

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST MAY 2020



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INVESTMENT INSIGHT

Life Large Cap Equity Fund (ULIF07101/12/19LLARGCAPEQ121)

Fund Report as on 30th April 2020

Investment Objective

To generate consistent long-term performance through exposure to predominantly large cap equities with particular focus on companies having demonstrable corporate governance, built-in competitive advantage in their business model and good track record in Financial Performance. Further, we recognize that there is significant probability of negative returns in the short term. The risk appetite is 'high'. In adverse situations investments in money market securities would be increased to protect policy holders long term interests and returns

Fund Details

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

NAV as on 30 April, 20: ₹8.0150

Inception Date: 16th Jan 2020

Benchmark: NSE Nifty 50

AUM as on 30 April, 20: ₹ 61.16 Crs.

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 60-100 | 95 |
| Gsec / Debt | 00-10 | - |
| MMI / Others | 00-40 | 5 |

Returns

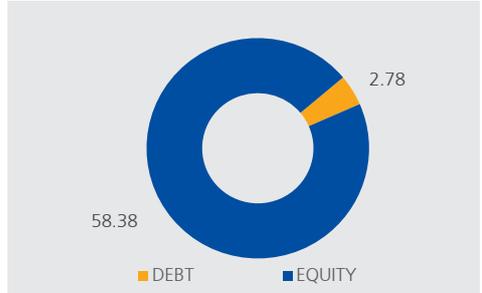
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.38% | 14.68% |
| Last 6 Months | - | - |
| Last 1 Year | - | - |
| Last 2 Years | - | - |
| Last 3 Years | - | - |
| Since Inception | -19.85% | -20.20% |

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

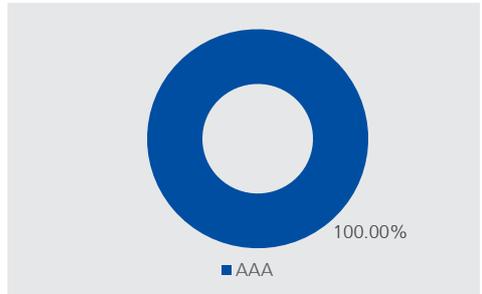
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.18% |
| HDFC LTD FV 2 | 7.95% |
| INFOSYS LIMITED | 6.43% |
| HDFC BANK LTD.FV-2 | 5.86% |
| TATA CONSULTANCY SERVICES LTD. | 5.15% |
| HINDUSTAN LEVER LTD. | 3.80% |
| ITC - FV 1 | 3.76% |
| ICICI BANK LTD.FV-2 | 3.66% |
| BHARTI AIRTEL LIMITED | 2.90% |
| LARSEN&TUBRO | 2.69% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.49% |
| ASIAN PAINTS LIMITEDFV-1 | 1.94% |
| MARUTI UDYOG LTD. | 1.73% |
| NESTLE INDIA LIMITED | 1.58% |
| HCL TECHNOLOGIES LIMITED | 1.49% |
| BAJAJ FINANCE LIMITED | 1.47% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.25% |
| DR. REDDY LABORATORIES | 1.22% |
| NTPC LIMITED | 1.15% |
| ULTRATECH CEMCO LTD | 1.04% |
| POWER GRID CORP OF INDIA LTD | 1.02% |
| TITAN COMPANY LIMITED | 0.99% |
| BRITANNIA INDUSTRIES LTD | 0.97% |
| BAJAJ AUTO LTD | 0.88% |
| TECH MAHINDRA LIMITEDFV-5 | 0.82% |
| CIPLA LTD. | 0.81% |
| AXIS BANK LIMITEDFV-2 | 0.80% |
| HERO MOTOCORP LIMITED | 0.74% |
| BAJAJ FINSERV LIMITED | 0.74% |
| SHREE CEMENTS LIMITED | 0.65% |
| UPL LIMITED | 0.59% |
| COAL INDIA LIMITED | 0.56% |
| EICHER MOTORS LIMITED | 0.51% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.49% |
| MARICO LIMITED | 0.48% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.48% |
| BHARAT PETROLEUM CORP. LTD. | 0.48% |
| EXIDE INDUSTRIES LIMITED | 0.47% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.46% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.45% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.44% |
| STATE BANK OF INDIAFV-1 | 0.43% |
| METROPOLIS HEALTHCARE LIMITED | 0.41% |
| TATA IRON & STEEL COMPANY LTD | 0.31% |
| INOX LEISURE LTD | 0.28% |
| GAS AUTHORITY OF INDIA LTD. | 0.24% |
| TATA MOTORS LTD.FV-2 | 0.22% |
| JSW STEEL LIMITED | 0.19% |
| ONGCFV-5 | 0.17% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.16% |
| INDIAN OIL CORPORATION LIMITED | 0.15% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.02% |
| Equity Total | 83.16% |
| ETFs Total | 12.29% |
| Money Market Total | 4.28% |
| Current Assets | 0.26% |
| Total | 100.00% |

AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.3843

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 30 April, 20: ₹ 1,375.41 Crs.

Asset Allocation

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

Returns

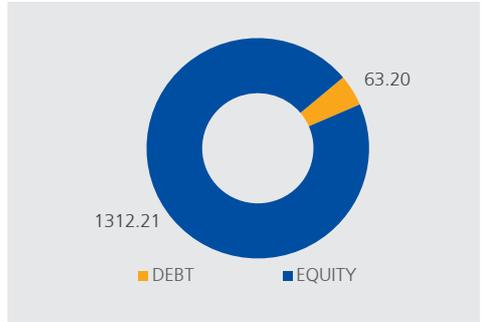
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 14.07% | 14.77% |
| Last 6 Months | -15.59% | -15.62% |
| Last 1 Year | -15.48% | -15.39% |
| Last 2 Years | -6.07% | -4.22% |
| Last 3 Years | 1.04% | 1.86% |
| Since Inception | 7.15% | 6.31% |

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

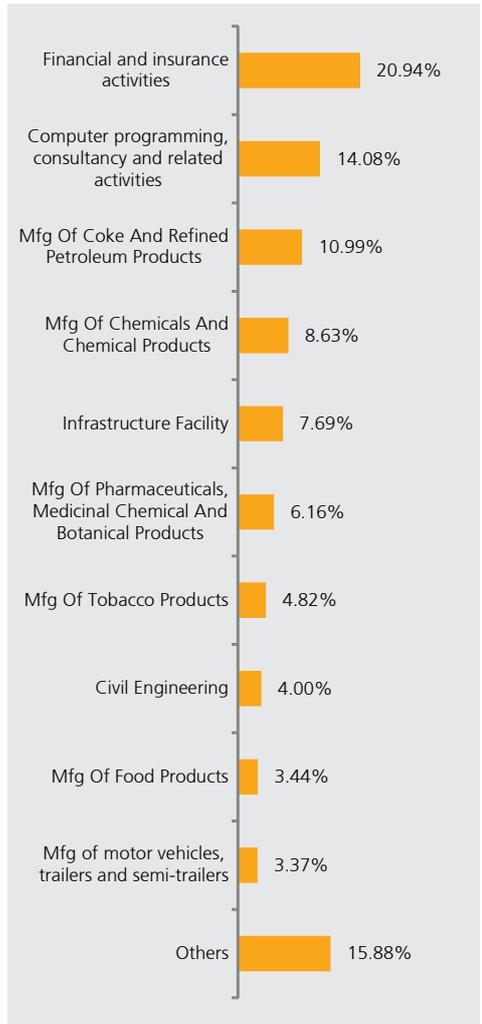
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.54% |
| INFOSYS LIMITED | 6.76% |
| HDFC BANK LTD.FV-2 | 6.26% |
| TATA CONSULTANCY SERVICES LTD. | 5.18% |
| ITC - FV 1 | 4.82% |
| HINDUSTAN LEVER LTD. | 4.74% |
| HDFC LTD FV 2 | 4.37% |
| LARSEN&TUBRO | 4.00% |
| BHARTI AIRTEL LIMITED | 3.80% |
| ICICI BANK LTD.FV-2 | 3.48% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.90% |
| ASIAN PAINTS LIMITEDFV-1 | 2.69% |
| MARUTI UDYOG LTD. | 2.34% |
| NESTLE INDIA LIMITED | 2.17% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.69% |
| DR. REDDY LABORATORIES | 1.61% |
| TITAN COMPANY LIMITED | 1.55% |
| ULTRATECH CEMCO LTD | 1.53% |
| AXIS BANK LIMITEDFV-2 | 1.47% |
| NTPC LIMITED | 1.44% |
| HCL TECHNOLOGIES LIMITED | 1.39% |
| DIVIS LABORATORIES LIMITED | 1.31% |
| POWER GRID CORP OF INDIA LTD | 1.30% |
| BRITANNIA INDUSTRIES LTD | 1.26% |
| BAJAJ AUTO LTD | 1.17% |
| STATE BANK OF INDIAFV-1 | 1.12% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.02% |
| CIPLA LTD. | 1.02% |
| HERO MOTOCORP LIMITED | 0.95% |
| COAL INDIA LIMITED | 0.92% |
| UPL LIMITED | 0.87% |
| BAJAJ FINANCE LIMITED | 0.87% |
| ONGCFV-5 | 0.81% |
| BHARAT PETROLEUM CORP. LTD. | 0.79% |
| TECH MAHINDRA LIMITEDFV-5 | 0.75% |
| TATA IRON & STEEL COMPANY LTD | 0.74% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.69% |
| EICHER MOTORS LIMITED | 0.67% |
| INDIAN OIL CORPORATION LIMITED | 0.66% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.64% |
| JSW STEEL LIMITED | 0.62% |
| EIH LIMITED | 0.54% |
| AUROBINDO PHARMA LIMITED | 0.53% |
| GAS AUTHORITY OF INDIA LTD. | 0.47% |
| BAJAJ FINSERV LIMITED | 0.46% |
| UNITED SPIRITS LIMITED | 0.37% |
| SHREE CEMENTS LIMITED | 0.35% |
| GRASIM INDUSTRIES LTD. | 0.23% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.19% |
| ACC LIMITED | 0.14% |
| EXIDE INDUSTRIES LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.01% |
| Equity Total | 95.41% |
| Money Market Total | 4.09% |
| Current Assets | 0.50% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹19.3284

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30 April, 20: ₹ 191.35 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.38% | 15.02% |
| Last 6 Months | -11.59% | -13.73% |
| Last 1 Year | -10.02% | -14.18% |
| Last 2 Years | -4.70% | -5.15% |
| Last 3 Years | 1.08% | 0.55% |
| Since Inception | 6.60% | 5.73% |

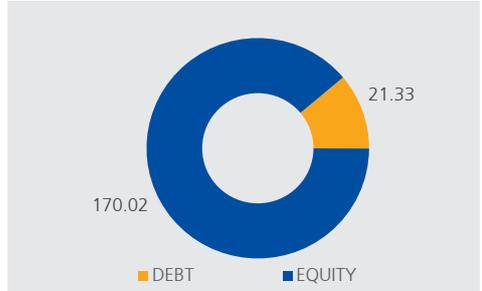
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

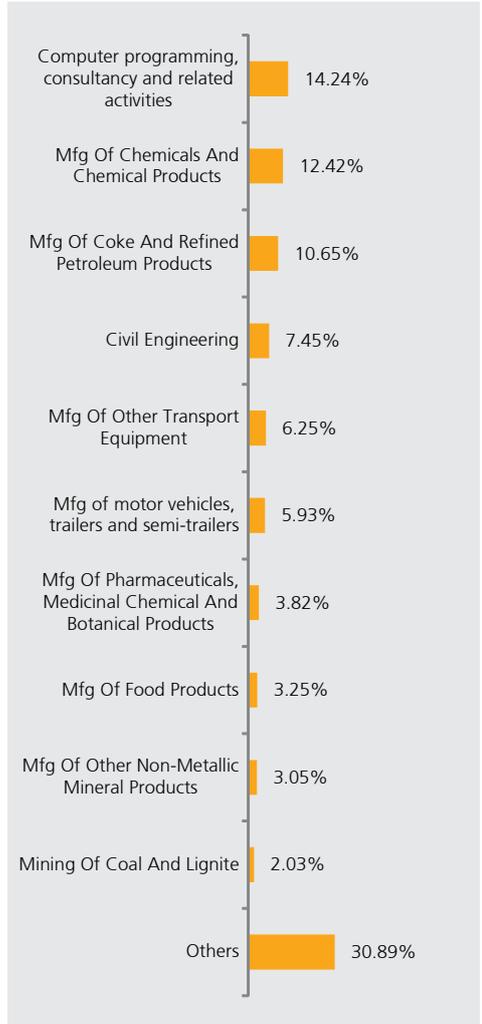
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.12% |
| BHARTI AIRTEL LIMITED | 8.98% |
| HINDUSTAN LEVER LTD. | 8.18% |
| LARSEN&TUBRO | 7.45% |
| INFOSYS LIMITED | 7.35% |
| TATA CONSULTANCY SERVICES LTD. | 5.56% |
| MARUTI UDYOG LTD. | 5.19% |
| ASIAN PAINTS LIMITEDFV-1 | 3.69% |
| BRITANNIA INDUSTRIES LTD | 3.25% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 3.25% |
| POWER GRID CORP OF INDIA LTD | 3.13% |
| ULTRATECH CEMCO LTD | 3.05% |
| NTPC LIMITED | 2.89% |
| BAJAJ AUTO LTD | 2.56% |
| COAL INDIA LIMITED | 2.03% |
| HERO MOTOCORP LIMITED | 2.00% |
| EICHER MOTORS LIMITED | 1.70% |
| ONGCFV-5 | 1.64% |
| HCL TECHNOLOGIES LIMITED | 1.33% |
| GAS AUTHORITY OF INDIA LTD. | 1.23% |
| ESCORTS LIMITED | 0.97% |
| BHARAT PETROLEUM CORP. LTD. | 0.95% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.90% |
| ASHOK LEYLAND LIMITED | 0.74% |
| INDIAN OIL CORPORATION LIMITED | 0.57% |
| CIPLA LTD. | 0.57% |
| GRASIM INDUSTRIES LTD. | 0.56% |
| Equity Total | 88.85% |
| Money Market Total | 10.27% |
| Current Assets | 0.87% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹11.9746

Inception Date: 18th February 2016

Benchmark: RNLIC Make in India Index

AUM as on 30 April, 20: ₹ 412.49 Crs.

Asset Allocation

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

Returns

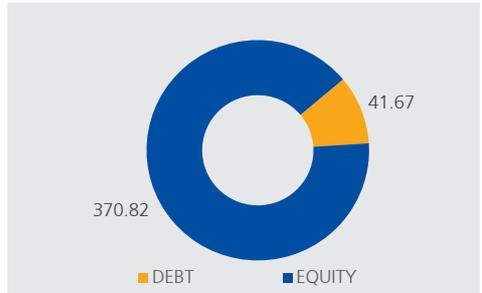
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 12.35% | 14.32% |
| Last 6 Months | -14.98% | -13.48% |
| Last 1 Year | -15.50% | -13.94% |
| Last 2 Years | -8.36% | -6.23% |
| Last 3 Years | -1.48% | 0.27% |
| Since Inception | 4.38% | 4.70% |

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

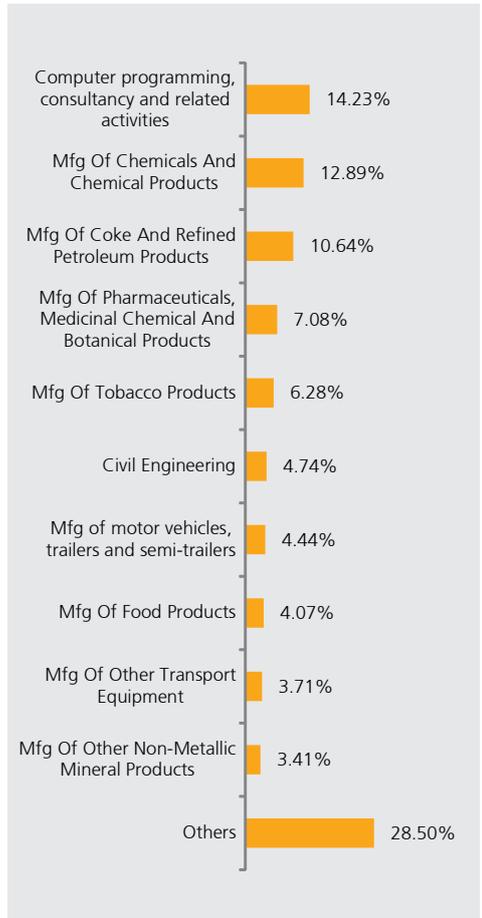
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.22% |
| HINDUSTAN LEVER LTD. | 6.81% |
| INFOSYS LIMITED | 6.60% |
| ITC - FV 1 | 6.28% |
| TATA CONSULTANCY SERVICES LTD. | 5.55% |
| BHARTI AIRTEL LIMITED | 5.09% |
| LARSEN&TUBRO | 4.74% |
| ASIAN PAINTS LIMITEDFV-1 | 3.61% |
| MARUTI UDYOG LTD. | 2.88% |
| NESTLE INDIA LIMITED | 2.84% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 2.23% |
| DR. REDDY LABORATORIES | 2.12% |
| NTPC LIMITED | 1.93% |
| TITAN COMPANY LIMITED | 1.93% |
| POWER GRID CORP OF INDIA LTD | 1.83% |
| ULTRATECH CEMCO LTD | 1.77% |
| BAJAJ AUTO LTD | 1.57% |
| HCL TECHNOLOGIES LIMITED | 1.52% |
| DABUR INDIA LTD. | 1.34% |
| CIPLA LTD. | 1.33% |
| COAL INDIA LIMITED | 1.26% |
| HERO MOTOCORP LIMITED | 1.25% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.24% |
| GODREJ CONSUMER PRODUCTS LIMITED | 1.12% |
| SHREE CEMENTS LIMITED | 1.09% |
| EICHER MOTORS LIMITED | 0.89% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.83% |
| GAS AUTHORITY OF INDIA LTD. | 0.77% |
| JSW STEEL LIMITED | 0.77% |
| AUROBINDO PHARMA LIMITED | 0.75% |
| MARICO LIMITED | 0.70% |
| UNITED SPIRITS LIMITED | 0.67% |
| BHARAT PETROLEUM CORP. LTD. | 0.65% |
| LUPIN LIMITEDFV-2 | 0.65% |
| ONGCFV-5 | 0.63% |
| TECH MAHINDRA LIMITEDFV-5 | 0.56% |
| ACC LIMITED | 0.55% |
| BRITANNIA INDUSTRIES LTD | 0.53% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.47% |
| NMDC LIMITED | 0.46% |
| INOX LEISURE LTD | 0.44% |
| SIEMENS LIMITED | 0.42% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.38% |
| ASHOK LEYLAND LIMITED | 0.32% |
| PRIME FOCUS LIMITED | 0.32% |
| INDIAN OIL CORPORATION LIMITED | 0.30% |
| INTERGLOBE AVIATION LIMITED | 0.24% |
| ADITYA BIRLA FASHION AND RETAIL LIMITED | 0.24% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.19% |
| Equity Total | 89.90% |
| Money Market Total | 8.35% |
| Current Assets | 1.75% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹32.3188

Inception Date: 9th August 2004

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

AUM as on 30 April, 20: ₹ 91.05 Crs.

Modified Duration of Debt Portfolio:

5.53 years

YTM of Debt Portfolio: 6.48%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-40 | 19 |
| Gsec / Debt | 60-100 | 73 |
| MMI / Others | 00-25 | 8 |

Returns

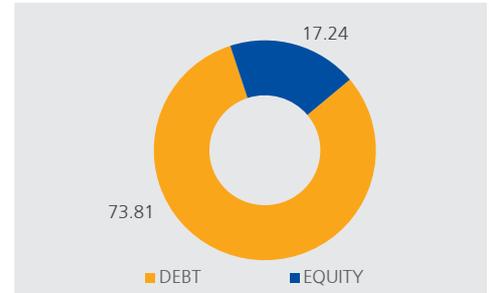
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 3.15% | 3.80% |
| Last 6 Months | 0.89% | 1.52% |
| Last 1 Year | 1.96% | 8.13% |
| Last 2 Years | 4.21% | 8.23% |
| Last 3 Years | 4.44% | 7.52% |
| Since Inception | 7.74% | 7.74% |

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

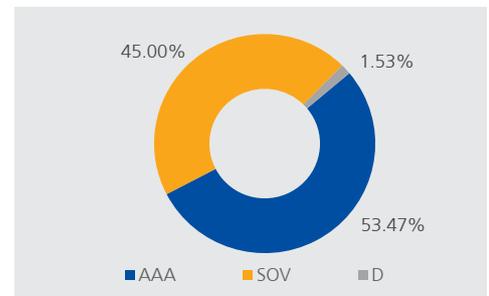
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123 | 5.97% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 5.63% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 5.05% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 4.53% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 4.10% |
| 7.69% NABARD 29.05.2024 Series 20C | 3.67% |
| 9.30% PGCIL NCD 28-06-2025 J | 2.47% |
| 8.23% IRFC NCD 29-03-2029 SR135 | 2.22% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 1.21% |
| 8.80% PGCIL NCD 13-03-2023 XLII | 1.17% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 0.59% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 0.36% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 0.11% |
| Bonds/Debtentures Total | 37.10% |
| 7.26% GOI 14-01-2029 | 12.03% |
| 7.57% GOI CG 17-06-2033 | 5.65% |
| 6.68% GOI CG 17-09-2031 | 4.55% |
| 7.95% GOI CG 28-08-2032 | 4.05% |
| 7.27% GOI 08.04.2026 | 3.47% |
| 7.32% GOI CG 28-01-2024 | 2.69% |
| 6.79% GOI CG 15-05-2027 | 1.42% |
| 6.18% GOI 04-11-2024 | 1.22% |
| 7.17% GOI 08-01-2028 | 0.29% |
| 6.17% GOI 15.07.2021 | 0.20% |
| 6.45% GOI CG 07-10-2029 | 0.05% |
| Gilts Total | 35.61% |
| RELIANCE INDUSTRIES LTD. | 2.46% |
| HDFC BANK LTD.FV-2 | 2.35% |
| HDFC LTD FV 2 | 1.71% |
| INFOSYS LIMITED | 1.29% |
| ICICI BANK LTD.FV-2 | 1.12% |
| TATA CONSULTANCY SERVICES LTD. | 0.85% |
| HINDUSTAN LEVER LTD. | 0.83% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.80% |
| ITC - FV 1 | 0.62% |
| BHARTI AIRTEL LIMITED | 0.61% |
| LARSEN&TUBRO | 0.44% |
| AXIS BANK LIMITEDFV-2 | 0.43% |
| ASIAN PAINTS LIMITEDFV-1 | 0.43% |
| STATE BANK OF INDIAFV-1 | 0.32% |
| MARUTI UDYOG LTD. | 0.30% |
| BAJAJ FINANCE LIMITED | 0.27% |
| NESTLE INDIA LIMITED | 0.27% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.26% |
| DR. REDDY LABORATORIES | 0.26% |
| HCL TECHNOLOGIES LIMITED | 0.24% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.20% |
| NTPC LIMITED | 0.17% |
| TITAN COMPANY LIMITED | 0.17% |
| ULTRATECH CEMCO LTD | 0.16% |
| CIPLA LTD. | 0.16% |
| POWER GRID CORP OF INDIA LTD | 0.16% |
| BRITANNIA INDUSTRIES LTD | 0.15% |
| BAJAJ AUTO LTD | 0.14% |
| TECH MAHINDRA LIMITEDFV-5 | 0.14% |
| BAJAJ FINSERV LIMITED | 0.13% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.13% |
| HERO MOTOCORP LIMITED | 0.12% |
| DABUR INDIA LTD. | 0.11% |
| ONGCFV-5 | 0.11% |
| BHARAT PETROLEUM CORP. LTD. | 0.10% |
| COAL INDIA LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| UPL LIMITED | 0.09% |
| TATA IRON & STEEL COMPANY LTD | 0.09% |
| INDIAN OIL CORPORATION LIMITED | 0.08% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.08% |
| JSW STEEL LIMITED | 0.08% |
| BANDHAN BANK LIMITED | 0.07% |
| EICHER MOTORS LIMITED | 0.07% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.07% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.05% |
| GAS AUTHORITY OF INDIA LTD. | 0.03% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.02% |
| Equity Total | 18.93% |
| Money Market Total | 6.41% |
| Current Assets | 1.95% |
| Total | 100.00% |

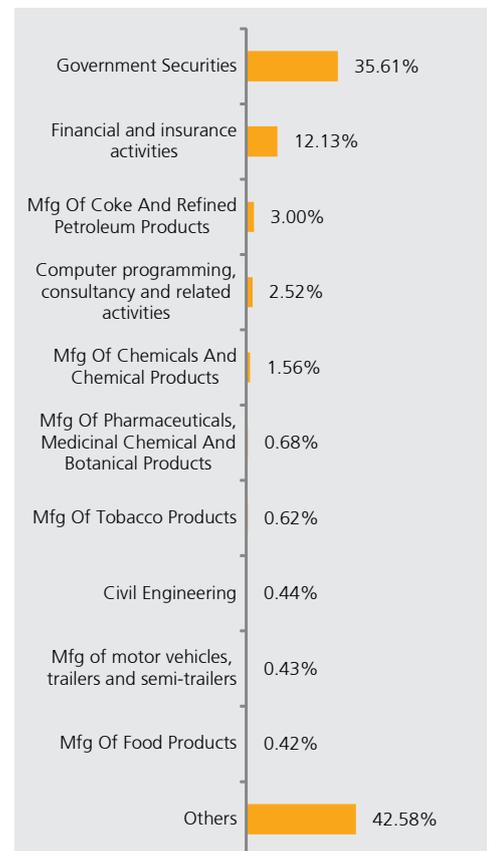
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹21.3387
Inception Date: 11th June 2008
Benchmark: Crisil 91 day T Bill Index
AUM as on 30 April, 20: ₹ 174.89 Crs.
Modified Duration of Debt Portfolio:
 0.23 years
YTM of Debt Portfolio: 4.93%

Asset Allocation

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

Returns

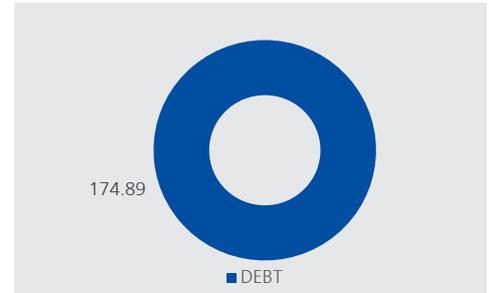
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.29% | 0.54% |
| Last 6 Months | 2.05% | 2.87% |
| Last 1 Year | 4.78% | 6.30% |
| Last 2 Years | 1.95% | 6.66% |
| Last 3 Years | 3.11% | 6.60% |
| Since Inception | 6.58% | 7.34% |

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

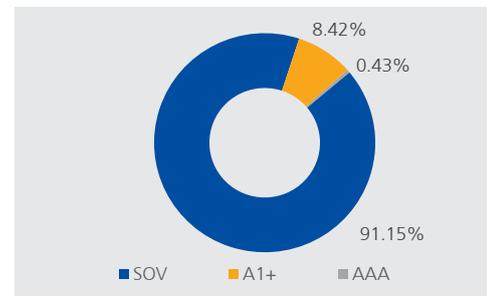
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 97.76% |
| Current Assets | 2.24% |
| Total | 100.00% |

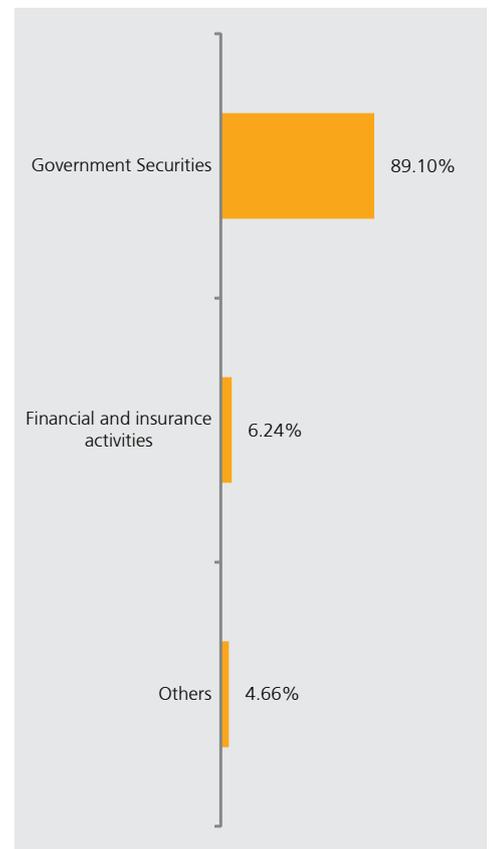
AUM (in ₹ crs.)



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 2020

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, 20: ₹24.5838
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 April, 20: ₹ 260.70 Crs.
Modified Duration of Debt Portfolio: 5.38 years
YTM of Debt Portfolio: 6.38%

Asset Allocation

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

Returns

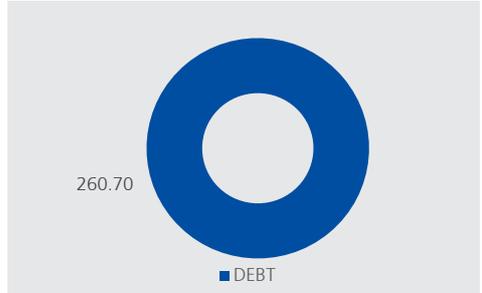
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.93% | 0.72% |
| Last 6 Months | 5.24% | 5.42% |
| Last 1 Year | 9.97% | 13.48% |
| Last 2 Years | 7.77% | 10.73% |
| Last 3 Years | 5.74% | 8.36% |
| Since Inception | 7.86% | 8.33% |

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

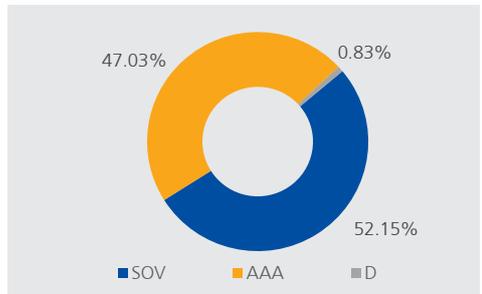
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.99% |
| 8.35% IRFC NCD 13-03-2029 SR 133 | 5.92% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 5.66% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 5.12% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 4.46% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 4.03% |
| 8.85% PGCIL NCD 19-10-2021 STRPP F | 2.84% |
| 7.69% NABARD 29.05.2024 Series 20C | 1.52% |
| 8.40% IRFC NCD 08-01-2029 SR 130 | 1.24% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 1.20% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 1.16% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 0.81% |
| 8.23% IRFC NCD 29-03-2029 SR135 | 0.57% |
| 7.95% HDFC BK NCD 21-09-2026 | 0.49% |
| 8.58% HDFC NCD 18-03-2022 SR V0003 | 0.48% |
| 9.45% LICHFL NCD 30-01-2022 | 0.40% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 0.30% |
| 7.17% RIL NCD PPD SR D 08-11-2022 | 0.28% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 0.19% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 0.12% |
| Bonds/Debentures Total | 43.77% |
| 7.26% GOI 14-01-2029 | 15.93% |
| 7.32% GOI CG 28-01-2024 | 8.26% |
| 7.57% GOI CG 17-06-2033 | 7.10% |
| 6.68% GOI CG 17-09-2031 | 5.43% |
| 7.95% GOI CG 28-08-2032 | 5.14% |
| 7.27% GOI 08.04.2026 | 4.39% |
| 6.18% GOI 04-11-2024 | 1.96% |
| 6.79% GOI CG 15-05-2027 | 1.80% |
| 7.17% GOI 08-01-2028 | 0.38% |
| 6.17% GOI 15.07.2021 | 0.25% |
| 7.37% GOI 16-04-2023 | 0.19% |
| 6.45% GOI CG 07-10-2029 | 0.06% |
| Gilts Total | 50.89% |
| Money Market Total | 2.93% |
| Current Assets | 2.42% |
| Total | 100.00% |

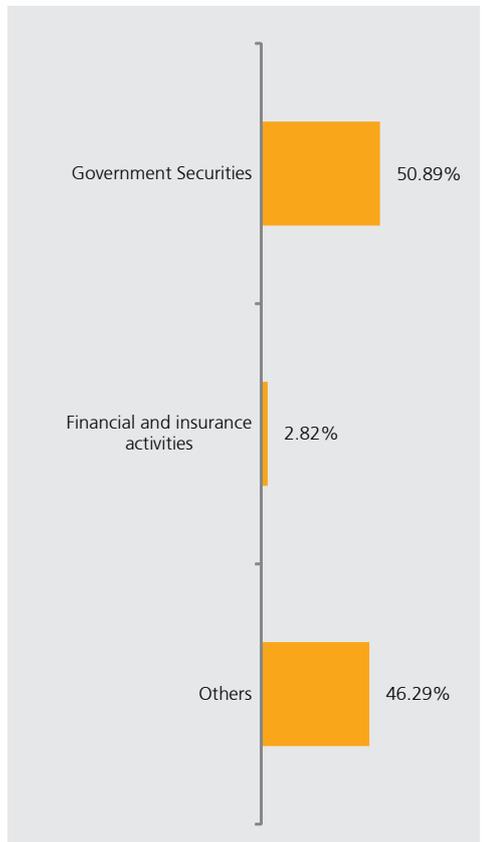
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹54.9825

Inception Date: 9th August 2004

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 30 April, 20: ₹ 109.85 Crs.

Asset Allocation

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

Returns

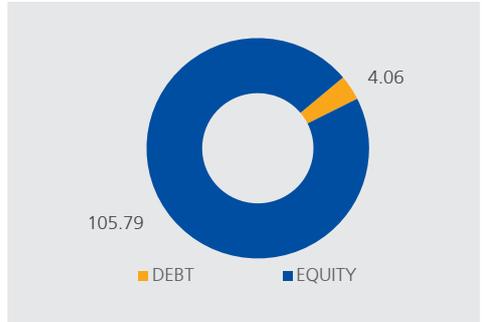
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 14.01% | 14.77% |
| Last 6 Months | -15.75% | -15.62% |
| Last 1 Year | -15.77% | -15.39% |
| Last 2 Years | -6.75% | -4.22% |
| Last 3 Years | 0.47% | 1.86% |
| Since Inception | 11.44% | 12.07% |

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

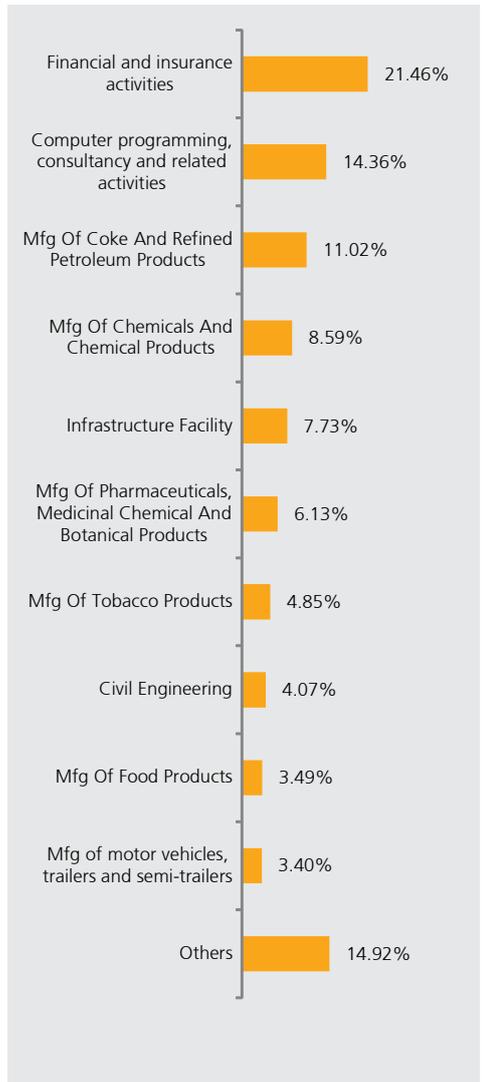
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.54% |
| INFOSYS LIMITED | 6.82% |
| HDFC BANK LTD.FV-2 | 6.37% |
| TATA CONSULTANCY SERVICES LTD. | 5.34% |
| ITC - FV 1 | 4.85% |
| HINDUSTAN LEVER LTD. | 4.66% |
| HDFC LTD FV 2 | 4.30% |
| LARSEN&TUBRO | 4.07% |
| BHARTI AIRTEL LIMITED | 3.82% |
| ICICI BANK LTD.FV-2 | 3.59% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.31% |
| ASIAN PAINTS LIMITEDFV-1 | 2.74% |
| MARUTI UDYOG LTD. | 2.37% |
| NESTLE INDIA LIMITED | 2.20% |
| AXIS BANK LIMITEDFV-2 | 1.70% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.67% |
| ULTRATECH CEMCO LTD | 1.60% |
| DR. REDDY LABORATORIES | 1.58% |
| TITAN COMPANY LIMITED | 1.53% |
| NTPC LIMITED | 1.45% |
| HCL TECHNOLOGIES LIMITED | 1.44% |
| POWER GRID CORP OF INDIA LTD | 1.30% |
| DIVIS LABORATORIES LIMITED | 1.30% |
| BRITANNIA INDUSTRIES LTD | 1.29% |
| BAJAJ AUTO LTD | 1.16% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.03% |
| CIPLA LTD. | 1.03% |
| HERO MOTOCORP LIMITED | 0.97% |
| BAJAJ FINANCE LIMITED | 0.87% |
| STATE BANK OF INDIAFV-1 | 0.87% |
| COAL INDIA LIMITED | 0.86% |
| UPL LIMITED | 0.84% |
| BHARAT PETROLEUM CORP. LTD. | 0.81% |
| TATA IRON & STEEL COMPANY LTD | 0.77% |
| TECH MAHINDRA LIMITEDFV-5 | 0.76% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70% |
| EICHER MOTORS LIMITED | 0.68% |
| INDIAN OIL CORPORATION LIMITED | 0.67% |
| JSW STEEL LIMITED | 0.66% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.65% |
| EIH LIMITED | 0.59% |
| AUROBINDO PHARMA LIMITED | 0.55% |
| ONGCFV-5 | 0.51% |
| BAJAJ FINSERV LIMITED | 0.47% |
| GAS AUTHORITY OF INDIA LTD. | 0.46% |
| UNITED SPIRITS LIMITED | 0.45% |
| SHREE CEMENTS LIMITED | 0.36% |
| GRASIM INDUSTRIES LTD. | 0.25% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.19% |
| ACC LIMITED | 0.14% |
| EXIDE INDUSTRIES LIMITED | 0.11% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| Equity Total | 96.31% |
| Money Market Total | 3.69% |
| Current Assets | 0.00% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹24.9687

Inception Date: 11th June 2008

Benchmark: RNLIC Diversified Large

Cap Equity Index

AUM as on 30 April, 20: ₹ 451.11 Crs.

Asset Allocation

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

Returns

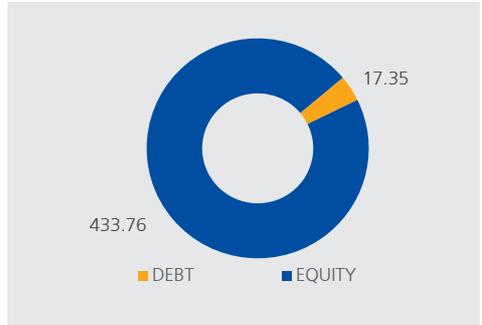
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 14.13% | 14.77% |
| Last 6 Months | -15.63% | -15.62% |
| Last 1 Year | -15.54% | -15.39% |
| Last 2 Years | -6.29% | -4.22% |
| Last 3 Years | 0.93% | 1.86% |
| Since Inception | 8.00% | 6.78% |

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

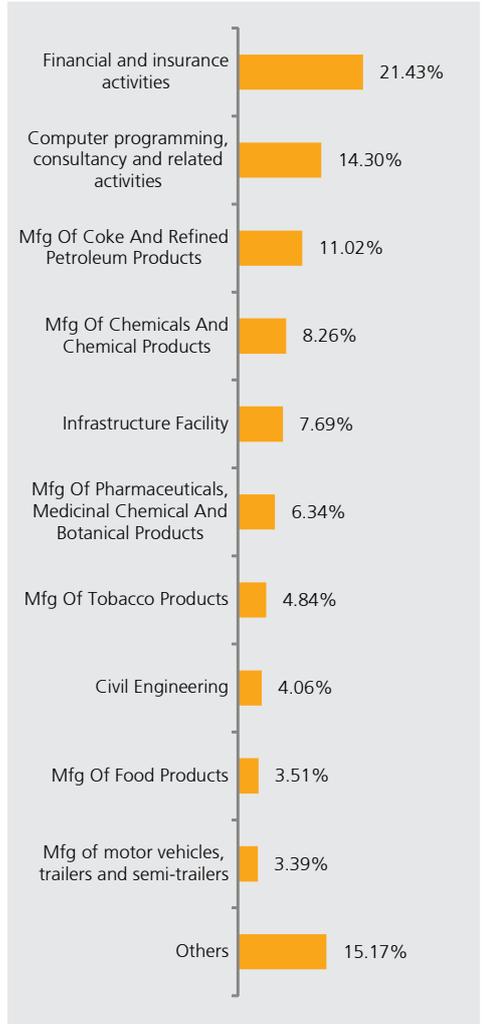
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.53% |
| INFOSYS LIMITED | 6.80% |
| HDFC BANK LTD.FV-2 | 6.35% |
| TATA CONSULTANCY SERVICES LTD. | 5.30% |
| ITC - FV 1 | 4.84% |
| HDFC LTD FV 2 | 4.67% |
| HINDUSTAN LEVER LTD. | 4.24% |
| LARSEN&TUBRO | 4.06% |
| BHARTI AIRTEL LIMITED | 3.81% |
| ICICI BANK LTD.FV-2 | 3.61% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.13% |
| ASIAN PAINTS LIMITEDFV-1 | 2.75% |
| MARUTI UDYOG LTD. | 2.36% |
| NESTLE INDIA LIMITED | 2.21% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.71% |
| ULTRATECH CEMCO LTD | 1.67% |
| DR. REDDY LABORATORIES | 1.58% |
| TITAN COMPANY LIMITED | 1.53% |
| DIVIS LABORATORIES LIMITED | 1.46% |
| NTPC LIMITED | 1.46% |
| HCL TECHNOLOGIES LIMITED | 1.43% |
| AXIS BANK LIMITEDFV-2 | 1.41% |
| POWER GRID CORP OF INDIA LTD | 1.30% |
| BRITANNIA INDUSTRIES LTD | 1.30% |
| BAJAJ AUTO LTD | 1.19% |
| CIPLA LTD. | 1.03% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.03% |
| HERO MOTOCORP LIMITED | 0.98% |
| STATE BANK OF INDIAFV-1 | 0.92% |
| UPL LIMITED | 0.90% |
| COAL INDIA LIMITED | 0.86% |
| BAJAJ FINANCE LIMITED | 0.85% |
| BHARAT PETROLEUM CORP. LTD. | 0.81% |
| TATA IRON & STEEL COMPANY LTD | 0.77% |
| TECH MAHINDRA LIMITEDFV-5 | 0.76% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70% |
| INDIAN OIL CORPORATION LIMITED | 0.69% |
| EICHER MOTORS LIMITED | 0.68% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.65% |
| JSW STEEL LIMITED | 0.63% |
| EIH LIMITED | 0.59% |
| AUROBINDO PHARMA LIMITED | 0.55% |
| ONGCFV-5 | 0.52% |
| BAJAJ FINSERV LIMITED | 0.48% |
| UNITED SPIRITS LIMITED | 0.45% |
| GAS AUTHORITY OF INDIA LTD. | 0.42% |
| SHREE CEMENTS LIMITED | 0.35% |
| GRASIM INDUSTRIES LTD. | 0.26% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.19% |
| ACC LIMITED | 0.14% |
| EXIDE INDUSTRIES LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.01% |
| Equity Total | 96.15% |
| Money Market Total | 3.83% |
| Current Assets | 0.01% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹27.2630

Inception Date: 12th March 2007

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 30 April, 20: ₹ 45.26 Crs.

Asset Allocation

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

Returns

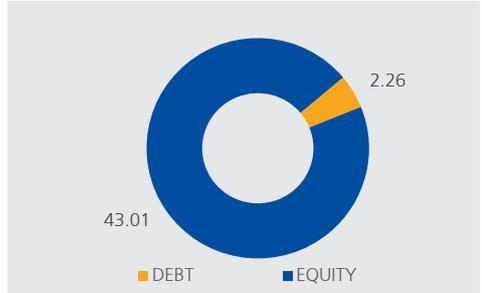
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.89% | 14.77% |
| Last 6 Months | -15.97% | -15.62% |
| Last 1 Year | -15.87% | -15.39% |
| Last 2 Years | -6.72% | -4.22% |
| Last 3 Years | 0.44% | 1.86% |
| Since Inception | 7.93% | 7.67% |

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

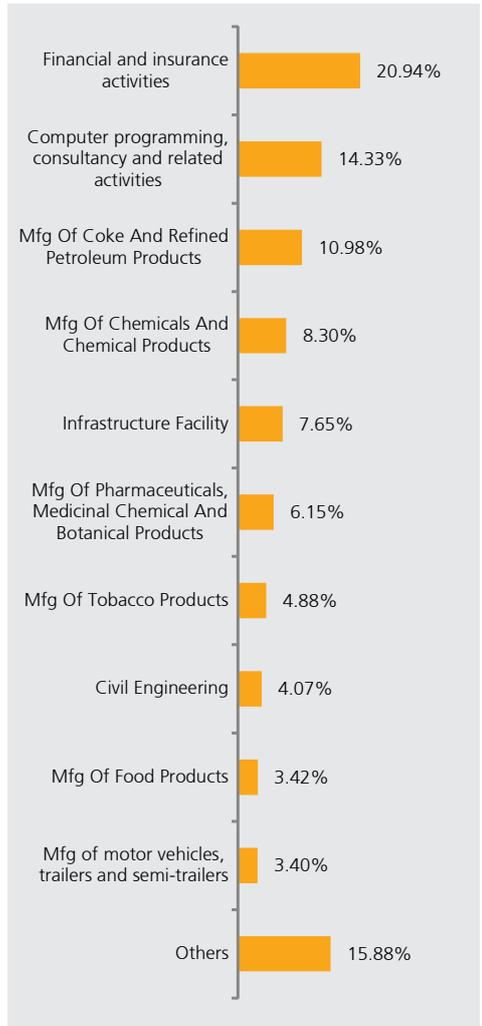
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.55% |
| INFOSYS LIMITED | 6.83% |
| HDFC BANK LTD.FV-2 | 6.38% |
| TATA CONSULTANCY SERVICES LTD. | 5.30% |
| ITC - FV 1 | 4.88% |
| HINDUSTAN LEVER LTD. | 4.39% |
| HDFC LTD FV 2 | 4.19% |
| LARSEN&TUBRO | 4.07% |
| BHARTI AIRTEL LIMITED | 3.84% |
| ICICI BANK LTD.FV-2 | 3.52% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.04% |
| ASIAN PAINTS LIMITEDFV-1 | 2.76% |
| MARUTI UDYOG LTD. | 2.37% |
| NESTLE INDIA LIMITED | 2.15% |
| AXIS BANK LIMITEDFV-2 | 1.63% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.61% |
| DR. REDDY LABORATORIES | 1.55% |
| ULTRATECH CEMCO LTD | 1.54% |
| TITAN COMPANY LIMITED | 1.50% |
| DIVIS LABORATORIES LIMITED | 1.46% |
| HCL TECHNOLOGIES LIMITED | 1.43% |
| NTPC LIMITED | 1.42% |
| POWER GRID CORP OF INDIA LTD | 1.27% |
| BRITANNIA INDUSTRIES LTD | 1.26% |
| BAJAJ AUTO LTD | 1.11% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.03% |
| CIPLA LTD. | 0.99% |
| HERO MOTOCORP LIMITED | 0.93% |
| BAJAJ FINANCE LIMITED | 0.89% |
| STATE BANK OF INDIAFV-1 | 0.84% |
| COAL INDIA LIMITED | 0.84% |
| UPL LIMITED | 0.81% |
| BHARAT PETROLEUM CORP. LTD. | 0.79% |
| TECH MAHINDRA LIMITEDFV-5 | 0.77% |
| TATA IRON & STEEL COMPANY LTD | 0.75% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70% |
| EICHER MOTORS LIMITED | 0.67% |
| INDIAN OIL CORPORATION LIMITED | 0.64% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.63% |
| JSW STEEL LIMITED | 0.62% |
| EIH LIMITED | 0.60% |
| AUROBINDO PHARMA LIMITED | 0.54% |
| ONGCFV-5 | 0.49% |
| BAJAJ FINSERV LIMITED | 0.45% |
| UNITED SPIRITS LIMITED | 0.44% |
| GAS AUTHORITY OF INDIA LTD. | 0.42% |
| SHREE CEMENTS LIMITED | 0.35% |
| GRASIM INDUSTRIES LTD. | 0.24% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.18% |
| ACC LIMITED | 0.13% |
| EXIDE INDUSTRIES LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| Equity Total | 95.02% |
| Money Market Total | 5.17% |
| Current Assets | -0.19% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹23.9672

Inception Date: 4th December 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 30 April, 20: ₹ 52.66 Crs.

Asset Allocation

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

Returns

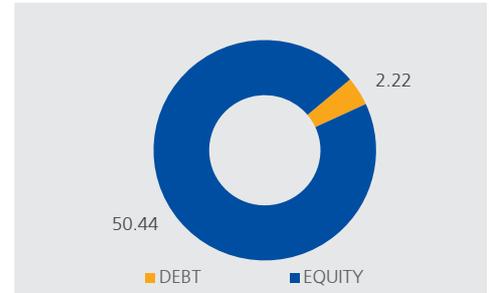
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 14.00% | 14.77% |
| Last 6 Months | -15.82% | -15.62% |
| Last 1 Year | -15.73% | -15.39% |
| Last 2 Years | -6.27% | -4.22% |
| Last 3 Years | 0.86% | 1.86% |
| Since Inception | 6.99% | 6.72% |

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

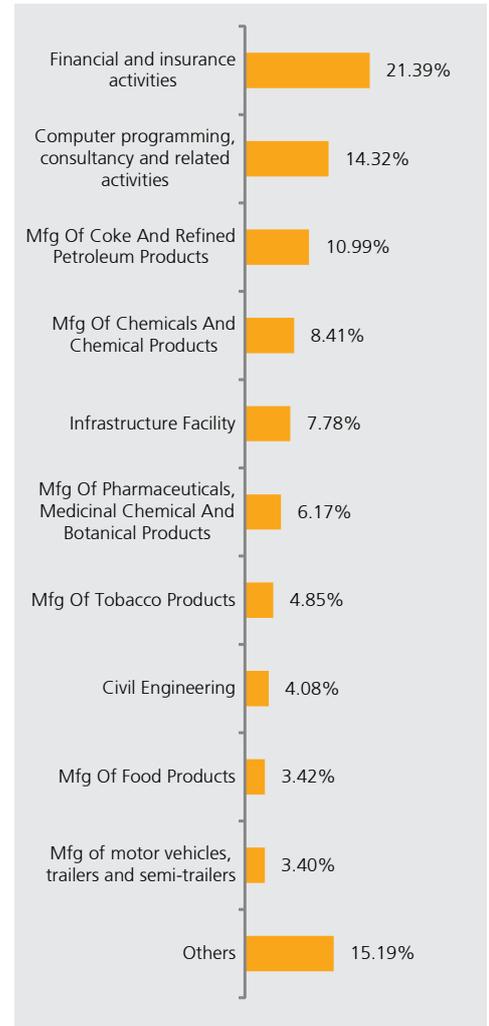
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.55% |
| INFOSYS LIMITED | 6.82% |
| HDFC BANK LTD.FV-2 | 6.37% |
| TATA CONSULTANCY SERVICES LTD. | 5.30% |
| HDFC LTD FV 2 | 4.85% |
| ITC - FV 1 | 4.85% |
| HINDUSTAN LEVER LTD. | 4.50% |
| BHARTI AIRTEL LIMITED | 4.10% |
| LARSEN&TUBRO | 4.08% |
| ICICI BANK LTD.FV-2 | 3.67% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.99% |
| ASIAN PAINTS LIMITEDFV-1 | 2.68% |
| MARUTI UDYOG LTD. | 2.37% |
| NESTLE INDIA LIMITED | 2.15% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.63% |
| ULTRATECH CEMCO LTD | 1.59% |
| DR. REDDY LABORATORIES | 1.53% |
| TITAN COMPANY LIMITED | 1.49% |
| DIVIS LABORATORIES LIMITED | 1.47% |
| HCL TECHNOLOGIES LIMITED | 1.43% |
| NTPC LIMITED | 1.42% |
| AXIS BANK LIMITEDFV-2 | 1.33% |
| BRITANNIA INDUSTRIES LTD | 1.26% |
| POWER GRID CORP OF INDIA LTD | 1.26% |
| BAJAJ AUTO LTD | 1.15% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.03% |
| CIPLA LTD. | 1.01% |
| HERO MOTOCORP LIMITED | 0.95% |
| BAJAJ FINANCE LIMITED | 0.89% |
| UPL LIMITED | 0.88% |
| STATE BANK OF INDIAFV-1 | 0.84% |
| COAL INDIA LIMITED | 0.83% |
| BHARAT PETROLEUM CORP. LTD. | 0.78% |
| TECH MAHINDRA LIMITEDFV-5 | 0.76% |
| TATA IRON & STEEL COMPANY LTD | 0.75% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70% |
| EICHER MOTORS LIMITED | 0.67% |
| INDIAN OIL CORPORATION LIMITED | 0.65% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.63% |
| JSW STEEL LIMITED | 0.61% |
| EIH LIMITED | 0.57% |
| AUROBINDO PHARMA LIMITED | 0.53% |
| ONGCFV-5 | 0.50% |
| BAJAJ FINSERV LIMITED | 0.45% |
| UNITED SPIRITS LIMITED | 0.43% |
| SHREE CEMENTS LIMITED | 0.36% |
| GAS AUTHORITY OF INDIA LTD. | 0.30% |
| GRASIM INDUSTRIES LTD. | 0.26% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.18% |
| ACC LIMITED | 0.14% |
| EXIDE INDUSTRIES LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| Equity Total | 95.78% |
| Money Market Total | 4.47% |
| Current Assets | -0.24% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.1728

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 30 April, 20: ₹ 28.35 Crs.

Asset Allocation

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

Returns

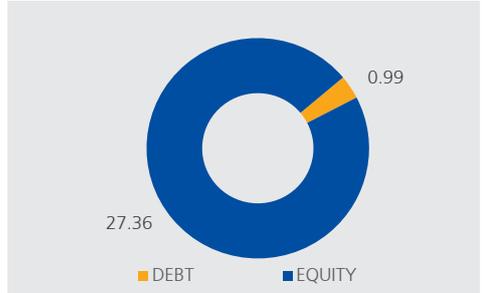
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 14.42% | 14.77% |
| Last 6 Months | -15.23% | -15.62% |
| Last 1 Year | -15.33% | -15.39% |
| Last 2 Years | -5.85% | -4.22% |
| Last 3 Years | 1.32% | 1.86% |
| Since Inception | 7.05% | 6.31% |

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

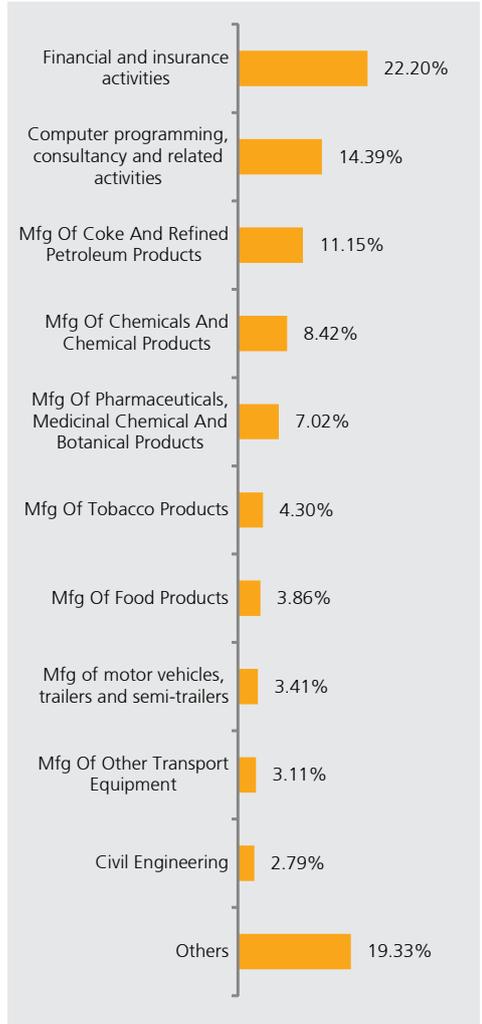
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.55% |
| INFOSYS LIMITED | 6.76% |
| HDFC BANK LTD.FV-2 | 6.44% |
| TATA CONSULTANCY SERVICES LTD. | 5.44% |
| HDFC LTD FV 2 | 4.70% |
| HINDUSTAN LEVER LTD. | 4.49% |
| ITC - FV 1 | 4.30% |
| ICICI BANK LTD.FV-2 | 3.81% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.18% |
| BHARTI AIRTEL LIMITED | 2.85% |
| LARSEN&TUBRO | 2.79% |
| ASIAN PAINTS LIMITEDFV-1 | 2.78% |
| NESTLE INDIA LIMITED | 2.58% |
| MARUTI UDYOG LTD. | 2.37% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 2.00% |
| DR. REDDY LABORATORIES | 1.82% |
| TITAN COMPANY LIMITED | 1.57% |
| ULTRATECH CEMCO LTD | 1.55% |
| POWER GRID CORP OF INDIA LTD | 1.54% |
| AXIS BANK LIMITEDFV-2 | 1.53% |
| NTPC LIMITED | 1.48% |
| HCL TECHNOLOGIES LIMITED | 1.46% |
| DIVIS LABORATORIES LIMITED | 1.33% |
| BRITANNIA INDUSTRIES LTD | 1.28% |
| CIPLA LTD. | 1.26% |
| BAJAJ AUTO LTD | 1.21% |
| HERO MOTOCORP LIMITED | 1.11% |
| STATE BANK OF INDIAFV-1 | 1.07% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.04% |
| BAJAJ FINANCE LIMITED | 0.96% |
| BHARAT PETROLEUM CORP. LTD. | 0.94% |
| COAL INDIA LIMITED | 0.93% |
| TATA IRON & STEEL COMPANY LTD | 0.89% |
| EICHER MOTORS LIMITED | 0.79% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.76% |
| UPL LIMITED | 0.74% |
| JSW STEEL LIMITED | 0.74% |
| TECH MAHINDRA LIMITEDFV-5 | 0.73% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70% |
| INDIAN OIL CORPORATION LIMITED | 0.67% |
| AUROBINDO PHARMA LIMITED | 0.61% |
| EIH LIMITED | 0.55% |
| BAJAJ FINSERV LIMITED | 0.51% |
| GAS AUTHORITY OF INDIA LTD. | 0.49% |
| ONGCFV-5 | 0.48% |
| UNITED SPIRITS LIMITED | 0.42% |
| SHREE CEMENTS LIMITED | 0.37% |
| GRASIM INDUSTRIES LTD. | 0.29% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.23% |
| ACC LIMITED | 0.16% |
| EXIDE INDUSTRIES LIMITED | 0.12% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.11% |
| Equity Total | 96.51% |
| Money Market Total | 3.50% |
| Current Assets | -0.01% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹19.9304

Inception Date: 27th February 2008

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 30 April, 20: ₹ 8.10 Crs.

Asset Allocation

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

Returns

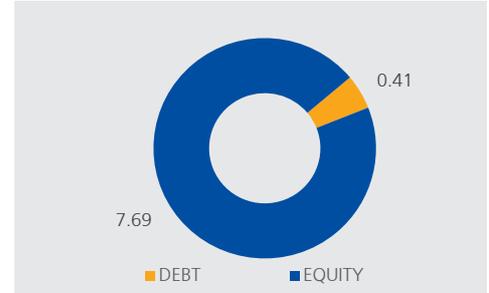
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.96% | 14.77% |
| Last 6 Months | -15.27% | -15.62% |
| Last 1 Year | -15.02% | -15.39% |
| Last 2 Years | -6.12% | -4.22% |
| Last 3 Years | 0.93% | 1.86% |
| Since Inception | 5.83% | 5.29% |

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

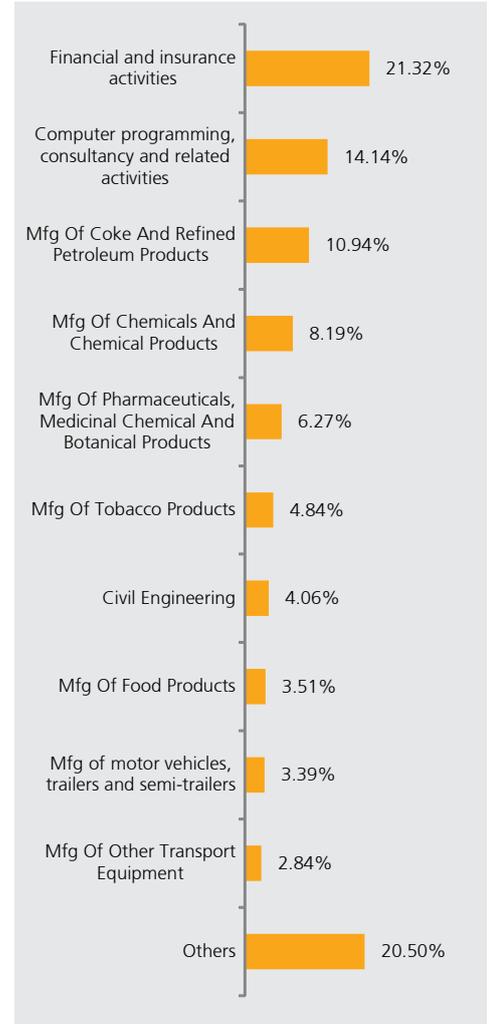
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.48% |
| INFOSYS LIMITED | 6.80% |
| HDFC BANK LTD.FV-2 | 6.35% |
| TATA CONSULTANCY SERVICES LTD. | 5.15% |
| ITC - FV 1 | 4.84% |
| HDFC LTD FV 2 | 4.49% |
| HINDUSTAN LEVER LTD. | 4.17% |
| LARSEN&TUBRO | 4.06% |
| BHARTI AIRTEL LIMITED | 3.81% |
| ICICI BANK LTD.FV-2 | 3.64% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.29% |
| ASIAN PAINTS LIMITEDFV-1 | 2.74% |
| MARUTI UDYOG LTD. | 2.36% |
| NESTLE INDIA LIMITED | 2.21% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.67% |
| ULTRATECH CEMCO LTD | 1.62% |
| DR. REDDY LABORATORIES | 1.55% |
| TITAN COMPANY LIMITED | 1.51% |
| DIVIS LABORATORIES LIMITED | 1.48% |
| NTPC LIMITED | 1.46% |
| HCL TECHNOLOGIES LIMITED | 1.43% |
| AXIS BANK LIMITEDFV-2 | 1.40% |
| BRITANNIA INDUSTRIES LTD | 1.30% |
| POWER GRID CORP OF INDIA LTD | 1.28% |
| BAJAJ AUTO LTD | 1.19% |
| CIPLA LTD. | 1.03% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.03% |
| HERO MOTOCORP LIMITED | 0.98% |
| UPL LIMITED | 0.92% |
| STATE BANK OF INDIAFV-1 | 0.86% |
| BAJAJ FINANCE LIMITED | 0.84% |
| COAL INDIA LIMITED | 0.84% |
| BHARAT PETROLEUM CORP. LTD. | 0.79% |
| TECH MAHINDRA LIMITEDFV-5 | 0.76% |
| TATA IRON & STEEL COMPANY LTD | 0.76% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.70% |
| EICHER MOTORS LIMITED | 0.67% |
| INDIAN OIL CORPORATION LIMITED | 0.67% |
| JSW STEEL LIMITED | 0.66% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.64% |
| AUROBINDO PHARMA LIMITED | 0.54% |
| ONGCFV-5 | 0.51% |
| BAJAJ FINSERV LIMITED | 0.47% |
| UNITED SPIRITS LIMITED | 0.44% |
| GAS AUTHORITY OF INDIA LTD. | 0.41% |
| SHREE CEMENTS LIMITED | 0.34% |
| GRASIM INDUSTRIES LTD. | 0.26% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.18% |
| ACC LIMITED | 0.14% |
| EXIDE INDUSTRIES LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.10% |
| Equity Total | 94.90% |
| Money Market Total | 5.02% |
| Current Assets | 0.08% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.4889

Inception Date: 11th January 2010

Benchmark: RNLIC Diversified Large Cap

Equity Index

AUM as on 30 April, 20: ₹ 2.00 Crs.

Asset Allocation

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

Returns

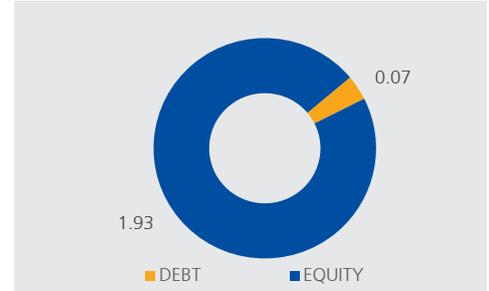
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.91% | 14.77% |
| Last 6 Months | -15.67% | -15.62% |
| Last 1 Year | -15.63% | -15.39% |
| Last 2 Years | -5.90% | -4.22% |
| Last 3 Years | 1.22% | 1.86% |
| Since Inception | 7.21% | 6.31% |

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

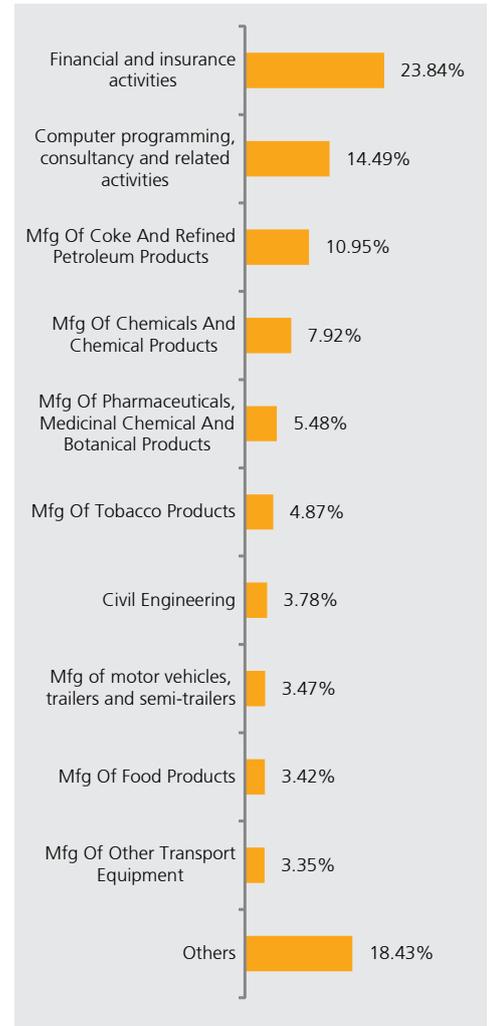
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.50% |
| INFOSYS LIMITED | 6.87% |
| HDFC BANK LTD.FV-2 | 6.60% |
| TATA CONSULTANCY SERVICES LTD. | 5.64% |
| ITC - FV 1 | 4.87% |
| HDFC LTD FV 2 | 4.76% |
| HINDUSTAN LEVER LTD. | 4.48% |
| ICICI BANK LTD.FV-2 | 4.47% |
| LARSEN&TUBRO | 3.78% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.60% |
| ASIAN PAINTS LIMITEDFV-1 | 2.70% |
| MARUTI UDYOG LTD. | 2.41% |
| NESTLE INDIA LIMITED | 2.15% |
| BHARTI AIRTEL LIMITED | 2.07% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 2.00% |
| DR. REDDY LABORATORIES | 1.81% |
| ULTRATECH CEMCO LTD | 1.64% |
| TITAN COMPANY LIMITED | 1.56% |
| NTPC LIMITED | 1.53% |
| AXIS BANK LIMITEDFV-2 | 1.52% |
| STATE BANK OF INDIAFV-1 | 1.42% |
| POWER GRID CORP OF INDIA LTD | 1.30% |
| HCL TECHNOLOGIES LIMITED | 1.29% |
| BRITANNIA INDUSTRIES LTD | 1.27% |
| BAJAJ AUTO LTD | 1.25% |
| HERO MOTOCORP LIMITED | 1.15% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 1.05% |
| CIPLA LTD. | 1.02% |
| EICHER MOTORS LIMITED | 0.96% |
| BAJAJ FINANCE LIMITED | 0.94% |
| COAL INDIA LIMITED | 0.92% |
| TATA IRON & STEEL COMPANY LTD | 0.92% |
| ONGCFV-5 | 0.86% |
| BHARAT PETROLEUM CORP. LTD. | 0.79% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.77% |
| JSW STEEL LIMITED | 0.76% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.72% |
| TECH MAHINDRA LIMITEDFV-5 | 0.69% |
| INDIAN OIL CORPORATION LIMITED | 0.66% |
| BAJAJ FINSERV LIMITED | 0.54% |
| GAS AUTHORITY OF INDIA LTD. | 0.50% |
| UPL LIMITED | 0.46% |
| SHREE CEMENTS LIMITED | 0.40% |
| EIH LIMITED | 0.33% |
| DIVIS LABORATORIES LIMITED | 0.33% |
| AUROBINDO PHARMA LIMITED | 0.33% |
| GRASIM INDUSTRIES LTD. | 0.28% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.23% |
| UNITED SPIRITS LIMITED | 0.23% |
| Equity Total | 96.31% |
| Money Market Total | 0.34% |
| Current Assets | 3.35% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹25.4110

Inception Date: 11th June 2008

Benchmark: RNLIC Pure Index

AUM as on 30 April, 20: ₹ 40.43 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.22% | 15.02% |
| Last 6 Months | -11.78% | -13.73% |
| Last 1 Year | -10.34% | -14.18% |
| Last 2 Years | -4.74% | -5.15% |
| Last 3 Years | 0.95% | 0.55% |
| Since Inception | 8.16% | 5.53% |

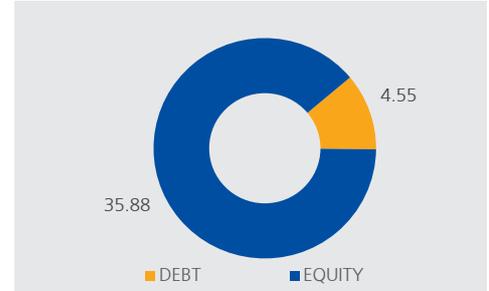
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

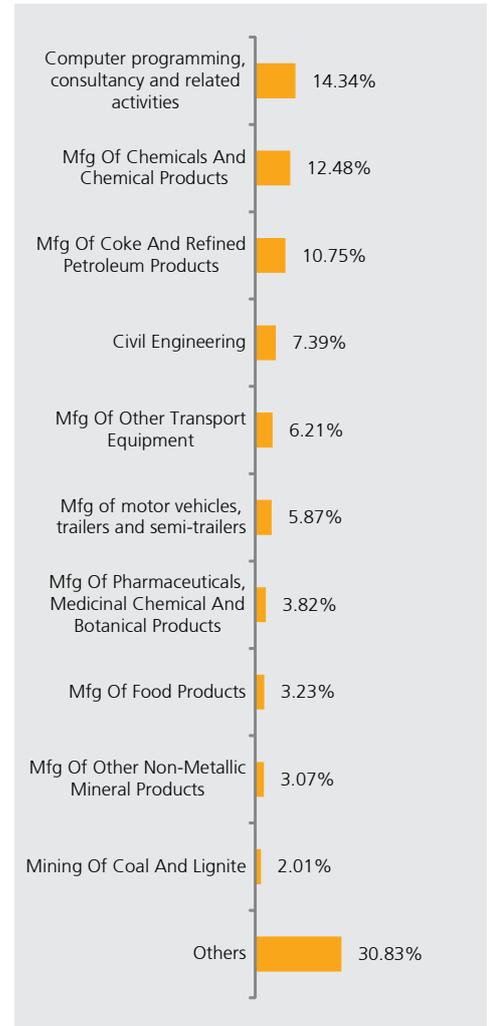
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.24% |
| BHARTI AIRTEL LIMITED | 8.88% |
| HINDUSTAN LEVER LTD. | 8.21% |
| INFOSYS LIMITED | 7.40% |
| LARSEN&TUBRO | 7.39% |
| TATA CONSULTANCY SERVICES LTD. | 5.59% |
| MARUTI UDYOG LTD. | 5.14% |
| ASIAN PAINTS LIMITEDFV-1 | 3.72% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 3.25% |
| BRITANNIA INDUSTRIES LTD | 3.23% |
| POWER GRID CORP OF INDIA LTD | 3.12% |
| ULTRATECH CEMCO LTD | 3.07% |
| NTPC LIMITED | 2.87% |
| BAJAJ AUTO LTD | 2.54% |
| COAL INDIA LIMITED | 2.01% |
| HERO MOTOCORP LIMITED | 1.99% |
| EICHER MOTORS LIMITED | 1.68% |
| ONGCFV-5 | 1.62% |
| HCL TECHNOLOGIES LIMITED | 1.34% |
| GAS AUTHORITY OF INDIA LTD. | 1.22% |
| ESCORTS LIMITED | 0.96% |
| BHARAT PETROLEUM CORP. LTD. | 0.94% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.89% |
| ASHOK LEYLAND LIMITED | 0.74% |
| CIPLA LTD. | 0.57% |
| INDIAN OIL CORPORATION LIMITED | 0.57% |
| GRASIM INDUSTRIES LTD. | 0.55% |
| Equity Total | 88.74% |
| Money Market Total | 11.23% |
| Current Assets | 0.03% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹19.4820

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30 April, 20: ₹ 6.74 Crs.

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 60-100 | 90 |
| Gsec / Debt | 00-00 | - |
| MMI / Others | 00-40 | 10 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.43% | 15.02% |
| Last 6 Months | -12.02% | -13.73% |
| Last 1 Year | -10.59% | -14.18% |
| Last 2 Years | -4.74% | -5.15% |
| Last 3 Years | 0.97% | 0.55% |
| Since Inception | 6.68% | 5.73% |

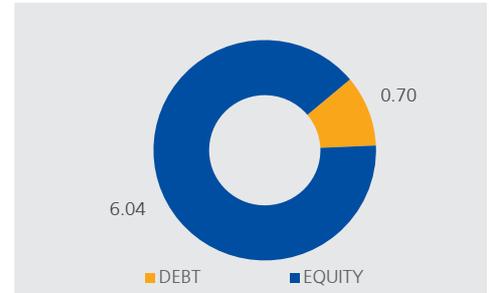
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

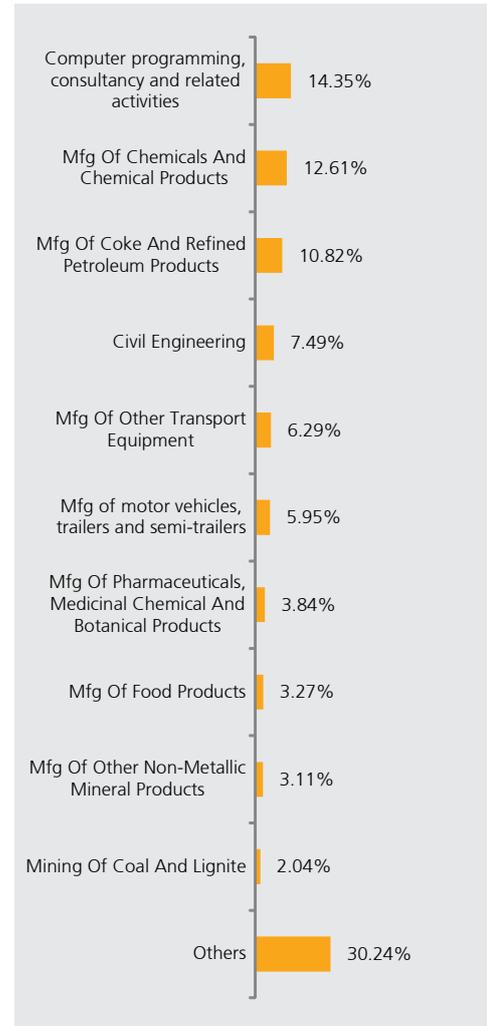
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.29% |
| BHARTI AIRTEL LIMITED | 8.99% |
| HINDUSTAN LEVER LTD. | 8.30% |
| LARSEN&TUBRO | 7.49% |
| INFOSYS LIMITED | 7.40% |
| TATA CONSULTANCY SERVICES LTD. | 5.60% |
| MARUTI UDYOG LTD. | 5.20% |
| ASIAN PAINTS LIMITEDFV-1 | 3.75% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 3.29% |
| BRITANNIA INDUSTRIES LTD | 3.27% |
| POWER GRID CORP OF INDIA LTD | 3.16% |
| ULTRATECH CEMCO LTD | 3.11% |
| NTPC LIMITED | 2.90% |
| BAJAJ AUTO LTD | 2.57% |
| COAL INDIA LIMITED | 2.04% |
| HERO MOTOCORP LIMITED | 2.02% |
| EICHER MOTORS LIMITED | 1.70% |
| ONGCFV-5 | 1.64% |
| HCL TECHNOLOGIES LIMITED | 1.34% |
| GAS AUTHORITY OF INDIA LTD. | 1.24% |
| ESCORTS LIMITED | 0.98% |
| BHARAT PETROLEUM CORP. LTD. | 0.96% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.91% |
| ASHOK LEYLAND LIMITED | 0.75% |
| INDIAN OIL CORPORATION LIMITED | 0.58% |
| GRASIM INDUSTRIES LTD. | 0.56% |
| CIPLA LTD. | 0.55% |
| Equity Total | 89.57% |
| Money Market Total | 10.32% |
| Current Assets | 0.10% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹22.7470

Inception Date: 1st August 2008

Benchmark: RNLIC Pure Index

AUM as on 30 April, 20: ₹ 0.35 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.70% | 15.02% |
| Last 6 Months | -12.67% | -13.73% |
| Last 1 Year | -11.17% | -14.18% |
| Last 2 Years | -4.92% | -5.15% |
| Last 3 Years | 0.96% | 0.55% |
| Since Inception | 7.25% | 5.90% |

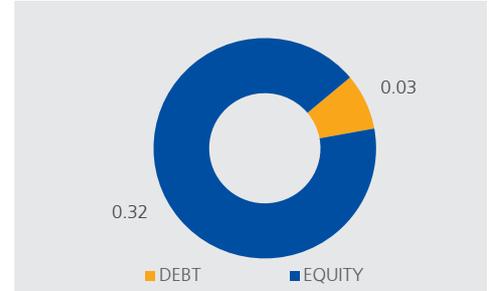
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

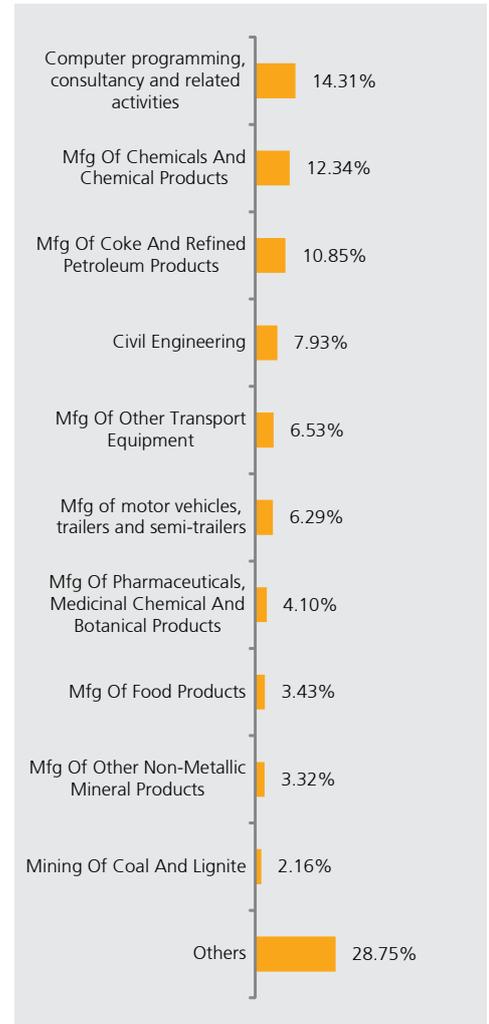
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.23% |
| BHARTI AIRTEL LIMITED | 8.91% |
| HINDUSTAN LEVER LTD. | 8.19% |
| LARSEN&TUBRO | 7.93% |
| INFOSYS LIMITED | 7.40% |
| TATA CONSULTANCY SERVICES LTD. | 5.57% |
| MARUTI UDYOG LTD. | 5.50% |
| ASIAN PAINTS LIMITEDFV-1 | 3.56% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 3.48% |
| BRITANNIA INDUSTRIES LTD | 3.43% |
| POWER GRID CORP OF INDIA LTD | 3.35% |
| ULTRATECH CEMCO LTD | 3.32% |
| NTPC LIMITED | 3.08% |
| BAJAJ AUTO LTD | 2.69% |
| COAL INDIA LIMITED | 2.16% |
| HERO MOTOCORP LIMITED | 2.16% |
| ONGCFV-5 | 1.74% |
| EICHER MOTORS LIMITED | 1.68% |
| HCL TECHNOLOGIES LIMITED | 1.35% |
| GAS AUTHORITY OF INDIA LTD. | 1.31% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 1.08% |
| ESCORTS LIMITED | 1.04% |
| BHARAT PETROLEUM CORP. LTD. | 1.01% |
| ASHOK LEYLAND LIMITED | 0.79% |
| CIPLA LTD. | 0.62% |
| INDIAN OIL CORPORATION LIMITED | 0.61% |
| GRASIM INDUSTRIES LTD. | 0.59% |
| Equity Total | 91.76% |
| Money Market Total | 8.10% |
| Current Assets | 0.14% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹9.5232

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30 April, 20: ₹ 13.78 Crs.

Asset Allocation

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

Returns

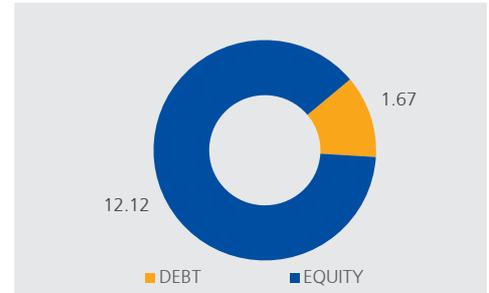
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 12.74% | 14.57% |
| Last 6 Months | -17.13% | -15.26% |
| Last 1 Year | -20.96% | -19.54% |
| Last 2 Years | -13.78% | -12.08% |
| Last 3 Years | -6.94% | -4.45% |
| Since Inception | -0.41% | 0.90% |

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

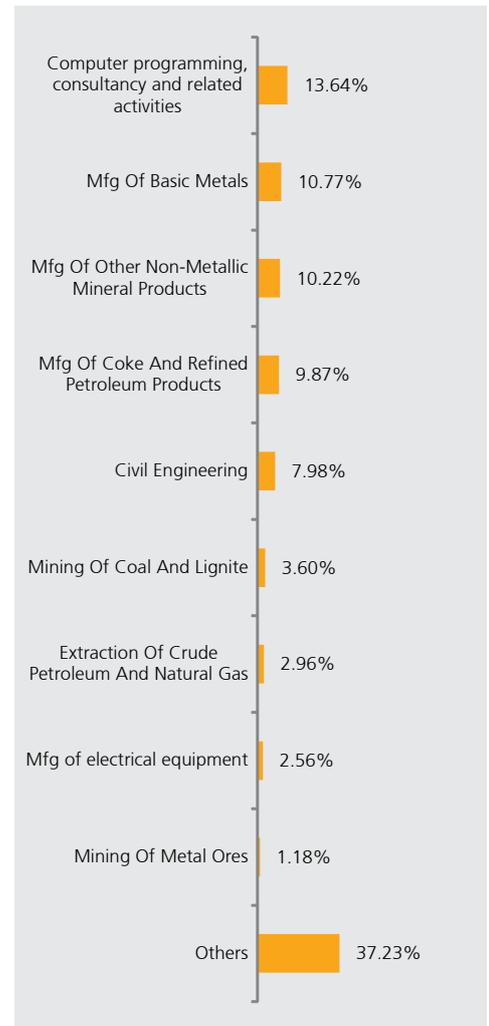
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| RELIANCE INDUSTRIES LTD. | 9.18% |
| BHARTI AIRTEL LIMITED | 8.81% |
| LARSEN&TUBRO | 7.98% |
| INFOSYS LIMITED | 7.01% |
| NTPC LIMITED | 5.34% |
| ULTRATECH CEMCO LTD | 5.24% |
| TATA CONSULTANCY SERVICES LTD. | 5.14% |
| POWER GRID CORP OF INDIA LTD | 4.88% |
| COAL INDIA LIMITED | 3.60% |
| SHREE CEMENTS LIMITED | 3.37% |
| TATA IRON & STEEL COMPANY LTD | 3.36% |
| ONGCFV-5 | 2.96% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.80% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 2.46% |
| JSW STEEL LIMITED | 2.22% |
| Vedanta Limited | 2.14% |
| GAS AUTHORITY OF INDIA LTD. | 2.11% |
| ACC LIMITED | 1.61% |
| SIEMENS LIMITED | 1.33% |
| CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED | 1.22% |
| DLF LIMITED | 1.18% |
| NMDC LIMITED | 1.18% |
| HCL TECHNOLOGIES LIMITED | 0.98% |
| INDIAN OIL CORPORATION LIMITED | 0.69% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.58% |
| TECH MAHINDRA LIMITEDFV-5 | 0.51% |
| Equity Total | 87.90% |
| Money Market Total | 12.04% |
| Current Assets | 0.05% |
| Total | 100.00% |

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 2020

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, 20: ₹9.7780

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 April, 20: ₹ 6.64 Crs.

Asset Allocation

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

Returns

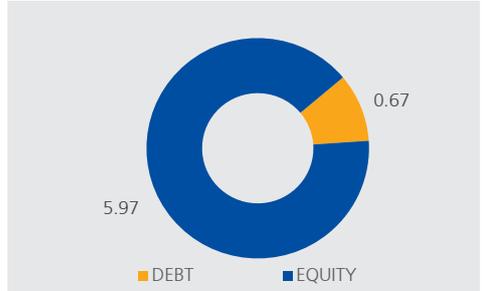
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 13.09% | 14.57% |
| Last 6 Months | -17.15% | -15.26% |
| Last 1 Year | -20.87% | -19.54% |
| Last 2 Years | -13.69% | -12.08% |
| Last 3 Years | -6.86% | -4.45% |
| Since Inception | -0.22% | -1.38% |

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

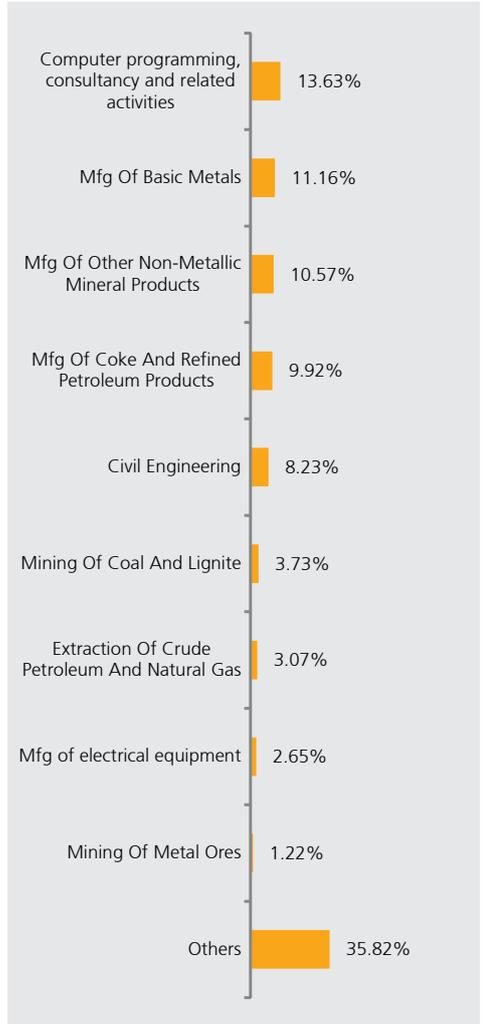
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| RELIANCE INDUSTRIES LTD. | 9.20% |
| BHARTI AIRTEL LIMITED | 8.88% |
| LARSEN&TUBRO | 8.23% |
| INFOSYS LIMITED | 7.01% |
| NTPC LIMITED | 5.53% |
| ULTRATECH CEMCO LTD | 5.42% |
| TATA CONSULTANCY SERVICES LTD. | 5.14% |
| POWER GRID CORP OF INDIA LTD | 5.06% |
| COAL INDIA LIMITED | 3.73% |
| SHREE CEMENTS LIMITED | 3.48% |
| TATA IRON & STEEL COMPANY LTD | 3.48% |
| ONGCFV-5 | 3.07% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.91% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 2.55% |
| JSW STEEL LIMITED | 2.30% |
| Vedanta Limited | 2.22% |
| GAS AUTHORITY OF INDIA LTD. | 2.19% |
| ACC LIMITED | 1.67% |
| SIEMENS LIMITED | 1.38% |
| CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED | 1.27% |
| DLF LIMITED | 1.22% |
| NMDC LIMITED | 1.22% |
| HCL TECHNOLOGIES LIMITED | 0.98% |
| INDIAN OIL CORPORATION LIMITED | 0.71% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.60% |
| TECH MAHINDRA LIMITEDFV-5 | 0.51% |
| Equity Total | 89.97% |
| Money Market Total | 9.55% |
| Current Assets | 0.48% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹9.9990

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 April, 20: ₹ 1.68 Crs.

Asset Allocation

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

Returns

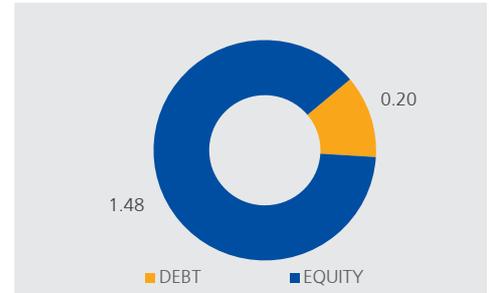
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 12.75% | 14.57% |
| Last 6 Months | -17.71% | -15.26% |
| Last 1 Year | -21.37% | -19.54% |
| Last 2 Years | -13.73% | -12.08% |
| Last 3 Years | -7.01% | -4.45% |
| Since Inception | 0.00% | -1.38% |

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

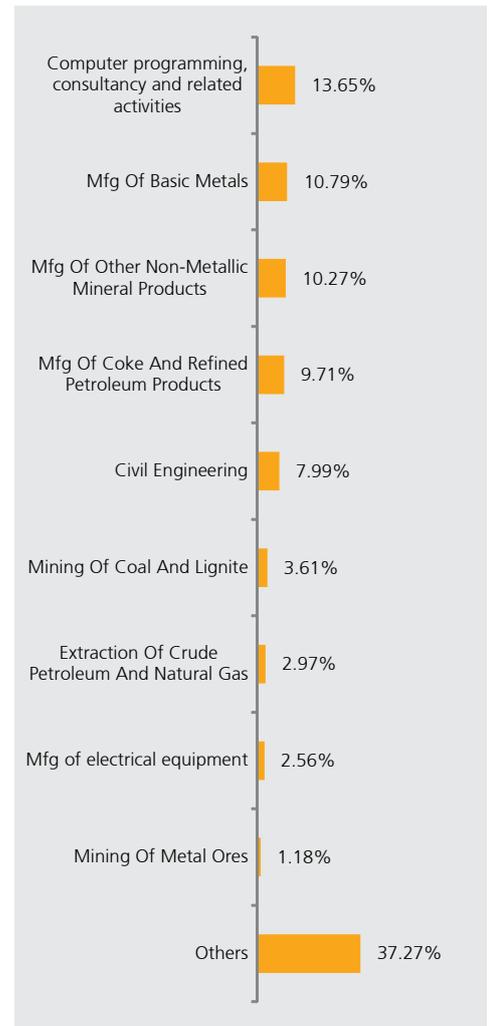
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| RELIANCE INDUSTRIES LTD. | 9.03% |
| BHARTI AIRTEL LIMITED | 8.82% |
| LARSEN&TUBRO | 7.99% |
| INFOSYS LIMITED | 7.02% |
| NTPC LIMITED | 5.35% |
| ULTRATECH CEMCO LTD | 5.24% |
| TATA CONSULTANCY SERVICES LTD. | 5.15% |
| POWER GRID CORP OF INDIA LTD | 4.89% |
| COAL INDIA LIMITED | 3.61% |
| SHREE CEMENTS LIMITED | 3.41% |
| TATA IRON & STEEL COMPANY LTD | 3.37% |
| ONGCFV-5 | 2.97% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.81% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 2.47% |
| JSW STEEL LIMITED | 2.22% |
| Vedanta Limited | 2.15% |
| GAS AUTHORITY OF INDIA LTD. | 2.12% |
| ACC LIMITED | 1.61% |
| SIEMENS LIMITED | 1.34% |
| CROMPTON GREAVES CONSUMER ELECTRI-CALS LIMITED | 1.22% |
| DLF LIMITED | 1.18% |
| NMDC LIMITED | 1.18% |
| HCL TECHNOLOGIES LIMITED | 0.98% |
| INDIAN OIL CORPORATION LIMITED | 0.69% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.58% |
| TECH MAHINDRA LIMITEDFV-5 | 0.51% |
| Equity Total | 87.90% |
| Money Market Total | 12.05% |
| Current Assets | 0.05% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹9.2023

Inception Date: 1st August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30 April, 20: ₹ 0.10 Crs.

Asset Allocation

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

Returns

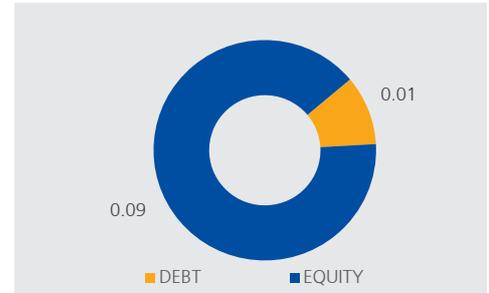
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 12.53% | 14.57% |
| Last 6 Months | -18.27% | -15.26% |
| Last 1 Year | -22.03% | -19.54% |
| Last 2 Years | -14.13% | -12.08% |
| Last 3 Years | -7.14% | -4.45% |
| Since Inception | -0.71% | 0.89% |

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

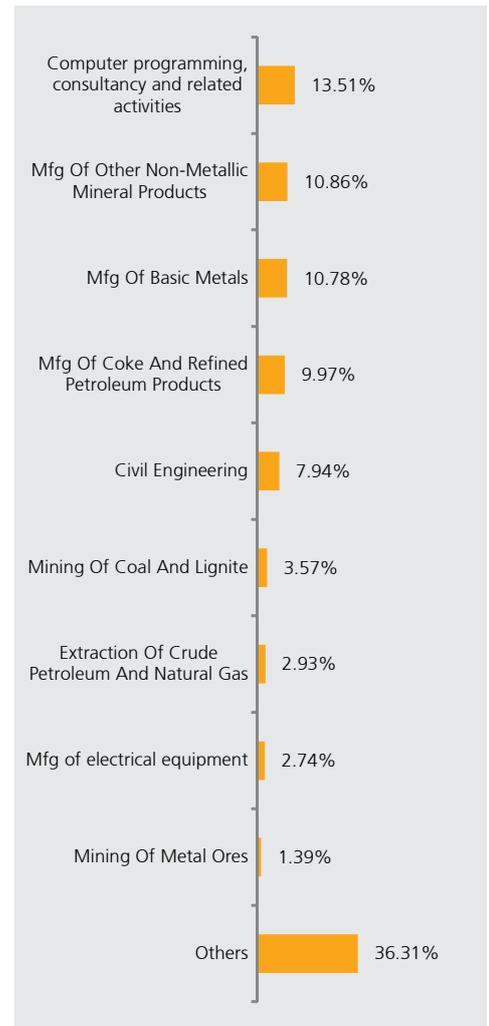
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.16% |
| BHARTI AIRTEL LIMITED | 8.78% |
| LARSEN&TUBRO | 7.94% |
| INFOSYS LIMITED | 7.00% |
| POWER GRID CORP OF INDIA LTD | 5.77% |
| NTPC LIMITED | 5.28% |
| ULTRATECH CEMCO LTD | 5.15% |
| TATA CONSULTANCY SERVICES LTD. | 5.03% |
| SHREE CEMENTS LIMITED | 4.12% |
| COAL INDIA LIMITED | 3.57% |
| TATA IRON & STEEL COMPANY LTD | 3.32% |
| ONGCFV-5 | 2.93% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.78% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 2.44% |
| JSW STEEL LIMITED | 2.20% |
| Vedanta Limited | 2.13% |
| GAS AUTHORITY OF INDIA LTD. | 2.09% |
| ACC LIMITED | 1.60% |
| SIEMENS LIMITED | 1.54% |
| NMDC LIMITED | 1.39% |
| DLF LIMITED | 1.39% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 1.20% |
| HCL TECHNOLOGIES LIMITED | 0.96% |
| INDIAN OIL CORPORATION LIMITED | 0.82% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.69% |
| TECH MAHINDRA LIMITEDFV-5 | 0.51% |
| Equity Total | 89.78% |
| Money Market Total | 10.09% |
| Current Assets | 0.13% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹15.8230

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 30 April, 20: ₹ 13.44 Crs.

Asset Allocation

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

Returns

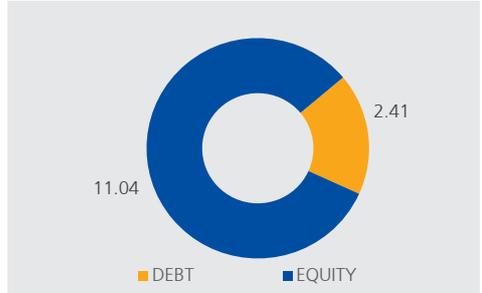
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.25% | 14.01% |
| Last 6 Months | -17.40% | -21.61% |
| Last 1 Year | -18.90% | -23.30% |
| Last 2 Years | -10.04% | -10.83% |
| Last 3 Years | -4.76% | -6.86% |
| Since Inception | 3.93% | 4.72% |

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

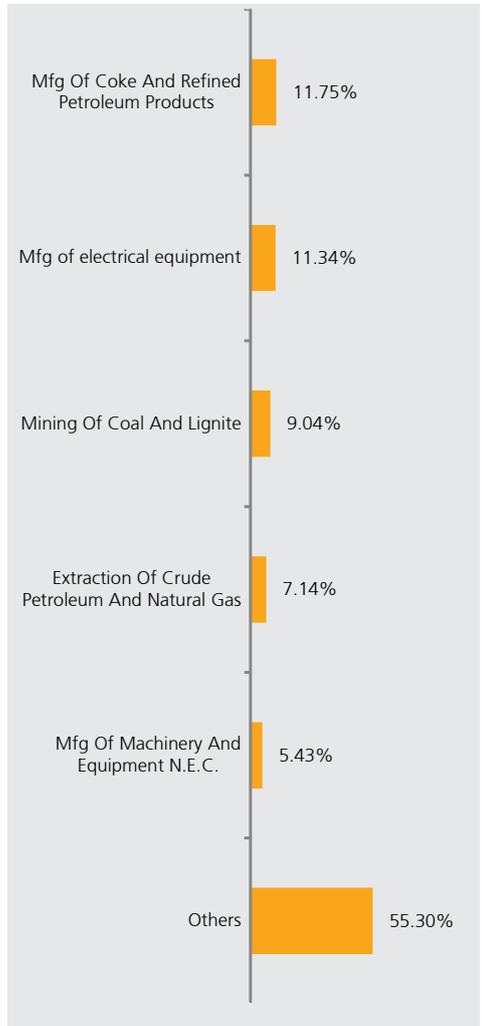
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.29% |
| COAL INDIA LIMITED | 9.04% |
| POWER GRID CORP OF INDIA LTD | 9.03% |
| NTPC LIMITED | 8.61% |
| ONGCFV-5 | 7.14% |
| PETRONET LNG LIMITED | 5.83% |
| GAS AUTHORITY OF INDIA LTD. | 5.27% |
| INDRAPRASTHA GAS LIMITED | 5.18% |
| HAVELLS INDIA LIMITED | 4.70% |
| VOLTAS LTD | 3.80% |
| SIEMENS LIMITED | 3.38% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.27% |
| TORRENT POWER LIMITED | 1.77% |
| TATA POWER CO. LTD.FV-1 | 1.72% |
| KIRLOSKAR CUMMINS | 1.63% |
| BHARAT PETROLEUM CORP. LTD. | 0.97% |
| INDIAN OIL CORPORATION LIMITED | 0.71% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.54% |
| CASTROL INDIA LIMITED | 0.25% |
| Equity Total | 82.11% |
| Money Market Total | 17.86% |
| Current Assets | 0.04% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹13.6198

Inception Date: 11th June 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 April, 20: ₹ 4.19 Crs.

Asset Allocation

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

Returns

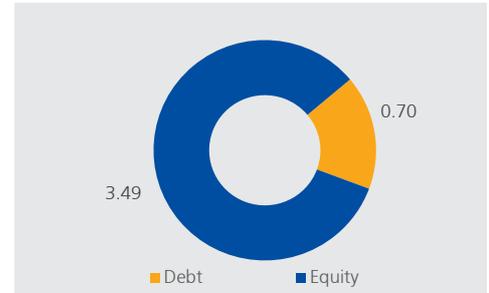
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.44% | 14.01% |
| Last 6 Months | -17.79% | -21.61% |
| Last 1 Year | -19.17% | -23.30% |
| Last 2 Years | -10.14% | -10.83% |
| Last 3 Years | -4.84% | -6.86% |
| Since Inception | 3.04% | 2.11% |

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

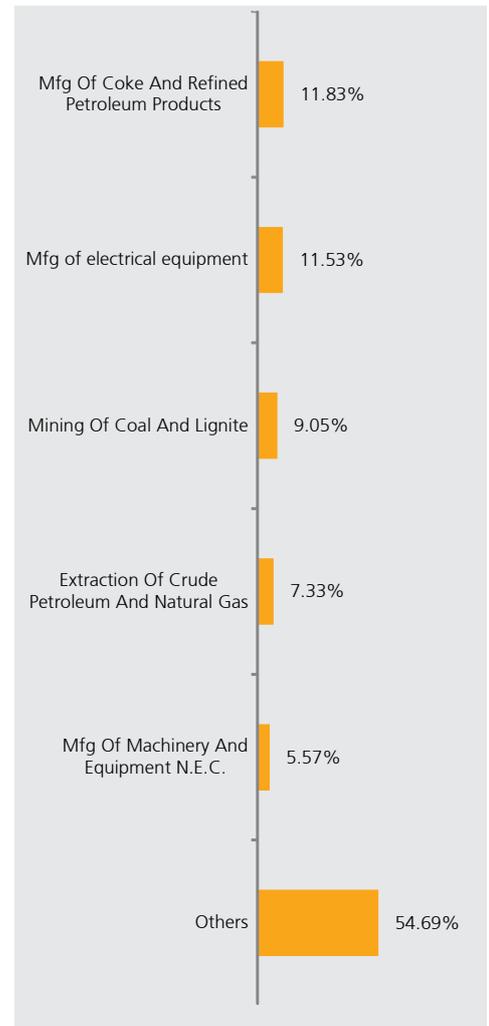
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.30% |
| COAL INDIA LIMITED | 9.05% |
| POWER GRID CORP OF INDIA LTD | 9.04% |
| NTPC LIMITED | 8.84% |
| ONGCFV-5 | 7.33% |
| PETRONET LNG LIMITED | 5.98% |
| GAS AUTHORITY OF INDIA LTD. | 5.41% |
| INDRAPRASTHA GAS LIMITED | 5.05% |
| HAVELLS INDIA LIMITED | 4.71% |
| VOLTAS LTD | 3.90% |
| SIEMENS LIMITED | 3.47% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.35% |
| TORRENT POWER LIMITED | 1.82% |
| TATA POWER CO. LTD.FV-1 | 1.76% |
| KIRLOSKAR CUMMINS | 1.67% |
| BHARAT PETROLEUM CORP. LTD. | 0.99% |
| INDIAN OIL CORPORATION LIMITED | 0.72% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.56% |
| CASTROL INDIA LIMITED | 0.26% |
| Equity Total | 83.21% |
| Money Market Total | 16.79% |
| Current Assets | 0.00% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹13.4012

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 April, 20: ₹ 2.22 Crs.

Asset Allocation

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

Returns

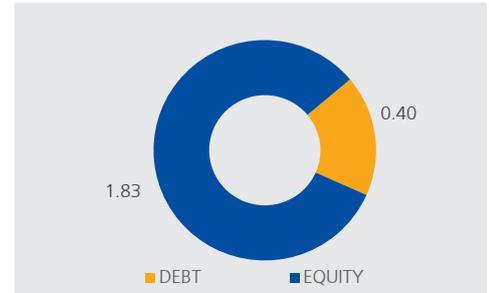
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.51% | 14.01% |
| Last 6 Months | -17.58% | -21.61% |
| Last 1 Year | -18.93% | -23.30% |
| Last 2 Years | -9.76% | -10.83% |
| Last 3 Years | -4.61% | -6.86% |
| Since Inception | 2.88% | 2.11% |

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

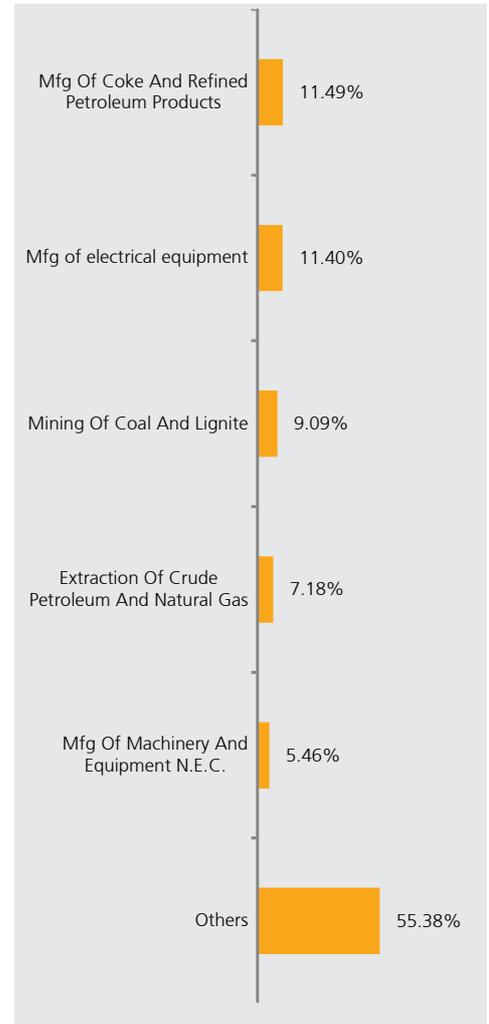
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| COAL INDIA LIMITED | 9.09% |
| POWER GRID CORP OF INDIA LTD | 9.08% |
| RELIANCE INDUSTRIES LTD. | 9.01% |
| NTPC LIMITED | 8.66% |
| ONGCFV-5 | 7.18% |
| PETRONET LNG LIMITED | 5.86% |
| GAS AUTHORITY OF INDIA LTD. | 5.30% |
| INDRAPRASTHA GAS LIMITED | 5.21% |
| HAVELLS INDIA LIMITED | 4.73% |
| VOLTAS LTD | 3.82% |
| SIEMENS LIMITED | 3.39% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.28% |
| TORRENT POWER LIMITED | 1.78% |
| TATA POWER CO. LTD.FV-1 | 1.73% |
| KIRLOSKAR CUMMINS | 1.63% |
| BHARAT PETROLEUM CORP. LTD. | 0.97% |
| INDIAN OIL CORPORATION LIMITED | 0.71% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.54% |
| CASTROL INDIA LIMITED | 0.25% |
| Equity Total | 82.24% |
| Money Market Total | 18.23% |
| Current Assets | -0.47% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹14.8583

Inception Date: 16th December 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 April, 20: ₹ 0.10 Crs.

Asset Allocation

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

Returns

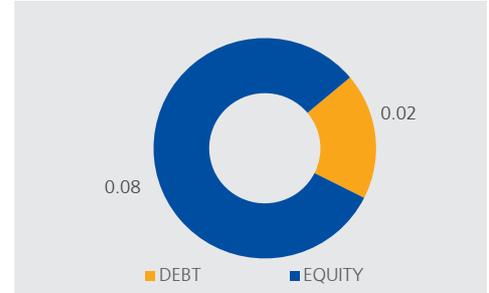
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.14% | 14.01% |
| Last 6 Months | -18.01% | -21.61% |
| Last 1 Year | -19.52% | -23.30% |
| Last 2 Years | -10.03% | -10.83% |
| Last 3 Years | -4.73% | -6.86% |
| Since Inception | 3.43% | 4.10% |

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

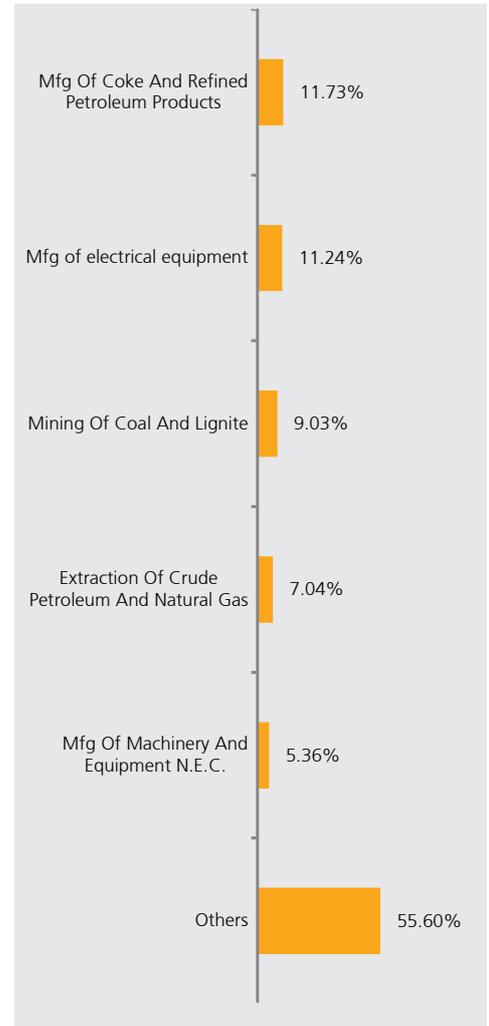
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.29% |
| POWER GRID CORP OF INDIA LTD | 9.04% |
| COAL INDIA LIMITED | 9.03% |
| NTPC LIMITED | 8.43% |
| ONGCFV-5 | 7.04% |
| PETRONET LNG LIMITED | 5.74% |
| INDRAPRASTHA GAS LIMITED | 5.22% |
| GAS AUTHORITY OF INDIA LTD. | 5.20% |
| HAVELLS INDIA LIMITED | 4.70% |
| VOLTAS LTD | 3.76% |
| SIEMENS LIMITED | 3.32% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.22% |
| TORRENT POWER LIMITED | 1.73% |
| TATA POWER CO. LTD.FV-1 | 1.69% |
| KIRLOSKAR CUMMINS | 1.59% |
| BHARAT PETROLEUM CORP. LTD. | 0.97% |
| INDIAN OIL CORPORATION LIMITED | 0.69% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.53% |
| CASTROL INDIA LIMITED | 0.25% |
| Equity Total | 81.45% |
| Money Market Total | 18.44% |
| Current Assets | 0.11% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹21.3968

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 April, 20: ₹ 16.75 Crs.

Asset Allocation

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

Returns

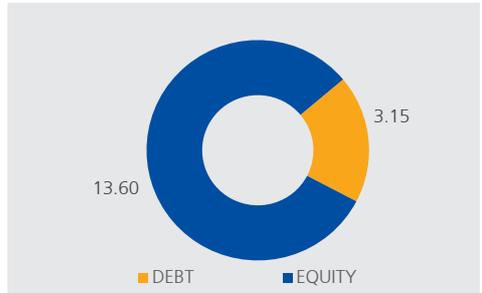
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.60% | 17.03% |
| Last 6 Months | -17.80% | -19.77% |
| Last 1 Year | -22.78% | -23.45% |
| Last 2 Years | -17.33% | -17.44% |
| Last 3 Years | -6.80% | -7.20% |
| Since Inception | 6.60% | 4.05% |

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

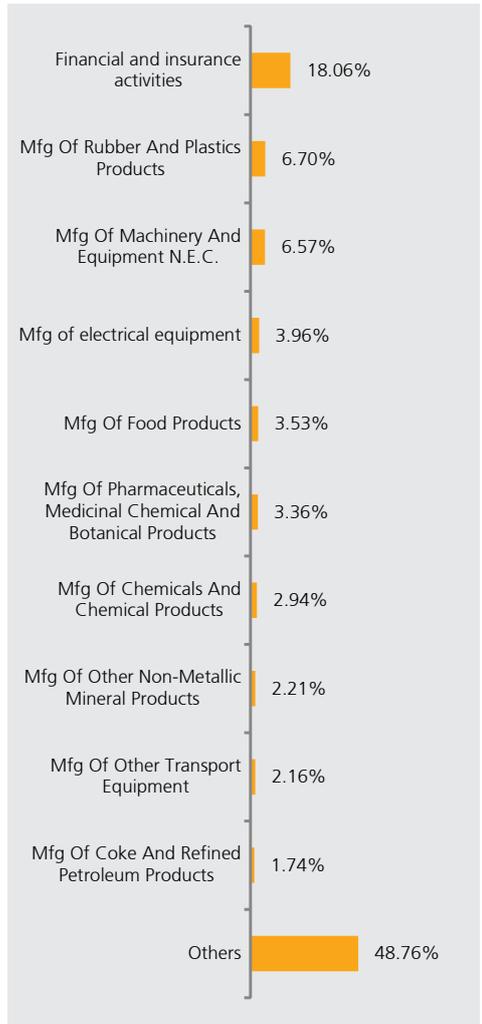
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| APOLLO HOSPITALS ENTERPRISE LIMITED | 5.28% |
| INFO EDGE (INDIA) LIMITED | 4.72% |
| INDRAPRASTHA GAS LIMITED | 4.62% |
| MRF LIMITED | 4.37% |
| VOLTAS LTD | 3.65% |
| JUBILANT FOODWORKS LIMITED | 3.53% |
| TORRENT PHARMACEUTICALS LIMITED | 3.36% |
| SRF LIMITED | 2.94% |
| THE FEDERAL BANK LIMITED | 2.85% |
| MUTHOOT FINANCE LIMITED | 2.84% |
| MAX FINANCIAL SERVICES LIMITED | 2.65% |
| RURAL ELECTRIFICATION CORPORATION LTD | 2.61% |
| BHARAT FORGE | 2.33% |
| BALKRISHNA INDUSTRIES LIMITED | 2.33% |
| EXIDE INDUSTRIES LIMITED | 2.31% |
| CITY UNION BANK LIMITED | 2.28% |
| MANAPPURAM FINANCE LIMITED | 2.25% |
| THE RAMCO CEMENTS LIMITED | 2.21% |
| TVS MOTOR COMPANY LIMITED | 2.16% |
| CASTROL INDIA LIMITED | 1.74% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 1.70% |
| TORRENT POWER LIMITED | 1.66% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 1.65% |
| MAHANAGAR GAS LIMITED | 1.64% |
| TATA POWER CO. LTD.FV-1 | 1.56% |
| ESCORTS LIMITED | 1.47% |
| KIRLOSKAR CUMMINS | 1.45% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.40% |
| BATA INDIA LIMITED | 1.37% |
| BAJAJ FINSERV LIMITED | 1.12% |
| ADITYA BIRLA FASHION AND RETAIL LIMITED | 0.89% |
| INOX LEISURE LTD | 0.85% |
| ASHOK LEYLAND LIMITED | 0.83% |
| NMDC LIMITED | 0.83% |
| TATA IRON & STEEL COMPANY LTD | 0.78% |
| RBL BANK LIMITED | 0.62% |
| BANDHAN BANK LIMITED | 0.23% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.12% |
| Equity Total | 81.21% |
| Money Market Total | 18.57% |
| Current Assets | 0.22% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹19.4657

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 April, 20: ₹ 31.40 Crs.

Asset Allocation

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

Returns

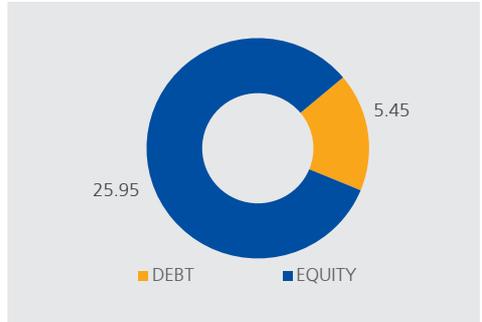
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.80% | 17.03% |
| Last 6 Months | -18.00% | -19.77% |
| Last 1 Year | -22.66% | -23.45% |
| Last 2 Years | -17.30% | -17.44% |
| Last 3 Years | -6.84% | -7.20% |
| Since Inception | 6.68% | 2.95% |

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

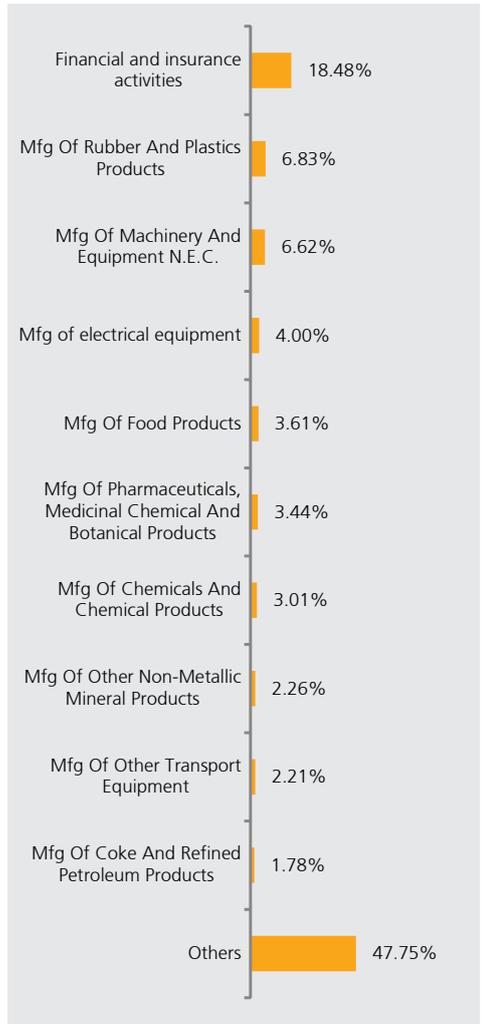
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| APOLLO HOSPITALS ENTERPRISE LIMITED | 5.41% |
| INFO EDGE (INDIA) LIMITED | 4.73% |
| INDRAPRASTHA GAS LIMITED | 4.64% |
| MRF LIMITED | 4.47% |
| VOLTAS LTD | 3.65% |
| JUBILANT FOODWORKS LIMITED | 3.61% |
| TORRENT PHARMACEUTICALS LIMITED | 3.44% |
| SRF LIMITED | 3.01% |
| THE FEDERAL BANK LIMITED | 2.91% |
| MUTHOOT FINANCE LIMITED | 2.90% |
| MAX FINANCIAL SERVICES LIMITED | 2.71% |
| RURAL ELECTRIFICATION CORPORATION LTD | 2.63% |
| BHARAT FORGE | 2.39% |
| BALKRISHNA INDUSTRIES LIMITED | 2.35% |
| CITY UNION BANK LIMITED | 2.34% |
| EXIDE INDUSTRIES LIMITED | 2.31% |
| MANAPPURAM FINANCE LIMITED | 2.31% |
| THE RAMCO CEMENTS LIMITED | 2.26% |
| TVS MOTOR COMPANY LIMITED | 2.21% |
| CASTROL INDIA LIMITED | 1.78% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 1.74% |
| TORRENT POWER LIMITED | 1.70% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 1.69% |
| MAHANAGAR GAS LIMITED | 1.67% |
| TATA POWER CO. LTD.FV-1 | 1.60% |
| KIRLOSKAR CUMMINS | 1.49% |
| ESCORTS LIMITED | 1.48% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.43% |
| BATA INDIA LIMITED | 1.40% |
| BAJAJ FINSERV LIMITED | 1.15% |
| ADITYA BIRLA FASHION AND RETAIL LIMITED | 0.90% |
| INOX LEISURE LTD | 0.85% |
| ASHOK LEYLAND LIMITED | 0.85% |
| NMDC LIMITED | 0.85% |
| TATA IRON & STEEL COMPANY LTD | 0.79% |
| RBL BANK LIMITED | 0.63% |
| BANDHAN BANK LIMITED | 0.24% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.12% |
| Equity Total | 82.66% |
| Money Market Total | 17.15% |
| Current Assets | 0.19% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹19.5673

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 April, 20: ₹ 4.83 Crs.

Asset Allocation

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

Returns

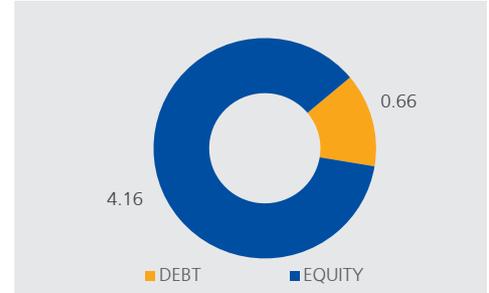
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 12.24% | 17.03% |
| Last 6 Months | -17.77% | -19.77% |
| Last 1 Year | -22.89% | -23.45% |
| Last 2 Years | -17.39% | -17.44% |
| Last 3 Years | -6.98% | -7.20% |
| Since Inception | 6.73% | 2.95% |

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

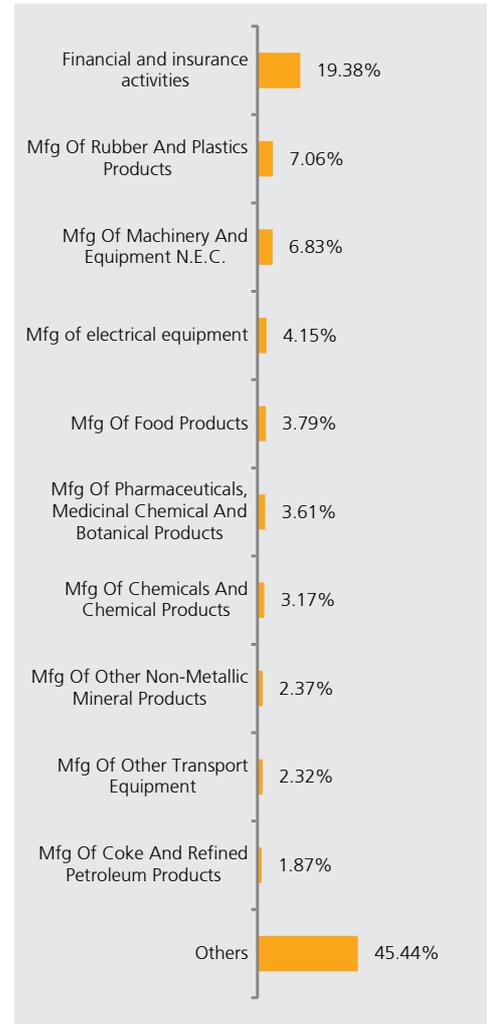
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| APOLLO HOSPITALS ENTERPRISE LIMITED | 5.67% |
| INDRAPRASTHA GAS LIMITED | 4.85% |
| INFO EDGE (INDIA) LIMITED | 4.85% |
| MRF LIMITED | 4.64% |
| JUBILANT FOODWORKS LIMITED | 3.79% |
| VOLTAS LTD | 3.75% |
| TORRENT PHARMACEUTICALS LIMITED | 3.61% |
| SRF LIMITED | 3.17% |
| THE FEDERAL BANK LIMITED | 3.06% |
| MUTHOOT FINANCE LIMITED | 3.05% |
| MAX FINANCIAL SERVICES LIMITED | 2.84% |
| RURAL ELECTRIFICATION CORPORATION LTD | 2.74% |
| BHARAT FORGE | 2.51% |
| CITY UNION BANK LIMITED | 2.45% |
| MANAPPURAM FINANCE LIMITED | 2.42% |
| BALKRISHNA INDUSTRIES LIMITED | 2.42% |
| THE RAMCO CEMENTS LIMITED | 2.37% |
| EXIDE INDUSTRIES LIMITED | 2.37% |
| TVS MOTOR COMPANY LIMITED | 2.32% |
| CASTROL INDIA LIMITED | 1.87% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 1.83% |
| TORRENT POWER LIMITED | 1.78% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 1.77% |
| MAHANAGAR GAS LIMITED | 1.76% |
| TATA POWER CO. LTD.FV-1 | 1.68% |
| KIRLOSKAR CUMMINS | 1.56% |
| ESCORTS LIMITED | 1.52% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.50% |
| BATA INDIA LIMITED | 1.47% |
| BAJAJ FINSERV LIMITED | 1.21% |
| ADITYA BIRLA FASHION AND RETAIL LIMITED | 0.92% |
| ASHOK LEYLAND LIMITED | 0.89% |
| NMDC LIMITED | 0.89% |
| INOX LEISURE LTD | 0.87% |
| TATA IRON & STEEL COMPANY LTD | 0.81% |
| RBL BANK LIMITED | 0.64% |
| BANDHAN BANK LIMITED | 0.25% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.13% |
| Equity Total | 86.26% |
| Money Market Total | 13.92% |
| Current Assets | -0.18% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹22.0627

Inception Date: 1st August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 April, 20: ₹ 0.22 Crs.

Asset Allocation

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

Returns

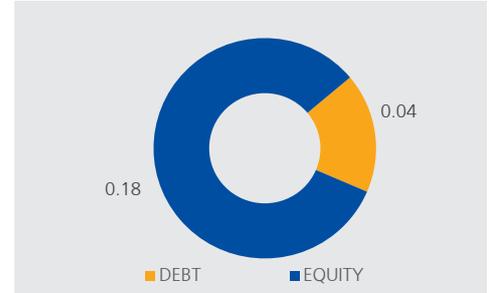
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 11.65% | 17.03% |
| Last 6 Months | -18.83% | -19.77% |
| Last 1 Year | -23.99% | -23.45% |
| Last 2 Years | -18.07% | -17.44% |
| Last 3 Years | -7.97% | -7.20% |
| Since Inception | 6.97% | 4.52% |

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

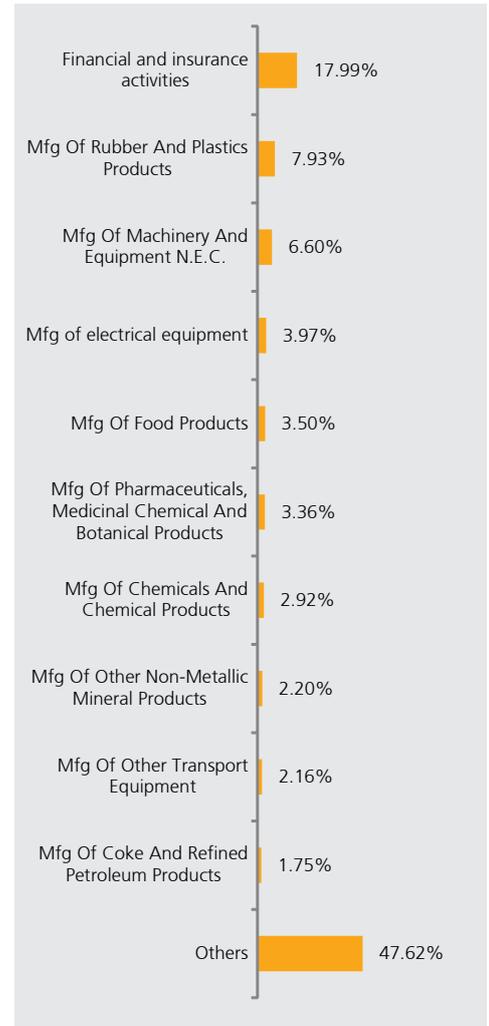
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| MRF LIMITED | 5.60% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | 5.29% |
| INFO EDGE (INDIA) LIMITED | 4.71% |
| INDRAPRASTHA GAS LIMITED | 4.67% |
| VOLTAS LTD | 3.67% |
| JUBILANT FOODWORKS LIMITED | 3.50% |
| TORRENT PHARMACEUTICALS LIMITED | 3.36% |
| SRF LIMITED | 2.92% |
| THE FEDERAL BANK LIMITED | 2.85% |
| MUTHOOT FINANCE LIMITED | 2.83% |
| MAX FINANCIAL SERVICES LIMITED | 2.65% |
| RURAL ELECTRIFICATION CORPORATION LTD | 2.62% |
| BALKRISHNA INDUSTRIES LIMITED | 2.33% |
| BHARAT FORGE | 2.33% |
| EXIDE INDUSTRIES LIMITED | 2.32% |
| CITY UNION BANK LIMITED | 2.28% |
| MANAPPURAM FINANCE LIMITED | 2.25% |
| THE RAMCO CEMENTS LIMITED | 2.20% |
| TVS MOTOR COMPANY LIMITED | 2.16% |
| CASTROL INDIA LIMITED | 1.75% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 1.70% |
| TORRENT POWER LIMITED | 1.66% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 1.65% |
| MAHANAGAR GAS LIMITED | 1.62% |
| TATA POWER CO. LTD.FV-1 | 1.56% |
| ESCORTS LIMITED | 1.48% |
| KIRLOSKAR CUMMINS | 1.45% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.40% |
| BATA INDIA LIMITED | 1.39% |
| BAJAJ FINSERV LIMITED | 1.18% |
| ADITYA BIRLA FASHION AND RETAIL LIMITED | 0.90% |
| INOX LEISURE LTD | 0.85% |
| NMDC LIMITED | 0.83% |
| ASHOK LEYLAND LIMITED | 0.83% |
| TATA IRON & STEEL COMPANY LTD | 0.79% |
| RBL BANK LIMITED | 0.62% |
| BANDHAN BANK LIMITED | 0.23% |
| Equity Total | 82.44% |
| Money Market Total | 17.43% |
| Current Assets | 0.14% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹24.4128

Inception Date: 28th May 2007

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

AUM as on 30 April, 20: ₹ 15.18 Crs.

Modified Duration of Debt Portfolio:

5.31 years

YTM of Debt Portfolio: 6.37%

Asset Allocation

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

Returns

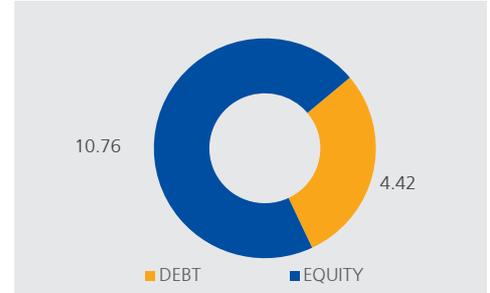
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 9.81% | 12.25% |
| Last 6 Months | -10.51% | -11.96% |
| Last 1 Year | -8.72% | -9.37% |
| Last 2 Years | -2.57% | -0.74% |
| Last 3 Years | 2.96% | 3.68% |
| Since Inception | 7.14% | 7.51% |

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

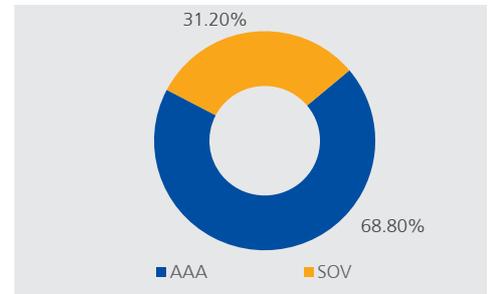
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 2.82% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 1.42% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 1.37% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 1.36% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 0.72% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 0.72% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 0.70% |
| Bonds/Debentures Total | 9.11% |
| 7.32% GOI CG 28-01-2024 | 2.46% |
| 7.57% GOI CG 17-06-2033 | 1.34% |
| 6.68% GOI CG 17-09-2031 | 1.33% |
| 7.95% GOI CG 28-08-2032 | 0.98% |
| 7.26% GOI 14-01-2029 | 0.92% |
| 7.27% GOI 08.04.2026 | 0.86% |
| 6.18% GOI 04-11-2024 | 0.34% |
| 6.79% GOI CG 15-05-2027 | 0.34% |
| 7.37% GOI 16-04-2023 | 0.24% |
| 7.17% GOI 08-01-2028 | 0.06% |
| 6.17% GOI 15.07.2021 | 0.05% |
| 6.45% GOI CG 07-10-2029 | 0.01% |
| Gilts Total | 8.93% |
| HDFC BANK LTD.FV-2 | 8.76% |
| RELIANCE INDUSTRIES LTD. | 8.71% |
| INFOSYS LIMITED | 5.28% |
| ICICI BANK LTD.FV-2 | 4.61% |
| TATA CONSULTANCY SERVICES LTD. | 3.95% |
| HINDUSTAN LEVER LTD. | 3.56% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.17% |
| ITC - FV 1 | 2.48% |
| BHARTI AIRTEL LIMITED | 2.21% |
| AXIS BANK LIMITEDFV-2 | 1.88% |
| LARSEN&TUBRO | 1.77% |
| ASIAN PAINTS LIMITEDFV-1 | 1.71% |
| MARUTI UDYOG LTD. | 1.39% |
| STATE BANK OF INDIAFV-1 | 1.36% |
| NESTLE INDIA LIMITED | 1.23% |
| HDFC LTD FV 2 | 1.11% |
| HCL TECHNOLOGIES LIMITED | 1.09% |
| DR. REDDY LABORATORIES | 1.05% |
| BAJAJ FINANCE LIMITED | 1.03% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.03% |
| CIPLA LTD. | 0.83% |
| BAJAJ AUTO LTD | 0.82% |
| NTPC LIMITED | 0.78% |
| ULTRATECH CEMCO LTD | 0.77% |
| TITAN COMPANY LIMITED | 0.76% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.74% |
| BRITANNIA INDUSTRIES LTD | 0.70% |
| POWER GRID CORP OF INDIA LTD | 0.70% |
| TECH MAHINDRA LIMITEDFV-5 | 0.65% |
| DABUR INDIA LTD. | 0.64% |
| HERO MOTOCORP LIMITED | 0.57% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.51% |
| BAJAJ FINSERV LIMITED | 0.50% |
| ONGCFV-5 | 0.49% |
| COAL INDIA LIMITED | 0.45% |
| BHARAT PETROLEUM CORP. LTD. | 0.44% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.44% |
| UPL LIMITED | 0.43% |
| TATA IRON & STEEL COMPANY LTD | 0.40% |
| INDIAN OIL CORPORATION LIMITED | 0.38% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.36% |
| JSW STEEL LIMITED | 0.34% |
| EICHER MOTORS LIMITED | 0.32% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.26% |
| GAS AUTHORITY OF INDIA LTD. | 0.15% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.09% |
| Equity Total | 70.89% |
| Money Market Total | 10.57% |
| Current Assets | 0.49% |
| Total | 100.00% |

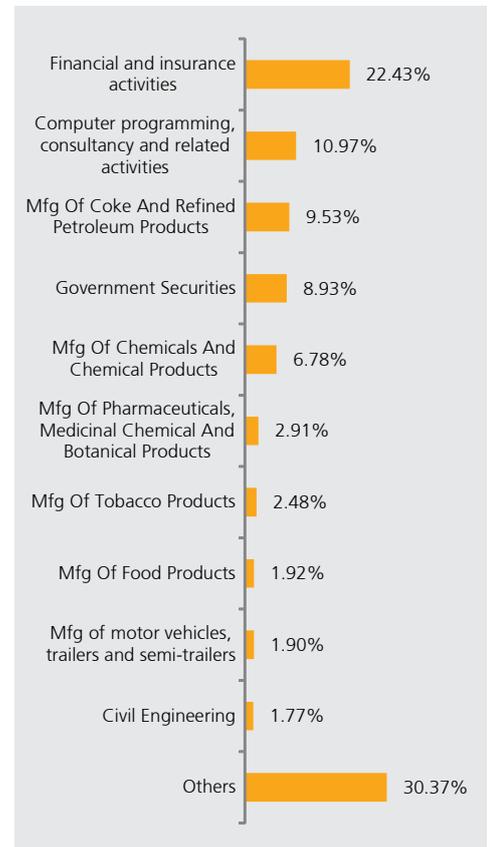
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.4676

Inception Date: 11th January 2010

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

AUM as on 30 April, 20: ₹ 1.40 Crs.

Modified Duration of Debt Portfolio:

5.85 years

YTM of Debt Portfolio: 6.60%

Asset Allocation

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

Returns

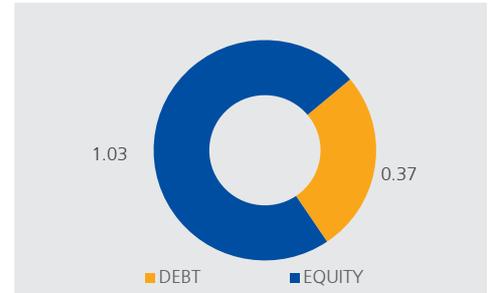
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 10.23% | 12.25% |
| Last 6 Months | -11.37% | -11.96% |
| Last 1 Year | -9.24% | -9.37% |
| Last 2 Years | -3.22% | -0.74% |
| Last 3 Years | 2.53% | 3.68% |
| Since Inception | 7.20% | 7.02% |

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

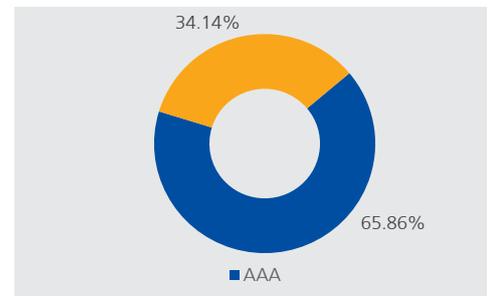
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123 | 7.19% |
| Bonds/Debtentures Total | 7.19% |
| 7.26% GOI 14-01-2029 | 2.12% |
| 6.68% GOI CG 17-09-2031 | 1.67% |
| 7.57% GOI CG 17-06-2033 | 1.33% |
| 7.32% GOI CG 28-01-2024 | 1.15% |
| 7.95% GOI CG 28-08-2032 | 0.95% |
| 7.27% GOI 08.04.2026 | 0.84% |
| 6.18% GOI 04-11-2024 | 0.37% |
| 6.79% GOI CG 15-05-2027 | 0.30% |
| 7.37% GOI 16-04-2023 | 0.23% |
| 6.45% GOI CG 07-10-2029 | 0.07% |
| Gilts Total | 9.03% |
| RELIANCE INDUSTRIES LTD. | 8.08% |
| HDFC BANK LTD.FV-2 | 7.65% |
| INFOSYS LIMITED | 6.10% |
| TATA CONSULTANCY SERVICES LTD. | 4.89% |
| ICICI BANK LTD.FV-2 | 3.95% |
| HINDUSTAN LEVER LTD. | 3.64% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.32% |
| ITC - FV 1 | 2.47% |
| BHARTI AIRTEL LIMITED | 2.24% |
| AXIS BANK LIMITEDFV-2 | 2.02% |
| ASIAN PAINTS LIMITEDFV-1 | 1.82% |
| LARSEN&TUBRO | 1.77% |
| MARUTI UDYOG LTD. | 1.72% |
| NESTLE INDIA LIMITED | 1.54% |
| STATE BANK OF INDIAFV-1 | 1.36% |
| HCL TECHNOLOGIES LIMITED | 1.35% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.07% |
| BAJAJ FINANCE LIMITED | 1.06% |
| DR. REDDY LABORATORIES | 0.98% |
| HDFC LTD FV 2 | 0.96% |
| NTPC LIMITED | 0.96% |
| TITAN COMPANY LIMITED | 0.94% |
| ULTRATECH CEMCO LTD | 0.93% |
| BRITANNIA INDUSTRIES LTD | 0.86% |
| BAJAJ AUTO LTD | 0.82% |
| TECH MAHINDRA LIMITEDFV-5 | 0.80% |
| CIPLA LTD. | 0.78% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.74% |
| POWER GRID CORP OF INDIA LTD | 0.73% |
| HERO MOTOCORP LIMITED | 0.68% |
| DABUR INDIA LTD. | 0.63% |
| ONGCFV-5 | 0.60% |
| BHARAT PETROLEUM CORP. LTD. | 0.55% |
| BAJAJ FINSERV LIMITED | 0.55% |
| COAL INDIA LIMITED | 0.53% |
| UPL LIMITED | 0.53% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.53% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.51% |
| TATA IRON & STEEL COMPANY LTD | 0.50% |
| INDIAN OIL CORPORATION LIMITED | 0.47% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.44% |
| JSW STEEL LIMITED | 0.36% |
| EICHER MOTORS LIMITED | 0.32% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.25% |
| GAS AUTHORITY OF INDIA LTD. | 0.19% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.11% |
| Equity Total | 73.32% |
| Money Market Total | 10.24% |
| Current Assets | 0.22% |
| Total | 100.00% |

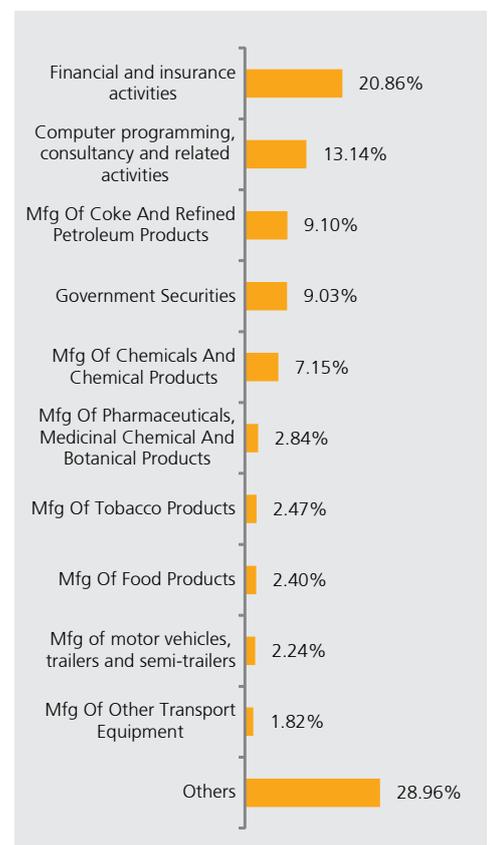
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.1999

Inception Date: 27th February 2008

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

AUM as on 30 April, 20: ₹ 1.24 Crs.

Modified Duration of Debt Portfolio: 6.28 years

YTM of Debt Portfolio: 6.19%

Asset Allocation

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

Returns

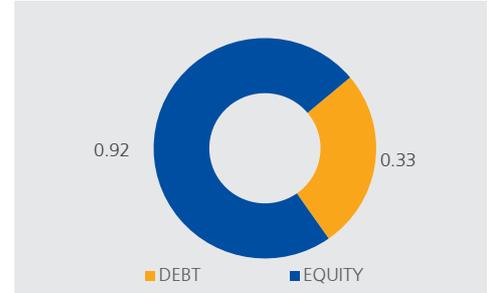
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 10.50% | 12.25% |
| Last 6 Months | -10.69% | -11.96% |
| Last 1 Year | -8.47% | -9.37% |
| Last 2 Years | -2.77% | -0.74% |
| Last 3 Years | 2.34% | 3.68% |
| Since Inception | 5.94% | 6.33% |

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

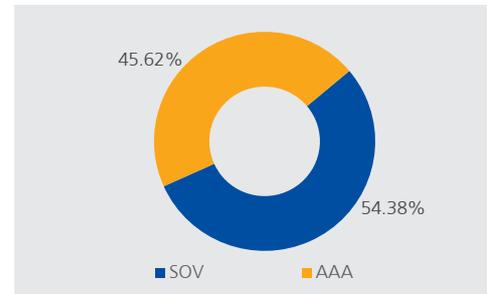
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.26% GOI 14-01-2029 | 8.18% |
| 6.68% GOI CG 17-09-2031 | 1.55% |
| 7.57% GOI CG 17-06-2033 | 1.32% |
| 7.32% GOI CG 28-01-2024 | 1.21% |
| 7.95% GOI CG 28-08-2032 | 0.98% |
| 7.27% GOI 08.04.2026 | 0.86% |
| 7.37% GOI 16-04-2023 | 0.34% |
| 6.18% GOI 04-11-2024 | 0.33% |
| 6.79% GOI CG 15-05-2027 | 0.33% |
| 6.45% GOI CG 07-10-2029 | 0.08% |
| Gilts Total | 15.20% |
| HDFC BANK LTD.FV-2 | 8.90% |
| RELIANCE INDUSTRIES LTD. | 8.21% |
| INFOSYS LIMITED | 5.71% |
| ICICI BANK LTD.FV-2 | 4.72% |
| TATA CONSULTANCY SERVICES LTD. | 4.58% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.35% |
| HINDUSTAN LEVER LTD. | 3.26% |
| ITC - FV 1 | 2.51% |
| BHARTI AIRTEL LIMITED | 2.31% |
| AXIS BANK LIMITEDFV-2 | 2.13% |
| LARSEN&TUBRO | 1.80% |
| ASIAN PAINTS LIMITEDFV-1 | 1.71% |
| MARUTI UDYOG LTD. | 1.59% |
| NESTLE INDIA LIMITED | 1.44% |
| STATE BANK OF INDIAFV-1 | 1.39% |
| HCL TECHNOLOGIES LIMITED | 1.26% |
| BAJAJ FINANCE LIMITED | 1.10% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.06% |
| HDFC LTD FV 2 | 1.00% |
| DR. REDDY LABORATORIES | 0.98% |
| NTPC LIMITED | 0.89% |
| ULTRATECH CEMCO LTD | 0.88% |
| TITAN COMPANY LIMITED | 0.87% |
| BRITANNIA INDUSTRIES LTD | 0.79% |
| BAJAJ AUTO LTD | 0.78% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.77% |
| POWER GRID CORP OF INDIA LTD | 0.75% |
| CIPLA LTD. | 0.75% |
| TECH MAHINDRA LIMITEDFV-5 | 0.75% |
| HERO MOTOCORP LIMITED | 0.64% |
| DABUR INDIA LTD. | 0.59% |
| ONGCFV-5 | 0.56% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.52% |
| COAL INDIA LIMITED | 0.51% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.50% |
| UPL LIMITED | 0.50% |
| BAJAJ FINSERV LIMITED | 0.49% |
| BHARAT PETROLEUM CORP. LTD. | 0.48% |
| TATA IRON & STEEL COMPANY LTD | 0.44% |
| INDIAN OIL CORPORATION LIMITED | 0.44% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.41% |
| JSW STEEL LIMITED | 0.36% |
| EICHER MOTORS LIMITED | 0.35% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.26% |
| GAS AUTHORITY OF INDIA LTD. | 0.18% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.10% |
| Equity Total | 73.60% |
| Money Market Total | 12.75% |
| Current Assets | -1.54% |
| Total | 100.00% |

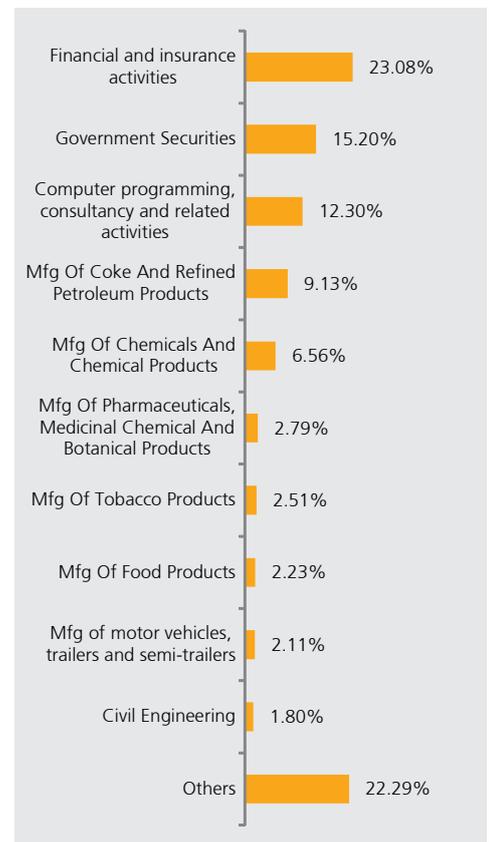
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹26.7546

Inception Date: 1st March 2007

Benchmark: N.A

AUM as on 30 April, 20: ₹ 23.52 Crs.

Modified Duration of Debt Portfolio:

5.42 years

YTM of Debt Portfolio: 6.46%

Asset Allocation

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

Returns

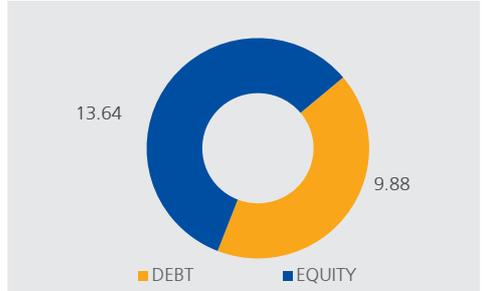
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 8.16% | - |
| Last 6 Months | -7.64% | - |
| Last 1 Year | -6.77% | - |
| Last 2 Years | -1.11% | - |
| Last 3 Years | 2.86% | - |
| Since Inception | 7.76% | - |

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

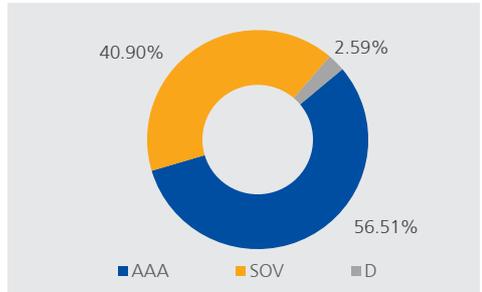
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.30% PGCIL NCD 28-06-2025 J | 6.57% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 3.85% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.63% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 2.29% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 1.40% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 1.06% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 0.93% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 0.91% |
| 9.45% LICHL NCD 30-01-2022 | 0.45% |
| Bonds/Debentures Total | 20.08% |
| 7.26% GOI 14-01-2029 | 3.27% |
| 7.57% GOI CG 17-06-2033 | 2.71% |
| 6.68% GOI CG 17-09-2031 | 2.71% |
| 7.32% GOI CG 28-01-2024 | 2.23% |
| 7.95% GOI CG 28-08-2032 | 1.98% |
| 7.27% GOI 08.04.2026 | 1.72% |
| 6.18% GOI 04-11-2024 | 0.71% |
| 6.79% GOI CG 15-05-2027 | 0.69% |
| 7.37% GOI 16-04-2023 | 0.54% |
| 7.17% GOI 08-01-2028 | 0.13% |
| 6.17% GOI 15.07.2021 | 0.10% |
| 6.45% GOI CG 07-10-2029 | 0.03% |
| Gilts Total | 16.81% |
| RELIANCE INDUSTRIES LTD. | 6.97% |
| HDFC BANK LTD.FV-2 | 6.68% |
| HDFC LTD FV 2 | 5.04% |
| INFOSYS LIMITED | 4.01% |
| ICICI BANK LTD.FV-2 | 3.45% |
| TATA CONSULTANCY SERVICES LTD. | 3.00% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.57% |
| HINDUSTAN LEVER LTD. | 2.34% |
| ITC - FV 1 | 1.92% |
| BHARTI AIRTEL LIMITED | 1.70% |
| AXIS BANK LIMITEDFV-2 | 1.50% |
| LARSEN&TUBRO | 1.34% |
| ASIAN PAINTS LIMITEDFV-1 | 1.30% |
| MARUTI UDYOG LTD. | 1.05% |
| STATE BANK OF INDIAFV-1 | 1.05% |
| NESTLE INDIA LIMITED | 0.85% |
| HCL TECHNOLOGIES LIMITED | 0.82% |
| BAJAJ FINANCE LIMITED | 0.81% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.78% |
| DR. REDDY LABORATORIES | 0.75% |
| NTPC LIMITED | 0.61% |
| ULTRATECH CEMCO LTD | 0.59% |
| TITAN COMPANY LIMITED | 0.58% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.52% |
| POWER GRID CORP OF INDIA LTD | 0.51% |
| TECH MAHINDRA LIMITEDFV-5 | 0.49% |
| CIPLA LTD. | 0.47% |
| BAJAJ FINSERV LIMITED | 0.45% |
| BAJAJ AUTO LTD | 0.45% |
| HERO MOTOCORP LIMITED | 0.44% |
| DABUR INDIA LTD. | 0.39% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.39% |
| ONGCFV-5 | 0.37% |
| COAL INDIA LIMITED | 0.35% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.34% |
| BHARAT PETROLEUM CORP. LTD. | 0.33% |
| UPL LIMITED | 0.33% |
| TATA IRON & STEEL COMPANY LTD | 0.30% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.27% |
| JSW STEEL LIMITED | 0.25% |
| INDIAN OIL CORPORATION LIMITED | 0.24% |
| EICHER MOTORS LIMITED | 0.24% |
| BANDHAN BANK LIMITED | 0.21% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.19% |
| GAS AUTHORITY OF INDIA LTD. | 0.12% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.07% |
| Equity Total | 57.99% |
| Money Market Total | 4.21% |
| Current Assets | 0.91% |
| Total | 100.00% |

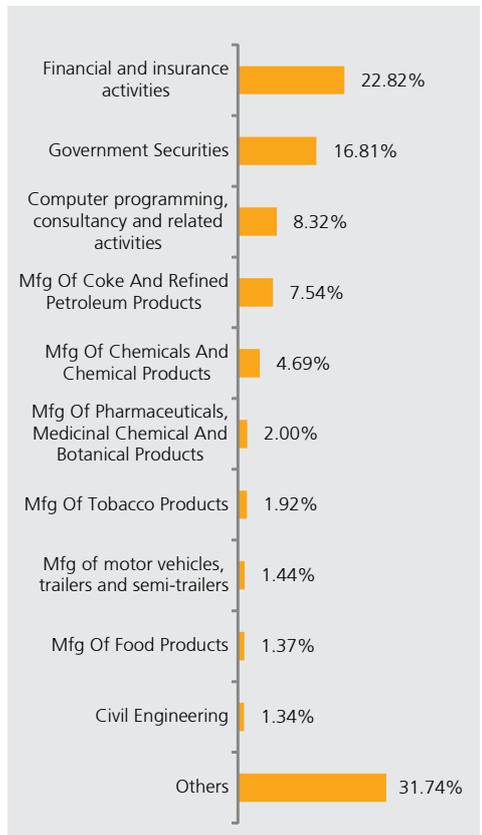
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.3157

Inception Date: 11th January 2010

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

AUM as on 30 April, 20: ₹ 1.16 Crs.

Modified Duration of Debt Portfolio:

5.66 years

YTM of Debt Portfolio: 5.93%

Asset Allocation

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

Returns

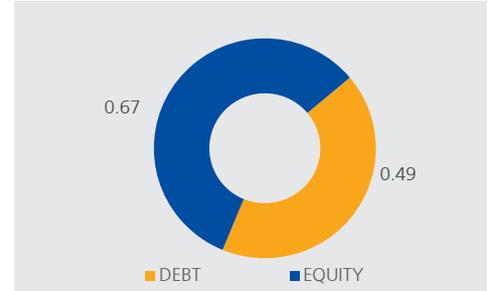
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 8.00% | 9.59% |
| Last 6 Months | -7.86% | -7.19% |
| Last 1 Year | -4.94% | -3.33% |
| Last 2 Years | -0.38% | 2.48% |
| Last 3 Years | 3.52% | 5.18% |
| Since Inception | 7.14% | 7.79% |

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

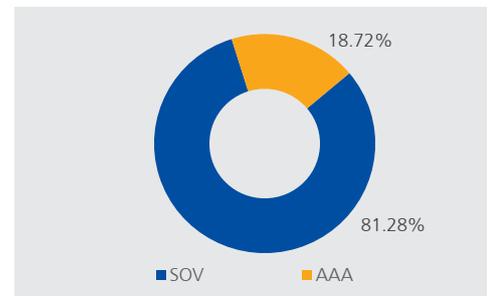
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.30% PGCIL NCD 28-06-2025 J | 6.57% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 3.85% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.63% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 2.29% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 1.40% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 1.06% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 0.93% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 0.91% |
| 9.45% LICHL NCD 30-01-2022 | 0.45% |
| Bonds/Debentures Total | 20.08% |
| 7.26% GOI 14-01-2029 | 11.00% |
| 7.32% GOI CG 28-01-2024 | 5.95% |
| 6.18% GOI 04-11-2024 | 5.22% |
| 6.68% GOI CG 17-09-2031 | 4.39% |
| 7.57% GOI CG 17-06-2033 | 2.64% |
| 7.95% GOI CG 28-08-2032 | 1.93% |
| 7.27% GOI 08.04.2026 | 1.76% |
| 7.37% GOI 16-04-2023 | 0.74% |
| 6.79% GOI CG 15-05-2027 | 0.63% |
| 7.17% GOI 08-01-2028 | 0.09% |
| 6.17% GOI 15.07.2021 | 0.09% |
| 6.45% GOI CG 07-10-2029 | 0.09% |
| Gilts Total | 34.53% |
| HDFC BANK LTD.FV-2 | 6.68% |
| RELIANCE INDUSTRIES LTD. | 5.58% |
| HDFC LTD FV 2 | 5.05% |
| INFOSYS LIMITED | 3.98% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 3.69% |
| HINDUSTAN LEVER LTD. | 3.08% |
| TATA CONSULTANCY SERVICES LTD. | 3.05% |
| ITC - FV 1 | 1.85% |
| BHARTI AIRTEL LIMITED | 1.71% |
| AXIS BANK LIMITEDFV-2 | 1.50% |
| NESTLE INDIA LIMITED | 1.40% |
| LARSEN&TUBRO | 1.34% |
| ASIAN PAINTS LIMITEDFV-1 | 1.28% |
| STATE BANK OF INDIAFV-1 | 1.05% |
| MARUTI UDYOG LTD. | 0.97% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.89% |
| BAJAJ FINANCE LIMITED | 0.82% |
| HCL TECHNOLOGIES LIMITED | 0.81% |
| ULTRATECH CEMCO LTD | 0.79% |
| TITAN COMPANY LIMITED | 0.79% |
| BRITANNIA INDUSTRIES LTD | 0.77% |
| POWER GRID CORP OF INDIA LTD | 0.75% |
| DR. REDDY LABORATORIES | 0.75% |
| TECH MAHINDRA LIMITEDFV-5 | 0.70% |
| NTPC LIMITED | 0.59% |
| HERO MOTOCORP LIMITED | 0.56% |
| DABUR INDIA LTD. | 0.56% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.55% |
| CIPLA LTD. | 0.47% |
| UPL LIMITED | 0.47% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.44% |
| BAJAJ FINSERV LIMITED | 0.44% |
| BAJAJ AUTO LTD | 0.43% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.40% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.39% |
| EICHER MOTORS LIMITED | 0.38% |
| ONGCFV-5 | 0.37% |
| JSW STEEL LIMITED | 0.36% |
| COAL INDIA LIMITED | 0.34% |
| INDIAN OIL CORPORATION LIMITED | 0.33% |
| BHARAT PETROLEUM CORP. LTD. | 0.32% |
| TATA IRON & STEEL COMPANY LTD | 0.29% |
| BANDHAN BANK LIMITED | 0.21% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.20% |
| GAS AUTHORITY OF INDIA LTD. | 0.16% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.10% |
| ICICI BANK LTD.FV-2 | 0.003% |
| Equity Total | 57.67% |
| Money Market Total | 7.95% |
| Current Assets | -20.24% |
| Total | 100.00% |

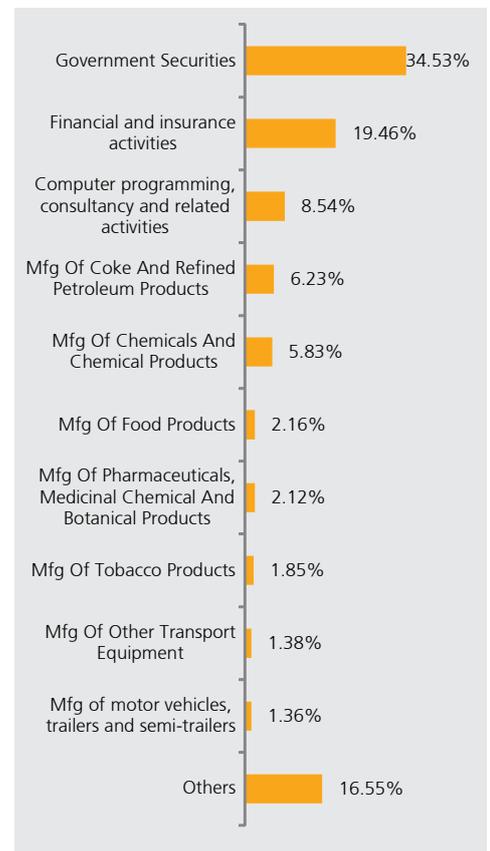
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹27.6160

Inception Date: 28th May 2007

Benchmark: N.A.

AUM as on 30 April, 20: ₹ 8.10 Crs.

Modified Duration of Debt Portfolio:

5.40 years

YTM of Debt Portfolio: 6.37%

Asset Allocation

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

Returns

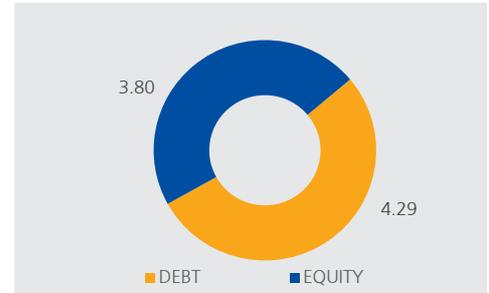
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 6.76% | - |
| Last 6 Months | -5.17% | - |
| Last 1 Year | -1.45% | - |
| Last 2 Years | 1.71% | - |
| Last 3 Years | 4.32% | - |
| Since Inception | 8.01% | - |

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

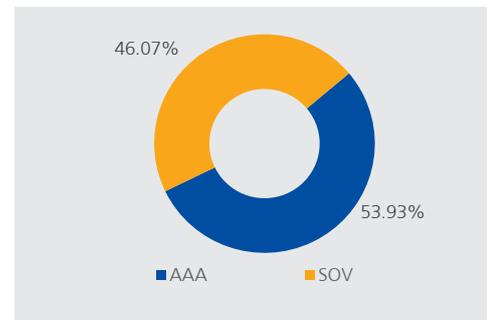
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 5.28% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 3.95% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 3.73% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.55% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 1.36% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 1.35% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 1.35% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 1.33% |
| Bonds/Debentures Total | 20.90% |
| 7.32% GOI CG 28-01-2024 | 5.65% |
| 7.26% GOI 14-01-2029 | 4.35% |
| 7.57% GOI CG 17-06-2033 | 3.38% |
| 6.68% GOI CG 17-09-2031 | 3.27% |
| 7.95% GOI CG 28-08-2032 | 2.49% |
| 7.27% GOI 08.04.2026 | 2.15% |
| 6.79% GOI CG 15-05-2027 | 0.86% |
| 6.18% GOI 04-11-2024 | 0.85% |
| 7.37% GOI 16-04-2023 | 0.71% |
| 7.17% GOI 08-01-2028 | 0.17% |
| 6.17% GOI 15.07.2021 | 0.11% |
| 6.45% GOI CG 07-10-2029 | 0.04% |
| Gilts Total | 24.03% |
| RELIANCE INDUSTRIES LTD. | 5.79% |
| HDFC BANK LTD.FV-2 | 5.54% |
| HDFC LTD FV 2 | 4.20% |
| INFOSYS LIMITED | 3.25% |
| ICICI BANK LTD.FV-2 | 2.70% |
| TATA CONSULTANCY SERVICES LTD. | 2.28% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.00% |
| HINDUSTAN LEVER LTD. | 1.95% |
| ITC - FV 1 | 1.61% |
| BHARTI AIRTEL LIMITED | 1.42% |
| AXIS BANK LIMITEDFV-2 | 1.15% |
| LARSEN&TUBRO | 1.11% |
| ASIAN PAINTS LIMITEDFV-1 | 1.06% |
| STATE BANK OF INDIAFV-1 | 0.87% |
| MARUTI UDYOG LTD. | 0.81% |
| NESTLE INDIA LIMITED | 0.69% |
| BAJAJ FINANCE LIMITED | 0.68% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.65% |
| HCL TECHNOLOGIES LIMITED | 0.63% |
| DR. REDDY LABORATORIES | 0.62% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.47% |
| NTPC LIMITED | 0.47% |
| ULTRATECH CEMCO LTD | 0.45% |
| TITAN COMPANY LIMITED | 0.44% |
| POWER GRID CORP OF INDIA LTD | 0.41% |
| BRITANNIA INDUSTRIES LTD | 0.41% |
| CIPLA LTD. | 0.39% |
| TECH MAHINDRA LIMITEDFV-5 | 0.38% |
| BAJAJ FINSERV LIMITED | 0.37% |
| BAJAJ AUTO LTD | 0.36% |
| HERO MOTOCORP LIMITED | 0.34% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.32% |
| DABUR INDIA LTD. | 0.32% |
| ONGCFV-5 | 0.29% |
| COAL INDIA LIMITED | 0.27% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.26% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| UPL LIMITED | 0.25% |
| TATA IRON & STEEL COMPANY LTD | 0.23% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.21% |
| JSW STEEL LIMITED | 0.20% |
| INDIAN OIL CORPORATION LIMITED | 0.19% |
| EICHER MOTORS LIMITED | 0.18% |
| BANDHAN BANK LIMITED | 0.17% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.16% |
| GAS AUTHORITY OF INDIA LTD. | 0.09% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.05% |
| Equity Total | 46.97% |
| Money Market Total | 7.22% |
| Current Assets | 0.87% |
| Total | 100.00% |

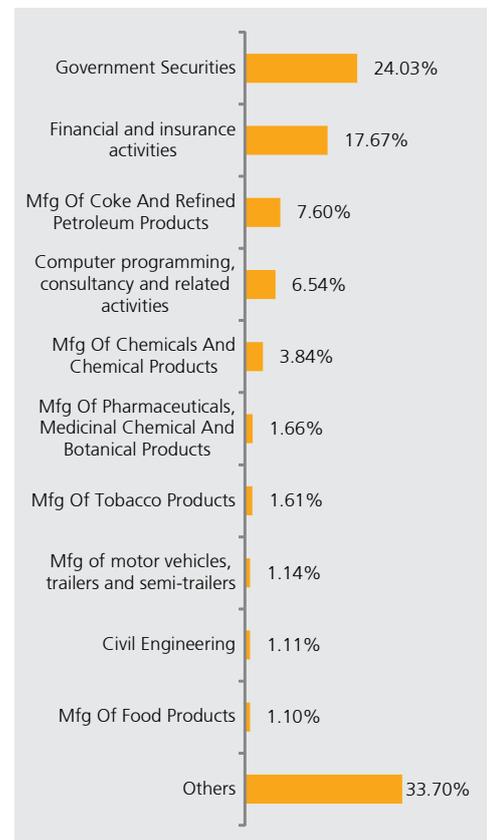
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹21.1872

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 30 April, 20: ₹ 1.01 Crs.

Modified Duration of Debt Portfolio:

6.05 years

YTM of Debt Portfolio: 6.11%

Asset Allocation

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

Returns

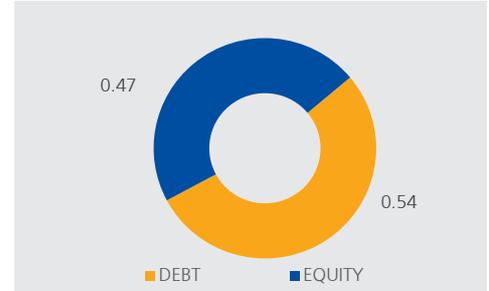
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 7.14% | 8.19% |
| Last 6 Months | -5.12% | -4.90% |
| Last 1 Year | -1.47% | -0.38% |
| Last 2 Years | 1.71% | 4.01% |
| Last 3 Years | 4.37% | 5.85% |
| Since Inception | 7.56% | 7.82% |

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

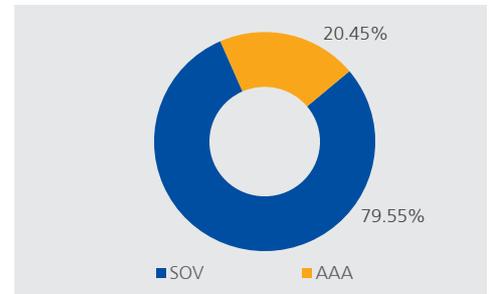
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.26% GOI 14-01-2029 | 19.96% |
| 7.32% GOI CG 28-01-2024 | 5.43% |
| 6.68% GOI CG 17-09-2031 | 3.42% |
| 7.57% GOI CG 17-06-2033 | 3.35% |
| 7.95% GOI CG 28-08-2032 | 2.54% |
| 7.27% GOI 08.04.2026 | 2.23% |
| 6.18% GOI 04-11-2024 | 1.24% |
| 6.79% GOI CG 15-05-2027 | 0.82% |
| 7.37% GOI 16-04-2023 | 0.74% |
| 7.17% GOI 08-01-2028 | 0.10% |
| 6.17% GOI 15.07.2021 | 0.10% |
| 6.45% GOI CG 07-10-2029 | 0.10% |
| Gilts Total | 40.05% |
| HDFC BANK LTD.FV-2 | 5.43% |
| RELIANCE INDUSTRIES LTD. | 4.52% |
| HDFC LTD FV 2 | 4.10% |
| INFOSYS LIMITED | 3.33% |
| ICICI BANK LTD.FV-2 | 2.80% |
| TATA CONSULTANCY SERVICES LTD. | 2.44% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.10% |
| HINDUSTAN LEVER LTD. | 1.89% |
| ITC - FV 1 | 1.57% |
| BHARTI AIRTEL LIMITED | 1.38% |
| AXIS BANK LIMITEDFV-2 | 1.27% |
| ASIAN PAINTS LIMITEDFV-1 | 1.12% |
| LARSEN&TUBRO | 1.09% |
| MARUTI UDYOG LTD. | 0.90% |
| STATE BANK OF INDIAFV-1 | 0.85% |
| HCL TECHNOLOGIES LIMITED | 0.73% |
| NESTLE INDIA LIMITED | 0.71% |
| BAJAJ FINANCE LIMITED | 0.64% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.63% |
| DR. REDDY LABORATORIES | 0.62% |
| NTPC LIMITED | 0.51% |
| ULTRATECH CEMCO LTD | 0.49% |
| TITAN COMPANY LIMITED | 0.49% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.48% |
| BRITANNIA INDUSTRIES LTD | 0.47% |
| POWER GRID CORP OF INDIA LTD | 0.47% |
| BAJAJ AUTO LTD | 0.44% |
| TECH MAHINDRA LIMITEDFV-5 | 0.43% |
| CIPLA LTD. | 0.39% |
| HERO MOTOCORP LIMITED | 0.37% |
| BAJAJ FINSERV LIMITED | 0.35% |
| DABUR INDIA LTD. | 0.35% |
| ONGCFV-5 | 0.32% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.32% |
| BHARAT PETROLEUM CORP. LTD. | 0.30% |
| COAL INDIA LIMITED | 0.28% |
| UPL LIMITED | 0.28% |
| TATA IRON & STEEL COMPANY LTD | 0.28% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.27% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.24% |
| JSW STEEL LIMITED | 0.23% |
| INDIAN OIL CORPORATION LIMITED | 0.20% |
| BANDHAN BANK LIMITED | 0.17% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.16% |
| EICHER MOTORS LIMITED | 0.15% |
| GAS AUTHORITY OF INDIA LTD. | 0.10% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.06% |
| Equity Total | 46.72% |
| Money Market Total | 10.30% |
| Current Assets | 2.93% |
| Total | 100.00% |

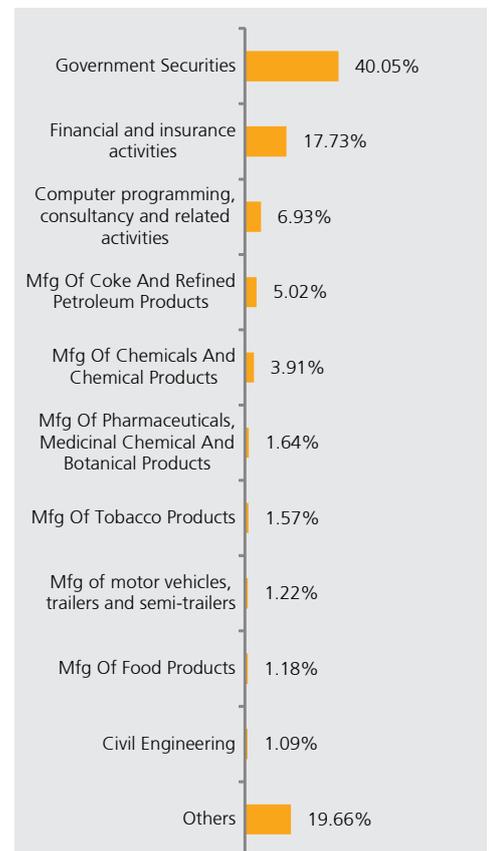
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹22.4620

Inception Date: 27th February 2008

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

AUM as on 30 April, 20: ₹ 1.22 Crs.

Modified Duration of Debt Portfolio:

5.63 years

YTM of Debt Portfolio: 6.12%

Asset Allocation

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

Returns

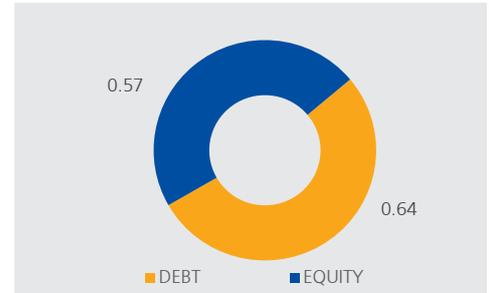
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 7.05% | 8.19% |
| Last 6 Months | -5.80% | -4.90% |
| Last 1 Year | -2.55% | -0.38% |
| Last 2 Years | 1.30% | 4.01% |
| Last 3 Years | 3.88% | 5.85% |
| Since Inception | 6.87% | 7.51% |

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

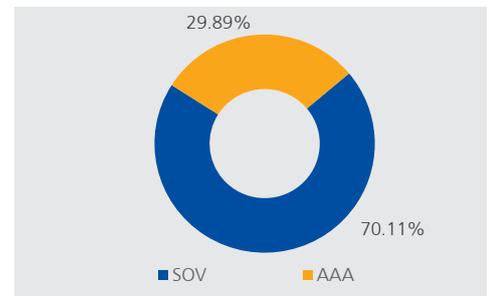
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V | 8.48% |
| Bonds/Debentures Total | 8.48% |
| 7.32% GOI CG 28-01-2024 | 11.84% |
| 7.26% GOI 14-01-2029 | 7.58% |
| 6.68% GOI CG 17-09-2031 | 4.18% |
| 7.57% GOI CG 17-06-2033 | 3.41% |
| 7.95% GOI CG 28-08-2032 | 2.57% |
| 7.27% GOI 08.04.2026 | 2.12% |
| 6.18% GOI 04-11-2024 | 1.03% |
| 7.37% GOI 16-04-2023 | 0.88% |
| 6.79% GOI CG 15-05-2027 | 0.85% |
| 7.17% GOI 08-01-2028 | 0.17% |
| 6.17% GOI 15.07.2021 | 0.08% |
| 6.45% GOI CG 07-10-2029 | 0.08% |
| Gilts Total | 34.80% |
| RELIANCE INDUSTRIES LTD. | 5.55% |
| HDFC BANK LTD.FV-2 | 5.33% |
| HDFC LTD FV 2 | 4.05% |
| INFOSYS LIMITED | 3.23% |
| ICICI BANK LTD.FV-2 | 2.74% |
| TATA CONSULTANCY SERVICES LTD. | 2.39% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.03% |
| HINDUSTAN LEVER LTD. | 1.86% |
| ITC - FV 1 | 1.53% |
| BHARTI AIRTEL LIMITED | 1.36% |
| AXIS BANK LIMITEDFV-2 | 1.28% |
| LARSEN&TUBRO | 1.06% |
| ASIAN PAINTS LIMITEDFV-1 | 1.03% |
| NESTLE INDIA LIMITED | 0.88% |
| STATE BANK OF INDIAFV-1 | 0.84% |
| MARUTI UDYOG LTD. | 0.84% |
| HCL TECHNOLOGIES LIMITED | 0.71% |
| BAJAJ FINANCE LIMITED | 0.65% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.63% |
| DR. REDDY LABORATORIES | 0.58% |
| NTPC LIMITED | 0.51% |
| TITAN COMPANY LIMITED | 0.50% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.47% |
| POWER GRID CORP OF INDIA LTD | 0.47% |
| ULTRATECH CEMCO LTD | 0.47% |
| BRITANNIA INDUSTRIES LTD | 0.44% |
| BAJAJ AUTO LTD | 0.41% |
| TECH MAHINDRA LIMITEDFV-5 | 0.40% |
| CIPLA LTD. | 0.38% |
| BAJAJ FINSERV LIMITED | 0.38% |
| HERO MOTOCORP LIMITED | 0.37% |
| DABUR INDIA LTD. | 0.35% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.31% |
| COAL INDIA LIMITED | 0.30% |
| ONGCFV-5 | 0.30% |
| BHARAT PETROLEUM CORP. LTD. | 0.30% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.29% |
| UPL LIMITED | 0.28% |
| TATA IRON & STEEL COMPANY LTD | 0.27% |
| EICHER MOTORS LIMITED | 0.24% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.24% |
| JSW STEEL LIMITED | 0.23% |
| INDIAN OIL CORPORATION LIMITED | 0.21% |
| BANDHAN BANK LIMITED | 0.17% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.16% |
| GAS AUTHORITY OF INDIA LTD. | 0.10% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.06% |
| Equity Total | 47.19% |
| Money Market Total | 6.36% |
| Current Assets | 3.17% |
| Total | 100.00% |

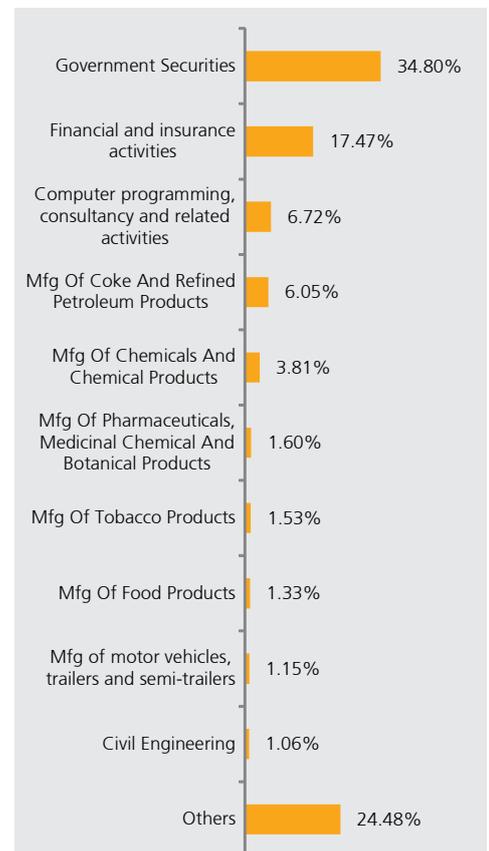
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹36.4928

Inception Date: 9th August 2004

Benchmark: N.A.

AUM as on 30 April, 20: ₹ 13.42 Crs.

Modified Duration of Debt Portfolio:

5.34 years

YTM of Debt Portfolio: 6.27%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-40 | 38 |
| Gsec / Debt | 00-100 | 55 |
| MMI / Others | 00-100 | 7 |

Returns

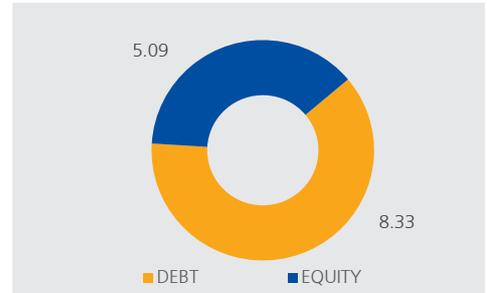
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 5.59% | - |
| Last 6 Months | -3.51% | - |
| Last 1 Year | 0.44% | - |
| Last 2 Years | 2.96% | - |
| Last 3 Years | 4.46% | - |
| Since Inception | 8.58% | - |

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

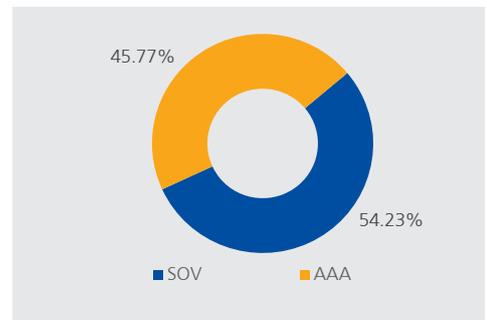
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.45% IRFC NCD 04-12-2028 SR129 | 6.41% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 3.99% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 3.25% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 3.07% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 1.50% |
| 9.30% PGCIL NCD 28-06-2025 J | 1.05% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 0.82% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 0.82% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 0.82% |
| Bonds/Debentures Total | 21.73% |
| 7.26% GOI 14-01-2029 | 8.61% |
| 7.26% GOI 14-01-2029 | 8.61% |
| 7.32% GOI CG 28-01-2024 | 8.15% |
| 6.68% GOI CG 17-09-2031 | 3.86% |
| 7.27% GOI 08.04.2026 | 3.60% |
| 7.95% GOI CG 28-08-2032 | 3.24% |
| 7.57% GOI CG 17-06-2033 | 3.06% |
| 6.45% GOI CG 07-10-2029 | 2.34% |
| 7.37% GOI 16-04-2023 | 1.54% |
| 7.69% GOI CG 17-06-2043 | 1.19% |
| 6.18% GOI 04-11-2024 | 1.02% |
| 7.17% GOI 08-01-2028 | 0.21% |
| Gilts Total | 36.83% |
| RELIANCE INDUSTRIES LTD. | 4.70% |
| HDFC BANK LTD.FV-2 | 4.47% |
| HDFC LTD FV 2 | 3.37% |
| INFOSYS LIMITED | 2.61% |
| ICICI BANK LTD.FV-2 | 2.18% |
| TATA CONSULTANCY SERVICES LTD. | 1.85% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.71% |
| HINDUSTAN LEVER LTD. | 1.59% |
| ITC - FV 1 | 1.31% |
| BHARTI AIRTEL LIMITED | 1.15% |
| AXIS BANK LIMITEDFV-2 | 0.93% |
| LARSEN&TUBRO | 0.89% |
| ASIAN PAINTS LIMITEDFV-1 | 0.86% |
| STATE BANK OF INDIAFV-1 | 0.69% |
| MARUTI UDYOG LTD. | 0.65% |
| NESTLE INDIA LIMITED | 0.55% |
| BAJAJ FINANCE LIMITED | 0.54% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.52% |
| HCL TECHNOLOGIES LIMITED | 0.51% |
| DR. REDDY LABORATORIES | 0.50% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.38% |
| NTPC LIMITED | 0.37% |
| TITAN COMPANY LIMITED | 0.36% |
| ULTRATECH CEMCO LTD | 0.36% |
| POWER GRID CORP OF INDIA LTD | 0.33% |
| BRITANNIA INDUSTRIES LTD | 0.32% |
| CIPLA LTD. | 0.32% |
| TECH MAHINDRA LIMITEDFV-5 | 0.30% |
| BAJAJ AUTO LTD | 0.29% |
| HERO MOTOCORP LIMITED | 0.27% |
| BAJAJ FINSERV LIMITED | 0.27% |
| DABUR INDIA LTD. | 0.26% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.26% |
| ONGCFV-5 | 0.23% |
| COAL INDIA LIMITED | 0.21% |
| BHARAT PETROLEUM CORP. LTD. | 0.21% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.20% |
| UPL LIMITED | 0.20% |
| TATA IRON & STEEL COMPANY LTD | 0.19% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.17% |
| JSW STEEL LIMITED | 0.16% |
| INDIAN OIL CORPORATION LIMITED | 0.15% |
| EICHER MOTORS LIMITED | 0.14% |
| BANDHAN BANK LIMITED | 0.14% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.13% |
| GAS AUTHORITY OF INDIA LTD. | 0.07% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.04% |
| Equity Total | 37.92% |
| Money Market Total | 6.04% |
| Current Assets | 1.43% |
| Total | 100.00% |

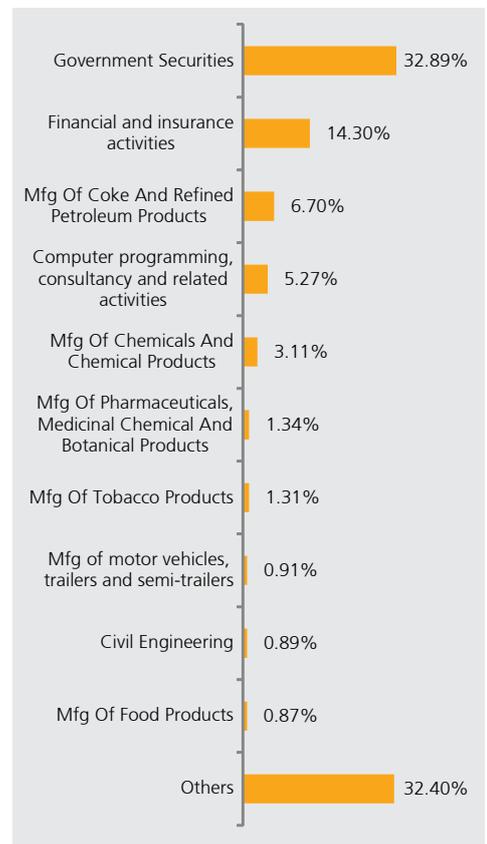
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹22.3741

Inception Date: 29th November 2007

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

AUM as on 30 April, 20: ₹ 13.22 Crs.

Modified Duration of Debt Portfolio:

5.26 years

YTM of Debt Portfolio: 6.33%

Asset Allocation

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

Returns

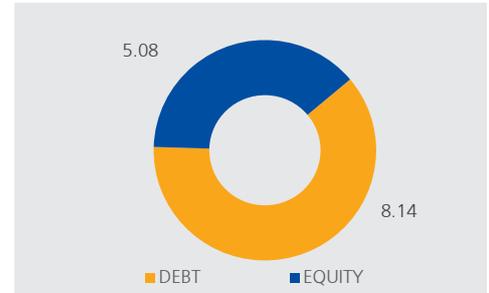
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 5.81% | 6.76% |
| Last 6 Months | -3.61% | -2.69% |
| Last 1 Year | 1.06% | 2.52% |
| Last 2 Years | 3.48% | 5.47% |
| Last 3 Years | 5.04% | 6.46% |
| Since Inception | 6.69% | 7.53% |

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

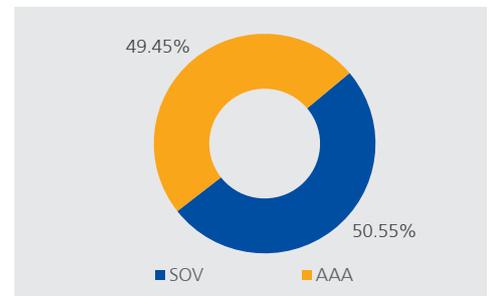
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.45% IRFC NCD 04-12-2028 SR129 | 5.70% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 5.12% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 3.30% |
| 7.69% NABARD 29.05.2024 Series 20C | 3.16% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 3.12% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 2.43% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 2.28% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 0.79% |
| Bonds/Debentures Total | 25.90% |
| 7.26% GOI 14-01-2029 | 7.33% |
| 7.32% GOI CG 28-01-2024 | 4.91% |
| 7.57% GOI CG 17-06-2033 | 4.11% |
| 6.68% GOI CG 17-09-2031 | 4.05% |
| 7.95% GOI CG 28-08-2032 | 3.01% |
| 7.27% GOI 08.04.2026 | 2.59% |
| 7.37% GOI 16-04-2023 | 1.37% |
| 6.18% GOI 04-11-2024 | 1.09% |
| 6.79% GOI CG 15-05-2027 | 1.05% |
| 7.17% GOI 08-01-2028 | 0.21% |
| 6.17% GOI 15.07.2021 | 0.14% |
| 6.45% GOI CG 07-10-2029 | 0.04% |
| Gilts Total | 29.89% |
| RELIANCE INDUSTRIES LTD. | 4.57% |
| HDFC BANK LTD.FV-2 | 4.42% |
| HDFC LTD FV 2 | 3.31% |
| INFOSYS LIMITED | 2.64% |
| ICICI BANK LTD.FV-2 | 2.36% |
| TATA CONSULTANCY SERVICES LTD. | 1.99% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.69% |
| HINDUSTAN LEVER LTD. | 1.58% |
| ITC - FV 1 | 1.29% |
| BHARTI AIRTEL LIMITED | 1.15% |
| AXIS BANK LIMITEDFV-2 | 0.99% |
| LARSEN&TUBRO | 0.88% |
| ASIAN PAINTS LIMITEDFV-1 | 0.87% |
| MARUTI UDYOG LTD. | 0.69% |
| STATE BANK OF INDIAFV-1 | 0.69% |
| NESTLE INDIA LIMITED | 0.57% |
| HCL TECHNOLOGIES LIMITED | 0.55% |
| BAJAJ FINANCE LIMITED | 0.53% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.51% |
| DR. REDDY LABORATORIES | 0.49% |
| TITAN COMPANY LIMITED | 0.38% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.38% |
| ULTRATECH CEMCO LTD | 0.38% |
| NTPC LIMITED | 0.38% |
| BRITANNIA INDUSTRIES LTD | 0.35% |
| POWER GRID CORP OF INDIA LTD | 0.35% |
| TECH MAHINDRA LIMITEDFV-5 | 0.33% |
| CIPLA LTD. | 0.31% |
| BAJAJ AUTO LTD | 0.31% |
| DABUR INDIA LTD. | 0.29% |
| HERO MOTOCORP LIMITED | 0.28% |
| BAJAJ FINSERV LIMITED | 0.26% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.25% |
| ONGCFV-5 | 0.25% |
| BHARAT PETROLEUM CORP. LTD. | 0.22% |
| COAL INDIA LIMITED | 0.22% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.22% |
| UPL LIMITED | 0.22% |
| TATA IRON & STEEL COMPANY LTD | 0.21% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.18% |
| JSW STEEL LIMITED | 0.17% |
| EICHER MOTORS LIMITED | 0.17% |
| INDIAN OIL CORPORATION LIMITED | 0.16% |
| BANDHAN BANK LIMITED | 0.14% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.13% |
| GAS AUTHORITY OF INDIA LTD. | 0.08% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.05% |
| Equity Total | 38.41% |
| Money Market Total | 3.34% |
| Current Assets | 2.47% |
| Total | 100.00% |

AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹29.0744

Inception Date: 4th December 2008

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

AUM as on 30 April, 20: ₹ 7.99 Crs.

Modified Duration of Debt Portfolio:

5.44 years

YTM of Debt Portfolio: 6.34%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-40 | 37 |
| Gsec / Debt | 00-100 | 53 |
| MMI / Others | 00-100 | 10 |

Returns

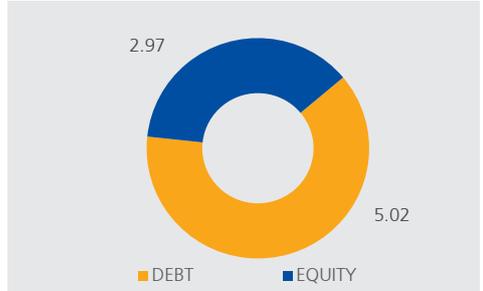
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 5.48% | 6.76% |
| Last 6 Months | -3.28% | -2.69% |
| Last 1 Year | 0.87% | 2.52% |
| Last 2 Years | 3.07% | 5.47% |
| Last 3 Years | 4.54% | 6.46% |
| Since Inception | 8.46% | 8.81% |

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

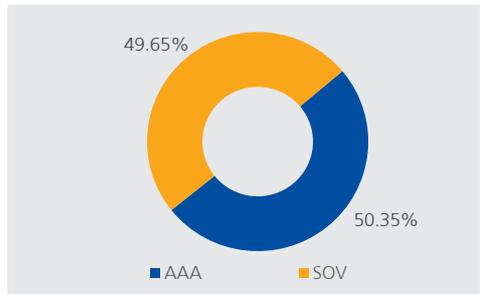
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.35% IRFC NCD 13-03-2029 SR 133 | 5.37% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 5.09% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 4.10% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.58% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 1.35% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 1.34% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 1.30% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 1.26% |
| Bonds/Debentures Total | 22.39% |
| 7.26% GOI 14-01-2029 | 9.21% |
| 7.32% GOI CG 28-01-2024 | 5.10% |
| 7.57% GOI CG 17-06-2033 | 4.03% |
| 6.68% GOI CG 17-09-2031 | 3.54% |
| 7.95% GOI CG 28-08-2032 | 2.99% |
| 7.27% GOI 08.04.2026 | 2.58% |
| 6.79% GOI CG 15-05-2027 | 1.04% |
| 6.18% GOI 04-11-2024 | 0.91% |
| 7.37% GOI 16-04-2023 | 0.66% |
| 7.17% GOI 08-01-2028 | 0.20% |
| 6.17% GOI 15.07.2021 | 0.14% |
| 6.45% GOI CG 07-10-2029 | 0.04% |
| Gilts Total | 30.43% |
| RELIANCE INDUSTRIES LTD. | 4.75% |
| HDFC BANK LTD.FV-2 | 4.45% |
| HDFC LTD FV 2 | 3.38% |
| INFOSYS LIMITED | 2.57% |
| ICICI BANK LTD.FV-2 | 2.09% |
| TATA CONSULTANCY SERVICES LTD. | 1.74% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.65% |
| HINDUSTAN LEVER LTD. | 1.60% |
| ITC - FV 1 | 1.26% |
| BHARTI AIRTEL LIMITED | 1.16% |
| LARSEN&TUBRO | 0.88% |
| AXIS BANK LIMITEDFV-2 | 0.87% |
| ASIAN PAINTS LIMITEDFV-1 | 0.86% |
| STATE BANK OF INDIAFV-1 | 0.65% |
| MARUTI UDYOG LTD. | 0.62% |
| BAJAJ FINANCE LIMITED | 0.54% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.52% |
| NESTLE INDIA LIMITED | 0.52% |
| DR. REDDY LABORATORIES | 0.50% |
| HCL TECHNOLOGIES LIMITED | 0.48% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.39% |
| NTPC LIMITED | 0.35% |
| ULTRATECH CEMCO LTD | 0.34% |
| TITAN COMPANY LIMITED | 0.34% |
| POWER GRID CORP OF INDIA LTD | 0.32% |
| CIPLA LTD. | 0.32% |
| BRITANNIA INDUSTRIES LTD | 0.31% |
| TECH MAHINDRA LIMITEDFV-5 | 0.29% |
| BAJAJ AUTO LTD | 0.28% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.26% |
| HERO MOTOCORP LIMITED | 0.26% |
| BAJAJ FINSERV LIMITED | 0.26% |
| DABUR INDIA LTD. | 0.25% |
| ONGCFV-5 | 0.22% |
| COAL INDIA LIMITED | 0.20% |
| BHARAT PETROLEUM CORP. LTD. | 0.20% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.20% |
| UPL LIMITED | 0.19% |
| TATA IRON & STEEL COMPANY LTD | 0.18% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.16% |
| JSW STEEL LIMITED | 0.15% |
| EICHER MOTORS LIMITED | 0.15% |
| INDIAN OIL CORPORATION LIMITED | 0.14% |
| BANDHAN BANK LIMITED | 0.14% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.13% |
| GAS AUTHORITY OF INDIA LTD. | 0.07% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.04% |
| Equity Total | 37.19% |
| Money Market Total | 8.47% |
| Current Assets | 1.52% |
| Total | 100.00% |

AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹20.7845

Inception Date: 11th January 2010

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

AUM as on 30 April, 20: ₹ 2.31 Crs.

Modified Duration of Debt Portfolio:

5.27 years

YTM of Debt Portfolio: 6.27%

Asset Allocation

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

Returns

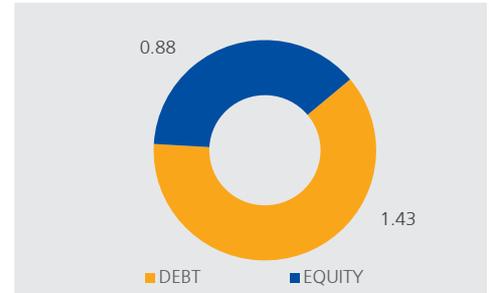
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 5.89% | 6.76% |
| Last 6 Months | -4.13% | -2.69% |
| Last 1 Year | 0.22% | 2.52% |
| Last 2 Years | 3.09% | 5.47% |
| Last 3 Years | 4.81% | 6.46% |
| Since Inception | 7.36% | 8.01% |

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

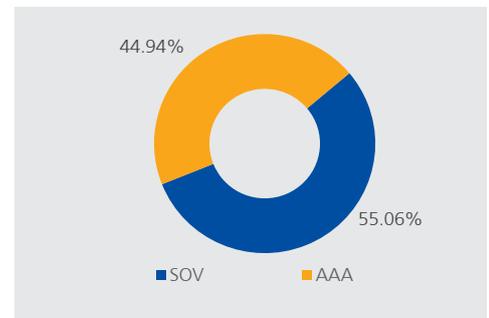
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123 | 8.71% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 4.76% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 4.63% |
| 7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V | 4.46% |
| Bonds/Debentures Total | 22.55% |
| 7.32% GOI CG 28-01-2024 | 8.46% |
| 6.68% GOI CG 17-09-2031 | 5.23% |
| 7.57% GOI CG 17-06-2033 | 4.15% |
| 7.26% GOI 14-01-2029 | 4.13% |
| 7.95% GOI CG 28-08-2032 | 3.04% |
| 7.27% GOI 08.04.2026 | 2.60% |
| 7.37% GOI 16-04-2023 | 2.32% |
| 6.18% GOI 04-11-2024 | 1.66% |
| 6.79% GOI CG 15-05-2027 | 1.03% |
| 7.17% GOI 08-01-2028 | 0.18% |
| 6.17% GOI 15.07.2021 | 0.13% |
| 6.45% GOI CG 07-10-2029 | 0.04% |
| Gilts Total | 32.98% |
| RELIANCE INDUSTRIES LTD. | 3.89% |
| HDFC BANK LTD.FV-2 | 3.58% |
| HDFC LTD FV 2 | 3.37% |
| INFOSYS LIMITED | 2.57% |
| ICICI BANK LTD.FV-2 | 2.30% |
| TATA CONSULTANCY SERVICES LTD. | 2.00% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.72% |
| HINDUSTAN LEVER LTD. | 1.61% |
| ITC - FV 1 | 1.30% |
| BHARTI AIRTEL LIMITED | 1.18% |
| AXIS BANK LIMITEDFV-2 | 1.00% |
| LARSEN&TUBRO | 0.91% |
| ASIAN PAINTS LIMITEDFV-1 | 0.87% |
| MARUTI UDYOG LTD. | 0.72% |
| STATE BANK OF INDIAFV-1 | 0.70% |
| HCL TECHNOLOGIES LIMITED | 0.63% |
| NESTLE INDIA LIMITED | 0.54% |
| BAJAJ FINANCE LIMITED | 0.54% |
| DR. REDDY LABORATORIES | 0.51% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.50% |
| TITAN COMPANY LIMITED | 0.44% |
| NTPC LIMITED | 0.44% |
| ULTRATECH CEMCO LTD | 0.43% |
| BRITANNIA INDUSTRIES LTD | 0.40% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.39% |
| POWER GRID CORP OF INDIA LTD | 0.39% |
| TECH MAHINDRA LIMITEDFV-5 | 0.38% |
| DABUR INDIA LTD. | 0.33% |
| BAJAJ AUTO LTD | 0.33% |
| HERO MOTOCORP LIMITED | 0.33% |
| CIPLA LTD. | 0.32% |
| BAJAJ FINSERV LIMITED | 0.31% |
| ONGCFV-5 | 0.29% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.26% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| COAL INDIA LIMITED | 0.26% |
| EICHER MOTORS LIMITED | 0.25% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.25% |
| UPL LIMITED | 0.25% |
| TATA IRON & STEEL COMPANY LTD | 0.24% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.21% |
| JSW STEEL LIMITED | 0.19% |
| INDIAN OIL CORPORATION LIMITED | 0.19% |
| BANDHAN BANK LIMITED | 0.14% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.13% |
| GAS AUTHORITY OF INDIA LTD. | 0.09% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.05% |
| Equity Total | 37.98% |
| Money Market Total | 4.37% |
| Current Assets | 2.13% |
| Total | 100.00% |

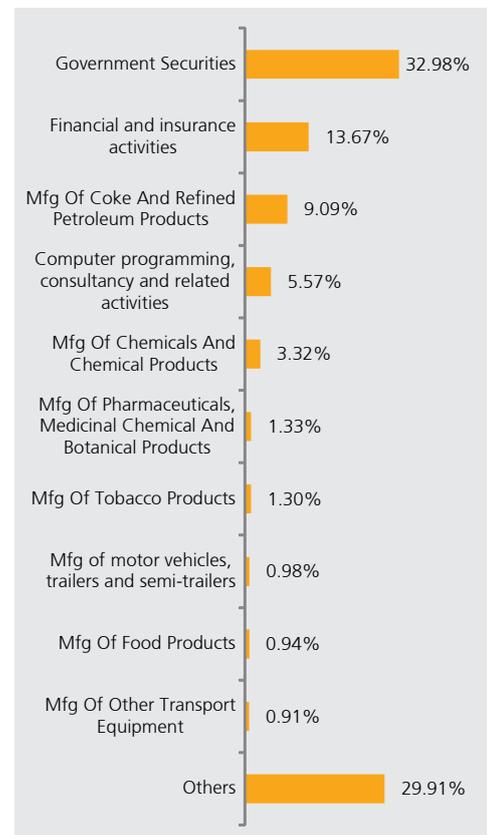
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹33.6742

Inception Date: 4th December 2008

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

AUM as on 30 April, 20: ₹ 16.93 Crs.

Modified Duration of Debt Portfolio:

5.36 years

YTM of Debt Portfolio: 6.35%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-20 | 19 |
| Gsec / Debt | 00-100 | 74 |
| MMI / Others | 00-100 | 7 |

Returns

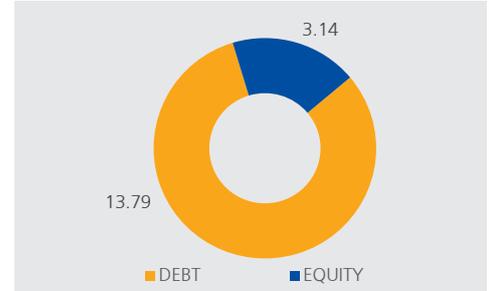
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 3.13% | 3.80% |
| Last 6 Months | 0.80% | 1.52% |
| Last 1 Year | 6.67% | 8.13% |
| Last 2 Years | 6.62% | 8.23% |
| Last 3 Years | 5.95% | 7.52% |
| Since Inception | 7.69% | 8.38% |

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

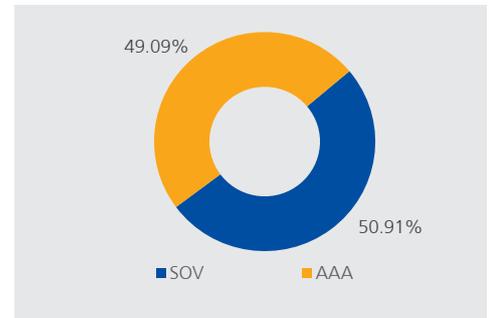
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.45% IRFC NCD 04-12-2028 SR129 | 6.99% |
| 7.69% NABARD 29.05.2024 Series 20C | 6.17% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 5.15% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 4.26% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 3.20% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 3.15% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 1.26% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 1.23% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 1.19% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 0.65% |
| Bonds/Debtentures Total | 33.26% |
| 7.26% GOI 14-01-2029 | 10.45% |
| 7.32% GOI CG 28-01-2024 | 5.86% |
| 7.57% GOI CG 17-06-2033 | 5.51% |
| 6.68% GOI CG 17-09-2031 | 4.58% |
| 6.18% GOI 04-11-2024 | 4.44% |
| 7.95% GOI CG 28-08-2032 | 4.05% |
| 7.27% GOI 08.04.2026 | 3.47% |
| 6.79% GOI CG 15-05-2027 | 1.41% |
| 7.17% GOI 08-01-2028 | 0.28% |
| 6.17% GOI 15.07.2021 | 0.19% |
| 6.45% GOI CG 07-10-2029 | 0.05% |
| Gifts Total | 40.28% |
| RELIANCE INDUSTRIES LTD. | 2.39% |
| HDFC BANK LTD.FV-2 | 2.28% |
| HDFC LTD FV 2 | 1.71% |
| INFOSYS LIMITED | 1.30% |
| ICICI BANK LTD.FV-2 | 1.02% |
| TATA CONSULTANCY SERVICES LTD. | 0.86% |
| HINDUSTAN LEVER LTD. | 0.81% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.75% |
| ITC - FV 1 | 0.61% |
| BHARTI AIRTEL LIMITED | 0.59% |
| LARSEN&TUBRO | 0.44% |
| AXIS BANK LIMITEDFV-2 | 0.43% |
| ASIAN PAINTS LIMITEDFV-1 | 0.42% |
| STATE BANK OF INDIAFV-1 | 0.32% |
| MARUTI UDYOG LTD. | 0.30% |
| NESTLE INDIA LIMITED | 0.28% |
| BAJAJ FINANCE LIMITED | 0.27% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.26% |
| DR. REDDY LABORATORIES | 0.26% |
| HCL TECHNOLOGIES LIMITED | 0.24% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.19% |
| NTPC LIMITED | 0.17% |
| TITAN COMPANY LIMITED | 0.17% |
| ULTRATECH CEMCO LTD | 0.16% |
| CIPLA LTD. | 0.16% |
| POWER GRID CORP OF INDIA LTD | 0.16% |
| BRITANNIA INDUSTRIES LTD | 0.15% |
| BAJAJ AUTO LTD | 0.15% |
| TECH MAHINDRA LIMITEDFV-5 | 0.14% |
| BAJAJ FINSERV LIMITED | 0.13% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.13% |
| HERO MOTOCORP LIMITED | 0.12% |
| DABUR INDIA LTD. | 0.11% |
| ONGCFV-5 | 0.11% |
| COAL INDIA LIMITED | 0.10% |
| BHARAT PETROLEUM CORP. LTD. | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.09% |
| UPL LIMITED | 0.09% |
| TATA IRON & STEEL COMPANY LTD | 0.09% |
| INDIAN OIL CORPORATION LIMITED | 0.08% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.08% |
| JSW STEEL LIMITED | 0.08% |
| BANDHAN BANK LIMITED | 0.07% |
| EICHER MOTORS LIMITED | 0.07% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.07% |
| GAS AUTHORITY OF INDIA LTD. | 0.03% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.02% |
| Equity Total | 18.57% |
| Money Market Total | 5.58% |
| Current Assets | 2.31% |
| Total | 100.00% |

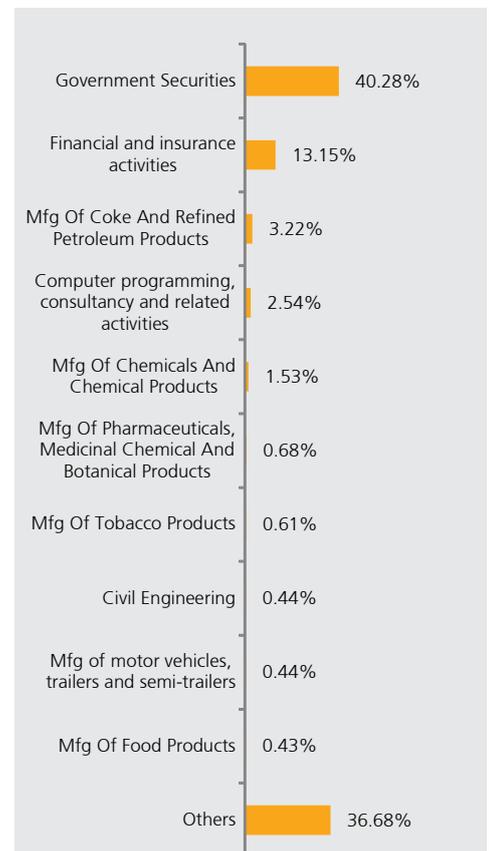
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹21.0247

Inception Date: 11th January 2010

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

AUM as on 30 April, 20: ₹ 2.73 Crs.

Modified Duration of Debt Portfolio:
5.54 years

YTM of Debt Portfolio: 6.35%

Asset Allocation

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

Returns

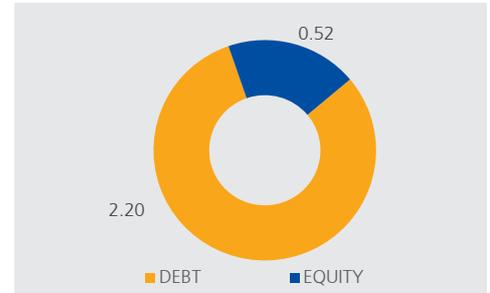
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 3.33% | 3.80% |
| Last 6 Months | 0.69% | 1.52% |
| Last 1 Year | 6.28% | 8.13% |
| Last 2 Years | 6.65% | 8.23% |
| Last 3 Years | 5.95% | 7.52% |
| Since Inception | 7.48% | 8.28% |

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

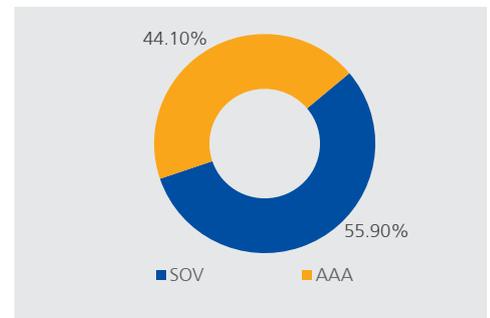
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V | 7.56% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 7.38% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 4.01% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 4.00% |
| 7.69% NABARD 29.05.2024 Series 20C | 3.83% |
| Bonds/Debentures Total | 26.78% |
| 7.26% GOI 14-01-2029 | 13.33% |
| 7.32% GOI CG 28-01-2024 | 8.31% |
| 6.68% GOI CG 17-09-2031 | 5.96% |
| 7.57% GOI CG 17-06-2033 | 5.48% |
| 7.95% GOI CG 28-08-2032 | 4.04% |
| 7.27% GOI 08.04.2026 | 3.46% |
| 6.18% GOI 04-11-2024 | 1.56% |
| 6.79% GOI CG 15-05-2033 | 1.40% |
| 7.17% GOI 08-01-2028 | 0.27% |
| 6.17% GOI 15.07.2021 | 0.19% |
| 6.45% GOI CG 07-10-2029 | 0.08% |
| Gilts Total | 44.08% |
| RELIANCE INDUSTRIES LTD. | 2.40% |
| HDFC BANK LTD.FV-2 | 2.10% |
| HDFC LTD FV 2 | 1.71% |
| INFOSYS LIMITED | 1.35% |
| ICICI BANK LTD.FV-2 | 1.17% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.86% |
| HINDUSTAN LEVER LTD. | 0.85% |
| TATA CONSULTANCY SERVICES LTD. | 0.84% |
| BHARTI AIRTEL LIMITED | 0.62% |
| ITC - FV 1 | 0.60% |
| LARSEN&TUBRO | 0.44% |
| AXIS BANK LIMITEDFV-2 | 0.44% |
| ASIAN PAINTS LIMITEDFV-1 | 0.43% |
| STATE BANK OF INDIAFV-1 | 0.35% |
| MARUTI UDYOG LTD. | 0.33% |
| NESTLE INDIA LIMITED | 0.33% |
| HCL TECHNOLOGIES LIMITED | 0.27% |
| BAJAJ FINANCE LIMITED | 0.27% |
| DR. REDDY LABORATORIES | 0.26% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.23% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.20% |
| ULTRATECH CEMCO LTD | 0.19% |
| NTPC LIMITED | 0.19% |
| BRITANNIA INDUSTRIES LTD | 0.17% |
| POWER GRID CORP OF INDIA LTD | 0.17% |
| CIPLA LTD. | 0.17% |
| TECH MAHINDRA LIMITEDFV-5 | 0.16% |
| BAJAJ AUTO LTD | 0.16% |
| TITAN COMPANY LIMITED | 0.16% |
| HERO MOTOCORP LIMITED | 0.14% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.13% |
| BAJAJ FINSERV LIMITED | 0.13% |
| DABUR INDIA LTD. | 0.13% |
| ONGCFV-5 | 0.12% |
| COAL INDIA LIMITED | 0.11% |
| BHARAT PETROLEUM CORP. LTD. | 0.11% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.11% |
| EICHER MOTORS LIMITED | 0.11% |
| UPL LIMITED | 0.11% |
| TATA IRON & STEEL COMPANY LTD | 0.10% |
| INDIAN OIL CORPORATION LIMITED | 0.10% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.09% |
| JSW STEEL LIMITED | 0.08% |
| BANDHAN BANK LIMITED | 0.07% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.06% |
| GAS AUTHORITY OF INDIA LTD. | 0.04% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.02% |
| Equity Total | 19.19% |
| Money Market Total | 8.00% |
| Current Assets | 1.95% |
| Total | 100.00% |

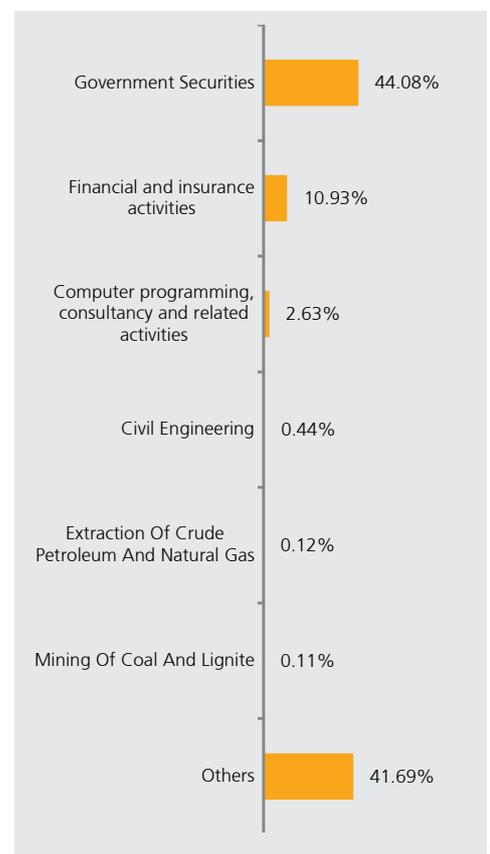
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹26.4915
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 30 April, 20: ₹ 30.58 Crs.
Modified Duration of Debt Portfolio: 5.50 years
YTM of Debt Portfolio: 6.37%

Asset Allocation

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

Returns

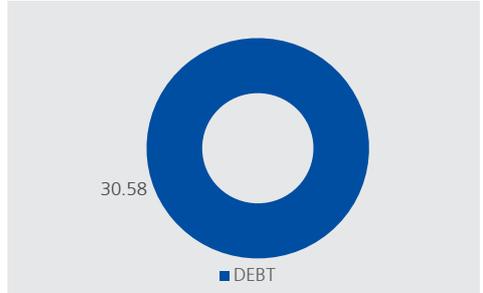
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.93% | 0.72% |
| Last 6 Months | 5.23% | 5.42% |
| Last 1 Year | 8.91% | 13.48% |
| Last 2 Years | 8.45% | 10.73% |
| Last 3 Years | 6.17% | 8.36% |
| Since Inception | 7.74% | 8.06% |

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

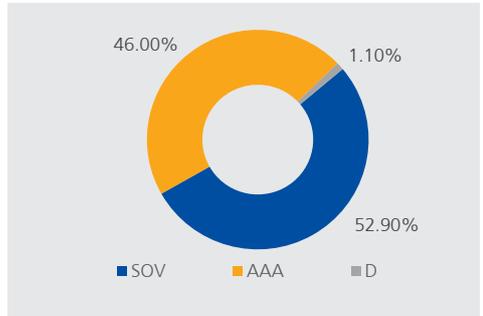
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 7.14% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 7.04% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 5.77% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 5.73% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 3.58% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 3.14% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 3.07% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 1.06% |
| 7.95% HDFC BK NCD 21-09-2026 | 1.05% |
| 8.85% PGCIL NCD 19-10-2021 STRPP F | 0.42% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 0.35% |
| 8.23% IRFC NCD 29-03-2029 SR135 | 0.35% |
| Bonds/Debentures Total | 38.70% |
| 7.26% GOI 14-01-2029 | 16.03% |
| 7.32% GOI CG 28-01-2024 | 9.69% |
| 7.57% GOI CG 17-06-2033 | 6.81% |
| 6.68% GOI CG 17-09-2031 | 5.52% |
| 7.95% GOI CG 28-08-2032 | 5.01% |
| 7.27% GOI 08.04.2026 | 4.29% |
| 6.79% GOI CG 15-05-2027 | 1.75% |
| 6.18% GOI 04-11-2024 | 1.47% |
| 7.17% GOI 08-01-2028 | 0.35% |
| 6.17% GOI 15.07.2021 | 0.24% |
| 6.45% GOI CG 07-10-2029 | 0.06% |
| Gilts Total | 51.21% |
| Money Market Total | 6.90% |
| Current Assets | 3.19% |
| Total | 100.00% |

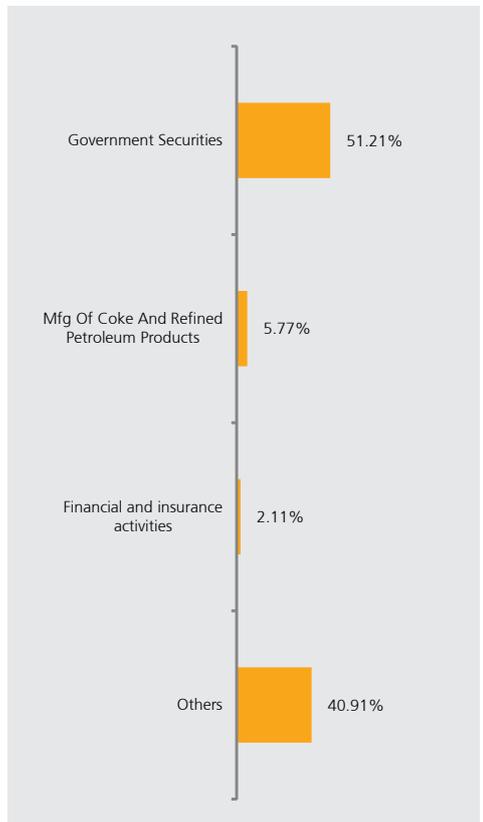
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹23.3170
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 April, 20: ₹ 47.22 Crs.
Modified Duration of Debt Portfolio:
 5.25 years
YTM of Debt Portfolio: 5.81%

Asset Allocation

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

Returns

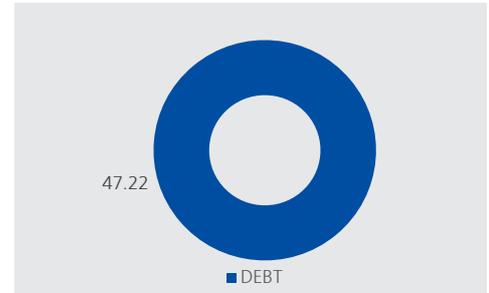
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.50% | 1.96% |
| Last 6 Months | 5.24% | 6.69% |
| Last 1 Year | 13.20% | 14.93% |
| Last 2 Years | 11.24% | 12.11% |
| Last 3 Years | 7.63% | 8.61% |
| Since Inception | 7.38% | 8.55% |

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

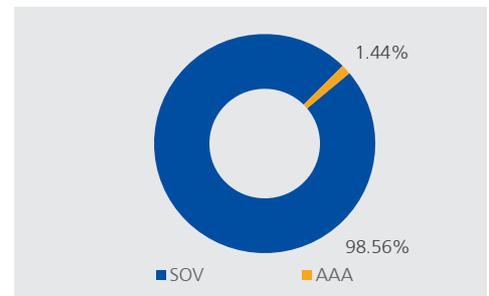
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.26% GOI 14-01-2029 | 21.66% |
| 7.17% GOI 08-01-2028 | 15.08% |
| 6.84% GOI CG 19-12-2022 | 10.86% |
| 6.79% GOI CG 15-05-2027 | 10.65% |
| 6.45% GOI CG 07-10-2029 | 9.45% |
| 7.57% GOI CG 17-06-2033 | 8.87% |
| 6.17% GOI 15.07.2021 | 6.14% |
| 6.18% GOI 04-11-2024 | 3.98% |
| 7.27% GOI 08.04.2026 | 3.74% |
| 7.32% GOI CG 28-01-2024 | 3.47% |
| 7.37% GOI 16-04-2023 | 2.30% |
| Gilts Total | 96.19% |
| Money Market Total | 1.41% |
| Current Assets | 2.40% |
| Total | 100.00% |

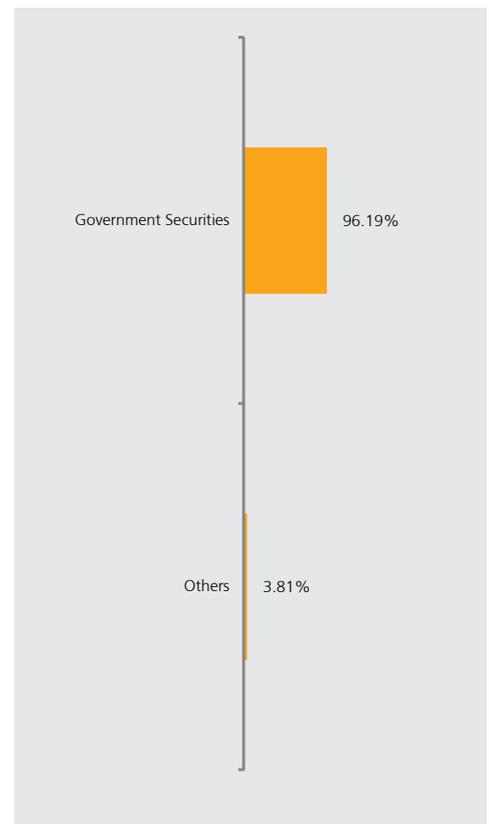
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹22.8438
Inception Date: 20th August 2009
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 April, 20: ₹ 0.72 Crs.
Modified Duration of Debt Portfolio:
 5.26 years
YTM of Debt Portfolio: 5.82%

Asset Allocation

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

Returns

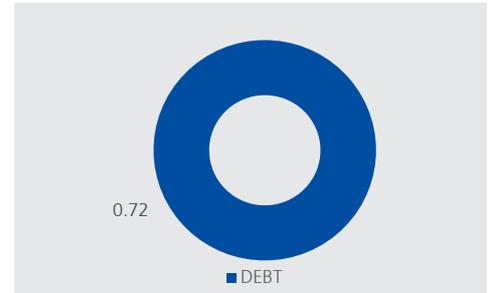
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.49% | 1.96% |
| Last 6 Months | 5.30% | 6.69% |
| Last 1 Year | 13.45% | 14.93% |
| Last 2 Years | 11.50% | 12.11% |
| Last 3 Years | 7.93% | 8.61% |
| Since Inception | 8.08% | 8.06% |

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

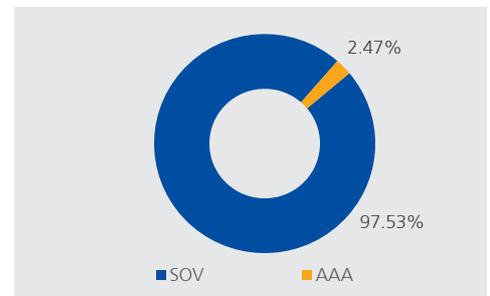
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.26% GOI 14-01-2029 | 21.63% |
| 7.17% GOI 08-01-2028 | 15.04% |
| 6.84% GOI CG 19-12-2022 | 10.85% |
| 6.79% GOI CG 15-05-2027 | 10.64% |
| 6.45% GOI CG 07-10-2029 | 9.52% |
| 7.57% GOI CG 17-06-2033 | 8.79% |
| 6.17% GOI 15.07.2021 | 6.11% |
| 7.27% GOI 08.04.2026 | 3.88% |
| 7.32% GOI CG 28-01-2024 | 3.58% |
| 7.37% GOI 16-04-2023 | 2.68% |
| 6.18% GOI 04-11-2024 | 2.45% |
| Gilts Total | 95.17% |
| Money Market Total | 2.41% |
| Current Assets | 2.41% |
| Total | 100.00% |

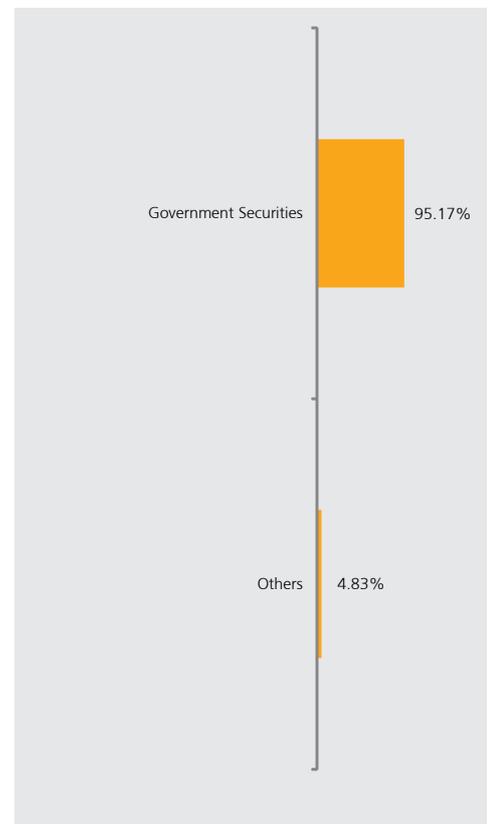
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹23.6266
Inception Date: 19th March 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 April, 20: ₹ 0.01 Crs.
Modified Duration of Debt Portfolio: 6.32 years
YTM of Debt Portfolio: 6.01%

Asset Allocation

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

Returns

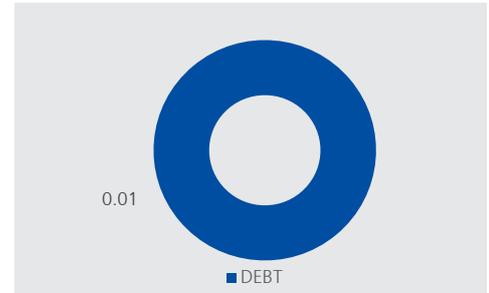
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.54% | 1.96% |
| Last 6 Months | 5.75% | 6.69% |
| Last 1 Year | 13.87% | 14.93% |
| Last 2 Years | 11.60% | 12.11% |
| Last 3 Years | 7.96% | 8.61% |
| Since Inception | 7.35% | 8.04% |

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

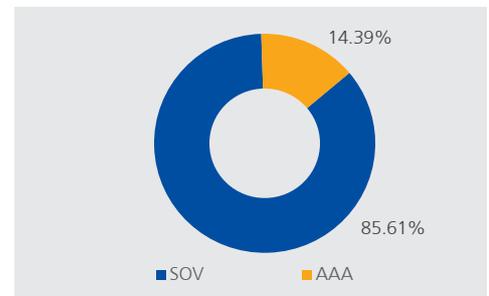
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.57% GOI CG 17-06-2033 | 33.87% |
| 7.32% GOI CG 28-01-2024 | 16.67% |
| 7.27% GOI 08.04.2026 | 16.66% |
| 6.45% GOI CG 07-10-2029 | 15.89% |
| Gilts Total | 83.10% |
| Money Market Total | 13.96% |
| Current Assets | 2.94% |
| Total | 100.00% |

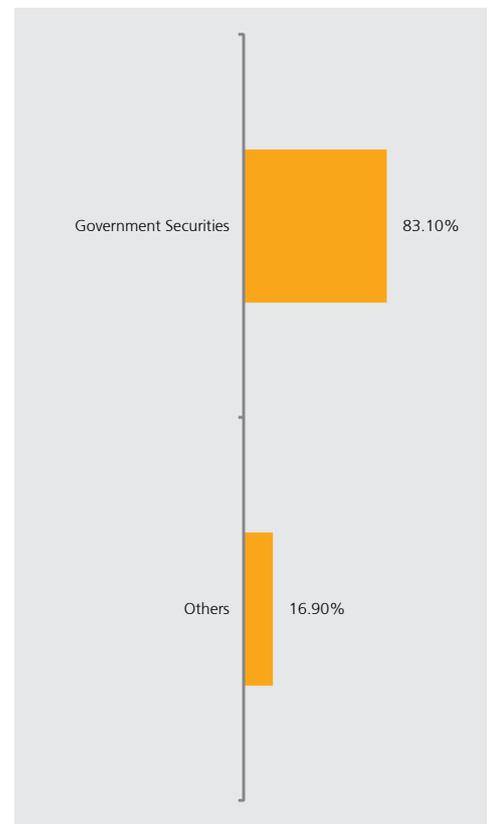
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

Investment Objective

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

Fund Details

Fund Manager: Mr. Gaurav Jakhota
NAV as on 30 April, 20: ₹23.5126
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 April, 20: ₹ 0.40 Crs.
Modified Duration of Debt Portfolio:
 5.26 years
YTM of Debt Portfolio: 5.82%

Asset Allocation

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

Returns

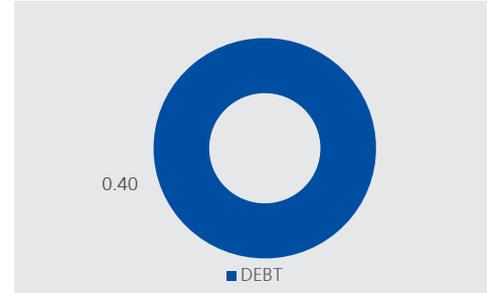
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.48% | 1.96% |
| Last 6 Months | 5.23% | 6.69% |
| Last 1 Year | 13.25% | 14.93% |
| Last 2 Years | 11.30% | 12.11% |
| Last 3 Years | 7.70% | 8.61% |
| Since Inception | 7.27% | 7.90% |

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

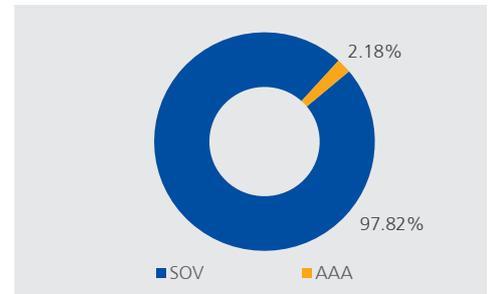
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.26% GOI 14-01-2029 | 21.51% |
| 7.17% GOI 08-01-2028 | 15.02% |
| 6.84% GOI CG 19-12-2022 | 10.58% |
| 6.79% GOI CG 15-05-2027 | 10.38% |
| 6.45% GOI CG 07-10-2029 | 9.49% |
| 7.57% GOI CG 17-06-2033 | 8.75% |
| 6.17% GOI 15.07.2021 | 5.90% |
| 7.27% GOI 08.04.2026 | 3.77% |
| 7.32% GOI CG 28-01-2024 | 3.50% |
| 6.18% GOI 04-11-2024 | 3.39% |
| 7.37% GOI 16-04-2023 | 2.69% |
| Gilts Total | 94.96% |
| Money Market Total | 2.12% |
| Current Assets | 2.92% |
| Total | 100.00% |

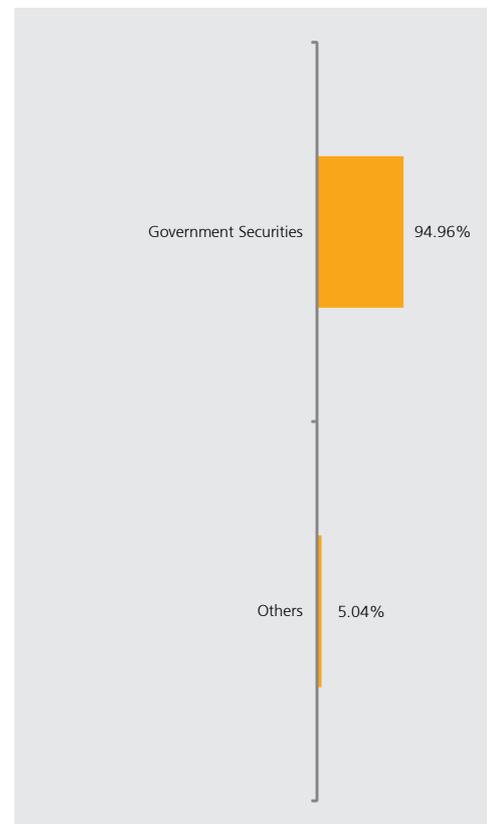
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹26.3638
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 30 April, 20: ₹ 3.26 Crs.
Modified Duration of Debt Portfolio:
 0.17 years
YTM of Debt Portfolio: 4.81%

Asset Allocation

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

Returns

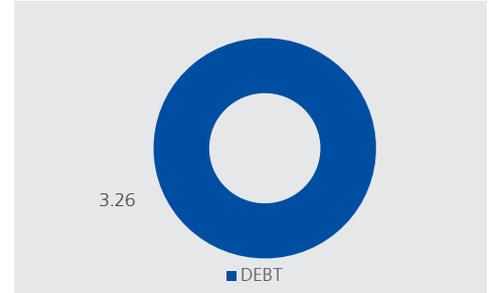
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.25% | 0.54% |
| Last 6 Months | 1.65% | 2.87% |
| Last 1 Year | 4.05% | 6.30% |
| Last 2 Years | 4.82% | 6.66% |
| Last 3 Years | 4.90% | 6.60% |
| Since Inception | 6.35% | 7.14% |

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

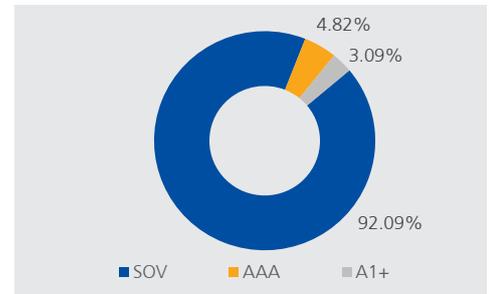
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 98.96% |
| Current Assets | 1.04% |
| Total | 100.00% |

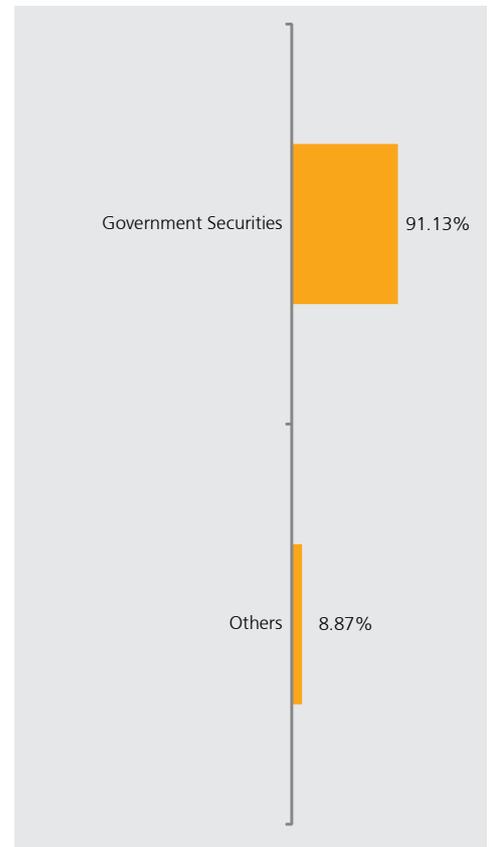
AUM (in ₹ crs.)



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 2020

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, 20: ₹26.5399
Inception Date: 8th November 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 30 April, 20: ₹ 2.37 Crs.
Modified Duration of Debt Portfolio:
 0.20 years
YTM of Debt Portfolio: 4.87%

Asset Allocation

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

Returns

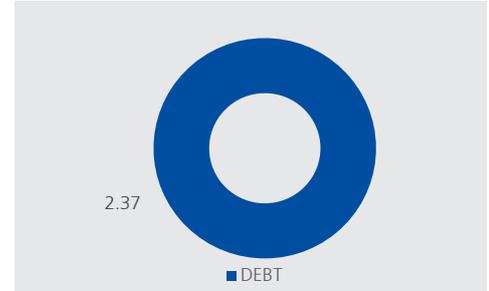
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.25% | 0.54% |
| Last 6 Months | 1.65% | 2.87% |
| Last 1 Year | 4.04% | 6.30% |
| Last 2 Years | 4.82% | 6.66% |
| Last 3 Years | 4.90% | 6.60% |
| Since Inception | 6.67% | 7.35% |

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

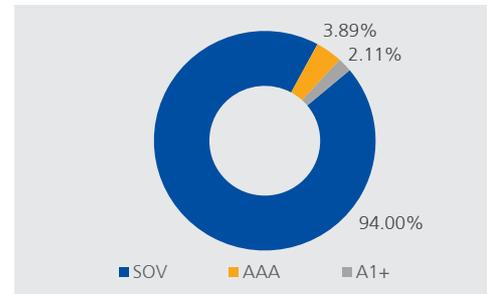
Portfolio

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

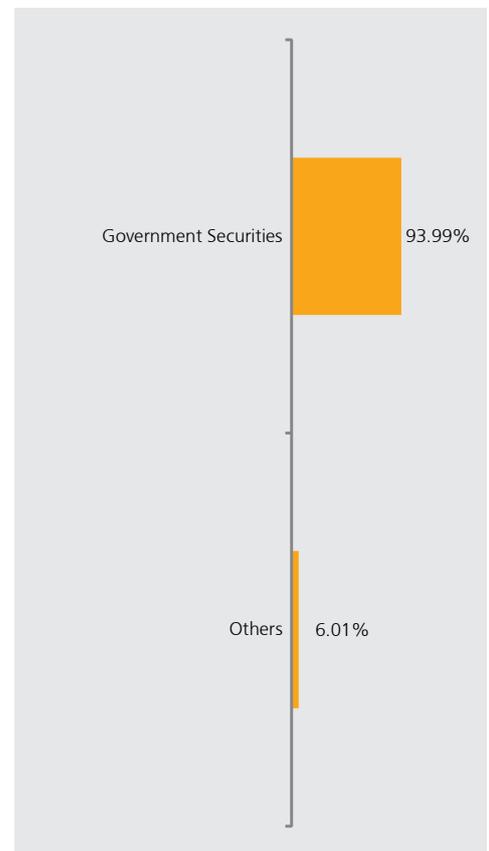
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹24.9703
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 April, 20: ₹ 1.01 Crs.
Modified Duration of Debt Portfolio: 5.53 years
YTM of Debt Portfolio: 5.88%

Asset Allocation

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

Returns

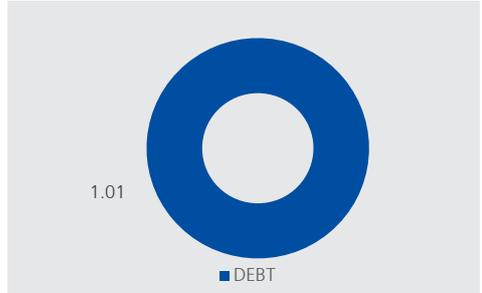
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.56% | 0.72% |
| Last 6 Months | 5.88% | 5.42% |
| Last 1 Year | 10.99% | 13.48% |
| Last 2 Years | 9.64% | 10.73% |
| Last 3 Years | 6.96% | 8.36% |
| Since Inception | 8.02% | 8.47% |

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

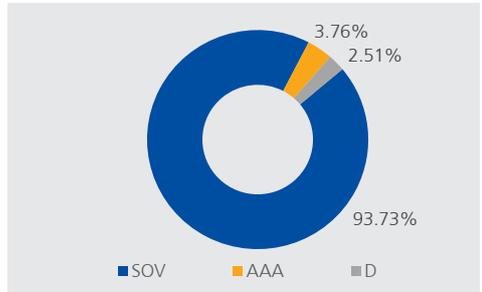
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.99% |
| 8.35% IRFC NCD 13-03-2029 SR 133 | 5.92% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 5.66% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 5.12% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 4.46% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 4.03% |
| 8.85% PGCIL NCD 19-10-2021 STRPP F | 2.84% |
| 7.69% NABARD 29.05.2024 Series 20C | 1.52% |
| 8.40% IRFC NCD 08-01-2029 SR 130 | 1.24% |
| 8.45% IRFC NCD 04-12-2028 SR129 | 1.20% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 1.16% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 0.81% |
| 8.23% IRFC NCD 29-03-2029 SR135 | 0.57% |
| 7.95% HDFC BK NCD 21-09-2026 | 0.49% |
| 8.58% HDFC NCD 18-03-2022 SR V0003 | 0.48% |
| 9.45% LICHFL NCD 30-01-2022 | 0.40% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 0.30% |
| 7.17% RIL NCD PPD SR D 08-11-2022 | 0.28% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 0.19% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 0.12% |
| Bonds/Debentures Total | 43.77% |
| 7.26% GOI 14-01-2029 | 36.61% |
| 7.37% GOI 16-04-2023 | 19.90% |
| 6.68% GOI CG 17-09-2031 | 8.07% |
| 7.57% GOI CG 17-06-2033 | 7.04% |
| 7.32% GOI CG 28-01-2024 | 6.93% |
| 7.95% GOI CG 28-08-2032 | 5.31% |
| 7.27% GOI 08.04.2026 | 4.48% |
| 6.18% GOI 04-11-2024 | 2.07% |
| 6.79% GOI CG 15-05-2027 | 1.75% |
| 7.17% GOI 08-01-2028 | 0.31% |
| 6.17% GOI 15.07.2021 | 0.20% |
| 6.45% GOI CG 07-10-2029 | 0.10% |
| Gilts Total | 92.77% |
| Money Market Total | 3.72% |
| Current Assets | -40.27% |
| Total | 100.00% |

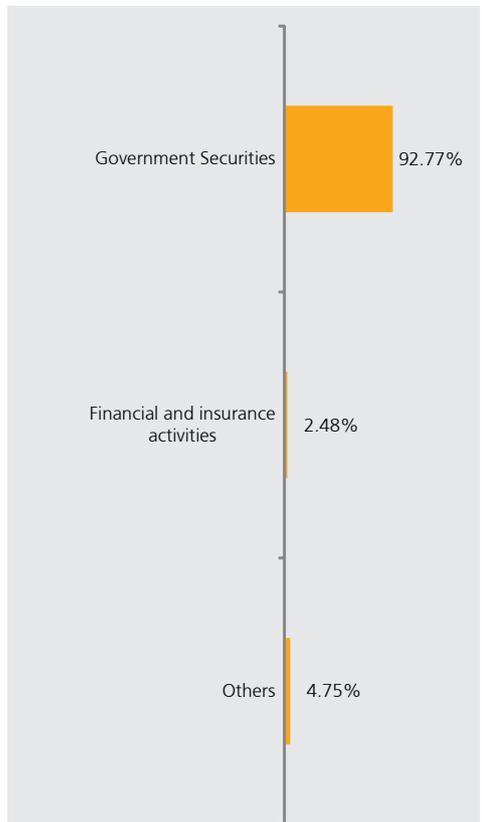
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹26.2427
Inception Date: 19th March 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 April, 20: ₹ 0.11 Crs.
Modified Duration of Debt Portfolio: 5.47 years
YTM of Debt Portfolio: 5.87%

Asset Allocation

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

Returns

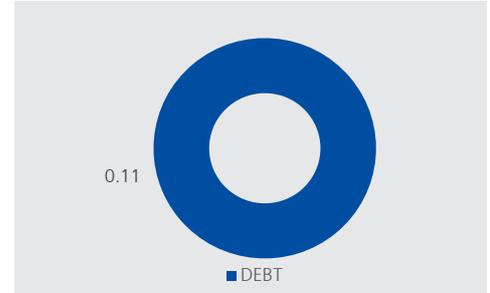
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.52% | 0.72% |
| Last 6 Months | 5.25% | 5.42% |
| Last 1 Year | 13.21% | 13.48% |
| Last 2 Years | 10.88% | 10.73% |
| Last 3 Years | 7.93% | 8.36% |
| Since Inception | 8.28% | 8.06% |

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

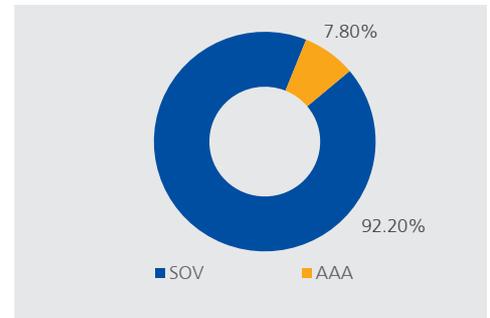
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.26% GOI 14-01-2029 | 38.32% |
| 7.37% GOI 16-04-2023 | 19.88% |
| 7.32% GOI CG 28-01-2024 | 6.97% |
| 7.57% GOI CG 17-06-2033 | 6.07% |
| 6.68% GOI CG 17-09-2031 | 5.65% |
| 7.95% GOI CG 28-08-2032 | 5.16% |
| 7.27% GOI 08.04.2026 | 4.98% |
| 6.18% GOI 04-11-2024 | 1.93% |
| 6.79% GOI CG 15-05-2027 | 0.96% |
| 6.45% GOI CG 07-10-2029 | 0.95% |
| Gilts Total | 90.88% |
| Money Market Total | 7.69% |
| Current Assets | 1.43% |
| Total | 100.00% |

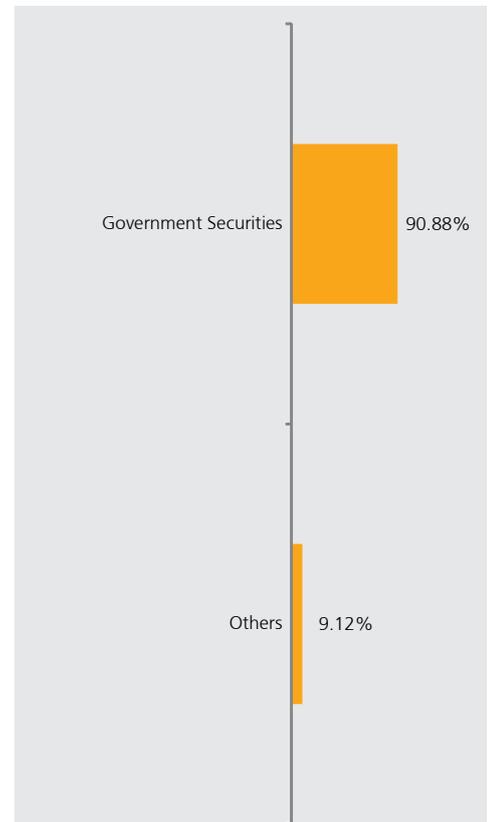
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹26.2531
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 April, 20: ₹ 0.74 Crs.
Modified Duration of Debt Portfolio: 5.57 years
YTM of Debt Portfolio: 5.91%

Asset Allocation

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

Returns

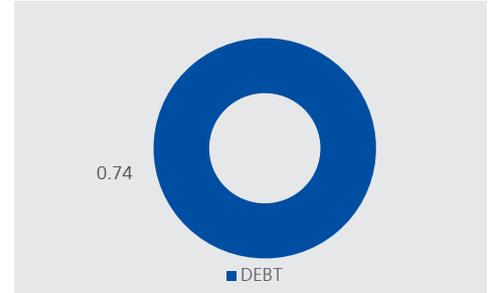
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.52% | 0.72% |
| Last 6 Months | 5.13% | 5.42% |
| Last 1 Year | 13.10% | 13.48% |
| Last 2 Years | 10.45% | 10.73% |
| Last 3 Years | 7.49% | 8.36% |
| Since Inception | 8.25% | 8.02% |

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

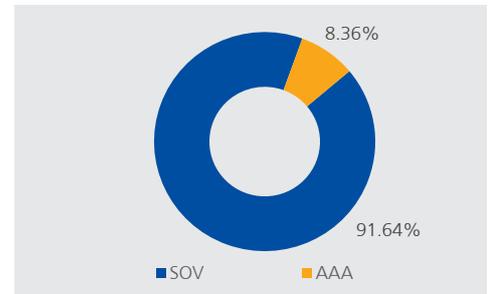
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.26% GOI 14-01-2029 | 38.62% |
| 7.37% GOI 16-04-2023 | 17.28% |
| 7.32% GOI CG 28-01-2024 | 7.86% |
| 7.57% GOI CG 17-06-2033 | 7.10% |
| 6.68% GOI CG 17-09-2031 | 6.19% |
| 7.95% GOI CG 28-08-2032 | 5.13% |
| 7.27% GOI 08.04.2026 | 4.36% |
| 6.79% GOI CG 15-05-2027 | 1.68% |
| 6.18% GOI 04-11-2024 | 1.55% |
| 7.17% GOI 08-01-2028 | 0.29% |
| 6.17% GOI 15.07.2021 | 0.14% |
| 6.45% GOI CG 07-10-2029 | 0.14% |
| Gilts Total | 90.35% |
| Money Market Total | 8.25% |
| Current Assets | 1.41% |
| Total | 100.00% |

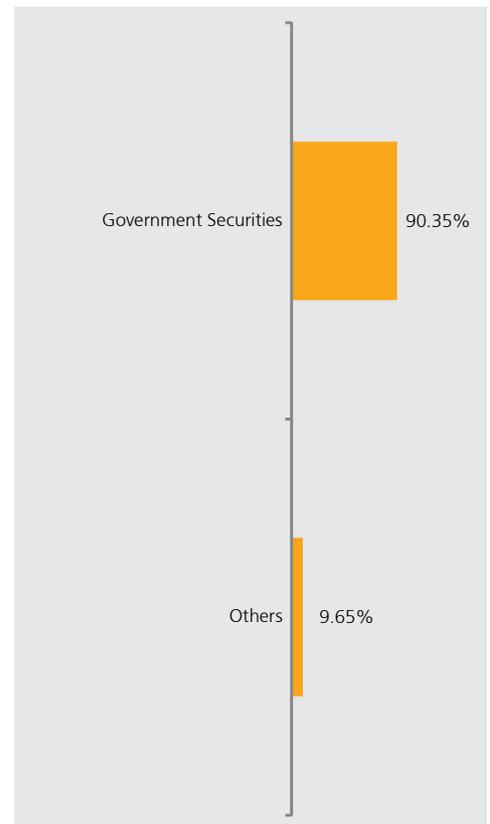
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹ 17.0513

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 30 April, 20: ₹ 72.99 Crs.

Modified Duration of Debt Portfolio: 5.25 years

YTM of Debt Portfolio: 6.38%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.00% | - |
| Last 6 Months | 5.34% | - |
| Last 1 Year | 12.77% | - |
| Last 2 Years | 9.91% | - |
| Last 3 Years | 7.15% | - |
| Since Inception | 7.72% | - |

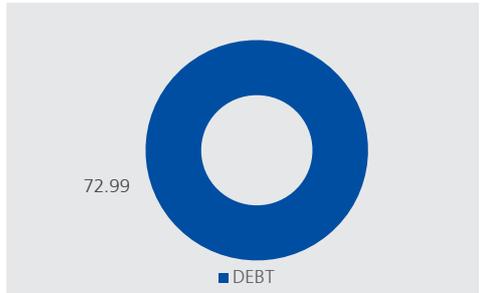
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Portfolio

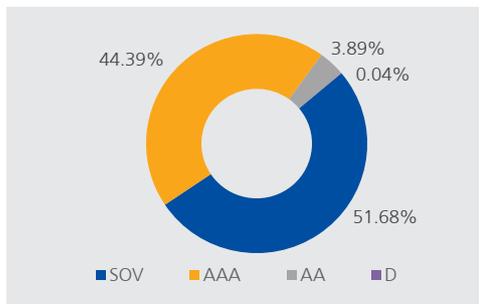
| Name of Instrument | % to AUM |
|---|----------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.28% |
| 7.69% NABARD 29.05.2024 Series 20C | 5.73% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 5.65% |
| 7.95% HDFC BK NCD 21-09-2026 | 5.13% |
| 9.00% IHFL NCD 30-06-2026 | 3.77% |
| 7.33% IRFC NCD 28-08-2027 SR123 | 3.72% |
| 8.85% PGCIL NCD 19-10-2021 STRPP F | 2.84% |
| 9.00% NTPC NCD 25-01-2023 XLII-I | 1.91% |
| 8.93% PGCIL NCD 20-10-2024 XLVII G | 1.80% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 1.66% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 1.48% |
| 8.40% IRFC NCD 08-01-2029 SR 130 | 1.18% |
| 8.30% NTPC NCD SR 67 15-01-2029 | 1.02% |
| 8.80% PGCIL NCD 13-03-2023 XLII | 0.73% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 0.59% |
| 10.08% IOT NCD 20-03-2022 III-STRPP3 | 0.58% |
| 7.93% PGCIL NCD 20-05-2028 STRPP L | 0.57% |
| 8.23% IRFC NCD 29-03-2029 SR135 | 0.15% |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B | 0.03% |

| | |
|-------------------------------|----------------|
| Bonds/Debentures Total | 44.84% |
| 7.26% GOI 14-01-2029 | 19.36% |
| 7.57% GOI CG 17-06-2033 | 6.99% |
| 6.68% GOI CG 17-09-2031 | 5.16% |
| 7.95% GOI CG 28-08-2032 | 5.12% |
| 7.27% GOI 08.04.2026 | 4.36% |
| 6.18% GOI 04-11-2024 | 3.35% |
| 7.32% GOI CG 28-01-2024 | 1.89% |
| 6.79% GOI CG 15-05-2027 | 1.78% |
| 7.37% GOI 16-04-2023 | 1.47% |
| 7.17% GOI 08-01-2028 | 0.36% |
| 6.17% GOI 15.07.2021 | 0.25% |
| 6.45% GOI CG 07-10-2029 | 0.06% |
| Gilts Total | 50.13% |
| Money Market Total | 2.03% |
| Current Assets | 3.00% |
| Total | 100.00% |

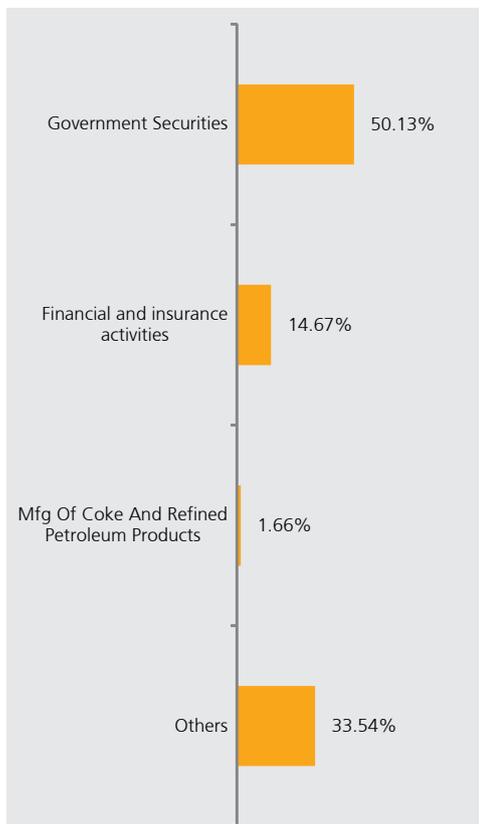
AUM (in ₹ crs.)



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 2020

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, 20: ₹20.7965
Inception Date: 20th August 2009
Benchmark: Crisil 91 day T Bill Index
AUM as on 30 April, 20: ₹ 1.33 Crs.
Modified Duration of Debt Portfolio:
 0.25 years
YTM of Debt Portfolio: 4.97%

Asset Allocation

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

Returns

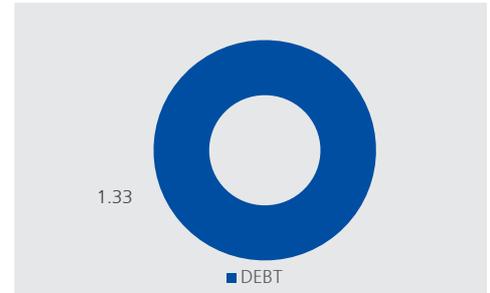
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.29% | 0.54% |
| Last 6 Months | 2.05% | 2.87% |
| Last 1 Year | 4.78% | 6.30% |
| Last 2 Years | 1.95% | 6.66% |
| Last 3 Years | 3.11% | 6.60% |
| Since Inception | 6.58% | 7.34% |

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

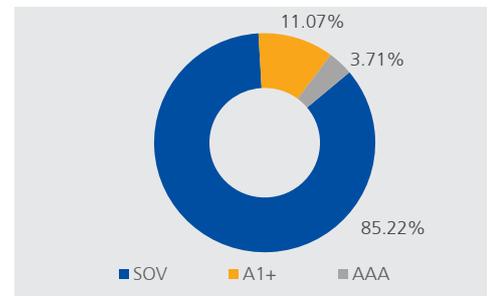
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 99.17% |
| Current Assets | 0.83% |
| Total | 100.00% |

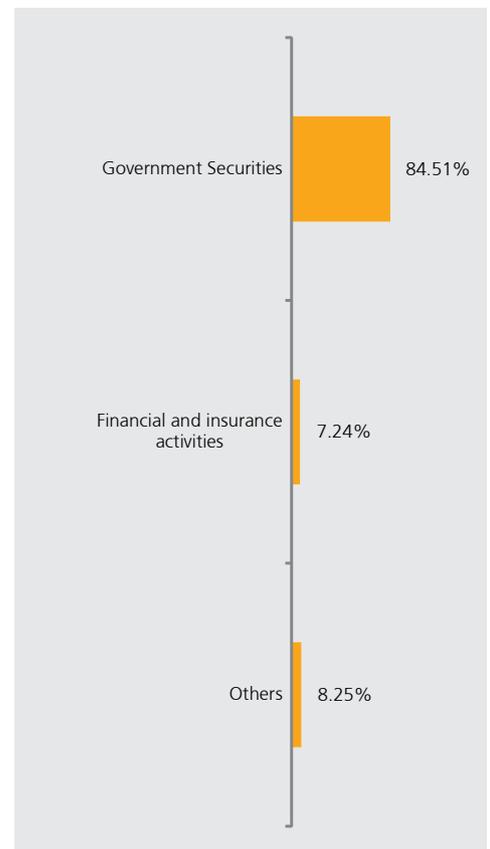
AUM (in ₹ crs.)



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 2020

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, 20: ₹18.5805
Inception Date: 11th January 2010
Benchmark: Crisil 91 day T Bill Index
AUM as on 30 April, 20: ₹ 6.04 Crs.
Modified Duration of Debt Portfolio:
 0.24 years
YTM of Debt Portfolio: 4.82%

Asset Allocation

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

Returns

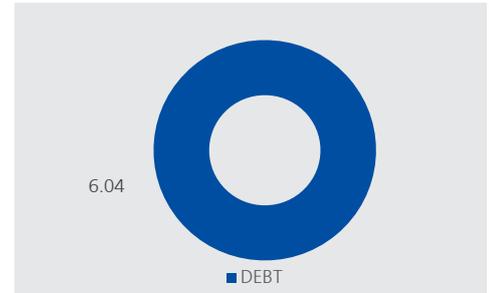
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.28% | 0.54% |
| Last 6 Months | 2.07% | 2.87% |
| Last 1 Year | 4.85% | 6.30% |
| Last 2 Years | 1.67% | 6.66% |
| Last 3 Years | 2.93% | 6.60% |
| Since Inception | 6.20% | 7.50% |

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

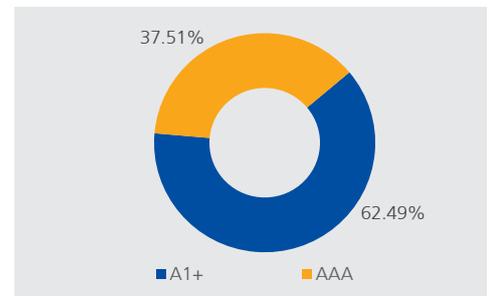
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 98.21% |
| Current Assets | 1.79% |
| Total | 100.00% |

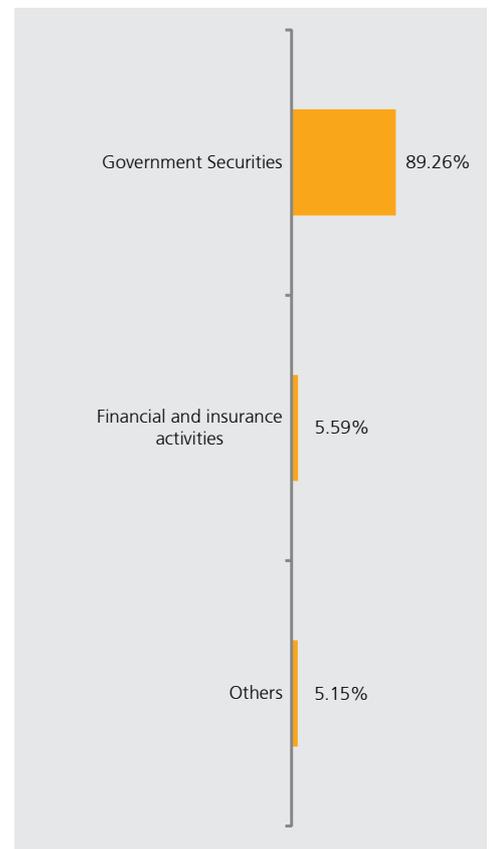
AUM (in ₹ crs.)



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 2020

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, 20: ₹21.6840
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 April, 20: ₹ 0.31 Crs.
Modified Duration of Debt Portfolio:
 0.16 years
YTM of Debt Portfolio: 4.83%

Asset Allocation

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

Returns

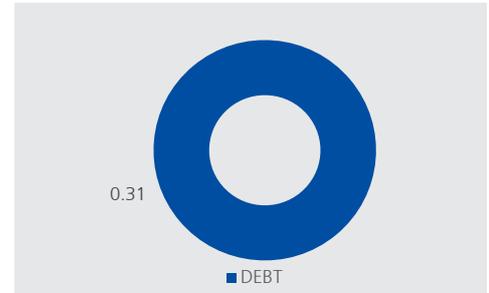
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.28% | 0.54% |
| Last 6 Months | 1.82% | 2.87% |
| Last 1 Year | 4.55% | 6.30% |
| Last 2 Years | 1.77% | 6.66% |
| Last 3 Years | 2.99% | 6.60% |
| Since Inception | 6.56% | 7.38% |

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

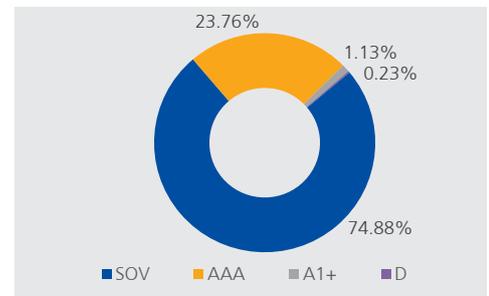
Portfolio

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

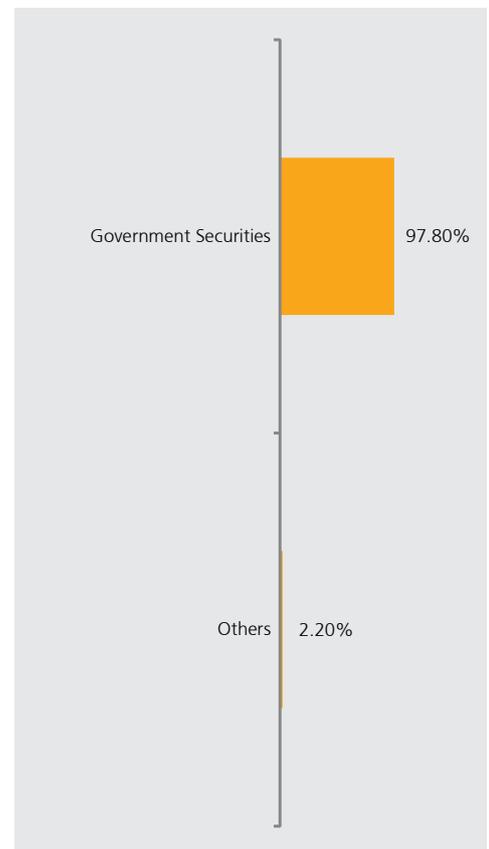
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹18.2247

Highest NAV locked as on 29th Jan 2018: ₹18.2247

Inception Date: 15th February 2010

Benchmark: N.A

AUM as on 30 April, 20: ₹ 53.48 Crs.

Asset Allocation

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

Returns

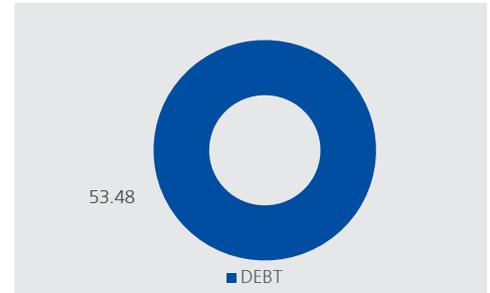
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.26% | - |
| Last 6 Months | 1.61% | - |
| Last 1 Year | 4.56% | - |
| Last 2 Years | 5.58% | - |
| Last 3 Years | 6.88% | - |
| Since Inception | 6.05% | - |

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

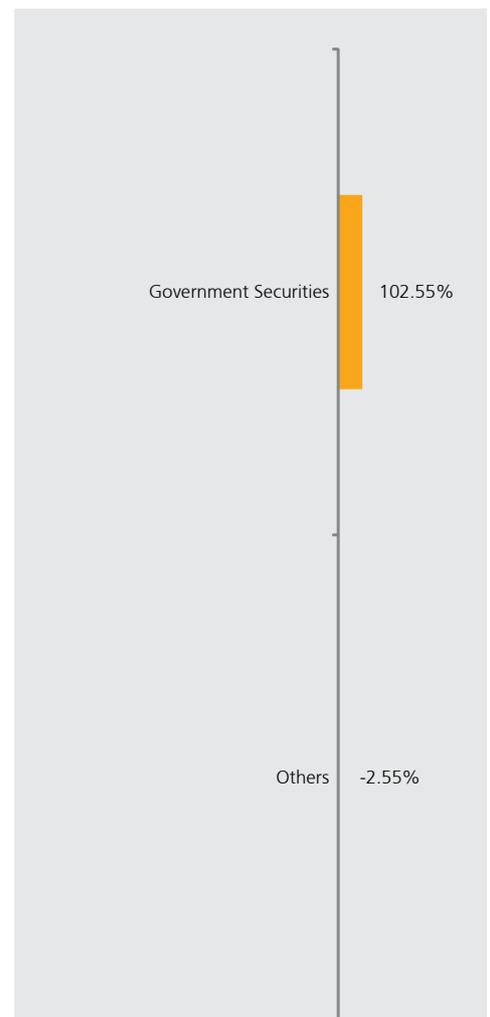
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 107.38% |
| Current Assets | -7.38% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹13.0725

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 30 April, 20: ₹ 113.34 Crs.

Asset Allocation

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

Returns

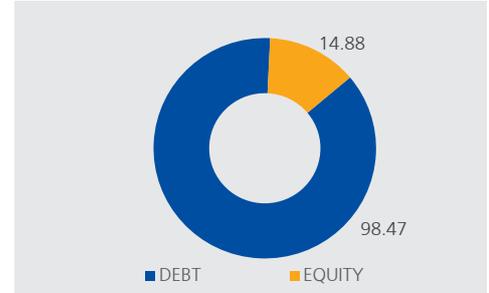
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 1.07% | - |
| Last 6 Months | -12.04% | - |
| Last 1 Year | -13.57% | - |
| Last 2 Years | -4.45% | - |
| Last 3 Years | 1.39% | - |
| Since Inception | 2.82% | - |

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

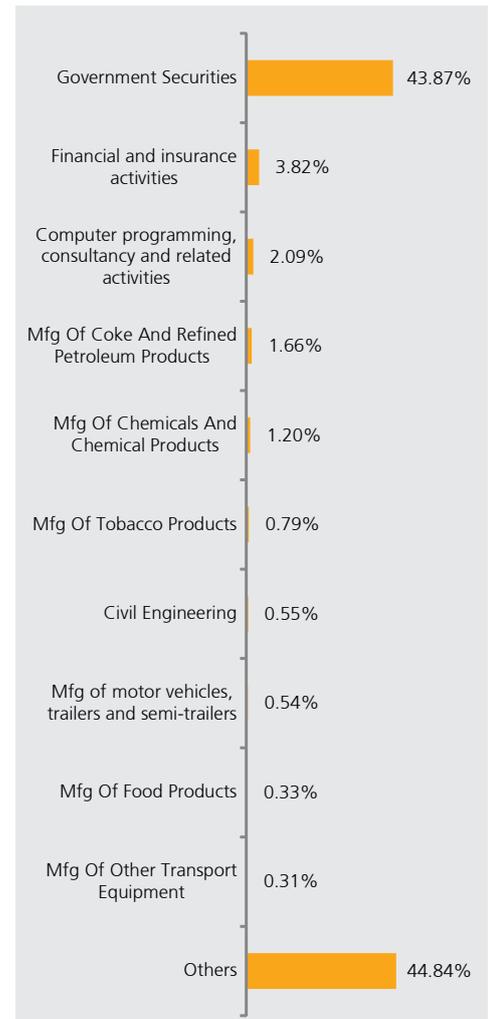
Portfolio

| Name of Instrument | % to AUM |
|--|----------------|
| RELIANCE INDUSTRIES LTD. | 1.66% |
| HDFC BANK LTD.FV-2 | 1.10% |
| INFOSYS LIMITED | 0.98% |
| HDFC LTD FV 2 | 0.85% |
| HINDUSTAN LEVER LTD. | 0.79% |
| ITC - FV 1 | 0.79% |
| TATA CONSULTANCY SERVICES LTD. | 0.78% |
| ICICI BANK LTD.FV-2 | 0.63% |
| LARSEN&TUBRO | 0.55% |
| BHARTI AIRTEL LIMITED | 0.53% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.42% |
| ASIAN PAINTS LIMITEDFV-1 | 0.40% |
| MARUTI UDYOG LTD. | 0.36% |
| NESTLE INDIA LIMITED | 0.33% |
| AXIS BANK LIMITEDFV-2 | 0.26% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.25% |
| HCL TECHNOLOGIES LIMITED | 0.22% |
| TITAN COMPANY LIMITED | 0.21% |
| NTPC LIMITED | 0.20% |
| ULTRATECH CEMCO LTD | 0.20% |
| POWER GRID CORP OF INDIA LTD | 0.19% |
| STATE BANK OF INDIAFV-1 | 0.19% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.18% |
| BAJAJ AUTO LTD | 0.17% |
| BAJAJ FINANCE LIMITED | 0.15% |
| HERO MOTOCORP LIMITED | 0.14% |
| ONGCFV-5 | 0.13% |
| TECH MAHINDRA LIMITEDFV-5 | 0.12% |
| TATA IRON & STEEL COMPANY LTD | 0.11% |
| INDUSIND BANK LIMITED | 0.07% |
| Equity Total | 12.98% |
| Money Market Total | 88.93% |
| Current Assets | -1.90% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹14.6314
Highest NAV locked as on 28th Aug 2018: ₹17.9310
Inception Date: 1st June 2011
Benchmark: N.A
AUM as on 30 April, 20: ₹ 14.52 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 | 2.74% | - |
| Last 6 Months | -16.41% | - |
| Last 1 Year | -15.96% | - |
| Last 2 Years | -5.40% | - |
| Last 3 Years | 1.24% | - |
| Since Inception | 4.37% | - |

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

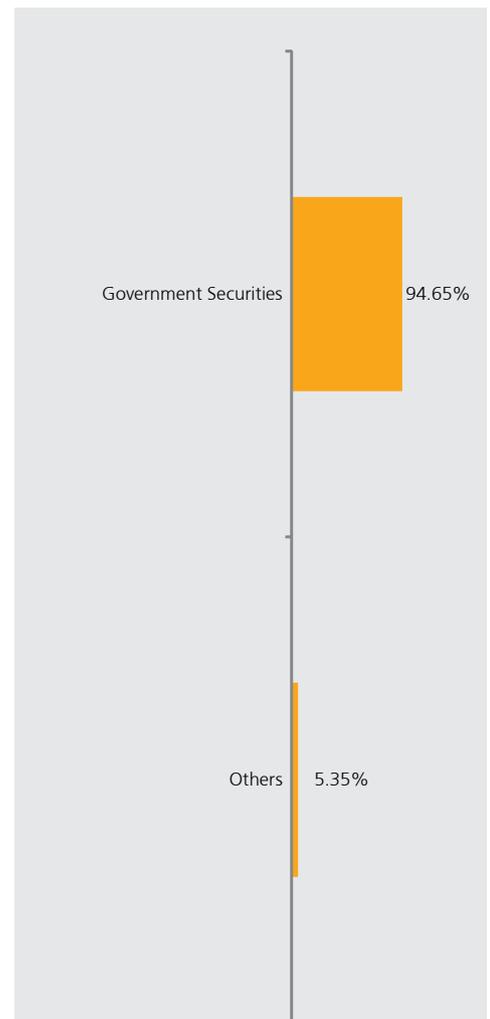
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.27% GOI 08.04.2026 | 94.65% |
| Gilts Total | 94.65% |
| Money Market Total | 4.94% |
| Current Assets | 95.06% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th April 2020

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, 20: ₹19.0208
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 30 April, 20: ₹ 304.50 Crs.
Modified Duration of Debt Portfolio: 0.20 years
YTM of Debt Portfolio: 4.88%

Asset Allocation

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

Returns

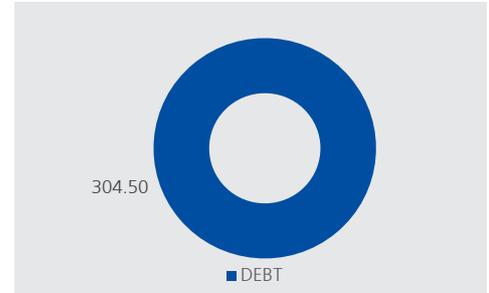
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.33% | - |
| Last 6 Months | 2.27% | - |
| Last 1 Year | 5.44% | - |
| Last 2 Years | 5.94% | - |
| Last 3 Years | 5.97% | - |
| Since Inception | 7.33% | - |

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

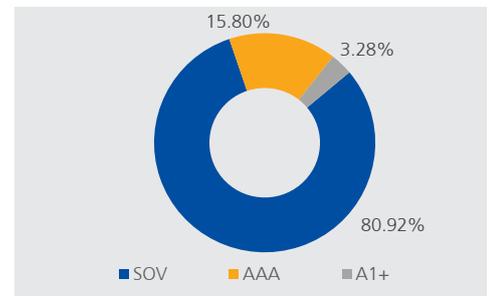
Portfolio

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

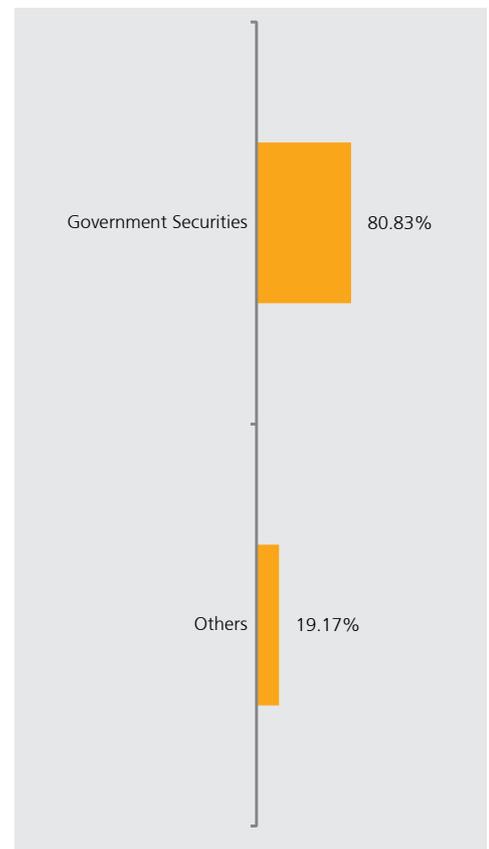
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

Investment Objective

NA

Fund Details

Fund Manager: Mr. Gaurav Jakhotia
NAV as on 30 April, 20: ₹15.0649
Inception Date: 14th January 2014
Benchmark: N.A
AUM as on 30 April, 20: ₹ 41.47 Crs.
Modified Duration of Debt Portfolio:
 0.18 years
YTM of Debt Portfolio: 4.90%

Asset Allocation

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

Returns

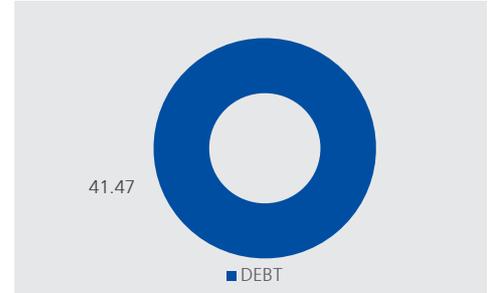
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.33% | - |
| Last 6 Months | 2.26% | - |
| Last 1 Year | 5.47% | - |
| Last 2 Years | 5.94% | - |
| Last 3 Years | 5.97% | - |
| Since Inception | 6.73% | - |

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

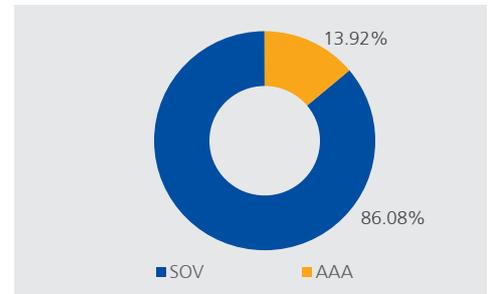
Portfolio

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

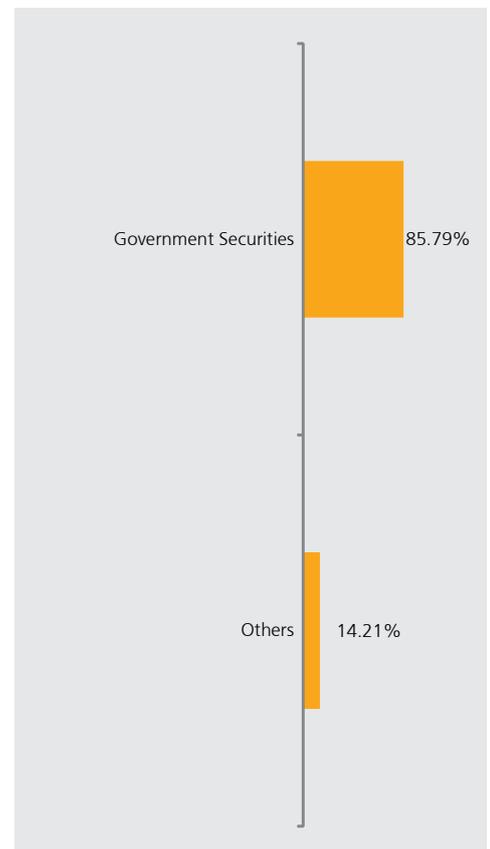
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th April 2020

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, 20: ₹ 18.9509

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 30 April, 20: ₹ 47.88 Crs.

Modified Duration of Debt Portfolio:

1.94 years

YTM of Debt Portfolio: 5.62%

Asset Allocation

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

Returns

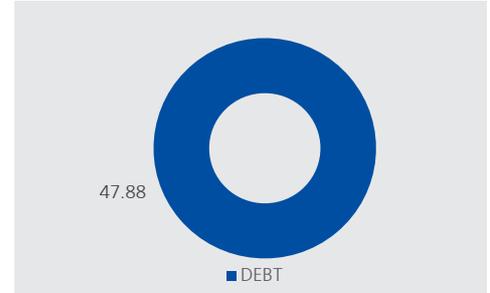
| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.94% | - |
| Last 6 Months | 4.06% | - |
| Last 1 Year | 10.25% | - |
| Last 2 Years | 9.06% | - |
| Last 3 Years | 7.44% | - |
| Since Inception | 8.20% | - |

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

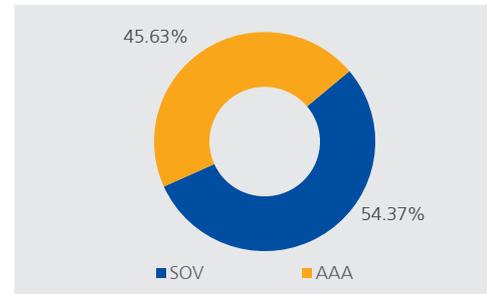
Portfolio

| Name of Instrument | % to AUM |
|--------------------------------------|----------------|
| 9.00% NTPC NCD 25-01-2023 XLII-I | 8.28% |
| 9.35% PGCIL NCD 29-08-2022 STRPPS G | 7.37% |
| 10.08% IOT NCD 20-03-2022 III-STRPP3 | 5.75% |
| 7.17% RIL NCD PPD SR D 08-11-2022 | 5.35% |
| 9.45% LICHFL NCD 30-01-2022 | 5.06% |
| 8.58% HDFC NCD 18-03-2022 SR V0003 | 3.92% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 2.53% |
| Bonds/Debentures Total | 38.26% |
| 8.27% RAJASHTHAN SDL 2022 2306 UDAY | 16.50% |
| 8.20% GOI CG 15-02-2022 | 14.12% |
| 8.95% MAHARASHTRA SDL 07/03/2022 | 9.36% |
| 8.85% SGOK SDL 2022 J18 | 6.73% |
| 7.32% GOI CG 28-01-2024 | 2.69% |
| 8.21% RAJASHTHAN SDL 2022 3103 UDAY | 1.97% |
| Gilts Total | 51.37% |
| Money Market Total | 4.85% |
| Current Assets | 5.52% |
| Total | 100.00% |

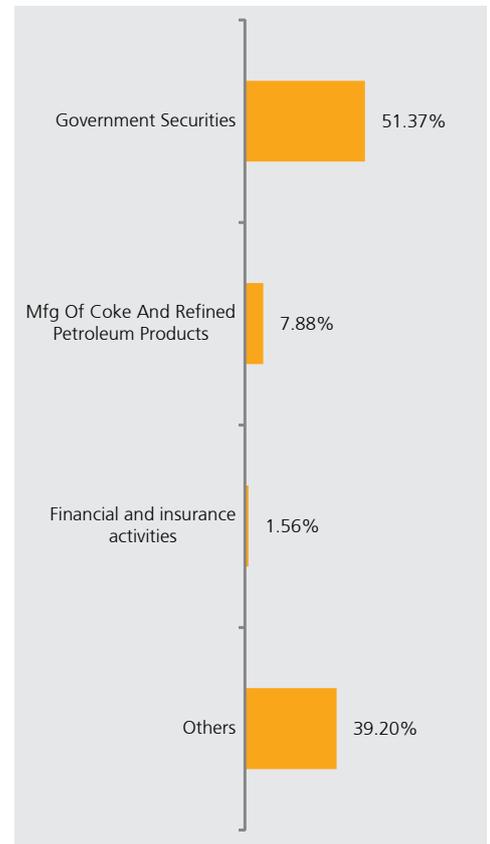
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



NO. OF FUNDS MANAGED BY FUND MANAGER

| SFIN | Name of the Fund | Benchmark | Type of Fund | Equity Fund Manager | Debt Fund Manager |
|------------------------------|-------------------------------|---|--------------|---------------------|-------------------|
| ULIF00328/07/04LEQUITYF01121 | Life Equity Fund 1 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF02510/06/08LEQUITYF02121 | Life Equity Fund 2 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF04201/01/10LEQUITYF03121 | Life Equity Fund 3 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF00601/11/06PEQUITYF01121 | Pension Equity Fund 1 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF03204/12/08PEQUITYF02121 | Pension Equity Fund 2 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF04901/01/10PEQUITYF03121 | Pension Equity Fund 3 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF01201/02/08HEQUITYF01121 | Health Equity Fund 1 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF05411/01/10HEQUITYF02121 | Health Equity Fund 2 | RNLIC Diversified Large Cap Equity Index | Equity | Deepak Gupta | - |
| ULIF03010/06/08LPUEQUTY01121 | Life Pure Equity Fund 1 | RNLIC Pure Index | Equity | Palak Shah | - |
| ULIF04601/01/10LPUEQUTY02121 | Life Pure Equity Fund 2 | RNLIC Pure Index | Equity | Palak Shah | - |
| ULIF05301/01/10PPUEQUTY02121 | Pension Pure Equity Fund 2 | RNLIC Pure Index | Equity | Palak Shah | - |
| ULIF01601/02/08HPUEQUTY01121 | Health Pure Equity Fund 1 | RNLIC Pure Index | 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 | - |
| ULIF01009/04/07LSPRGRWT01121 | Life Super Growth Fund 1 | CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF04701/01/10LSPRGRWT02121 | Life Super Growth Fund 2 | CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF01701/02/08HSPRGRWT01121 | Health Super Growth Fund 1 | CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF00728/02/07LHIGROWT01121 | Life High Growth Fund 1 | N.A | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF05511/01/10LHIGROWT02121 | Life High Growth Fund 2 | CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF00809/04/07LGRWTPLS01121 | Life Growth Plus Fund 1 | N.A. | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF04301/01/10LGRWTPLS02121 | Life Growth Plus Fund 2 | CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF01401/02/08HGRWTPLS01121 | Health Growth Plus Fund 1 | CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF00428/07/04LGROWTHF01121 | Life Growth Fund 1 | N.A. | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF01102/11/07LGROWTHF02121 | Life Growth Fund 2 | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF03304/12/08PGROWTHF01121 | Pension Growth Fund 1 | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF05001/01/10PGROWTHF02121 | Pension Growth Fund 2 | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid | Deepak Gupta | Gaurav Jakhota |
| ULIF00128/07/04LBALANCE01121 | Life Balanced Fund 1 | CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20% | Hybrid | Deepak Gupta | Gaurav Jakhota |

NO. OF FUNDS MANAGED BY FUND MANAGER

| SFIN | Name of the Fund | Benchmark | Type of Fund | Equity Fund Manager | Debt Fund Manager |
|-------------------------------|-------------------------------------|---|--------------|---------------------|-------------------|
| ULIF03104/12/08PBALANCE01121 | Pension Balanced Fund 1 | CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20% | Hybrid | Deepak Gupta | Gaurav Jakhotia |
| ULIF04801/01/10PBALANCE02121 | Pension Balanced Fund 2 | CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20% | Hybrid | Deepak Gupta | Gaurav Jakhotia |
| ULIF00909/04/07LPURDEBT01121 | Life Pure Debt Fund 1 | CRISIL Composite Bond Fund Index: 100% | Debt | - | Gaurav Jakhotia |
| ULIF02610/06/08LGILTFUN01121 | Life Gilt Fund 1 | CRISIL Dynamic Gilt Index | Debt | - | Gaurav Jakhotia |
| ULIF03819/03/09LGILTFUN02121 | Life Gilt Fund 2 | CRISIL Dynamic Gilt Index | Debt | - | Gaurav Jakhotia |
| ULIF06401/03/08PGILTFUN01121 | Pension Gilt Fund 1 | CRISIL Dynamic Gilt Index | Debt | - | Gaurav Jakhotia |
| ULIF01301/02/08HGILTFUN01121 | Health Gilt Fund 1 | CRISIL Dynamic Gilt Index | Debt | - | Gaurav Jakhotia |
| ULIF00228/07/04LCAPTSEC01121 | Life Capital Secure Fund 1 | CRISIL 91 - days Treasury Bill Index | Debt | - | Gaurav Jakhotia |
| ULIF00501/11/06PCAPTSEC01121 | Pension Capital Secure Fund 1 | CRISIL 91 - days Treasury Bill Index | Debt | - | Gaurav Jakhotia |
| ULIF02310/06/08LCORBOND01121 | Life Corporate Bond Fund 1 | CRISIL Composite Bond Index: 100% | Debt | - | Gaurav Jakhotia |
| ULIF04020/08/09LCORBOND02121 | Life Corporate Bond Fund 2 | CRISIL Composite Bond Index: 100% | Debt | - | Gaurav Jakhotia |
| ULIF01901/03/08PCORBOND01121 | Pension Corporate Bond Fund 1 | CRISIL Composite Bond Index: 100% | Debt | - | Gaurav Jakhotia |
| ULIF06301/02/08HCCORBOND01121 | Health Corporate Bond Fund 1 | CRISIL Composite Bond Index: 100% | Debt | - | Gaurav Jakhotia |
| ULIF06810/09/12PSMARTFU01121 | Pension Smart Fund 1 | N.A | Hybrid | Deepak Gupta | Gaurav Jakhotia |
| ULIF02910/06/08LMMONMRKT01121 | Life Money Market Fund 1 | CRISIL 91 day T Bill Index | Debt | - | Gaurav Jakhotia |
| ULIF03919/03/09LMMONMRKT02121 | Life Money Market Fund 2 | CRISIL 91 day T Bill Index | Debt | - | Gaurav Jakhotia |
| ULIF05201/01/10PMMONMRKT02121 | Pension Money Market Fund 2 | CRISIL 91 day T Bill Index | Debt | - | Gaurav Jakhotia |
| ULIF01501/02/08HMMONMRKT01121 | Health Money Market Fund 1 | CRISIL 91 day T Bill Index | Debt | - | Gaurav Jakhotia |
| ULIF05612/02/10LHNAVGUIA01121 | Life Highest NAV Guarantee Fund 1 | N.A | Hybrid | Palak Shah | Gaurav Jakhotia |
| ULIF05803/09/10LHNAVADV01121 | Life Highest NAV Advantage Fund 1 | N.A | Hybrid | Palak Shah | Gaurav Jakhotia |
| ULIF05901/06/11LHNAVADV02121 | Life Highest NAV Advantage Fund 2 | N.A | Hybrid | Palak Shah | Gaurav Jakhotia |
| ULIF05703/09/10DISCPOLF01121 | Discontinued Policy Fund | N.A | Debt | - | Gaurav Jakhotia |
| ULIF07029/08/13PDISPOLF01121 | Pension Discontinued Policy Fund | N.A | Debt | - | Gaurav Jakhotia |
| ULIF06720/12/11LASURMDEBT121 | Reliance Assured Maturity Debt Fund | N.A | Debt | - | Gaurav Jakhotia |
| ULIF07101/12/19LLARGCAPEQ121 | Life Large Cap Equity Fund | NSE Nifty 50 | Hybrid | Deepak Gupta | Gaurav Jakhotia |

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