

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST DECEMBER

2019

Name of Fund	No.
Group Equity Fund 3	1
Group Equity Fund 4	2
Group Pure Equity Fund 1	3
Group Infrastructure Fund 1	4
Group Energy Fund 1	5
Group Midcap Fund 1	6
Group Growth Fund 1	7
Group Balanced Fund 1	8
Group Balanced Fund 2	9
Group Balanced Fund 4	10
Group Corporate Bond Fund 2	11
Group Corporate Bond Fund 3	12
Group Capital Secure Fund 1	13
Group Gilt Fund 2	14
Group Money Market Fund 2	15

INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29 November, 19: ₹37.2228

Inception Date: 8th June 2009

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 29 November, 19: ₹ 22.14 Crs.

Asset Allocation

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

Returns

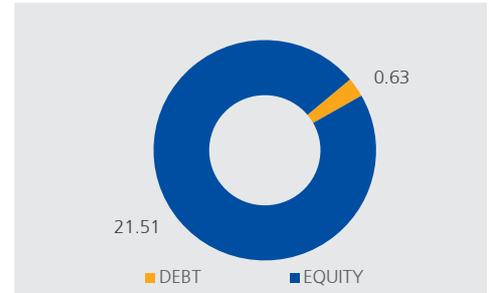
Period	Fund Returns	Index Returns
Last 1 Month	-0.75%	0.25%
Last 6 Months	-0.97%	0.01%
Last 1 Year	5.83%	8.10%
Last 2 Years	5.24%	7.05%
Last 3 Years	10.70%	12.22%
Since Inception	13.36%	9.73%

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

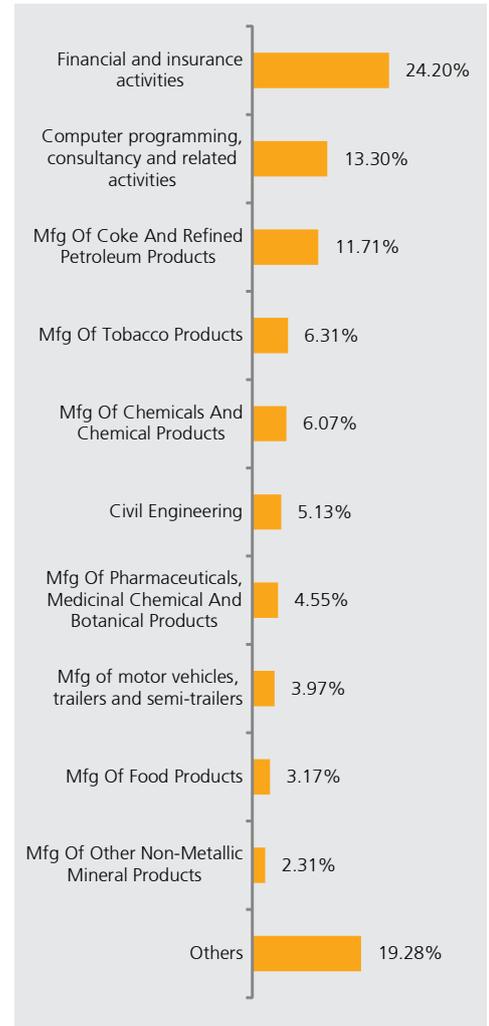
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.69%
ITC - FV 1	6.31%
INFOSYS LIMITED	5.85%
HDFC BANK LTD.FV-2	5.80%
LARSEN&TUBRO	5.13%
TATA CONSULTANCY SERVICES LTD.	4.84%
HDFC LTD FV 2	4.61%
ICICI BANK LTD.FV-2	4.56%
KOTAK MAHINDRA BANK LIMITED_FV5	3.22%
HINDUSTAN LEVER LTD.	3.00%
MARUTI UDYOG LTD.	2.59%
AXIS BANK LIMITEDFV-2	2.45%
BHARTI AIRTEL LIMITED	2.21%
ASIAN PAINTS LIMITEDFV-1	2.15%
EIH LIMITED	2.06%
STATE BANK OF INDIAFV-1	1.75%
HCL TECHNOLOGIES LIMITED	1.62%
TITAN COMPANY LIMITED	1.57%
ULTRATECH CEMCO LTD	1.57%
NTPC LIMITED	1.48%
NESTLE INDIA LIMITED	1.40%
MAHINDRA & MAHINDRA LTD.-FV5	1.38%
POWER GRID CORP OF INDIA LTD	1.34%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
BAJAJ AUTO LTD	1.17%
BHARAT PETROLEUM CORP. LTD.	1.14%
ONGCFV-5	1.13%
BRITANNIA INDUSTRIES LTD	1.04%
DIVIS LABORATORIES LIMITED	1.02%
TECH MAHINDRA LIMITEDFV-5	0.99%
BAJAJ FINANCE LIMITED	0.97%
UPL LIMITED	0.91%
DR. REDDY LABORATORIES	0.91%
INDIAN OIL CORPORATION LIMITED	0.87%
HERO MOTOCORP LIMITED	0.87%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.83%
COAL INDIA LIMITED	0.75%
ACC LIMITED	0.74%
JSW STEEL LIMITED	0.73%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.73%
TATA IRON & STEEL COMPANY LTD	0.71%
BAJAJ FINSERV LIMITED	0.69%
CIPLA LTD.	0.69%
HINDALCO INDUSTRIES LTD FV RE 1	0.63%
UNITED SPIRITS LIMITED	0.62%
AUROBINDO PHARMA LIMITED	0.61%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.50%
HAVELLS INDIA LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.46%
GRASIM INDUSTRIES LTD.	0.31%
INDUSIND BANK LIMITED	0.14%
Equity Total	98.59%
Money Market Total	1.66%
Current Assets	-0.26%
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 29th November 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 29 November, 19: ₹ 14.4565

Inception Date: 29th December 2014

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 29 November, 19: ₹ 10.31 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	98
Gsec / Debt	00-00	-
MMI / Others	00-10	2

Returns

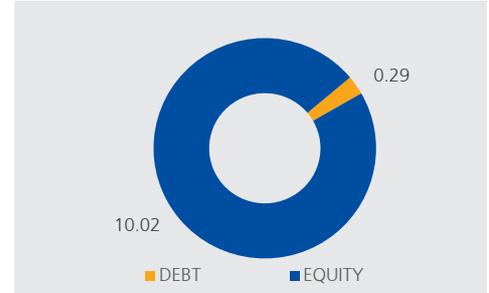
Period	Fund Returns	Index Returns
Last 1 Month	-0.70%	0.25%
Last 6 Months	-1.94%	0.01%
Last 1 Year	6.36%	8.10%
Last 2 Years	5.42%	7.05%
Last 3 Years	10.81%	12.22%
Since Inception	7.78%	7.53%

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

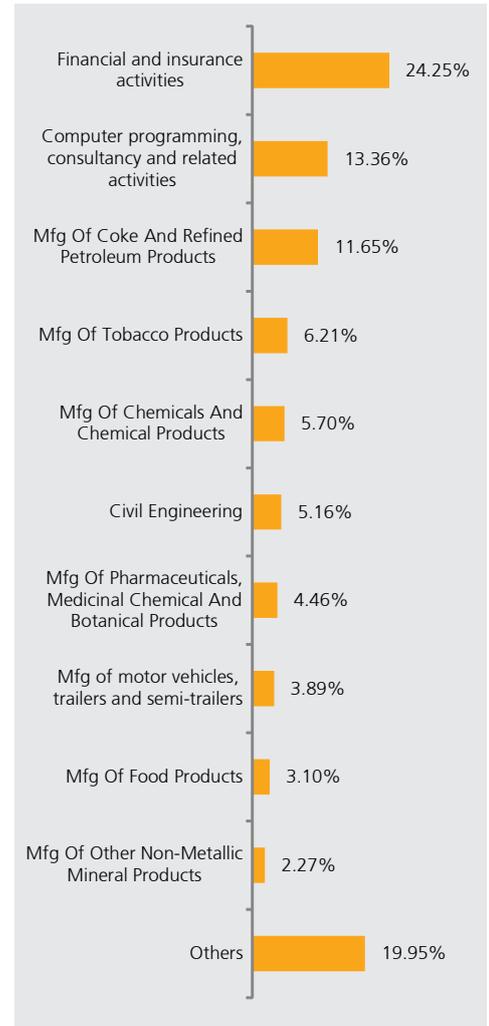
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.69%
ITC - FV 1	6.21%
INFOSYS LIMITED	5.76%
LARSEN&TUBRO	5.16%
HDFC BANK LTD.FV-2	5.14%
TATA CONSULTANCY SERVICES LTD.	4.82%
ICICI BANK LTD.FV-2	4.56%
HDFC LTD FV 2	4.54%
KOTAK MAHINDRA BANK LIMITED_FV5	3.22%
HINDUSTAN LEVER LTD.	2.79%
MARUTI UDYOG LTD.	2.54%
AXIS BANK LIMITEDFV-2	2.45%
BHARTI AIRTEL LIMITED	2.21%
ASIAN PAINTS LIMITEDFV-1	2.07%
EIH LIMITED	2.03%
HCL TECHNOLOGIES LIMITED	1.79%
STATE BANK OF INDIAFV-1	1.69%
ULTRATECH CEMCO LTD	1.54%
TITAN COMPANY LIMITED	1.52%
NTPC LIMITED	1.44%
NESTLE INDIA LIMITED	1.40%
MAHINDRA & MAHINDRA LTD.-FV5	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
POWER GRID CORP OF INDIA LTD	1.30%
BAJAJ FINANCE LIMITED	1.27%
BAJAJ AUTO LTD	1.16%
ONGCFV-5	1.13%
BHARAT PETROLEUM CORP. LTD.	1.09%
DIVIS LABORATORIES LIMITED	1.02%
BRITANNIA INDUSTRIES LTD	1.01%
TECH MAHINDRA LIMITEDFV-5	0.99%
DR. REDDY LABORATORIES	0.90%
COAL INDIA LIMITED	0.90%
INDIAN OIL CORPORATION LIMITED	0.87%
UPL LIMITED	0.84%
HERO MOTOCORP LIMITED	0.83%
JSW STEEL LIMITED	0.73%
ACC LIMITED	0.73%
BAJAJ FINSERV LIMITED	0.70%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.70%
UNITED SPIRITS LIMITED	0.69%
CIPLA LTD.	0.69%
TATA IRON & STEEL COMPANY LTD	0.68%
INDUSIND BANK LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
GAS AUTHORITY OF INDIA LTD.	0.57%
AUROBINDO PHARMA LIMITED	0.52%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.48%
HAVELLS INDIA LIMITED	0.48%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
GRASIM INDUSTRIES LTD.	0.30%
Equity Total	97.63%
Money Market Total	2.63%
Current Assets	-0.26%
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 29th November 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 29 November, 19: ₹38.1368

Inception Date: 15th December 2008

Benchmark: Nifty 50 Shariah

AUM as on 29 November, 19: ₹ 0.40 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	71
Gsec / Debt	00-00	-
MMI / Others	00-40	29

Returns

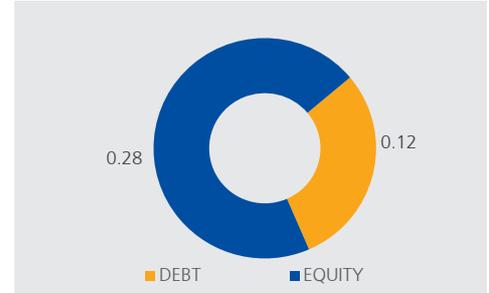
Period	Fund Returns	Index Returns
Last 1 Month	-3.32%	-4.11%
Last 6 Months	-0.30%	-3.57%
Last 1 Year	4.39%	3.18%
Last 2 Years	1.19%	0.09%
Last 3 Years	7.54%	9.27%
Since Inception	12.99%	11.99%

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

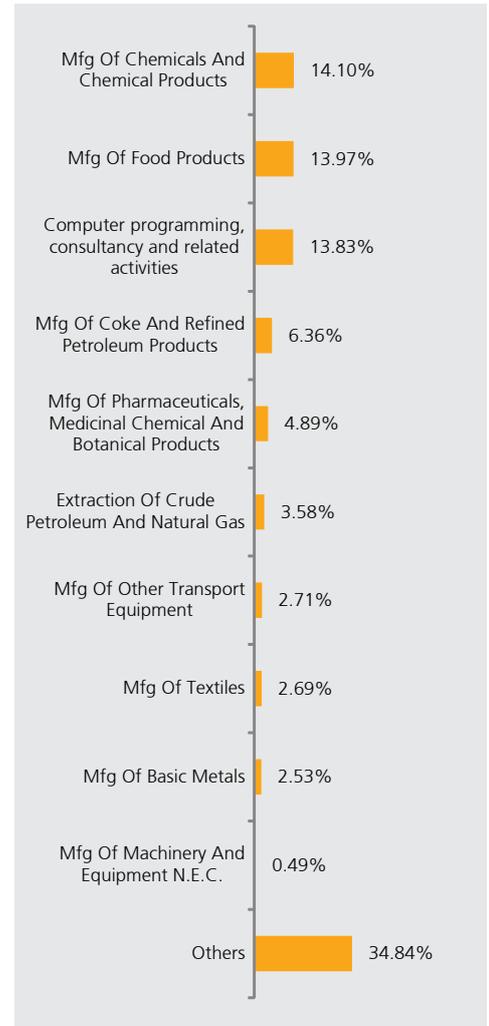
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.43%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.36%
HINDUSTAN LEVER LTD.	5.05%
HCL TECHNOLOGIES LIMITED	4.86%
NESTLE INDIA LIMITED	4.66%
TATA CONSULTANCY SERVICES LTD.	4.53%
TITAN COMPANY LIMITED	4.20%
TECH MAHINDRA LIMITEDFV-5	3.81%
ONGCFV-5	3.58%
BHARAT PETROLEUM CORP. LTD.	3.56%
DR. REDDY LABORATORIES	2.96%
BRITANNIA INDUSTRIES LTD	2.96%
INDIAN OIL CORPORATION LIMITED	2.79%
HERO MOTOCORP LIMITED	2.71%
GRASIM INDUSTRIES LTD.	2.69%
UPL LIMITED	2.63%
HINDALCO INDUSTRIES LTD FV RE 1	2.53%
GAS AUTHORITY OF INDIA LTD.	2.02%
CIPLA LTD.	1.93%
INFOSYS LIMITED	0.62%
ESCORTS LIMITED	0.49%
Equity Total	71.37%
Money Market Total	30.53%
Current Assets	-1.90%
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 29th November 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 29 November, 19: ₹13.5178

Inception Date: 08th June 2009

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 November, 19: ₹ 0.19 Crs.

Asset Allocation

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

Returns

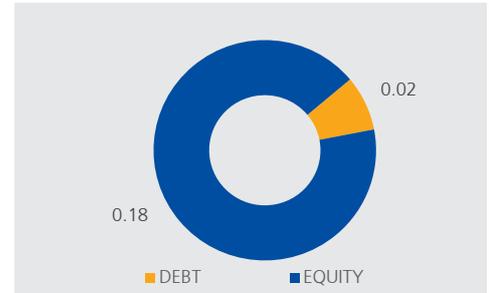
Period	Fund Returns	Index Returns
Last 1 Month	-0.55%	1.33%
Last 6 Months	-4.67%	-4.66%
Last 1 Year	0.51%	1.57%
Last 2 Years	-4.64%	-2.59%
Last 3 Years	4.88%	4.32%
Since Inception	2.92%	2.29%

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

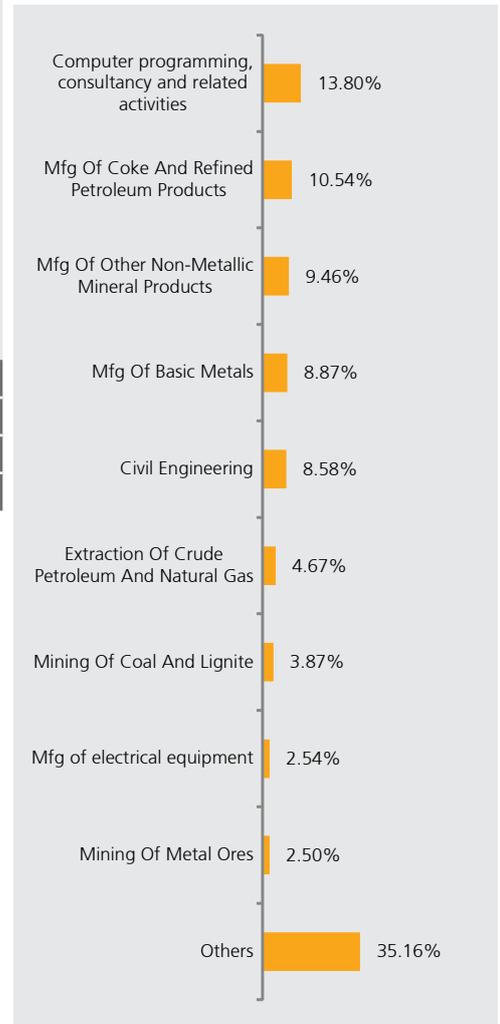
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.35%
BHARTI AIRTEL LIMITED	8.90%
LARSEN&TUBRO	8.58%
INFOSYS LIMITED	6.53%
NTPC LIMITED	5.62%
TATA CONSULTANCY SERVICES LTD.	4.95%
ULTRATECH CEMCO LTD	4.91%
POWER GRID CORP OF INDIA LTD	4.77%
ONGCFV-5	4.67%
ACC LIMITED	4.55%
COAL INDIA LIMITED	3.87%
TATA IRON & STEEL COMPANY LTD	3.58%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.26%
HINDALCO INDUSTRIES LTD FV RE 1	3.16%
Vedanta Limited	2.50%
GAS AUTHORITY OF INDIA LTD.	2.39%
JSW STEEL LIMITED	1.49%
SIEMENS LIMITED	1.46%
HCL TECHNOLOGIES LIMITED	1.36%
INDIAN OIL CORPORATION LIMITED	1.19%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.08%
TECH MAHINDRA LIMITEDFV-5	0.96%
HINDUSTAN ZINC LIMITEDFV-2	0.63%
Equity Total	89.78%
Money Market Total	11.56%
Current Assets	-1.34%
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 29th November 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 29 November, 19: ₹25.8353

Inception Date: 18th December 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 29 November, 19: ₹ 0.06 Crs.

Asset Allocation

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

Returns

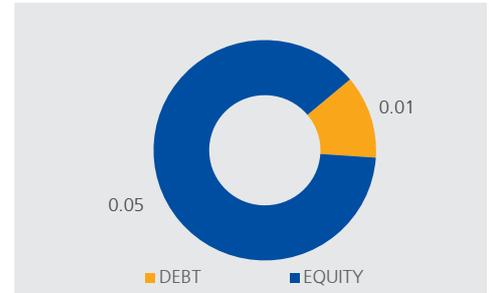
Period	Fund Returns	Index Returns
Last 1 Month	-2.31%	-2.37%
Last 6 Months	-4.81%	-5.48%
Last 1 Year	5.50%	5.61%
Last 2 Years	-1.16%	-2.96%
Last 3 Years	6.87%	6.88%
Since Inception	9.05%	10.62%

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

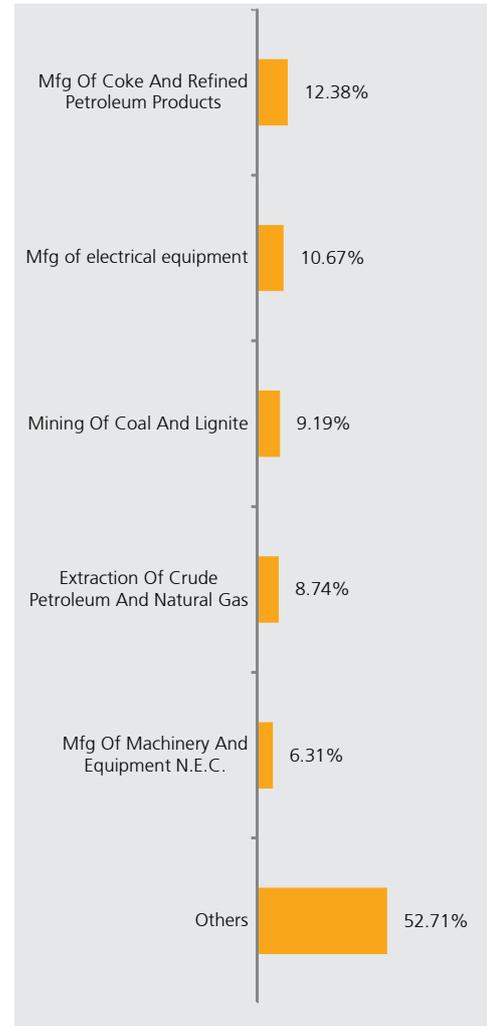
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.35%
COAL INDIA LIMITED	9.19%
POWER GRID CORP OF INDIA LTD	9.16%
NTPC LIMITED	9.12%
ONGCFV-5	8.74%
GAS AUTHORITY OF INDIA LTD.	5.62%
PETRONET LNG LIMITED	5.47%
HAVELLS INDIA LIMITED	4.48%
VOLTAS LTD	4.35%
INDRAPRASTHA GAS LIMITED	3.99%
SIEMENS LIMITED	3.29%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	2.90%
TATA POWER CO. LTD.FV-1	2.88%
KIRLOSKAR CUMMINS	1.96%
BHARAT PETROLEUM CORP. LTD.	1.32%
TORRENT POWER LIMITED	1.30%
INDIAN OIL CORPORATION LIMITED	1.02%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.68%
Equity Total	84.83%
Money Market Total	14.98%
Current Assets	0.18%
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 29th November 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 29 November, 19: ₹34.4994

Inception Date: 8th June 2009

Benchmark: Nifty Midcap 50

AUM as on 29 November, 19: ₹ 0.23 Crs.

Asset Allocation

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

Returns

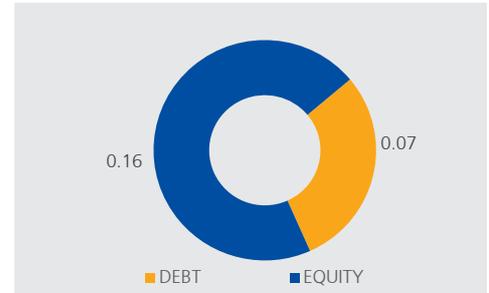
Period	Fund Returns	Index Returns
Last 1 Month	0.82%	1.79%
Last 6 Months	-3.97%	-4.84%
Last 1 Year	-1.62%	-1.20%
Last 2 Years	-5.36%	-4.81%
Last 3 Years	5.53%	7.99%
Since Inception	12.54%	8.14%

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

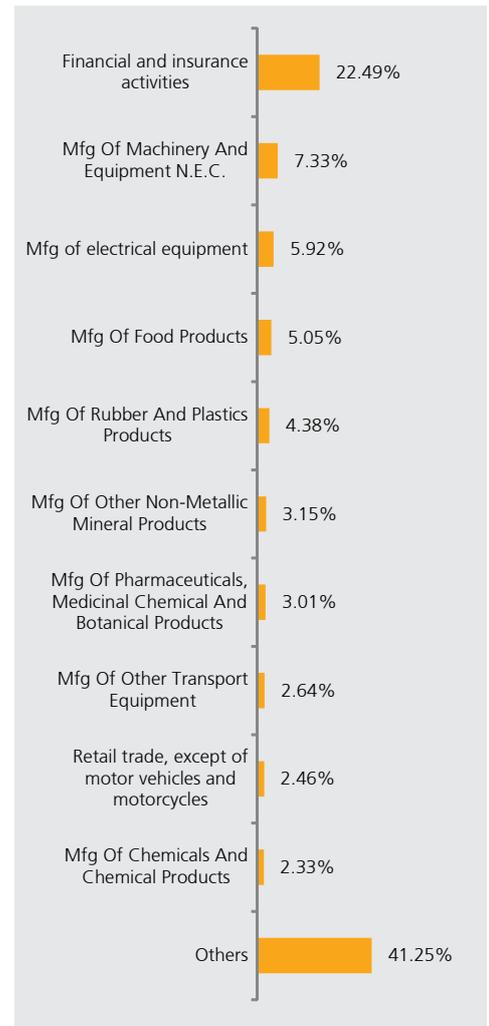
Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	4.47%
INDRAPRASTHA GAS LIMITED	4.23%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.20%
THE FEDERAL BANK LIMITED	3.69%
CITY UNION BANK LIMITED	3.54%
JUBILANT FOODWORKS LIMITED	3.53%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.21%
THE RAMCO CEMENTS LIMITED	3.15%
RBL BANK LIMITED	3.08%
RURAL ELECTRIFICATION CORPORATION LTD	3.06%
TORRENT PHARMACEUTICALS LIMITED	3.01%
EXIDE INDUSTRIES LIMITED	2.93%
INOX LEISURE LTD	2.88%
TATA POWER CO. LTD.FV-1	2.81%
MRF LIMITED	2.71%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.65%
TVS MOTOR COMPANY LIMITED	2.64%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.46%
MUTHOOT FINANCE LIMITED	2.38%
MANAPPURAM FINANCE LIMITED	2.38%
SRF LIMITED	2.33%
KIRLOSKAR CUMMINS	1.74%
BALKRISHNA INDUSTRIES LIMITED	1.67%
BAJAJ FINSERV LIMITED	1.56%
HAVELLS INDIA LIMITED	1.54%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.52%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.45%
CASTROL INDIA LIMITED	1.42%
MAHANAGAR GAS LIMITED	1.34%
TORRENT POWER LIMITED	1.33%
HEXAWARE TECHNOLOGIES LIMITED	1.12%
ESCORTS LIMITED	1.12%
Equity Total	81.14%
Money Market Total	18.37%
Current Assets	0.49%
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 29th November 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 29 November, 19: ₹28.6808

Inception Date: 31st January 2007

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

AUM as on 29 November, 19: ₹ 0.74 Crs.

Modified Duration of Debt Portfolio:
5.29 years

YTM of Debt Portfolio: 6.45%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	36
Gsec / Debt	00-100	35
MMI / Others	00-100	29

Returns

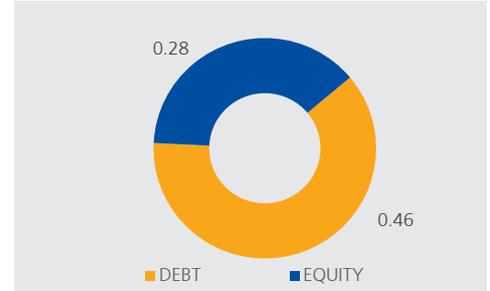
Period	Fund Returns	Index Returns
Last 1 Month	0.20%	1.01%
Last 6 Months	3.22%	4.22%
Last 1 Year	10.95%	11.96%
Last 2 Years	6.72%	8.39%
Last 3 Years	7.99%	9.50%
Since Inception	8.56%	9.06%

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

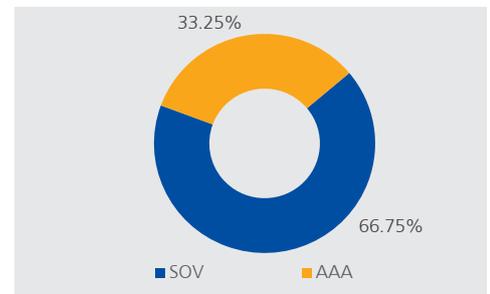
Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	13.15%
7.32% GOI CG 28-01-2024	6.22%
7.95% GOI CG 28-08-2032	5.10%
6.68% GOI CG 17-09-2031	3.33%
7.69% GOI CG 17-06-2043	2.74%
7.27% GOI 08.04.2026	1.70%
7.26% GOI 14-01-2029	1.42%
7.57% GOI CG 17-06-2033	1.00%
6.45% GOI CG 07-10-2029	0.14%
Gilts Total	34.79%
HDFC BANK LTD.FV-2	3.91%
ICICI BANK LTD.FV-2	3.59%
RELIANCE INDUSTRIES LTD.	2.59%
TATA CONSULTANCY SERVICES LTD.	2.01%
ITC - FV 1	1.96%
KOTAK MAHINDRA BANK LIMITED_FV5	1.80%
INFOSYS LIMITED	1.74%
AXIS BANK LIMITEDFV-2	1.53%
LARSEN&TUBRO	1.43%
HINDUSTAN LEVER LTD.	1.38%
STATE BANK OF INDIAFV-1	1.13%
MARUTI UDYOG LTD.	0.89%
BAJAJ FINANCE LIMITED	0.89%
HDFC LTD FV 2	0.75%
ASIAN PAINTS LIMITEDFV-1	0.72%
HCL TECHNOLOGIES LIMITED	0.60%
NESTLE INDIA LIMITED	0.59%
AUROBINDO PHARMA LIMITED	0.56%
TITAN COMPANY LIMITED	0.55%
BAJAJ FINSERV LIMITED	0.50%
INDUSIND BANK LIMITED	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
POWER GRID CORP OF INDIA LTD	0.44%
NTPC LIMITED	0.43%
ULTRATECH CEMCO LTD	0.40%
TECH MAHINDRA LIMITEDFV-5	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.40%
BRITANNIA INDUSTRIES LTD	0.37%
BHARAT PETROLEUM CORP. LTD.	0.37%
ONGCFV-5	0.37%
BHARTI AIRTEL LIMITED	0.32%
INDIAN OIL CORPORATION LIMITED	0.30%
HERO MOTOCORP LIMITED	0.30%
JSW STEEL LIMITED	0.28%
COAL INDIA LIMITED	0.26%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
CIPLA LTD.	0.21%
HAVELLS INDIA LIMITED	0.21%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
Equity Total	36.21%
Money Market Total	17.33%
Current Assets	11.66%
Total	100.00%

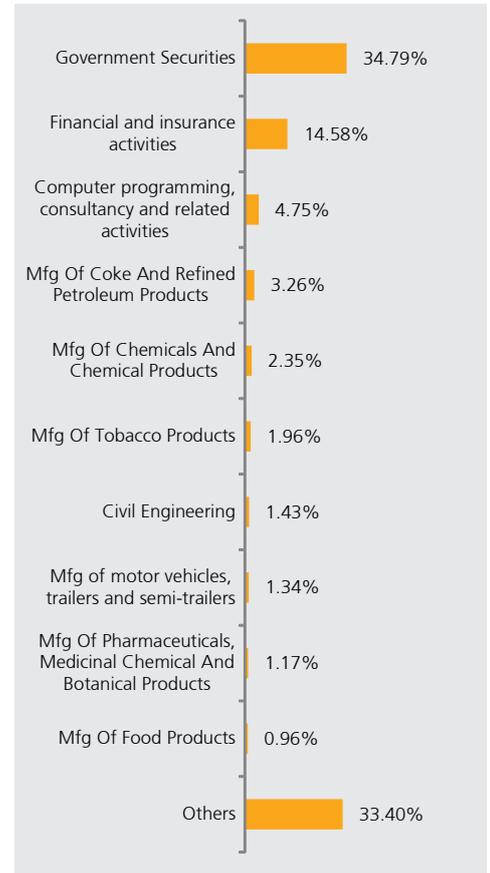
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29 November, 19: ₹32.7279

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 29 November, 19: ₹ 7.49 Crs.

Modified Duration of Debt Portfolio:

5.34 years

YTM of Debt Portfolio: 6.76%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	65
MMI / Others	00-100	17

Returns

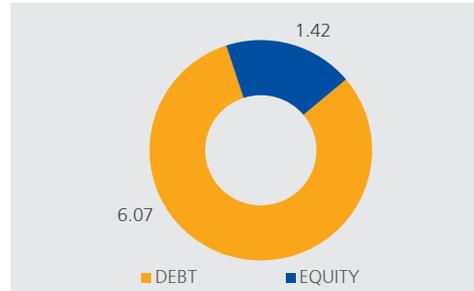
Period	Fund Returns	Index Returns
Last 1 Month	0.45%	0.90%
Last 6 Months	3.55%	5.06%
Last 1 Year	10.31%	12.19%
Last 2 Years	6.18%	8.22%
Last 3 Years	5.70%	8.06%
Since Inception	7.72%	8.59%

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

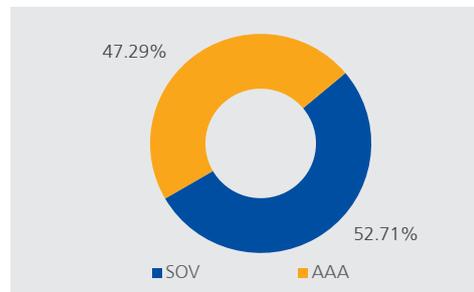
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	5.63%
7.33% IRFC NCD 28-08-2027 SR123	5.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.18%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.90%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.78%
9.25% RIIL NCD 16-06-2024 SR-PPD3	1.46%
7.69% NABARD 29.05.2024 Series 20C	1.38%
Bonds/Debentures Total	22.64%
7.32% GOI CG 28-01-2024	15.60%
7.95% GOI CG 28-08-2032	6.85%
7.37% GOI 16-04-2023	5.17%
6.68% GOI CG 17-09-2031	4.27%
7.69% GOI CG 17-06-2043	3.50%
7.27% GOI 08.04.2026	2.50%
7.26% GOI 14-01-2029	2.46%
7.57% GOI CG 17-06-2033	1.30%
6.45% GOI CG 07-10-2029	0.27%
Gilts Total	41.94%
HDFC BANK LTD.FV-2	2.22%
RELIANCE INDUSTRIES LTD.	1.87%
ICICI BANK LTD.FV-2	1.45%
INFOSYS LIMITED	1.15%
TATA CONSULTANCY SERVICES LTD.	0.97%
ITC - FV 1	0.94%
HDFC LTD FV 2	0.82%
KOTAK MAHINDRA BANK LIMITED_FV5	0.79%
AXIS BANK LIMITEDFV-2	0.72%
LARSEN&TUBRO	0.71%
HINDUSTAN LEVER LTD.	0.64%
STATE BANK OF INDIAFV-1	0.54%
BAJAJ FINANCE LIMITED	0.43%
MARUTI UDYOG LTD.	0.43%
ASIAN PAINTS LIMITEDFV-1	0.34%
HCL TECHNOLOGIES LIMITED	0.29%
NESTLE INDIA LIMITED	0.23%
TITAN COMPANY LIMITED	0.23%
BAJAJ FINSERV LIMITED	0.22%
AUROBINDO PHARMA LIMITED	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.20%
POWER GRID CORP OF INDIA LTD	0.20%
BHARTI AIRTEL LIMITED	0.19%
NTPC LIMITED	0.19%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
BHARAT PETROLEUM CORP. LTD.	0.17%
BRITANNIA INDUSTRIES LTD	0.16%
ONGCFV-5	0.16%
INDUSIND BANK LIMITED	0.14%
INDIAN OIL CORPORATION LIMITED	0.14%
JSW STEEL LIMITED	0.14%
COAL INDIA LIMITED	0.13%
HERO MOTOCORP LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.11%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
Equity Total	18.41%
Money Market Total	14.98%
Current Assets	2.03%
Total	100.00%

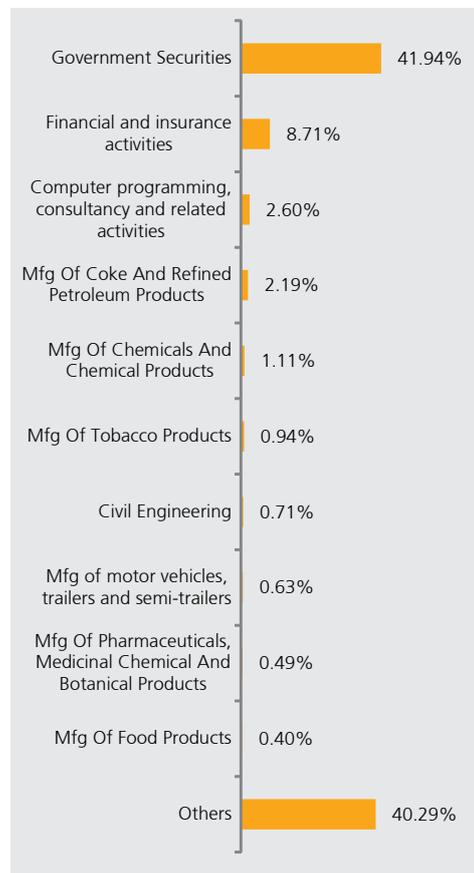
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29 November, 19: ₹28.8492

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 29 November, 19: ₹ 8.61 Crs.

Modified Duration of Debt Portfolio:

5.12 years

YTM of Debt Portfolio: 6.74%

Asset Allocation

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

Returns

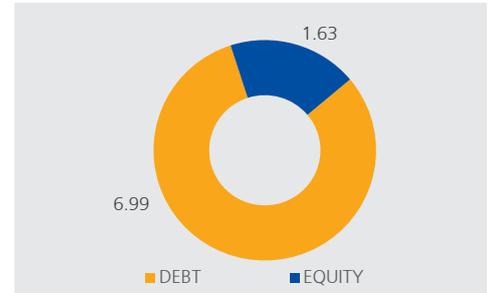
Period	Fund Returns	Index Returns
Last 1 Month	0.45%	0.90%
Last 6 Months	4.03%	5.06%
Last 1 Year	11.47%	12.19%
Last 2 Years	7.25%	8.22%
Last 3 Years	6.73%	8.06%
Since Inception	8.60%	8.75%

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

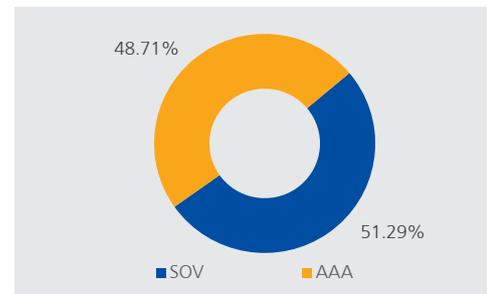
Portfolio

Name of Instrument	% to AUM
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.78%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.65%
8.45% IRFC NCD 04-12-2028 SR129	3.71%
8.30% NTPC NCD SR 67 15-01-2029	3.67%
7.33% IRFC NCD 28-08-2027 SR123	3.46%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.42%
7.69% NABARD 29.05.2024 Series 20C	2.40%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.21%
Bonds/Debentures Total	26.30%
7.32% GOI CG 28-01-2024	17.78%
7.95% GOI CG 28-08-2032	6.97%
6.68% GOI CG 17-09-2031	4.27%
7.69% GOI CG 17-06-2043	3.56%
7.27% GOI 08.04.2026	2.55%
7.26% GOI 14-01-2029	2.43%
7.57% GOI CG 17-06-2033	1.33%
7.37% GOI 16-04-2023	1.10%
6.45% GOI CG 07-10-2029	0.27%
Gilts Total	40.26%
HDFC BANK LTD.FV-2	2.22%
RELIANCE INDUSTRIES LTD.	1.87%
ICICI BANK LTD.FV-2	1.50%
INFOSYS LIMITED	1.18%
TATA CONSULTANCY SERVICES LTD.	0.99%
ITC - FV 1	0.97%
HDFC LTD FV 2	0.95%
KOTAK MAHINDRA BANK LIMITED_FV5	0.92%
AXIS BANK LIMITEDFV-2	0.73%
LARSEN&TUBRO	0.71%
HINDUSTAN LEVER LTD.	0.66%
STATE BANK OF INDIAFV-1	0.54%
BAJAJ FINANCE LIMITED	0.45%
MARUTI UDYOG LTD.	0.44%
ASIAN PAINTS LIMITEDFV-1	0.35%
HCL TECHNOLOGIES LIMITED	0.24%
BAJAJ FINSERV LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
TITAN COMPANY LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
AUROBINDO PHARMA LIMITED	0.21%
NTPC LIMITED	0.21%
BHARTI AIRTEL LIMITED	0.20%
TECH MAHINDRA LIMITEDFV-5	0.19%
ULTRATECH CEMCO LTD	0.19%
BHARAT PETROLEUM CORP. LTD.	0.18%
BRITANNIA INDUSTRIES LTD	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.16%
ONGCFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.15%
INDUSIND BANK LIMITED	0.14%
NESTLE INDIA LIMITED	0.13%
COAL INDIA LIMITED	0.13%
HERO MOTOCORP LIMITED	0.13%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.11%
CIPLA LTD.	0.11%
HAVELLS INDIA LIMITED	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
Equity Total	18.78%
Money Market Total	11.94%
Current Assets	2.72%
Total	100.00%

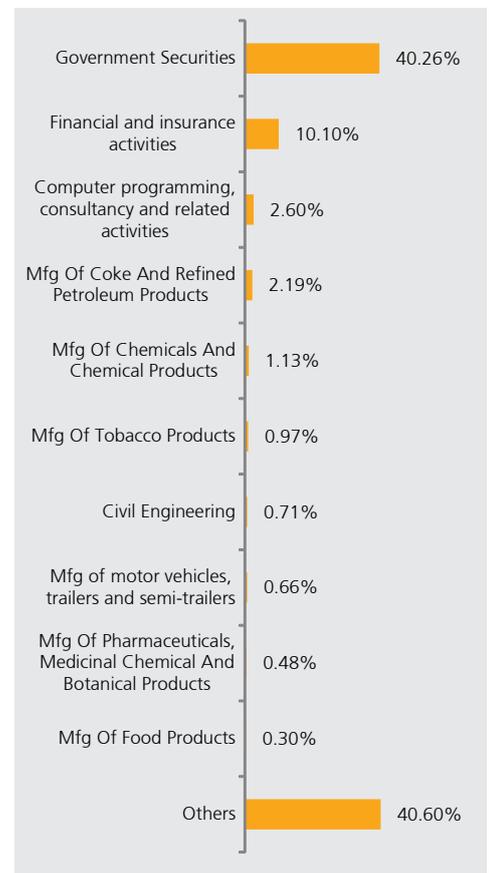
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29 November, 19: ₹15.4565

Inception Date: 17th December 2013

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 29 November, 19: ₹ 209.28 Crs.

Modified Duration of Debt Portfolio:

4.66 years

YTM of Debt Portfolio: 6.64%

Asset Allocation

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

Returns

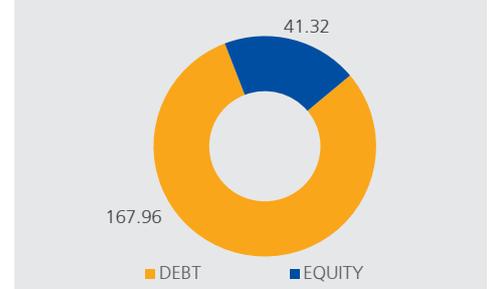
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.90%
Last 6 Months	1.36%	5.06%
Last 1 Year	8.21%	12.19%
Last 2 Years	5.50%	8.22%
Last 3 Years	5.50%	8.06%
Since Inception	7.59%	10.30%

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

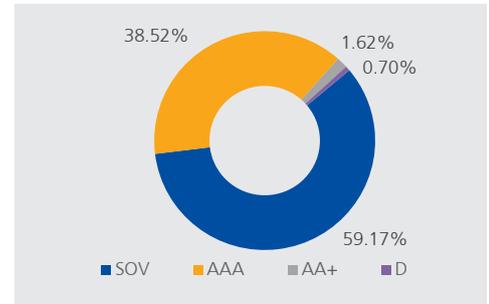
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.69%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	5.61%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.64%
9.30% PGCIL NCD 28-06-2025 J	3.36%
8.30% NTPC NCD SR 67 15-01-2029	2.32%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.45%
9.00% IHFL NCD 30-06-2026	1.27%
7.69% NABARD 29.05.2024 Series 20C	0.99%
8.23% IRFC NCD 29-03-2029 SR135	0.75%
8.45% IRFC NCD 04-12-2028 SR129	0.56%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.55%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.16%
Bonds/Debentures Total	28.35%
7.32% GOI CG 28-01-2024	12.95%
6.65% GOI 09-04-2020	8.86%
7.95% GOI CG 28-08-2032	6.98%
6.68% GOI CG 17-09-2031	4.28%
7.69% GOI CG 17-06-2043	3.48%
7.27% GOI 08.04.2026	2.55%
7.26% GOI 14-01-2029	2.45%
7.37% GOI 16-04-2023	2.04%
7.57% GOI CG 17-06-2033	1.31%
8.20% GOI CG 15-02-2022	1.15%
6.45% GOI CG 07-10-2029	0.27%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.25%
Gilts Total	46.57%
HDFC BANK LTD.FV-2	2.24%
RELIANCE INDUSTRIES LTD.	1.88%
ICICI BANK LTD.FV-2	1.50%
INFOSYS LIMITED	1.18%
HDFC LTD FV 2	1.05%
TATA CONSULTANCY SERVICES LTD.	0.98%
ITC - FV 1	0.97%
KOTAK MAHINDRA BANK LIMITED_FV5	0.90%
AXIS BANK LIMITEDFV-2	0.74%
LARSEN&TUBRO	0.72%
HINDUSTAN LEVER LTD.	0.66%
STATE BANK OF INDIAFV-1	0.54%
BAJAJ FINANCE LIMITED	0.44%
MARUTI UDYOG LTD.	0.44%
ASIAN PAINTS LIMITEDFV-1	0.35%
BHARTI AIRTEL LIMITED	0.31%
HCL TECHNOLOGIES LIMITED	0.29%
TITAN COMPANY LIMITED	0.24%
NESTLE INDIA LIMITED	0.23%
BAJAJ FINSERV LIMITED	0.22%
AUROBINDO PHARMA LIMITED	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.21%
NTPC LIMITED	0.20%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
BHARAT PETROLEUM CORP. LTD.	0.18%
BRITANNIA INDUSTRIES LTD	0.17%
ONGCFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.14%
JSW STEEL LIMITED	0.14%
INDUSIND BANK LIMITED	0.14%
COAL INDIA LIMITED	0.13%
HERO MOTOCORP LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.11%
CIPLA LTD.	0.11%
HAVELLS INDIA LIMITED	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.07%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	19.16%
Money Market Total	3.80%
Current Assets	2.12%
Total	100.00%

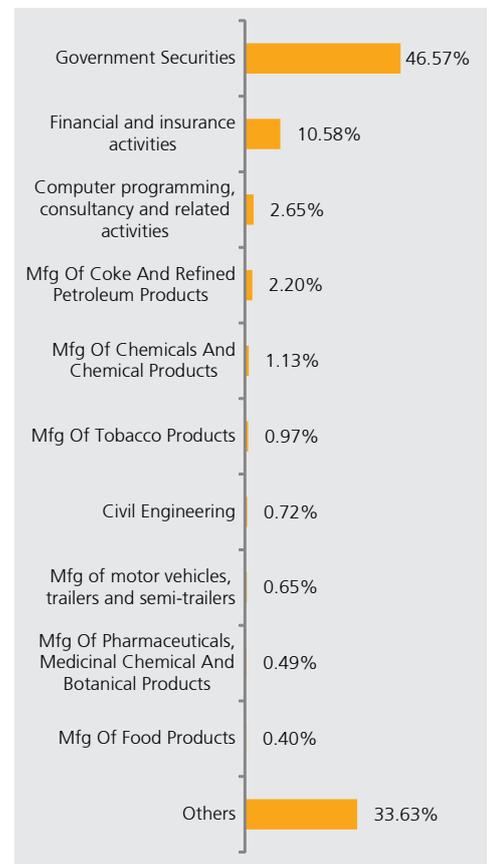
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29 November, 19: ₹25.8216

Inception Date: 13th October 2008

Benchmark: CRISIL Composite Bond Index:

AUM as on 29 November, 19: ₹ 60.76 Crs.

Modified Duration of Debt Portfolio:

5.05 years

YTM of Debt Portfolio: 6.68%

Asset Allocation

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

Returns

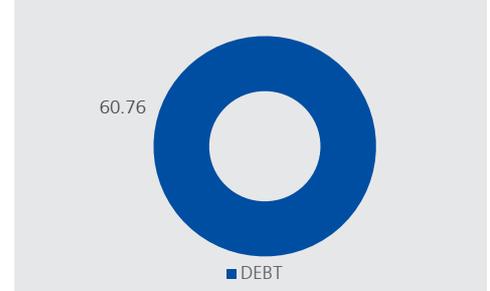
Period	Fund Returns	Index Returns
Last 1 Month	0.62%	0.78%
Last 6 Months	5.82%	5.86%
Last 1 Year	12.42%	12.36%
Last 2 Years	7.81%	7.98%
Last 3 Years	5.68%	6.58%
Since Inception	8.89%	8.32%

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

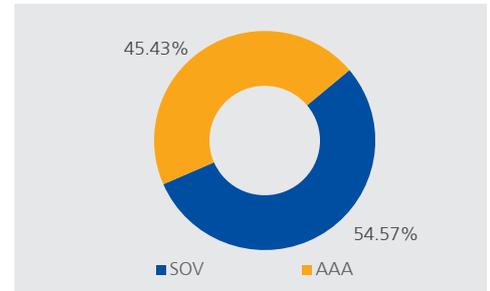
Portfolio

Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	8.17%
8.85% PGCIL NCD 19-10-2021 STRPP F	5.59%
8.30% NTPC NCD SR 67 15-01-2029	5.55%
8.35% IRFC NCD 13-03-2029 SR 133	4.36%
7.33% IRFC NCD 28-08-2027 SR123	3.43%
8.80% PGCIL NCD 13-03-2023 XLII	1.75%
8.58% HDFC NCD 18-03-2022 SR V0003	1.72%
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	0.18%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.17%
Bonds/Debentures Total	31.95%
7.32% GOI CG 28-01-2024	18.41%
7.95% GOI CG 28-08-2032	8.57%
7.37% GOI 16-04-2023	8.40%
6.68% GOI CG 17-09-2031	5.33%
7.69% GOI CG 17-06-2043	4.37%
7.27% GOI 08.04.2026	3.14%
7.26% GOI 14-01-2029	3.06%
7.57% GOI CG 17-06-2033	1.62%
6.45% GOI CG 07-10-2029	0.34%
Gilts Total	53.25%
Money Market Total	12.37%
Current Assets	2.43%
Total	100.00%

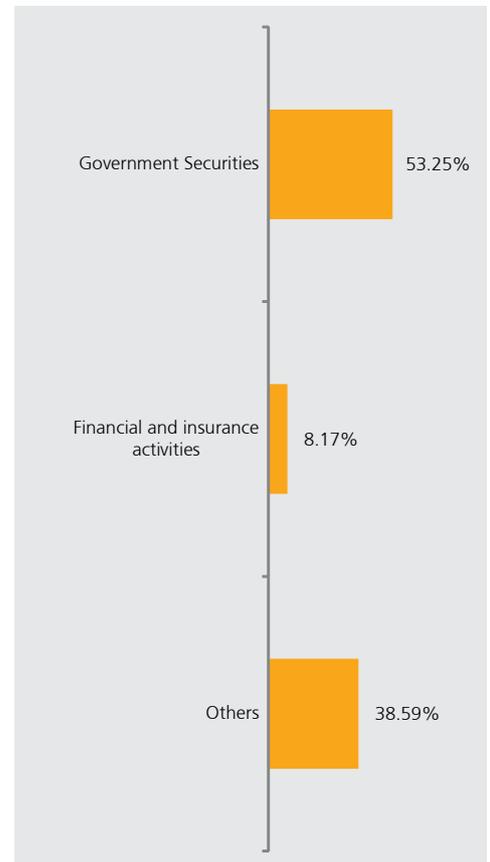
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Group Corporate Bond Fund 3 (ULGF02305/06/13GCORBOND03121)

Fund Report as on 29th November 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 29 November, 19: ₹16.5377

Inception Date: 31st December 2013

Benchmark: CRISIL Composite Bond Index

AUM as on 29 November, 19: ₹ 179.04 Crs.

Modified Duration of Debt Portfolio:

4.73 years

YTM of Debt Portfolio: 6.62%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	93
MMI / Others	00-10	7

Returns

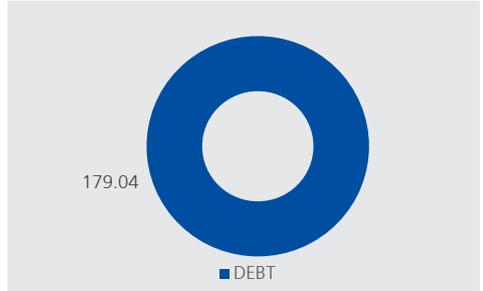
Period	Fund Returns	Index Returns
Last 1 Month	0.61%	0.78%
Last 6 Months	4.11%	5.86%
Last 1 Year	10.95%	12.36%
Last 2 Years	7.11%	7.98%
Last 3 Years	5.19%	6.58%
Since Inception	8.88%	9.60%

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

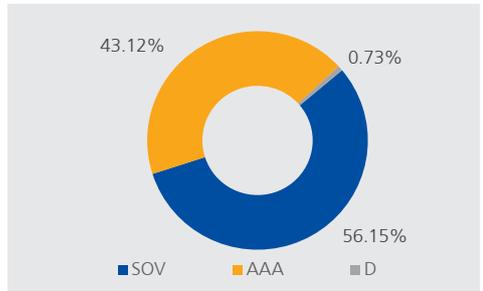
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.48%
7.69% NABARD 29.05.2024 Series 20C	6.00%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.62%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.37%
8.30% IRFC NCD 25-03-2029 SR 134	2.95%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.71%
8.35% IRFC NCD 13-03-2029 SR 133	1.60%
8.80% PGCIL NCD 13-03-2023 XLII	1.49%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.19%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.71%
8.40% IRFC NCD 08-01-2029 SR 130	0.71%
7.17% RIL NCD PPD SR D 08-11-2022	0.62%
8.58% HDFC NCD 18-03-2022 SR V0003	0.58%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.23%
8.45% IRFC NCD 04-12-2028 SR129	0.18%
Bonds/Debentures Total	38.43%
7.32% GOI CG 28-01-2024	15.60%
7.95% GOI CG 28-08-2032	8.78%
6.65% GOI 09-04-2020	7.89%
6.68% GOI CG 17-09-2031	5.33%
7.69% GOI CG 17-06-2043	4.41%
7.27% GOI 08.04.2026	3.20%
7.26% GOI 14-01-2029	3.13%
7.37% GOI 16-04-2023	3.02%
7.57% GOI CG 17-06-2033	1.64%
8.20% GOI CG 15-02-2022	0.80%
8.95% MAHARASHTRA SDL 07/03/2022	0.47%
6.45% GOI CG 07-10-2029	0.34%
Gilts Total	54.62%
8.30% NTPC NCD SR 67 15-01-2029	8.48%
7.69% NABARD 29.05.2024 Series 20C	6.00%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.62%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.37%
8.30% IRFC NCD 25-03-2029 SR 134	2.95%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.71%
8.35% IRFC NCD 13-03-2029 SR 133	1.60%
8.80% PGCIL NCD 13-03-2023 XLII	1.49%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.19%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.71%
8.40% IRFC NCD 08-01-2029 SR 130	0.71%
7.17% RIL NCD PPD SR D 08-11-2022	0.62%
8.58% HDFC NCD 18-03-2022 SR V0003	0.58%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.23%
8.45% IRFC NCD 04-12-2028 SR129	0.18%
ETFs	38.43%
Money Market Total	4.22%
Current Assets	2.73%
Total	100.00%

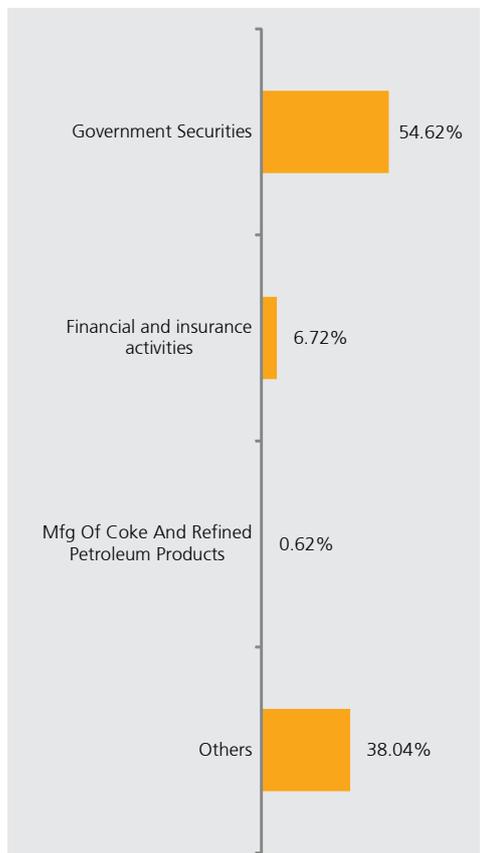
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29 November, 19 : ₹25.5707
Inception Date: 31st January 2007
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 29 November, 19: ₹ 0.04 Crs.
Modified Duration of Debt Portfolio:
 0.25 years
YTM of Debt Portfolio: 5.05%

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	0.33%	0.44%
Last 6 Months	2.51%	3.14%
Last 1 Year	5.62%	6.74%
Last 2 Years	5.64%	6.80%
Last 3 Years	5.59%	6.59%
Since Inception	7.59%	7.41%

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

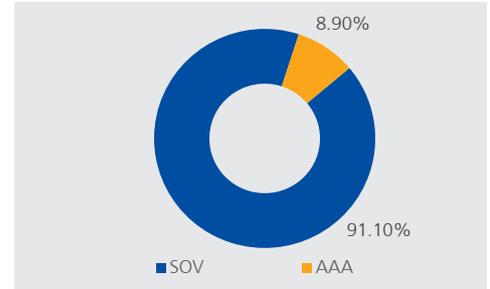
Portfolio

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

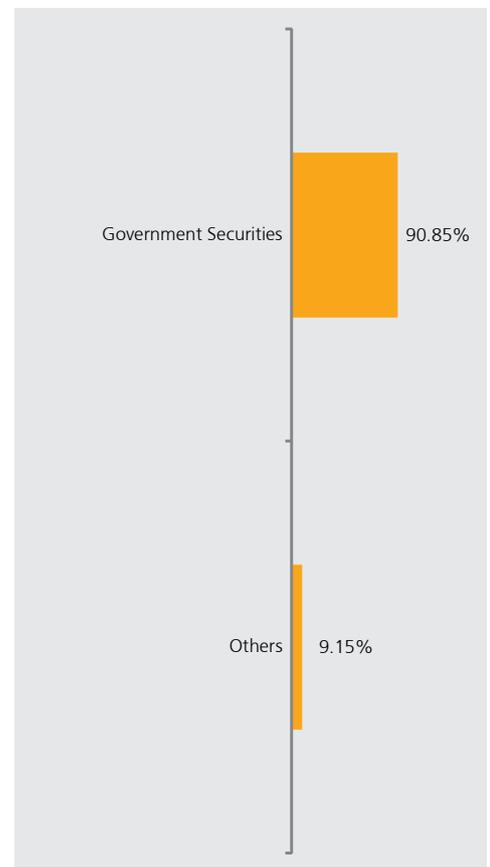
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 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'.

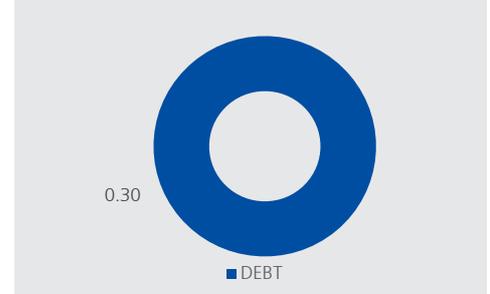
Fund Details

Fund Manager: Mr. Gaurav Jakhota
NAV as on 29 November, 19: ₹22.7324
Inception Date: 10th December 2008
Benchmark: CRISIL Gilt Index
AUM as on 29 November, 19: ₹ 0.30 Crs.
Modified Duration of Debt Portfolio:
 5.53 years
YTM of Debt Portfolio: 6.50%

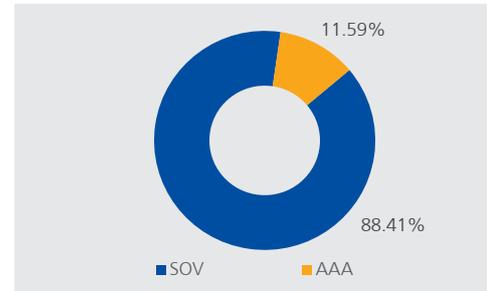
Portfolio

Name of Instrument	% to AUM
7.32% GOI CG 28-01-2024	29.24%
7.26% GOI 14-01-2029	17.77%
7.95% GOI CG 28-08-2032	12.21%
7.37% GOI 16-04-2023	7.66%
7.69% GOI CG 17-06-2043	4.62%
7.27% GOI 08.04.2026	4.18%
6.45% GOI CG 07-10-2029	3.68%
7.57% GOI CG 17-06-2033	1.75%
Gilts Total	81.11%
Money Market Total	10.64%
Current Assets	8.25%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

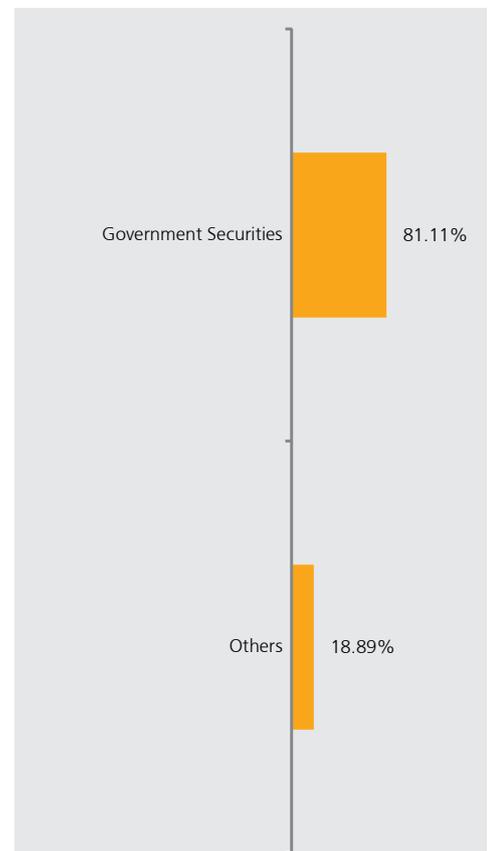
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	81
MMI / Others	00-100	19

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.41%	0.60%
Last 6 Months	5.50%	5.52%
Last 1 Year	12.76%	12.30%
Last 2 Years	8.28%	8.02%
Last 3 Years	5.60%	5.77%
Since Inception	7.77%	6.33%

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 29th November 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 29 November, 19: ₹22.1143

Inception Date: 30th September 2008

Benchmark: Crisil 91 day T Bill Index

AUM as on 29 November, 19: ₹ 23.80 Crs.

Modified Duration of Debt Portfolio:

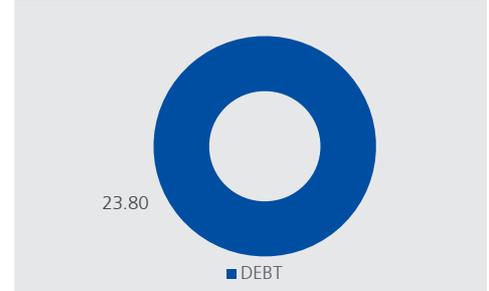
0.22 years

YTM of Debt Portfolio: 5.33%

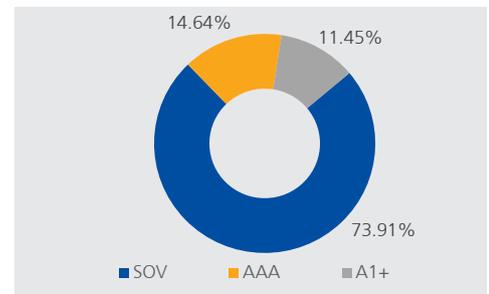
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.01%
Current Assets	-0.01%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

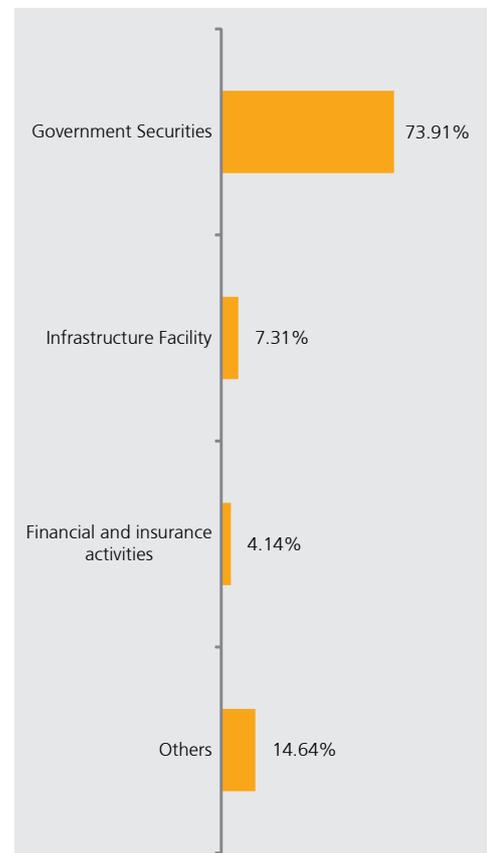
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.44%
Last 6 Months	2.84%	3.14%
Last 1 Year	6.93%	6.74%
Last 2 Years	3.14%	6.80%
Last 3 Years	4.20%	6.64%
Since Inception	7.36%	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



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
ULGF01213/10/08GRCORBOND02121	Group Corporate Bond Fund 2	CRISIL Composite Bond Index	Debt	-	Gaurav Jakhotia
ULGF02305/06/13GRCORBOND03121	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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