

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST DECEMBER

2019

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INVESTMENT INSIGHT

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

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: ₹64.6663

Inception Date: 9th August 2004

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 135.66 Crs.

Asset Allocation

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

Returns

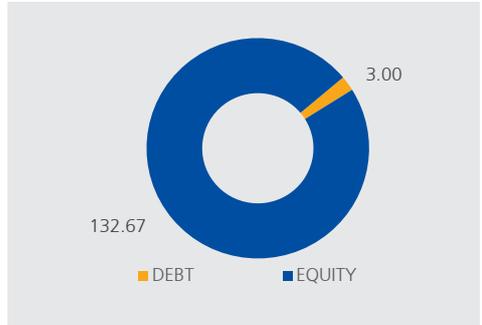
Period	Fund Returns	Index Returns
Last 1 Month	-0.91%	0.25%
Last 6 Months	-1.25%	0.01%
Last 1 Year	5.49%	8.10%
Last 2 Years	4.36%	7.05%
Last 3 Years	9.74%	12.22%
Since Inception	12.96%	13.69%

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

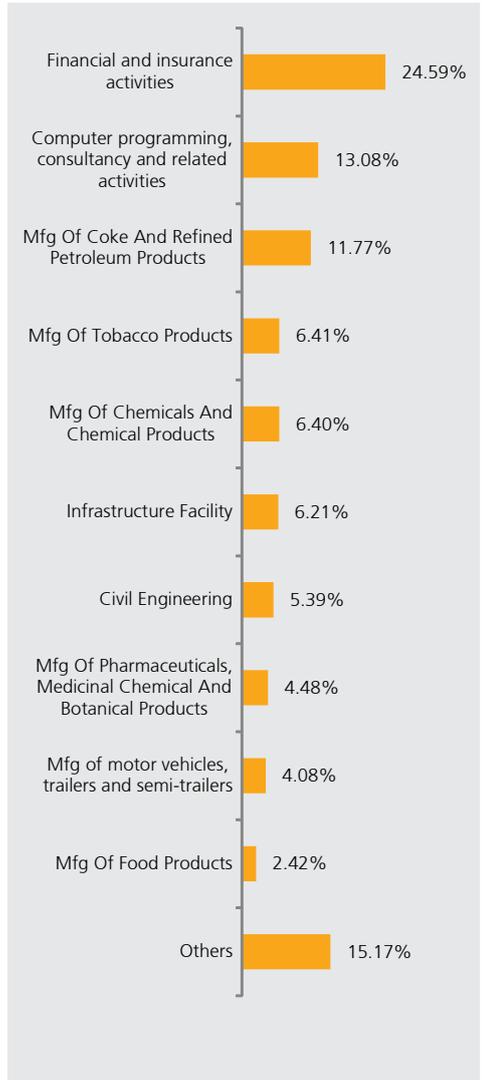
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.72%
HDFC BANK LTD.FV-2	6.67%
ITC - FV 1	6.41%
INFOSYS LIMITED	5.86%
LARSEN&TUBRO	5.39%
TATA CONSULTANCY SERVICES LTD.	4.61%
ICICI BANK LTD.FV-2	4.56%
HDFC LTD FV 2	4.39%
HINDUSTAN LEVER LTD.	3.54%
KOTAK MAHINDRA BANK LIMITED_FV5	3.22%
MARUTI UDYOG LTD.	2.64%
AXIS BANK LIMITEDFV-2	2.46%
EIH LIMITED	2.19%
BHARTI AIRTEL LIMITED	2.04%
ASIAN PAINTS LIMITEDFV-1	1.93%
HCL TECHNOLOGIES LIMITED	1.62%
TITAN COMPANY LIMITED	1.59%
ULTRATECH CEMCO LTD	1.58%
NTPC LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.44%
NESTLE INDIA LIMITED	1.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
POWER GRID CORP OF INDIA LTD	1.33%
BAJAJ FINANCE LIMITED	1.25%
BHARAT PETROLEUM CORP. LTD.	1.19%
BAJAJ AUTO LTD	1.15%
BRITANNIA INDUSTRIES LTD	1.04%
DIVIS LABORATORIES LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	0.99%
UPL LIMITED	0.94%
DR. REDDY LABORATORIES	0.91%
HERO MOTOCORP LIMITED	0.89%
INDIAN OIL CORPORATION LIMITED	0.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
COAL INDIA LIMITED	0.83%
JSW STEEL LIMITED	0.79%
ACC LIMITED	0.70%
ONGCFV-5	0.69%
INDUSIND BANK LIMITED	0.69%
BAJAJ FINSERV LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.68%
CIPLA LTD.	0.67%
STATE BANK OF INDIAFV-1	0.66%
UNITED SPIRITS LIMITED	0.65%
AUROBINDO PHARMA LIMITED	0.56%
TATA IRON & STEEL COMPANY LTD	0.53%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.50%
HAVELLS INDIA LIMITED	0.49%
GRASIM INDUSTRIES LTD.	0.31%
Equity Total	98.39%
Money Market Total	1.79%
Current Assets	-0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹29.3122

Inception Date: 11th June 2008

Benchmark: RNLIC Diversified Large

Cap Equity Index

AUM as on 29 November, 19: ₹ 560.98 Crs.

Asset Allocation

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

Returns

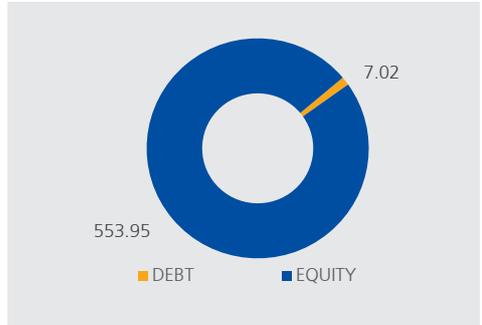
Period	Fund Returns	Index Returns
Last 1 Month	-0.96%	0.25%
Last 6 Months	-1.16%	0.01%
Last 1 Year	5.95%	8.10%
Last 2 Years	4.86%	7.05%
Last 3 Years	10.24%	12.22%
Since Inception	9.83%	8.65%

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

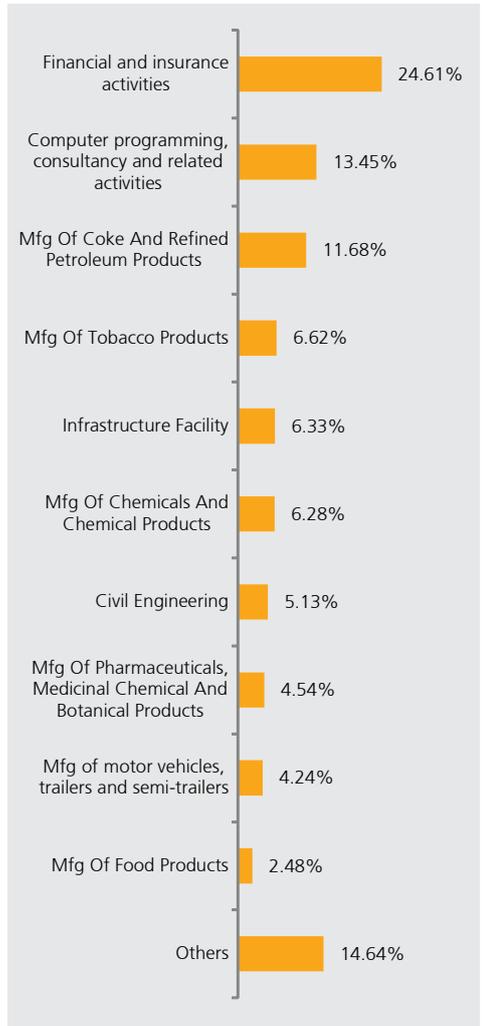
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.74%
ITC - FV 1	6.62%
HDFC BANK LTD.FV-2	6.60%
INFOSYS LIMITED	6.11%
LARSEN&TUBRO	5.13%
HDFC LTD FV 2	5.01%
TATA CONSULTANCY SERVICES LTD.	4.63%
ICICI BANK LTD.FV-2	4.58%
KOTAK MAHINDRA BANK LIMITED_FV5	3.23%
HINDUSTAN LEVER LTD.	3.16%
MARUTI UDYOG LTD.	2.75%
AXIS BANK LIMITEDFV-2	2.46%
EIH LIMITED	2.19%
ASIAN PAINTS LIMITEDFV-1	2.13%
BHARTI AIRTEL LIMITED	2.05%
HCL TECHNOLOGIES LIMITED	1.70%
TITAN COMPANY LIMITED	1.68%
ULTRATECH CEMCO LTD	1.62%
NTPC LIMITED	1.56%
MAHINDRA & MAHINDRA LTD.-FV5	1.50%
BAJAJ FINANCE LIMITED	1.39%
NESTLE INDIA LIMITED	1.39%
POWER GRID CORP OF INDIA LTD	1.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
BAJAJ AUTO LTD	1.21%
BRITANNIA INDUSTRIES LTD	1.09%
BHARAT PETROLEUM CORP. LTD.	1.08%
DIVIS LABORATORIES LIMITED	1.02%
TECH MAHINDRA LIMITEDFV-5	1.00%
UPL LIMITED	0.99%
HERO MOTOCORP LIMITED	0.91%
DR. REDDY LABORATORIES	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.90%
INDIAN OIL CORPORATION LIMITED	0.86%
JSW STEEL LIMITED	0.74%
COAL INDIA LIMITED	0.73%
ACC LIMITED	0.72%
ONGCFV-5	0.69%
UNITED SPIRITS LIMITED	0.69%
BAJAJ FINSERV LIMITED	0.69%
CIPLA LTD.	0.67%
STATE BANK OF INDIAFV-1	0.65%
AUROBINDO PHARMA LIMITED	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
TATA IRON & STEEL COMPANY LTD	0.54%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.52%
HAVELLS INDIA LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.45%
GRASIM INDUSTRIES LTD.	0.33%
Equity Total	99.05%
Money Market Total	1.19%
Current Assets	-0.24%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.9492

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 1,650.72 Crs.

Asset Allocation

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

Returns

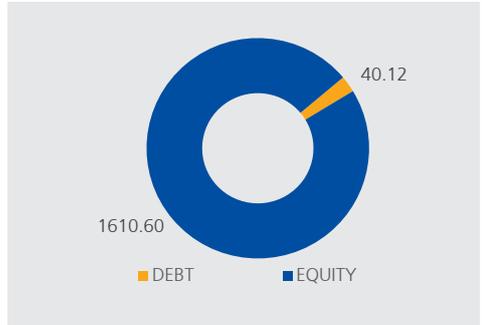
Period	Fund Returns	Index Returns
Last 1 Month	-0.83%	0.25%
Last 6 Months	-1.32%	0.01%
Last 1 Year	5.72%	8.10%
Last 2 Years	4.90%	7.05%
Last 3 Years	10.29%	12.22%
Since Inception	9.23%	8.46%

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

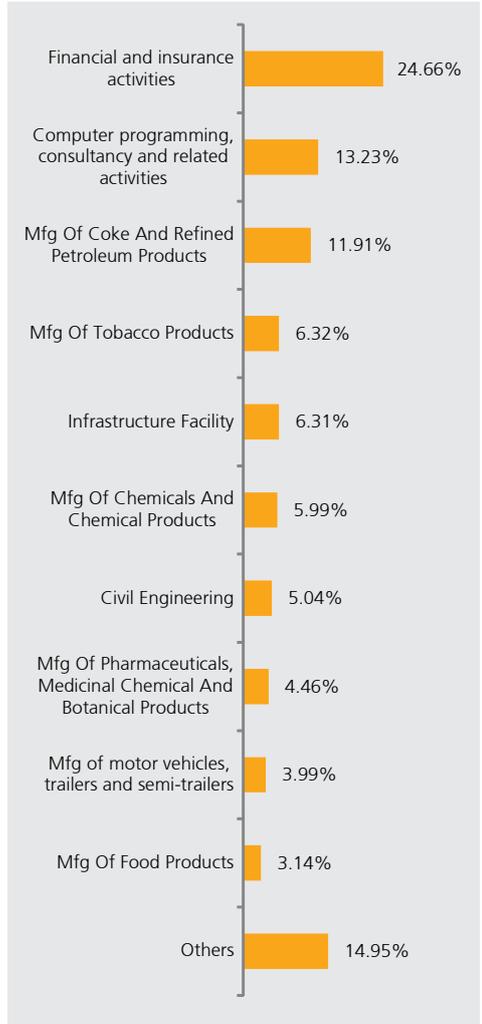
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.70%
ITC - FV 1	6.32%
HDFC BANK LTD.FV-2	5.91%
INFOSYS LIMITED	5.84%
LARSEN&TUBRO	5.04%
TATA CONSULTANCY SERVICES LTD.	4.82%
HDFC LTD FV 2	4.69%
ICICI BANK LTD.FV-2	4.55%
KOTAK MAHINDRA BANK LIMITED_FV5	3.21%
HINDUSTAN LEVER LTD.	3.01%
MARUTI UDYOG LTD.	2.61%
AXIS BANK LIMITEDFV-2	2.45%
BHARTI AIRTEL LIMITED	2.20%
ASIAN PAINTS LIMITEDFV-1	2.09%
EIH LIMITED	2.06%
STATE BANK OF INDIAFV-1	1.71%
TITAN COMPANY LIMITED	1.65%
HCL TECHNOLOGIES LIMITED	1.58%
ULTRATECH CEMCO LTD	1.56%
NTPC LIMITED	1.45%
NESTLE INDIA LIMITED	1.40%
MAHINDRA & MAHINDRA LTD.-FV5	1.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
POWER GRID CORP OF INDIA LTD	1.32%
BAJAJ FINANCE LIMITED	1.29%
BAJAJ AUTO LTD	1.16%
ONGCFV-5	1.13%
BHARAT PETROLEUM CORP. LTD.	1.12%
DIVIS LABORATORIES LIMITED	1.02%
BRITANNIA INDUSTRIES LTD	1.02%
TECH MAHINDRA LIMITEDFV-5	0.99%
DR. REDDY LABORATORIES	0.91%
UPL LIMITED	0.89%
INDIAN OIL CORPORATION LIMITED	0.87%
HERO MOTOCORP LIMITED	0.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.81%
ACC LIMITED	0.74%
JSW STEEL LIMITED	0.73%
COAL INDIA LIMITED	0.73%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	0.72%
TATA IRON & STEEL COMPANY LTD	0.70%
BAJAJ FINSERV LIMITED	0.69%
CIPLA LTD.	0.69%
UNITED SPIRITS LIMITED	0.61%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
GAS AUTHORITY OF INDIA LTD.	0.53%
AUROBINDO PHARMA LIMITED	0.52%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.49%
HAVELLS INDIA LIMITED	0.49%
GRASIM INDUSTRIES LTD.	0.31%
CASTROL INDIA LIMITED	0.21%
INDUSIND BANK LIMITED	0.14%
Equity Total	98.85%
Money Market Total	1.27%
Current Assets	-0.12%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹32.1429

Inception Date: 12th March 2007

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 56.57 Crs.

Asset Allocation

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

Returns

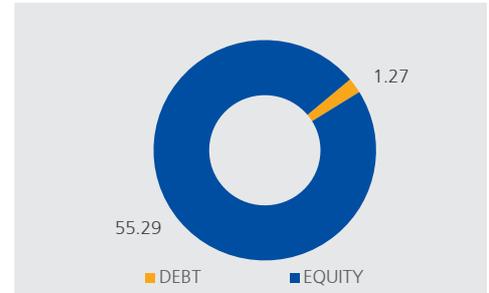
Period	Fund Returns	Index Returns
Last 1 Month	-0.93%	0.25%
Last 6 Months	-1.20%	0.01%
Last 1 Year	5.69%	8.10%
Last 2 Years	4.54%	7.05%
Last 3 Years	9.80%	12.22%
Since Inception	9.61%	9.41%

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

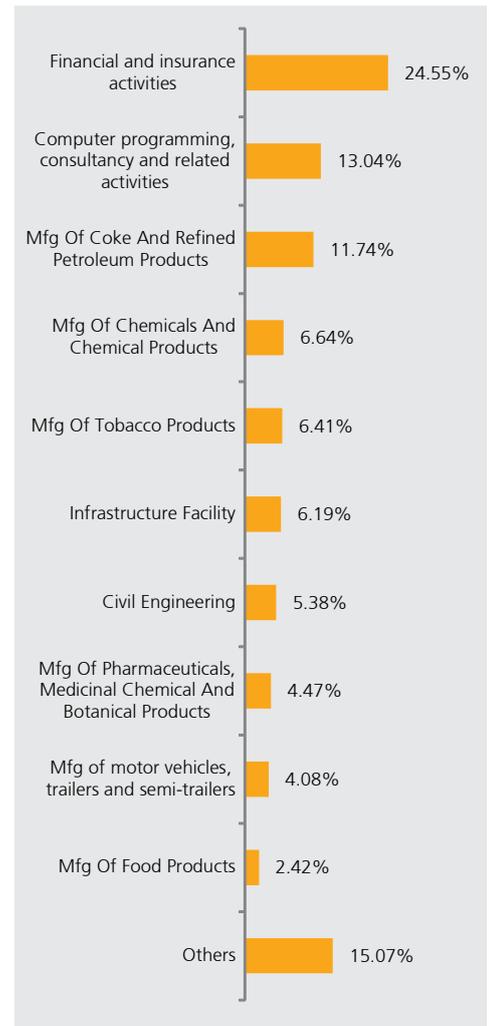
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.70%
HDFC BANK LTD.FV-2	6.72%
ITC - FV 1	6.41%
INFOSYS LIMITED	5.83%
LARSEN&TUBRO	5.38%
TATA CONSULTANCY SERVICES LTD.	4.60%
ICICI BANK LTD.FV-2	4.56%
HDFC LTD FV 2	4.28%
HINDUSTAN LEVER LTD.	3.43%
KOTAK MAHINDRA BANK LIMITED_FV5	3.22%
MARUTI UDYOG LTD.	2.64%
AXIS BANK LIMITEDFV-2	2.46%
ASIAN PAINTS LIMITEDFV-1	2.28%
EIH LIMITED	2.07%
BHARTI AIRTEL LIMITED	2.04%
HCL TECHNOLOGIES LIMITED	1.62%
TITAN COMPANY LIMITED	1.59%
ULTRATECH CEMCO LTD	1.58%
NTPC LIMITED	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.44%
NESTLE INDIA LIMITED	1.37%
BAJAJ FINANCE LIMITED	1.33%
POWER GRID CORP OF INDIA LTD	1.33%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
BHARAT PETROLEUM CORP. LTD.	1.19%
BAJAJ AUTO LTD	1.15%
BRITANNIA INDUSTRIES LTD	1.05%
DIVIS LABORATORIES LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	0.99%
UPL LIMITED	0.94%
DR. REDDY LABORATORIES	0.91%
HERO MOTOCORP LIMITED	0.89%
INDIAN OIL CORPORATION LIMITED	0.85%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
COAL INDIA LIMITED	0.81%
JSW STEEL LIMITED	0.77%
ACC LIMITED	0.70%
ONGCFV-5	0.69%
BAJAJ FINSERV LIMITED	0.68%
STATE BANK OF INDIAFV-1	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
CIPLA LTD.	0.67%
UNITED SPIRITS LIMITED	0.65%
INDUSIND BANK LIMITED	0.62%
AUROBINDO PHARMA LIMITED	0.55%
TATA IRON & STEEL COMPANY LTD	0.51%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.51%
HAVELLS INDIA LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.47%
GRASIM INDUSTRIES LTD.	0.32%
Equity Total	98.31%
Money Market Total	1.85%
Current Assets	-0.16%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹28.1898

Inception Date: 4th December 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 66.11 Crs.

Asset Allocation

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

Returns

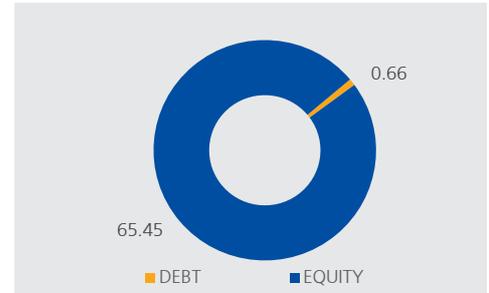
Period	Fund Returns	Index Returns
Last 1 Month	-0.99%	0.25%
Last 6 Months	-1.23%	0.01%
Last 1 Year	5.91%	8.10%
Last 2 Years	4.91%	7.05%
Last 3 Years	10.18%	12.22%
Since Inception	8.63%	8.43%

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

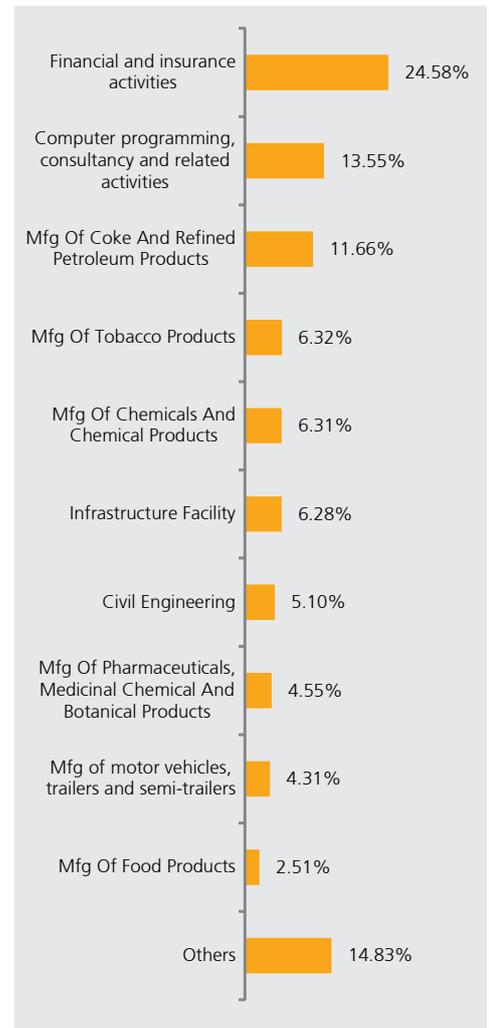
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.72%
HDFC BANK LTD.FV-2	6.68%
ITC - FV 1	6.32%
INFOSYS LIMITED	6.16%
LARSEN&TUBRO	5.10%
HDFC LTD FV 2	4.86%
TATA CONSULTANCY SERVICES LTD.	4.64%
ICICI BANK LTD.FV-2	4.57%
KOTAK MAHINDRA BANK LIMITED_FV5	3.23%
HINDUSTAN LEVER LTD.	3.18%
MARUTI UDYOG LTD.	2.80%
AXIS BANK LIMITEDFV-2	2.46%
EIH LIMITED	2.16%
ASIAN PAINTS LIMITEDFV-1	2.11%
BHARTI AIRTEL LIMITED	2.05%
HCL TECHNOLOGIES LIMITED	1.74%
TITAN COMPANY LIMITED	1.62%
ULTRATECH CEMCO LTD	1.61%
NTPC LIMITED	1.60%
MAHINDRA & MAHINDRA LTD.-FV5	1.51%
BAJAJ FINANCE LIMITED	1.43%
POWER GRID CORP OF INDIA LTD	1.39%
NESTLE INDIA LIMITED	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
BAJAJ AUTO LTD	1.24%
BRITANNIA INDUSTRIES LTD	1.12%
BHARAT PETROLEUM CORP. LTD.	1.08%
DIVIS LABORATORIES LIMITED	1.02%
UPL LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	1.00%
HERO MOTOCORP LIMITED	0.92%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.92%
DR. REDDY LABORATORIES	0.91%
INDIAN OIL CORPORATION LIMITED	0.86%
JSW STEEL LIMITED	0.75%
COAL INDIA LIMITED	0.72%
ACC LIMITED	0.72%
UNITED SPIRITS LIMITED	0.72%
ONGCFV-5	0.69%
BAJAJ FINSERV LIMITED	0.68%
CIPLA LTD.	0.67%
STATE BANK OF INDIAFV-1	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.63%
AUROBINDO PHARMA LIMITED	0.62%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.52%
HAVELLS INDIA LIMITED	0.51%
TATA IRON & STEEL COMPANY LTD	0.39%
GRASIM INDUSTRIES LTD.	0.34%
GAS AUTHORITY OF INDIA LTD.	0.33%
Equity Total	98.71%
Money Market Total	1.14%
Current Assets	0.15%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.5758

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 50.81 Crs.

Asset Allocation

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

Returns

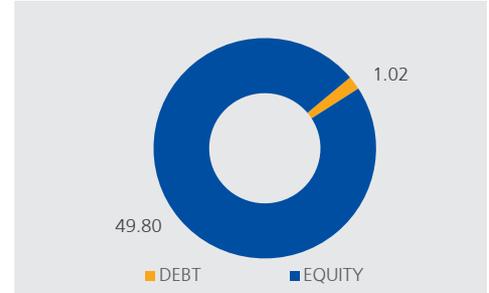
Period	Fund Returns	Index Returns
Last 1 Month	-0.93%	0.25%
Last 6 Months	-1.47%	0.01%
Last 1 Year	5.41%	8.10%
Last 2 Years	5.01%	7.05%
Last 3 Years	10.40%	12.22%
Since Inception	9.06%	8.46%

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

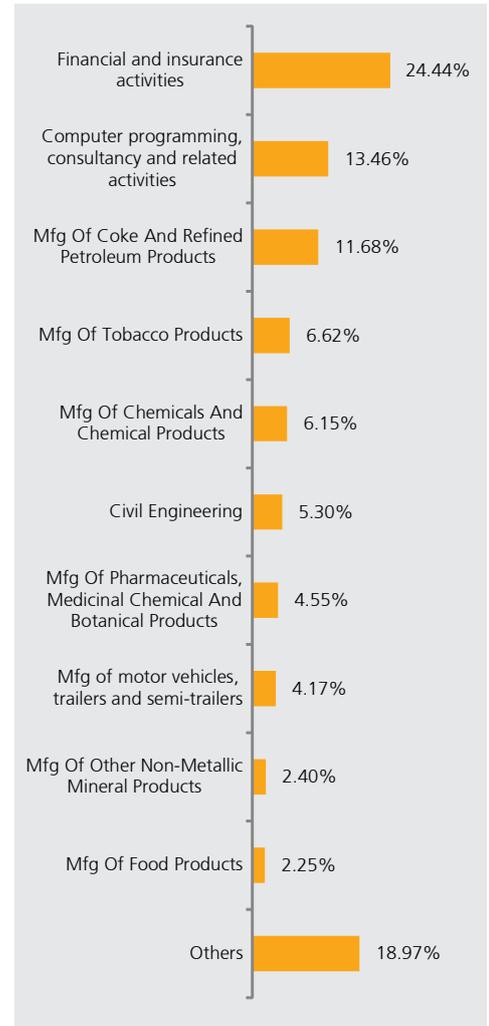
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.68%
ITC - FV 1	6.62%
INFOSYS LIMITED	5.86%
HDFC BANK LTD.FV-2	5.62%
LARSEN&TUBRO	5.30%
TATA CONSULTANCY SERVICES LTD.	4.91%
HDFC LTD FV 2	4.64%
ICICI BANK LTD.FV-2	4.57%
KOTAK MAHINDRA BANK LIMITED_FV5	3.23%
HINDUSTAN LEVER LTD.	3.14%
MARUTI UDYOG LTD.	2.71%
AXIS BANK LIMITEDFV-2	2.46%
BHARTI AIRTEL LIMITED	2.21%
EIH LIMITED	2.17%
ASIAN PAINTS LIMITEDFV-1	2.05%
STATE BANK OF INDIAFV-1	1.86%
HCL TECHNOLOGIES LIMITED	1.69%
TITAN COMPANY LIMITED	1.64%
ULTRATECH CEMCO LTD	1.63%
NTPC LIMITED	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
POWER GRID CORP OF INDIA LTD	1.42%
BAJAJ FINANCE LIMITED	1.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
BAJAJ AUTO LTD	1.18%
BHARAT PETROLEUM CORP. LTD.	1.13%
BRITANNIA INDUSTRIES LTD	1.08%
DIVIS LABORATORIES LIMITED	1.02%
TECH MAHINDRA LIMITEDFV-5	1.01%
UPL LIMITED	0.97%
DR. REDDY LABORATORIES	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.88%
NESTLE INDIA LIMITED	0.88%
INDIAN OIL CORPORATION LIMITED	0.88%
HERO MOTOCORP LIMITED	0.85%
ACC LIMITED	0.78%
COAL INDIA LIMITED	0.77%
CIPLA LTD.	0.70%
BAJAJ FINSERV LIMITED	0.69%
JSW STEEL LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
TATA IRON & STEEL COMPANY LTD	0.64%
UNITED SPIRITS LIMITED	0.61%
AUROBINDO PHARMA LIMITED	0.59%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.53%
ONGCFV-5	0.53%
HAVELLS INDIA LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.47%
GRASIM INDUSTRIES LTD.	0.32%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.29%
INDUSIND BANK LIMITED	0.02%
Equity Total	98.64%
Money Market Total	1.46%
Current Assets	-0.11%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.3132

Inception Date: 27th February 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 10.39 Crs.

Asset Allocation

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

Returns

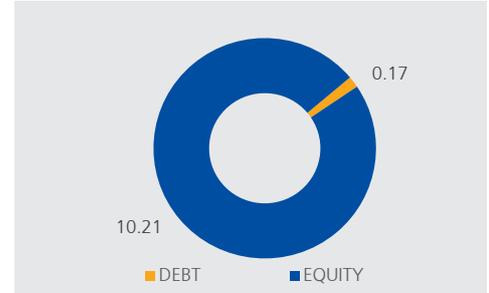
Period	Fund Returns	Index Returns
Last 1 Month	-0.89%	0.25%
Last 6 Months	-0.98%	0.01%
Last 1 Year	6.35%	8.10%
Last 2 Years	4.54%	7.05%
Last 3 Years	10.06%	12.22%
Since Inception	7.46%	7.04%

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

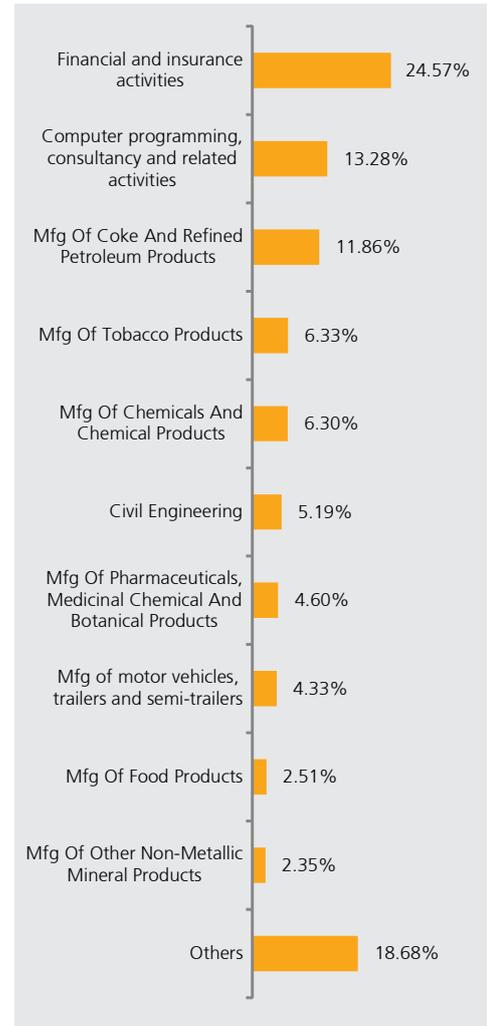
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.78%
HDFC BANK LTD.FV-2	6.60%
ITC - FV 1	6.33%
INFOSYS LIMITED	6.23%
LARSEN&TUBRO	5.19%
ICICI BANK LTD.FV-2	4.59%
HDFC LTD FV 2	4.37%
TATA CONSULTANCY SERVICES LTD.	4.35%
KOTAK MAHINDRA BANK LIMITED_FV5	3.25%
HINDUSTAN LEVER LTD.	3.21%
MARUTI UDYOG LTD.	2.80%
AXIS BANK LIMITEDFV-2	2.48%
EIH LIMITED	2.12%
BHARTI AIRTEL LIMITED	2.06%
ASIAN PAINTS LIMITEDFV-1	2.06%
TITAN COMPANY LIMITED	1.77%
HCL TECHNOLOGIES LIMITED	1.70%
ULTRATECH CEMCO LTD	1.62%
NTPC LIMITED	1.56%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
BAJAJ FINANCE LIMITED	1.43%
POWER GRID CORP OF INDIA LTD	1.41%
NESTLE INDIA LIMITED	1.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
BAJAJ AUTO LTD	1.24%
BHARAT PETROLEUM CORP. LTD.	1.22%
BRITANNIA INDUSTRIES LTD	1.12%
UPL LIMITED	1.04%
DIVIS LABORATORIES LIMITED	1.02%
TECH MAHINDRA LIMITEDFV-5	1.01%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
HERO MOTOCORP LIMITED	0.93%
DR. REDDY LABORATORIES	0.92%
INDIAN OIL CORPORATION LIMITED	0.86%
JSW STEEL LIMITED	0.80%
ACC LIMITED	0.73%
COAL INDIA LIMITED	0.71%
ONGCFV-5	0.70%
BAJAJ FINSERV LIMITED	0.69%
CIPLA LTD.	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
AUROBINDO PHARMA LIMITED	0.64%
UNITED SPIRITS LIMITED	0.64%
STATE BANK OF INDIAFV-1	0.60%
INDUSIND BANK LIMITED	0.55%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.53%
HAVELLS INDIA LIMITED	0.51%
TATA IRON & STEEL COMPANY LTD	0.45%
GAS AUTHORITY OF INDIA LTD.	0.45%
GRASIM INDUSTRIES LTD.	0.34%
Equity Total	99.12%
Money Market Total	0.88%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹24.1125

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 29 November, 19: ₹ 3.49 Crs.

Asset Allocation

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

Returns

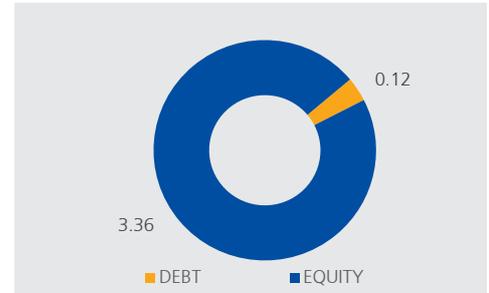
Period	Fund Returns	Index Returns
Last 1 Month	-0.75%	0.25%
Last 6 Months	-1.29%	0.01%
Last 1 Year	5.66%	8.10%
Last 2 Years	5.29%	7.05%
Last 3 Years	10.44%	12.22%
Since Inception	9.31%	8.46%

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

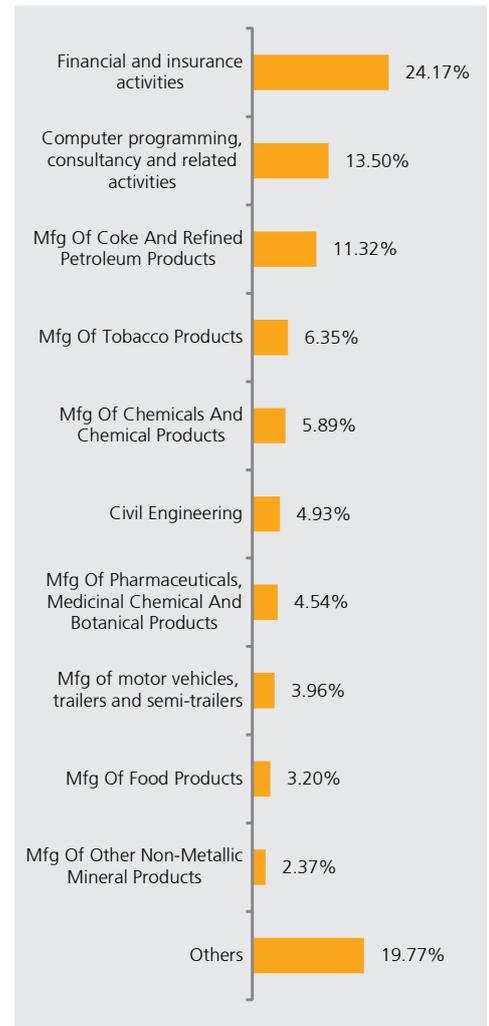
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.27%
ITC - FV 1	6.35%
INFOSYS LIMITED	5.90%
HDFC BANK LTD.FV-2	5.70%
LARSEN&TUBRO	4.93%
TATA CONSULTANCY SERVICES LTD.	4.91%
ICICI BANK LTD.FV-2	4.61%
HDFC LTD FV 2	4.38%
KOTAK MAHINDRA BANK LIMITED_FV5	3.25%
HINDUSTAN LEVER LTD.	2.87%
MARUTI UDYOG LTD.	2.58%
AXIS BANK LIMITEDFV-2	2.48%
BHARTI AIRTEL LIMITED	2.23%
ASIAN PAINTS LIMITEDFV-1	2.12%
EIH LIMITED	2.08%
STATE BANK OF INDIAFV-1	1.77%
HCL TECHNOLOGIES LIMITED	1.68%
ULTRATECH CEMCO LTD	1.64%
TITAN COMPANY LIMITED	1.61%
NTPC LIMITED	1.46%
NESTLE INDIA LIMITED	1.41%
MAHINDRA & MAHINDRA LTD.-FV5	1.38%
POWER GRID CORP OF INDIA LTD	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
BAJAJ FINANCE LIMITED	1.30%
BAJAJ AUTO LTD	1.18%
BHARAT PETROLEUM CORP. LTD.	1.17%
ONGCFV-5	1.14%
DIVIS LABORATORIES LIMITED	1.03%
BRITANNIA INDUSTRIES LTD	1.03%
TECH MAHINDRA LIMITEDFV-5	1.01%
DR. REDDY LABORATORIES	0.92%
UPL LIMITED	0.90%
HERO MOTOCORP LIMITED	0.89%
INDIAN OIL CORPORATION LIMITED	0.88%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.82%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.76%
JSW STEEL LIMITED	0.75%
ACC LIMITED	0.74%
TATA IRON & STEEL COMPANY LTD	0.73%
COAL INDIA LIMITED	0.71%
CIPLA LTD.	0.70%
BAJAJ FINSERV LIMITED	0.68%
UNITED SPIRITS LIMITED	0.65%
AUROBINDO PHARMA LIMITED	0.54%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
GAS AUTHORITY OF INDIA LTD.	0.54%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.50%
HAVELLS INDIA LIMITED	0.48%
GRASIM INDUSTRIES LTD.	0.31%
Equity Total	98.21%
Money Market Total	1.01%
Current Assets	0.78%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹27.8378

Inception Date: 11th June 2008

Benchmark: Nifty 50 Shariah

AUM as on 29 November, 19: ₹ 47.19 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	72
Gsec / Debt	00-00	-
MMI / Others	00-40	28

Returns

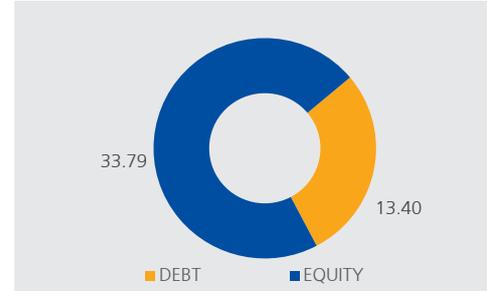
Period	Fund Returns	Index Returns
Last 1 Month	-3.36%	-4.11%
Last 6 Months	-0.29%	-3.57%
Last 1 Year	4.34%	3.18%
Last 2 Years	1.16%	0.09%
Last 3 Years	7.58%	9.27%
Since Inception	9.33%	6.72%

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

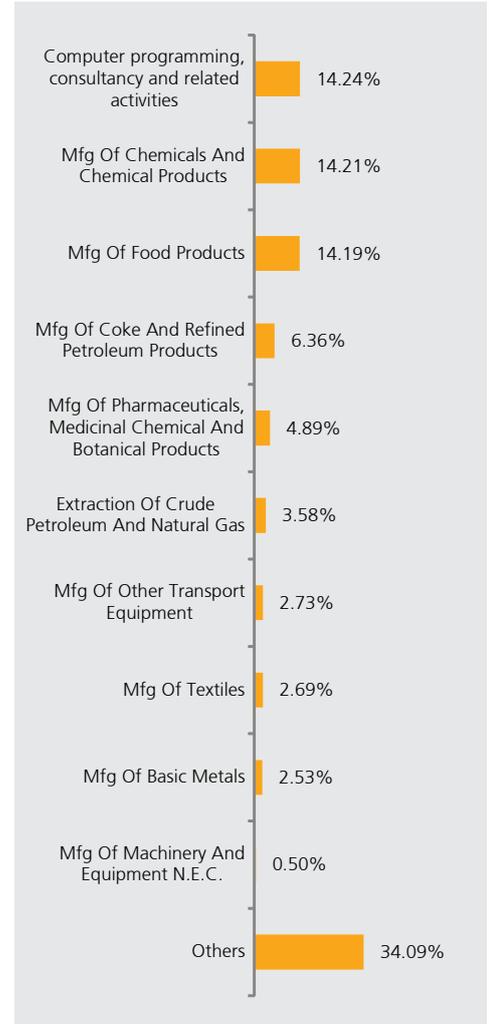
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.56%
ASIAN PAINTS LIMITEDFV-1	6.47%
HINDUSTAN LEVER LTD.	5.09%
HCL TECHNOLOGIES LIMITED	5.06%
NESTLE INDIA LIMITED	4.66%
TATA CONSULTANCY SERVICES LTD.	4.57%
TITAN COMPANY LIMITED	4.20%
TECH MAHINDRA LIMITEDFV-5	3.96%
ONGCFV-5	3.58%
BHARAT PETROLEUM CORP. LTD.	3.56%
BRITANNIA INDUSTRIES LTD	2.98%
DR. REDDY LABORATORIES	2.96%
INDIAN OIL CORPORATION LIMITED	2.79%
HERO MOTOCORP LIMITED	2.73%
GRASIM INDUSTRIES LTD.	2.69%
UPL LIMITED	2.65%
HINDALCO INDUSTRIES LTD FV RE 1	2.53%
GAS AUTHORITY OF INDIA LTD.	2.02%
CIPLA LTD.	1.93%
INFOSYS LIMITED	0.64%
ESCORTS LIMITED	0.50%
Equity Total	72.13%
Money Market Total	27.87%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹21.1479

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 29 November, 19: ₹ 214.59 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	72
Gsec / Debt	00-00	-
MMI / Others	00-40	28

Returns

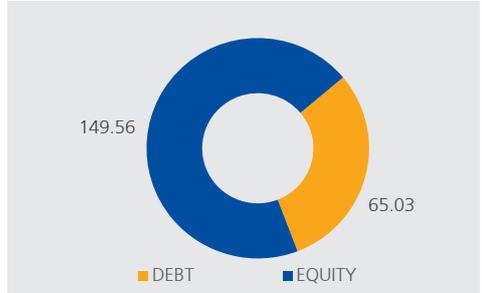
Period	Fund Returns	Index Returns
Last 1 Month	-3.27%	-4.11%
Last 6 Months	-0.16%	-3.57%
Last 1 Year	4.29%	3.18%
Last 2 Years	1.26%	0.09%
Last 3 Years	7.66%	9.27%
Since Inception	7.87%	7.11%

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

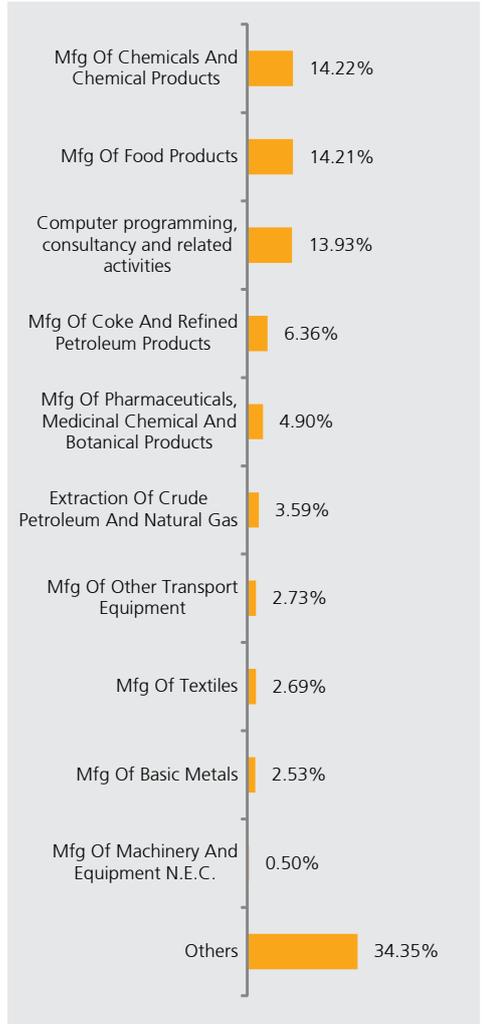
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.57%
ASIAN PAINTS LIMITEDFV-1	6.48%
HINDUSTAN LEVER LTD.	5.09%
HCL TECHNOLOGIES LIMITED	4.91%
NESTLE INDIA LIMITED	4.66%
TATA CONSULTANCY SERVICES LTD.	4.56%
TITAN COMPANY LIMITED	4.21%
TECH MAHINDRA LIMITEDFV-5	3.84%
ONGCFV-5	3.59%
BHARAT PETROLEUM CORP. LTD.	3.57%
BRITANNIA INDUSTRIES LTD	2.98%
DR. REDDY LABORATORIES	2.97%
INDIAN OIL CORPORATION LIMITED	2.80%
HERO MOTOCORP LIMITED	2.73%
GRASIM INDUSTRIES LTD.	2.69%
UPL LIMITED	2.65%
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	0.50%
Equity Total	71.88%
Money Market Total	30.94%
Current Assets	-2.82%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹21.3930

Inception Date: 11th January 2010

Benchmark: Nifty 50 Shariah

AUM as on 29 November, 19: ₹ 9.63 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	73
Gsec / Debt	00-00	-
MMI / Others	00-40	27

Returns

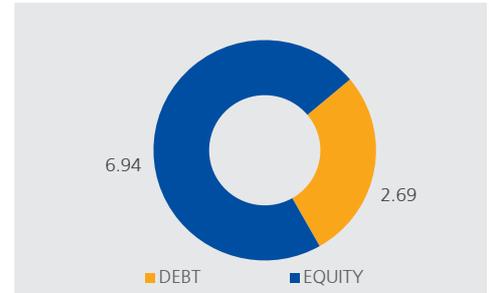
Period	Fund Returns	Index Returns
Last 1 Month	-3.39%	-4.11%
Last 6 Months	-0.30%	-3.57%
Last 1 Year	4.58%	3.18%
Last 2 Years	1.29%	0.09%
Last 3 Years	7.72%	9.27%
Since Inception	7.99%	7.11%

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

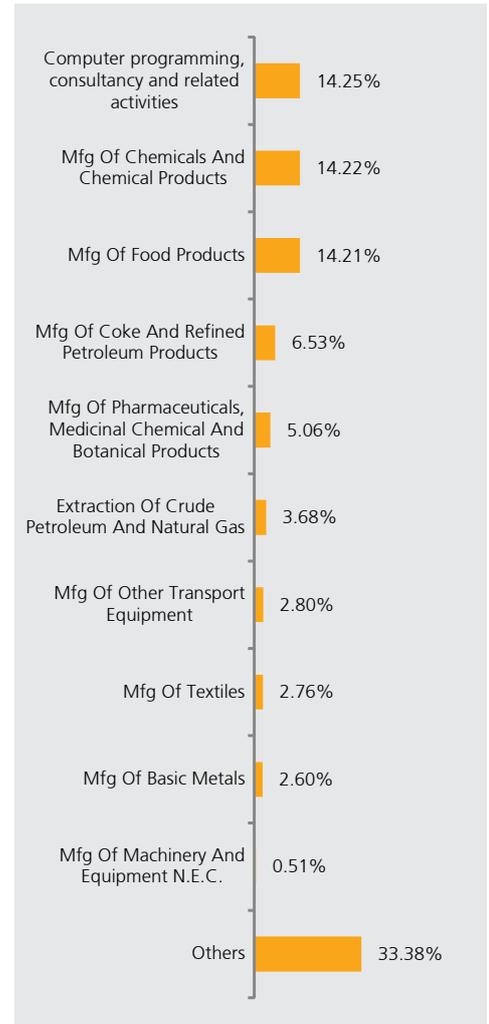
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.57%
ASIAN PAINTS LIMITEDFV-1	6.48%
HINDUSTAN LEVER LTD.	5.09%
HCL TECHNOLOGIES LIMITED	5.07%
NESTLE INDIA LIMITED	4.67%
TATA CONSULTANCY SERVICES LTD.	4.58%
TITAN COMPANY LIMITED	4.32%
TECH MAHINDRA LIMITEDFV-5	3.96%
ONGCFV-5	3.68%
BHARAT PETROLEUM CORP. LTD.	3.66%
DR. REDDY LABORATORIES	3.05%
BRITANNIA INDUSTRIES LTD	2.98%
INDIAN OIL CORPORATION LIMITED	2.87%
HERO MOTOCORP LIMITED	2.80%
GRASIM INDUSTRIES LTD.	2.76%
UPL LIMITED	2.65%
HINDALCO INDUSTRIES LTD FV RE 1	2.60%
GAS AUTHORITY OF INDIA LTD.	2.07%
CIPLA LTD.	2.01%
INFOSYS LIMITED	0.65%
ESCORTS LIMITED	0.51%
Equity Total	73.01%
Money Market Total	26.77%
Current Assets	0.22%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹25.1907

Inception Date: 1st August 2008

Benchmark: Nifty 50 Shariah

AUM as on 29 November, 19: ₹ 0.56 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	72
Gsec / Debt	00-00	-
MMI / Others	00-40	28

Returns

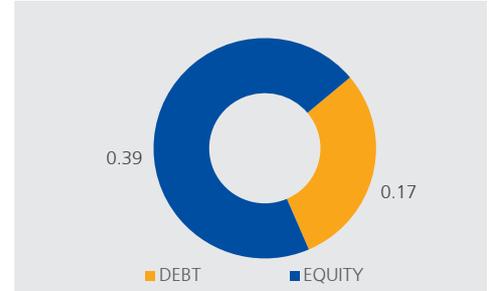
Period	Fund Returns	Index Returns
Last 1 Month	-3.29%	-4.11%
Last 6 Months	-0.28%	-3.57%
Last 1 Year	5.11%	3.18%
Last 2 Years	1.62%	0.09%
Last 3 Years	7.96%	9.27%
Since Inception	8.50%	7.12%

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

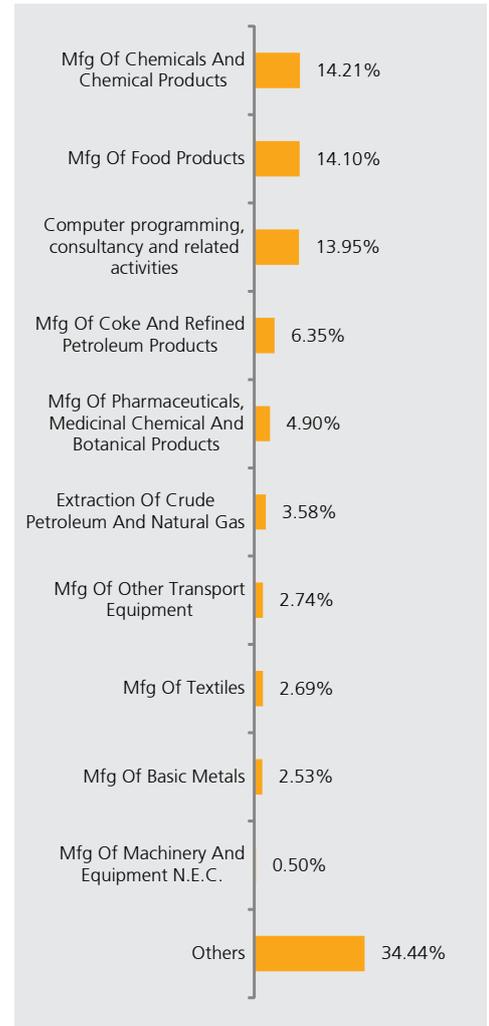
Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	6.49%
ASIAN PAINTS LIMITEDFV-1	6.47%
HINDUSTAN LEVER LTD.	5.10%
HCL TECHNOLOGIES LIMITED	4.92%
NESTLE INDIA LIMITED	4.65%
TATA CONSULTANCY SERVICES LTD.	4.55%
TITAN COMPANY LIMITED	4.21%
TECH MAHINDRA LIMITEDFV-5	3.85%
ONGCFV-5	3.58%
BHARAT PETROLEUM CORP. LTD.	3.56%
DR. REDDY LABORATORIES	2.97%
BRITANNIA INDUSTRIES LTD	2.95%
INDIAN OIL CORPORATION LIMITED	2.79%
HERO MOTOCORP LIMITED	2.74%
GRASIM INDUSTRIES LTD.	2.69%
UPL LIMITED	2.65%
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	0.50%
Equity Total	71.79%
Money Market Total	30.28%
Current Assets	-2.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹11.4229

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 November, 19: ₹ 17.43 Crs.

Asset Allocation

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

Returns

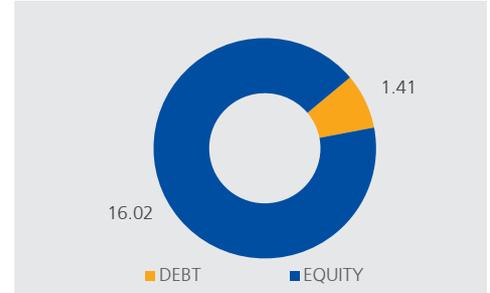
Period	Fund Returns	Index Returns
Last 1 Month	-0.60%	1.33%
Last 6 Months	-5.10%	-4.66%
Last 1 Year	0.30%	1.57%
Last 2 Years	-5.38%	-2.59%
Last 3 Years	4.20%	4.32%
Since Inception	1.17%	2.52%

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

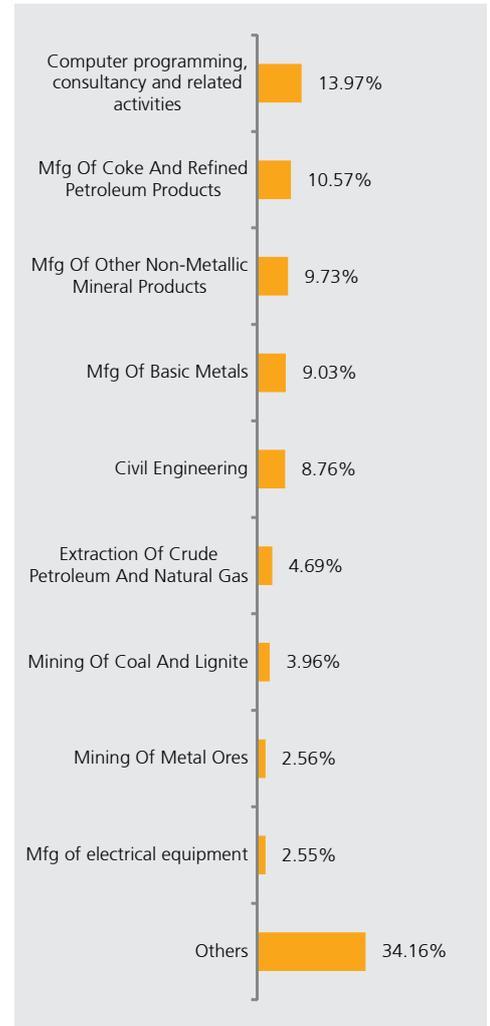
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.35%
BHARTI AIRTEL LIMITED	8.90%
LARSEN&TUBRO	8.76%
INFOSYS LIMITED	6.69%
NTPC LIMITED	5.64%
ULTRATECH CEMCO LTD	5.04%
TATA CONSULTANCY SERVICES LTD.	4.91%
POWER GRID CORP OF INDIA LTD	4.78%
ONGCFV-5	4.69%
ACC LIMITED	4.69%
COAL INDIA LIMITED	3.96%
TATA IRON & STEEL COMPANY LTD	3.68%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.27%
HINDALCO INDUSTRIES LTD FV RE 1	3.16%
Vedanta Limited	2.56%
GAS AUTHORITY OF INDIA LTD.	2.44%
JSW STEEL LIMITED	1.53%
SIEMENS LIMITED	1.45%
HCL TECHNOLOGIES LIMITED	1.40%
INDIAN OIL CORPORATION LIMITED	1.22%
CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED	1.11%
TECH MAHINDRA LIMITEDFV-5	0.97%
HINDUSTAN ZINC LIMITEDFV-2	0.65%
Equity Total	90.87%
Money Market Total	10.32%
Current Assets	-1.20%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹11.7221

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 November, 19: ₹ 9.36 Crs.

Asset Allocation

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

Returns

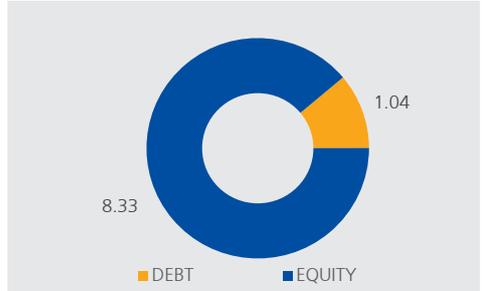
Period	Fund Returns	Index Returns
Last 1 Month	-0.67%	1.33%
Last 6 Months	-5.03%	-4.66%
Last 1 Year	0.21%	1.57%
Last 2 Years	-5.37%	-2.59%
Last 3 Years	4.29%	4.32%
Since Inception	1.62%	0.36%

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

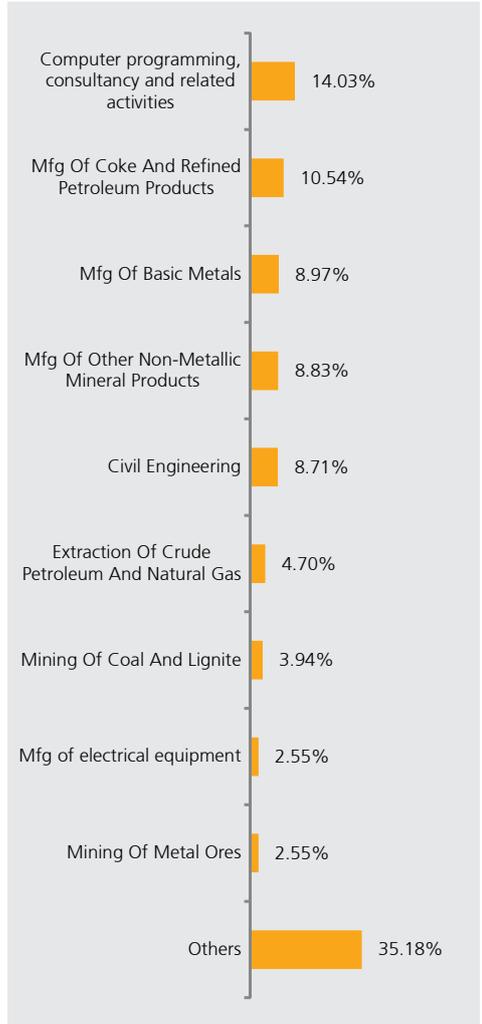
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.33%
BHARTI AIRTEL LIMITED	8.90%
LARSEN&TUBRO	8.71%
INFOSYS LIMITED	6.66%
NTPC LIMITED	5.64%
TATA CONSULTANCY SERVICES LTD.	5.03%
ULTRATECH CEMCO LTD	5.00%
POWER GRID CORP OF INDIA LTD	4.79%
ONGCFV-5	4.70%
COAL INDIA LIMITED	3.94%
ACC LIMITED	3.83%
TATA IRON & STEEL COMPANY LTD	3.66%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.27%
HINDALCO INDUSTRIES LTD FV RE 1	3.17%
Vedanta Limited	2.55%
GAS AUTHORITY OF INDIA LTD.	2.40%
JSW STEEL LIMITED	1.53%
SIEMENS LIMITED	1.45%
HCL TECHNOLOGIES LIMITED	1.40%
INDIAN OIL CORPORATION LIMITED	1.21%
CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED	1.10%
TECH MAHINDRA LIMITEDFV-5	0.95%
HINDUSTAN ZINC LIMITEDFV-2	0.60%
Equity Total	89.82%
Money Market Total	11.81%
Current Assets	-1.63%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹12.0778

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 November, 19: ₹ 2.75 Crs.

Asset Allocation

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

Returns

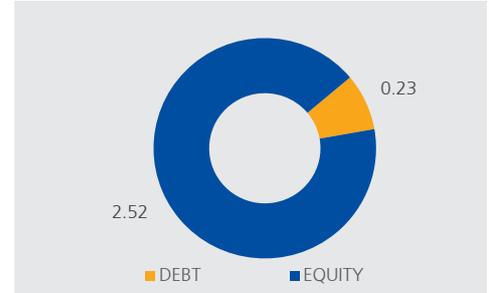
Period	Fund Returns	Index Returns
Last 1 Month	-0.60%	1.33%
Last 6 Months	-4.96%	-4.66%
Last 1 Year	0.44%	1.57%
Last 2 Years	-5.19%	-2.59%
Last 3 Years	4.41%	4.32%
Since Inception	1.93%	0.36%

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

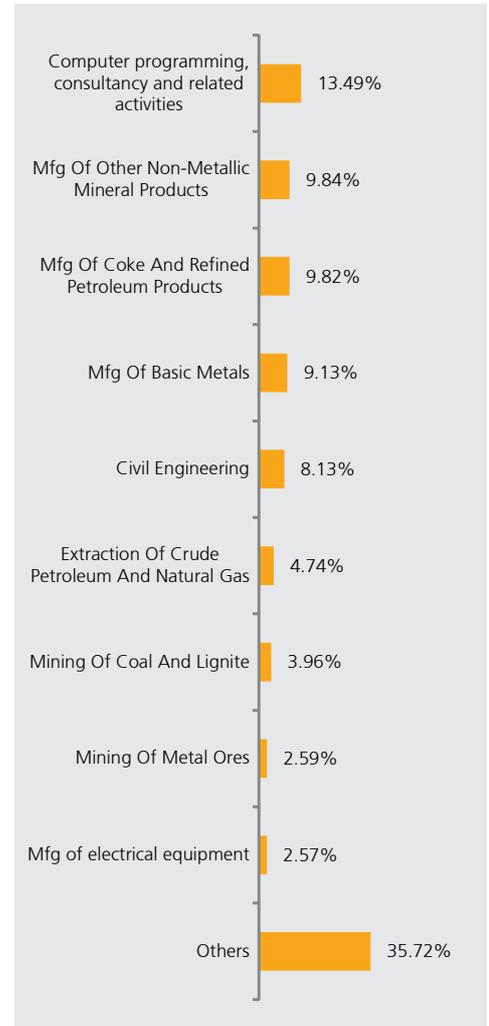
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.90%
RELIANCE INDUSTRIES LTD.	8.59%
LARSEN&TUBRO	8.13%
INFOSYS LIMITED	6.13%
NTPC LIMITED	5.64%
ULTRATECH CEMCO LTD	5.10%
TATA CONSULTANCY SERVICES LTD.	4.96%
POWER GRID CORP OF INDIA LTD	4.78%
ONGCFV-5	4.74%
ACC LIMITED	4.74%
COAL INDIA LIMITED	3.96%
TATA IRON & STEEL COMPANY LTD	3.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.27%
HINDALCO INDUSTRIES LTD FV RE 1	3.20%
Vedanta Limited	2.59%
GAS AUTHORITY OF INDIA LTD.	2.47%
JSW STEEL LIMITED	1.55%
SIEMENS LIMITED	1.45%
HCL TECHNOLOGIES LIMITED	1.42%
INDIAN OIL CORPORATION LIMITED	1.24%
CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED	1.12%
TECH MAHINDRA LIMITEDFV-5	0.98%
HINDUSTAN ZINC LIMITEDFV-2	0.66%
Equity Total	89.33%
Money Market Total	11.54%
Current Assets	-0.87%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹11.1870

Inception Date: 1st August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 November, 19: ₹ 0.22 Crs.

Asset Allocation

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

Returns

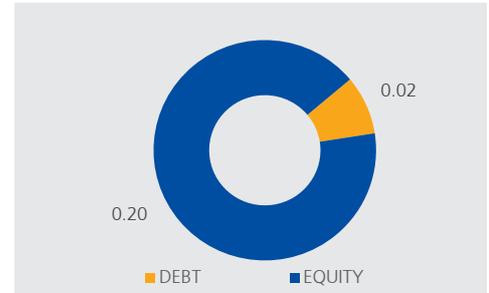
Period	Fund Returns	Index Returns
Last 1 Month	-0.64%	1.33%
Last 6 Months	-5.17%	-4.66%
Last 1 Year	0.48%	1.57%
Last 2 Years	-5.08%	-2.59%
Last 3 Years	4.37%	4.32%
Since Inception	1.00%	2.53%

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

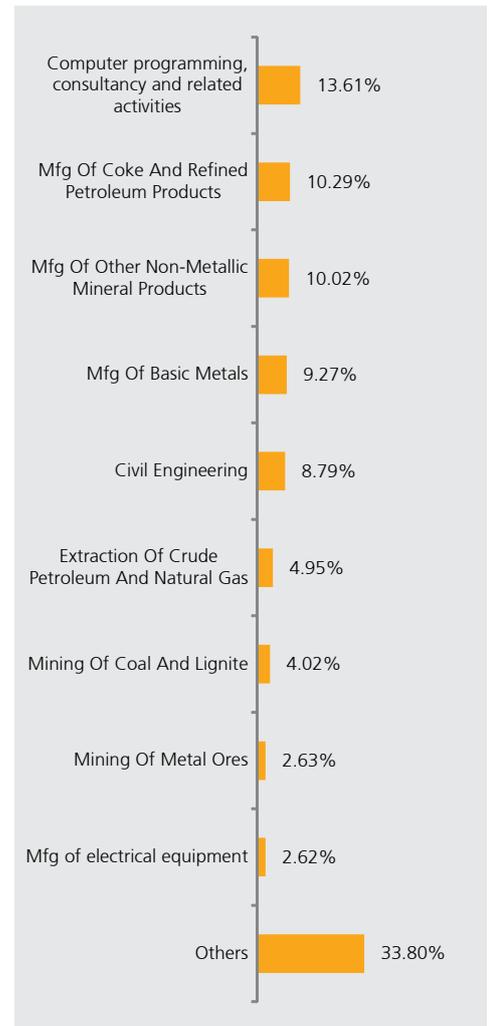
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.04%
BHARTI AIRTEL LIMITED	8.91%
LARSEN&TUBRO	8.79%
INFOSYS LIMITED	6.52%
NTPC LIMITED	5.72%
ULTRATECH CEMCO LTD	5.28%
ONGCFV-5	4.95%
POWER GRID CORP OF INDIA LTD	4.86%
TATA CONSULTANCY SERVICES LTD.	4.80%
ACC LIMITED	4.75%
COAL INDIA LIMITED	4.02%
TATA IRON & STEEL COMPANY LTD	3.79%
HINDALCO INDUSTRIES LTD FV RE 1	3.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.31%
Vedanta Limited	2.63%
GAS AUTHORITY OF INDIA LTD.	2.51%
JSW STEEL LIMITED	1.52%
SIEMENS LIMITED	1.48%
HCL TECHNOLOGIES LIMITED	1.35%
INDIAN OIL CORPORATION LIMITED	1.25%
CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED	1.13%
TECH MAHINDRA LIMITEDFV-5	0.94%
HINDUSTAN ZINC LIMITEDFV-2	0.64%
Equity Total	91.52%
Money Market Total	6.64%
Current Assets	1.84%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹18.7201

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 November, 19: ₹ 17.07 Crs.

Asset Allocation

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

Returns

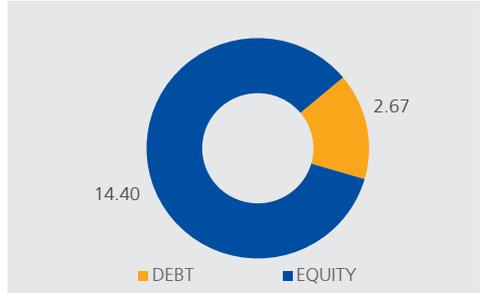
Period	Fund Returns	Index Returns
Last 1 Month	-2.28%	-2.37%
Last 6 Months	-5.00%	-5.48%
Last 1 Year	5.33%	5.61%
Last 2 Years	-1.33%	-2.96%
Last 3 Years	6.80%	6.88%
Since Inception	5.62%	6.92%

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

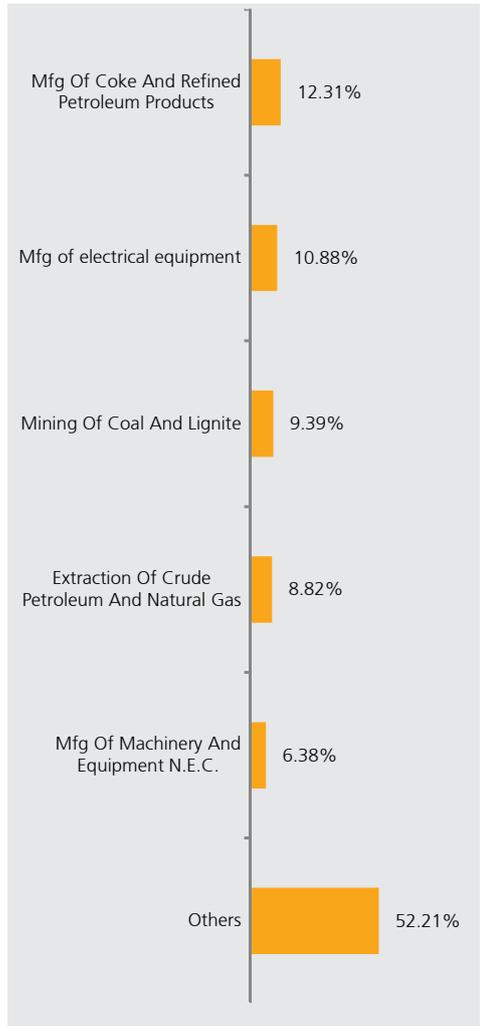
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.39%
RELIANCE INDUSTRIES LTD.	9.31%
POWER GRID CORP OF INDIA LTD	9.24%
NTPC LIMITED	9.23%
ONGCFV-5	8.82%
GAS AUTHORITY OF INDIA LTD.	5.70%
PETRONET LNG LIMITED	5.58%
HAVELLS INDIA LIMITED	4.51%
VOLTAS LTD	4.38%
INDRAPRASTHA GAS LIMITED	4.05%
SIEMENS LIMITED	3.43%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.94%
TATA POWER CO. LTD.FV-1	2.91%
KIRLOSKAR CUMMINS	2.00%
BHARAT PETROLEUM CORP. LTD.	1.30%
TORRENT POWER LIMITED	1.29%
INDIAN OIL CORPORATION LIMITED	1.03%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.67%
Equity Total	85.79%
Money Market Total	14.19%
Current Assets	0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹16.1942

Inception Date: 11th June 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 November, 19: ₹ 6.65 Crs.

Asset Allocation

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

Returns

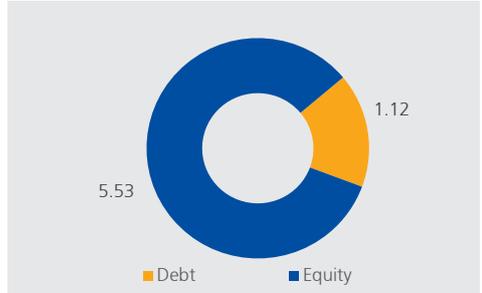
Period	Fund Returns	Index Returns
Last 1 Month	-2.25%	-2.37%
Last 6 Months	-4.83%	-5.48%
Last 1 Year	5.36%	5.61%
Last 2 Years	-1.21%	-2.96%
Last 3 Years	6.97%	6.88%
Since Inception	5.00%	4.50%

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

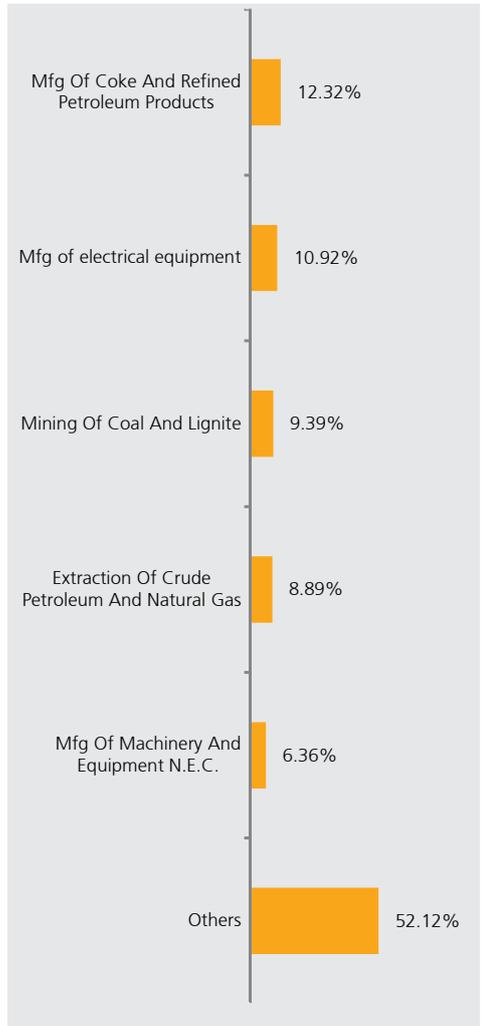
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.39%
POWER GRID CORP OF INDIA LTD	9.36%
RELIANCE INDUSTRIES LTD.	9.35%
NTPC LIMITED	9.26%
ONGCFV-5	8.89%
GAS AUTHORITY OF INDIA LTD.	5.65%
PETRONET LNG LIMITED	5.59%
HAVELLS INDIA LIMITED	4.52%
VOLTAS LTD	4.39%
INDRAPRASTHA GAS LIMITED	4.06%
SIEMENS LIMITED	3.45%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.95%
TATA POWER CO. LTD.FV-1	2.93%
KIRLOSKAR CUMMINS	1.98%
BHARAT PETROLEUM CORP. LTD.	1.29%
TORRENT POWER LIMITED	1.27%
INDIAN OIL CORPORATION LIMITED	1.01%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.66%
Equity Total	86.00%
Money Market Total	13.97%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹15.8842

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 November, 19: ₹ 3.44 Crs.

Asset Allocation

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

Returns

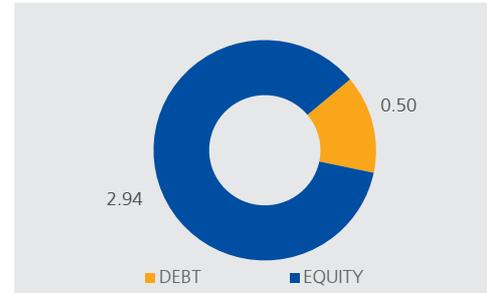
Period	Fund Returns	Index Returns
Last 1 Month	-2.31%	-2.37%
Last 6 Months	-4.86%	-5.48%
Last 1 Year	5.61%	5.61%
Last 2 Years	-1.06%	-2.96%
Last 3 Years	7.06%	6.88%
Since Inception	4.79%	4.50%

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

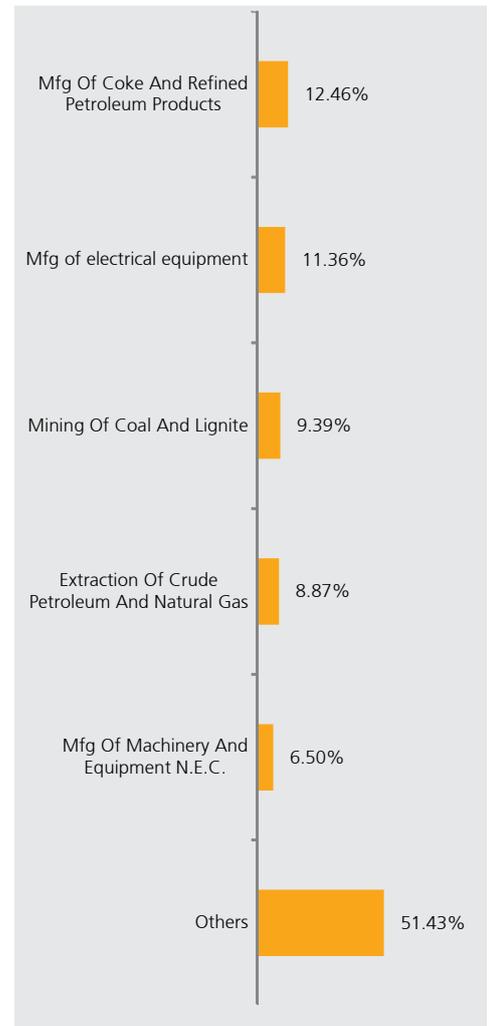
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.39%
RELIANCE INDUSTRIES LTD.	9.33%
NTPC LIMITED	9.31%
POWER GRID CORP OF INDIA LTD	9.21%
ONGCFV-5	8.87%
GAS AUTHORITY OF INDIA LTD.	5.84%
PETRONET LNG LIMITED	5.69%
HAVELLS INDIA LIMITED	4.81%
VOLTAS LTD	4.47%
INDRAPRASTHA GAS LIMITED	4.19%
SIEMENS LIMITED	3.45%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	3.10%
TATA POWER CO. LTD.FV-1	2.92%
KIRLOSKAR CUMMINS	2.03%
TORRENT POWER LIMITED	1.37%
BHARAT PETROLEUM CORP. LTD.	1.32%
INDIAN OIL CORPORATION LIMITED	1.10%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.72%
Equity Total	87.11%
Money Market Total	12.66%
Current Assets	0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹17.7008

Inception Date: 16th December 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 November, 19: ₹ 0.20 Crs.

Asset Allocation

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

Returns

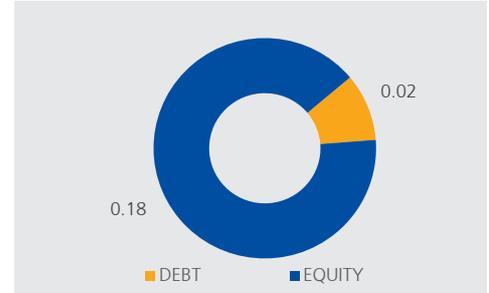
Period	Fund Returns	Index Returns
Last 1 Month	-2.32%	-2.37%
Last 6 Months	-5.09%	-5.48%
Last 1 Year	5.54%	5.61%
Last 2 Years	-1.00%	-2.96%
Last 3 Years	7.04%	6.88%
Since Inception	5.17%	6.29%

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

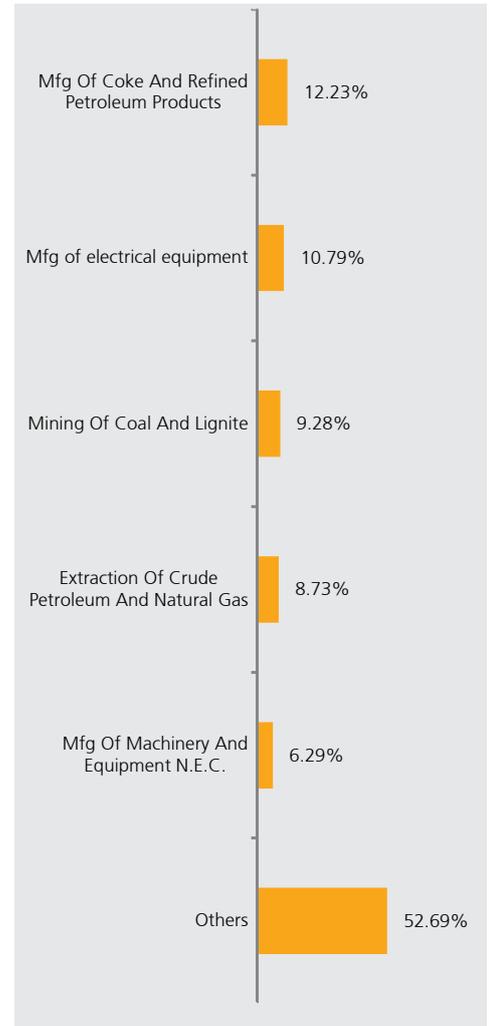
Portfolio

Name of Instrument	% to AUM
COAL INDIA LIMITED	9.28%
RELIANCE INDUSTRIES LTD.	9.25%
POWER GRID CORP OF INDIA LTD	9.18%
NTPC LIMITED	9.12%
ONGCFV-5	8.73%
GAS AUTHORITY OF INDIA LTD.	5.63%
PETRONET LNG LIMITED	5.52%
HAVELLS INDIA LIMITED	4.45%
VOLTAS LTD	4.32%
INDRAPRASTHA GAS LIMITED	4.01%
SIEMENS LIMITED	3.43%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	2.91%
TATA POWER CO. LTD.FV-1	2.88%
KIRLOSKAR CUMMINS	1.97%
BHARAT PETROLEUM CORP. LTD.	1.30%
TORRENT POWER LIMITED	1.27%
INDIAN OIL CORPORATION LIMITED	1.02%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.66%
Equity Total	84.91%
Money Market Total	15.04%
Current Assets	0.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹26.2024

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 November, 19: ₹ 22.16 Crs.

Asset Allocation

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

Returns

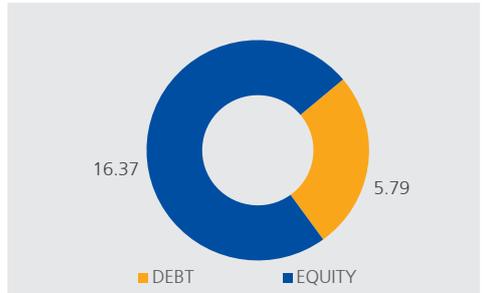
Period	Fund Returns	Index Returns
Last 1 Month	0.66%	1.79%
Last 6 Months	-4.79%	-4.84%
Last 1 Year	-2.62%	-1.20%
Last 2 Years	-5.92%	-4.81%
Last 3 Years	4.96%	7.99%
Since Inception	8.76%	6.39%

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

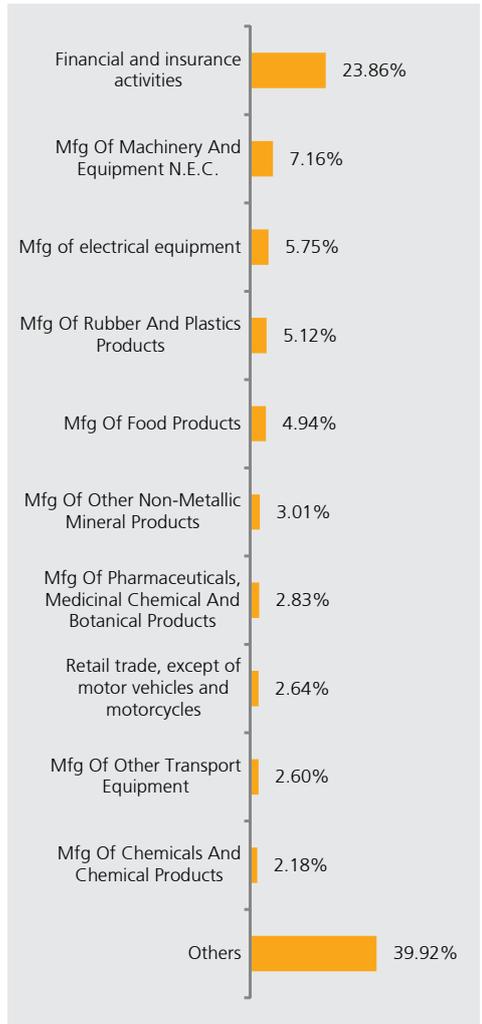
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.88%
VOLTAS LTD	4.27%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.13%
INDRAPRASTHA GAS LIMITED	4.03%
RBL BANK LIMITED	3.65%
CITY UNION BANK LIMITED	3.50%
MRF LIMITED	3.46%
JUBILANT FOODWORKS LIMITED	3.39%
RURAL ELECTRIFICATION CORPORATION LTD	3.09%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.05%
THE RAMCO CEMENTS LIMITED	3.01%
TORRENT PHARMACEUTICALS LIMITED	2.83%
INOX LEISURE LTD	2.81%
EXIDE INDUSTRIES LIMITED	2.79%
TATA POWER CO. LTD.FV-1	2.77%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.72%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.64%
TVS MOTOR COMPANY LIMITED	2.60%
MUTHOOT FINANCE LIMITED	2.28%
MANAPPURAM FINANCE LIMITED	2.27%
SRF LIMITED	2.18%
KIRLOSKAR CUMMINS	1.79%
BALKRISHNA INDUSTRIES LIMITED	1.66%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.55%
HAVELLS INDIA LIMITED	1.53%
BAJAJ FINSERV LIMITED	1.52%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.43%
CASTROL INDIA LIMITED	1.43%
MAHANAGAR GAS LIMITED	1.33%
TORRENT POWER LIMITED	1.31%
ESCORTS LIMITED	1.10%
HEXAWARE TECHNOLOGIES LIMITED	1.07%
Equity Total	82.03%
Money Market Total	17.46%
Current Assets	0.51%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.9064

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 November, 19: ₹ 46.85 Crs.

Asset Allocation

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

Returns

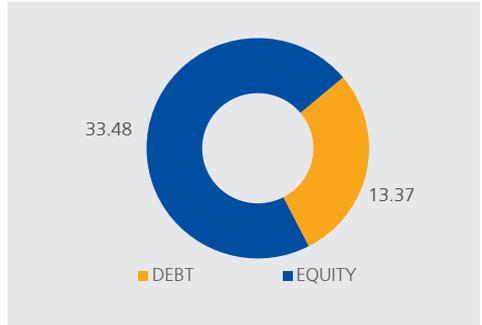
Period	Fund Returns	Index Returns
Last 1 Month	0.70%	1.79%
Last 6 Months	-4.38%	-4.84%
Last 1 Year	-2.26%	-1.20%
Last 2 Years	-5.92%	-4.81%
Last 3 Years	5.11%	7.99%
Since Inception	9.21%	5.59%

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

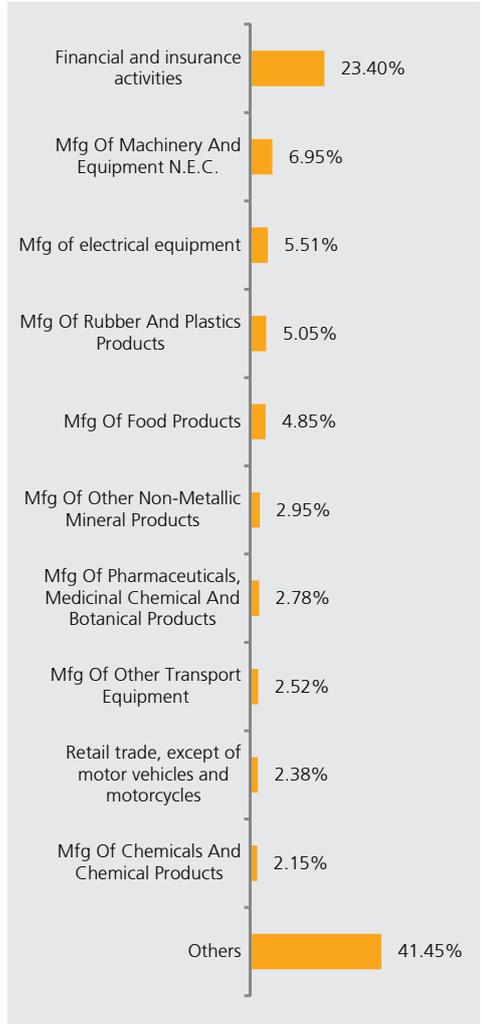
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.83%
VOLTAS LTD	4.19%
APOLLO HOSPITALS ENTERPRISE LIMITED	3.99%
INDRAPRASTHA GAS LIMITED	3.96%
RBL BANK LIMITED	3.68%
MRF LIMITED	3.40%
CITY UNION BANK LIMITED	3.38%
JUBILANT FOODWORKS LIMITED	3.33%
RURAL ELECTRIFICATION CORPORATION LTD	3.06%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.99%
THE RAMCO CEMENTS LIMITED	2.95%
TORRENT PHARMACEUTICALS LIMITED	2.78%
EXIDE INDUSTRIES LIMITED	2.74%
TATA POWER CO. LTD.FV-1	2.72%
INOX LEISURE LTD	2.68%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.56%
TVS MOTOR COMPANY LIMITED	2.52%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.38%
MUTHOOT FINANCE LIMITED	2.24%
MANAPPURAM FINANCE LIMITED	2.23%
SRF LIMITED	2.15%
KIRLOSKAR CUMMINS	1.68%
BALKRISHNA INDUSTRIES LIMITED	1.65%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	1.53%
BAJAJ FINSERV LIMITED	1.49%
HAVELLS INDIA LIMITED	1.48%
CASTROL INDIA LIMITED	1.42%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.29%
TORRENT POWER LIMITED	1.27%
MAHANAGAR GAS LIMITED	1.27%
ESCORTS LIMITED	1.08%
HEXAWARE TECHNOLOGIES LIMITED	1.05%
Equity Total	79.95%
Money Market Total	19.24%
Current Assets	0.82%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

Provide high return in the long term through exposure to equity investments in the sectors related to industrial activity.

Fund Details

Fund Manager: Mr. Palak Shah

NAV as on 29 November, 19: ₹13.6696

Inception Date: 18th February 2016

Benchmark: RNLIC Make in India Index

AUM as on 29 November, 19: ₹ 403.97 Crs.

Asset Allocation

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

Returns

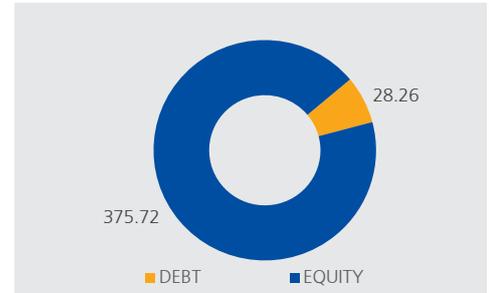
Period	Fund Returns	Index Returns
Last 1 Month	-2.95%	-2.10%
Last 6 Months	-2.83%	-1.53%
Last 1 Year	0.65%	2.48%
Last 2 Years	0.94%	2.34%
Last 3 Years	7.04%	8.29%
Since Inception	8.62%	8.73%

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

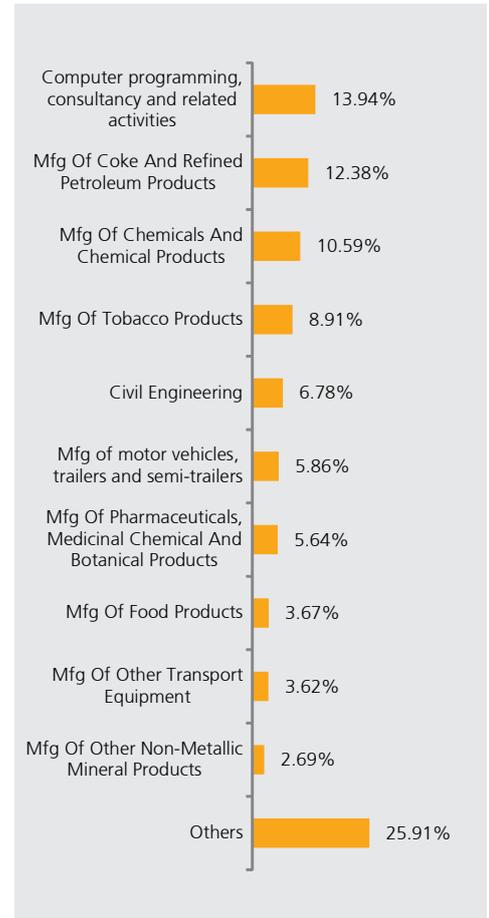
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.62%
ITC - FV 1	8.91%
LARSEN&TUBRO	6.78%
INFOSYS LIMITED	6.14%
TATA CONSULTANCY SERVICES LTD.	5.18%
HINDUSTAN LEVER LTD.	4.92%
MARUTI UDYOG LTD.	3.85%
BHARTI AIRTEL LIMITED	3.20%
ASIAN PAINTS LIMITEDFV-1	3.11%
NTPC LIMITED	2.08%
INOX LEISURE LTD	2.02%
MAHINDRA & MAHINDRA LTD.-FV5	2.01%
TITAN COMPANY LIMITED	2.00%
NESTLE INDIA LIMITED	2.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.98%
HERO MOTOCORP LIMITED	1.95%
POWER GRID CORP OF INDIA LTD	1.84%
ULTRATECH CEMCO LTD	1.83%
ONGCFV-5	1.69%
BAJAJ AUTO LTD	1.67%
HCL TECHNOLOGIES LIMITED	1.54%
GODREJ CONSUMER PRODUCTS LIMITED	1.53%
COAL INDIA LIMITED	1.42%
DR. REDDY LABORATORIES	1.36%
BHARAT PETROLEUM CORP. LTD.	1.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.23%
UNITED SPIRITS LIMITED	1.15%
TECH MAHINDRA LIMITEDFV-5	1.08%
JSW STEEL LIMITED	1.05%
DABUR INDIA LTD.	1.04%
ADITYA BIRLA FASHION AND RETAIL LIMITED	1.03%
CIPLA LTD.	0.95%
INDIAN OIL CORPORATION LIMITED	0.91%
GAS AUTHORITY OF INDIA LTD.	0.90%
MARICO LIMITED	0.89%
ACC LIMITED	0.86%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.80%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.78%
LUPIN LIMITEDFV-2	0.72%
AUROBINDO PHARMA LIMITED	0.64%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.62%
PRIME FOCUS LIMITED	0.55%
SIEMENS LIMITED	0.52%
HAVELLS INDIA LIMITED	0.52%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
Equity Total	96.28%
Money Market Total	3.20%
Current Assets	0.52%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.9314

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 November, 19: ₹ 9.04 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	84
Gsec / Debt	00-00	-
MMI / Others	00-100	16

Returns

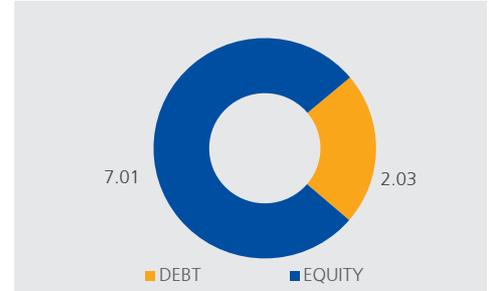
Period	Fund Returns	Index Returns
Last 1 Month	0.56%	1.79%
Last 6 Months	-4.96%	-4.84%
Last 1 Year	-3.41%	-1.20%
Last 2 Years	-6.30%	-4.81%
Last 3 Years	4.73%	7.99%
Since Inception	9.23%	5.59%

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

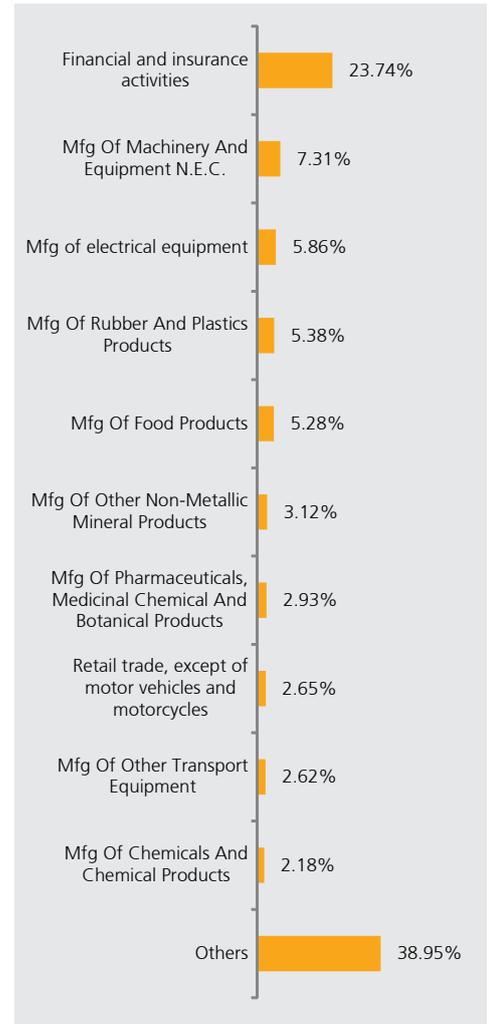
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.83%
VOLTAS LTD	4.41%
INDRAPRASTHA GAS LIMITED	4.25%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.14%
RBL BANK LIMITED	3.82%
MRF LIMITED	3.72%
JUBILANT FOODWORKS LIMITED	3.55%
CITY UNION BANK LIMITED	3.44%
THE RAMCO CEMENTS LIMITED	3.12%
RURAL ELECTRIFICATION CORPORATION LTD	3.09%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	3.00%
INOX LEISURE LTD	2.98%
TORRENT PHARMACEUTICALS LIMITED	2.93%
EXIDE INDUSTRIES LIMITED	2.89%
TATA POWER CO. LTD.FV-1	2.78%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.68%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.65%
TVS MOTOR COMPANY LIMITED	2.62%
MUTHOOT FINANCE LIMITED	2.24%
MANAPPURAM FINANCE LIMITED	2.23%
SRF LIMITED	2.18%
KIRLOSKAR CUMMINS	1.80%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.73%
BALKRISHNA INDUSTRIES LIMITED	1.66%
HAVELLS INDIA LIMITED	1.53%
BAJAJ FINSERV LIMITED	1.49%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.44%
CASTROL INDIA LIMITED	1.42%
MAHANAGAR GAS LIMITED	1.33%
TORRENT POWER LIMITED	1.32%
HEXAWARE TECHNOLOGIES LIMITED	1.14%
ESCORTS LIMITED	1.10%
Equity Total	83.51%
Money Market Total	15.88%
Current Assets	0.61%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹27.3544

Inception Date: 1st August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 November, 19: ₹ 0.38 Crs.

Asset Allocation

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

Returns

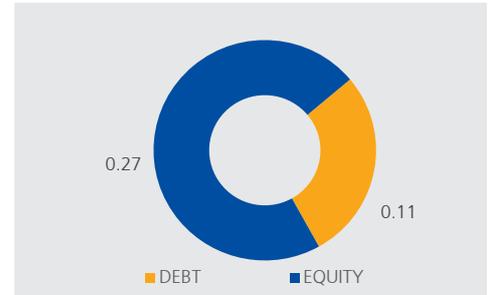
Period	Fund Returns	Index Returns
Last 1 Month	0.63%	1.79%
Last 6 Months	-4.96%	-4.84%
Last 1 Year	-2.97%	-1.20%
Last 2 Years	-6.40%	-4.81%
Last 3 Years	4.01%	7.99%
Since Inception	9.30%	6.91%

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

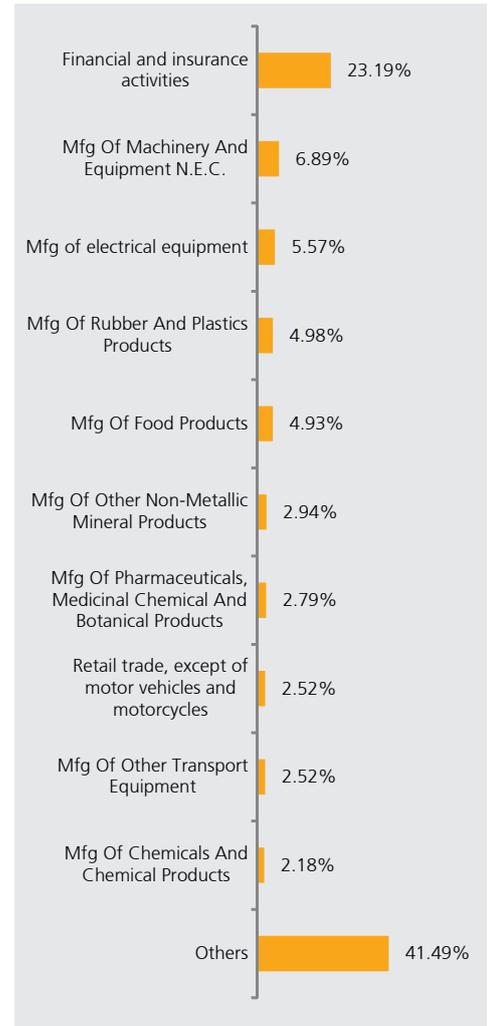
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.84%
VOLTAS LTD	4.19%
APOLLO HOSPITALS ENTERPRISE LIMITED	3.97%
INDRAPRASTHA GAS LIMITED	3.95%
RBL BANK LIMITED	3.60%
CITY UNION BANK LIMITED	3.37%
MRF LIMITED	3.32%
JUBILANT FOODWORKS LIMITED	3.31%
RURAL ELECTRIFICATION CORPORATION LTD	3.07%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.99%
THE RAMCO CEMENTS LIMITED	2.94%
TORRENT PHARMACEUTICALS LIMITED	2.79%
EXIDE INDUSTRIES LIMITED	2.74%
TATA POWER CO. LTD.FV-1	2.71%
INOX LEISURE LTD	2.64%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.52%
TVS MOTOR COMPANY LIMITED	2.52%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.51%
MANAPPURAM FINANCE LIMITED	2.22%
MUTHOOT FINANCE LIMITED	2.22%
SRF LIMITED	2.18%
BALKRISHNA INDUSTRIES LIMITED	1.65%
KIRLOSKAR CUMMINS	1.64%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.62%
HAVELLS INDIA LIMITED	1.47%
BAJAJ FINSERV LIMITED	1.43%
CASTROL INDIA LIMITED	1.42%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.36%
TORRENT POWER LIMITED	1.27%
MAHANAGAR GAS LIMITED	1.26%
ESCORTS LIMITED	1.07%
HEXAWARE TECHNOLOGIES LIMITED	1.04%
Equity Total	79.83%
Money Market Total	19.70%
Current Assets	0.47%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹27.1984

Inception Date: 28th May 2007

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

AUM as on 29 November, 19: ₹ 18.08 Crs.

Modified Duration of Debt Portfolio:

4.81 years

YTM of Debt Portfolio: 6.79%

Asset Allocation

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

Returns

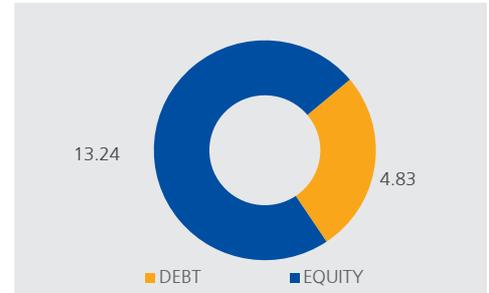
Period	Fund Returns	Index Returns
Last 1 Month	-0.30%	1.23%
Last 6 Months	0.54%	2.45%
Last 1 Year	8.41%	11.33%
Last 2 Years	5.31%	8.52%
Last 3 Years	9.45%	12.23%
Since Inception	8.32%	8.98%

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

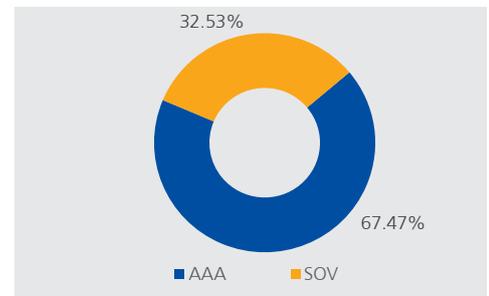
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.31%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.30%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	1.71%
8.45% IRFC NCD 04-12-2028 SR129	1.18%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.14%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.60%
8.30% NTPC NCD SR 67 15-01-2029	0.58%
Bonds/Debentures Total	9.82%
7.32% GOI CG 28-01-2024	3.64%
7.95% GOI CG 28-08-2032	1.76%
6.68% GOI CG 17-09-2031	1.07%
7.69% GOI CG 17-06-2043	0.70%
7.27% GOI 08.04.2026	0.65%
7.26% GOI 14-01-2029	0.62%
7.57% GOI CG 17-06-2033	0.33%
7.37% GOI 16-04-2023	0.25%
6.45% GOI CG 07-10-2029	0.07%
Gilts Total	9.08%
RELIANCE INDUSTRIES LTD.	7.52%
HDFC BANK LTD.FV-2	7.48%
ICICI BANK LTD.FV-2	6.15%
INFOSYS LIMITED	4.70%
TATA CONSULTANCY SERVICES LTD.	3.93%
ITC - FV 1	3.83%
KOTAK MAHINDRA BANK LIMITED_FV5	3.17%
LARSEN&TUBRO	2.86%
HINDUSTAN LEVER LTD.	2.63%
AXIS BANK LIMITEDFV-2	2.62%
STATE BANK OF INDIAFV-1	2.23%
BAJAJ FINANCE LIMITED	1.83%
MARUTI UDYOG LTD.	1.78%
ASIAN PAINTS LIMITEDFV-1	1.40%
BHARTI AIRTEL LIMITED	1.22%
HCL TECHNOLOGIES LIMITED	1.18%
TITAN COMPANY LIMITED	1.11%
NESTLE INDIA LIMITED	1.02%
AUROBINDO PHARMA LIMITED	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	0.89%
POWER GRID CORP OF INDIA LTD	0.85%
NTPC LIMITED	0.80%
ULTRATECH CEMCO LTD	0.78%
TECH MAHINDRA LIMITEDFV-5	0.77%
BAJAJ FINSERV LIMITED	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.73%
BHARAT PETROLEUM CORP. LTD.	0.72%
ONGCFV-5	0.71%
BRITANNIA INDUSTRIES LTD	0.67%
INDIAN OIL CORPORATION LIMITED	0.59%
JSW STEEL LIMITED	0.59%
HERO MOTOCORP LIMITED	0.54%
COAL INDIA LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.47%
CIPLA LTD.	0.44%
HAVELLS INDIA LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.26%
Equity Total	70.54%
Money Market Total	9.02%
Current Assets	1.54%
Total	100.00%

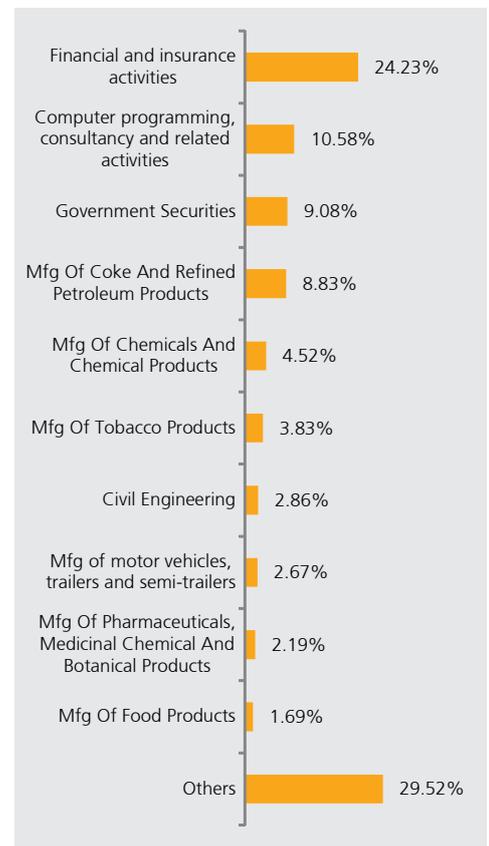
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹23.0497

Inception Date: 11th January 2010

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

AUM as on 29 November, 19: ₹ 2.04 Crs.

Modified Duration of Debt Portfolio:

5.37 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	69
Gsec / Debt / MMI / Others	20-100	31

Returns

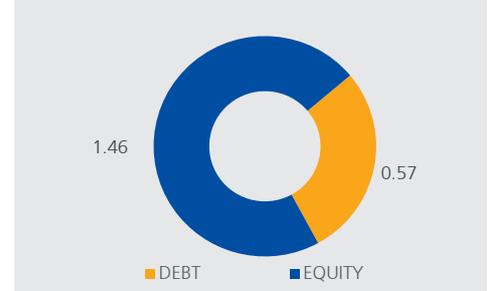
Period	Fund Returns	Index Returns
Last 1 Month	-0.19%	1.23%
Last 6 Months	0.98%	2.45%
Last 1 Year	8.61%	11.33%
Last 2 Years	4.93%	8.52%
Last 3 Years	9.12%	12.23%
Since Inception	8.81%	8.86%

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

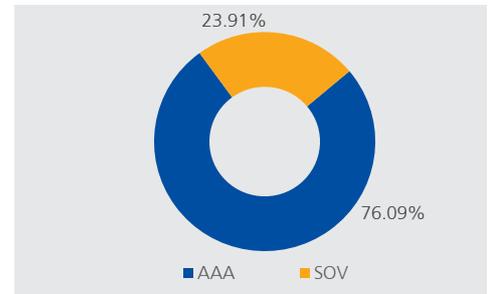
Portfolio

Name of Instrument	% to AUM
8.93% PGCIL NCD 20-10-2024 XLVII G	5.34%
7.33% IRFC NCD 28-08-2027 SR123	4.88%
Bonds/Debentures Total	10.22%
7.32% GOI CG 28-01-2024	2.40%
7.95% GOI CG 28-08-2032	1.74%
6.68% GOI CG 17-09-2031	1.11%
7.27% GOI 08.04.2026	0.61%
7.69% GOI CG 17-06-2043	0.57%
7.57% GOI CG 17-06-2033	0.36%
7.37% GOI 16-04-2023	0.20%
7.26% GOI 14-01-2029	0.10%
6.45% GOI CG 07-10-2029	0.05%
Gilts Total	7.16%
HDFC BANK LTD.FV-2	7.80%
RELIANCE INDUSTRIES LTD.	7.51%
ICICI BANK LTD.FV-2	6.12%
INFOSYS LIMITED	4.55%
TATA CONSULTANCY SERVICES LTD.	3.80%
ITC - FV 1	3.66%
KOTAK MAHINDRA BANK LIMITED_FV5	3.11%
LARSEN&TUBRO	2.86%
HINDUSTAN LEVER LTD.	2.54%
AXIS BANK LIMITEDFV-2	2.49%
STATE BANK OF INDIAFV-1	2.14%
BAJAJ FINANCE LIMITED	1.78%
MARUTI UDYOG LTD.	1.78%
ASIAN PAINTS LIMITEDFV-1	1.36%
BHARTI AIRTEL LIMITED	1.22%
HCL TECHNOLOGIES LIMITED	1.14%
NESTLE INDIA LIMITED	0.99%
TITAN COMPANY LIMITED	0.97%
AUROBINDO PHARMA LIMITED	0.88%
MAHINDRA & MAHINDRA LTD.-FV5	0.86%
POWER GRID CORP OF INDIA LTD	0.84%
NTPC LIMITED	0.81%
ULTRATECH CEMCO LTD	0.77%
TECH MAHINDRA LIMITEDFV-5	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.71%
BHARAT PETROLEUM CORP. LTD.	0.70%
BAJAJ FINSERV LIMITED	0.67%
ONGCFV-5	0.66%
BRITANNIA INDUSTRIES LTD	0.65%
INDIAN OIL CORPORATION LIMITED	0.57%
JSW STEEL LIMITED	0.57%
HERO MOTOCORP LIMITED	0.53%
COAL INDIA LIMITED	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
GAS AUTHORITY OF INDIA LTD.	0.45%
CIPLA LTD.	0.43%
HAVELLS INDIA LIMITED	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.26%
Equity Total	69.13%
Money Market Total	12.56%
Current Assets	0.94%
Total	100.00%

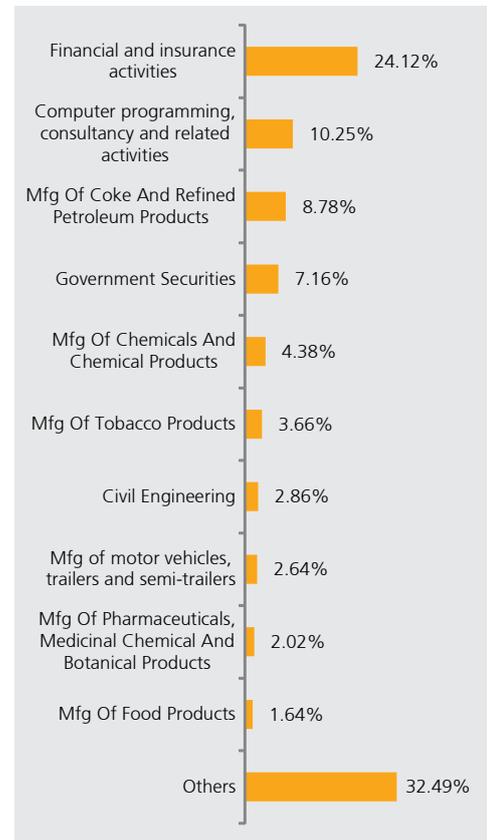
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹22.5428

Inception Date: 27th February 2008

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

AUM as on 29 November, 19: ₹ 1.70 Crs.

Modified Duration of Debt Portfolio:

5.19 years

YTM of Debt Portfolio: 6.71%

Asset Allocation

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

Returns

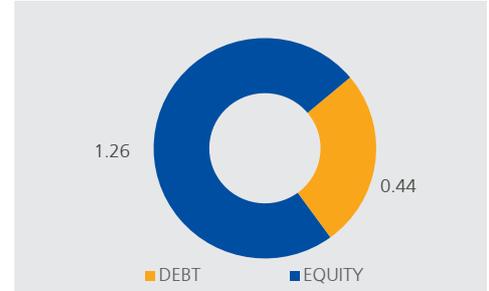
Period	Fund Returns	Index Returns
Last 1 Month	-0.33%	1.23%
Last 6 Months	0.82%	2.45%
Last 1 Year	8.68%	11.33%
Last 2 Years	4.47%	8.52%
Last 3 Years	8.70%	12.23%
Since Inception	7.16%	7.84%

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

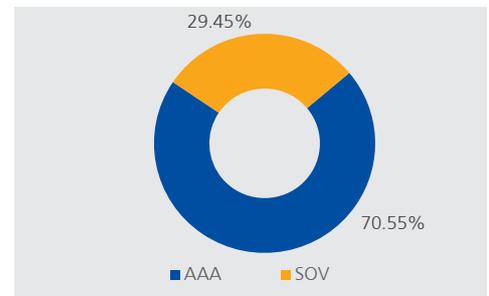
Portfolio

Name of Instrument	% to AUM
8.93% PGCIL NCD 20-10-2024 XLVII G	6.40%
Bonds/Debtentures Total	6.40%
7.32% GOI CG 28-01-2024	2.45%
7.95% GOI CG 28-08-2032	1.77%
6.68% GOI CG 17-09-2031	1.10%
7.27% GOI 08.04.2026	0.61%
7.69% GOI CG 17-06-2043	0.56%
7.26% GOI 14-01-2029	0.55%
7.57% GOI CG 17-06-2033	0.37%
7.37% GOI 16-04-2023	0.25%
6.45% GOI CG 07-10-2029	0.06%
Gilts Total	7.72%
RELIANCE INDUSTRIES LTD.	7.51%
HDFC BANK LTD.FV-2	7.03%
ICICI BANK LTD.FV-2	6.64%
INFOSYS LIMITED	4.60%
TATA CONSULTANCY SERVICES LTD.	3.86%
ITC - FV 1	3.73%
KOTAK MAHINDRA BANK LIMITED_FV5	3.11%
LARSEN&TUBRO	2.86%
AXIS BANK LIMITEDFV-2	2.68%
HINDUSTAN LEVER LTD.	2.58%
STATE BANK OF INDIAFV-1	1.97%
BAJAJ FINANCE LIMITED	1.82%
MARUTI UDYOG LTD.	1.79%
ASIAN PAINTS LIMITEDFV-1	1.38%
BHARTI AIRTEL LIMITED	1.22%
HCL TECHNOLOGIES LIMITED	1.20%
TITAN COMPANY LIMITED	1.13%
NESTLE INDIA LIMITED	1.02%
AUROBINDO PHARMA LIMITED	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.91%
POWER GRID CORP OF INDIA LTD	0.85%
NTPC LIMITED	0.80%
ULTRATECH CEMCO LTD	0.78%
TECH MAHINDRA LIMITEDFV-5	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.75%
ONGCFV-5	0.72%
BHARAT PETROLEUM CORP. LTD.	0.70%
BRITANNIA INDUSTRIES LTD	0.65%
BAJAJ FINSERV LIMITED	0.64%
JSW STEEL LIMITED	0.58%
INDIAN OIL CORPORATION LIMITED	0.58%
HERO MOTOCORP LIMITED	0.53%
COAL INDIA LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.46%
CIPLA LTD.	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
HAVELLS INDIA LIMITED	0.39%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.26%
Equity Total	69.77%
Money Market Total	12.10%
Current Assets	4.01%
Total	100.00%

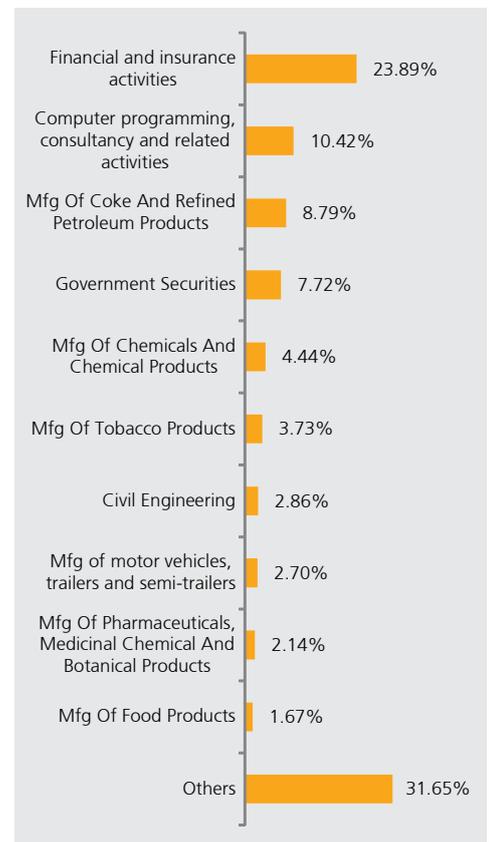
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)
NAV as on 29 November, 19: ₹29.0310
Inception Date: 1st March 2007
Benchmark: N.A
AUM as on 29 November, 19: ₹ 28.66 Crs.
Modified Duration of Debt Portfolio: 5.24 years
YTM of Debt Portfolio: 6.87%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	58
Gsec / Debt / MMI / Others	40-100	42

Returns

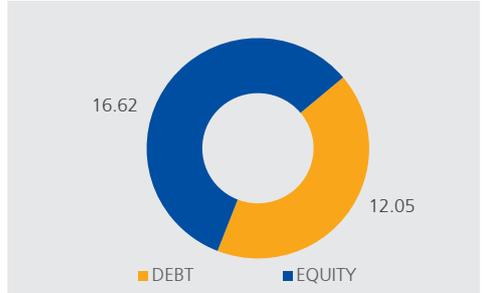
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	-
Last 6 Months	-0.03%	-
Last 1 Year	6.89%	-
Last 2 Years	4.66%	-
Last 3 Years	7.50%	-
Since Inception	8.71%	-

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

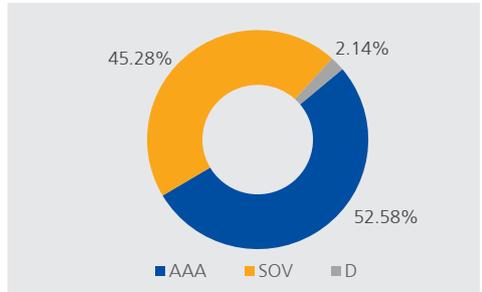
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	5.19%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.24%
7.33% IRFC NCD 28-08-2027 SR123	3.12%
8.45% IRFC NCD 04-12-2028 SR129	1.86%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.14%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.87%
8.30% NTPC NCD SR 67 15-01-2029	0.74%
9.45% LICHL NCD 30-01-2022	0.37%
Bonds/Debentures Total	16.51%
7.32% GOI CG 28-01-2024	6.99%
7.95% GOI CG 28-08-2032	3.61%
6.68% GOI CG 17-09-2031	2.15%
7.69% GOI CG 17-06-2043	1.80%
7.27% GOI 08.04.2026	1.31%
7.26% GOI 14-01-2029	1.23%
7.57% GOI CG 17-06-2033	0.66%
7.37% GOI 16-04-2023	0.54%
6.45% GOI CG 07-10-2029	0.14%
Gilts Total	18.43%
HDFC BANK LTD.FV-2	6.69%
RELIANCE INDUSTRIES LTD.	5.63%
ICICI BANK LTD.FV-2	5.35%
INFOSYS LIMITED	3.50%
TATA CONSULTANCY SERVICES LTD.	2.93%
ITC - FV 1	2.90%
KOTAK MAHINDRA BANK LIMITED_FV5	2.78%
AXIS BANK LIMITEDFV-2	2.20%
LARSEN&TUBRO	2.14%
HDFC LTD FV 2	2.10%
HINDUSTAN LEVER LTD.	1.98%
STATE BANK OF INDIAFV-1	1.66%
MARUTI UDYOG LTD.	1.37%
BAJAJ FINANCE LIMITED	1.36%
ASIAN PAINTS LIMITEDFV-1	1.04%
HCL TECHNOLOGIES LIMITED	0.91%
AUROBINDO PHARMA LIMITED	0.84%
TITAN COMPANY LIMITED	0.82%
NESTLE INDIA LIMITED	0.78%
BAJAJ FINSERV LIMITED	0.70%
MAHINDRA & MAHINDRA LTD.-FV5	0.68%
POWER GRID CORP OF INDIA LTD	0.65%
NTPC LIMITED	0.61%
TECH MAHINDRA LIMITEDFV-5	0.61%
ULTRATECH CEMCO LTD	0.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.57%
ONGCFV-5	0.56%
BHARAT PETROLEUM CORP. LTD.	0.55%
BRITANNIA INDUSTRIES LTD	0.50%
INDUSIND BANK LIMITED	0.49%
BHARTI AIRTEL LIMITED	0.47%
INDIAN OIL CORPORATION LIMITED	0.44%
JSW STEEL LIMITED	0.42%
HERO MOTOCORP LIMITED	0.41%
COAL INDIA LIMITED	0.40%
GODREJ CONSUMER PRODUCTS LIMITED	0.37%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.37%
GAS AUTHORITY OF INDIA LTD.	0.36%
CIPLA LTD.	0.34%
HINDALCO INDUSTRIES LTD FV RE 1	0.33%
HAVELLS INDIA LIMITED	0.30%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.20%
Equity Total	57.90%
Money Market Total	5.77%
Current Assets	1.39%
Total	100.00%

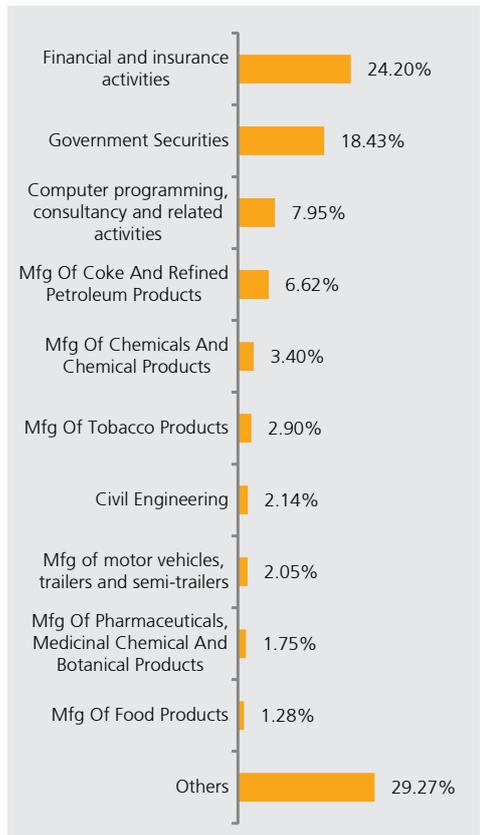
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹22.0816

Inception Date: 11th January 2010

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

AUM as on 29 November, 19: ₹ 2.26 Crs.

Modified Duration of Debt Portfolio:

5.62 years

YTM of Debt Portfolio: 6.91%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	56
Gsec / Debt / MMI / Others	40-100	44

Returns

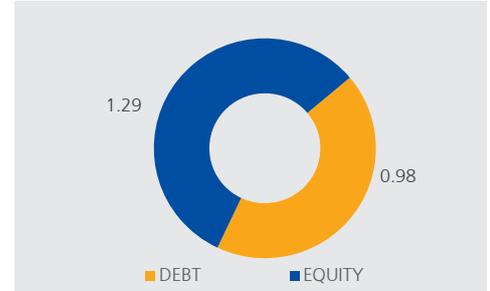
Period	Fund Returns	Index Returns
Last 1 Month	0.15%	1.12%
Last 6 Months	1.51%	3.35%
Last 1 Year	9.19%	11.67%
Last 2 Years	5.34%	8.49%
Last 3 Years	7.96%	10.89%
Since Inception	8.37%	9.08%

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

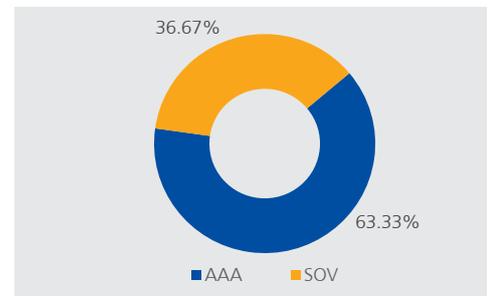
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	5.19%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.24%
7.33% IRFC NCD 28-08-2027 SR123	3.12%
8.45% IRFC NCD 04-12-2028 SR129	1.86%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.14%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.87%
8.30% NTPC NCD SR 67 15-01-2029	0.74%
9.45% LICHFL NCD 30-01-2022	0.37%
Bonds/Debentures Total	16.51%
7.32% GOI CG 28-01-2024	5.89%
7.95% GOI CG 28-08-2032	3.47%
6.68% GOI CG 17-09-2031	2.17%
7.69% GOI CG 17-06-2043	1.79%
7.27% GOI 08.04.2026	1.24%
7.57% GOI CG 17-06-2033	0.65%
7.37% GOI 16-04-2023	0.46%
6.45% GOI CG 07-10-2029	0.13%
Gilts Total	15.80%
HDFC BANK LTD.FV-2	6.68%
RELIANCE INDUSTRIES LTD.	5.62%
ICICI BANK LTD.FV-2	4.86%
INFOSYS LIMITED	3.42%
TATA CONSULTANCY SERVICES LTD.	2.86%
ITC - FV 1	2.77%
KOTAK MAHINDRA BANK LIMITED_FV5	2.69%
AXIS BANK LIMITEDFV-2	2.18%
LARSEN&TUBRO	2.14%
HDFC LTD FV 2	2.01%
HINDUSTAN LEVER LTD.	1.94%
STATE BANK OF INDIAFV-1	1.62%
MARUTI UDYOG LTD.	1.28%
BAJAJ FINANCE LIMITED	1.26%
ASIAN PAINTS LIMITEDFV-1	1.02%
HCL TECHNOLOGIES LIMITED	0.86%
AUROBINDO PHARMA LIMITED	0.78%
TITAN COMPANY LIMITED	0.74%
NESTLE INDIA LIMITED	0.70%
BAJAJ FINSERV LIMITED	0.69%
MAHINDRA & MAHINDRA LTD.-FV5	0.65%
POWER GRID CORP OF INDIA LTD	0.61%
TECH MAHINDRA LIMITEDFV-5	0.60%
ULTRATECH CEMCO LTD	0.58%
NTPC LIMITED	0.58%
BHARAT PETROLEUM CORP. LTD.	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
ONGCFV-5	0.49%
BRITANNIA INDUSTRIES LTD	0.49%
INDUSIND BANK LIMITED	0.44%
INDIAN OIL CORPORATION LIMITED	0.43%
HERO MOTOCORP LIMITED	0.40%
JSW STEEL LIMITED	0.40%
BHARTI AIRTEL LIMITED	0.38%
COAL INDIA LIMITED	0.38%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.37%
GODREJ CONSUMER PRODUCTS LIMITED	0.37%
GAS AUTHORITY OF INDIA LTD.	0.34%
CIPLA LTD.	0.32%
HAVELLS INDIA LIMITED	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.28%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.20%
Equity Total	55.77%
Money Market Total	13.67%
Current Assets	-1.75%
Total	100.00%

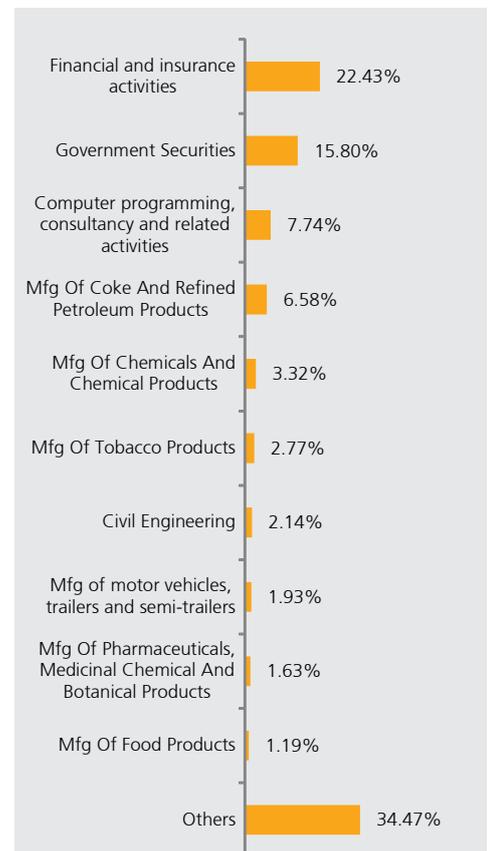
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹29.2234

Inception Date: 28th May 2007

Benchmark: N.A.

AUM as on 29 November, 19: ₹ 9.55 Crs.

Modified Duration of Debt Portfolio:

5.25 years

YTM of Debt Portfolio: 6.81%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	48
Gsec / Debt / MMI / Others	50-100	52

Returns

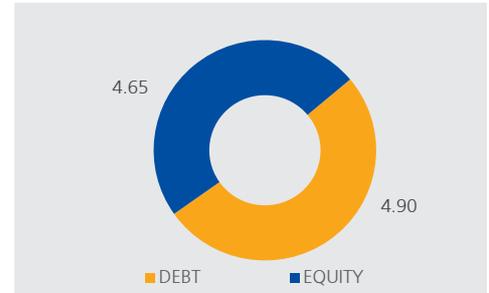
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	-
Last 6 Months	2.44%	-
Last 1 Year	9.77%	-
Last 2 Years	5.89%	-
Last 3 Years	7.68%	-
Since Inception	8.77%	-

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

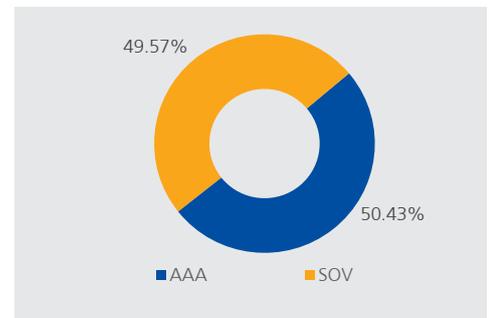
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.37%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.32%
8.30% NTPC NCD SR 67 15-01-2029	3.31%
7.33% IRFC NCD 28-08-2027 SR123	3.12%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.15%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.14%
8.45% IRFC NCD 04-12-2028 SR129	1.11%
Bonds/Debentures Total	18.52%
7.32% GOI CG 28-01-2024	9.64%
7.95% GOI CG 28-08-2032	4.67%
6.68% GOI CG 17-09-2031	2.68%
7.69% GOI CG 17-06-2043	2.29%
7.27% GOI 08.04.2026	1.68%
7.26% GOI 14-01-2029	1.51%
7.57% GOI CG 17-06-2033	0.86%
7.37% GOI 16-04-2023	0.73%
6.45% GOI CG 07-10-2029	0.17%
Gilts Total	24.22%
HDFC BANK LTD.FV-2	5.57%
RELIANCE INDUSTRIES LTD.	4.69%
ICICI BANK LTD.FV-2	4.33%
INFOSYS LIMITED	2.87%
TATA CONSULTANCY SERVICES LTD.	2.43%
ITC - FV 1	2.40%
KOTAK MAHINDRA BANK LIMITED_FV5	2.29%
HDFC LTD FV 2	1.87%
AXIS BANK LIMITEDFV-2	1.82%
LARSEN&TUBRO	1.78%
HINDUSTAN LEVER LTD.	1.64%
STATE BANK OF INDIAFV-1	1.38%
MARUTI UDYOG LTD.	1.16%
BAJAJ FINANCE LIMITED	1.14%
ASIAN PAINTS LIMITEDFV-1	0.87%
HCL TECHNOLOGIES LIMITED	0.77%
NESTLE INDIA LIMITED	0.68%
TITAN COMPANY LIMITED	0.68%
AUROBINDO PHARMA LIMITED	0.68%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
BAJAJ FINSERV LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.55%
TECH MAHINDRA LIMITEDFV-5	0.51%
NTPC LIMITED	0.51%
ULTRATECH CEMCO LTD	0.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
ONGCFV-5	0.47%
BHARAT PETROLEUM CORP. LTD.	0.45%
BHARTI AIRTEL LIMITED	0.43%
INDUSIND BANK LIMITED	0.42%
BRITANNIA INDUSTRIES LTD	0.41%
INDIAN OIL CORPORATION LIMITED	0.36%
JSW STEEL LIMITED	0.35%
HERO MOTOCORP LIMITED	0.34%
COAL INDIA LIMITED	0.34%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
GODREJ CONSUMER PRODUCTS LIMITED	0.31%
GAS AUTHORITY OF INDIA LTD.	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.27%
CIPLA LTD.	0.25%
HAVELLS INDIA LIMITED	0.25%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
Equity Total	48.14%
Money Market Total	6.12%
Current Assets	2.99%
Total	100.00%

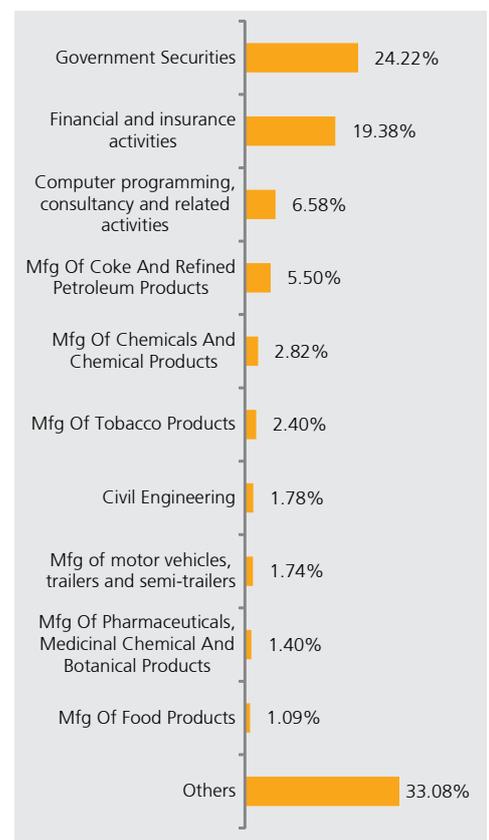
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhota (Debt)

NAV as on 29 November, 19: ₹22.3805

Inception Date: 11th January 2010

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

AUM as on 29 November, 19: ₹ 1.66 Crs.

Modified Duration of Debt Portfolio:

5.75 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	47
Gsec / Debt / MMI / Others	50-100	53

Returns

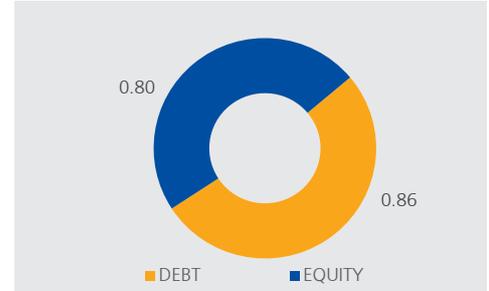
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	1.06%
Last 6 Months	2.00%	3.79%
Last 1 Year	9.45%	11.82%
Last 2 Years	5.64%	8.45%
Last 3 Years	7.63%	10.20%
Since Inception	8.49%	8.83%

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

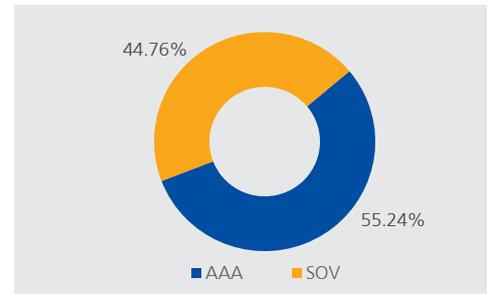
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.40%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	6.28%
Bonds/Debentures Total	12.68%
7.32% GOI CG 28-01-2024	7.46%
7.95% GOI CG 28-08-2032	4.33%
6.68% GOI CG 17-09-2031	2.72%
7.69% GOI CG 17-06-2043	2.24%
7.27% GOI 08.04.2026	1.57%
7.26% GOI 14-01-2029	1.38%
7.57% GOI CG 17-06-2033	0.82%
7.37% GOI 16-04-2023	0.56%
6.45% GOI CG 07-10-2029	0.12%
Gilts Total	21.19%
HDFC BANK LTD.FV-2	5.56%
RELIANCE INDUSTRIES LTD.	4.68%
ICICI BANK LTD.FV-2	4.01%
INFOSYS LIMITED	2.85%
TATA CONSULTANCY SERVICES LTD.	2.39%
ITC - FV 1	2.31%
KOTAK MAHINDRA BANK LIMITED_FV5	2.26%
HDFC LTD FV 2	1.91%
AXIS BANK LIMITEDFV-2	1.81%
LARSEN&TUBRO	1.78%
HINDUSTAN LEVER LTD.	1.61%
STATE BANK OF INDIAFV-1	1.34%
MARUTI UDYOG LTD.	1.13%
BAJAJ FINANCE LIMITED	1.05%
ASIAN PAINTS LIMITEDFV-1	0.85%
HCL TECHNOLOGIES LIMITED	0.73%
AUROBINDO PHARMA LIMITED	0.63%
TITAN COMPANY LIMITED	0.61%
BAJAJ FINSERV LIMITED	0.55%
MAHINDRA & MAHINDRA LTD.-FV5	0.55%
POWER GRID CORP OF INDIA LTD	0.53%
NESTLE INDIA LIMITED	0.52%
NTPC LIMITED	0.51%
TECH MAHINDRA LIMITEDFV-5	0.50%
ULTRATECH CEMCO LTD	0.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.45%
BHARAT PETROLEUM CORP. LTD.	0.44%
ONGCFV-5	0.41%
BRITANNIA INDUSTRIES LTD	0.40%
BHARTI AIRTEL LIMITED	0.38%
INDUSIND BANK LIMITED	0.37%
INDIAN OIL CORPORATION LIMITED	0.35%
JSW STEEL LIMITED	0.34%
HERO MOTOCORP LIMITED	0.32%
COAL INDIA LIMITED	0.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
GODREJ CONSUMER PRODUCTS LIMITED	0.31%
GAS AUTHORITY OF INDIA LTD.	0.29%
CIPLA LTD.	0.27%
HAVELLS INDIA LIMITED	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.23%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.16%
Equity Total	46.75%
Money Market Total	13.47%
Current Assets	5.90%
Total	100.00%

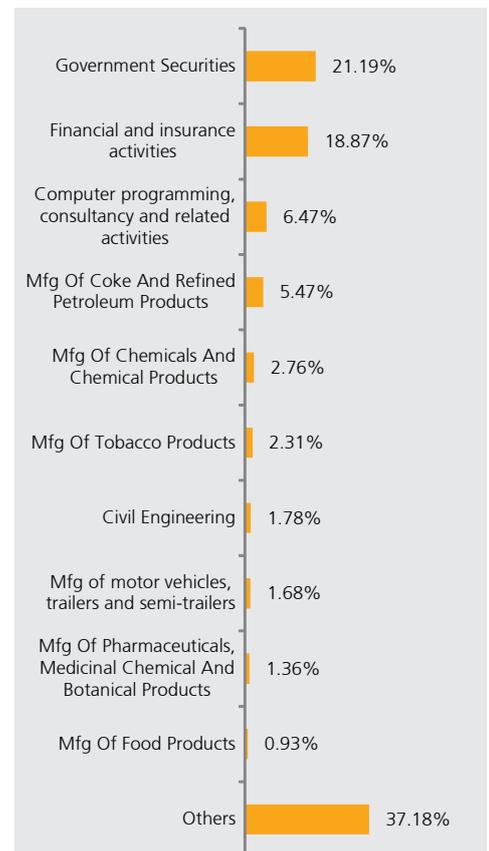
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

Provide in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹23.9141

Inception Date: 27th February 2008

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

AUM as on 29 November, 19: ₹ 1.81 Crs.

Modified Duration of Debt Portfolio:

5.75 years

YTM of Debt Portfolio: 6.86%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	48
Gsec / Debt / MMI / Others	50-100	52

Returns

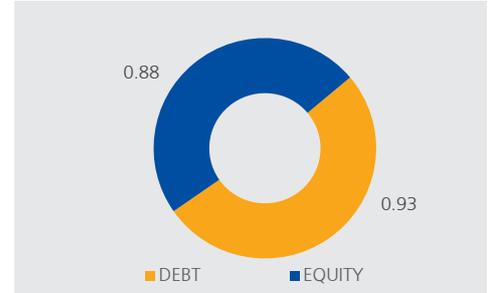
Period	Fund Returns	Index Returns
Last 1 Month	0.29%	1.06%
Last 6 Months	2.13%	3.79%
Last 1 Year	9.37%	11.82%
Last 2 Years	5.56%	8.45%
Last 3 Years	7.35%	10.20%
Since Inception	7.69%	8.34%

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

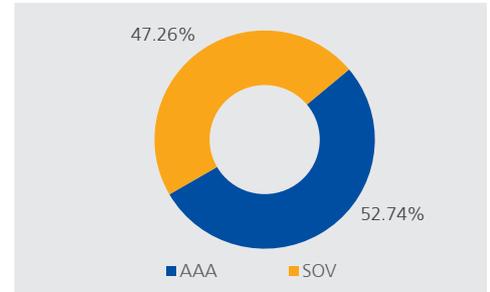
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.89%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	5.78%
Bonds/Debentures Total	11.67%
7.32% GOI CG 28-01-2024	7.78%
7.95% GOI CG 28-08-2032	4.40%
6.68% GOI CG 17-09-2031	2.72%
7.69% GOI CG 17-06-2043	2.24%
7.27% GOI 08.04.2026	1.56%
7.26% GOI 14-01-2029	1.38%
7.57% GOI CG 17-06-2033	0.87%
7.37% GOI 16-04-2023	0.69%
6.45% GOI CG 07-10-2029	0.17%
Gilts Total	21.81%
HDFC BANK LTD.FV-2	5.56%
RELIANCE INDUSTRIES LTD.	4.68%
ICICI BANK LTD.FV-2	3.57%
INFOSYS LIMITED	2.89%
ITC - FV 1	2.45%
TATA CONSULTANCY SERVICES LTD.	2.42%
HDFC LTD FV 2	2.35%
KOTAK MAHINDRA BANK LIMITED_FV5	2.27%
AXIS BANK LIMITEDFV-2	1.83%
LARSEN&TUBRO	1.78%
HINDUSTAN LEVER LTD.	1.63%
STATE BANK OF INDIAFV-1	1.36%
BAJAJ FINANCE LIMITED	1.13%
MARUTI UDYOG LTD.	1.12%
ASIAN PAINTS LIMITEDFV-1	0.86%
HCL TECHNOLOGIES LIMITED	0.77%
AUROBINDO PHARMA LIMITED	0.75%
TITAN COMPANY LIMITED	0.71%
NESTLE INDIA LIMITED	0.64%
MAHINDRA & MAHINDRA LTD.-FV5	0.57%
BAJAJ FINSERV LIMITED	0.56%
POWER GRID CORP OF INDIA LTD	0.54%
NTPC LIMITED	0.50%
TECH MAHINDRA LIMITEDFV-5	0.50%
ULTRATECH CEMCO LTD	0.47%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
ONGCFV-5	0.45%
BHARAT PETROLEUM CORP. LTD.	0.44%
INDUSIND BANK LIMITED	0.41%
BRITANNIA INDUSTRIES LTD	0.41%
INDIAN OIL CORPORATION LIMITED	0.37%
JSW STEEL LIMITED	0.35%
HERO MOTOCORP LIMITED	0.34%
COAL INDIA LIMITED	0.34%
GODREJ CONSUMER PRODUCTS LIMITED	0.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
GAS AUTHORITY OF INDIA LTD.	0.30%
BHARTI AIRTEL LIMITED	0.30%
CIPLA LTD.	0.28%
HINDALCO INDUSTRIES LTD FV RE 1	0.27%
HAVELLS INDIA LIMITED	0.25%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.16%
Equity Total	47.69%
Money Market Total	12.66%
Current Assets	6.18%
Total	100.00%

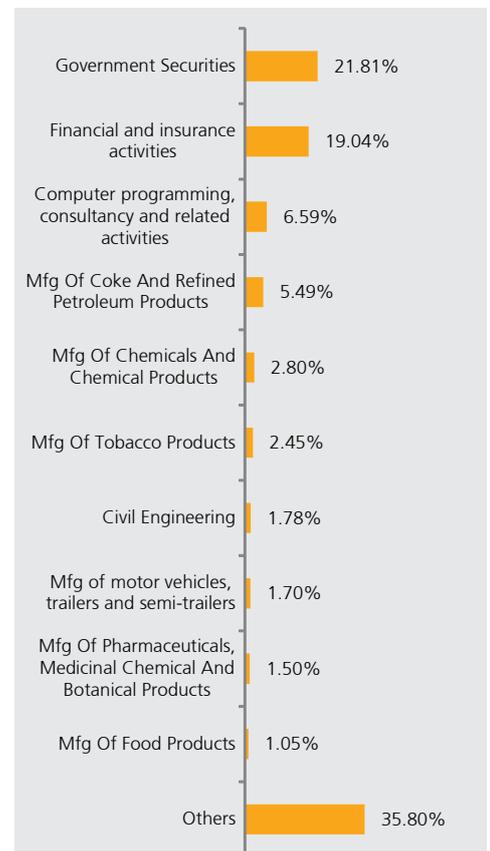
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhota (Debt)

NAV as on 29 November, 19: ₹37.9092

Inception Date: 9th August 2004

Benchmark: N.A.

AUM as on 29 November, 19: ₹ 14.90 Crs.

Modified Duration of Debt Portfolio:

5.29 years

YTM of Debt Portfolio: 6.80%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	49
MMI / Others	00-100	13

Returns

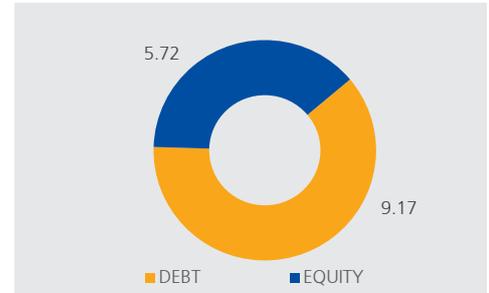
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	-
Last 6 Months	2.29%	-
Last 1 Year	9.27%	-
Last 2 Years	5.68%	-
Last 3 Years	6.62%	-
Since Inception	9.09%	-

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

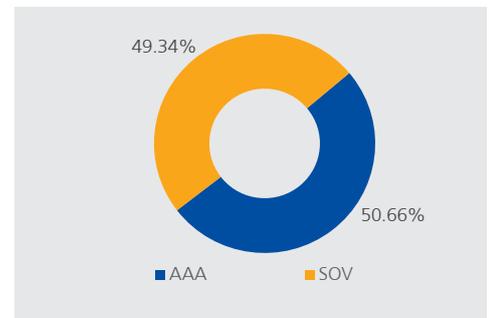
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.43%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.15%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.50%
7.33% IRFC NCD 28-08-2027 SR123	2.67%
9.30% PGCIL NCD 28-06-2025 J	0.91%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.73%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.73%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.73%
Bonds/Debentures Total	19.85%
7.32% GOI CG 28-01-2024	11.77%
7.95% GOI CG 28-08-2032	5.41%
6.68% GOI CG 17-09-2031	3.21%
7.69% GOI CG 17-06-2043	2.68%
7.27% GOI 08.04.2026	1.98%
7.26% GOI 14-01-2029	1.85%
7.37% GOI 16-04-2023	1.47%
7.57% GOI CG 17-06-2033	0.99%
6.45% GOI CG 07-10-2029	0.20%
Gilts Total	29.57%
HDFC BANK LTD.FV-2	4.45%
RELIANCE INDUSTRIES LTD.	3.75%
ICICI BANK LTD.FV-2	3.25%
INFOSYS LIMITED	2.38%
TATA CONSULTANCY SERVICES LTD.	2.00%
ITC - FV 1	1.95%
KOTAK MAHINDRA BANK LIMITED_FV5	1.83%
HDFC LTD FV 2	1.77%
AXIS BANK LIMITEDFV-2	1.52%
LARSEN&TUBRO	1.43%
HINDUSTAN LEVER LTD.	1.35%
STATE BANK OF INDIAFV-1	1.12%
MARUTI UDYOG LTD.	0.90%
BAJAJ FINANCE LIMITED	0.86%
ASIAN PAINTS LIMITEDFV-1	0.71%
HCL TECHNOLOGIES LIMITED	0.61%
TITAN COMPANY LIMITED	0.52%
AUROBINDO PHARMA LIMITED	0.51%
NESTLE INDIA LIMITED	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
BAJAJ FINSERV LIMITED	0.43%
POWER GRID CORP OF INDIA LTD	0.42%
NTPC LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
ULTRATECH CEMCO LTD	0.39%
BHARAT PETROLEUM CORP. LTD.	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
BRITANNIA INDUSTRIES LTD	0.34%
ONGCFV-5	0.33%
INDUSIND BANK LIMITED	0.30%
BHARTI AIRTEL LIMITED	0.30%
INDIAN OIL CORPORATION LIMITED	0.30%
HERO MOTOCORP LIMITED	0.27%
JSW STEEL LIMITED	0.27%
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.	0.23%
CIPLA LTD.	0.22%
HAVELLS INDIA LIMITED	0.21%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
Equity Total	38.46%
Money Market Total	10.51%
Current Assets	1.61%
Total	100.00%

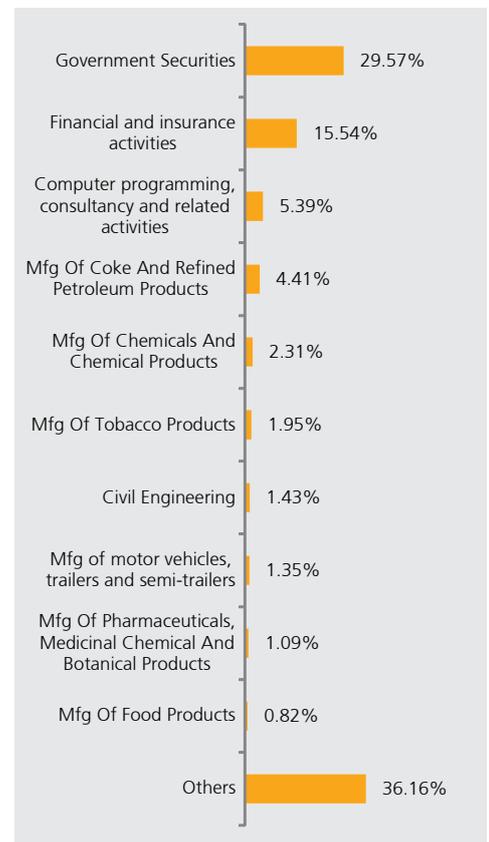
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhota (Debt)

NAV as on 29 November, 19: ₹23.2726

Inception Date: 29th November 2007

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

AUM as on 29 November, 19: ₹ 16.07 Crs.

Modified Duration of Debt Portfolio:

5.15 years

YTM of Debt Portfolio: 6.79%

Asset Allocation

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

Returns

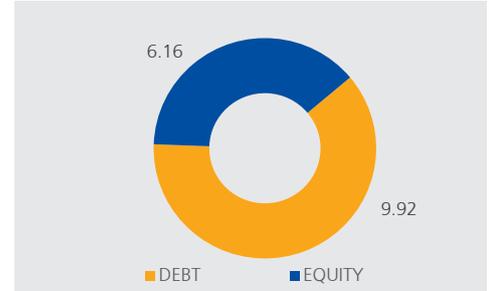
Period	Fund Returns	Index Returns
Last 1 Month	0.26%	1.01%
Last 6 Months	2.99%	4.22%
Last 1 Year	10.19%	11.96%
Last 2 Years	6.40%	8.39%
Last 3 Years	7.38%	9.50%
Since Inception	7.29%	8.14%

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

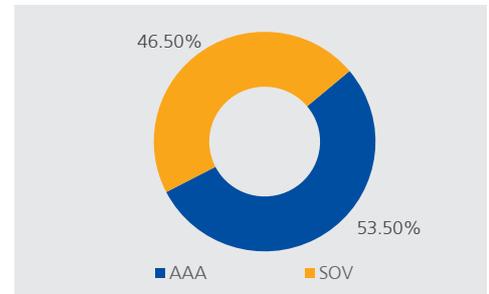
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.63%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.49%
7.33% IRFC NCD 28-08-2027 SR123	4.32%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.15%
7.69% NABARD 29.05.2024 Series 20C	2.57%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.95%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.64%
Bonds/Debentures Total	22.76%
7.32% GOI CG 28-01-2024	11.43%
7.95% GOI CG 28-08-2032	5.30%
6.68% GOI CG 17-09-2031	3.22%
7.69% GOI CG 17-06-2043	2.66%
7.27% GOI 08.04.2026	1.94%
7.26% GOI 14-01-2029	1.35%
7.37% GOI 16-04-2023	1.28%
7.57% GOI CG 17-06-2033	0.98%
6.45% GOI CG 07-10-2029	0.21%
Gilts Total	28.35%
HDFC BANK LTD.FV-2	4.47%
RELIANCE INDUSTRIES LTD.	3.76%
ICICI BANK LTD.FV-2	3.25%
INFOSYS LIMITED	2.32%
TATA CONSULTANCY SERVICES LTD.	1.94%
ITC - FV 1	1.89%
KOTAK MAHINDRA BANK LIMITED_FV5	1.82%
HDFC LTD FV 2	1.57%
AXIS BANK LIMITEDFV-2	1.47%
LARSEN&TUBRO	1.43%
HINDUSTAN LEVER LTD.	1.31%
STATE BANK OF INDIAFV-1	1.09%
MARUTI UDYOG LTD.	0.88%
BAJAJ FINANCE LIMITED	0.86%
ASIAN PAINTS LIMITEDFV-1	0.69%
HCL TECHNOLOGIES LIMITED	0.59%
TITAN COMPANY LIMITED	0.52%
AUROBINDO PHARMA LIMITED	0.51%
NESTLE INDIA LIMITED	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
POWER GRID CORP OF INDIA LTD	0.42%
TECH MAHINDRA LIMITEDFV-5	0.41%
BAJAJ FINSERV LIMITED	0.40%
NTPC LIMITED	0.39%
ULTRATECH CEMCO LTD	0.39%
BHARAT PETROLEUM CORP. LTD.	0.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
BRITANNIA INDUSTRIES LTD	0.33%
ONGCFV-5	0.33%
INDUSIND BANK LIMITED	0.30%
INDIAN OIL CORPORATION LIMITED	0.29%
BHARTI AIRTEL LIMITED	0.28%
HERO MOTOCORP LIMITED	0.27%
JSW STEEL LIMITED	0.27%
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.	0.23%
CIPLA LTD.	0.21%
HINDALCO INDUSTRIES LTD FV RE 1	0.21%
HAVELLS INDIA LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
Equity Total	37.78%
Money Market Total	9.87%
Current Assets	1.24%
Total	100.00%

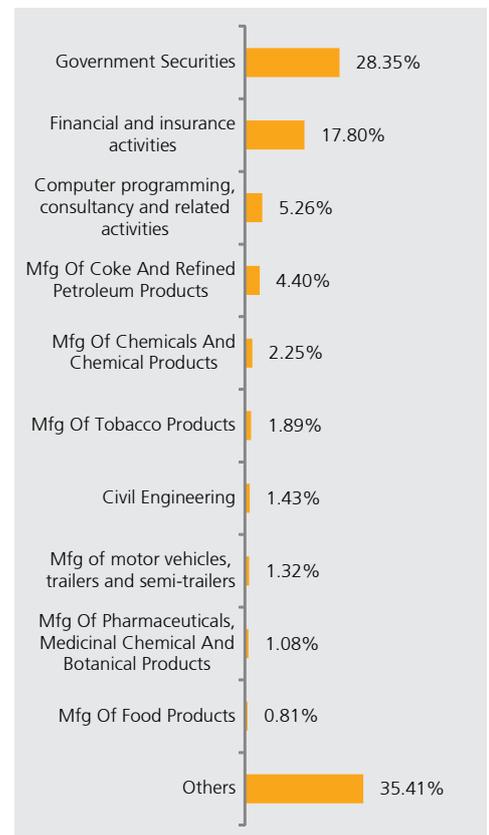
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹30.1195

Inception Date: 4th December 2008

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

AUM as on 29 November, 19: ₹ 8.48 Crs.

Modified Duration of Debt Portfolio:

5.23 years

YTM of Debt Portfolio: 6.79%

Asset Allocation

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

Returns

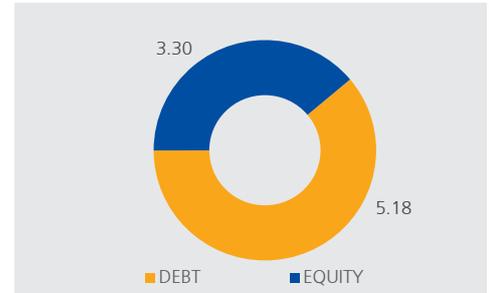
Period	Fund Returns	Index Returns
Last 1 Month	0.20%	1.01%
Last 6 Months	2.37%	4.22%
Last 1 Year	9.38%	11.96%
Last 2 Years	5.67%	8.39%
Last 3 Years	6.57%	9.50%
Since Inception	9.05%	9.44%

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

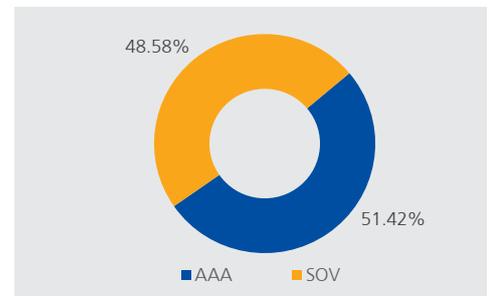
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	4.99%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.86%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.72%
7.33% IRFC NCD 28-08-2027 SR123	2.34%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.28%
8.45% IRFC NCD 04-12-2028 SR129	1.25%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.23%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.21%
Bonds/Debentures Total	21.89%
7.32% GOI CG 28-01-2024	11.89%
7.95% GOI CG 28-08-2032	5.38%
6.68% GOI CG 17-09-2031	3.22%
7.69% GOI CG 17-06-2043	2.69%
7.27% GOI 08.04.2026	1.98%
7.26% GOI 14-01-2029	1.82%
7.57% GOI CG 17-06-2033	0.99%
7.37% GOI 16-04-2023	0.79%
6.45% GOI CG 07-10-2029	0.20%
Gifts Total	28.94%
HDFC BANK LTD.FV-2	4.45%
RELIANCE INDUSTRIES LTD.	3.75%
ICICI BANK LTD.FV-2	3.29%
INFOSYS LIMITED	2.37%
TATA CONSULTANCY SERVICES LTD.	1.99%
ITC - FV 1	1.94%
KOTAK MAHINDRA BANK LIMITED_FV5	1.84%
AXIS BANK LIMITEDFV-2	1.49%
LARSEN&TUBRO	1.43%
HDFC LTD FV 2	1.41%
HINDUSTAN LEVER LTD.	1.34%
STATE BANK OF INDIAFV-1	1.10%
MARUTI UDYOG LTD.	0.89%
BAJAJ FINANCE LIMITED	0.87%
ASIAN PAINTS LIMITEDFV-1	0.71%
HCL TECHNOLOGIES LIMITED	0.60%
TITAN COMPANY LIMITED	0.53%
AUROBINDO PHARMA LIMITED	0.52%
NESTLE INDIA LIMITED	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
BAJAJ FINSERV LIMITED	0.43%
POWER GRID CORP OF INDIA LTD	0.42%
NTPC LIMITED	0.40%
TECH MAHINDRA LIMITEDFV-5	0.40%
ULTRATECH CEMCO LTD	0.39%
BHARTI AIRTEL LIMITED	0.36%
BHARAT PETROLEUM CORP. LTD.	0.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
ONGCFV-5	0.34%
BRITANNIA INDUSTRIES LTD	0.34%
INDUSIND BANK LIMITED	0.30%
INDIAN OIL CORPORATION LIMITED	0.30%
HERO MOTOCORP LIMITED	0.27%
JSW STEEL LIMITED	0.27%
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.	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
CIPLA LTD.	0.22%
HAVELLS INDIA LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
Equity Total	38.13%
Money Market Total	8.74%
Current Assets	2.30%
Total	100.00%

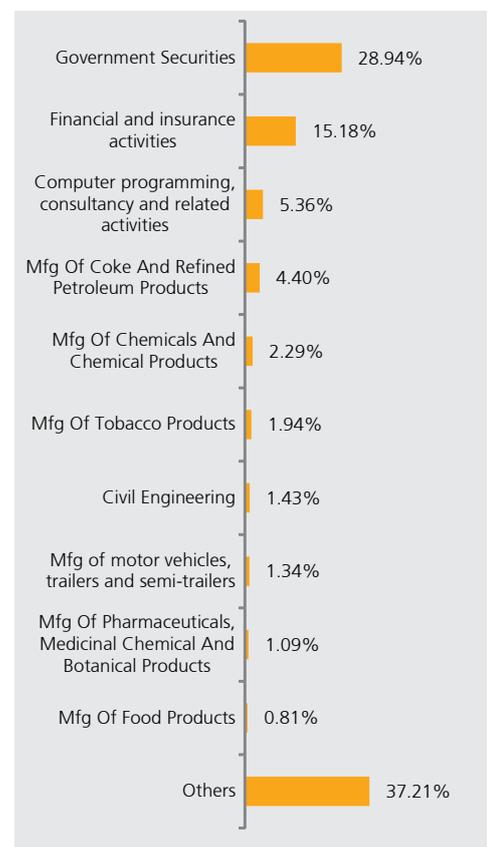
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhota (Debt)

NAV as on 29 November, 19: ₹21.7333

Inception Date: 11th January 2010

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

AUM as on 29 November, 19: ₹ 4.41 Crs.

Modified Duration of Debt Portfolio:

5.26 years

YTM of Debt Portfolio: 6.76%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	50
MMI / Others	00-100	13

Returns

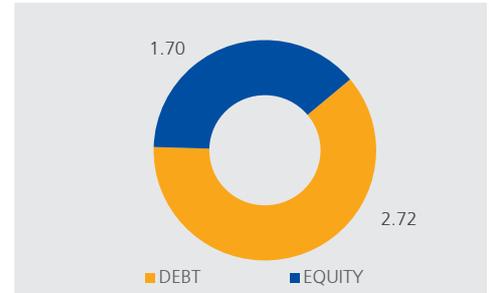
Period	Fund Returns	Index Returns
Last 1 Month	0.24%	1.01%
Last 6 Months	2.64%	4.22%
Last 1 Year	9.95%	11.96%
Last 2 Years	6.37%	8.39%
Last 3 Years	7.35%	9.50%
Since Inception	8.17%	8.77%

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

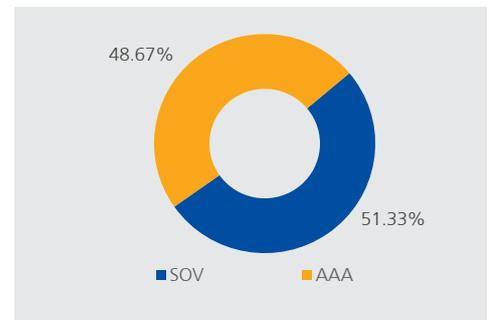
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	6.75%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.48%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.46%
8.23% IRFC NCD 29-03-2029 SR135	2.38%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.36%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.36%
Bonds/Debentures Total	18.80%
7.32% GOI CG 28-01-2024	12.36%
7.95% GOI CG 28-08-2032	5.18%
6.68% GOI CG 17-09-2031	3.22%
7.37% GOI 16-04-2023	3.11%
7.69% GOI CG 17-06-2043	2.65%
7.27% GOI 08.04.2026	1.89%
7.26% GOI 14-01-2029	1.84%
7.57% GOI CG 17-06-2033	1.00%
6.45% GOI CG 07-10-2029	0.20%
Gilts Total	31.46%
HDFC BANK LTD.FV-2	4.45%
RELIANCE INDUSTRIES LTD.	3.74%
ICICI BANK LTD.FV-2	3.28%
INFOSYS LIMITED	2.31%
TATA CONSULTANCY SERVICES LTD.	1.94%
ITC - FV 1	1.88%
KOTAK MAHINDRA BANK LIMITED_FV5	1.80%
AXIS BANK LIMITEDFV-2	1.47%
LARSEN&TUBRO	1.42%
HINDUSTAN LEVER LTD.	1.31%
STATE BANK OF INDIAFV-1	1.07%
HDFC LTD FV 2	1.07%
MARUTI UDYOG LTD.	0.85%
BAJAJ FINANCE LIMITED	0.85%
ASIAN PAINTS LIMITEDFV-1	0.69%
HCL TECHNOLOGIES LIMITED	0.59%
TITAN COMPANY LIMITED	0.53%
AUROBINDO PHARMA LIMITED	0.52%
NESTLE INDIA LIMITED	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
BAJAJ FINSERV LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
POWER GRID CORP OF INDIA LTD	0.40%
NTPC LIMITED	0.39%
ULTRATECH CEMCO LTD	0.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.35%
BHARAT PETROLEUM CORP. LTD.	0.35%
ONGCFV-5	0.35%
BRITANNIA INDUSTRIES LTD	0.33%
INDUSIND BANK LIMITED	0.30%
INDIAN OIL CORPORATION LIMITED	0.29%
HERO MOTOCORP LIMITED	0.26%
JSW STEEL LIMITED	0.26%
COAL INDIA LIMITED	0.26%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.22%
BHARTI AIRTEL LIMITED	0.22%
CIPLA LTD.	0.21%
HINDALCO INDUSTRIES LTD FV RE 1	0.21%
HAVELLS INDIA LIMITED	0.20%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.13%
Equity Total	37.14%
Money Market Total	11.03%
Current Assets	1.57%
Total	100.00%

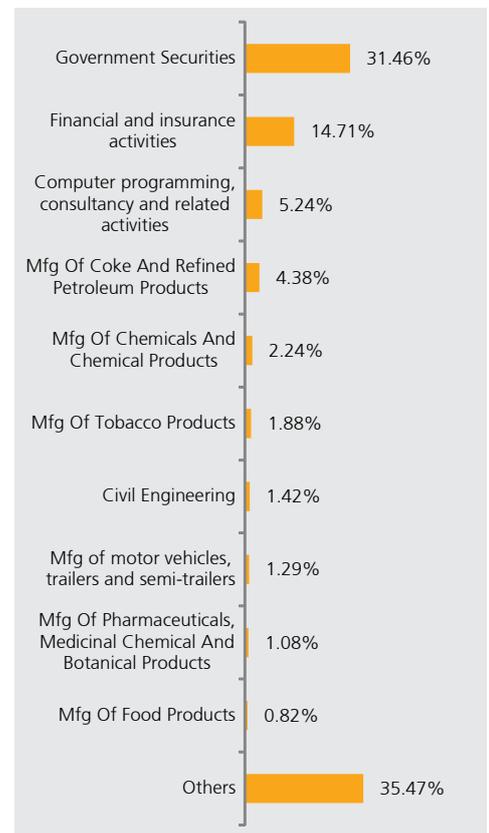
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 Jakhota (Debt)

NAV as on 29 November, 19: ₹32.1829

Inception Date: 9th August 2004

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

AUM as on 29 November, 19: ₹ 93.29 Crs.

Modified Duration of Debt Portfolio:

5.04 years

YTM of Debt Portfolio: 6.74%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	20
Gsec / Debt	60-100	71
MMI / Others	00-25	9

Returns

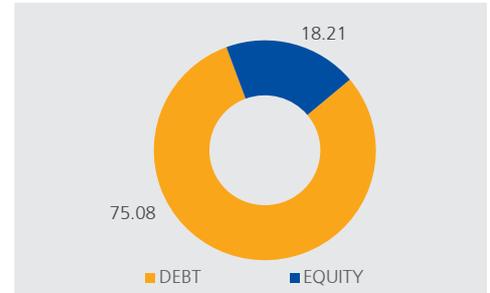
Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.90%
Last 6 Months	-0.48%	5.06%
Last 1 Year	5.64%	12.19%
Last 2 Years	4.04%	8.22%
Last 3 Years	4.35%	8.06%
Since Inception	7.93%	7.92%

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

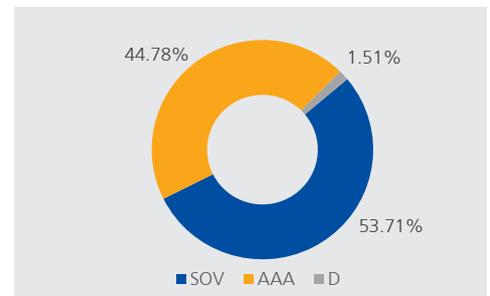
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.00%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.81%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.42%
8.30% NTPC NCD SR 67 15-01-2029	3.96%
7.69% NABARD 29.05.2024 Series 20C	3.55%
9.30% PGCIL NCD 28-06-2025 J	2.32%
8.23% IRFC NCD 29-03-2029 SR135	2.14%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.18%
8.80% PGCIL NCD 13-03-2023 XLII	1.14%
8.45% IRFC NCD 04-12-2028 SR129	0.46%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.35%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.11%
Bonds/Debtentures Total	29.43%
7.32% GOI CG 28-01-2024	15.40%
7.95% GOI CG 28-08-2032	7.20%
6.68% GOI CG 17-09-2031	4.28%
6.65% GOI 09-04-2020	3.77%
7.69% GOI CG 17-06-2043	3.61%
7.27% GOI 08.04.2026	2.61%
7.26% GOI 14-01-2029	2.45%
7.57% GOI CG 17-06-2033	1.33%
7.37% GOI 16-04-2023	1.02%
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	1.63%
INFOSYS LIMITED	1.19%
HDFC LTD FV 2	1.18%
TATA CONSULTANCY SERVICES LTD.	1.00%
ITC - FV 1	0.97%
KOTAK MAHINDRA BANK LIMITED_FV5	0.93%
AXIS BANK LIMITEDFV-2	0.75%
LARSEN&TUBRO	0.71%
HINDUSTAN LEVER LTD.	0.67%
STATE BANK OF INDIAFV-1	0.56%
MARUTI UDYOG LTD.	0.44%
BAJAJ FINANCE LIMITED	0.44%
ASIAN PAINTS LIMITEDFV-1	0.36%
HCL TECHNOLOGIES LIMITED	0.30%
TITAN COMPANY LIMITED	0.26%
NESTLE INDIA LIMITED	0.24%
BAJAJ FINSERV LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
AUROBINDO PHARMA LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
BHARTI AIRTEL LIMITED	0.20%
NTPC LIMITED	0.20%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
BHARAT PETROLEUM CORP. LTD.	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
ONGCFV-5	0.17%
BRITANNIA INDUSTRIES LTD	0.17%
INDUSIND BANK LIMITED	0.15%
INDIAN OIL CORPORATION LIMITED	0.15%
JSW STEEL LIMITED	0.14%
HERO MOTOCORP LIMITED	0.14%
COAL INDIA LIMITED	0.13%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.11%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	19.51%
Money Market Total	6.72%
Current Assets	2.39%
Total	100.00%

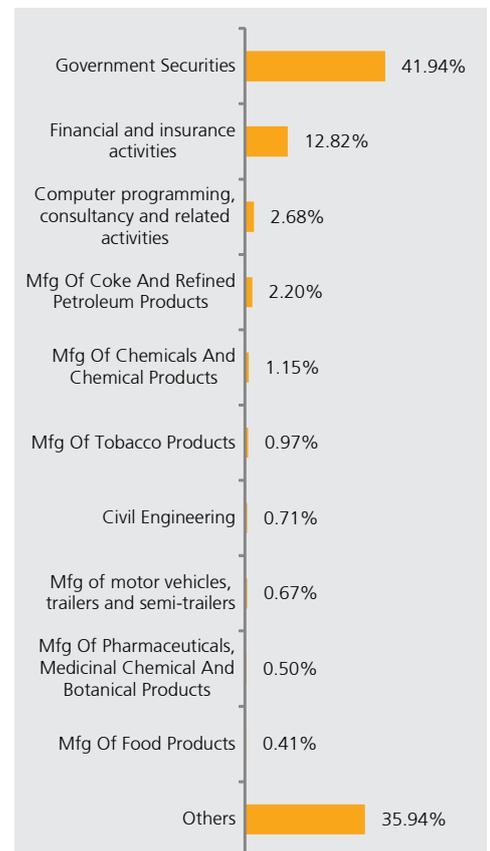
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹33.5358

Inception Date: 4th December 2008

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

AUM as on 29 November, 19: ₹ 17.54 Crs.

Modified Duration of Debt Portfolio:

5.27 years

YTM of Debt Portfolio: 6.79%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	64
MMI / Others	00-100	17

Returns

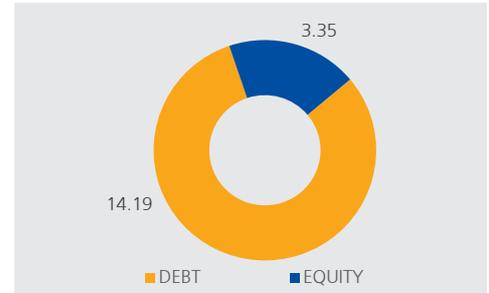
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.90%
Last 6 Months	3.77%	5.06%
Last 1 Year	10.45%	12.19%
Last 2 Years	6.42%	8.22%
Last 3 Years	5.85%	8.06%
Since Inception	7.90%	8.59%

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

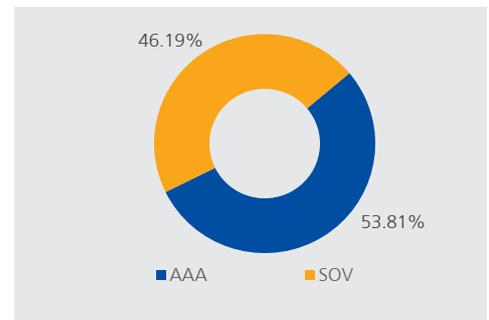
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.67%
7.69% NABARD 29.05.2024 Series 20C	5.89%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.05%
8.30% NTPC NCD SR 67 15-01-2029	3.01%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.97%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	2.35%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.19%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.17%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.62%
7.33% IRFC NCD 28-08-2027 SR123	0.57%
Bonds/Debentures Total	27.48%
7.32% GOI CG 28-01-2024	14.18%
7.95% GOI CG 28-08-2032	7.00%
6.68% GOI CG 17-09-2031	4.27%
7.69% GOI CG 17-06-2043	3.53%
7.27% GOI 08.04.2026	2.56%
7.26% GOI 14-01-2029	2.45%
7.57% GOI CG 17-06-2033	1.31%
7.37% GOI 16-04-2023	1.04%
6.45% GOI CG 07-10-2029	0.27%
Gilts Total	36.61%
HDFC BANK LTD.FV-2	2.22%
RELIANCE INDUSTRIES LTD.	1.87%
ICICI BANK LTD.FV-2	1.52%
INFOSYS LIMITED	1.17%
TATA CONSULTANCY SERVICES LTD.	0.98%
ITC - FV 1	0.97%
KOTAK MAHINDRA BANK LIMITED_FV5	0.94%
HDFC LTD FV 2	0.79%
AXIS BANK LIMITEDFV-2	0.74%
LARSEN&TUBRO	0.71%
HINDUSTAN LEVER LTD.	0.66%
STATE BANK OF INDIAFV-1	0.55%
BAJAJ FINANCE LIMITED	0.45%
MARUTI UDYOG LTD.	0.43%
ASIAN PAINTS LIMITEDFV-1	0.35%
HCL TECHNOLOGIES LIMITED	0.30%
NESTLE INDIA LIMITED	0.23%
BAJAJ FINSERV LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
AUROBINDO PHARMA LIMITED	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
TITAN COMPANY LIMITED	0.21%
NTPC LIMITED	0.20%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
BHARAT PETROLEUM CORP. LTD.	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
BRITANNIA INDUSTRIES LTD	0.16%
ONGCFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.15%
INDUSIND BANK LIMITED	0.14%
JSW STEEL LIMITED	0.14%
HERO MOTOCORP LIMITED	0.13%
COAL INDIA LIMITED	0.13%
BHARTI AIRTEL 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	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	18.75%
Money Market Total	15.16%
Current Assets	2.00%
Total	100.00%

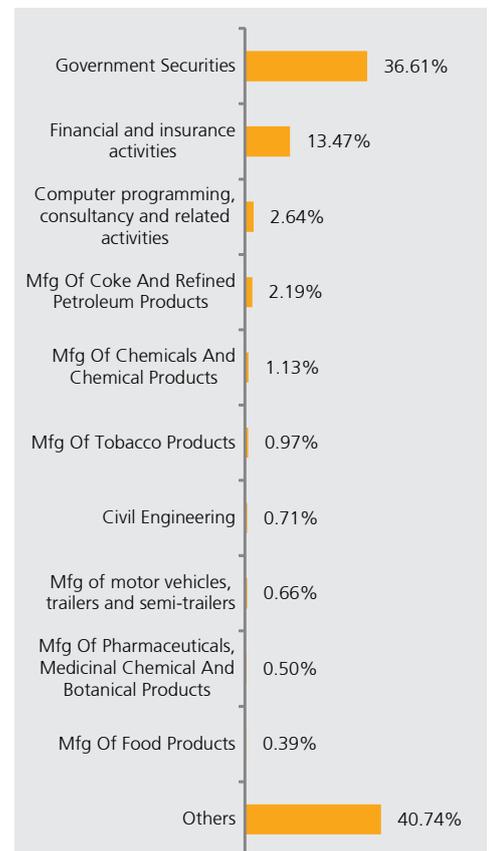
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹20.9648

Inception Date: 11th January 2010

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

AUM as on 29 November, 19: ₹ 3.66 Crs.

Modified Duration of Debt Portfolio:

5.16 years

YTM of Debt Portfolio: 6.71%

Asset Allocation

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

Returns

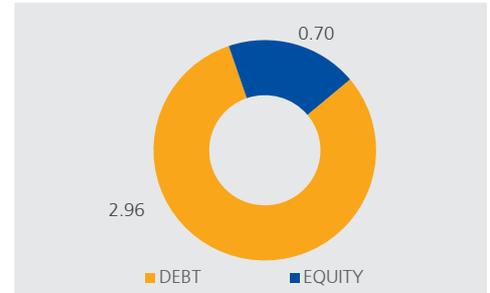
Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.90%
Last 6 Months	3.66%	5.06%
Last 1 Year	10.64%	12.19%
Last 2 Years	6.39%	8.22%
Last 3 Years	5.95%	8.06%
Since Inception	7.77%	8.58%

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

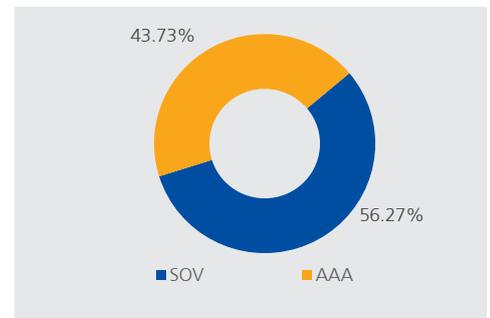
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.14%
8.40% PGCIL NCD 27-05-2022 L STRP D	5.69%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.97%
8.30% NTPC NCD SR 67 15-01-2029	2.88%
7.69% NABARD 29.05.2024 Series 20C	2.83%
Bonds/Debentures Total	22.51%
7.32% GOI CG 28-01-2024	22.22%
7.95% GOI CG 28-08-2032	6.96%
6.68% GOI CG 17-09-2031	4.29%
7.69% GOI CG 17-06-2043	3.54%
7.27% GOI 08.04.2026	2.53%
7.26% GOI 14-01-2029	2.48%
7.57% GOI CG 17-06-2033	1.32%
7.37% GOI 16-04-2023	1.02%
6.45% GOI CG 07-10-2029	0.25%
Gilts Total	44.61%
HDFC BANK LTD.FV-2	2.22%
RELIANCE INDUSTRIES LTD.	1.87%
ICICI BANK LTD.FV-2	1.47%
INFOSYS LIMITED	1.16%
TATA CONSULTANCY SERVICES LTD.	0.97%
ITC - FV 1	0.96%
KOTAK MAHINDRA BANK LIMITED_FV5	0.91%
HDFC LTD FV 2	0.79%
AXIS BANK LIMITEDFV-2	0.73%
LARSEN&TUBRO	0.71%
HINDUSTAN LEVER LTD.	0.65%
STATE BANK OF INDIAFV-1	0.54%
BAJAJ FINANCE LIMITED	0.47%
MARUTI UDYOG LTD.	0.46%
ASIAN PAINTS LIMITEDFV-1	0.35%
HCL TECHNOLOGIES LIMITED	0.29%
NESTLE INDIA LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
AUROBINDO PHARMA LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.22%
BAJAJ FINSERV LIMITED	0.20%
ULTRATECH CEMCO LTD	0.20%
NTPC LIMITED	0.20%
TECH MAHINDRA LIMITEDFV-5	0.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
BHARAT PETROLEUM CORP. LTD.	0.18%
ONGCFV-5	0.17%
BRITANNIA INDUSTRIES LTD	0.17%
TITAN COMPANY LIMITED	0.16%
INDUSIND BANK LIMITED	0.15%
JSW STEEL LIMITED	0.15%
INDIAN OIL CORPORATION LIMITED	0.14%
BHARTI AIRTEL LIMITED	0.14%
HERO MOTOCORP LIMITED	0.13%
COAL INDIA LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
CIPLA LTD.	0.11%
HAVELLS INDIA LIMITED	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	18.63%
Money Market Total	12.15%
Current Assets	2.10%
Total	100.00%

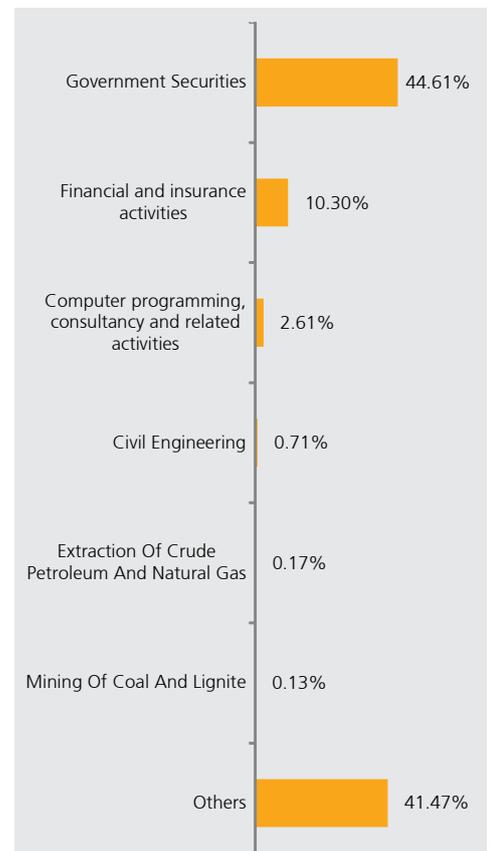
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

The investment objective of the fund is to provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Gaurav Jakhotia

NAV as on 29 November, 19: ₹25.3123

Inception Date: 9th April 2007

Benchmark: CRISIL Composite Bond Fund Index: 100%

AUM as on 29 November, 19: ₹ 30.51 Crs.

Modified Duration of Debt Portfolio:

5.28 years

YTM of Debt Portfolio: 6.73%

Asset Allocation

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

Returns

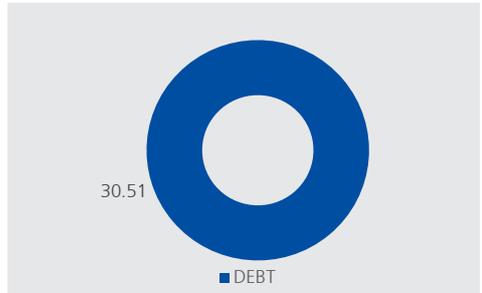
Period	Fund Returns	Index Returns
Last 1 Month	0.55%	0.78%
Last 6 Months	1.59%	5.86%
Last 1 Year	7.96%	12.36%
Last 2 Years	5.38%	7.98%
Last 3 Years	3.89%	6.58%
Since Inception	7.62%	7.95%

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

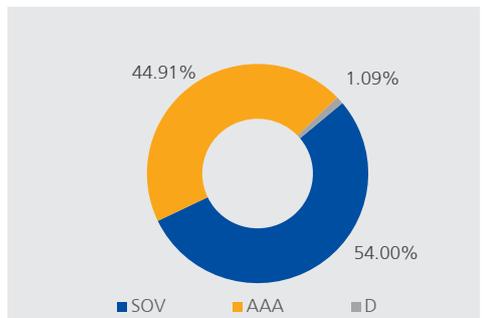
Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.97%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.73%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.73%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.56%
8.30% NTPC NCD SR 67 15-01-2029	3.11%
7.93% PGCIL NCD 20-05-2028 STRPP L	3.03%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.07%
7.95% HDFC BK NCD 21-09-2026	1.01%
8.85% PGCIL NCD 19-10-2021 STRPP F	0.43%
8.23% IRFC NCD 29-03-2029 SR135	0.34%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.34%
Bonds/Debentures Total	30.33%
7.32% GOI CG 28-01-2024	22.57%
7.95% GOI CG 28-08-2032	8.77%
6.68% GOI CG 17-09-2031	5.34%
7.69% GOI CG 17-06-2043	4.43%
7.37% GOI 16-04-2023	3.32%
7.27% GOI 08.04.2026	3.20%
7.26% GOI 14-01-2029	3.06%
7.57% GOI CG 17-06-2033	1.65%
6.45% GOI CG 07-10-2029	0.34%
Gilts Total	52.68%
Money Market Total	14.56%
Current Assets	2.44%
Total	100.00%

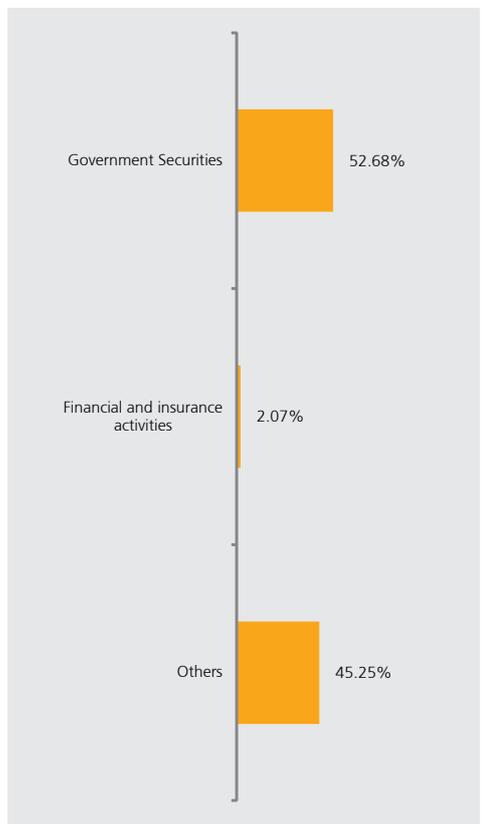
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 Jakhotia
NAV as on 29 November, 19: ₹22.2371
Inception Date: 11th June 2008
Benchmark: CRISIL Gilt Index
AUM as on 29 November, 19: ₹ 45.37 Crs.
Modified Duration of Debt Portfolio:
 5.50 years
YTM of Debt Portfolio: 6.50%

Asset Allocation

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

Returns

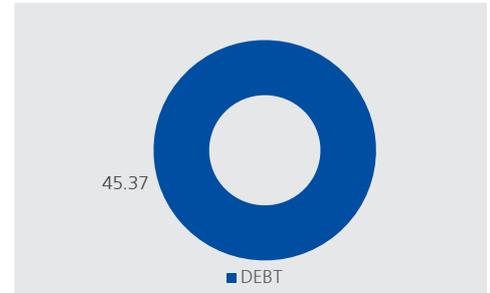
Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.60%
Last 6 Months	5.30%	5.52%
Last 1 Year	12.25%	12.30%
Last 2 Years	7.71%	8.02%
Last 3 Years	5.04%	5.77%
Since Inception	7.21%	8.45%

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

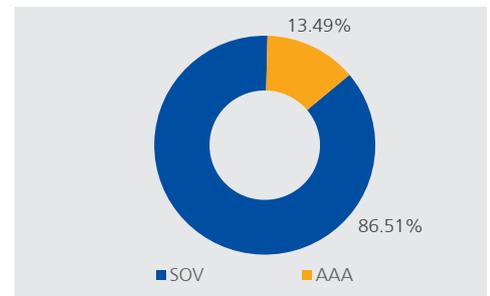
Portfolio

Name of Instrument	% to AUM
7.32% GOI CG 28-01-2024	29.51%
7.26% GOI 14-01-2029	17.69%
7.95% GOI CG 28-08-2032	11.91%
7.37% GOI 16-04-2023	7.49%
7.69% GOI CG 17-06-2043	4.32%
7.27% GOI 08.04.2026	4.18%
6.45% GOI CG 07-10-2029	3.99%
7.57% GOI CG 17-06-2033	1.46%
Gilts Total	80.55%
Money Market Total	12.56%
Current Assets	6.88%
Total	100.00%

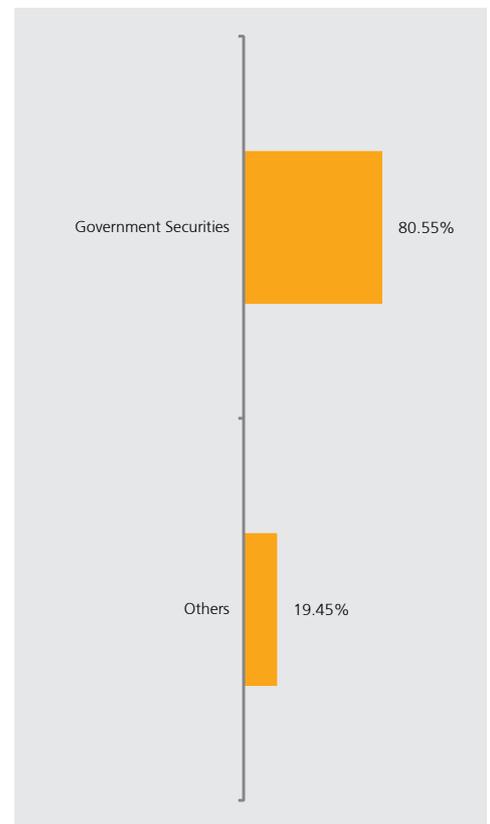
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 Jakhotia
NAV as on 29 November, 19: ₹21.7768
Inception Date: 20th August 2009
Benchmark: CRISIL Gilt Index
AUM as on 29 November, 19: ₹ 0.89 Crs.
Modified Duration of Debt Portfolio:
 5.51 years
YTM of Debt Portfolio: 6.50%

Asset Allocation

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

Returns

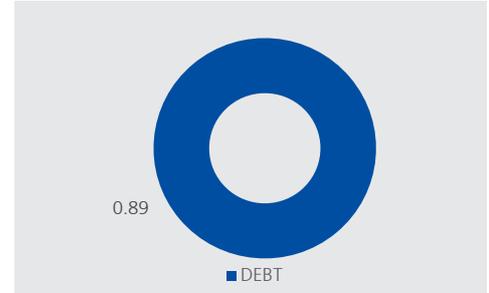
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.60%
Last 6 Months	5.47%	5.52%
Last 1 Year	12.59%	12.30%
Last 2 Years	8.05%	8.02%
Last 3 Years	5.38%	5.77%
Since Inception	7.91%	7.92%

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

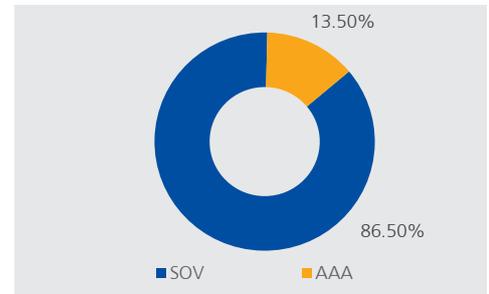
Portfolio

Name of Instrument	% to AUM
7.32% GOI CG 28-01-2024	29.37%
7.26% GOI 14-01-2029	17.74%
7.95% GOI CG 28-08-2032	11.91%
7.37% GOI 16-04-2023	7.35%
7.69% GOI CG 17-06-2043	4.40%
7.27% GOI 08.04.2026	4.08%
6.45% GOI CG 07-10-2029	3.92%
7.57% GOI CG 17-06-2033	1.53%
Gilts Total	80.29%
Money Market Total	12.53%
Current Assets	7.17%
Total	100.00%

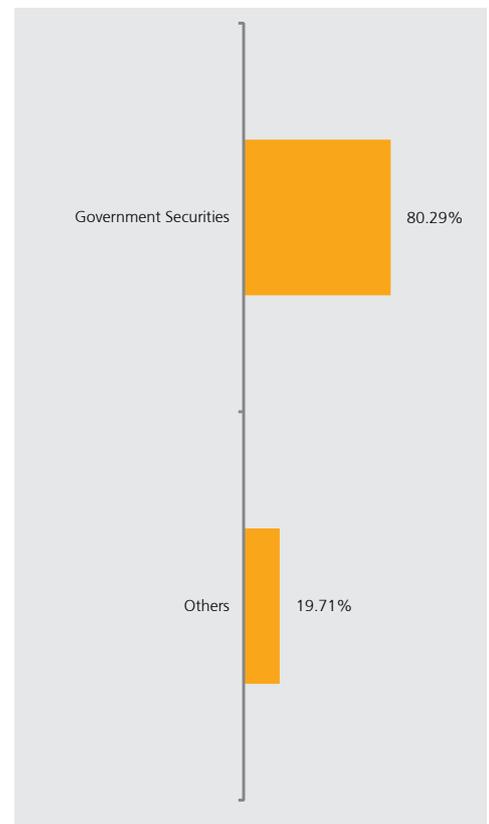
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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'.

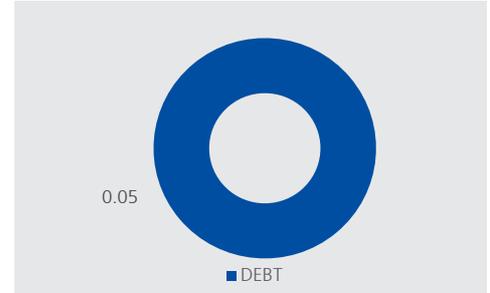
Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 29 November, 19: ₹22.4284
Inception Date: 19th March 2008
Benchmark: CRISIL Gilt Index
AUM as on 29 November, 19: ₹ 0.05 Crs.
Modified Duration of Debt Portfolio:
 5.55 years
YTM of Debt Portfolio: 6.51%

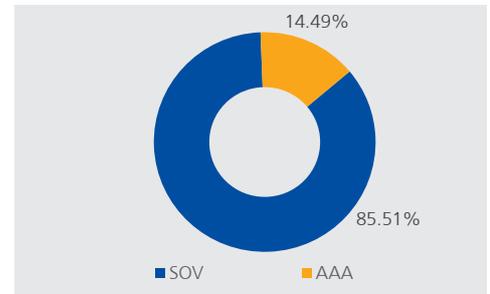
Portfolio

Name of Instrument	% to AUM
7.32% GOI CG 28-01-2024	28.98%
7.26% GOI 14-01-2029	17.85%
7.95% GOI CG 28-08-2032	11.50%
7.37% GOI 16-04-2023	6.69%
7.69% GOI CG 17-06-2043	4.55%
7.57% GOI CG 17-06-2033	2.25%
7.27% GOI 08.04.2026	2.23%
6.45% GOI CG 07-10-2029	2.14%
Gilts Total	76.18%
Money Market Total	12.91%
Current Assets	10.91%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

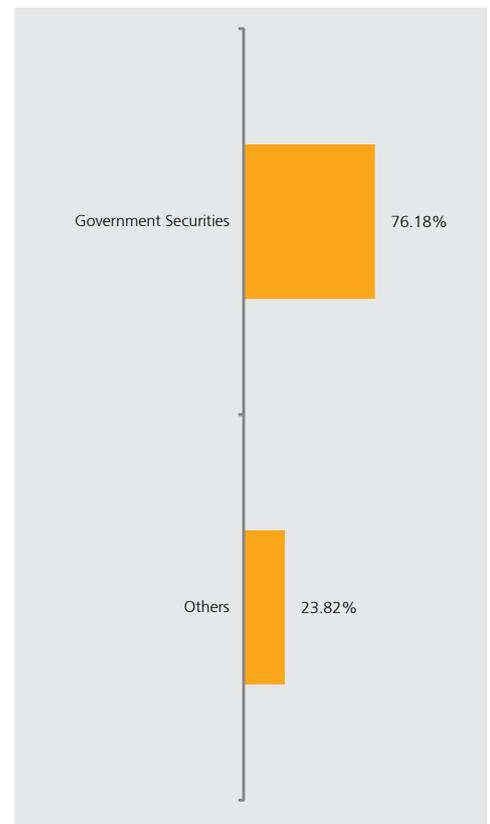
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	76
MMI / Others	00-100	24

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.60%
Last 6 Months	5.40%	5.52%
Last 1 Year	12.50%	12.30%
Last 2 Years	7.97%	8.02%
Last 3 Years	5.21%	5.77%
Since Inception	7.15%	7.92%

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

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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 Jakhotia
NAV as on 29 November, 19: ₹22.4254
Inception Date: 27th February 2008
Benchmark: CRISIL Gilt Index
AUM as on 29 November, 19: ₹ 0.44 Crs.
Modified Duration of Debt Portfolio:
 5.54 years
YTM of Debt Portfolio: 6.50%

Asset Allocation

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

Returns

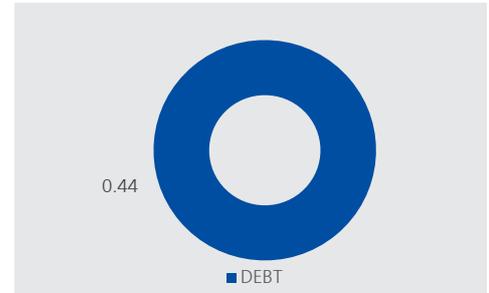
Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.60%
Last 6 Months	5.35%	5.52%
Last 1 Year	12.40%	12.30%
Last 2 Years	7.83%	8.02%
Last 3 Years	5.13%	5.77%
Since Inception	7.11%	7.78%

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

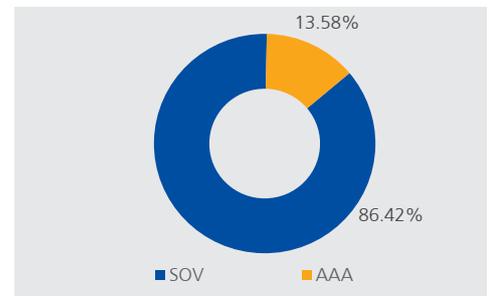
Portfolio

Name of Instrument	% to AUM
7.32% GOI CG 28-01-2024	29.14%
7.26% GOI 14-01-2029	17.88%
7.95% GOI CG 28-08-2032	12.12%
7.37% GOI 16-04-2023	7.29%
7.69% GOI CG 17-06-2043	4.56%
7.27% GOI 08.04.2026	4.00%
6.45% GOI CG 07-10-2029	3.83%
7.57% GOI CG 17-06-2033	1.66%
Gilts Total	80.47%
Money Market Total	12.65%
Current Assets	6.89%
Total	100.00%

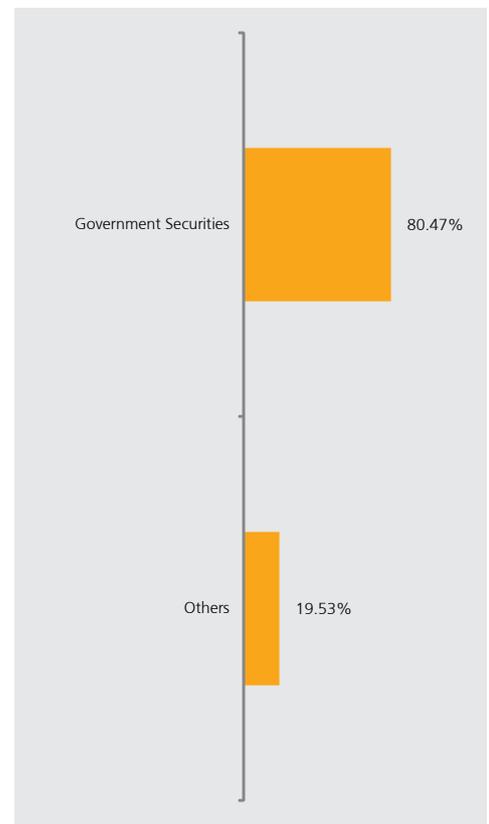
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

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 Jakhota
NAV as on 29 November, 19: ₹26.0113
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 29 November, 19: ₹ 2.92 Crs.
Modified Duration of Debt Portfolio:
 0.21 years
YTM of Debt Portfolio: 5.16%

Asset Allocation

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

Returns

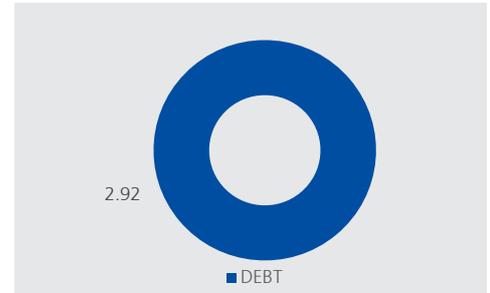
Period	Fund Returns	Index Returns
Last 1 Month	0.29%	0.44%
Last 6 Months	2.23%	3.14%
Last 1 Year	4.96%	6.74%
Last 2 Years	5.22%	6.80%
Last 3 Years	5.20%	6.59%
Since Inception	6.44%	7.18%

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

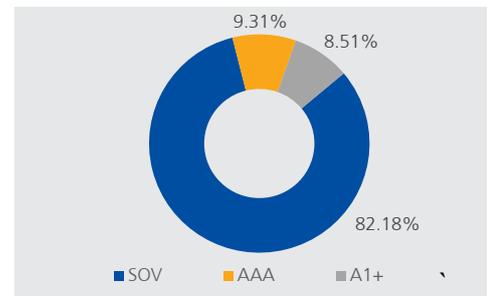
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Total	100.00%

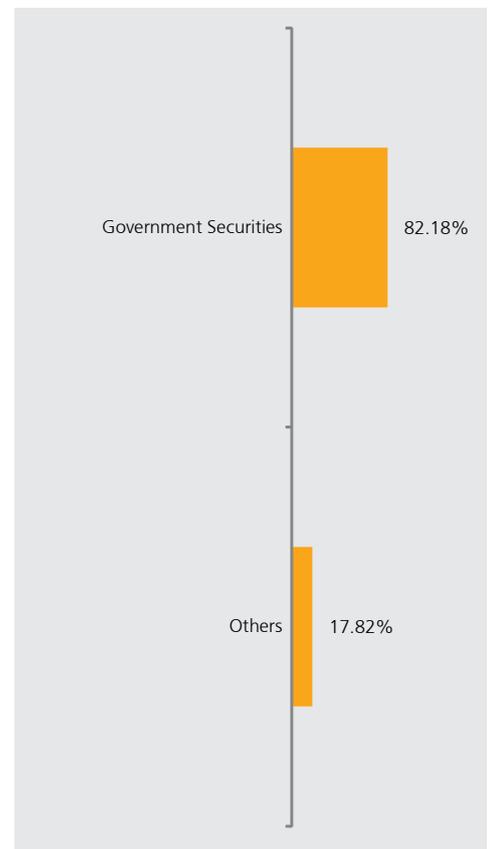
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹26.1838
Inception Date: 8th November 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 29 November, 19: ₹ 2.82 Crs.
Modified Duration of Debt Portfolio:
 0.24 years
YTM of Debt Portfolio: 5.08%

Asset Allocation

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

Returns

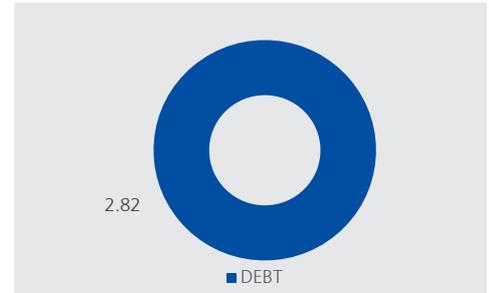
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.44%
Last 6 Months	2.21%	3.14%
Last 1 Year	4.94%	6.74%
Last 2 Years	5.22%	6.80%
Last 3 Years	5.15%	6.59%
Since Inception	6.78%	7.40%

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

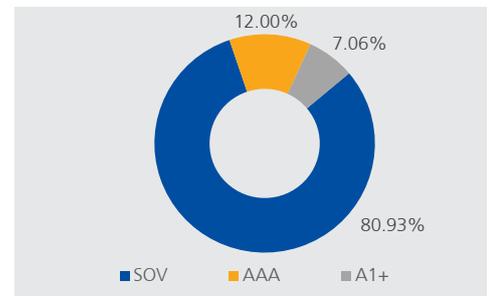
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Total	100.00%

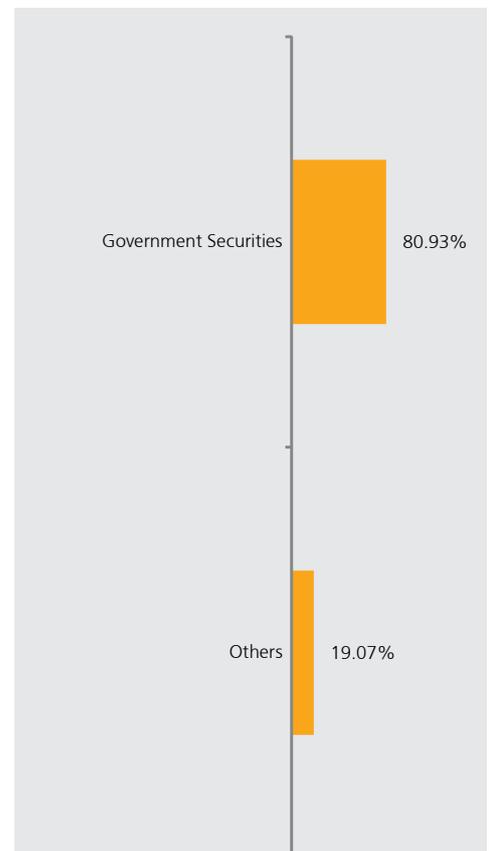
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.4934
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 November, 19: ₹ 256.63 Crs.
Modified Duration of Debt Portfolio: 5.16 years
YTM of Debt Portfolio: 6.71%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	84
MMI / Others	00-25	16

Returns

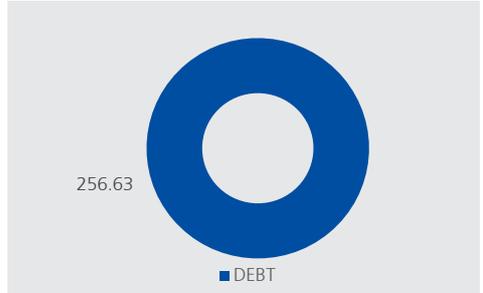
Period	Fund Returns	Index Returns
Last 1 Month	0.57%	0.78%
Last 6 Months	2.46%	5.86%
Last 1 Year	8.79%	12.36%
Last 2 Years	4.70%	7.98%
Last 3 Years	3.45%	6.58%
Since Inception	7.73%	8.22%

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

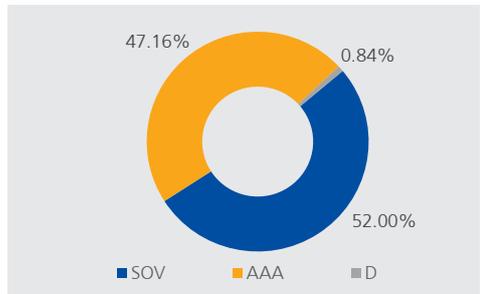
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2019 SR 133	5.94%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.16%
8.30% NTPC NCD SR 67 15-01-2029	4.48%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.73%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.41%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.90%
7.69% NABARD 29.05.2024 Series 20C	1.53%
8.40% IRFC NCD 08-01-2029 SR 130	1.24%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.16%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.82%
8.45% IRFC NCD 04-12-2028 SR129	0.66%
8.23% IRFC NCD 29-03-2029 SR135	0.57%
8.58% HDFC NCD 18-03-2022 SR V0003	0.49%
7.95% HDFC BK NCD 21-09-2026	0.44%
9.45% LICHFL NCD 30-01-2022	0.41%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.12%
7.33% IRFC NCD 28-08-2027 SR123	0.12%
Bonds/Debentures Total	33.48%
7.32% GOI CG 28-01-2024	19.68%
7.95% GOI CG 28-08-2032	8.66%
6.68% GOI CG 17-09-2031	5.33%
7.69% GOI CG 17-06-2043	4.40%
7.27% GOI 08.04.2026	3.16%
7.26% GOI 14-01-2029	3.06%
7.37% GOI 16-04-2023	2.91%
7.57% GOI CG 17-06-2033	1.62%
6.65% GOI 09-04-2020	1.57%
6.45% GOI CG 07-10-2029	0.34%
Gilts Total	50.73%
Money Market Total	13.35%
Current Assets	2.44%
Total	100.00%

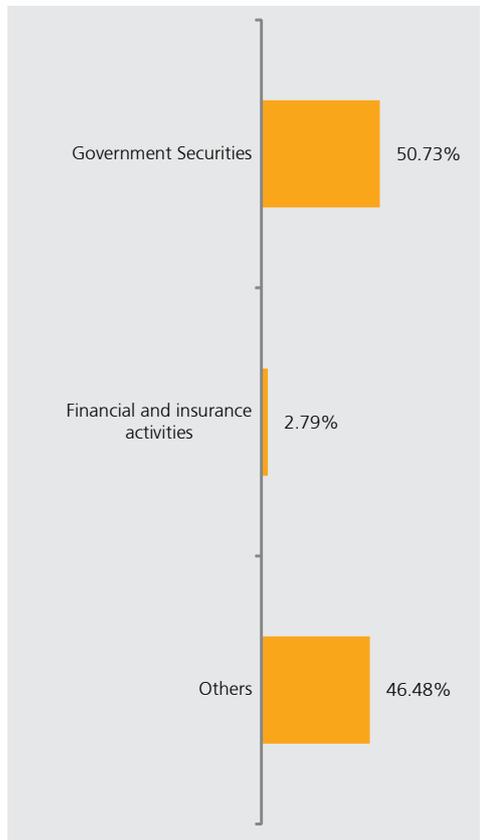
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹23.7264

Inception Date: 20th August 2009

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 29 November, 19: ₹ 1.47 Crs.

Modified Duration of Debt Portfolio: 5.28 years

YTM of Debt Portfolio: 6.73%

Asset Allocation

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

Returns

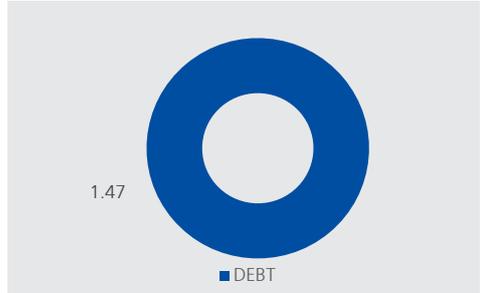
Period	Fund Returns	Index Returns
Last 1 Month	0.61%	0.78%
Last 6 Months	2.88%	5.86%
Last 1 Year	9.42%	12.36%
Last 2 Years	6.21%	7.98%
Last 3 Years	4.62%	6.58%
Since Inception	7.81%	8.34%

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

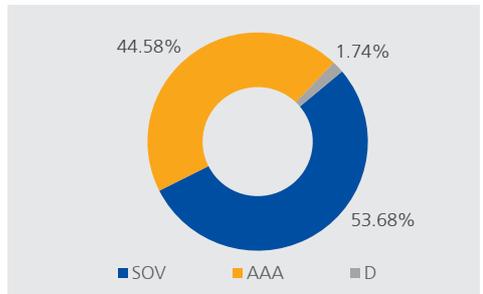
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.94%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.16%
8.30% NTPC NCD SR 67 15-01-2029	4.48%
8.93% PGCIL NCD 20-10-2024 XLVII G	3.73%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.41%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.90%
7.69% NABARD 29.05.2024 Series 20C	1.53%
8.40% IRFC NCD 08-01-2029 SR 130	1.24%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.16%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.82%
8.45% IRFC NCD 04-12-2028 SR129	0.66%
8.23% IRFC NCD 29-03-2029 SR135	0.57%
8.58% HDFC NCD 18-03-2022 SR V0003	0.49%
7.95% HDFC BK NCD 21-09-2026	0.44%
9.45% LICHFL NCD 30-01-2022	0.41%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.30%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.12%
7.33% IRFC NCD 28-08-2027 SR123	0.12%
Bonds/Debentures Total	33.48%
7.32% GOI CG 28-01-2024	17.87%
7.95% GOI CG 28-08-2032	8.34%
7.37% GOI 16-04-2023	8.23%
6.68% GOI CG 17-09-2031	5.35%
7.69% GOI CG 17-06-2043	4.49%
7.27% GOI 08.04.2026	3.27%
7.26% GOI 14-01-2029	3.05%
7.57% GOI CG 17-06-2033	1.64%
6.45% GOI CG 07-10-2029	0.27%
Gilts Total	52.52%
Money Market Total	14.52%
Current Assets	-0.52%
Total	100.00%

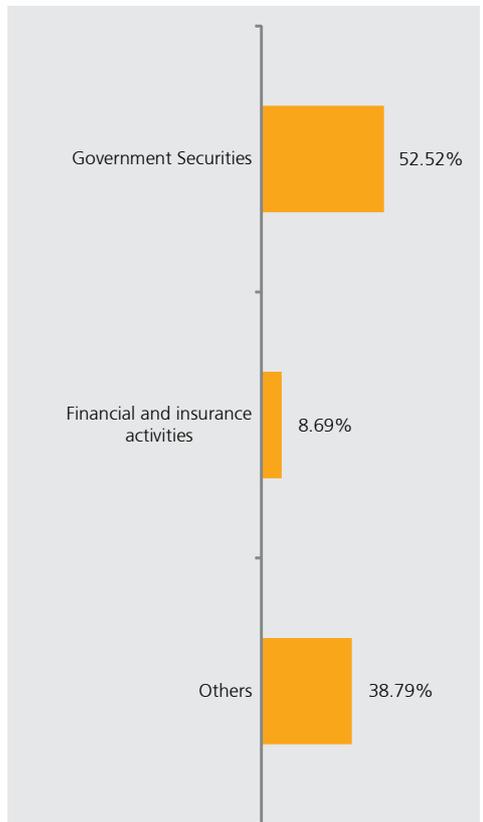
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹25.0197
Inception Date: 19th March 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 November, 19: ₹ 0.15 Crs.
Modified Duration of Debt Portfolio: 5.22 years
YTM of Debt Portfolio: 6.44%

Asset Allocation

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

Returns

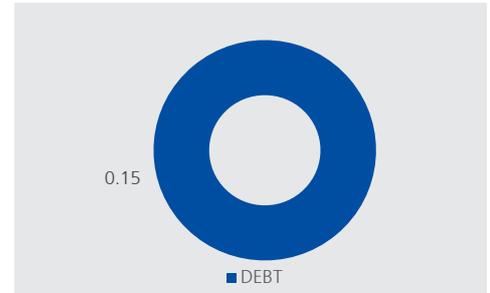
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.78%
Last 6 Months	5.39%	5.86%
Last 1 Year	12.16%	12.36%
Last 2 Years	7.81%	7.98%
Last 3 Years	5.45%	6.58%
Since Inception	8.15%	7.95%

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

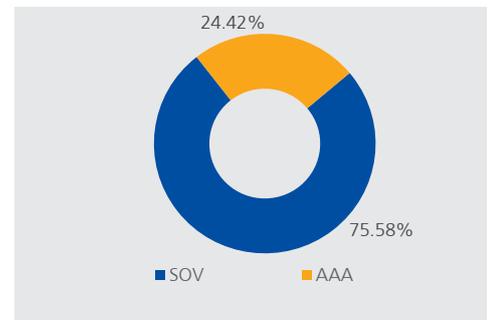
Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	21.98%
7.32% GOI CG 28-01-2024	13.73%
7.95% GOI CG 28-08-2032	7.79%
6.68% GOI CG 17-09-2031	5.83%
7.69% GOI CG 17-06-2043	4.91%
7.27% GOI 08.04.2026	3.44%
7.26% GOI 14-01-2029	2.75%
7.57% GOI CG 17-06-2033	2.08%
Gilts Total	62.51%
Money Market Total	20.20%
Current Assets	17.29%
Total	100.00%

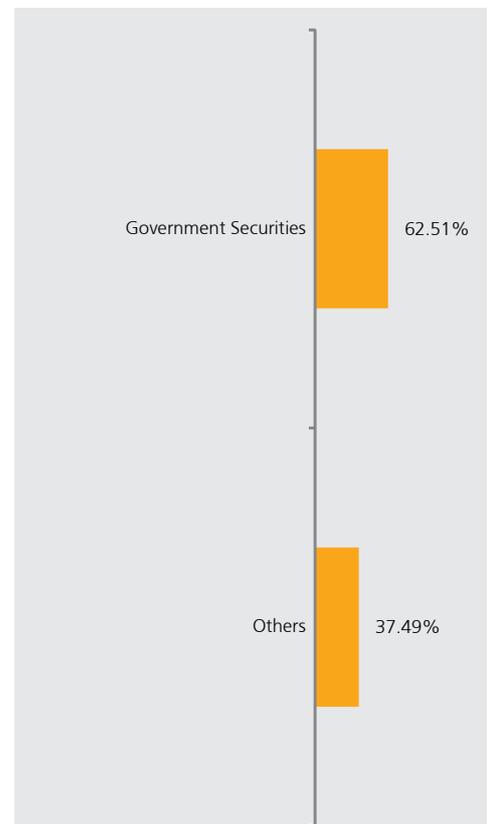
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹25.0602
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 November, 19: ₹ 0.81 Crs.
Modified Duration of Debt Portfolio: 5.15 years
YTM of Debt Portfolio: 6.43%

Asset Allocation

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

Returns

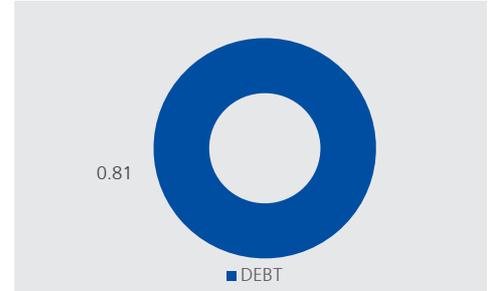
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.78%
Last 6 Months	5.37%	5.86%
Last 1 Year	11.71%	12.36%
Last 2 Years	7.24%	7.98%
Last 3 Years	5.06%	6.58%
Since Inception	8.12%	7.91%

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

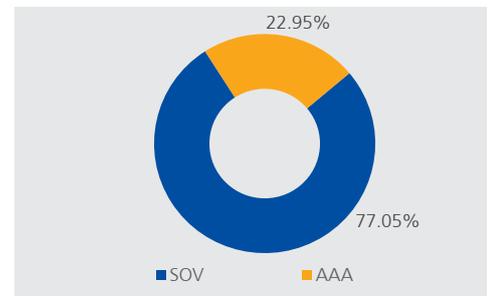
Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	22.27%
7.32% GOI CG 28-01-2024	14.97%
7.95% GOI CG 28-08-2032	8.84%
6.68% GOI CG 17-09-2031	5.43%
7.69% GOI CG 17-06-2043	4.44%
7.27% GOI 08.04.2026	3.20%
7.26% GOI 14-01-2029	2.43%
7.57% GOI CG 17-06-2033	1.80%
6.45% GOI CG 07-10-2029	0.25%
Gilts Total	63.63%
Money Market Total	18.96%
Current Assets	17.41%
Total	100.00%

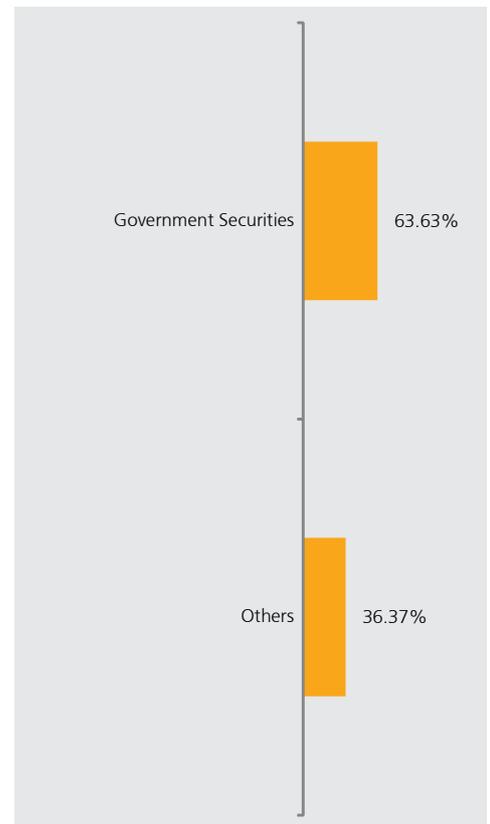
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

To dynamically manage the allocation between equity & debt instruments so as to provide benefits at least equal to the guaranteed benefit. The Risk appetite for the fund is low.

Fund Details

Fund Manager: Mr. Deepak Gupta (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹16.2702

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 29 November, 19: ₹ 67.85 Crs.

Modified Duration of Debt Portfolio:

5.14 years

YTM of Debt Portfolio: 6.78%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	82
MMI / Others	00-90	18

Returns

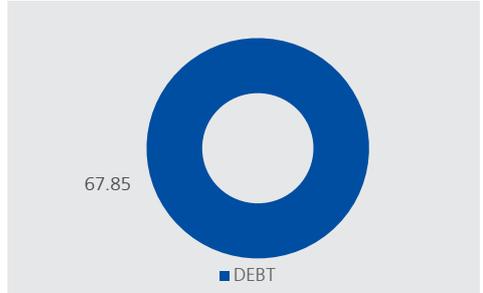
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	-
Last 6 Months	4.75%	-
Last 1 Year	11.65%	-
Last 2 Years	6.74%	-
Last 3 Years	4.79%	-
Since Inception	7.47%	-

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

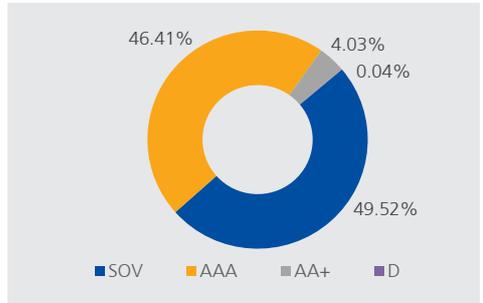
Portfolio

Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	6.09%
7.95% HDFC BK NCD 21-09-2026	5.29%
9.00% IHFL NCD 30-06-2026	3.93%
7.33% IRFC NCD 28-08-2027 SR123	3.66%
8.85% PGCIL NCD 19-10-2021 STRPP F	3.08%
9.00% NTPC NCD 25-01-2023 XLII-I	2.05%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.77%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.60%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.57%
8.40% IRFC NCD 08-01-2029 SR 130	1.25%
8.30% NTPC NCD SR 67 15-01-2029	0.93%
8.80% PGCIL NCD 13-03-2023 XLII	0.78%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.63%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.61%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.61%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.30%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.04%
Bonds/Debentures Total	34.21%
7.32% GOI CG 28-01-2024	19.68%
7.95% GOI CG 28-08-2032	8.61%
6.68% GOI CG 17-09-2031	5.32%
7.69% GOI CG 17-06-2043	4.37%
7.27% GOI 08.04.2026	3.14%
7.26% GOI 14-01-2029	3.05%
7.37% GOI 16-04-2023	2.11%
7.57% GOI CG 17-06-2033	1.61%
6.45% GOI CG 07-10-2029	0.34%
Gilts Total	48.24%
Money Market Total	14.97%
Current Assets	2.58%
Total	100.00%

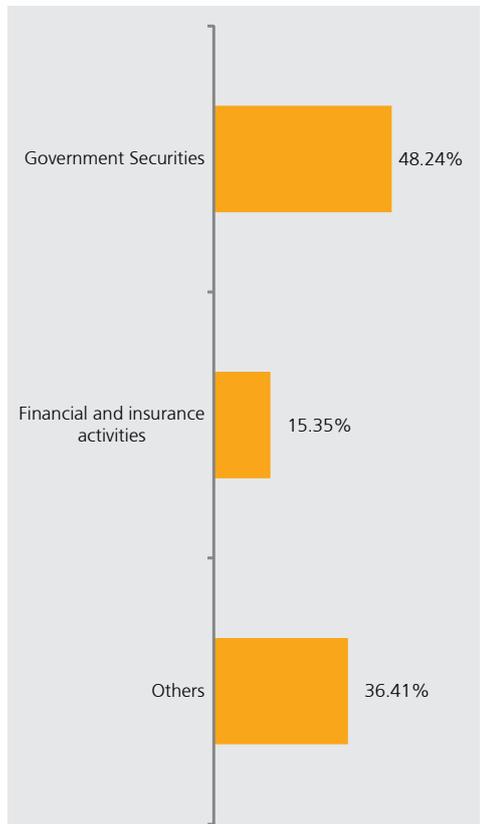
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹20.9877
Inception Date: 11th June 2008
Benchmark: Crisil 91 day T Bill Index
AUM as on 29 November, 19: ₹ 172.14 Crs.
Modified Duration of Debt Portfolio:
 0.18 years
YTM of Debt Portfolio: 5.94%

Asset Allocation

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

Returns

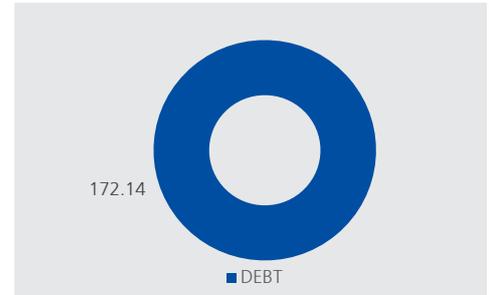
Period	Fund Returns	Index Returns
Last 1 Month	0.37%	0.44%
Last 6 Months	2.56%	3.14%
Last 1 Year	5.64%	6.74%
Last 2 Years	2.22%	6.80%
Last 3 Years	3.39%	6.64%
Since Inception	6.67%	7.39%

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

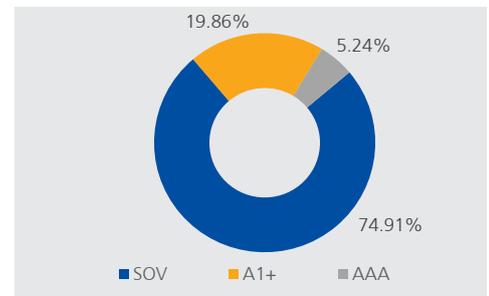
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.90%
Current Assets	0.10%
Total	100.00%

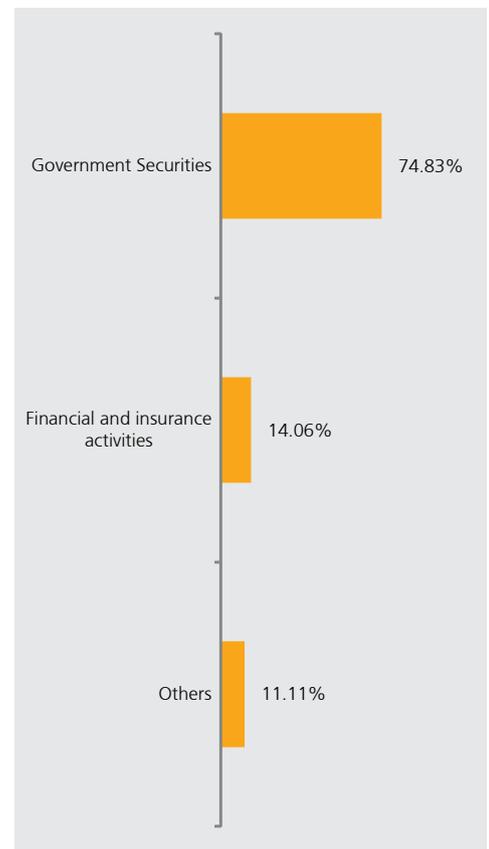
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹20.4391
Inception Date: 20th August 2009
Benchmark: Crisil 91 day T Bill Index
AUM as on 29 November, 19: ₹ 1.77 Crs.
Modified Duration of Debt Portfolio:
 0.17 years
YTM of Debt Portfolio: 5.78%

Asset Allocation

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

Returns

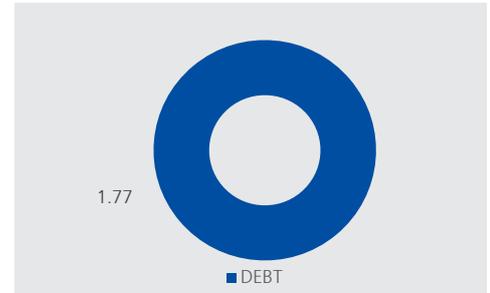
Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.44%
Last 6 Months	2.78%	3.14%
Last 1 Year	6.00%	6.74%
Last 2 Years	2.32%	6.80%
Last 3 Years	3.49%	6.64%
Since Inception	6.56%	7.72%

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

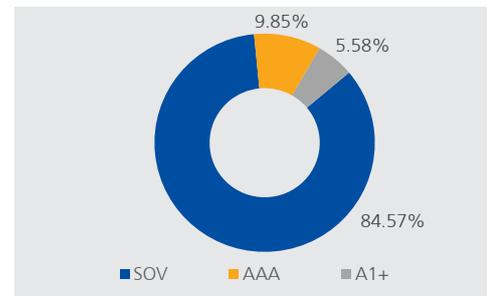
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Total	100.00%

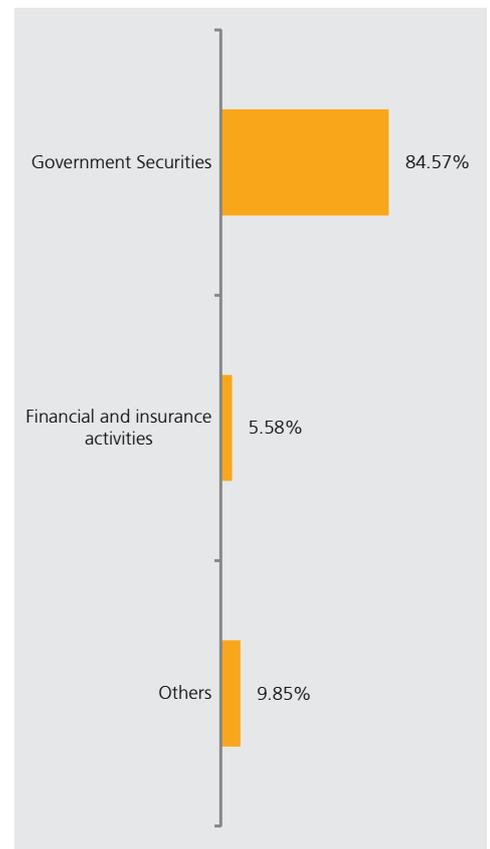
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹18.2735
Inception Date: 11th January 2010
Benchmark: Crisil 91 day T Bill Index
AUM as on 29 November, 19: ₹ 6.90 Crs.
Modified Duration of Debt Portfolio:
 0.14 years
YTM of Debt Portfolio: 6.12%

Asset Allocation

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

Returns

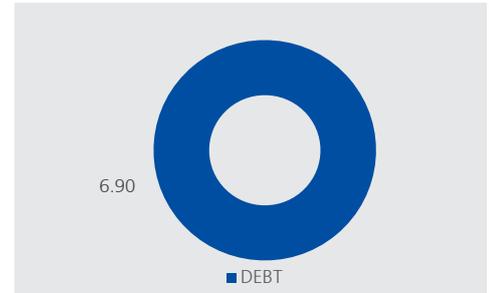
Period	Fund Returns	Index Returns
Last 1 Month	0.38%	0.44%
Last 6 Months	2.62%	3.14%
Last 1 Year	5.69%	6.74%
Last 2 Years	1.95%	6.80%
Last 3 Years	3.20%	6.64%
Since Inception	6.29%	7.57%

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

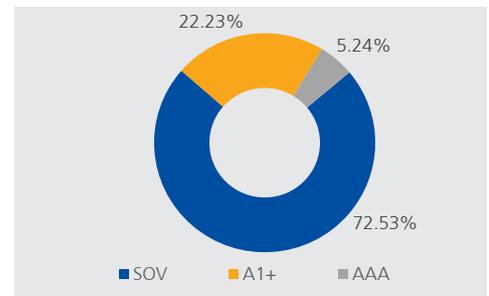
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.94%
Current Assets	0.06%
Total	100.00%

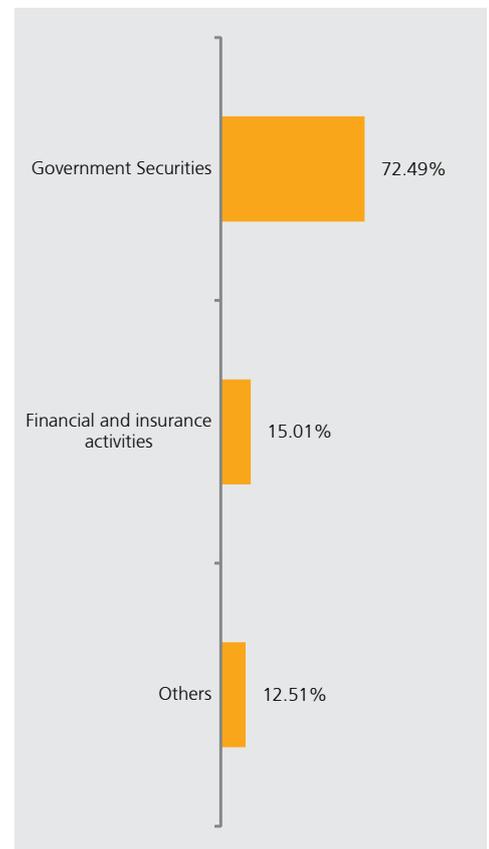
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 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: ₹21.3625
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 November, 19: ₹ 0.46 Crs.
Modified Duration of Debt Portfolio:
 0.21 years
YTM of Debt Portfolio: 5.31%

Asset Allocation

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

Returns

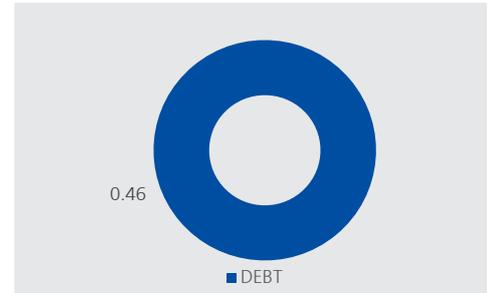
Period	Fund Returns	Index Returns
Last 1 Month	0.31%	0.44%
Last 6 Months	2.53%	3.14%
Last 1 Year	5.52%	6.74%
Last 2 Years	2.12%	6.80%
Last 3 Years	3.28%	6.64%
Since Inception	6.67%	7.43%

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

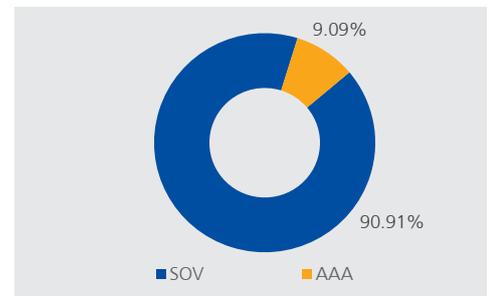
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.98%
Current Assets	0.02%
Total	100.00%

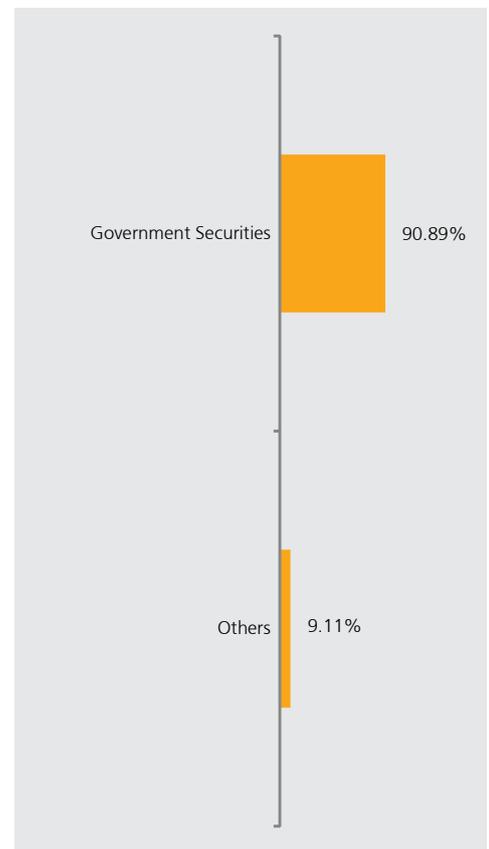
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹17.9862

Highest NAV locked as on 29th Jan 2018: ₹17.8693

Inception Date: 15th February 2010

Benchmark: N.A

AUM as on 29 November, 19: ₹ 446.61 Crs.

Asset Allocation

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

Returns

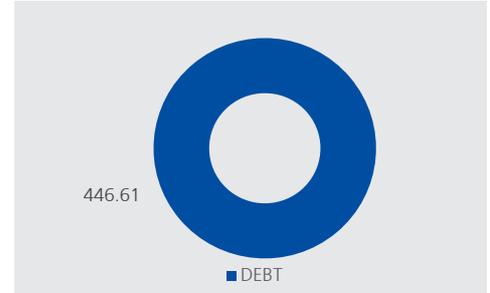
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	-
Last 6 Months	2.49%	-
Last 1 Year	6.26%	-
Last 2 Years	4.55%	-
Last 3 Years	9.23%	-
Since Inception	6.18%	-

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

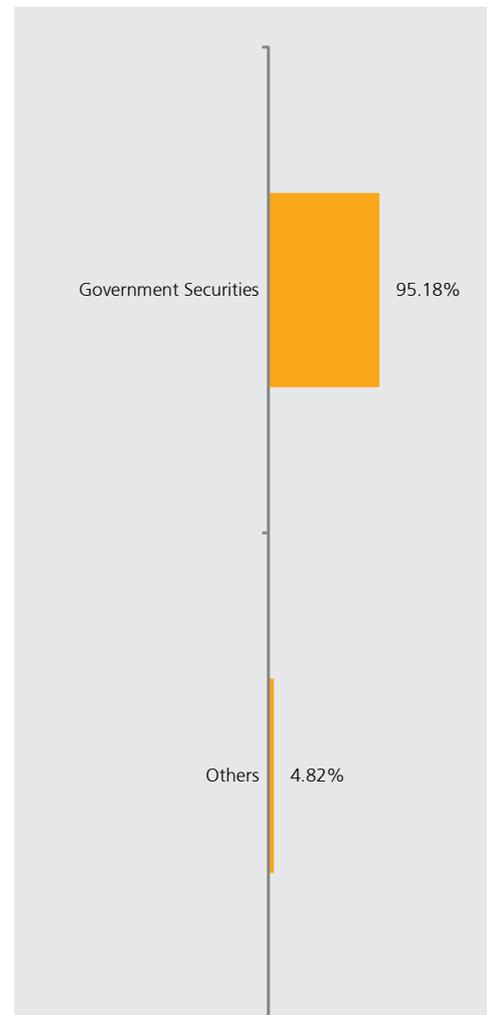
Portfolio

Name of Instrument	% to AUM
6.35% GOI 2020	43.70%
6.65% GOI 09-04-2020	13.50%
8.57% WESTBENGAL SDL 16.02.2020	10.13%
8.53% Maharashtra SDL 10-03-2020	1.13%
Gilts Total	68.45%
Money Market Total	30.04%
Current Assets	1.51%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Palak Shah (Equity) & Mr. Gaurav Jakhota (Debt)

NAV as on 29 November, 19: ₹14.7889

Highest NAV locked as on 28th Aug 2018: ₹15.6816

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 29 November, 19: ₹ 134.88 Crs.

Asset Allocation

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

Returns

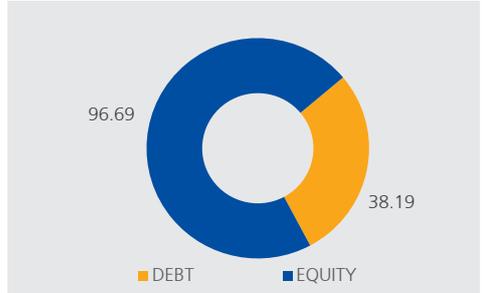
Period	Fund Returns	Index Returns
Last 1 Month	-0.49%	-
Last 6 Months	-2.45%	-
Last 1 Year	1.24%	-
Last 2 Years	3.93%	-
Last 3 Years	8.21%	-
Since Inception	4.33%	-

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

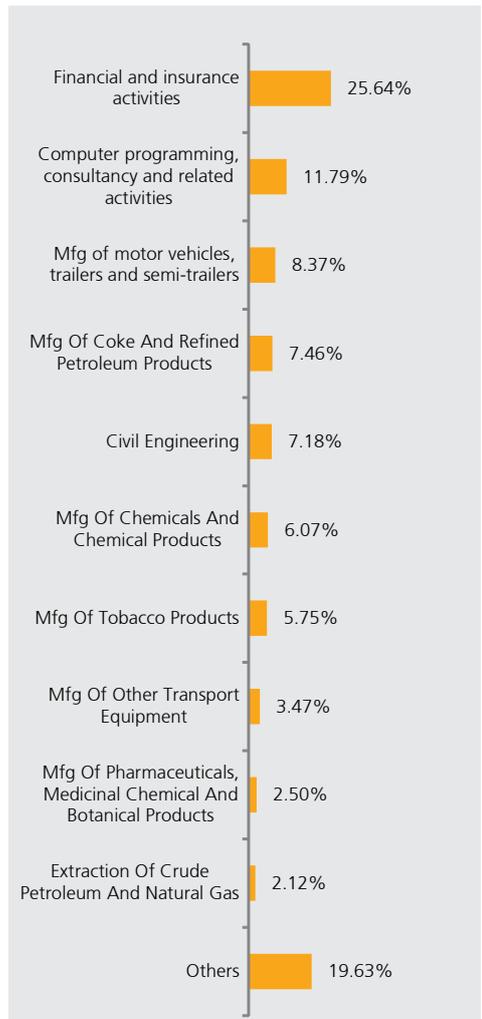
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.46%
LARSEN&TUBRO	7.18%
HDFC BANK LTD.FV-2	5.83%
ITC - FV 1	5.75%
INFOSYS LIMITED	5.71%
TATA CONSULTANCY SERVICES LTD.	4.73%
MARUTI UDYOG LTD.	4.58%
BHARTI AIRTEL LIMITED	4.31%
HDFC LTD FV 2	4.24%
HINDUSTAN LEVER LTD.	3.97%
ICICI BANK LTD.FV-2	3.53%
NTPC LIMITED	2.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.50%
MAHINDRA & MAHINDRA LTD.-FV5	2.41%
POWER GRID CORP OF INDIA LTD	2.34%
ONGCFV-5	2.12%
ASIAN PAINTS LIMITEDFV-1	2.11%
KOTAK MAHINDRA BANK LIMITED_FV5	2.05%
BAJAJ AUTO LTD	1.97%
AXIS BANK LIMITEDFV-2	1.81%
TATA IRON & STEEL COMPANY LTD	1.65%
HERO MOTOCORP LIMITED	1.50%
TATA MOTORS LTD.FV-2	1.38%
STATE BANK OF INDIAFV-1	1.38%
Vedanta Limited	1.35%
HCL TECHNOLOGIES LIMITED	1.35%
BAJAJ FINANCE LIMITED	1.04%
INDUSIND BANK LIMITED	1.02%
YES BANK LTD	0.15%
Equity Total	87.97%
Money Market Total	18.42%
Current Assets	-6.40%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Palak Shah (Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 29 November, 19: ₹17.4296

Highest NAV locked as on 28th Aug 2018: ₹17.9310

Inception Date: 1st June 2011

Benchmark: N.A

AUM as on 29 November, 19: ₹ 18.33 Crs.

Asset Allocation

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

Returns

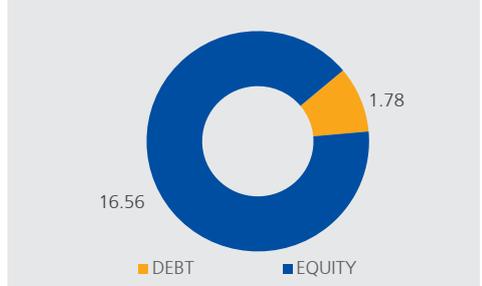
Period	Fund Returns	Index Returns
Last 1 Month	-0.43%	-
Last 6 Months	-0.56%	-
Last 1 Year	4.78%	-
Last 2 Years	5.85%	-
Last 3 Years	10.06%	-
Since Inception	6.77%	-

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

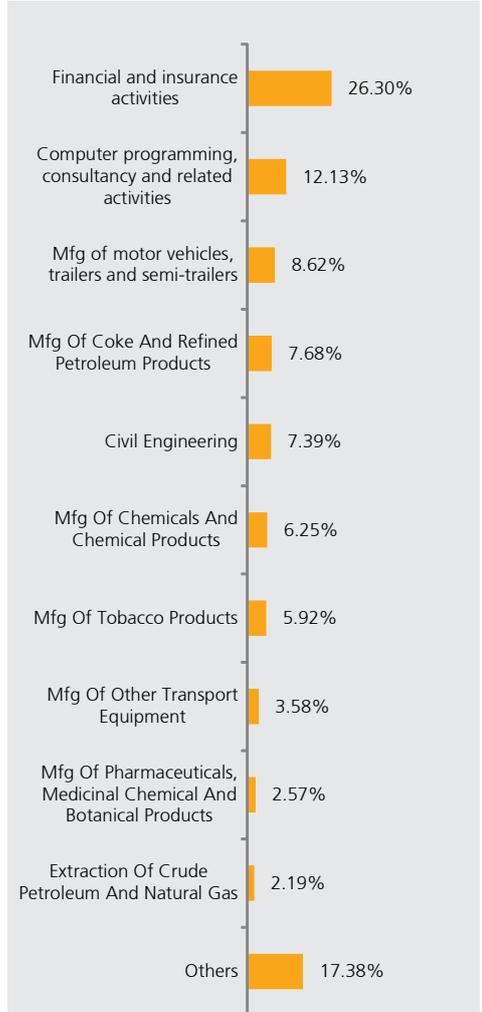
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.68%
LARSEN&TUBRO	7.39%
HDFC BANK LTD.FV-2	5.99%
ITC - FV 1	5.92%
INFOSYS LIMITED	5.88%
TATA CONSULTANCY SERVICES LTD.	4.87%
MARUTI UDYOG LTD.	4.72%
BHARTI AIRTEL LIMITED	4.44%
HDFC LTD FV 2	4.36%
HINDUSTAN LEVER LTD.	4.08%
ICICI BANK LTD.FV-2	3.64%
NTPC LIMITED	2.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.57%
MAHINDRA & MAHINDRA LTD.-FV5	2.48%
POWER GRID CORP OF INDIA LTD	2.41%
ONGCFV-5	2.19%
ASIAN PAINTS LIMITEDFV-1	2.17%
KOTAK MAHINDRA BANK LIMITED_FV5	2.11%
BAJAJ AUTO LTD	2.03%
AXIS BANK LIMITEDFV-2	1.87%
TATA IRON & STEEL COMPANY LTD	1.70%
HERO MOTOCORP LIMITED	1.55%
TATA MOTORS LTD.FV-2	1.42%
STATE BANK OF INDIAFV-1	1.42%
Vedanta Limited	1.39%
HCL TECHNOLOGIES LIMITED	1.38%
BAJAJ FINANCE LIMITED	1.06%
INDUSIND BANK LIMITED	1.05%
YES BANK LTD	0.16%
Equity Total	90.51%
Money Market Total	4.81%
Current Assets	4.68%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 29th November 2019

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 29 November, 19: ₹18.6735
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 29 November, 19: ₹ 346.35 Crs.
Modified Duration of Debt Portfolio: 0.28 years
YTM of Debt Portfolio: 5.20%

Asset Allocation

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

Returns

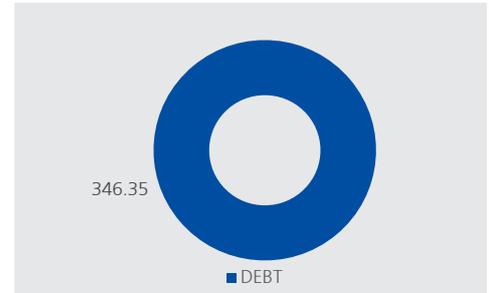
Period	Fund Returns	Index Returns
Last 1 Month	0.41%	-
Last 6 Months	2.97%	-
Last 1 Year	6.37%	-
Last 2 Years	6.24%	-
Last 3 Years	6.20%	-
Since Inception	7.47%	-

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

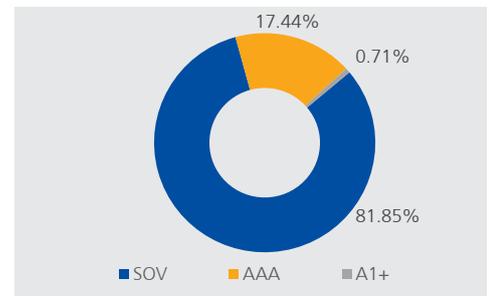
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Total	100.00%

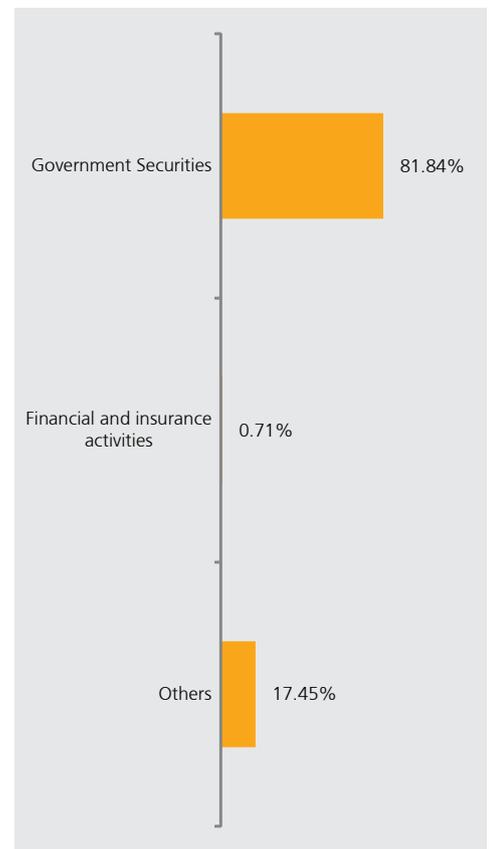
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

NA

Fund Details

Fund Manager: Mr. Gaurav Jakhota
NAV as on 29 November, 19: ₹14.7902
Inception Date: 14th January 2014
Benchmark: N.A
AUM as on 29 November, 19: ₹ 59.48 Crs.
Modified Duration of Debt Portfolio:
 0.34 years
YTM of Debt Portfolio: 5.17%

Asset Allocation

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

Returns

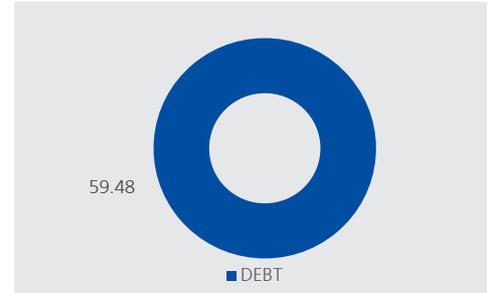
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	-
Last 6 Months	3.00%	-
Last 1 Year	6.37%	-
Last 2 Years	6.25%	-
Last 3 Years	6.22%	-
Since Inception	6.89%	-

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

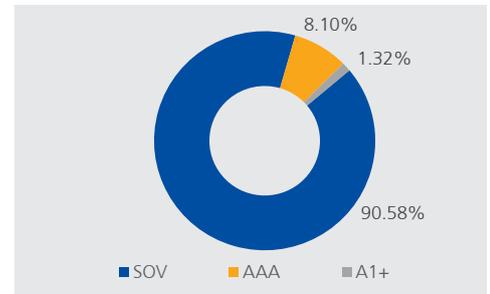
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.89%
Current Assets	0.11%
Total	100.00%

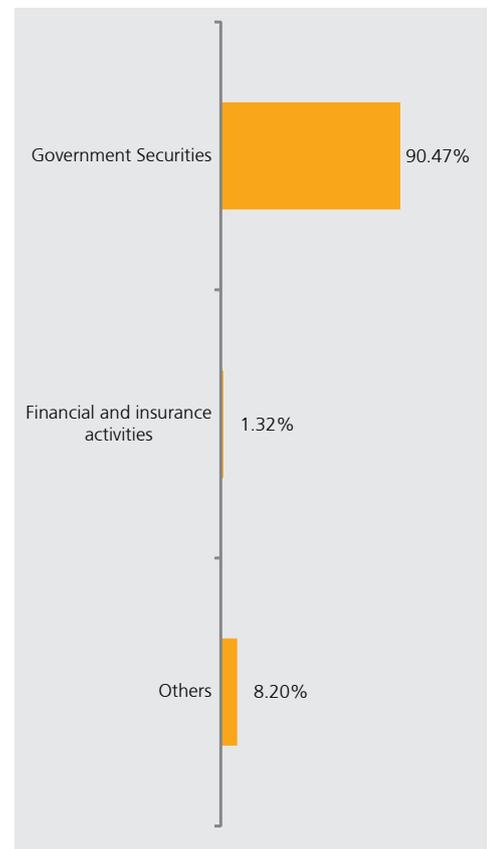
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th November 2019

Investment Objective

To provide predictable investment returns, achieved through 100% investment in debt securities, where returns are locked-in through portfolio immunization techniques and use of rigorous Asset Liability Management (ALM). The risk appetite for the fund is low to moderate.

Fund Details

Fund Manager: Mr. Gaurav Jakhota
NAV as on 29 November, 19: ₹18.2968
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 29 November, 19: ₹ 47.29 Crs.
Modified Duration of Debt Portfolio: 2.26 years
YTM of Debt Portfolio: 6.39%

Asset Allocation

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

Returns

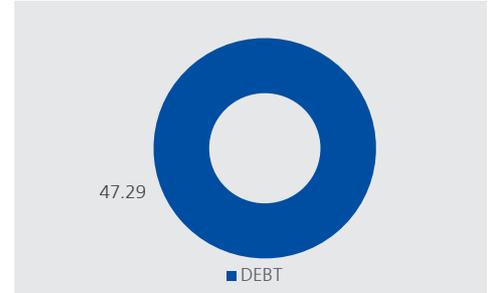
Period	Fund Returns	Index Returns
Last 1 Month	0.47%	-
Last 6 Months	4.64%	-
Last 1 Year	10.80%	-
Last 2 Years	7.14%	-
Last 3 Years	6.15%	-
Since Inception	8.17%	-

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

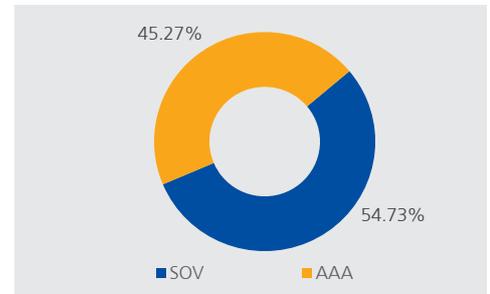
Portfolio

Name of Instrument	% to AUM
7.17% RIL NCD PPD SR D 08-11-2022	8.38%
9.00% NTPC NCD 25-01-2023 XLII-I	8.35%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.45%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.89%
9.45% LICHFL NCD 30-01-2022	5.17%
8.58% HDFC NCD 18-03-2022 SR V0003	3.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.54%
Bonds/Debentures Total	41.76%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.47%
8.20% GOI CG 15-02-2022	14.12%
8.95% MAHARASHTRA SDL 07/03/2022	9.41%
8.85% SGOK SDL 2022 Jul 18	6.73%
7.32% GOI CG 28-01-2024	2.64%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.97%
Gilts Total	51.34%
Money Market Total	0.72%
Current Assets	6.18%
Total	100.00%

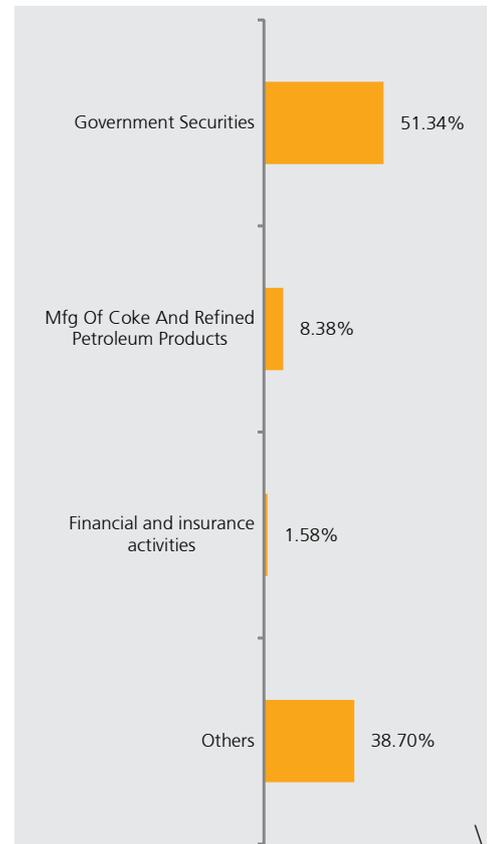
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF02710/06/08LINFRAS01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF04401/01/10LINFRAS02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06601/01/10PINFRAS02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06101/02/08HINFRAS01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Hybrid	Palak Shah	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01701/02/08HSRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhota
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhota

NO. OF FUNDS MANAGED BY FUND MANAGER

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

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