

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST FEBRUARY 2019



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# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹61.0169

**Inception Date:** 9<sup>th</sup> August 2004

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 145.06 Crs.

## Asset Allocation

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

## Returns

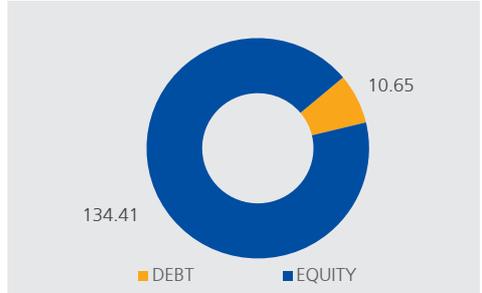
Period	Fund Returns	Index Returns
Last 1 Month	-0.59%	-0.29%
Last 6 Months	-5.60%	-4.63%
Last 1 Year	-4.69%	-1.78%
Last 2 Years	10.92%	12.48%
Last 3 Years	11.00%	12.71%
Since Inception	13.30%	13.90%

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

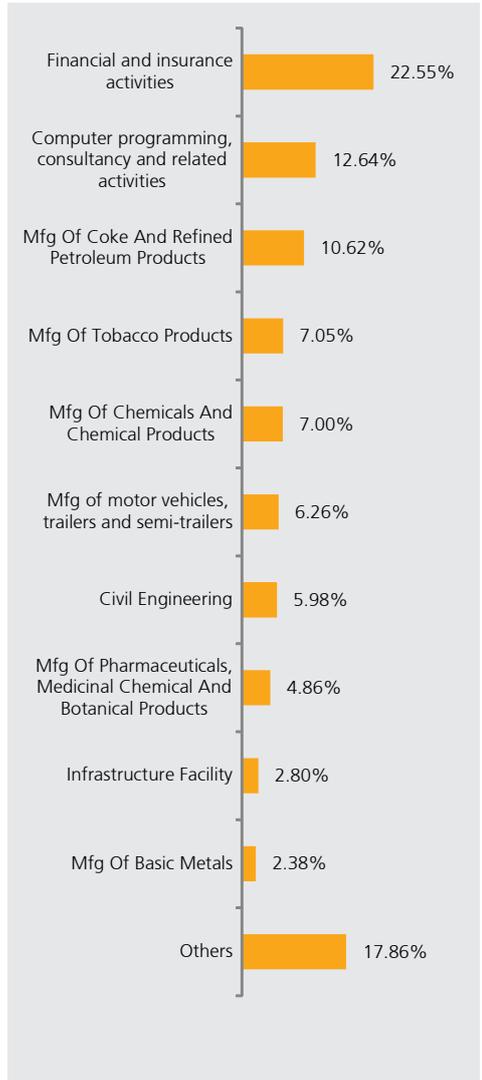
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.64%
HDFC BANK LTD.FV-2	7.68%
ITC - FV 1	7.05%
INFOSYS LIMITED	6.39%
LARSEN&TUBRO	5.98%
ICICI BANK LTD.FV-2	5.43%
TATA CONSULTANCY SERVICES LTD.	3.71%
HINDUSTAN LEVER LTD.	2.87%
HDFC LTD FV 2	2.60%
MARUTI UDYOG LTD.	2.48%
KOTAK MAHINDRA BANK LIMITED_FV5	2.45%
EIH LIMITED	2.20%
DIVIS LABORATORIES LIMITED	2.16%
MAHINDRA & MAHINDRA LTD.-FV5	2.02%
GUJARAT FLUOROCEMICALS LTD.	1.79%
ASIAN PAINTS LIMITEDFV-1	1.49%
AXIS BANK LIMITEDFV-2	1.49%
NTPC LIMITED	1.42%
HCL TECHNOLOGIES LIMITED	1.34%
YES BANK LTD	1.14%
SANOBI INDIA LIMITED	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
MOTHERSON SUMI SYSTEMS LTD.	1.07%
UNITED BREWERIES LIMITED	1.02%
Vedanta Limited	0.92%
COAL INDIA LIMITED	0.87%
ULTRATECH CEMCO LTD	0.87%
JSW STEEL LIMITED	0.77%
TITAN COMPANY LIMITED	0.77%
PETRONET LNG LIMITED	0.76%
ACC LIMITED	0.74%
TATA MOTORS LTD.FV-2	0.69%
GRASIM INDUSTRIES LTD.	0.67%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
GAS AUTHORITY OF INDIA LTD.	0.61%
HINDUSTAN ZINC LIMITEDFV-2	0.61%
STATE BANK OF INDIAFV-1	0.60%
AUROBINDO PHARMA LIMITED	0.54%
INDIABULLS HOUSING FINANCE LTD	0.53%
BHARAT PETROLEUM CORP. LTD.	0.50%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
BAJAJ FINANCE LIMITED	0.48%
MARICO LIMITED	0.46%
DABUR INDIA LTD.	0.44%
TECH MAHINDRA LIMITEDFV-5	0.43%
COFFEE DAY ENTERPRISES LIMITED	0.42%
NIIT Limited	0.42%
UPL LIMITED	0.42%
HERO MOTOCORP LIMITED	0.41%
BHARAT FORGE	0.39%
SIEMENS LIMITED	0.38%
TATA ELXSI LIMITED	0.35%
TATA IRON & STEEL COMPANY LTD	0.33%
PAGE INDUSTRIES LIMITED	0.21%
UNITED SPIRITS LIMITED	0.19%
THE FEDERAL BANK LIMITED	0.15%
<b>Equity Total</b>	<b>92.66%</b>
<b>Money Market Total</b>	<b>7.49%</b>
<b>Current Assets</b>	<b>-0.15%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹27.5731

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 684.10 Crs.

## Asset Allocation

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

## Returns

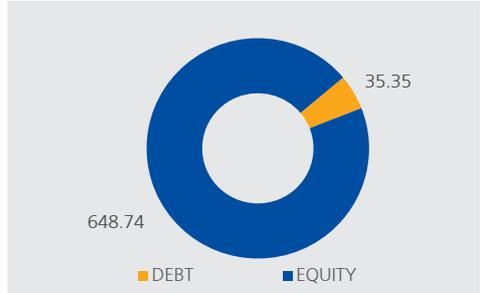
Period	Fund Returns	Index Returns
Last 1 Month	-0.55%	-0.29%
Last 6 Months	-5.58%	-4.63%
Last 1 Year	-4.14%	-1.78%
Last 2 Years	11.50%	12.48%
Last 3 Years	11.54%	12.71%
Since Inception	10.00%	8.55%

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

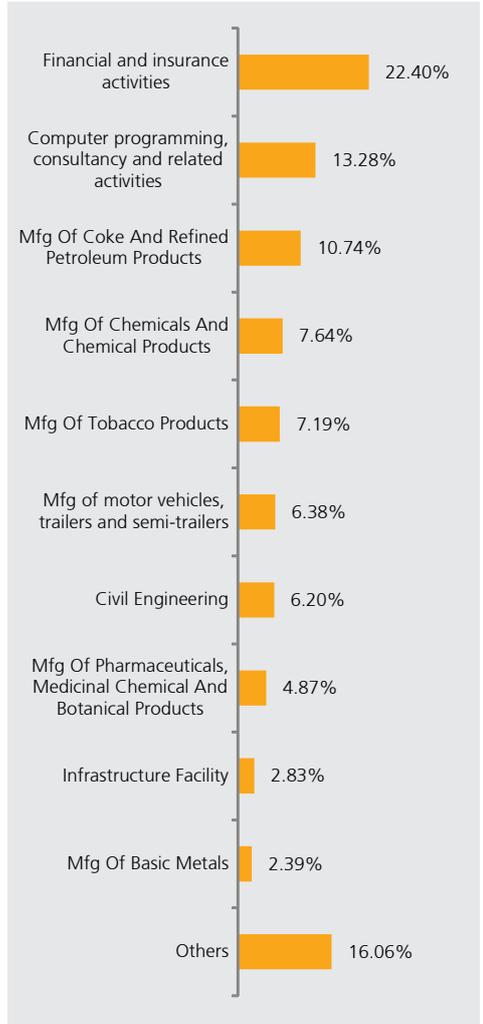
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.69%
HDFC BANK LTD.FV-2	7.64%
ITC - FV 1	7.19%
INFOSYS LIMITED	6.50%
LARSEN&TUBRO	6.20%
ICICI BANK LTD.FV-2	5.46%
TATA CONSULTANCY SERVICES LTD.	3.85%
HINDUSTAN LEVER LTD.	3.03%
HDFC LTD FV 2	2.62%
MARUTI UDYOG LTD.	2.50%
EIH LIMITED	2.23%
DIVIS LABORATORIES LIMITED	2.23%
KOTAK MAHINDRA BANK LIMITED_FV5	2.16%
MAHINDRA & MAHINDRA LTD.-FV5	2.11%
GUJARAT FLUOROCEMICALS LTD.	1.81%
ASIAN PAINTS LIMITEDFV-1	1.58%
AXIS BANK LIMITEDFV-2	1.50%
NTPC LIMITED	1.48%
HCL TECHNOLOGIES LIMITED	1.42%
YES BANK LTD	1.14%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.09%
UNITED BREWERIES LIMITED	1.09%
MOTHERSON SUMI SYSTEMS LTD.	1.08%
SANOFI INDIA LIMITED	1.02%
Vedanta Limited	0.95%
COAL INDIA LIMITED	0.90%
ULTRATECH CEMCO LTD	0.88%
TITAN COMPANY LIMITED	0.83%
JSW STEEL LIMITED	0.79%
PETRONET LNG LIMITED	0.77%
GRASIM INDUSTRIES LTD.	0.74%
ACC LIMITED	0.72%
TATA MOTORS LTD.FV-2	0.69%
NIIT Limited	0.69%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
INDIABULLS HOUSING FINANCE LTD	0.63%
STATE BANK OF INDIAFV-1	0.60%
GAS AUTHORITY OF INDIA LTD.	0.58%
HINDUSTAN ZINC LIMITEDFV-2	0.55%
AUROBINDO PHARMA LIMITED	0.54%
BHARAT PETROLEUM CORP. LTD.	0.54%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.52%
BAJAJ FINANCE LIMITED	0.51%
MARICO LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.45%
DABUR INDIA LTD.	0.45%
UPL LIMITED	0.44%
COFFEE DAY ENTERPRISES LIMITED	0.43%
BHARAT FORGE	0.42%
HERO MOTOCORP LIMITED	0.41%
SIEMENS LIMITED	0.39%
TATA ELXSI LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.36%
BERGER PAINTS (I) LIMITED	0.34%
PAGE INDUSTRIES LIMITED	0.21%
UNITED SPIRITS LIMITED	0.20%
THE FEDERAL BANK LIMITED	0.15%
<b>Equity Total</b>	<b>94.83%</b>
<b>Money Market Total</b>	<b>5.46%</b>
<b>Current Assets</b>	<b>-0.29%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹22.6115

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 1566.61 Crs.

## Asset Allocation

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

## Returns

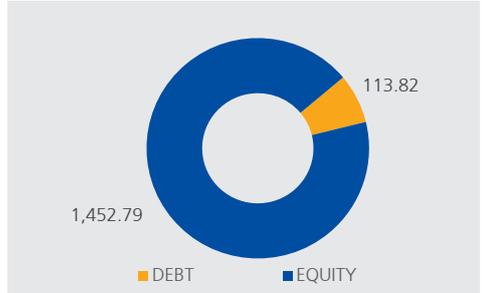
Period	Fund Returns	Index Returns
Last 1 Month	-0.48%	-0.29%
Last 6 Months	-4.99%	-4.63%
Last 1 Year	-3.15%	-1.78%
Last 2 Years	12.09%	12.48%
Last 3 Years	11.57%	12.71%
Since Inception	9.42%	8.32%

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

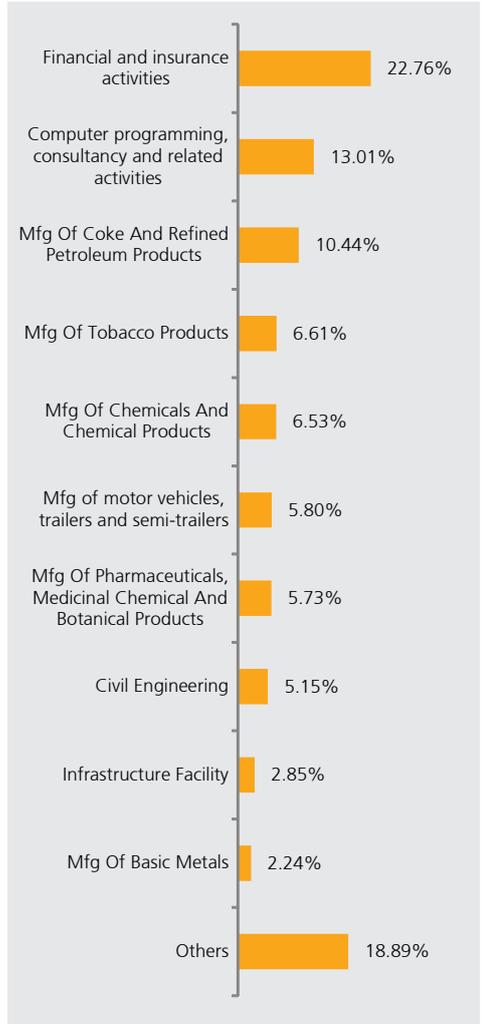
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.59%
HDFC BANK LTD.FV-2	7.35%
ITC - FV 1	6.61%
INFOSYS LIMITED	6.32%
ICICI BANK LTD.FV-2	5.41%
LARSEN&TUBRO	5.15%
TATA CONSULTANCY SERVICES LTD.	3.99%
HINDUSTAN LEVER LTD.	2.58%
HDFC LTD FV 2	2.58%
MARUTI UDYOG LTD.	2.47%
KOTAK MAHINDRA BANK LIMITED_FV5	2.41%
SANOFI INDIA LIMITED	2.14%
EIH LIMITED	2.13%
DIVIS LABORATORIES LIMITED	1.98%
GUJARAT FLUORO CHEMICALS LTD.	1.75%
MAHINDRA & MAHINDRA LTD.-FV5	1.65%
AXIS BANK LIMITEDFV-2	1.49%
NTPC LIMITED	1.39%
ASIAN PAINTS LIMITEDFV-1	1.38%
HCL TECHNOLOGIES LIMITED	1.29%
SHOPPERS STOP LIMITED	1.28%
STATE BANK OF INDIAFV-1	1.27%
YES BANK LTD	1.13%
UNITED BREWERIES LIMITED	1.11%
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.07%
FV-1	0.96%
MOTHERSON SUMI SYSTEMS LTD.	0.88%
Vedanta Limited	0.86%
ULTRATECH CEMCO LTD	0.86%
PETRONET LNG LIMITED	0.84%
COAL INDIA LIMITED	0.84%
JSW STEEL LIMITED	0.76%
TATA MOTORS LTD.FV-2	0.73%
TITAN COMPANY LIMITED	0.72%
ACC LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
NIIT Limited	0.63%
GAS AUTHORITY OF INDIA LTD.	0.62%
GRASIM INDUSTRIES LTD.	0.60%
INDIABULLS HOUSING FINANCE LTD	0.58%
AUROBINDO PHARMA LIMITED	0.54%
HINDUSTAN ZINC LIMITEDFV-2	0.50%
BHARAT PETROLEUM CORP. LTD.	0.47%
MARICO LIMITED	0.46%
DABUR INDIA LTD.	0.42%
COFFEE DAY ENTERPRISES LIMITED	0.42%
UPL LIMITED	0.40%
HERO MOTOCORP LIMITED	0.40%
BAJAJ FINANCE LIMITED	0.39%
TATA ELXSI LIMITED	0.39%
TECH MAHINDRA LIMITEDFV-5	0.38%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.38%
BHARAT FORGE	0.38%
SIEMENS LIMITED	0.36%
TATA IRON & STEEL COMPANY LTD	0.35%
PAGE INDUSTRIES LIMITED	0.22%
UNITED SPIRITS LIMITED	0.18%
THE FEDERAL BANK LIMITED	0.15%
GE POWER INDIA LIMITED	0.05%
SPENCER'S RETAIL LIMITED	0.05%
<b>Equity Total</b>	<b>92.73%</b>
<b>Money Market Total</b>	<b>7.20%</b>
<b>Current Assets</b>	<b>0.07%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹30.2937

**Inception Date:** 12<sup>th</sup> March 2007

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 59.55 Crs.

## Asset Allocation

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

## Returns

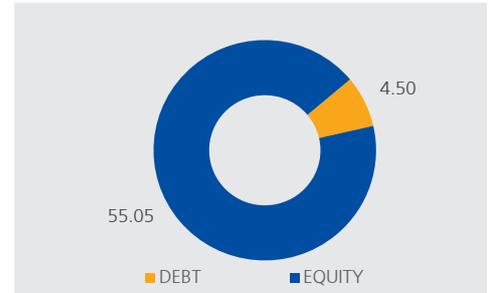
Period	Fund Returns	Index Returns
Last 1 Month	-0.55%	-0.29%
Last 6 Months	-5.61%	-4.63%
Last 1 Year	-4.77%	-1.78%
Last 2 Years	10.97%	12.48%
Last 3 Years	11.02%	12.71%
Since Inception	9.76%	9.36%

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

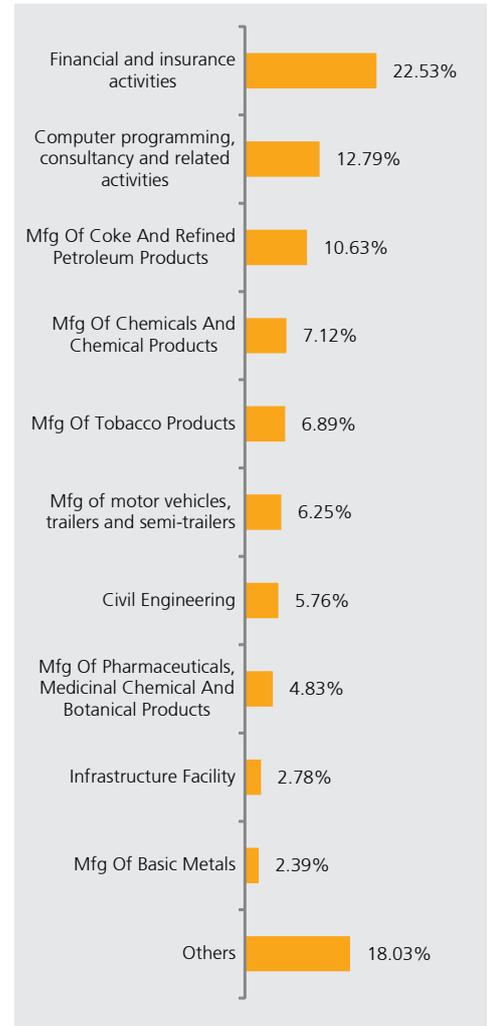
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.64%
HDFC BANK LTD.FV-2	7.63%
ITC - FV 1	6.89%
INFOSYS LIMITED	6.39%
LARSEN&TUBRO	5.76%
ICICI BANK LTD.FV-2	5.43%
TATA CONSULTANCY SERVICES LTD.	3.63%
HINDUSTAN LEVER LTD.	2.97%
HDFC LTD FV 2	2.60%
MARUTI UDYOG LTD.	2.49%
KOTAK MAHINDRA BANK LIMITED_FV5	2.47%
EIH LIMITED	2.22%
DIVIS LABORATORIES LIMITED	2.16%
MAHINDRA & MAHINDRA LTD.-FV5	2.00%
GUJARAT FLUOROCEMICALS LTD.	1.79%
ASIAN PAINTS LIMITEDFV-1	1.50%
AXIS BANK LIMITEDFV-2	1.49%
NTPC LIMITED	1.43%
HCL TECHNOLOGIES LIMITED	1.35%
YES BANK LTD	1.14%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
MOTHERSON SUMI SYSTEMS LTD.	1.07%
SANOFI INDIA LIMITED	1.05%
UNITED BREWERIES LIMITED	1.02%
Vedanta Limited	0.92%
COAL INDIA LIMITED	0.88%
ULTRATECH CEMCO LTD	0.87%
TITAN COMPANY LIMITED	0.78%
JSW STEEL LIMITED	0.77%
PETRONET LNG LIMITED	0.76%
TATA MOTORS LTD.FV-2	0.69%
ACC LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
NIIT Limited	0.65%
GRASIM INDUSTRIES LTD.	0.65%
HINDUSTAN ZINC LIMITEDFV-2	0.62%
STATE BANK OF INDIAFV-1	0.61%
GAS AUTHORITY OF INDIA LTD.	0.59%
AUROBINDO PHARMA LIMITED	0.54%
INDIABULLS HOUSING FINANCE LTD	0.53%
BHARAT PETROLEUM CORP. LTD.	0.50%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
BAJAJ FINANCE LIMITED	0.48%
MARICO LIMITED	0.46%
DABUR INDIA LTD.	0.44%
TECH MAHINDRA LIMITEDFV-5	0.43%
COFFEE DAY ENTERPRISES LIMITED	0.42%
UPL LIMITED	0.42%
HERO MOTOCORP LIMITED	0.41%
BHARAT FORGE	0.40%
SIEMENS LIMITED	0.38%
TATA ELXSI LIMITED	0.35%
TATA IRON & STEEL COMPANY LTD	0.33%
PAGE INDUSTRIES LIMITED	0.21%
UNITED SPIRITS LIMITED	0.19%
THE FEDERAL BANK LIMITED	0.15%
<b>Equity Total</b>	<b>92.44%</b>
<b>Money Market Total</b>	<b>7.58%</b>
<b>Current Assets</b>	<b>-0.02%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹26.5113

**Inception Date:** 4<sup>th</sup> December 2008

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 87.63 Crs.

## Asset Allocation

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

## Returns

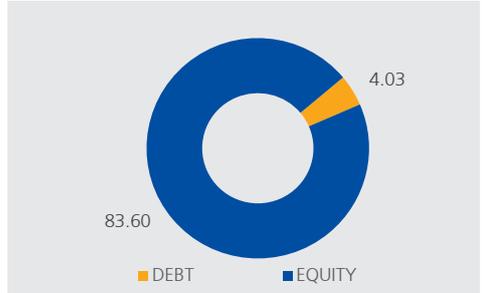
Period	Fund Returns	Index Returns
Last 1 Month	-0.55%	-0.29%
Last 6 Months	-5.43%	-4.63%
Last 1 Year	-4.03%	-1.78%
Last 2 Years	11.43%	12.48%
Last 3 Years	11.34%	12.71%
Since Inception	8.70%	8.32%

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

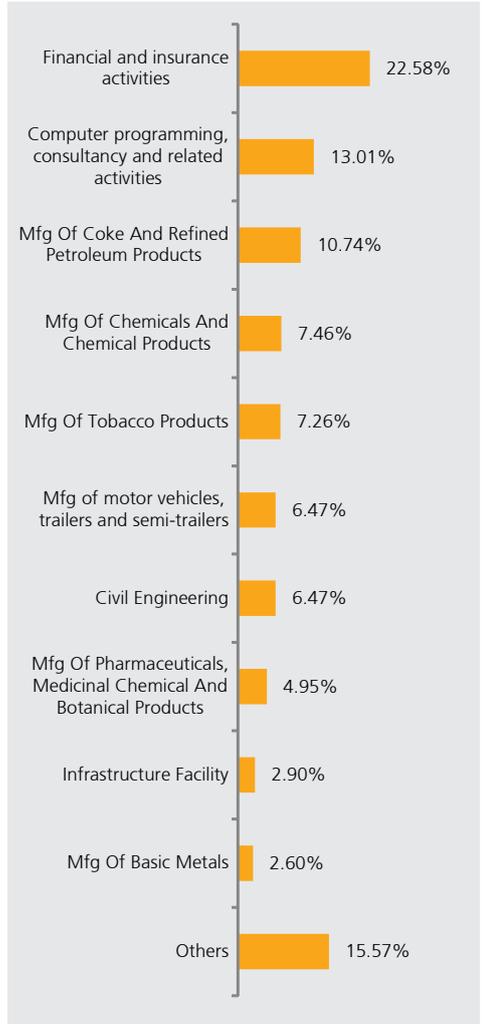
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.66%
HDFC BANK LTD.FV-2	7.80%
ITC - FV 1	7.26%
INFOSYS LIMITED	6.51%
LARSEN&TUBRO	6.47%
ICICI BANK LTD.FV-2	5.44%
TATA CONSULTANCY SERVICES LTD.	3.92%
HINDUSTAN LEVER LTD.	3.13%
HDFC LTD FV 2	2.61%
MARUTI UDYOG LTD.	2.50%
EIH LIMITED	2.27%
DIVIS LABORATORIES LIMITED	2.26%
KOTAK MAHINDRA BANK LIMITED_FV5	2.22%
MAHINDRA & MAHINDRA LTD.-FV5	2.20%
GUJARAT FLUOROCEMICALS LTD.	1.83%
ASIAN PAINTS LIMITEDFV-1	1.60%
AXIS BANK LIMITEDFV-2	1.50%
NTPC LIMITED	1.49%
HCL TECHNOLOGIES LIMITED	1.44%
YES BANK LTD	1.14%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
UNITED BREWERIES LIMITED	1.08%
MOTHERSON SUMI SYSTEMS LTD.	1.08%
SANOFI INDIA LIMITED	1.07%
Vedanta Limited	0.96%
COAL INDIA LIMITED	0.91%
ULTRATECH CEMCO LTD	0.88%
TITAN COMPANY LIMITED	0.85%
JSW STEEL LIMITED	0.80%
PETRONET LNG LIMITED	0.77%
HINDUSTAN ZINC LIMITEDFV-2	0.75%
GRASIM INDUSTRIES LTD.	0.75%
HINDALCO INDUSTRIES LTD FV RE 1	0.70%
TATA MOTORS LTD.FV-2	0.69%
ACC LIMITED	0.68%
GAS AUTHORITY OF INDIA LTD.	0.64%
STATE BANK OF INDIAFV-1	0.62%
INDIABULLS HOUSING FINANCE LTD	0.57%
BHARAT PETROLEUM CORP. LTD.	0.55%
AUROBINDO PHARMA LIMITED	0.54%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.53%
BAJAJ FINANCE LIMITED	0.52%
MARICO LIMITED	0.50%
TECH MAHINDRA LIMITEDFV-5	0.46%
DABUR INDIA LTD.	0.45%
UPL LIMITED	0.44%
BHARAT FORGE	0.44%
COFFEE DAY ENTERPRISES LIMITED	0.43%
HERO MOTOCORP LIMITED	0.43%
SIEMENS LIMITED	0.39%
TATA ELXSI LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.35%
NIIT Limited	0.30%
PAGE INDUSTRIES LIMITED	0.21%
UNITED SPIRITS LIMITED	0.20%
THE FEDERAL BANK LIMITED	0.15%
<b>Equity Total</b>	<b>95.40%</b>
<b>Money Market Total</b>	<b>4.62%</b>
<b>Current Assets</b>	<b>-0.02%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹22.3269

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 60.91 Crs.

## Asset Allocation

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

## Returns

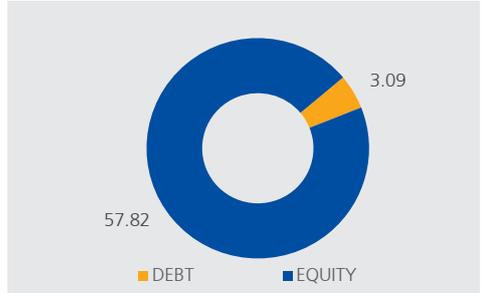
Period	Fund Returns	Index Returns
Last 1 Month	-0.43%	-0.29%
Last 6 Months	-4.64%	-4.63%
Last 1 Year	-2.65%	-1.78%
Last 2 Years	12.42%	12.48%
Last 3 Years	11.77%	12.71%
Since Inception	9.27%	8.32%

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

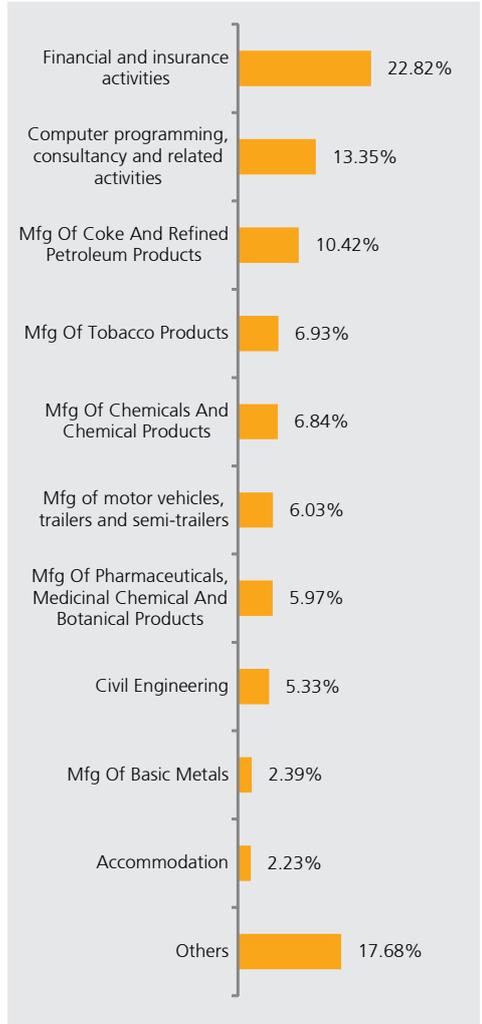
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.63%
HDFC BANK LTD.FV-2	7.62%
ITC - FV 1	6.93%
INFOSYS LIMITED	6.48%
ICICI BANK LTD.FV-2	5.43%
LARSEN&TUBRO	5.33%
TATA CONSULTANCY SERVICES LTD.	4.25%
HINDUSTAN LEVER LTD.	2.72%
HDFC LTD FV 2	2.60%
MARUTI UDYOG LTD.	2.49%
KOTAK MAHINDRA BANK LIMITED_FV5	2.40%
EIH LIMITED	2.23%
SANOBI INDIA LIMITED	2.19%
DIVIS LABORATORIES LIMITED	2.16%
MAHINDRA & MAHINDRA LTD.-FV5	1.82%
GUJARAT FLUORO CHEMICALS LTD.	1.79%
AXIS BANK LIMITEDFV-2	1.49%
ASIAN PAINTS LIMITEDFV-1	1.46%
NTPC LIMITED	1.44%
HCL TECHNOLOGIES LIMITED	1.36%
SHOPPERS STOP LIMITED	1.28%
UNITED BREWERIES LIMITED	1.14%
YES BANK LTD	1.14%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
STATE BANK OF INDIAFV-1	1.05%
MOTHERSON SUMI SYSTEMS LTD.	0.96%
Vedanta Limited	0.92%
COAL INDIA LIMITED	0.88%
ULTRATECH CEMCO LTD	0.87%
PETRONET LNG LIMITED	0.86%
JSW STEEL LIMITED	0.79%
TATA MOTORS LTD.FV-2	0.77%
TITAN COMPANY LIMITED	0.77%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
ACC LIMITED	0.66%
GRASIM INDUSTRIES LTD.	0.63%
GAS AUTHORITY OF INDIA LTD.	0.63%
HINDUSTAN ZINC LIMITEDFV-2	0.60%
INDIABULLS HOUSING FINANCE LTD	0.54%
AUROBINDO PHARMA LIMITED	0.54%
MARICO LIMITED	0.46%
DABUR INDIA LTD.	0.44%
NIIT Limited	0.44%
COFFEE DAY ENTERPRISES LIMITED	0.43%
UPL LIMITED	0.42%
HERO MOTOCORP LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.42%
BAJAJ FINANCE LIMITED	0.42%
TATA ELXSI LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.41%
BHARAT FORGE	0.38%
SIEMENS LIMITED	0.38%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.38%
TATA IRON & STEEL COMPANY LTD	0.34%
PAGE INDUSTRIES LIMITED	0.22%
UNITED SPIRITS LIMITED	0.19%
THE FEDERAL BANK LIMITED	0.15%
SPENCER'S RETAIL LIMITED	0.05%
<b>Equity Total</b>	<b>94.92%</b>
<b>Money Market Total</b>	<b>5.28%</b>
<b>Current Assets</b>	<b>-0.20%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹21.8472

**Inception Date:** 27<sup>th</sup> February 2008

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 15.71 Crs.

## Asset Allocation

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

## Returns

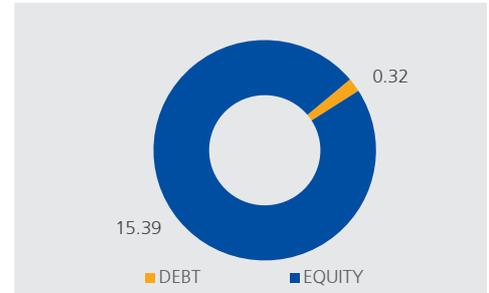
Period	Fund Returns	Index Returns
Last 1 Month	-0.48%	-0.29%
Last 6 Months	-5.57%	-4.63%
Last 1 Year	-4.92%	-1.78%
Last 2 Years	11.03%	12.48%
Last 3 Years	11.18%	12.71%
Since Inception	7.41%	6.81%

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

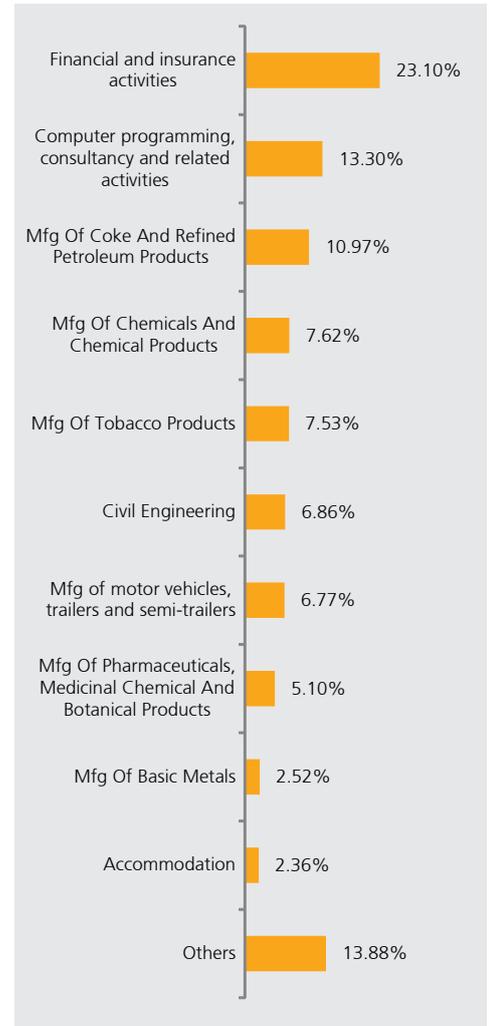
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.83%
HDFC BANK LTD.FV-2	7.78%
ITC - FV 1	7.53%
LARSEN&TUBRO	6.86%
INFOSYS LIMITED	6.71%
ICICI BANK LTD.FV-2	5.54%
TATA CONSULTANCY SERVICES LTD.	4.19%
HINDUSTAN LEVER LTD.	3.09%
HDFC LTD FV 2	2.66%
MARUTI UDYOG LTD.	2.55%
KOTAK MAHINDRA BANK LIMITED_FV5	2.51%
MAHINDRA & MAHINDRA LTD.-FV5	2.43%
EIH LIMITED	2.36%
DIVIS LABORATORIES LIMITED	2.33%
GUJARAT FLUOROCEMICALS LTD.	1.93%
ASIAN PAINTS LIMITEDFV-1	1.67%
NTPC LIMITED	1.52%
AXIS BANK LIMITEDFV-2	1.52%
HCL TECHNOLOGIES LIMITED	1.51%
YES BANK LTD	1.16%
SANOBI INDIA LIMITED	1.12%
UNITED BREWERIES LIMITED	1.12%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.10%
MOTHERSON SUMI SYSTEMS LTD.	1.09%
Vedanta Limited	0.99%
COAL INDIA LIMITED	0.94%
ULTRATECH CEMCO LTD	0.89%
TITAN COMPANY LIMITED	0.89%
JSW STEEL LIMITED	0.83%
GRASIM INDUSTRIES LTD.	0.81%
PETRONET LNG LIMITED	0.79%
HINDALCO INDUSTRIES LTD FV RE 1	0.72%
TATA MOTORS LTD.FV-2	0.70%
GAS AUTHORITY OF INDIA LTD.	0.67%
STATE BANK OF INDIAFV-1	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.61%
INDIABULLS HOUSING FINANCE LTD	0.60%
BHARAT PETROLEUM CORP. LTD.	0.58%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.56%
AUROBINDO PHARMA LIMITED	0.55%
BAJAJ FINANCE LIMITED	0.54%
ACC LIMITED	0.53%
MARICO LIMITED	0.52%
TECH MAHINDRA LIMITEDFV-5	0.49%
DABUR INDIA LTD.	0.46%
BHARAT FORGE	0.46%
UPL LIMITED	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.44%
HERO MOTOCORP LIMITED	0.44%
SIEMENS LIMITED	0.41%
TATA ELXSI LIMITED	0.39%
TATA IRON & STEEL COMPANY LTD	0.36%
PAGE INDUSTRIES LIMITED	0.22%
UNITED SPIRITS LIMITED	0.21%
THE FEDERAL BANK LIMITED	0.15%
<b>Equity Total</b>	<b>97.97%</b>
<b>Money Market Total</b>	<b>3.00%</b>
<b>Current Assets</b>	<b>-0.96%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 January, 19:** ₹22.7696

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 3.70 Crs.

## Asset Allocation

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

## Returns

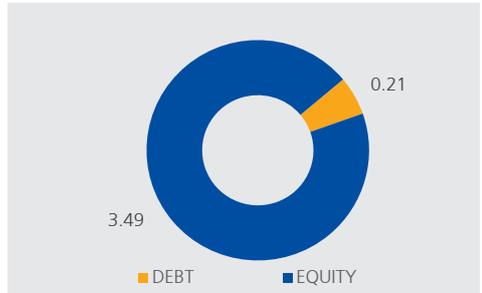
Period	Fund Returns	Index Returns
Last 1 Month	-0.47%	-0.29%
Last 6 Months	-4.51%	-4.63%
Last 1 Year	-2.54%	-1.78%
Last 2 Years	12.35%	12.48%
Last 3 Years	11.76%	12.71%
Since Inception	9.51%	8.32%

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

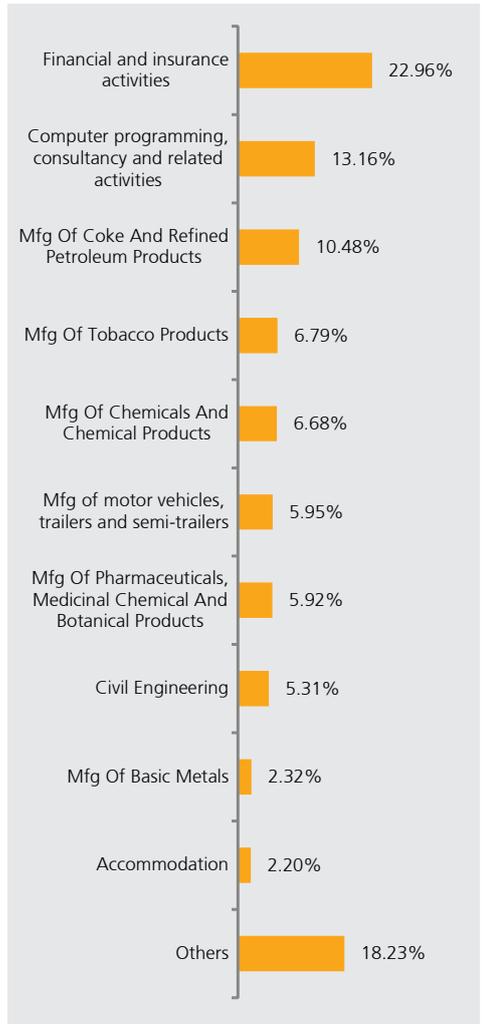
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.69%
HDFC BANK LTD.FV-2	7.45%
ITC - FV 1	6.79%
INFOSYS LIMITED	6.42%
ICICI BANK LTD.FV-2	5.46%
LARSEN&TUBRO	5.31%
TATA CONSULTANCY SERVICES LTD.	4.20%
HINDUSTAN LEVER LTD.	2.71%
HDFC LTD FV 2	2.61%
KOTAK MAHINDRA BANK LIMITED_FV5	2.53%
MARUTI UDYOG LTD.	2.49%
EIH LIMITED	2.20%
SANOFI INDIA LIMITED	2.17%
DIVIS LABORATORIES LIMITED	2.13%
GUJARAT FLUORO CHEMICALS LTD.	1.78%
MAHINDRA & MAHINDRA LTD.-FV5	1.72%
AXIS BANK LIMITEDFV-2	1.50%
ASIAN PAINTS LIMITEDFV-1	1.43%
NTPC LIMITED	1.42%
HCL TECHNOLOGIES LIMITED	1.32%
SHOPPERS STOP LIMITED	1.29%
STATE BANK OF INDIAFV-1	1.17%
YES BANK LTD	1.15%
UNITED BREWERIES LIMITED	1.12%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.09%
MOTHERSON SUMI SYSTEMS LTD.	0.96%
Vedanta Limited	0.91%
ULTRATECH CEMCO LTD	0.87%
COAL INDIA LIMITED	0.86%
PETRONET LNG LIMITED	0.86%
JSW STEEL LIMITED	0.77%
TATA MOTORS LTD.FV-2	0.77%
TITAN COMPANY LIMITED	0.76%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
GRASIM INDUSTRIES LTD.	0.65%
ACC LIMITED	0.65%
GAS AUTHORITY OF INDIA LTD.	0.60%
HINDUSTAN ZINC LIMITEDFV-2	0.56%
AUROBINDO PHARMA LIMITED	0.54%
INDIABULLS HOUSING FINANCE LTD	0.53%
MARICO LIMITED	0.45%
DABUR INDIA LTD.	0.44%
COFFEE DAY ENTERPRISES LIMITED	0.42%
HERO MOTOCORP LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.42%
NIIT Limited	0.41%
BAJAJ FINANCE LIMITED	0.41%
TATA ELXSI LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
BHARAT FORGE	0.38%
SIEMENS LIMITED	0.38%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.33%
UPL LIMITED	0.33%
PAGE INDUSTRIES LIMITED	0.25%
UNITED SPIRITS LIMITED	0.19%
THE FEDERAL BANK LIMITED	0.15%
SPENCER'S RETAIL LIMITED	0.05%
<b>Equity Total</b>	<b>94.29%</b>
<b>Money Market Total</b>	<b>6.27%</b>
<b>Current Assets</b>	<b>-0.56%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹26.1424

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 January, 19:** ₹ 58.82 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	92
Gsec / Debt	00-00	-
MMI / Others	00-40	8

## Returns

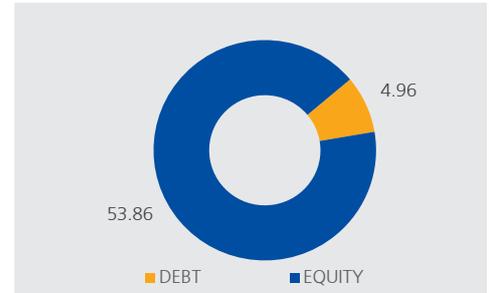
Period	Fund Returns	Index Returns
Last 1 Month	-2.36%	-2.64%
Last 6 Months	-8.02%	-6.87%
Last 1 Year	-8.55%	-9.03%
Last 2 Years	6.98%	10.15%
Last 3 Years	7.43%	9.96%
Since Inception	9.45%	6.81%

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

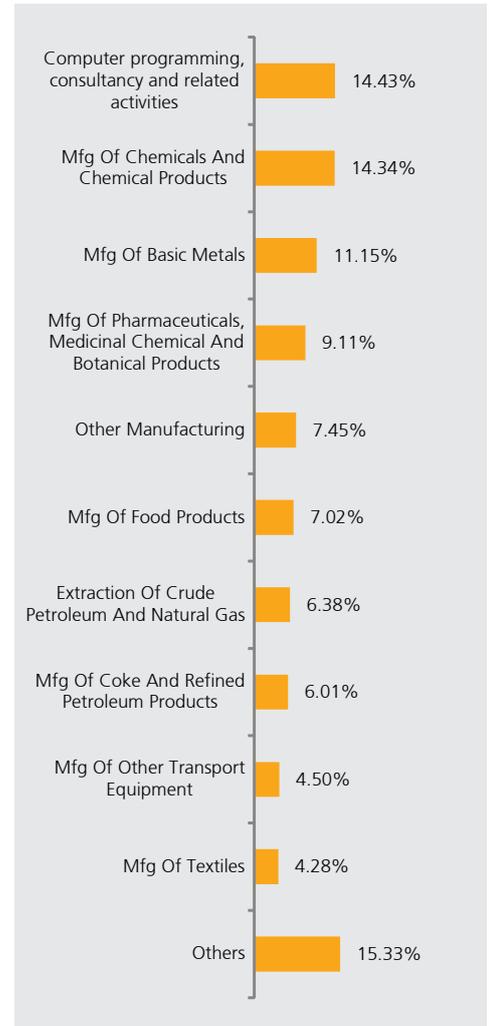
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	9.01%
TITAN COMPANY LIMITED	7.45%
HCL TECHNOLOGIES LIMITED	7.32%
TECH MAHINDRA LIMITEDFV-5	7.11%
ONGCFV-5	6.38%
GAS AUTHORITY OF INDIA LTD.	5.87%
TATA IRON & STEEL COMPANY LTD	5.20%
INDIAN OIL CORPORATION LIMITED	4.95%
ASIAN PAINTS LIMITEDFV-1	4.93%
HINDALCO INDUSTRIES LTD FV RE 1	4.88%
AUROBINDO PHARMA LIMITED	4.71%
HERO MOTOCORP LIMITED	4.50%
CIPLA LTD.	4.40%
GRASIM INDUSTRIES LTD.	4.28%
NESTLE INDIA LIMITED	3.56%
BRITANNIA INDUSTRIES LTD	3.46%
JSW STEEL LIMITED	1.07%
BHARAT PETROLEUM CORP. LTD.	1.06%
MAHINDRA & MAHINDRA LTD.-FV5	0.86%
BERGER PAINTS (I) LIMITED	0.40%
SPENCER'S RETAIL LIMITED	0.17%
<b>Equity Total</b>	<b>91.57%</b>
<b>Money Market Total</b>	<b>8.67%</b>
<b>Current Assets</b>	<b>-0.25%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹19.9205

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 January, 19:** ₹ 194.61 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	84
Gsec / Debt	00-00	-
MMI / Others	00-40	16

## Returns

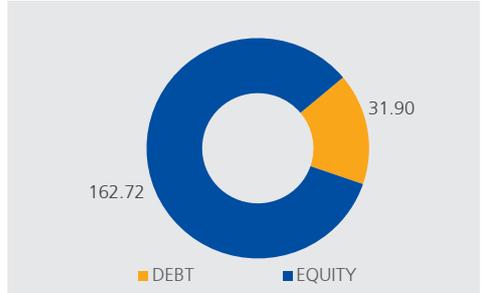
Period	Fund Returns	Index Returns
Last 1 Month	-2.13%	-2.64%
Last 6 Months	-7.72%	-6.87%
Last 1 Year	-8.22%	-9.03%
Last 2 Years	7.29%	10.15%
Last 3 Years	7.73%	9.96%
Since Inception	7.90%	7.26%

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

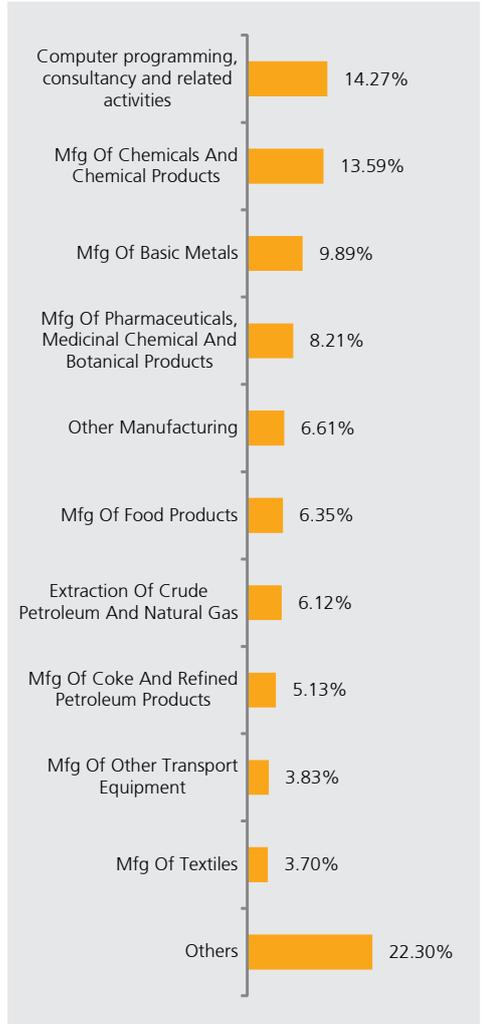
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.60%
TECH MAHINDRA LIMITEDFV-5	7.19%
HCL TECHNOLOGIES LIMITED	7.08%
TITAN COMPANY LIMITED	6.61%
ONGCFV-5	6.12%
GAS AUTHORITY OF INDIA LTD.	5.05%
ASIAN PAINTS LIMITEDFV-1	4.61%
TATA IRON & STEEL COMPANY LTD	4.55%
AUROBINDO PHARMA LIMITED	4.53%
HINDALCO INDUSTRIES LTD FV RE 1	4.39%
INDIAN OIL CORPORATION LIMITED	4.21%
HERO MOTOCORP LIMITED	3.83%
GRASIM INDUSTRIES LTD.	3.70%
CIPLA LTD.	3.68%
NESTLE INDIA LIMITED	3.22%
BRITANNIA INDUSTRIES LTD	3.13%
JSW STEEL LIMITED	0.95%
BHARAT PETROLEUM CORP. LTD.	0.92%
MAHINDRA & MAHINDRA LTD.-FV5	0.72%
BERGER PAINTS (I) LIMITED	0.38%
SPENCER'S RETAIL LIMITED	0.14%
<b>Equity Total</b>	<b>83.61%</b>
<b>Money Market Total</b>	<b>16.24%</b>
<b>Current Assets</b>	<b>0.15%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹20.0919

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50

**AUM as on 31 January, 19:** ₹ 11.29 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	89
Gsec / Debt	00-00	-
MMI / Others	00-40	11

## Returns

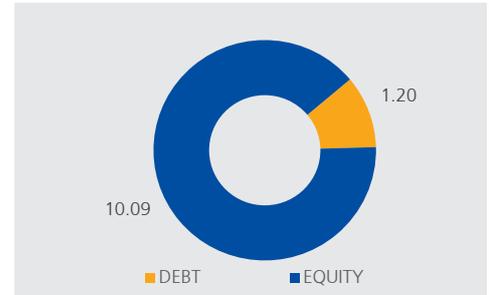
Period	Fund Returns	Index Returns
Last 1 Month	-2.15%	-2.64%
Last 6 Months	-7.80%	-6.87%
Last 1 Year	-8.31%	-9.03%
Last 2 Years	7.19%	10.15%
Last 3 Years	7.53%	9.96%
Since Inception	8.01%	7.26%

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

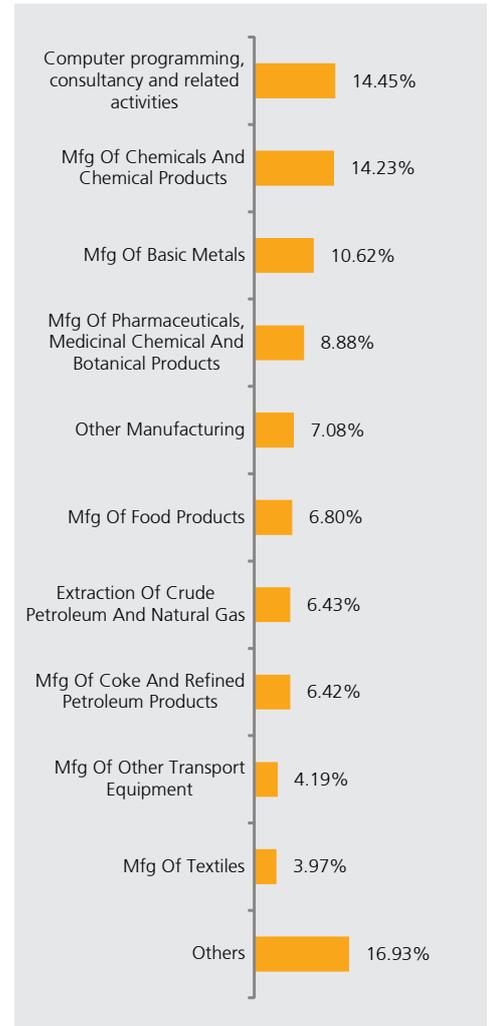
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.96%
HCL TECHNOLOGIES LIMITED	7.38%
TITAN COMPANY LIMITED	7.08%
TECH MAHINDRA LIMITEDFV-5	7.06%
ONGCFV-5	6.43%
INDIAN OIL CORPORATION LIMITED	5.40%
GAS AUTHORITY OF INDIA LTD.	5.31%
TATA IRON & STEEL COMPANY LTD	4.88%
ASIAN PAINTS LIMITEDFV-1	4.87%
AUROBINDO PHARMA LIMITED	4.75%
HINDALCO INDUSTRIES LTD FV RE 1	4.73%
HERO MOTOCORP LIMITED	4.19%
CIPLA LTD.	4.13%
GRASIM INDUSTRIES LTD.	3.97%
NESTLE INDIA LIMITED	3.45%
BRITANNIA INDUSTRIES LTD	3.34%
BHARAT PETROLEUM CORP. LTD.	1.02%
JSW STEEL LIMITED	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	0.81%
BERGER PAINTS (I) LIMITED	0.40%
SPENCER'S RETAIL LIMITED	0.17%
<b>Equity Total</b>	<b>89.34%</b>
<b>Money Market Total</b>	<b>10.28%</b>
<b>Current Assets</b>	<b>0.38%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹23.5222

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 January, 19:** ₹ 2.78 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	87
Gsec / Debt	00-00	-
MMI / Others	00-40	13

## Returns

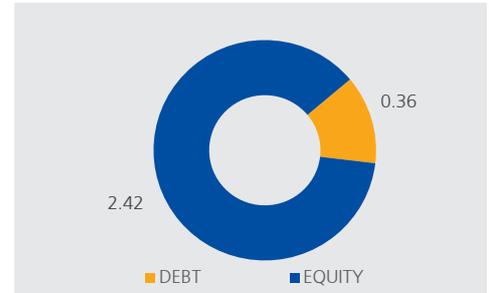
Period	Fund Returns	Index Returns
Last 1 Month	-2.21%	-2.64%
Last 6 Months	-7.86%	-6.87%
Last 1 Year	-8.36%	-9.03%
Last 2 Years	7.25%	10.15%
Last 3 Years	7.64%	9.96%
Since Inception	8.49%	7.25%

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

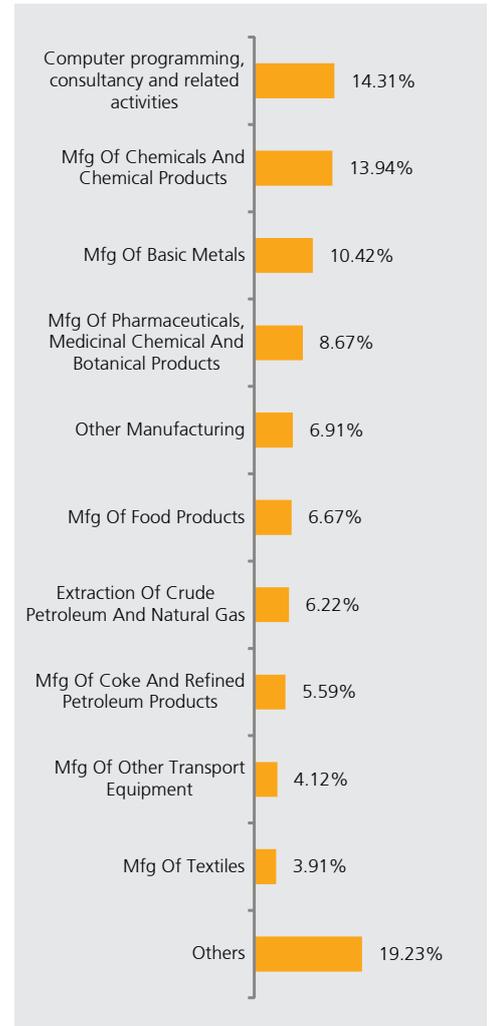
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.82%
HCL TECHNOLOGIES LIMITED	7.24%
TECH MAHINDRA LIMITEDFV-5	7.07%
TITAN COMPANY LIMITED	6.91%
ONGCFV-5	6.22%
GAS AUTHORITY OF INDIA LTD.	5.29%
TATA IRON & STEEL COMPANY LTD	4.84%
ASIAN PAINTS LIMITEDFV-1	4.73%
AUROBINDO PHARMA LIMITED	4.60%
INDIAN OIL CORPORATION LIMITED	4.59%
HINDALCO INDUSTRIES LTD FV RE 1	4.59%
HERO MOTOCORP LIMITED	4.12%
CIPLA LTD.	4.06%
GRASIM INDUSTRIES LTD.	3.91%
NESTLE INDIA LIMITED	3.40%
BRITANNIA INDUSTRIES LTD	3.27%
BHARAT PETROLEUM CORP. LTD.	1.00%
JSW STEEL LIMITED	0.99%
MAHINDRA & MAHINDRA LTD.-FV5	0.79%
BERGER PAINTS (I) LIMITED	0.39%
SPENCER'S RETAIL LIMITED	0.16%
<b>Equity Total</b>	<b>87.00%</b>
<b>Money Market Total</b>	<b>12.78%</b>
<b>Current Assets</b>	<b>0.22%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹11.1120

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 January, 19:** ₹ 22.59 Crs.

## Asset Allocation

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

## Returns

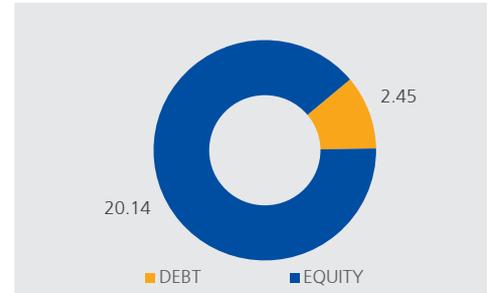
Period	Fund Returns	Index Returns
Last 1 Month	-4.04%	-4.20%
Last 6 Months	-8.08%	-6.65%
Last 1 Year	-14.65%	-14.62%
Last 2 Years	3.22%	2.30%
Last 3 Years	9.20%	9.53%
Since Inception	1.00%	2.31%

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

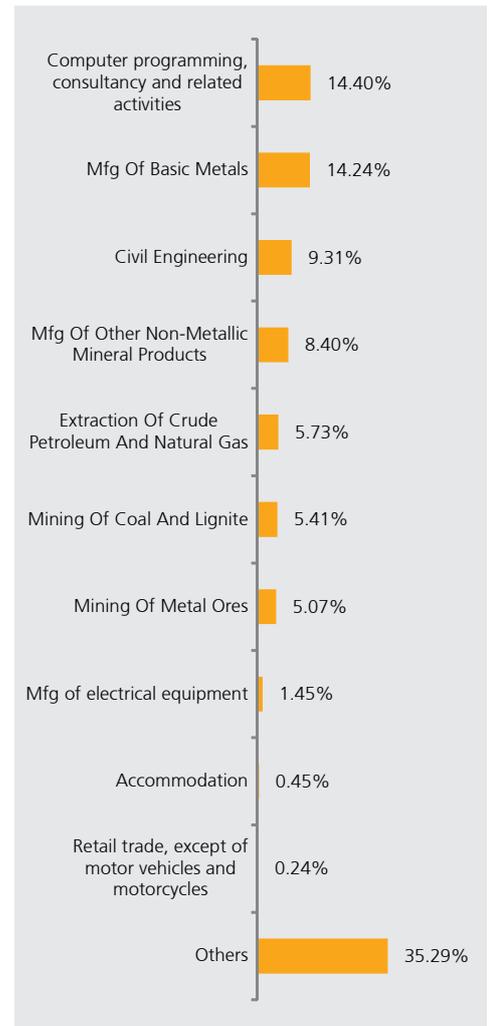
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.31%
INFOSYS LIMITED	7.33%
POWER GRID CORP OF INDIA LTD	6.80%
NTPC LIMITED	6.28%
GAS AUTHORITY OF INDIA LTD.	6.26%
ONGCFV-5	5.73%
COAL INDIA LIMITED	5.41%
TATA CONSULTANCY SERVICES LTD.	5.19%
Vedanta Limited	5.07%
ULTRATECH CEMCO LTD	5.02%
TATA IRON & STEEL COMPANY LTD	4.87%
HINDALCO INDUSTRIES LTD FV RE 1	4.35%
JSW STEEL LIMITED	3.66%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.63%
ACC LIMITED	3.38%
BHARTI AIRTEL LIMITED	1.47%
SIEMENS LIMITED	1.45%
HINDUSTAN ZINC LIMITEDFV-2	1.37%
TECH MAHINDRA LIMITEDFV-5	0.98%
HCL TECHNOLOGIES LIMITED	0.89%
EIH LIMITED	0.45%
SPENCER'S RETAIL LIMITED	0.24%
<b>Equity Total</b>	<b>89.15%</b>
<b>Money Market Total</b>	<b>10.76%</b>
<b>Current Assets</b>	<b>0.09%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹11.4237

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 January, 19:** ₹ 10.27 Crs.

## Asset Allocation

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

## Returns

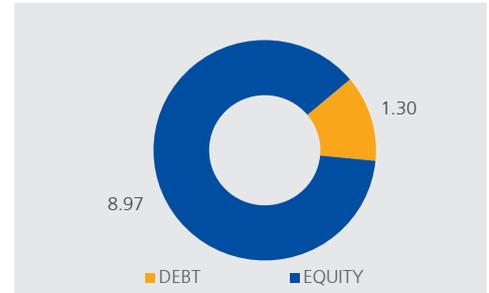
Period	Fund Returns	Index Returns
Last 1 Month	-3.97%	-4.20%
Last 6 Months	-7.83%	-6.65%
Last 1 Year	-14.41%	-14.62%
Last 2 Years	3.43%	2.30%
Last 3 Years	9.32%	9.53%
Since Inception	1.48%	-0.07%

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

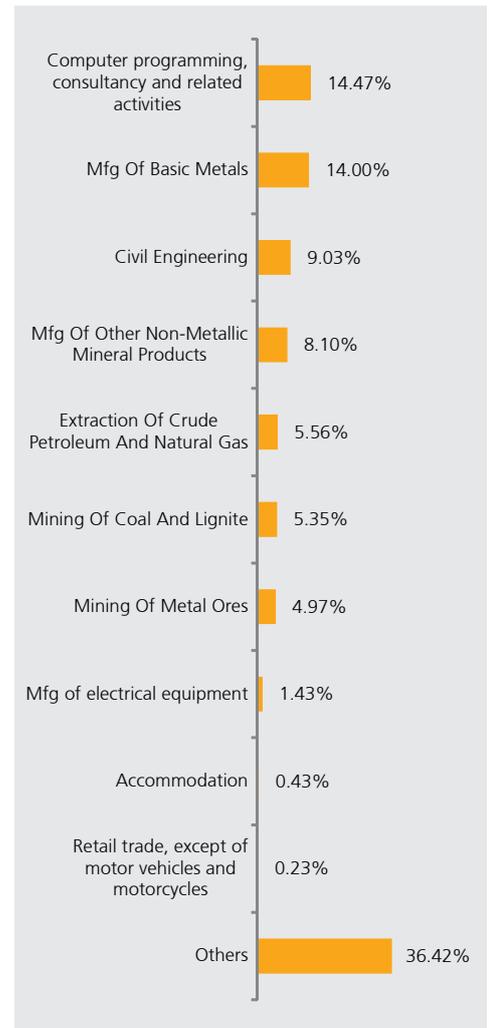
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.03%
INFOSYS LIMITED	7.29%
POWER GRID CORP OF INDIA LTD	6.65%
NTPC LIMITED	6.18%
GAS AUTHORITY OF INDIA LTD.	6.00%
ONGCFV-5	5.56%
COAL INDIA LIMITED	5.35%
TATA CONSULTANCY SERVICES LTD.	5.33%
Vedanta Limited	4.97%
ULTRATECH CEMCO LTD	4.84%
TATA IRON & STEEL COMPANY LTD	4.78%
HINDALCO INDUSTRIES LTD FV RE 1	4.27%
JSW STEEL LIMITED	3.63%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.50%
ACC LIMITED	3.26%
BHARTI AIRTEL LIMITED	1.44%
SIEMENS LIMITED	1.43%
HINDUSTAN ZINC LIMITEDFV-2	1.33%
TECH MAHINDRA LIMITEDFV-5	0.97%
HCL TECHNOLOGIES LIMITED	0.88%
EIH LIMITED	0.43%
SPENCER'S RETAIL LIMITED	0.23%
<b>Equity Total</b>	<b>87.35%</b>
<b>Money Market Total</b>	<b>12.25%</b>
<b>Current Assets</b>	<b>0.40%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Pension Infrastructure Fund 2 (ULIF06601/01/10PINFRASST02121)

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹11.7350

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 January, 19:** ₹ 3.77 Crs.

## Asset Allocation

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

## Returns

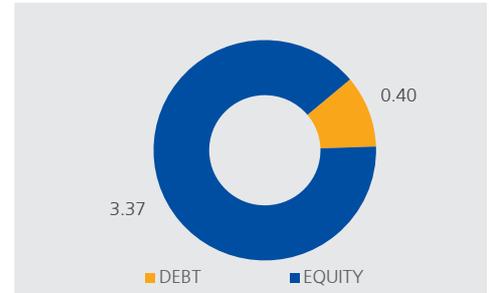
Period	Fund Returns	Index Returns
Last 1 Month	-4.03%	-4.20%
Last 6 Months	-7.77%	-6.65%
Last 1 Year	-14.33%	-14.62%
Last 2 Years	3.45%	2.30%
Last 3 Years	9.48%	9.53%
Since Inception	1.78%	-0.07%

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

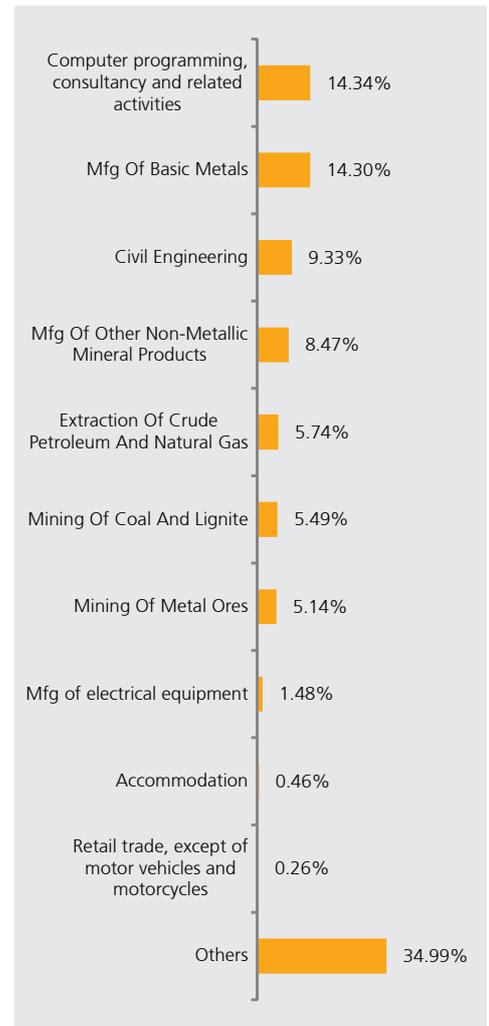
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.33%
INFOSYS LIMITED	7.30%
POWER GRID CORP OF INDIA LTD	6.77%
NTPC LIMITED	6.29%
GAS AUTHORITY OF INDIA LTD.	6.22%
ONGCFV-5	5.74%
COAL INDIA LIMITED	5.49%
TATA CONSULTANCY SERVICES LTD.	5.16%
Vedanta Limited	5.14%
ULTRATECH CEMCO LTD	5.06%
TATA IRON & STEEL COMPANY LTD	4.94%
HINDALCO INDUSTRIES LTD FV RE 1	4.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.66%
JSW STEEL LIMITED	3.64%
ACC LIMITED	3.41%
SIEMENS LIMITED	1.48%
BHARTI AIRTEL LIMITED	1.47%
HINDUSTAN ZINC LIMITEDFV-2	1.39%
TECH MAHINDRA LIMITEDFV-5	0.99%
HCL TECHNOLOGIES LIMITED	0.90%
EIH LIMITED	0.46%
SPENCER'S RETAIL LIMITED	0.26%
<b>Equity Total</b>	<b>89.43%</b>
<b>Money Market Total</b>	<b>9.95%</b>
<b>Current Assets</b>	<b>0.62%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹10.8762

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 January, 19:** ₹ 0.28 Crs.

## Asset Allocation

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

## Returns

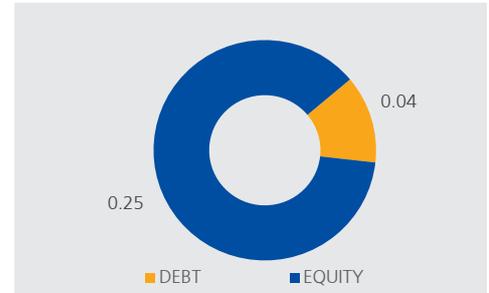
Period	Fund Returns	Index Returns
Last 1 Month	-3.96%	-4.20%
Last 6 Months	-7.88%	-6.65%
Last 1 Year	-14.21%	-14.62%
Last 2 Years	3.42%	2.30%
Last 3 Years	9.38%	9.53%
Since Inception	0.80%	2.32%

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

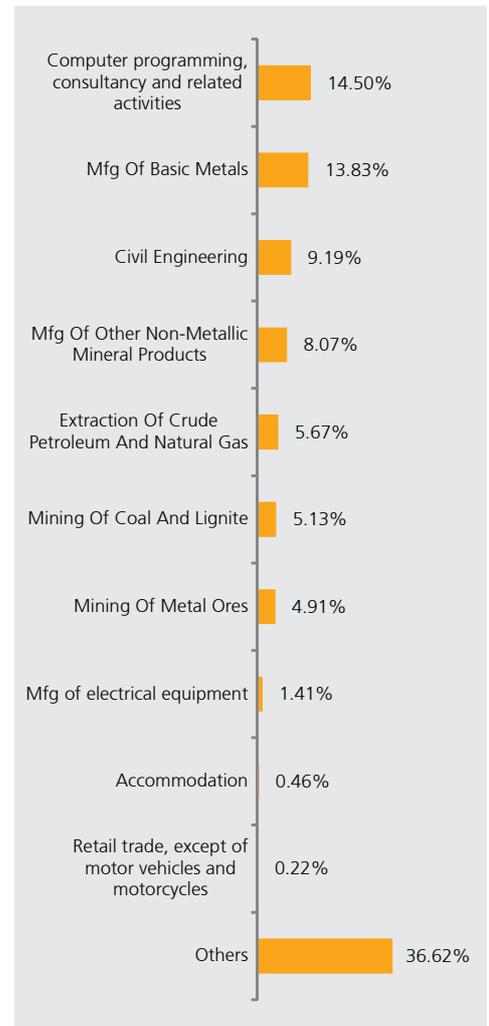
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.19%
INFOSYS LIMITED	7.29%
POWER GRID CORP OF INDIA LTD	6.59%
GAS AUTHORITY OF INDIA LTD.	6.23%
NTPC LIMITED	5.99%
ONGCFV-5	5.67%
TATA CONSULTANCY SERVICES LTD.	5.38%
COAL INDIA LIMITED	5.13%
Vedanta Limited	4.91%
ULTRATECH CEMCO LTD	4.82%
TATA IRON & STEEL COMPANY LTD	4.70%
HINDALCO INDUSTRIES LTD FV RE 1	4.21%
JSW STEEL LIMITED	3.59%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.51%
ACC LIMITED	3.25%
SIEMENS LIMITED	1.41%
BHARTI AIRTEL LIMITED	1.41%
HINDUSTAN ZINC LIMITEDFV-2	1.33%
TECH MAHINDRA LIMITEDFV-5	0.95%
HCL TECHNOLOGIES LIMITED	0.88%
EIH LIMITED	0.46%
SPENCER'S RETAIL LIMITED	0.22%
<b>Equity Total</b>	<b>87.11%</b>
<b>Money Market Total</b>	<b>12.49%</b>
<b>Current Assets</b>	<b>0.40%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹17.9807

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 January, 19:** ₹ 22.12 Crs.

## Asset Allocation

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

## Returns

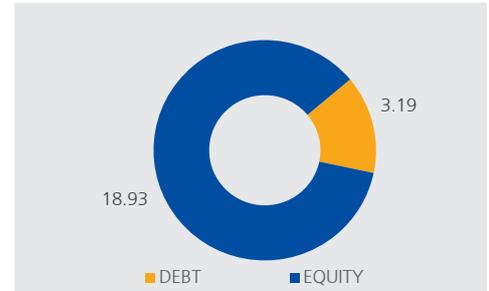
Period	Fund Returns	Index Returns
Last 1 Month	-2.24%	-2.80%
Last 6 Months	-3.93%	-3.15%
Last 1 Year	-10.03%	-12.80%
Last 2 Years	5.50%	4.31%
Last 3 Years	11.62%	9.46%
Since Inception	5.67%	6.98%

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

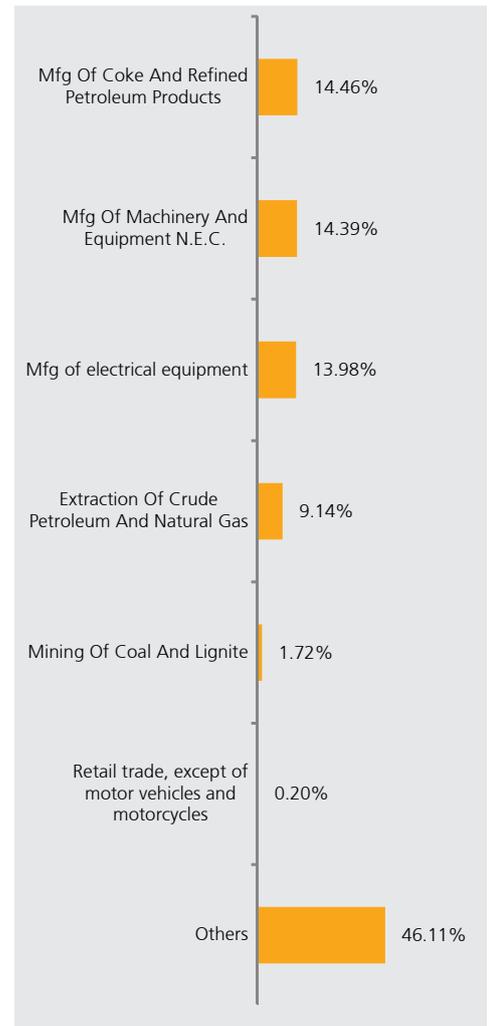
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.62%
ONGCFV-5	9.14%
GAS AUTHORITY OF INDIA LTD.	8.94%
VOLTAS LTD	8.47%
POWER GRID CORP OF INDIA LTD	8.27%
SIEMENS LIMITED	7.34%
NTPC LIMITED	6.99%
KIRLOSKAR CUMMINS	5.92%
PETRONET LNG LIMITED	4.81%
INDIAN OIL CORPORATION LIMITED	4.49%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.21%
INDRAPRASTHA GAS LIMITED	2.67%
ABB INDIA LIMITED	2.42%
COAL INDIA LIMITED	1.72%
CASTROL INDIA LIMITED	0.35%
SPENCER'S RETAIL LIMITED	0.20%
<b>Equity Total</b>	<b>85.58%</b>
<b>Money Market Total</b>	<b>14.98%</b>
<b>Current Assets</b>	<b>-0.56%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹15.5556

**Inception Date:** 11<sup>th</sup> June 2010

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 January, 19:** ₹ 7.23 Crs.

## Asset Allocation

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

## Returns

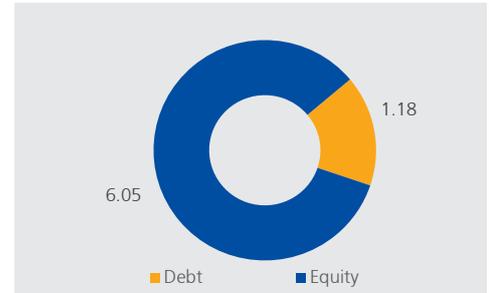
Period	Fund Returns	Index Returns
Last 1 Month	-2.18%	-2.80%
Last 6 Months	-3.81%	-3.15%
Last 1 Year	-9.80%	-12.80%
Last 2 Years	5.72%	4.31%
Last 3 Years	11.90%	9.46%
Since Inception	5.00%	4.35%

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

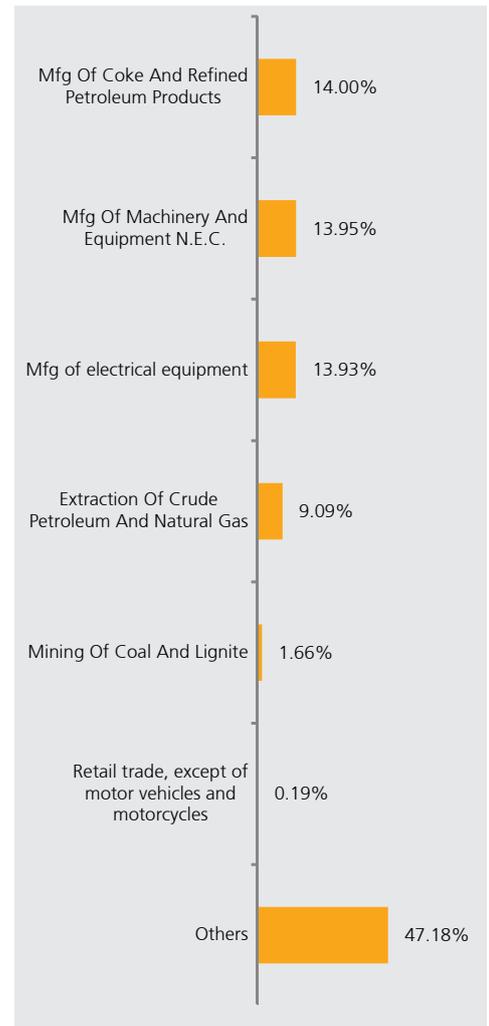
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.52%
ONGCFV-5	9.09%
GAS AUTHORITY OF INDIA LTD.	8.67%
VOLTAS LTD	8.17%
POWER GRID CORP OF INDIA LTD	8.10%
SIEMENS LIMITED	7.32%
NTPC LIMITED	6.79%
KIRLOSKAR CUMMINS	5.78%
PETRONET LNG LIMITED	4.74%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	4.20%
INDIAN OIL CORPORATION LIMITED	4.15%
INDRAPRASTHA GAS LIMITED	2.60%
ABB INDIA LIMITED	2.40%
COAL INDIA LIMITED	1.66%
CASTROL INDIA LIMITED	0.33%
SPENCER'S RETAIL LIMITED	0.19%
<b>Equity Total</b>	<b>83.71%</b>
<b>Money Market Total</b>	<b>16.15%</b>
<b>Current Assets</b>	<b>0.13%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹15.2448

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 January, 19:** ₹ 4.30 Crs.

## Asset Allocation

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

## Returns

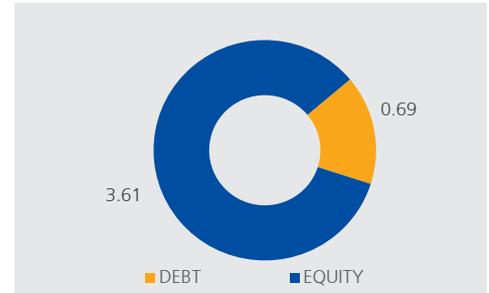
Period	Fund Returns	Index Returns
Last 1 Month	-2.16%	-2.80%
Last 6 Months	-3.77%	-3.15%
Last 1 Year	-9.60%	-12.80%
Last 2 Years	5.84%	4.31%
Last 3 Years	11.89%	9.46%
Since Inception	4.76%	4.35%

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

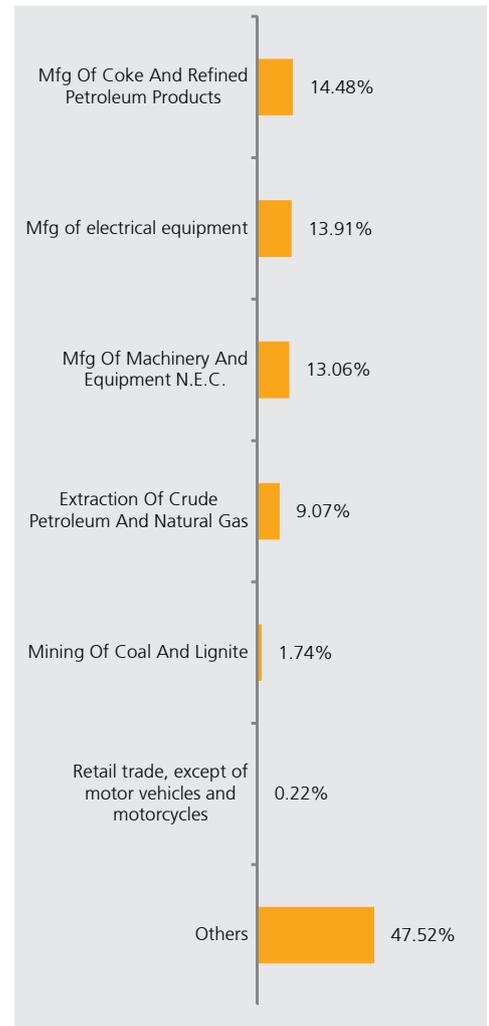
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.63%
ONGCFV-5	9.07%
GAS AUTHORITY OF INDIA LTD.	8.63%
POWER GRID CORP OF INDIA LTD	8.26%
VOLTAS LTD	7.47%
SIEMENS LIMITED	7.31%
NTPC LIMITED	7.16%
KIRLOSKAR CUMMINS	5.59%
PETRONET LNG LIMITED	4.76%
INDIAN OIL CORPORATION LIMITED	4.47%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.19%
INDRAPRASTHA GAS LIMITED	2.64%
ABB INDIA LIMITED	2.41%
COAL INDIA LIMITED	1.74%
CASTROL INDIA LIMITED	0.38%
SPENCER'S RETAIL LIMITED	0.22%
<b>Equity Total</b>	<b>83.94%</b>
<b>Money Market Total</b>	<b>16.58%</b>
<b>Current Assets</b>	<b>-0.52%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹16.9861

**Inception Date:** 16<sup>th</sup> December 2008

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 January, 19:** ₹ 0.33 Crs.

## Asset Allocation

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

## Returns

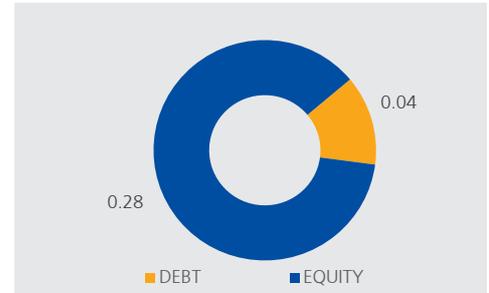
Period	Fund Returns	Index Returns
Last 1 Month	-2.13%	-2.80%
Last 6 Months	-3.67%	-3.15%
Last 1 Year	-9.41%	-12.80%
Last 2 Years	5.80%	4.31%
Last 3 Years	11.91%	9.46%
Since Inception	5.18%	6.31%

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

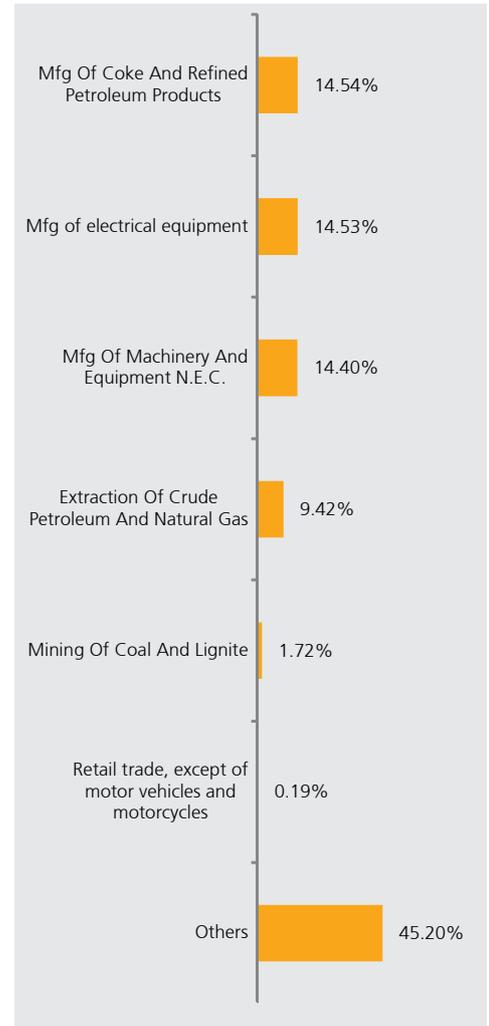
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.82%
ONGCFV-5	9.42%
GAS AUTHORITY OF INDIA LTD.	8.93%
VOLTAS LTD	8.46%
POWER GRID CORP OF INDIA LTD	8.38%
SIEMENS LIMITED	7.64%
NTPC LIMITED	7.07%
KIRLOSKAR CUMMINS	5.94%
PETRONET LNG LIMITED	4.92%
CROMPTON GREAVES CONSUMER ELEC-TRICALS LIMITED	4.39%
INDIAN OIL CORPORATION LIMITED	4.36%
INDRAPRASTHA GAS LIMITED	2.71%
ABB INDIA LIMITED	2.50%
COAL INDIA LIMITED	1.72%
CASTROL INDIA LIMITED	0.36%
SPENCER'S RETAIL LIMITED	0.19%
<b>Equity Total</b>	<b>86.81%</b>
<b>Money Market Total</b>	<b>12.60%</b>
<b>Current Assets</b>	<b>0.59%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹26.6485

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31 January, 19:** ₹ 30.58 Crs.

## Asset Allocation

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

## Returns

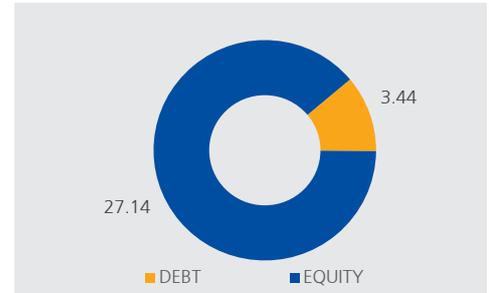
Period	Fund Returns	Index Returns
Last 1 Month	-2.68%	-4.90%
Last 6 Months	-8.46%	-6.42%
Last 1 Year	-11.88%	-12.42%
Last 2 Years	7.53%	10.12%
Last 3 Years	14.20%	14.87%
Since Inception	9.64%	6.83%

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

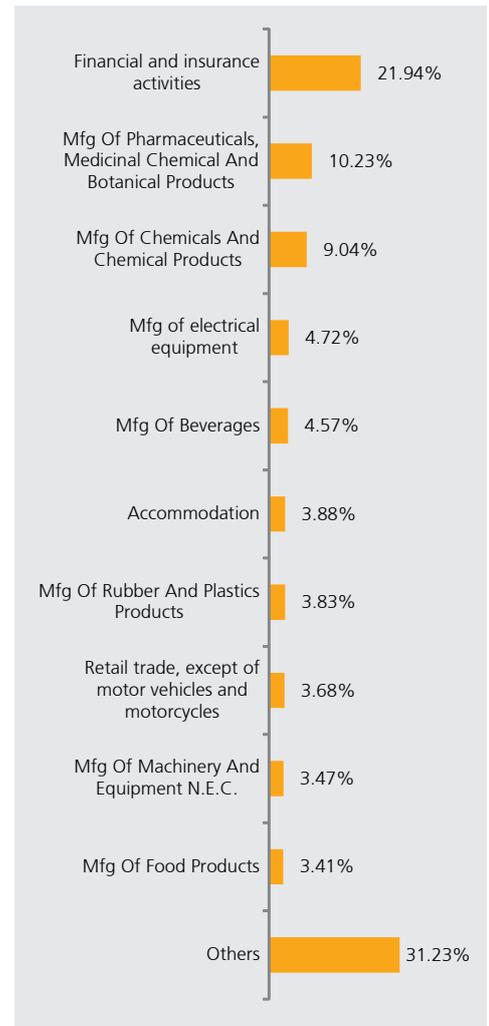
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	7.74%
RBL BANK LIMITED	6.87%
PAGE INDUSTRIES LIMITED	5.63%
DIVIS LABORATORIES LIMITED	5.18%
UNITED BREWERIES LIMITED	4.57%
EIH LIMITED	3.88%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.70%
VOLTAS LTD	3.47%
SHOPPERS STOP LIMITED	3.34%
TATA CHEMICALS LTD.	3.28%
BERGER PAINTS (I) LIMITED	3.23%
BHARAT FORGE	3.22%
COFFEE DAY ENTERPRISES LIMITED	2.73%
AUROBINDO PHARMA LIMITED	2.62%
INDRAPRASTHA GAS LIMITED	2.61%
GUJARAT FLUORO CHEMICALS LTD.	2.54%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.48%
TORRENT PHARMACEUTICALS LIMITED	2.42%
HINDUSTAN ZINC LIMITED FV-2	2.26%
JUBILANT FOODWORKS LIMITED	2.12%
BALKRISHNA INDUSTRIES LIMITED	2.10%
GE POWER INDIA LIMITED	1.94%
EXIDE INDUSTRIES LIMITED	1.91%
NIIT Limited	1.78%
CASTROL INDIA LIMITED	1.76%
APOLLO TYRES LIMITED	1.74%
MARICO LIMITED	1.29%
YES BANK LTD	1.15%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.87%
SPENCER'S RETAIL LIMITED	0.34%
<b>Equity Total</b>	<b>88.76%</b>
<b>Money Market Total</b>	<b>11.50%</b>
<b>Current Assets</b>	<b>-0.26%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹24.2244

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31 January, 19:** ₹ 55.85 Crs.

## Asset Allocation

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

## Returns

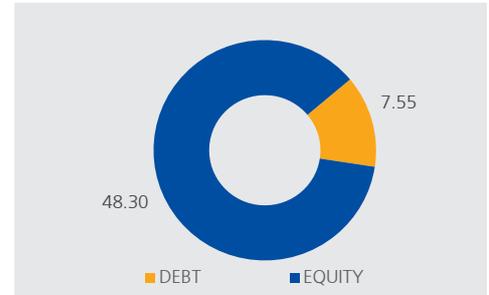
Period	Fund Returns	Index Returns
Last 1 Month	-2.66%	-4.90%
Last 6 Months	-8.53%	-6.42%
Last 1 Year	-12.20%	-12.42%
Last 2 Years	7.54%	10.12%
Last 3 Years	14.27%	14.87%
Since Inception	10.26%	6.03%

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

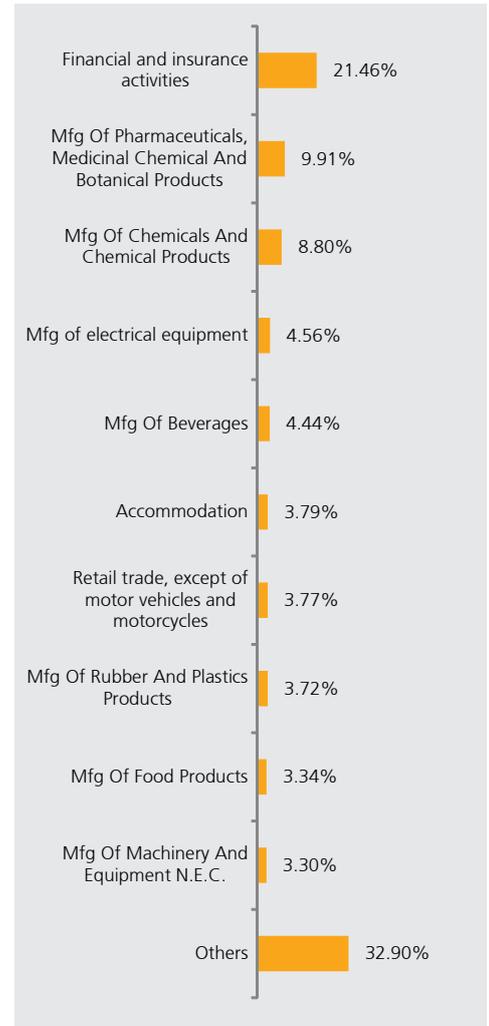
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	7.53%
RBL BANK LIMITED	6.79%
PAGE INDUSTRIES LIMITED	5.55%
DIVIS LABORATORIES LIMITED	4.98%
UNITED BREWERIES LIMITED	4.44%
EIH LIMITED	3.79%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.59%
SHOPPERS STOP LIMITED	3.45%
VOLTAS LTD	3.30%
TATA CHEMICALS LTD.	3.18%
BERGER PAINTS (I) LIMITED	3.17%
BHARAT FORGE	3.14%
COFFEE DAY ENTERPRISES LIMITED	2.59%
AUROBINDO PHARMA LIMITED	2.58%
INDRAPRASTHA GAS LIMITED	2.54%
GUJARAT FLUORO CHEMICALS LTD.	2.44%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.41%
TORRENT PHARMACEUTICALS LIMITED	2.35%
HINDUSTAN ZINC LIMITED FV-2	2.19%
JUBILANT FOODWORKS LIMITED	2.09%
BALKRISHNA INDUSTRIES LIMITED	2.03%
GE POWER INDIA LIMITED	1.86%
EXIDE INDUSTRIES LIMITED	1.84%
NIIT Limited	1.71%
APOLLO TYRES LIMITED	1.69%
CASTROL INDIA LIMITED	1.65%
MARICO LIMITED	1.25%
YES BANK LTD	1.13%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.86%
SPENCER'S RETAIL LIMITED	0.32%
<b>Equity Total</b>	<b>86.48%</b>
<b>Money Market Total</b>	<b>13.20%</b>
<b>Current Assets</b>	<b>0.32%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹13.4790

**Inception Date:** 18<sup>th</sup> February 2016

**Benchmark:** RNLIC Make in India Index

**AUM as on 31 January, 19:** ₹ 269.23 Crs.

## Asset Allocation

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

## Returns

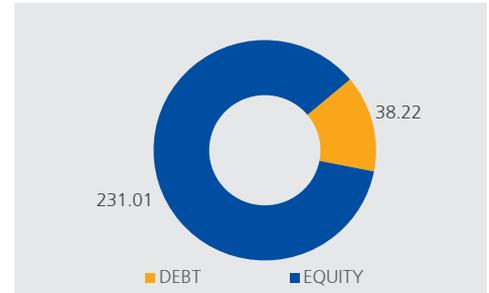
Period	Fund Returns	Index Returns
Last 1 Month	-0.80%	-1.68%
Last 6 Months	-5.75%	-6.74%
Last 1 Year	-4.55%	-5.33%
Last 2 Years	8.67%	8.16%
Last 3 Years	-	-
Since Inception	10.64%	9.71%

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

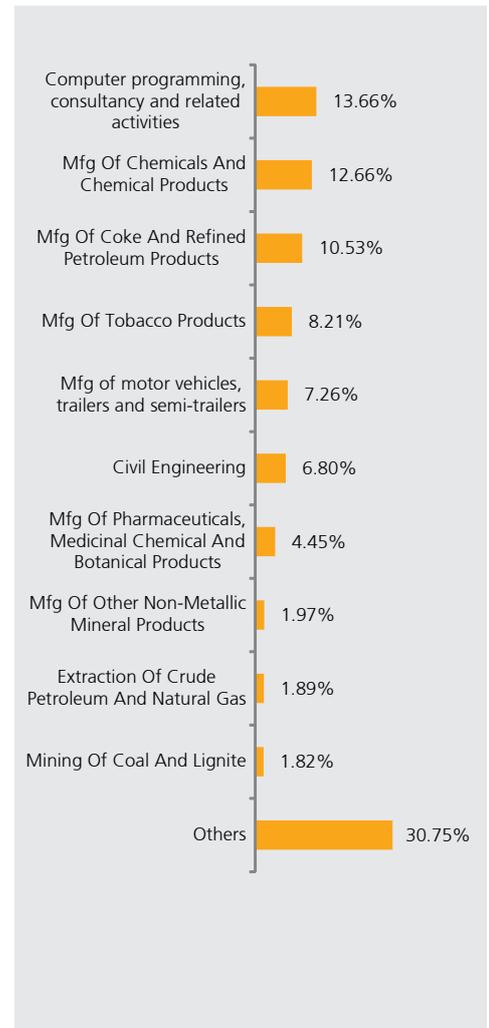
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.19%
ITC - FV 1	8.21%
INFOSYS LIMITED	6.97%
LARSEN&TUBRO	6.80%
HINDUSTAN LEVER LTD.	5.09%
TATA CONSULTANCY SERVICES LTD.	4.27%
MARUTI UDYOG LTD.	3.85%
ASIAN PAINTS LIMITEDFV-1	3.62%
MAHINDRA & MAHINDRA LTD.-FV5	2.28%
NTPC LIMITED	1.97%
AUROBINDO PHARMA LIMITED	1.94%
ONGCFV-5	1.89%
COAL INDIA LIMITED	1.82%
POWER GRID CORP OF INDIA LTD	1.75%
TITAN COMPANY LIMITED	1.74%
GAS AUTHORITY OF INDIA LTD.	1.55%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.50%
BERGER PAINTS (I) LIMITED	1.49%
ULTRATECH CEMCO LTD	1.37%
DABUR INDIA LTD.	1.35%
HCL TECHNOLOGIES LIMITED	1.33%
Vedanta Limited	1.21%
GUJARAT FLUOROCEMICALS LTD.	1.11%
JSW STEEL LIMITED	1.10%
TECH MAHINDRA LIMITEDFV-5	1.08%
CIPLA LTD.	1.01%
PAGE INDUSTRIES LIMITED	1.01%
UNITED BREWERIES LIMITED	1.00%
NESTLE INDIA LIMITED	0.94%
HERO MOTOCORP LIMITED	0.90%
MARICO LIMITED	0.83%
INDIAN OIL CORPORATION LIMITED	0.82%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.78%
TATA MOTORS LTD.FV-2	0.77%
ACC LIMITED	0.59%
BAJAJ AUTO LTD	0.56%
SIEMENS LIMITED	0.39%
MOTHERSON SUMI SYSTEMS LTD.	0.36%
BHARTI AIRTEL LIMITED	0.34%
BHARAT PETROLEUM CORP. LTD.	0.34%
HINDUSTAN ZINC LIMITEDFV-2	0.21%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.19%
EIH LIMITED	0.18%
SPENCER'S RETAIL LIMITED	0.09%
<b>Equity Total</b>	<b>85.81%</b>
<b>Money Market Total</b>	<b>13.08%</b>
<b>Current Assets</b>	<b>1.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹24.4761

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31 January, 19:** ₹ 13.15 Crs.

## Asset Allocation

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

## Returns

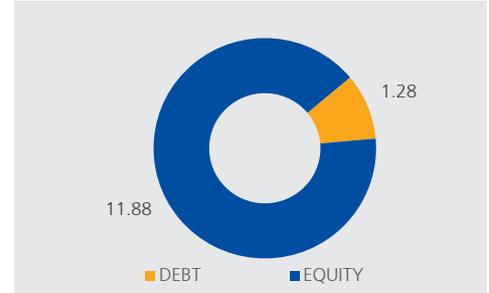
Period	Fund Returns	Index Returns
Last 1 Month	-2.88%	-4.90%
Last 6 Months	-8.33%	-6.42%
Last 1 Year	-12.07%	-12.42%
Last 2 Years	7.48%	10.12%
Last 3 Years	14.26%	14.87%
Since Inception	10.38%	6.03%

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

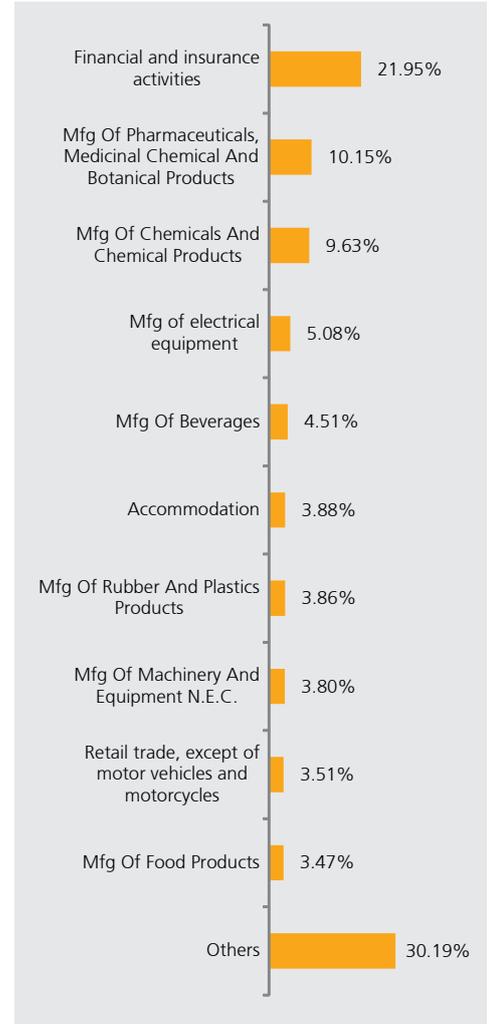
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	7.71%
RBL BANK LIMITED	6.94%
PAGE INDUSTRIES LIMITED	5.51%
DIVIS LABORATORIES LIMITED	5.17%
UNITED BREWERIES LIMITED	4.51%
EIH LIMITED	3.88%
VOLTAS LTD	3.80%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.70%
TATA CHEMICALS LTD.	3.60%
BERGER PAINTS (I) LIMITED	3.24%
BHARAT FORGE	3.22%
SHOPPERS STOP LIMITED	3.18%
COFFEE DAY ENTERPRISES LIMITED	2.87%
GUJARAT FLUORO CHEMICALS LTD.	2.79%
HINDUSTAN ZINC LIMITED FV-2	2.60%
INDRAPRASTHA GAS LIMITED	2.57%
AUROBINDO PHARMA LIMITED	2.56%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.48%
TORRENT PHARMACEUTICALS LIMITED	2.41%
BALKRISHNA INDUSTRIES LIMITED	2.18%
GE POWER INDIA LIMITED	2.13%
EXIDE INDUSTRIES LIMITED	2.10%
JUBILANT FOODWORKS LIMITED	2.07%
NIIT Limited	1.87%
CASTROL INDIA LIMITED	1.83%
APOLLO TYRES LIMITED	1.68%
MARICO LIMITED	1.39%
YES BANK LTD	1.12%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.85%
SPENCER'S RETAIL LIMITED	0.33%
<b>Equity Total</b>	<b>90.28%</b>
<b>Money Market Total</b>	<b>9.86%</b>
<b>Current Assets</b>	<b>-0.14%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 January, 19:** ₹27.9379

**Inception Date:** 1<sup>st</sup> August 2008

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31 January, 19:** ₹ 0.52 Crs.

## Asset Allocation

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

## Returns

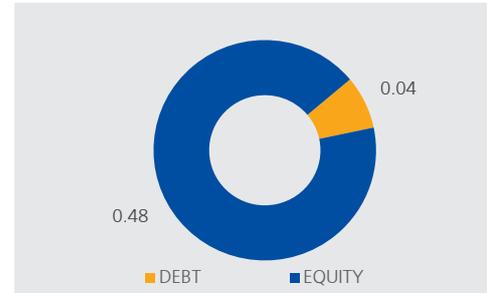
Period	Fund Returns	Index Returns
Last 1 Month	-2.55%	-4.90%
Last 6 Months	-8.63%	-6.42%
Last 1 Year	-12.31%	-12.42%
Last 2 Years	6.45%	10.12%
Last 3 Years	13.20%	14.87%
Since Inception	10.29%	7.40%

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

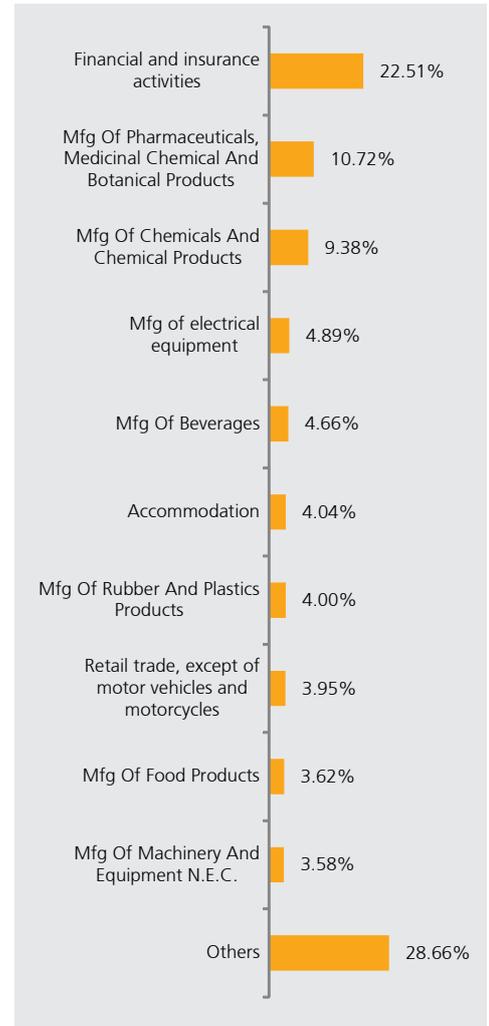
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	7.97%
RBL BANK LIMITED	7.12%
PAGE INDUSTRIES LIMITED	5.86%
DIVIS LABORATORIES LIMITED	5.41%
UNITED BREWERIES LIMITED	4.66%
EIH LIMITED	4.04%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.65%
SHOPPERS STOP LIMITED	3.59%
VOLTAS LTD	3.58%
TATA CHEMICALS LTD.	3.37%
BERGER PAINTS (I) LIMITED	3.36%
BHARAT FORGE	3.34%
COFFEE DAY ENTERPRISES LIMITED	2.87%
AUROBINDO PHARMA LIMITED	2.78%
INDRAPRASTHA GAS LIMITED	2.66%
GUJARAT FLUORO CHEMICALS LTD.	2.65%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.56%
TORRENT PHARMACEUTICALS LIMITED	2.53%
HINDUSTAN ZINC LIMITED FV-2	2.42%
JUBILANT FOODWORKS LIMITED	2.23%
BALKRISHNA INDUSTRIES LIMITED	2.13%
GE POWER INDIA LIMITED	2.01%
EXIDE INDUSTRIES LIMITED	1.96%
CASTROL INDIA LIMITED	1.93%
APOLLO TYRES LIMITED	1.87%
NIIT Limited	1.77%
MARICO LIMITED	1.39%
YES BANK LTD	1.21%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.92%
SPENCER'S RETAIL LIMITED	0.36%
<b>Equity Total</b>	<b>92.20%</b>
<b>Money Market Total</b>	<b>8.93%</b>
<b>Current Assets</b>	<b>-1.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹25.2205

**Inception Date:** 28<sup>th</sup> May 2007

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

**AUM as on 31 January, 19:** ₹ 24.91 Crs.

**Modified Duration of Debt Portfolio:**

4.17 years

**YTM of Debt Portfolio:** 7.48%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	78
Gsec / Debt / MMI / Others	20-100	22

## Returns

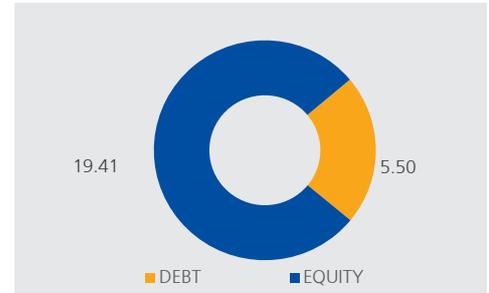
Period	Fund Returns	Index Returns
Last 1 Month	0.21%	-0.25%
Last 6 Months	-3.02%	-2.81%
Last 1 Year	-2.68%	-0.18%
Last 2 Years	9.59%	10.94%
Last 3 Years	11.11%	11.79%
Since Inception	8.24%	8.65%

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

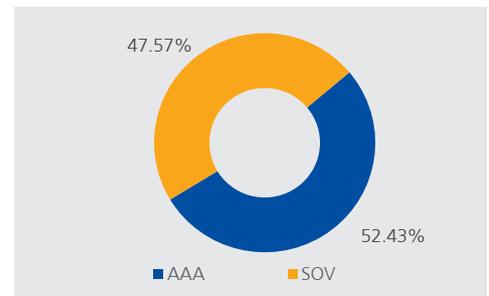
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.64%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.62%
8.30% NTPC NCD SR 67 15-01-2029	1.19%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.16%
8.45% IRFC NCD 04-12-2028 SR129	0.80%
9.05% HDFC NCD 16-10-2028 SR_U-001	0.42%
<b>Bonds/Debentures Total</b>	<b>6.83%</b>
7.37% GOI 16-04-2023	5.14%
7.17% GOI 08-01-2028	1.42%
8.13% GOI CG 22-06-2045	1.07%
7.40% GOI CG 09-09-2035	0.67%
6.13% GOI 04.06.2028	0.61%
8.25% GUJARAT SDL 02.01.2029	0.57%
7.32% GOI CG 28-01-2024	0.51%
8.65% GUJARAT SDL 10-10-2028	0.37%
8.24% GOI CG 15-02-2027	0.15%
7.26% GOI 14-01-2029	0.14%
8.27% GUJARAT SDL 09-01-2029	0.03%
<b>Gilts Total</b>	<b>10.68%</b>
RELIANCE INDUSTRIES LTD.	8.58%
HDFC BANK LTD.FV-2	7.50%
ITC - FV 1	5.73%
INFOSYS LIMITED	5.31%
ICICI BANK LTD.FV-2	4.39%
LARSEN&TUBRO	4.02%
TATA CONSULTANCY SERVICES LTD.	3.38%
KOTAK MAHINDRA BANK LIMITED_FV5	2.90%
HINDUSTAN LEVER LTD.	2.58%
INDIABULLS HOUSING FINANCE LTD	2.40%
MARUTI UDYOG LTD.	1.74%
EIH LIMITED	1.64%
ASIAN PAINTS LIMITEDFV-1	1.59%
STATE BANK OF INDIAFV-1	1.39%
AUROBINDO PHARMA LIMITED	1.39%
MAHINDRA & MAHINDRA LTD.-FV5	1.36%
DIVIS LABORATORIES LIMITED	1.30%
HCL TECHNOLOGIES LIMITED	1.29%
AXIS BANK LIMITEDFV-2	1.21%
ONGCFV-5	1.20%
HDFC LTD FV 2	1.08%
GUJARAT FLUOROCEMICALS LTD.	1.07%
YES BANK LTD	0.93%
POWER GRID CORP OF INDIA LTD	0.90%
TECH MAHINDRA LIMITEDFV-5	0.90%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.90%
NTPC LIMITED	0.87%
NESTLE INDIA LIMITED	0.86%
THE FEDERAL BANK LIMITED	0.84%
TITAN COMPANY LIMITED	0.82%
GAS AUTHORITY OF INDIA LTD.	0.82%
Vedanta Limited	0.79%
JSW STEEL LIMITED	0.77%
ULTRATECH CEMCO LTD	0.70%
TATA MOTORS LTD.FV-2	0.67%
BAJAJ FINANCE LIMITED	0.66%
COAL INDIA LIMITED	0.64%
DABUR INDIA LTD.	0.51%
HERO MOTOCORP LIMITED	0.47%
MARICO LIMITED	0.47%
GRASIM INDUSTRIES LTD.	0.41%
PAGE INDUSTRIES LIMITED	0.34%
HINDALCO INDUSTRIES LTD FV RE 1	0.33%
UNITED BREWERIES LIMITED	0.24%
SPENCER'S RETAIL LIMITED	0.06%
<b>Equity Total</b>	<b>77.91%</b>
<b>Money Market Total</b>	<b>4.94%</b>
<b>Current Assets</b>	<b>-0.36%</b>
<b>Total</b>	<b>100.00%</b>

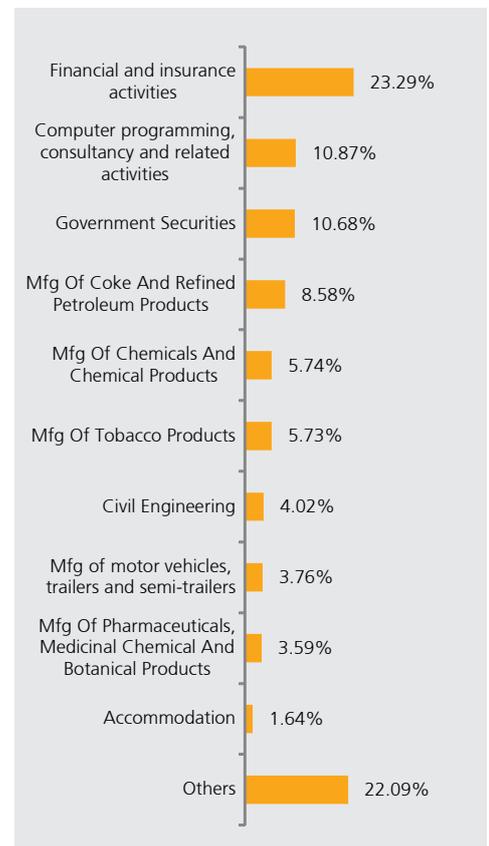
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹21.3003

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31 January, 19:** ₹ 2.00 Crs.

**Modified Duration of Debt Portfolio:**

3.90 years

**YTM of Debt Portfolio:** 7.53%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	74
Gsec / Debt / MMI / Others	20-100	26

## Returns

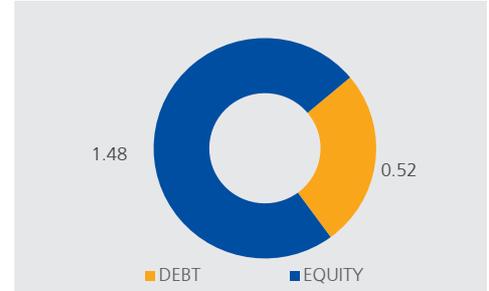
Period	Fund Returns	Index Returns
Last 1 Month	0.03%	-0.25%
Last 6 Months	-3.25%	-2.81%
Last 1 Year	-3.45%	-0.18%
Last 2 Years	9.34%	10.94%
Last 3 Years	10.32%	11.79%
Since Inception	8.70%	8.42%

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

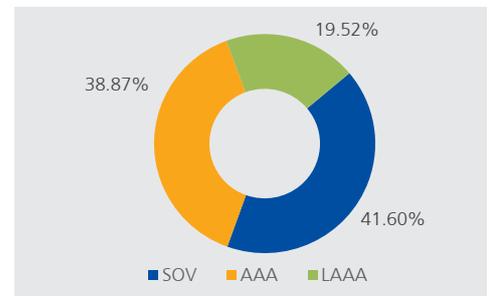
## Portfolio

Name of Instrument	% to AUM
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.94%
7.33% IRFC NCD 28-08-2027 SR123	4.68%
<b>Bonds/Debentures Total</b>	<b>9.61%</b>
7.37% GOI 16-04-2023	5.15%
7.17% GOI 08-01-2028	1.38%
8.13% GOI CG 22-06-2045	1.05%
7.40% GOI CG 09-09-2035	0.68%
6.13% GOI 04.06.2028	0.64%
8.25% GUJARAT SDL 02.01.2029	0.51%
7.32% GOI CG 28-01-2024	0.50%
8.65% GUJARAT SDL 10-10-2028	0.36%
8.24% GOI CG 15-02-2027	0.10%
7.26% GOI 14-01-2029	0.10%
8.27% GUJARAT SDL 09-01-2029	0.05%
<b>Gilts Total</b>	<b>10.52%</b>
RELIANCE INDUSTRIES LTD.	7.69%
HDFC BANK LTD.FV-2	7.39%
ITC - FV 1	5.12%
INFOSYS LIMITED	5.08%
ICICI BANK LTD.FV-2	4.35%
LARSEN&TUBRO	3.86%
INDIABULLS HOUSING FINANCE LTD	3.33%
TATA CONSULTANCY SERVICES LTD.	3.06%
KOTAK MAHINDRA BANK LIMITED_FV5	2.58%
HINDUSTAN LEVER LTD.	2.39%
MARUTI UDYOG LTD.	1.70%
STATE BANK OF INDIAFV-1	1.54%
EIH LIMITED	1.51%
ASIAN PAINTS LIMITEDFV-1	1.50%
AUROBINDO PHARMA LIMITED	1.33%
MAHINDRA & MAHINDRA LTD.-FV5	1.20%
AXIS BANK LIMITEDFV-2	1.20%
DIVIS LABORATORIES LIMITED	1.18%
ONGCFV-5	1.14%
HCL TECHNOLOGIES LIMITED	1.11%
GUJARAT FLUORO CHEMICALS LTD.	0.96%
YES BANK LTD	0.92%
POWER GRID CORP OF INDIA LTD	0.89%
NTPC LIMITED	0.88%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.86%
TECH MAHINDRA LIMITEDFV-5	0.83%
NESTLE INDIA LIMITED	0.81%
THE FEDERAL BANK LIMITED	0.77%
TITAN COMPANY LIMITED	0.75%
GAS AUTHORITY OF INDIA LTD.	0.74%
Vedanta Limited	0.72%
JSW STEEL LIMITED	0.70%
ULTRATECH CEMCO LTD	0.69%
PETRONET LNG LIMITED	0.65%
TATA MOTORS LTD.FV-2	0.61%
BAJAJ FINANCE LIMITED	0.59%
COAL INDIA LIMITED	0.58%
DABUR INDIA LTD.	0.48%
HERO MOTOCORP LIMITED	0.47%
MARICO LIMITED	0.42%
GRASIM INDUSTRIES LTD.	0.39%
PAGE INDUSTRIES LIMITED	0.35%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
UNITED BREWERIES LIMITED	0.21%
HDFC LTD FV 2	0.09%
SPENCER'S RETAIL LIMITED	0.05%
<b>Equity Total</b>	<b>73.95%</b>
<b>Money Market Total</b>	<b>5.16%</b>
<b>Current Assets</b>	<b>0.75%</b>
<b>Total</b>	<b>100.00%</b>

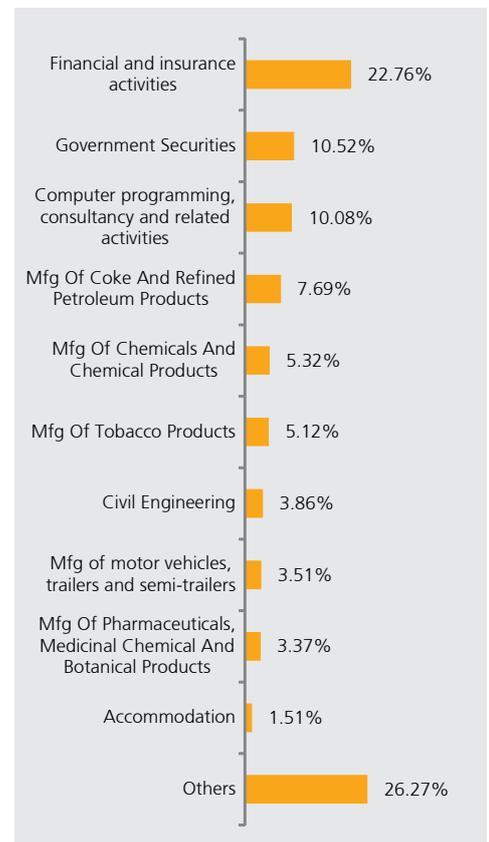
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹20.8140

**Inception Date:** 27<sup>th</sup> February 2008

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

**AUM as on 31 January, 19:** ₹ 2.33 Crs.

**Modified Duration of Debt Portfolio:**

3.85 years

**YTM of Debt Portfolio:** 7.45%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	78
Gsec / Debt / MMI / Others	20-100	22

## Returns

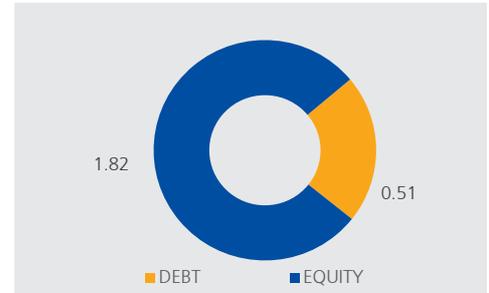
Period	Fund Returns	Index Returns
Last 1 Month	0.04%	-0.25%
Last 6 Months	-3.38%	-2.81%
Last 1 Year	-4.53%	-0.18%
Last 2 Years	8.45%	10.94%
Last 3 Years	10.17%	11.79%
Since Inception	6.93%	7.40%

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

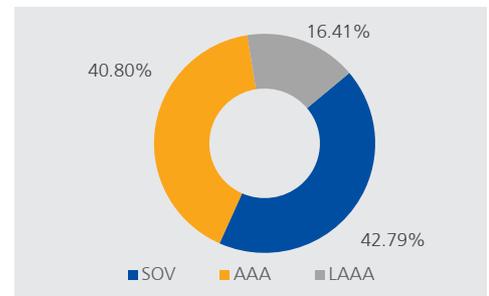
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.29%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.23%
<b>Bonds/Debentures Total</b>	<b>8.53%</b>
7.37% GOI 16-04-2023	5.36%
7.17% GOI 08-01-2028	1.47%
8.13% GOI CG 22-06-2045	1.08%
7.40% GOI CG 09-09-2035	0.71%
6.13% GOI 04.06.2028	0.66%
8.25% GUJARAT SDL 02.01.2029	0.56%
7.32% GOI CG 28-01-2024	0.52%
8.65% GUJARAT SDL 10-10-2028	0.36%
8.24% GOI CG 15-02-2027	0.13%
7.26% GOI 14-01-2029	0.13%
8.27% GUJARAT SDL 09-01-2029	0.04%
<b>Gilts Total</b>	<b>11.04%</b>
RELIANCE INDUSTRIES LTD.	8.21%
HDFC BANK LTD.FV-2	7.91%
ITC - FV 1	5.60%
INFOSYS LIMITED	5.50%
ICICI BANK LTD.FV-2	4.54%
LARSEN&TUBRO	4.12%
TATA CONSULTANCY SERVICES LTD.	3.35%
INDIABULLS HOUSING FINANCE LTD	2.86%
KOTAK MAHINDRA BANK LIMITED_FV5	2.77%
HINDUSTAN LEVER LTD.	2.55%
MARUTI UDYOG LTD.	1.80%
EIH LIMITED	1.62%
ASIAN PAINTS LIMITEDFV-1	1.60%
AUROBINDO PHARMA LIMITED	1.45%
MAHINDRA & MAHINDRA LTD.-FV5	1.38%
DIVIS LABORATORIES LIMITED	1.29%
AXIS BANK LIMITEDFV-2	1.25%
HCL TECHNOLOGIES LIMITED	1.22%
ONGCFV-5	1.21%
STATE BANK OF INDIAFV-1	1.15%
GUJARAT FLUOROCEMICALS LTD.	1.05%
YES BANK LTD	0.96%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.92%
POWER GRID CORP OF INDIA LTD	0.89%
NESTLE INDIA LIMITED	0.89%
TECH MAHINDRA LIMITEDFV-5	0.89%
NTPC LIMITED	0.85%
THE FEDERAL BANK LIMITED	0.83%
TITAN COMPANY LIMITED	0.81%
GAS AUTHORITY OF INDIA LTD.	0.80%
Vedanta Limited	0.77%
JSW STEEL LIMITED	0.76%
ULTRATECH CEMCO LTD	0.73%
PETRONET LNG LIMITED	0.69%
TATA MOTORS LTD.FV-2	0.65%
BAJAJ FINANCE LIMITED	0.65%
COAL INDIA LIMITED	0.64%
HERO MOTOCORP LIMITED	0.48%
HDFC LTD FV 2	0.48%
MARICO LIMITED	0.46%
GRASIM INDUSTRIES LTD.	0.42%
DABUR INDIA LTD.	0.38%
HINDALCO INDUSTRIES LTD FV RE 1	0.32%
PAGE INDUSTRIES LIMITED	0.30%
UNITED BREWERIES LIMITED	0.12%
SPENCER'S RETAIL LIMITED	0.06%
<b>Equity Total</b>	<b>78.17%</b>
<b>Money Market Total</b>	<b>6.23%</b>
<b>Current Assets</b>	<b>-3.97%</b>
<b>Total</b>	<b>100.00%</b>

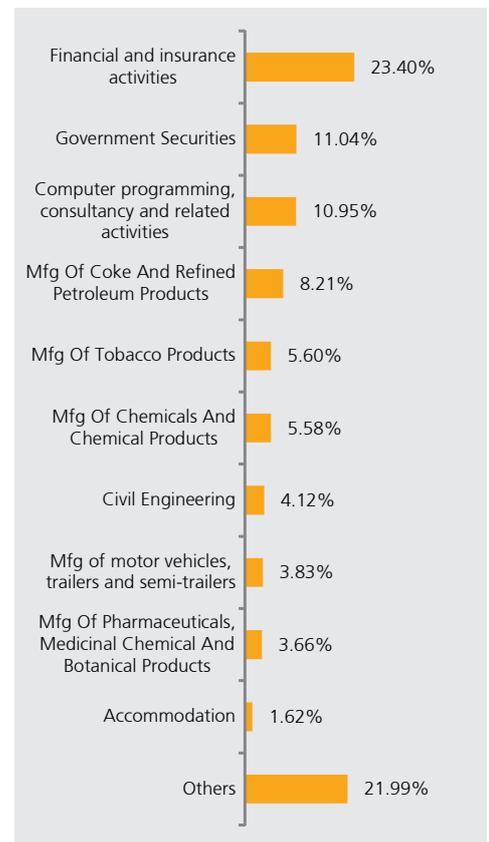
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹27.4272  
**Inception Date:** 1<sup>st</sup> March 2007  
**Benchmark:** N.A  
**AUM as on 31 January, 19:** ₹ 43.52 Crs.  
**Modified Duration of Debt Portfolio:** 4.38 years  
**YTM of Debt Portfolio:** 7.51%

## Asset Allocation

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

## Returns

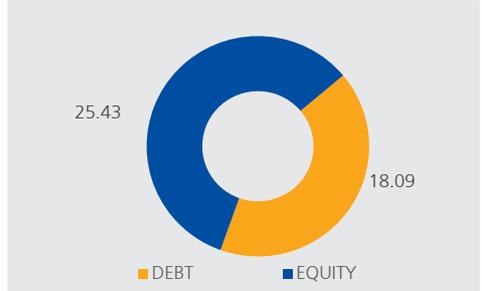
Period	Fund Returns	Index Returns
Last 1 Month	0.27%	-
Last 6 Months	-1.02%	-
Last 1 Year	-0.36%	-
Last 2 Years	8.06%	-
Last 3 Years	9.87%	-
Since Inception	8.83%	-

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

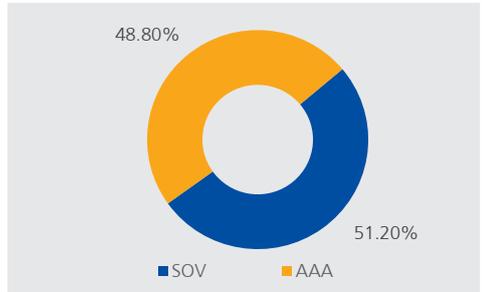
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	3.44%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.34%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.38%
7.33% IRFC NCD 28-08-2027 SR123	1.93%
8.30% NTPC NCD SR 67 15-01-2029	1.36%
9.45% LICHFL NCD 30-01-2022	0.24%
<b>Bonds/Debentures Total</b>	<b>12.70%</b>
7.37% GOI 16-04-2023	10.28%
7.17% GOI 08-01-2028	2.84%
8.13% GOI CG 22-06-2045	2.13%
7.40% GOI CG 09-09-2035	1.34%
6.13% GOI 04.06.2028	1.23%
8.25% GUJARAT SDL 02.01.2029	1.14%
7.32% GOI CG 28-01-2024	1.03%
8.65% GUJARAT SDL 10-10-2028	0.75%
8.24% GOI CG 15-02-2027	0.32%
7.26% GOI 14-01-2029	0.29%
8.27% GUJARAT SDL 09-01-2029	0.07%
<b>Gilts Total</b>	<b>21.42%</b>
RELIANCE INDUSTRIES LTD.	6.03%
HDFC BANK LTD.FV-2	6.02%
ITC - FV 1	4.06%
INFOSYS LIMITED	4.00%
ICICI BANK LTD.FV-2	3.30%
HDFC LTD FV 2	3.19%
LARSEN&TUBRO	3.06%
TATA CONSULTANCY SERVICES LTD.	2.42%
KOTAK MAHINDRA BANK LIMITED_FV5	2.13%
HINDUSTAN LEVER LTD.	1.91%
STATE BANK OF INDIAFV-1	1.57%
MARUTI UDYOG LTD.	1.31%
EIH LIMITED	1.23%
ASIAN PAINTS LIMITEDFV-1	1.20%
AUROBINDO PHARMA LIMITED	1.05%
MAHINDRA & MAHINDRA LTD.-FV5	0.94%
HCL TECHNOLOGIES LIMITED	0.91%
DIVIS LABORATORIES LIMITED	0.91%
AXIS BANK LIMITEDFV-2	0.91%
ONGCFV-5	0.90%
GUJARAT FLUOROCEMICALS LTD.	0.79%
YES BANK LTD	0.70%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.67%
TECH MAHINDRA LIMITEDFV-5	0.67%
THE FEDERAL BANK LIMITED	0.63%
NTPC LIMITED	0.63%
NESTLE INDIA LIMITED	0.62%
GAS AUTHORITY OF INDIA LTD.	0.58%
Vedanta Limited	0.56%
JSW STEEL LIMITED	0.54%
ULTRATECH CEMCO LTD	0.53%
TITAN COMPANY LIMITED	0.49%
POWER GRID CORP OF INDIA LTD	0.48%
COAL INDIA LIMITED	0.47%
BAJAJ FINANCE LIMITED	0.46%
TATA MOTORS LTD.FV-2	0.46%
DABUR INDIA LTD.	0.37%
HERO MOTOCORP LIMITED	0.33%
MARICO LIMITED	0.33%
GRASIM INDUSTRIES LTD.	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
PAGE INDUSTRIES LIMITED	0.26%
UNITED BREWERIES LIMITED	0.17%
SPENCER'S RETAIL LIMITED	0.05%
<b>Equity Total</b>	<b>58.43%</b>
<b>Money Market Total</b>	<b>7.72%</b>
<b>Current Assets</b>	<b>-0.26%</b>
<b>Total</b>	<b>100.00%</b>

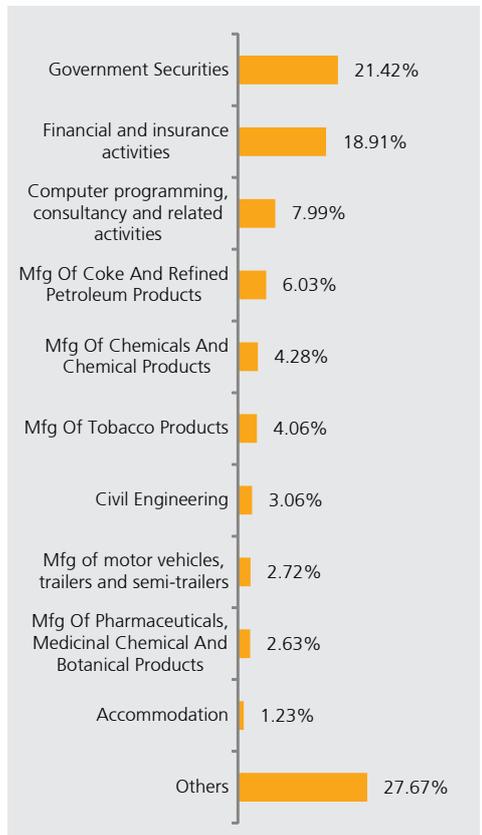
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹20.4103

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31 January, 19:** ₹ 2.26 Crs.

**Modified Duration of Debt Portfolio:**

4.54 years

**YTM of Debt Portfolio:** 7.68%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	57
Gsec / Debt / MMI / Others	40-100	43

## Returns

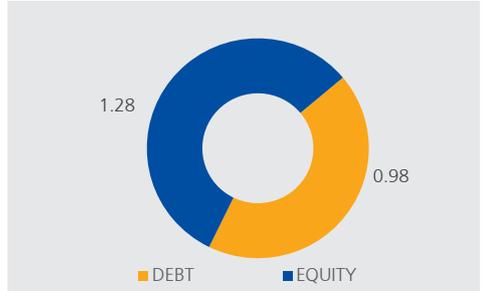
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	-0.14%
Last 6 Months	-1.18%	-0.93%
Last 1 Year	-1.24%	1.55%
Last 2 Years	7.99%	9.46%
Last 3 Years	9.34%	10.86%
Since Inception	8.22%	8.68%

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

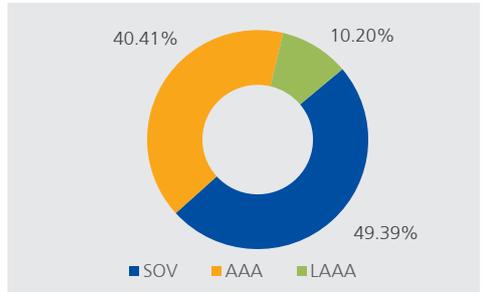
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	3.44%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.34%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.38%
7.33% IRFC NCD 28-08-2027 SR123	1.93%
8.30% NTPC NCD SR 67 15-01-2029	1.36%
9.45% LICHL NCD 30-01-2022	0.24%
<b>Bonds/Debentures Total</b>	<b>12.70%</b>
7.37% GOI 16-04-2023	10.25%
7.17% GOI 08-01-2028	2.82%
8.13% GOI CG 22-06-2045	2.09%
7.40% GOI CG 09-09-2035	1.34%
6.13% GOI 04.06.2028	1.21%
8.25% GUJARAT SDL 02.01.2029	1.12%
7.32% GOI CG 28-01-2024	0.98%
8.65% GUJARAT SDL 10-10-2028	0.69%
8.24% GOI CG 15-02-2027	0.28%
7.26% GOI 14-01-2029	0.27%
8.27% GUJARAT SDL 09-01-2029	0.09%
<b>Gilts Total</b>	<b>21.12%</b>
RELIANCE INDUSTRIES LTD.	5.87%
HDFC BANK LTD.FV-2	5.63%
ITC - FV 1	3.90%
INFOSYS LIMITED	3.88%
ICICI BANK LTD.FV-2	3.27%
HDFC LTD FV 2	3.01%
LARSEN&TUBRO	2.94%
TATA CONSULTANCY SERVICES LTD.	2.34%
KOTAK MAHINDRA BANK LIMITED_FV5	2.02%
HINDUSTAN LEVER LTD.	1.81%
STATE BANK OF INDIAFV-1	1.51%
MARUTI UDYOG LTD.	1.29%
EIH LIMITED	1.15%
ASIAN PAINTS LIMITEDFV-1	1.14%
AUROBINDO PHARMA LIMITED	1.02%
AXIS BANK LIMITEDFV-2	0.90%
DIVIS LABORATORIES LIMITED	0.89%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
ONGCFV-5	0.87%
HCL TECHNOLOGIES LIMITED	0.85%
GUJARAT FLUOROCEMICALS LTD.	0.74%
YES BANK LTD	0.69%
NTPC LIMITED	0.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.65%
TECH MAHINDRA LIMITEDFV-5	0.63%
NESTLE INDIA LIMITED	0.61%
THE FEDERAL BANK LIMITED	0.59%
Vedanta Limited	0.55%
GAS AUTHORITY OF INDIA LTD.	0.51%
ULTRATECH CEMCO LTD	0.51%
JSW STEEL LIMITED	0.51%
TITAN COMPANY LIMITED	0.51%
PETRONET LNG LIMITED	0.51%
TATA MOTORS LTD.FV-2	0.45%
POWER GRID CORP OF INDIA LTD	0.45%
COAL INDIA LIMITED	0.45%
BAJAJ FINANCE LIMITED	0.43%
DABUR INDIA LTD.	0.36%
HERO MOTOCORP LIMITED	0.35%
MARICO LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.28%
PAGE INDUSTRIES LIMITED	0.21%
UNITED BREWERIES LIMITED	0.16%
SPENCER'S RETAIL LIMITED	0.04%
<b>Equity Total</b>	<b>56.65%</b>
<b>Money Market Total</b>	<b>4.42%</b>
<b>Current Assets</b>	<b>5.11%</b>
<b>Total</b>	<b>100.00%</b>

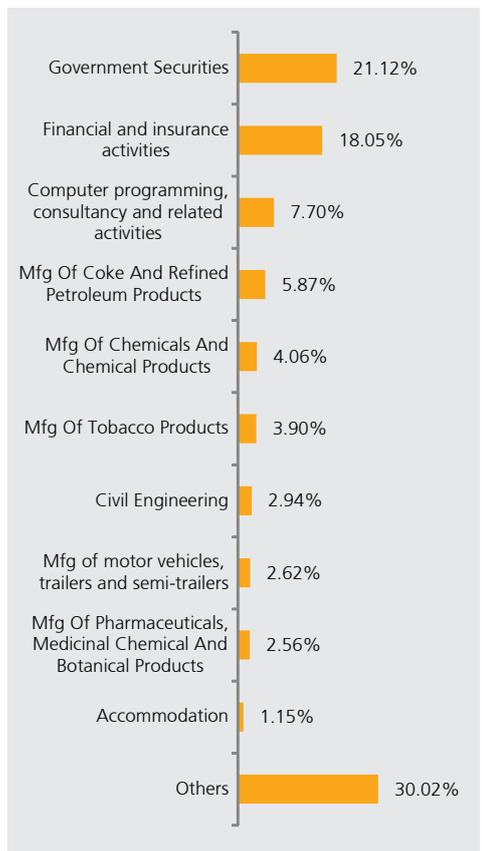
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹26.8742

**Inception Date:** 28<sup>th</sup> May 2007

**Benchmark:** N.A.

**AUM as on 31 January, 19:** ₹ 17.22 Crs.

**Modified Duration of Debt Portfolio:**

4.41 years

**YTM of Debt Portfolio:** 7.49%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	49
Gsec / Debt / MMI / Others	50-100	51

## Returns

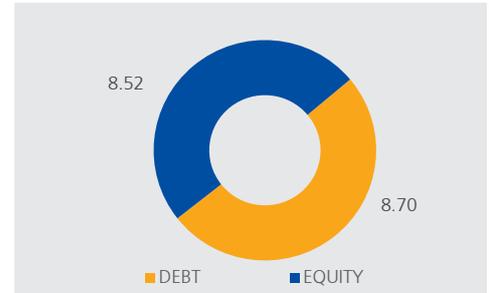
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	-
Last 6 Months	-0.41%	-
Last 1 Year	0.06%	-
Last 2 Years	6.97%	-
Last 3 Years	9.16%	-
Since Inception	8.64%	-

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

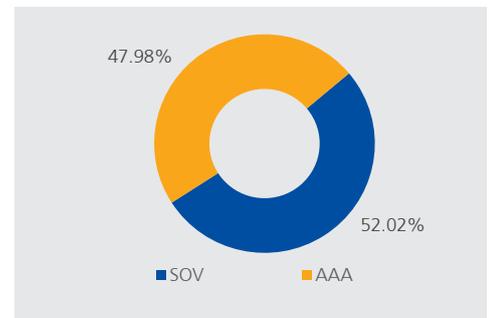
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.95%
8.45% IRFC NCD 04-12-2028 SR129	4.06%
7.33% IRFC NCD 28-08-2027 SR123	2.17%
8.30% NTPC NCD SR 67 15-01-2029	1.72%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.60%
<b>Bonds/Debentures Total</b>	<b>14.50%</b>
7.37% GOI 16-04-2023	13.01%
7.17% GOI 08-01-2028	3.60%
8.13% GOI CG 22-06-2045	2.73%
7.40% GOI CG 09-09-2035	1.70%
6.13% GOI 04.06.2028	1.56%
8.25% GUJARAT SDL 02.01.2029	1.48%
7.32% GOI CG 28-01-2024	1.31%
8.65% GUJARAT SDL 10-10-2028	0.97%
8.24% GOI CG 15-02-2027	0.41%
7.26% GOI 14-01-2029	0.37%
8.27% GUJARAT SDL 09-01-2029	0.06%
<b>Gilts Total</b>	<b>27.19%</b>
RELIANCE INDUSTRIES LTD.	5.16%
HDFC BANK LTD.FV-2	5.11%
ITC - FV 1	3.44%
INFOSYS LIMITED	3.43%
ICICI BANK LTD.FV-2	2.78%
HDFC LTD FV 2	2.70%
LARSEN&TUBRO	2.64%
TATA CONSULTANCY SERVICES LTD.	2.08%
KOTAK MAHINDRA BANK LIMITED_FV5	1.88%
HINDUSTAN LEVER LTD.	1.68%
STATE BANK OF INDIAFV-1	1.34%
MARUTI UDYOG LTD.	1.11%
ASIAN PAINTS LIMITEDFV-1	1.03%
EIH LIMITED	0.96%
AUROBINDO PHARMA LIMITED	0.90%
MAHINDRA & MAHINDRA LTD.-FV5	0.85%
DIVIS LABORATORIES LIMITED	0.77%
ONGCFV-5	0.77%
AXIS BANK LIMITEDFV-2	0.77%
HCL TECHNOLOGIES LIMITED	0.75%
GUJARAT FLUOROCHEMICALS LTD.	0.64%
YES BANK LTD	0.59%
TECH MAHINDRA LIMITEDFV-5	0.59%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.58%
THE FEDERAL BANK LIMITED	0.55%
NESTLE INDIA LIMITED	0.54%
TITAN COMPANY LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.49%
JSW STEEL LIMITED	0.48%
NTPC LIMITED	0.46%
ULTRATECH CEMCO LTD	0.44%
POWER GRID CORP OF INDIA LTD	0.42%
Vedanta Limited	0.42%
BAJAJ FINANCE LIMITED	0.42%
COAL INDIA LIMITED	0.40%
TATA MOTORS LTD.FV-2	0.40%
HERO MOTOCORP LIMITED	0.30%
MARICO LIMITED	0.28%
GRASIM INDUSTRIES LTD.	0.26%
HINDALCO INDUSTRIES LTD FV RE 1	0.26%
DABUR INDIA LTD.	0.23%
UNITED BREWERIES LIMITED	0.07%
<b>Equity Total</b>	<b>49.49%</b>
<b>Money Market Total</b>	<b>10.58%</b>
<b>Current Assets</b>	<b>-1.77%</b>
<b>Total</b>	<b>100.00%</b>

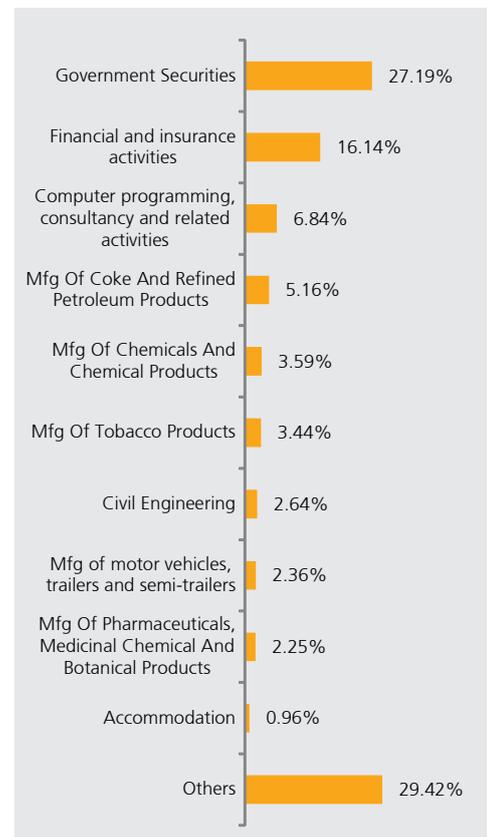
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹20.6653

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31 January, 19:** ₹ 1.58 Crs.

**Modified Duration of Debt Portfolio:**

3.90 years

**YTM of Debt Portfolio:** 7.35%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	46
Gsec / Debt / MMI / Others	50-100	54

## Returns

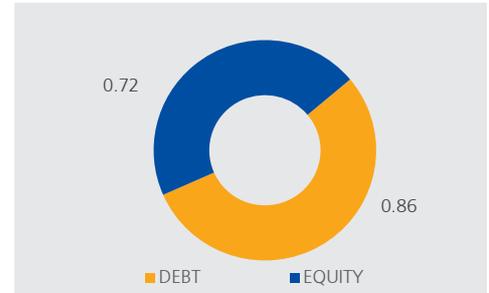
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	-0.09%
Last 6 Months	-0.03%	0.00%
Last 1 Year	0.11%	2.39%
Last 2 Years	7.28%	8.70%
Last 3 Years	9.01%	10.37%
Since Inception	8.34%	8.42%

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

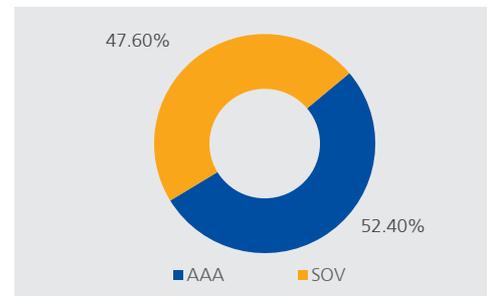
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	6.49%
8.45% IRFC NCD 04-12-2028 SR129	6.33%
<b>Bonds/Debtentures Total</b>	<b>12.82%</b>
7.37% GOI 16-04-2023	12.82%
7.17% GOI 08-01-2028	3.54%
8.13% GOI CG 22-06-2045	2.53%
7.40% GOI CG 09-09-2035	1.67%
6.13% GOI 04.06.2028	1.49%
8.25% GUJARAT SDL 02.01.2029	1.41%
7.32% GOI CG 28-01-2024	1.21%
8.65% GUJARAT SDL 10-10-2028	0.85%
8.24% GOI CG 15-02-2027	0.33%
7.26% GOI 14-01-2029	0.32%
8.27% GUJARAT SDL 09-01-2029	0.06%
<b>Gilts Total</b>	<b>26.22%</b>
RELIANCE INDUSTRIES LTD.	4.72%
HDFC BANK LTD.FV-2	4.53%
INFOSYS LIMITED	3.17%
ITC - FV 1	2.77%
ICICI BANK LTD.FV-2	2.72%
HDFC LTD FV 2	2.56%
LARSEN&TUBRO	2.31%
TATA CONSULTANCY SERVICES LTD.	1.93%
KOTAK MAHINDRA BANK LIMITED_FV5	1.63%
HINDUSTAN LEVER LTD.	1.46%
MARUTI UDYOG LTD.	1.05%
STATE BANK OF INDIAFV-1	1.02%
EIH LIMITED	0.93%
ASIAN PAINTS LIMITEDFV-1	0.92%
AUROBINDO PHARMA LIMITED	0.83%
AXIS BANK LIMITEDFV-2	0.75%
DIVIS LABORATORIES LIMITED	0.73%
MAHINDRA & MAHINDRA LTD.-FV5	0.71%
HCL TECHNOLOGIES LIMITED	0.70%
ONGCFV-5	0.70%
GUJARAT FLUOROCEMICALS LTD.	0.60%
YES BANK LTD	0.57%
NTPC LIMITED	0.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.53%
TECH MAHINDRA LIMITEDFV-5	0.51%
NESTLE INDIA LIMITED	0.51%
THE FEDERAL BANK LIMITED	0.48%
TITAN COMPANY LIMITED	0.45%
GAS AUTHORITY OF INDIA LTD.	0.44%
Vedanta Limited	0.44%
ULTRATECH CEMCO LTD	0.42%
PETRONET LNG LIMITED	0.41%
JSW STEEL LIMITED	0.41%
POWER GRID CORP OF INDIA LTD	0.37%
TATA MOTORS LTD.FV-2	0.37%
COAL INDIA LIMITED	0.36%
BAJAJ FINANCE LIMITED	0.36%
DABUR INDIA LTD.	0.29%
HERO MOTOCORP LIMITED	0.28%
MARICO LIMITED	0.25%
GRASIM INDUSTRIES LTD.	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.23%
PAGE INDUSTRIES LIMITED	0.15%
UNITED BREWERIES LIMITED	0.14%
SPENCER'S RETAIL LIMITED	0.03%
<b>Equity Total</b>	<b>45.52%</b>
<b>Money Market Total</b>	<b>16.05%</b>
<b>Current Assets</b>	<b>-0.61%</b>
<b>Total</b>	<b>100.00%</b>

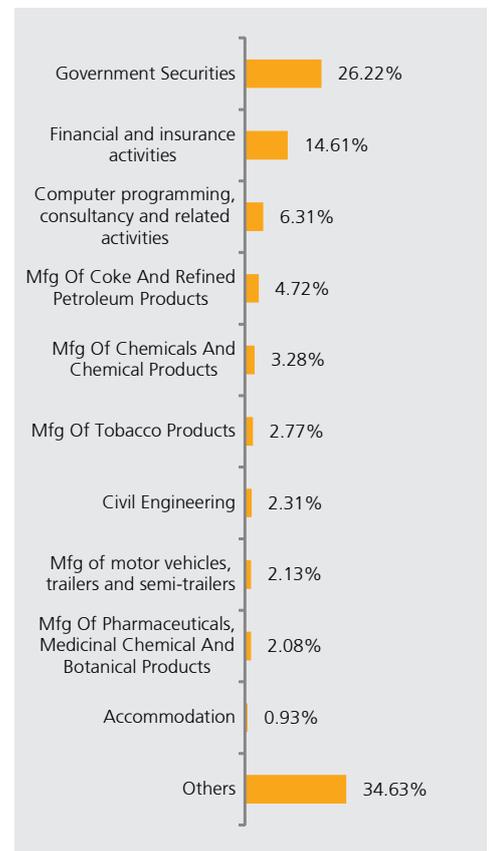
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹22.0847

**Inception Date:** 27<sup>th</sup> February 2008

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

**AUM as on 31 January, 19:** ₹ 2.93 Crs.

**Modified Duration of Debt Portfolio:**

4.17 years

**YTM of Debt Portfolio:** 7.43%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	49
Gsec / Debt / MMI / Others	50-100	51

## Returns

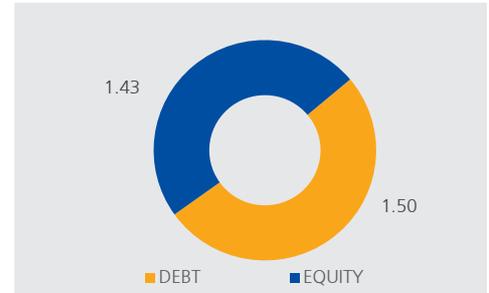
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	-0.09%
Last 6 Months	0.15%	0.00%
Last 1 Year	-0.19%	2.39%
Last 2 Years	6.81%	8.70%
Last 3 Years	8.96%	10.37%
Since Inception	7.52%	7.97%

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

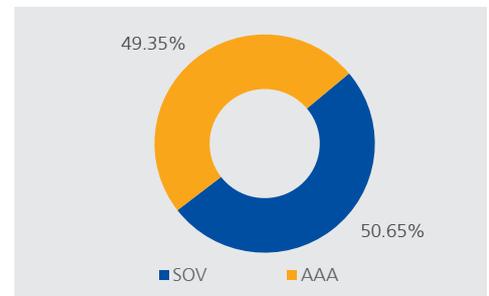
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.82%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.54%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.50%
<b>Bonds/Debentures Total</b>	<b>13.86%</b>
7.37% GOI 16-04-2023	13.12%
7.17% GOI 08-01-2028	3.61%
8.13% GOI CG 22-06-2045	2.69%
7.40% GOI CG 09-09-2035	1.73%
6.13% GOI 04.06.2028	1.58%
8.25% GUJARAT SDL 02.01.2029	1.45%
7.32% GOI CG 28-01-2024	1.30%
8.65% GUJARAT SDL 10-10-2028	0.92%
8.24% GOI CG 15-02-2027	0.39%
7.26% GOI 14-01-2029	0.34%
8.27% GUJARAT SDL 09-01-2029	0.10%
<b>Gilts Total</b>	<b>27.23%</b>
RELIANCE INDUSTRIES LTD.	5.06%
HDFC BANK LTD.FV-2	4.96%
ITC - FV 1	3.40%
INFOSYS LIMITED	3.37%
ICICI BANK LTD.FV-2	2.85%
HDFC LTD FV 2	2.72%
LARSEN&TUBRO	2.51%
TATA CONSULTANCY SERVICES LTD.	2.02%
KOTAK MAHINDRA BANK LIMITED_FV5	1.78%
HINDUSTAN LEVER LTD.	1.60%
STATE BANK OF INDIAFV-1	1.31%
MARUTI UDYOG LTD.	1.11%
ASIAN PAINTS LIMITEDFV-1	0.99%
EIH LIMITED	0.93%
AUROBINDO PHARMA LIMITED	0.89%
MAHINDRA & MAHINDRA LTD.-FV5	0.83%
AXIS BANK LIMITEDFV-2	0.78%
DIVIS LABORATORIES LIMITED	0.77%
ONGCFV-5	0.75%
HCL TECHNOLOGIES LIMITED	0.71%
YES BANK LTD	0.60%
GUJARAT FLUOROCEMICALS LTD.	0.59%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.56%
TECH MAHINDRA LIMITEDFV-5	0.56%
NESTLE INDIA LIMITED	0.55%
THE FEDERAL BANK LIMITED	0.52%
NTPC LIMITED	0.50%
Vedanta Limited	0.45%
ULTRATECH CEMCO LTD	0.44%
PETRONET LNG LIMITED	0.44%
TITAN COMPANY LIMITED	0.41%
COAL INDIA LIMITED	0.40%
GAS AUTHORITY OF INDIA LTD.	0.40%
JSW STEEL LIMITED	0.39%
BAJAJ FINANCE LIMITED	0.34%
POWER GRID CORP OF INDIA LTD	0.34%
TATA MOTORS LTD.FV-2	0.32%
DABUR INDIA LTD.	0.31%
HINDALCO INDUSTRIES LTD FV RE 1	0.25%
GRASIM INDUSTRIES LTD.	0.25%
HERO MOTOCORP LIMITED	0.24%
PAGE INDUSTRIES LIMITED	0.24%
MARICO LIMITED	0.23%
UNITED BREWERIES LIMITED	0.07%
SPENCER'S RETAIL LIMITED	0.04%
<b>Equity Total</b>	<b>48.79%</b>
<b>Money Market Total</b>	<b>12.67%</b>
<b>Current Assets</b>	<b>-2.55%</b>
<b>Total</b>	<b>100.00%</b>

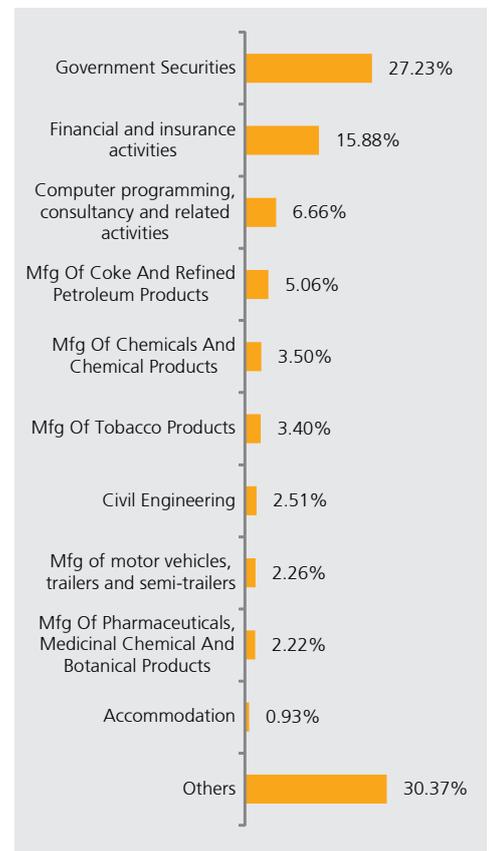
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹35.1026

**Inception Date:** 9<sup>th</sup> August 2004

**Benchmark:** N.A.

**AUM as on 31 January, 19:** ₹ 16.51 Crs.

**Modified Duration of Debt Portfolio:**

4.37 years

**YTM of Debt Portfolio:** 7.52%

## Asset Allocation

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

## Returns

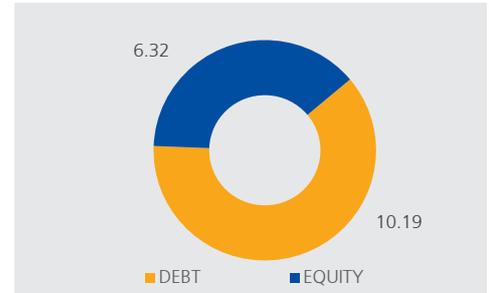
Period	Fund Returns	Index Returns
Last 1 Month	0.24%	-
Last 6 Months	0.82%	-
Last 1 Year	1.17%	-
Last 2 Years	5.94%	-
Last 3 Years	8.28%	-
Since Inception	9.05%	-

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

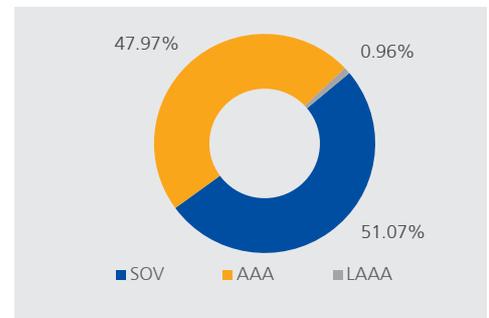
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.45%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.34%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.77%
7.33% IRFC NCD 28-08-2027 SR123	2.83%
9.00% HDFC NCD 29-11-2028 U-005	0.63%
8.30% NTPC NCD SR 67 15-01-2029	0.60%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.60%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.59%
<b>Bonds/Debentures Total</b>	<b>18.80%</b>
7.37% GOI 16-04-2023	15.42%
7.17% GOI 08-01-2028	4.26%
8.13% GOI CG 22-06-2045	3.06%
7.40% GOI CG 09-09-2035	1.98%
6.13% GOI 04.06.2028	1.80%
8.25% GUJARAT SDL 02.01.2029	1.66%
7.32% GOI CG 28-01-2024	1.53%
8.65% GUJARAT SDL 10-10-2028	1.09%
8.24% GOI CG 15-02-2027	0.46%
7.26% GOI 14-01-2029	0.43%
8.27% GUJARAT SDL 09-01-2029	0.13%
<b>Gilts Total</b>	<b>31.81%</b>
RELIANCE INDUSTRIES LTD.	3.91%
HDFC BANK LTD.FV-2	3.77%
ITC - FV 1	2.66%
INFOSYS LIMITED	2.59%
ICICI BANK LTD.FV-2	2.19%
HDFC LTD FV 2	2.14%
LARSEN&TUBRO	1.94%
TATA CONSULTANCY SERVICES LTD.	1.60%
KOTAK MAHINDRA BANK LIMITED_FV5	1.35%
HINDUSTAN LEVER LTD.	1.22%
STATE BANK OF INDIAFV-1	1.01%
MARUTI UDYOG LTD.	0.86%
EIH LIMITED	0.77%
ASIAN PAINTS LIMITEDFV-1	0.76%
AUROBINDO PHARMA LIMITED	0.68%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
AXIS BANK LIMITEDFV-2	0.60%
DIVIS LABORATORIES LIMITED	0.59%
ONGCFV-5	0.57%
HCL TECHNOLOGIES LIMITED	0.57%
GUJARAT FLUOROCHEMICALS LTD.	0.51%
YES BANK LTD	0.46%
NTPC LIMITED	0.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.43%
TECH MAHINDRA LIMITEDFV-5	0.42%
NESTLE INDIA LIMITED	0.40%
THE FEDERAL BANK LIMITED	0.40%
TITAN COMPANY LIMITED	0.38%
GAS AUTHORITY OF INDIA LTD.	0.38%
Vedanta Limited	0.37%
JSW STEEL LIMITED	0.35%
ULTRATECH CEMCO LTD	0.34%
PETRONET LNG LIMITED	0.33%
TATA MOTORS LTD.FV-2	0.32%
POWER GRID CORP OF INDIA LTD	0.31%
BAJAJ FINANCE LIMITED	0.31%
COAL INDIA LIMITED	0.30%
DABUR INDIA LTD.	0.24%
HERO MOTOCORP LIMITED	0.22%
MARICO LIMITED	0.21%
GRASIM INDUSTRIES LTD.	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
PAGE INDUSTRIES LIMITED	0.17%
UNITED BREWERIES LIMITED	0.11%
SPENCER'S RETAIL LIMITED	0.03%
<b>Equity Total</b>	<b>38.27%</b>
<b>Money Market Total</b>	<b>11.67%</b>
<b>Current Assets</b>	<b>-0.56%</b>
<b>Total</b>	<b>100.00%</b>

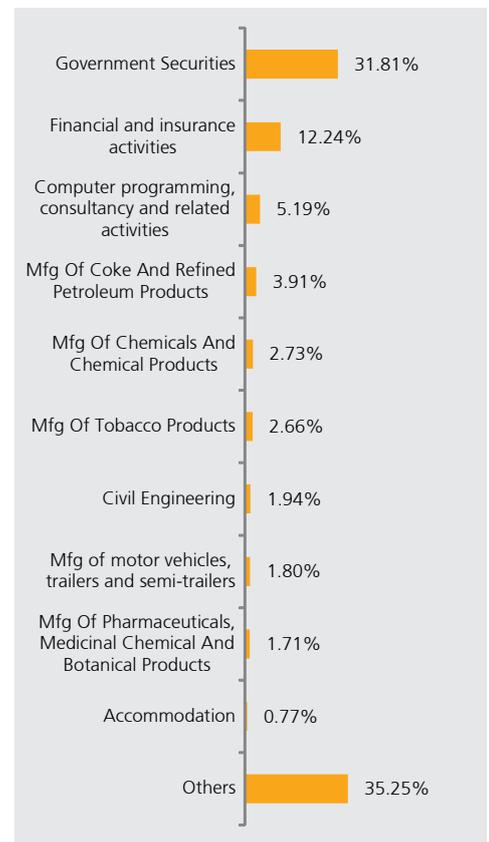
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹21.3474

**Inception Date:** 29<sup>th</sup> November 2007

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

**AUM as on 31 January, 19:** ₹ 19.21 Crs.

**Modified Duration of Debt Portfolio:**

4.38 years

**YTM of Debt Portfolio:** 7.55%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	52
MMI / Others	00-100	10

## Returns

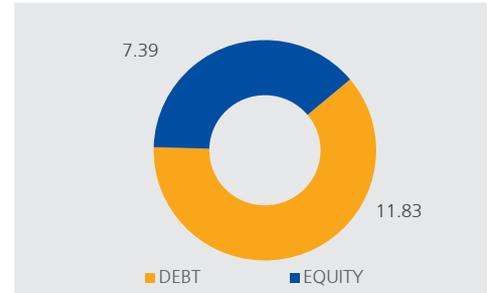
Period	Fund Returns	Index Returns
Last 1 Month	0.13%	-0.03%
Last 6 Months	0.78%	0.93%
Last 1 Year	1.46%	3.22%
Last 2 Years	6.51%	7.94%
Last 3 Years	8.89%	9.86%
Since Inception	7.02%	7.76%

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

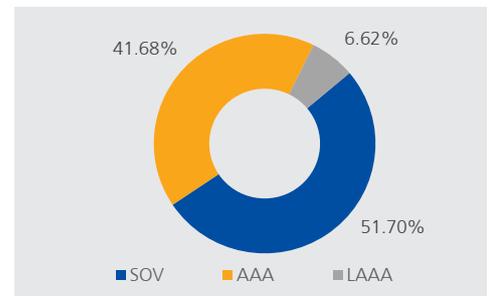
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	4.37%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	4.10%
8.45% IRFC NCD 04-12-2028 SR129	3.64%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.32%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.60%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.08%
9.05% HDFC NCD 16-10-2028 SR_U-001	1.08%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.51%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.50%
<b>Bonds/Debentures Total</b>	<b>20.21%</b>
7.37% GOI 16-04-2023	15.46%
7.17% GOI 08-01-2028	4.27%
8.13% GOI CG 22-06-2045	3.14%
7.40% GOI CG 09-09-2035	1.99%
6.13% GOI 04.06.2028	1.82%
8.25% GUJARAT SDL 02.01.2029	1.69%
7.32% GOI CG 28-01-2024	1.54%
8.65% GUJARAT SDL 10-10-2028	1.11%
8.24% GOI CG 15-02-2027	0.47%
7.26% GOI 14-01-2029	0.43%
8.27% GUJARAT SDL 09-01-2029	0.12%
<b>Gilts Total</b>	<b>32.02%</b>
RELIANCE INDUSTRIES LTD.	3.93%
HDFC BANK LTD.FV-2	3.89%
INFOSYS LIMITED	2.63%
ITC - FV 1	2.62%
ICICI BANK LTD.FV-2	2.20%
HDFC LTD FV 2	2.16%
LARSEN&TUBRO	1.97%
TATA CONSULTANCY SERVICES LTD.	1.62%
KOTAK MAHINDRA BANK LIMITED_FV5	1.38%
HINDUSTAN LEVER LTD.	1.23%
STATE BANK OF INDIAFV-1	1.02%
MARUTI UDYOG LTD.	0.86%
EIH LIMITED	0.80%
ASIAN PAINTS LIMITEDFV-1	0.78%
AUROBINDO PHARMA LIMITED	0.69%
MAHINDRA & MAHINDRA LTD.-FV5	0.64%
AXIS BANK LIMITEDFV-2	0.60%
DIVIS LABORATORIES LIMITED	0.60%
HCL TECHNOLOGIES LIMITED	0.59%
ONGCFV-5	0.59%
GUJARAT FLUOROchemicals LTD.	0.52%
YES BANK LTD	0.46%
NTPC LIMITED	0.46%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.44%
TECH MAHINDRA LIMITEDFV-5	0.43%
NESTLE INDIA LIMITED	0.41%
THE FEDERAL BANK LIMITED	0.40%
TITAN COMPANY LIMITED	0.40%
GAS AUTHORITY OF INDIA LTD.	0.39%
Vedanta Limited	0.37%
JSW STEEL LIMITED	0.37%
ULTRATECH CEMCO LTD	0.35%
POWER GRID CORP OF INDIA LTD	0.32%
BAJAJ FINANCE LIMITED	0.32%
COAL INDIA LIMITED	0.31%
TATA MOTORS LTD.FV-2	0.30%
DABUR INDIA LTD.	0.24%
MARICO LIMITED	0.22%
HERO MOTOCORP LIMITED	0.22%
GRASIM INDUSTRIES LTD.	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
PAGE INDUSTRIES LIMITED	0.17%
UNITED BREWERIES LIMITED	0.12%
SPENCER'S RETAIL LIMITED	0.03%
<b>Equity Total</b>	<b>38.44%</b>
<b>Money Market Total</b>	<b>9.71%</b>
<b>Current Assets</b>	<b>-0.38%</b>
<b>Total</b>	<b>100.00%</b>

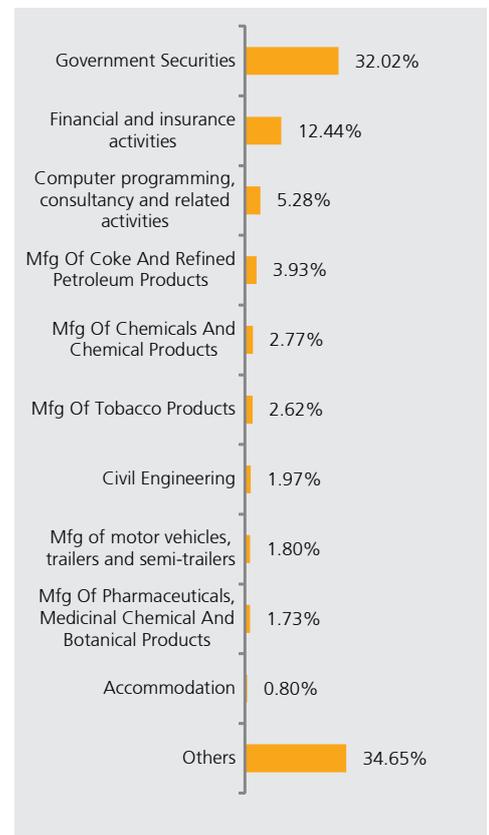
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹27.8703

**Inception Date:** 4<sup>th</sup> December 2008

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

**AUM as on 31 January, 19:** ₹ 10.25 Crs.

**Modified Duration of Debt Portfolio:**

4.28 years

**YTM of Debt Portfolio:** 7.48%

## Asset Allocation

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

## Returns

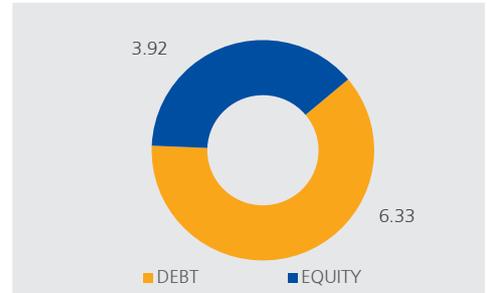
Period	Fund Returns	Index Returns
Last 1 Month	0.20%	-0.03%
Last 6 Months	0.62%	0.93%
Last 1 Year	1.05%	3.22%
Last 2 Years	5.86%	7.94%
Last 3 Years	8.12%	9.86%
Since Inception	9.00%	9.17%

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

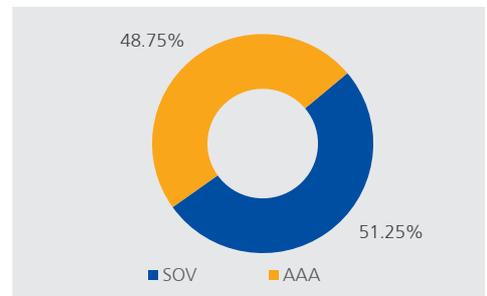
## Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 16-10-2028 SR_U-001	6.07%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.73%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.03%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.00%
7.33% IRFC NCD 28-08-2027 SR123	1.82%
8.45% IRFC NCD 04-12-2028 SR129	0.97%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.94%
<b>Bonds/Debentures Total</b>	<b>17.57%</b>
7.37% GOI 16-04-2023	15.41%
7.17% GOI 08-01-2028	4.25%
8.13% GOI CG 22-06-2045	3.08%
7.40% GOI CG 09-09-2035	1.99%
6.13% GOI 04.06.2028	1.81%
8.25% GUJARAT SDL 02.01.2029	1.68%
7.32% GOI CG 28-01-2024	1.53%
8.65% GUJARAT SDL 10-10-2028	1.09%
8.24% GOI CG 15-02-2027	0.47%
7.26% GOI 14-01-2029	0.43%
8.27% GUJARAT SDL 09-01-2029	0.12%
<b>Gilts Total</b>	<b>31.85%</b>
RELIANCE INDUSTRIES LTD.	3.89%
HDFC BANK LTD.FV-2	3.80%
ITC - FV 1	2.70%
INFOSYS LIMITED	2.61%
ICICI BANK LTD.FV-2	2.20%
HDFC LTD FV 2	2.17%
LARSEN&TUBRO	1.95%
TATA CONSULTANCY SERVICES LTD.	1.62%
KOTAK MAHINDRA BANK LIMITED_FV5	1.37%
HINDUSTAN LEVER LTD.	1.23%
STATE BANK OF INDIAFV-1	1.01%
MARUTI UDYOG LTD.	0.86%
EIH LIMITED	0.78%
ASIAN PAINTS LIMITEDFV-1	0.77%
AUROBINDO PHARMA LIMITED	0.68%
MAHINDRA & MAHINDRA LTD.-FV5	0.63%
AXIS BANK LIMITEDFV-2	0.60%
HIVIS LABORATORIES LIMITED	0.59%
HCL TECHNOLOGIES LIMITED	0.58%
ONGCFV-5	0.58%
GUJARAT FLUOROCEMICALS LTD.	0.52%
YES BANK LTD	0.46%
NTPC LIMITED	0.46%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.43%
TECH MAHINDRA LIMITEDFV-5	0.43%
NESTLE INDIA LIMITED	0.41%
THE FEDERAL BANK LIMITED	0.40%
TITAN COMPANY LIMITED	0.39%
GAS AUTHORITY OF INDIA LTD.	0.38%
Vedanta Limited	0.38%
JSW STEEL LIMITED	0.35%
ULTRATECH CEMCO LTD	0.35%
POWER GRID CORP OF INDIA LTD	0.32%
BAJAJ FINANCE LIMITED	0.31%
TATA MOTORS LTD.FV-2	0.31%
COAL INDIA LIMITED	0.31%
DABUR INDIA LTD.	0.24%
HERO MOTOCORP LIMITED	0.22%
MARICO LIMITED	0.22%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
GRASIM INDUSTRIES LTD.	0.19%
PAGE INDUSTRIES LIMITED	0.16%
UNITED BREWERIES LIMITED	0.12%
SPENCER'S RETAIL LIMITED	0.03%
<b>Equity Total</b>	<b>38.22%</b>
<b>Money Market Total</b>	<b>12.73%</b>
<b>Current Assets</b>	<b>-0.37%</b>
<b>Total</b>	<b>100.00%</b>

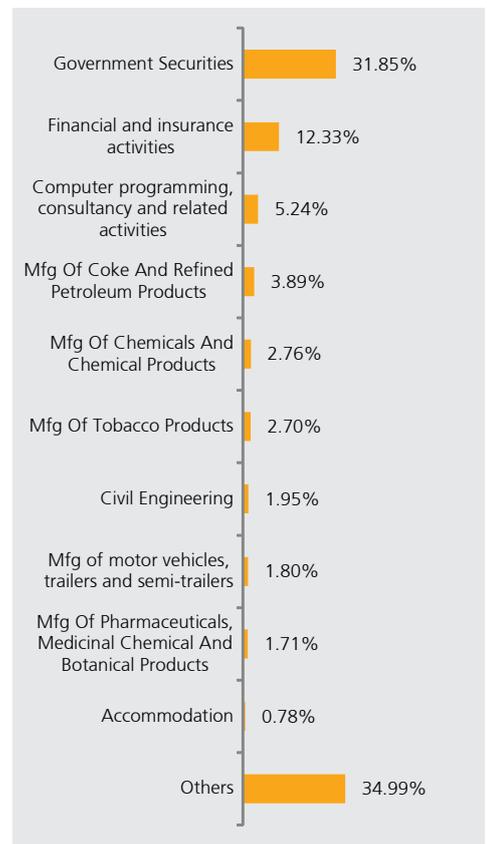
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹20.0274

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31 January, 19:** ₹ 5.23 Crs.

**Modified Duration of Debt Portfolio:**

4.24 years

**YTM of Debt Portfolio:** 7.51%

## Asset Allocation

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

## Returns

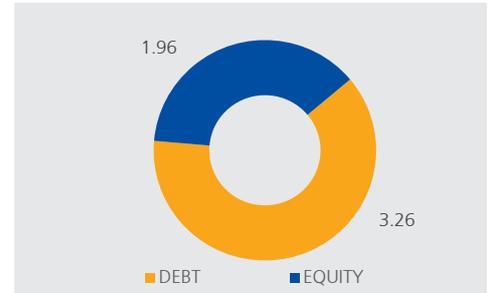
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	-0.03%
Last 6 Months	1.00%	0.93%
Last 1 Year	1.99%	3.22%
Last 2 Years	6.68%	7.94%
Last 3 Years	8.98%	9.86%
Since Inception	7.97%	8.36%

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

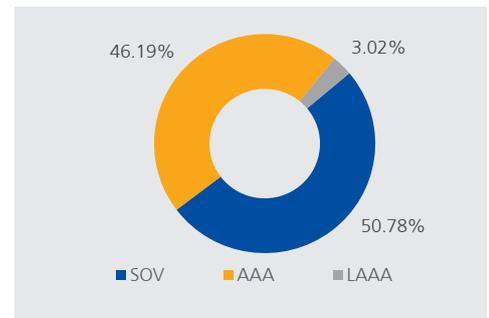
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.36%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.98%
9.05% HDFC NCD 16-10-2028 SR_U-001	3.97%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.96%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.93%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	1.88%
<b>Bonds/Debentures Total</b>	<b>19.07%</b>
7.37% GOI 16-04-2023	15.37%
7.17% GOI 08-01-2028	4.24%
8.13% GOI CG 22-06-2045	3.05%
7.40% GOI CG 09-09-2035	1.98%
6.13% GOI 04.06.2028	1.79%
8.25% GUJARAT SDL 02.01.2029	1.64%
7.32% GOI CG 28-01-2024	1.52%
8.65% GUJARAT SDL 10-10-2028	1.07%
8.24% GOI CG 15-02-2027	0.46%
7.26% GOI 14-01-2029	0.42%
8.27% GUJARAT SDL 09-01-2029	0.14%
<b>Gilts Total</b>	<b>31.67%</b>
RELIANCE INDUSTRIES LTD.	3.87%
HDFC BANK LTD.FV-2	3.70%
ITC - FV 1	2.56%
INFOSYS LIMITED	2.56%
ICICI BANK LTD.FV-2	2.18%
HDFC LTD FV 2	2.07%
LARSEN&TUBRO	1.94%
TATA CONSULTANCY SERVICES LTD.	1.54%
KOTAK MAHINDRA BANK LIMITED_FV5	1.33%
HINDUSTAN LEVER LTD.	1.19%
STATE BANK OF INDIAFV-1	1.00%
MARUTI UDYOG LTD.	0.85%
EIH LIMITED	0.76%
ASIAN PAINTS LIMITEDFV-1	0.76%
AUROBINDO PHARMA LIMITED	0.67%
AXIS BANK LIMITEDFV-2	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
DIVIS LABORATORIES LIMITED	0.59%
ONGCFV-5	0.57%
HCL TECHNOLOGIES LIMITED	0.56%
GUJARAT FLUOROchemicals LTD.	0.49%
YES BANK LTD	0.46%
NTPC LIMITED	0.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.43%
TECH MAHINDRA LIMITEDFV-5	0.42%
NESTLE INDIA LIMITED	0.40%
THE FEDERAL BANK LIMITED	0.39%
TITAN COMPANY LIMITED	0.37%
GAS AUTHORITY OF INDIA LTD.	0.37%
Vedanta Limited	0.36%
ULTRATECH CEMCO LTD	0.34%
JSW STEEL LIMITED	0.34%
PETRONET LNG LIMITED	0.33%
POWER GRID CORP OF INDIA LTD	0.30%
BAJAJ FINANCE LIMITED	0.30%
TATA MOTORS LTD.FV-2	0.30%
COAL INDIA LIMITED	0.29%
DABUR INDIA LTD.	0.24%
MARICO LIMITED	0.21%
HERO MOTOCORP LIMITED	0.21%
GRASIM INDUSTRIES LTD.	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
PAGE INDUSTRIES LIMITED	0.18%
UNITED BREWERIES LIMITED	0.11%
SPENCER'S RETAIL LIMITED	0.03%
<b>Equity Total</b>	<b>37.52%</b>
<b>Money Market Total</b>	<b>11.62%</b>
<b>Current Assets</b>	<b>0.11%</b>
<b>Total</b>	<b>100.00%</b>

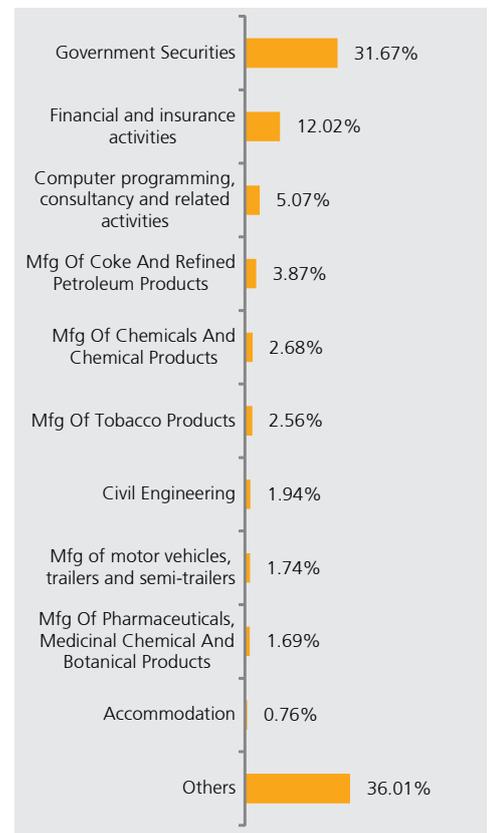
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹30.9302

**Inception Date:** 9<sup>th</sup> August 2004

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

**AUM as on 31 January, 19:** ₹ 95.71 Crs.

**Modified Duration of Debt Portfolio:**

4.57 years

**YTM of Debt Portfolio:** 7.68%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	19
Gsec / Debt	60-100	72
MMI / Others	00-25	9

## Returns

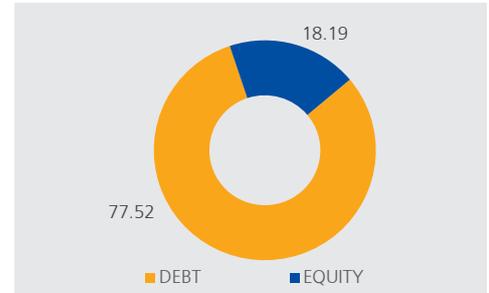
Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.07%
Last 6 Months	2.87%	2.80%
Last 1 Year	3.30%	4.85%
Last 2 Years	4.80%	6.38%
Last 3 Years	7.40%	8.81%
Since Inception	8.11%	7.63%

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

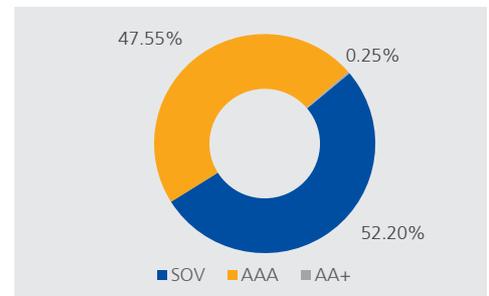
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.41%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.07%
9.224% BAJAFINANCE NCD 05-05-2022 SR-233	3.99%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.45%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.15%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.95%
8.30% NTPC NCD SR 67 15-01-2029	1.65%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.37%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.31%
8.45% IRFC NCD 04-12-2028 SR129	1.15%
8.80% PGCIL NCD 13-03-2023 XLII	1.06%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	0.21%
<b>Bonds/Debentures Total</b>	<b>29.76%</b>
7.37% GOI 16-04-2023	20.51%
7.17% GOI 08-01-2028	5.68%
8.13% GOI CG 22-06-2045	4.26%
7.40% GOI CG 09-09-2035	2.61%
8.25% GUJARAT SDL 02.01.2029	2.35%
6.13% GOI 04.06.2028	2.34%
7.32% GOI CG 28-01-2024	2.02%
8.65% GUJARAT SDL 10-10-2028	1.53%
8.24% GOI CG 15-02-2027	0.61%
7.26% GOI 14-01-2029	0.57%
<b>Gilts Total</b>	<b>42.48%</b>
RELIANCE INDUSTRIES LTD.	2.04%
HDFC BANK LTD.FV-2	1.93%
ITC - FV 1	1.33%
INFOSYS LIMITED	1.27%
ICICI BANK LTD.FV-2	1.10%
LARSEN&TUBRO	1.00%
TATA CONSULTANCY SERVICES LTD.	0.80%
KOTAK MAHINDRA BANK LIMITED_FV5	0.68%
INDIABULLS HOUSING FINANCE LTD	0.63%
HINDUSTAN LEVER LTD.	0.62%
STATE BANK OF INDIAFV-1	0.53%
MARUTI UDYOG LTD.	0.42%
HDFC LTD FV 2	0.40%
ASIAN PAINTS LIMITEDFV-1	0.40%
EIH LIMITED	0.39%
AUROBINDO PHARMA LIMITED	0.33%
DIVIS LABORATORIES LIMITED	0.31%
AXIS BANK LIMITEDFV-2	0.30%
ONGCFV-5	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
MAHINDRA & MAHINDRA LTD.-FV5	0.28%
YES BANK LTD	0.23%
NTPC LIMITED	0.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
THE FEDERAL BANK LIMITED	0.20%
NESTLE INDIA LIMITED	0.20%
POWER GRID CORP OF INDIA LTD	0.20%
Vedanta Limited	0.19%
GAS AUTHORITY OF INDIA LTD.	0.18%
TITAN COMPANY LIMITED	0.18%
ULTRATECH CEMCO LTD	0.17%
JSW STEEL LIMITED	0.17%
PETRONET LNG LIMITED	0.16%
COAL INDIA LIMITED	0.15%
TATA MOTORS LTD.FV-2	0.15%
BAJAJ FINANCE LIMITED	0.14%
DABUR INDIA LTD.	0.12%
HERO MOTOCORP LIMITED	0.11%
MARICO LIMITED	0.10%
GRASIM INDUSTRIES LTD.	0.10%
PAGE INDUSTRIES LIMITED	0.08%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
UNITED BREWERIES LIMITED	0.06%
SPENCER'S RETAIL LIMITED	0.01%
<b>Equity Total</b>	<b>19.01%</b>
<b>Money Market Total</b>	<b>9.14%</b>
<b>Current Assets</b>	<b>-0.39%</b>
<b>Total</b>	<b>100.00%</b>

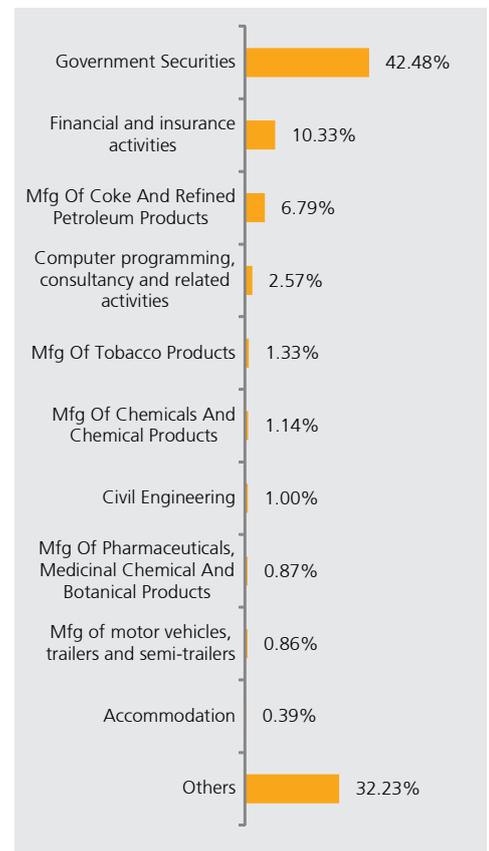
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

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

**NAV as on 31 January, 19:** ₹30.8080

**Inception Date:** 4<sup>th</sup> December 2008

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

**AUM as on 31 January, 19:** ₹ 19.53 Crs.

**Modified Duration of Debt Portfolio:**

4.50 years

**YTM of Debt Portfolio:** 7.58%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	70
MMI / Others	00-100	11

## Returns

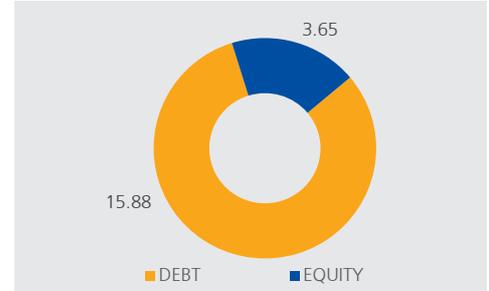
Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.07%
Last 6 Months	2.72%	2.80%
Last 1 Year	3.34%	4.85%
Last 2 Years	4.56%	6.38%
Last 3 Years	7.35%	8.81%
Since Inception	7.72%	8.31%

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

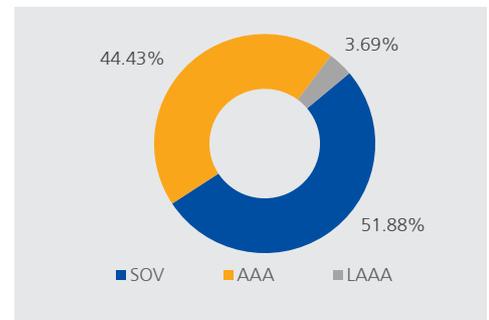
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	8.19%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.67%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	3.03%
8.85% PGCIL NCD 19-10-2023 STRPP H	2.61%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.58%
9.05% HDFC NCD 16-10-2028 SR_U-001	2.12%
8.30% NTPC NCD SR 67 15-01-2029	2.03%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.00%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.99%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.53%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.49%
7.33% IRFC NCD 28-08-2027 SR123	0.48%
<b>Bonds/Debtures Total</b>	<b>27.71%</b>
7.37% GOI 16-04-2023	20.62%
7.17% GOI 08-01-2028	5.70%
8.13% GOI CG 22-06-2045	4.09%
7.40% GOI CG 09-09-2035	2.65%
6.13% GOI 04.06.2028	2.40%
8.25% GUJARAT SDL 02.01.2029	2.23%
7.32% GOI CG 28-01-2024	2.04%
8.65% GUJARAT SDL 10-10-2028	1.46%
8.24% GOI CG 15-02-2027	0.62%
7.26% GOI 14-01-2029	0.57%
8.27% GUJARAT SDL 09-01-2029	0.15%
<b>Govts Total</b>	<b>42.53%</b>
RELIANCE INDUSTRIES LTD.	1.94%
HDFC BANK LTD.FV-2	1.88%
ITC - FV 1	1.32%
INFOSYS LIMITED	1.30%
ICICI BANK LTD.FV-2	1.10%
HDFC LTD FV 2	1.07%
LARSEN&TUBRO	0.93%
TATA CONSULTANCY SERVICES LTD.	0.79%
KOTAK MAHINDRA BANK LIMITED_FV5	0.67%
HINDUSTAN LEVER LTD.	0.61%
MARUTI UDYOG LTD.	0.43%
STATE BANK OF INDIAFV-1	0.40%
EIH LIMITED	0.38%
ASIAN PAINTS LIMITEDFV-1	0.38%
AUROBINDO PHARMA LIMITED	0.34%
MAHINDRA & MAHINDRA LTD.-FV5	0.31%
DIVIS LABORATORIES LIMITED	0.30%
AXIS BANK LIMITEDFV-2	0.30%
ONGCFV-5	0.29%
HCL TECHNOLOGIES LIMITED	0.24%
GUJARAT FLUOROCHEMICALS LTD.	0.23%
YES BANK LTD	0.23%
NTPC LIMITED	0.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.22%
TECH MAHINDRA LIMITEDFV-5	0.21%
NESTLE INDIA LIMITED	0.20%
THE FEDERAL BANK LIMITED	0.20%
Vedanta Limited	0.18%
POWER GRID CORP OF INDIA LTD	0.18%
ULTRATECH CEMCO LTD	0.17%
TITAN COMPANY LIMITED	0.17%
PETRONET LNG LIMITED	0.16%
GAS AUTHORITY OF INDIA LTD.	0.16%
JSW STEEL LIMITED	0.15%
COAL INDIA LIMITED	0.15%
TATA MOTORS LTD.FV-2	0.13%
DABUR INDIA LTD.	0.12%
GRASIM INDUSTRIES LTD.	0.10%
MARICO LIMITED	0.09%
HERO MOTOCORP LIMITED	0.09%
PAGE INDUSTRIES LIMITED	0.08%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
BAJAJ FINANCE LIMITED	0.07%
UNITED BREWERIES LIMITED	0.06%
SPENCER'S RETAIL LIMITED	0.01%
<b>Equity Total</b>	<b>18.68%</b>
<b>Money Market Total</b>	<b>11.73%</b>
<b>Current Assets</b>	<b>-0.66%</b>
<b>Total</b>	<b>100.00%</b>

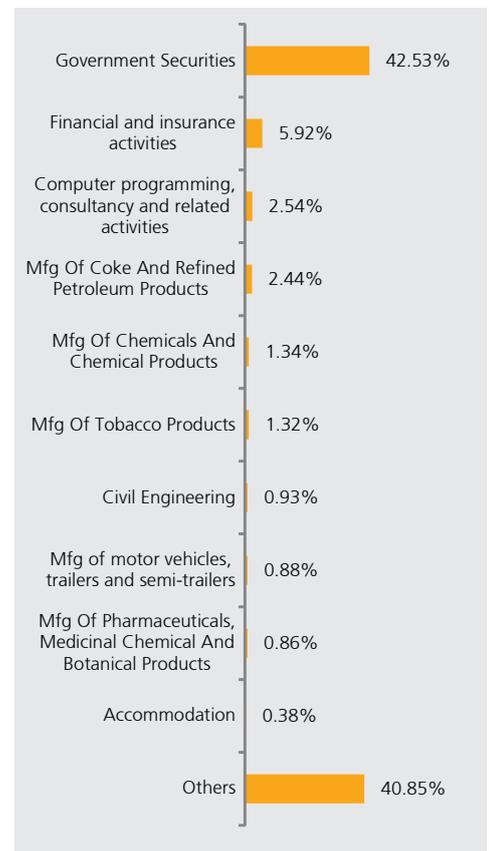
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

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

## Fund Details

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

**NAV as on 31 January, 19:** ₹19.2629

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31 January, 19:** ₹ 4.16 Crs.

**Modified Duration of Debt Portfolio:** 4.66 years

**YTM of Debt Portfolio:** 7.66%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	73
MMI / Others	00-100	8

## Returns

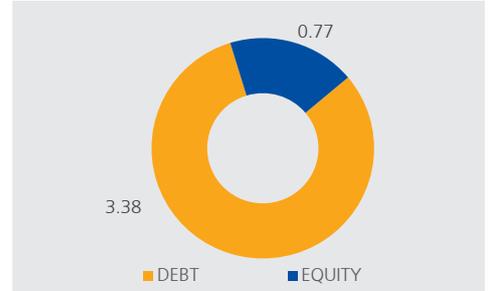
Period	Fund Returns	Index Returns
Last 1 Month	0.24%	0.07%
Last 6 Months	3.01%	2.80%
Last 1 Year	3.29%	4.85%
Last 2 Years	4.78%	6.38%
Last 3 Years	7.65%	8.81%
Since Inception	7.50%	8.18%

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

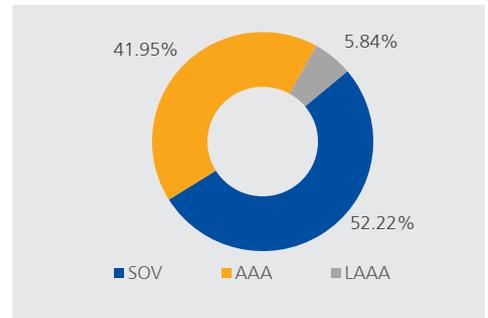
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	8.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.00%
8.40% PGCIL NCD 27-05-2022 L STRP D	4.84%
8.30% NTPC NCD SR 67 15-01-2029	4.76%
7.60% NHA1 NCD_18.03.2022_Taxable Bond_Series-V	4.74%
8.95% RIL NCD 09-11-2028 - PPD SR H	2.48%
<b>Bonds/Debentures Total</b>	<b>30.80%</b>
7.37% GOI 16-04-2023	20.57%
7.17% GOI 08-01-2028	5.68%
8.13% GOI CG 22-06-2045	4.22%
7.40% GOI CG 09-09-2035	2.63%
6.13% GOI 04.06.2028	2.38%
8.25% GUJARAT SDL 02.01.2029	2.18%
7.32% GOI CG 28-01-2024	2.00%
8.65% GUJARAT SDL 10-10-2028	1.44%
8.24% GOI CG 15-02-2027	0.60%
7.26% GOI 14-01-2029	0.55%
8.27% GUJARAT SDL 09-01-2029	0.15%
<b>Gilts Total</b>	<b>42.41%</b>
HDFC BANK LTD.FV-2	1.93%
RELIANCE INDUSTRIES LTD.	1.93%
ITC - FV 1	1.35%
INFOSYS LIMITED	1.28%
ICICI BANK LTD.FV-2	1.10%
LARSEN&TUBRO	0.96%
HDFC LTD FV 2	0.95%
TATA CONSULTANCY SERVICES LTD.	0.81%
KOTAK MAHINDRA BANK LIMITED_FV5	0.68%
HINDUSTAN LEVER LTD.	0.62%
MARUTI UDYOG LTD.	0.43%
EIH LIMITED	0.40%
ASIAN PAINTS LIMITEDFV-1	0.39%
STATE BANK OF INDIAFV-1	0.36%
AUROBINDO PHARMA LIMITED	0.34%
MAHINDRA & MAHINDRA LTD.-FV5	0.32%
DIVIS LABORATORIES LIMITED	0.31%
AXIS BANK LIMITEDFV-2	0.30%
ONGCFV-5	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
GUJARAT FLUOROchemicals LTD.	0.25%
NTPC LIMITED	0.23%
YES BANK LTD	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
THE FEDERAL BANK LIMITED	0.20%
NESTLE INDIA LIMITED	0.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.19%
Vedanta Limited	0.19%
TITAN COMPANY LIMITED	0.17%
GAS AUTHORITY OF INDIA LTD.	0.17%
COAL INDIA LIMITED	0.15%
JSW STEEL LIMITED	0.15%
BAJAJ FINANCE LIMITED	0.14%
TATA MOTORS LTD.FV-2	0.13%
ULTRATECH CEMCO LTD	0.12%
HERO MOTOCORP LIMITED	0.11%
DABUR INDIA LTD.	0.11%
GRASIM INDUSTRIES LTD.	0.10%
MARICO LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
UNITED BREWERIES LIMITED	0.06%
PAGE INDUSTRIES LIMITED	0.06%
<b>Equity Total</b>	<b>18.62%</b>
<b>Money Market Total</b>	<b>8.00%</b>
<b>Current Assets</b>	<b>0.17%</b>
<b>Total</b>	<b>100.00%</b>

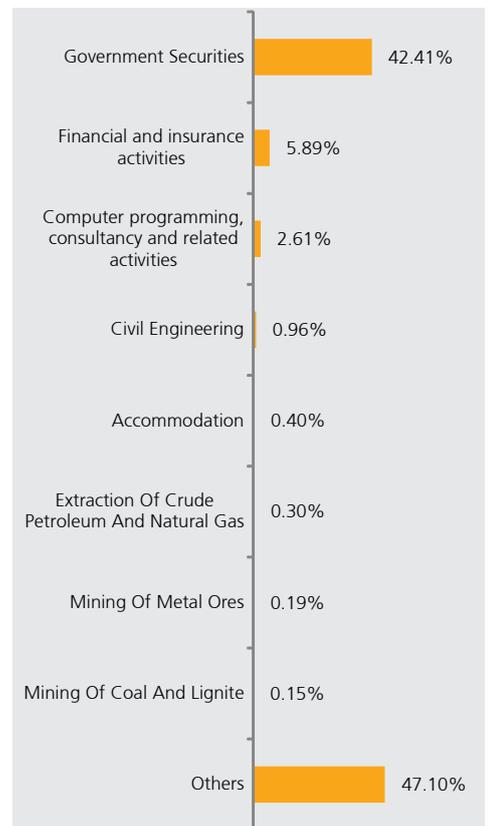
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹23.9589  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 31 January, 19:** ₹ 35.76 Crs.  
**Modified Duration of Debt Portfolio:** 4.56 years  
**YTM of Debt Portfolio:** 7.59%

## Asset Allocation

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

## Returns

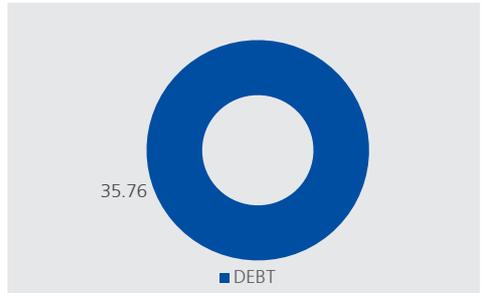
Period	Fund Returns	Index Returns
Last 1 Month	0.33%	0.18%
Last 6 Months	5.14%	4.66%
Last 1 Year	5.89%	6.42%
Last 2 Years	3.46%	4.78%
Last 3 Years	6.63%	7.69%
Since Inception	7.67%	7.63%

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

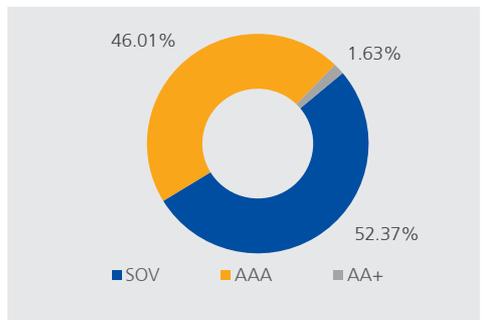
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	8.66%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.94%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.87%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.76%
7.93% PGCIL NCD 20-05-2028 STRPP L	2.43%
8.95% RIL NCD 09-11-2028 - PPD SR H	2.02%
8.30% NTPC NCD SR 67 15-01-2029	1.94%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.89%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.65%
7.95% HDFC BK NCD 21-09-2026	0.81%
9.00% HDFC NCD 29-11-2028 U-005	0.29%
<b>Bonds/Debentures Total</b>	<b>33.26%</b>
7.37% GOI 16-04-2023	25.93%
7.17% GOI 08-01-2028	7.17%
8.13% GOI CG 22-06-2045	4.71%
7.40% GOI CG 09-09-2035	3.33%
6.13% GOI 04.06.2028	3.01%
8.25% GUJARAT SDL 02.01.2029	2.81%
7.32% GOI CG 28-01-2024	2.57%
8.65% GUJARAT SDL 10-10-2028	1.85%
8.24% GOI CG 15-02-2027	0.78%
7.26% GOI 14-01-2029	0.72%
8.27% GUJARAT SDL 09-01-2029	0.18%
<b>Gilts Total</b>	<b>53.06%</b>
<b>Money Market Total</b>	<b>15.01%</b>
<b>Current Assets</b>	<b>-1.33%</b>
<b>Total</b>	<b>100.00%</b>

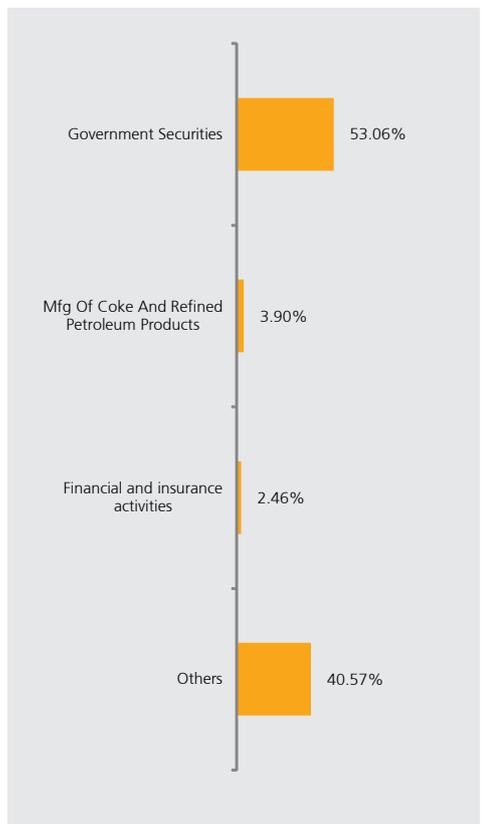
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹20.2600  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 January, 19:** ₹ 48.89 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.83 years  
**YTM of Debt Portfolio:** 7.33%

## Asset Allocation

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

## Returns

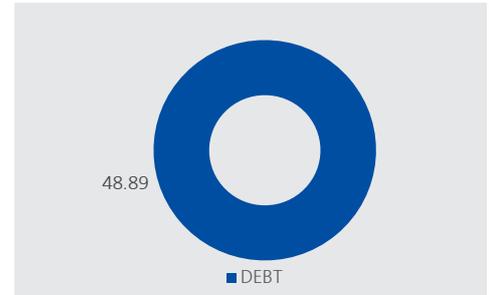
Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.17%
Last 6 Months	6.01%	5.77%
Last 1 Year	7.35%	7.82%
Last 2 Years	3.23%	4.02%
Last 3 Years	6.94%	7.51%
Since Inception	6.86%	8.12%

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

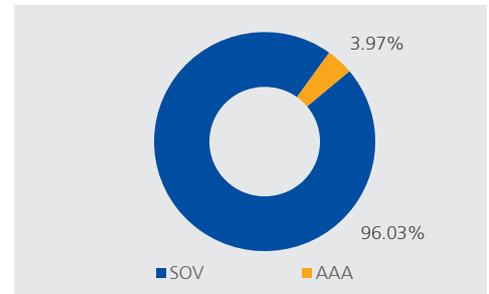
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	48.04%
7.17% GOI 08-01-2028	14.83%
7.32% GOI CG 28-01-2024	11.98%
7.40% GOI CG 09-09-2035	9.48%
8.25% GUJARAT SDL 02.01.2029	5.40%
6.13% GOI 04.06.2028	2.74%
8.65% GUJARAT SDL 10-10-2028	2.40%
8.13% GOI CG 22-06-2045	1.17%
7.26% GOI 14-01-2029	0.99%
8.24% GOI CG 15-02-2027	0.31%
<b>Gilts Total</b>	<b>97.35%</b>
<b>Money Market Total</b>	<b>4.03%</b>
<b>Current Assets</b>	<b>-1.37%</b>
<b>Total</b>	<b>100.00%</b>

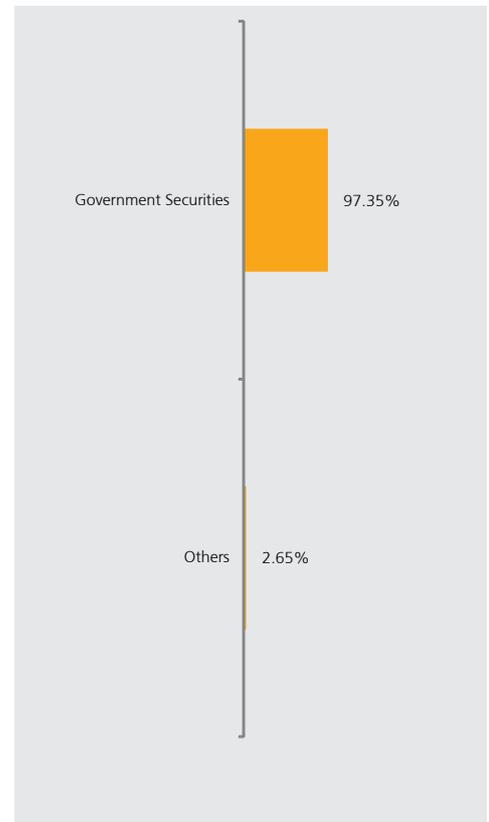
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹19.7884  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 January, 19:** ₹ 1.84 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.84 years  
**YTM of Debt Portfolio:** 7.33%

## Asset Allocation

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

## Returns

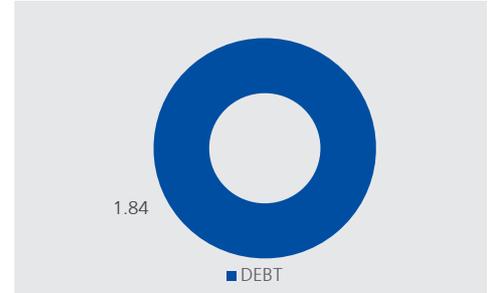
Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.17%
Last 6 Months	6.10%	5.77%
Last 1 Year	7.64%	7.82%
Last 2 Years	3.59%	4.02%
Last 3 Years	7.27%	7.51%
Since Inception	7.50%	7.47%

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

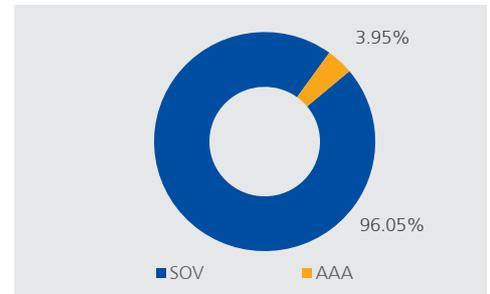
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	47.95%
7.17% GOI 08-01-2028	14.79%
7.32% GOI CG 28-01-2024	11.99%
7.40% GOI CG 09-09-2035	9.54%
8.25% GUJARAT SDL 02.01.2029	5.09%
6.13% GOI 04.06.2028	2.66%
8.65% GUJARAT SDL 10-10-2028	2.59%
8.13% GOI CG 22-06-2045	1.14%
7.26% GOI 14-01-2029	0.98%
8.24% GOI CG 15-02-2027	0.28%
<b>Gilts Total</b>	<b>97.01%</b>
<b>Money Market Total</b>	<b>3.99%</b>
<b>Current Assets</b>	<b>-0.99%</b>
<b>Total</b>	<b>100.00%</b>

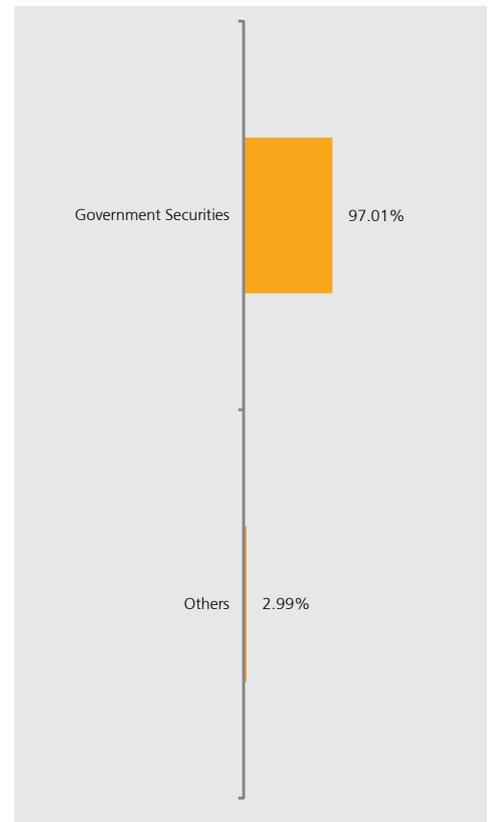
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹20.3943  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 January, 19:** ₹ 0.43 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.87 years  
**YTM of Debt Portfolio:** 7.34%

## Asset Allocation

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

## Returns

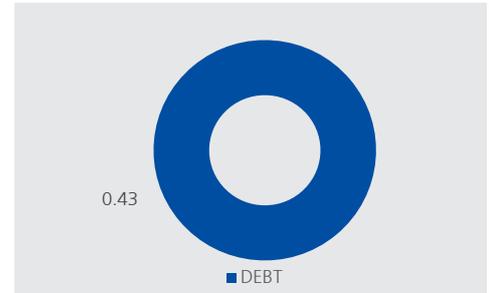
Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.17%
Last 6 Months	6.06%	5.77%
Last 1 Year	7.65%	7.82%
Last 2 Years	3.38%	4.02%
Last 3 Years	7.02%	7.51%
Since Inception	6.77%	7.57%

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

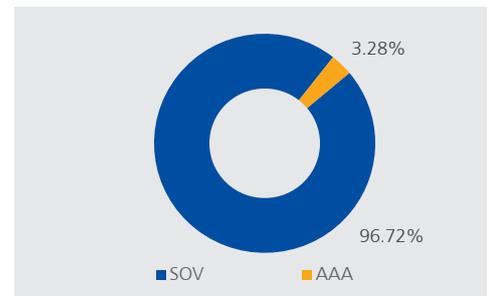
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	48.08%
7.17% GOI 08-01-2028	14.61%
7.32% GOI CG 28-01-2024	11.92%
7.40% GOI CG 09-09-2035	9.54%
8.25% GUJARAT SDL 02.01.2029	5.17%
6.13% GOI 04.06.2028	2.75%
8.65% GUJARAT SDL 10-10-2028	2.65%
8.13% GOI CG 22-06-2045	1.22%
7.26% GOI 14-01-2029	0.93%
8.24% GOI CG 15-02-2027	0.24%
<b>Gilts Total</b>	<b>97.12%</b>
<b>Money Market Total</b>	<b>3.30%</b>
<b>Current Assets</b>	<b>-0.42%</b>
<b>Total</b>	<b>100.00%</b>

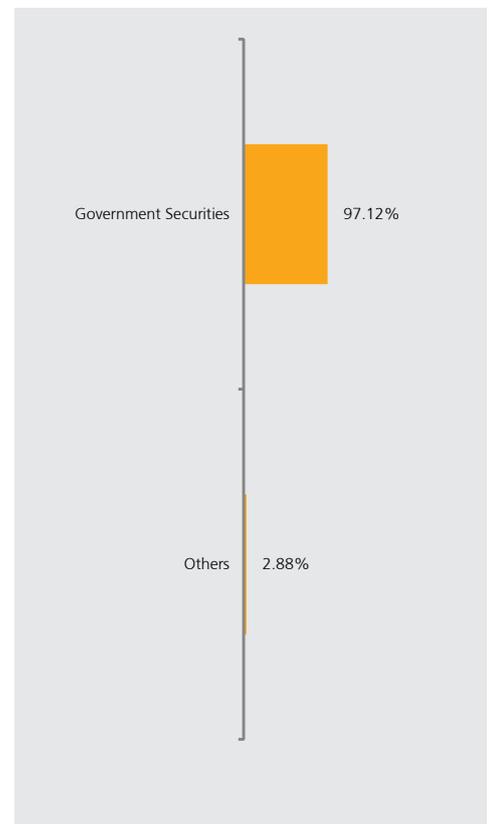
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhota  
**NAV as on 31 January, 19:** ₹20.4077  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 January, 19:** ₹ 0.85 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.96 years  
**YTM of Debt Portfolio:** 7.36%

## Asset Allocation

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

## Returns

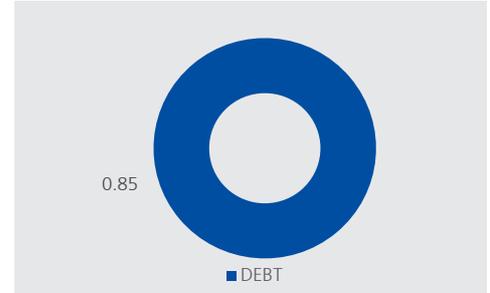
Period	Fund Returns	Index Returns
Last 1 Month	0.31%	0.17%
Last 6 Months	6.01%	5.77%
Last 1 Year	7.43%	7.82%
Last 2 Years	3.31%	4.02%
Last 3 Years	6.98%	7.51%
Since Inception	6.74%	7.42%

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

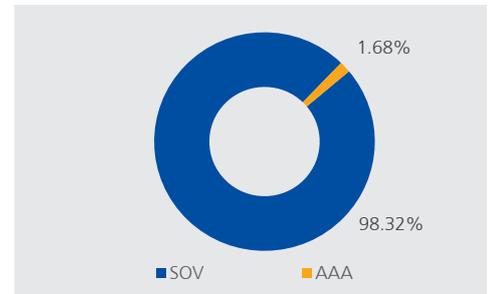
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	47.95%
7.17% GOI 08-01-2028	13.56%
7.32% GOI CG 28-01-2024	12.12%
7.40% GOI CG 09-09-2035	9.84%
8.25% GUJARAT SDL 02.01.2029	5.21%
6.13% GOI 04.06.2028	2.87%
8.65% GUJARAT SDL 10-10-2028	2.79%
8.13% GOI CG 22-06-2045	1.23%
7.26% GOI 14-01-2029	1.05%
8.24% GOI CG 15-02-2027	0.24%
<b>Gilts Total</b>	<b>96.87%</b>
<b>Money Market Total</b>	<b>1.66%</b>
<b>Current Assets</b>	<b>1.47%</b>
<b>Total</b>	<b>100.00%</b>

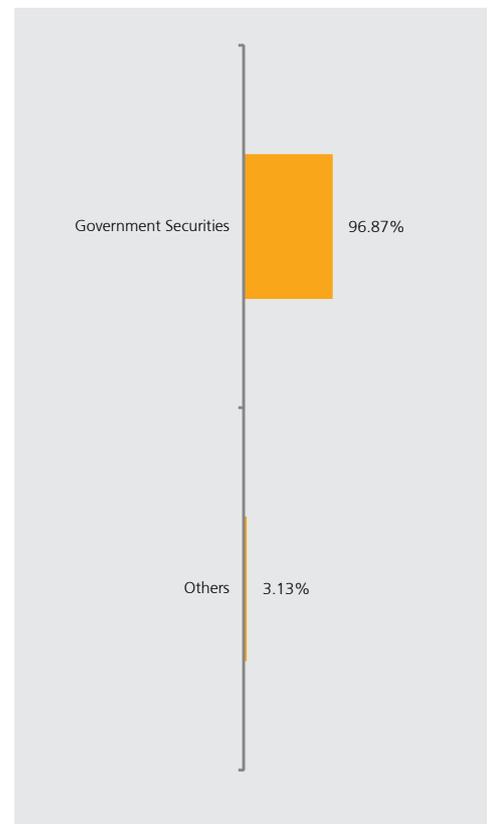
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹25.0232  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 31 January, 19:** ₹ 3.41 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.31 years  
**YTM of Debt Portfolio:** 6.91%

## Asset Allocation

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

## Returns

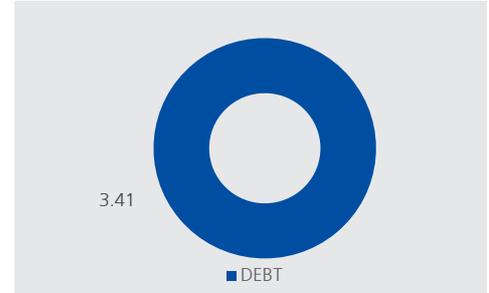
Period	Fund Returns	Index Returns
Last 1 Month	0.50%	0.60%
Last 6 Months	2.85%	3.67%
Last 1 Year	5.66%	7.04%
Last 2 Years	5.31%	6.68%
Last 3 Years	5.66%	6.89%
Since Inception	6.54%	7.21%

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

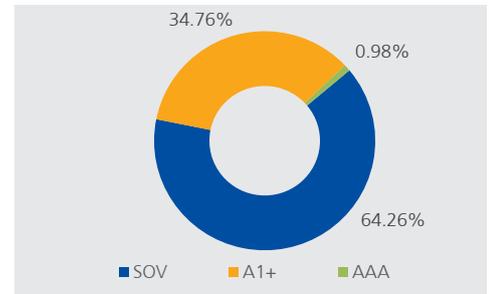
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

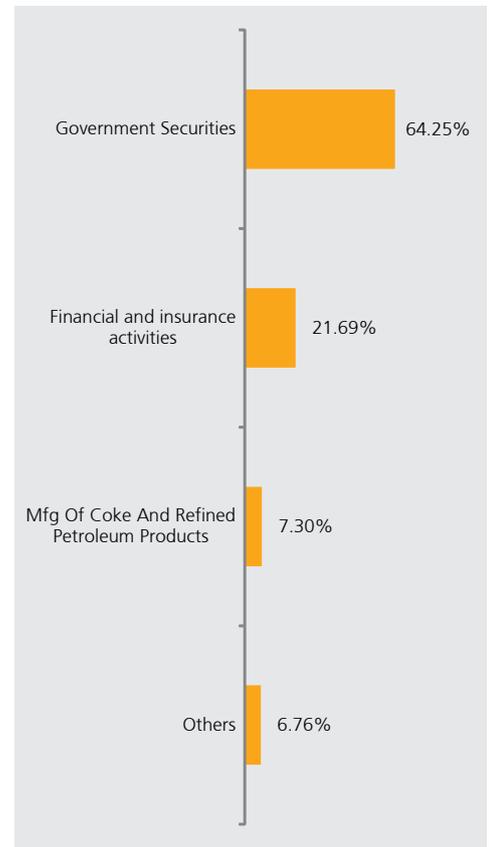
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹25.1934  
**Inception Date:** 8<sup>th</sup> November 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31 January, 19:** ₹ 2.70 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.34 years  
**YTM of Debt Portfolio:** 6.88%

## Asset Allocation

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

## Returns

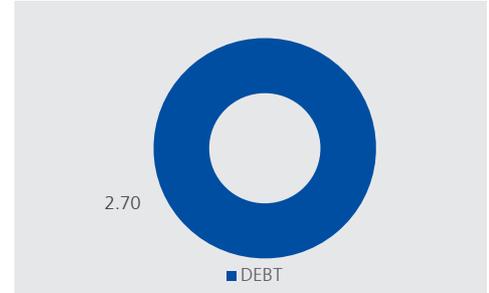
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.60%
Last 6 Months	2.84%	3.67%
Last 1 Year	5.68%	7.04%
Last 2 Years	5.29%	6.68%
Last 3 Years	5.78%	6.89%
Since Inception	6.91%	7.45%

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

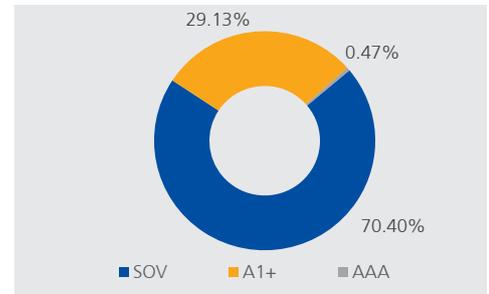
## Portfolio

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

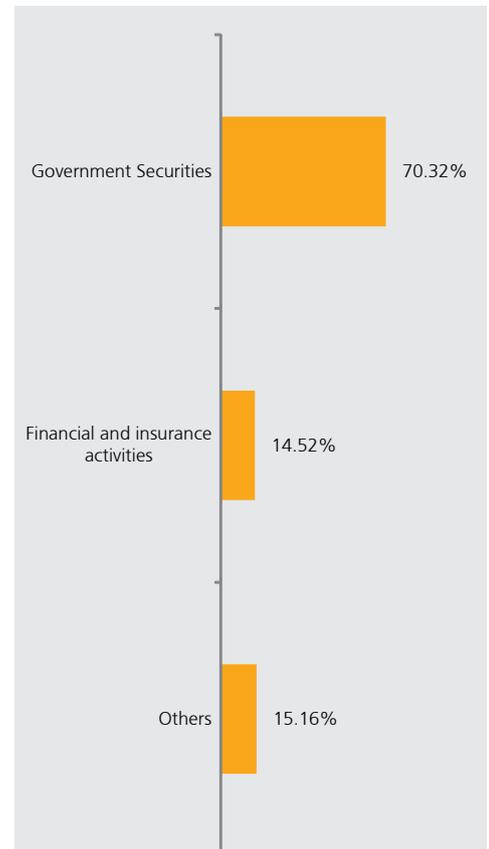
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹22.0484  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 January, 19:** ₹ 281.90 Crs.  
**Modified Duration of Debt Portfolio:** 4.48 years  
**YTM of Debt Portfolio:** 7.57%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	85
MMI / Others	00-25	15

## Returns

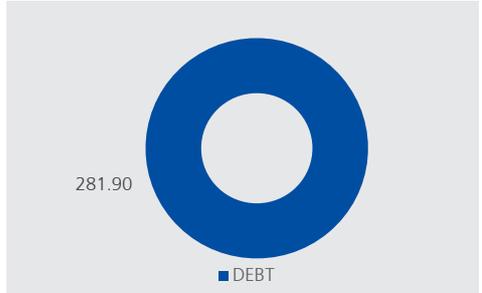
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	0.18%
Last 6 Months	2.97%	4.66%
Last 1 Year	3.64%	6.42%
Last 2 Years	2.38%	4.78%
Last 3 Years	5.87%	7.69%
Since Inception	7.71%	7.88%

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

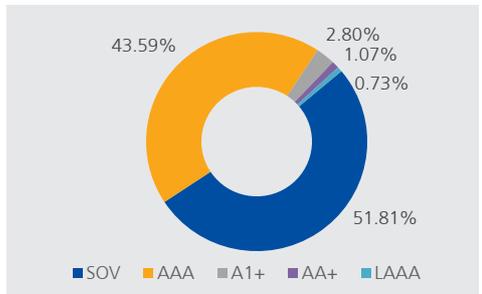
## Portfolio

Name of Instrument	% to AUM
9.00% HDFC NCD 29-11-2028 U-005	7.52%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.23%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.65%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.55%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.09%
8.30% NTPC NCD SR 67 15-01-2029	1.68%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.56%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.08%
8.40% IRFC NCD 08-01-2029 SR 130	1.06%
7.95% HDFC BK NCD 21-09-2026	1.03%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.99%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.73%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.65%
8.45% IRFC NCD 04-12-2028 SR129	0.60%
9.45% LICHFL NCD 30-01-2022	0.37%
<b>Bonds/Debentures Total</b>	<b>32.80%</b>
7.37% GOI 16-04-2023	25.71%
7.17% GOI 08-01-2028	7.13%
8.13% GOI CG 22-06-2045	4.50%
8.25% GUJARAT SDL 02.01.2029	3.49%
7.40% GOI CG 09-09-2035	3.27%
6.13% GOI 04.06.2028	2.96%
7.32% GOI CG 28-01-2024	2.53%
8.27% GUJARAT SDL 09-01-2029	1.33%
8.24% GOI CG 15-02-2027	0.77%
7.26% GOI 14-01-2029	0.71%
<b>Gilts Total</b>	<b>52.41%</b>
<b>Money Market Total</b>	<b>15.94%</b>
<b>Current Assets</b>	<b>-1.14%</b>
<b>Total</b>	<b>100.00%</b>

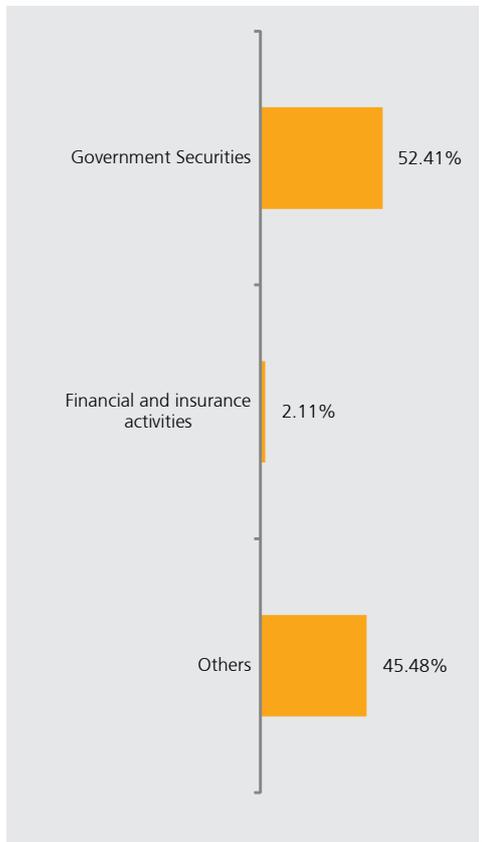
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹22.1610  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 January, 19:** ₹ 2.87 Crs.  
**Modified Duration of Debt Portfolio:** 4.41 years  
**YTM of Debt Portfolio:** 7.54%

## Asset Allocation

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

## Returns

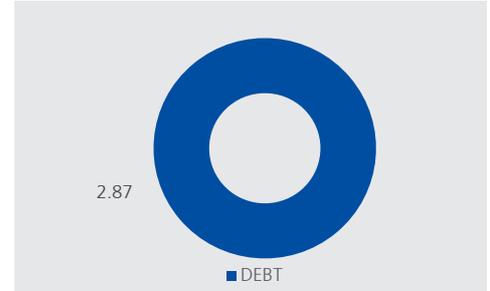
Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.18%
Last 6 Months	5.32%	4.66%
Last 1 Year	6.06%	6.42%
Last 2 Years	3.68%	4.78%
Last 3 Years	7.01%	7.69%
Since Inception	7.73%	7.93%

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

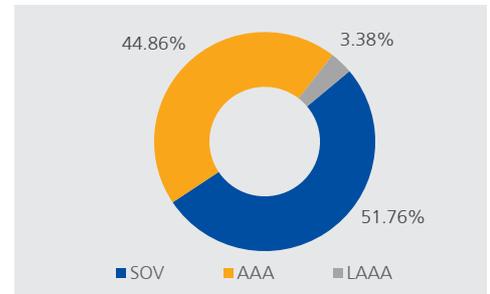
## Portfolio

Name of Instrument	% to AUM
9.00% HDFC NCD 29-11-2028 U-005	7.52%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.23%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.65%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.55%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.09%
8.30% NTPC NCD SR 67 15-01-2029	1.68%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.56%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION 128-03-2028	1.08%
8.40% IRFC NCD 08-01-2029 SR 130	1.06%
7.95% HDFC BK NCD 21-09-2026	1.03%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.99%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.73%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.65%
8.45% IRFC NCD 04-12-2028 SR129	0.60%
9.45% LICHFL NCD 30-01-2022	0.37%
<b>Bonds/Debentures Total</b>	<b>32.80%</b>
7.37% GOI 16-04-2023	25.86%
7.17% GOI 08-01-2028	7.13%
8.13% GOI CG 22-06-2045	4.49%
7.40% GOI CG 09-09-2035	3.29%
6.13% GOI 04.06.2028	2.97%
8.25% GUJARAT SDL 02.01.2029	2.74%
7.32% GOI CG 28-01-2024	2.51%
8.65% GUJARAT SDL 10-10-2028	1.76%
8.24% GOI CG 15-02-2027	0.76%
7.26% GOI 14-01-2029	0.69%
8.27% GUJARAT SDL 09-01-2029	0.25%
<b>Gilts Total</b>	<b>52.46%</b>
<b>Money Market Total</b>	<b>17.37%</b>
<b>Current Assets</b>	<b>-2.62%</b>
<b>Total</b>	<b>100.00%</b>

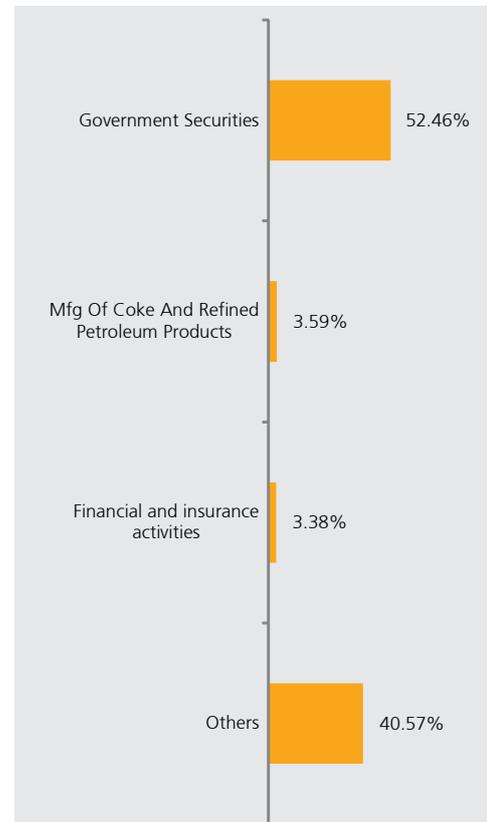
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

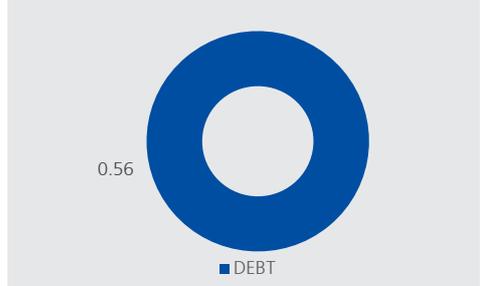
## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹22.8026  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 January, 19:** ₹ 0.56 Crs.  
**Modified Duration of Debt Portfolio:** 4.70 years  
**YTM of Debt Portfolio:** 7.36%

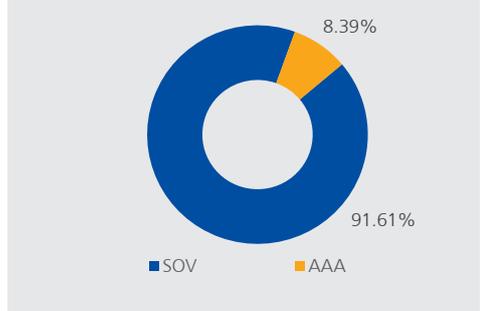
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	47.78%
8.65% GUJARAT SDL 10-10-2028	14.46%
7.17% GOI 08-01-2028	7.02%
8.13% GOI CG 22-06-2045	5.07%
7.40% GOI CG 09-09-2035	3.32%
6.13% GOI 04.06.2028	3.09%
8.25% GUJARAT SDL 02.01.2029	2.89%
7.32% GOI CG 28-01-2024	2.52%
8.24% GOI CG 15-02-2027	0.75%
7.26% GOI 14-01-2029	0.72%
8.27% GUJARAT SDL 09-01-2029	0.18%
<b>Gilts Total</b>	<b>87.78%</b>
<b>Money Market Total</b>	<b>8.04%</b>
<b>Current Assets</b>	<b>4.19%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

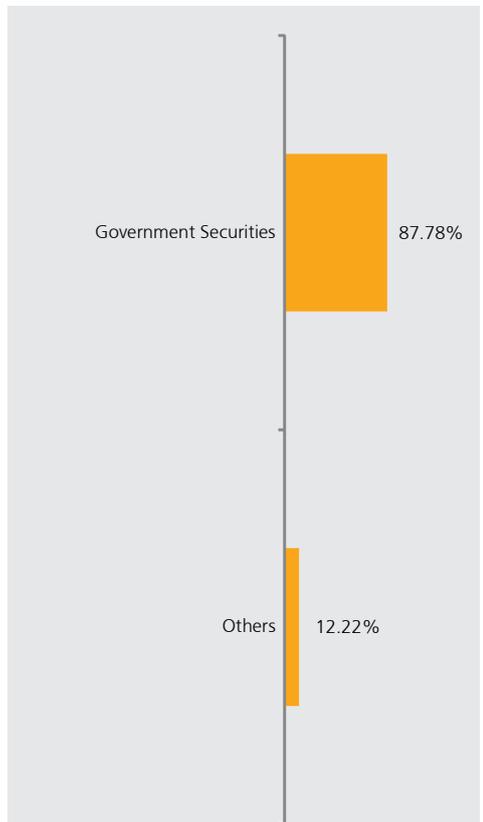
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	88
MMI / Others	00-100	12

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.18%
Last 6 Months	5.55%	4.66%
Last 1 Year	6.60%	6.42%
Last 2 Years	3.84%	4.78%
Last 3 Years	6.92%	7.69%
Since Inception	7.87%	7.60%

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

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹22.8298  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 January, 19:** ₹ 1.23 Crs.  
**Modified Duration of Debt Portfolio:** 4.31 years  
**YTM of Debt Portfolio:** 7.54%

## Asset Allocation

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

## Returns

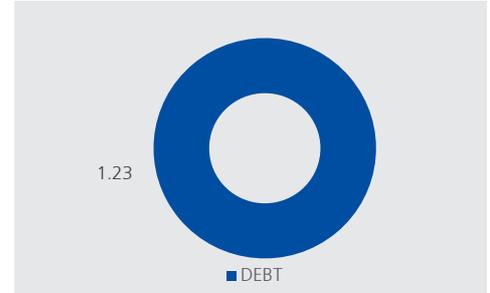
Period	Fund Returns	Index Returns
Last 1 Month	0.08%	0.18%
Last 6 Months	4.80%	4.66%
Last 1 Year	5.44%	6.42%
Last 2 Years	3.26%	4.78%
Last 3 Years	6.47%	7.69%
Since Inception	7.84%	7.55%

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

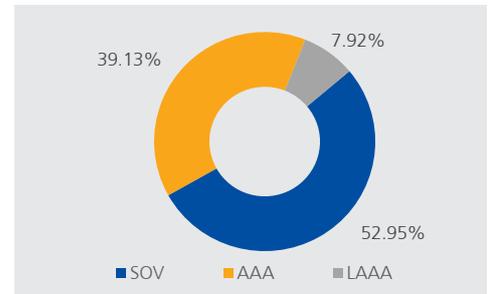
## Portfolio

Name of Instrument	% to AUM
9.35% PGCIL NCD 29-08-2022 STRPPS G	8.41%
8.95% RIL NCD 09-11-2028 - PPD SR H	8.38%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	8.01%
7.33% IRFC NCD 28-08-2027 SR123	7.58%
<b>Bonds/Debentures Total</b>	<b>32.38%</b>
7.37% GOI 16-04-2023	26.11%
7.17% GOI 08-01-2028	7.17%
8.13% GOI CG 22-06-2045	4.95%
7.40% GOI CG 09-09-2035	3.41%
6.13% GOI 04.06.2028	3.10%
8.25% GUJARAT SDL 02.01.2029	2.87%
7.32% GOI CG 28-01-2024	2.53%
8.65% GUJARAT SDL 10-10-2028	1.93%
8.24% GOI CG 15-02-2027	0.76%
7.26% GOI 14-01-2029	0.73%
<b>Gilts Total</b>	<b>53.55%</b>
<b>Money Market Total</b>	<b>15.19%</b>
<b>Current Assets</b>	<b>-1.13%</b>
<b>Total</b>	<b>100.00%</b>

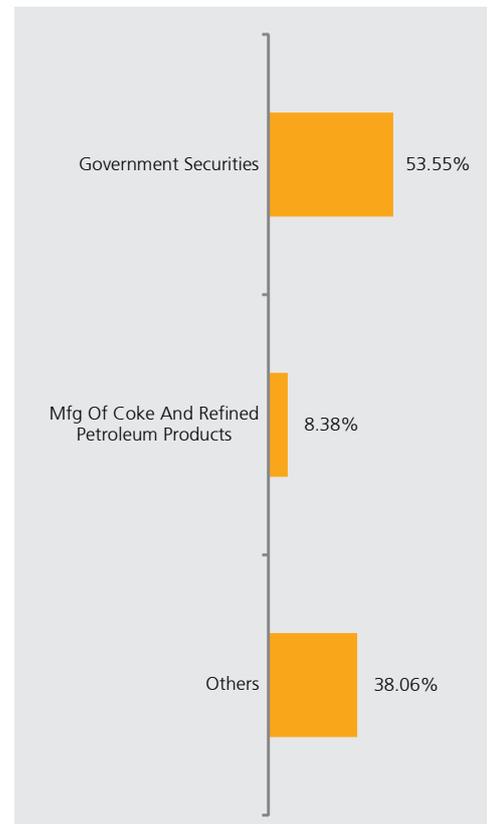
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹14.8691

**Inception Date:** 26<sup>th</sup> February 2013

**Benchmark:** N.A

**AUM as on 31 January, 19:** ₹ 70.35 Crs.

**Modified Duration of Debt Portfolio:**

4.43 years

**YTM of Debt Portfolio:** 7.65%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	87
MMI / Others	00-90	13

## Returns

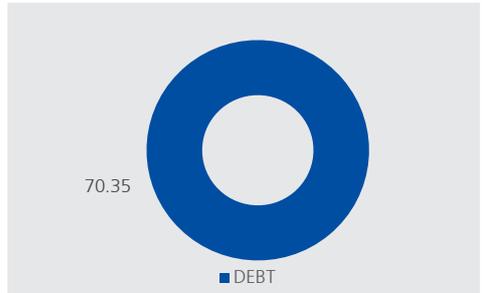
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	-
Last 6 Months	4.16%	-
Last 1 Year	4.94%	-
Last 2 Years	2.97%	-
Last 3 Years	6.17%	-
Since Inception	6.92%	-

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

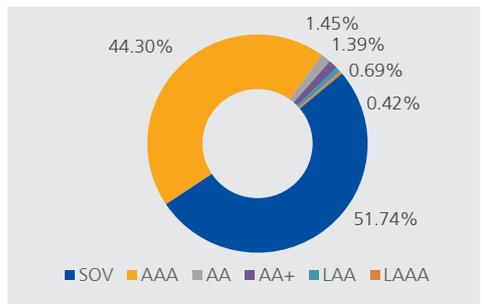
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	6.23%
7.95% HDFC BK NCD 21-09-2026	4.83%
9.00% IHFL NCD 30-06-2026	3.65%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.19%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.18%
9.00% NTPC NCD 25-01-2023 XLII-I	1.89%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.77%
9.55% HINDALCO NCD 25-04-2022	1.45%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.45%
9.00% STEC, LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.40%
9.224% BAJAJFINANCE NCD 05-05-2022 SR-233	1.29%
8.40% IRFC NCD 08-01-2029 SR 130	1.13%
9.00% HDFC NCD 29-11-2028 U-005	0.74%
8.80% PGCIL NCD 13-03-2023 XLII	0.72%
8.35% CHOLAFIN NCD 29-03-2022	0.69%
7.17% RIL NCD PPD SR D 08-11-2022	0.69%
7.00% RIL NCD 31-08-2022 - PPD SR A	0.69%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.60%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.55%
8.30% NTPC NCD SR 67 15-01-2029	0.42%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.42%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.42%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.15%
<b>Bonds/Debentures Total</b>	<b>35.55%</b>
7.37% GOI 16-04-2023	25.53%
7.17% GOI 08-01-2028	7.08%
8.13% GOI CG 22-06-2045	4.39%
7.40% GOI CG 09-09-2035	3.24%
6.13% GOI 04.06.2028	2.90%
8.25% GUJARAT SDL 02.01.2029	2.69%
7.32% GOI CG 28-01-2024	2.51%
8.65% GUJARAT SDL 10-10-2028	1.76%
8.24% GOI CG 15-02-2027	0.76%
7.26% GOI 14-01-2029	0.70%
8.27% GUJARAT SDL 09-01-2029	0.20%
<b>Gilts Total</b>	<b>51.76%</b>
<b>Money Market Total</b>	<b>12.72%</b>
<b>Current Assets</b>	<b>-0.03%</b>
<b>Total</b>	<b>100.00%</b>

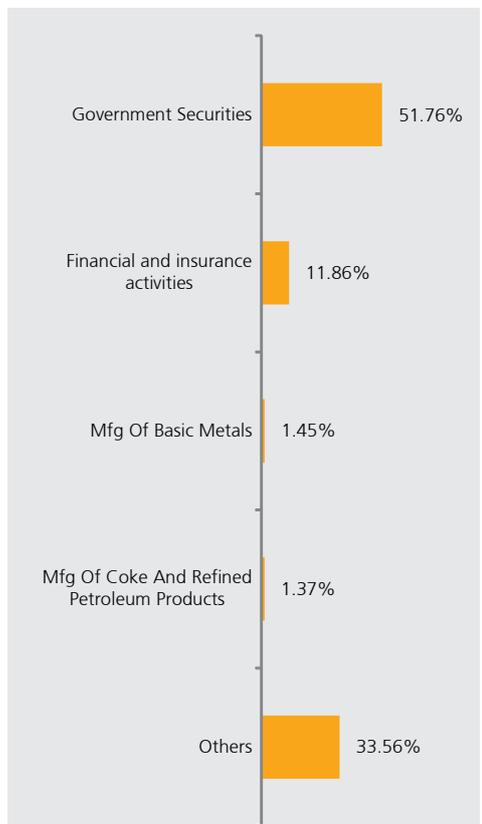
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹20.0758  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 January, 19:** ₹ 197.51 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.46 years  
**YTM of Debt Portfolio:** 7.18%

## Asset Allocation

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

## Returns

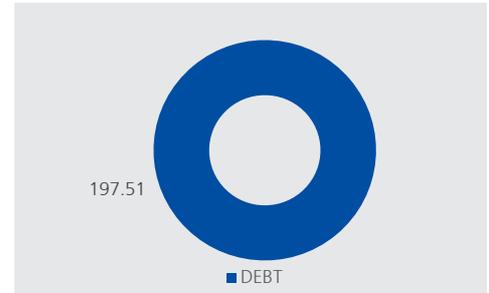
Period	Fund Returns	Index Returns
Last 1 Month	0.53%	0.60%
Last 6 Months	-3.59%	3.67%
Last 1 Year	-0.90%	7.04%
Last 2 Years	2.23%	6.68%
Last 3 Years	3.81%	6.97%
Since Inception	6.77%	7.45%

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

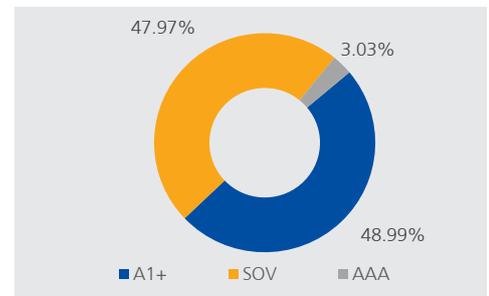
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.24%
Current Assets	-0.24%
Total	100.00%

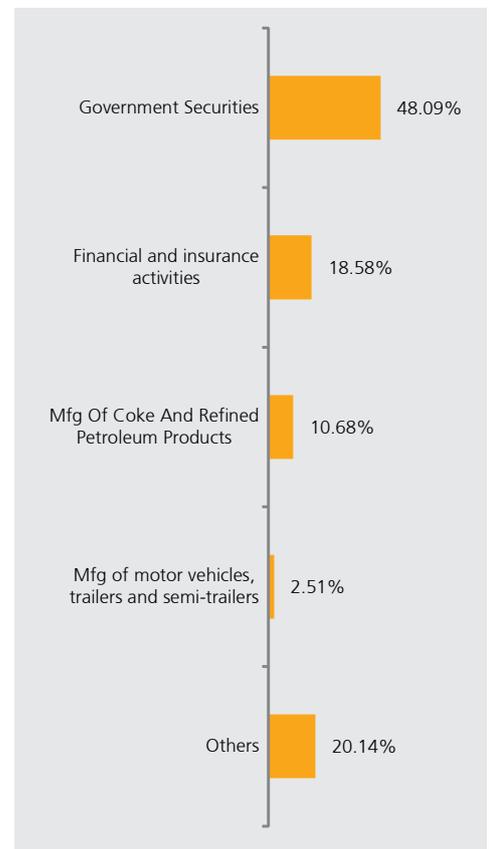
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹19.4884  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 January, 19:** ₹ 2.48 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.49 years  
**YTM of Debt Portfolio:** 7.20%

## Asset Allocation

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

## Returns

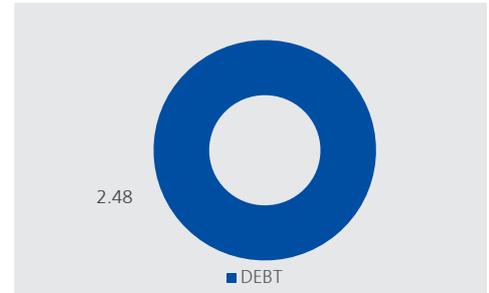
Period	Fund Returns	Index Returns
Last 1 Month	0.53%	0.60%
Last 6 Months	-3.95%	3.67%
Last 1 Year	-1.08%	7.04%
Last 2 Years	2.26%	6.68%
Last 3 Years	3.85%	6.97%
Since Inception	6.62%	7.83%

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

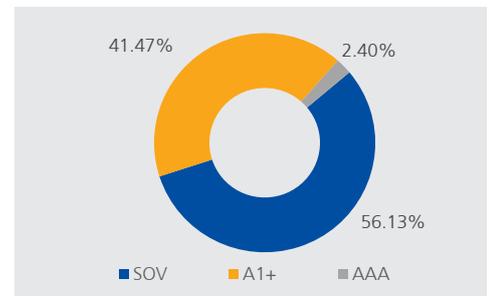
## Portfolio

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

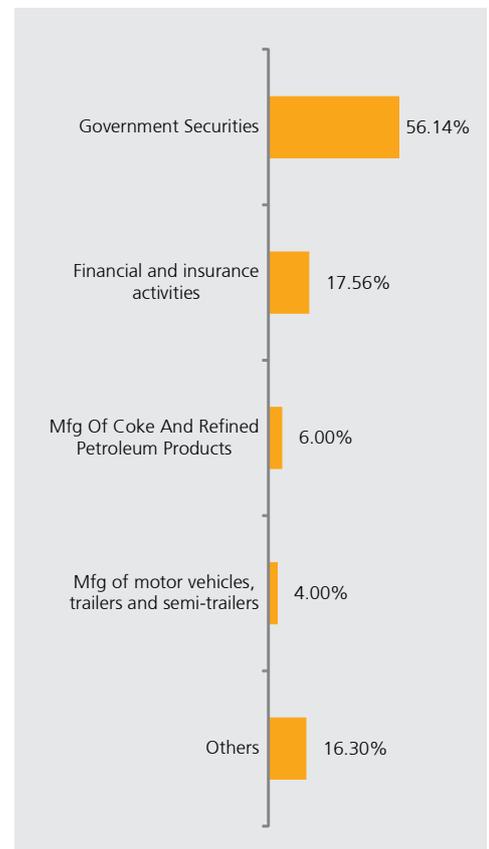
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹17.4684  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 January, 19:** ₹ 11.08 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.47 years  
**YTM of Debt Portfolio:** 7.06%

## Asset Allocation

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

## Returns

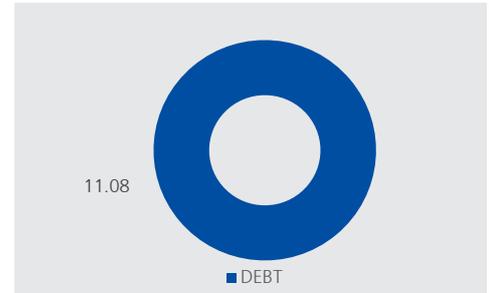
Period	Fund Returns	Index Returns
Last 1 Month	0.52%	0.60%
Last 6 Months	-4.22%	3.67%
Last 1 Year	-1.50%	7.04%
Last 2 Years	1.93%	6.68%
Last 3 Years	3.63%	6.97%
Since Inception	6.35%	7.66%

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

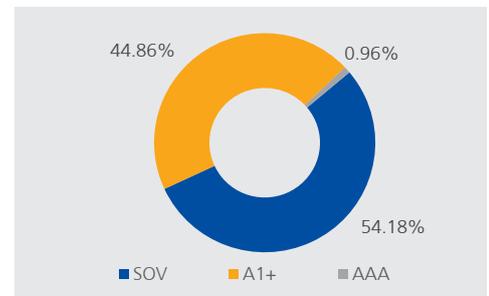
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.46%
Current Assets	-0.46%
Total	100.00%

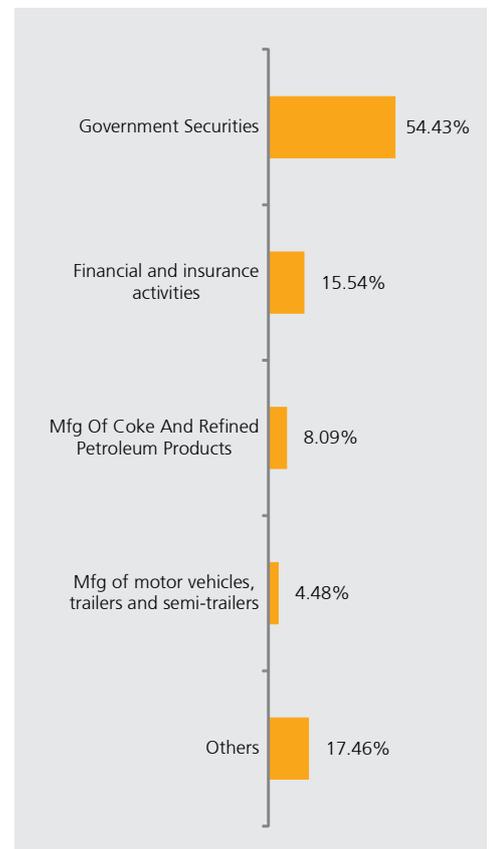
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹20.4524  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 January, 19:** ₹ 0.63 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.67 years  
**YTM of Debt Portfolio:** 7.17%

## Asset Allocation

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

## Returns

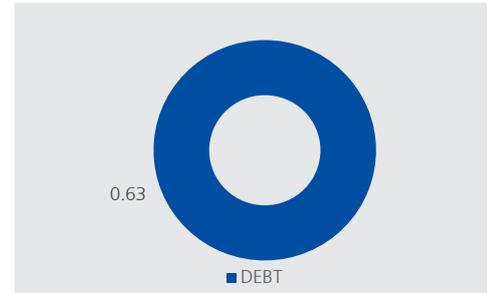
Period	Fund Returns	Index Returns
Last 1 Month	0.51%	0.60%
Last 6 Months	-3.59%	3.67%
Last 1 Year	-1.01%	7.04%
Last 2 Years	2.18%	6.68%
Last 3 Years	3.77%	6.97%
Since Inception	6.76%	7.49%

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

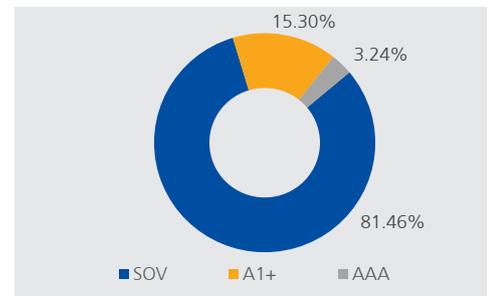
## Portfolio

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

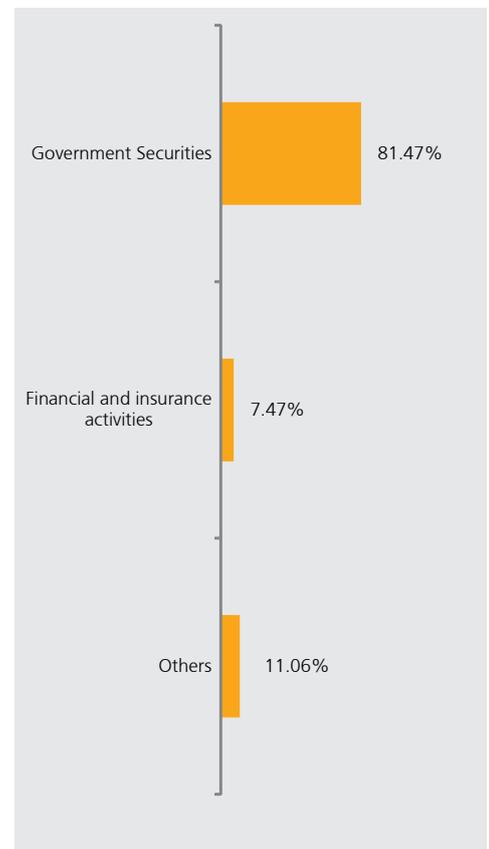
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹17.1493

**Highest NAV locked as on 29<sup>th</sup> Jan 2018:** ₹17.7947

**Inception Date:** 15<sup>th</sup> February 2010

**Benchmark:** N.A

**AUM as on 31 January, 19:** ₹ 437.59 Crs.

## Asset Allocation

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

## Returns

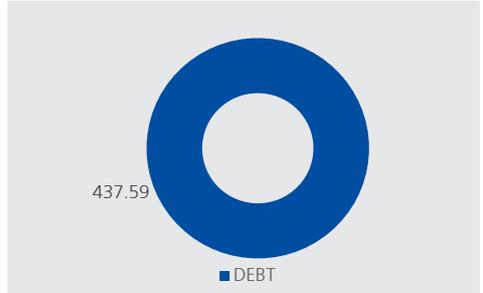
Period	Fund Returns	Index Returns
Last 1 Month	0.58%	-
Last 6 Months	3.72%	-
Last 1 Year	-2.60%	-
Last 2 Years	10.30%	-
Last 3 Years	8.62%	-
Since Inception	6.20%	-

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

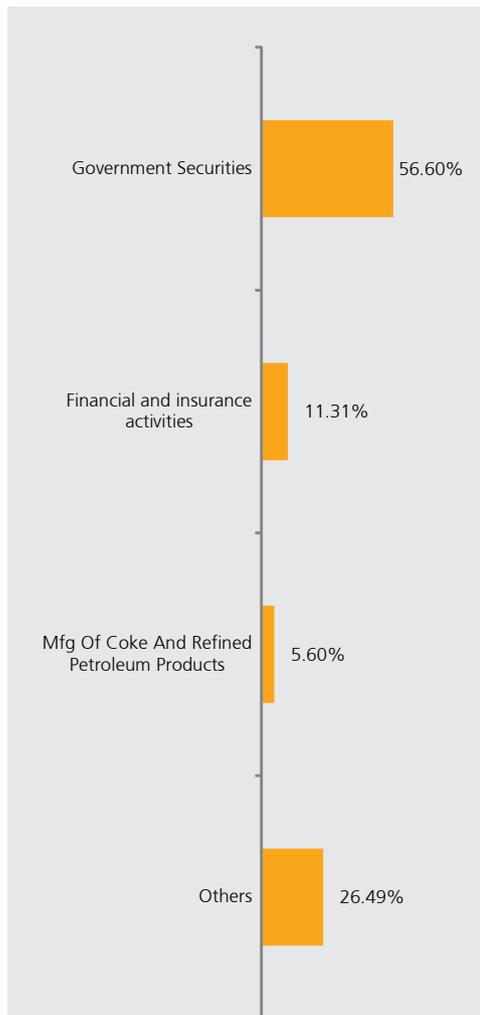
## Portfolio

Name of Instrument	% to AUM
0.00% LICHL ZCB TR-363 25-02-2020	6.09%
8.95% RJIL NCD15-09-2020	5.78%
7.78% HDFC NCD 24-03-2020_Series R-004	5.69%
7.80% BAJAJFINANCE NCD 24-02-2020 SR-203 OPT-I	5.66%
8.12% CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED NCD SR-536 26-05-2020	5.65%
6.78% RIL NCD 16-09-2020 - PPD SR B	5.60%
8.15% PGCIL NCD 09-03-2020 XLIX STRPP A	3.43%
6.73% IRFC NCD 23-03-2020 SR 115	1.13%
<b>Bonds/Debentures Total</b>	<b>39.02%</b>
8.39% RAJASHTHAN SDL 2020 1503 UDAY	17.31%
8.57% WESTBENGAL SDL 16.02.2020	10.40%
8.21% RAJASHTHAN UDAY SDL 31.03.2020	10.37%
8.25% UTTARPRADESH SDL 2020 2903 UDAY	8.07%
8.53% Maharashtra SDL 27-10-2020	4.65%
8.42% Maharashtra SDL 25-08-2020	4.64%
8.53% Maharashtra SDL 10-03-2020	1.16%
<b>Gilts Total</b>	<b>56.60%</b>
<b>Money Market Total</b>	<b>0.89%</b>
<b>Current Assets</b>	<b>3.49%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹14.4655

**Highest NAV locked as on 28<sup>th</sup> Aug**

**2018:** ₹15.6816

**Inception Date:** 8<sup>th</sup> Sep 2010

**Benchmark:** N.A

**AUM as on 31 January, 19:** ₹ 148.38 Crs.

## Asset Allocation

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

## Returns

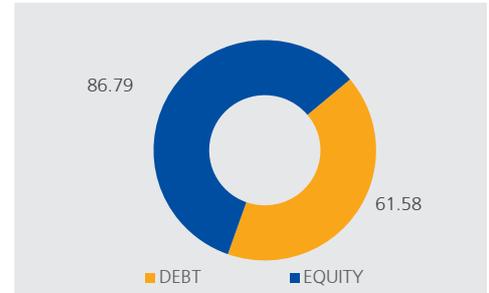
Period	Fund Returns	Index Returns
Last 1 Month	-0.48%	-
Last 6 Months	-4.42%	-
Last 1 Year	-1.25%	-
Last 2 Years	10.34%	-
Last 3 Years	8.53%	-
Since Inception	4.49%	-

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

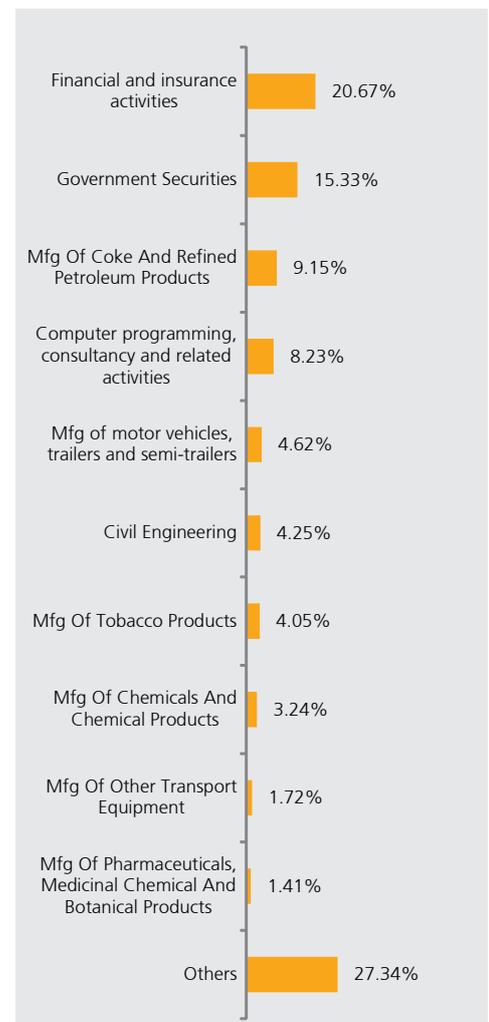
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	5.12%
LARSEN&TUBRO	4.25%
INFOSYS LIMITED	4.16%
ITC - FV 1	4.05%
HDFC BANK LTD.FV-2	3.65%
TATA CONSULTANCY SERVICES LTD.	3.10%
HDFC LTD FV 2	2.70%
MARUTI UDYOG LTD.	2.21%
HINDUSTAN LEVER LTD.	2.15%
ICICI BANK LTD.FV-2	1.90%
MAHINDRA & MAHINDRA LTD.-FV5	1.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.41%
NTPC LIMITED	1.35%
POWER GRID CORP OF INDIA LTD	1.34%
BHARTI AIRTEL LIMITED	1.25%
ONGCFV-5	1.23%
KOTAK MAHINDRA BANK LIMITED_FV5	1.21%
Vedanta Limited	1.13%
TATA IRON & STEEL COMPANY LTD	1.13%
ASIAN PAINTS LIMITEDFV-1	1.09%
AXIS BANK LIMITEDFV-2	1.04%
HCL TECHNOLOGIES LIMITED	0.96%
COAL INDIA LIMITED	0.94%
STATE BANK OF INDIAFV-1	0.90%
BAJAJ AUTO LTD	0.87%
HERO MOTOCORP LIMITED	0.85%
TATA MOTORS LTD.FV-2	0.82%
INDUSIND BANK LIMITED	0.64%
BAJAJ FINANCE LIMITED	0.58%
YES BANK LTD	0.29%
<b>Equity Total</b>	<b>53.90%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	4.59%
<b>ETFs</b>	<b>4.59%</b>
<b>Money Market Total</b>	<b>41.61%</b>
<b>Current Assets</b>	<b>-0.10%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 31 January, 19:** ₹16.3869

**Highest NAV locked as on 28<sup>th</sup> Aug 2018:** ₹17.9310

**Inception Date:** 1<sup>st</sup> June 2011

**Benchmark:** N.A

**AUM as on 31 January, 19:** ₹ 20.08 Crs.

## Asset Allocation

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

## Returns

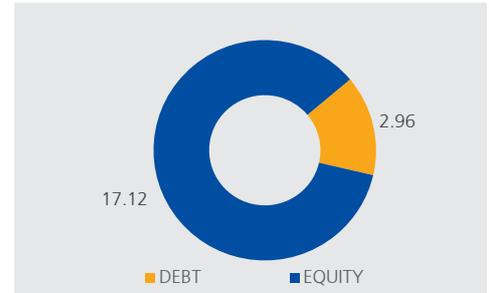
Period	Fund Returns	Index Returns
Last 1 Month	-0.90%	-
Last 6 Months	-5.28%	-
Last 1 Year	-1.75%	-
Last 2 Years	10.89%	-
Last 3 Years	9.00%	-
Since Inception	6.66%	-

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

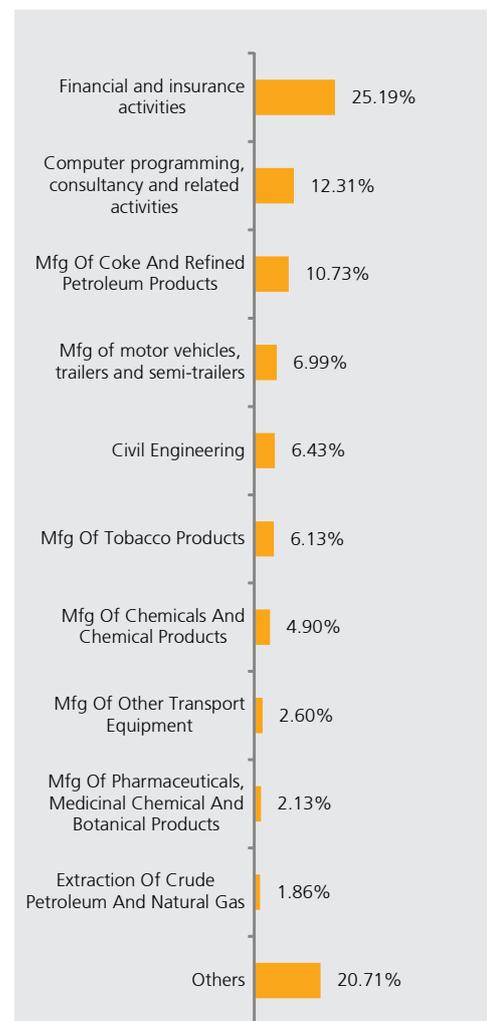
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.75%
LARSEN&TUBRO	6.43%
INFOSYS LIMITED	6.31%
ITC - FV 1	6.13%
HDFC BANK LTD.FV-2	5.52%
TATA CONSULTANCY SERVICES LTD.	4.69%
HDFC LTD FV 2	4.09%
MARUTI UDYOG LTD.	3.35%
HINDUSTAN LEVER LTD.	3.26%
ICICI BANK LTD.FV-2	2.88%
MAHINDRA & MAHINDRA LTD.-FV5	2.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.13%
NTPC LIMITED	2.05%
POWER GRID CORP OF INDIA LTD	2.03%
BHARTI AIRTEL LIMITED	1.89%
ONGCFV-5	1.86%
KOTAK MAHINDRA BANK LIMITED_FV5	1.83%
Vedanta Limited	1.72%
TATA IRON & STEEL COMPANY LTD	1.71%
ASIAN PAINTS LIMITEDFV-1	1.65%
AXIS BANK LIMITEDFV-2	1.58%
COAL INDIA LIMITED	1.43%
STATE BANK OF INDIAFV-1	1.36%
BAJAJ AUTO LTD	1.32%
HCL TECHNOLOGIES LIMITED	1.31%
HERO MOTOCORP LIMITED	1.28%
TATA MOTORS LTD.FV-2	1.25%
INDUSIND BANK LIMITED	0.94%
BAJAJ FINANCE LIMITED	0.80%
YES BANK LTD	0.44%
<b>Equity Total</b>	<b>81.39%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	3.87%
<b>ETFs</b>	<b>3.87%</b>
<b>Money Market Total</b>	<b>14.75%</b>
<b>Current Assets</b>	<b>-0.01%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st January 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 31 January, 19:** ₹17.7527  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 31 January, 19:** ₹ 414.40 Crs.  
**Modified Duration of Debt Portfolio:** 0.49 years  
**YTM of Debt Portfolio:** 7.06%

## Asset Allocation

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

## Returns

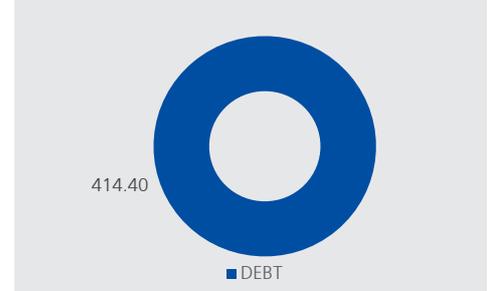
Period	Fund Returns	Index Returns
Last 1 Month	0.56%	-
Last 6 Months	3.20%	-
Last 1 Year	6.27%	-
Last 2 Years	6.14%	-
Last 3 Years	6.40%	-
Since Inception	7.59%	-

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

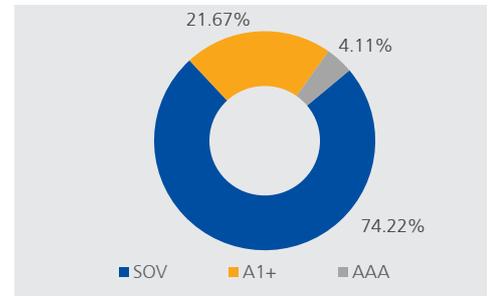
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.81%
Current Assets	-0.81%
Total	100.00%

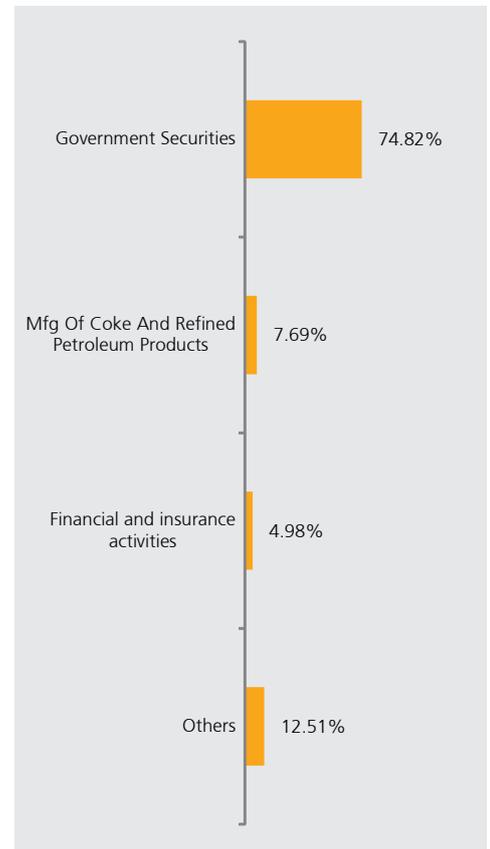
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 2019

## Investment Objective

NA

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 January, 19:** ₹14.0604  
**Inception Date:** 14<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 31 January, 19:** ₹ 89.47 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.49 years  
**YTM of Debt Portfolio:** 7.00%

## Asset Allocation

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

## Returns

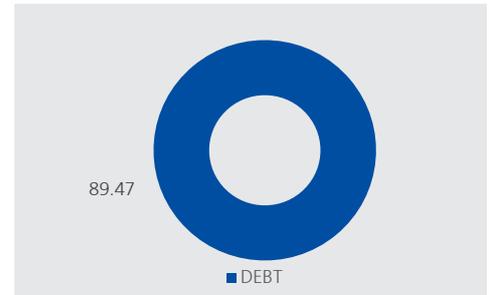
Period	Fund Returns	Index Returns
Last 1 Month	0.56%	-
Last 6 Months	3.20%	-
Last 1 Year	6.28%	-
Last 2 Years	6.15%	-
Last 3 Years	6.48%	-
Since Inception	6.99%	-

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

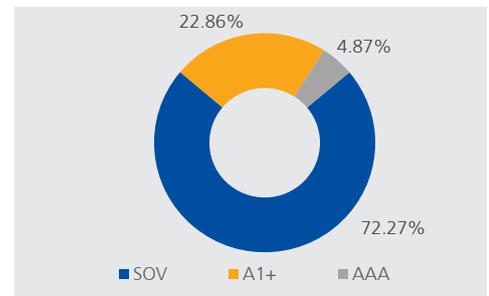
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.86%
Current Assets	-0.86%
Total	100.00%

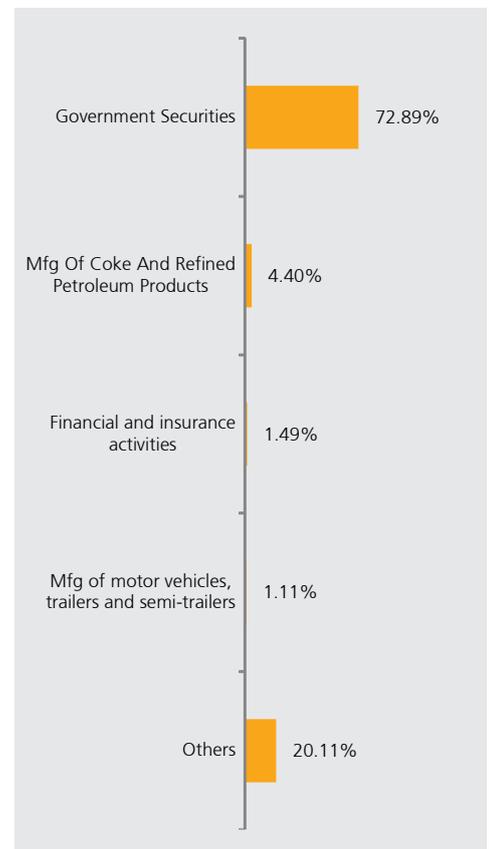
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st January 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 Jakhotia  
**NAV as on 31 January, 19:** ₹16.8245  
**Inception Date:** 23<sup>rd</sup> March 2012  
**Benchmark:** N.A  
**AUM as on 31 January, 19:** ₹ 46.45 Crs.  
**Modified Duration of Debt Portfolio:**  
 2.81 years  
**YTM of Debt Portfolio:** 8.19%

## Asset Allocation

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

## Returns

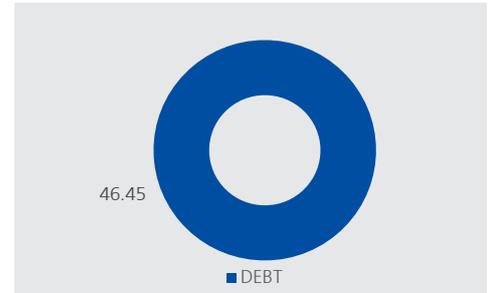
Period	Fund Returns	Index Returns
Last 1 Month	0.64%	-
Last 6 Months	4.41%	-
Last 1 Year	5.79%	-
Last 2 Years	4.84%	-
Last 3 Years	6.75%	-
Since Inception	7.88%	-

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

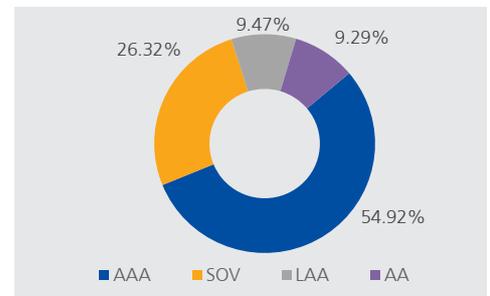
## Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	8.98%
9.55% HINDALCO NCD 25-04-2022	8.80%
9.00% NTPC NCD 25-01-2023 XLIIH	8.16%
7.17% RIL NCD PPD SR D 08-11-2022	8.10%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.35%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.89%
9.00% IHFL NCD 30-06-2026	5.53%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.14%
9.45% LICHFL NCD 30-01-2022	5.12%
<b>Bonds/Debentures Total</b>	<b>63.08%</b>
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.33%
8.85% SGOK SDL 2022 Jul 18	6.66%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.96%
<b>Gilts Total</b>	<b>24.95%</b>
<b>Money Market Total</b>	<b>6.76%</b>
<b>Current Assets</b>	<b>5.21%</b>
<b>Total</b>	<b>100.00%</b>

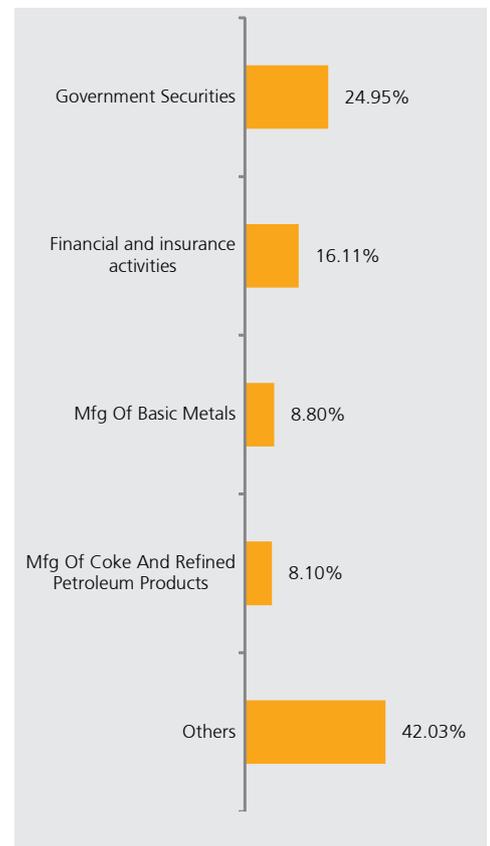
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



## NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	Nifty 50	Equity	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50	Equity	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50	Equity	Deepak Gupta	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50	Equity	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50	Equity	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50	Equity	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50	Equity	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50	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	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF04401/01/10LINFRAST02121		Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Hybrid	Palak Shah	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A.	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia

## NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	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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