

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST AUGUST 2018

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INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹64.6338

Inception Date: 9th August 2004

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 160.86 Crs.

Asset Allocation

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

Returns

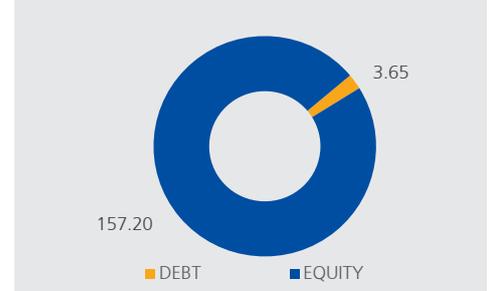
Period	Fund Returns	Index Returns
Last 1 Month	5.32%	5.99%
Last 6 Months	0.96%	2.98%
Last 1 Year	11.87%	12.70%
Last 2 Years	11.95%	14.66%
Last 3 Years	9.76%	10.00%
Since Inception	14.28%	14.83%

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

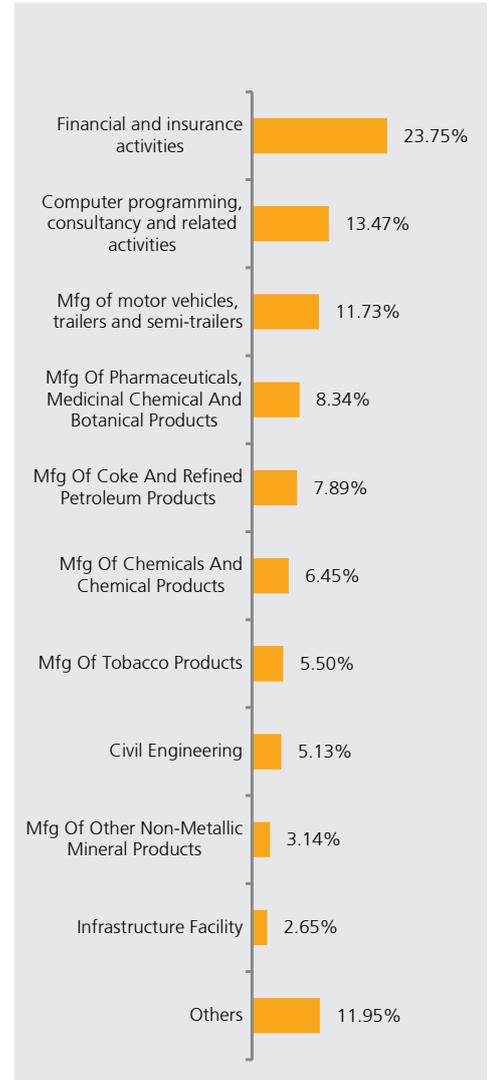
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.19%
RELIANCE INDUSTRIES LTD.	7.89%
INFOSYS LIMITED	7.00%
ITC - FV 1	5.50%
LARSEN & TUBRO	5.13%
MARUTI UDYOG LTD.	4.80%
YES BANK LTD	3.93%
DIVIS LABORATORIES LIMITED	3.84%
TATA CONSULTANCY SERVICES LTD.	3.46%
HDFC LTD FV 2	3.17%
KOTAK MAHINDRA BANK LIMITED_FV5	3.06%
ICICI BANK LTD.FV-2	2.96%
MOTHERSON SUMI SYSTEMS LTD.	2.53%
HINDUSTAN LEVER LTD.	2.49%
MAHINDRA & MAHINDRA LTD.-FV5	2.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.41%
ULTRATECH CEMCO LTD	2.30%
TATA MOTORS LTD.FV-2	1.95%
HCL TECHNOLOGIES LIMITED	1.74%
GUJARAT FLUOROCEMICALS LTD.	1.53%
ASIAN PAINTS LIMITEDFV-1	1.43%
THE INDIAN HOTELS CO LTD	1.42%
Vedanta Limited	1.08%
STATE BANK OF INDIAFV-1	1.07%
GE POWER INDIA LIMITED	1.05%
BHARTI AIRTEL LIMITED	1.05%
KIRLOSKAR CUMMINS	0.93%
PETRONET LNG LIMITED	0.85%
VESUVIUS INDIA LIMITED	0.84%
GRASIM INDUSTRIES LTD.	0.84%
HERO MOTOCORP LIMITED	0.82%
PIRAMAL ENTERPRISES LIMITED	0.82%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.76%
GAS AUTHORITY OF INDIA LTD.	0.76%
JUBILANT FOODWORKS LIMITED	0.73%
AXIS BANK LIMITEDFV-2	0.72%
NIIT Limited	0.70%
DR. REDDY LABORATORIES	0.65%
SANOFI INDIA LIMITED	0.61%
HINDUSTAN ZINC LIMITEDFV-2	0.59%
CYIENT LIMITED	0.57%
UPL LIMITED	0.57%
SUN TV NETWORK LTD	0.46%
GODREJ INDUSTRIES LIMITED	0.44%
UNITED BREWERIES LIMITED	0.40%
BAJAJ FINANCE LIMITED	0.37%
APOLLO TYRES LIMITED	0.32%
BAJAJ AUTO LTD	0.28%
EQUITAS HOLDINGS LIMITED	0.28%
Equity Total	97.73%
Money Market Total	2.01%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹29.2036

Inception Date: 11th June 2008

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 858.34 Crs.

Asset Allocation

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

Returns

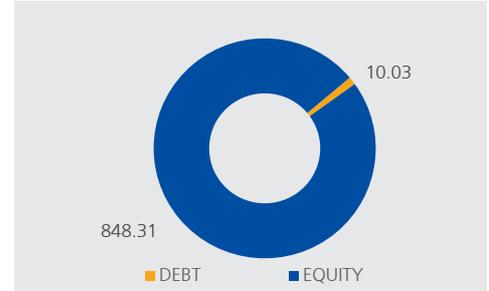
Period	Fund Returns	Index Returns
Last 1 Month	5.47%	5.99%
Last 6 Months	1.53%	2.98%
Last 1 Year	12.83%	12.70%
Last 2 Years	12.58%	14.66%
Last 3 Years	10.36%	10.00%
Since Inception	11.14%	9.50%

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

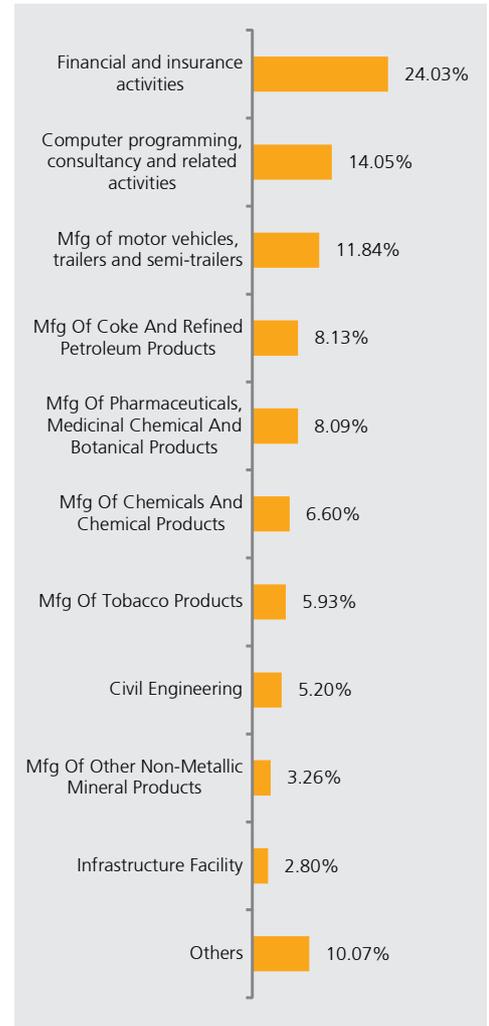
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.15%
RELIANCE INDUSTRIES LTD.	8.13%
INFOSYS LIMITED	7.10%
ITC - FV 1	5.93%
LARSEN & TUBRO	5.20%
MARUTI UDYOG LTD.	4.88%
YES BANK LTD	4.18%
TATA CONSULTANCY SERVICES LTD.	3.50%
DIVIS LABORATORIES LIMITED	3.14%
KOTAK MAHINDRA BANK LIMITED_FV5	3.09%
ICICI BANK LTD.FV-2	3.01%
HDFC LTD FV 2	2.80%
MOTHERSON SUMI SYSTEMS LTD.	2.58%
HINDUSTAN LEVER LTD.	2.51%
MAHINDRA & MAHINDRA LTD.-FV5	2.45%
ULTRATECH CEMCO LTD	2.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.36%
TATA MOTORS LTD.FV-2	1.93%
HCL TECHNOLOGIES LIMITED	1.73%
GUJARAT FLUOROCEMICALS LTD.	1.66%
ASIAN PAINTS LIMITEDFV-1	1.50%
THE INDIAN HOTELS CO LTD	1.45%
Vedanta Limited	1.27%
NIIT Limited	1.15%
STATE BANK OF INDIAFV-1	1.07%
BHARTI AIRTEL LIMITED	1.06%
PIRAMAL ENTERPRISES LIMITED	1.03%
PETRONET LNG LIMITED	0.97%
GRASIM INDUSTRIES LTD.	0.89%
VESUVIUS INDIA LIMITED	0.88%
GE POWER INDIA LIMITED	0.82%
DR. REDDY LABORATORIES	0.79%
KIRLOSKAR CUMMINS	0.77%
SANOFI INDIA LIMITED	0.76%
GAS AUTHORITY OF INDIA LTD.	0.76%
AXIS BANK LIMITEDFV-2	0.70%
JUBILANT FOODWORKS LIMITED	0.70%
HERO MOTOCORP LIMITED	0.66%
EQUITAS HOLDINGS LIMITED	0.64%
CYIENT LIMITED	0.58%
SUN TV NETWORK LTD	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.50%
UPL LIMITED	0.48%
GODREJ INDUSTRIES LIMITED	0.45%
UNITED BREWERIES LIMITED	0.42%
BAJAJ FINANCE LIMITED	0.39%
APOLLO TYRES LIMITED	0.33%
BAJAJ AUTO LTD	0.28%
SECURITY AND INTELLIGENCE SERVICES (INDIA) LIMITED	0.17%
NESTLE INDIA LIMITED	0.08%
Equity Total	98.83%
Money Market Total	1.40%
Current Assets	-0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹23.7989

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 1611.48 Crs.

Asset Allocation

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

Returns

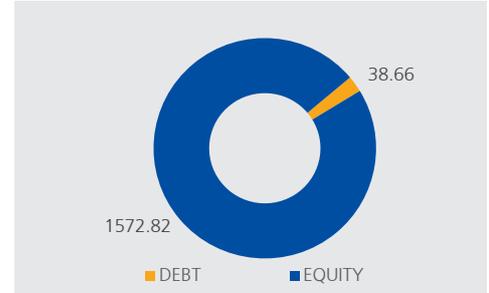
Period	Fund Returns	Index Returns
Last 1 Month	5.71%	5.99%
Last 6 Months	1.94%	2.98%
Last 1 Year	13.51%	12.70%
Last 2 Years	12.24%	14.66%
Last 3 Years	9.46%	10.00%
Since Inception	10.66%	9.44%

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

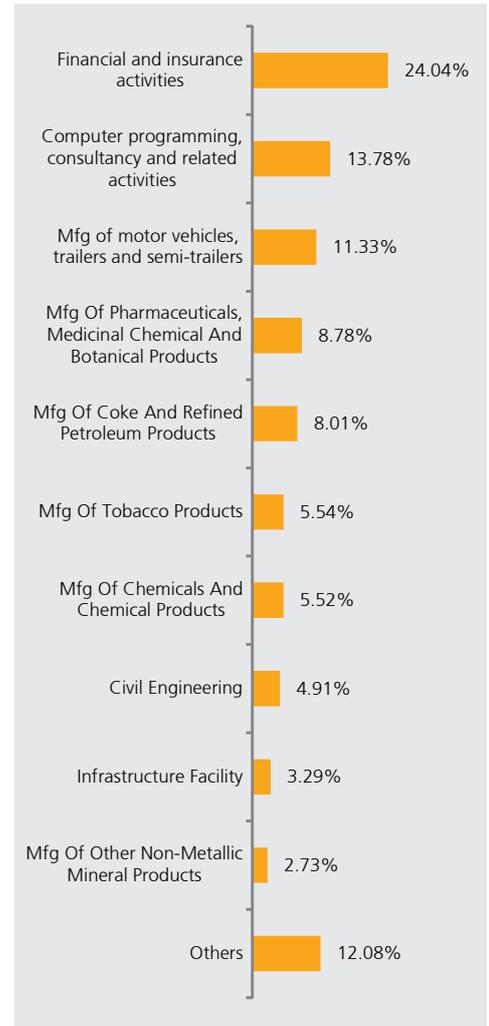
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.19%
RELIANCE INDUSTRIES LTD.	8.01%
INFOSYS LIMITED	6.65%
ITC - FV 1	5.54%
LARSEN & TUBRO	4.91%
MARUTI UDYOG LTD.	4.56%
TATA CONSULTANCY SERVICES LTD.	4.21%
YES BANK LTD	3.95%
DIVIS LABORATORIES LIMITED	2.87%
KOTAK MAHINDRA BANK LIMITED_FV5	2.84%
ICICI BANK LTD.FV-2	2.82%
HDFC LTD FV 2	2.78%
MOTHERSON SUMI SYSTEMS LTD.	2.69%
ULTRATECH CEMCO LTD	2.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.49%
FV-1	2.46%
HINDUSTAN LEVER LTD.	2.21%
MAHINDRA & MAHINDRA LTD.-FV5	2.17%
SANOFI INDIA LIMITED	1.88%
TATA MOTORS LTD.FV-2	1.68%
HCL TECHNOLOGIES LIMITED	1.57%
STATE BANK OF INDIAFV-1	1.55%
GUJARAT FLUORO CHEMICALS LTD.	1.36%
Vedanta Limited	1.32%
THE INDIAN HOTELS CO LTD	1.09%
KIRLOSKAR CUMMINS	1.05%
BHARTI AIRTEL LIMITED	1.00%
SHOPPERS STOP LIMITED	0.99%
ASIAN PAINTS LIMITEDFV-1	0.96%
PETRONET LNG LIMITED	0.89%
GAS AUTHORITY OF INDIA LTD.	0.84%
AXIS BANK LIMITEDFV-2	0.82%
GE POWER INDIA LIMITED	0.81%
DR. REDDY LABORATORIES	0.76%
EQUITAS HOLDINGS LIMITED	0.73%
HERO MOTOCORP LIMITED	0.72%
NIIT Limited	0.64%
UNITED BREWERIES LIMITED	0.55%
GRASIM INDUSTRIES LTD.	0.52%
HINDUSTAN ZINC LIMITEDFV-2	0.51%
UPL LIMITED	0.51%
CYIENT LIMITED	0.47%
APOLLO TYRES LIMITED	0.46%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.45%
CESC LTD	0.44%
PIRAMAL ENTERPRISES LIMITED	0.40%
POWER GRID CORP OF INDIA LTD	0.28%
BAJAJ FINANCE LIMITED	0.28%
BAJAJ AUTO LTD	0.22%
VESUVIUS INDIA LIMITED	0.22%
Equity Total	97.60%
Money Market Total	2.64%
Current Assets	-0.24%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹32.0946

Inception Date: 12th March 2007

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 66.31 Crs.

Asset Allocation

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

Returns

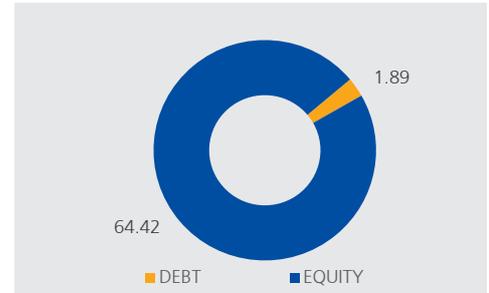
Period	Fund Returns	Index Returns
Last 1 Month	5.45%	5.99%
Last 6 Months	0.89%	2.98%
Last 1 Year	11.99%	12.70%
Last 2 Years	11.93%	14.66%
Last 3 Years	9.80%	10.00%
Since Inception	10.78%	10.25%

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

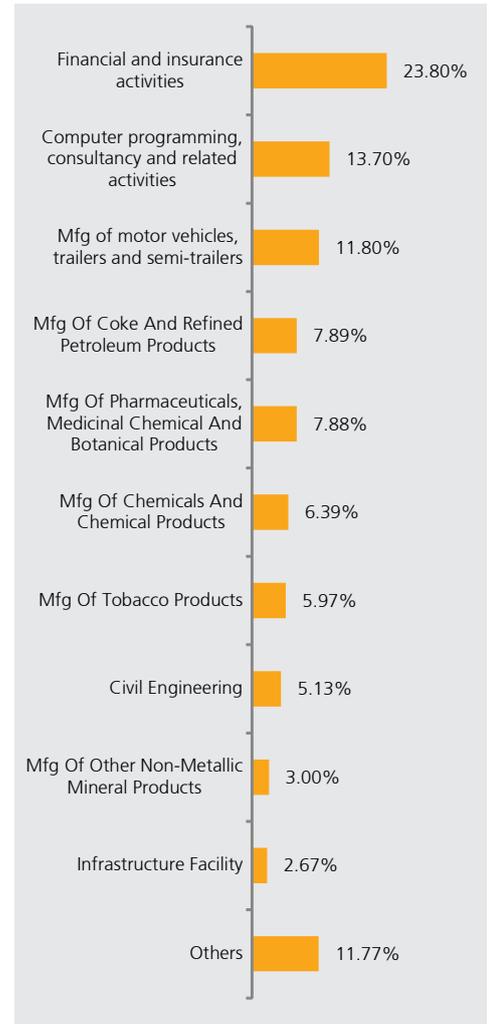
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.16%
RELIANCE INDUSTRIES LTD.	7.89%
INFOSYS LIMITED	6.98%
ITC - FV 1	5.97%
LARSEN & TUBRO	5.13%
MARUTI UDYOG LTD.	4.77%
YES BANK LTD	3.97%
TATA CONSULTANCY SERVICES LTD.	3.45%
DIVIS LABORATORIES LIMITED	3.38%
HDFC LTD FV 2	3.20%
KOTAK MAHINDRA BANK LIMITED_FV5	3.06%
ICICI BANK LTD.FV-2	2.95%
MOTHERSON SUMI SYSTEMS LTD.	2.61%
HINDUSTAN LEVER LTD.	2.49%
MAHINDRA & MAHINDRA LTD.-FV5	2.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.40%
ULTRATECH CEMCO LTD	2.30%
TATA MOTORS LTD.FV-2	1.94%
HCL TECHNOLOGIES LIMITED	1.84%
GUJARAT FLUOROCEMICALS LTD.	1.54%
THE INDIAN HOTELS CO LTD	1.44%
ASIAN PAINTS LIMITEDFV-1	1.43%
Vedanta Limited	1.11%
STATE BANK OF INDIAFV-1	1.10%
BHARTI AIRTEL LIMITED	1.05%
KIRLOSKAR CUMMINS	0.95%
GE POWER INDIA LIMITED	0.91%
PETRONET LNG LIMITED	0.86%
NIIT Limited	0.86%
HERO MOTOCORP LIMITED	0.83%
GRASIM INDUSTRIES LTD.	0.83%
PIRAMAL ENTERPRISES LIMITED	0.83%
GAS AUTHORITY OF INDIA LTD.	0.76%
JUBILANT FOODWORKS LIMITED	0.73%
AXIS BANK LIMITEDFV-2	0.72%
VESUVIUS INDIA LIMITED	0.71%
DR. REDDY LABORATORIES	0.66%
SANOFI INDIA LIMITED	0.61%
HINDUSTAN ZINC LIMITEDFV-2	0.60%
CYIENT LIMITED	0.57%
UPL LIMITED	0.49%
SUN TV NETWORK LTD	0.46%
GODREJ INDUSTRIES LIMITED	0.43%
UNITED BREWERIES LIMITED	0.41%
APOLLO TYRES LIMITED	0.38%
BAJAJ FINANCE LIMITED	0.36%
BAJAJ AUTO LTD	0.28%
EQUITAS HOLDINGS LIMITED	0.27%
Equity Total	97.15%
Money Market Total	2.63%
Current Assets	0.22%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹28.0350

Inception Date: 4th December 2008

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 111.04 Crs.

Asset Allocation

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

Returns

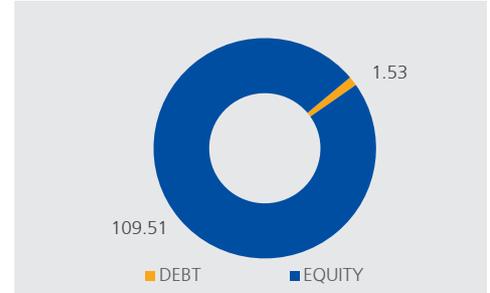
Period	Fund Returns	Index Returns
Last 1 Month	5.62%	5.99%
Last 6 Months	1.49%	2.98%
Last 1 Year	12.61%	12.70%
Last 2 Years	12.29%	14.66%
Last 3 Years	10.05%	10.00%
Since Inception	9.66%	9.17%

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

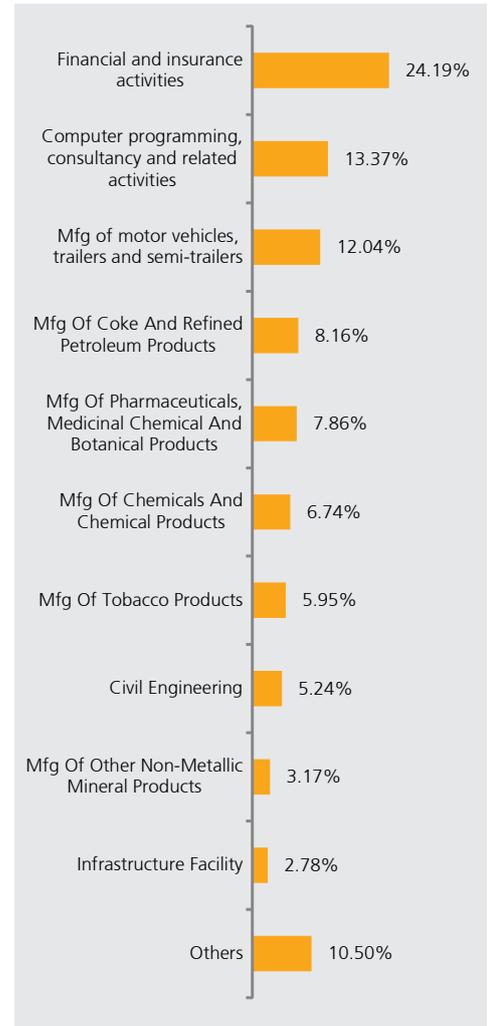
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.30%
RELIANCE INDUSTRIES LTD.	8.16%
INFOSYS LIMITED	7.16%
ITC - FV 1	5.95%
LARSEN & TUBRO	5.24%
MARUTI UDYOG LTD.	4.94%
YES BANK LTD	4.15%
TATA CONSULTANCY SERVICES LTD.	3.53%
HDFC LTD FV 2	3.32%
KOTAK MAHINDRA BANK LIMITED_FV5	3.10%
DIVIS LABORATORIES LIMITED	3.07%
ICICI BANK LTD.FV-2	3.03%
MOTHERSON SUMI SYSTEMS LTD.	2.59%
ULTRATECH CEMCO LTD	2.55%
HINDUSTAN LEVER LTD.	2.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.51%
MAHINDRA & MAHINDRA LTD.-FV5	2.48%
TATA MOTORS LTD.FV-2	2.04%
HCL TECHNOLOGIES LIMITED	1.81%
GUJARAT FLUOROCEMICALS LTD.	1.63%
ASIAN PAINTS LIMITEDFV-1	1.56%
THE INDIAN HOTELS CO LTD	1.55%
Vedanta Limited	1.47%
STATE BANK OF INDIAFV-1	1.09%
BHARTI AIRTEL LIMITED	1.07%
PETRONET LNG LIMITED	0.95%
PIRAMAL ENTERPRISES LIMITED	0.92%
GRASIM INDUSTRIES LTD.	0.87%
GE POWER INDIA LIMITED	0.82%
KIRLOSKAR CUMMINS	0.81%
GAS AUTHORITY OF INDIA LTD.	0.77%
DR. REDDY LABORATORIES	0.74%
JUBILANT FOODWORKS LIMITED	0.73%
HERO MOTOCORP LIMITED	0.66%
HINDUSTAN ZINC LIMITEDFV-2	0.66%
SANOFI INDIA LIMITED	0.63%
VESUVIUS INDIA LIMITED	0.62%
AXIS BANK LIMITEDFV-2	0.61%
CYIENT LIMITED	0.58%
UPL LIMITED	0.58%
SUN TV NETWORK LTD	0.47%
GODREJ INDUSTRIES LIMITED	0.45%
UNITED BREWERIES LIMITED	0.43%
APOLLO TYRES LIMITED	0.38%
BAJAJ FINANCE LIMITED	0.35%
BAJAJ AUTO LTD	0.28%
NIIT Limited	0.28%
EQUITAS HOLDINGS LIMITED	0.24%
Equity Total	98.63%
Money Market Total	1.41%
Current Assets	-0.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹23.4128

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 68.84 Crs.

Asset Allocation

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

Returns

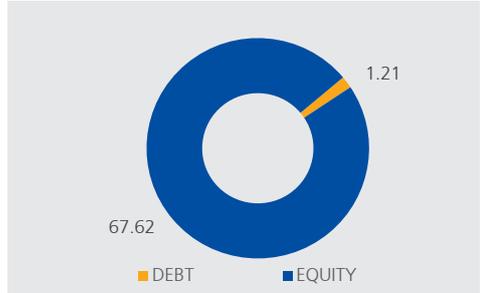
Period	Fund Returns	Index Returns
Last 1 Month	5.78%	5.99%
Last 6 Months	2.08%	2.98%
Last 1 Year	13.85%	12.70%
Last 2 Years	12.47%	14.66%
Last 3 Years	9.50%	10.00%
Since Inception	10.45%	9.44%

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

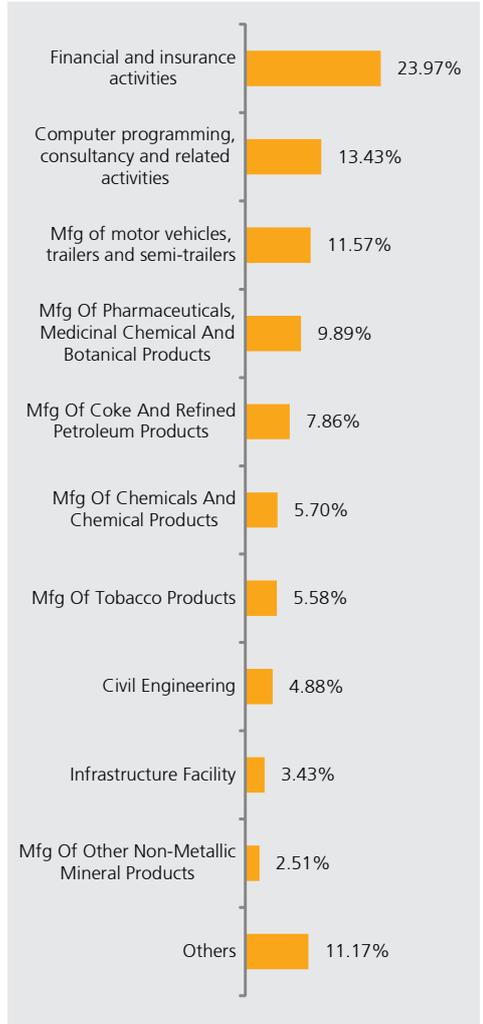
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.16%
RELIANCE INDUSTRIES LTD.	7.86%
INFOSYS LIMITED	6.80%
ITC - FV 1	5.58%
LARSEN & TUBRO	4.88%
MARUTI UDYOG LTD.	4.59%
TATA CONSULTANCY SERVICES LTD.	4.20%
YES BANK LTD	4.02%
DIVIS LABORATORIES LIMITED	3.82%
HDFC LTD FV 2	3.00%
ICICI BANK LTD.FV-2	2.96%
KOTAK MAHINDRA BANK LIMITED_FV5	2.84%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.83%
MOTHERSON SUMI SYSTEMS LTD.	2.71%
ULTRATECH CEMCO LTD	2.51%
HINDUSTAN LEVER LTD.	2.47%
MAHINDRA & MAHINDRA LTD.-FV5	2.31%
SANOFI INDIA LIMITED	2.03%
TATA MOTORS LTD.FV-2	1.96%
GUJARAT FLUOROCEMICALS LTD.	1.75%
HCL TECHNOLOGIES LIMITED	1.68%
STATE BANK OF INDIAFV-1	1.59%
PETRONET LNG LIMITED	1.46%
Vedanta Limited	1.38%
THE INDIAN HOTELS CO LTD	1.34%
KIRLOSKAR CUMMINS	1.32%
BHARTI AIRTEL LIMITED	1.05%
ASIAN PAINTS LIMITEDFV-1	1.03%
SHOPPERS STOP LIMITED	0.92%
AXIS BANK LIMITEDFV-2	0.86%
HERO MOTOCORP LIMITED	0.80%
DR. REDDY LABORATORIES	0.77%
GE POWER INDIA LIMITED	0.73%
HINDUSTAN ZINC LIMITEDFV-2	0.59%
UNITED BREWERIES LIMITED	0.58%
GRASIM INDUSTRIES LTD.	0.55%
GAS AUTHORITY OF INDIA LTD.	0.52%
NIIT Limited	0.47%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.46%
UPL LIMITED	0.45%
PIRAMAL ENTERPRISES LIMITED	0.45%
CESC LTD	0.45%
POWER GRID CORP OF INDIA LTD	0.40%
CYIENT LIMITED	0.29%
BAJAJ FINANCE LIMITED	0.28%
BAJAJ AUTO LTD	0.28%
EQUITAS HOLDINGS LIMITED	0.25%
Equity Total	98.24%
Money Market Total	2.11%
Current Assets	-0.35%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹23.1347

Inception Date: 27th February 2008

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 23.00 Crs.

Asset Allocation

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

Returns

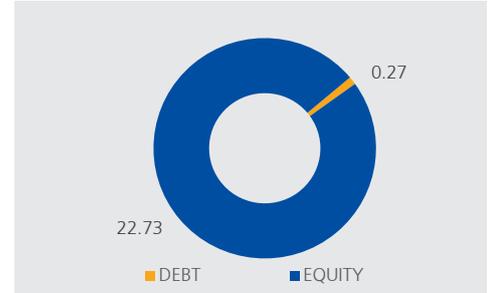
Period	Fund Returns	Index Returns
Last 1 Month	5.62%	5.99%
Last 6 Months	0.69%	2.98%
Last 1 Year	11.83%	12.70%
Last 2 Years	12.09%	14.66%
Last 3 Years	10.05%	10.00%
Since Inception	8.37%	7.64%

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

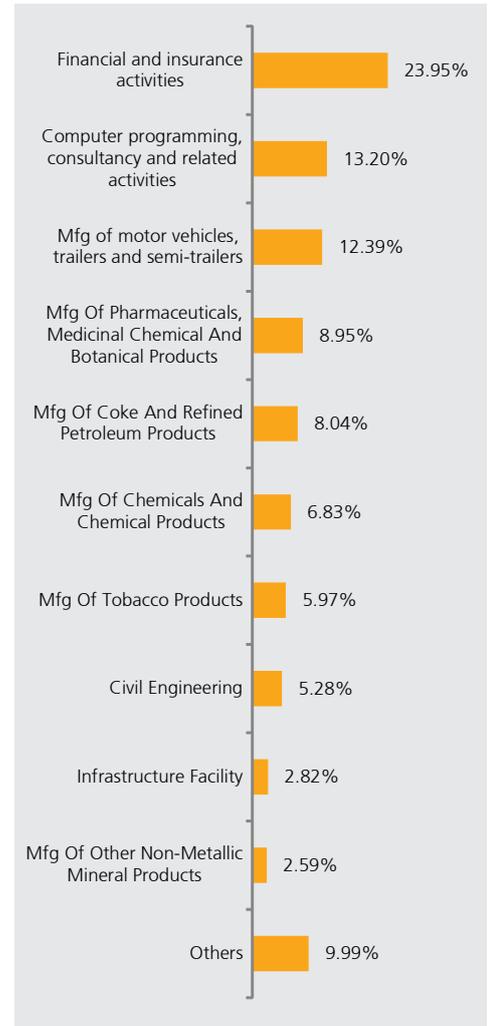
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.04%
HDFC BANK LTD.FV-2	8.02%
INFOSYS LIMITED	7.23%
ITC - FV 1	5.97%
LARSEN & TUBRO	5.28%
MARUTI UDYOG LTD.	4.93%
YES BANK LTD	4.33%
TATA CONSULTANCY SERVICES LTD.	3.56%
DIVIS LABORATORIES LIMITED	3.55%
HDFC LTD FV 2	3.42%
KOTAK MAHINDRA BANK LIMITED_FV5	3.11%
ICICI BANK LTD.FV-2	3.05%
MOTHERSON SUMI SYSTEMS LTD.	2.71%
MAHINDRA & MAHINDRA LTD.-FV5	2.59%
ULTRATECH CEMCO LTD	2.59%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.57%
HINDUSTAN LEVER LTD.	2.52%
TATA MOTORS LTD.FV-2	2.15%
HCL TECHNOLOGIES LIMITED	1.84%
GUJARAT FLUOROCEMICALS LTD.	1.80%
ASIAN PAINTS LIMITEDFV-1	1.59%
Vedanta Limited	1.33%
THE INDIAN HOTELS CO LTD	1.32%
PIRAMAL ENTERPRISES LIMITED	1.16%
GE POWER INDIA LIMITED	1.14%
STATE BANK OF INDIAFV-1	1.11%
BHARTI AIRTEL LIMITED	1.07%
DR. REDDY LABORATORIES	1.02%
PETRONET LNG LIMITED	0.98%
GRASIM INDUSTRIES LTD.	0.89%
KIRLOSKAR CUMMINS	0.80%
GAS AUTHORITY OF INDIA LTD.	0.77%
JUBILANT FOODWORKS LIMITED	0.74%
HERO MOTOCORP LIMITED	0.67%
SANOFI INDIA LIMITED	0.64%
CYIENT LIMITED	0.59%
HINDUSTAN ZINC LIMITEDFV-2	0.51%
SUN TV NETWORK LTD	0.48%
GODREJ INDUSTRIES LIMITED	0.47%
UPL LIMITED	0.44%
APOLLO TYRES LIMITED	0.33%
AXIS BANK LIMITEDFV-2	0.33%
BAJAJ FINANCE LIMITED	0.33%
UNITED BREWERIES LIMITED	0.31%
BAJAJ AUTO LTD	0.29%
EQUITAS HOLDINGS LIMITED	0.25%
Equity Total	98.82%
Money Market Total	1.35%
Current Assets	-0.17%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹23.8448

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 3.97 Crs.

Asset Allocation

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

Returns

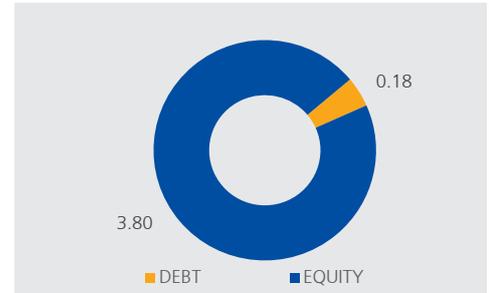
Period	Fund Returns	Index Returns
Last 1 Month	5.72%	5.99%
Last 6 Months	2.07%	2.98%
Last 1 Year	13.83%	12.70%
Last 2 Years	12.35%	14.66%
Last 3 Years	9.54%	10.00%
Since Inception	10.69%	9.44%

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

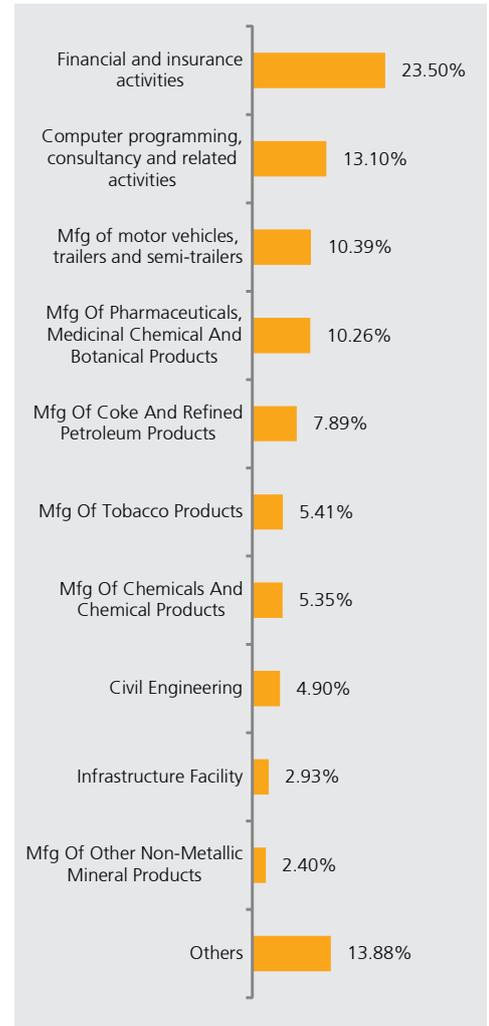
Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	8.08%
RELIANCE INDUSTRIES LTD.	7.89%
INFOSYS LIMITED	6.64%
ITC - FV 1	5.41%
LARSEN & TUBRO	4.90%
DIVIS LABORATORIES LIMITED	4.09%
YES BANK LTD	3.92%
MARUTI UDYOG LTD.	3.71%
TATA CONSULTANCY SERVICES LTD.	3.66%
ICICI BANK LTD.FV-2	2.94%
HDFC LTD FV 2	2.92%
KOTAK MAHINDRA BANK LIMITED_FV5	2.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.73%
MOTHERSON SUMI SYSTEMS LTD.	2.54%
HINDUSTAN LEVER LTD.	2.47%
ULTRATECH CEMCO LTD	2.40%
SANOFI INDIA LIMITED	2.28%
MAHINDRA & MAHINDRA LTD.-FV5	2.21%
TATA MOTORS LTD.FV-2	1.93%
GUJARAT FLUOROCEMICALS LTD.	1.68%
HCL TECHNOLOGIES LIMITED	1.68%
STATE BANK OF INDIAFV-1	1.58%
THE INDIAN HOTELS CO LTD	1.41%
KIRLOSKAR CUMMINS	1.29%
Vedanta Limited	1.26%
BHARTI AIRTEL LIMITED	1.05%
ASIAN PAINTS LIMITEDFV-1	0.95%
PETRONET LNG LIMITED	0.94%
AXIS BANK LIMITEDFV-2	0.83%
SHOPPERS STOP LIMITED	0.75%
HERO MOTOCORP LIMITED	0.75%
DR. REDDY LABORATORIES	0.72%
GE POWER INDIA LIMITED	0.69%
CYIENT LIMITED	0.68%
HINDUSTAN ZINC LIMITEDFV-2	0.56%
UNITED BREWERIES LIMITED	0.55%
GRASIM INDUSTRIES LTD.	0.55%
GAS AUTHORITY OF INDIA LTD.	0.53%
APOLLO TYRES LIMITED	0.47%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.45%
PIRAMAL ENTERPRISES LIMITED	0.44%
NIIT Limited	0.44%
CESC LTD	0.44%
POWER GRID CORP OF INDIA LTD	0.40%
BAJAJ AUTO LTD	0.28%
BAJAJ FINANCE LIMITED	0.28%
UPL LIMITED	0.25%
EQUITAS HOLDINGS LIMITED	0.10%
Equity Total	95.57%
Money Market Total	5.16%
Current Assets	-0.72%
Total	100.00%

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 July 2018

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 July, 18: ₹28.4209

Inception Date: 11th June 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 July, 18: ₹ 72.32 Crs.

Asset Allocation

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

Returns

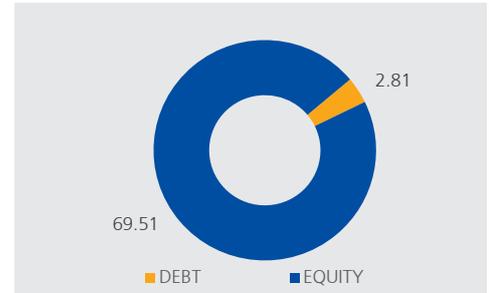
Period	Fund Returns	Index Returns
Last 1 Month	4.19%	4.37%
Last 6 Months	-0.58%	-2.32%
Last 1 Year	9.45%	7.76%
Last 2 Years	9.89%	13.60%
Last 3 Years	8.09%	9.20%
Since Inception	10.85%	7.92%

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

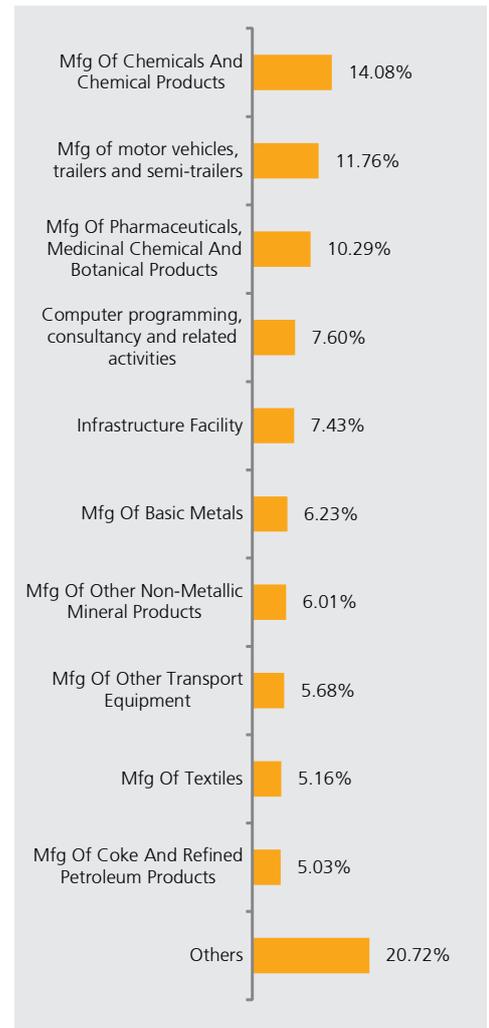
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.59%
MARUTI UDYOG LTD.	8.55%
ULTRATECH CEMCO LTD	6.01%
GAS AUTHORITY OF INDIA LTD.	5.62%
TATA IRON & STEEL COMPANY LTD	5.54%
GRASIM INDUSTRIES LTD.	5.16%
INDIAN OIL CORPORATION LIMITED	5.03%
TECH MAHINDRA LIMITEDFV-5	5.01%
HERO MOTOCORP LIMITED	4.81%
CIPLA LTD.	4.62%
ASIAN PAINTS LIMITEDFV-1	4.50%
LARSEN & TUBRO	3.74%
DR. REDDY LABORATORIES	3.62%
JUBILANT FOODWORKS LIMITED	2.93%
ONGCFV-5	2.46%
MOTHERSON SUMI SYSTEMS LTD.	2.21%
BRITANNIA INDUSTRIES LTD	1.81%
TITAN COMPANY LIMITED	1.68%
INFOSYS LIMITED	1.57%
GE POWER INDIA LIMITED	1.35%
CESC LTD	1.34%
LUPIN LIMITEDFV-2	1.07%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	1.05%
TATA CONSULTANCY SERVICES LTD.	1.02%
INDRAPRASTHA GAS LIMITED	1.01%
MAHINDRA & MAHINDRA LTD.-FV5	1.00%
UPL LIMITED	0.98%
AUROBINDO PHARMA LIMITED	0.98%
BAJAJ AUTO LTD	0.87%
PETRONET LNG LIMITED	0.81%
HINDUSTAN ZINC LIMITEDFV-2	0.69%
SHALBY LIMITED	0.47%
Equity Total	96.12%
Money Market Total	3.80%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹21.5860

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 31 July, 18: ₹ 201.15 Crs.

Asset Allocation

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

Returns

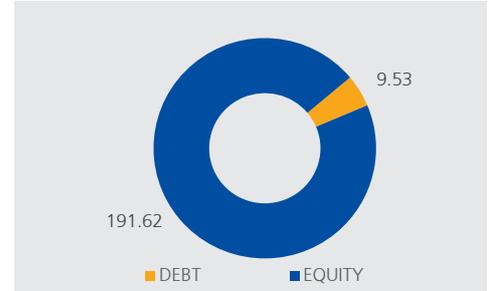
Period	Fund Returns	Index Returns
Last 1 Month	4.24%	4.37%
Last 6 Months	-0.54%	-2.32%
Last 1 Year	9.68%	7.76%
Last 2 Years	10.14%	13.60%
Last 3 Years	8.26%	9.20%
Since Inception	9.41%	8.61%

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

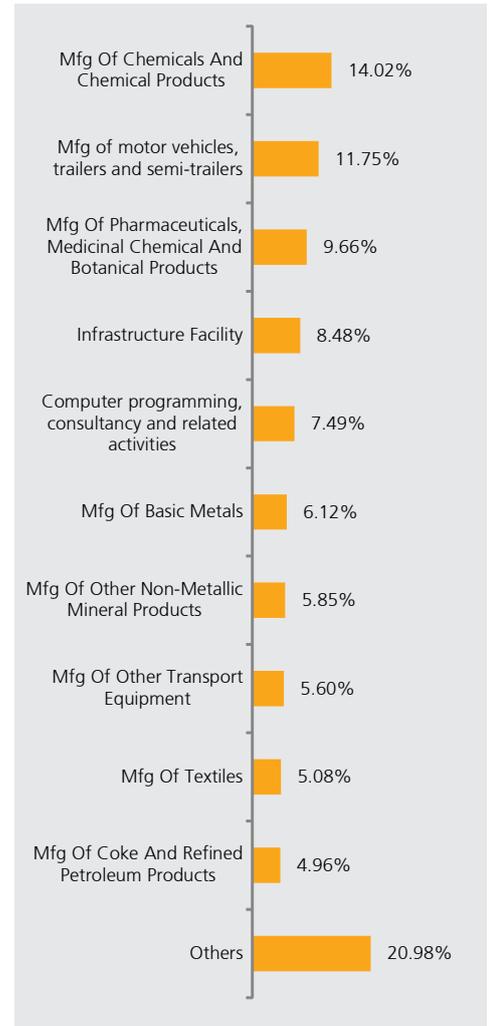
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.49%
MARUTI UDYOG LTD.	8.46%
ULTRATECH CEMCO LTD	5.85%
GAS AUTHORITY OF INDIA LTD.	5.51%
TATA IRON & STEEL COMPANY LTD	5.44%
GRASIM INDUSTRIES LTD.	5.08%
INDIAN OIL CORPORATION LIMITED	4.96%
TECH MAHINDRA LIMITEDFV-5	4.94%
HERO MOTOCORP LIMITED	4.74%
ASIAN PAINTS LIMITEDFV-1	4.61%
CIPLA LTD.	4.41%
LARSEN & TUBRO	3.69%
DR. REDDY LABORATORIES	3.34%
JUBILANT FOODWORKS LIMITED	2.83%
ONGCFV-5	2.41%
MOTHERSON SUMI SYSTEMS LTD.	2.33%
PETRONET LNG LIMITED	1.96%
BRITANNIA INDUSTRIES LTD	1.78%
TITAN COMPANY LIMITED	1.67%
INFOSYS LIMITED	1.55%
CESC LTD	1.27%
GE POWER INDIA LIMITED	1.25%
TATA CONSULTANCY SERVICES LTD.	1.00%
INDRAPRASTHA GAS LIMITED	1.00%
LUPIN LIMITEDFV-2	0.98%
MAHINDRA & MAHINDRA LTD.-FV5	0.96%
AUROBINDO PHARMA LIMITED	0.93%
UPL LIMITED	0.92%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	0.88%
BAJAJ AUTO LTD	0.86%
HINDUSTAN ZINC LIMITEDFV-2	0.68%
SHALBY LIMITED	0.47%
Equity Total	95.26%
Money Market Total	4.44%
Current Assets	0.30%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹21.7915

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 July, 18: ₹ 13.64 Crs.

Asset Allocation

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

Returns

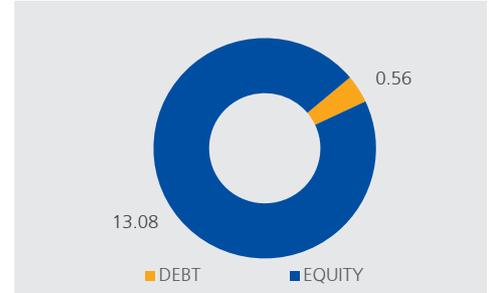
Period	Fund Returns	Index Returns
Last 1 Month	4.20%	4.37%
Last 6 Months	-0.55%	-2.32%
Last 1 Year	9.59%	7.76%
Last 2 Years	9.98%	13.60%
Last 3 Years	7.97%	9.20%
Since Inception	9.53%	8.61%

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

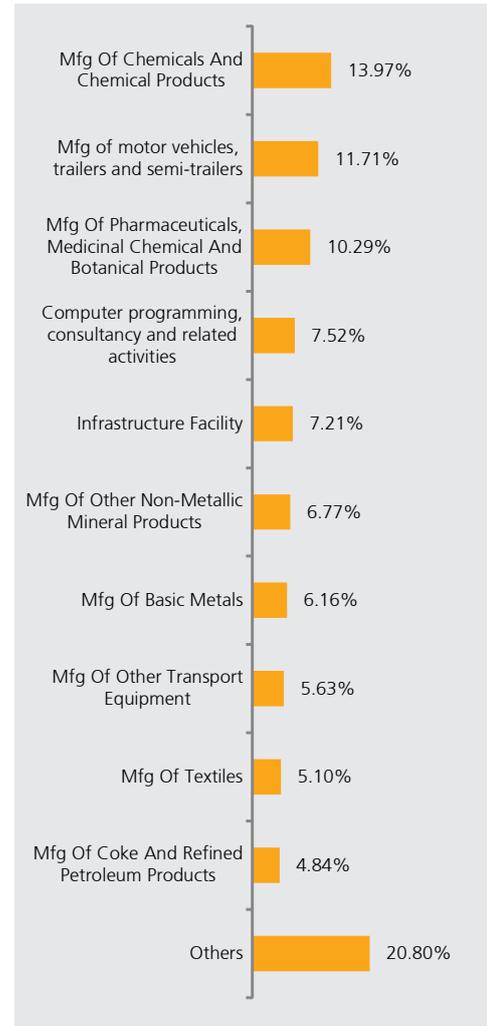
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.56%
MARUTI UDYOG LTD.	8.51%
ULTRATECH CEMCO LTD	6.77%
TATA IRON & STEEL COMPANY LTD	5.47%
GAS AUTHORITY OF INDIA LTD.	5.41%
GRASIM INDUSTRIES LTD.	5.10%
TECH MAHINDRA LIMITEDFV-5	4.96%
INDIAN OIL CORPORATION LIMITED	4.84%
HERO MOTOCORP LIMITED	4.76%
CIPLA LTD.	4.62%
ASIAN PAINTS LIMITEDFV-1	4.45%
LARSEN & TUBRO	3.70%
DR. REDDY LABORATORIES	3.63%
JUBILANT FOODWORKS LIMITED	2.92%
ONGCFV-5	2.43%
MOTHERSON SUMI SYSTEMS LTD.	2.20%
BRITANNIA INDUSTRIES LTD	1.79%
TITAN COMPANY LIMITED	1.68%
INFOSYS LIMITED	1.55%
CESC LTD	1.35%
GE POWER INDIA LIMITED	1.32%
LUPIN LIMITEDFV-2	1.07%
INDRAPRASTHA GAS LIMITED	1.01%
TATA CONSULTANCY SERVICES LTD.	1.01%
MAHINDRA & MAHINDRA LTD.-FV5	1.00%
AUROBINDO PHARMA LIMITED	0.98%
UPL LIMITED	0.96%
CROMPTON GREAVES CONSUMER	0.88%
ELECTRICALS LIMITED	0.87%
BAJAJ AUTO LTD	0.87%
PETRONET LNG LIMITED	0.80%
HINDUSTAN ZINC LIMITEDFV-2	0.69%
SHALBY LIMITED	0.61%
Equity Total	95.88%
Money Market Total	4.01%
Current Assets	0.11%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹25.5282

Inception Date: 1st August 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 July, 18: ₹ 3.13 Crs.

Asset Allocation

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

Returns

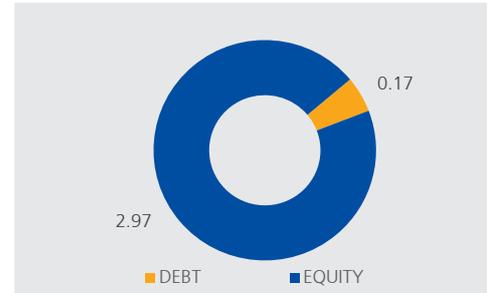
Period	Fund Returns	Index Returns
Last 1 Month	4.15%	4.37%
Last 6 Months	-0.54%	-2.32%
Last 1 Year	9.86%	7.76%
Last 2 Years	10.14%	13.60%
Last 3 Years	8.23%	9.20%
Since Inception	9.84%	8.40%

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

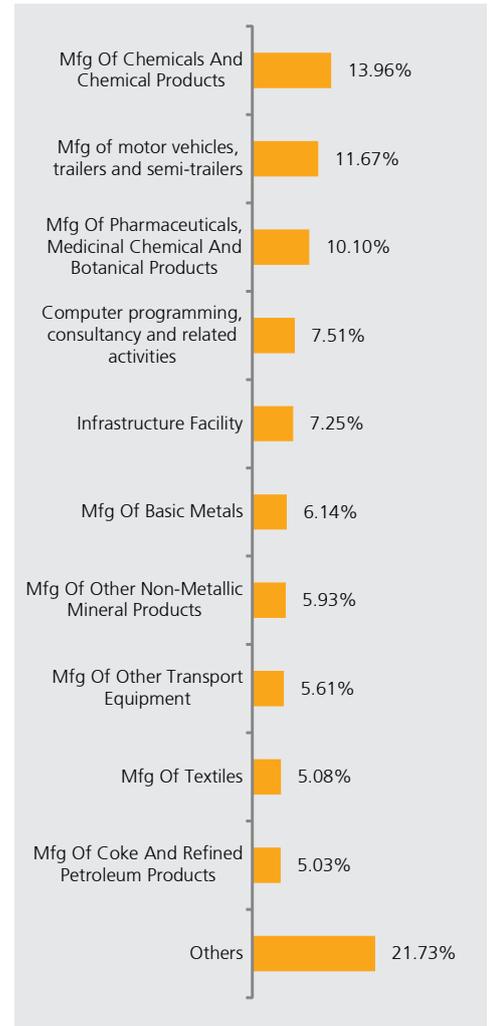
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.52%
MARUTI UDYOG LTD.	8.51%
ULTRATECH CEMCO LTD	5.93%
TATA IRON & STEEL COMPANY LTD	5.45%
GAS AUTHORITY OF INDIA LTD.	5.45%
GRASIM INDUSTRIES LTD.	5.08%
INDIAN OIL CORPORATION LIMITED	5.03%
TECH MAHINDRA LIMITEDFV-5	4.95%
HERO MOTOCORP LIMITED	4.75%
CIPLA LTD.	4.60%
ASIAN PAINTS LIMITEDFV-1	4.49%
LARSEN & TUBRO	3.69%
DR. REDDY LABORATORIES	3.52%
JUBILANT FOODWORKS LIMITED	2.89%
ONGCFV-5	2.42%
MOTHERSON SUMI SYSTEMS LTD.	2.17%
BRITANNIA INDUSTRIES LTD	1.80%
TITAN COMPANY LIMITED	1.68%
INFOSYS LIMITED	1.55%
GE POWER INDIA LIMITED	1.33%
CESC LTD	1.30%
LUPIN LIMITEDFV-2	1.02%
TATA CONSULTANCY SERVICES LTD.	1.01%
INDRAPRASTHA GAS LIMITED	1.01%
MAHINDRA & MAHINDRA LTD.-FV5	0.99%
AUROBINDO PHARMA LIMITED	0.96%
UPL LIMITED	0.95%
CROMPTON GREAVES CONSUMER	0.88%
ELECTRICALS LIMITED	0.86%
BAJAJ AUTO LTD	0.86%
PETRONET LNG LIMITED	0.80%
HINDUSTAN ZINC LIMITEDFV-2	0.69%
SHALBY LIMITED	0.47%
Equity Total	94.73%
Money Market Total	5.58%
Current Assets	-0.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹12.0887

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 July, 18: ₹ 27.75 Crs.

Asset Allocation

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

Returns

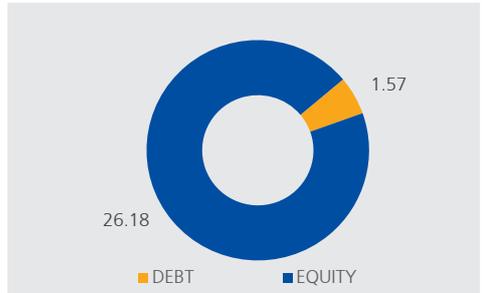
Period	Fund Returns	Index Returns
Last 1 Month	2.60%	1.74%
Last 6 Months	-7.14%	-8.53%
Last 1 Year	-1.38%	2.69%
Last 2 Years	9.08%	9.03%
Last 3 Years	6.56%	-1.65%
Since Inception	1.89%	3.12%

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

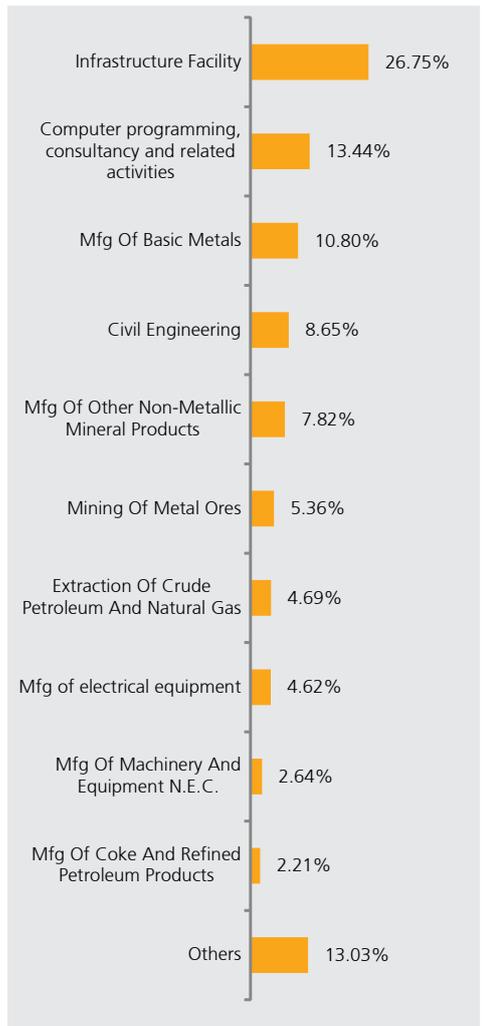
Portfolio

Name of Instrument	% to AUM
LARSEN & TUBRO	8.65%
ULTRATECH CEMCO LTD	7.82%
INFOSYS LIMITED	7.47%
GAS AUTHORITY OF INDIA LTD.	5.64%
TATA IRON & STEEL COMPANY LTD	5.45%
BHARTI AIRTEL LIMITED	5.41%
Vedanta Limited	5.36%
TATA CONSULTANCY SERVICES LTD.	5.35%
POWER GRID CORP OF INDIA LTD	5.08%
ONGCFV-5	4.69%
HINDALCO INDUSTRIES LTD FV RE 1	4.10%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.08%
NTPC LIMITED	3.96%
GE POWER INDIA LIMITED	3.79%
KIRLOSKAR CUMMINS	2.64%
INDIAN OIL CORPORATION LIMITED	2.21%
COAL INDIA LIMITED	2.07%
MOTHERSON SUMI SYSTEMS LTD.	2.05%
CESC LTD	1.73%
INDRAPRASTHA GAS LIMITED	1.72%
THE INDIAN HOTELS CO LTD	1.53%
HINDUSTAN ZINC LIMITEDFV-2	1.25%
H.G. INFRA ENGINEERING LIMITED	0.85%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.83%
TECH MAHINDRA LIMITEDFV-5	0.63%
Equity Total	94.35%
Money Market Total	5.75%
Current Assets	-0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹12.3943

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 July, 18: ₹ 13.02 Crs.

Asset Allocation

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

Returns

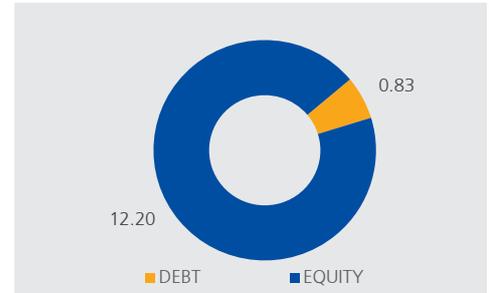
Period	Fund Returns	Index Returns
Last 1 Month	2.65%	1.74%
Last 6 Months	-7.14%	-8.53%
Last 1 Year	-1.36%	2.69%
Last 2 Years	9.16%	9.03%
Last 3 Years	6.57%	-1.65%
Since Inception	2.54%	0.73%

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

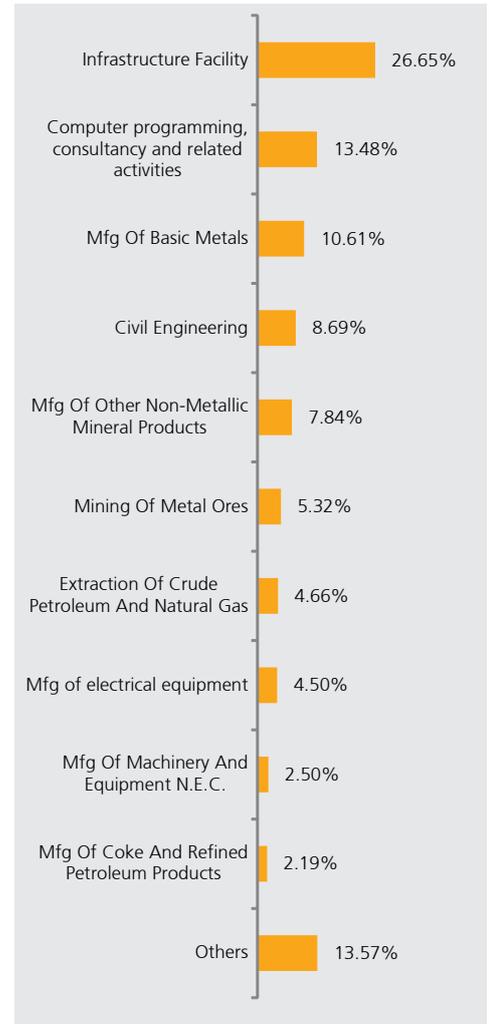
Portfolio

Name of Instrument	% to AUM
LARSEN & TUBRO	8.69%
ULTRATECH CEMCO LTD	7.84%
INFOSYS LIMITED	7.47%
GAS AUTHORITY OF INDIA LTD.	5.70%
TATA CONSULTANCY SERVICES LTD.	5.40%
BHARTI AIRTEL LIMITED	5.37%
TATA IRON & STEEL COMPANY LTD	5.34%
Vedanta Limited	5.32%
POWER GRID CORP OF INDIA LTD	5.11%
ONGCFV-5	4.66%
HINDALCO INDUSTRIES LTD FV RE 1	4.07%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.98%
NTPC LIMITED	3.92%
GE POWER INDIA LIMITED	3.69%
KIRLOSKAR CUMMINS	2.50%
INDIAN OIL CORPORATION LIMITED	2.19%
COAL INDIA LIMITED	2.03%
MOTHERSON SUMI SYSTEMS LTD.	2.00%
INDRAPRASTHA GAS LIMITED	1.73%
CESC LTD	1.70%
THE INDIAN HOTELS CO LTD	1.49%
HINDUSTAN ZINC LIMITEDFV-2	1.19%
H.G. INFRA ENGINEERING LIMITED	0.84%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.81%
TECH MAHINDRA LIMITEDFV-5	0.61%
Equity Total	93.66%
Money Market Total	4.85%
Current Assets	1.50%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹12.7235

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 July, 18: ₹ 5.09 Crs.

Asset Allocation

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

Returns

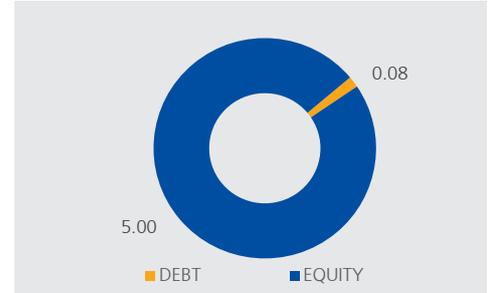
Period	Fund Returns	Index Returns
Last 1 Month	2.85%	1.74%
Last 6 Months	-7.11%	-8.53%
Last 1 Year	-1.46%	2.69%
Last 2 Years	9.24%	9.03%
Last 3 Years	6.83%	-1.65%
Since Inception	2.86%	0.73%

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

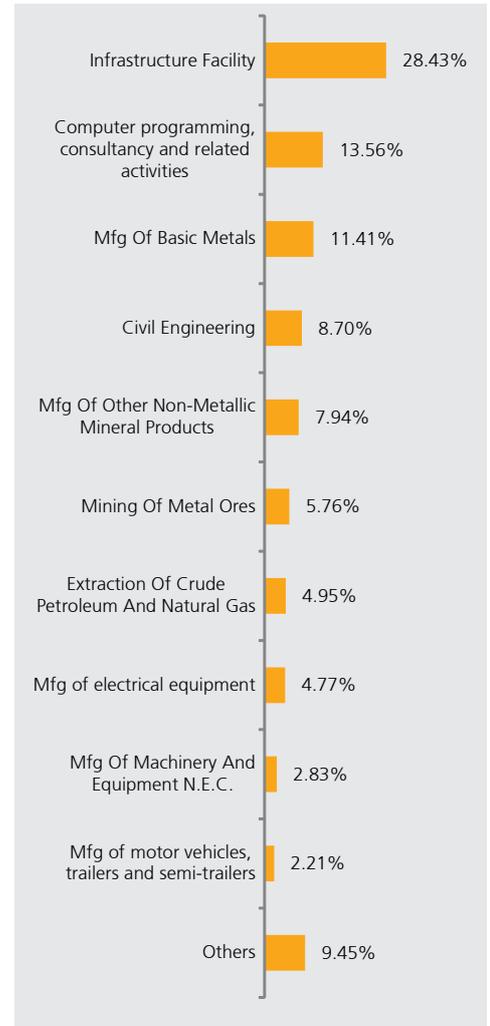
Portfolio

Name of Instrument	% to AUM
LARSEN & TUBRO	8.70%
ULTRATECH CEMCO LTD	7.94%
INFOSYS LIMITED	7.52%
GAS AUTHORITY OF INDIA LTD.	6.06%
BHARTI AIRTEL LIMITED	5.86%
Vedanta Limited	5.76%
TATA IRON & STEEL COMPANY LTD	5.64%
POWER GRID CORP OF INDIA LTD	5.47%
TATA CONSULTANCY SERVICES LTD.	5.38%
ONGCFV-5	4.95%
HINDALCO INDUSTRIES LTD FV RE 1	4.44%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.20%
NTPC LIMITED	4.20%
GE POWER INDIA LIMITED	3.88%
KIRLOSKAR CUMMINS	2.83%
MOTHERSON SUMI SYSTEMS LTD.	2.21%
INDIAN OIL CORPORATION LIMITED	2.20%
COAL INDIA LIMITED	2.13%
CESC LTD	1.88%
INDRAPRASTHA GAS LIMITED	1.73%
THE INDIAN HOTELS CO LTD	1.59%
HINDUSTAN ZINC LIMITEDFV-2	1.32%
H.G. INFRA ENGINEERING LIMITED	0.90%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.90%
TECH MAHINDRA LIMITEDFV-5	0.66%
Equity Total	98.36%
Money Market Total	1.42%
Current Assets	0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹11.8061

Inception Date: 1st August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 July, 18: ₹ 0.34 Crs.

Asset Allocation

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

Returns

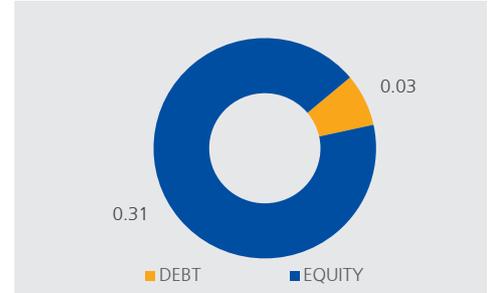
Period	Fund Returns	Index Returns
Last 1 Month	2.62%	1.74%
Last 6 Months	-6.88%	-8.53%
Last 1 Year	-1.00%	2.69%
Last 2 Years	9.28%	9.03%
Last 3 Years	6.69%	-1.65%
Since Inception	1.68%	3.14%

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

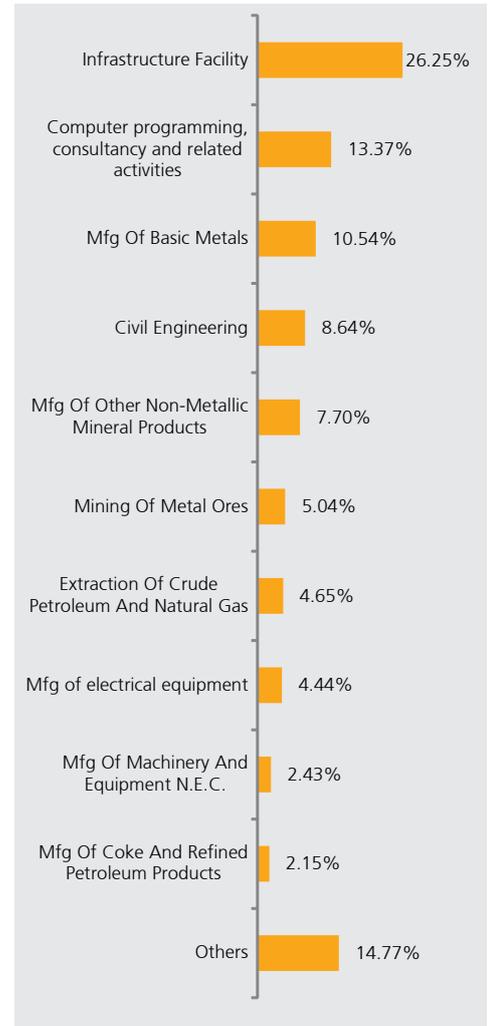
Portfolio

Name of Instrument	% to AUM
LARSEN & TUBRO	8.64%
ULTRATECH CEMCO LTD	7.70%
INFOSYS LIMITED	7.40%
GAS AUTHORITY OF INDIA LTD.	5.64%
TATA IRON & STEEL COMPANY LTD	5.36%
TATA CONSULTANCY SERVICES LTD.	5.35%
BHARTI AIRTEL LIMITED	5.27%
Vedanta Limited	5.04%
POWER GRID CORP OF INDIA LTD	4.99%
ONGCFV-5	4.65%
HINDALCO INDUSTRIES LTD FV RE 1	4.00%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.98%
NTPC LIMITED	3.84%
GE POWER INDIA LIMITED	3.63%
KIRLOSKAR CUMMINS	2.43%
INDIAN OIL CORPORATION LIMITED	2.15%
COAL INDIA LIMITED	1.97%
MOTHERSON SUMI SYSTEMS LTD.	1.97%
INDRAPRASTHA GAS LIMITED	1.71%
CESC LTD	1.68%
THE INDIAN HOTELS CO LTD	1.46%
HINDUSTAN ZINC LIMITEDFV-2	1.19%
H.G. INFRA ENGINEERING LIMITED	0.83%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.80%
TECH MAHINDRA LIMITEDFV-5	0.63%
Equity Total	92.31%
Money Market Total	7.41%
Current Assets	0.28%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹18.7153

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 31 July, 18: ₹ 26.69 Crs.

Asset Allocation

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

Returns

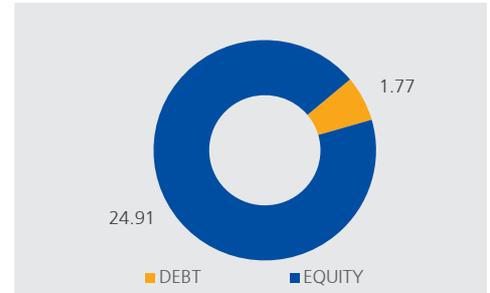
Period	Fund Returns	Index Returns
Last 1 Month	5.24%	7.15%
Last 6 Months	-6.36%	-9.96%
Last 1 Year	3.94%	-1.34%
Last 2 Years	13.32%	10.33%
Last 3 Years	11.48%	6.89%
Since Inception	6.37%	7.68%

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

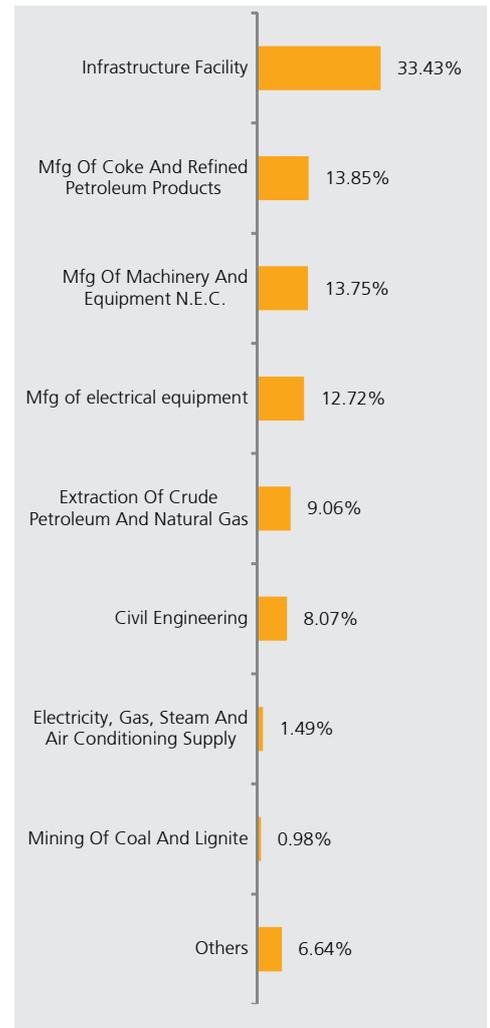
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.07%
ONGCFV-5	9.06%
GAS AUTHORITY OF INDIA LTD.	9.00%
VOLTAS LTD	8.63%
LARSEN&TUBRO	8.07%
PETRONET LNG LIMITED	7.64%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	7.16%
POWER GRID CORP OF INDIA LTD	6.43%
NTPC LIMITED	6.42%
KIRLOSKAR CUMMINS	5.13%
INDIAN OIL CORPORATION LIMITED	4.47%
INDRAPRASTHA GAS LIMITED	3.94%
BHARAT HEAVY ELECTRICALS LTD.FV-2	3.00%
GE POWER INDIA LIMITED	2.56%
CESC LTD	1.49%
COAL INDIA LIMITED	0.98%
CASTROL INDIA LIMITED	0.32%
Equity Total	93.36%
Money Market Total	7.00%
Current Assets	-0.35%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹16.1721

Inception Date: 11th June 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 July, 18: ₹ 8.29 Crs.

Asset Allocation

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

Returns

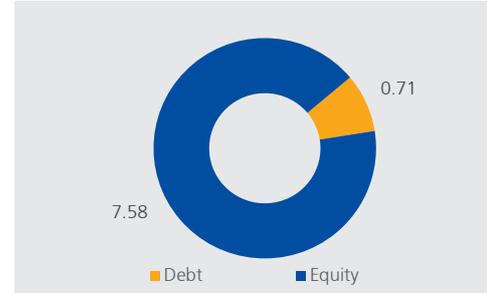
Period	Fund Returns	Index Returns
Last 1 Month	5.21%	7.15%
Last 6 Months	-6.22%	-9.96%
Last 1 Year	4.03%	-1.34%
Last 2 Years	13.59%	10.33%
Last 3 Years	11.58%	6.89%
Since Inception	5.78%	5.01%

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

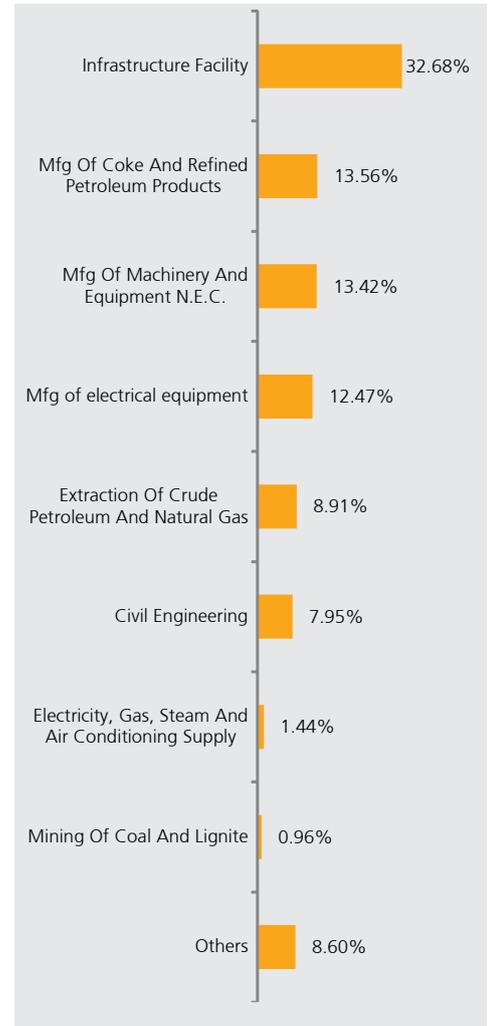
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.00%
GAS AUTHORITY OF INDIA LTD.	8.92%
ONGCFV-5	8.91%
VOLTAS LTD	8.55%
LARSEN&TUBRO	7.95%
PETRONET LNG LIMITED	7.43%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	7.04%
POWER GRID CORP OF INDIA LTD	6.28%
NTPC LIMITED	6.14%
KIRLOSKAR CUMMINS	4.87%
INDIAN OIL CORPORATION LIMITED	4.25%
INDRAPRASTHA GAS LIMITED	3.91%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.92%
GE POWER INDIA LIMITED	2.51%
CESC LTD	1.44%
COAL INDIA LIMITED	0.96%
CASTROL INDIA LIMITED	0.31%
Equity Total	91.40%
Money Market Total	8.64%
Current Assets	-0.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹15.8423

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 July, 18: ₹ 5.42 Crs.

Asset Allocation

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

Returns

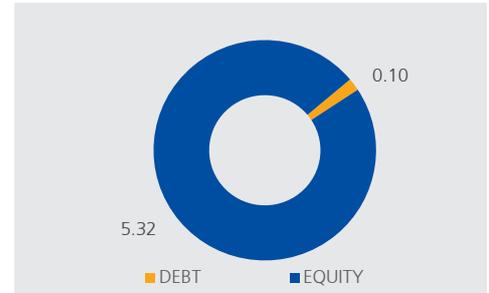
Period	Fund Returns	Index Returns
Last 1 Month	5.33%	7.15%
Last 6 Months	-6.05%	-9.96%
Last 1 Year	4.30%	-1.34%
Last 2 Years	13.67%	10.33%
Last 3 Years	11.67%	6.89%
Since Inception	5.52%	5.01%

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

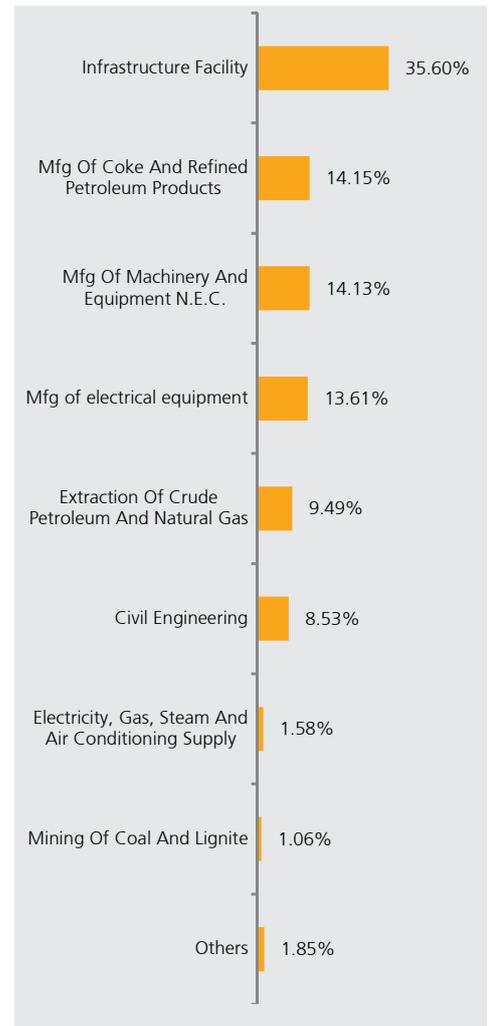
Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.49%
RELIANCE INDUSTRIES LTD.	9.31%
GAS AUTHORITY OF INDIA LTD.	8.97%
VOLTAS LTD	8.84%
LARSEN & TUBRO	8.53%
PETRONET LNG LIMITED	8.32%
CROMPTON GREAVES CONSUMER ELEC- TRICALS LIMITED	7.59%
NTPC LIMITED	7.33%
POWER GRID CORP OF INDIA LTD	6.95%
KIRLOSKAR CUMMINS	5.29%
INDIAN OIL CORPORATION LIMITED	4.52%
INDRAPRASTHA GAS LIMITED	4.03%
BHARAT HEAVY ELECTRICALS LTD.FV-2	3.32%
GE POWER INDIA LIMITED	2.70%
CESC LTD	1.58%
COAL INDIA LIMITED	1.06%
CASTROL INDIA LIMITED	0.33%
Equity Total	98.15%
Money Market Total	1.92%
Current Assets	-0.06%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹17.6329

Inception Date: 16th December 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 July, 18: ₹ 0.40 Crs.

Asset Allocation

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

Returns

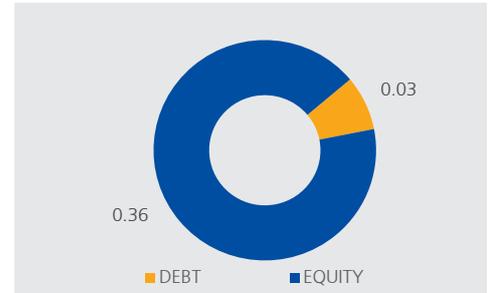
Period	Fund Returns	Index Returns
Last 1 Month	5.28%	7.15%
Last 6 Months	-5.96%	-9.96%
Last 1 Year	4.24%	-1.34%
Last 2 Years	13.55%	10.33%
Last 3 Years	11.63%	6.89%
Since Inception	5.84%	6.98%

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

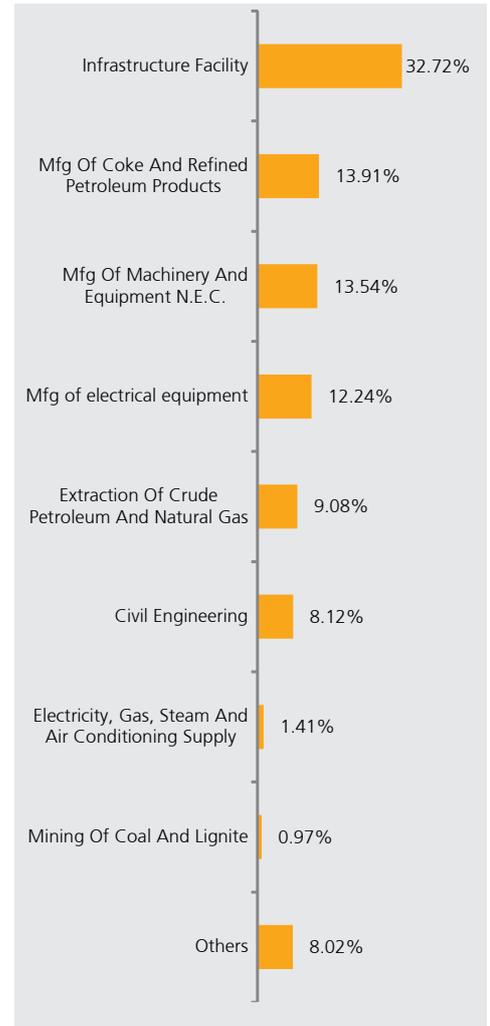
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.28%
ONGCFV-5	9.08%
GAS AUTHORITY OF INDIA LTD.	8.77%
VOLTAS LTD	8.54%
LARSEN&TUBRO	8.12%
PETRONET LNG LIMITED	7.53%
CROMPTON GREAVES CONSUMER ELEC- TRICALS LIMITED	7.18%
POWER GRID CORP OF INDIA LTD	6.39%
NTPC LIMITED	6.11%
KIRLOSKAR CUMMINS	5.00%
INDIAN OIL CORPORATION LIMITED	4.31%
INDRAPRASTHA GAS LIMITED	3.91%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.90%
GE POWER INDIA LIMITED	2.16%
CESC LTD	1.41%
COAL INDIA LIMITED	0.97%
CASTROL INDIA LIMITED	0.32%
Equity Total	91.98%
Money Market Total	7.32%
Current Assets	0.71%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹29.1111

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 July, 18: ₹ 38.64 Crs.

Asset Allocation

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

Returns

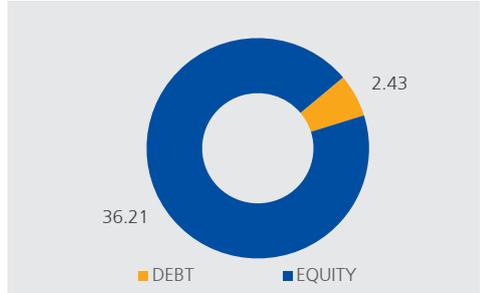
Period	Fund Returns	Index Returns
Last 1 Month	2.91%	3.30%
Last 6 Months	-3.73%	-6.41%
Last 1 Year	6.16%	4.55%
Last 2 Years	13.75%	16.64%
Last 3 Years	14.75%	13.32%
Since Inception	11.11%	7.89%

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

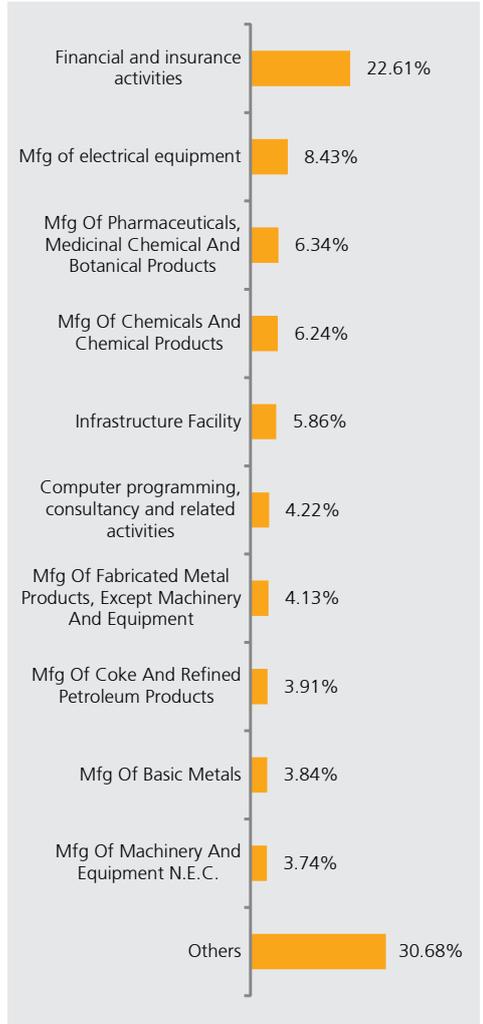
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.19%
BHARAT FORGE	4.13%
DIVIS LABORATORIES LIMITED	3.86%
VOLTAS LTD	3.74%
YES BANK LTD	3.69%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.42%
STATE BANK OF INDIAFV-1	3.28%
EXIDE INDUSTRIES LIMITED	3.28%
PETRONET LNG LIMITED	3.05%
JUBILANT FOODWORKS LIMITED	3.01%
KOTAK MAHINDRA BANK LIMITED_FV5	2.91%
SHOPPERS STOP LIMITED	2.86%
TATA CONSULTANCY SERVICES LTD.	2.60%
TVS MOTOR COMPANY LIMITED	2.57%
MOTHERSON SUMI SYSTEMS LTD.	2.53%
CESC LTD	2.42%
INDIAN OIL CORPORATION LIMITED	2.38%
GODREJ INDUSTRIES LIMITED	2.33%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.30%
THE INDIAN HOTELS CO LTD	2.30%
GE POWER INDIA LIMITED	2.28%
MAGMA FINCORP LIMITED	2.26%
GUJARAT FLUOROchemicals LTD.	2.22%
UNITED BREWERIES LIMITED	2.21%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.97%
APOLLO TYRES LIMITED	1.97%
INDRAPRASTHA GAS LIMITED	1.93%
HINDUSTAN ZINC LIMITEDFV-2	1.92%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.92%
NIIT Limited	1.62%
CASTROL INDIA LIMITED	1.53%
AUROBINDO PHARMA LIMITED	1.52%
GRASIM INDUSTRIES LTD.	1.40%
VESUVIUS INDIA LIMITED	1.16%
SRF LIMITED	1.11%
BHARAT FINANCIAL INCLUSION LIMITED	1.03%
CADILA HEALTHCARE LIMITED	0.96%
H.G. INFRA ENGINEERING LIMITED	0.88%
SBI LIFE INSURANCE COMPANY LIMITED	0.82%
UPL LIMITED	0.57%
ORIENT ELECTRIC LIMITED	0.57%
Equity Total	93.71%
Money Market Total	5.77%
Current Assets	0.51%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹26.4820

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 July, 18: ₹ 66.68 Crs.

Asset Allocation

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

Returns

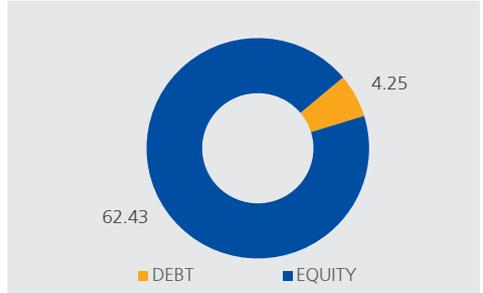
Period	Fund Returns	Index Returns
Last 1 Month	2.95%	3.30%
Last 6 Months	-4.01%	-6.41%
Last 1 Year	6.04%	4.55%
Last 2 Years	13.75%	16.64%
Last 3 Years	14.87%	13.32%
Since Inception	12.06%	7.23%

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

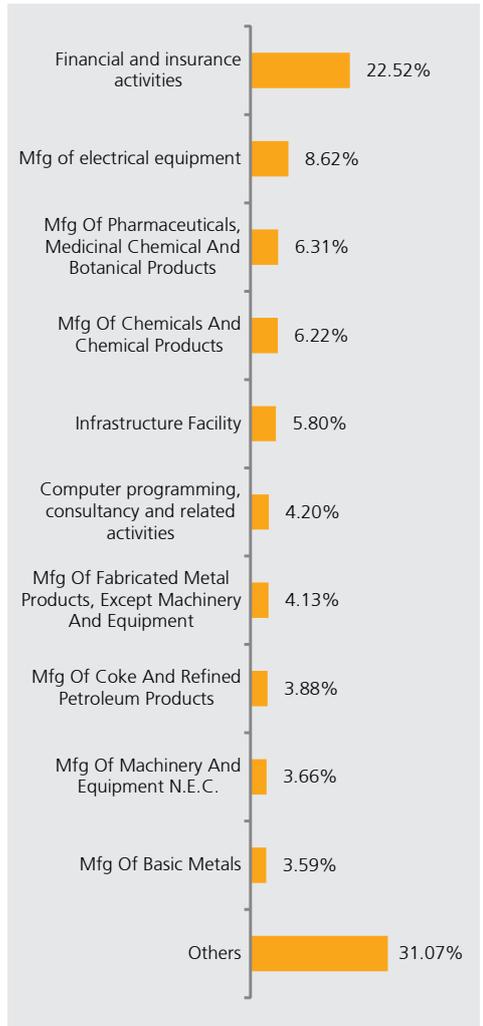
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.15%
BHARAT FORGE	4.13%
DIVIS LABORATORIES LIMITED	3.83%
YES BANK LTD	3.67%
VOLTAS LTD	3.66%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.41%
EXIDE INDUSTRIES LIMITED	3.27%
STATE BANK OF INDIA FV-1	3.27%
SHOPPERS STOP LIMITED	3.07%
PETRONET LNG LIMITED	3.01%
JUBILANT FOODWORKS LIMITED	2.99%
KOTAK MAHINDRA BANK LIMITED_FV5	2.90%
TVS MOTOR COMPANY LIMITED	2.73%
TATA CONSULTANCY SERVICES LTD.	2.58%
MOTHERSON SUMI SYSTEMS LTD.	2.51%
CESC LTD	2.41%
INDIAN OIL CORPORATION LIMITED	2.36%
GODREJ INDUSTRIES LIMITED	2.32%
MAGMA FINCORP LIMITED	2.29%
GE POWER INDIA LIMITED	2.28%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.27%
UNITED BREWERIES LIMITED	2.27%
THE INDIAN HOTELS CO LTD	2.26%
GUJARAT FLUORO CHEMICALS LTD.	2.22%
APOLLO TYRES LIMITED	1.99%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.96%
HINDUSTAN ZINC LIMITED FV-2	1.92%
INDRAPRASTHA GAS LIMITED	1.92%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.67%
NIIT Limited	1.62%
CASTROL INDIA LIMITED	1.52%
AUROBINDO PHARMA LIMITED	1.50%
GRASIM INDUSTRIES LTD.	1.42%
VESUVIUS INDIA LIMITED	1.11%
SRF LIMITED	1.11%
BHARAT FINANCIAL INCLUSION LIMITED	1.01%
CADILA HEALTHCARE LIMITED	0.99%
H.G. INFRA ENGINEERING LIMITED	0.87%
SBI LIFE INSURANCE COMPANY LIMITED	0.81%
ORIENT ELECTRIC LIMITED	0.79%
UPL LIMITED	0.57%
Equity Total	93.63%
Money Market Total	5.80%
Current Assets	0.57%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹14.3009

Inception Date: 18th February 2016

Benchmark: RNLIC Make in India Index

AUM as on 31 July, 18: ₹ 196.35 Crs.

Asset Allocation

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

Returns

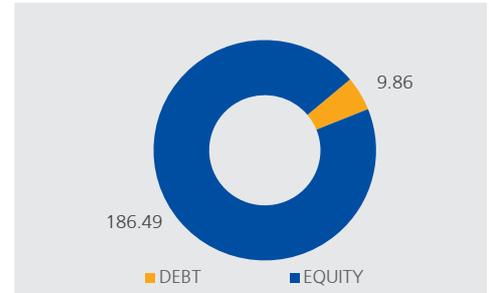
Period	Fund Returns	Index Returns
Last 1 Month	5.20%	5.62%
Last 6 Months	1.27%	1.52%
Last 1 Year	10.36%	10.84%
Last 2 Years	14.17%	11.32%
Last 3 Years	-	-
Since Inception	15.73%	15.05%

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

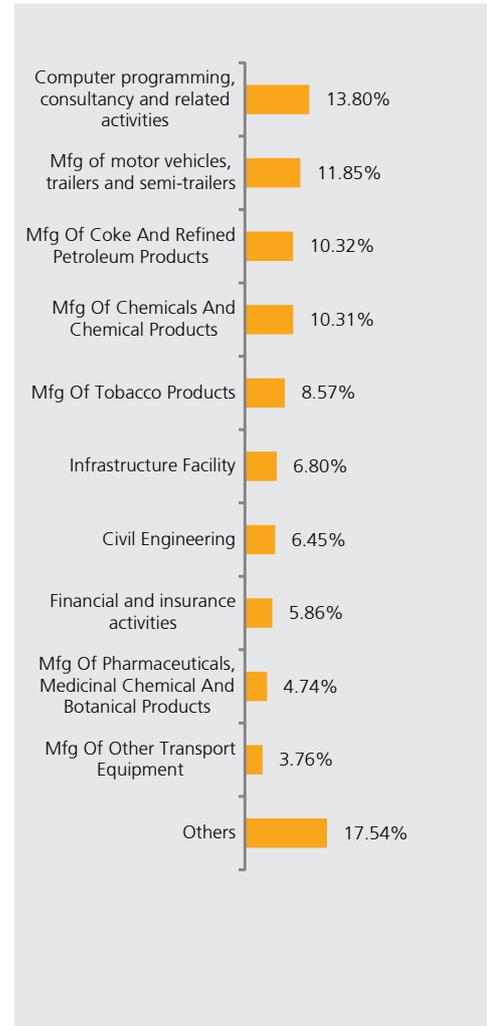
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.98%
ITC - FV 1	8.57%
LARSEN & TUBRO	6.45%
INFOSYS LIMITED	6.16%
TATA CONSULTANCY SERVICES LTD.	5.43%
MARUTI UDYOG LTD.	4.96%
HINDUSTAN LEVER LTD.	4.84%
MAHINDRA & MAHINDRA LTD.-FV5	3.34%
GODREJ INDUSTRIES LIMITED	2.68%
BAJAJ AUTO LTD	2.21%
ULTRATECH CEMCO LTD	1.93%
ONGCFV-5	1.79%
CIPLA LTD.	1.72%
GUJARAT FLUOROCEMICALS LTD.	1.65%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.55%
HERO MOTOCORP LIMITED	1.55%
POWER GRID CORP OF INDIA LTD	1.54%
TATA MOTORS LTD.FV-2	1.54%
TITAN COMPANY LIMITED	1.41%
GRASIM INDUSTRIES LTD.	1.38%
GAS AUTHORITY OF INDIA LTD.	1.35%
INDIAN OIL CORPORATION LIMITED	1.34%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.32%
Vedanta Limited	1.30%
HCL TECHNOLOGIES LIMITED	1.30%
APOLLO TYRES LIMITED	1.22%
BHARTI AIRTEL LIMITED	1.18%
ASIAN PAINTS LIMITEDFV-1	1.15%
MOTHERSON SUMI SYSTEMS LTD.	1.14%
CESC LTD	1.07%
INDRAPRASTHA GAS LIMITED	0.99%
VOLTAS LTD	0.93%
TECH MAHINDRA LIMITEDFV-5	0.92%
NTPC LIMITED	0.90%
COAL INDIA LIMITED	0.89%
THE INDIAN HOTELS CO LTD	0.87%
ASHOK LEYLAND LIMITED	0.86%
SUN TV NETWORK LTD	0.86%
H.G. INFRA ENGINEERING LIMITED	0.83%
GE POWER INDIA LIMITED	0.80%
AUROBINDO PHARMA LIMITED	0.78%
VESUVIUS INDIA LIMITED	0.75%
ORIENT ELECTRIC LIMITED	0.63%
DR. REDDY LABORATORIES	0.57%
CROMPTON GREAVES CONSUMER	0.55%
ELECTRICALS LIMITED	0.55%
SHALBY LIMITED	0.45%
CADILA HEALTHCARE LIMITED	0.35%
Equity Total	94.98%
MF Total	5.86%
Money Market Total	0.13%
Current Assets	-0.97%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹26.7004

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 July, 18: ₹ 17.07 Crs.

Asset Allocation

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

Returns

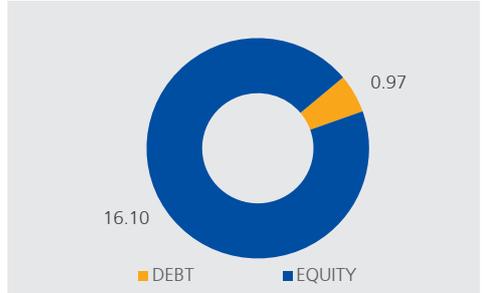
Period	Fund Returns	Index Returns
Last 1 Month	2.87%	3.30%
Last 6 Months	-4.08%	-6.41%
Last 1 Year	5.83%	4.55%
Last 2 Years	13.52%	16.64%
Last 3 Years	14.67%	13.32%
Since Inception	12.16%	7.23%

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

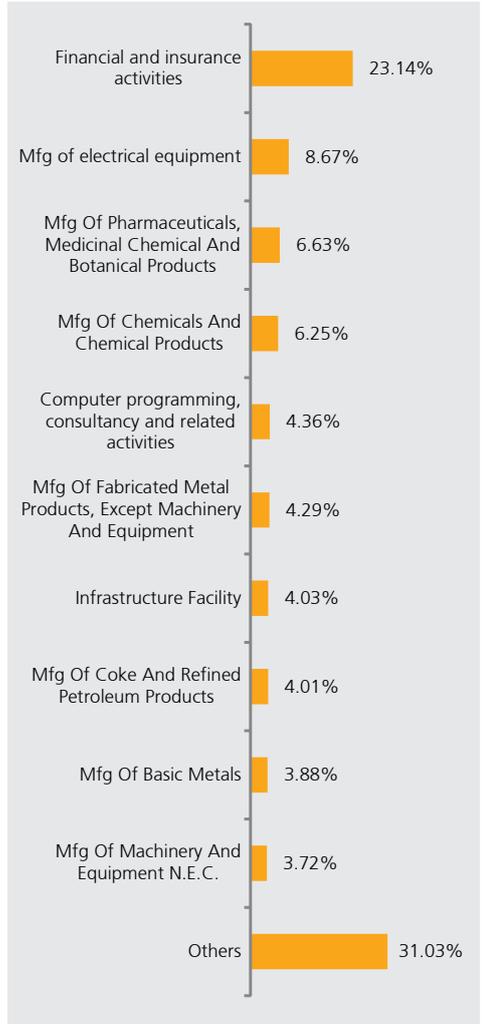
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.42%
BHARAT FORGE	4.29%
DIVIS LABORATORIES LIMITED	4.08%
VOLTAS LTD	3.72%
YES BANK LTD	3.64%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.57%
STATE BANK OF INDIA FV-1	3.35%
MOTHERSON SUMI SYSTEMS LTD.	3.21%
EXIDE INDUSTRIES LIMITED	3.19%
KOTAK MAHINDRA BANK LIMITED_FV5	3.04%
JUBILANT FOODWORKS LIMITED	3.03%
TVS MOTOR COMPANY LIMITED	2.85%
SHOPPERS STOP LIMITED	2.84%
TATA CONSULTANCY SERVICES LTD.	2.74%
CESC LTD	2.46%
INDIAN OIL CORPORATION LIMITED	2.40%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.36%
GODREJ INDUSTRIES LIMITED	2.36%
GE POWER INDIA LIMITED	2.31%
GUJARAT FLUORO CHEMICALS LTD.	2.31%
UNITED BREWERIES LIMITED	2.27%
MAGMA FINCORP LIMITED	2.23%
THE INDIAN HOTELS CO LTD	2.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.01%
APOLLO TYRES LIMITED	1.96%
INDRAPRASTHA GAS LIMITED	1.96%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.95%
HINDUSTAN ZINC LIMITED FV-2	1.93%
NIIT Limited	1.62%
CASTROL INDIA LIMITED	1.61%
AUROBINDO PHARMA LIMITED	1.55%
GRASIM INDUSTRIES LTD.	1.40%
PETRONET LNG LIMITED	1.18%
VESUVIUS INDIA LIMITED	1.13%
BHARAT FINANCIAL INCLUSION LIMITED	1.05%
SRF LIMITED	1.01%
CADILA HEALTHCARE LIMITED	1.00%
H.G. INFRA ENGINEERING LIMITED	0.90%
SBI LIFE INSURANCE COMPANY LIMITED	0.83%
ORIENT ELECTRIC LIMITED	0.81%
UPL LIMITED	0.58%
Equity Total	94.33%
Money Market Total	1.28%
Current Assets	4.39%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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 July, 18: ₹30.5776

Inception Date: 1st August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 July, 18: ₹ 0.70 Crs.

Asset Allocation

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

Returns

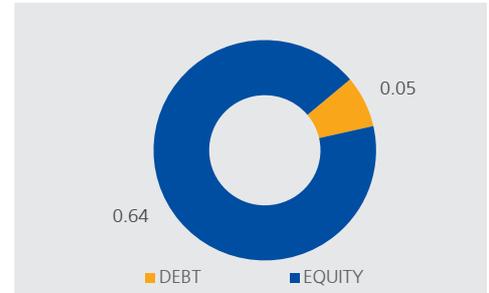
Period	Fund Returns	Index Returns
Last 1 Month	2.89%	3.30%
Last 6 Months	-4.03%	-6.41%
Last 1 Year	4.25%	4.55%
Last 2 Years	12.55%	16.64%
Last 3 Years	13.68%	13.32%
Since Inception	11.84%	8.51%

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

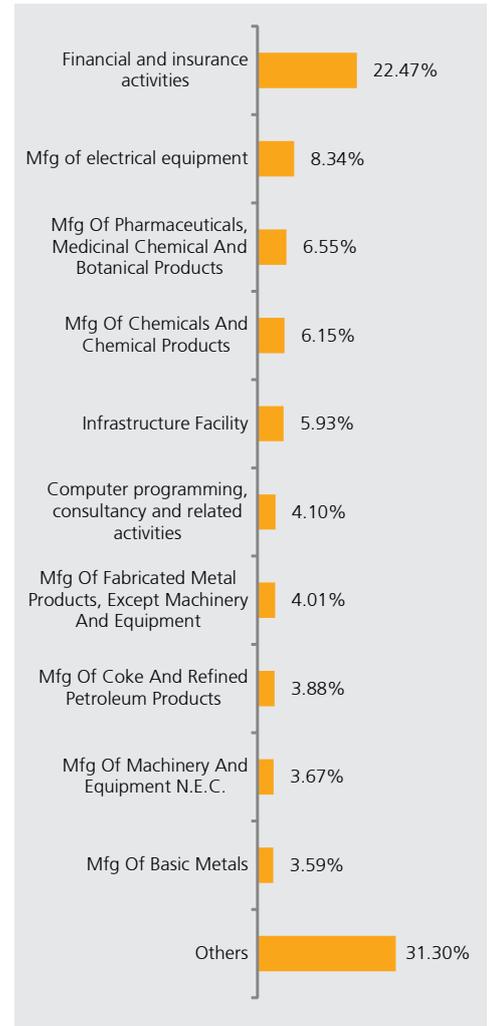
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.06%
BHARAT FORGE	4.01%
DIVIS LABORATORIES LIMITED	3.83%
YES BANK LTD	3.74%
VOLTAS LTD	3.67%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.45%
EXIDE INDUSTRIES LIMITED	3.26%
PETRONET LNG LIMITED	3.19%
STATE BANK OF INDIA FV-1	3.18%
JUBILANT FOODWORKS LIMITED	3.01%
KOTAK MAHINDRA BANK LIMITED_FV5	2.93%
SHOPPERS STOP LIMITED	2.82%
TATA CONSULTANCY SERVICES LTD.	2.62%
TVS MOTOR COMPANY LIMITED	2.49%
MOTHERSON SUMI SYSTEMS LTD.	2.43%
CESC LTD	2.35%
INDIAN OIL CORPORATION LIMITED	2.34%
GODREJ INDUSTRIES LIMITED	2.30%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.28%
GE POWER INDIA LIMITED	2.24%
MAGMA FINCORP LIMITED	2.23%
THE INDIAN HOTELS CO LTD	2.20%
GUJARAT FLUORO CHEMICALS LTD.	2.17%
UNITED BREWERIES LIMITED	2.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.97%
APOLLO TYRES LIMITED	1.95%
INDRAPRASTHA GAS LIMITED	1.90%
HINDUSTAN ZINC LIMITED FV-2	1.89%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.70%
CASTROL INDIA LIMITED	1.54%
AUROBINDO PHARMA LIMITED	1.50%
NIIT Limited	1.48%
GRASIM INDUSTRIES LTD.	1.38%
CADILA HEALTHCARE LIMITED	1.22%
SRF LIMITED	1.09%
BHARAT FINANCIAL INCLUSION LIMITED	1.03%
VESUVIUS INDIA LIMITED	1.02%
H.G. INFRA ENGINEERING LIMITED	0.84%
SBI LIFE INSURANCE COMPANY LIMITED	0.84%
UPL LIMITED	0.58%
ORIENT ELECTRIC LIMITED	0.56%
Equity Total	92.42%
Money Market Total	6.61%
Current Assets	0.97%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹26.0048

Inception Date: 28th May 2007

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

AUM as on 31 July, 18: ₹ 35.13 Crs.

Modified Duration of Debt Portfolio: 3.57 years

YTM of Debt Portfolio: 6.42%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	78
Gsec / Debt / MMI / Others	20-100	22

Returns

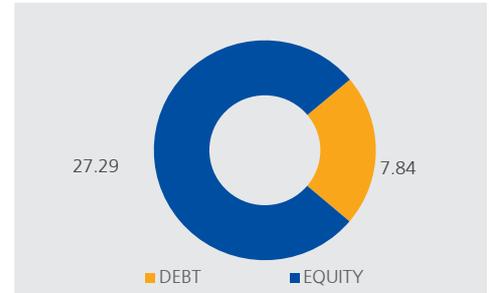
Period	Fund Returns	Index Returns
Last 1 Month	4.14%	4.92%
Last 6 Months	0.35%	2.70%
Last 1 Year	9.31%	10.38%
Last 2 Years	11.19%	12.87%
Last 3 Years	9.53%	9.62%
Since Inception	8.92%	9.34%

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

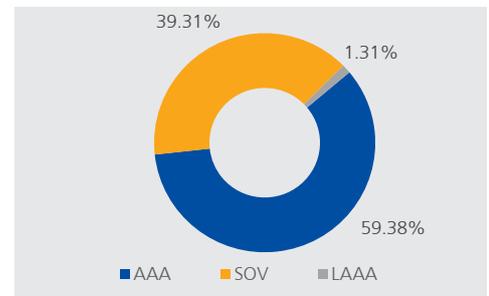
Portfolio

Name of Instrument	% to AUM
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.26%
7.86% LICHL NCD 17-05-2027_SR-337	2.18%
7.95% HDFC BK NCD 21-09-2026	1.37%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.16%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.13%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.88%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	0.57%
7.99% PFC NCD 20-12-2022 SR176-B	0.56%
7.60% NHAJ NCD_18.03.2022_Taxable Bond_Series-V	0.28%
7.27% NHAJ NCD_06.06.2022_Taxable Bond_TR-1	0.27%
Bonds/Debentures Total	10.66%
6.68% GOI CG 17-09-2031	2.91%
6.05% GOI CG 02-02-2019	1.93%
6.84% GOI CG 19-12-2022	1.55%
6.79% GOI CG 15-05-2027	0.85%
8.60% GOI CG 02-06-2028	0.58%
7.17% GOI 08-01-2028	0.45%
8.10% KERALA SDL 08-05-2023	0.07%
Gilts Total	8.34%
RELIANCE INDUSTRIES LTD.	6.69%
HDFC BANK LTD.FV-2	6.07%
YES BANK LTD	5.43%
LARSEN & TUBRO	4.61%
ITC - FV 1	4.56%
INFOSYS LIMITED	4.05%
DIVIS LABORATORIES LIMITED	3.20%
MARUTI UDYOG LTD.	2.97%
KOTAK MAHINDRA BANK LIMITED_FV5	2.76%
HINDUSTAN LEVER LTD.	2.36%
TATA CONSULTANCY SERVICES LTD.	2.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.02%
ICICI BANK LTD.FV-2	1.82%
MOTHERSON SUMI SYSTEMS LTD.	1.78%
HDFC LTD FV 2	1.77%
MAHINDRA & MAHINDRA LTD.-FV5	1.61%
GUJARAT FLUORO CHEMICALS LTD.	1.59%
THE INDIAN HOTELS CO LTD	1.48%
ULTRATECH CEMCO LTD	1.43%
STATE BANK OF INDIAFV-1	1.37%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.31%
HCL TECHNOLOGIES LIMITED	1.27%
ASIAN PAINTS LIMITEDFV-1	1.26%
TATA MOTORS LTD.FV-2	1.17%
GRASIM INDUSTRIES LTD.	1.06%
PETRONET LNG LIMITED	0.94%
Vedanta Limited	0.93%
MAGMA FINCORP LIMITED	0.86%
PIRAMAL ENTERPRISES LIMITED	0.82%
KIRLOSKAR CUMMINS	0.82%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.78%
CESC LTD	0.77%
AUROBINDO PHARMA LIMITED	0.77%
TITAN COMPANY LIMITED	0.65%
BAJAJ FINANCE LIMITED	0.60%
DR. REDDY LABORATORIES	0.57%
POWER GRID CORP OF INDIA LTD	0.56%
GODREJ INDUSTRIES LIMITED	0.53%
HERO MOTOCORP LIMITED	0.51%
BAJAJ AUTO LTD	0.48%
COAL INDIA LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.33%
APOLLO TYRES LIMITED	0.26%
NESTLE INDIA LIMITED	0.03%
Equity Total	77.69%
Money Market Total	2.21%
Current Assets	1.10%
Total	100.00%

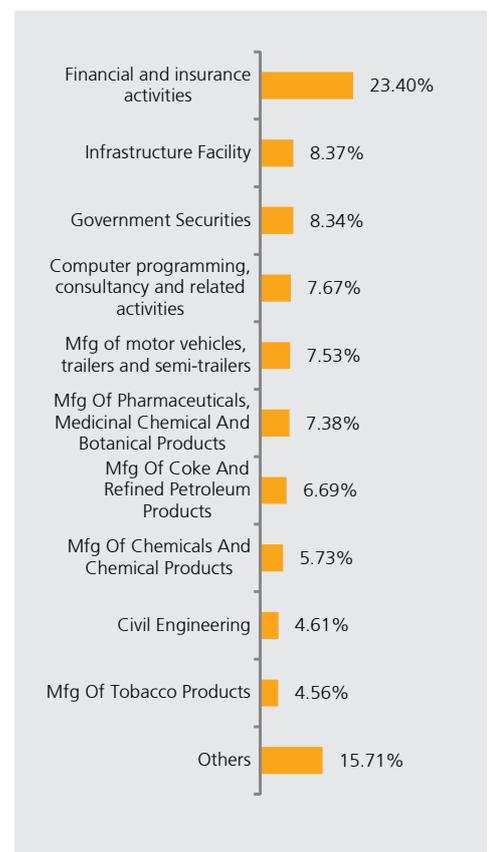
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹22.0159

Inception Date: 11th January 2010

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

AUM as on 31 July, 18: ₹ 2.15 Crs.

Modified Duration of Debt Portfolio: 2.68 years

YTM of Debt Portfolio: 4.45%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	77
Gsec / Debt / MMI / Others	20-100	23

Returns

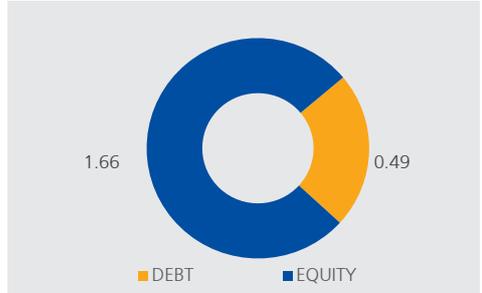
Period	Fund Returns	Index Returns
Last 1 Month	3.91%	4.92%
Last 6 Months	-0.21%	2.70%
Last 1 Year	8.54%	10.38%
Last 2 Years	10.30%	12.87%
Last 3 Years	8.52%	9.62%
Since Inception	9.66%	9.30%

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

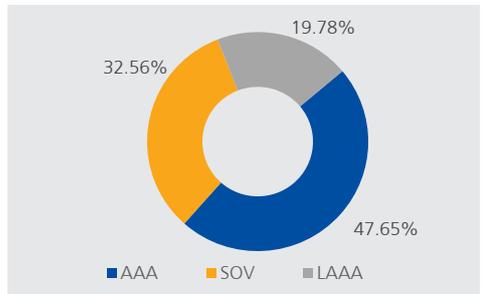
Portfolio

Name of Instrument	% to AUM
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.53%
7.33% IRFC NCD 28-08-2027 SR123	4.31%
Bonds/Debtentures Total	8.84%
6.68% GOI CG 17-09-2031	2.84%
6.84% GOI CG 19-12-2022	1.53%
6.05% GOI CG 02-02-2019	1.25%
6.79% GOI CG 15-05-2027	0.82%
8.60% GOI CG 02-06-2028	0.53%
7.17% GOI 08-01-2028	0.45%
8.10% KERALA SDL 08-05-2023	0.05%
Gilts Total	7.46%
RELIANCE INDUSTRIES LTD.	6.72%
HDFC BANK LTD.FV-2	6.53%
INFOSYS LIMITED	5.40%
ITC - FV 1	4.70%
YES BANK LTD	4.61%
LARSEN & TUBRO	3.99%
MARUTI UDYOG LTD.	3.99%
DIVIS LABORATORIES LIMITED	3.30%
KOTAK MAHINDRA BANK LIMITED_FV5	2.60%
TATA CONSULTANCY SERVICES LTD.	2.14%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.94%
MOTHERSON SUMI SYSTEMS LTD.	1.78%
HINDUSTAN LEVER LTD.	1.76%
HDFC LTD FV 2	1.75%
MAHINDRA & MAHINDRA LTD.-FV5	1.57%
GUJARAT FLUOROCEMICALS LTD.	1.54%
HCL TECHNOLOGIES LIMITED	1.51%
STATE BANK OF INDIAFV-1	1.47%
ICICI BANK LTD.FV-2	1.38%
ULTRATECH CEMCO LTD	1.37%
THE INDIAN HOTELS CO LTD	1.28%
TATA MOTORS LTD.FV-2	1.12%
GRASIM INDUSTRIES LTD.	1.09%
Vedanta Limited	0.94%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.90%
PETRONET LNG LIMITED	0.87%
GODREJ INDUSTRIES LIMITED	0.85%
POWER GRID CORP OF INDIA LTD	0.82%
PIRAMAL ENTERPRISES LIMITED	0.81%
ASIAN PAINTS LIMITEDFV-1	0.81%
KIRLOSKAR CUMMINS	0.80%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.79%
AUROBINDO PHARMA LIMITED	0.74%
CESC LTD	0.69%
NIIT Limited	0.69%
TITAN COMPANY LIMITED	0.65%
BAJAJ FINANCE LIMITED	0.59%
HERO MOTOCORP LIMITED	0.57%
BAJAJ AUTO LTD	0.49%
DR. REDDY LABORATORIES	0.49%
COAL INDIA LIMITED	0.47%
GAS AUTHORITY OF INDIA LTD.	0.32%
APOLLO TYRES LIMITED	0.26%
Equity Total	77.08%
Money Market Total	6.61%
Current Assets	0.02%
Total	100.00%

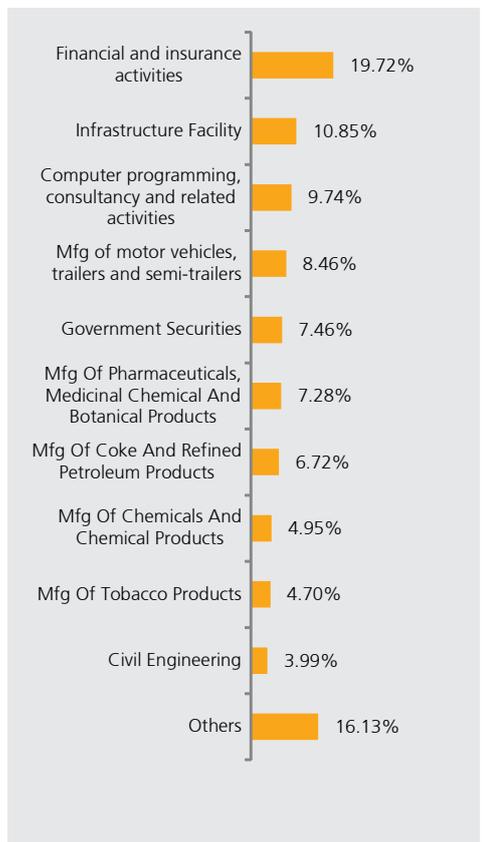
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)
NAV as on 31 July, 18: ₹21.5418
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Fund Index: 20%; Sensex50: 80%
AUM as on 31 July, 18: ₹ 3.12 Crs.
Modified Duration of Debt Portfolio: 3.40 years
YTM of Debt Portfolio: 6.64%

Asset Allocation

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

Returns

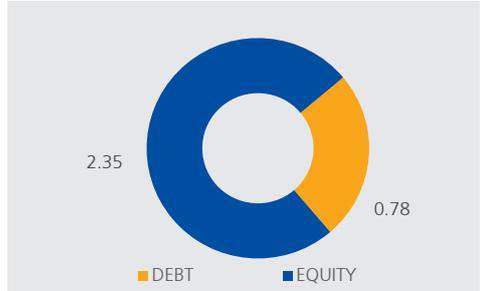
Period	Fund Returns	Index Returns
Last 1 Month	3.95%	4.92%
Last 6 Months	-1.19%	2.70%
Last 1 Year	7.49%	10.38%
Last 2 Years	9.98%	12.87%
Last 3 Years	8.65%	9.62%
Since Inception	7.64%	8.07%

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

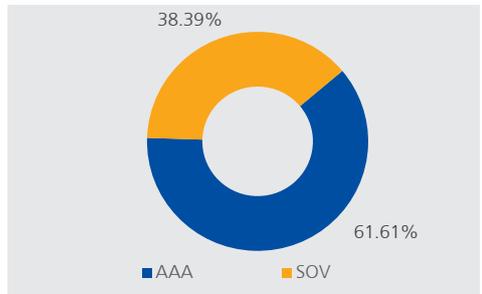
Portfolio

Name of Instrument	% to AUM
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	3.21%
8.40% PGCIL NCD 27-05-2022 L STRP D	3.18%
7.95% REC NCD 12-03-2027	3.08%
7.33% IRFC NCD 28-08-2027 SR123	2.97%
Bonds/Debentures Total	12.44%
6.68% GOI CG 17-09-2031	2.90%
6.05% GOI CG 02-02-2019	2.81%
6.84% GOI CG 19-12-2022	1.55%
6.79% GOI CG 15-05-2027	0.86%
8.60% GOI CG 02-06-2028	0.57%
7.17% GOI 08-01-2028	0.46%
8.10% KERALA SDL 08-05-2023	0.06%
Gilts Total	9.21%
RELIANCE INDUSTRIES LTD.	6.74%
HDFC BANK LTD.FV-2	6.60%
ITC - FV 1	4.58%
LARSEN & TUBRO	4.47%
YES BANK LTD	3.55%
DIVIS LABORATORIES LIMITED	3.17%
MARUTI UDYOG LTD.	3.02%
KOTAK MAHINDRA BANK LIMITED_FV5	2.81%
INFOSYS LIMITED	2.62%
TATA CONSULTANCY SERVICES LTD.	2.39%
HDFC LTD FV 2	2.37%
HINDUSTAN LEVER LTD.	2.21%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	2.07%
ICICI BANK LTD.FV-2	1.85%
MOTHERSON SUMI SYSTEMS LTD.	1.81%
MAHINDRA & MAHINDRA LTD.-FV5	1.68%
GUJARAT FLUOROCEMICALS LTD.	1.61%
TATA MOTORS LTD.FV-2	1.45%
ULTRATECH CEMCO LTD	1.44%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.34%
THE INDIAN HOTELS CO LTD	1.33%
HCL TECHNOLOGIES LIMITED	1.29%
ASIAN PAINTS LIMITEDFV-1	1.24%
Vedanta Limited	1.14%
GRASIM INDUSTRIES LTD.	1.09%
CESC LTD	0.94%
PETRONET LNG LIMITED	0.92%
GODREJ INDUSTRIES LIMITED	0.90%
MAGMA FINCORP LIMITED	0.89%
PIRAMAL ENTERPRISES LIMITED	0.83%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.80%
AUROBINDO PHARMA LIMITED	0.78%
KIRLOSKAR CUMMINS	0.73%
TITAN COMPANY LIMITED	0.65%
BAJAJ FINANCE LIMITED	0.61%
DR. REDDY LABORATORIES	0.58%
POWER GRID CORP OF INDIA LTD	0.57%
HERO MOTOCORP LIMITED	0.52%
BAJAJ AUTO LTD	0.49%
COAL INDIA LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.33%
APOLLO TYRES LIMITED	0.26%
Equity Total	75.15%
Money Market Total	2.34%
Current Assets	0.87%
Total	100.00%

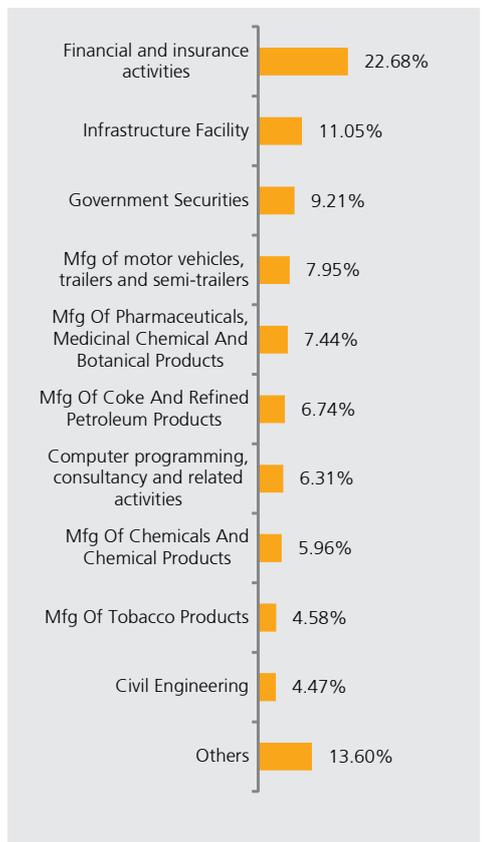
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹27.7100

Inception Date: 1st March 2007

Benchmark: N.A

AUM as on 31 July, 18: ₹ 57.76 Crs.

Modified Duration of Debt Portfolio:
3.65 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

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

Returns

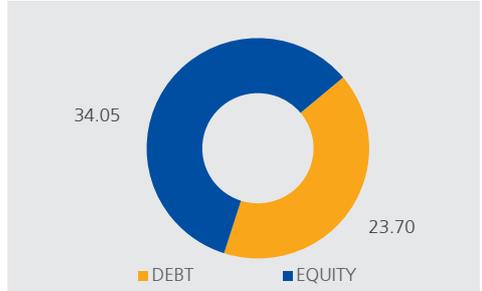
Period	Fund Returns	Index Returns
Last 1 Month	3.34%	-
Last 6 Months	0.66%	-
Last 1 Year	6.97%	-
Last 2 Years	9.15%	-
Last 3 Years	8.53%	-
Since Inception	9.33%	-

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

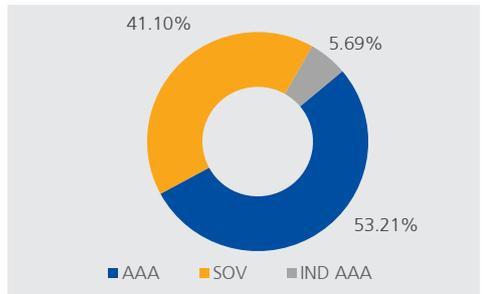
Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.59%
7.00% RIL NCD 31-08-2022 - PPD SR A	2.62%
7.95% HDFC BK NCD 21-09-2026	2.50%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	2.25%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.07%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.78%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.60%
8.40% PGCIL NCD 27-05-2022 L STRP D	0.86%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.66%
9.95% FCI NCD 07-03-2022 SR-VI	0.54%
9.54% TATA SONS NCD 25-04-2022	0.18%
9.45% LICHFL NCD 30-01-2022	0.18%
7.99% PFC NCD 20-12-2022 SR176-B	0.17%
7.33% IRFC NCD 28-08-2027 SR123	0.16%
Bonds/Debentures Total	20.16%
6.68% GOI CG 17-09-2031	5.76%
6.05% GOI CG 02-02-2019	3.55%
6.84% GOI CG 19-12-2022	3.08%
6.79% GOI CG 15-05-2027	1.69%
8.60% GOI CG 02-06-2028	1.16%
7.17% GOI 08-01-2028	0.89%
8.10% KERALA SDL 08-05-2023	0.15%
Gilts Total	16.27%
RELIANCE INDUSTRIES LTD.	4.99%
HDFC BANK LTD.FV-2	4.83%
INFOSYS LIMITED	4.25%
YES BANK LTD	3.95%
ITC - FV 1	3.33%
LARSEN & TUBRO	3.17%
DIVIS LABORATORIES LIMITED	2.25%
MARUTI UDYOG LTD.	2.18%
KOTAK MAHINDRA BANK LIMITED_FV5	2.07%
HINDUSTAN LEVER LTD.	1.63%
TATA CONSULTANCY SERVICES LTD.	1.55%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.48%
ICICI BANK LTD.FV-2	1.37%
MOTHERSON SUMI SYSTEMS LTD.	1.34%
HDFC LTD FV 2	1.25%
MAHINDRA & MAHINDRA LTD.-FV5	1.19%
GUJARAT FLUORO CHEMICALS LTD.	1.19%
ULTRATECH CEMCO LTD	1.05%
THE INDIAN HOTELS CO LTD	1.03%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.98%
STATE BANK OF INDIAFV-1	0.97%
HCL TECHNOLOGIES LIMITED	0.93%
ASIAN PAINTS LIMITEDFV-1	0.92%
TATA MOTORS LTD.FV-2	0.86%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.85%
GRASIM INDUSTRIES LTD.	0.78%
PETRONET LNG LIMITED	0.68%
Vedanta Limited	0.64%
GODREJ INDUSTRIES LIMITED	0.64%
PIRAMAL ENTERPRISES LIMITED	0.62%
KIRLOSKAR CUMMINS	0.61%
AUROBINDO PHARMA LIMITED	0.57%
CESC LTD	0.54%
MAGMA FINCORP LIMITED	0.51%
BAJAJ FINANCE LIMITED	0.45%
DR. REDDY LABORATORIES	0.43%
POWER GRID CORP OF INDIA LTD	0.42%
TITAN COMPANY LIMITED	0.41%
NESTLE INDIA LIMITED	0.38%
HERO MOTOCORP LIMITED	0.38%
BAJAJ AUTO LTD	0.37%
COAL INDIA LIMITED	0.36%
APOLLO TYRES LIMITED	0.31%
GAS AUTHORITY OF INDIA LTD.	0.25%
Equity Total	58.96%
Money Market Total	3.16%
Current Assets	1.45%
Total	100.00%

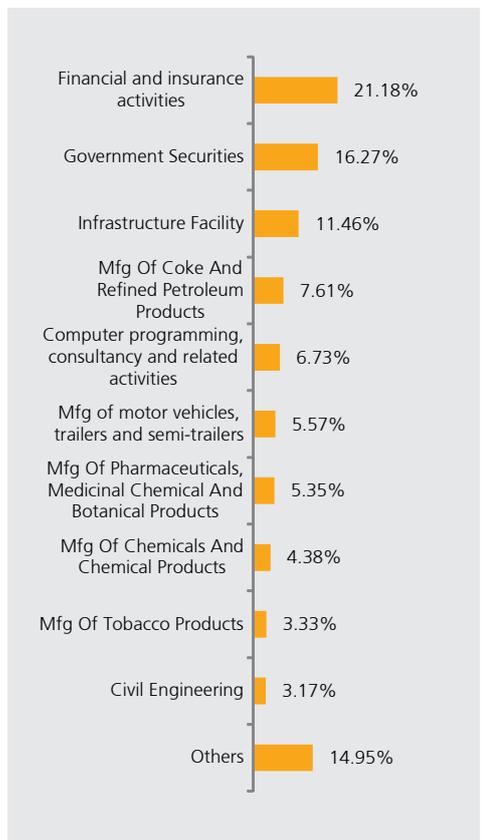
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)
NAV as on 31 July, 18: ₹20.6533
Inception Date: 11th January 2010
Benchmark: CRISIL Composite Bond Fund
 Index: 40%; Sensex 50: 60%
AUM as on 31 July, 18: ₹ 2.34 Crs.
Modified Duration of Debt Portfolio: 3.38 years
YTM of Debt Portfolio: 6.33%

Asset Allocation

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

Returns

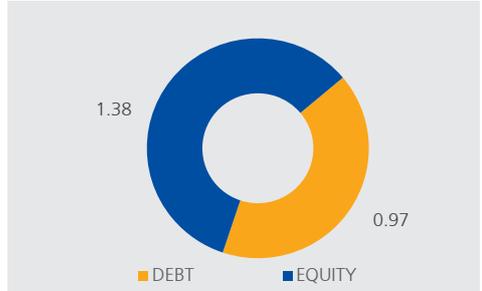
Period	Fund Returns	Index Returns
Last 1 Month	3.35%	3.98%
Last 6 Months	-0.06%	2.50%
Last 1 Year	6.40%	8.18%
Last 2 Years	8.54%	11.11%
Last 3 Years	7.95%	9.21%
Since Inception	8.88%	9.33%

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

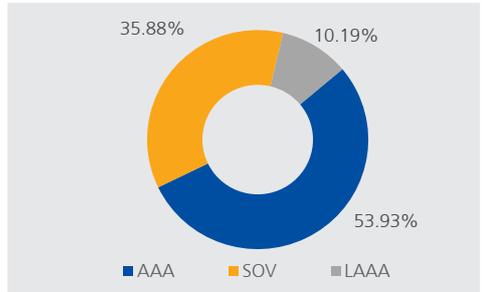
Portfolio

Name of Instrument	% to AUM
9.00% RIIL NCD 21-01-2025 SR-PPD5	4.59%
7.00% RIL NCD 31-08-2022 - PPD SR A	2.62%
7.95% HDFC BK NCD 21-09-2026	2.50%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	2.25%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.07%
Bonds/Debentures Total	20.16%
6.68% GOI CG 17-09-2031	5.66%
6.84% GOI CG 19-12-2022	3.09%
6.05% GOI CG 02-02-2019	2.12%
6.79% GOI CG 15-05-2027	1.66%
8.60% GOI CG 02-06-2028	1.06%
7.17% GOI 08-01-2028	0.90%
8.10% KERALA SDL 08-05-2023	0.13%
Gilts Total	14.62%
RELIANCE INDUSTRIES LTD.	5.48%
HDFC BANK LTD.FV-2	4.91%
INFOSYS LIMITED	4.14%
YES BANK LTD	3.70%
ITC - FV 1	3.49%
MARUTI UDYOG LTD.	3.05%
LARSEN & TUBRO	2.93%
DIVIS LABORATORIES LIMITED	2.49%
KOTAK MAHINDRA BANK LIMITED_FV5	1.66%
TATA CONSULTANCY SERVICES LTD.	1.56%
HDFC LTD FV 2	1.36%
HINDUSTAN LEVER LTD.	1.36%
MOTHERSON SUMI SYSTEMS LTD.	1.30%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
STATE BANK OF INDIAFV-1	1.14%
GUJARAT FLUOROCEMICALS LTD.	1.14%
NESTLE INDIA LIMITED	1.12%
HCL TECHNOLOGIES LIMITED	1.12%
ICICI BANK LTD.FV-2	1.04%
ULTRATECH CEMCO LTD	1.04%
THE INDIAN HOTELS CO LTD	0.97%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.92%
TATA MOTORS LTD.FV-2	0.84%
GRASIM INDUSTRIES LTD.	0.82%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.82%
Vedanta Limited	0.69%
PETRONET LNG LIMITED	0.67%
GODREJ INDUSTRIES LIMITED	0.63%
PIRAMAL ENTERPRISES LIMITED	0.61%
POWER GRID CORP OF INDIA LTD	0.60%
ASIAN PAINTS LIMITEDFV-1	0.59%
KIRLOSKAR CUMMINS	0.59%
AUROBINDO PHARMA LIMITED	0.56%
NIIT Limited	0.53%
CESC LTD	0.53%
TITAN COMPANY LIMITED	0.45%
BAJAJ FINANCE LIMITED	0.44%
HERO MOTOCORP LIMITED	0.42%
DR. REDDY LABORATORIES	0.36%
COAL INDIA LIMITED	0.36%
BAJAJ AUTO LTD	0.36%
APOLLO TYRES LIMITED	0.31%
MAGMA FINCORP LIMITED	0.27%
GAS AUTHORITY OF INDIA LTD.	0.24%
Equity Total	58.76%
Money Market Total	5.12%
Current Assets	1.34%
Total	100.00%

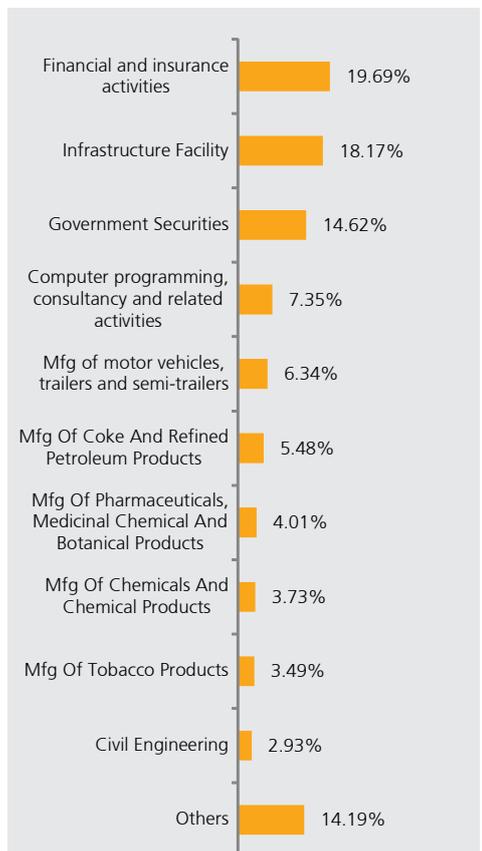
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹26.9854

Inception Date: 28th May 2007

Benchmark: N.A.

AUM as on 31 July, 18: ₹ 27.35 Crs.

Modified Duration of Debt Portfolio:
3.84 years

YTM of Debt Portfolio: 8.04%

Asset Allocation

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

Returns

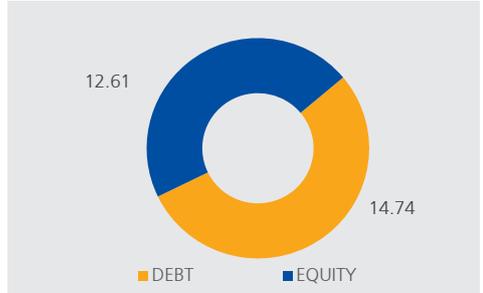
Period	Fund Returns	Index Returns
Last 1 Month	2.81%	-
Last 6 Months	0.47%	-
Last 1 Year	5.53%	-
Last 2 Years	8.18%	-
Last 3 Years	8.04%	-
Since Inception	9.08%	-

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

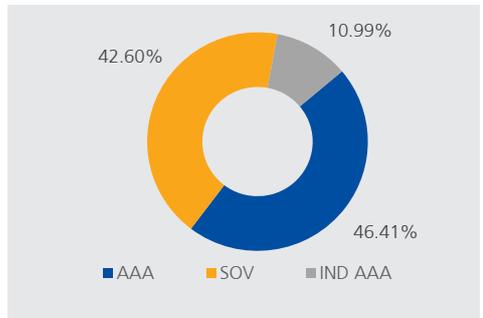
Portfolio

Name of Instrument	% to AUM
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	5.85%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.73%
7.00% RIL NCD 31-08-2022 - PPD SR A	3.46%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.01%
7.95% REC NCD 12-03-2027	2.46%
9.95% FCI NCD 07-03-2022 SR-VI	2.30%
10.00% IHFL NCD 29-09-2019	1.86%
8.20% PGCIL NCD 23-01-2022 XLVIII B	1.82%
7.95% HDFC BK NCD 21-09-2026	1.76%
7.99% PFC NCD 20-12-2022 SR176-B	1.07%
7.33% IRFC NCD 28-08-2027 SR123	1.02%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	0.73%
7.27% NHA1 NCD_06.06.2022_Taxable Bond_TR-1	0.70%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.38%
Bonds/Debentures Total	30.14%
6.68% GOI CG 17-09-2031	7.45%
6.05% GOI CG 02-02-2019	6.22%
6.84% GOI CG 19-12-2022	3.98%
6.79% GOI CG 15-05-2027	2.20%
8.60% GOI CG 02-06-2028	1.50%
7.17% GOI 08-01-2028	1.16%
8.10% KERALA SDL 08-05-2023	0.19%
Gilts Total	22.69%
HDFC BANK LTD.FV-2	4.25%
YES BANK LTD	3.58%
ITC - FV 1	3.28%
RELIANCE INDUSTRIES LTD.	3.28%
INFOSYS LIMITED	2.75%
MARUTI UDYOG LTD.	1.99%
KOTAK MAHINDRA BANK LIMITED_FV5	1.83%
HINDUSTAN LEVER LTD.	1.57%
TATA CONSULTANCY SERVICES LTD.	1.54%
LARSEN & TUBRO	1.37%
HDFC LTD FV 2	1.20%
MOTHERSON SUMI SYSTEMS LTD.	1.17%
STATE BANK OF INDIAFV-1	1.12%
MAHINDRA & MAHINDRA LTD.-FV5	1.05%
GUJARAT FLUOROchemicals LTD.	1.05%
HCL TECHNOLOGIES LIMITED	0.98%
ULTRATECH CEMCO LTD	0.95%
THE INDIAN HOTELS CO LTD	0.91%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.87%
ASIAN PAINTS LIMITEDFV-1	0.84%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.84%
TATA MOTORS LTD.FV-2	0.78%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.75%
GRASIM INDUSTRIES LTD.	0.70%
PETRONET LNG LIMITED	0.63%
Vedanta Limited	0.61%
GODREJ INDUSTRIES LIMITED	0.61%
KIRLOSKAR CUMMINS	0.54%
PIRAMAL ENTERPRISES LIMITED	0.54%
AUROBINDO PHARMA LIMITED	0.51%
MAGMA FINCORP LIMITED	0.44%
TITAN COMPANY LIMITED	0.42%
BAJAJ FINANCE LIMITED	0.39%
DR. REDDY LABORATORIES	0.37%
POWER GRID CORP OF INDIA LTD	0.37%
NESTLE INDIA LIMITED	0.37%
HERO MOTOCORP LIMITED	0.33%
ICICI BANK LTD.FV-2	0.32%
BAJAJ AUTO LTD	0.32%
COAL INDIA LIMITED	0.30%
GAS AUTHORITY OF INDIA LTD.	0.21%
APOLLO TYRES LIMITED	0.17%
Equity Total	46.11%
Money Market Total	0.43%
Current Assets	0.63%
Total	100.00%

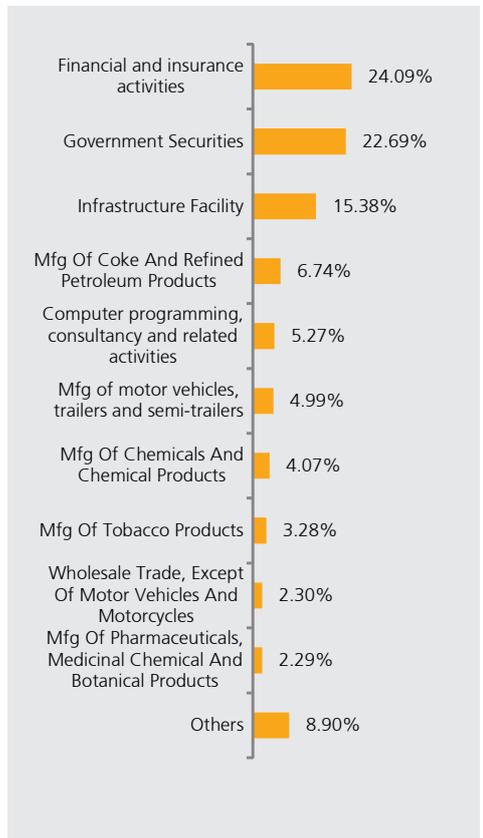
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹20.6718

Inception Date: 11th January 2010

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

AUM as on 31 July, 18: ₹ 1.61 Crs.

Modified Duration of Debt Portfolio:

3.47 years

YTM of Debt Portfolio: 6.61%

Asset Allocation

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

Returns

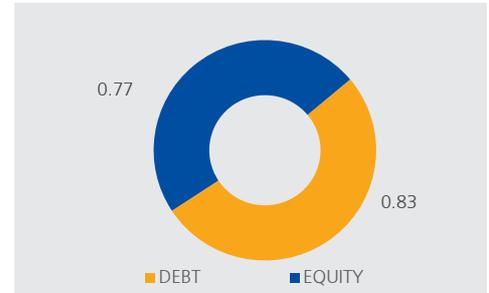
Period	Fund Returns	Index Returns
Last 1 Month	2.73%	3.50%
Last 6 Months	0.14%	2.39%
Last 1 Year	5.20%	7.07%
Last 2 Years	8.05%	10.22%
Last 3 Years	7.72%	8.97%
Since Inception	8.86%	8.94%

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

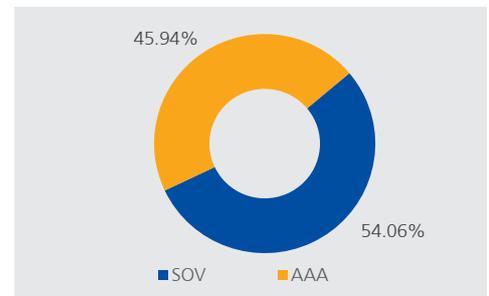
Portfolio

Name of Instrument	% to AUM
9.00% RIIL NCD 21-01-2025 SR-PPD5	6.34%
7.99% PFC NCD 20-12-2022 SR176-B	6.09%
7.95% REC NCD 12-03-2027	5.98%
Bonds/Debentures Total	18.42%
6.05% GOI CG 02-02-2019	11.90%
6.68% GOI CG 17-09-2031	6.97%
6.84% GOI CG 19-12-2022	3.78%
6.79% GOI CG 15-05-2027	2.02%
8.60% GOI CG 02-06-2028	1.29%
7.17% GOI 08-01-2028	1.08%
8.10% KERALA SDL 08-05-2023	0.12%
Gilts Total	27.17%
HDFC BANK LTD.FV-2	4.10%
RELIANCE INDUSTRIES LTD.	4.05%
INFOSYS LIMITED	3.38%
ITC - FV 1	2.95%
YES BANK LTD	2.85%
LARSEN & TUBRO	2.47%
DIVIS LABORATORIES LIMITED	2.08%
MARUTI UDYOG LTD.	1.90%
KOTAK MAHINDRA BANK LIMITED_FV5	1.63%
TATA CONSULTANCY SERVICES LTD.	1.33%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.22%
HDFC LTD FV 2	1.13%
MOTHERSON SUMI SYSTEMS LTD.	1.10%
HINDUSTAN LEVER LTD.	1.10%
MAHINDRA & MAHINDRA LTD.-FV5	0.98%
GUJARAT FLUORO CHEMICALS LTD.	0.97%
HCL TECHNOLOGIES LIMITED	0.95%
STATE BANK OF INDIAFV-1	0.92%
ICICI BANK LTD.FV-2	0.87%
ULTRATECH CEMCO LTD	0.86%
THE INDIAN HOTELS CO LTD	0.81%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.72%
TATA MOTORS LTD.FV-2	0.70%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.69%
GRASIM INDUSTRIES LTD.	0.69%
NESTLE INDIA LIMITED	0.66%
Vedanta Limited	0.57%
PETRONET LNG LIMITED	0.54%
GODREJ INDUSTRIES LIMITED	0.52%
PIRAMAL ENTERPRISES LIMITED	0.52%
ASIAN PAINTS LIMITEDFV-1	0.51%
POWER GRID CORP OF INDIA LTD	0.49%
AUROBINDO PHARMA LIMITED	0.47%
CESC LTD	0.44%
NIIT Limited	0.43%
TITAN COMPANY LIMITED	0.41%
BAJAJ FINANCE LIMITED	0.37%
HERO MOTOCORP LIMITED	0.35%
MAGMA FINCORP LIMITED	0.31%
DR. REDDY LABORATORIES	0.30%
BAJAJ AUTO LTD	0.30%
COAL INDIA LIMITED	0.30%
GAS AUTHORITY OF INDIA LTD.	0.20%
Equity Total	48.14%
Money Market Total	4.67%
Current Assets	1.61%
Total	100.00%

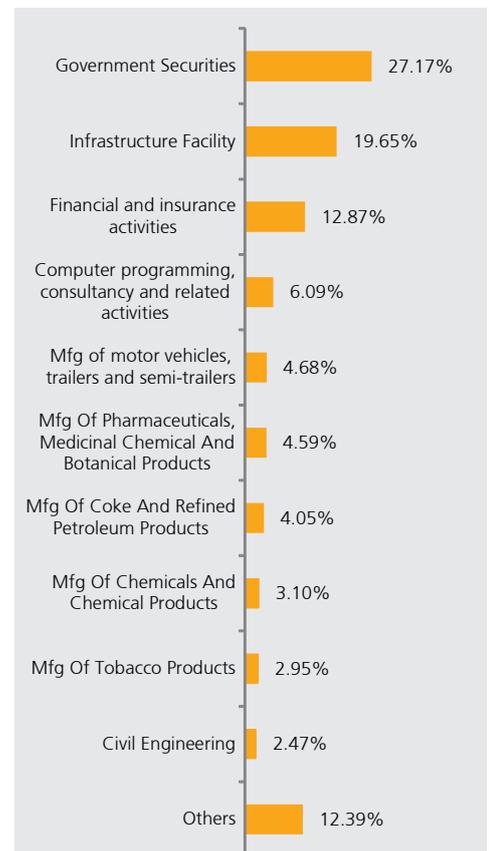
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹22.0516

Inception Date: 27th February 2008

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

AUM as on 31 July, 18: ₹ 3.99 Crs.

Modified Duration of Debt Portfolio:

3.97 years

YTM of Debt Portfolio: 8.04%

Asset Allocation

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

Returns

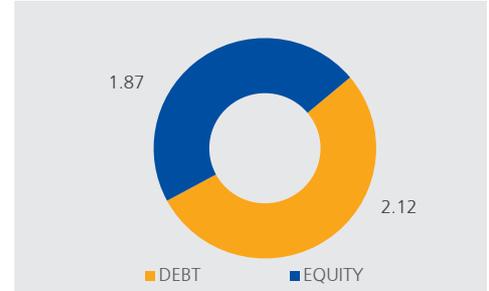
Period	Fund Returns	Index Returns
Last 1 Month	2.60%	3.50%
Last 6 Months	-0.34%	2.39%
Last 1 Year	4.68%	7.07%
Last 2 Years	7.67%	10.22%
Last 3 Years	7.67%	8.97%
Since Inception	7.88%	8.37%

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

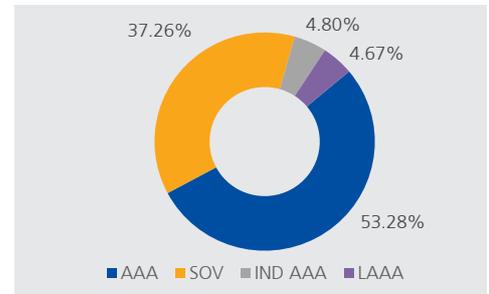
Portfolio

Name of Instrument	% to AUM
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	5.02%
7.95% REC NCD 12-03-2027	4.82%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.58%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.56%
10.00% IHFL NCD 29-09-2019	2.55%
8.85% BAJAJ FINANCE NCD 25-03-2019-SR159-Option-II	2.51%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.49%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	2.44%
7.95% HDFC BK NCD 21-09-2026	2.42%
7.27% NHAI NCD_06.06.2022_Taxable Bond_IR-1	2.40%
7.00% RIL NCD 31-08-2022 - PPD SR A	2.38%
Bonds/Debtures Total	32.18%
6.68% GOI CG 17-09-2031	7.53%
6.84% GOI CG 19-12-2022	3.99%
6.05% GOI CG 02-02-2019	2.90%
6.79% GOI CG 15-05-2027	2.23%
8.60% GOI CG 02-06-2028	1.48%
7.17% GOI 08-01-2028	1.18%
8.10% KERALA SDL 08-05-2023	0.17%
Gilts Total	19.49%
HDFC BANK LTD.FV-2	4.28%
ITC - FV 1	3.10%
LARSEN & TUBRO	2.97%
RELIANCE INDUSTRIES LTD.	2.66%
INFOSYS LIMITED	2.50%
DIVIS LABORATORIES LIMITED	2.02%
MARUTI UDYOG LTD.	1.98%
KOTAK MAHINDRA BANK LIMITED_FV5	1.84%
TATA CONSULTANCY SERVICES LTD.	1.55%
HDFC LTD FV 2	1.52%
HINDUSTAN LEVER LTD.	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
MOTHERSON SUMI SYSTEMS LTD.	1.17%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
YES BANK LTD	1.13%
GUJARAT FLUOROCEMICALS LTD.	1.05%
THE INDIAN HOTELS CO LTD	0.95%
ULTRATECH CEMCO LTD	0.95%
TATA MOTORS LTD.FV-2	0.91%
STATE BANK OF INDIAFV-1	0.90%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.85%
HCL TECHNOLOGIES LIMITED	0.85%
ASIAN PAINTS LIMITEDFV-1	0.84%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.75%
Vedanta Limited	0.74%
GRASIM INDUSTRIES LTD.	0.70%
PETRONET LNG LIMITED	0.63%
GODREJ INDUSTRIES LIMITED	0.61%
CESC LTD	0.61%
KIRLOSKAR CUMMINS	0.54%
PIRAMAL ENTERPRISES LIMITED	0.54%
AUROBINDO PHARMA LIMITED	0.51%
TITAN COMPANY LIMITED	0.42%
BAJAJ FINANCE LIMITED	0.39%
DR. REDDY LABORATORIES	0.37%
POWER GRID CORP OF INDIA LTD	0.37%
HERO MOTOCORP LIMITED	0.34%
BAJAJ AUTO LTD.	0.32%
COAL INDIA LIMITED	0.31%
GAS AUTHORITY OF INDIA LTD.	0.22%
NESTLE INDIA LIMITED	0.18%
APOLLO TYRES LIMITED	0.17%
Equity Total	46.79%
Money Market Total	0.65%
Current Assets	0.89%
Total	100.00%

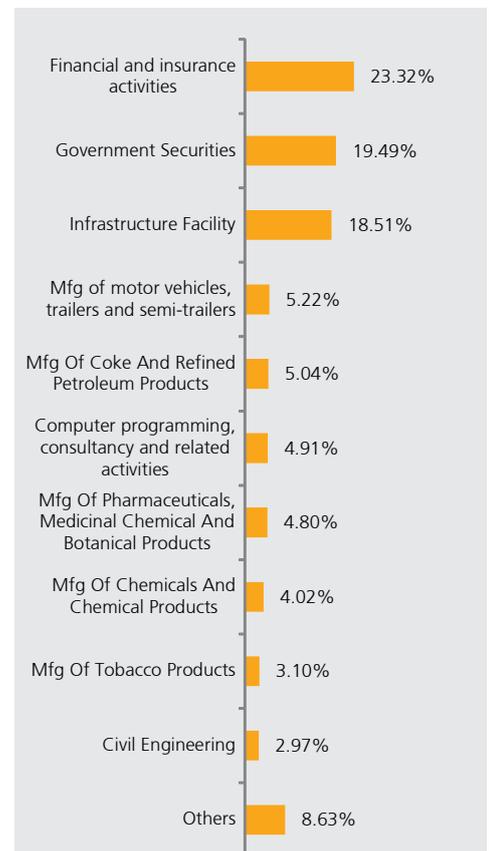
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹34.8186

Inception Date: 9th August 2004

Benchmark: N.A.

AUM as on 31 July, 18: ₹ 17.92 Crs.

Modified Duration of Debt Portfolio: 4.34 years

YTM of Debt Portfolio: 8.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	52
MMI / Others	00-100	9

Returns

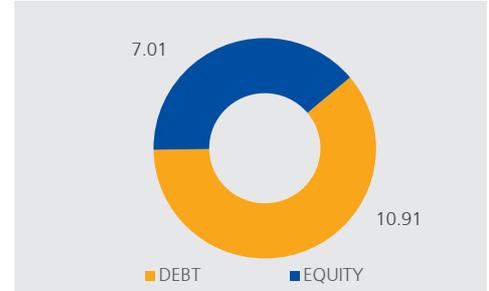
Period	Fund Returns	Index Returns
Last 1 Month	2.52%	-
Last 6 Months	0.35%	-
Last 1 Year	4.00%	-
Last 2 Years	6.82%	-
Last 3 Years	7.17%	-
Since Inception	9.33%	-

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

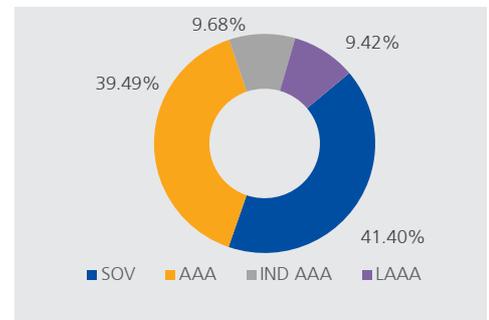
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	5.38%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	5.02%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.89%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.45%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.22%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	1.68%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.59%
7.80% LICHL NCD 03-05-2022 TR 334	0.54%
7.95% REC NCD 12-03-2027	0.54%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.53%
7.33% IRFC NCD 28-08-2027 SR123	0.52%
Bonds/Debentures Total	30.33%
6.68% GOI CG 17-09-2031	8.53%
6.84% GOI CG 19-12-2022	4.60%
6.05% GOI CG 02-02-2019	2.67%
6.79% GOI CG 15-05-2027	2.47%
8.60% GOI CG 02-06-2028	1.67%
7.17% GOI 08-01-2028	1.32%
8.10% KERALA SDL 08-05-2023	0.22%
Gilts Total	21.49%
RELIANCE INDUSTRIES LTD.	3.40%
HDFC BANK LTD.FV-2	3.24%
INFOSYS LIMITED	2.49%
YES BANK LTD	2.48%
ITC - FV 1	2.21%
LARSEN & TUBRO	2.06%
DIVIS LABORATORIES LIMITED	1.49%
MARUTI UDYOG LTD.	1.47%
KOTAK MAHINDRA BANK LIMITED_FV5	1.39%
TATA CONSULTANCY SERVICES LTD.	1.17%
HINDUSTAN LEVER LTD.	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
ICICI BANK LTD.FV-2	0.92%
MOTHERSON SUMI SYSTEMS LTD.	0.90%
HDFC LTD FV 2	0.84%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
GUJARAT FLUOROCEMICALS LTD.	0.80%
STATE BANK OF INDIAFV-1	0.77%
ULTRATECH CEMCO LTD	0.72%
THE INDIAN HOTELS CO LTD	0.65%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.62%
ASIAN PAINTS LIMITEDFV-1	0.61%
TATA MOTORS LTD.FV-2	0.58%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.57%
GRASIM INDUSTRIES LTD.	0.53%
HCL TECHNOLOGIES LIMITED	0.52%
PETRONET LNG LIMITED	0.45%
GODREJ INDUSTRIES LIMITED	0.42%
PIRAMAL ENTERPRISES LIMITED	0.42%
Vedanta Limited	0.41%
KIRLOSKAR CUMMINS	0.41%
AUROBINDO PHARMA LIMITED	0.39%
CESC LTD	0.36%
NESTLE INDIA LIMITED	0.36%
TITAN COMPANY LIMITED	0.33%
MAGMA FINCORP LIMITED	0.32%
BAJAJ FINANCE LIMITED	0.30%
DR. REDDY LABORATORIES	0.29%
POWER GRID CORP OF INDIA LTD	0.28%
HERO MOTOCORP LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
COAL INDIA LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.17%
APOLLO TYRES LIMITED	0.13%
Equity Total	39.11%
MF Total	7.37%
Money Market Total	0.08%
Current Assets	1.63%
Total	100.00%

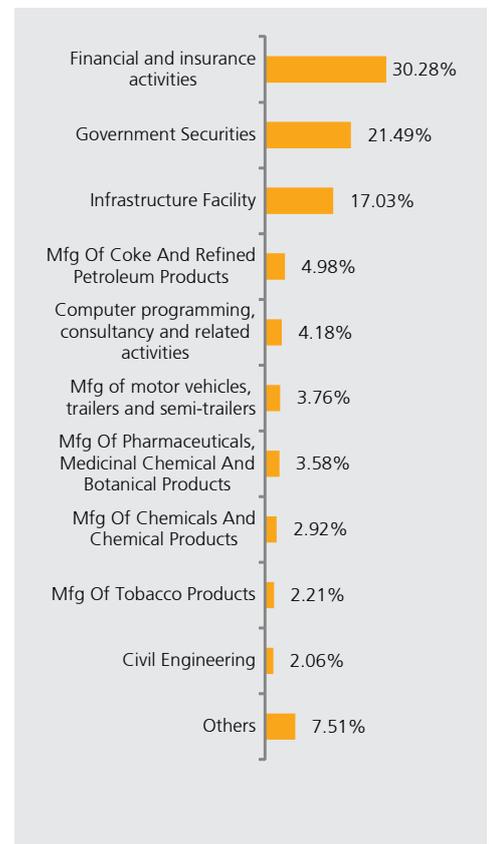
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)
NAV as on 31 July, 18: ₹21.1827
Inception Date: 29th November 2007
Benchmark: CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%
AUM as on 31 July, 18: ₹ 22.59 Crs.
Modified Duration of Debt Portfolio: 4.45 years
YTM of Debt Portfolio: 8.16%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	52
MMI / Others	00-100	9

Returns

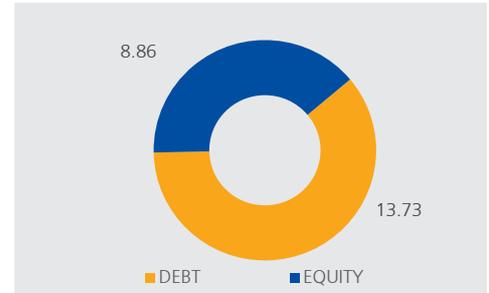
Period	Fund Returns	Index Returns
Last 1 Month	2.61%	3.03%
Last 6 Months	0.68%	2.27%
Last 1 Year	4.56%	5.96%
Last 2 Years	7.60%	9.32%
Last 3 Years	7.92%	8.72%
Since Inception	7.28%	8.05%

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

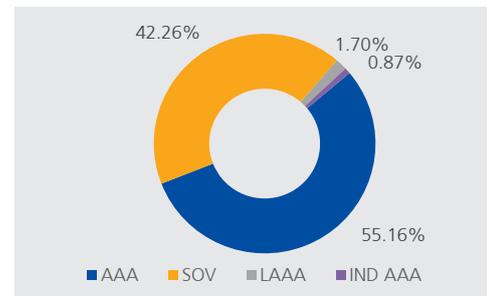
Portfolio

Name of Instrument	% to AUM
10.00% IHFL NCD 29-09-2019	6.76%
7.95% HDFC BK NCD 21-09-2026	4.26%
7.86% LICHL NCD 17-05-2027_SR-337	3.39%
8.40% PGCIL NCD 27-05-2022 L STRP D	3.08%
7.00% RIL NCD 31-08-2022 - PPD SR A	2.51%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.20%
7.33% IRFC NCD 28-08-2027 SR123	2.05%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.35%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.91%
7.60% NHA1 NCD_18.03.2022_Taxable Bond_Series-V	0.86%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	0.44%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	0.44%
7.99% PFC NCD 20-12-2022 SR176-B	0.43%
7.27% NHA1 NCD_06.06.2022_Taxable Bond_TR-1	0.42%
Bonds/Debentures Total	29.13%
6.68% GOI CG 17-09-2031	8.51%
6.84% GOI CG 19-12-2022	4.60%
6.05% GOI CG 02-02-2019	2.63%
6.79% GOI CG 15-05-2027	2.45%
8.60% GOI CG 02-06-2028	1.66%
7.17% GOI 08-01-2028	1.32%
8.10% KERALA SDL 08-05-2023	0.21%
Govts Total	21.40%
RELIANCE INDUSTRIES LTD.	3.54%
HDFC BANK LTD.FV-2	3.23%
INFOSYS LIMITED	2.71%
YES BANK LTD	2.51%
ITC - FV 1	2.31%
LARSEN & TUBRO	2.18%
DIVIS LABORATORIES LIMITED	1.53%
MARUTI UDYOG LTD.	1.49%
KOTAK MAHINDRA BANK LIMITED_FV5	1.39%
HINDUSTAN LEVER LTD.	1.10%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.00%
TATA CONSULTANCY SERVICES LTD.	0.97%
ICICI BANK LTD.FV-2	0.92%
MOTHERSON SUMI SYSTEMS LTD.	0.90%
HDFC LTD FV 2	0.86%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
GUJARAT FLUOROCHEMICALS LTD.	0.80%
STATE BANK OF INDIAFV-1	0.79%
ULTRATECH CEMCO LTD	0.71%
THE INDIAN HOTELS CO LTD	0.68%
ASIAN PAINTS LIMITEDFV-1	0.62%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.61%
TATA MOTORS LTD.FV-2	0.58%
GRASIM INDUSTRIES LTD.	0.53%
HCL TECHNOLOGIES LIMITED	0.52%
PETRONET LNG LIMITED	0.46%
Vedanta Limited	0.43%
GODREJ INDUSTRIES LIMITED	0.42%
PIRAMAL ENTERPRISES LIMITED	0.42%
KIRLOSKAR CUMMINS	0.41%
MAGMA FINCORP LIMITED	0.39%
AUROBINDO PHARMA LIMITED	0.39%
CESC LTD	0.37%
TITAN COMPANY LIMITED	0.33%
BAJAJ FINANCE LIMITED	0.30%
DR. REDDY LABORATORIES	0.29%
POWER GRID CORP OF INDIA LTD	0.29%
HERO MOTOCORP LIMITED	0.25%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.25%
BAJAJ AUTO LTD	0.25%
COAL INDIA LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.17%
NESTLE INDIA LIMITED	0.15%
APOLLO TYRES LIMITED	0.13%
Equity Total	39.22%
MF Total	8.50%
Money Market Total	0.10%
Current Assets	1.66%
Total	100.00%

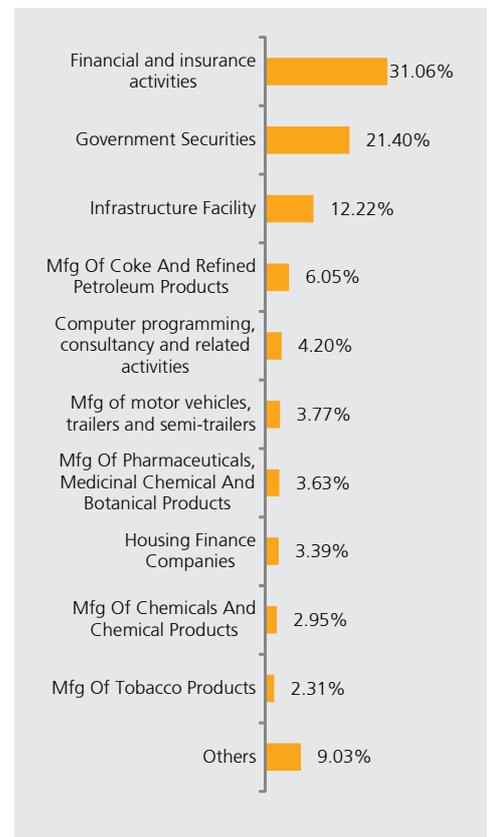
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)
NAV as on 31 July, 18: ₹27.6999
Inception Date: 4th December 2008
Benchmark: CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%
AUM as on 31 July, 18: ₹ 11.62 Crs.
Modified Duration of Debt Portfolio: 4.27 years
YTM of Debt Portfolio: 8.23%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	56
MMI / Others	00-100	5

Returns

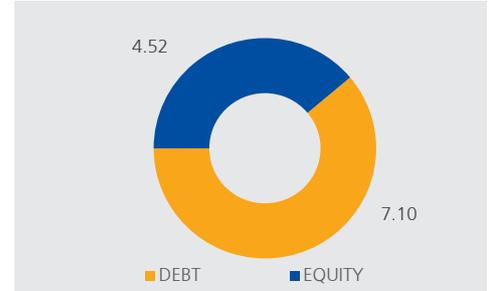
Period	Fund Returns	Index Returns
Last 1 Month	2.51%	3.03%
Last 6 Months	0.44%	2.27%
Last 1 Year	3.93%	5.96%
Last 2 Years	6.78%	9.32%
Last 3 Years	7.11%	8.72%
Since Inception	9.35%	9.51%

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

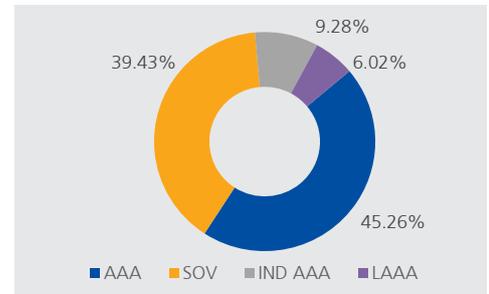
Portfolio

Name of Instrument	% to AUM
7.86% LICHL NCD 17-05-2027_SR-337	8.24%
7.00% RIL NCD 31-08-2022 - PPD SR A	6.52%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	5.16%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	3.45%
7.60% NHAI NCD_18.03.2022_Taxable Bond Series-V	3.35%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.77%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.75%
10.00% IHFL NCD 29-09-2019	1.75%
7.95% HDFC BK NCD 21-09-2026	0.83%
7.33% IRFC NCD 28-08-2027 SR123	0.80%
Bonds/Debentures Total	33.62%
6.68% GOI CG 17-09-2031	8.61%
6.84% GOI CG 19-12-2022	4.64%
6.05% GOI CG 02-02-2019	2.80%
6.79% GOI CG 15-05-2027	2.58%
8.60% GOI CG 02-06-2028	1.74%
7.17% GOI 08-01-2028	1.34%
8.10% KERALA SDL 08-05-2023	0.22%
Gilts Total	21.94%
HDFC BANK LTD.FV-2	3.17%
RELIANCE INDUSTRIES LTD.	2.75%
YES BANK LTD	2.69%
INFOSYS LIMITED	2.66%
ITC - FV 1	2.30%
LARSEN & TUBRO	2.18%
DIVIS LABORATORIES LIMITED	1.55%
MARUTI UDYOG LTD.	1.47%
KOTAK MAHINDRA BANK LIMITED_FV5	1.39%
HINDUSTAN LEVER LTD.	1.08%
TATA CONSULTANCY SERVICES LTD.	1.01%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.00%
ICICI BANK LTD.FV-2	0.93%
MOTHERSON SUMI SYSTEMS LTD.	0.91%
HDFC LTD FV 2	0.85%
GUJARAT FLUOROCEMICALS LTD.	0.80%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
STATE BANK OF INDIAFV-1	0.79%
ULTRATECH CEMCO LTD	0.72%
THE INDIAN HOTELS CO LTD	0.68%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.65%
ASIAN PAINTS LIMITEDFV-1	0.62%
TATA MOTORS LTD.FV-2	0.58%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.57%
GRASIM INDUSTRIES LTD.	0.53%
HCL TECHNOLOGIES LIMITED	0.52%
PETRONET LNG LIMITED	0.46%
Vedanta Limited	0.43%
GODREJ INDUSTRIES LIMITED	0.43%
PIRAMAL ENTERPRISES LIMITED	0.42%
KIRLOSKAR CUMMINS	0.41%
MAGMA FINCORP LIMITED	0.40%
AUROBINDO PHARMA LIMITED	0.38%
CESC LTD	0.37%
TITAN COMPANY LIMITED	0.33%
BAJAJ FINANCE LIMITED	0.30%
DR. REDDY LABORATORIES	0.29%
POWER GRID CORP OF INDIA LTD	0.29%
HERO MOTOCORP LIMITED	0.26%
BAJAJ AUTO LTD	0.25%
COAL INDIA LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.17%
NESTLE INDIA LIMITED	0.14%
APOLLO TYRES LIMITED	0.13%
Equity Total	38.91%
MF Total	3.70%
Money Market Total	0.08%
Current Assets	1.75%
Total	100.00%

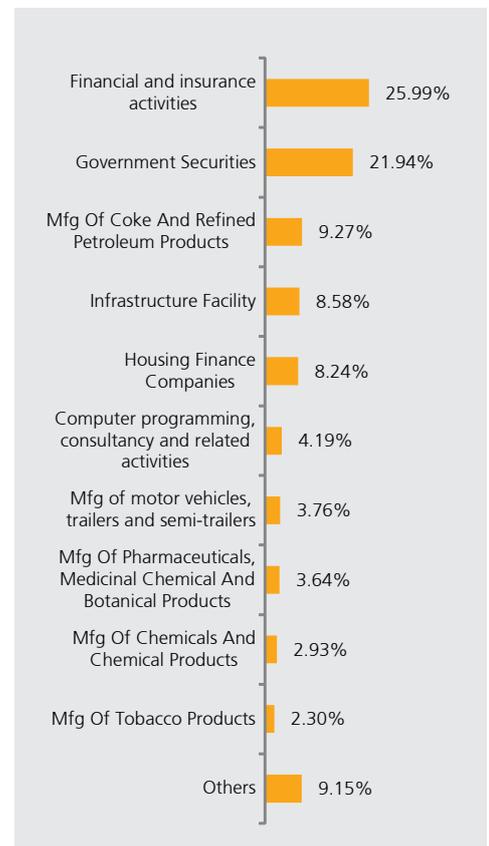
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹19.8291

Inception Date: 11th January 2010

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

AUM as on 31 July, 18: ₹ 5.50 Crs.

Modified Duration of Debt Portfolio: 4.21 years

YTM of Debt Portfolio: 7.83%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	50
MMI / Others	00-100	11

Returns

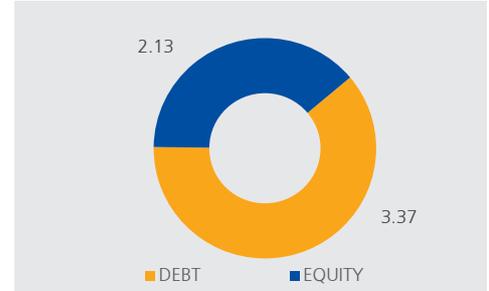
Period	Fund Returns	Index Returns
Last 1 Month	2.54%	3.03%
Last 6 Months	0.98%	2.27%
Last 1 Year	4.77%	5.96%
Last 2 Years	7.64%	9.32%
Last 3 Years	7.84%	8.72%
Since Inception	8.33%	8.76%

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

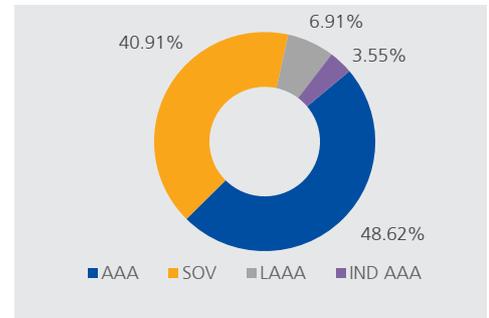
Portfolio

Name of Instrument	% to AUM
7.86% LICHL NCD 17-05-2027_SR-337	5.23%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.74%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	3.64%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	3.54%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.85%
10.00% IHFL NCD 29-09-2019	1.85%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	1.82%
8.20% PGCIL NCD 23-01-2022 XLVIII B	1.81%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.81%
7.80% LICHL NCD 03-05-2022 TR 334	1.78%
7.33% IRFC NCD 28-08-2027 SR123	1.68%
Bonds/Debentures Total	28.76%
6.68% GOI CG 17-09-2031	8.40%
6.84% GOI CG 19-12-2022	4.53%
6.05% GOI CG 02-02-2019	2.50%
6.79% GOI CG 15-05-2027	2.41%
8.60% GOI CG 02-06-2028	1.62%
7.17% GOI 08-01-2028	1.31%
8.10% KERALA SDL 08-05-2023	0.20%
Gilts Total	20.97%
RELIANCE INDUSTRIES LTD.	3.40%
HDFC BANK LTD.FV-2	3.18%
INFOSYS LIMITED	2.98%
YES BANK LTD	2.32%
ITC - FV 1	2.14%
LARSEN & TUBRO	2.12%
DIVIS LABORATORIES LIMITED	1.52%
MARUTI UDYOG LTD.	1.46%
KOTAK MAHINDRA BANK LIMITED_FV5	1.36%
TATA CONSULTANCY SERVICES LTD.	1.16%
HINDUSTAN LEVER LTD.	1.06%
HDFC LTD FV 2	1.03%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
MOTHERSON SUMI SYSTEMS LTD.	0.89%
MAHINDRA & MAHINDRA LTD.-FV5	0.79%
GUJARAT FLUOROCEMICALS LTD.	0.78%
STATE BANK OF INDIAFV-1	0.75%
ULTRATECH CEMCO LTD	0.70%
THE INDIAN HOTELS CO LTD	0.67%
ASIAN PAINTS LIMITEDFV-1	0.60%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.59%
TATA MOTORS LTD.FV-2	0.57%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.56%
HCL TECHNOLOGIES LIMITED	0.52%
GRASIM INDUSTRIES LTD.	0.52%
PETRONET LNG LIMITED	0.44%
ICICI BANK LTD.FV-2	0.42%
GODREJ INDUSTRIES LIMITED	0.42%
Vedanta Limited	0.42%
PIRAMAL ENTERPRISES LIMITED	0.41%
KIRLOSKAR CUMMINS	0.40%
AUROBINDO PHARMA LIMITED	0.38%
CESC LTD	0.36%
MAGMA FINCORP LIMITED	0.35%
TITAN COMPANY LIMITED	0.33%
BAJAJ FINANCE LIMITED	0.30%
DR. REDDY LABORATORIES	0.28%
POWER GRID CORP OF INDIA LTD	0.28%
HERO MOTOCORP LIMITED	0.25%
NESTLE INDIA LIMITED	0.25%
BAJAJ AUTO LTD	0.24%
COAL INDIA LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.16%
APOLLO TYRES LIMITED	0.13%
Equity Total	38.71%
MF Total	8.73%
Money Market Total	1.53%
Current Assets	1.29%
Total	100.00%

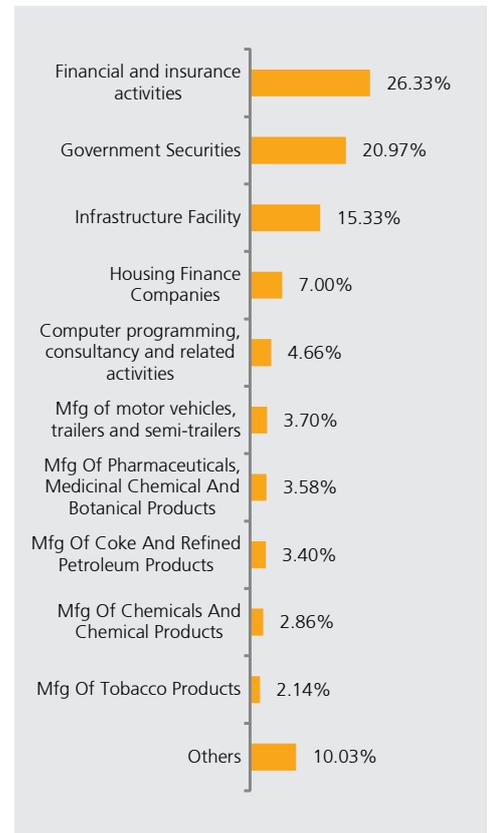
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹30.0673

Inception Date: 9th August 2004

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

AUM as on 31 July, 18: ₹ 99.49 Crs.

Modified Duration of Debt Portfolio: 3.58 years

YTM of Debt Portfolio: 7.13%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	19
Gsec / Debt	60-100	72
MMI / Others	00-25	9

Returns

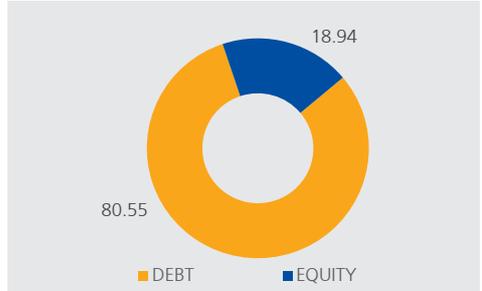
Period	Fund Returns	Index Returns
Last 1 Month	1.69%	2.09%
Last 6 Months	0.42%	1.99%
Last 1 Year	1.82%	3.72%
Last 2 Years	5.39%	7.50%
Last 3 Years	6.62%	8.16%
Since Inception	8.19%	7.70%

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

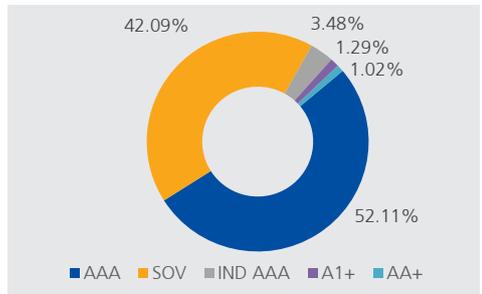
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.21%
7.95% HDFC BK NCD 21-09-2026	4.36%
7.00% RIL NCD 31-08-2022 - PPD SR A	4.09%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.03%
8.40% PGCIL NCD 27-05-2022 L STRP D	3.30%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.17%
10.00% IHFL NCD 29-09-2019	3.07%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	2.71%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.06%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.86%
7.95% REC NCD 12-03-2027	1.35%
7.99% PFC NCD 20-12-2022 SR176-B	1.08%
7.42% PFC NCD 26-06-2020 Series-165	0.99%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.96%
8.55% SHRIRAM TRANSPORT FINANCE CO. LTD NCD 21-05-2021	0.60%
7.80% LICHFL NCD 03-05-2022 TR 334	0.59%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	0.20%
Bonds/Debentures Total	39.63%
6.68% GOI CG 17-09-2031	11.18%
6.05% GOI CG 02-02-2019	8.06%
6.84% GOI CG 19-12-2022	6.08%
6.79% GOI CG 15-05-2027	3.24%
8.60% GOI CG 02-06-2028	2.23%
7.17% GOI 08-01-2028	1.74%
8.10% KERALA SDL 08-05-2023	0.28%
Gilts Total	32.81%
RELIANCE INDUSTRIES LTD.	1.61%
HDFC BANK LTD.FV-2	1.58%
INFOSYS LIMITED	1.32%
YES BANK LTD	1.14%
ITC - FV 1	1.14%
MARUTI UDYOG LTD.	0.99%
LARSEN & TUBRO	0.97%
DIVIS LABORATORIES LIMITED	0.81%
KOTAK MAHINDRA BANK LIMITED_FV5	0.63%
TATA CONSULTANCY SERVICES LTD.	0.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
HDFC LTD FV 2	0.43%
HINDUSTAN LEVER LTD.	0.43%
MOTHERSON SUMI SYSTEMS LTD.	0.43%
MAHINDRA & MAHINDRA LTD.-FV5	0.38%
HCL TECHNOLOGIES LIMITED	0.37%
STATE BANK OF INDIAFV-1	0.35%
ICICI BANK LTD.FV-2	0.34%
ULTRATECH CEMCO LTD	0.33%
THE INDIAN HOTELS CO LTD	0.32%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.31%
TATA MOTORS LTD.FV-2	0.27%
GRASIM INDUSTRIES LTD.	0.27%
GUJARAT FLUORO CHEMICALS LTD.	0.25%
Vedanta Limited	0.22%
PETRONET LNG LIMITED	0.22%
GODREJ INDUSTRIES LIMITED	0.21%
PIRAMAL ENTERPRISES LIMITED	0.20%
ASIAN PAINTS LIMITEDFV-1	0.20%
KIRLOSKAR CUMMINS	0.20%
POWER GRID CORP OF INDIA LTD	0.19%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.19%
AUROBINDO PHARMA LIMITED	0.18%
CESC LTD	0.17%
MAGMA FINCORP LIMITED	0.17%
NIIT Limited	0.16%
TITAN COMPANY LIMITED	0.16%
BAJAJ FINANCE LIMITED	0.14%
HERO MOTOCORP LIMITED	0.14%
NESTLE INDIA LIMITED	0.14%
BAJAJ AUTO LTD	0.12%
COAL INDIA LIMITED	0.12%
DR. REDDY LABORATORIES	0.12%
GAS AUTHORITY OF INDIA LTD.	0.08%
APOLLO TYRES LIMITED	0.06%
Equity Total	19.03%
Money Market Total	5.50%
Current Assets	3.02%
Total	100.00%

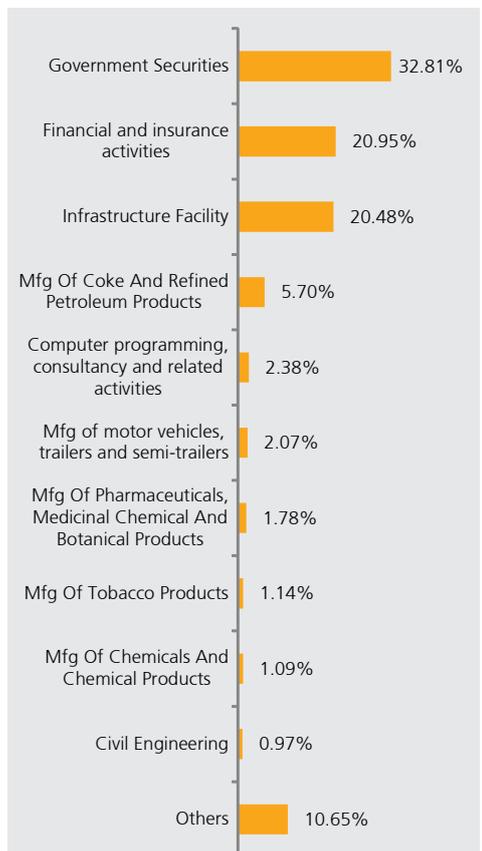
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹29.9924

Inception Date: 4th December 2008

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

AUM as on 31 July, 18: ₹ 21.34 Crs.

Modified Duration of Debt Portfolio: 4.20 years

YTM of Debt Portfolio: 8.21%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	74
MMI / Others	00-100	7

Returns

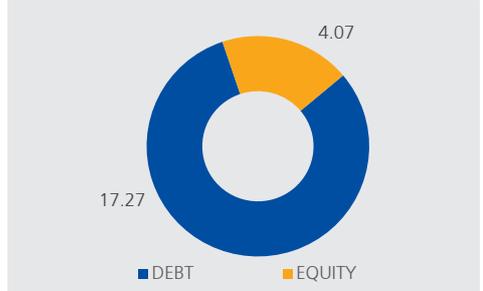
Period	Fund Returns	Index Returns
Last 1 Month	1.77%	2.09%
Last 6 Months	0.60%	1.99%
Last 1 Year	1.85%	3.72%
Last 2 Years	5.36%	7.50%
Last 3 Years	6.60%	8.16%
Since Inception	7.81%	8.43%

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

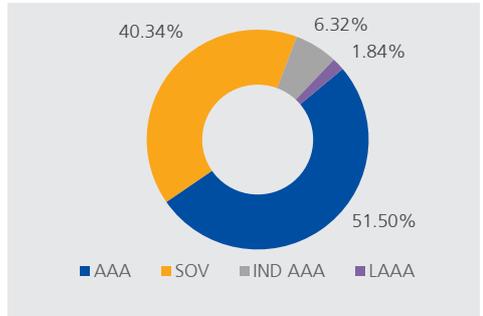
Portfolio

Name of Instrument	% to AUM
7.95% REC NCD 12-03-2027	6.31%
10.00% IHFL NCD 29-09-2019	4.77%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.69%
8.85% BAJAJFINANCE NCD 25-03-2019-SR159-Option-II	4.69%
7.00% RIL NCD 31-08-2022 - PPD SR A	4.44%
7.86% LICHFL NCD 17-05-2027_SR-337	4.04%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.34%
7.99% PFC NCD 20-12-2022 SR176-B	2.75%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.33%
7.95% HDFC BK NCD 21-09-2026	2.26%
8.20% PGCIL NCD 23-01-2022 XLVIII B	1.86%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	1.37%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.90%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.48%
Bonds/Debentures Total	44.23%
6.68% GOI CG 17-09-2031	11.48%
6.84% GOI CG 19-12-2022	6.19%
6.05% GOI CG 02-02-2019	4.52%
6.79% GOI CG 15-05-2027	3.38%
8.60% GOI CG 02-06-2028	2.29%
7.17% GOI 08-01-2028	1.78%
8.10% KERALA SDL 08-05-2023	0.30%
Gilts Total	29.93%
RELIANCE INDUSTRIES LTD.	1.71%
HDFC BANK LTD.FV-2	1.50%
INFOSYS LIMITED	1.29%
YES BANK LTD	1.27%
ITC - FV 1	1.06%
LARSEN & TUBRO	1.00%
DIVIS LABORATORIES LIMITED	0.75%
MARUTI UDYOG LTD.	0.71%
KOTAK MAHINDRA BANK LIMITED_FV5	0.67%
TATA CONSULTANCY SERVICES LTD.	0.57%
HINDUSTAN LEVER LTD.	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.48%
ICICI BANK LTD.FV-2	0.46%
MOTHERSON SUMI SYSTEMS LTD.	0.44%
HDFC LTD FV 2	0.41%
MAHINDRA & MAHINDRA LTD.-FV5	0.39%
STATE BANK OF INDIAFV-1	0.38%
ULTRATECH CEMCO LTD	0.35%
GUJARAT FLUORO-CHEMICALS LTD.	0.34%
THE INDIAN HOTELS CO LTD	0.33%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.32%
ASIAN PAINTS LIMITEDFV-1	0.30%
TATA MOTORS LTD.FV-2	0.28%
GRASIM INDUSTRIES LTD.	0.26%
HCL TECHNOLOGIES LIMITED	0.25%
NESTLE INDIA LIMITED	0.24%
PETRONET LNG LIMITED	0.22%
GODREJ INDUSTRIES LIMITED	0.21%
PIRAMAL ENTERPRISES LIMITED	0.21%
Vedanta Limited	0.20%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.20%
KIRLOSKAR CUMMINS	0.20%
AUROBINDO PHARMA LIMITED	0.19%
CESC LTD	0.18%
TITAN COMPANY LIMITED	0.17%
DR. REDDY LABORATORIES	0.14%
POWER GRID CORP OF INDIA LTD	0.14%
MAGMA FINCORP LIMITED	0.14%
HERO MOTOCORP LIMITED	0.12%
COAL INDIA LIMITED	0.12%
BAJAJ AUTO LTD	0.08%
BAJAJ FINANCE LIMITED	0.08%
GAS AUTHORITY OF INDIA LTD.	0.08%
APOLLO TYRES LIMITED	0.07%
Equity Total	19.05%
MF Total	4.26%
Money Market Total	0.04%
Current Assets	2.48%
Total	100.00%

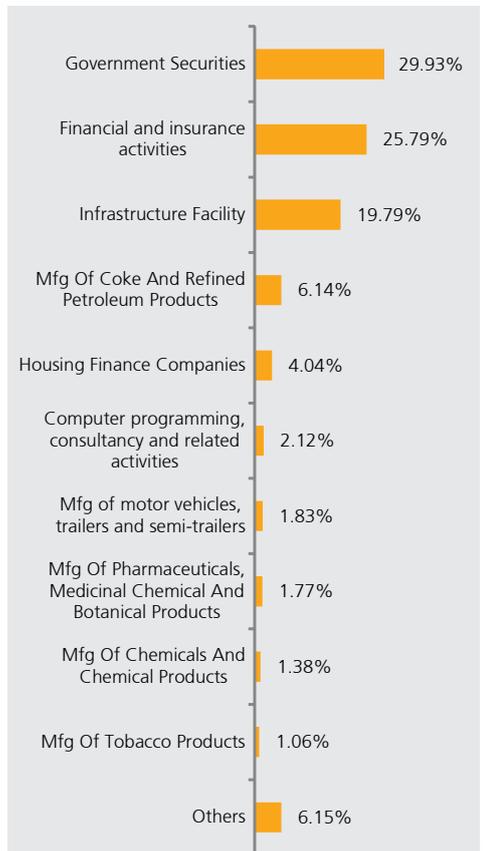
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹18.6994

Inception Date: 11th January 2010

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

AUM as on 31 July, 18: ₹ 4.75 Crs.

Modified Duration of Debt Portfolio: 4.03 years

YTM of Debt Portfolio: 7.55%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	67
MMI / Others	00-100	14

Returns

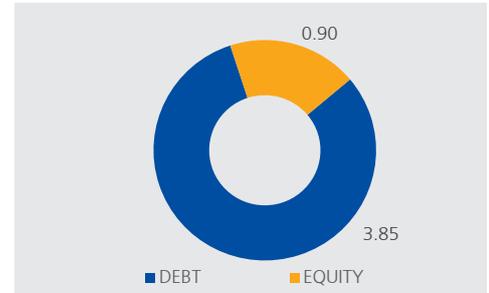
Period	Fund Returns	Index Returns
Last 1 Month	1.62%	2.09%
Last 6 Months	0.27%	1.99%
Last 1 Year	1.66%	3.72%
Last 2 Years	5.74%	7.50%
Last 3 Years	6.67%	8.16%
Since Inception	7.59%	8.34%

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

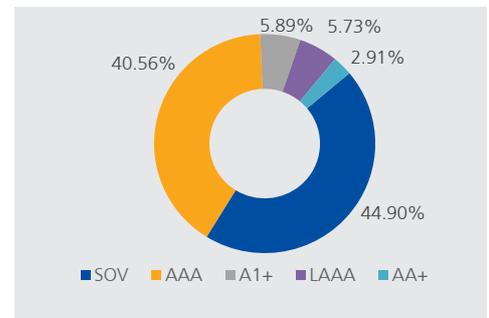
Portfolio

Name of Instrument	% to AUM
7.95% REC NCD 12-03-2027	6.08%
7.33% IRFC NCD 28-08-2027 SR123	5.85%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.34%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.22%
8.40% PGCIL NCD 27-05-2022 L STRP D	4.19%
7.99% PFC NCD 20-12-2022 SR176-B	4.12%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.10%
8.55% SHRIRAM TRANSPORT FINANCE CO. LTD NCD 21-05-2021	2.09%
Bonds/Debentures Total	34.98%
6.68% GOI CG 17-09-2031	11.29%
6.05% GOI CG 02-02-2019	7.20%
6.84% GOI CG 19-12-2022	6.16%
6.79% GOI CG 15-05-2027	3.27%
8.60% GOI CG 02-06-2028	2.19%
7.17% GOI 08-01-2028	1.76%
8.10% KERALA SDL 08-05-2023	0.27%
Gilts Total	32.13%
RELIANCE INDUSTRIES LTD.	1.82%
HDFC BANK LTD.FV-2	1.51%
INFOSYS LIMITED	1.26%
ITC - FV 1	1.18%
YES BANK LTD	1.11%
LARSEN & TUBRO	0.99%
DIVIS LABORATORIES LIMITED	0.84%
KOTAK MAHINDRA BANK LIMITED_FV5	0.66%
NESTLE INDIA LIMITED	0.64%
MARUTI UDYOG LTD.	0.64%
TATA CONSULTANCY SERVICES LTD.	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
HDFC LTD FV 2	0.46%
HINDUSTAN LEVER LTD.	0.45%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
GUJARAT FLUOROCEMICALS LTD.	0.39%
HCL TECHNOLOGIES LIMITED	0.38%
MOTHERSON SUMI SYSTEMS LTD.	0.37%
THE INDIAN HOTELS CO LTD	0.33%
ULTRATECH CEMCO LTD	0.29%
TATA MOTORS LTD.FV-2	0.28%
GRASIM INDUSTRIES LTD.	0.28%
STATE BANK OF INDIAFV-1	0.26%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.25%
Vedanta Limited	0.24%
GODREJ INDUSTRIES LIMITED	0.21%
PETRONET LNG LIMITED	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
ASIAN PAINTS LIMITEDFV-1	0.20%
PIRAMAL ENTERPRISES LIMITED	0.20%
KIRLOSKAR CUMMINS	0.20%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.20%
AUROBINDO PHARMA LIMITED	0.19%
NIIT Limited	0.18%
TITAN COMPANY LIMITED	0.17%
BAJAJ FINANCE LIMITED	0.15%
HERO MOTOCORP LIMITED	0.15%
BAJAJ AUTO LTD	0.13%
DR. REDDY LABORATORIES	0.12%
COAL INDIA LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.08%
APOLLO TYRES LIMITED	0.06%
CESC LTD	0.04%
Equity Total	18.92%
MF Total	7.80%
Money Market Total	4.44%
Current Assets	1.73%
Total	100.00%

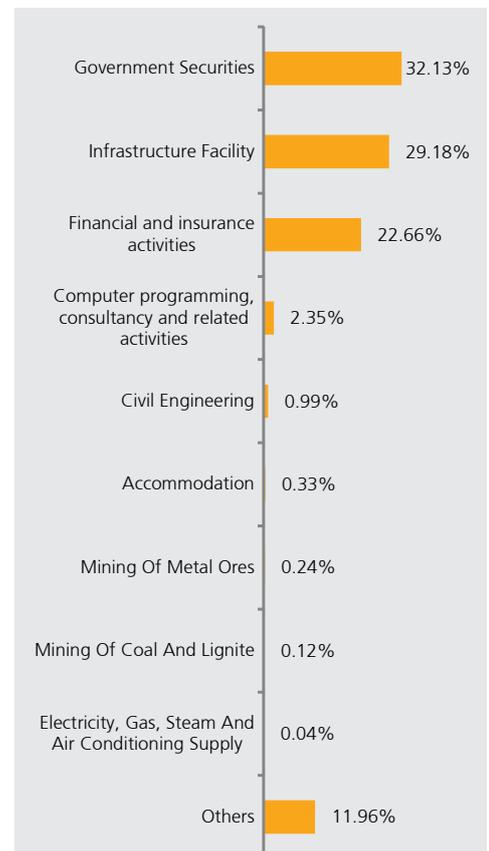
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹22.7872

Inception Date: 9th April 2007

Benchmark: CRISIL Composite Bond Fund Index: 100%

AUM as on 31 July, 18: ₹ 39.94 Crs.

Modified Duration of Debt Portfolio: 4.11 years

YTM of Debt Portfolio: 7.53%

Asset Allocation

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

Returns

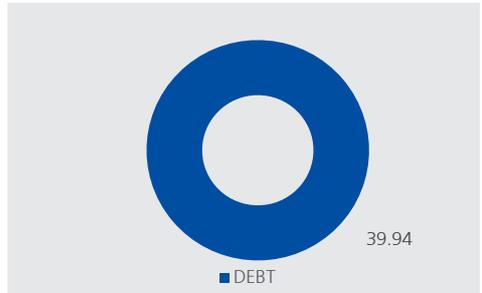
Period	Fund Returns	Index Returns
Last 1 Month	0.96%	1.14%
Last 6 Months	0.71%	1.68%
Last 1 Year	-0.22%	1.48%
Last 2 Years	4.00%	5.65%
Last 3 Years	6.08%	7.52%
Since Inception	7.55%	7.55%

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

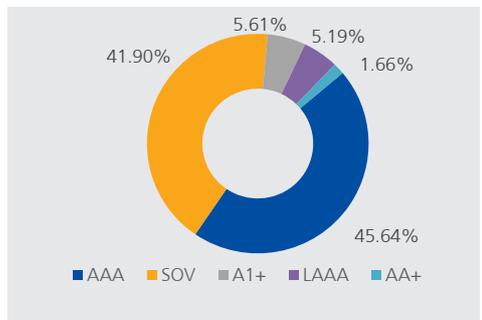
Portfolio

Name of Instrument	% to AUM
7.95% REC NCD 12-03-2027	8.18%
7.78% LICHFL NCD 23-05-2022 TR338 II	4.88%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.64%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.63%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.51%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.34%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.34%
7.00% RIL NCD 31-08-2022 - PPD SR A	3.32%
7.42% PFC NCD 26-06-2020 Series-165	2.47%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.49%
7.86% LICHFL NCD 17-05-2027_SR-337	0.96%
7.33% IRFC NCD 28-08-2027 SR123	0.93%
7.99% PFC NCD 20-12-2022 SR176-B	0.74%
7.17% NHAI NCD_23.12.2021_TAXABLE BOND_SERIES-III	0.72%
7.95% HDFC BK NCD 21-09-2026	0.72%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.72%
Bonds/Debentures Total	46.58%
6.68% GOI CG 17-09-2031	14.35%
6.84% GOI CG 19-12-2022	7.75%
6.05% GOI CG 02-02-2019	5.58%
6.79% GOI CG 15-05-2027	4.24%
8.60% GOI CG 02-06-2028	2.90%
7.17% GOI 08-01-2028	2.22%
8.10% KERALA SDL 08-05-2023	0.38%
Gilts Total	37.40%
MF Total	9.01%
Money Market Total	5.29%
Current Assets	1.72%
Total	100.00%

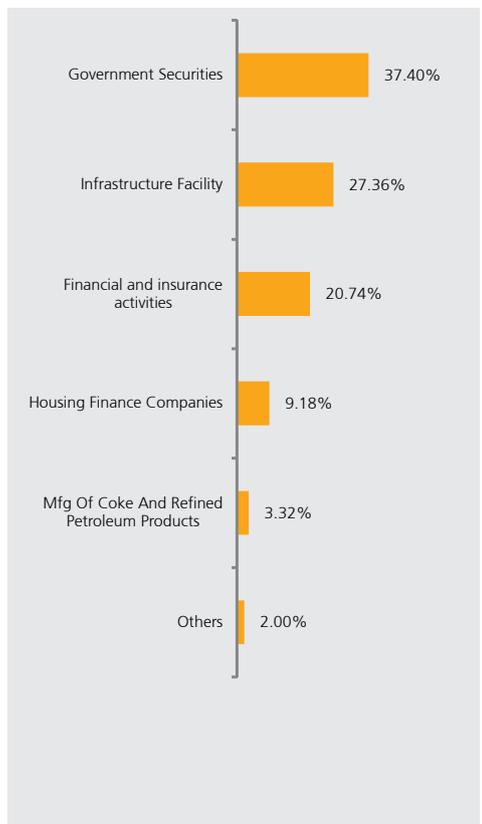
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹19.1117

Inception Date: 11th June 2008

Benchmark: CRISIL Gilt Index

AUM as on 31 July, 18: ₹ 52.34 Crs.

Modified Duration of Debt Portfolio:

3.20 years

YTM of Debt Portfolio: 5.28%

Asset Allocation

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

Returns

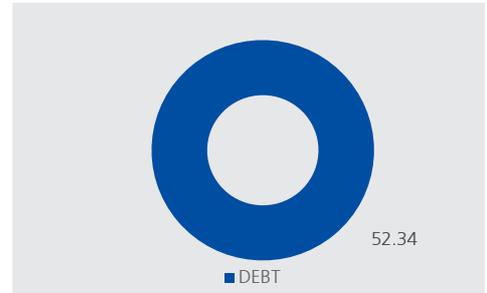
Period	Fund Returns	Index Returns
Last 1 Month	0.89%	1.12%
Last 6 Months	1.26%	1.94%
Last 1 Year	-1.16%	-0.09%
Last 2 Years	3.61%	4.56%
Last 3 Years	6.10%	6.94%
Since Inception	6.59%	8.06%

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

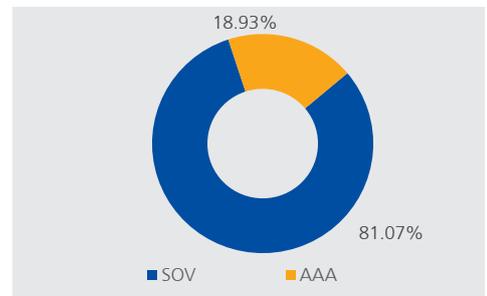
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	37.96%
6.68% GOI CG 17-09-2031	8.35%
6.79% GOI CG 15-05-2027	7.72%
7.17% GOI 08-01-2028	6.54%
8.60% GOI CG 02-06-2028	6.32%
6.05% GOI CG 02-02-2019	6.14%
Gilts Total	73.04%
MF Total	8.98%
Money Market Total	17.05%
Current Assets	0.93%
Total	100.00%

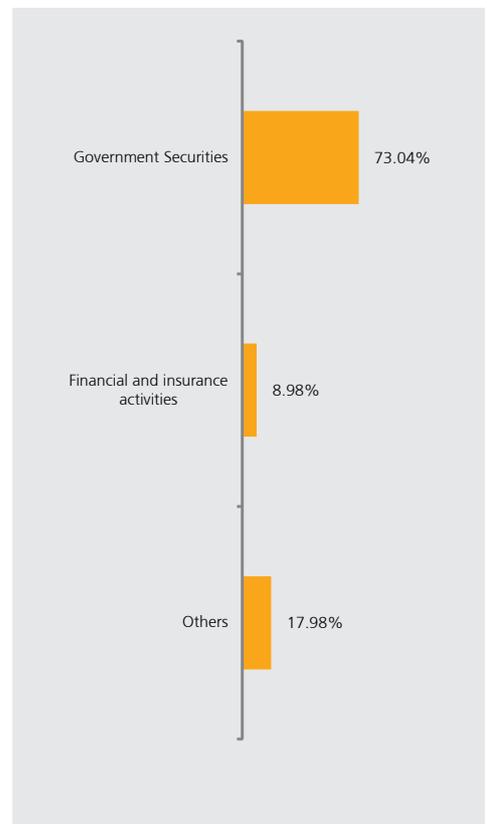
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹18.6508

Inception Date: 20th August 2009

Benchmark: CRISIL Gilt Index

AUM as on 31 July, 18: ₹ 1.74 Crs.

Modified Duration of Debt Portfolio:

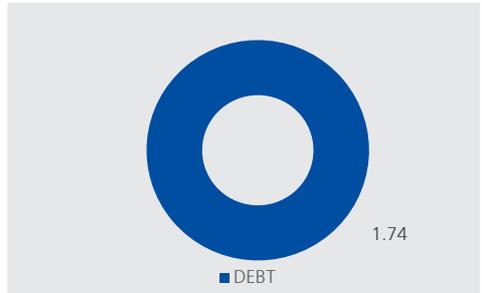
2.99 years

YTM of Debt Portfolio: 4.91%

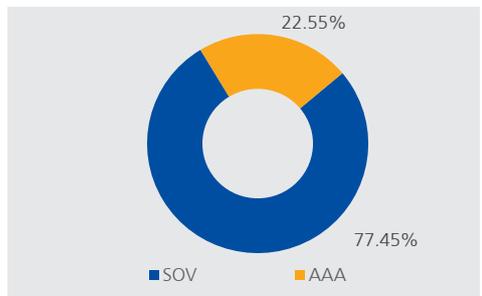
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	37.06%
6.68% GOI CG 17-09-2031	8.17%
6.79% GOI CG 15-05-2027	7.39%
7.17% GOI 08-01-2028	6.39%
8.60% GOI CG 02-06-2028	5.95%
6.05% GOI CG 02-02-2019	5.54%
Gilts Total	70.50%
MF Total	8.03%
Money Market Total	20.52%
Current Assets	0.95%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

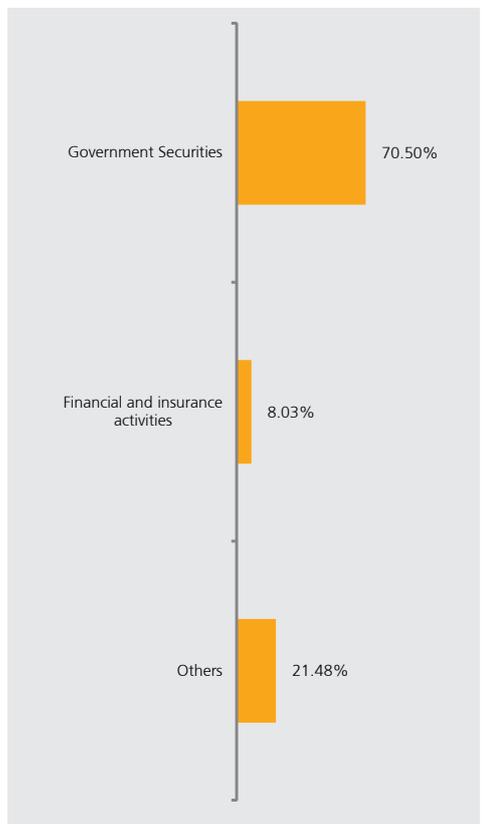
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	70
MMI / Others	00-100	30

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.90%	1.12%
Last 6 Months	1.45%	1.94%
Last 1 Year	-0.78%	-0.09%
Last 2 Years	3.99%	4.56%
Last 3 Years	6.46%	6.94%
Since Inception	7.19%	7.35%

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹19.2294

Inception Date: 19th March 2008

Benchmark: CRISIL Gilt Index

AUM as on 31 July, 18: ₹ 0.56 Crs.

Modified Duration of Debt Portfolio:

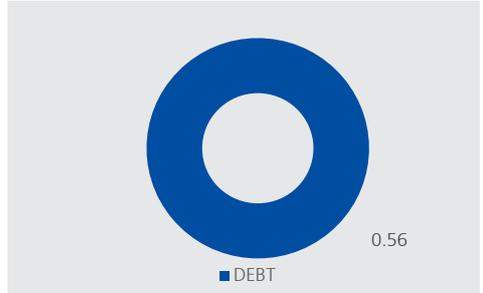
3.12 years

YTM of Debt Portfolio: 5.15%

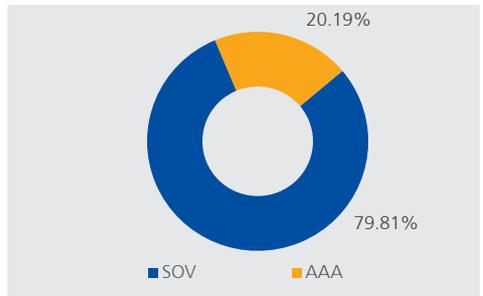
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	37.44%
6.68% GOI CG 17-09-2031	8.37%
6.79% GOI CG 15-05-2027	8.00%
7.17% GOI 08-01-2028	6.55%
6.05% GOI CG 02-02-2019	6.44%
8.60% GOI CG 02-06-2028	6.34%
Gilts Total	73.15%
MF Total	7.19%
Money Market Total	18.50%
Current Assets	1.17%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

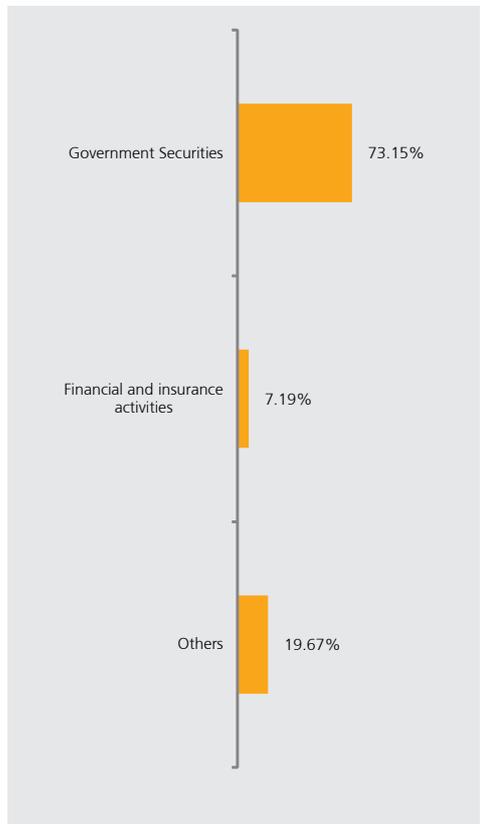
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	73
MMI / Others	00-100	27

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.90%	1.12%
Last 6 Months	1.50%	1.94%
Last 1 Year	-0.91%	-0.09%
Last 2 Years	3.73%	4.56%
Last 3 Years	6.15%	6.94%
Since Inception	6.51%	7.47%

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹19.2503

Inception Date: 27th February 2008

Benchmark: CRISIL Gilt Index

AUM as on 31 July, 18: ₹ 1.03 Crs.

Modified Duration of Debt Portfolio:

3.10 years

YTM of Debt Portfolio: 5.09%

Asset Allocation

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

Returns

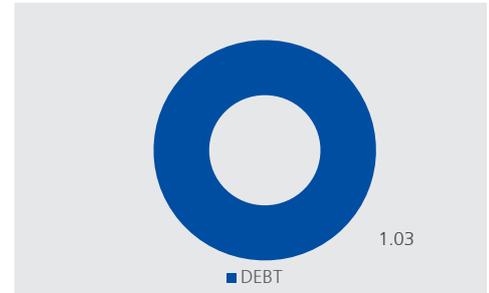
Period	Fund Returns	Index Returns
Last 1 Month	0.88%	1.12%
Last 6 Months	1.34%	1.94%
Last 1 Year	-1.05%	-0.09%
Last 2 Years	3.68%	4.56%
Last 3 Years	6.12%	6.94%
Since Inception	6.48%	7.32%

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

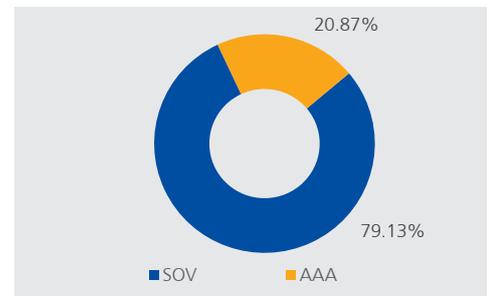
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	37.99%
6.68% GOI CG 17-09-2031	8.36%
6.79% GOI CG 15-05-2027	7.58%
7.17% GOI 08-01-2028	6.53%
8.60% GOI CG 02-06-2028	6.05%
6.05% GOI CG 02-02-2019	5.71%
Gilts Total	72.22%
MF Total	8.75%
Money Market Total	19.05%
Current Assets	-0.02%
Total	100.00%

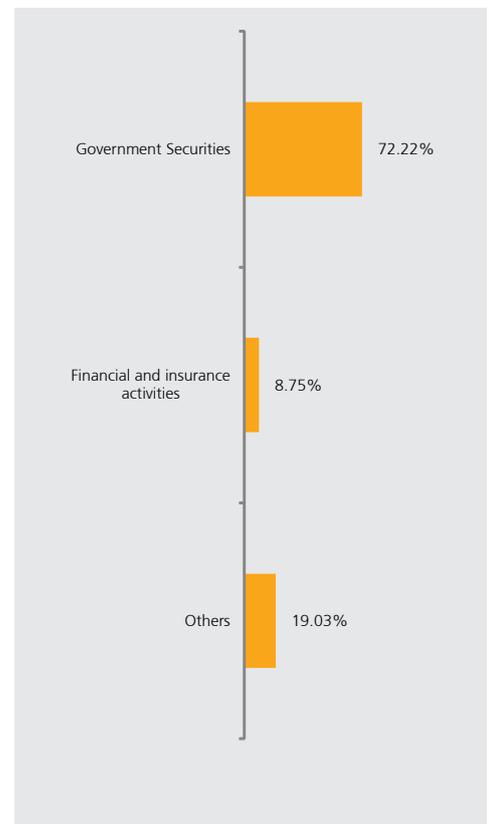
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹24.3307
Inception Date: 9th August 2004
Benchmark: Crisil 91-days Treasury Bill Index
AUM as on 31 July, 18: ₹ 3.93 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 7.09%

Asset Allocation

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

Returns

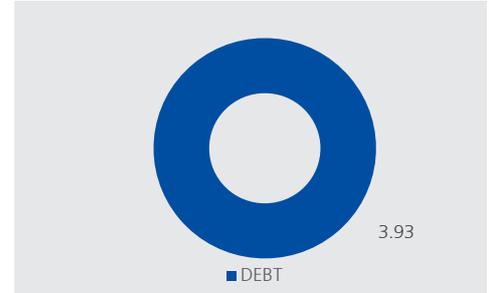
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.54%
Last 6 Months	2.73%	3.25%
Last 1 Year	5.19%	6.47%
Last 2 Years	5.43%	6.54%
Last 3 Years	5.74%	6.88%
Since Inception	6.57%	7.20%

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

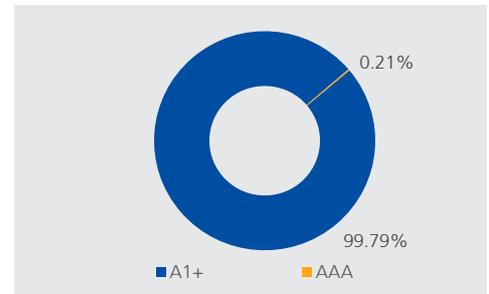
Portfolio

Name of Instrument	% to AUM
MF Total	2.80%
Money Market Total	97.20%
Current Assets	0.00%
Total	100.00%

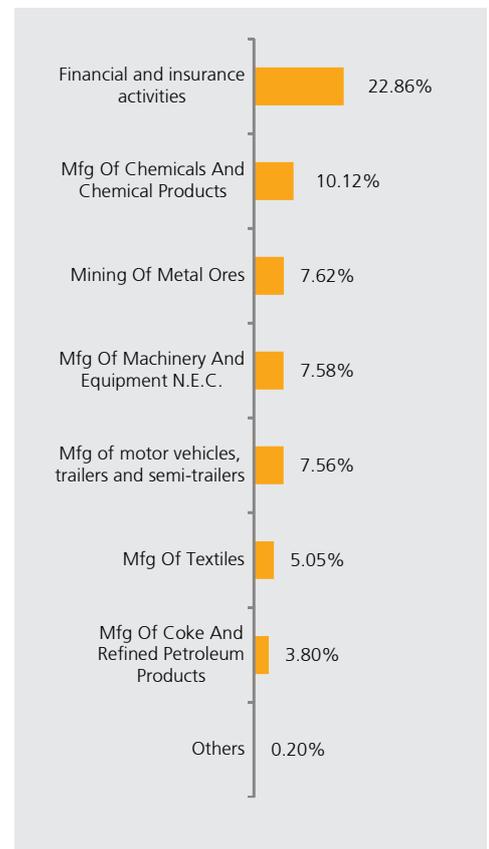
AUM (in ₹ crs.)



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 July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹24.4970
Inception Date: 8th November 2006
Benchmark: Crisil 91-days Treasury Bill Index
AUM as on 31 July, 18: ₹ 3.04 Crs.
Modified Duration of Debt Portfolio:
 0.12 years
YTM of Debt Portfolio: 6.73%

Asset Allocation

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

Returns

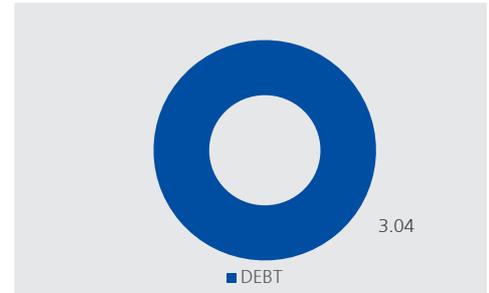
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.54%
Last 6 Months	2.76%	3.25%
Last 1 Year	5.21%	6.47%
Last 2 Years	5.49%	6.54%
Last 3 Years	5.86%	6.88%
Since Inception	6.96%	7.45%

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

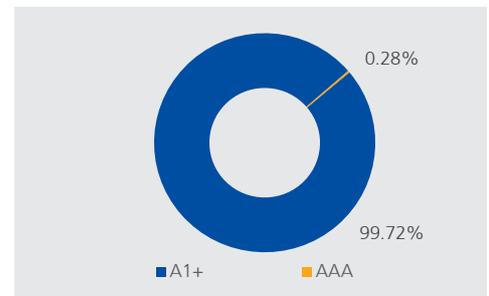
Portfolio

Name of Instrument	% to AUM
MF Total	7.23%
Money Market Total	93.06%
Current Assets	-0.29%
Total	100.00%

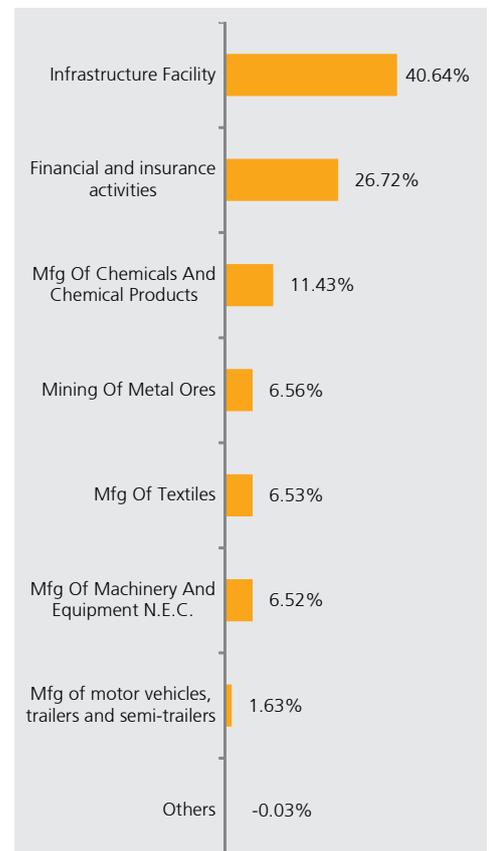
AUM (in ₹ crs.)



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 July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹21.4131

Inception Date: 11th June 2008

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 31 July, 18: ₹ 296.81 Crs.

Modified Duration of Debt Portfolio:

3.97 years

YTM of Debt Portfolio: 7.35%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	87
MMI / Others	00-25	13

Returns

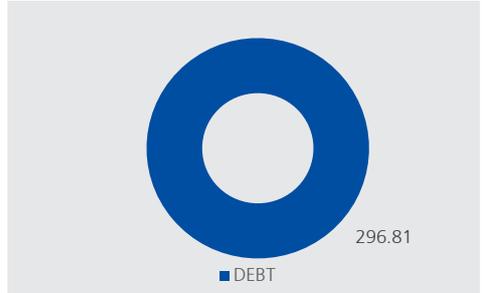
Period	Fund Returns	Index Returns
Last 1 Month	0.98%	1.14%
Last 6 Months	0.66%	1.68%
Last 1 Year	-0.30%	1.48%
Last 2 Years	3.93%	5.65%
Last 3 Years	6.07%	7.52%
Since Inception	7.80%	7.81%

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

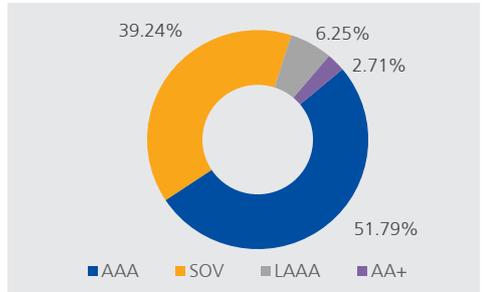
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	9.12%
10.00% IHFL NCD 29-09-2019	6.07%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	6.07%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.94%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.16%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.90%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.36%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	1.89%
8.55% SHRIRAM TRANSPORT FINANCE CO. LTD NCD 21-05-2021	1.57%
9.95% FCI NCD 07-03-2022 SR-VI	1.30%
7.33% IRFC NCD 28-08-2027 SR123	1.25%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.08%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.07%
7.78% LICHFL NCD 23-05-2022 TR338 II	0.98%
7.86% LICHFL NCD 17-05-2027_SR-337	0.97%
7.80% LICHFL NCD 03-05-2022 TR 334	0.85%
7.42% PFC NCD 26-06-2020 Series-165	0.83%
7.99% PFC NCD 20-12-2022 SR176-B	0.66%
9.45% LICHFL NCD 30-01-2022	0.35%
7.50% BAJAJFINANCE NCD 10-08-2020 SR-222	0.33%
8.20% PGCIL NCD 23-01-2022 XLVIII B	0.20%
Bonds/Debentures Total	48.96%
6.68% GOI CG 17-09-2031	14.38%
6.84% GOI CG 19-12-2022	7.71%
6.05% GOI CG 02-02-2019	6.26%
6.79% GOI CG 15-05-2027	4.23%
8.60% GOI CG 02-06-2028	2.90%
7.17% GOI 08-01-2028	2.20%
8.10% KERALA SDL 08-05-2023	0.38%
Gilts Total	38.08%
Money Market Total	10.00%
Current Assets	2.96%
Total	100.00%

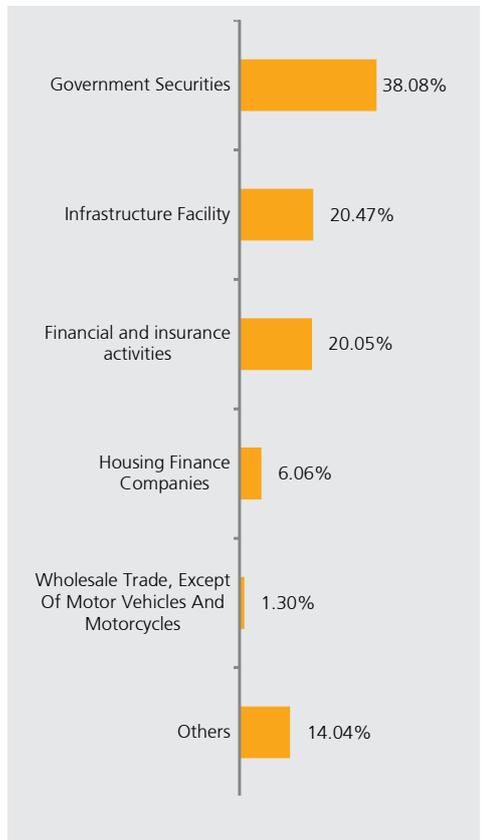
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹21.0409

Inception Date: 20th August 2009

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 31 July, 18: ₹ 2.82 Crs.

Modified Duration of Debt Portfolio: 4.49 years

YTM of Debt Portfolio: 7.74%

Asset Allocation

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

Returns

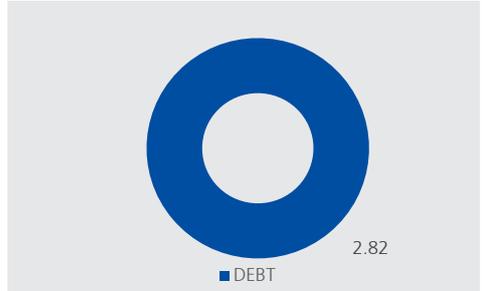
Period	Fund Returns	Index Returns
Last 1 Month	1.01%	1.14%
Last 6 Months	0.70%	1.68%
Last 1 Year	-0.19%	1.48%
Last 2 Years	4.43%	5.65%
Last 3 Years	6.49%	7.52%
Since Inception	7.54%	7.84%

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

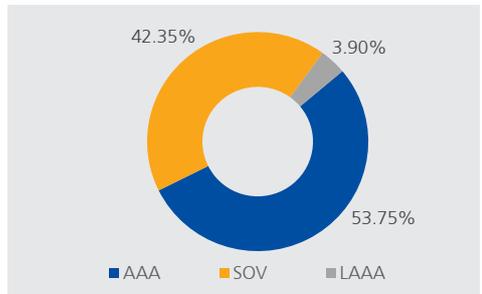
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	9.12%
10.00% IHFL NCD 29-09-2019	6.07%
7.60% NHA1 NCD_18.03.2022_Taxable Bond_Series-V	6.07%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.94%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.16%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.90%
7.27% NHA1 NCD_06.06.2022_Taxable Bond_TR-1	2.36%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	1.89%
8.55% SHRIRAM TRANSPORT FINANCE CO. LTD NCD 21-05-2021	1.57%
9.95% FCI NCD 07-03-2022 SR-VI	1.30%
7.33% IRFC NCD 28-08-2027 SR123	1.25%
Bonds/Debentures Total	48.96%
6.68% GOI CG 17-09-2031	14.24%
6.84% GOI CG 19-12-2022	7.70%
6.05% GOI CG 02-02-2019	5.86%
6.79% GOI CG 15-05-2027	4.31%
8.60% GOI CG 02-06-2028	2.87%
7.17% GOI 08-01-2028	2.21%
8.10% KERALA SDL 08-05-2023	0.35%
Gilts Total	37.56%
MF Total	8.87%
Money Market Total	2.66%
Current Assets	1.95%
Total	100.00%

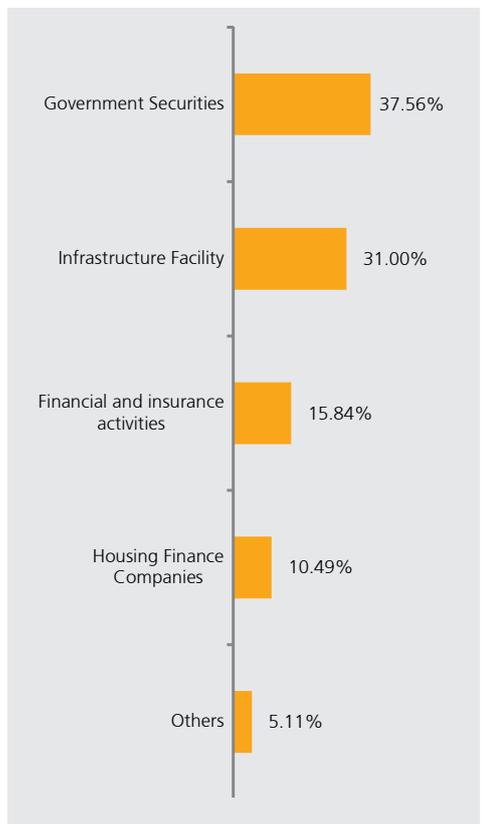
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹21.6032
Inception Date: 19th March 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 July, 18: ₹ 0.89 Crs.
Modified Duration of Debt Portfolio: 4.14 years
YTM of Debt Portfolio: 6.19%

Asset Allocation

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

Returns

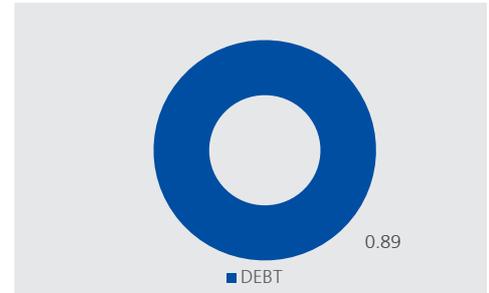
Period	Fund Returns	Index Returns
Last 1 Month	0.91%	1.14%
Last 6 Months	0.99%	1.68%
Last 1 Year	0.09%	1.48%
Last 2 Years	4.21%	5.65%
Last 3 Years	6.29%	7.52%
Since Inception	7.71%	7.51%

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

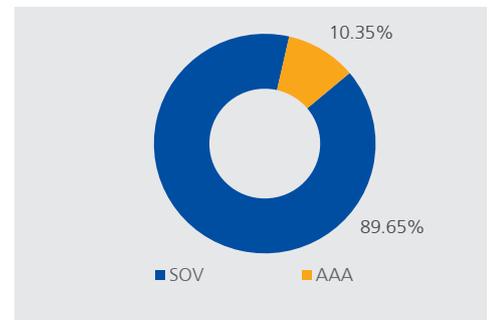
Portfolio

Name of Instrument	% to AUM
8.10% KERALA SDL 08-05-2023	22.17%
7.17% GOI 08-01-2028	21.61%
6.68% GOI CG 17-09-2031	13.04%
6.84% GOI CG 19-12-2022	8.97%
6.05% GOI CG 02-02-2019	5.80%
6.79% GOI CG 15-05-2027	4.78%
8.60% GOI CG 02-06-2028	3.14%
Gilts Total	79.49%
MF Total	7.84%
Money Market Total	9.18%
Current Assets	3.49%
Total	100.00%

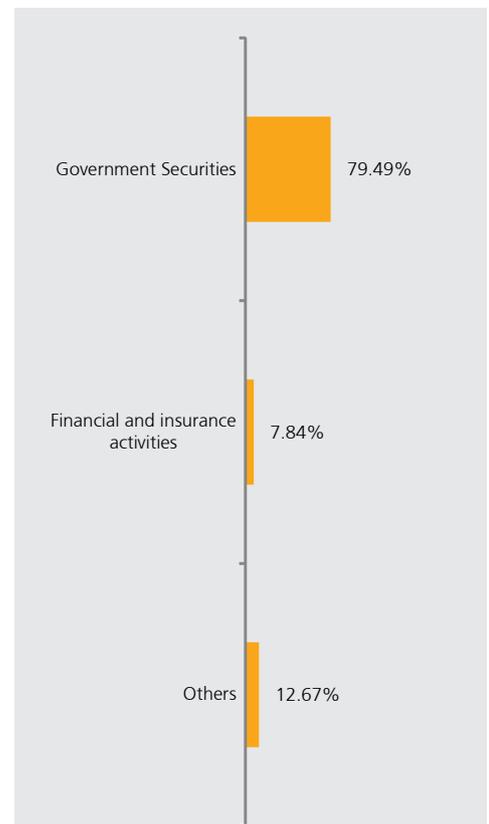
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹21.7851
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 July, 18: ₹ 1.42 Crs.
Modified Duration of Debt Portfolio: 3.88 years
YTM of Debt Portfolio: 6.41%

Asset Allocation

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

Returns

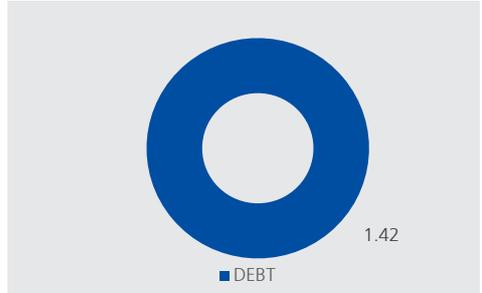
Period	Fund Returns	Index Returns
Last 1 Month	0.96%	1.14%
Last 6 Months	0.61%	1.68%
Last 1 Year	-0.27%	1.48%
Last 2 Years	3.90%	5.65%
Last 3 Years	6.08%	7.52%
Since Inception	7.75%	7.46%

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

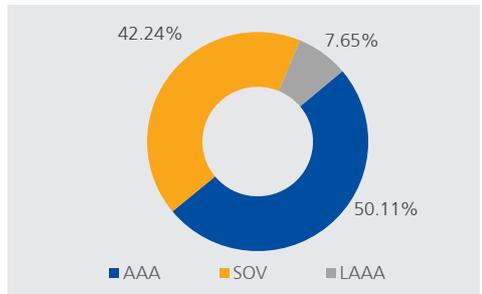
Portfolio

Name of Instrument	% to AUM
9.95% FCI NCD 07-03-2022 SR-VI	7.37%
7.78% LICHFL NCD 23-05-2022 TR338 II	6.86%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	6.85%
7.95% HDFC BK NCD 21-09-2026	6.78%
7.95% REC NCD 12-03-2027	6.77%
7.33% IRFC NCD 28-08-2027 SR123	6.51%
Bonds/Debentures Total	41.14%
6.68% GOI CG 17-09-2031	14.63%
6.84% GOI CG 19-12-2022	7.88%
6.05% GOI CG 02-02-2019	5.54%
6.79% GOI CG 15-05-2027	4.31%
8.60% GOI CG 02-06-2028	2.85%
7.17% GOI 08-01-2028	2.30%
8.10% KERALA SDL 08-05-2023	0.35%
Gilts Total	37.86%
MF Total	8.45%
Money Market Total	10.63%
Current Assets	1.92%
Total	100.00%

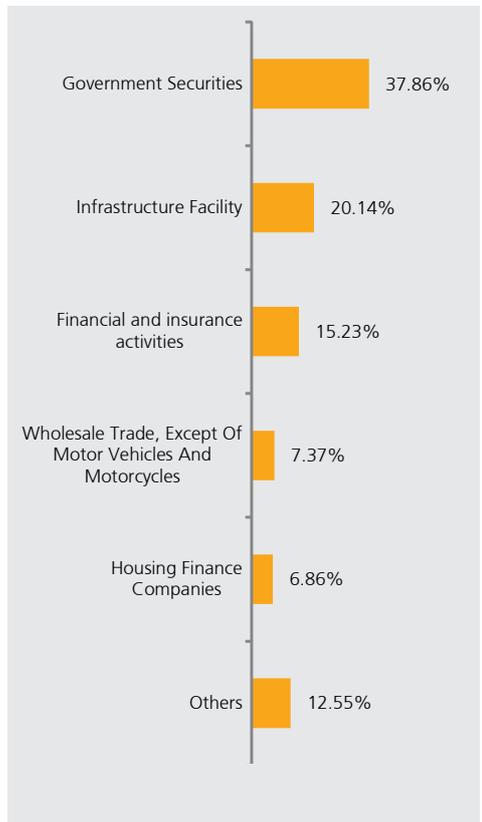
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹14.2759

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 31 July, 18: ₹ 66.65 Crs.

Modified Duration of Debt Portfolio:

4.29 years

YTM of Debt Portfolio: 8.06%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	84
MMI / Others	00-90	16

Returns

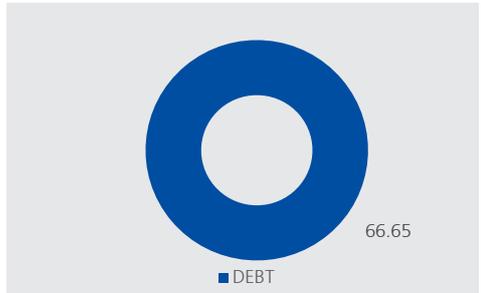
Period	Fund Returns	Index Returns
Last 1 Month	0.94%	-
Last 6 Months	0.75%	-
Last 1 Year	-0.32%	-
Last 2 Years	3.82%	-
Last 3 Years	5.91%	-
Since Inception	6.78%	-

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

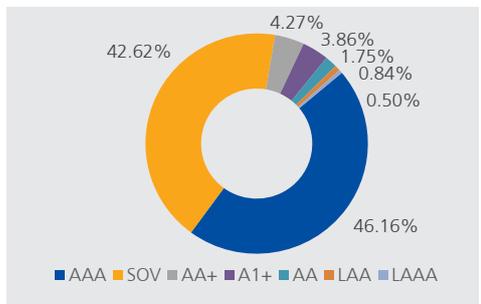
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	7.08%
8.40% PGCIL NCD 27-05-2022 L STRP D	4.47%
9.00% IHFL NCD 30-06-2026	3.84%
10.00% IHFL NCD 29-09-2019	3.51%
7.33% IRFC NCD 28-08-2027 SR123	3.33%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	2.70%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.31%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.29%
8.55% SHRIRAM TRANSPORT FINANCE CO. LTD NCD 21-05-2021	2.23%
9.00% NTPC NCD 25-01-2023 XLII-I	1.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.85%
9.55% HINDALCO NCD 25-04-2022	1.52%
8.27% REC NCD 09-03-2022 SR132	1.49%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.48%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.42%
9.95% FCI NCD 07-03-2022 SR-VI	1.41%
7.50% BAJAJFINANCE NCD 10-08-2020 SR-222	0.73%
8.35% CHOLAFIN NCD 29-03-2022	0.73%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.63%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.44%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.43%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.15%
11.15% HDFC NCD 06-08-2018	0.15%
7.80% LICHFL NCD 03-05-2022 TR 334	0.15%
7.86% LICHFL NCD 17-05-2027_SR-337	0.14%
Bonds/Debentures Total	46.48%
6.68% GOI CG 17-09-2031	14.15%
6.84% GOI CG 19-12-2022	7.69%
6.05% GOI CG 02-02-2019	5.67%
6.79% GOI CG 15-05-2027	4.16%
8.60% GOI CG 02-06-2028	2.80%
7.17% GOI 08-01-2028	2.19%
8.10% KERALA SDL 08-05-2023	0.37%
Gilts Total	37.02%
MF Total	10.43%
Money Market Total	3.35%
Current Assets	2.72%
Total	100.00%

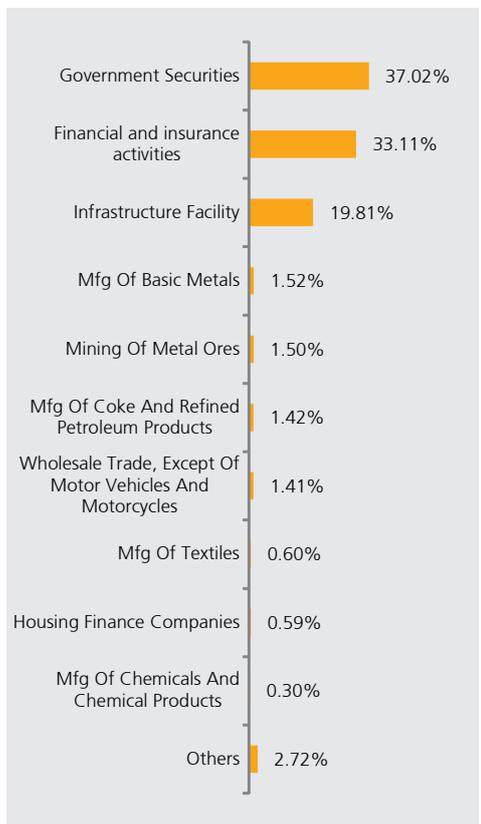
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹20.8227
Inception Date: 11th June 2008
Benchmark: Crisil 91-days Treasury Bill Index
AUM as on 31 July, 18: ₹ 234.43 Crs.
Modified Duration of Debt Portfolio:
 0.18 years
YTM of Debt Portfolio: 6.30%

Asset Allocation

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

Returns

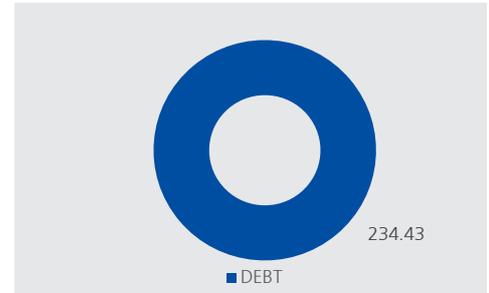
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.54%
Last 6 Months	2.79%	3.25%
Last 1 Year	5.46%	6.47%
Last 2 Years	5.95%	6.54%
Last 3 Years	6.27%	6.88%
Since Inception	7.50%	7.45%

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

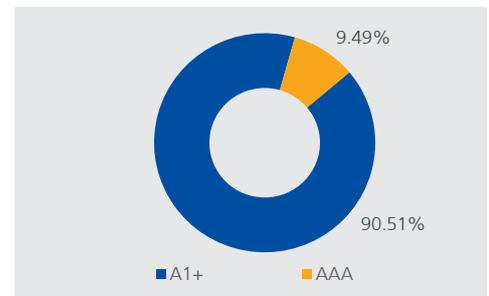
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.73%
Current Assets	0.27%
Total	100.00%

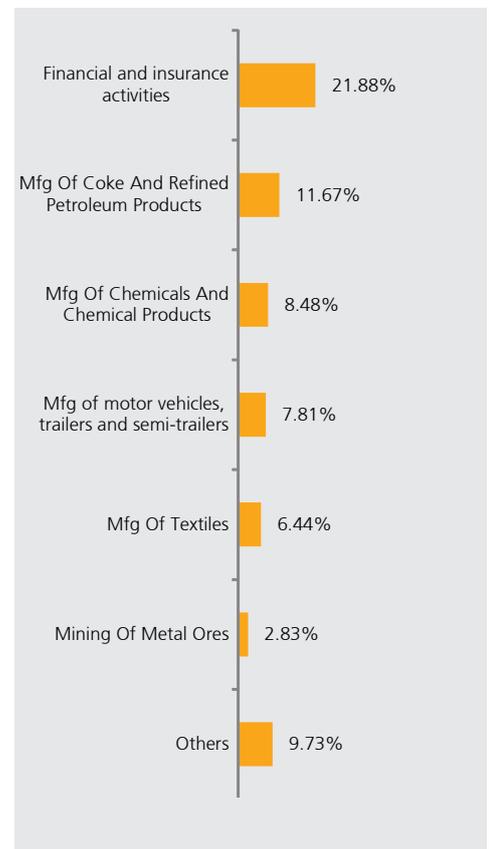
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹20.2892
Inception Date: 20th August 2009
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 July, 18: ₹ 2.43 Crs.
Modified Duration of Debt Portfolio:
 0.12 years
YTM of Debt Portfolio: 4.32%

Asset Allocation

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

Returns

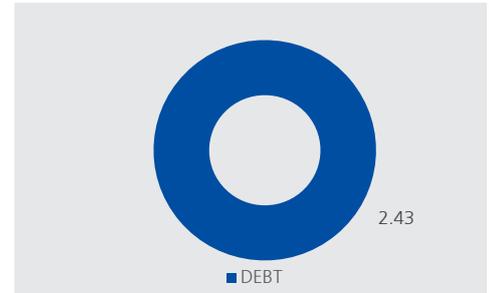
Period	Fund Returns	Index Returns
Last 1 Month	0.51%	0.54%
Last 6 Months	2.98%	3.25%
Last 1 Year	5.81%	6.47%
Last 2 Years	6.17%	6.54%
Last 3 Years	6.48%	6.88%
Since Inception	7.58%	7.86%

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

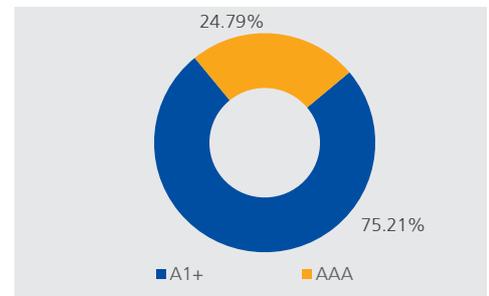
Portfolio

Name of Instrument	% to AUM
MF Total	8.63%
Money Market Total	91.32%
Current Assets	0.05%
Total	100.00%

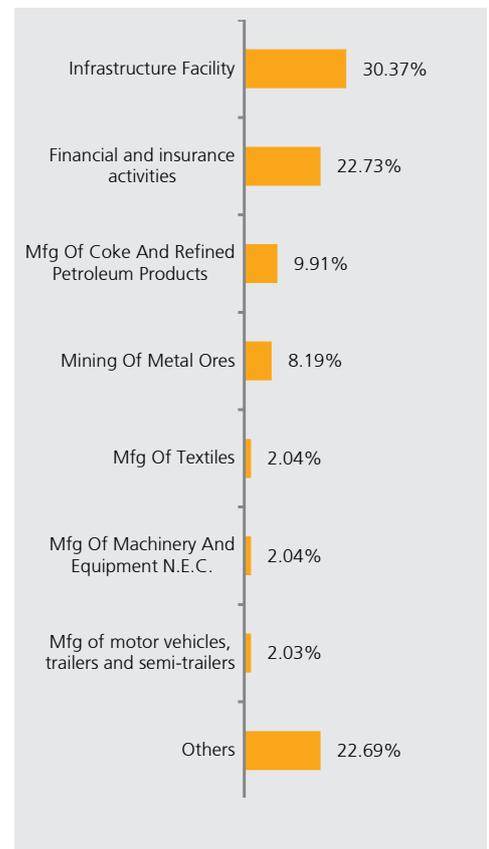
AUM (in ₹ crs.)



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 July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹18.2371
Inception Date: 11th January 2010
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 July, 18: ₹ 13.25 Crs.
Modified Duration of Debt Portfolio:
 0.19 years
YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

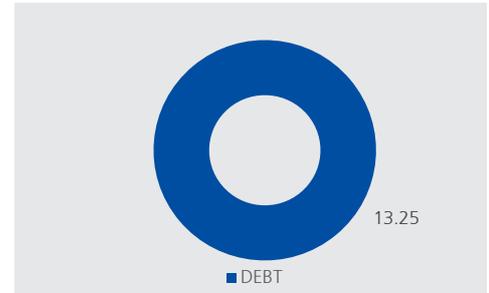
Period	Fund Returns	Index Returns
Last 1 Month	0.51%	0.54%
Last 6 Months	2.83%	3.25%
Last 1 Year	5.51%	6.47%
Last 2 Years	6.00%	6.54%
Last 3 Years	6.34%	6.88%
Since Inception	7.28%	7.67%

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

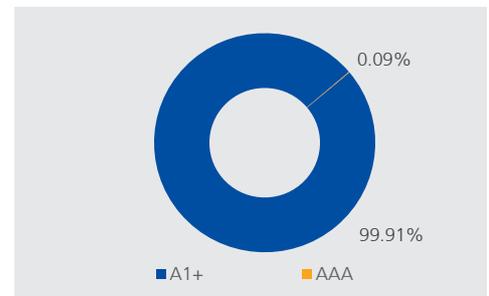
Portfolio

Name of Instrument	% to AUM
MF Total	4.98%
Money Market Total	94.88%
Current Assets	0.14%
Total	100.00%

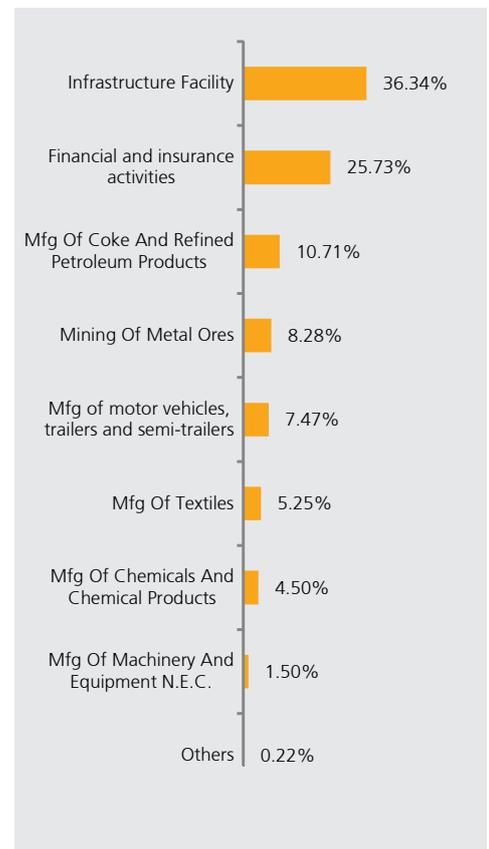
AUM (in ₹ crs.)



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 July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan
NAV as on 31 July, 18: ₹21.2133
Inception Date: 27th February 2008
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 July, 18: ₹ 0.89 Crs.
Modified Duration of Debt Portfolio:
 0.15 years
YTM of Debt Portfolio: 6.49%

Asset Allocation

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

Returns

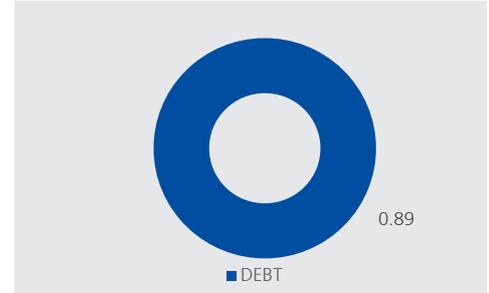
Period	Fund Returns	Index Returns
Last 1 Month	0.45%	0.54%
Last 6 Months	2.67%	3.25%
Last 1 Year	5.34%	6.47%
Last 2 Years	5.92%	6.54%
Last 3 Years	6.23%	6.88%
Since Inception	7.48%	7.49%

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

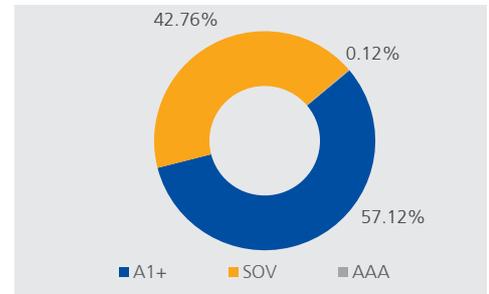
Portfolio

Name of Instrument	% to AUM
MF Total	3.36%
Money Market Total	96.48%
Current Assets	0.16%
Total	100.00%

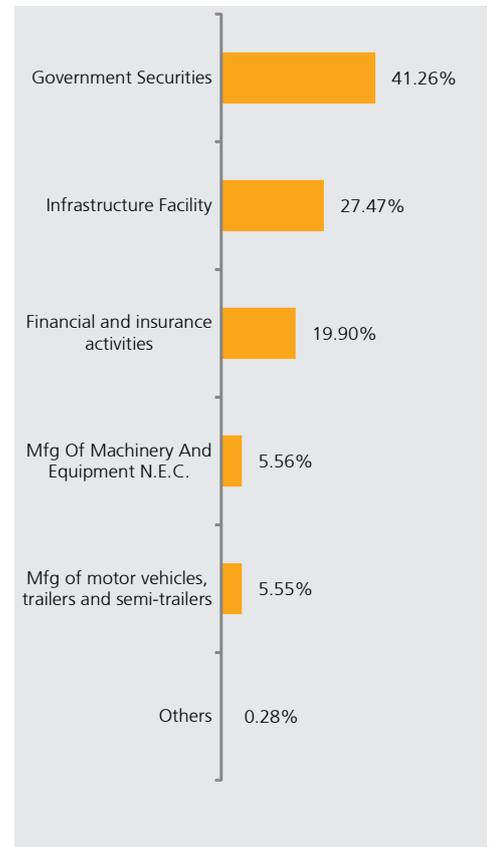
AUM (in ₹ crs.)



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 July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹16.5340

Highest NAV locked as on 29th Jan 2018: ₹16.5340

Inception Date: 15th February 2010

Benchmark: N.A

AUM as on 31 July, 18: ₹ 436.67 Crs.

Asset Allocation

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

Returns

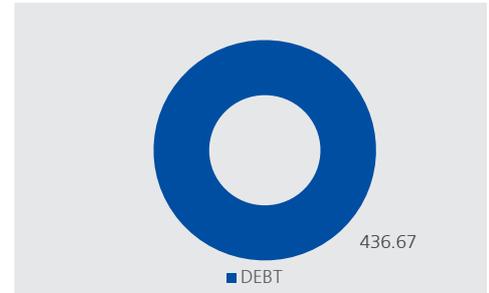
Period	Fund Returns	Index Returns
Last 1 Month	0.84%	-
Last 6 Months	-6.09%	-
Last 1 Year	2.09%	-
Last 2 Years	7.63%	-
Last 3 Years	4.23%	-
Since Inception	6.12%	-

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

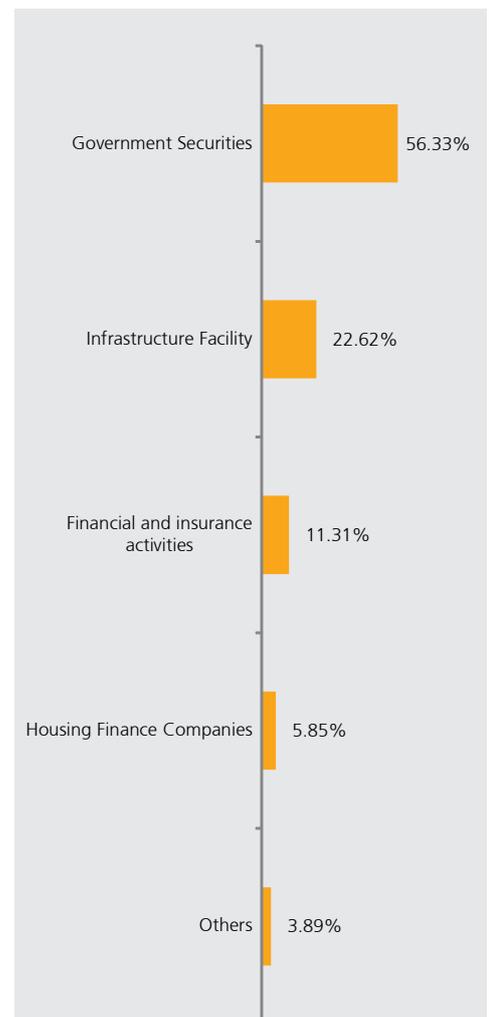
Portfolio

Name of Instrument	% to AUM
0.00% LICHFL ZCB TR-363 25-02-2020	5.85%
8.95% RJIL NCD15-09-2020	5.79%
7.53% PFC NCD 20-01-2020 176-A	5.66%
8.12% CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED NCD SR-536 26-05-2020	5.66%
7.80% BAJAJFINANCE NCD 24-02-2020 SR-203 OPT-I	5.65%
7.13% REC NCD 21-09-2020 SR-118th	5.60%
8.15% PGCIL NCD 09-03-2020 XLIX STRPP A	3.43%
7.42% PFC NCD 26-06-2020 Series-165	1.13%
Bonds/Debentures Total	38.77%
8.39% RAJASHTHAN SDL 2020 1503 UDAY	17.23%
8.57% WESTBENGAL SDL 16.02.2020	10.38%
8.21% RAJASHTHAN UDAY SDL 31.03.2020	10.31%
8.25% UTTARPRADESH SDL 2020 2903 UDAY	8.03%
8.53% Maharashtra SDL 27-10-2020	4.62%
8.42% Maharashtra SDL 25-08-2020	4.61%
8.53% Maharashtra SDL 10-03-2020	1.15%
Gilts Total	56.33%
Money Market Total	1.96%
Current Assets	2.94%
Total	100.00%

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 July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹15.1340

Highest NAV locked as on 29th Jan 2018: ₹15.1340

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 31 July, 18: ₹ 167.40 Crs.

Asset Allocation

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

Returns

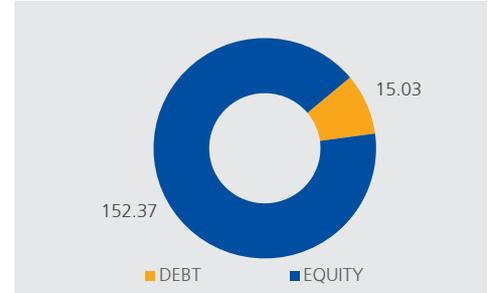
Period	Fund Returns	Index Returns
Last 1 Month	5.55%	-
Last 6 Months	3.31%	-
Last 1 Year	11.90%	-
Last 2 Years	12.38%	-
Last 3 Years	8.22%	-
Since Inception	5.39%	-

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

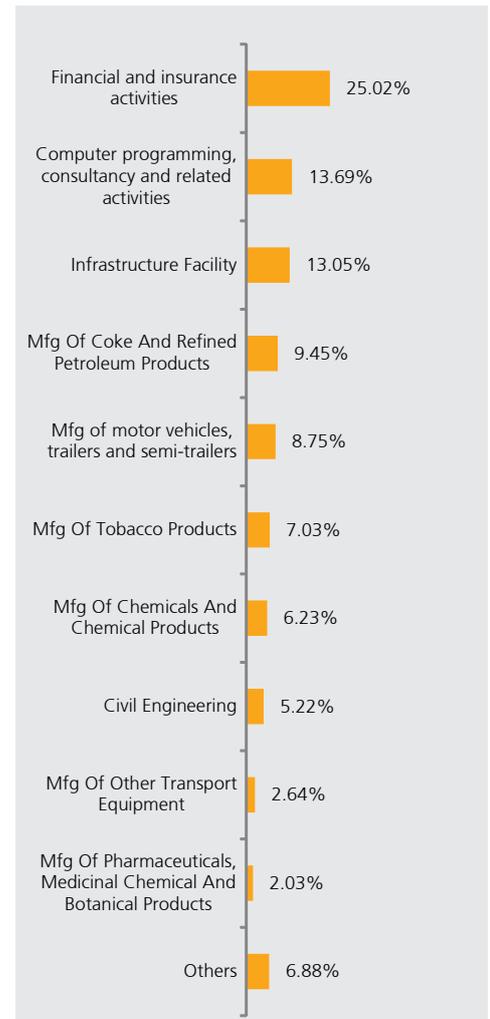
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.45%
ITC - FV 1	7.03%
INFOSYS LIMITED	6.42%
TATA CONSULTANCY SERVICES LTD.	6.11%
HDFC BANK LTD.FV-2	5.40%
LARSEN & TUBRO	5.22%
MARUTI UDYOG LTD.	4.20%
HDFC LTD FV 2	4.15%
HINDUSTAN LEVER LTD.	4.07%
MAHINDRA & MAHINDRA LTD.-FV5	2.90%
ICICI BANK LTD.FV-2	2.88%
ASIAN PAINTS LIMITEDFV-1	2.16%
INDUSIND BANK LIMITED	2.13%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.03%
STATE BANK OF INDIAFV-1	1.92%
AXIS BANK LIMITEDFV-2	1.68%
TATA MOTORS LTD.FV-2	1.65%
KOTAK MAHINDRA BANK LIMITED_FV5	1.61%
TATA IRON & STEEL COMPANY LTD	1.58%
ONGCFV-5	1.55%
NTPC LIMITED	1.55%
BHARTI AIRTEL LIMITED	1.43%
HERO MOTOCORP LIMITED	1.42%
Vedanta Limited	1.36%
POWER GRID CORP OF INDIA LTD	1.32%
BAJAJ AUTO LTD	1.22%
WIPRO	1.15%
COAL INDIA LIMITED	1.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.04%
YES BANK LTD	0.99%
Equity Total	86.75%
R* SHARES SENSEX ETF - GROWTH PLAN	4.27%
ETFs	4.27%
Money Market Total	9.02%
Current Assets	-0.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

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) & Mr. Yadnesh Chavan (Debt)

NAV as on 31 July, 18: ₹17.3009

Highest NAV locked as on 29th Jan 2018: ₹17.3009

Inception Date: 1st June 2011

Benchmark: N.A

AUM as on 31 July, 18: ₹ 23.43 Crs.

Asset Allocation

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

Returns

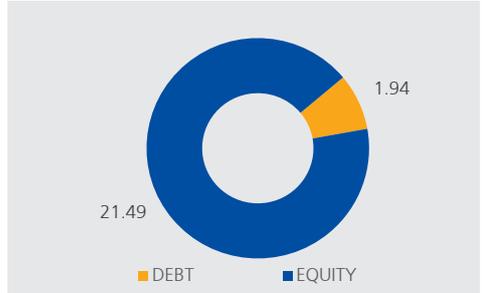
Period	Fund Returns	Index Returns
Last 1 Month	5.71%	-
Last 6 Months	3.73%	-
Last 1 Year	13.52%	-
Last 2 Years	13.77%	-
Last 3 Years	8.63%	-
Since Inception	7.97%	-

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

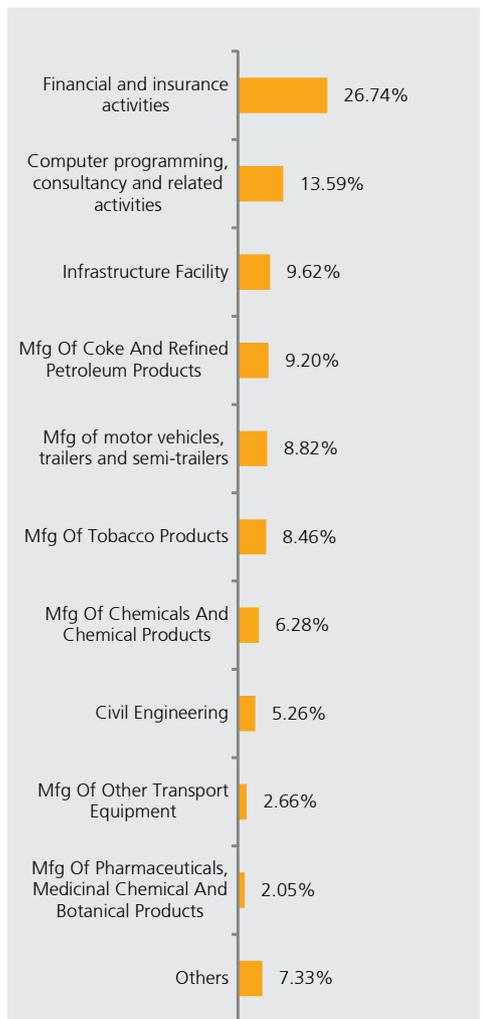
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.20%
ITC - FV 1	8.46%
INFOSYS LIMITED	6.62%
TATA CONSULTANCY SERVICES LTD.	5.80%
HDFC BANK LTD.FV-2	5.51%
LARSEN&TUBRO	5.26%
HDFC LTD FV 2	4.24%
MARUTI UDYOG LTD.	4.23%
HINDUSTAN LEVER LTD.	4.10%
MAHINDRA & MAHINDRA LTD.-FV5	2.92%
ICICI BANK LTD.FV-2	2.90%
INDUSIND BANK LIMITED	2.19%
ASIAN PAINTS LIMITEDFV-1	2.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.05%
STATE BANK OF INDIAFV-1	1.81%
AXIS BANK LIMITEDFV-2	1.69%
TATA MOTORS LTD.FV-2	1.67%
KOTAK MAHINDRA BANK LIMITED_FV5	1.62%
ONGCFV-5	1.56%
NTPC LIMITED	1.56%
TATA IRON & STEEL COMPANY LTD	1.51%
BHARTI AIRTEL LIMITED	1.44%
HERO MOTOCORP LIMITED	1.43%
Vedanta Limited	1.39%
POWER GRID CORP OF INDIA LTD	1.33%
BAJAJ AUTO LTD	1.23%
WIPRO	1.16%
COAL INDIA LIMITED	1.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.05%
YES BANK LTD	0.99%
Equity Total	88.24%
R* SHARES SENSEX ETF - GROWTH PLAN	3.48%
ETFs	3.48%
MF Total	2.30%
Money Market Total	5.93%
Current Assets	0.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹17.2022

Inception Date: 30th March 2011

Benchmark: N.A

AUM as on 31 July, 18: ₹ 465.15 Crs.

Modified Duration of Debt Portfolio:

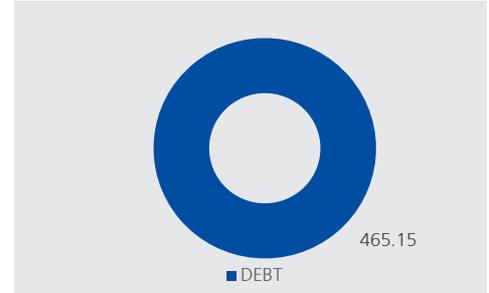
0.16 years

YTM of Debt Portfolio: 6.18%

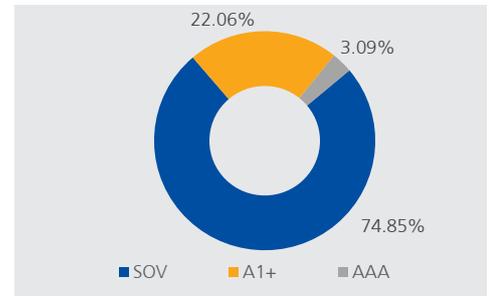
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.16%
Current Assets	-0.16%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

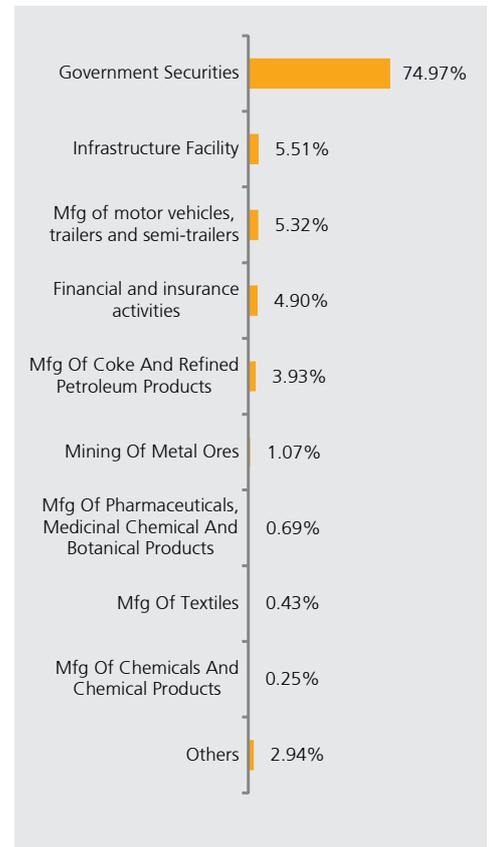
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	-
MMI / Others	00-40	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.50%	-
Last 6 Months	2.97%	-
Last 1 Year	6.01%	-
Last 2 Years	6.23%	-
Last 3 Years	6.56%	-
Since Inception	7.67%	-

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st July 2018

Investment Objective

NA

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹13.6248

Inception Date: 14th January 2014

Benchmark: N.A

AUM as on 31 July, 18: ₹ 90.54 Crs.

Modified Duration of Debt Portfolio:

0.14 years

YTM of Debt Portfolio: 6.15%

Asset Allocation

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

Returns

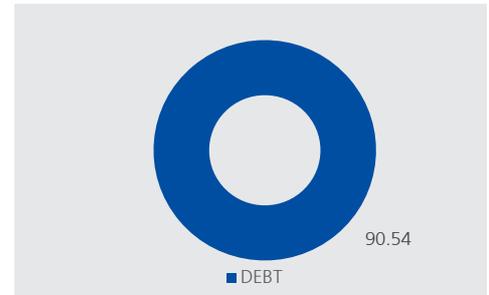
Period	Fund Returns	Index Returns
Last 1 Month	0.50%	-
Last 6 Months	2.99%	-
Last 1 Year	6.02%	-
Last 2 Years	6.30%	-
Last 3 Years	6.62%	-
Since Inception	7.05%	-

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

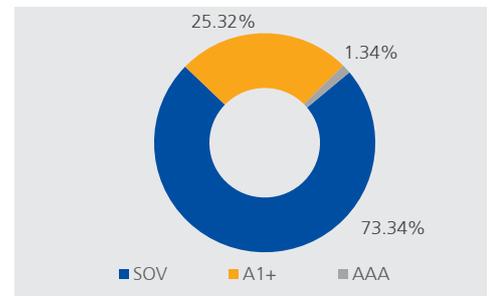
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.18%
Current Assets	-0.18%
Total	100.00%

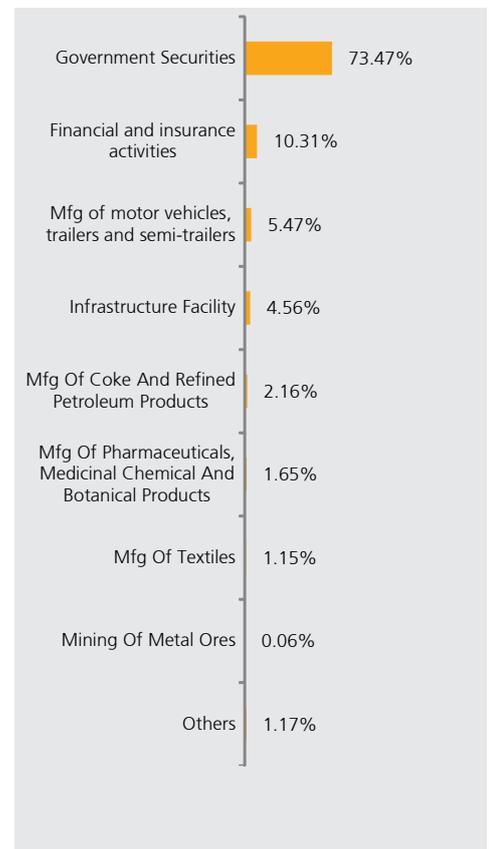
AUM (in ₹ crs.)



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 July 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Yadnesh Chavan

NAV as on 31 July, 18: ₹16.1135

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 31 July, 18: ₹ 47.14 Crs.

Modified Duration of Debt Portfolio:

3.30 years

YTM of Debt Portfolio: 8.62%

Asset Allocation

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

Returns

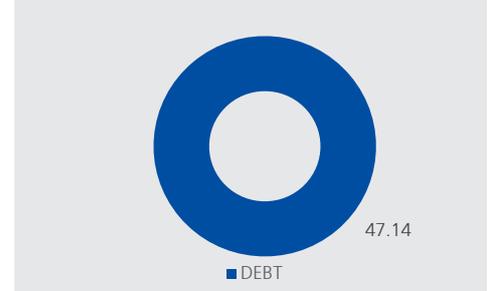
Period	Fund Returns	Index Returns
Last 1 Month	0.89%	-
Last 6 Months	1.32%	-
Last 1 Year	2.15%	-
Last 2 Years	5.30%	-
Last 3 Years	6.55%	-
Since Inception	7.79%	-

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

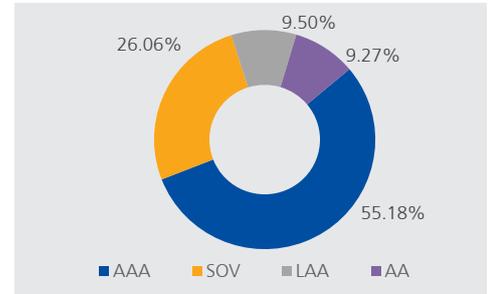
Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	8.82%
9.55% HINDALCO NCD 25-04-2022	8.61%
8.27% REC NCD 09-03-2022 SR132	8.44%
9.00% NTPC NCD 25-01-2023 XLII-I	7.96%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.19%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.82%
9.00% IHFL NCD 30-06-2026	5.42%
9.45% LICHFL NCD 30-01-2022	5.03%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.02%
9.54% TATA SONS NCD 25-04-2022	4.16%
9.67% TATA SONS NCD 13-09-2022	2.20%
Bonds/Debentures Total	68.67%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	15.84%
8.85% SGOK SDL 2022 Jul 18	6.47%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.90%
Gilts Total	24.20%
MF Total	1.42%
Money Market Total	0.01%
Current Assets	5.69%
Total	100.00%

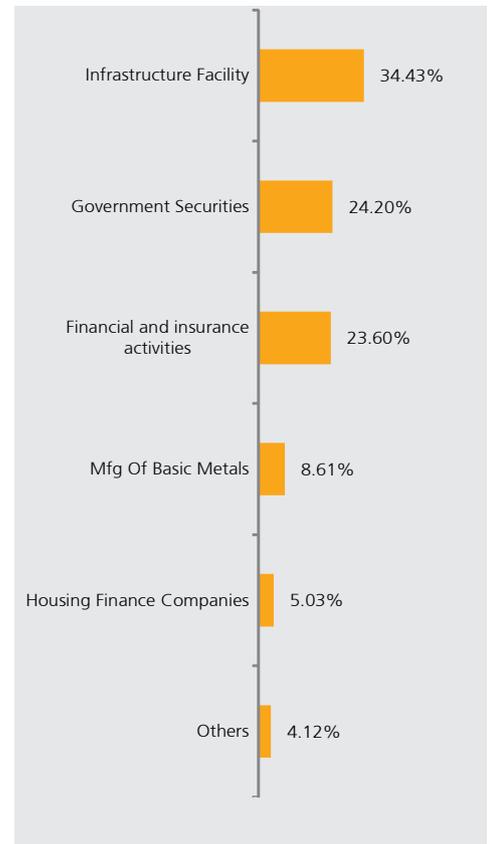
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	Nifty 50 Shariah	Equity	Suraj Makhija	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	Nifty 50 Shariah	Equity	Suraj Makhija	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	Nifty 50 Shariah	Equity	Suraj Makhija	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	Nifty 50 Shariah	Equity	Suraj Makhija	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Suraj Makhija	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Suraj Makhija	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Suraj Makhija	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Suraj Makhija	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Suraj Makhija	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Suraj Makhija	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Suraj Makhija	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	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	RNLIC Make in India Index	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%; Sensex 50: 80%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Yadnesh Chavan
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Gilt Index	Debt	-	Yadnesh Chavan
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Gilt Index	Debt	-	Yadnesh Chavan
ULIF06401/03/08PGILTFUN01121	Pension Gilt Fund 1	CRISIL Gilt Index	Debt	-	Yadnesh Chavan
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Gilt Index	Debt	-	Yadnesh Chavan
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	Crisil 91-days Treasury Bill Index	Debt	-	Yadnesh Chavan
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	Crisil 91-days Treasury Bill Index	Debt	-	Yadnesh Chavan
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Yadnesh Chavan
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Yadnesh Chavan
ULIF01901/03/08PCORBOND01121	Pension Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Yadnesh Chavan
ULIF06301/02/08HCCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Yadnesh Chavan
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF02910/06/08LMMONMRKT01121	Life Money Market Fund 1	Crisil 91-days Treasury Bill Index	Debt	-	Yadnesh Chavan
ULIF03919/03/09LMMONMRKT02121	Life Money Market Fund 2	Crisil 91 day T Bill Index	Debt	-	Yadnesh Chavan
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	Crisil 91 day T Bill Index	Debt	-	Yadnesh Chavan
ULIF01501/02/08HMMONMRKT01121	Health Money Market Fund 1	Crisil 91 day T Bill Index	Debt	-	Yadnesh Chavan
ULIF05612/02/10LHNAVGUIA01121	Life Highest NAV Guarantee Fund 1	N.A	Hybrid	Suraj Makhija	Yadnesh Chavan
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Suraj Makhija	Yadnesh Chavan
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Suraj Makhija	Yadnesh Chavan
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Yadnesh Chavan
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Yadnesh Chavan
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Yadnesh Chavan

Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited). IRDAI Registration No: 121. Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400710. For more information or any grievance, 1. Call us between 9am to 6pm, Monday to Saturday on Call Centre number - 3033 8181 (Local call charges apply) or our Toll Free Number 1800 300 08181 or 2. Visit us at www.reliancenipponlife.com or 3. Email us at: rnlife.customerservice@relianceada.com. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license.

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