

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST MAY 2019



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# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹65.2741

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 147.68 Crs.

## Asset Allocation

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

## Returns

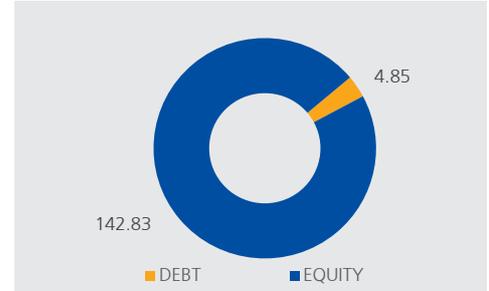
Period	Fund Returns	Index Returns
Last 1 Month	0.59%	1.42%
Last 6 Months	10.27%	14.05%
Last 1 Year	3.23%	8.43%
Last 2 Years	9.72%	11.77%
Last 3 Years	12.51%	13.83%
Since Inception	13.58%	14.57%

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

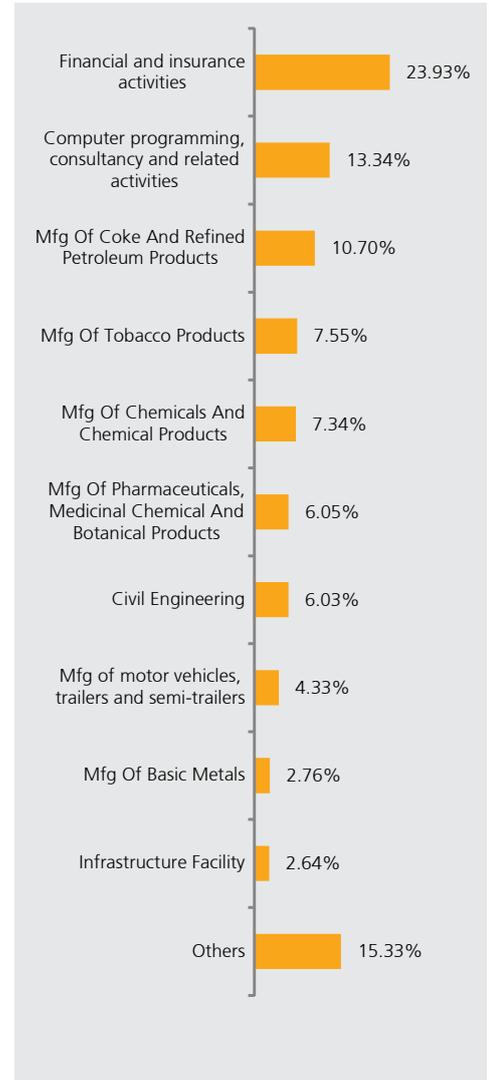
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.57%
HDFC BANK LTD.FV-2	8.41%
ITC - FV 1	7.55%
ICICI BANK LTD.FV-2	6.09%
LARSEN&TUBRO	6.03%
INFOSYS LIMITED	6.02%
TATA CONSULTANCY SERVICES LTD.	5.14%
AXIS BANK LIMITEDFV-2	3.08%
HINDUSTAN LEVER LTD.	2.81%
KOTAK MAHINDRA BANK LIMITED_FV5	2.67%
DIVIS LABORATORIES LIMITED	2.46%
MARUTI UDYOG LTD.	2.45%
GUJARAT FLUOROchemicals LTD.	2.12%
EIH LIMITED	2.02%
MAHINDRA & MAHINDRA LTD.-FV5	1.88%
HCL TECHNOLOGIES LIMITED	1.77%
SANOFI INDIA LIMITED	1.60%
ASIAN PAINTS LIMITEDFV-1	1.52%
TITAN COMPANY LIMITED	1.27%
NTPC LIMITED	1.20%
HDFC LTD FV 2	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.15%
ULTRATECH CEMCO LTD	1.12%
UNITED BREWERIES LIMITED	0.99%
COAL INDIA LIMITED	0.93%
THE FEDERAL BANK LIMITED	0.89%
BAJAJ FINANCE LIMITED	0.87%
JSW STEEL LIMITED	0.85%
AUROBINDO PHARMA LIMITED	0.84%
ACC LIMITED	0.83%
PETRONET LNG LIMITED	0.79%
HERO MOTOCORP LIMITED	0.73%
GRASIM INDUSTRIES LTD.	0.73%
MARICO LIMITED	0.69%
BRITANNIA INDUSTRIES LTD	0.65%
GAS AUTHORITY OF INDIA LTD.	0.65%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.64%
TATA IRON & STEEL COMPANY LTD	0.63%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.59%
BHARAT PETROLEUM CORP. LTD.	0.54%
UPL LIMITED	0.51%
COFFEE DAY ENTERPRISES LIMITED	0.45%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.42%
SIEMENS LIMITED	0.42%
STATE BANK OF INDIAFV-1	0.42%
UNITED SPIRITS LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.41%
DABUR INDIA LTD.	0.38%
BHARAT FORGE	0.37%
YES BANK LTD	0.34%
<b>Equity Total</b>	<b>96.72%</b>
<b>Money Market Total</b>	<b>3.19%</b>
<b>Current Assets</b>	<b>0.09%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹29.5638

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

**Benchmark:** RNLIC Diversified Large

Cap Equity Index

**AUM as on 30 April, 19:** ₹ 659.50 Crs.

## Asset Allocation

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

## Returns

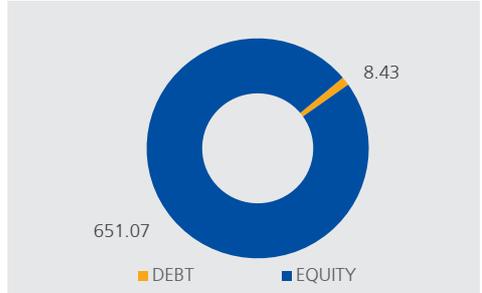
Period	Fund Returns	Index Returns
Last 1 Month	0.56%	1.42%
Last 6 Months	10.71%	14.05%
Last 1 Year	3.98%	8.43%
Last 2 Years	10.33%	11.77%
Last 3 Years	13.06%	13.83%
Since Inception	10.47%	9.24%

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

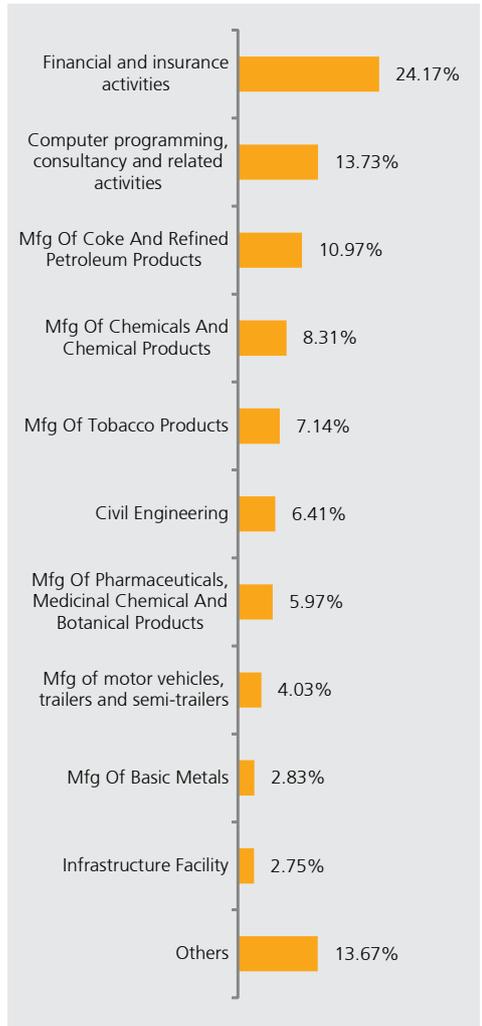
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.69%
HDFC BANK LTD.FV-2	8.83%
ITC - FV 1	7.14%
LARSEN&TUBRO	6.41%
ICICI BANK LTD.FV-2	6.34%
INFOSYS LIMITED	6.22%
TATA CONSULTANCY SERVICES LTD.	5.27%
AXIS BANK LIMITEDFV-2	3.24%
HINDUSTAN LEVER LTD.	3.02%
KOTAK MAHINDRA BANK LIMITED_FV5	2.67%
MARUTI UDYOG LTD.	2.61%
GUJARAT FLUORO CHEMICALS LTD.	2.26%
DIVIS LABORATORIES LIMITED	2.24%
EIH LIMITED	2.17%
HCL TECHNOLOGIES LIMITED	1.82%
ASIAN PAINTS LIMITEDFV-1	1.70%
SANOFI INDIA LIMITED	1.63%
MAHINDRA & MAHINDRA LTD.-FV5	1.43%
TITAN COMPANY LIMITED	1.34%
NTPC LIMITED	1.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.22%
ULTRATECH CEMCO LTD	1.19%
UNITED BREWERIES LIMITED	1.12%
COAL INDIA LIMITED	0.96%
BAJAJ FINANCE LIMITED	0.95%
JSW STEEL LIMITED	0.93%
THE FEDERAL BANK LIMITED	0.89%
AUROBINDO PHARMA LIMITED	0.88%
ACC LIMITED	0.86%
PETRONET LNG LIMITED	0.85%
HERO MOTOCORP LIMITED	0.77%
MARICO LIMITED	0.72%
HINDALCO INDUSTRIES LTD FV RE 1	0.71%
BRITANNIA INDUSTRIES LTD	0.67%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.67%
GRASIM INDUSTRIES LTD.	0.65%
GAS AUTHORITY OF INDIA LTD.	0.64%
BHARAT PETROLEUM CORP. LTD.	0.61%
HINDUSTAN ZINC LIMITEDFV-2	0.61%
TATA IRON & STEEL COMPANY LTD	0.60%
UPL LIMITED	0.56%
HDFC LTD FV 2	0.49%
SIEMENS LIMITED	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.45%
STATE BANK OF INDIAFV-1	0.42%
BHARAT FORGE	0.42%
TECH MAHINDRA LIMITEDFV-5	0.42%
DABUR INDIA LTD.	0.42%
BERGER PAINTS (I) LIMITED	0.35%
YES BANK LTD	0.34%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.32%
UNITED SPIRITS LIMITED	0.30%
<b>Equity Total</b>	<b>98.72%</b>
<b>Money Market Total</b>	<b>1.78%</b>
<b>Current Assets</b>	<b>-0.50%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹24.1171

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 1,682.13 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	95
Gsec / Debt	00-00	-
MMI / Others	00-25	5

## Returns

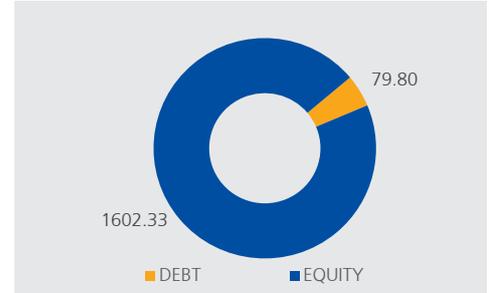
Period	Fund Returns	Index Returns
Last 1 Month	0.59%	1.42%
Last 6 Months	10.33%	14.05%
Last 1 Year	4.39%	8.43%
Last 2 Years	10.48%	11.77%
Last 3 Years	12.61%	13.83%
Since Inception	9.92%	9.04%

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

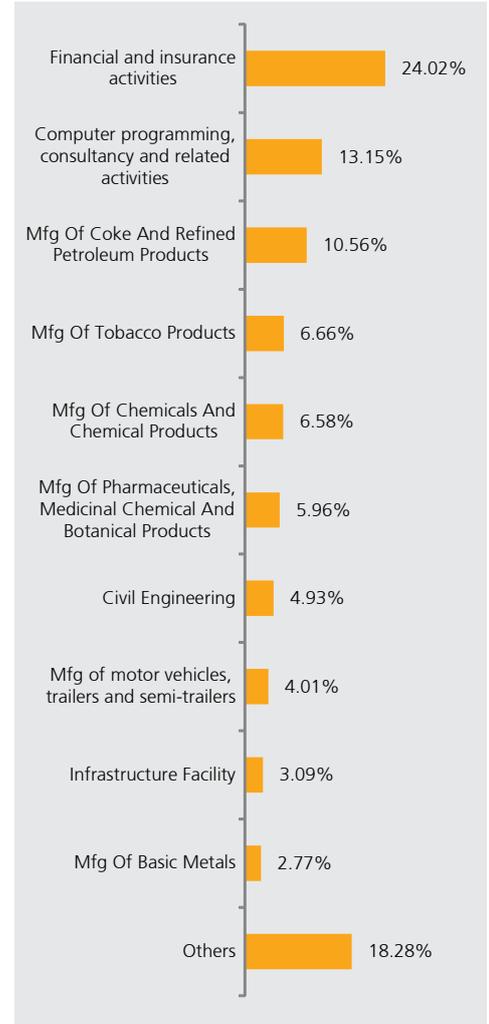
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.64%
HDFC BANK LTD.FV-2	7.68%
ITC - FV 1	6.66%
ICICI BANK LTD.FV-2	6.40%
INFOSYS LIMITED	6.23%
LARSEN&TUBRO	4.93%
TATA CONSULTANCY SERVICES LTD.	4.91%
AXIS BANK LIMITEDFV-2	3.12%
KOTAK MAHINDRA BANK LIMITED_FV5	3.11%
MARUTI UDYOG LTD.	2.59%
HINDUSTAN LEVER LTD.	2.40%
DIVIS LABORATORIES LIMITED	2.15%
EIH LIMITED	2.09%
GUJARAT FLUORO CHEMICALS LTD.	2.03%
SANOFI INDIA LIMITED	1.92%
NTPC LIMITED	1.64%
HCL TECHNOLOGIES LIMITED	1.62%
TITAN COMPANY LIMITED	1.50%
MAHINDRA & MAHINDRA LTD.-FV5	1.42%
ASIAN PAINTS LIMITEDFV-1	1.33%
THE FEDERAL BANK LIMITED	1.09%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
ULTRATECH CEMCO LTD	1.05%
SHOPPERS STOP LIMITED	1.05%
STATE BANK OF INDIAFV-1	1.04%
UNITED BREWERIES LIMITED	1.03%
BAJAJ FINANCE LIMITED	0.94%
TATA IRON & STEEL COMPANY LTD	0.89%
COAL INDIA LIMITED	0.88%
PETRONET LNG LIMITED	0.83%
AUROBINDO PHARMA LIMITED	0.80%
JSW STEEL LIMITED	0.79%
ACC LIMITED	0.73%
GRASIM INDUSTRIES LTD.	0.70%
HERO MOTOCORP LIMITED	0.69%
MARICO LIMITED	0.67%
BRITANNIA INDUSTRIES LTD	0.62%
GAS AUTHORITY OF INDIA LTD.	0.62%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.56%
UNITED SPIRITS LIMITED	0.56%
HINDUSTAN ZINC LIMITEDFV-2	0.50%
BHARAT PETROLEUM CORP. LTD.	0.48%
UPL LIMITED	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.45%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.39%
SIEMENS LIMITED	0.39%
DABUR INDIA LTD.	0.35%
YES BANK LTD	0.34%
BHARAT FORGE	0.34%
HDFC LTD FV 2	0.30%
GLAXOSMITHKLINE CONSUMER	0.20%
HEALTHCARE LIMITED	0.05%
POLYCAB INDIA LIMITED	0.05%
<b>Equity Total</b>	<b>95.26%</b>
<b>Money Market Total</b>	<b>4.51%</b>
<b>Current Assets</b>	<b>0.24%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹32.4061

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 61.45 Crs.

## Asset Allocation

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

## Returns

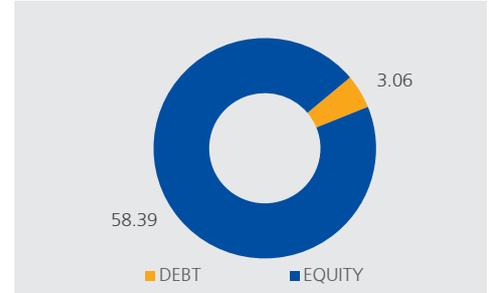
Period	Fund Returns	Index Returns
Last 1 Month	0.58%	1.42%
Last 6 Months	10.35%	14.05%
Last 1 Year	3.42%	8.43%
Last 2 Years	9.75%	11.77%
Last 3 Years	12.52%	13.83%
Since Inception	10.17%	10.06%

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

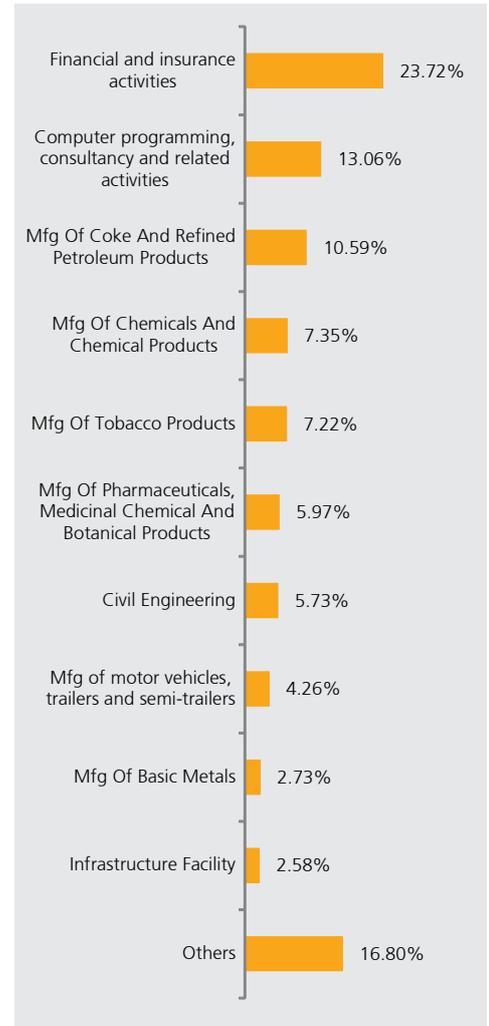
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.46%
HDFC BANK LTD.FV-2	8.24%
ITC - FV 1	7.22%
ICICI BANK LTD.FV-2	5.97%
INFOSYS LIMITED	5.89%
LARSEN&TUBRO	5.73%
TATA CONSULTANCY SERVICES LTD.	5.03%
AXIS BANK LIMITEDFV-2	3.03%
HINDUSTAN LEVER LTD.	2.87%
KOTAK MAHINDRA BANK LIMITED_FV5	2.66%
DIVIS LABORATORIES LIMITED	2.42%
MARUTI UDYOG LTD.	2.42%
GUJARAT FLUOROchemicals LTD.	2.09%
EIH LIMITED	2.01%
MAHINDRA & MAHINDRA LTD.-FV5	1.84%
HCL TECHNOLOGIES LIMITED	1.73%
SANOFI INDIA LIMITED	1.59%
ASIAN PAINTS LIMITEDFV-1	1.51%
HDFC LTD FV 2	1.26%
TITAN COMPANY LIMITED	1.26%
NTPC LIMITED	1.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
ULTRATECH CEMCO LTD	1.10%
UNITED BREWERIES LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.94%
COAL INDIA LIMITED	0.91%
THE FEDERAL BANK LIMITED	0.88%
JSW STEEL LIMITED	0.83%
AUROBINDO PHARMA LIMITED	0.82%
PETRONET LNG LIMITED	0.78%
ACC LIMITED	0.75%
HERO MOTOCORP LIMITED	0.72%
GRASIM INDUSTRIES LTD.	0.71%
MARICO LIMITED	0.68%
HINDUSTAN ZINC LIMITEDFV-2	0.64%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
BRITANNIA INDUSTRIES LTD	0.63%
TATA IRON & STEEL COMPANY LTD	0.62%
GAS AUTHORITY OF INDIA LTD.	0.61%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.59%
BHARAT PETROLEUM CORP. LTD.	0.54%
UPL LIMITED	0.50%
COFFEE DAY ENTERPRISES LIMITED	0.45%
SIEMENS LIMITED	0.42%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.42%
UNITED SPIRITS LIMITED	0.41%
STATE BANK OF INDIAFV-1	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
DABUR INDIA LTD.	0.38%
BHARAT FORGE	0.37%
YES BANK LTD	0.34%
<b>Equity Total</b>	<b>95.02%</b>
<b>Money Market Total</b>	<b>4.85%</b>
<b>Current Assets</b>	<b>0.13%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

### Investment Objective

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

### Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹28.4424

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 83.50 Crs.

### Asset Allocation

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

### Returns

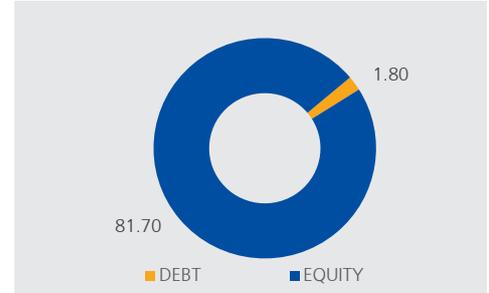
Period	Fund Returns	Index Returns
Last 1 Month	0.63%	1.42%
Last 6 Months	10.68%	14.05%
Last 1 Year	4.25%	8.43%
Last 2 Years	10.34%	11.77%
Last 3 Years	12.96%	13.83%
Since Inception	9.16%	14.87%

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

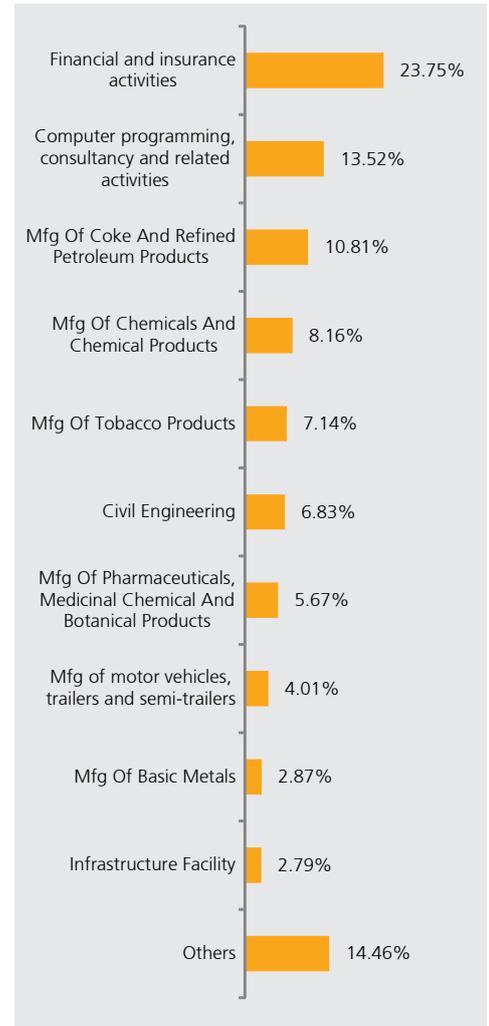
### Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.50%
HDFC BANK LTD.FV-2	8.69%
ITC - FV 1	7.14%
LARSEN&TUBRO	6.83%
ICICI BANK LTD.FV-2	6.27%
INFOSYS LIMITED	6.13%
TATA CONSULTANCY SERVICES LTD.	5.18%
HINDUSTAN LEVER LTD.	3.21%
AXIS BANK LIMITEDFV-2	2.97%
DIVIS LABORATORIES LIMITED	2.69%
KOTAK MAHINDRA BANK LIMITED_FV5	2.66%
MARUTI UDYOG LTD.	2.58%
GUJARAT FLUOROchemicals LTD.	2.27%
EIH LIMITED	2.18%
HCL TECHNOLOGIES LIMITED	1.79%
ASIAN PAINTS LIMITEDFV-1	1.70%
MAHINDRA & MAHINDRA LTD.-FV5	1.43%
TITAN COMPANY LIMITED	1.33%
NTPC LIMITED	1.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.20%
ULTRATECH CEMCO LTD	1.18%
UNITED BREWERIES LIMITED	1.10%
SANOFI INDIA LIMITED	0.96%
COAL INDIA LIMITED	0.94%
BAJAJ FINANCE LIMITED	0.94%
JSW STEEL LIMITED	0.93%
THE FEDERAL BANK LIMITED	0.90%
PETRONET LNG LIMITED	0.84%
HINDUSTAN ZINC LIMITEDFV-2	0.82%
AUROBINDO PHARMA LIMITED	0.82%
ACC LIMITED	0.80%
HERO MOTOCORP LIMITED	0.76%
GRASIM INDUSTRIES LTD.	0.74%
HINDALCO INDUSTRIES LTD FV RE 1	0.71%
MARICO LIMITED	0.71%
GAS AUTHORITY OF INDIA LTD.	0.70%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.68%
BHARAT PETROLEUM CORP. LTD.	0.62%
UPL LIMITED	0.56%
HDFC LTD FV 2	0.55%
BRITANNIA INDUSTRIES LTD	0.49%
SIEMENS LIMITED	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.45%
BHARAT FORGE	0.43%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.43%
STATE BANK OF INDIAFV-1	0.42%
DABUR INDIA LTD.	0.42%
TATA IRON & STEEL COMPANY LTD	0.42%
TECH MAHINDRA LIMITEDFV-5	0.41%
YES BANK LTD	0.34%
UNITED SPIRITS LIMITED	0.30%
<b>Equity Total</b>	<b>97.84%</b>
<b>Money Market Total</b>	<b>2.25%</b>
<b>Current Assets</b>	<b>-0.09%</b>
<b>Total</b>	<b>100.00%</b>

### AUM (in ₹ crs.)



### Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

### Investment Objective

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

### Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹23.8252

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 60.47 Crs.

### Asset Allocation

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

### Returns

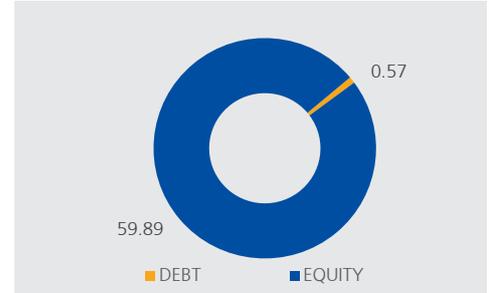
Period	Fund Returns	Index Returns
Last 1 Month	0.59%	1.42%
Last 6 Months	10.34%	14.05%
Last 1 Year	4.68%	8.43%
Last 2 Years	10.83%	11.77%
Last 3 Years	12.88%	13.83%
Since Inception	9.78%	9.04%

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

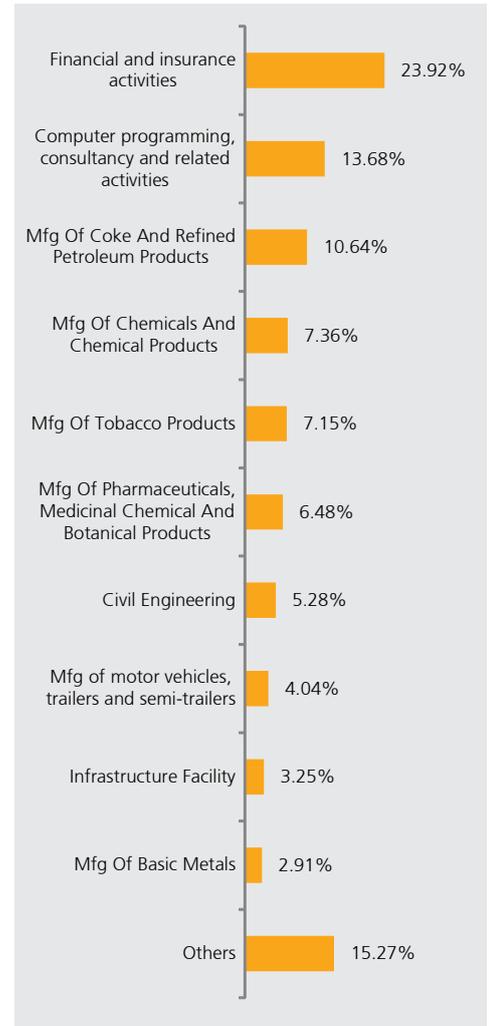
### Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.71%
HDFC BANK LTD.FV-2	7.94%
ITC - FV 1	7.15%
INFOSYS LIMITED	6.34%
ICICI BANK LTD.FV-2	6.21%
LARSEN&TUBRO	5.28%
TATA CONSULTANCY SERVICES LTD.	5.18%
KOTAK MAHINDRA BANK LIMITED_FV5	3.13%
AXIS BANK LIMITEDFV-2	2.92%
HINDUSTAN LEVER LTD.	2.73%
DIVIS LABORATORIES LIMITED	2.53%
MARUTI UDYOG LTD.	2.51%
GUJARAT FLUOROCEMICALS LTD.	2.18%
EIH LIMITED	2.10%
SANOFI INDIA LIMITED	1.92%
HCL TECHNOLOGIES LIMITED	1.72%
NTPC LIMITED	1.66%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
ASIAN PAINTS LIMITEDFV-1	1.53%
TITAN COMPANY LIMITED	1.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.17%
SHOPPERS STOP LIMITED	1.17%
ULTRATECH CEMCO LTD	1.14%
UNITED BREWERIES LIMITED	1.14%
THE FEDERAL BANK LIMITED	1.12%
STATE BANK OF INDIAFV-1	1.04%
COAL INDIA LIMITED	0.99%
PETRONET LNG LIMITED	0.92%
JSW STEEL LIMITED	0.89%
BAJAJ FINANCE LIMITED	0.88%
AUROBINDO PHARMA LIMITED	0.86%
GRASIM INDUSTRIES LTD.	0.79%
ACC LIMITED	0.76%
HERO MOTOCORP LIMITED	0.75%
TATA IRON & STEEL COMPANY LTD	0.72%
MARICO LIMITED	0.70%
GAS AUTHORITY OF INDIA LTD.	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
BRITANNIA INDUSTRIES LTD	0.66%
HINDUSTAN ZINC LIMITEDFV-2	0.64%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.57%
UNITED SPIRITS LIMITED	0.57%
UPL LIMITED	0.52%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
BHARAT PETROLEUM CORP. LTD.	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.46%
TECH MAHINDRA LIMITEDFV-5	0.45%
SIEMENS LIMITED	0.44%
DABUR INDIA LTD.	0.40%
BHARAT FORGE	0.37%
YES BANK LTD	0.34%
HDFC LTD FV 2	0.33%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.21%
<b>Equity Total</b>	<b>99.05%</b>
<b>Money Market Total</b>	<b>1.42%</b>
<b>Current Assets</b>	<b>-0.48%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹23.4534

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 13.27 Crs.

## Asset Allocation

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

## Returns

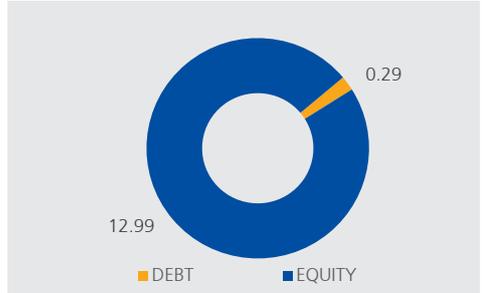
Period	Fund Returns	Index Returns
Last 1 Month	0.75%	1.42%
Last 6 Months	10.69%	14.05%
Last 1 Year	3.72%	8.43%
Last 2 Years	9.99%	11.77%
Last 3 Years	12.80%	13.83%
Since Inception	7.92%	7.51%

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

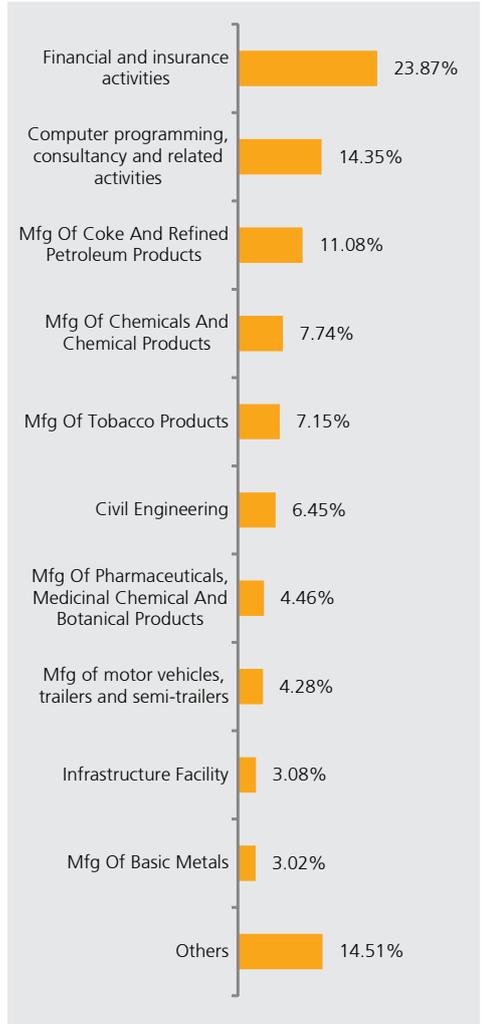
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.60%
HDFC BANK LTD.FV-2	8.77%
ITC - FV 1	7.15%
ICICI BANK LTD.FV-2	6.90%
LARSEN&TUBRO	6.45%
INFOSYS LIMITED	6.43%
TATA CONSULTANCY SERVICES LTD.	5.50%
HINDUSTAN LEVER LTD.	3.04%
MARUTI UDYOG LTD.	2.85%
KOTAK MAHINDRA BANK LIMITED_FV5	2.68%
AXIS BANK LIMITEDFV-2	2.62%
DIVIS LABORATORIES LIMITED	2.25%
HCL TECHNOLOGIES LIMITED	1.98%
EIH LIMITED	1.95%
ASIAN PAINTS LIMITEDFV-1	1.93%
GUJARAT FLUOROCEMICALS LTD.	1.68%
TITAN COMPANY LIMITED	1.44%
MAHINDRA & MAHINDRA LTD.-FV5	1.43%
NTPC LIMITED	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.33%
ULTRATECH CEMCO LTD	1.30%
UNITED BREWERIES LIMITED	1.24%
JSW STEEL LIMITED	1.04%
COAL INDIA LIMITED	1.00%
BAJAJ FINANCE LIMITED	0.94%
PETRONET LNG LIMITED	0.93%
AUROBINDO PHARMA LIMITED	0.89%
THE FEDERAL BANK LIMITED	0.86%
HERO MOTOCORP LIMITED	0.83%
GAS AUTHORITY OF INDIA LTD.	0.80%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.77%
STATE BANK OF INDIAFV-1	0.75%
MARICO LIMITED	0.74%
HINDUSTAN ZINC LIMITEDFV-2	0.73%
BHARAT PETROLEUM CORP. LTD.	0.71%
ACC LIMITED	0.67%
GRASIM INDUSTRIES LTD.	0.65%
UPL LIMITED	0.62%
SIEMENS LIMITED	0.51%
BHARAT FORGE	0.49%
TATA IRON & STEEL COMPANY LTD	0.46%
DABUR INDIA LTD.	0.46%
COFFEE DAY ENTERPRISES LIMITED	0.46%
TECH MAHINDRA LIMITEDFV-5	0.44%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.41%
BRITANNIA INDUSTRIES LTD	0.36%
YES BANK LTD	0.34%
UNITED SPIRITS LIMITED	0.31%
<b>Equity Total</b>	<b>97.84%</b>
<b>Money Market Total</b>	<b>2.76%</b>
<b>Current Assets</b>	<b>-0.61%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 30 April, 19:** ₹24.2852

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

**Benchmark:** RNLIC Diversified Large Cap

Equity Index

**AUM as on 30 April, 19:** ₹ 3.86 Crs.

## Asset Allocation

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

## Returns

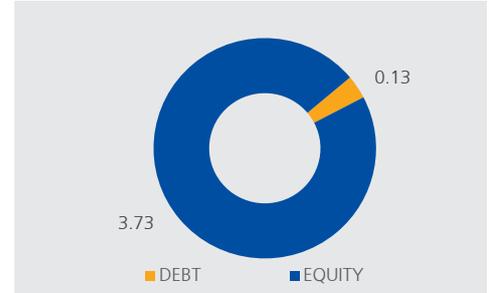
Period	Fund Returns	Index Returns
Last 1 Month	0.60%	1.42%
Last 6 Months	10.21%	14.05%
Last 1 Year	4.96%	8.43%
Last 2 Years	10.87%	11.77%
Last 3 Years	12.85%	13.83%
Since Inception	10.01%	9.04%

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

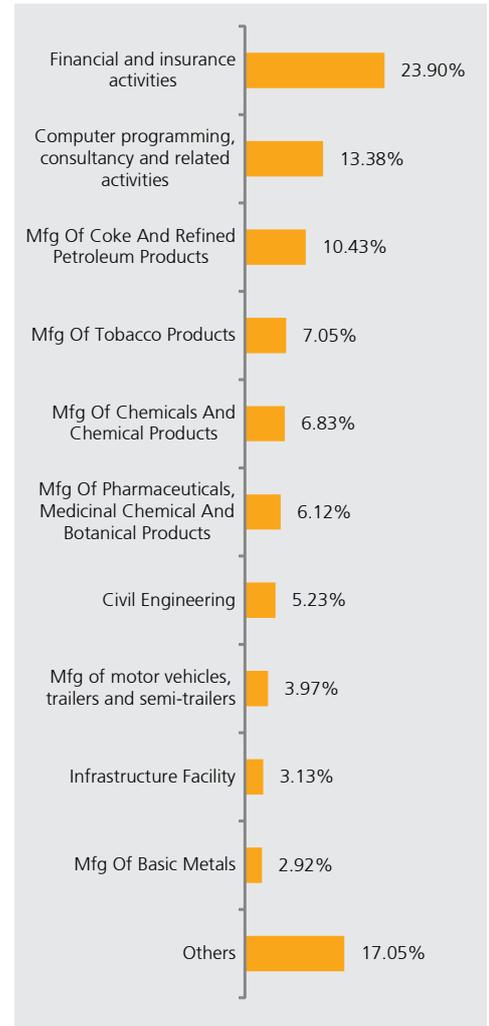
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.54%
HDFC BANK LTD.FV-2	7.96%
ITC - FV 1	7.05%
INFOSYS LIMITED	6.27%
ICICI BANK LTD.FV-2	5.96%
LARSEN&TUBRO	5.23%
TATA CONSULTANCY SERVICES LTD.	5.03%
KOTAK MAHINDRA BANK LIMITED_FV5	3.11%
AXIS BANK LIMITEDFV-2	2.81%
HINDUSTAN LEVER LTD.	2.59%
MARUTI UDYOG LTD.	2.40%
DIVIS LABORATORIES LIMITED	2.37%
GUJARAT FLUOROCEMICALS LTD.	2.06%
EIH LIMITED	1.98%
SANOFI INDIA LIMITED	1.80%
HCL TECHNOLOGIES LIMITED	1.66%
NTPC LIMITED	1.64%
MAHINDRA & MAHINDRA LTD.-FV5	1.57%
TITAN COMPANY LIMITED	1.50%
ASIAN PAINTS LIMITEDFV-1	1.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
SHOPPERS STOP LIMITED	1.12%
THE FEDERAL BANK LIMITED	1.11%
ULTRATECH CEMCO LTD	1.10%
STATE BANK OF INDIAFV-1	1.07%
UNITED BREWERIES LIMITED	1.07%
BAJAJ FINANCE LIMITED	0.98%
COAL INDIA LIMITED	0.93%
TATA IRON & STEEL COMPANY LTD	0.89%
PETRONET LNG LIMITED	0.87%
JSW STEEL LIMITED	0.83%
AUROBINDO PHARMA LIMITED	0.82%
GRASIM INDUSTRIES LTD.	0.78%
HERO MOTOCORP LIMITED	0.72%
ACC LIMITED	0.71%
MARICO LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
BRITANNIA INDUSTRIES LTD	0.62%
GAS AUTHORITY OF INDIA LTD.	0.61%
HINDUSTAN ZINC LIMITEDFV-2	0.57%
UNITED SPIRITS LIMITED	0.56%
HDFC LTD FV 2	0.56%
COFFEE DAY ENTERPRISES LIMITED	0.45%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.45%
BHARAT PETROLEUM CORP. LTD.	0.44%
TECH MAHINDRA LIMITEDFV-5	0.42%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.42%
SIEMENS LIMITED	0.41%
UPL LIMITED	0.39%
DABUR INDIA LTD.	0.38%
BHARAT FORGE	0.35%
YES BANK LTD	0.34%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.21%
<b>Equity Total</b>	<b>96.54%</b>
<b>Money Market Total</b>	<b>3.29%</b>
<b>Current Assets</b>	<b>0.17%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹28.3421

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 30 April, 19:** ₹ 56.05 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	00-00	-
MMI / Others	00-40	2

## Returns

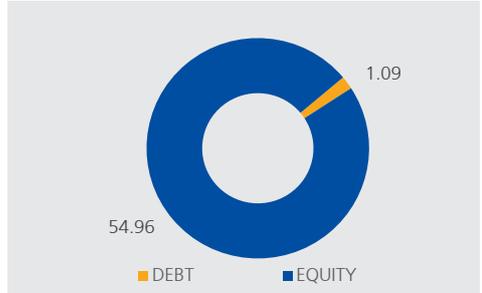
Period	Fund Returns	Index Returns
Last 1 Month	2.40%	2.48%
Last 6 Months	8.00%	10.60%
Last 1 Year	1.21%	4.81%
Last 2 Years	7.11%	8.84%
Last 3 Years	9.53%	12.34%
Since Inception	10.04%	7.56%

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

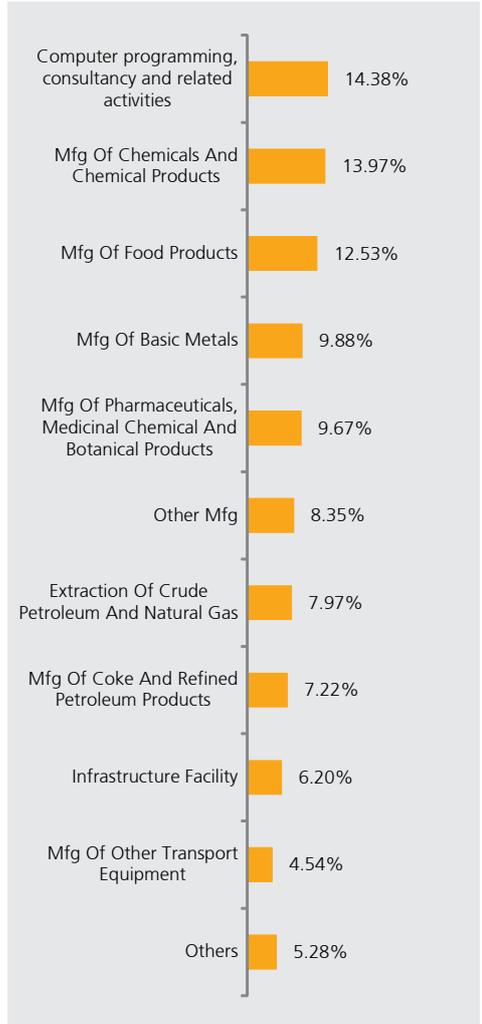
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.53%
HCL TECHNOLOGIES LIMITED	8.42%
TITAN COMPANY LIMITED	8.35%
ONGCFV-5	7.97%
GAS AUTHORITY OF INDIA LTD.	6.20%
INDIAN OIL CORPORATION LIMITED	6.00%
TECH MAHINDRA LIMITEDFV-5	5.97%
ASIAN PAINTS LIMITEDFV-1	5.44%
CIPLA LTD.	5.05%
GLAXOSMITHKLINE CONSUMER HEALTH-CARE LIMITED	4.80%
AUROBINDO PHARMA LIMITED	4.63%
HERO MOTOCORP LIMITED	4.54%
TATA IRON & STEEL COMPANY LTD	4.40%
HINDALCO INDUSTRIES LTD FV RE 1	4.22%
BRITANNIA INDUSTRIES LTD	4.18%
NESTLE INDIA LIMITED	3.55%
GRASIM INDUSTRIES LTD.	3.34%
JSW STEEL LIMITED	1.26%
BHARAT PETROLEUM CORP. LTD.	1.22%
<b>Equity Total</b>	<b>98.06%</b>
<b>Money Market Total</b>	<b>1.93%</b>
<b>Current Assets</b>	<b>0.003%</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 (ULIF04601/01/10LPUEQUY02121)

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹21.4808

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 30 April, 19:** ₹ 217.86 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	93
Gsec / Debt	00-00	-
MMI / Others	00-40	7

## Returns

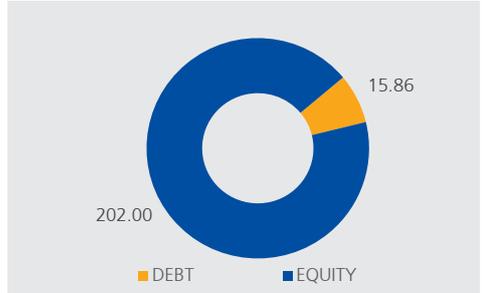
Period	Fund Returns	Index Returns
Last 1 Month	2.35%	2.48%
Last 6 Months	7.63%	10.60%
Last 1 Year	0.93%	4.81%
Last 2 Years	7.13%	8.84%
Last 3 Years	9.65%	12.34%
Since Inception	8.56%	8.12%

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

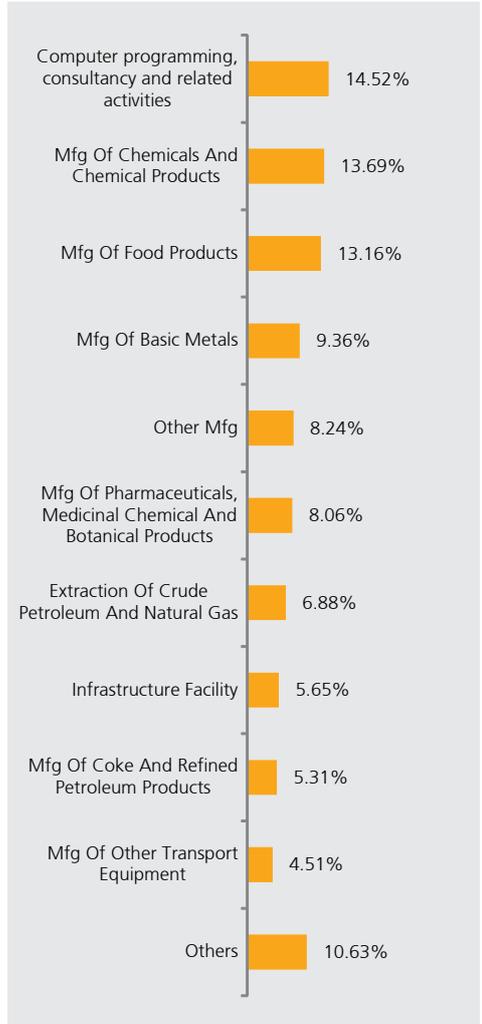
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.56%
HCL TECHNOLOGIES LIMITED	8.43%
TITAN COMPANY LIMITED	8.24%
ONGCFV-5	6.88%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.15%
TECH MAHINDRA LIMITEDFV-5	6.08%
GAS AUTHORITY OF INDIA LTD.	5.65%
ASIAN PAINTS LIMITEDFV-1	5.13%
HERO MOTOCORP LIMITED	4.51%
TATA IRON & STEEL COMPANY LTD	4.50%
AUROBINDO PHARMA LIMITED	4.43%
INDIAN OIL CORPORATION LIMITED	4.39%
BRITANNIA INDUSTRIES LTD	3.95%
HINDALCO INDUSTRIES LTD FV RE 1	3.78%
CIPLA LTD.	3.63%
GRASIM INDUSTRIES LTD.	3.35%
NESTLE INDIA LIMITED	3.05%
JSW STEEL LIMITED	1.08%
BHARAT PETROLEUM CORP. LTD.	0.91%
<b>Equity Total</b>	<b>92.72%</b>
<b>Money Market Total</b>	<b>7.11%</b>
<b>Current Assets</b>	<b>0.17%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹21.7883

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 30 April, 19:** ₹ 11.39 Crs.

## Asset Allocation

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

## Returns

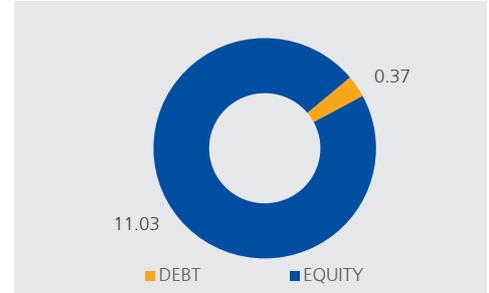
Period	Fund Returns	Index Returns
Last 1 Month	2.43%	2.48%
Last 6 Months	8.41%	10.60%
Last 1 Year	1.49%	4.81%
Last 2 Years	7.30%	8.84%
Last 3 Years	9.70%	12.34%
Since Inception	8.73%	8.12%

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

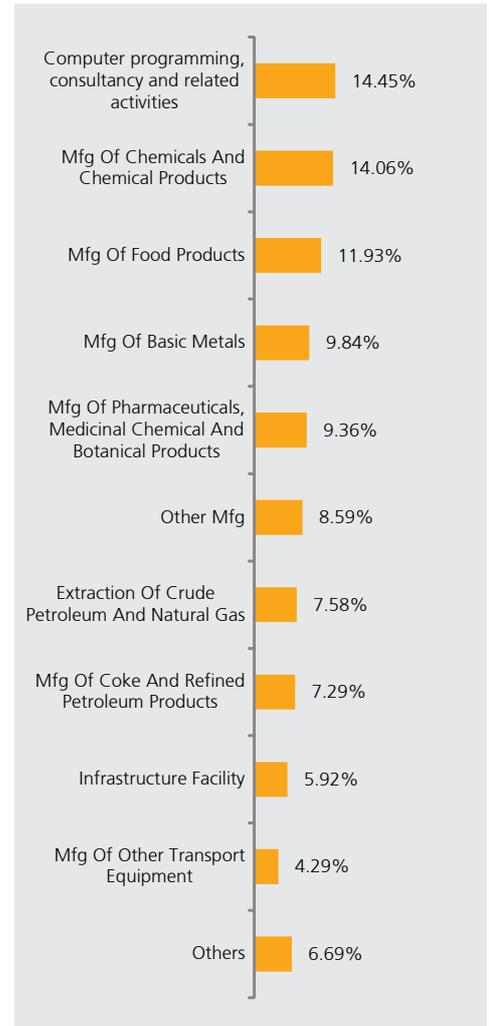
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.62%
TITAN COMPANY LIMITED	8.59%
HCL TECHNOLOGIES LIMITED	8.25%
ONGCFV-5	7.58%
TECH MAHINDRA LIMITEDFV-5	6.20%
INDIAN OIL CORPORATION LIMITED	6.18%
GAS AUTHORITY OF INDIA LTD.	5.92%
ASIAN PAINTS LIMITEDFV-1	5.44%
AUROBINDO PHARMA LIMITED	4.89%
TATA IRON & STEEL COMPANY LTD	4.64%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	4.59%
CIPLA LTD.	4.47%
HERO MOTOCORP LIMITED	4.29%
HINDALCO INDUSTRIES LTD FV RE 1	4.01%
BRITANNIA INDUSTRIES LTD	3.99%
GRASIM INDUSTRIES LTD.	3.46%
NESTLE INDIA LIMITED	3.35%
JSW STEEL LIMITED	1.19%
BHARAT PETROLEUM CORP. LTD.	1.11%
<b>Equity Total</b>	<b>96.76%</b>
<b>Money Market Total</b>	<b>3.18%</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 Pure Equity Fund 1 (ULIF01601/02/08HPUEQUTY01121)

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹25.6069

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 30 April, 19:** ₹ 0.65 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	94
Gsec / Debt	00-00	-
MMI / Others	00-40	6

## Returns

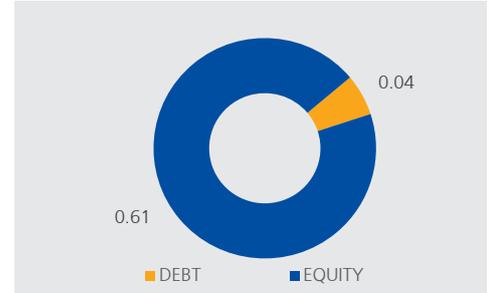
Period	Fund Returns	Index Returns
Last 1 Month	3.04%	2.48%
Last 6 Months	8.63%	10.60%
Last 1 Year	1.78%	4.81%
Last 2 Years	7.63%	8.84%
Last 3 Years	9.88%	12.34%
Since Inception	9.15%	8.00%

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

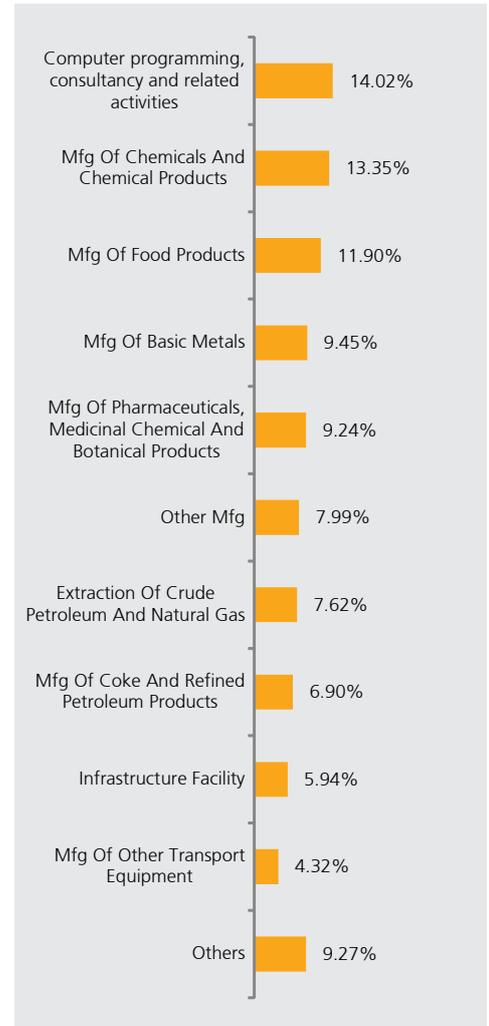
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.16%
HCL TECHNOLOGIES LIMITED	8.06%
TITAN COMPANY LIMITED	7.99%
ONGCFV-5	7.62%
TECH MAHINDRA LIMITEDFV-5	5.96%
GAS AUTHORITY OF INDIA LTD.	5.94%
INDIAN OIL CORPORATION LIMITED	5.74%
ASIAN PAINTS LIMITEDFV-1	5.19%
CIPLA LTD.	4.83%
GLAXOSMITHKLINE CONSUMER	4.59%
HEALTHCARE LIMITED	4.42%
AUROBINDO PHARMA LIMITED	4.42%
HERO MOTOCORP LIMITED	4.32%
TATA IRON & STEEL COMPANY LTD	4.21%
HINDALCO INDUSTRIES LTD FV RE 1	4.04%
BRITANNIA INDUSTRIES LTD	3.96%
NESTLE INDIA LIMITED	3.35%
GRASIM INDUSTRIES LTD.	3.18%
JSW STEEL LIMITED	1.20%
BHARAT PETROLEUM CORP. LTD.	1.17%
<b>Equity Total</b>	<b>93.92%</b>
<b>Money Market Total</b>	<b>5.99%</b>
<b>Current Assets</b>	<b>0.09%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Infrastructure Fund 1 (ULIF02710/06/08LINFRASST01121)

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹12.0481

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 30 April, 19:** ₹ 22.36 Crs.

## Asset Allocation

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

## Returns

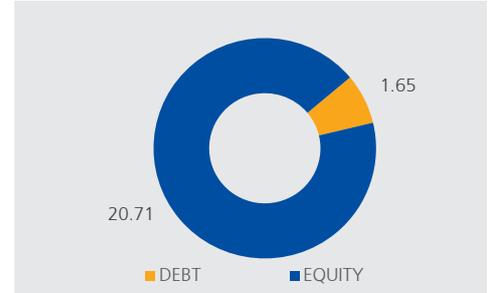
Period	Fund Returns	Index Returns
Last 1 Month	2.38%	1.65%
Last 6 Months	5.75%	5.66%
Last 1 Year	-5.95%	-3.93%
Last 2 Years	0.98%	4.13%
Last 3 Years	10.55%	9.85%
Since Inception	1.73%	3.02%

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

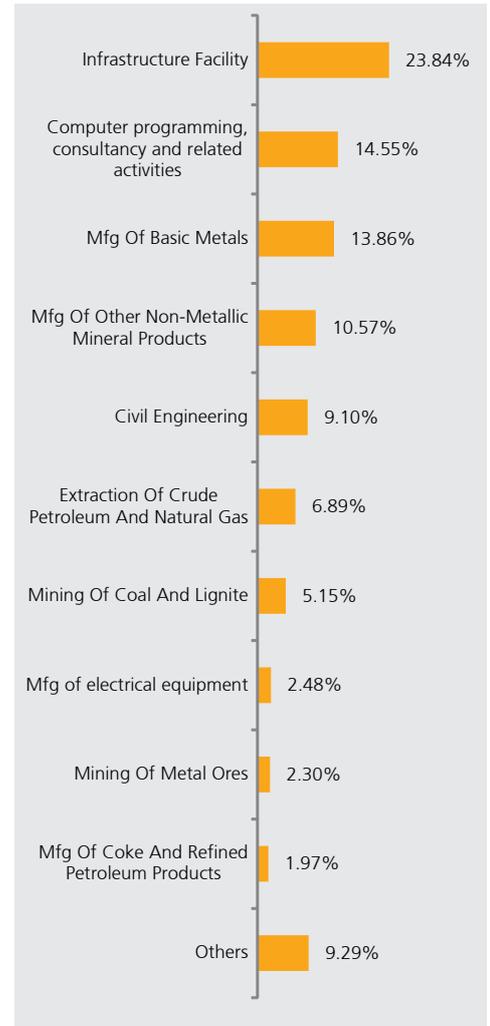
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.10%
NTPC LIMITED	7.30%
ONGCFV-5	6.89%
INFOSYS LIMITED	6.80%
GAS AUTHORITY OF INDIA LTD.	6.78%
ULTRATECH CEMCO LTD	6.65%
TATA CONSULTANCY SERVICES LTD.	6.34%
POWER GRID CORP OF INDIA LTD	5.77%
TATA IRON & STEEL COMPANY LTD	5.29%
COAL INDIA LIMITED	5.15%
JSW STEEL LIMITED	4.14%
ACC LIMITED	3.92%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.17%
HINDALCO INDUSTRIES LTD FV RE 1	2.96%
Vedanta Limited	2.30%
RELIANCE INDUSTRIES LTD.	1.97%
SIEMENS LIMITED	1.67%
HINDUSTAN ZINC LIMITEDFV-2	1.47%
HCL TECHNOLOGIES LIMITED	1.06%
INDRAPRASTHA GAS LIMITED	0.81%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.80%
VOLTAS LTD	0.75%
SUNDRAM FASTENERS LIMITED	0.73%
EIH LIMITED	0.43%
<b>Equity Total</b>	<b>92.62%</b>
<b>Money Market Total</b>	<b>7.31%</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

## Life Infrastructure Fund 2 (ULIF04401/01/10LINFRASST02121)

Fund Report as on 30th April 2019

### Investment Objective

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

### Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹12.3569

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 30 April, 19:** ₹ 10.32 Crs.

### Asset Allocation

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

### Returns

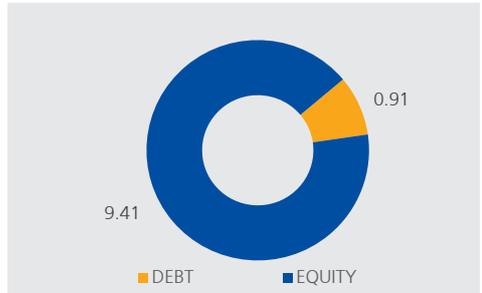
Period	Fund Returns	Index Returns
Last 1 Month	2.28%	1.65%
Last 6 Months	5.57%	5.66%
Last 1 Year	-5.86%	-3.93%
Last 2 Years	1.06%	4.13%
Last 3 Years	10.65%	9.85%
Since Inception	2.30%	0.80%

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

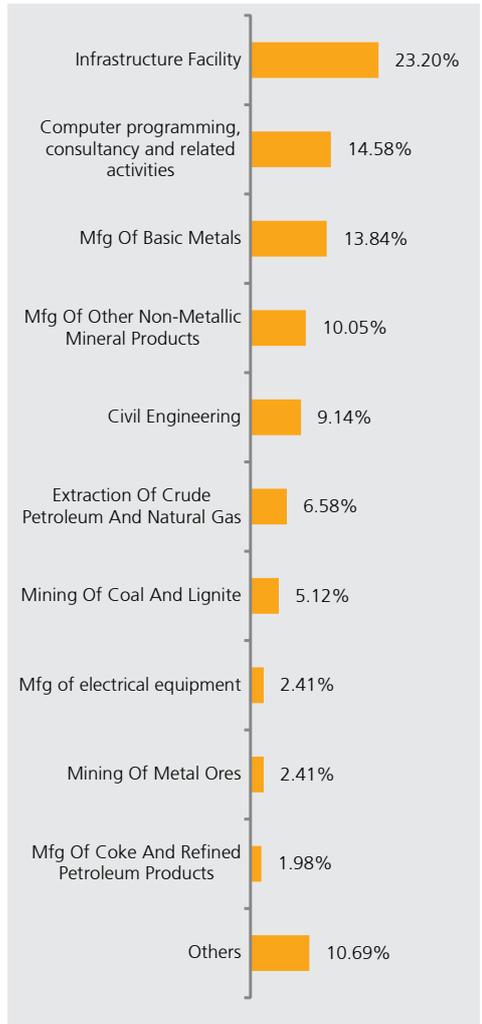
### Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.14%
NTPC LIMITED	7.08%
INFOSYS LIMITED	6.83%
ONGCFV-5	6.58%
GAS AUTHORITY OF INDIA LTD.	6.40%
ULTRATECH CEMCO LTD	6.32%
TATA CONSULTANCY SERVICES LTD.	6.32%
POWER GRID CORP OF INDIA LTD	5.75%
TATA IRON & STEEL COMPANY LTD	5.17%
COAL INDIA LIMITED	5.12%
JSW STEEL LIMITED	4.06%
ACC LIMITED	3.72%
HINDALCO INDUSTRIES LTD FV RE 1	3.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.16%
Vedanta Limited	2.41%
RELIANCE INDUSTRIES LTD.	1.98%
SIEMENS LIMITED	1.62%
HINDUSTAN ZINC LIMITED FV-2	1.41%
HCL TECHNOLOGIES LIMITED	1.04%
INDRAPRASTHA GAS LIMITED	0.81%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.80%
VOLTAS LTD	0.75%
SUNDRAM FASTENERS LIMITED	0.72%
EIH LIMITED	0.40%
<b>Equity Total</b>	<b>91.18%</b>
<b>Money Market Total</b>	<b>8.99%</b>
<b>Current Assets</b>	<b>-0.17%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹12.7168

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 30 April, 19:** ₹ 3.80 Crs.

## Asset Allocation

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

## Returns

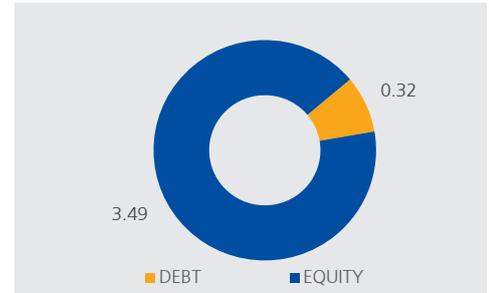
Period	Fund Returns	Index Returns
Last 1 Month	2.35%	1.65%
Last 6 Months	5.71%	5.66%
Last 1 Year	-5.34%	-3.93%
Last 2 Years	1.13%	4.13%
Last 3 Years	10.77%	9.85%
Since Inception	2.62%	0.80%

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

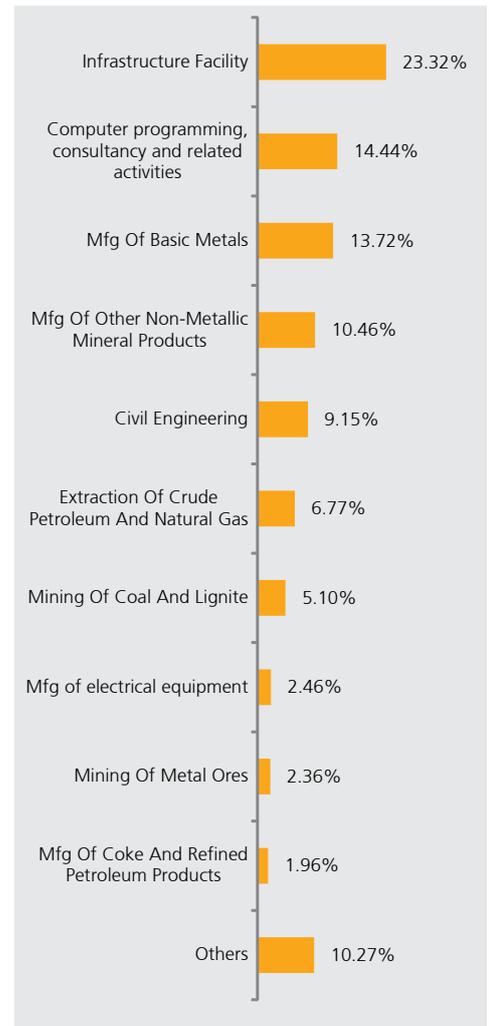
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.15%
NTPC LIMITED	7.18%
INFOSYS LIMITED	6.81%
ONGCFV-5	6.77%
GAS AUTHORITY OF INDIA LTD.	6.61%
ULTRATECH CEMCO LTD	6.58%
TATA CONSULTANCY SERVICES LTD.	6.18%
POWER GRID CORP OF INDIA LTD	5.62%
TATA IRON & STEEL COMPANY LTD	5.19%
COAL INDIA LIMITED	5.10%
JSW STEEL LIMITED	4.05%
ACC LIMITED	3.88%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.10%
HINDALCO INDUSTRIES LTD FV RE 1	3.01%
Vedanta Limited	2.36%
RELIANCE INDUSTRIES LTD.	1.96%
SIEMENS LIMITED	1.66%
HINDUSTAN ZINC LIMITEDFV-2	1.46%
HCL TECHNOLOGIES LIMITED	1.05%
INDRAPRASTHA GAS LIMITED	0.80%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.79%
VOLTAS LTD	0.74%
SUNDRAM FASTENERS LIMITED	0.72%
EIH LIMITED	0.42%
<b>Equity Total</b>	<b>91.62%</b>
<b>Money Market Total</b>	<b>7.89%</b>
<b>Current Assets</b>	<b>0.49%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹11.8019

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 30 April, 19:** ₹ 0.27 Crs.

## Asset Allocation

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

## Returns

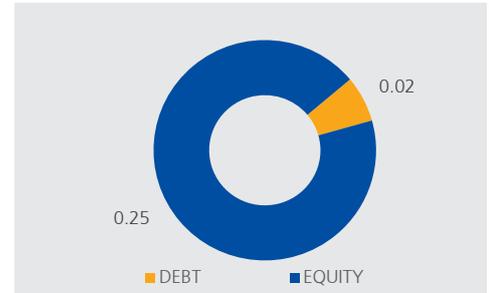
Period	Fund Returns	Index Returns
Last 1 Month	2.36%	1.65%
Last 6 Months	5.95%	5.66%
Last 1 Year	-5.43%	-3.93%
Last 2 Years	1.33%	4.13%
Last 3 Years	10.78%	9.85%
Since Inception	1.56%	3.04%

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

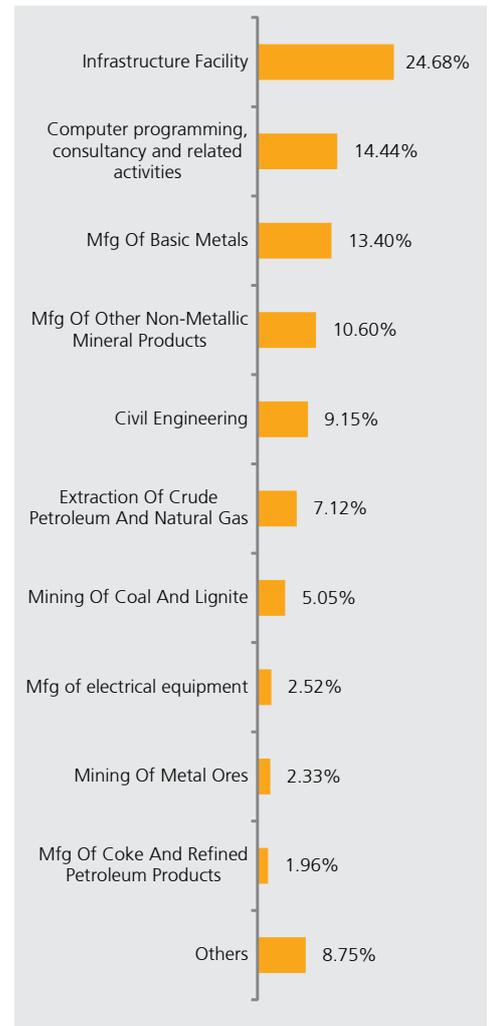
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.15%
NTPC LIMITED	7.28%
ONGCFV-5	7.12%
GAS AUTHORITY OF INDIA LTD.	7.04%
INFOSYS LIMITED	6.74%
ULTRATECH CEMCO LTD	6.67%
TATA CONSULTANCY SERVICES LTD.	6.20%
POWER GRID CORP OF INDIA LTD	6.12%
TATA IRON & STEEL COMPANY LTD	5.20%
COAL INDIA LIMITED	5.05%
JSW STEEL LIMITED	4.06%
ACC LIMITED	3.93%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.41%
HINDALCO INDUSTRIES LTD FV RE 1	2.65%
Vedanta Limited	2.33%
RELIANCE INDUSTRIES LTD.	1.96%
SIEMENS LIMITED	1.70%
HINDUSTAN ZINC LIMITEDFV-2	1.49%
HCL TECHNOLOGIES LIMITED	1.10%
INDRAPRASTHA GAS LIMITED	0.83%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.83%
VOLTAS LTD	0.78%
SUNDRAM FASTENERS LIMITED	0.76%
EIH LIMITED	0.45%
<b>Equity Total</b>	<b>93.24%</b>
<b>Money Market Total</b>	<b>6.44%</b>
<b>Current Assets</b>	<b>0.32%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹19.5104

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 April, 19:** ₹ 21.21 Crs.

## Asset Allocation

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

## Returns

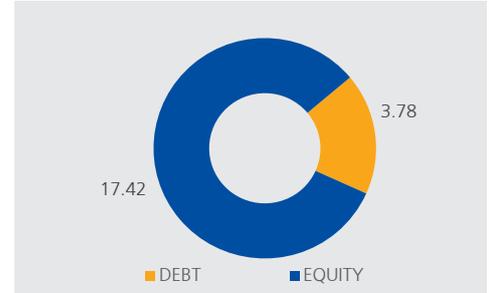
Period	Fund Returns	Index Returns
Last 1 Month	0.20%	0.61%
Last 6 Months	8.37%	10.88%
Last 1 Year	-0.21%	3.68%
Last 2 Years	3.21%	2.63%
Last 3 Years	14.36%	12.70%
Since Inception	6.33%	7.75%

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

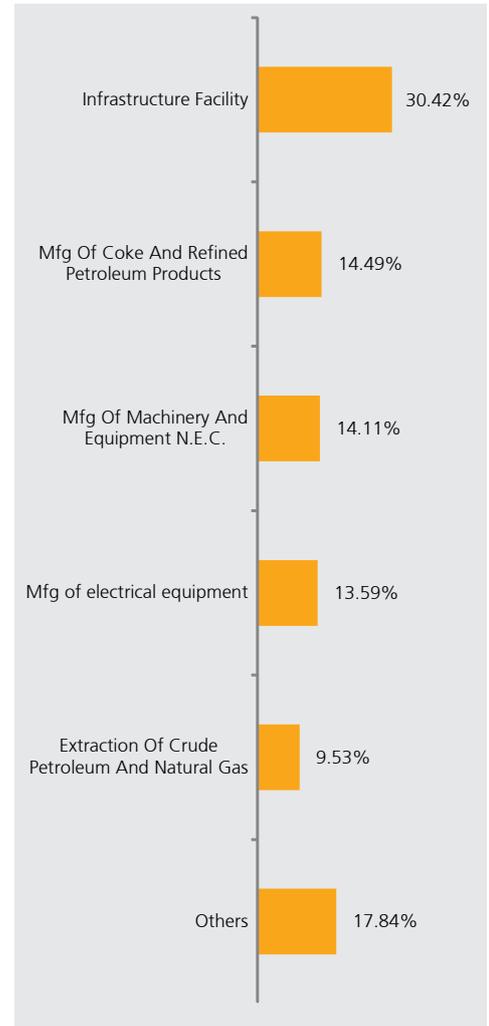
## Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.53%
GAS AUTHORITY OF INDIA LTD.	9.53%
RELIANCE INDUSTRIES LTD.	9.45%
VOLTAS LTD	9.03%
SIEMENS LIMITED	8.72%
NTPC LIMITED	6.60%
POWER GRID CORP OF INDIA LTD	5.91%
PETRONET LNG LIMITED	5.31%
KIRLOSKAR CUMMINS	5.09%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.88%
INDIAN OIL CORPORATION LIMITED	4.69%
INDRAPRASTHA GAS LIMITED	3.07%
CASTROL INDIA LIMITED	0.35%
<b>Equity Total</b>	<b>82.16%</b>
<b>Money Market Total</b>	<b>17.88%</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 Energy Fund 2 (ULIF04101/01/10LEENERGYF02121)

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹16.8507

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 April, 19:** ₹ 7.38 Crs.

## Asset Allocation

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

## Returns

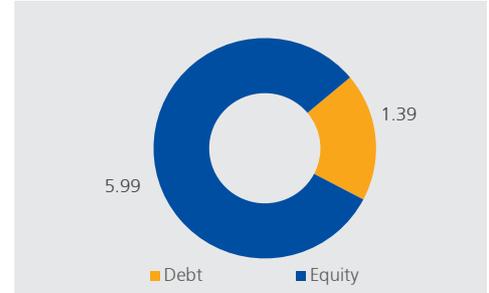
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	0.61%
Last 6 Months	8.28%	10.88%
Last 1 Year	-0.10%	3.68%
Last 2 Years	3.26%	2.63%
Last 3 Years	14.56%	12.70%
Since Inception	5.77%	5.30%

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

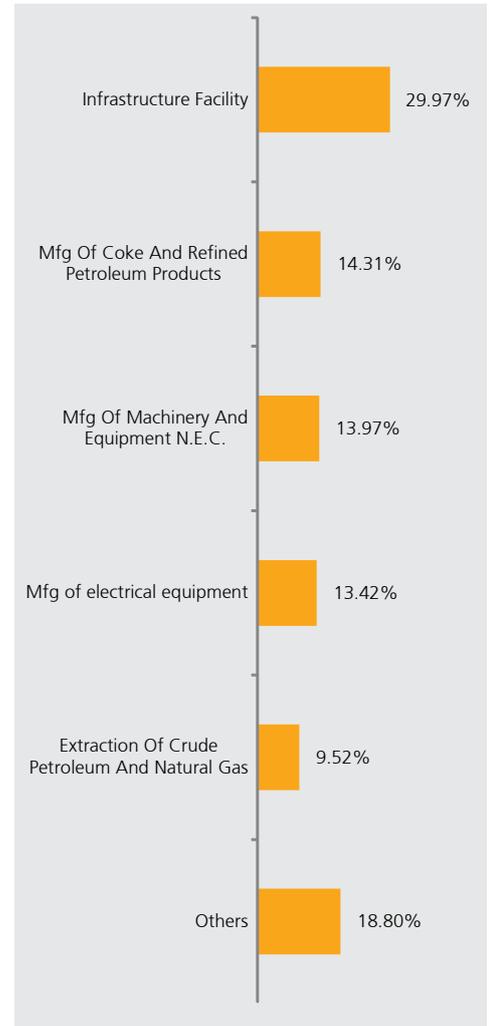
## Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.52%
RELIANCE INDUSTRIES LTD.	9.43%
GAS AUTHORITY OF INDIA LTD.	9.38%
VOLTAS LTD	9.01%
SIEMENS LIMITED	8.70%
NTPC LIMITED	6.59%
POWER GRID CORP OF INDIA LTD	5.72%
PETRONET LNG LIMITED	5.30%
KIRLOSKAR CUMMINS	4.96%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.72%
INDIAN OIL CORPORATION LIMITED	4.54%
INDRAPRASTHA GAS LIMITED	2.98%
CASTROL INDIA LIMITED	0.34%
<b>Equity Total</b>	<b>81.20%</b>
<b>Money Market Total</b>	<b>19.54%</b>
<b>Current Assets</b>	<b>-0.74%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹16.5297

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 April, 19:** ₹ 4.37 Crs.

## Asset Allocation

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

## Returns

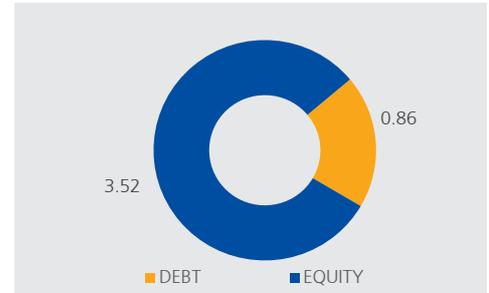
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	0.61%
Last 6 Months	8.32%	10.88%
Last 1 Year	0.44%	3.68%
Last 2 Years	3.47%	2.63%
Last 3 Years	14.65%	12.70%
Since Inception	5.55%	5.30%

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

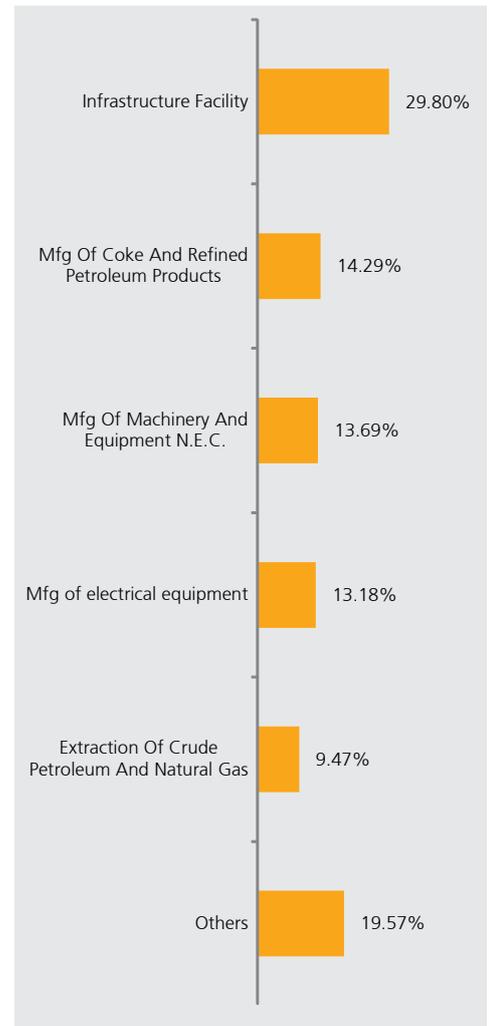
## Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.47%
GAS AUTHORITY OF INDIA LTD.	9.39%
RELIANCE INDUSTRIES LTD.	9.39%
VOLTAS LTD	8.76%
SIEMENS LIMITED	8.45%
NTPC LIMITED	6.54%
POWER GRID CORP OF INDIA LTD	5.73%
PETRONET LNG LIMITED	5.15%
KIRLOSKAR CUMMINS	4.93%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.73%
INDIAN OIL CORPORATION LIMITED	4.55%
INDRAPRASTHA GAS LIMITED	2.98%
CASTROL INDIA LIMITED	0.35%
<b>Equity Total</b>	<b>80.43%</b>
<b>Money Market Total</b>	<b>19.13%</b>
<b>Current Assets</b>	<b>0.43%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹18.4621

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 30 April, 19:** ₹ 0.29 Crs.

## Asset Allocation

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

## Returns

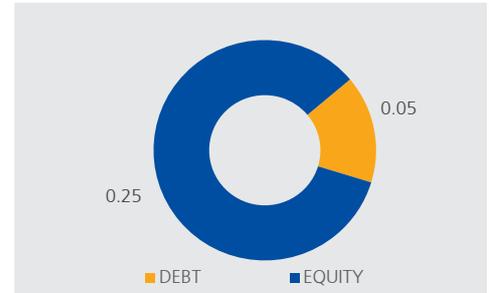
Period	Fund Returns	Index Returns
Last 1 Month	0.19%	0.61%
Last 6 Months	8.72%	10.88%
Last 1 Year	0.58%	3.68%
Last 2 Years	3.66%	2.63%
Last 3 Years	14.66%	12.70%
Since Inception	5.88%	7.10%

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

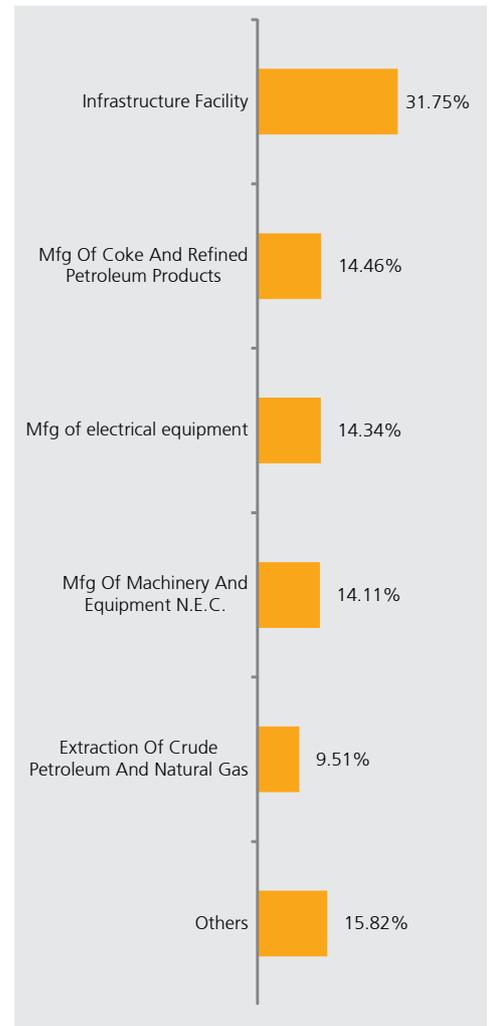
## Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.51%
GAS AUTHORITY OF INDIA LTD.	9.50%
RELIANCE INDUSTRIES LTD.	9.40%
SIEMENS LIMITED	9.20%
VOLTAS LTD	9.00%
NTPC LIMITED	6.63%
POWER GRID CORP OF INDIA LTD	6.45%
PETRONET LNG LIMITED	5.83%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	5.14%
KIRLOSKAR CUMMINS	5.10%
INDIAN OIL CORPORATION LIMITED	4.68%
INDRAPRASTHA GAS LIMITED	3.34%
CASTROL INDIA LIMITED	0.38%
<b>Equity Total</b>	<b>84.18%</b>
<b>Money Market Total</b>	<b>15.38%</b>
<b>Current Assets</b>	<b>0.44%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹27.7103

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

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

**AUM as on 30 April, 19:** ₹ 27.81 Crs.

## Asset Allocation

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

## Returns

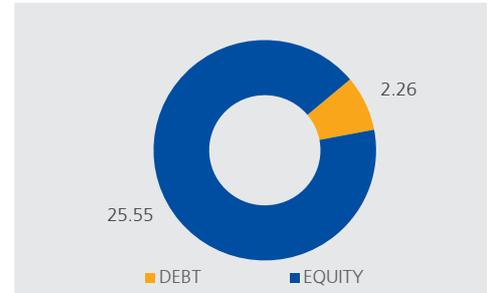
Period	Fund Returns	Index Returns
Last 1 Month	-2.56%	-4.24%
Last 6 Months	4.88%	2.78%
Last 1 Year	-11.50%	-10.96%
Last 2 Years	2.39%	2.17%
Last 3 Years	13.25%	13.59%
Since Inception	9.81%	7.03%

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

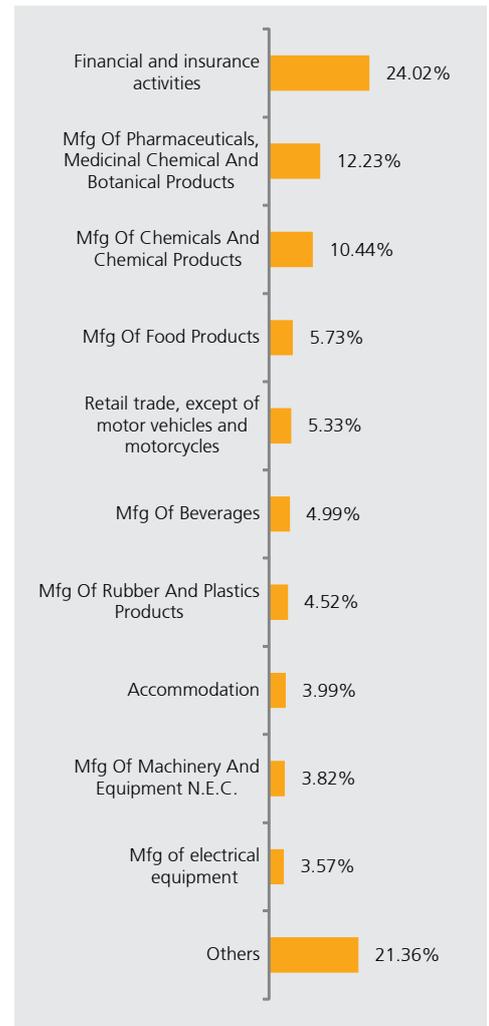
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	8.79%
RBL BANK LIMITED	6.83%
DIVIS LABORATORIES LIMITED	6.61%
UNITED BREWERIES LIMITED	4.99%
EIH LIMITED	3.99%
VOLTAS LTD	3.82%
BERGER PAINTS (I) LIMITED	3.55%
BHARAT FORGE	3.39%
GUJARAT FLUORO CHEMICALS LTD.	3.36%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.35%
SHOPPERS STOP LIMITED	3.31%
INDRAPRASTHA GAS LIMITED	3.17%
AUROBINDO PHARMA LIMITED	3.00%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.77%
HINDUSTAN ZINC LIMITED FV-2	2.64%
TORRENT PHARMACEUTICALS LIMITED	2.62%
BALKRISHNA INDUSTRIES LIMITED	2.60%
TATA CHEMICALS LTD.	2.51%
JUBILANT FOODWORKS LIMITED	2.46%
EXIDE INDUSTRIES LIMITED	2.44%
MARICO LIMITED	2.25%
COFFEE DAY ENTERPRISES LIMITED	2.17%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.01%
APOLLO TYRES LIMITED	1.92%
CASTROL INDIA LIMITED	1.86%
DHANLAKSHMI BANK LIMITED	1.59%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.06%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.02%
<b>Equity Total</b>	<b>91.88%</b>
<b>Money Market Total</b>	<b>9.00%</b>
<b>Current Assets</b>	<b>-0.88%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹25.1687

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

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

**AUM as on 30 April, 19:** ₹ 53.07 Crs.

## Asset Allocation

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

## Returns

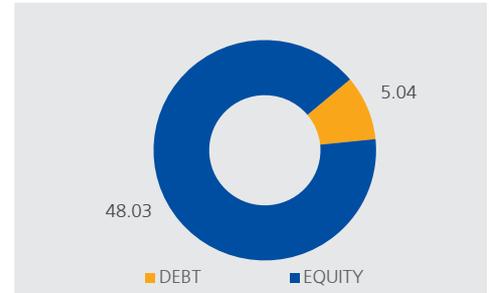
Period	Fund Returns	Index Returns
Last 1 Month	-2.49%	-4.24%
Last 6 Months	4.81%	2.78%
Last 1 Year	-11.56%	-10.96%
Last 2 Years	2.25%	2.17%
Last 3 Years	13.25%	13.59%
Since Inception	10.43%	6.28%

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

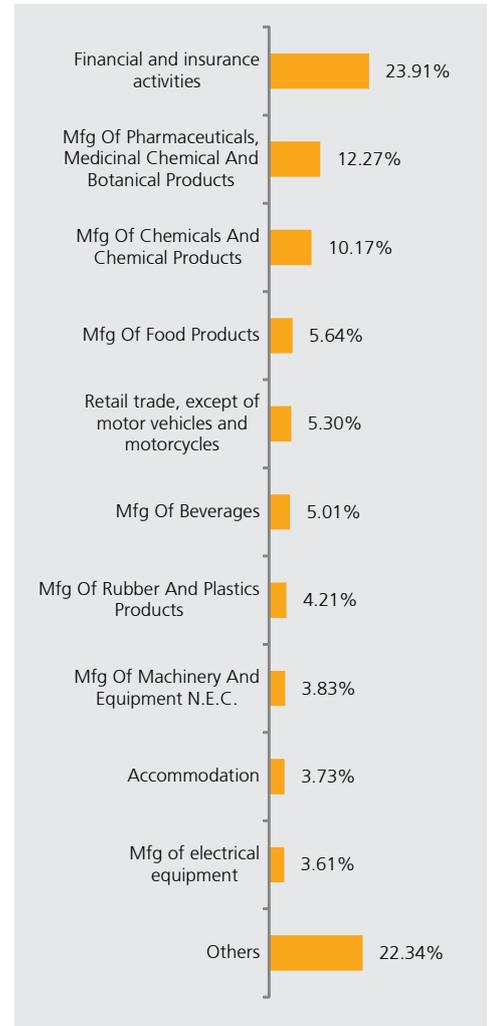
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	8.69%
RBL BANK LIMITED	6.96%
DIVIS LABORATORIES LIMITED	6.63%
UNITED BREWERIES LIMITED	5.01%
VOLTAS LTD	3.83%
EIH LIMITED	3.73%
BERGER PAINTS (I) LIMITED	3.56%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.28%
SHOPPERS STOP LIMITED	3.28%
INDRAPRASTHA GAS LIMITED	3.18%
BHARAT FORGE	3.17%
GUJARAT FLUORO CHEMICALS LTD.	3.10%
AUROBINDO PHARMA LIMITED	3.01%
HINDUSTAN ZINC LIMITED FV-2	2.65%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.65%
TORRENT PHARMACEUTICALS LIMITED	2.63%
TATA CHEMICALS LTD.	2.49%
JUBILANT FOODWORKS LIMITED	2.46%
EXIDE INDUSTRIES LIMITED	2.45%
BALKRISHNA INDUSTRIES LIMITED	2.42%
COFFEE DAY ENTERPRISES LIMITED	2.17%
MARICO LIMITED	2.15%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.01%
APOLLO TYRES LIMITED	1.79%
CASTROL INDIA LIMITED	1.67%
DHANLAKSHMI BANK LIMITED	1.54%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.07%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.02%
<b>Equity Total</b>	<b>90.50%</b>
<b>Money Market Total</b>	<b>10.77%</b>
<b>Current Assets</b>	<b>-1.28%</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 30th April 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 30 April, 19:** ₹14.1703

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

**Benchmark:** RNLIC Make in India Index

**AUM as on 30 April, 19:** ₹ 354.34 Crs.

## Asset Allocation

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

## Returns

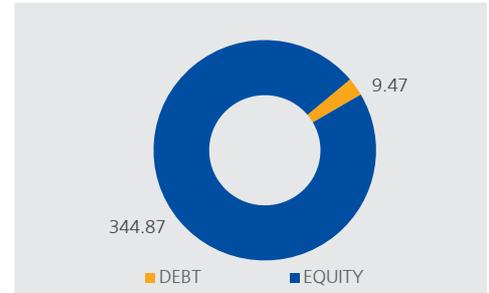
Period	Fund Returns	Index Returns
Last 1 Month	0.77%	1.83%
Last 6 Months	7.12%	8.63%
Last 1 Year	-0.62%	2.17%
Last 2 Years	6.37%	8.24%
Last 3 Years	11.98%	10.92%
Since Inception	11.52%	11.32%

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

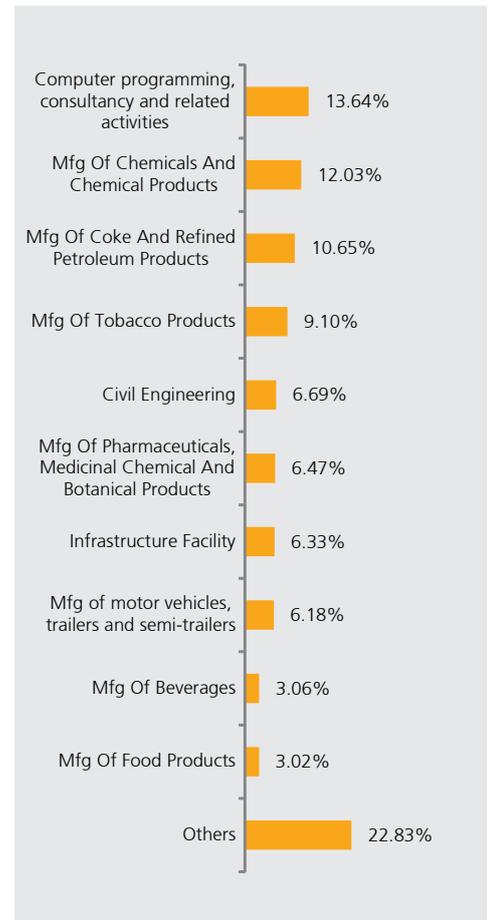
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.47%
ITC - FV 1	9.10%
LARSEN&TUBRO	6.69%
INFOSYS LIMITED	6.59%
TATA CONSULTANCY SERVICES LTD.	4.65%
HINDUSTAN LEVER LTD.	4.32%
MARUTI UDYOG LTD.	3.78%
ASIAN PAINTS LIMITEDFV-1	2.85%
MAHINDRA & MAHINDRA LTD.-FV5	2.40%
TITAN COMPANY LIMITED	2.28%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.26%
SANOFI INDIA LIMITED	2.14%
EIH LIMITED	2.13%
ONGCFV-5	2.10%
NTPC LIMITED	2.07%
ULTRATECH CEMCO LTD	1.96%
COROMANDEL INTERNATIONAL LIMITED	1.79%
POWER GRID CORP OF INDIA LTD	1.75%
COAL INDIA LIMITED	1.68%
UNITED BREWERIES LIMITED	1.66%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.65%
AUROBINDO PHARMA LIMITED	1.53%
HCL TECHNOLOGIES LIMITED	1.42%
UNITED SPIRITS LIMITED	1.40%
HERO MOTOCORP LIMITED	1.38%
JSW STEEL LIMITED	1.29%
GAS AUTHORITY OF INDIA LTD.	1.27%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.25%
COFFEE DAY ENTERPRISES LIMITED	1.23%
CIPLA LTD.	1.15%
BERGER PAINTS (I) LIMITED	1.13%
GUJARAT FLUOROCEMICALS LTD.	1.02%
TATA IRON & STEEL COMPANY LTD	1.00%
TECH MAHINDRA LIMITEDFV-5	0.98%
DABUR INDIA LTD.	0.92%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.91%
MARICO LIMITED	0.87%
PRIME FOCUS LIMITED	0.78%
INDIAN OIL CORPORATION LIMITED	0.72%
NESTLE INDIA LIMITED	0.68%
VOLTAS LTD	0.67%
BRITANNIA INDUSTRIES LTD	0.57%
ACC LIMITED	0.52%
SIEMENS LIMITED	0.426%
BHARAT PETROLEUM CORP. LTD.	0.28%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.18%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
POLYCAB INDIA LIMITED	0.07%
<b>Equity Total</b>	<b>97.12%</b>
Reliance MF CPSE ETF	0.21%
<b>ETFs</b>	<b>0.21%</b>
<b>Money Market Total</b>	<b>2.88%</b>
<b>Current Assets</b>	<b>-0.21%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹25.3770

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

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

**AUM as on 30 April, 19:** ₹ 12.66 Crs.

## Asset Allocation

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

## Returns

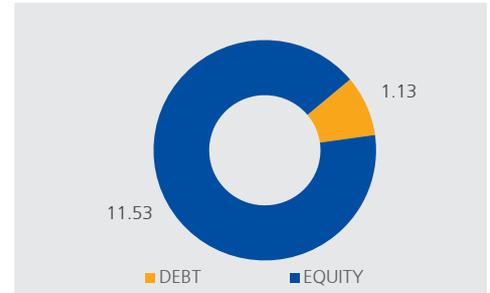
Period	Fund Returns	Index Returns
Last 1 Month	-2.56%	-4.24%
Last 6 Months	4.21%	2.78%
Last 1 Year	-11.49%	-10.96%
Last 2 Years	2.17%	2.17%
Last 3 Years	13.12%	13.59%
Since Inception	10.53%	6.28%

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

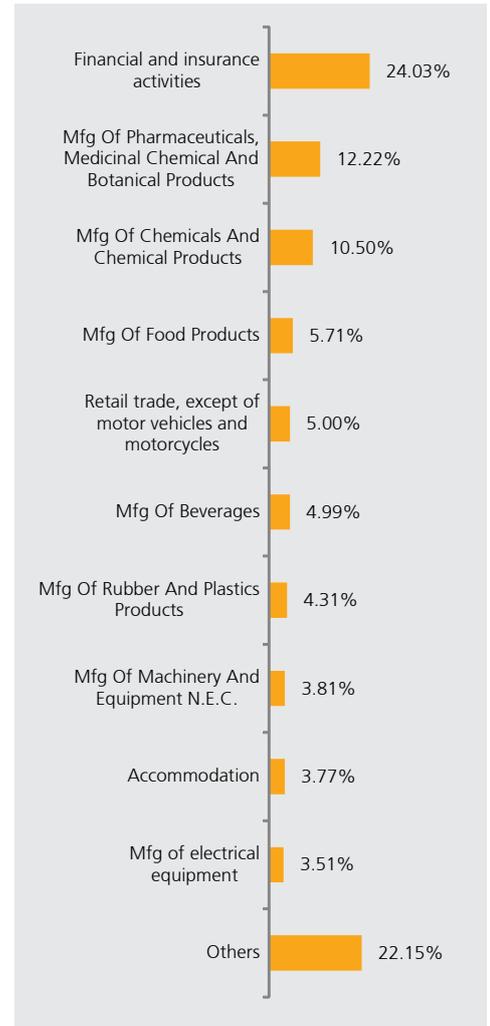
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	8.58%
RBL BANK LIMITED	7.21%
DIVIS LABORATORIES LIMITED	6.60%
UNITED BREWERIES LIMITED	4.99%
VOLTAS LTD	3.81%
EIH LIMITED	3.77%
BERGER PAINTS (I) LIMITED	3.55%
GUJARAT FLUORO CHEMICALS LTD.	3.49%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.26%
BHARAT FORGE	3.21%
INDRAPRASTHA GAS LIMITED	3.16%
AUROBINDO PHARMA LIMITED	3.00%
SHOPPERS STOP LIMITED	2.98%
HINDUSTAN ZINC LIMITED FV-2	2.87%
TORRENT PHARMACEUTICALS LIMITED	2.62%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.62%
BALKRISHNA INDUSTRIES LIMITED	2.55%
JUBILANT FOODWORKS LIMITED	2.45%
EXIDE INDUSTRIES LIMITED	2.45%
TATA CHEMICALS LTD.	2.45%
MARICO LIMITED	2.24%
COFFEE DAY ENTERPRISES LIMITED	2.18%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.01%
CASTROL INDIA LIMITED	1.83%
APOLLO TYRES LIMITED	1.76%
DHANLAKSHMI BANK LIMITED	1.57%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.06%
ELECTRICALS LIMITED	1.02%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.02%
COROMANDEL INTERNATIONAL LIMITED	1.01%
YES BANK LTD	0.78%
<b>Equity Total</b>	<b>91.11%</b>
<b>Money Market Total</b>	<b>9.80%</b>
<b>Current Assets</b>	<b>-0.91%</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 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 30 April, 19:** ₹29.0258

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

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

**AUM as on 30 April, 19:** ₹ 0.46 Crs.

## Asset Allocation

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

## Returns

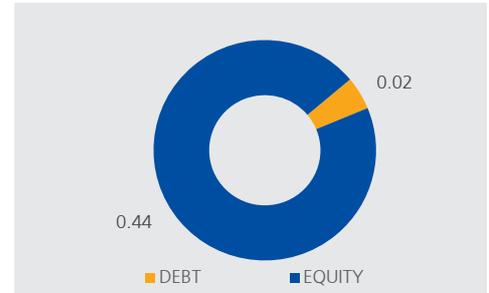
Period	Fund Returns	Index Returns
Last 1 Month	-2.82%	-4.24%
Last 6 Months	4.76%	2.78%
Last 1 Year	-11.70%	-10.96%
Last 2 Years	1.27%	2.17%
Last 3 Years	12.30%	13.59%
Since Inception	10.43%	7.59%

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

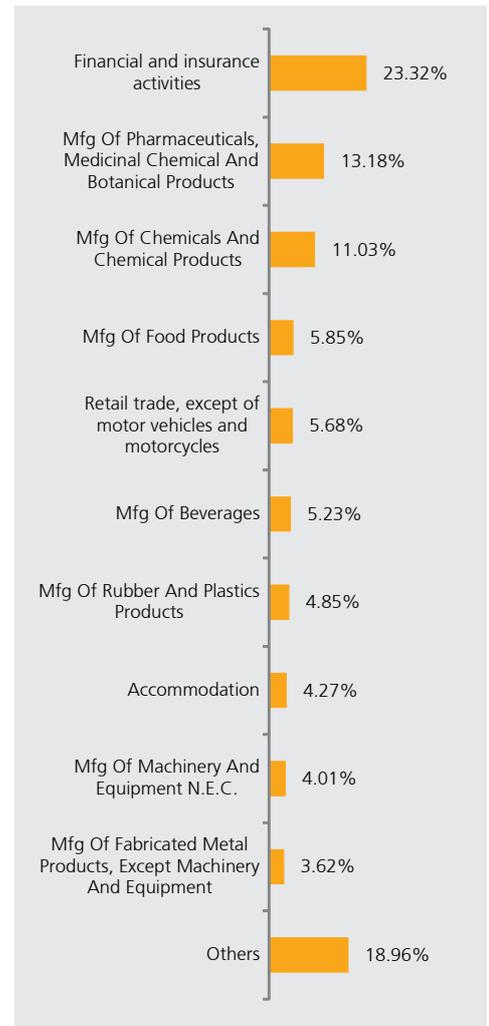
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	8.94%
DIVIS LABORATORIES LIMITED	7.09%
RBL BANK LIMITED	6.18%
UNITED BREWERIES LIMITED	5.23%
EIH LIMITED	4.27%
VOLTAS LTD	4.01%
BERGER PAINTS (I) LIMITED	3.80%
SHOPPERS STOP LIMITED	3.67%
BHARAT FORGE	3.62%
GUJARAT FLUORO CHEMICALS LTD.	3.61%
INDRAPRASTHA GAS LIMITED	3.32%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.28%
AUROBINDO PHARMA LIMITED	3.27%
HINDUSTAN ZINC LIMITED FV-2	2.91%
TORRENT PHARMACEUTICALS LIMITED	2.82%
BALKRISHNA INDUSTRIES LIMITED	2.71%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.70%
JUBILANT FOODWORKS LIMITED	2.67%
TATA CHEMICALS LTD.	2.61%
EXIDE INDUSTRIES LIMITED	2.44%
MARICO LIMITED	2.23%
COFFEE DAY ENTERPRISES LIMITED	2.17%
APOLLO TYRES LIMITED	2.14%
CASTROL INDIA LIMITED	2.10%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.01%
DHANLAKSHMI BANK LIMITED	1.55%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.16%
COROMANDEL INTERNATIONAL LIMITED	1.01%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.95%
YES BANK LTD	0.67%
<b>Equity Total</b>	<b>95.14%</b>
<b>Money Market Total</b>	<b>5.22%</b>
<b>Current Assets</b>	<b>-0.37%</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 30th April 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 30 April, 19:** ₹26.7443

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

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

**AUM as on 30 April, 19:** ₹ 21.56 Crs.

**Modified Duration of Debt Portfolio:**

4.17 years

**YTM of Debt Portfolio:** 7.46%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	79
Gsec / Debt / MMI / Others	20-100	21

## Returns

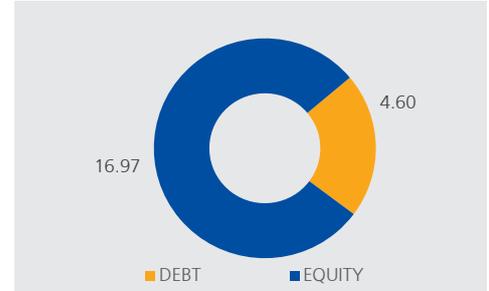
Period	Fund Returns	Index Returns
Last 1 Month	0.64%	0.92%
Last 6 Months	10.23%	11.10%
Last 1 Year	3.99%	8.71%
Last 2 Years	9.34%	10.89%
Last 3 Years	11.69%	12.87%
Since Inception	8.59%	9.06%

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

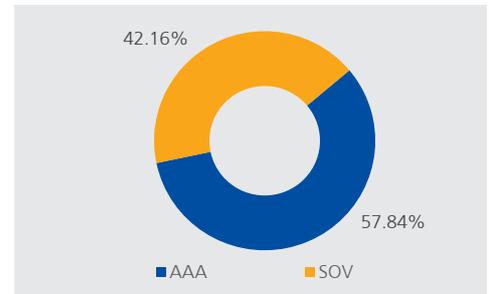
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.90%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.88%
8.30% NTPC NCD SR 67 15-01-2029	1.38%
8.45% IRFC NCD 04-12-2028 SR129	0.93%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.90%
8.35% IRFC NCD 13-03-2029 SR 133	0.46%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	0.46%
<b>Bonds/Debentures Total</b>	<b>7.90%</b>
7.17% GOI 08-01-2028	2.78%
7.37% GOI 16-04-2023	2.40%
6.79% GOI CG 15-05-2027	0.85%
6.68% GOI CG 17-09-2031	0.81%
7.95% GOI CG 28-08-2032	0.57%
7.40% GOI CG 09-09-2035	0.47%
6.65% GOI 09-04-2020	0.45%
7.26% GOI 14-01-2029	0.34%
7.32% GOI CG 28-01-2024	0.23%
<b>Gilts Total</b>	<b>8.90%</b>
RELIANCE INDUSTRIES LTD.	8.56%
HDFC BANK LTD.FV-2	7.37%
ITC - FV 1	5.70%
INFOSYS LIMITED	5.69%
ICICI BANK LTD.FV-2	5.36%
LARSEN&TUBRO	4.47%
TATA CONSULTANCY SERVICES LTD.	4.07%
KOTAK MAHINDRA BANK LIMITED_FV5	3.42%
HINDUSTAN LEVER LTD.	2.75%
AXIS BANK LIMITEDFV-2	2.57%
MARUTI UDYOG LTD.	1.86%
ASIAN PAINTS LIMITEDFV-1	1.80%
HCL TECHNOLOGIES LIMITED	1.62%
STATE BANK OF INDIAFV-1	1.58%
AUROBINDO PHARMA LIMITED	1.55%
ONGCFV-5	1.53%
GUJARAT FLUOROchemicals LTD.	1.38%
MAHINDRA & MAHINDRA LTD.-FV5	1.38%
TITAN COMPANY LIMITED	1.06%
TECH MAHINDRA LIMITEDFV-5	1.05%
ULTRATECH CEMCO LTD	0.98%
THE FEDERAL BANK LIMITED	0.97%
POWER GRID CORP OF INDIA LTD	0.95%
EIH LIMITED	0.95%
GAS AUTHORITY OF INDIA LTD.	0.94%
JSW STEEL LIMITED	0.92%
DIVIS LABORATORIES LIMITED	0.90%
NESTLE INDIA LIMITED	0.87%
BAJAJ FINANCE LIMITED	0.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.82%
HDFC LTD FV 2	0.77%
HERO MOTOCORP LIMITED	0.58%
MARICO LIMITED	0.58%
COAL INDIA LIMITED	0.57%
DABUR INDIA LTD.	0.49%
YES BANK LTD	0.44%
BRITANNIA INDUSTRIES LTD	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.35%
UNITED BREWERIES LIMITED	0.26%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.26%
<b>Equity Total</b>	<b>78.67%</b>
<b>Money Market Total</b>	<b>4.31%</b>
<b>Current Assets</b>	<b>0.22%</b>
<b>Total</b>	<b>100.00%</b>

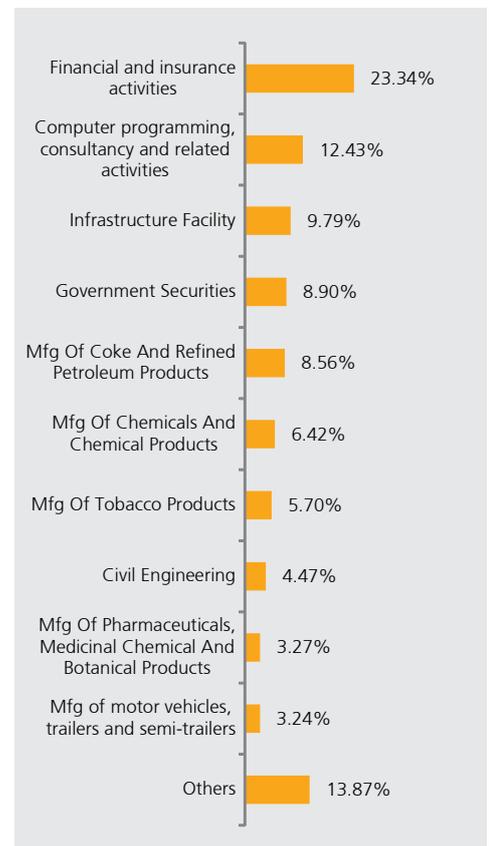
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Super Growth Fund 2 (ULIF04701/01/10LSRGRWT02121)

Fund Report as on 30th April 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 30 April, 19:** ₹22.5503

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

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

**AUM as on 30 April, 19:** ₹ 2.08 Crs.

**Modified Duration of Debt Portfolio:**

3.63 years

**YTM of Debt Portfolio:** 7.37%

## Asset Allocation

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

## Returns

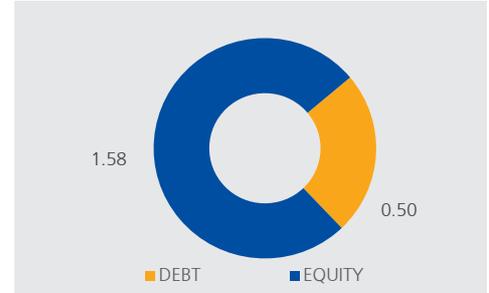
Period	Fund Returns	Index Returns
Last 1 Month	0.50%	0.92%
Last 6 Months	9.90%	11.10%
Last 1 Year	3.19%	8.71%
Last 2 Years	8.98%	10.89%
Last 3 Years	10.99%	12.87%
Since Inception	9.13%	8.95%

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

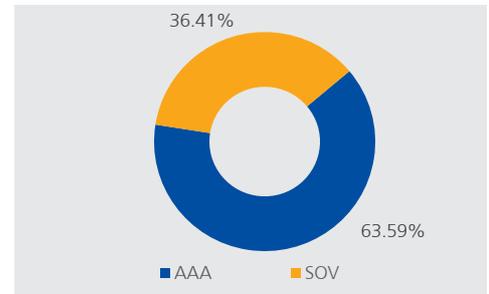
## Portfolio

Name of Instrument	% to AUM
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.71%
7.33% IRFC NCD 28-08-2027 SR123	4.49%
<b>Bonds/Debentures Total</b>	<b>9.19%</b>
7.17% GOI 08-01-2028	2.48%
7.37% GOI 16-04-2023	2.37%
6.79% GOI CG 15-05-2027	0.82%
6.68% GOI CG 17-09-2031	0.79%
7.95% GOI CG 28-08-2032	0.54%
7.40% GOI CG 09-09-2035	0.46%
6.65% GOI 09-04-2020	0.43%
7.26% GOI 14-01-2029	0.38%
7.32% GOI CG 28-01-2024	0.24%
<b>Gilts Total</b>	<b>8.52%</b>
RELIANCE INDUSTRIES LTD.	8.46%
RELIANCE INDUSTRIES LTD.	8.46%
HDFC BANK LTD.FV-2	7.68%
ITC - FV 1	5.41%
ICICI BANK LTD.FV-2	5.05%
INFOSYS LIMITED	4.99%
LARSEN & TUBRO	4.74%
TATA CONSULTANCY SERVICES LTD.	3.01%
KOTAK MAHINDRA BANK LIMITED_FV5	2.71%
HINDUSTAN LEVER LTD.	2.66%
AXIS BANK LIMITED FV-2	2.47%
HDFC LTD FV 2	1.99%
ASIAN PAINTS LIMITED FV-1	1.77%
MARUTI UDYOG LTD.	1.68%
STATE BANK OF INDIA FV-1	1.66%
EIH LIMITED	1.53%
DIVIS LABORATORIES LIMITED	1.32%
AUROBINDO PHARMA LIMITED	1.31%
ONGCFV-5	1.26%
GUJARAT FLUOROCEMICALS LTD.	1.22%
HCL TECHNOLOGIES LIMITED	1.19%
MAHINDRA & MAHINDRA LTD.-FV5	1.18%
TITAN COMPANY LIMITED	0.96%
THE FEDERAL BANK LIMITED	0.96%
POWER GRID CORP OF INDIA LTD	0.92%
TECH MAHINDRA LIMITED FV-5	0.87%
MARICO LIMITED	0.86%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.80%
ULTRATECH CEMCO LTD	0.77%
GAS AUTHORITY OF INDIA LTD.	0.77%
NESTLE INDIA LIMITED	0.74%
JSW STEEL LIMITED	0.73%
YES BANK LTD	0.71%
BAJAJ FINANCE LIMITED	0.69%
BRITANNIA INDUSTRIES LTD	0.60%
HERO MOTOCORP LIMITED	0.55%
COAL INDIA LIMITED	0.50%
DABUR INDIA LTD.	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.29%
UNITED BREWERIES LIMITED	0.21%
<b>Equity Total</b>	<b>76.02%</b>
<b>Money Market Total</b>	<b>5.69%</b>
<b>Current Assets</b>	<b>0.58%</b>
<b>Total</b>	<b>100.00%</b>

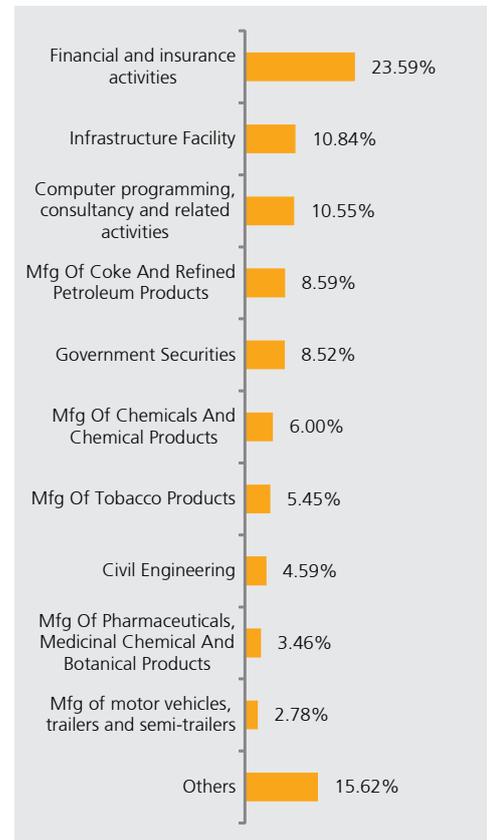
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹22.0701

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

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

**AUM as on 30 April, 19:** ₹ 2.11 Crs.

**Modified Duration of Debt Portfolio:**

4.28 years

**YTM of Debt Portfolio:** 7.58%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	79
Gsec / Debt / MMI / Others	20-100	21

## Returns

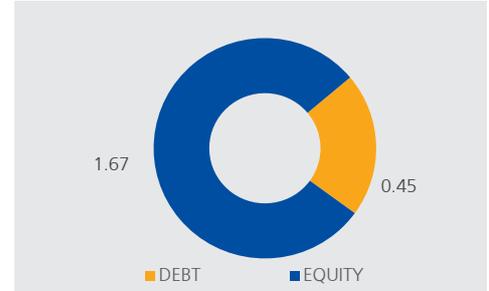
Period	Fund Returns	Index Returns
Last 1 Month	0.54%	0.92%
Last 6 Months	10.07%	11.10%
Last 1 Year	3.28%	8.71%
Last 2 Years	8.22%	10.89%
Last 3 Years	10.72%	12.87%
Since Inception	7.34%	7.86%

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

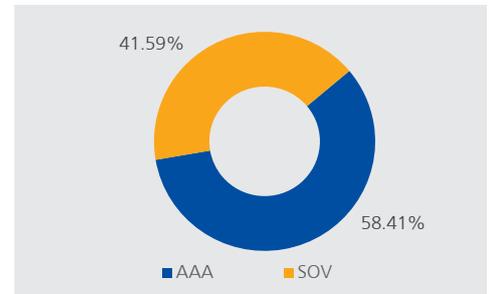
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.73%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.64%
<b>Bonds/Debtures Total</b>	<b>9.38%</b>
7.17% GOI 08-01-2028	2.64%
7.37% GOI 16-04-2023	2.38%
6.79% GOI CG 15-05-2027	0.81%
6.68% GOI CG 17-09-2031	0.78%
7.95% GOI CG 28-08-2032	0.53%
7.40% GOI CG 09-09-2035	0.46%
6.65% GOI 09-04-2020	0.43%
7.26% GOI 14-01-2029	0.37%
7.32% GOI CG 28-01-2024	0.24%
<b>Gilts Total</b>	<b>8.64%</b>
RELIANCE INDUSTRIES LTD.	8.35%
HDFC BANK LTD.FV-2	7.28%
ITC - FV 1	6.15%
ICICI BANK LTD.FV-2	5.46%
INFOSYS LIMITED	5.09%
LARSEN&TUBRO	4.54%
TATA CONSULTANCY SERVICES LTD.	4.04%
KOTAK MAHINDRA BANK LIMITED_FV5	3.29%
HINDUSTAN LEVER LTD.	2.74%
AXIS BANK LIMITEDFV-2	2.60%
MARUTI UDYOG LTD.	1.92%
ASIAN PAINTS LIMITEDFV-1	1.81%
EIH LIMITED	1.63%
AUROBINDO PHARMA LIMITED	1.62%
DIVIS LABORATORIES LIMITED	1.61%
ONGCFV-5	1.55%
HCL TECHNOLOGIES LIMITED	1.54%
MAHINDRA & MAHINDRA LTD.-FV5	1.40%
GUJARAT FLUOROCHEMICALS LTD.	1.36%
STATE BANK OF INDIAFV-1	1.31%
BAJAJ FINANCE LIMITED	1.22%
TITAN COMPANY LIMITED	1.06%
TECH MAHINDRA LIMITEDFV-5	1.04%
ULTRATECH CEMCO LTD	1.03%
THE FEDERAL BANK LIMITED	0.96%
POWER GRID CORP OF INDIA LTD	0.95%
NESTLE INDIA LIMITED	0.93%
GAS AUTHORITY OF INDIA LTD.	0.92%
JSW STEEL LIMITED	0.92%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.82%
HERO MOTOCORP LIMITED	0.59%
MARICO LIMITED	0.57%
COAL INDIA LIMITED	0.57%
YES BANK LTD	0.44%
BRITANNIA INDUSTRIES LTD	0.44%
DABUR INDIA LTD.	0.36%
HINDALCO INDUSTRIES LTD FV RE 1	0.34%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.25%
UNITED BREWERIES LIMITED	0.13%
<b>Equity Total</b>	<b>78.86%</b>
<b>Money Market Total</b>	<b>2.76%</b>
<b>Current Assets</b>	<b>0.37%</b>
<b>Total</b>	<b>100.00%</b>

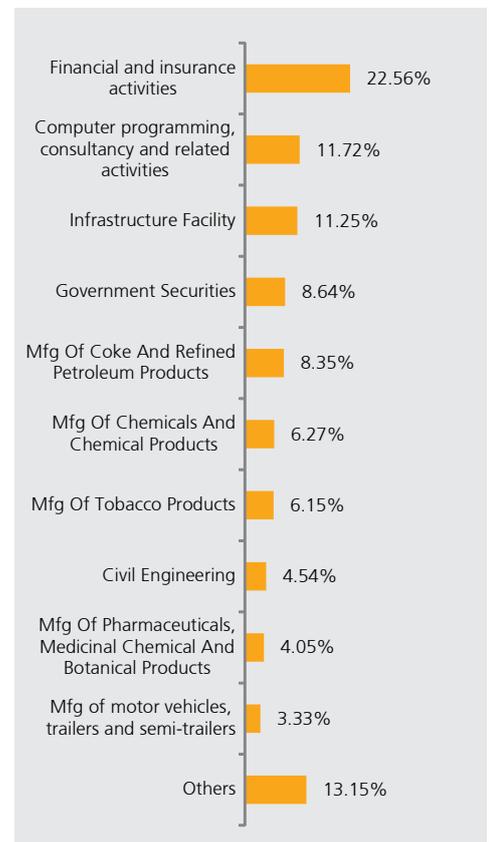
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹28.6960

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

**Benchmark:** N.A

**AUM as on 30 April, 19:** ₹ 37.17 Crs.

**Modified Duration of Debt Portfolio:**

4.38 years

**YTM of Debt Portfolio:** 7.63%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	59
Gsec / Debt / MMI / Others	40-100	41

## Returns

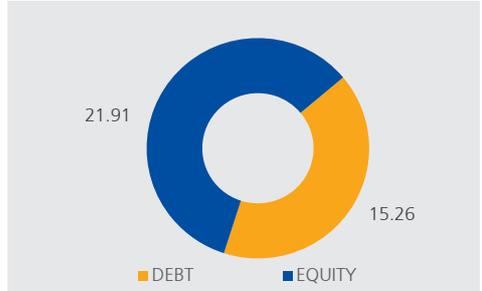
Period	Fund Returns	Index Returns
Last 1 Month	0.21%	-
Last 6 Months	8.86%	-
Last 1 Year	4.89%	-
Last 2 Years	8.04%	-
Last 3 Years	10.09%	-
Since Inception	9.05%	-

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

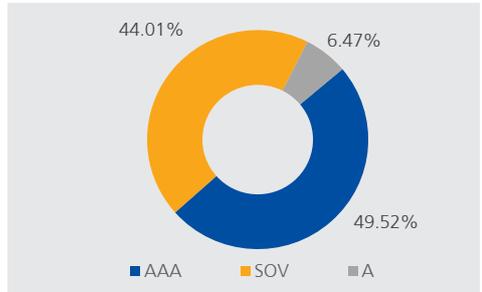
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.04%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.93%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.64%
7.33% IRFC NCD 28-08-2027 SR123	2.26%
8.30% NTPC NCD SR 67 15-01-2029	1.60%
8.35% IRFC NCD 13-03-2029 SR 133	0.54%
8.27% NHA1 NCD_28.03.2029_Taxable Bond_TR-VI	0.53%
9.45% LICHL NCD 30-01-2022	0.28%
<b>Bonds/Debentures Total</b>	<b>15.82%</b>
7.17% GOI 08-01-2028	5.64%
7.37% GOI 16-04-2023	4.83%
6.79% GOI CG 15-05-2027	1.70%
6.68% GOI CG 17-09-2031	1.64%
7.95% GOI CG 28-08-2032	1.14%
7.40% GOI CG 09-09-2035	0.95%
6.65% GOI 09-04-2020	0.90%
7.26% GOI 14-01-2029	0.69%
7.32% GOI CG 28-01-2024	0.45%
<b>Gilts Total</b>	<b>17.94%</b>
RELIANCE INDUSTRIES LTD.	6.99%
HDFC BANK LTD.FV-2	6.23%
INFOSYS LIMITED	3.92%
ITC - FV 1	3.92%
ICICI BANK LTD.FV-2	3.60%
TATA CONSULTANCY SERVICES LTD.	3.03%
LARSEN&TUBRO	2.97%
KOTAK MAHINDRA BANK LIMITED_FV5	2.63%
HINDUSTAN LEVER LTD.	2.13%
STATE BANK OF INDIAFV-1	1.85%
AXIS BANK LIMITEDFV-2	1.71%
MARUTI UDYOG LTD.	1.47%
ASIAN PAINTS LIMITEDFV-1	1.41%
EIH LIMITED	1.29%
AUROBINDO PHARMA LIMITED	1.22%
HCL TECHNOLOGIES LIMITED	1.20%
ONGCFV-5	1.20%
DIVIS LABORATORIES LIMITED	1.18%
MAHINDRA & MAHINDRA LTD.-FV5	1.00%
BAJAJ FINANCE LIMITED	0.91%
ULTRATECH CEMCO LTD	0.77%
THE FEDERAL BANK LIMITED	0.75%
TITAN COMPANY LIMITED	0.74%
TECH MAHINDRA LIMITEDFV-5	0.70%
GAS AUTHORITY OF INDIA LTD.	0.69%
JSW STEEL LIMITED	0.68%
NESTLE INDIA LIMITED	0.66%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.63%
HERO MOTOCORP LIMITED	0.46%
DABUR INDIA LTD.	0.38%
BRITANNIA INDUSTRIES LTD	0.37%
MARICO LIMITED	0.36%
YES BANK LTD	0.34%
POWER GRID CORP OF INDIA LTD	0.34%
HINDALCO INDUSTRIES LTD FV RE 1	0.33%
GUJARAT FLUORO CHEMICALS LTD.	0.31%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.20%
UNITED BREWERIES LIMITED	0.19%
COAL INDIA LIMITED	0.18%
HDFC LTD FV 2	0.02%
<b>Equity Total</b>	<b>58.94%</b>
<b>Money Market Total</b>	<b>7.01%</b>
<b>Current Assets</b>	<b>0.30%</b>
<b>Total</b>	<b>100.00%</b>

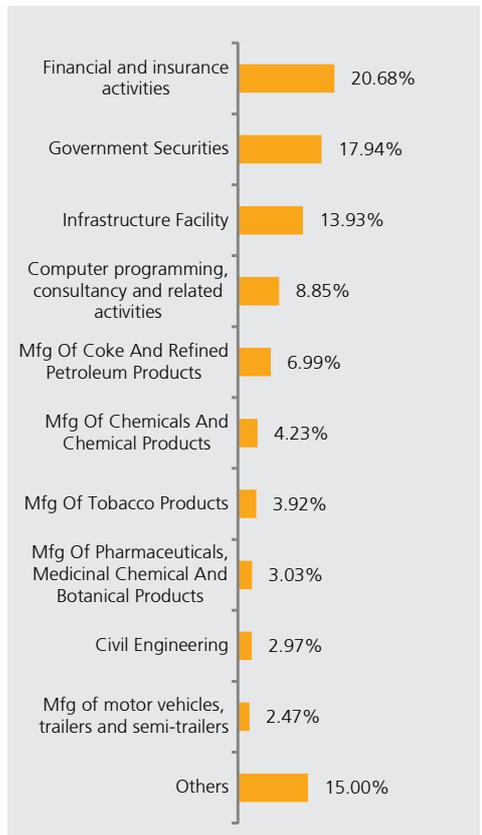
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹21.3704

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

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

**AUM as on 30 April, 19:** ₹ 2.31 Crs.

**Modified Duration of Debt Portfolio:**

3.96 years

**YTM of Debt Portfolio:** 7.47%

## Asset Allocation

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

## Returns

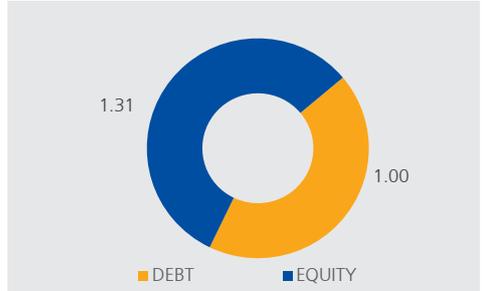
Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.69%
Last 6 Months	8.88%	9.70%
Last 1 Year	4.40%	8.65%
Last 2 Years	8.02%	9.72%
Last 3 Years	9.69%	11.54%
Since Inception	8.53%	9.07%

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

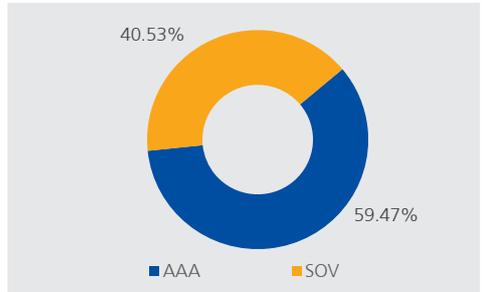
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	4.04%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.93%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.64%
7.33% IRFC NCD 28-08-2027 SR123	2.26%
8.30% NTPC NCD SR 67 15-01-2029	1.60%
8.35% IRFC NCD 13-03-2029 SR 133	0.54%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	0.53%
9.45% LICHFL NCD 30-01-2022	0.28%
<b>Bonds/Debentures Total</b>	<b>15.82%</b>
7.17% GOI 08-01-2028	5.07%
7.37% GOI 16-04-2023	4.75%
6.79% GOI CG 15-05-2027	1.65%
6.68% GOI CG 17-09-2031	1.59%
7.95% GOI CG 28-08-2032	1.10%
7.40% GOI CG 09-09-2035	0.92%
6.65% GOI 09-04-2020	0.87%
7.26% GOI 14-01-2029	0.68%
7.32% GOI CG 28-01-2024	0.48%
<b>Gilts Total</b>	<b>17.10%</b>
HDFC BANK LTD.FV-2	6.12%
RELIANCE INDUSTRIES LTD.	5.88%
INFOSYS LIMITED	3.80%
ITC - FV 1	3.74%
ICICI BANK LTD.FV-2	3.48%
LARSEN&TUBRO	3.19%
TATA CONSULTANCY SERVICES LTD.	2.56%
KOTAK MAHINDRA BANK LIMITED_FV5	2.18%
HDFC LTD FV 2	1.85%
AXIS BANK LIMITEDFV-2	1.79%
HINDUSTAN LEVER LTD.	1.76%
STATE BANK OF INDIAFV-1	1.55%
DHANLAKSHMI BANK LIMITED	1.46%
ASIAN PAINTS LIMITEDFV-1	1.28%
MARUTI UDYOG LTD.	1.27%
EIH LIMITED	1.05%
AUROBINDO PHARMA LIMITED	1.03%
ONGCFV-5	1.01%
HCL TECHNOLOGIES LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.90%
GUJARAT FLUOROchemicals LTD.	0.87%
MAHINDRA & MAHINDRA LTD.-FV5	0.81%
TITAN COMPANY LIMITED	0.72%
THE FEDERAL BANK LIMITED	0.69%
ULTRATECH CEMCO LTD	0.66%
TECH MAHINDRA LIMITEDFV-5	0.64%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.59%
NESTLE INDIA LIMITED	0.57%
JSW STEEL LIMITED	0.56%
GAS AUTHORITY OF INDIA LTD.	0.54%
POWER GRID CORP OF INDIA LTD	0.44%
MARICO LIMITED	0.42%
HERO MOTOCORP LIMITED	0.40%
YES BANK LTD	0.34%
DABUR INDIA LTD.	0.31%
BRITANNIA INDUSTRIES LTD	0.30%
COAL INDIA LIMITED	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.27%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.19%
UNITED BREWERIES LIMITED	0.16%
DIVIS LABORATORIES LIMITED	0.10%
<b>Equity Total</b>	<b>56.74%</b>
<b>Money Market Total</b>	<b>8.25%</b>
<b>Current Assets</b>	<b>2.08%</b>
<b>Total</b>	<b>100.00%</b>

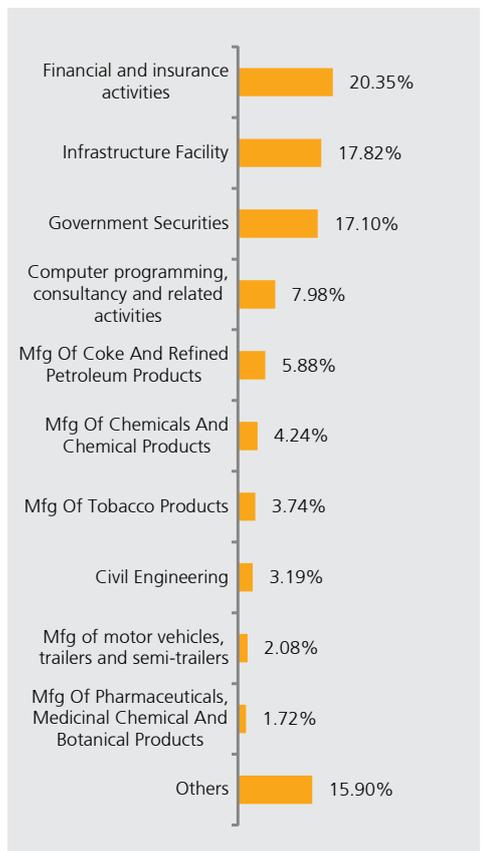
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹28.0236

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

**Benchmark:** N.A.

**AUM as on 30 April, 19:** ₹ 13.50 Crs.

**Modified Duration of Debt Portfolio:** 4.41 years

**YTM of Debt Portfolio:** 7.49%

## Asset Allocation

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

## Returns

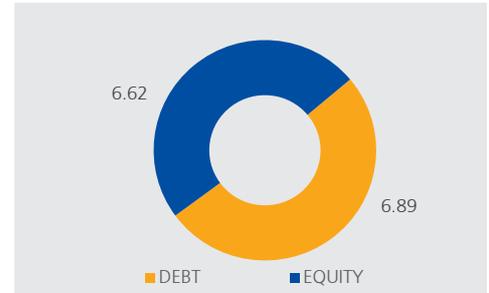
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	-
Last 6 Months	8.18%	-
Last 1 Year	4.98%	-
Last 2 Years	7.33%	-
Last 3 Years	9.30%	-
Since Inception	8.83%	-

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

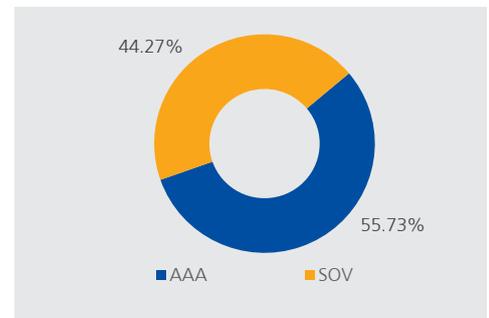
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	6.08%
8.45% IRFC NCD 04-12-2028 SR129	5.19%
7.33% IRFC NCD 28-08-2027 SR123	2.77%
8.30% NTPC NCD SR 67 15-01-2029	2.20%
8.27% NHAI NCD_28.03.2029_Taxable Bond TR-VI	1.46%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.77%
<b>Bonds/Debentures Total</b>	<b>18.47%</b>
7.17% GOI 08-01-2028	7.35%
7.37% GOI 16-04-2023	6.08%
6.79% GOI CG 15-05-2027	2.14%
6.68% GOI CG 17-09-2031	2.06%
7.95% GOI CG 28-08-2032	1.43%
7.40% GOI CG 09-09-2035	1.20%
6.65% GOI 09-04-2020	1.13%
7.26% GOI 14-01-2029	0.86%
7.32% GOI CG 28-01-2024	0.57%
<b>Gilts Total</b>	<b>22.84%</b>
RELIANCE INDUSTRIES LTD.	5.86%
HDFC BANK LTD.FV-2	4.53%
INFOSYS LIMITED	3.05%
LARSEN&TUBRO	3.04%
ICICI BANK LTD.FV-2	3.03%
TATA CONSULTANCY SERVICES LTD.	2.63%
ITC - FV 1	2.40%
KOTAK MAHINDRA BANK LIMITED_FV5	2.31%
HINDUSTAN LEVER LTD.	1.85%
STATE BANK OF INDIAFV-1	1.68%
MARUTI UDYOG LTD.	1.32%
ASIAN PAINTS LIMITEDFV-1	1.26%
AUROBINDO PHARMA LIMITED	1.11%
ONGCFV-5	1.09%
EIH LIMITED	1.07%
DIVIS LABORATORIES LIMITED	1.06%
HCL TECHNOLOGIES LIMITED	1.04%
AXIS BANK LIMITEDFV-2	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
BAJAJ FINANCE LIMITED	0.76%
TITAN COMPANY LIMITED	0.71%
THE FEDERAL BANK LIMITED	0.70%
ULTRATECH CEMCO LTD	0.69%
JSW STEEL LIMITED	0.63%
GAS AUTHORITY OF INDIA LTD.	0.63%
TECH MAHINDRA LIMITEDFV-5	0.61%
NESTLE INDIA LIMITED	0.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.56%
BRITANNIA INDUSTRIES LTD	0.50%
HERO MOTOCORP LIMITED	0.40%
MARICO LIMITED	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
POWER GRID CORP OF INDIA LTD	0.30%
YES BANK LTD	0.29%
COAL INDIA LIMITED	0.27%
DABUR INDIA LTD.	0.25%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.16%
UNITED BREWERIES LIMITED	0.09%
<b>Equity Total</b>	<b>48.99%</b>
<b>Money Market Total</b>	<b>10.28%</b>
<b>Current Assets</b>	<b>-0.58%</b>
<b>Total</b>	<b>100.00%</b>

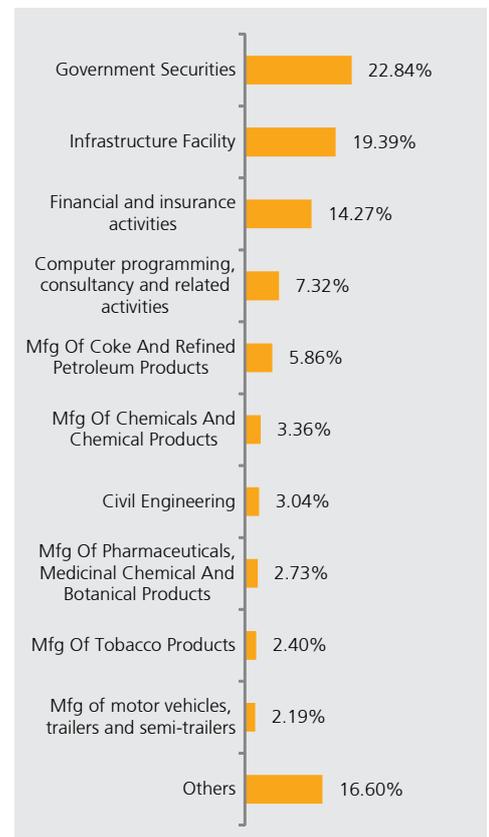
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹21.5028

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

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

**AUM as on 30 April, 19:** ₹ 1.64 Crs.

**Modified Duration of Debt Portfolio:** 4.31 years

**YTM of Debt Portfolio:** 7.45%

## Asset Allocation

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

## Returns

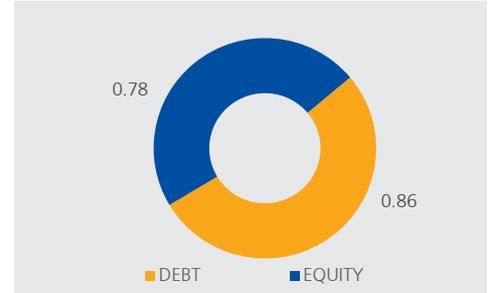
Period	Fund Returns	Index Returns
Last 1 Month	0.21%	0.58%
Last 6 Months	8.01%	9.00%
Last 1 Year	4.98%	8.59%
Last 2 Years	7.41%	9.11%
Last 3 Years	9.24%	10.85%
Since Inception	8.58%	8.74%

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

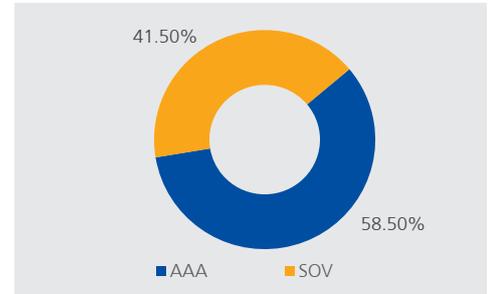
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	6.24%
8.45% IRFC NCD 04-12-2028 SR129	6.08%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	6.01%
<b>Bonds/Debentures Total</b>	<b>18.33%</b>
7.17% GOI 08-01-2028	6.24%
7.37% GOI 16-04-2023	5.94%
6.79% GOI CG 15-05-2027	2.09%
6.68% GOI CG 17-09-2031	2.01%
7.95% GOI CG 28-08-2032	1.36%
7.40% GOI CG 09-09-2035	1.18%
6.65% GOI 09-04-2020	1.10%
7.26% GOI 14-01-2029	0.90%
7.32% GOI CG 28-01-2024	0.61%
<b>Gilts Total</b>	<b>21.43%</b>
HDFC BANK LTD.FV-2	5.23%
RELIANCE INDUSTRIES LTD.	4.63%
INFOSYS LIMITED	3.23%
ITC - FV 1	3.07%
ICICI BANK LTD.FV-2	2.90%
LARSEN&TUBRO	2.62%
HDFC LTD FV 2	2.55%
TATA CONSULTANCY SERVICES LTD.	2.08%
KOTAK MAHINDRA BANK LIMITED_FV5	1.88%
AXIS BANK LIMITEDFV-2	1.45%
HINDUSTAN LEVER LTD.	1.40%
ASIAN PAINTS LIMITEDFV-1	1.06%
STATE BANK OF INDIAFV-1	1.03%
MARUTI UDYOG LTD.	1.01%
EIH LIMITED	0.83%
AUROBINDO PHARMA LIMITED	0.83%
DIVIS LABORATORIES LIMITED	0.81%
ONGCFV-5	0.80%
HCL TECHNOLOGIES LIMITED	0.79%
BAJAJ FINANCE LIMITED	0.75%
GUJARAT FLUOROCHEMICALS LTD.	0.70%
MAHINDRA & MAHINDRA LTD.-FV5	0.65%
TITAN COMPANY LIMITED	0.59%
THE FEDERAL BANK LIMITED	0.56%
TECH MAHINDRA LIMITEDFV-5	0.53%
ULTRATECH CEMCO LTD	0.53%
DHANLAKSHMI BANK LIMITED	0.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
NESTLE INDIA LIMITED	0.46%
GAS AUTHORITY OF INDIA LTD.	0.46%
JSW STEEL LIMITED	0.44%
MARICO LIMITED	0.35%
POWER GRID CORP OF INDIA LTD	0.35%
HERO MOTOCORP LIMITED	0.34%
YES BANK LTD	0.28%
BRITANNIA INDUSTRIES LTD	0.26%
DABUR INDIA LTD.	0.25%
COAL INDIA LIMITED	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.16%
UNITED BREWERIES LIMITED	0.13%
<b>Equity Total</b>	<b>47.49%</b>
<b>Money Market Total</b>	<b>11.88%</b>
<b>Current Assets</b>	<b>0.86%</b>
<b>Total</b>	<b>100.00%</b>

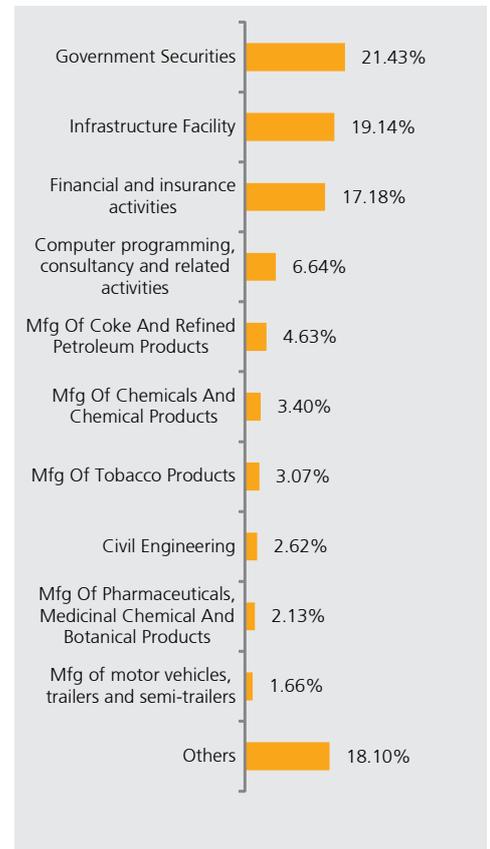
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹23.0487

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

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

**AUM as on 30 April, 19:** ₹ 2.24 Crs.

**Modified Duration of Debt Portfolio:**

4.49 years

**YTM of Debt Portfolio:** 7.47%

## Asset Allocation

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

## Returns

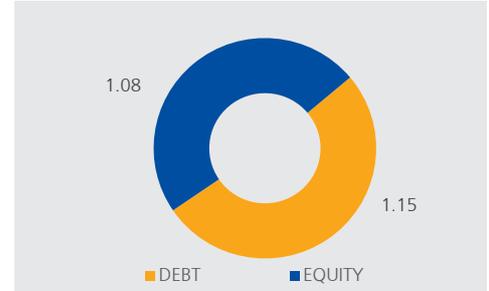
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.58%
Last 6 Months	8.29%	9.00%
Last 1 Year	5.30%	8.59%
Last 2 Years	7.25%	9.11%
Last 3 Years	9.19%	10.85%
Since Inception	7.76%	8.25%

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

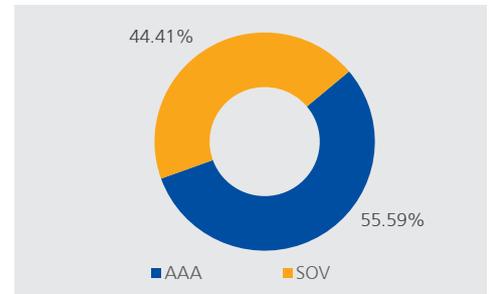
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	8.94%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.58%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.42%
<b>Bonds/Debentures Total</b>	<b>17.93%</b>
7.17% GOI 08-01-2028	7.64%
7.37% GOI 16-04-2023	6.03%
6.79% GOI CG 15-05-2027	2.13%
6.68% GOI CG 17-09-2031	2.01%
7.95% GOI CG 28-08-2032	1.41%
7.40% GOI CG 09-09-2035	1.17%
6.65% GOI 09-04-2020	1.12%
7.26% GOI 14-01-2029	0.88%
7.32% GOI CG 28-01-2024	0.58%
<b>Gilts Total</b>	<b>22.97%</b>
HDFC BANK LTD.FV-2	5.55%
RELIANCE INDUSTRIES LTD.	5.21%
INFOSYS LIMITED	4.03%
ICICI BANK LTD.FV-2	3.10%
ITC - FV 1	2.88%
TATA CONSULTANCY SERVICES LTD.	2.71%
KOTAK MAHINDRA BANK LIMITED_FV5	2.35%
HINDUSTAN LEVER LTD.	1.90%
STATE BANK OF INDIAFV-1	1.65%
AXIS BANK LIMITEDFV-2	1.39%
MARUTI UDYOG LTD.	1.31%
LARSEN&TUBRO	1.29%
ASIAN PAINTS LIMITEDFV-1	1.25%
AUROBINDO PHARMA LIMITED	1.10%
ONGCFV-5	1.06%
EIH LIMITED	1.04%
HCL TECHNOLOGIES LIMITED	1.00%
MAHINDRA & MAHINDRA LTD.-FV5	0.93%
BAJAJ FINANCE LIMITED	0.76%
ULTRATECH CEMCO LTD	0.70%
THE FEDERAL BANK LIMITED	0.67%
TITAN COMPANY LIMITED	0.67%
NESTLE INDIA LIMITED	0.63%
TECH MAHINDRA LIMITEDFV-5	0.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.58%
JSW STEEL LIMITED	0.52%
GAS AUTHORITY OF INDIA LTD.	0.51%
HERO MOTOCORP LIMITED	0.42%
MARICO LIMITED	0.40%
DABUR INDIA LTD.	0.34%
BRITANNIA INDUSTRIES LTD	0.31%
POWER GRID CORP OF INDIA LTD	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
YES BANK LTD	0.29%
COAL INDIA LIMITED	0.27%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
DIVIS LABORATORIES LIMITED	0.12%
UNITED BREWERIES LIMITED	0.09%
<b>Equity Total</b>	<b>48.42%</b>
<b>Money Market Total</b>	<b>10.83%</b>
<b>Current Assets</b>	<b>-0.15%</b>
<b>Total</b>	<b>100.00%</b>

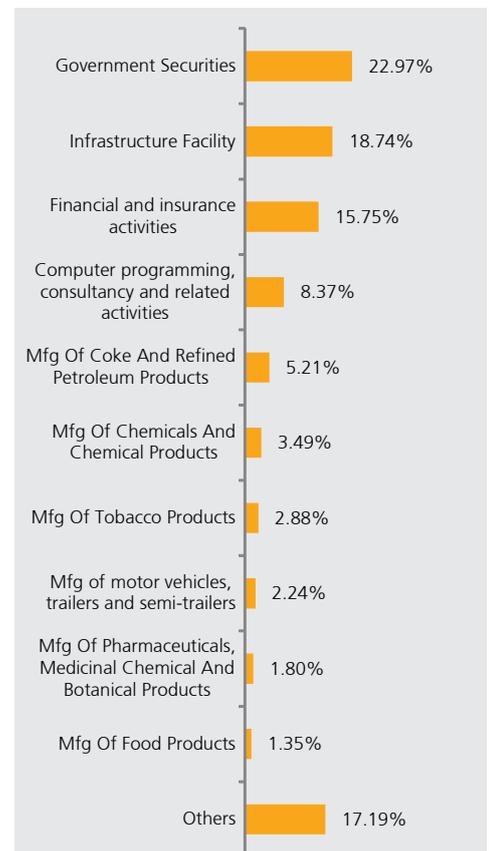
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 Jakhodia (Debt)

**NAV as on 30 April, 19:** ₹36.3318

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

**Benchmark:** N.A.

**AUM as on 30 April, 19:** ₹ 16.12 Crs.

**Modified Duration of Debt Portfolio:** 4.33 years

**YTM of Debt Portfolio:** 7.47%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	48
MMI / Others	00-100	13

## Returns

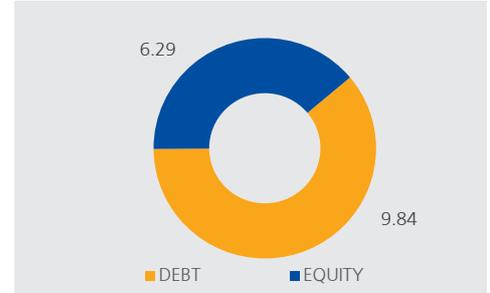
Period	Fund Returns	Index Returns
Last 1 Month	-0.01%	-
Last 6 Months	7.45%	-
Last 1 Year	5.53%	-
Last 2 Years	6.52%	-
Last 3 Years	8.28%	-
Since Inception	9.15%	-

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

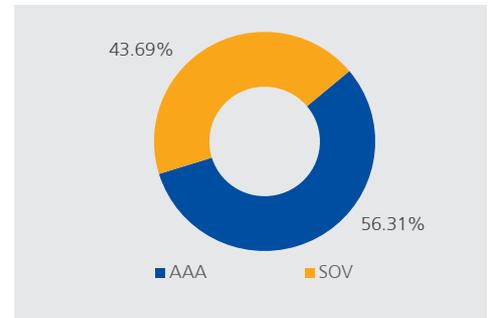
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.58%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.45%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.89%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.68%
7.33% IRFC NCD 28-08-2027 SR123	2.90%
8.30% NTPC NCD SR 67 15-01-2029	0.61%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.61%
<b>Bonds/Debentures Total</b>	<b>21.73%</b>
7.17% GOI 08-01-2028	7.87%
7.37% GOI 16-04-2023	7.21%
6.79% GOI CG 15-05-2027	2.53%
6.68% GOI CG 17-09-2031	2.44%
7.95% GOI CG 28-08-2032	1.70%
7.40% GOI CG 09-09-2035	1.42%
6.65% GOI 09-04-2020	1.33%
7.26% GOI 14-01-2029	1.02%
7.32% GOI CG 28-01-2024	0.67%
<b>Gilts Total</b>	<b>26.20%</b>
HDFC BANK LTD.FV-2	4.52%
RELIANCE INDUSTRIES LTD.	4.47%
INFOSYS LIMITED	2.62%
ITC - FV 1	2.39%
ICICI BANK LTD.FV-2	2.37%
LARSEN&TUBRO	2.16%
TATA CONSULTANCY SERVICES LTD.	1.81%
KOTAK MAHINDRA BANK LIMITED_FV5	1.51%
HINDUSTAN LEVER LTD.	1.22%
AXIS BANK LIMITEDFV-2	1.22%
STATE BANK OF INDIAFV-1	1.08%
HDFC LTD FV 2	0.98%
ASIAN PAINTS LIMITEDFV-1	0.87%
MARUTI UDYOG LTD.	0.87%
EIH LIMITED	0.73%
AUROBINDO PHARMA LIMITED	0.71%
DIVIS LABORATORIES LIMITED	0.69%
ONGCFV-5	0.69%
HCL TECHNOLOGIES LIMITED	0.68%
GUJARAT FLUOROCHEMICALS LTD.	0.62%
BAJAJ FINANCE LIMITED	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
TITAN COMPANY LIMITED	0.50%
THE FEDERAL BANK LIMITED	0.46%
ULTRATECH CEMCO LTD	0.45%
TECH MAHINDRA LIMITEDFV-5	0.44%
GAS AUTHORITY OF INDIA LTD.	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.40%
JSW STEEL LIMITED	0.40%
NESTLE INDIA LIMITED	0.39%
POWER GRID CORP OF INDIA LTD	0.31%
MARICO LIMITED	0.28%
HERO MOTOCORP LIMITED	0.27%
YES BANK LTD	0.23%
DABUR INDIA LTD.	0.22%
BRITANNIA INDUSTRIES LTD	0.21%
COAL INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
UNITED BREWERIES LIMITED	0.11%
<b>Equity Total</b>	<b>38.99%</b>
<b>Money Market Total</b>	<b>12.04%</b>
<b>Current Assets</b>	<b>1.05%</b>
<b>Total</b>	<b>100.00%</b>

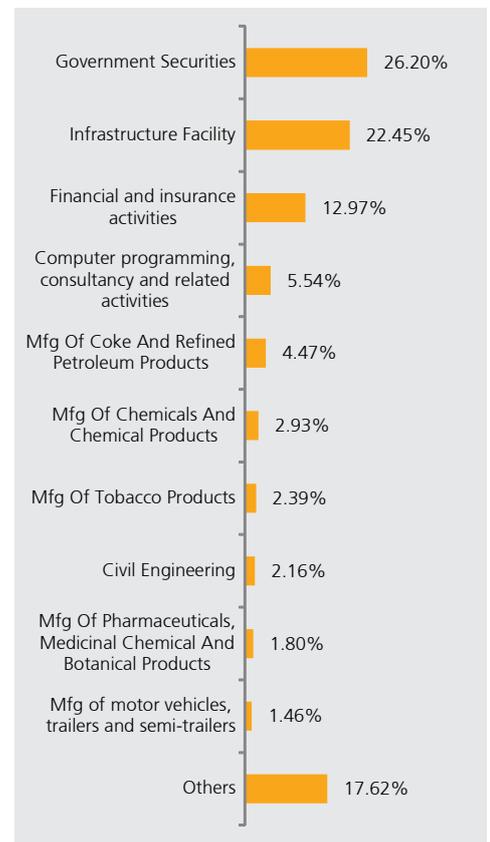
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹22.1389

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

**AUM as on 30 April, 19:** ₹ 17.71 Crs.

**Modified Duration of Debt Portfolio:**

4.30 years

**YTM of Debt Portfolio:** 7.52%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	50
MMI / Others	00-100	11

## Returns

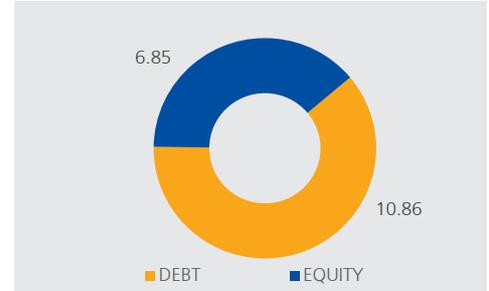
Period	Fund Returns	Index Returns
Last 1 Month	0.05%	0.46%
Last 6 Months	7.61%	8.29%
Last 1 Year	5.96%	8.52%
Last 2 Years	7.08%	8.49%
Last 3 Years	8.93%	10.16%
Since Inception	7.20%	7.98%

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

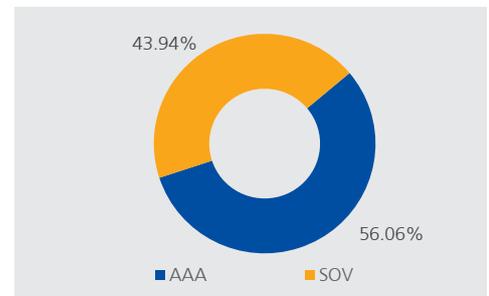
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	4.75%
7.27% NHA1 NCD_06.06.2022_Taxable Bond_TR-1	4.43%
8.45% IRFC NCD 04-12-2028 SR129	3.95%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.62%
8.27% NHA1 NCD_28.03.2029_Taxable Bond_TR-VI	3.35%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.74%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.18%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.55%
<b>Bonds/Debentures Total</b>	<b>23.57%</b>
7.17% GOI 08-01-2028	8.13%
7.37% GOI 16-04-2023	7.19%
6.79% GOI CG 15-05-2027	2.54%
6.68% GOI CG 17-09-2031	2.45%
7.95% GOI CG 28-08-2032	1.70%
7.40% GOI CG 09-09-2035	1.42%
6.65% GOI 09-04-2020	1.33%
7.26% GOI 14-01-2029	1.03%
7.32% GOI CG 28-01-2024	0.67%
<b>Gilts Total</b>	<b>26.45%</b>
RELIANCE INDUSTRIES LTD.	4.62%
HDFC BANK LTD.FV-2	4.48%
INFOSYS LIMITED	2.52%
ICICI BANK LTD.FV-2	2.38%
LARSEN&TUBRO	2.09%
ITC - FV 1	2.04%
TATA CONSULTANCY SERVICES LTD.	1.89%
KOTAK MAHINDRA BANK LIMITED_FV5	1.57%
HINDUSTAN LEVER LTD.	1.27%
AXIS BANK LIMITEDFV-2	1.26%
STATE BANK OF INDIAFV-1	1.12%
MARUTI UDYOG LTD.	0.89%
ASIAN PAINTS LIMITEDFV-1	0.84%
EIH LIMITED	0.77%
AUROBINDO PHARMA LIMITED	0.74%
ONGCFV-5	0.73%
HCL TECHNOLOGIES LIMITED	0.72%
DIVIS LABORATORIES LIMITED	0.72%
GUJARAT FLUOROCEMICALS LTD.	0.65%
MAHINDRA & MAHINDRA LTD.-FV5	0.63%
BAJAJ FINANCE LIMITED	0.60%
HDFC LTD FV 2	0.56%
TITAN COMPANY LIMITED	0.51%
THE FEDERAL BANK LIMITED	0.48%
ULTRATECH CEMCO LTD	0.47%
TECH MAHINDRA LIMITEDFV-5	0.45%
GAS AUTHORITY OF INDIA LTD.	0.43%
JSW STEEL LIMITED	0.42%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.41%
NESTLE INDIA LIMITED	0.41%
MARICO LIMITED	0.29%
HERO MOTOCORP LIMITED	0.28%
YES BANK LTD	0.23%
POWER GRID CORP OF INDIA LTD	0.23%
BRITANNIA INDUSTRIES LTD	0.22%
DABUR INDIA LTD.	0.22%
COAL INDIA LIMITED	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
<b>Equity Total</b>	<b>38.68%</b>
<b>Money Market Total</b>	<b>10.19%</b>
<b>Current Assets</b>	<b>1.12%</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 30th April 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 30 April, 19:** ₹28.8230

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

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

**AUM as on 30 April, 19:** ₹ 9.65 Crs.

**Modified Duration of Debt Portfolio:**

4.31 years

**YTM of Debt Portfolio:** 7.45%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	48
MMI / Others	00-100	13

## Returns

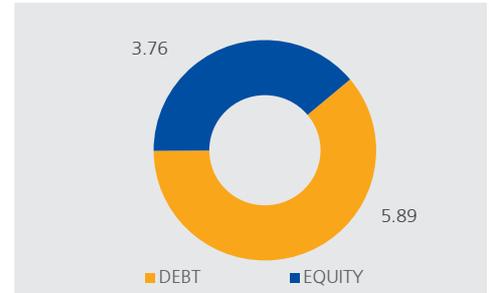
Period	Fund Returns	Index Returns
Last 1 Month	0.00%	0.46%
Last 6 Months	7.29%	8.29%
Last 1 Year	5.32%	8.52%
Last 2 Years	6.43%	8.49%
Last 3 Years	8.09%	10.16%
Since Inception	9.11%	9.35%

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

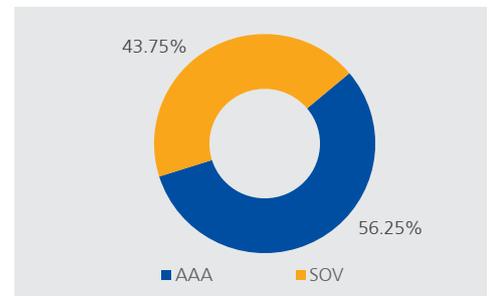
## Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.15%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.10%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.98%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.16%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.13%
7.33% IRFC NCD 28-08-2027 SR123	1.94%
8.45% IRFC NCD 04-12-2028 SR129	1.04%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.00%
<b>Bonds/Debentures Total</b>	<b>21.50%</b>
7.17% GOI 08-01-2028	8.04%
7.37% GOI 16-04-2023	7.26%
6.79% GOI CG 15-05-2027	2.56%
6.68% GOI CG 17-09-2031	2.47%
7.95% GOI CG 28-08-2032	1.71%
7.40% GOI CG 09-09-2035	1.43%
6.65% GOI 09-04-2020	1.34%
7.26% GOI 14-01-2029	1.04%
7.32% GOI CG 28-01-2024	0.67%
<b>Gifts Total</b>	<b>26.51%</b>
HDFC BANK LTD.FV-2	4.78%
RELIANCE INDUSTRIES LTD.	4.57%
INFOSYS LIMITED	2.70%
ICICI BANK LTD.FV-2	2.42%
LARSEN&TUBRO	2.07%
ITC - FV 1	1.91%
TATA CONSULTANCY SERVICES LTD.	1.89%
KOTAK MAHINDRA BANK LIMITED_FV5	1.57%
HINDUSTAN LEVER LTD.	1.27%
AXIS BANK LIMITEDFV-2	1.26%
STATE BANK OF INDIAFV-1	1.11%
MARUTI UDYOG LTD.	0.90%
ASIAN PAINTS LIMITEDFV-1	0.83%
EIH LIMITED	0.75%
AUROBINDO PHARMA LIMITED	0.74%
DIVIS LABORATORIES LIMITED	0.71%
ONGCFV-5	0.71%
HCL TECHNOLOGIES LIMITED	0.71%
GUJARAT FLUOROCEMICALS LTD.	0.65%
HDFC LTD FV 2	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.61%
BAJAJ FINANCE LIMITED	0.61%
TITAN COMPANY LIMITED	0.51%
THE FEDERAL BANK LIMITED	0.47%
ULTRATECH CEMCO LTD	0.47%
TECH MAHINDRA LIMITEDFV-5	0.44%
GAS AUTHORITY OF INDIA LTD.	0.42%
JSW STEEL LIMITED	0.41%
NESTLE INDIA LIMITED	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.40%
POWER GRID CORP OF INDIA LTD	0.33%
HERO MOTOCORP LIMITED	0.28%
YES BANK LTD	0.23%
DABUR INDIA LTD.	0.23%
MARICO LIMITED	0.22%
BRITANNIA INDUSTRIES LTD	0.22%
HINDALCO INDUSTRIES LTD FV RE 1	0.20%
COAL INDIA LIMITED	0.20%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
<b>Equity Total</b>	<b>38.97%</b>
<b>Money Market Total</b>	<b>12.58%</b>
<b>Current Assets</b>	<b>0.44%</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 30th April 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 30 April, 19:** ₹20.7391

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

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

**AUM as on 30 April, 19:** ₹ 5.05 Crs.

**Modified Duration of Debt Portfolio:**

4.37 years

**YTM of Debt Portfolio:** 7.52%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	50
MMI / Others	00-100	11

## Returns

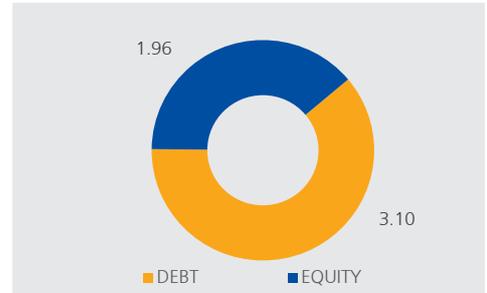
Period	Fund Returns	Index Returns
Last 1 Month	0.02%	0.46%
Last 6 Months	7.71%	8.29%
Last 1 Year	6.05%	8.52%
Last 2 Years	7.19%	8.49%
Last 3 Years	8.98%	10.16%
Since Inception	8.16%	8.62%

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

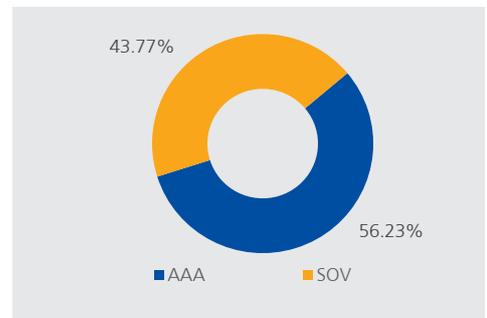
## Portfolio

Name of Instrument	% to AUM
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	5.87%
7.33% IRFC NCD 28-08-2027 SR123	5.55%
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.13%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.03%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.00%
8.35% IRFC NCD 13-03-2029 SR 133	1.97%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.94%
<b>Bonds/Debentures Total</b>	<b>23.50%</b>
7.17% GOI 08-01-2028	7.89%
7.37% GOI 16-04-2023	7.21%
6.79% GOI CG 15-05-2027	2.53%
6.68% GOI CG 17-09-2031	2.44%
7.95% GOI CG 28-08-2032	1.69%
7.40% GOI CG 09-09-2035	1.42%
6.65% GOI 09-04-2020	1.33%
7.26% GOI 14-01-2029	1.04%
7.32% GOI CG 28-01-2024	0.67%
<b>Gilts Total</b>	<b>26.22%</b>
RELIANCE INDUSTRIES LTD.	4.54%
HDFC BANK LTD.FV-2	4.26%
INFOSYS LIMITED	2.66%
ITC - FV 1	2.43%
ICICI BANK LTD.FV-2	2.38%
LARSEN&TUBRO	2.21%
TATA CONSULTANCY SERVICES LTD.	1.78%
KOTAK MAHINDRA BANK LIMITED_FV5	1.52%
AXIS BANK LIMITEDFV-2	1.25%
HINDUSTAN LEVER LTD.	1.23%
STATE BANK OF INDIAFV-1	1.09%
ASIAN PAINTS LIMITEDFV-1	0.89%
MARUTI UDYOG LTD.	0.88%
HDFC LTD FV 2	0.80%
EIH LIMITED	0.73%
AUROBINDO PHARMA LIMITED	0.72%
DIVIS LABORATORIES LIMITED	0.70%
ONGCFV-5	0.70%
HCL TECHNOLOGIES LIMITED	0.68%
GUJARAT FLUOROCEMICALS LTD.	0.61%
BAJAJ FINANCE LIMITED	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
TITAN COMPANY LIMITED	0.51%
THE FEDERAL BANK LIMITED	0.48%
ULTRATECH CEMCO LTD	0.47%
TECH MAHINDRA LIMITEDFV-5	0.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.41%
GAS AUTHORITY OF INDIA LTD.	0.41%
JSW STEEL LIMITED	0.39%
NESTLE INDIA LIMITED	0.39%
POWER GRID CORP OF INDIA LTD	0.31%
MARICO LIMITED	0.29%
HERO MOTOCORP LIMITED	0.28%
YES BANK LTD	0.23%
DABUR INDIA LTD.	0.22%
BRITANNIA INDUSTRIES LTD	0.22%
COAL INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.04%
<b>Equity Total</b>	<b>38.72%</b>
<b>Money Market Total</b>	<b>10.19%</b>
<b>Current Assets</b>	<b>1.38%</b>
<b>Total</b>	<b>100.00%</b>

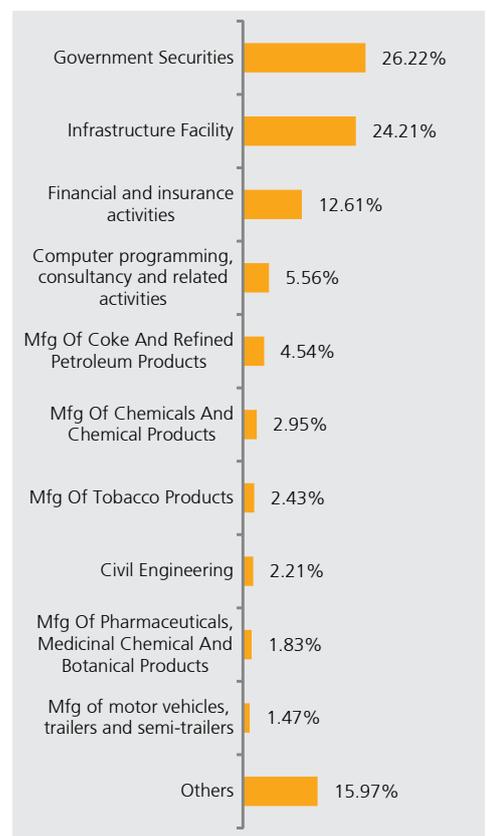
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹31.6965

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

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

**AUM as on 30 April, 19:** ₹ 106.23 Crs.

**Modified Duration of Debt Portfolio:**

4.64 years

**YTM of Debt Portfolio:** 7.70%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	21
Gsec / Debt	60-100	67
MMI / Others	00-25	12

## Returns

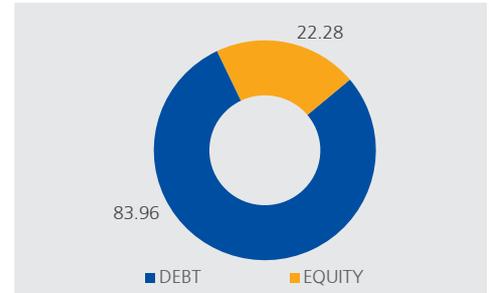
Period	Fund Returns	Index Returns
Last 1 Month	-0.16%	0.22%
Last 6 Months	6.28%	6.89%
Last 1 Year	6.51%	8.32%
Last 2 Years	5.71%	7.21%
Last 3 Years	7.22%	8.73%
Since Inception	8.15%	7.71%

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

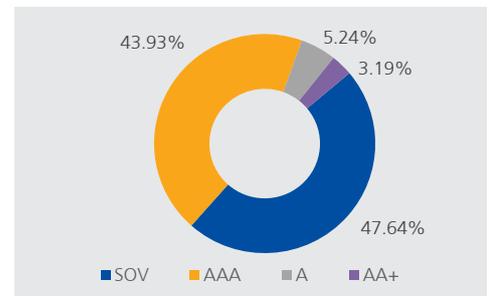
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	4.67%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.44%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	4.06%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.72%
8.30% NTPC NCD SR 67 15-01-2029	3.26%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.11%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	2.47%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.16%
8.80% PGCIL NCD 13-03-2023 XLII	0.96%
7.17% RIL NCD PPD SR D 08-11-2022	0.64%
8.45% IRFC NCD 04-12-2028 SR129	0.38%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.09%
<b>Bonds/Debentures Total</b>	<b>29.97%</b>
7.17% GOI 08-01-2028	12.56%
7.37% GOI 16-04-2023	9.57%
6.79% GOI CG 15-05-2027	3.38%
6.68% GOI CG 17-09-2031	3.26%
7.95% GOI CG 28-08-2032	2.27%
7.40% GOI CG 09-09-2035	1.89%
6.65% GOI 09-04-2020	1.76%
7.26% GOI 14-01-2029	1.36%
7.32% GOI CG 28-01-2024	0.88%
<b>Gilts Total</b>	<b>36.94%</b>
RELIANCE INDUSTRIES LTD.	2.25%
HDFC BANK LTD.FV-2	2.09%
KOTAK MAHINDRA BANK LIMITED_FV5	1.62%
INFOSYS LIMITED	1.28%
ICICI BANK LTD.FV-2	1.28%
ITC - FV 1	1.18%
LARSEN&TUBRO	1.07%
DHANLAKSHMI BANK LIMITED	1.02%
TATA CONSULTANCY SERVICES LTD.	0.87%
HINDUSTAN LEVER LTD.	0.60%
AXIS BANK LIMITEDFV-2	0.59%
STATE BANK OF INDIAFV-1	0.55%
ASIAN PAINTS LIMITEDFV-1	0.43%
MARUTI UDYOG LTD.	0.41%
HDFC LTD FV 2	0.40%
BAJAJ FINANCE LIMITED	0.38%
DIVIS LABORATORIES LIMITED	0.35%
ONGCFV-5	0.34%
AUROBINDO PHARMA LIMITED	0.34%
EIH LIMITED	0.33%
HCL TECHNOLOGIES LIMITED	0.33%
MAHINDRA & MAHINDRA LTD.-FV5	0.25%
TITAN COMPANY LIMITED	0.24%
TECH MAHINDRA LIMITEDFV-5	0.23%
THE FEDERAL BANK LIMITED	0.23%
ULTRATECH CEMCO LTD	0.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.20%
POWER GRID CORP OF INDIA LTD	0.19%
GAS AUTHORITY OF INDIA LTD.	0.19%
NESTLE INDIA LIMITED	0.19%
JSW STEEL LIMITED	0.18%
MARICO LIMITED	0.14%
COAL INDIA LIMITED	0.14%
YES BANK LTD	0.14%
HERO MOTOCORP LIMITED	0.13%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
POLYCAB INDIA LIMITED	0.11%
BRITANNIA INDUSTRIES LTD	0.11%
DABUR INDIA LTD.	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.07%
UNITED BREWERIES LIMITED	0.05%
NTPC LIMITED	0.003%
<b>Equity Total</b>	<b>20.97%</b>
<b>Money Market Total</b>	<b>10.63%</b>
<b>Current Assets</b>	<b>1.49%</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 30th April 2019

## Investment Objective

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

## Fund Details

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

**NAV as on 30 April, 19:** ₹31.5686

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

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

**AUM as on 30 April, 19:** ₹ 18.65 Crs.

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

**YTM of Debt Portfolio:** 7.54%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	68
MMI / Others	00-100	12

## Returns

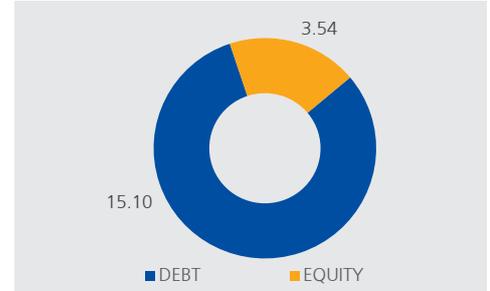
Period	Fund Returns	Index Returns
Last 1 Month	-0.23%	0.22%
Last 6 Months	6.20%	6.89%
Last 1 Year	6.58%	8.32%
Last 2 Years	5.59%	7.21%
Last 3 Years	7.15%	8.73%
Since Inception	7.77%	8.40%

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

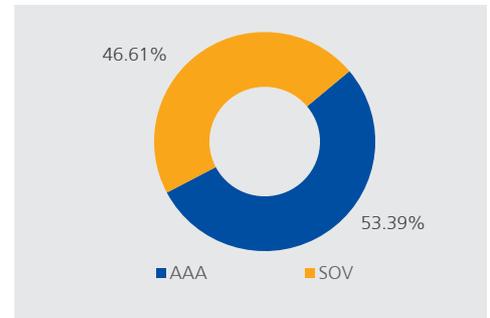
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	5.90%
8.30% NTPC NCD SR 67 15-01-2029	4.78%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	4.21%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.85%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	3.71%
8.85% PGCIL NCD 19-10-2023 STRPP H	2.75%
8.40% PGCIL NCD 27-05-2022 L STRPP D	2.71%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.04%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.56%
7.17% RIL NCD PPD SR D 08-11-2022	0.52%
7.33% IRFC NCD 28-08-2027 SR123	0.50%
<b>Bonds/Debtentures Total</b>	<b>30.53%</b>
7.17% GOI 08-01-2028	12.56%
7.37% GOI 16-04-2023	9.62%
6.79% GOI CG 15-05-2027	3.40%
6.68% GOI CG 17-09-2031	3.27%
7.95% GOI CG 28-08-2032	2.28%
7.40% GOI CG 09-09-2035	1.90%
6.65% GOI 09-04-2020	1.77%
7.26% GOI 14-01-2029	1.37%
7.32% GOI CG 28-01-2024	0.89%
<b>Govts Total</b>	<b>37.07%</b>
HDFC BANK LTD.FV-2	2.16%
RELIANCE INDUSTRIES LTD.	2.06%
INFOSYS LIMITED	1.34%
ICICI BANK LTD.FV-2	1.32%
ITC - FV 1	1.18%
LARSEN&TUBRO	1.10%
TATA CONSULTANCY SERVICES LTD.	0.92%
KOTAK MAHINDRA BANK LIMITED_FV5	0.76%
AXIS BANK LIMITEDFV-2	0.62%
HINDUSTAN LEVER LTD.	0.62%
ASIAN PAINTS LIMITEDFV-1	0.44%
MARUTI UDYOG LTD.	0.44%
STATE BANK OF INDIAFV-1	0.43%
EIH LIMITED	0.37%
AUROBINDO PHARMA LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.36%
ONGCFV-5	0.35%
MAHINDRA & MAHINDRA LTD.-FV5	0.31%
BAJAJ FINANCE LIMITED	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
GUJARAT FLUOROCEMICALS LTD.	0.29%
TITAN COMPANY LIMITED	0.25%
TECH MAHINDRA LIMITEDFV-5	0.24%
THE FEDERAL BANK LIMITED	0.24%
ULTRATECH CEMCO LTD	0.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.20%
NESTLE INDIA LIMITED	0.20%
HDFC LTD FV 2	0.20%
POWER GRID CORP OF INDIA LTD	0.18%
GAS AUTHORITY OF INDIA LTD.	0.18%
JSW STEEL LIMITED	0.17%
COAL INDIA LIMITED	0.14%
HERO MOTOCORP LIMITED	0.14%
DABUR INDIA LTD.	0.11%
YES BANK LTD	0.11%
BRITANNIA INDUSTRIES LTD	0.11%
MARICO LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.06%
<b>Equity Total</b>	<b>19.00%</b>
<b>Money Market Total</b>	<b>11.93%</b>
<b>Current Assets</b>	<b>1.47%</b>
<b>Total</b>	<b>100.00%</b>

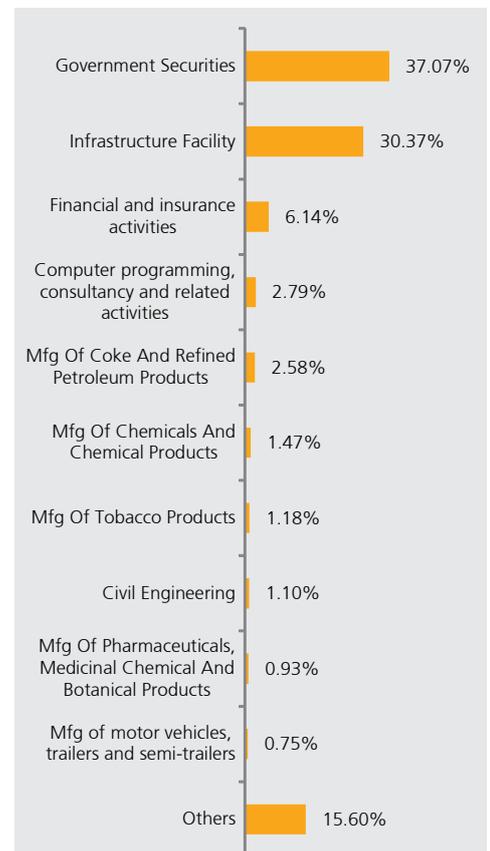
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

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

**NAV as on 30 April, 19:** ₹19.7827

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

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

**AUM as on 30 April, 19:** ₹ 3.76 Crs.

**Modified Duration of Debt Portfolio:** 4.57 years

**YTM of Debt Portfolio:** 7.63%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	71
MMI / Others	00-100	10

## Returns

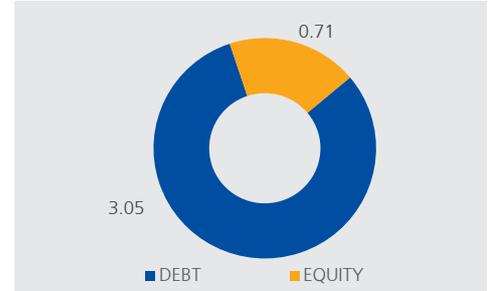
Period	Fund Returns	Index Returns
Last 1 Month	-0.19%	0.22%
Last 6 Months	6.69%	6.89%
Last 1 Year	7.02%	8.32%
Last 2 Years	5.79%	7.21%
Last 3 Years	7.59%	8.73%
Since Inception	7.61%	8.30%

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

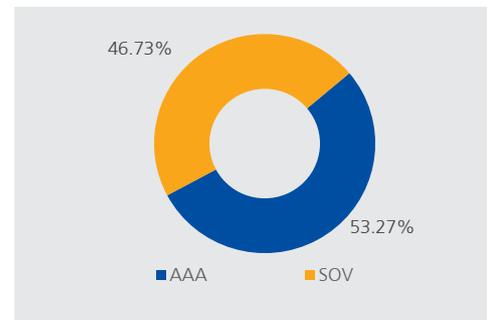
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.46%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.55%
8.40% PGCIL NCD 27-05-2022 L STRP D	5.38%
8.30% NTPC NCD SR 67 15-01-2029	5.27%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	5.22%
8.95% RIL NCD 09-11-2028 - PPD SR H	2.74%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	2.63%
<b>Bonds/Debentures Total</b>	<b>34.25%</b>
7.17% GOI 08-01-2028	12.50%
7.37% GOI 16-04-2023	9.59%
6.79% GOI CG 15-05-2027	3.37%
6.68% GOI CG 17-09-2031	3.25%
7.95% GOI CG 28-08-2032	2.25%
7.40% GOI CG 09-09-2035	1.88%
6.65% GOI 09-04-2020	1.84%
7.26% GOI 14-01-2029	1.37%
7.32% GOI CG 28-01-2024	0.93%
<b>Gilts Total</b>	<b>36.98%</b>
HDFC BANK LTD.FV-2	1.79%
RELIANCE INDUSTRIES LTD.	1.76%
ICICI BANK LTD.FV-2	1.41%
INFOSYS LIMITED	1.40%
ITC - FV 1	1.19%
LARSEN&TUBRO	1.08%
TATA CONSULTANCY SERVICES LTD.	1.00%
KOTAK MAHINDRA BANK LIMITED_FV5	0.82%
HINDUSTAN LEVER LTD.	0.68%
AXIS BANK LIMITEDFV-2	0.66%
MARUTI UDYOG LTD.	0.48%
ASIAN PAINTS LIMITEDFV-1	0.45%
STATE BANK OF INDIAFV-1	0.41%
EIH LIMITED	0.40%
DIVIS LABORATORIES LIMITED	0.39%
ONGCFV-5	0.38%
AUROBINDO PHARMA LIMITED	0.38%
HCL TECHNOLOGIES LIMITED	0.37%
MAHINDRA & MAHINDRA LTD.-FV5	0.33%
GUJARAT FLUOROCEMICALS LTD.	0.33%
BAJAJ FINANCE LIMITED	0.30%
TITAN COMPANY LIMITED	0.27%
TECH MAHINDRA LIMITEDFV-5	0.26%
THE FEDERAL BANK LIMITED	0.25%
POWER GRID CORP OF INDIA LTD	0.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.22%
NESTLE INDIA LIMITED	0.20%
GAS AUTHORITY OF INDIA LTD.	0.19%
JSW STEEL LIMITED	0.19%
ULTRATECH CEMCO LTD	0.17%
MARICO LIMITED	0.15%
HERO MOTOCORP LIMITED	0.15%
COAL INDIA LIMITED	0.15%
YES BANK LTD	0.11%
DABUR INDIA LTD.	0.11%
BRITANNIA INDUSTRIES LTD	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.08%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.07%
UNITED BREWERIES LIMITED	0.06%
<b>Equity Total</b>	<b>19.00%</b>
<b>Money Market Total</b>	<b>7.91%</b>
<b>Current Assets</b>	<b>1.86%</b>
<b>Total</b>	<b>100.00%</b>

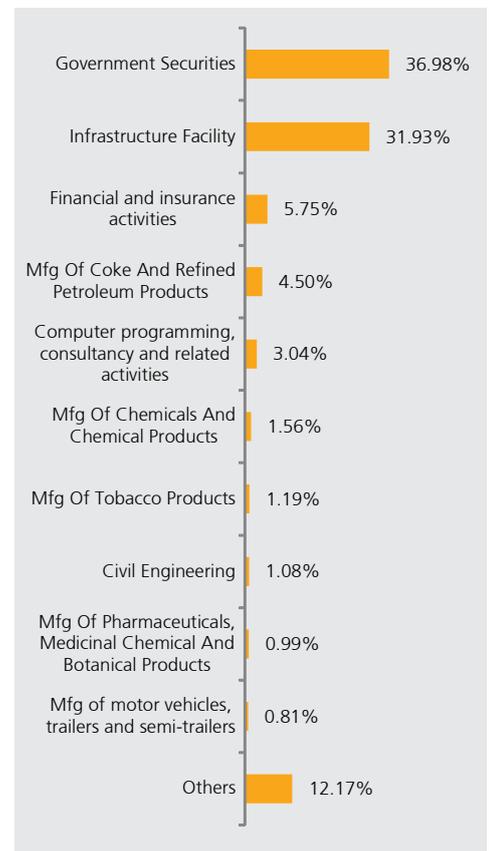
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹24.3239

**Inception Date:** 9<sup>th</sup> April 2007

**Benchmark:** CRISIL Composite Bond Fund Index: 100%

**AUM as on 30 April, 19:** ₹ 33.19 Crs.

**Modified Duration of Debt Portfolio:** 4.53 years

**YTM of Debt Portfolio:** 7.61%

## Asset Allocation

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

## Returns

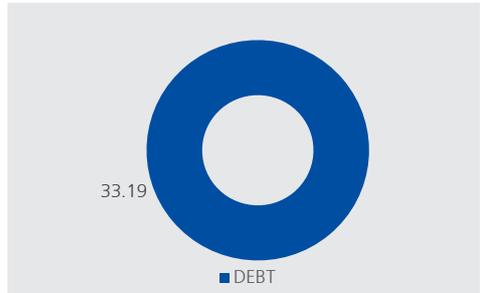
Period	Fund Returns	Index Returns
Last 1 Month	-0.42%	-0.01%
Last 6 Months	5.73%	5.49%
Last 1 Year	7.98%	8.06%
Last 2 Years	4.83%	5.89%
Last 3 Years	6.25%	7.26%
Since Inception	7.65%	7.62%

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

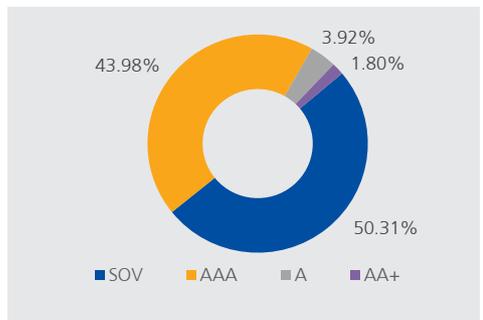
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.03%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	5.96%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.25%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.84%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.46%
8.30% NTPC NCD SR 67 15-01-2029	2.69%
7.93% PGCIL NCD 20-05-2028 STRPP L	2.62%
8.95% RIL NCD 09-11-2028 - PPD SR H	2.18%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.76%
7.95% HDFC BK NCD 21-09-2026	0.88%
<b>Bonds/Debentures Total</b>	<b>34.67%</b>
7.17% GOI 08-01-2028	15.73%
7.37% GOI 16-04-2023	11.99%
6.79% GOI CG 15-05-2027	4.23%
6.68% GOI CG 17-09-2031	4.08%
6.90% GOI 2019	3.01%
7.95% GOI CG 28-08-2032	2.84%
7.40% GOI CG 09-09-2035	2.37%
6.65% GOI 09-04-2020	2.21%
7.26% GOI 14-01-2029	1.71%
7.32% GOI CG 28-01-2024	1.11%
<b>Gilts Total</b>	<b>49.29%</b>
<b>Money Market Total</b>	<b>14.02%</b>
<b>Current Assets</b>	<b>2.02%</b>
<b>Total</b>	<b>100.00%</b>

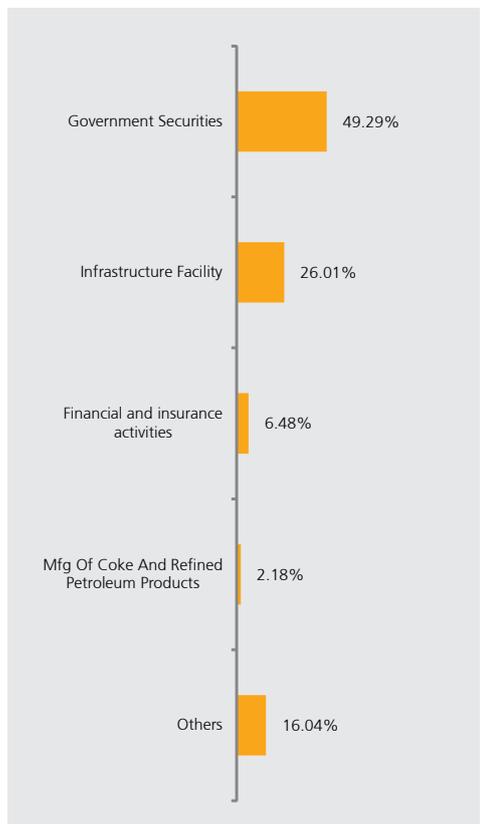
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹20.5984

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

**Benchmark:** CRISIL Gilt Index

**AUM as on 30 April, 19:** ₹ 45.49 Crs.

**Modified Duration of Debt Portfolio:**

4.48 years

**YTM of Debt Portfolio:** 7.21%

## Asset Allocation

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

## Returns

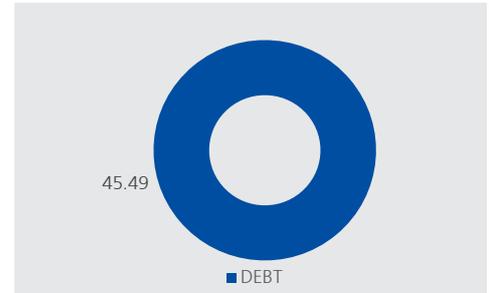
Period	Fund Returns	Index Returns
Last 1 Month	-0.22%	0.01%
Last 6 Months	5.94%	5.40%
Last 1 Year	9.32%	9.35%
Last 2 Years	4.94%	5.58%
Last 3 Years	6.54%	6.97%
Since Inception	6.86%	8.11%

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

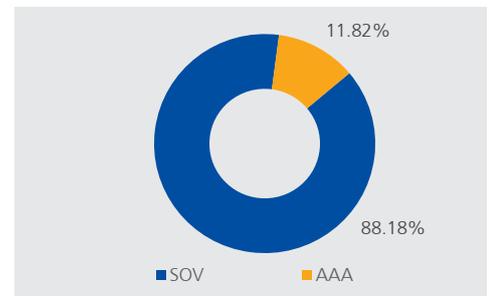
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	26.57%
7.17% GOI 08-01-2028	22.58%
6.79% GOI CG 15-05-2027	9.05%
6.68% GOI CG 17-09-2031	8.72%
7.32% GOI CG 28-01-2024	7.54%
6.65% GOI 09-04-2020	4.94%
7.26% GOI 14-01-2029	4.74%
7.95% GOI CG 28-08-2032	3.05%
<b>Gilts Total</b>	<b>87.19%</b>
<b>Money Market Total</b>	<b>11.69%</b>
<b>Current Assets</b>	<b>1.12%</b>
<b>Total</b>	<b>100.00%</b>

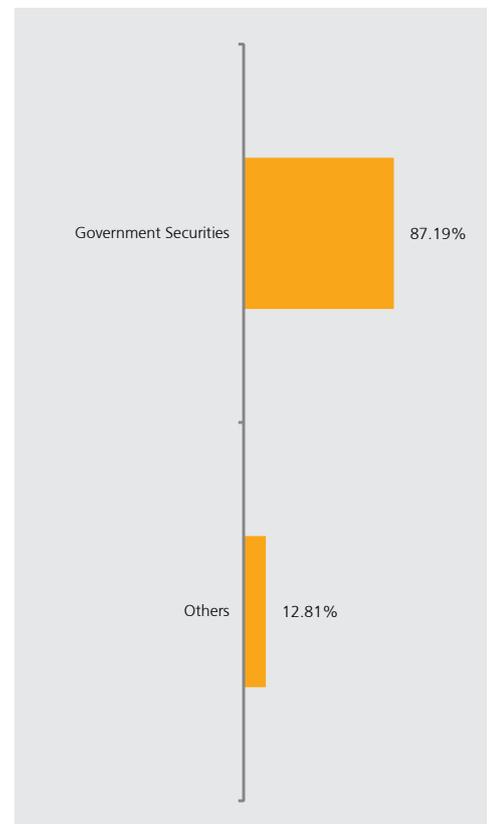
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹20.1347

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

**Benchmark:** CRISIL Gilt Index

**AUM as on 30 April, 19:** ₹ 1.43 Crs.

**Modified Duration of Debt Portfolio:**

4.48 years

**YTM of Debt Portfolio:** 7.20%

## Asset Allocation

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

## Returns

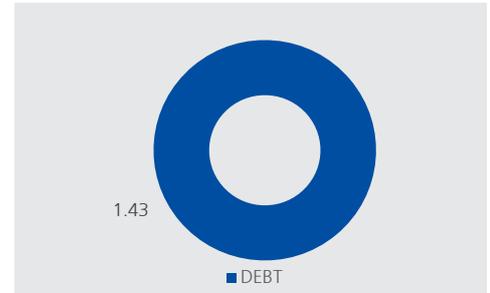
Period	Fund Returns	Index Returns
Last 1 Month	-0.21%	0.01%
Last 6 Months	6.08%	5.40%
Last 1 Year	9.57%	9.35%
Last 2 Years	5.27%	5.58%
Last 3 Years	6.87%	6.97%
Since Inception	7.49%	7.47%

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

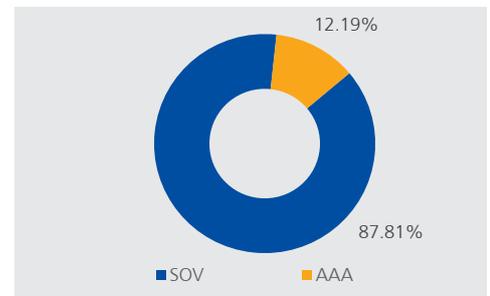
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	26.17%
7.17% GOI 08-01-2028	22.67%
6.79% GOI CG 15-05-2027	9.00%
6.68% GOI CG 17-09-2031	8.67%
7.32% GOI CG 28-01-2024	7.47%
6.65% GOI 09-04-2020	4.82%
7.26% GOI 14-01-2029	4.77%
7.95% GOI CG 28-08-2032	2.99%
<b>Gilts Total</b>	<b>86.55%</b>
<b>Money Market Total</b>	<b>12.01%</b>
<b>Current Assets</b>	<b>1.43%</b>
<b>Total</b>	<b>100.00%</b>

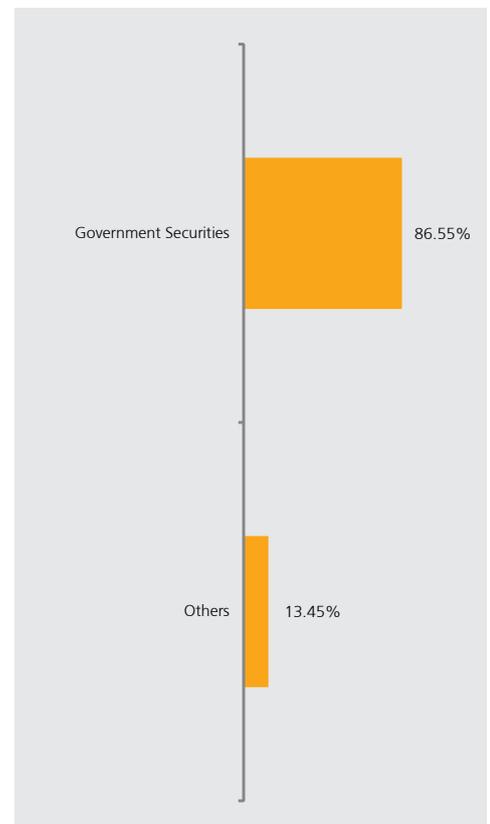
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹20.7487

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

**Benchmark:** CRISIL Gilt Index

**AUM as on 30 April, 19:** ₹ 0.24 Crs.

**Modified Duration of Debt Portfolio:**

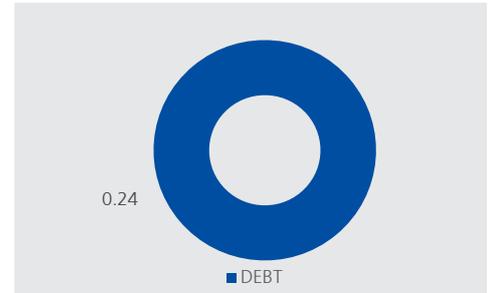
4.53 years

**YTM of Debt Portfolio:** 7.22%

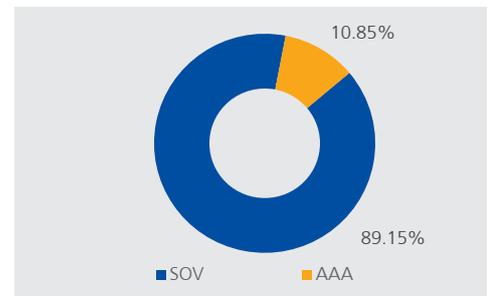
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	26.78%
7.17% GOI 08-01-2028	23.59%
6.79% GOI CG 15-05-2027	8.98%
6.68% GOI CG 17-09-2031	8.65%
7.32% GOI CG 28-01-2024	7.77%
6.65% GOI 09-04-2020	4.91%
7.26% GOI 14-01-2029	4.86%
7.95% GOI CG 28-08-2032	2.92%
<b>Gilts Total</b>	<b>88.46%</b>
<b>Money Market Total</b>	<b>10.77%</b>
<b>Current Assets</b>	<b>0.76%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

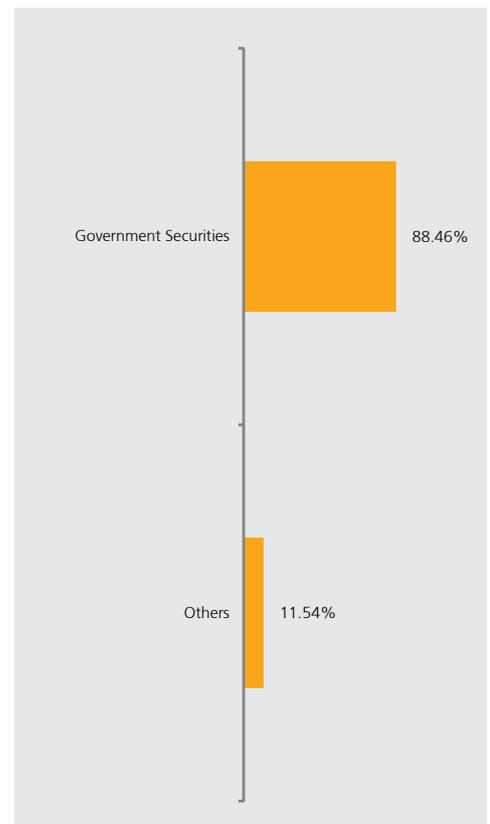
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	88
MMI / Others	00-100	12

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.24%	0.01%
Last 6 Months	6.03%	5.40%
Last 1 Year	9.38%	9.35%
Last 2 Years	5.13%	5.58%
Last 3 Years	6.65%	6.97%
Since Inception	6.78%	7.56%

**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 30th April 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 30 April, 19:** ₹20.7610  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 30 April, 19:** ₹ 0.55 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.50 years  
**YTM of Debt Portfolio:** 7.21%

## Asset Allocation

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

## Returns

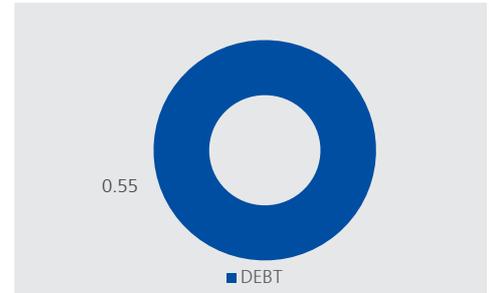
Period	Fund Returns	Index Returns
Last 1 Month	-0.22%	0.01%
Last 6 Months	6.01%	5.40%
Last 1 Year	9.38%	9.35%
Last 2 Years	5.02%	5.58%
Last 3 Years	6.60%	6.97%
Since Inception	6.75%	7.42%

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

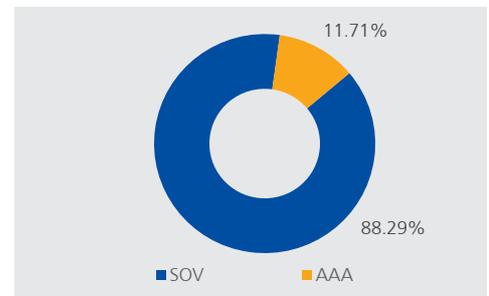
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	26.92%
7.17% GOI 08-01-2028	23.48%
6.79% GOI CG 15-05-2027	9.13%
6.68% GOI CG 17-09-2031	8.80%
7.32% GOI CG 28-01-2024	7.76%
7.26% GOI 14-01-2029	5.00%
6.65% GOI 09-04-2020	4.88%
7.95% GOI CG 28-08-2032	2.94%
<b>Gilts Total</b>	<b>88.92%</b>
<b>Money Market Total</b>	<b>11.80%</b>
<b>Current Assets</b>	<b>-0.72%</b>
<b>Total</b>	<b>100.00%</b>

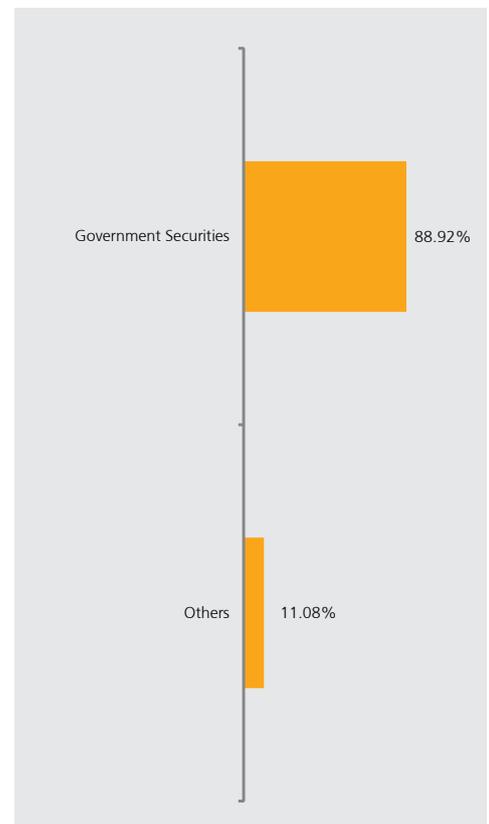
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹25.3386  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 30 April, 19:** ₹ 3.33 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.25 years  
**YTM of Debt Portfolio:** 6.61%

## Asset Allocation

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

## Returns

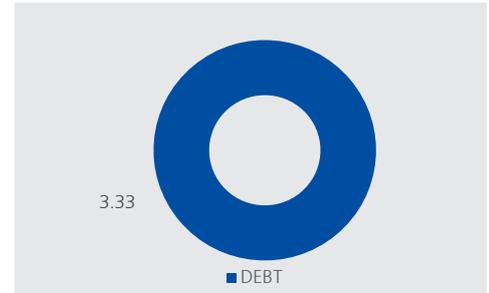
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.49%
Last 6 Months	2.72%	3.46%
Last 1 Year	5.59%	7.03%
Last 2 Years	5.33%	6.76%
Last 3 Years	5.56%	6.77%
Since Inception	6.51%	7.20%

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

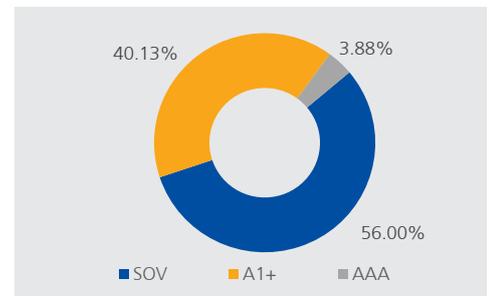
## Portfolio

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

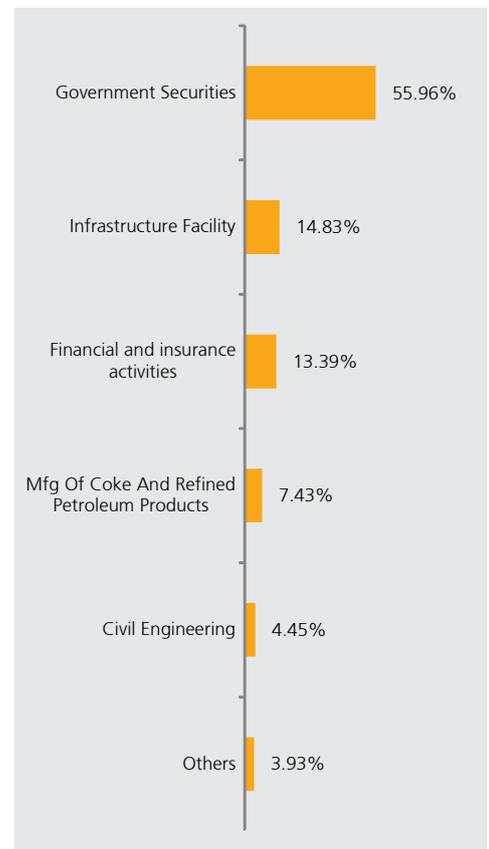
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹25.5105  
**Inception Date:** 8<sup>th</sup> November 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 30 April, 19:** ₹ 2.87 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.22 years  
**YTM of Debt Portfolio:** 6.67%

## Asset Allocation

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

## Returns

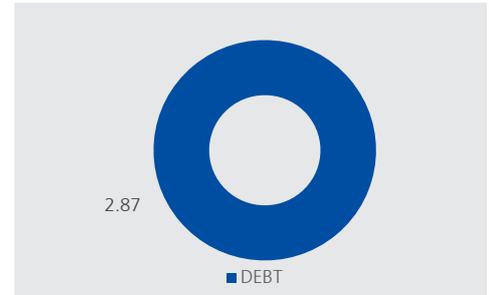
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.49%
Last 6 Months	2.71%	3.46%
Last 1 Year	5.60%	7.03%
Last 2 Years	5.33%	6.76%
Last 3 Years	5.64%	6.77%
Since Inception	6.88%	7.43%

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

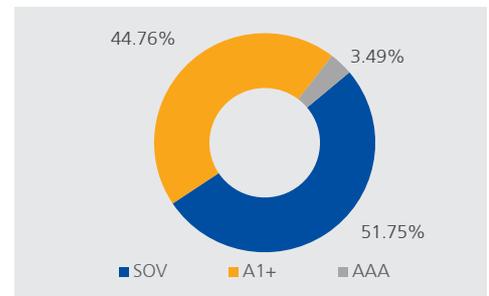
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.06%
Current Assets	-0.06%
Total	100.00%

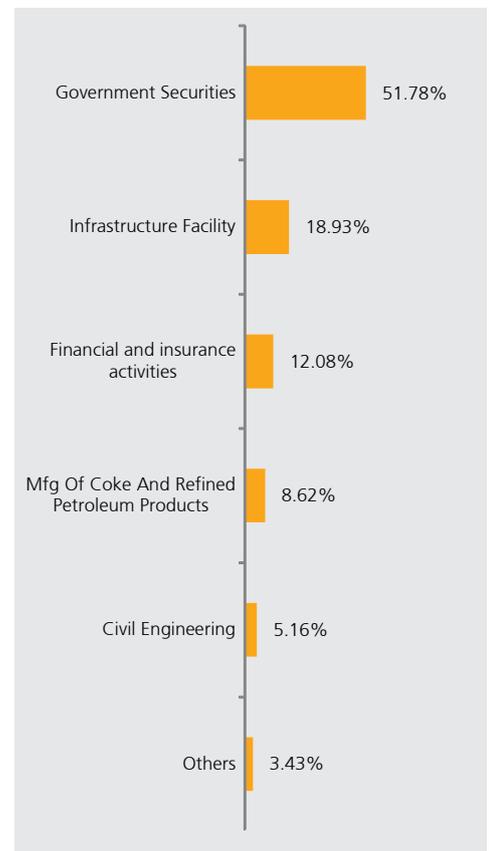
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹22.3540  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 April, 19:** ₹ 272.42 Crs.  
**Modified Duration of Debt Portfolio:** 4.56 years  
**YTM of Debt Portfolio:** 7.61%

## Asset Allocation

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

## Returns

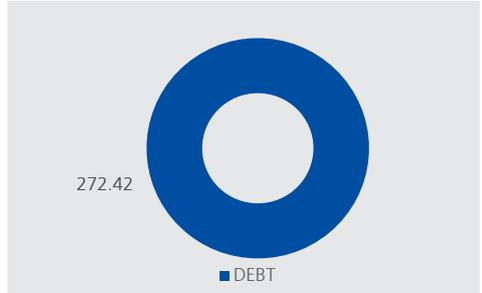
Period	Fund Returns	Index Returns
Last 1 Month	-0.42%	-0.01%
Last 6 Months	4.07%	5.49%
Last 1 Year	5.62%	8.06%
Last 2 Years	3.68%	5.89%
Last 3 Years	5.44%	7.26%
Since Inception	7.67%	7.87%

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

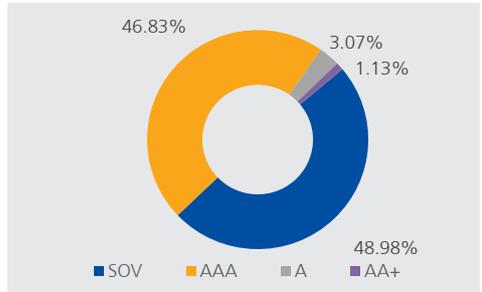
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.42%
8.35% IRFC NCD 13-03-2029 SR 133	5.26%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.65%
8.30% NTPC NCD SR 67 15-01-2029	4.03%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.79%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.67%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.02%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.38%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.11%
8.40% IRFC NCD 08-01-2029 SR 130	1.10%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.03%
7.95% HDFC BK NCD 21-09-2026	0.39%
9.45% LICHFL NCD 30-01-2022	0.38%
7.17% RIL NCD PPD SR D 08-11-2022	0.36%
<b>Bonds/Debentures Total</b>	<b>36.60%</b>
7.17% GOI 08-01-2028	15.75%
7.37% GOI 16-04-2023	12.07%
6.79% GOI CG 15-05-2027	4.26%
6.68% GOI CG 17-09-2031	4.10%
7.95% GOI CG 28-08-2032	2.86%
7.40% GOI CG 09-09-2035	2.38%
6.65% GOI 09-04-2020	2.23%
6.90% GOI 2019	1.73%
7.26% GOI 14-01-2029	1.72%
7.32% GOI CG 28-01-2024	1.12%
<b>Gilts Total</b>	<b>48.21%</b>
<b>Money Market Total</b>	<b>13.62%</b>
<b>Current Assets</b>	<b>1.57%</b>
<b>Total</b>	<b>100.00%</b>

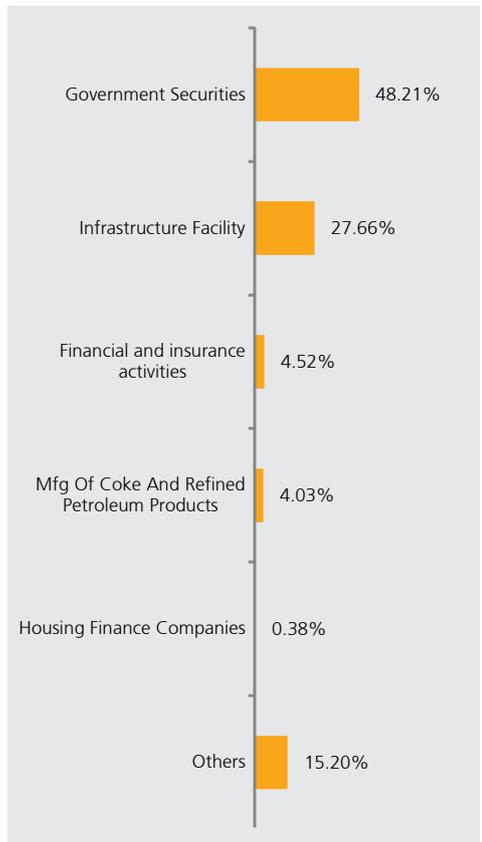
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹22.4983  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 April, 19:** ₹ 2.91 Crs.  
**Modified Duration of Debt Portfolio:** 4.41 years  
**YTM of Debt Portfolio:** 7.55%

## Asset Allocation

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

## Returns

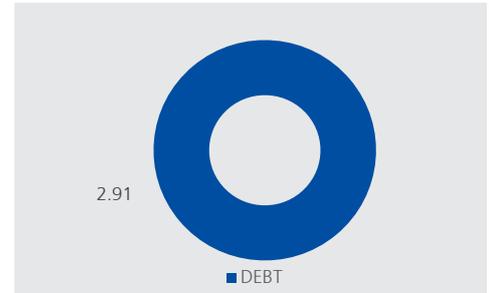
Period	Fund Returns	Index Returns
Last 1 Month	-0.42%	-0.01%
Last 6 Months	5.75%	5.49%
Last 1 Year	8.31%	8.06%
Last 2 Years	5.00%	5.89%
Last 3 Years	6.61%	7.26%
Since Inception	7.70%	7.92%

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

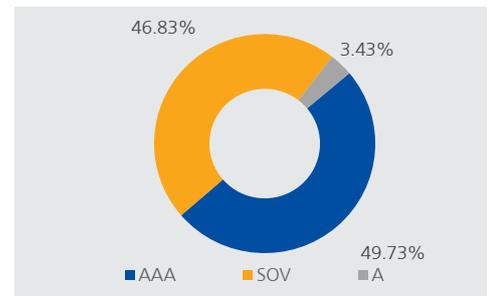
## Portfolio

Name of Instrument	% to AUM
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.42%
8.35% IRFC NCD 13-03-2029 SR 133	5.26%
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	4.65%
8.30% NTPC NCD SR 67 15-01-2029	4.03%
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.79%
8.95% RIL NCD 09-11-2028 - PPD SR H	3.67%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	3.02%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.38%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OP-TION I 28-03-2028	1.11%
8.40% IRFC NCD 08-01-2029 SR 130	1.10%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.03%
7.95% HDFC BK NCD 21-09-2026	0.39%
9.45% LICHL NCD 30-01-2022	0.38%
7.17% RIL NCD PPD SR D 08-11-2022	0.36%
<b>Bonds/Debentures Total</b>	<b>36.60%</b>
7.17% GOI 08-01-2028	15.50%
7.37% GOI 16-04-2023	11.96%
6.79% GOI CG 15-05-2027	4.22%
6.68% GOI CG 17-09-2031	4.07%
7.95% GOI CG 28-08-2032	2.83%
7.40% GOI CG 09-09-2035	2.33%
6.65% GOI 09-04-2020	2.13%
7.26% GOI 14-01-2029	1.73%
7.32% GOI CG 28-01-2024	1.10%
<b>Gilts Total</b>	<b>45.88%</b>
<b>Money Market Total</b>	<b>17.80%</b>
<b>Current Assets</b>	<b>-0.27%</b>
<b>Total</b>	<b>100.00%</b>

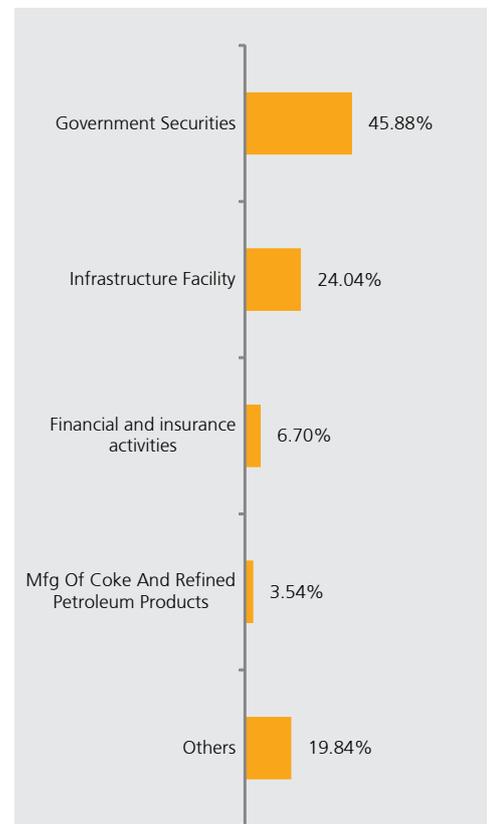
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹23.1799  
**Inception Date:** 19<sup>th</sup> March 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 April, 19:** ₹ 0.35 Crs.  
**Modified Duration of Debt Portfolio:** 4.29 years  
**YTM of Debt Portfolio:** 7.15%

## Asset Allocation

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

## Returns

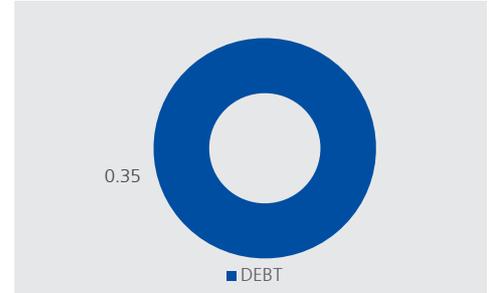
Period	Fund Returns	Index Returns
Last 1 Month	-0.22%	-0.01%
Last 6 Months	5.83%	5.49%
Last 1 Year	8.59%	8.06%
Last 2 Years	5.38%	5.89%
Last 3 Years	6.58%	7.26%
Since Inception	7.85%	7.59%

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

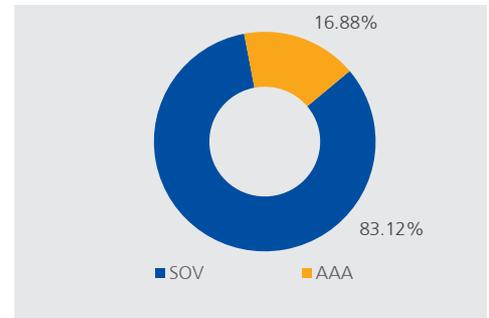
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	32.92%
7.37% GOI 16-04-2023	31.62%
6.79% GOI CG 15-05-2027	4.09%
6.68% GOI CG 17-09-2031	3.94%
7.95% GOI CG 28-08-2032	2.62%
6.65% GOI 09-04-2020	2.29%
7.40% GOI CG 09-09-2035	2.21%
7.26% GOI 14-01-2029	1.98%
7.32% GOI CG 28-01-2024	1.43%
<b>Gilts Total</b>	<b>83.08%</b>
<b>Money Market Total</b>	<b>16.87%</b>
<b>Current Assets</b>	<b>0.05%</b>
<b>Total</b>	<b>100.00%</b>

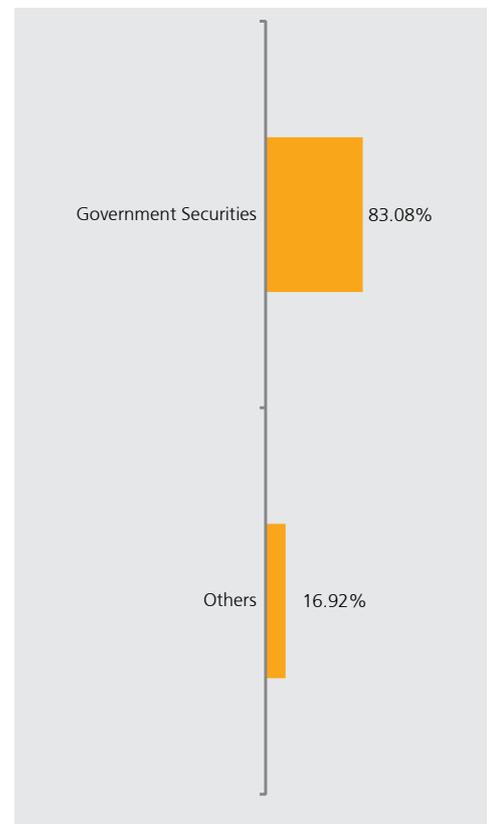
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹23.2133  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 30 April, 19:** ₹ 0.89 Crs.  
**Modified Duration of Debt Portfolio:** 4.36 years  
**YTM of Debt Portfolio:** 7.16%

## Asset Allocation

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

## Returns

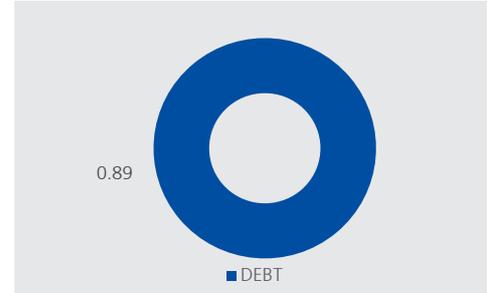
Period	Fund Returns	Index Returns
Last 1 Month	-0.22%	-0.01%
Last 6 Months	5.55%	5.49%
Last 1 Year	7.87%	8.06%
Last 2 Years	4.79%	5.89%
Last 3 Years	6.14%	7.26%
Since Inception	7.82%	7.55%

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

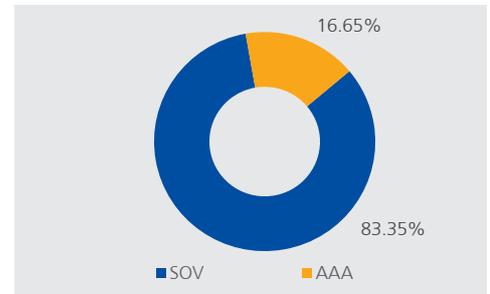
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	34.95%
7.37% GOI 16-04-2023	30.91%
6.79% GOI CG 15-05-2027	4.29%
6.68% GOI CG 17-09-2031	4.14%
7.95% GOI CG 28-08-2032	2.86%
7.40% GOI CG 09-09-2035	2.40%
6.65% GOI 09-04-2020	2.25%
7.26% GOI 14-01-2029	1.78%
7.32% GOI CG 28-01-2024	1.24%
<b>Gilts Total</b>	<b>84.82%</b>
<b>Money Market Total</b>	<b>16.94%</b>
<b>Current Assets</b>	<b>-1.77%</b>
<b>Total</b>	<b>100.00%</b>

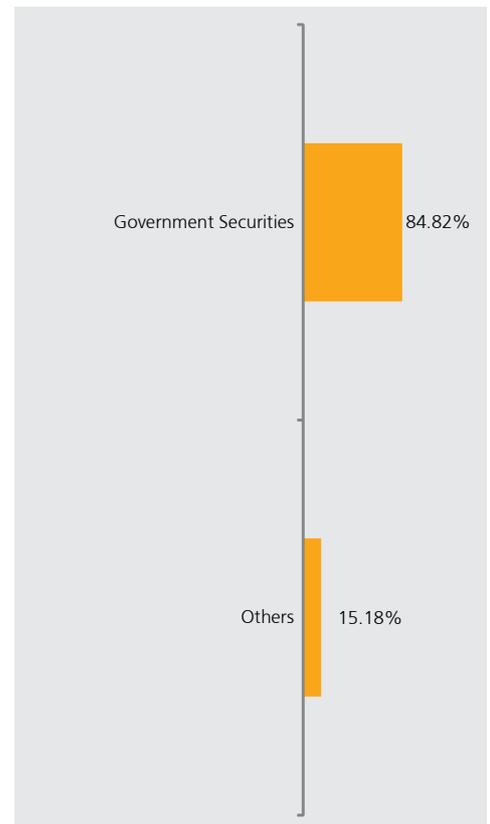
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹ 15.1204

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

**Benchmark:** N.A

**AUM as on 30 April, 19:** ₹ 71.87 Crs.

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

**YTM of Debt Portfolio:** 7.57%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	83
MMI / Others	00-90	17

## Returns

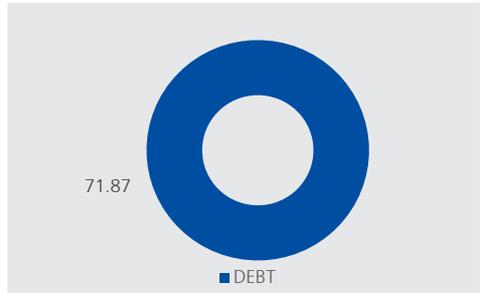
Period	Fund Returns	Index Returns
Last 1 Month	-0.34%	-
Last 6 Months	5.27%	-
Last 1 Year	7.13%	-
Last 2 Years	4.45%	-
Last 3 Years	5.87%	-
Since Inception	6.92%	-

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

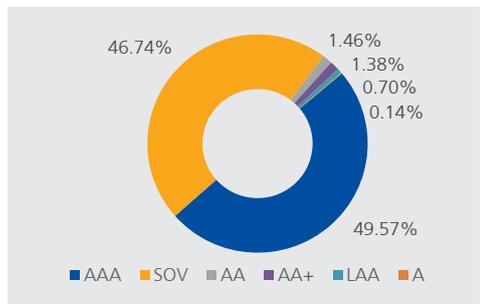
## Portfolio

Name of Instrument	% to AUM
8.27% NHAI NCD_28.03.2029_Taxable Bond_TR-VI	6.88%
7.95% HDFC BK NCD 21-09-2026	4.74%
9.00% IHFL NCD 30-06-2026	3.59%
7.33% IRFC NCD 28-08-2027 SR123	3.25%
7.17% RIL NCD PPD SR D 08-11-2022	2.72%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.14%
9.00% NTPC NCD 25-01-2023 XLII-I	1.86%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.74%
9.55% HINDALCO NCD 25-04-2022	1.43%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.43%
8.30% NTPC NCD SR 67 15-01-2029	1.38%
9.00% STEFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	1.35%
8.40% IRFC NCD 08-01-2029 SR 130	1.11%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.82%
8.80% PGCIL NCD 13-03-2023 XLII	0.71%
8.35% CHOLAFIN NCD 29-03-2022	0.68%
10.08% IOT NCD 20-03-2022 III-STRPP3	0.59%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.54%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.14%
<b>Bonds/Debentures Total</b>	<b>37.08%</b>
7.17% GOI 08-01-2028	15.36%
7.37% GOI 16-04-2023	11.92%
6.79% GOI CG 15-05-2027	4.21%
6.68% GOI CG 17-09-2031	4.06%
7.95% GOI CG 28-08-2032	2.83%
7.40% GOI CG 09-09-2035	2.35%
6.65% GOI 09-04-2020	2.19%
7.26% GOI 14-01-2029	1.70%
7.32% GOI CG 28-01-2024	1.10%
<b>Gilts Total</b>	<b>45.73%</b>
<b>Money Market Total</b>	<b>15.02%</b>
<b>Current Assets</b>	<b>2.17%</b>
<b>Total</b>	<b>100.00%</b>

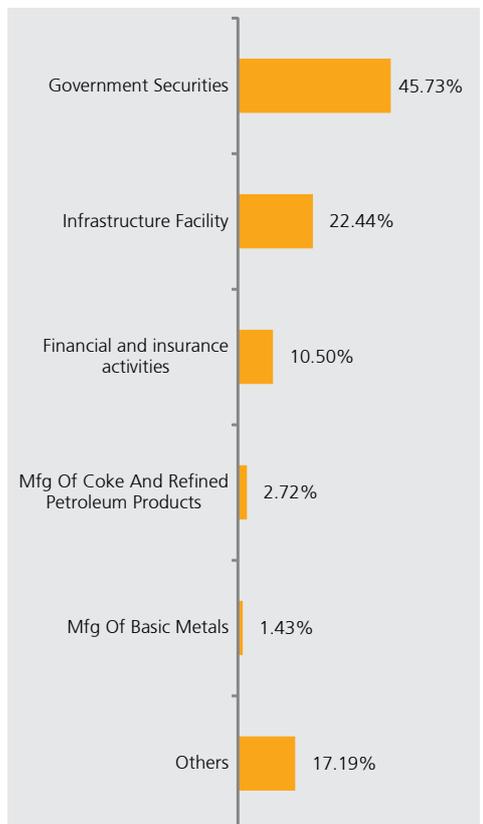
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹20.3660  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 30 April, 19:** ₹ 195.43 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.39 years  
**YTM of Debt Portfolio:** 6.82%

## Asset Allocation

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

## Returns

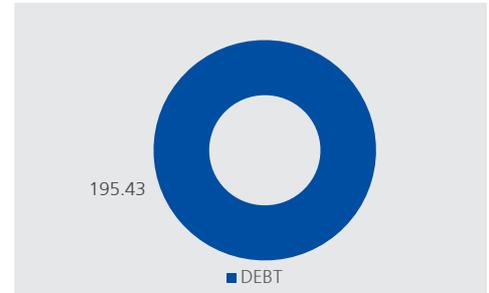
Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.49%
Last 6 Months	-0.46%	3.46%
Last 1 Year	-0.80%	7.03%
Last 2 Years	2.28%	6.76%
Last 3 Years	3.74%	6.82%
Since Inception	6.75%	7.43%

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

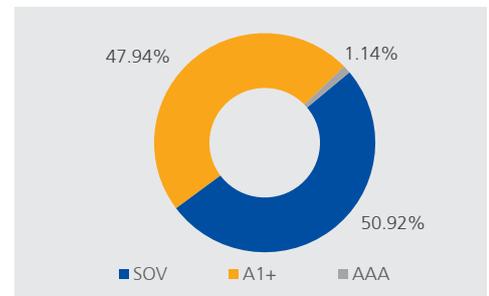
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.37%
Current Assets	-0.37%
Total	100.00%

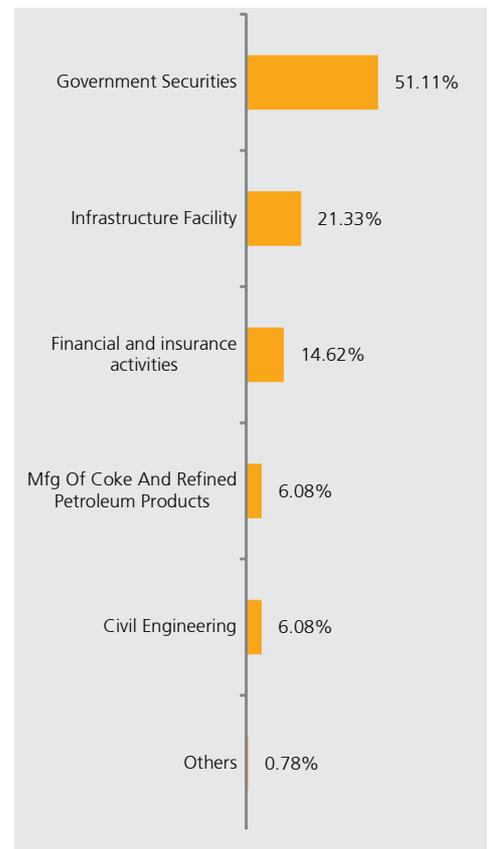
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹19.7885  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 30 April, 19:** ₹ 2.41 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.32 years  
**YTM of Debt Portfolio:** 6.86%

## Asset Allocation

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

## Returns

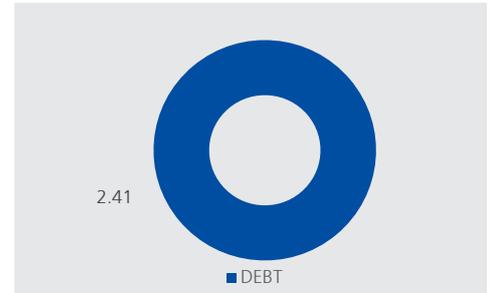
Period	Fund Returns	Index Returns
Last 1 Month	0.51%	0.49%
Last 6 Months	-0.44%	3.46%
Last 1 Year	-1.00%	7.03%
Last 2 Years	2.33%	6.76%
Last 3 Years	3.80%	6.82%
Since Inception	6.61%	7.80%

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

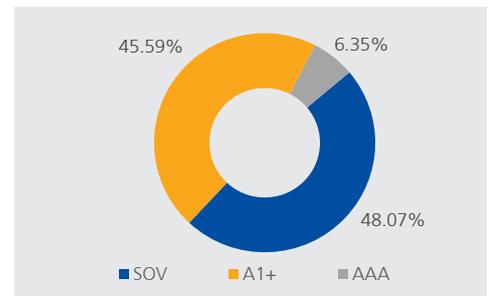
## Portfolio

Name of Instrument	% to AUM
Money Market Total	103.27%
Current Assets	-3.27%
Total	100.00%

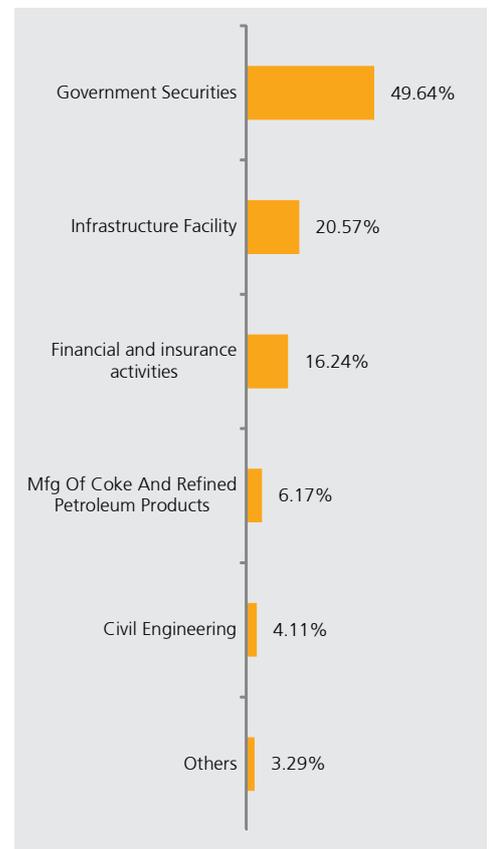
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹17.7211  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** Crisil 91 day T Bill Index  
**AUM as on 30 April, 19:** ₹ 10.57 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.41 years  
**YTM of Debt Portfolio:** 6.87%

## Asset Allocation

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

## Returns

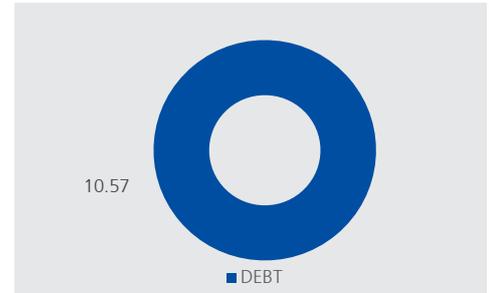
Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.49%
Last 6 Months	-0.80%	3.46%
Last 1 Year	-1.42%	7.03%
Last 2 Years	1.98%	6.76%
Last 3 Years	3.55%	6.82%
Since Inception	6.34%	7.63%

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

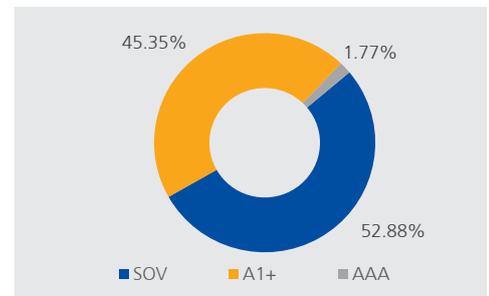
## Portfolio

Name of Instrument	% to AUM
Money Market Total	101.69%
Current Assets	-1.69%
Total	100.00%

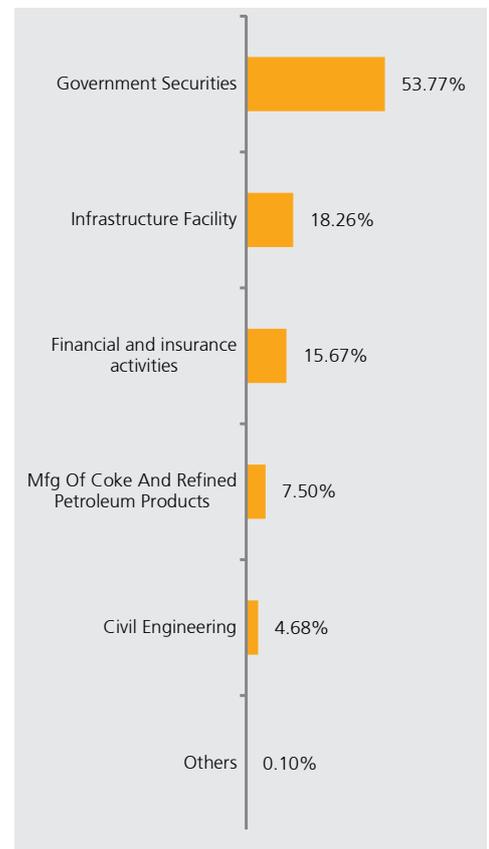
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹20.7410  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 30 April, 19:** ₹ 0.50 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.49 years  
**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

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

## Returns

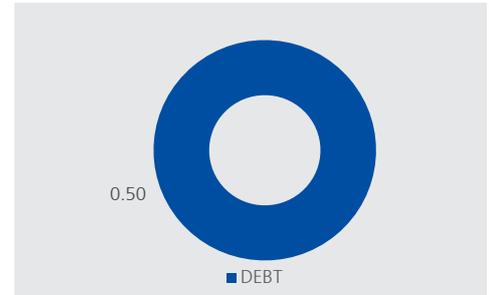
Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.49%
Last 6 Months	-0.76%	3.46%
Last 1 Year	-0.93%	7.03%
Last 2 Years	2.22%	6.76%
Last 3 Years	3.70%	6.82%
Since Inception	6.74%	7.47%

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

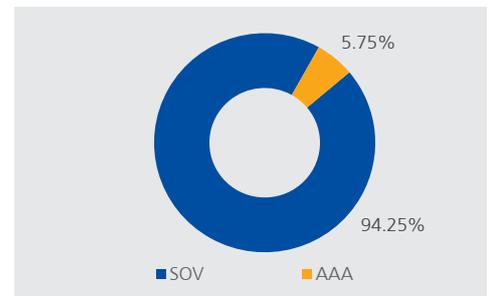
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.71%
Current Assets	0.29%
Total	100.00%

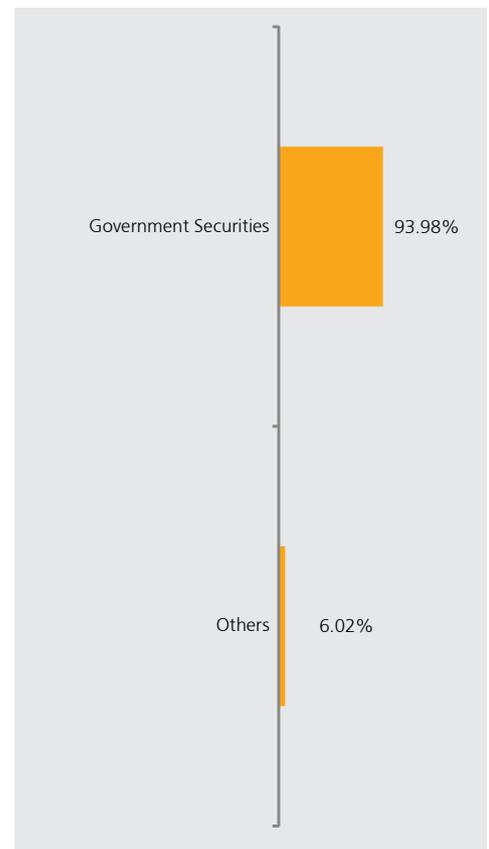
## AUM (in ₹ crs.)



## 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 30th April 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 30 April, 19:** ₹17.4295

**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 30 April, 19:** ₹ 448.41 Crs.

## Asset Allocation

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

## Returns

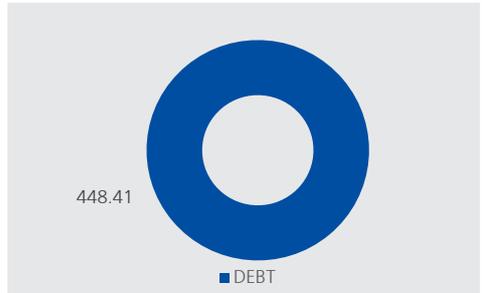
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	-
Last 6 Months	3.95%	-
Last 1 Year	6.60%	-
Last 2 Years	8.05%	-
Last 3 Years	8.78%	-
Since Inception	6.22%	-

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

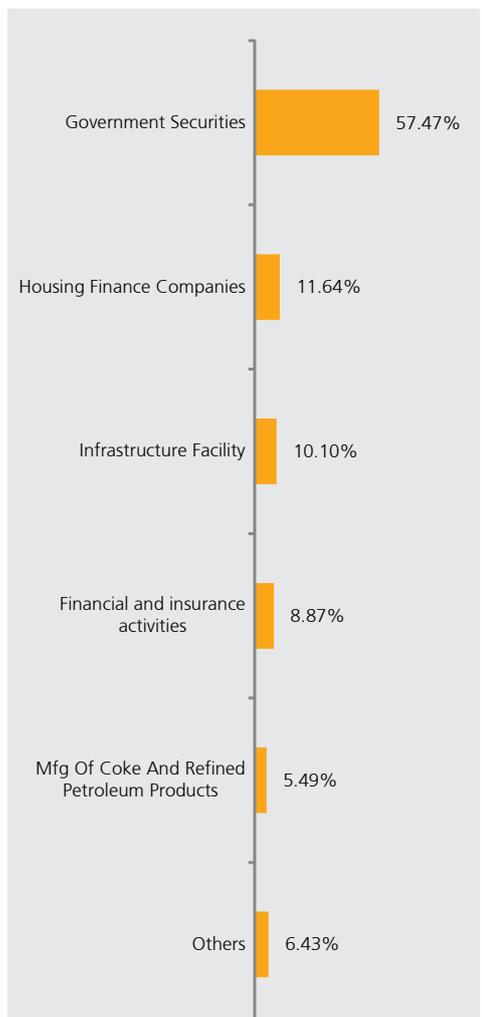
## Portfolio

Name of Instrument	% to AUM
0.00% LICHL ZCB TR-363 25-02-2020	6.07%
8.95% RJIL NCD15-09-2020	5.64%
7.78% HDFC NCD 24-03-2020_Series R-004	5.57%
7.80% BAJAJFINANCE NCD 24-02-2020 SR-203 OPT-I	5.54%
6.78% RIL NCD 16-09-2020 - PPD SR B	5.49%
8.15% PGCIL NCD 09-03-2020 XLIX STRPP A	3.35%
8.12% CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED NCD SR-536 26-05-2020	3.33%
6.73% IRFC NCD 23-03-2020 SR 115	1.11%
<b>Bonds/Debentures Total</b>	<b>36.10%</b>
8.39% RAJASHTHAN SDL 2020 1503 UDAY	16.89%
8.57% WESTBENGAL SDL 16.02.2020	10.15%
8.21% RAJASHTHAN UDAY SDL 31.03.2020	10.12%
8.25% UTTARPRADESH SDL 2020 2903 UDAY	7.88%
8.53% Maharashtra SDL 27-10-2020	4.55%
8.42% Maharashtra SDL 25-08-2020	4.53%
6.65% GOI 09-04-2020	2.23%
8.53% Maharashtra SDL 10-03-2020	1.13%
<b>Gilts Total</b>	<b>57.47%</b>
<b>Money Market Total</b>	<b>4.82%</b>
<b>Current Assets</b>	<b>1.61%</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 30th April 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 30 April, 19:** ₹15.1248

**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 30 April, 19:** ₹ 148.46 Crs.

## Asset Allocation

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

## Returns

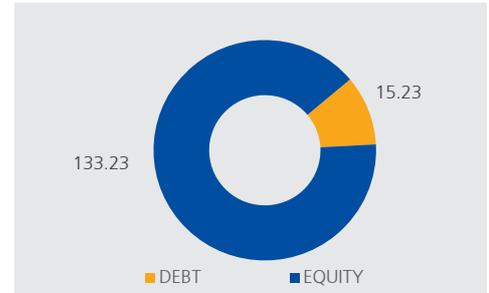
Period	Fund Returns	Index Returns
Last 1 Month	0.88%	-
Last 6 Months	5.94%	-
Last 1 Year	5.63%	-
Last 2 Years	9.81%	-
Last 3 Years	9.68%	-
Since Inception	4.90%	-

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

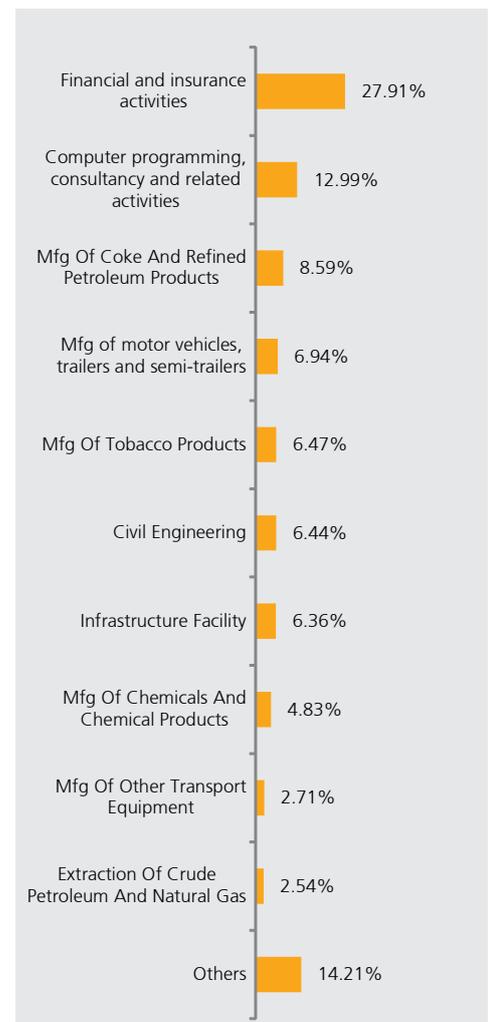
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.59%
ITC - FV 1	6.47%
LARSEN&TUBRO	6.44%
INFOSYS LIMITED	6.17%
HDFC BANK LTD.FV-2	6.01%
TATA CONSULTANCY SERVICES LTD.	5.14%
HDFC LTD FV 2	4.14%
MARUTI UDYOG LTD.	3.28%
HINDUSTAN LEVER LTD.	3.17%
ICICI BANK LTD.FV-2	3.15%
ONGCFV-5	2.54%
NTPC LIMITED	2.30%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.25%
MAHINDRA & MAHINDRA LTD.-FV5	2.22%
KOTAK MAHINDRA BANK LIMITED_FV5	1.98%
POWER GRID CORP OF INDIA LTD	1.96%
TATA IRON & STEEL COMPANY LTD	1.95%
BHARTI AIRTEL LIMITED	1.93%
HCL TECHNOLOGIES LIMITED	1.68%
ASIAN PAINTS LIMITEDFV-1	1.66%
AXIS BANK LIMITEDFV-2	1.64%
COAL INDIA LIMITED	1.56%
BAJAJ AUTO LTD	1.50%
TATA MOTORS LTD.FV-2	1.44%
Vedanta Limited	1.42%
STATE BANK OF INDIAFV-1	1.40%
HERO MOTOCORP LIMITED	1.20%
BAJAJ FINANCE LIMITED	1.04%
INDUSIND BANK LIMITED	0.68%
YES BANK LTD	0.38%
BHARTI AIRTEL LIMITED-RIGHT	0.17%
<b>Equity Total</b>	<b>85.46%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	4.28%
<b>ETFs</b>	<b>4.28%</b>
<b>Money Market Total</b>	<b>10.54%</b>
<b>Current Assets</b>	<b>-0.28%</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 30th April 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 30 April, 19:** ₹17.4101

**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 30 April, 19:** ₹ 20.17 Crs.

## Asset Allocation

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

## Returns

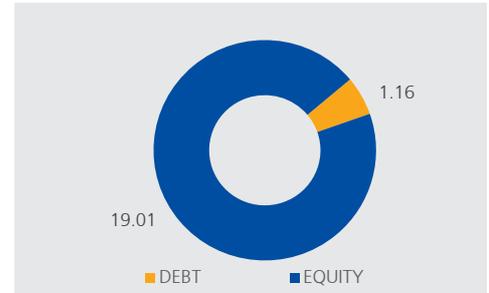
Period	Fund Returns	Index Returns
Last 1 Month	0.93%	-
Last 6 Months	8.10%	-
Last 1 Year	6.50%	-
Last 2 Years	11.12%	-
Last 3 Years	10.78%	-
Since Inception	7.27%	-

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

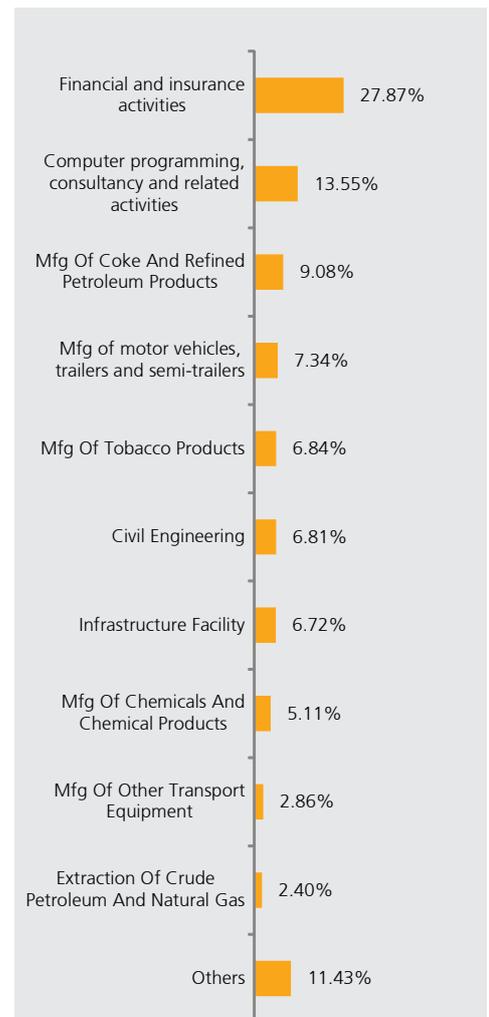
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.08%
ITC - FV 1	6.84%
LARSEN&TUBRO	6.81%
INFOSYS LIMITED	6.52%
HDFC BANK LTD.FV-2	6.35%
TATA CONSULTANCY SERVICES LTD.	5.43%
HDFC LTD FV 2	4.37%
MARUTI UDYOG LTD.	3.47%
HINDUSTAN LEVER LTD.	3.35%
ICICI BANK LTD.FV-2	3.33%
NTPC LIMITED	2.43%
ONGCFV-5	2.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.38%
MAHINDRA & MAHINDRA LTD.-FV5	2.35%
KOTAK MAHINDRA BANK LIMITED_FV5	2.09%
POWER GRID CORP OF INDIA LTD	2.07%
TATA IRON & STEEL COMPANY LTD	2.06%
BHARTI AIRTEL LIMITED	2.03%
ASIAN PAINTS LIMITEDFV-1	1.76%
AXIS BANK LIMITEDFV-2	1.73%
COAL INDIA LIMITED	1.65%
HCL TECHNOLOGIES LIMITED	1.59%
BAJAJ AUTO LTD	1.59%
TATA MOTORS LTD.FV-2	1.52%
Vedanta Limited	1.50%
STATE BANK OF INDIAFV-1	1.48%
HERO MOTOCORP LIMITED	1.27%
INDUSIND BANK LIMITED	1.00%
BAJAJ FINANCE LIMITED	0.99%
YES BANK LTD	0.40%
<b>Equity Total</b>	<b>90.03%</b>
R* SHARES SENSEX ETF - GROWTH PLAN	4.23%
<b>ETFs</b>	<b>4.23%</b>
<b>Money Market Total</b>	<b>5.76%</b>
<b>Current Assets</b>	<b>-0.02%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th April 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 30 April, 19:** ₹18.0389  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 30 April, 19:** ₹ 367.19 Crs.  
**Modified Duration of Debt Portfolio:** 0.37 years  
**YTM of Debt Portfolio:** 6.84%

## Asset Allocation

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

## Returns

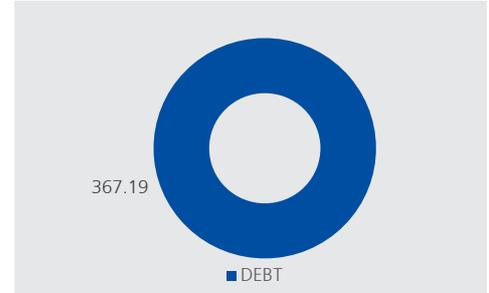
Period	Fund Returns	Index Returns
Last 1 Month	0.53%	-
Last 6 Months	3.29%	-
Last 1 Year	6.43%	-
Last 2 Years	6.23%	-
Last 3 Years	6.36%	-
Since Inception	7.56%	-

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

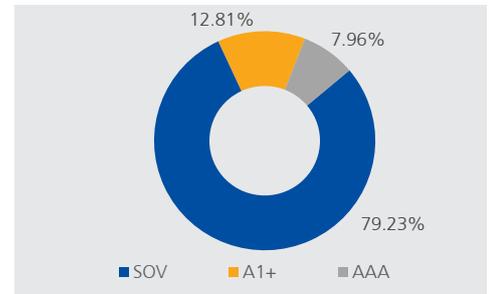
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.76%
Current Assets	0.24%
Total	100.00%

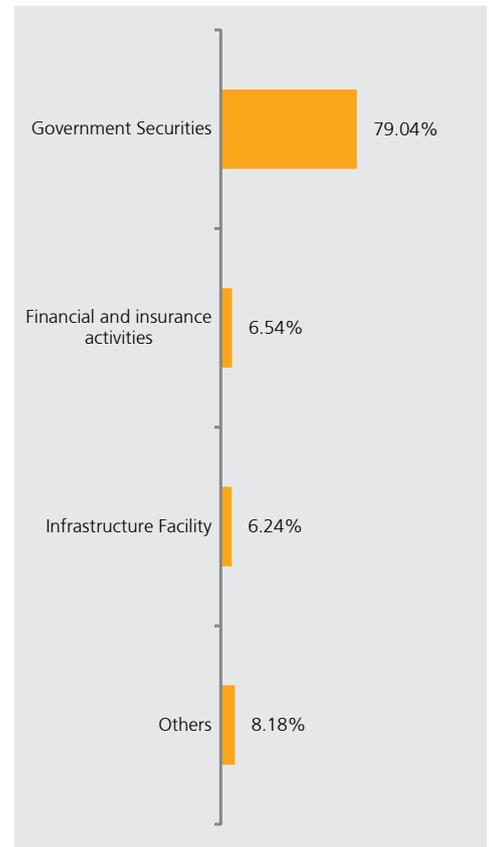
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 2019

## Investment Objective

NA

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 30 April, 19:** ₹14.2833  
**Inception Date:** 14<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 30 April, 19:** ₹ 75.10 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.38 years  
**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

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

## Returns

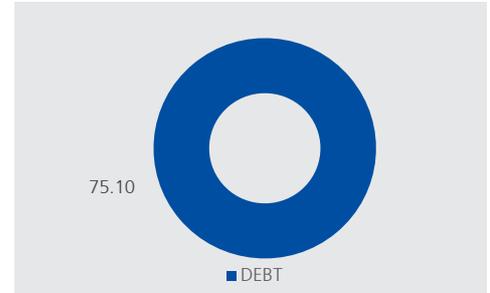
Period	Fund Returns	Index Returns
Last 1 Month	0.54%	-
Last 6 Months	3.26%	-
Last 1 Year	6.41%	-
Last 2 Years	6.23%	-
Last 3 Years	6.42%	-
Since Inception	6.97%	-

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

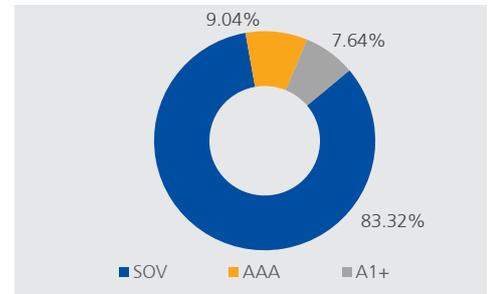
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.83%
Current Assets	0.17%
Total	100.00%

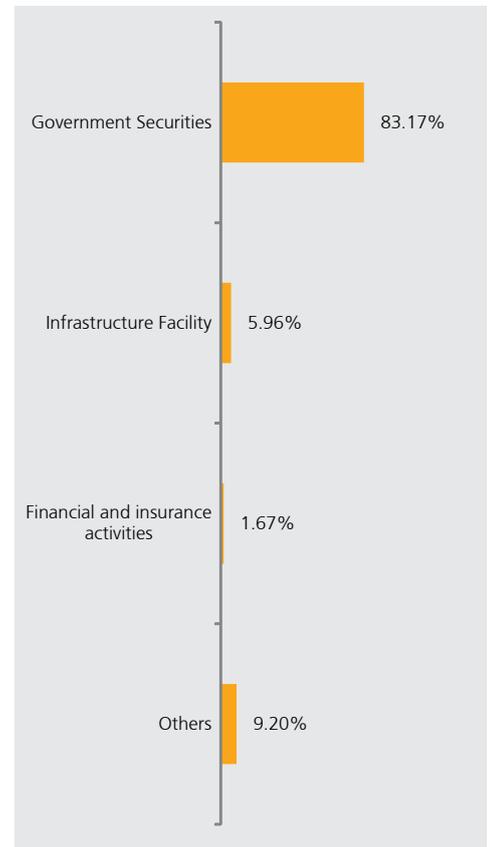
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th April 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 30 April, 19:** ₹ 17.1888

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

**Benchmark:** N.A

**AUM as on 30 April, 19:** ₹ 46.45 Crs.

**Modified Duration of Debt Portfolio:**

2.67 years

**YTM of Debt Portfolio:** 8.01%

## Asset Allocation

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

## Returns

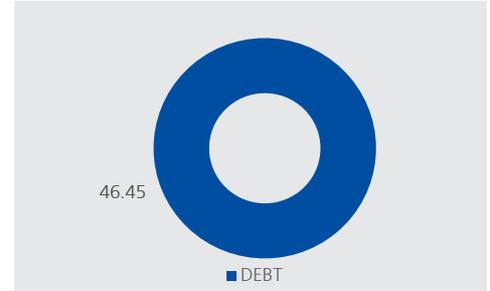
Period	Fund Returns	Index Returns
Last 1 Month	-0.12%	-
Last 6 Months	5.62%	-
Last 1 Year	7.88%	-
Last 2 Years	6.07%	-
Last 3 Years	6.67%	-
Since Inception	7.92%	-

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

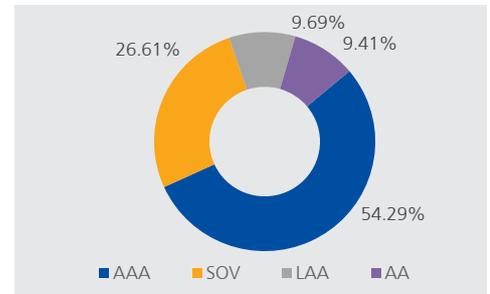
## Portfolio

Name of Instrument	% to AUM
8.35% CHOLAFIN NCD 29-03-2022	9.11%
9.55% HINDALCO NCD 25-04-2022	8.84%
7.17% RIL NCD PPD SR D 08-11-2022	8.19%
9.00% NTPC NCD 25-01-2023 XLII-I	8.19%
9.35% PGCIL NCD 29-08-2022 STRPPS G	7.38%
10.08% IOT NCD 20-03-2022 III-STRPP3	5.89%
9.00% IHFL NCD 30-06-2026	5.55%
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.17%
9.45% LICHFL NCD 30-01-2022	5.12%
<b>Bonds/Debentures Total</b>	<b>63.44%</b>
8.27% RAJASHTHAN SDL 2022 2306 UDAY	16.37%
8.85% SGOK SDL 2022 Jul 18	6.67%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	1.96%
<b>Gilts Total</b>	<b>25.00%</b>
<b>Money Market Total</b>	<b>5.51%</b>
<b>Current Assets</b>	<b>6.05%</b>
<b>Total</b>	<b>100.00%</b>

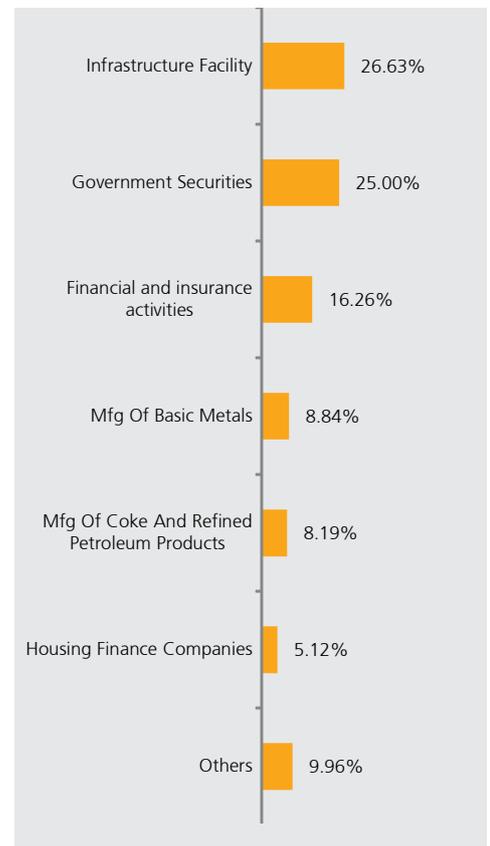
## AUM (in ₹ crs.)



## 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
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia
ULIF05612/02/10LHNAVGUIA01121	Life Highest NAV Guarantee Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Palak Shah	Gaurav Jakhotia
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Gaurav Jakhotia
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Gaurav Jakhotia

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