

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST AUGUST 2022

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Name of The Fund	No.	Name of The Fund	No.
Life Large Cap Equity Fund	1	Life Super Growth Fund 2	31
Life Equity Fund 3	2	Health Super Growth Fund 1	32
Life Pure Equity Fund 2	3	Life High Growth Fund 1	33
Make In India Fund	4	Life High Growth Fund 2	34
Life Balanced Fund 1	5	Life Growth Plus Fund 1	35
Life Money Market Fund 1	6	Life Growth Plus Fund 2	36
Life Corporate Bond Fund 1	7	Health Growth Plus Fund 1	37
Life Equity Fund 1	8	Life Growth Fund 1	38
Life Equity Fund 2	9	Life Growth Fund 2	39
Pension Equity Fund 1	10	Pension Growth Fund 1	40
Pension Equity Fund 2	11	Pension Growth Fund 2	41
Pension Equity Fund 3	12	Pension Balanced Fund 1	42
Health Equity Fund 1	13	Pension Balanced Fund 2	43
Health Equity Fund 2	14	Life Pure Debt Fund 1	44
Life Pure Equity Fund 1	15	Life Gilt Fund 1	45
Pension Pure Equity Fund 2	16	Life Gilt Fund 2	46
Health Pure Equity Fund 1	17	Health Gilt Fund 1	47
Life Infrastructure Fund 1	18	Life Capital Secure Fund 1	48
Life Infrastructure Fund 2	19	Pension Capital Secure Fund 1	49
Pension Infrastructure Fund 2	20	Life Corporate Bond Fund 2	50
Health Infrastructure Fund 1	21	Health Corporate Bond Fund 1	51
Life Energy Fund 1	22	Pension Smart Fund 1	52
Life Energy Fund 2	23	Life Money Market Fund 2	53
Pension Energy Fund 2	24	Pension Money Market Fund 2	54
Health Energy Fund 1	25	Health Money Market Fund 1	55
Life Midcap Fund 1	26	Life Highest NAV Advantage Fund 1	56
Life Midcap Fund 2	27	Life Highest NAV Advantage Fund 2	57
Pension Midcap Fund 2	28	Discontinued Policy Fund	58
Health Midcap Fund 1	29	Pension Discontinued Policy Fund	59
Life Super Growth Fund 1	30	Reliance Assured Maturity Debt Fund	60

INVESTMENT INSIGHT

Fund Report as on 29th July 2022

Equity Markets

The Month That Was

Equity markets posted their best monthly return of the year of 9% in July. Midcaps outperformed large caps. Among sectoral indices, Metals and Capital Goods were outperformers. Global cues were positive with most global equity markets recovering in July with the expectation that inflation has peaked, and hawkishness of the US Fed may be behind us. After nine consecutive months of FII outflow in Indian equity markets, FIIs bought net \$0.8bn in July while DIIs continued to buy with net purchase of \$1.32bn.

Some of the other key developments for the month were:

- With crude oil prices surging, Government imposed windfall taxes on domestic production of crude oil and export of petrol, diesel and ATF on July 1. However, as crude oil prices moderated, Government rolled back the tax partially.
- IMF reduced India's GDP growth forecast for FY23 from 8.2% to 7.4% owing to less favourable external conditions and policy tightening. In spite of this cut, India remains one of the fastest growing major economy in the world.
- India's CPI inflation for month of June stood at 7.01%, almost flat vs previous month, above RBI's upper margin of 6%.
- India's Monsoon progressed well during month of July to end the month at 8% above normal rainfall. However, the spatial distribution of rainfall has been poor with East and North East region receiving deficient rains.



INVESTMENT INSIGHT

Fund Report as on 29th July 2022

Market Outlook

After many months of volatility in the equity markets due to various reasons such as rate hikes by most Central Banks, the Russia – Ukraine war and Covid related lockdowns globally, equity markets finally witnessed some semblance of stability in the month of July. This stability in markets is backed by improving fundamentals like easing of inflation expectation due to most global commodities (both food and industrial commodities) cooling off to a great extent from the peak seen a few months back. This could be an early sign of progressive improvement in equity markets over next few quarters.

We believe rate hike cycle is front ended in USA and most other countries. After the recent rate hike of 75 bps by US Fed in July to 2.25-2.50%, a significant portion of projected rate hike is behind us. While we may see another 75 bps rate hike by US Fed in September, the hawkish stance is expected to reduce gradually post that as inflation trajectory cools off over next few months. This should resume FII inflows into economically well-placed markets like India, especially since we have seen unprecedented outflows during past nine months.

With the expectation of Indian economy continuing to do well since commodity price correction provides a tailwind and globally inflation coming down, we remain positive on domestic focused sectors who are likely to benefit from consumption and the revival of capex. Sectors like Banking & Finance, Automobiles, Consumer Staples, Consumer Discretionary, Capital Goods and Cement are likely to get benefit of domestic growth story and expected to post robust earnings growth. While near term volatility in equity market is not ruled out after a strong rally in July, any decent correction in markets will provide an opportunity to increase equity allocation. We remain constructive on the Indian equity markets over the medium to long-term owing to the structural strength of Indian economy, strong and independent institutions, and a rising proportion of population entering the working age.



INVESTMENT INSIGHT

Fund Report as on 29th July 2022

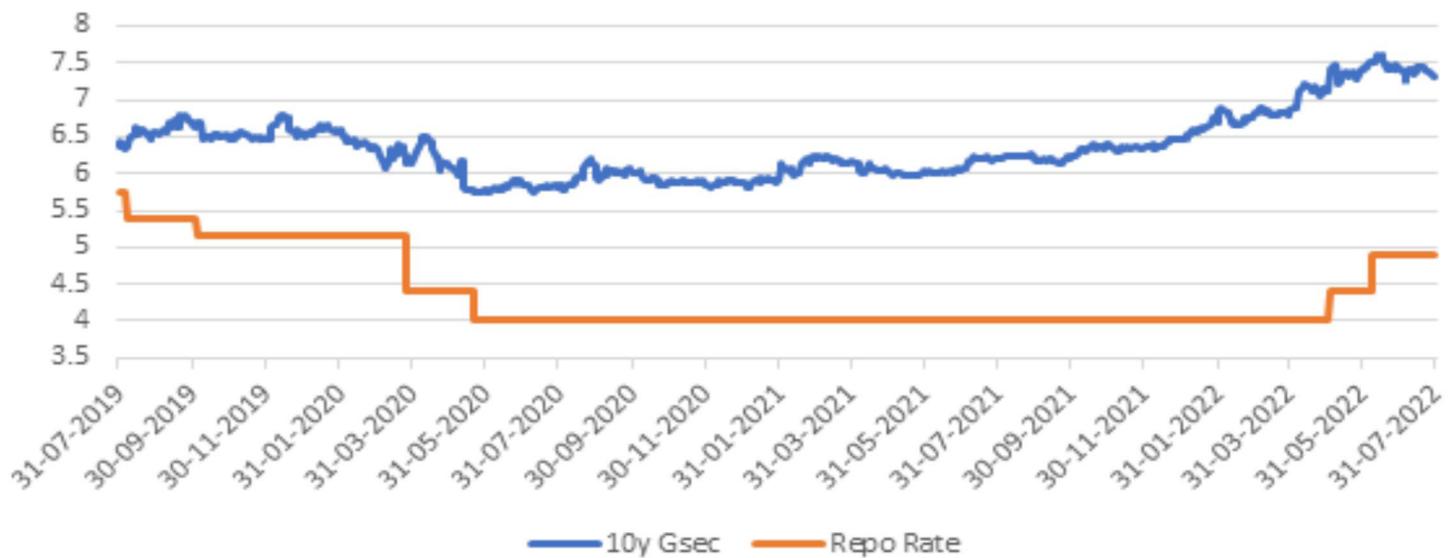
Fixed Income Markets

The FOMC raised the policy rates by 75bps while confirming the step-up in pace of quantitative tightening and maintained concerns about the elevated state of inflation and its stance of a soft-landing scenario. However, a key change was that it will be moving to a data-dependent stance while recession fears were also downplayed. The ECB raised interest rates by 50 basis points to zero percent, its first-rate increase in 11 years as concerns about runaway inflation trumped worries about growth, even while the euro zone economy is suffering from the impact of Russia's war in Ukraine.

The S&P Global India Manufacturing PMI increased to 56.4 in July 2022 from June's nine-month low of 53.9 pointing to the strongest growth in the sector since last November with Output and new orders expanding substantially. Industrial production jumped 19.6% y-o-y in May 2022, advancing sharply from a downwardly revised 6.7% rise in the previous month as output accelerated for all sectors. The CPI inflation edged down to 7.01% in June 2022 from 7.04% in the previous month led by easing in Core & Food inflation. Trade deficit rose to USD 26.18 billion in June 2022, compared to USD 24.29 billion in the previous month with Imports rising to an all-time high of USD 66.31 billion, boosted by sharp rise in purchases of silver, gold and coal, coke, and briquettes. Fiscal deficit widened to INR 3518.7 billion in the April-June 2022 period equivalent to 21.2% of the government's estimate for this financial year compared to 18.2% last year.

Fixed Income Markets

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 7.29%-7.45% range during Jul 2022, closing at 7.32% on month end. Easing Crude oil prices & cooling of global bond yields during the month triggered the fall in Gsec yields. Fears of Recession due to anticipated rate hikes by Central bankers have led to correction in commodity prices and softening of global & domestic Bond Yields.



INVESTMENT INSIGHT

Fund Report as on 29th July 2022

Outlook:

On global front, the yield on US 10Y bond cooled off during the month on recession fears. Crude oil prices cooled off as a weakening global demand outlook outweighed signs of ongoing supply tightness.

On the domestic front, RBI is expected to hike the Repo rate by 25-50bps in August policy meeting to tame the inflation. Going forward, we expect Gsec yields to follow the Inflation trajectory though higher government borrowing programme will keep pressure on the same.

Strategy:

The progress of monetary tightening from Central Banks, global commodity prices, growth and inflation expectations remain key monitorable.

Our portfolios remain credit prudent with over 99% of Fixed Income Investments in Sovereign and AAA equivalent instruments.

Source of all relevant data: RBI, Bloomberg, MOSPI, NSO



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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 Sumanta Khan

NAV as on 29 July, 22: ₹13.2890

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 591.12 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	8.66%	8.73%
Last 6 Months	-1.88%	-1.05%
Last 1 Year	5.52%	8.85%
Last 2 Years	22.31%	24.48%
Last 3 Years	N.A	N.A
Since Inception	11.87%	13.83%

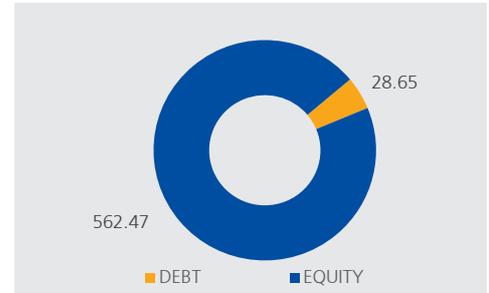
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

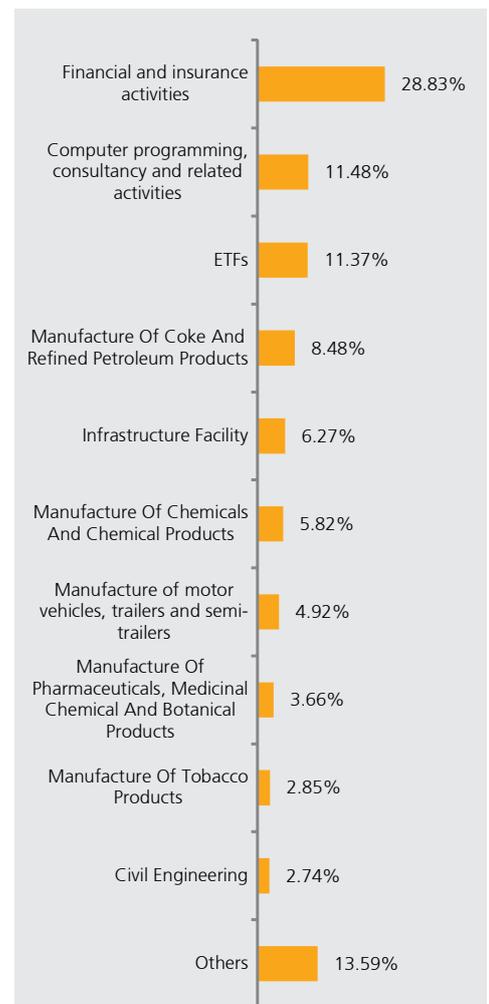
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.07%
INFOSYS LIMITED	6.29%
HDFC BANK LTD.FV-2	5.91%
ICICI BANK LTD.FV-2	5.14%
HDFC LTD FV 2	4.28%
TATA CONSULTANCY SERVICES LTD.	4.00%
HINDUSTAN LEVER LTD.	3.04%
ITC - FV 1	2.85%
LARSEN&TUBRO	2.74%
KOTAK MAHINDRA BANK LIMITED_FV5	2.67%
BAJAJ FINANCE LIMITED	2.26%
ASIAN PAINTS LIMITEDFV-1	2.24%
BHARTI AIRTEL LIMITED	2.22%
STATE BANK OF INDIAFV-1	2.12%
MARUTI UDYOG LTD.	1.88%
AXIS BANK LIMITEDFV-2	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.62%
TITAN COMPANY LIMITED	1.49%
BAJAJ FINSERV LIMITED	1.38%
NTPC LIMITED	1.16%
MAHINDRA & MAHINDRA LTD.-FV5	1.04%
POWER GRID CORP OF INDIA LTD	0.96%
INDUSIND BANK LIMITED	0.89%
DIVIS LABORATORIES LIMITED	0.85%
SBI LIFE INSURANCE COMPANY LIMITED	0.84%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
TATA MOTORS LTD.FV-2	0.80%
ULTRATECH CEMCO LTD	0.77%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.71%
MAX FINANCIAL SERVICES LIMITED	0.69%
INDRAPRASTHA GAS LIMITED	0.66%
CIPLA LTD.	0.65%
HCL TECHNOLOGIES LIMITED	0.64%
ASHOK LEYLAND LIMITED	0.63%
SBI CARDS & PAYMENTS SERVICES LTD	0.59%
TATA MOTORS LTD-DVR	0.57%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.57%
TATA IRON & STEEL COMPANY LTD	0.56%
TVS MOTOR COMPANY LIMITED	0.55%
UPL LIMITED	0.53%
DR. REDDY LABORATORIES	0.53%
TRENT LTD	0.49%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.44%
BHARAT PETROLEUM CORP. LTD.	0.41%
BAJAJ AUTO LTD	0.39%
ONGCFV-5	0.39%
NESTLE INDIA LIMITED	0.38%
APOLLO TYRES LIMITED	0.37%
JUBILANT FOODWORKS LIMITED	0.36%
TATA POWER CO. LTD.FV-1	0.34%
RESTAURANT BRANDS ASIA LIMITED	0.34%
WIPRO	0.30%
HERO MOTOCORP LIMITED	0.29%
TECH MAHINDRA LIMITEDFV-5	0.25%
UNITED BREWERIES LIMITED	0.24%
UNITED SPIRITS LIMITED	0.23%
BHARAT FORGE	0.20%
VOLTAS LTD	0.20%
PETRONET LNG LIMITED	0.15%
SHREE CEMENTS LIMITED	0.13%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.07%
Equity Total	83.79%
SBI-ETF Nifty Bank	3.82%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	2.99%
Nippon India ETF Bank Bees	2.85%
ICICI PRUDENTIAL IT ETF	1.71%
ETFs	11.37%
Money Market Total	5.34%
Current Assets	-0.50%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹34.7233

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 2,131.94 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.59%	8.73%
Last 6 Months	-1.03%	-1.05%
Last 1 Year	7.01%	8.85%
Last 2 Years	23.23%	24.48%
Last 3 Years	15.07%	15.56%
Since Inception	10.42%	9.89%

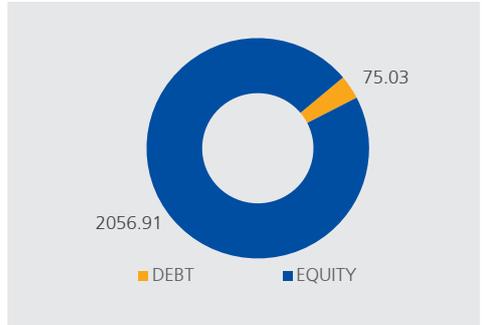
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

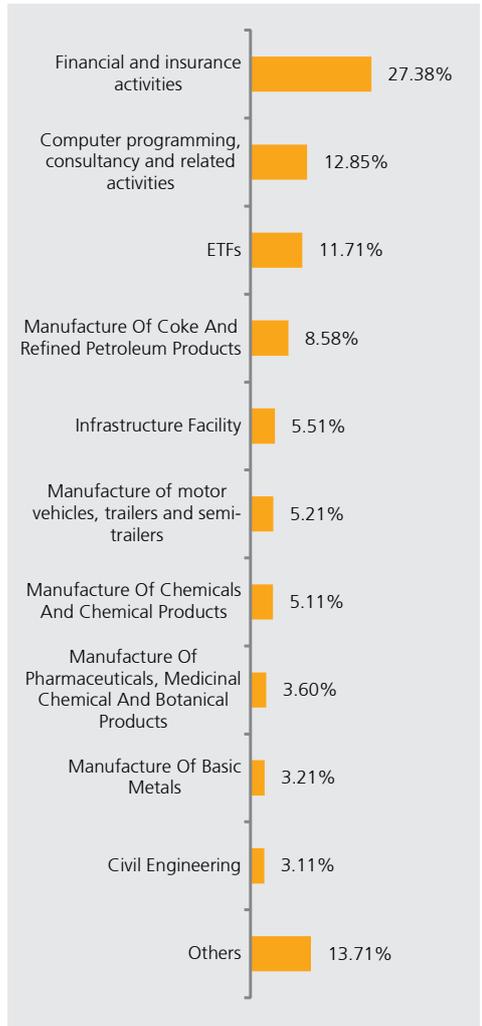
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.58%
INFOSYS LIMITED	7.06%
ICICI BANK LTD.FV-2	5.71%
HDFC BANK LTD.FV-2	5.51%
HDFC LTD FV 2	4.18%
TATA CONSULTANCY SERVICES LTD.	3.54%
LARSEN&TUBRO	3.11%
HINDUSTAN LEVER LTD.	2.90%
ITC - FV 1	2.85%
KOTAK MAHINDRA BANK LIMITED_FV5	2.73%
BAJAJ FINANCE LIMITED	2.25%
ASIAN PAINTS LIMITEDFV-1	2.21%
BHARTI AIRTEL LIMITED	2.19%
AXIS BANK LIMITEDFV-2	1.88%
BAJAJ FINSERV LIMITED	1.67%
TATA IRON & STEEL COMPANY LTD	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.55%
STATE BANK OF INDIAFV-1	1.48%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
TITAN COMPANY LIMITED	1.40%
NTPC LIMITED	1.33%
MARUTI UDYOG LTD.	1.32%
HINDALCO INDUSTRIES LTD FV RE 1	1.20%
TATA MOTORS LTD.FV-2	1.19%
TECH MAHINDRA LIMITEDFV-5	0.98%
SBI LIFE INSURANCE COMPANY LIMITED	0.86%
HCL TECHNOLOGIES LIMITED	0.86%
TATA MOTORS LTD-DVR	0.84%
ULTRATECH CEMCO LTD	0.83%
DIVIS LABORATORIES LIMITED	0.80%
DR. REDDY LABORATORIES	0.64%
BRITANNIA INDUSTRIES LTD	0.62%
CIPLA LTD.	0.61%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.61%
JUBILANT FOODWORKS LIMITED	0.55%
TRENT LTD	0.54%
LIC HOUSING FINANCE LIMITED	0.52%
TATA POWER CO. LTD.FV-1	0.50%
BAJAJ AUTO LTD	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
SBI CARDS & PAYMENTS SERVICES LTD	0.42%
COFORGE LIMITED	0.41%
TATA CONSUMER PRODUCTS LIMITED	0.41%
ASHOK LEYLAND LIMITED	0.41%
INDRAPRASTHA GAS LIMITED	0.40%
AMBUJA CEMENTS LIMITED	0.39%
BHARAT FORGE	0.36%
POWER GRID CORP OF INDIA LTD	0.35%
RESTAURANT BRANDS ASIA LIMITED	0.35%
HERO MOTOCORP LIMITED	0.33%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.30%
VOLTAS LTD	0.28%
JINDAL STEEL & POWER LTD.	0.26%
ONGCFV-5	0.22%
INDUSIND BANK LIMITED	0.17%
JSW STEEL LIMITED	0.14%
Equity Total	84.77%
SBI-ETF Nifty Bank	5.11%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.20%
ICICI PRUDENTIAL IT ETF	2.40%
ETFs	11.71%
Money Market Total	2.87%
Current Assets	0.65%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹33.5112

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29 July, 22: ₹ 309.00 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.99%	9.01%
Last 6 Months	0.92%	1.76%
Last 1 Year	14.16%	17.10%
Last 2 Years	23.73%	25.37%
Last 3 Years	19.15%	18.05%
Since Inception	10.11%	9.71%

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

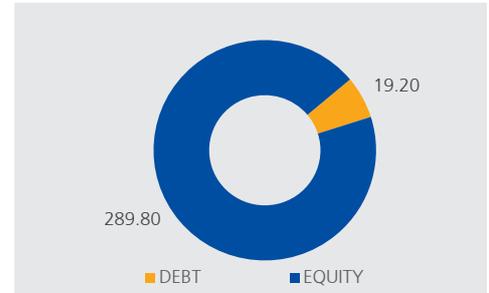
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

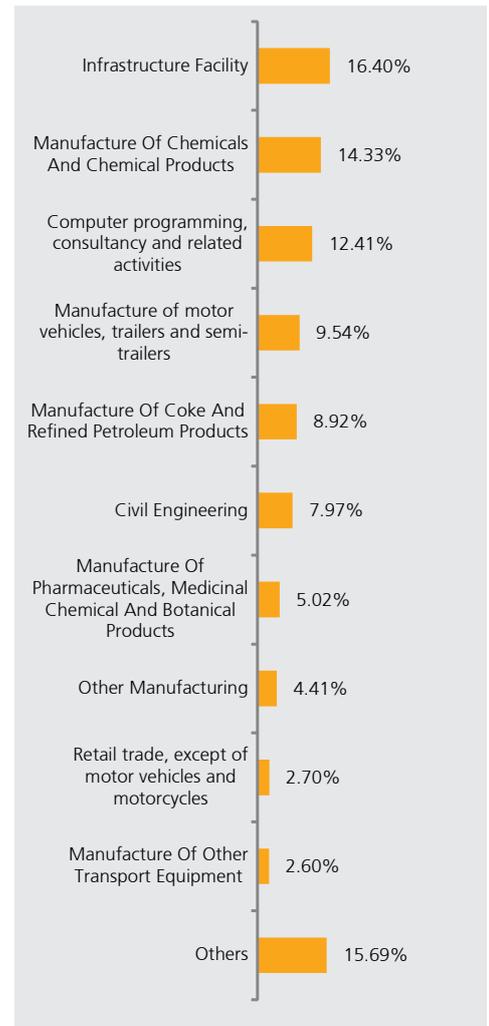
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.18%
LARSEN&TUBRO	7.97%
HINDUSTAN LEVER LTD.	7.61%
BHARTI AIRTEL LIMITED	6.50%
INFOSYS LIMITED	5.77%
MARUTI UDYOG LTD.	5.59%
ASIAN PAINTS LIMITEDFV-1	5.20%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.02%
TITAN COMPANY LIMITED	4.41%
TATA CONSULTANCY SERVICES LTD.	3.99%
MAHINDRA & MAHINDRA LTD.-FV5	3.95%
NTPC LIMITED	3.55%
POWER GRID CORP OF INDIA LTD	3.07%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.04%
AVENUE SUPERMARTS LIMITED	2.70%
JSW STEEL LIMITED	2.29%
ULTRATECH CEMCO LTD	2.25%
COAL INDIA LIMITED	1.83%
BAJAJ AUTO LTD	1.72%
NESTLE INDIA LIMITED	1.69%
ONGCFV-5	1.23%
WIPRO	1.11%
HCL TECHNOLOGIES LIMITED	1.08%
GRASIM INDUSTRIES LTD.	1.08%
HERO MOTOCORP LIMITED	0.49%
COFORGE LIMITED	0.46%
INDIAN OIL CORPORATION LIMITED	0.45%
DABUR INDIA LTD.	0.44%
EICHER MOTORS LIMITED	0.39%
BHARAT PETROLEUM CORP. LTD.	0.30%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	93.79%
Money Market Total	7.34%
Current Assets	-1.12%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹19.6656

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 770.46 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	0-20	-
MMI / Others	0-20	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	8.89%	8.73%
Last 6 Months	0.11%	-1.05%
Last 1 Year	9.21%	8.85%
Last 2 Years	20.45%	24.48%
Last 3 Years	14.52%	15.56%
Since Inception	11.06%	14.44%

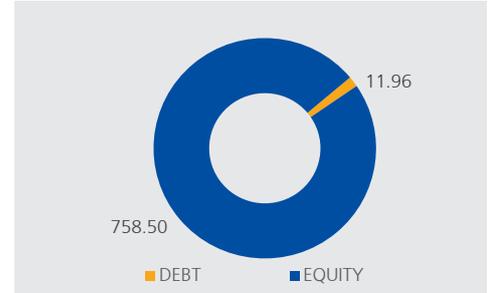
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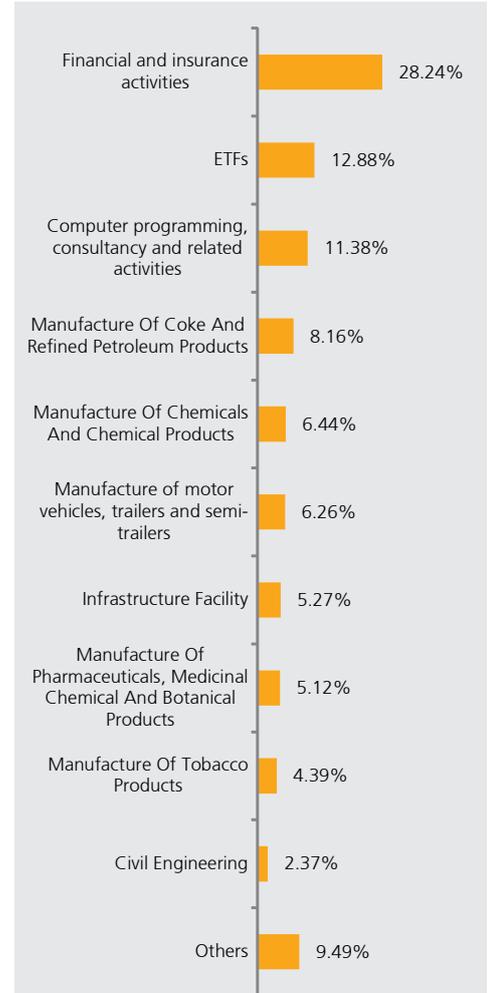
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.16%
HDFC BANK LTD.FV-2	6.95%
INFOSYS LIMITED	6.04%
ICICI BANK LTD.FV-2	5.34%
ITC - FV 1	4.39%
HDFC LTD FV 2	4.09%
TATA CONSULTANCY SERVICES LTD.	4.00%
HINDUSTAN LEVER LTD.	3.10%
STATE BANK OF INDIAFV-1	2.87%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.54%
KOTAK MAHINDRA BANK LIMITED_FV5	2.43%
LARSEN&TUBRO	2.37%
MARUTI UDYOG LTD.	2.31%
BHARTI AIRTEL LIMITED	2.29%
BAJAJ FINANCE LIMITED	2.22%
TATA MOTORS LTD.FV-2	2.09%
ASIAN PAINTS LIMITEDFV-1	2.02%
TITAN COMPANY LIMITED	1.78%
MAHINDRA & MAHINDRA LTD.-FV5	1.45%
AXIS BANK LIMITEDFV-2	1.39%
NTPC LIMITED	1.09%
TATA CONSUMER PRODUCTS LIMITED	1.03%
POWER GRID CORP OF INDIA LTD	0.97%
DIVIS LABORATORIES LIMITED	0.95%
CIPLA LTD.	0.92%
INDUSIND BANK LIMITED	0.89%
BAJAJ FINSERV LIMITED	0.87%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
PIDILITE INDUSTRIES LIMITED	0.78%
SBI LIFE INSURANCE COMPANY LIMITED	0.75%
DR. REDDY LABORATORIES	0.71%
COFORGE LIMITED	0.69%
AVENUE SUPERMARTS LIMITED	0.61%
TVS MOTOR COMPANY LIMITED	0.58%
INDRAPRASTHA GAS LIMITED	0.56%
APOLLO TYRES LIMITED	0.55%
UPL LIMITED	0.53%
ULTRATECH CEMCO LTD	0.51%
TATA IRON & STEEL COMPANY LTD	0.50%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.44%
VOLTAS LTD	0.41%
ASHOK LEYLAND LIMITED	0.41%
WIPRO	0.40%
BAJAJ AUTO LTD	0.39%
HERO MOTOCORP LIMITED	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
TECH MAHINDRA LIMITEDFV-5	0.25%
UNITED BREWERIES LIMITED	0.24%
UNITED SPIRITS LIMITED	0.23%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.10%
Equity Total	85.56%
SBI-ETF Nifty Bank	4.74%
Nippon India ETF Bank Bees	3.25%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.04%
ICICI PRUDENTIAL IT ETF	1.85%
ETFs	12.88%
Money Market Total	3.27%
Current Assets	-1.72%
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 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹38.8823

Inception Date: 09th August 2004

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

AUM as on 29 July, 22: ₹ 102.34 Crs.

Modified Duration of Debt Portfolio: 4.74 years

YTM of Debt Portfolio: 7.07%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	23
Gsec / Debt	60-100	75
MMI / Others	00-25	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.68%	2.56%
Last 6 Months	0.07%	-0.03%
Last 1 Year	4.12%	3.35%
Last 2 Years	6.79%	7.02%
Last 3 Years	7.06%	8.19%
Since Inception	7.84%	7.90%

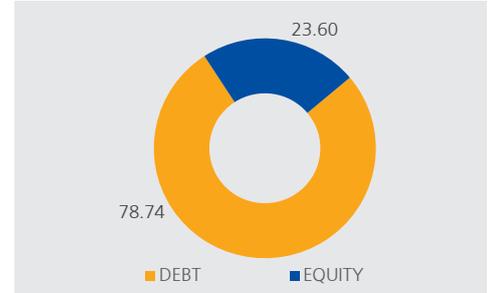
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

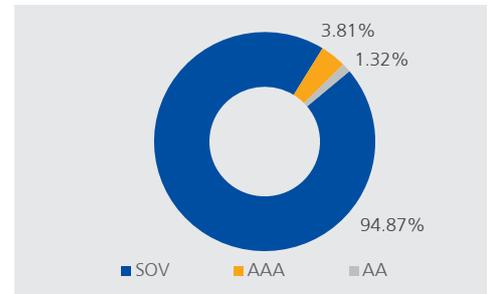
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	1.31%
6.75% PCHFL NCD 26-09-2031	1.01%
Bonds/Debtentures Total	2.31%
6.54% GOI 17.01.2032	16.98%
7.17% GOI 08-01-2028	10.44%
7.68% GOI CG 15-12-2023	8.33%
6.79% GOI CG 15-05-2027	7.47%
6.10% GOI CG 12-07-2031	6.96%
5.63% GOI CG 12-04-2026	4.38%
8.08% GOI 2022	3.54%
7.26% GOI 14-01-2029	3.19%
6.99% GOI CG 15-12-2051	3.11%
8.93% SGOK SDL 2022	2.96%
GSEC STRIP 15.12.2024	2.19%
5.74% GOI 15.11.2026	1.87%
6.95% GOI 16.12.2061	0.93%
7.59% GOI CG 20-03-2029	0.02%
Gilts Total	72.36%
RELIANCE INDUSTRIES LTD.	2.28%
HDFC BANK LTD.FV-2	1.92%
ICICI BANK LTD.FV-2	1.83%
INFOSYS LIMITED	1.68%
TATA CONSULTANCY SERVICES LTD.	1.03%
ITC - FV 1	0.92%
HDFC LTD FV 2	0.86%
MARUTI UDYOG LTD.	0.81%
LARSEN&TUBRO	0.69%
ASIAN PAINTS LIMITEDFV-1	0.67%
BAJAJ FINANCE LIMITED	0.64%
TATA MOTORS LTD.FV-2	0.63%
HINDUSTAN LEVER LTD.	0.62%
STATE BANK OF INDIAFV-1	0.61%
AXIS BANK LIMITEDFV-2	0.58%
BHARTI AIRTEL LIMITED	0.54%
ULTRATECH CEMCO LTD	0.50%
MAHINDRA & MAHINDRA LTD.-FV5	0.47%
BAJAJ AUTO LTD	0.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.45%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
TITAN COMPANY LIMITED	0.37%
POWER GRID CORP OF INDIA LTD	0.30%
HERO MOTOCORP LIMITED	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.28%
BAJAJ FINSERV LIMITED	0.28%
CIPLA LTD.	0.26%
NTPC LIMITED	0.25%
TATA IRON & STEEL COMPANY LTD	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.21%
SBI LIFE INSURANCE COMPANY LIMITED	0.19%
TATA CONSUMER PRODUCTS LIMITED	0.18%
DR. REDDY LABORATORIES	0.18%
DIVIS LABORATORIES LIMITED	0.17%
NESTLE INDIA LIMITED	0.16%
WIPRO	0.14%
UPL LIMITED	0.14%
HCL TECHNOLOGIES LIMITED	0.13%
COAL INDIA LIMITED	0.12%
BRITANNIA INDUSTRIES LTD	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
GRASIM INDUSTRIES LTD.	0.12%
TECH MAHINDRA LIMITEDFV-5	0.10%
EICHER MOTORS LIMITED	0.05%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	23.06%
Money Market Total	1.60%
Current Assets	0.68%
Total	100.00%

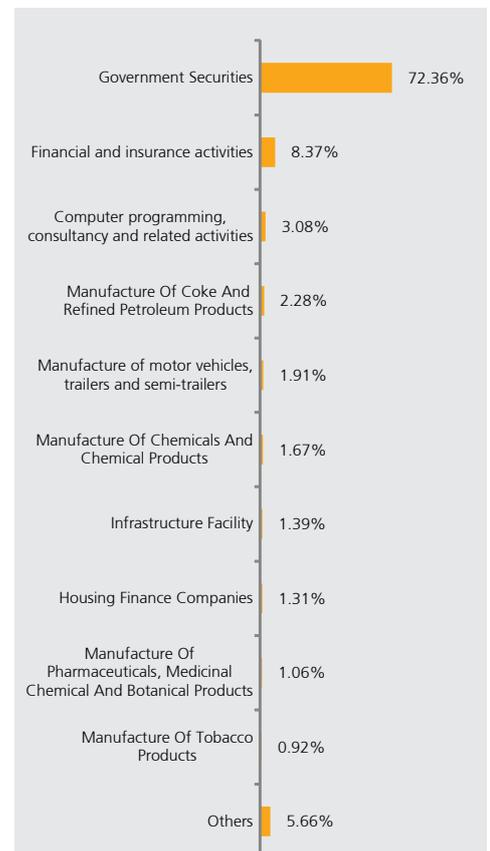
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹22.5151
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 July, 22: ₹ 140.44 Crs.
Modified Duration of Debt Portfolio:
 0.61 years
YTM of Debt Portfolio: 5.21%

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	0.30%	0.34%
Last 6 Months	1.31%	1.94%
Last 1 Year	2.49%	3.77%
Last 2 Years	2.32%	3.60%
Last 3 Years	2.92%	4.22%
Since Inception	5.91%	6.74%

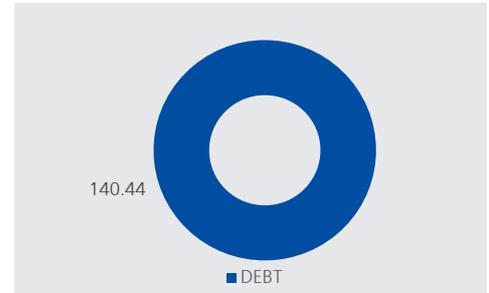
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

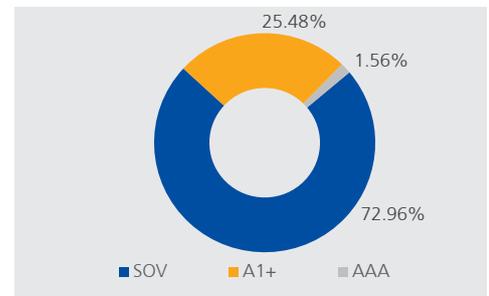
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.62%
Current Assets	-0.62%
Total	100.00%

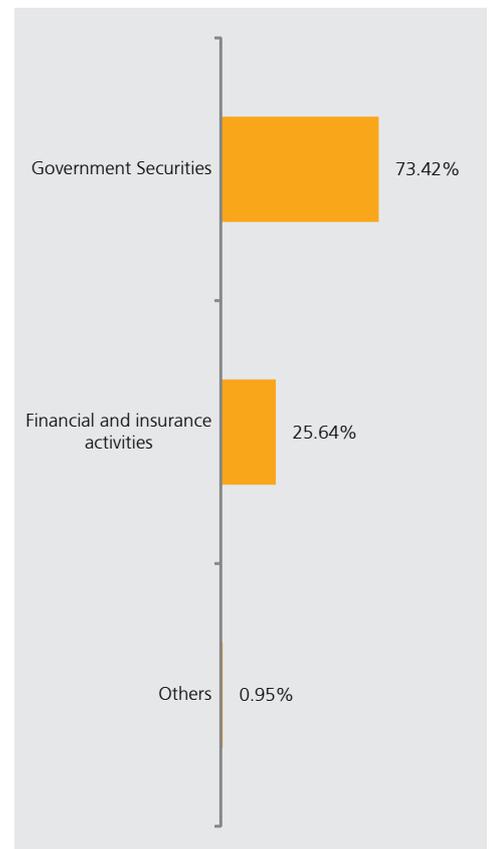
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹26.7504
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 July, 22: ₹ 227.98 Crs.
Modified Duration of Debt Portfolio: 4.64 years
YTM of Debt Portfolio: 6.85%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	81
MMI / Others	00-25	19

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.87%	1.02%
Last 6 Months	-0.11%	-0.02%
Last 1 Year	1.78%	1.71%
Last 2 Years	2.06%	2.75%
Last 3 Years	4.81%	5.83%
Since Inception	7.21%	7.73%

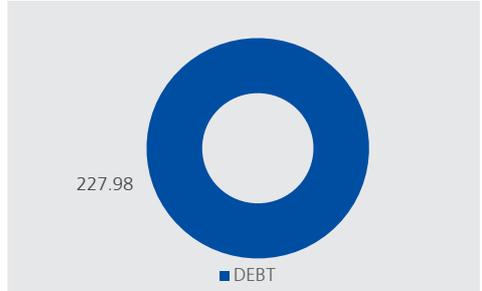
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

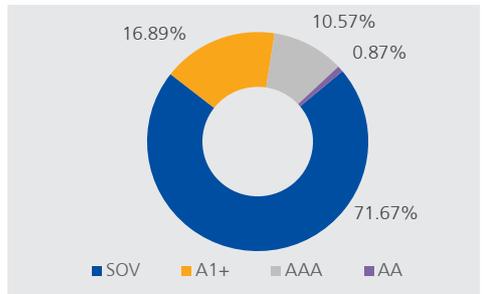
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.63%
6.43% HDFC NCD 29-09-2025 Y-001	1.94%
6.75% PCHFL NCD 26-09-2031	0.86%
7.75% PFC NCD 11-06-2030 SR 203-B	0.40%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.11%
Bonds/Debentures Total	9.94%
6.54% GOI 17.01.2032	21.58%
7.17% GOI 08-01-2028	13.04%
6.10% GOI CG 12-07-2031	8.81%
6.79% GOI CG 15-05-2027	8.46%
7.59% GOI CG 20-03-2029	5.13%
6.99% GOI CG 15-12-2051	3.75%
7.26% GOI 14-01-2029	2.82%
GSEC STRIP 15.12.2024	2.13%
6.95% GOI 16.12.2061	0.93%
GSEC STRIP 15.06.2029	0.67%
GSEC STRIP 15.12.2029	0.64%
GSEC STRIP 17.06.2028	0.64%
GSEC STRIP 17.12.2028	0.61%
GSEC STRIP 16.06.2028	0.60%
GSEC STRIP 16.12.2028	0.57%
8.08% GOI 2022	0.44%
Gilts Total	70.82%
Money Market Total	18.06%
Current Assets	1.18%
Total	100.00%

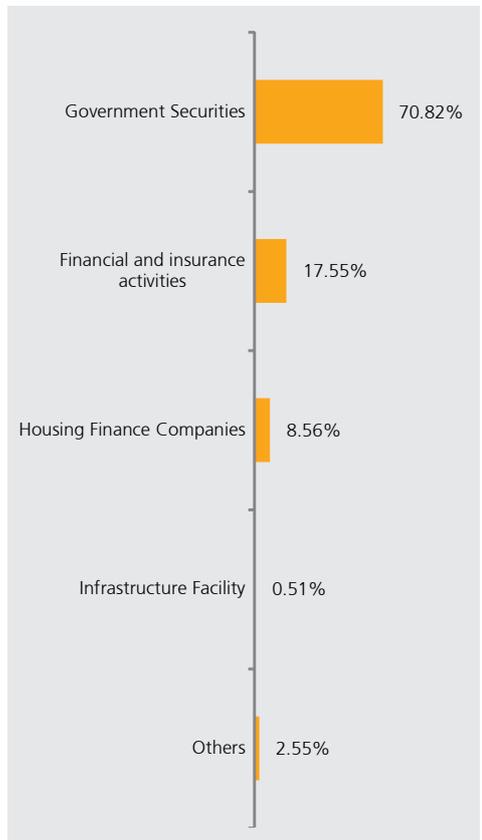
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹93.8442

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 84.60 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.45%	8.73%
Last 6 Months	-1.07%	-1.05%
Last 1 Year	7.72%	8.85%
Last 2 Years	23.45%	24.48%
Last 3 Years	15.12%	15.56%
Since Inception	13.26%	13.94%

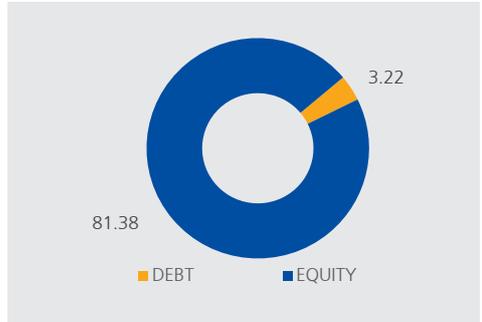
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

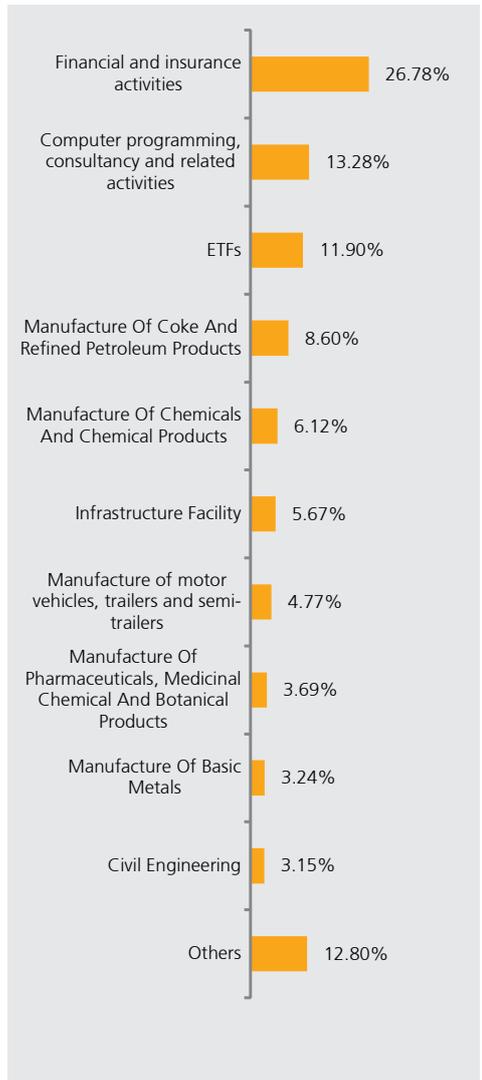
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.60%
INFOSYS LIMITED	7.03%
HDFC BANK LTD.FV-2	5.90%
ICICI BANK LTD.FV-2	5.59%
TATA CONSULTANCY SERVICES LTD.	3.63%
HDFC LTD FV 2	3.17%
LARSEN&TUBRO	3.15%
HINDUSTAN LEVER LTD.	2.91%
ITC - FV 1	2.71%
KOTAK MAHINDRA BANK LIMITED_FV5	2.53%
BHARTI AIRTEL LIMITED	2.48%
BAJAJ FINANCE LIMITED	2.26%
ASIAN PAINTS LIMITEDFV-1	2.22%
TATA MOTORS LTD.FV-2	1.92%
AXIS BANK LIMITEDFV-2	1.91%
BAJAJ FINSERV LIMITED	1.84%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.64%
TATA IRON & STEEL COMPANY LTD	1.52%
STATE BANK OF INDIAFV-1	1.49%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
MARUTI UDYOG LTD.	1.37%
NTPC LIMITED	1.22%
HINDALCO INDUSTRIES LTD FV RE 1	1.20%
TITAN COMPANY LIMITED	1.16%
TECH MAHINDRA LIMITEDFV-5	1.08%
HCL TECHNOLOGIES LIMITED	0.97%
SBI LIFE INSURANCE COMPANY LIMITED	0.88%
CIPLA LTD.	0.87%
ULTRATECH CEMCO LTD	0.83%
POWER GRID CORP OF INDIA LTD	0.76%
DR. REDDY LABORATORIES	0.71%
BRITANNIA INDUSTRIES LTD	0.66%
VOLTAS LTD	0.64%
SBI CARDS & PAYMENTS SERVICES LTD	0.58%
INDRAPRASTHA GAS LIMITED	0.54%
SRF LIMITED	0.52%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.52%
JSW STEEL LIMITED	0.52%
LIC HOUSING FINANCE LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.48%
BAJAJ AUTO LTD	0.48%
UPL LIMITED	0.48%
DIVIS LABORATORIES LIMITED	0.47%
JUBILANT FOODWORKS LIMITED	0.43%
COFORGE LIMITED	0.39%
BHARAT FORGE	0.38%
UNITED SPIRITS LIMITED	0.35%
HERO MOTOCORP LIMITED	0.33%
AMBUJA CEMENTS LIMITED	0.26%
NESTLE INDIA LIMITED	0.25%
WIPRO	0.19%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.18%
INDUSIND BANK LIMITED	0.11%
Equity Total	84.29%
SBI-ETF Nifty Bank	4.56%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.84%
ICICI PRUDENTIAL IT ETF	1.83%
Nippon India ETF Bank Bees	1.67%
ETFs	11.90%
Money Market Total	2.80%
Current Assets	1.00%
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 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹42.4646

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 630.98 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.41%	8.73%
Last 6 Months	-1.50%	-1.05%
Last 1 Year	7.20%	8.85%
Last 2 Years	23.20%	24.48%
Last 3 Years	15.09%	15.56%
Since Inception	10.77%	9.89%

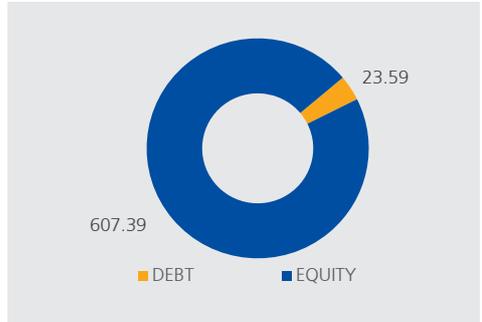
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

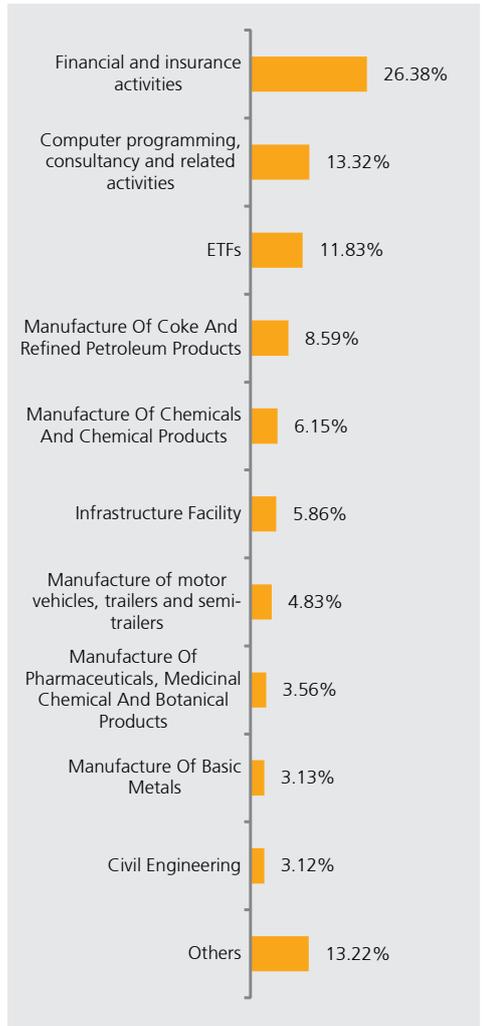
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.59%
INFOSYS LIMITED	7.07%
HDFC BANK LTD.FV-2	5.89%
ICICI BANK LTD.FV-2	5.47%
TATA CONSULTANCY SERVICES LTD.	3.73%
LARSEN&TUBRO	3.12%
HDFC LTD FV 2	3.11%
HINDUSTAN LEVER LTD.	2.90%
ITC - FV 1	2.85%
BHARTI AIRTEL LIMITED	2.54%
KOTAK MAHINDRA BANK LIMITED_FV5	2.53%
BAJAJ FINANCE LIMITED	2.25%
ASIAN PAINTS LIMITEDFV-1	2.21%
TATA MOTORS LTD.FV-2	2.03%
AXIS BANK LIMITEDFV-2	1.93%
BAJAJ FINSERV LIMITED	1.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.57%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
STATE BANK OF INDIAFV-1	1.45%
TATA IRON & STEEL COMPANY LTD	1.39%
MARUTI UDYOG LTD.	1.33%
NTPC LIMITED	1.20%
HINDALCO INDUSTRIES LTD FV RE 1	1.19%
TITAN COMPANY LIMITED	1.13%
TECH MAHINDRA LIMITEDFV-5	1.04%
HCL TECHNOLOGIES LIMITED	0.96%
ULTRATECH CEMCO LTD	0.83%
CIPLA LTD.	0.78%
SBI LIFE INSURANCE COMPANY LIMITED	0.78%
DR. REDDY LABORATORIES	0.71%
BRITANNIA INDUSTRIES LTD	0.65%
SBI CARDS & PAYMENTS SERVICES LTD	0.59%
TATA POWER CO. LTD.FV-1	0.57%
UPL LIMITED	0.57%
JSW STEEL LIMITED	0.56%
LIC HOUSING FINANCE LIMITED	0.53%
POWER GRID CORP OF INDIA LTD	0.53%
DIVIS LABORATORIES LIMITED	0.49%
JUBILANT FOODWORKS LIMITED	0.48%
SRF LIMITED	0.48%
BAJAJ AUTO LTD	0.47%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
NESTLE INDIA LIMITED	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
VOLTAS LTD	0.45%
INDRAPRASTHA GAS LIMITED	0.43%
AMBUJA CEMENTS LIMITED	0.39%
COFORGE LIMITED	0.38%
BHARAT FORGE	0.37%
UNITED SPIRITS LIMITED	0.35%
HERO MOTOCORP LIMITED	0.33%
ONGCFV-5	0.26%
WIPRO	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
INDUSIND BANK LIMITED	0.11%
Equity Total	84.43%
SBI-ETF Nifty Bank	4.56%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.21%
ICICI PRUDENTIAL IT ETF	1.68%
Nippon India ETF Bank Bees	1.38%
ETFs	11.83%
Money Market Total	2.79%
Current Assets	0.94%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹46.2287

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 54.90 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.41%	8.73%
Last 6 Months	-1.58%	-1.05%
Last 1 Year	7.06%	8.85%
Last 2 Years	23.01%	24.48%
Last 3 Years	14.78%	15.56%
Since Inception	10.46%	10.41%

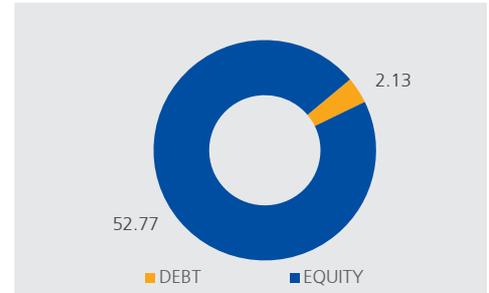
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

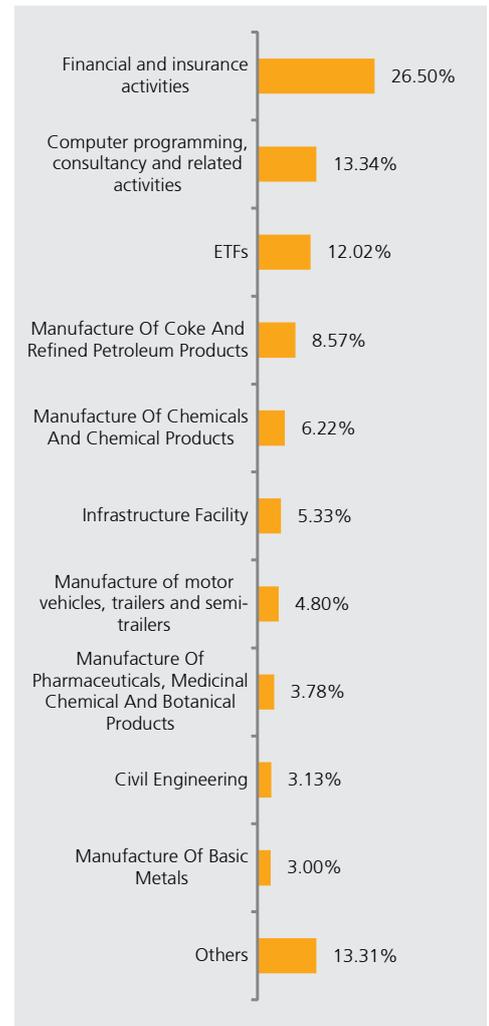
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.57%
INFOSYS LIMITED	7.06%
HDFC BANK LTD.FV-2	5.88%
ICICI BANK LTD.FV-2	5.48%
TATA CONSULTANCY SERVICES LTD.	3.73%
LARSEN&TUBRO	3.13%
HDFC LTD FV 2	2.99%
HINDUSTAN LEVER LTD.	2.90%
ITC - FV 1	2.65%
KOTAK MAHINDRA BANK LIMITED_FV5	2.52%
BHARTI AIRTEL LIMITED	2.49%
BAJAJ FINANCE LIMITED	2.25%
ASIAN PAINTS LIMITEDFV-1	2.21%
TATA MOTORS LTD.FV-2	1.98%
AXIS BANK LIMITEDFV-2	1.93%
BAJAJ FINSERV LIMITED	1.90%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.75%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
STATE BANK OF INDIAFV-1	1.47%
MARUTI UDYOG LTD.	1.35%
TATA IRON & STEEL COMPANY LTD	1.26%
HINDALCO INDUSTRIES LTD FV RE 1	1.22%
NTPC LIMITED	1.21%
TITAN COMPANY LIMITED	1.14%
TECH MAHINDRA LIMITEDFV-5	1.06%
HCL TECHNOLOGIES LIMITED	0.96%
ULTRATECH CEMCO LTD	0.83%
SBI LIFE INSURANCE COMPANY LIMITED	0.83%
CIPLA LTD.	0.82%
DR. REDDY LABORATORIES	0.71%
BRITANNIA INDUSTRIES LTD	0.69%
SBI CARDS & PAYMENTS SERVICES LTD	0.62%
UPL LIMITED	0.61%
POWER GRID CORP OF INDIA LTD	0.57%
JSW STEEL LIMITED	0.52%
LIC HOUSING FINANCE LIMITED	0.51%
JUBILANT FOODWORKS LIMITED	0.51%
NESTLE INDIA LIMITED	0.50%
SRF LIMITED	0.50%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.49%
VOLTAS LTD	0.48%
BAJAJ AUTO LTD	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
INDRAPRASTHA GAS LIMITED	0.46%
AMBUJA CEMENTS LIMITED	0.39%
COFORGE LIMITED	0.38%
BHARAT FORGE	0.37%
UNITED SPIRITS LIMITED	0.34%
HERO MOTOCORP LIMITED	0.33%
ONGCFV-5	0.23%
WIPRO	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.13%
INDUSIND BANK LIMITED	0.11%
Equity Total	84.10%
SBI-ETF Nifty Bank	4.55%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.21%
ICICI PRUDENTIAL IT ETF	1.79%
Nippon India ETF Bank Bees	1.47%
ETFs	12.02%
Money Market Total	3.02%
Current Assets	0.86%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹40.8399

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 67.30 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.33%	8.73%
Last 6 Months	-1.56%	-1.05%
Last 1 Year	7.21%	8.85%
Last 2 Years	23.28%	24.48%
Last 3 Years	15.12%	15.56%
Since Inception	9.71%	9.62%

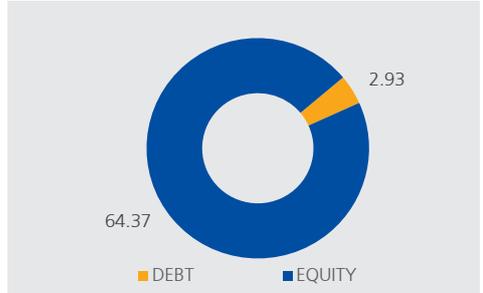
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

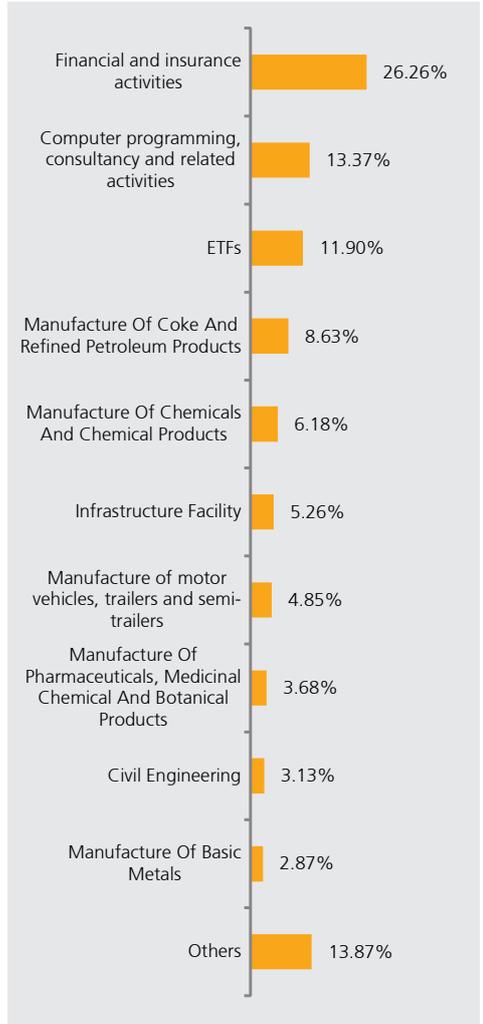
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.63%
INFOSYS LIMITED	7.11%
HDFC BANK LTD.FV-2	5.92%
ICICI BANK LTD.FV-2	5.58%
TATA CONSULTANCY SERVICES LTD.	3.75%
LARSEN&TUBRO	3.13%
HINDUSTAN LEVER LTD.	2.91%
ITC - FV 1	2.85%
HDFC LTD FV 2	2.78%
KOTAK MAHINDRA BANK LIMITED_FV5	2.54%
BHARTI AIRTEL LIMITED	2.49%
BAJAJ FINANCE LIMITED	2.26%
ASIAN PAINTS LIMITEDFV-1	2.21%
TATA MOTORS LTD.FV-2	2.05%
AXIS BANK LIMITEDFV-2	1.94%
BAJAJ FINSERV LIMITED	1.79%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.68%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
STATE BANK OF INDIAFV-1	1.45%
MARUTI UDYOG LTD.	1.33%
NTPC LIMITED	1.21%
TATA IRON & STEEL COMPANY LTD	1.20%
HINDALCO INDUSTRIES LTD FV RE 1	1.15%
TITAN COMPANY LIMITED	1.13%
TECH MAHINDRA LIMITEDFV-5	1.04%
HCL TECHNOLOGIES LIMITED	0.96%
ULTRATECH CEMCO LTD	0.83%
CIPLA LTD.	0.80%
SBI LIFE INSURANCE COMPANY LIMITED	0.79%
DR. REDDY LABORATORIES	0.71%
BRITANNIA INDUSTRIES LTD	0.66%
SBI CARDS & PAYMENTS SERVICES LTD	0.59%
UPL LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.54%
JSW STEEL LIMITED	0.52%
LIC HOUSING FINANCE LIMITED	0.50%
DIVIS LABORATORIES LIMITED	0.49%
JUBILANT FOODWORKS LIMITED	0.49%
SRF LIMITED	0.48%
NESTLE INDIA LIMITED	0.48%
BAJAJ AUTO LTD	0.47%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
VOLTAS LTD	0.46%
INDRAPRASTHA GAS LIMITED	0.43%
AMBUJA CEMENTS LIMITED	0.40%
COFORGE LIMITED	0.38%
BHARAT FORGE	0.37%
UNITED SPIRITS LIMITED	0.34%
HERO MOTOCORP LIMITED	0.33%
ONGCFV-5	0.24%
WIPRO	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.13%
INDUSIND BANK LIMITED	0.12%
Equity Total	83.75%
SBI-ETF Nifty Bank	4.58%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.21%
ICICI PRUDENTIAL IT ETF	1.70%
Nippon India ETF Bank Bees	1.41%
ETFs	11.90%
Money Market Total	3.30%
Current Assets	1.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹34.4819

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 19.48 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.30%	8.73%
Last 6 Months	-1.29%	-1.05%
Last 1 Year	7.50%	8.85%
Last 2 Years	23.39%	24.48%
Last 3 Years	15.39%	15.56%
Since Inception	10.36%	9.89%

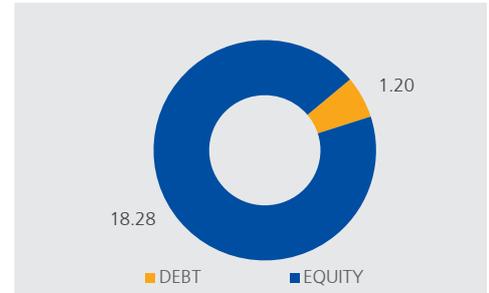
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

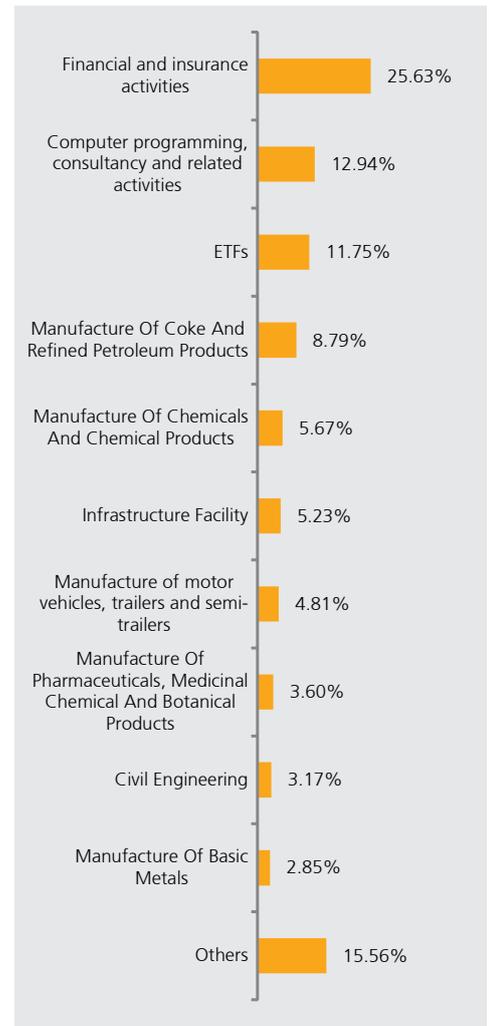
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.54%
INFOSYS LIMITED	6.92%
ICICI BANK LTD.FV-2	5.74%
HDFC BANK LTD.FV-2	5.24%
TATA CONSULTANCY SERVICES LTD.	3.62%
LARSEN&TUBRO	3.17%
HINDUSTAN LEVER LTD.	2.89%
ITC - FV 1	2.81%
HDFC LTD FV 2	2.64%
KOTAK MAHINDRA BANK LIMITED_FV5	2.56%
BHARTI AIRTEL LIMITED	2.51%
BAJAJ FINANCE LIMITED	2.25%
ASIAN PAINTS LIMITEDFV-1	2.21%
TATA MOTORS LTD.FV-2	2.04%
AXIS BANK LIMITEDFV-2	1.88%
BAJAJ FINSERV LIMITED	1.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.63%
STATE BANK OF INDIAFV-1	1.48%
MAHINDRA & MAHINDRA LTD.-FV5	1.45%
MARUTI UDYOG LTD.	1.32%
NTPC LIMITED	1.19%
TATA IRON & STEEL COMPANY LTD	1.16%
HINDALCO INDUSTRIES LTD FV RE 1	1.13%
TITAN COMPANY LIMITED	1.11%
TECH MAHINDRA LIMITEDFV-5	1.03%
SBI LIFE INSURANCE COMPANY LIMITED	0.86%
HCL TECHNOLOGIES LIMITED	0.86%
ULTRATECH CEMCO LTD	0.83%
CIPLA LTD.	0.77%
DR. REDDY LABORATORIES	0.71%
BRITANNIA INDUSTRIES LTD	0.64%
JUBILANT FOODWORKS LIMITED	0.58%
SBI CARDS & PAYMENTS SERVICES LTD	0.57%
JSW STEEL LIMITED	0.56%
UPL LIMITED	0.56%
POWER GRID CORP OF INDIA LTD	0.52%
LIC HOUSING FINANCE LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.49%
BAJAJ AUTO LTD	0.47%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
VOLTAS LTD	0.45%
INDRAPRASTHA GAS LIMITED	0.42%
AMBUJA CEMENTS LIMITED	0.39%
NESTLE INDIA LIMITED	0.39%
COFORGE LIMITED	0.37%
BHARAT FORGE	0.36%
UNITED SPIRITS LIMITED	0.35%
HERO MOTOCORP LIMITED	0.33%
BHARAT PETROLEUM CORP. LTD.	0.24%
ONGCFV-5	0.24%
INDUSIND BANK LIMITED	0.17%
WIPRO	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	82.09%
SBI-ETF Nifty Bank	4.54%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.21%
ICICI PRUDENTIAL IT ETF	1.65%
Nippon India ETF Bank Bees	1.36%
ETFs	11.75%
Money Market Total	5.27%
Current Assets	0.88%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹33.9412

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 10.47 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.28%	8.73%
Last 6 Months	-1.39%	-1.05%
Last 1 Year	7.28%	8.85%
Last 2 Years	23.23%	24.48%
Last 3 Years	15.42%	15.56%
Since Inception	8.84%	8.53%

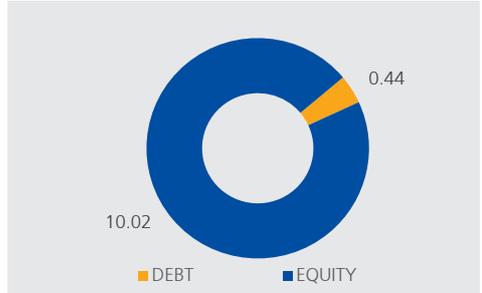
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

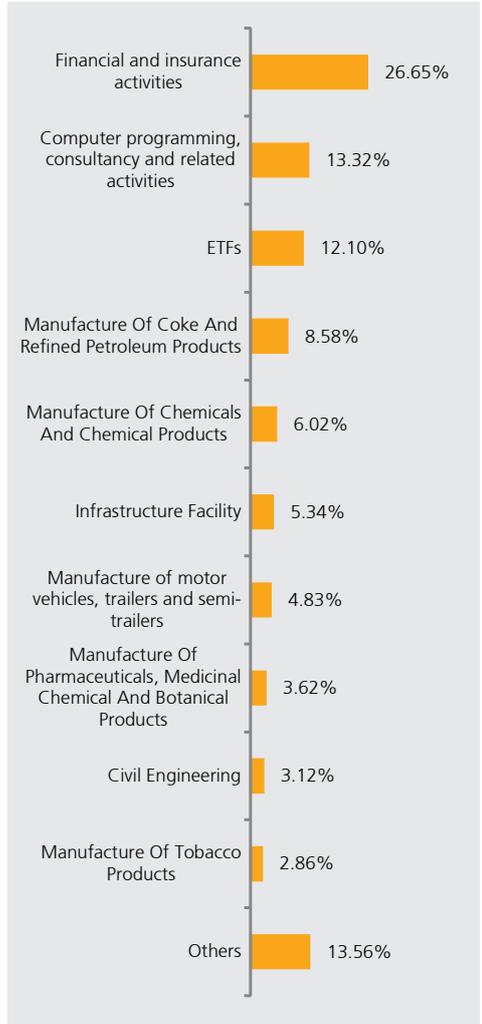
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.58%
INFOSYS LIMITED	7.06%
HDFC BANK LTD.FV-2	5.88%
ICICI BANK LTD.FV-2	5.50%
TATA CONSULTANCY SERVICES LTD.	3.72%
HDFC LTD FV 2	3.12%
LARSEN&TUBRO	3.12%
HINDUSTAN LEVER LTD.	2.89%
ITC - FV 1	2.86%
KOTAK MAHINDRA BANK LIMITED_FV5	2.52%
BHARTI AIRTEL LIMITED	2.49%
BAJAJ FINANCE LIMITED	2.25%
ASIAN PAINTS LIMITEDFV-1	2.21%
TATA MOTORS LTD.FV-2	2.02%
AXIS BANK LIMITEDFV-2	1.93%
BAJAJ FINSERV LIMITED	1.88%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.58%
MAHINDRA & MAHINDRA LTD.-FV5	1.47%
STATE BANK OF INDIAFV-1	1.46%
MARUTI UDYOG LTD.	1.34%
TATA IRON & STEEL COMPANY LTD	1.29%
NTPC LIMITED	1.21%
TITAN COMPANY LIMITED	1.13%
TECH MAHINDRA LIMITEDFV-5	1.04%
HINDALCO INDUSTRIES LTD FV RE 1	1.02%
HCL TECHNOLOGIES LIMITED	0.96%
SBI LIFE INSURANCE COMPANY LIMITED	0.85%
CIPLA LTD.	0.84%
ULTRATECH CEMCO LTD	0.83%
DR. REDDY LABORATORIES	0.71%
BRITANNIA INDUSTRIES LTD	0.70%
SBI CARDS & PAYMENTS SERVICES LTD	0.64%
POWER GRID CORP OF INDIA LTD	0.57%
JUBILANT FOODWORKS LIMITED	0.52%
JSW STEEL LIMITED	0.52%
SRF LIMITED	0.51%
LIC HOUSING FINANCE LIMITED	0.50%
NESTLE INDIA LIMITED	0.50%
DIVIS LABORATORIES LIMITED	0.49%
VOLTAS LTD	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
BAJAJ AUTO LTD	0.47%
INDRAPRASTHA GAS LIMITED	0.47%
UPL LIMITED	0.41%
AMBUJA CEMENTS LIMITED	0.39%
COFORGE LIMITED	0.38%
BHARAT FORGE	0.37%
UNITED SPIRITS LIMITED	0.35%
HERO MOTOCORP LIMITED	0.33%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.24%
ONGCFV-5	0.17%
WIPRO	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.13%
INDUSIND BANK LIMITED	0.11%
Equity Total	83.66%
SBI-ETF Nifty Bank	4.56%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.21%
ICICI PRUDENTIAL IT ETF	1.83%
Nippon India ETF Bank Bees	1.50%
ETFs	12.10%
Money Market Total	3.25%
Current Assets	0.99%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹34.7985

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 July, 22: ₹ 2.00 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	9.19%	8.73%
Last 6 Months	-1.28%	-1.05%
Last 1 Year	7.38%	8.85%
Last 2 Years	23.29%	24.48%
Last 3 Years	14.91%	15.56%
Since Inception	10.44%	9.89%

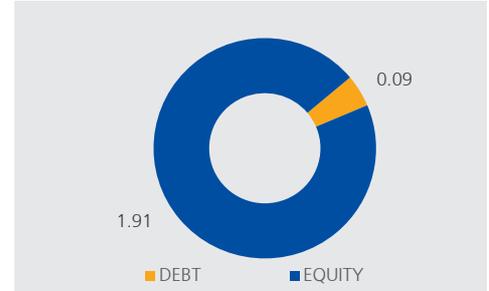
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

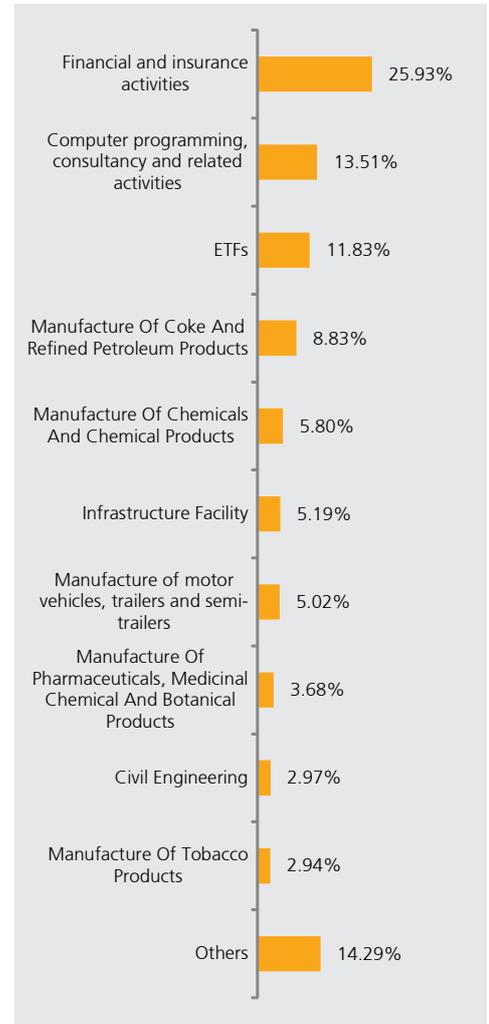
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.58%
INFOSYS LIMITED	7.25%
ICICI BANK LTD.FV-2	5.61%
HDFC BANK LTD.FV-2	5.40%
TATA CONSULTANCY SERVICES LTD.	3.76%
HINDUSTAN LEVER LTD.	3.01%
LARSEN&TUBRO	2.97%
ITC - FV 1	2.94%
HDFC LTD FV 2	2.73%
KOTAK MAHINDRA BANK LIMITED_FV5	2.57%
BHARTI AIRTEL LIMITED	2.39%
BAJAJ FINANCE LIMITED	2.23%
ASIAN PAINTS LIMITEDFV-1	2.22%
TATA MOTORS LTD.FV-2	2.14%
AXIS BANK LIMITEDFV-2	1.96%
BAJAJ FINSERV LIMITED	1.73%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.67%
STATE BANK OF INDIAFV-1	1.55%
MAHINDRA & MAHINDRA LTD.-FV5	1.52%
MARUTI UDYOG LTD.	1.36%
NTPC LIMITED	1.25%
TATA IRON & STEEL COMPANY LTD	1.19%
TITAN COMPANY LIMITED	1.16%
HINDALCO INDUSTRIES LTD FV RE 1	1.14%
TECH MAHINDRA LIMITEDFV-5	1.06%
HCL TECHNOLOGIES LIMITED	0.90%
SBI LIFE INSURANCE COMPANY LIMITED	0.86%
ULTRATECH CEMCO LTD	0.82%
CIPLA LTD.	0.80%
DR. REDDY LABORATORIES	0.72%
BRITANNIA INDUSTRIES LTD	0.64%
SBI CARDS & PAYMENTS SERVICES LTD	0.59%
JUBILANT FOODWORKS LIMITED	0.59%
JSW STEEL LIMITED	0.59%
UPL LIMITED	0.57%
POWER GRID CORP OF INDIA LTD	0.53%
LIC HOUSING FINANCE LIMITED	0.52%
DIVIS LABORATORIES LIMITED	0.50%
BAJAJ AUTO LTD	0.49%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.48%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
VOLTAS LTD	0.46%
INDRAPRASTHA GAS LIMITED	0.43%
AMBUJA CEMENTS LIMITED	0.41%
COFORGE LIMITED	0.40%
BHARAT FORGE	0.38%
UNITED SPIRITS LIMITED	0.35%
HERO MOTOCORP LIMITED	0.34%
NESTLE INDIA LIMITED	0.29%
BHARAT PETROLEUM CORP. LTD.	0.25%
ONGCFV-5	0.23%
INDUSIND BANK LIMITED	0.18%
WIPRO	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	83.44%
SBI-ETF Nifty Bank	4.56%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.21%
ICICI PRUDENTIAL IT ETF	1.70%
Nippon India ETF Bank Bees	1.37%
ETFs	11.83%
Money Market Total	3.39%
Current Assets	1.34%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 1 (ULIF03010/06/08LPUEQUY01121)

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹43.9255

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29 July, 22: ₹ 60.79 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	8.17%	9.01%
Last 6 Months	0.84%	1.76%
Last 1 Year	14.07%	17.10%
Last 2 Years	23.61%	25.37%
Last 3 Years	18.98%	18.05%
Since Inception	11.03%	9.09%

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

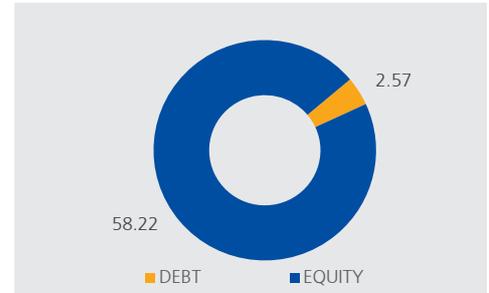
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

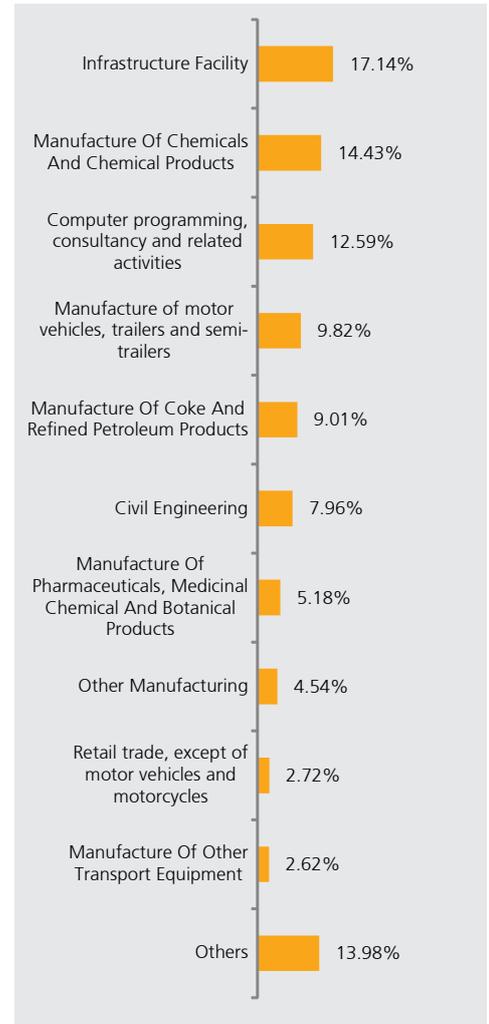
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.27%
LARSEN&TUBRO	7.96%
HINDUSTAN LEVER LTD.	7.67%
BHARTI AIRTEL LIMITED	6.56%
INFOSYS LIMITED	5.85%
MARUTI UDYOG LTD.	5.76%
ASIAN PAINTS LIMITEDFV-1	5.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	5.18%
TITAN COMPANY LIMITED	4.54%
MAHINDRA & MAHINDRA LTD.-FV5	4.07%
TATA CONSULTANCY SERVICES LTD.	3.99%
NTPC LIMITED	3.77%
POWER GRID CORP OF INDIA LTD	3.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.27%
AVENUE SUPERMARTS LIMITED	2.72%
JSW STEEL LIMITED	2.29%
ULTRATECH CEMCO LTD	2.27%
COAL INDIA LIMITED	1.95%
NESTLE INDIA LIMITED	1.82%
BAJAJ AUTO LTD	1.71%
ONGCFV-5	1.24%
WIPRO	1.17%
HCL TECHNOLOGIES LIMITED	1.11%
GRASIM INDUSTRIES LTD.	1.09%
HERO MOTOCORP LIMITED	0.52%
COFORGE LIMITED	0.47%
INDIAN OIL CORPORATION LIMITED	0.45%
DABUR INDIA LTD.	0.44%
EICHER MOTORS LIMITED	0.39%
BHARAT PETROLEUM CORP. LTD.	0.30%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.25%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	95.78%
Money Market Total	5.21%
Current Assets	-0.99%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹33.7374

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29 July, 22: ₹ 7.17 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.96%	9.01%
Last 6 Months	0.70%	1.76%
Last 1 Year	13.89%	17.10%
Last 2 Years	23.59%	25.37%
Last 3 Years	18.92%	18.05%
Since Inception	10.17%	9.71%

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

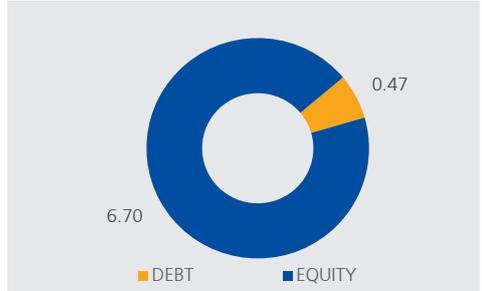
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

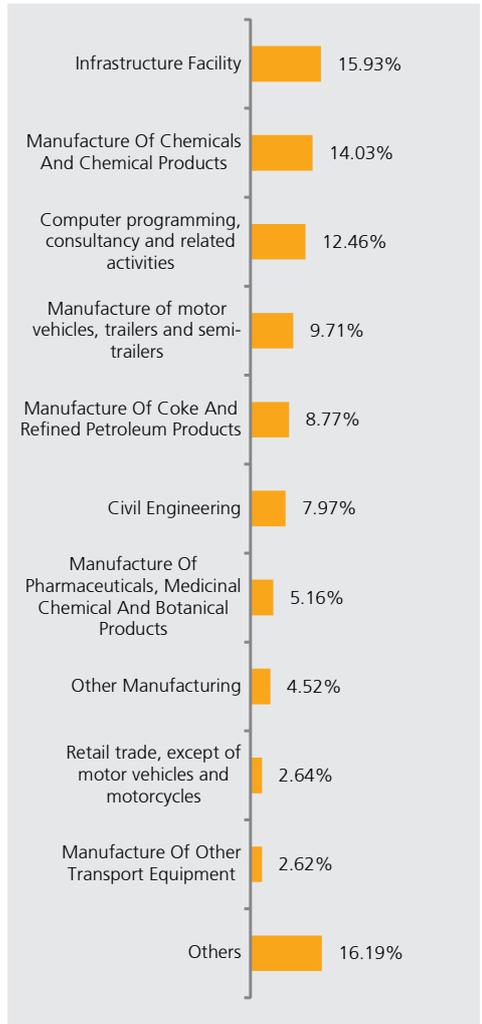
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.02%
LARSEN&TUBRO	7.97%
HINDUSTAN LEVER LTD.	7.45%
BHARTI AIRTEL LIMITED	6.37%
INFOSYS LIMITED	5.79%
MARUTI UDYOG LTD.	5.74%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.16%
ASIAN PAINTS LIMITEDFV-1	5.09%
TITAN COMPANY LIMITED	4.52%
TATA CONSULTANCY SERVICES LTD.	3.99%
MAHINDRA & MAHINDRA LTD.-FV5	3.98%
NTPC LIMITED	3.74%
POWER GRID CORP OF INDIA LTD	3.25%
AVENUE SUPERMARTS LIMITED	2.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.33%
JSW STEEL LIMITED	2.29%
ULTRATECH CEMCO LTD	2.20%
COAL INDIA LIMITED	1.93%
NESTLE INDIA LIMITED	1.75%
BAJAJ AUTO LTD	1.72%
ONGCFV-5	1.21%
WIPRO	1.14%
HCL TECHNOLOGIES LIMITED	1.09%
GRASIM INDUSTRIES LTD.	1.05%
HERO MOTOCORP LIMITED	0.51%
COFORGE LIMITED	0.45%
INDIAN OIL CORPORATION LIMITED	0.45%
DABUR INDIA LTD.	0.44%
EICHER MOTORS LIMITED	0.39%
BHARAT PETROLEUM CORP. LTD.	0.30%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.24%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	93.38%
Money Market Total	7.67%
Current Assets	-1.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹38.8613

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29 July, 22: ₹ 0.29 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.41%	9.01%
Last 6 Months	0.57%	1.76%
Last 1 Year	13.57%	17.10%
Last 2 Years	22.84%	25.37%
Last 3 Years	18.05%	18.05%
Since Inception	10.19%	9.45%

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

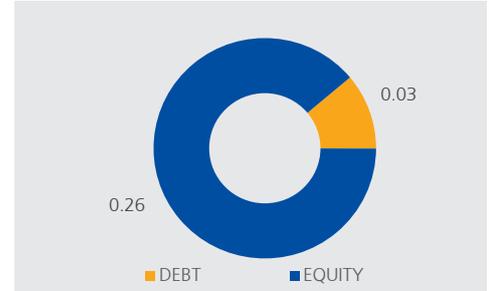
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

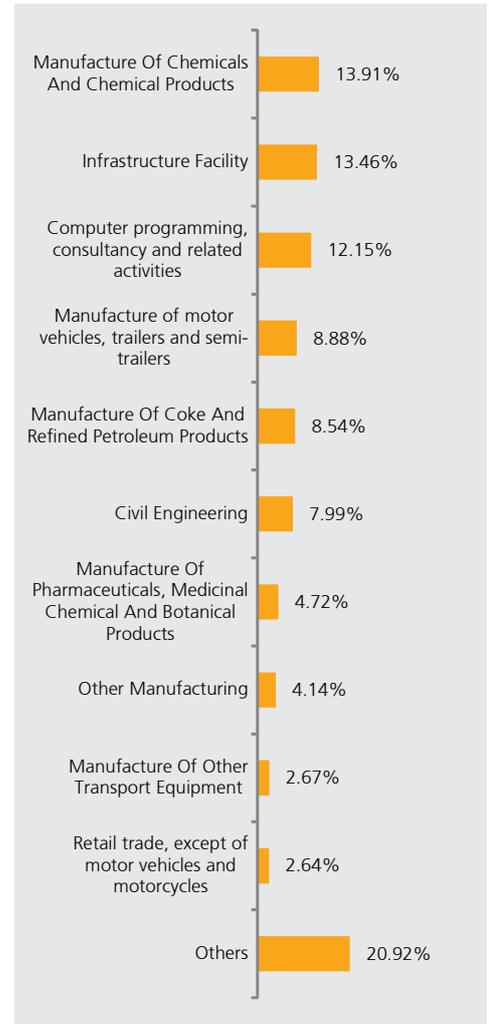
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	7.99%
RELIANCE INDUSTRIES LTD.	7.79%
HINDUSTAN LEVER LTD.	7.37%
BHARTI AIRTEL LIMITED	6.53%
INFOSYS LIMITED	5.67%
MARUTI UDYOG LTD.	5.15%
ASIAN PAINTS LIMITEDFV-1	5.06%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.72%
TITAN COMPANY LIMITED	4.14%
TATA CONSULTANCY SERVICES LTD.	3.99%
NTPC LIMITED	3.79%
MAHINDRA & MAHINDRA LTD.-FV5	3.74%
POWER GRID CORP OF INDIA LTD	2.89%
AVENUE SUPERMARTS LIMITED	2.64%
JSW STEEL LIMITED	2.28%
ULTRATECH CEMCO LTD	2.26%
NESTLE INDIA LIMITED	2.00%
COAL INDIA LIMITED	1.84%
BAJAJ AUTO LTD	1.76%
ONGCFV-5	1.20%
HCL TECHNOLOGIES LIMITED	1.05%
WIPRO	1.04%
GRASIM INDUSTRIES LTD.	1.03%
HERO MOTOCORP LIMITED	0.49%
INDIAN OIL CORPORATION LIMITED	0.45%
DABUR INDIA LTD.	0.44%
EICHER MOTORS LIMITED	0.43%
COFORGE LIMITED	0.41%
BHARAT PETROLEUM CORP. LTD.	0.30%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.24%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	88.84%
Money Market Total	12.76%
Current Assets	-1.60%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹17.8830

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 July, 22: ₹ 23.22 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	6.56%	8.99%
Last 6 Months	-2.52%	-0.24%
Last 1 Year	6.37%	12.15%
Last 2 Years	29.83%	33.04%
Last 3 Years	16.96%	20.48%
Since Inception	4.20%	5.88%

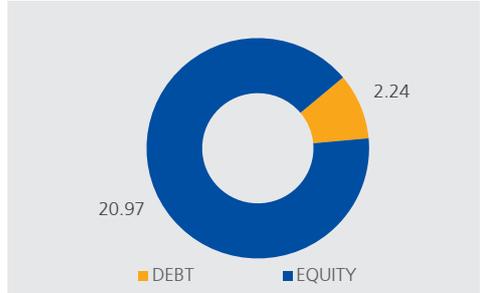
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

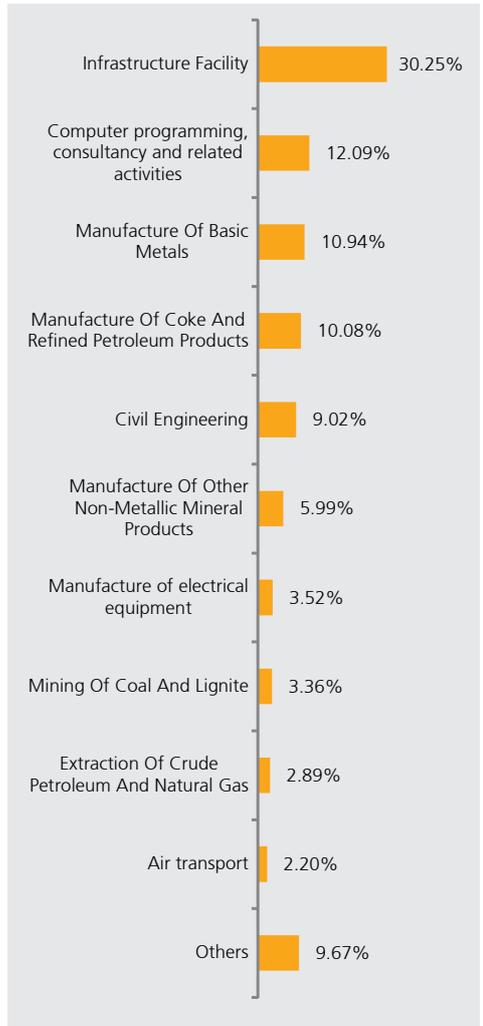
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.02%
RELIANCE INDUSTRIES LTD.	8.38%
BHARTI AIRTEL LIMITED	7.87%
NTPC LIMITED	6.85%
INFOSYS LIMITED	6.20%
POWER GRID CORP OF INDIA LTD	5.63%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.84%
TATA IRON & STEEL COMPANY LTD	4.39%
HINDALCO INDUSTRIES LTD FV RE 1	4.23%
ULTRATECH CEMCO LTD	3.79%
SIEMENS LIMITED	3.52%
COAL INDIA LIMITED	3.36%
TATA CONSULTANCY SERVICES LTD.	3.34%
ONGCFV-5	2.89%
INTERGLOBE AVIATION LIMITED	2.20%
JSW STEEL LIMITED	2.15%
GAS AUTHORITY OF INDIA LTD.	1.46%
PETRONET LNG LIMITED	1.45%
SHREE CEMENTS LIMITED	1.19%
INDUS TOWERS LIMITED	1.17%
INDIAN OIL CORPORATION LIMITED	1.00%
AMBUJA CEMENTS LIMITED	1.00%
WIPRO	0.78%
TECH MAHINDRA LIMITEDFV-5	0.74%
BHARAT PETROLEUM CORP. LTD.	0.70%
NHPC LIMITED	0.70%
HCL TECHNOLOGIES LIMITED	0.54%
COFORGE LIMITED	0.49%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.28%
HINDUSTAN ZINC LIMITEDFV-2	0.16%
Equity Total	90.33%
Money Market Total	9.47%
Current Assets	0.20%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹18.4933

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 July, 22: ₹ 8.40 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.75%	8.99%
Last 6 Months	-2.39%	-0.24%
Last 1 Year	6.50%	12.15%
Last 2 Years	30.21%	33.04%
Last 3 Years	17.23%	20.48%
Since Inception	5.02%	4.55%

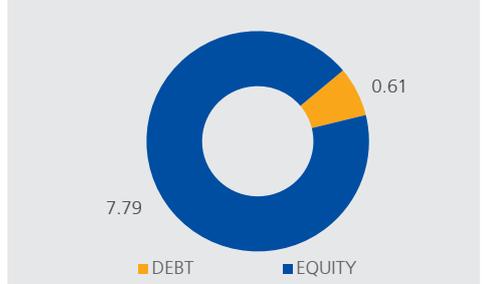
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

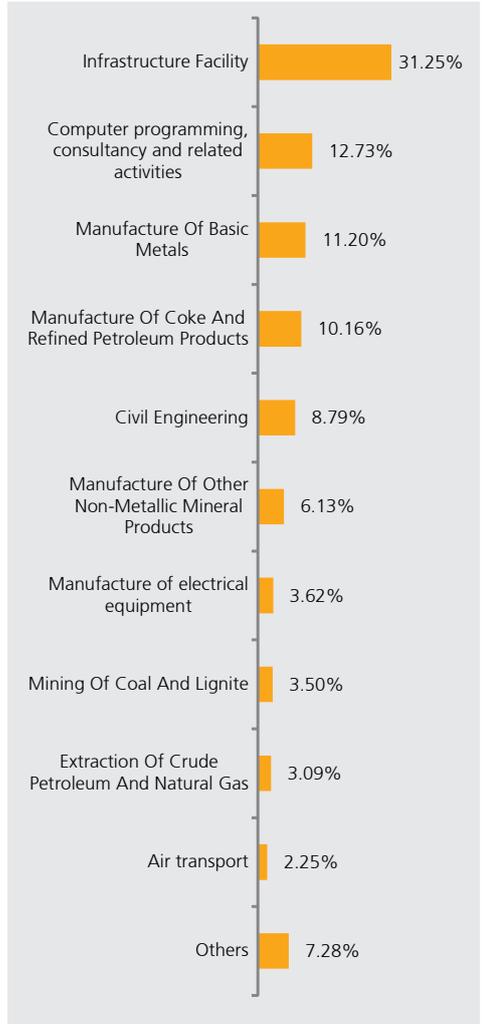
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.79%
RELIANCE INDUSTRIES LTD.	8.34%
BHARTI AIRTEL LIMITED	7.98%
NTPC LIMITED	7.04%
INFOSYS LIMITED	6.49%
POWER GRID CORP OF INDIA LTD	5.87%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.98%
TATA IRON & STEEL COMPANY LTD	4.50%
HINDALCO INDUSTRIES LTD FV RE 1	4.32%
ULTRATECH CEMCO LTD	3.88%
SIEMENS LIMITED	3.62%
TATA CONSULTANCY SERVICES LTD.	3.54%
COAL INDIA LIMITED	3.50%
ONGCFV-5	3.09%
INTERGLOBE AVIATION LIMITED	2.25%
JSW STEEL LIMITED	2.21%
GAS AUTHORITY OF INDIA LTD.	1.57%
PETRONET LNG LIMITED	1.54%
INDUS TOWERS LIMITED	1.24%
SHREE CEMENTS LIMITED	1.22%
INDIAN OIL CORPORATION LIMITED	1.07%
AMBUJA CEMENTS LIMITED	1.03%
WIPRO	0.84%
TECH MAHINDRA LIMITEDFV-5	0.79%
BHARAT PETROLEUM CORP. LTD.	0.75%
NHPC LIMITED	0.72%
HCL TECHNOLOGIES LIMITED	0.57%
COFORGE LIMITED	0.51%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.30%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	92.72%
Money Market Total	6.65%
Current Assets	0.63%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹18.2700

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 July, 22: ₹ 1.65 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.61%	8.99%
Last 6 Months	-2.97%	-0.24%
Last 1 Year	4.22%	12.15%
Last 2 Years	28.02%	33.04%
Last 3 Years	15.66%	20.48%
Since Inception	4.92%	4.55%

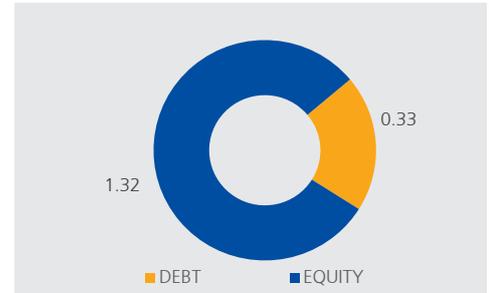
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

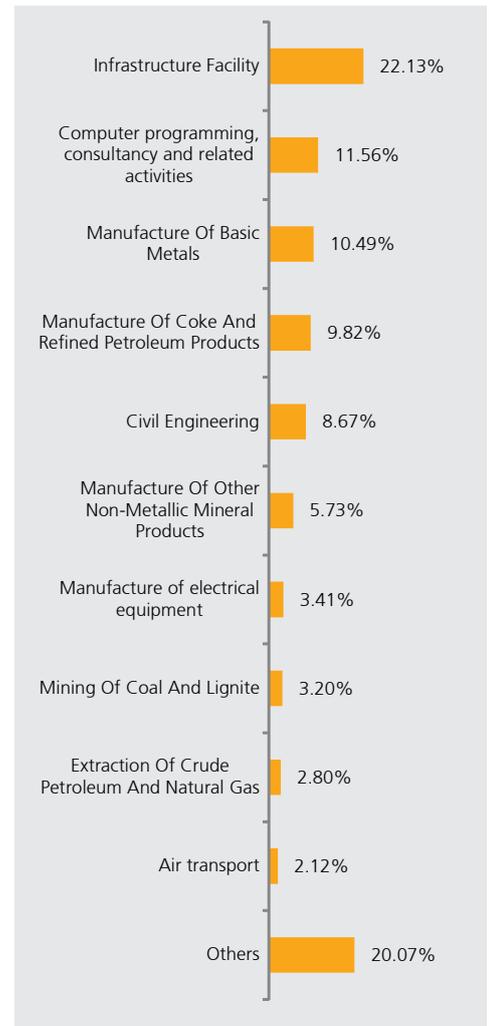
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.67%
RELIANCE INDUSTRIES LTD.	8.07%
BHARTI AIRTEL LIMITED	7.43%
INFOSYS LIMITED	5.91%
POWER GRID CORP OF INDIA LTD	5.29%
NTPC LIMITED	4.57%
TATA IRON & STEEL COMPANY LTD	4.24%
HINDALCO INDUSTRIES LTD FV RE 1	4.00%
ULTRATECH CEMCO LTD	3.65%
SIEMENS LIMITED	3.41%
COAL INDIA LIMITED	3.20%
TATA CONSULTANCY SERVICES LTD.	3.18%
ONGCFV-5	2.80%
INTERGLOBE AVIATION LIMITED	2.12%
JSW STEEL LIMITED	2.08%
GAS AUTHORITY OF INDIA LTD.	1.42%
INDUS TOWERS LIMITED	1.12%
SHREE CEMENTS LIMITED	1.12%
INDIAN OIL CORPORATION LIMITED	1.03%
AMBUJA CEMENTS LIMITED	0.96%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.76%
WIPRO	0.75%
TECH MAHINDRA LIMITEDFV-5	0.72%
BHARAT PETROLEUM CORP. LTD.	0.72%
NHPC LIMITED	0.66%
PETRONET LNG LIMITED	0.64%
HCL TECHNOLOGIES LIMITED	0.51%
COFORGE LIMITED	0.48%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.23%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	79.93%
Money Market Total	19.90%
Current Assets	0.17%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹17.2590

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 July, 22: ₹ 0.15 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.24%	8.99%
Last 6 Months	-2.17%	-0.24%
Last 1 Year	6.57%	12.15%
Last 2 Years	29.78%	33.04%
Last 3 Years	16.34%	20.48%
Since Inception	3.98%	5.92%

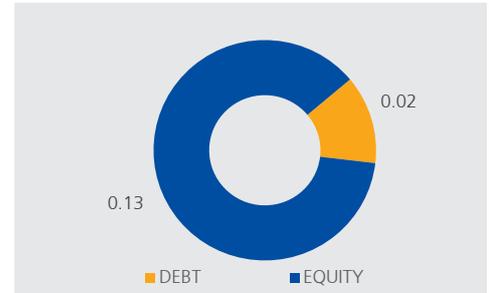
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

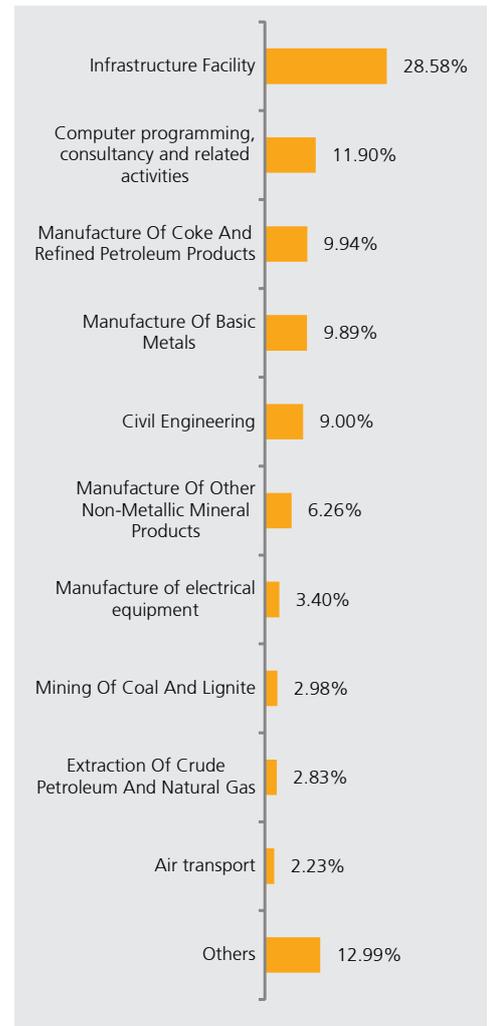
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.00%
RELIANCE INDUSTRIES LTD.	8.32%
BHARTI AIRTEL LIMITED	7.83%
NTPC LIMITED	6.41%
INFOSYS LIMITED	6.07%
POWER GRID CORP OF INDIA LTD	5.00%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.56%
HINDALCO INDUSTRIES LTD FV RE 1	4.24%
ULTRATECH CEMCO LTD	3.91%
SIEMENS LIMITED	3.40%
TATA IRON & STEEL COMPANY LTD	3.35%
TATA CONSULTANCY SERVICES LTD.	3.29%
COAL INDIA LIMITED	2.98%
ONGCFV-5	2.83%
INTERGLOBE AVIATION LIMITED	2.23%
JSW STEEL LIMITED	2.13%
GAS AUTHORITY OF INDIA LTD.	1.45%
SHREE CEMENTS LIMITED	1.36%
PETRONET LNG LIMITED	1.33%
INDUS TOWERS LIMITED	1.12%
AMBUJA CEMENTS LIMITED	0.99%
INDIAN OIL CORPORATION LIMITED	0.96%
TECH MAHINDRA LIMITEDFV-5	0.77%
WIPRO	0.76%
BHARAT PETROLEUM CORP. LTD.	0.66%
NHPC LIMITED	0.62%
COFORGE LIMITED	0.52%
HCL TECHNOLOGIES LIMITED	0.50%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.16%
Equity Total	87.01%
Money Market Total	12.73%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹30.8809

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 29 July, 22: ₹ 23.44 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.26%	7.46%
Last 6 Months	0.60%	6.16%
Last 1 Year	18.04%	37.77%
Last 2 Years	37.31%	46.26%
Last 3 Years	20.31%	24.97%
Since Inception	8.30%	10.14%

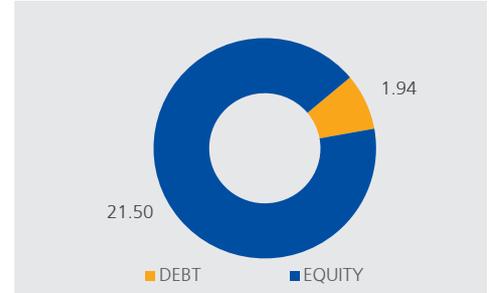
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

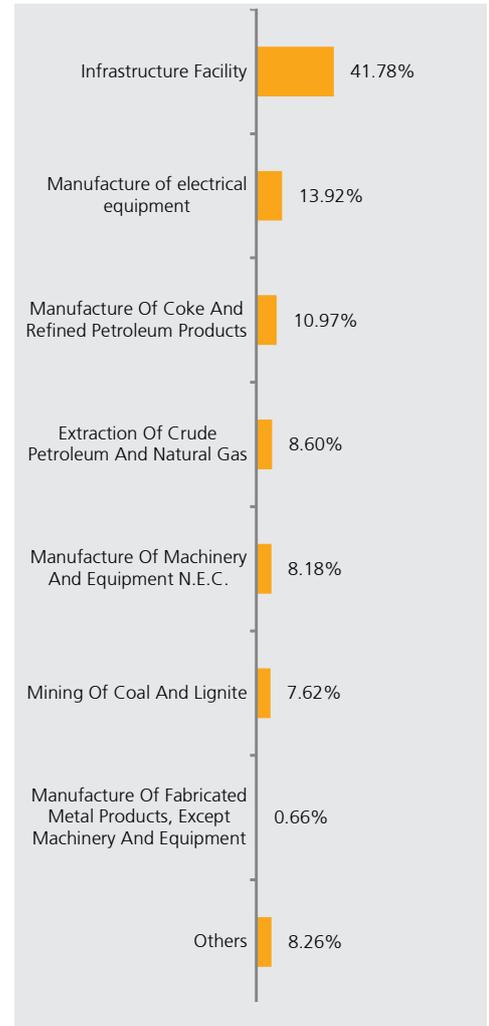
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.18%
POWER GRID CORP OF INDIA LTD	8.72%
RELIANCE INDUSTRIES LTD.	8.52%
COAL INDIA LIMITED	7.62%
TATA POWER CO. LTD.FV-1	6.97%
ONGCFV-5	6.74%
VOLTAS LTD	5.08%
HAVELLS INDIA LIMITED	4.20%
GAS AUTHORITY OF INDIA LTD.	4.17%
SIEMENS LIMITED	3.77%
INDRAPRASTHA GAS LIMITED	3.76%
PETRONET LNG LIMITED	3.44%
KIRLOSKAR CUMMINS	3.11%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.04%
ABB INDIA LIMITED	2.91%
NHPC LIMITED	2.04%
OIL INDIA LIMITED	1.87%
TORRENT POWER LIMITED	1.83%
JSW ENERGY LIMITED	1.67%
INDIAN OIL CORPORATION LIMITED	0.94%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.85%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.66%
BHARAT PETROLEUM CORP. LTD.	0.66%
Equity Total	91.74%
Money Market Total	8.20%
Current Assets	0.06%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹26.8977

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 July, 22: ₹ 5.16 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.32%	7.46%
Last 6 Months	0.69%	6.16%
Last 1 Year	18.75%	37.77%
Last 2 Years	38.04%	46.26%
Last 3 Years	20.57%	24.97%
Since Inception	8.20%	8.58%

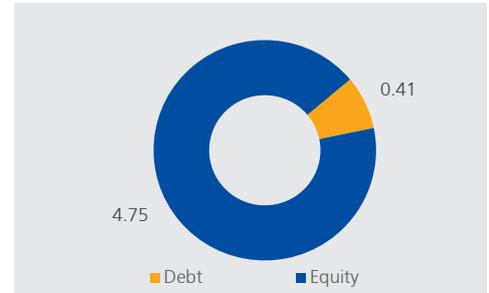
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

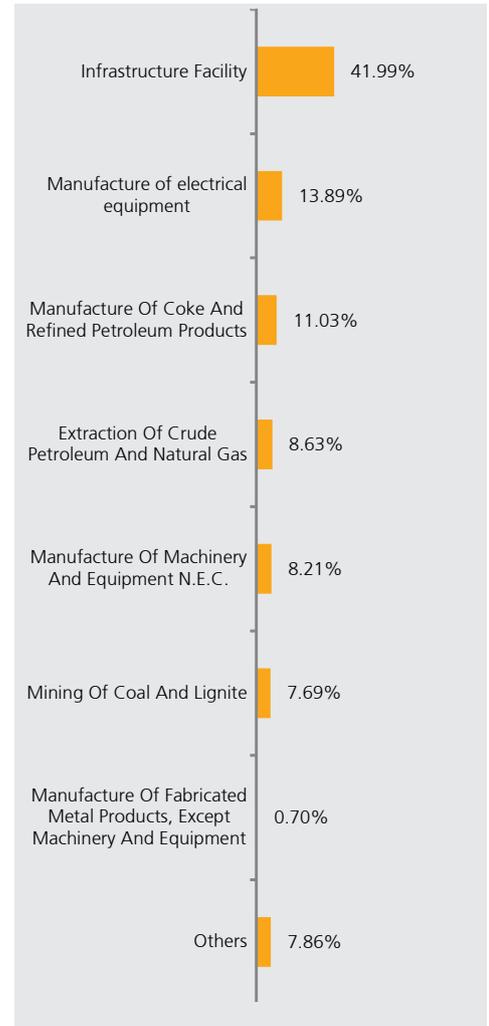
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.33%
POWER GRID CORP OF INDIA LTD	8.70%
RELIANCE INDUSTRIES LTD.	8.48%
COAL INDIA LIMITED	7.69%
TATA POWER CO. LTD.FV-1	6.96%
ONGCFV-5	6.70%
VOLTAS LTD	5.06%
GAS AUTHORITY OF INDIA LTD.	4.41%
HAVELLS INDIA LIMITED	4.19%
INDRAPRASTHA GAS LIMITED	3.78%
SIEMENS LIMITED	3.76%
PETRONET LNG LIMITED	3.43%
KIRLOSKAR CUMMINS	3.15%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	3.04%
ABB INDIA LIMITED	2.90%
NHPC LIMITED	2.12%
OIL INDIA LIMITED	1.93%
JSW ENERGY LIMITED	1.79%
TORRENT POWER LIMITED	1.47%
INDIAN OIL CORPORATION LIMITED	0.98%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.89%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.70%
BHARAT PETROLEUM CORP. LTD.	0.68%
Equity Total	92.14%
Money Market Total	7.79%
Current Assets	0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹26.3166

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 July, 22: ₹ 2.83 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	4.09%	7.46%
Last 6 Months	0.94%	6.16%
Last 1 Year	18.35%	37.77%
Last 2 Years	37.67%	46.26%
Last 3 Years	20.50%	24.97%
Since Inception	8.01%	8.58%

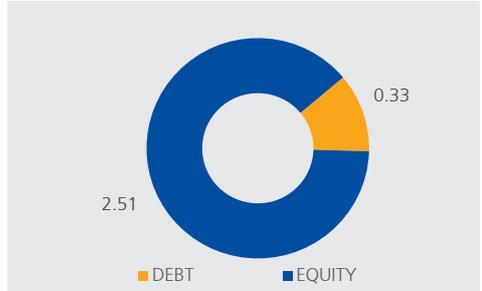
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

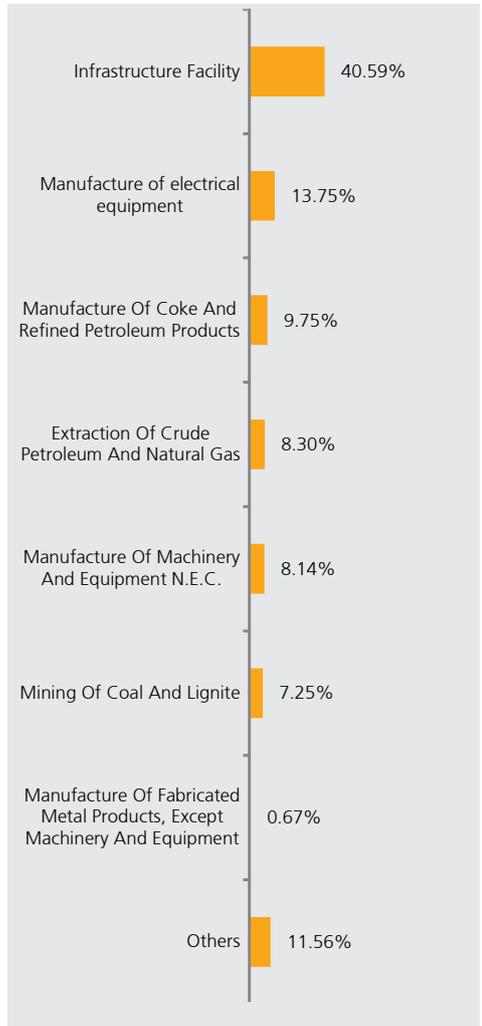
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.15%
POWER GRID CORP OF INDIA LTD	8.67%
RELIANCE INDUSTRIES LTD.	8.52%
COAL INDIA LIMITED	7.25%
TATA POWER CO. LTD.FV-1	6.94%
ONGCFV-5	6.46%
VOLTAS LTD	5.05%
HAVELLS INDIA LIMITED	4.18%
SIEMENS LIMITED	3.76%
GAS AUTHORITY OF INDIA LTD.	3.72%
INDRAPRASTHA GAS LIMITED	3.61%
PETRONET LNG LIMITED	3.42%
KIRLOSKAR CUMMINS	3.09%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.03%
ABB INDIA LIMITED	2.78%
NHPC LIMITED	2.05%
OIL INDIA LIMITED	1.83%
JSW ENERGY LIMITED	1.58%
TORRENT POWER LIMITED	1.45%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.67%
INDIAN OIL CORPORATION LIMITED	0.44%
BHARAT PETROLEUM CORP. LTD.	0.42%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.37%
Equity Total	88.44%
Money Market Total	11.14%
Current Assets	0.42%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan

NAV as on 29 July, 22: ₹29.0307

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 July, 22: ₹ 0.11 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.08%	7.46%
Last 6 Months	0.69%	6.16%
Last 1 Year	17.93%	37.77%
Last 2 Years	37.36%	46.26%
Last 3 Years	20.03%	24.97%
Since Inception	7.92%	9.65%

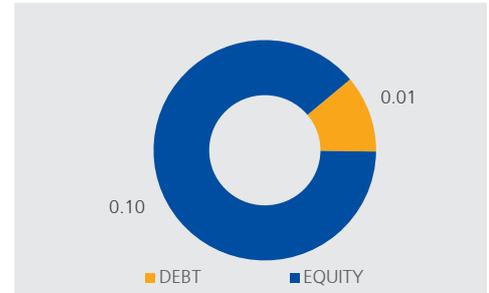
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

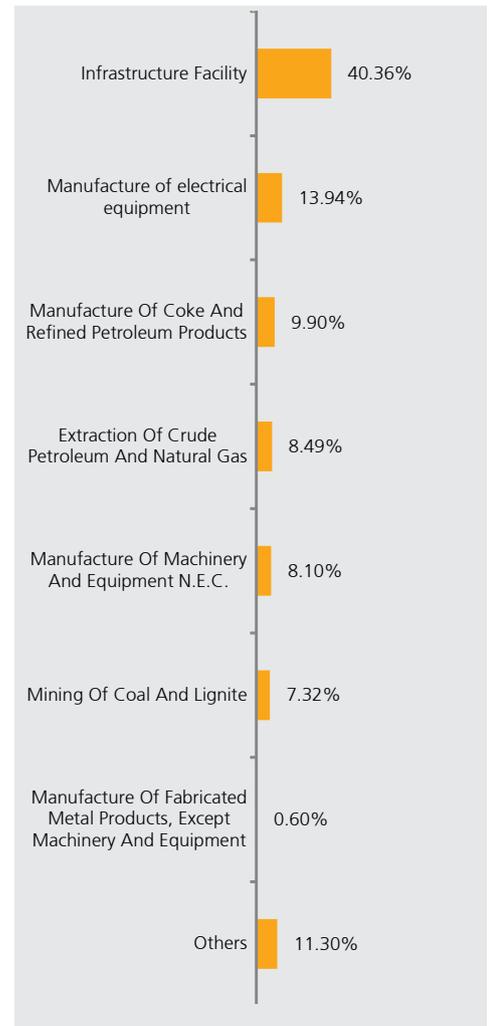
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.12%
POWER GRID CORP OF INDIA LTD	8.72%
RELIANCE INDUSTRIES LTD.	8.43%
COAL INDIA LIMITED	7.32%
TATA POWER CO. LTD.FV-1	6.98%
ONGCFV-5	6.76%
VOLTAS LTD	5.06%
HAVELLS INDIA LIMITED	4.20%
SIEMENS LIMITED	3.81%
GAS AUTHORITY OF INDIA LTD.	3.77%
INDRAPRASTHA GAS LIMITED	3.64%
PETRONET LNG LIMITED	3.44%
KIRLOSKAR CUMMINS	3.04%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.03%
ABB INDIA LIMITED	2.90%
NHPC LIMITED	1.87%
OIL INDIA LIMITED	1.73%
JSW ENERGY LIMITED	1.52%
TORRENT POWER LIMITED	1.30%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.72%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.60%
BHARAT PETROLEUM CORP. LTD.	0.38%
INDIAN OIL CORPORATION LIMITED	0.37%
Equity Total	88.70%
Money Market Total	11.16%
Current Assets	0.14%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹44.7997

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 July, 22: ₹ 29.54 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	12.47%	11.96%
Last 6 Months	-2.52%	-2.68%
Last 1 Year	7.37%	6.69%
Last 2 Years	37.33%	38.67%
Last 3 Years	21.94%	23.33%
Since Inception	11.19%	9.31%

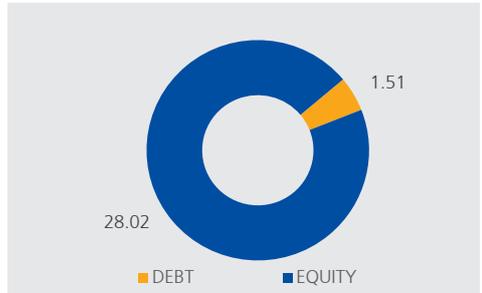
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

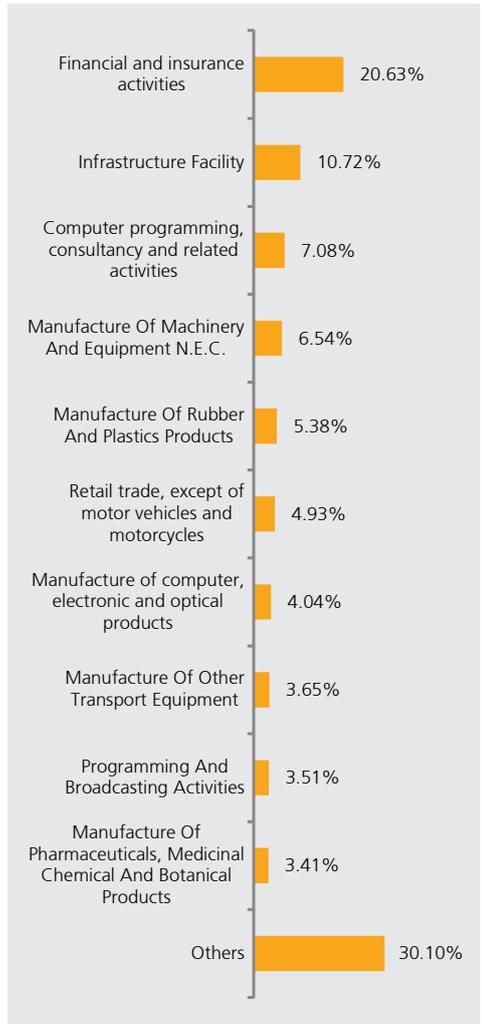
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.01%
BHARAT ELECTRONICS LIMITED	4.04%
TRENT LTD	3.52%
PAGE INDUSTRIES LIMITED	3.41%
VOLTAS LTD	3.22%
THE FEDERAL BANK LIMITED	3.06%
BHARAT FORGE	2.98%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.94%
ASHOK LEYLAND LIMITED	2.88%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.83%
MAX FINANCIAL SERVICES LIMITED	2.81%
TVS MOTOR COMPANY LIMITED	2.47%
ASTRAL LIMITED	2.42%
BALKRISHNA INDUSTRIES LIMITED	2.38%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.36%
KIRLOSKAR CUMMINS	2.26%
MPHASIS LIMITED	2.21%
COFORGE LIMITED	2.07%
GODREJ PROPERTIES LIMITED	2.05%
CANARA BANK	2.03%
LIC HOUSING FINANCE LIMITED	2.02%
ABB INDIA LIMITED	1.99%
JINDAL STEEL & POWER LTD.	1.96%
POWER FINANCE CORPORATION LTD	1.68%
IDFC BANK LIMITED	1.62%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.61%
ALKEM LABORATORIES LIMITED	1.56%
RURAL ELECTRIFICATION CORPORATION LTD	1.56%
MINDTREE LTD	1.46%
AUROBINDO PHARMA LIMITED	1.42%
BATA INDIA LIMITED	1.41%
L&T TECHNOLOGY SERVICES LIMITED	1.34%
HINDUSTAN AERONAUTICS LIMITED	1.18%
TORRENT POWER LIMITED	1.18%
UNITED BREWERIES LIMITED	1.15%
ESCORTS LIMITED	1.06%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.06%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.88%
BAJAJ FINSERV LIMITED	0.87%
MUTHOOT FINANCE LIMITED	0.87%
THE RAMCO CEMENTS LIMITED	0.78%
SRF LIMITED	0.75%
GUJARAT GAS LIMITED	0.71%
JUBILANT FOODWORKS LIMITED	0.70%
NATIONAL ALUMINIUM COMPANY LIMITED	0.65%
AARTI INDUSTRIES LIMITED	0.64%
TATA COMMUNICATIONS LTD.	0.58%
APOLLO TYRES LIMITED	0.58%
SBI CARDS & PAYMENTS SERVICES LTD	0.58%
SUN TV NETWORK LTD	0.57%
INDUSIND BANK LIMITED	0.57%
STATE BANK OF INDIAFV-1	0.54%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.51%
L&T FINANCE HOLDINGS LIMITED	0.51%
HDFC BANK LTD.FV-2	0.51%
GLENMARK PHARMACEUTICALS LIMITED	0.43%
MANAPPURAM FINANCE LIMITED	0.43%
Equity Total	94.87%
Money Market Total	4.58%
Current Assets	0.55%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹41.5402

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 July, 22: ₹ 43.74 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	12.30%	11.96%
Last 6 Months	-2.99%	-2.68%
Last 1 Year	8.17%	6.69%
Last 2 Years	38.54%	38.67%
Last 3 Years	22.67%	23.33%
Since Inception	12.01%	9.04%

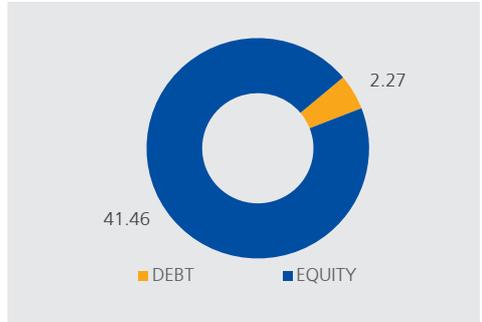
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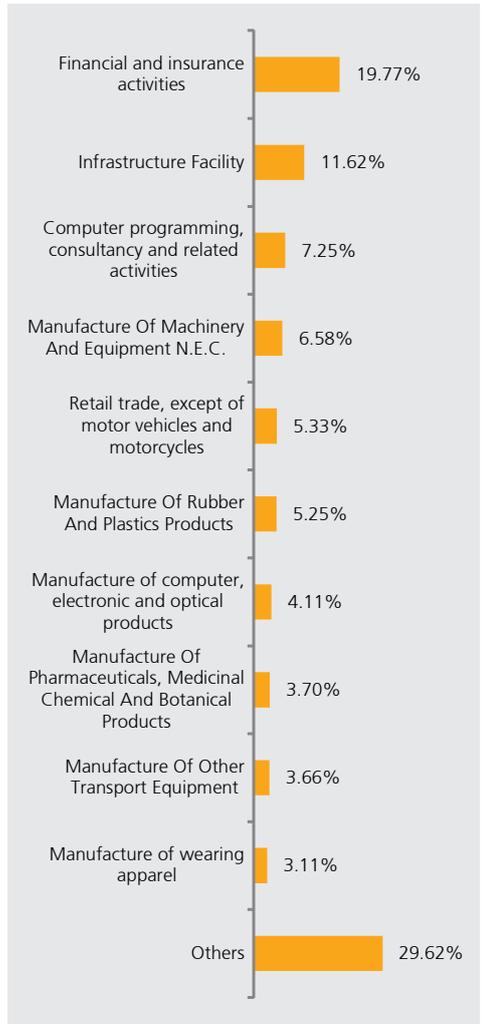
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.07%
BHARAT ELECTRONICS LIMITED	4.11%
TRENT LTD	3.54%
VOLTAS LTD	3.26%
THE FEDERAL BANK LIMITED	3.16%
PAGE INDUSTRIES LIMITED	3.11%
BHARAT FORGE	3.02%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.99%
ASHOK LEYLAND LIMITED	2.88%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.84%
MAX FINANCIAL SERVICES LIMITED	2.79%
TVS MOTOR COMPANY LIMITED	2.47%
ASTRAL LIMITED	2.43%
MPHASIS LIMITED	2.26%
KIRLOSKAR CUMMINS	2.26%
BALKRISHNA INDUSTRIES LIMITED	2.23%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.23%
COFORGE LIMITED	2.11%
ABB INDIA LIMITED	1.99%
CANARA BANK	1.99%
GODREJ PROPERTIES LIMITED	1.97%
JINDAL STEEL & POWER LTD.	1.96%
LIC HOUSING FINANCE LIMITED	1.92%
BATA INDIA LIMITED	1.79%
POWER FINANCE CORPORATION LTD	1.70%
RURAL ELECTRIFICATION CORPORATION LTD	1.69%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.61%
ALKEM LABORATORIES LIMITED	1.58%
IDFC BANK LIMITED	1.55%
MINDTREE LTD	1.48%
AUROBINDO PHARMA LIMITED	1.42%
L&T TECHNOLOGY SERVICES LIMITED	1.40%
HINDUSTAN AERONAUTICS LIMITED	1.19%
UNITED BREWERIES LIMITED	1.15%
ICICI BANK LTD.FV-2	1.14%
TORRENT POWER LIMITED	1.11%
ESCORTS LIMITED	1.07%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.04%
JUBILANT FOODWORKS LIMITED	0.90%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.89%
THE RAMCO CEMENTS LIMITED	0.79%
MUTHOOT FINANCE LIMITED	0.77%
SRF LIMITED	0.76%
GUJARAT GAS LIMITED	0.71%
AARTI INDUSTRIES LIMITED	0.65%
TATA COMMUNICATIONS LTD.	0.59%
APOLLO TYRES LIMITED	0.59%
AXIS BANK LIMITEDFV-2	0.58%
STATE BANK OF INDIAFV-1	0.53%
BHARTI AIRTEL LIMITED	0.50%
L&T FINANCE HOLDINGS LIMITED	0.48%
NATIONAL ALUMINIUM COMPANY LIMITED	0.48%
GLENMARK PHARMACEUTICALS LIMITED	0.44%
MANAPPURAM FINANCE LIMITED	0.41%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.37%
BAJAJ FINSERV LIMITED	0.34%
DIVIS LABORATORIES LIMITED	0.26%
INDRAPRASTHA GAS LIMITED	0.24%
Equity Total	94.80%
Money Market Total	4.38%
Current Assets	0.81%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹40.6816

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 July, 22: ₹ 5.69 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	12.03%	11.96%
Last 6 Months	-2.92%	-2.68%
Last 1 Year	7.11%	6.69%
Last 2 Years	36.99%	38.67%
Last 3 Years	21.67%	23.33%
Since Inception	11.83%	9.04%

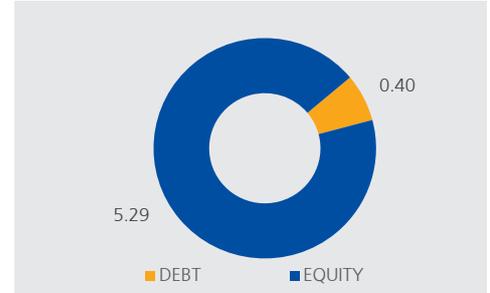
Note: Returns less than one year are absolute returns and more than one year compounded returns.

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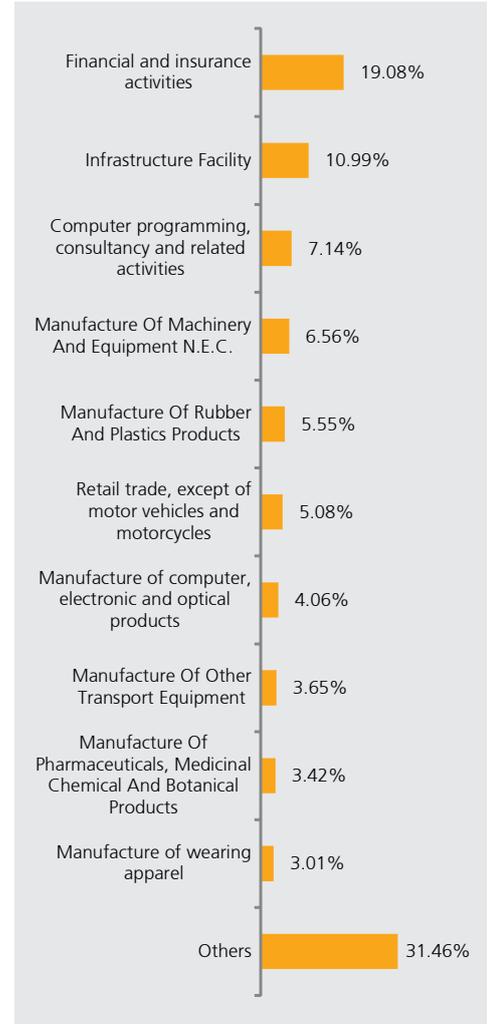
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.05%
BHARAT ELECTRONICS LIMITED	4.06%
TRENT LTD	3.53%
VOLTAS LTD	3.24%
THE FEDERAL BANK LIMITED	3.09%
PAGE INDUSTRIES LIMITED	3.01%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.95%
BHARAT FORGE	2.94%
MAX FINANCIAL SERVICES LIMITED	2.84%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.83%
ASHOK LEYLAND LIMITED	2.80%
BALKRISHNA INDUSTRIES LIMITED	2.53%
TVS MOTOR COMPANY LIMITED	2.46%
ASTRAL LIMITED	2.43%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.32%
MPHASIS LIMITED	2.26%
KIRLOSKAR CUMMINS	2.25%
GODREJ PROPERTIES LIMITED	2.18%
CANARA BANK	2.18%
COFORGE LIMITED	2.08%
ABB INDIA LIMITED	1.99%
JINDAL STEEL & POWER LTD.	1.96%
LIC HOUSING FINANCE LIMITED	1.89%
RURAL ELECTRIFICATION CORPORATION LTD	1.69%
POWER FINANCE CORPORATION LTD	1.68%
IDFC BANK LIMITED	1.62%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.61%
ALKEM LABORATORIES LIMITED	1.56%
BATA INDIA LIMITED	1.54%
MINDTREE LTD	1.46%
AUROBINDO PHARMA LIMITED	1.42%
L&T TECHNOLOGY SERVICES LIMITED	1.35%
TORRENT POWER LIMITED	1.28%
HINDUSTAN AERONAUTICS LIMITED	1.19%
UNITED BREWERIES LIMITED	1.15%
ESCORTS LIMITED	1.07%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.01%
BAJAJ FINSERV LIMITED	0.93%
MUTHOOT FINANCE LIMITED	0.92%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.88%
THE RAMCO CEMENTS LIMITED	0.79%
SRF LIMITED	0.75%
JUBILANT FOODWORKS LIMITED	0.75%
GUJARAT GAS LIMITED	0.71%
NATIONAL ALUMINIUM COMPANY LIMITED	0.65%
AARTI INDUSTRIES LIMITED	0.64%
TATA COMMUNICATIONS LTD.	0.59%
APOLLO TYRES LIMITED	0.58%
HDFC BANK LTD.FV-2	0.56%
L&T FINANCE HOLDINGS LIMITED	0.56%
GLENMARK PHARMACEUTICALS LIMITED	0.43%
MANAPPURAM FINANCE LIMITED	0.40%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.38%
Equity Total	93.02%
Money Market Total	6.50%
Current Assets	0.48%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Biswarup Mohapatra

NAV as on 29 July, 22: ₹45.5965

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 July, 22: ₹ 0.27 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	11.47%	11.96%
Last 6 Months	-3.06%	-2.68%
Last 1 Year	5.82%	6.69%
Last 2 Years	36.43%	38.67%
Last 3 Years	20.91%	23.33%
Since Inception	11.46%	9.78%

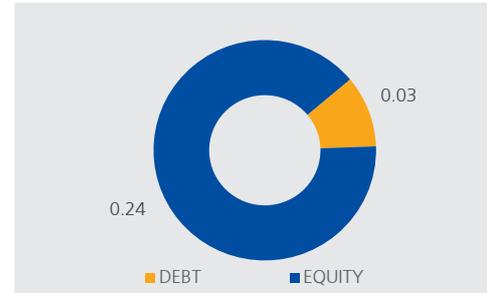
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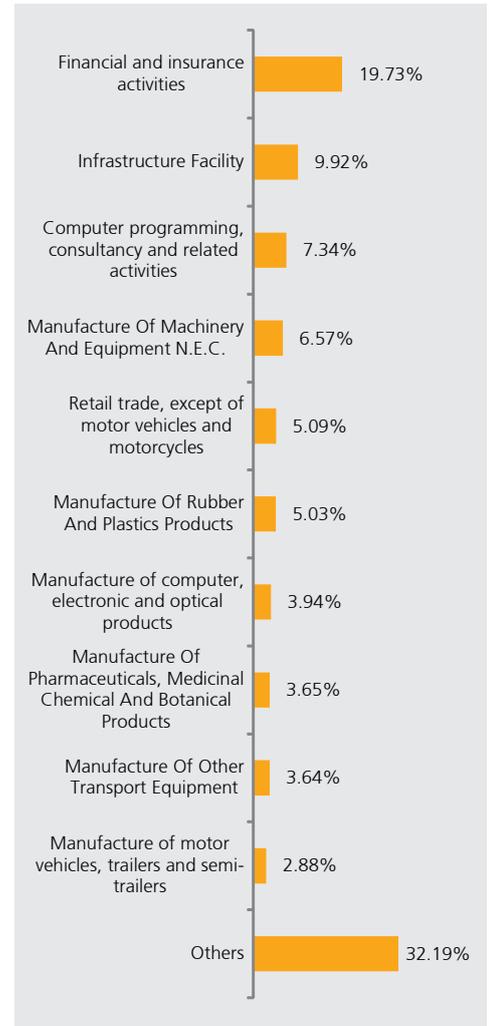
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	4.88%
BHARAT ELECTRONICS LIMITED	3.94%
TRENT LTD	3.44%
MAX FINANCIAL SERVICES LIMITED	3.34%
VOLTAS LTD	3.31%
THE FEDERAL BANK LIMITED	3.10%
ASHOK LEYLAND LIMITED	2.88%
BHARAT FORGE	2.87%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.87%
SHRIRAM TRANSPORT FINANCE CO. LTD	2.83%
BALKRISHNA INDUSTRIES LIMITED	2.71%
MPHASIS LIMITED	2.52%
TVS MOTOR COMPANY LIMITED	2.46%
ASTRAL LIMITED	2.33%
GODREJ PROPERTIES LIMITED	2.32%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.28%
KIRLOSKAR CUMMINS	2.24%
COFORGE LIMITED	2.17%
LIC HOUSING FINANCE LIMITED	2.02%
ABB INDIA LIMITED	2.00%
POWER FINANCE CORPORATION LTD	1.96%
CANARA BANK	1.92%
JINDAL STEEL & POWER LTD.	1.89%
IDFC BANK LIMITED	1.83%
ALKEM LABORATORIES LIMITED	1.77%
RURAL ELECTRIFICATION CORPORATION LTD	1.75%
MINDTREE LTD	1.75%
BATA INDIA LIMITED	1.65%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.56%
AUROBINDO PHARMA LIMITED	1.38%
HINDUSTAN AERONAUTICS LIMITED	1.19%
UNITED BREWERIES LIMITED	1.13%
BAJAJ FINSERV LIMITED	1.10%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.08%
ESCORTS LIMITED	1.01%
L&T TECHNOLOGY SERVICES LIMITED	0.90%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.85%
JUBILANT FOODWORKS LIMITED	0.81%
THE RAMCO CEMENTS LIMITED	0.75%
GUJARAT GAS LIMITED	0.72%
SRF LIMITED	0.71%
NATIONAL ALUMINIUM COMPANY LIMITED	0.69%
AARTI INDUSTRIES LIMITED	0.69%
STATE BANK OF INDIA FV-1	0.62%
TATA COMMUNICATIONS LTD.	0.61%
L&T FINANCE HOLDINGS LIMITED	0.58%
HDFC BANK LTD.FV-2	0.58%
INDUSIND BANK LIMITED	0.57%
GLENMARK PHARMACEUTICALS LIMITED	0.50%
MUTHOOT FINANCE LIMITED	0.39%
Equity Total	89.45%
Money Market Total	9.88%
Current Assets	0.67%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹38.7836

Inception Date: 28th May 2007

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

AUM as on 29 July, 22: ₹ 18.35 Crs.

Modified Duration of Debt Portfolio:

5.56 years

YTM of Debt Portfolio: 7.20%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.31%	7.26%
Last 6 Months	0.40%	-0.52%
Last 1 Year	8.43%	7.68%
Last 2 Years	19.66%	20.12%
Last 3 Years	14.32%	14.21%
Since Inception	9.34%	9.69%

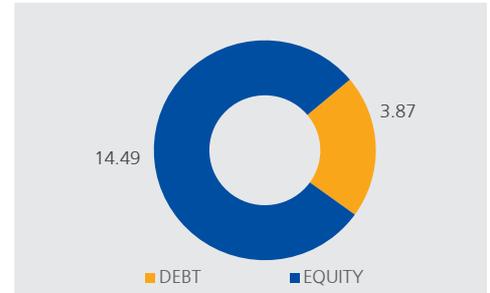
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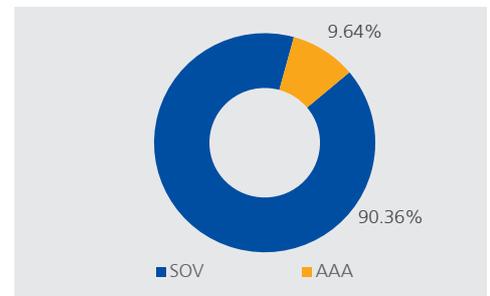
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	0.56%
Bonds/Debentures Total	0.56%
7.59% GOI CG 20-03-2029	5.33%
6.54% GOI 17.01.2032	4.21%
7.17% GOI 08-01-2028	2.67%
6.79% GOI CG 15-05-2027	1.86%
6.10% GOI CG 12-07-2031	1.79%
5.63% GOI CG 12-04-2026	1.13%
6.95% GOI 16.12.2061	0.95%
4.56% GOI 29.11.2023	0.44%
6.99% GOI CG 15-12-2051	0.29%
Gilts Total	18.66%
RELIANCE INDUSTRIES LTD.	7.73%
ICICI BANK LTD.FV-2	7.20%
HDFC BANK LTD.FV-2	6.42%
INFOSYS LIMITED	5.38%
TATA CONSULTANCY SERVICES LTD.	4.37%
BHARTI AIRTEL LIMITED	3.27%
LARSEN&TUBRO	3.22%
ITC - FV 1	3.12%
KOTAK MAHINDRA BANK LIMITED_FV5	2.26%
BAJAJ FINANCE LIMITED	2.02%
ASIAN PAINTS LIMITEDFV-1	1.99%
HINDUSTAN LEVER LTD.	1.99%
AXIS BANK LIMITEDFV-2	1.90%
MARUTI UDYOG LTD.	1.60%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.45%
ULTRATECH CEMCO LTD	1.38%
STATE BANK OF INDIAFV-1	1.27%
TATA MOTORS LTD.FV-2	1.26%
TATA IRON & STEEL COMPANY LTD	1.18%
BAJAJ FINSERV LIMITED	1.12%
POWER GRID CORP OF INDIA LTD	1.08%
TITAN COMPANY LIMITED	1.07%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
NTPC LIMITED	1.03%
HDFC LTD FV 2	1.03%
BAJAJ AUTO LTD	0.92%
CIPLA LTD.	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.90%
INDUSIND BANK LIMITED	0.76%
DR. REDDY LABORATORIES	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.72%
BRITANNIA INDUSTRIES LTD	0.68%
TATA CONSUMER PRODUCTS LIMITED	0.68%
EICHER MOTORS LIMITED	0.63%
NESTLE INDIA LIMITED	0.63%
HERO MOTOCORP LIMITED	0.61%
WIPRO	0.58%
UPL LIMITED	0.57%
COAL INDIA LIMITED	0.53%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.46%
HCL TECHNOLOGIES LIMITED	0.44%
TECH MAHINDRA LIMITEDFV-5	0.42%
GRASIM INDUSTRIES LTD.	0.25%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.10%
JSW STEEL LIMITED	0.05%
Equity Total	78.94%
Money Market Total	1.43%
Current Assets	0.41%
Total	100.00%

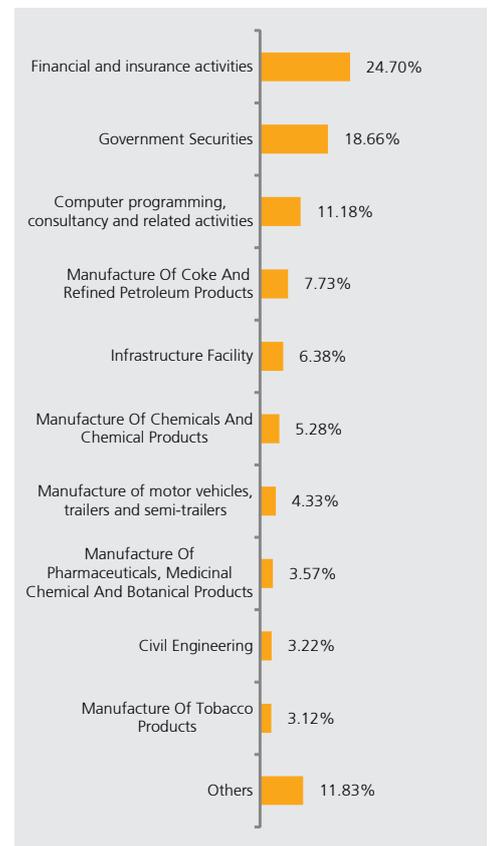
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹32.5230

Inception Date: 11th January 2010

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

AUM as on 29 July, 22: ₹ 0.96 Crs.

Modified Duration of Debt Portfolio:

5.60 years

YTM of Debt Portfolio: 7.22%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	77
Gsec / Debt / MMI / Others	20-100	23

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.11%	7.26%
Last 6 Months	-0.02%	-0.52%
Last 1 Year	7.79%	7.68%
Last 2 Years	19.54%	20.12%
Last 3 Years	13.98%	14.21%
Since Inception	9.85%	9.74%

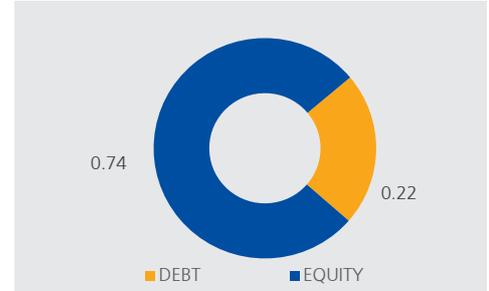
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

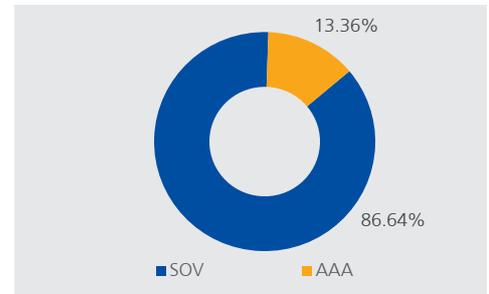
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	7.44%
6.54% GOI 17.01.2032	4.05%
7.17% GOI 08-01-2028	2.51%
6.79% GOI CG 15-05-2027	1.75%
5.63% GOI CG 12-04-2026	1.00%
6.10% GOI CG 12-07-2031	0.96%
6.95% GOI 16.12.2061	0.85%
4.56% GOI 29.11.2023	0.31%
6.99% GOI CG 15-12-2051	0.29%
Gilts Total	19.16%
RELIANCE INDUSTRIES LTD.	7.93%
ICICI BANK LTD.FV-2	6.48%
HDFC BANK LTD.FV-2	6.19%
INFOSYS LIMITED	6.16%
TATA CONSULTANCY SERVICES LTD.	3.62%
ITC - FV 1	3.50%
LARSEN&TUBRO	2.41%
HINDUSTAN LEVER LTD.	2.12%
HDFC LTD FV 2	2.11%
BAJAJ FINANCE LIMITED	2.11%
ASIAN PAINTS LIMITEDFV-1	2.05%
BHARTI AIRTEL LIMITED	2.01%
STATE BANK OF INDIAFV-1	1.87%
AXIS BANK LIMITEDFV-2	1.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.56%
MARUTI UDYOG LTD.	1.56%
KOTAK MAHINDRA BANK LIMITED_FV5	1.55%
MAHINDRA & MAHINDRA LTD.-FV5	1.52%
TATA MOTORS LTD.FV-2	1.20%
HINDALCO INDUSTRIES LTD FV RE 1	1.18%
TITAN COMPANY LIMITED	1.15%
POWER GRID CORP OF INDIA LTD	1.12%
BAJAJ FINSERV LIMITED	1.10%
NTPC LIMITED	1.07%
CIPLA LTD.	1.02%
HCL TECHNOLOGIES LIMITED	1.01%
BAJAJ AUTO LTD	0.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.92%
ULTRATECH CEMCO LTD	0.89%
DR. REDDY LABORATORIES	0.81%
WIPRO	0.81%
BRITANNIA INDUSTRIES LTD	0.73%
SBI LIFE INSURANCE COMPANY LIMITED	0.73%
TATA CONSUMER PRODUCTS LIMITED	0.69%
TATA IRON & STEEL COMPANY LTD	0.65%
NESTLE INDIA LIMITED	0.61%
UPL LIMITED	0.60%
HERO MOTOCORP LIMITED	0.56%
COAL INDIA LIMITED	0.54%
DIVIS LABORATORIES LIMITED	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
DABUR INDIA LTD.	0.49%
TECH MAHINDRA LIMITEDFV-5	0.45%
BHARAT PETROLEUM CORP. LTD.	0.41%
GRASIM INDUSTRIES LTD.	0.26%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	77.47%
Money Market Total	2.95%
Current Assets	0.42%
Total	100.00%

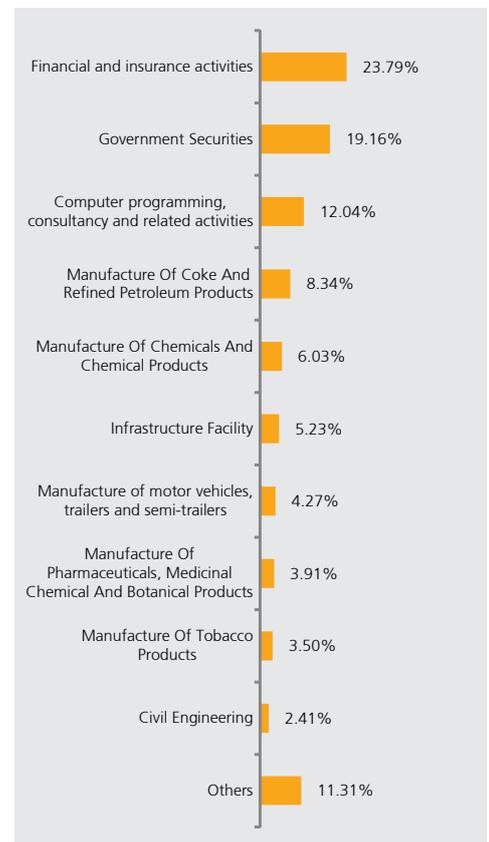
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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: Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹31.7927

Inception Date: 27th February 2008

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

AUM as on 29 July, 22: ₹ 1.55 Crs.

Modified Duration of Debt Portfolio: 5.60 years

YTM of Debt Portfolio: 7.21%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	7.29%	7.26%
Last 6 Months	-0.02%	-0.52%
Last 1 Year	8.01%	7.68%
Last 2 Years	19.43%	20.12%
Last 3 Years	13.95%	14.21%
Since Inception	8.35%	8.78%

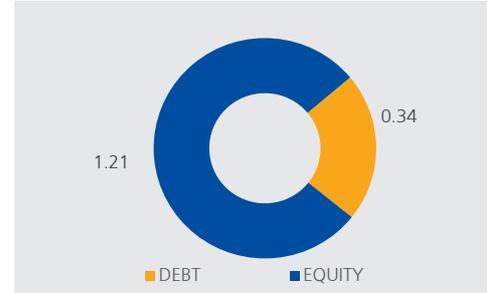
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

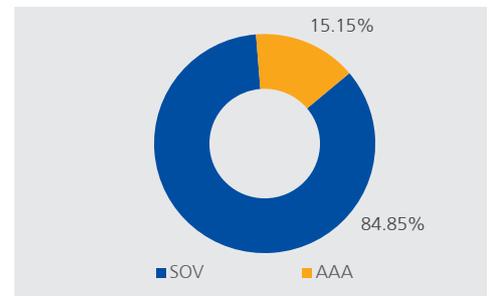
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	5.57%
6.54% GOI 17.01.2032	4.09%
7.17% GOI 08-01-2028	2.45%
6.79% GOI CG 15-05-2027	2.04%
6.10% GOI CG 12-07-2031	1.42%
5.63% GOI CG 12-04-2026	1.05%
6.95% GOI 16.12.2061	0.88%
4.56% GOI 29.11.2023	0.50%
6.99% GOI CG 15-12-2051	0.24%
Gilts Total	18.23%
RELIANCE INDUSTRIES LTD.	7.62%
ICICI BANK LTD.FV-2	6.34%
HDFC BANK LTD.FV-2	5.78%
INFOSYS LIMITED	5.34%
TATA CONSULTANCY SERVICES LTD.	3.59%
ITC - FV 1	3.19%
KOTAK MAHINDRA BANK LIMITED_FV5	2.71%
LARSEN&TUBRO	2.39%
BHARTI AIRTEL LIMITED	2.38%
BAJAJ FINANCE LIMITED	2.09%
HINDUSTAN LEVER LTD.	1.97%
STATE BANK OF INDIAFV-1	1.82%
AXIS BANK LIMITEDFV-2	1.62%
MARUTI UDYOG LTD.	1.52%
MAHINDRA & MAHINDRA LTD.-FV5	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.44%
ASIAN PAINTS LIMITEDFV-1	1.39%
ULTRATECH CEMCO LTD	1.35%
BAJAJ FINSERV LIMITED	1.26%
TATA IRON & STEEL COMPANY LTD	1.21%
TATA MOTORS LTD.FV-2	1.20%
HINDALCO INDUSTRIES LTD FV RE 1	1.09%
POWER GRID CORP OF INDIA LTD	1.08%
TITAN COMPANY LIMITED	1.07%
HCL TECHNOLOGIES LIMITED	1.05%
NTPC LIMITED	1.03%
BAJAJ AUTO LTD	0.93%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.92%
CIPLA LTD.	0.92%
HDFC LTD FV 2	0.90%
DABUR INDIA LTD.	0.85%
INDUSIND BANK LIMITED	0.78%
JSW STEEL LIMITED	0.77%
DR. REDDY LABORATORIES	0.74%
SBI LIFE INSURANCE COMPANY LIMITED	0.68%
BRITANNIA INDUSTRIES LTD	0.68%
TATA CONSUMER PRODUCTS LIMITED	0.65%
EICHER MOTORS LIMITED	0.64%
ONGCFV-5	0.63%
NESTLE INDIA LIMITED	0.62%
COAL INDIA LIMITED	0.58%
WIPRO	0.57%
HERO MOTOCORP LIMITED	0.56%
UPL LIMITED	0.55%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
DIVIS LABORATORIES LIMITED	0.47%
TECH MAHINDRA LIMITEDFV-5	0.42%
BHARAT PETROLEUM CORP. LTD.	0.39%
GRASIM INDUSTRIES LTD.	0.25%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.10%
Equity Total	78.14%
Money Market Total	3.25%
Current Assets	0.37%
Total	100.00%

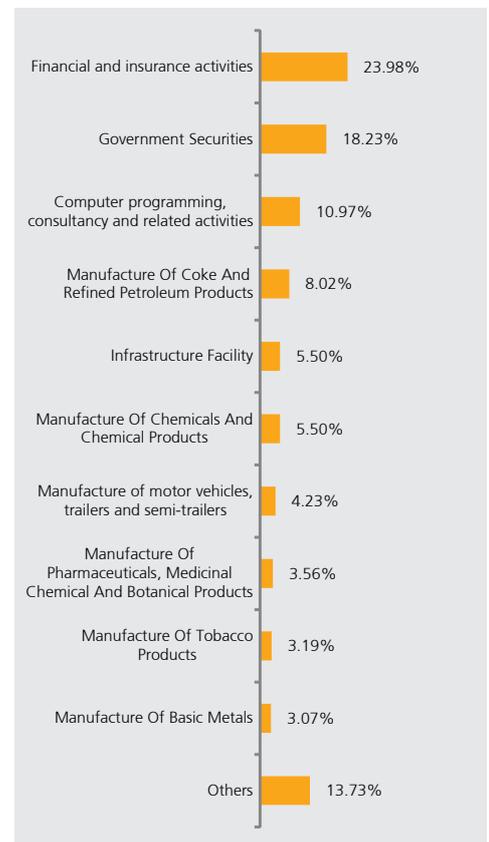
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹38.5440

Inception Date: 1st March 2007

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

AUM as on 29 July, 22: ₹ 22.59 Crs.

Modified Duration of Debt Portfolio:

5.31 years

YTM of Debt Portfolio: 7.16%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.54%	5.67%
Last 6 Months	-0.29%	-0.28%
Last 1 Year	6.79%	6.35%
Last 2 Years	14.99%	15.72%
Last 3 Years	11.43%	12.39%
Since Inception	9.14%	9.92%

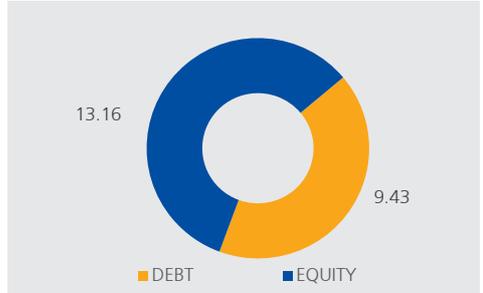
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

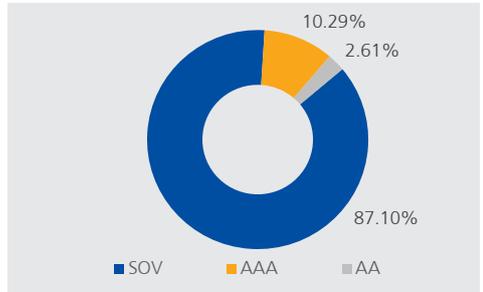
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.04%
9.05% HDFC NCD 20-11-2023 U-004	0.91%
Bonds/Debtentures Total	1.95%
6.54% GOI 17.01.2032	8.43%
5.74% GOI 15.11.2026	5.82%
7.17% GOI 08-01-2028	5.21%
6.79% GOI CG 15-05-2027	4.14%
7.59% GOI CG 20-03-2029	2.52%
5.63% GOI CG 12-04-2026	2.22%
6.10% GOI CG 12-07-2031	1.82%
6.99% GOI CG 15-12-2051	1.47%
7.26% GOI 14-01-2029	1.20%
6.95% GOI 16.12.2061	0.92%
4.56% GOI 29.11.2023	0.87%
Gilts Total	34.61%
HDFC BANK LTD.FV-2	5.49%
RELIANCE INDUSTRIES LTD.	5.41%
ICICI BANK LTD.FV-2	5.08%
INFOSYS LIMITED	4.39%
HDFC LTD FV 2	3.69%
TATA CONSULTANCY SERVICES LTD.	2.92%
ITC - FV 1	2.12%
KOTAK MAHINDRA BANK LIMITED_FV5	1.92%
LARSEN&TUBRO	1.76%
AXIS BANK LIMITEDFV-2	1.64%
STATE BANK OF INDIAFV-1	1.64%
HINDUSTAN LEVER LTD.	1.63%
BAJAJ FINANCE LIMITED	1.51%
BHARTI AIRTEL LIMITED	1.36%
ASIAN PAINTS LIMITEDFV-1	1.20%
MARUTI UDYOG LTD.	1.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
MAHINDRA & MAHINDRA LTD.-FV5	0.98%
TATA MOTORS LTD.FV-2	0.94%
ULTRATECH CEMCO LTD	0.82%
POWER GRID CORP OF INDIA LTD	0.81%
BAJAJ FINSERV LIMITED	0.79%
BAJAJ AUTO LTD	0.73%
CIPLA LTD.	0.73%
TITAN COMPANY LIMITED	0.70%
NTPC LIMITED	0.63%
INDUSIND BANK LIMITED	0.63%
SBI LIFE INSURANCE COMPANY LIMITED	0.57%
HINDALCO INDUSTRIES LTD FV RE 1	0.53%
TATA CONSUMER PRODUCTS LIMITED	0.48%
UPL LIMITED	0.47%
WIPRO	0.47%
HERO MOTOCORP LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.43%
DR. REDDY LABORATORIES	0.42%
HCL TECHNOLOGIES LIMITED	0.38%
TATA IRON & STEEL COMPANY LTD	0.38%
DIVIS LABORATORIES LIMITED	0.37%
TECH MAHINDRA LIMITEDFV-5	0.35%
ONGCFV-5	0.30%
NESTLE INDIA LIMITED	0.20%
GRASIM INDUSTRIES LTD.	0.18%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
BRITANNIA INDUSTRIES LTD	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.06%
Equity Total	58.27%
Money Market Total	3.18%
Current Assets	1.99%
Total	100.00%

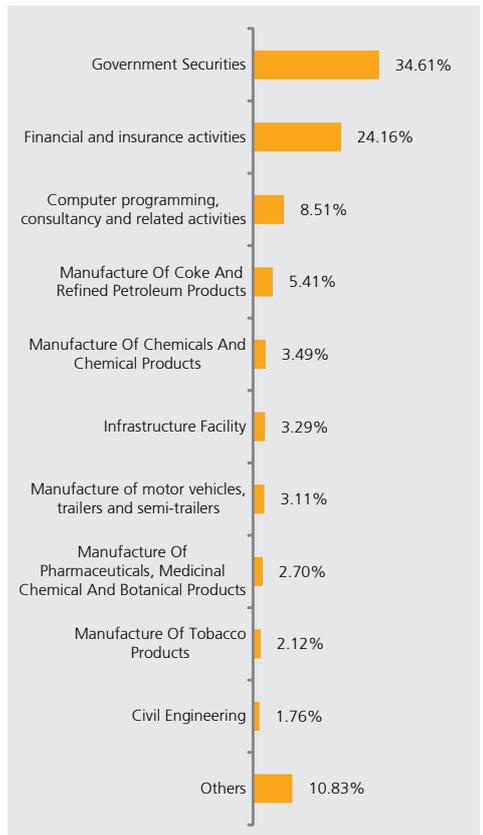
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹28.6455

Inception Date: 21st January 2010

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

AUM as on 29 July, 22: ₹ 0.94 Crs.

Modified Duration of Debt Portfolio:

5.03 years

YTM of Debt Portfolio: 7.11%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.47%	5.67%
Last 6 Months	-0.41%	-0.28%
Last 1 Year	5.32%	6.35%
Last 2 Years	14.08%	15.72%
Last 3 Years	10.55%	12.39%
Since Inception	8.76%	9.59%

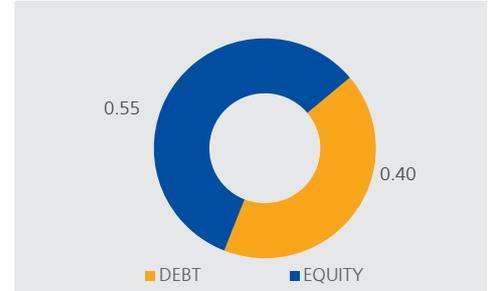
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

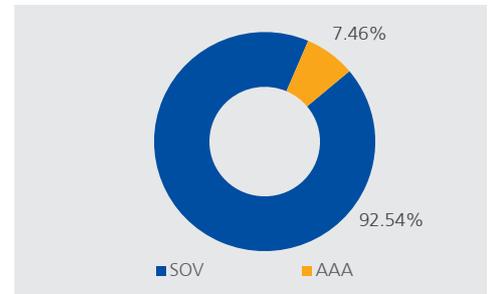
Portfolio

Name of Instrument	% to AUM
6.54% GOI 17.01.2032	8.24%
7.59% GOI CG 20-03-2029	7.67%
6.79% GOI CG 15-05-2027	5.77%
7.17% GOI 08-01-2028	4.99%
4.56% GOI 29.11.2023	4.77%
6.10% GOI CG 12-07-2031	3.42%
5.63% GOI CG 12-04-2026	2.14%
6.95% GOI 16.12.2061	0.87%
6.99% GOI CG 15-12-2051	0.59%
Gilts Total	38.44%
RELIANCE INDUSTRIES LTD.	5.32%
HDFC BANK LTD.FV-2	5.06%
INFOSYS LIMITED	4.29%
ICICI BANK LTD.FV-2	4.05%
TATA CONSULTANCY SERVICES LTD.	2.87%
HDFC LTD FV 2	2.85%
ITC - FV 1	2.25%
LARSEN&TUBRO	2.11%
STATE BANK OF INDIAFV-1	1.93%
AXIS BANK LIMITEDFV-2	1.81%
KOTAK MAHINDRA BANK LIMITED_FV5	1.71%
BHARTI AIRTEL LIMITED	1.55%
HINDUSTAN LEVER LTD.	1.48%
ASIAN PAINTS LIMITEDFV-1	1.38%
MARUTI UDYOG LTD.	1.21%
BAJAJ FINANCE LIMITED	1.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
TATA MOTORS LTD.FV-2	0.92%
ULTRATECH CEMCO LTD	0.90%
MAHINDRA & MAHINDRA LTD.-FV5	0.88%
HCL TECHNOLOGIES LIMITED	0.78%
TITAN COMPANY LIMITED	0.75%
TATA IRON & STEEL COMPANY LTD	0.74%
NTPC LIMITED	0.71%
POWER GRID CORP OF INDIA LTD	0.71%
CIPLA LTD.	0.65%
BAJAJ FINSERV LIMITED	0.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.63%
BAJAJ AUTO LTD	0.62%
WIPRO	0.61%
DABUR INDIA LTD.	0.59%
INDUSIND BANK LIMITED	0.55%
DR. REDDY LABORATORIES	0.52%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
SBI LIFE INSURANCE COMPANY LIMITED	0.48%
EICHER MOTORS LIMITED	0.43%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.42%
TATA CONSUMER PRODUCTS LIMITED	0.42%
HERO MOTOCORP LIMITED	0.42%
NESTLE INDIA LIMITED	0.41%
UPL LIMITED	0.39%
GODREJ CONSUMER PRODUCTS LIMITED	0.35%
DIVIS LABORATORIES LIMITED	0.33%
TECH MAHINDRA LIMITEDFV-5	0.31%
GRASIM INDUSTRIES LTD.	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
BHARAT PETROLEUM CORP. LTD.	0.05%
Equity Total	57.93%
Money Market Total	3.10%
Current Assets	0.53%
Total	100.00%

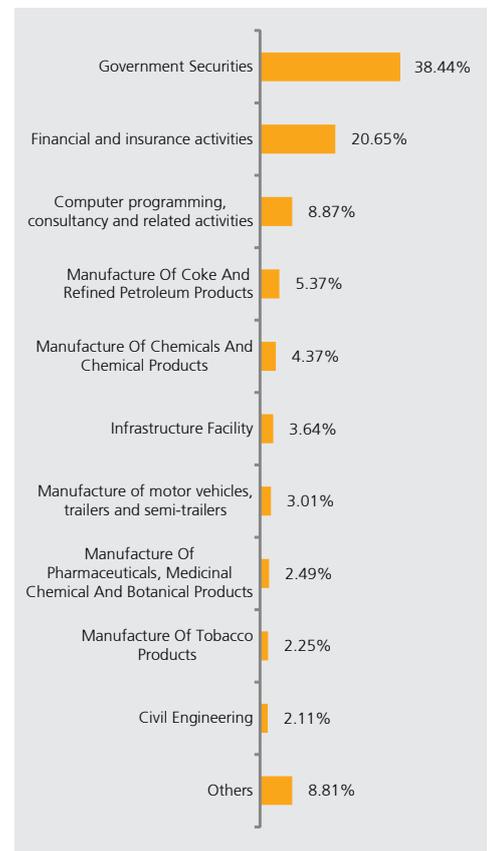
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹37.7272

Inception Date: 01st March 2007

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 29 July, 22: ₹ 8.87 Crs.

Modified Duration of Debt Portfolio:

4.79 years

YTM of Debt Portfolio: 7.03%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.80%	4.89%
Last 6 Months	-0.30%	-0.18%
Last 1 Year	5.22%	5.64%
Last 2 Years	12.38%	13.53%
Last 3 Years	10.34%	11.40%
Since Inception	8.99%	9.70%

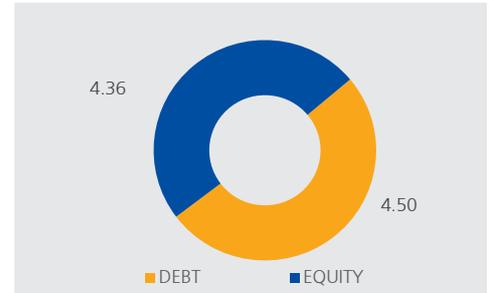
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

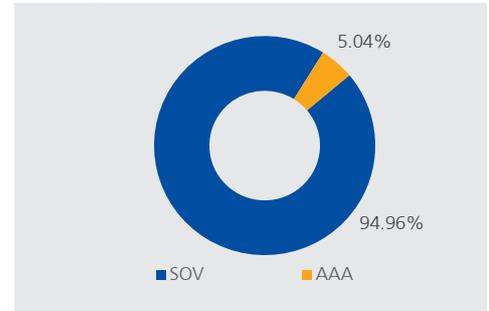
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	1.16%
Bonds/Debentures Total	1.16%
6.54% GOI 17.01.2032	10.47%
4.56% GOI 29.11.2023	10.17%
7.17% GOI 08-01-2028	6.49%
6.79% GOI CG 15-05-2027	5.24%
6.10% GOI CG 12-07-2031	4.35%
7.59% GOI CG 20-03-2029	4.02%
5.63% GOI CG 12-04-2026	2.73%
6.99% GOI CG 15-12-2051	1.84%
7.26% GOI 14-01-2029	1.49%
6.95% GOI 16.12.2061	0.91%
Gilts Total	47.72%
RELIANCE INDUSTRIES LTD.	5.03%
HDFC BANK LTD.FV-2	4.35%
ICICI BANK LTD.FV-2	3.82%
INFOSYS LIMITED	3.68%
HDFC LTD FV 2	2.92%
TATA CONSULTANCY SERVICES LTD.	2.13%
ITC - FV 1	1.92%
LARSEN&TUBRO	1.73%
STATE BANK OF INDIAFV-1	1.60%
AXIS BANK LIMITEDFV-2	1.52%
KOTAK MAHINDRA BANK LIMITED_FV5	1.50%
HINDUSTAN LEVER LTD.	1.25%
BHARTI AIRTEL LIMITED	1.23%
ASIAN PAINTS LIMITEDFV-1	1.21%
BAJAJ FINANCE LIMITED	1.20%
MARUTI UDYOG LTD.	1.00%
TATA MOTORS LTD.FV-2	0.78%
MAHINDRA & MAHINDRA LTD.-FV5	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.72%
BAJAJ FINSERV LIMITED	0.68%
ULTRATECH CEMCO LTD	0.62%
POWER GRID CORP OF INDIA LTD	0.62%
BAJAJ AUTO LTD	0.56%
HINDALCO INDUSTRIES LTD FV RE 1	0.55%
CIPLA LTD.	0.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.55%
TITAN COMPANY LIMITED	0.53%
HCL TECHNOLOGIES LIMITED	0.48%
NTPC LIMITED	0.47%
INDUSIND BANK LIMITED	0.47%
SBI LIFE INSURANCE COMPANY LIMITED	0.46%
TATA IRON & STEEL COMPANY LTD	0.39%
HERO MOTOCORP LIMITED	0.37%
TATA CONSUMER PRODUCTS LIMITED	0.37%
UPL LIMITED	0.36%
WIPRO	0.35%
COAL INDIA LIMITED	0.35%
DR. REDDY LABORATORIES	0.32%
NESTLE INDIA LIMITED	0.31%
DIVIS LABORATORIES LIMITED	0.28%
TECH MAHINDRA LIMITEDFV-5	0.27%
DABUR INDIA LTD.	0.24%
GODREJ CONSUMER PRODUCTS LIMITED	0.18%
GRASIM INDUSTRIES LTD.	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
BRITANNIA INDUSTRIES LTD	0.12%
BHARAT PETROLEUM CORP. LTD.	0.09%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	49.20%
Money Market Total	1.37%
Current Assets	0.55%
Total	100.00%

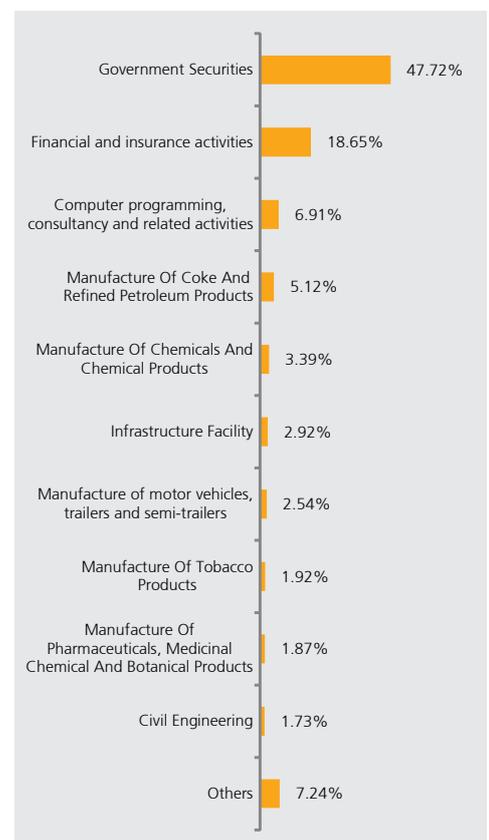
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹28.5021

Inception Date: 11th January 2010

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

AUM as on 29 July, 22: ₹ 0.58 Crs.

Modified Duration of Debt Portfolio:

5.13 years

YTM of Debt Portfolio: 7.14%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.58%	4.89%
Last 6 Months	-0.23%	-0.18%
Last 1 Year	5.09%	5.64%
Last 2 Years	12.11%	13.53%
Last 3 Years	9.70%	11.40%
Since Inception	8.70%	9.22%

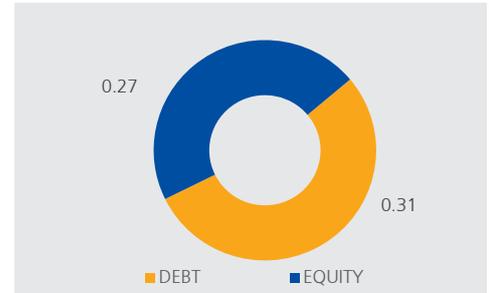
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

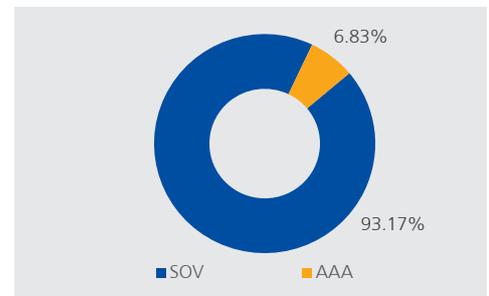
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	14.02%
6.54% GOI 17.01.2032	10.43%
7.17% GOI 08-01-2028	6.20%
6.79% GOI CG 15-05-2027	4.59%
4.56% GOI 29.11.2023	4.54%
6.10% GOI CG 12-07-2031	4.28%
5.63% GOI CG 12-04-2026	2.97%
7.26% GOI 14-01-2029	1.03%
6.95% GOI 16.12.2061	0.78%
6.99% GOI CG 15-12-2051	0.63%
Gilts Total	49.49%
RELIANCE INDUSTRIES LTD.	4.62%
HDFC BANK LTD.FV-2	4.00%
INFOSYS LIMITED	3.57%
ICICI BANK LTD.FV-2	3.39%
HDFC LTD FV 2	2.90%
TATA CONSULTANCY SERVICES LTD.	2.05%
ITC - FV 1	1.75%
KOTAK MAHINDRA BANK LIMITED_FV5	1.59%
LARSEN&TUBRO	1.59%
STATE BANK OF INDIAFV-1	1.36%
AXIS BANK LIMITEDFV-2	1.28%
ASIAN PAINTS LIMITEDFV-1	1.15%
BAJAJ FINANCE LIMITED	1.12%
BHARTI AIRTEL LIMITED	1.10%
HINDUSTAN LEVER LTD.	1.09%
MARUTI UDYOG LTD.	0.91%
MAHINDRA & MAHINDRA LTD.-FV5	0.86%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.80%
TATA MOTORS LTD.FV-2	0.77%
HCL TECHNOLOGIES LIMITED	0.57%
ULTRATECH CEMCO LTD	0.56%
BAJAJ AUTO LTD	0.54%
BAJAJ FINSERV LIMITED	0.52%
CIPLA LTD.	0.50%
POWER GRID CORP OF INDIA LTD	0.50%
TITAN COMPANY LIMITED	0.49%
NTPC LIMITED	0.43%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.43%
JSW STEEL LIMITED	0.43%
INDUSIND BANK LIMITED	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.43%
SBI LIFE INSURANCE COMPANY LIMITED	0.36%
DR. REDDY LABORATORIES	0.35%
TATA IRON & STEEL COMPANY LTD	0.35%
HERO MOTOCORP LIMITED	0.34%
BRITANNIA INDUSTRIES LTD	0.34%
TATA CONSUMER PRODUCTS LIMITED	0.34%
NESTLE INDIA LIMITED	0.33%
DIVIS LABORATORIES LIMITED	0.33%
WIPRO	0.28%
UPL LIMITED	0.28%
COAL INDIA LIMITED	0.27%
GODREJ CONSUMER PRODUCTS LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.22%
BHARAT PETROLEUM CORP. LTD.	0.18%
GRASIM INDUSTRIES LTD.	0.14%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.11%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	46.19%
Money Market Total	3.63%
Current Assets	0.70%
Total	100.00%

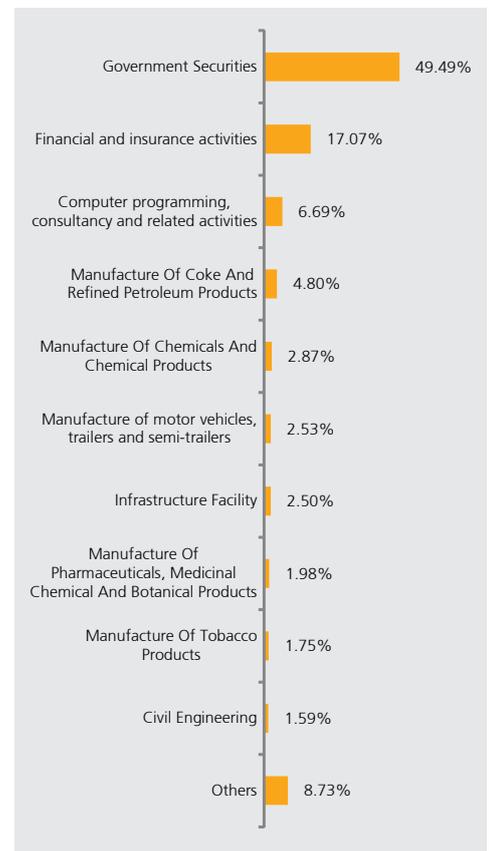
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹30.3544

Inception Date: 27th February 2008

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

AUM as on 29 July, 22: ₹ 1.45 Crs.

Modified Duration of Debt Portfolio:

5.39 years

YTM of Debt Portfolio: 7.19%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.71%	4.89%
Last 6 Months	-0.21%	-0.18%
Last 1 Year	5.20%	5.64%
Last 2 Years	12.25%	13.53%
Last 3 Years	9.63%	11.40%
Since Inception	8.00%	8.77%

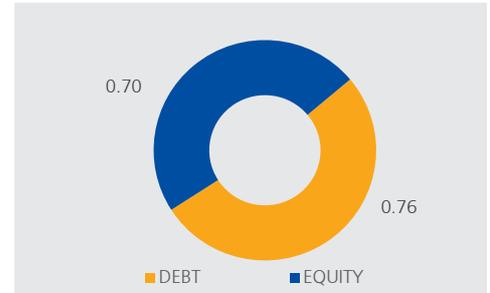
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

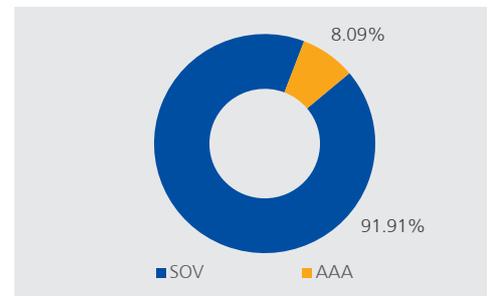
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	13.30%
6.54% GOI 17.01.2032	10.35%
7.17% GOI 08-01-2028	6.40%
6.79% GOI CG 15-05-2027	5.78%
6.10% GOI CG 12-07-2031	4.37%
5.63% GOI CG 12-04-2026	2.70%
4.56% GOI 29.11.2023	1.48%
7.26% GOI 14-01-2029	1.24%
6.95% GOI 16.12.2061	0.88%
6.99% GOI CG 15-12-2051	0.70%
Gilts Total	47.20%
RELIANCE INDUSTRIES LTD.	4.76%
HDFC BANK LTD.FV-2	4.28%
ICICI BANK LTD.FV-2	3.83%
INFOSYS LIMITED	3.61%
HDFC LTD FV 2	2.88%
TATA CONSULTANCY SERVICES LTD.	2.34%
ITC - FV 1	1.87%
KOTAK MAHINDRA BANK LIMITED_FV5	1.52%
LARSEN&TUBRO	1.47%
STATE BANK OF INDIAFV-1	1.44%
AXIS BANK LIMITEDFV-2	1.34%
BHARTI AIRTEL LIMITED	1.27%
ASIAN PAINTS LIMITEDFV-1	1.24%
HINDUSTAN LEVER LTD.	1.21%
BAJAJ FINANCE LIMITED	1.19%
MARUTI UDYOG LTD.	0.97%
MAHINDRA & MAHINDRA LTD.-FV5	0.91%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.89%
TATA MOTORS LTD.FV-2	0.77%
ULTRATECH CEMCO LTD	0.63%
BAJAJ AUTO LTD	0.59%
POWER GRID CORP OF INDIA LTD	0.58%
CIPLA LTD.	0.56%
TITAN COMPANY LIMITED	0.53%
BAJAJ FINSERV LIMITED	0.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
HCL TECHNOLOGIES LIMITED	0.49%
NTPC LIMITED	0.48%
INDUSIND BANK LIMITED	0.48%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
SBI LIFE INSURANCE COMPANY LIMITED	0.40%
TATA IRON & STEEL COMPANY LTD	0.40%
DR. REDDY LABORATORIES	0.39%
TATA CONSUMER PRODUCTS LIMITED	0.39%
HERO MOTOCORP LIMITED	0.37%
WIPRO	0.35%
UPL LIMITED	0.32%
DIVIS LABORATORIES LIMITED	0.29%
NESTLE INDIA LIMITED	0.27%
GODREJ CONSUMER PRODUCTS LIMITED	0.26%
TECH MAHINDRA LIMITEDFV-5	0.25%
GRASIM INDUSTRIES LTD.	0.14%
BRITANNIA INDUSTRIES LTD	0.13%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
COAL INDIA LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.10%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	47.98%
Money Market Total	4.16%
Current Assets	0.66%
Total	100.00%

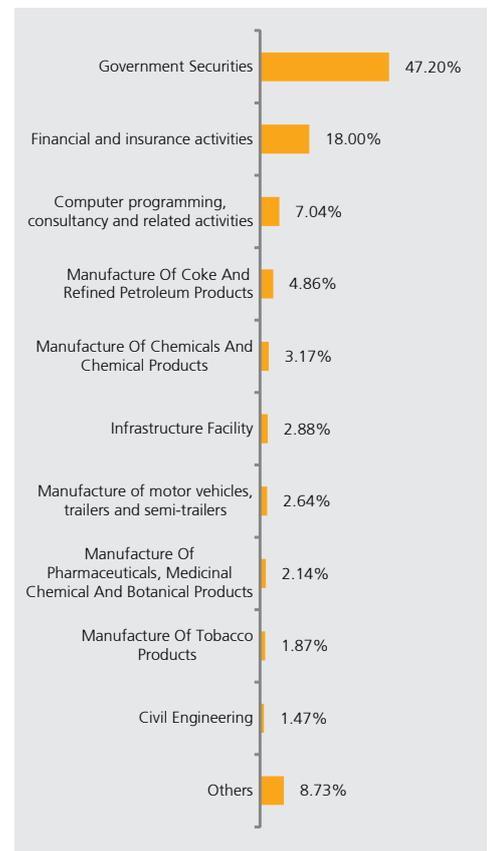
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹47.0104

Inception Date: 9th August 2004

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

AUM as on 29 July, 22: ₹ 9.23 Crs.

Modified Duration of Debt Portfolio:

4.86 years

YTM of Debt Portfolio: 7.07%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	56
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.04%	4.11%
Last 6 Months	-0.43%	-0.11%
Last 1 Year	3.89%	4.90%
Last 2 Years	9.66%	11.35%
Last 3 Years	8.44%	10.38%
Since Inception	8.99%	8.20%

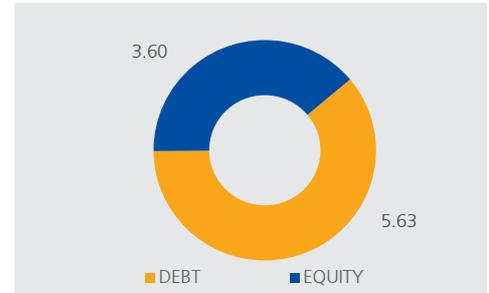
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

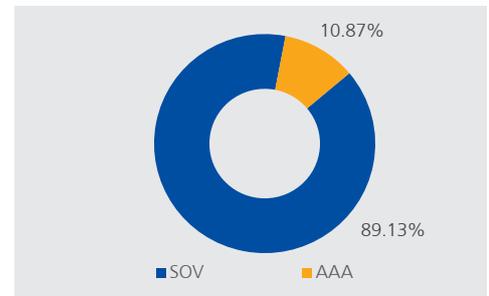
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	4.45%
Bonds/Debentures Total	4.45%
6.54% GOI 17.01.2032	13.05%
7.17% GOI 08-01-2028	8.05%
4.56% GOI 29.11.2023	7.49%
6.79% GOI CG 15-05-2027	5.73%
6.10% GOI CG 12-07-2031	5.46%
5.63% GOI CG 12-04-2026	3.50%
7.59% GOI CG 20-03-2029	2.32%
6.99% GOI CG 15-12-2051	2.29%
7.26% GOI 14-01-2029	1.86%
5.74% GOI 15.11.2026	1.29%
6.95% GOI 16.12.2061	0.95%
Gilts Total	51.98%
RELIANCE INDUSTRIES LTD.	3.62%
HDFC BANK LTD.FV-2	3.52%
ICICI BANK LTD.FV-2	3.52%
INFOSYS LIMITED	3.05%
HDFC LTD FV 2	2.42%
TATA CONSULTANCY SERVICES LTD.	2.11%
ITC - FV 1	1.42%
KOTAK MAHINDRA BANK LIMITED_FV5	1.29%
LARSEN&TUBRO	1.22%
AXIS BANK LIMITEDFV-2	1.13%
HINDUSTAN LEVER LTD.	1.13%
STATE BANK OF INDIAFV-1	1.13%
BAJAJ FINANCE LIMITED	1.03%
BHARTI AIRTEL LIMITED	0.92%
MAHINDRA & MAHINDRA LTD.-FV5	0.88%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.80%
ASIAN PAINTS LIMITEDFV-1	0.80%
TATA MOTORS LTD.FV-2	0.64%
MARUTI UDYOG LTD.	0.62%
ULTRATECH CEMCO LTD	0.56%
POWER GRID CORP OF INDIA LTD	0.55%
BAJAJ FINSERV LIMITED	0.54%
TITAN COMPANY LIMITED	0.51%
INDUSIND BANK LIMITED	0.48%
NTPC LIMITED	0.43%
UPL LIMITED	0.42%
CIPLA LTD.	0.41%
TATA IRON & STEEL COMPANY LTD	0.38%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
NESTLE INDIA LIMITED	0.34%
TECH MAHINDRA LIMITEDFV-5	0.32%
WIPRO	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
DIVIS LABORATORIES LIMITED	0.28%
TATA CONSUMER PRODUCTS LIMITED	0.25%
HCL TECHNOLOGIES LIMITED	0.25%
HERO MOTOCORP LIMITED	0.20%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.19%
BAJAJ AUTO LTD	0.16%
GRASIM INDUSTRIES LTD.	0.13%
COAL INDIA LIMITED	0.12%
BRITANNIA INDUSTRIES LTD	0.11%
DR. REDDY LABORATORIES	0.09%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	39.01%
Money Market Total	1.89%
Current Assets	2.67%
Total	100.00%

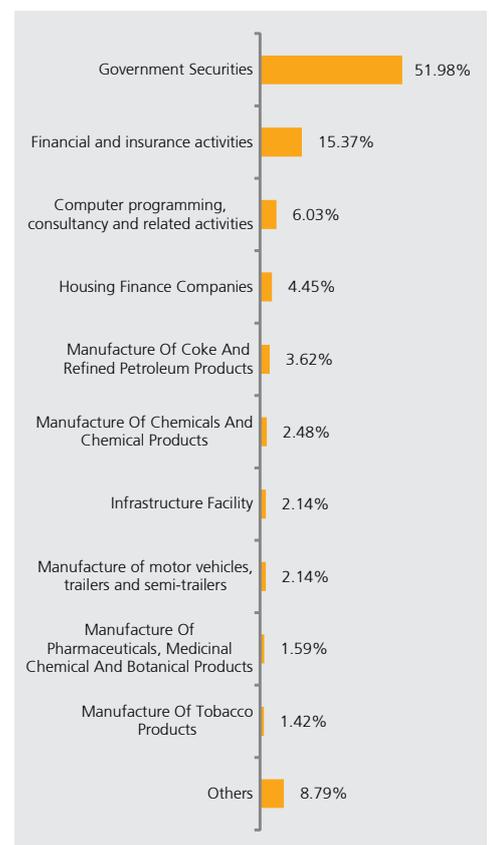
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity)

& Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹29.1678

Inception Date: 29th November 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 29 July, 22: ₹ 12.58 Crs.

Modified Duration of Debt Portfolio:

4.79 years

YTM of Debt Portfolio: 7.07%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	58
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.03%	4.11%
Last 6 Months	-0.26%	-0.11%
Last 1 Year	4.33%	4.90%
Last 2 Years	10.16%	11.35%
Last 3 Years	9.02%	10.38%
Since Inception	7.57%	8.43%

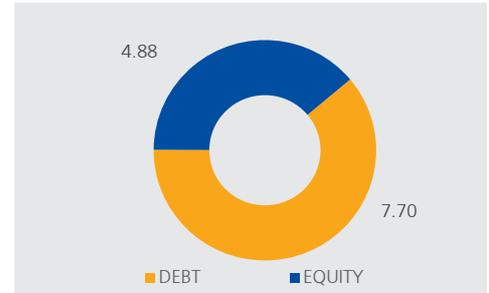
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

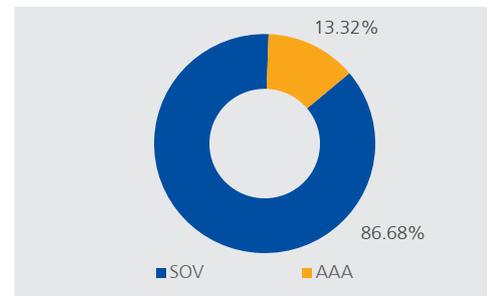
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	3.27%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.05%
Bonds/Debentures Total	6.32%
6.54% GOI 17.01.2032	12.70%
7.17% GOI 08-01-2028	7.74%
4.56% GOI 29.11.2023	6.98%
6.79% GOI CG 15-05-2027	5.55%
6.10% GOI CG 12-07-2031	5.28%
7.59% GOI CG 20-03-2029	5.18%
5.63% GOI CG 12-04-2026	3.36%
6.99% GOI CG 15-12-2051	2.23%
7.26% GOI 14-01-2029	1.79%
6.95% GOI 16.12.2061	0.91%
Gilts Total	51.72%
RELIANCE INDUSTRIES LTD.	3.62%
HDFC BANK LTD.FV-2	3.57%
ICICI BANK LTD.FV-2	3.05%
INFOSYS LIMITED	2.96%
HDFC LTD FV 2	2.41%
TATA CONSULTANCY SERVICES LTD.	1.80%
ITC - FV 1	1.42%
STATE BANK OF INDIAFV-1	1.29%
AXIS BANK LIMITEDFV-2	1.22%
KOTAK MAHINDRA BANK LIMITED_FV5	1.21%
LARSEN&TUBRO	1.19%
HINDUSTAN LEVER LTD.	1.02%
BHARTI AIRTEL LIMITED	1.00%
BAJAJ FINANCE LIMITED	0.96%
ASIAN PAINTS LIMITEDFV-1	0.80%
MARUTI UDYOG LTD.	0.80%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.73%
BAJAJ FINSERV LIMITED	0.63%
TATA MOTORS LTD.FV-2	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
ULTRATECH CEMCO LTD	0.51%
POWER GRID CORP OF INDIA LTD	0.51%
BAJAJ AUTO LTD	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.45%
CIPLA LTD.	0.45%
HINDALCO INDUSTRIES LTD FV RE 1	0.43%
TITAN COMPANY LIMITED	0.43%
HCL TECHNOLOGIES LIMITED	0.39%
INDUSIND BANK LIMITED	0.38%
SBI LIFE INSURANCE COMPANY LIMITED	0.36%
NTPC LIMITED	0.34%
TATA IRON & STEEL COMPANY LTD	0.32%
COAL INDIA LIMITED	0.31%
TATA CONSUMER PRODUCTS LIMITED	0.30%
HERO MOTOCORP LIMITED	0.30%
UPL LIMITED	0.28%
DR. REDDY LABORATORIES	0.28%
WIPRO	0.27%
NESTLE INDIA LIMITED	0.23%
DIVIS LABORATORIES LIMITED	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
GODREJ CONSUMER PRODUCTS LIMITED	0.14%
GRASIM INDUSTRIES LTD.	0.12%
BRITANNIA INDUSTRIES LTD	0.10%
BHARAT PETROLEUM CORP. LTD.	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
Equity Total	38.82%
Money Market Total	1.63%
Current Assets	1.52%
Total	100.00%

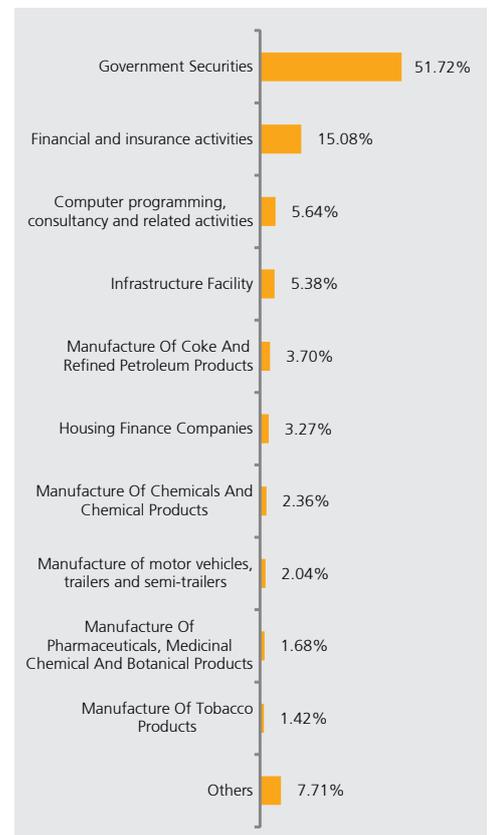
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹37.4665

Inception Date: 12th March 2007

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

AUM as on 29 July, 22: ₹ 7.79 Crs.

Modified Duration of Debt Portfolio:

4.49 years

YTM of Debt Portfolio: 7.02%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	58
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.94%	4.11%
Last 6 Months	-0.43%	-0.11%
Last 1 Year	3.85%	4.90%
Last 2 Years	9.66%	11.35%
Last 3 Years	8.56%	10.38%
Since Inception	8.96%	9.49%

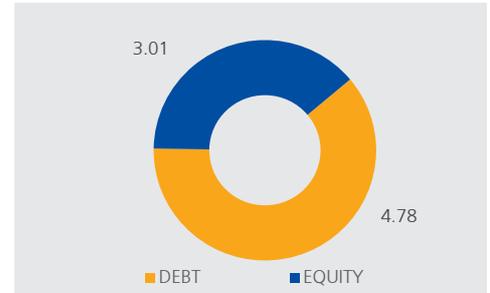
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

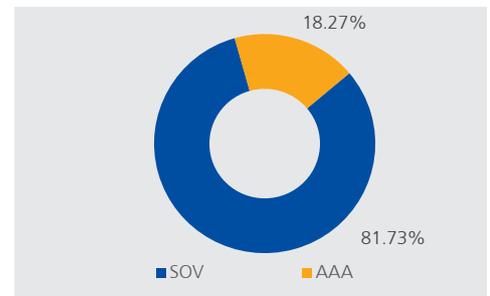
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	4.93%
9.05% HDFC NCD 20-11-2023 U-004	3.96%
Bonds/Debentures Total	8.89%
6.54% GOI 17.01.2032	12.56%
4.56% GOI 29.11.2023	8.60%
7.17% GOI 08-01-2028	7.74%
6.79% GOI CG 15-05-2027	5.65%
6.10% GOI CG 12-07-2031	5.20%
5.63% GOI CG 12-04-2026	3.29%
6.99% GOI CG 15-12-2051	2.21%
7.26% GOI 14-01-2029	1.80%
6.95% GOI 16.12.2061	0.91%
7.59% GOI CG 20-03-2029	0.65%
Gilts Total	48.61%
RELIANCE INDUSTRIES LTD.	3.60%
HDFC BANK LTD.FV-2	3.47%
ICICI BANK LTD.FV-2	3.06%
INFOSYS LIMITED	2.95%
HDFC LTD FV 2	2.34%
TATA CONSULTANCY SERVICES LTD.	1.53%
ITC - FV 1	1.41%
STATE BANK OF INDIAFV-1	1.29%
AXIS BANK LIMITEDFV-2	1.24%
KOTAK MAHINDRA BANK LIMITED_FV5	1.21%
LARSEN&TUBRO	1.19%
HINDUSTAN LEVER LTD.	1.02%
BHARTI AIRTEL LIMITED	1.01%
BAJAJ FINANCE LIMITED	0.96%
MARUTI UDYOG LTD.	0.80%
ASIAN PAINTS LIMITEDFV-1	0.80%
MAHINDRA & MAHINDRA LTD.-FV5	0.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.73%
TATA MOTORS LTD.FV-2	0.63%
HCL TECHNOLOGIES LIMITED	0.56%
POWER GRID CORP OF INDIA LTD	0.54%
ULTRATECH CEMCO LTD	0.51%
BAJAJ FINSERV LIMITED	0.50%
BAJAJ AUTO LTD	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
CIPLA LTD.	0.45%
TITAN COMPANY LIMITED	0.43%
INDUSIND BANK LIMITED	0.39%
SBI LIFE INSURANCE COMPANY LIMITED	0.37%
NTPC LIMITED	0.35%
HINDALCO INDUSTRIES LTD FV RE 1	0.34%
TATA IRON & STEEL COMPANY LTD	0.32%
TATA CONSUMER PRODUCTS LIMITED	0.30%
UPL LIMITED	0.29%
HERO MOTOCORP LIMITED	0.29%
WIPRO	0.28%
DR. REDDY LABORATORIES	0.28%
COAL INDIA LIMITED	0.27%
NESTLE INDIA LIMITED	0.25%
DIVIS LABORATORIES LIMITED	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
GODREJ CONSUMER PRODUCTS LIMITED	0.14%
GRASIM INDUSTRIES LTD.	0.12%
BRITANNIA INDUSTRIES LTD	0.10%
BHARAT PETROLEUM CORP. LTD.	0.08%
JSW STEEL LIMITED	0.07%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	38.64%
Money Market Total	1.97%
Current Assets	1.88%
Total	100.00%

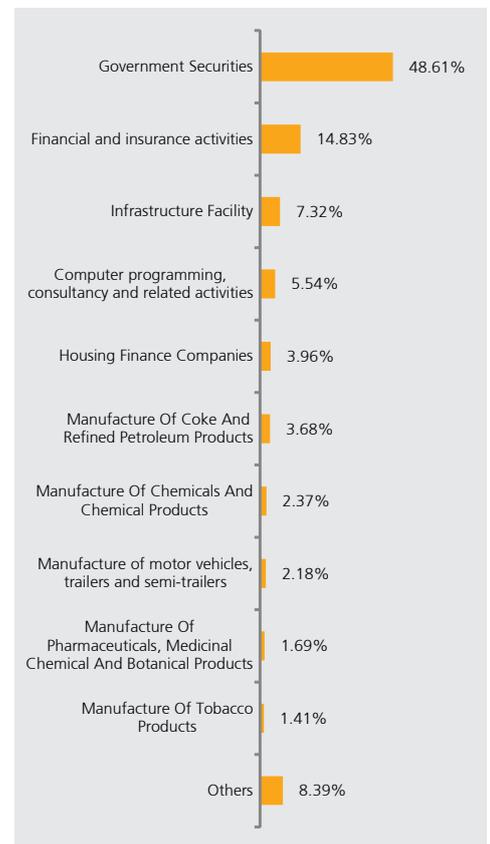
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹26.9278

Inception Date: 11th January 2010

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

AUM as on 29 July, 22: ₹ 1.63 Crs.

Modified Duration of Debt Portfolio: 4.42 years

YTM of Debt Portfolio: 6.94%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	58
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.95%	4.11%
Last 6 Months	-0.46%	-0.11%
Last 1 Year	4.05%	4.90%
Last 2 Years	9.99%	11.35%
Last 3 Years	8.50%	10.38%
Since Inception	8.21%	8.98%

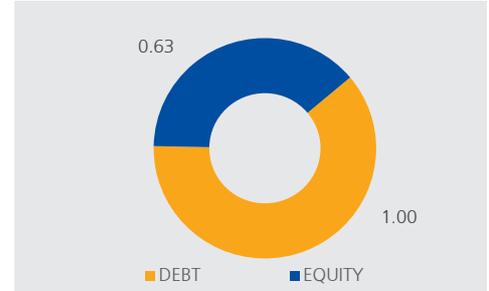
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

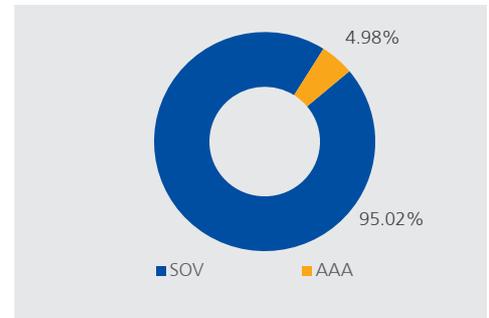
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	19.04%
6.54% GOI 17.01.2032	12.53%
7.17% GOI 08-01-2028	7.60%
6.79% GOI CG 15-05-2027	5.51%
6.10% GOI CG 12-07-2031	5.14%
5.63% GOI CG 12-04-2026	3.23%
6.99% GOI CG 15-12-2051	2.20%
7.26% GOI 14-01-2029	1.78%
6.95% GOI 16.12.2061	0.89%
Gilts Total	57.93%
RELIANCE INDUSTRIES LTD.	3.55%
HDFC BANK LTD.FV-2	3.38%
INFOSYS LIMITED	2.85%
ICICI BANK LTD.FV-2	2.81%
HDFC LTD FV 2	2.24%
TATA CONSULTANCY SERVICES LTD.	1.64%
ITC - FV 1	1.52%
LARSEN&TUBRO	1.38%
STATE BANK OF INDIAFV-1	1.34%
AXIS BANK LIMITEDFV-2	1.11%
KOTAK MAHINDRA BANK LIMITED_FV5	1.09%
HINDUSTAN LEVER LTD.	0.99%
BHARTI AIRTEL LIMITED	0.98%
ASIAN PAINTS LIMITEDFV-1	0.94%
BAJAJ FINANCE LIMITED	0.93%
MARUTI UDYOG LTD.	0.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.72%
TATA MOTORS LTD.FV-2	0.62%
MAHINDRA & MAHINDRA LTD.-FV5	0.60%
BAJAJ FINSERV LIMITED	0.55%
HCL TECHNOLOGIES LIMITED	0.54%
ULTRATECH CEMCO LTD	0.48%
POWER GRID CORP OF INDIA LTD	0.48%
CIPLA LTD.	0.44%
BAJAJ AUTO LTD	0.43%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.43%
TITAN COMPANY LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
DABUR INDIA LTD.	0.40%
NTPC LIMITED	0.38%
INDUSIND BANK LIMITED	0.37%
DR. REDDY LABORATORIES	0.35%
SBI LIFE INSURANCE COMPANY LIMITED	0.34%
TATA IRON & STEEL COMPANY LTD	0.32%
BRITANNIA INDUSTRIES LTD	0.31%
HERO MOTOCORP LIMITED	0.29%
TAATA CONSUMER PRODUCTS LIMITED	0.28%
WIPRO	0.28%
UPL LIMITED	0.27%
NESTLE INDIA LIMITED	0.24%
DIVIS LABORATORIES LIMITED	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.21%
COAL INDIA LIMITED	0.19%
GRASIM INDUSTRIES LTD.	0.12%
BHARAT PETROLEUM CORP. LTD.	0.07%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
Equity Total	38.58%
Money Market Total	3.03%
Current Assets	0.46%
Total	100.00%

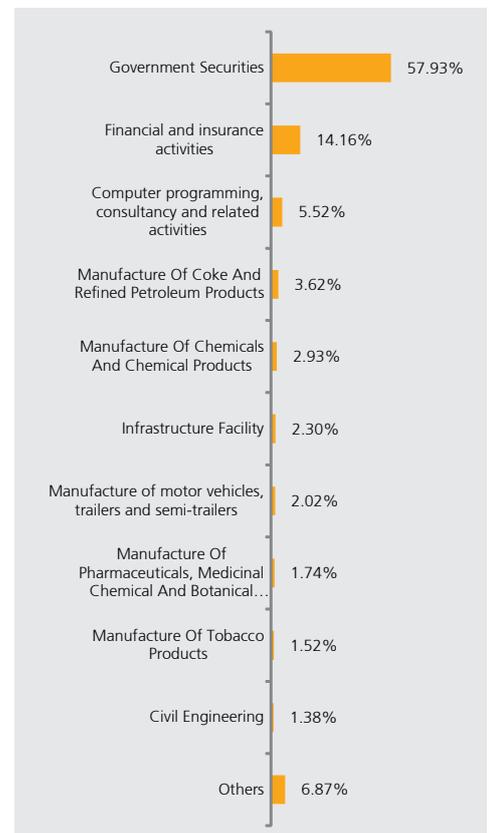
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹39.4998

Inception Date: 13th February 2006

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

AUM as on 29 July, 22: ₹ 14.78 Crs.

Modified Duration of Debt Portfolio: 4.68 years

YTM of Debt Portfolio: 7.04%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	78
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.44%	2.56%
Last 6 Months	-0.37%	-0.03%
Last 1 Year	2.39%	3.35%
Last 2 Years	5.49%	7.02%
Last 3 Years	6.36%	8.19%
Since Inception	7.65%	8.46%

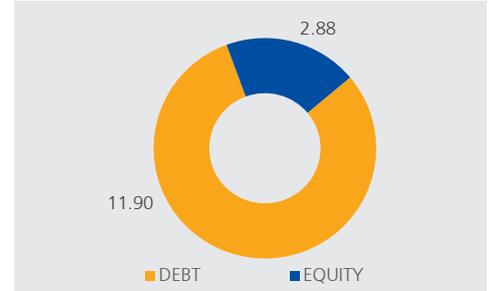
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

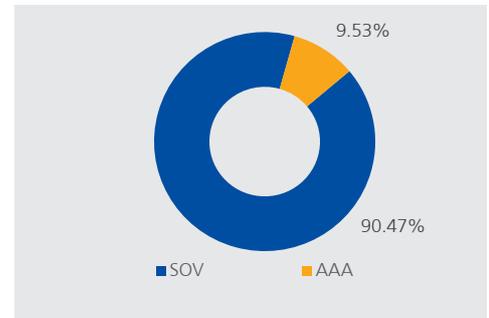
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	3.46%
9.05% HDFC NCD 20-11-2023 U-004	2.78%
Bonds/Debentures Total	6.24%
6.54% GOI 17.01.2032	17.17%
4.56% GOI 29.11.2023	13.29%
7.17% GOI 08-01-2028	10.62%
6.79% GOI CG 15-05-2027	7.29%
6.10% GOI CG 12-07-2031	7.12%
7.59% GOI CG 20-03-2029	5.24%
5.63% GOI CG 12-04-2026	4.55%
6.99% GOI CG 15-12-2051	2.99%
7.26% GOI 14-01-2029	2.47%
6.95% GOI 16.12.2061	0.94%
Gilts Total	71.67%
RELIANCE INDUSTRIES LTD.	1.77%
ICICI BANK LTD.FV-2	1.64%
HDFC BANK LTD.FV-2	1.59%
INFOSYS LIMITED	1.52%
HDFC LTD FV 2	1.15%
KOTAK MAHINDRA BANK LIMITED_FV5	0.86%
TATA CONSULTANCY SERVICES LTD.	0.82%
STATE BANK OF INDIAFV-1	0.72%
ITC - FV 1	0.71%
LARSEN&TUBRO	0.58%
HINDUSTAN LEVER LTD.	0.56%
BAJAJ FINANCE LIMITED	0.50%
BHARTI AIRTEL LIMITED	0.48%
AXIS BANK LIMITEDFV-2	0.48%
MARUTI UDYOG LTD.	0.41%
ASIAN PAINTS LIMITEDFV-1	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.40%
MAHINDRA & MAHINDRA LTD.-FV5	0.39%
TATA MOTORS LTD.FV-2	0.34%
ULTRATECH CEMCO LTD	0.27%
POWER GRID CORP OF INDIA LTD	0.25%
BAJAJ AUTO LTD	0.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.24%
CIPLA LTD.	0.24%
BAJAJ FINSERV LIMITED	0.23%
TITAN COMPANY LIMITED	0.23%
INDUSIND BANK LIMITED	0.21%
NTPC LIMITED	0.21%
SBI LIFE INSURANCE COMPANY LIMITED	0.20%
NESTLE INDIA LIMITED	0.18%
HINDALCO INDUSTRIES LTD FV RE 1	0.17%
TATA IRON & STEEL COMPANY LTD	0.17%
UPL LIMITED	0.16%
TATA CONSUMER PRODUCTS LIMITED	0.16%
HERO MOTOCORP LIMITED	0.15%
WIPRO	0.13%
TECH MAHINDRA LIMITEDFV-5	0.12%
DIVIS LABORATORIES LIMITED	0.12%
DR. REDDY LABORATORIES	0.10%
BRITANNIA INDUSTRIES LTD	0.08%
GODREJ CONSUMER PRODUCTS LIMITED	0.08%
HCL TECHNOLOGIES LIMITED	0.06%
GRASIM INDUSTRIES LTD.	0.06%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.06%
EICHER MOTORS LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.01%
Equity Total	19.49%
Money Market Total	1.30%
Current Assets	1.29%
Total	100.00%

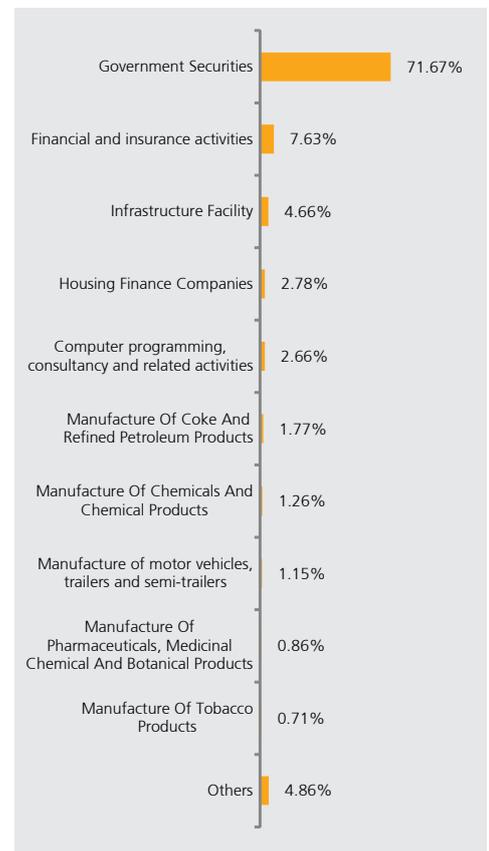
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹24.7441

Inception Date: 11th January 2010

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

AUM as on 29 July, 22: ₹ 1.87 Crs.

Modified Duration of Debt Portfolio: 4.71 years

YTM of Debt Portfolio: 7.03%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.29%	2.56%
Last 6 Months	-0.43%	-0.03%
Last 1 Year	2.39%	3.35%
Last 2 Years	5.60%	7.02%
Last 3 Years	6.38%	8.19%
Since Inception	7.48%	8.41%

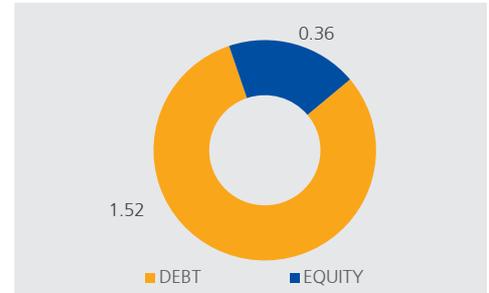
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

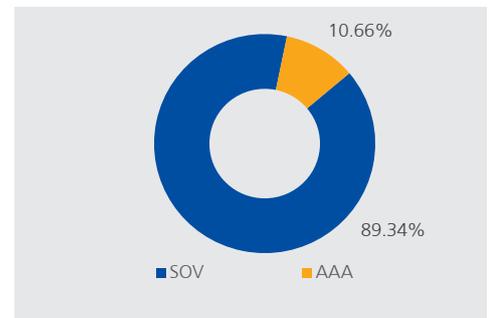
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	5.49%
Bonds/Debentures Total	5.49%
6.54% GOI 17.01.2032	16.94%
4.56% GOI 29.11.2023	14.46%
7.17% GOI 08-01-2028	10.74%
6.79% GOI CG 15-05-2027	7.44%
6.10% GOI CG 12-07-2031	7.28%
7.59% GOI CG 20-03-2029	5.98%
6.99% GOI CG 15-12-2051	2.95%
7.26% GOI 14-01-2029	2.41%
5.63% GOI CG 12-04-2026	2.31%
6.95% GOI 16.12.2061	0.92%
Gilts Total	71.44%
RELIANCE INDUSTRIES LTD.	1.80%
INFOSYS LIMITED	1.57%
HDFC BANK LTD.FV-2	1.54%
ICICI BANK LTD.FV-2	1.52%
HDFC LTD FV 2	1.03%
TATA CONSULTANCY SERVICES LTD.	0.93%
KOTAK MAHINDRA BANK LIMITED_FV5	0.76%
ITC - FV 1	0.75%
STATE BANK OF INDIAFV-1	0.62%
AXIS BANK LIMITEDFV-2	0.58%
LARSEN&TUBRO	0.56%
ASIAN PAINTS LIMITEDFV-1	0.52%
BHARTI AIRTEL LIMITED	0.51%
BAJAJ FINANCE LIMITED	0.50%
HINDUSTAN LEVER LTD.	0.49%
MARUTI UDYOG LTD.	0.42%
MAHINDRA & MAHINDRA LTD.-FV5	0.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
TATA MOTORS LTD.FV-2	0.31%
POWER GRID CORP OF INDIA LTD	0.25%
ULTRATECH CEMCO LTD	0.24%
BAJAJ FINSERV LIMITED	0.24%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.23%
BAJAJ AUTO LTD	0.23%
CIPLA LTD.	0.22%
TITAN COMPANY LIMITED	0.21%
NESTLE INDIA LIMITED	0.21%
NTPC LIMITED	0.20%
INDUSIND BANK LIMITED	0.19%
DR. REDDY LABORATORIES	0.17%
HINDALCO INDUSTRIES LTD FV RE 1	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.15%
HERO MOTOCORP LIMITED	0.15%
WIPRO	0.13%
UPL LIMITED	0.13%
DIVIS LABORATORIES LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
BRITANNIA INDUSTRIES LTD	0.10%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
TECH MAHINDRA LIMITEDFV-5	0.10%
TATA IRON & STEEL COMPANY LTD	0.10%
HCL TECHNOLOGIES LIMITED	0.06%
GRASIM INDUSTRIES LTD.	0.06%
EICHER MOTORS LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	19.09%
Money Market Total	3.04%
Current Assets	0.94%
Total	100.00%

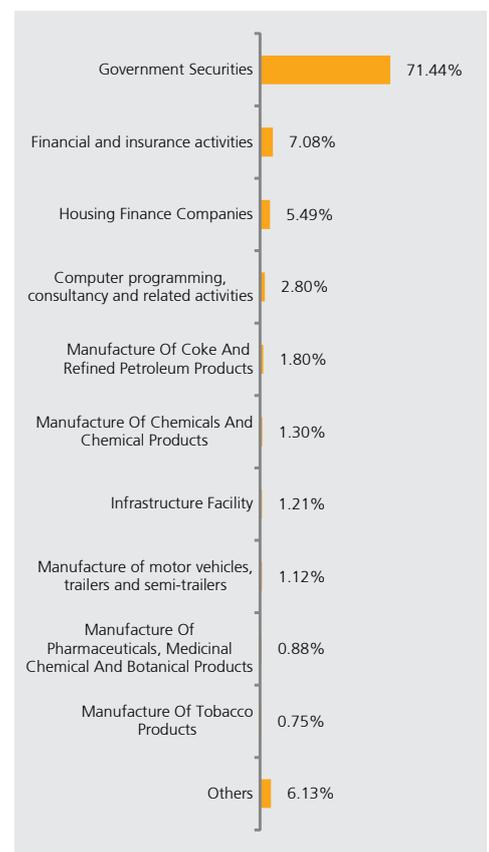
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹28.7327
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 29 July, 22: ₹ 30.33 Crs.
Modified Duration of Debt Portfolio: 4.70 years
YTM of Debt Portfolio: 6.87%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.88%	1.02%
Last 6 Months	-0.20%	-0.02%
Last 1 Year	1.70%	1.71%
Last 2 Years	2.06%	2.75%
Last 3 Years	4.60%	5.83%
Since Inception	7.13%	7.54%

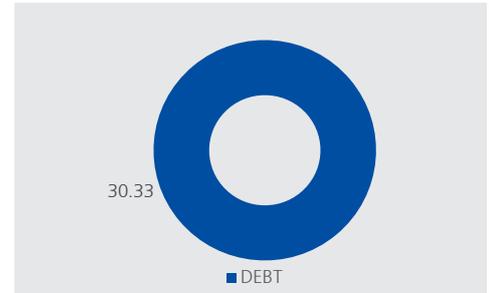
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

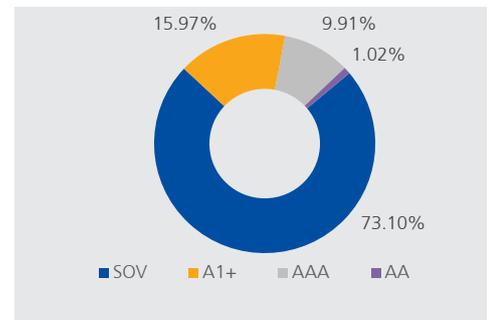
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.78%
6.43% HDFC NCD 29-09-2025 Y-001	1.62%
6.75% PCHFL NCD 26-09-2031	1.00%
Bonds/Debentures Total	9.40%
6.54% GOI 17.01.2032	21.42%
7.17% GOI 08-01-2028	12.93%
6.79% GOI CG 15-05-2027	9.16%
6.10% GOI CG 12-07-2031	8.68%
7.59% GOI CG 20-03-2029	6.69%
6.99% GOI CG 15-12-2051	3.74%
7.26% GOI 14-01-2029	3.04%
GSEC STRIP 15.12.2024	2.93%
6.95% GOI 16.12.2061	0.92%
GSEC STRIP 17.06.2028	0.63%
GSEC STRIP 17.12.2028	0.60%
GSEC STRIP 16.06.2028	0.59%
GSEC STRIP 16.12.2028	0.56%
5.63% GOI CG 12-04-2026	0.22%
Gilts Total	72.10%
Money Market Total	17.14%
Current Assets	1.36%
Total	100.00%

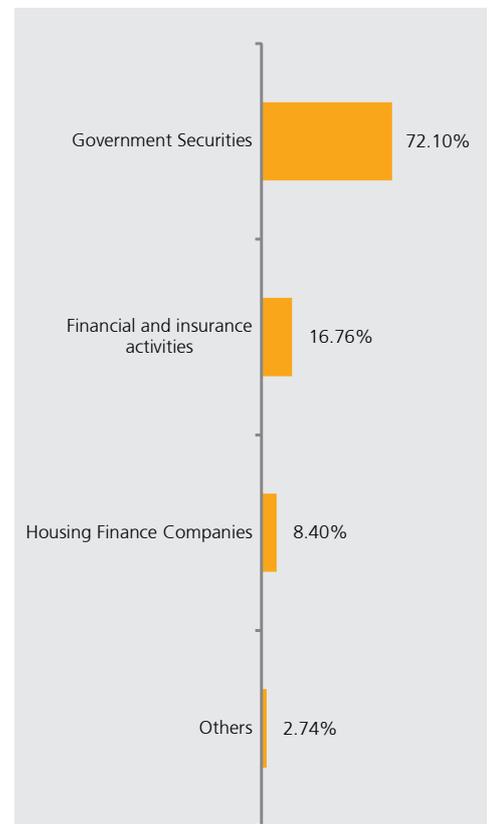
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹24.8263
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 July, 22: ₹ 44.36 Crs.
Modified Duration of Debt Portfolio:
 6.28 years
YTM of Debt Portfolio: 7.24%

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	1.03%	1.25%
Last 6 Months	-0.32%	-0.36%
Last 1 Year	0.81%	1.18%
Last 2 Years	1.71%	2.19%
Last 3 Years	4.08%	5.07%
Since Inception	6.64%	8.03%

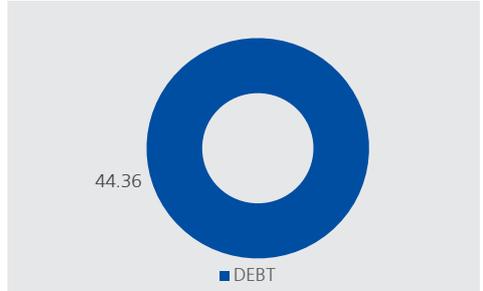
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

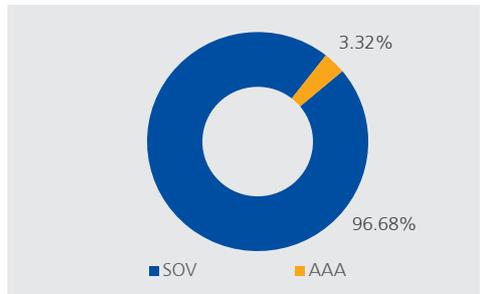
Portfolio

Name of Instrument	% to AUM
6.54% GOI 17.01.2032	20.96%
6.79% GOI CG 15-05-2027	17.32%
6.10% GOI CG 12-07-2031	16.56%
6.99% GOI CG 15-12-2051	10.67%
7.17% GOI 08-01-2028	8.93%
GSEC STRIP 15.12.2024	8.50%
7.59% GOI CG 20-03-2029	2.51%
6.84% GOI CG 19-12-2022	2.26%
7.26% GOI 14-01-2029	1.98%
4.56% GOI 29.11.2023	1.40%
6.95% GOI 16.12.2061	1.17%
GSEC STRIP 15.06.2029	0.65%
GSEC STRIP 17.06.2028	0.63%
GSEC STRIP 15.12.2029	0.62%
GSEC STRIP 17.12.2028	0.60%
GSEC STRIP 16.06.2028	0.59%
GSEC STRIP 16.12.2028	0.56%
8.08% GOI 2022	0.18%
Gilts Total	96.09%
Money Market Total	3.30%
Current Assets	0.61%
Total	100.00%

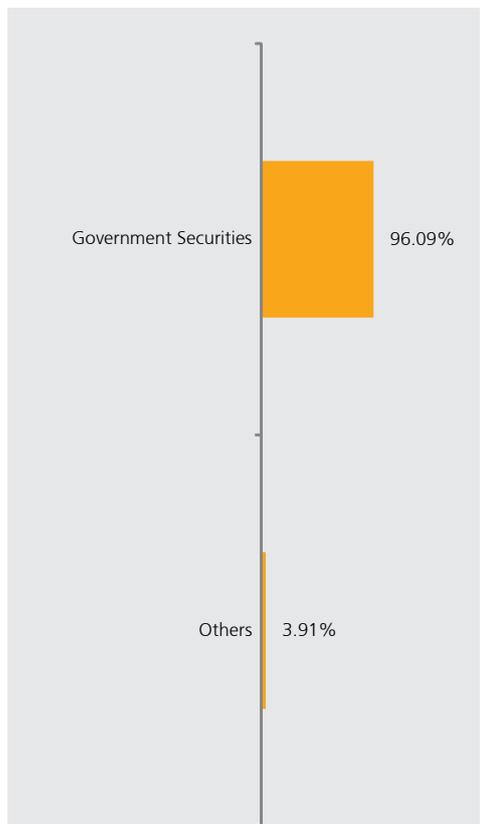
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹24.3996
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 July, 22: ₹ 0.56 Crs.
Modified Duration of Debt Portfolio:
 6.03 years
YTM of Debt Portfolio: 7.20%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.03%	1.25%
Last 6 Months	-0.25%	-0.36%
Last 1 Year	0.95%	1.18%
Last 2 Years	1.84%	2.19%
Last 3 Years	4.26%	5.07%
Since Inception	7.11%	7.55%

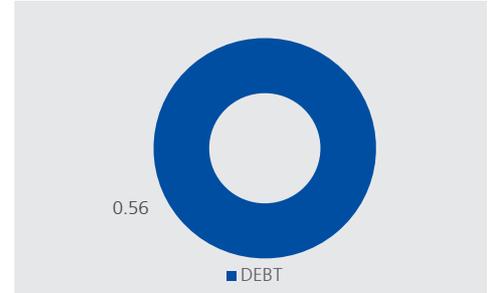
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

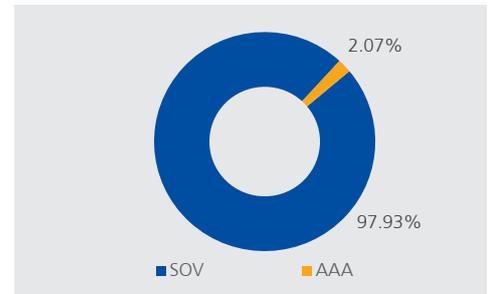
Portfolio

Name of Instrument	% to AUM
6.54% GOI 17.01.2032	20.83%
6.79% GOI CG 15-05-2027	17.32%
6.10% GOI CG 12-07-2031	16.64%
6.99% GOI CG 15-12-2051	10.71%
7.17% GOI 08-01-2028	8.77%
4.56% GOI 29.11.2023	8.74%
GSEC STRIP 15.12.2024	8.44%
7.59% GOI CG 20-03-2029	2.55%
7.26% GOI 14-01-2029	2.15%
6.95% GOI 16.12.2061	1.14%
Gilts Total	97.29%
Money Market Total	2.05%
Current Assets	0.65%
Total	100.00%

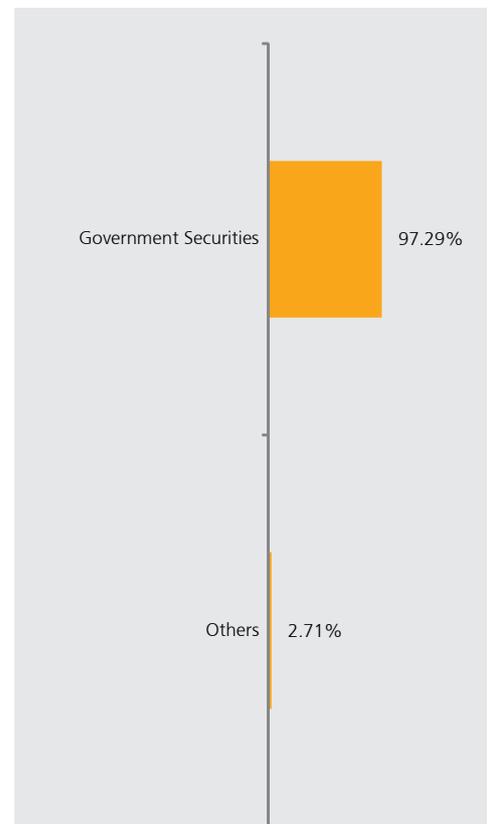
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹24.9662
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 July, 22: ₹ 0.35 Crs.
Modified Duration of Debt Portfolio:
 6.08 years
YTM of Debt Portfolio: 7.20%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.01%	1.25%
Last 6 Months	-0.43%	-0.36%
Last 1 Year	0.59%	1.18%
Last 2 Years	1.58%	2.19%
Last 3 Years	3.98%	5.07%
Since Inception	6.55%	7.50%

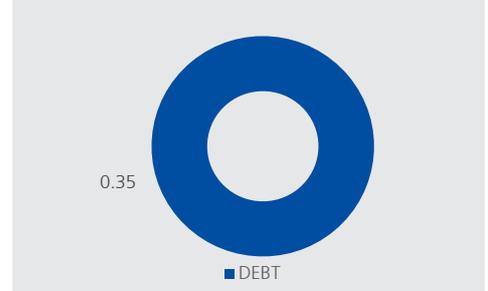
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

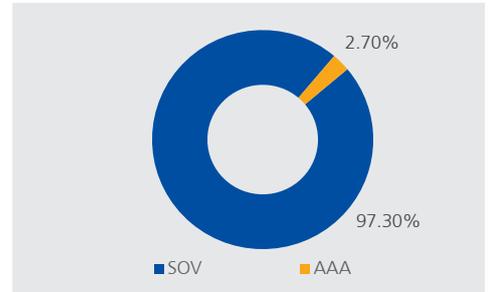
Portfolio

Name of Instrument	% to AUM
6.54% GOI 17.01.2032	20.69%
6.10% GOI CG 12-07-2031	17.52%
6.79% GOI CG 15-05-2027	15.15%
6.99% GOI CG 15-12-2051	10.72%
7.17% GOI 08-01-2028	9.09%
GSEC STRIP 15.12.2024	9.01%
4.56% GOI 29.11.2023	8.60%
7.59% GOI CG 20-03-2029	2.89%
7.26% GOI 14-01-2029	1.99%
6.95% GOI 16.12.2061	1.03%
Gilts Total	96.67%
Money Market Total	2.69%
Current Assets	0.64%
Total	100.00%

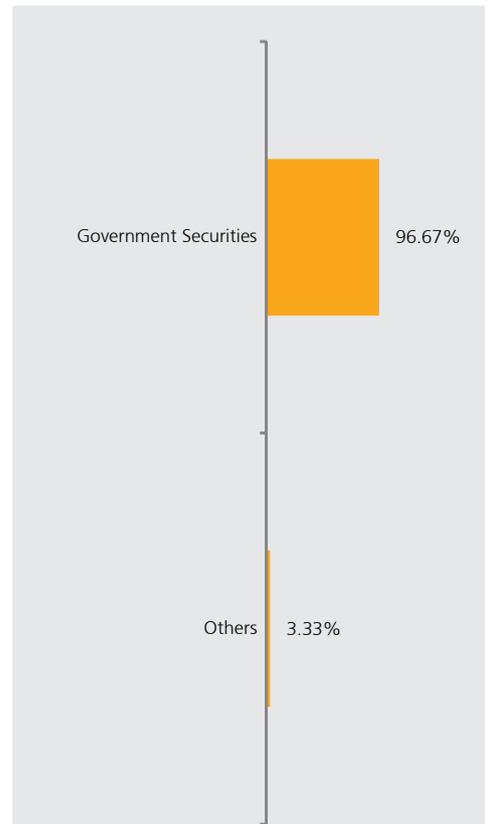
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹27.5349
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 29 July, 22: ₹ 1.02 Crs.
Modified Duration of Debt Portfolio:
 0.31 years
YTM of Debt Portfolio: 5.25%

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%	0.34%
Last 6 Months	1.19%	1.94%
Last 1 Year	2.11%	3.77%
Last 2 Years	1.85%	3.60%
Last 3 Years	2.40%	4.22%
Since Inception	5.79%	6.70%

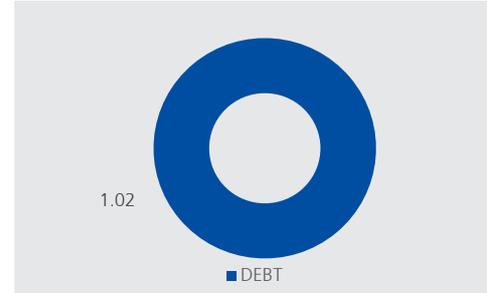
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

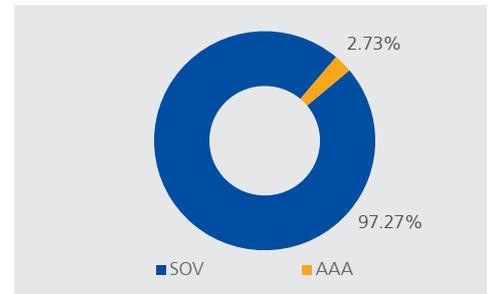
Portfolio

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

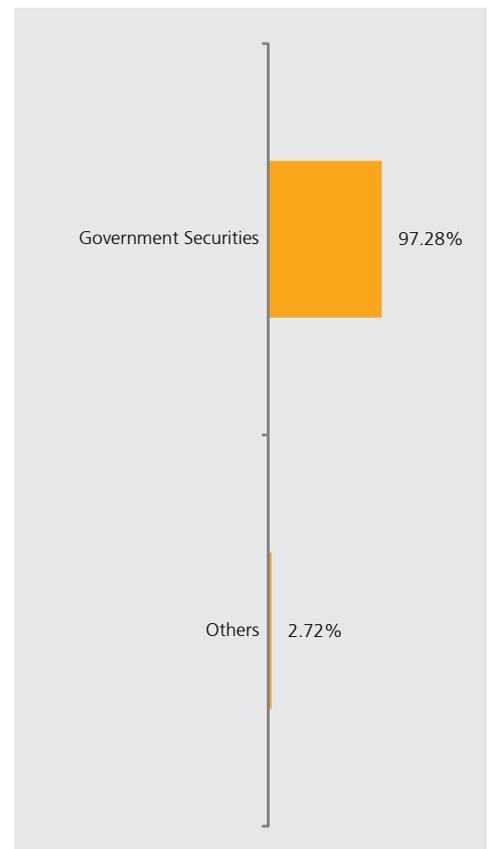
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹27.7111
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 29 July, 22: ₹ 2.39 Crs.
Modified Duration of Debt Portfolio:
 0.23 years
YTM of Debt Portfolio: 4.68%

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	0.24%	0.34%
Last 6 Months	1.14%	1.94%
Last 1 Year	2.05%	3.77%
Last 2 Years	1.82%	3.60%
Last 3 Years	2.38%	4.22%
Since Inception	6.02%	6.84%

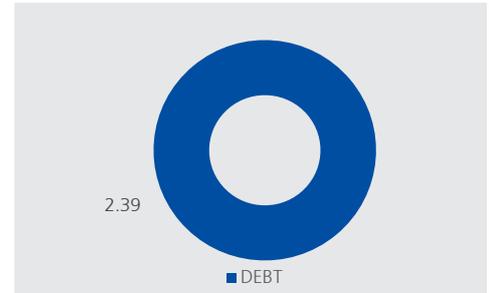
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

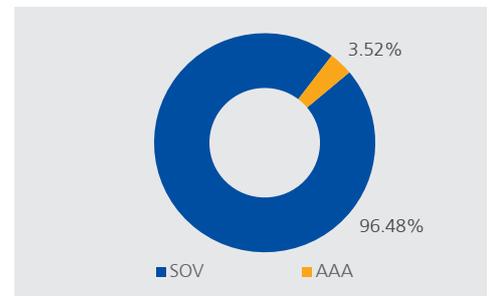
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.02%
Current Assets	-0.02%
Total	100.00%

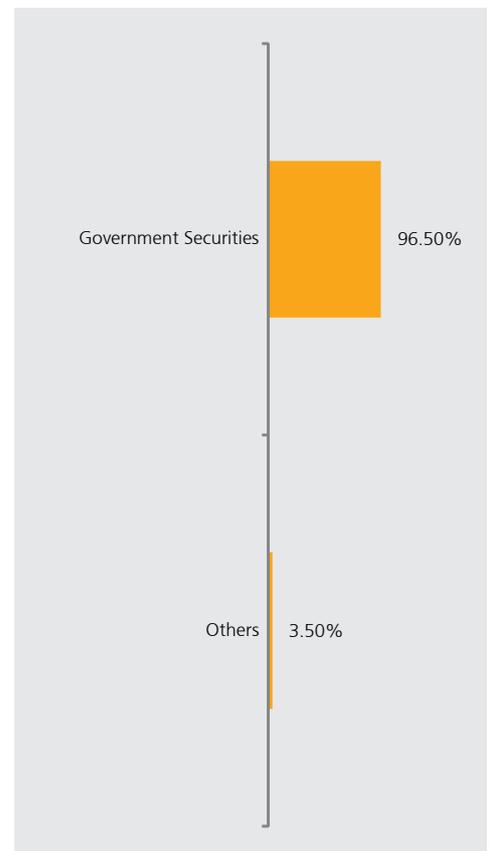
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹27.1263
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 July, 22: ₹ 0.76 Crs.
Modified Duration of Debt Portfolio: 4.70 years
YTM of Debt Portfolio: 7.01%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.93%	1.02%
Last 6 Months	-0.36%	-0.02%
Last 1 Year	3.35%	1.71%
Last 2 Years	2.92%	2.75%
Last 3 Years	5.12%	5.83%
Since Inception	7.31%	7.20%

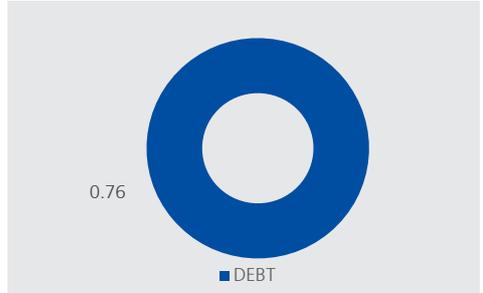
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

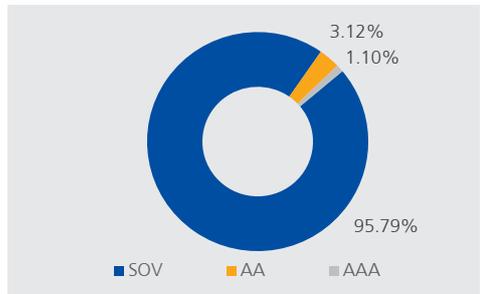
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	3.09%
Bonds/Debentures Total	3.09%
4.56% GOI 29.11.2023	24.42%
6.54% GOI 17.01.2032	21.41%
7.17% GOI 08-01-2028	13.62%
6.79% GOI CG 15-05-2027	9.41%
6.10% GOI CG 12-07-2031	8.52%
5.63% GOI CG 12-04-2026	5.45%
6.99% GOI CG 15-12-2051	3.65%
7.26% GOI 14-01-2029	3.18%
7.59% GOI CG 20-03-2029	2.29%
GSEC STRIP 15.12.2024	2.27%
6.95% GOI 16.12.2061	0.84%
Gilts Total	95.06%
Money Market Total	1.09%
Current Assets	0.76%
Total	100.00%

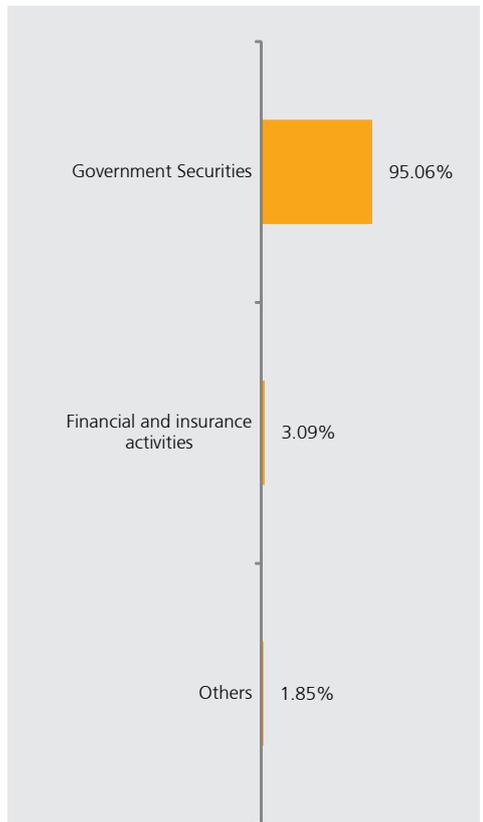
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹27.6756
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 July, 22: ₹ 0.51 Crs.
Modified Duration of Debt Portfolio: 4.85 years
YTM of Debt Portfolio: 7.05%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.92%	1.02%
Last 6 Months	-0.57%	-0.02%
Last 1 Year	0.72%	1.71%
Last 2 Years	1.43%	2.75%
Last 3 Years	3.84%	5.83%
Since Inception	7.31%	7.48%

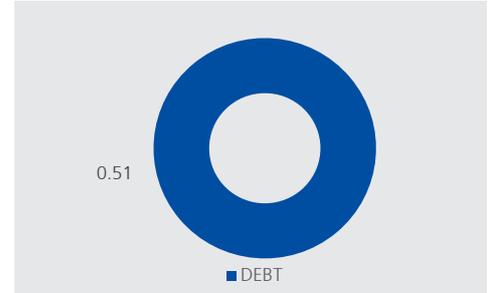
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

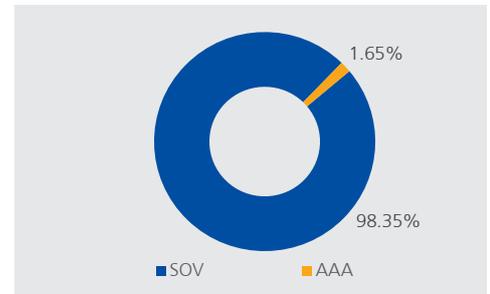
Portfolio

Name of Instrument	% to AUM
6.54% GOI 17.01.2032	22.01%
7.17% GOI 08-01-2028	19.31%
4.56% GOI 29.11.2023	19.06%
6.79% GOI CG 15-05-2027	10.12%
6.10% GOI CG 12-07-2031	9.43%
5.63% GOI CG 12-04-2026	5.10%
6.99% GOI CG 15-12-2051	3.63%
7.26% GOI 14-01-2029	3.35%
7.59% GOI CG 20-03-2029	2.41%
GSEC STRIP 15.12.2024	2.37%
6.95% GOI 16.12.2061	0.90%
Gilts Total	97.69%
Money Market Total	1.64%
Current Assets	0.67%
Total	100.00%

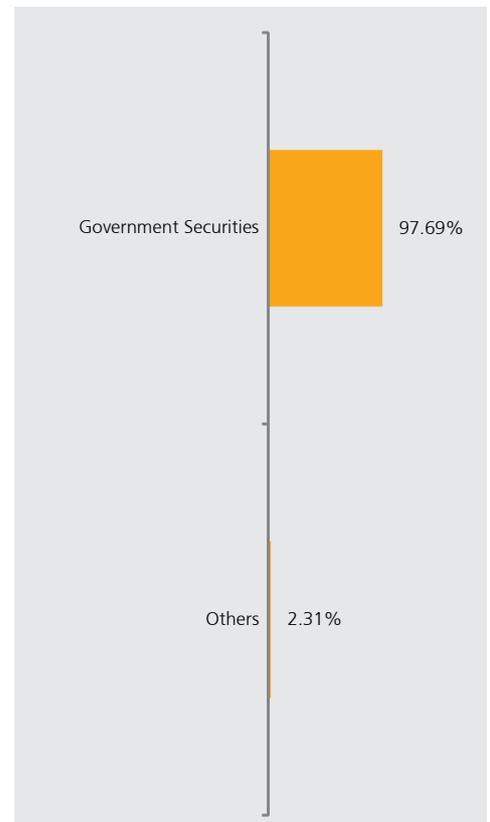
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹18.3288
Inception Date: 26th February 2013
Benchmark: N.A
AUM as on 29 July, 22: ₹ 66.99 Crs.
Modified Duration of Debt Portfolio:
 4.94 years
YTM of Debt Portfolio: 7.12%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	91
MMI / Others	0-90	9

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.94%	-
Last 6 Months	-0.15%	-
Last 1 Year	0.71%	-
Last 2 Years	1.51%	-
Last 3 Years	4.50%	-
Since Inception	6.64%	-

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

Past performance is not indicative of future performance

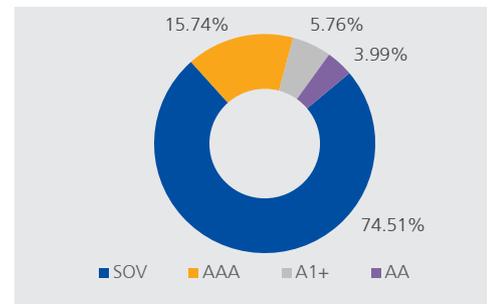
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.44%
7.75% PFC NCD 11-06-2030 SR 203-B	5.29%
9.00% IHFL NCD 30-06-2026	3.90%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.53%
6.75% PCHFL NCD 26-09-2031	0.03%
Bonds/Debentures Total	17.20%
6.54% GOI 17.01.2032	21.37%
7.17% GOI 08-01-2028	12.82%
6.79% GOI CG 15-05-2027	9.31%
6.10% GOI CG 12-07-2031	8.56%
6.99% GOI CG 15-12-2051	3.73%
5.63% GOI CG 12-04-2026	3.68%
7.26% GOI 14-01-2029	2.99%
7.59% GOI CG 20-03-2029	2.38%
GSEC STRIP 15.12.2024	2.19%
8.08% GOI 2022	1.94%
6.95% GOI 16.12.2061	0.91%
GSEC STRIP 15.06.2029	0.64%
GSEC STRIP 17.06.2028	0.62%
GSEC STRIP 15.12.2029	0.62%
GSEC STRIP 17.12.2028	0.60%
GSEC STRIP 16.06.2028	0.58%
GSEC STRIP 16.12.2028	0.56%
Gilts Total	73.51%
Money Market Total	7.95%
Current Assets	1.34%
Total	100.00%

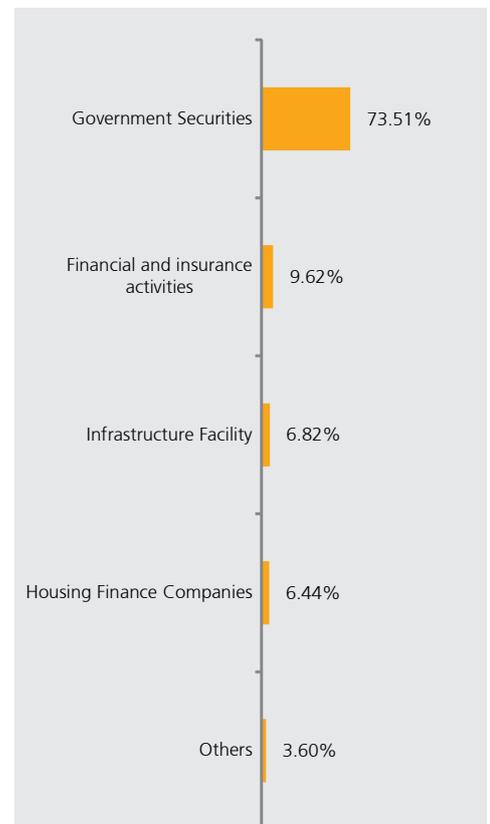
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹22.0772
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 July, 22: ₹ 0.88 Crs.
Modified Duration of Debt Portfolio:
 0.58 years
YTM of Debt Portfolio: 4.86%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.34%
Last 6 Months	1.51%	1.94%
Last 1 Year	2.82%	3.77%
Last 2 Years	2.60%	3.60%
Last 3 Years	3.21%	4.22%
Since Inception	5.84%	6.30%

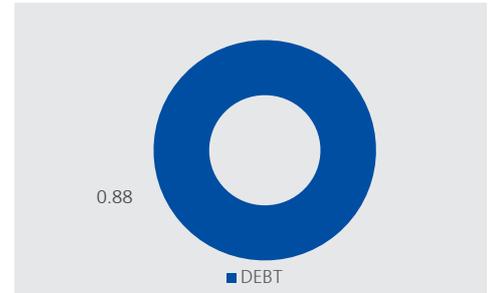
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

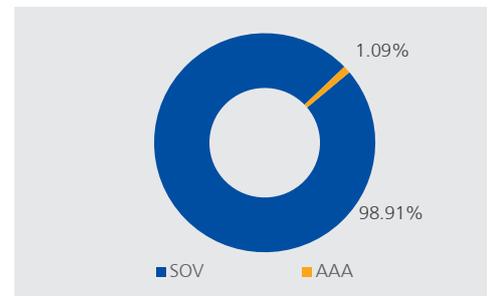
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Current Assets	0.00%
Total	100.00%

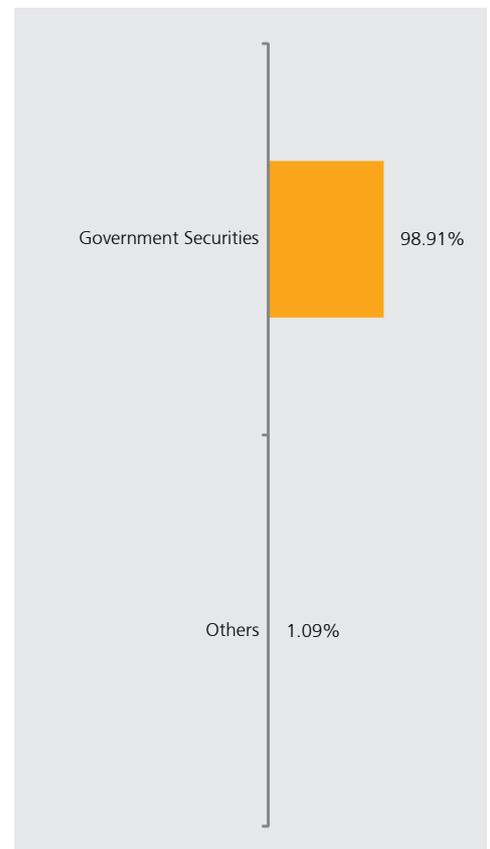
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹19.6162
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 July, 22: ₹ 3.07 Crs.
Modified Duration of Debt Portfolio:
 0.74 years
YTM of Debt Portfolio: 5.62%

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	0.30%	0.34%
Last 6 Months	1.37%	1.94%
Last 1 Year	2.54%	3.77%
Last 2 Years	2.34%	3.60%
Last 3 Years	2.95%	4.22%
Since Inception	5.51%	6.80%

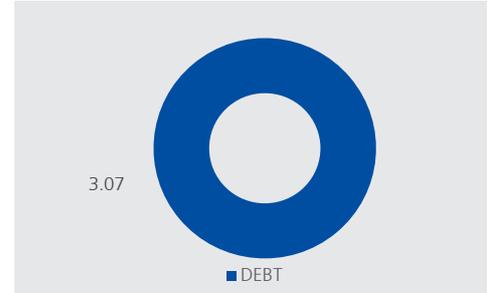
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

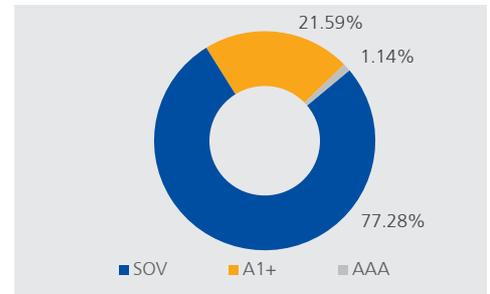
Portfolio

Name of Instrument	% to AUM
Money Market Total	102.03%
Current Assets	-2.03%
Total	100.00%

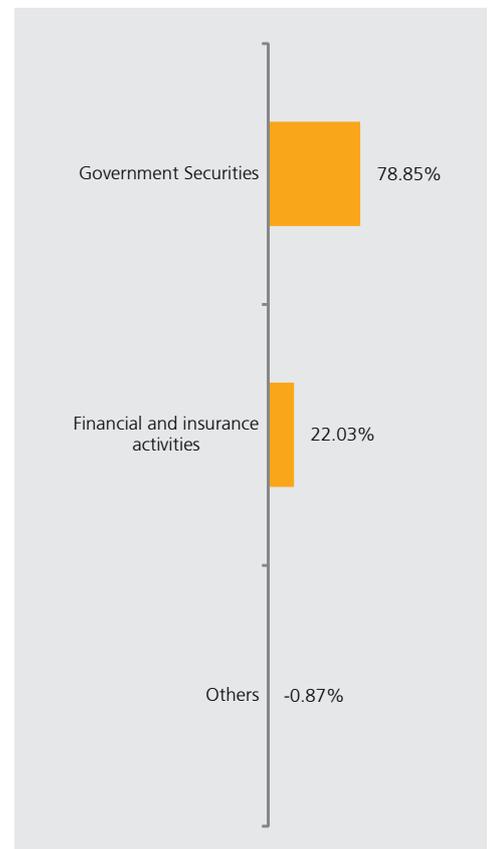
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle
NAV as on 29 July, 22: ₹22.8039
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 July, 22: ₹ 0.26 Crs.
Modified Duration of Debt Portfolio:
 0.74 years
YTM of Debt Portfolio: 5.53%

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	0.30%	0.34%
Last 6 Months	1.23%	1.94%
Last 1 Year	2.38%	3.77%
Last 2 Years	2.18%	3.60%
Last 3 Years	2.75%	4.22%
Since Inception	5.88%	6.79%

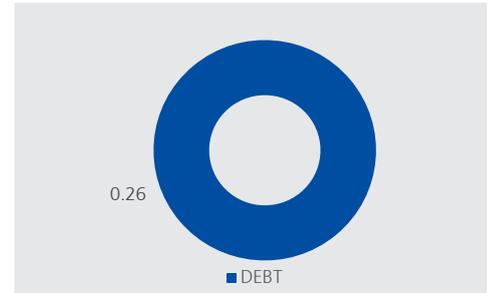
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

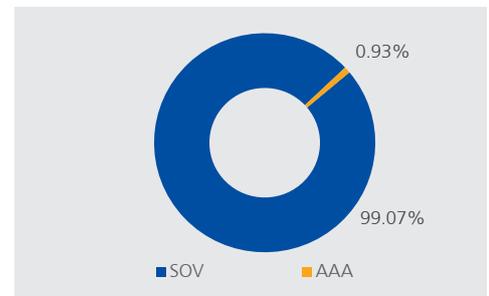
Portfolio

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

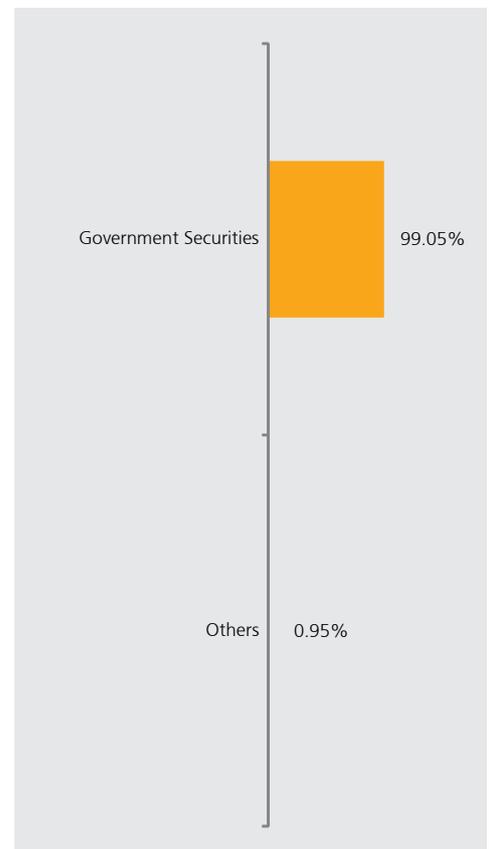
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)

NAV as on 29 July, 22: ₹13.5914

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 29 July, 22: ₹ 92.90 Crs.

Modified Duration of Debt Portfolio:

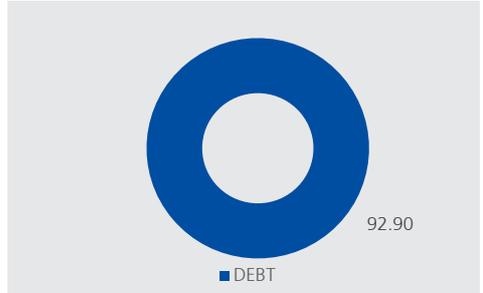
2.80 years

YTM of Debt Portfolio: 6.97%

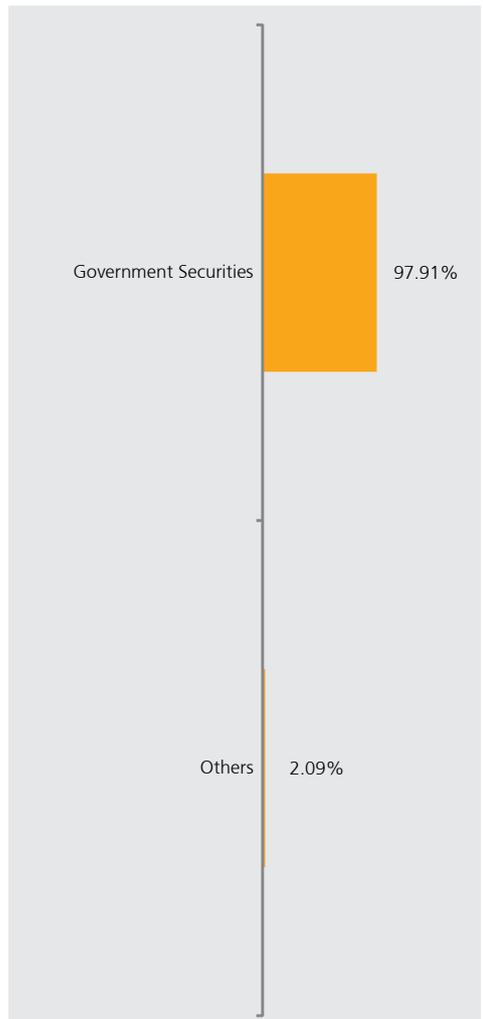
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	46.93%
8.30% RAJASHTHAN SDL 13.01.2026	27.83%
7.59% GOI CG 11-01-2026	16.48%
8.47% MAHARASHTRA SDL 10.02.2026	5.60%
8.08% GOI 2022	1.08%
Gilts Total	97.91%
Money Market Total	0.36%
Current Assets	1.73%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	98
MMI / Others	0-100	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.09%	-
Last 6 Months	-0.80%	-
Last 1 Year	0.84%	-
Last 2 Years	1.52%	-
Last 3 Years	-2.00%	-
Since Inception	2.61%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Sumanta Khan (Equity) & Mr. Rahul Sangle (Debt)
NAV as on 29 July, 22: ₹15.3509
Highest NAV locked as on 28th Aug 2018: ₹17.9310
Inception Date: 08th June 2011
Benchmark: N.A
AUM as on 29 July, 22: ₹ 10.76 Crs.
Modified Duration of Debt Portfolio: 3.12 years
YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	95
MMI / Others	0-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.05%	-
Last 6 Months	-0.95%	-
Last 1 Year	0.45%	-
Last 2 Years	1.12%	-
Last 3 Years	-2.60%	-
Since Inception	3.92%	-

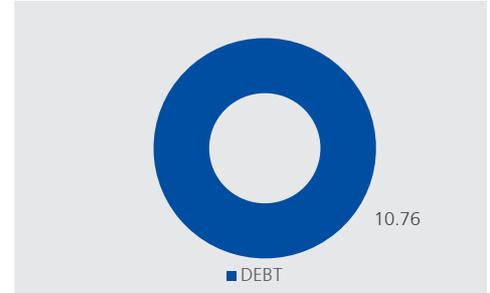
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

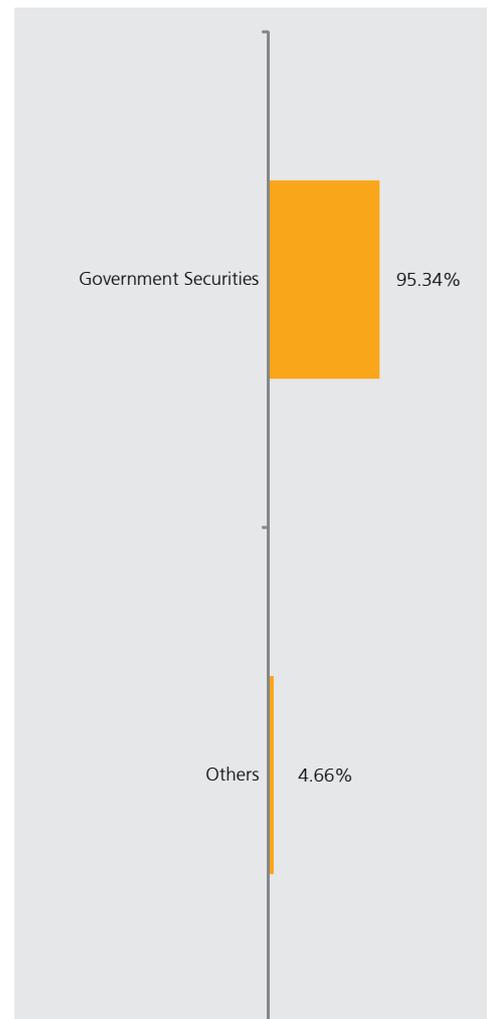
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	93.89%
8.20% GOI 24-09-2025	1.45%
Gilts Total	95.34%
Money Market Total	2.53%
Current Assets	2.13%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 29th July 2022

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. Rahul Sangle

NAV as on 29 July, 22: ₹20.3647

Inception Date: 30th March 2011

Benchmark: N.A

AUM as on 29 July, 22: ₹ 652.10 Crs.

Modified Duration of Debt Portfolio:

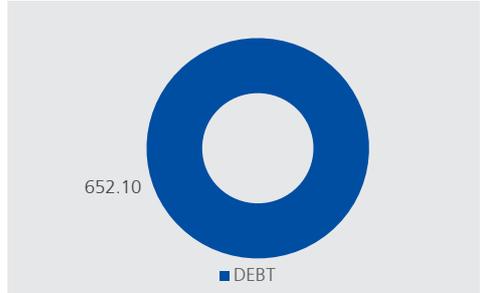
0.87 years

YTM of Debt Portfolio: 6.05%

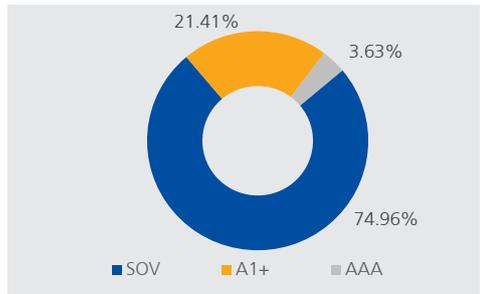
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	7.42%
GSEC STRIP 22.08.2023	3.59%
8.72% MAHARASHTRA SDL 29.10.2024	3.18%
9.04% KARNATAKA SDL 10/09/2024	1.59%
9.60% MAHARASHTRA SDL 14.08.2023	1.58%
9.07% KERALA SDL 27-08-2024	1.51%
8.89% GUJARAT SDL 19.12.2022	0.78%
9.55% TAMILNADU SDL 11.09.2023	0.77%
8.90% RAJASHTHAN SDL 20.09.2022	0.74%
8.90% KARNATKA SDL 19.12.2022	0.72%
8.86% PUNJAB SDL 07.11.2022	0.72%
9.53% MADHYAPRADESH SDL 01.08.2023	0.63%
6.84% GOI CG 19-12-2022	0.11%
Gilts Total	23.34%
Money Market Total	75.93%
Current Assets	0.73%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	23
MMI / Others	00-40	77

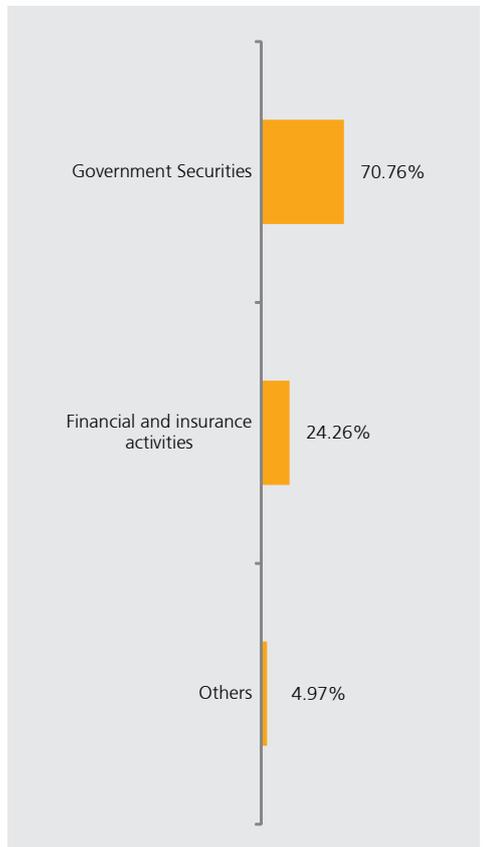
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	-
Last 6 Months	1.42%	-
Last 1 Year	2.91%	-
Last 2 Years	2.99%	-
Last 3 Years	3.58%	-
Since Inception	6.47%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle

NAV as on 29 July, 22: ₹16.1223

Inception Date: 15th January 2014

Benchmark: N.A

AUM as on 29 July, 22: ₹ 28.15 Crs.

Modified Duration of Debt Portfolio:

0.93 years

YTM of Debt Portfolio: 6.11%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	24
MMI / Others	00-40	76

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	-
Last 6 Months	1.39%	-
Last 1 Year	2.80%	-
Last 2 Years	2.97%	-
Last 3 Years	3.58%	-
Since Inception	5.75%	-

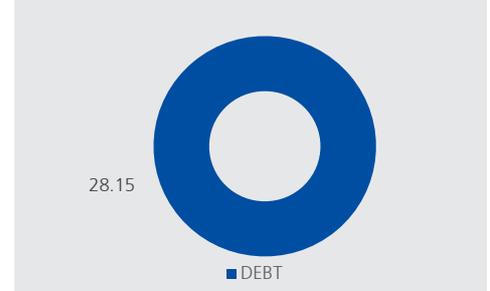
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

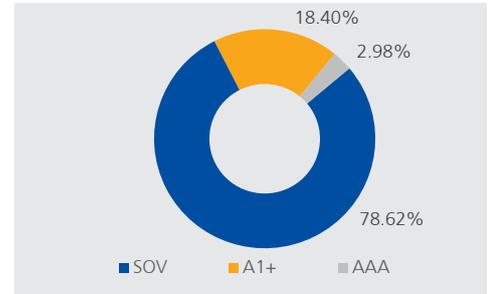
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	11.28%
8.72% MAHARASHTRA SDL 29.10.2024	7.36%
9.07% KERALA SDL 27-08-2024	1.85%
8.90% KARNATKA SDL 19.12.2022	1.19%
8.86% PUNJAB SDL 07.11.2022	1.18%
GSEC STRIP 22.08.2023	1.16%
9.55% TAMILNADU SDL 11.09.2023	0.37%
Gilts Total	24.38%
Money Market Total	75.21%
Current Assets	0.41%
Total	100.00%

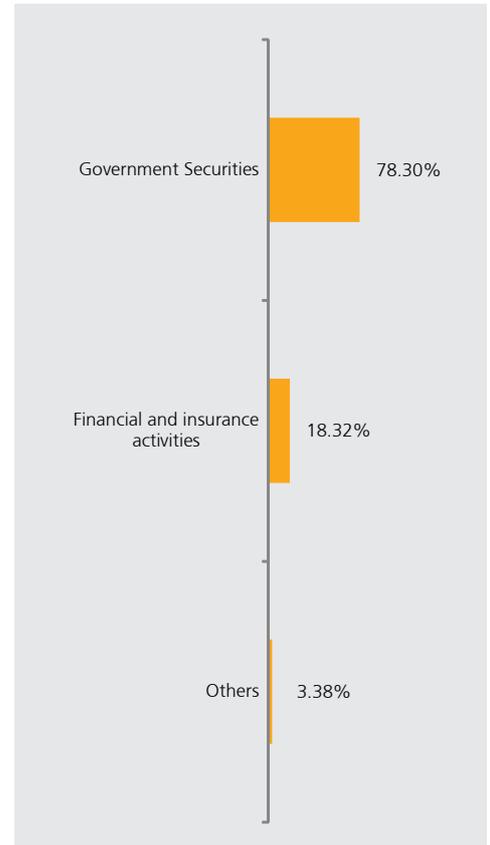
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th July 2022

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. Rahul Sangle

NAV as on 29 July, 22: ₹20.8110

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 29 July, 22: ₹ 0.16 Crs.

Modified Duration of Debt Portfolio:

0.00 years

YTM of Debt Portfolio: 5.00%

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	0.30%	-
Last 6 Months	1.69%	-
Last 1 Year	3.10%	-
Last 2 Years	3.51%	-
Last 3 Years	5.39%	-
Since Inception	7.33%	-

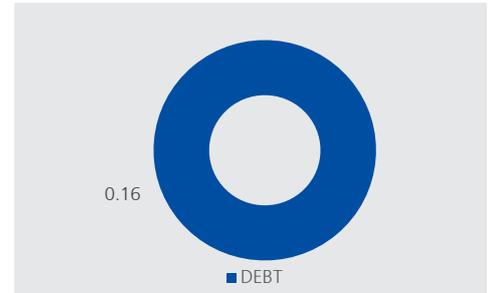
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

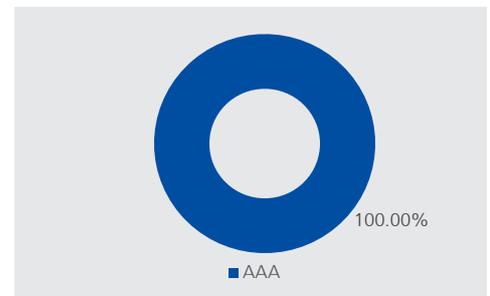
Portfolio

Name of Instrument	% to AUM
Money Market Total	97.08%
Current Assets	2.92%
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	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Biswarup Mohapatra	-
ULIF03010/06/08LPUEQTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF04601/01/10LPUEQTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF05301/01/10PPUEQTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF01601/02/08HPUEQTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Sumanta Khan	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Sumanta Khan	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	Nifty 50 Index	Make in India	Sumanta Khan	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Biswarup Mohapatra	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Fund Index: 20%; Sensex 50: 80%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Fund Index: 40%; Sensex 50: 60%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Fund Index: 50%; Sensex 50: 50%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Sumanta Khan	Rahul Sangle

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	Sumanta Khan	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Sumanta Khan	Rahul Sangle
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Fund Index: 100%	Debt	-	Rahul Sangle
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Rahul Sangle
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Rahul Sangle
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Rahul Sangle
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06301/02/08HORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Debt	-	Rahul Sangle
ULIF02910/06/08LMMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF03919/03/09LMMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05201/01/10PMMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF01501/02/08HMMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Rahul Sangle
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Diversified	Sumanta Khan	-

Unit Linked Life Insurance products are different from the traditional products and are subject to market risks. The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

Reliance Nippon Life Insurance Company Limited is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.

The names of the Fund Option(s) do not in any manner indicate the quality of the Fund Option(s) or their future prospects or returns. Please understand the associated risks and applicable charges from your insurance advisor or the intermediary or policy document issued by Reliance Nippon Life Insurance Company Limited.

NAV per unit (Unit Price) may fluctuate depending on factors and forces affecting the capital markets and the level of interest rates prevailing in the market.

All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details.

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