<b>3.58%</b>
<b>Current Assets</b>	<b>1.40%</b>
<b>Total</b>	<b>100.00%</b>

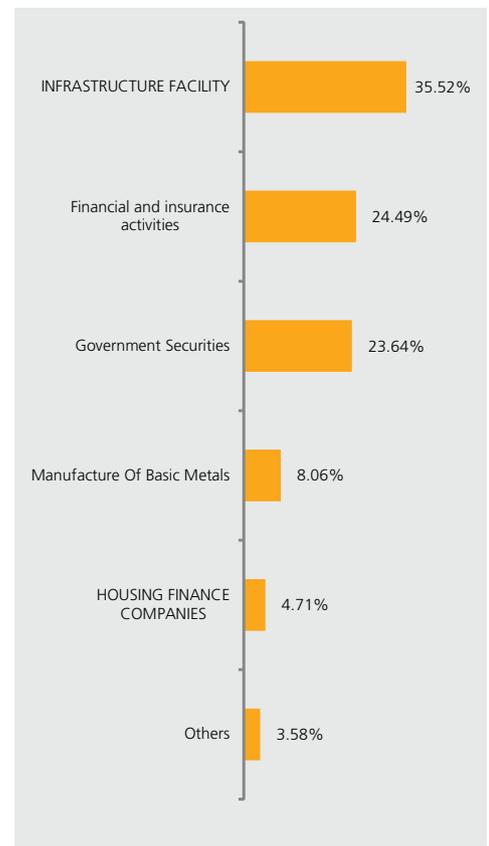
## AUM (in ₹ crs.)



## 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	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	S&P CNX Nifty	Equity	Devesh R. Dokwal	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	S&P CNX Nifty Shariah Index: 100%	Equity	Suraj Makhija	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	S&P CNX Nifty Shariah Index: 100%	Equity	Suraj Makhija	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	S&P CNX Nifty Shariah Index: 100%	Equity	Suraj Makhija	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	S&P CNX Nifty Shariah Index: 100%	Equity	Suraj Makhija	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	CNX Infrastructure Index: 100%	Equity	Suraj Makhija	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	CNX Infrastructure Index: 100%	Equity	Suraj Makhija	-
ULIF06601/01/10PINFRASST02121	Pension Infrastructure Fund 2	CNX Infrastructure Index: 100%	Equity	Suraj Makhija	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	CNX Infrastructure Index: 100%	Equity	Suraj Makhija	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	CNX Energy Index: 100%	Equity	Suraj Makhija	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	CNX Energy Index: 100%	Equity	Suraj Makhija	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	CNX Energy Index: 100%	Equity	Suraj Makhija	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	CNX Energy Index: 100%	Equity	Suraj Makhija	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Suraj Makhija	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Suraj Makhija	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	S&P CNX Nifty	Hybrid	Suraj Makhija	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Suraj Makhija	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Suraj Makhija	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; S&P CNX Nifty: 80%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; S&P CNX Nifty: 80%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; S&P CNX Nifty: 80%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; S&P CNX Nifty: 60%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; S&P CNX Nifty: 50%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; S&P CNX Nifty: 50%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; S&P CNX Nifty: 40%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; S&P CNX Nifty: 40%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; S&P CNX Nifty: 40%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; S&P CNX Nifty: 20%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; S&P CNX Nifty: 20%	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; S&P CNX Nifty: 20%	Hybrid	Devesh R. Dokwal	Tejal Shah

## NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Tejal Shah
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Gilt Index	Debt	-	Tejal Shah
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Gilt Index	Debt	-	Tejal Shah
ULIF06401/03/08PGILTFUN01121	Pension Gilt Fund 1	CRISIL Gilt Index	Debt	-	Tejal Shah
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Gilt Index	Debt	-	Tejal Shah
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	Crisil Customised Index	Debt	-	Tejal Shah
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	Crisil Customised Index	Debt	-	Tejal Shah
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Tejal Shah
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Tejal Shah
ULIF01901/03/08PCORBOND01121	Pension Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Tejal Shah
ULIF06301/02/08HORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Tejal Shah
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Hybrid	Devesh R. Dokwal	Tejal Shah
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	Crisil Customised Index	Debt	-	Tejal Shah
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	Crisil Customised Index	Debt	-	Tejal Shah
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	Crisil Customised Index	Debt	-	Tejal Shah
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	Crisil Customised Index	Debt	-	Tejal Shah
ULIF05612/02/10LHNAVAVGUA01121	Life Highest NAV Guarantee Fund 1	N.A	Hybrid	Suraj Makhija	Tejal Shah
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Suraj Makhija	Tejal Shah
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Suraj Makhija	Tejal Shah
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Tejal Shah
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Tejal Shah
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Tejal Shah

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