

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST MARCH



## 2018

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# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹61.0928

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 164.64 Crs.

## Asset Allocation

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

## Returns

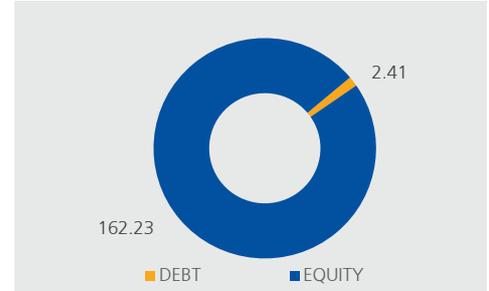
Period	Fund Returns	Index Returns
Last 1 Month	-4.57%	-4.85%
Last 6 Months	8.38%	5.80%
Last 1 Year	18.35%	18.17%
Last 2 Years	23.72%	22.55%
Last 3 Years	7.64%	5.63%
Since Inception	14.27%	14.65%

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

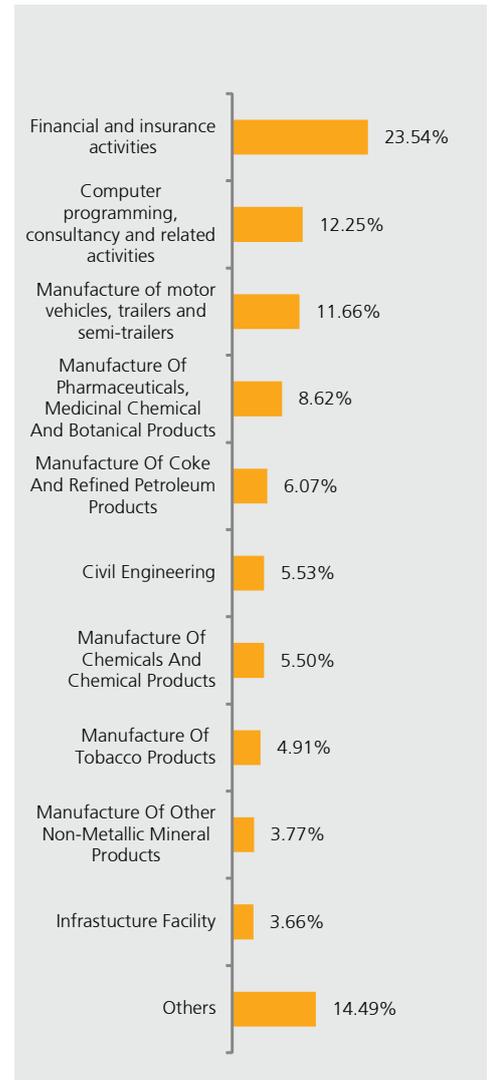
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.80%
INFOSYS LTD	6.52%
RELIANCE INDUSTRIES LTD	6.07%
LARSEN & TOUBRO LTD	5.53%
I T C LTD	4.91%
MARUTI SUZUKI INDIA LTD	4.69%
ICICI BANK LTD	3.56%
DIVI'S LABORATORIES LTD	3.50%
YES BANK LTD	3.32%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.12%
HOUSING DEVE FIN CORP LTD	2.88%
ULTRATECH CEMENT LTD	2.87%
MOTHERSON SUMI SYSTEMS LTD	2.59%
TATA MOTORS LTD	2.46%
KOTAK MAHINDRA BANK LTD	2.27%
BHARTI AIRTEL LTD	2.18%
MAHINDRA & MAHINDRA LTD	1.91%
HCL TECHNOLOGIES LTD	1.90%
INDIAN HOTELS CO. LTD	1.75%
HINDUSTAN UNILEVER LTD	1.74%
VEDANTA LTD	1.61%
GUJARAT FLUOROchemicals LTD	1.60%
TATA CONSULTANCY SERVICES LTD	1.31%
JUBILANT FOODWORKS LTD	1.27%
STATE BANK OF INDIA	1.26%
TECH MAHINDRA LTD	1.15%
ASIAN PAINTS LTD	1.10%
GE POWER INDIA LTD	1.10%
CUMMINS INDIA LTD	1.10%
TATA STEEL LTD	0.98%
AXIS BANK LTD	0.95%
HERO MOTOCORP LTD	0.93%
PETRONET LNG LTD	0.92%
VESUVIUS INDIA LTD	0.90%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.83%
BHARAT FINANCIAL INCLUSION LTD	0.79%
APOLLO HOSPITALS ENTERPRISES LTD	0.77%
PIRAMAL ENTERPRISES LTD	0.76%
EQUITAS HOLDINGS LTD	0.72%
DR. REDDY'S LABORATORIES LTD	0.69%
HINDUSTAN ZINC LTD	0.68%
NIIT LTD	0.68%
CYIENT LTD	0.68%
SBI LIFE INSURANCE CO LTD	0.58%
RELIANCE COMMUNICATIONS LTD	0.57%
AUROBINDO PHARMA LTD	0.55%
UPL LTD	0.53%
SRF LTD	0.53%
ECLERX SERVICES LTD	0.50%
APOLLO TYRES LTD	0.49%
UNITED BREWERIES LTD	0.40%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>98.53%</b>
<b>Money Market Total</b>	<b>1.47%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹27.4577

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 941.53 Crs.

## Asset Allocation

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

## Returns

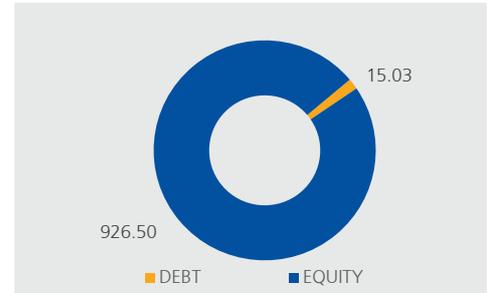
Period	Fund Returns	Index Returns
Last 1 Month	-4.54%	-4.85%
Last 6 Months	8.73%	5.80%
Last 1 Year	18.88%	18.17%
Last 2 Years	24.14%	22.55%
Last 3 Years	8.05%	5.63%
Since Inception	10.95%	9.04%

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

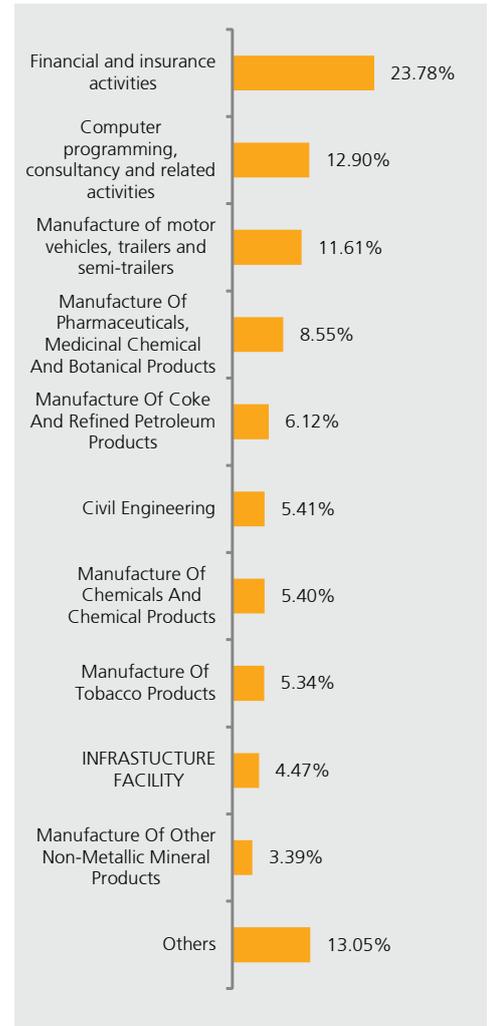
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.78%
INFOSYS LTD	6.50%
RELIANCE INDUSTRIES LTD	6.12%
LARSEN & TOUBRO LTD	5.41%
I T C LTD	5.34%
MARUTI SUZUKI INDIA LTD	4.92%
ICICI BANK LTD	3.68%
YES BANK LTD	3.42%
DIVI'S LABORATORIES LTD	3.31%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.16%
HOUSING DEVE FIN CORP LTD	2.90%
MOTHERSON SUMI SYSTEMS LTD	2.60%
KOTAK MAHINDRA BANK LTD	2.50%
ULTRATECH CEMENT LTD	2.50%
TATA MOTORS LTD	2.22%
BHARTI AIRTEL LTD	2.18%
HCL TECHNOLOGIES LTD	2.11%
MAHINDRA & MAHINDRA LTD	1.87%
VEDANTA LTD	1.80%
HINDUSTAN UNILEVER LTD	1.64%
INDIAN HOTELS CO. LTD	1.58%
GUJARAT FLUOROCEMICALS LTD	1.49%
TATA CONSULTANCY SERVICES LTD	1.38%
STATE BANK OF INDIA	1.26%
TECH MAHINDRA LTD	1.22%
TATA STEEL LTD	1.14%
NIIT LTD	1.12%
ASIAN PAINTS LTD	1.11%
JUBILANT FOODWORKS LTD	1.09%
PETRONET LNG LTD	1.01%
AXIS BANK LTD	0.95%
HERO MOTOCORP LTD	0.93%
VESUVIUS INDIA LTD	0.89%
PIRAMAL ENTERPRISES LTD	0.79%
HINDUSTAN ZINC LTD	0.72%
DR. REDDY'S LABORATORIES LTD	0.71%
GE POWER INDIA LTD	0.67%
GAIL (INDIA) LTD	0.67%
CUMMINS INDIA LTD	0.66%
EQUITAS HOLDINGS LTD	0.65%
BHARAT FINANCIAL INCLUSION LTD	0.64%
GRASIM INDUSTRIES LTD	0.63%
RELIANCE COMMUNICATIONS LTD	0.61%
UPL LTD	0.61%
AUROBINDO PHARMA LTD	0.58%
CYIENT LTD	0.57%
SRF LTD	0.55%
SECURITY AND INTELLIGENCE SERV (I) LTD	0.46%
APOLLO HOSPITALS ENTERPRISES LTD	0.44%
UNITED BREWERIES LTD	0.41%
SBI LIFE INSURANCE CO LTD	0.33%
BHARAT HEAVY ELECTRICALS LTD	0.28%
ECLERX SERVICES LTD	0.28%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.003%
<b>Equity Total</b>	<b>98.40%</b>
<b>Money Market Total</b>	<b>1.60%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹22.3015

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 1,551.16 Crs.

## Asset Allocation

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

## Returns

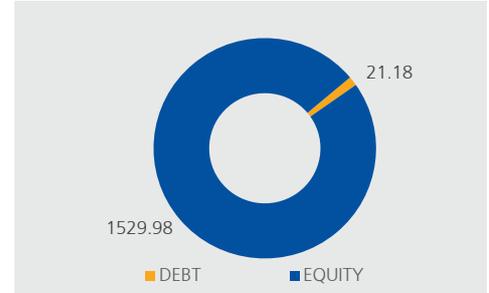
Period	Fund Returns	Index Returns
Last 1 Month	-4.48%	-4.85%
Last 6 Months	9.15%	5.80%
Last 1 Year	18.84%	18.17%
Last 2 Years	23.06%	22.55%
Last 3 Years	6.89%	5.63%
Since Inception	10.36%	8.88%

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

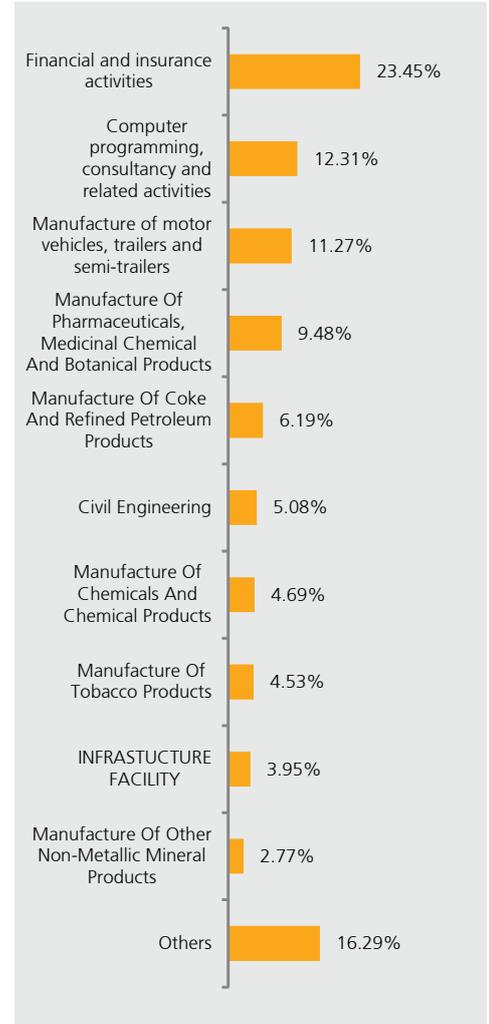
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.46%
RELIANCE INDUSTRIES LTD	6.17%
INFOSYS LTD	6.17%
LARSEN & TOUBRO LTD	5.08%
MARUTI SUZUKI INDIA LTD	4.74%
I T C LTD	4.53%
YES BANK LTD	3.46%
DIVI'S LABORATORIES LTD	3.37%
ICICI BANK LTD	3.37%
HOUSING DEVE FIN CORP LTD	2.92%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.81%
ULTRATECH CEMENT LTD	2.60%
MOTHERSON SUMI SYSTEMS LTD	2.53%
TATA MOTORS LTD	2.18%
BHARTI AIRTEL LTD	2.11%
TATA CONSULTANCY SERVICES LTD	2.05%
STATE BANK OF INDIA	1.94%
SANOFI INDIA LTD	1.92%
VEDANTA LTD	1.87%
MAHINDRA & MAHINDRA LTD	1.82%
HCL TECHNOLOGIES LTD	1.80%
GUJARAT FLUORO CHEMICALS LTD	1.73%
KOTAK MAHINDRA BANK LTD	1.69%
CUMMINS INDIA LTD	1.42%
TECH MAHINDRA LTD	1.35%
INDIAN HOTELS CO. LTD	1.25%
JUBILANT FOODWORKS LTD	1.20%
HINDUSTAN UNILEVER LTD	1.00%
HERO MOTOCORP LTD	0.99%
SHOPPERS STOP LTD	0.98%
PETRONET LNG LTD	0.96%
BHARAT FINANCIAL INCLUSION LTD	0.95%
TATA STEEL LTD	0.93%
AXIS BANK LTD	0.91%
GE POWER INDIA LTD	0.81%
DR. REDDY'S LABORATORIES LTD	0.77%
ASIAN PAINTS LTD	0.75%
UNITED BREWERIES LTD	0.73%
GAIL (INDIA) LTD	0.72%
EQUITAS HOLDINGS LTD	0.72%
UPL LTD	0.70%
HINDUSTAN ZINC LTD	0.68%
ECLERX SERVICES LTD	0.64%
D.B. CORP LTD	0.59%
APOLLO TYRES LTD	0.59%
SRF LTD	0.50%
CYIENT LTD	0.49%
JUBILANT LIFE SCIENCES LTD	0.47%
HINDALCO INDUSTRIES LTD	0.46%
NIIT LTD	0.45%
ZEE ENTERTAINMENT ENTERPRISES LTD	0.43%
SBI LIFE INSURANCE CO LTD	0.40%
SUN TV NETWORK LTD	0.38%
APOLLO HOSPITALS ENTERPRISES LTD	0.28%
BHARAT HEAVY ELECTRICALS LTD	0.25%
VESUVIUS INDIA LTD	0.17%
AUROBINDO PHARMA LTD	0.15%
RELIANCE COMMUNICATIONS LTD	0.15%
BANK OF MAHARASHTRA	0.05%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
INDIAN OIL CORPORATION LTD	0.02%
<b>Equity Total</b>	<b>98.63%</b>
<b>Money Market Total</b>	<b>1.37%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹30.3469

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 69.07 Crs.

## Asset Allocation

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

## Returns

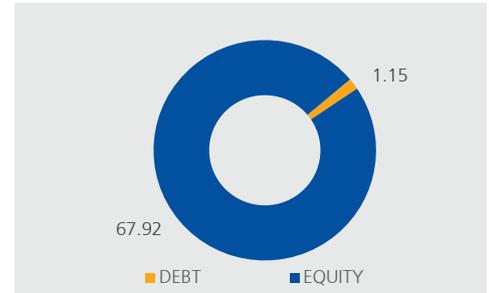
Period	Fund Returns	Index Returns
Last 1 Month	-4.60%	-4.85%
Last 6 Months	8.57%	5.80%
Last 1 Year	18.47%	18.17%
Last 2 Years	23.71%	22.55%
Last 3 Years	7.80%	5.63%
Since Inception	10.64%	9.87%

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

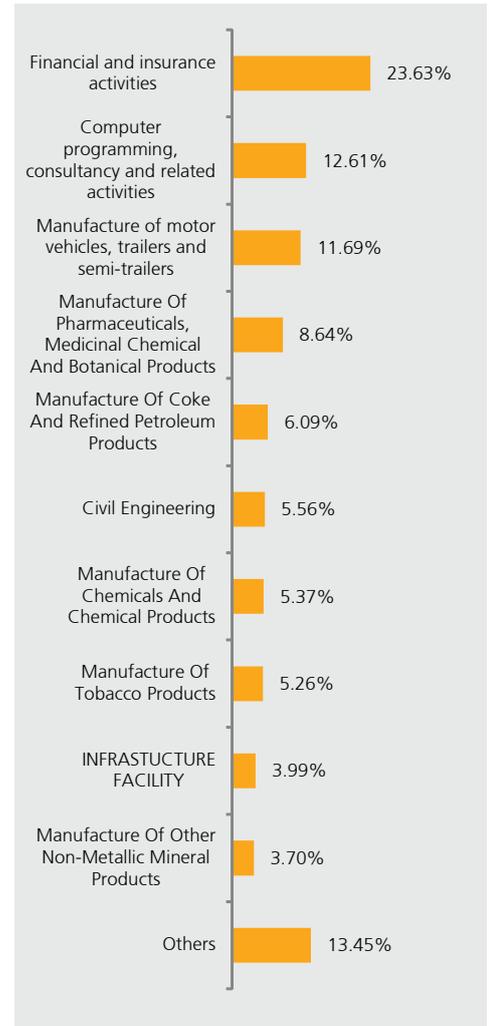
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.84%
INFOSYS LTD	6.55%
RELIANCE INDUSTRIES LTD	6.09%
LARSEN & TOUBRO LTD	5.56%
I T C LTD	5.26%
MARUTI SUZUKI INDIA LTD	4.69%
ICICI BANK LTD	3.56%
DIVI'S LABORATORIES LTD	3.51%
YES BANK LTD	3.35%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.12%
HOUSING DEVE FIN CORP LTD	2.87%
ULTRATECH CEMENT LTD	2.87%
MOTHERSON SUMI SYSTEMS LTD	2.64%
TATA MOTORS LTD	2.45%
KOTAK MAHINDRA BANK LTD	2.27%
BHARTI AIRTEL LTD	2.15%
HCL TECHNOLOGIES LTD	2.10%
MAHINDRA & MAHINDRA LTD	1.91%
HINDUSTAN UNILEVER LTD	1.68%
VEDANTA LTD	1.63%
GUJARAT FLUORO CHEMICALS LTD	1.46%
JUBILANT FOODWORKS LTD	1.28%
INDIAN HOTELS CO. LTD	1.27%
STATE BANK OF INDIA	1.27%
TECH MAHINDRA LTD	1.15%
CUMMINS INDIA LTD	1.11%
ASIAN PAINTS LTD	1.09%
TATA CONSULTANCY SERVICES LTD	1.09%
NIIT LTD	1.04%
TATA STEEL LTD	0.99%
AXIS BANK LTD	0.94%
GE POWER INDIA LTD	0.94%
HERO MOTOCORP LTD	0.93%
PETRONET LNG LTD	0.92%
RELIANCE COMMUNICATIONS LTD	0.92%
VESUVIUS INDIA LTD	0.82%
BHARAT FINANCIAL INCLUSION LTD	0.81%
APOLLO HOSPITALS ENTERPRISES LTD	0.77%
PIRAMAL ENTERPRISES LTD	0.76%
ECLERX SERVICES LTD	0.75%
EQUITAS HOLDINGS LTD	0.73%
HINDUSTAN ZINC LTD	0.69%
DR. REDDY'S LABORATORIES LTD	0.68%
CYIENT LTD	0.68%
UPL LTD	0.62%
AUROBINDO PHARMA LTD	0.56%
SRF LTD	0.53%
APOLLO TYRES LTD	0.50%
SBI LIFE INSURANCE CO LTD	0.49%
UNITED BREWERIES LTD	0.40%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>98.34%</b>
<b>Money Market Total</b>	<b>1.66%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹26.3650

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 129.83 Crs.

## Asset Allocation

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

## Returns

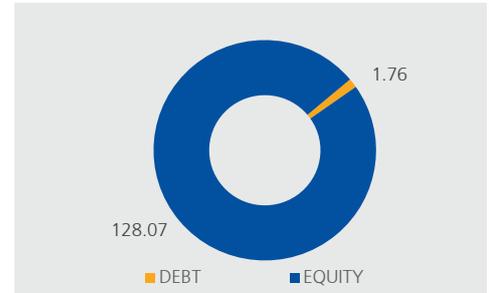
Period	Fund Returns	Index Returns
Last 1 Month	-4.56%	-4.85%
Last 6 Months	8.53%	5.80%
Last 1 Year	18.53%	18.17%
Last 2 Years	23.80%	22.55%
Last 3 Years	7.79%	5.63%
Since Inception	9.42%	8.74%

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

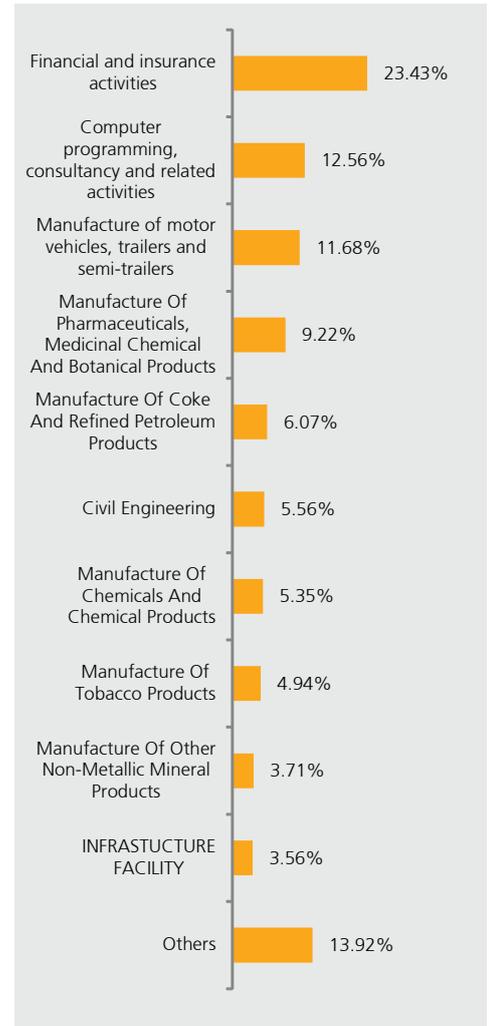
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.78%
INFOSYS LTD	6.52%
RELIANCE INDUSTRIES LTD	6.07%
LARSEN & TOUBRO LTD	5.56%
I T C LTD	4.94%
MARUTI SUZUKI INDIA LTD	4.69%
DIVI'S LABORATORIES LTD	3.70%
ICICI BANK LTD	3.54%
YES BANK LTD	3.32%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.11%
HOUSING DEVE FIN CORP LTD	2.88%
ULTRATECH CEMENT LTD	2.86%
MOTHERSON SUMI SYSTEMS LTD	2.63%
TATA MOTORS LTD	2.46%
KOTAK MAHINDRA BANK LTD	2.27%
BHARTI AIRTEL LTD	2.16%
HCL TECHNOLOGIES LTD	2.10%
INDIAN HOTELS CO. LTD	1.94%
MAHINDRA & MAHINDRA LTD	1.91%
HINDUSTAN UNILEVER LTD	1.65%
VEDANTA LTD	1.61%
GUJARAT FLUOROchemicals LTD	1.49%
JUBILANT FOODWORKS LTD	1.27%
STATE BANK OF INDIA	1.26%
CUMMINS INDIA LTD	1.18%
TECH MAHINDRA LTD	1.15%
TATA CONSULTANCY SERVICES LTD	1.09%
ASIAN PAINTS LTD	1.07%
NIIT LTD	1.03%
GE POWER INDIA LTD	1.00%
TATA STEEL LTD	0.98%
AUROBINDO PHARMA LTD	0.95%
AXIS BANK LTD	0.95%
HERO MOTOCORP LTD	0.93%
PETRONET LNG LTD	0.91%
VESUVIUS INDIA LTD	0.85%
PIRAMAL ENTERPRISES LTD	0.76%
ECLERX SERVICES LTD	0.73%
BHARAT FINANCIAL INCLUSION LTD	0.72%
EQUITAS HOLDINGS LTD	0.71%
DR. REDDY'S LABORATORIES LTD	0.69%
HINDUSTAN ZINC LTD	0.68%
CYIENT LTD	0.67%
APOLLO HOSPITALS ENTERPRISES LTD	0.67%
UPL LTD	0.62%
SBI LIFE INSURANCE CO LTD	0.58%
SRF LTD	0.53%
APOLLO TYRES LTD	0.49%
RELIANCE COMMUNICATIONS LTD	0.48%
UNITED BREWERIES LTD	0.40%
BHARAT HEAVY ELECTRICALS LTD	0.06%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>98.65%</b>
<b>Money Market Total</b>	<b>1.35%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.9080

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 69.38 Crs.

## Asset Allocation

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

## Returns

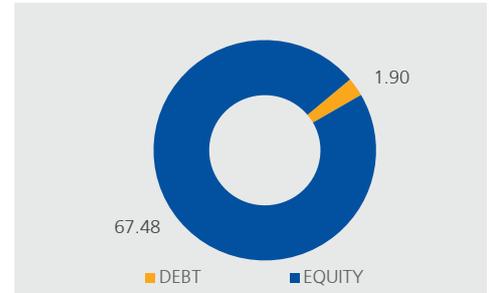
Period	Fund Returns	Index Returns
Last 1 Month	-4.48%	-4.85%
Last 6 Months	9.30%	5.80%
Last 1 Year	18.87%	18.17%
Last 2 Years	22.92%	22.55%
Last 3 Years	6.98%	5.63%
Since Inception	10.12%	8.88%

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

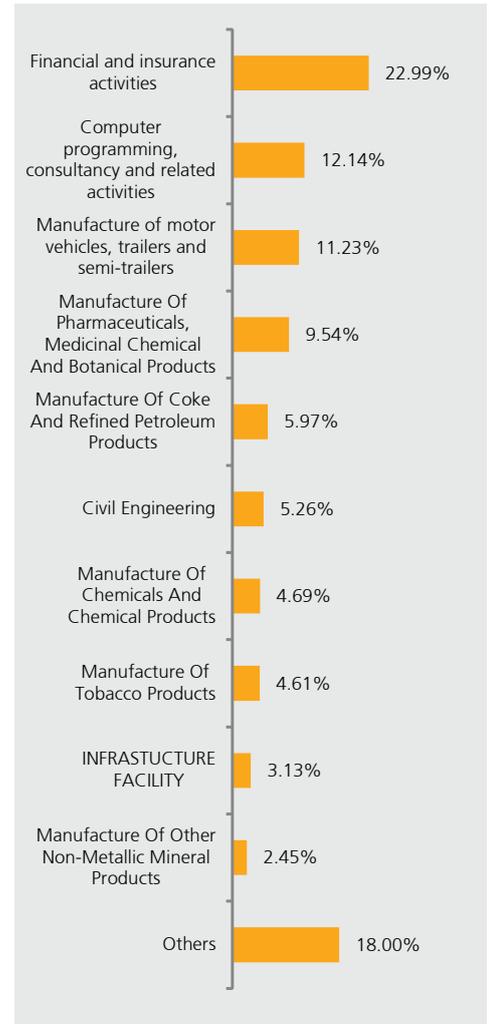
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.61%
INFOSYS LTD	6.34%
RELIANCE INDUSTRIES LTD	5.97%
LARSEN & TOUBRO LTD	5.26%
I T C LTD	4.61%
MARUTI SUZUKI INDIA LTD	4.60%
DIVI'S LABORATORIES LTD	3.70%
ICICI BANK LTD	3.55%
YES BANK LTD	3.48%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.00%
HOUSING DEVE FIN CORP LTD	2.77%
MOTHERSON SUMI SYSTEMS LTD	2.67%
ULTRATECH CEMENT LTD	2.45%
HCL TECHNOLOGIES LTD	2.31%
TATA MOTORS LTD	2.20%
BHARTI AIRTEL LTD	1.92%
VEDANTA LTD	1.92%
CUMMINS INDIA LTD	1.81%
SANOFI INDIA LTD	1.80%
MAHINDRA & MAHINDRA LTD	1.75%
GUJARAT FLUORO CHEMICALS LTD	1.75%
KOTAK MAHINDRA BANK LTD	1.74%
TATA CONSULTANCY SERVICES LTD	1.69%
JUBILANT FOODWORKS LTD	1.53%
HERO MOTOCORP LTD	1.47%
TECH MAHINDRA LTD	1.35%
INDIAN HOTELS CO. LTD	1.35%
BHARAT FINANCIAL INCLUSION LTD	1.25%
SHOPPERS STOP LTD	1.07%
HINDUSTAN UNILEVER LTD	1.03%
UNITED BREWERIES LTD	0.95%
AXIS BANK LTD	0.91%
PETRONET LNG LTD	0.89%
EQUITAS HOLDINGS LTD	0.85%
STATE BANK OF INDIA	0.83%
DR. REDDY'S LABORATORIES LTD	0.79%
ASIAN PAINTS LTD	0.77%
GE POWER INDIA LTD	0.75%
UPL LTD	0.71%
HINDUSTAN ZINC LTD	0.68%
ECLERX SERVICES LTD	0.67%
TATA STEEL LTD	0.67%
D.B.CORP LTD	0.56%
APOLLO TYRES LTD	0.53%
SBI LIFE INSURANCE CO LTD	0.51%
APOLLO HOSPITALS ENTERPRISES LTD	0.49%
NIIT LTD	0.44%
SRF LTD	0.43%
GAIL (INDIA) LTD	0.32%
OIL & NATURAL GAS CORPORATION LTD	0.28%
AUROBINDO PHARMA LTD	0.24%
TATA STEEL LTD FULLY PAID UP RAF 510	0.03%
<b>Equity Total</b>	<b>97.26%</b>
<b>Money Market Total</b>	<b>2.74%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.9144

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 36.40 Crs.

## Asset Allocation

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

## Returns

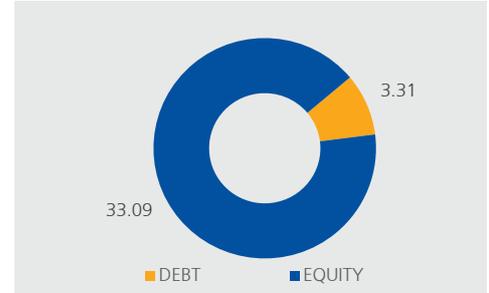
Period	Fund Returns	Index Returns
Last 1 Month	-4.62%	-4.85%
Last 6 Months	8.49%	5.80%
Last 1 Year	18.78%	18.17%
Last 2 Years	24.03%	22.55%
Last 3 Years	8.01%	5.63%
Since Inception	8.15%	7.12%

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

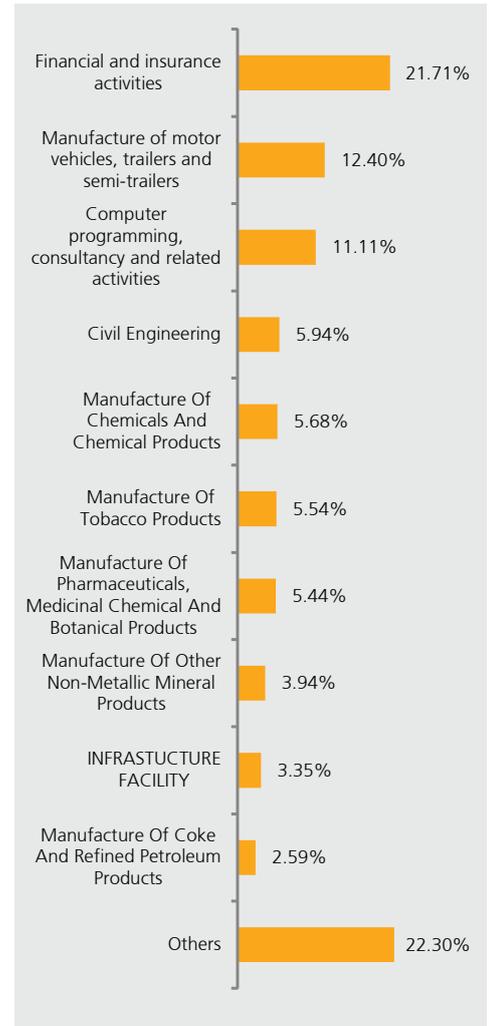
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	8.27%
LARSEN & TOUBRO LTD	5.94%
I T C LTD	5.54%
MARUTI SUZUKI INDIA LTD	4.97%
INFOSYS LTD	4.67%
ICICI BANK LTD	3.76%
YES BANK LTD	3.53%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.31%
HOUSING DEVE FIN CORP LTD	3.05%
ULTRATECH CEMENT LTD	3.04%
MOTHERSON SUMI SYSTEMS LTD	2.79%
TATA MOTORS LTD	2.61%
RELIANCE INDUSTRIES LTD	2.59%
BHARTI AIRTEL LTD	2.30%
INDIAN HOTELS CO. LTD	2.23%
MAHINDRA & MAHINDRA LTD	2.03%
HCL TECHNOLOGIES LTD	2.02%
HINDUSTAN UNILEVER LTD	1.74%
VEDANTA LTD	1.71%
GUJARAT FLUOROCEMICALS LTD	1.58%
TATA CONSULTANCY SERVICES LTD	1.38%
JUBILANT FOODWORKS LTD	1.35%
STATE BANK OF INDIA	1.33%
TECH MAHINDRA LTD	1.23%
ASIAN PAINTS LTD	1.14%
CUMMINS INDIA LTD	1.14%
NIIT LTD	1.09%
TATA STEEL LTD	1.04%
AXIS BANK LTD	1.00%
HERO MOTOCORP LTD	0.98%
PETRONET LNG LTD	0.97%
VESUVIUS INDIA LTD	0.90%
GE POWER INDIA LTD	0.87%
APOLLO HOSPITALS ENTERPRISES LTD	0.81%
PIRAMAL ENTERPRISES LTD	0.81%
EQUITAS HOLDINGS LTD	0.76%
DR. REDDY'S LABORATORIES LTD	0.73%
HINDUSTAN ZINC LTD	0.73%
ECLERX SERVICES LTD	0.73%
CYIENT LTD	0.72%
UPL LTD	0.65%
SBI LIFE INSURANCE CO LTD	0.62%
AUROBINDO PHARMA LTD	0.59%
SRF LTD	0.56%
APOLLO TYRES LTD	0.53%
UNITED BREWERIES LTD	0.43%
RELIANCE COMMUNICATIONS LTD	0.08%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>90.90%</b>
<b>Money Market Total</b>	<b>9.10%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹22.3449

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 3.71 Crs.

## Asset Allocation

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

## Returns

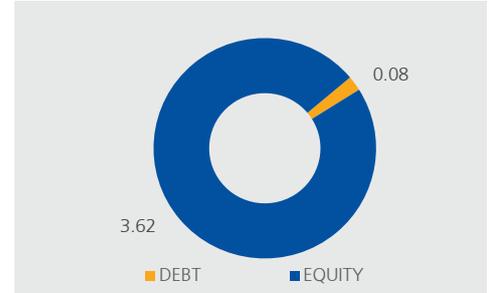
Period	Fund Returns	Index Returns
Last 1 Month	-4.35%	-4.85%
Last 6 Months	9.45%	5.80%
Last 1 Year	18.89%	18.17%
Last 2 Years	22.92%	22.55%
Last 3 Years	7.04%	5.63%
Since Inception	10.39%	8.88%

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

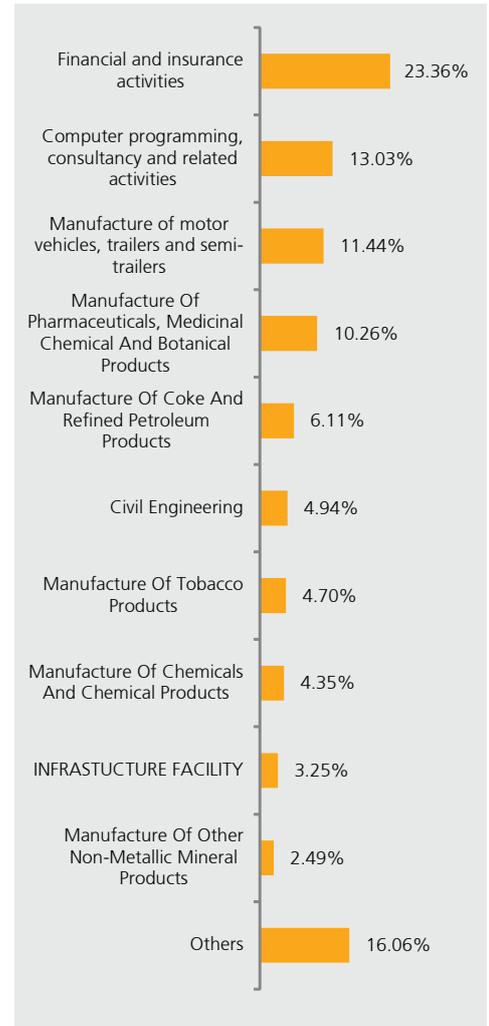
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD	7.86%
INFOSYS LTD	6.47%
RELIANCE INDUSTRIES LTD	6.11%
LARSEN & TOUBRO LTD	4.94%
I T C LTD	4.70%
MARUTI SUZUKI INDIA LTD	4.68%
DIVI'S LABORATORIES LTD	3.83%
ICICI BANK LTD	3.66%
YES BANK LTD	3.52%
SUN PHARMACEUTICAL INDUSTRIES LTD	3.07%
MOTHERSON SUMI SYSTEMS LTD	2.73%
ULTRATECH CEMENT LTD	2.49%
HCL TECHNOLOGIES LTD	2.39%
SANOFI INDIA LTD	2.32%
HOUSING DEVE FIN CORP LTD	2.29%
TATA MOTORS LTD	2.22%
VEDANTA LTD	1.96%
BHARTI AIRTEL LTD	1.94%
STATE BANK OF INDIA	1.94%
MAHINDRA & MAHINDRA LTD	1.80%
GUJARAT FLUOROCEMICALS LTD	1.80%
TATA CONSULTANCY SERVICES LTD	1.72%
JUBILANT FOODWORKS LTD	1.58%
HERO MOTOCORP LTD	1.49%
KOTAK MAHINDRA BANK LTD	1.35%
TECH MAHINDRA LTD	1.35%
INDIAN HOTELS CO. LTD	1.29%
SHOPPERS STOP LTD	1.09%
HINDUSTAN UNILEVER LTD	1.03%
PETRONET LNG LTD	0.98%
UNITED BREWERIES LTD	0.98%
BHARAT FINANCIAL INCLUSION LTD	0.95%
AXIS BANK LTD	0.92%
EQUITAS HOLDINGS LTD	0.88%
DR. REDDY'S LABORATORIES LTD	0.80%
ASIAN PAINTS LTD	0.76%
GE POWER INDIA LTD	0.76%
ECLERX SERVICES LTD	0.70%
CUMMINS INDIA LTD	0.69%
TATA STEEL LTD	0.69%
HINDUSTAN ZINC LTD	0.68%
CYIENT LTD	0.65%
APOLLO TYRES LTD	0.54%
SBI LIFE INSURANCE CO LTD	0.52%
APOLLO HOSPITALS ENTERPRISES LTD	0.50%
UPL LTD	0.49%
NIIT LTD	0.45%
GAIL (INDIA) LTD	0.33%
OIL & NATURAL GAS CORPORATION LTD	0.29%
SRF LTD	0.26%
AUROBINDO PHARMA LTD	0.24%
D.B. CORP LTD	0.08%
TATA STEEL LTD FULLY PAID UP RAF 510	0.03%
<b>Equity Total</b>	<b>97.81%</b>
<b>Money Market Total</b>	<b>2.19%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹27.5411

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 28 February, 18:** ₹ 75.01 Crs.

## Asset Allocation

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

## Returns

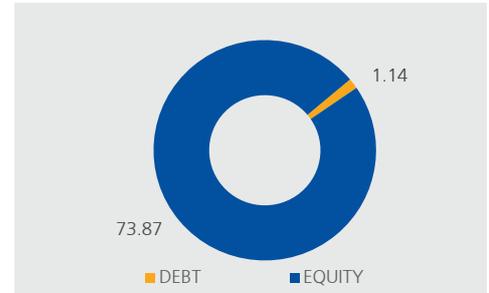
Period	Fund Returns	Index Returns
Last 1 Month	-3.66%	-4.67%
Last 6 Months	7.06%	2.40%
Last 1 Year	16.81%	18.94%
Last 2 Years	17.72%	22.37%
Last 3 Years	9.20%	9.33%
Since Inception	10.98%	8.00%

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

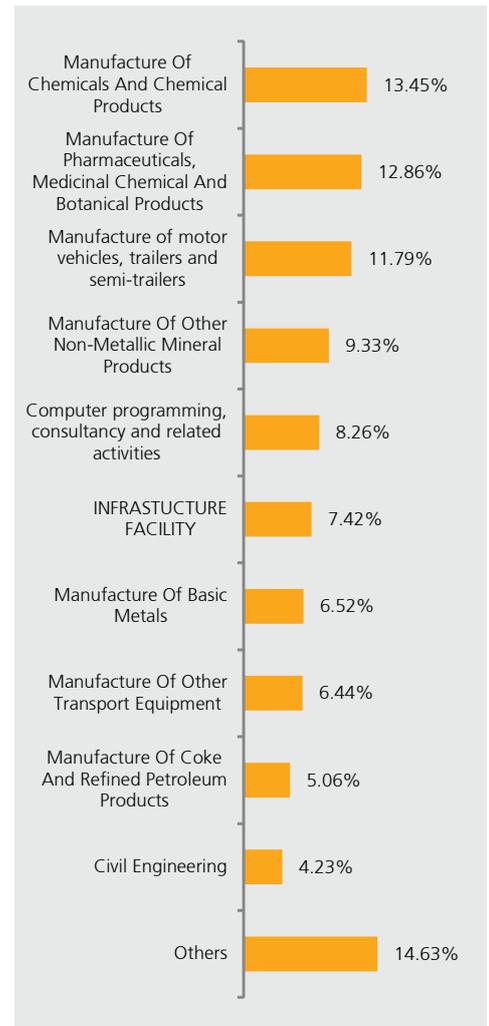
## Portfolio

Name of Instrument	% to AUM
MARUTI SUZUKI INDIA LTD	8.72%
HINDUSTAN UNILEVER LTD	8.65%
HERO MOTOCORP LTD	6.44%
TECH MAHINDRA LTD	5.64%
TATA STEEL LTD	5.32%
GAIL (INDIA) LTD	5.20%
INDIAN OIL CORPORATION LTD	5.06%
ULTRATECH CEMENT LTD	5.03%
LARSEN & TOUBRO LTD	4.23%
CIPLA LTD	4.08%
ASIAN PAINTS LTD	3.88%
DR. REDDY'S LABORATORIES LTD	3.85%
AMBUJA CEMENTS LTD	2.65%
INFOSYS LTD	2.62%
JUBILANT FOODWORKS LTD	2.34%
MOTHERSON SUMI SYSTEMS LTD	2.29%
BHARTI AIRTEL LTD	2.23%
ECLERX SERVICES LTD	1.87%
BRITANNIA INDUSTRIES LTD	1.75%
SHALBY LTD	1.66%
DALMIA BHARAT LTD	1.65%
CADILA HEALTHCARE LTD	1.50%
GE POWER INDIA LTD	1.43%
APOLLO HOSPITALS ENTERPRISES LTD	1.30%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.22%
LUPIN LTD	1.18%
BHARAT FORGE LTD	1.13%
HINDUSTAN ZINC LTD	1.08%
AUROBINDO PHARMA LTD	1.03%
UPL LTD	0.93%
BHARAT HEAVY ELECTRICALS LTD	0.85%
MAHINDRA & MAHINDRA LTD	0.79%
SINTEX PLASTICS TECHNOLOGY LTD	0.78%
TATA STEEL LTD FULLY PAID UP RAF 510	0.13%
<b>Equity Total</b>	<b>98.48%</b>
<b>Money Market Total</b>	<b>1.52%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.9321

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 28 February, 18:** ₹ 191.93 Crs.

## Asset Allocation

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

## Returns

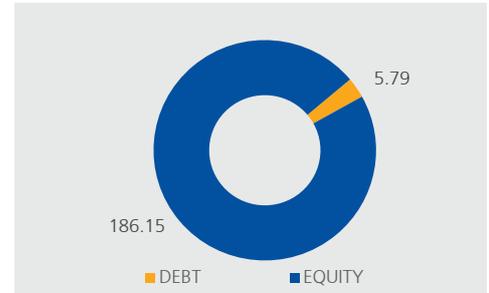
Period	Fund Returns	Index Returns
Last 1 Month	-3.56%	-4.67%
Last 6 Months	7.33%	2.40%
Last 1 Year	17.15%	18.94%
Last 2 Years	18.06%	22.37%
Last 3 Years	9.44%	9.33%
Since Inception	9.50%	8.74%

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

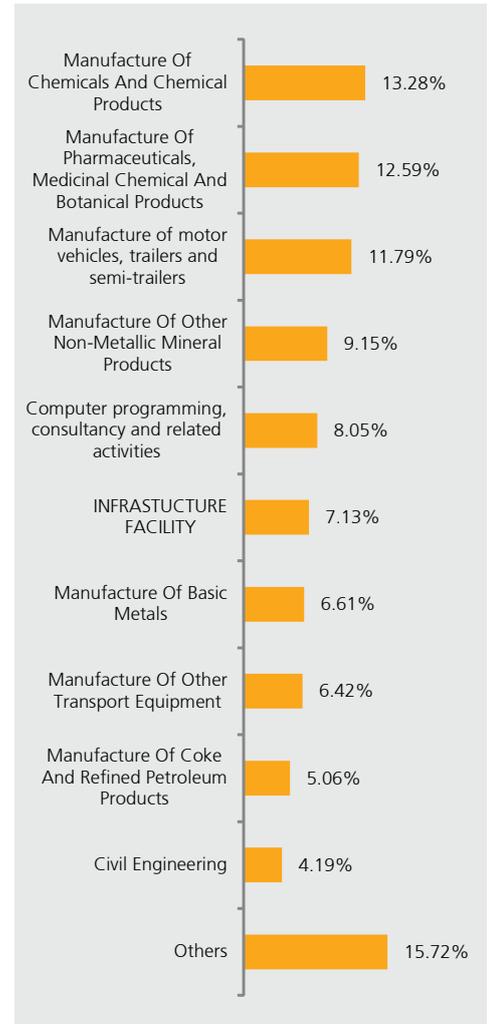
## Portfolio

Name of Instrument	% to AUM
MARUTI SUZUKI INDIA LTD	8.71%
HINDUSTAN UNILEVER LTD	8.62%
HERO MOTOCORP LTD	6.42%
TECH MAHINDRA LTD	5.45%
TATA STEEL LTD	5.28%
INDIAN OIL CORPORATION LTD	5.06%
GAIL (INDIA) LTD	4.97%
ULTRATECH CEMENT LTD	4.96%
LARSEN & TOUBRO LTD	4.19%
CIPLA LTD	4.07%
ASIAN PAINTS LTD	3.75%
DR. REDDY'S LABORATORIES LTD	3.71%
INFOSYS LTD	2.60%
AMBUJA CEMENTS LTD	2.57%
MOTHERSON SUMI SYSTEMS LTD	2.28%
JUBILANT FOODWORKS LTD	2.28%
BHARTI AIRTEL LTD	2.16%
ECLERX SERVICES LTD	1.81%
BRITANNIA INDUSTRIES LTD	1.75%
DALMIA BHARAT LTD	1.63%
SHALBY LTD	1.59%
CADILA HEALTHCARE LTD	1.44%
GE POWER INDIA LTD	1.38%
APOLLO HOSPITALS ENTERPRISES LTD	1.25%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.22%
HINDUSTAN ZINC LTD	1.21%
LUPIN LTD	1.13%
BHARAT FORGE LTD	1.09%
AUROBINDO PHARMA LTD	1.02%
UPL LTD	0.92%
BHARAT HEAVY ELECTRICALS LTD	0.82%
MAHINDRA & MAHINDRA LTD	0.79%
SINTEX PLASTICS TECHNOLOGY LTD	0.75%
TATA STEEL LTD FULLY PAID UP RAF 510	0.12%
<b>Equity Total</b>	<b>96.99%</b>
<b>Money Market Total</b>	<b>3.01%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.1139

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 14.14 Crs.

## Asset Allocation

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

## Returns

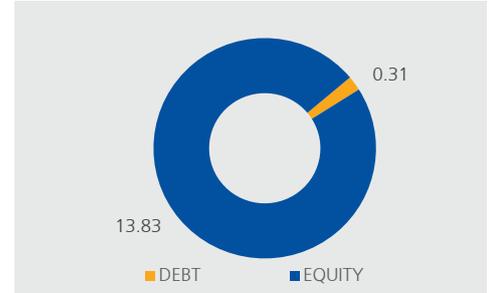
Period	Fund Returns	Index Returns
Last 1 Month	-3.64%	-4.67%
Last 6 Months	7.17%	2.40%
Last 1 Year	16.98%	18.94%
Last 2 Years	17.76%	22.37%
Last 3 Years	9.10%	9.33%
Since Inception	9.62%	8.74%

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

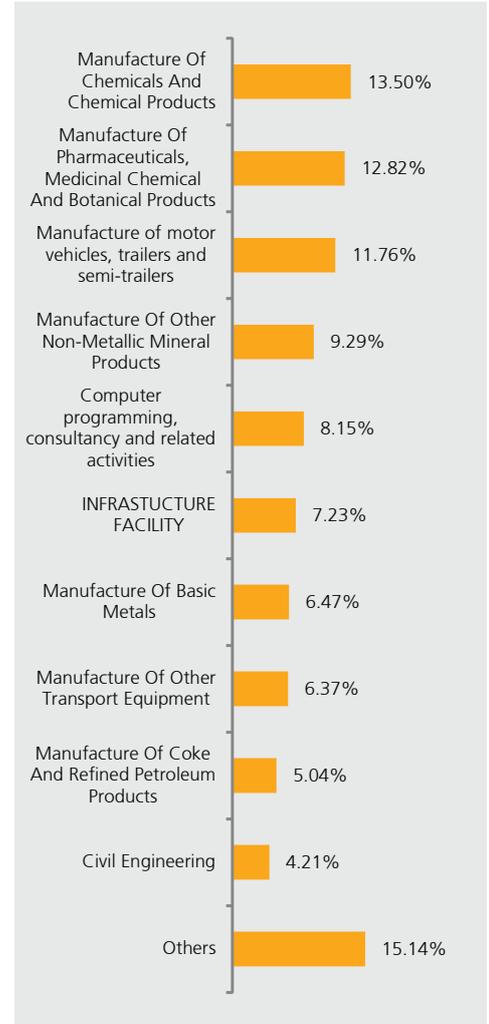
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN UNILEVER LTD	8.76%
MARUTI SUZUKI INDIA LTD	8.69%
HERO MOTOCORP LTD	6.37%
TECH MAHINDRA LTD	5.54%
TATA STEEL LTD	5.26%
INDIAN OIL CORPORATION LTD	5.04%
ULTRATECH CEMENT LTD	5.00%
GAIL (INDIA) LTD	5.00%
LARSEN & TOUBRO LTD	4.21%
CIPLA LTD	4.06%
DR. REDDY'S LABORATORIES LTD	3.85%
ASIAN PAINTS LTD	3.81%
AMBUJA CEMENTS LTD	2.66%
INFOSYS LTD	2.61%
JUBILANT FOODWORKS LTD	2.32%
MOTHERSON SUMI SYSTEMS LTD	2.28%
BHARTI AIRTEL LTD	2.24%
ECLERX SERVICES LTD	1.87%
BRITANNIA INDUSTRIES LTD	1.75%
DALMIA BHARAT LTD	1.63%
SHALBY LTD	1.62%
CADILA HEALTHCARE LTD	1.48%
GE POWER INDIA LTD	1.39%
APOLLO HOSPITALS ENTERPRISES LTD	1.30%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.21%
LUPIN LTD	1.18%
BHARAT FORGE LTD	1.11%
HINDUSTAN ZINC LTD	1.08%
AUROBINDO PHARMA LTD	1.03%
UPL LTD	0.93%
BHARAT HEAVY ELECTRICALS LTD	0.85%
MAHINDRA & MAHINDRA LTD	0.79%
SINTEX PLASTICS TECHNOLOGY LTD	0.77%
TATA STEEL LTD FULLY PAID UP RAF 510	0.13%
<b>Equity Total</b>	<b>97.84%</b>
<b>Money Market Total</b>	<b>2.16%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹24.7353

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 28 February, 18:** ₹ 3.08 Crs.

## Asset Allocation

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

## Returns

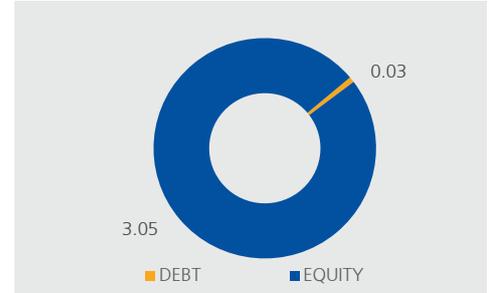
Period	Fund Returns	Index Returns
Last 1 Month	-3.63%	-4.67%
Last 6 Months	7.42%	2.40%
Last 1 Year	17.18%	18.94%
Last 2 Years	17.95%	22.37%
Last 3 Years	9.21%	9.33%
Since Inception	9.93%	8.51%

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

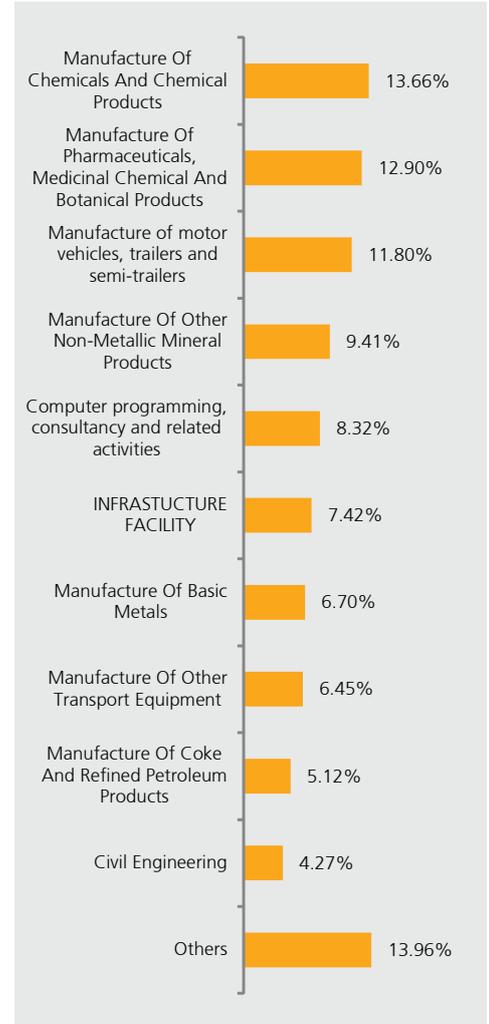
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN UNILEVER LTD	8.84%
MARUTI SUZUKI INDIA LTD	8.69%
HERO MOTOCORP LTD	6.45%
TECH MAHINDRA LTD	5.68%
TATA STEEL LTD	5.33%
GAIL (INDIA) LTD	5.18%
INDIAN OIL CORPORATION LTD	5.12%
ULTRATECH CEMENT LTD	5.08%
LARSEN & TOUBRO LTD	4.27%
CIPLA LTD	4.13%
ASIAN PAINTS LTD	3.88%
DR. REDDY'S LABORATORIES LTD	3.85%
AMBUJA CEMENTS LTD	2.66%
INFOSYS LTD	2.64%
JUBILANT FOODWORKS LTD	2.35%
MOTHERSON SUMI SYSTEMS LTD	2.31%
BHARTI AIRTEL LTD	2.24%
ECLERX SERVICES LTD	1.87%
BRITANNIA INDUSTRIES LTD	1.77%
DALMIA BHARAT LTD	1.67%
SHALBY LTD	1.65%
CADILA HEALTHCARE LTD	1.49%
GE POWER INDIA LTD	1.44%
APOLLO HOSPITALS ENTERPRISES LTD	1.30%
HINDUSTAN ZINC LTD	1.24%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.24%
LUPIN LTD	1.16%
BHARAT FORGE LTD	1.13%
AUROBINDO PHARMA LTD	1.04%
UPL LTD	0.94%
BHARAT HEAVY ELECTRICALS LTD	0.85%
MAHINDRA & MAHINDRA LTD	0.80%
SINTEX PLASTICS TECHNOLOGY LTD	0.77%
TATA STEEL LTD FULLY PAID UP RAF 510	0.13%
<b>Equity Total</b>	<b>99.18%</b>
<b>Money Market Total</b>	<b>0.82%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹12.6232

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 28 February, 18:** ₹ 38.68 Crs.

## Asset Allocation

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

## Returns

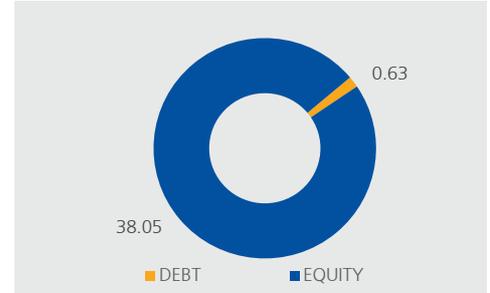
Period	Fund Returns	Index Returns
Last 1 Month	-3.04%	-3.22%
Last 6 Months	4.32%	9.44%
Last 1 Year	18.16%	15.85%
Last 2 Years	28.57%	26.23%
Last 3 Years	10.12%	4.05%
Since Inception	2.42%	3.86%

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

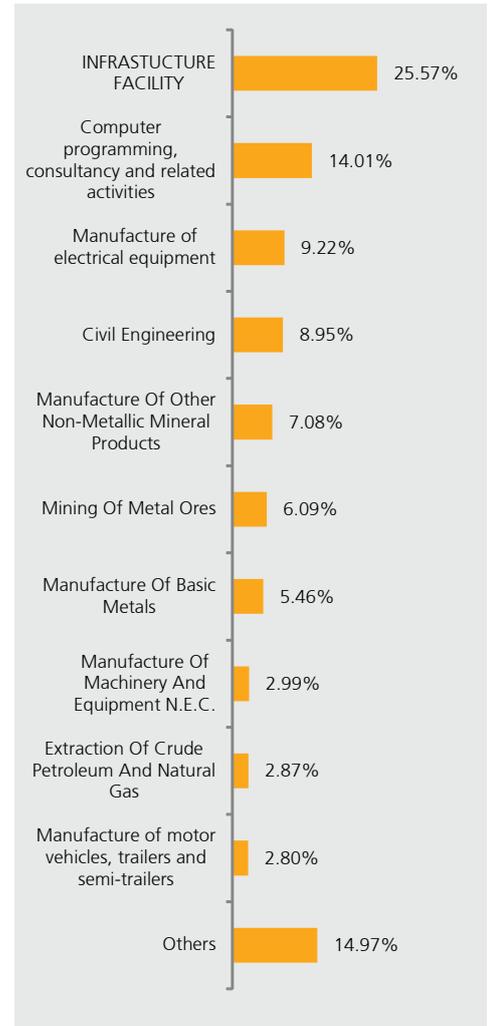
## Portfolio

Name of Instrument	% to AUM
LARSEN & TOUBRO LTD	8.95%
BHARTI AIRTEL LTD	8.11%
INFOSYS LTD	7.89%
VEDANTA LTD	6.09%
POWER GRID CORPORATION OF INDIA LTD	6.05%
ULTRATECH CEMENT LTD	5.29%
TATA CONSULTANCY SERVICES LTD	4.44%
TATA STEEL LTD	4.35%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.22%
GE POWER INDIA LTD	4.21%
BAJAJ ELECTRICALS LTD	3.60%
GAIL (INDIA) LTD	3.46%
OIL & NATURAL GAS CORPORATION LTD	2.87%
MOTHERSON SUMI SYSTEMS LTD	2.80%
APOLLO HOSPITALS ENTERPRISES LTD	2.64%
INDIAN OIL CORPORATION LTD	2.51%
COAL INDIA LTD	2.24%
COCHIN SHIPYARD LTD	2.21%
INDIAN HOTELS CO. LTD	2.05%
AMBUJA CEMENTS LTD	1.79%
TECH MAHINDRA LTD	1.68%
SRF LTD	1.63%
NTPC LTD	1.51%
VOLTAS LTD	1.50%
CUMMINS INDIA LTD	1.49%
BHARAT HEAVY ELECTRICALS LTD	1.41%
SINTEX PLASTICS TECHNOLOGY LTD	1.27%
RATNAMANI METALS & TUBES LTD	1.12%
CESC LTD	1.00%
<b>Equity Total</b>	<b>98.36%</b>
<b>Money Market Total</b>	<b>1.64%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹12.9425

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 28 February, 18:** ₹ 15.09 Crs.

## Asset Allocation

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

## Returns

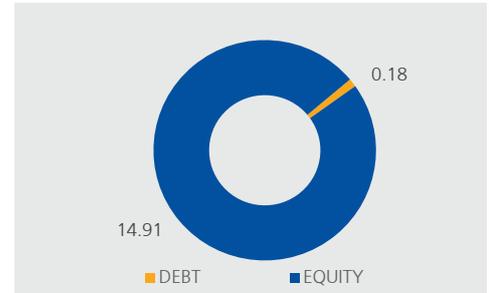
Period	Fund Returns	Index Returns
Last 1 Month	-3.03%	-3.22%
Last 6 Months	4.27%	9.44%
Last 1 Year	18.27%	15.85%
Last 2 Years	28.61%	26.23%
Last 3 Years	10.17%	4.05%
Since Inception	3.22%	1.47%

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

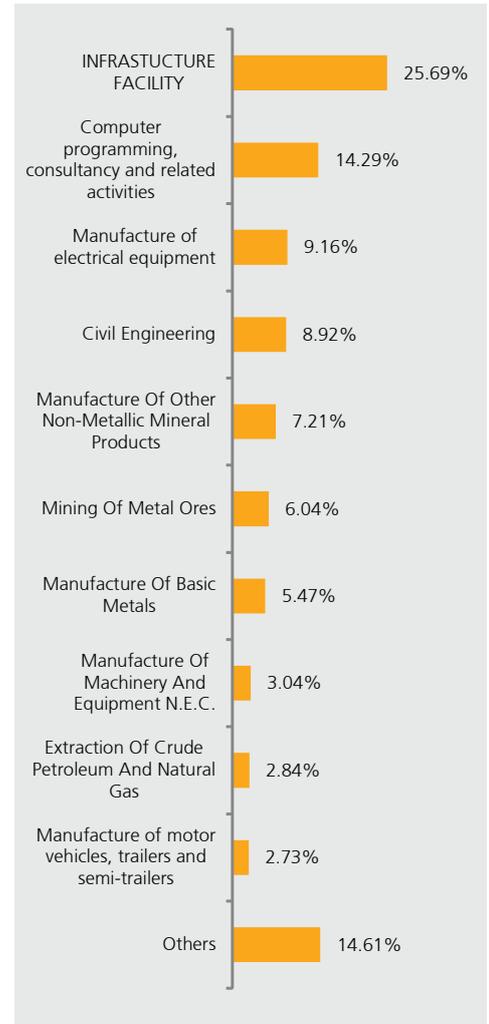
## Portfolio

Name of Instrument	% to AUM
LARSEN & TOUBRO LTD	8.92%
BHARTI AIRTEL LTD	8.11%
INFOSYS LTD	8.08%
POWER GRID CORPORATION OF INDIA LTD	6.08%
VEDANTA LTD	6.04%
ULTRATECH CEMENT LTD	5.42%
TATA CONSULTANCY SERVICES LTD	4.55%
TATA STEEL LTD	4.37%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.31%
GE POWER INDIA LTD	4.16%
BAJAJ ELECTRICALS LTD	3.60%
GAIL (INDIA) LTD	3.49%
OIL & NATURAL GAS CORPORATION LTD	2.84%
MOTHERSON SUMI SYSTEMS LTD	2.73%
APOLLO HOSPITALS ENTERPRISES LTD	2.66%
INDIAN OIL CORPORATION LTD	2.45%
COAL INDIA LTD	2.25%
COCHIN SHIPYARD LTD	2.16%
INDIAN HOTELS CO. LTD	2.09%
AMBUJA CEMENTS LTD	1.79%
TECH MAHINDRA LTD	1.66%
SRF LTD	1.62%
NTPC LTD	1.54%
VOLTAS LTD	1.52%
CUMMINS INDIA LTD	1.51%
BHARAT HEAVY ELECTRICALS LTD	1.40%
SINTEX PLASTICS TECHNOLOGY LTD	1.30%
RATNAMANI METALS & TUBES LTD	1.10%
CESC LTD	1.00%
<b>Equity Total</b>	<b>98.78%</b>
<b>Money Market Total</b>	<b>1.22%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹13.2880

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 28 February, 18:** ₹ 13.18 Crs.

## Asset Allocation

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

## Returns

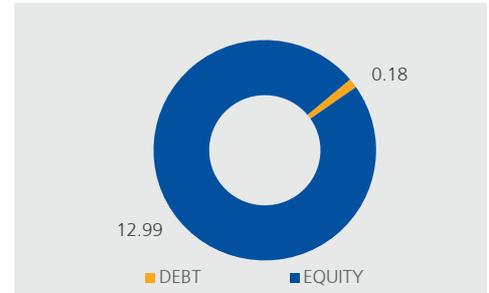
Period	Fund Returns	Index Returns
Last 1 Month	-2.99%	-3.22%
Last 6 Months	4.27%	9.44%
Last 1 Year	18.30%	15.85%
Last 2 Years	28.75%	26.23%
Last 3 Years	10.43%	4.05%
Since Inception	3.56%	1.47%

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

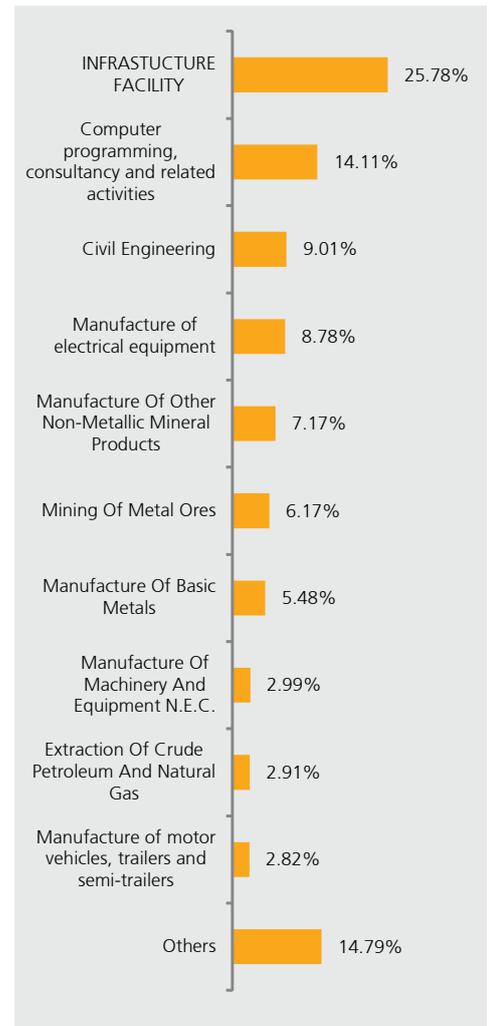
## Portfolio

Name of Instrument	% to AUM
LARSEN & TOUBRO LTD	9.01%
BHARTI AIRTEL LTD	8.20%
INFOSYS LTD	7.94%
VEDANTA LTD	6.17%
POWER GRID CORPORATION OF INDIA LTD	6.14%
ULTRATECH CEMENT LTD	5.36%
TATA CONSULTANCY SERVICES LTD	4.47%
TATA STEEL LTD	4.36%
GE POWER INDIA LTD	4.25%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.23%
BAJAJ ELECTRICALS LTD	3.65%
GAIL (INDIA) LTD	3.47%
OIL & NATURAL GAS CORPORATION LTD	2.91%
MOTHERSON SUMI SYSTEMS LTD	2.82%
APOLLO HOSPITALS ENTERPRISES LTD	2.66%
INDIAN OIL CORPORATION LTD	2.54%
COAL INDIA LTD	2.24%
COCHIN SHIPYARD LTD	2.22%
INDIAN HOTELS CO. LTD	2.06%
AMBUJA CEMENTS LTD	1.81%
TECH MAHINDRA LTD	1.70%
SRF LTD	1.62%
NTPC LTD	1.52%
VOLTAS LTD	1.50%
CUMMINS INDIA LTD	1.48%
SINTEX PLASTICS TECHNOLOGY LTD	1.26%
RATNAMANI METALS & TUBES LTD	1.12%
CESC LTD	1.01%
BHARAT HEAVY ELECTRICALS LTD	0.87%
<b>Equity Total</b>	<b>98.61%</b>
<b>Money Market Total</b>	<b>1.39%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹12.2922

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 28 February, 18:** ₹ 0.37 Crs.

## Asset Allocation

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

## Returns

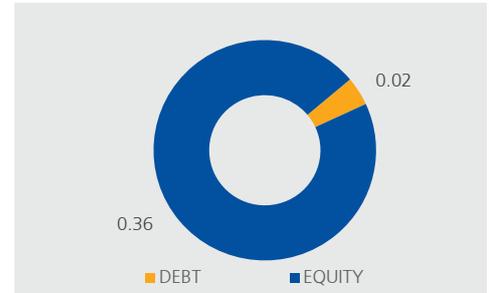
Period	Fund Returns	Index Returns
Last 1 Month	-3.04%	-3.22%
Last 6 Months	4.36%	9.44%
Last 1 Year	18.00%	15.85%
Last 2 Years	28.47%	26.23%
Last 3 Years	10.17%	4.05%
Since Inception	2.18%	3.89%

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

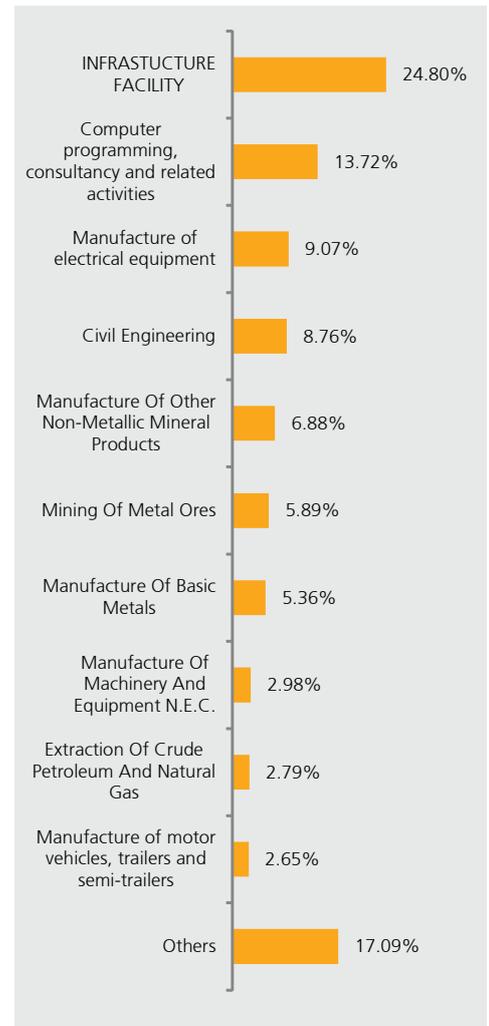
## Portfolio

Name of Instrument	% to AUM
LARSEN & TOUBRO LTD	8.76%
BHARTI AIRTEL LTD	7.85%
INFOSYS LTD	7.73%
VEDANTA LTD	5.89%
POWER GRID CORPORATION OF INDIA LTD	5.88%
ULTRATECH CEMENT LTD	5.21%
TATA CONSULTANCY SERVICES LTD	4.37%
TATA STEEL LTD	4.25%
GE POWER INDIA LTD	4.24%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	4.13%
BAJAJ ELECTRICALS LTD	3.46%
GAIL (INDIA) LTD	3.33%
OIL & NATURAL GAS CORPORATION LTD	2.79%
MOTHERSON SUMI SYSTEMS LTD	2.65%
APOLLO HOSPITALS ENTERPRISES LTD	2.57%
INDIAN OIL CORPORATION LTD	2.38%
COAL INDIA LTD	2.19%
COCHIN SHIPYARD LTD	2.10%
INDIAN HOTELS CO. LTD	2.01%
AMBUJA CEMENTS LTD	1.67%
TECH MAHINDRA LTD	1.62%
SRF LTD	1.57%
NTPC LTD	1.51%
VOLTAS LTD	1.50%
CUMMINS INDIA LTD	1.49%
BHARAT HEAVY ELECTRICALS LTD	1.36%
SINTEX PLASTICS TECHNOLOGY LTD	1.20%
RATNAMANI METALS & TUBES LTD	1.11%
CESC LTD	0.96%
<b>Equity Total</b>	<b>95.78%</b>
<b>Money Market Total</b>	<b>4.22%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹19.4946  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Reliance Nippon Life ENERGY INDEX  
**AUM as on 28 February, 18:** ₹ 39.44 Crs.

## Asset Allocation

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

## Returns

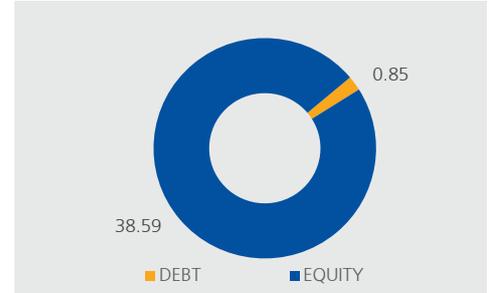
Period	Fund Returns	Index Returns
Last 1 Month	-2.46%	-5.22%
Last 6 Months	7.13%	5.71%
Last 1 Year	16.57%	12.10%
Last 2 Years	30.77%	27.76%
Last 3 Years	13.44%	8.83%
Since Inception	7.11%	8.59%

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

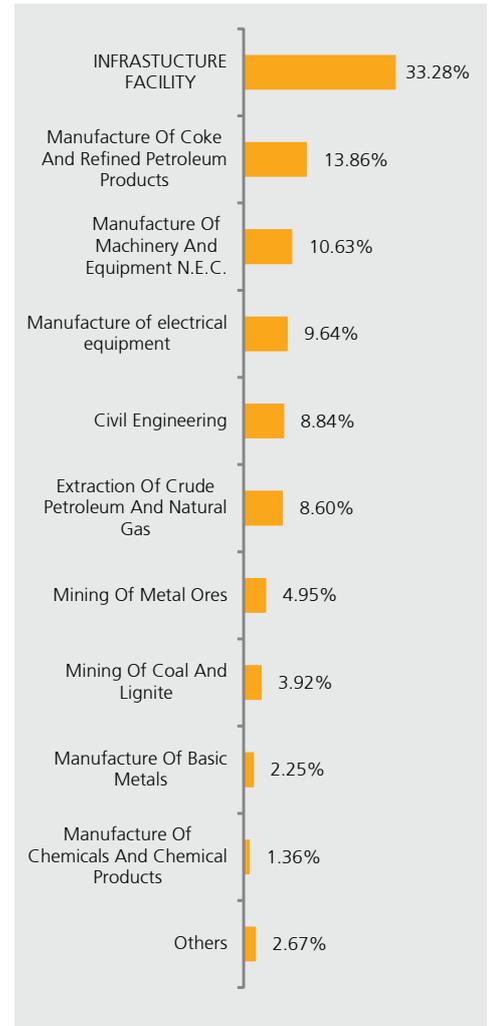
## Portfolio

Name of Instrument	% to AUM
LARSEN & TOUBRO LTD	8.84%
RELIANCE INDUSTRIES LTD	8.70%
OIL & NATURAL GAS CORPORATION LTD	8.60%
GAIL (INDIA) LTD	8.46%
VOLTAS LTD	8.15%
POWER GRID CORPORATION OF INDIA LTD	7.00%
NTPC LTD	6.88%
GUJARAT STATE PETRONET LTD	5.92%
PETRONET LNG LTD	5.02%
VEDANTA LTD	4.95%
BHARAT HEAVY ELECTRICALS LTD	4.14%
INDIAN OIL CORPORATION LTD	4.02%
COAL INDIA LTD	3.92%
BAJAJ ELECTRICALS LTD	3.16%
CUMMINS INDIA LTD	2.47%
GE POWER INDIA LTD	2.35%
HINDUSTAN ZINC LTD	2.25%
SRF LTD	1.36%
CASTROL (INDIA) LTD	1.14%
CESC LTD	0.51%
<b>Equity Total</b>	<b>97.84%</b>
<b>Money Market Total</b>	<b>2.16%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹16.8237

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 28 February, 18:** ₹ 9.26 Crs.

## Asset Allocation

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

## Returns

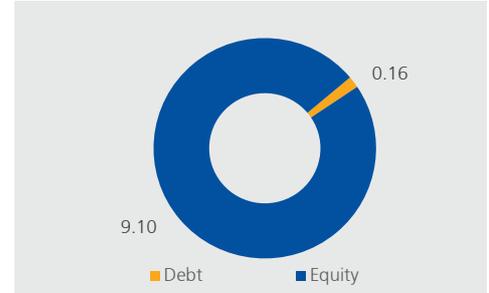
Period	Fund Returns	Index Returns
Last 1 Month	-2.44%	-5.22%
Last 6 Months	7.09%	5.71%
Last 1 Year	16.71%	12.10%
Last 2 Years	31.12%	27.76%
Last 3 Years	13.44%	8.83%
Since Inception	6.60%	5.94%

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

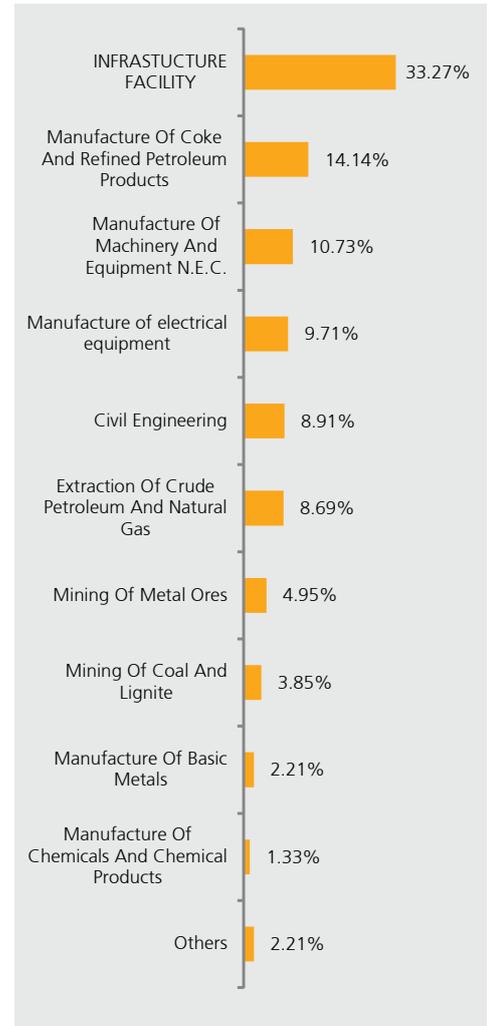
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	8.97%
LARSEN & TOUBRO LTD	8.91%
OIL & NATURAL GAS CORPORATION LTD	8.69%
GAIL (INDIA) LTD	8.44%
VOLTAS LTD	8.24%
POWER GRID CORPORATION OF INDIA LTD	7.04%
NTPC LTD	6.91%
GUJARAT STATE PETRONET LTD	5.93%
VEDANTA LTD	4.95%
PETRONET LNG LTD	4.94%
BHARAT HEAVY ELECTRICALS LTD	4.16%
INDIAN OIL CORPORATION LTD	4.03%
COAL INDIA LTD	3.85%
BAJAJ ELECTRICALS LTD	3.16%
CUMMINS INDIA LTD	2.49%
GE POWER INDIA LTD	2.39%
HINDUSTAN ZINC LTD	2.21%
SRF LTD	1.33%
CASTROL (INDIA) LTD	1.15%
CESC LTD	0.51%
<b>Equity Total</b>	<b>98.30%</b>
<b>Money Market Total</b>	<b>1.70%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹16.4531

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 28 February, 18:** ₹14.41Cr.

## Asset Allocation

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

## Returns

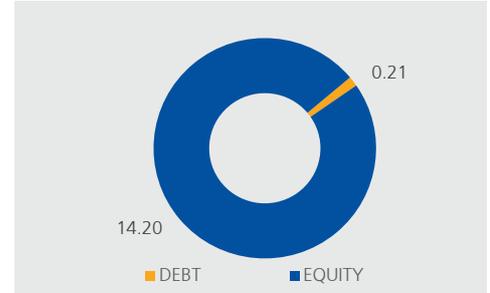
Period	Fund Returns	Index Returns
Last 1 Month	-2.43%	-5.22%
Last 6 Months	7.17%	5.71%
Last 1 Year	16.76%	12.10%
Last 2 Years	30.90%	27.76%
Last 3 Years	13.41%	8.83%
Since Inception	6.31%	5.94%

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

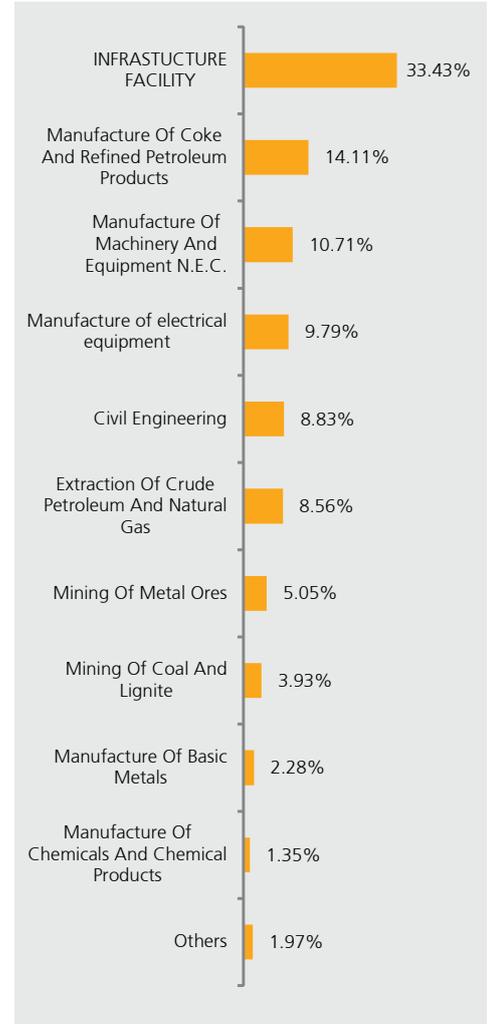
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	8.84%
LARSEN & TOUBRO LTD	8.83%
OIL & NATURAL GAS CORPORATION LTD	8.56%
GAIL (INDIA) LTD	8.51%
VOLTAS LTD	8.22%
POWER GRID CORPORATION OF INDIA LTD	7.06%
NTPC LTD	6.99%
GUJARAT STATE PETRONET LTD	5.77%
PETRONET LNG LTD	5.10%
VEDANTA LTD	5.05%
BHARAT HEAVY ELECTRICALS LTD	4.20%
INDIAN OIL CORPORATION LTD	4.10%
COAL INDIA LTD	3.93%
BAJAJ ELECTRICALS LTD	3.22%
CUMMINS INDIA LTD	2.48%
GE POWER INDIA LTD	2.36%
HINDUSTAN ZINC LTD	2.28%
SRF LTD	1.35%
CASTROL (INDIA) LTD	1.17%
CESC LTD	0.51%
<b>Equity Total</b>	<b>98.54%</b>
<b>Money Market Total</b>	<b>1.46%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹18.3015  
**Inception Date:** 16<sup>th</sup> December 2008  
**Benchmark:** Reliance Nippon Life ENERGY INDEX  
**AUM as on 28 February, 18:** ₹ 0.44 Crs.

## Asset Allocation

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

## Returns

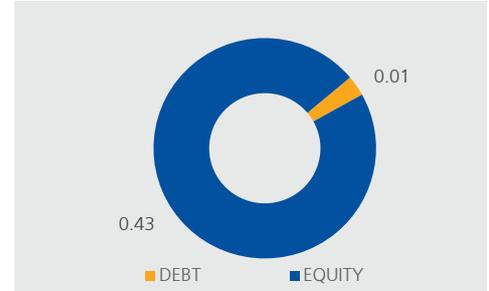
Period	Fund Returns	Index Returns
Last 1 Month	-2.40%	-5.22%
Last 6 Months	7.06%	5.71%
Last 1 Year	16.54%	12.10%
Last 2 Years	30.77%	27.76%
Last 3 Years	13.49%	8.83%
Since Inception	6.52%	7.87%

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

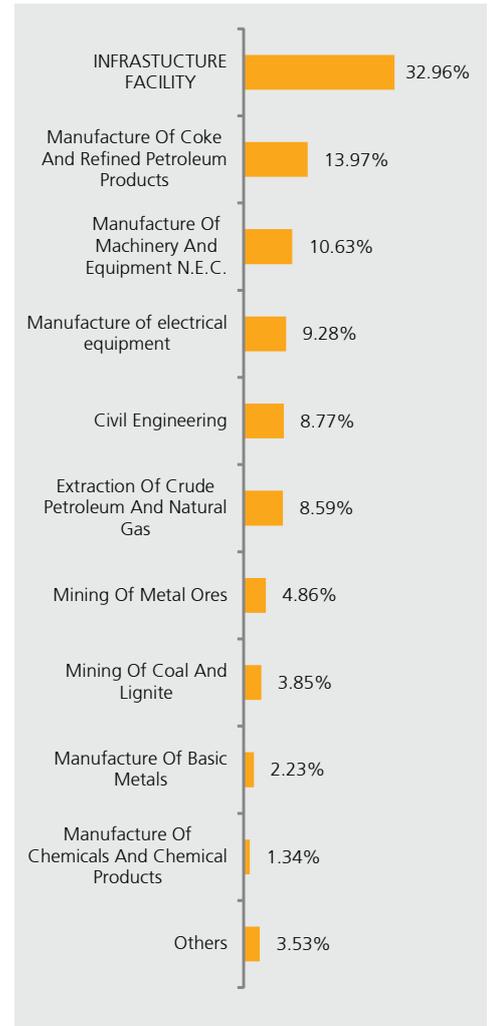
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	8.89%
LARSEN & TOUBRO LTD	8.77%
OIL & NATURAL GAS CORPORATION LTD	8.59%
GAIL (INDIA) LTD	8.44%
VOLTAS LTD	8.15%
POWER GRID CORPORATION OF INDIA LTD	6.98%
NTPC LTD	6.81%
GUJARAT STATE PETRONET LTD	5.79%
PETRONET LNG LTD	4.94%
VEDANTA LTD	4.86%
BHARAT HEAVY ELECTRICALS LTD	4.09%
INDIAN OIL CORPORATION LTD	3.95%
COAL INDIA LTD	3.85%
BAJAJ ELECTRICALS LTD	3.10%
CUMMINS INDIA LTD	2.48%
HINDUSTAN ZINC LTD	2.23%
GE POWER INDIA LTD	2.09%
SRF LTD	1.34%
CASTROL (INDIA) LTD	1.12%
CESC LTD	0.51%
<b>Equity Total</b>	<b>96.98%</b>
<b>Money Market Total</b>	<b>3.02%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹29.2971

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

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

**AUM as on 28 February, 18:** ₹ 50.48 Crs.

## Asset Allocation

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

## Returns

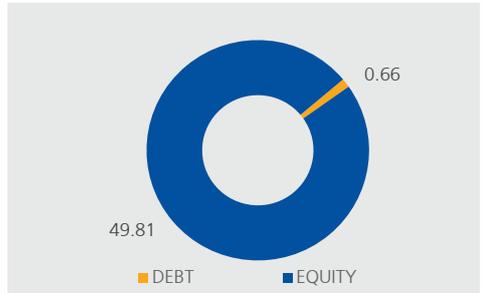
Period	Fund Returns	Index Returns
Last 1 Month	-3.12%	-3.01%
Last 6 Months	8.07%	10.31%
Last 1 Year	20.75%	24.02%
Last 2 Years	34.85%	38.15%
Last 3 Years	15.56%	14.73%
Since Inception	11.69%	8.64%

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

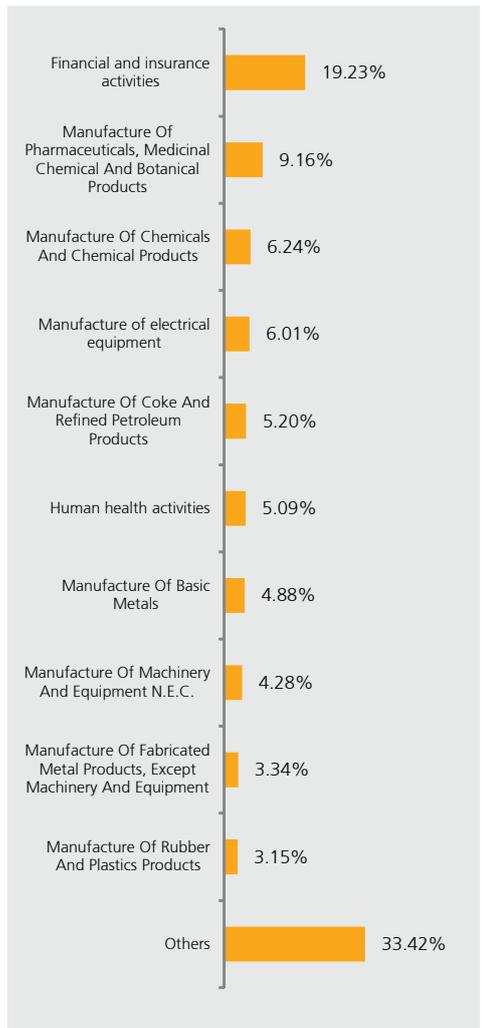
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.28%
RBL BANK LTD	4.27%
BHARAT FORGE LTD	3.34%
DIVI'S LABORATORIES LTD	3.33%
BAJAJ ELECTRICALS LTD	3.20%
YES BANK LTD	2.96%
APOLLO HOSPITALS ENTERPRISES LTD	2.95%
STATE BANK OF INDIA	2.93%
SHOPPERS STOP LTD	2.86%
INDIAN HOTELS CO. LTD	2.83%
GE POWER INDIA LTD	2.81%
INDIAN OIL CORPORATION LTD	2.80%
JUBILANT FOODWORKS LTD	2.66%
ZEE ENTERTAINMENT ENTERPRISES LTD	2.63%
MOTHERSON SUMI SYSTEMS LTD	2.62%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.54%
BHARAT FINANCIAL INCLUSION LTD	2.47%
CADILA HEALTHCARE LTD	2.42%
CASTROL (INDIA) LTD	2.40%
AUROBINDO PHARMA LTD	2.28%
HINDUSTAN ZINC LTD	2.25%
CESC LTD	2.24%
PETRONET LNG LTD	2.22%
APOLLO TYRES LTD	2.21%
SHALBY LTD	2.14%
SHARDA CROPHEM LTD	2.11%
UNITED BREWERIES LTD	2.08%
SRF LTD	2.07%
UPL LTD	2.06%
SBI LIFE INSURANCE CO LTD	1.94%
DALMIA BHARAT LTD	1.94%
ECLERX SERVICES LTD	1.83%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	1.71%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.62%
KOTAK MAHINDRA BANK LTD	1.60%
NIIT LTD	1.52%
D.B.CORP LTD	1.30%
UFO MOVIEZ INDIA LTD	1.22%
VESUVIUS INDIA LTD	1.20%
JUBILANT LIFE SCIENCES LTD	1.12%
GRASIM INDUSTRIES LTD	1.02%
RATNAMANI METALS & TUBES LTD	1.01%
SINTEX PLASTICS TECHNOLOGY LTD	0.94%
EQUITAS HOLDINGS LTD	0.76%
<b>Equity Total</b>	<b>98.68%</b>
<b>Money Market Total</b>	<b>1.32%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹26.7143

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

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

**AUM as on 28 February, 18:** ₹ 77.45 Crs.

## Asset Allocation

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

## Returns

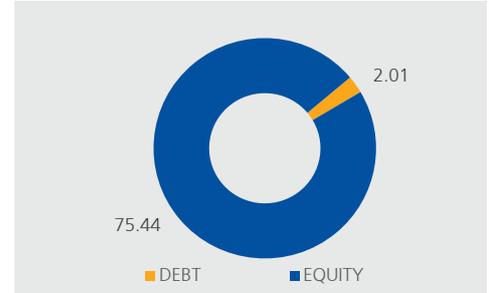
Period	Fund Returns	Index Returns
Last 1 Month	-3.17%	-3.01%
Last 6 Months	8.15%	10.31%
Last 1 Year	20.97%	24.02%
Last 2 Years	35.11%	38.15%
Last 3 Years	15.74%	14.73%
Since Inception	12.84%	8.09%

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

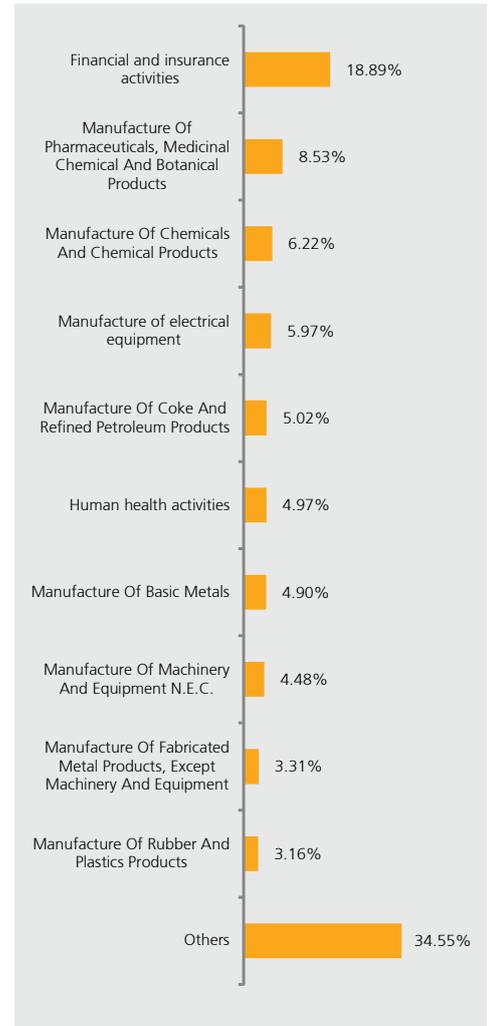
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.48%
RBL BANK LTD	4.13%
BHARAT FORGE LTD	3.31%
BAJAJ ELECTRICALS LTD	3.17%
YES BANK LTD	2.96%
STATE BANK OF INDIA	2.94%
APOLLO HOSPITALS ENTERPRISES LTD	2.86%
INDIAN HOTELS CO. LTD	2.84%
DIVI'S LABORATORIES LTD	2.80%
SHOPPERS STOP LTD	2.80%
GE POWER INDIA LTD	2.80%
INDIAN OIL CORPORATION LTD	2.73%
MOTHERSON SUMI SYSTEMS LTD	2.69%
JUBILANT FOODWORKS LTD	2.63%
ZEE ENTERTAINMENT ENTERPRISES LTD	2.56%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.47%
BHARAT FINANCIAL INCLUSION LTD	2.40%
CADILA HEALTHCARE LTD	2.31%
AUROBINDO PHARMA LTD	2.30%
CASTROL (INDIA) LTD	2.29%
HINDUSTAN ZINC LTD	2.27%
CESC LTD	2.24%
APOLLO TYRES LTD	2.21%
PETRONET LNG LTD	2.18%
SHARDA CROP CHEM LTD	2.17%
UNITED BREWERIES LTD	2.13%
SHALBY LTD	2.11%
SRF LTD	2.05%
UPL LTD	2.00%
SBI LIFE INSURANCE CO LTD	1.96%
DALMIA BHARAT LTD	1.95%
ECLERX SERVICES LTD	1.81%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	1.66%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.62%
KOTAK MAHINDRA BANK LTD	1.58%
NIIT LTD	1.53%
UFO MOVIEZ INDIA LTD	1.24%
D.B.CORP LTD	1.24%
VESUVIUS INDIA LTD	1.15%
JUBILANT LIFE SCIENCES LTD	1.13%
GRASIM INDUSTRIES LTD	1.02%
RATNAMANI METALS & TUBES LTD	1.01%
SINTEX PLASTICS TECHNOLOGY LTD	0.96%
EQUITAS HOLDINGS LTD	0.75%
<b>Equity Total</b>	<b>97.41%</b>
<b>Money Market Total</b>	<b>2.59%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹13.7600

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 18:** ₹ 124.15 Crs.

## Asset Allocation

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

## Returns

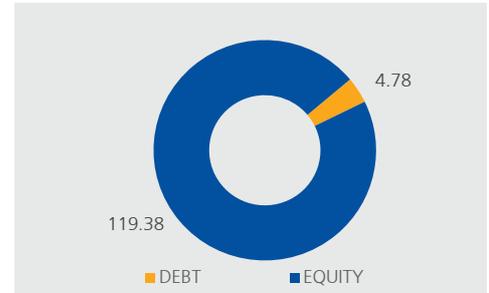
Period	Fund Returns	Index Returns
Last 1 Month	-2.56%	-4.85%
Last 6 Months	7.92%	5.80%
Last 1 Year	16.85%	18.17%
Last 2 Years	-	-
Last 3 Years	-	-
Since Inception	17.03%	20.45%

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

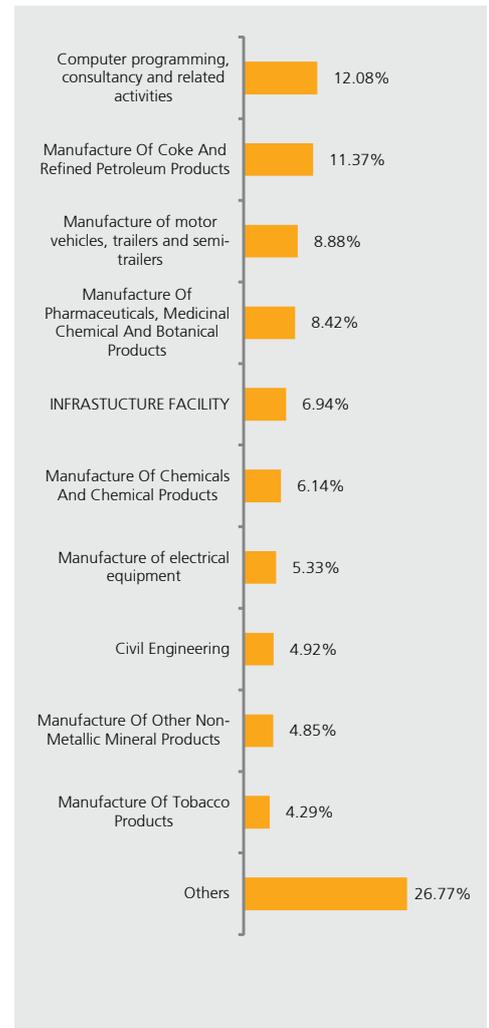
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	7.83%
INFOSYS LTD	5.85%
LARSEN & TOUBRO LTD	4.92%
I T C LTD	4.29%
TATA CONSULTANCY SERVICES LTD	3.83%
MARUTI SUZUKI INDIA LTD	3.40%
ZEE ENTERTAINMENT ENTERPRISES LTD	2.71%
BAJAJ ELECTRICALS LTD	2.54%
TATA MOTORS LTD	2.48%
HINDUSTAN UNILEVER LTD	2.32%
ULTRATECH CEMENT LTD	2.16%
BHARTI AIRTEL LTD	2.11%
CADILA HEALTHCARE LTD	2.06%
APOLLO TYRES LTD	1.99%
SHALBY LTD	1.90%
POWER GRID CORPORATION OF INDIA LTD	1.87%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.81%
TATA STEEL LTD	1.78%
CASTROL (INDIA) LTD	1.78%
INDIAN OIL CORPORATION LTD	1.77%
CIPLA LTD	1.67%
MAHINDRA & MAHINDRA LTD	1.66%
GAIL (INDIA) LTD	1.58%
BHARAT HEAVY ELECTRICALS LTD	1.57%
APOLLO HOSPITALS ENTERPRISES LTD	1.51%
DALMIA BHARAT LTD	1.51%
SRF LTD	1.50%
VEDANTA LTD	1.42%
UPL LTD	1.42%
HCL TECHNOLOGIES LTD	1.41%
OIL & NATURAL GAS CORPORATION LTD	1.40%
NTPC LTD	1.38%
MOTHERSON SUMI SYSTEMS LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.33%
INDIAN HOTELS CO. LTD	1.31%
GE POWER INDIA LTD	1.22%
BHARAT FORGE LTD	1.20%
VESUVIUS INDIA LTD	1.17%
HERO MOTOCORP LTD	1.15%
GRASIM INDUSTRIES LTD	1.12%
TECH MAHINDRA LTD	1.00%
ASIAN PAINTS LTD	0.90%
DR. REDDY'S LABORATORIES LTD	0.88%
UFO MOVIEZ INDIA LTD	0.868%
COAL INDIA LTD	0.84%
RATNAMANI METALS & TUBES LTD	0.84%
SINTEX PLASTICS TECHNOLOGY LTD	0.78%
AUROBINDO PHARMA LTD	0.77%
DIVI'S LABORATORIES LTD	0.76%
UNITED BREWERIES LTD	0.72%
JUBILANT LIFE SCIENCES LTD	0.47%
TATA STEEL LTD FULLY PAID UP RAF 510	0.04%
<b>Equity Total</b>	<b>96.15%</b>
<b>MF Total</b>	<b>2.30%</b>
<b>Money Market Total</b>	<b>1.55%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹26.9497

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

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

**AUM as on 28 February, 18:** ₹ 26.39 Crs.

## Asset Allocation

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

## Returns

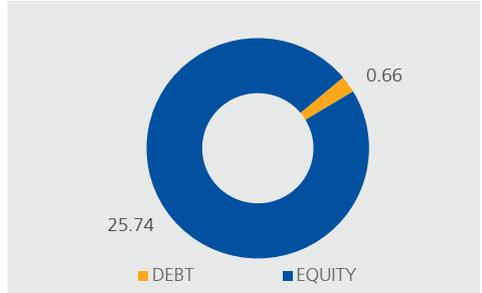
Period	Fund Returns	Index Returns
Last 1 Month	-3.18%	-3.01%
Last 6 Months	8.01%	10.31%
Last 1 Year	20.82%	24.02%
Last 2 Years	35.00%	38.15%
Last 3 Years	15.50%	14.73%
Since Inception	12.96%	8.09%

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

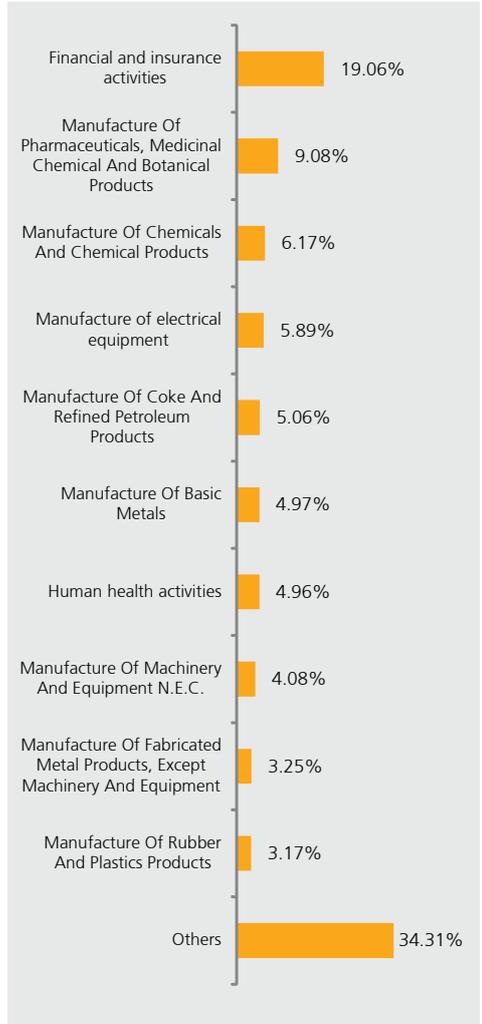
## Portfolio

Name of Instrument	% to AUM
RBL BANK LTD	4.26%
VOLTAS LTD	4.08%
BHARAT FORGE LTD	3.25%
DIVI'S LABORATORIES LTD	3.24%
BAJAJ ELECTRICALS LTD	3.12%
YES BANK LTD	2.93%
STATE BANK OF INDIA	2.92%
APOLLO HOSPITALS ENTERPRISES LTD	2.88%
INDIAN HOTELS CO. LTD	2.83%
GE POWER INDIA LTD	2.77%
SHOPPERS STOP LTD	2.70%
INDIAN OIL CORPORATION LTD	2.67%
MOTHERSON SUMI SYSTEMS LTD	2.65%
ZEE ENTERTAINMENT ENTERPRISES LTD	2.64%
JUBILANT FOODWORKS LTD	2.59%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.55%
BHARAT FINANCIAL INCLUSION LTD	2.42%
CADILA HEALTHCARE LTD	2.41%
CASTROL (INDIA) LTD	2.39%
AUROBINDO PHARMA LTD	2.31%
HINDUSTAN ZINC LTD	2.27%
CESC LTD	2.24%
APOLLO TYRES LTD	2.23%
PETRONET LNG LTD	2.15%
UNITED BREWERIES LTD	2.10%
SHARDA CROP CHEM LTD	2.10%
SHALBY LTD	2.08%
UPL LTD	2.06%
SRF LTD	2.01%
SBI LIFE INSURANCE CO LTD	1.95%
DALMIA BHARAT LTD	1.93%
ECLERX SERVICES LTD	1.78%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.69%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	1.68%
KOTAK MAHINDRA BANK LTD	1.54%
NIIT LTD	1.51%
D.B.CORP LTD	1.27%
UFO MOVIEZ INDIA LTD	1.19%
VESUVIUS INDIA LTD	1.15%
JUBILANT LIFE SCIENCES LTD	1.12%
RATNAMANI METALS & TUBES LTD	1.00%
GRASIM INDUSTRIES LTD	1.00%
SINTEX PLASTICS TECHNOLOGY LTD	0.93%
EQUITAS HOLDINGS LTD	0.75%
GUJARAT STATE PETRONET LTD	0.16%
<b>Equity Total</b>	<b>97.52%</b>
<b>Money Market Total</b>	<b>2.48%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹30.9010

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

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

**AUM as on 28 February, 18:** ₹ 0.79 Crs.

## Asset Allocation

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

## Returns

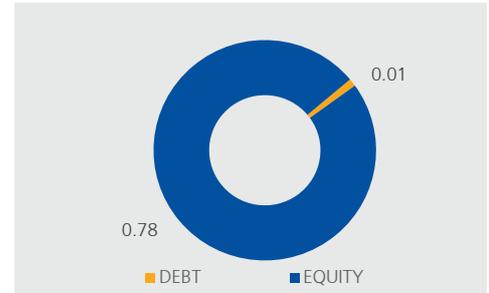
Period	Fund Returns	Index Returns
Last 1 Month	-3.01%	-3.01%
Last 6 Months	7.13%	10.31%
Last 1 Year	18.72%	24.02%
Last 2 Years	33.46%	38.15%
Last 3 Years	14.70%	14.73%
Since Inception	12.51%	9.31%

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

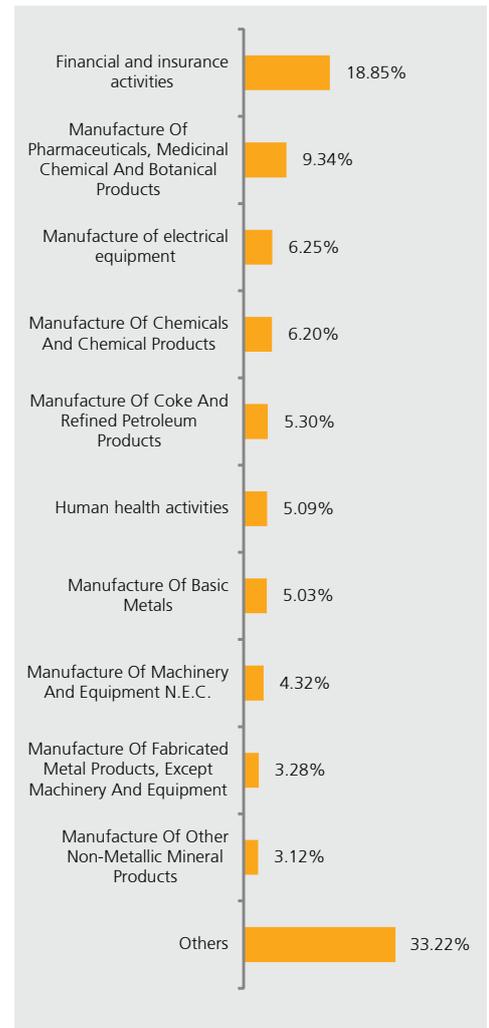
## Portfolio

Name of Instrument	% to AUM
RBL BANK LTD	4.37%
VOLTAS LTD	4.32%
DIVI'S LABORATORIES LTD	3.38%
BHARAT FORGE LTD	3.28%
BAJAJ ELECTRICALS LTD	3.26%
YES BANK LTD	3.07%
GE POWER INDIA LTD	2.99%
APOLLO HOSPITALS ENTERPRISES LTD	2.91%
INDIAN OIL CORPORATION LTD	2.85%
STATE BANK OF INDIA	2.84%
SHOPPERS STOP LTD	2.82%
INDIAN HOTELS CO. LTD	2.73%
JUBILANT FOODWORKS LTD	2.71%
ZEE ENTERTAINMENT ENTERPRISES LTD	2.67%
MOTHERSON SUMI SYSTEMS LTD	2.67%
BHARAT FINANCIAL INCLUSION LTD	2.48%
CADILA HEALTHCARE LTD	2.47%
CASTROL (INDIA) LTD	2.45%
AUROBINDO PHARMA LTD	2.35%
HINDUSTAN ZINC LTD	2.32%
CESC LTD	2.26%
PETRONET LNG LTD	2.24%
APOLLO TYRES LTD	2.18%
SHALBY LTD	2.18%
UPL LTD	2.11%
SHARDA CROP CHEM LTD	2.09%
UNITED BREWERIES LTD	2.05%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.04%
SBI LIFE INSURANCE CO LTD	2.01%
SRF LTD	2.00%
DALMIA BHARAT LTD	1.97%
ECLERX SERVICES LTD	1.84%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	1.71%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.66%
KOTAK MAHINDRA BANK LTD	1.56%
NIIT LTD	1.43%
D.B.CORP LTD	1.28%
UFO MOVIEZ INDIA LTD	1.23%
VESUVIUS INDIA LTD	1.15%
JUBILANT LIFE SCIENCES LTD	1.15%
RATNAMANI METALS & TUBES LTD	1.05%
GRASIM INDUSTRIES LTD	1.04%
SINTEX PLASTICS TECHNOLOGY LTD	0.93%
EQUITAS HOLDINGS LTD	0.76%
<b>Equity Total</b>	<b>98.87%</b>
<b>Money Market Total</b>	<b>1.13%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹24.9116

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

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

**AUM as on 28 February, 18:** ₹31.10 Crs.

**Modified Duration of Debt Portfolio:**

3.61 years

**YTM of Debt Portfolio:** 6.43%

## Asset Allocation

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

## Returns

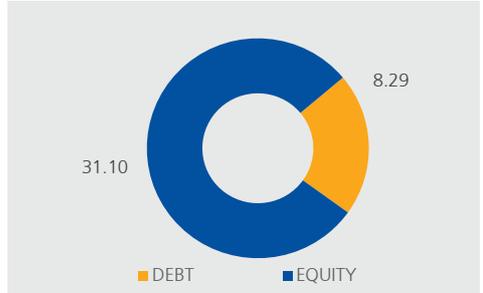
Period	Fund Returns	Index Returns
Last 1 Month	-3.87%	-4.01%
Last 6 Months	6.98%	4.36%
Last 1 Year	15.70%	15.33%
Last 2 Years	20.95%	19.60%
Last 3 Years	7.77%	6.18%
Since Inception	8.85%	9.03%

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

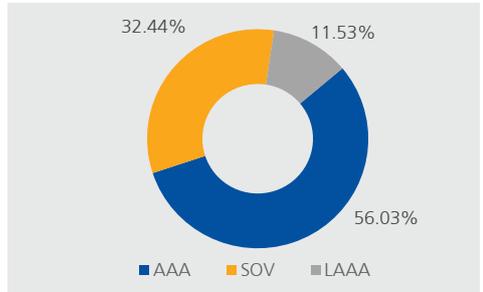
## Portfolio

Name of Instrument	% to AUM
8.2% POWER GRID CORP NCD RED 23-01-022	2.04%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	2.02%
7.86% LIC HOUSING FIN NCD RED17-05-2027	1.96%
7.95% HDFC BANK LTD RED 21-09-2026	1.23%
9% RELIANCE JIO INFO NCD 21-01-2025	1.05%
8.4% POWER GRID CORP NCD RED 27-05-022	1.03%
9.25% RELIANCE JIO INFO NCD RED16-06-24	0.79%
8.8479% BAJAJ FINANCE NCD RED04-04-2019	0.51%
7.60% NHAI LTD NCD RED 18-03-2022	0.25%
7.27% NHAI LTD NCD RED 06-06-2022	0.25%
<b>Bonds/Debentures Total</b>	<b>11.12%</b>
7.68% GOVT OF INDIA RED 15-12-2023	1.80%
6.68% GOVT OF INDIA RED 17-09-2031	1.55%
6.79% GOVT OF INDIA RED 15-05-2027	1.49%
6.84% GOVT OF INDIA RED 19-12-2022	0.55%
7.72% GOVT OF INDIA RED 25-05-2025	0.36%
8.27% KERALA SDL RED 21-02-2028	0.34%
8.28% TAMIL NADU SDL RED 21-02-2028	0.23%
7.88% GOVT OF INDIA RED 19-03-2030	0.07%
<b>Gilts Total</b>	<b>6.38%</b>
HDFC BANK LTD	5.70%
INFOSYS LTD	5.57%
RELIANCE INDUSTRIES LTD	4.74%
LARSEN & TOUBRO LTD	4.62%
YES BANK LTD	4.51%
I T C LTD	4.40%
DIVI'S LABORATORIES LTD	3.16%
ICICI BANK LTD	3.05%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.58%
MARUTI SUZUKI INDIA LTD	2.54%
ULTRATECH CEMENT LTD	2.18%
MOTHERSON SUMI SYSTEMS LTD	2.15%
BHARTI AIRTEL LTD	2.08%
CUMMINS INDIA LTD	1.94%
HINDUSTAN UNILEVER LTD	1.77%
INDIAN HOTELS CO. LTD	1.71%
HOUSING DEVE FIN CORP LTD	1.59%
KOTAK MAHINDRA BANK LTD	1.54%
TATA MOTORS LTD	1.53%
PIRAMAL ENTERPRISES LTD	1.45%
HCL TECHNOLOGIES LTD	1.42%
VEDANTA LTD	1.36%
UPL LTD	1.29%
JUBILANT FOODWORKS LTD	1.22%
JK CEMENT LTD	1.21%
AXIS BANK LTD	1.17%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.13%
MAHINDRA & MAHINDRA LTD	1.09%
ASIAN PAINTS LTD	1.03%
BHARAT FINANCIAL INCLUSION LTD	1.03%
TATA CONSULTANCY SERVICES LTD	1.00%
GRASIM INDUSTRIES LTD	0.92%
CHOLAMANDALAM INVESTMENT & FIN CO.LTD	0.88%
EQUITAS HOLDINGS LTD	0.86%
TECH MAHINDRA LTD	0.82%
TATA STEEL LTD	0.82%
HERO MOTOCORP LTD	0.73%
STATE BANK OF INDIA	0.73%
JUBILANT LIFE SCIENCES LTD	0.73%
SHALBY LTD	0.70%
TATA STEEL LTD FULLY PAID UP RAF 510	0.03%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.01%
<b>Equity Total</b>	<b>78.96%</b>
<b>Money Market Total</b>	<b>3.53%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

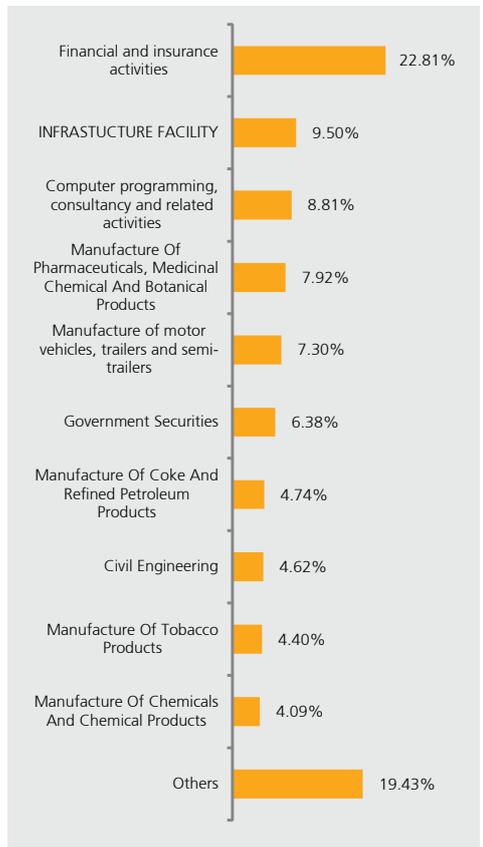
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.2016

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

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

**AUM as on 28 February, 18:** ₹ 2.12 Crs.

**Modified Duration of Debt Portfolio:**

3.49 years

**YTM of Debt Portfolio:** 5.96%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	79
Gsec / Debt	20-100	20
MMI / Others	00-00	1

## Returns

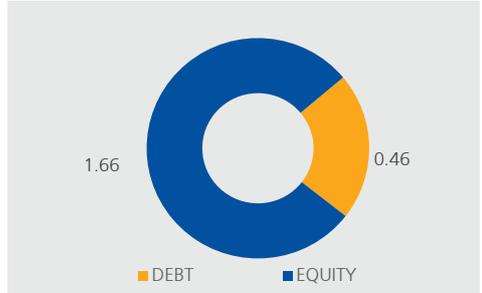
Period	Fund Returns	Index Returns
Last 1 Month	-3.90%	-4.01%
Last 6 Months	6.63%	4.36%
Last 1 Year	16.14%	15.33%
Last 2 Years	20.23%	19.60%
Last 3 Years	6.82%	6.18%
Since Inception	9.68%	8.90%

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

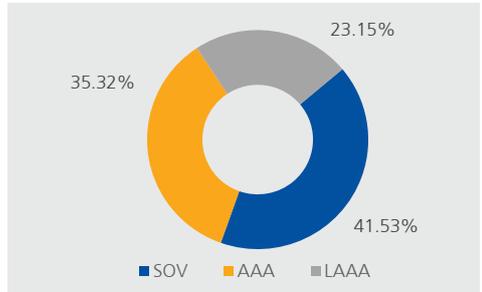
## Portfolio

Name of Instrument	% to AUM
7.60% NHAI LTD NCD RED 18-03-2022	4.65%
7.33% IRFC NCD RED 27-08-2027	4.40%
<b>Bonds/Debentures Total</b>	<b>9.05%</b>
7.68% GOVT OF INDIA RED 15-12-2023	1.71%
6.68% GOVT OF INDIA RED 17-09-2031	1.52%
6.79% GOVT OF INDIA RED 15-05-2027	1.49%
6.84% GOVT OF INDIA RED 19-12-2022	0.46%
7.72% GOVT OF INDIA RED 25-05-2025	0.33%
8.27% KERALA SDL RED 21-02-2028	0.28%
8.28% TAMIL NADU SDL RED 21-02-2028	0.19%
7.88% GOVT OF INDIA RED 19-03-2030	0.05%
<b>Gilts Total</b>	<b>6.03%</b>
HDFC BANK LTD	5.39%
INFOSYS LTD	5.03%
YES BANK LTD	4.33%
RELIANCE INDUSTRIES LTD	4.29%
MARUTI SUZUKI INDIA LTD	4.02%
I T C LTD	3.72%
LARSEN & TOUBRO LTD	3.51%
DIVI'S LABORATORIES LTD	3.04%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.44%
ICICI BANK LTD	2.26%
MOTHERSON SUMI SYSTEMS LTD	2.09%
BHARTI AIRTEL LTD	2.00%
ULTRATECH CEMENT LTD	1.93%
CUMMINS INDIA LTD	1.80%
HOUSING DEVE FIN CORP LTD	1.73%
HCL TECHNOLOGIES LTD	1.53%
KOTAK MAHINDRA BANK LTD	1.53%
HINDUSTAN UNILEVER LTD	1.52%
VEDANTA LTD	1.51%
INDIAN HOTELS CO. LTD	1.49%
STATE BANK OF INDIA	1.46%
TATA MOTORS LTD	1.45%
MAHINDRA & MAHINDRA LTD	1.44%
CHOLAMANDALAM INVESTMENT & FIN CO.LTD	1.35%
PIRAMAL ENTERPRISES LTD	1.34%
GRASIM INDUSTRIES LTD	1.22%
BHARAT HEAVY ELECTRICALS LTD	1.22%
UPL LTD	1.19%
BHARAT FINANCIAL INCLUSION LTD	1.12%
AXIS BANK LTD	1.11%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.01%
SHALBY LTD	0.99%
POWER GRID CORPORATION OF INDIA LTD	0.96%
EQUITAS HOLDINGS LTD	0.93%
JUBILANT FOODWORKS LTD	0.90%
JK CEMENT LTD	0.86%
HERO MOTOCORP LTD	0.82%
TECH MAHINDRA LTD	0.81%
APOLLO HOSPITALS ENTERPRISES LTD	0.80%
TATA STEEL LTD	0.76%
NIIT LTD	0.73%
JUBILANT LIFE SCIENCES LTD	0.69%
TATA STEEL LTD FULLY PAID UP RAF 510	0.03%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.005%
<b>Equity Total</b>	<b>78.34%</b>
<b>Money Market Total</b>	<b>6.57%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

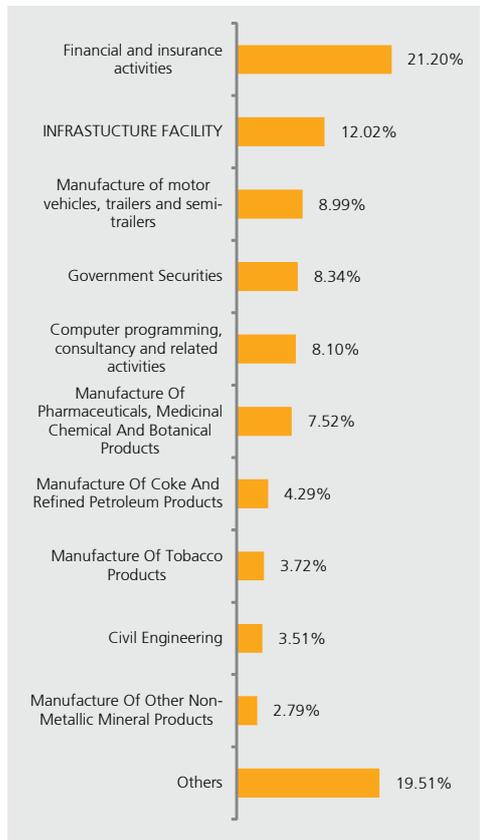
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.9642

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

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

**AUM as on 28 February, 18:** ₹ 4.11 Crs.

**Modified Duration of Debt Portfolio:** 3.58 years

**YTM of Debt Portfolio:** 6.91%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	76
Gsec / Debt	20-100	21
MMI / Others	00-00	3

## Returns

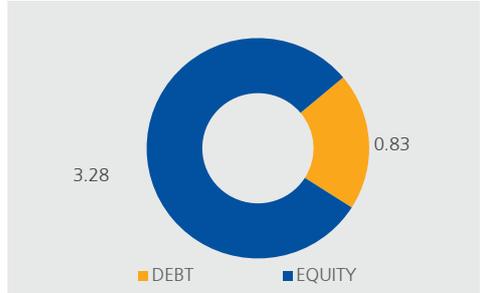
Period	Fund Returns	Index Returns
Last 1 Month	-3.84%	-4.01%
Last 6 Months	6.80%	4.36%
Last 1 Year	15.59%	15.33%
Last 2 Years	20.55%	19.60%
Last 3 Years	7.48%	6.18%
Since Inception	7.67%	7.69%

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

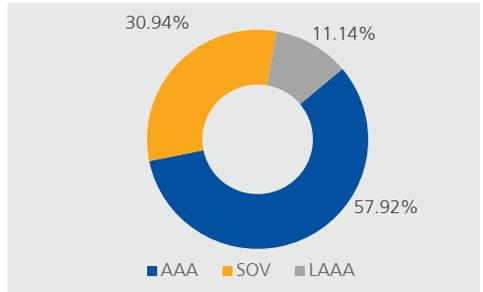
## Portfolio

Name of Instrument	% to AUM
8.4% POWER GRID CORP NCD RED 27-05-2022	2.46%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	2.45%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	2.42%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	2.41%
7.95% RECL SR 147 NCD RED 12-03-2027	2.36%
7.33% IRFC NCD RED 27-08-2027	2.26%
<b>Bonds/Debentures Total</b>	<b>14.36%</b>
7.68% GOVT OF INDIA RED 15-12-2023	1.88%
6.68% GOVT OF INDIA RED 17-09-2031	1.70%
6.79% GOVT OF INDIA RED 15-05-2027	1.63%
6.84% GOVT OF INDIA RED 19-12-2022	0.55%
7.72% GOVT OF INDIA RED 25-05-2025	0.36%
8.27% KERALA SDL RED 21-02-2028	0.34%
8.28% TAMIL NADU SDL RED 21-02-2028	0.22%
7.88% GOVT OF INDIA RED 19-03-2030	0.05%
<b>Gilts Total</b>	<b>6.72%</b>
HDFC BANK LTD	5.77%
INFOSYS LTD	5.67%
RELIANCE INDUSTRIES LTD	4.92%
YES BANK LTD	4.72%
LARSEN & TOUBRO LTD	4.62%
I T C LTD	4.19%
ICICI BANK LTD	3.14%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.73%
MARUTI SUZUKI INDIA LTD	2.63%
ULTRATECH CEMENT LTD	2.30%
BHARTI AIRTEL LTD	2.21%
MOTHERSON SUMI SYSTEMS LTD	2.16%
CUMMINS INDIA LTD	1.84%
HCL TECHNOLOGIES LTD	1.78%
HOUSING DEVE FIN CORP LTD	1.71%
KOTAK MAHINDRA BANK LTD	1.67%
HINDUSTAN UNILEVER LTD	1.65%
INDIAN HOTELS CO. LTD	1.62%
TATA MOTORS LTD	1.61%
STATE BANK OF INDIA	1.60%
MAHINDRA & MAHINDRA LTD	1.59%
PIRAMAL ENTERPRISES LTD	1.48%
VEDANTA LTD	1.35%
UPL LTD	1.31%
JUBILANT FOODWORKS LTD	1.25%
AXIS BANK LTD	1.22%
KIRLOSKAR FERROUS INDUSTRIES LTD	1.12%
SHALBY LTD	1.11%
TATA CONSULTANCY SERVICES LTD	1.03%
ASIAN PAINTS LTD	0.99%
GRASIM INDUSTRIES LTD	0.97%
BHARAT FINANCIAL INCLUSION LTD	0.97%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.94%
EQUITAS HOLDINGS LTD	0.91%
TECH MAHINDRA LTD	0.89%
JK CEMENT LTD	0.87%
APOLLO HOSPITALS ENTERPRISES LTD	0.86%
TATA STEEL LTD	0.85%
HERO MOTOCORP LTD	0.80%
JUBILANT LIFE SCIENCES LTD	0.76%
TATA STEEL LTD FULLY PAID UP RAF 510	0.03%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.005%
<b>Equity Total</b>	<b>79.86%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

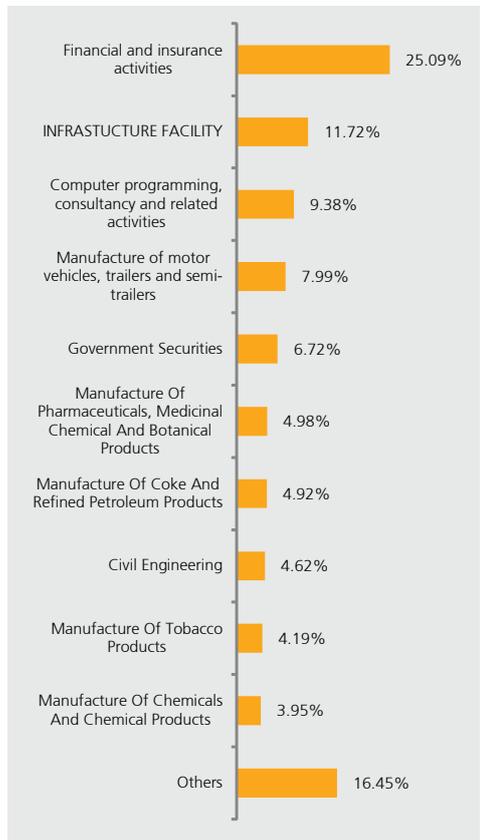
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹26.6873

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

**Benchmark:** N.A

**AUM as on 28 February, 18:** ₹ 65.37 Crs.

**Modified Duration of Debt Portfolio:**

3.63 years

**YTM of Debt Portfolio:** 6.73%

## Asset Allocation

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

## Returns

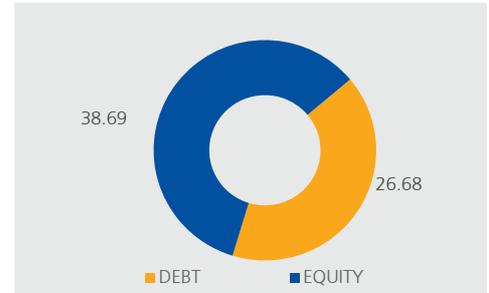
Period	Fund Returns	Index Returns
Last 1 Month	-3.05%	-3.17%
Last 6 Months	4.57%	2.92%
Last 1 Year	11.99%	12.52%
Last 2 Years	16.96%	16.65%
Last 3 Years	7.17%	6.65%
Since Inception	9.33%	9.66%

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

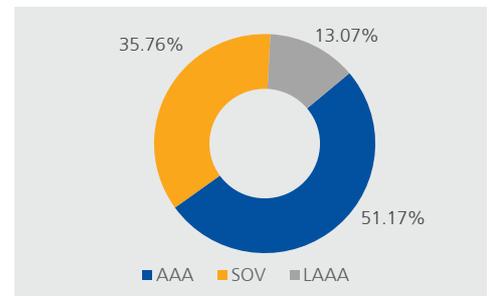
## Portfolio

Name of Instrument	% to AUM
9% RELIANCE JIO INFO NCD 21-01-2025	4.10%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	3.54%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	3.02%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	2.74%
7% RELIANCE INDUSTRIES NCD RED 31082022	2.35%
7.95% HDFC BANK LTD RED 21-09-2026	2.23%
8.2% POWER GRID CORP NCD RED 23-01-2022	1.84%
9.70% TATA SONS LTD NCD RED 25-07-2022	1.29%
8.4% POWER GRID CORP NCD RED 27-05-2022	0.77%
7.27% NHAI LTD NCD RED 06-06-2022	0.59%
9.95% FOOD CORP OF INDIA NCD RD 07-03-22	0.49%
9.54% TATA SONS LTD NCD RED 25-04-2022	0.16%
9.45% LIC HOUSING FIN NCD RED 30-01-2022	0.16%
<b>Bonds/Debentures Total</b>	<b>23.29%</b>
7.68% GOVT OF INDIA RED 15-12-2023	3.58%
6.68% GOVT OF INDIA RED 17-09-2031	3.10%
6.79% GOVT OF INDIA RED 15-05-2027	2.98%
7.72% GOVT OF INDIA RED 25-05-2025	1.40%
6.84% GOVT OF INDIA RED 19-12-2022	1.12%
8.28% TAMIL NADU SDL RED 21-02-2028	0.92%
8.27% KERALA SDL RED 21-02-2028	0.68%
7.88% GOVT OF INDIA RED 19-03-2030	0.13%
<b>Gilts Total</b>	<b>13.92%</b>
INFOSYS LTD	4.06%
HDFC BANK LTD	3.99%
RELIANCE INDUSTRIES LTD	3.45%
LARSEN & TOUBRO LTD	3.38%
YES BANK LTD	3.33%
I T C LTD	3.12%
DIVI'S LABORATORIES LTD	2.32%
ICICI BANK LTD	2.10%
SUN PHARMACEUTICAL INDUSTRIES LTD	2.01%
MARUTI SUZUKI INDIA LTD	1.84%
ULTRATECH CEMENT LTD	1.60%
MOTHERSON SUMI SYSTEMS LTD	1.54%
BHARTI AIRTEL LTD	1.53%
HINDUSTAN UNILEVER LTD	1.44%
HCL TECHNOLOGIES LTD	1.25%
INDIAN HOTELS CO. LTD	1.23%
MAHINDRA & MAHINDRA LTD	1.20%
HOUSING DEVE FIN CORP LTD	1.19%
KOTAK MAHINDRA BANK LTD	1.15%
TATA MOTORS LTD	1.13%
CUMMINS INDIA LTD	1.11%
PIRAMAL ENTERPRISES LTD	1.04%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	1.04%
VEDANTA LTD	1.00%
UPL LTD	0.94%
JUBILANT FOODWORKS LTD	0.89%
ASIAN PAINTS LTD	0.88%
SHALBY LTD	0.86%
AXIS BANK LTD	0.85%
BHARAT FINANCIAL INCLUSION LTD	0.82%
JK CEMENT LTD	0.76%
TATA CONSULTANCY SERVICES LTD	0.72%
GRASIM INDUSTRIES LTD	0.66%
APOLLO HOSPITALS ENTERPRISES LTD	0.66%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.63%
EQUITAS HOLDINGS LTD	0.62%
TECH MAHINDRA LTD	0.62%
TATA STEEL LTD	0.60%
HERO MOTOCORP LTD	0.55%
JUBILANT LIFE SCIENCES LTD	0.54%
STATE BANK OF INDIA	0.53%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.004%
<b>Equity Total</b>	<b>59.18%</b>
<b>Money Market Total</b>	<b>3.60%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

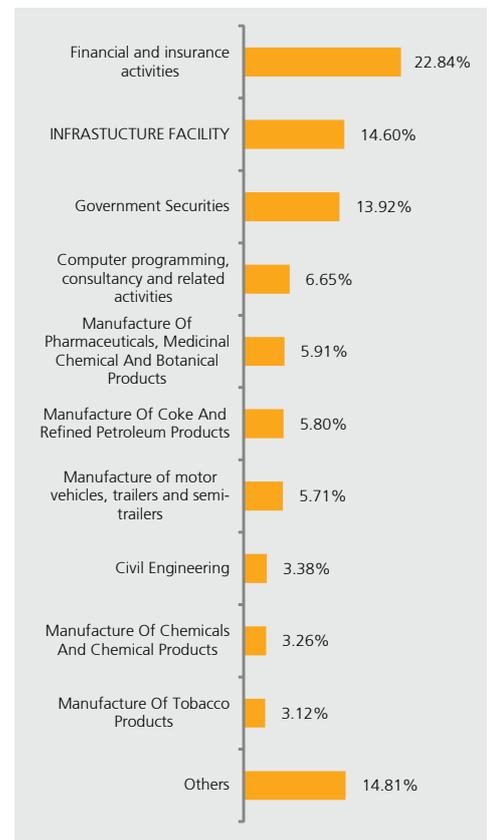
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.0458

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

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

**AUM as on 28 February, 18:** ₹ 2.51 Crs.

**Modified Duration of Debt Portfolio:**

2.95 years

**YTM of Debt Portfolio:** 6.64%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	59
Gsec / Debt	40-100	41
MMI / Others	00-00	1

## Returns

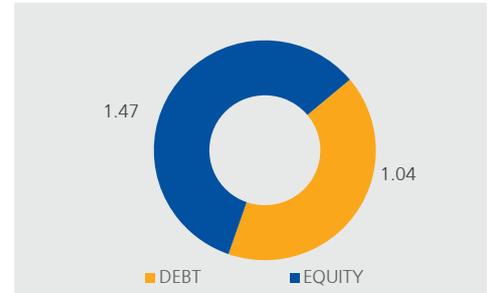
Period	Fund Returns	Index Returns
Last 1 Month	-3.00%	-3.17%
Last 6 Months	4.73%	2.92%
Last 1 Year	12.85%	12.52%
Last 2 Years	16.68%	16.65%
Last 3 Years	6.76%	6.65%
Since Inception	8.95%	9.07%

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

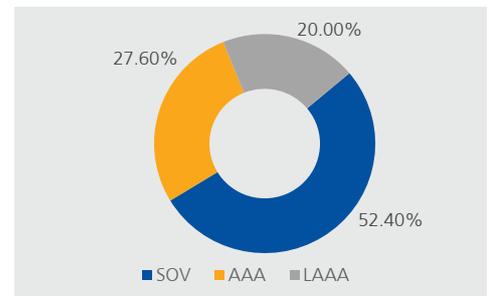
## Portfolio

Name of Instrument	% to AUM
9.25% RELIANCE JIO INFO NCD RED 16-06-24	4.14%
10% INDIABULLS HSG FIN NCD RED 29-09-19	4.10%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.96%
7.60% NHAI LTD NCD RED 18-03-2022	3.92%
<b>Bonds/Debentures Total</b>	<b>16.12%</b>
7.68% GOVT OF INDIA RED 15-12-2023	3.40%
6.68% GOVT OF INDIA RED 17-09-2031	3.06%
6.79% GOVT OF INDIA RED 15-05-2027	2.96%
8.28% TAMIL NADU SDL RED 21-02-2028	1.91%
6.84% GOVT OF INDIA RED 19-12-2022	0.97%
7.72% GOVT OF INDIA RED 25-05-2025	0.64%
8.27% KERALA SDL RED 21-02-2028	0.64%
7.88% GOVT OF INDIA RED 19-03-2030	0.12%
<b>Gilts Total</b>	<b>13.68%</b>
HDFC BANK LTD	3.92%
INFOSYS LTD	3.71%
RELIANCE INDUSTRIES LTD	3.21%
YES BANK LTD	3.19%
LARSEN & TOUBRO LTD	3.10%
MARUTI SUZUKI INDIA LTD	3.00%
I T C LTD	2.81%
DIVI'S LABORATORIES LTD	2.32%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.82%
ICICI BANK LTD	1.70%
BHARTI AIRTEL LTD	1.48%
MOTHERSON SUMI SYSTEMS LTD	1.47%
ULTRATECH CEMENT LTD	1.42%
HOUSING DEVE FIN CORP LTD	1.29%
CUMMINS INDIA LTD	1.23%
HINDUSTAN UNILEVER LTD	1.16%
KOTAK MAHINDRA BANK LTD	1.14%
HCL TECHNOLOGIES LTD	1.13%
STATE BANK OF INDIA	1.09%
TATA MOTORS LTD	1.08%
VEDANTA LTD	1.08%
INDIAN HOTELS CO. LTD	1.05%
PIRAMAL ENTERPRISES LTD	1.01%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	1.01%
MAHINDRA & MAHINDRA LTD	0.96%
GRASIM INDUSTRIES LTD	0.91%
BHARAT HEAVY ELECTRICALS LTD	0.91%
UPL LTD	0.89%
AXIS BANK LTD	0.83%
HERO MOTOCORP LTD	0.82%
BHARAT FINANCIAL INCLUSION LTD	0.81%
SHALBY LTD	0.78%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.76%
EQUITAS HOLDINGS LTD	0.69%
POWER GRID CORPORATION OF INDIA LTD	0.68%
JUBILANT FOODWORKS LTD	0.67%
JK CEMENT LTD	0.64%
TECH MAHINDRA LTD	0.60%
TATA STEEL LTD	0.57%
APOLLO HOSPITALS ENTERPRISES LTD	0.56%
NIIT LTD	0.54%
JUBILANT LIFE SCIENCES LTD	0.51%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.003%
<b>Equity Total</b>	<b>58.57%</b>
<b>Money Market Total</b>	<b>11.63%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

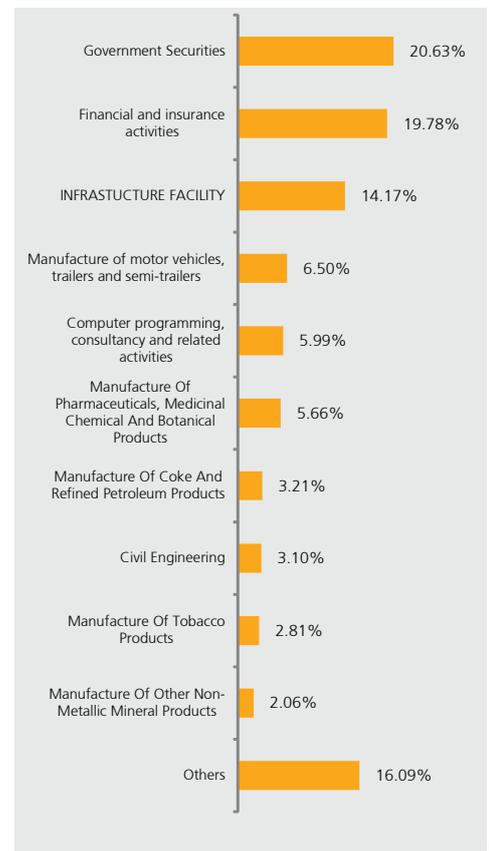
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹26.1239  
**Inception Date:** 28<sup>th</sup> May 2007  
**Benchmark:** N.A.  
**AUM as on 28 February, 18:** ₹ 32.36 Crs.  
**Modified Duration of Debt Portfolio:** 3.32 years  
**YTM of Debt Portfolio:** 6.16%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	49
Gsec / Debt	50-100	51
MMI / Others	00-00	0

## Returns

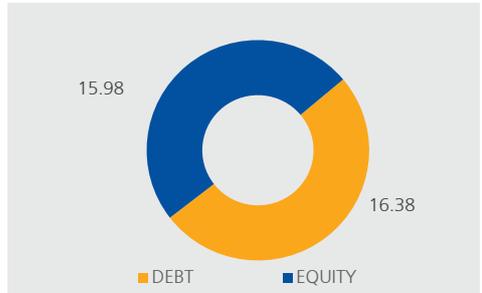
Period	Fund Returns	Index Returns
Last 1 Month	-2.74%	-2.75%
Last 6 Months	3.40%	2.20%
Last 1 Year	10.22%	11.12%
Last 2 Years	15.19%	15.18%
Last 3 Years	6.97%	6.86%
Since Inception	9.12%	9.52%

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

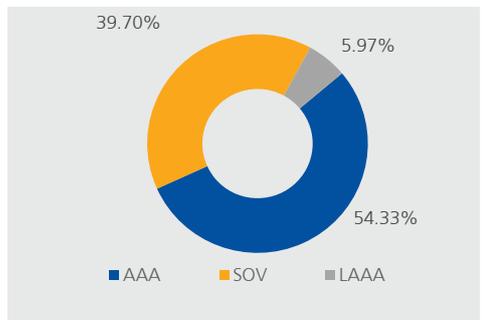
## Portfolio

Name of Instrument	% to AUM
8.85% BAJAJ FINANCE NCD RED 25-03-2019	4.98%
9% RELIANCE JIO INFO NCD 21-01-2025	3.18%
7% RELIANCE INDUSTRIES NCD RED 31082022	2.97%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	2.57%
7.95% RECL SR 147 NCD RED 12-03-2027	2.10%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.10%
7.33% IRFC NCD RED 27-08-2027	2.01%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.59%
8.2% POWER GRID CORP NCD RED 23-01-2022	1.55%
7.95% HDFC BANK LTD RED 21-09-2026	1.50%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	0.62%
7.27% NHAI LTD NCD RED 06-06-2022	0.60%
9.35% POWER GRID CORP NCD RED 29-08-2022	0.32%
<b>Bonds/Debentures Total</b>	<b>26.11%</b>
7.68% GOVT OF INDIA RED 15-12-2023	4.46%
6.68% GOVT OF INDIA RED 17-09-2031	3.89%
6.79% GOVT OF INDIA RED 15-05-2027	3.73%
7.72% GOVT OF INDIA RED 25-05-2025	1.50%
6.84% GOVT OF INDIA RED 19-12-2022	1.38%
8.27% KERALA SDL RED 21-02-2028	0.85%
8.28% TAMIL NADU SDL RED 21-02-2028	0.70%
7.88% GOVT OF INDIA RED 19-03-2030	0.17%
<b>Gilts Total</b>	<b>16.67%</b>
HDFC BANK LTD	3.47%
INFOSYS LTD	3.43%
RELIANCE INDUSTRIES LTD	2.88%
YES BANK LTD	2.82%
I T C LTD	2.71%
LARSEN & TOUBRO LTD	2.42%
DIVI'S LABORATORIES LTD	1.95%
ICICI BANK LTD	1.85%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.59%
ULTRATECH CEMENT LTD	1.35%
MOTHERSON SUMI SYSTEMS LTD	1.31%
MARUTI SUZUKI INDIA LTD	1.30%
BHARTI AIRTEL LTD	1.29%
CUMMINS INDIA LTD	1.19%
HINDUSTAN UNILEVER LTD	1.11%
HCL TECHNOLOGIES LTD	1.05%
INDIAN HOTELS CO. LTD	1.05%
MAHINDRA & MAHINDRA LTD	1.01%
HOUSING DEVE FIN CORP LTD	1.00%
KOTAK MAHINDRA BANK LTD	0.97%
STATE BANK OF INDIA	0.95%
TATA MOTORS LTD	0.94%
PIRAMAL ENTERPRISES LTD	0.88%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.87%
VEDANTA LTD	0.84%
UPL LTD	0.79%
JUBILANT FOODWORKS LTD	0.75%
AXIS BANK LTD	0.72%
SHALBY LTD	0.71%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.70%
ASIAN PAINTS LTD	0.67%
BHARAT FINANCIAL INCLUSION LTD	0.64%
TATA CONSULTANCY SERVICES LTD	0.60%
GRASIM INDUSTRIES LTD	0.56%
APOLLO HOSPITALS ENTERPRISES LTD	0.56%
TECH MAHINDRA LTD	0.52%
TATA STEEL LTD	0.50%
EQUITAS HOLDINGS LTD	0.48%
HERO MOTOCORP LTD	0.47%
JUBILANT LIFE SCIENCES LTD	0.45%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.003%
<b>Equity Total</b>	<b>49.38%</b>
<b>Money Market Total</b>	<b>7.85%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

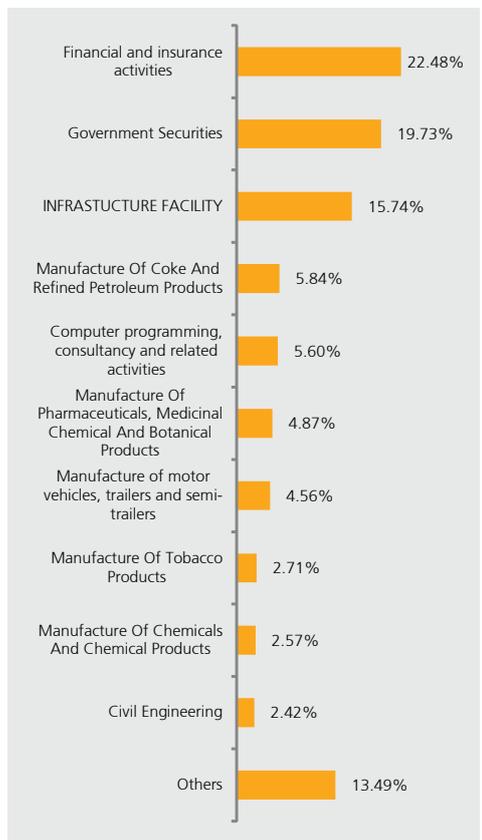
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.0743  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL Composite Bond Fund Index: 50%; Nifty 50: 50%  
**AUM as on 28 February, 18:** ₹1.53 Crs.  
**Modified Duration of Debt Portfolio:** 4.14 years  
**YTM of Debt Portfolio:** 7.55%

## Asset Allocation

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

## Returns

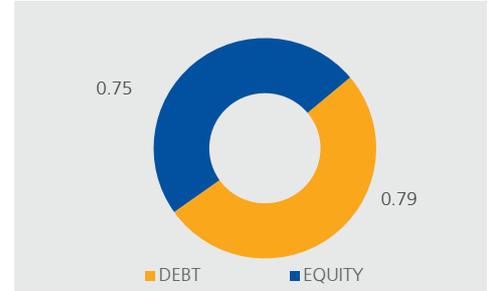
Period	Fund Returns	Index Returns
Last 1 Month	-2.75%	-2.75%
Last 6 Months	3.28%	2.20%
Last 1 Year	10.78%	11.12%
Last 2 Years	14.98%	15.18%
Last 3 Years	6.70%	6.86%
Since Inception	8.94%	8.73%

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

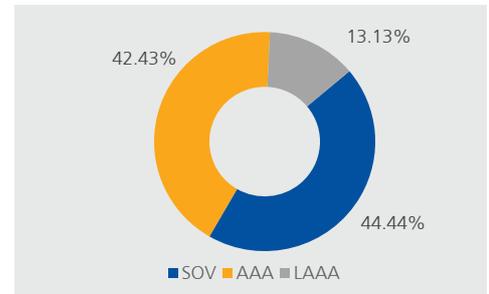
## Portfolio

Name of Instrument	% to AUM
9% RELIANCE JIO INFO NCD 21-01-2025	6.72%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	6.48%
7.95% RECL SR 147 NCD RED 12-03-2027	6.34%
7.28% POWER FIN CORP NCD RED 10-06-2022	6.33%
<b>Bonds/Debentures Total</b>	<b>25.86%</b>
7.68% GOVT OF INDIA RED 15-12-2023	4.32%
7.72% GOVT OF INDIA RED 25-05-2025	4.04%
6.68% GOVT OF INDIA RED 17-09-2031	3.84%
6.79% GOVT OF INDIA RED 15-05-2027	3.72%
6.84% GOVT OF INDIA RED 19-12-2022	1.27%
8.27% KERALA SDL RED 21-02-2028	0.78%
8.28% TAMIL NADU SDL RED 21-02-2028	0.52%
7.88% GOVT OF INDIA RED 19-03-2030	0.13%
<b>Gilts Total</b>	<b>18.62%</b>
HDFC BANK LTD	3.36%
INFOSYS LTD	3.12%
YES BANK LTD	2.68%
RELIANCE INDUSTRIES LTD	2.68%
MARUTI SUZUKI INDIA LTD	2.54%
LARSEN & TOUBRO LTD	2.53%
I T C LTD	2.39%
DIVI'S LABORATORIES LTD	1.90%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.51%
ICICI BANK LTD	1.40%
MOTHERSON SUMI SYSTEMS LTD	1.30%
BHARTI AIRTEL LTD	1.24%
ULTRATECH CEMENT LTD	1.16%
HOUSING DEVE FIN CORP LTD	1.10%
HINDUSTAN UNILEVER LTD	1.02%
CUMMINS INDIA LTD	1.01%
HCL TECHNOLOGIES LTD	0.95%
KOTAK MAHINDRA BANK LTD	0.94%
MAHINDRA & MAHINDRA LTD	0.92%
VEDANTA LTD	0.91%
STATE BANK OF INDIA	0.90%
TATA MOTORS LTD	0.90%
INDIAN HOTELS CO. LTD	0.87%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.84%
PIRAMAL ENTERPRISES LTD	0.81%
GRASIM INDUSTRIES LTD	0.77%
BHARAT HEAVY ELECTRICALS LTD	0.75%
UPL LTD	0.73%
AXIS BANK LTD	0.69%
SHALBY LTD	0.67%
JK CEMENT LTD	0.66%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.65%
POWER GRID CORPORATION OF INDIA LTD	0.57%
EQUITAS HOLDINGS LTD	0.57%
JUBILANT FOODWORKS LTD	0.54%
HERO MOTOCORP LTD	0.52%
TECH MAHINDRA LTD	0.52%
TATA STEEL LTD	0.47%
APOLLO HOSPITALS ENTERPRISES LTD	0.46%
NIIT LTD	0.45%
JUBILANT LIFE SCIENCES LTD	0.43%
BHARAT FINANCIAL INCLUSION LTD	0.25%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.003%
<b>Equity Total</b>	<b>48.71%</b>
<b>Money Market Total</b>	<b>6.81%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

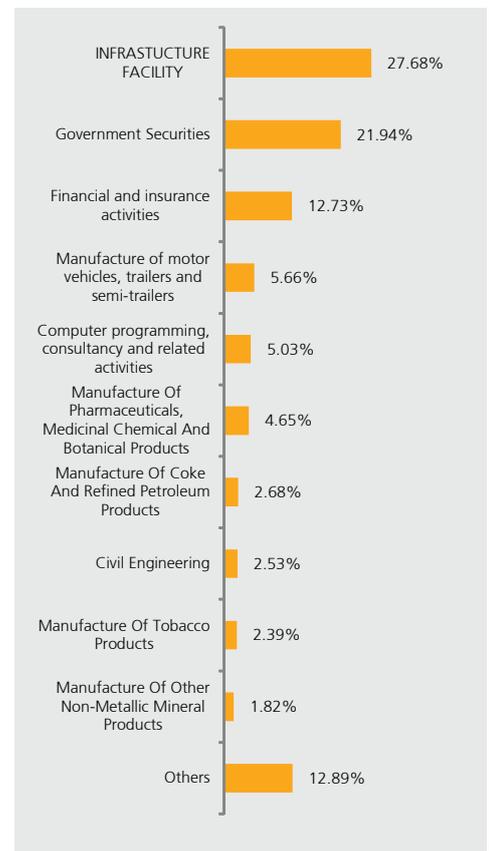
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.5218  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Fund Index: 50%; Nifty 50: 50%  
**AUM as on 28 February, 18:** ₹ 5.26 Crs.  
**Modified Duration of Debt Portfolio:** 3.88 years  
**YTM of Debt Portfolio:** 7.26%

## Asset Allocation

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

## Returns

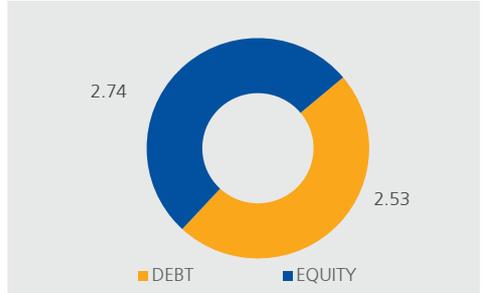
Period	Fund Returns	Index Returns
Last 1 Month	-2.73%	-2.75%
Last 6 Months	3.39%	2.20%
Last 1 Year	10.17%	11.12%
Last 2 Years	15.06%	15.18%
Last 3 Years	6.86%	6.86%
Since Inception	7.96%	8.17%

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

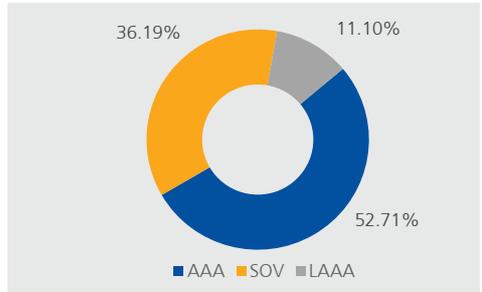
## Portfolio

Name of Instrument	% to AUM
9% RELIANCE JIO INFO NCD 21-01-2025	3.92%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	3.82%
7.95% RECL SR 147 NCD RED 12-03-2027	3.69%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	1.98%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.96%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	1.91%
8.2% POWER GRID CORP NCD RED 23-01-2022	1.91%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	1.89%
7.60% NHAI LTD NCD RED 18-03-2022	1.87%
7.95% HDFC BANK LTD RED 21-09-2026	1.85%
7.28% POWER FIN CORP NCD RED 10-06-2022	1.85%
7.27% NHAI LTD NCD RED 06-06-2022	1.85%
7% RELIANCE INDUSTRIES NCD RED 31082022	1.82%
7.33% IRFC NCD RED 27-08-2027	1.77%
<b>Bonds/Debentures Total</b>	<b>32.08%</b>
7.68% GOVT OF INDIA RED 15-12-2023	4.71%
6.68% GOVT OF INDIA RED 17-09-2031	4.19%
6.79% GOVT OF INDIA RED 15-05-2027	4.04%
6.84% GOVT OF INDIA RED 19-12-2022	1.41%
7.72% GOVT OF INDIA RED 25-05-2025	0.93%
8.27% KERALA SDL RED 21-02-2028	0.89%
8.28% TAMIL NADU SDL RED 21-02-2028	0.59%
7.88% GOVT OF INDIA RED 19-03-2030	0.17%
<b>Gilts Total</b>	<b>16.93%</b>
HDFC BANK LTD	3.59%
INFOSYS LTD	3.58%
RELIANCE INDUSTRIES LTD	3.04%
YES BANK LTD	2.96%
LARSEN & TOUBRO LTD	2.91%
I T C LTD	2.23%
DIVI'S LABORATORIES LTD	2.03%
ICICI BANK LTD	1.95%
MARUTI SUZUKI INDIA LTD	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.60%
ULTRATECH CEMENT LTD	1.42%
BHARTI AIRTEL LTD	1.37%
MOTHERSON SUMI SYSTEMS LTD	1.35%
CUMMINS INDIA LTD	1.20%
HCL TECHNOLOGIES LTD	1.09%
HINDUSTAN UNILEVER LTD	1.09%
HOUSING DEVE FIN CORP LTD	1.07%
INDIAN HOTELS CO. LTD	1.06%
KOTAK MAHINDRA BANK LTD	1.04%
MAHINDRA & MAHINDRA LTD	1.01%
STATE BANK OF INDIA	0.99%
TATA MOTORS LTD	0.99%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.93%
PIRAMAL ENTERPRISES LTD	0.92%
VEDANTA LTD	0.85%
UPL LTD	0.82%
JUBILANT FOODWORKS LTD	0.78%
AXIS BANK LTD	0.76%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.71%
SHALBY LTD	0.70%
ASIAN PAINTS LTD	0.66%
TATA CONSULTANCY SERVICES LTD	0.64%
BHARAT FINANCIAL INCLUSION LTD	0.64%
GRASIM INDUSTRIES LTD	0.60%
JK CEMENT LTD	0.57%
APOLLO HOSPITALS ENTERPRISES LTD	0.56%
EQUITAS HOLDINGS LTD	0.56%
TECH MAHINDRA LTD	0.55%
TATA STEEL LTD	0.53%
HERO MOTOCORP LTD	0.50%
JUBILANT LIFE SCIENCES LTD	0.47%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.003%
<b>Equity Total</b>	<b>52.00%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

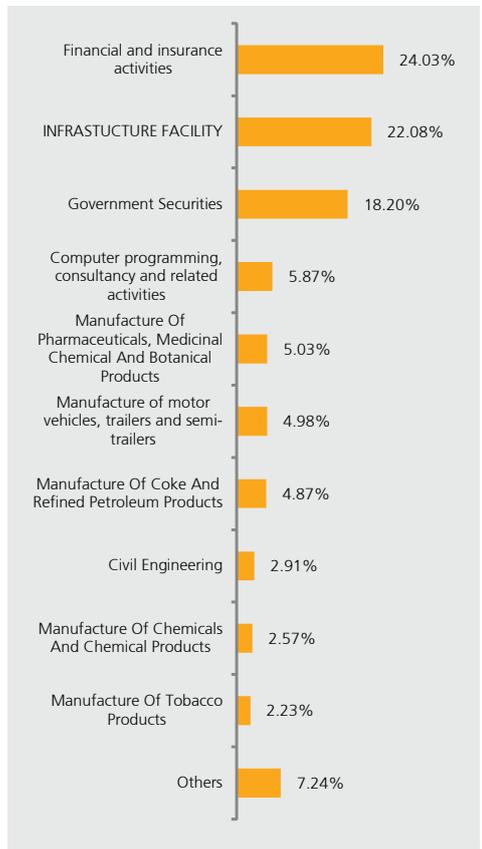
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹33.8676

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

**Benchmark:** N.A.

**AUM as on 28 February, 18:** ₹18.58 Crs.

**Modified Duration of Debt Portfolio:** 4.29 years

**YTM of Debt Portfolio:** 8.04%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	55
MMI / Others	00-100	6

## Returns

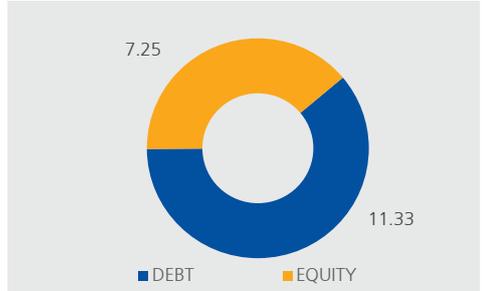
Period	Fund Returns	Index Returns
Last 1 Month	-2.39%	-2.33%
Last 6 Months	2.10%	1.48%
Last 1 Year	7.96%	9.74%
Last 2 Years	12.85%	13.72%
Last 3 Years	6.25%	7.04%
Since Inception	9.41%	7.73%

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

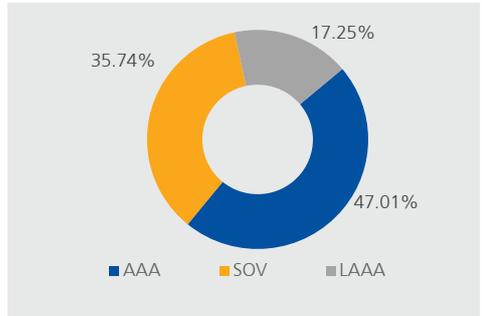
## Portfolio

Name of Instrument	% to AUM
7.95% HDFC BANK LTD RED 21-09-2026	5.23%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	4.87%
7.60% NHAI LTD NCD RED 18-03-2022	4.24%
9% RELIANCE JIO INFO NCD 21-01-2025	3.88%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	3.36%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	2.68%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.61%
7% RELIANCE INDUSTRIES NCD RED 31082022	2.58%
8.2% POWER GRID CORP NCD RED 23-01-2022	2.16%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	1.63%
8.25% TATA SONS LTD NCD RED 23-03-2022	0.54%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.53%
7.95% RECL SR 147 NCD RED 12-03-2027	0.52%
7.27% NHAI LTD NCD RED 06-06-2022	0.52%
<b>Bonds/Debentures Total</b>	<b>35.36%</b>
7.68% GOVT OF INDIA RED 15-12-2023	5.10%
6.68% GOVT OF INDIA RED 17-09-2031	4.61%
6.79% GOVT OF INDIA RED 15-05-2027	4.42%
6.84% GOVT OF INDIA RED 19-12-2022	1.54%
8.28% TAMIL NADU SDL RED 21-02-2028	1.32%
7.72% GOVT OF INDIA RED 25-05-2025	1.01%
8.27% KERALA SDL RED 21-02-2028	0.99%
7.88% GOVT OF INDIA RED 19-03-2030	0.19%
<b>Gilts Total</b>	<b>19.18%</b>
HDFC BANK LTD	2.69%
INFOSYS LTD	2.68%
RELIANCE INDUSTRIES LTD	2.25%
LARSEN & TOUBRO LTD	2.17%
YES BANK LTD	2.17%
I T C LTD	2.06%
DIVI'S LABORATORIES LTD	1.50%
ICICI BANK LTD	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.20%
MARUTI SUZUKI INDIA LTD	1.20%
MOTHERSON SUMI SYSTEMS LTD	1.08%
ULTRATECH CEMENT LTD	1.04%
BHARTI AIRTEL LTD	1.01%
CUMMINS INDIA LTD	0.90%
HINDUSTAN UNILEVER LTD	0.86%
HCL TECHNOLOGIES LTD	0.80%
INDIAN HOTELS CO. LTD	0.79%
HOUSING DEVE FIN CORP LTD	0.79%
MAHINDRA & MAHINDRA LTD	0.78%
KOTAK MAHINDRA BANK LTD	0.77%
STATE BANK OF INDIA	0.73%
TATA MOTORS LTD	0.73%
PIRAMAL ENTERPRISES LTD	0.69%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.69%
VEDANTA LTD	0.64%
UPL LTD	0.62%
JUBILANT FOODWORKS LTD	0.58%
AXIS BANK LTD	0.56%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.53%
ASIAN PAINTS LTD	0.52%
BHARAT FINANCIAL INCLUSION LTD	0.48%
TATA CONSULTANCY SERVICES LTD	0.47%
GRASIM INDUSTRIES LTD	0.44%
JK CEMENT LTD	0.44%
APOLLO HOSPITALS ENTERPRISES LTD	0.42%
EQUITAS HOLDINGS LTD	0.41%
TECH MAHINDRA LTD	0.41%
TATA STEEL LTD	0.39%
HERO MOTOCORP LTD	0.37%
JUBILANT LIFE SCIENCES LTD	0.35%
SHALBY LTD	0.32%
TATA STEEL LTD FULLY PAID UP RAF 510	0.015%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>39.00%</b>
<b>MF Total</b>	<b>3.50%</b>
<b>Money Market Total</b>	<b>2.96%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

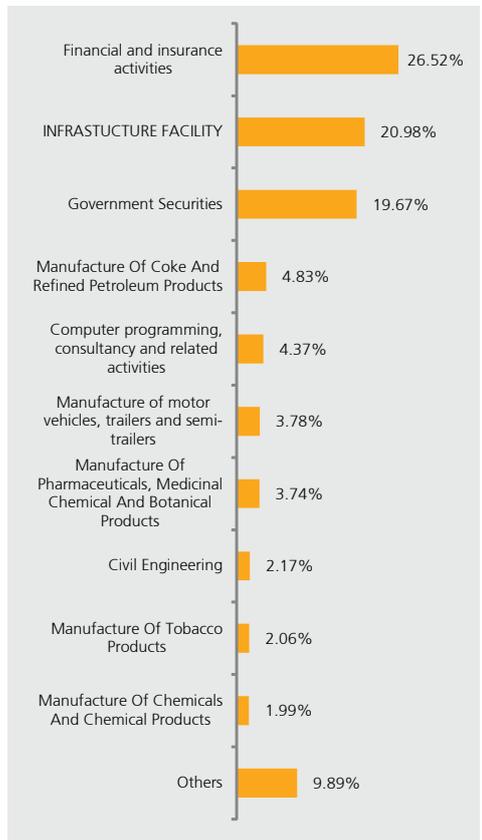
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.5476  
**Inception Date:** 29<sup>th</sup> November 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 60%; Nifty 50: 40%  
**AUM as on 28 February, 18:** ₹ 23.47 Crs.  
**Modified Duration of Debt Portfolio:** 4.36 years  
**YTM of Debt Portfolio:** 7.94%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	54
MMI / Others	00-100	7

## Returns

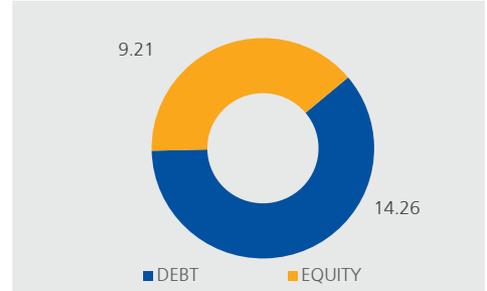
Period	Fund Returns	Index Returns
Last 1 Month	-2.34%	-2.33%
Last 6 Months	2.33%	1.48%
Last 1 Year	8.83%	9.74%
Last 2 Years	13.64%	13.72%
Last 3 Years	6.97%	7.04%
Since Inception	7.27%	7.91%

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

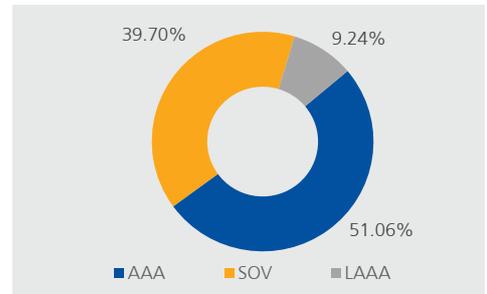
## Portfolio

Name of Instrument	% to AUM
10% INDIABULLS HSG FIN NCD RED 29-09-19	6.59%
7.95% HDFC BANK LTD RED 21-09-2026	4.14%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	3.29%
8.4% POWER GRID CORP NCD RED 27-05-2022	3.01%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	2.54%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.48%
7% RELIANCE INDUSTRIES NCD RED 31082022	2.45%
8.2% POWER GRID CORP NCD RED 23-01-2022	2.14%
7.33% IRFC NCD RED 27-08-2027	1.59%
9% RELIANCE JIO INFO NCD 21-01-2025	1.32%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	0.89%
8.25% TATA SONS LTD NCD RED 23-03-2022	0.86%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	0.43%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	0.43%
7.27% NHAJ LTD NCD RED 06-06-2022	0.41%
<b>Bonds/Debentures Total</b>	<b>32.57%</b>
7.68% GOVT OF INDIA RED 15-12-2023	5.17%
6.68% GOVT OF INDIA RED 17-09-2031	4.61%
6.79% GOVT OF INDIA RED 15-05-2027	4.41%
8.28% TAMIL NADU SDL RED 21-02-2028	1.91%
6.84% GOVT OF INDIA RED 19-12-2022	1.61%
7.72% GOVT OF INDIA RED 25-05-2025	1.03%
8.27% KERALA SDL RED 21-02-2028	1.00%
7.88% GOVT OF INDIA RED 19-03-2030	0.19%
<b>Gilts Total</b>	<b>19.93%</b>
HDFC BANK LTD	2.74%
INFOSYS LTD	2.71%
RELIANCE INDUSTRIES LTD	2.32%
LARSEN & TOUBRO LTD	2.24%
YES BANK LTD	2.21%
I T C LTD	2.09%
DIVI'S LABORATORIES LTD	1.52%
ICICI BANK LTD	1.46%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.23%
MARUTI SUZUKI INDIA LTD	1.20%
ULTRATECH CEMENT LTD	1.05%
MOTHERSON SUMI SYSTEMS LTD	1.03%
BHARTI AIRTEL LTD	1.02%
CUMMINS INDIA LTD	0.91%
HINDUSTAN UNILEVER LTD	0.85%
HCL TECHNOLOGIES LTD	0.82%
INDIAN HOTELS CO. LTD	0.81%
HOUSING DEVE FIN CORP LTD	0.79%
MAHINDRA & MAHINDRA LTD	0.79%
KOTAK MAHINDRA BANK LTD	0.77%
TATA MOTORS LTD	0.74%
STATE BANK OF INDIA	0.74%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.69%
PIRAMAL ENTERPRISES LTD	0.69%
VEDANTA LTD	0.65%
UPL LTD	0.63%
JUBILANT FOODWORKS LTD	0.59%
AXIS BANK LTD	0.56%
SHALBY LTD	0.56%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.55%
ASIAN PAINTS LTD	0.51%
BHARAT FINANCIAL INCLUSION LTD	0.49%
TATA CONSULTANCY SERVICES LTD	0.48%
GRASIM INDUSTRIES LTD	0.44%
APOLLO HOSPITALS ENTERPRISES LTD	0.43%
EQUITAS HOLDINGS LTD	0.42%
TECH MAHINDRA LTD	0.41%
TATA STEEL LTD	0.39%
HERO MOTOCORP LTD	0.37%
JUBILANT LIFE SCIENCES LTD	0.35%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>39.25%</b>
<b>MF Total</b>	<b>4.64%</b>
<b>Money Market Total</b>	<b>3.60%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

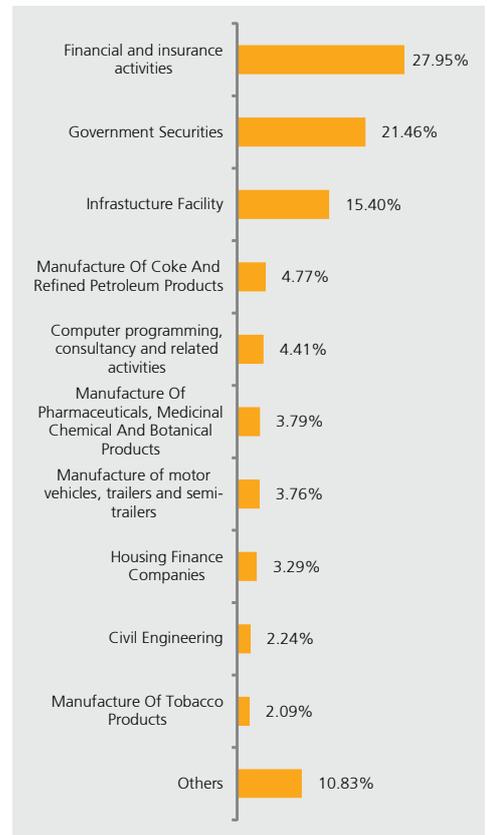
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹26.9164  
**Inception Date:** 4<sup>th</sup> December 2008  
**Benchmark:** CRISIL Composite Bond Fund Index: 60%; Nifty 50: 40%  
**AUM as on 28 February, 18:** ₹ 12.85 Crs.  
**Modified Duration of Debt Portfolio:** 4.26 years  
**YTM of Debt Portfolio:** 8.04%

## Asset Allocation

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

## Returns

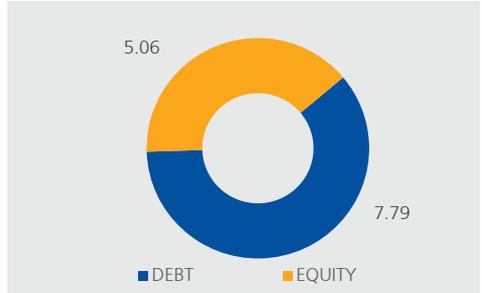
Period	Fund Returns	Index Returns
Last 1 Month	-2.41%	-2.33%
Last 6 Months	1.96%	1.48%
Last 1 Year	7.88%	9.74%
Last 2 Years	12.67%	13.72%
Last 3 Years	6.17%	7.04%
Since Inception	9.44%	9.43%

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

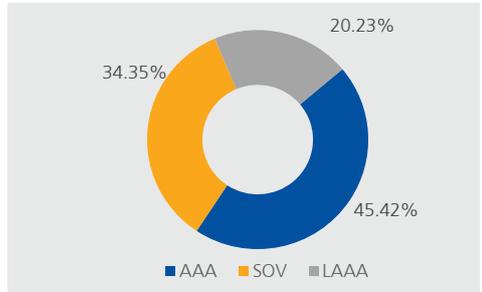
## Portfolio

Name of Instrument	% to AUM
7.86% LIC HOUSING FIN NCD RED 17-05-2027	7.51%
7% RELIANCE INDUSTRIES NCD RED 31082022	6.72%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	4.70%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	3.13%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.10%
7.28% POWER FIN CORP NCD RED 10-06-2022	2.27%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	1.62%
9% RELIANCE JIO INFO NCD 21-01-2025	1.60%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.60%
8.25% TATA SONS LTD NCD RED 23-03-2022	1.57%
7.60% NHAI LTD NCD RED 18-03-2022	1.53%
7.95% HDFC BANK LTD RED 21-09-2026	0.76%
7.23% POWER FIN COR NCD RED- 05-01-2027	0.72%
<b>Bonds/Debentures Total</b>	<b>36.84%</b>
7.68% GOVT OF INDIA RED 15-12-2023	5.19%
6.68% GOVT OF INDIA RED 17-09-2031	4.63%
6.79% GOVT OF INDIA RED 15-05-2027	4.43%
6.84% GOVT OF INDIA RED 19-12-2022	1.59%
8.28% TAMIL NADU SDL RED 21-02-2028	1.23%
7.72% GOVT OF INDIA RED 25-05-2025	1.03%
8.27% KERALA SDL RED 21-02-2028	0.99%
7.88% GOVT OF INDIA RED 19-03-2030	0.19%
<b>Gilts Total</b>	<b>19.28%</b>
HDFC BANK LTD	2.75%
INFOSYS LTD	2.70%
RELIANCE INDUSTRIES LTD	2.28%
LARSEN & TOUBRO LTD	2.27%
YES BANK LTD	2.22%
I T C LTD	2.11%
DIVI'S LABORATORIES LTD	1.52%
ICICI BANK LTD	1.47%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.23%
MARUTI SUZUKI INDIA LTD	1.22%
ULTRATECH CEMENT LTD	1.05%
MOTHERSON SUMI SYSTEMS LTD	1.03%
BHARTI AIRTEL LTD	1.02%
CUMMINS INDIA LTD	0.93%
HINDUSTAN UNILEVER LTD	0.85%
INDIAN HOTELS CO. LTD	0.82%
HCL TECHNOLOGIES LTD	0.82%
HOUSING DEVE FIN CORP LTD	0.80%
MAHINDRA & MAHINDRA LTD	0.79%
KOTAK MAHINDRA BANK LTD	0.77%
TATA MOTORS LTD	0.74%
STATE BANK OF INDIA	0.74%
PIRAMAL ENTERPRISES LTD	0.71%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.69%
VEDANTA LTD	0.66%
UPL LTD	0.62%
JUBILANT FOODWORKS LTD	0.59%
AXIS BANK LTD	0.56%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.55%
SHALBY LTD	0.54%
ASIAN PAINTS LTD	0.51%
BHARAT FINANCIAL INCLUSION LTD	0.50%
TATA CONSULTANCY SERVICES LTD	0.47%
JK CEMENT LTD	0.47%
APOLLO HOSPITALS ENTERPRISES LTD	0.44%
TECH MAHINDRA LTD	0.41%
TATA STEEL LTD	0.39%
HERO MOTOCORP LTD	0.37%
JUBILANT LIFE SCIENCES LTD	0.35%
EQUITAS HOLDINGS LTD	0.23%
GRASIM INDUSTRIES LTD	0.17%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>39.39%</b>
<b>MF Total</b>	<b>2.02%</b>
<b>Money Market Total</b>	<b>2.46%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

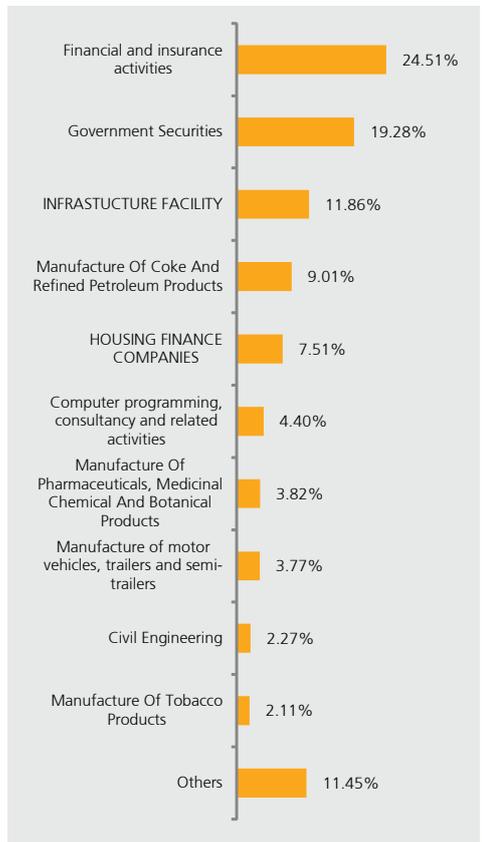
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹19.1925

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

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

**AUM as on 28 February, 18:** ₹ 5.43 Crs.

**Modified Duration of Debt Portfolio:**

4.09 years

**YTM of Debt Portfolio:** 7.93%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	55
MMI / Others	00-100	6

## Returns

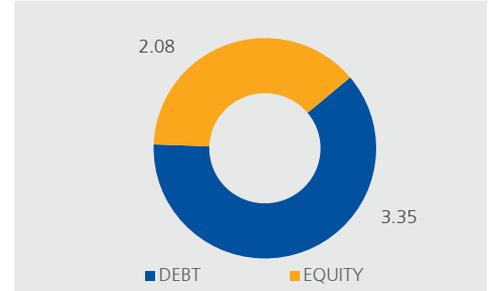
Period	Fund Returns	Index Returns
Last 1 Month	-2.26%	-2.33%
Last 6 Months	2.27%	1.48%
Last 1 Year	8.64%	9.74%
Last 2 Years	13.56%	13.72%
Last 3 Years	6.85%	7.04%
Since Inception	8.34%	8.62%

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

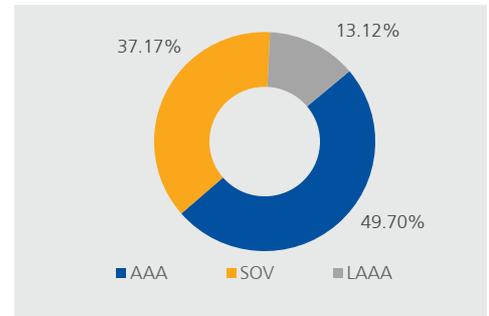
## Portfolio

Name of Instrument	% to AUM
7.86% LIC HOUSING FIN NCD RED 17-05-2027	5.33%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	3.83%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	3.71%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.66%
7.60% NHAI LTD NCD RED 18-03-2022	3.62%
9% RELIANCE JIO INFO NCD 21-01-2025	1.90%
10% INDIABULLS HSG FIN NCD RED 29-09-19	1.90%
8.4% POWER GRID CORP NCD RED 27-05-2022	1.86%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	1.85%
8.2% POWER GRID CORP NCD RED 23-01-2022	1.85%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	1.82%
7.28% POWER FIN CORP NCD RED 10-06-2022	1.79%
7.33% IRFC NCD RED 27-08-2027	1.71%
<b>Bonds/Debentures Total</b>	<b>34.83%</b>
7.68% GOVT OF INDIA RED 15-12-2023	5.01%
6.68% GOVT OF INDIA RED 17-09-2031	4.59%
6.79% GOVT OF INDIA RED 15-05-2027	4.40%
6.84% GOVT OF INDIA RED 19-12-2022	1.56%
7.72% GOVT OF INDIA RED 25-05-2025	0.99%
8.27% KERALA SDL RED 21-02-2028	0.97%
8.28% TAMIL NADU SDL RED 21-02-2028	0.86%
7.88% GOVT OF INDIA RED 19-03-2030	0.18%
<b>Gilts Total</b>	<b>18.57%</b>
HDFC BANK LTD	2.70%
INFOSYS LTD	2.68%
RELIANCE INDUSTRIES LTD	2.27%
LARSEN & TOUBRO LTD	2.25%
YES BANK LTD	2.13%
I T C LTD	1.99%
DIVI'S LABORATORIES LTD	1.47%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.33%
MARUTI SUZUKI INDIA LTD	1.21%
ULTRATECH CEMENT LTD	1.03%
MOTHERSON SUMI SYSTEMS LTD	1.01%
BHARTI AIRTEL LTD	0.99%
HOUSING DEVE FIN CORP LTD	0.98%
CUMMINS INDIA LTD	0.88%
HINDUSTAN UNILEVER LTD	0.84%
HCL TECHNOLOGIES LTD	0.79%
MAHINDRA & MAHINDRA LTD	0.79%
INDIAN HOTELS CO. LTD	0.78%
KOTAK MAHINDRA BANK LTD	0.77%
STATE BANK OF INDIA	0.72%
TATA MOTORS LTD	0.71%
PIRAMAL ENTERPRISES LTD	0.70%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.68%
VEDANTA LTD	0.65%
UPL LTD	0.62%
JUBILANT FOODWORKS LTD	0.59%
SHALBY LTD	0.55%
AXIS BANK LTD	0.55%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.53%
ASIAN PAINTS LTD	0.50%
BHARAT FINANCIAL INCLUSION LTD	0.48%
TATA CONSULTANCY SERVICES LTD	0.47%
JK CEMENT LTD	0.47%
ICICI BANK LTD	0.46%
GRASIM INDUSTRIES LTD	0.43%
APOLLO HOSPITALS ENTERPRISES LTD	0.41%
TECH MAHINDRA LTD	0.41%
EQUITAS HOLDINGS LTD	0.41%
TATA STEEL LTD	0.39%
HERO MOTOCORP LTD	0.36%
JUBILANT LIFE SCIENCES LTD	0.35%
TATA STEEL LTD FULLY PAID UP RAF 510	0.02%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.002%
<b>Equity Total</b>	<b>38.33%</b>
<b>MF Total</b>	<b>3.50%</b>
<b>Money Market Total</b>	<b>4.77%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

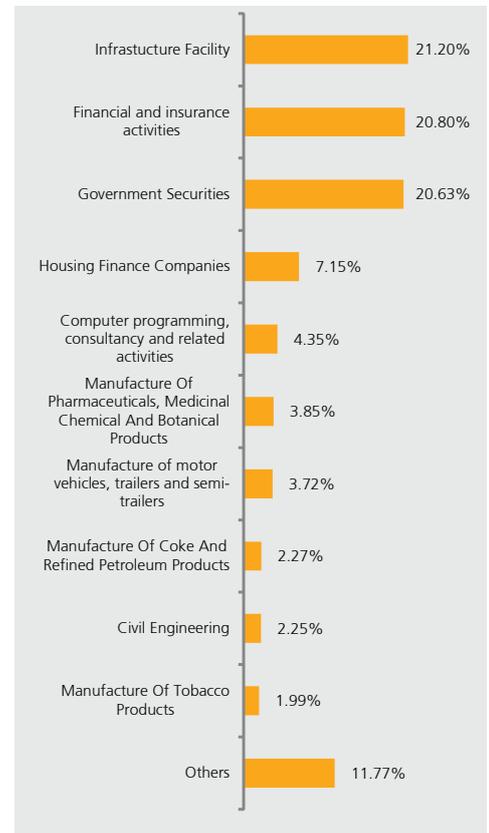
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹29.4676

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

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

**AUM as on 28 February, 18:** ₹100.20 Crs.

**Modified Duration of Debt Portfolio:** 3.65 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	20
Gsec / Debt	60-100	75
MMI / Others	00-25	6

## Returns

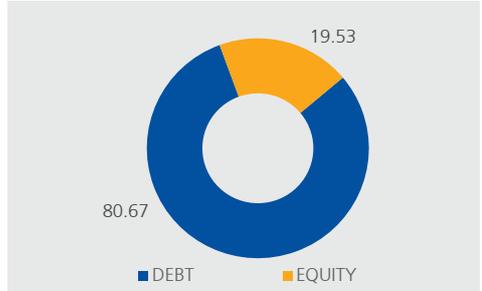
Period	Fund Returns	Index Returns
Last 1 Month	-1.59%	-1.49%
Last 6 Months	0.07%	0.04%
Last 1 Year	5.40%	6.98%
Last 2 Years	9.70%	10.80%
Last 3 Years	6.20%	7.36%
Since Inception	8.29%	7.67%

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

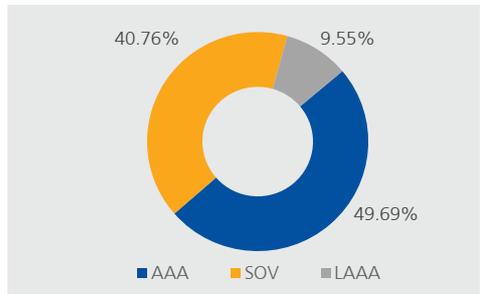
## Portfolio

Name of Instrument	% to AUM
8.85% BAJAJ FINANCE NCD RED 25-03-2019	4.42%
7.95% HDFC BANK LTD RED 21-09-2026	4.37%
7% RELIANCE INDUSTRIES NCD RED 31082022	4.12%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	4.02%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.49%
8.4% POWER GRID CORP NCD RED 27-05-2022	3.33%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.27%
9% RELIANCE JIO INFO NCD 21-01-2025	3.19%
10% INDIABULLS HSG FIN NCD RED 29-09-19	3.09%
7.33% IRFC NCD RED 27-08-2027	2.32%
9.25% POWER GRID CORP NCD RED 26-12-2021	2.07%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	1.87%
7.95% RECL SR 147 NCD RED 12-03-2027	1.36%
7.27% NHAI LTD NCD RED 06-06-2022	0.97%
7.23% POWER FIN COR NCD RED- 05-01-2027	0.74%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.59%
<b>Bonds/Debentures Total</b>	<b>43.21%</b>
7.68% GOVT OF INDIA RED 15-12-2023	6.60%
6.68% GOVT OF INDIA RED 17-09-2031	6.13%
6.79% GOVT OF INDIA RED 15-05-2027	5.87%
8.28% TAMIL NADU SDL RED 21-02-2028	2.69%
8.27% KERALA SDL RED 21-02-2028	2.63%
6.84% GOVT OF INDIA RED 19-12-2022	1.99%
7.72% GOVT OF INDIA RED 25-05-2025	1.30%
7.88% GOVT OF INDIA RED 19-03-2030	0.26%
<b>Gilts Total</b>	<b>27.47%</b>
HDFC BANK LTD	1.33%
INFOSYS LTD	1.25%
RELIANCE INDUSTRIES LTD	1.06%
YES BANK LTD	1.04%
LARSEN & TOUBRO LTD	1.01%
MARUTI SUZUKI INDIA LTD	1.01%
I T C LTD	0.91%
DIVI'S LABORATORIES LTD	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD	0.59%
ICICI BANK LTD	0.55%
MOTHERSON SUMI SYSTEMS LTD	0.52%
BHARTI AIRTEL LTD	0.49%
ULTRATECH CEMENT LTD	0.47%
HOUSING DEVE FIN CORP LTD	0.43%
CUMMINS INDIA LTD	0.43%
KOTAK MAHINDRA BANK LTD	0.38%
HCL TECHNOLOGIES LTD	0.37%
HINDUSTAN UNILEVER LTD	0.36%
MAHINDRA & MAHINDRA LTD	0.36%
STATE BANK OF INDIA	0.36%
VEDANTA LTD	0.35%
TATA MOTORS LTD	0.35%
INDIAN HOTELS CO. LTD	0.35%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.34%
PIRAMAL ENTERPRISES LTD	0.33%
GRASIM INDUSTRIES LTD	0.31%
JK CEMENT LTD	0.30%
BHARAT HEAVY ELECTRICALS LTD	0.30%
UPL LTD	0.29%
BHARAT FINANCIAL INCLUSION LTD	0.27%
AXIS BANK LTD	0.27%
SHALBY LTD	0.26%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.25%
HERO MOTOCORP LTD	0.24%
POWER GRID CORPORATION OF INDIA LTD	0.23%
EQUITAS HOLDINGS LTD	0.22%
JUBILANT FOODWORKS LTD	0.22%
TECH MAHINDRA LTD	0.20%
APOLLO HOSPITALS ENTERPRISES LTD	0.19%
TATA STEEL LTD	0.18%
NIIT LTD	0.18%
JUBILANT LIFE SCIENCES LTD	0.17%
TATA STEEL LTD FULLY PAID UP RAF 510	0.007%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.001%
<b>Equity Total</b>	<b>19.49%</b>
<b>Money Market Total</b>	<b>9.82%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

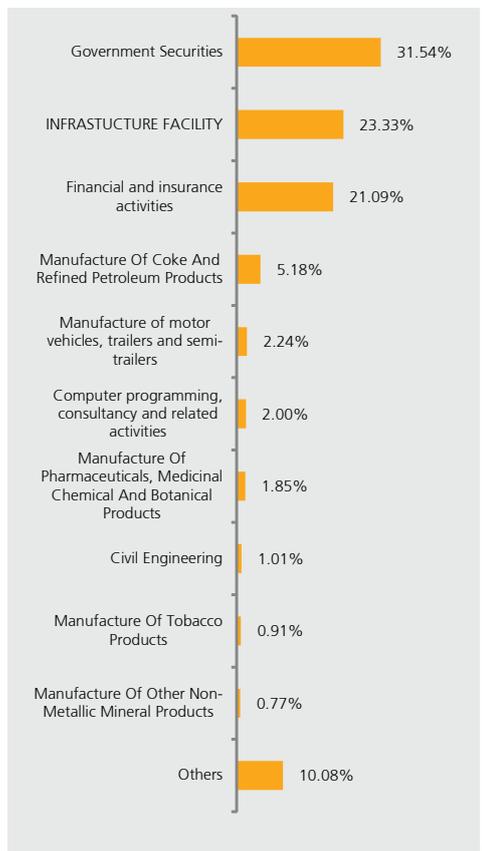
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹29.3243

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

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

**AUM as on 28 February, 18:** ₹ 22.51 Crs.

**Modified Duration of Debt Portfolio:**

4.26 years

**YTM of Debt Portfolio:** 8.02%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	73
MMI / Others	00-100	7

## Returns

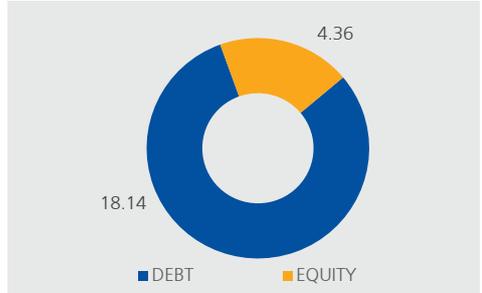
Period	Fund Returns	Index Returns
Last 1 Month	-1.64%	-1.49%
Last 6 Months	-0.07%	0.04%
Last 1 Year	5.01%	6.98%
Last 2 Years	9.55%	10.80%
Last 3 Years	6.11%	7.36%
Since Inception	7.89%	8.42%

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

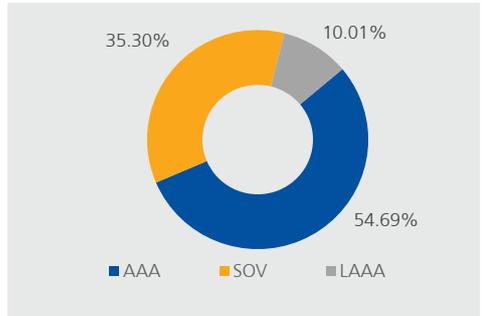
## Portfolio

Name of Instrument	% to AUM
7.95% RECL SR 147 NCD RED 12-03-2027	6.05%
10% INDIABULLS HSG FIN NCD RED 29-09-19	4.58%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	4.47%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	4.47%
7% RELIANCE INDUSTRIES NCD RED 31082022	4.26%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	3.86%
9% RELIANCE JIO INFO NCD 21-01-2025	3.20%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.09%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.02%
8.4% POWER GRID CORP NCD RED 27-05-2022	2.24%
7.95% HDFC BANK LTD RED 21-09-2026	2.16%
8.2% POWER GRID CORP NCD RED 23-01-2022	1.78%
7.33% IRFC NCD RED 27-08-2027	1.65%
8.25% TATA SONS LTD NCD RED 23-03-2022	1.34%
7.27% NHAI LTD NCD RED 06-06-2022	0.86%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	0.46%
<b>Bonds/Debentures Total</b>	<b>47.51%</b>
7.68% GOVT OF INDIA RED 15-12-2023	6.91%
6.68% GOVT OF INDIA RED 17-09-2031	6.14%
6.79% GOVT OF INDIA RED 15-05-2027	5.89%
6.84% GOVT OF INDIA RED 19-12-2022	2.07%
7.72% GOVT OF INDIA RED 25-05-2025	1.33%
8.27% KERALA SDL RED 21-02-2028	1.33%
8.28% TAMIL NADU SDL RED 21-02-2028	0.89%
7.88% GOVT OF INDIA RED 19-03-2030	0.26%
<b>Gilts Total</b>	<b>24.83%</b>
INFOSYS LTD	1.34%
HDFC BANK LTD	1.30%
RELIANCE INDUSTRIES LTD	1.14%
YES BANK LTD	1.09%
LARSEN & TOUBRO LTD	1.07%
I T C LTD	1.00%
DIVI'S LABORATORIES LTD	0.76%
ICICI BANK LTD	0.73%
MARUTI SUZUKI INDIA LTD	0.61%
SUN PHARMACEUTICAL INDUSTRIES LTD	0.59%
ULTRATECH CEMENT LTD	0.53%
BHARTI AIRTEL LTD	0.51%
MOTHERSON SUMI SYSTEMS LTD	0.48%
CUMMINS INDIA LTD	0.44%
HINDUSTAN UNILEVER LTD	0.43%
HCL TECHNOLOGIES LTD	0.41%
HOUSING DEVE FIN CORP LTD	0.39%
INDIAN HOTELS CO. LTD	0.39%
KOTAK MAHINDRA BANK LTD	0.38%
MAHINDRA & MAHINDRA LTD	0.38%
STATE BANK OF INDIA	0.37%
TATA MOTORS LTD	0.37%
PIRAMAL ENTERPRISES LTD	0.35%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.34%
VEDANTA LTD	0.32%
UPL LTD	0.31%
JUBILANT FOODWORKS LTD	0.29%
AXIS BANK LTD	0.28%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.27%
ASIAN PAINTS LTD	0.26%
TATA CONSULTANCY SERVICES LTD	0.24%
BHARAT FINANCIAL INCLUSION LTD	0.24%
JK CEMENT LTD	0.22%
GRASIM INDUSTRIES LTD	0.22%
EQUITAS HOLDINGS LTD	0.21%
APOLLO HOSPITALS ENTERPRISES LTD	0.21%
TECH MAHINDRA LTD	0.20%
TATA STEEL LTD	0.20%
HERO MOTOCORP LTD	0.18%
JUBILANT LIFE SCIENCES LTD	0.18%
SHALBY LTD	0.16%
TATA STEEL LTD FULLY PAID UP RAF 510	0.008%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.001%
<b>Equity Total</b>	<b>19.39%</b>
<b>MF Total</b>	<b>3.73%</b>
<b>Money Market Total</b>	<b>4.54%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

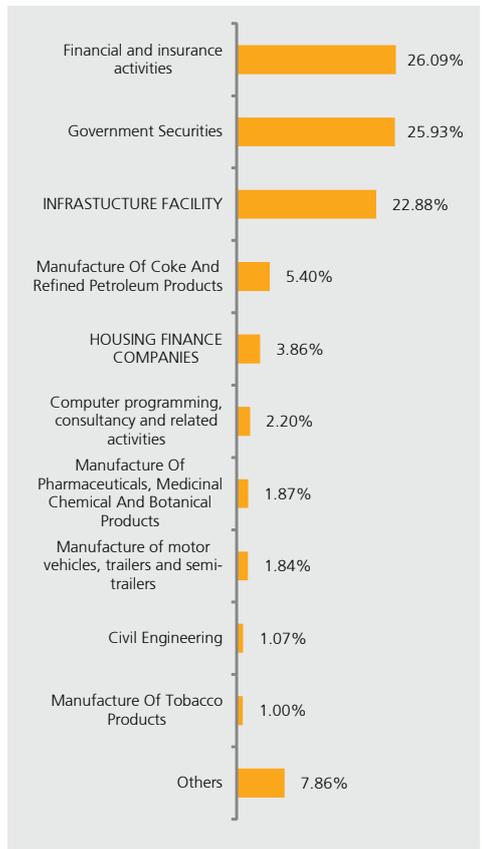
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹18.3421

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

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

**AUM as on 28 February, 18:** ₹ 4.75 Crs.

**Modified Duration of Debt Portfolio:**

4.13 years

**YTM of Debt Portfolio:** 7.85%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	73
MMI / Others	00-100	8

## Returns

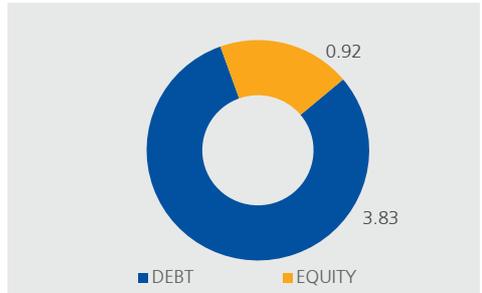
Period	Fund Returns	Index Returns
Last 1 Month	-1.65%	-1.49%
Last 6 Months	-0.06%	0.04%
Last 1 Year	5.34%	6.98%
Last 2 Years	10.04%	10.80%
Last 3 Years	6.28%	7.36%
Since Inception	7.74%	8.32%

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

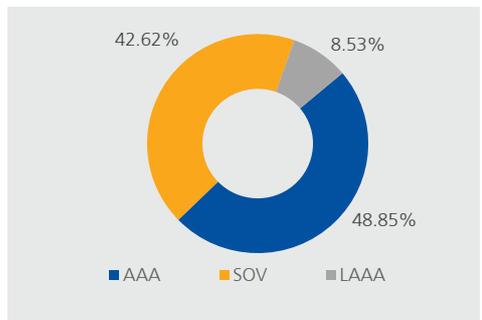
## Portfolio

Name of Instrument	% to AUM
7.95% RECL SR 147 NCD RED 12-03-2027	6.14%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	4.38%
9% RELIANCE JIO INFO NCD 21-01-2025	4.34%
8.4% POWER GRID CORP NCD RED 27-05-2022	4.26%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	4.24%
8.85% BAJAJ FINANCE NCD RED 25-03-2019	4.24%
7.60% NHAJ LTD NCD RED 18-03-2022	4.14%
7.28% POWER FIN CORP NCD RED 10-06-2022	4.09%
7.33% IRFC NCD RED 27-08-2027	3.92%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	2.09%
<b>Bonds/Debentures Total</b>	<b>41.84%</b>
7.68% GOVT OF INDIA RED 15-12-2023	7.14%
6.68% GOVT OF INDIA RED 17-09-2031	6.13%
6.79% GOVT OF INDIA RED 15-05-2027	5.91%
8.27% KERALA SDL RED 21-02-2028	1.68%
7.72% GOVT OF INDIA RED 25-05-2025	1.37%
6.84% GOVT OF INDIA RED 19-12-2022	1.36%
8.28% TAMIL NADU SDL RED 21-02-2028	0.69%
7.88% GOVT OF INDIA RED 19-03-2030	0.25%
<b>Gilts Total</b>	<b>24.54%</b>
HDFC BANK LTD	1.37%
INFOSYS LTD	1.26%
YES BANK LTD	1.09%
RELIANCE INDUSTRIES LTD	1.08%
LARSEN & TOUBRO LTD	1.04%
I T C LTD	0.92%
DIVI'S LABORATORIES LTD	0.78%
SUN PHARMACEUTICAL INDUSTRIES LTD	0.64%
ICICI BANK LTD	0.57%
MOTHERSON SUMI SYSTEMS LTD	0.54%
BHARTI AIRTEL LTD	0.50%
ULTRATECH CEMENT LTD	0.48%
MARUTI SUZUKI INDIA LTD	0.45%
HOUSING DEVE FIN CORP LTD	0.43%
CUMMINS INDIA LTD	0.41%
HINDUSTAN UNILEVER LTD	0.41%
HCL TECHNOLOGIES LTD	0.38%
KOTAK MAHINDRA BANK LTD	0.37%
STATE BANK OF INDIA	0.37%
VEDANTA LTD	0.37%
TATA MOTORS LTD	0.36%
MAHINDRA & MAHINDRA LTD	0.36%
INDIAN HOTELS CO. LTD	0.35%
CHOLAMANDALAM INVESTMENT & FIN CO. LTD	0.34%
PIRAMAL ENTERPRISES LTD	0.33%
BHARAT HEAVY ELECTRICALS LTD	0.31%
HERO MOTOCORP LTD	0.30%
UPL LTD	0.30%
AXIS BANK LTD	0.28%
BHARAT FINANCIAL INCLUSION LTD	0.28%
KIRLOSKAR FERROUS INDUSTRIES LTD	0.28%
SHALBY LTD	0.26%
JK CEMENT LTD	0.25%
POWER GRID CORPORATION OF INDIA LTD	0.24%
EQUITAS HOLDINGS LTD	0.23%
JUBILANT FOODWORKS LTD	0.22%
GRASIM INDUSTRIES LTD	0.22%
TECH MAHINDRA LTD	0.20%
APOLLO HOSPITALS ENTERPRISES LTD	0.20%
TATA STEEL LTD	0.19%
NIIT LTD	0.18%
JUBILANT LIFE SCIENCES LTD	0.170%
TATA STEEL LTD FULLY PAID UP RAF 510	0.01%
PIRAMAL ENTERPRISES LTD-RIGHTS RAF 2380	0.001%
<b>Equity Total</b>	<b>19.37%</b>
<b>MF Total</b>	<b>4.21%</b>
<b>Money Market Total</b>	<b>10.04%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

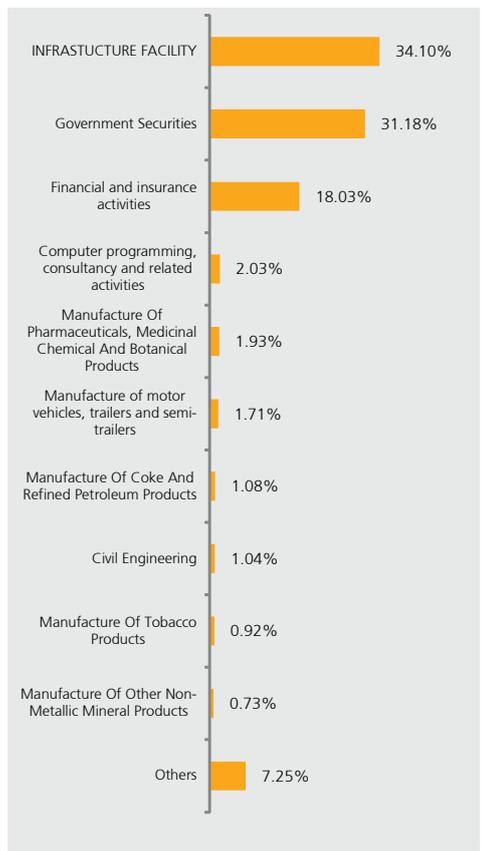
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹22.4553  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 28 February, 18:** ₹ 44.32 Crs.  
**Modified Duration of Debt Portfolio:** 4.35 years  
**YTM of Debt Portfolio:** 7.88%

## Asset Allocation

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

## Returns

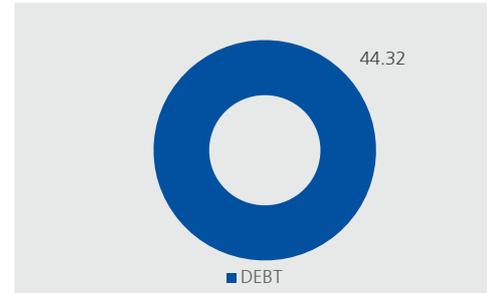
Period	Fund Returns	Index Returns
Last 1 Month	-0.75%	-0.65%
Last 6 Months	-1.94%	-1.40%
Last 1 Year	2.16%	4.25%
Last 2 Years	6.61%	7.89%
Last 3 Years	6.06%	7.60%
Since Inception	7.70%	7.62%

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

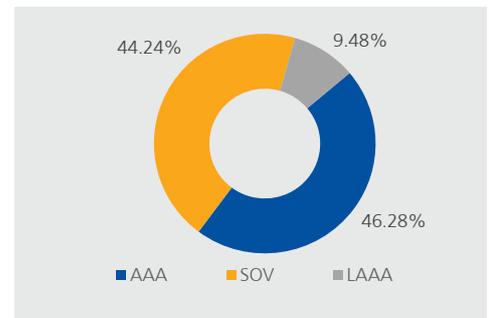
## Portfolio

Name of Instrument	% to AUM
7.95% RECL SR 147 NCD RED 12-03-2027	7.46%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	4.46%
9% RELIANCE JIO INFO NCD 21-01-2025	4.42%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	4.22%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	4.09%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.37%
10% INDIABULLS HSG FIN NCD RED 29-09-19	3.25%
9.25% DEWAN HOUSING FIN NCD RED 09-09-23	3.04%
7% RELIANCE INDUSTRIES NCD RED 31082022	3.03%
7.33% IRFC NCD RED 27-08-2027	2.94%
9.70% TATA SONS LTD NCD RED 25-07-2022	2.62%
8.25% TATA SONS LTD NCD RED 23-03-2022	2.27%
7.60% NHAI LTD NCD RED 18-03-2022	2.00%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	0.87%
7.95% HDFC BANK LTD RED 21-09-2026	0.66%
7.27% NHAI LTD NCD RED 06-06-2022	0.66%
<b>Bonds/Debentures Total</b>	<b>49.36%</b>
7.68% GOVT OF INDIA RED 15-12-2023	8.63%
6.68% GOVT OF INDIA RED 17-09-2031	7.73%
6.79% GOVT OF INDIA RED 15-05-2027	7.44%
6.84% GOVT OF INDIA RED 19-12-2022	2.70%
8.28% TAMIL NADU SDL RED 21-02-2028	2.50%
7.72% GOVT OF INDIA RED 25-05-2025	1.72%
8.27% KERALA SDL RED 21-02-2028	1.68%
7.88% GOVT OF INDIA RED 19-03-2030	0.33%
<b>Gilts Total</b>	<b>32.75%</b>
<b>MF Total</b>	<b>4.38%</b>
<b>Money Market Total</b>	<b>13.51%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

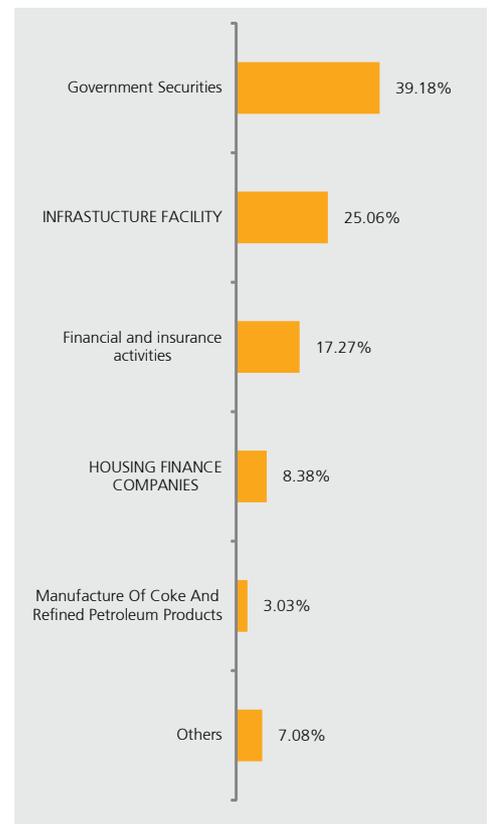
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹18.7380  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 28 February, 18:** ₹ 59.41 Crs.  
**Modified Duration of Debt Portfolio:**  
 5.11 years  
**YTM of Debt Portfolio:** 7.47%

## Asset Allocation

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

## Returns

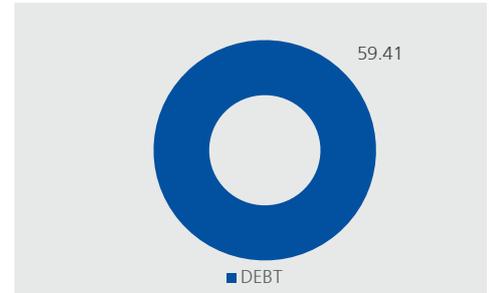
Period	Fund Returns	Index Returns
Last 1 Month	-0.72%	-0.72%
Last 6 Months	-3.32%	-3.10%
Last 1 Year	0.90%	2.05%
Last 2 Years	6.23%	6.84%
Last 3 Years	5.66%	6.51%
Since Inception	6.67%	8.36%

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

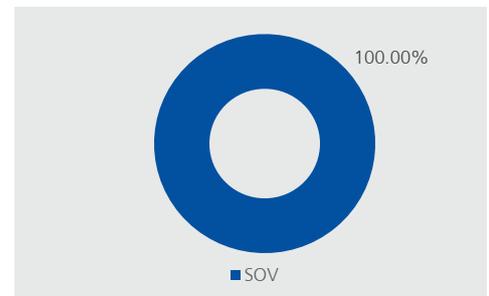
## Portfolio

Name of Instrument	% to AUM
7.68% GOVT OF INDIA RED 15-12-2023	18.79%
6.68% GOVT OF INDIA RED 17-09-2031	17.08%
6.79% GOVT OF INDIA RED 15-05-2027	16.41%
8.28% TAMIL NADU SDL RED 21-02-2028	8.17%
8.27% KERALA SDL RED 21-02-2028	7.39%
6.84% GOVT OF INDIA RED 19-12-2022	5.84%
7.72% GOVT OF INDIA RED 25-05-2025	3.79%
7.88% GOVT OF INDIA RED 19-03-2030	0.73%
<b>Gilts Total</b>	<b>78.19%</b>
<b>MF Total</b>	<b>3.77%</b>
<b>Money Market Total</b>	<b>18.03%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

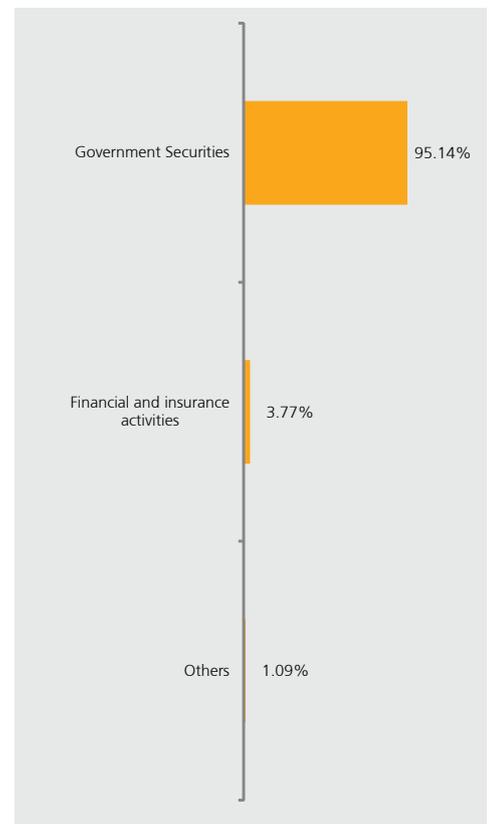
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹18.2565  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 28 February, 18:** ₹ 1.74 Crs.  
**Modified Duration of Debt Portfolio:**  
 5.06 years  
**YTM of Debt Portfolio:** 7.39%

## Asset Allocation

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

## Returns

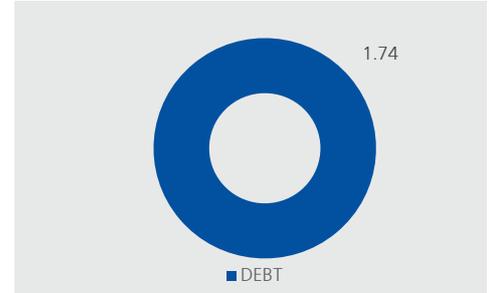
Period	Fund Returns	Index Returns
Last 1 Month	-0.70%	-0.72%
Last 6 Months	-3.15%	-3.10%
Last 1 Year	1.25%	2.05%
Last 2 Years	6.57%	6.84%
Last 3 Years	5.95%	6.51%
Since Inception	7.30%	7.69%

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

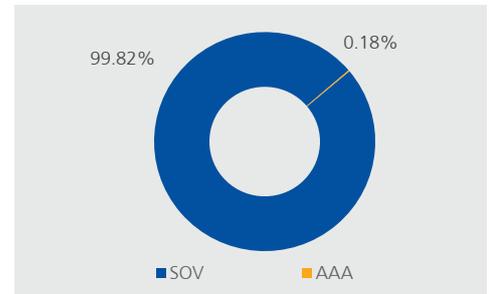
## Portfolio

Name of Instrument	% to AUM
7.68% GOVT OF INDIA RED 15-12-2023	19.04%
6.68% GOVT OF INDIA RED 17-09-2031	18.19%
6.79% GOVT OF INDIA RED 15-05-2027	16.92%
8.28% TAMIL NADU SDL RED 21-02-2028	10.80%
6.84% GOVT OF INDIA RED 19-12-2022	5.72%
7.72% GOVT OF INDIA RED 25-05-2025	3.73%
8.27% KERALA SDL RED 21-02-2028	3.67%
7.88% GOVT OF INDIA RED 19-03-2030	0.68%
<b>Gilts Total</b>	<b>78.76%</b>
<b>MF Total</b>	<b>2.30%</b>
<b>Money Market Total</b>	<b>18.94%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

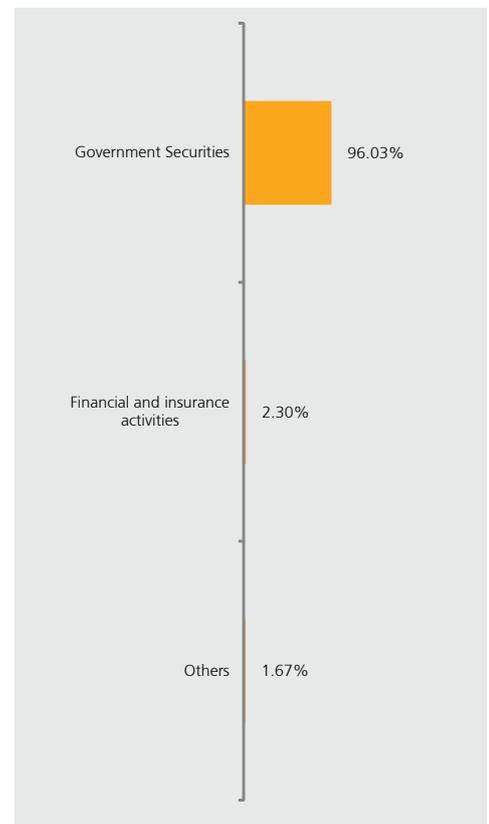
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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'.

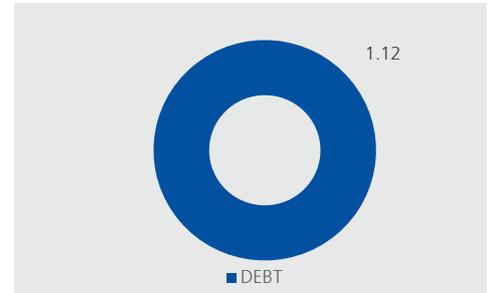
## Fund Details

**Fund Manager:** Mr. Yadnesh Chavan  
**NAV as on 28 February, 18:** ₹18.8212  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 28 February, 18:** ₹ 1.12 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.99 years  
**YTM of Debt Portfolio:** 7.36%

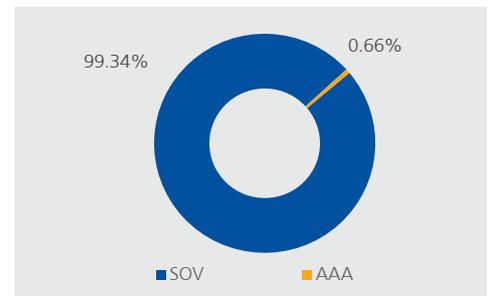
## Portfolio

Name of Instrument	% to AUM
7.68% GOVT OF INDIA RED 15-12-2023	20.10%
6.68% GOVT OF INDIA RED 17-09-2031	17.02%
6.79% GOVT OF INDIA RED 15-05-2027	16.78%
8.28% TAMIL NADU SDL RED 21-02-2028	10.23%
6.84% GOVT OF INDIA RED 19-12-2022	6.34%
7.72% GOVT OF INDIA RED 25-05-2025	3.91%
8.27% KERALA SDL RED 21-02-2028	2.22%
7.88% GOVT OF INDIA RED 19-03-2030	0.71%
<b>Gilts Total</b>	<b>77.32%</b>
<b>MF Total</b>	<b>3.56%</b>
<b>Money Market Total</b>	<b>19.12%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

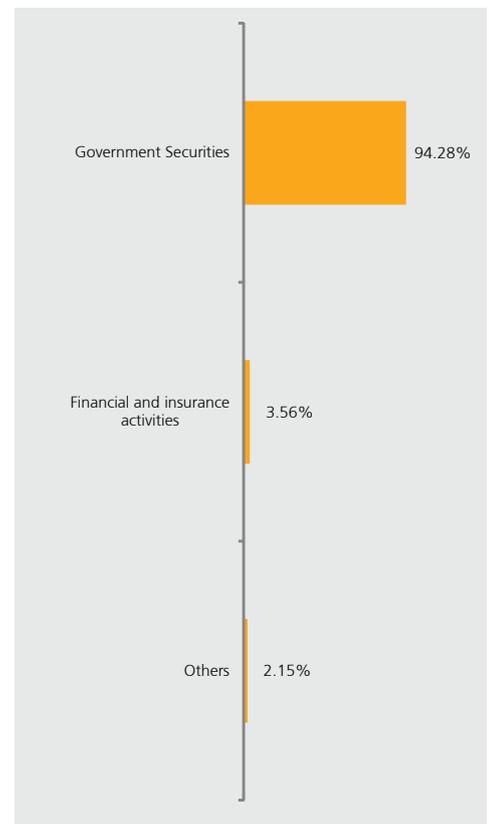
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.66%	-0.72%
Last 6 Months	-3.25%	-3.10%
Last 1 Year	0.95%	2.05%
Last 2 Years	6.24%	6.84%
Last 3 Years	5.62%	6.51%
Since Inception	6.56%	7.74%

**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 28th February 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'.

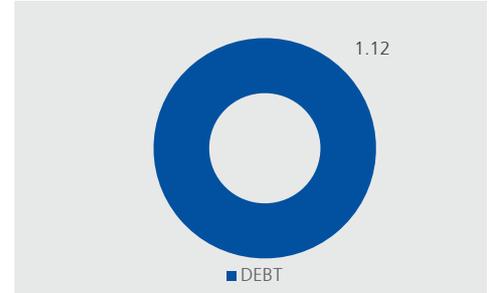
## Fund Details

**Fund Manager:** Mr. Yadnesh Chavan  
**NAV as on 28 February, 18:** ₹18.8639  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 28 February, 18:** ₹ 1.12 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.94 years  
**YTM of Debt Portfolio:** 7.33%

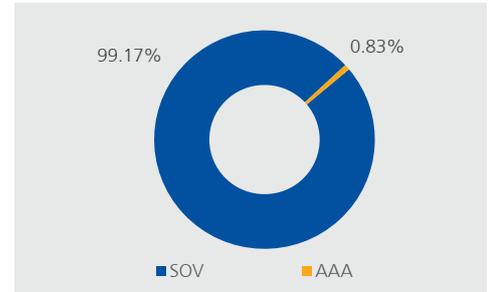
## Portfolio

Name of Instrument	% to AUM
7.68% GOVT OF INDIA RED 15-12-2023	19.09%
6.68% GOVT OF INDIA RED 17-09-2031	17.15%
6.79% GOVT OF INDIA RED 15-05-2027	16.75%
8.28% TAMIL NADU SDL RED 21-02-2028	10.53%
6.84% GOVT OF INDIA RED 19-12-2022	5.84%
7.72% GOVT OF INDIA RED 25-05-2025	3.75%
8.27% KERALA SDL RED 21-02-2028	3.65%
7.88% GOVT OF INDIA RED 19-03-2030	0.71%
<b>Gilts Total</b>	<b>77.46%</b>
<b>MF Total</b>	<b>1.79%</b>
<b>Money Market Total</b>	<b>20.75%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

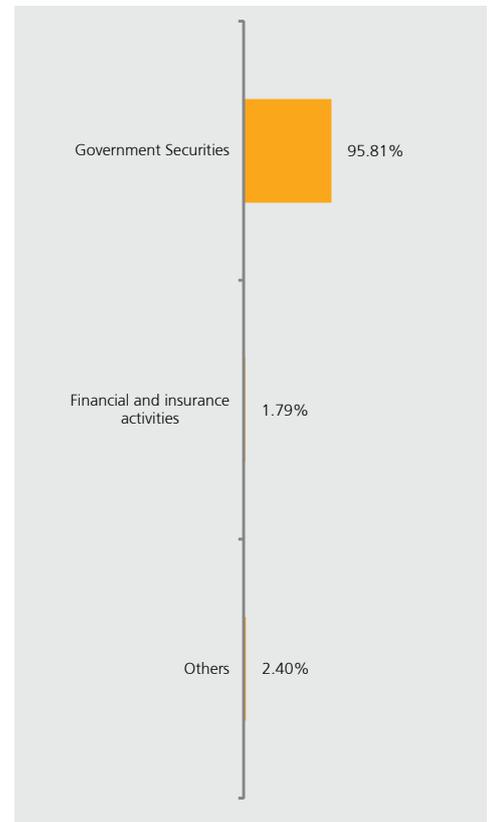
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	96
MMI / Others	00-100	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.69%	-0.72%
Last 6 Months	-3.27%	-3.10%
Last 1 Year	0.92%	2.05%
Last 2 Years	6.25%	6.84%
Last 3 Years	5.61%	6.51%
Since Inception	6.54%	7.58%

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

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹23.7735  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** Crisil Customised Index  
**AUM as on 28 February, 18:** ₹ 3.95 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.18 years  
**YTM of Debt Portfolio:** 6.11%

## Asset Allocation

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

## Returns

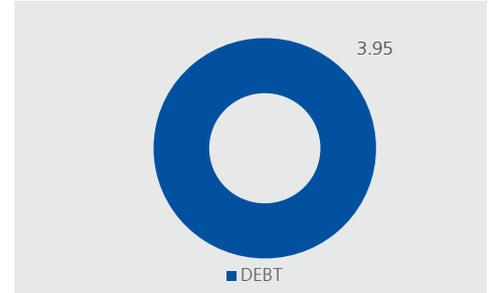
Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.51%
Last 6 Months	2.37%	3.10%
Last 1 Year	4.96%	6.36%
Last 2 Years	5.61%	6.77%
Last 3 Years	5.91%	7.18%
Since Inception	6.59%	7.22%

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

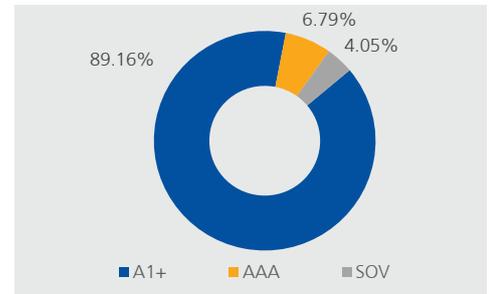
## Portfolio

Name of Instrument	% to AUM
MF Total	9.11%
Money Market Total	90.89%
Current Assets	0.00%
Total	100.00%

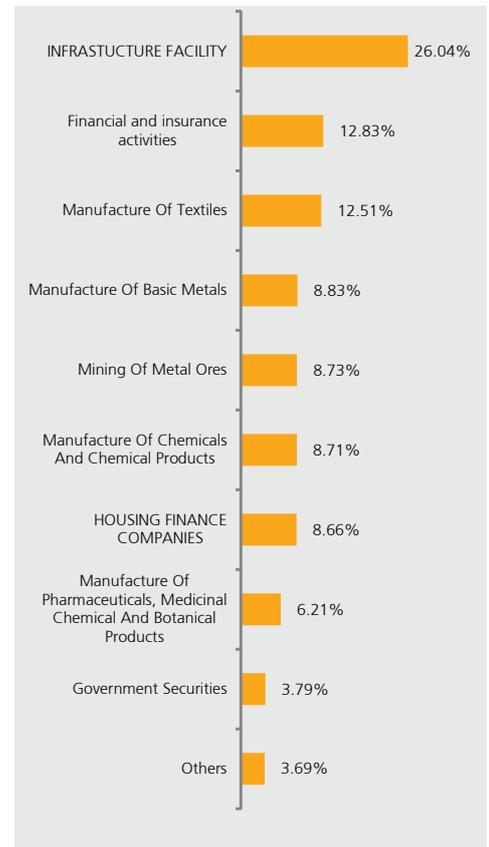
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹23.9321  
**Inception Date:** 8<sup>th</sup> November 2006  
**Benchmark:** Crisil Customised Index  
**AUM as on 28 February, 18:** ₹ 2.82 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.17 years  
**YTM of Debt Portfolio:** 5.66%

## Asset Allocation

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

## Returns

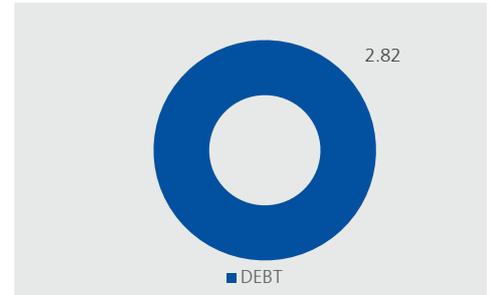
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.51%
Last 6 Months	2.37%	3.10%
Last 1 Year	4.92%	6.36%
Last 2 Years	5.77%	6.77%
Last 3 Years	6.03%	7.18%
Since Inception	7.00%	7.48%

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

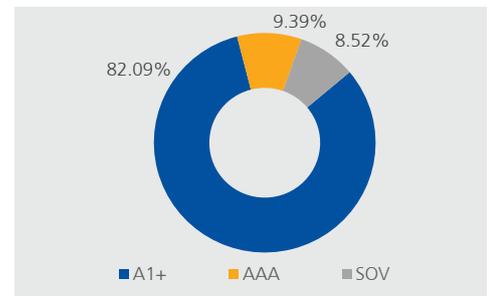
## Portfolio

Name of Instrument	% to AUM
MF Total	8.85%
Money Market Total	91.15%
Current Assets	0.00%
Total	100.00%

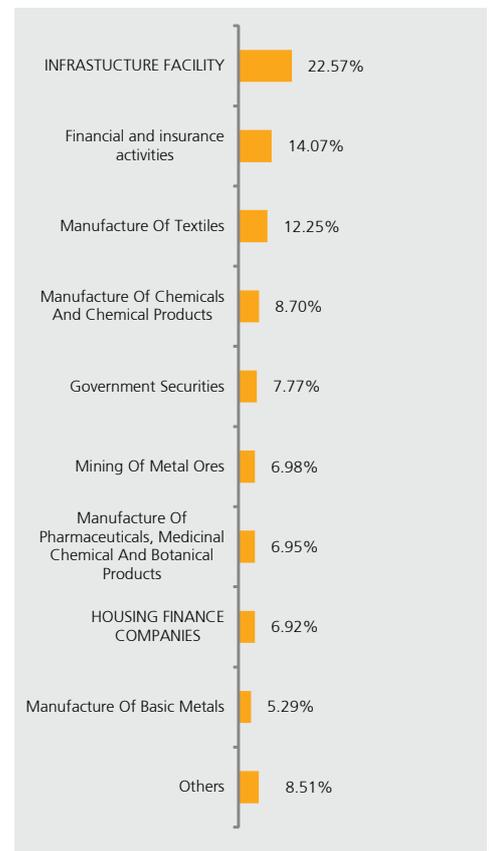
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.1019  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 28 February, 18:** ₹ 322.57 Crs.  
**Modified Duration of Debt Portfolio:** 3.92 years  
**YTM of Debt Portfolio:** 7.36%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	94
MMI / Others	00-25	6

## Returns

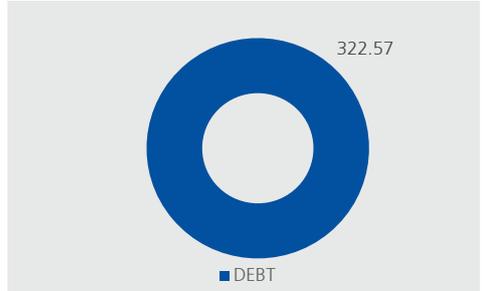
Period	Fund Returns	Index Returns
Last 1 Month	-0.80%	-0.65%
Last 6 Months	-2.01%	-1.40%
Last 1 Year	2.22%	4.25%
Last 2 Years	6.56%	7.89%
Last 3 Years	6.08%	7.60%
Since Inception	7.98%	7.90%

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

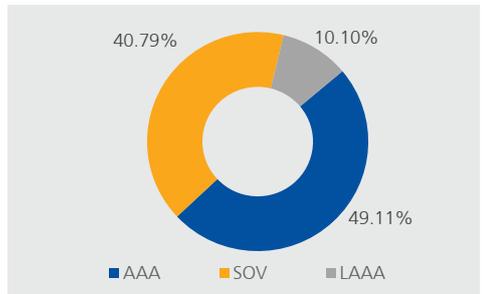
## Portfolio

Name of Instrument	% to AUM
7.95% HDFC BANK LTD RED 21-09-2026	8.89%
10% INDIABULLS HSG FIN NCD RED 29-09-19	6.90%
9% RELIANCE JIO INFO NCD 21-01-2025	5.27%
7.28% POWER FIN CORP NCD RED 10-06-2022	4.28%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	3.87%
7.60% NHAI LTD NCD RED 18-03-2022	3.63%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.39%
9.25% DEWAN HOUSING FIN NCD RED 09-09-23	3.02%
7% RELIANCE INDUSTRIES NCD RED 31082022	2.68%
7.27% NHAI LTD NCD RED 06-06-2022	2.20%
8.25% TATA SONS LTD NCD RED 23-03-2022	2.06%
7.33% IRFC NCD RED 27-08-2027	1.88%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	1.75%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	1.68%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	0.92%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.80%
9.70% TATA SONS LTD NCD RED 25-07-2022	0.66%
9.45% LIC HOUSING FIN NCD RED 30-01-2022	0.32%
8.2% POWER GRID CORP NCD RED 23-01-2022	0.19%
<b>Bonds/Debentures Total</b>	<b>54.37%</b>
7.68% GOVT OF INDIA RED 15-12-2023	8.36%
6.68% GOVT OF INDIA RED 17-09-2031	7.67%
6.79% GOVT OF INDIA RED 15-05-2027	7.36%
6.84% GOVT OF INDIA RED 19-12-2022	2.62%
8.27% KERALA SDL RED 21-02-2028	1.67%
7.72% GOVT OF INDIA RED 25-05-2025	1.55%
8.28% TAMIL NADU SDL RED 21-02-2028	1.22%
7.88% GOVT OF INDIA RED 19-03-2030	0.33%
<b>Gilts Total</b>	<b>30.79%</b>
<b>Money Market Total</b>	<b>14.84%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

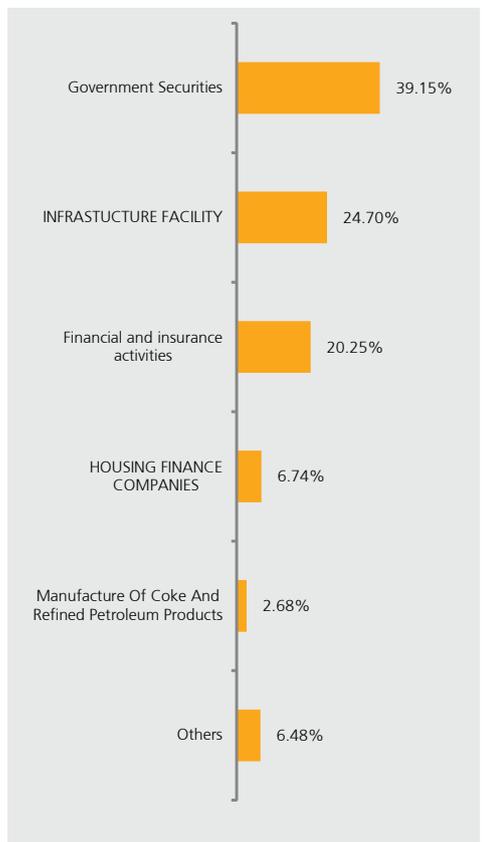
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.7456  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 28 February, 18:** ₹ 3.02 Crs.  
**Modified Duration of Debt Portfolio:** 4.42 years  
**YTM of Debt Portfolio:** 7.72%

## Asset Allocation

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

## Returns

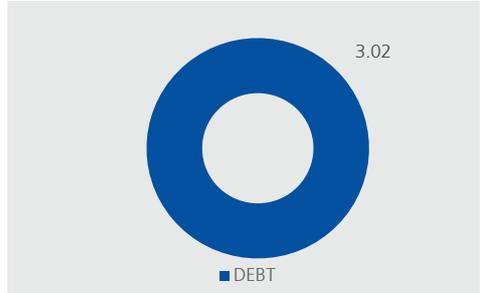
Period	Fund Returns	Index Returns
Last 1 Month	-0.72%	-0.65%
Last 6 Months	-1.85%	-1.40%
Last 1 Year	2.41%	4.25%
Last 2 Years	7.07%	7.89%
Last 3 Years	6.53%	7.60%
Since Inception	7.77%	7.96%

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

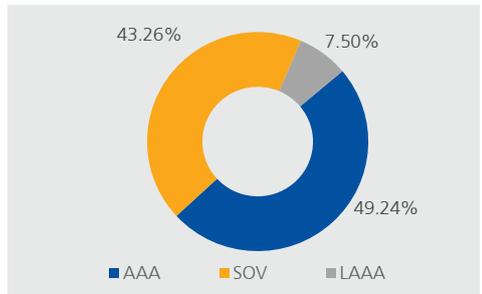
## Portfolio

Name of Instrument	% to AUM
7.28% POWER FIN CORP NCD RED 10-06-2022	6.43%
7.33% IRFC NCD RED 27-08-2027	6.16%
9.25% DEWAN HOUSING FIN NCD RED 09-09-23	3.43%
9% RELIANCE JIO INFO NCD 21-01-2025	3.41%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	3.33%
8.25% TATA SONS LTD NCD RED 23-03-2022	3.33%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	3.29%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	3.27%
7.95% HDFC BANK LTD RED 21-09-2026	3.22%
7.95% RECL SR 147 NCD RED 12-03-2027	3.22%
7.27% NHAI LTD NCD RED 06-06-2022	3.22%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	3.20%
7% RELIANCE INDUSTRIES NCD RED 31082022	3.18%
<b>Bonds/Debentures Total</b>	<b>48.69%</b>
7.68% GOVT OF INDIA RED 15-12-2023	8.34%
6.68% GOVT OF INDIA RED 17-09-2031	7.63%
6.79% GOVT OF INDIA RED 15-05-2027	7.41%
6.84% GOVT OF INDIA RED 19-12-2022	2.62%
8.28% TAMIL NADU SDL RED 21-02-2028	1.75%
7.72% GOVT OF INDIA RED 25-05-2025	1.65%
8.27% KERALA SDL RED 21-02-2028	1.62%
7.88% GOVT OF INDIA RED 19-03-2030	0.33%
<b>Gilts Total</b>	<b>31.35%</b>
<b>MF Total</b>	<b>3.97%</b>
<b>Money Market Total</b>	<b>15.99%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

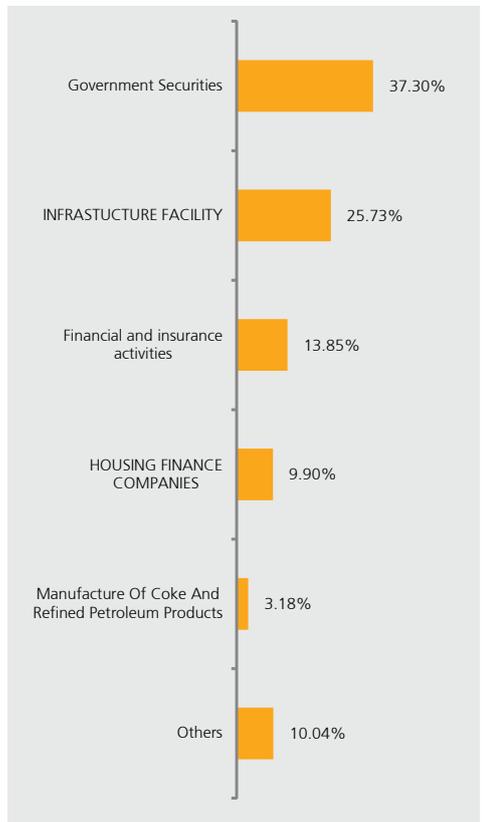
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.2714  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 28 February, 18:** ₹ 1.92 Crs.  
**Modified Duration of Debt Portfolio:** 4.31 years  
**YTM of Debt Portfolio:** 7.81%

## Asset Allocation

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

## Returns

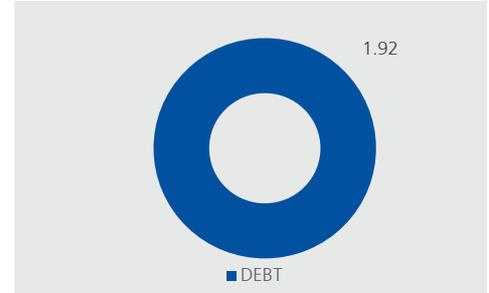
Period	Fund Returns	Index Returns
Last 1 Month	-0.56%	-0.65%
Last 6 Months	-1.70%	-1.40%
Last 1 Year	2.65%	4.25%
Last 2 Years	6.80%	7.89%
Last 3 Years	6.22%	7.60%
Since Inception	7.88%	7.59%

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

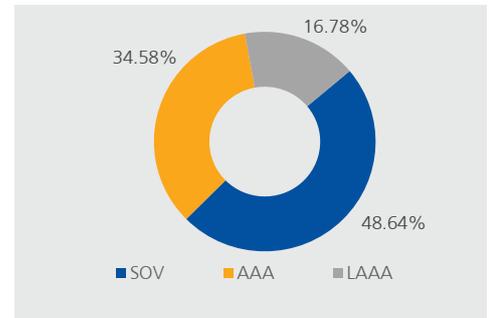
## Portfolio

Name of Instrument	% to AUM
9% RELIANCE JIO INFO NCD 21-01-2025	5.38%
10% INDIABULLS HSG FIN NCD RED 29-09-19	5.38%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	5.25%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	5.19%
7.60% NHAI LTD NCD RED 18-03-2022	5.13%
7.95% HDFC BANK LTD RED 21-09-2026	5.07%
7.28% POWER FIN CORP NCD RED 10-06-2022	5.07%
7.86% LIC HOUSING FIN NCD RED 17-05-2027	5.04%
7% RELIANCE INDUSTRIES NCD RED 31082022	5.01%
<b>Bonds/Debentures Total</b>	<b>46.51%</b>
7.68% GOVT OF INDIA RED 15-12-2023	8.63%
8.28% TAMIL NADU SDL RED 21-02-2028	7.92%
6.68% GOVT OF INDIA RED 17-09-2031	7.69%
6.79% GOVT OF INDIA RED 15-05-2027	7.43%
6.84% GOVT OF INDIA RED 19-12-2022	2.71%
8.27% KERALA SDL RED 21-02-2028	2.71%
7.72% GOVT OF INDIA RED 25-05-2025	1.71%
7.88% GOVT OF INDIA RED 19-03-2030	0.32%
<b>Gilts Total</b>	<b>39.13%</b>
<b>MF Total</b>	<b>0.52%</b>
<b>Money Market Total</b>	<b>13.84%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

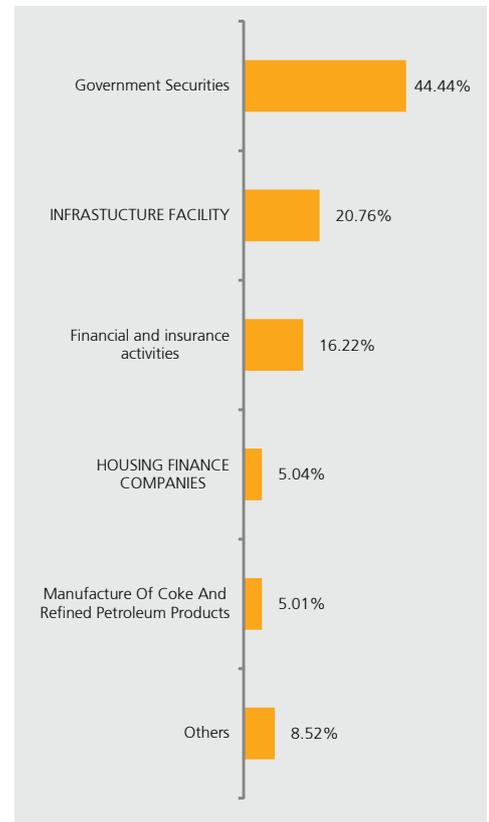
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹21.4791  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 28 February, 18:** ₹ 1.67 Crs.  
**Modified Duration of Debt Portfolio:** 4.41 years  
**YTM of Debt Portfolio:** 7.76%

## Asset Allocation

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

## Returns

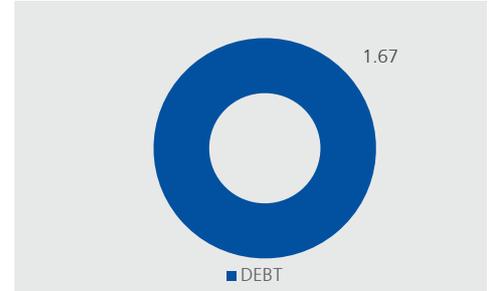
Period	Fund Returns	Index Returns
Last 1 Month	-0.80%	-0.65%
Last 6 Months	-1.94%	-1.40%
Last 1 Year	2.34%	4.25%
Last 2 Years	6.55%	7.89%
Last 3 Years	6.06%	7.60%
Since Inception	7.94%	7.54%

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

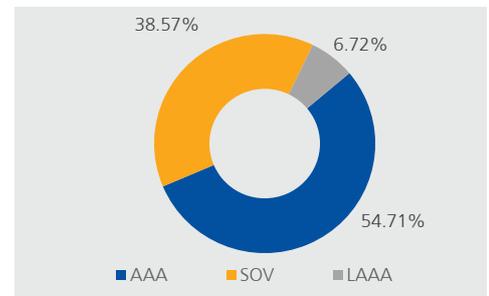
## Portfolio

Name of Instrument	% to AUM
9.95% FOOD CORP OF INDIA NCD RD 07-03-22	6.37%
9.25% DEWAN HOUSING FIN NCD RED 09-09-23	6.20%
9% RELIANCE JIO INFO NCD 21-01-2025	6.16%
8.25% TATA SONS LTD NCD RED 23-03-2022	6.01%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	5.95%
7.78% LIC HOUSING FIN NCD RED 23-05-2022	5.92%
7.95% HDFC BANK LTD RED 21-09-2026	5.82%
7.95% RECL SR 147 NCD RED 12-03-2027	5.81%
7.33% IRFC NCD RED 27-08-2027	5.57%
<b>Bonds/Debentures Total</b>	<b>53.81%</b>
7.68% GOVT OF INDIA RED 15-12-2023	8.70%
6.68% GOVT OF INDIA RED 17-09-2031	8.02%
6.79% GOVT OF INDIA RED 15-05-2027	7.75%
6.84% GOVT OF INDIA RED 19-12-2022	2.74%
7.72% GOVT OF INDIA RED 25-05-2025	1.73%
7.88% GOVT OF INDIA RED 19-03-2030	0.30%
<b>Gilts Total</b>	<b>29.23%</b>
<b>MF Total</b>	<b>1.79%</b>
<b>Money Market Total</b>	<b>15.16%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

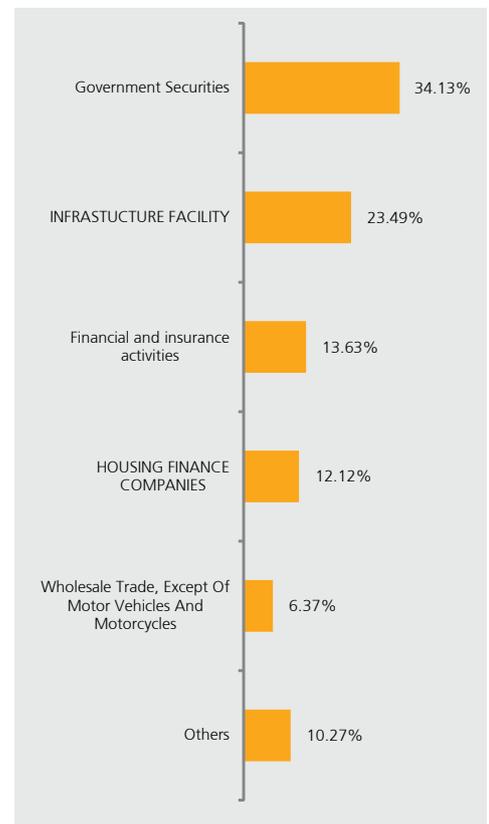
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹14.0755  
**Inception Date:** 26<sup>th</sup> February 2013  
**Benchmark:** N.A  
**AUM as on 28 February, 18:** ₹ 68.57 Crs.  
**Modified Duration of Debt Portfolio:** 4.24 years  
**YTM of Debt Portfolio:** 7.81%

## Asset Allocation

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

## Returns

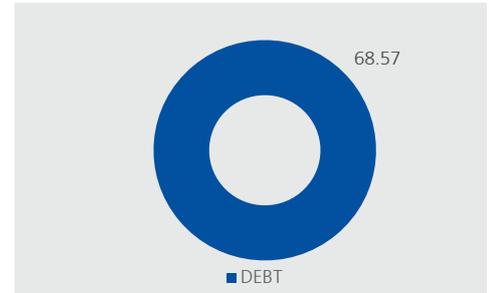
Period	Fund Returns	Index Returns
Last 1 Month	-0.66%	-
Last 6 Months	-1.99%	-
Last 1 Year	2.20%	-
Last 2 Years	6.43%	-
Last 3 Years	5.99%	-
Since Inception	7.06%	-

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

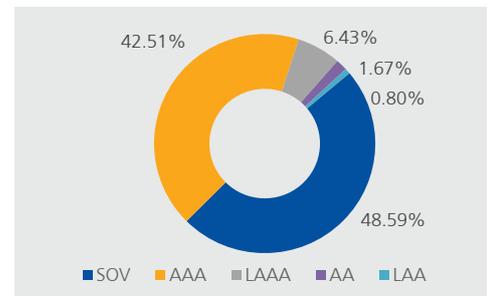
## Portfolio

Name of Instrument	% to AUM
7.95% HDFC BANK LTD RED 21-09-2026	6.81%
6.91% NHPC W1 STRP 1 NCD RED 15-09-2018	4.50%
8.4% POWER GRID CORP NCD RED 27-05-2022	4.42%
9% INDIABULLS HSG FIN NCD RD 30-06-2026	3.77%
7.28% POWER FIN CORP NCD RED 10-06-2022	3.54%
10% INDIABULLS HSG FIN NCD RED 29-09-19	3.31%
8.8479% BAJAJ FINANCE NCD RED 04-04-2019	2.50%
9.25% POWER GRID CORP NCD RED 26-12-2021	2.27%
9% NTPC LTD NCD RED 25-01-2023	1.96%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	1.82%
9% RELIANCE JIO INFO NCD 21-01-2025	1.80%
9.55% HINDALCO IND NCD RED 25-04-2022	1.50%
8.27% RURAL ELEC CORP NCD RED 09-03-2022	1.47%
7.23% POWER FIN COR NCD RED- 05-01-2027	1.35%
7% RELIANCE INDUSTRIES NCD RED 31082022	1.26%
7.33% IRFC NCD RED 27-08-2027	1.22%
8.35% CHOLAFIN NCD 29-03-2022	0.71%
10.08% IOT UTKAL ENERGY NCD RED 20-03-22	0.63%
7.27% NHAI LTD NCD RED 06-06-2022	0.42%
8.25% TATA SONS LTD NCD RED 23-03-2022	0.29%
9.25% DEWAN HOUSING FIN NCD RED 09-09-23	0.15%
11.15% HOUSING DEV FIN NCD RED 06-08-18	0.15%
7.80% LIC HOUSING FIN NCD RED 03-05-2022	0.14%
<b>Bonds/Debentures Total</b>	<b>45.99%</b>
7.68% GOVT OF INDIA RED 15-12-2023	8.23%
6.68% GOVT OF INDIA RED 17-09-2031	7.62%
6.79% GOVT OF INDIA RED 15-05-2027	7.28%
8.28% TAMIL NADU SDL RED 21-02-2028	3.57%
8.27% KERALA SDL RED 21-02-2028	3.21%
6.84% GOVT OF INDIA RED 19-12-2022	2.66%
7.72% GOVT OF INDIA RED 25-05-2025	1.64%
7.88% GOVT OF INDIA RED 19-03-2030	0.32%
<b>Gilts Total</b>	<b>34.53%</b>
<b>MF Total</b>	<b>2.64%</b>
<b>Money Market Total</b>	<b>16.84%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

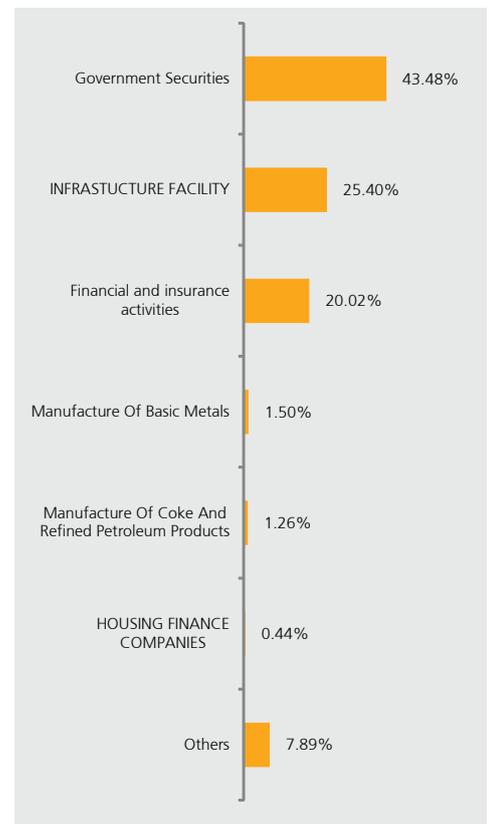
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.3383  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil Customised Index  
**AUM as on 28 February, 18:** ₹ 237.40 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.28 years  
**YTM of Debt Portfolio:** 6.03%

## Asset Allocation

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

## Returns

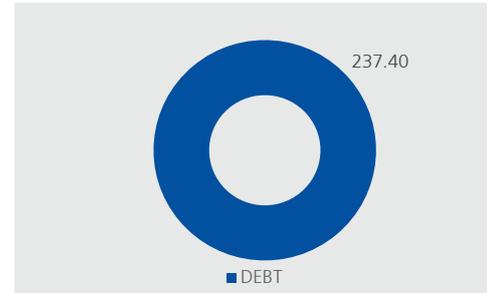
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.51%
Last 6 Months	2.56%	3.10%
Last 1 Year	5.41%	6.36%
Last 2 Years	6.17%	6.86%
Last 3 Years	6.52%	7.25%
Since Inception	7.57%	7.49%

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

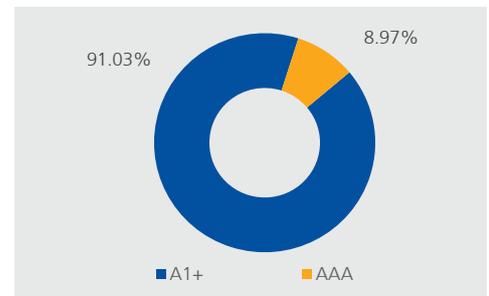
## Portfolio

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

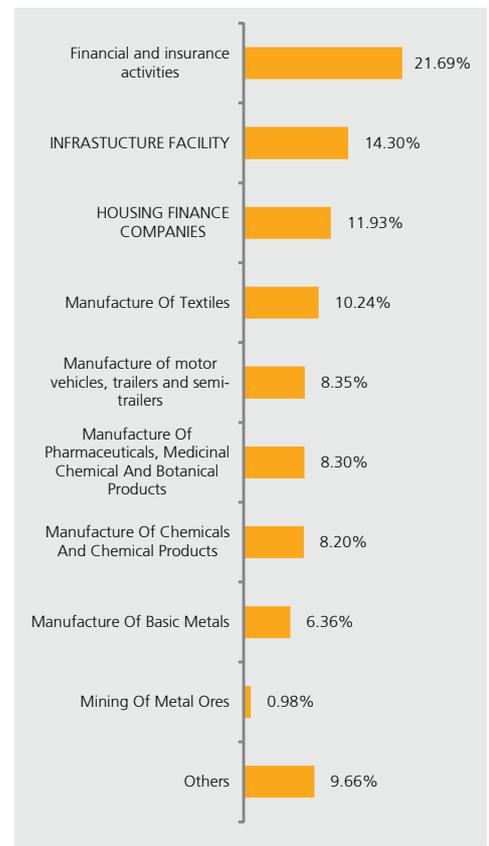
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹19.7859  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** Crisil Customised Index  
**AUM as on 28 February, 18:** ₹ 2.59 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.33 years  
**YTM of Debt Portfolio:** 6.47%

## Asset Allocation

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

## Returns

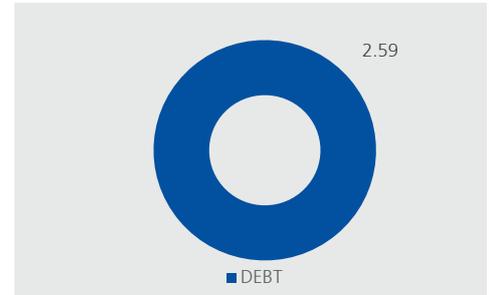
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.51%
Last 6 Months	2.71%	3.10%
Last 1 Year	5.69%	6.36%
Last 2 Years	6.34%	6.86%
Last 3 Years	6.72%	7.25%
Since Inception	7.66%	7.92%

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

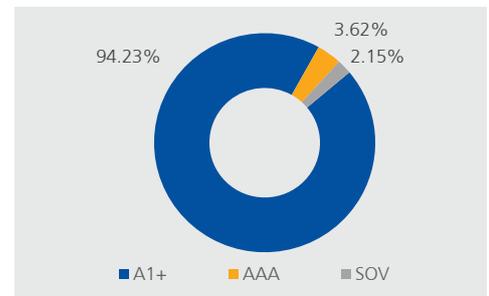
## Portfolio

Name of Instrument	% to AUM
MF Total	8.50%
Money Market Total	91.50%
Current Assets	0.00%
Total	100.00%

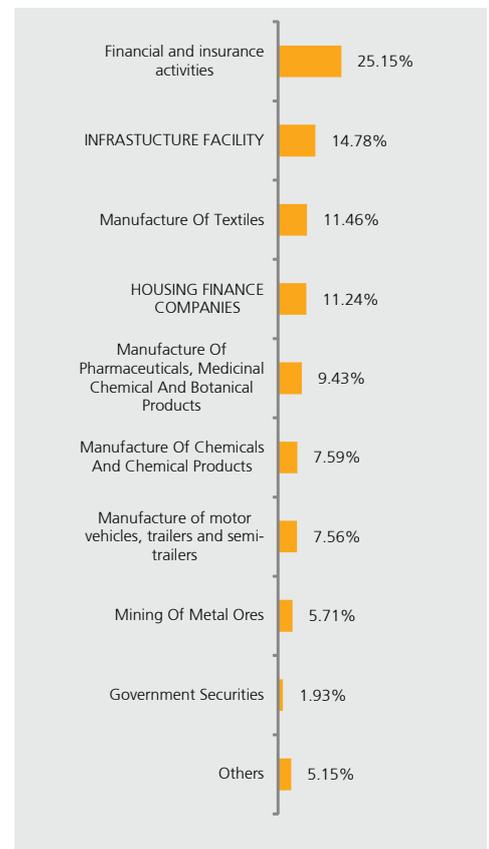
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹17.8062  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil Customised Index  
**AUM as on 28 February, 18:** ₹ 15.18 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.37 years  
**YTM of Debt Portfolio:** 7.15%

## Asset Allocation

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

## Returns

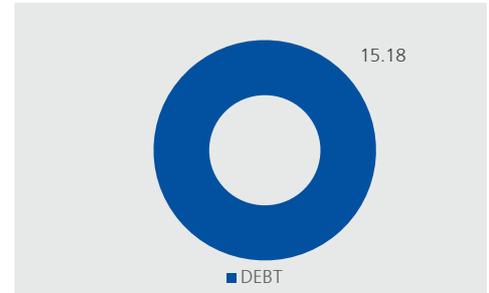
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.51%
Last 6 Months	2.57%	3.10%
Last 1 Year	5.44%	6.36%
Last 2 Years	6.23%	6.86%
Last 3 Years	6.58%	7.25%
Since Inception	7.35%	7.73%

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

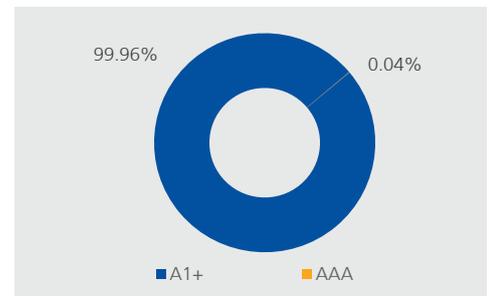
## Portfolio

Name of Instrument	% to AUM
MF Total	4.48%
Money Market Total	95.52%
Current Assets	0.00%
Total	100.00%

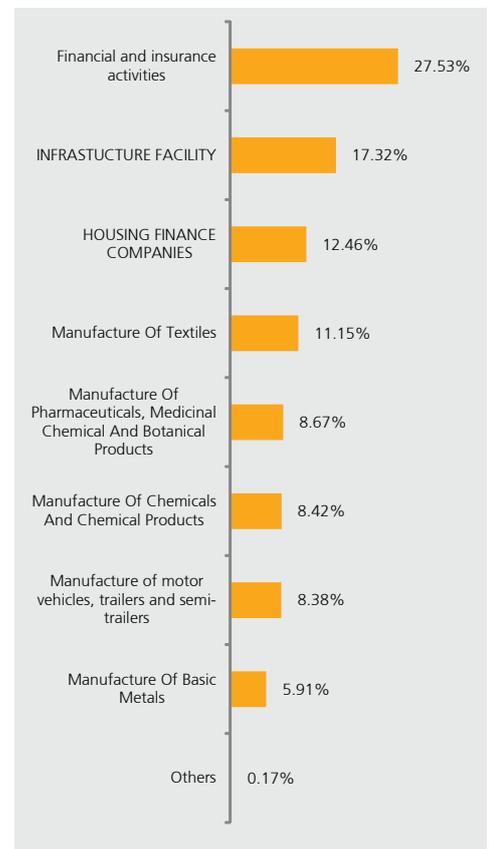
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹20.7426  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** Crisil Customised Index  
**AUM as on 28 February, 18:** ₹ 1.21 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.30 years  
**YTM of Debt Portfolio:** 6.91%

## Asset Allocation

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

## Returns

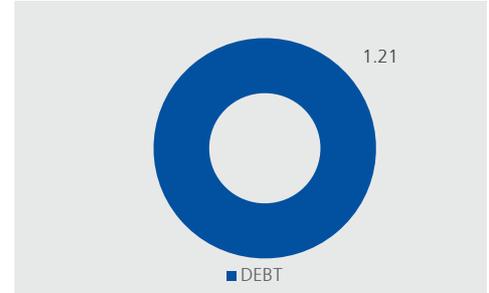
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.51%
Last 6 Months	2.55%	3.10%
Last 1 Year	5.43%	6.36%
Last 2 Years	6.18%	6.86%
Last 3 Years	6.59%	7.25%
Since Inception	7.56%	7.53%

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

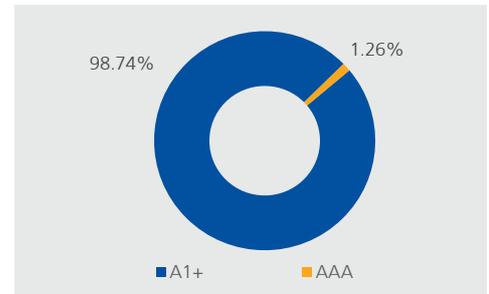
## Portfolio

Name of Instrument	% to AUM
MF Total	4.98%
Money Market Total	95.02%
Current Assets	0.00%
Total	100.00%

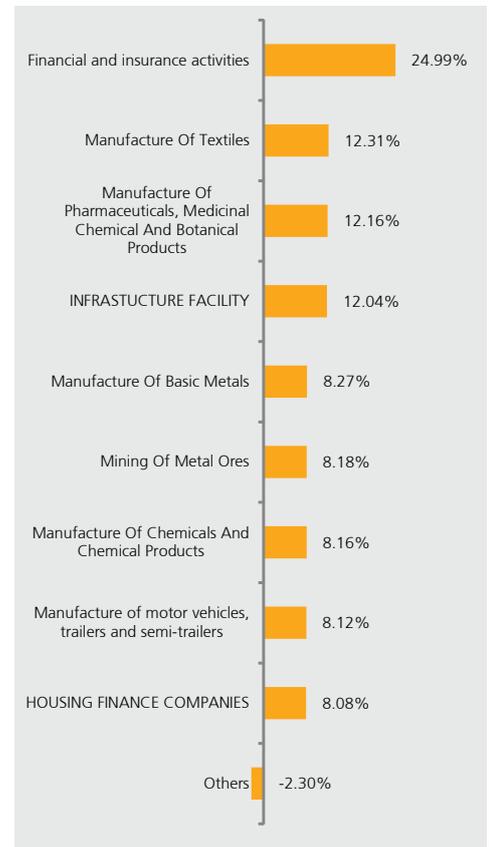
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹16.9121

**Highest NAV locked as on 1<sup>st</sup> Feb 2018:** ₹17.7947

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

**Benchmark:** N.A

**AUM as on 28 February, 18:** ₹ 454.62 Crs.

## Asset Allocation

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

## Returns

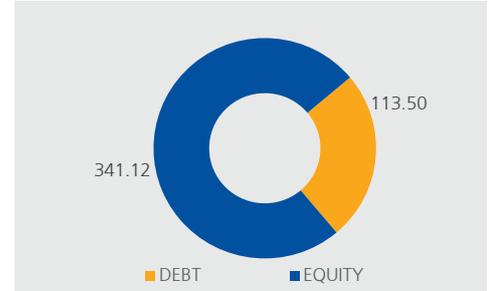
Period	Fund Returns	Index Returns
Last 1 Month	-3.94%	-
Last 6 Months	7.08%	-
Last 1 Year	16.79%	-
Last 2 Years	13.92%	-
Last 3 Years	3.41%	-
Since Inception	6.75%	-

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

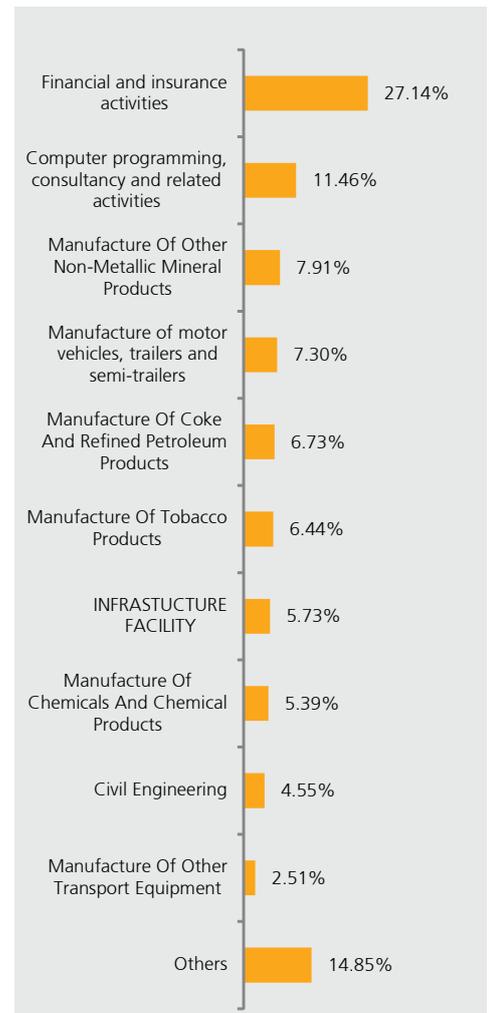
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	6.73%
I T C LTD	6.44%
INFOSYS LTD	6.29%
HDFC BANK LTD	4.69%
LARSEN & TOUBRO LTD	4.55%
TATA CONSULTANCY SERVICES LTD	4.12%
HOUSING DEVE FIN CORP LTD	3.78%
MARUTI SUZUKI INDIA LTD	3.36%
HINDUSTAN UNILEVER LTD	2.67%
ICICI BANK LTD	2.55%
TATA MOTORS LTD	2.00%
MAHINDRA & MAHINDRA LTD	1.94%
INDUSIND BANK LTD	1.79%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.65%
OIL & NATURAL GAS CORPORATION LTD	1.52%
STATE BANK OF INDIA	1.51%
ASIAN PAINTS LTD	1.43%
NTPC LTD	1.41%
AXIS BANK LTD	1.39%
BHARTI AIRTEL LTD	1.35%
HERO MOTOCORP LTD	1.33%
TATA STEEL LTD	1.28%
POWER GRID CORPORATION OF INDIA LTD	1.23%
BAJAJ AUTO LTD	1.18%
KOTAK MAHINDRA BANK LTD	1.16%
COAL INDIA LTD	1.15%
WIPRO LTD	1.05%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	0.91%
GAIL (INDIA) LTD	0.83%
DR. REDDY'S LABORATORIES LTD	0.77%
YES BANK LTD	0.74%
TATA STEEL LTD FULLY PAID UP RAF 510	0.06%
<b>Equity Total</b>	<b>72.84%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	2.19%
<b>ETFs</b>	<b>2.19%</b>
<b>MF Total</b>	<b>7.34%</b>
<b>Money Market Total</b>	<b>17.63%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹14.0723

**Highest NAV locked as on 1<sup>st</sup> Feb 2018:** ₹14.8082

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

**Benchmark:** N.A

**AUM as on 28 February, 18:** ₹ 169.54 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	66
Gsec / Debt	00-00	2
MMI / Others	00-100	32

## Returns

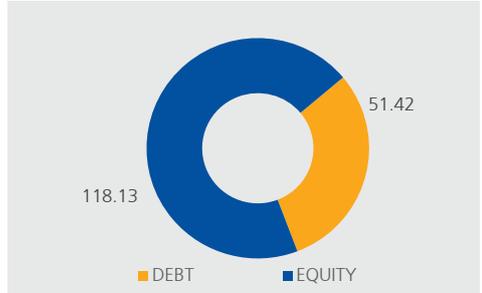
Period	Fund Returns	Index Returns
Last 1 Month	-3.94%	-
Last 6 Months	6.96%	-
Last 1 Year	15.60%	-
Last 2 Years	12.28%	-
Last 3 Years	4.35%	-
Since Inception	4.67%	-

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

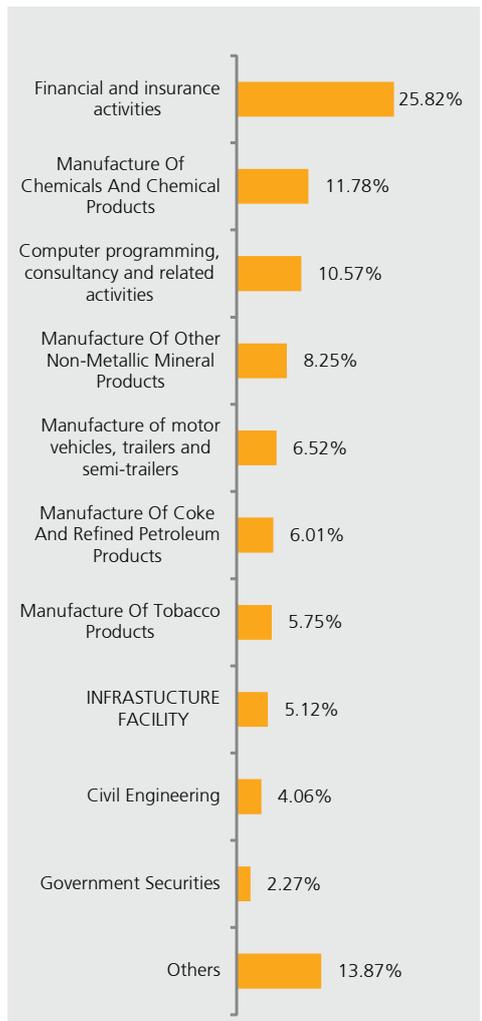
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	6.01%
INFOSYS LTD	5.96%
I T C LTD	5.75%
HDFC BANK LTD	4.18%
LARSEN & TOUBRO LTD	4.06%
TATA CONSULTANCY SERVICES LTD	3.68%
HOUSING DEVE FIN CORP LTD	3.38%
MARUTI SUZUKI INDIA LTD	3.00%
HINDUSTAN UNILEVER LTD	2.38%
ICICI BANK LTD	2.28%
TATA MOTORS LTD	1.78%
INDUSIND BANK LTD	1.77%
MAHINDRA & MAHINDRA LTD	1.73%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.47%
OIL & NATURAL GAS CORPORATION LTD	1.36%
STATE BANK OF INDIA	1.35%
ASIAN PAINTS LTD	1.28%
NTPC LTD	1.26%
AXIS BANK LTD	1.24%
BHARTI AIRTEL LTD	1.21%
HERO MOTOCORP LTD	1.19%
TATA STEEL LTD	1.14%
POWER GRID CORPORATION OF INDIA LTD	1.10%
BAJAJ AUTO LTD	1.05%
KOTAK MAHINDRA BANK LTD	1.03%
COAL INDIA LTD	1.03%
WIPRO LTD	0.94%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	0.82%
GAIL (INDIA) LTD	0.74%
DR. REDDY'S LABORATORIES LTD	0.69%
YES BANK LTD	0.67%
TATA STEEL LTD FULLY PAID UP RAF 510	0.06%
<b>Equity Total</b>	<b>65.57%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	4.11%
<b>ETFs</b>	<b>4.11%</b>
<b>MF Total</b>	<b>5.82%</b>
<b>Money Market Total</b>	<b>24.51%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹15.9842

**Highest NAV locked as on 1<sup>st</sup> Feb 2018:** ₹16.8646

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

**Benchmark:** N.A

**AUM as on 28 February, 18:** ₹ 23.29 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	82
Gsec / Debt	00-00	4
MMI / Others	00-100	14

## Returns

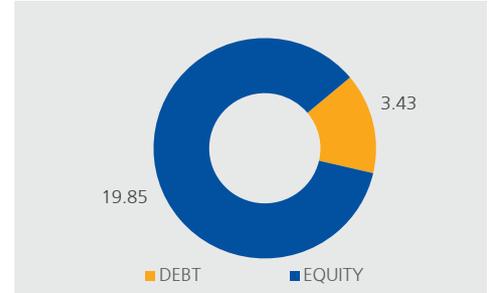
Period	Fund Returns	Index Returns
Last 1 Month	-4.17%	-
Last 6 Months	7.52%	-
Last 1 Year	16.82%	-
Last 2 Years	13.35%	-
Last 3 Years	4.55%	-
Since Inception	7.22%	-

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

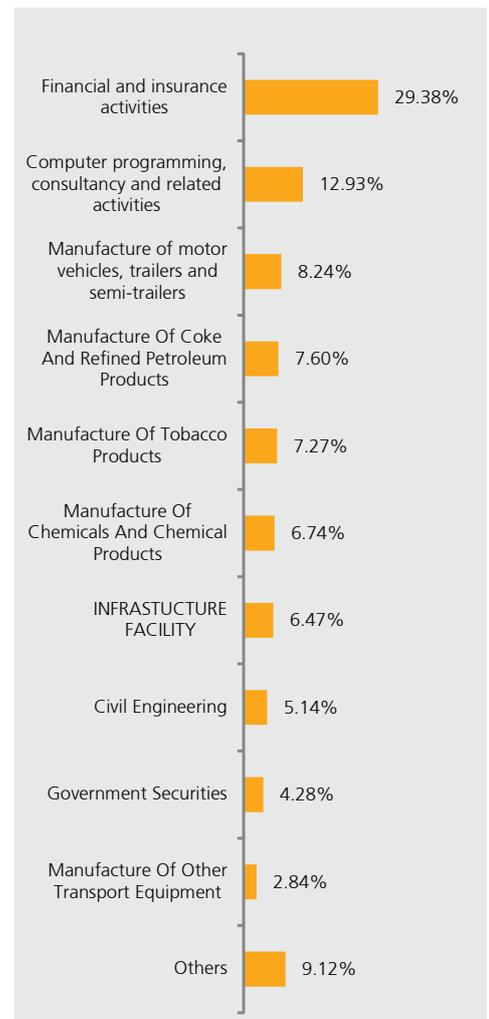
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD	7.60%
I T C LTD	7.27%
INFOSYS LTD	7.08%
HDFC BANK LTD	5.29%
LARSEN & TOUBRO LTD	5.14%
TATA CONSULTANCY SERVICES LTD	4.66%
HOUSING DEVE FIN CORP LTD	4.27%
MARUTI SUZUKI INDIA LTD	3.80%
HINDUSTAN UNILEVER LTD	3.01%
ICICI BANK LTD	2.88%
TATA MOTORS LTD	2.25%
MAHINDRA & MAHINDRA LTD	2.19%
SUN PHARMACEUTICAL INDUSTRIES LTD	1.86%
INDUSIND BANK LTD	1.86%
OIL & NATURAL GAS CORPORATION LTD	1.71%
STATE BANK OF INDIA	1.71%
ASIAN PAINTS LTD	1.62%
NTPC LTD	1.59%
AXIS BANK LTD	1.56%
BHARTI AIRTEL LTD	1.53%
HERO MOTOCORP LTD	1.51%
TATA STEEL LTD	1.45%
POWER GRID CORPORATION OF INDIA LTD	1.39%
BAJAJ AUTO LTD	1.33%
KOTAK MAHINDRA BANK LTD	1.31%
COAL INDIA LTD	1.30%
WIPRO LTD	1.19%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD	1.03%
GAIL (INDIA) LTD	0.94%
DR. REDDY'S LABORATORIES LTD	0.87%
YES BANK LTD	0.84%
TATA STEEL LTD FULLY PAID UP RAF 510	0.06%
<b>Equity Total</b>	<b>82.07%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	3.18%
<b>ETFs</b>	<b>3.18%</b>
<b>MF Total</b>	<b>6.48%</b>
<b>Money Market Total</b>	<b>8.26%</b>
<b>Current Assets</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 28th February 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 28 February, 18:** ₹16.7796  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 28 February, 18:** ₹ 440.12 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.41 years  
**YTM of Debt Portfolio:** 5.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	63
MMI / Others	00-40	37

## Returns

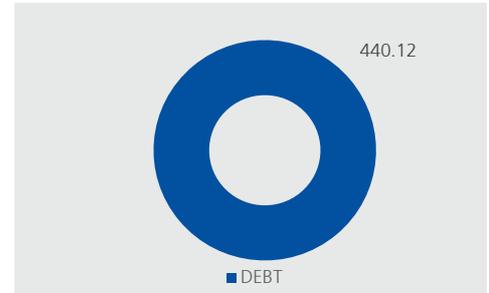
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	-
Last 6 Months	2.89%	-
Last 1 Year	6.01%	-
Last 2 Years	6.39%	-
Last 3 Years	6.82%	-
Since Inception	7.76%	-

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

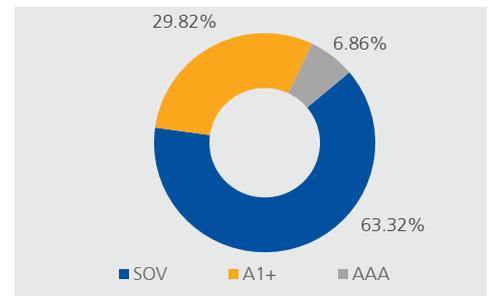
## Portfolio

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

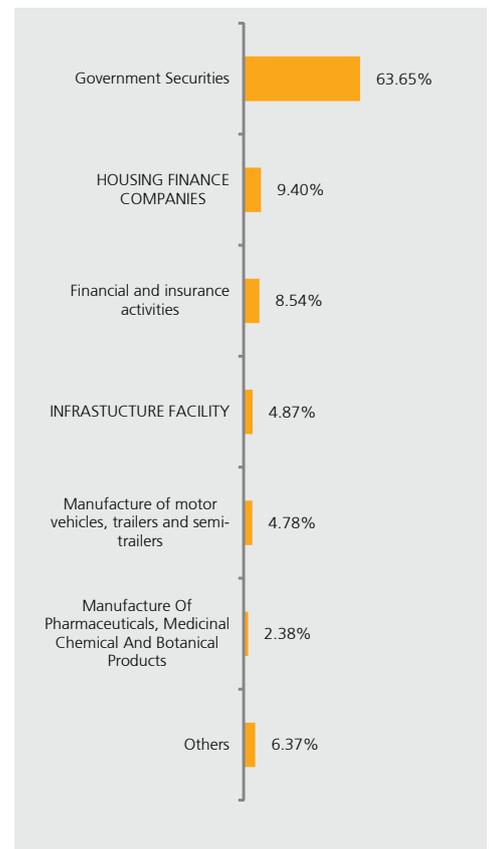
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2018

## Investment Objective

NA

## Fund Details

**Fund Manager:** Mr. Yadnesh Chavan  
**NAV as on 28 February, 18:** ₹13.2885  
**Inception Date:** 14<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 28 February, 18:** ₹ 83.61 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.41 years  
**YTM of Debt Portfolio:** 6.12%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	64
MMI / Others	00-40	36

## Returns

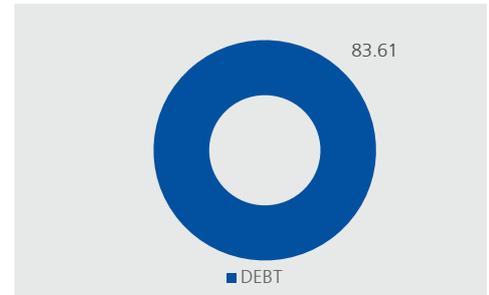
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	-
Last 6 Months	2.90%	-
Last 1 Year	6.01%	-
Last 2 Years	6.51%	-
Last 3 Years	6.84%	-
Since Inception	7.14%	-

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

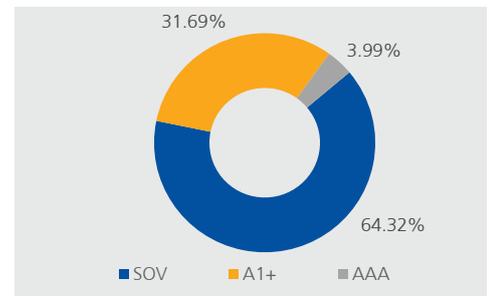
## Portfolio

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

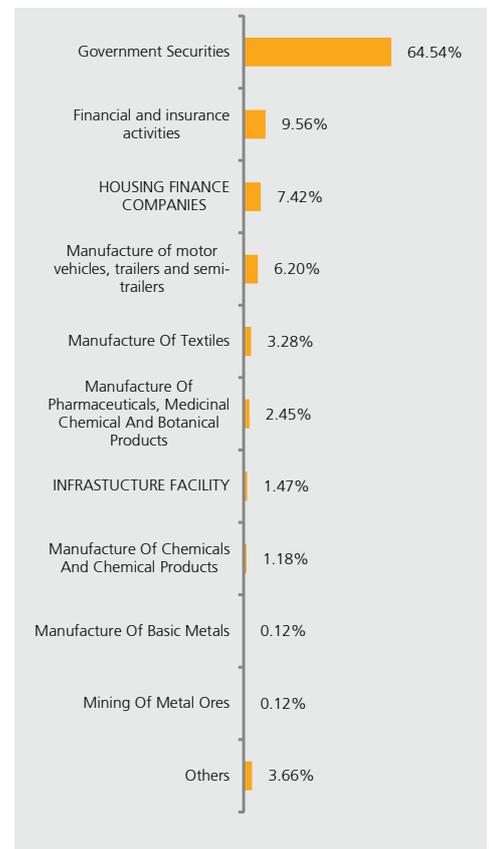
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 18:** ₹15.8447  
**Inception Date:** 23<sup>rd</sup> March 2012  
**Benchmark:** N.A  
**AUM as on 28 February, 18:** ₹ 48.81 Crs.  
**Modified Duration of Debt Portfolio:**  
 3.52 years  
**YTM of Debt Portfolio:** 8.24%

## Asset Allocation

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

## Returns

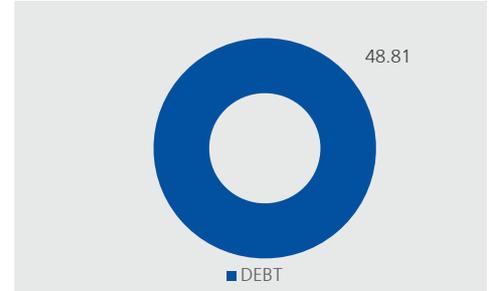
Period	Fund Returns	Index Returns
Last 1 Month	-0.37%	-
Last 6 Months	-0.19%	-
Last 1 Year	4.48%	-
Last 2 Years	6.92%	-
Last 3 Years	6.99%	-
Since Inception	8.06%	-

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

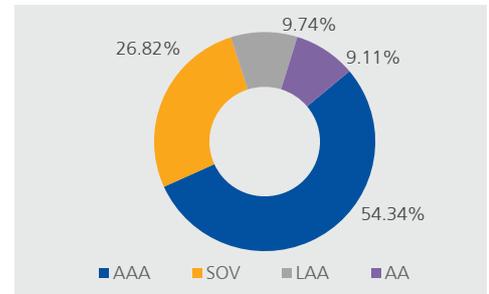
## Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	9.01%
9.55% HINDALCO IND NCD RED 25-04-2022	8.42%
8.27% RURAL ELEC CORP NCD RED 09-03-2022	8.25%
9% NTPC LTD NCD RED 25-01-2023	7.85%
9.35% POWER GRID CORP NCD RED 29-08-2022	7.07%
10.08% IOT UTKAL ENERGY NCD RED 20-03-22	5.72%
9% INDIABULLS HSG FIN NCD RD 30-06-2026	5.30%
9.45% LIC HOUSING FIN NCD RED 30-01-2022	4.92%
9.25% RELIANCE JIO INFO NCD RED 16-06-24	4.90%
9.54% TATA SONS LTD NCD RED 25-04-2022	4.08%
9.67% TATA SONS LTD NCD RED 13-09-2022	2.17%
<b>Bonds/Debentures Total</b>	<b>67.68%</b>
8.27% RAJASTHAN SDL RED 23-06-2022	15.54%
8.85% KERALA SDL RED 18-07-2022	6.36%
8.21% RAJASTHAN SDL RED 31-03-2022	2.90%
<b>Gilts Total</b>	<b>24.80%</b>
<b>MF Total</b>	<b>1.43%</b>
<b>Money Market Total</b>	<b>4.56%</b>
<b>Current Assets</b>	<b>1.53%</b>
<b>Total</b>	<b>100.00%</b>

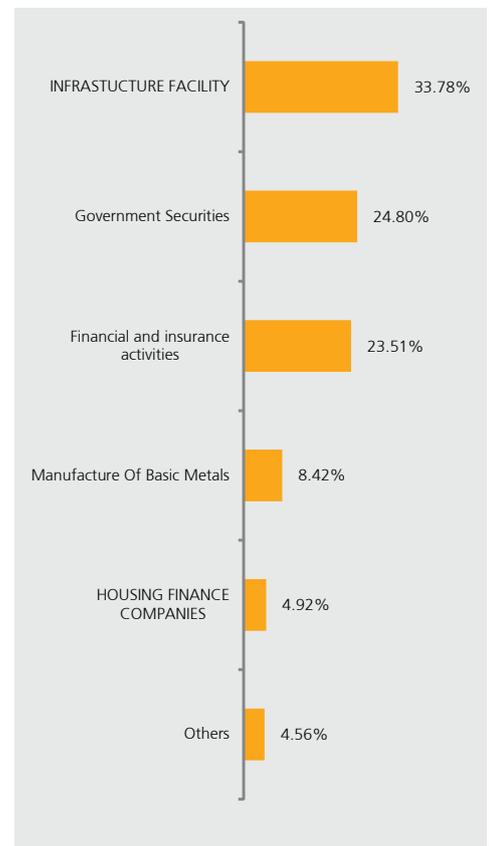
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



## NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	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	Nifty 50	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	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Nifty 50: 80%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Nifty 50: 80%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF01701/02/08HSRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Nifty 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%; Nifty 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%; Nifty 50: 50%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Nifty 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%; Nifty 50: 40%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Nifty 50: 40%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Nifty 50: 40%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Nifty 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%; Nifty 50: 20%	Hybrid	Devesh R. Dokwal	Yadnesh Chavan
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Nifty 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 Customised Index	Debt	-	Yadnesh Chavan
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	Crisil Customised 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
ULIF06301/02/08HCORBOND01121	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
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	Crisil Customised Index	Debt	-	Yadnesh Chavan
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	Crisil Customised Index	Debt	-	Yadnesh Chavan
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	Crisil Customised Index	Debt	-	Yadnesh Chavan
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	Crisil Customised 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

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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](http://www.reliancenipponlife.com) or 3. Email us at: [rnlife.customerservice@relianceada.com](mailto: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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