

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST AUGUST 2019

Name of Fund	No.
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INVESTMENT INSIGHT

Group Equity Fund 3 (ULGF01808/06/09GEQUITYF03121)

Fund Report as on 31st July 2019

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 July, 19: ₹35.3697

Inception Date: 8th June 2009

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 July, 19: ₹ 21.58 Crs.

Asset Allocation

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

Returns

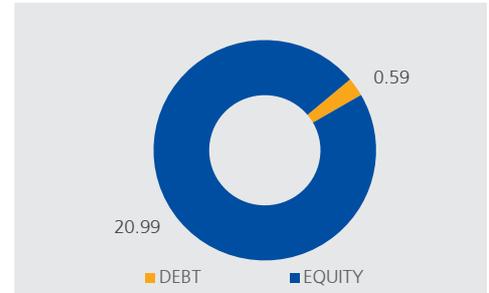
Period	Fund Returns	Index Returns
Last 1 Month	-5.12%	-5.81%
Last 6 Months	0.64%	1.31%
Last 1 Year	-3.91%	-3.51%
Last 2 Years	4.67%	4.22%
Last 3 Years	7.62%	7.77%
Since Inception	13.25%	9.28%

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

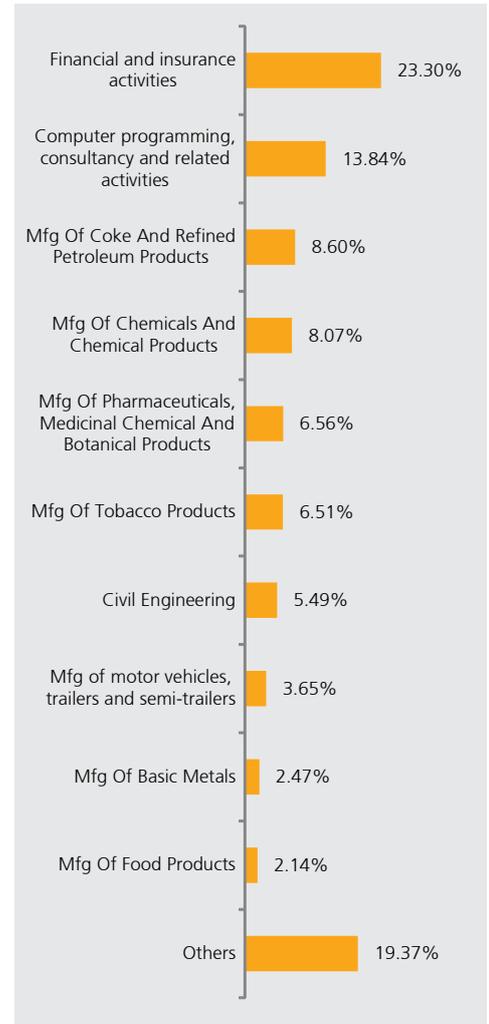
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.81%
ITC - FV 1	6.51%
ICICI BANK LTD.FV-2	6.40%
INFOSYS LIMITED	6.30%
HDFC BANK LTD.FV-2	5.72%
LARSEN&TUBRO	5.49%
TATA CONSULTANCY SERVICES LTD.	5.05%
KOTAK MAHINDRA BANK LIMITED_FV5	3.63%
AXIS BANK LIMITEDFV-2	2.75%
HINDUSTAN LEVER LTD.	2.61%
MARUTI UDYOG LTD.	2.14%
GFL LIMITED	2.11%
SANOVI INDIA LIMITED	2.02%
ASIAN PAINTS LIMITEDFV-1	1.97%
DIVIS LABORATORIES LIMITED	1.88%
STATE BANK OF INDIAFV-1	1.75%
EIH LIMITED	1.73%
TITAN COMPANY LIMITED	1.60%
NTPC LIMITED	1.55%
HCL TECHNOLOGIES LIMITED	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.51%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	1.26%
THE FEDERAL BANK LIMITED	1.16%
UNITED BREWERIES LIMITED	1.09%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
ULTRATECH CEMCO LTD	1.06%
UPL LIMITED	0.97%
TECH MAHINDRA LIMITEDFV-5	0.96%
POWER GRID CORP OF INDIA LTD	0.95%
HERO MOTOCORP LIMITED	0.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.84%
AUROBINDO PHARMA LIMITED	0.80%
BAJAJ FINANCE LIMITED	0.80%
BRITANNIA INDUSTRIES LTD	0.79%
BHARAT PETROLEUM CORP. LTD.	0.79%
CIPLA LTD.	0.78%
COAL INDIA LIMITED	0.77%
ACC LIMITED	0.75%
TATA IRON & STEEL COMPANY LTD	0.74%
MARICO LIMITED	0.73%
BAJAJ AUTO LTD	0.71%
INDUSIND BANK LIMITED	0.71%
GRASIM INDUSTRIES LTD.	0.69%
JSW STEEL LIMITED	0.65%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.64%
UNITED SPIRITS LIMITED	0.63%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.61%
ONGCFV-5	0.51%
GAS AUTHORITY OF INDIA LTD.	0.49%
HINDUSTAN ZINC LIMITEDFV-2	0.46%
DABUR INDIA LTD.	0.41%
HDFC LTD FV 2	0.40%
SIEMENS LIMITED	0.39%
COFFEE DAY ENTERPRISES LIMITED	0.10%
Equity Total	97.26%
Money Market Total	1.32%
Current Assets	1.43%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Equity Fund 4 (ULGF02205/06/13GEQUITYF04121)

Fund Report as on 31st July 2019

Investment Objective

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

Fund Details

Fund Manager: Mr. Deepak Gupta

NAV as on 31 July, 19: ₹13.6871

Inception Date: 29th December 2014

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 July, 19: ₹ 9.72 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	96
Gsec / Debt	00-00	-
MMI / Others	00-10	4

Returns

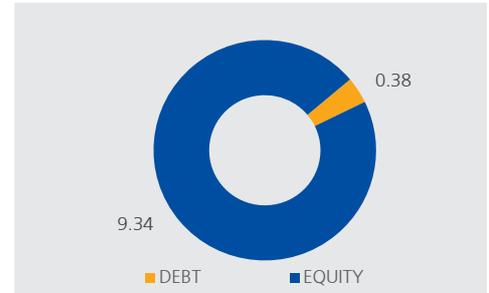
Period	Fund Returns	Index Returns
Last 1 Month	-6.28%	-5.81%
Last 6 Months	0.78%	1.31%
Last 1 Year	-4.05%	-3.51%
Last 2 Years	4.70%	4.22%
Last 3 Years	6.83%	7.77%
Since Inception	7.08%	6.40%

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

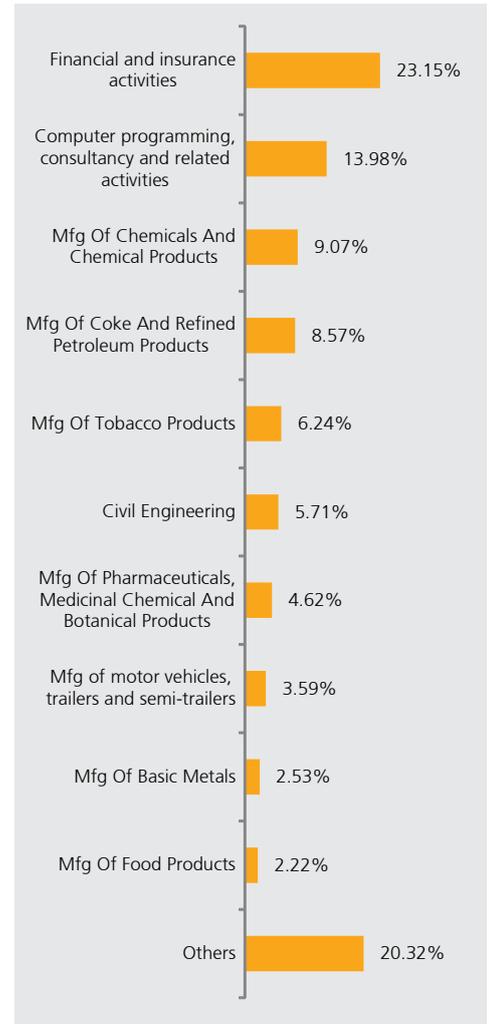
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.79%
ICICI BANK LTD.FV-2	6.31%
INFOSYS LIMITED	6.29%
ITC - FV 1	6.24%
LARSEN&TUBRO	5.71%
TATA CONSULTANCY SERVICES LTD.	5.00%
HDFC BANK LTD.FV-2	4.62%
KOTAK MAHINDRA BANK LIMITED_FV5	3.85%
HINDUSTAN LEVER LTD.	3.22%
AXIS BANK LIMITEDFV-2	3.15%
MARUTI UDYOG LTD.	2.11%
ASIAN PAINTS LIMITEDFV-1	1.96%
GFL LIMITED	1.95%
DIVIS LABORATORIES LIMITED	1.87%
STATE BANK OF INDIAFV-1	1.74%
HCL TECHNOLOGIES LIMITED	1.74%
TITAN COMPANY LIMITED	1.57%
NTPC LIMITED	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.49%
UPL LIMITED	1.42%
THE FEDERAL BANK LIMITED	1.32%
UNITED BREWERIES LIMITED	1.30%
ULTRATECH CEMCO LTD	1.29%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.27%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	1.24%
BAJAJ FINANCE LIMITED	1.07%
TECH MAHINDRA LIMITEDFV-5	0.95%
COAL INDIA LIMITED	0.95%
POWER GRID CORP OF INDIA LTD	0.95%
ACC LIMITED	0.92%
EIH LIMITED	0.87%
HERO MOTOCORP LIMITED	0.85%
MARICO LIMITED	0.82%
GRASIM INDUSTRIES LTD.	0.80%
BRITANNIA INDUSTRIES LTD	0.78%
BHARAT PETROLEUM CORP. LTD.	0.78%
CIPLA LTD.	0.78%
TATA IRON & STEEL COMPANY LTD	0.73%
UNITED SPIRITS LIMITED	0.71%
BAJAJ AUTO LTD	0.71%
AUROBINDO PHARMA LIMITED	0.70%
INDUSIND BANK LIMITED	0.70%
HINDALCO INDUSTRIES LTD FV RE 1	0.68%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.63%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.62%
GAS AUTHORITY OF INDIA LTD.	0.57%
HINDUSTAN ZINC LIMITEDFV-2	0.57%
JSW STEEL LIMITED	0.56%
DABUR INDIA LTD.	0.52%
ONGCFV-5	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.48%
SIEMENS LIMITED	0.47%
HDFC LTD FV 2	0.39%
COFFEE DAY ENTERPRISES LIMITED	0.10%
Equity Total	96.12%
Money Market Total	3.41%
Current Assets	0.47%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Pure Equity Fund 1 (ULGF01528/11/08GPUREEQF01121)

Fund Report as on 31st July 2019

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 July, 19: ₹35.7681

Inception Date: 15th December 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 July, 19: ₹ 0.39 Crs.

Asset Allocation

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

Returns

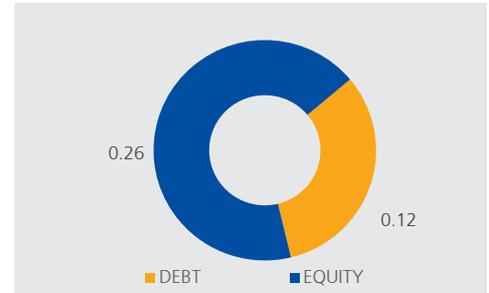
Period	Fund Returns	Index Returns
Last 1 Month	-5.16%	-2.77%
Last 6 Months	-0.21%	3.05%
Last 1 Year	-8.21%	-4.03%
Last 2 Years	0.33%	1.70%
Last 3 Years	3.58%	7.39%
Since Inception	12.74%	12.23%

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

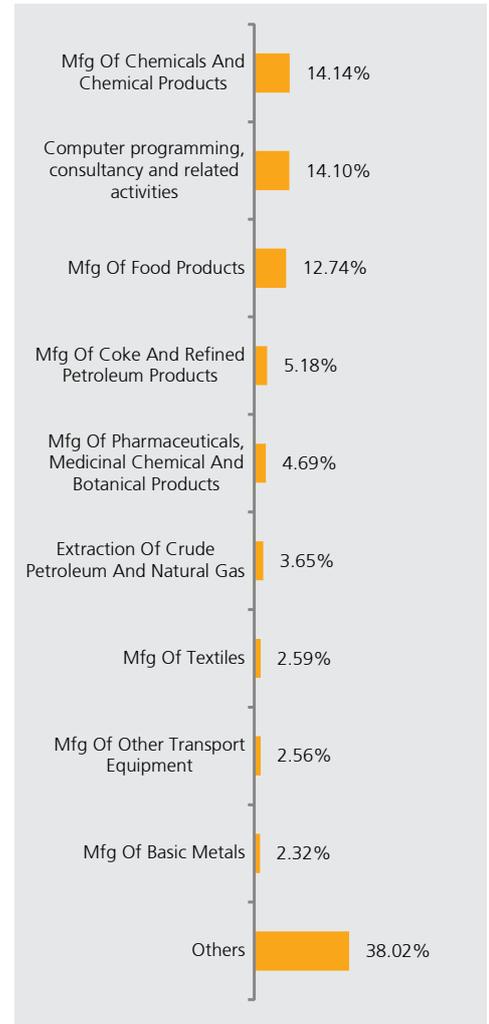
Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.27%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	5.95%
TATA CONSULTANCY SERVICES LTD.	5.25%
ASIAN PAINTS LIMITEDFV-1	5.12%
CIPLA LTD.	4.69%
HCL TECHNOLOGIES LIMITED	4.58%
TECH MAHINDRA LIMITEDFV-5	4.27%
NESTLE INDIA LIMITED	4.23%
TITAN COMPANY LIMITED	3.69%
ONGCFV-5	3.65%
INDIAN OIL CORPORATION LIMITED	2.86%
GRASIM INDUSTRIES LTD.	2.59%
BRITANNIA INDUSTRIES LTD	2.56%
HERO MOTOCORP LIMITED	2.56%
BHARAT PETROLEUM CORP. LTD.	2.33%
HINDALCO INDUSTRIES LTD FV RE 1	2.32%
GAS AUTHORITY OF INDIA LTD.	1.99%
UPL LIMITED	0.75%
Equity Total	67.66%
Money Market Total	31.90%
Current Assets	0.44%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Infrastructure Fund 1 (ULGF01908/06/09GINFRASF01121)

Fund Report as on 31st July 2019

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 July, 19: ₹13.1913

Inception Date: 08th June 2009

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 July, 19: ₹ 0.21 Crs.

Asset Allocation

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

Returns

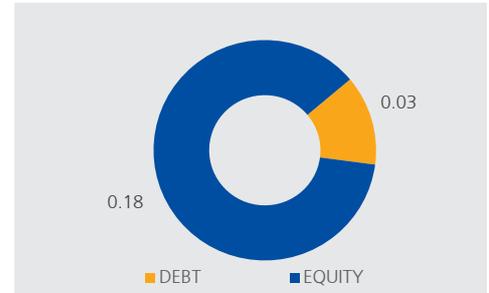
Period	Fund Returns	Index Returns
Last 1 Month	-6.59%	-7.83%
Last 6 Months	0.41%	0.55%
Last 1 Year	-7.14%	-6.14%
Last 2 Years	-3.79%	-1.83%
Last 3 Years	3.88%	3.72%
Since Inception	2.77%	1.99%

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

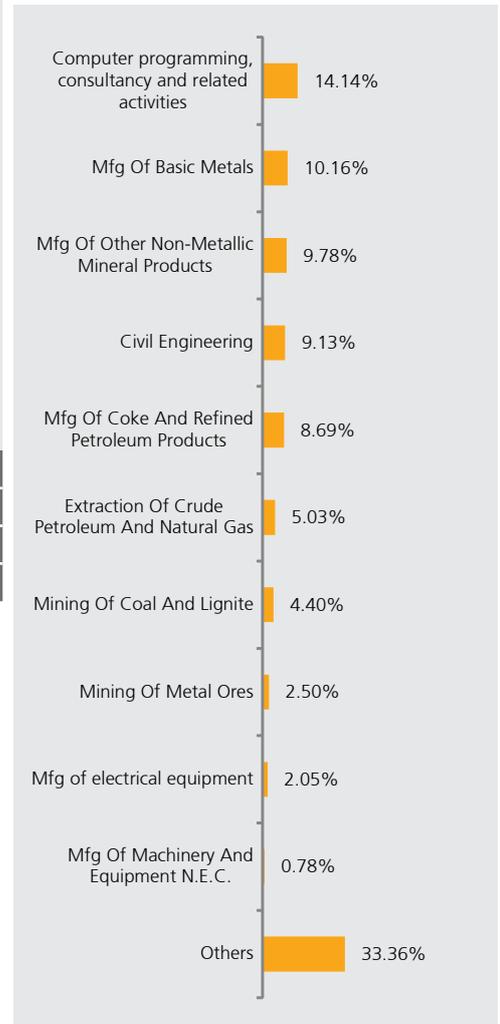
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.13%
RELIANCE INDUSTRIES LTD.	7.73%
INFOSYS LIMITED	7.00%
NTPC LIMITED	6.22%
POWER GRID CORP OF INDIA LTD	5.73%
ULTRATECH CEMCO LTD	5.39%
TATA CONSULTANCY SERVICES LTD.	5.26%
ONGCFV-5	5.03%
COAL INDIA LIMITED	4.40%
ACC LIMITED	4.39%
TATA IRON & STEEL COMPANY LTD	3.61%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.24%
HINDALCO INDUSTRIES LTD FV RE 1	3.22%
GAS AUTHORITY OF INDIA LTD.	2.72%
JSW STEEL LIMITED	2.60%
Vedanta Limited	2.50%
HCL TECHNOLOGIES LIMITED	1.33%
SIEMENS LIMITED	1.20%
DLF LIMITED	1.14%
INDIAN OIL CORPORATION LIMITED	0.96%
CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED	0.84%
VOLTAS LTD	0.78%
HINDUSTAN ZINC LIMITEDFV-2	0.73%
SUNDRAM FASTENERS LIMITED	0.63%
TECH MAHINDRA LIMITEDFV-5	0.55%
EIH LIMITED	0.50%
Equity Total	86.80%
Money Market Total	11.19%
Current Assets	2.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Energy Fund 1 (ULGF01428/11/08GENERGYF01121)

Fund Report as on 31st July 2019

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 July, 19: ₹24.4714

Inception Date: 18th December 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 31 July, 19: ₹ 0.08 Crs.

Asset Allocation

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

Returns

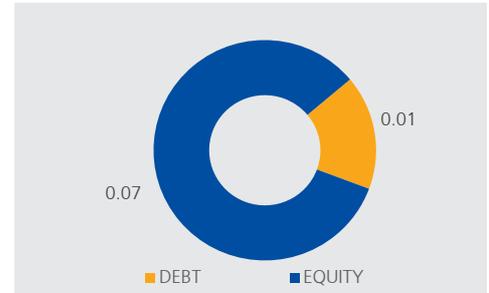
Period	Fund Returns	Index Returns
Last 1 Month	-9.19%	-11.47%
Last 6 Months	-1.20%	-2.15%
Last 1 Year	-5.00%	-5.24%
Last 2 Years	-0.61%	-3.31%
Last 3 Years	6.82%	4.87%
Since Inception	8.79%	10.23%

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

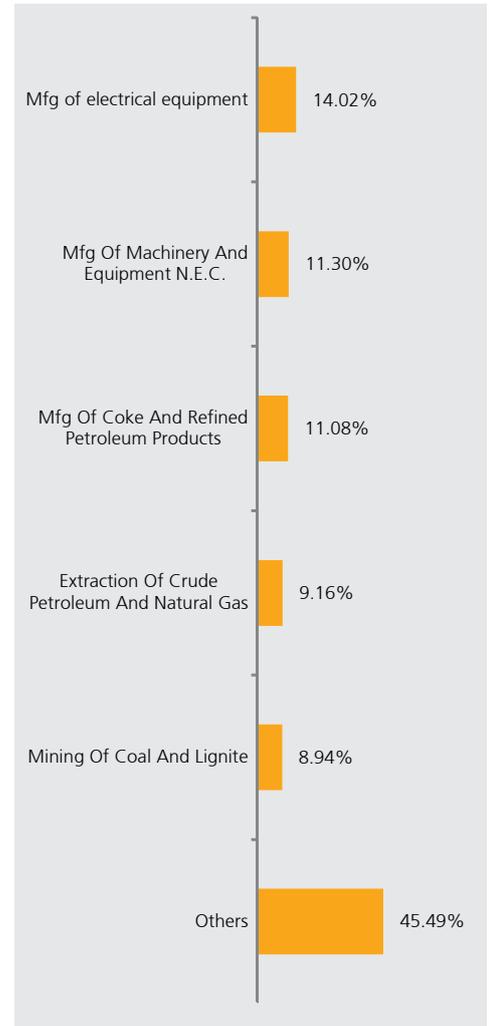
Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.16%
COAL INDIA LIMITED	8.94%
RELIANCE INDUSTRIES LTD.	7.73%
NTPC LIMITED	7.39%
GAS AUTHORITY OF INDIA LTD.	6.75%
POWER GRID CORP OF INDIA LTD	6.64%
VOLTAS LTD	6.34%
HAVELLS INDIA LIMITED	5.65%
PETRONET LNG LIMITED	4.99%
KIRLOSKAR CUMMINS	4.96%
SIEMENS LIMITED	4.29%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.08%
INDRAPRASTHA GAS LIMITED	2.92%
INDIAN OIL CORPORATION LIMITED	1.36%
BHARAT PETROLEUM CORP. LTD.	1.17%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.83%
Equity Total	83.20%
Money Market Total	14.74%
Current Assets	2.06%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Midcap Fund 1 (ULGF02008/06/09GMIDCAPF01121)

Fund Report as on 31st July 2019

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 July, 19: ₹32.3994

Inception Date: 8th June 2009

Benchmark: Nifty Midcap 50

AUM as on 31 July, 19: ₹ 0.23 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	66
Gsec / Debt	00-00	-
MMI / Others	00-100	34

Returns

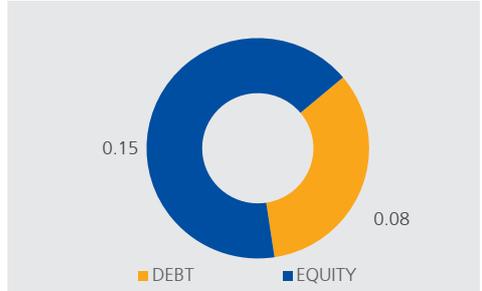
Period	Fund Returns	Index Returns
Last 1 Month	-7.35%	-10.61%
Last 6 Months	-6.77%	-7.12%
Last 1 Year	-14.37%	-13.08%
Last 2 Years	-4.64%	-4.67%
Last 3 Years	3.71%	5.75%
Since Inception	12.28%	7.56%

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

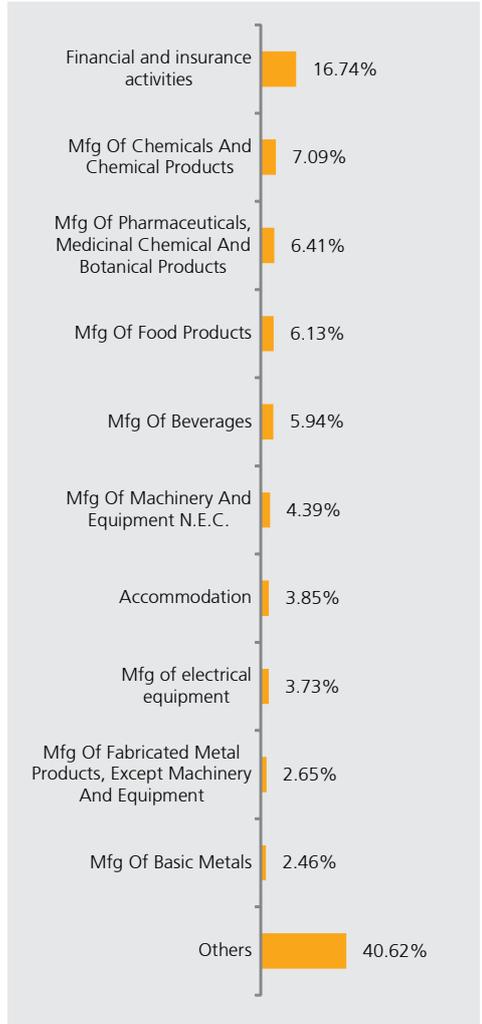
Portfolio

Name of Instrument	% to AUM
UNITED BREWERIES LIMITED	5.94%
RBL BANK LIMITED	5.55%
THE FEDERAL BANK LIMITED	5.40%
VOLTAS LTD	4.39%
EIH LIMITED	3.85%
GFL LIMITED	3.02%
INDRAPRASTHA GAS LIMITED	2.73%
BHARAT FORGE	2.65%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.60%
MARICO LIMITED	2.52%
EXIDE INDUSTRIES LIMITED	2.50%
AUROBINDO PHARMA LIMITED	2.50%
HINDUSTAN ZINC LIMITEDFV-2	2.46%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.43%
TORRENT PHARMACEUTICALS LIMITED	2.34%
JUBILANT FOODWORKS LIMITED	2.31%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.10%
BERGER PAINTS (I) LIMITED	2.10%
COROMANDEL INTERNATIONAL LIMITED	1.97%
DIVIS LABORATORIES LIMITED	1.57%
BALKRISHNA INDUSTRIES LIMITED	1.54%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.30%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.23%
DHANLAKSHMI BANK LIMITED	0.76%
HEXAWARE TECHNOLOGIES LIMITED	0.54%
Equity Total	66.28%
Money Market Total	31.79%
Current Assets	1.93%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Growth Fund 1 (ULGF00310/10/03GGROWTHF01121)

Fund Report as on 31st July 2019

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 appetitive is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 July, 19: ₹27.8375

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 31 July, 19: ₹ 0.89 Crs.

Modified Duration of Debt Portfolio:

5.93 years

YTM of Debt Portfolio: 6.54%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	33
Gsec / Debt	00-100	53
MMI / Others	00-100	14

Returns

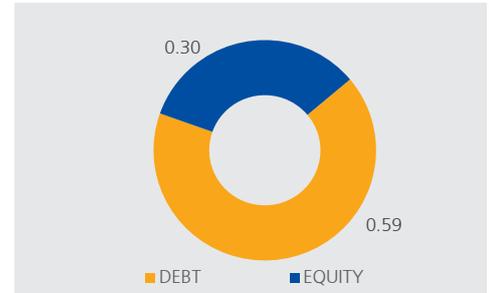
Period	Fund Returns	Index Returns
Last 1 Month	-0.38%	-0.94%
Last 6 Months	5.74%	5.72%
Last 1 Year	7.60%	6.70%
Last 2 Years	6.14%	6.33%
Last 3 Years	7.88%	8.44%
Since Inception	8.53%	8.90%

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

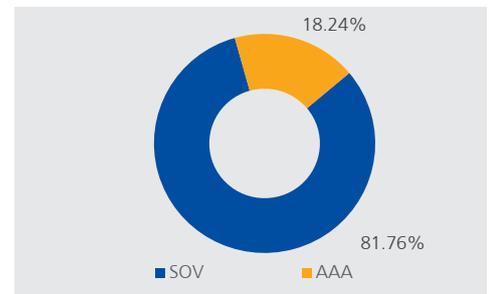
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	19.49%
7.37% GOI 16-04-2023	13.57%
7.40% GOI CG 09-09-2035	4.76%
7.95% GOI CG 28-08-2032	4.34%
7.26% GOI 14-01-2029	4.20%
6.68% GOI CG 17-09-2031	3.69%
7.32% GOI CG 28-01-2024	2.46%
8.33% GOI CG 09-07-2026	0.61%
Gilts Total	53.13%
ICICI BANK LTD.FV-2	2.73%
RELIANCE INDUSTRIES LTD.	2.71%
INFOSYS LIMITED	2.54%
ITC - FV 1	2.51%
LARSEN&TUBRO	2.25%
TATA CONSULTANCY SERVICES LTD.	2.12%
KOTAK MAHINDRA BANK LIMITED_FV5	2.09%
HDFC BANK LTD.FV-2	1.60%
HINDUSTAN LEVER LTD.	1.19%
STATE BANK OF INDIAFV-1	1.18%
AXIS BANK LIMITEDFV-2	1.11%
MARUTI UDYOG LTD.	0.68%
BAJAJ FINANCE LIMITED	0.66%
ASIAN PAINTS LIMITEDFV-1	0.65%
AUROBINDO PHARMA LIMITED	0.65%
HCL TECHNOLOGIES LIMITED	0.60%
DIVIS LABORATORIES LIMITED	0.50%
EIH LIMITED	0.50%
TITAN COMPANY LIMITED	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.48%
ULTRATECH CEMCO LTD	0.44%
INDUSIND BANK LIMITED	0.40%
NESTLE INDIA LIMITED	0.40%
THE FEDERAL BANK LIMITED	0.39%
TECH MAHINDRA LIMITEDFV-5	0.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.35%
ONGCFV-5	0.35%
POWER GRID CORP OF INDIA LTD	0.32%
HERO MOTOCORP LIMITED	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.30%
BRITANNIA INDUSTRIES LTD	0.29%
COAL INDIA LIMITED	0.27%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
BHARAT PETROLEUM CORP. LTD.	0.26%
JSW STEEL LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.23%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.22%
MARICO LIMITED	0.22%
CIPLA LTD.	0.22%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
UNITED BREWERIES LIMITED	0.11%
NTPC LIMITED	0.08%
Equity Total	33.46%
Money Market Total	11.85%
Current Assets	1.56%
Total	100.00%

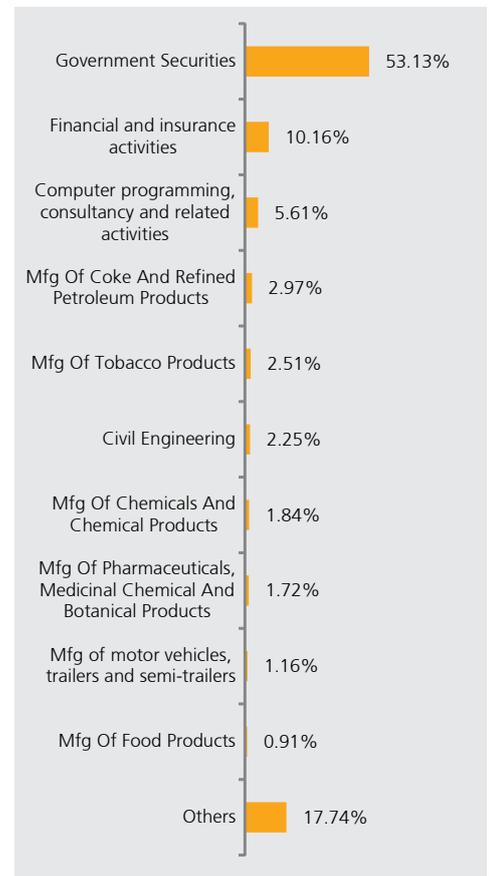
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Balanced Fund 1 (ULGF00110/10/03GBALANCE01121)

Fund Report as on 31st July 2019

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 July, 19: ₹32.0424

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 July, 19: ₹ 7.53 Crs.

Modified Duration of Debt Portfolio:

6.15 years

YTM of Debt Portfolio: 7.01%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	69
MMI / Others	00-100	13

Returns

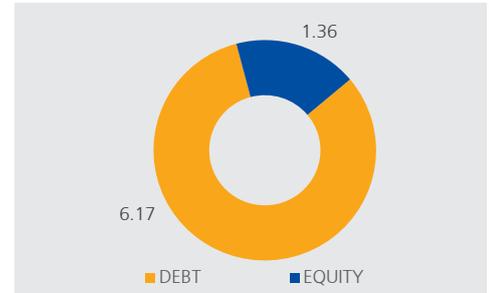
Period	Fund Returns	Index Returns
Last 1 Month	0.57%	0.61%
Last 6 Months	6.24%	6.74%
Last 1 Year	9.26%	9.73%
Last 2 Years	5.38%	6.69%
Last 3 Years	6.58%	8.24%
Since Inception	7.75%	8.52%

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

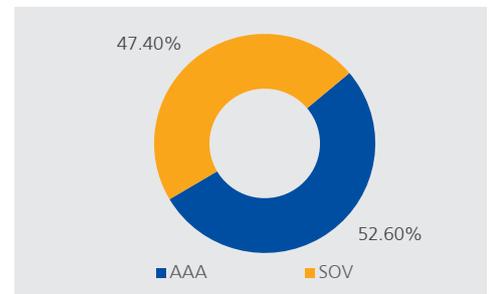
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.39%
7.33% IRFC NCD 28-08-2027 SR123	5.26%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.19%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.10%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	3.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.84%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.74%
Bonds/Debentures Total	30.49%
7.17% GOI 08-01-2028	10.97%
7.95% GOI CG 28-08-2032	6.36%
7.26% GOI 14-01-2029	5.72%
7.40% GOI CG 09-09-2035	5.66%
6.68% GOI CG 17-09-2031	4.96%
7.32% GOI CG 28-01-2024	3.38%
8.33% GOI CG 09-07-2026	0.80%
7.37% GOI 16-04-2023	0.19%
Gilts Total	38.03%
HDFC BANK LTD.FV-2	2.20%
RELIANCE INDUSTRIES LTD.	1.35%
INFOSYS LIMITED	1.20%
ICICI BANK LTD.FV-2	1.20%
ITC - FV 1	1.18%
HDFC LTD FV 2	1.07%
LARSEN&TUBRO	1.07%
TATA CONSULTANCY SERVICES LTD.	0.79%
KOTAK MAHINDRA BANK LIMITED_FV5	0.74%
STATE BANK OF INDIAFV-1	0.55%
HINDUSTAN LEVER LTD.	0.55%
AXIS BANK LIMITEDFV-2	0.55%
BAJAJ FINANCE LIMITED	0.34%
MARUTI UDYOG LTD.	0.33%
ASIAN PAINTS LIMITEDFV-1	0.31%
HCL TECHNOLOGIES LIMITED	0.27%
AUROBINDO PHARMA LIMITED	0.27%
GFL LIMITED	0.24%
EIH LIMITED	0.24%
DIVIS LABORATORIES LIMITED	0.24%
TITAN COMPANY LIMITED	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.21%
ULTRATECH CEMCO LTD	0.20%
POWER GRID CORP OF INDIA LTD	0.19%
NESTLE INDIA LIMITED	0.19%
THE FEDERAL BANK LIMITED	0.19%
ONGCFV-5	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.16%
TECH MAHINDRA LIMITEDFV-5	0.16%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
BRITANNIA INDUSTRIES LTD	0.14%
MARICO LIMITED	0.13%
INDUSIND BANK LIMITED	0.13%
COAL INDIA LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
JSW STEEL LIMITED	0.12%
HERO MOTOCORP LIMITED	0.12%
CIPLA LTD.	0.12%
GAS AUTHORITY OF INDIA LTD.	0.11%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
UNITED BREWERIES LIMITED	0.05%
NTPC LIMITED	0.04%
Equity Total	18.01%
Money Market Total	11.70%
Current Assets	1.77%
Total	100.00%

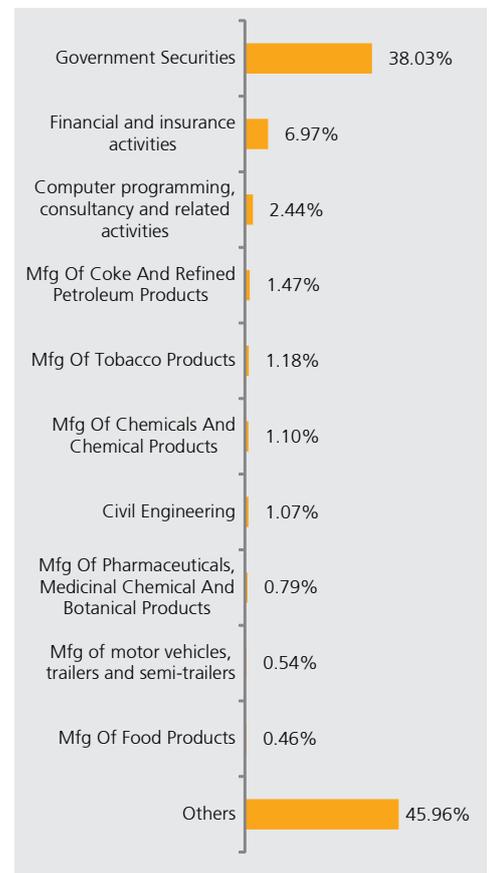
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Balanced Fund 2 (ULGF00210/10/03GBALANCE02121)

Fund Report as on 31st July 2019

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 July, 19: ₹28.2162

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 July, 19: ₹ 10.74 Crs.

Modified Duration of Debt Portfolio:

5.90 years

YTM of Debt Portfolio: 7.03%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	17
Gsec / Debt	00-100	70
MMI / Others	00-100	13

Returns

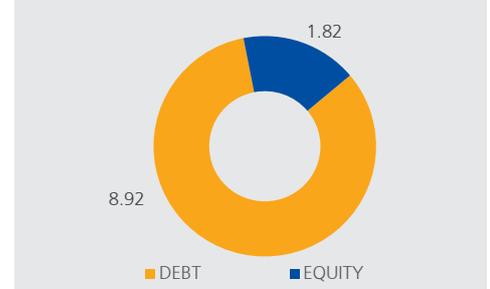
Period	Fund Returns	Index Returns
Last 1 Month	0.87%	0.61%
Last 6 Months	7.13%	6.74%
Last 1 Year	10.71%	9.73%
Last 2 Years	6.51%	6.69%
Last 3 Years	7.71%	8.24%
Since Inception	8.65%	8.68%

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

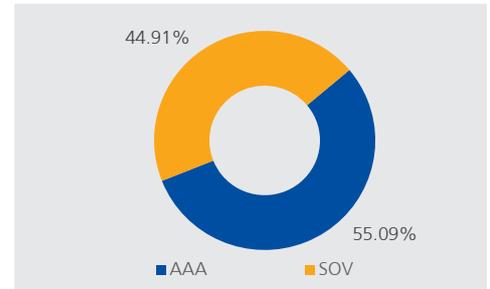
Portfolio

Name of Instrument	% to AUM
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	6.85%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.99%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.78%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.66%
8.45% IRFC NCD 04-12-2028 SR129	2.97%
8.30% NTPC NCD SR 67 15-01-2029	2.94%
7.33% IRFC NCD 28-08-2027 SR123	2.77%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.91%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.86%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.99%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.96%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.96%
Bonds/Debentures Total	33.61%
7.17% GOI 08-01-2028	9.86%
7.95% GOI CG 28-08-2032	6.21%
7.26% GOI 14-01-2029	5.72%
7.40% GOI CG 09-09-2035	5.38%
6.68% GOI CG 17-09-2031	4.96%
7.32% GOI CG 28-01-2024	3.39%
8.33% GOI CG 09-07-2026	0.77%
7.37% GOI 16-04-2023	0.19%
Gilts Total	36.47%
HDFC BANK LTD.FV-2	2.11%
RELIANCE INDUSTRIES LTD.	1.35%
ICICI BANK LTD.FV-2	1.18%
INFOSYS LIMITED	1.14%
ITC - FV 1	1.12%
LARSEN&TUBRO	0.96%
TATA CONSULTANCY SERVICES LTD.	0.86%
KOTAK MAHINDRA BANK LIMITED_FV5	0.83%
HDFC LTD FV 2	0.72%
HINDUSTAN LEVER LTD.	0.53%
STATE BANK OF INDIAFV-1	0.53%
AXIS BANK LIMITEDFV-2	0.52%
BAJAJ FINANCE LIMITED	0.34%
MARUTI UDYOG LTD.	0.31%
ASIAN PAINTS LIMITEDFV-1	0.30%
AUROBINDO PHARMA LIMITED	0.25%
EIH LIMITED	0.24%
DIVIS LABORATORIES LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
HCL TECHNOLOGIES LIMITED	0.21%
POWER GRID CORP OF INDIA LTD	0.19%
ULTRATECH CEMCO LTD	0.19%
TITAN COMPANY LIMITED	0.19%
THE FEDERAL BANK LIMITED	0.18%
ONGCFV-5	0.16%
TECH MAHINDRA LIMITEDFV-5	0.16%
GFL LIMITED	0.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
BRITANNIA INDUSTRIES LTD	0.13%
MARICO LIMITED	0.13%
COAL INDIA LIMITED	0.12%
INDUSIND BANK LIMITED	0.12%
HERO MOTOCORP LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
CIPLA LTD.	0.11%
GAS AUTHORITY OF INDIA LTD.	0.11%
NESTLE INDIA LIMITED	0.11%
JSW STEEL LIMITED	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
NTPC LIMITED	0.04%
UNITED BREWERIES LIMITED	0.03%
Equity Total	16.97%
Money Market Total	11.12%
Current Assets	1.82%
Total	100.00%

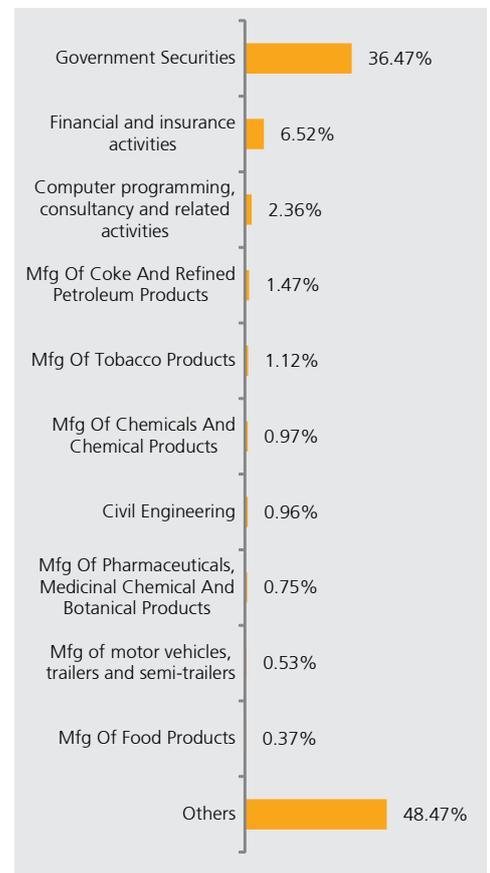
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Balanced Fund 4 (ULGF02105/06/13GBALANCE04121)

Fund Report as on 31st July 2019

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 July, 19: ₹15.2029

Inception Date: 17th December 2013

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 July, 19: ₹ 216.57 Crs.

Modified Duration of Debt Portfolio:

5.69 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-25	19
Gsec / Debt	00-85	75
MMI / Others	00-10	6

Returns

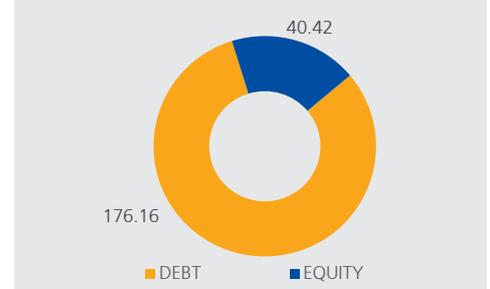
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.61%
Last 6 Months	4.83%	6.74%
Last 1 Year	7.88%	9.73%
Last 2 Years	5.06%	6.69%
Last 3 Years	6.64%	8.24%
Since Inception	7.74%	10.23%

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

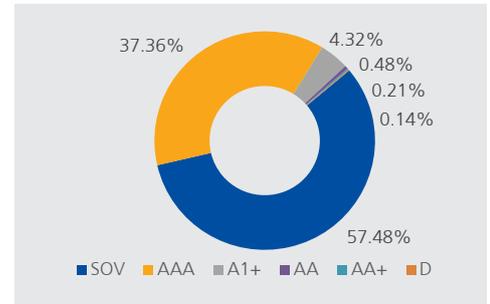
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.40%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	5.33%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.47%
9.30% PGCIL NCD 28-06-2025 J	3.25%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	2.84%
8.30% NTPC NCD SR 67 15-01-2029	2.23%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.16%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.88%
8.45% IRFC NCD 04-12-2028 SR129	0.54%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.53%
8.35% CHOLAFIN NCD 29-03-2022	0.09%
Bonds/Debentures Total	28.73%
7.17% GOI 08-01-2028	14.02%
7.95% GOI CG 28-08-2032	6.87%
7.26% GOI 14-01-2029	5.74%
7.40% GOI CG 09-09-2035	5.64%
6.68% GOI CG 17-09-2031	4.96%
6.65% GOI 09-04-2020	4.18%
7.32% GOI CG 28-01-2024	3.39%
8.33% GOI CG 09-07-2026	0.82%
7.37% GOI 16-04-2023	0.50%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.24%
Gilts Total	46.35%
HDFC BANK LTD.FV-2	2.14%
RELIANCE INDUSTRIES LTD.	1.35%
ICICI BANK LTD.FV-2	1.20%
INFOSYS LIMITED	1.15%
ITC - FV 1	1.13%
KOTAK MAHINDRA BANK LIMITED_FV5	1.09%
HDFC LTD FV 2	1.06%
LARSEN&TUBRO	1.03%
TATA CONSULTANCY SERVICES LTD.	0.85%
STATE BANK OF INDIAFV-1	0.60%
HINDUSTAN LEVER LTD.	0.54%
AXIS BANK LIMITEDFV-2	0.53%
DHANLAKSHMI BANK LIMITED	0.41%
BAJAJ FINANCE LIMITED	0.34%
MARUTI UDYOG LTD.	0.34%
ASIAN PAINTS LIMITEDFV-1	0.33%
HCL TECHNOLOGIES LIMITED	0.27%
AUROBINDO PHARMA LIMITED	0.26%
EIH LIMITED	0.24%
DIVIS LABORATORIES LIMITED	0.24%
GFL LIMITED	0.24%
TITAN COMPANY LIMITED	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.21%
POWER GRID CORP OF INDIA LTD	0.20%
ULTRATECH CEMCO LTD	0.20%
NESTLE INDIA LIMITED	0.18%
THE FEDERAL BANK LIMITED	0.18%
BRITANNIA INDUSTRIES LTD	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.16%
ONGCFV-5	0.16%
TECH MAHINDRA LIMITEDFV-5	0.16%
COAL INDIA LIMITED	0.16%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.15%
MARICO LIMITED	0.13%
JSW STEEL LIMITED	0.12%
INDUSIND BANK LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
HERO MOTOCORP LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
CIPLA LTD.	0.11%
GAS AUTHORITY OF INDIA LTD.	0.11%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
UNITED BREWERIES LIMITED	0.05%
NTPC LIMITED	0.05%
Equity Total	18.66%
Money Market Total	4.28%
Current Assets	1.97%
Total	100.00%

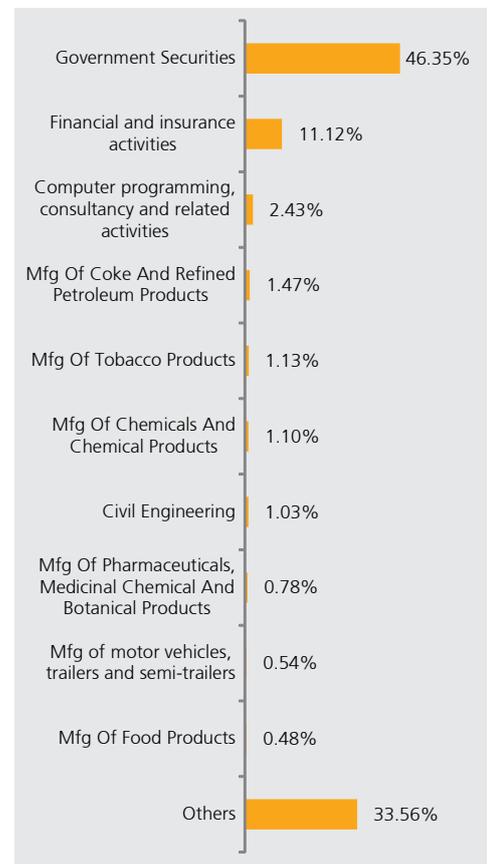
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Corporate Bond Fund 2 (ULGF01213/10/08GCORBOND02121)

Fund Report as on 31st July 2019

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 July, 19: ₹25.3041

Inception Date: 13th October 2008

Benchmark: CRISIL Composite Bond Index:

AUM as on 31 July, 19: ₹ 60.71 Crs.

Modified Duration of Debt Portfolio:

5.70 years

YTM of Debt Portfolio: 6.91%

Asset Allocation

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

Returns

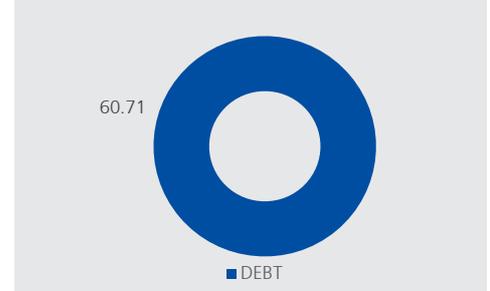
Period	Fund Returns	Index Returns
Last 1 Month	2.35%	2.17%
Last 6 Months	7.93%	7.74%
Last 1 Year	13.56%	12.76%
Last 2 Years	6.72%	6.97%
Last 3 Years	7.42%	7.97%
Since Inception	8.97%	8.35%

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

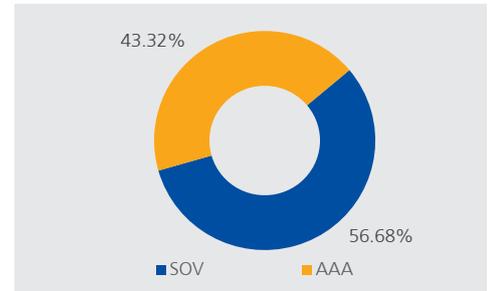
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.67%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	7.40%
8.85% PGCIL NCD 19-10-2021 STRPP F	5.52%
8.35% IRFC NCD 13-03-2029 SR 133	4.35%
7.33% IRFC NCD 28-08-2027 SR123	3.42%
8.80% PGCIL NCD 13-03-2023 XLII	1.72%
8.58% HDFC NCD 18-03-2022 SR V0003	1.69%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	1.21%
8.45% IRFC NCD 04-12-2028 SR129	0.70%
8.40% PGCIL NCD 27-05-2022 L STRP D	0.34%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.17%
Bonds/Debentures Total	35.19%
7.17% GOI 08-01-2028	16.27%
7.95% GOI CG 28-08-2032	7.70%
7.26% GOI 14-01-2029	7.12%
7.40% GOI CG 09-09-2035	6.58%
7.37% GOI 16-04-2023	6.50%
6.68% GOI CG 17-09-2031	6.18%
7.32% GOI CG 28-01-2024	4.22%
8.33% GOI CG 09-07-2026	0.94%
Gilts Total	55.52%
Money Market Total	7.25%
Current Assets	2.04%
Total	100.00%

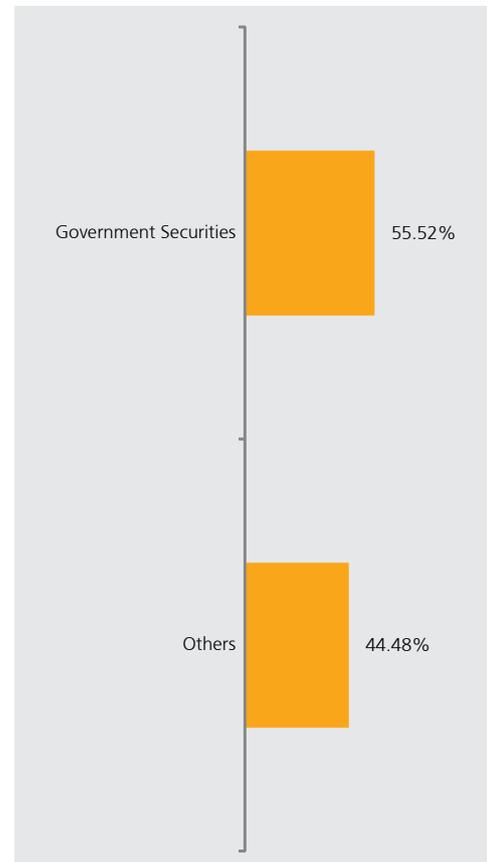
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Corporate Bond Fund 3 (ULGF02305/06/13GICORBOND03121)

Fund Report as on 31st July 2019

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 July, 19: ₹16.2352

Inception Date: 31st December 2013

Benchmark: CRISIL Composite Bond Index

AUM as on 31 July, 19: ₹ 187.74 Crs.

Modified Duration of Debt Portfolio:

5.62 years

YTM of Debt Portfolio: 6.91%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.42%	2.17%
Last 6 Months	6.63%	7.74%
Last 1 Year	12.20%	12.76%
Last 2 Years	6.10%	6.97%
Last 3 Years	7.03%	7.97%
Since Inception	9.07%	9.72%

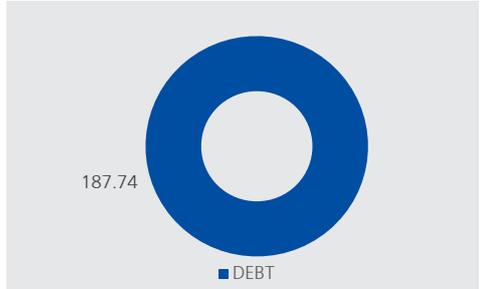
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Portfolio

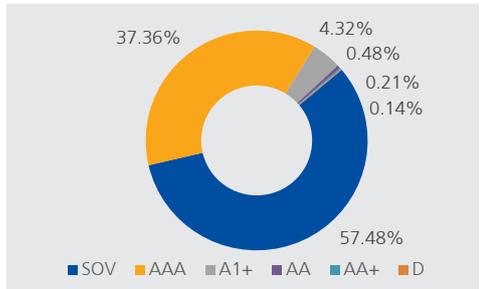
Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.63%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.22%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.42%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.12%
8.30% IRFC NCD 25-03-2029 SR 134	2.81%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.00%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.86%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.86%
8.35% IRFC NCD 13-03-2029 SR 133	1.52%
8.80% PGCIL NCD 13-03-2023 XLII	1.39%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.12%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.68%
8.40% IRFC NCD 08-01-2029 SR 130	0.68%
7.17% RIL NCD PPD SR D 08-11-2022	0.58%
8.58% HDFC NCD 18-03-2022 SR V0003	0.55%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.22%
8.45% IRFC NCD 04-12-2028 SR129	0.17%

Bonds/Debentures Total	37.81%
7.17% GOI 08-01-2028	13.00%
7.95% GOI CG 28-08-2032	7.88%
7.26% GOI 14-01-2029	7.27%
7.40% GOI CG 09-09-2035	6.99%
6.68% GOI CG 17-09-2031	6.22%
6.65% GOI 09-04-2020	5.89%
7.32% GOI CG 28-01-2024	4.25%
7.37% GOI 16-04-2023	1.31%
8.33% GOI CG 09-07-2026	1.15%
Gilts Total	53.96%
Money Market Total	5.58%
Current Assets	2.65%
Total	100.00%

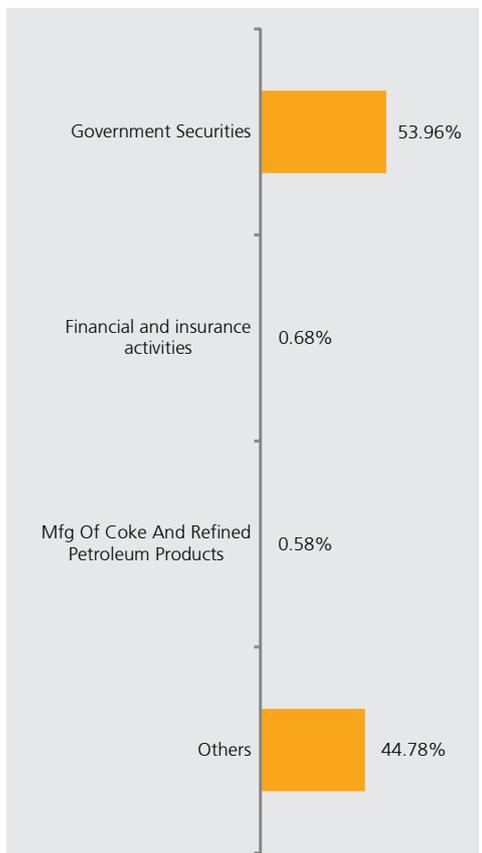
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Capital Secure Fund 1 (ULGF00431/01/07GCAPISEC01121)

Fund Report as on 31st July 2019

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 July, 19: ₹25.1604
Inception Date: 31st January 2007
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 31 July, 19: ₹ 0.04 Crs.
Modified Duration of Debt Portfolio:
 0.26 years
YTM of Debt Portfolio: 5.98%

Asset Allocation

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

Returns

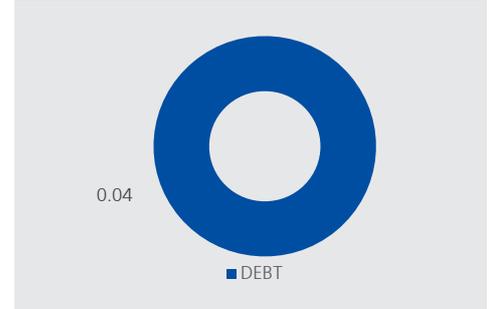
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.61%
Last 6 Months	2.74%	3.43%
Last 1 Year	5.97%	7.22%
Last 2 Years	5.72%	6.84%
Last 3 Years	5.95%	6.76%
Since Inception	7.66%	7.44%

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

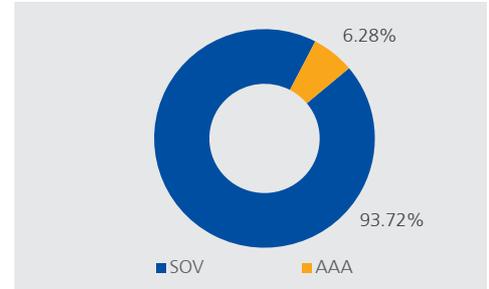
Portfolio

Name of Instrument	% to AUM
Money Market Total	98.23%
Current Assets	1.77%
Total	100.00%

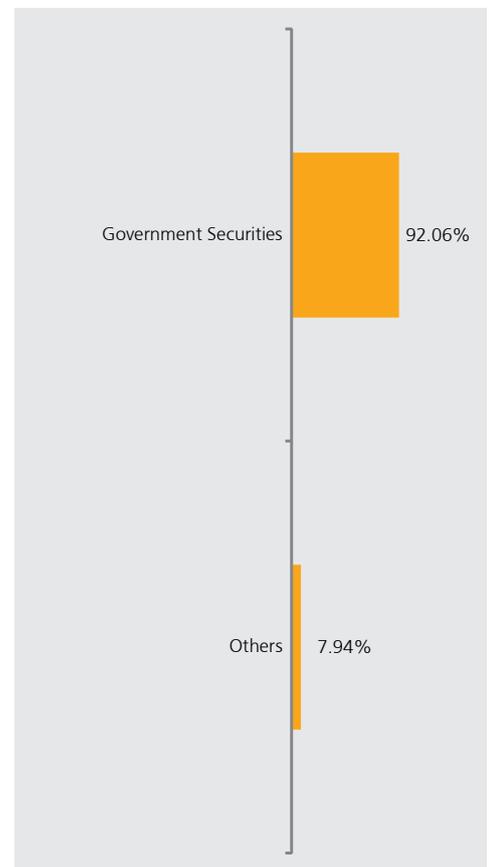
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Gilt Fund 2 (ULGF01610/12/08GGILTFUN02121)

Fund Report as on 31st July 2019

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 July, 19: ₹22.4807

Inception Date: 10th December 2008

Benchmark: CRISIL Gilt Index

AUM as on 31 July, 19: ₹ 0.45 Crs.

Modified Duration of Debt Portfolio:

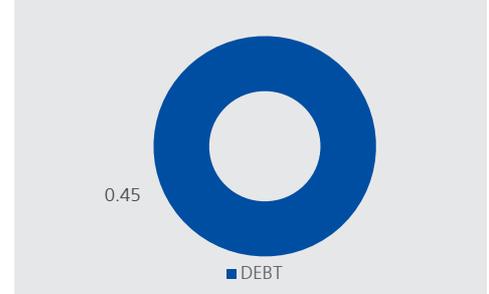
6.51 years

YTM of Debt Portfolio: 6.58%

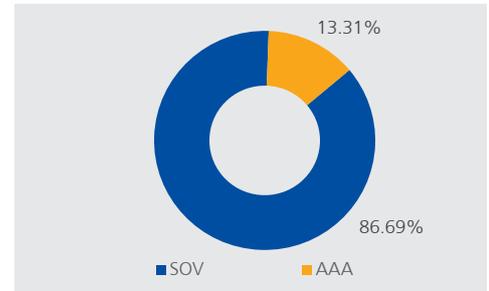
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	20.50%
7.95% GOI CG 28-08-2032	13.71%
7.32% GOI CG 28-01-2024	13.19%
7.26% GOI 14-01-2029	12.78%
6.68% GOI CG 17-09-2031	11.27%
7.40% GOI CG 09-09-2035	6.81%
7.37% GOI 16-04-2023	5.54%
8.33% GOI CG 09-07-2026	1.94%
Gilts Total	85.74%
Money Market Total	13.17%
Current Assets	1.10%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

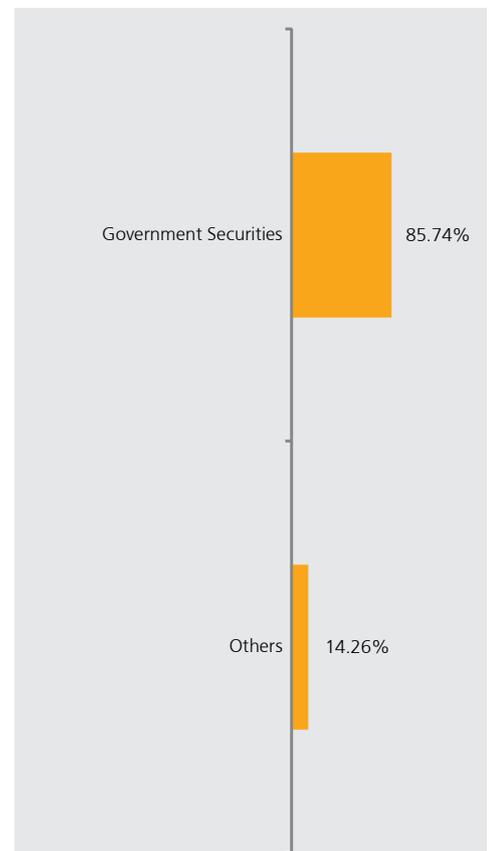
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	86
MMI / Others	00-100	14

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.66%	2.44%
Last 6 Months	8.95%	8.38%
Last 1 Year	15.77%	14.63%
Last 2 Years	7.33%	7.02%
Last 3 Years	8.03%	7.82%
Since Inception	7.91%	6.29%

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

Group Money Market Fund 2 (ULGF00930/09/08GMONMRKT02121)

Fund Report as on 31st July 2019

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 July, 19: ₹21.7350

Inception Date: 30th September 2008

Benchmark: Crisil 91 day T Bill Index

AUM as on 31 July, 19: ₹ 22.47 Crs.

Modified Duration of Debt Portfolio:

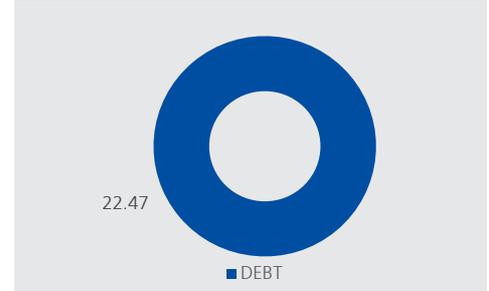
0.19 years

YTM of Debt Portfolio: 6.77%

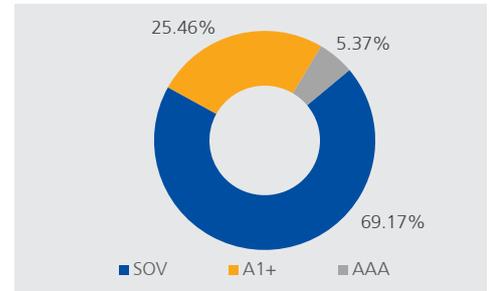
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.27%
Current Assets	-0.27%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

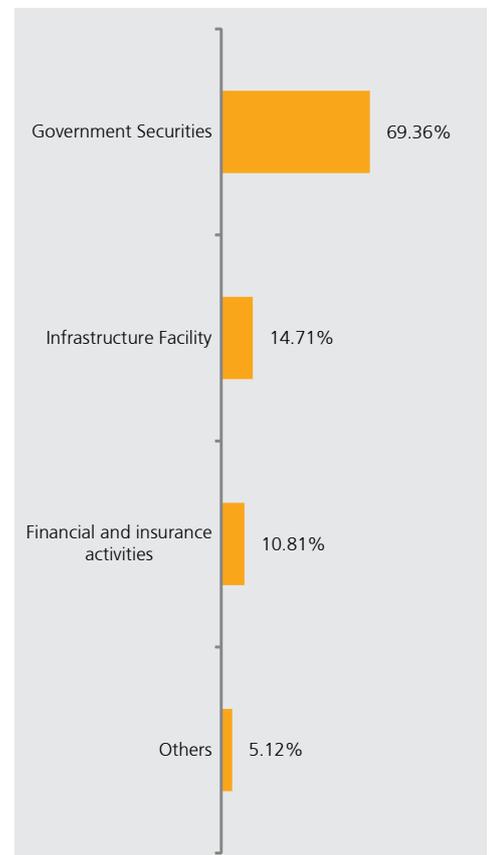
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.54%	0.61%
Last 6 Months	3.92%	3.43%
Last 1 Year	0.39%	7.22%
Last 2 Years	3.24%	6.84%
Last 3 Years	4.50%	6.77%
Since Inception	7.43%	7.44%

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

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
ULGF01808/06/09GEQUITYF03121	Group Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULGF02205/06/13GEQUITYF04121	Group Equity Fund 4	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULGF01528/11/08GPUREEQF01121	Group Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULGF01908/06/09GINFRASF01121	Group Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULGF01428/11/08GENERGYF01121	Group Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULGF02008/06/09GMIDCAPF01121	Group Midcap Fund 1	Nifty Midcap 50	Equity	Palak Shah	-
ULGF00310/10/03GGROWTHF01121	Group Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF00110/10/03GBALANCE01121	Group Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF00210/10/03GBALANCE02121	Group Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF02105/06/13GBALANCE04121	Group Balanced Fund 4	CRISIL Composite Bond Fund Index: 80%; Sensex50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF01213/10/08GCORBOND02121	Group Corporate Bond Fund 2	CRISIL Composite Bond Index	Debt	-	Gaurav Jakhotia
ULGF02305/06/13GCORBOND03121	Group Corporate Bond Fund 3	CRISIL Composite Bond Index	Debt	-	Gaurav Jakhotia
ULGF00431/01/07GCAPISEC01121	Group Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULGF01610/12/08GGILTFUN02121	Group Gilt Fund 2	CRISIL Gilt Index	Debt	-	Gaurav Jakhotia
ULGF00930/09/08GMONMRKT02121	Group Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia

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