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Health Gilt Fund 1	45
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Pension Capital Secure Fund 1	47
Life Corporate Bond Fund 1	48
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Pension Corporate Bond Fund 1	50
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INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹59.1934

Inception Date: 9th August 2004

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 143.72 Crs.

Asset Allocation

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

Returns

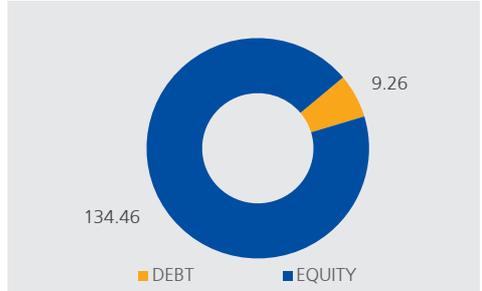
Period	Fund Returns	Index Returns
Last 1 Month	-4.38%	-4.98%
Last 6 Months	-6.39%	-3.28%
Last 1 Year	-0.05%	0.50%
Last 2 Years	6.94%	9.66%
Last 3 Years	7.56%	8.79%
Since Inception	13.31%	13.83%

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

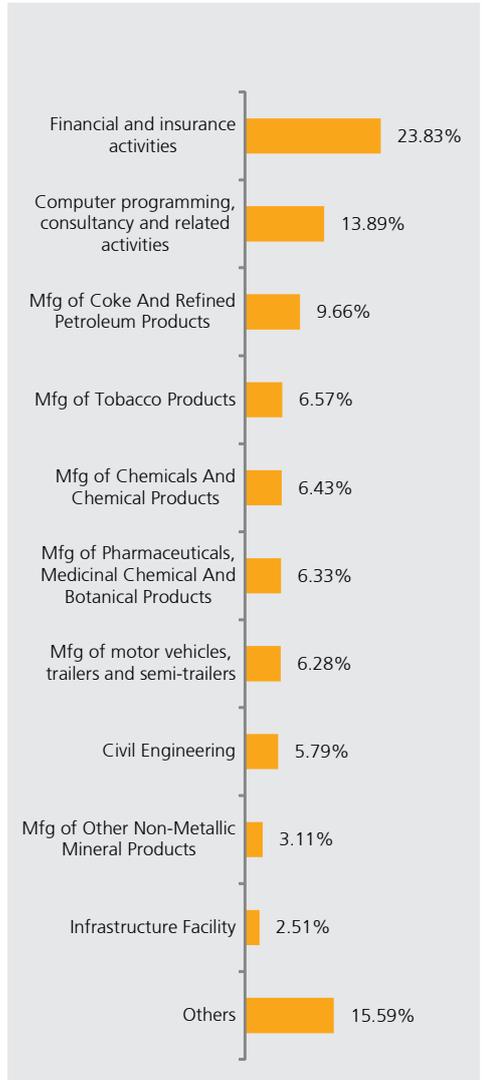
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.79%
INFOSYS LIMITED	7.76%
HDFC BANK LTD.FV-2	7.68%
ITC - FV 1	6.57%
LARSEN&TUBRO	5.79%
ICICI BANK LTD.FV-2	5.68%
TATA CONSULTANCY SERVICES LTD.	3.50%
HDFC LTD FV 2	3.43%
DIVIS LABORATORIES LIMITED	3.20%
KOTAK MAHINDRA BANK LIMITED_FV5	2.69%
HINDUSTAN LEVER LTD.	2.64%
MAHINDRA & MAHINDRA LTD.-FV5	2.27%
YES BANK LTD	2.25%
ULTRATECH CEMCO LTD	2.18%
MOTHERSON SUMI SYSTEMS LTD.	2.07%
GUJARAT FLUORO CHEMICALS LTD.	1.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.57%
HCL TECHNOLOGIES LIMITED	1.42%
ASIAN PAINTS LIMITEDFV-1	1.37%
Vedanta Limited	1.28%
MARUTI UDYOG LTD.	1.17%
THE INDIAN HOTELS CO LTD	1.09%
STATE BANK OF INDIAFV-1	0.98%
PETRONET LNG LIMITED	0.94%
GAS AUTHORITY OF INDIA LTD.	0.85%
JSW STEEL LIMITED	0.80%
VESUVIUS INDIA LIMITED	0.79%
HERO MOTOCORP LIMITED	0.78%
TATA MOTORS LTD.FV-2	0.77%
GRASIM INDUSTRIES LTD.	0.77%
SANOFI INDIA LIMITED	0.67%
UPL LIMITED	0.67%
INDIABULLS HOUSING FINANCE LTD	0.67%
TITAN COMPANY LIMITED	0.66%
HINDUSTAN ZINC LIMITEDFV-2	0.62%
DR. REDDY LABORATORIES	0.59%
COAL INDIA LIMITED	0.55%
UNITED BREWERIES LIMITED	0.50%
EIH LIMITED	0.48%
BHARAT FORGE	0.47%
HINDUSTAN PETROLEUM CORPORATION LTD	0.47%
BAJAJ FINANCE LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.43%
BHARTI AIRTEL LIMITED	0.43%
TATA ELXSI LIMITED	0.41%
MARICO LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.40%
NIIT Limited	0.37%
BAJAJ AUTO LTD	0.30%
PIRAMAL ENTERPRISES LIMITED	0.30%
TATA POWER CO. LTD.FV-1	0.28%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
Equity Total	93.56%
Money Market Total	5.40%
Current Assets	1.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹26.7037

Inception Date: 11th June 2008

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 720.42 Crs.

Asset Allocation

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

Returns

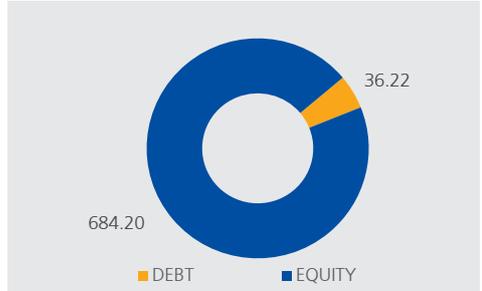
Period	Fund Returns	Index Returns
Last 1 Month	-4.36%	-4.98%
Last 6 Months	-6.08%	-3.28%
Last 1 Year	0.46%	0.50%
Last 2 Years	7.41%	9.66%
Last 3 Years	8.08%	8.79%
Since Inception	9.91%	8.33%

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

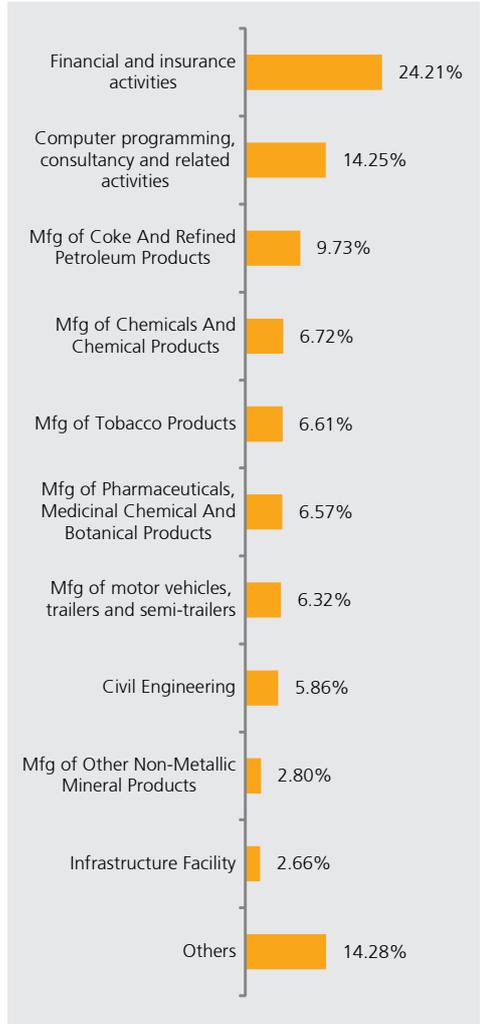
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.84%
INFOSYS LIMITED	7.85%
HDFC BANK LTD.FV-2	7.72%
ITC - FV 1	6.61%
LARSEN&TUBRO	5.86%
ICICI BANK LTD.FV-2	5.70%
TATA CONSULTANCY SERVICES LTD.	3.54%
HDFC LTD FV 2	3.45%
DIVIS LABORATORIES LIMITED	3.17%
KOTAK MAHINDRA BANK LIMITED_FV5	2.69%
HINDUSTAN LEVER LTD.	2.66%
YES BANK LTD	2.53%
MAHINDRA & MAHINDRA LTD.-FV5	2.27%
ULTRATECH CEMCO LTD	2.24%
MOTHERSON SUMI SYSTEMS LTD.	2.09%
GUJARAT FLUORO CHEMICALS LTD.	1.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.58%
ASIAN PAINTS LIMITEDFV-1	1.44%
Vedanta Limited	1.43%
HCL TECHNOLOGIES LIMITED	1.42%
MARUTI UDYOG LTD.	1.17%
THE INDIAN HOTELS CO LTD	1.10%
PETRONET LNG LIMITED	1.09%
STATE BANK OF INDIAFV-1	0.98%
GAS AUTHORITY OF INDIA LTD.	0.86%
SANOFI INDIA LIMITED	0.86%
GRASIM INDUSTRIES LTD.	0.82%
JSW STEEL LIMITED	0.81%
TATA MOTORS LTD.FV-2	0.79%
INDIABULLS HOUSING FINANCE LTD	0.68%
TITAN COMPANY LIMITED	0.67%
HERO MOTOCORP LIMITED	0.62%
DR. REDDY LABORATORIES	0.60%
UNITED BREWERIES LIMITED	0.60%
UPL LIMITED	0.57%
NIIT Limited	0.57%
COAL INDIA LIMITED	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.53%
EIH LIMITED	0.48%
BHARAT FORGE	0.48%
HINDUSTAN PETROLEUM CORPORATION LTD	0.47%
BAJAJ FINANCE LIMITED	0.45%
TECH MAHINDRA LIMITEDFV-5	0.44%
BHARTI AIRTEL LIMITED	0.43%
TATA ELXSI LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.41%
VESUVIUS INDIA LIMITED	0.41%
MARICO LIMITED	0.41%
PIRAMAL ENTERPRISES LIMITED	0.37%
BAJAJ AUTO LTD	0.31%
BERGER PAINTS (I) LIMITED	0.29%
TATA POWER CO. LTD.FV-1	0.29%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.21%
ACC LIMITED	0.15%
Equity Total	94.97%
Money Market Total	4.43%
Current Assets	0.60%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹21.8593

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹1489.96 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	96
Gsec / Debt	00-00	-
MMI / Others	00-25	4

Returns

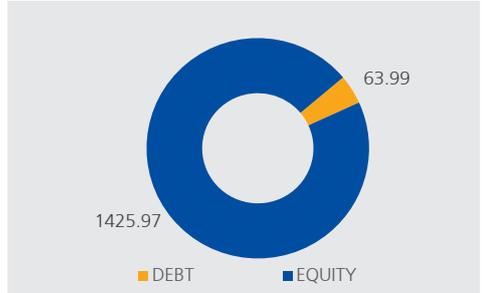
Period	Fund Returns	Index Returns
Last 1 Month	-4.36%	-4.98%
Last 6 Months	-5.38%	-3.28%
Last 1 Year	1.11%	0.50%
Last 2 Years	7.49%	9.66%
Last 3 Years	7.46%	8.79%
Since Inception	9.28%	8.06%

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

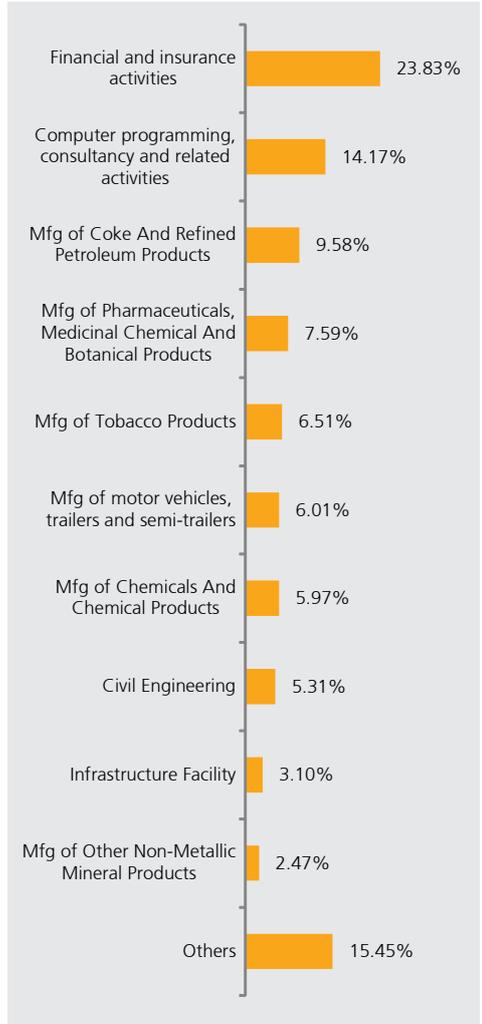
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.74%
HDFC BANK LTD.FV-2	7.44%
INFOSYS LIMITED	7.20%
ITC - FV 1	6.51%
ICICI BANK LTD.FV-2	5.86%
LARSEN&TUBRO	5.31%
TATA CONSULTANCY SERVICES LTD.	4.04%
HDFC LTD FV 2	3.39%
DIVIS LABORATORIES LIMITED	3.13%
KOTAK MAHINDRA BANK LIMITED_FV5	2.69%
HINDUSTAN LEVER LTD.	2.50%
ULTRATECH CEMCO LTD	2.26%
YES BANK LTD	2.22%
MOTHERSON SUMI SYSTEMS LTD.	2.14%
SANOFI INDIA LIMITED	2.13%
MAHINDRA & MAHINDRA LTD.-FV5	1.95%
GUJARAT FLUORO CHEMICALS LTD.	1.64%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	1.56%
Vedanta Limited	1.48%
HCL TECHNOLOGIES LIMITED	1.43%
ASIAN PAINTS LIMITEDFV-1	1.26%
STATE BANK OF INDIAFV-1	1.19%
MARUTI UDYOG LTD.	1.16%
THE INDIAN HOTELS CO LTD	1.09%
PETRONET LNG LIMITED	1.02%
GAS AUTHORITY OF INDIA LTD.	0.96%
SHOPPERS STOP LIMITED	0.95%
UNITED BREWERIES LIMITED	0.77%
TATA MOTORS LTD.FV-2	0.76%
JSW STEEL LIMITED	0.75%
GRASIM INDUSTRIES LTD.	0.73%
INDIABULLS HOUSING FINANCE LTD	0.67%
HERO MOTOCORP LIMITED	0.66%
TITAN COMPANY LIMITED	0.64%
UPL LIMITED	0.58%
NIIT Limited	0.57%
COAL INDIA LIMITED	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.53%
TATA ELXSI LIMITED	0.48%
EIH LIMITED	0.47%
BHARAT FORGE	0.47%
HINDUSTAN PETROLEUM CORPORATION LTD	0.46%
POWER GRID CORP OF INDIA LTD	0.44%
BHARTI AIRTEL LIMITED	0.43%
MARICO LIMITED	0.43%
DR. REDDY LABORATORIES	0.41%
TECH MAHINDRA LIMITEDFV-5	0.41%
BHARAT PETROLEUM CORP. LTD.	0.39%
CESC LTD	0.38%
BAJAJ FINANCE LIMITED	0.38%
PIRAMAL ENTERPRISES LIMITED	0.35%
COFFEE DAY ENTERPRISES LIMITED	0.32%
BAJAJ AUTO LTD	0.29%
TATA POWER CO. LTD.FV-1	0.24%
NMDC LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
GE POWER INDIA LIMITED	0.14%
VESUVIUS INDIA LIMITED	0.05%
RP-SG RETAIL LIMITED	0.05%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.03%
Equity Total	95.71%
Money Market Total	3.10%
Current Assets	1.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹29.3676

Inception Date: 12th March 2007

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 59.40 Crs.

Asset Allocation

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

Returns

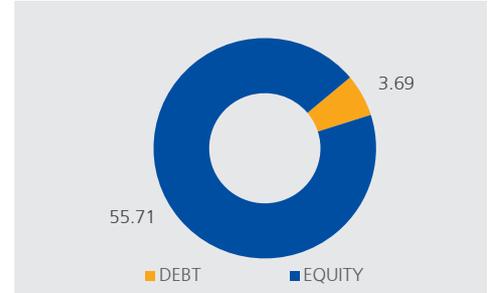
Period	Fund Returns	Index Returns
Last 1 Month	-4.36%	-4.98%
Last 6 Months	-6.28%	-3.28%
Last 1 Year	0.06%	0.50%
Last 2 Years	6.91%	9.66%
Last 3 Years	7.61%	8.79%
Since Inception	9.69%	9.18%

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

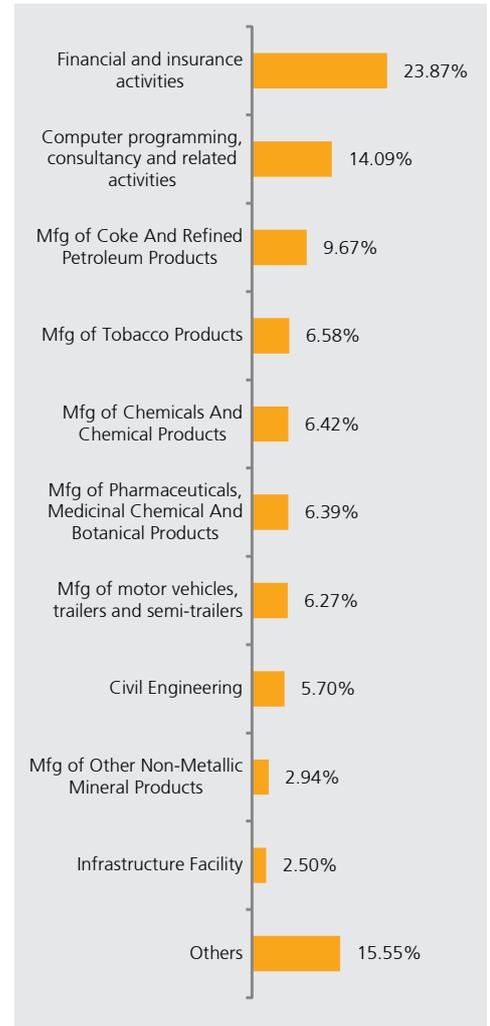
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.80%
INFOSYS LIMITED	7.76%
HDFC BANK LTD.FV-2	7.69%
ITC - FV 1	6.58%
LARSEN&TUBRO	5.70%
ICICI BANK LTD.FV-2	5.69%
TATA CONSULTANCY SERVICES LTD.	3.50%
HDFC LTD FV 2	3.44%
DIVIS LABORATORIES LIMITED	3.20%
HINDUSTAN LEVER LTD.	2.74%
KOTAK MAHINDRA BANK LIMITED_FV5	2.70%
YES BANK LTD	2.27%
MAHINDRA & MAHINDRA LTD.-FV5	2.26%
ULTRATECH CEMCO LTD	2.14%
MOTHERSON SUMI SYSTEMS LTD.	2.07%
GUJARAT FLUOROCEMICALS LTD.	1.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.57%
Vedanta Limited	1.47%
HCL TECHNOLOGIES LIMITED	1.42%
ASIAN PAINTS LIMITEDFV-1	1.35%
MARUTI UDYOG LTD.	1.17%
THE INDIAN HOTELS CO LTD	1.09%
STATE BANK OF INDIAFV-1	0.98%
PETRONET LNG LIMITED	0.95%
GAS AUTHORITY OF INDIA LTD.	0.84%
JSW STEEL LIMITED	0.80%
HERO MOTOCORP LIMITED	0.78%
TATA MOTORS LTD.FV-2	0.78%
GRASIM INDUSTRIES LTD.	0.75%
INDIABULLS HOUSING FINANCE LTD	0.67%
SANOFI INDIA LIMITED	0.66%
TITAN COMPANY LIMITED	0.66%
VESUVIUS INDIA LIMITED	0.65%
HINDUSTAN ZINC LIMITEDFV-2	0.63%
DR. REDDY LABORATORIES	0.60%
UPL LIMITED	0.58%
NIIT Limited	0.56%
COAL INDIA LIMITED	0.55%
UNITED BREWERIES LIMITED	0.51%
EIH LIMITED	0.48%
BHARAT FORGE	0.47%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
BAJAJ FINANCE LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.43%
BHARTI AIRTEL LIMITED	0.43%
TATA ELXSI LIMITED	0.41%
MARICO LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.40%
PIRAMAL ENTERPRISES LIMITED	0.36%
BAJAJ AUTO LTD	0.30%
TATA POWER CO. LTD.FV-1	0.28%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
Equity Total	93.79%
Money Market Total	5.21%
Current Assets	1.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹25.6979

Inception Date: 4th December 2008

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 92.88 Crs.

Asset Allocation

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

Returns

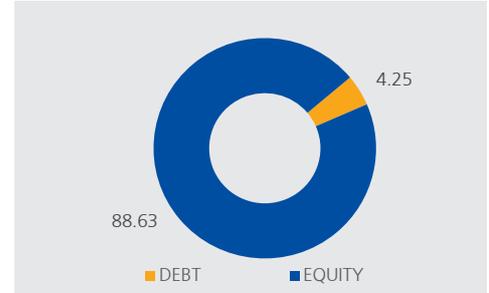
Period	Fund Returns	Index Returns
Last 1 Month	-4.25%	-4.98%
Last 6 Months	-5.81%	-3.28%
Last 1 Year	0.63%	0.50%
Last 2 Years	7.32%	9.66%
Last 3 Years	7.84%	8.79%
Since Inception	8.60%	8.11%

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

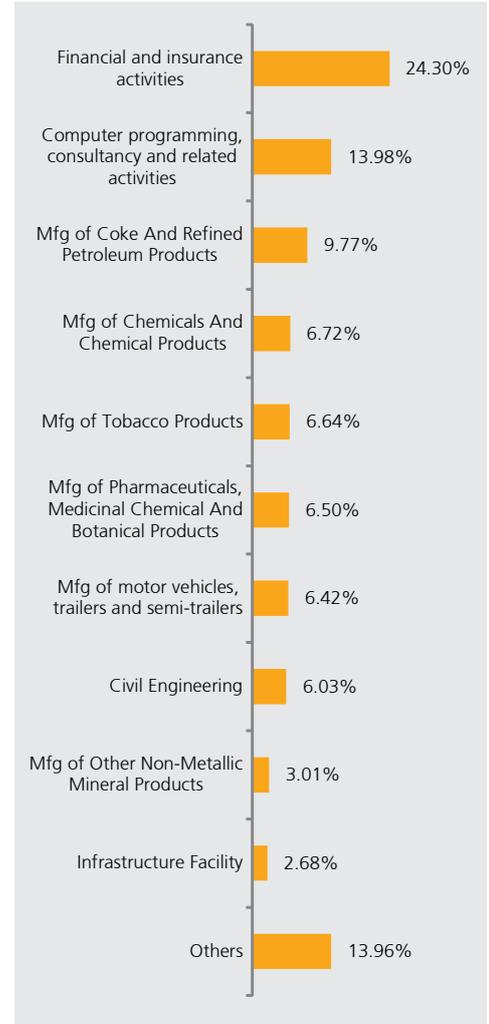
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.88%
INFOSYS LIMITED	7.89%
HDFC BANK LTD.FV-2	7.75%
ITC - FV 1	6.64%
LARSEN&TUBRO	6.03%
ICICI BANK LTD.FV-2	5.72%
TATA CONSULTANCY SERVICES LTD.	3.56%
HDFC LTD FV 2	3.47%
DIVIS LABORATORIES LIMITED	3.23%
HINDUSTAN LEVER LTD.	2.72%
KOTAK MAHINDRA BANK LIMITED_FV5	2.70%
YES BANK LTD	2.54%
MAHINDRA & MAHINDRA LTD.-FV5	2.34%
ULTRATECH CEMCO LTD	2.27%
MOTHERSON SUMI SYSTEMS LTD.	2.10%
GUJARAT FLUORO CHEMICALS LTD.	1.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.59%
ASIAN PAINTS LIMITEDFV-1	1.52%
HCL TECHNOLOGIES LIMITED	1.43%
Vedanta Limited	1.38%
MARUTI UDYOG LTD.	1.17%
THE INDIAN HOTELS CO LTD	1.10%
PETRONET LNG LIMITED	1.08%
STATE BANK OF INDIAFV-1	0.99%
GAS AUTHORITY OF INDIA LTD.	0.88%
JSW STEEL LIMITED	0.82%
GRASIM INDUSTRIES LTD.	0.81%
TATA MOTORS LTD.FV-2	0.80%
HINDUSTAN ZINC LIMITEDFV-2	0.71%
SANOFI INDIA LIMITED	0.71%
UPL LIMITED	0.70%
TITAN COMPANY LIMITED	0.68%
INDIABULLS HOUSING FINANCE LTD	0.68%
HERO MOTOCORP LIMITED	0.64%
DR. REDDY LABORATORIES	0.61%
VESUVIUS INDIA LIMITED	0.59%
COAL INDIA LIMITED	0.56%
UNITED BREWERIES LIMITED	0.55%
BHARAT FORGE	0.49%
EIH LIMITED	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
BAJAJ FINANCE LIMITED	0.46%
TECH MAHINDRA LIMITEDFV-5	0.44%
BHARTI AIRTEL LIMITED	0.44%
TATA ELXSI LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.41%
MARICO LIMITED	0.41%
PIRAMAL ENTERPRISES LIMITED	0.37%
BAJAJ AUTO LTD	0.31%
TATA POWER CO. LTD.FV-1	0.29%
NIIT Limited	0.24%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
Equity Total	95.42%
Money Market Total	3.53%
Current Assets	1.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹21.5934

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 61.08 Crs.

Asset Allocation

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

Returns

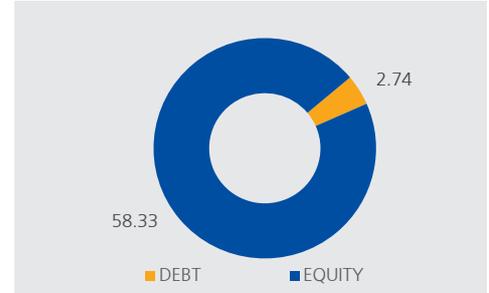
Period	Fund Returns	Index Returns
Last 1 Month	-4.26%	-4.98%
Last 6 Months	-5.12%	-3.28%
Last 1 Year	1.73%	0.50%
Last 2 Years	7.84%	9.66%
Last 3 Years	7.77%	8.79%
Since Inception	9.13%	8.06%

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

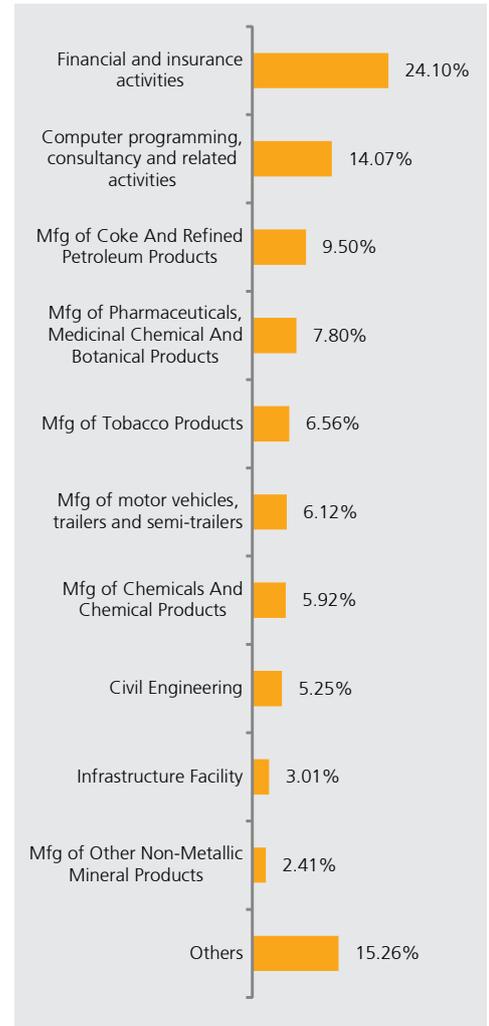
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.81%
HDFC BANK LTD.FV-2	7.49%
INFOSYS LIMITED	7.25%
ITC - FV 1	6.56%
ICICI BANK LTD.FV-2	5.90%
LARSEN&TUBRO	5.25%
TATA CONSULTANCY SERVICES LTD.	4.08%
HDFC LTD FV 2	3.43%
DIVIS LABORATORIES LIMITED	3.17%
KOTAK MAHINDRA BANK LIMITED_FV5	2.71%
HINDUSTAN LEVER LTD.	2.50%
YES BANK LTD	2.31%
ULTRATECH CEMCO LTD	2.26%
MOTHERSON SUMI SYSTEMS LTD.	2.15%
SANOFI INDIA LIMITED	2.13%
MAHINDRA & MAHINDRA LTD.-FV5	2.04%
GUJARAT FLUOROCEMICALS LTD.	1.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.58%
HCL TECHNOLOGIES LIMITED	1.43%
Vedanta Limited	1.41%
ASIAN PAINTS LIMITEDFV-1	1.27%
STATE BANK OF INDIAFV-1	1.20%
MARUTI UDYOG LTD.	1.17%
THE INDIAN HOTELS CO LTD	1.09%
PETRONET LNG LIMITED	1.03%
SHOPPERS STOP LIMITED	0.88%
GAS AUTHORITY OF INDIA LTD.	0.86%
TATA MOTORS LTD.FV-2	0.76%
JSW STEEL LIMITED	0.73%
GRASIM INDUSTRIES LTD.	0.72%
HERO MOTOCORP LIMITED	0.72%
UNITED BREWERIES LIMITED	0.71%
INDIABULLS HOUSING FINANCE LTD	0.67%
TITAN COMPANY LIMITED	0.65%
HINDUSTAN ZINC LIMITEDFV-2	0.60%
DR. REDDY LABORATORIES	0.57%
COAL INDIA LIMITED	0.56%
UPL LIMITED	0.51%
TATA ELXSI LIMITED	0.49%
EIH LIMITED	0.48%
BHARAT FORGE	0.45%
POWER GRID CORP OF INDIA LTD	0.45%
BHARTI AIRTEL LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.41%
MARICO LIMITED	0.40%
BAJAJ FINANCE LIMITED	0.38%
NIIT Limited	0.38%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.36%
CESC LTD	0.36%
PIRAMAL ENTERPRISES LIMITED	0.35%
BHARAT PETROLEUM CORP. LTD.	0.33%
BAJAJ AUTO LTD	0.29%
TATA POWER CO. LTD.FV-1	0.25%
NMDC LIMITED	0.23%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
RP-SG RETAIL LIMITED	0.05%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.03%
Equity Total	95.51%
Money Market Total	3.75%
Current Assets	0.75%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹21.1882

Inception Date: 27th February 2008

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 17.72 Crs.

Asset Allocation

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

Returns

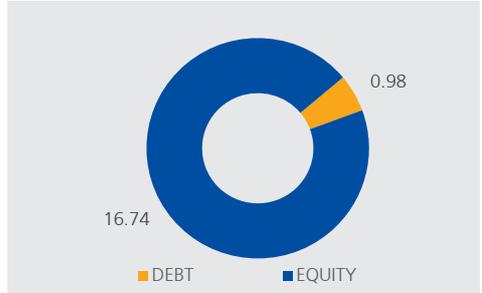
Period	Fund Returns	Index Returns
Last 1 Month	-4.37%	-4.98%
Last 6 Months	-6.29%	-3.28%
Last 1 Year	-0.31%	0.50%
Last 2 Years	7.03%	9.66%
Last 3 Years	7.79%	8.79%
Since Inception	7.28%	6.56%

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

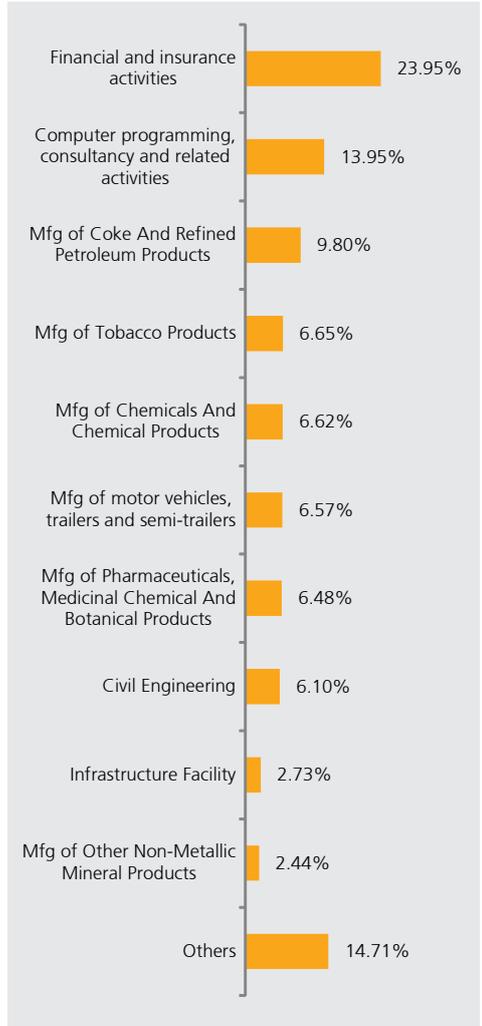
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.90%
INFOSYS LIMITED	8.03%
HDFC BANK LTD.FV-2	7.74%
ITC - FV 1	6.65%
LARSEN&TUBRO	6.10%
ICICI BANK LTD.FV-2	5.71%
TATA CONSULTANCY SERVICES LTD.	3.63%
DIVIS LABORATORIES LIMITED	3.22%
HDFC LTD FV 2	2.93%
HINDUSTAN LEVER LTD.	2.74%
YES BANK LTD	2.74%
KOTAK MAHINDRA BANK LIMITED_FV5	2.72%
MAHINDRA & MAHINDRA LTD.-FV5	2.46%
ULTRATECH CEMCO LTD	2.30%
MOTHERSON SUMI SYSTEMS LTD.	2.14%
GUJARAT FLUOROCEMICALS LTD.	1.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.60%
ASIAN PAINTS LIMITEDFV-1	1.56%
Vedanta Limited	1.46%
HCL TECHNOLOGIES LIMITED	1.42%
MARUTI UDYOG LTD.	1.17%
PETRONET LNG LIMITED	1.12%
THE INDIAN HOTELS CO LTD	1.09%
STATE BANK OF INDIAFV-1	0.99%
GAS AUTHORITY OF INDIA LTD.	0.89%
GRASIM INDUSTRIES LTD.	0.84%
JSW STEEL LIMITED	0.83%
TATA MOTORS LTD.FV-2	0.80%
SANOFI INDIA LIMITED	0.72%
TITAN COMPANY LIMITED	0.68%
INDIABULLS HOUSING FINANCE LTD	0.68%
HERO MOTOCORP LIMITED	0.65%
DR. REDDY LABORATORIES	0.60%
COAL INDIA LIMITED	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.56%
UPL LIMITED	0.53%
BHARAT FORGE	0.49%
EIH LIMITED	0.48%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
BAJAJ FINANCE LIMITED	0.45%
TECH MAHINDRA LIMITEDFV-5	0.45%
BHARTI AIRTEL LIMITED	0.44%
TATA ELXSI LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.41%
MARICO LIMITED	0.41%
UNITED BREWERIES LIMITED	0.40%
PIRAMAL ENTERPRISES LIMITED	0.34%
BAJAJ AUTO LTD	0.32%
TATA POWER CO. LTD.FV-1	0.29%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
Equity Total	94.50%
Money Market Total	5.60%
Current Assets	-0.09%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

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

Fund Details

Fund Manager: Mr. Devesh R. Dokwal

NAV as on 31 October, 18: ₹22.0347

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 3.65 Crs.

Asset Allocation

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

Returns

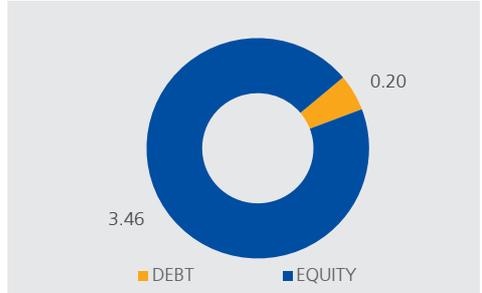
Period	Fund Returns	Index Returns
Last 1 Month	-4.31%	-4.98%
Last 6 Months	-4.77%	-3.28%
Last 1 Year	2.03%	0.50%
Last 2 Years	7.84%	9.66%
Last 3 Years	7.79%	8.79%
Since Inception	9.38%	8.06%

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

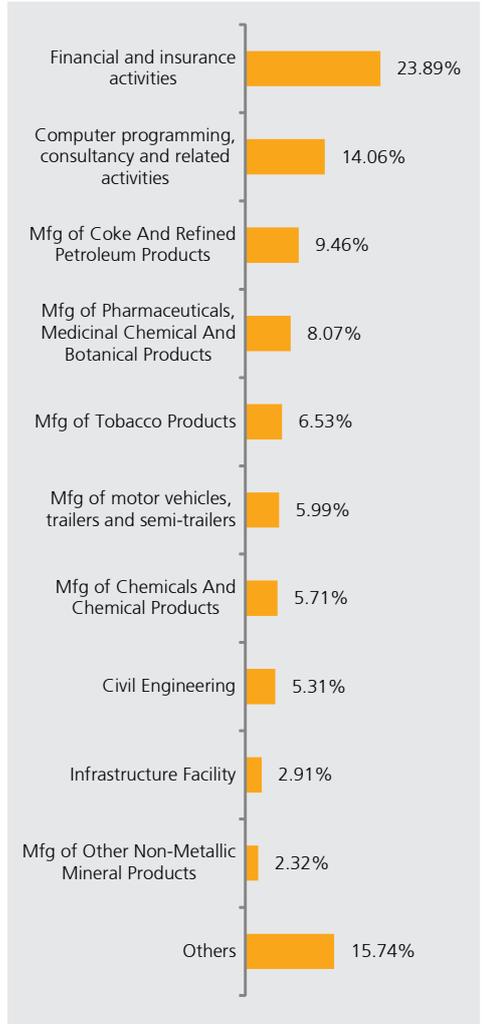
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.76%
HDFC BANK LTD.FV-2	7.46%
INFOSYS LIMITED	7.28%
ITC - FV 1	6.53%
ICICI BANK LTD.FV-2	5.88%
LARSEN&TUBRO	5.31%
TATA CONSULTANCY SERVICES LTD.	4.09%
HDFC LTD FV 2	3.42%
DIVIS LABORATORIES LIMITED	3.16%
KOTAK MAHINDRA BANK LIMITED_FV5	2.70%
HINDUSTAN LEVER LTD.	2.52%
SANOFI INDIA LIMITED	2.41%
YES BANK LTD	2.18%
ULTRATECH CEMCO LTD	2.17%
MOTHERSON SUMI SYSTEMS LTD.	2.10%
MAHINDRA & MAHINDRA LTD.-FV5	1.96%
GUJARAT FLUOROCEMICALS LTD.	1.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.57%
HCL TECHNOLOGIES LIMITED	1.40%
Vedanta Limited	1.30%
ASIAN PAINTS LIMITEDFV-1	1.26%
STATE BANK OF INDIAFV-1	1.19%
MARUTI UDYOG LTD.	1.16%
THE INDIAN HOTELS CO LTD	1.09%
PETRONET LNG LIMITED	1.01%
GAS AUTHORITY OF INDIA LTD.	0.78%
TATA MOTORS LTD.FV-2	0.77%
GRASIM INDUSTRIES LTD.	0.76%
JSW STEEL LIMITED	0.73%
SHOPPERS STOP LIMITED	0.72%
HERO MOTOCORP LIMITED	0.68%
INDIABULLS HOUSING FINANCE LTD	0.67%
UNITED BREWERIES LIMITED	0.67%
TITAN COMPANY LIMITED	0.65%
DR. REDDY LABORATORIES	0.57%
HINDUSTAN ZINC LIMITEDFV-2	0.57%
COAL INDIA LIMITED	0.55%
TATA ELXSI LIMITED	0.49%
EIH LIMITED	0.47%
BHARAT FORGE	0.45%
POWER GRID CORP OF INDIA LTD	0.45%
BHARTI AIRTEL LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.41%
MARICO LIMITED	0.40%
BAJAJ FINANCE LIMITED	0.38%
HINDUSTAN PETROLEUM CORPORATION LTD	0.36%
NIIT Limited	0.36%
PIRAMAL ENTERPRISES LIMITED	0.36%
CESC LTD	0.35%
BHARAT PETROLEUM CORP. LTD.	0.34%
BAJAJ AUTO LTD	0.29%
UPL LIMITED	0.29%
TATA POWER CO. LTD.FV-1	0.24%
NMDC LIMITED	0.23%
COFFEE DAY ENTERPRISES LIMITED	0.23%
UNITED SPIRITS LIMITED	0.20%
ACC LIMITED	0.15%
RP-SG RETAIL LIMITED	0.05%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.03%
Equity Total	94.65%
Money Market Total	4.43%
Current Assets	0.91%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹26.2432

Inception Date: 11th June 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 18: ₹ 64.32 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	82
Gsec / Debt	00-00	-
MMI / Others	00-40	18

Returns

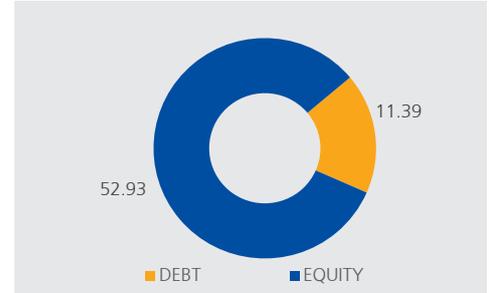
Period	Fund Returns	Index Returns
Last 1 Month	-4.51%	-5.40%
Last 6 Months	-6.28%	-5.23%
Last 1 Year	-3.58%	-7.58%
Last 2 Years	6.35%	8.35%
Last 3 Years	6.61%	7.99%
Since Inception	9.73%	6.89%

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

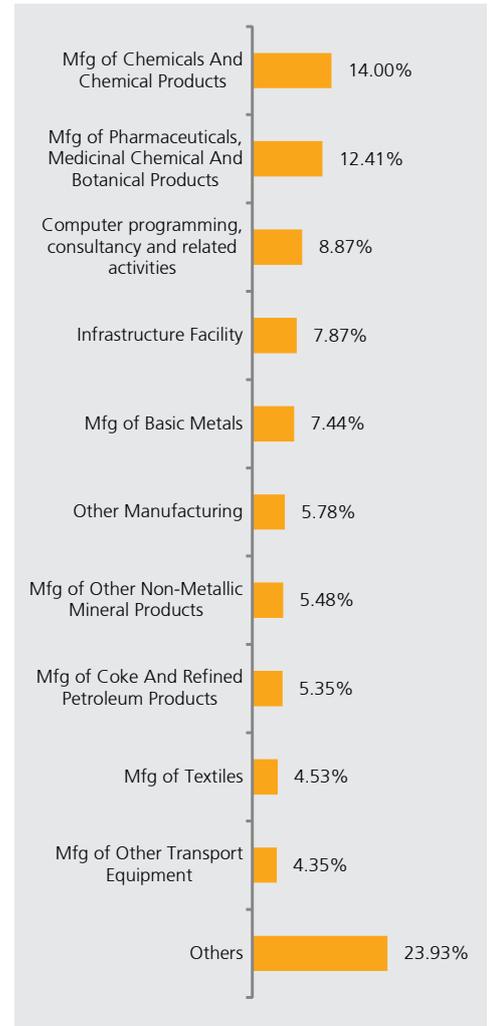
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.69%
TECH MAHINDRA LIMITEDFV-5	7.68%
GAS AUTHORITY OF INDIA LTD.	6.05%
TITAN COMPANY LIMITED	5.78%
TATA IRON & STEEL COMPANY LTD	5.53%
ULTRATECH CEMCO LTD	5.48%
CIPLA LTD.	4.90%
DR. REDDY LABORATORIES	4.67%
INDIAN OIL CORPORATION LIMITED	4.58%
GRASIM INDUSTRIES LTD.	4.53%
HERO MOTOCORP LIMITED	4.35%
ASIAN PAINTS LIMITEDFV-1	3.65%
AUROBINDO PHARMA LIMITED	2.85%
ONGCFV-5	2.45%
BRITANNIA INDUSTRIES LTD	1.69%
JSW STEEL LIMITED	1.21%
TATA CONSULTANCY SERVICES LTD.	1.10%
CESC LTD	1.06%
BERGER PAINTS (I) LIMITED	1.02%
INDRAPRASTHA GAS LIMITED	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.89%
PETRONET LNG LIMITED	0.86%
BHARAT PETROLEUM CORP. LTD.	0.77%
HINDUSTAN ZINC LIMITEDFV-2	0.70%
UPL LIMITED	0.64%
RP-SG RETAIL LIMITED	0.14%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.09%
Equity Total	82.30%
Money Market Total	17.49%
Current Assets	0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹19.9579

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 18: ₹ 190.53 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	80
Gsec / Debt	00-00	-
MMI / Others	00-40	20

Returns

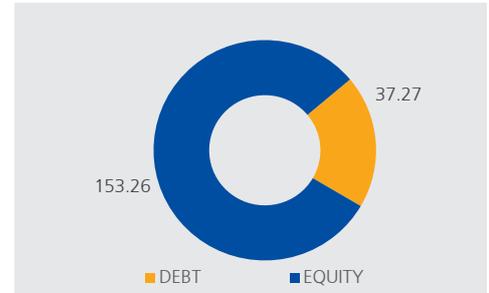
Period	Fund Returns	Index Returns
Last 1 Month	-4.36%	-5.40%
Last 6 Months	-6.23%	-5.23%
Last 1 Year	-3.24%	-7.58%
Last 2 Years	6.63%	8.35%
Last 3 Years	6.85%	7.99%
Since Inception	8.16%	7.37%

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

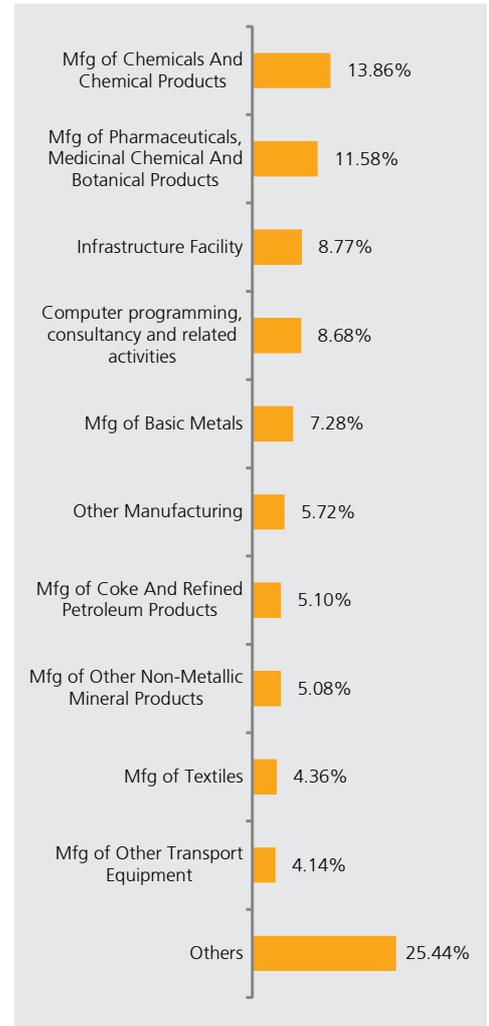
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.40%
TECH MAHINDRA LIMITEDFV-5	7.55%
GAS AUTHORITY OF INDIA LTD.	5.81%
TITAN COMPANY LIMITED	5.72%
TATA IRON & STEEL COMPANY LTD	5.40%
ULTRATECH CEMCO LTD	5.08%
CIPLA LTD.	4.57%
GRASIM INDUSTRIES LTD.	4.36%
INDIAN OIL CORPORATION LIMITED	4.35%
DR. REDDY LABORATORIES	4.22%
HERO MOTOCORP LIMITED	4.14%
ASIAN PAINTS LIMITEDFV-1	3.84%
AUROBINDO PHARMA LIMITED	2.79%
ONGCFV-5	2.35%
PETRONET LNG LIMITED	2.04%
BRITANNIA INDUSTRIES LTD	1.60%
JSW STEEL LIMITED	1.20%
TATA CONSULTANCY SERVICES LTD.	1.04%
BERGER PAINTS (I) LIMITED	0.99%
CESC LTD	0.97%
INDRAPRASTHA GAS LIMITED	0.92%
MAHINDRA & MAHINDRA LTD.-FV5	0.83%
BHARAT PETROLEUM CORP. LTD.	0.75%
HINDUSTAN ZINC LIMITEDFV-2	0.68%
UPL LIMITED	0.63%
RP-SG RETAIL LIMITED	0.13%
RP-SG BUSINESS PROCESS SERVICES LTD	0.08%
Equity Total	80.44%
Money Market Total	19.25%
Current Assets	0.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹20.0973

Inception Date: 11th January 2010

Benchmark: Nifty 50

AUM as on 31 October, 18: ₹ 11.84 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	83
Gsec / Debt	00-00	-
MMI / Others	00-40	17

Returns

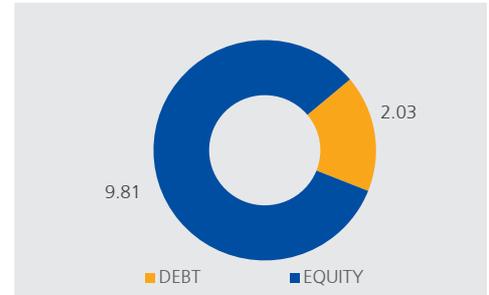
Period	Fund Returns	Index Returns
Last 1 Month	-4.65%	-5.40%
Last 6 Months	-6.38%	-5.23%
Last 1 Year	-3.64%	-7.58%
Last 2 Years	6.40%	8.35%
Last 3 Years	6.54%	7.99%
Since Inception	8.25%	7.37%

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

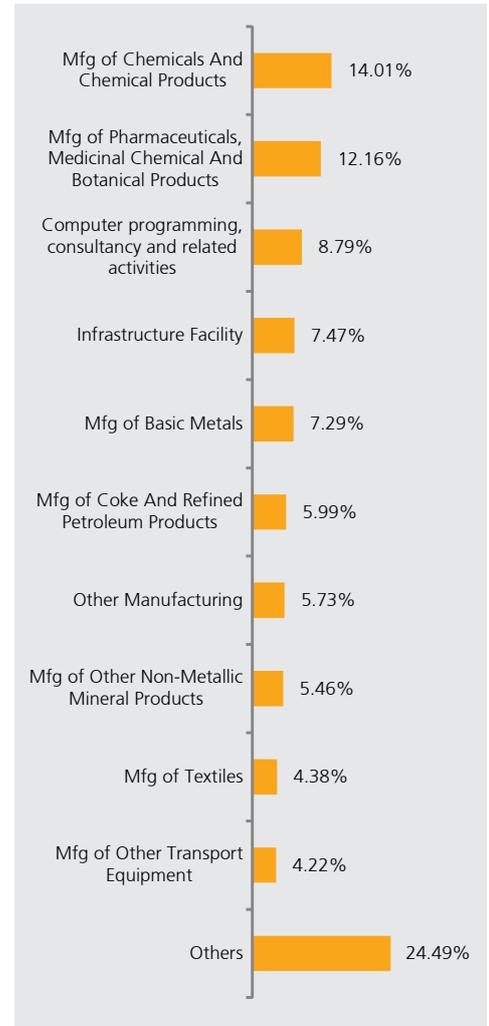
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.48%
TECH MAHINDRA LIMITEDFV-5	7.64%
TITAN COMPANY LIMITED	5.73%
GAS AUTHORITY OF INDIA LTD.	5.70%
ULTRATECH CEMCO LTD	5.46%
TATA IRON & STEEL COMPANY LTD	5.41%
INDIAN OIL CORPORATION LIMITED	5.21%
CIPLA LTD.	4.79%
DR. REDDY LABORATORIES	4.58%
GRASIM INDUSTRIES LTD.	4.38%
HERO MOTOCORP LIMITED	4.22%
ASIAN PAINTS LIMITEDFV-1	3.88%
AUROBINDO PHARMA LIMITED	2.79%
ONGCFV-5	2.37%
BRITANNIA INDUSTRIES LTD	1.64%
Vedanta Limited	1.30%
JSW STEEL LIMITED	1.20%
TATA CONSULTANCY SERVICES LTD.	1.06%
CESC LTD	1.05%
BERGER PAINTS (I) LIMITED	1.01%
INDRAPRASTHA GAS LIMITED	0.94%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
PETRONET LNG LIMITED	0.83%
BHARAT PETROLEUM CORP. LTD.	0.78%
HINDUSTAN ZINC LIMITEDFV-2	0.68%
UPL LIMITED	0.64%
RP-SG RETAIL LIMITED	0.14%
RP-SG BUSINESS PROCESS SERVICES LTD	0.09%
Equity Total	82.87%
Money Market Total	17.08%
Current Assets	0.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹23.5725

Inception Date: 1st August 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 18: ₹ 2.84 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	81
Gsec / Debt	00-00	-
MMI / Others	00-40	19

Returns

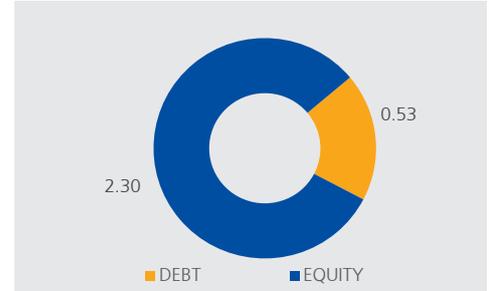
Period	Fund Returns	Index Returns
Last 1 Month	-4.45%	-5.40%
Last 6 Months	-6.31%	-5.23%
Last 1 Year	-3.20%	-7.58%
Last 2 Years	6.59%	8.35%
Last 3 Years	6.78%	7.99%
Since Inception	8.73%	7.34%

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

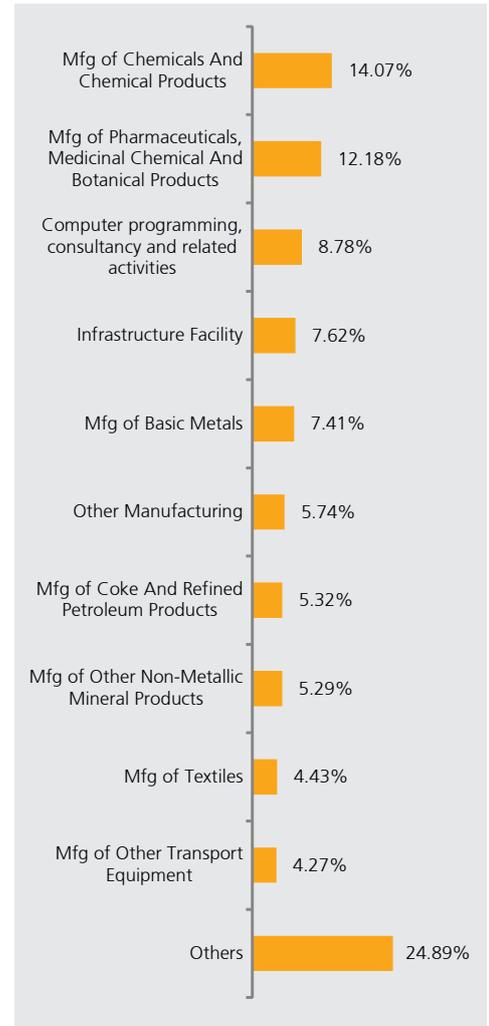
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.56%
TECH MAHINDRA LIMITEDFV-5	7.61%
GAS AUTHORITY OF INDIA LTD.	5.83%
TITAN COMPANY LIMITED	5.74%
TATA IRON & STEEL COMPANY LTD	5.51%
ULTRATECH CEMCO LTD	5.29%
CIPLA LTD.	4.84%
INDIAN OIL CORPORATION LIMITED	4.54%
DR. REDDY LABORATORIES	4.51%
GRASIM INDUSTRIES LTD.	4.43%
HERO MOTOCORP LIMITED	4.27%
ASIAN PAINTS LIMITEDFV-1	3.87%
AUROBINDO PHARMA LIMITED	2.83%
ONGCFV-5	2.40%
BRITANNIA INDUSTRIES LTD	1.65%
JSW STEEL LIMITED	1.20%
TATA CONSULTANCY SERVICES LTD.	1.08%
CESC LTD	1.04%
BERGER PAINTS (I) LIMITED	1.01%
INDRAPRASTHA GAS LIMITED	0.95%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
PETRONET LNG LIMITED	0.84%
BHARAT PETROLEUM CORP. LTD.	0.78%
HINDUSTAN ZINC LIMITEDFV-2	0.70%
UPL LIMITED	0.64%
RP-SG RETAIL LIMITED	0.13%
RP-SG BUSINESS PROCESS SERVICES LTD	0.09%
Equity Total	81.20%
Money Market Total	18.76%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹11.3935

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 31 October, 18: ₹ 24.87 Crs.

Asset Allocation

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

Returns

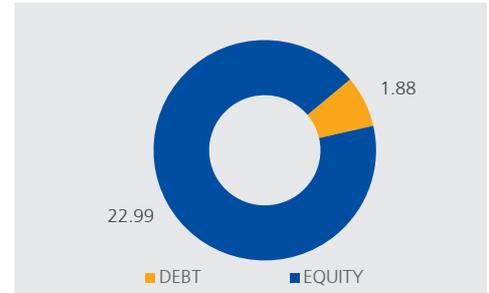
Period	Fund Returns	Index Returns
Last 1 Month	-5.66%	-5.49%
Last 6 Months	-11.06%	-9.08%
Last 1 Year	-10.81%	-9.22%
Last 2 Years	4.87%	5.29%
Last 3 Years	7.66%	7.31%
Since Inception	1.26%	2.62%

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

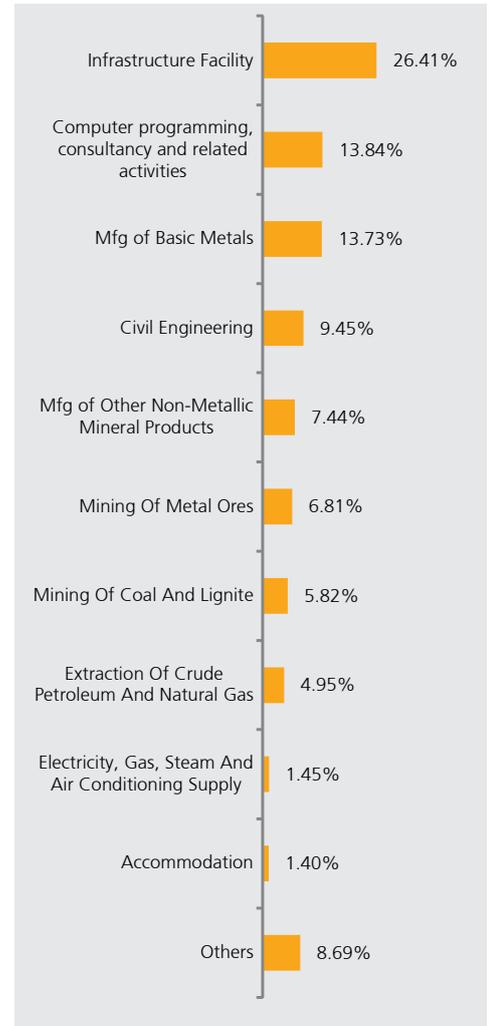
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.45%
INFOSYS LIMITED	7.48%
ULTRATECH CEMCO LTD	7.44%
GAS AUTHORITY OF INDIA LTD.	6.41%
POWER GRID CORP OF INDIA LTD	5.91%
COAL INDIA LIMITED	5.82%
Vedanta Limited	5.81%
NTPC LIMITED	5.76%
TATA IRON & STEEL COMPANY LTD	5.25%
ONGCFV-5	4.95%
TATA CONSULTANCY SERVICES LTD.	4.92%
HINDALCO INDUSTRIES LTD FV RE 1	4.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.71%
JSW STEEL LIMITED	2.97%
INDRAPRASTHA GAS LIMITED	1.73%
CESC LTD	1.45%
THE INDIAN HOTELS CO LTD	1.40%
TECH MAHINDRA LIMITEDFV-5	1.32%
BHARTI AIRTEL LIMITED	1.27%
HINDUSTAN ZINC LIMITEDFV-2	1.25%
NMDC LIMITED	1.00%
SIEMENS LIMITED	0.95%
TATA POWER CO. LTD.FV-1	0.83%
H.G. INFRA ENGINEERING LIMITED	0.79%
RP-SG RETAIL LIMITED	0.19%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.13%
Equity Total	92.45%
Money Market Total	8.89%
Current Assets	-1.34%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹11.7050

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 October, 18: ₹ 11.12 Crs.

Asset Allocation

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

Returns

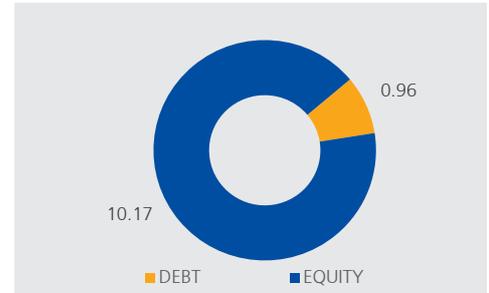
Period	Fund Returns	Index Returns
Last 1 Month	-5.53%	-5.49%
Last 6 Months	-10.83%	-9.08%
Last 1 Year	-10.73%	-9.22%
Last 2 Years	5.06%	5.29%
Last 3 Years	7.76%	7.31%
Since Inception	1.80%	0.22%

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

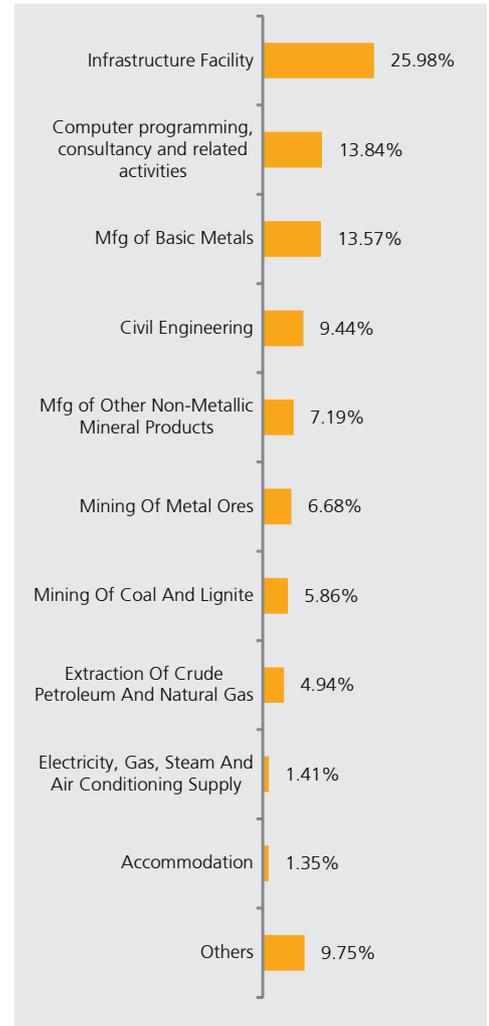
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.44%
INFOSYS LIMITED	7.53%
ULTRATECH CEMCO LTD	7.19%
GAS AUTHORITY OF INDIA LTD.	6.24%
POWER GRID CORP OF INDIA LTD	5.97%
COAL INDIA LIMITED	5.86%
Vedanta Limited	5.67%
NTPC LIMITED	5.59%
TATA IRON & STEEL COMPANY LTD	5.19%
ONGCFV-5	4.94%
TATA CONSULTANCY SERVICES LTD.	4.88%
HINDALCO INDUSTRIES LTD FV RE 1	4.20%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.57%
JSW STEEL LIMITED	2.95%
INDRAPRASTHA GAS LIMITED	1.74%
CESC LTD	1.41%
THE INDIAN HOTELS CO LTD	1.35%
TECH MAHINDRA LIMITEDFV-5	1.31%
BHARTI AIRTEL LIMITED	1.27%
HINDUSTAN ZINC LIMITEDFV-2	1.24%
NMDC LIMITED	1.01%
SIEMENS LIMITED	0.95%
TATA POWER CO. LTD.FV-1	0.82%
H.G. INFRA ENGINEERING LIMITED	0.77%
RP-SG RETAIL LIMITED	0.18%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.12%
Equity Total	91.39%
Money Market Total	10.23%
Current Assets	-1.62%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹12.0294

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 October, 18: ₹ 4.17 Crs.

Asset Allocation

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

Returns

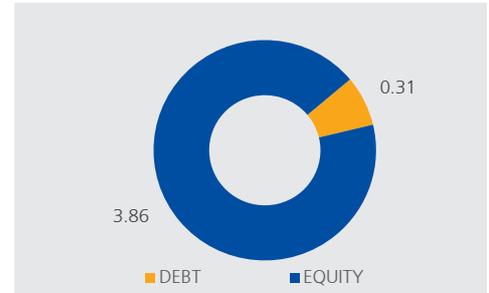
Period	Fund Returns	Index Returns
Last 1 Month	-5.37%	-5.49%
Last 6 Months	-10.45%	-9.08%
Last 1 Year	-10.58%	-9.22%
Last 2 Years	5.14%	5.29%
Last 3 Years	7.92%	7.31%
Since Inception	2.12%	0.22%

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

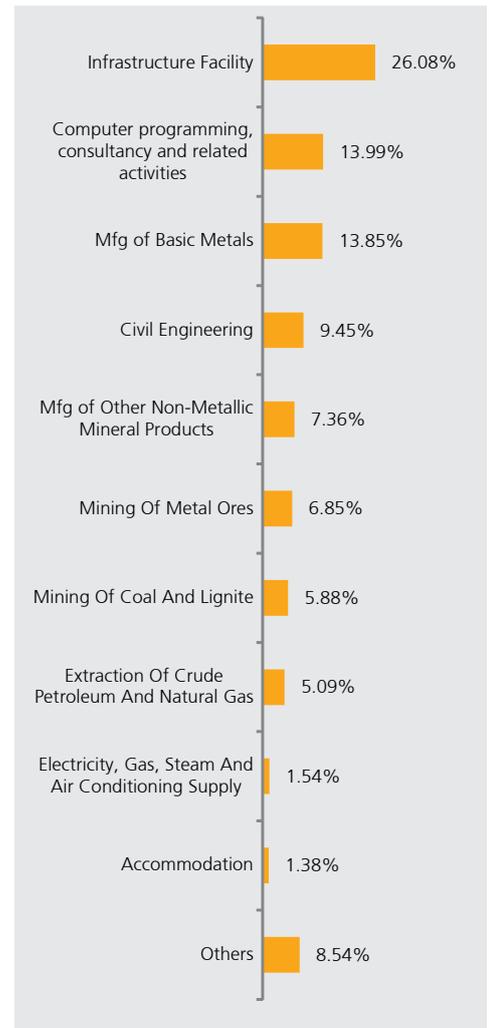
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.45%
INFOSYS LIMITED	7.53%
ULTRATECH CEMCO LTD	7.36%
GAS AUTHORITY OF INDIA LTD.	6.34%
COAL INDIA LIMITED	5.88%
Vedanta Limited	5.85%
POWER GRID CORP OF INDIA LTD	5.74%
NTPC LIMITED	5.67%
TATA IRON & STEEL COMPANY LTD	5.29%
ONGCFV-5	5.09%
TATA CONSULTANCY SERVICES LTD.	4.99%
HINDALCO INDUSTRIES LTD FV RE 1	4.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.72%
JSW STEEL LIMITED	3.01%
INDRAPRASTHA GAS LIMITED	1.69%
CESC LTD	1.54%
THE INDIAN HOTELS CO LTD	1.38%
TECH MAHINDRA LIMITEDFV-5	1.34%
BHARTI AIRTEL LIMITED	1.27%
HINDUSTAN ZINC LIMITEDFV-2	1.27%
NMDC LIMITED	1.00%
SIEMENS LIMITED	0.96%
TATA POWER CO. LTD.FV-1	0.83%
H.G. INFRA ENGINEERING LIMITED	0.82%
RP-SG RETAIL LIMITED	0.20%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.13%
Equity Total	92.62%
Money Market Total	8.66%
Current Assets	-1.28%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹11.1387

Inception Date: 1st August 2008

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 October, 18: ₹ 0.30 Crs.

Asset Allocation

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

Returns

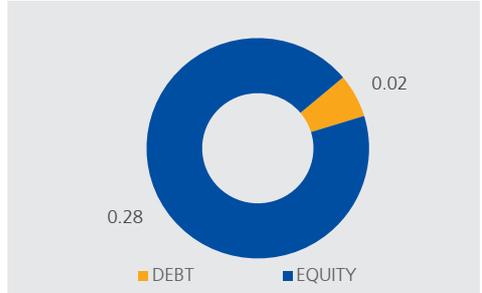
Period	Fund Returns	Index Returns
Last 1 Month	-5.64%	-5.49%
Last 6 Months	-10.75%	-9.08%
Last 1 Year	-10.42%	-9.22%
Last 2 Years	5.05%	5.29%
Last 3 Years	7.85%	7.31%
Since Inception	1.06%	2.63%

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

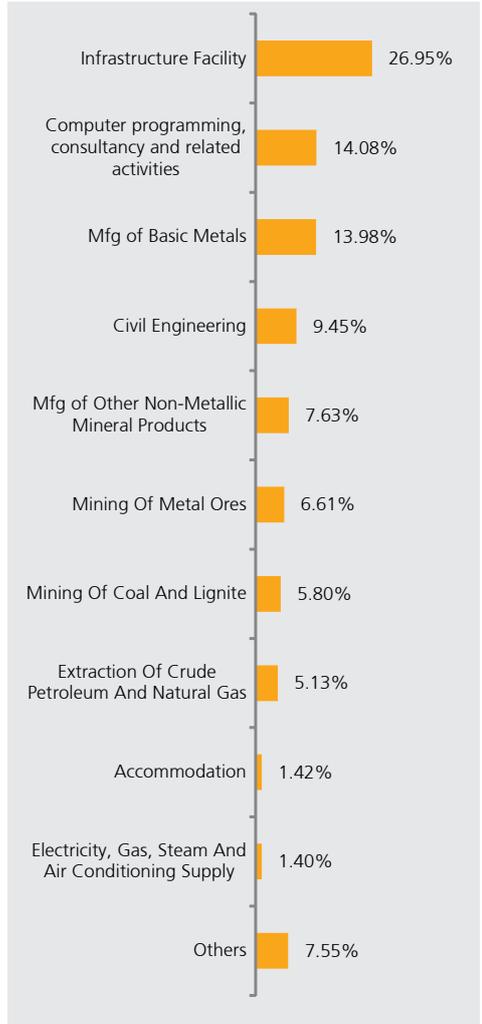
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.45%
ULTRATECH CEMCO LTD	7.63%
INFOSYS LIMITED	7.60%
GAS AUTHORITY OF INDIA LTD.	6.71%
POWER GRID CORP OF INDIA LTD	6.07%
NTPC LIMITED	5.90%
COAL INDIA LIMITED	5.80%
Vedanta Limited	5.60%
TATA IRON & STEEL COMPANY LTD	5.35%
ONGCFV-5	5.13%
TATA CONSULTANCY SERVICES LTD.	5.01%
HINDALCO INDUSTRIES LTD FV RE 1	4.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.59%
JSW STEEL LIMITED	3.03%
INDRAPRASTHA GAS LIMITED	1.79%
THE INDIAN HOTELS CO LTD	1.42%
CESC LTD	1.40%
TECH MAHINDRA LIMITEDFV-5	1.35%
BHARTI AIRTEL LIMITED	1.29%
HINDUSTAN ZINC LIMITEDFV-2	1.28%
NMDC LIMITED	1.00%
SIEMENS LIMITED	1.00%
TATA POWER CO. LTD.FV-1	0.83%
H.G. INFRA ENGINEERING LIMITED	0.77%
RP-SG RETAIL LIMITED	0.18%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.12%
Equity Total	93.63%
Money Market Total	7.72%
Current Assets	-1.35%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹18.0031

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 18: ₹ 24.13 Crs.

Asset Allocation

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

Returns

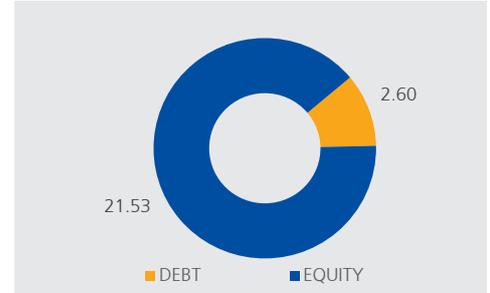
Period	Fund Returns	Index Returns
Last 1 Month	-3.15%	-2.62%
Last 6 Months	-7.92%	-6.49%
Last 1 Year	-7.62%	-12.31%
Last 2 Years	7.47%	5.18%
Last 3 Years	11.70%	8.02%
Since Inception	5.82%	7.07%

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

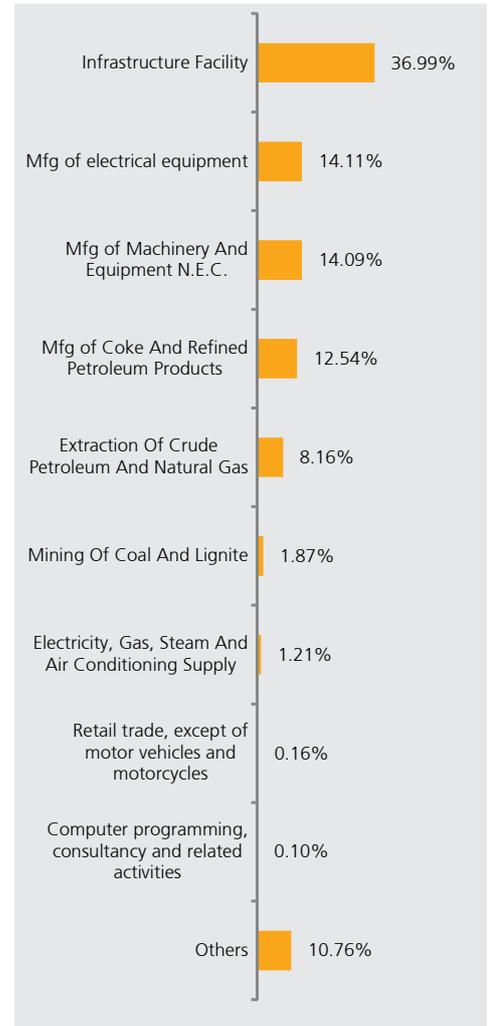
Portfolio

Name of Instrument	% to AUM
GAS AUTHORITY OF INDIA LTD.	9.23%
PETRONET LNG LIMITED	8.32%
ONGCFV-5	8.16%
RELIANCE INDUSTRIES LTD.	8.08%
VOLTAS LTD	8.07%
NTPC LIMITED	7.32%
POWER GRID CORP OF INDIA LTD	7.26%
KIRLOSKAR CUMMINS	6.02%
SIEMENS LIMITED	4.92%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.66%
INDIAN OIL CORPORATION LIMITED	4.16%
INDRAPRASTHA GAS LIMITED	3.83%
ABB INDIA LIMITED	2.64%
EXIDE INDUSTRIES LIMITED	1.89%
COAL INDIA LIMITED	1.87%
CESC LTD	1.21%
TATA POWER CO. LTD.FV-1	1.03%
CASTROL INDIA LIMITED	0.30%
RP-SG RETAIL LIMITED	0.16%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.10%
Equity Total	89.24%
Money Market Total	11.04%
Current Assets	-0.28%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹15.5628

Inception Date: 11th June 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 18: ₹ 7.56 Crs.

Asset Allocation

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

Returns

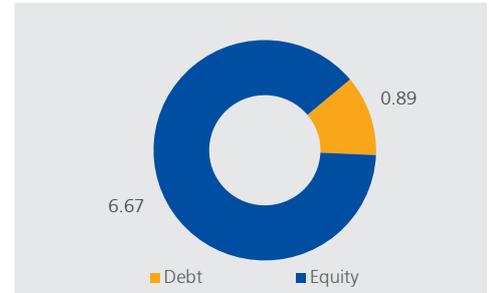
Period	Fund Returns	Index Returns
Last 1 Month	-3.10%	-2.62%
Last 6 Months	-7.73%	-6.49%
Last 1 Year	-7.49%	-12.31%
Last 2 Years	7.68%	5.18%
Last 3 Years	11.96%	8.02%
Since Inception	5.15%	4.38%

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

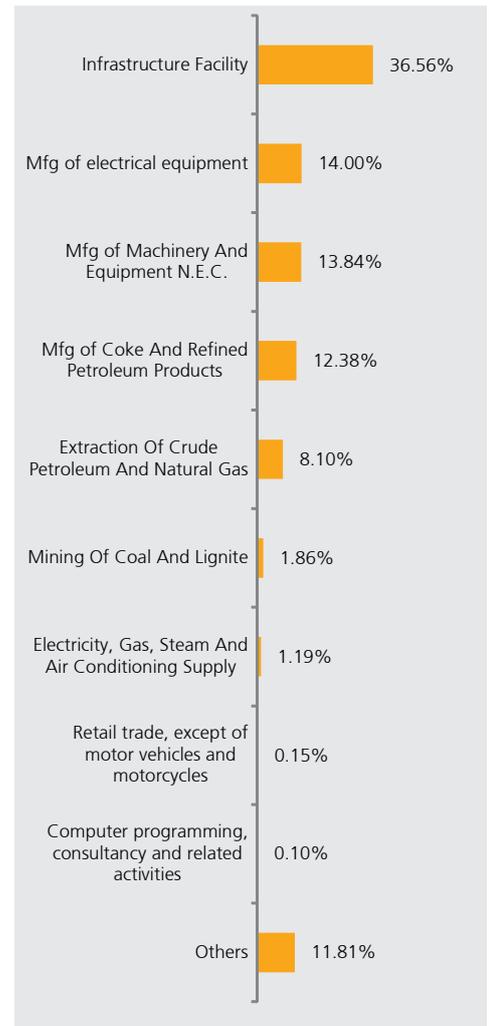
Portfolio

Name of Instrument	% to AUM
GAS AUTHORITY OF INDIA LTD.	9.23%
PETRONET LNG LIMITED	8.19%
ONGCFV-5	8.10%
RELIANCE INDUSTRIES LTD.	8.07%
VOLTAS LTD	8.03%
POWER GRID CORP OF INDIA LTD	7.17%
NTPC LIMITED	7.09%
KIRLOSKAR CUMMINS	5.81%
SIEMENS LIMITED	4.88%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.62%
INDIAN OIL CORPORATION LIMITED	4.01%
INDRAPRASTHA GAS LIMITED	3.85%
ABB INDIA LIMITED	2.61%
EXIDE INDUSTRIES LIMITED	1.88%
COAL INDIA LIMITED	1.86%
CESC LTD	1.19%
TATA POWER CO. LTD.FV-1	1.02%
CASTROL INDIA LIMITED	0.30%
RP-SG RETAIL LIMITED	0.15%
RP-SG BUSINESS PROCESS SERVICES LTD	0.10%
Equity Total	88.19%
Money Market Total	11.62%
Current Assets	0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹15.2594

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 18: ₹ 4.74 Crs.

Asset Allocation

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

Returns

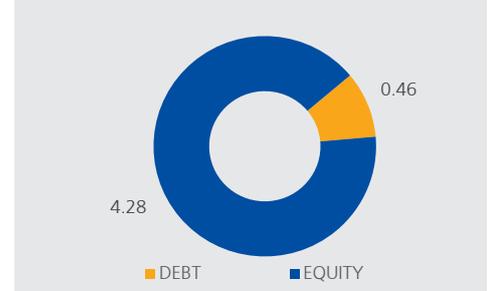
Period	Fund Returns	Index Returns
Last 1 Month	-3.13%	-2.62%
Last 6 Months	-7.28%	-6.49%
Last 1 Year	-7.20%	-12.31%
Last 2 Years	7.82%	5.18%
Last 3 Years	11.97%	8.02%
Since Inception	4.91%	4.38%

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

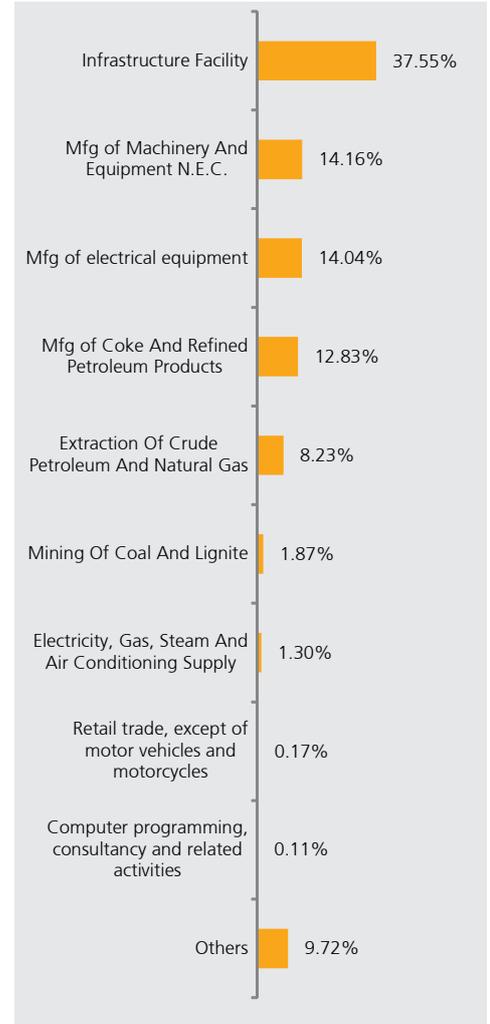
Portfolio

Name of Instrument	% to AUM
GAS AUTHORITY OF INDIA LTD.	9.31%
PETRONET LNG LIMITED	8.43%
RELIANCE INDUSTRIES LTD.	8.25%
ONGCFV-5	8.23%
VOLTAS LTD	8.07%
NTPC LIMITED	7.42%
POWER GRID CORP OF INDIA LTD	7.38%
KIRLOSKAR CUMMINS	6.09%
SIEMENS LIMITED	4.92%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.66%
INDIAN OIL CORPORATION LIMITED	4.26%
INDRAPRASTHA GAS LIMITED	3.97%
ABB INDIA LIMITED	2.66%
COAL INDIA LIMITED	1.87%
EXIDE INDUSTRIES LIMITED	1.80%
CESC LTD	1.30%
TATA POWER CO. LTD.FV-1	1.03%
CASTROL INDIA LIMITED	0.32%
RP-SG RETAIL LIMITED	0.17%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.11%
Equity Total	90.28%
Money Market Total	9.98%
Current Assets	-0.25%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹16.9809

Inception Date: 16th December 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 31 October, 18: ₹ 0.35 Crs.

Asset Allocation

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

Returns

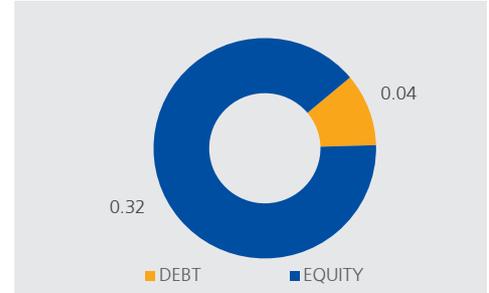
Period	Fund Returns	Index Returns
Last 1 Month	-3.07%	-2.62%
Last 6 Months	-7.49%	-6.49%
Last 1 Year	-7.25%	-12.31%
Last 2 Years	7.74%	5.18%
Last 3 Years	11.87%	8.02%
Since Inception	5.31%	6.38%

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

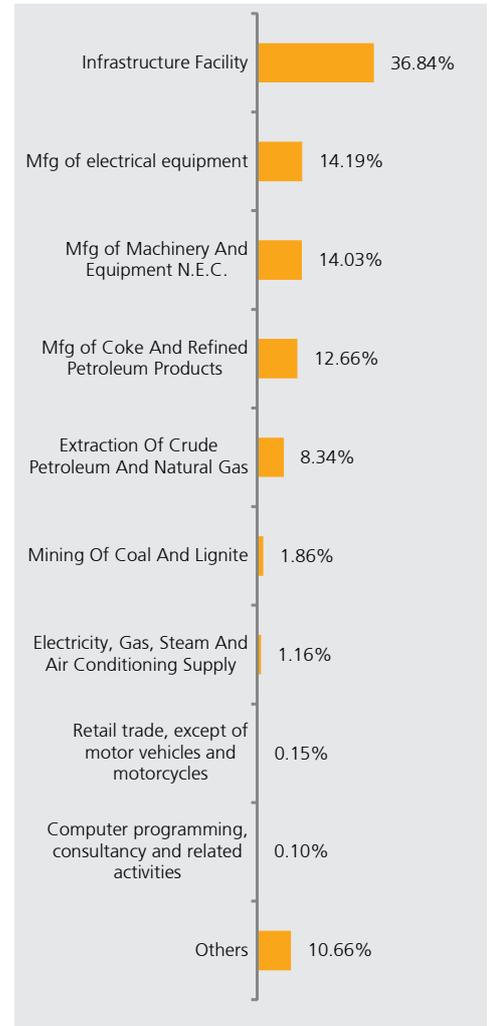
Portfolio

Name of Instrument	% to AUM
GAS AUTHORITY OF INDIA LTD.	9.20%
ONGCFV-5	8.34%
PETRONET LNG LIMITED	8.34%
RELIANCE INDUSTRIES LTD.	8.27%
VOLTAS LTD	8.06%
POWER GRID CORP OF INDIA LTD	7.32%
NTPC LIMITED	7.08%
KIRLOSKAR CUMMINS	5.97%
SIEMENS LIMITED	4.89%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.64%
INDIAN OIL CORPORATION LIMITED	4.08%
INDRAPRASTHA GAS LIMITED	3.86%
ABB INDIA LIMITED	2.72%
EXIDE INDUSTRIES LIMITED	1.94%
COAL INDIA LIMITED	1.86%
CESC LTD	1.16%
TATA POWER CO. LTD.FV-1	1.03%
CASTROL INDIA LIMITED	0.31%
RP-SG RETAIL LIMITED	0.15%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.10%
Equity Total	89.34%
Money Market Total	10.21%
Current Assets	0.46%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹26.4220

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 18: ₹ 32.96 Crs.

Asset Allocation

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

Returns

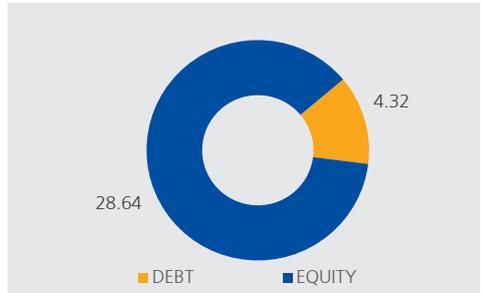
Period	Fund Returns	Index Returns
Last 1 Month	-0.74%	2.34%
Last 6 Months	-15.62%	-13.37%
Last 1 Year	-8.28%	-7.67%
Last 2 Years	5.01%	7.43%
Last 3 Years	12.23%	12.67%
Since Inception	9.80%	7.09%

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

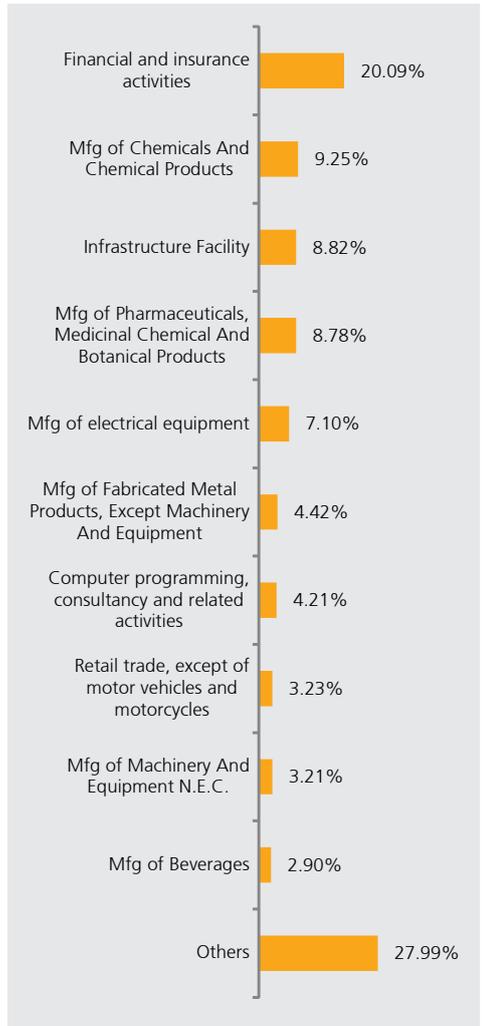
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.57%
EXIDE INDUSTRIES LIMITED	5.16%
DIVIS LABORATORIES LIMITED	4.74%
BHARAT FORGE	4.42%
STATE BANK OF INDIAFV-1	3.69%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.56%
PETRONET LNG LIMITED	3.52%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.40%
VOLTAS LTD	3.21%
INDRAPRASTHA GAS LIMITED	3.06%
SHOPPERS STOP LIMITED	2.96%
UNITED BREWERIES LIMITED	2.90%
TATA CHEMICALS LTD.	2.87%
COFFEE DAY ENTERPRISES LIMITED	2.47%
GUJARAT FLUORO CHEMICALS LTD.	2.41%
BERGER PAINTS (I) LIMITED	2.22%
YES BANK LTD	2.21%
HINDUSTAN ZINC LIMITEDFV-2	2.11%
CESC LTD	2.08%
TORRENT PHARMACEUTICALS LIMITED	2.06%
AUROBINDO PHARMA LIMITED	1.98%
GE POWER INDIA LIMITED	1.93%
APOLLO TYRES LIMITED	1.72%
TATA CONSULTANCY SERVICES LTD.	1.61%
CASTROL INDIA LIMITED	1.53%
THE INDIAN HOTELS CO LTD	1.47%
NIIT Limited	1.42%
TATA POWER CO. LTD.FV-1	1.40%
GRASIM INDUSTRIES LTD.	1.34%
VESUVIUS INDIA LIMITED	1.13%
GODREJ INDUSTRIES LIMITED	1.04%
MARICO LIMITED	1.03%
TECH MAHINDRA LIMITEDFV-5	1.00%
BHARAT FINANCIAL INCLUSION LIMITED	0.87%
H.G. INFRA ENGINEERING LIMITED	0.84%
SBI LIFE INSURANCE COMPANY LIMITED	0.78%
UPL LIMITED	0.70%
RP-SG RETAIL LIMITED	0.27%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.18%
Equity Total	86.90%
Money Market Total	12.05%
Current Assets	1.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹24.0138

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 18: ₹ 58.04 Crs.

Asset Allocation

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

Returns

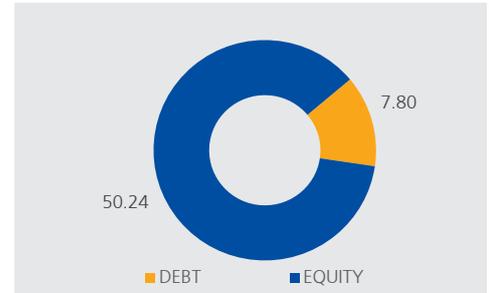
Period	Fund Returns	Index Returns
Last 1 Month	-0.76%	2.34%
Last 6 Months	-15.62%	-13.37%
Last 1 Year	-8.59%	-7.67%
Last 2 Years	4.91%	7.43%
Last 3 Years	12.28%	12.67%
Since Inception	10.46%	6.32%

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

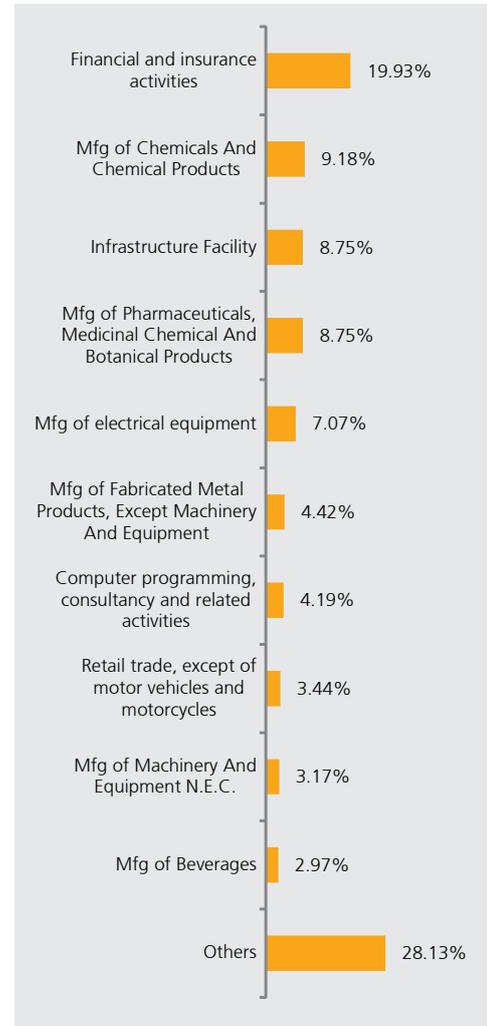
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.53%
EXIDE INDUSTRIES LIMITED	5.14%
DIVIS LABORATORIES LIMITED	4.73%
BHARAT FORGE	4.42%
STATE BANK OF INDIA FV-1	3.67%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.55%
PETRONET LNG LIMITED	3.47%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.34%
SHOPPERS STOP LIMITED	3.17%
VOLTAS LTD	3.17%
INDRAPRASTHA GAS LIMITED	3.06%
UNITED BREWERIES LIMITED	2.97%
TATA CHEMICALS LTD.	2.86%
COFFEE DAY ENTERPRISES LIMITED	2.43%
GUJARAT FLUORO CHEMICALS LTD.	2.41%
YES BANK LTD	2.20%
BERGER PAINTS (I) LIMITED	2.18%
HINDUSTAN ZINC LIMITED FV-2	2.11%
TORRENT PHARMACEUTICALS LIMITED	2.06%
CESC LTD	2.04%
AUROBINDO PHARMA LIMITED	1.97%
GE POWER INDIA LIMITED	1.93%
APOLLO TYRES LIMITED	1.74%
TATA CONSULTANCY SERVICES LTD.	1.60%
CASTROL INDIA LIMITED	1.49%
THE INDIAN HOTELS CO LTD	1.45%
NIIT Limited	1.42%
TATA POWER CO. LTD. FV-1	1.40%
GRASIM INDUSTRIES LTD.	1.35%
VESUVIUS INDIA LIMITED	1.06%
GODREJ INDUSTRIES LIMITED	1.04%
MARICO LIMITED	1.02%
TECH MAHINDRA LIMITED FV-5	0.99%
BHARAT FINANCIAL INCLUSION LIMITED	0.86%
H.G. INFRA ENGINEERING LIMITED	0.81%
SBI LIFE INSURANCE COMPANY LIMITED	0.78%
UPL LIMITED	0.70%
RP-SG RETAIL LIMITED	0.26%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.18%
Equity Total	86.56%
Money Market Total	12.40%
Current Assets	1.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹13.2280

Inception Date: 18th February 2016

Benchmark: RNLIC Make in India Index

AUM as on 31 October, 18: ₹ 221.77 Crs.

Asset Allocation

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

Returns

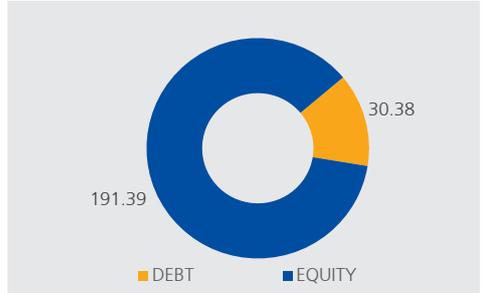
Period	Fund Returns	Index Returns
Last 1 Month	-5.61%	-6.74%
Last 6 Months	-7.23%	-5.94%
Last 1 Year	-1.06%	-2.59%
Last 2 Years	7.09%	6.97%
Last 3 Years	-	-
Since Inception	10.91%	10.11%

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

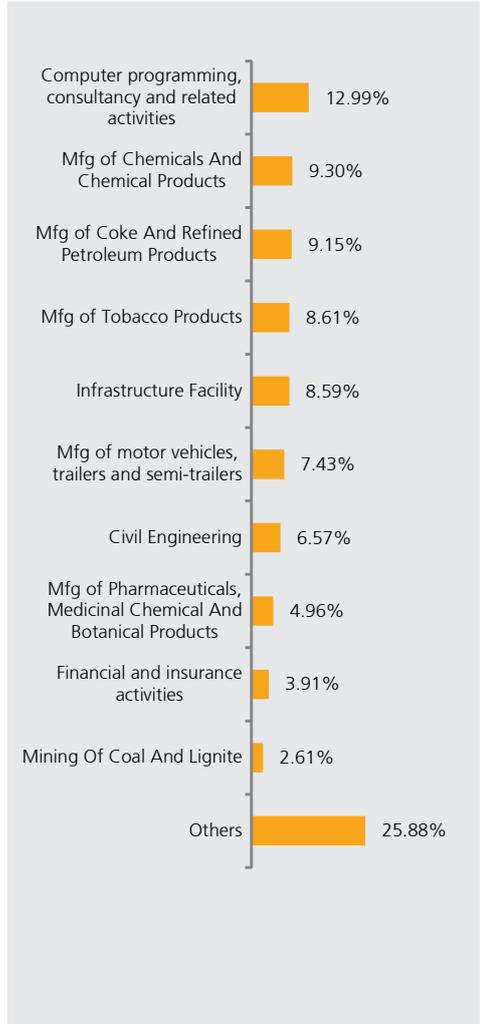
Portfolio

Name of Instrument	% to AUM
ITC - FV 1	8.61%
RELIANCE INDUSTRIES LTD.	7.60%
LARSEN&TUBRO	6.57%
INFOSYS LIMITED	6.21%
HINDUSTAN LEVER LTD.	4.90%
TATA CONSULTANCY SERVICES LTD.	4.23%
MARUTI UDYOG LTD.	2.89%
MAHINDRA & MAHINDRA LTD.-FV5	2.84%
COAL INDIA LIMITED	2.61%
GAS AUTHORITY OF INDIA LTD.	2.13%
ULTRATECH CEMCO LTD	1.96%
POWER GRID CORP OF INDIA LTD	1.85%
TITAN COMPANY LIMITED	1.80%
BERGER PAINTS (I) LIMITED	1.59%
Vedanta Limited	1.57%
NTPC LIMITED	1.55%
CIPLA LTD.	1.50%
ONGCFV-5	1.47%
JSW STEEL LIMITED	1.46%
ASIAN PAINTS LIMITEDFV-1	1.43%
GUJARAT FLUORO CHEMICALS LTD.	1.38%
TECH MAHINDRA LIMITEDFV-5	1.34%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
HCL TECHNOLOGIES LIMITED	1.16%
HERO MOTOCORP LIMITED	1.15%
INDIAN OIL CORPORATION LIMITED	1.00%
GRASIM INDUSTRIES LTD.	0.99%
BAJAJ AUTO LTD	0.95%
TATA MOTORS LTD.FV-2	0.92%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.89%
MARICO LIMITED	0.88%
AUROBINDO PHARMA LIMITED	0.86%
EXIDE INDUSTRIES LIMITED	0.83%
LUPIN LIMITEDFV-2	0.80%
INDRAPRASTHA GAS LIMITED	0.77%
MOTHERSON SUMI SYSTEMS LTD.	0.77%
THE INDIAN HOTELS CO LTD	0.75%
CESC LTD	0.70%
DR. REDDY LABORATORIES	0.61%
H.G. INFRA ENGINEERING LIMITED	0.60%
VESUVIUS INDIA LIMITED	0.48%
TATA POWER CO. LTD.FV-1	0.41%
BHARTI AIRTEL LIMITED	0.39%
NMDC LIMITED	0.39%
SIEMENS LIMITED	0.37%
BHARAT PETROLEUM CORP. LTD.	0.32%
HINDUSTAN ZINC LIMITEDFV-2	0.26%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.22%
RP-SG RETAIL LIMITED	0.09%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.06%
Equity Total	86.30%
MF Total	3.91%
Money Market Total	10.09%
Current Assets	-0.30%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹24.3518

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 18: ₹ 15.56 Crs.

Asset Allocation

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

Returns

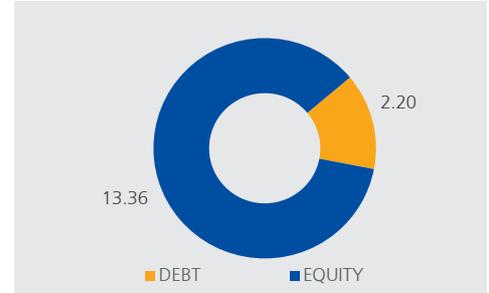
Period	Fund Returns	Index Returns
Last 1 Month	-0.35%	2.34%
Last 6 Months	-15.07%	-13.37%
Last 1 Year	-8.18%	-7.67%
Last 2 Years	5.00%	7.43%
Last 3 Years	12.40%	12.67%
Since Inception	10.63%	6.32%

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

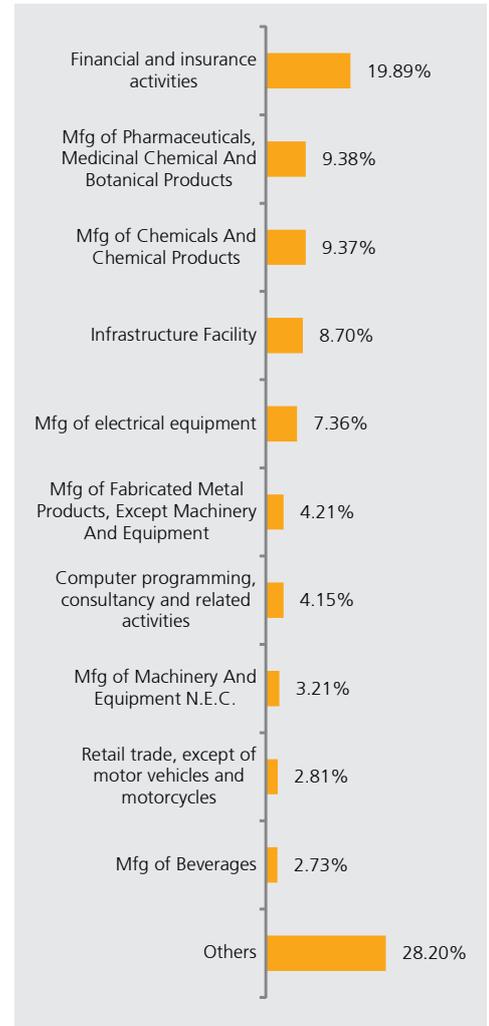
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.85%
EXIDE INDUSTRIES LIMITED	5.42%
DIVIS LABORATORIES LIMITED	5.12%
BHARAT FORGE	4.21%
STATE BANK OF INDIA FV-1	3.60%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.55%
PETRONET LNG LIMITED	3.38%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.37%
INDRAPRASTHA GAS LIMITED	3.21%
VOLTAS LTD	3.21%
TATA CHEMICALS LTD.	3.01%
UNITED BREWERIES LIMITED	2.73%
SHOPPERS STOP LIMITED	2.57%
GUJARAT FLUORO CHEMICALS LTD.	2.42%
COFFEE DAY ENTERPRISES LIMITED	2.37%
TORRENT PHARMACEUTICALS LIMITED	2.25%
BERGER PAINTS (I) LIMITED	2.22%
HINDUSTAN ZINC LIMITED FV-2	2.22%
AUROBINDO PHARMA LIMITED	2.00%
YES BANK LTD	1.98%
GE POWER INDIA LIMITED	1.94%
CESC LTD	1.85%
TATA CONSULTANCY SERVICES LTD.	1.59%
APOLLO TYRES LIMITED	1.52%
CASTROL INDIA LIMITED	1.45%
THE INDIAN HOTELS CO LTD	1.37%
TATA POWER CO. LTD. FV-1	1.36%
NIIT Limited	1.36%
GRASIM INDUSTRIES LTD.	1.27%
GODREJ INDUSTRIES LIMITED	1.04%
TECH MAHINDRA LIMITED FV-5	1.04%
MARICO LIMITED	1.03%
VESUVIUS INDIA LIMITED	0.96%
BHARAT FINANCIAL INCLUSION LIMITED	0.82%
H.G. INFRA ENGINEERING LIMITED	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.72%
UPL LIMITED	0.67%
RP-SG RETAIL LIMITED	0.24%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.16%
Equity Total	85.85%
Money Market Total	13.38%
Current Assets	0.77%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah

NAV as on 31 October, 18: ₹27.7065

Inception Date: 1st August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 31 October, 18: ₹ 0.57 Crs.

Asset Allocation

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

Returns

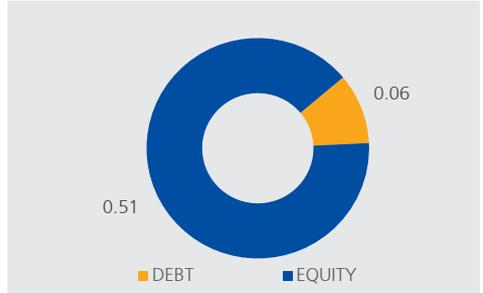
Period	Fund Returns	Index Returns
Last 1 Month	-0.68%	2.34%
Last 6 Months	-15.71%	-13.37%
Last 1 Year	-9.26%	-7.67%
Last 2 Years	3.75%	7.43%
Last 3 Years	11.08%	12.67%
Since Inception	10.46%	7.69%

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

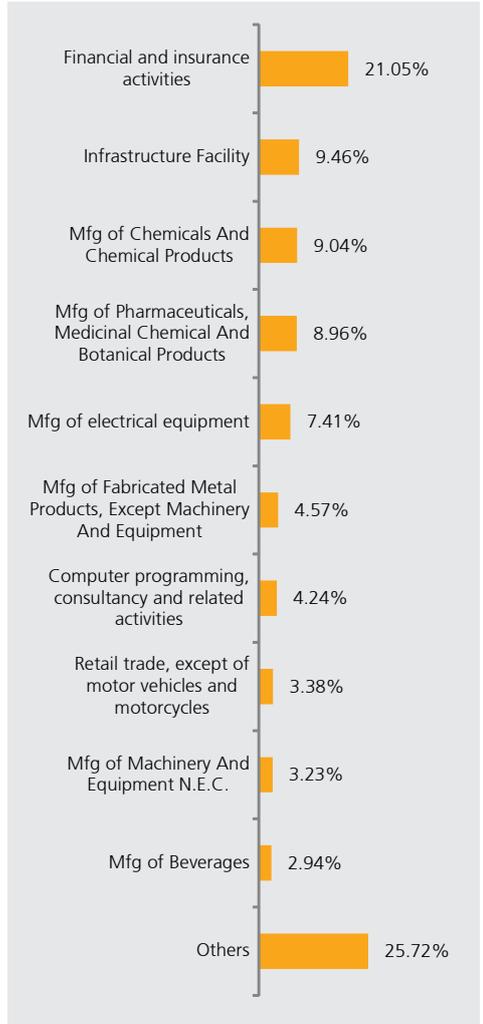
Portfolio

Name of Instrument	% to AUM
RBL BANK LIMITED	5.78%
EXIDE INDUSTRIES LIMITED	5.45%
DIVIS LABORATORIES LIMITED	4.82%
BHARAT FORGE	4.57%
PETRONET LNG LIMITED	3.91%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.81%
STATE BANK OF INDIA FV-1	3.81%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.48%
INDRAPRASTHA GAS LIMITED	3.26%
VOLTAS LTD	3.23%
SHOPPERS STOP LIMITED	3.10%
TATA CHEMICALS LTD.	2.96%
UNITED BREWERIES LIMITED	2.94%
COFFEE DAY ENTERPRISES LIMITED	2.53%
GUJARAT FLUORO CHEMICALS LTD.	2.46%
YES BANK LTD	2.38%
HINDUSTAN ZINC LIMITED FV-2	2.21%
CESC LTD	2.16%
TORRENT PHARMACEUTICALS LIMITED	2.10%
AUROBINDO PHARMA LIMITED	2.04%
GE POWER INDIA LIMITED	1.96%
BERGER PAINTS (I) LIMITED	1.82%
APOLLO TYRES LIMITED	1.81%
TATA CONSULTANCY SERVICES LTD.	1.66%
CASTROL INDIA LIMITED	1.64%
THE INDIAN HOTELS CO LTD	1.48%
TATA POWER CO. LTD. FV-1	1.44%
GRASIM INDUSTRIES LTD.	1.40%
NIIT Limited	1.38%
MARICO LIMITED	1.10%
VESUVIUS INDIA LIMITED	1.05%
GODREJ INDUSTRIES LIMITED	1.04%
TECH MAHINDRA LIMITED FV-5	1.01%
BHARAT FINANCIAL INCLUSION LIMITED	0.93%
H.G. INFRA ENGINEERING LIMITED	0.85%
SBI LIFE INSURANCE COMPANY LIMITED	0.85%
UPL LIMITED	0.76%
RP-SG RETAIL LIMITED	0.28%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.19%
Equity Total	89.64%
Money Market Total	9.42%
Current Assets	0.93%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹24.2615

Inception Date: 28th May 2007

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

AUM as on 31 October, 18: ₹ 28.26 Crs.

Modified Duration of Debt Portfolio:

2.81 years

YTM of Debt Portfolio: 7.83%

Asset Allocation

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

Returns

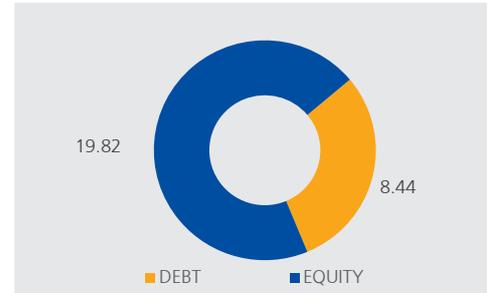
Period	Fund Returns	Index Returns
Last 1 Month	-2.83%	-3.59%
Last 6 Months	-5.67%	-2.15%
Last 1 Year	-0.05%	0.84%
Last 2 Years	6.23%	8.70%
Last 3 Years	7.78%	8.52%
Since Inception	8.06%	8.47%

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

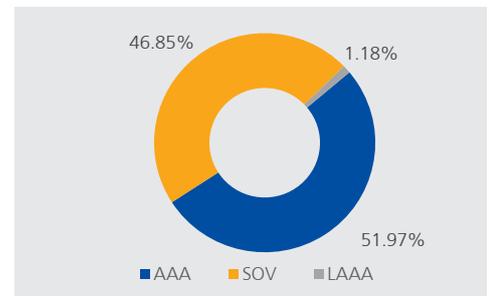
Portfolio

Name of Instrument	% to AUM
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.78%
7.95% HDFC BK NCD 21-09-2026	1.68%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.42%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.40%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.08%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	0.71%
9.05% HDFC NCD 16-10-2028 SR_U-001	0.36%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.34%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.34%
Bonds/Debentures Total	10.11%
6.05% GOI CG 02-02-2019	6.04%
7.17% GOI 08-01-2028	2.55%
6.84% GOI CG 19-12-2022	2.47%
8.73% UTTARPRADESH SDL 10-10-2028	0.72%
8.60% GOI CG 02-06-2028	0.61%
7.40% GOI CG 09-09-2035	0.45%
6.57% GOI CG 05-12-2033	0.31%
8.13% GOI CG 22-06-2045	0.22%
8.10% KERALA SDL 08-05-2023	0.09%
6.68% GOI CG 17-09-2031	0.07%
Gilts Total	13.53%
RELIANCE INDUSTRIES LTD.	6.74%
HDFC BANK LTD.FV-2	6.22%
INFOSYS LIMITED	5.63%
ITC - FV 1	4.76%
ICICI BANK LTD.FV-2	4.39%
LARSEN&TUBRO	4.18%
HDFC LTD FV 2	3.51%
KOTAK MAHINDRA BANK LIMITED_FV5	3.00%
TATA CONSULTANCY SERVICES LTD.	2.68%
HINDUSTAN LEVER LTD.	2.00%
YES BANK LTD	1.79%
DIVIS LABORATORIES LIMITED	1.63%
MAHINDRA & MAHINDRA LTD.-FV5	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
THE INDIAN HOTELS CO LTD	1.32%
ULTRATECH CEMCO LTD	1.26%
HCL TECHNOLOGIES LIMITED	1.23%
ASIAN PAINTS LIMITEDFV-1	1.13%
STATE BANK OF INDIAFV-1	1.07%
GUJARAT FLUOROchemicals LTD.	1.00%
PETRONET LNG LIMITED	0.97%
Vedanta Limited	0.93%
GRASIM INDUSTRIES LTD.	0.90%
JSW STEEL LIMITED	0.86%
GAS AUTHORITY OF INDIA LTD.	0.84%
POWER GRID CORP OF INDIA LTD	0.80%
DR. REDDY LABORATORIES	0.72%
MARUTI UDYOG LTD.	0.71%
NESTLE INDIA LIMITED	0.66%
TITAN COMPANY LIMITED	0.63%
TECH MAHINDRA LIMITEDFV-5	0.60%
TATA MOTORS LTD.FV-2	0.60%
BAJAJ FINANCE LIMITED	0.55%
HERO MOTOCORP LIMITED	0.45%
COAL INDIA LIMITED	0.42%
MAX FINANCIAL SERVICES LIMITED	0.40%
TATA POWER CO. LTD.FV-1	0.39%
BHARAT FORGE	0.39%
PIRAMAL ENTERPRISES LIMITED	0.39%
MARICO LIMITED	0.37%
CESC LTD	0.36%
BHARAT PETROLEUM CORP. LTD.	0.30%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.22%
BHARTI AIRTEL LIMITED	0.19%
BAJAJ AUTO LTD	0.15%
RP-SG RETAIL LIMITED	0.05%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.03%
Equity Total	70.14%
Money Market Total	5.24%
Current Assets	0.98%
Total	100.00%

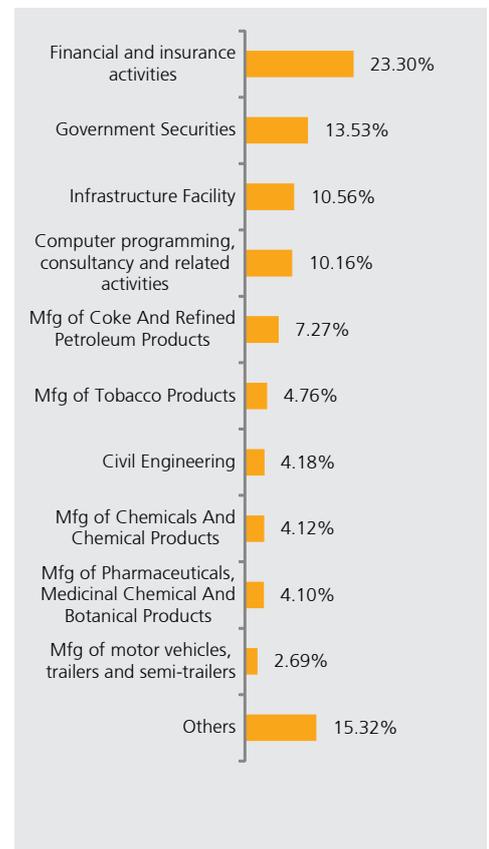
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)
NAV as on 31 October, 18: ₹20.5187
Inception Date: 11th January 2010
Benchmark: CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%
AUM as on 31 October, 18: ₹ 1.94 Crs.
Modified Duration of Debt Portfolio: 3.19 years
YTM of Debt Portfolio: 7.79%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	71
Gsec / Debt / MMI / Others	20-100	29

Returns

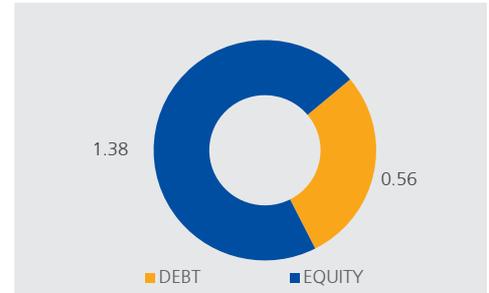
Period	Fund Returns	Index Returns
Last 1 Month	-2.89%	-3.59%
Last 6 Months	-6.11%	-2.15%
Last 1 Year	-1.09%	0.84%
Last 2 Years	5.57%	8.70%
Last 3 Years	6.89%	8.52%
Since Inception	8.50%	8.18%

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

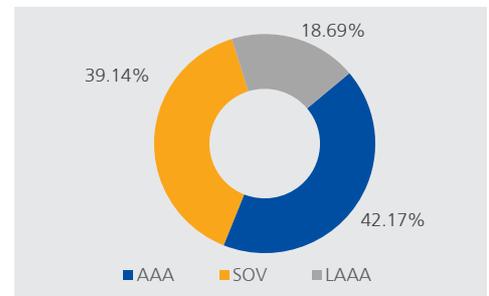
Portfolio

Name of Instrument	% to AUM
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.98%
7.33% IRFC NCD 28-08-2027 SR123	4.69%
Bonds/Debentures Total	9.67%
6.05% GOI CG 02-02-2019	3.39%
7.17% GOI 08-01-2028	2.51%
6.84% GOI CG 19-12-2022	2.25%
8.73% UTTARPRADESH SDL 10-10-2028	0.68%
8.60% GOI CG 02-06-2028	0.59%
7.40% GOI CG 09-09-2035	0.43%
6.57% GOI CG 05-12-2033	0.27%
8.13% GOI CG 22-06-2045	0.20%
8.10% KERALA SDL 08-05-2023	0.05%
6.68% GOI CG 17-09-2031	0.05%
Gilts Total	10.43%
RELIANCE INDUSTRIES LTD.	6.59%
HDFC BANK LTD.FV-2	6.33%
INFOSYS LIMITED	6.08%
ITC - FV 1	4.84%
ICICI BANK LTD.FV-2	4.30%
LARSEN&TUBRO	4.30%
HDFC LTD FV 2	3.58%
KOTAK MAHINDRA BANK LIMITED_FV5	3.07%
TATA CONSULTANCY SERVICES LTD.	2.77%
HINDUSTAN LEVER LTD.	2.03%
YES BANK LTD	1.73%
DIVIS LABORATORIES LIMITED	1.61%
MAHINDRA & MAHINDRA LTD.-FV5	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
THE INDIAN HOTELS CO LTD	1.34%
ULTRATECH CEMCO LTD	1.26%
HCL TECHNOLOGIES LIMITED	1.20%
Vedanta Limited	1.17%
ASIAN PAINTS LIMITEDFV-1	1.10%
STATE BANK OF INDIAFV-1	1.04%
GUJARAT FLUORO CHEMICALS LTD.	1.01%
GRASIM INDUSTRIES LTD.	0.95%
PETRONET LNG LIMITED	0.93%
POWER GRID CORP OF INDIA LTD	0.90%
JSW STEEL LIMITED	0.88%
GAS AUTHORITY OF INDIA LTD.	0.86%
MARUTI UDYOG LTD.	0.72%
NESTLE INDIA LIMITED	0.68%
TITAN COMPANY LIMITED	0.65%
DR. REDDY LABORATORIES	0.63%
TATA MOTORS LTD.FV-2	0.62%
TECH MAHINDRA LIMITEDFV-5	0.61%
BAJAJ FINANCE LIMITED	0.57%
HERO MOTOCORP LIMITED	0.51%
COAL INDIA LIMITED	0.41%
BHARAT FORGE	0.40%
MAX FINANCIAL SERVICES LIMITED	0.39%
PIRAMAL ENTERPRISES LIMITED	0.39%
TATA POWER CO. LTD.FV-1	0.39%
MARICO LIMITED	0.38%
CESC LTD	0.37%
BHARAT PETROLEUM CORP. LTD.	0.32%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.23%
BHARTI AIRTEL LIMITED	0.20%
BAJAJ AUTO LTD	0.16%
RP-SG RETAIL LIMITED	0.05%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.03%
Equity Total	71.35%
Money Market Total	6.55%
Current Assets	2.00%
Total	100.00%

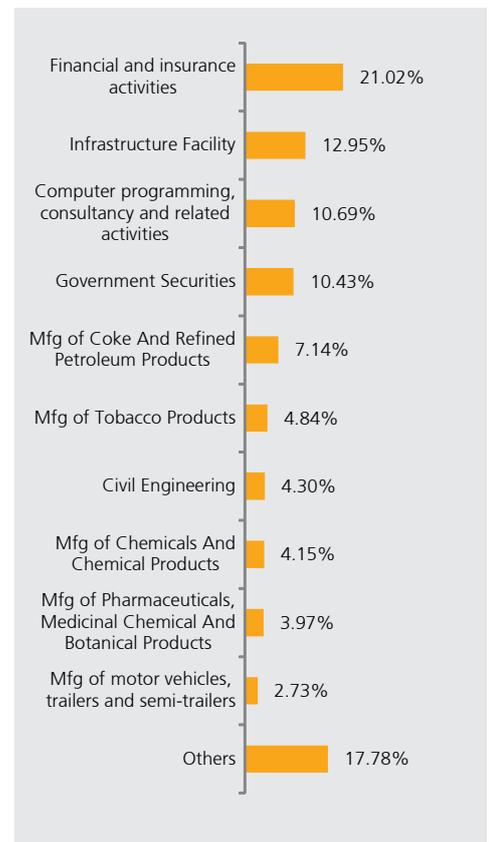
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹20.0504

Inception Date: 27th February 2008

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

AUM as on 31 October, 18: ₹ 2.60 Crs.

Modified Duration of Debt Portfolio:

3.44 years

YTM of Debt Portfolio: 7.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	71
Gsec / Debt / MMI / Others	20-100	29

Returns

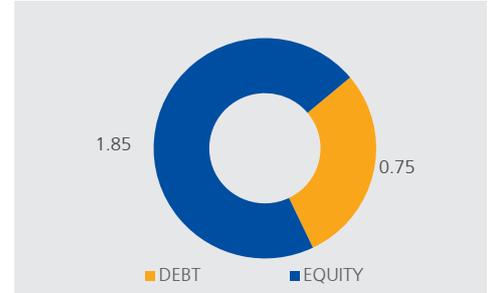
Period	Fund Returns	Index Returns
Last 1 Month	-2.87%	-3.59%
Last 6 Months	-6.17%	-2.15%
Last 1 Year	-1.94%	0.84%
Last 2 Years	4.94%	8.70%
Last 3 Years	6.91%	8.52%
Since Inception	6.73%	7.18%

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

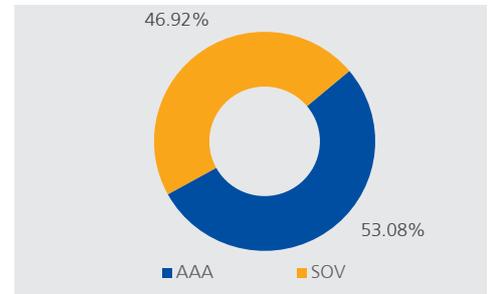
Portfolio

Name of Instrument	% to AUM
8.40% PGCIL NCD 27-05-2022 L STRP D	3.79%
7.95% REC NCD 12-03-2027	3.64%
7.33% IRFC NCD 28-08-2027 SR123	3.49%
Bonds/Debtures Total	10.93%
6.05% GOI CG 02-02-2019	5.98%
7.17% GOI 08-01-2028	2.53%
6.84% GOI CG 19-12-2022	2.42%
8.73% UTTARPRADESH SDL 10-10-2028	0.70%
8.60% GOI CG 02-06-2028	0.60%
7.40% GOI CG 09-09-2035	0.43%
6.57% GOI CG 05-12-2033	0.30%
8.13% GOI CG 22-06-2045	0.19%
8.10% KERALA SDL 08-05-2023	0.08%
6.68% GOI CG 17-09-2031	0.07%
Gilts Total	13.30%
RELIANCE INDUSTRIES LTD.	6.61%
HDFC BANK LTD.FV-2	6.29%
INFOSYS LIMITED	5.88%
ITC - FV 1	4.88%
ICICI BANK LTD.FV-2	4.40%
LARSEN&TUBRO	4.33%
KOTAK MAHINDRA BANK LIMITED_FV5	3.07%
HDFC LTD FV 2	2.97%
TATA CONSULTANCY SERVICES LTD.	2.72%
HINDUSTAN LEVER LTD.	2.19%
YES BANK LTD	1.80%
DIVIS LABORATORIES LIMITED	1.64%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	1.39%
THE INDIAN HOTELS CO LTD	1.37%
ULTRATECH CEMCO LTD	1.28%
HCL TECHNOLOGIES LIMITED	1.20%
Vedanta Limited	1.14%
ASIAN PAINTS LIMITEDFV-1	1.12%
STATE BANK OF INDIAFV-1	1.04%
GUJARAT FLUOROCHEMICALS LTD.	1.02%
PETRONET LNG LIMITED	0.96%
GRASIM INDUSTRIES LTD.	0.94%
JSW STEEL LIMITED	0.89%
GAS AUTHORITY OF INDIA LTD.	0.85%
POWER GRID CORP OF INDIA LTD	0.82%
DR. REDDY LABORATORIES	0.73%
MARUTI UDYOG LTD.	0.71%
NESTLE INDIA LIMITED	0.66%
TITAN COMPANY LIMITED	0.65%
TECH MAHINDRA LIMITEDFV-5	0.61%
TATA MOTORS LTD.FV-2	0.61%
BAJAJ FINANCE LIMITED	0.57%
HERO MOTOCORP LIMITED	0.48%
COAL INDIA LIMITED	0.42%
MAX FINANCIAL SERVICES LIMITED	0.40%
TATA POWER CO. LTD.FV-1	0.40%
BHARAT FORGE	0.39%
PIRAMAL ENTERPRISES LIMITED	0.38%
MARICO LIMITED	0.38%
CESC LTD	0.36%
BHARAT PETROLEUM CORP. LTD.	0.31%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.23%
BHARTI AIRTEL LIMITED	0.20%
BAJAJ AUTO LTD	0.16%
RP-SG RETAIL LIMITED	0.05%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.03%
Equity Total	70.99%
Money Market Total	4.11%
Current Assets	0.67%
Total	100.00%

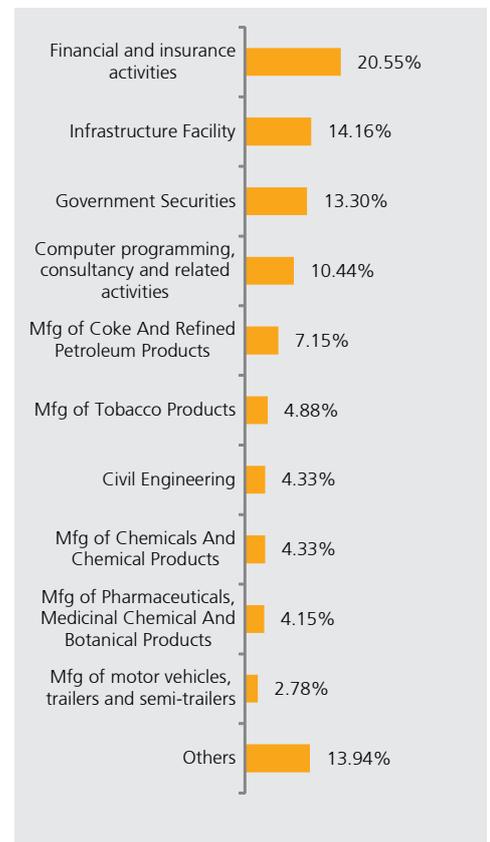
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)
NAV as on 31 October, 18: ₹26.3608
Inception Date: 1st March 2007
Benchmark: N.A
AUM as on 31 October, 18: ₹ 48.99 Crs.
Modified Duration of Debt Portfolio: 3.66 years
YTM of Debt Portfolio: 8.06%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	52
Gsec / Debt / MMI / Others	40-100	48

Returns

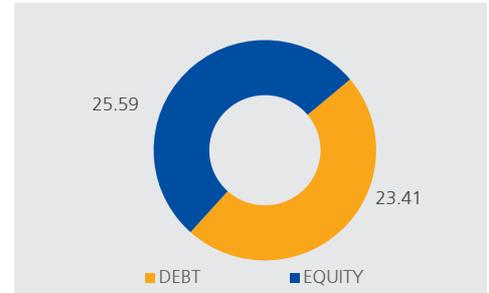
Period	Fund Returns	Index Returns
Last 1 Month	-1.87%	-
Last 6 Months	-3.65%	-
Last 1 Year	0.20%	-
Last 2 Years	5.23%	-
Last 3 Years	7.08%	-
Since Inception	8.66%	-

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

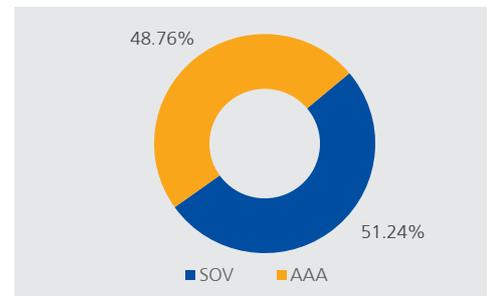
Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.34%
7.95% HDFC BK NCD 21-09-2026	2.91%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.41%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.07%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.87%
7.33% IRFC NCD 28-08-2027 SR123	1.67%
8.80% PGCIL NCD 13-03-2023 XLII	1.22%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.01%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.78%
9.45% LICHL NCD 30-01-2022	0.21%
Bonds/Debentures Total	19.48%
6.05% GOI CG 02-02-2019	9.17%
7.17% GOI 08-01-2028	5.09%
6.84% GOI CG 19-12-2022	4.62%
8.73% UTTARPRADESH SDL 10-10-2028	1.42%
8.60% GOI CG 02-06-2028	1.20%
7.40% GOI CG 09-09-2035	0.90%
6.57% GOI CG 05-12-2033	0.62%
8.13% GOI CG 22-06-2045	0.45%
8.10% KERALA SDL 08-05-2023	0.18%
6.68% GOI CG 17-09-2031	0.13%
Gilts Total	23.79%
RELIANCE INDUSTRIES LTD.	4.97%
HDFC BANK LTD.FV-2	4.66%
INFOSYS LIMITED	4.38%
ITC - FV 1	3.54%
ICICI BANK LTD.FV-2	3.28%
LARSEN&TUBRO	3.27%
HDFC LTD FV 2	2.53%
KOTAK MAHINDRA BANK LIMITED_FV5	2.24%
TATA CONSULTANCY SERVICES LTD.	1.97%
HINDUSTAN LEVER LTD.	1.58%
YES BANK LTD	1.31%
THE INDIAN HOTELS CO LTD	1.04%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	1.01%
HCL TECHNOLOGIES LIMITED	0.91%
ULTRATECH CEMCO LTD	0.91%
Vedanta Limited	0.85%
DIVIS LABORATORIES LIMITED	0.82%
ASIAN PAINTS LIMITEDFV-1	0.80%
STATE BANK OF INDIAFV-1	0.79%
GUJARAT FLUOROCEMICALS LTD.	0.77%
PETRONET LNG LIMITED	0.69%
GRASIM INDUSTRIES LTD.	0.65%
JSW STEEL LIMITED	0.63%
GAS AUTHORITY OF INDIA LTD.	0.62%
MARUTI UDYOG LTD.	0.53%
DR. REDDY LABORATORIES	0.53%
NESTLE INDIA LIMITED	0.50%
TECH MAHINDRA LIMITEDFV-5	0.45%
POWER GRID CORP OF INDIA LTD	0.45%
TATA MOTORS LTD.FV-2	0.44%
BAJAJ FINANCE LIMITED	0.41%
TITAN COMPANY LIMITED	0.39%
PIRAMAL ENTERPRISES LIMITED	0.37%
HERO MOTOCORP LIMITED	0.33%
TATA POWER CO. LTD.FV-1	0.32%
COAL INDIA LIMITED	0.31%
MAX FINANCIAL SERVICES LIMITED	0.30%
BHARAT FORGE	0.28%
CESC LTD	0.27%
MARICO LIMITED	0.27%
BAJAJ AUTO LTD	0.23%
BHARAT PETROLEUM CORP. LTD.	0.22%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.14%
RP-SG RETAIL LIMITED	0.04%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	52.23%
Money Market Total	3.15%
Current Assets	1.35%
Total	100.00%

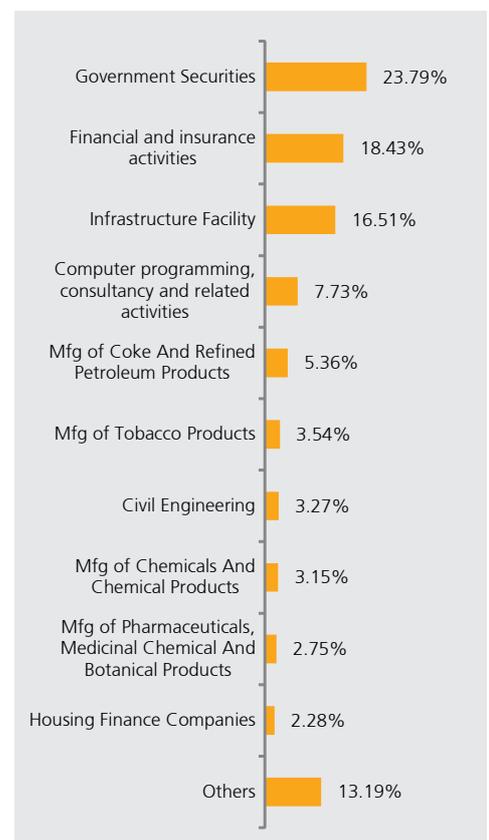
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹19.6266

Inception Date: 11th January 2010

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

AUM as on 31 October, 18: ₹ 2.24 Crs.

Modified Duration of Debt Portfolio: 3.77 years

YTM of Debt Portfolio: 8.12%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	53
Gsec / Debt / MMI / Others	40-100	47

Returns

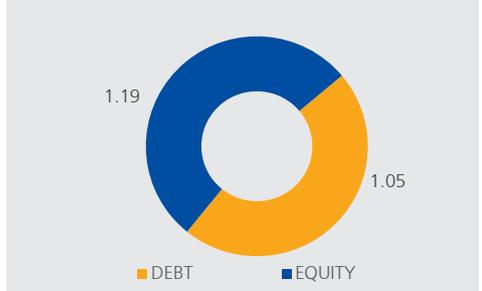
Period	Fund Returns	Index Returns
Last 1 Month	-1.81%	-2.38%
Last 6 Months	-4.12%	-0.96%
Last 1 Year	-0.67%	1.19%
Last 2 Years	4.77%	7.73%
Last 3 Years	6.48%	8.20%
Since Inception	7.98%	8.45%

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

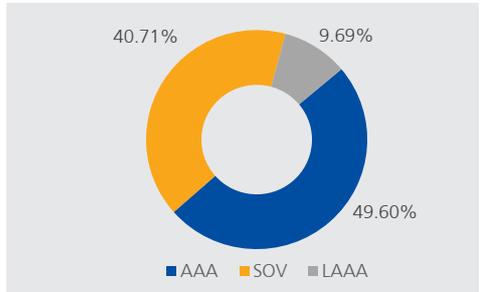
Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.34%
7.95% HDFC BK NCD 21-09-2026	2.91%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.41%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.07%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.87%
7.33% IRFC NCD 28-08-2027 SR123	1.67%
8.80% PGCIL NCD 13-03-2023 XLII	1.22%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.01%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.78%
9.45% LICHL NCD 30-01-2022	0.21%
Bonds/Debentures Total	19.48%
7.17% GOI 08-01-2028	5.04%
6.84% GOI CG 19-12-2022	4.34%
6.05% GOI CG 02-02-2019	4.01%
8.73% UTTARPRADESH SDL 10-10-2028	1.40%
8.60% GOI CG 02-06-2028	1.16%
7.40% GOI CG 09-09-2035	0.88%
6.57% GOI CG 05-12-2033	0.62%
8.13% GOI CG 22-06-2045	0.44%
8.10% KERALA SDL 08-05-2023	0.13%
6.68% GOI CG 17-09-2031	0.12%
Gilts Total	18.14%
RELIANCE INDUSTRIES LTD.	4.97%
HDFC BANK LTD.FV-2	4.68%
INFOSYS LIMITED	4.54%
ITC - FV 1	3.62%
LARSEN&TUBRO	3.33%
ICICI BANK LTD.FV-2	3.27%
HDFC LTD FV 2	2.55%
KOTAK MAHINDRA BANK LIMITED_FV5	2.28%
TATA CONSULTANCY SERVICES LTD.	2.03%
HINDUSTAN LEVER LTD.	1.62%
YES BANK LTD	1.29%
DIVIS LABORATORIES LIMITED	1.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	0.99%
THE INDIAN HOTELS CO LTD	0.98%
ULTRATECH CEMCO LTD	0.91%
HCL TECHNOLOGIES LIMITED	0.91%
Vedanta Limited	0.86%
ASIAN PAINTS LIMITEDFV-1	0.82%
STATE BANK OF INDIAFV-1	0.79%
GUJARAT FLUOROCEMICALS LTD.	0.77%
GRASIM INDUSTRIES LTD.	0.70%
PETRONET LNG LIMITED	0.69%
JSW STEEL LIMITED	0.64%
GAS AUTHORITY OF INDIA LTD.	0.59%
MARUTI UDYOG LTD.	0.53%
NESTLE INDIA LIMITED	0.50%
TECH MAHINDRA LIMITEDFV-5	0.46%
DR. REDDY LABORATORIES	0.45%
TATA MOTORS LTD.FV-2	0.45%
POWER GRID CORP OF INDIA LTD	0.45%
TITAN COMPANY LIMITED	0.43%
BAJAJ FINANCE LIMITED	0.40%
HERO MOTOCORP LIMITED	0.37%
TATA POWER CO. LTD.FV-1	0.32%
COAL INDIA LIMITED	0.31%
MAX FINANCIAL SERVICES LIMITED	0.30%
BHARAT FORGE	0.29%
PIRAMAL ENTERPRISES LIMITED	0.29%
MARICO LIMITED	0.28%
CESC LTD	0.28%
BAJAJ AUTO LTD	0.23%
BHARAT PETROLEUM CORP. LTD.	0.23%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.15%
RP-SG RETAIL LIMITED	0.04%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	53.07%
Money Market Total	4.92%
Current Assets	4.39%
Total	100.00%

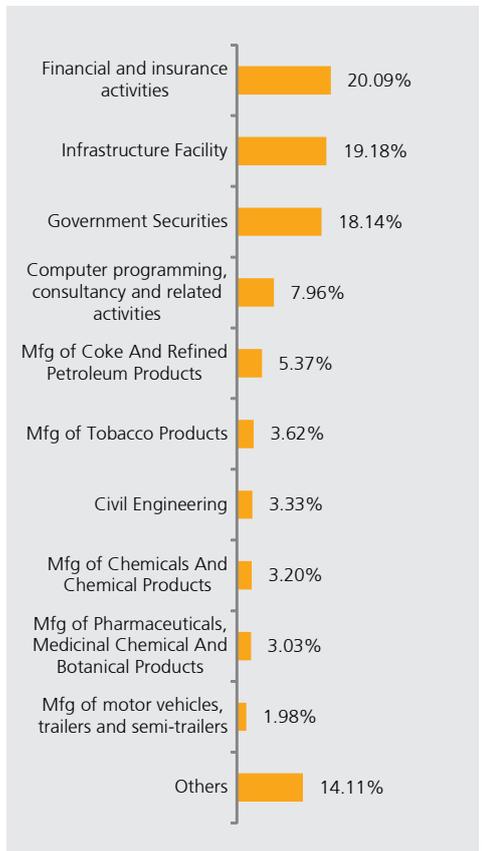
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)
NAV as on 31 October, 18: ₹25.9036
Inception Date: 28th May 2007
Benchmark: N.A.
AUM as on 31 October, 18: ₹ 21.05 Crs.
Modified Duration of Debt Portfolio: 3.83 years
YTM of Debt Portfolio: 8.12%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	43
Gsec / Debt / MMI / Others	50-100	57

Returns

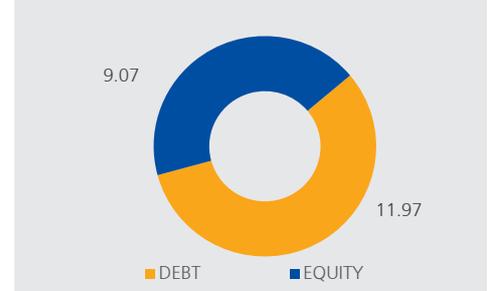
Period	Fund Returns	Index Returns
Last 1 Month	-1.40%	-
Last 6 Months	-2.96%	-
Last 1 Year	-0.04%	-
Last 2 Years	4.71%	-
Last 3 Years	6.72%	-
Since Inception	8.49%	-

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

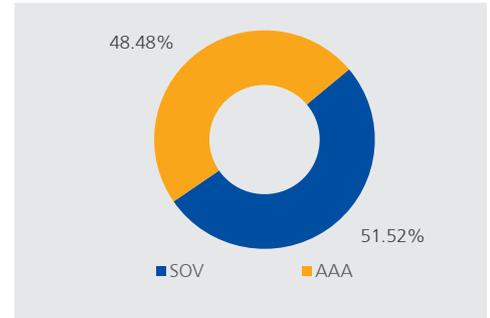
Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.78%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.86%
7.95% REC NCD 12-03-2027	3.15%
7.33% IRFC NCD 28-08-2027 SR123	2.59%
10.00% IHFL NCD 29-09-2019	2.40%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.34%
7.95% HDFC BK NCD 21-09-2026	2.26%
8.80% PGCIL NCD 13-03-2023 XLII	1.42%
7.27% NHA1 NCD_06.06.2022_Taxable Bond_TR-1	0.91%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.48%
Bonds/Debentures Total	24.19%
6.05% GOI CG 02-02-2019	9.76%
7.17% GOI 08-01-2028	6.42%
6.84% GOI CG 19-12-2022	6.24%
8.73% UTTARPRADESH SDL 10-10-2028	1.84%
8.60% GOI CG 02-06-2028	1.52%
7.40% GOI CG 09-09-2035	1.13%
6.57% GOI CG 05-12-2033	0.78%
8.13% GOI CG 22-06-2045	0.56%
8.10% KERALA SDL 08-05-2023	0.25%
6.68% GOI CG 17-09-2031	0.17%
Gilts Total	28.67%
RELIANCE INDUSTRIES LTD.	4.01%
HDFC BANK LTD.FV-2	3.92%
INFOSYS LIMITED	3.73%
ITC - FV 1	2.97%
ICICI BANK LTD.FV-2	2.76%
LARSEN&TUBRO	2.47%
KOTAK MAHINDRA BANK LIMITED_FV5	1.89%
TATA CONSULTANCY SERVICES LTD.	1.61%
HDFC LTD FV 2	1.53%
HINDUSTAN LEVER LTD.	1.33%
YES BANK LTD	1.13%
DIVIS LABORATORIES LIMITED	1.03%
THE INDIAN HOTELS CO LTD	0.93%
MAHINDRA & MAHINDRA LTD.-FV5	0.90%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.86%
ULTRATECH CEMCO LTD	0.84%
ASIAN PAINTS LIMITEDFV-1	0.75%
HCL TECHNOLOGIES LIMITED	0.74%
PETRONET LNG LIMITED	0.65%
STATE BANK OF INDIAFV-1	0.63%
GUJARAT FLUORO CHEMICALS LTD.	0.62%
Vedanta Limited	0.61%
GRASIM INDUSTRIES LTD.	0.60%
JSW STEEL LIMITED	0.55%
GAS AUTHORITY OF INDIA LTD.	0.52%
DR. REDDY LABORATORIES	0.47%
MARUTI UDYOG LTD.	0.45%
TITAN COMPANY LIMITED	0.41%
NESTLE INDIA LIMITED	0.40%
POWER GRID CORP OF INDIA LTD	0.39%
TECH MAHINDRA LIMITEDFV-5	0.38%
TATA MOTORS LTD.FV-2	0.37%
BAJAJ FINANCE LIMITED	0.36%
HERO MOTOCORP LIMITED	0.30%
TATA POWER CO. LTD.FV-1	0.27%
COAL INDIA LIMITED	0.26%
MAX FINANCIAL SERVICES LIMITED	0.25%
BHARAT FORGE	0.24%
PIRAMAL ENTERPRISES LIMITED	0.24%
MARICO LIMITED	0.23%
BAJAJ AUTO LTD	0.20%
BHARAT PETROLEUM CORP. LTD.	0.19%
HINDUSTAN PETROLEUM CORPORATION LTD	0.14%
Equity Total	43.12%
Money Market Total	2.78%
Current Assets	1.24%
Total	100.00%

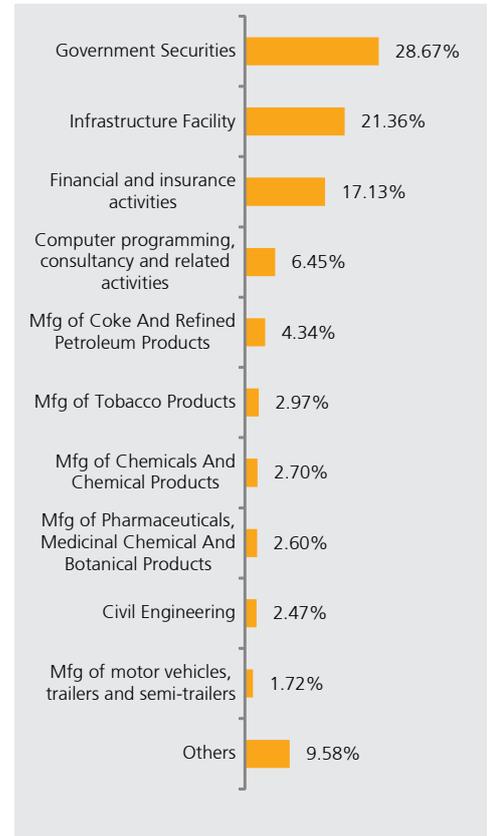
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)
NAV as on 31 October, 18: ₹19.9078
Inception Date: 11th January 2010
Benchmark: CRISIL Composite Bond Fund
 Index: 50%; Sensex 50: 50%
AUM as on 31 October, 18: ₹ 1.55 Crs.
Modified Duration of Debt Portfolio: 3.18 years
YTM of Debt Portfolio: 7.77%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	44
Gsec / Debt / MMI / Others	50-100	56

Returns

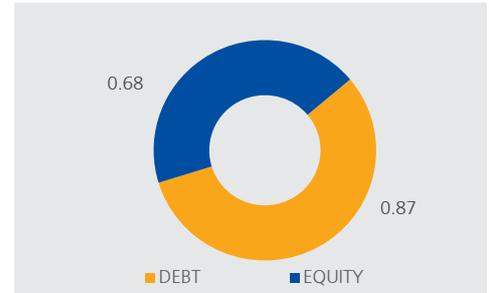
Period	Fund Returns	Index Returns
Last 1 Month	-1.34%	-1.78%
Last 6 Months	-2.80%	-0.37%
Last 1 Year	-0.17%	1.33%
Last 2 Years	4.86%	7.22%
Last 3 Years	6.53%	8.01%
Since Inception	8.13%	8.19%

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

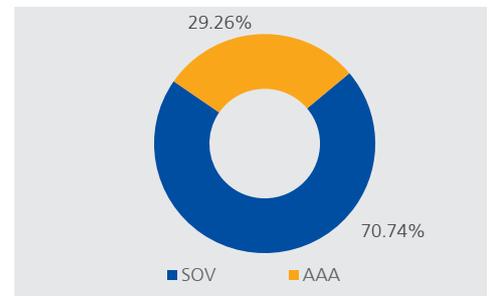
Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	6.50%
7.95% REC NCD 12-03-2027	6.12%
Bonds/Debentures Total	12.63%
6.05% GOI CG 02-02-2019	20.81%
7.17% GOI 08-01-2028	6.30%
6.84% GOI CG 19-12-2022	5.33%
8.73% UTTARPRADESH SDL 10-10-2028	1.69%
8.60% GOI CG 02-06-2028	1.41%
7.40% GOI CG 09-09-2035	1.08%
6.57% GOI CG 05-12-2033	0.73%
8.13% GOI CG 22-06-2045	0.51%
6.68% GOI CG 17-09-2031	0.18%
8.10% KERALA SDL 08-05-2023	0.13%
Gilts Total	38.18%
RELIANCE INDUSTRIES LTD.	4.09%
HDFC BANK LTD.FV-2	3.87%
INFOSYS LIMITED	3.74%
ITC - FV 1	2.97%
LARSEN&TUBRO	2.71%
ICICI BANK LTD.FV-2	2.70%
HDFC LTD FV 2	2.10%
KOTAK MAHINDRA BANK LIMITED_FV5	1.85%
TATA CONSULTANCY SERVICES LTD.	1.64%
HINDUSTAN LEVER LTD.	1.31%
YES BANK LTD	1.06%
DIVIS LABORATORIES LIMITED	1.04%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.84%
MAHINDRA & MAHINDRA LTD.-FV5	0.82%
THE INDIAN HOTELS CO LTD	0.80%
HCL TECHNOLOGIES LIMITED	0.75%
ULTRATECH CEMCO LTD	0.75%
Vedanta Limited	0.70%
ASIAN PAINTS LIMITEDFV-1	0.66%
STATE BANK OF INDIAFV-1	0.65%
GUJARAT FLUOROCEMICALS LTD.	0.63%
GRASIM INDUSTRIES LTD.	0.57%
PETRONET LNG LIMITED	0.55%
JSW STEEL LIMITED	0.52%
GAS AUTHORITY OF INDIA LTD.	0.51%
NESTLE INDIA LIMITED	0.46%
MARUTI UDYOG LTD.	0.43%
TITAN COMPANY LIMITED	0.39%
DR. REDDY LABORATORIES	0.38%
TECH MAHINDRA LIMITEDFV-5	0.38%
TATA MOTORS LTD.FV-2	0.37%
POWER GRID CORP OF INDIA LTD	0.37%
BAJAJ FINANCE LIMITED	0.34%
HERO MOTOCORP LIMITED	0.30%
TATA POWER CO. LTD.FV-1	0.26%
COAL INDIA LIMITED	0.26%
MAX FINANCIAL SERVICES LIMITED	0.25%
PIRAMAL ENTERPRISES LIMITED	0.24%
BHARAT FORGE	0.24%
CESC LTD	0.23%
MARICO LIMITED	0.23%
BAJAJ AUTO LTD	0.20%
BHARAT PETROLEUM CORP. LTD.	0.19%
HINDUSTAN PETROLEUM CORPORATION LTD	0.14%
BHARTI AIRTEL LIMITED	0.12%
RP-SG RETAIL LIMITED	0.03%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	43.65%
Money Market Total	3.17%
Current Assets	2.38%
Total	100.00%

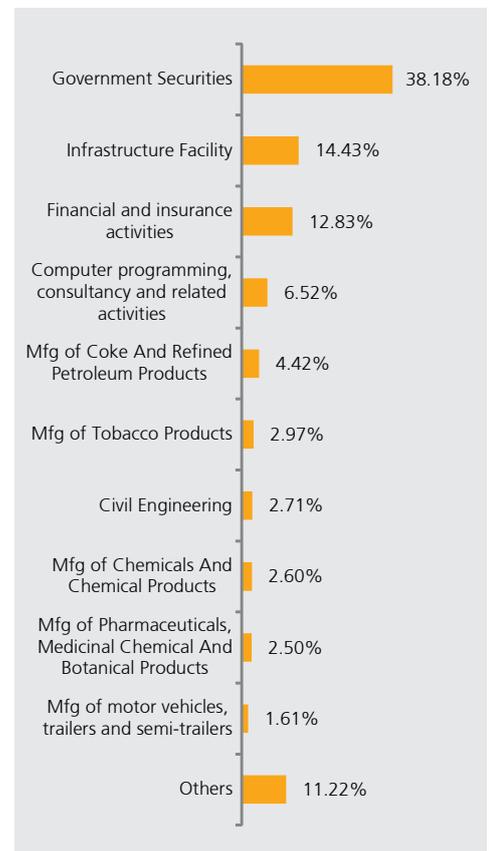
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)
NAV as on 31 October, 18: ₹21.2846
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%
AUM as on 31 October, 18: ₹ 3.39 Crs.
Modified Duration of Debt Portfolio: 3.53 years
YTM of Debt Portfolio: 8.09%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	40
Gsec / Debt / MMI / Others	50-100	60

Returns

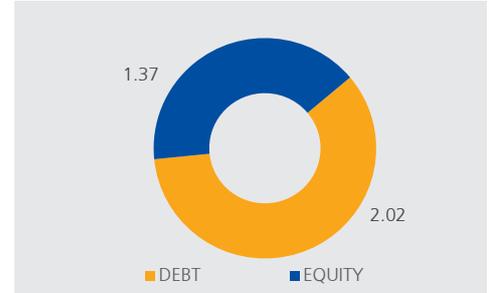
Period	Fund Returns	Index Returns
Last 1 Month	-1.36%	-1.78%
Last 6 Months	-2.76%	-0.37%
Last 1 Year	-0.30%	1.33%
Last 2 Years	4.49%	7.22%
Last 3 Years	6.52%	8.01%
Since Inception	7.33%	7.77%

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

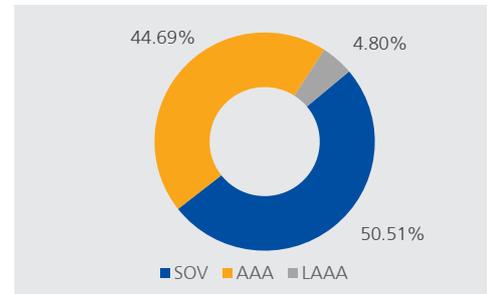
Portfolio

Name of Instrument	% to AUM
7.95% REC NCD 12-03-2027	5.59%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.00%
10.00% IHFL NCD 29-09-2019	2.98%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.97%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.90%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	2.85%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.81%
7.95% HDFC BK NCD 21-09-2026	2.80%
Bonds/Debentures Total	25.92%
6.05% GOI CG 02-02-2019	11.65%
7.17% GOI 08-01-2028	6.43%
6.84% GOI CG 19-12-2022	5.82%
8.73% UTTARPRADESH SDL 10-10-2028	1.78%
8.60% GOI CG 02-06-2028	1.48%
7.40% GOI CG 09-09-2035	1.13%
6.57% GOI CG 05-12-2033	0.77%
8.13% GOI CG 22-06-2045	0.56%
8.10% KERALA SDL 08-05-2023	0.20%
6.68% GOI CG 17-09-2031	0.16%
Gilts Total	29.98%
RELIANCE INDUSTRIES LTD.	4.01%
HDFC BANK LTD.FV-2	3.92%
INFOSYS LIMITED	3.35%
ICICI BANK LTD.FV-2	2.77%
ITC - FV 1	2.67%
LARSEN&TUBRO	2.45%
KOTAK MAHINDRA BANK LIMITED_FV5	1.67%
HDFC LTD FV 2	1.38%
TATA CONSULTANCY SERVICES LTD.	1.37%
HINDUSTAN LEVER LTD.	1.24%
YES BANK LTD	1.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.94%
DIVIS LABORATORIES LIMITED	0.82%
THE INDIAN HOTELS CO LTD	0.81%
MAHINDRA & MAHINDRA LTD.-FV5	0.75%
HCL TECHNOLOGIES LIMITED	0.73%
ULTRATECH CEMCO LTD	0.70%
STATE BANK OF INDIAFV-1	0.67%
ASIAN PAINTS LIMITEDFV-1	0.63%
GUJARAT FLUORO CHEMICALS LTD.	0.59%
PETRONET LNG LIMITED	0.54%
GRASIM INDUSTRIES LTD.	0.50%
JSW STEEL LIMITED	0.47%
Vedanta Limited	0.47%
MARUTI UDYOG LTD.	0.45%
GAS AUTHORITY OF INDIA LTD.	0.44%
NESTLE INDIA LIMITED	0.42%
DR. REDDY LABORATORIES	0.39%
TITAN COMPANY LIMITED	0.34%
TECH MAHINDRA LIMITEDFV-5	0.34%
POWER GRID CORP OF INDIA LTD	0.33%
TATA MOTORS LTD.FV-2	0.31%
BAJAJ FINANCE LIMITED	0.31%
COAL INDIA LIMITED	0.26%
TATA POWER CO. LTD.FV-1	0.26%
HERO MOTOCORP LIMITED	0.25%
MAX FINANCIAL SERVICES LIMITED	0.25%
PIRAMAL ENTERPRISES LIMITED	0.21%
CESC LTD	0.21%
BHARAT FORGE	0.20%
MARICO LIMITED	0.19%
BHARTI AIRTEL LIMITED	0.18%
BAJAJ AUTO LTD	0.17%
BHARAT PETROLEUM CORP. LTD.	0.16%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.13%
RP-SG RETAIL LIMITED	0.03%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	40.48%
Money Market Total	3.45%
Current Assets	0.17%
Total	100.00%

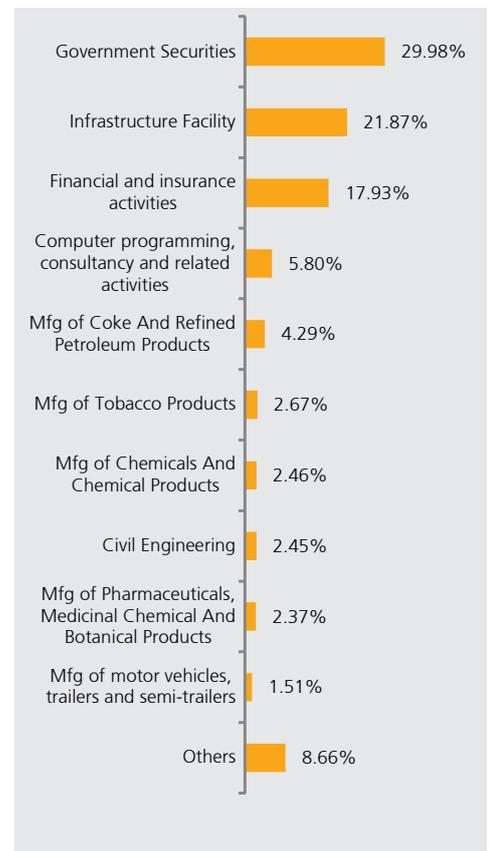
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹33.8143

Inception Date: 9th August 2004

Benchmark: N.A.

AUM as on 31 October, 18: ₹ 16.99 Crs.

Modified Duration of Debt Portfolio:

3.77 years

YTM of Debt Portfolio: 8.13%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	35
Gsec / Debt	00-100	59
MMI / Others	00-100	6

Returns

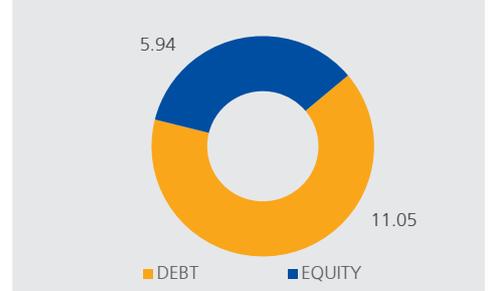
Period	Fund Returns	Index Returns
Last 1 Month	-0.89%	-
Last 6 Months	-1.78%	-
Last 1 Year	-0.05%	-
Last 2 Years	3.94%	-
Last 3 Years	6.09%	-
Since Inception	8.93%	-

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

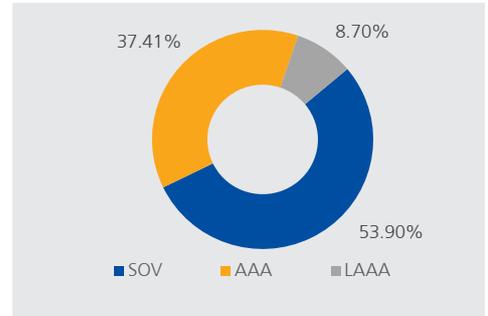
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	5.59%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	5.12%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.15%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.59%
7.33% IRFC NCD 28-08-2027 SR123	2.68%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.32%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	1.76%
7.80% LICHL NCD 03-05-2022 TR 334	0.57%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.56%
7.95% REC NCD 12-03-2027	0.56%
Bonds/Debtures Total	26.88%
6.05% GOI CG 02-02-2019	10.44%
7.17% GOI 08-01-2028	7.64%
6.84% GOI CG 19-12-2022	6.42%
8.73% UTTARPRADESH SDL 10-10-2028	2.09%
8.60% GOI CG 02-06-2028	1.74%
7.40% GOI CG 09-09-2035	1.34%
6.57% GOI CG 05-12-2033	0.93%
8.13% GOI CG 22-06-2045	0.67%
8.10% KERALA SDL 08-05-2023	0.23%
6.68% GOI CG 17-09-2031	0.20%
Gilts Total	31.71%
RELIANCE INDUSTRIES LTD.	3.28%
HDFC BANK LTD.FV-2	3.10%
INFOSYS LIMITED	3.00%
ITC - FV 1	2.39%
ICICI BANK LTD.FV-2	2.18%
LARSEN&TUBRO	2.12%
HDFC LTD FV 2	1.69%
KOTAK MAHINDRA BANK LIMITED_FV5	1.47%
TATA CONSULTANCY SERVICES LTD.	1.32%
HINDUSTAN LEVER LTD.	1.05%
YES BANK LTD	0.85%
DIVIS LABORATORIES LIMITED	0.83%
MAHINDRA & MAHINDRA LTD.-FV5	0.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.68%
THE INDIAN HOTELS CO LTD	0.65%
ULTRATECH CEMCO LTD	0.60%
HCL TECHNOLOGIES LIMITED	0.58%
Vedanta Limited	0.56%
ASIAN PAINTS LIMITEDFV-1	0.54%
STATE BANK OF INDIAFV-1	0.52%
GUJARAT FLUORO CHEMICALS LTD.	0.51%
PETRONET LNG LIMITED	0.46%
GRASIM INDUSTRIES LTD.	0.44%
JSW STEEL LIMITED	0.42%
GAS AUTHORITY OF INDIA LTD.	0.41%
DR. REDDY LABORATORIES	0.36%
MARUTI UDYOG LTD.	0.35%
NESTLE INDIA LIMITED	0.33%
TITAN COMPANY LIMITED	0.32%
TATA MOTORS LTD.FV-2	0.30%
TECH MAHINDRA LIMITEDFV-5	0.30%
POWER GRID CORP OF INDIA LTD	0.30%
BAJAJ FINANCE LIMITED	0.28%
HERO MOTOCORP LIMITED	0.22%
TATA POWER CO. LTD.FV-1	0.21%
COAL INDIA LIMITED	0.21%
MAX FINANCIAL SERVICES LIMITED	0.20%
BHARAT FORGE	0.19%
PIRAMAL ENTERPRISES LIMITED	0.19%
CESC LTD	0.18%
MARICO LIMITED	0.18%
BAJAJ AUTO LTD	0.15%
BHARAT PETROLEUM CORP. LTD.	0.15%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.11%
BHARTI AIRTEL LIMITED	0.06%
RP-SG RETAIL LIMITED	0.02%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	34.98%
MF Total	3.94%
Money Market Total	0.24%
Current Assets	2.24%
Total	100.00%

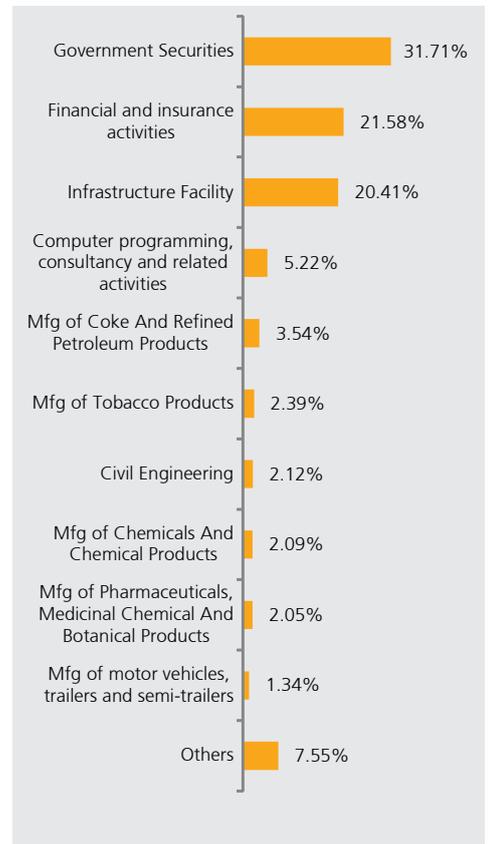
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹20.5733

Inception Date: 29th November 2007

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

AUM as on 31 October, 18: ₹ 20.81 Crs.

Modified Duration of Debt Portfolio:

3.72 years

YTM of Debt Portfolio: 8.19%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	36
Gsec / Debt	00-100	59
MMI / Others	00-100	5

Returns

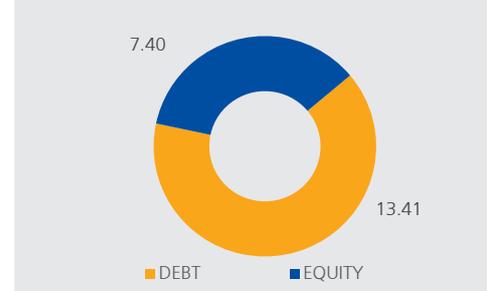
Period	Fund Returns	Index Returns
Last 1 Month	-0.88%	-1.17%
Last 6 Months	-1.53%	0.21%
Last 1 Year	0.43%	1.45%
Last 2 Years	4.66%	6.69%
Last 3 Years	6.74%	7.81%
Since Inception	6.82%	7.57%

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

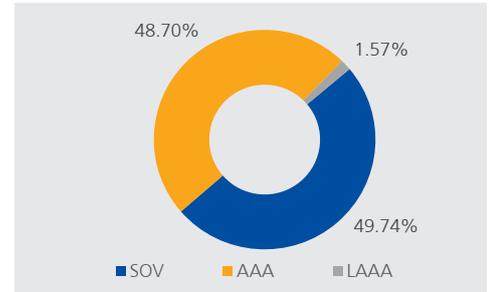
Portfolio

Name of Instrument	% to AUM
10.00% IHFL NCD 29-09-2019	7.28%
7.95% HDFC BK NCD 21-09-2026	4.57%
7.33% IRFC NCD 28-08-2027 SR123	3.93%
8.40% PGCIL NCD 27-05-2022 L STRP D	3.32%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.00%
8.20% PGCIL NCD 23-01-2022 XLVIII B	2.36%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.45%
9.05% HDFC NCD 16-10-2028 SR_U-001	0.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.98%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.93%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	0.48%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.46%
Bonds/Debentures Total	29.74%
6.05% GOI CG 02-02-2019	7.99%
7.17% GOI 08-01-2028	7.64%
6.84% GOI CG 19-12-2022	6.57%
8.73% UTTARPRADESH SDL 10-10-2028	2.11%
8.60% GOI CG 02-06-2028	1.77%
7.40% GOI CG 09-09-2035	1.35%
6.57% GOI CG 05-12-2033	0.93%
8.13% GOI CG 22-06-2045	0.67%
8.10% KERALA SDL 08-05-2023	0.23%
6.68% GOI CG 17-09-2031	0.20%
Gilts Total	29.46%
RELIANCE INDUSTRIES LTD.	3.31%
HDFC BANK LTD.FV-2	3.11%
INFOSYS LIMITED	3.03%
ITC - FV 1	2.41%
LARSEN&TUBRO	2.27%
ICICI BANK LTD.FV-2	2.19%
HDFC LTD FV 2	1.71%
KOTAK MAHINDRA BANK LIMITED_FV5	1.51%
TATA CONSULTANCY SERVICES LTD.	1.34%
HINDUSTAN LEVER LTD.	1.08%
YES BANK LTD	0.86%
DIVIS LABORATORIES LIMITED	0.84%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
THE INDIAN HOTELS CO LTD	0.69%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.68%
ULTRATECH CEMCO LTD	0.62%
HCL TECHNOLOGIES LIMITED	0.60%
Vedanta Limited	0.57%
ASIAN PAINTS LIMITEDFV-1	0.55%
STATE BANK OF INDIAFV-1	0.53%
GUJARAT FLUOROchemicals LTD.	0.51%
PETRONET LNG LIMITED	0.47%
GRASIM INDUSTRIES LTD.	0.45%
JSW STEEL LIMITED	0.43%
GAS AUTHORITY OF INDIA LTD.	0.42%
DR. REDDY LABORATORIES	0.36%
MARUTI UDYOG LTD.	0.35%
NESTLE INDIA LIMITED	0.33%
TITAN COMPANY LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.31%
POWER GRID CORP OF INDIA LTD	0.30%
TATA MOTORS LTD.FV-2	0.29%
BAJAJ FINANCE LIMITED	0.28%
HERO MOTOCORP LIMITED	0.22%
TATA POWER CO. LTD.FV-1	0.21%
COAL INDIA LIMITED	0.21%
MAX FINANCIAL SERVICES LIMITED	0.20%
BHARAT FORGE	0.19%
PIRAMAL ENTERPRISES LIMITED	0.19%
CESC LTD	0.19%
MARICO LIMITED	0.19%
BAJAJ AUTO LTD	0.16%
BHARAT PETROLEUM CORP. LTD.	0.15%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.11%
BHARTI AIRTEL LIMITED	0.10%
RP-SG RETAIL LIMITED	0.02%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	35.57%
MF Total	3.32%
Money Market Total	0.03%
Current Assets	1.87%
Total	100.00%

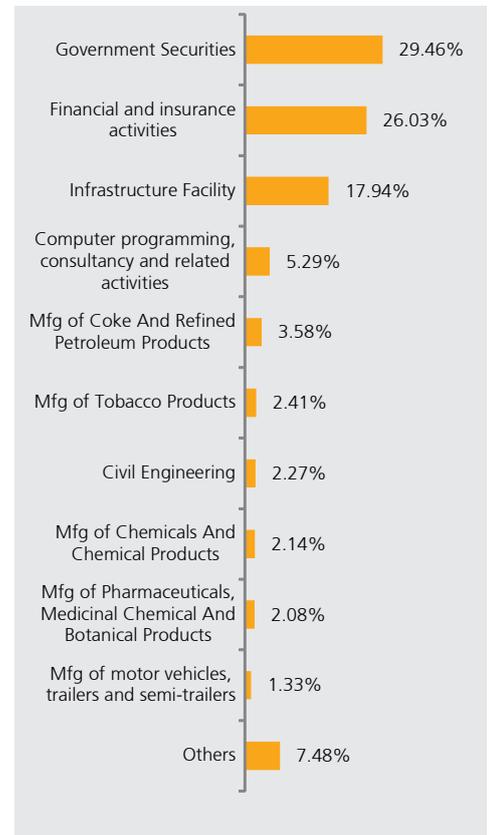
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹26.8656

Inception Date: 4th December 2008

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

AUM as on 31 October, 18: ₹ 10.76 Crs.

Modified Duration of Debt Portfolio:

3.69 years

YTM of Debt Portfolio: 8.15%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	34
Gsec / Debt	00-100	60
MMI / Others	00-100	6

Returns

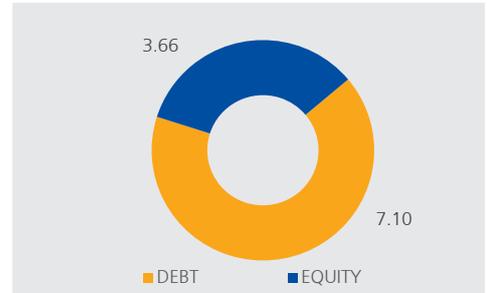
Period	Fund Returns	Index Returns
Last 1 Month	-0.95%	-1.17%
Last 6 Months	-1.84%	0.21%
Last 1 Year	-0.12%	1.45%
Last 2 Years	3.89%	6.69%
Last 3 Years	5.96%	7.81%
Since Inception	8.86%	9.02%

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

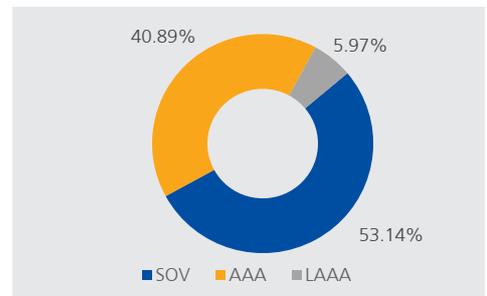
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	6.97%
9.05% HDFC NCD 16-10-2028 SR_U-001	5.69%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	3.71%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	3.59%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.89%
10.00% IHFL NCD 29-09-2019	1.88%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.87%
7.33% IRFC NCD 28-08-2027 SR123	1.69%
7.95% HDFC BK NCD 21-09-2026	0.88%
Bonds/Debentures Total	28.17%
6.05% GOI CG 02-02-2019	10.54%
7.17% GOI 08-01-2028	7.62%
6.84% GOI CG 19-12-2022	6.57%
8.73% UTTARPRADESH SDL 10-10-2028	2.10%
8.60% GOI CG 02-06-2028	1.78%
7.40% GOI CG 09-09-2035	1.33%
6.57% GOI CG 05-12-2033	0.93%
8.13% GOI CG 22-06-2045	0.66%
8.10% KERALA SDL 08-05-2023	0.24%
6.68% GOI CG 17-09-2031	0.20%
Gilts Total	31.97%
RELIANCE INDUSTRIES LTD.	3.30%
HDFC BANK LTD.FV-2	3.10%
INFOSYS LIMITED	2.82%
ITC - FV 1	2.34%
ICICI BANK LTD.FV-2	2.18%
LARSEN&TUBRO	2.13%
HDFC LTD FV 2	1.67%
KOTAK MAHINDRA BANK LIMITED_FV5	1.46%
TATA CONSULTANCY SERVICES LTD.	1.32%
YES BANK LTD	0.87%
DIVIS LABORATORIES LIMITED	0.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.68%
THE INDIAN HOTELS CO LTD	0.67%
MAHINDRA & MAHINDRA LTD.-FV5	0.60%
ULTRATECH CEMCO LTD	0.58%
HCL TECHNOLOGIES LIMITED	0.56%
Vedanta Limited	0.56%
ASIAN PAINTS LIMITEDFV-1	0.54%
STATE BANK OF INDIAFV-1	0.53%
GUJARAT FLUORO CHEMICALS LTD.	0.51%
PETRONET LNG LIMITED	0.46%
GRASIM INDUSTRIES LTD.	0.44%
JSW STEEL LIMITED	0.42%
GAS AUTHORITY OF INDIA LTD.	0.41%
DR. REDDY LABORATORIES	0.35%
MARUTI UDYOG LTD.	0.35%
NESTLE INDIA LIMITED	0.33%
TITAN COMPANY LIMITED	0.31%
POWER GRID CORP OF INDIA LTD	0.30%
TECH MAHINDRA LIMITEDFV-5	0.30%
TATA MOTORS LTD.FV-2	0.29%
HINDUSTAN LEVER LTD.	0.29%
BAJAJ FINANCE LIMITED	0.28%
HERO MOTOCORP LIMITED	0.22%
TATA POWER CO. LTD.FV-1	0.21%
COAL INDIA LIMITED	0.21%
MAX FINANCIAL SERVICES LIMITED	0.20%
BHARAT FORGE	0.19%
MARICO LIMITED	0.18%
PIRAMAL ENTERPRISES LIMITED	0.18%
CESC LTD	0.18%
BAJAJ AUTO LTD	0.15%
BHARAT PETROLEUM CORP. LTD.	0.15%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.11%
BHARTI AIRTEL LIMITED	0.06%
RP-SG RETAIL LIMITED	0.02%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	33.98%
MF Total	3.90%
Money Market Total	0.02%
Current Assets	1.97%
Total	100.00%

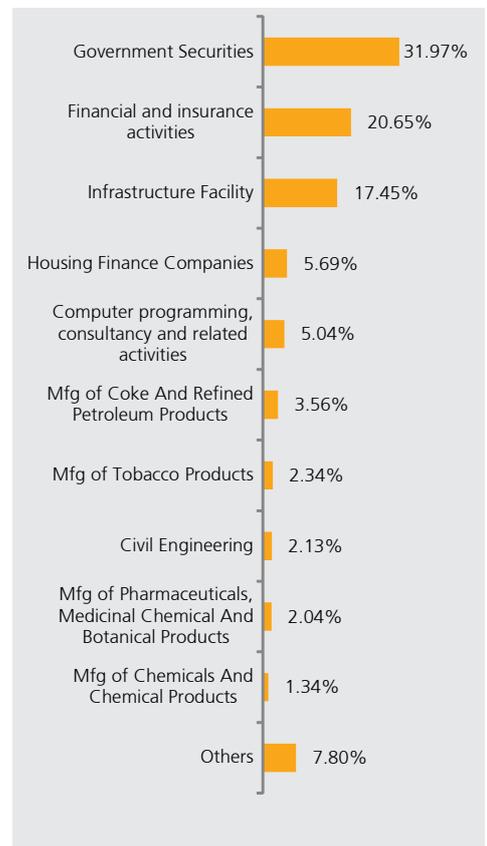
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹19.2552

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 31 October, 18: ₹ 5.17 Crs.

Modified Duration of Debt Portfolio:

3.82 years

YTM of Debt Portfolio: 8.24%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	35
Gsec / Debt	00-100	59
MMI / Others	00-100	6

Returns

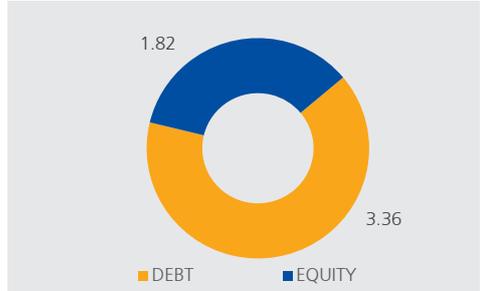
Period	Fund Returns	Index Returns
Last 1 Month	-0.86%	-1.17%
Last 6 Months	-1.54%	0.21%
Last 1 Year	0.60%	1.45%
Last 2 Years	4.70%	6.69%
Last 3 Years	6.71%	7.81%
Since Inception	7.72%	8.14%

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

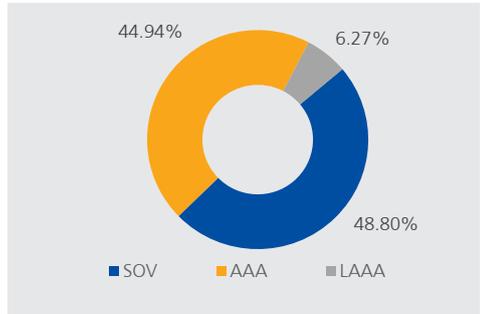
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.27%
9.05% HDFC NCD 16-10-2028 SR_U-001	3.95%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.93%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	3.86%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	3.73%
10.00% IHFL NCD 29-09-2019	1.95%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.95%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.91%
8.20% PGCIL NCD 23-01-2022 XLVIII B	1.90%
7.80% LICHL NCD 03-05-2022 TR 334	1.88%
Bonds/Debentures Total	30.33%
6.05% GOI CG 02-02-2019	7.88%
7.17% GOI 08-01-2028	7.61%
6.84% GOI CG 19-12-2022	6.42%
8.73% UTTARPRADESH SDL 10-10-2028	2.08%
8.60% GOI CG 02-06-2028	1.75%
7.40% GOI CG 09-09-2035	1.33%
6.57% GOI CG 05-12-2033	0.92%
8.13% GOI CG 22-06-2045	0.65%
8.10% KERALA SDL 08-05-2023	0.21%
6.68% GOI CG 17-09-2031	0.19%
Gifts Total	29.07%
RELIANCE INDUSTRIES LTD.	3.27%
HDFC BANK LTD.FV-2	3.10%
INFOSYS LIMITED	3.00%
ITC - FV 1	2.39%
LARSEN&TUBRO	2.20%
ICICI BANK LTD.FV-2	2.17%
HDFC LTD FV 2	1.70%
KOTAK MAHINDRA BANK LIMITED_FV5	1.49%
TATA CONSULTANCY SERVICES LTD.	1.32%
HINDUSTAN LEVER LTD.	1.03%
YES BANK LTD	0.85%
DIVIS LABORATORIES LIMITED	0.84%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.68%
THE INDIAN HOTELS CO LTD	0.68%
MAHINDRA & MAHINDRA LTD.-FV5	0.68%
ULTRATECH CEMCO LTD	0.61%
HCL TECHNOLOGIES LIMITED	0.59%
Vedanta Limited	0.56%
ASIAN PAINTS LIMITEDFV-1	0.53%
STATE BANK OF INDIAFV-1	0.52%
GUJARAT FLUORO CHEMICALS LTD.	0.50%
PETRONET LNG LIMITED	0.46%
GRASIM INDUSTRIES LTD.	0.44%
JSW STEEL LIMITED	0.42%
GAS AUTHORITY OF INDIA LTD.	0.42%
MARUTI UDYOG LTD.	0.36%
DR. REDDY LABORATORIES	0.35%
NESTLE INDIA LIMITED	0.33%
TITAN COMPANY LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.30%
POWER GRID CORP OF INDIA LTD	0.30%
TATA MOTORS LTD.FV-2	0.29%
BAJAJ FINANCE LIMITED	0.28%
HERO MOTOCORP LIMITED	0.22%
TATA POWER CO. LTD.FV-1	0.21%
COAL INDIA LIMITED	0.21%
MAX FINANCIAL SERVICES LIMITED	0.20%
BHARAT FORGE	0.19%
PIRAMAL ENTERPRISES LIMITED	0.19%
CESC LTD	0.18%
MARICO LIMITED	0.18%
BAJAJ AUTO LTD	0.16%
BHARAT PETROLEUM CORP. LTD.	0.15%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.11%
BHARTI AIRTEL LIMITED	0.10%
RP-SG RETAIL LIMITED	0.02%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.02%
Equity Total	35.11%
MF Total	2.90%
Money Market Total	0.17%
Current Assets	2.43%
Total	100.00%

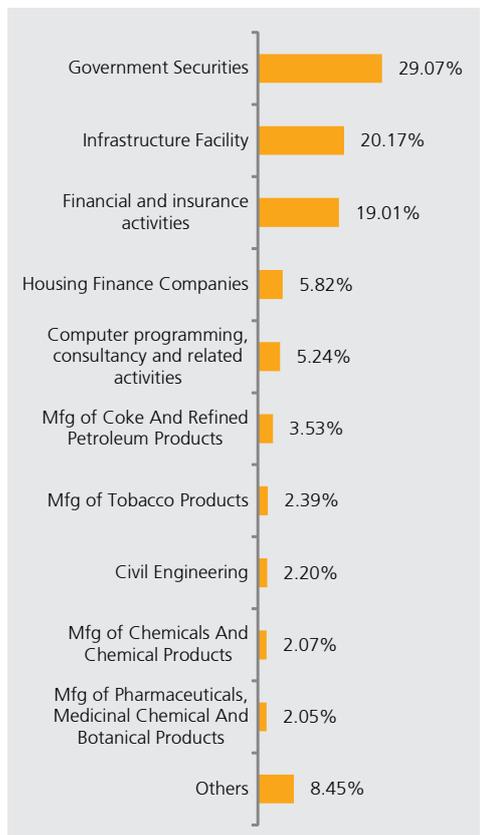
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹29.8238

Inception Date: 9th August 2004

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

AUM as on 31 October, 18: ₹ 97.42 Crs.

Modified Duration of Debt Portfolio:

3.82 years

YTM of Debt Portfolio: 8.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	19
Gsec / Debt	60-100	78
MMI / Others	00-25	3

Returns

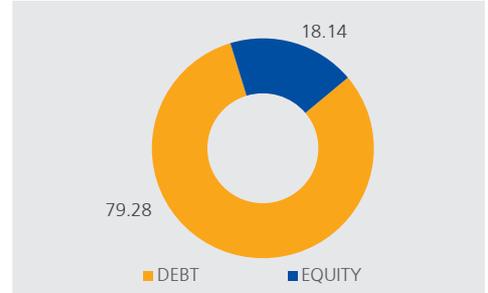
Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.04%
Last 6 Months	0.22%	1.34%
Last 1 Year	0.31%	1.64%
Last 2 Years	3.59%	5.60%
Last 3 Years	5.81%	7.34%
Since Inception	7.98%	7.49%

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

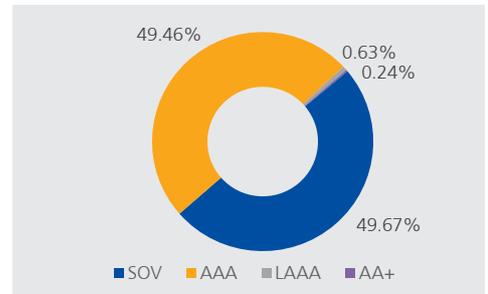
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.09%
7.95% HDFC BK NCD 21-09-2026	4.39%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.09%
8.40% PGCIL NCD 27-05-2022 L STRP D	3.35%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.20%
10.00% IHFL NCD 29-09-2019	3.11%
8.80% PGCIL NCD 13-03-2023 XLII	3.07%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.08%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.88%
7.95% REC NCD 12-03-2027	1.36%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.26%
7.42% PFC NCD 26-06-2020 Series-165	1.01%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.98%
7.80% LICHL NCD 03-05-2022 TR 334	0.60%
6.91% NHPC NCD 15-09-2019 W1 Series	0.51%
9.00% STFC LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	0.20%
Bonds/Debentures Total	38.16%
6.05% GOI CG 02-02-2019	12.04%
7.17% GOI 08-01-2028	10.19%
6.84% GOI CG 19-12-2022	8.44%
8.73% UTTARPRADESH SDL 10-10-2028	2.76%
8.60% GOI CG 02-06-2028	2.25%
7.40% GOI CG 09-09-2035	1.79%
6.57% GOI CG 05-12-2033	1.24%
8.13% GOI CG 22-06-2045	0.89%
8.10% KERALA SDL 08-05-2023	0.29%
6.68% GOI CG 17-09-2031	0.27%
Gilts Total	40.15%
TECH MAHINDRA LIMITEDFV-5	2.06%
RELIANCE INDUSTRIES LTD.	1.60%
HDFC BANK LTD.FV-2	1.55%
INFOSYS LIMITED	1.47%
ITC - FV 1	1.17%
ICICI BANK LTD.FV-2	1.08%
LARSEN&TUBRO	0.97%
HDFC LTD FV 2	0.87%
KOTAK MAHINDRA BANK LIMITED_FV5	0.72%
TATA CONSULTANCY SERVICES LTD.	0.65%
HINDUSTAN LEVER LTD.	0.47%
DIVIS LABORATORIES LIMITED	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
MAHINDRA & MAHINDRA LTD.-FV5	0.32%
THE INDIAN HOTELS CO LTD	0.31%
YES BANK LTD	0.30%
ULTRATECH CEMCO LTD	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
Vedanta Limited	0.28%
STATE BANK OF INDIAFV-1	0.26%
ASIAN PAINTS LIMITEDFV-1	0.26%
GRASIM INDUSTRIES LTD.	0.22%
PETRONET LNG LIMITED	0.22%
JSW STEEL LIMITED	0.20%
GAS AUTHORITY OF INDIA LTD.	0.20%
POWER GRID CORP OF INDIA LTD	0.20%
MARUTI UDYOG LTD.	0.18%
NESTLE INDIA LIMITED	0.17%
TITAN COMPANY LIMITED	0.15%
TATA MOTORS LTD.FV-2	0.15%
DR. REDDY LABORATORIES	0.14%
BAJAJ FINANCE LIMITED	0.13%
HERO MOTOCORP LIMITED	0.12%
COAL INDIA LIMITED	0.10%
MAX FINANCIAL SERVICES LIMITED	0.10%
TATA POWER CO. LTD.FV-1	0.10%
BHARAT FORGE	0.09%
PIRAMAL ENTERPRISES LIMITED	0.09%
CESC LTD	0.09%
MARICO LIMITED	0.09%
BHARAT PETROLEUM CORP. LTD.	0.07%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.05%
BHARTI AIRTEL LIMITED	0.05%
BAJAJ AUTO LTD	0.04%
RP-SG RETAIL LIMITED	0.01%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.01%
Equity Total	18.62%
Money Market Total	2.52%
Current Assets	0.54%
Total	100.00%

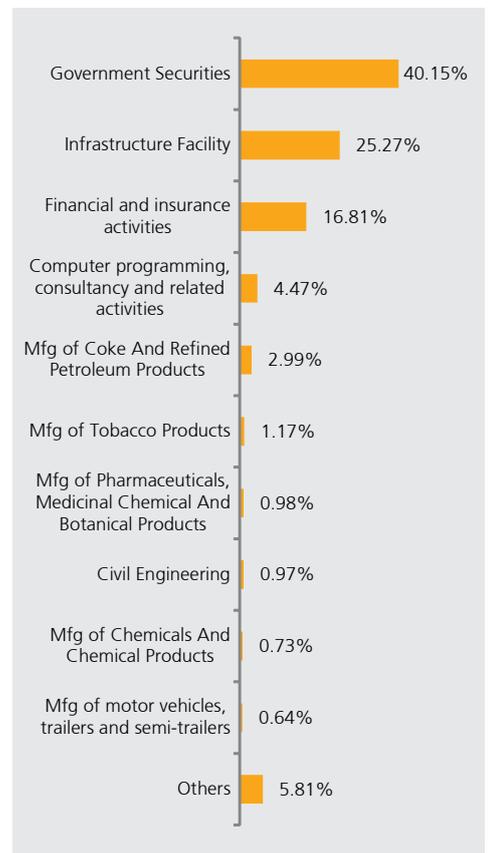
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹29.7256

Inception Date: 4th December 2008

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

AUM as on 31 October, 18: ₹ 19.92 Crs.

Modified Duration of Debt Portfolio:

3.68 years

YTM of Debt Portfolio: 8.25%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	16
Gsec / Debt	00-100	78
MMI / Others	00-100	6

Returns

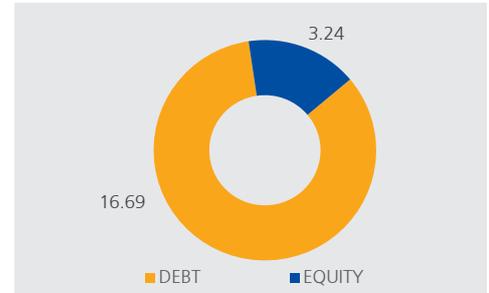
Period	Fund Returns	Index Returns
Last 1 Month	0.07%	0.04%
Last 6 Months	0.35%	1.34%
Last 1 Year	0.40%	1.64%
Last 2 Years	3.46%	5.60%
Last 3 Years	5.75%	7.34%
Since Inception	7.58%	8.17%

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

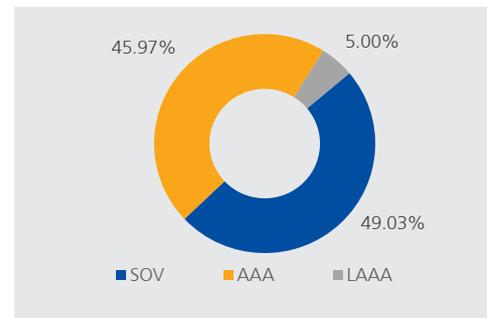
Portfolio

Name of Instrument	% to AUM
7.95% REC NCD 12-03-2027	6.66%
10.00% IHFL NCD 29-09-2019	5.07%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	5.00%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.54%
8.85% PGCIL NCD 19-10-2023 STRPP H	2.51%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.48%
6.91% NHPC NCD 15-09-2019 W1 Series	2.47%
7.95% HDFC BK NCD 21-09-2026	2.38%
9.05% HDFC NCD 16-10-2028 SR_U-001	2.05%
8.80% PGCIL NCD 13-03-2023 XLII	2.00%
8.20% PGCIL NCD 23-01-2022 XLVIII B	1.97%
7.60% NHA1 NCD_18.03.2022_Taxable Bond_Series-V	1.45%
7.27% NHA1 NCD_06.06.2022_Taxable Bond_TR-1	0.96%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.51%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.47%
7.33% IRFC NCD 28-08-2027 SR123	0.46%
Bonds/Debentures Total	39.99%
7.17% GOI 08-01-2028	10.20%
6.05% GOI CG 02-02-2019	10.11%
6.84% GOI CG 19-12-2022	8.50%
8.73% UTTARPRADESH SDL 10-10-2028	2.78%
8.60% GOI CG 02-06-2028	2.38%
7.40% GOI CG 09-09-2035	1.80%
6.57% GOI CG 05-12-2033	1.25%
8.13% GOI CG 22-06-2045	0.89%
8.10% KERALA SDL 08-05-2023	0.32%
6.68% GOI CG 17-09-2031	0.27%
Gilts Total	38.50%
RELIANCE INDUSTRIES LTD.	1.63%
HDFC BANK LTD.FV-2	1.56%
INFOSYS LIMITED	1.34%
ITC - FV 1	1.17%
ICICI BANK LTD.FV-2	1.09%
LARSEN&TUBRO	0.90%
HDFC LTD FV 2	0.80%
KOTAK MAHINDRA BANK LIMITED_FV5	0.65%
TATA CONSULTANCY SERVICES LTD.	0.58%
HINDUSTAN LEVER LTD.	0.45%
YES BANK LTD	0.43%
DIVIS LABORATORIES LIMITED	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
MAHINDRA & MAHINDRA LTD.-FV5	0.29%
THE INDIAN HOTELS CO LTD	0.29%
ULTRATECH CEMCO LTD	0.26%
STATE BANK OF INDIAFV-1	0.26%
Vedanta Limited	0.25%
HCL TECHNOLOGIES LIMITED	0.25%
GUJARAT FLUORO-CHEMICALS LTD.	0.23%
ASIAN PAINTS LIMITEDFV-1	0.23%
PETRONET LNG LIMITED	0.20%
GRASIM INDUSTRIES LTD.	0.19%
JSW STEEL LIMITED	0.18%
GAS AUTHORITY OF INDIA LTD.	0.18%
MARUTI UDYOG LTD.	0.18%
POWER GRID CORP OF INDIA LTD	0.17%
NESTLE INDIA LIMITED	0.17%
DR. REDDY LABORATORIES	0.15%
TITAN COMPANY LIMITED	0.14%
TECH MAHINDRA LIMITEDFV-5	0.14%
TATA MOTORS LTD.FV-2	0.13%
COAL INDIA LIMITED	0.10%
MAX FINANCIAL SERVICES LIMITED	0.10%
TATA POWER CO. LTD.FV-1	0.09%
HERO MOTOCORP LIMITED	0.09%
BHARAT FORGE	0.08%
PIRAMAL ENTERPRISES LIMITED	0.08%
CESC LTD	0.08%
MARICO LIMITED	0.08%
BAJAJ FINANCE LIMITED	0.07%
BHARAT PETROLEUM CORP. LTD.	0.07%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.05%
BAJAJ AUTO LTD	0.03%
BHARTI AIRTEL LIMITED	0.03%
RP-SG RETAIL LIMITED	0.01%
RP-SG BUSINESS PROCESS SERVICES LIMITED	0.01%
Equity Total	16.24%
MF Total	3.31%
Money Market Total	0.03%
Current Assets	1.94%
Total	100.00%

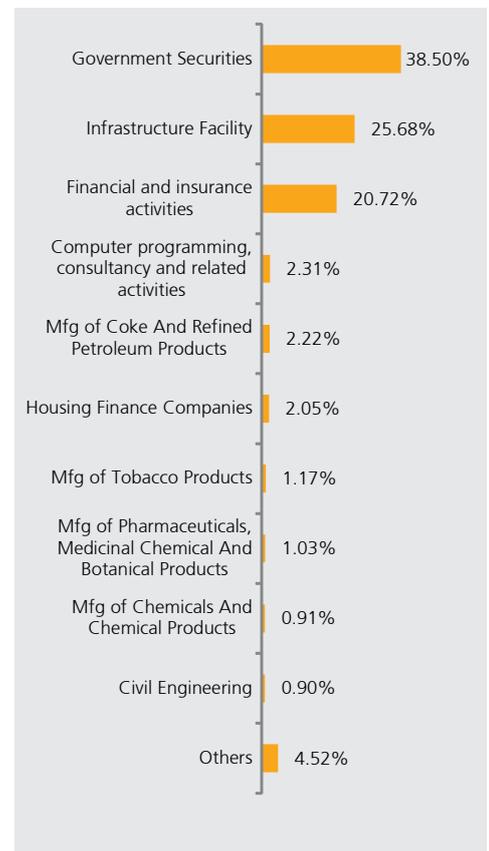
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹18.5415

Inception Date: 11th January 2010

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

AUM as on 31 October, 18: ₹ 4.29 Crs.

Modified Duration of Debt Portfolio:

3.82 years

YTM of Debt Portfolio: 8.19%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	17
Gsec / Debt	00-100	77
MMI / Others	00-100	6

Returns

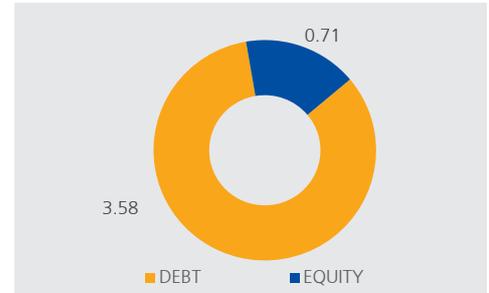
Period	Fund Returns	Index Returns
Last 1 Month	0.09%	0.04%
Last 6 Months	0.30%	1.34%
Last 1 Year	0.09%	1.64%
Last 2 Years	3.48%	5.60%
Last 3 Years	5.97%	7.34%
Since Inception	7.26%	7.97%

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

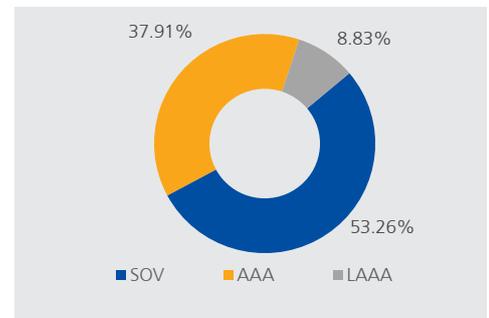
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.47%
7.95% REC NCD 12-03-2027	6.62%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.74%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.65%
8.40% PGCIL NCD 27-05-2022 L STRP D	4.60%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.50%
6.91% NHPC NCD 15-09-2019 W1 Series	2.29%
Bonds/Debentures Total	35.88%
6.05% GOI CG 02-02-2019	13.08%
7.17% GOI 08-01-2028	10.13%
6.84% GOI CG 19-12-2022	8.30%
8.73% UTTARPRADESH SDL 10-10-2028	2.75%
8.60% GOI CG 02-06-2028	2.26%
7.40% GOI CG 09-09-2035	1.78%
6.57% GOI CG 05-12-2033	1.23%
8.13% GOI CG 22-06-2045	0.88%
8.10% KERALA SDL 08-05-2023	0.30%
6.68% GOI CG 17-09-2031	0.27%
Gilts Total	40.98%
RELIANCE INDUSTRIES LTD.	1.61%
HDFC BANK LTD.FV-2	1.55%
INFOSYS LIMITED	1.48%
ITC - FV 1	1.18%
ICICI BANK LTD.FV-2	1.08%
LARSEN&TUBRO	0.99%
HDFC LTD FV 2	0.88%
KOTAK MAHINDRA BANK LIMITED_FV5	0.71%
TATA CONSULTANCY SERVICES LTD.	0.56%
HINDUSTAN LEVER LTD.	0.47%
YES BANK LTD	0.42%
DIVIS LABORATORIES LIMITED	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
HCL TECHNOLOGIES LIMITED	0.30%
MAHINDRA & MAHINDRA LTD.-FV5	0.29%
THE INDIAN HOTELS CO LTD	0.29%
Vedanta Limited	0.27%
ULTRATECH CEMCO LTD	0.27%
STATE BANK OF INDIAFV-1	0.26%
GUJARAT FLUOROchemicals LTD.	0.25%
ASIAN PAINTS LIMITEDFV-1	0.23%
GRASIM INDUSTRIES LTD.	0.21%
POWER GRID CORP OF INDIA LTD	0.20%
PETRONET LNG LIMITED	0.19%
JSW STEEL LIMITED	0.18%
GAS AUTHORITY OF INDIA LTD.	0.18%
MARUTI UDYOG LTD.	0.17%
TECH MAHINDRA LIMITEDFV-5	0.15%
TITAN COMPANY LIMITED	0.14%
DR. REDDY LABORATORIES	0.14%
BAJAJ FINANCE LIMITED	0.13%
TATA MOTORS LTD.FV-2	0.13%
NESTLE INDIA LIMITED	0.12%
HERO MOTOCORP LIMITED	0.12%
COAL INDIA LIMITED	0.10%
MAX FINANCIAL SERVICES LIMITED	0.10%
TATA POWER CO. LTD.FV-1	0.09%
BHARAT FORGE	0.08%
PIRAMAL ENTERPRISES LIMITED	0.08%
MARICO LIMITED	0.08%
BHARAT PETROLEUM CORP. LTD.	0.06%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.05%
BAJAJ AUTO LTD	0.04%
BHARTI AIRTEL LIMITED	0.03%
Equity Total	16.59%
MF Total	3.49%
Money Market Total	0.09%
Current Assets	2.96%
Total	100.00%

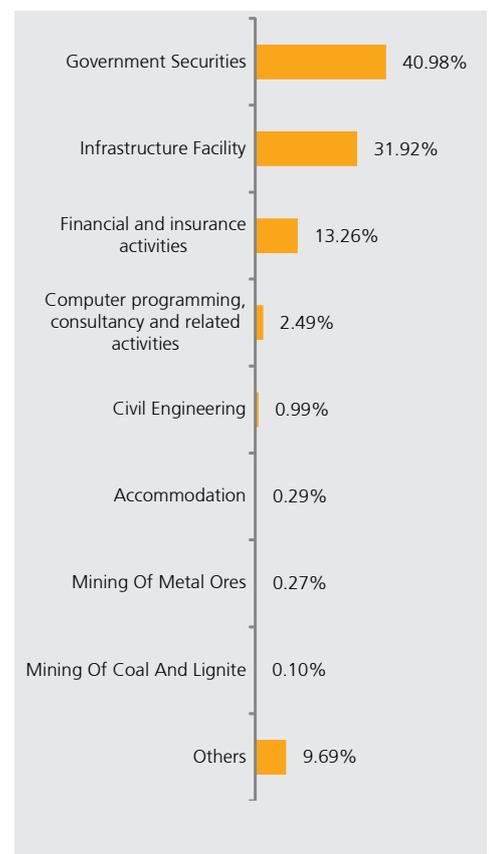
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹23.0056
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 31 October, 18: ₹ 37.68 Crs.
Modified Duration of Debt Portfolio: 4.15 years
YTM of Debt Portfolio: 8.42%

Asset Allocation

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

Returns

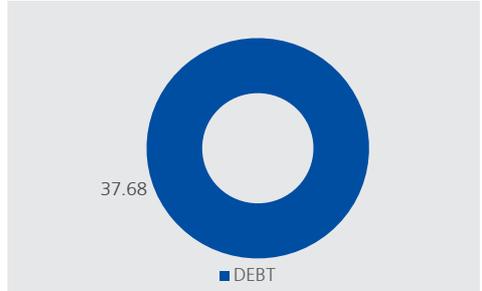
Period	Fund Returns	Index Returns
Last 1 Month	1.02%	1.24%
Last 6 Months	2.13%	2.44%
Last 1 Year	0.57%	1.74%
Last 2 Years	2.93%	4.45%
Last 3 Years	5.46%	6.79%
Since Inception	7.47%	7.47%

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

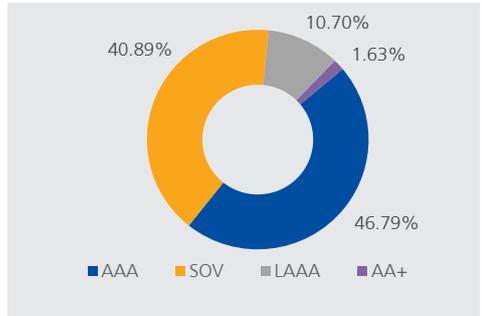
Portfolio

Name of Instrument	% to AUM
7.95% REC NCD 12-03-2027	8.55%
6.91% NHPC NCD 15-09-2019 W1 Series	5.23%
7.78% LICHFL NCD 23-05-2022 TR338 II	5.15%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.87%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	4.76%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.59%
7.33% IRFC NCD 28-08-2027 SR123	4.58%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.54%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.50%
7.65% IRFC NCD 30-07-2019 SR111	2.63%
7.42% PFC NCD 26-06-2020 Series-165	2.60%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.75%
9.00% STFC, LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.54%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.76%
7.95% HDFC BK NCD 21-09-2026	0.76%
Bonds/Debentures Total	55.81%
7.17% GOI 08-01-2028	12.84%
6.84% GOI CG 19-12-2022	10.60%
8.73% UTTARPRADESH SDL 10-10-2028	3.52%
6.05% GOI CG 02-02-2019	3.00%
8.60% GOI CG 02-06-2028	2.92%
7.40% GOI CG 09-09-2035	2.28%
6.57% GOI CG 05-12-2033	1.57%
8.13% GOI CG 22-06-2045	1.13%
8.10% KERALA SDL 08-05-2023	0.40%
6.68% GOI CG 17-09-2031	0.34%
Gilts Total	38.60%
MF Total	2.47%
Current Assets	3.12%
Total	100.00%

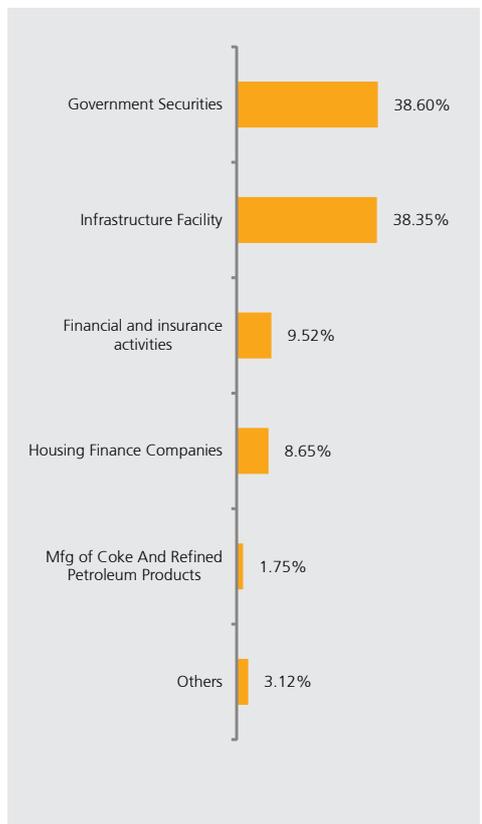
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhota
NAV as on 31 October, 18: ₹19.4437
Inception Date: 11th June 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 18: ₹ 50.64 Crs.
Modified Duration of Debt Portfolio:
 4.00 years
YTM of Debt Portfolio: 7.71%

Asset Allocation

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

Returns

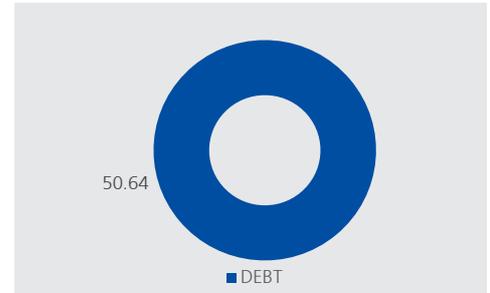
Period	Fund Returns	Index Returns
Last 1 Month	1.40%	1.61%
Last 6 Months	3.19%	3.75%
Last 1 Year	0.96%	1.86%
Last 2 Years	2.97%	3.82%
Last 3 Years	5.73%	6.49%
Since Inception	6.61%	7.95%

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

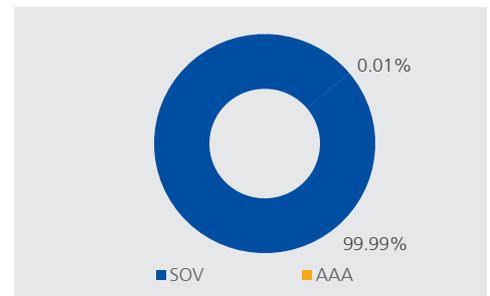
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	42.72%
6.05% GOI CG 02-02-2019	17.91%
7.17% GOI 08-01-2028	13.39%
8.73% UTTARPRADESH SDL 10-10-2028	7.78%
8.60% GOI CG 02-06-2028	6.62%
7.40% GOI CG 09-09-2035	5.04%
6.57% GOI CG 05-12-2033	1.74%
6.68% GOI CG 17-09-2031	0.14%
Gilts Total	95.36%
MF Total	2.55%
Money Market Total	0.01%
Current Assets	2.08%
Total	100.00%

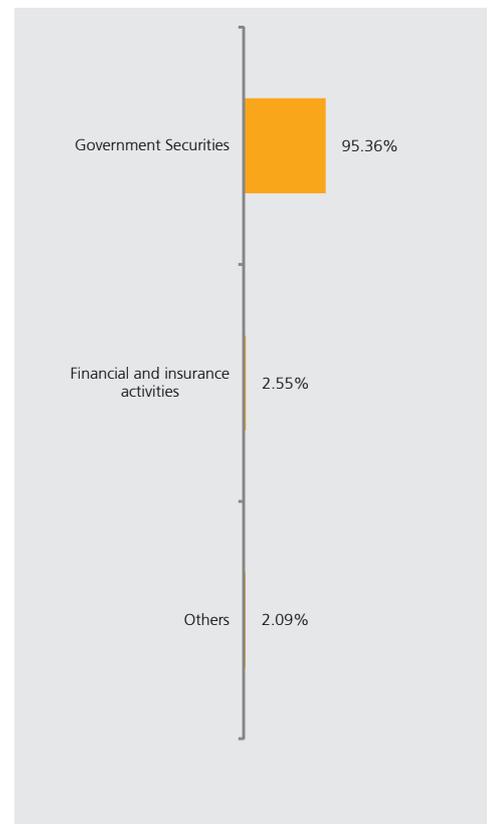
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹18.9814
Inception Date: 20th August 2009
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 18: ₹ 1.79 Crs.
Modified Duration of Debt Portfolio:
 4.04 years
YTM of Debt Portfolio: 7.73%

Asset Allocation

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

Returns

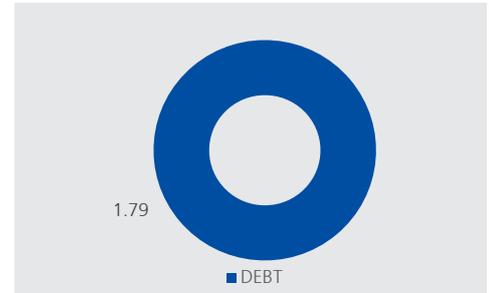
Period	Fund Returns	Index Returns
Last 1 Month	1.38%	1.61%
Last 6 Months	3.30%	3.75%
Last 1 Year	1.30%	1.86%
Last 2 Years	3.32%	3.82%
Last 3 Years	6.09%	6.49%
Since Inception	7.20%	7.24%

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

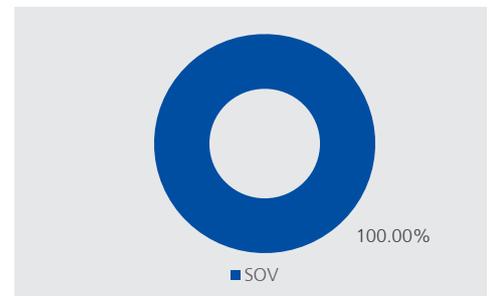
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	41.33%
6.05% GOI CG 02-02-2019	18.18%
7.17% GOI 08-01-2028	13.31%
8.73% UTTARPRADESH SDL 10-10-2028	8.00%
8.60% GOI CG 02-06-2028	6.77%
7.40% GOI CG 09-09-2035	5.01%
6.57% GOI CG 05-12-2033	1.75%
6.68% GOI CG 17-09-2031	0.15%
Gilts Total	94.50%
MF Total	1.68%
Current Assets	3.82%
Total	100.00%

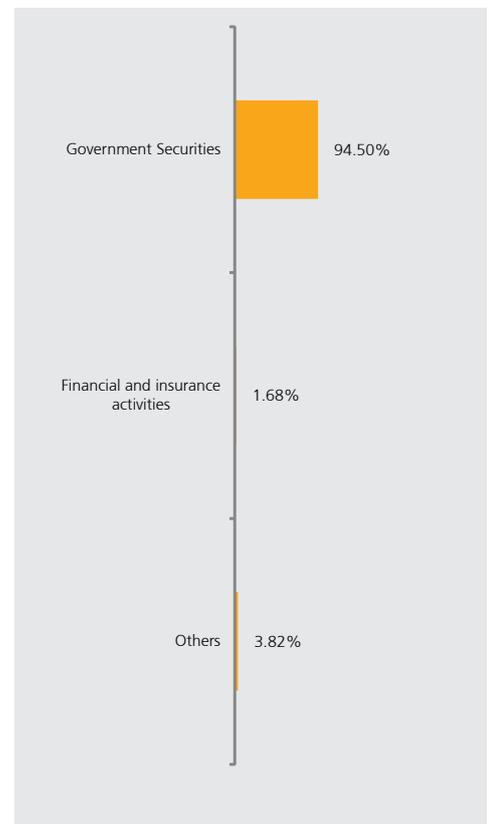
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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'.

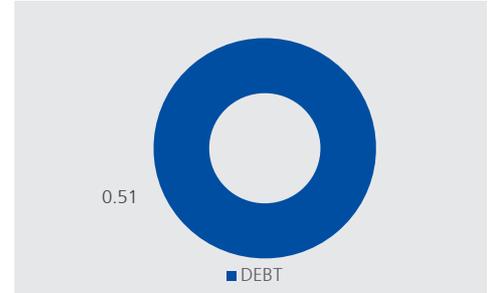
Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 31 October, 18: ₹19.5680
Inception Date: 19th March 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 18: ₹ 0.51 Crs.
Modified Duration of Debt Portfolio: 4.14 years
YTM of Debt Portfolio: 7.73%

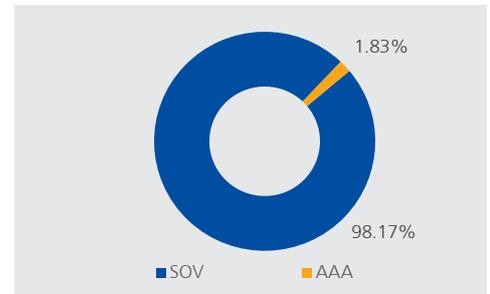
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	45.32%
6.05% GOI CG 02-02-2019	14.67%
7.17% GOI 08-01-2028	13.31%
8.73% UTTARPRADESH SDL 10-10-2028	7.71%
8.60% GOI CG 02-06-2028	6.95%
7.40% GOI CG 09-09-2035	4.94%
6.57% GOI CG 05-12-2033	1.70%
6.68% GOI CG 17-09-2031	0.18%
Gilts Total	94.78%
Money Market Total	1.77%
Current Assets	3.46%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

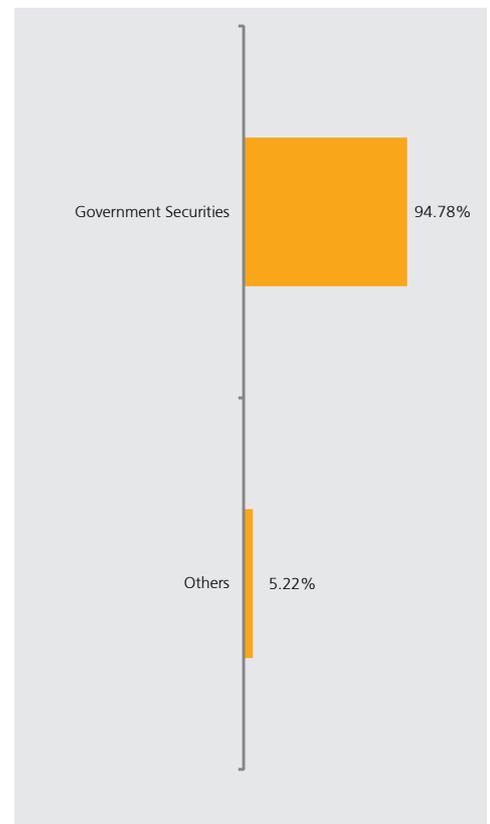
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	95
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.43%	1.61%
Last 6 Months	3.16%	3.75%
Last 1 Year	1.23%	1.86%
Last 2 Years	3.09%	3.82%
Last 3 Years	5.80%	6.49%
Since Inception	6.52%	7.39%

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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'.

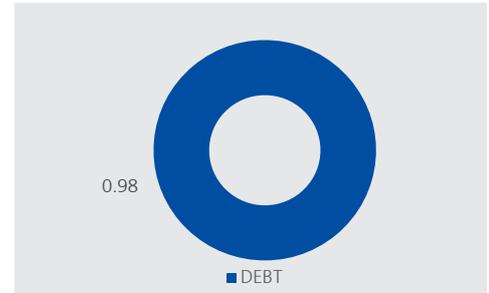
Fund Details

Fund Manager: Mr. Gaurav Jakhota
NAV as on 31 October, 18: ₹19.5847
Inception Date: 27th February 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 18: ₹ 0.98 Crs.
Modified Duration of Debt Portfolio:
 3.95 years
YTM of Debt Portfolio: 7.69%

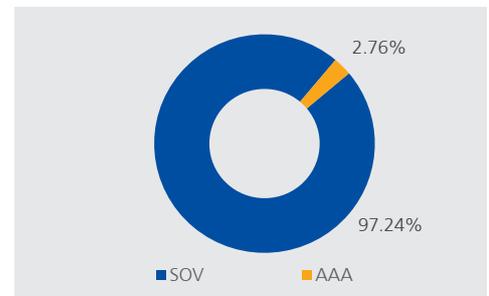
Portfolio

Name of Instrument	% to AUM
6.84% GOI CG 19-12-2022	43.40%
6.05% GOI CG 02-02-2019	15.75%
7.17% GOI 08-01-2028	13.43%
8.73% UTTARPRADESH SDL 10-10-2028	7.75%
8.60% GOI CG 02-06-2028	6.63%
7.40% GOI CG 09-09-2035	4.97%
6.57% GOI CG 05-12-2033	1.69%
6.68% GOI CG 17-09-2031	0.19%
Gilts Total	93.81%
MF Total	3.08%
Money Market Total	2.67%
Current Assets	0.45%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

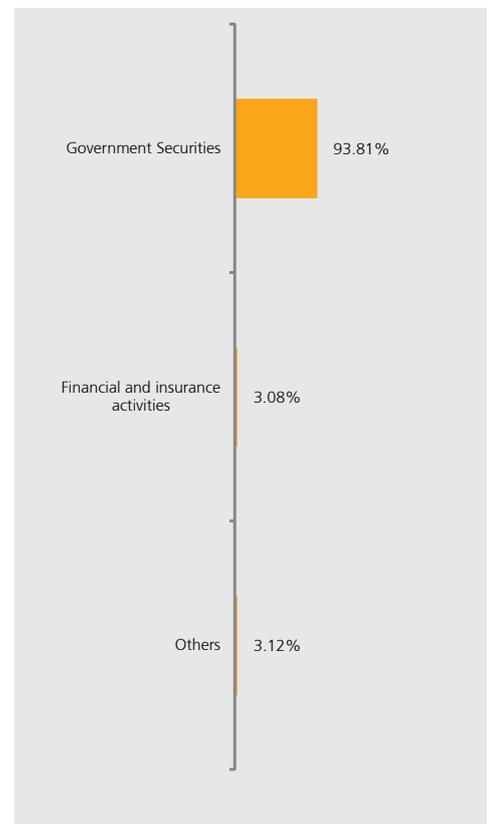
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.40%	1.61%
Last 6 Months	3.19%	3.75%
Last 1 Year	1.05%	1.86%
Last 2 Years	3.02%	3.82%
Last 3 Years	5.75%	6.49%
Since Inception	6.49%	7.24%

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 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹24.6665
Inception Date: 9th August 2004
Benchmark: Crisil 91-days Treasury Bill Index
AUM as on 31 October, 18: ₹ 3.62 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 7.07%

Asset Allocation

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

Returns

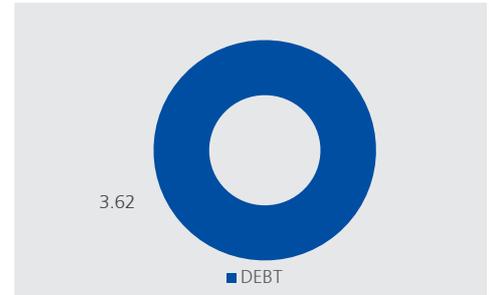
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.66%
Last 6 Months	2.79%	3.44%
Last 1 Year	5.39%	6.75%
Last 2 Years	5.36%	6.58%
Last 3 Years	5.67%	6.84%
Since Inception	6.55%	7.20%

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

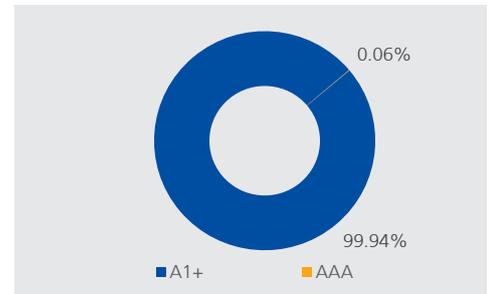
Portfolio

Name of Instrument	% to AUM
MF Total	1.66%
Money Market Total	98.49%
Current Assets	-0.14%
Total	100.00%

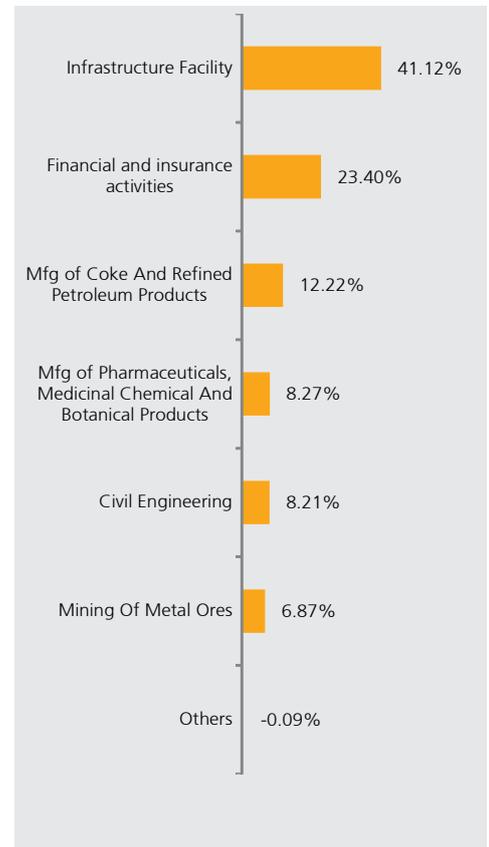
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹24.8380
Inception Date: 8th November 2006
Benchmark: Crisil 91-days Treasury Bill Index
AUM as on 31 October, 18: ₹ 2.42 Crs.
Modified Duration of Debt Portfolio:
 0.09 years
YTM of Debt Portfolio: 6.79%

Asset Allocation

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

Returns

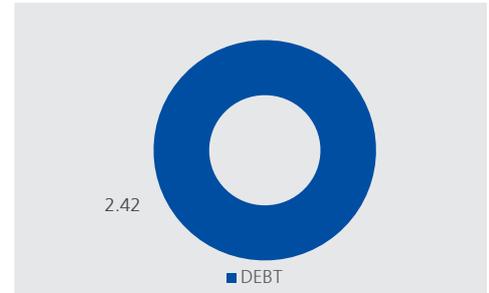
Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.66%
Last 6 Months	2.82%	3.44%
Last 1 Year	5.43%	6.75%
Last 2 Years	5.33%	6.58%
Last 3 Years	5.79%	6.84%
Since Inception	6.93%	7.45%

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

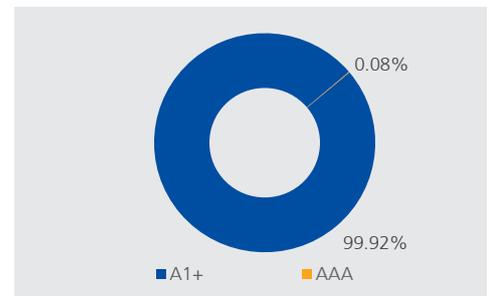
Portfolio

Name of Instrument	% to AUM
MF Total	1.65%
Money Market Total	98.46%
Current Assets	-0.11%
Total	100.00%

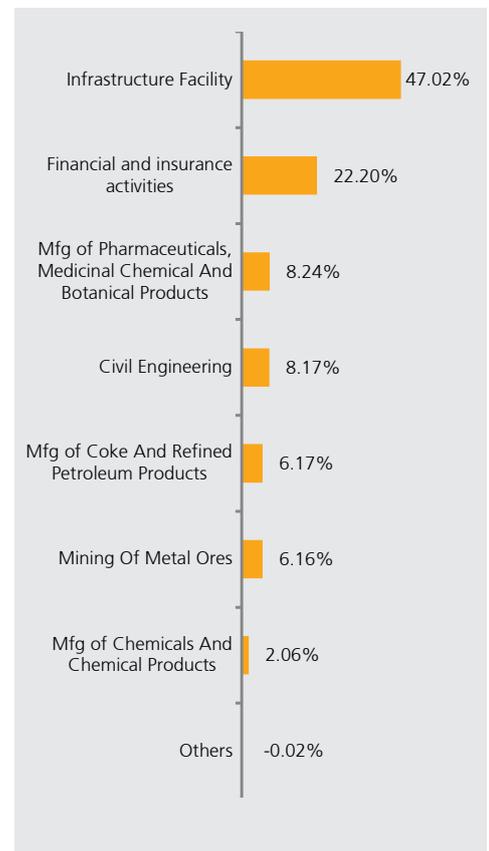
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹21.4801
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 18: ₹ 284.95 Crs.
Modified Duration of Debt Portfolio: 3.88 years
YTM of Debt Portfolio: 8.16%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	93
MMI / Others	00-25	7

Returns

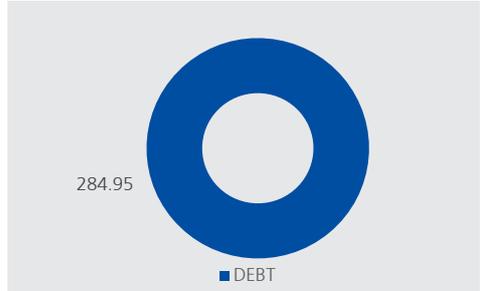
Period	Fund Returns	Index Returns
Last 1 Month	1.01%	1.24%
Last 6 Months	1.49%	2.44%
Last 1 Year	-0.14%	1.74%
Last 2 Years	2.45%	4.45%
Last 3 Years	5.21%	6.79%
Since Inception	7.63%	7.71%

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

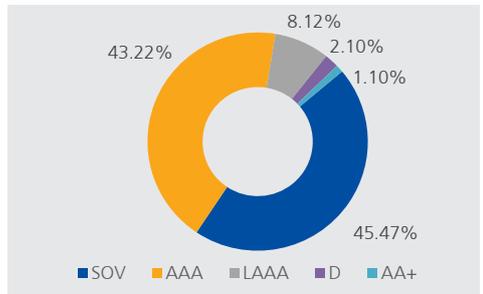
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	9.34%
10.00% IHFL NCD 29-09-2019	6.28%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	6.27%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.09%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.24%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.99%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.44%
7.33% IRFC NCD 28-08-2027 SR123	2.07%
6.91% NHPC NCD 15-09-2019 W1 Series	1.73%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	1.26%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.08%
7.65% IRFC NCD 30-07-2019 SR111	1.04%
7.78% LICHFL NCD 23-05-2022 TR338 II	1.02%
7.80% LICHFL NCD 03-05-2022 TR 334	0.89%
7.42% PFC NCD 26-06-2020 Series-165	0.86%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.63%
8.80% PGCIL NCD 13-03-2023 XLII	0.53%
9.45% LICHFL NCD 30-01-2022	0.36%
7.50% BAJAJFINANCE NCD 10-08-2020 SR-222	0.34%
8.20% PGCIL NCD 23-01-2022 XLVIII B	0.21%
Bonds/Debentures Total	48.66%
7.17% GOI 08-01-2028	12.79%
6.84% GOI CG 19-12-2022	10.43%
6.05% GOI CG 02-02-2019	9.51%
8.73% UTTARPRADESH SDL 10-10-2028	3.48%
8.60% GOI CG 02-06-2028	2.89%
7.40% GOI CG 09-09-2035	2.27%
6.57% GOI CG 05-12-2033	1.57%
8.13% GOI CG 22-06-2045	1.13%
8.10% KERALA SDL 08-05-2023	0.40%
6.68% GOI CG 17-09-2031	0.34%
Gilts Total	44.81%
Money Market Total	5.08%
Current Assets	1.45%
Total	100.00%

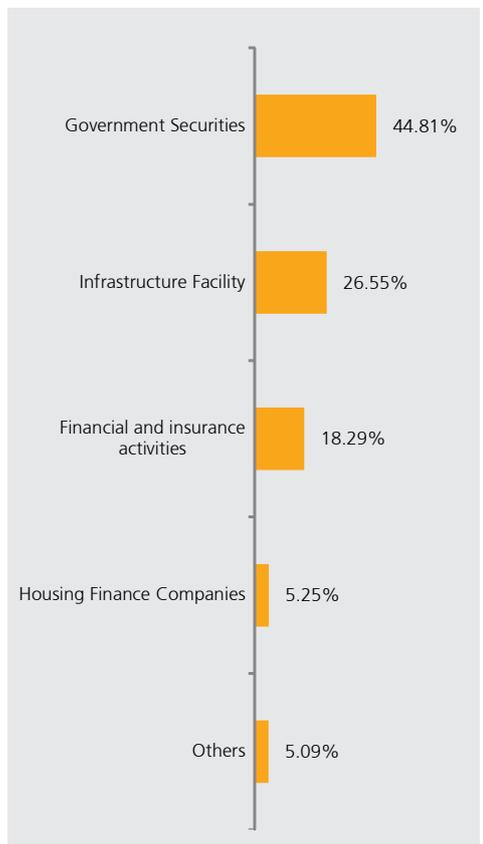
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹21.2749
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 18: ₹ 2.97 Crs.
Modified Duration of Debt Portfolio: 3.77 years
YTM of Debt Portfolio: 8.12%

Asset Allocation

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

Returns

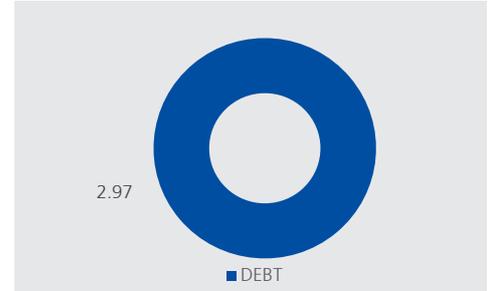
Period	Fund Returns	Index Returns
Last 1 Month	1.03%	1.24%
Last 6 Months	2.42%	2.44%
Last 1 Year	0.78%	1.74%
Last 2 Years	3.41%	4.45%
Last 3 Years	5.89%	6.79%
Since Inception	7.45%	7.72%

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

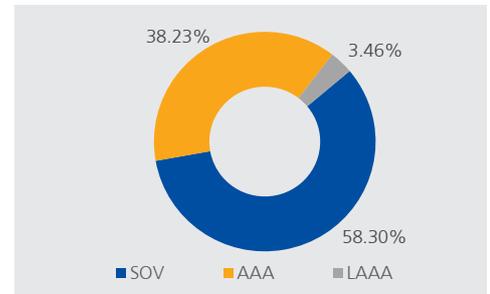
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	9.34%
10.00% IHFL NCD 29-09-2019	6.28%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	6.27%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.09%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.24%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.99%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.44%
7.33% IRFC NCD 28-08-2027 SR123	2.07%
6.91% NHPC NCD 15-09-2019 W1 Series	1.73%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	1.26%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION 1 28-03-2028	1.08%
7.65% IRFC NCD 30-07-2019 SR111	1.04%
7.78% LICHFL NCD 23-05-2022 TR338 II	1.02%
7.80% LICHFL NCD 03-05-2022 TR 334	0.89%
7.42% PFC NCD 26-06-2020 Series-165	0.86%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.63%
8.80% PGCIL NCD 13-03-2023 XLII	0.53%
9.45% LICHFL NCD 30-01-2022	0.36%
7.50% BAJAJFINANCE NCD 10-08-2020 SR-222	0.34%
8.20% PGCIL NCD 23-01-2022 XLVIII B	0.21%
Bonds/Debentures Total	48.66%
6.05% GOI CG 02-02-2019	20.11%
7.17% GOI 08-01-2028	12.63%
6.84% GOI CG 19-12-2022	10.12%
8.73% UTTARPRADESH SDL 10-10-2028	3.32%
8.60% GOI CG 02-06-2028	2.94%
7.40% GOI CG 09-09-2035	2.23%
6.57% GOI CG 05-12-2033	1.55%
8.13% GOI CG 22-06-2045	1.10%
6.68% GOI CG 17-09-2031	0.33%
8.10% KERALA SDL 08-05-2023	0.33%
Gilts Total	54.66%
MF Total	3.70%
Current Assets	-7.02%
Total	100.00%

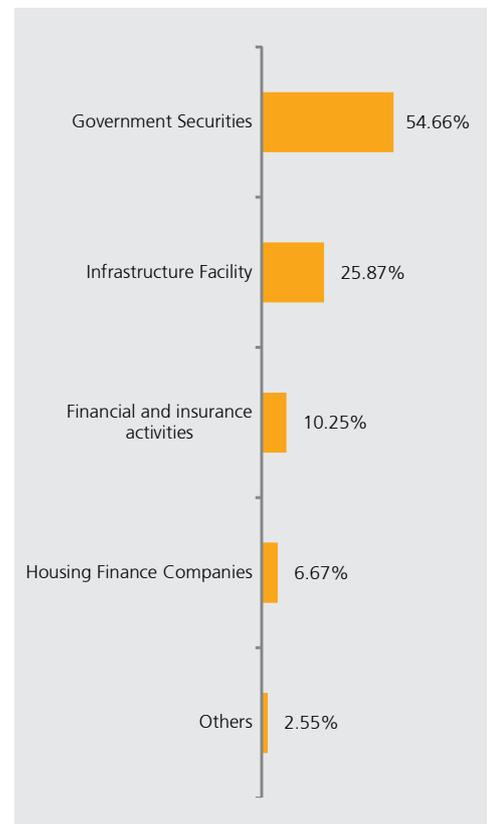
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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'.

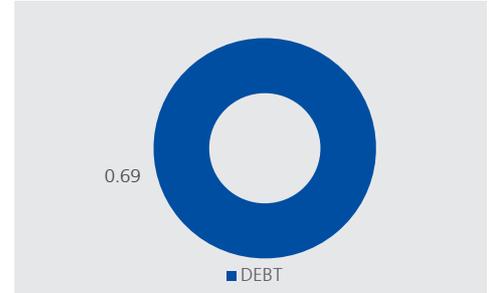
Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 31 October, 18: ₹21.9026
Inception Date: 19th March 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 18: ₹ 0.69 Crs.
Modified Duration of Debt Portfolio: 4.05 years
YTM of Debt Portfolio: 7.84%

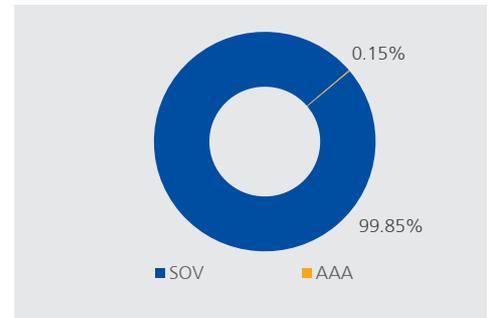
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	28.42%
8.10% KERALA SDL 08-05-2023	23.03%
6.05% GOI CG 02-02-2019	20.35%
6.84% GOI CG 19-12-2022	11.32%
8.73% UTTARPRADESH SDL 10-10-2028	3.38%
8.60% GOI CG 02-06-2028	2.74%
7.40% GOI CG 09-09-2035	2.17%
6.57% GOI CG 05-12-2033	1.52%
8.13% GOI CG 22-06-2045	1.01%
6.68% GOI CG 17-09-2031	0.40%
Gilts Total	94.33%
MF Total	2.92%
Money Market Total	0.15%
Current Assets	2.61%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

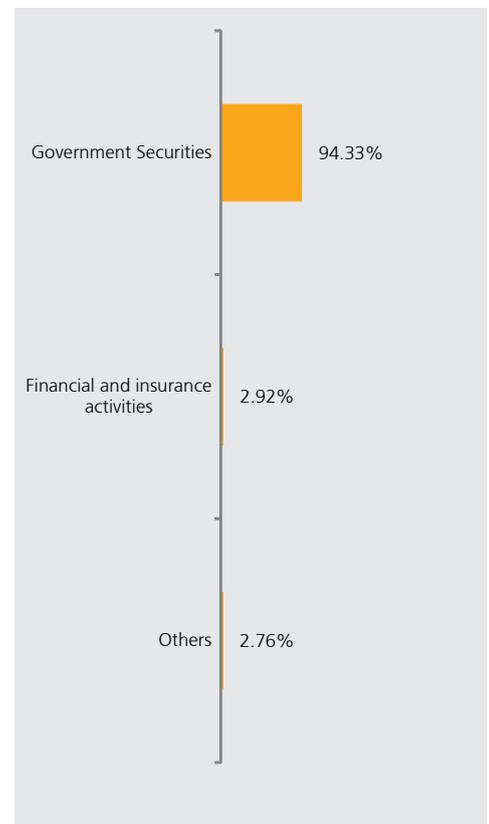
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	94
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.25%	1.24%
Last 6 Months	2.61%	2.44%
Last 1 Year	1.39%	1.74%
Last 2 Years	3.35%	4.45%
Last 3 Years	5.76%	6.79%
Since Inception	7.66%	7.42%

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹21.9925
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 31 October, 18: ₹ 1.36 Crs.
Modified Duration of Debt Portfolio: 3.85 years
YTM of Debt Portfolio: 8.03%

Asset Allocation

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

Returns

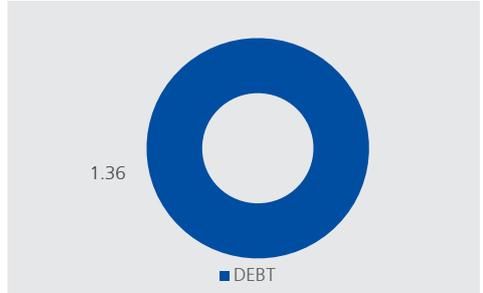
Period	Fund Returns	Index Returns
Last 1 Month	1.00%	1.24%
Last 6 Months	2.19%	2.44%
Last 1 Year	0.52%	1.74%
Last 2 Years	2.87%	4.45%
Last 3 Years	5.41%	6.79%
Since Inception	7.66%	7.37%

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

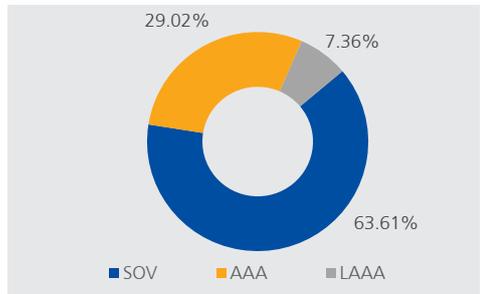
Portfolio

Name of Instrument	% to AUM
7.78% LICHL NCD 23-05-2022 TR338 II	7.11%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	7.08%
7.95% HDFC BK NCD 21-09-2026	6.97%
7.95% REC NCD 12-03-2027	6.95%
7.33% IRFC NCD 28-08-2027 SR123	6.67%
Bonds/Debentures Total	34.77%
6.05% GOI CG 02-02-2019	25.51%
7.17% GOI 08-01-2028	12.96%
6.84% GOI CG 19-12-2022	10.53%
8.73% UTTARPRADESH SDL 10-10-2028	3.55%
8.60% GOI CG 02-06-2028	2.98%
7.40% GOI CG 09-09-2035	2.26%
6.57% GOI CG 05-12-2033	1.59%
8.13% GOI CG 22-06-2045	1.09%
8.10% KERALA SDL 08-05-2023	0.36%
6.68% GOI CG 17-09-2031	0.33%
Gilts Total	61.17%
MF Total	2.20%
Money Market Total	0.22%
Current Assets	1.65%
Total	100.00%

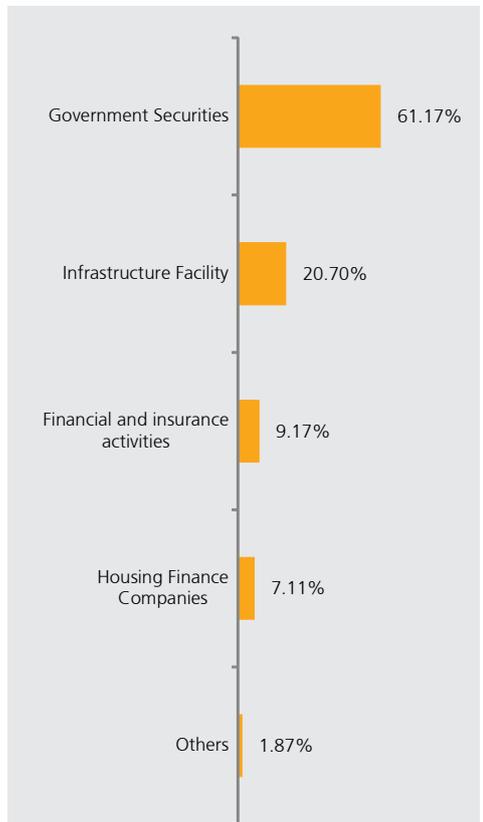
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹14.3638

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 31 October, 18: ₹ 68.70 Crs.

Modified Duration of Debt Portfolio:

3.89 years

YTM of Debt Portfolio: 8.18%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	92
MMI / Others	00-90	8

Returns

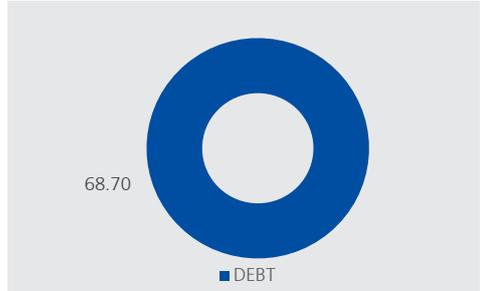
Period	Fund Returns	Index Returns
Last 1 Month	0.99%	-
Last 6 Months	1.77%	-
Last 1 Year	0.24%	-
Last 2 Years	2.64%	-
Last 3 Years	5.21%	-
Since Inception	6.58%	-

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

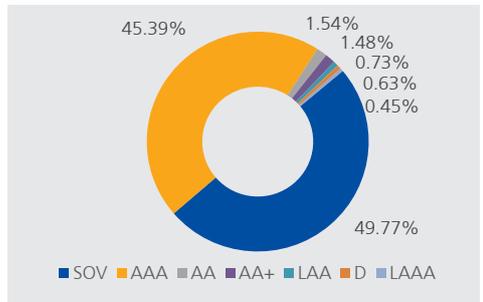
Portfolio

Name of Instrument	% to AUM
7.95% HDFC BK NCD 21-09-2026	6.78%
7.33% IRFC NCD 28-08-2027 SR123	6.22%
8.40% PGCIL NCD 27-05-2022 L STRP D	4.31%
9.00% IHFL NCD 30-06-2026	3.67%
10.00% IHFL NCD 29-09-2019	3.38%
8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III	2.61%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.21%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.20%
9.00% NTPC NCD 25-01-2023 XLIIH	1.90%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.77%
9.55% HINDALCO NCD 25-04-2022	1.46%
8.27% REC NCD 09-03-2022 SR132	1.43%
9.00% STFC, LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.40%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.91%
8.80% PGCIL NCD 13-03-2023 XLII	0.73%
7.50% BAJAJFINANCE NCD 10-08-2020 SR-222	0.71%
8.35% CHOLAFIN NCD 29-03-2022	0.70%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.69%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.61%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.42%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.42%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.15%
7.80% LICHFL NCD 03-05-2022 TR 334	0.14%
Bonds/Debentures Total	44.80%
7.17% GOI 08-01-2028	12.74%
6.05% GOI CG 02-02-2019	12.45%
6.84% GOI CG 19-12-2022	10.06%
8.73% UTTARPRADESH SDL 10-10-2028	3.40%
8.60% GOI CG 02-06-2028	2.85%
7.40% GOI CG 09-09-2035	2.24%
6.57% GOI CG 05-12-2033	1.55%
8.13% GOI CG 22-06-2045	1.11%
8.10% KERALA SDL 08-05-2023	0.41%
6.68% GOI CG 17-09-2031	0.33%
Gilts Total	47.13%
MF Total	3.97%
Money Market Total	2.77%
Current Assets	1.32%

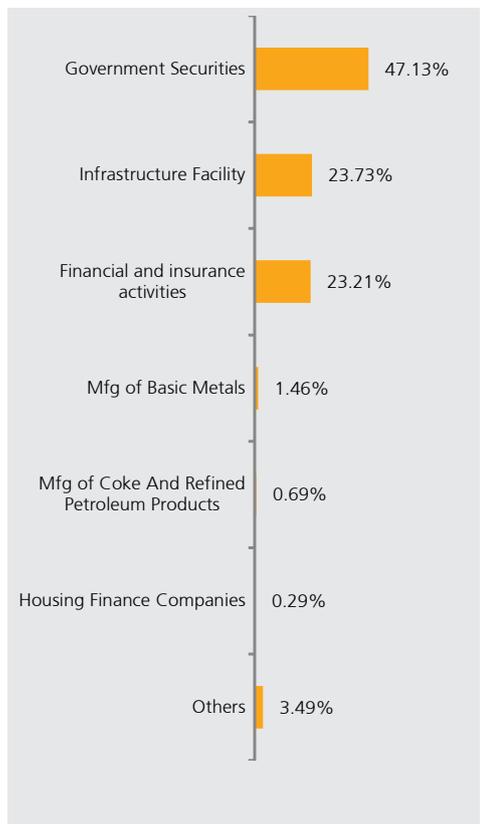
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹20.4608
Inception Date: 11th June 2008
Benchmark: Crisil 91-days Treasury Bill Index
AUM as on 31 October, 18: ₹ 214.34 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 6.41%

Asset Allocation

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

Returns

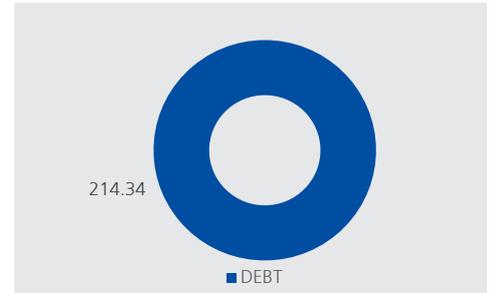
Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.66%
Last 6 Months	-0.34%	3.44%
Last 1 Year	2.30%	6.75%
Last 2 Years	4.11%	6.62%
Last 3 Years	5.02%	6.94%
Since Inception	7.13%	7.45%

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

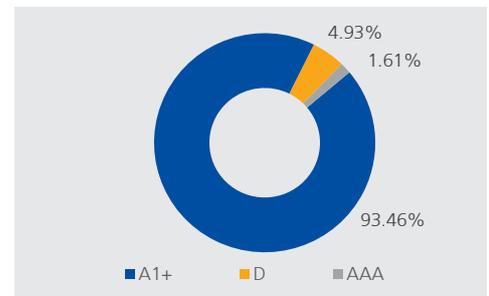
Portfolio

Name of Instrument	% to AUM
Money Market Total	101.52%
Current Assets	-1.52%
Total	100.00%

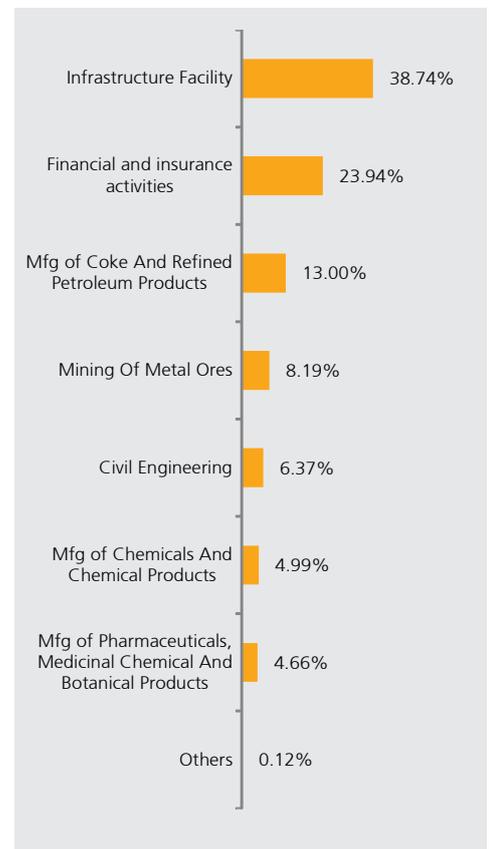
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹19.8761
Inception Date: 20th August 2009
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 October, 18: ₹ 1.96 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 6.19%

Asset Allocation

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

Returns

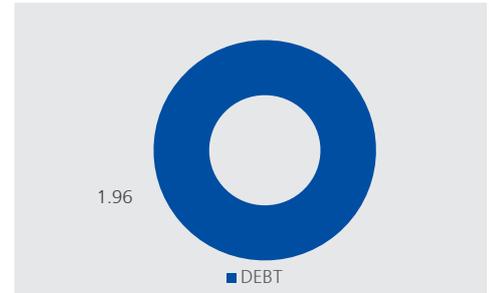
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.66%
Last 6 Months	-0.56%	3.44%
Last 1 Year	2.25%	6.75%
Last 2 Years	4.15%	6.62%
Last 3 Years	5.11%	6.94%
Since Inception	7.08%	7.84%

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

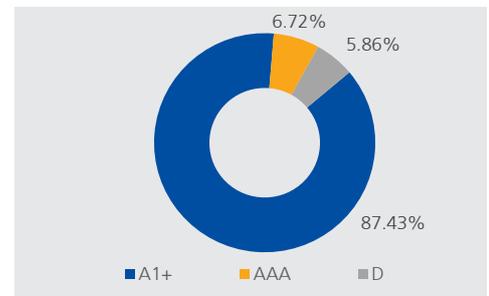
Portfolio

Name of Instrument	% to AUM
MF Total	3.57%
Money Market Total	97.95%
Current Assets	-1.52%
Total	100.00%

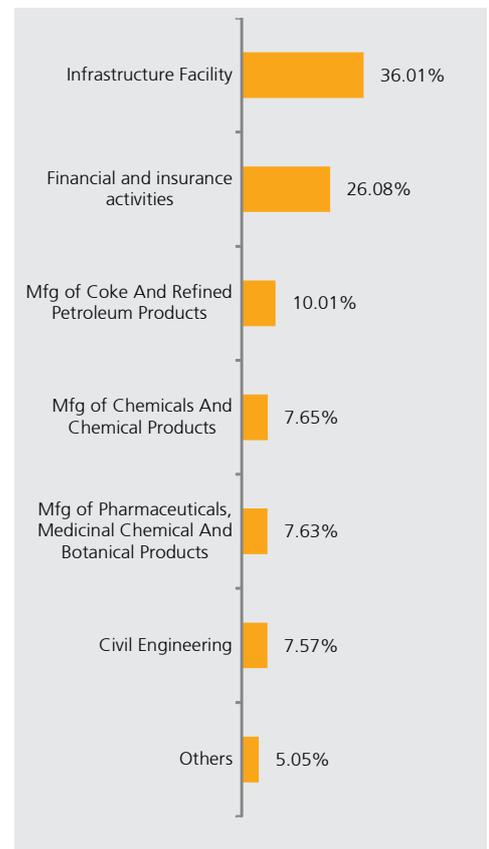
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹17.8633
Inception Date: 11th January 2010
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 October, 18: ₹ 10.70 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 6.14%

Asset Allocation

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

Returns

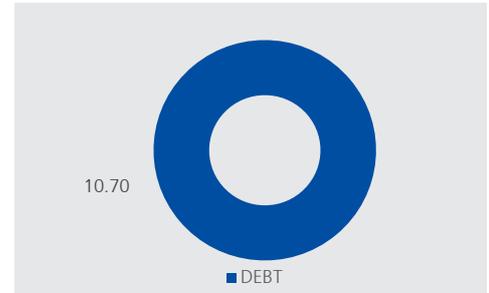
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.66%
Last 6 Months	-0.63%	3.44%
Last 1 Year	2.02%	6.75%
Last 2 Years	3.96%	6.62%
Last 3 Years	4.96%	6.94%
Since Inception	6.81%	7.66%

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

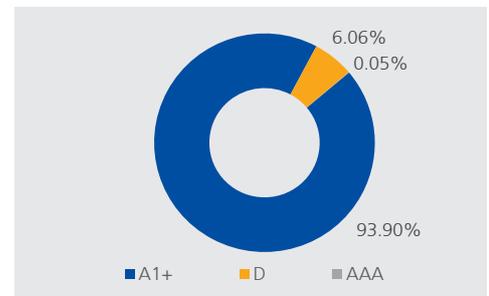
Portfolio

Name of Instrument	% to AUM
MF Total	3.55%
Money Market Total	98.41%
Current Assets	-1.96%
Total	100.00%

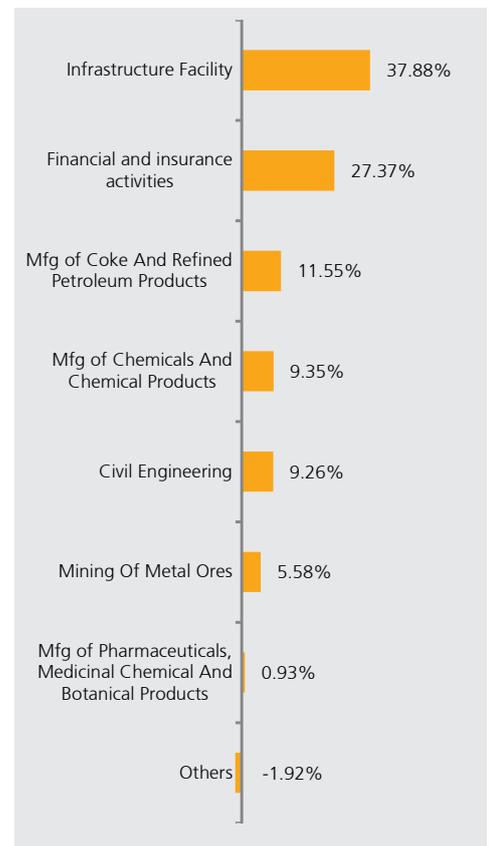
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹20.8994
Inception Date: 27th February 2008
Benchmark: Crisil 91 day T Bill Index
AUM as on 31 October, 18: ₹ 0.76 Crs.
Modified Duration of Debt Portfolio:
 0.11 years
YTM of Debt Portfolio: 6.54%

Asset Allocation

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

Returns

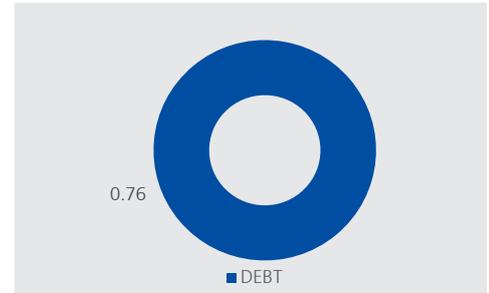
Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.66%
Last 6 Months	-0.18%	3.44%
Last 1 Year	2.45%	6.75%
Last 2 Years	4.14%	6.62%
Last 3 Years	5.08%	6.94%
Since Inception	7.14%	7.49%

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

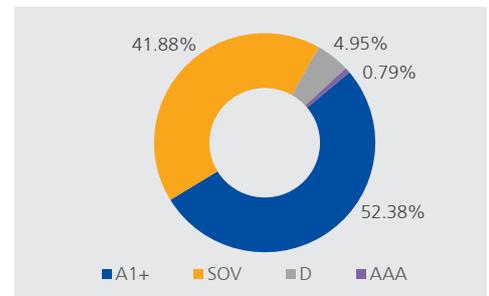
Portfolio

Name of Instrument	% to AUM
MF Total	3.93%
Money Market Total	99.09%
Current Assets	-3.02%
Total	100.00%

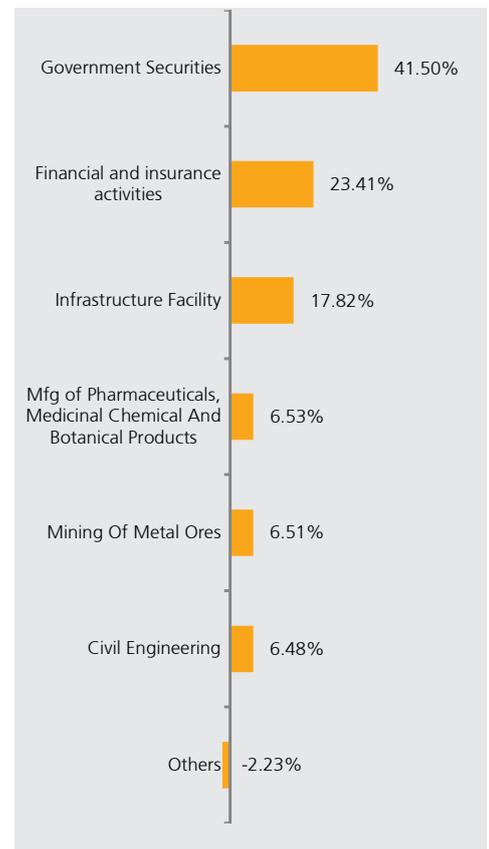
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹16.7679

Highest NAV locked as on 29th Jan 2018: ₹16.7726

Inception Date: 15th February 2010

Benchmark: N.A

AUM as on 31 October, 18: ₹ 434.48 Crs.

Asset Allocation

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

Returns

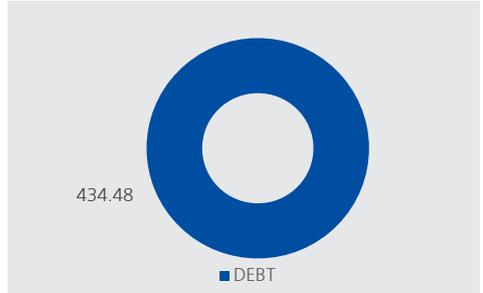
Period	Fund Returns	Index Returns
Last 1 Month	0.83%	-
Last 6 Months	2.55%	-
Last 1 Year	1.42%	-
Last 2 Years	8.54%	-
Last 3 Years	6.55%	-
Since Inception	6.11%	-

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

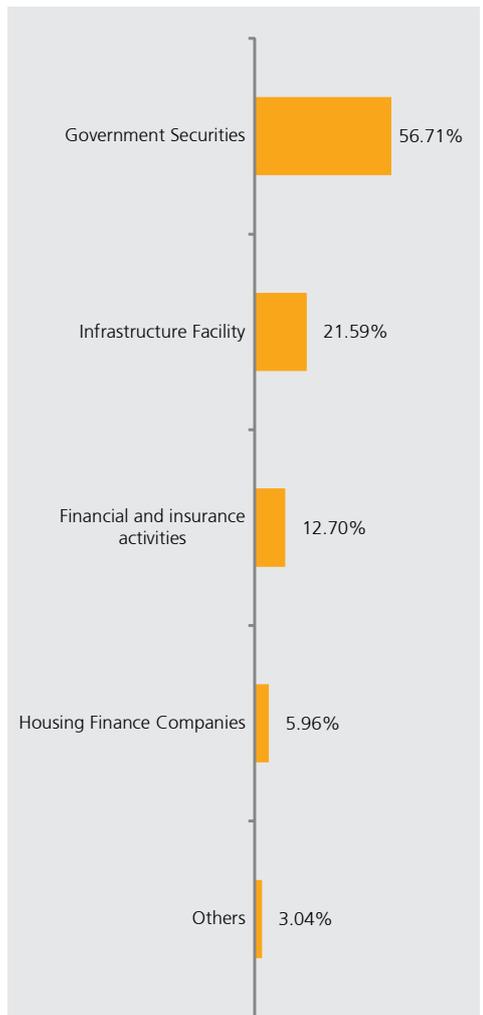
Portfolio

Name of Instrument	% to AUM
0.00% LICHFL ZCB TR-363 25-02-2020	5.96%
8.95% RJIL NCD15-09-2020	5.77%
7.53% PFC NCD 20-01-2020 176-A	5.67%
8.12% CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED NCD SR-536 26-05-2020	5.64%
7.80% BAJAJFINANCE NCD 24-02-2020 SR-203 OPT-I	5.64%
7.13% REC NCD 21-09-2020 SR-118th	5.59%
8.15% PGCIL NCD 09-03-2020 XLIX STRPP A	3.42%
7.42% PFC NCD 26-06-2020 Series-165	1.13%
Bonds/Debentures Total	38.83%
8.39% RAJASHTHAN SDL 2020 1503 UDAY	17.36%
8.57% WESTBENGAL SDL 16.02.2020	10.44%
8.21% RAJASHTHAN UDAY SDL 31.03.2020	10.39%
8.25% UTTARPRADESH SDL 2020 2903 UDAY	8.09%
8.53% Maharashtra SDL 27-10-2020	4.65%
8.42% Maharashtra SDL 25-08-2020	4.63%
8.53% Maharashtra SDL 10-03-2020	1.16%
Gilts Total	56.71%
MF Total	1.42%
Money Market Total	1.15%
Current Assets	3.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹14.2773

Highest NAV locked as on 29th Jan 2018: ₹14.2847

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 31 October, 18: ₹ 151.68 Crs.

Asset Allocation

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

Returns

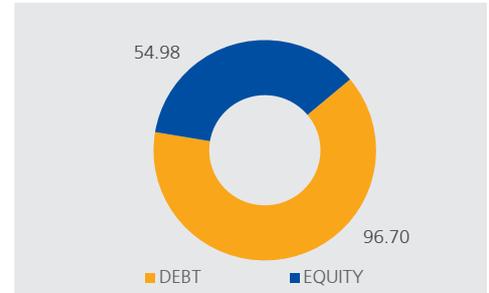
Period	Fund Returns	Index Returns
Last 1 Month	-3.94%	-
Last 6 Months	-0.28%	-
Last 1 Year	3.62%	-
Last 2 Years	9.26%	-
Last 3 Years	7.34%	-
Since Inception	4.47%	-

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

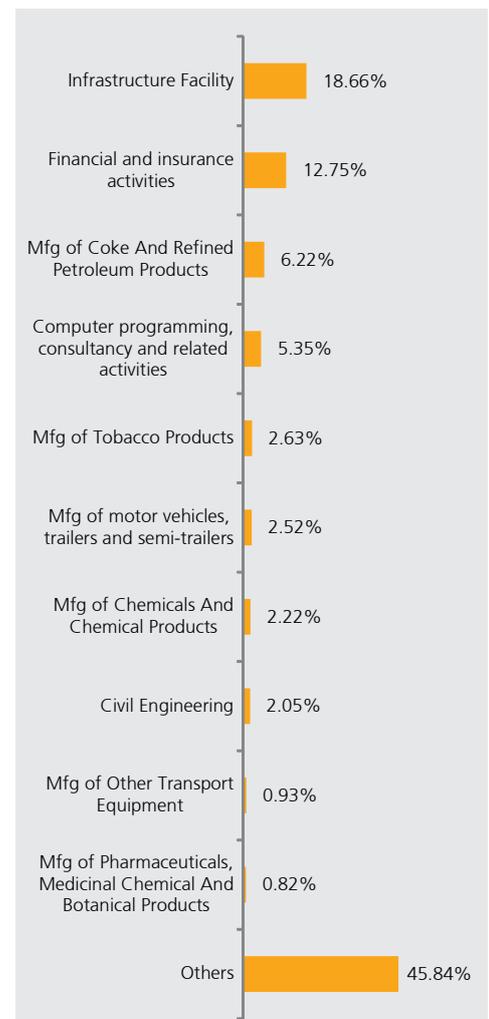
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	2.93%
ITC - FV 1	2.63%
INFOSYS LIMITED	2.51%
TATA CONSULTANCY SERVICES LTD.	2.29%
LARSEN&TUBRO	2.05%
HDFC BANK LTD.FV-2	1.86%
INDUSIND BANK LIMITED	1.68%
HINDUSTAN LEVER LTD.	1.50%
HDFC LTD FV 2	1.45%
ICICI BANK LTD.FV-2	1.32%
MARUTI UDYOG LTD.	1.15%
MAHINDRA & MAHINDRA LTD.-FV5	0.93%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.82%
STATE BANK OF INDIAFV-1	0.73%
ASIAN PAINTS LIMITEDFV-1	0.72%
AXIS BANK LIMITEDFV-2	0.70%
NTPC LIMITED	0.63%
TATA IRON & STEEL COMPANY LTD	0.61%
ONGCFV-5	0.56%
WIPRO	0.54%
KOTAK MAHINDRA BANK LIMITED_FV5	0.54%
POWER GRID CORP OF INDIA LTD	0.53%
Vedanta Limited	0.51%
HERO MOTOCORP LIMITED	0.47%
BAJAJ AUTO LTD	0.46%
COAL INDIA LIMITED	0.45%
TATA MOTORS LTD.FV-2	0.44%
BHARTI AIRTEL LIMITED	0.42%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.33%
YES BANK LTD	0.20%
Equity Total	31.98%
R* SHARES SENSEX ETF - GROWTH PLAN	4.27%
ETFs	4.27%
Money Market Total	63.73%
Current Assets	0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 October, 18: ₹16.1049

Highest NAV locked as on 29th Jan 2018: ₹16.1009

Inception Date: 1st June 2011

Benchmark: N.A

AUM as on 31 October, 18: ₹ 20.78 Crs.

Asset Allocation

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

Returns

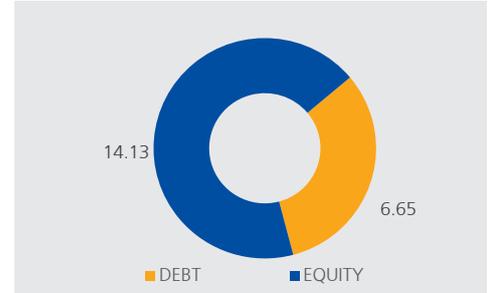
Period	Fund Returns	Index Returns
Last 1 Month	-4.89%	-
Last 6 Months	-1.49%	-
Last 1 Year	3.15%	-
Last 2 Years	9.71%	-
Last 3 Years	7.48%	-
Since Inception	6.65%	-

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

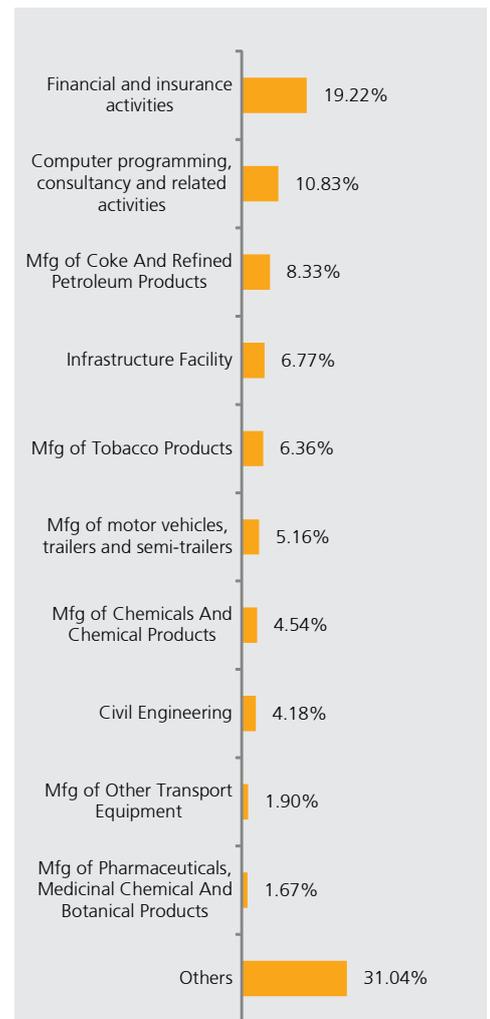
Portfolio

Name of Instrument	% to AUM
ITC - FV 1	6.36%
RELIANCE INDUSTRIES LTD.	5.93%
INFOSYS LIMITED	5.32%
TATA CONSULTANCY SERVICES LTD.	4.40%
LARSEN&TUBRO	4.18%
HDFC BANK LTD.FV-2	3.86%
HINDUSTAN LEVER LTD.	3.07%
HDFC LTD FV 2	3.00%
ICICI BANK LTD.FV-2	2.70%
MARUTI UDYOG LTD.	2.35%
MAHINDRA & MAHINDRA LTD.-FV5	1.91%
INDUSIND BANK LIMITED	1.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.67%
ASIAN PAINTS LIMITEDFV-1	1.47%
AXIS BANK LIMITEDFV-2	1.43%
STATE BANK OF INDIAFV-1	1.39%
NTPC LIMITED	1.29%
TATA IRON & STEEL COMPANY LTD	1.18%
ONGCFV-5	1.16%
WIPRO	1.11%
KOTAK MAHINDRA BANK LIMITED_FV5	1.11%
POWER GRID CORP OF INDIA LTD	1.08%
Vedanta Limited	1.05%
HERO MOTOCORP LIMITED	0.96%
BAJAJ AUTO LTD	0.94%
COAL INDIA LIMITED	0.92%
TATA MOTORS LTD.FV-2	0.90%
BHARTI AIRTEL LIMITED	0.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.67%
YES BANK LTD	0.41%
Equity Total	64.45%
R* SHARES SENSEX ETF - GROWTH PLAN	3.55%
ETFs	3.55%
Money Market Total	31.99%
Current Assets	0.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹17.4635
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 31 October, 18: ₹ 422.67 Crs.
Modified Duration of Debt Portfolio: 0.08 years
YTM of Debt Portfolio: 6.22%

Asset Allocation

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

Returns

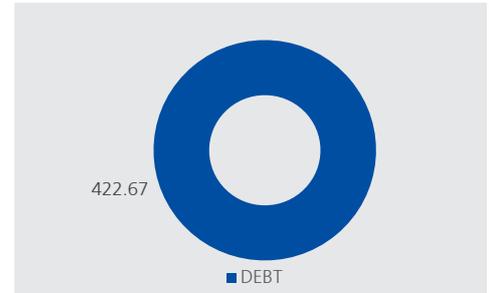
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	-
Last 6 Months	3.04%	-
Last 1 Year	6.05%	-
Last 2 Years	6.13%	-
Last 3 Years	6.43%	-
Since Inception	7.62%	-

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

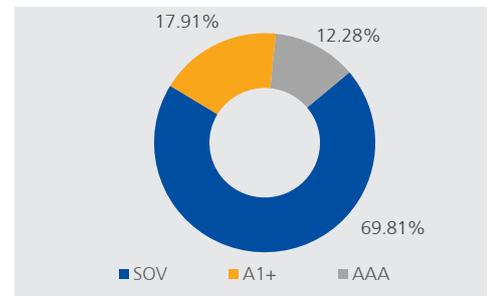
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.29%
Current Assets	-0.29%
Total	100.00%

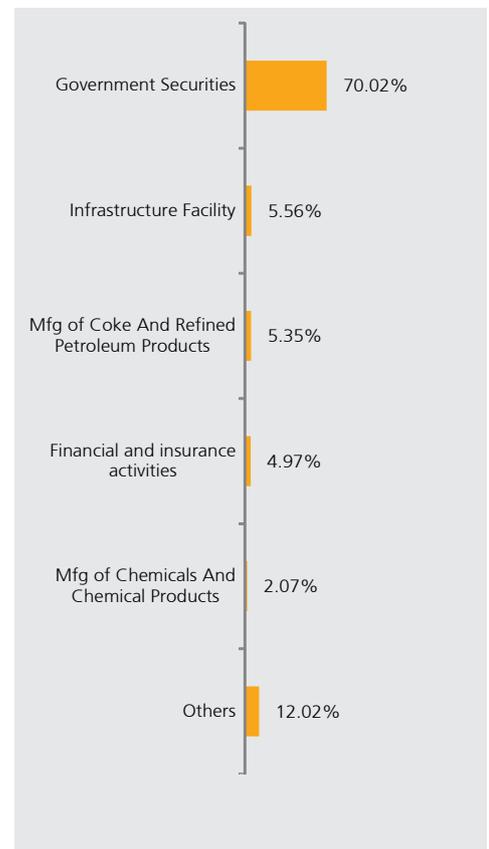
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 2018

Investment Objective

NA

Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 31 October, 18: ₹13.8320
Inception Date: 14th January 2014
Benchmark: N.A
AUM as on 31 October, 18: ₹ 87.44 Crs.
Modified Duration of Debt Portfolio:
 0.09 years
YTM of Debt Portfolio: 6.32%

Asset Allocation

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

Returns

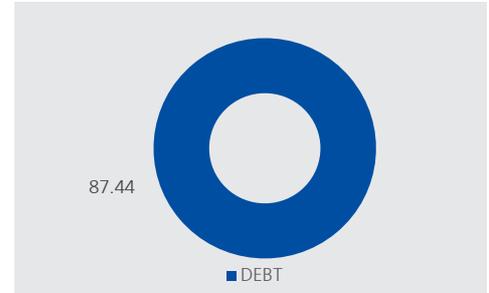
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	-
Last 6 Months	3.05%	-
Last 1 Year	6.07%	-
Last 2 Years	6.16%	-
Last 3 Years	6.49%	-
Since Inception	7.00%	-

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

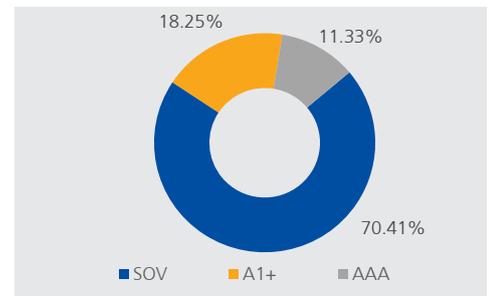
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.06%
Current Assets	-0.06%
Total	100.00%

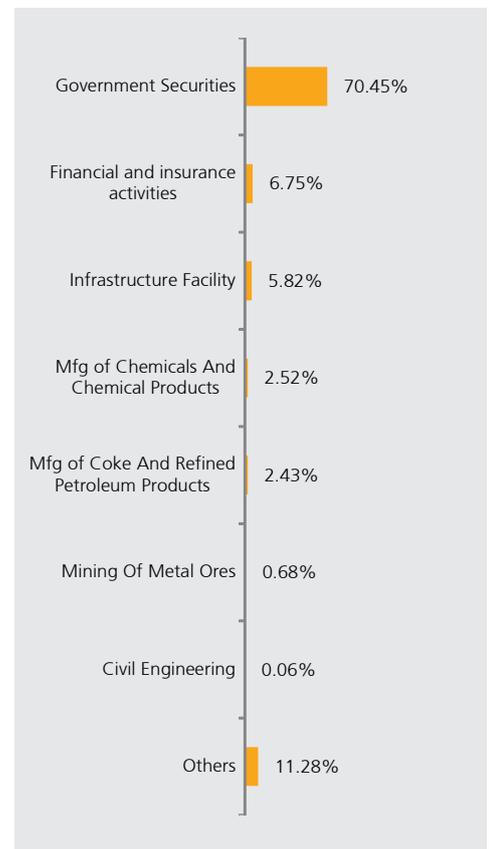
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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. Gaurav Jakhotia
NAV as on 31 October, 18: ₹16.2742
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 31 October, 18: ₹ 46.00 Crs.
Modified Duration of Debt Portfolio: 2.92 years
YTM of Debt Portfolio: 8.73%

Asset Allocation

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

Returns

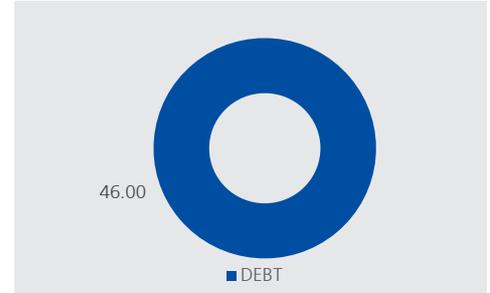
Period	Fund Returns	Index Returns
Last 1 Month	0.90%	-
Last 6 Months	2.14%	-
Last 1 Year	1.92%	-
Last 2 Years	4.52%	-
Last 3 Years	6.05%	-
Since Inception	7.64%	-

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

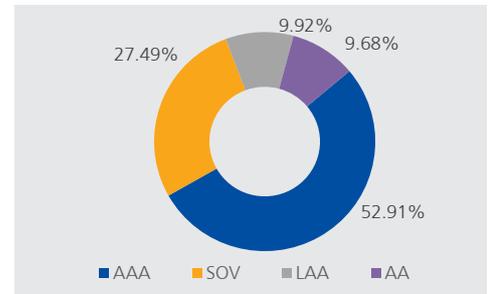
Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	8.94%
9.55% HINDALCO NCD 25-04-2022	8.73%
8.27% REC NCD 09-03-2022 SR132	8.56%
9.00% NTPC NCD 25-01-2023 XLII-I	8.08%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.28%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.88%
9.00% IHFL NCD 30-06-2026	5.47%
9.45% LICHFL NCD 30-01-2022	5.09%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.08%
Bonds/Debentures Total	63.12%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.21%
8.85% SGOK SDL 2022 Jul 18	6.62%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.95%
Gilts Total	24.78%
MF Total	4.00%
Money Market Total	2.23%
Current Assets	5.88%
Total	100.00%

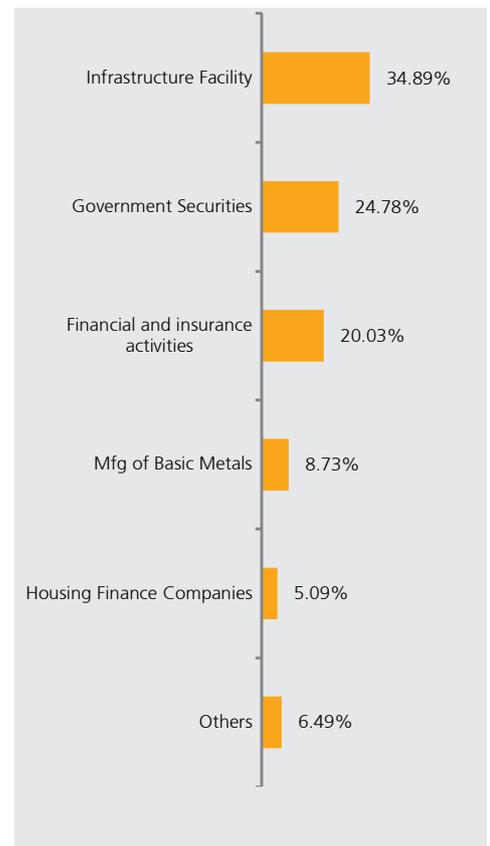
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50	Equity	Devesh R. Dokwal	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Hybrid	Palak Shah	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Gaurav Jakhotia
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF06401/03/08PGILTFUN01121	Pension Gilt Fund 1	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	Crisil 91-days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	Crisil 91-days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF01901/03/08PCORBOND01121	Pension Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF06301/02/08HCCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Gaurav Jakhotia
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Hybrid	Devesh R. Dokwal	Gaurav Jakhotia
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	Crisil 91-days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	Crisil 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	Crisil 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	Crisil 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05612/02/10LHNAVGUIA01121	Life Highest NAV Guarantee Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Gaurav Jakhotia

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