

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST

OCTOBER

2019



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INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹36.7505

Inception Date: 8th June 2009

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 30 September, 19: ₹ 22.01 Crs.

Asset Allocation

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

Returns

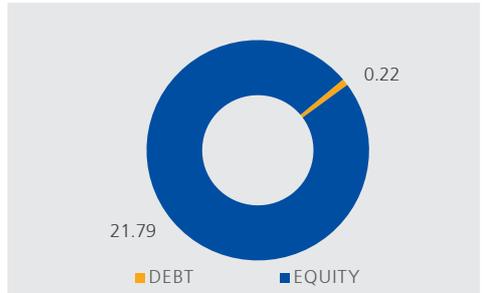
Period	Fund Returns	Index Returns
Last 1 Month	4.58%	4.13%
Last 6 Months	-1.02%	-1.84%
Last 1 Year	3.55%	2.50%
Last 2 Years	7.87%	7.53%
Last 3 Years	8.49%	9.14%
Since Inception	13.44%	9.49%

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

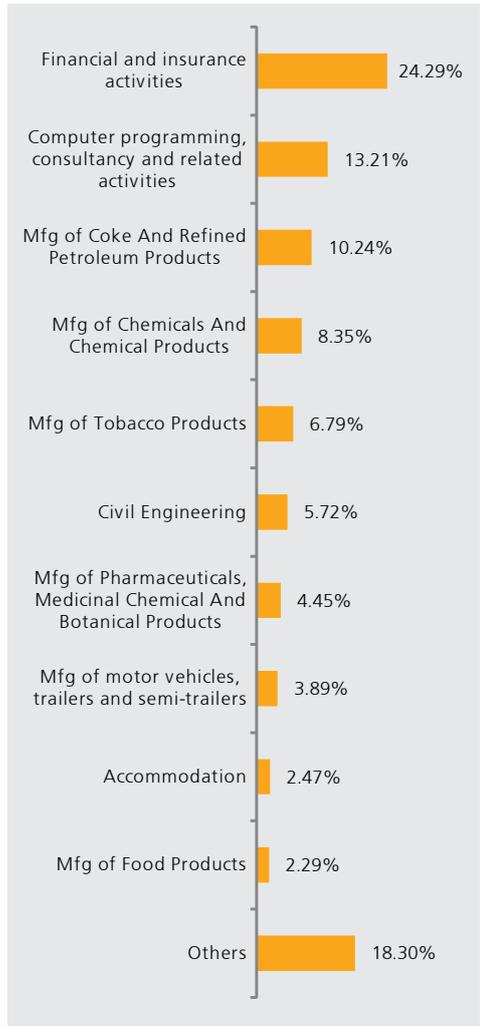
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.19%
ITC - FV 1	6.79%
ICICI BANK LTD.FV-2	6.31%
INFOSYS LIMITED	6.09%
LARSEN&TUBRO	5.72%
HDFC BANK LTD.FV-2	5.33%
TATA CONSULTANCY SERVICES LTD.	4.50%
KOTAK MAHINDRA BANK LIMITED_FV5	3.85%
HINDUSTAN LEVER LTD.	2.94%
AXIS BANK LIMITEDFV-2	2.74%
EIH LIMITED	2.47%
MARUTI UDYOG LTD.	2.42%
ASIAN PAINTS LIMITEDFV-1	2.23%
HDFC LTD FV 2	1.90%
TITAN COMPANY LIMITED	1.89%
INOX FLUOROCHEMICALS LIMITED	1.79%
DIVIS LABORATORIES LIMITED	1.75%
BHARTI AIRTEL LIMITED	1.64%
HCL TECHNOLOGIES LIMITED	1.56%
NTPC LIMITED	1.50%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
STATE BANK OF INDIAFV-1	1.40%
POWER GRID CORP OF INDIA LTD	1.39%
ULTRATECH CEMCO LTD	1.29%
THE FEDERAL BANK LIMITED	1.11%
BHARAT PETROLEUM CORP. LTD.	1.05%
BAJAJ AUTO LTD	1.05%
TECH MAHINDRA LIMITEDFV-5	1.05%
BRITANNIA INDUSTRIES LTD	1.00%
HERO MOTOCORP LIMITED	0.97%
BAJAJ FINANCE LIMITED	0.97%
UPL LIMITED	0.97%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.96%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.91%
AUROBINDO PHARMA LIMITED	0.81%
ACC LIMITED	0.76%
COAL INDIA LIMITED	0.73%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.71%
UNITED SPIRITS LIMITED	0.69%
INDUSIND BANK LIMITED	0.68%
CIPLA LTD.	0.62%
JSW STEEL LIMITED	0.62%
TATA IRON & STEEL COMPANY LTD	0.61%
HINDALCO INDUSTRIES LTD FV RE 1	0.60%
MARICO LIMITED	0.58%
SIEMENS LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.50%
ONGCFV-5	0.48%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.46%
DABUR INDIA LTD.	0.42%
HAVELLS INDIA LIMITED	0.42%
SANOFI INDIA LIMITED	0.30%
GRASIM INDUSTRIES LTD.	0.29%
Equity Total	99.01%
Money Market Total	1.75%
Current Assets	-0.76%
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 30th September 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 30 September, 19: ₹14.2527

Inception Date: 29th December 2014

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 30 September, 19: ₹ 10.11 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	99
Gsec / Debt	00-00	-
MMI / Others	00-10	1

Returns

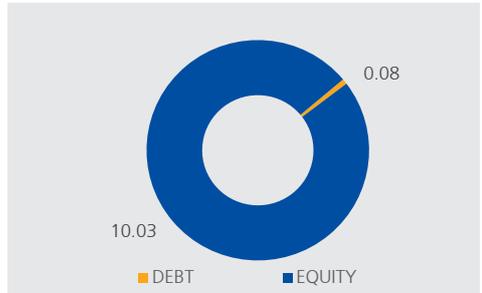
Period	Fund Returns	Index Returns
Last 1 Month	4.75%	4.13%
Last 6 Months	-2.06%	-1.84%
Last 1 Year	3.95%	2.50%
Last 2 Years	7.98%	7.53%
Last 3 Years	8.53%	9.14%
Since Inception	7.74%	6.95%

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

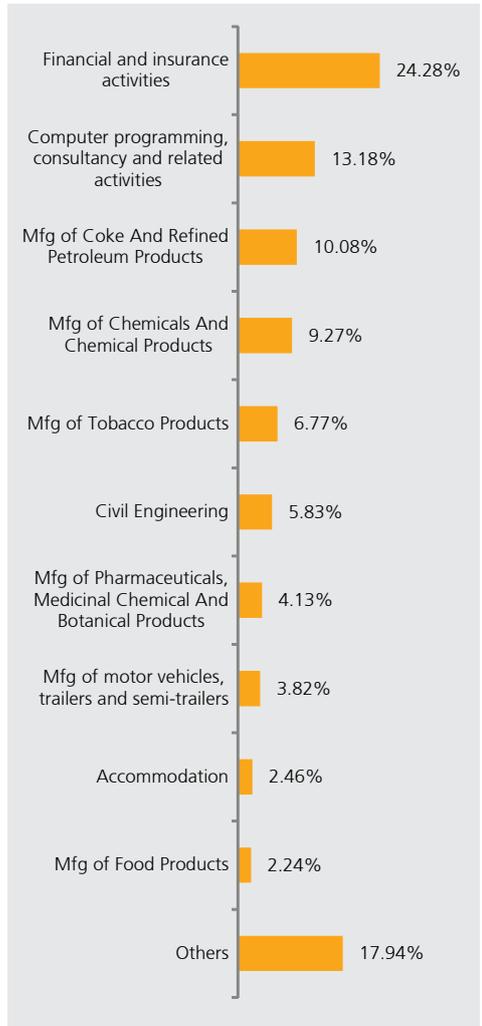
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.06%
ITC - FV 1	6.77%
INFOSYS LIMITED	6.14%
LARSEN&TUBRO	5.83%
ICICI BANK LTD.FV-2	5.77%
HDFC BANK LTD.FV-2	4.84%
TATA CONSULTANCY SERVICES LTD.	4.27%
KOTAK MAHINDRA BANK LIMITED_FV5	4.01%
HINDUSTAN LEVER LTD.	3.55%
AXIS BANK LIMITEDFV-2	3.08%
EIH LIMITED	2.46%
MARUTI UDYOG LTD.	2.40%
HDFC LTD FV 2	2.31%
ASIAN PAINTS LIMITEDFV-1	2.18%
TITAN COMPANY LIMITED	1.82%
HCL TECHNOLOGIES LIMITED	1.74%
DIVIS LABORATORIES LIMITED	1.72%
BHARTI AIRTEL LIMITED	1.64%
INOX FLUOROchemicals LIMITED	1.62%
NTPC LIMITED	1.48%
MAHINDRA & MAHINDRA LTD.-FV5	1.42%
UPL LIMITED	1.38%
STATE BANK OF INDIAFV-1	1.37%
POWER GRID CORP OF INDIA LTD	1.36%
BAJAJ FINANCE LIMITED	1.29%
ULTRATECH CEMCO LTD	1.27%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
BAJAJ AUTO LTD	1.03%
TECH MAHINDRA LIMITEDFV-5	1.03%
BHARAT PETROLEUM CORP. LTD.	1.02%
BRITANNIA INDUSTRIES LTD	0.99%
THE FEDERAL BANK LIMITED	0.98%
HERO MOTOCORP LIMITED	0.94%
ACC LIMITED	0.91%
COAL INDIA LIMITED	0.89%
UNITED SPIRITS LIMITED	0.77%
AUROBINDO PHARMA LIMITED	0.69%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.68%
INDUSIND BANK LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
CIPLA LTD.	0.61%
SIEMENS LIMITED	0.59%
TATA IRON & STEEL COMPANY LTD	0.58%
GAS AUTHORITY OF INDIA LTD.	0.57%
MARICO LIMITED	0.57%
DABUR INDIA LTD.	0.53%
JSW STEEL LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
ONGCFV-5	0.46%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.45%
HAVELLS INDIA LIMITED	0.41%
GRASIM INDUSTRIES LTD.	0.29%
Equity Total	99.22%
Money Market Total	1.47%
Current Assets	-0.69%
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 30th September 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 30 September, 19: ₹37.9836

Inception Date: 15th December 2008

Benchmark: Nifty 50 Shariah

AUM as on 30 September, 19: ₹ 0.40 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	70
Gsec / Debt	00-00	-
MMI / Others	00-40	30

Returns

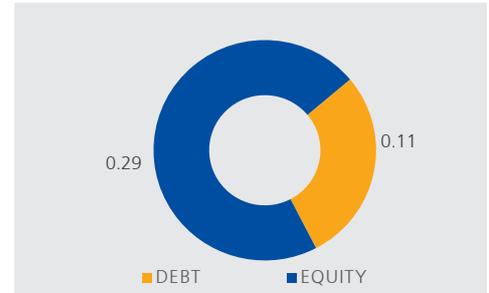
Period	Fund Returns	Index Returns
Last 1 Month	4.01%	2.19%
Last 6 Months	0.19%	0.53%
Last 1 Year	0.93%	2.64%
Last 2 Years	4.16%	3.14%
Last 3 Years	6.23%	8.54%
Since Inception	13.16%	12.47%

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

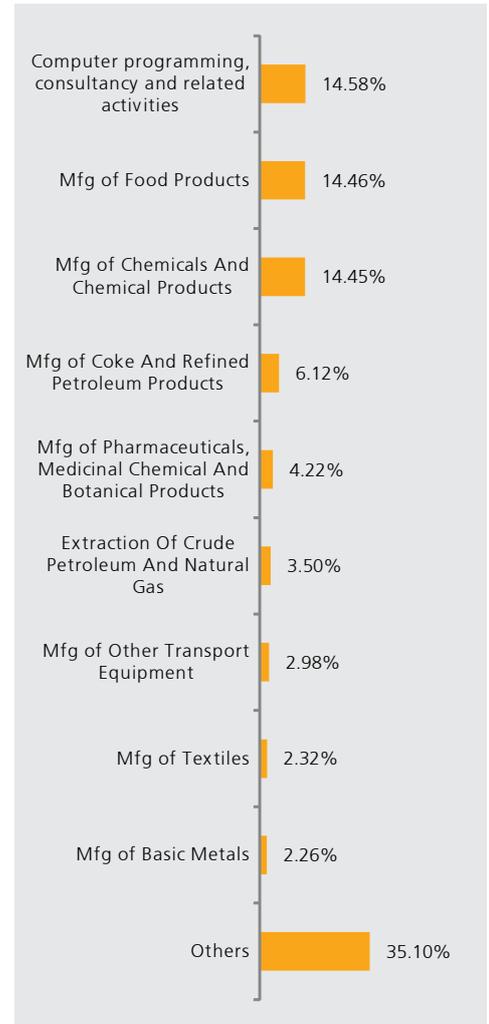
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.63%
ASIAN PAINTS LIMITEDFV-1	6.54%
HINDUSTAN LEVER LTD.	5.22%
HCL TECHNOLOGIES LIMITED	5.07%
NESTLE INDIA LIMITED	4.88%
TITAN COMPANY LIMITED	4.50%
TATA CONSULTANCY SERVICES LTD.	4.47%
TECH MAHINDRA LIMITEDFV-5	4.32%
ONGCFV-5	3.50%
BHARAT PETROLEUM CORP. LTD.	3.19%
HERO MOTOCORP LIMITED	2.98%
BRITANNIA INDUSTRIES LTD	2.95%
INDIAN OIL CORPORATION LIMITED	2.93%
UPL LIMITED	2.70%
DR. REDDY LABORATORIES	2.51%
GRASIM INDUSTRIES LTD.	2.32%
HINDALCO INDUSTRIES LTD FV RE 1	2.26%
GAS AUTHORITY OF INDIA LTD.	2.10%
CIPLA LTD.	1.72%
INFOSYS LIMITED	0.73%
Equity Total	71.50%
Money Market Total	30.17%
Current Assets	-1.67%
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 30th September 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 30 September, 19: ₹13.3993

Inception Date: 08th June 2009

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 September, 19: ₹ 0.21 Crs.

Asset Allocation

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

Returns

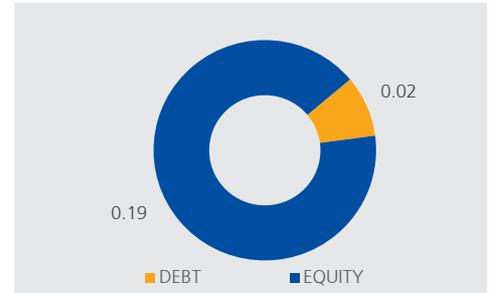
Period	Fund Returns	Index Returns
Last 1 Month	4.32%	4.26%
Last 6 Months	-3.41%	-4.79%
Last 1 Year	-5.87%	-6.47%
Last 2 Years	-1.73%	-1.06%
Last 3 Years	4.44%	4.44%
Since Inception	2.88%	2.06%

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

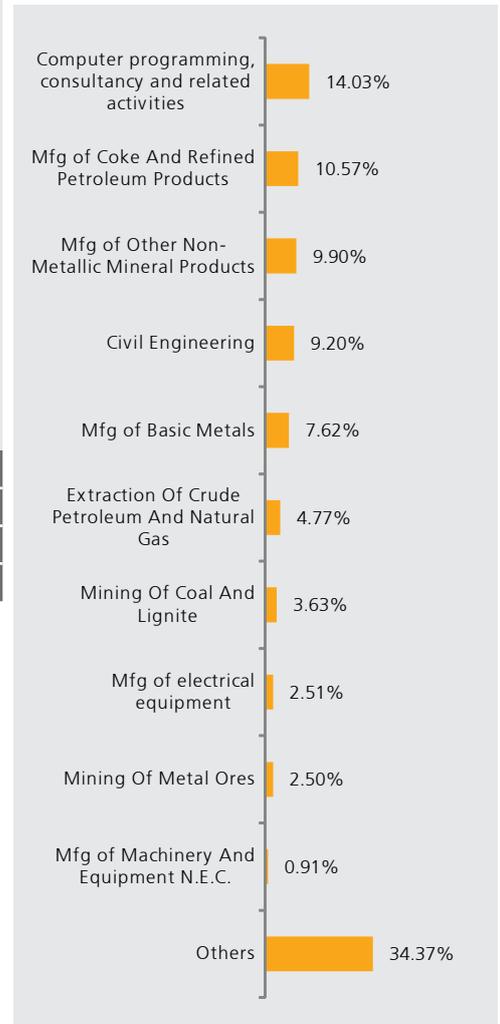
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.27%
LARSEN&TUBRO	9.20%
INFOSYS LIMITED	6.76%
BHARTI AIRTEL LIMITED	6.00%
NTPC LIMITED	5.81%
POWER GRID CORP OF INDIA LTD	5.58%
ULTRATECH CEMCO LTD	5.38%
ONGCFV-5	4.77%
TATA CONSULTANCY SERVICES LTD.	4.60%
ACC LIMITED	4.52%
COAL INDIA LIMITED	3.63%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.49%
HINDALCO INDUSTRIES LTD FV RE 1	2.94%
TATA IRON & STEEL COMPANY LTD	2.85%
GAS AUTHORITY OF INDIA LTD.	2.83%
Vedanta Limited	2.50%
SIEMENS LIMITED	1.59%
HCL TECHNOLOGIES LIMITED	1.54%
INDIAN OIL CORPORATION LIMITED	1.31%
JSW STEEL LIMITED	1.24%
TECH MAHINDRA LIMITEDFV-5	1.12%
DLF LIMITED	0.99%
CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED	0.92%
VOLTAS LTD	0.91%
SUNDRAM FASTENERS LIMITED	0.68%
HINDUSTAN ZINC LIMITEDFV-2	0.59%
Equity Total	91.01%
Money Market Total	9.31%
Current Assets	-0.32%
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 30th September 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 30 September, 19: ₹25.4739

Inception Date: 18th December 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 30 September, 19: ₹ 0.08 Crs.

Asset Allocation

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

Returns

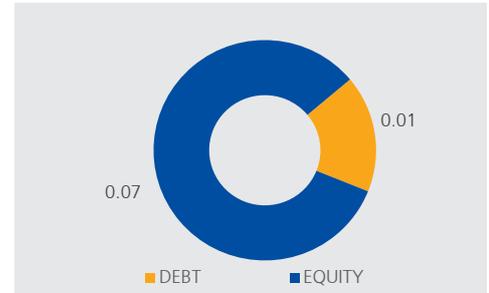
Period	Fund Returns	Index Returns
Last 1 Month	4.79%	6.15%
Last 6 Months	-5.07%	-6.23%
Last 1 Year	-0.47%	0.64%
Last 2 Years	0.49%	-0.74%
Last 3 Years	7.15%	5.64%
Since Inception	9.05%	10.54%

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

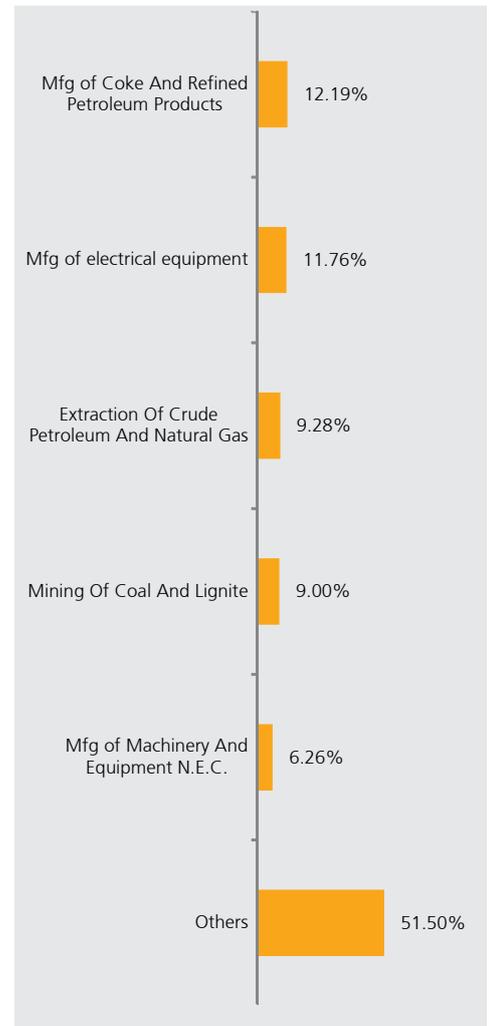
Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.28%
RELIANCE INDUSTRIES LTD.	9.20%
POWER GRID CORP OF INDIA LTD	9.04%
COAL INDIA LIMITED	9.00%
NTPC LIMITED	8.99%
GAS AUTHORITY OF INDIA LTD.	6.58%
PETRONET LNG LIMITED	5.19%
HAVELLS INDIA LIMITED	4.69%
SIEMENS LIMITED	4.38%
VOLTAS LTD	4.18%
INDRAPRASTHA GAS LIMITED	3.20%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.70%
KIRLOSKAR CUMMINS	2.08%
TORRENT POWER LIMITED	1.30%
BHARAT PETROLEUM CORP. LTD.	1.18%
INDIAN OIL CORPORATION LIMITED	1.13%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.68%
Equity Total	82.80%
Money Market Total	15.17%
Current Assets	2.02%
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 30th September 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 30 September, 19: ₹33.3452

Inception Date: 8th June 2009

Benchmark: Nifty Midcap 50

AUM as on 30 September, 19: ₹ 0.24 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	76
Gsec / Debt	00-00	-
MMI / Others	00-100	24

Returns

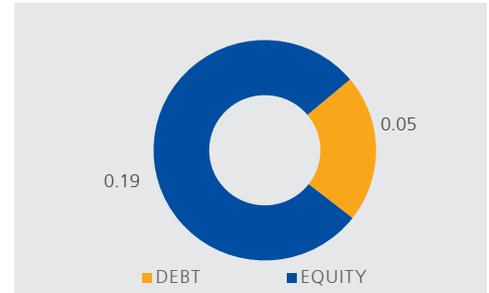
Period	Fund Returns	Index Returns
Last 1 Month	4.55%	3.11%
Last 6 Months	-9.97%	-13.47%
Last 1 Year	-3.86%	-4.95%
Last 2 Years	-2.81%	-3.18%
Last 3 Years	3.52%	3.53%
Since Inception	12.38%	7.52%

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

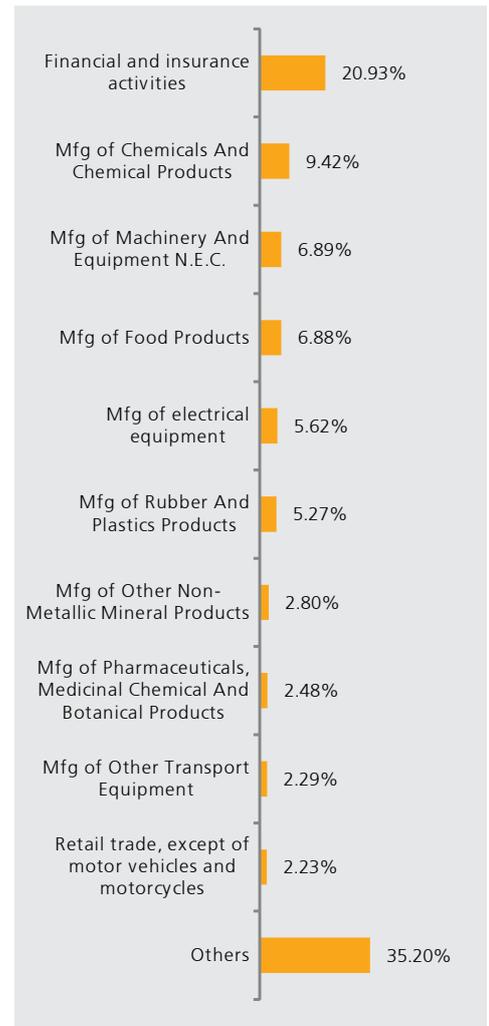
Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	5.11%
THE FEDERAL BANK LIMITED	5.00%
APOLLO HOSPITALS ENTERPRISE LIMITED	3.98%
CITY UNION BANK LIMITED	3.37%
INDRAPRASTHA GAS LIMITED	3.37%
RBL BANK LIMITED	3.24%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.85%
BERGER PAINTS (I) LIMITED	2.82%
JUBILANT FOODWORKS LIMITED	2.81%
THE RAMCO CEMENTS LIMITED	2.80%
EXIDE INDUSTRIES LIMITED	2.66%
MARICO LIMITED	2.66%
MRF LIMITED	2.62%
INOX LEISURE LTD	2.56%
TORRENT PHARMACEUTICALS LIMITED	2.48%
INOX FLUOROCHEMICALS LIMITED	2.47%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.39%
TVS MOTOR COMPANY LIMITED	2.29%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.23%
MUTHOOT FINANCE LIMITED	2.12%
COROMANDEL INTERNATIONAL LIMITED	2.08%
SRF LIMITED	2.05%
MANAPPURAM FINANCE LIMITED	1.96%
KIRLOSKAR CUMMINS	1.78%
BALKRISHNA INDUSTRIES LIMITED	1.70%
HAVELLS INDIA LIMITED	1.63%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.41%
TORRENT POWER LIMITED	1.33%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.32%
MAHANAGAR GAS LIMITED	1.17%
HEXAWARE TECHNOLOGIES LIMITED	1.13%
ASTRAL POLY TECHNIK LIMITED	0.95%
Equity Total	78.34%
Money Market Total	25.60%
Current Assets	-3.94%
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 30th September 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 Jakhota (Debt)

NAV as on 30 September, 19: ₹28.2123

Inception Date: 31st January 2007

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

AUM as on 30 September, 19: ₹ 0.90 Crs.

Modified Duration of Debt Portfolio: 5.43 years

YTM of Debt Portfolio: 6.67%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	51
MMI / Others	00-100	11

Returns

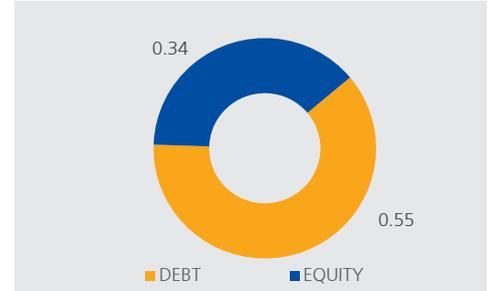
Period	Fund Returns	Index Returns
Last 1 Month	1.42%	1.60%
Last 6 Months	3.68%	3.55%
Last 1 Year	11.11%	10.32%
Last 2 Years	7.23%	7.61%
Last 3 Years	7.68%	8.52%
Since Inception	8.53%	8.91%

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

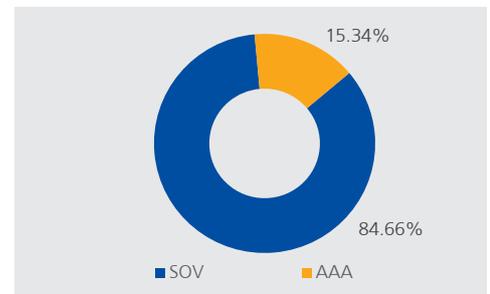
Portfolio

Name of Instrument	% to AUM
8.00% Britannia Industries 28-08-2022	0.00%
Bonds/Debentures Total	0.00%
7.17% GOI 08-01-2028	20.58%
7.37% GOI 16-04-2023	13.94%
7.95% GOI CG 28-08-2032	6.80%
7.32% GOI CG 28-01-2024	5.65%
6.68% GOI CG 17-09-2031	4.47%
Gilts Total	51.43%
HDFC BANK LTD.FV-2	4.89%
RELIANCE INDUSTRIES LTD.	3.44%
ICICI BANK LTD.FV-2	2.91%
INFOSYS LIMITED	2.80%
KOTAK MAHINDRA BANK LIMITED_FV5	2.36%
TATA CONSULTANCY SERVICES LTD.	2.10%
LARSEN&TUBRO	2.00%
ITC - FV 1	1.98%
HINDUSTAN LEVER LTD.	1.43%
AXIS BANK LIMITEDFV-2	1.18%
STATE BANK OF INDIAFV-1	1.01%
BAJAJ FINANCE LIMITED	0.86%
ASIAN PAINTS LIMITEDFV-1	0.78%
MARUTI UDYOG LTD.	0.75%
AUROBINDO PHARMA LIMITED	0.70%
TITAN COMPANY LIMITED	0.61%
TECH MAHINDRA LIMITEDFV-5	0.56%
HCL TECHNOLOGIES LIMITED	0.55%
DIVIS LABORATORIES LIMITED	0.52%
NESTLE INDIA LIMITED	0.46%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
ULTRATECH CEMCO LTD	0.43%
POWER GRID CORP OF INDIA LTD	0.43%
INDUSIND BANK LIMITED	0.42%
NTPC LIMITED	0.41%
HDFC LTD FV 2	0.37%
BHARAT PETROLEUM CORP. LTD.	0.37%
HERO MOTOCORP LIMITED	0.36%
ONGCFV-5	0.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.33%
BRITANNIA INDUSTRIES LTD	0.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.30%
MARICO LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.25%
COAL INDIA LIMITED	0.25%
JSW STEEL LIMITED	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
CIPLA LTD.	0.18%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
HAVELLS INDIA LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.12%
INDIAN OIL CORPORATION LIMITED	0.06%
Equity Total	38.36%
MF Total	0.00%
Money Market Total	9.31%
Current Assets	0.89%
Total	100.00%

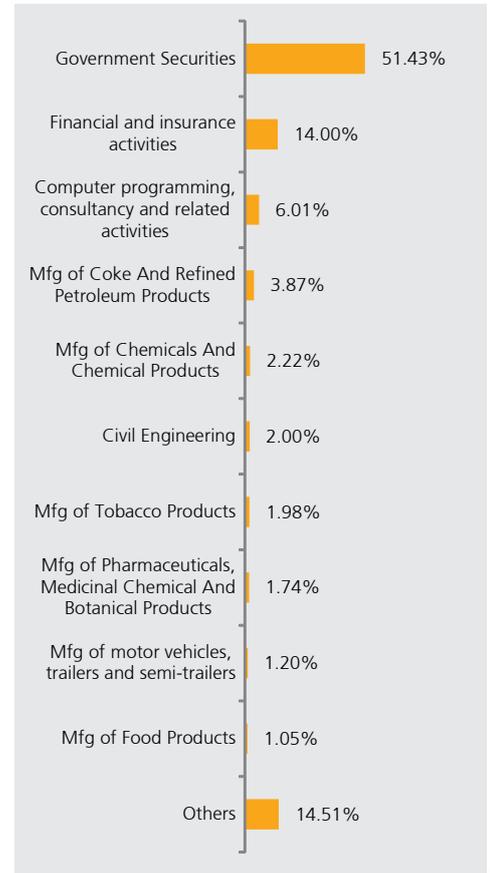
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹32.2142

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 30 September, 19: ₹ 7.45 Crs.

Modified Duration of Debt Portfolio:

5.57 years

YTM of Debt Portfolio: 7.05%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	66
MMI / Others	00-100	16

Returns

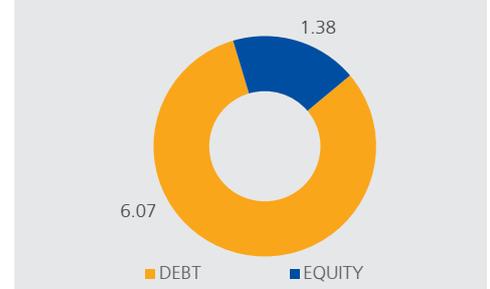
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.81%
Last 6 Months	4.08%	4.99%
Last 1 Year	10.96%	12.01%
Last 2 Years	5.86%	7.30%
Last 3 Years	5.99%	7.92%
Since Inception	7.69%	8.50%

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

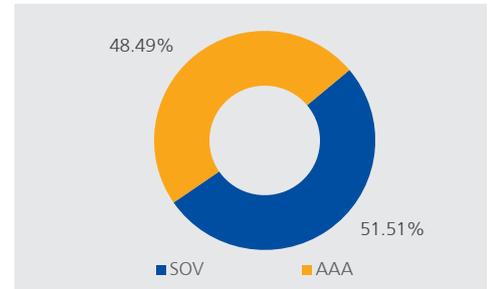
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.37%
7.33% IRFC NCD 28-08-2027 SR123	5.26%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.11%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.86%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.77%
9.25% RIIL NCD 16-06-2024 SR-PPD3	1.44%
7.69% NABARD 29.05.2024 Series 20C	1.36%
8.00% Britannia Industries 28-08-2022	0.00%
Bonds/Debentures Total	25.17%
7.17% GOI 08-01-2028	12.57%
7.95% GOI CG 28-08-2032	9.08%
7.32% GOI CG 28-01-2024	8.31%
6.68% GOI CG 17-09-2031	5.94%
7.37% GOI 16-04-2023	5.17%
Gifts Total	41.06%
HDFC BANK LTD.FV-2	2.61%
RELIANCE INDUSTRIES LTD.	1.67%
INFOSYS LIMITED	1.42%
ICICI BANK LTD.FV-2	1.24%
TATA CONSULTANCY SERVICES LTD.	1.01%
ITC - FV 1	1.00%
LARSEN&TUBRO	0.97%
KOTAK MAHINDRA BANK LIMITED_FV5	0.81%
HINDUSTAN LEVER LTD.	0.64%
AXIS BANK LIMITEDFV-2	0.56%
STATE BANK OF INDIAFV-1	0.46%
BAJAJ FINANCE LIMITED	0.43%
MARUTI UDYOG LTD.	0.40%
HDFC LTD FV 2	0.36%
ASIAN PAINTS LIMITEDFV-1	0.36%
TECH MAHINDRA LIMITEDFV-5	0.29%
HCL TECHNOLOGIES LIMITED	0.28%
AUROBINDO PHARMA LIMITED	0.28%
TITAN COMPANY LIMITED	0.26%
DIVIS LABORATORIES LIMITED	0.25%
NESTLE INDIA LIMITED	0.22%
INOX FLUOROCHEMICALS LIMITED	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
ULTRATECH CEMCO LTD	0.20%
NTPC LIMITED	0.20%
BHARAT PETROLEUM CORP. LTD.	0.17%
ONGCFV-5	0.16%
BRITANNIA INDUSTRIES LTD	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.15%
HERO MOTOCORP LIMITED	0.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.14%
INDUSIND BANK LIMITED	0.13%
COAL INDIA LIMITED	0.13%
MARICO LIMITED	0.12%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
BHARTI AIRTEL LIMITED	0.06%
INDIAN OIL CORPORATION LIMITED	0.06%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
Equity Total	18.49%
Money Market Total	13.48%
Current Assets	1.80%
Total	100.00%

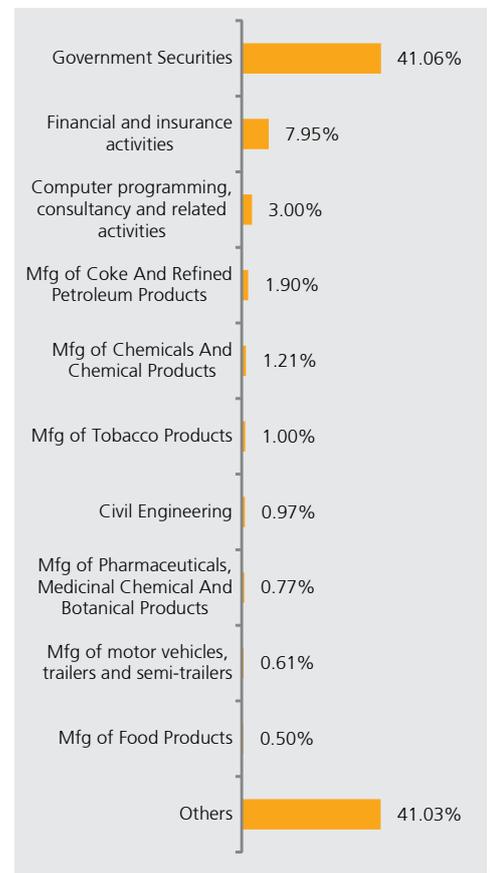
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹28.3829

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 30 September, 19: ₹ 8.78 Crs.

Modified Duration of Debt Portfolio:

5.27 years

YTM of Debt Portfolio: 7.02%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	70
MMI / Others	00-100	12

Returns

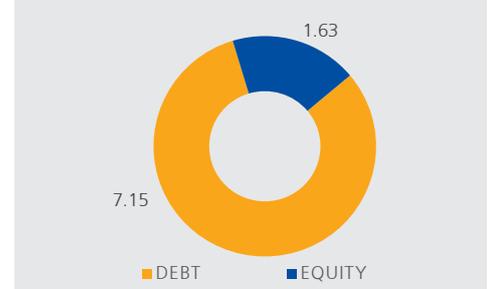
Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.81%
Last 6 Months	4.74%	4.99%
Last 1 Year	12.26%	12.01%
Last 2 Years	6.97%	7.30%
Last 3 Years	7.11%	7.92%
Since Inception	8.58%	8.65%

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

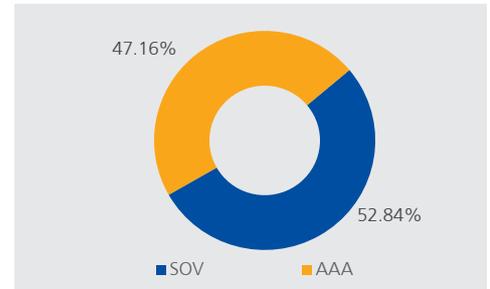
Portfolio

Name of Instrument	% to AUM
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.64%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.50%
8.45% IRFC NCD 04-12-2028 SR129	3.59%
8.30% NTPC NCD SR 67 15-01-2029	3.55%
7.33% IRFC NCD 28-08-2027 SR123	3.35%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.35%
7.69% NABARD 29.05.2024 Series 20C	2.31%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.22%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.16%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.16%
8.00% Britannia Industries 28-08-2022	0.00%
Bonds/Debtentures Total	27.82%
7.32% GOI CG 28-01-2024	13.14%
7.17% GOI 08-01-2028	13.02%
7.95% GOI CG 28-08-2032	9.12%
6.68% GOI CG 17-09-2031	5.98%
7.37% GOI 16-04-2023	1.07%
Govts Total	42.33%
HDFC BANK LTD.FV-2	2.57%
RELIANCE INDUSTRIES LTD.	1.76%
INFOSYS LIMITED	1.49%
ICICI BANK LTD.FV-2	1.24%
TATA CONSULTANCY SERVICES LTD.	1.07%
ITC - FV 1	1.01%
LARSEN&TUBRO	0.99%
KOTAK MAHINDRA BANK LIMITED_FV5	0.92%
HINDUSTAN LEVER LTD.	0.63%
AXIS BANK LIMITEDFV-2	0.55%
STATE BANK OF INDIAFV-1	0.44%
BAJAJ FINANCE LIMITED	0.44%
MARUTI UDYOG LTD.	0.40%
HDFC LTD FV 2	0.37%
ASIAN PAINTS LIMITEDFV-1	0.36%
TECH MAHINDRA LIMITEDFV-5	0.28%
AUROBINDO PHARMA LIMITED	0.27%
DIVIS LABORATORIES LIMITED	0.25%
TITAN COMPANY LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
HCL TECHNOLOGIES LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.22%
NTPC LIMITED	0.21%
ULTRATECH CEMCO LTD	0.20%
BHARAT PETROLEUM CORP. LTD.	0.17%
INOX FLUOROchemicals LIMITED	0.16%
ONGCFV-5	0.15%
BRITANNIA INDUSTRIES LTD	0.15%
HERO MOTOCORP LIMITED	0.14%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
NESTLE INDIA LIMITED	0.13%
COAL INDIA LIMITED	0.13%
INDUSIND BANK LIMITED	0.12%
MARICO LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
JSW STEEL LIMITED	0.10%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
BHARTI AIRTEL LIMITED	0.07%
INDIAN OIL CORPORATION LIMITED	0.06%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
Equity Total	18.55%
Money Market Total	9.95%
Current Assets	1.34%
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 30th September 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 30 September, 19: ₹15.2212

Inception Date: 17th December 2013

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 30 September, 19: ₹ 212.30 Crs.

Modified Duration of Debt Portfolio:

4.96 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

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

Returns

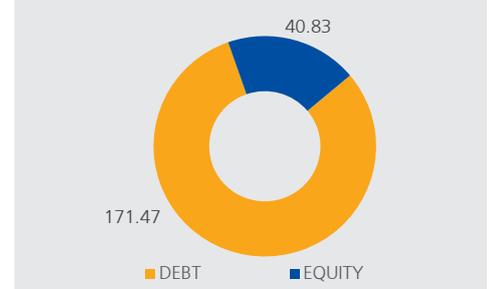
Period	Fund Returns	Index Returns
Last 1 Month	0.11%	0.81%
Last 6 Months	1.99%	4.99%
Last 1 Year	9.07%	12.01%
Last 2 Years	5.27%	7.30%
Last 3 Years	5.87%	7.92%
Since Inception	7.53%	10.12%

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

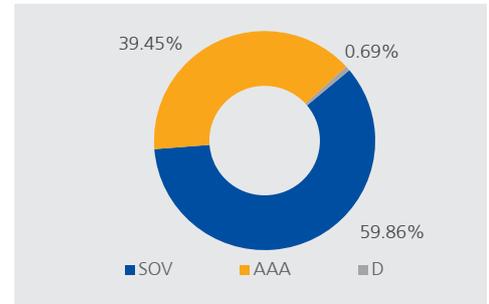
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.47%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	5.47%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.51%
9.30% PGCIL NCD 28-06-2025 J	3.28%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.26%
8.30% NTPC NCD SR 67 15-01-2029	2.25%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.41%
7.69% NABARD 29.05.2024 Series 20C	0.96%
8.45% IRFC NCD 04-12-2028 SR129	0.54%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.54%
8.00% Britannia Industries 28-08-2022	0.14%
Bonds/Debentures Total	27.83%
7.17% GOI 08-01-2028	14.80%
7.95% GOI CG 28-08-2032	9.09%
7.32% GOI CG 28-01-2024	7.79%
6.65% GOI 09-04-2020	7.41%
6.68% GOI CG 17-09-2031	5.98%
7.37% GOI 16-04-2023	1.95%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.24%
Gilts Total	47.26%
HDFC BANK LTD.FV-2	2.48%
RELIANCE INDUSTRIES LTD.	1.67%
INFOSYS LIMITED	1.42%
ICICI BANK LTD.FV-2	1.25%
KOTAK MAHINDRA BANK LIMITED_FV5	1.20%
TATA CONSULTANCY SERVICES LTD.	1.02%
ITC - FV 1	1.01%
LARSEN&TUBRO	0.97%
HINDUSTAN LEVER LTD.	0.63%
STATE BANK OF INDIAFV-1	0.59%
AXIS BANK LIMITEDFV-2	0.55%
HDFC LTD FV 2	0.46%
BAJAJ FINANCE LIMITED	0.44%
MARUTI UDYOG LTD.	0.40%
ASIAN PAINTS LIMITEDFV-1	0.39%
TECH MAHINDRA LIMITEDFV-5	0.28%
HCL TECHNOLOGIES LIMITED	0.28%
AUROBINDO PHARMA LIMITED	0.27%
TITAN COMPANY LIMITED	0.26%
DIVIS LABORATORIES LIMITED	0.25%
NESTLE INDIA LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
INOX FLUOROCEMICALS LIMITED	0.21%
MAHINDRA & MAHINDRA LTD.-FV5	0.21%
ULTRATECH CEMCO LTD	0.20%
NTPC LIMITED	0.20%
BRITANNIA INDUSTRIES LTD	0.19%
THE FEDERAL BANK LIMITED	0.18%
BHARAT PETROLEUM CORP. LTD.	0.17%
ONGCFV-5	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.15%
HERO MOTOCORP LIMITED	0.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
COAL INDIA LIMITED	0.12%
INDUSIND BANK LIMITED	0.12%
JSW STEEL LIMITED	0.12%
MARICO LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
BHARTI AIRTEL LIMITED	0.06%
INDIAN OIL CORPORATION LIMITED	0.06%
Equity Total	19.23%
Money Market Total	3.86%
Current Assets	1.81%
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 30th September 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 30 September, 19: ₹25.3922

Inception Date: 13th October 2008

Benchmark: CRISIL Composite Bond Index:

AUM as on 30 September, 19: ₹ 59.82 Crs.

Modified Duration of Debt Portfolio:

5.27 years

YTM of Debt Portfolio: 7.00%

Asset Allocation

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

Returns

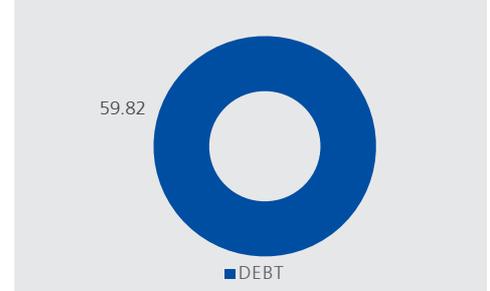
Period	Fund Returns	Index Returns
Last 1 Month	-0.04%	0.02%
Last 6 Months	6.55%	6.41%
Last 1 Year	13.94%	13.65%
Last 2 Years	6.77%	6.91%
Last 3 Years	6.63%	7.25%
Since Inception	8.87%	8.26%

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

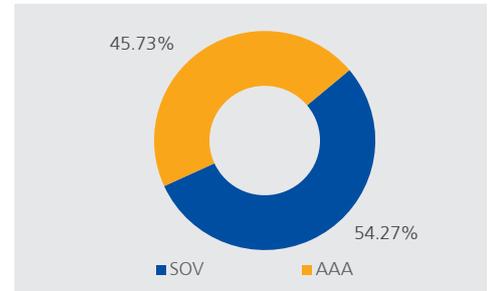
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.69%
7.69% NABARD 29.05.2024 Series 20C	8.14%
8.85% PGCIL NCD 19-10-2021 STRPP F	5.61%
8.35% IRFC NCD 13-03-2029 SR 133	4.36%
7.33% IRFC NCD 28-08-2027 SR123	3.44%
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%
Bonds/Debentures Total	34.94%
7.17% GOI 08-01-2028	15.93%
7.95% GOI CG 28-08-2032	11.36%
7.32% GOI CG 28-01-2024	9.87%
7.37% GOI 16-04-2023	8.48%
6.68% GOI CG 17-09-2031	7.42%
Gilts Total	53.07%
Money Market Total	9.77%
Current Assets	2.22%
Total	100.00%

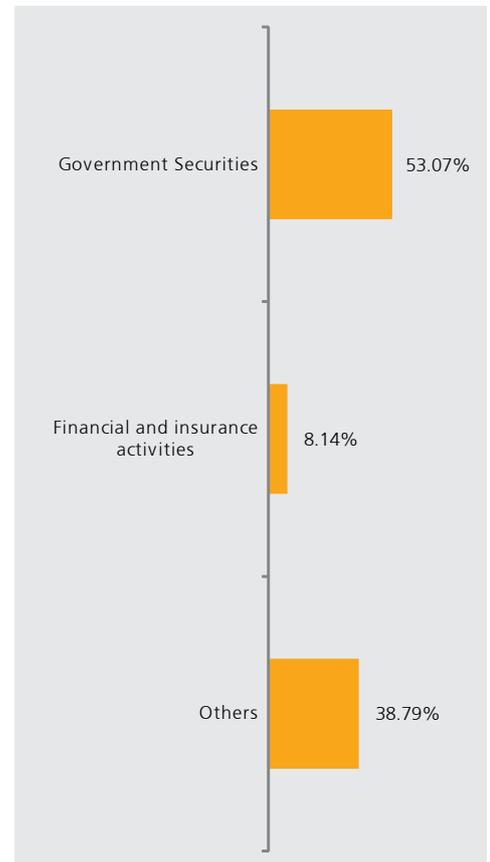
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹16.2529
Inception Date: 31st December 2013
Benchmark: CRISIL Composite Bond Index
AUM as on 30 September, 19: ₹ 182.65 Crs.
Modified Duration of Debt Portfolio:
 5.11 years
YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

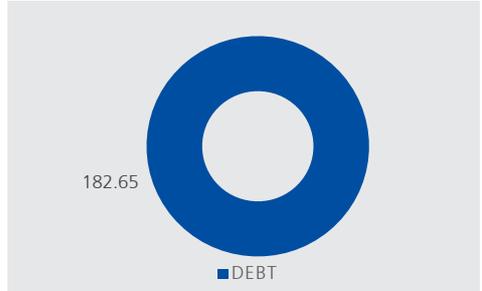
Period	Fund Returns	Index Returns
Last 1 Month	-0.21%	0.02%
Last 6 Months	4.58%	6.41%
Last 1 Year	12.29%	13.65%
Last 2 Years	6.03%	6.91%
Last 3 Years	6.11%	7.25%
Since Inception	8.81%	9.52%

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

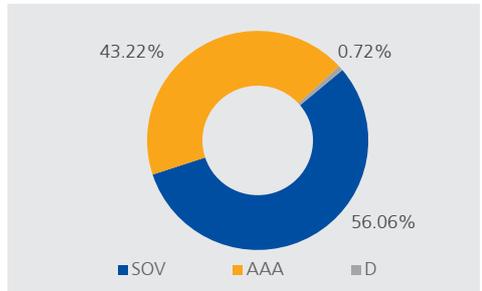
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.76%
7.69% NABARD 29.05.2024 Series 20C	5.78%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.38%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.24%
8.30% IRFC NCD 25-03-2029 SR 134	2.85%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.92%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.65%
8.35% IRFC NCD 13-03-2029 SR 133	1.54%
8.80% PGCIL NCD 13-03-2023 XLII	1.44%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.15%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.70%
8.40% IRFC NCD 08-01-2029 SR 130	0.69%
7.17% RIL NCD PPD SR D 08-11-2022	0.60%
8.58% HDFC NCD 18-03-2022 SR V0003	0.56%
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	37.65%
7.17% GOI 08-01-2028	18.13%
7.95% GOI CG 28-08-2032	11.34%
7.32% GOI CG 28-01-2024	9.96%
6.68% GOI CG 17-09-2031	7.41%
6.65% GOI 09-04-2020	4.40%
7.37% GOI 16-04-2023	2.94%
8.95% MAHARASHTRA SDL 07/03/2022	0.46%
Gilts Total	54.65%
8.30% NTPC NCD SR 67 15-01-2029	8.76%
7.69% NABARD 29.05.2024 Series 20C	5.78%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.38%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.24%
8.30% IRFC NCD 25-03-2029 SR 134	2.85%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.92%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.65%
8.35% IRFC NCD 13-03-2029 SR 133	1.54%
8.80% PGCIL NCD 13-03-2023 XLII	1.44%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.15%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.70%
8.40% IRFC NCD 08-01-2029 SR 130	0.69%
7.17% RIL NCD PPD SR D 08-11-2022	0.60%
8.58% HDFC NCD 18-03-2022 SR V0003	0.56%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.22%
8.45% IRFC NCD 04-12-2028 SR129	0.17%
ETFs	37.65%
Money Market Total	5.17%
Current Assets	2.53%
Total	100.00%

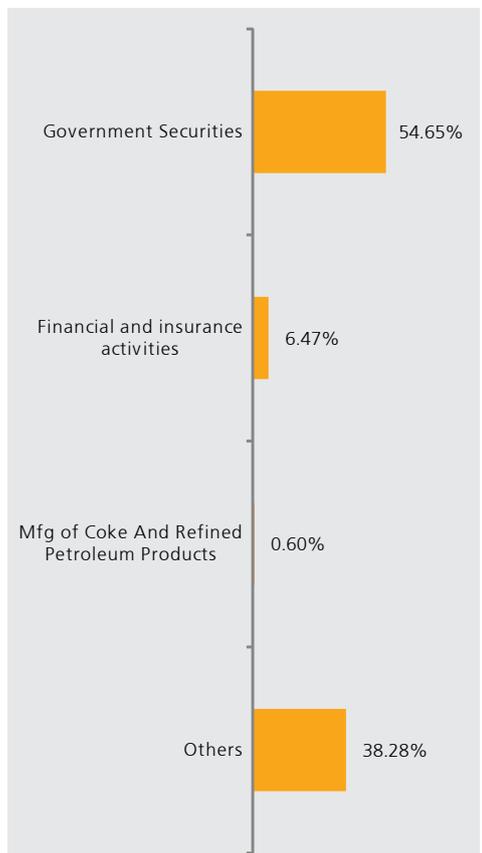
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹25.3735
Inception Date: 31st January 2007
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 30 September, 19: ₹ 0.04 Crs.
Modified Duration of Debt Portfolio:
 0.10 years
YTM of Debt Portfolio: 5.83%

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%	0.48%
Last 6 Months	2.66%	3.32%
Last 1 Year	5.86%	7.09%
Last 2 Years	5.69%	6.84%
Last 3 Years	5.78%	6.70%
Since Inception	7.63%	7.43%

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

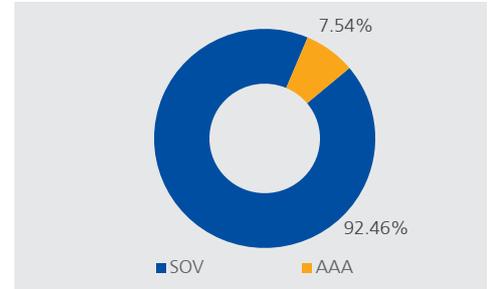
Portfolio

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

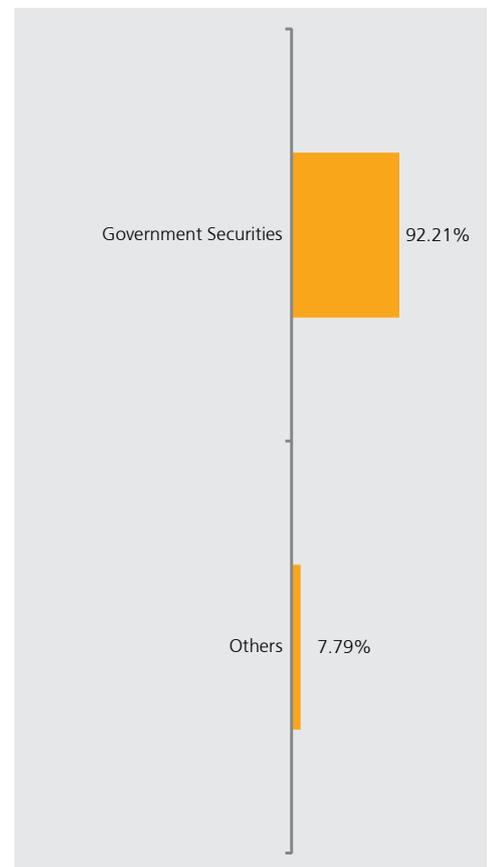
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹22.4348

Inception Date: 10th December 2008

Benchmark: CRISIL Gilt Index

AUM as on 30 September, 19: ₹ 0.30 Crs.

Modified Duration of Debt Portfolio:

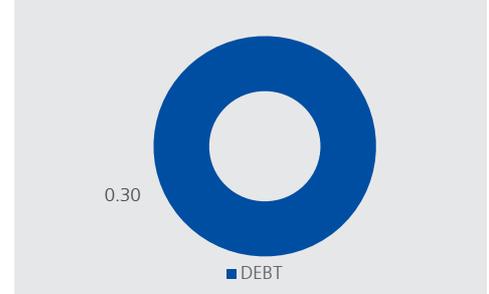
5.72 years

YTM of Debt Portfolio: 6.71%

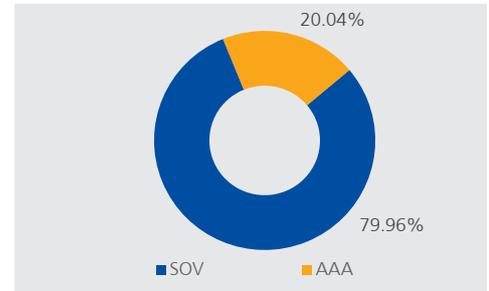
Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	33.60%
7.32% GOI CG 28-01-2024	22.48%
7.95% GOI CG 28-08-2032	14.11%
6.68% GOI CG 17-09-2031	8.69%
7.37% GOI 16-04-2023	7.49%
Gilts Total	86.37%
Money Market Total	21.64%
Current Assets	-8.01%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

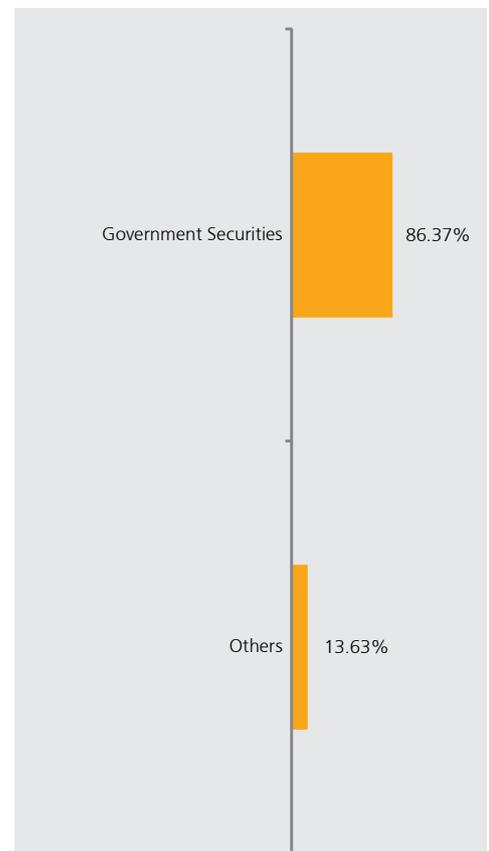
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	86
MMI / Others	00-100	14

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.33%	-0.20%
Last 6 Months	6.59%	6.72%
Last 1 Year	15.01%	14.29%
Last 2 Years	7.22%	6.92%
Last 3 Years	6.95%	6.93%
Since Inception	7.76%	6.24%

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th September 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 30 September, 19: ₹21.9450

Inception Date: 30th September 2008

Benchmark: Crisil 91 day T Bill Index

AUM as on 30 September, 19: ₹ 22.46 Crs.

Modified Duration of Debt Portfolio:

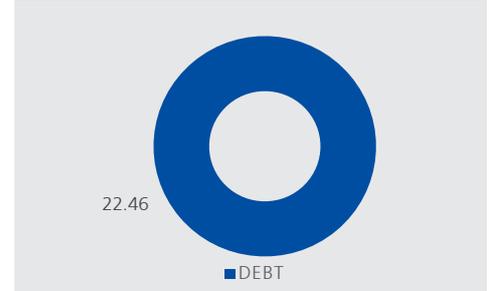
0.30 years

YTM of Debt Portfolio: 5.67%

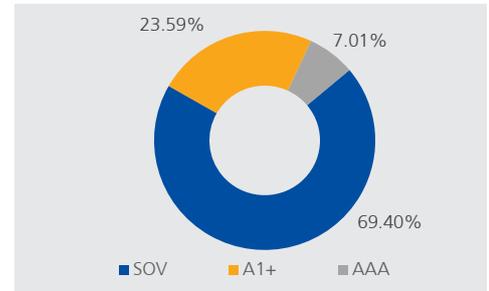
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.14%
Current Assets	0.86%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

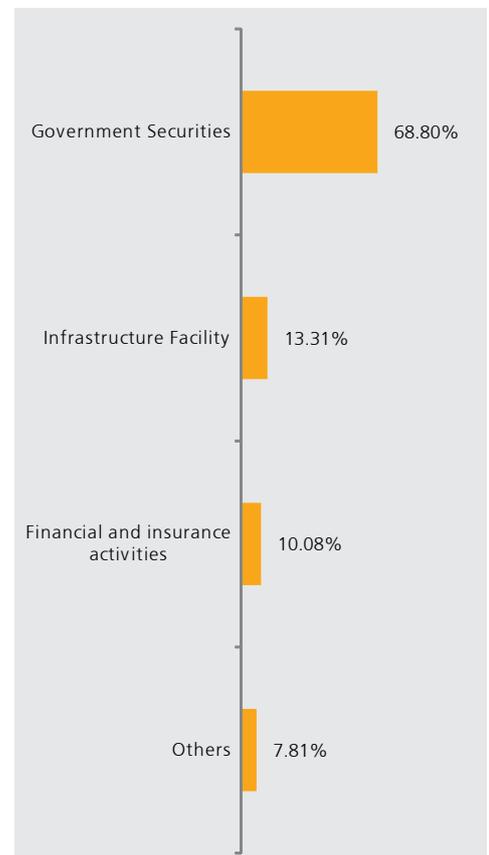
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.48%
Last 6 Months	3.19%	3.32%
Last 1 Year	3.85%	7.09%
Last 2 Years	3.24%	6.84%
Last 3 Years	4.35%	6.71%
Since Inception	7.40%	7.42%

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

Sector Allocation as per National Industrial Classification 2008



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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