

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST JUNE 2019

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# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹65.4865

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 147.08 Crs.

## Asset Allocation

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

## Returns

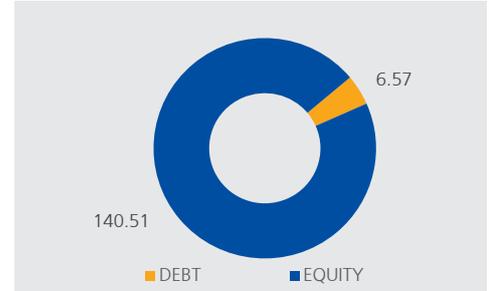
Period	Fund Returns	Index Returns
Last 1 Month	0.33%	0.52%
Last 6 Months	6.83%	8.08%
Last 1 Year	6.34%	9.91%
Last 2 Years	9.39%	10.29%
Last 3 Years	11.04%	12.61%
Since Inception	13.52%	14.18%

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

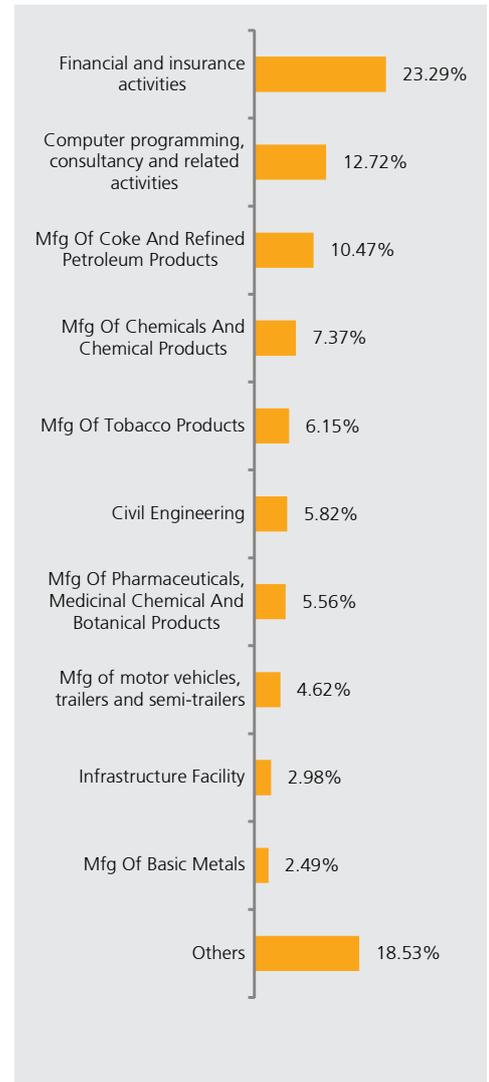
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.59%
HDFC BANK LTD.FV-2	6.85%
ITC - FV 1	6.15%
ICICI BANK LTD.FV-2	6.02%
INFOSYS LIMITED	5.93%
LARSEN&TUBRO	5.82%
TATA CONSULTANCY SERVICES LTD.	4.88%
AXIS BANK LIMITEDFV-2	3.26%
KOTAK MAHINDRA BANK LIMITED_FV5	2.94%
HINDUSTAN LEVER LTD.	2.87%
MARUTI UDYOG LTD.	2.53%
DIVIS LABORATORIES LIMITED	2.25%
GUJARAT FLUORO CHEMICALS LTD.	2.15%
EIH LIMITED	1.99%
MAHINDRA & MAHINDRA LTD.-FV5	1.89%
STATE BANK OF INDIAFV-1	1.77%
TITAN COMPANY LIMITED	1.70%
SANOBI INDIA LIMITED	1.56%
HCL TECHNOLOGIES LIMITED	1.53%
NTPC LIMITED	1.51%
ASIAN PAINTS LIMITEDFV-1	1.47%
ULTRATECH CEMCO LTD	1.13%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	1.06%
THE FEDERAL BANK LIMITED	1.03%
BAJAJ FINANCE LIMITED	0.98%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.97%
HERO MOTOCORP LIMITED	0.97%
UNITED BREWERIES LIMITED	0.94%
COAL INDIA LIMITED	0.94%
BHARAT PETROLEUM CORP. LTD.	0.88%
PETRONET LNG LIMITED	0.82%
ACC LIMITED	0.78%
AUROBINDO PHARMA LIMITED	0.77%
JSW STEEL LIMITED	0.75%
BRITANNIA INDUSTRIES LTD	0.73%
MARICO LIMITED	0.72%
GRASIM INDUSTRIES LTD.	0.72%
GAS AUTHORITY OF INDIA LTD.	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
ONGCFV-5	0.60%
HINDUSTAN ZINC LIMITEDFV-2	0.57%
TATA IRON & STEEL COMPANY LTD	0.55%
UNITED SPIRITS LIMITED	0.55%
UPL LIMITED	0.50%
SIEMENS LIMITED	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.44%
DABUR INDIA LTD.	0.38%
TECH MAHINDRA LIMITEDFV-5	0.37%
BHARAT FORGE	0.33%
YES BANK LTD	0.30%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>95.53%</b>
<b>Money Market Total</b>	<b>4.50%</b>
<b>Current Assets</b>	<b>-0.03%</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 May 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 May, 19:** ₹29.6575

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

**Benchmark:** RNLIC Diversified Large

Cap Equity Index

**AUM as on 31 May, 19:** ₹ 648.49 Crs.

## Asset Allocation

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

## Returns

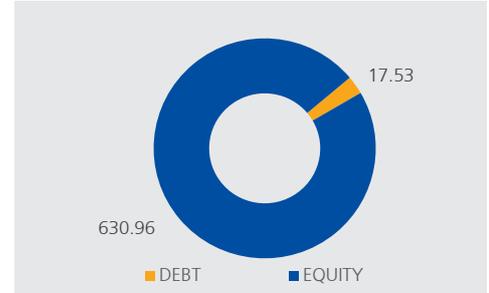
Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.52%
Last 6 Months	7.19%	8.08%
Last 1 Year	6.70%	9.91%
Last 2 Years	10.01%	10.29%
Last 3 Years	11.55%	12.61%
Since Inception	10.41%	9.06%

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

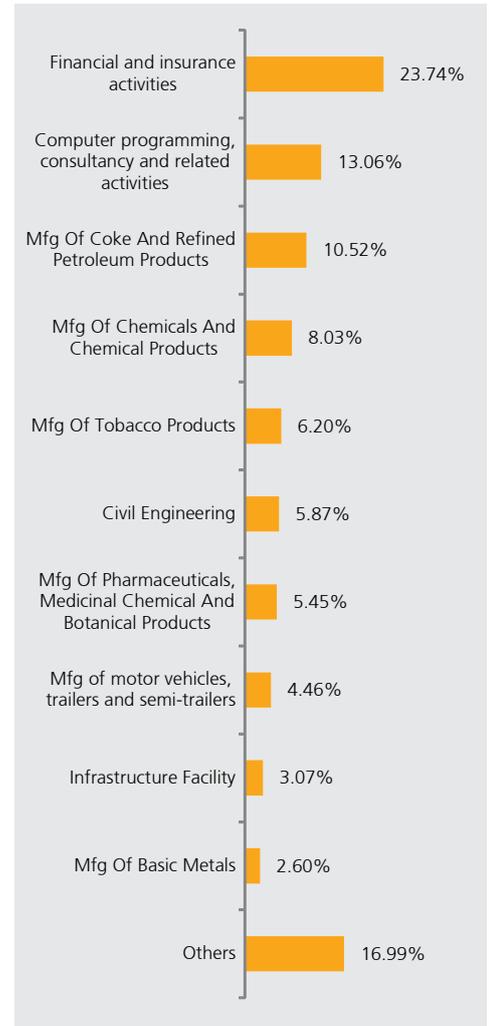
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.63%
HDFC BANK LTD.FV-2	6.83%
INFOSYS LIMITED	6.21%
ITC - FV 1	6.20%
ICICI BANK LTD.FV-2	6.09%
LARSEN&TUBRO	5.87%
TATA CONSULTANCY SERVICES LTD.	4.92%
AXIS BANK LIMITEDFV-2	3.47%
HINDUSTAN LEVER LTD.	3.13%
KOTAK MAHINDRA BANK LIMITED_FV5	2.99%
MARUTI UDYOG LTD.	2.57%
GUJARAT FLUORO CHEMICALS LTD.	2.32%
EIH LIMITED	2.15%
DIVIS LABORATORIES LIMITED	2.08%
STATE BANK OF INDIAFV-1	1.78%
TITAN COMPANY LIMITED	1.72%
MAHINDRA & MAHINDRA LTD.-FV5	1.70%
ASIAN PAINTS LIMITEDFV-1	1.66%
SANOFI INDIA LIMITED	1.62%
HCL TECHNOLOGIES LIMITED	1.54%
NTPC LIMITED	1.53%
ULTRATECH CEMCO LTD	1.15%
BAJAJ FINANCE LIMITED	1.08%
UNITED BREWERIES LIMITED	1.08%
THE FEDERAL BANK LIMITED	1.05%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.98%
HERO MOTOCORP LIMITED	0.98%
COAL INDIA LIMITED	0.98%
BHARAT PETROLEUM CORP. LTD.	0.89%
PETRONET LNG LIMITED	0.88%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.86%
JSW STEEL LIMITED	0.83%
ACC LIMITED	0.79%
AUROBINDO PHARMA LIMITED	0.77%
MARICO LIMITED	0.75%
BRITANNIA INDUSTRIES LTD	0.74%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
GAS AUTHORITY OF INDIA LTD.	0.66%
GRASIM INDUSTRIES LTD.	0.65%
ONGCFV-5	0.60%
UNITED SPIRITS LIMITED	0.55%
HINDUSTAN ZINC LIMITEDFV-2	0.55%
TATA IRON & STEEL COMPANY LTD	0.53%
SIEMENS LIMITED	0.51%
UPL LIMITED	0.50%
COFFEE DAY ENTERPRISES LIMITED	0.44%
DABUR INDIA LTD.	0.42%
TECH MAHINDRA LIMITEDFV-5	0.39%
BHARAT FORGE	0.34%
YES BANK LTD	0.31%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>97.30%</b>
<b>Money Market Total</b>	<b>2.93%</b>
<b>Current Assets</b>	<b>-0.23%</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 May 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 May, 19:** ₹24.2706

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 1,693.17 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	96
Gsec / Debt	00-00	-
MMI / Others	00-25	4

## Returns

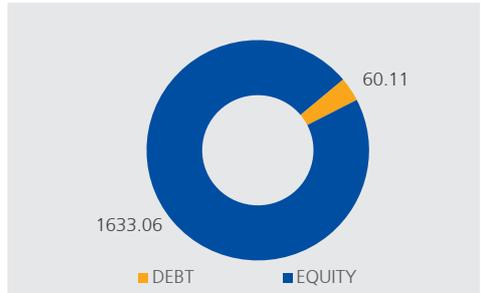
Period	Fund Returns	Index Returns
Last 1 Month	0.64%	0.52%
Last 6 Months	7.14%	8.08%
Last 1 Year	7.54%	9.91%
Last 2 Years	10.51%	10.29%
Last 3 Years	11.44%	12.61%
Since Inception	9.90%	8.93%

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

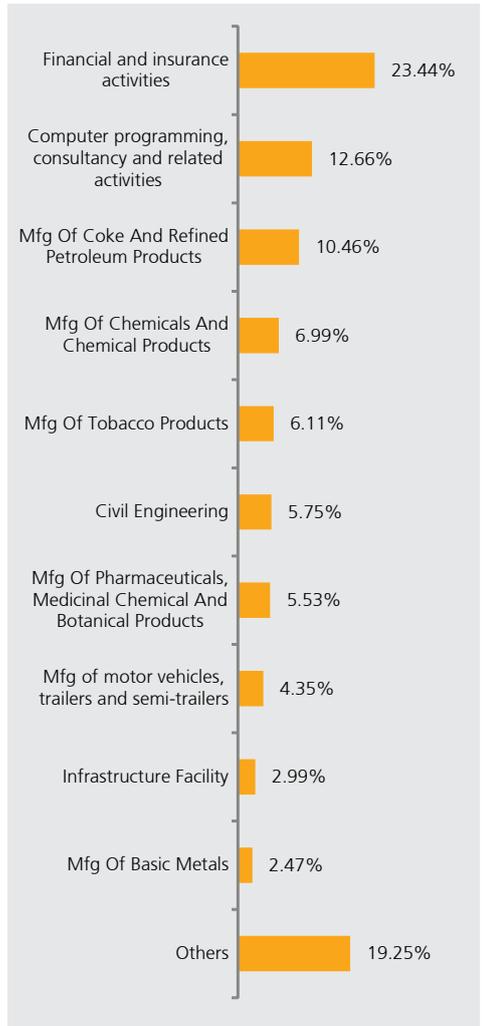
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.58%
HDFC BANK LTD.FV-2	6.32%
ITC - FV 1	6.11%
INFOSYS LIMITED	6.07%
ICICI BANK LTD.FV-2	5.96%
LARSEN&TUBRO	5.75%
TATA CONSULTANCY SERVICES LTD.	4.74%
KOTAK MAHINDRA BANK LIMITED_FV5	3.39%
AXIS BANK LIMITEDFV-2	3.27%
MARUTI UDYOG LTD.	2.51%
HINDUSTAN LEVER LTD.	2.42%
GUJARAT FLUORO CHEMICALS LTD.	2.15%
EIH LIMITED	2.03%
DIVIS LABORATORIES LIMITED	1.95%
TITAN COMPANY LIMITED	1.94%
SANOFI INDIA LIMITED	1.86%
STATE BANK OF INDIAFV-1	1.76%
MAHINDRA & MAHINDRA LTD.-FV5	1.66%
ASIAN PAINTS LIMITEDFV-1	1.59%
NTPC LIMITED	1.52%
HCL TECHNOLOGIES LIMITED	1.49%
THE FEDERAL BANK LIMITED	1.26%
SHOPPERS STOP LIMITED	1.10%
ULTRATECH CEMCO LTD	1.07%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	1.05%
BAJAJ FINANCE LIMITED	1.04%
UNITED BREWERIES LIMITED	0.97%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.96%
HERO MOTOCORP LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.88%
COAL INDIA LIMITED	0.88%
PETRONET LNG LIMITED	0.85%
TATA IRON & STEEL COMPANY LTD	0.78%
AUROBINDO PHARMA LIMITED	0.76%
ACC LIMITED	0.75%
BRITANNIA INDUSTRIES LTD	0.73%
JSW STEEL LIMITED	0.69%
MARICO LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.68%
GAS AUTHORITY OF INDIA LTD.	0.62%
ONGCFV-5	0.59%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.58%
HINDALCO INDUSTRIES LTD FV RE 1	0.56%
UNITED SPIRITS LIMITED	0.55%
UPL LIMITED	0.47%
HINDUSTAN ZINC LIMITEDFV-2	0.44%
COFFEE DAY ENTERPRISES LIMITED	0.43%
SIEMENS LIMITED	0.42%
TECH MAHINDRA LIMITEDFV-5	0.35%
DABUR INDIA LTD.	0.35%
BHARAT FORGE	0.33%
YES BANK LTD	0.30%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>96.45%</b>
<b>Money Market Total</b>	<b>3.48%</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 May 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 May, 19:** ₹32.5333

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 60.93 Crs.

## Asset Allocation

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

## Returns

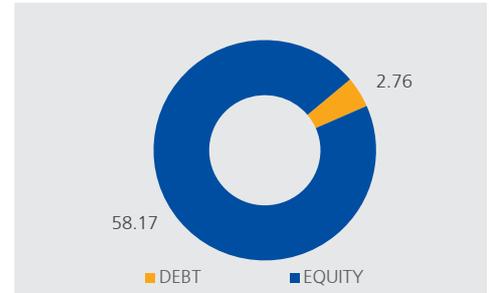
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.52%
Last 6 Months	6.97%	8.08%
Last 1 Year	6.46%	9.91%
Last 2 Years	9.51%	10.29%
Last 3 Years	11.03%	12.61%
Since Inception	10.13%	9.81%

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

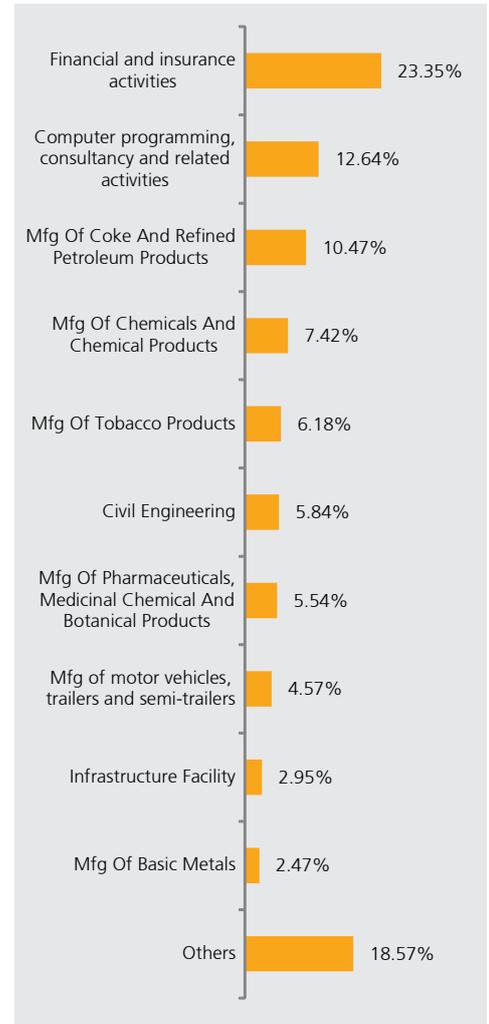
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.59%
HDFC BANK LTD.FV-2	6.85%
ITC - FV 1	6.18%
ICICI BANK LTD.FV-2	6.05%
LARSEN&TUBRO	5.84%
INFOSYS LIMITED	5.83%
TATA CONSULTANCY SERVICES LTD.	4.90%
AXIS BANK LIMITEDFV-2	3.22%
KOTAK MAHINDRA BANK LIMITED_FV5	2.95%
HINDUSTAN LEVER LTD.	2.94%
MARUTI UDYOG LTD.	2.52%
DIVIS LABORATORIES LIMITED	2.23%
GUJARAT FLUOROchemicals LTD.	2.13%
EIH LIMITED	1.98%
MAHINDRA & MAHINDRA LTD.-FV5	1.86%
STATE BANK OF INDIAFV-1	1.77%
TITAN COMPANY LIMITED	1.71%
SANOPI INDIA LIMITED	1.56%
HCL TECHNOLOGIES LIMITED	1.53%
NTPC LIMITED	1.52%
ASIAN PAINTS LIMITEDFV-1	1.47%
ULTRATECH CEMCO LTD	1.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	1.07%
BAJAJ FINANCE LIMITED	1.06%
THE FEDERAL BANK LIMITED	1.02%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.98%
HERO MOTOCORP LIMITED	0.97%
UNITED BREWERIES LIMITED	0.94%
COAL INDIA LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.88%
PETRONET LNG LIMITED	0.81%
ACC LIMITED	0.78%
AUROBINDO PHARMA LIMITED	0.77%
JSW STEEL LIMITED	0.74%
BRITANNIA INDUSTRIES LTD	0.74%
MARICO LIMITED	0.71%
GRASIM INDUSTRIES LTD.	0.71%
GAS AUTHORITY OF INDIA LTD.	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
ONGCFV-5	0.60%
HINDUSTAN ZINC LIMITEDFV-2	0.57%
UNITED SPIRITS LIMITED	0.55%
TATA IRON & STEEL COMPANY LTD	0.54%
UPL LIMITED	0.50%
SIEMENS LIMITED	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.44%
DABUR INDIA LTD.	0.38%
TECH MAHINDRA LIMITEDFV-5	0.37%
BHARAT FORGE	0.34%
YES BANK LTD	0.30%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>95.48%</b>
<b>Money Market Total</b>	<b>4.59%</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 2 (ULIF03204/12/08PEQUITYF02121)

Fund Report as on 31st May 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 May, 19:** ₹28.5403

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 81.39 Crs.

## Asset Allocation

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

## Returns

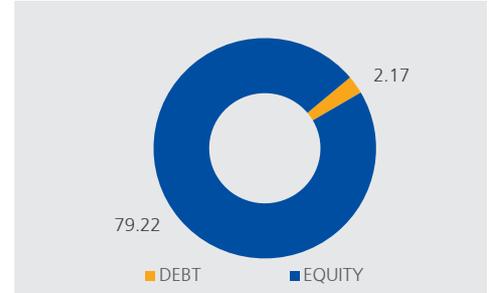
Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.52%
Last 6 Months	7.22%	8.08%
Last 1 Year	7.22%	9.91%
Last 2 Years	10.03%	10.29%
Last 3 Years	11.48%	12.61%
Since Inception	9.12%	8.80%

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

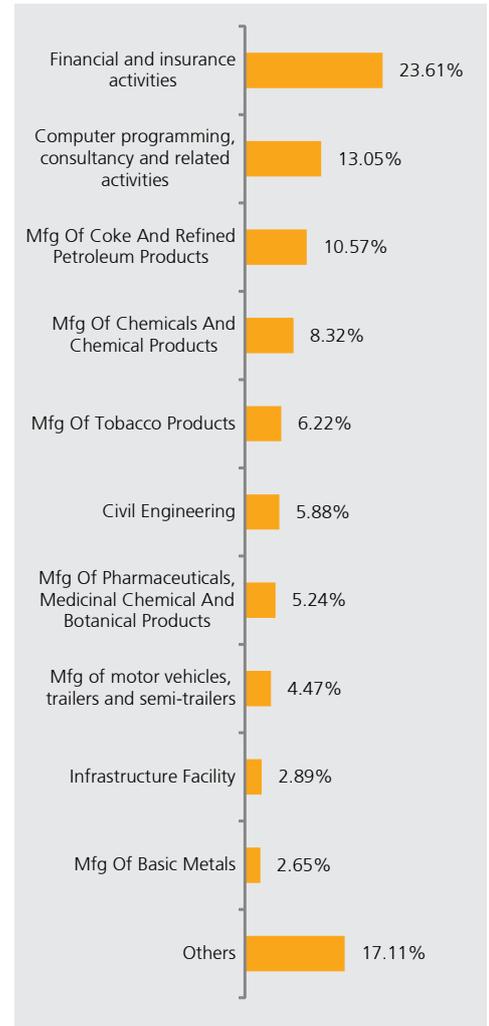
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.68%
HDFC BANK LTD.FV-2	6.93%
ITC - FV 1	6.22%
INFOSYS LIMITED	6.18%
ICICI BANK LTD.FV-2	6.10%
LARSEN&TUBRO	5.88%
TATA CONSULTANCY SERVICES LTD.	4.94%
HINDUSTAN LEVER LTD.	3.35%
AXIS BANK LIMITEDFV-2	3.22%
KOTAK MAHINDRA BANK LIMITED_FV5	3.00%
MARUTI UDYOG LTD.	2.57%
DIVIS LABORATORIES LIMITED	2.52%
GUJARAT FLUORO CHEMICALS LTD.	2.36%
EIH LIMITED	2.19%
STATE BANK OF INDIAFV-1	1.78%
TITAN COMPANY LIMITED	1.74%
MAHINDRA & MAHINDRA LTD.-FV5	1.71%
ASIAN PAINTS LIMITEDFV-1	1.68%
HCL TECHNOLOGIES LIMITED	1.54%
NTPC LIMITED	1.27%
ULTRATECH CEMCO LTD	1.15%
BAJAJ FINANCE LIMITED	1.08%
UNITED BREWERIES LIMITED	1.07%
THE FEDERAL BANK LIMITED	1.07%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
HERO MOTOCORP LIMITED	0.98%
COAL INDIA LIMITED	0.97%
SANOFI INDIA LIMITED	0.96%
BHARAT PETROLEUM CORP. LTD.	0.89%
PETRONET LNG LIMITED	0.89%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.86%
JSW STEEL LIMITED	0.84%
ACC LIMITED	0.79%
AUROBINDO PHARMA LIMITED	0.78%
BRITANNIA INDUSTRIES LTD	0.75%
MARICO LIMITED	0.75%
GRASIM INDUSTRIES LTD.	0.75%
HINDUSTAN ZINC LIMITEDFV-2	0.75%
GAS AUTHORITY OF INDIA LTD.	0.73%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
ONGCFV-5	0.60%
UNITED SPIRITS LIMITED	0.55%
SIEMENS LIMITED	0.51%
UPL LIMITED	0.50%
COFFEE DAY ENTERPRISES LIMITED	0.45%
DABUR INDIA LTD.	0.43%
TECH MAHINDRA LIMITEDFV-5	0.39%
TATA IRON & STEEL COMPANY LTD	0.37%
BHARAT FORGE	0.34%
YES BANK LTD	0.31%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>97.33%</b>
<b>Money Market Total</b>	<b>3.06%</b>
<b>Current Assets</b>	<b>-0.39%</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 May 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 May, 19:** ₹23.9282

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 58.69 Crs.

### Asset Allocation

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

### Returns

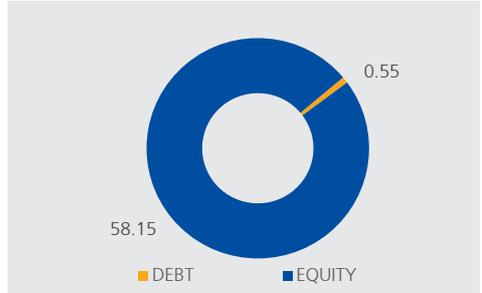
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.52%
Last 6 Months	6.99%	8.08%
Last 1 Year	7.81%	9.91%
Last 2 Years	10.76%	10.29%
Last 3 Years	11.65%	12.61%
Since Inception	9.74%	8.93%

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

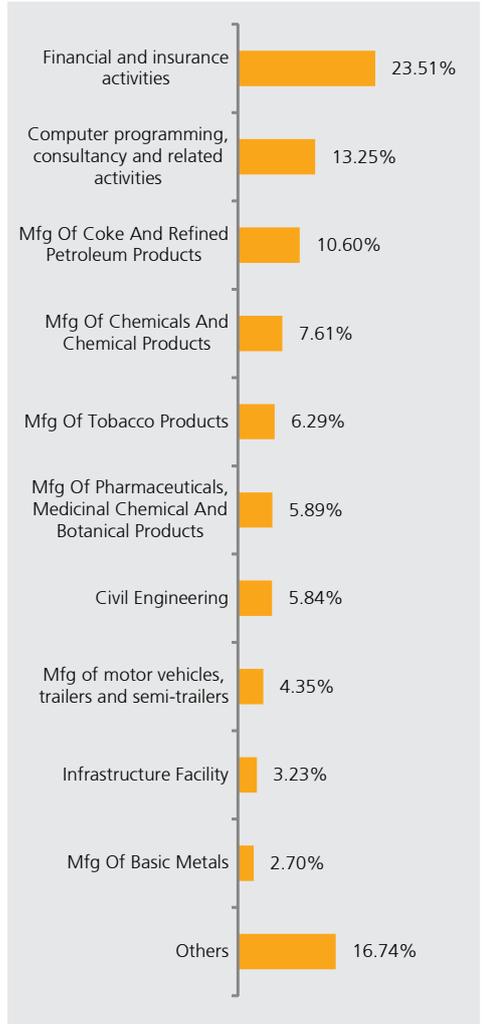
### Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.70%
INFOSYS LIMITED	6.41%
ITC - FV 1	6.29%
ICICI BANK LTD.FV-2	6.12%
HDFC BANK LTD.FV-2	6.12%
LARSEN&TUBRO	5.84%
TATA CONSULTANCY SERVICES LTD.	4.79%
KOTAK MAHINDRA BANK LIMITED_FV5	3.54%
AXIS BANK LIMITEDFV-2	3.18%
HINDUSTAN LEVER LTD.	2.86%
MARUTI UDYOG LTD.	2.58%
GUJARAT FLUOROCEMICALS LTD.	2.26%
EIH LIMITED	2.12%
DIVIS LABORATORIES LIMITED	2.10%
SANOFI INDIA LIMITED	1.92%
STATE BANK OF INDIAFV-1	1.77%
TITAN COMPANY LIMITED	1.67%
HCL TECHNOLOGIES LIMITED	1.63%
MAHINDRA & MAHINDRA LTD.-FV5	1.58%
NTPC LIMITED	1.55%
ASIAN PAINTS LIMITEDFV-1	1.51%
THE FEDERAL BANK LIMITED	1.33%
SHOPPERS STOP LIMITED	1.27%
UNITED BREWERIES LIMITED	1.12%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
COAL INDIA LIMITED	1.03%
BAJAJ FINANCE LIMITED	1.01%
ULTRATECH CEMCO LTD	1.01%
PETRONET LNG LIMITED	0.97%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.96%
BHARAT PETROLEUM CORP. LTD.	0.89%
HERO MOTOCORP LIMITED	0.82%
JSW STEEL LIMITED	0.81%
ACC LIMITED	0.81%
GRASIM INDUSTRIES LTD.	0.80%
AUROBINDO PHARMA LIMITED	0.78%
BRITANNIA INDUSTRIES LTD	0.75%
MARICO LIMITED	0.75%
GAS AUTHORITY OF INDIA LTD.	0.71%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
TATA IRON & STEEL COMPANY LTD	0.65%
ONGCFV-5	0.61%
HINDUSTAN ZINC LIMITEDFV-2	0.59%
UNITED SPIRITS LIMITED	0.58%
UPL LIMITED	0.56%
SIEMENS LIMITED	0.49%
COFFEE DAY ENTERPRISES LIMITED	0.45%
TECH MAHINDRA LIMITEDFV-5	0.42%
DABUR INDIA LTD.	0.41%
BHARAT FORGE	0.38%
YES BANK LTD	0.31%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.22%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.14%
<b>Equity Total</b>	<b>99.07%</b>
<b>Money Market Total</b>	<b>1.03%</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

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

Fund Report as on 31st May 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 May, 19:** ₹23.5442

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 12.90 Crs.

## Asset Allocation

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

## Returns

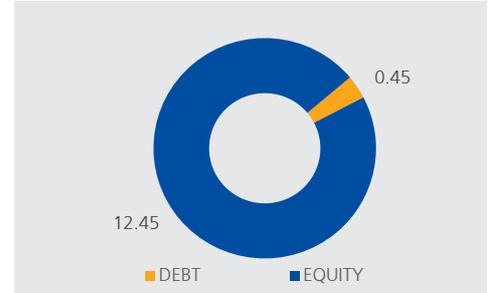
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.52%
Last 6 Months	7.41%	8.08%
Last 1 Year	7.12%	9.91%
Last 2 Years	9.60%	10.29%
Last 3 Years	11.30%	12.61%
Since Inception	7.90%	7.36%

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

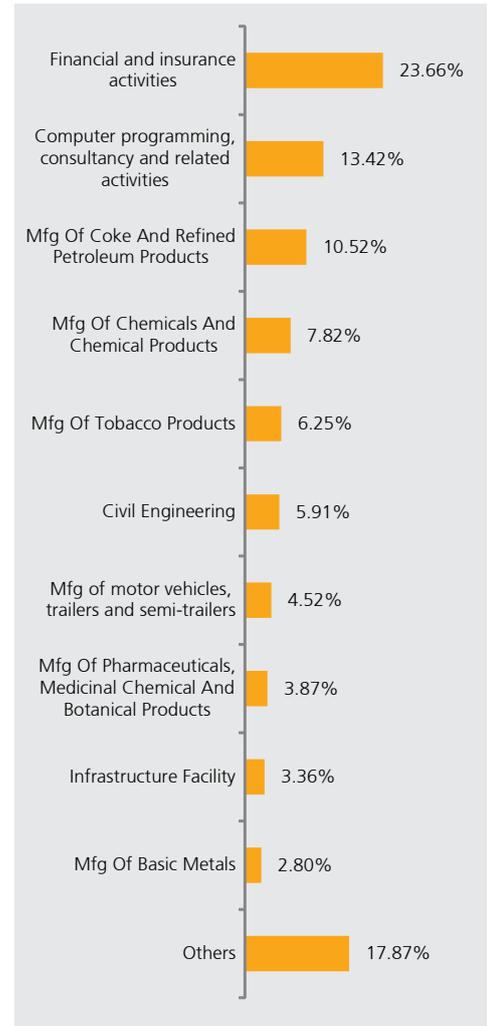
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.63%
HDFC BANK LTD.FV-2	7.27%
INFOSYS LIMITED	6.50%
ITC - FV 1	6.25%
ICICI BANK LTD.FV-2	6.18%
LARSEN&TUBRO	5.91%
TATA CONSULTANCY SERVICES LTD.	4.96%
HINDUSTAN LEVER LTD.	3.19%
KOTAK MAHINDRA BANK LIMITED_FV5	3.03%
AXIS BANK LIMITEDFV-2	2.84%
MARUTI UDYOG LTD.	2.60%
DIVIS LABORATORIES LIMITED	2.11%
EIH LIMITED	1.96%
ASIAN PAINTS LIMITEDFV-1	1.91%
STATE BANK OF INDIAFV-1	1.78%
GUJARAT FLUOROCEMICALS LTD.	1.75%
TITAN COMPANY LIMITED	1.74%
MAHINDRA & MAHINDRA LTD.-FV5	1.73%
HCL TECHNOLOGIES LIMITED	1.55%
NTPC LIMITED	1.55%
UNITED BREWERIES LIMITED	1.21%
ULTRATECH CEMCO LTD	1.16%
BAJAJ FINANCE LIMITED	1.09%
COAL INDIA LIMITED	1.03%
THE FEDERAL BANK LIMITED	1.03%
HERO MOTOCORP LIMITED	1.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
PETRONET LNG LIMITED	0.98%
JSW STEEL LIMITED	0.94%
BHARAT PETROLEUM CORP. LTD.	0.89%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.87%
GAS AUTHORITY OF INDIA LTD.	0.83%
MARICO LIMITED	0.79%
HINDALCO INDUSTRIES LTD FV RE 1	0.78%
AUROBINDO PHARMA LIMITED	0.77%
BRITANNIA INDUSTRIES LTD	0.75%
ACC LIMITED	0.72%
HINDUSTAN ZINC LIMITEDFV-2	0.66%
GRASIM INDUSTRIES LTD.	0.66%
ONGCFV-5	0.61%
SIEMENS LIMITED	0.57%
UNITED SPIRITS LIMITED	0.55%
UPL LIMITED	0.50%
DABUR INDIA LTD.	0.47%
COFFEE DAY ENTERPRISES LIMITED	0.45%
TATA IRON & STEEL COMPANY LTD	0.42%
TECH MAHINDRA LIMITEDFV-5	0.41%
BHARAT FORGE	0.34%
YES BANK LTD	0.31%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>96.53%</b>
<b>Money Market Total</b>	<b>4.01%</b>
<b>Current Assets</b>	<b>-0.55%</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 May 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 May, 19:** ₹24.4277

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 31 May, 19:** ₹ 3.87 Crs.

## Asset Allocation

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

## Returns

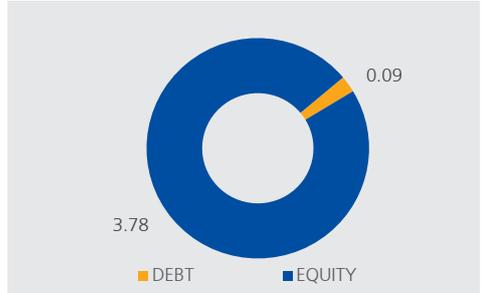
Period	Fund Returns	Index Returns
Last 1 Month	0.59%	0.52%
Last 6 Months	7.04%	8.08%
Last 1 Year	8.21%	9.91%
Last 2 Years	10.86%	10.29%
Last 3 Years	11.66%	12.61%
Since Inception	9.98%	8.93%

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

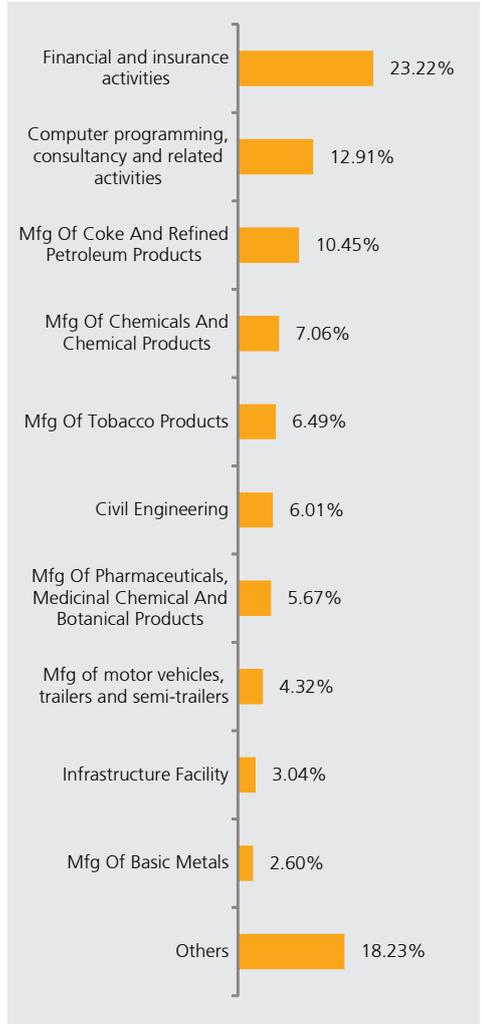
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.57%
ITC - FV 1	6.49%
HDFC BANK LTD.FV-2	6.32%
INFOSYS LIMITED	6.13%
LARSEN&TUBRO	6.01%
ICICI BANK LTD.FV-2	5.99%
TATA CONSULTANCY SERVICES LTD.	4.87%
KOTAK MAHINDRA BANK LIMITED_FV5	3.40%
AXIS BANK LIMITEDFV-2	2.95%
HINDUSTAN LEVER LTD.	2.62%
MARUTI UDYOG LTD.	2.46%
DIVIS LABORATORIES LIMITED	2.15%
GUJARAT FLUOROCEMICALS LTD.	2.07%
EIH LIMITED	1.93%
STATE BANK OF INDIAFV-1	1.76%
TITAN COMPANY LIMITED	1.75%
SANOFI INDIA LIMITED	1.75%
MAHINDRA & MAHINDRA LTD.-FV5	1.66%
ASIAN PAINTS LIMITEDFV-1	1.59%
HCL TECHNOLOGIES LIMITED	1.53%
NTPC LIMITED	1.53%
THE FEDERAL BANK LIMITED	1.28%
SHOPPERS STOP LIMITED	1.17%
ULTRATECH CEMCO LTD	1.13%
BAJAJ FINANCE LIMITED	1.09%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	1.06%
UNITED BREWERIES LIMITED	1.01%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.00%
COAL INDIA LIMITED	0.93%
HERO MOTOCORP LIMITED	0.93%
PETRONET LNG LIMITED	0.89%
BHARAT PETROLEUM CORP. LTD.	0.88%
TATA IRON & STEEL COMPANY LTD	0.78%
AUROBINDO PHARMA LIMITED	0.76%
GRASIM INDUSTRIES LTD.	0.76%
BRITANNIA INDUSTRIES LTD	0.73%
ACC LIMITED	0.73%
JSW STEEL LIMITED	0.73%
MARICO LIMITED	0.70%
GAS AUTHORITY OF INDIA LTD.	0.62%
ONGCFV-5	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.59%
UNITED SPIRITS LIMITED	0.55%
HINDUSTAN ZINC LIMITEDFV-2	0.50%
SIEMENS LIMITED	0.44%
COFFEE DAY ENTERPRISES LIMITED	0.43%
UPL LIMITED	0.40%
TECH MAHINDRA LIMITEDFV-5	0.38%
DABUR INDIA LTD.	0.37%
BHARAT FORGE	0.34%
YES BANK LTD	0.30%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.13%
<b>Equity Total</b>	<b>97.55%</b>
<b>Money Market Total</b>	<b>2.31%</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

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

Fund Report as on 31st May 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 May, 19:** ₹27.9181

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 May, 19:** ₹ 54.19 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	00-00	-
MMI / Others	00-40	3

## Returns

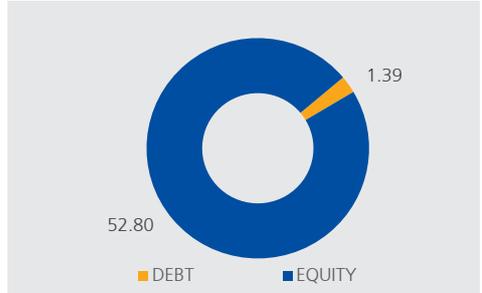
Period	Fund Returns	Index Returns
Last 1 Month	-1.50%	-1.07%
Last 6 Months	4.64%	7.00%
Last 1 Year	1.64%	4.50%
Last 2 Years	6.16%	6.86%
Last 3 Years	8.38%	11.74%
Since Inception	9.81%	7.39%

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

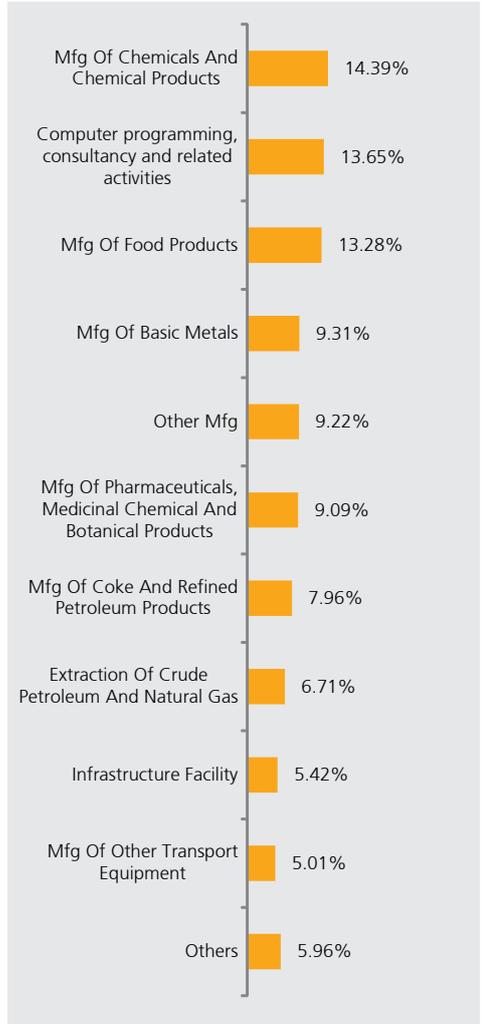
## Portfolio

Name of Instrument	% to AUM
TITAN COMPANY LIMITED	9.22%
HINDUSTAN LEVER LTD.	8.98%
HCL TECHNOLOGIES LIMITED	8.04%
ONGCFV-5	6.71%
TECH MAHINDRA LIMITEDFV-5	5.61%
GAS AUTHORITY OF INDIA LTD.	5.42%
ASIAN PAINTS LIMITEDFV-1	5.41%
CIPLA LTD.	5.16%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	5.05%
HERO MOTOCORP LIMITED	5.01%
INDIAN OIL CORPORATION LIMITED	4.79%
BRITANNIA INDUSTRIES LTD	4.36%
HINDALCO INDUSTRIES LTD FV RE 1	4.17%
TATA IRON & STEEL COMPANY LTD	3.99%
AUROBINDO PHARMA LIMITED	3.93%
NESTLE INDIA LIMITED	3.87%
GRASIM INDUSTRIES LTD.	3.40%
BHARAT PETROLEUM CORP. LTD.	3.17%
JSW STEEL LIMITED	1.15%
<b>Equity Total</b>	<b>97.44%</b>
<b>Money Market Total</b>	<b>1.60%</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

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

Fund Report as on 31st May 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 May, 19:** ₹21.1818

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 May, 19:** ₹ 216.25 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	96
Gsec / Debt	00-00	-
MMI / Others	00-40	4

## Returns

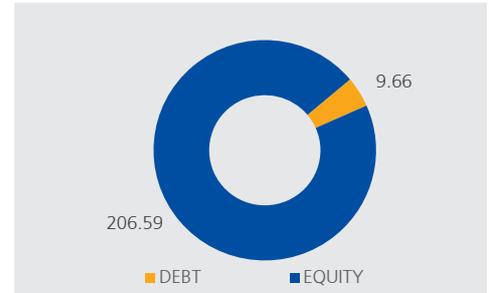
Period	Fund Returns	Index Returns
Last 1 Month	-1.39%	-1.07%
Last 6 Months	4.46%	7.00%
Last 1 Year	1.43%	4.50%
Last 2 Years	6.22%	6.86%
Last 3 Years	8.52%	11.74%
Since Inception	8.32%	7.92%

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

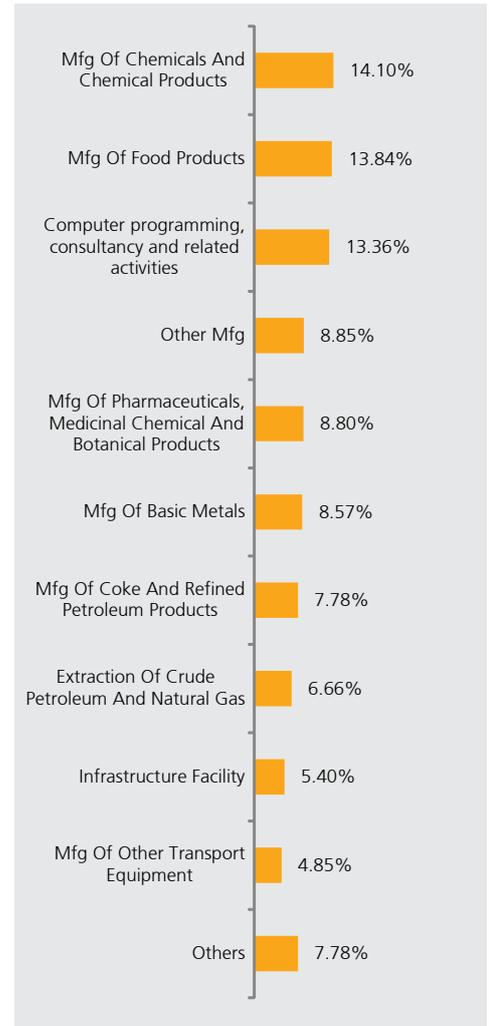
## Portfolio

Name of Instrument	% to AUM
TITAN COMPANY LIMITED	8.85%
HINDUSTAN LEVER LTD.	8.77%
HCL TECHNOLOGIES LIMITED	7.84%
ONGCFV-5	6.66%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.30%
TECH MAHINDRA LIMITEDFV-5	5.51%
GAS AUTHORITY OF INDIA LTD.	5.40%
ASIAN PAINTS LIMITEDFV-1	5.33%
CIPLA LTD.	5.14%
HERO MOTOCORP LIMITED	4.85%
INDIAN OIL CORPORATION LIMITED	4.63%
BRITANNIA INDUSTRIES LTD	4.30%
TATA IRON & STEEL COMPANY LTD	3.97%
AUROBINDO PHARMA LIMITED	3.66%
HINDALCO INDUSTRIES LTD FV RE 1	3.64%
GRASIM INDUSTRIES LTD.	3.32%
NESTLE INDIA LIMITED	3.24%
BHARAT PETROLEUM CORP. LTD.	3.14%
JSW STEEL LIMITED	0.96%
<b>Equity Total</b>	<b>95.53%</b>
<b>Money Market Total</b>	<b>5.60%</b>
<b>Current Assets</b>	<b>-1.13%</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 May 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 May, 19:** ₹21.4577

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 May, 19:** ₹ 11.27 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	95
Gsec / Debt	00-00	-
MMI / Others	00-40	5

## Returns

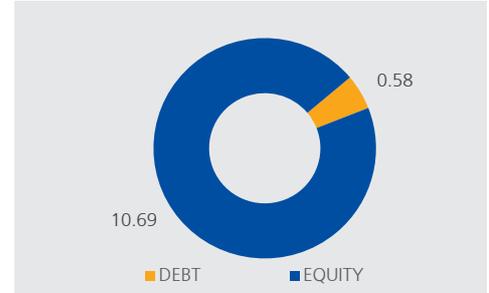
Period	Fund Returns	Index Returns
Last 1 Month	-1.52%	-1.07%
Last 6 Months	4.89%	7.00%
Last 1 Year	1.94%	4.50%
Last 2 Years	6.36%	6.86%
Last 3 Years	8.52%	11.74%
Since Inception	8.47%	7.92%

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

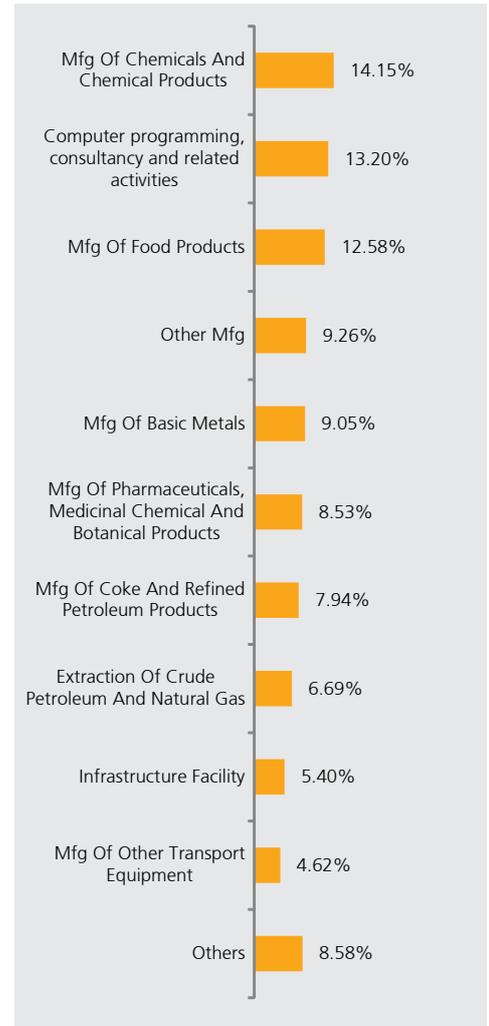
## Portfolio

Name of Instrument	% to AUM
TITAN COMPANY LIMITED	9.26%
HINDUSTAN LEVER LTD.	8.86%
HCL TECHNOLOGIES LIMITED	7.70%
ONGCFV-5	6.69%
TECH MAHINDRA LIMITEDFV-5	5.50%
GAS AUTHORITY OF INDIA LTD.	5.40%
ASIAN PAINTS LIMITEDFV-1	5.29%
INDIAN OIL CORPORATION LIMITED	4.77%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	4.71%
HERO MOTOCORP LIMITED	4.62%
CIPLA LTD.	4.47%
BRITANNIA INDUSTRIES LTD	4.29%
TATA IRON & STEEL COMPANY LTD	4.11%
AUROBINDO PHARMA LIMITED	4.06%
HINDALCO INDUSTRIES LTD FV RE 1	3.88%
NESTLE INDIA LIMITED	3.57%
GRASIM INDUSTRIES LTD.	3.43%
BHARAT PETROLEUM CORP. LTD.	3.16%
JSW STEEL LIMITED	1.06%
<b>Equity Total</b>	<b>94.85%</b>
<b>Money Market Total</b>	<b>4.49%</b>
<b>Current Assets</b>	<b>0.66%</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 (ULIF01601/02/08HPUEQUTY01121)

Fund Report as on 31st May 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 May, 19:** ₹25.2626

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 May, 19:** ₹ 0.61 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	96
Gsec / Debt	00-00	-
MMI / Others	00-40	4

## Returns

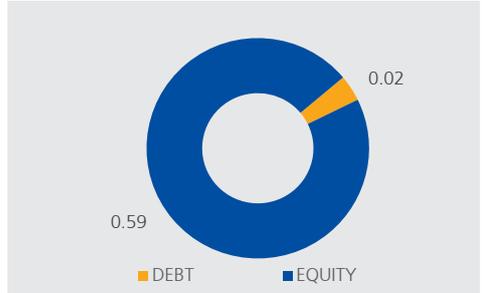
Period	Fund Returns	Index Returns
Last 1 Month	-1.34%	-1.07%
Last 6 Months	5.41%	7.00%
Last 1 Year	2.34%	4.50%
Last 2 Years	6.75%	6.86%
Last 3 Years	8.78%	11.74%
Since Inception	8.94%	7.83%

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

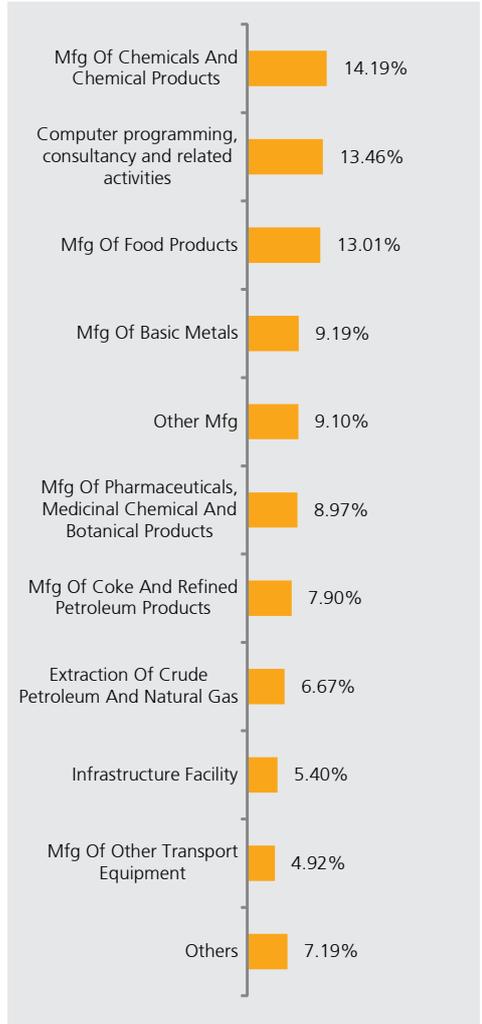
## Portfolio

Name of Instrument	% to AUM
TITAN COMPANY LIMITED	9.10%
HINDUSTAN LEVER LTD.	8.86%
HCL TECHNOLOGIES LIMITED	7.94%
ONGCFV-5	6.67%
TECH MAHINDRA LIMITEDFV-5	5.52%
GAS AUTHORITY OF INDIA LTD.	5.40%
ASIAN PAINTS LIMITEDFV-1	5.33%
CIPLA LTD.	5.10%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	4.97%
HERO MOTOCORP LIMITED	4.92%
INDIAN OIL CORPORATION LIMITED	4.75%
BRITANNIA INDUSTRIES LTD	4.27%
HINDALCO INDUSTRIES LTD FV RE 1	4.12%
TATA IRON & STEEL COMPANY LTD	3.94%
AUROBINDO PHARMA LIMITED	3.87%
NESTLE INDIA LIMITED	3.77%
GRASIM INDUSTRIES LTD.	3.34%
BHARAT PETROLEUM CORP. LTD.	3.15%
JSW STEEL LIMITED	1.13%
<b>Equity Total</b>	<b>96.15%</b>
<b>Money Market Total</b>	<b>2.81%</b>
<b>Current Assets</b>	<b>1.04%</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 May 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 May, 19:** ₹12.0371

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31 May, 19:** ₹ 22.02 Crs.

## Asset Allocation

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

## Returns

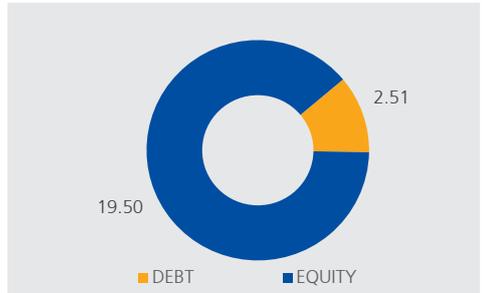
Period	Fund Returns	Index Returns
Last 1 Month	-0.09%	0.91%
Last 6 Months	5.70%	6.53%
Last 1 Year	-1.60%	0.41%
Last 2 Years	1.22%	4.66%
Last 3 Years	9.95%	9.62%
Since Inception	1.70%	3.08%

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

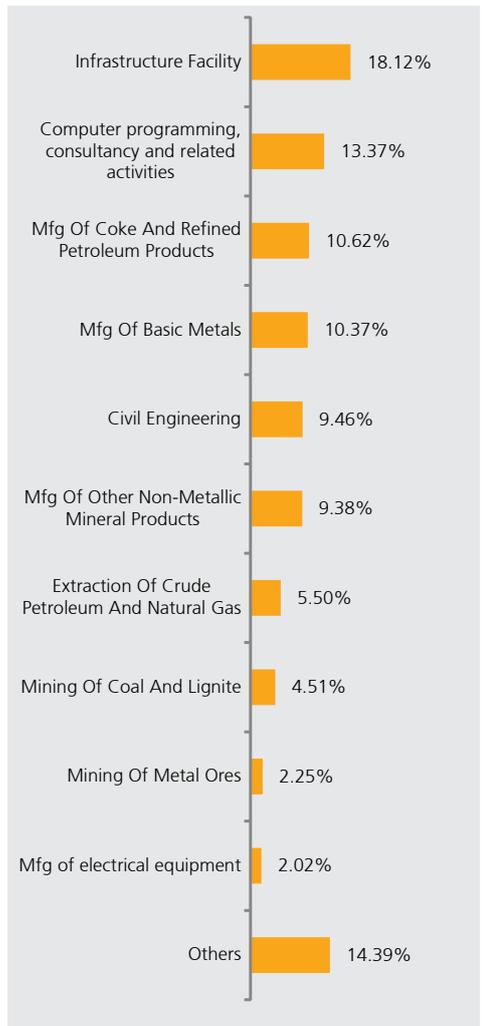
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.60%
LARSEN&TUBRO	9.46%
INFOSYS LIMITED	6.43%
NTPC LIMITED	5.73%
ONGCFV-5	5.50%
TATA CONSULTANCY SERVICES LTD.	5.28%
ULTRATECH CEMCO LTD	5.27%
POWER GRID CORP OF INDIA LTD	4.62%
COAL INDIA LIMITED	4.51%
ACC LIMITED	4.11%
TATA IRON & STEEL COMPANY LTD	3.91%
GAS AUTHORITY OF INDIA LTD.	3.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.42%
JSW STEEL LIMITED	2.93%
HINDALCO INDUSTRIES LTD FV RE 1	2.87%
Vedanta Limited	2.25%
HCL TECHNOLOGIES LIMITED	1.33%
SIEMENS LIMITED	1.20%
DLF LIMITED	1.10%
INDIAN OIL CORPORATION LIMITED	1.02%
INDRAPRASTHA GAS LIMITED	0.89%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.82%
VOLTAS LTD	0.74%
SUNDRAM FASTENERS LIMITED	0.73%
HINDUSTAN ZINC LIMITEDFV-2	0.66%
EIH LIMITED	0.42%
TECH MAHINDRA LIMITEDFV-5	0.32%
<b>Equity Total</b>	<b>88.59%</b>
<b>Money Market Total</b>	<b>11.56%</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 Infrastructure Fund 2 (ULIF04401/01/10LINFRAST02121)

Fund Report as on 31st May 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 May, 19:** ₹12.3424

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 May, 19:** ₹ 10.10 Crs.

### Asset Allocation

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

### Returns

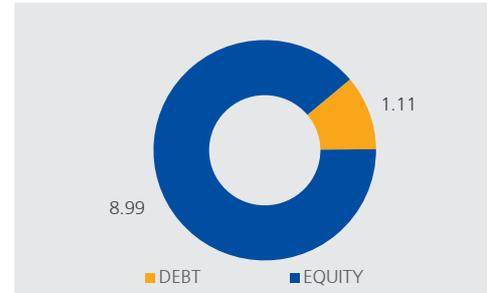
Period	Fund Returns	Index Returns
Last 1 Month	-0.12%	0.91%
Last 6 Months	5.51%	6.53%
Last 1 Year	-1.50%	0.41%
Last 2 Years	1.27%	4.66%
Last 3 Years	10.04%	9.62%
Since Inception	2.27%	0.89%

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

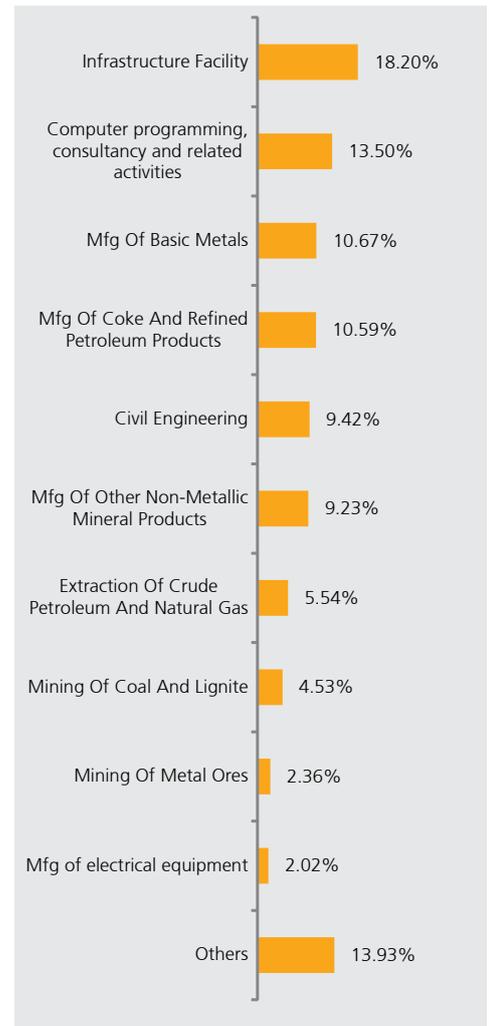
### Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.57%
LARSEN&TUBRO	9.42%
INFOSYS LIMITED	6.47%
NTPC LIMITED	5.77%
ONGCFV-5	5.54%
TATA CONSULTANCY SERVICES LTD.	5.31%
ULTRATECH CEMCO LTD	5.30%
POWER GRID CORP OF INDIA LTD	4.65%
COAL INDIA LIMITED	4.53%
TATA IRON & STEEL COMPANY LTD	3.93%
ACC LIMITED	3.93%
GAS AUTHORITY OF INDIA LTD.	3.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.43%
HINDALCO INDUSTRIES LTD FV RE 1	3.13%
JSW STEEL LIMITED	2.94%
Vedanta Limited	2.36%
HCL TECHNOLOGIES LIMITED	1.34%
SIEMENS LIMITED	1.21%
DLF LIMITED	1.11%
INDIAN OIL CORPORATION LIMITED	1.02%
INDRAPRASTHA GAS LIMITED	0.89%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.82%
VOLTAS LTD	0.74%
SUNDRAM FASTENERS LIMITED	0.73%
HINDUSTAN ZINC LIMITEDFV-2	0.66%
EIH LIMITED	0.40%
TECH MAHINDRA LIMITEDFV-5	0.37%
<b>Equity Total</b>	<b>89.04%</b>
<b>Money Market Total</b>	<b>10.96%</b>
<b>Current Assets</b>	<b>0.00%</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 (ULIF06601/01/10PINFRAST02121)

Fund Report as on 31st May 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 May, 19:** ₹12.7080

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 May, 19:** ₹ 3.71 Crs.

## Asset Allocation

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

## Returns

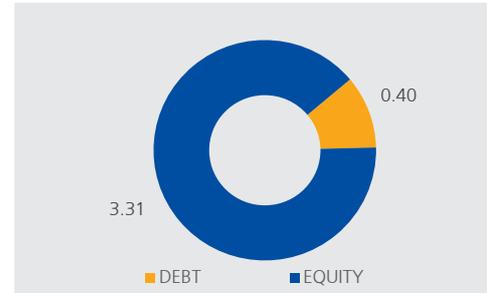
Period	Fund Returns	Index Returns
Last 1 Month	-0.07%	0.91%
Last 6 Months	5.68%	6.53%
Last 1 Year	-1.08%	0.41%
Last 2 Years	1.36%	4.66%
Last 3 Years	10.17%	9.62%
Since Inception	2.59%	0.89%

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

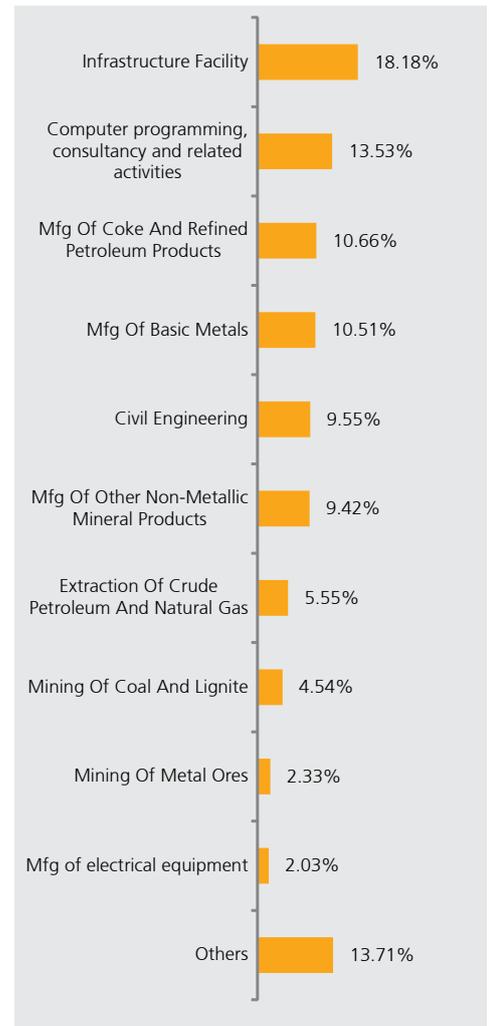
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.62%
LARSEN&TUBRO	9.55%
INFOSYS LIMITED	6.48%
NTPC LIMITED	5.78%
ONGCFV-5	5.55%
TATA CONSULTANCY SERVICES LTD.	5.32%
ULTRATECH CEMCO LTD	5.31%
POWER GRID CORP OF INDIA LTD	4.66%
COAL INDIA LIMITED	4.54%
ACC LIMITED	4.11%
TATA IRON & STEEL COMPANY LTD	3.94%
GAS AUTHORITY OF INDIA LTD.	3.48%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.37%
HINDALCO INDUSTRIES LTD FV RE 1	2.96%
JSW STEEL LIMITED	2.95%
Vedanta Limited	2.33%
HCL TECHNOLOGIES LIMITED	1.35%
SIEMENS LIMITED	1.21%
DLF LIMITED	1.11%
INDIAN OIL CORPORATION LIMITED	1.03%
INDRAPRASTHA GAS LIMITED	0.89%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.82%
VOLTAS LTD	0.73%
SUNDRAM FASTENERS LIMITED	0.73%
HINDUSTAN ZINC LIMITEDFV-2	0.67%
EIH LIMITED	0.42%
TECH MAHINDRA LIMITEDFV-5	0.37%
<b>Equity Total</b>	<b>89.29%</b>
<b>Money Market Total</b>	<b>10.83%</b>
<b>Current Assets</b>	<b>-0.12%</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 May 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 May, 19:** ₹11.7964

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 May, 19:** ₹ 0.27 Crs.

## Asset Allocation

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

## Returns

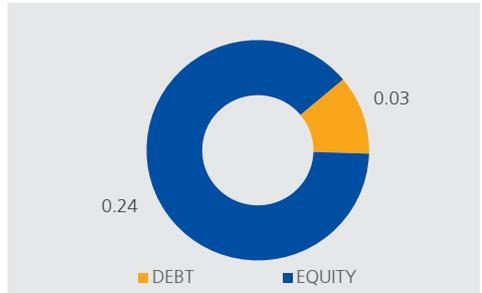
Period	Fund Returns	Index Returns
Last 1 Month	-0.05%	0.91%
Last 6 Months	5.95%	6.53%
Last 1 Year	-1.13%	0.41%
Last 2 Years	1.57%	4.66%
Last 3 Years	10.20%	9.62%
Since Inception	1.54%	3.10%

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

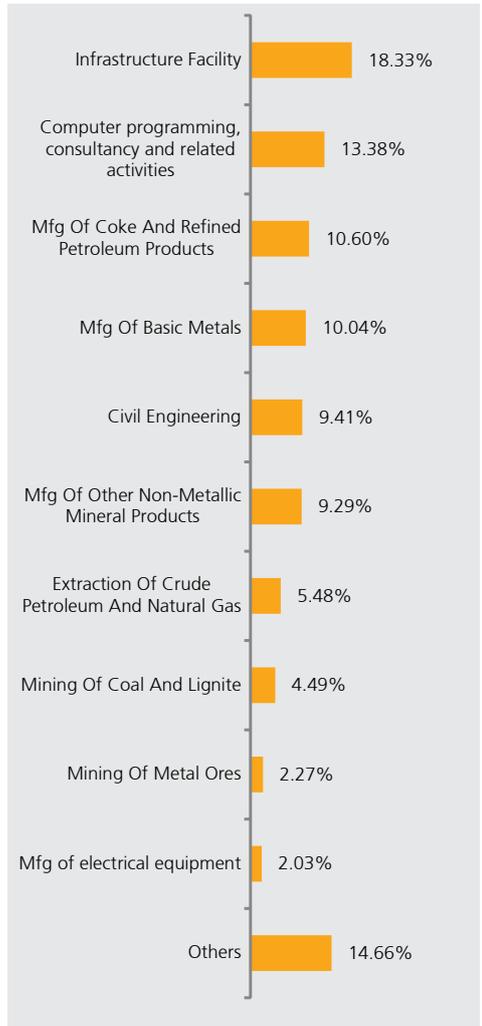
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.58%
LARSEN&TUBRO	9.41%
INFOSYS LIMITED	6.42%
NTPC LIMITED	5.72%
ONGCFV-5	5.48%
TATA CONSULTANCY SERVICES LTD.	5.28%
ULTRATECH CEMCO LTD	5.18%
POWER GRID CORP OF INDIA LTD	4.61%
COAL INDIA LIMITED	4.49%
ACC LIMITED	4.11%
TATA IRON & STEEL COMPANY LTD	3.90%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.66%
GAS AUTHORITY OF INDIA LTD.	3.44%
JSW STEEL LIMITED	2.92%
HINDALCO INDUSTRIES LTD FV RE 1	2.57%
Vedanta Limited	2.27%
HCL TECHNOLOGIES LIMITED	1.31%
SIEMENS LIMITED	1.19%
DLF LIMITED	1.09%
INDIAN OIL CORPORATION LIMITED	1.02%
INDRAPRASTHA GAS LIMITED	0.91%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.84%
VOLTAS LTD	0.76%
SUNDRAM FASTENERS LIMITED	0.76%
HINDUSTAN ZINC LIMITEDFV-2	0.65%
EIH LIMITED	0.45%
TECH MAHINDRA LIMITEDFV-5	0.37%
<b>Equity Total</b>	<b>88.39%</b>
<b>Money Market Total</b>	<b>11.56%</b>
<b>Current Assets</b>	<b>0.05%</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 May 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 May, 19:** ₹19.7052

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

**Benchmark:** Reliance Nippon Life ENERGY INDEX

**AUM as on 31 May, 19:** ₹ 20.75 Crs.

## Asset Allocation

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

## Returns

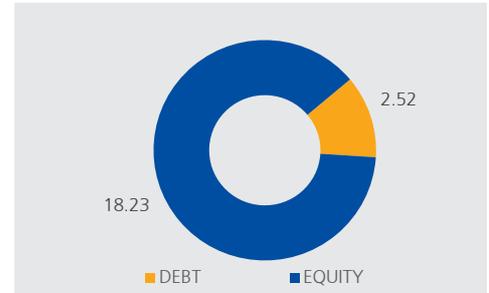
Period	Fund Returns	Index Returns
Last 1 Month	1.00%	1.05%
Last 6 Months	10.87%	11.73%
Last 1 Year	5.51%	9.73%
Last 2 Years	5.29%	4.17%
Last 3 Years	14.38%	12.78%
Since Inception	6.38%	7.79%

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

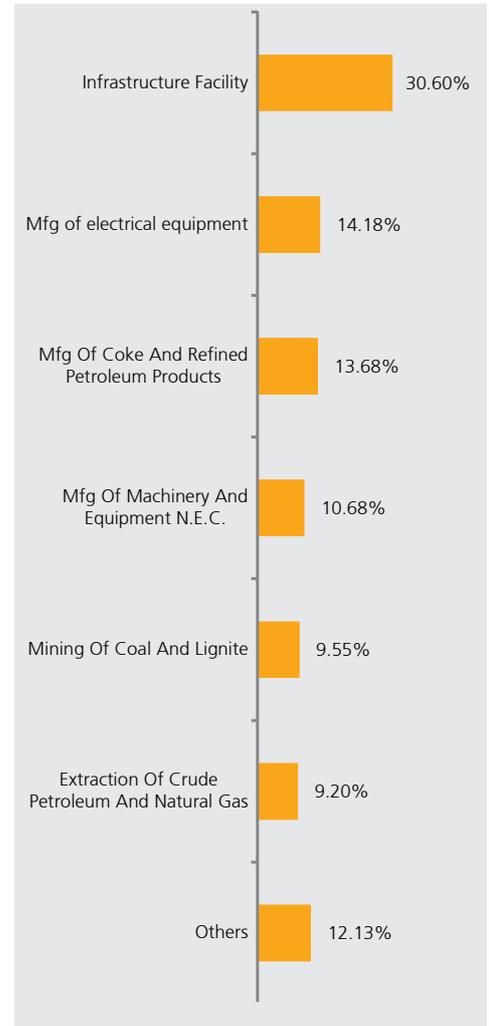
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.56%
COAL INDIA LIMITED	9.55%
ONGCFV-5	9.20%
GAS AUTHORITY OF INDIA LTD.	8.81%
NTPC LIMITED	6.70%
POWER GRID CORP OF INDIA LTD	6.13%
VOLTAS LTD	5.90%
PETRONET LNG LIMITED	5.56%
SIEMENS LIMITED	5.10%
KIRLOSKAR CUMMINS	4.78%
HAVELLS INDIA LIMITED	4.58%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.50%
INDRAPRASTHA GAS LIMITED	3.38%
INDIAN OIL CORPORATION LIMITED	1.73%
BHARAT PETROLEUM CORP. LTD.	1.18%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.86%
CASTROL INDIA LIMITED	0.34%
<b>Equity Total</b>	<b>87.87%</b>
<b>Money Market Total</b>	<b>17.26%</b>
<b>Current Assets</b>	<b>-5.13%</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 May 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 May, 19:** ₹17.0166

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 19:** ₹ 7.42 Crs.

## Asset Allocation

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

## Returns

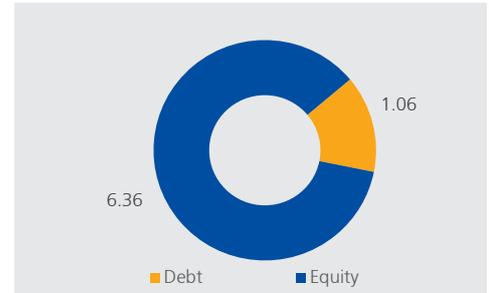
Period	Fund Returns	Index Returns
Last 1 Month	0.98%	1.05%
Last 6 Months	10.71%	11.73%
Last 1 Year	5.46%	9.73%
Last 2 Years	5.33%	4.17%
Last 3 Years	14.58%	12.78%
Since Inception	5.83%	5.37%

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

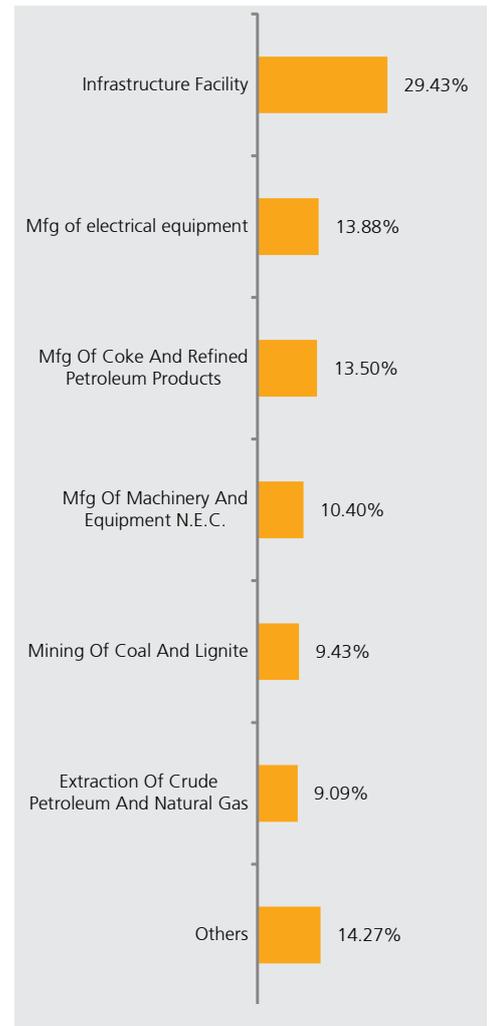
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.45%
COAL INDIA LIMITED	9.43%
ONGCFV-5	9.09%
GAS AUTHORITY OF INDIA LTD.	8.57%
NTPC LIMITED	6.51%
POWER GRID CORP OF INDIA LTD	5.78%
VOLTAS LTD	5.74%
PETRONET LNG LIMITED	5.40%
SIEMENS LIMITED	4.96%
KIRLOSKAR CUMMINS	4.66%
HAVELLS INDIA LIMITED	4.55%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.37%
INDRAPRASTHA GAS LIMITED	3.19%
INDIAN OIL CORPORATION LIMITED	1.71%
BHARAT PETROLEUM CORP. LTD.	1.16%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.85%
CASTROL INDIA LIMITED	0.32%
<b>Equity Total</b>	<b>85.73%</b>
<b>Money Market Total</b>	<b>18.69%</b>
<b>Current Assets</b>	<b>-4.42%</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 May 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 May, 19:** ₹16.6956

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 19:** ₹ 4.31 Crs.

## Asset Allocation

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

## Returns

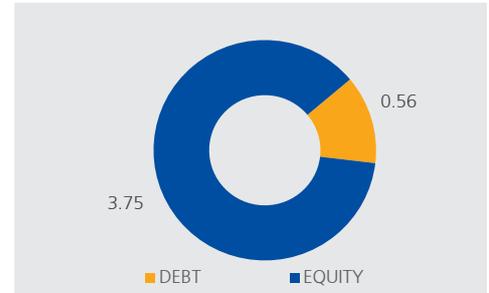
Period	Fund Returns	Index Returns
Last 1 Month	1.00%	1.05%
Last 6 Months	11.00%	11.73%
Last 1 Year	5.77%	9.73%
Last 2 Years	5.55%	4.17%
Last 3 Years	14.68%	12.78%
Since Inception	5.61%	5.37%

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

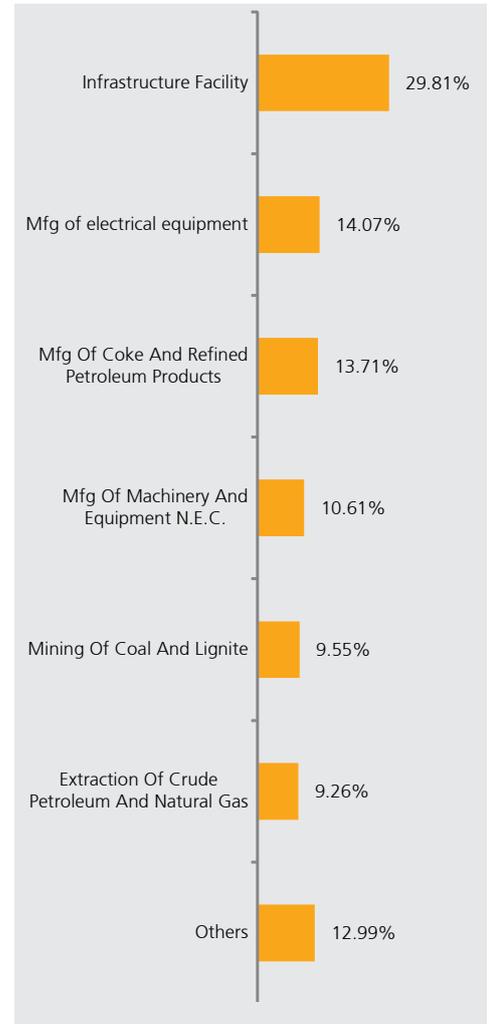
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.56%
COAL INDIA LIMITED	9.55%
ONGCFV-5	9.26%
GAS AUTHORITY OF INDIA LTD.	8.71%
NTPC LIMITED	6.59%
POWER GRID CORP OF INDIA LTD	5.90%
VOLTAS LTD	5.84%
PETRONET LNG LIMITED	5.35%
SIEMENS LIMITED	5.04%
KIRLOSKAR CUMMINS	4.77%
HAVELLS INDIA LIMITED	4.58%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.45%
INDRAPRASTHA GAS LIMITED	3.25%
INDIAN OIL CORPORATION LIMITED	1.75%
BHARAT PETROLEUM CORP. LTD.	1.19%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.87%
CASTROL INDIA LIMITED	0.35%
<b>Equity Total</b>	<b>87.01%</b>
<b>Money Market Total</b>	<b>17.44%</b>
<b>Current Assets</b>	<b>-4.45%</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 May 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 May, 19:** ₹18.6508

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31 May, 19:** ₹ 0.29 Crs.

## Asset Allocation

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

## Returns

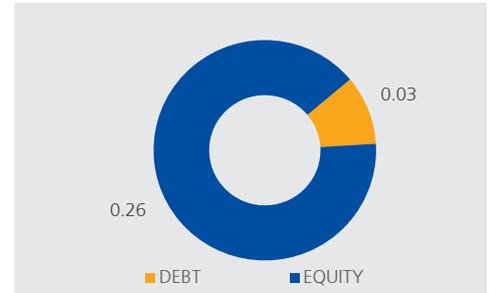
Period	Fund Returns	Index Returns
Last 1 Month	1.02%	1.05%
Last 6 Months	11.21%	11.73%
Last 1 Year	6.14%	9.73%
Last 2 Years	5.70%	4.17%
Last 3 Years	14.71%	12.78%
Since Inception	5.93%	7.15%

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

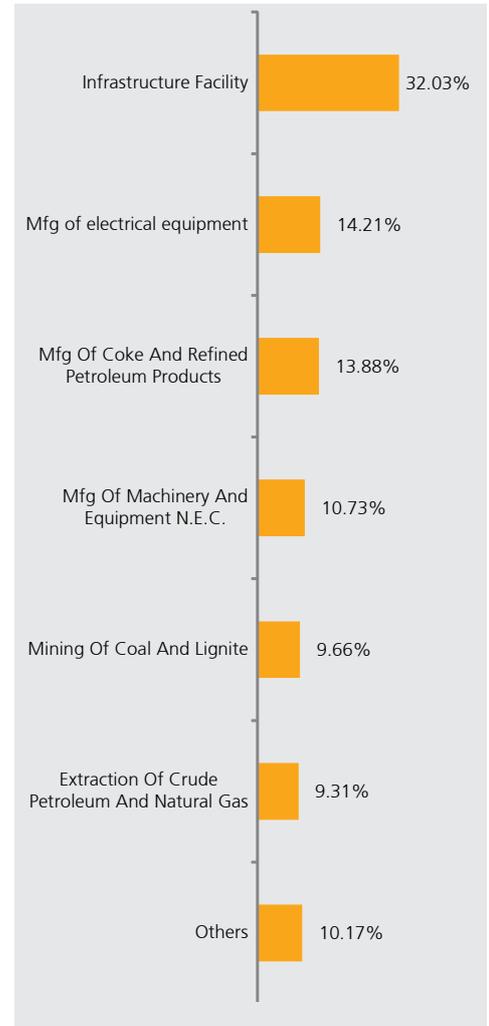
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.69%
COAL INDIA LIMITED	9.66%
ONGCFV-5	9.31%
GAS AUTHORITY OF INDIA LTD.	8.81%
NTPC LIMITED	6.74%
POWER GRID CORP OF INDIA LTD	6.70%
PETRONET LNG LIMITED	6.10%
VOLTAS LTD	5.91%
SIEMENS LIMITED	5.08%
KIRLOSKAR CUMMINS	4.82%
HAVELLS INDIA LIMITED	4.64%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.50%
INDRAPRASTHA GAS LIMITED	3.68%
INDIAN OIL CORPORATION LIMITED	1.75%
BHARAT PETROLEUM CORP. LTD.	1.19%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.87%
CASTROL INDIA LIMITED	0.38%
<b>Equity Total</b>	<b>89.83%</b>
<b>Money Market Total</b>	<b>16.30%</b>
<b>Current Assets</b>	<b>-6.13%</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 May 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 May, 19:** ₹27.5197

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

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

**AUM as on 31 May, 19:** ₹ 27.27 Crs.

## Asset Allocation

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

## Returns

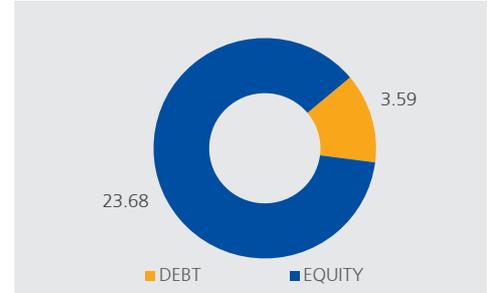
Period	Fund Returns	Index Returns
Last 1 Month	-0.69%	2.06%
Last 6 Months	2.27%	3.82%
Last 1 Year	-5.98%	-1.00%
Last 2 Years	3.19%	5.16%
Last 3 Years	11.30%	13.70%
Since Inception	9.66%	7.17%

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

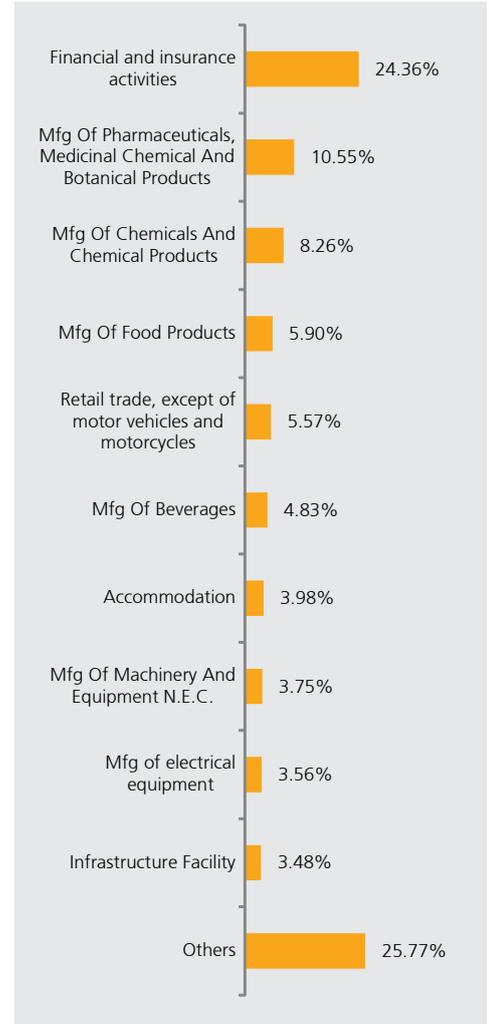
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	9.34%
RBL BANK LIMITED	6.84%
DIVIS LABORATORIES LIMITED	6.15%
UNITED BREWERIES LIMITED	4.83%
EIH LIMITED	3.98%
BERGER PAINTS (I) LIMITED	3.75%
VOLTAS LTD	3.75%
SHOPPERS STOP LIMITED	3.56%
INDRAPRASTHA GAS LIMITED	3.48%
GUJARAT FLUORO CHEMICALS LTD.	3.46%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.09%
BHARAT FORGE	2.93%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.88%
AUROBINDO PHARMA LIMITED	2.51%
EXIDE INDUSTRIES LIMITED	2.48%
JUBILANT FOODWORKS LIMITED	2.47%
HINDUSTAN ZINC LIMITEDFV-2	2.39%
MARICO LIMITED	2.38%
COFFEE DAY ENTERPRISES LIMITED	2.13%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.01%
TORRENT PHARMACEUTICALS LIMITED	1.89%
APOLLO TYRES LIMITED	1.85%
CASTROL INDIA LIMITED	1.83%
DHANLAKSHMI BANK LIMITED	1.59%
BALKRISHNA INDUSTRIES LIMITED	1.48%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.08%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.05%
COROMANDEL INTERNATIONAL LIMITED	1.04%
YES BANK LTD	0.62%
<b>Equity Total</b>	<b>86.84%</b>
<b>Money Market Total</b>	<b>13.20%</b>
<b>Current Assets</b>	<b>-0.03%</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 May 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 May, 19:** ₹25.0005

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

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

**AUM as on 31 May, 19:** ₹ 52.34 Crs.

## Asset Allocation

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

## Returns

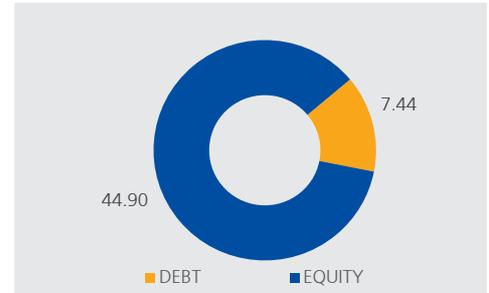
Period	Fund Returns	Index Returns
Last 1 Month	-0.67%	2.06%
Last 6 Months	2.22%	3.82%
Last 1 Year	-6.13%	-1.00%
Last 2 Years	3.06%	5.16%
Last 3 Years	11.30%	13.70%
Since Inception	10.25%	6.46%

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

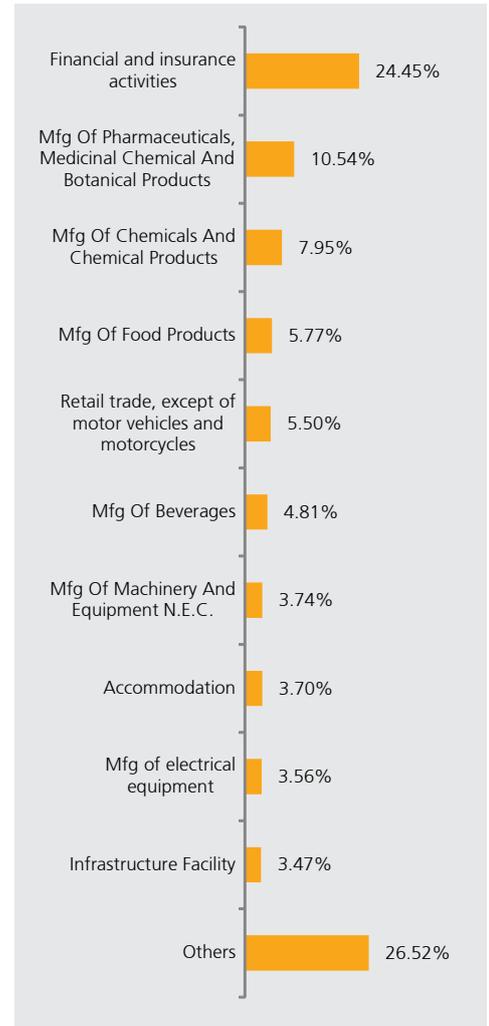
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	9.37%
RBL BANK LIMITED	6.87%
DIVIS LABORATORIES LIMITED	6.13%
UNITED BREWERIES LIMITED	4.81%
BERGER PAINTS (I) LIMITED	3.74%
VOLTAS LTD	3.74%
EIH LIMITED	3.70%
SHOPPERS STOP LIMITED	3.51%
INDRAPRASTHA GAS LIMITED	3.47%
GUJARAT FLUORO CHEMICALS LTD.	3.17%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.11%
BHARAT FORGE	2.96%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.87%
AUROBINDO PHARMA LIMITED	2.50%
EXIDE INDUSTRIES LIMITED	2.47%
JUBILANT FOODWORKS LIMITED	2.46%
HINDUSTAN ZINC LIMITED FV-2	2.39%
MARICO LIMITED	2.26%
COFFEE DAY ENTERPRISES LIMITED	2.12%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.00%
TORRENT PHARMACEUTICALS LIMITED	1.91%
APOLLO TYRES LIMITED	1.71%
CASTROL INDIA LIMITED	1.64%
DHANLAKSHMI BANK LIMITED	1.53%
BALKRISHNA INDUSTRIES LIMITED	1.49%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.08%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.05%
COROMANDEL INTERNATIONAL LIMITED	1.03%
YES BANK LTD	0.70%
<b>Equity Total</b>	<b>85.78%</b>
<b>Money Market Total</b>	<b>14.23%</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

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

Fund Report as on 31st May 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 May, 19:** ₹14.0676

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

**Benchmark:** RNLIC Make in India Index

**AUM as on 31 May, 19:** ₹ 358.06 Crs.

## Asset Allocation

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

## Returns

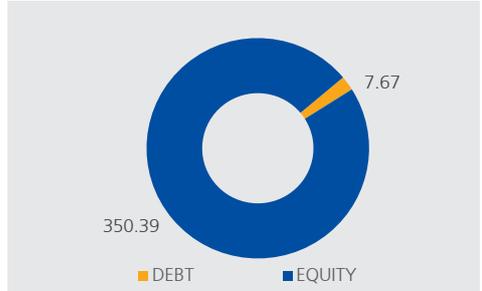
Period	Fund Returns	Index Returns
Last 1 Month	-0.72%	-1.11%
Last 6 Months	3.58%	4.08%
Last 1 Year	2.53%	4.22%
Last 2 Years	5.78%	6.51%
Last 3 Years	10.83%	9.48%
Since Inception	10.96%	10.64%

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

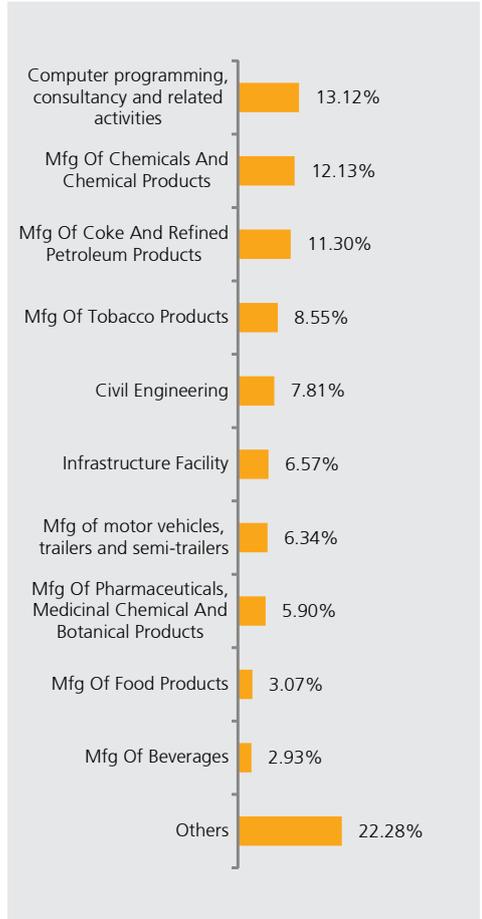
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.48%
ITC - FV 1	8.55%
LARSEN&TUBRO	7.81%
INFOSYS LIMITED	6.40%
TATA CONSULTANCY SERVICES LTD.	4.47%
HINDUSTAN LEVER LTD.	4.35%
MARUTI UDYOG LTD.	3.85%
ASIAN PAINTS LIMITEDFV-1	2.72%
MAHINDRA & MAHINDRA LTD.-FV5	2.49%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.42%
TITAN COMPANY LIMITED	2.41%
NTPC LIMITED	2.17%
ONGCFV-5	2.12%
SANOFI INDIA LIMITED	2.06%
EIH LIMITED	2.06%
ULTRATECH CEMCO LTD	2.00%
COROMANDEL INTERNATIONAL LIMITED	1.99%
POWER GRID CORP OF INDIA LTD	1.80%
COAL INDIA LIMITED	1.67%
UNITED BREWERIES LIMITED	1.56%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.46%
HERO MOTOCORP LIMITED	1.46%
HCL TECHNOLOGIES LIMITED	1.37%
UNITED SPIRITS LIMITED	1.37%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.33%
GAS AUTHORITY OF INDIA LTD.	1.27%
AUROBINDO PHARMA LIMITED	1.24%
COFFEE DAY ENTERPRISES LIMITED	1.17%
BERGER PAINTS (I) LIMITED	1.16%
CIPLA LTD.	1.13%
JSW STEEL LIMITED	1.12%
GUJARAT FLUOROCEMICALS LTD.	1.02%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.91%
DABUR INDIA LTD.	0.90%
MARICO LIMITED	0.89%
BHARAT PETROLEUM CORP. LTD.	0.88%
TECH MAHINDRA LIMITEDFV-5	0.88%
TATA IRON & STEEL COMPANY LTD	0.87%
PRIME FOCUS LIMITED	0.77%
INDIAN OIL CORPORATION LIMITED	0.74%
NESTLE INDIA LIMITED	0.71%
VOLTAS LTD	0.64%
BRITANNIA INDUSTRIES LTD	0.56%
ACC LIMITED	0.53%
SIEMENS LIMITED	0.46%
HINDUSTAN ZINC LIMITEDFV-2	0.23%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.20%
<b>Equity Total</b>	<b>97.65%</b>
Reliance MF CPSE ETF	0.21%
<b>ETFs</b>	<b>0.21%</b>
<b>Money Market Total</b>	<b>1.43%</b>
<b>Current Assets</b>	<b>0.72%</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 May 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 May, 19:** ₹25.1796

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

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

**AUM as on 31 May, 19:** ₹ 11.66 Crs.

## Asset Allocation

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

## Returns

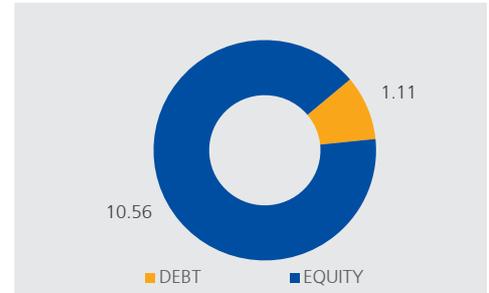
Period	Fund Returns	Index Returns
Last 1 Month	-0.78%	2.06%
Last 6 Months	1.63%	3.82%
Last 1 Year	-6.02%	-1.00%
Last 2 Years	2.92%	5.16%
Last 3 Years	11.13%	13.70%
Since Inception	10.34%	6.46%

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

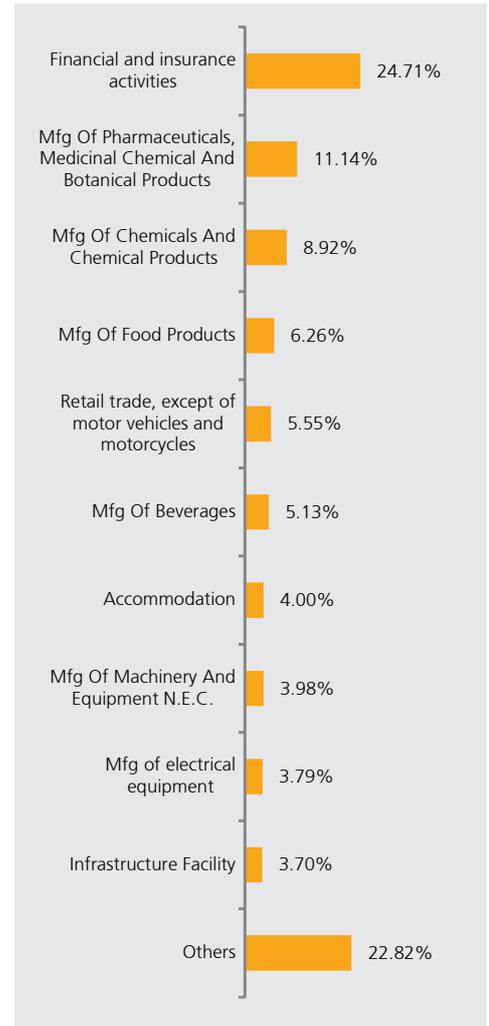
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	9.37%
RBL BANK LIMITED	6.91%
DIVIS LABORATORIES LIMITED	6.53%
UNITED BREWERIES LIMITED	5.13%
EIH LIMITED	4.00%
BERGER PAINTS (I) LIMITED	3.99%
VOLTAS LTD	3.98%
GUJARAT FLUORO CHEMICALS LTD.	3.83%
INDRAPRASTHA GAS LIMITED	3.70%
SHOPPERS STOP LIMITED	3.41%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.16%
BHARAT FORGE	3.06%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.95%
HINDUSTAN ZINC LIMITED FV-2	2.77%
AUROBINDO PHARMA LIMITED	2.67%
EXIDE INDUSTRIES LIMITED	2.64%
JUBILANT FOODWORKS LIMITED	2.62%
MARICO LIMITED	2.52%
COFFEE DAY ENTERPRISES LIMITED	2.27%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.14%
TORRENT PHARMACEUTICALS LIMITED	1.94%
CASTROL INDIA LIMITED	1.92%
APOLLO TYRES LIMITED	1.80%
DHANLAKSHMI BANK LIMITED	1.68%
BALKRISHNA INDUSTRIES LIMITED	1.52%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.15%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.12%
COROMANDEL INTERNATIONAL LIMITED	1.11%
YES BANK LTD	0.63%
<b>Equity Total</b>	<b>90.52%</b>
<b>Money Market Total</b>	<b>9.54%</b>
<b>Current Assets</b>	<b>-0.06%</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 May 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 May, 19:** ₹28.7828

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

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

**AUM as on 31 May, 19:** ₹ 0.45 Crs.

## Asset Allocation

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

## Returns

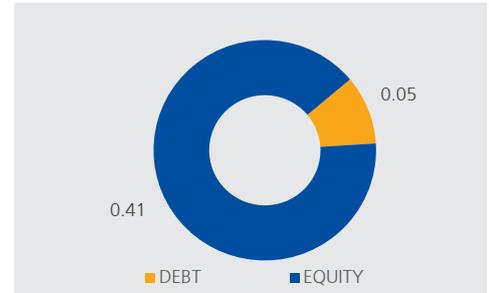
Period	Fund Returns	Index Returns
Last 1 Month	-0.84%	2.06%
Last 6 Months	2.09%	3.82%
Last 1 Year	-6.41%	-1.00%
Last 2 Years	2.03%	5.16%
Last 3 Years	10.37%	13.70%
Since Inception	10.26%	7.73%

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

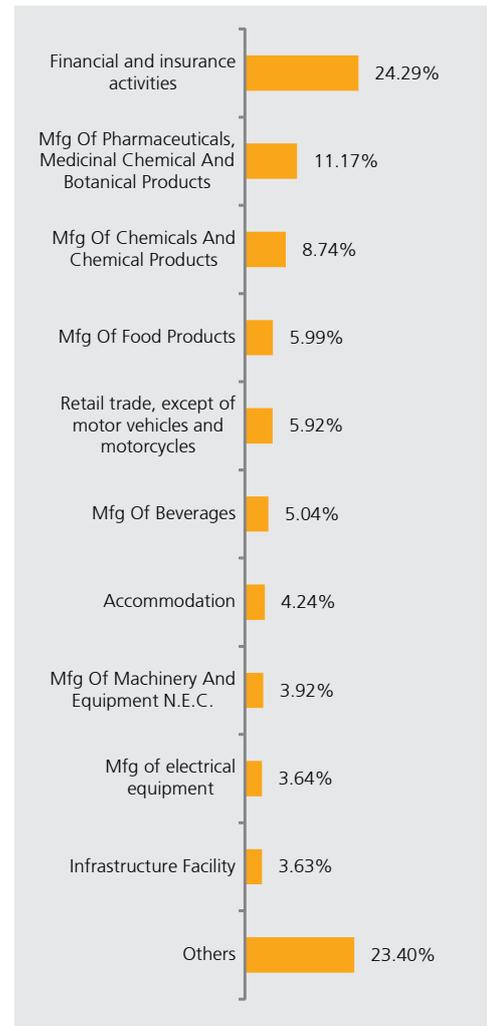
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	9.36%
RBL BANK LIMITED	6.81%
DIVIS LABORATORIES LIMITED	6.57%
UNITED BREWERIES LIMITED	5.04%
EIH LIMITED	4.24%
BERGER PAINTS (I) LIMITED	4.00%
SHOPPERS STOP LIMITED	3.93%
VOLTAS LTD	3.92%
GUJARAT FLUORO CHEMICALS LTD.	3.71%
INDRAPRASTHA GAS LIMITED	3.63%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.09%
BHARAT FORGE	2.93%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.89%
AUROBINDO PHARMA LIMITED	2.73%
JUBILANT FOODWORKS LIMITED	2.67%
HINDUSTAN ZINC LIMITED FV-2	2.63%
EXIDE INDUSTRIES LIMITED	2.47%
MARICO LIMITED	2.34%
COFFEE DAY ENTERPRISES LIMITED	2.12%
CASTROL INDIA LIMITED	2.06%
APOLLO TYRES LIMITED	2.05%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.00%
TORRENT PHARMACEUTICALS LIMITED	1.87%
DHANLAKSHMI BANK LIMITED	1.54%
BALKRISHNA INDUSTRIES LIMITED	1.48%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.18%
COROMANDEL INTERNATIONAL LIMITED	1.04%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.98%
YES BANK LTD	0.60%
<b>Equity Total</b>	<b>89.87%</b>
<b>Money Market Total</b>	<b>10.05%</b>
<b>Current Assets</b>	<b>0.08%</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 May 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 May, 19:** ₹27.0536

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

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

**AUM as on 31 May, 19:** ₹ 21.08 Crs.

**Modified Duration of Debt Portfolio:**

4.70 years

**YTM of Debt Portfolio:** 7.22%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	76
Gsec / Debt / MMI / Others	20-100	24

## Returns

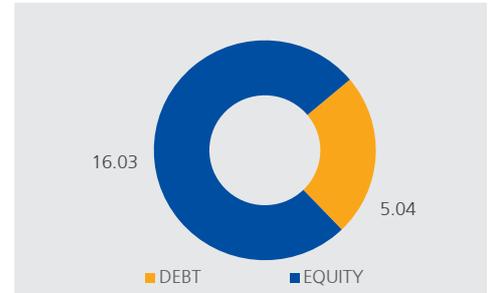
Period	Fund Returns	Index Returns
Last 1 Month	1.16%	1.71%
Last 6 Months	7.84%	8.66%
Last 1 Year	7.62%	10.59%
Last 2 Years	9.16%	10.20%
Last 3 Years	10.99%	12.30%
Since Inception	8.63%	9.15%

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

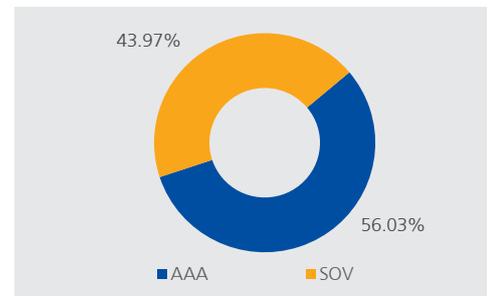
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.01%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.94%
8.30% NTPC NCD SR 67 15-01-2029	1.45%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	1.44%
8.45% IRFC NCD 04-12-2028 SR129	0.98%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.95%
8.35% IRFC NCD 13-03-2029 SR 133	0.49%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	0.48%
<b>Bonds/Debentures Total</b>	<b>9.73%</b>
7.17% GOI 08-01-2028	2.98%
7.95% GOI CG 28-08-2032	1.98%
7.40% GOI CG 09-09-2035	1.24%
7.72% GOI CG 25-05-2025	0.96%
8.20% GOI 24-09-2025	0.93%
6.68% GOI CG 17-09-2031	0.86%
7.37% GOI 16-04-2023	0.83%
7.26% GOI 14-01-2029	0.36%
7.32% GOI CG 28-01-2024	0.24%
8.33% GOI CG 09-07-2026	0.19%
<b>Gilts Total</b>	<b>10.56%</b>
RELIANCE INDUSTRIES LTD.	8.36%
HDFC BANK LTD.FV-2	7.66%
INFOSYS LIMITED	4.90%
ICICI BANK LTD.FV-2	4.82%
LARSEN&TUBRO	4.57%
ITC - FV 1	4.47%
TATA CONSULTANCY SERVICES LTD.	4.04%
KOTAK MAHINDRA BANK LIMITED_FV5	3.85%
AXIS BANK LIMITEDFV-2	2.77%
HINDUSTAN LEVER LTD.	2.19%
MARUTI UDYOG LTD.	1.97%
STATE BANK OF INDIAFV-1	1.83%
ASIAN PAINTS LIMITEDFV-1	1.77%
HCL TECHNOLOGIES LIMITED	1.53%
GUJARAT FLUORO CHEMICALS LTD.	1.43%
BAJAJ FINANCE LIMITED	1.42%
MAHINDRA & MAHINDRA LTD.-FV5	1.41%
AUROBINDO PHARMA LIMITED	1.30%
TITAN COMPANY LIMITED	1.16%
THE FEDERAL BANK LIMITED	1.15%
ULTRATECH CEMCO LTD	1.03%
POWER GRID CORP OF INDIA LTD	0.99%
TECH MAHINDRA LIMITEDFV-5	0.98%
GAS AUTHORITY OF INDIA LTD.	0.98%
EIH LIMITED	0.95%
NESTLE INDIA LIMITED	0.94%
DIVIS LABORATORIES LIMITED	0.84%
JSW STEEL LIMITED	0.83%
ONGCFV-5	0.80%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.75%
HERO MOTOCORP LIMITED	0.63%
MARICO LIMITED	0.61%
COAL INDIA LIMITED	0.59%
BHARAT PETROLEUM CORP. LTD.	0.57%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.53%
BRITANNIA INDUSTRIES LTD	0.45%
YES BANK LTD	0.40%
HINDALCO INDUSTRIES LTD FV RE 1	0.34%
UNITED BREWERIES LIMITED	0.25%
<b>Equity Total</b>	<b>76.07%</b>
<b>Money Market Total</b>	<b>3.72%</b>
<b>Current Assets</b>	<b>-0.08%</b>
<b>Total</b>	<b>100.00%</b>

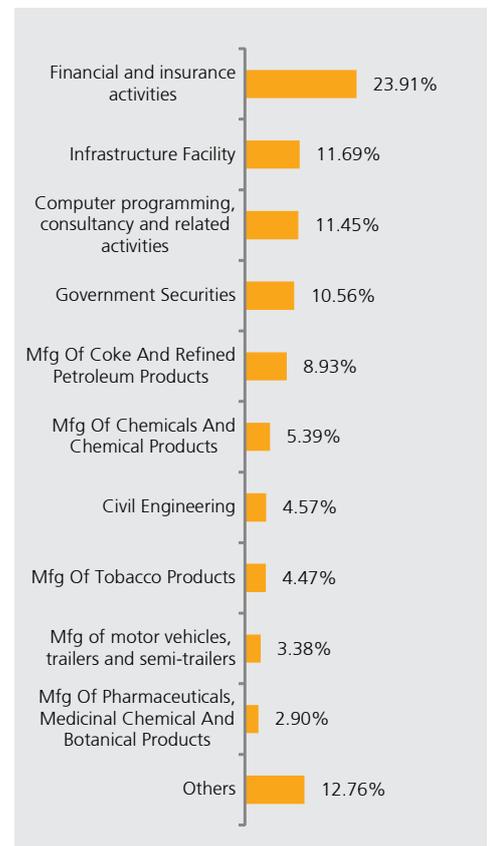
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹22.8253

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

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

**AUM as on 31 May, 19:** ₹ 2.11 Crs.

**Modified Duration of Debt Portfolio:**

3.97 years

**YTM of Debt Portfolio:** 7.06%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	73
Gsec / Debt / MMI / Others	20-100	27

## Returns

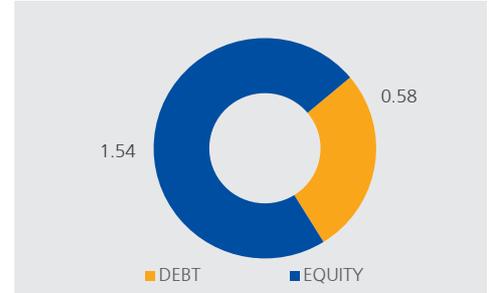
Period	Fund Returns	Index Returns
Last 1 Month	1.22%	1.71%
Last 6 Months	7.55%	8.66%
Last 1 Year	7.21%	10.59%
Last 2 Years	8.70%	10.20%
Last 3 Years	10.39%	12.30%
Since Inception	9.19%	9.07%

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

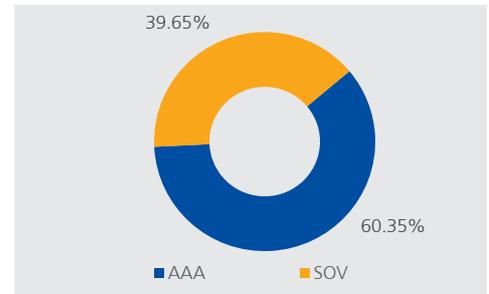
## Portfolio

Name of Instrument	% to AUM
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.70%
7.33% IRFC NCD 28-08-2027 SR123	4.55%
<b>Bonds/Debentures Total</b>	<b>9.24%</b>
7.17% GOI 08-01-2028	2.93%
7.95% GOI CG 28-08-2032	1.90%
7.40% GOI CG 09-09-2035	1.19%
7.37% GOI 16-04-2023	0.97%
7.72% GOI CG 25-05-2025	0.93%
8.20% GOI 24-09-2025	0.90%
6.68% GOI CG 17-09-2031	0.81%
7.26% GOI 14-01-2029	0.38%
7.32% GOI CG 28-01-2024	0.24%
8.33% GOI CG 09-07-2026	0.15%
<b>Gilts Total</b>	<b>10.40%</b>
RELIANCE INDUSTRIES LTD.	8.50%
HDFC BANK LTD.FV-2	7.87%
INFOSYS LIMITED	4.85%
ICICI BANK LTD.FV-2	4.65%
LARSEN&TUBRO	4.45%
ITC - FV 1	4.31%
TATA CONSULTANCY SERVICES LTD.	3.23%
KOTAK MAHINDRA BANK LIMITED_FV5	3.03%
AXIS BANK LIMITEDFV-2	2.54%
STATE BANK OF INDIAFV-1	2.35%
HINDUSTAN LEVER LTD.	2.12%
MARUTI UDYOG LTD.	1.69%
BAJAJ FINANCE LIMITED	1.64%
ASIAN PAINTS LIMITEDFV-1	1.63%
EIH LIMITED	1.34%
DIVIS LABORATORIES LIMITED	1.21%
HCL TECHNOLOGIES LIMITED	1.17%
GUJARAT FLUORO CHEMICALS LTD.	1.13%
MAHINDRA & MAHINDRA LTD.-FV5	1.11%
AUROBINDO PHARMA LIMITED	1.10%
THE FEDERAL BANK LIMITED	1.05%
TITAN COMPANY LIMITED	1.02%
MARICO LIMITED	0.91%
ULTRATECH CEMCO LTD	0.90%
POWER GRID CORP OF INDIA LTD	0.87%
TECH MAHINDRA LIMITEDFV-5	0.80%
ONGCFV-5	0.79%
GAS AUTHORITY OF INDIA LTD.	0.78%
NESTLE INDIA LIMITED	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.67%
JSW STEEL LIMITED	0.67%
HERO MOTOCORP LIMITED	0.57%
BHARAT PETROLEUM CORP. LTD.	0.57%
BRITANNIA INDUSTRIES LTD	0.55%
COAL INDIA LIMITED	0.53%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.51%
YES BANK LTD	0.37%
HINDALCO INDUSTRIES LTD FV RE 1	0.27%
UNITED BREWERIES LIMITED	0.20%
<b>Equity Total</b>	<b>72.72%</b>
<b>Money Market Total</b>	<b>6.59%</b>
<b>Current Assets</b>	<b>1.04%</b>
<b>Total</b>	<b>100.00%</b>

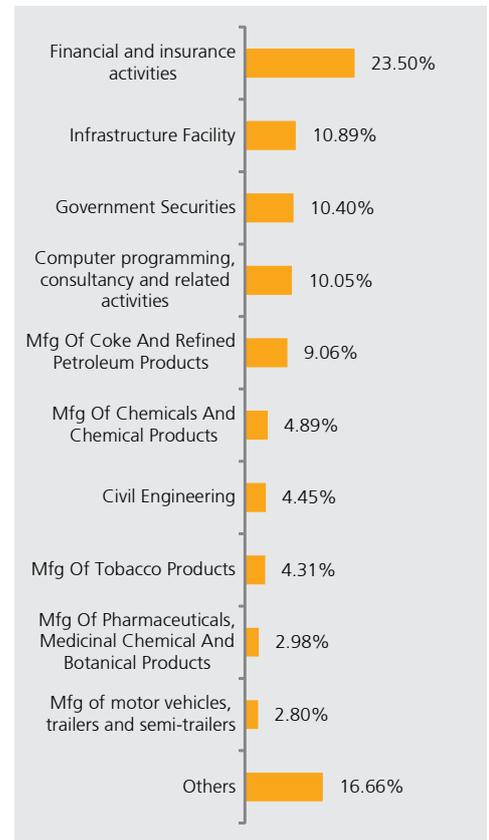
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹22.3602

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

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

**AUM as on 31 May, 19:** ₹ 2.01 Crs.

**Modified Duration of Debt Portfolio:** 4.92 years

**YTM of Debt Portfolio:** 7.31%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	76
Gsec / Debt / MMI / Others	20-100	24

## Returns

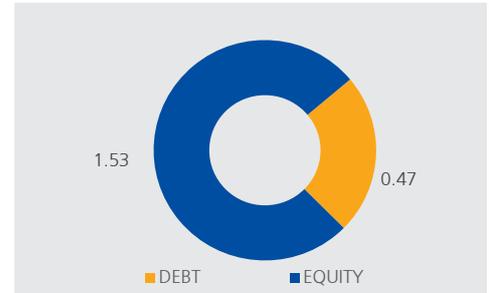
Period	Fund Returns	Index Returns
Last 1 Month	1.31%	1.71%
Last 6 Months	7.80%	8.66%
Last 1 Year	7.29%	10.59%
Last 2 Years	8.11%	10.20%
Last 3 Years	10.11%	12.30%
Since Inception	7.41%	7.97%

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

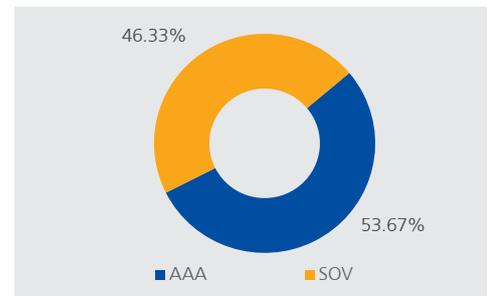
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.13%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.95%
<b>Bonds/Debtures Total</b>	<b>10.08%</b>
7.17% GOI 08-01-2028	2.89%
7.95% GOI CG 28-08-2032	2.00%
7.40% GOI CG 09-09-2035	1.26%
7.72% GOI CG 25-05-2025	0.93%
8.20% GOI 24-09-2025	0.89%
7.37% GOI 16-04-2023	0.86%
6.68% GOI CG 17-09-2031	0.86%
7.26% GOI 14-01-2029	0.40%
7.32% GOI CG 28-01-2024	0.25%
8.33% GOI CG 09-07-2026	0.16%
<b>Gilts Total</b>	<b>10.50%</b>
RELIANCE INDUSTRIES LTD.	8.40%
HDFC BANK LTD.FV-2	7.24%
INFOSYS LIMITED	5.08%
LARSEN&TUBRO	4.74%
ICICI BANK LTD.FV-2	4.64%
ITC - FV 1	4.60%
TATA CONSULTANCY SERVICES LTD.	4.14%
KOTAK MAHINDRA BANK LIMITED_FV5	3.80%
AXIS BANK LIMITEDFV-2	2.89%
HINDUSTAN LEVER LTD.	2.26%
MARUTI UDYOG LTD.	2.09%
ASIAN PAINTS LIMITEDFV-1	1.83%
EIH LIMITED	1.67%
STATE BANK OF INDIAFV-1	1.57%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
GUJARAT FLUORO CHEMICALS LTD.	1.45%
BAJAJ FINANCE LIMITED	1.43%
TITAN COMPANY LIMITED	1.19%
HCL TECHNOLOGIES LIMITED	1.18%
THE FEDERAL BANK LIMITED	1.17%
ULTRATECH CEMCO LTD	1.11%
DIVIS LABORATORIES LIMITED	1.03%
NESTLE INDIA LIMITED	1.03%
POWER GRID CORP OF INDIA LTD	1.01%
TECH MAHINDRA LIMITEDFV-5	1.00%
AUROBINDO PHARMA LIMITED	0.93%
JSW STEEL LIMITED	0.86%
ONGCFV-5	0.79%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.77%
HERO MOTOCORP LIMITED	0.67%
GAS AUTHORITY OF INDIA LTD.	0.66%
MARICO LIMITED	0.63%
COAL INDIA LIMITED	0.61%
BHARAT PETROLEUM CORP. LTD.	0.57%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.54%
BRITANNIA INDUSTRIES LTD	0.47%
YES BANK LTD	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.34%
UNITED BREWERIES LIMITED	0.13%
<b>Equity Total</b>	<b>76.43%</b>
<b>Money Market Total</b>	<b>2.09%</b>
<b>Current Assets</b>	<b>0.90%</b>
<b>Total</b>	<b>100.00%</b>

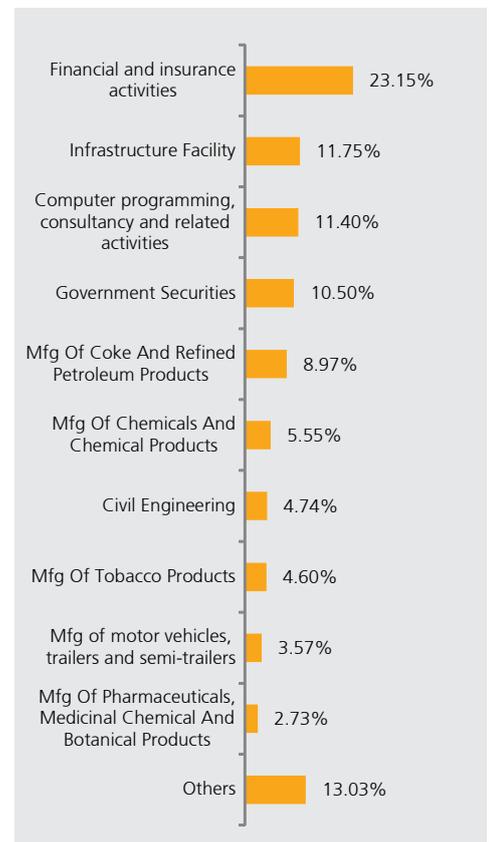
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹29.0402

**Inception Date:** 1<sup>st</sup> March 2007

**Benchmark:** N.A

**AUM as on 31 May, 19:** ₹ 36.44 Crs.

**Modified Duration of Debt Portfolio:**

5.50 years

**YTM of Debt Portfolio:** 7.65%

## Asset Allocation

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

## Returns

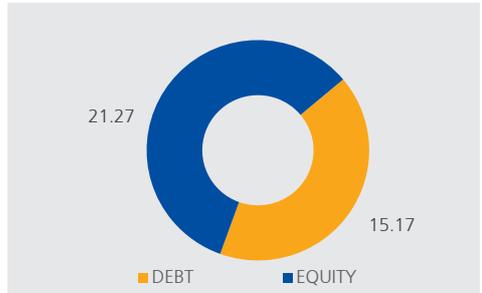
Period	Fund Returns	Index Returns
Last 1 Month	1.20%	-
Last 6 Months	6.92%	-
Last 1 Year	7.96%	-
Last 2 Years	7.98%	-
Last 3 Years	9.67%	-
Since Inception	9.09%	-

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

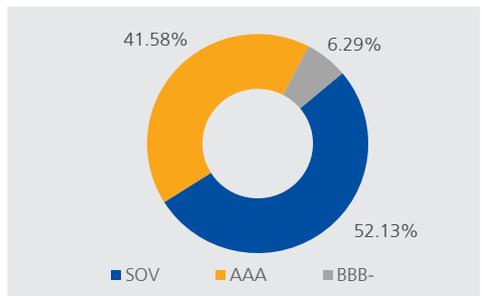
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.24%
9.30% PGCIL NCD 28-06-2025 J	4.06%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.55%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	2.49%
7.33% IRFC NCD 28-08-2027 SR123	2.37%
8.30% NTPC NCD SR 67 15-01-2029	1.68%
8.35% IRFC NCD 13-03-2029 SR 133	0.56%
9.45% LICHL NCD 30-01-2022	0.29%
<b>Bonds/Debentures Total</b>	<b>18.24%</b>
7.17% GOI 08-01-2028	5.96%
7.95% GOI CG 28-08-2032	3.97%
7.40% GOI CG 09-09-2035	2.48%
7.72% GOI CG 25-05-2025	1.91%
8.20% GOI 24-09-2025	1.85%
6.68% GOI CG 17-09-2031	1.73%
7.37% GOI 16-04-2023	1.65%
7.26% GOI 14-01-2029	0.72%
7.32% GOI CG 28-01-2024	0.47%
8.33% GOI CG 09-07-2026	0.38%
<b>Gilts Total</b>	<b>21.13%</b>
HDFC BANK LTD.FV-2	6.65%
RELIANCE INDUSTRIES LTD.	6.51%
INFOSYS LIMITED	3.75%
ICICI BANK LTD.FV-2	3.61%
LARSEN&TUBRO	3.48%
ITC - FV 1	3.35%
TATA CONSULTANCY SERVICES LTD.	3.00%
KOTAK MAHINDRA BANK LIMITED_FV5	2.95%
HINDUSTAN LEVER LTD.	1.92%
AXIS BANK LIMITEDFV-2	1.84%
STATE BANK OF INDIAFV-1	1.82%
MARUTI UDYOG LTD.	1.54%
ASIAN PAINTS LIMITEDFV-1	1.39%
EIH LIMITED	1.28%
HCL TECHNOLOGIES LIMITED	1.13%
DIVIS LABORATORIES LIMITED	1.10%
BAJAJ FINANCE LIMITED	1.04%
AUROBINDO PHARMA LIMITED	1.02%
MAHINDRA & MAHINDRA LTD.-FV5	1.02%
TITAN COMPANY LIMITED	0.81%
THE FEDERAL BANK LIMITED	0.78%
GAS AUTHORITY OF INDIA LTD.	0.71%
NESTLE INDIA LIMITED	0.71%
ULTRATECH CEMCO LTD	0.69%
TECH MAHINDRA LIMITEDFV-5	0.65%
JSW STEEL LIMITED	0.61%
ONGCFV-5	0.60%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.58%
HERO MOTOCORP LIMITED	0.50%
BHARAT PETROLEUM CORP. LTD.	0.43%
BRITANNIA INDUSTRIES LTD	0.38%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.38%
MARICO LIMITED	0.38%
POWER GRID CORP OF INDIA LTD	0.35%
HINDALCO INDUSTRIES LTD FV RE 1	0.32%
GUJARAT FLUOROCHEMICALS LTD.	0.32%
COAL INDIA LIMITED	0.31%
YES BANK LTD	0.31%
UNITED BREWERIES LIMITED	0.18%
<b>Equity Total</b>	<b>58.38%</b>
<b>Money Market Total</b>	<b>1.16%</b>
<b>Current Assets</b>	<b>1.09%</b>
<b>Total</b>	<b>100.00%</b>

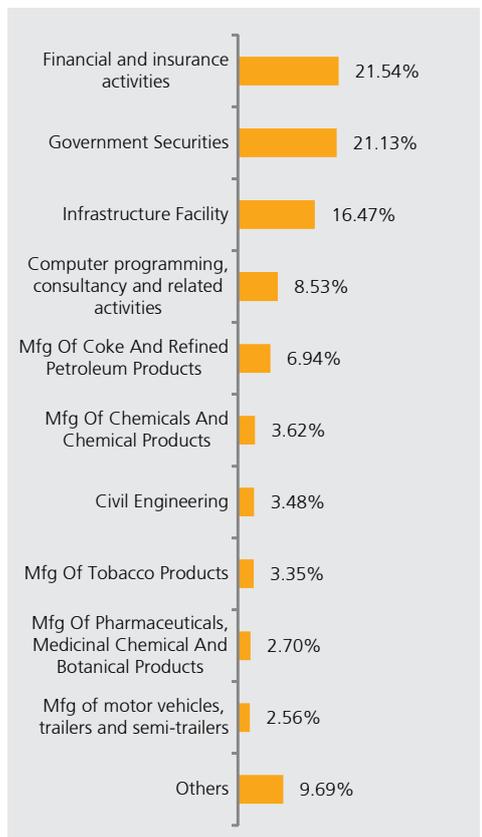
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹21.7533

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

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

**AUM as on 31 May, 19:** ₹ 2.35 Crs.

**Modified Duration of Debt Portfolio:**

4.73 years

**YTM of Debt Portfolio:** 7.24%

## Asset Allocation

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

## Returns

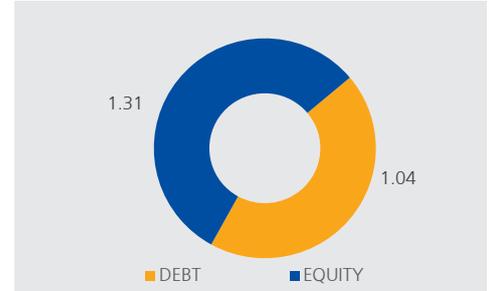
Period	Fund Returns	Index Returns
Last 1 Month	1.79%	1.91%
Last 6 Months	7.57%	8.05%
Last 1 Year	8.17%	10.71%
Last 2 Years	8.09%	9.35%
Last 3 Years	9.50%	11.29%
Since Inception	8.66%	9.20%

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

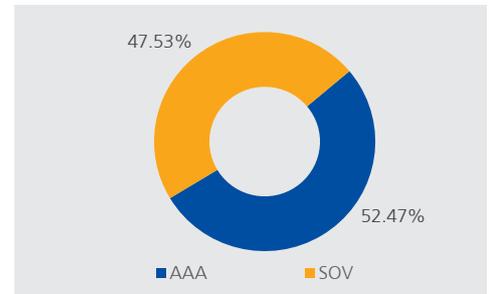
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.24%
9.30% PGCIL NCD 28-06-2025 J	4.06%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.55%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	2.49%
7.33% IRFC NCD 28-08-2027 SR123	2.37%
8.30% NTPC NCD SR 67 15-01-2029	1.68%
8.35% IRFC NCD 13-03-2029 SR 133	0.56%
9.45% LICHL NCD 30-01-2022	0.29%
<b>Bonds/Debentures Total</b>	<b>18.24%</b>
7.17% GOI 08-01-2028	5.86%
7.95% GOI CG 28-08-2032	3.86%
7.40% GOI CG 09-09-2035	2.40%
7.72% GOI CG 25-05-2025	1.89%
8.20% GOI 24-09-2025	1.79%
7.37% GOI 16-04-2023	1.65%
6.68% GOI CG 17-09-2031	1.62%
7.26% GOI 14-01-2029	0.69%
7.32% GOI CG 28-01-2024	0.48%
8.33% GOI CG 09-07-2026	0.36%
<b>Gilts Total</b>	<b>20.62%</b>
HDFC BANK LTD.FV-2	6.43%
RELIANCE INDUSTRIES LTD.	6.23%
INFOSYS LIMITED	3.67%
ICICI BANK LTD.FV-2	3.48%
LARSEN&TUBRO	3.45%
ITC - FV 1	3.23%
KOTAK MAHINDRA BANK LIMITED_FV5	2.85%
TATA CONSULTANCY SERVICES LTD.	2.45%
HINDUSTAN LEVER LTD.	2.01%
AXIS BANK LIMITEDFV-2	1.85%
STATE BANK OF INDIAFV-1	1.81%
DHANLAKSHMI BANK LIMITED	1.41%
MARUTI UDYOG LTD.	1.29%
ASIAN PAINTS LIMITEDFV-1	1.22%
AUROBINDO PHARMA LIMITED	1.07%
EIH LIMITED	1.01%
BAJAJ FINANCE LIMITED	0.99%
HCL TECHNOLOGIES LIMITED	0.89%
GUJARAT FLUOROchemicals LTD.	0.87%
MAHINDRA & MAHINDRA LTD.-FV5	0.80%
THE FEDERAL BANK LIMITED	0.76%
TITAN COMPANY LIMITED	0.76%
ULTRATECH CEMCO LTD	0.67%
ONGCFV-5	0.59%
NESTLE INDIA LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.58%
GAS AUTHORITY OF INDIA LTD.	0.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.52%
JSW STEEL LIMITED	0.49%
BHARAT PETROLEUM CORP. LTD.	0.43%
MARICO LIMITED	0.42%
HERO MOTOCORP LIMITED	0.42%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.37%
POWER GRID CORP OF INDIA LTD	0.35%
COAL INDIA LIMITED	0.31%
BRITANNIA INDUSTRIES LTD	0.30%
YES BANK LTD	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.26%
UNITED BREWERIES LIMITED	0.15%
DIVIS LABORATORIES LIMITED	0.09%
<b>Equity Total</b>	<b>55.87%</b>
<b>Money Market Total</b>	<b>5.83%</b>
<b>Current Assets</b>	<b>-0.56%</b>
<b>Total</b>	<b>100.00%</b>

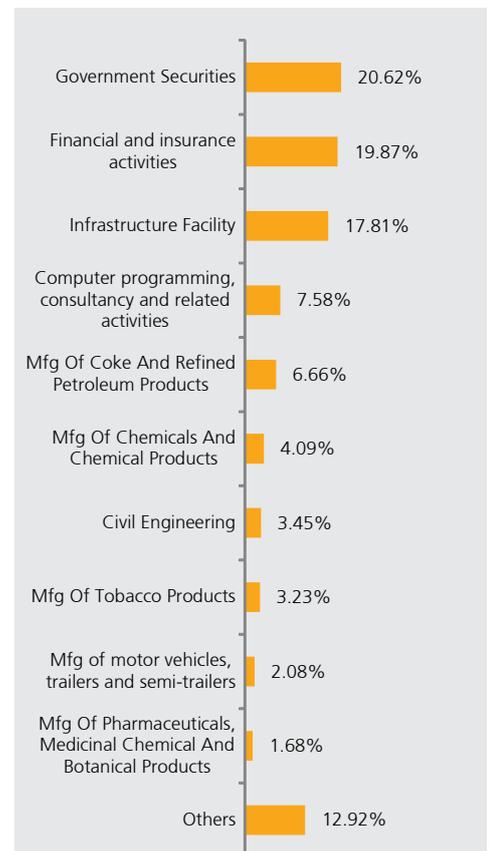
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹28.5267

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

**Benchmark:** N.A.

**AUM as on 31 May, 19:** ₹ 13.30 Crs.

**Modified Duration of Debt Portfolio:**

5.37 years

**YTM of Debt Portfolio:** 7.34%

## Asset Allocation

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

## Returns

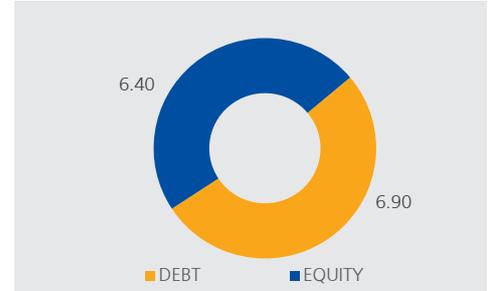
Period	Fund Returns	Index Returns
Last 1 Month	1.80%	-
Last 6 Months	7.16%	-
Last 1 Year	8.36%	-
Last 2 Years	7.52%	-
Last 3 Years	9.20%	-
Since Inception	8.93%	-

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

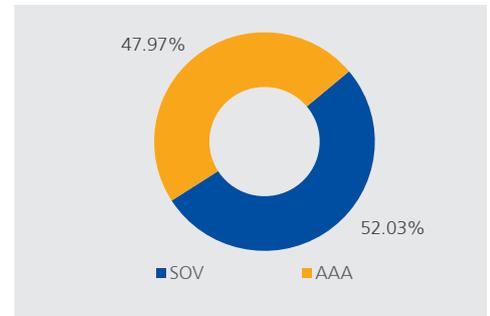
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	6.36%
8.45% IRFC NCD 04-12-2028 SR129	5.42%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.04%
7.33% IRFC NCD 28-08-2027 SR123	2.89%
8.30% NTPC NCD SR 67 15-01-2029	2.30%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.80%
<b>Bonds/Debentures Total</b>	<b>20.81%</b>
7.17% GOI 08-01-2028	7.48%
7.95% GOI CG 28-08-2032	4.98%
7.40% GOI CG 09-09-2035	3.11%
7.72% GOI CG 25-05-2025	2.38%
8.20% GOI 24-09-2025	2.32%
6.68% GOI CG 17-09-2031	2.17%
7.37% GOI 16-04-2023	2.06%
7.26% GOI 14-01-2029	0.90%
7.32% GOI CG 28-01-2024	0.59%
8.33% GOI CG 09-07-2026	0.47%
<b>Gilts Total</b>	<b>26.46%</b>
RELIANCE INDUSTRIES LTD.	5.42%
HDFC BANK LTD.FV-2	5.36%
INFOSYS LIMITED	3.04%
ICICI BANK LTD.FV-2	2.99%
LARSEN&TUBRO	2.91%
KOTAK MAHINDRA BANK LIMITED_FV5	2.58%
TATA CONSULTANCY SERVICES LTD.	2.45%
ITC - FV 1	2.25%
HINDUSTAN LEVER LTD.	1.61%
STATE BANK OF INDIAFV-1	1.52%
MARUTI UDYOG LTD.	1.38%
AXIS BANK LIMITEDFV-2	1.28%
ASIAN PAINTS LIMITEDFV-1	1.23%
EIH LIMITED	1.06%
DIVIS LABORATORIES LIMITED	0.99%
HCL TECHNOLOGIES LIMITED	0.97%
AUROBINDO PHARMA LIMITED	0.92%
BAJAJ FINANCE LIMITED	0.87%
MAHINDRA & MAHINDRA LTD.-FV5	0.85%
TITAN COMPANY LIMITED	0.76%
THE FEDERAL BANK LIMITED	0.65%
NESTLE INDIA LIMITED	0.65%
GAS AUTHORITY OF INDIA LTD.	0.65%
ULTRATECH CEMCO LTD	0.57%
JSW STEEL LIMITED	0.57%
TECH MAHINDRA LIMITEDFV-5	0.56%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.51%
ONGCFV-5	0.50%
HERO MOTOCORP LIMITED	0.44%
MARICO LIMITED	0.41%
BHARAT PETROLEUM CORP. LTD.	0.36%
BRITANNIA INDUSTRIES LTD	0.32%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
HINDALCO INDUSTRIES LTD FV RE 1	0.29%
POWER GRID CORP OF INDIA LTD	0.29%
COAL INDIA LIMITED	0.28%
YES BANK LTD	0.26%
UNITED BREWERIES LIMITED	0.08%
<b>Equity Total</b>	<b>48.13%</b>
<b>Money Market Total</b>	<b>3.59%</b>
<b>Current Assets</b>	<b>1.00%</b>
<b>Total</b>	<b>100.00%</b>

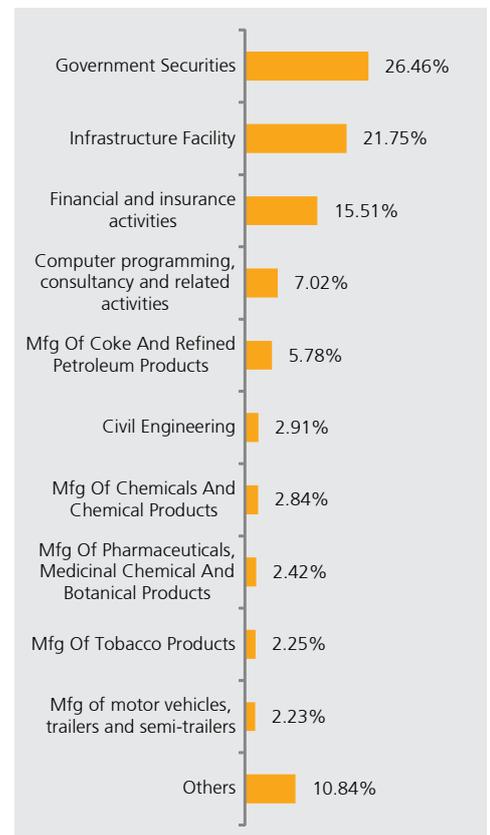
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹21.9415

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

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

**AUM as on 31 May, 19:** ₹ 1.65 Crs.

**Modified Duration of Debt Portfolio:**

5.21 years

**YTM of Debt Portfolio:** 7.24%

## Asset Allocation

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

## Returns

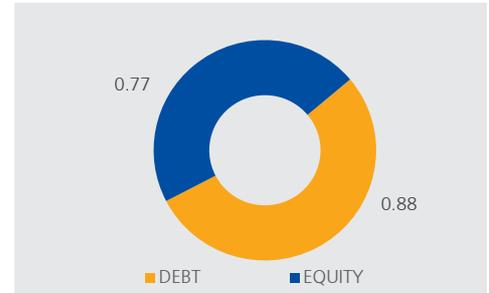
Period	Fund Returns	Index Returns
Last 1 Month	2.04%	2.00%
Last 6 Months	7.30%	7.74%
Last 1 Year	8.66%	10.75%
Last 2 Years	7.70%	8.91%
Last 3 Years	9.30%	10.76%
Since Inception	8.73%	8.89%

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

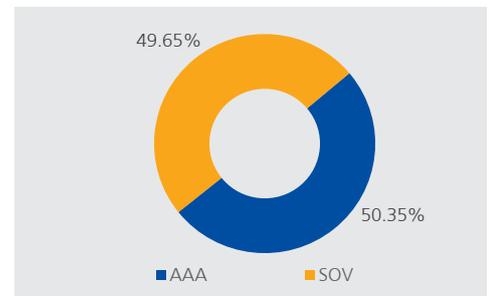
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	6.40%
8.45% IRFC NCD 04-12-2028 SR129	6.24%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	6.17%
<b>Bonds/Debtures Total</b>	<b>18.80%</b>
7.17% GOI 08-01-2028	7.50%
7.95% GOI CG 28-08-2032	4.86%
7.40% GOI CG 09-09-2035	3.05%
7.72% GOI CG 25-05-2025	2.31%
8.20% GOI 24-09-2025	2.30%
7.37% GOI 16-04-2023	2.10%
6.68% GOI CG 17-09-2031	2.08%
7.26% GOI 14-01-2029	0.92%
7.32% GOI CG 28-01-2024	0.62%
8.33% GOI CG 09-07-2026	0.45%
<b>Gilts Total</b>	<b>26.20%</b>
HDFC BANK LTD.FV-2	5.45%
RELIANCE INDUSTRIES LTD.	5.01%
INFOSYS LIMITED	3.12%
ICICI BANK LTD.FV-2	2.94%
LARSEN&TUBRO	2.91%
ITC - FV 1	2.73%
KOTAK MAHINDRA BANK LIMITED_FV5	2.41%
TATA CONSULTANCY SERVICES LTD.	2.01%
HINDUSTAN LEVER LTD.	1.62%
AXIS BANK LIMITEDFV-2	1.53%
STATE BANK OF INDIAFV-1	1.52%
MARUTI UDYOG LTD.	1.04%
ASIAN PAINTS LIMITEDFV-1	1.01%
AUROBINDO PHARMA LIMITED	0.88%
BAJAJ FINANCE LIMITED	0.84%
EIH LIMITED	0.81%
DIVIS LABORATORIES LIMITED	0.73%
HCL TECHNOLOGIES LIMITED	0.73%
GUJARAT FLUORO CHEMICALS LTD.	0.70%
THE FEDERAL BANK LIMITED	0.65%
MAHINDRA & MAHINDRA LTD.-FV5	0.65%
TITAN COMPANY LIMITED	0.63%
ULTRATECH CEMCO LTD	0.55%
DHANLAKSHMI BANK LIMITED	0.52%
ONGCFV-5	0.50%
NESTLE INDIA LIMITED	0.49%
TECH MAHINDRA LIMITEDFV-5	0.48%
GAS AUTHORITY OF INDIA LTD.	0.46%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.43%
JSW STEEL LIMITED	0.39%
MARICO LIMITED	0.36%
BHARAT PETROLEUM CORP. LTD.	0.36%
HERO MOTOCORP LIMITED	0.36%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.31%
POWER GRID CORP OF INDIA LTD	0.29%
BRITANNIA INDUSTRIES LTD	0.27%
COAL INDIA LIMITED	0.26%
YES BANK LTD	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.21%
UNITED BREWERIES LIMITED	0.12%
<b>Equity Total</b>	<b>46.52%</b>
<b>Money Market Total</b>	<b>7.76%</b>
<b>Current Assets</b>	<b>0.72%</b>
<b>Total</b>	<b>100.00%</b>

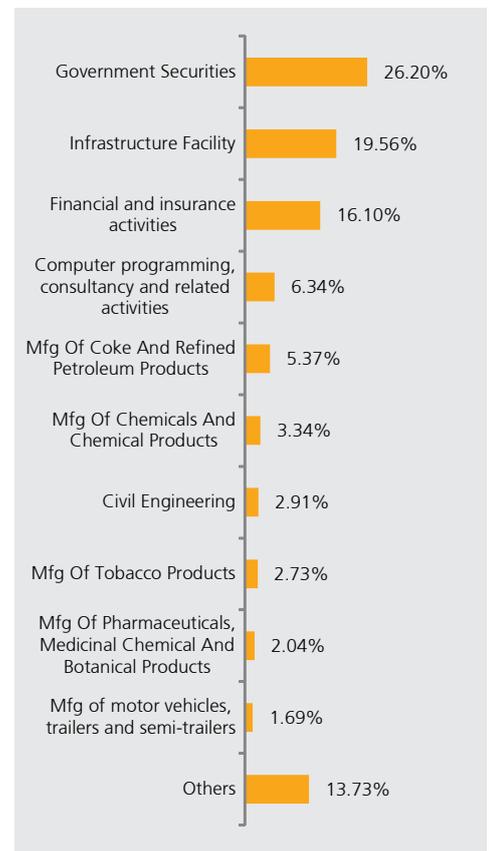
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹23.4147

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

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

**AUM as on 31 May, 19:** ₹ 2.16 Crs.

**Modified Duration of Debt Portfolio:**

4.44 years

**YTM of Debt Portfolio:** 6.95%

## Asset Allocation

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

## Returns

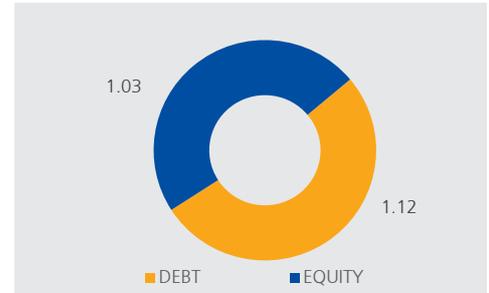
Period	Fund Returns	Index Returns
Last 1 Month	1.59%	2.00%
Last 6 Months	7.08%	7.74%
Last 1 Year	8.63%	10.75%
Last 2 Years	7.36%	8.91%
Last 3 Years	9.03%	10.76%
Since Inception	7.85%	8.37%

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

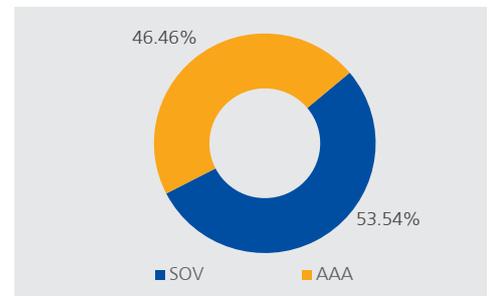
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.90%
8.45% IRFC NCD 04-12-2028 SR129	4.78%
<b>Bonds/Debentures Total</b>	<b>9.68%</b>
7.17% GOI 08-01-2028	7.41%
7.95% GOI CG 28-08-2032	5.05%
7.40% GOI CG 09-09-2035	3.14%
7.37% GOI 16-04-2023	2.56%
7.72% GOI CG 25-05-2025	2.35%
8.20% GOI 24-09-2025	2.30%
6.68% GOI CG 17-09-2031	2.17%
7.26% GOI 14-01-2029	0.94%
7.32% GOI CG 28-01-2024	0.61%
8.33% GOI CG 09-07-2026	0.44%
<b>Gilts Total</b>	<b>26.97%</b>
HDFC BANK LTD.FV-2	6.03%
RELIANCE INDUSTRIES LTD.	5.17%
INFOSYS LIMITED	3.09%
ICICI BANK LTD.FV-2	3.06%
ITC - FV 1	2.77%
KOTAK MAHINDRA BANK LIMITED_FV5	2.68%
TATA CONSULTANCY SERVICES LTD.	2.48%
LARSEN&TUBRO	2.20%
HINDUSTAN LEVER LTD.	1.63%
AXIS BANK LIMITEDFV-2	1.57%
STATE BANK OF INDIAFV-1	1.50%
MARUTI UDYOG LTD.	1.40%
ASIAN PAINTS LIMITEDFV-1	1.25%
EIH LIMITED	1.05%
HCL TECHNOLOGIES LIMITED	0.96%
AUROBINDO PHARMA LIMITED	0.94%
BAJAJ FINANCE LIMITED	0.88%
MAHINDRA & MAHINDRA LTD.-FV5	0.84%
TITAN COMPANY LIMITED	0.74%
NESTLE INDIA LIMITED	0.69%
THE FEDERAL BANK LIMITED	0.64%
TECH MAHINDRA LIMITEDFV-5	0.60%
ULTRATECH CEMCO LTD	0.57%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.54%
GAS AUTHORITY OF INDIA LTD.	0.53%
ONGCFV-5	0.49%
JSW STEEL LIMITED	0.48%
HERO MOTOCORP LIMITED	0.46%
MARICO LIMITED	0.43%
BHARAT PETROLEUM CORP. LTD.	0.36%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
BRITANNIA INDUSTRIES LTD	0.31%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
COAL INDIA LIMITED	0.29%
POWER GRID CORP OF INDIA LTD	0.29%
YES BANK LTD	0.26%
DIVIS LABORATORIES LIMITED	0.11%
UNITED BREWERIES LIMITED	0.09%
<b>Equity Total</b>	<b>48.00%</b>
<b>Money Market Total</b>	<b>13.72%</b>
<b>Current Assets</b>	<b>1.63%</b>
<b>Total</b>	<b>100.00%</b>

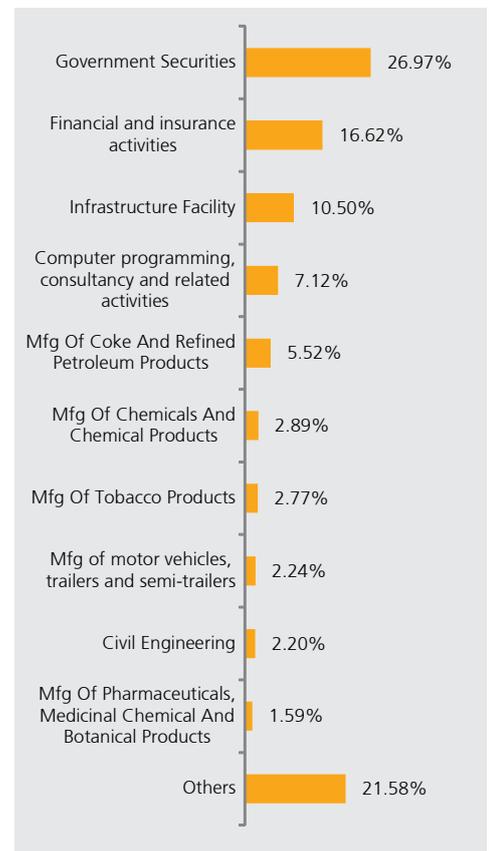
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹37.0592

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

**Benchmark:** N.A.

**AUM as on 31 May, 19:** ₹ 16.26 Crs.

**Modified Duration of Debt Portfolio:** 5.27 years

**YTM of Debt Portfolio:** 7.32%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	56
MMI / Others	00-100	6

## Returns

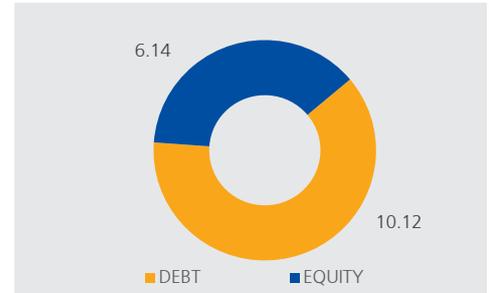
Period	Fund Returns	Index Returns
Last 1 Month	2.00%	-
Last 6 Months	6.82%	-
Last 1 Year	8.91%	-
Last 2 Years	6.87%	-
Last 3 Years	8.39%	-
Since Inception	9.24%	-

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

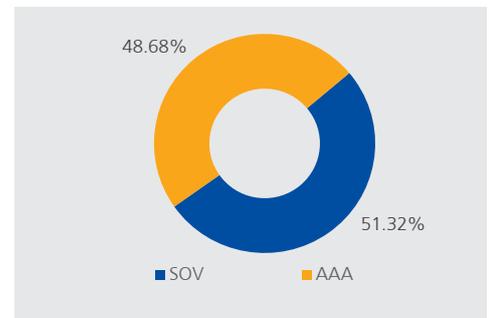
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.70%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.55%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.73%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.13%
7.33% IRFC NCD 28-08-2027 SR123	2.96%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.62%
9.30% PGCIL NCD 28-06-2025 J	0.83%
8.30% NTPC NCD SR 67 15-01-2029	0.63%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.61%
<b>Bonds/Debentures Total</b>	<b>24.76%</b>
7.17% GOI 08-01-2028	8.88%
7.95% GOI CG 28-08-2032	5.87%
7.40% GOI CG 09-09-2035	3.66%
7.72% GOI CG 25-05-2025	2.85%
8.20% GOI 24-09-2025	2.76%
6.68% GOI CG 17-09-2031	2.51%
7.37% GOI 16-04-2023	2.46%
7.26% GOI 14-01-2029	1.04%
7.32% GOI CG 28-01-2024	0.68%
8.33% GOI CG 09-07-2026	0.57%
<b>Gilts Total</b>	<b>31.27%</b>
HDFC BANK LTD.FV-2	4.69%
RELIANCE INDUSTRIES LTD.	4.24%
INFOSYS LIMITED	2.47%
ICICI BANK LTD.FV-2	2.34%
LARSEN&TUBRO	2.30%
ITC - FV 1	2.17%
KOTAK MAHINDRA BANK LIMITED_FV5	1.91%
TATA CONSULTANCY SERVICES LTD.	1.74%
AXIS BANK LIMITEDFV-2	1.28%
HINDUSTAN LEVER LTD.	1.23%
STATE BANK OF INDIAFV-1	1.20%
MARUTI UDYOG LTD.	0.89%
ASIAN PAINTS LIMITEDFV-1	0.83%
EIH LIMITED	0.71%
BAJAJ FINANCE LIMITED	0.67%
DIVIS LABORATORIES LIMITED	0.63%
HCL TECHNOLOGIES LIMITED	0.62%
GUJARAT FLUORO CHEMICALS LTD.	0.62%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
AUROBINDO PHARMA LIMITED	0.58%
TITAN COMPANY LIMITED	0.53%
THE FEDERAL BANK LIMITED	0.51%
ULTRATECH CEMCO LTD	0.45%
GAS AUTHORITY OF INDIA LTD.	0.41%
NESTLE INDIA LIMITED	0.40%
ONGCFV-5	0.40%
TECH MAHINDRA LIMITEDFV-5	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.35%
JSW STEEL LIMITED	0.35%
HERO MOTOCORP LIMITED	0.29%
MARICO LIMITED	0.29%
BHARAT PETROLEUM CORP. LTD.	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
POWER GRID CORP OF INDIA LTD	0.23%
BRITANNIA INDUSTRIES LTD	0.21%
COAL INDIA LIMITED	0.21%
YES BANK LTD	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
UNITED BREWERIES LIMITED	0.11%
<b>Equity Total</b>	<b>37.75%</b>
<b>Money Market Total</b>	<b>4.90%</b>
<b>Current Assets</b>	<b>1.33%</b>
<b>Total</b>	<b>100.00%</b>

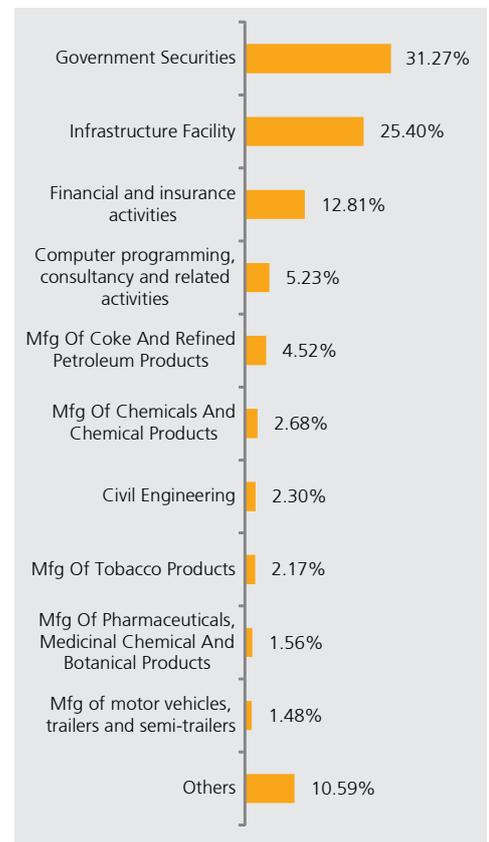
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹22.5978

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

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

**AUM as on 31 May, 19:** ₹ 17.67 Crs.

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

**YTM of Debt Portfolio:** 7.42%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	59
MMI / Others	00-100	3

## Returns

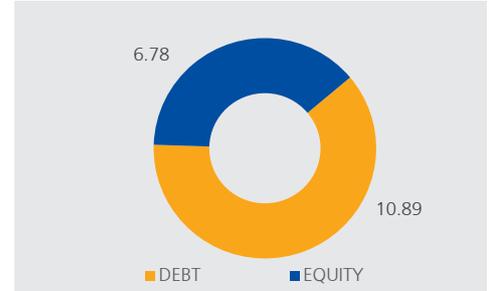
Period	Fund Returns	Index Returns
Last 1 Month	2.07%	2.10%
Last 6 Months	6.99%	7.42%
Last 1 Year	9.34%	10.77%
Last 2 Years	7.43%	8.45%
Last 3 Years	9.02%	10.23%
Since Inception	7.34%	8.11%

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

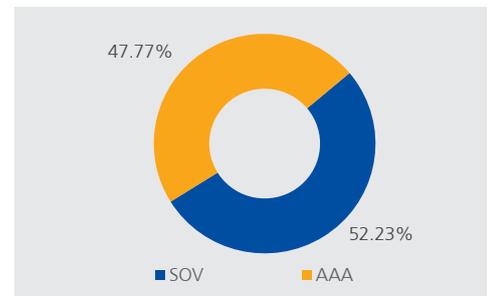
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	4.90%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.50%
8.45% IRFC NCD 04-12-2028 SR129	4.08%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.00%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.69%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.46%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.79%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.60%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.56%
<b>Bonds/Debentures Total</b>	<b>27.59%</b>
7.17% GOI 08-01-2028	8.89%
7.95% GOI CG 28-08-2032	5.92%
7.40% GOI CG 09-09-2035	3.69%
7.72% GOI CG 25-05-2025	2.85%
8.20% GOI 24-09-2025	2.76%
6.68% GOI CG 17-09-2031	2.54%
7.37% GOI 16-04-2023	2.46%
7.26% GOI 14-01-2029	1.06%
7.32% GOI CG 28-01-2024	0.69%
8.33% GOI CG 09-07-2026	0.56%
<b>Gifts Total</b>	<b>31.42%</b>
HDFC BANK LTD.FV-2	4.70%
RELIANCE INDUSTRIES LTD.	4.31%
INFOSYS LIMITED	2.48%
ICICI BANK LTD.FV-2	2.37%
LARSEN&TUBRO	2.31%
KOTAK MAHINDRA BANK LIMITED_FV5	2.15%
ITC - FV 1	1.89%
TATA CONSULTANCY SERVICES LTD.	1.84%
AXIS BANK LIMITEDFV-2	1.33%
HINDUSTAN LEVER LTD.	1.28%
STATE BANK OF INDIAFV-1	1.21%
MARUTI UDYOG LTD.	0.92%
ASIAN PAINTS LIMITEDFV-1	0.81%
EIH LIMITED	0.76%
BAJAJ FINANCE LIMITED	0.68%
HCL TECHNOLOGIES LIMITED	0.67%
DIVIS LABORATORIES LIMITED	0.66%
GUJARAT FLUOROCHEMICALS LTD.	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.63%
AUROBINDO PHARMA LIMITED	0.61%
TITAN COMPANY LIMITED	0.55%
THE FEDERAL BANK LIMITED	0.52%
ULTRATECH CEMCO LTD	0.46%
GAS AUTHORITY OF INDIA LTD.	0.44%
NESTLE INDIA LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.41%
ONGCFV-5	0.40%
JSW STEEL LIMITED	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.37%
HERO MOTOCORP LIMITED	0.30%
MARICO LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
POWER GRID CORP OF INDIA LTD	0.23%
BRITANNIA INDUSTRIES LTD	0.22%
COAL INDIA LIMITED	0.21%
YES BANK LTD	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
<b>Equity Total</b>	<b>38.38%</b>
<b>Money Market Total</b>	<b>1.15%</b>
<b>Current Assets</b>	<b>1.46%</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 May 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 May, 19:** ₹29.4224

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

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

**AUM as on 31 May, 19:** ₹ 9.60 Crs.

**Modified Duration of Debt Portfolio:** 5.37 years

**YTM of Debt Portfolio:** 7.35%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	57
MMI / Others	00-100	5

## Returns

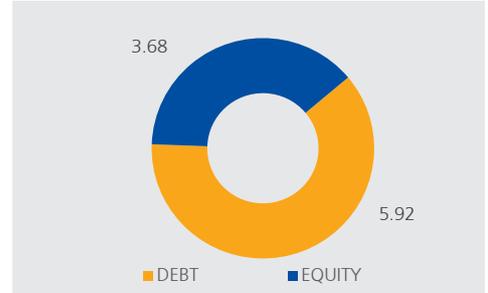
Period	Fund Returns	Index Returns
Last 1 Month	2.08%	2.10%
Last 6 Months	6.85%	7.42%
Last 1 Year	8.73%	10.77%
Last 2 Years	6.77%	8.45%
Last 3 Years	8.30%	10.23%
Since Inception	9.23%	9.47%

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

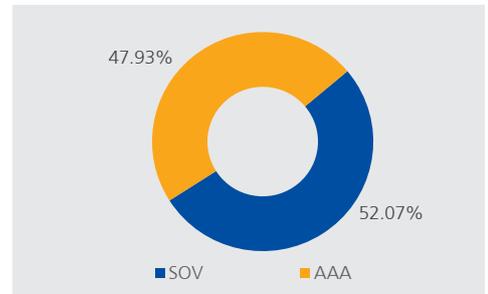
## Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.34%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.21%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.08%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.19%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.22%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.20%
7.33% IRFC NCD 28-08-2027 SR123	2.00%
8.45% IRFC NCD 04-12-2028 SR129	1.07%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.04%
<b>Bonds/Debentures Total</b>	<b>25.35%</b>
7.17% GOI 08-01-2028	8.88%
7.95% GOI CG 28-08-2032	5.93%
7.40% GOI CG 09-09-2035	3.70%
7.72% GOI CG 25-05-2025	2.85%
8.20% GOI 24-09-2025	2.76%
6.68% GOI CG 17-09-2031	2.58%
7.37% GOI 16-04-2023	2.47%
7.26% GOI 14-01-2029	1.07%
7.32% GOI CG 28-01-2024	0.69%
8.33% GOI CG 09-07-2026	0.56%
<b>Gifts Total</b>	<b>31.50%</b>
HDFC BANK LTD.FV-2	5.04%
RELIANCE INDUSTRIES LTD.	4.32%
INFOSYS LIMITED	2.49%
ICICI BANK LTD.FV-2	2.38%
LARSEN&TUBRO	2.31%
KOTAK MAHINDRA BANK LIMITED_FV5	1.94%
TATA CONSULTANCY SERVICES LTD.	1.84%
ITC - FV 1	1.78%
AXIS BANK LIMITEDFV-2	1.33%
HINDUSTAN LEVER LTD.	1.28%
STATE BANK OF INDIAFV-1	1.20%
MARUTI UDYOG LTD.	0.93%
ASIAN PAINTS LIMITEDFV-1	0.80%
EIH LIMITED	0.74%
BAJAJ FINANCE LIMITED	0.68%
GUJARAT FLUOROCEMICALS LTD.	0.66%
HCL TECHNOLOGIES LIMITED	0.66%
DIVIS LABORATORIES LIMITED	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
AUROBINDO PHARMA LIMITED	0.61%
TITAN COMPANY LIMITED	0.55%
THE FEDERAL BANK LIMITED	0.52%
ULTRATECH CEMCO LTD	0.46%
GAS AUTHORITY OF INDIA LTD.	0.43%
NESTLE INDIA LIMITED	0.43%
TECH MAHINDRA LIMITEDFV-5	0.41%
ONGCFV-5	0.40%
JSW STEEL LIMITED	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
HERO MOTOCORP LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.29%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
POWER GRID CORP OF INDIA LTD	0.23%
MARICO LIMITED	0.23%
BRITANNIA INDUSTRIES LTD	0.22%
COAL INDIA LIMITED	0.21%
YES BANK LTD	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
<b>Equity Total</b>	<b>38.31%</b>
<b>Money Market Total</b>	<b>3.65%</b>
<b>Current Assets</b>	<b>1.19%</b>
<b>Total</b>	<b>100.00%</b>

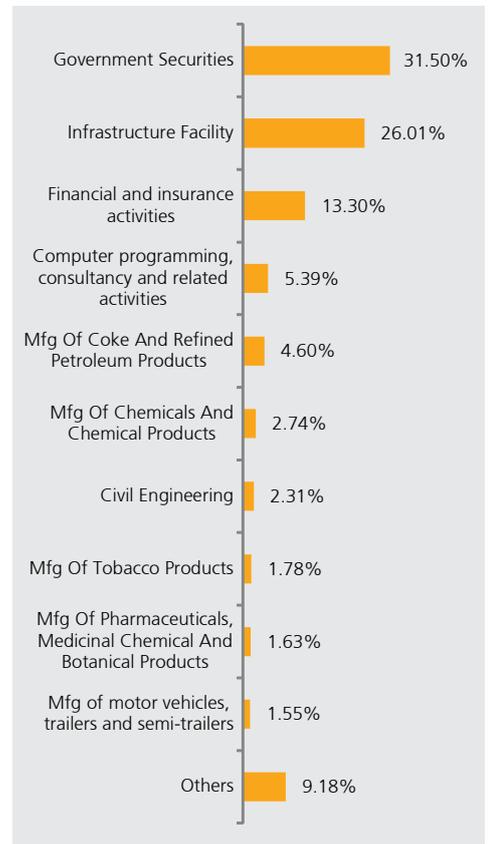
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹21.1741

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

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

**AUM as on 31 May, 19:** ₹ 5.04 Crs.

**Modified Duration of Debt Portfolio:** 5.48 years

**YTM of Debt Portfolio:** 7.43%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	60
MMI / Others	00-100	2

## Returns

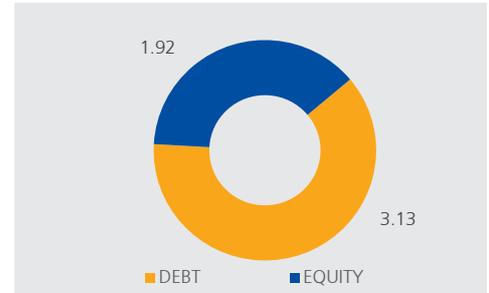
Period	Fund Returns	Index Returns
Last 1 Month	2.10%	2.10%
Last 6 Months	7.12%	7.42%
Last 1 Year	9.46%	10.77%
Last 2 Years	7.55%	8.45%
Last 3 Years	9.13%	10.23%
Since Inception	8.32%	8.78%

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

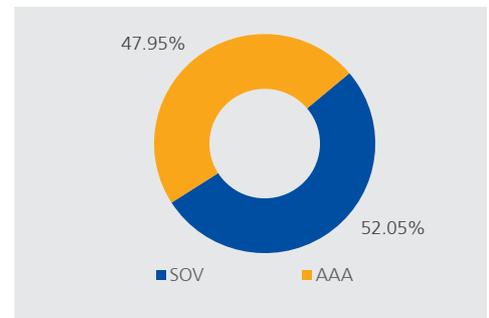
## Portfolio

Name of Instrument	% to AUM
8.27% NHAJ NCD_28.03.2029_Taxable Bond_TR-VI	6.06%
7.33% IRFC NCD 28-08-2027 SR123	5.72%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.23%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.01%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.10%
8.35% IRFC NCD 13-03-2029 SR 133	2.03%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.03%
7.27% NHAJ NCD_06.06.2022_Taxable Bond_TR-1	1.97%
<b>Bonds/Debtentures Total</b>	<b>28.14%</b>
7.17% GOI 08-01-2028	9.00%
7.95% GOI CG 28-08-2032	5.95%
7.40% GOI CG 09-09-2035	3.70%
7.72% GOI CG 25-05-2025	2.85%
8.20% GOI 24-09-2025	2.78%
6.68% GOI CG 17-09-2031	2.54%
7.37% GOI 16-04-2023	2.47%
7.26% GOI 14-01-2029	1.07%
7.32% GOI CG 28-01-2024	0.69%
8.33% GOI CG 09-07-2026	0.57%
<b>Gilts Total</b>	<b>31.62%</b>
HDFC BANK LTD.FV-2	4.47%
RELIANCE INDUSTRIES LTD.	4.34%
INFOSYS LIMITED	2.52%
ICICI BANK LTD.FV-2	2.37%
LARSEN&TUBRO	2.33%
ITC - FV 1	2.20%
KOTAK MAHINDRA BANK LIMITED_FV5	1.94%
TATA CONSULTANCY SERVICES LTD.	1.74%
AXIS BANK LIMITEDFV-2	1.32%
HINDUSTAN LEVER LTD.	1.26%
STATE BANK OF INDIAFV-1	1.22%
MARUTI UDYOG LTD.	0.91%
ASIAN PAINTS LIMITEDFV-1	0.86%
EIH LIMITED	0.72%
BAJAJ FINANCE LIMITED	0.67%
DIVIS LABORATORIES LIMITED	0.64%
HCL TECHNOLOGIES LIMITED	0.63%
GUJARAT FLUORO-CHEMICALS LTD.	0.62%
AUROBINDO PHARMA LIMITED	0.59%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
TITAN COMPANY LIMITED	0.55%
THE FEDERAL BANK LIMITED	0.52%
ULTRATECH CEMCO LTD	0.46%
GAS AUTHORITY OF INDIA LTD.	0.41%
NESTLE INDIA LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
ONGCFV-5	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.37%
JSW STEEL LIMITED	0.35%
HERO MOTOCORP LIMITED	0.30%
MARICO LIMITED	0.30%
BHARAT PETROLEUM CORP. LTD.	0.29%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
POWER GRID CORP OF INDIA LTD	0.23%
BRITANNIA INDUSTRIES LTD	0.22%
COAL INDIA LIMITED	0.21%
YES BANK LTD	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.18%
<b>Equity Total</b>	<b>37.99%</b>
<b>Money Market Total</b>	<b>0.98%</b>
<b>Current Assets</b>	<b>1.26%</b>
<b>Total</b>	<b>100.00%</b>

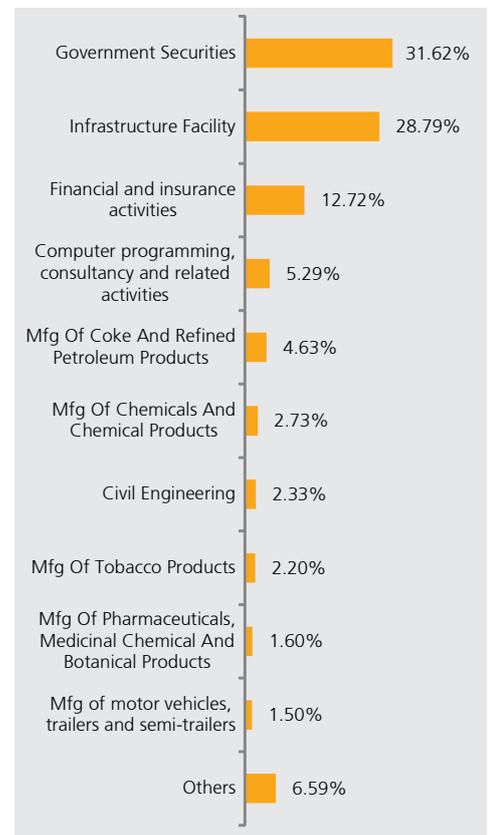
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹32.3393

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

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

**AUM as on 31 May, 19:** ₹ 104.13 Crs.

**Modified Duration of Debt Portfolio:**

5.66 years

**YTM of Debt Portfolio:** 7.66%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	21
Gsec / Debt	60-100	76
MMI / Others	00-25	3

## Returns

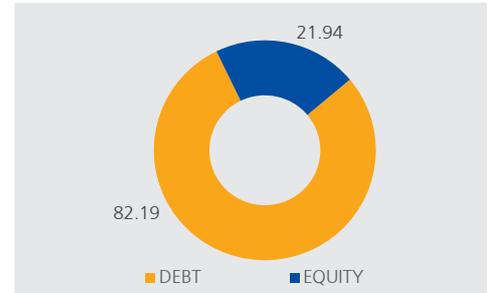
Period	Fund Returns	Index Returns
Last 1 Month	2.03%	2.29%
Last 6 Months	6.16%	6.78%
Last 1 Year	9.39%	10.76%
Last 2 Years	6.06%	7.49%
Last 3 Years	7.58%	9.11%
Since Inception	8.24%	7.83%

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

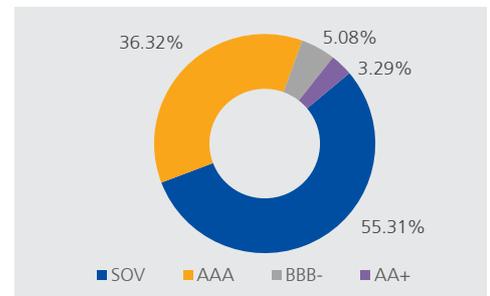
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	4.89%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.67%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.93%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.88%
8.30% NTPC NCD SR 67 15-01-2029	3.43%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.26%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	2.84%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	2.55%
9.30% PGCIL NCD 28-06-2025 J	2.07%
8.80% PGCIL NCD 13-03-2023 XLII	1.00%
7.17% RIL NCD PPD SR D 08-11-2022	0.66%
8.45% IRFC NCD 04-12-2028 SR129	0.40%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.10%
<b>Bonds/Debentures Total</b>	<b>33.66%</b>
7.17% GOI 08-01-2028	12.18%
7.95% GOI CG 28-08-2032	8.07%
7.40% GOI CG 09-09-2035	5.03%
7.72% GOI CG 25-05-2025	3.83%
8.20% GOI 24-09-2025	3.79%
6.68% GOI CG 17-09-2031	3.45%
7.37% GOI 16-04-2023	3.30%
7.26% GOI 14-01-2029	1.43%
7.32% GOI CG 28-01-2024	0.92%
8.33% GOI CG 09-07-2026	0.76%
<b>Gilts Total</b>	<b>42.76%</b>
HDFC BANK LTD.FV-2	2.23%
RELIANCE INDUSTRIES LTD.	2.19%
INFOSYS LIMITED	1.29%
TATA CONSULTANCY SERVICES LTD.	1.28%
ICICI BANK LTD.FV-2	1.20%
LARSEN&TUBRO	1.17%
ITC - FV 1	1.11%
KOTAK MAHINDRA BANK LIMITED_FV5	1.09%
DHANLAKSHMI BANK LIMITED	1.02%
AXIS BANK LIMITEDFV-2	0.64%
STATE BANK OF INDIAFV-1	0.63%
HINDUSTAN LEVER LTD.	0.56%
HDFC LTD FV 2	0.45%
BAJAJ FINANCE LIMITED	0.44%
MARUTI UDYOG LTD.	0.43%
ASIAN PAINTS LIMITEDFV-1	0.42%
EIH LIMITED	0.33%
DIVIS LABORATORIES LIMITED	0.32%
HCL TECHNOLOGIES LIMITED	0.31%
AUROBINDO PHARMA LIMITED	0.28%
THE FEDERAL BANK LIMITED	0.27%
TITAN COMPANY LIMITED	0.26%
MAHINDRA & MAHINDRA LTD.-FV5	0.26%
ULTRATECH CEMCO LTD	0.23%
TECH MAHINDRA LIMITEDFV-5	0.21%
POWER GRID CORP OF INDIA LTD	0.20%
NESTLE INDIA LIMITED	0.20%
ONGCFV-5	0.20%
GUJARAT FLUOROCEMICALS LTD.	0.20%
GAS AUTHORITY OF INDIA LTD.	0.20%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
JSW STEEL LIMITED	0.16%
MARICO LIMITED	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
HERO MOTOCORP LIMITED	0.14%
BHARAT PETROLEUM CORP. LTD.	0.14%
COAL INDIA LIMITED	0.14%
YES BANK LTD	0.12%
BRITANNIA INDUSTRIES LTD	0.12%
HINDALCO INDUSTRIES LTD FV RE 1	0.07%
UNITED BREWERIES LIMITED	0.05%
NTPC LIMITED	0.003%
<b>Equity Total</b>	<b>21.07%</b>
<b>Money Market Total</b>	<b>0.89%</b>
<b>Current Assets</b>	<b>1.62%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹32.3173

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

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

**AUM as on 31 May, 19:** ₹ 18.30 Crs.

**Modified Duration of Debt Portfolio:**

5.49 years

**YTM of Debt Portfolio:** 7.39%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	77
MMI / Others	00-100	4

## Returns

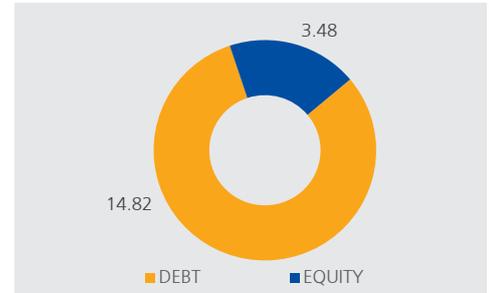
Period	Fund Returns	Index Returns
Last 1 Month	2.37%	2.29%
Last 6 Months	6.44%	6.78%
Last 1 Year	9.72%	10.76%
Last 2 Years	6.13%	7.49%
Last 3 Years	7.62%	9.11%
Since Inception	7.91%	8.53%

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

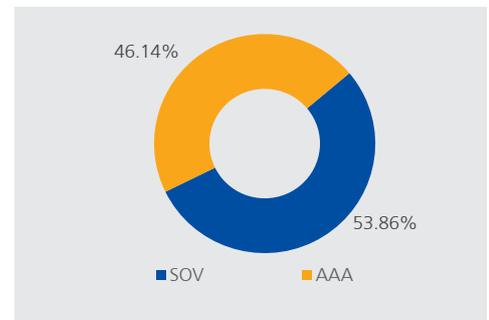
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.19%
8.30% NTPC NCD SR 67 15-01-2029	5.02%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.34%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.04%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.90%
8.85% PGCIL NCD 19-10-2023 STRPP H	2.85%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.79%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	2.21%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.09%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.58%
7.17% RIL NCD PPD SR D 08-11-2022	0.54%
7.33% IRFC NCD 28-08-2027 SR123	0.53%
<b>Bonds/Debentures Total</b>	<b>34.07%</b>
7.17% GOI 08-01-2028	12.13%
7.95% GOI CG 28-08-2032	8.08%
7.40% GOI CG 09-09-2035	5.04%
7.72% GOI CG 25-05-2025	3.81%
8.20% GOI 24-09-2025	3.78%
6.68% GOI CG 17-09-2031	3.46%
7.37% GOI 16-04-2023	3.28%
7.26% GOI 14-01-2029	1.44%
7.32% GOI CG 28-01-2024	0.92%
8.33% GOI CG 09-07-2026	0.75%
<b>Gilts Total</b>	<b>42.69%</b>
RELIANCE INDUSTRIES LTD.	2.06%
HDFC BANK LTD.FV-2	2.04%
INFOSYS LIMITED	1.26%
ICICI BANK LTD.FV-2	1.20%
LARSEN&TUBRO	1.18%
ITC - FV 1	1.12%
TATA CONSULTANCY SERVICES LTD.	0.91%
KOTAK MAHINDRA BANK LIMITED_FV5	0.85%
AXIS BANK LIMITEDFV-2	0.67%
STATE BANK OF INDIAFV-1	0.59%
HINDUSTAN LEVER LTD.	0.56%
MARUTI UDYOG LTD.	0.47%
ASIAN PAINTS LIMITEDFV-1	0.44%
BAJAJ FINANCE LIMITED	0.43%
EIH LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.34%
MAHINDRA & MAHINDRA LTD.-FV5	0.31%
AUROBINDO PHARMA LIMITED	0.31%
GUJARAT FLUOROCEMICALS LTD.	0.30%
THE FEDERAL BANK LIMITED	0.28%
HCL TECHNOLOGIES LIMITED	0.28%
TITAN COMPANY LIMITED	0.28%
ULTRATECH CEMCO LTD	0.24%
TECH MAHINDRA LIMITEDFV-5	0.22%
HDFC LTD FV 2	0.22%
NESTLE INDIA LIMITED	0.21%
ONGCFV-5	0.20%
POWER GRID CORP OF INDIA LTD	0.19%
GAS AUTHORITY OF INDIA LTD.	0.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
JSW STEEL LIMITED	0.16%
HERO MOTOCORP LIMITED	0.15%
BHARAT PETROLEUM CORP. LTD.	0.14%
COAL INDIA LIMITED	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
BRITANNIA INDUSTRIES LTD	0.11%
YES BANK LTD	0.10%
MARICO LIMITED	0.10%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
<b>Equity Total</b>	<b>19.00%</b>
<b>Money Market Total</b>	<b>2.50%</b>
<b>Current Assets</b>	<b>1.73%</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 May 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 May, 19:** ₹20.2237

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

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

**AUM as on 31 May, 19:** ₹ 4.03 Crs.

**Modified Duration of Debt Portfolio:** 5.20 years

**YTM of Debt Portfolio:** 7.33%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	74
MMI / Others	00-100	8

## Returns

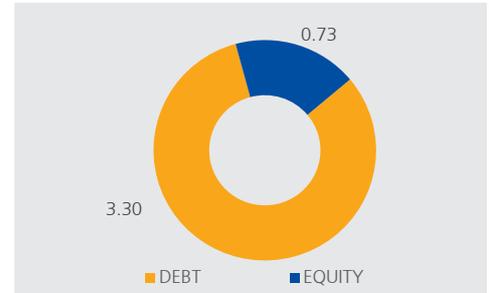
Period	Fund Returns	Index Returns
Last 1 Month	2.23%	2.29%
Last 6 Months	6.73%	6.78%
Last 1 Year	9.89%	10.76%
Last 2 Years	6.25%	7.49%
Last 3 Years	8.05%	9.11%
Since Inception	7.79%	8.49%

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

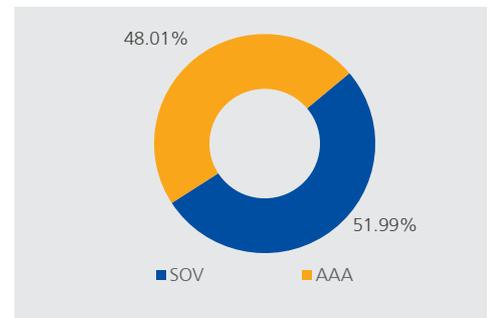
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.15%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.28%
8.40% PGCIL NCD 27-05-2022 L STRP D	5.07%
8.30% NTPC NCD SR 67 15-01-2029	5.06%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.92%
8.95% RIL NCD 09-11-2028 - PPD SR H	2.63%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	2.53%
<b>Bonds/Debentures Total</b>	<b>32.66%</b>
7.17% GOI 08-01-2028	11.55%
7.95% GOI CG 28-08-2032	7.57%
7.40% GOI CG 09-09-2035	4.63%
7.72% GOI CG 25-05-2025	3.82%
7.37% GOI 16-04-2023	3.80%
8.20% GOI 24-09-2025	3.58%
6.68% GOI CG 17-09-2031	3.15%
7.26% GOI 14-01-2029	1.31%
7.32% GOI CG 28-01-2024	0.88%
8.33% GOI CG 09-07-2026	0.74%
<b>Gilts Total</b>	<b>41.03%</b>
RELIANCE INDUSTRIES LTD.	2.04%
HDFC BANK LTD.FV-2	1.74%
INFOSYS LIMITED	1.19%
LARSEN&TUBRO	1.10%
ICICI BANK LTD.FV-2	1.10%
ITC - FV 1	1.06%
TATA CONSULTANCY SERVICES LTD.	0.90%
KOTAK MAHINDRA BANK LIMITED_FV5	0.84%
AXIS BANK LIMITEDFV-2	0.65%
STATE BANK OF INDIAFV-1	0.59%
HINDUSTAN LEVER LTD.	0.53%
MARUTI UDYOG LTD.	0.46%
BAJAJ FINANCE LIMITED	0.43%
ASIAN PAINTS LIMITEDFV-1	0.40%
EIH LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.34%
HCL TECHNOLOGIES LIMITED	0.32%
MAHINDRA & MAHINDRA LTD.-FV5	0.31%
GUJARAT FLUOROCEMICALS LTD.	0.31%
AUROBINDO PHARMA LIMITED	0.29%
THE FEDERAL BANK LIMITED	0.27%
TITAN COMPANY LIMITED	0.27%
TECH MAHINDRA LIMITEDFV-5	0.22%
ULTRATECH CEMCO LTD	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
NESTLE INDIA LIMITED	0.20%
ONGCFV-5	0.20%
GAS AUTHORITY OF INDIA LTD.	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.18%
JSW STEEL LIMITED	0.15%
HERO MOTOCORP LIMITED	0.15%
MARICO LIMITED	0.15%
BHARAT PETROLEUM CORP. LTD.	0.14%
COAL INDIA LIMITED	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
BRITANNIA INDUSTRIES LTD	0.10%
YES BANK LTD	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
UNITED BREWERIES LIMITED	0.06%
<b>Equity Total</b>	<b>18.12%</b>
<b>Money Market Total</b>	<b>5.24%</b>
<b>Current Assets</b>	<b>2.95%</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 May 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 May, 19:** ₹24.9162  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Fund Index: 100%  
**AUM as on 31 May, 19:** ₹ 33.28 Crs.  
**Modified Duration of Debt Portfolio:** 5.41 years  
**YTM of Debt Portfolio:** 7.49%

## Asset Allocation

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

## Returns

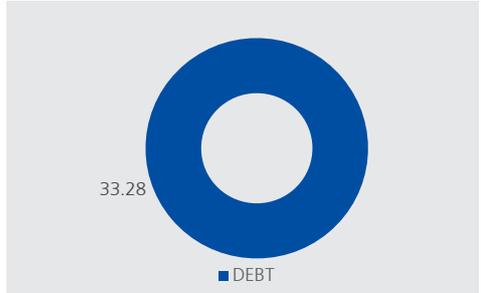
Period	Fund Returns	Index Returns
Last 1 Month	2.44%	2.48%
Last 6 Months	6.27%	6.13%
Last 1 Year	10.60%	10.68%
Last 2 Years	5.45%	6.48%
Last 3 Years	6.96%	7.95%
Since Inception	7.80%	7.79%

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

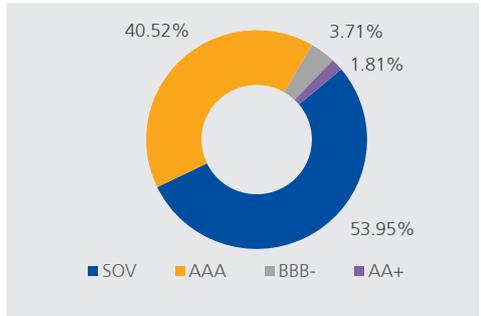
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.19%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.40%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.29%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.25%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.63%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.52%
8.30% NTPC NCD SR 67 15-01-2029	2.76%
7.93% PGCIL NCD 20-05-2028 STRPP L	2.70%
8.95% RIL NCD 09-11-2028 - PPD SR H	2.23%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.77%
7.95% HDFC BK NCD 21-09-2026	0.90%
8.85% PGCIL NCD 19-10-2021 STRPP F	0.39%
<b>Bonds/Debentures Total</b>	<b>38.02%</b>
7.17% GOI 08-01-2028	15.03%
7.95% GOI CG 28-08-2032	9.96%
7.40% GOI CG 09-09-2035	6.21%
7.72% GOI CG 25-05-2025	4.74%
8.20% GOI 24-09-2025	4.68%
6.68% GOI CG 17-09-2031	4.22%
7.37% GOI 16-04-2023	4.08%
7.26% GOI 14-01-2029	1.75%
7.32% GOI CG 28-01-2024	1.13%
8.33% GOI CG 09-07-2026	0.94%
<b>Gilts Total</b>	<b>52.74%</b>
<b>Money Market Total</b>	<b>6.99%</b>
<b>Current Assets</b>	<b>2.25%</b>
<b>Total</b>	<b>100.00%</b>

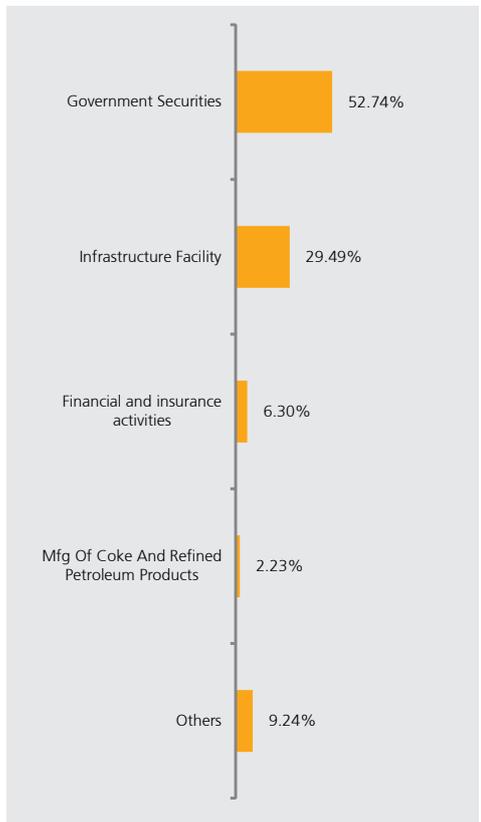
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹21.1179

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

**Benchmark:** CRISIL Gilt Index

**AUM as on 31 May, 19:** ₹ 46.28 Crs.

**Modified Duration of Debt Portfolio:**

5.46 years

**YTM of Debt Portfolio:** 7.03%

## Asset Allocation

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

## Returns

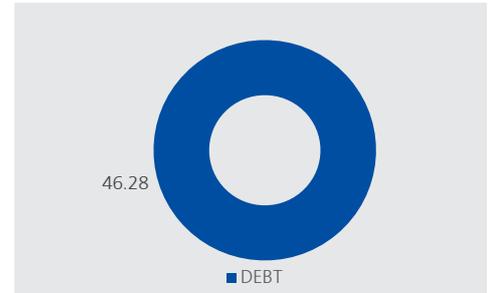
Period	Fund Returns	Index Returns
Last 1 Month	2.52%	2.69%
Last 6 Months	6.60%	6.42%
Last 1 Year	11.69%	11.93%
Last 2 Years	5.50%	6.11%
Last 3 Years	7.29%	7.74%
Since Inception	7.05%	8.28%

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

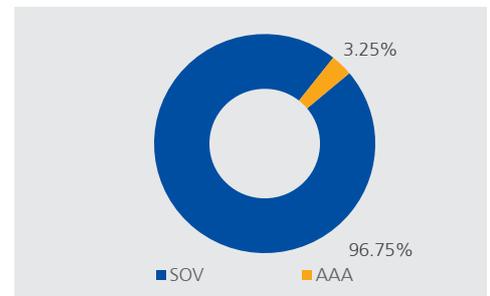
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	23.03%
7.37% GOI 16-04-2023	18.75%
8.20% GOI 24-09-2025	10.33%
6.68% GOI CG 17-09-2031	8.89%
7.95% GOI CG 28-08-2032	8.07%
7.32% GOI CG 28-01-2024	7.37%
7.72% GOI CG 25-05-2025	7.14%
7.40% GOI CG 09-09-2035	4.95%
7.26% GOI 14-01-2029	4.73%
8.33% GOI CG 09-07-2026	2.12%
<b>Gilts Total</b>	<b>95.38%</b>
<b>Money Market Total</b>	<b>3.20%</b>
<b>Current Assets</b>	<b>1.42%</b>
<b>Total</b>	<b>100.00%</b>

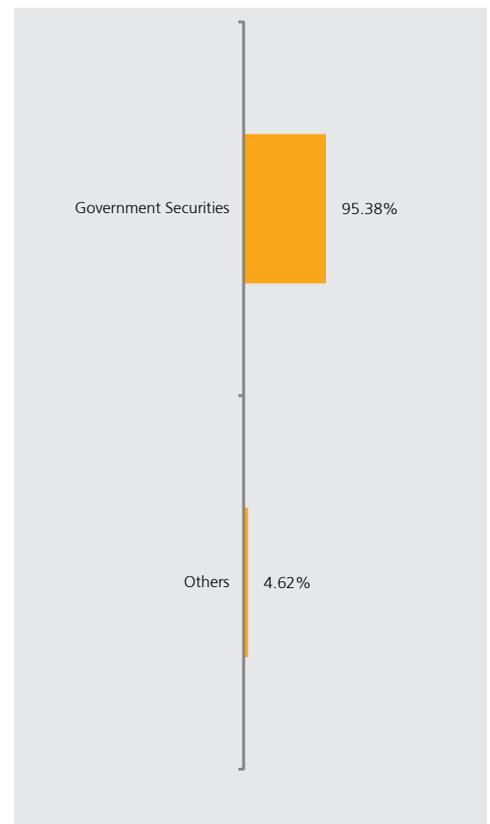
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹20.6472

**Inception Date:** 20<sup>th</sup> August 2009

**Benchmark:** CRISIL Gilt Index

**AUM as on 31 May, 19:** ₹ 1.45 Crs.

**Modified Duration of Debt Portfolio:**

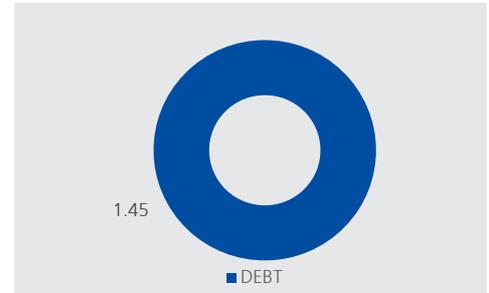
5.55 years

**YTM of Debt Portfolio:** 7.04%

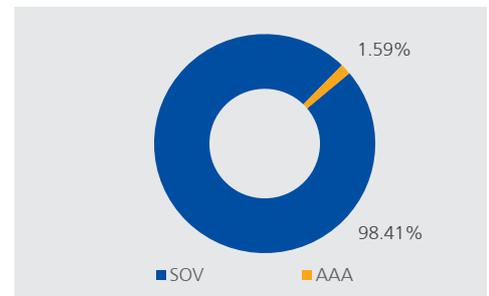
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	23.48%
7.37% GOI 16-04-2023	19.14%
8.20% GOI 24-09-2025	10.47%
6.68% GOI CG 17-09-2031	8.87%
7.95% GOI CG 28-08-2032	8.30%
7.32% GOI CG 28-01-2024	7.51%
7.72% GOI CG 25-05-2025	7.19%
7.40% GOI CG 09-09-2035	4.94%
7.26% GOI 14-01-2029	4.83%
8.33% GOI CG 09-07-2026	2.05%
<b>Gilts Total</b>	<b>96.77%</b>
<b>Money Market Total</b>	<b>1.56%</b>
<b>Current Assets</b>	<b>1.67%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

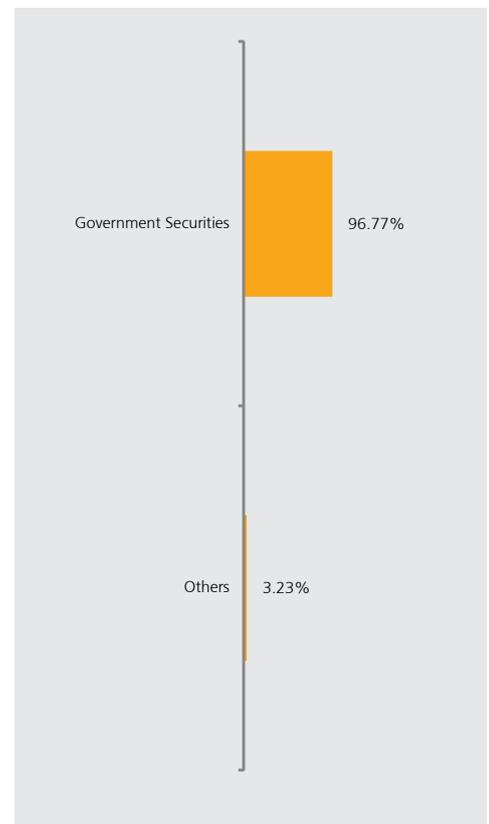
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	97
MMI / Others	00-100	3

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.55%	2.69%
Last 6 Months	6.75%	6.42%
Last 1 Year	11.95%	11.93%
Last 2 Years	5.83%	6.11%
Last 3 Years	7.62%	7.74%
Since Inception	7.72%	7.69%

**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

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

Fund Report as on 31st May 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 May, 19:** ₹21.2786

**Inception Date:** 19<sup>th</sup> March 2008

**Benchmark:** CRISIL Gilt Index

**AUM as on 31 May, 19:** ₹ 0.21 Crs.

**Modified Duration of Debt Portfolio:**

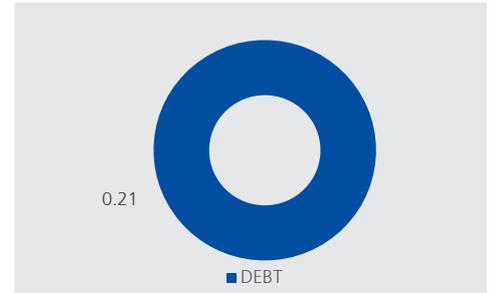
5.49 years

**YTM of Debt Portfolio:** 7.04%

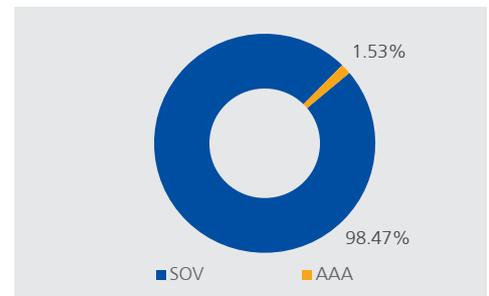
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	24.34%
7.37% GOI 16-04-2023	18.91%
8.20% GOI 24-09-2025	11.31%
7.95% GOI CG 28-08-2032	8.75%
7.32% GOI CG 28-01-2024	7.94%
7.72% GOI CG 25-05-2025	7.05%
7.26% GOI 14-01-2029	5.44%
7.40% GOI CG 09-09-2035	5.41%
6.68% GOI CG 17-09-2031	5.11%
8.33% GOI CG 09-07-2026	2.07%
<b>Gilts Total</b>	<b>96.34%</b>
<b>Money Market Total</b>	<b>1.50%</b>
<b>Current Assets</b>	<b>2.17%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

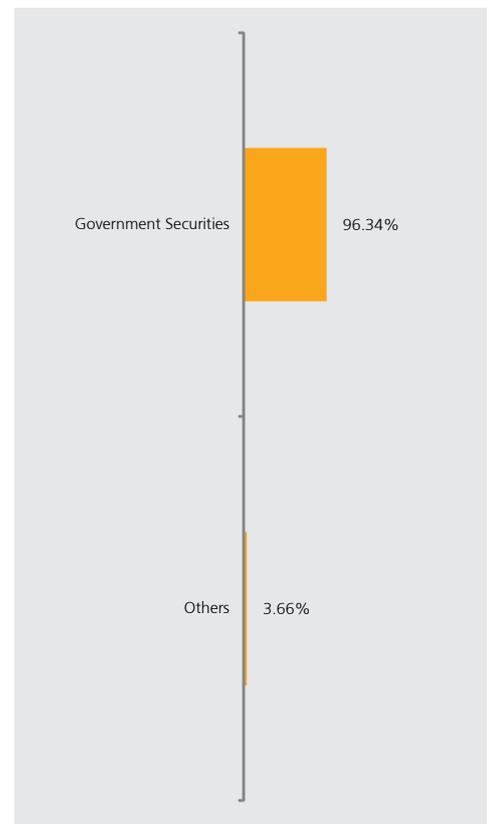
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	96
MMI / Others	00-100	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.55%	2.69%
Last 6 Months	6.73%	6.42%
Last 1 Year	11.86%	11.93%
Last 2 Years	5.71%	6.11%
Last 3 Years	7.41%	7.74%
Since Inception	6.97%	7.74%

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

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹21.2861

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

**Benchmark:** CRISIL Gilt Index

**AUM as on 31 May, 19:** ₹ 0.54 Crs.

**Modified Duration of Debt Portfolio:**

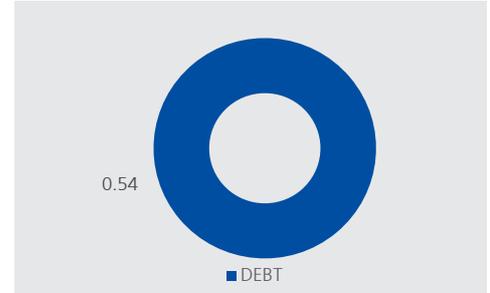
5.50 years

**YTM of Debt Portfolio:** 7.03%

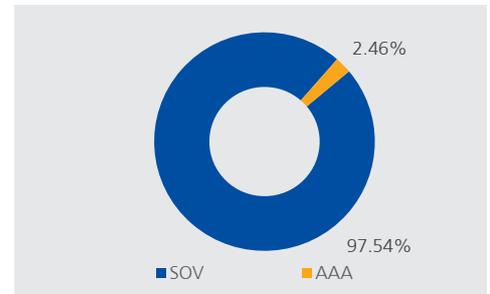
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	24.24%
7.37% GOI 16-04-2023	19.71%
8.20% GOI 24-09-2025	10.67%
6.68% GOI CG 17-09-2031	9.29%
7.95% GOI CG 28-08-2032	8.54%
7.32% GOI CG 28-01-2024	7.86%
7.72% GOI CG 25-05-2025	7.41%
7.26% GOI 14-01-2029	5.04%
7.40% GOI CG 09-09-2035	5.01%
8.33% GOI CG 09-07-2026	2.15%
<b>Gilts Total</b>	<b>99.92%</b>
<b>Money Market Total</b>	<b>2.52%</b>
<b>Current Assets</b>	<b>-2.45%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

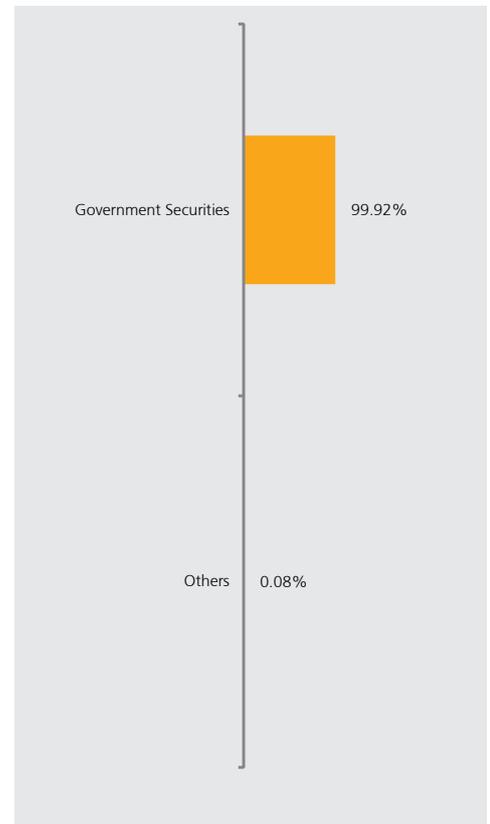
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	97
MMI / Others	00-100	3

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.53%	2.69%
Last 6 Months	6.69%	6.42%
Last 1 Year	11.77%	11.93%
Last 2 Years	5.59%	6.11%
Last 3 Years	7.35%	7.74%
Since Inception	6.94%	7.59%

**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

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

Fund Report as on 31st May 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 May, 19:** ₹25.4435  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 31 May, 19:** ₹ 3.33 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.21 years  
**YTM of Debt Portfolio:** 6.50%

## Asset Allocation

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

## Returns

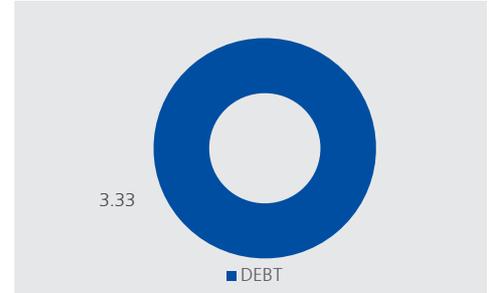
Period	Fund Returns	Index Returns
Last 1 Month	0.41%	0.62%
Last 6 Months	2.67%	3.49%
Last 1 Year	5.56%	7.15%
Last 2 Years	5.31%	6.79%
Last 3 Years	5.51%	6.79%
Since Inception	6.51%	7.20%

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

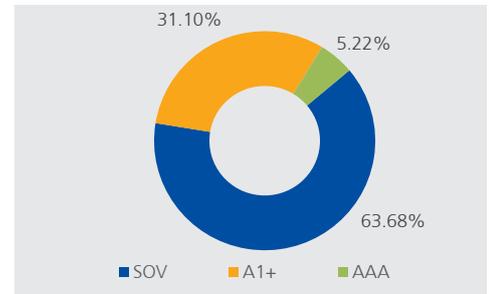
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.05%
Current Assets	-0.05%
Total	100.00%

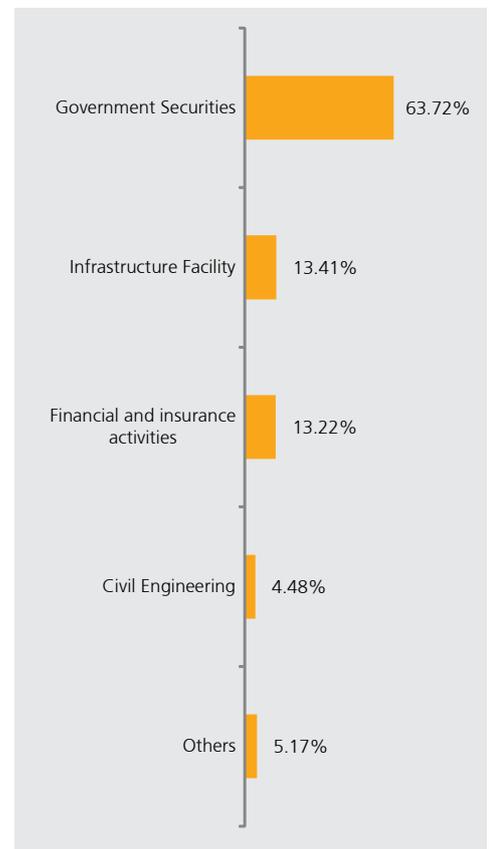
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹25.6188  
**Inception Date:** 8<sup>th</sup> November 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31 May, 19:** ₹ 2.96 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.18 years  
**YTM of Debt Portfolio:** 6.41%

## Asset Allocation

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

## Returns

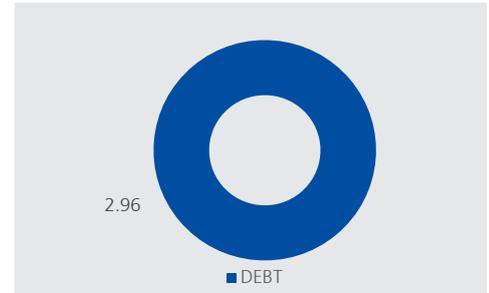
Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.62%
Last 6 Months	2.67%	3.49%
Last 1 Year	5.58%	7.15%
Last 2 Years	5.32%	6.79%
Last 3 Years	5.58%	6.79%
Since Inception	6.87%	7.44%

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

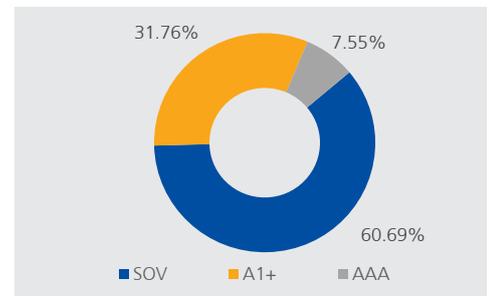
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.04%
Current Assets	-0.04%
Total	100.00%

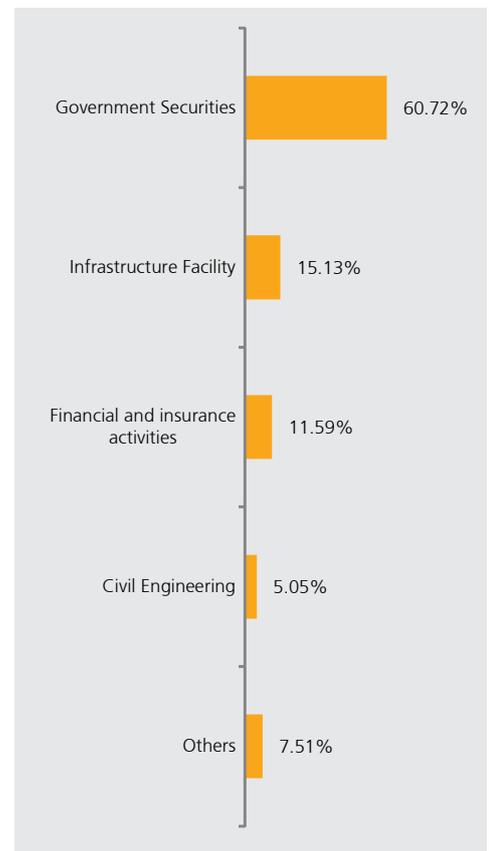
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹22.9297  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 19:** ₹ 269.86 Crs.  
**Modified Duration of Debt Portfolio:** 5.59 years  
**YTM of Debt Portfolio:** 7.54%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	96
MMI / Others	00-25	4

## Returns

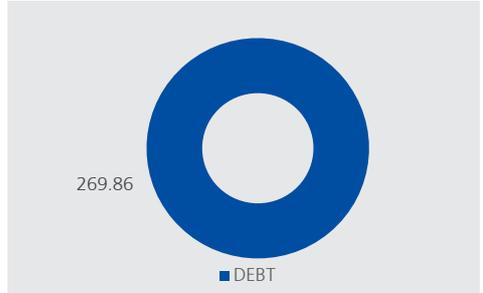
Period	Fund Returns	Index Returns
Last 1 Month	2.58%	2.48%
Last 6 Months	6.18%	6.13%
Last 1 Year	8.35%	10.68%
Last 2 Years	4.35%	6.48%
Last 3 Years	6.20%	7.95%
Since Inception	7.85%	8.05%

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

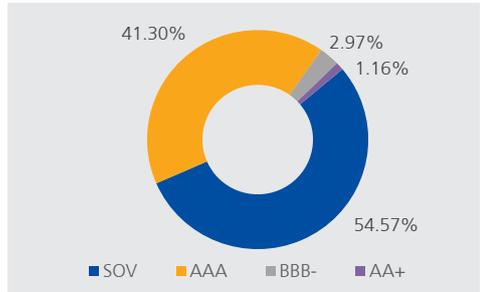
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.64%
8.35% IRFC NCD 13-03-2029 SR 133	5.47%
8.30% NTPC NCD SR 67 15-01-2029	4.20%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.91%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.82%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.70%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.18%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.89%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.66%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.43%
8.40% IRFC NCD 08-01-2029 SR 130	1.14%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.13%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.07%
8.58% HDFC NCD 18-03-2022 SR V0003	0.46%
7.95% HDFC BK NCD 21-09-2026	0.41%
9.45% LICHFL NCD 30-01-2022	0.39%
7.17% RIL NCD PPD SR D 08-11-2022	0.37%
<b>Bonds/Debentures Total</b>	<b>42.85%</b>
7.17% GOI 08-01-2028	15.14%
7.95% GOI CG 28-08-2032	10.03%
7.40% GOI CG 09-09-2035	6.27%
7.72% GOI CG 25-05-2025	4.75%
8.20% GOI 24-09-2025	4.71%
6.68% GOI CG 17-09-2031	4.30%
7.37% GOI 16-04-2023	4.09%
7.26% GOI 14-01-2029	1.78%
7.32% GOI CG 28-01-2024	1.15%
8.33% GOI CG 09-07-2026	0.94%
<b>Gilts Total</b>	<b>53.16%</b>
<b>Money Market Total</b>	<b>1.41%</b>
<b>Current Assets</b>	<b>2.58%</b>
<b>Total</b>	<b>100.00%</b>

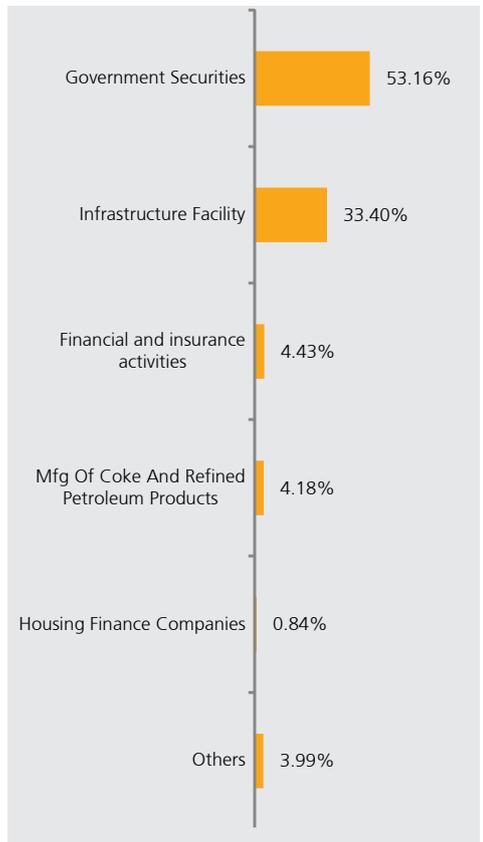
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹23.0620  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 19:** ₹ 2.95 Crs.  
**Modified Duration of Debt Portfolio:** 5.35 years  
**YTM of Debt Portfolio:** 7.46%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.51%	2.48%
Last 6 Months	6.36%	6.13%
Last 1 Year	10.97%	10.68%
Last 2 Years	5.66%	6.48%
Last 3 Years	7.35%	7.95%
Since Inception	7.92%	8.14%

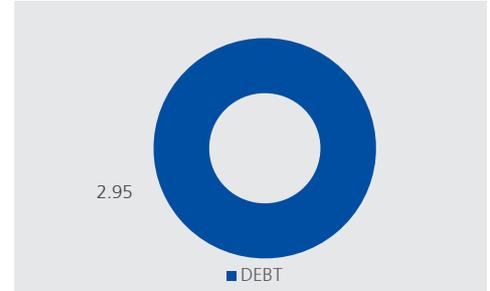
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

## Portfolio

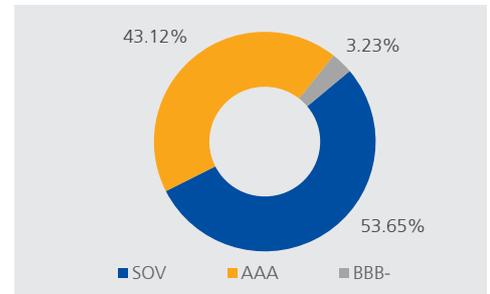
Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.64%
8.35% IRFC NCD 13-03-2029 SR 133	5.47%
8.30% NTPC NCD SR 67 15-01-2029	4.20%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.91%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.82%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.70%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	3.18%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.89%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.66%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.43%
8.40% IRFC NCD 08-01-2029 SR 130	1.14%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.13%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.07%
8.58% HDFC NCD 18-03-2022 SR V0003	0.46%
7.95% HDFC BK NCD 21-09-2026	0.41%
9.45% LICHFL NCD 30-01-2022	0.39%
7.17% RIL NCD PPD SR D 08-11-2022	0.37%

<b>Bonds/Debentures Total</b>	<b>42.85%</b>
7.17% GOI 08-01-2028	14.75%
7.95% GOI CG 28-08-2032	9.91%
7.40% GOI CG 09-09-2035	6.15%
7.72% GOI CG 25-05-2025	4.76%
8.20% GOI 24-09-2025	4.57%
6.68% GOI CG 17-09-2031	4.17%
7.37% GOI 16-04-2023	4.15%
7.26% GOI 14-01-2029	1.75%
7.32% GOI CG 28-01-2024	1.10%
8.33% GOI CG 09-07-2026	0.93%
<b>Gilts Total</b>	<b>52.24%</b>
<b>Money Market Total</b>	<b>6.30%</b>
<b>Current Assets</b>	<b>-1.39%</b>
<b>Total</b>	<b>100.00%</b>

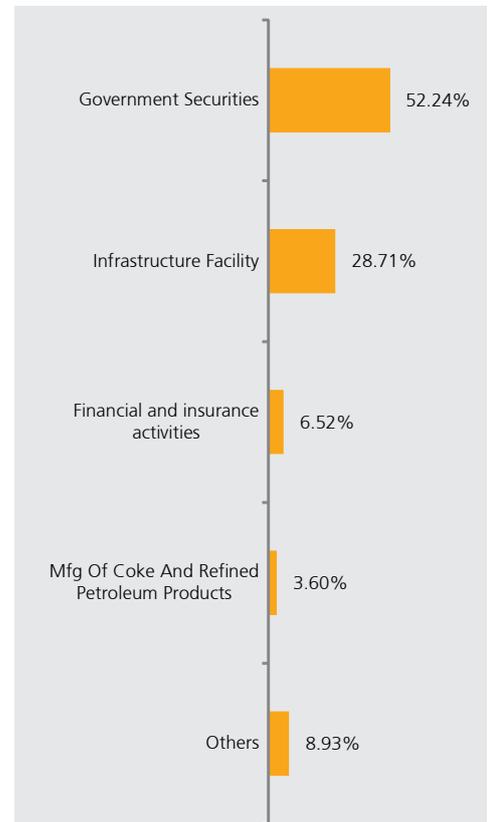
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹23.7408  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 19:** ₹ 0.34 Crs.  
**Modified Duration of Debt Portfolio:** 5.37 years  
**YTM of Debt Portfolio:** 7.00%

## Asset Allocation

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

## Returns

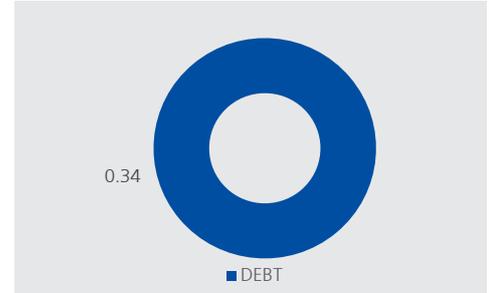
Period	Fund Returns	Index Returns
Last 1 Month	2.42%	2.48%
Last 6 Months	6.43%	6.13%
Last 1 Year	11.30%	10.68%
Last 2 Years	6.00%	6.48%
Last 3 Years	7.32%	7.95%
Since Inception	8.02%	7.77%

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

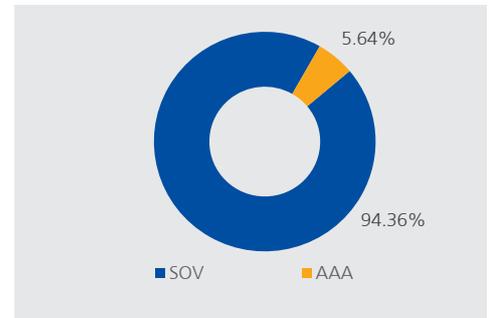
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	33.37%
7.37% GOI 16-04-2023	24.83%
7.95% GOI CG 28-08-2032	10.21%
7.40% GOI CG 09-09-2035	6.21%
8.20% GOI 24-09-2025	4.64%
7.72% GOI CG 25-05-2025	4.54%
6.68% GOI CG 17-09-2031	4.19%
7.26% GOI 14-01-2029	2.08%
7.32% GOI CG 28-01-2024	1.49%
8.33% GOI CG 09-07-2026	0.93%
<b>Gilts Total</b>	<b>92.48%</b>
<b>Money Market Total</b>	<b>5.52%</b>
<b>Current Assets</b>	<b>1.99%</b>
<b>Total</b>	<b>100.00%</b>

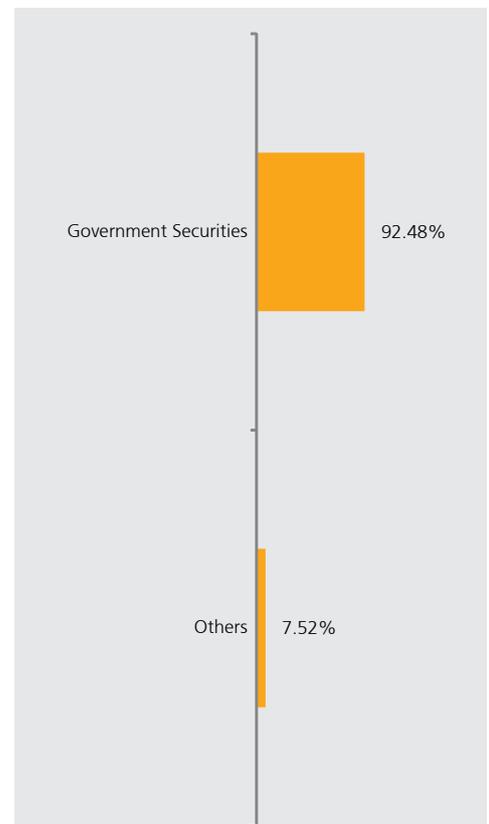
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹23.7827  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31 May, 19:** ₹ 0.86 Crs.  
**Modified Duration of Debt Portfolio:** 5.60 years  
**YTM of Debt Portfolio:** 7.05%

## Asset Allocation

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

## Returns

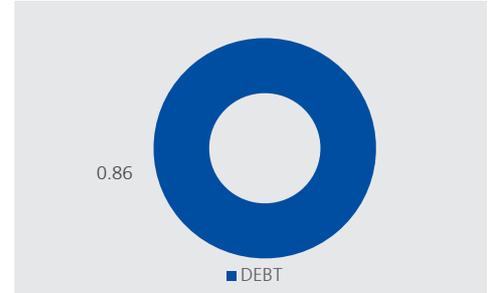
Period	Fund Returns	Index Returns
Last 1 Month	2.45%	2.48%
Last 6 Months	6.02%	6.13%
Last 1 Year	10.47%	10.68%
Last 2 Years	5.42%	6.48%
Last 3 Years	6.88%	7.95%
Since Inception	8.00%	7.72%

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

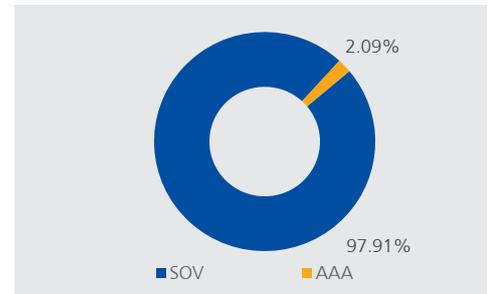
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	35.84%
7.37% GOI 16-04-2023	24.89%
7.95% GOI CG 28-08-2032	10.30%
7.40% GOI CG 09-09-2035	6.44%
7.72% GOI CG 25-05-2025	4.92%
8.20% GOI 24-09-2025	4.78%
6.68% GOI CG 17-09-2031	4.43%
7.26% GOI 14-01-2029	1.89%
7.32% GOI CG 28-01-2024	1.30%
8.33% GOI CG 09-07-2026	0.86%
<b>Gilts Total</b>	<b>95.65%</b>
<b>Money Market Total</b>	<b>2.04%</b>
<b>Current Assets</b>	<b>2.31%</b>
<b>Total</b>	<b>100.00%</b>

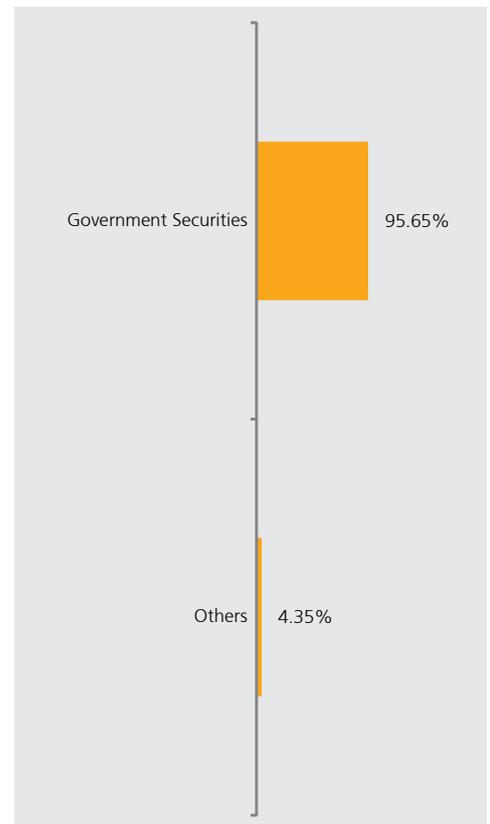
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st May 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 May, 19:** ₹15.5328

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

**Benchmark:** N.A

**AUM as on 31 May, 19:** ₹ 69.51 Crs.

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

**YTM of Debt Portfolio:** 7.45%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	95
MMI / Others	00-90	5

## Returns

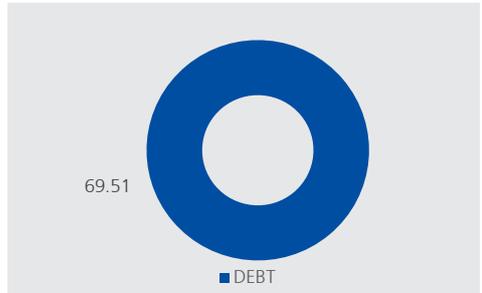
Period	Fund Returns	Index Returns
Last 1 Month	2.73%	-
Last 6 Months	6.59%	-
Last 1 Year	10.07%	-
Last 2 Years	5.19%	-
Last 3 Years	6.66%	-
Since Inception	7.29%	-

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

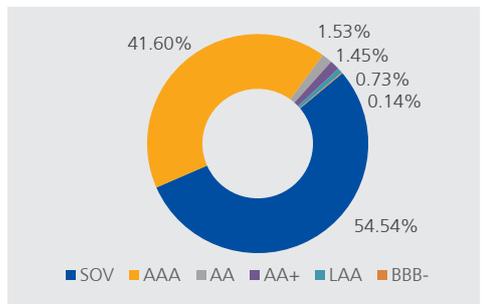
## Portfolio

Name of Instrument	% to AUM
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	7.33%
7.95% HDFC BK NCD 21-09-2026	5.02%
9.00% IHFL NCD 30-06-2026	3.84%
7.33% IRFC NCD 28-08-2027 SR123	3.46%
8.85% PGCIL NCD 19-10-2021 STRPP F	2.96%
7.17% RIL NCD PPD SR D 08-11-2022	2.84%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.28%
9.00% NTPC NCD 25-01-2023 XLII-I	1.95%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.84%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.50%
9.55% HINDALCO NCD 25-04-2022	1.49%
8.30% NTPC NCD SR 67 15-01-2029	1.47%
9.00% STFC_LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.41%
8.40% IRFC NCD 08-01-2029 SR 130	1.18%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.86%
8.80% PGCIL NCD 13-03-2023 XLII	0.75%
8.35% CHOLAFIN NCD 29-03-2022	0.71%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.61%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.57%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.13%
<b>Bonds/Debentures Total</b>	<b>42.21%</b>
7.17% GOI 08-01-2028	15.04%
7.95% GOI CG 28-08-2032	9.94%
7.40% GOI CG 09-09-2035	6.18%
7.72% GOI CG 25-05-2025	4.77%
8.20% GOI 24-09-2025	4.68%
6.68% GOI CG 17-09-2031	4.37%
7.37% GOI 16-04-2023	4.10%
7.26% GOI 14-01-2029	1.80%
7.32% GOI CG 28-01-2024	1.16%
8.33% GOI CG 09-07-2026	0.94%
<b>Gilts Total</b>	<b>52.99%</b>
<b>Money Market Total</b>	<b>1.96%</b>
<b>Current Assets</b>	<b>2.85%</b>
<b>Total</b>	<b>100.00%</b>

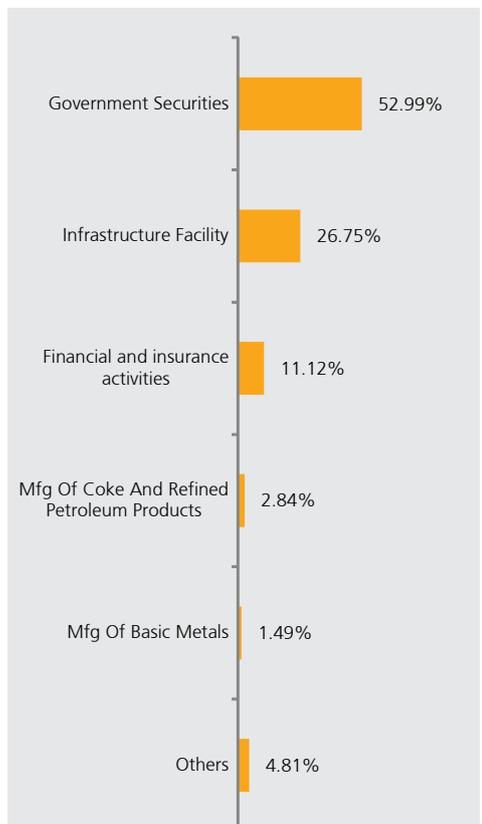
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹20.4643  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 May, 19:** ₹ 184.32 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.37 years  
**YTM of Debt Portfolio:** 6.72%

## Asset Allocation

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

## Returns

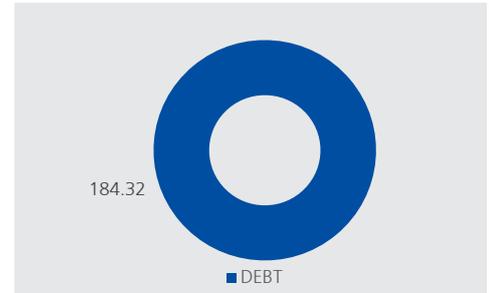
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.62%
Last 6 Months	3.00%	3.49%
Last 1 Year	-0.77%	7.15%
Last 2 Years	2.28%	6.79%
Last 3 Years	3.71%	6.80%
Since Inception	6.74%	7.44%

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

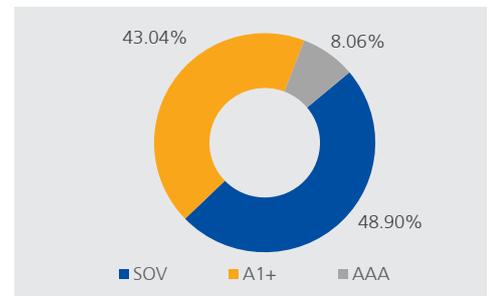
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.07%
Current Assets	0.93%
Total	100.00%

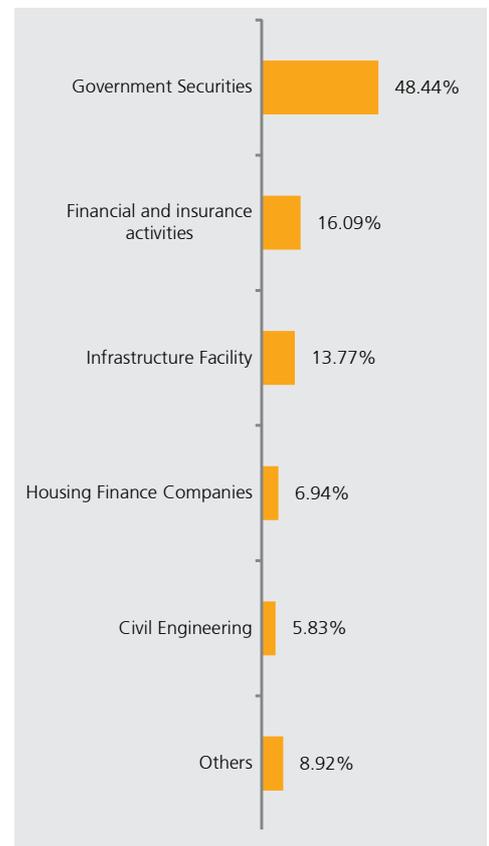
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹19.8860  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 May, 19:** ₹ 2.51 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.31 years  
**YTM of Debt Portfolio:** 6.76%

## Asset Allocation

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

## Returns

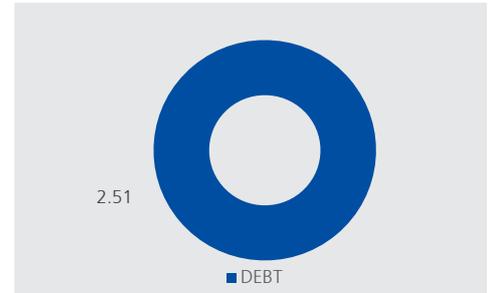
Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.62%
Last 6 Months	3.14%	3.49%
Last 1 Year	-0.99%	7.15%
Last 2 Years	2.33%	6.79%
Last 3 Years	3.76%	6.80%
Since Inception	6.61%	7.80%

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

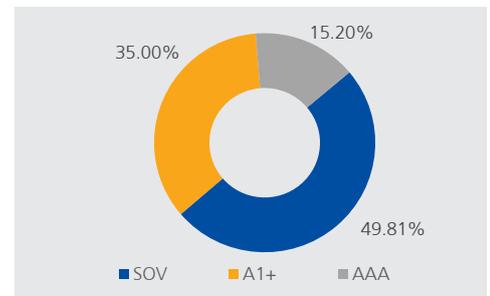
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.03%
Current Assets	-0.03%
Total	100.00%

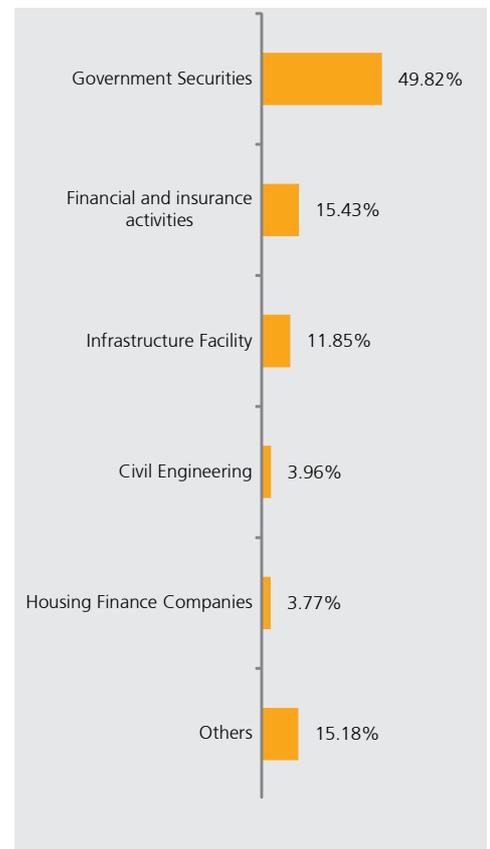
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹17.8066  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 31 May, 19:** ₹ 9.23 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.41 years  
**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

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

## Returns

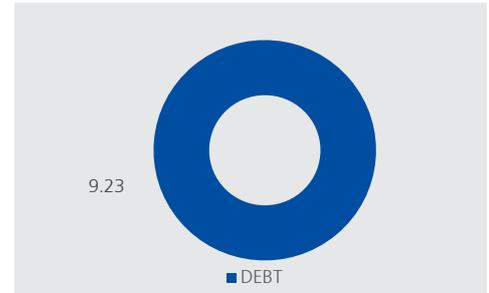
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.62%
Last 6 Months	2.99%	3.49%
Last 1 Year	-1.39%	7.15%
Last 2 Years	1.98%	6.79%
Last 3 Years	3.52%	6.80%
Since Inception	6.34%	7.63%

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

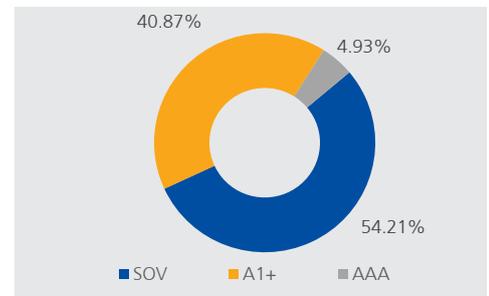
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.66%
Current Assets	0.34%
Total	100.00%

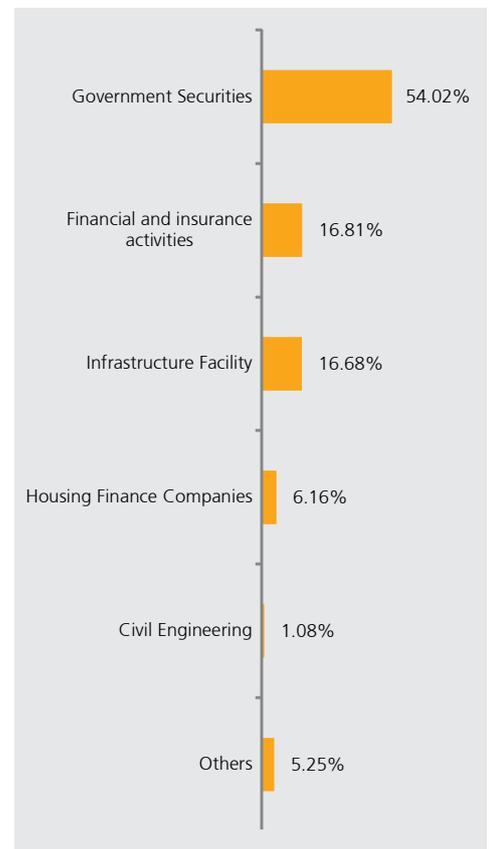
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹20.8348  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31 May, 19:** ₹ 0.53 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.41 years  
**YTM of Debt Portfolio:** 6.76%

## Asset Allocation

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

## Returns

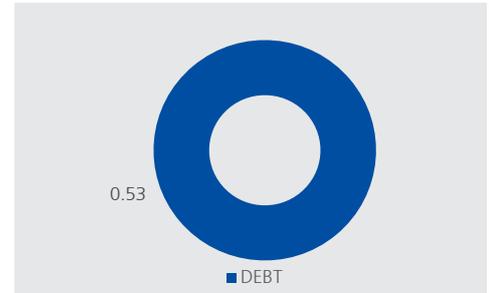
Period	Fund Returns	Index Returns
Last 1 Month	0.45%	0.62%
Last 6 Months	2.91%	3.49%
Last 1 Year	-0.92%	7.15%
Last 2 Years	2.19%	6.79%
Last 3 Years	3.66%	6.80%
Since Inception	6.73%	7.48%

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

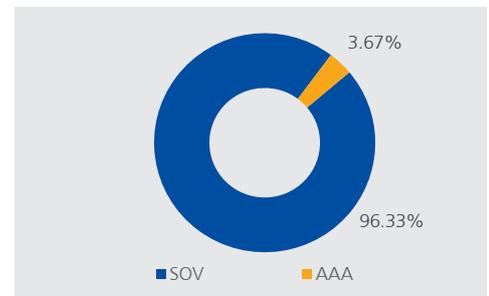
## Portfolio

Name of Instrument	% to AUM
Money Market Total	95.83%
Current Assets	4.17%
Total	100.00%

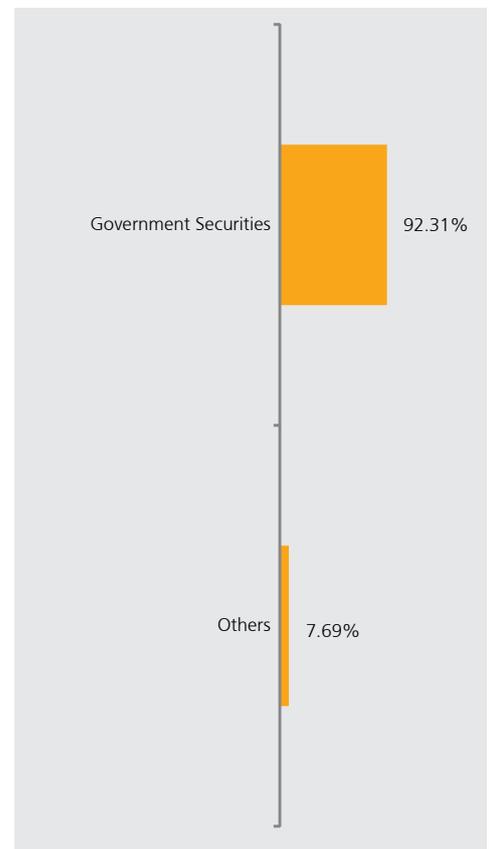
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹17.5495

**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 May, 19:** ₹ 451.11 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.69%	-
Last 6 Months	3.68%	-
Last 1 Year	7.42%	-
Last 2 Years	6.49%	-
Last 3 Years	8.34%	-
Since Inception	6.24%	-

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

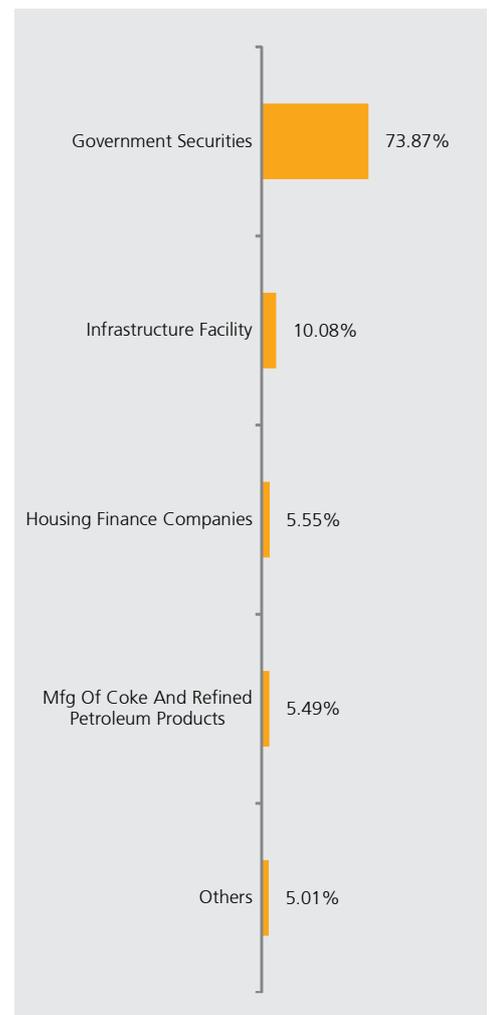
## Portfolio

Name of Instrument	% to AUM
8.95% RJIL NCD15-09-2020	5.63%
7.78% HDFC NCD 24-03-2020_Series R-004	5.55%
6.78% RIL NCD 16-09-2020 - PPD SR B	5.49%
8.15% PGCIL NCD 09-03-2020 XLIX STRPP A	3.34%
6.73% IRFC NCD 23-03-2020 SR 115	1.10%
<b>Bonds/Debentures Total</b>	<b>21.12%</b>
8.39% RAJASHTHAN SDL 2020 1503 UDAY	16.81%
6.65% GOI 09-04-2020	13.34%
8.57% WESTBENGAL SDL 16.02.2020	10.10%
8.21% RAJASHTHAN UDAY SDL 31.03.2020	10.08%
8.25% UTTARPRADESH SDL 2020 2903 UDAY	7.84%
6.35% GOI 2020	5.54%
8.53% Maharashtra SDL 27-10-2020	4.53%
8.42% Maharashtra SDL 25-08-2020	4.51%
8.53% Maharashtra SDL 10-03-2020	1.12%
<b>Gilts Total</b>	<b>73.87%</b>
<b>Money Market Total</b>	<b>2.90%</b>
<b>Current Assets</b>	<b>2.11%</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 May 2019

## Investment Objective

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

## Fund Details

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

**NAV as on 31 May, 19:** ₹15.1602

**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 May, 19:** ₹ 147.00 Crs.

## Asset Allocation

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

## Returns

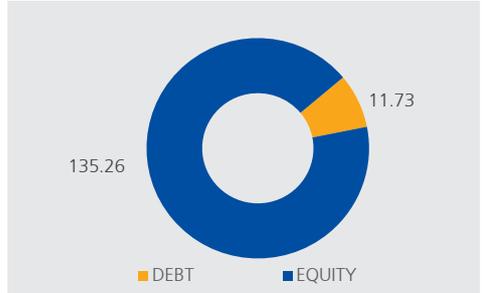
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	-
Last 6 Months	3.78%	-
Last 1 Year	6.16%	-
Last 2 Years	8.25%	-
Last 3 Years	9.20%	-
Since Inception	4.88%	-

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

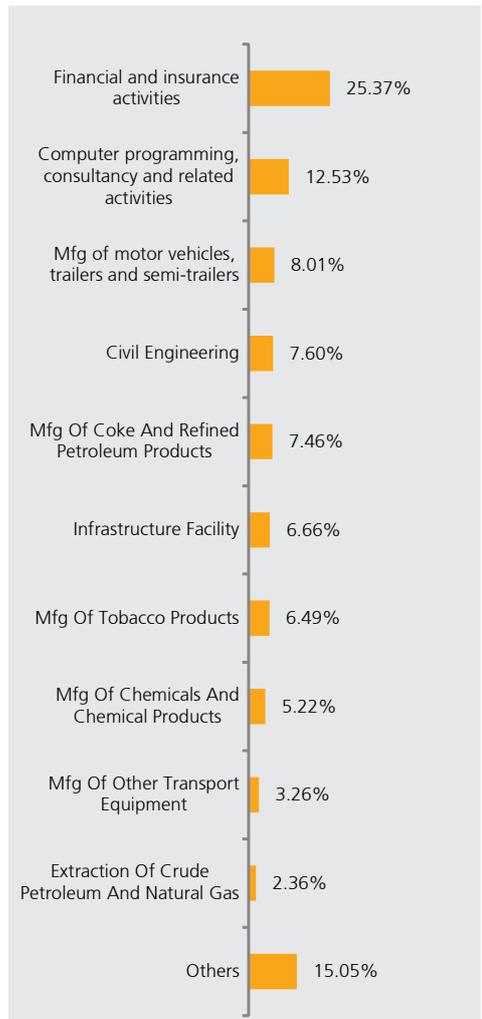
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	7.60%
RELIANCE INDUSTRIES LTD.	7.46%
ITC - FV 1	6.49%
INFOSYS LIMITED	6.14%
HDFC BANK LTD.FV-2	6.02%
TATA CONSULTANCY SERVICES LTD.	5.05%
HDFC LTD FV 2	4.34%
MARUTI UDYOG LTD.	4.00%
HINDUSTAN LEVER LTD.	3.48%
ICICI BANK LTD.FV-2	3.13%
MAHINDRA & MAHINDRA LTD.-FV5	2.63%
NTPC LIMITED	2.42%
ONGCFV-5	2.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.14%
BHARTI AIRTEL LIMITED	2.12%
POWER GRID CORP OF INDIA LTD	2.11%
KOTAK MAHINDRA BANK LIMITED_FV5	2.08%
TATA IRON & STEEL COMPANY LTD	1.81%
ASIAN PAINTS LIMITEDFV-1	1.74%
BAJAJ AUTO LTD	1.74%
COAL INDIA LIMITED	1.68%
AXIS BANK LIMITEDFV-2	1.66%
STATE BANK OF INDIAFV-1	1.52%
HERO MOTOCORP LIMITED	1.52%
Vedanta Limited	1.44%
TATA MOTORS LTD.FV-2	1.38%
HCL TECHNOLOGIES LIMITED	1.33%
BAJAJ FINANCE LIMITED	0.95%
INDUSIND BANK LIMITED	0.94%
YES BANK LTD	0.32%
<b>Equity Total</b>	<b>87.60%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	4.42%
<b>ETFs</b>	<b>4.42%</b>
<b>Money Market Total</b>	<b>7.85%</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

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

Fund Report as on 31st May 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 May, 19:** ₹17.5269

**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 May, 19:** ₹ 19.98 Crs.

## Asset Allocation

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

## Returns

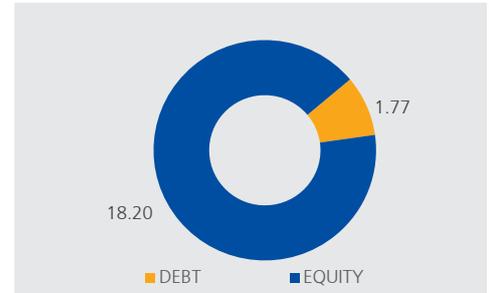
Period	Fund Returns	Index Returns
Last 1 Month	0.67%	-
Last 6 Months	5.36%	-
Last 1 Year	7.61%	-
Last 2 Years	9.60%	-
Last 3 Years	10.45%	-
Since Inception	7.28%	-

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

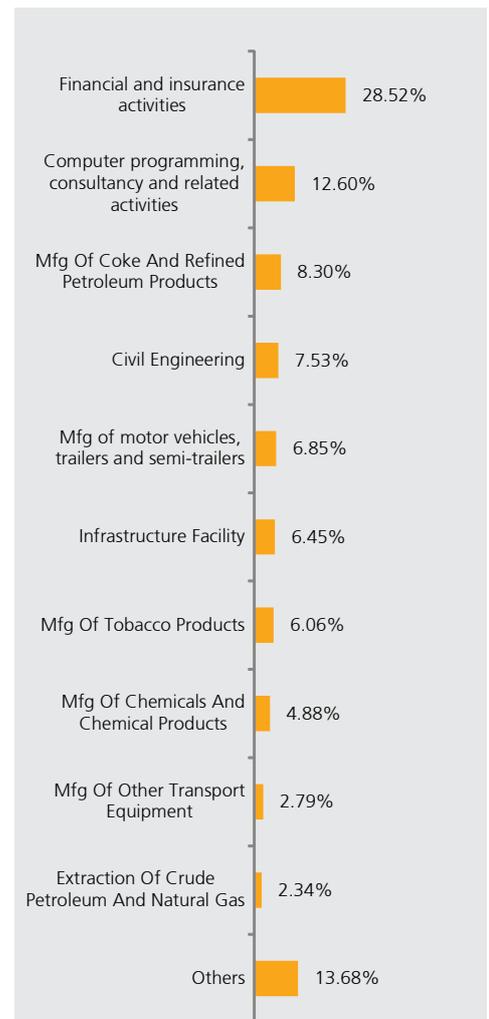
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.30%
LARSEN&TUBRO	7.53%
HDFC BANK LTD.FV-2	6.36%
INFOSYS LIMITED	6.13%
ITC - FV 1	6.06%
TATA CONSULTANCY SERVICES LTD.	5.06%
HDFC LTD FV 2	4.58%
MARUTI UDYOG LTD.	3.42%
ICICI BANK LTD.FV-2	3.31%
HINDUSTAN LEVER LTD.	3.26%
ONGCFV-5	2.34%
NTPC LIMITED	2.32%
MAHINDRA & MAHINDRA LTD.-FV5	2.26%
KOTAK MAHINDRA BANK LIMITED_FV5	2.20%
BHARTI AIRTEL LIMITED	2.12%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.04%
POWER GRID CORP OF INDIA LTD	2.01%
AXIS BANK LIMITEDFV-2	1.75%
TATA IRON & STEEL COMPANY LTD	1.73%
ASIAN PAINTS LIMITEDFV-1	1.62%
STATE BANK OF INDIAFV-1	1.61%
COAL INDIA LIMITED	1.59%
BAJAJ AUTO LTD	1.49%
HCL TECHNOLOGIES LIMITED	1.41%
Vedanta Limited	1.38%
HERO MOTOCORP LIMITED	1.30%
TATA MOTORS LTD.FV-2	1.17%
BAJAJ FINANCE LIMITED	1.06%
INDUSIND BANK LIMITED	1.01%
YES BANK LTD	0.33%
<b>Equity Total</b>	<b>86.76%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	4.36%
<b>ETFs</b>	<b>4.36%</b>
<b>Money Market Total</b>	<b>8.77%</b>
<b>Current Assets</b>	<b>0.11%</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 May 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 May, 19:** ₹18.1354

**Inception Date:** 30<sup>th</sup> March 2011

**Benchmark:** N.A

**AUM as on 31 May, 19:** ₹ 375.68 Crs.

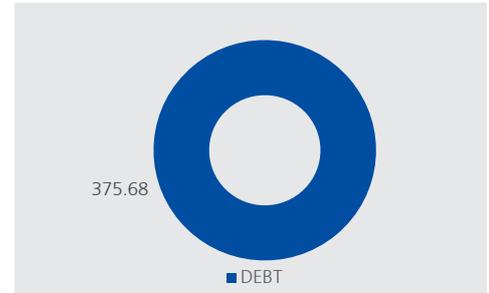
**Modified Duration of Debt Portfolio:**  
0.31 years

**YTM of Debt Portfolio:** 6.76%

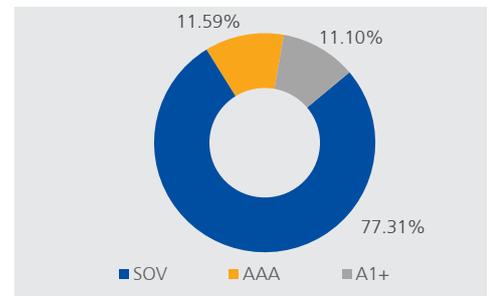
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.15%
Current Assets	-0.15%
Total	100.00%

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

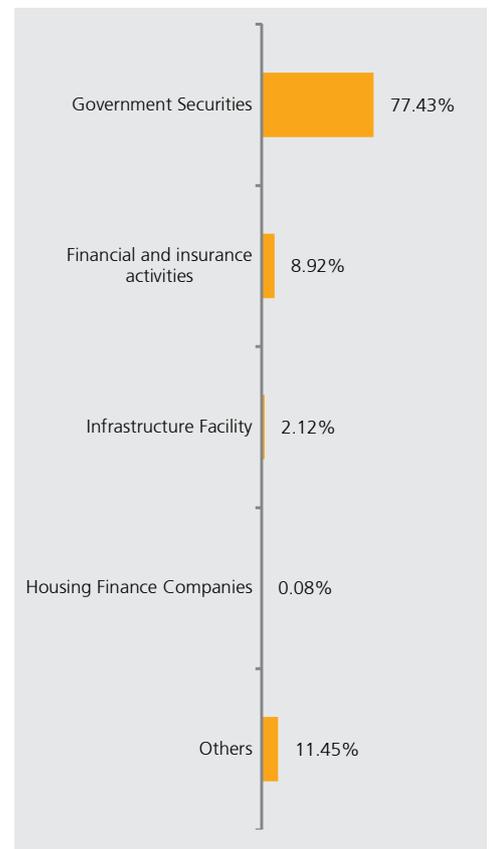
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	-
MMI / Others	00-40	100

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.53%	-
Last 6 Months	3.31%	-
Last 1 Year	6.47%	-
Last 2 Years	6.24%	-
Last 3 Years	6.34%	-
Since Inception	7.55%	-

**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

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

Fund Report as on 31st May 2019

## Investment Objective

NA

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia

**NAV as on 31 May, 19:** ₹14.3592

**Inception Date:** 14<sup>th</sup> January 2014

**Benchmark:** N.A

**AUM as on 31 May, 19:** ₹ 75.39 Crs.

**Modified Duration of Debt Portfolio:**

0.34 years

**YTM of Debt Portfolio:** 6.73%

## Asset Allocation

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

## Returns

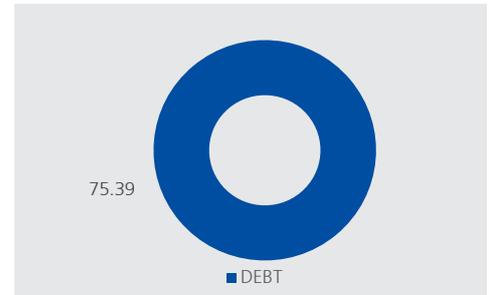
Period	Fund Returns	Index Returns
Last 1 Month	0.53%	-
Last 6 Months	3.27%	-
Last 1 Year	6.43%	-
Last 2 Years	6.23%	-
Last 3 Years	6.40%	-
Since Inception	6.96%	-

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

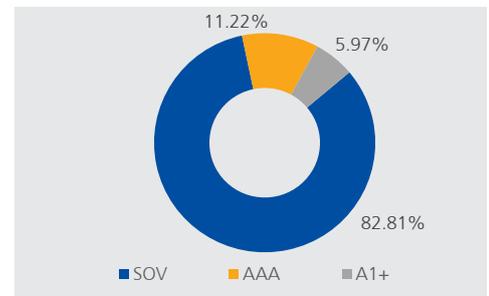
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.23%
Current Assets	-0.23%
Total	100.00%

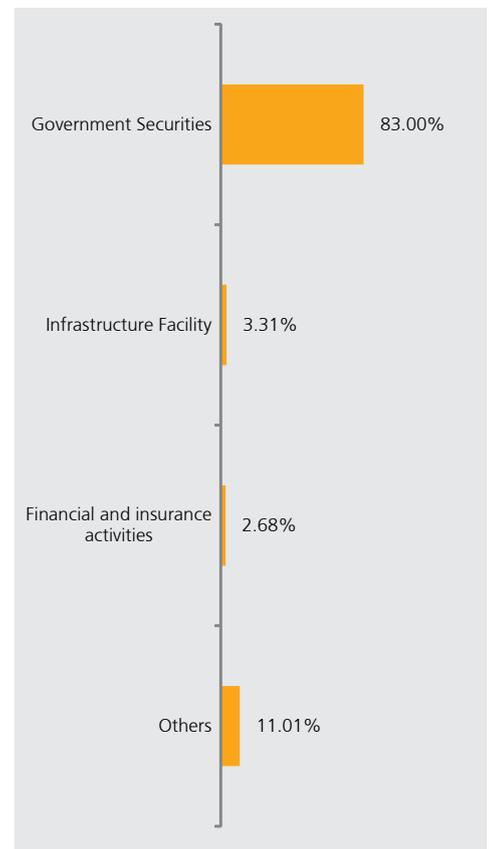
## AUM (in ₹ crs.)



## 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 May 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 May, 19:** ₹17.4860

**Inception Date:** 23<sup>rd</sup> March 2012

**Benchmark:** N.A

**AUM as on 31 May, 19:** ₹ 46.86 Crs.

**Modified Duration of Debt Portfolio:**

2.73 years

**YTM of Debt Portfolio:** 7.73%

## Asset Allocation

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

## Returns

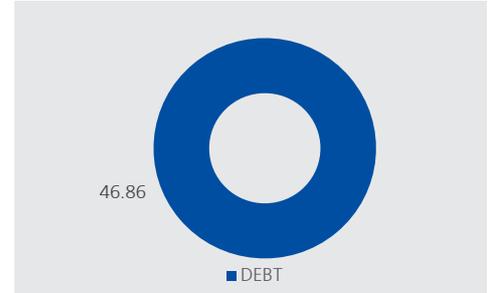
Period	Fund Returns	Index Returns
Last 1 Month	1.73%	-
Last 6 Months	5.89%	-
Last 1 Year	10.00%	-
Last 2 Years	6.43%	-
Last 3 Years	7.09%	-
Since Inception	8.08%	-

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

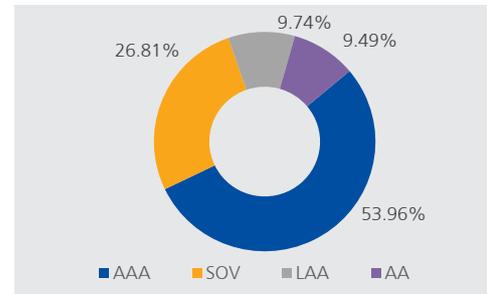
## Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	9.08%
9.55% HINDALCO NCD 25-04-2022	8.84%
9.00% NTPC NCD 25-01-2023 XLII-I	8.24%
7.17% RIL NCD PPD SR D 08-11-2022	8.22%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.39%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.88%
9.00% IHFL NCD 30-06-2026	5.70%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.23%
9.45% LICHFL NCD 30-01-2022	5.12%
8.58% HDFC NCD 18-03-2022 SR V0003	3.94%
<b>Bonds/Debentures Total</b>	<b>67.64%</b>
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.35%
8.85% SGOK SDL 2022 Jul 18	6.68%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.96%
<b>Gilts Total</b>	<b>24.99%</b>
<b>Money Market Total</b>	<b>0.57%</b>
<b>Current Assets</b>	<b>6.80%</b>
<b>Total</b>	<b>100.00%</b>

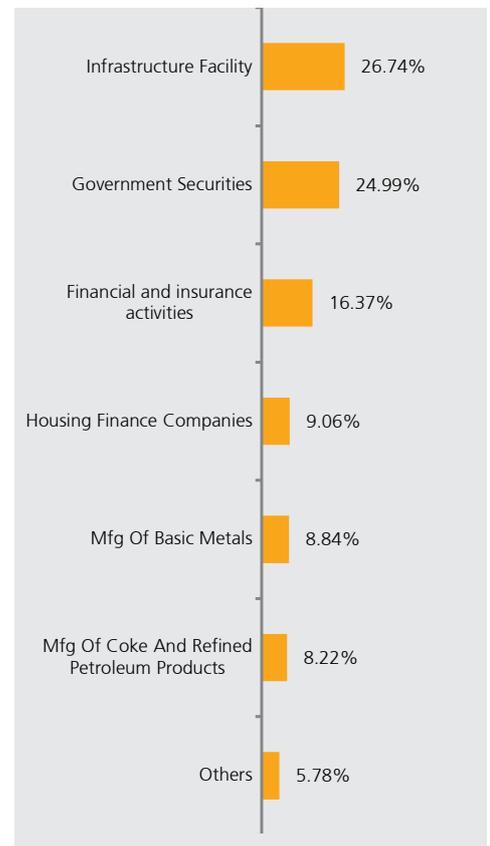
## AUM (in ₹ crs.)



## 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	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	Nifty 50 Shariah	Equity	Palak Shah	-
ULIF02710/06/08LINFRAS01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF04401/01/10LINFRAS02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06601/01/10PINFRAS02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF06101/02/08HINFRAS01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Equity	Palak Shah	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	RNLIC Make in India Index	Hybrid	Palak Shah	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Equity	Palak Shah	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULIF01701/02/08HSRGRWT01121	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
ULIF02910/06/08LMMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF03919/03/09LMMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05201/01/10PMMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF01501/02/08HMMONMRKT01121	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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