

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST

JULY

2022



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

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INVESTMENT INSIGHT

Fund Report as on 30th June 2022

Equity Markets

The Month That Was

The month of June witnessed a fall in equity markets across the globe except China and HK. Investor sentiments remained weak, driven by persistently elevated inflation and fears of a possible recession as Central Banks across the globe speed up their efforts to reign in the same. The Nifty 50 index fell 4.8% during the month, while mid-cap and small-cap indices underperformed large-cap and fell 6.5% and 8.3%. The Russia-Ukraine war shows no sign of a ceasefire and continued to impact the supply dynamics of major global commodities like oil, gas, semi-conductor chips and agro products. Inability of OPEC+ to increase crude supply kept energy prices elevated.

FI outflows continued for the eight consecutive month at \$6.3bn, while domestic inflows remained strong at \$5.1 bn. All sectoral indices closed negative for the month except auto. Pharma and FMCG indices declined but managed to outperform the Nifty 50. IT and banking underperformed the market.

The monsoon for the year had a slow start but it picked up as the month progressed. Cumulative rainfall by the end of the month was only 6% below long-term averages and kharif acreages were down 5% compared to last year. Pulses and cotton acreages are already above last year levels driven by better realisations. Crop prices corrected towards the end of the month but remained elevated on y-o-y basis. This should ensure buoyant agricultural income.

Some of the other key developments for the month were:

- RBI MPC voted unanimously to hike repo rate by 50 bps
- CCEA approved increase in MSP for all mandated kharif crops
- IIP for April'22 came in at 7.1% compared to 2.2% in Mar'22
- CPI inflation moderated to 7.04% in May'22 from 7.79% in Apr'22
- May'22 WPI rose to 15.9%
- World Bank cut India's FY23 GDP forecast to 7.5% from 8%
- US Fed raised target range for Fed Funds rate by 75 bps to 1.5% -1.75%



INVESTMENT INSIGHT

Fund Report as on 30th June 2022

Market Outlook

We expect the markets to track the 1Q23 quarterly earnings as it tries to assess the impact of high commodity prices on corporate profitability. Inability to pass on entire cost inflation to the end customers and higher wage growth is expected to drive earnings downgrades. There has been a slight uptick in COVID cases lately, though deaths and hospitalisations remained in control. Liquidity in the system halved, partially driven by RBI actions and a higher trade deficit meant that our forex cover was is down to 10.5 months. With markets down 15% from their peak in October'21, we believe a large part of the negative news on inflation, interest rates, liquidity and earnings downgrades have been factored in. Retail participation in markets has reduced substantially, a sign that much of the froth in the markets has reduced. High-frequency domestic economic activity indicators continue to show improvements. Travel during the ongoing summer holiday season witnessed sharp improvement. Month-on-month improvements in daily power consumption, daily average retail electronic transactions, e-way bills generation and electronic toll collections continue. Real estate absorption and launches remain robust. Credit growth picked up with industrial loan growth now at seven-year highs.

The financial sector is expected to benefit from this upcycle. With credit growth inching up and the NPA cycle behind us, we see sustained improvement in earnings going ahead. Commodity prices (ex-energy) witnessed correction over the last month, and should this sustain, the severity of the corporate earnings downgrades should be limited. We continue to remain positive about India's structural growth story based on domestic consumption and infrastructure capacity addition. Despite multiple shocks India's economy has not shown signs of fragility. Normalization of the world economy in the next one year should ensure that Indian corporate earnings outperform other countries.



INVESTMENT INSIGHT

Fund Report as on 30th June 2022

Fixed Income Markets

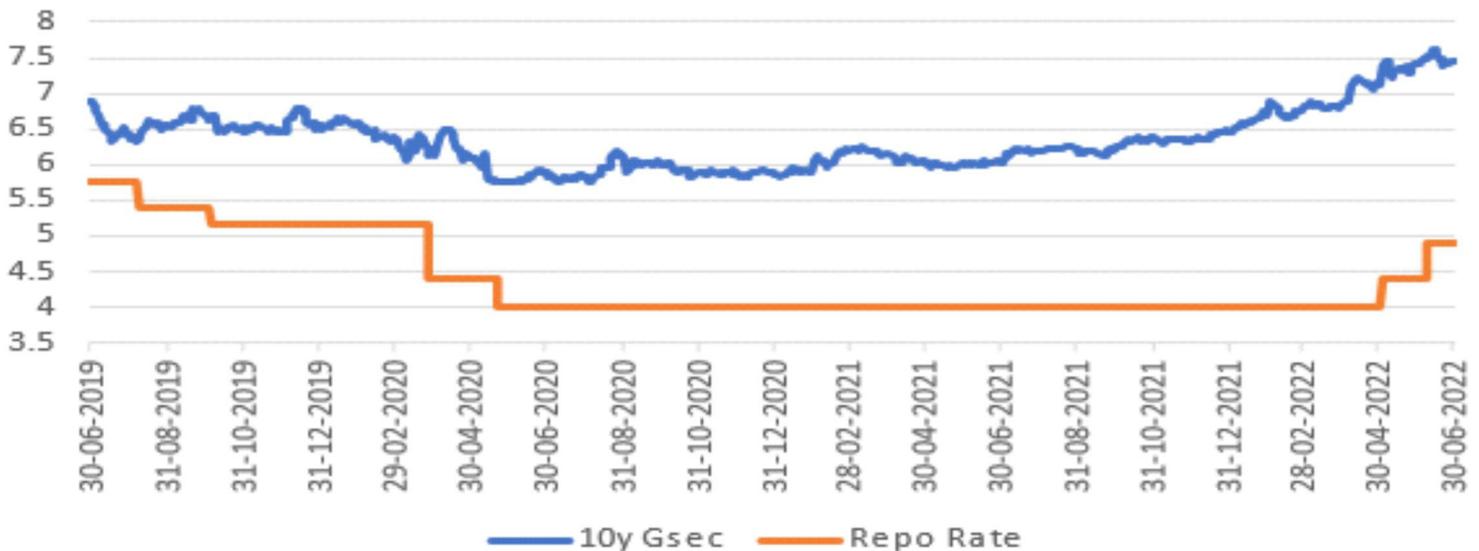
The FOMC hiked policy rates by 75bps to the 1.5%-1.75% range and maintained the pace of quantitative tightening with inflation emerging as the main source of concern. The ECB announced that it will end quantitative easing and poised to hike rates starting from July 2022. The BoE increased Bank Rate by another 25 basis points to 1.25% even as it warned that Britain's economy would shrink by 0.3% in the April-June quarter.

The Reserve Bank of India hiked the Repo rate by 50 bps to 4.9% during its June meeting, after May's 40 bps off-cycle hike, aiming to ensure inflation remains within target going forward while supporting growth. RBI revised upwards its inflation forecast to 6.7% for FY 2022-2023 from 5.7% and maintained its economic growth outlook for FY 2022-2023 at 7.2%.

The S&P Global India Manufacturing PMI declined to 53.9 in June 2022 from 54.6 in May, pointing to the weakest growth in the sector since last September with both output and new orders growing at a slower pace. Industrial production jumped 7.1% y-o-y in April 2022, advancing from an upwardly revised 2.2% rise in the previous month. It was the strongest growth in industrial activity since August 2021 as output accelerated for all sectors: electricity (11.8% vs 6.1%), manufacturing (6.3% vs 1.4%) and mining (7.8% vs 3.9%). CPI Inflation fell to 7.04% YoY in May compared with 7.79% YoY in April led by lower food (7.8% vs. 8.1% in April) and core inflation (6.1% vs. 7% in April). Trade deficit widened sharply to a record high USD 24.29 billion in May, compared to USD 20.11 billion in Apr with Imports rising 62.8% on year to USD 63.22 billion amid surging purchase of petroleum, crude, and other products on back of soaring commodity prices. Current Account deficit decreased in Q4FY22 to USD 13.4bn (1.5% of GDP) from USD 22.2bn (2.7%) in Q3FY22 on the back of lower trade deficit and higher invisible receipts. Fiscal deficit expanded to INR 2.04 trillion in April-May 2022-23 equivalent to 12.3% of the government's estimate for this financial year, compared with 8.2% in the same period last year.

Fixed Income Markets

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 7.39%-7.62% range during Jun 2022, closing at 7.45% on month end. Rate hikes by Global Central Bankers, MPC and rise in Crude prices during the month triggered a spike in Bond yields. Fears of growth slowdown due to anticipated aggressive rate hikes by Central bankers have led to correction in commodity prices despite ongoing Geopolitical tensions in Russia – Ukraine leading to softening of Gsec Yields.



INVESTMENT INSIGHT

Fund Report as on 30th June 2022

Outlook:

On global front, the US 10Y bond yield cooled off during the month on expectations of inflation peeking out and correction in commodity prices. Crude prices cooled off during the month on fears of growth slowdown.

On the domestic front, RBI hiked Repo rate by 50bps in June policy meeting to tame the inflation. Going forward, we expect monetary policy rate to rise further in medium term. Higher government borrowing is expected to keep pressure on Gsec yields. RBI is in a tricky situation in taming the inflation and managing the government borrowing programme.

Strategy:

The progress of policy normalisation 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 30th June 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 30 June, 22: ₹ 12.2300

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 542.10 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	-4.65%	-4.85%
Last 6 Months	-9.53%	-9.07%
Last 1 Year	-2.29%	0.37%
Last 2 Years	21.31%	23.76%
Last 3 Years	NA	NA
Since Inception	8.55%	10.48%

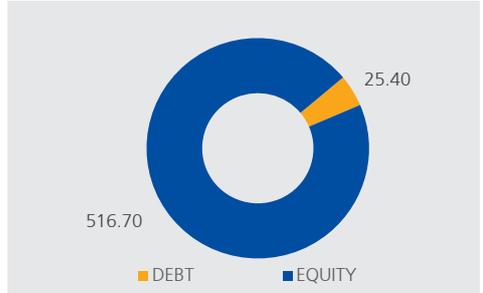
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

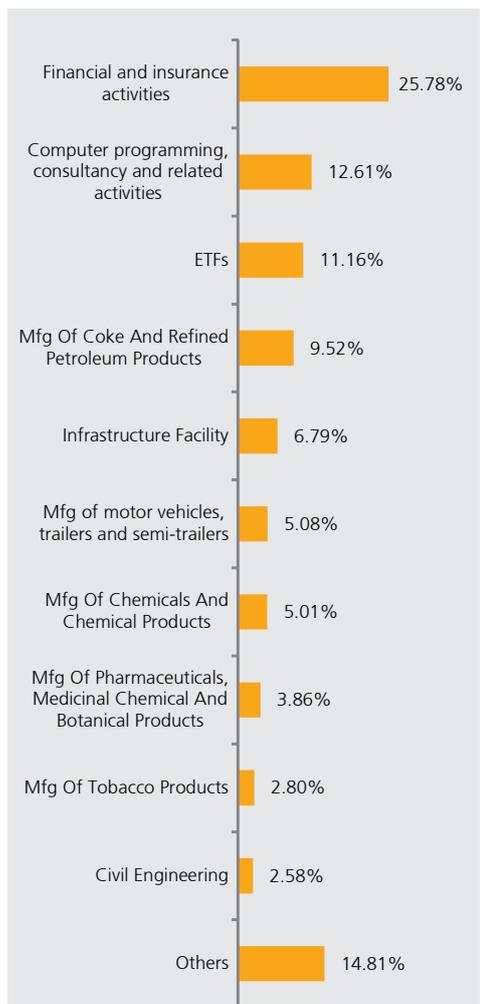
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.10%
INFOSYS LIMITED	6.64%
HDFC BANK LTD.FV-2	5.48%
ICICI BANK LTD.FV-2	4.84%
TATA CONSULTANCY SERVICES LTD.	4.10%
HDFC LTD FV 2	3.72%
HINDUSTAN LEVER LTD.	2.81%
ITC - FV 1	2.80%
LARSEN&TUBRO	2.58%
BHARTI AIRTEL LIMITED	2.57%
KOTAK MAHINDRA BANK LIMITED_FV5	2.17%
STATE BANK OF INDIAFV-1	2.04%
MARUTI UDYOG LTD.	1.98%
ASIAN PAINTS LIMITEDFV-1	1.98%
BAJAJ FINANCE LIMITED	1.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.56%
AXIS BANK LIMITEDFV-2	1.38%
NTPC LIMITED	1.18%
TITAN COMPANY LIMITED	1.11%
BAJAJ AUTO LTD	1.11%
BAJAJ FINSERV LIMITED	1.09%
MAHINDRA & MAHINDRA LTD.-FV5	1.07%
POWER GRID CORP OF INDIA LTD	1.04%
TATA IRON & STEEL COMPANY LTD	0.89%
DIVIS LABORATORIES LIMITED	0.88%
JUBILANT FOODWORKS LIMITED	0.86%
TECH MAHINDRA LIMITEDFV-5	0.83%
HINDALCO INDUSTRIES LTD FV RE 1	0.80%
TATA MOTORS LTD.FV-2	0.80%
SBI LIFE INSURANCE COMPANY LIMITED	0.77%
DR. REDDY LABORATORIES	0.75%
INDRAPRASTHA GAS LIMITED	0.73%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.73%
ULTRATECH CEMCO LTD	0.72%
HCL TECHNOLOGIES LIMITED	0.72%
HERO MOTOCORP LIMITED	0.69%
MAX FINANCIAL SERVICES LIMITED	0.68%
ASHOK LEYLAND LIMITED	0.68%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.68%
CIPLA LTD.	0.67%
TATA MOTORS LTD-DVR	0.56%
TVS MOTOR COMPANY LIMITED	0.55%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.54%
SBI CARDS & PAYMENTS SERVICES LTD	0.52%
ONGCFV-5	0.48%
TRENT LTD	0.45%
BHARAT PETROLEUM CORP. LTD.	0.42%
NESTLE INDIA LIMITED	0.38%
APOLLO TYRES LIMITED	0.34%
RESTAURANT BRANDS ASIA LIMITED	0.34%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.34%
TATA POWER CO. LTD.FV-1	0.34%
WIPRO	0.32%
INDUSIND BANK LIMITED	0.26%
BANDHAN BANK LIMITED	0.24%
UPL LIMITED	0.23%
VOLTAS LTD	0.21%
BHARAT FORGE	0.19%
PETRONET LNG LIMITED	0.16%
SHREE CEMENTS LIMITED	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.08%
Equity Total	84.15%
SBI-ETF Nifty Bank	3.71%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	2.90%
Nippon India ETF Bank Bees	2.77%
ICICI PRUDENTIAL IT ETF	1.78%
ETFs	11.16%
Money Market Total	4.88%
Current Assets	-0.19%
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 30th June 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 30 June, 22: ₹31.6860

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 1,948.31 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	98
Gsec / Debt	00-00	-
MMI / Others	00-25	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.10%	-4.85%
Last 6 Months	-9.79%	-9.07%
Last 1 Year	-1.54%	0.37%
Last 2 Years	21.96%	23.76%
Last 3 Years	9.63%	10.21%
Since Inception	9.69%	9.22%

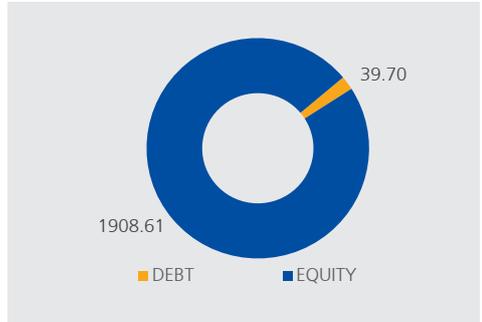
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

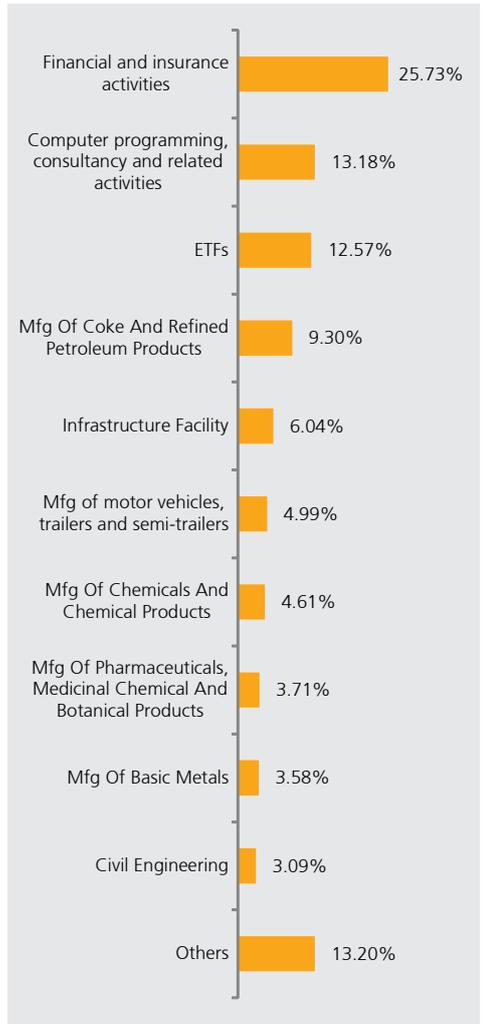
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.30%
INFOSYS LIMITED	7.00%
HDFC BANK LTD.FV-2	5.17%
ICICI BANK LTD.FV-2	5.13%
HDFC LTD FV 2	4.17%
TATA CONSULTANCY SERVICES LTD.	3.67%
LARSEN&TUBRO	3.09%
ITC - FV 1	2.81%
HINDUSTAN LEVER LTD.	2.69%
BHARTI AIRTEL LIMITED	2.60%
KOTAK MAHINDRA BANK LIMITED_FV5	2.10%
BAJAJ FINANCE LIMITED	2.08%
ASIAN PAINTS LIMITEDFV-1	1.92%
AXIS BANK LIMITEDFV-2	1.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.49%
STATE BANK OF INDIAFV-1	1.43%
TATA IRON & STEEL COMPANY LTD	1.43%
MARUTI UDYOG LTD.	1.39%
TITAN COMPANY LIMITED	1.37%
HINDALCO INDUSTRIES LTD FV RE 1	1.36%
NTPC LIMITED	1.36%
BAJAJ FINSERV LIMITED	1.32%
TATA MOTORS LTD.FV-2	1.15%
MAHINDRA & MAHINDRA LTD.-FV5	1.13%
HCL TECHNOLOGIES LIMITED	1.08%
TECH MAHINDRA LIMITEDFV-5	1.02%
ULTRATECH CEMCO LTD	0.96%
DIVIS LABORATORIES LIMITED	0.83%
DR. REDDY LABORATORIES	0.75%
JUBILANT FOODWORKS LIMITED	0.69%
TATA MOTORS LTD-DVR	0.67%
ASHOK LEYLAND LIMITED	0.65%
AMBUJA CEMENTS LIMITED	0.65%
BAJAJ AUTO LTD	0.64%
CIPLA LTD.	0.63%
LIC HOUSING FINANCE LIMITED	0.60%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.58%
INDUSIND BANK LIMITED	0.54%
JINDAL STEEL & POWER LTD.	0.52%
HERO MOTOCORP LIMITED	0.51%
TATA POWER CO. LTD.FV-1	0.50%
TRENT LTD	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.48%
RESTAURANT BRANDS ASIA LIMITED	0.46%
BRITANNIA INDUSTRIES LTD	0.46%
INDRAPRASTHA GAS LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.43%
BANDHAN BANK LIMITED	0.42%
COFORGE LIMITED	0.40%
TATA CONSUMER PRODUCTS LIMITED	0.39%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
POWER GRID CORP OF INDIA LTD	0.38%
SBI CARDS & PAYMENTS SERVICES LTD	0.37%
BHARAT FORGE	0.35%
MAX FINANCIAL SERVICES LIMITED	0.34%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.33%
VOLTAS LTD	0.30%
JSW STEEL LIMITED	0.27%
Equity Total	85.39%
SBI-ETF Nifty Bank	5.25%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.63%
ICICI PRUDENTIAL IT ETF	2.70%
ETFs	12.57%
Money Market Total	1.03%
Current Assets	1.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUY02121)

Fund Report as on 30th June 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 30 June, 22: ₹31.0312

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30 June, 22: ₹ 286.32 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	-3.82%	-3.26%
Last 6 Months	-6.36%	-6.02%
Last 1 Year	6.56%	7.13%
Last 2 Years	22.83%	24.11%
Last 3 Years	14.11%	13.64%
Since Inception	9.50%	9.02%

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

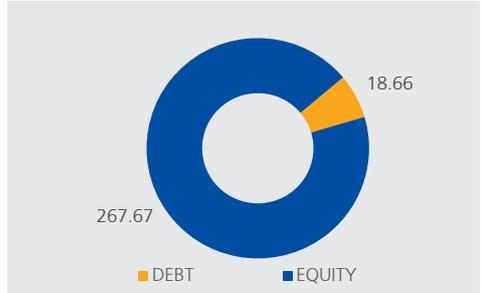
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

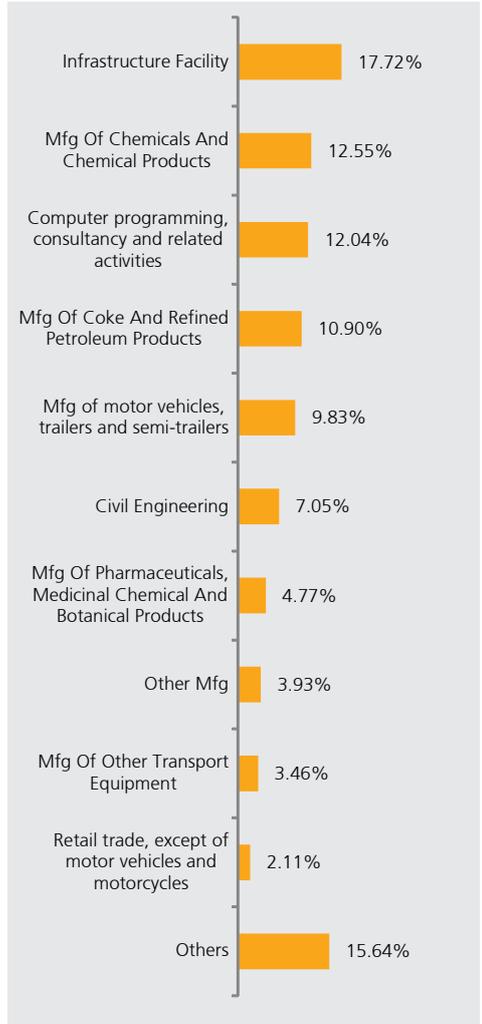
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.13%
BHARTI AIRTEL LIMITED	7.71%
LARSEN&TUBRO	7.05%
HINDUSTAN LEVER LTD.	6.33%
MARUTI UDYOG LTD.	5.82%
INFOSYS LIMITED	5.60%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.77%
ASIAN PAINTS LIMITEDFV-1	4.38%
MAHINDRA & MAHINDRA LTD.-FV5	4.01%
TITAN COMPANY LIMITED	3.93%
TATA CONSULTANCY SERVICES LTD.	3.62%
NTPC LIMITED	3.58%
POWER GRID CORP OF INDIA LTD	3.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.89%
BAJAJ AUTO LTD	2.16%
AVENUE SUPERMARTS LIMITED	2.11%
ULTRATECH CEMCO LTD	2.08%
ONGCFV-5	1.97%
COAL INDIA LIMITED	1.74%
NESTLE INDIA LIMITED	1.64%
JSW STEEL LIMITED	1.50%
HCL TECHNOLOGIES LIMITED	1.20%
WIPRO	1.17%
GRASIM INDUSTRIES LTD.	1.14%
INDIAN OIL CORPORATION LIMITED	1.12%
EICHER MOTORS LIMITED	0.79%
DABUR INDIA LTD.	0.70%
BHARAT PETROLEUM CORP. LTD.	0.65%
HERO MOTOCORP LIMITED	0.51%
COFORGE LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.26%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	93.48%
Money Market Total	6.31%
Current Assets	0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹18.0593

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 707.44 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	97
Gsec / Debt	0-20	-
MMI / Others	0-20	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-4.59%	-4.85%
Last 6 Months	-8.02%	-9.07%
Last 1 Year	0.61%	0.37%
Last 2 Years	19.60%	23.76%
Last 3 Years	9.16%	10.21%
Since Inception	9.73%	13.14%

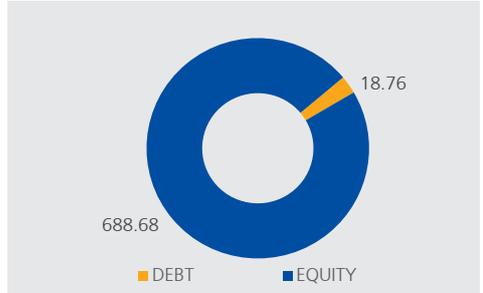
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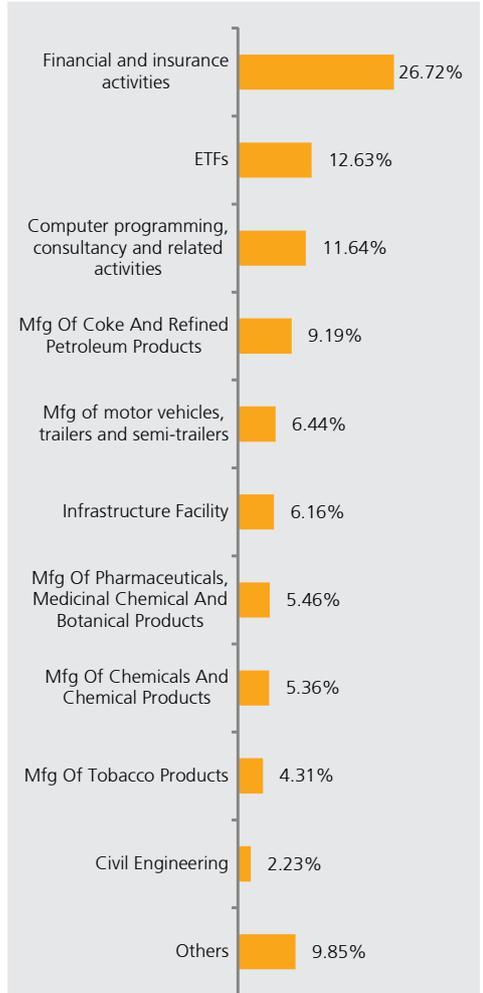
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.19%
HDFC BANK LTD.FV-2	6.96%
INFOSYS LIMITED	5.94%
ICICI BANK LTD.FV-2	5.02%
ITC - FV 1	4.31%
HDFC LTD FV 2	4.06%
TATA CONSULTANCY SERVICES LTD.	3.93%
BHARTI AIRTEL LIMITED	3.02%
HINDUSTAN LEVER LTD.	2.85%
STATE BANK OF INDIAFV-1	2.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.44%
MARUTI UDYOG LTD.	2.43%
LARSEN&TUBRO	2.23%
TATA MOTORS LTD.FV-2	2.09%
BAJAJ FINANCE LIMITED	1.81%
ASIAN PAINTS LIMITEDFV-1	1.78%
KOTAK MAHINDRA BANK LIMITED_FV5	1.71%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
TITAN COMPANY LIMITED	1.44%
AXIS BANK LIMITEDFV-2	1.33%
NTPC LIMITED	1.11%
DR. REDDY LABORATORIES	1.11%
POWER GRID CORP OF INDIA LTD	1.05%
DIVIS LABORATORIES LIMITED	0.98%
TATA CONSUMER PRODUCTS LIMITED	0.98%
CIPLA LTD.	0.94%
BAJAJ AUTO LTD	0.74%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.74%
PIDILITE INDUSTRIES LIMITED	0.72%
BAJAJ FINSERV LIMITED	0.69%
SBI LIFE INSURANCE COMPANY LIMITED	0.68%
COFORGE LIMITED	0.67%
INDRAPRASTHA GAS LIMITED	0.63%
WIPRO	0.60%
TVS MOTOR COMPANY LIMITED	0.59%
AVENUE SUPERMARTS LIMITED	0.54%
TECH MAHINDRA LIMITEDFV-5	0.51%
HERO MOTOCORP LIMITED	0.51%
APOLLO TYRES LIMITED	0.51%
ULTRATECH CEMCO LTD	0.47%
INDUSIND BANK LIMITED	0.45%
TATA IRON & STEEL COMPANY LTD	0.44%
ASHOK LEYLAND LIMITED	0.44%
VOLTAS LTD	0.43%
BANDHAN BANK LIMITED	0.31%
HINDALCO INDUSTRIES LTD FV RE 1	0.30%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
UNITED SPIRITS LIMITED	0.24%
CANARA BANK	0.19%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	84.72%
SBI-ETF Nifty Bank	4.61%
Nippon India ETF Bank Bees	3.16%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	2.95%
ICICI PRUDENTIAL IT ETF	1.92%
ETFs	12.63%
Money Market Total	1.58%
Current Assets	1.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹37.8681

Inception Date: 09th August 2004

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

AUM as on 30 June, 22: ₹ 100.60 Crs.

Modified Duration of Debt Portfolio:

3.04 years

YTM of Debt Portfolio: 6.73%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	22
Gsec / Debt	60-100	73
MMI / Others	00-25	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.80%	-0.70%
Last 6 Months	-2.88%	-2.90%
Last 1 Year	1.79%	1.13%
Last 2 Years	6.76%	7.09%
Last 3 Years	6.21%	7.50%
Since Inception	7.72%	7.78%

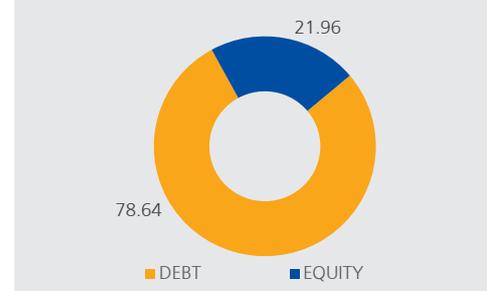
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

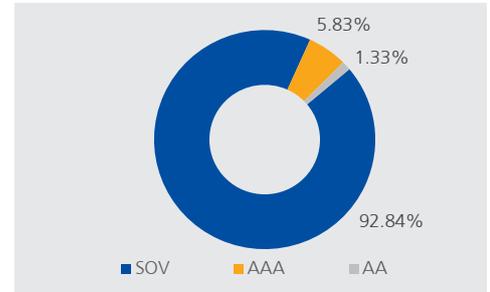
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	1.33%
6.75% PCHFL NCD 26-09-2031	1.01%
Bonds/Debentures Total	2.34%
7.17% GOI 08-01-2028	10.55%
7.68% GOI CG 15-12-2023	9.28%
6.79% GOI CG 15-05-2027	8.82%
6.10% GOI CG 12-07-2031	7.02%
6.84% GOI CG 19-12-2022	6.54%
4.56% GOI 29.11.2023	6.08%
8.08% GOI 2022	5.98%
5.63% GOI CG 12-04-2026	4.41%
7.26% GOI 14-01-2029	3.22%
8.93% SGOK SDL 2022	3.02%
GSEC STRIP 15.12.2024	2.20%
5.74% GOI 15.11.2026	1.88%
6.95% GOI 16.12.2061	0.94%
6.54% GOI 17.01.2032	0.88%
7.59% GOI CG 20-03-2029	0.02%
Gilts Total	70.84%
RELIANCE INDUSTRIES LTD.	2.40%
HDFC BANK LTD.FV-2	1.84%
INFOSYS LIMITED	1.62%
ICICI BANK LTD.FV-2	1.61%
TATA CONSULTANCY SERVICES LTD.	1.03%
ITC - FV 1	0.84%
HDFC LTD FV 2	0.80%
MARUTI UDYOG LTD.	0.79%
LARSEN&TUBRO	0.60%
TATA MOTORS LTD.FV-2	0.59%
BHARTI AIRTEL LIMITED	0.55%
ASIAN PAINTS LIMITEDFV-1	0.55%
STATE BANK OF INDIAFV-1	0.55%
HINDUSTAN LEVER LTD.	0.53%
AXIS BANK LIMITEDFV-2	0.52%
BAJAJ FINANCE LIMITED	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.45%
ULTRATECH CEMCO LTD	0.44%
BAJAJ AUTO LTD	0.44%
KOTAK MAHINDRA BANK LIMITED_FV5	0.41%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.40%
TITAN COMPANY LIMITED	0.31%
POWER GRID CORP OF INDIA LTD	0.30%
HERO MOTOCORP LIMITED	0.29%
HCL TECHNOLOGIES LIMITED	0.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
CIPLA LTD.	0.25%
NTPC LIMITED	0.24%
BAJAJ FINSERV LIMITED	0.21%
DR. REDDY LABORATORIES	0.20%
TATA IRON & STEEL COMPANY LTD	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.16%
SBI LIFE INSURANCE COMPANY LIMITED	0.16%
DIVIS LABORATORIES LIMITED	0.16%
WIPRO	0.14%
NESTLE INDIA LIMITED	0.14%
UPL LIMITED	0.12%
BRITANNIA INDUSTRIES LTD	0.11%
COAL INDIA LIMITED	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
DABUR INDIA LTD.	0.11%
GRASIM INDUSTRIES LTD.	0.10%
TECH MAHINDRA LIMITEDFV-5	0.10%
BHARAT PETROLEUM CORP. LTD.	0.05%
EICHER MOTORS LIMITED	0.04%
JSW STEEL LIMITED	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	21.83%
Money Market Total	3.12%
Current Assets	1.87%
Total	100.00%

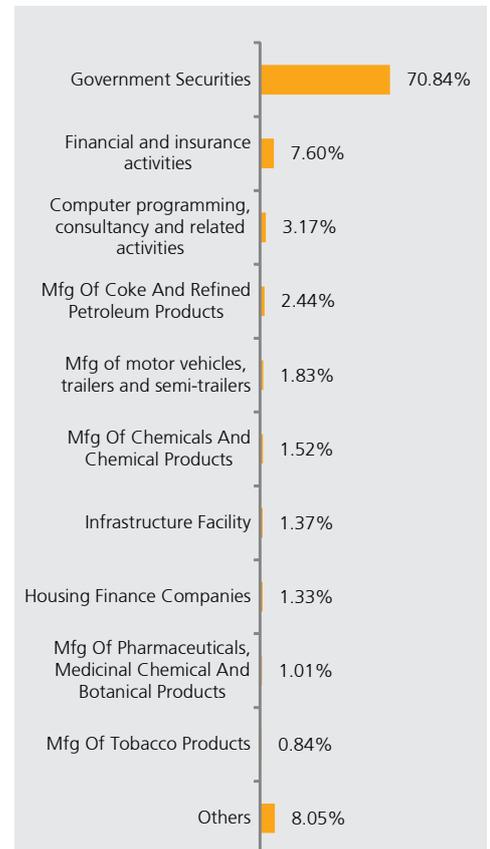
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹22.4485
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 June, 22: ₹ 140.62 Crs.
Modified Duration of Debt Portfolio:
 0.66 years
YTM of Debt Portfolio: 5.17%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.39%
Last 6 Months	1.21%	1.91%
Last 1 Year	2.35%	3.72%
Last 2 Years	2.28%	3.56%
Last 3 Years	2.98%	4.31%
Since Inception	5.92%	6.76%

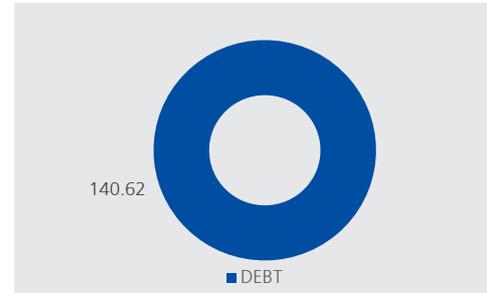
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

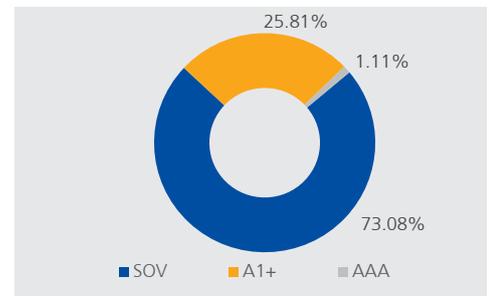
Portfolio

Name of Instrument	% to AUM
Money Market Total	98.77%
Current Assets	1.23%
Total	100.00%

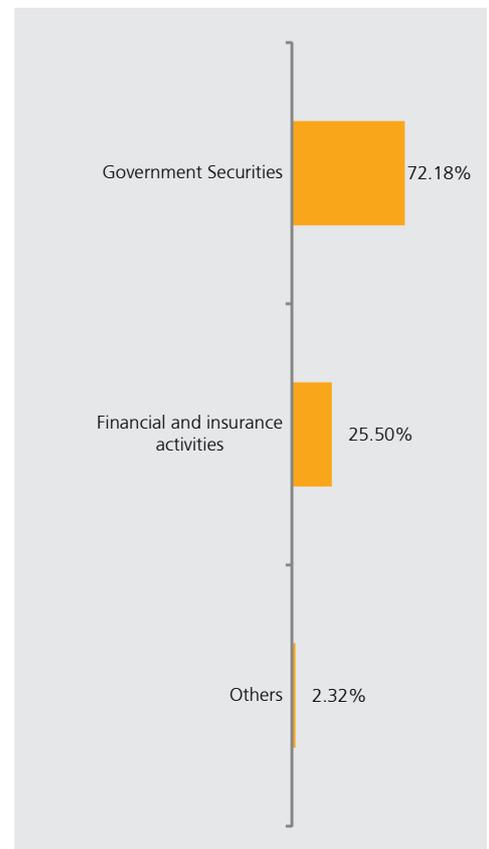
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹26.5199
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 June, 22: ₹ 227.76 Crs.
Modified Duration of Debt Portfolio: 3.08 years
YTM of Debt Portfolio: 6.66%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	75-100	80
MMI / Others	00-25	20

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.30%	0.32%
Last 6 Months	-1.43%	-1.51%
Last 1 Year	1.22%	1.01%
Last 2 Years	2.22%	2.94%
Last 3 Years	5.28%	6.23%
Since Inception	7.18%	7.69%

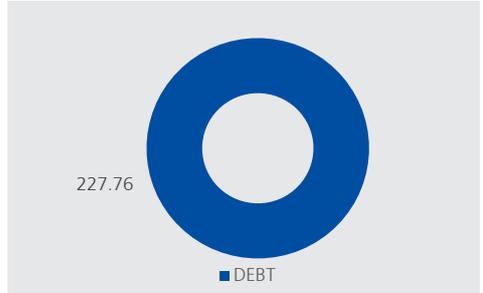
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

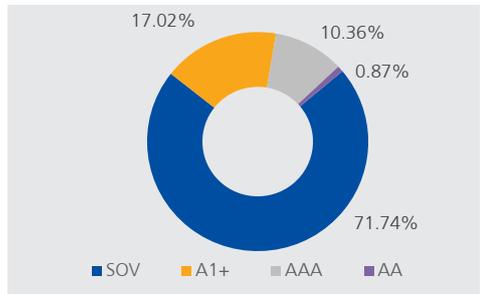
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.64%
6.43% HDFC NCD 29-09-2025 Y-001	1.93%
6.75% PCHFL NCD 26-09-2031	0.85%
7.75% PFC NCD 11-06-2030 SR 203-B	0.40%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.11%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.32%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.11%
Bonds/Debentures Total	9.93%
7.17% GOI 08-01-2028	12.96%
6.79% GOI CG 15-05-2027	11.03%
6.10% GOI CG 12-07-2031	8.74%
7.68% GOI CG 15-12-2023	6.87%
5.63% GOI CG 12-04-2026	5.65%
7.59% GOI CG 20-03-2029	5.10%
6.84% GOI CG 19-12-2022	4.74%
8.08% GOI 2022	4.35%
7.26% GOI 14-01-2029	2.80%
GSEC STRIP 15.12.2024	2.11%
6.54% GOI 17.01.2032	1.08%
6.95% GOI 16.12.2061	0.92%
GSEC STRIP 15.06.2029	0.66%
GSEC STRIP 15.12.2029	0.63%
GSEC STRIP 17.06.2028	0.63%
GSEC STRIP 17.12.2028	0.61%
GSEC STRIP 16.06.2028	0.59%
GSEC STRIP 16.12.2028	0.57%
Gilts Total	70.05%
Money Market Total	17.67%
Current Assets	2.36%
Total	100.00%

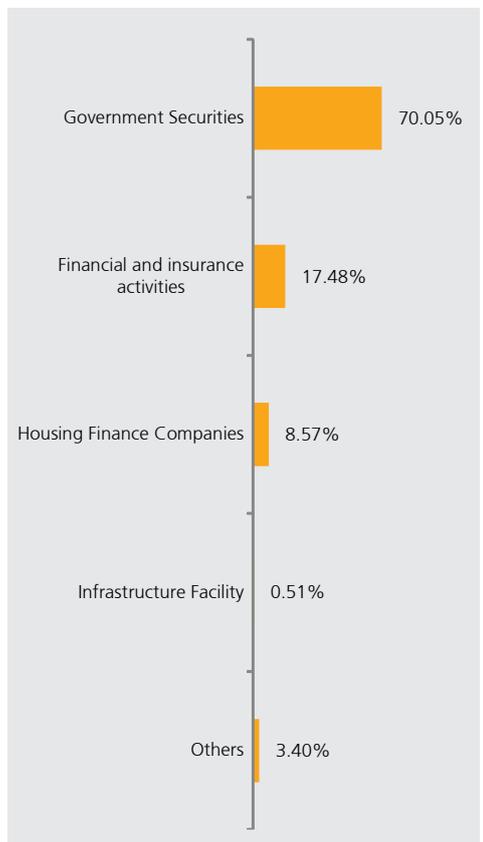
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹85.7439

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 78.96 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.21%	-4.85%
Last 6 Months	-9.61%	-9.07%
Last 1 Year	-0.96%	0.37%
Last 2 Years	22.23%	23.76%
Last 3 Years	9.76%	10.21%
Since Inception	12.75%	13.47%

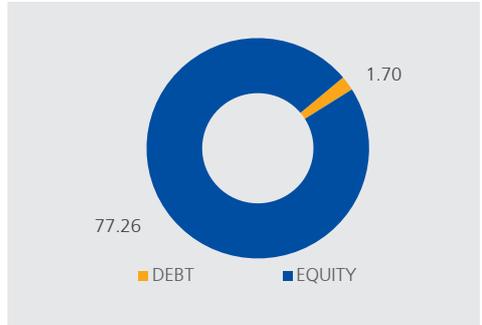
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

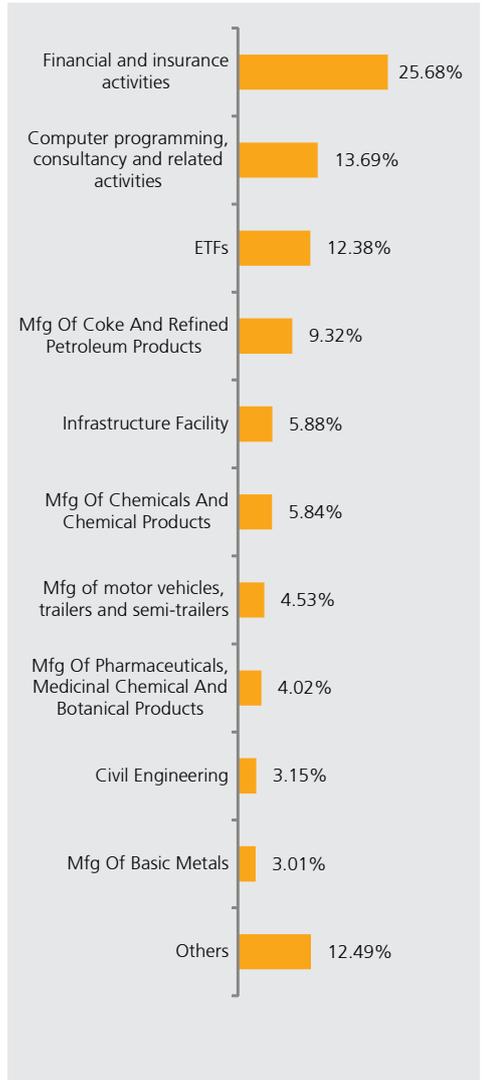
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.32%
INFOSYS LIMITED	6.88%
HDFC BANK LTD.FV-2	5.84%
ICICI BANK LTD.FV-2	5.17%
TATA CONSULTANCY SERVICES LTD.	3.72%
LARSEN&TUBRO	3.15%
HDFC LTD FV 2	3.10%
BHARTI AIRTEL LIMITED	2.86%
HINDUSTAN LEVER LTD.	2.83%
ITC - FV 1	2.62%
BAJAJ FINANCE LIMITED	2.19%
KOTAK MAHINDRA BANK LIMITED_FV5	2.08%
ASIAN PAINTS LIMITEDFV-1	2.05%
TATA MOTORS LTD.FV-2	1.88%
AXIS BANK LIMITEDFV-2	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.55%
BAJAJ FINSERV LIMITED	1.44%
MARUTI UDYOG LTD.	1.42%
STATE BANK OF INDIAFV-1	1.41%
HCL TECHNOLOGIES LIMITED	1.34%
TATA IRON & STEEL COMPANY LTD	1.31%
MAHINDRA & MAHINDRA LTD.-FV5	1.23%
DR. REDDY LABORATORIES	1.12%
TECH MAHINDRA LIMITEDFV-5	1.10%
HINDALCO INDUSTRIES LTD FV RE 1	1.04%
TITAN COMPANY LIMITED	1.02%
ULTRATECH CEMCO LTD	0.97%
NTPC LIMITED	0.96%
CIPLA LTD.	0.87%
POWER GRID CORP OF INDIA LTD	0.81%
SBI LIFE INSURANCE COMPANY LIMITED	0.79%
BAJAJ AUTO LTD	0.73%
SBI CARDS & PAYMENTS SERVICES LTD	0.69%
VOLTAS LTD	0.66%
JSW STEEL LIMITED	0.65%
BRITANNIA INDUSTRIES LTD	0.63%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.60%
INDRAPRASTHA GAS LIMITED	0.60%
UNITED SPIRITS LIMITED	0.57%
SRF LIMITED	0.52%
HERO MOTOCORP LIMITED	0.51%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.49%
DIVIS LABORATORIES LIMITED	0.48%
LIC HOUSING FINANCE LIMITED	0.47%
NESTLE INDIA LIMITED	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
INDUSIND BANK LIMITED	0.44%
UPL LIMITED	0.43%
JUBILANT FOODWORKS LIMITED	0.43%
BANDHAN BANK LIMITED	0.43%
COFORGE LIMITED	0.37%
BHARAT FORGE	0.36%
AMBUJA CEMENTS LIMITED	0.27%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.20%
WIPRO	0.19%
NAZARA TECHNOLOGIES LIMITED	0.08%
Equity Total	85.47%
SBI-ETF Nifty Bank	4.85%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.83%
ICICI PRUDENTIAL IT ETF	1.86%
Nippon India ETF Bank Bees	1.83%
ETFs	12.38%
Money Market Total	0.76%
Current Assets	1.40%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹38.8121

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 579.34 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.22%	-4.85%
Last 6 Months	-10.05%	-9.07%
Last 1 Year	-1.35%	0.37%
Last 2 Years	22.02%	23.76%
Last 3 Years	9.74%	10.21%
Since Inception	10.13%	9.29%

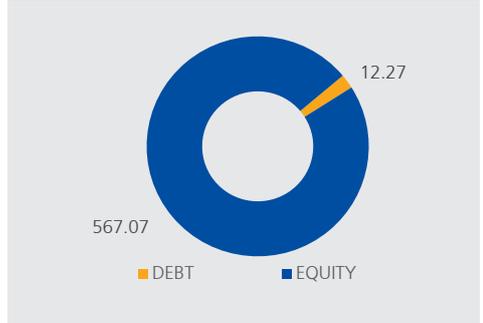
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

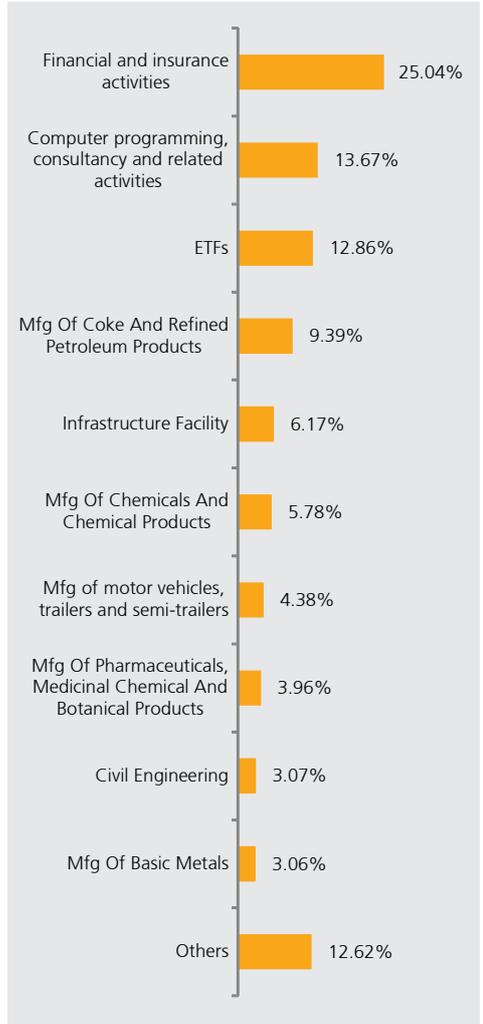
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.39%
INFOSYS LIMITED	7.08%
HDFC BANK LTD.FV-2	5.72%
ICICI BANK LTD.FV-2	4.96%
TATA CONSULTANCY SERVICES LTD.	3.72%
HDFC LTD FV 2	3.10%
LARSEN&TUBRO	3.07%
BHARTI AIRTEL LIMITED	3.03%
HINDUSTAN LEVER LTD.	2.81%
ITC - FV 1	2.80%
BAJAJ FINANCE LIMITED	2.16%
ASIAN PAINTS LIMITEDFV-1	1.96%
TATA MOTORS LTD.FV-2	1.88%
KOTAK MAHINDRA BANK LIMITED_FV5	1.82%
AXIS BANK LIMITEDFV-2	1.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
MARUTI UDYOG LTD.	1.40%
STATE BANK OF INDIAFV-1	1.39%
BAJAJ FINSERV LIMITED	1.38%
TATA IRON & STEEL COMPANY LTD	1.22%
HCL TECHNOLOGIES LIMITED	1.17%
MAHINDRA & MAHINDRA LTD.-FV5	1.10%
TECH MAHINDRA LIMITEDFV-5	1.08%
DR. REDDY LABORATORIES	1.07%
HINDALCO INDUSTRIES LTD FV RE 1	1.06%
TITAN COMPANY LIMITED	1.01%
ULTRATECH CEMCO LTD	0.96%
NTPC LIMITED	0.94%
CIPLA LTD.	0.80%
JSW STEEL LIMITED	0.79%
BAJAJ AUTO LTD	0.71%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
AMBUJA CEMENTS LIMITED	0.65%
LIC HOUSING FINANCE LIMITED	0.63%
BRITANNIA INDUSTRIES LTD	0.63%
POWER GRID CORP OF INDIA LTD	0.57%
TATA POWER CO. LTD.FV-1	0.57%
UNITED SPIRITS LIMITED	0.56%
INDUSIND BANK LIMITED	0.55%
UPL LIMITED	0.53%
SBI CARDS & PAYMENTS SERVICES LTD	0.52%
HERO MOTOCORP LIMITED	0.51%
JUBILANT FOODWORKS LIMITED	0.48%
SRF LIMITED	0.48%
INDRAPRASTHA GAS LIMITED	0.48%
VOLTAS LTD	0.48%
NESTLE INDIA LIMITED	0.46%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.44%
BANDHAN BANK LIMITED	0.42%
COFORGE LIMITED	0.37%
BHARAT FORGE	0.35%
DIVIS LABORATORIES LIMITED	0.33%
AUROBINDO PHARMA LIMITED	0.25%
WIPRO	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.14%
NAZARA TECHNOLOGIES LIMITED	0.10%
Equity Total	85.02%
SBI-ETF Nifty Bank	5.07%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.70%
ICICI PRUDENTIAL IT ETF	1.74%
Nippon India ETF Bank Bees	1.35%
ETFs	12.86%
Money Market Total	1.07%
Current Assets	1.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹42.2522

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 50.67 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.19%	-4.85%
Last 6 Months	-10.16%	-9.07%
Last 1 Year	-1.49%	0.37%
Last 2 Years	21.82%	23.76%
Last 3 Years	9.46%	10.21%
Since Inception	9.87%	9.87%

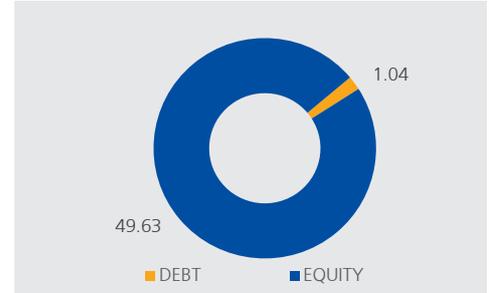
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

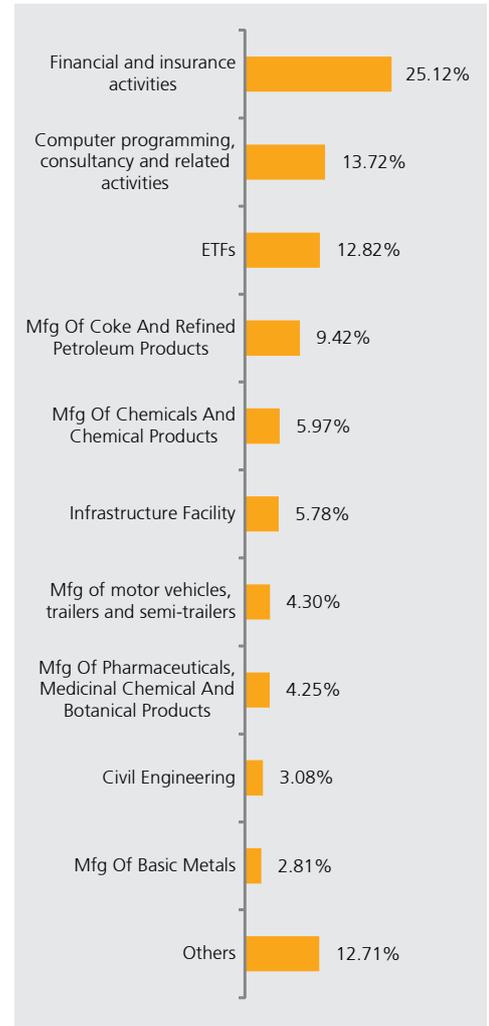
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.42%
INFOSYS LIMITED	7.03%
HDFC BANK LTD.FV-2	5.76%
ICICI BANK LTD.FV-2	5.13%
TATA CONSULTANCY SERVICES LTD.	3.73%
BHARTI AIRTEL LIMITED	3.11%
LARSEN&TUBRO	3.08%
HDFC LTD FV 2	2.96%
HINDUSTAN LEVER LTD.	2.83%
ITC - FV 1	2.59%
BAJAJ FINANCE LIMITED	2.22%
ASIAN PAINTS LIMITEDFV-1	2.08%
TATA MOTORS LTD.FV-2	1.97%
KOTAK MAHINDRA BANK LIMITED_FV5	1.93%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.67%
AXIS BANK LIMITEDFV-2	1.63%
BAJAJ FINSERV LIMITED	1.50%
MARUTI UDYOG LTD.	1.41%
STATE BANK OF INDIAFV-1	1.40%
HCL TECHNOLOGIES LIMITED	1.23%
DR. REDDY LABORATORIES	1.14%
TATA IRON & STEEL COMPANY LTD	1.10%
TECH MAHINDRA LIMITEDFV-5	1.09%
HINDALCO INDUSTRIES LTD FV RE 1	1.08%
TITAN COMPANY LIMITED	1.02%
ULTRATECH CEMCO LTD	0.97%
NTPC LIMITED	0.95%
MAHINDRA & MAHINDRA LTD.-FV5	0.92%
BAJAJ AUTO LTD	0.87%
CIPLA LTD.	0.84%
SBI LIFE INSURANCE COMPANY LIMITED	0.75%
BRITANNIA INDUSTRIES LTD	0.66%
AMBUJA CEMENTS LIMITED	0.66%
JSW STEEL LIMITED	0.64%
POWER GRID CORP OF INDIA LTD	0.61%
UNITED SPIRITS LIMITED	0.57%
UPL LIMITED	0.56%
SBI CARDS & PAYMENTS SERVICES LTD	0.55%
HERO MOTOCORP LIMITED	0.52%
JUBILANT FOODWORKS LIMITED	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
VOLTAS LTD	0.51%
SRF LIMITED	0.50%
NESTLE INDIA LIMITED	0.49%
LIC HOUSING FINANCE LIMITED	0.47%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.47%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.45%
BANDHAN BANK LIMITED	0.43%
INDUSIND BANK LIMITED	0.40%
COFORGE LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.36%
BHARAT FORGE	0.36%
AUROBINDO PHARMA LIMITED	0.25%
WIPRO	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
NAZARA TECHNOLOGIES LIMITED	0.11%
Equity Total	85.13%
SBI-ETF Nifty Bank	4.83%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.72%
ICICI PRUDENTIAL IT ETF	1.85%
Nippon India ETF Bank Bees	1.43%
ETFs	12.82%
Money Market Total	1.23%
Current Assets	0.82%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹37.3555

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 61.99 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.12%	-4.85%
Last 6 Months	-10.04%	-9.07%
Last 1 Year	-1.25%	0.37%
Last 2 Years	22.15%	23.76%
Last 3 Years	9.77%	10.21%
Since Inception	9.12%	9.06%

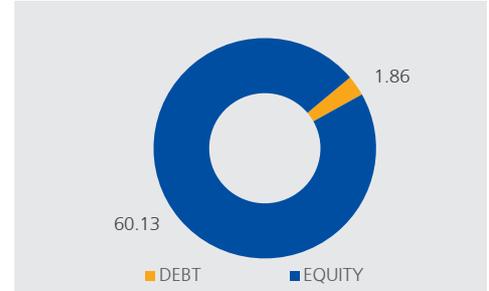
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

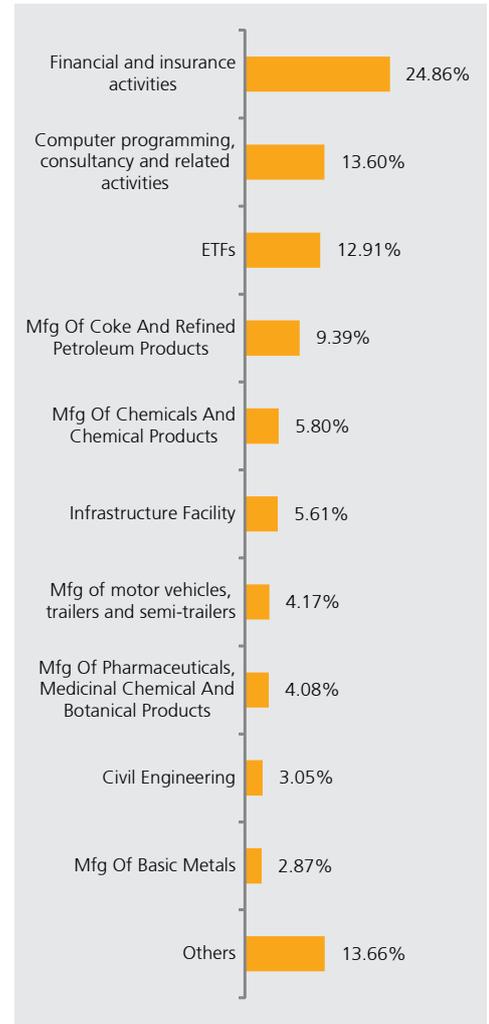
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.39%
INFOSYS LIMITED	7.01%
HDFC BANK LTD.FV-2	5.78%
ICICI BANK LTD.FV-2	5.24%
TATA CONSULTANCY SERVICES LTD.	3.72%
LARSEN&TUBRO	3.05%
BHARTI AIRTEL LIMITED	3.02%
HINDUSTAN LEVER LTD.	2.81%
ITC - FV 1	2.79%
HDFC LTD FV 2	2.76%
BAJAJ FINANCE LIMITED	2.31%
ASIAN PAINTS LIMITEDFV-1	1.97%
TATA MOTORS LTD.FV-2	1.90%
KOTAK MAHINDRA BANK LIMITED_FV5	1.86%
AXIS BANK LIMITEDFV-2	1.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.60%
BAJAJ FINSERV LIMITED	1.41%
MARUTI UDYOG LTD.	1.40%
STATE BANK OF INDIAFV-1	1.39%
HCL TECHNOLOGIES LIMITED	1.18%
DR. REDDY LABORATORIES	1.08%
TECH MAHINDRA LIMITEDFV-5	1.07%
TATA IRON & STEEL COMPANY LTD	1.05%
HINDALCO INDUSTRIES LTD FV RE 1	1.02%
TITAN COMPANY LIMITED	1.01%
ULTRATECH CEMCO LTD	0.96%
NTPC LIMITED	0.94%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
BAJAJ AUTO LTD	0.85%
CIPLA LTD.	0.81%
JSW STEEL LIMITED	0.79%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
AMBUJA CEMENTS LIMITED	0.65%
BRITANNIA INDUSTRIES LTD	0.63%
POWER GRID CORP OF INDIA LTD	0.58%
UNITED SPIRITS LIMITED	0.56%
UPL LIMITED	0.53%
SBI CARDS & PAYMENTS SERVICES LTD	0.53%
HERO MOTOCORP LIMITED	0.51%
JUBILANT FOODWORKS LIMITED	0.49%
SRF LIMITED	0.48%
VOLTAS LTD	0.48%
INDRAPRASTHA GAS LIMITED	0.48%
NESTLE INDIA LIMITED	0.47%
LIC HOUSING FINANCE LIMITED	0.46%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.45%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
BANDHAN BANK LIMITED	0.42%
INDUSIND BANK LIMITED	0.39%
COFORGE LIMITED	0.36%
BHARAT FORGE	0.35%
DIVIS LABORATORIES LIMITED	0.34%
AUROBINDO PHARMA LIMITED	0.25%
WIPRO	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.14%
NAZARA TECHNOLOGIES LIMITED	0.10%
Equity Total	84.10%
SBI-ETF Nifty Bank	5.08%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.70%
ICICI PRUDENTIAL IT ETF	1.76%
Nippon India ETF Bank Bees	1.37%
ETFs	12.91%
Money Market Total	1.93%
Current Assets	1.06%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹31.5484

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 17.71 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.02%	-4.85%
Last 6 Months	-9.75%	-9.07%
Last 1 Year	-0.97%	0.37%
Last 2 Years	22.28%	23.76%
Last 3 Years	10.02%	10.21%
Since Inception	9.65%	9.22%

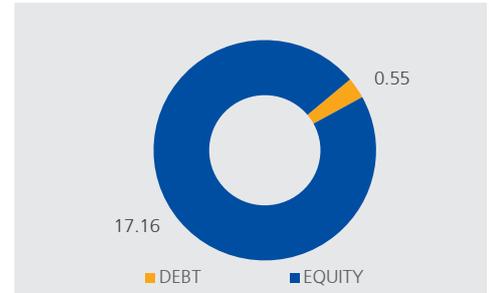
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

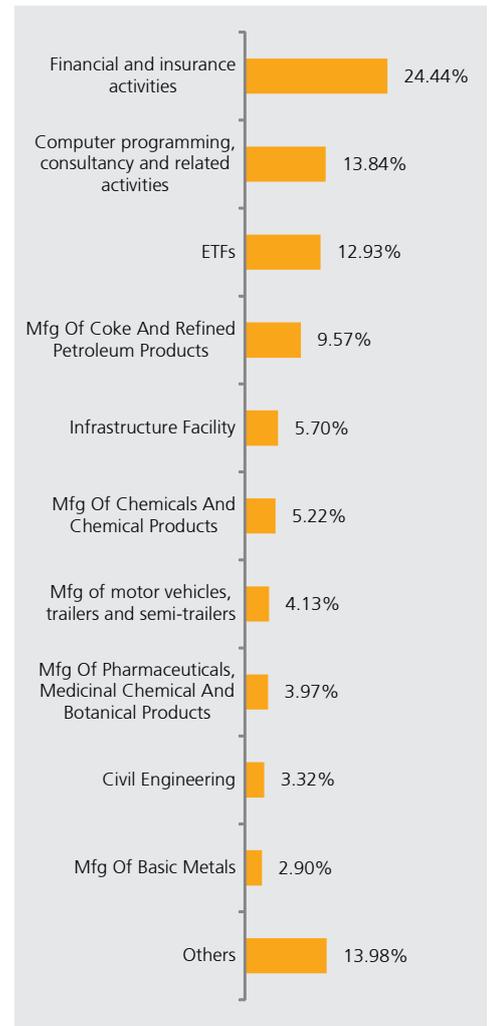
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.33%
INFOSYS LIMITED	7.18%
ICICI BANK LTD.FV-2	5.45%
HDFC BANK LTD.FV-2	5.42%
TATA CONSULTANCY SERVICES LTD.	3.86%
BHARTI AIRTEL LIMITED	3.32%
LARSEN&TUBRO	3.32%
HINDUSTAN LEVER LTD.	2.80%
ITC - FV 1	2.79%
HDFC LTD FV 2	2.65%
BAJAJ FINANCE LIMITED	2.29%
ASIAN PAINTS LIMITEDFV-1	1.89%
TATA MOTORS LTD.FV-2	1.87%
KOTAK MAHINDRA BANK LIMITED_FV5	1.69%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.57%
AXIS BANK LIMITEDFV-2	1.54%
STATE BANK OF INDIAFV-1	1.44%
MARUTI UDYOG LTD.	1.40%
BAJAJ FINSERV LIMITED	1.39%
HCL TECHNOLOGIES LIMITED	1.10%
TECH MAHINDRA LIMITEDFV-5	1.08%
TATA IRON & STEEL COMPANY LTD	1.03%
DR. REDDY LABORATORIES	1.01%
HINDALCO INDUSTRIES LTD FV RE 1	1.01%
TITAN COMPANY LIMITED	1.01%
ULTRATECH CEMCO LTD	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.86%
JSW STEEL LIMITED	0.86%
BAJAJ AUTO LTD	0.85%
CIPLA LTD.	0.80%
SBI LIFE INSURANCE COMPANY LIMITED	0.79%
NTPC LIMITED	0.75%
HERO MOTOCORP LIMITED	0.67%
AMBUJA CEMENTS LIMITED	0.65%
BRITANNIA INDUSTRIES LTD	0.63%
JUBILANT FOODWORKS LIMITED	0.59%
POWER GRID CORP OF INDIA LTD	0.57%
UNITED SPIRITS LIMITED	0.56%
UPL LIMITED	0.53%
SBI CARDS & PAYMENTS SERVICES LTD	0.52%
VOLTAS LTD	0.47%
INDRAPRASTHA GAS LIMITED	0.47%
NESTLE INDIA LIMITED	0.46%
LIC HOUSING FINANCE LIMITED	0.46%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.44%
BANDHAN BANK LIMITED	0.42%
INDUSIND BANK LIMITED	0.38%
COFORGE LIMITED	0.37%
BHARAT FORGE	0.35%
DIVIS LABORATORIES LIMITED	0.34%
BHARAT PETROLEUM CORP. LTD.	0.25%
AUROBINDO PHARMA LIMITED	0.25%
WIPRO	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.14%
NAZARA TECHNOLOGIES LIMITED	0.10%
Equity Total	83.98%
SBI-ETF Nifty Bank	5.03%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.84%
ICICI PRUDENTIAL IT ETF	1.72%
Nippon India ETF Bank Bees	1.34%
ETFs	12.93%
Money Market Total	3.02%
Current Assets	0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹31.0588

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 9.62 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.08%	-4.85%
Last 6 Months	-9.87%	-9.07%
Last 1 Year	-1.16%	0.37%
Last 2 Years	22.11%	23.76%
Last 3 Years	10.03%	10.21%
Since Inception	8.22%	7.95%

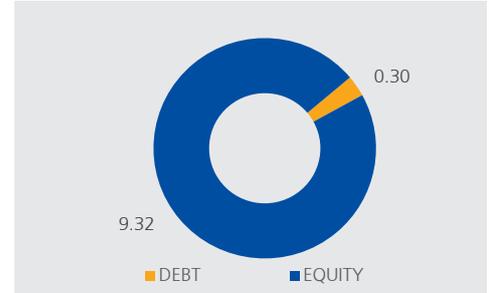
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

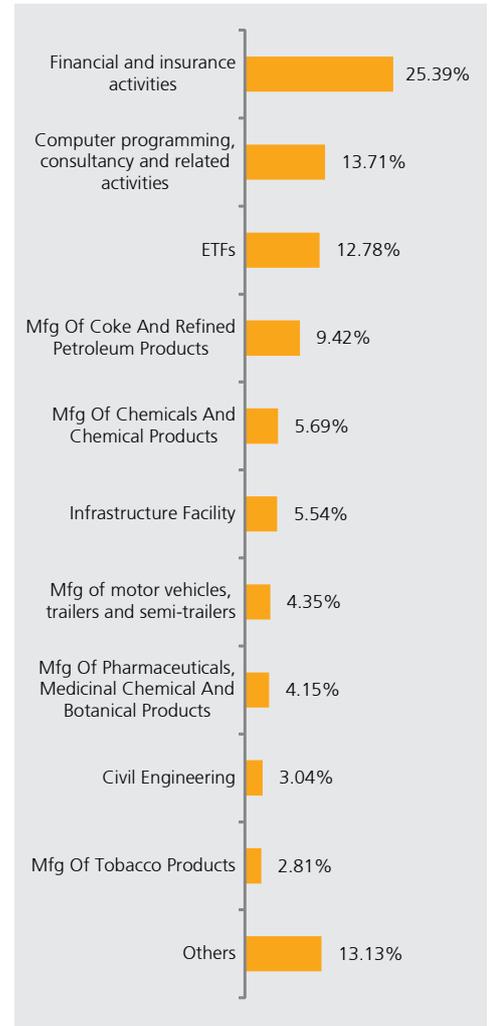
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.42%
INFOSYS LIMITED	7.01%
HDFC BANK LTD.FV-2	5.88%
ICICI BANK LTD.FV-2	5.17%
TATA CONSULTANCY SERVICES LTD.	3.72%
HDFC LTD FV 2	3.10%
LARSEN&TUBRO	3.04%
BHARTI AIRTEL LIMITED	2.84%
HINDUSTAN LEVER LTD.	2.83%
ITC - FV 1	2.81%
BAJAJ FINANCE LIMITED	2.33%
TATA MOTORS LTD.FV-2	2.02%
ASIAN PAINTS LIMITEDFV-1	1.97%
KOTAK MAHINDRA BANK LIMITED_FV5	1.78%
AXIS BANK LIMITEDFV-2	1.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
BAJAJ FINSERV LIMITED	1.49%
MARUTI UDYOG LTD.	1.41%
STATE BANK OF INDIAFV-1	1.40%
HCL TECHNOLOGIES LIMITED	1.26%
DR. REDDY LABORATORIES	1.17%
TATA IRON & STEEL COMPANY LTD	1.13%
TECH MAHINDRA LIMITEDFV-5	1.08%
TITAN COMPANY LIMITED	1.02%
ULTRATECH CEMCO LTD	0.97%
NTPC LIMITED	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.92%
HINDALCO INDUSTRIES LTD FV RE 1	0.91%
BAJAJ AUTO LTD	0.87%
CIPLA LTD.	0.86%
SBI LIFE INSURANCE COMPANY LIMITED	0.77%
BRITANNIA INDUSTRIES LTD	0.68%
AMBUJA CEMENTS LIMITED	0.66%
POWER GRID CORP OF INDIA LTD	0.62%
JSW STEEL LIMITED	0.60%
SBI CARDS & PAYMENTS SERVICES LTD	0.57%
UNITED SPIRITS LIMITED	0.56%
JUBILANT FOODWORKS LIMITED	0.53%
INDRAPRASTHA GAS LIMITED	0.52%
HERO MOTOCORP LIMITED	0.51%
VOLTAS LTD	0.51%
SRF LIMITED	0.51%
NESTLE INDIA LIMITED	0.49%
LIC HOUSING FINANCE LIMITED	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.45%
BANDHAN BANK LIMITED	0.42%
INDUSIND BANK LIMITED	0.42%
UPL LIMITED	0.38%
COFORGE LIMITED	0.37%
DIVIS LABORATORIES LIMITED	0.36%
BHARAT FORGE	0.35%
AUROBINDO PHARMA LIMITED	0.25%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.23%
WIPRO	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
NAZARA TECHNOLOGIES LIMITED	0.11%
Equity Total	84.11%
SBI-ETF Nifty Bank	5.08%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.34%
ICICI PRUDENTIAL IT ETF	1.90%
Nippon India ETF Bank Bees	1.46%
ETFs	12.78%
Money Market Total	1.95%
Current Assets	1.15%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹31.8693

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 30 June, 22: ₹ 1.90 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	-5.08%	-4.85%
Last 6 Months	-9.87%	-9.07%
Last 1 Year	-1.16%	0.37%
Last 2 Years	22.11%	23.76%
Last 3 Years	10.03%	10.21%
Since Inception	8.22%	7.95%

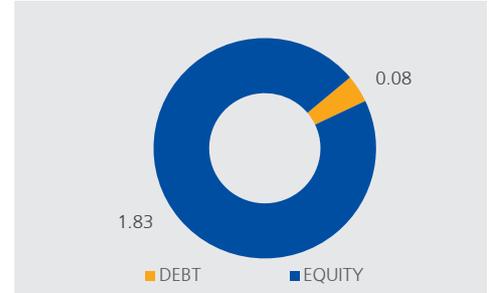
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

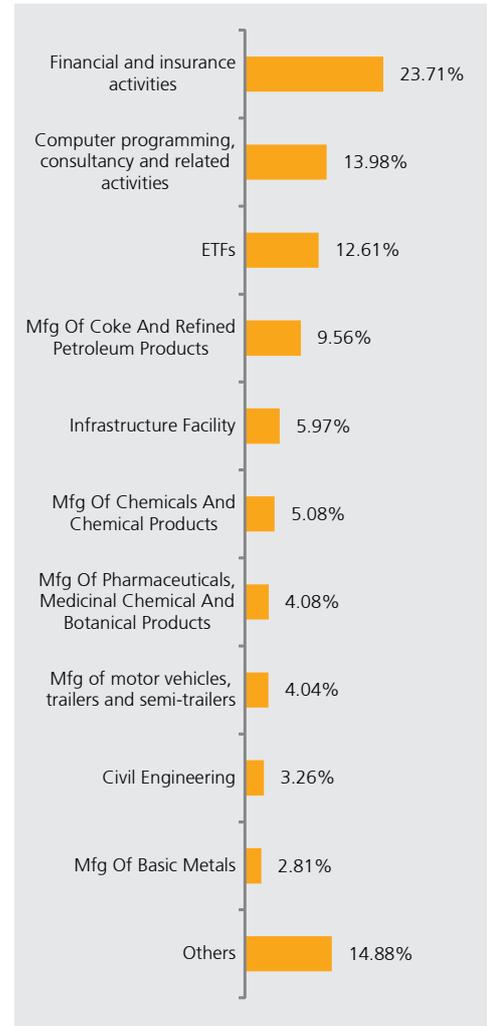
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.32%
INFOSYS LIMITED	7.18%
HDFC BANK LTD.FV-2	5.34%
ICICI BANK LTD.FV-2	5.09%
TATA CONSULTANCY SERVICES LTD.	3.79%
BHARTI AIRTEL LIMITED	3.64%
LARSEN&TUBRO	3.26%
HINDUSTAN LEVER LTD.	2.80%
ITC - FV 1	2.79%
HDFC LTD FV 2	2.62%
BAJAJ FINANCE LIMITED	2.21%
TATA MOTORS LTD.FV-2	1.84%
ASIAN PAINTS LIMITEDFV-1	1.77%
KOTAK MAHINDRA BANK LIMITED_FV5	1.62%
AXIS BANK LIMITEDFV-2	1.56%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.55%
STATE BANK OF INDIAFV-1	1.44%
MARUTI UDYOG LTD.	1.38%
HCL TECHNOLOGIES LIMITED	1.32%
BAJAJ FINSERV LIMITED	1.32%
DR. REDDY LABORATORIES	1.18%
TECH MAHINDRA LIMITEDFV-5	1.07%
TITAN COMPANY LIMITED	1.01%
TATA IRON & STEEL COMPANY LTD	1.01%
HINDALCO INDUSTRIES LTD FV RE 1	0.98%
ULTRATECH CEMCO LTD	0.97%
BAJAJ AUTO LTD	0.86%
JSW STEEL LIMITED	0.82%
MAHINDRA & MAHINDRA LTD.-FV5	0.82%
CIPLA LTD.	0.78%
SBI LIFE INSURANCE COMPANY LIMITED	0.76%
NTPC LIMITED	0.74%
HERO MOTOCORP LIMITED	0.67%
AMBUJA CEMENTS LIMITED	0.65%
BRITANNIA INDUSTRIES LTD	0.60%
JUBILANT FOODWORKS LIMITED	0.58%
UNITED SPIRITS LIMITED	0.55%
POWER GRID CORP OF INDIA LTD	0.55%
UPL LIMITED	0.51%
SBI CARDS & PAYMENTS SERVICES LTD	0.51%
INDRAPRASTHA GAS LIMITED	0.47%
VOLTAS LTD	0.46%
LIC HOUSING FINANCE LIMITED	0.46%
NESTLE INDIA LIMITED	0.46%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.44%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.42%
BANDHAN BANK LIMITED	0.42%
INDUSIND BANK LIMITED	0.38%
COFORGE LIMITED	0.37%
BHARAT FORGE	0.35%
DIVIS LABORATORIES LIMITED	0.32%
AUROBINDO PHARMA LIMITED	0.25%
BHARAT PETROLEUM CORP. LTD.	0.24%
WIPRO	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.13%
NAZARA TECHNOLOGIES LIMITED	0.10%
Equity Total	83.33%
SBI-ETF Nifty Bank	4.85%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.79%
ICICI PRUDENTIAL IT ETF	1.69%
Nippon India ETF Bank Bees	1.29%
ETFs	12.61%
Money Market Total	3.80%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹40.6070

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30 June, 22: ₹ 56.76 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	-3.96%	-3.26%
Last 6 Months	-6.59%	-6.02%
Last 1 Year	6.28%	7.13%
Last 2 Years	22.60%	24.11%
Last 3 Years	13.87%	13.64%
Since Inception	10.48%	8.47%

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

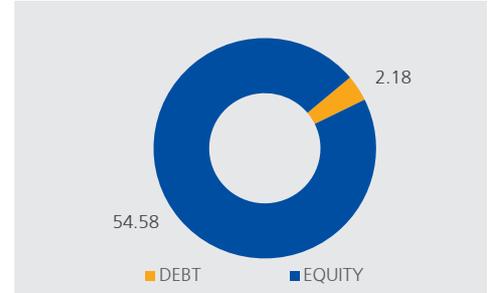
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

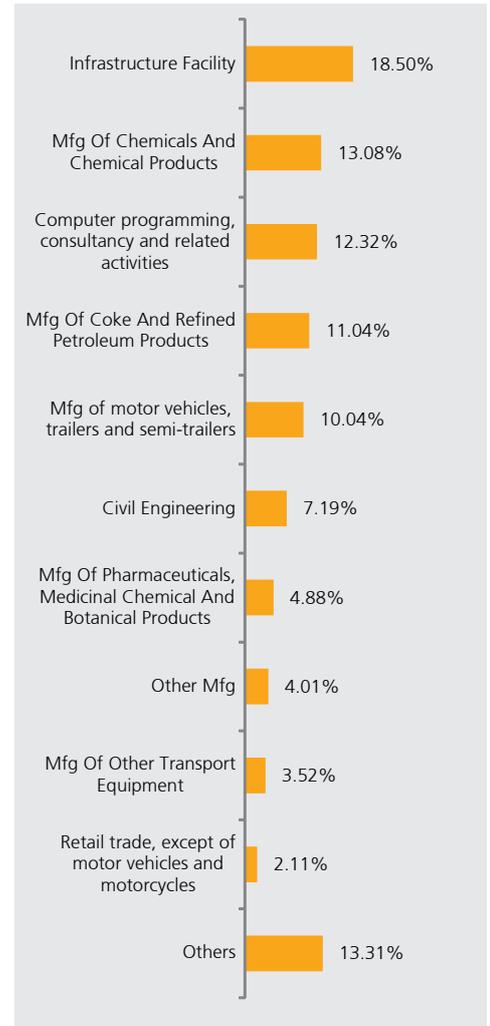
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.16%
BHARTI AIRTEL LIMITED	7.88%
LARSEN&TUBRO	7.19%
HINDUSTAN LEVER LTD.	6.67%
MARUTI UDYOG LTD.	5.95%
INFOSYS LIMITED	5.72%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.88%
ASIAN PAINTS LIMITEDFV-1	4.47%
MAHINDRA & MAHINDRA LTD.-FV5	4.09%
TITAN COMPANY LIMITED	4.01%
NTPC LIMITED	3.78%
TATA CONSULTANCY SERVICES LTD.	3.70%
POWER GRID CORP OF INDIA LTD	3.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.08%
BAJAJ AUTO LTD	2.17%
AVENUE SUPERMARTS LIMITED	2.11%
ONGCFV-5	2.11%
ULTRATECH CEMCO LTD	2.08%
COAL INDIA LIMITED	1.84%
NESTLE INDIA LIMITED	1.75%
JSW STEEL LIMITED	1.50%
WIPRO	1.23%
HCL TECHNOLOGIES LIMITED	1.22%
GRASIM INDUSTRIES LTD.	1.22%
INDIAN OIL CORPORATION LIMITED	1.19%
EICHER MOTORS LIMITED	0.81%
DABUR INDIA LTD.	0.72%
BHARAT PETROLEUM CORP. LTD.	0.69%
HERO MOTOCORP LIMITED	0.53%
COFORGE LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.28%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	96.16%
Money Market Total	3.93%
Current Assets	-0.09%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹31.2491

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 30 June, 22: ₹ 6.51 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	-3.90%	-3.26%
Last 6 Months	-6.49%	-6.02%
Last 1 Year	6.30%	7.13%
Last 2 Years	22.68%	24.11%
Last 3 Years	13.91%	13.64%
Since Inception	9.56%	9.02%

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

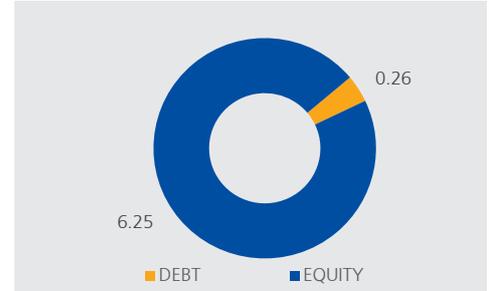
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

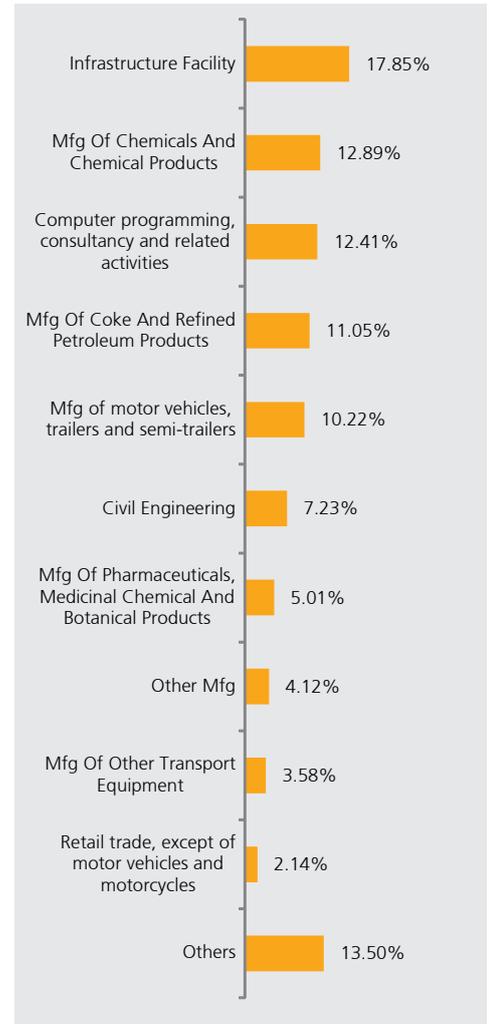
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.14%
BHARTI AIRTEL LIMITED	7.92%
LARSEN&TUBRO	7.23%
HINDUSTAN LEVER LTD.	6.67%
MARUTI UDYOG LTD.	6.10%
INFOSYS LIMITED	5.77%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.01%
ASIAN PAINTS LIMITEDFV-1	4.50%
TITAN COMPANY LIMITED	4.12%
MAHINDRA & MAHINDRA LTD. -FV5	4.11%
NTPC LIMITED	3.85%
TATA CONSULTANCY SERVICES LTD.	3.73%
POWER GRID CORP OF INDIA LTD	3.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.26%
BAJAJ AUTO LTD	2.20%
AVENUE SUPERMARTS LIMITED	2.14%
ONGCFV-5	2.09%
ULTRATECH CEMCO LTD	2.08%
COAL INDIA LIMITED	1.87%
NESTLE INDIA LIMITED	1.74%
JSW STEEL LIMITED	1.50%
HCL TECHNOLOGIES LIMITED	1.23%
WIPRO	1.23%
GRASIM INDUSTRIES LTD.	1.22%
INDIAN OIL CORPORATION LIMITED	1.19%
EICHER MOTORS LIMITED	0.83%
BHARAT PETROLEUM CORP. LTD.	0.71%
HERO MOTOCORP LIMITED	0.54%
DABUR INDIA LTD.	0.50%
COFORGE LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	95.97%
Money Market Total	4.20%
Current Assets	-0.17%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Pure Equity Fund 1 (ULIF01601/02/08HPUEQUTY01121)

Fund Report as on 30th June 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 30 June, 22: ₹36.1787

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 30 June, 22: ₹ 0.26 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.53%	-3.26%
Last 6 Months	-5.80%	-6.02%
Last 1 Year	6.61%	7.13%
Last 2 Years	22.22%	24.11%
Last 3 Years	13.26%	13.64%
Since Inception	9.69%	8.83%

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

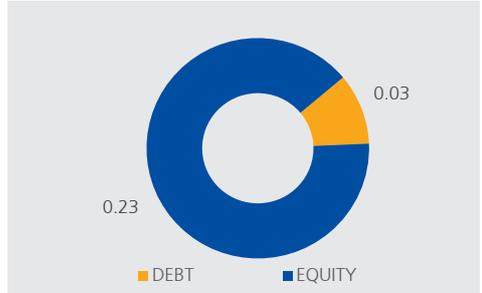
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

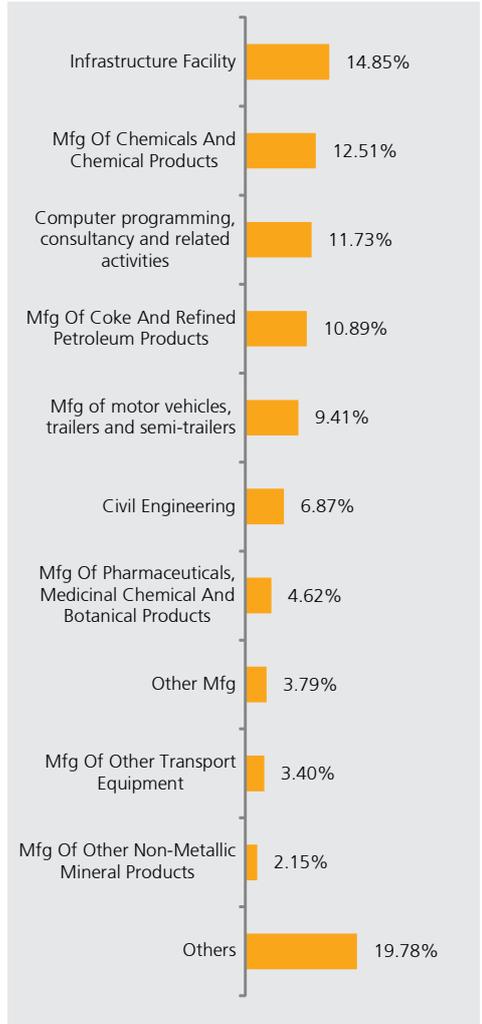
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.95%
BHARTI AIRTEL LIMITED	7.45%
LARSEN&TUBRO	6.87%
HINDUSTAN LEVER LTD.	6.33%
MARUTI UDYOG LTD.	5.52%
INFOSYS LIMITED	5.49%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.62%
ASIAN PAINTS LIMITEDFV-1	4.23%
NTPC LIMITED	3.94%
MAHINDRA & MAHINDRA LTD. -FV5	3.90%
TITAN COMPANY LIMITED	3.79%
TATA CONSULTANCY SERVICES LTD.	3.51%
POWER GRID CORP OF INDIA LTD	3.18%
ULTRATECH CEMCO LTD	2.15%
BAJAJ AUTO LTD	2.13%
NESTLE INDIA LIMITED	2.01%
AVENUE SUPERMARTS LIMITED	1.96%
ONGCFV-5	1.90%
COAL INDIA LIMITED	1.79%
JSW STEEL LIMITED	1.49%
GRASIM INDUSTRIES LTD.	1.27%
INDIAN OIL CORPORATION LIMITED	1.22%
HCL TECHNOLOGIES LIMITED	1.19%
WIPRO	1.13%
EICHER MOTORS LIMITED	0.75%
BHARAT PETROLEUM CORP. LTD.	0.71%
DABUR INDIA LTD.	0.68%
HERO MOTOCORP LIMITED	0.52%
COFORGE LIMITED	0.41%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.28%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	89.56%
Money Market Total	10.51%
Current Assets	-0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹16.7814

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 30 June, 22: ₹ 21.78 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	-5.72%	-4.61%
Last 6 Months	-7.84%	-6.75%
Last 1 Year	3.73%	6.42%
Last 2 Years	28.84%	30.90%
Last 3 Years	11.90%	13.93%
Since Inception	3.75%	5.27%

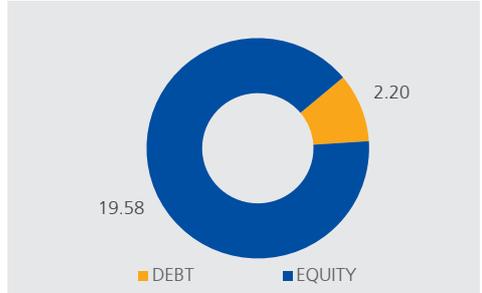
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

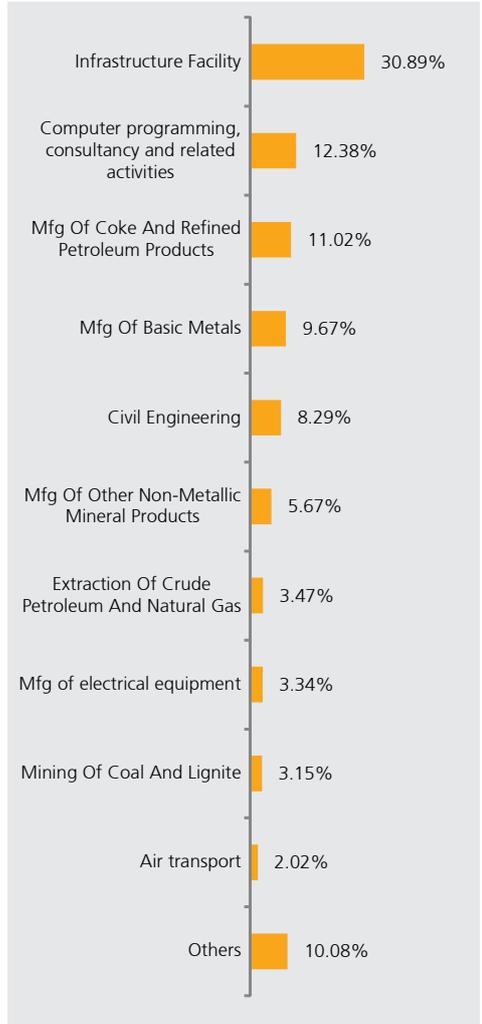
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.24%
BHARTI AIRTEL LIMITED	8.48%
LARSEN&TUBRO	8.29%
NTPC LIMITED	6.82%
INFOSYS LIMITED	6.24%
POWER GRID CORP OF INDIA LTD	5.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.54%
TATA IRON & STEEL COMPANY LTD	3.77%
HINDALCO INDUSTRIES LTD FV RE 1	3.68%
TATA CONSULTANCY SERVICES LTD.	3.52%
ONGCFV-5	3.47%
ULTRATECH CEMCO LTD	3.46%
SIEMENS LIMITED	3.34%
COAL INDIA LIMITED	3.15%
JSW STEEL LIMITED	2.06%
INTERGLOBE AVIATION LIMITED	2.02%
PETRONET LNG LIMITED	1.52%
GAS AUTHORITY OF INDIA LTD.	1.44%
SHREE CEMENTS LIMITED	1.18%
INDUS TOWERS LIMITED	1.17%
INDIAN OIL CORPORATION LIMITED	1.09%
AMBUJA CEMENTS LIMITED	1.04%
WIPRO	0.82%
TECH MAHINDRA LIMITEDFV-5	0.76%
BHARAT PETROLEUM CORP. LTD.	0.69%
NHPC LIMITED	0.67%
HCL TECHNOLOGIES LIMITED	0.59%
COFORGE LIMITED	0.47%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.31%
HINDUSTAN ZINC LIMITEDFV-2	0.16%
Equity Total	89.92%
Money Market Total	9.86%
Current Assets	0.23%
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 30th June 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 30 June, 22: ₹17.3244

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 June, 22: ₹ 7.86 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	-5.78%	-4.61%
Last 6 Months	-7.88%	-6.75%
Last 1 Year	3.53%	6.42%
Last 2 Years	29.15%	30.90%
Last 3 Years	12.15%	13.93%
Since Inception	4.50%	3.86%

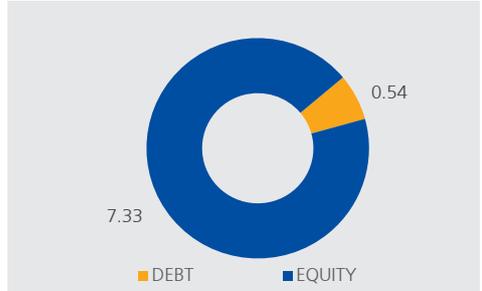
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

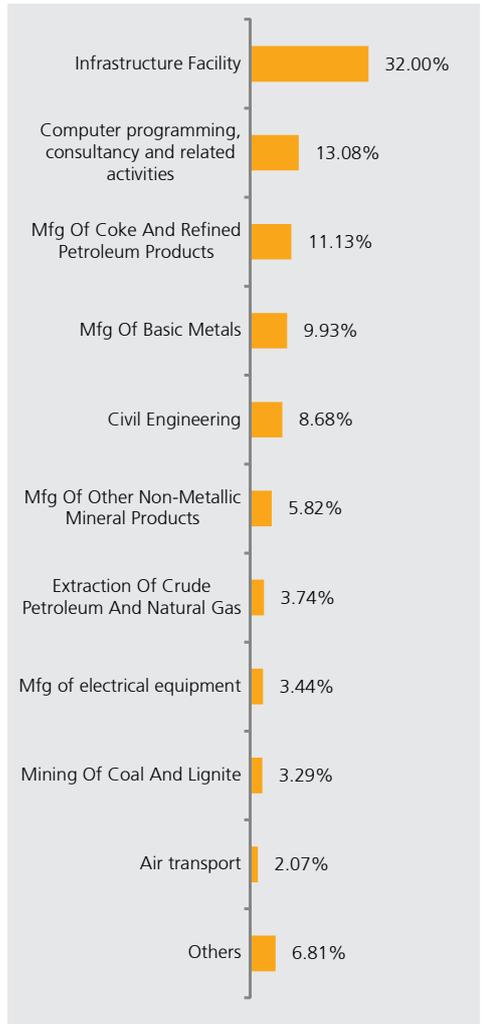
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.22%
LARSEN&TUBRO	8.68%
BHARTI AIRTEL LIMITED	8.61%
NTPC LIMITED	7.03%
INFOSYS LIMITED	6.54%
POWER GRID CORP OF INDIA LTD	6.22%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.69%
TATA IRON & STEEL COMPANY LTD	3.88%
HINDALCO INDUSTRIES LTD FV RE 1	3.77%
TATA CONSULTANCY SERVICES LTD.	3.74%
ONGCFV-5	3.74%
ULTRATECH CEMCO LTD	3.55%
SIEMENS LIMITED	3.44%
COAL INDIA LIMITED	3.29%
JSW STEEL LIMITED	2.12%
INTERGLOBE AVIATION LIMITED	2.07%
PETRONET LNG LIMITED	1.62%
GAS AUTHORITY OF INDIA LTD.	1.55%
INDUS TOWERS LIMITED	1.25%
SHREE CEMENTS LIMITED	1.21%
INDIAN OIL CORPORATION LIMITED	1.17%
AMBUJA CEMENTS LIMITED	1.06%
WIPRO	0.88%
TECH MAHINDRA LIMITEDFV-5	0.81%
BHARAT PETROLEUM CORP. LTD.	0.74%
NHPC LIMITED	0.70%
HCL TECHNOLOGIES LIMITED	0.62%
COFORGE LIMITED	0.49%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.33%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	93.19%
Money Market Total	6.62%
Current Assets	0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹17.2993

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 June, 22: ₹ 1.56 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.12%	-4.61%
Last 6 Months	-7.52%	-6.75%
Last 1 Year	2.45%	6.42%
Last 2 Years	27.60%	30.90%
Last 3 Years	11.01%	13.93%
Since Inception	4.49%	3.86%

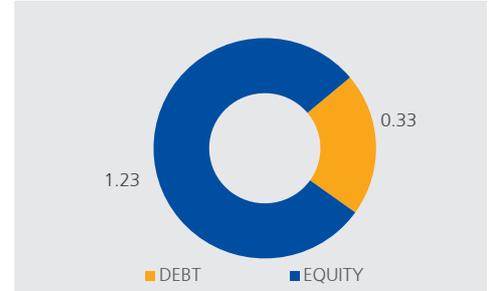
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

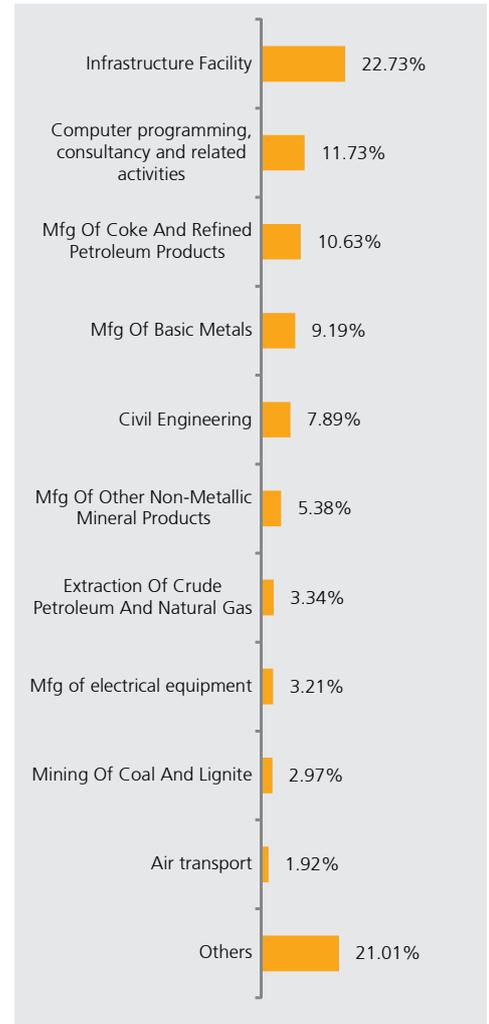
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.82%
BHARTI AIRTEL LIMITED	7.93%
LARSEN&TUBRO	7.89%
INFOSYS LIMITED	5.89%
POWER GRID CORP OF INDIA LTD	5.54%
NTPC LIMITED	4.51%
TATA IRON & STEEL COMPANY LTD	3.61%
HINDALCO INDUSTRIES LTD FV RE 1	3.45%
ONGCFV-5	3.34%
TATA CONSULTANCY SERVICES LTD.	3.32%
ULTRATECH CEMCO LTD	3.30%
SIEMENS LIMITED	3.21%
COAL INDIA LIMITED	2.97%
JSW STEEL LIMITED	1.97%
INTERGLOBE AVIATION LIMITED	1.92%
GAS AUTHORITY OF INDIA LTD.	1.38%
INDUS TOWERS LIMITED	1.12%
INDIAN OIL CORPORATION LIMITED	1.11%
SHREE CEMENTS LIMITED	1.09%
AMBUJA CEMENTS LIMITED	0.99%
WIPRO	0.78%
TECH MAHINDRA LIMITEDFV-5	0.72%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.71%
BHARAT PETROLEUM CORP. LTD.	0.71%
PETRONET LNG LIMITED	0.67%
NHPC LIMITED	0.62%
HCL TECHNOLOGIES LIMITED	0.55%
COFORGE LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.26%
HINDUSTAN ZINC LIMITEDFV-2	0.17%
Equity Total	78.99%
Money Market Total	20.78%
Current Assets	0.23%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹16.2452

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 30 June, 22: ₹ 0.14 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-5.43%	-4.61%
Last 6 Months	-7.26%	-6.75%
Last 1 Year	4.14%	6.42%
Last 2 Years	28.83%	30.90%
Last 3 Years	11.43%	13.93%
Since Inception	3.55%	5.30%

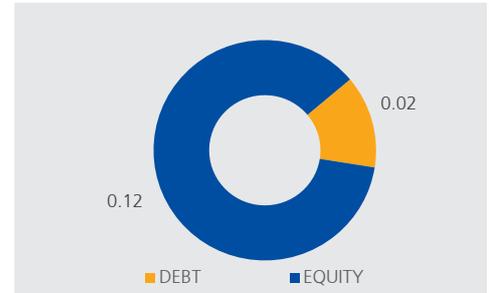
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

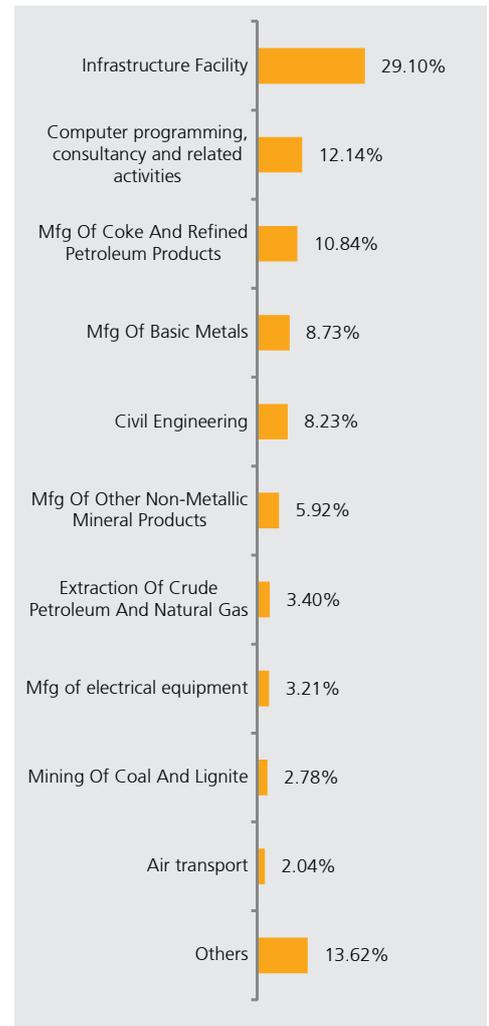
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.14%
BHARTI AIRTEL LIMITED	8.40%
LARSEN&TUBRO	8.23%
NTPC LIMITED	6.36%
INFOSYS LIMITED	6.08%
POWER GRID CORP OF INDIA LTD	5.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.26%
HINDALCO INDUSTRIES LTD FV RE 1	3.67%
ULTRATECH CEMCO LTD	3.56%
TATA CONSULTANCY SERVICES LTD.	3.45%
ONGCFV-5	3.40%
SIEMENS LIMITED	3.21%
TATA IRON & STEEL COMPANY LTD	2.87%
COAL INDIA LIMITED	2.78%
INTERGLOBE AVIATION LIMITED	2.04%
JSW STEEL LIMITED	2.03%
GAS AUTHORITY OF INDIA LTD.	1.42%
PETRONET LNG LIMITED	1.39%
SHREE CEMENTS LIMITED	1.34%
INDUS TOWERS LIMITED	1.12%
INDIAN OIL CORPORATION LIMITED	1.04%
AMBUJA CEMENTS LIMITED	1.02%
WIPRO	0.79%
TECH MAHINDRA LIMITEDFV-5	0.77%
BHARAT PETROLEUM CORP. LTD.	0.65%
NHPC LIMITED	0.59%
HCL TECHNOLOGIES LIMITED	0.55%
COFORGE LIMITED	0.50%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.30%
HINDUSTAN ZINC LIMITEDFV-2	0.16%
Equity Total	86.38%
Money Market Total	13.39%
Current Assets	0.22%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹29.6191

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 30 June, 22: ₹ 22.54 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	-5.25%	-4.16%
Last 6 Months	0.19%	5.56%
Last 1 Year	14.03%	25.91%
Last 2 Years	34.89%	41.54%
Last 3 Years	14.84%	17.15%
Since Inception	8.03%	9.63%

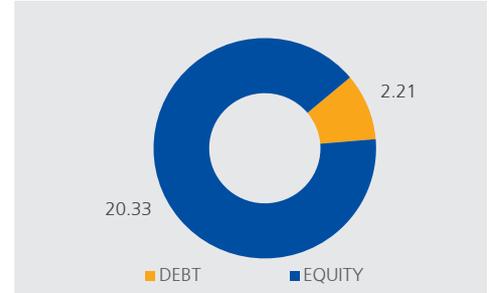
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

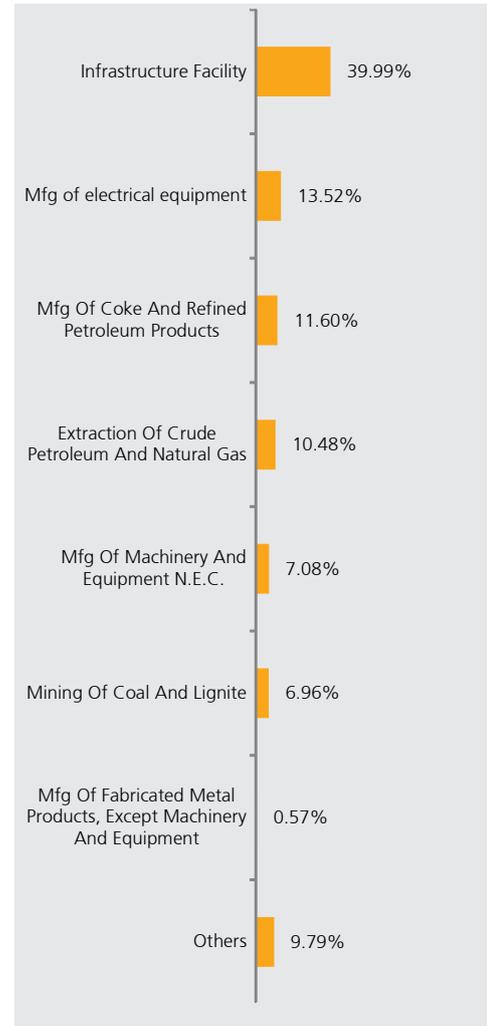
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.17%
NTPC LIMITED	8.92%
POWER GRID CORP OF INDIA LTD	8.48%
ONGCFV-5	7.92%
COAL INDIA LIMITED	6.96%
TATA POWER CO. LTD.FV-1	6.16%
HAVELLS INDIA LIMITED	4.45%
VOLTAS LTD	4.38%
INDRAPRASTHA GAS LIMITED	4.02%
GAS AUTHORITY OF INDIA LTD.	4.00%
SIEMENS LIMITED	3.51%
PETRONET LNG LIMITED	3.35%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.01%
KIRLOSKAR CUMMINS	2.70%
OIL INDIA LIMITED	2.57%
ABB INDIA LIMITED	2.55%
NHPC LIMITED	1.91%
TORRENT POWER LIMITED	1.64%
JSW ENERGY LIMITED	1.51%
INDIAN OIL CORPORATION LIMITED	1.00%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.80%
BHARAT PETROLEUM CORP. LTD.	0.64%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.57%
Equity Total	90.21%
Money Market Total	9.70%
Current Assets	0.10%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹25.7837

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 June, 22: ₹ 4.93 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	-5.37%	-4.16%
Last 6 Months	0.25%	5.56%
Last 1 Year	14.67%	25.91%
Last 2 Years	35.60%	41.54%
Last 3 Years	15.14%	17.15%
Since Inception	7.89%	8.01%

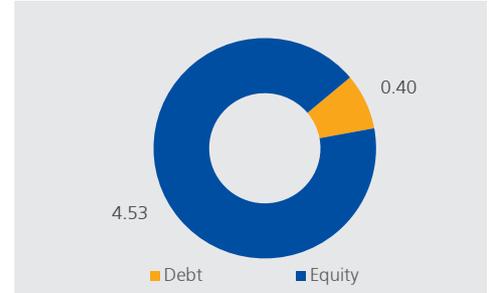
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

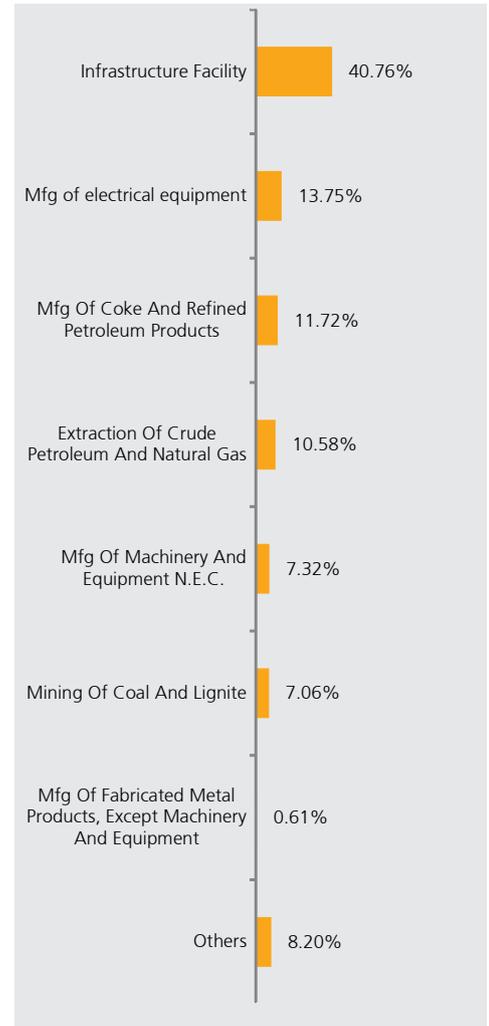
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.17%
NTPC LIMITED	9.11%
POWER GRID CORP OF INDIA LTD	8.65%
ONGCFV-5	7.91%
COAL INDIA LIMITED	7.06%
TATA POWER CO. LTD.FV-1	6.29%
VOLTAS LTD	4.57%
HAVELLS INDIA LIMITED	4.51%
GAS AUTHORITY OF INDIA LTD.	4.25%
INDRAPRASTHA GAS LIMITED	4.06%
SIEMENS LIMITED	3.58%
PETRONET LNG LIMITED	3.45%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	3.06%
KIRLOSKAR CUMMINS	2.75%
OIL INDIA LIMITED	2.67%
ABB INDIA LIMITED	2.61%
NHPC LIMITED	1.99%
JSW ENERGY LIMITED	1.63%
TORRENT POWER LIMITED	1.32%
INDIAN OIL CORPORATION LIMITED	1.04%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.84%
BHARAT PETROLEUM CORP. LTD.	0.67%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.61%
Equity Total	91.80%
Money Market Total	8.12%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹25.2820

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 June, 22: ₹ 2.71 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	-5.09%	-4.16%
Last 6 Months	0.61%	5.56%
Last 1 Year	14.53%	25.91%
Last 2 Years	35.40%	41.54%
Last 3 Years	15.12%	17.15%
Since Inception	7.72%	8.01%

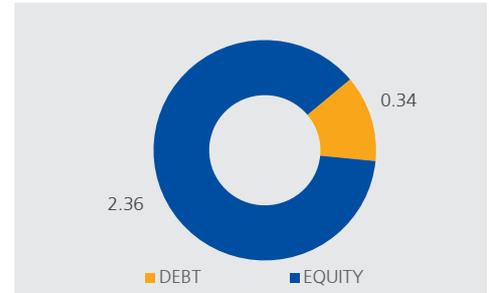
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

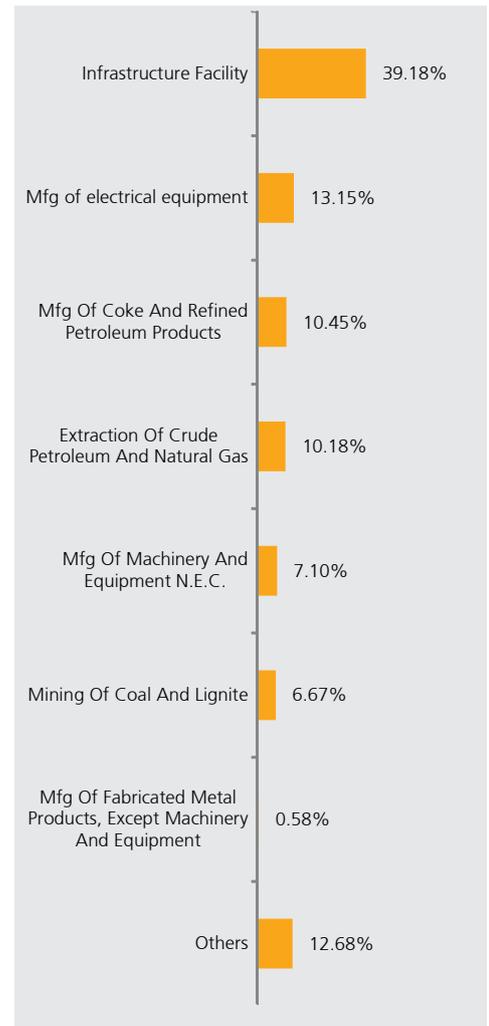
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.23%
NTPC LIMITED	8.95%
POWER GRID CORP OF INDIA LTD	8.56%
ONGCFV-5	7.64%
COAL INDIA LIMITED	6.67%
TATA POWER CO. LTD.FV-1	6.17%
VOLTAS LTD	4.40%
HAVELLS INDIA LIMITED	4.25%
INDRAPRASTHA GAS LIMITED	3.89%
GAS AUTHORITY OF INDIA LTD.	3.59%
SIEMENS LIMITED	3.51%
PETRONET LNG LIMITED	3.36%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.94%
KIRLOSKAR CUMMINS	2.70%
OIL INDIA LIMITED	2.54%
ABB INDIA LIMITED	2.45%
NHPC LIMITED	1.93%
JSW ENERGY LIMITED	1.44%
TORRENT POWER LIMITED	1.30%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.58%
INDIAN OIL CORPORATION LIMITED	0.47%
BHARAT PETROLEUM CORP. LTD.	0.41%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.35%
Equity Total	87.32%
Money Market Total	12.93%
Current Assets	-0.25%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹27.8935

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 30 June, 22: ₹ 0.11 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	-5.06%	-4.16%
Last 6 Months	0.34%	5.56%
Last 1 Year	14.12%	25.91%
Last 2 Years	35.06%	41.54%
Last 3 Years	14.64%	17.15%
Since Inception	7.66%	9.14%

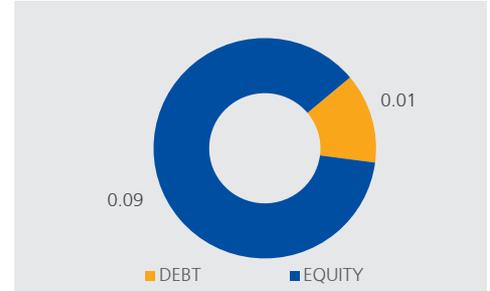
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

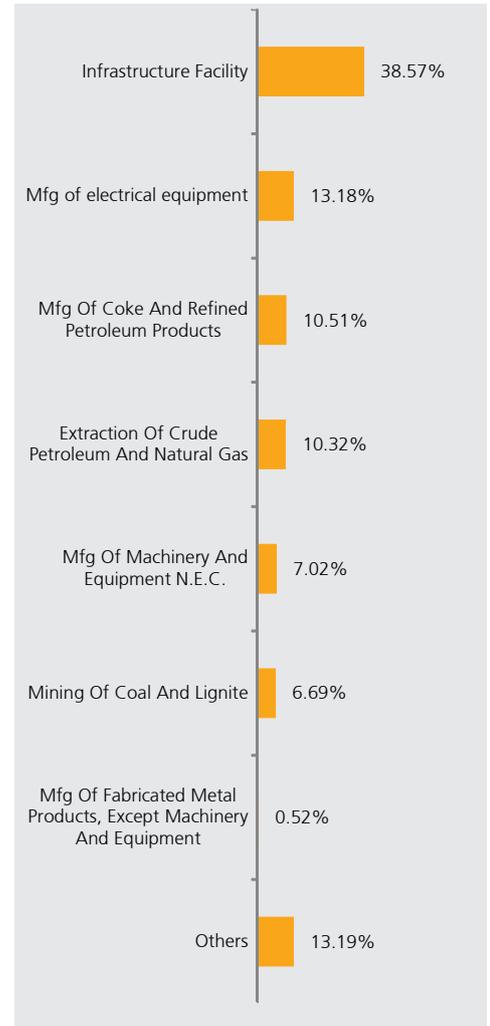
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.07%
NTPC LIMITED	8.87%
POWER GRID CORP OF INDIA LTD	8.43%
ONGCFV-5	7.94%
COAL INDIA LIMITED	6.69%
TATA POWER CO. LTD.FV-1	6.13%
VOLTAS LTD	4.38%
HAVELLS INDIA LIMITED	4.14%
INDRAPRASTHA GAS LIMITED	3.89%
GAS AUTHORITY OF INDIA LTD.	3.62%
SIEMENS LIMITED	3.53%
PETRONET LNG LIMITED	3.34%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.97%
KIRLOSKAR CUMMINS	2.64%
ABB INDIA LIMITED	2.54%
OIL INDIA LIMITED	2.38%
NHPC LIMITED	1.75%
JSW ENERGY LIMITED	1.38%
TORRENT POWER LIMITED	1.16%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.68%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.52%
INDIAN OIL CORPORATION LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.37%
Equity Total	86.81%
Money Market Total	13.04%
Current Assets	0.16%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹39.8320

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 June, 22: ₹ 26.26 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.40%	-6.24%
Last 6 Months	-13.79%	-13.23%
Last 1 Year	-0.72%	-2.37%
Last 2 Years	32.47%	33.51%
Last 3 Years	14.20%	14.42%
Since Inception	10.33%	8.49%

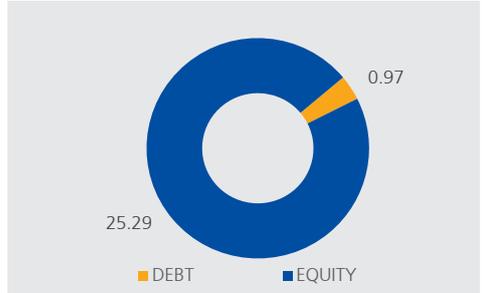
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

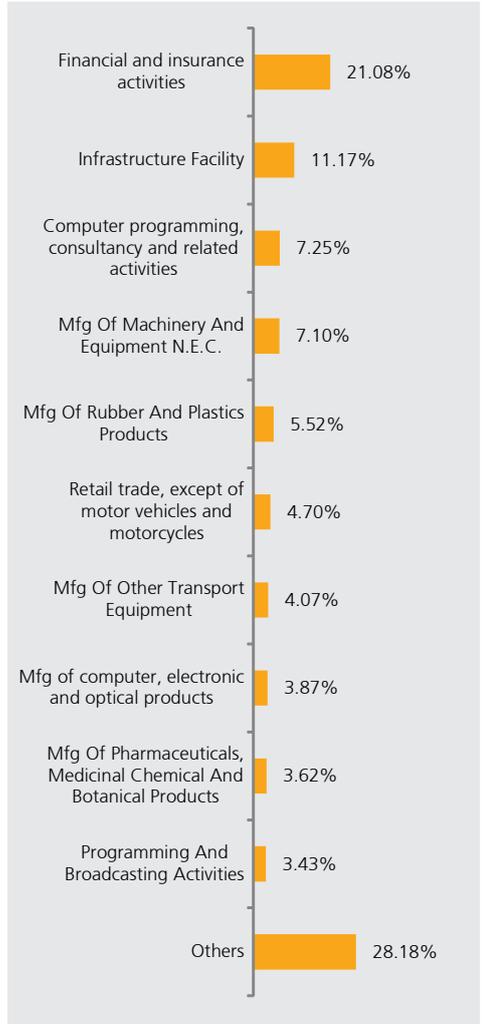
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.13%
BHARAT ELECTRONICS LIMITED	3.87%
VOLTAS LTD	3.50%
TRENT LTD	3.36%
ASHOK LEYLAND LIMITED	3.35%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.20%
PAGE INDUSTRIES LIMITED	3.15%
BHARAT FORGE	2.98%
THE FEDERAL BANK LIMITED	2.91%
TVS MOTOR COMPANY LIMITED	2.91%
MAX FINANCIAL SERVICES LIMITED	2.88%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.87%
KIRLOSKAR CUMMINS	2.60%
BALKRISHNA INDUSTRIES LIMITED	2.49%
ASTRAL POLY TECHNIK LIMITED	2.48%
MPHASIS LIMITED	2.48%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.40%
ABB INDIA LIMITED	2.13%
COFORGE LIMITED	2.08%
LIC HOUSING FINANCE LIMITED	1.93%
JINDAL STEEL & POWER LTD.	1.86%
CANARA BANK	1.86%
GODREJ PROPERTIES LIMITED	1.81%
POWER FINANCE CORPORATION LTD	1.70%
RURAL ELECTRIFICATION CORPORATION LTD	1.65%
ALKEM LABORATORIES LIMITED	1.63%
IDFC BANK LIMITED	1.52%
AUROBINDO PHARMA LIMITED	1.50%
MINDTREE LTD	1.39%
BATA INDIA LIMITED	1.35%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.34%
L&T TECHNOLOGY SERVICES LIMITED	1.31%
HINDUSTAN AERONAUTICS LIMITED	1.16%
TORRENT POWER LIMITED	1.14%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.04%
ESCORTS LIMITED	1.00%
GUJARAT GAS LIMITED	0.97%
INDUSIND BANK LIMITED	0.94%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.93%
MUTHOOT FINANCE LIMITED	0.89%
UNITED BREWERIES LIMITED	0.86%
SRF LIMITED	0.78%
THE RAMCO CEMENTS LIMITED	0.77%
JUBILANT FOODWORKS LIMITED	0.74%
BAJAJ FINSERV LIMITED	0.71%
MANAPPURAM FINANCE LIMITED	0.67%
AARTI INDUSTRIES LIMITED	0.65%
NATIONAL ALUMINIUM COMPANY LIMITED	0.64%
TATA COMMUNICATIONS LTD.	0.58%
SUN TV NETWORK LTD	0.56%
APOLLO TYRES LIMITED	0.55%
HDFC BANK LTD.FV-2	0.54%
SBI CARDS & PAYMENTS SERVICES LTD	0.54%
STATE BANK OF INDIAFV-1	0.53%
L&T FINANCE HOLDINGS LIMITED	0.52%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.51%
GLENMARK PHARMACEUTICALS LIMITED	0.49%
Equity Total	96.31%
Money Market Total	3.23%
Current Assets	0.47%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹36.9911

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 June, 22: ₹ 38.97 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-6.14%	-6.24%
Last 6 Months	-13.91%	-13.23%
Last 1 Year	0.33%	-2.37%
Last 2 Years	33.75%	33.51%
Last 3 Years	15.02%	14.42%
Since Inception	11.06%	8.11%

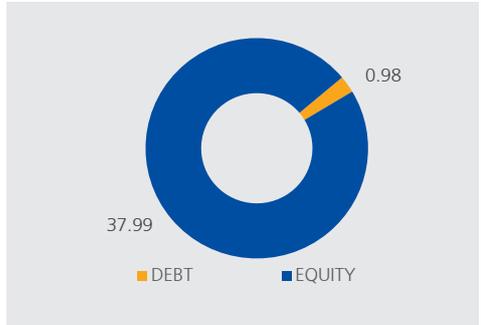
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

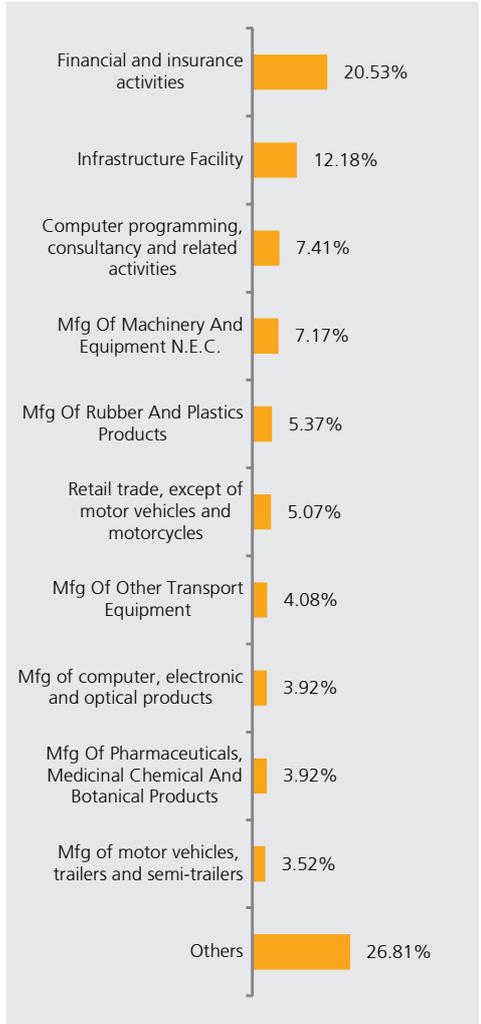
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.19%
BHARAT ELECTRONICS LIMITED	3.92%
VOLTAS LTD	3.54%
ASHOK LEYLAND LIMITED	3.52%
TRENT LTD	3.36%
THE FEDERAL BANK LIMITED	3.23%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.20%
MAX FINANCIAL SERVICES LIMITED	3.07%
BHARAT FORGE	3.02%
TVS MOTOR COMPANY LIMITED	2.91%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.91%
PAGE INDUSTRIES LIMITED	2.87%
KIRLOSKAR CUMMINS	2.63%
MPHASIS LIMITED	2.53%
ASTRAL POLY TECHNIK LIMITED	2.48%
BALKRISHNA INDUSTRIES LIMITED	2.33%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.27%
ABB INDIA LIMITED	2.13%
COFORGE LIMITED	2.12%
JINDAL STEEL & POWER LTD.	1.86%
LIC HOUSING FINANCE LIMITED	1.83%
CANARA BANK	1.82%
RURAL ELECTRIFICATION CORPORATION LTD	1.80%
GODREJ PROPERTIES LIMITED	1.74%
POWER FINANCE CORPORATION LTD	1.72%
BATA INDIA LIMITED	1.71%
ALKEM LABORATORIES LIMITED	1.65%
AUROBINDO PHARMA LIMITED	1.50%
IDFC BANK LIMITED	1.45%
MINDTREE LTD	1.40%
L&T TECHNOLOGY SERVICES LIMITED	1.36%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.36%
HINDUSTAN AERONAUTICS LIMITED	1.16%
JUBILANT FOODWORKS LIMITED	1.15%
ICICI BANK LTD.FV-2	1.11%
TORRENT POWER LIMITED	1.07%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.02%
ESCORTS LIMITED	1.00%
GUJARAT GAS LIMITED	0.99%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.94%
UNITED BREWERIES LIMITED	0.87%
MUTHOOT FINANCE LIMITED	0.80%
SRF LIMITED	0.79%
THE RAMCO CEMENTS LIMITED	0.76%
MANAPPURAM FINANCE LIMITED	0.69%
L&T FINANCE HOLDINGS LIMITED	0.66%
AARTI INDUSTRIES LIMITED	0.65%
TATA COMMUNICATIONS LTD.	0.58%
AXIS BANK LIMITEDFV-2	0.57%
BHARTI AIRTEL LIMITED	0.56%
APOLLO TYRES LIMITED	0.56%
STATE BANK OF INDIAFV-1	0.53%
GLENMARK PHARMACEUTICALS LIMITED	0.50%
NATIONAL ALUMINIUM COMPANY LIMITED	0.47%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.43%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.37%
INDRAPRASTHA GAS LIMITED	0.28%
BAJAJ FINSERV LIMITED	0.28%
DIVIS LABORATORIES LIMITED	0.28%
Equity Total	97.49%
Money Market Total	1.74%
Current Assets	0.78%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹36.3142

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 June, 22: ₹ 5.07 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	-6.14%	-6.24%
Last 6 Months	-13.80%	-13.23%
Last 1 Year	-0.57%	-2.37%
Last 2 Years	32.37%	33.51%
Last 3 Years	14.12%	14.42%
Since Inception	10.89%	8.11%

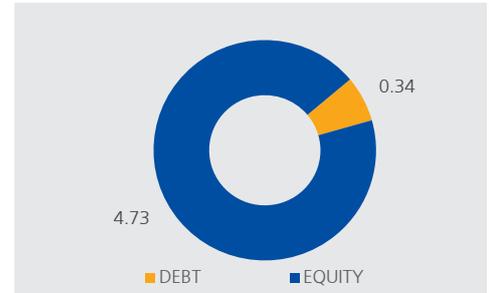
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

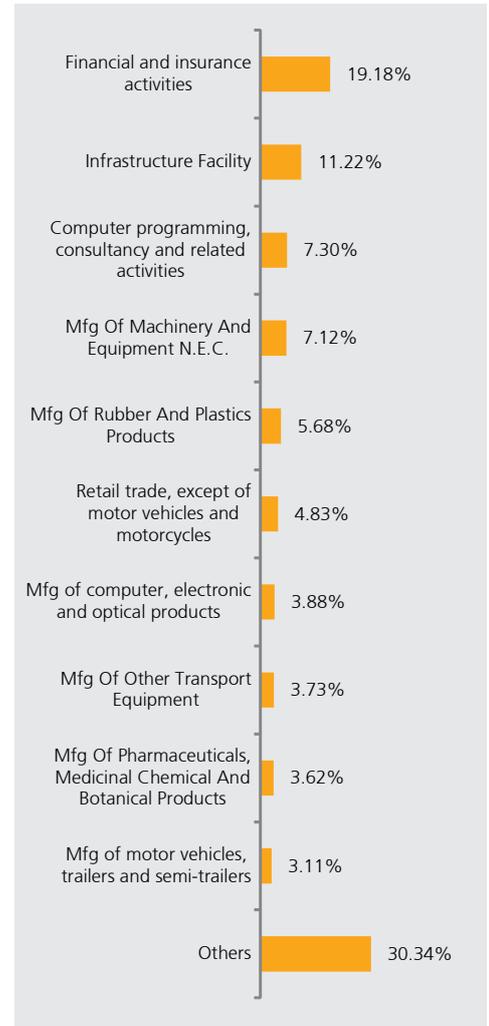
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.16%
BHARAT ELECTRONICS LIMITED	3.88%
VOLTAS LTD	3.52%
TRENT LTD	3.36%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.20%
ASHOK LEYLAND LIMITED	3.11%
BHARAT FORGE	2.93%
THE FEDERAL BANK LIMITED	2.93%
MAX FINANCIAL SERVICES LIMITED	2.89%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.87%
PAGE INDUSTRIES LIMITED	2.77%
BALKRISHNA INDUSTRIES LIMITED	2.64%
KIRLOSKAR CUMMINS	2.60%
TVS MOTOR COMPANY LIMITED	2.57%
MPHASIS LIMITED	2.53%
ASTRAL POLY TECHNIK LIMITED	2.48%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.35%
ABB INDIA LIMITED	2.13%
COFORGE LIMITED	2.09%
CANARA BANK	1.99%
GODREJ PROPERTIES LIMITED	1.92%
JINDAL STEEL & POWER LTD.	1.86%
LIC HOUSING FINANCE LIMITED	1.80%
RURAL ELECTRIFICATION CORPORATION LTD	1.79%
POWER FINANCE CORPORATION LTD	1.70%
ALKEM LABORATORIES LIMITED	1.63%
IDFC BANK LIMITED	1.52%
AUROBINDO PHARMA LIMITED	1.50%
BATA INDIA LIMITED	1.47%
MINDTREE LTD	1.38%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.32%
L&T TECHNOLOGY SERVICES LIMITED	1.31%
TORRENT POWER LIMITED	1.24%
HINDUSTAN AERONAUTICS LIMITED	1.16%
ESCORTS LIMITED	1.00%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.99%
MUTHOOT FINANCE LIMITED	0.94%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.93%
UNITED BREWERIES LIMITED	0.86%
JUBILANT FOODWORKS LIMITED	0.78%
SRF LIMITED	0.78%
THE RAMCO CEMENTS LIMITED	0.77%
GUJARAT GAS LIMITED	0.76%
BAJAJ FINSERV LIMITED	0.75%
MANAPPURAM FINANCE LIMITED	0.68%
AARTI INDUSTRIES LIMITED	0.64%
NATIONAL ALUMINIUM COMPANY LIMITED	0.64%
HDFC BANK LTD.FV-2	0.59%
TATA COMMUNICATIONS LTD.	0.57%
L&T FINANCE HOLDINGS LIMITED	0.56%
APOLLO TYRES LIMITED	0.55%
GLENMARK PHARMACEUTICALS LIMITED	0.49%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.38%
Equity Total	93.28%
Money Market Total	6.39%
Current Assets	0.33%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹40.9047

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 30 June, 22: ₹ 0.24 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	-5.93%	-6.24%
Last 6 Months	-13.53%	-13.23%
Last 1 Year	-1.35%	-2.37%
Last 2 Years	32.21%	33.51%
Last 3 Years	13.53%	14.42%
Since Inception	10.66%	8.95%

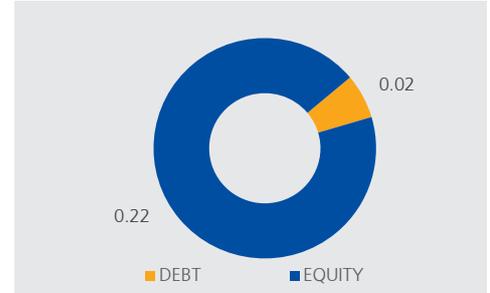
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

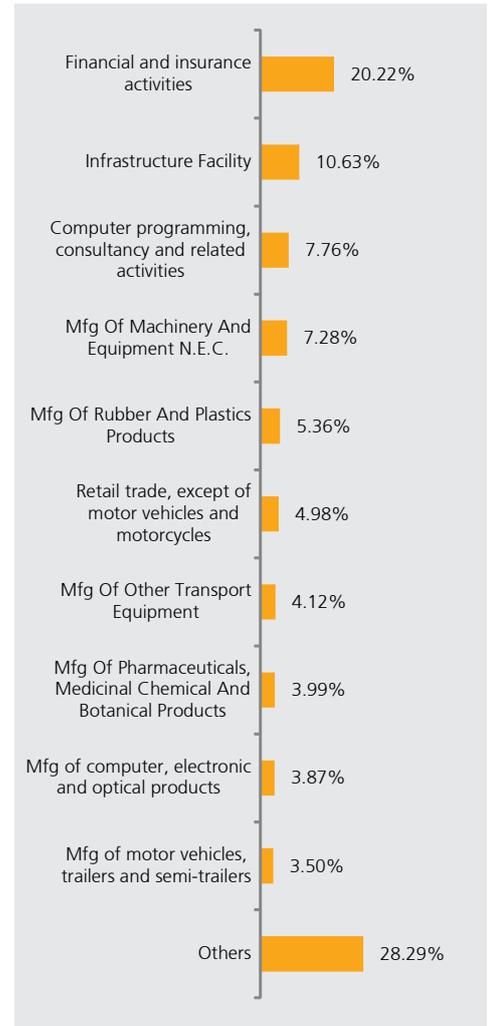
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.14%
BHARAT ELECTRONICS LIMITED	3.87%
VOLTAS LTD	3.70%
MAX FINANCIAL SERVICES LIMITED	3.51%
ASHOK LEYLAND LIMITED	3.50%
TRENT LTD	3.36%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.20%
THE FEDERAL BANK LIMITED	3.03%
BHARAT FORGE	2.95%
TVS MOTOR COMPANY LIMITED	2.92%
MPHASIS LIMITED	2.91%
BALKRISHNA INDUSTRIES LIMITED	2.91%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.87%
KIRLOSKAR CUMMINS	2.60%
ASTRAL POLY TECHNIK LIMITED	2.45%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.39%
COFORGE LIMITED	2.24%
ABB INDIA LIMITED	2.24%
GODREJ PROPERTIES LIMITED	2.10%
POWER FINANCE CORPORATION LTD	2.04%
LIC HOUSING FINANCE LIMITED	1.98%
RURAL ELECTRIFICATION CORPORATION LTD	1.92%
ALKEM LABORATORIES LIMITED	1.90%
JINDAL STEEL & POWER LTD.	1.85%
CANARA BANK	1.81%
IDFC BANK LIMITED	1.78%
MINDTREE LTD	1.71%
BATA INDIA LIMITED	1.62%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.55%
AUROBINDO PHARMA LIMITED	1.50%
HINDUSTAN AERONAUTICS LIMITED	1.20%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.09%
ESCORTS LIMITED	0.98%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	0.93%
BAJAJ FINSERV LIMITED	0.92%
UNITED BREWERIES LIMITED	0.92%
GUJARAT GAS LIMITED	0.92%
L&T TECHNOLOGY SERVICES LIMITED	0.90%
JUBILANT FOODWORKS LIMITED	0.87%
INDUSIND BANK LIMITED	0.81%
SRF LIMITED	0.76%
THE RAMCO CEMENTS LIMITED	0.75%
AARTI INDUSTRIES LIMITED	0.71%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
STATE BANK OF INDIAFV-1	0.63%
HDFC BANK LTD.FV-2	0.63%
TATA COMMUNICATIONS LTD.	0.62%
L&T FINANCE HOLDINGS LIMITED	0.60%
GLENMARK PHARMACEUTICALS LIMITED	0.59%
MUTHOOT FINANCE LIMITED	0.41%
Equity Total	93.46%
Money Market Total	5.69%
Current Assets	0.85%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹36.1430

Inception Date: 28th May 2007

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

AUM as on 30 June, 22: ₹ 17.83 Crs.

Modified Duration of Debt Portfolio: 4.40 years

YTM of Debt Portfolio: 7.14%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.57%	-3.78%
Last 6 Months	-6.38%	-7.43%
Last 1 Year	1.96%	0.79%
Last 2 Years	19.14%	19.74%
Last 3 Years	10.36%	10.04%
Since Inception	8.88%	9.23%

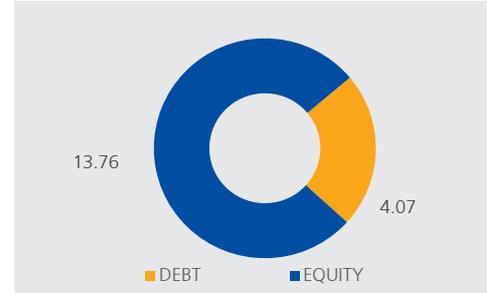
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

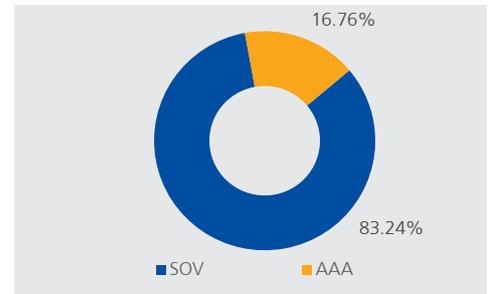
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	0.58%
Bonds/Debentures Total	0.58%
7.59% GOI CG 20-03-2029	5.45%
4.56% GOI 29.11.2023	3.99%
7.17% GOI 08-01-2028	2.73%
6.79% GOI CG 15-05-2027	2.22%
6.10% GOI CG 12-07-2031	1.83%
5.63% GOI CG 12-04-2026	1.15%
6.95% GOI 16.12.2061	0.97%
6.54% GOI 17.01.2032	0.32%
Gilts Total	18.65%
RELIANCE INDUSTRIES LTD.	8.82%
ICICI BANK LTD.FV-2	6.41%
HDFC BANK LTD.FV-2	6.21%
INFOSYS LIMITED	5.22%
TATA CONSULTANCY SERVICES LTD.	4.45%
BHARTI AIRTEL LIMITED	3.40%
ITC - FV 1	2.90%
LARSEN&TUBRO	2.85%
KOTAK MAHINDRA BANK LIMITED_FV5	2.13%
HINDUSTAN LEVER LTD.	1.73%
AXIS BANK LIMITEDFV-2	1.71%
ASIAN PAINTS LIMITEDFV-1	1.66%
MARUTI UDYOG LTD.	1.59%
BAJAJ FINANCE LIMITED	1.56%
MAHINDRA & MAHINDRA LTD.-FV5	1.43%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.31%
ULTRATECH CEMCO LTD	1.21%
TATA MOTORS LTD.FV-2	1.18%
STATE BANK OF INDIAFV-1	1.15%
HCL TECHNOLOGIES LIMITED	1.11%
POWER GRID CORP OF INDIA LTD	1.10%
NTPC LIMITED	0.99%
TATA IRON & STEEL COMPANY LTD	0.98%
HDFC LTD FV 2	0.97%
TITAN COMPANY LIMITED	0.91%
HINDALCO INDUSTRIES LTD FV RE 1	0.90%
BAJAJ AUTO LTD	0.89%
CIPLA LTD.	0.88%
BAJAJ FINSERV LIMITED	0.84%
DR. REDDY LABORATORIES	0.83%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.81%
DABUR INDIA LTD.	0.73%
JSW STEEL LIMITED	0.71%
BRITANNIA INDUSTRIES LTD	0.63%
SBI LIFE INSURANCE COMPANY LIMITED	0.62%
TATA CONSUMER PRODUCTS LIMITED	0.61%
HERO MOTOCORP LIMITED	0.60%
INDUSIND BANK LIMITED	0.60%
EICHER MOTORS LIMITED	0.59%
NESTLE INDIA LIMITED	0.59%
WIPRO	0.58%
UPL LIMITED	0.50%
COAL INDIA LIMITED	0.48%
DIVIS LABORATORIES LIMITED	0.45%
GODREJ CONSUMER PRODUCTS LIMITED	0.45%
TECH MAHINDRA LIMITEDFV-5	0.41%
GRASIM INDUSTRIES LTD.	0.21%
BHARAT PETROLEUM CORP. LTD.	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	77.15%
Money Market Total	3.18%
Current Assets	0.44%
Total	100.00%

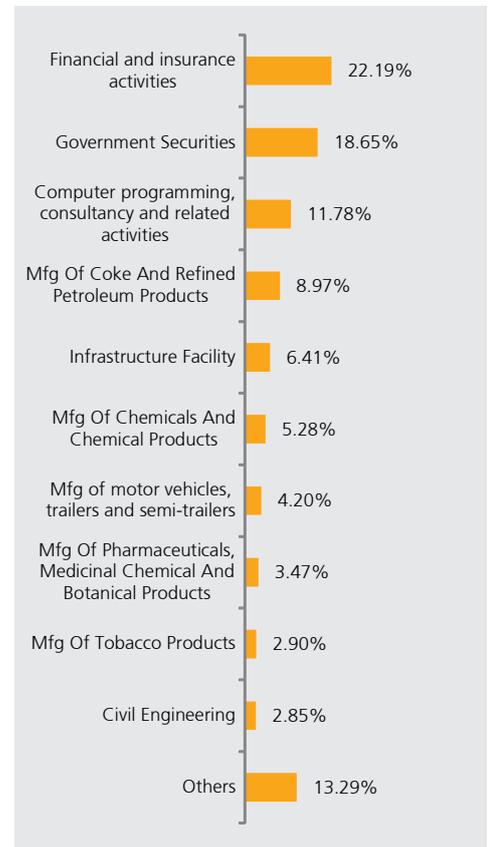
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹30.3649

Inception Date: 11th January 2010

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

AUM as on 30 June, 22: ₹ 0.90 Crs.

Modified Duration of Debt Portfolio:

4.50 years

YTM of Debt Portfolio: 7.17%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.59%	-3.78%
Last 6 Months	-6.72%	-7.43%
Last 1 Year	1.61%	0.79%
Last 2 Years	19.24%	19.74%
Last 3 Years	10.16%	10.04%
Since Inception	9.31%	9.19%

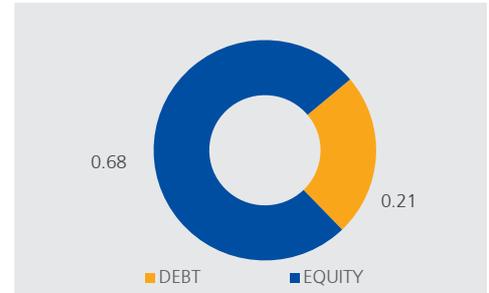
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

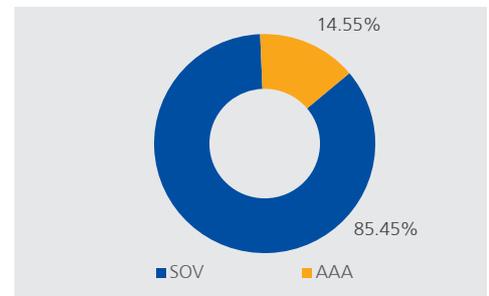
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	7.91%
4.56% GOI 29.11.2023	3.81%
7.17% GOI 08-01-2028	2.67%
6.79% GOI CG 15-05-2027	2.19%
5.63% GOI CG 12-04-2026	1.06%
6.10% GOI CG 12-07-2031	1.02%
6.95% GOI 16.12.2061	0.91%
6.54% GOI 17.01.2032	0.31%
Gilts Total	19.89%
RELIANCE INDUSTRIES LTD.	8.79%
HDFC BANK LTD.FV-2	6.23%
INFOSYS LIMITED	6.22%
ICICI BANK LTD.FV-2	6.00%
TATA CONSULTANCY SERVICES LTD.	3.83%
ITC - FV 1	3.38%
LARSEN&TUBRO	2.23%
BHARTI AIRTEL LIMITED	2.17%
HDFC LTD FV 2	2.06%
HINDUSTAN LEVER LTD.	1.92%
ASIAN PAINTS LIMITEDFV-1	1.78%
STATE BANK OF INDIAFV-1	1.77%
BAJAJ FINANCE LIMITED	1.69%
MARUTI UDYOG LTD.	1.61%
AXIS BANK LIMITEDFV-2	1.55%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
KOTAK MAHINDRA BANK LIMITED_FV5	1.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.48%
POWER GRID CORP OF INDIA LTD	1.19%
TATA MOTORS LTD.FV-2	1.18%
HCL TECHNOLOGIES LIMITED	1.11%
NTPC LIMITED	1.07%
HINDALCO INDUSTRIES LTD FV RE 1	1.03%
CIPLA LTD.	1.02%
TITAN COMPANY LIMITED	1.02%
BAJAJ AUTO LTD	0.95%
DR. REDDY LABORATORIES	0.93%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
BAJAJ FINSERV LIMITED	0.85%
WIPRO	0.85%
ULTRATECH CEMCO LTD	0.81%
BRITANNIA INDUSTRIES LTD	0.70%
SBI LIFE INSURANCE COMPANY LIMITED	0.65%
TATA CONSUMER PRODUCTS LIMITED	0.64%
NESTLE INDIA LIMITED	0.59%
HERO MOTOCORP LIMITED	0.58%
TATA IRON & STEEL COMPANY LTD	0.56%
UPL LIMITED	0.55%
DIVIS LABORATORIES LIMITED	0.53%
COAL INDIA LIMITED	0.51%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
TECH MAHINDRA LIMITEDFV-5	0.46%
DABUR INDIA LTD.	0.45%
BHARAT PETROLEUM CORP. LTD.	0.41%
GRASIM INDUSTRIES LTD.	0.24%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	76.10%
Money Market Total	3.39%
Current Assets	0.62%
Total	100.00%

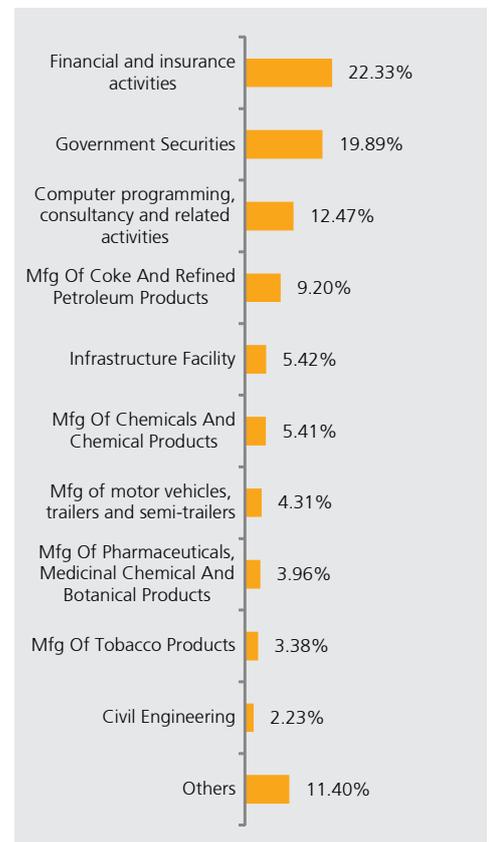
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹29.6331

Inception Date: 27th February 2008

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

AUM as on 30 June, 22: ₹ 1.45 Crs.

Modified Duration of Debt Portfolio: 4.44 years

YTM of Debt Portfolio: 7.14%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.72%	-3.78%
Last 6 Months	-6.71%	-7.43%
Last 1 Year	1.51%	0.79%
Last 2 Years	18.82%	19.74%
Last 3 Years	10.04%	10.04%
Since Inception	7.87%	8.30%

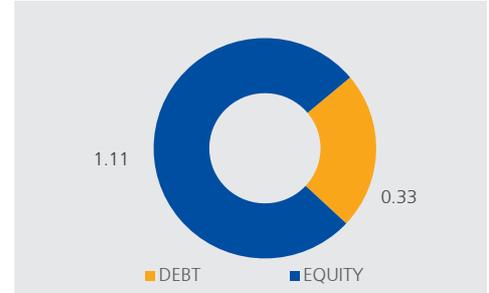
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

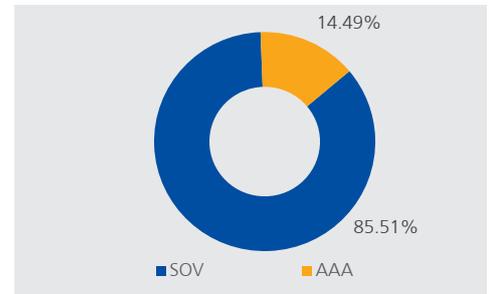
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	5.95%
4.56% GOI 29.11.2023	4.12%
7.17% GOI 08-01-2028	2.61%
6.79% GOI CG 15-05-2027	2.44%
6.10% GOI CG 12-07-2031	1.52%
5.63% GOI CG 12-04-2026	1.12%
6.95% GOI 16.12.2061	0.94%
6.54% GOI 17.01.2032	0.32%
Gilts Total	19.02%
RELIANCE INDUSTRIES LTD.	8.48%
ICICI BANK LTD.FV-2	5.89%
HDFC BANK LTD.FV-2	5.84%
INFOSYS LIMITED	5.41%
TATA CONSULTANCY SERVICES LTD.	3.82%
ITC - FV 1	3.10%
KOTAK MAHINDRA BANK LIMITED_FV5	2.68%
BHARTI AIRTEL LIMITED	2.59%
LARSEN&TUBRO	2.21%
HINDUSTAN LEVER LTD.	1.79%
STATE BANK OF INDIAFV-1	1.72%
BAJAJ FINANCE LIMITED	1.68%
MARUTI UDYOG LTD.	1.58%
AXIS BANK LIMITEDFV-2	1.53%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.36%
ULTRATECH CEMCO LTD	1.24%
ASIAN PAINTS LIMITEDFV-1	1.21%
TATA MOTORS LTD.FV-2	1.18%
HCL TECHNOLOGIES LIMITED	1.16%
POWER GRID CORP OF INDIA LTD	1.14%
TATA IRON & STEEL COMPANY LTD	1.05%
NTPC LIMITED	1.03%
BAJAJ FINSERV LIMITED	0.98%
HINDALCO INDUSTRIES LTD FV RE 1	0.96%
TITAN COMPANY LIMITED	0.95%
BAJAJ AUTO LTD	0.95%
CIPLA LTD.	0.93%
HDFC LTD FV 2	0.89%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
DR. REDDY LABORATORIES	0.85%
DABUR INDIA LTD.	0.78%
ONGCFV-5	0.76%
JSW STEEL LIMITED	0.74%
BRITANNIA INDUSTRIES LTD	0.65%
INDUSIND BANK LIMITED	0.64%
EICHER MOTORS LIMITED	0.62%
SBI LIFE INSURANCE COMPANY LIMITED	0.61%
TATA CONSUMER PRODUCTS LIMITED	0.61%
WIPRO	0.60%
NESTLE INDIA LIMITED	0.60%
HERO MOTOCORP LIMITED	0.58%
COAL INDIA LIMITED	0.55%
UPL LIMITED	0.51%
DIVIS LABORATORIES LIMITED	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
TECH MAHINDRA LIMITEDFV-5	0.43%
BHARAT PETROLEUM CORP. LTD.	0.39%
GRASIM INDUSTRIES LTD.	0.23%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	76.94%
Money Market Total	3.22%
Current Assets	0.81%
Total	100.00%

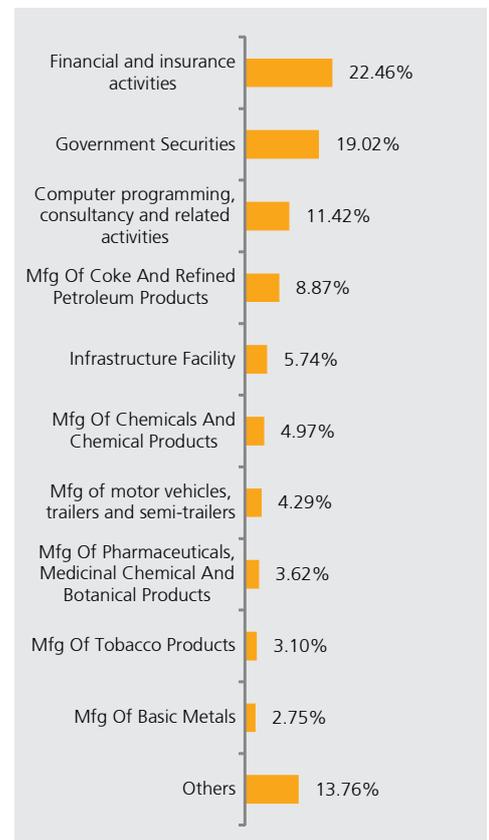
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹36.5202

Inception Date: 1st March 2007

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

AUM as on 30 June, 22: ₹ 21.88 Crs.

Modified Duration of Debt Portfolio:

3.76 years

YTM of Debt Portfolio: 7.05%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.73%	-2.75%
Last 6 Months	-5.69%	-5.86%
Last 1 Year	1.70%	1.02%
Last 2 Years	14.92%	15.50%
Last 3 Years	8.64%	9.41%
Since Inception	8.81%	9.58%

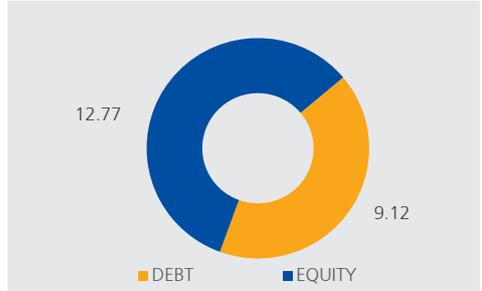
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

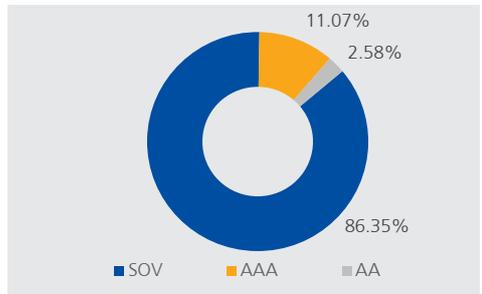
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.06%
9.05% HDFC NCD 20-11-2023 U-004	0.94%
Bonds/Debtentures Total	2.00%
4.56% GOI 29.11.2023	9.85%
5.74% GOI 15.11.2026	5.95%
7.17% GOI 08-01-2028	5.34%
6.79% GOI CG 15-05-2027	4.89%
7.59% GOI CG 20-03-2029	2.59%
5.63% GOI CG 12-04-2026	2.27%
6.10% GOI CG 12-07-2031	1.86%
7.26% GOI 14-01-2029	1.23%
6.95% GOI 16.12.2061	0.95%
6.54% GOI 17.01.2032	0.51%
Gilts Total	35.43%
RELIANCE INDUSTRIES LTD.	7.15%
HDFC BANK LTD.FV-2	5.33%
ICICI BANK LTD.FV-2	4.53%
INFOSYS LIMITED	4.28%
HDFC LTD FV 2	3.47%
TATA CONSULTANCY SERVICES LTD.	2.99%
ITC - FV 1	2.22%
KOTAK MAHINDRA BANK LIMITED_FV5	1.82%
BHARTI AIRTEL LIMITED	1.71%
STATE BANK OF INDIAFV-1	1.66%
LARSEN&TUBRO	1.57%
AXIS BANK LIMITEDFV-2	1.49%
HINDUSTAN LEVER LTD.	1.43%
ASIAN PAINTS LIMITEDFV-1	1.33%
MARUTI UDYOG LTD.	1.19%
BAJAJ FINANCE LIMITED	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
MAHINDRA & MAHINDRA LTD.-FV5	0.95%
TATA MOTORS LTD.FV-2	0.89%
POWER GRID CORP OF INDIA LTD	0.82%
ULTRATECH CEMCO LTD	0.73%
BAJAJ AUTO LTD	0.72%
CIPLA LTD.	0.70%
DR. REDDY LABORATORIES	0.64%
NTPC LIMITED	0.61%
TITAN COMPANY LIMITED	0.60%
DABUR INDIA LTD.	0.60%
BAJAJ FINSERV LIMITED	0.59%
SBI LIFE INSURANCE COMPANY LIMITED	0.49%
INDUSIND BANK LIMITED	0.49%
WIPRO	0.48%
HINDALCO INDUSTRIES LTD FV RE 1	0.45%
HERO MOTOCORP LIMITED	0.44%
TATA CONSUMER PRODUCTS LIMITED	0.43%
UPL LIMITED	0.42%
HCL TECHNOLOGIES LIMITED	0.40%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.39%
DIVIS LABORATORIES LIMITED	0.37%
ONGCFV-5	0.35%
TECH MAHINDRA LIMITEDFV-5	0.34%
TATA IRON & STEEL COMPANY LTD	0.31%
NESTLE INDIA LIMITED	0.18%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.18%
GRASIM INDUSTRIES LTD.	0.16%
BRITANNIA INDUSTRIES LTD	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.06%
Equity Total	58.34%
Money Market Total	3.60%
Current Assets	0.64%
Total	100.00%

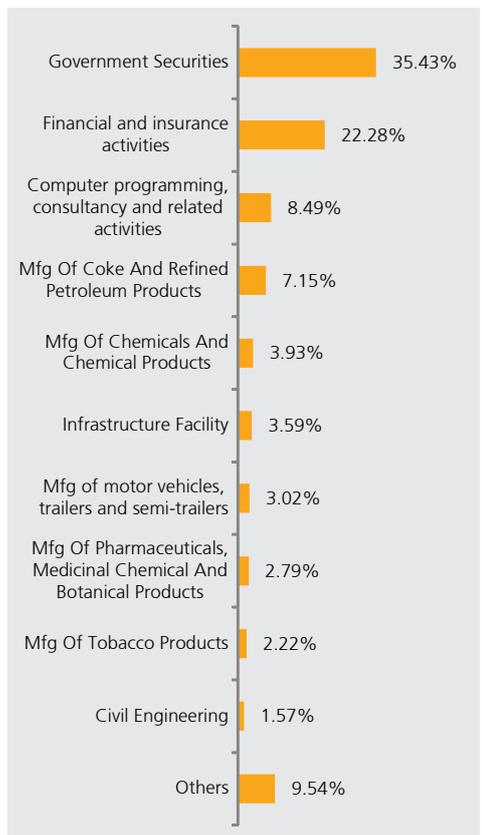
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹27.1604

Inception Date: 21st January 2010

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

AUM as on 30 June, 22: ₹ 0.89 Crs.

Modified Duration of Debt Portfolio: 3.87 years

YTM of Debt Portfolio: 7.04%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.65%	-2.75%
Last 6 Months	-5.88%	-5.86%
Last 1 Year	0.36%	1.02%
Last 2 Years	13.84%	15.50%
Last 3 Years	7.80%	9.41%
Since Inception	8.36%	9.17%

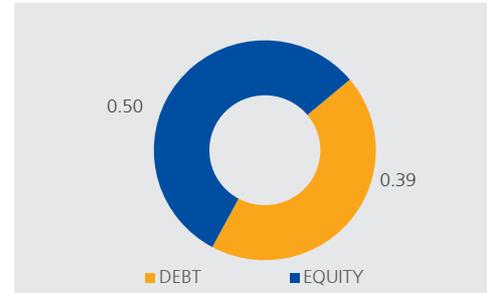
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

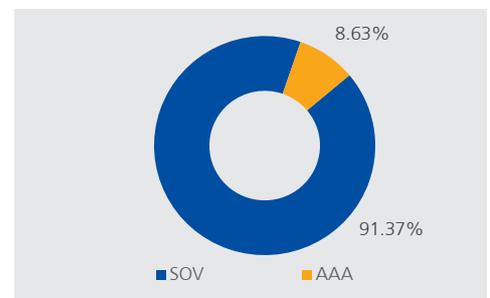
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	12.21%
7.59% GOI CG 20-03-2029	8.03%
6.79% GOI CG 15-05-2027	6.69%
7.17% GOI 08-01-2028	5.23%
6.10% GOI CG 12-07-2031	3.57%
5.63% GOI CG 12-04-2026	2.23%
6.95% GOI 16.12.2061	0.91%
6.54% GOI 17.01.2032	0.53%
Gilts Total	39.41%
RELIANCE INDUSTRIES LTD.	5.80%
HDFC BANK LTD.FV-2	5.02%
INFOSYS LIMITED	4.27%
ICICI BANK LTD.FV-2	3.68%
TATA CONSULTANCY SERVICES LTD.	3.00%
HDFC LTD FV 2	2.74%
ITC - FV 1	2.14%
LARSEN&TUBRO	1.92%
STATE BANK OF INDIAFV-1	1.79%
AXIS BANK LIMITEDFV-2	1.68%
KOTAK MAHINDRA BANK LIMITED_FV5	1.65%
BHARTI AIRTEL LIMITED	1.65%
HINDUSTAN LEVER LTD.	1.32%
MARUTI UDYOG LTD.	1.23%
ASIAN PAINTS LIMITEDFV-1	1.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.92%
BAJAJ FINANCE LIMITED	0.91%
TATA MOTORS LTD.FV-2	0.89%
MAHINDRA & MAHINDRA LTD.-FV5	0.87%
HCL TECHNOLOGIES LIMITED	0.85%
ULTRATECH CEMCO LTD	0.82%
POWER GRID CORP OF INDIA LTD	0.74%
NTPC LIMITED	0.70%
TITAN COMPANY LIMITED	0.65%
CIPLA LTD.	0.65%
WIPRO	0.63%
TATA IRON & STEEL COMPANY LTD	0.63%
BAJAJ AUTO LTD	0.62%
DR. REDDY LABORATORIES	0.59%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.59%
DABUR INDIA LTD.	0.53%
BAJAJ FINSERV LIMITED	0.49%
INDUSIND BANK LIMITED	0.44%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.44%
HERO MOTOCORP LIMITED	0.43%
SBI LIFE INSURANCE COMPANY LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.42%
EICHER MOTORS LIMITED	0.41%
NESTLE INDIA LIMITED	0.39%
TATA CONSUMER PRODUCTS LIMITED	0.39%
UPL LIMITED	0.35%
GODREJ CONSUMER PRODUCTS LIMITED	0.33%
DIVIS LABORATORIES LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.31%
GRASIM INDUSTRIES LTD.	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
BHARAT PETROLEUM CORP. LTD.	0.04%
Equity Total	56.03%
Money Market Total	3.72%
Current Assets	0.83%
Total	100.00%

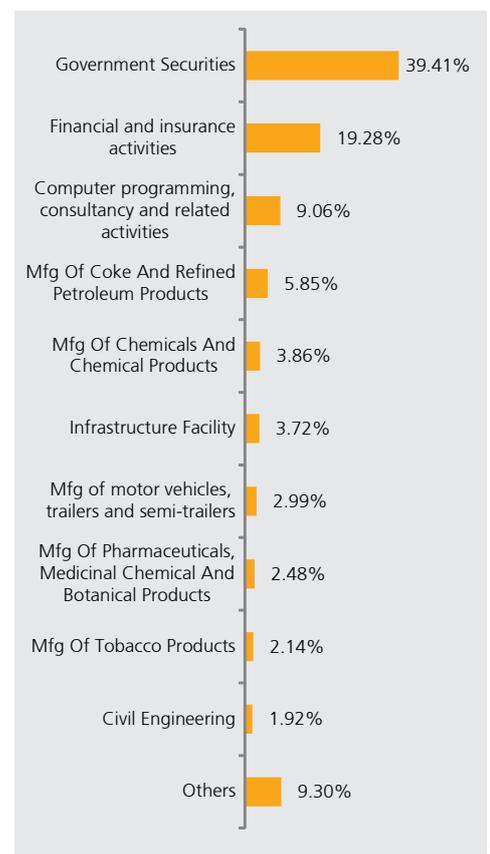
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹35.9985

Inception Date: 01st March 2007

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 30 June, 22: ₹ 8.56 Crs.

Modified Duration of Debt Portfolio:

3.43 years

YTM of Debt Portfolio: 6.94%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.19%	-2.24%
Last 6 Months	-4.98%	-5.10%
Last 1 Year	0.88%	1.09%
Last 2 Years	12.25%	13.39%
Last 3 Years	8.00%	9.01%
Since Inception	8.71%	9.41%

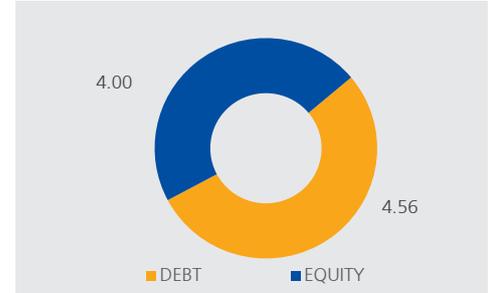
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

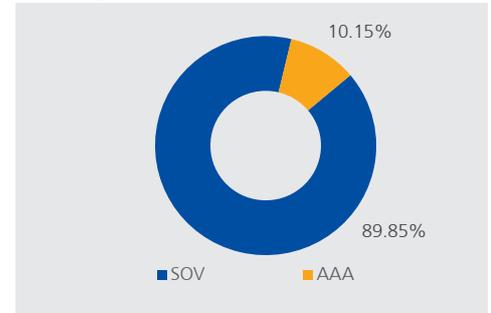
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	1.20%
Bonds/Debentures Total	1.20%
4.56% GOI 29.11.2023	19.55%
6.79% GOI CG 15-05-2027	6.76%
7.17% GOI 08-01-2028	6.68%
6.10% GOI CG 12-07-2031	4.47%
7.59% GOI CG 20-03-2029	4.14%
5.63% GOI CG 12-04-2026	2.80%
7.26% GOI 14-01-2029	1.53%
6.95% GOI 16.12.2061	0.94%
6.54% GOI 17.01.2032	0.60%
Gilts Total	47.49%
RELIANCE INDUSTRIES LTD.	5.39%
HDFC BANK LTD.FV-2	4.24%
INFOSYS LIMITED	3.60%
ICICI BANK LTD.FV-2	3.42%
HDFC LTD FV 2	2.77%
TATA CONSULTANCY SERVICES LTD.	2.18%
ITC - FV 1	1.80%
LARSEN&TUBRO	1.54%
STATE BANK OF INDIAFV-1	1.46%
KOTAK MAHINDRA BANK LIMITED_FV5	1.43%
AXIS BANK LIMITEDFV-2	1.39%
BHARTI AIRTEL LIMITED	1.29%
HINDUSTAN LEVER LTD.	1.10%
ASIAN PAINTS LIMITEDFV-1	1.02%
MARUTI UDYOG LTD.	1.00%
BAJAJ FINANCE LIMITED	0.93%
TATA MOTORS LTD.FV-2	0.74%
MAHINDRA & MAHINDRA LTD.-FV5	0.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.65%
POWER GRID CORP OF INDIA LTD	0.63%
ULTRATECH CEMCO LTD	0.55%
BAJAJ AUTO LTD	0.55%
CIPLA LTD.	0.53%
BAJAJ FINSERV LIMITED	0.51%
HCL TECHNOLOGIES LIMITED	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.47%
NTPC LIMITED	0.46%
TITAN COMPANY LIMITED	0.45%
SBI LIFE INSURANCE COMPANY LIMITED	0.40%
INDUSIND BANK LIMITED	0.37%
HERO MOTOCORP LIMITED	0.37%
WIPRO	0.36%
DR. REDDY LABORATORIES	0.35%
TATA CONSUMER PRODUCTS LIMITED	0.33%
TATA IRON & STEEL COMPANY LTD	0.33%
UPL LIMITED	0.32%
COAL INDIA LIMITED	0.31%
NESTLE INDIA LIMITED	0.29%
DIVIS LABORATORIES LIMITED	0.28%
TECH MAHINDRA LIMITEDFV-5	0.27%
DABUR INDIA LTD.	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.16%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
GRASIM INDUSTRIES LTD.	0.13%
BRITANNIA INDUSTRIES LTD	0.11%
BHARAT PETROLEUM CORP. LTD.	0.09%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	46.69%
Money Market Total	4.16%
Current Assets	0.45%
Total	100.00%

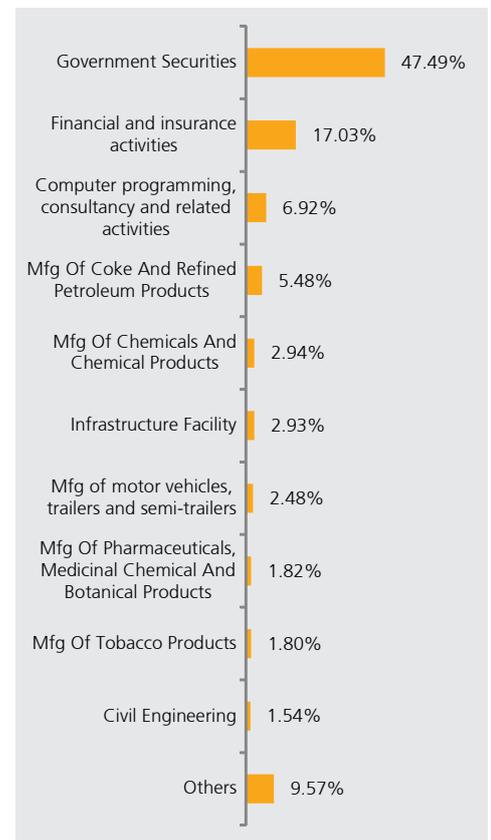
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹27.2547

Inception Date: 11th January 2010

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

AUM as on 30 June, 22: ₹ 0.56 Crs.

Modified Duration of Debt Portfolio: 4.01 years

YTM of Debt Portfolio: 7.08%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	45
Gsec / Debt / MMI / Others	50-100	55

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.00%	-2.24%
Last 6 Months	-4.72%	-5.10%
Last 1 Year	0.92%	1.09%
Last 2 Years	11.92%	13.39%
Last 3 Years	7.47%	9.01%
Since Inception	8.37%	8.86%

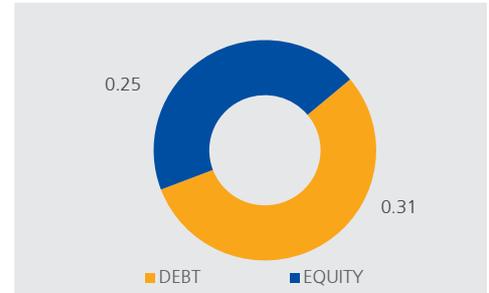
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

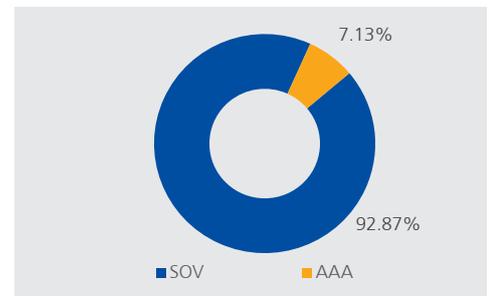
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	14.55%
4.56% GOI 29.11.2023	13.85%
7.17% GOI 08-01-2028	6.44%
6.79% GOI CG 15-05-2027	5.47%
6.10% GOI CG 12-07-2031	4.43%
5.63% GOI CG 12-04-2026	3.08%
7.26% GOI 14-01-2029	1.07%
6.95% GOI 16.12.2061	0.81%
6.54% GOI 17.01.2032	0.68%
Gilts Total	50.39%
RELIANCE INDUSTRIES LTD.	4.99%
HDFC BANK LTD.FV-2	3.93%
INFOSYS LIMITED	3.52%
ICICI BANK LTD.FV-2	3.06%
HDFC LTD FV 2	2.77%
TATA CONSULTANCY SERVICES LTD.	2.11%
ITC - FV 1	1.65%
KOTAK MAHINDRA BANK LIMITED_FV5	1.52%
LARSEN&TUBRO	1.43%
STATE BANK OF INDIAFV-1	1.26%
AXIS BANK LIMITEDFV-2	1.18%
BHARTI AIRTEL LIMITED	1.16%
ASIAN PAINTS LIMITEDFV-1	0.97%
HINDUSTAN LEVER LTD.	0.96%
MARUTI UDYOG LTD.	0.91%
BAJAJ FINANCE LIMITED	0.87%
MAHINDRA & MAHINDRA LTD.-FV5	0.85%
TATA MOTORS LTD.FV-2	0.73%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.73%
HCL TECHNOLOGIES LIMITED	0.61%
BAJAJ AUTO LTD	0.53%
POWER GRID CORP OF INDIA LTD	0.52%
ULTRATECH CEMCO LTD	0.50%
CIPLA LTD.	0.49%
NTPC LIMITED	0.42%
TITAN COMPANY LIMITED	0.42%
DABUR INDIA LTD.	0.41%
JSW STEEL LIMITED	0.41%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.40%
DR. REDDY LABORATORIES	0.39%
BAJAJ FINSERV LIMITED	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.37%
INDUSIND BANK LIMITED	0.34%
HERO MOTOCORP LIMITED	0.34%
DIVIS LABORATORIES LIMITED	0.33%
NESTLE INDIA LIMITED	0.31%
BRITANNIA INDUSTRIES LTD	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
TATA CONSUMER PRODUCTS LIMITED	0.30%
TATA IRON & STEEL COMPANY LTD	0.30%
WIPRO	0.29%
UPL LIMITED	0.25%
COAL INDIA LIMITED	0.24%
TECH MAHINDRA LIMITEDFV-5	0.22%
GODREJ CONSUMER PRODUCTS LIMITED	0.20%
BHARAT PETROLEUM CORP. LTD.	0.18%
GRASIM INDUSTRIES LTD.	0.12%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	44.69%
Money Market Total	3.87%
Current Assets	1.05%
Total	100.00%

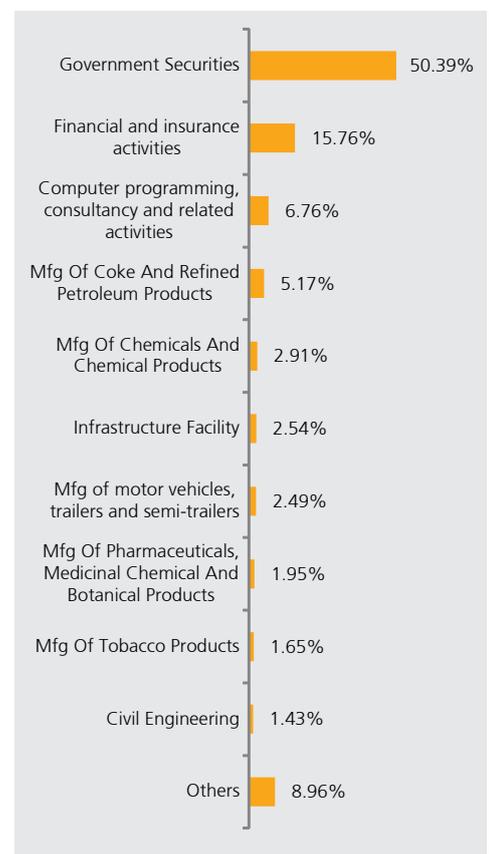
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹28.9882

Inception Date: 27th February 2008

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

AUM as on 30 June, 22: ₹ 1.38 Crs.

Modified Duration of Debt Portfolio:

4.20 years

YTM of Debt Portfolio: 7.13%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.12%	-2.24%
Last 6 Months	-4.80%	-5.10%
Last 1 Year	0.92%	1.09%
Last 2 Years	11.99%	13.39%
Last 3 Years	7.32%	9.01%
Since Inception	7.70%	8.46%

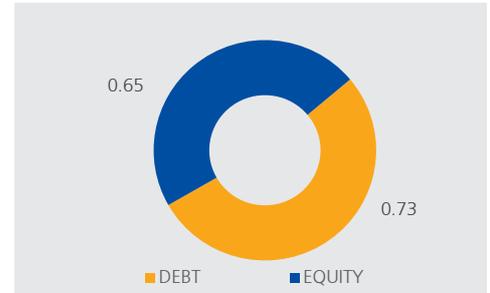
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

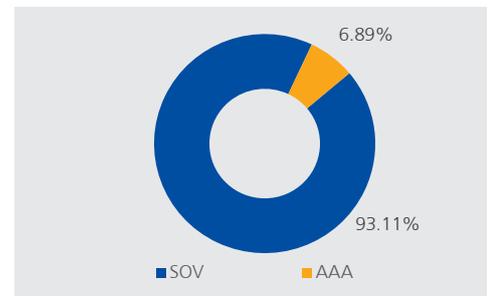
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	13.91%
4.56% GOI 29.11.2023	10.58%
6.79% GOI CG 15-05-2027	6.81%
7.17% GOI 08-01-2028	6.69%
6.10% GOI CG 12-07-2031	4.56%
5.63% GOI CG 12-04-2026	2.82%
7.26% GOI 14-01-2029	1.30%
6.95% GOI 16.12.2061	0.92%
6.54% GOI 17.01.2032	0.61%
Gilts Total	48.20%
RELIANCE INDUSTRIES LTD.	5.56%
HDFC BANK LTD.FV-2	4.23%
INFOSYS LIMITED	3.59%
ICICI BANK LTD.FV-2	3.48%
HDFC LTD FV 2	2.76%
TATA CONSULTANCY SERVICES LTD.	2.43%
ITC - FV 1	1.78%
KOTAK MAHINDRA BANK LIMITED_FV5	1.47%
BHARTI AIRTEL LIMITED	1.35%
STATE BANK OF INDIAFV-1	1.33%
LARSEN&TUBRO	1.33%
AXIS BANK LIMITEDFV-2	1.24%
HINDUSTAN LEVER LTD.	1.08%
ASIAN PAINTS LIMITEDFV-1	1.05%
MARUTI UDYOG LTD.	0.98%
BAJAJ FINANCE LIMITED	0.94%
MAHINDRA & MAHINDRA LTD.-FV5	0.90%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.82%
TATA MOTORS LTD.FV-2	0.74%
POWER GRID CORP OF INDIA LTD	0.61%
BAJAJ AUTO LTD	0.59%
ULTRATECH CEMCO LTD	0.57%
CIPLA LTD.	0.56%
HCL TECHNOLOGIES LIMITED	0.53%
NTPC LIMITED	0.48%
DABUR INDIA LTD.	0.47%
TITAN COMPANY LIMITED	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
DR. REDDY LABORATORIES	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
BAJAJ FINSERV LIMITED	0.40%
INDUSIND BANK LIMITED	0.39%
HERO MOTOCORP LIMITED	0.37%
WIPRO	0.36%
TATA CONSUMER PRODUCTS LIMITED	0.36%
SBI LIFE INSURANCE COMPANY LIMITED	0.35%
TATA IRON & STEEL COMPANY LTD	0.34%
DIVIS LABORATORIES LIMITED	0.29%
UPL LIMITED	0.29%
TECH MAHINDRA LIMITEDFV-5	0.25%
NESTLE INDIA LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
BRITANNIA INDUSTRIES LTD	0.13%
GRASIM INDUSTRIES LTD.	0.12%
COAL INDIA LIMITED	0.11%
BHARAT PETROLEUM CORP. LTD.	0.09%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	47.17%
Money Market Total	3.57%
Current Assets	1.06%
Total	100.00%

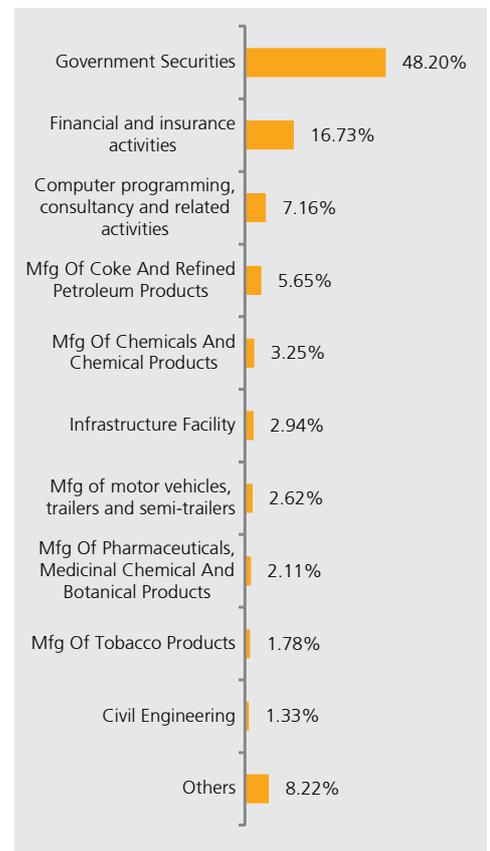
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹45.1844

Inception Date: 9th August 2004

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

AUM as on 30 June, 22: ₹ 9.23 Crs.

Modified Duration of Debt Portfolio:
3.30 years

YTM of Debt Portfolio: 6.94%

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	-1.84%	-1.73%
Last 6 Months	-4.61%	-4.35%
Last 1 Year	0.27%	1.13%
Last 2 Years	9.54%	11.28%
Last 3 Years	6.72%	8.56%
Since Inception	8.79%	7.99%

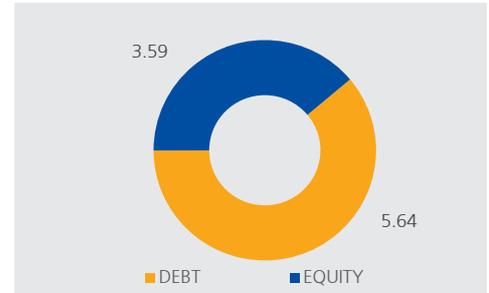
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

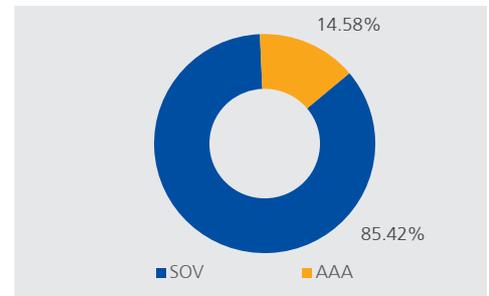
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	4.46%
Bonds/Debentures Total	4.46%
4.56% GOI 29.11.2023	20.48%
7.17% GOI 08-01-2028	8.00%
6.79% GOI CG 15-05-2027	6.64%
6.10% GOI CG 12-07-2031	5.41%
5.63% GOI CG 12-04-2026	3.47%
7.59% GOI CG 20-03-2029	2.30%
7.26% GOI 14-01-2029	1.84%
5.74% GOI 15.11.2026	1.28%
6.95% GOI 16.12.2061	0.94%
6.54% GOI 17.01.2032	0.70%
Gilts Total	51.08%
RELIANCE INDUSTRIES LTD.	4.82%
HDFC BANK LTD.FV-2	3.54%
ICICI BANK LTD.FV-2	3.05%
INFOSYS LIMITED	2.87%
HDFC LTD FV 2	2.38%
TATA CONSULTANCY SERVICES LTD.	2.09%
ITC - FV 1	1.46%
AXIS BANK LIMITEDFV-2	1.20%
KOTAK MAHINDRA BANK LIMITED_FV5	1.19%
BHARTI AIRTEL LIMITED	1.13%
LARSEN&TUBRO	1.06%
STATE BANK OF INDIAFV-1	0.99%
HINDUSTAN LEVER LTD.	0.96%
MAHINDRA & MAHINDRA LTD.-FV5	0.82%
BAJAJ FINANCE LIMITED	0.77%
ASIAN PAINTS LIMITEDFV-1	0.76%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.71%
MARUTI UDYOG LTD.	0.60%
TATA MOTORS LTD.FV-2	0.59%
POWER GRID CORP OF INDIA LTD	0.55%
CIPLA LTD.	0.49%
ULTRATECH CEMCO LTD	0.48%
BAJAJ AUTO LTD	0.48%
TITAN COMPANY LIMITED	0.42%
NTPC LIMITED	0.40%
BAJAJ FINSERV LIMITED	0.39%
INDUSIND BANK LIMITED	0.37%
UPL LIMITED	0.36%
TATA IRON & STEEL COMPANY LTD	0.31%
WIPRO	0.31%
NESTLE INDIA LIMITED	0.30%
TECH MAHINDRA LIMITEDFV-5	0.30%
HERO MOTOCORP LIMITED	0.30%
HINDALCO INDUSTRIES LTD FV RE 1	0.29%
DIVIS LABORATORIES LIMITED	0.27%
HCL TECHNOLOGIES LIMITED	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.25%
COAL INDIA LIMITED	0.23%
TATA CONSUMER PRODUCTS LIMITED	0.22%
DABUR INDIA LTD.	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.17%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.17%
GRASIM INDUSTRIES LTD.	0.11%
BRITANNIA INDUSTRIES LTD	0.10%
DR. REDDY LABORATORIES	0.10%
BHARAT PETROLEUM CORP. LTD.	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	38.93%
Money Market Total	4.26%
Current Assets	1.27%
Total	100.00%

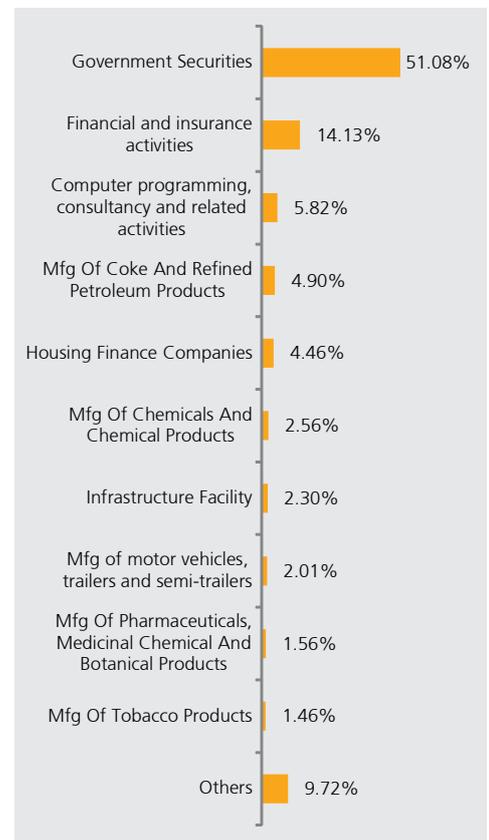
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹28.0384

Inception Date: 29th November 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 30 June, 22: ₹ 12.21 Crs.

Modified Duration of Debt Portfolio:

3.38 years

YTM of Debt Portfolio: 6.97%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.72%	-1.73%
Last 6 Months	-4.32%	-4.35%
Last 1 Year	0.76%	1.13%
Last 2 Years	10.11%	11.28%
Last 3 Years	7.34%	8.56%
Since Inception	7.32%	8.18%

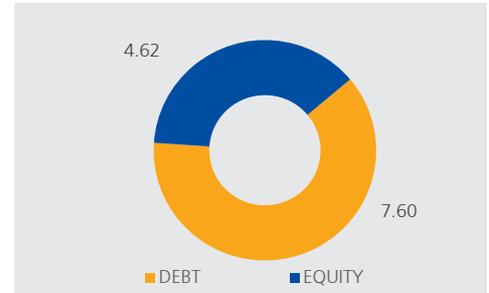
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

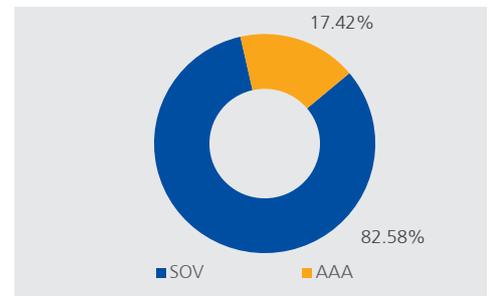
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	3.37%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.14%
Bonds/Debentures Total	6.51%
4.56% GOI 29.11.2023	18.07%
7.17% GOI 08-01-2028	7.92%
6.79% GOI CG 15-05-2027	6.63%
6.10% GOI CG 12-07-2031	5.39%
7.59% GOI CG 20-03-2029	5.30%
5.63% GOI CG 12-04-2026	3.43%
7.26% GOI 14-01-2029	1.83%
6.95% GOI 16.12.2061	0.93%
6.54% GOI 17.01.2032	0.70%
Gilts Total	50.21%
RELIANCE INDUSTRIES LTD.	4.34%
HDFC BANK LTD.FV-2	3.45%
INFOSYS LIMITED	2.88%
ICICI BANK LTD.FV-2	2.72%
HDFC LTD FV 2	2.26%
TATA CONSULTANCY SERVICES LTD.	1.83%
ITC - FV 1	1.44%
STATE BANK OF INDIAFV-1	1.17%
KOTAK MAHINDRA BANK LIMITED_FV5	1.14%
AXIS BANK LIMITEDFV-2	1.10%
LARSEN&TUBRO	1.05%
BHARTI AIRTEL LIMITED	1.04%
HINDUSTAN LEVER LTD.	0.89%
ASIAN PAINTS LIMITEDFV-1	0.83%
MARUTI UDYOG LTD.	0.79%
BAJAJ FINANCE LIMITED	0.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.60%
TATA MOTORS LTD.FV-2	0.59%
POWER GRID CORP OF INDIA LTD	0.52%
BAJAJ FINSERV LIMITED	0.47%
ULTRATECH CEMCO LTD	0.45%
BAJAJ AUTO LTD	0.45%
CIPLA LTD.	0.43%
HCL TECHNOLOGIES LIMITED	0.41%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.41%
DR. REDDY LABORATORIES	0.40%
TITAN COMPANY LIMITED	0.36%
DABUR INDIA LTD.	0.36%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
NTPC LIMITED	0.33%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
INDUSIND BANK LIMITED	0.30%
HERO MOTOCORP LIMITED	0.30%
COAL INDIA LIMITED	0.28%
WIPRO	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.27%
TATA IRON & STEEL COMPANY LTD	0.26%
UPL LIMITED	0.25%
DIVIS LABORATORIES LIMITED	0.22%
NESTLE INDIA LIMITED	0.21%
TECH MAHINDRA LIMITEDFV-5	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
GRASIM INDUSTRIES LTD.	0.10%
BRITANNIA INDUSTRIES LTD	0.09%
BHARAT PETROLEUM CORP. LTD.	0.07%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	37.80%
Money Market Total	4.08%
Current Assets	1.39%
Total	100.00%

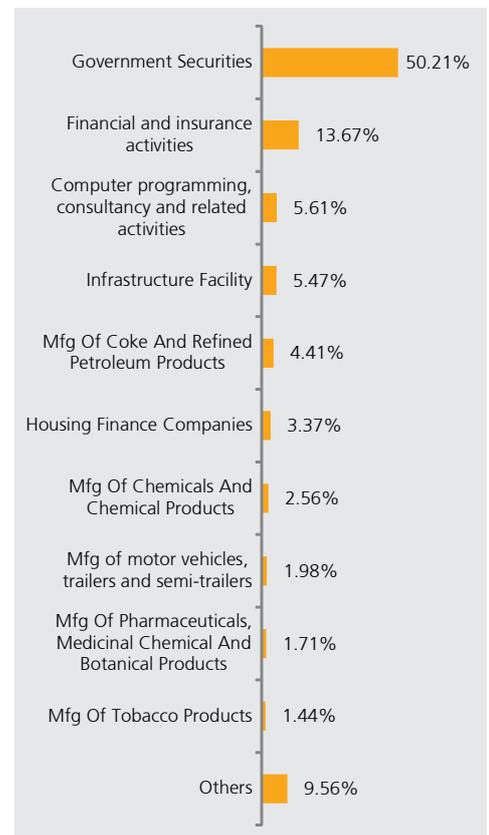
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹36.0457

Inception Date: 12th March 2007

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

AUM as on 30 June, 22: ₹ 7.47 Crs.

Modified Duration of Debt Portfolio:

3.08 years

YTM of Debt Portfolio: 6.91%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.73%	-1.73%
Last 6 Months	-4.46%	-4.35%
Last 1 Year	0.37%	1.13%
Last 2 Years	9.58%	11.28%
Last 3 Years	6.90%	8.56%
Since Inception	8.73%	9.26%

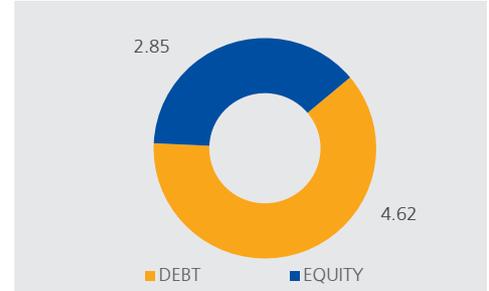
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

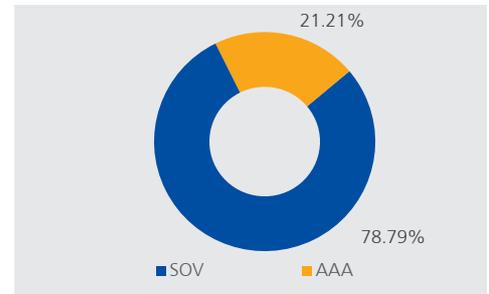
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	5.14%
9.05% HDFC NCD 20-11-2023 U-004	4.13%
Bonds/Debentures Total	9.27%
4.56% GOI 29.11.2023	19.86%
7.17% GOI 08-01-2028	8.01%
6.79% GOI CG 15-05-2027	6.80%
6.10% GOI CG 12-07-2031	5.37%
5.63% GOI CG 12-04-2026	3.40%
7.26% GOI 14-01-2029	1.86%
6.95% GOI 16.12.2061	0.95%
6.54% GOI 17.01.2032	0.70%
7.59% GOI CG 20-03-2029	0.68%
Gilts Total	47.64%
RELIANCE INDUSTRIES LTD.	4.33%
HDFC BANK LTD.FV-2	3.40%
INFOSYS LIMITED	2.90%
ICICI BANK LTD.FV-2	2.75%
HDFC LTD FV 2	2.23%
TATA CONSULTANCY SERVICES LTD.	1.58%
ITC - FV 1	1.48%
STATE BANK OF INDIAFV-1	1.19%
KOTAK MAHINDRA BANK LIMITED_FV5	1.16%
AXIS BANK LIMITEDFV-2	1.13%
LARSEN&TUBRO	1.07%
BHARTI AIRTEL LIMITED	1.06%
HINDUSTAN LEVER LTD.	0.90%
ASIAN PAINTS LIMITEDFV-1	0.86%
MARUTI UDYOG LTD.	0.81%
BAJAJ FINANCE LIMITED	0.75%
MAHINDRA & MAHINDRA LTD.-FV5	0.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.67%
TATA MOTORS LTD.FV-2	0.60%
HCL TECHNOLOGIES LIMITED	0.60%
POWER GRID CORP OF INDIA LTD	0.56%
ULTRATECH CEMCO LTD	0.46%
BAJAJ AUTO LTD	0.46%
CIPLA LTD.	0.44%
DR. REDDY LABORATORIES	0.42%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.42%
BAJAJ FINSERV LIMITED	0.38%
DABUR INDIA LTD.	0.37%
TITAN COMPANY LIMITED	0.37%
NTPC LIMITED	0.34%
SBI LIFE INSURANCE COMPANY LIMITED	0.32%
INDUSIND BANK LIMITED	0.31%
HERO MOTOCORP LIMITED	0.29%
WIPRO	0.29%
HINDALCO INDUSTRIES LTD FV RE 1	0.29%
TATA CONSUMER PRODUCTS LIMITED	0.28%
TATA IRON & STEEL COMPANY LTD	0.27%
UPL LIMITED	0.26%
COAL INDIA LIMITED	0.25%
NESTLE INDIA LIMITED	0.23%
DIVIS LABORATORIES LIMITED	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
GRASIM INDUSTRIES LTD.	0.10%
BRITANNIA INDUSTRIES LTD	0.09%
BHARAT PETROLEUM CORP. LTD.	0.08%
JSW STEEL LIMITED	0.06%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	38.16%
Money Market Total	3.55%
Current Assets	1.38%
Total	100.00%

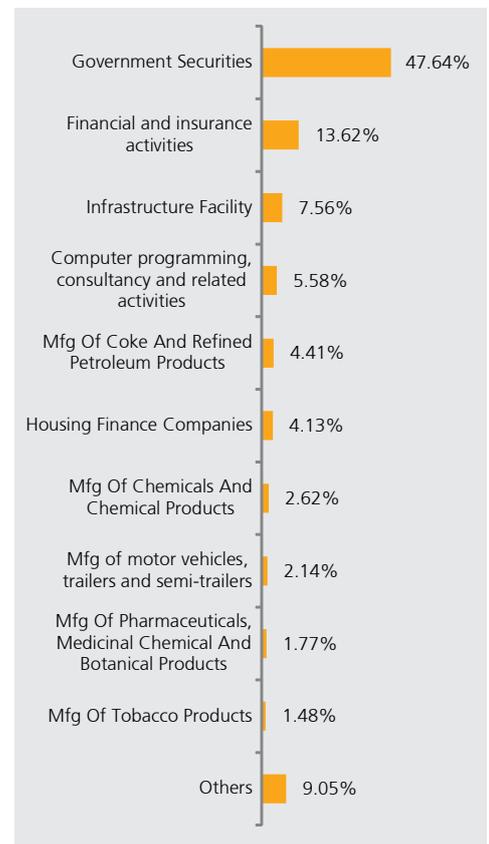
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹25.9041

Inception Date: 11th January 2010

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

AUM as on 30 June, 22: ₹ 1.56 Crs.

Modified Duration of Debt Portfolio:

3.02 years

YTM of Debt Portfolio: 6.83%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	57
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.69%	-1.73%
Last 6 Months	-4.52%	-4.35%
Last 1 Year	0.57%	1.13%
Last 2 Years	9.94%	11.28%
Last 3 Years	6.83%	8.56%
Since Inception	7.93%	8.69%

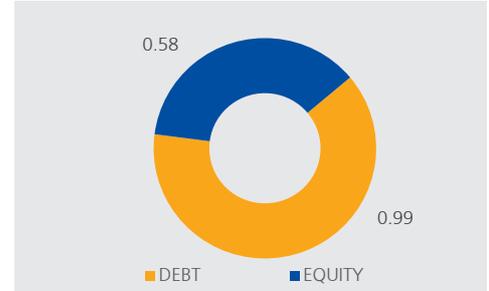
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

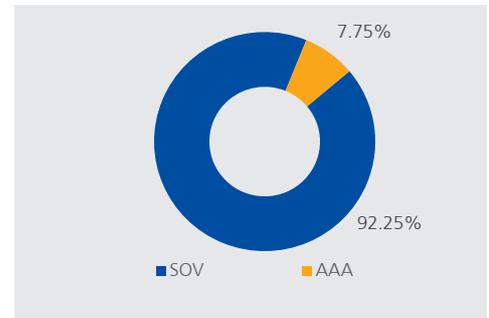
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	30.75%
7.17% GOI 08-01-2028	7.89%
6.79% GOI CG 15-05-2027	6.65%
6.10% GOI CG 12-07-2031	5.32%
5.63% GOI CG 12-04-2026	3.35%
7.26% GOI 14-01-2029	1.85%
6.95% GOI 16.12.2061	0.93%
6.54% GOI 17.01.2032	0.72%
Gilts Total	57.44%
RELIANCE INDUSTRIES LTD.	3.83%
HDFC BANK LTD.FV-2	3.32%
INFOSYS LIMITED	2.80%
ICICI BANK LTD.FV-2	2.53%
HDFC LTD FV 2	2.14%
TATA CONSULTANCY SERVICES LTD.	1.69%
ITC - FV 1	1.43%
LARSEN&TUBRO	1.25%
STATE BANK OF INDIAFV-1	1.23%
KOTAK MAHINDRA BANK LIMITED_FV5	1.04%
BHARTI AIRTEL LIMITED	1.04%
AXIS BANK LIMITEDFV-2	1.02%
HINDUSTAN LEVER LTD.	0.87%
MARUTI UDYOG LTD.	0.81%
ASIAN PAINTS LIMITEDFV-1	0.79%
BAJAJ FINANCE LIMITED	0.73%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.66%
TATA MOTORS LTD.FV-2	0.59%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
HCL TECHNOLOGIES LIMITED	0.58%
POWER GRID CORP OF INDIA LTD	0.49%
ULTRATECH CEMCO LTD	0.43%
CIPLA LTD.	0.43%
BAJAJ AUTO LTD	0.43%
BAJAJ FINSERV LIMITED	0.42%
DR. REDDY LABORATORIES	0.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.39%
NTPC LIMITED	0.37%
TITAN COMPANY LIMITED	0.36%
DABUR INDIA LTD.	0.36%
HINDALCO INDUSTRIES LTD FV RE 1	0.35%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
HERO MOTOCORP LIMITED	0.30%
INDUSIND BANK LIMITED	0.29%
WIPRO	0.29%
BRITANNIA INDUSTRIES LTD	0.29%
TATA IRON & STEEL COMPANY LTD	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.26%
UPL LIMITED	0.24%
DIVIS LABORATORIES LIMITED	0.23%
NESTLE INDIA LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.20%
COAL INDIA LIMITED	0.17%
GRASIM INDUSTRIES LTD.	0.10%
BHARAT PETROLEUM CORP. LTD.	0.07%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.03%
Equity Total	36.85%
Money Market Total	4.82%
Current Assets	0.89%
Total	100.00%

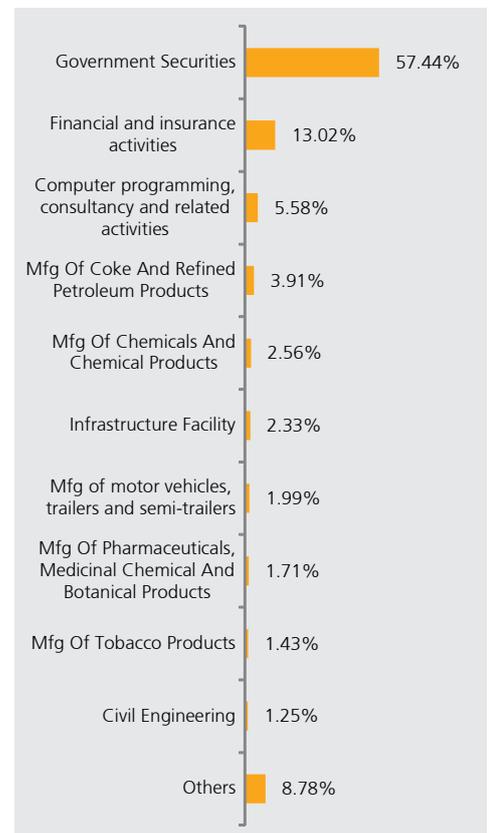
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹38.5602

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 30 June, 22: ₹ 14.63 Crs.

Modified Duration of Debt Portfolio:

3.27 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	75
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.75%	-0.70%
Last 6 Months	-3.09%	-2.90%
Last 1 Year	0.30%	1.13%
Last 2 Years	5.49%	7.09%
Last 3 Years	5.79%	7.50%
Since Inception	7.53%	8.34%

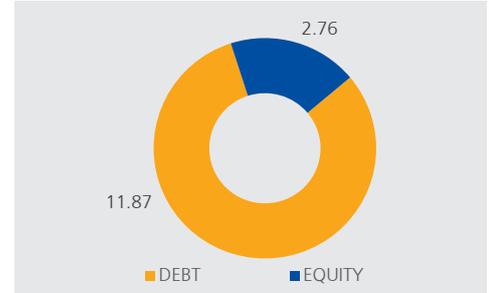
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

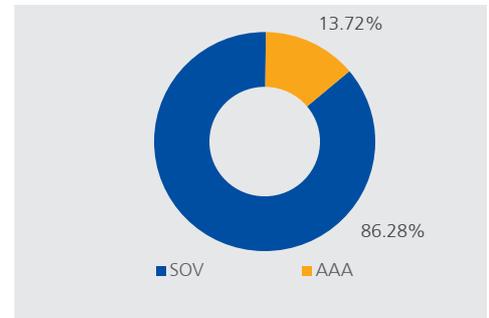
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	3.50%
9.05% HDFC NCD 20-11-2023 U-004	2.81%
Bonds/Debentures Total	6.31%
4.56% GOI 29.11.2023	2.79%
7.17% GOI 08-01-2028	10.67%
6.79% GOI CG 15-05-2027	8.93%
6.10% GOI CG 12-07-2031	7.13%
7.59% GOI CG 20-03-2029	5.26%
5.63% GOI CG 12-04-2026	4.56%
7.26% GOI 14-01-2029	2.48%
6.95% GOI 16.12.2061	0.95%
6.54% GOI 17.01.2032	0.89%
Gilts Total	68.81%
RELIANCE INDUSTRIES LTD.	2.27%
HDFC BANK LTD.FV-2	1.51%
INFOSYS LIMITED	1.45%
ICICI BANK LTD.FV-2	1.43%
HDFC LTD FV 2	1.06%
TATA CONSULTANCY SERVICES LTD.	0.82%
KOTAK MAHINDRA BANK LIMITED_FV5	0.80%
ITC - FV 1	0.77%
STATE BANK OF INDIAFV-1	0.64%
LARSEN&TUBRO	0.50%
BHARTI AIRTEL LIMITED	0.49%
HINDUSTAN LEVER LTD.	0.48%
ASIAN PAINTS LIMITEDFV-1	0.43%
AXIS BANK LIMITEDFV-2	0.42%
MARUTI UDYOG LTD.	0.40%
BAJAJ FINANCE LIMITED	0.38%
MAHINDRA & MAHINDRA LTD.-FV5	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
TATA MOTORS LTD.FV-2	0.32%
POWER GRID CORP OF INDIA LTD	0.25%
ULTRATECH CEMCO LTD	0.23%
BAJAJ AUTO LTD	0.23%
CIPLA LTD.	0.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.21%
NTPC LIMITED	0.19%
TITAN COMPANY LIMITED	0.19%
BAJAJ FINSERV LIMITED	0.17%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
NESTLE INDIA LIMITED	0.17%
INDUSIND BANK LIMITED	0.16%
HERO MOTOCORP LIMITED	0.15%
HINDALCO INDUSTRIES LTD FV RE 1	0.14%
UPL LIMITED	0.14%
TATA CONSUMER PRODUCTS LIMITED	0.14%
TATA IRON & STEEL COMPANY LTD	0.14%
HCL TECHNOLOGIES LIMITED	0.13%
WIPRO	0.13%
TECH MAHINDRA LIMITEDFV-5	0.12%
DIVIS LABORATORIES LIMITED	0.12%
DR. REDDY LABORATORIES	0.11%
DABUR INDIA LTD.	0.10%
BRITANNIA INDUSTRIES LTD	0.08%
GODREJ CONSUMER PRODUCTS LIMITED	0.07%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.06%
GRASIM INDUSTRIES LTD.	0.05%
JSW STEEL LIMITED	0.03%
EICHER MOTORS LIMITED	0.02%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	18.85%
Money Market Total	4.63%
Current Assets	1.40%
Total	100.00%

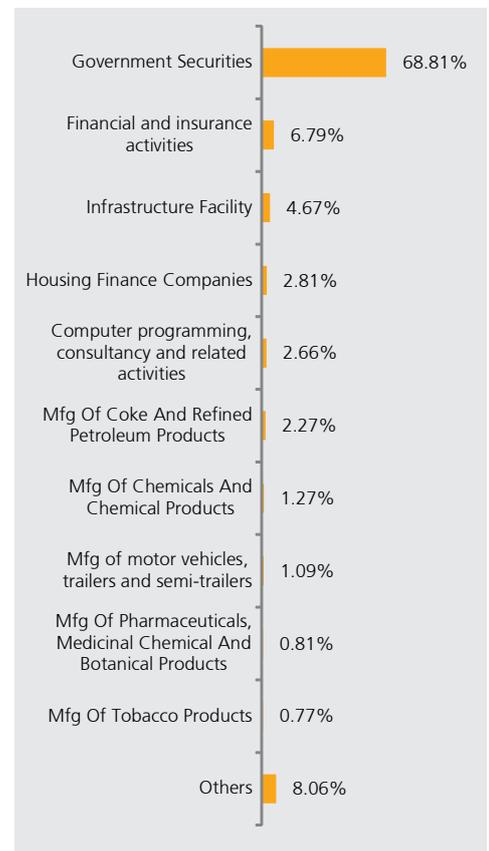
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹24.1891

Inception Date: 11th January 2010

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

AUM as on 30 June, 22: ₹ 1.83 Crs.

Modified Duration of Debt Portfolio:

3.29 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	75
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.66%	-0.70%
Last 6 Months	-3.02%	-2.90%
Last 1 Year	0.49%	1.13%
Last 2 Years	5.70%	7.09%
Last 3 Years	5.87%	7.50%
Since Inception	7.34%	8.25%

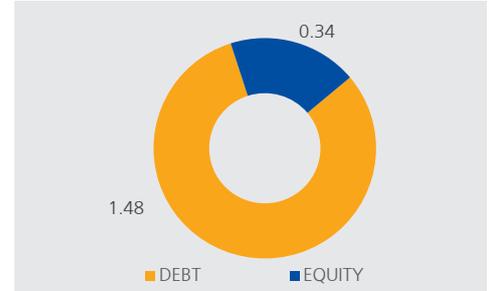
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

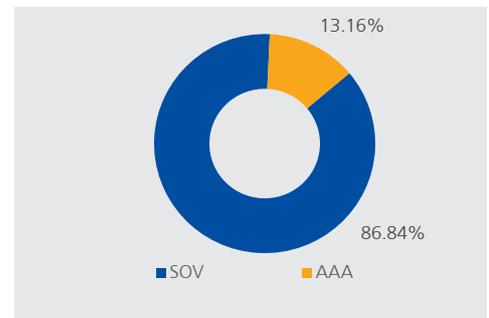
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	5.62%
Bonds/Debentures Total	5.62%
4.56% GOI 29.11.2023	29.33%
7.17% GOI 08-01-2028	10.93%
6.79% GOI CG 15-05-2027	8.85%
6.10% GOI CG 12-07-2031	7.39%
7.59% GOI CG 20-03-2029	6.09%
7.26% GOI 14-01-2029	2.45%
5.63% GOI CG 12-04-2026	2.34%
6.95% GOI 16.12.2061	0.94%
6.54% GOI 17.01.2032	0.92%
Gilts Total	69.25%
RELIANCE INDUSTRIES LTD.	2.48%
INFOSYS LIMITED	1.52%
HDFC BANK LTD.FV-2	1.48%
ICICI BANK LTD.FV-2	1.34%
HDFC LTD FV 2	0.96%
TATA CONSULTANCY SERVICES LTD.	0.95%
KOTAK MAHINDRA BANK LIMITED_FV5	0.72%
ITC - FV 1	0.70%
STATE BANK OF INDIAFV-1	0.56%
BHARTI AIRTEL LIMITED	0.53%
AXIS BANK LIMITEDFV-2	0.52%
LARSEN&TUBRO	0.49%
ASIAN PAINTS LIMITEDFV-1	0.43%
HINDUSTAN LEVER LTD.	0.43%
MARUTI UDYOG LTD.	0.42%
BAJAJ FINANCE LIMITED	0.38%
MAHINDRA & MAHINDRA LTD.-FV5	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.32%
TATA MOTORS LTD.FV-2	0.29%
HCL TECHNOLOGIES LIMITED	0.28%
POWER GRID CORP OF INDIA LTD	0.25%
BAJAJ AUTO LTD	0.22%
CIPLA LTD.	0.22%
ULTRATECH CEMCO LTD	0.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.21%
DR. REDDY LABORATORIES	0.19%
NESTLE INDIA LIMITED	0.19%
NTPC LIMITED	0.19%
TITAN COMPANY LIMITED	0.18%
BAJAJ FINSERV LIMITED	0.18%
HERO MOTOCORP LIMITED	0.15%
INDUSIND BANK LIMITED	0.15%
HINDALCO INDUSTRIES LTD FV RE 1	0.14%
TATA CONSUMER PRODUCTS LIMITED	0.14%
WIPRO	0.13%
DIVIS LABORATORIES LIMITED	0.12%
UPL LIMITED	0.11%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
GODREJ CONSUMER PRODUCTS LIMITED	0.10%
TECH MAHINDRA LIMITEDFV-5	0.10%
BRITANNIA INDUSTRIES LTD	0.09%
DABUR INDIA LTD.	0.09%
TATA IRON & STEEL COMPANY LTD	0.08%
GRASIM INDUSTRIES LTD.	0.05%
JSW STEEL LIMITED	0.03%
EICHER MOTORS LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	18.85%
Money Market Total	4.87%
Current Assets	1.41%
Total	100.00%

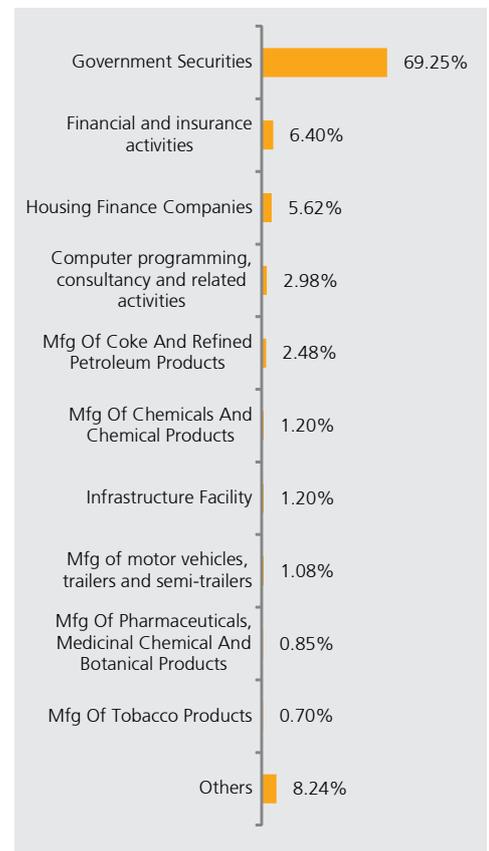
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹28.4831
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 30 June, 22: ₹ 29.97 Crs.
Modified Duration of Debt Portfolio: 3.27 years
YTM of Debt Portfolio: 6.75%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.31%	0.32%
Last 6 Months	-1.51%	-1.51%
Last 1 Year	1.16%	1.01%
Last 2 Years	2.13%	2.94%
Last 3 Years	5.06%	6.23%
Since Inception	7.11%	7.51%

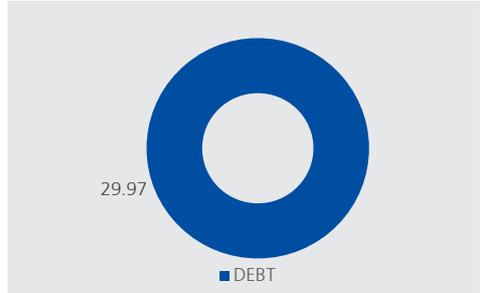
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

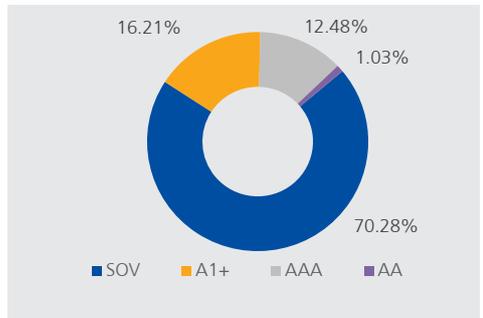
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.86%
6.43% HDFC NCD 29-09-2025 Y-001	1.63%
6.75% PCHFL NCD 26-09-2031	1.00%
Bonds/Debentures Total	9.50%
7.17% GOI 08-01-2028	13.00%
6.79% GOI CG 15-05-2027	11.13%
4.56% GOI 29.11.2023	9.88%
6.10% GOI CG 12-07-2031	8.71%
7.59% GOI CG 20-03-2029	6.72%
5.63% GOI CG 12-04-2026	5.62%
6.84% GOI CG 19-12-2022	3.35%
7.26% GOI 14-01-2029	3.05%
GSEC STRIP 15.12.2024	2.94%
6.54% GOI 17.01.2032	1.07%
6.95% GOI 16.12.2061	0.93%
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%
Gilts Total	68.79%
Money Market Total	19.59%
Current Assets	2.12%
Total	100.00%

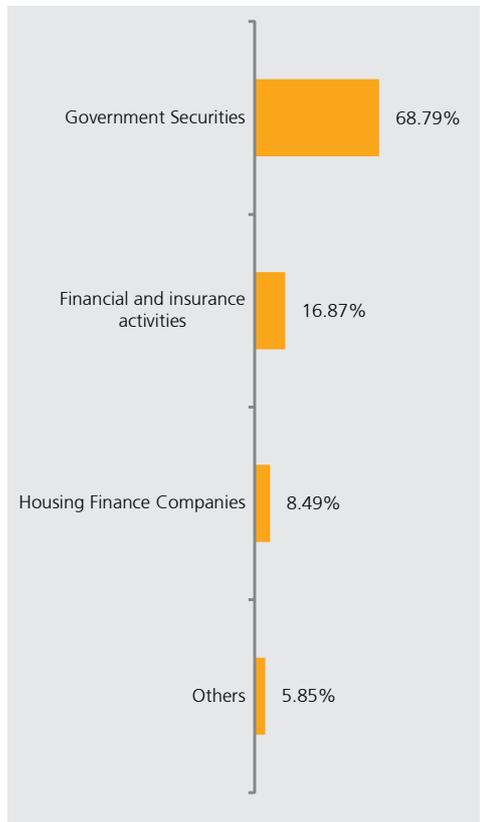
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹24.5727
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 June, 22: ₹ 44.04 Crs.
Modified Duration of Debt Portfolio:
 3.88 years
YTM of Debt Portfolio: 6.99%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.47%
Last 6 Months	-2.00%	-2.24%
Last 1 Year	-0.05%	0.27%
Last 2 Years	1.66%	1.98%
Last 3 Years	4.63%	5.47%
Since Inception	6.60%	7.98%

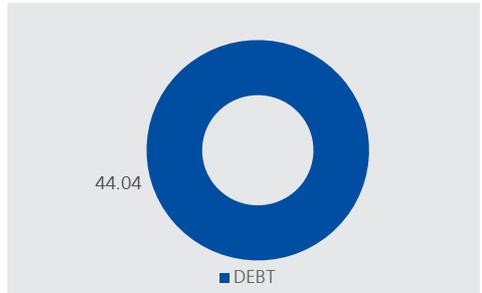
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

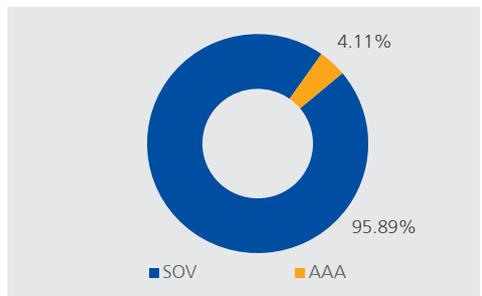
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 15-05-2027	18.91%
4.56% GOI 29.11.2023	16.86%
6.10% GOI CG 12-07-2031	16.53%
7.17% GOI 08-01-2028	8.94%
GSEC STRIP 15.12.2024	8.48%
5.63% GOI CG 12-04-2026	5.86%
6.84% GOI CG 19-12-2022	4.56%
7.59% GOI CG 20-03-2029	2.52%
8.08% GOI 2022	2.05%
7.26% GOI 14-01-2029	1.98%
6.54% GOI 17.01.2032	1.22%
6.95% GOI 16.12.2061	1.17%
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	92.72%
Money Market Total	3.98%
Current Assets	3.31%
Total	100.00%

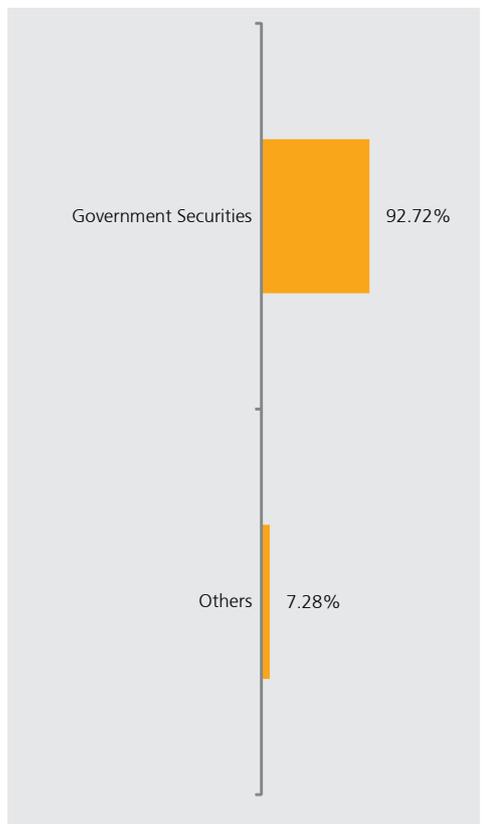
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹24.1507
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 June, 22: ₹ 0.55 Crs.
Modified Duration of Debt Portfolio:
 3.87 years
YTM of Debt Portfolio: 7.03%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.37%	0.47%
Last 6 Months	-1.93%	-2.24%
Last 1 Year	0.12%	0.27%
Last 2 Years	1.80%	1.98%
Last 3 Years	4.81%	5.47%
Since Inception	7.07%	7.49%

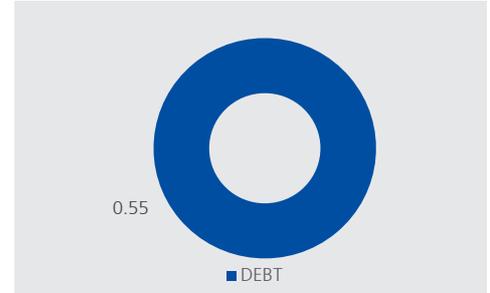
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

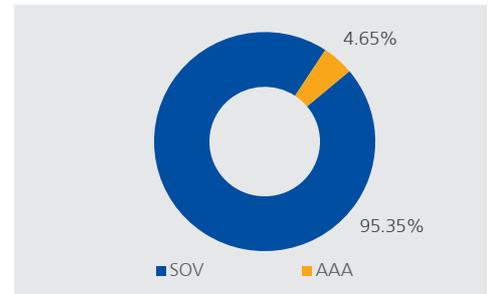
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	26.40%
6.79% GOI CG 15-05-2027	18.94%
6.10% GOI CG 12-07-2031	16.65%
7.17% GOI 08-01-2028	8.79%
GSEC STRIP 15.12.2024	8.44%
5.63% GOI CG 12-04-2026	5.84%
7.59% GOI CG 20-03-2029	2.56%
7.26% GOI 14-01-2029	2.15%
6.54% GOI 17.01.2032	1.36%
6.95% GOI 16.12.2061	1.14%
Gilts Total	92.27%
Money Market Total	4.50%
Current Assets	3.23%
Total	100.00%

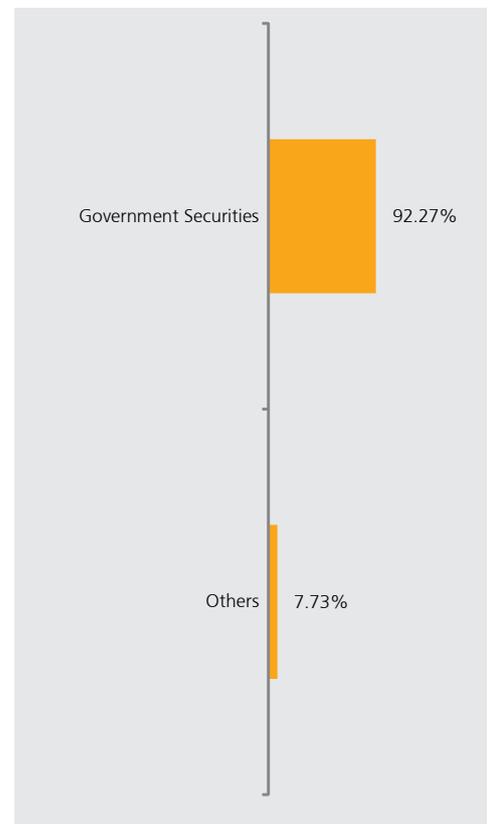
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹24.7175
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 30 June, 22: ₹ 0.37 Crs.
Modified Duration of Debt Portfolio:
 3.86 years
YTM of Debt Portfolio: 7.03%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.47%
Last 6 Months	-2.10%	-2.24%
Last 1 Year	-0.24%	0.27%
Last 2 Years	1.54%	1.98%
Last 3 Years	4.54%	5.47%
Since Inception	6.51%	7.45%

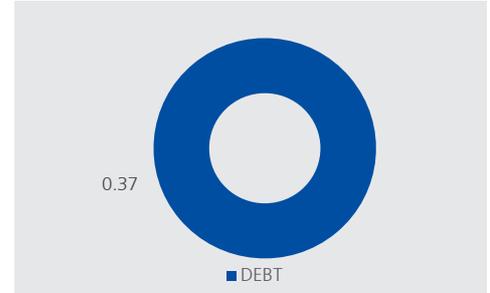
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

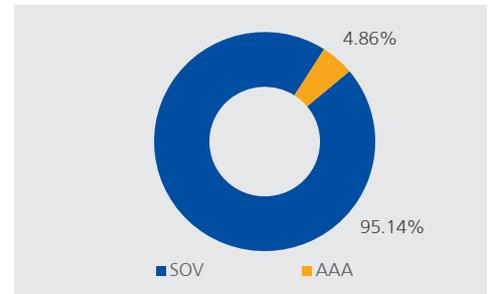
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	26.37%
6.79% GOI CG 15-05-2027	18.76%
6.10% GOI CG 12-07-2031	16.72%
7.17% GOI 08-01-2028	8.69%
GSEC STRIP 15.12.2024	8.59%
5.63% GOI CG 12-04-2026	5.98%
7.59% GOI CG 20-03-2029	2.76%
7.26% GOI 14-01-2029	1.90%
6.54% GOI 17.01.2032	1.28%
6.95% GOI 16.12.2061	0.99%
Gilts Total	92.04%
Money Market Total	4.70%
Current Assets	3.26%
Total	100.00%

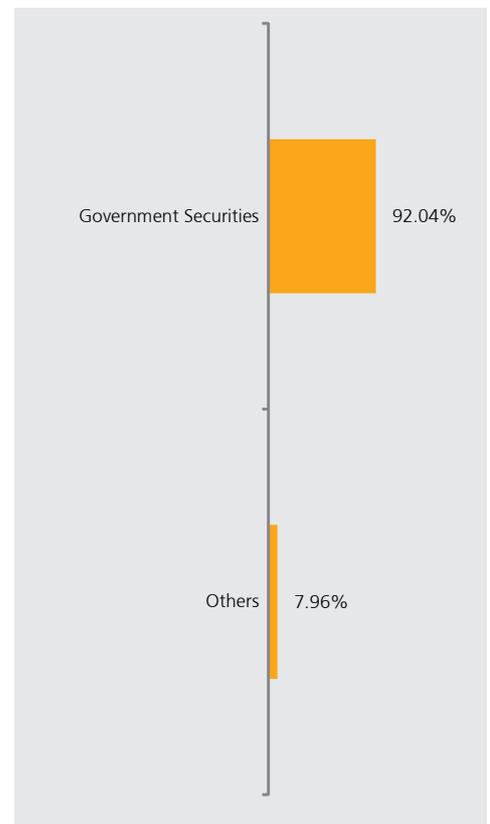
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹27.4593
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 30 June, 22: ₹ 1.13 Crs.
Modified Duration of Debt Portfolio:
 0.37 years
YTM of Debt Portfolio: 5.20%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.22%	0.39%
Last 6 Months	1.08%	1.91%
Last 1 Year	1.98%	3.72%
Last 2 Years	1.81%	3.56%
Last 3 Years	2.44%	4.31%
Since Inception	5.80%	6.71%

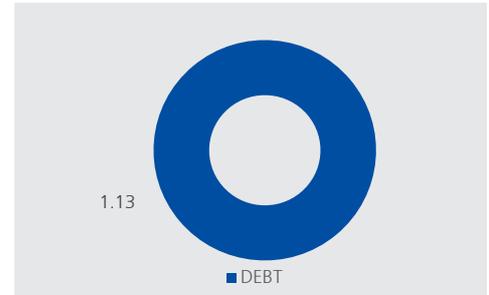
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

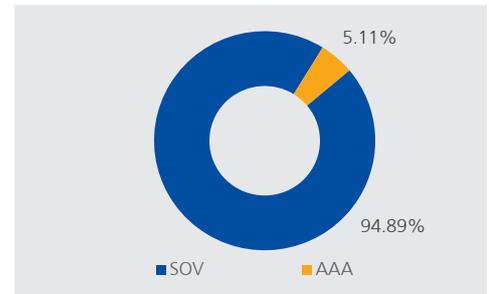
Portfolio

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

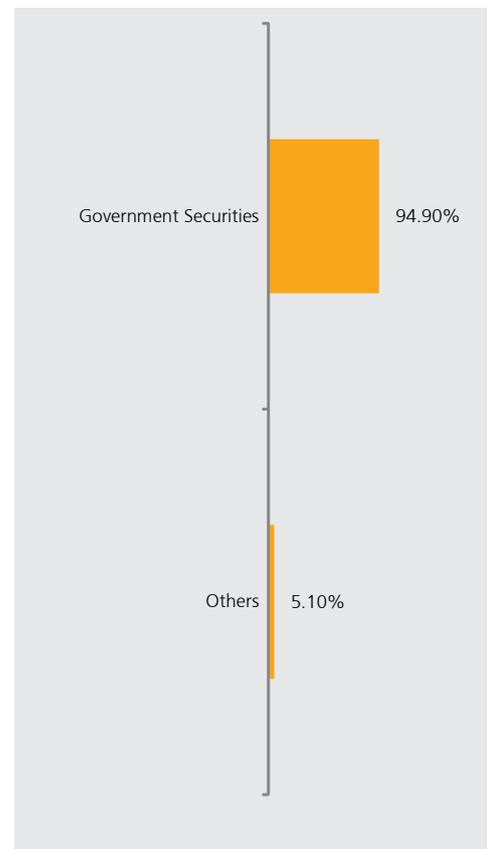
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹27.6454
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 30 June, 22: ₹ 2.38 Crs.
Modified Duration of Debt Portfolio:
 0.30 years
YTM of Debt Portfolio: 4.71%

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	0.21%	0.39%
Last 6 Months	1.07%	1.91%
Last 1 Year	1.95%	3.72%
Last 2 Years	1.81%	3.56%
Last 3 Years	2.43%	4.31%
Since Inception	6.03%	6.85%

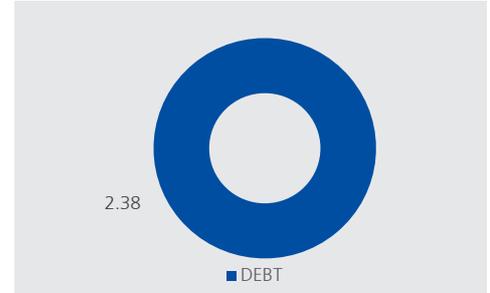
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

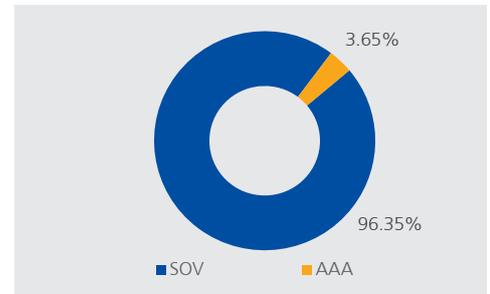
Portfolio

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

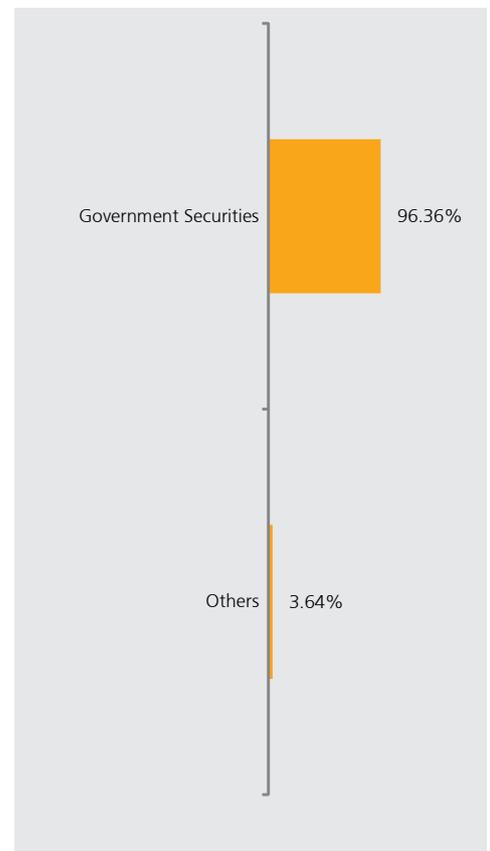
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹26.8766
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 June, 22: ₹ 0.76 Crs.
Modified Duration of Debt Portfolio: 3.27 years
YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

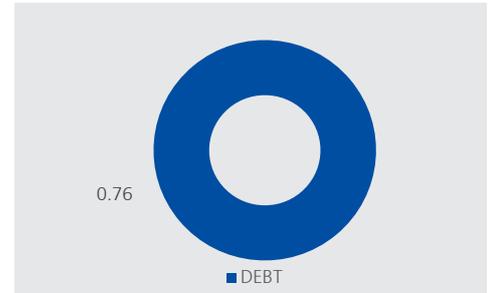
Period	Fund Returns	Index Returns
Last 1 Month	0.25%	0.32%
Last 6 Months	-1.72%	-1.51%
Last 1 Year	2.58%	1.01%
Last 2 Years	2.77%	2.94%
Last 3 Years	5.58%	6.23%
Since Inception	7.28%	7.16%

Note: Returns less than one year are absolute returns and more than one year compounded returns. Past performance is not indicative of future performance

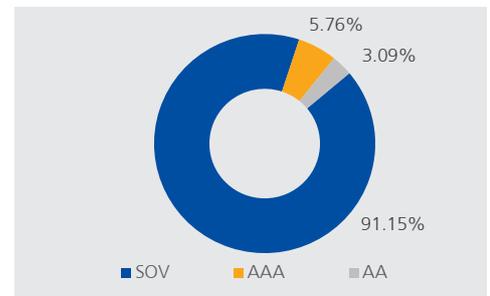
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	3.04%
Bonds/Debentures Total	3.04%
4.56% GOI 29.11.2023	42.00%
7.17% GOI 08-01-2028	13.45%
6.79% GOI CG 15-05-2027	10.82%
6.10% GOI CG 12-07-2031	8.40%
5.63% GOI CG 12-04-2026	5.37%
7.26% GOI 14-01-2029	3.14%
7.59% GOI CG 20-03-2029	2.26%
GSEC STRIP 15.12.2024	2.23%
6.54% GOI 17.01.2032	1.11%
6.95% GOI 16.12.2061	0.83%
Gilts Total	89.61%
Money Market Total	5.66%
Current Assets	1.69%
Total	100.00%

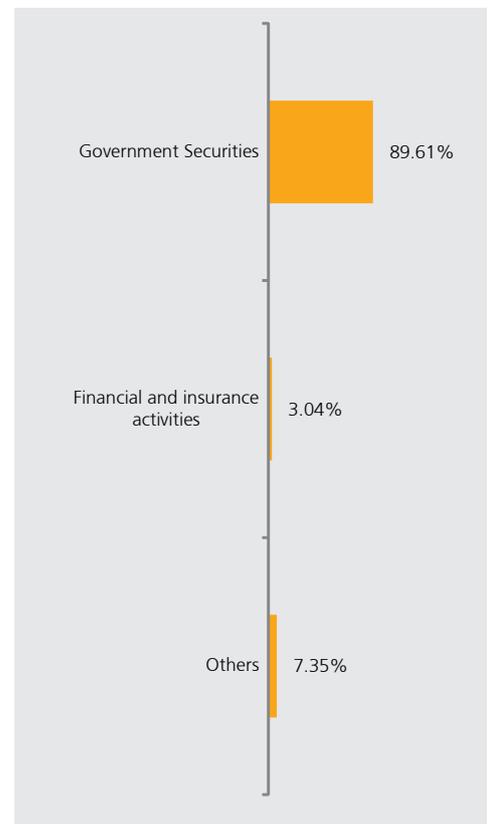
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹27.4239
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 30 June, 22: ₹ 0.53 Crs.
Modified Duration of Debt Portfolio: 3.28 years
YTM of Debt Portfolio: 6.91%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.23%	0.32%
Last 6 Months	-1.90%	-1.51%
Last 1 Year	0.02%	1.01%
Last 2 Years	1.28%	2.94%
Last 3 Years	4.33%	6.23%
Since Inception	7.28%	7.45%

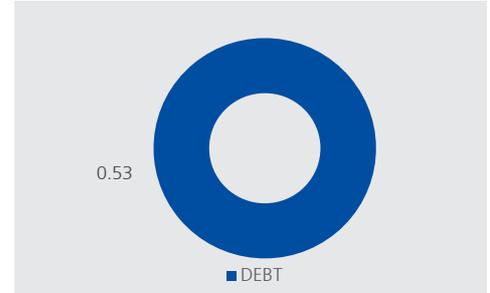
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

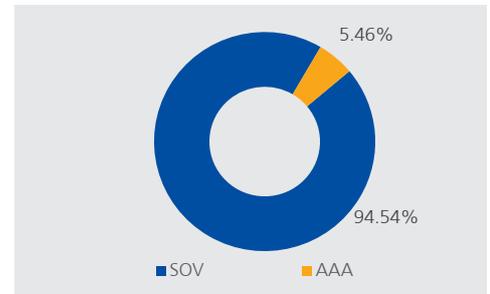
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	40.15%
7.17% GOI 08-01-2028	18.24%
6.79% GOI CG 15-05-2027	11.01%
6.10% GOI CG 12-07-2031	8.89%
5.63% GOI CG 12-04-2026	4.81%
7.26% GOI 14-01-2029	3.16%
7.59% GOI CG 20-03-2029	2.27%
GSEC STRIP 15.12.2024	2.23%
6.54% GOI 17.01.2032	1.23%
6.95% GOI 16.12.2061	0.85%
Gilts Total	92.83%
Money Market Total	5.37%
Current Assets	1.80%
Total	100.00%

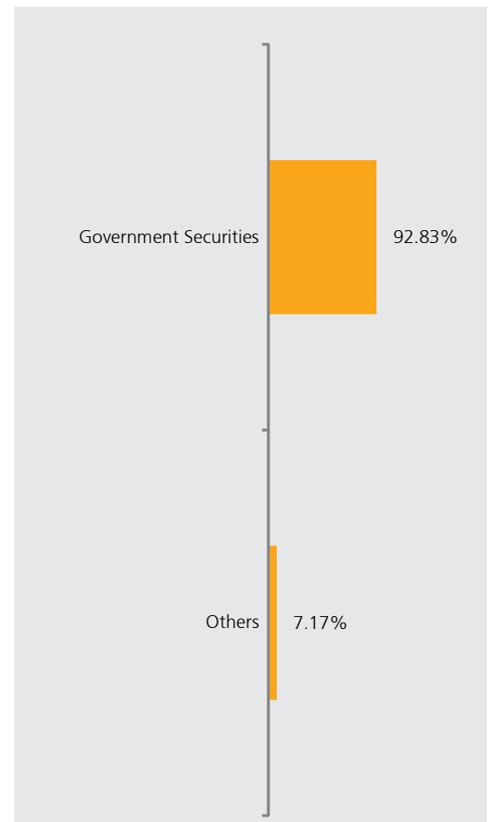
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹18.1588

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 30 June, 22: ₹ 65.87 Crs.

Modified Duration of Debt Portfolio:

3.38 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	88
MMI / Others	0-90	12

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.31%	-
Last 6 Months	-1.51%	-
Last 1 Year	0.06%	-
Last 2 Years	1.62%	-
Last 3 Years	4.95%	-
Since Inception	6.59%	-

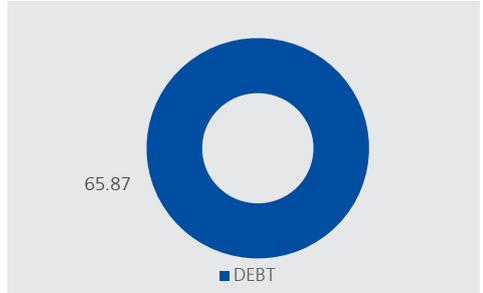
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

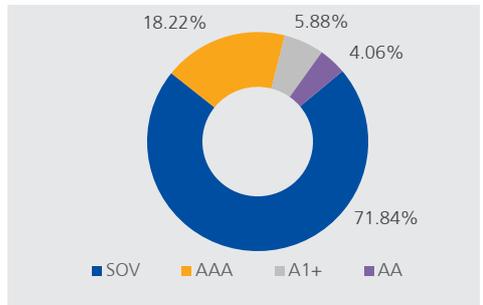
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.56%
7.75% PFC NCD 11-06-2030 SR 203-B	5.34%
9.00% IHFL NCD 30-06-2026	3.94%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.56%
6.75% PCHFL NCD 26-09-2031	0.04%
Bonds/Debentures Total	17.42%
7.17% GOI 08-01-2028	12.95%
6.79% GOI CG 15-05-2027	11.01%
4.56% GOI 29.11.2023	10.98%
6.10% GOI CG 12-07-2031	8.63%
5.63% GOI CG 12-04-2026	5.59%
6.84% GOI CG 19-12-2022	4.58%
7.26% GOI 14-01-2029	3.02%
7.59% GOI CG 20-03-2029	2.40%
GSEC STRIP 15.12.2024	2.21%
8.08% GOI 2022	1.98%
8.85% SGOK SDL 2022 Jul 18	1.37%
6.54% GOI 17.01.2032	1.06%
6.95% GOI 16.12.2061	0.92%
GSEC STRIP 15.06.2029	0.64%
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%
Gilts Total	70.35%
Money Market Total	10.15%
Current Assets	2.08%
Total	100.00%

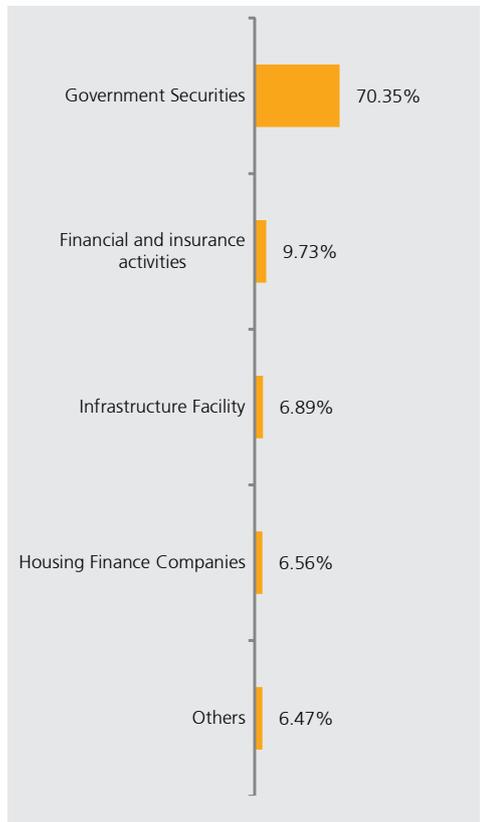
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹22.0152
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 June, 22: ₹ 0.87 Crs.
Modified Duration of Debt Portfolio:
 0.35 years
YTM of Debt Portfolio: 3.92%

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%	0.39%
Last 6 Months	1.46%	1.91%
Last 1 Year	2.73%	3.72%
Last 2 Years	2.58%	3.56%
Last 3 Years	3.28%	4.31%
Since Inception	5.85%	6.31%

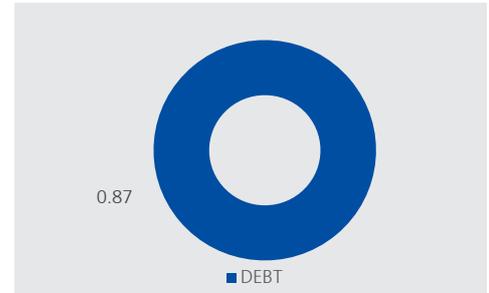
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

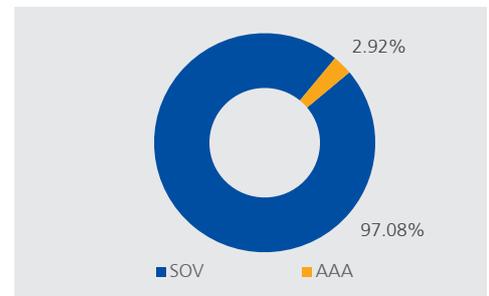
Portfolio

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

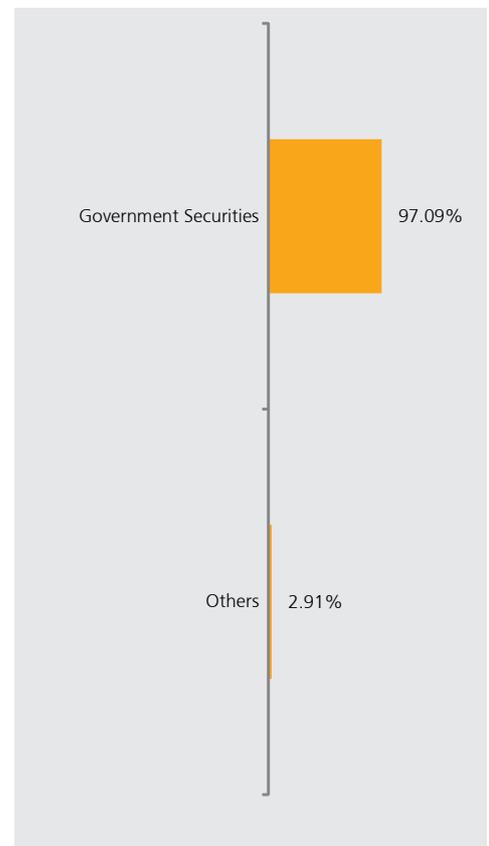
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹19.5569
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 June, 22: ₹ 3.19 Crs.
Modified Duration of Debt Portfolio:
 0.29 years
YTM of Debt Portfolio: 3.98%

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	0.22%	0.39%
Last 6 Months	1.26%	1.91%
Last 1 Year	2.41%	3.72%
Last 2 Years	2.31%	3.56%
Last 3 Years	3.01%	4.31%
Since Inception	5.52%	6.82%

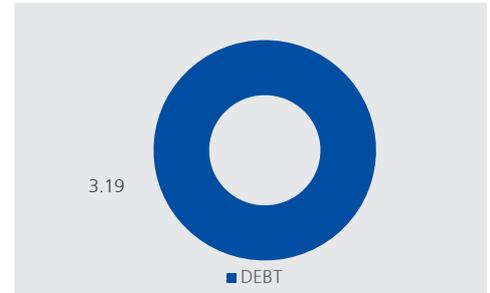
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

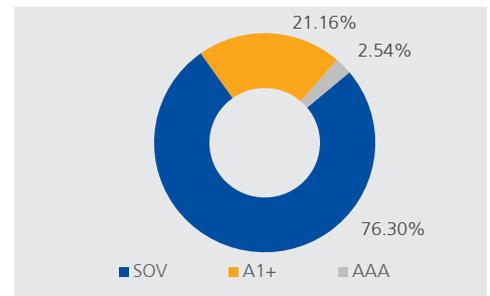
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.93%
Current Assets	0.07%
Total	100.00%

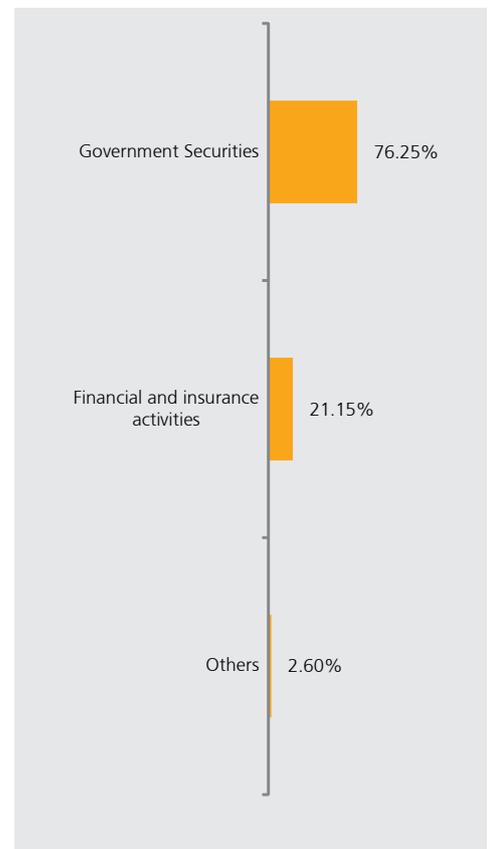
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹22.7359
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 30 June, 22: ₹ 0.26 Crs.
Modified Duration of Debt Portfolio:
 0.25 years
YTM of Debt Portfolio: 3.79%

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	0.15%	0.39%
Last 6 Months	1.14%	1.91%
Last 1 Year	2.24%	3.72%
Last 2 Years	2.13%	3.56%
Last 3 Years	2.81%	4.31%
Since Inception	5.89%	6.80%

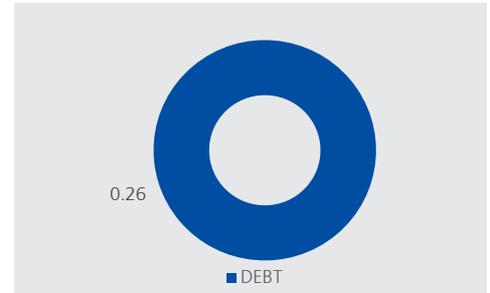
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

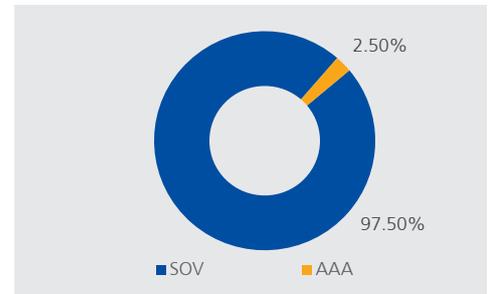
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.97%
Current Assets	0.03%
Total	100.00%

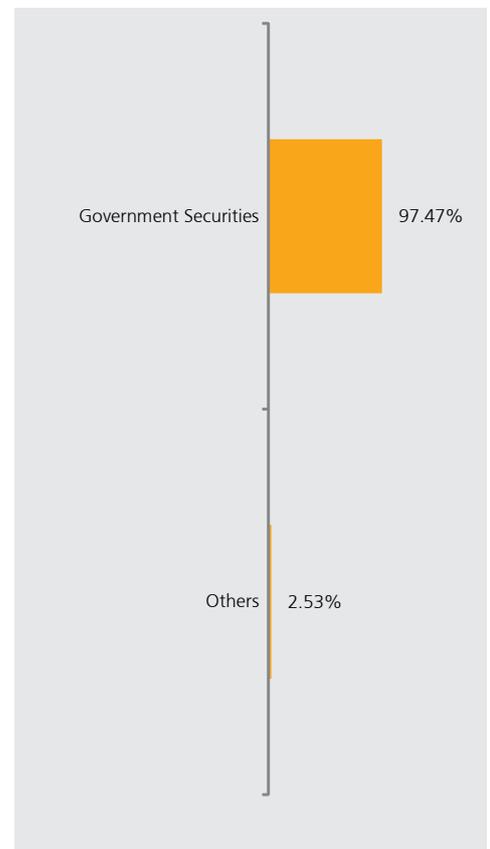
AUM (in ₹ crs.)



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 30th June 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 30 June, 22: ₹13.4453

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 30 June, 22: ₹ 92.32 Crs.

Modified Duration of Debt Portfolio:

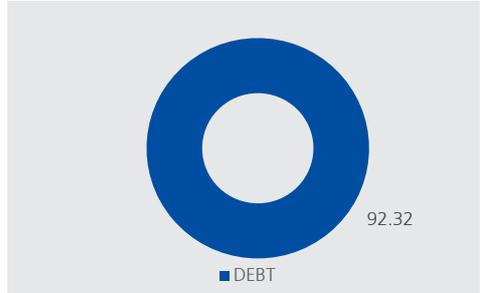
2.85 years

YTM of Debt Portfolio: 7.20%

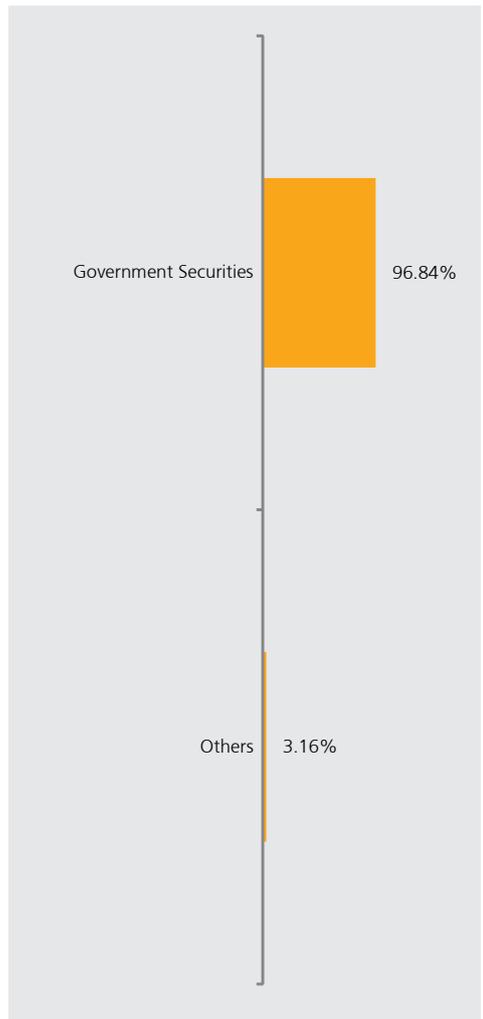
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	46.94%
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%
Gilts Total	96.84%
Money Market Total	0.39%
Current Assets	2.77%
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	97
MMI / Others	0-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.35%	-
Last 6 Months	-1.95%	-
Last 1 Year	0.30%	-
Last 2 Years	1.57%	-
Last 3 Years	-3.71%	-
Since Inception	2.54%	-

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

Past performance is not indicative of future performance



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹15.1914

Highest NAV locked as on 28th Aug 2018: ₹17.9310

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 30 June, 22: ₹ 10.67 Crs.

Modified Duration of Debt Portfolio:

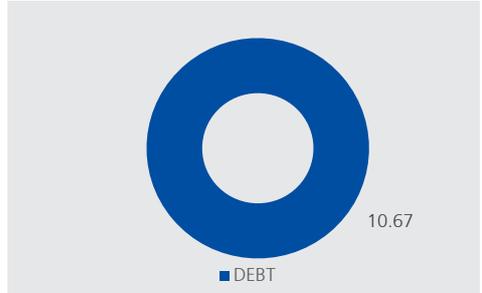
3.19 years

YTM of Debt Portfolio: 7.16%

Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	93.99%
8.20% GOI 24-09-2025	1.45%
Gilts Total	95.44%
Money Market Total	2.91%
Current Assets	1.65%
Total	100.00%

AUM (in ₹ crs.)



Asset Allocation

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

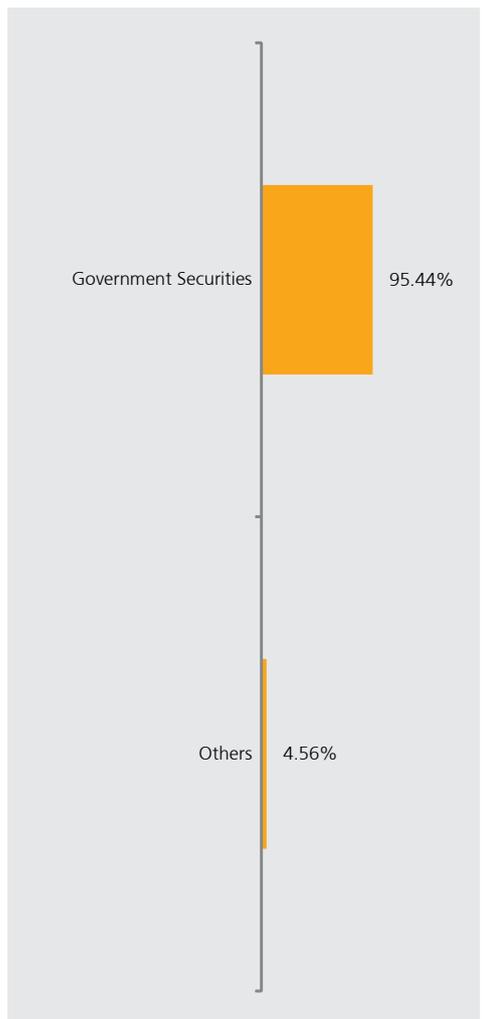
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.09%	-
Last 6 Months	-2.14%	-
Last 1 Year	0.02%	-
Last 2 Years	0.89%	-
Last 3 Years	-4.48%	-
Since Inception	3.85%	-

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

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 30th June 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'.

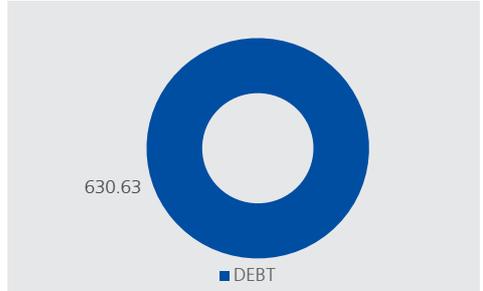
Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 30 June, 22: ₹20.2720
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 30 June, 22: ₹ 630.63 Crs.
Modified Duration of Debt Portfolio: 0.96 years
YTM of Debt Portfolio: 6.10%

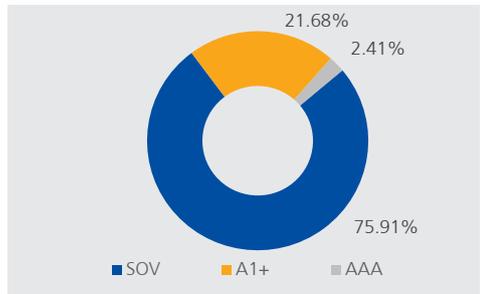
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	11.61%
GSEC STRIP 22.08.2023	3.69%
8.72% MAHARASHTRA SDL 29.10.2024	3.27%
GSEC STRIP 02.07.2022	1.65%
9.04% KARNATAKA SDL 10/09/2024	1.64%
9.60% MAHARASHTRA SDL 14.08.2023	1.63%
9.07% KERALA SDL 27-08-2024	1.56%
8.89% GUJARAT SDL 19.12.2022	0.80%
9.55% TAMILNADU SDL 11.09.2023	0.80%
8.90% RAJASHTHAN SDL 20.09.2022	0.76%
8.90% KARNATKA SDL 19.12.2022	0.75%
8.86% PUNJAB SDL 07.11.2022	0.75%
9.53% MADHYAPRADESH SDL 01.08.2023	0.65%
6.84% GOI CG 19-12-2022	0.11%
Gilts Total	29.70%
Money Market Total	70.28%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	30
MMI / Others	00-40	70

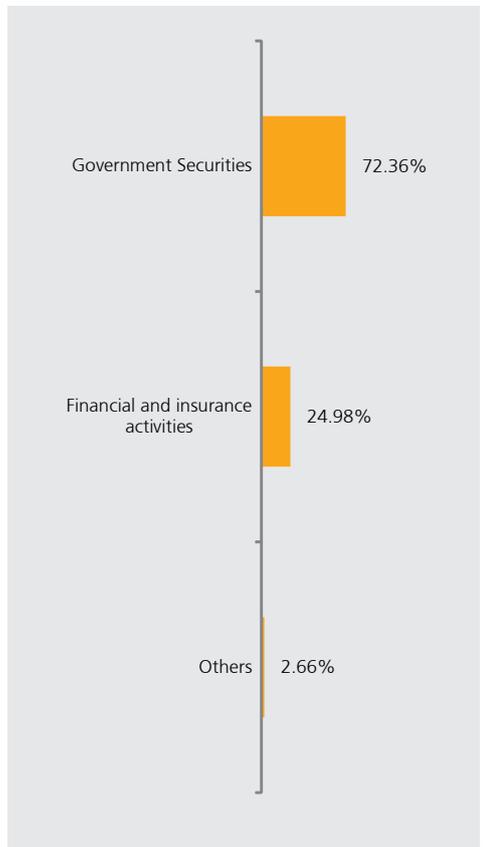
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.36%	-
Last 6 Months	1.27%	-
Last 1 Year	2.74%	-
Last 2 Years	2.90%	-
Last 3 Years	3.61%	-
Since Inception	6.48%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹16.0463
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 30 June, 22: ₹ 28.14 Crs.
Modified Duration of Debt Portfolio:
 1.01 years
YTM of Debt Portfolio: 6.17%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	28
MMI / Others	00-40	72

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.35%	-
Last 6 Months	1.23%	-
Last 1 Year	2.61%	-
Last 2 Years	2.86%	-
Last 3 Years	3.60%	-
Since Inception	5.75%	-

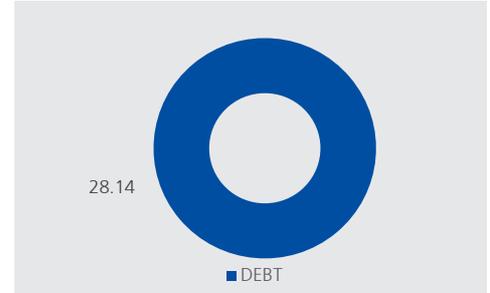
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

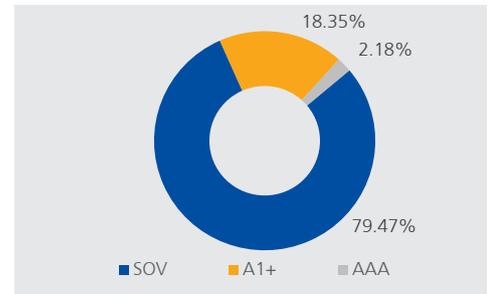
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	15.20%
8.72% MAHARASHTRA SDL 29.10.2024	7.34%
9.07% KERALA SDL 27-08-2024	1.84%
8.90% KARNATKA SDL 19.12.2022	1.19%
8.86% PUNJAB SDL 07.11.2022	1.19%
GSEC STRIP 22.08.2023	1.16%
9.55% TAMILNADU SDL 11.09.2023	0.37%
Gilts Total	28.28%
Money Market Total	71.20%
Current Assets	0.52%
Total	100.00%

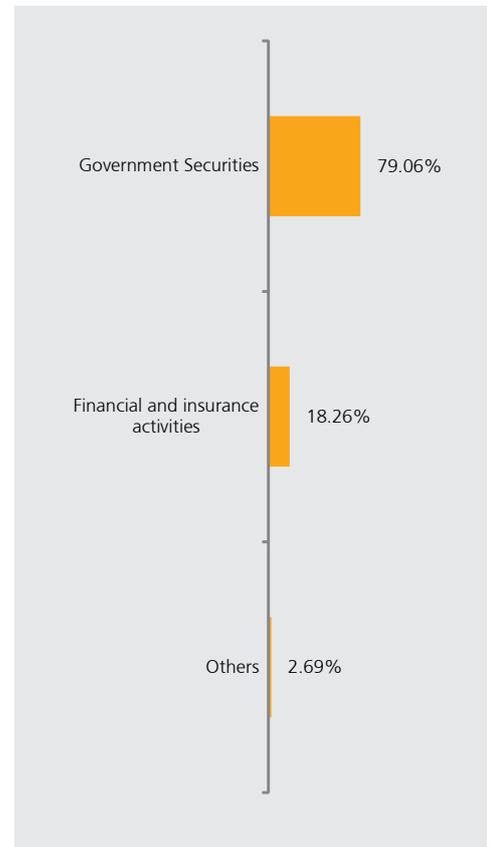
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 30th June 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 30 June, 22: ₹20.7494

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 30 June, 22: ₹ 0.16 Crs.

Modified Duration of Debt Portfolio:

0.00 years

YTM of Debt Portfolio: 4.69%

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	0.27%	-
Last 6 Months	1.65%	-
Last 1 Year	3.22%	-
Last 2 Years	3.62%	-
Last 3 Years	5.78%	-
Since Inception	7.36%	-

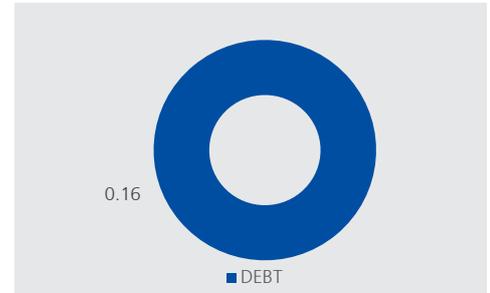
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

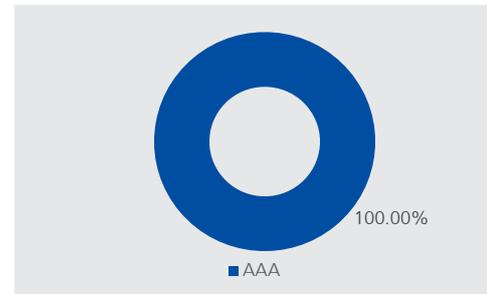
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.36%
Current Assets	0.64%
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	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Sumanta Khan	-
ULIF01601/02/08HPUEQUTY01121	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
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05201/01/10POMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF01501/02/08HMONMRKT01121	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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