

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST MARCH



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 28th February 2022

Equity Markets

The Month That Was

The month of February witnessed continued volatility in the equity markets driven by heightened geo-political tensions and spike in inflation data. In a move that surprised the world, Russia attacked Ukraine with the motive to remove the existing government and replace it with one that's more aligned to its interests. Russia for long has been complaining about the growing presence of NATO in Europe, especially in the former Soviet states. While the European Union and the US refused to send armed forces to support Ukraine, they announced sanctions on Russia that included banning of top Russian banks from global SWIFT network and freezing of Russian assets worldwide. The war and subsequent sanctions added to further volatility in the commodity markets as the feuding countries are leading suppliers of goods like steel, gas, oil, wheat, palladium, and barley. Crude crossed \$100/bbl, first time since 2014 and LNG prices jumped almost 50% week over week crossing \$37/mmBtu towards the end of the month.

Nifty index fell 3% for month with sectors like metals (possible beneficiaries of the crisis), pharma, and FMCG outperformed the market while sectors like auto, financial services and oil & gas underperformed. DII's continued to be net buyers (\$5.6 bn) for the month while FII selling of \$4.5 bn remained heavy on investor sentiments.

Indian economy though has continued its path towards recovery. Most of COVID related restrictions have now been relaxed while the remaining related to opening of schools, colleges, malls, and movie theatres are expected to be normalized soon. However, international travel continues to be under bubble arrangements and there is some time before scheduled international flights can operate out of the country. To provide boost to exports, India signed a free trade agreement with one of its largest trading partner UAE that will help reduce export duties to zero. Sectors like gems & jewelry, textiles, metals, and electronic equipment's are expected to benefit from this. Initial forecast of monsoon 2022 indicate another normal year. The government filed draft papers with the market regulators for the LIC IPO. While there are talks of possible delays in the launch of the issue due to global considerations, the initiation of the process was a positive step towards attaining fiscal goals. The government also announced the National Hydrogen mission to boost production of green hydrogen and meet our 2030 production target.

Some of the other key developments for the month were:

- RBI maintained status quo and kept the rates unchanged
- Economic Survey forecasts India's GDP growth rate for FY 23 to be between 8%-8.5%
- India services PMI fell in January but at 51.5, it remains in an expansion zone
- CPI inflation jumped to 6% in January'22, highest in seven months
- WPI inflation eased to 13% in January'22 from 13.6% reported in December'21
- Skymet's initial forecast suggest a normal monsoon for 2022



INVESTMENT INSIGHT

Fund Report as on 28th February 2022

Market Outlook

Corporate earnings for Nifty 50 stocks reflected an inline revenue but a miss at EBITDA level due to inability of companies to pass on commodity price inflation. EBITDA margin (ex-financials) saw fifth consecutive quarter of decline. Despite the EBITDA miss, FY23 Nifty EPS estimates remained steady as downgrades in auto, cement, consumer, healthcare and metals sector were offset by upgrades in financial services and oil & gas sector.

The RBI commentary continues to remain dovish as the print CPI is expected to remain range bound. Hence, market doesn't expect rate hikes near term. However, the quantum of government borrowing remains high and geo-political tensions may drive inflation beyond RBI' comfort zone. Manufacturing of cars and electronics may take a back seat if the Russia-Ukraine crisis extends over a long period of time. Availability of Potash, a key ingredient for agriculture, can impact kharif production as India is 100% import dependent. The conflict zone is a major export of Muriate of Potash (MoP).

Despite the ongoing crisis, we continue to believe in the India story. With the third wave of COVID behind without any significant impact on economic activities, we expect loan growth, capex, and consumption to pick up over the next few months. Deal pipeline for IT companies remained healthy and hiring momentum remained strong. Despite a miss at EBITDA levels, FY23 Nifty EPS remained steady. While near term consolidation is not ruled out, we remain positive on overall equity markets and sectors such as BFSI, IT and related services, Industrials and Telecom.



INVESTMENT INSIGHT

Fund Report as on 28th February 2022

Fixed Income Markets

MPC voted unanimously to keep repo rate unchanged at 4%. Accommodative stance maintained with 5:1 majority. Reverse repo rate was kept unchanged at 3.35% against market consensus of 20bps increase. Despite rising international energy and commodity prices, RBI reduced Q1 inflation to 4.9% (-10bps). FY23 inflation estimated at 4.5% on the back of supply side response from government.

The IHS Markit India Manufacturing PMI was down to 54.0 in January 2022 from 55.5 in December 2021 and Services PMI fell to 51.5 in January of 2022 from 55.5 in December 2021 pointing to the weakness due to COVID-19 restrictions and inflationary pressures. Headline CPI firmed up to 6.0% YoY in January 2022 compared with 5.7% YoY in December 2021 with Food inflation rising to 5.4% YoY vs. 4.0% YoY in December, despite a sequential easing of -1.3% MoM on the back of base effect. Core inflation was stable at 6% YoY. Industrial production increased 0.4% YoY in December of 2021, slowing from a downwardly revised 1.3% growth in November. It was the smallest gain in industrial output since February as production slowed for mining (2.6% vs 4.9%) and declined for manufacturing (-0.1% vs 0.4%).

Trade deficit narrowed in January 2022 to USD 17.42bn vs USD 21.68bn in December 2021 on sharp fall in Oil & Gold imports due to probable mobility & wedding restrictions. India Apr-Jan fiscal deficit comes in at Rs. 9.38 tn, or at 58.9% of RE targets, best performance in decades, and is driven by total non-debt receipts reaching 85.9% of RE targets, while expenditure is still muted at 74.5% of RE targets. India's economy expanded 5.4% YoY (lower than estimates) in the Q3FY22, following an upwardly revised 8.5% advance in Q2FY22 on momentum slowing across sectors. Collapse of Investment growth in Q3 adds to slow down in private and government consumption expenditure.

Fixed Income Markets

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 6.66%-6.89% range during February 2022, closing on 6.77% on month end. Higher Fiscal deficit in Union Budget triggered a spike in Bond yields with 10y Gsec rising to 6.89% on 3rd Feb 2022. MPC kept policy rates unchanged with accommodative stance to continue. It also reduced its inflation estimates for FY23 to 4.5%. The policy normalisation going forward will be function of global and domestic inflation trajectory, growth sustainability, Fed's action on rate hikes and liquidity. Geopolitical tensions in Russia – Ukraine are keeping global commodity prices higher. RBI is providing signals to market on its discomfort on higher Gsec yields by Auction Cancellations and opting to borrow more through T-bills instead.

Gsec yields are expected to move higher on the back of higher government borrowing and expectations of better economic growth and higher than RBI estimated inflation.



INVESTMENT INSIGHT

Fund Report as on 28th February 2022

Outlook:

On global front, the US 10Y bond yield witnessed some volatility during the month on hawkish guidance from the FED, and Geopolitical tensions in Russia – Ukraine.

On the domestic front, the change in the Fiscal deficit dynamics for the next fiscal is indeed a macro negative from bond market perspective. However, lower inflation estimates by RBI have delayed the policy normalisation and reduced the expectations of rate hikes going forward. Though it would be interesting to see how RBI supports the higher government borrowing programme. Going forward, we expect monetary policy rate corridor to narrow in medium term.

Strategy:

The progress of policy normalisation from Central Banks, global commodity prices, and inflationary 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 28th February 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 Biswarup Mohapatra

NAV as on 28 February, 22: ₹13.1083

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 513.40 Crs.

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 60-100 | 97 |
| Gsec / Debt | 00-10 | - |
| MMI / Others | 00-40 | 3 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -3.21% | -3.15% |
| Last 6 Months | -2.60% | -1.97% |
| Last 1 Year | 12.90% | 15.59% |
| Last 2 Years | 19.71% | 22.44% |
| Last 3 Years | - | 15.88% |
| Since Inception | 13.61% | 15.57% |

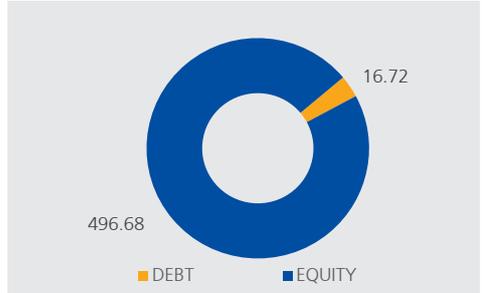
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

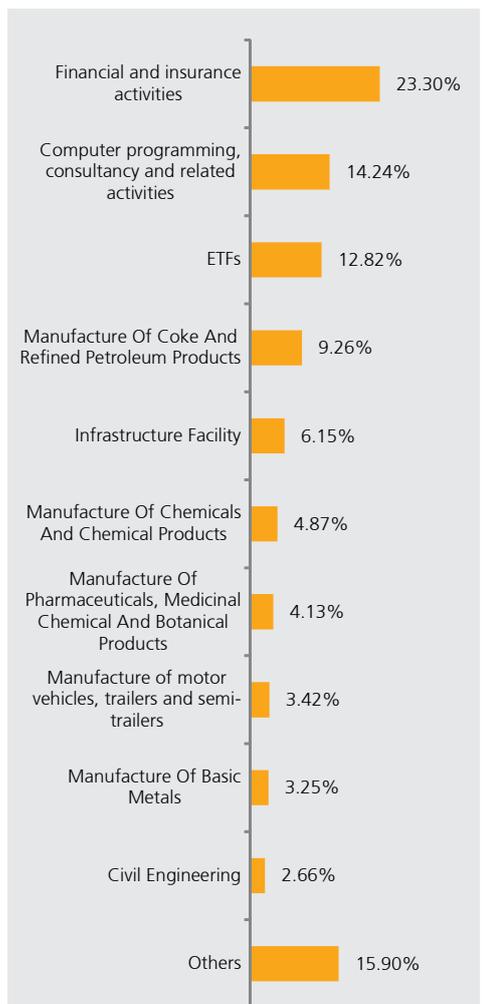
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 7.85% |
| INFOSYS LIMITED | 7.05% |
| HDFC BANK LTD.FV-2 | 5.09% |
| ICICI BANK LTD.FV-2 | 4.71% |
| TATA CONSULTANCY SERVICES LTD. | 4.54% |
| HDFC LTD FV 2 | 3.21% |
| BHARTI AIRTEL LIMITED | 2.72% |
| LARSEN&TUBRO | 2.66% |
| BAJAJ FINANCE LIMITED | 2.53% |
| HINDUSTAN LEVER LTD. | 2.38% |
| ASIAN PAINTS LIMITEDFV-1 | 1.91% |
| AXIS BANK LIMITEDFV-2 | 1.70% |
| BAJAJ FINSERV LIMITED | 1.69% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.67% |
| ITC - FV 1 | 1.46% |
| STATE BANK OF INDIAFV-1 | 1.34% |
| BAJAJ AUTO LTD | 1.34% |
| HCL TECHNOLOGIES LIMITED | 1.32% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.32% |
| TATA IRON & STEEL COMPANY LTD | 1.26% |
| TITAN COMPANY LIMITED | 1.25% |
| ULTRATECH CEMCO LTD | 1.24% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 1.11% |
| DIVIS LABORATORIES LIMITED | 1.09% |
| MARUTI UDYOG LTD. | 1.04% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.03% |
| ONGCFV-5 | 1.00% |
| NTPC LIMITED | 0.98% |
| BHARAT PETROLEUM CORP. LTD. | 0.76% |
| INDRAPRASTHA GAS LIMITED | 0.76% |
| WIPRO | 0.68% |
| TATA MOTORS LTD.FV-2 | 0.65% |
| TATA MOTORS LTD-DVR | 0.65% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.65% |
| TECH MAHINDRA LIMITEDFV-5 | 0.64% |
| DR. REDDY LABORATORIES | 0.62% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.61% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.58% |
| ASHOK LEYLAND LIMITED | 0.58% |
| THE RAMCO CEMENTS LIMITED | 0.57% |
| NMDC LIMITED | 0.53% |
| JUBILANT FOODWORKS LIMITED | 0.51% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.51% |
| ONE 97 COMMUNICATIONS LIMITED | 0.50% |
| TRENT LTD | 0.49% |
| MAX FINANCIAL SERVICES LIMITED | 0.46% |
| AUROBINDO PHARMA LIMITED | 0.44% |
| TVS MOTOR COMPANY LIMITED | 0.43% |
| NESTLE INDIA LIMITED | 0.40% |
| HERO MOTOCORP LIMITED | 0.40% |
| JSW STEEL LIMITED | 0.38% |
| RESTAURANT BRANDS ASIA LIMITED | 0.34% |
| DABUR INDIA LTD. | 0.32% |
| POWER GRID CORP OF INDIA LTD | 0.32% |
| CIPLA LTD. | 0.32% |
| STEEL AUTHORITY OF INDIA LIMITED | 0.31% |
| BANDHAN BANK LIMITED | 0.30% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.28% |
| JINDAL STEEL & POWER LTD. | 0.28% |
| ZOMATO LIMITED | 0.26% |
| UPL LIMITED | 0.26% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.25% |
| SHREE CEMENTS LIMITED | 0.21% |
| AMBUJA CEMENTS LIMITED | 0.21% |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | 0.21% |
| BHARAT FORGE | 0.21% |
| PETRONET LNG LIMITED | 0.17% |
| FSN ECOMMERCE VENTURES LIMITED | 0.15% |
| INDUSIND BANK LIMITED | 0.15% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.09% |
| Equity Total | 83.93% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 4.04% |
| SBI-ETF Nifty Bank | 3.99% |
| Nippon India ETF Bank Bees | 3.17% |
| ICICI PRUDENTIAL IT ETF | 1.62% |
| ETFs | 12.82% |
| Money Market Total | 1.54% |
| Current Assets | 1.72% |
| 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 28th February 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 28 February, 22: ₹34.0404

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 2,047.13 Crs.

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 75-100 | 99 |
| Gsec / Debt | 00-00 | - |
| MMI / Others | 00-25 | 1 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.97% | -3.15% |
| Last 6 Months | -2.14% | -1.97% |
| Last 1 Year | 15.99% | 15.59% |
| Last 2 Years | 23.38% | 22.44% |
| Last 3 Years | 14.96% | 15.88% |
| Since Inception | 10.62% | 10.05% |

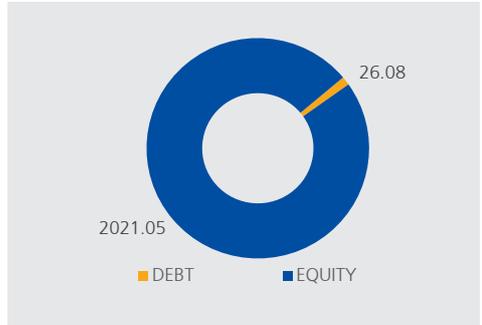
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

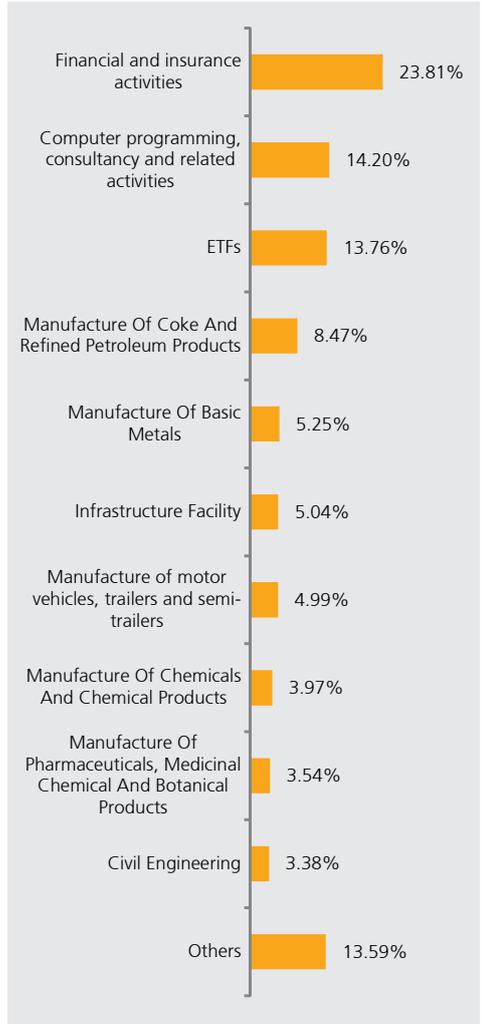
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.47% |
| INFOSYS LIMITED | 7.17% |
| ICICI BANK LTD.FV-2 | 4.83% |
| HDFC BANK LTD.FV-2 | 4.60% |
| TATA CONSULTANCY SERVICES LTD. | 4.37% |
| HDFC LTD FV 2 | 4.29% |
| LARSEN&TUBRO | 3.38% |
| BHARTI AIRTEL LIMITED | 2.67% |
| BAJAJ FINANCE LIMITED | 2.57% |
| HINDUSTAN LEVER LTD. | 2.01% |
| ASIAN PAINTS LIMITEDFV-1 | 1.95% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.94% |
| TATA IRON & STEEL COMPANY LTD | 1.87% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.67% |
| BAJAJ FINSERV LIMITED | 1.65% |
| TITAN COMPANY LIMITED | 1.64% |
| ITC - FV 1 | 1.63% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.57% |
| ULTRATECH CEMCO LTD | 1.51% |
| AXIS BANK LIMITEDFV-2 | 1.47% |
| STATE BANK OF INDIAFV-1 | 1.40% |
| MARUTI UDYOG LTD. | 1.29% |
| TATA MOTORS LTD.FV-2 | 1.22% |
| NTPC LIMITED | 1.21% |
| HCL TECHNOLOGIES LIMITED | 1.19% |
| DIVIS LABORATORIES LIMITED | 1.17% |
| TECH MAHINDRA LIMITEDFV-5 | 1.05% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.97% |
| BAJAJ AUTO LTD | 0.96% |
| ASHOK LEYLAND LIMITED | 0.81% |
| STEEL AUTHORITY OF INDIA LIMITED | 0.72% |
| TATA MOTORS LTD-DVR | 0.70% |
| TRENT LTD | 0.68% |
| JUBILANT FOODWORKS LIMITED | 0.62% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.62% |
| BHARAT FORGE | 0.61% |
| JINDAL STEEL & POWER LTD. | 0.58% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.58% |
| TVS MOTOR COMPANY LIMITED | 0.51% |
| NMDC LIMITED | 0.50% |
| CIPLA LTD. | 0.45% |
| RESTAURANT BRANDS ASIA LIMITED | 0.42% |
| THE RAMCO CEMENTS LIMITED | 0.41% |
| INDRAPRASTHA GAS LIMITED | 0.41% |
| MPHASIS LIMITED | 0.41% |
| JSW STEEL LIMITED | 0.41% |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | 0.39% |
| TATA CONSUMER PRODUCTS LIMITED | 0.38% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.37% |
| DR. REDDY LABORATORIES | 0.36% |
| BRITANNIA INDUSTRIES LTD | 0.35% |
| FSN ECOMMERCE VENTURES LIMITED | 0.35% |
| DIXON TECHNOLOGIES (INDIA) LIMITED | 0.34% |
| INDUSIND BANK LIMITED | 0.30% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.25% |
| SHREE CEMENTS LIMITED | 0.21% |
| ZOMATO LIMITED | 0.19% |
| VOLTAS LTD | 0.19% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.12% |
| Equity Total | 84.97% |
| SBI-ETF Nifty Bank | 5.66% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.19% |
| ICICI PRUDENTIAL IT ETF | 2.91% |
| ETFs | 13.76% |
| Money Market Total | 0.01% |
| Current Assets | 1.26% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹32.3969

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 28 February, 22: ₹ 294.27 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 | -2.44% | -2.68% |
| Last 6 Months | 2.72% | 3.61% |
| Last 1 Year | 21.09% | 21.94% |
| Last 2 Years | 27.08% | 27.47% |
| Last 3 Years | 16.84% | 16.51% |
| Since Inception | 10.17% | 9.65% |

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

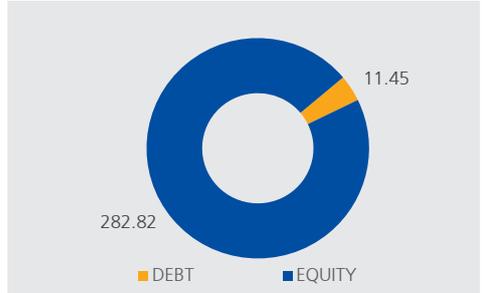
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

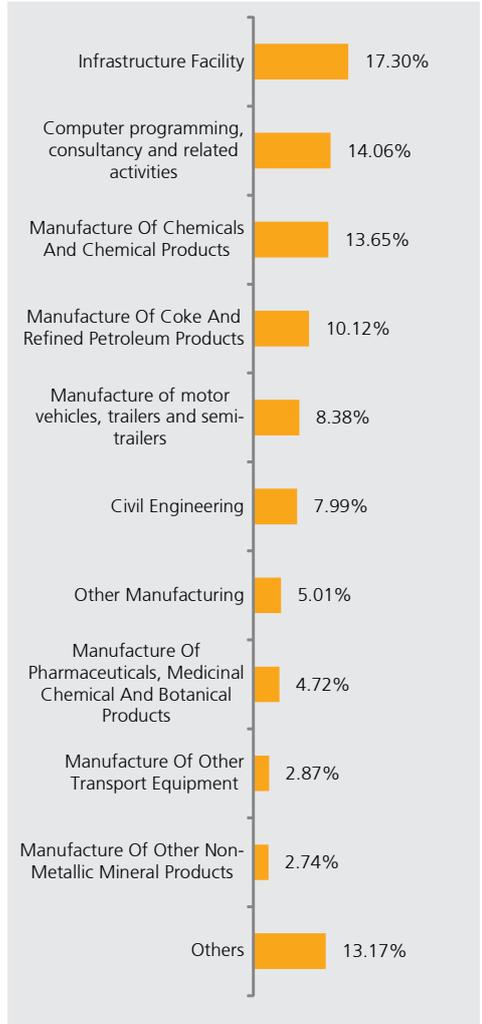
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.28% |
| LARSEN&TUBRO | 7.99% |
| BHARTI AIRTEL LIMITED | 7.52% |
| INFOSYS LIMITED | 7.16% |
| HINDUSTAN LEVER LTD. | 6.00% |
| MARUTI UDYOG LTD. | 5.56% |
| ASIAN PAINTS LIMITEDFV-1 | 5.02% |
| TITAN COMPANY LIMITED | 5.01% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 4.72% |
| TATA CONSULTANCY SERVICES LTD. | 3.97% |
| NTPC LIMITED | 3.26% |
| POWER GRID CORP OF INDIA LTD | 3.15% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.96% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 2.82% |
| ULTRATECH CEMCO LTD | 2.57% |
| ONGCFV-5 | 2.04% |
| AVENUE SUPERMARTS LIMITED | 1.96% |
| JSW STEEL LIMITED | 1.90% |
| BAJAJ AUTO LTD | 1.69% |
| NESTLE INDIA LIMITED | 1.62% |
| COAL INDIA LIMITED | 1.54% |
| WIPRO | 1.53% |
| HCL TECHNOLOGIES LIMITED | 1.39% |
| GRASIM INDUSTRIES LTD. | 1.34% |
| INDIAN OIL CORPORATION LIMITED | 1.12% |
| DABUR INDIA LTD. | 0.78% |
| BHARAT PETROLEUM CORP. LTD. | 0.72% |
| EICHER MOTORS LIMITED | 0.72% |
| SRF LIMITED | 0.51% |
| HERO MOTOCORP LIMITED | 0.46% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.27% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.22% |
| AMBUJA CEMENTS LIMITED | 0.17% |
| INDRAPRASTHA GAS LIMITED | 0.13% |
| Equity Total | 96.11% |
| Money Market Total | 3.49% |
| Current Assets | 0.40% |
| 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 28th February 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 28 February, 22: ₹19.0939

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 740.48 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.80% | -3.15% |
| Last 6 Months | -1.28% | -1.97% |
| Last 1 Year | 17.81% | 15.59% |
| Last 2 Years | 22.44% | 22.44% |
| Last 3 Years | 12.43% | 15.88% |
| Since Inception | 11.32% | 15.09% |

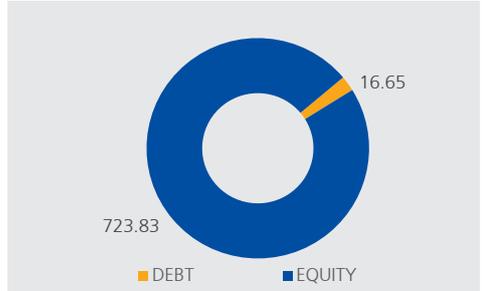
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

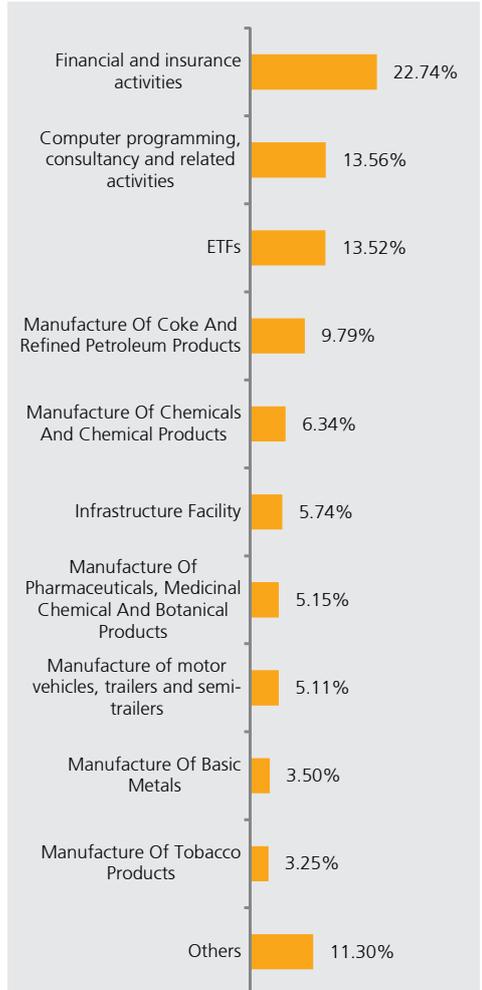
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.15% |
| INFOSYS LIMITED | 7.15% |
| HDFC BANK LTD.FV-2 | 5.96% |
| ICICI BANK LTD.FV-2 | 5.23% |
| ITC - FV 1 | 3.25% |
| HDFC LTD FV 2 | 3.24% |
| TATA CONSULTANCY SERVICES LTD. | 3.16% |
| HINDUSTAN LEVER LTD. | 3.03% |
| LARSEN&TUBRO | 2.98% |
| BHARTI AIRTEL LIMITED | 2.89% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 2.36% |
| BAJAJ FINANCE LIMITED | 2.29% |
| TATA MOTORS LTD.FV-2 | 2.21% |
| STATE BANK OF INDIAFV-1 | 2.19% |
| MARUTI UDYOG LTD. | 2.05% |
| ASIAN PAINTS LIMITEDFV-1 | 2.01% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.83% |
| TITAN COMPANY LIMITED | 1.70% |
| BAJAJ FINSERV LIMITED | 1.25% |
| DIVIS LABORATORIES LIMITED | 1.21% |
| TATA IRON & STEEL COMPANY LTD | 1.17% |
| TECH MAHINDRA LIMITEDFV-5 | 1.07% |
| WIPRO | 1.06% |
| TATA CONSUMER PRODUCTS LIMITED | 1.04% |
| POWER GRID CORP OF INDIA LTD | 0.99% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.95% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.84% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.82% |
| PIDILITE INDUSTRIES LIMITED | 0.80% |
| MPHASIS LIMITED | 0.77% |
| CIPLA LTD. | 0.76% |
| AXIS BANK LIMITEDFV-2 | 0.75% |
| INDIAN OIL CORPORATION LIMITED | 0.72% |
| COAL INDIA LIMITED | 0.70% |
| INDUSIND BANK LIMITED | 0.67% |
| AVENUE SUPERMARTS LIMITED | 0.65% |
| BHARAT PETROLEUM CORP. LTD. | 0.61% |
| INDRAPRASTHA GAS LIMITED | 0.58% |
| SRF LIMITED | 0.51% |
| DR. REDDY LABORATORIES | 0.51% |
| JINDAL STEEL & POWER LTD. | 0.51% |
| TVS MOTOR COMPANY LIMITED | 0.41% |
| ONGCFV-5 | 0.39% |
| ULTRATECH CEMCO LTD | 0.37% |
| HCL TECHNOLOGIES LIMITED | 0.35% |
| NTPC LIMITED | 0.34% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.31% |
| AUROBINDO PHARMA LIMITED | 0.31% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.28% |
| UNITED SPIRITS LIMITED | 0.27% |
| VOLTAS LTD | 0.26% |
| CANARA BANK | 0.22% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.12% |
| Equity Total | 84.23% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 3.77% |
| SBI-ETF Nifty Bank | 3.73% |
| Nippon India ETF Bank Bees | 3.54% |
| ICICI PRUDENTIAL IT ETF | 2.48% |
| ETFs | 13.52% |
| Money Market Total | 1.34% |
| Current Assets | 0.91% |
| 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 28th February 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 28 February, 22: ₹38.6875

Inception Date: 09th August 2004

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

AUM as on 28 February, 22: ₹ 105.33 Crs.

Modified Duration of Debt Portfolio:

4.01 years

YTM of Debt Portfolio: 5.72%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-40 | 22 |
| Gsec / Debt | 60-100 | 74 |
| MMI / Others | 00-25 | 4 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -0.43% | 0.00% |
| Last 6 Months | 0.99% | 0.93% |
| Last 1 Year | 7.63% | 7.94% |
| Last 2 Years | 9.18% | 9.96% |
| Last 3 Years | 7.75% | 10.61% |
| Since Inception | 8.01% | 8.09% |

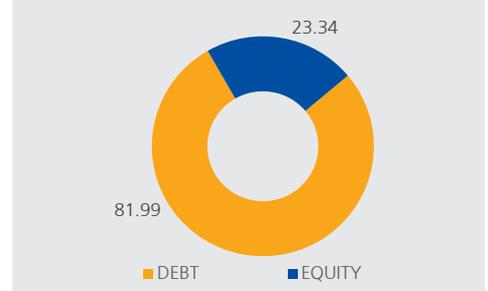
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Past performance is not indicative of future performance

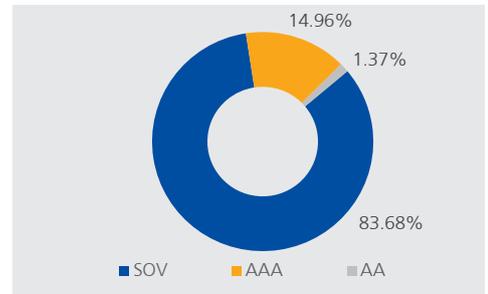
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.39% |
| 9.30% PGCIL NCD 28-06-2025 J | 2.10% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 1.72% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 1.31% |
| 6.75% PCHFL NCD 26-09-2031 | 1.05% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 1.03% |
| 7.13% NHPC NCD 11-02-2030 Series AA Strip E | 0.10% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 1.03% |
| 7.13% NHPC NCD 11-02-2030 Series AA Strip E | 0.10% |
| Bonds/Debentures Total | 9.69% |
| 5.09% GOI CG 13.04.2022 | 22.02% |
| 7.26% GOI 14-01-2029 | 9.23% |
| 8.60% GOI CG 02-06-2028 | 7.11% |
| 7.17% GOI 08-01-2028 | 5.59% |
| 6.45% GOI CG 07-10-2029 | 4.58% |
| 6.67% GOI CG 17.12.2050 | 4.14% |
| 5.63% GOI CG 12-04-2026 | 3.64% |
| 6.99% GOI CG 15-12-2051 | 1.85% |
| 6.79% GOI CG 15-05-2027 | 1.81% |
| 6.19% GOI 16-09-2034 | 1.68% |
| 8.24% GOI CG 10-11-2033 | 1.63% |
| 7.59% GOI CG 11-01-2026 | 0.76% |
| 7.08% GUJARAT SDL 10-03-2031 | 0.04% |
| 7.59% GOI CG 11-01-2026 | 0.77% |
| 7.08% GUJARAT SDL 10-03-2031 | 0.04% |
| Gilts Total | 64.08% |
| RELIANCE INDUSTRIES LTD. | 2.08% |
| HDFC BANK LTD.FV-2 | 1.85% |
| INFOSYS LIMITED | 1.81% |
| ICICI BANK LTD.FV-2 | 1.62% |
| TATA CONSULTANCY SERVICES LTD. | 1.10% |
| ITC - FV 1 | 1.02% |
| HDFC LTD FV 2 | 0.83% |
| LARSEN&TUBRO | 0.70% |
| BAJAJ FINANCE LIMITED | 0.69% |
| ASIAN PAINTS LIMITEDFV-1 | 0.62% |
| MARUTI UDYOG LTD. | 0.59% |
| AXIS BANK LIMITEDFV-2 | 0.58% |
| STATE BANK OF INDIAFV-1 | 0.54% |
| BHARTI AIRTEL LIMITED | 0.53% |
| HINDUSTAN LEVER LTD. | 0.49% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.44% |
| CIPLA LTD. | 0.40% |
| BAJAJ AUTO LTD | 0.40% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.39% |
| TITAN COMPANY LIMITED | 0.39% |
| ULTRATECH CEMCO LTD | 0.34% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.31% |
| HCL TECHNOLOGIES LIMITED | 0.31% |
| BAJAJ FINSERV LIMITED | 0.29% |
| TATA MOTORS LTD.FV-2 | 0.28% |
| WIPRO | 0.27% |
| TATA IRON & STEEL COMPANY LTD | 0.26% |
| POWER GRID CORP OF INDIA LTD | 0.26% |
| NTPC LIMITED | 0.22% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.20% |
| ONGCFV-5 | 0.19% |
| DIVIS LABORATORIES LIMITED | 0.18% |
| DR. REDDY LABORATORIES | 0.18% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.15% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.15% |
| TATA CONSUMER PRODUCTS LIMITED | 0.14% |
| NESTLE INDIA LIMITED | 0.14% |
| TECH MAHINDRA LIMITEDFV-5 | 0.13% |
| UPL LIMITED | 0.13% |
| GRASIM INDUSTRIES LTD. | 0.12% |
| Vedanta Limited | 0.12% |
| DABUR INDIA LTD. | 0.11% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.11% |
| BRITANNIA INDUSTRIES LTD | 0.10% |
| BHARAT PETROLEUM CORP. LTD. | 0.10% |
| COAL INDIA LIMITED | 0.10% |
| JSW STEEL LIMITED | 0.09% |
| EICHER MOTORS LIMITED | 0.04% |
| HERO MOTOCORP LIMITED | 0.04% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.02% |
| Equity Total | 22.16% |
| Money Market Total | 2.81% |
| Current Assets | 1.26% |
| Total | 100.00% |

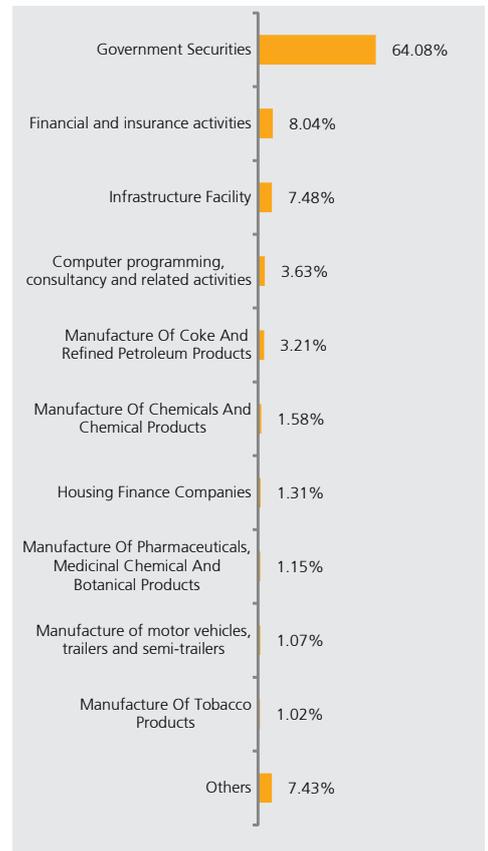
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹22.2662
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 February, 22: ₹ 175.80 Crs.
Modified Duration of Debt Portfolio:
 0.56 years
YTM of Debt Portfolio: 3.96%

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 | 0.19% | 0.31% |
| Last 6 Months | 1.16% | 1.77% |
| Last 1 Year | 2.22% | 3.60% |
| Last 2 Years | 2.46% | 3.88% |
| Last 3 Years | 3.34% | 4.64% |
| Since Inception | 6.01% | 6.83% |

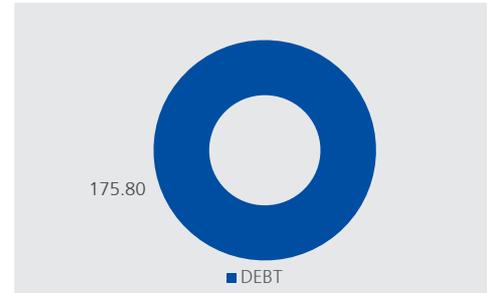
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Past performance is not indicative of future performance

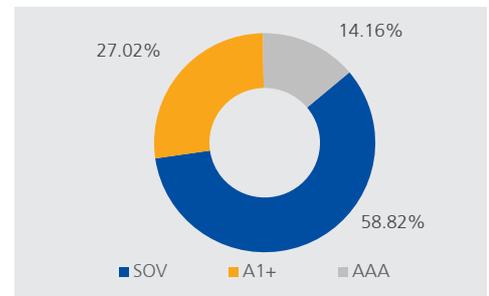
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 99.54% |
| Current Assets | 0.46% |
| 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 28th February 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 28 February, 22: ₹26.8908
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 28 February, 22: ₹ 258.59 Crs.
Modified Duration of Debt Portfolio: 4.29 years
YTM of Debt Portfolio: 5.88%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-00 | - |
| Gsec / Debt | 75-100 | 92 |
| MMI / Others | 00-25 | 8 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.42% | 0.75% |
| Last 6 Months | 1.37% | 1.57% |
| Last 1 Year | 5.08% | 5.79% |
| Last 2 Years | 5.65% | 6.35% |
| Last 3 Years | 6.77% | 8.77% |
| Since Inception | 7.47% | 8.03% |

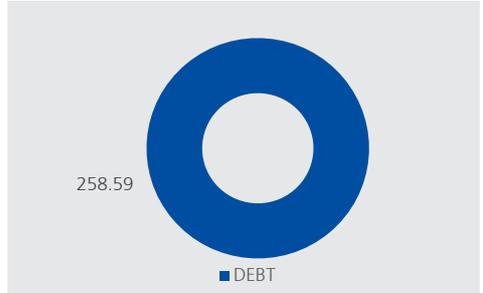
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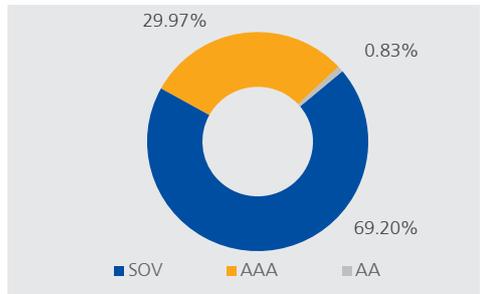
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.75% PFC NCD 11-06-2030 SR 203-B | 7.36% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.03% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 2.89% |
| 6.80% REC NCD 20-12-2030 SR 203A | 2.21% |
| 6.43% HDFC NCD 29-09-2025 Y-001 | 1.76% |
| 8.40% IRFC NCD 08-01-2029 SR 130 | 1.26% |
| 6.75% PCHFL NCD 26-09-2031 | 0.81% |
| 7.13% NHPC NCD 11-02-2030 Series AA Strip E | 0.70% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 0.29% |
| 7.17% RIL NCD PPD SR D 08-11-2022 | 0.27% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 0.10% |
| Bonds/Debentures Total | 23.69% |
| 8.60% GOI CG 02-06-2028 | 12.39% |
| 8.15% GOI CG 11-06-2022 | 11.58% |
| 5.09% GOI CG 13.04.2022 | 9.64% |
| 6.67% GOI CG 17.12.2050 | 5.93% |
| 5.63% GOI CG 12-04-2026 | 5.84% |
| 6.45% GOI CG 07-10-2029 | 5.25% |
| 7.26% GOI 14-01-2029 | 4.29% |
| 6.79% GOI CG 15-05-2027 | 2.34% |
| 7.17% GOI 08-01-2028 | 2.28% |
| 8.24% GOI CG 10-11-2033 | 2.27% |
| 6.19% GOI 16-09-2034 | 2.16% |
| 6.99% GOI CG 15-12-2051 | 1.99% |
| 7.59% GOI CG 11-01-2026 | 0.79% |
| 6.85% MADHYAPRADESH SDL 15.09.2031 | 0.76% |
| 8.35% GOI 2022 | 0.30% |
| 7.59% GOI CG 20-03-2029 | 0.00% |
| Gilts Total | 67.82% |
| Money Market Total | 6.50% |
| Current Assets | 1.99% |
| Total | 100.00% |

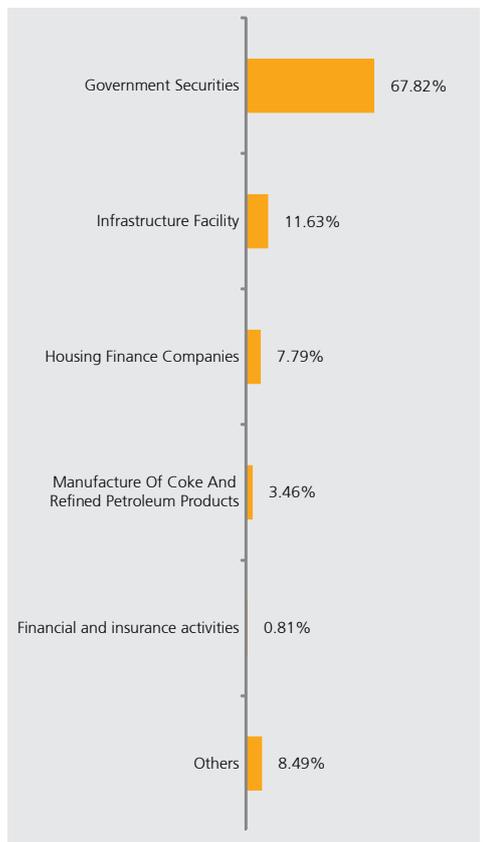
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹91.9070

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 98.50 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -3.11% | -3.15% |
| Last 6 Months | -1.81% | -1.97% |
| Last 1 Year | 16.45% | 15.59% |
| Last 2 Years | 23.41% | 22.44% |
| Last 3 Years | 14.90% | 15.88% |
| Since Inception | 13.46% | 14.15% |

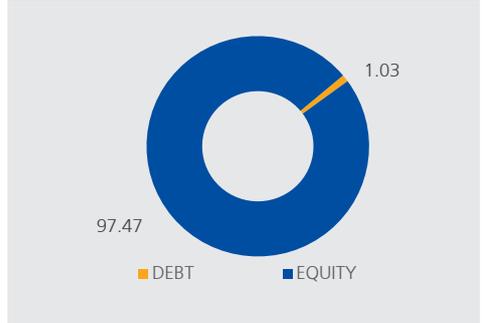
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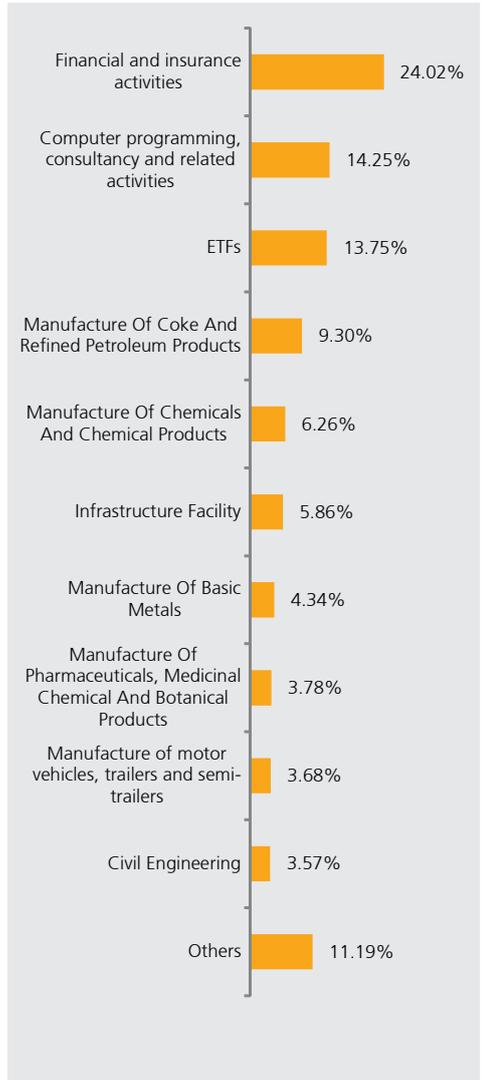
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.04% |
| INFOSYS LIMITED | 7.12% |
| HDFC BANK LTD.FV-2 | 5.55% |
| ICICI BANK LTD.FV-2 | 5.21% |
| TATA CONSULTANCY SERVICES LTD. | 4.26% |
| LARSEN&TUBRO | 3.57% |
| BHARTI AIRTEL LIMITED | 3.06% |
| BAJAJ FINANCE LIMITED | 2.77% |
| HINDUSTAN LEVER LTD. | 2.38% |
| ASIAN PAINTS LIMITEDFV-1 | 2.17% |
| BAJAJ FINSERV LIMITED | 2.06% |
| HDFC LTD FV 2 | 1.99% |
| AXIS BANK LIMITEDFV-2 | 1.92% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.85% |
| TATA MOTORS LTD.FV-2 | 1.78% |
| HCL TECHNOLOGIES LIMITED | 1.71% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.59% |
| ULTRATECH CEMCO LTD | 1.53% |
| ITC - FV 1 | 1.50% |
| TATA IRON & STEEL COMPANY LTD | 1.48% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.42% |
| STATE BANK OF INDIAFV-1 | 1.32% |
| MARUTI UDYOG LTD. | 1.19% |
| BAJAJ AUTO LTD | 1.17% |
| DR. REDDY LABORATORIES | 1.03% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.95% |
| JSW STEEL LIMITED | 0.91% |
| TECH MAHINDRA LIMITEDFV-5 | 0.77% |
| HAVELLS INDIA LIMITED | 0.75% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.71% |
| UNITED SPIRITS LIMITED | 0.71% |
| CIPLA LTD. | 0.70% |
| VOLTAS LTD | 0.69% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.68% |
| BRITANNIA INDUSTRIES LTD | 0.67% |
| POWER GRID CORP OF INDIA LTD | 0.64% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.62% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.60% |
| SRF LIMITED | 0.59% |
| NTPC LIMITED | 0.58% |
| BHARAT FORGE | 0.57% |
| UPL LIMITED | 0.57% |
| DABUR INDIA LTD. | 0.55% |
| JINDAL STEEL & POWER LTD. | 0.52% |
| AMBUJA CEMENTS LIMITED | 0.50% |
| INDRAPRASTHA GAS LIMITED | 0.47% |
| DIVIS LABORATORIES LIMITED | 0.45% |
| INDUSIND BANK LIMITED | 0.41% |
| JUBILANT FOODWORKS LIMITED | 0.39% |
| NESTLE INDIA LIMITED | 0.38% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.33% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| WIPRO | 0.21% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.17% |
| NAZARA TECHNOLOGIES LIMITED | 0.17% |
| Equity Total | 85.20% |
| SBI-ETF Nifty Bank | 5.22% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.14% |
| ICICI PRUDENTIAL IT ETF | 1.80% |
| Nippon India ETF Bank Bees | 1.59% |
| ETFs | 13.75% |
| Money Market Total | 0.45% |
| Current Assets | 0.60% |
| 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 28th February 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 28 February, 22: ₹41.6991

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 634.07 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -3.28% | -3.15% |
| Last 6 Months | -2.02% | -1.97% |
| Last 1 Year | 16.22% | 15.59% |
| Last 2 Years | 23.38% | 22.44% |
| Last 3 Years | 15.05% | 15.88% |
| Since Inception | 10.96% | 10.03% |

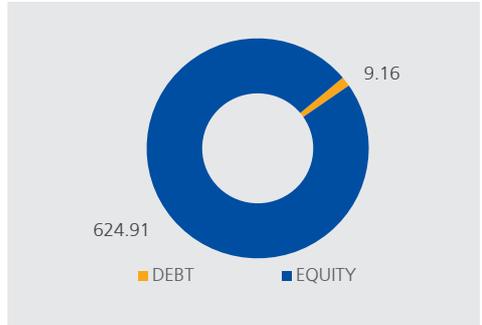
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

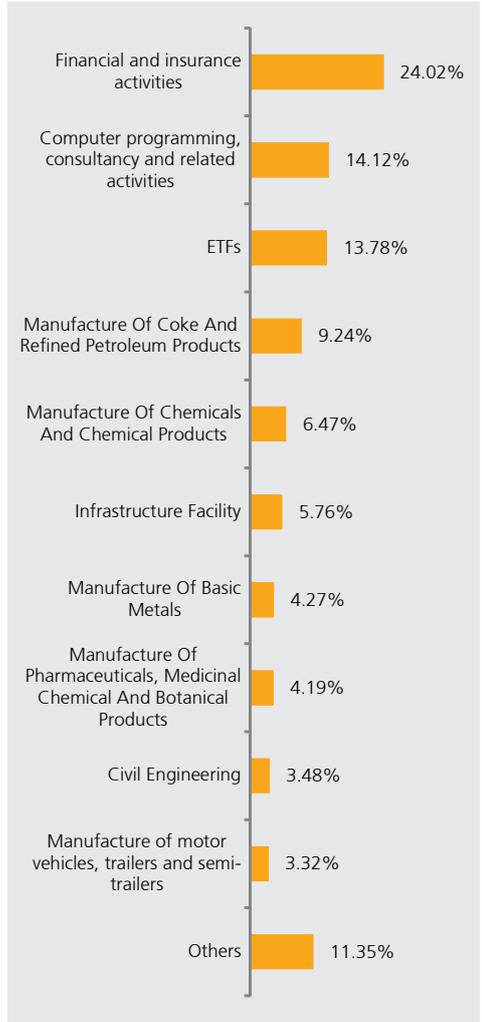
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.98% |
| INFOSYS LIMITED | 6.92% |
| HDFC BANK LTD.FV-2 | 5.53% |
| ICICI BANK LTD.FV-2 | 5.26% |
| TATA CONSULTANCY SERVICES LTD. | 4.18% |
| LARSEN&TUBRO | 3.48% |
| BHARTI AIRTEL LIMITED | 3.28% |
| HINDUSTAN LEVER LTD. | 2.62% |
| BAJAJ FINANCE LIMITED | 2.61% |
| HDFC LTD FV 2 | 2.56% |
| ASIAN PAINTS LIMITEDFV-1 | 2.11% |
| BAJAJ FINSERV LIMITED | 1.85% |
| AXIS BANK LIMITEDFV-2 | 1.79% |
| HCL TECHNOLOGIES LIMITED | 1.68% |
| TATA MOTORS LTD.FV-2 | 1.65% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.65% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.56% |
| ULTRATECH CEMCO LTD | 1.54% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.47% |
| ITC - FV 1 | 1.47% |
| TATA IRON & STEEL COMPANY LTD | 1.33% |
| STATE BANK OF INDIAFV-1 | 1.25% |
| MARUTI UDYOG LTD. | 1.10% |
| BAJAJ AUTO LTD | 1.01% |
| CIPLA LTD. | 0.95% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.94% |
| DR. REDDY LABORATORIES | 0.90% |
| JSW STEEL LIMITED | 0.80% |
| UNITED SPIRITS LIMITED | 0.78% |
| TECH MAHINDRA LIMITEDFV-5 | 0.72% |
| SRF LIMITED | 0.70% |
| HAVELLS INDIA LIMITED | 0.67% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.63% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.59% |
| JINDAL STEEL & POWER LTD. | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.57% |
| VOLTAS LTD | 0.57% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.57% |
| DABUR INDIA LTD. | 0.54% |
| POWER GRID CORP OF INDIA LTD | 0.51% |
| AUROBINDO PHARMA LIMITED | 0.51% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.51% |
| UPL LIMITED | 0.51% |
| JUBILANT FOODWORKS LIMITED | 0.50% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.49% |
| BHARAT FORGE | 0.49% |
| NTPC LIMITED | 0.47% |
| INDRAPRASTHA GAS LIMITED | 0.43% |
| NESTLE INDIA LIMITED | 0.42% |
| INDUSIND BANK LIMITED | 0.41% |
| AMBUJA CEMENTS LIMITED | 0.41% |
| WIPRO | 0.40% |
| DIVIS LABORATORIES LIMITED | 0.36% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| NAZARA TECHNOLOGIES LIMITED | 0.24% |
| ZOMATO LIMITED | 0.22% |
| HERO MOTOCORP LIMITED | 0.17% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.14% |
| Equity Total | 84.78% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.35% |
| SBI-ETF Nifty Bank | 5.18% |
| ICICI PRUDENTIAL IT ETF | 1.92% |
| Nippon India ETF Bank Bees | 1.33% |
| ETFs | 13.78% |
| Money Market Total | 0.63% |
| Current Assets | 0.81% |
| 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 28th February 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 28 February, 22: ₹45.4478

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 58.26 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 | -3.25% | -3.15% |
| Last 6 Months | -2.07% | -1.97% |
| Last 1 Year | 16.11% | 15.59% |
| Last 2 Years | 23.08% | 22.44% |
| Last 3 Years | 14.75% | 15.88% |
| Since Inception | 10.64% | 10.56% |

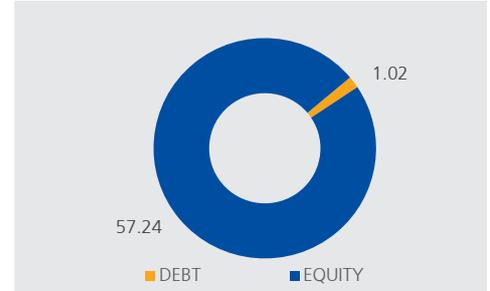
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

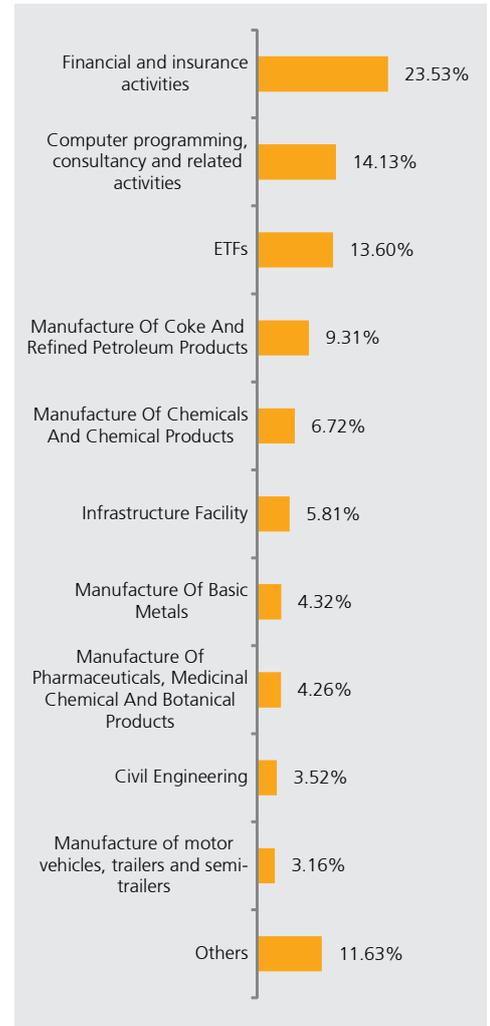
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.05% |
| INFOSYS LIMITED | 7.00% |
| ICICI BANK LTD.FV-2 | 5.32% |
| HDFC BANK LTD.FV-2 | 5.30% |
| TATA CONSULTANCY SERVICES LTD. | 4.22% |
| LARSEN&TUBRO | 3.52% |
| BHARTI AIRTEL LIMITED | 3.30% |
| BAJAJ FINANCE LIMITED | 2.74% |
| HINDUSTAN LEVER LTD. | 2.66% |
| HDFC LTD FV 2 | 2.15% |
| ASIAN PAINTS LIMITEDFV-1 | 2.13% |
| BAJAJ FINSERV LIMITED | 1.91% |
| HCL TECHNOLOGIES LIMITED | 1.69% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.67% |
| AXIS BANK LIMITEDFV-2 | 1.65% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.59% |
| ULTRATECH CEMCO LTD | 1.56% |
| ITC - FV 1 | 1.49% |
| TATA MOTORS LTD.FV-2 | 1.48% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.47% |
| TATA IRON & STEEL COMPANY LTD | 1.35% |
| STATE BANK OF INDIAFV-1 | 1.25% |
| MARUTI UDYOG LTD. | 1.10% |
| BAJAJ AUTO LTD | 1.02% |
| CIPLA LTD. | 1.00% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.94% |
| DR. REDDY LABORATORIES | 0.91% |
| JSW STEEL LIMITED | 0.81% |
| DABUR INDIA LTD. | 0.72% |
| SRF LIMITED | 0.70% |
| HAVELLS INDIA LIMITED | 0.68% |
| UNITED SPIRITS LIMITED | 0.64% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.64% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.59% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.58% |
| JINDAL STEEL & POWER LTD. | 0.58% |
| TECH MAHINDRA LIMITEDFV-5 | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.57% |
| VOLTAS LTD | 0.57% |
| POWER GRID CORP OF INDIA LTD | 0.52% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.51% |
| UPL LIMITED | 0.51% |
| AUROBINDO PHARMA LIMITED | 0.51% |
| JUBILANT FOODWORKS LIMITED | 0.50% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.49% |
| BHARAT FORGE | 0.49% |
| NTPC LIMITED | 0.48% |
| NESTLE INDIA LIMITED | 0.43% |
| INDRAPRASTHA GAS LIMITED | 0.43% |
| AMBUJA CEMENTS LIMITED | 0.41% |
| INDUSIND BANK LIMITED | 0.41% |
| WIPRO | 0.40% |
| DIVIS LABORATORIES LIMITED | 0.37% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| NAZARA TECHNOLOGIES LIMITED | 0.24% |
| ZOMATO LIMITED | 0.22% |
| HERO MOTOCORP LIMITED | 0.18% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.14% |
| Equity Total | 84.66% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.28% |
| SBI-ETF Nifty Bank | 5.04% |
| ICICI PRUDENTIAL IT ETF | 1.93% |
| Nippon India ETF Bank Bees | 1.34% |
| ETFs | 13.60% |
| Money Market Total | 0.94% |
| Current Assets | 0.81% |
| 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 28th February 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 28 February, 22: ₹40.1389

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 68.51 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 | -3.25% | -3.15% |
| Last 6 Months | -1.98% | -1.97% |
| Last 1 Year | 16.34% | 15.59% |
| Last 2 Years | 23.47% | 22.44% |
| Last 3 Years | 15.09% | 15.88% |
| Since Inception | 9.87% | 9.74% |

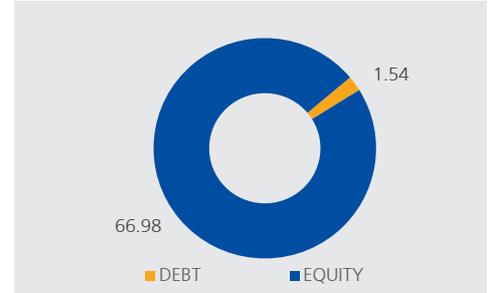
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

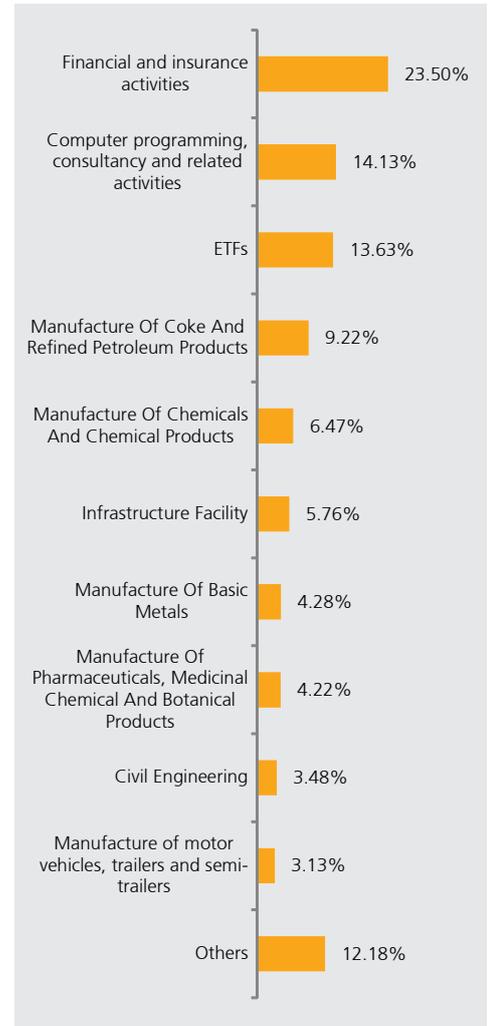
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.96% |
| INFOSYS LIMITED | 6.92% |
| HDFC BANK LTD.FV-2 | 5.54% |
| ICICI BANK LTD.FV-2 | 5.30% |
| TATA CONSULTANCY SERVICES LTD. | 4.18% |
| LARSEN&TUBRO | 3.48% |
| BHARTI AIRTEL LIMITED | 3.27% |
| BAJAJ FINANCE LIMITED | 2.71% |
| HINDUSTAN LEVER LTD. | 2.62% |
| ASIAN PAINTS LIMITEDFV-1 | 2.10% |
| HDFC LTD FV 2 | 1.96% |
| BAJAJ FINSERV LIMITED | 1.87% |
| AXIS BANK LIMITEDFV-2 | 1.70% |
| HCL TECHNOLOGIES LIMITED | 1.67% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.65% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.57% |
| ULTRATECH CEMCO LTD | 1.56% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.47% |
| ITC - FV 1 | 1.47% |
| TATA MOTORS LTD.FV-2 | 1.46% |
| TATA IRON & STEEL COMPANY LTD | 1.34% |
| STATE BANK OF INDIAFV-1 | 1.25% |
| MARUTI UDYOG LTD. | 1.10% |
| BAJAJ AUTO LTD | 1.01% |
| CIPLA LTD. | 0.98% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.94% |
| DR. REDDY LABORATORIES | 0.90% |
| JSW STEEL LIMITED | 0.80% |
| UNITED SPIRITS LIMITED | 0.78% |
| TECH MAHINDRA LIMITEDFV-5 | 0.72% |
| DABUR INDIA LTD. | 0.71% |
| HAVELLS INDIA LIMITED | 0.68% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.63% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.59% |
| JINDAL STEEL & POWER LTD. | 0.57% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.57% |
| VOLTAS LTD | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.57% |
| SRF LIMITED | 0.52% |
| POWER GRID CORP OF INDIA LTD | 0.52% |
| AUROBINDO PHARMA LIMITED | 0.51% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.51% |
| UPL LIMITED | 0.51% |
| JUBILANT FOODWORKS LIMITED | 0.50% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.49% |
| BHARAT FORGE | 0.49% |
| NTPC LIMITED | 0.47% |
| NESTLE INDIA LIMITED | 0.43% |
| INDRAPRASTHA GAS LIMITED | 0.43% |
| AMBUJA CEMENTS LIMITED | 0.41% |
| INDUSIND BANK LIMITED | 0.41% |
| WIPRO | 0.40% |
| DIVIS LABORATORIES LIMITED | 0.36% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| NAZARA TECHNOLOGIES LIMITED | 0.24% |
| ZOMATO LIMITED | 0.22% |
| HERO MOTOCORP LIMITED | 0.17% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.14% |
| Equity Total | 84.12% |
| SBI-ETF Nifty Bank | 5.23% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.15% |
| ICICI PRUDENTIAL IT ETF | 1.92% |
| Nippon India ETF Bank Bees | 1.34% |
| ETFs | 13.63% |
| Money Market Total | 1.53% |
| Current Assets | 0.71% |
| 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 28th February 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 28 February, 22: ₹33.8051

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 19.33 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 | -3.22% | -3.15% |
| Last 6 Months | -1.92% | -1.97% |
| Last 1 Year | 16.31% | 15.59% |
| Last 2 Years | 23.83% | 22.44% |
| Last 3 Years | 15.18% | 15.88% |
| Since Inception | 10.55% | 10.05% |

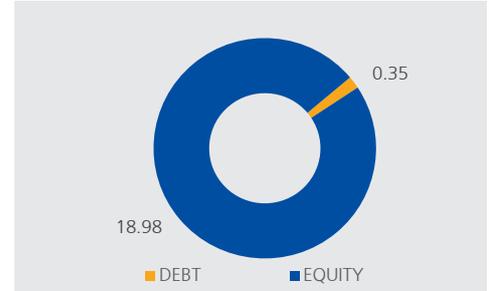
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

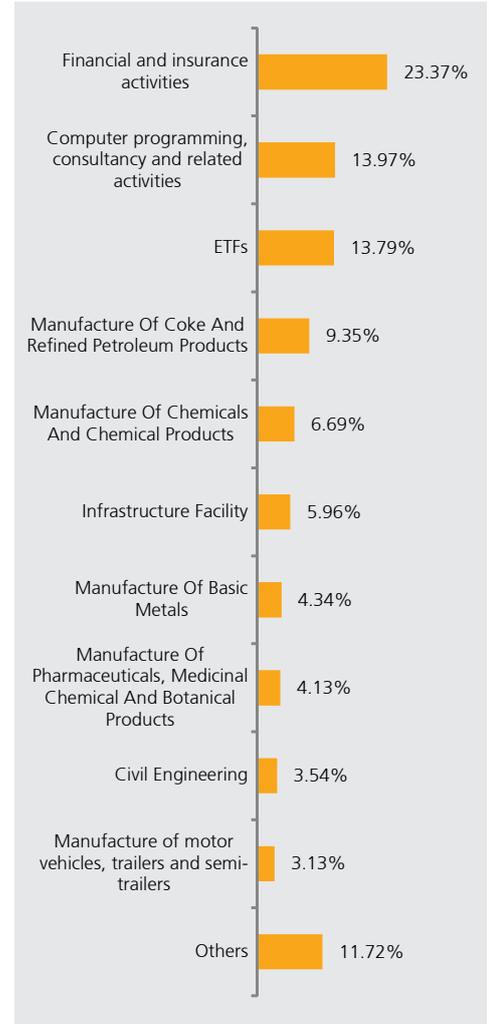
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 9.09% |
| INFOSYS LIMITED | 6.81% |
| HDFC BANK LTD.FV-2 | 5.25% |
| ICICI BANK LTD.FV-2 | 5.24% |
| TATA CONSULTANCY SERVICES LTD. | 4.15% |
| LARSEN&TUBRO | 3.54% |
| BHARTI AIRTEL LIMITED | 3.47% |
| HINDUSTAN LEVER LTD. | 2.73% |
| BAJAJ FINANCE LIMITED | 2.72% |
| HDFC LTD FV 2 | 2.07% |
| ASIAN PAINTS LIMITEDFV-1 | 2.04% |
| BAJAJ FINSERV LIMITED | 1.86% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.71% |
| HCL TECHNOLOGIES LIMITED | 1.66% |
| AXIS BANK LIMITEDFV-2 | 1.64% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.57% |
| ULTRATECH CEMCO LTD | 1.54% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.47% |
| TATA MOTORS LTD.FV-2 | 1.46% |
| ITC - FV 1 | 1.39% |
| TATA IRON & STEEL COMPANY LTD | 1.33% |
| STATE BANK OF INDIAFV-1 | 1.25% |
| MARUTI UDYOG LTD. | 1.10% |
| BAJAJ AUTO LTD | 1.06% |
| CIPLA LTD. | 0.94% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.94% |
| JSW STEEL LIMITED | 0.87% |
| DR. REDDY LABORATORIES | 0.86% |
| UNITED SPIRITS LIMITED | 0.77% |
| DABUR INDIA LTD. | 0.72% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.71% |
| TECH MAHINDRA LIMITEDFV-5 | 0.71% |
| SRF LIMITED | 0.70% |
| HAVELLS INDIA LIMITED | 0.67% |
| JUBILANT FOODWORKS LIMITED | 0.61% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.57% |
| JINDAL STEEL & POWER LTD. | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.57% |
| VOLTAS LTD | 0.56% |
| POWER GRID CORP OF INDIA LTD | 0.52% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.51% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.51% |
| UPL LIMITED | 0.51% |
| AUROBINDO PHARMA LIMITED | 0.51% |
| BHARAT FORGE | 0.49% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.48% |
| NTPC LIMITED | 0.47% |
| NESTLE INDIA LIMITED | 0.43% |
| INDRAPRASTHA GAS LIMITED | 0.42% |
| INDUSIND BANK LIMITED | 0.41% |
| WIPRO | 0.40% |
| AMBUJA CEMENTS LIMITED | 0.40% |
| DIVIS LABORATORIES LIMITED | 0.36% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| NAZARA TECHNOLOGIES LIMITED | 0.23% |
| ZOMATO LIMITED | 0.22% |
| HERO MOTOCORP LIMITED | 0.17% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.14% |
| Equity Total | 84.39% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.36% |
| SBI-ETF Nifty Bank | 5.21% |
| ICICI PRUDENTIAL IT ETF | 1.90% |
| Nippon India ETF Bank Bees | 1.32% |
| ETFs | 13.79% |
| Money Market Total | 1.06% |
| Current Assets | 0.76% |
| 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 28th February 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 28 February, 22: ₹33.3029

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 11.36 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -3.24% | -3.15% |
| Last 6 Months | -2.03% | -1.97% |
| Last 1 Year | 16.13% | 15.59% |
| Last 2 Years | 23.67% | 22.44% |
| Last 3 Years | 15.35% | 15.88% |
| Since Inception | 8.96% | 8.62% |

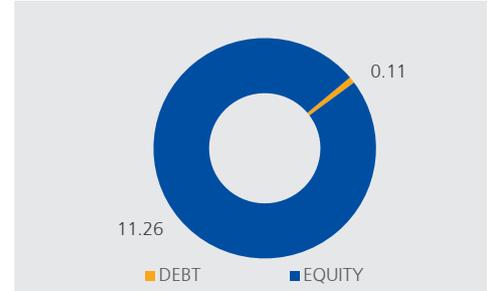
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

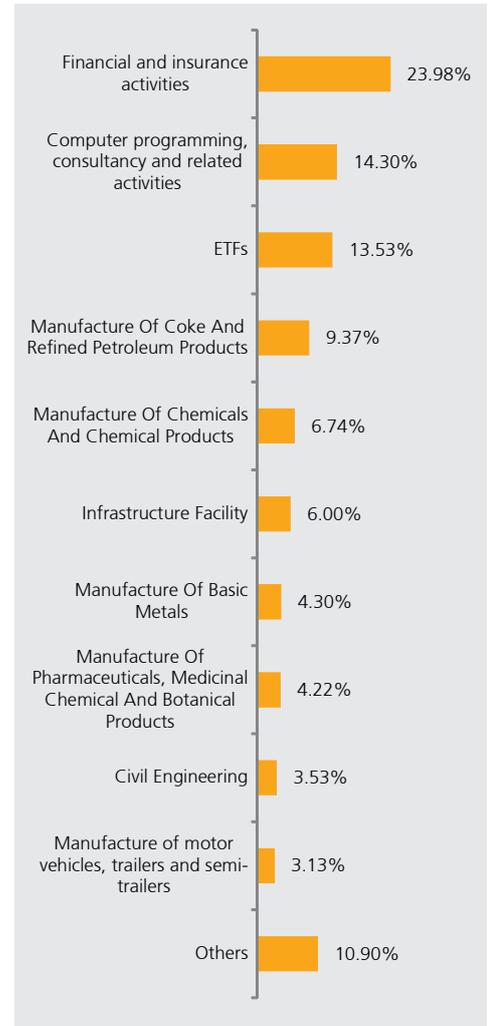
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.95% |
| AMBUJA CEMENTS LIMITED | 0.41% |
| ASIAN PAINTS LIMITEDFV-1 | 2.13% |
| AUROBINDO PHARMA LIMITED | 0.51% |
| AXIS BANK LIMITEDFV-2 | 1.79% |
| BAJAJ AUTO LTD | 1.02% |
| BAJAJ FINANCE LIMITED | 2.74% |
| BAJAJ FINSERV LIMITED | 1.85% |
| BHARAT FORGE | 0.49% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| BHARTI AIRTEL LIMITED | 3.50% |
| BRITANNIA INDUSTRIES LTD | 0.57% |
| CIPLA LTD. | 0.94% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.51% |
| DABUR INDIA LTD. | 0.72% |
| DIVIS LABORATORIES LIMITED | 0.36% |
| DR. REDDY LABORATORIES | 0.92% |
| HAVELLS INDIA LIMITED | 0.68% |
| HCL TECHNOLOGIES LIMITED | 1.70% |
| HDFC BANK LTD.FV-2 | 5.58% |
| HDFC LTD FV 2 | 2.30% |
| HERO MOTOCORP LIMITED | 0.17% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.56% |
| HINDUSTAN LEVER LTD. | 2.66% |
| ICICI BANK LTD.FV-2 | 5.25% |
| INDRAPRASTHA GAS LIMITED | 0.43% |
| INDUSIND BANK LIMITED | 0.41% |
| INFOSYS LIMITED | 7.02% |
| ITC - FV 1 | 1.48% |
| JINDAL STEEL & POWER LTD. | 0.58% |
| JSW STEEL LIMITED | 0.81% |
| JUBILANT FOODWORKS LIMITED | 0.51% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.67% |
| LARSEN&TUBRO | 3.53% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.57% |
| MARUTI UDYOG LTD. | 1.11% |
| NESTLE INDIA LIMITED | 0.42% |
| NTPC LIMITED | 0.47% |
| POWER GRID CORP OF INDIA LTD | 0.51% |
| RELIANCE INDUSTRIES LTD. | 9.10% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.64% |
| SRF LIMITED | 0.71% |
| STATE BANK OF INDIAFV-1 | 1.26% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.49% |
| TATA CONSULTANCY SERVICES LTD. | 4.22% |
| TATA IRON & STEEL COMPANY LTD | 1.35% |
| TATA MOTORS LTD.FV-2 | 1.45% |
| TECH MAHINDRA LIMITEDFV-5 | 0.72% |
| ULTRATECH CEMCO LTD | 1.55% |
| UNITED SPIRITS LIMITED | 0.78% |
| UPL LIMITED | 0.51% |
| VOLTAS LTD | 0.56% |
| WIPRO | 0.41% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.59% |
| ZOMATO LIMITED | 0.22% |
| NAZARA TECHNOLOGIES LIMITED | 0.24% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.14% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.49% |
| Equity Total | 85.53% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.34% |
| SBI-ETF Nifty Bank | 4.92% |
| ICICI PRUDENTIAL IT ETF | 1.94% |
| Nippon India ETF Bank Bees | 1.33% |
| ETFs | 13.53% |
| Money Market Total | 1.13% |
| Current Assets | -0.19% |
| 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 28th February 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 28 February, 22: ₹34.1101

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 28 February, 22: ₹ 2.04 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 | -3.23% | -3.15% |
| Last 6 Months | -1.87% | -1.97% |
| Last 1 Year | 16.13% | 15.59% |
| Last 2 Years | 23.12% | 22.44% |
| Last 3 Years | 14.77% | 15.88% |
| Since Inception | 10.64% | 10.05% |

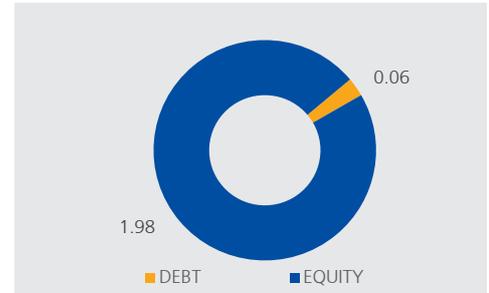
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

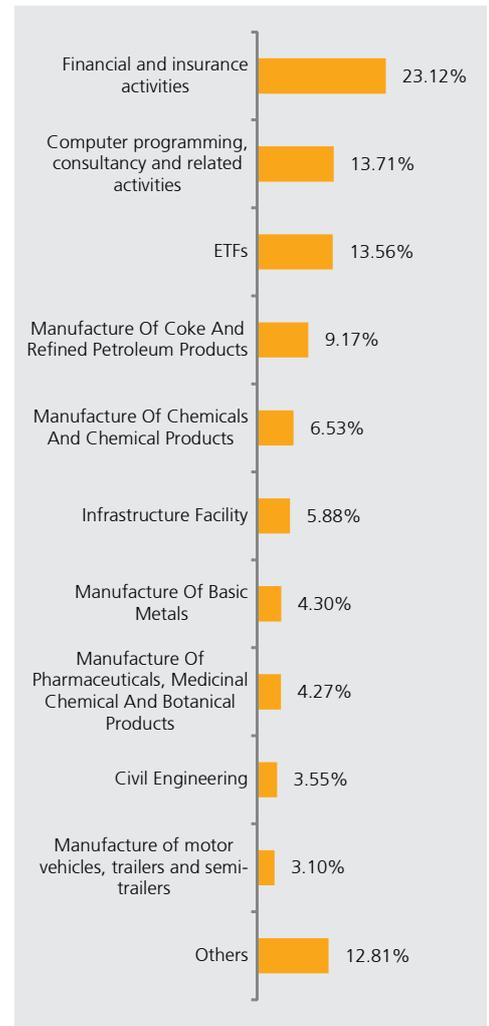
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.92% |
| INFOSYS LIMITED | 6.55% |
| HDFC BANK LTD.FV-2 | 5.28% |
| ICICI BANK LTD.FV-2 | 5.00% |
| TATA CONSULTANCY SERVICES LTD. | 4.15% |
| LARSEN&TUBRO | 3.55% |
| BHARTI AIRTEL LIMITED | 3.41% |
| BAJAJ FINANCE LIMITED | 2.68% |
| HINDUSTAN LEVER LTD. | 2.68% |
| HDFC LTD FV 2 | 2.15% |
| ASIAN PAINTS LIMITEDFV-1 | 1.95% |
| BAJAJ FINSERV LIMITED | 1.81% |
| AXIS BANK LIMITEDFV-2 | 1.70% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.68% |
| HCL TECHNOLOGIES LIMITED | 1.66% |
| ITC - FV 1 | 1.58% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.55% |
| ULTRATECH CEMCO LTD | 1.52% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.47% |
| TATA MOTORS LTD.FV-2 | 1.44% |
| TATA IRON & STEEL COMPANY LTD | 1.32% |
| STATE BANK OF INDIAFV-1 | 1.25% |
| MARUTI UDYOG LTD. | 1.10% |
| BAJAJ AUTO LTD | 1.02% |
| DR. REDDY LABORATORIES | 1.02% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.94% |
| CIPLA LTD. | 0.93% |
| JSW STEEL LIMITED | 0.86% |
| UNITED SPIRITS LIMITED | 0.77% |
| TECH MAHINDRA LIMITEDFV-5 | 0.71% |
| DABUR INDIA LTD. | 0.70% |
| SRF LIMITED | 0.70% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.69% |
| HAVELLS INDIA LIMITED | 0.67% |
| JUBILANT FOODWORKS LIMITED | 0.61% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 0.58% |
| JINDAL STEEL & POWER LTD. | 0.57% |
| VOLTAS LTD | 0.56% |
| BRITANNIA INDUSTRIES LTD | 0.56% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.56% |
| POWER GRID CORP OF INDIA LTD | 0.51% |
| UPL LIMITED | 0.51% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.50% |
| AUROBINDO PHARMA LIMITED | 0.50% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.49% |
| BHARAT FORGE | 0.48% |
| NTPC LIMITED | 0.46% |
| NESTLE INDIA LIMITED | 0.43% |
| INDRAPRASTHA GAS LIMITED | 0.42% |
| INDUSIND BANK LIMITED | 0.41% |
| WIPRO | 0.40% |
| AMBUJA CEMENTS LIMITED | 0.39% |
| DIVIS LABORATORIES LIMITED | 0.36% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| NAZARA TECHNOLOGIES LIMITED | 0.24% |
| ZOMATO LIMITED | 0.21% |
| HERO MOTOCORP LIMITED | 0.16% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.14% |
| Equity Total | 83.68% |
| KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION | 5.26% |
| SBI-ETF Nifty Bank | 5.08% |
| ICICI PRUDENTIAL IT ETF | 1.91% |
| Nippon India ETF Bank Bees | 1.30% |
| ETFs | 13.56% |
| Money Market Total | 1.95% |
| Current Assets | 0.82% |
| 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 28th February 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 28 February, 22: ₹42.4697

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 28 February, 22: ₹ 59.61 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.50% | -2.68% |
| Last 6 Months | 2.64% | 3.61% |
| Last 1 Year | 20.91% | 21.94% |
| Last 2 Years | 26.86% | 27.47% |
| Last 3 Years | 16.70% | 16.51% |
| Since Inception | 11.11% | 9.02% |

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

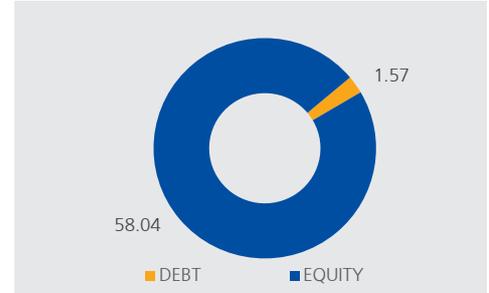
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

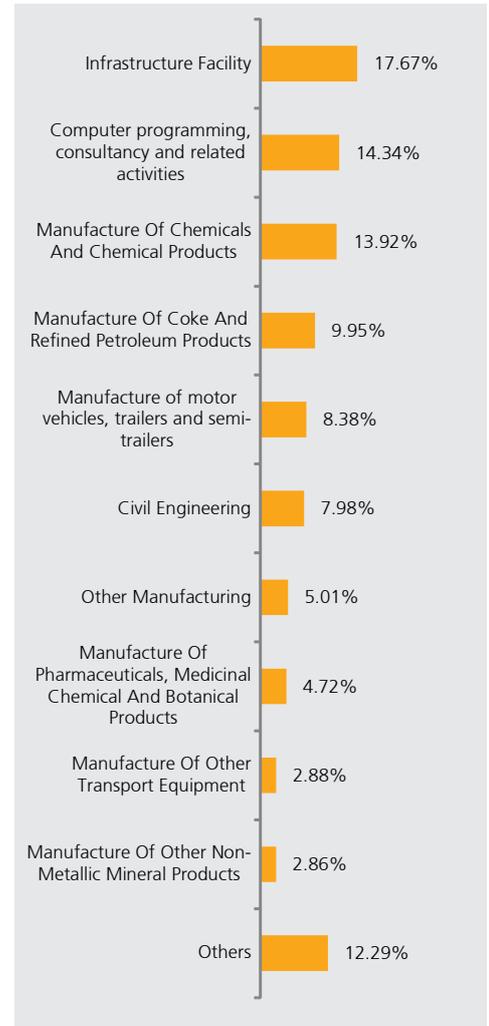
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.03% |
| LARSEN&TUBRO | 7.98% |
| BHARTI AIRTEL LIMITED | 7.52% |
| INFOSYS LIMITED | 7.37% |
| HINDUSTAN LEVER LTD. | 6.18% |
| MARUTI UDYOG LTD. | 5.56% |
| ASIAN PAINTS LIMITEDFV-1 | 5.02% |
| TITAN COMPANY LIMITED | 5.01% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 4.72% |
| TATA CONSULTANCY SERVICES LTD. | 3.97% |
| NTPC LIMITED | 3.36% |
| POWER GRID CORP OF INDIA LTD | 3.28% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 3.09% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 2.82% |
| ULTRATECH CEMCO LTD | 2.69% |
| ONGCFV-5 | 2.13% |
| AVENUE SUPERMARTS LIMITED | 2.02% |
| JSW STEEL LIMITED | 2.00% |
| BAJAJ AUTO LTD | 1.69% |
| NESTLE INDIA LIMITED | 1.69% |
| COAL INDIA LIMITED | 1.60% |
| WIPRO | 1.56% |
| HCL TECHNOLOGIES LIMITED | 1.44% |
| GRASIM INDUSTRIES LTD. | 1.41% |
| INDIAN OIL CORPORATION LIMITED | 1.17% |
| DABUR INDIA LTD. | 0.78% |
| BHARAT PETROLEUM CORP. LTD. | 0.74% |
| EICHER MOTORS LIMITED | 0.71% |
| SRF LIMITED | 0.54% |
| HERO MOTOCORP LIMITED | 0.47% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.29% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.23% |
| AMBUJA CEMENTS LIMITED | 0.18% |
| INDRAPRASTHA GAS LIMITED | 0.14% |
| Equity Total | 97.37% |
| Money Market Total | 2.62% |
| Current Assets | 0.01% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Pure Equity Fund 2 (ULIF05301/01/10PPUEQTY02121)

Fund Report as on 28th February 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 28 February, 22: ₹32.6696

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 28 February, 22: ₹ 6.88 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.48% | -2.68% |
| Last 6 Months | 2.56% | 3.61% |
| Last 1 Year | 21.02% | 21.94% |
| Last 2 Years | 26.95% | 27.47% |
| Last 3 Years | 16.74% | 16.51% |
| Since Inception | 10.24% | 9.65% |

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

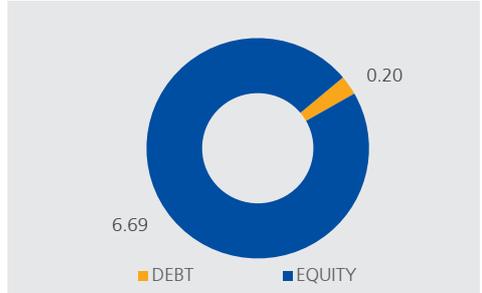
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

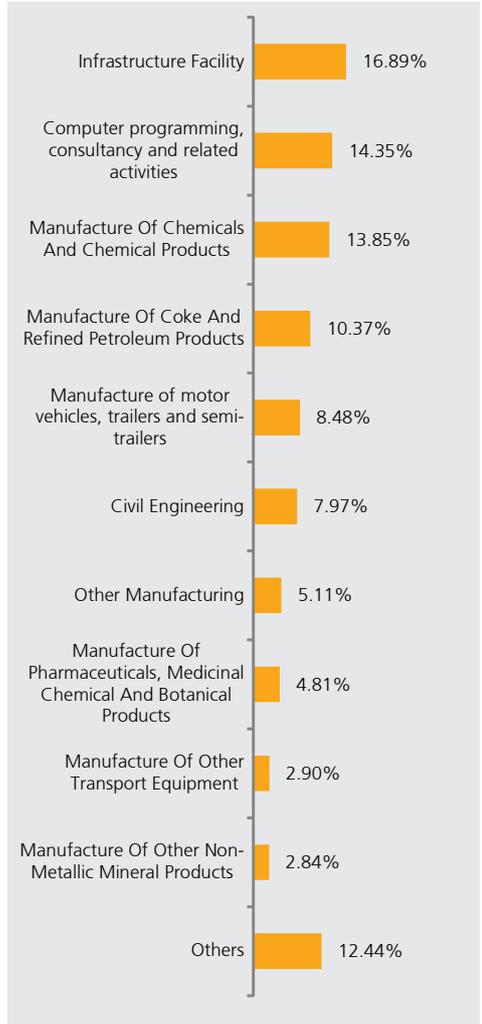
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.44% |
| LARSEN&TUBRO | 7.97% |
| BHARTI AIRTEL LIMITED | 7.51% |
| INFOSYS LIMITED | 7.31% |
| HINDUSTAN LEVER LTD. | 6.14% |
| MARUTI UDYOG LTD. | 5.66% |
| TITAN COMPANY LIMITED | 5.11% |
| ASIAN PAINTS LIMITEDFV-1 | 5.01% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 4.81% |
| TATA CONSULTANCY SERVICES LTD. | 4.05% |
| NTPC LIMITED | 3.40% |
| POWER GRID CORP OF INDIA LTD | 3.31% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 2.81% |
| ULTRATECH CEMCO LTD | 2.67% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 2.25% |
| ONGCFV-5 | 2.09% |
| AVENUE SUPERMARTS LIMITED | 2.01% |
| JSW STEEL LIMITED | 1.98% |
| BAJAJ AUTO LTD | 1.69% |
| NESTLE INDIA LIMITED | 1.67% |
| COAL INDIA LIMITED | 1.62% |
| WIPRO | 1.56% |
| HCL TECHNOLOGIES LIMITED | 1.43% |
| GRASIM INDUSTRIES LTD. | 1.40% |
| INDIAN OIL CORPORATION LIMITED | 1.17% |
| DABUR INDIA LTD. | 0.78% |
| BHARAT PETROLEUM CORP. LTD. | 0.77% |
| EICHER MOTORS LIMITED | 0.73% |
| SRF LIMITED | 0.53% |
| HERO MOTOCORP LIMITED | 0.48% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.28% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.23% |
| AMBUJA CEMENTS LIMITED | 0.17% |
| INDRAPRASTHA GAS LIMITED | 0.14% |
| Equity Total | 97.15% |
| Money Market Total | 2.66% |
| Current Assets | 0.19% |
| 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 28th February 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 28 February, 22: ₹37.6599

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 28 February, 22: ₹ 0.26 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.54% | -2.68% |
| Last 6 Months | 2.54% | 3.61% |
| Last 1 Year | 20.20% | 21.94% |
| Last 2 Years | 25.55% | 27.47% |
| Last 3 Years | 16.19% | 16.51% |
| Since Inception | 10.26% | 9.39% |

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

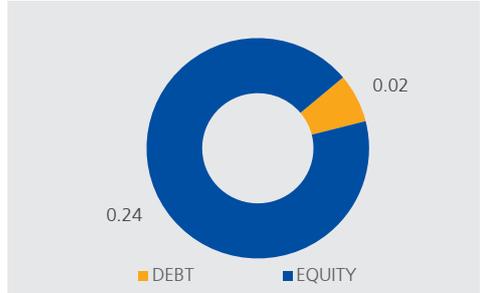
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

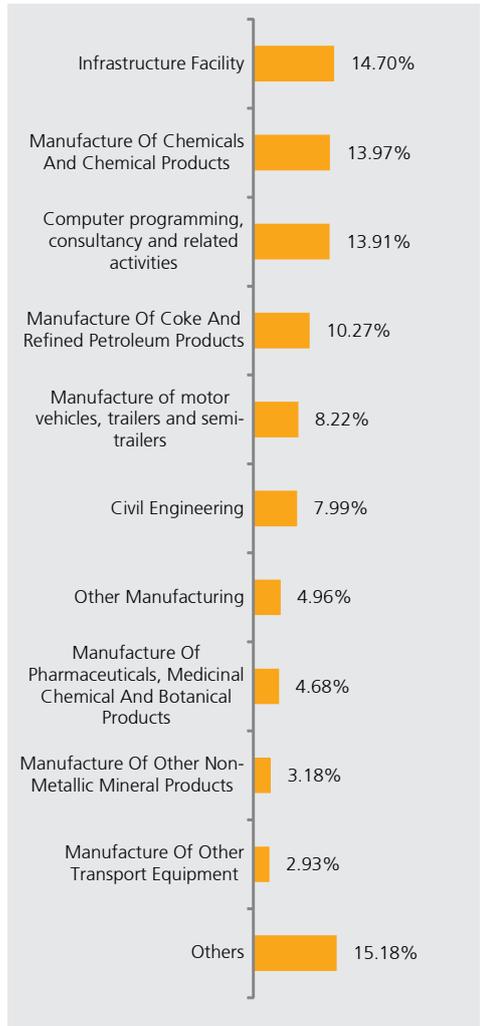
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| RELIANCE INDUSTRIES LTD. | 8.21% |
| LARSEN&TUBRO | 7.99% |
| BHARTI AIRTEL LIMITED | 7.45% |
| INFOSYS LIMITED | 7.08% |
| HINDUSTAN LEVER LTD. | 6.14% |
| MARUTI UDYOG LTD. | 5.40% |
| ASIAN PAINTS LIMITEDFV-1 | 4.98% |
| TITAN COMPANY LIMITED | 4.96% |
| SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1 | 4.68% |
| TATA CONSULTANCY SERVICES LTD. | 3.94% |
| NTPC LIMITED | 3.67% |
| POWER GRID CORP OF INDIA LTD | 3.13% |
| ULTRATECH CEMCO LTD | 3.01% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 2.81% |
| JSW STEEL LIMITED | 2.13% |
| NESTLE INDIA LIMITED | 2.02% |
| ONGCFV-5 | 2.01% |
| BAJAJ AUTO LTD | 1.75% |
| COAL INDIA LIMITED | 1.63% |
| GRASIM INDUSTRIES LTD. | 1.53% |
| WIPRO | 1.51% |
| HCL TECHNOLOGIES LIMITED | 1.38% |
| INDIAN OIL CORPORATION LIMITED | 1.26% |
| BHARAT PETROLEUM CORP. LTD. | 0.80% |
| DABUR INDIA LTD. | 0.78% |
| EICHER MOTORS LIMITED | 0.69% |
| SRF LIMITED | 0.55% |
| HERO MOTOCORP LIMITED | 0.48% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.30% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.23% |
| AMBUJA CEMENTS LIMITED | 0.17% |
| INDRAPRASTHA GAS LIMITED | 0.15% |
| Equity Total | 92.85% |
| Money Market Total | 6.89% |
| Current Assets | 0.26% |
| 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 28th February 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 28 February, 22: ₹18.1190

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 28 February, 22: ₹ 23.73 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.23% | -1.84% |
| Last 6 Months | 2.09% | 3.65% |
| Last 1 Year | 24.41% | 26.67% |
| Last 2 Years | 31.30% | 34.11% |
| Last 3 Years | 17.68% | 19.98% |
| Since Inception | 4.43% | 5.94% |

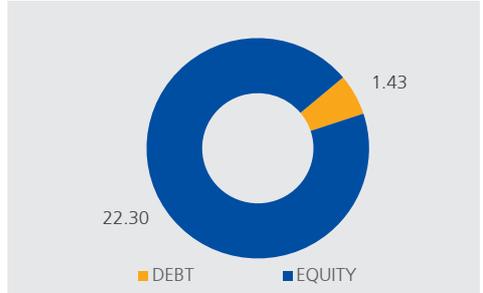
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

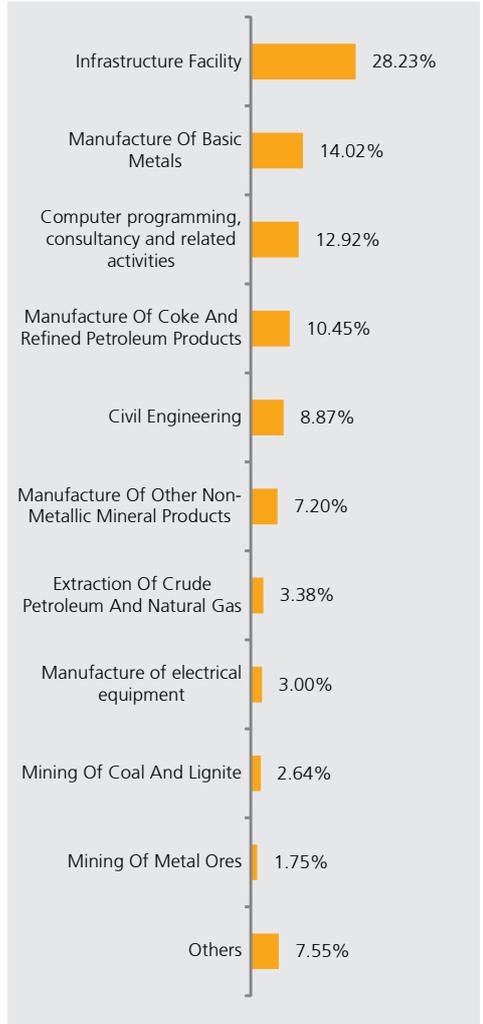
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| LARSEN&TUBRO | 8.87% |
| RELIANCE INDUSTRIES LTD. | 8.70% |
| BHARTI AIRTEL LIMITED | 7.83% |
| INFOSYS LIMITED | 6.72% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 5.86% |
| NTPC LIMITED | 5.84% |
| TATA IRON & STEEL COMPANY LTD | 5.42% |
| POWER GRID CORP OF INDIA LTD | 5.38% |
| ULTRATECH CEMCO LTD | 4.54% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 4.39% |
| TATA CONSULTANCY SERVICES LTD. | 3.60% |
| ONGCFV-5 | 3.38% |
| SIEMENS LIMITED | 3.00% |
| COAL INDIA LIMITED | 2.64% |
| JSW STEEL LIMITED | 2.56% |
| NMDC LIMITED | 1.75% |
| SHREE CEMENTS LIMITED | 1.62% |
| INTERGLOBE AVIATION LIMITED | 1.53% |
| GAS AUTHORITY OF INDIA LTD. | 1.44% |
| PETRONET LNG LIMITED | 1.38% |
| INDUS TOWERS LIMITED | 1.10% |
| AMBUJA CEMENTS LIMITED | 1.04% |
| INDIAN OIL CORPORATION LIMITED | 1.03% |
| WIPRO | 1.00% |
| TECH MAHINDRA LIMITEDFV-5 | 0.98% |
| BHARAT PETROLEUM CORP. LTD. | 0.72% |
| HCL TECHNOLOGIES LIMITED | 0.62% |
| NHPC LIMITED | 0.55% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.31% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.19% |
| Equity Total | 93.98% |
| Money Market Total | 5.00% |
| Current Assets | 1.02% |
| 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 28th February 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 28 February, 22: ₹18.7139

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 28 February, 22: ₹ 8.78 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 | -1.22% | -1.84% |
| Last 6 Months | 2.14% | 3.65% |
| Last 1 Year | 24.60% | 26.67% |
| Last 2 Years | 31.83% | 34.11% |
| Last 3 Years | 17.88% | 19.98% |
| Since Inception | 5.30% | 4.57% |

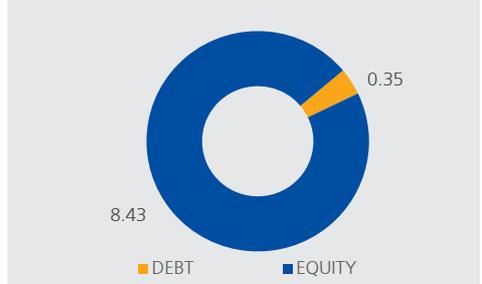
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

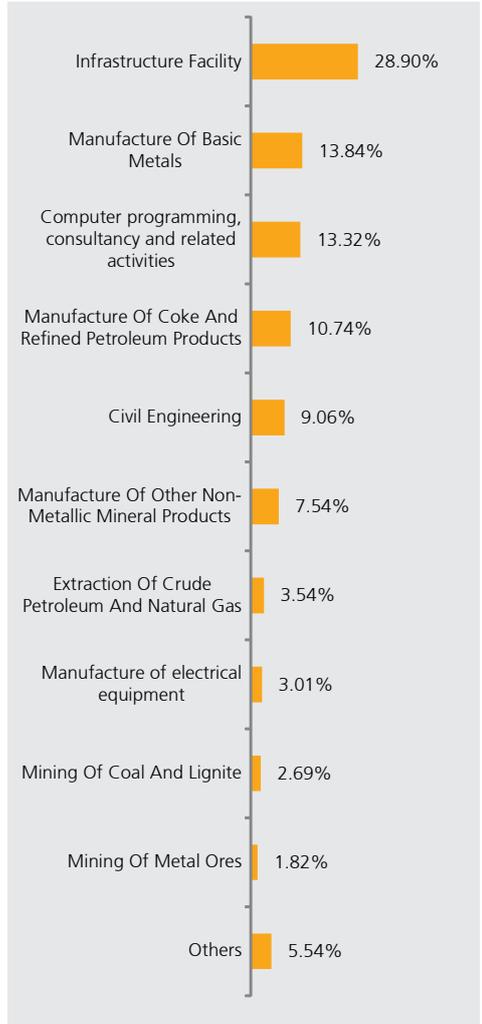
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| LARSEN&TUBRO | 9.06% |
| RELIANCE INDUSTRIES LTD. | 8.90% |
| BHARTI AIRTEL LIMITED | 8.12% |
| INFOSYS LIMITED | 6.87% |
| NTPC LIMITED | 5.88% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 5.83% |
| POWER GRID CORP OF INDIA LTD | 5.49% |
| TATA IRON & STEEL COMPANY LTD | 5.39% |
| ULTRATECH CEMCO LTD | 4.79% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 4.42% |
| TATA CONSULTANCY SERVICES LTD. | 3.74% |
| ONGCFV-5 | 3.54% |
| SIEMENS LIMITED | 3.01% |
| COAL INDIA LIMITED | 2.69% |
| JSW STEEL LIMITED | 2.42% |
| NMDC LIMITED | 1.82% |
| SHREE CEMENTS LIMITED | 1.67% |
| INTERGLOBE AVIATION LIMITED | 1.57% |
| GAS AUTHORITY OF INDIA LTD. | 1.52% |
| PETRONET LNG LIMITED | 1.44% |
| INDUS TOWERS LIMITED | 1.15% |
| AMBUJA CEMENTS LIMITED | 1.08% |
| INDIAN OIL CORPORATION LIMITED | 1.08% |
| WIPRO | 1.05% |
| TECH MAHINDRA LIMITEDFV-5 | 1.02% |
| BHARAT PETROLEUM CORP. LTD. | 0.76% |
| HCL TECHNOLOGIES LIMITED | 0.65% |
| NHPC LIMITED | 0.56% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.32% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.19% |
| Equity Total | 96.03% |
| Money Market Total | 1.99% |
| Current Assets | 1.97% |
| 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 28th February 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 28 February, 22: ₹18.6158

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 28 February, 22: ₹ 1.60 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.13% | -1.84% |
| Last 6 Months | 1.88% | 3.65% |
| Last 1 Year | 22.78% | 26.67% |
| Last 2 Years | 29.57% | 34.11% |
| Last 3 Years | 16.61% | 19.98% |
| Since Inception | 5.25% | 4.57% |

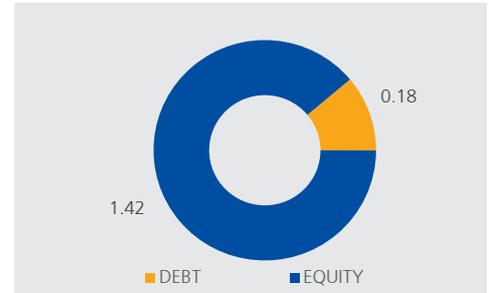
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

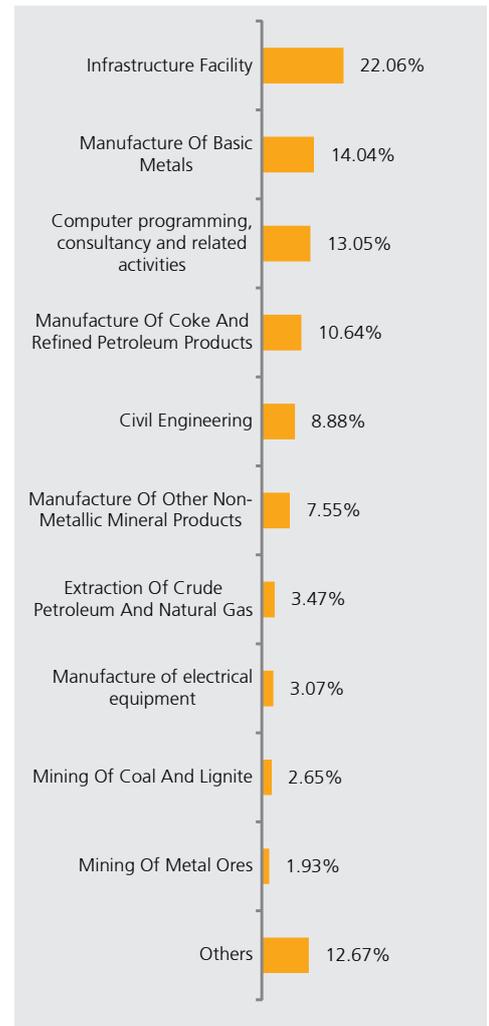
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| LARSEN&TUBRO | 8.88% |
| RELIANCE INDUSTRIES LTD. | 8.73% |
| BHARTI AIRTEL LIMITED | 7.78% |
| INFOSYS LIMITED | 6.77% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 5.86% |
| TATA IRON & STEEL COMPANY LTD | 5.43% |
| POWER GRID CORP OF INDIA LTD | 5.35% |
| ULTRATECH CEMCO LTD | 4.81% |
| NTPC LIMITED | 4.12% |
| TATA CONSULTANCY SERVICES LTD. | 3.63% |
| ONGCFV-5 | 3.47% |
| SIEMENS LIMITED | 3.07% |
| COAL INDIA LIMITED | 2.65% |
| JSW STEEL LIMITED | 2.54% |
| NMDC LIMITED | 1.93% |
| SHREE CEMENTS LIMITED | 1.68% |
| INTERGLOBE AVIATION LIMITED | 1.53% |
| GAS AUTHORITY OF INDIA LTD. | 1.48% |
| INDUS TOWERS LIMITED | 1.12% |
| INDIAN OIL CORPORATION LIMITED | 1.12% |
| AMBUJA CEMENTS LIMITED | 1.05% |
| WIPRO | 1.02% |
| TECH MAHINDRA LIMITEDFV-5 | 1.00% |
| BHARAT PETROLEUM CORP. LTD. | 0.78% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.73% |
| PETRONET LNG LIMITED | 0.65% |
| HCL TECHNOLOGIES LIMITED | 0.63% |
| NHPC LIMITED | 0.54% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.27% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.21% |
| Equity Total | 88.86% |
| Money Market Total | 9.97% |
| Current Assets | 1.17% |
| Total | 100.00% |

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹17.4326

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 28 February, 22: ₹ 0.17 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.19% | -1.84% |
| Last 6 Months | 2.04% | 3.65% |
| Last 1 Year | 24.21% | 26.67% |
| Last 2 Years | 30.22% | 34.11% |
| Last 3 Years | 17.00% | 19.98% |
| Since Inception | 4.18% | 5.98% |

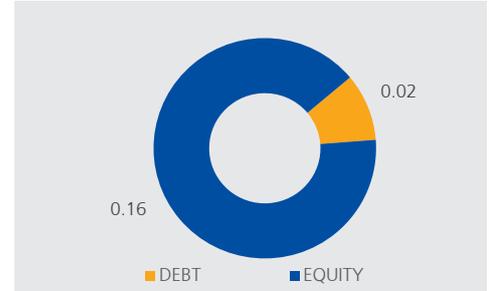
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

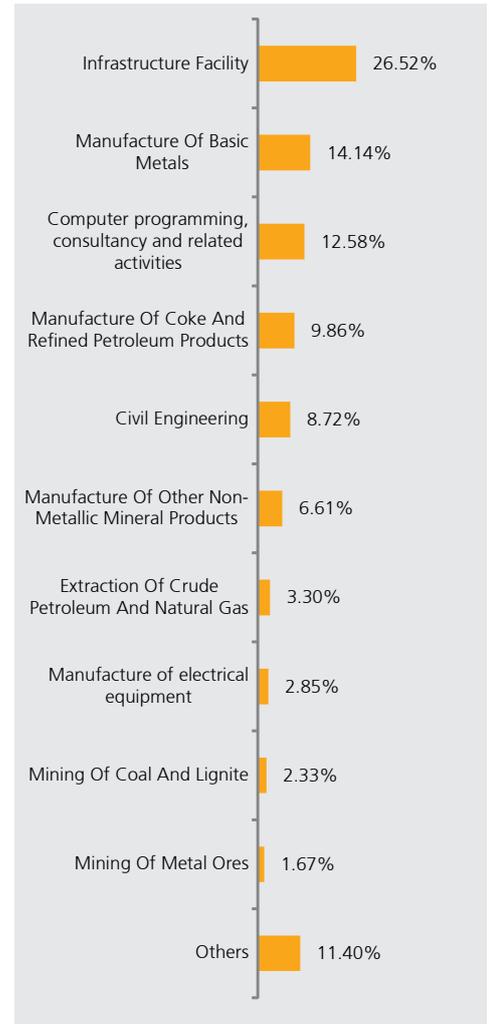
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| LARSEN&TUBRO | 8.72% |
| RELIANCE INDUSTRIES LTD. | 8.19% |
| BHARTI AIRTEL LIMITED | 7.71% |
| INFOSYS LIMITED | 6.55% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 5.88% |
| NTPC LIMITED | 5.45% |
| TATA IRON & STEEL COMPANY LTD | 5.44% |
| POWER GRID CORP OF INDIA LTD | 4.76% |
| ULTRATECH CEMCO LTD | 4.18% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 4.09% |
| TATA CONSULTANCY SERVICES LTD. | 3.50% |
| ONGCFV-5 | 3.30% |
| SIEMENS LIMITED | 2.85% |
| JSW STEEL LIMITED | 2.65% |
| COAL INDIA LIMITED | 2.33% |
| NMDC LIMITED | 1.67% |
| INTERGLOBE AVIATION LIMITED | 1.52% |
| GAS AUTHORITY OF INDIA LTD. | 1.42% |
| SHREE CEMENTS LIMITED | 1.41% |
| PETRONET LNG LIMITED | 1.26% |
| INDUS TOWERS LIMITED | 1.06% |
| AMBUJA CEMENTS LIMITED | 1.02% |
| INDIAN OIL CORPORATION LIMITED | 0.98% |
| TECH MAHINDRA LIMITEDFV-5 | 0.98% |
| WIPRO | 0.96% |
| BHARAT PETROLEUM CORP. LTD. | 0.69% |
| HCL TECHNOLOGIES LIMITED | 0.59% |
| NHPC LIMITED | 0.48% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.30% |
| HINDUSTAN ZINC LIMITEDFV-2 | 0.18% |
| Equity Total | 90.11% |
| Money Market Total | 9.30% |
| Current Assets | 0.58% |
| 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 28th February 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 28 February, 22: ₹30.1394

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 28 February, 22: ₹ 23.22 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 | -1.82% | -2.63% |
| Last 6 Months | 11.95% | 16.09% |
| Last 1 Year | 30.16% | 36.57% |
| Last 2 Years | 33.73% | 38.35% |
| Last 3 Years | 18.54% | 20.57% |
| Since Inception | 8.37% | 9.77% |

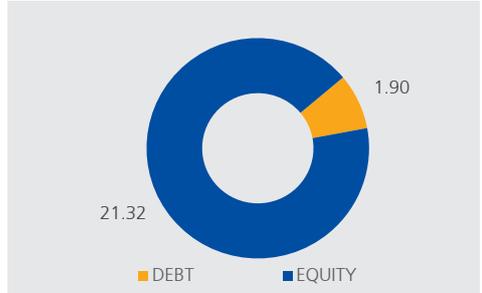
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

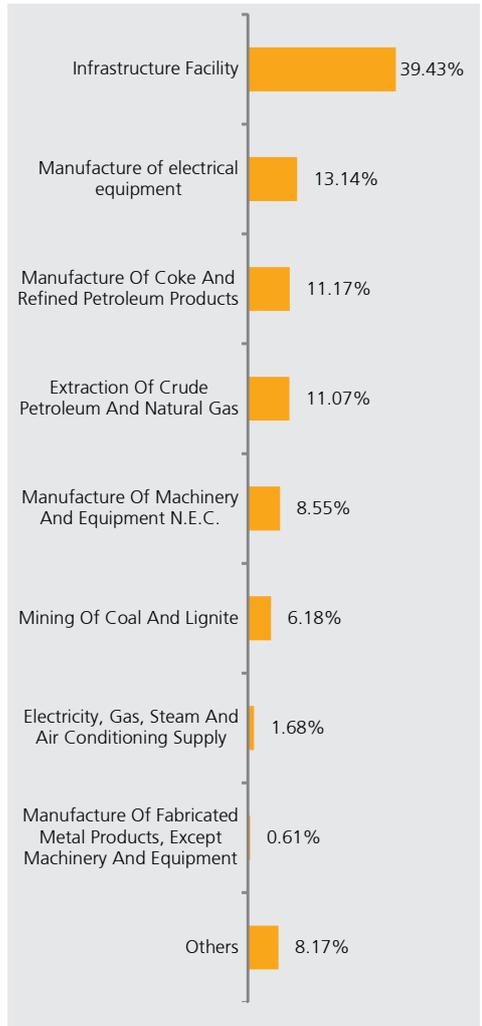
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| POWER GRID CORP OF INDIA LTD | 8.90% |
| ONGCFV-5 | 8.86% |
| NTPC LIMITED | 8.81% |
| RELIANCE INDUSTRIES LTD. | 8.49% |
| TATA POWER CO. LTD.FV-1 | 6.50% |
| COAL INDIA LIMITED | 6.18% |
| VOLTAS LTD | 5.51% |
| HAVELLS INDIA LIMITED | 4.66% |
| GAS AUTHORITY OF INDIA LTD. | 4.25% |
| INDRAPRASTHA GAS LIMITED | 3.80% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.79% |
| PETRONET LNG LIMITED | 3.11% |
| KIRLOSKAR CUMMINS | 3.04% |
| JSW ENERGY LIMITED | 2.40% |
| SIEMENS LIMITED | 2.37% |
| ABB INDIA LIMITED | 2.33% |
| OIL INDIA LIMITED | 2.21% |
| TORRENT POWER LIMITED | 1.68% |
| NHPC LIMITED | 1.65% |
| INDIAN OIL CORPORATION LIMITED | 1.00% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.98% |
| BHARAT PETROLEUM CORP. LTD. | 0.70% |
| BHARAT HEAVY ELECTRICALS LTD.FV-2 | 0.61% |
| Equity Total | 91.83% |
| Money Market Total | 7.47% |
| Current Assets | 0.70% |
| 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 28th February 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 28 February, 22: ₹26.2382

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 February, 22: ₹ 5.11 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.78% | -2.63% |
| Last 6 Months | 12.50% | 16.09% |
| Last 1 Year | 31.04% | 36.57% |
| Last 2 Years | 34.23% | 38.35% |
| Last 3 Years | 18.80% | 20.57% |
| Since Inception | 8.27% | 8.11% |

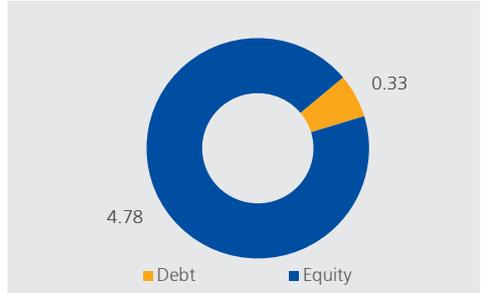
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

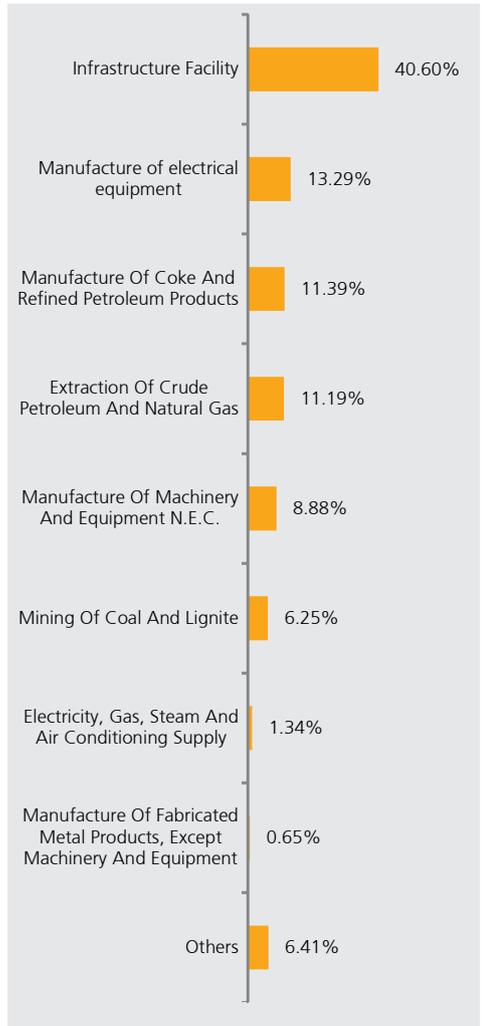
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| POWER GRID CORP OF INDIA LTD | 9.05% |
| ONGCFV-5 | 8.90% |
| NTPC LIMITED | 8.87% |
| RELIANCE INDUSTRIES LTD. | 8.60% |
| TATA POWER CO. LTD.FV-1 | 6.76% |
| COAL INDIA LIMITED | 6.25% |
| VOLTAS LTD | 5.73% |
| HAVELLS INDIA LIMITED | 4.70% |
| GAS AUTHORITY OF INDIA LTD. | 4.50% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.83% |
| INDRAPRASTHA GAS LIMITED | 3.82% |
| PETRONET LNG LIMITED | 3.30% |
| KIRLOSKAR CUMMINS | 3.15% |
| JSW ENERGY LIMITED | 2.58% |
| SIEMENS LIMITED | 2.40% |
| ABB INDIA LIMITED | 2.37% |
| OIL INDIA LIMITED | 2.29% |
| NHPC LIMITED | 1.72% |
| TORRENT POWER LIMITED | 1.34% |
| INDIAN OIL CORPORATION LIMITED | 1.04% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 1.02% |
| BHARAT PETROLEUM CORP. LTD. | 0.73% |
| BHARAT HEAVY ELECTRICALS LTD.FV-2 | 0.65% |
| Equity Total | 93.59% |
| Money Market Total | 5.78% |
| Current Assets | 0.62% |
| 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 28th February 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 28 February, 22: ₹25.6439

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 February, 22: ₹ 2.70 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.64% | -2.63% |
| Last 6 Months | 11.99% | 16.09% |
| Last 1 Year | 30.32% | 36.57% |
| Last 2 Years | 33.96% | 38.35% |
| Last 3 Years | 18.67% | 20.57% |
| Since Inception | 8.07% | 8.11% |

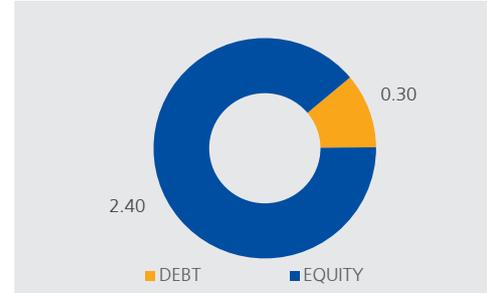
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

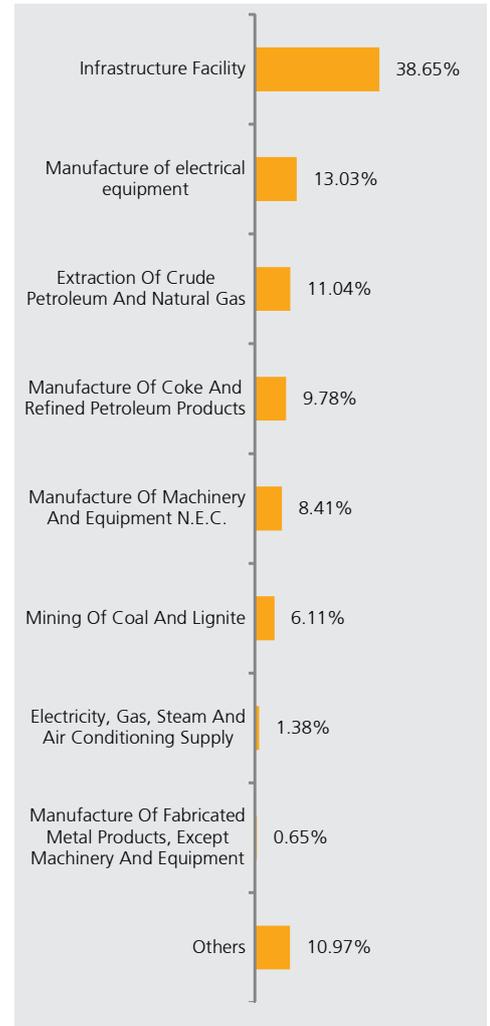
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| POWER GRID CORP OF INDIA LTD | 8.87% |
| ONGCFV-5 | 8.78% |
| NTPC LIMITED | 8.47% |
| RELIANCE INDUSTRIES LTD. | 8.38% |
| TATA POWER CO. LTD.FV-1 | 6.42% |
| COAL INDIA LIMITED | 6.11% |
| VOLTAS LTD | 5.44% |
| HAVELLS INDIA LIMITED | 4.60% |
| GAS AUTHORITY OF INDIA LTD. | 3.95% |
| INDRAPRASTHA GAS LIMITED | 3.80% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.78% |
| PETRONET LNG LIMITED | 3.07% |
| KIRLOSKAR CUMMINS | 2.97% |
| JSW ENERGY LIMITED | 2.36% |
| SIEMENS LIMITED | 2.34% |
| ABB INDIA LIMITED | 2.30% |
| OIL INDIA LIMITED | 2.26% |
| NHPC LIMITED | 1.72% |
| TORRENT POWER LIMITED | 1.38% |
| BHARAT HEAVY ELECTRICALS LTD.FV-2 | 0.65% |
| INDIAN OIL CORPORATION LIMITED | 0.49% |
| BHARAT PETROLEUM CORP. LTD. | 0.47% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.44% |
| Equity Total | 89.03% |
| Money Market Total | 10.20% |
| Current Assets | 0.76% |
| 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 28th February 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 28 February, 22: ₹28.3600

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 28 February, 22: ₹ 0.11 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 | -1.63% | -2.63% |
| Last 6 Months | 11.96% | 16.09% |
| Last 1 Year | 30.41% | 36.57% |
| Last 2 Years | 33.44% | 38.35% |
| Last 3 Years | 18.36% | 20.57% |
| Since Inception | 7.98% | 9.26% |

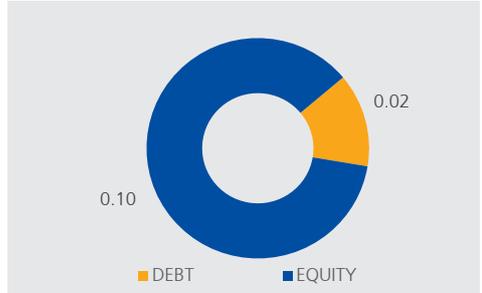
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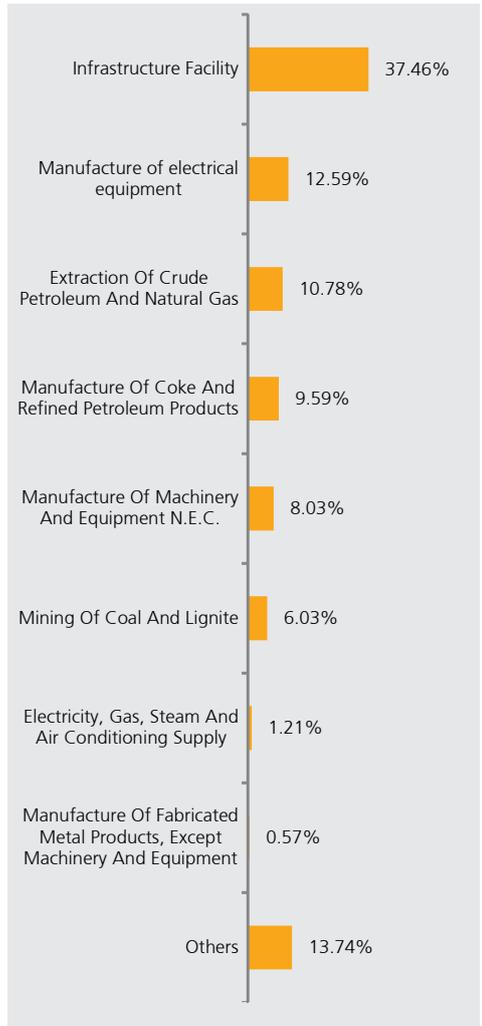
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| ONGCFV-5 | 8.69% |
| POWER GRID CORP OF INDIA LTD | 8.68% |
| NTPC LIMITED | 8.39% |
| RELIANCE INDUSTRIES LTD. | 7.93% |
| COAL INDIA LIMITED | 6.03% |
| TATA POWER CO. LTD.FV-1 | 5.99% |
| VOLTAS LTD | 5.16% |
| HAVELLS INDIA LIMITED | 4.41% |
| GAS AUTHORITY OF INDIA LTD. | 3.91% |
| INDRAPRASTHA GAS LIMITED | 3.75% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 3.70% |
| PETRONET LNG LIMITED | 2.99% |
| KIRLOSKAR CUMMINS | 2.87% |
| ABB INDIA LIMITED | 2.35% |
| JSW ENERGY LIMITED | 2.22% |
| SIEMENS LIMITED | 2.13% |
| OIL INDIA LIMITED | 2.08% |
| NHPC LIMITED | 1.54% |
| TORRENT POWER LIMITED | 1.21% |
| HINDUSTAN PETROLEUM CORPORATION LIMITED | 0.84% |
| BHARAT HEAVY ELECTRICALS LTD.FV-2 | 0.57% |
| BHARAT PETROLEUM CORP. LTD. | 0.41% |
| INDIAN OIL CORPORATION LIMITED | 0.41% |
| Equity Total | 86.26% |
| Money Market Total | 12.64% |
| Current Assets | 1.09% |
| 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 28th February 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 28 February, 22: ₹43.2294

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 February, 22: ₹ 28.74 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -5.94% | -6.97% |
| Last 6 Months | 3.52% | 4.10% |
| Last 1 Year | 18.95% | 14.92% |
| Last 2 Years | 27.61% | 31.48% |
| Last 3 Years | 17.88% | 19.22% |
| Since Inception | 11.25% | 9.25% |

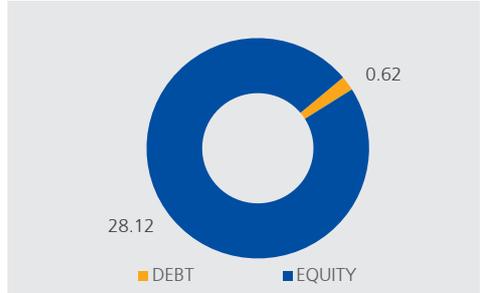
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

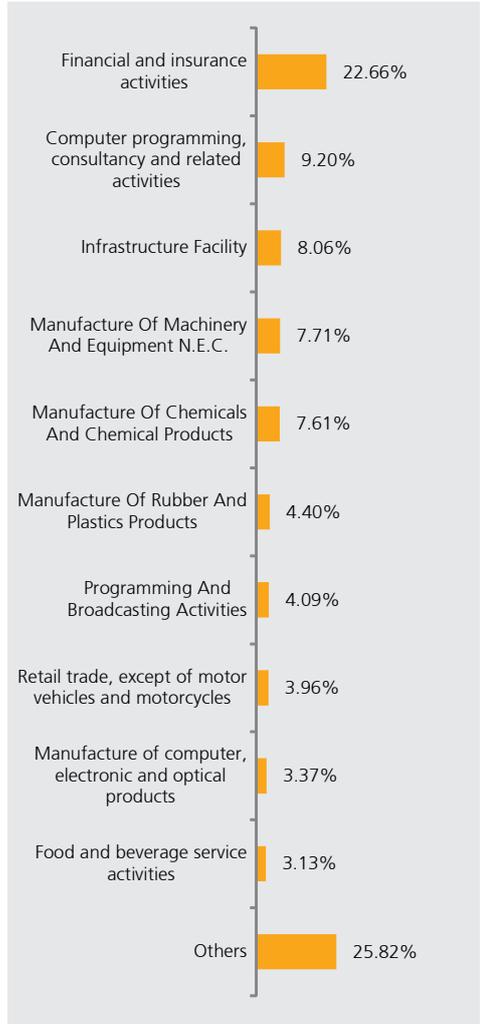
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| TATA POWER CO. LTD.FV-1 | 5.31% |
| SRF LIMITED | 4.82% |
| MPHASIS LIMITED | 3.77% |
| VOLTAS LTD | 3.71% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 3.53% |
| MINDTREE LTD | 3.40% |
| BHARAT ELECTRONICS LIMITED | 3.37% |
| INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED | 3.13% |
| SHRIRAM TRANSPORT FINANCE CO. LTD | 3.07% |
| BHARAT FORGE | 3.07% |
| PAGE INDUSTRIES LIMITED | 3.03% |
| AARTI INDUSTRIES LIMITED | 2.78% |
| TRENT LTD | 2.63% |
| THE FEDERAL BANK LIMITED | 2.55% |
| MAX FINANCIAL SERVICES LIMITED | 2.35% |
| KIRLOSKAR CUMMINS | 2.24% |
| ASHOK LEYLAND LIMITED | 2.17% |
| GODREJ PROPERTIES LIMITED | 2.10% |
| CANARA BANK | 2.06% |
| LIC HOUSING FINANCE LIMITED | 1.97% |
| BALKRISHNA INDUSTRIES LIMITED | 1.93% |
| TVS MOTOR COMPANY LIMITED | 1.87% |
| IDFC BANK LIMITED | 1.86% |
| ESCORTS LIMITED | 1.75% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.65% |
| COFORGE LIMITED | 1.58% |
| THE RAMCO CEMENTS LIMITED | 1.52% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | 1.51% |
| RURAL ELECTRIFICATION CORPORATION LTD | 1.49% |
| JINDAL STEEL & POWER LTD. | 1.43% |
| ASTRAL POLY TECHNIK LIMITED | 1.39% |
| ALKEM LABORATORIES LIMITED | 1.34% |
| BATA INDIA LIMITED | 1.34% |
| POWER FINANCE CORPORATION LTD | 1.25% |
| EXIDE INDUSTRIES LIMITED | 1.20% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 1.16% |
| MUTHOOT FINANCE LIMITED | 1.14% |
| NATIONAL ALUMINIUM COMPANY LIMITED | 1.11% |
| TORRENT POWER LIMITED | 1.10% |
| INDUSIND BANK LIMITED | 1.09% |
| APOLLO TYRES LIMITED | 1.08% |
| GLENMARK PHARMACEUTICALS LIMITED | 0.97% |
| BAJAJ FINSERV LIMITED | 0.95% |
| MANAPPURAM FINANCE LIMITED | 0.82% |
| JUBILANT FOODWORKS LIMITED | 0.76% |
| SUN TV NETWORK LTD | 0.56% |
| HDFC BANK LTD.FV-2 | 0.52% |
| STATE BANK OF INDIAFV-1 | 0.50% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.50% |
| UNITED BREWERIES LIMITED | 0.49% |
| L&T FINANCE HOLDINGS LIMITED | 0.46% |
| L&T TECHNOLOGY SERVICES LIMITED | 0.44% |
| Equity Total | 97.84% |
| Money Market Total | 1.73% |
| Current Assets | 0.42% |
| 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 28th February 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 28 February, 22: ₹40.1730

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 February, 22: ₹ 43.45 Crs.

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -6.18% | -6.97% |
| Last 6 Months | 4.70% | 4.10% |
| Last 1 Year | 20.95% | 14.92% |
| Last 2 Years | 28.77% | 31.48% |
| Last 3 Years | 18.74% | 19.22% |
| Since Inception | 12.14% | 8.95% |

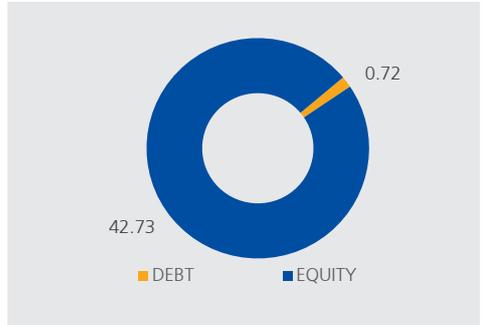
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

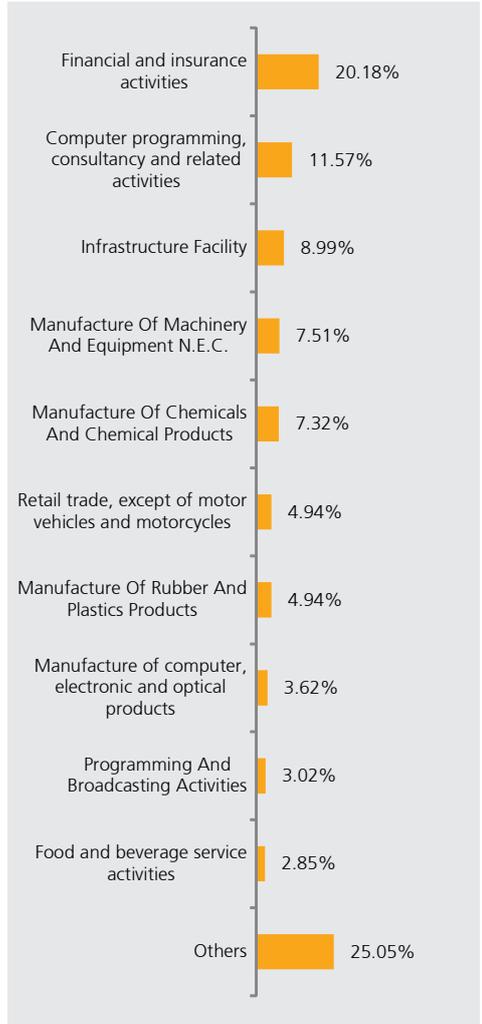
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| TATA POWER CO. LTD.FV-1 | 5.04% |
| SRF LIMITED | 4.55% |
| MPHASIS LIMITED | 4.37% |
| MINDTREE LTD | 4.01% |
| BHARAT ELECTRONICS LIMITED | 3.62% |
| VOLTAS LTD | 3.53% |
| TRENT LTD | 3.28% |
| THE FEDERAL BANK LIMITED | 3.11% |
| SHRIRAM TRANSPORT FINANCE CO. LTD | 3.10% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 3.02% |
| MAX FINANCIAL SERVICES LIMITED | 2.92% |
| INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED | 2.85% |
| BHARAT FORGE | 2.82% |
| AARTI INDUSTRIES LIMITED | 2.77% |
| ASHOK LEYLAND LIMITED | 2.71% |
| TVS MOTOR COMPANY LIMITED | 2.31% |
| PAGE INDUSTRIES LIMITED | 2.31% |
| KIRLOSKAR CUMMINS | 2.24% |
| ASTRAL POLY TECHNIK LIMITED | 2.01% |
| GODREJ PROPERTIES LIMITED | 1.98% |
| CANARA BANK | 1.97% |
| L&T TECHNOLOGY SERVICES LIMITED | 1.83% |
| THE RAMCO CEMENTS LIMITED | 1.79% |
| BALKRISHNA INDUSTRIES LIMITED | 1.77% |
| ESCORTS LIMITED | 1.74% |
| LIC HOUSING FINANCE LIMITED | 1.72% |
| BATA INDIA LIMITED | 1.67% |
| RURAL ELECTRIFICATION CORPORATION LTD | 1.59% |
| COFORGE LIMITED | 1.36% |
| POWER FINANCE CORPORATION LTD | 1.33% |
| IDFC BANK LIMITED | 1.18% |
| JUBILANT FOODWORKS LIMITED | 1.17% |
| APOLLO TYRES LIMITED | 1.16% |
| EXIDE INDUSTRIES LIMITED | 1.11% |
| MANAPPURAM FINANCE LIMITED | 1.09% |
| JINDAL STEEL & POWER LTD. | 1.08% |
| ALKEM LABORATORIES LIMITED | 1.08% |
| ICICI BANK LTD.FV-2 | 1.04% |
| TORRENT POWER LIMITED | 1.01% |
| MUTHOOT FINANCE LIMITED | 0.99% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | 0.89% |
| GLENMARK PHARMACEUTICALS LIMITED | 0.89% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 0.84% |
| NATIONAL ALUMINIUM COMPANY LIMITED | 0.75% |
| STEEL AUTHORITY OF INDIA LIMITED | 0.71% |
| AXIS BANK LIMITEDFV-2 | 0.60% |
| L&T FINANCE HOLDINGS LIMITED | 0.58% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 0.53% |
| BHARTI AIRTEL LIMITED | 0.51% |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 0.49% |
| STATE BANK OF INDIAFV-1 | 0.49% |
| DIVIS LABORATORIES LIMITED | 0.29% |
| GUJARAT GAS LIMITED | 0.27% |
| INDRAPRASTHA GAS LIMITED | 0.25% |
| Equity Total | 98.34% |
| Money Market Total | 0.96% |
| Current Assets | 0.70% |
| 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 28th February 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 28 February, 22: ₹39.3477

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 February, 22: ₹ 5.58 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 | -6.11% | -6.97% |
| Last 6 Months | 3.52% | 4.10% |
| Last 1 Year | 19.19% | 14.92% |
| Last 2 Years | 27.22% | 31.48% |
| Last 3 Years | 17.56% | 19.22% |
| Since Inception | 11.95% | 8.95% |

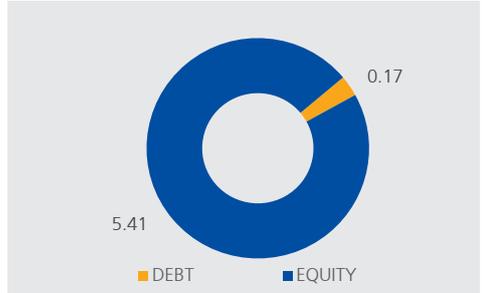
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

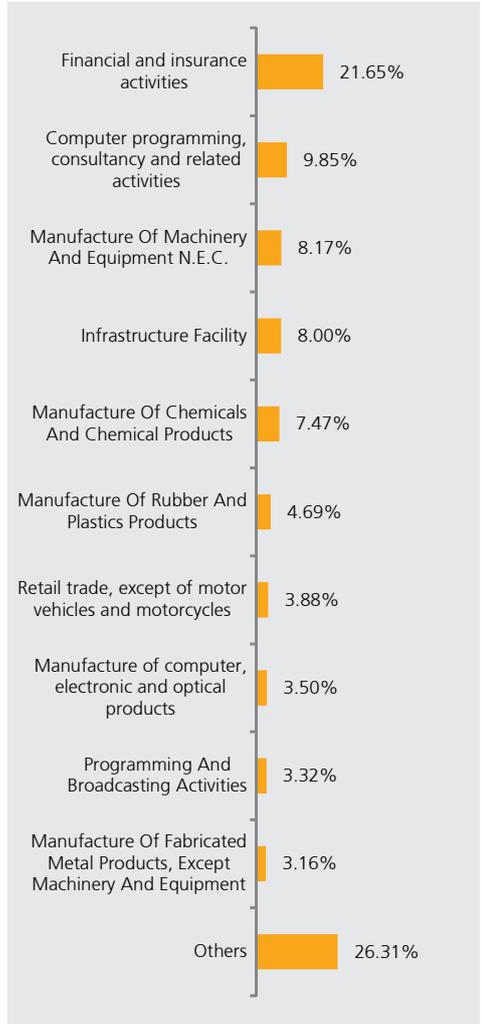
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| TATA POWER CO. LTD.FV-1 | 5.06% |
| SRF LIMITED | 4.54% |
| MPHASIS LIMITED | 4.09% |
| VOLTAS LTD | 3.89% |
| MINDTREE LTD | 3.61% |
| BHARAT ELECTRONICS LIMITED | 3.50% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 3.32% |
| SHRIRAM TRANSPORT FINANCE CO. LTD | 3.22% |
| BHARAT FORGE | 3.16% |
| INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED | 3.00% |
| AARTI INDUSTRIES LIMITED | 2.93% |
| PAGE INDUSTRIES LIMITED | 2.65% |
| THE FEDERAL BANK LIMITED | 2.62% |
| MAX FINANCIAL SERVICES LIMITED | 2.49% |
| KIRLOSKAR CUMMINS | 2.43% |
| TRENT LTD | 2.43% |
| ASHOK LEYLAND LIMITED | 2.27% |
| GODREJ PROPERTIES LIMITED | 2.22% |
| CANARA BANK | 2.19% |
| LIC HOUSING FINANCE LIMITED | 2.10% |
| BALKRISHNA INDUSTRIES LIMITED | 2.04% |
| ESCORTS LIMITED | 1.85% |
| IDFC BANK LIMITED | 1.85% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.79% |
| TVS MOTOR COMPANY LIMITED | 1.71% |
| COFORGE LIMITED | 1.67% |
| RURAL ELECTRIFICATION CORPORATION LTD | 1.61% |
| JINDAL STEEL & POWER LTD. | 1.48% |
| ASTRAL POLY TECHNIK LIMITED | 1.47% |
| BATA INDIA LIMITED | 1.45% |
| ALKEM LABORATORIES LIMITED | 1.42% |
| THE RAMCO CEMENTS LIMITED | 1.41% |
| POWER FINANCE CORPORATION LTD | 1.32% |
| EXIDE INDUSTRIES LIMITED | 1.29% |
| MUTHOOT FINANCE LIMITED | 1.19% |
| APOLLO TYRES LIMITED | 1.19% |
| TORRENT POWER LIMITED | 1.19% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | 1.17% |
| GLENMARK PHARMACEUTICALS LIMITED | 1.05% |
| NATIONAL ALUMINIUM COMPANY LIMITED | 1.05% |
| BAJAJ FINSERV LIMITED | 1.00% |
| MANAPPURAM FINANCE LIMITED | 0.89% |
| JUBILANT FOODWORKS LIMITED | 0.81% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 0.71% |
| HDFC BANK LTD.FV-2 | 0.57% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.53% |
| UNITED BREWERIES LIMITED | 0.53% |
| L&T FINANCE HOLDINGS LIMITED | 0.50% |
| L&T TECHNOLOGY SERVICES LIMITED | 0.48% |
| Equity Total | 96.92% |
| Money Market Total | 2.79% |
| Current Assets | 0.29% |
| 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 28th February 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 28 February, 22: ₹44.3431

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 28 February, 22: ₹ 0.31 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 | -5.73% | -6.97% |
| Last 6 Months | 2.80% | 4.10% |
| Last 1 Year | 18.55% | 14.92% |
| Last 2 Years | 26.56% | 31.48% |
| Last 3 Years | 17.04% | 19.22% |
| Since Inception | 11.60% | 9.73% |

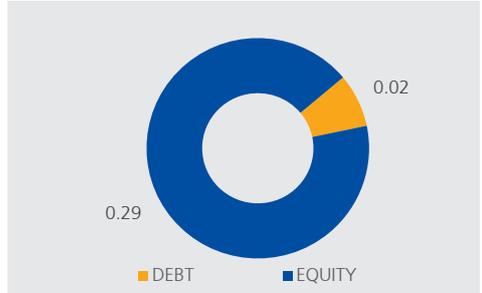
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

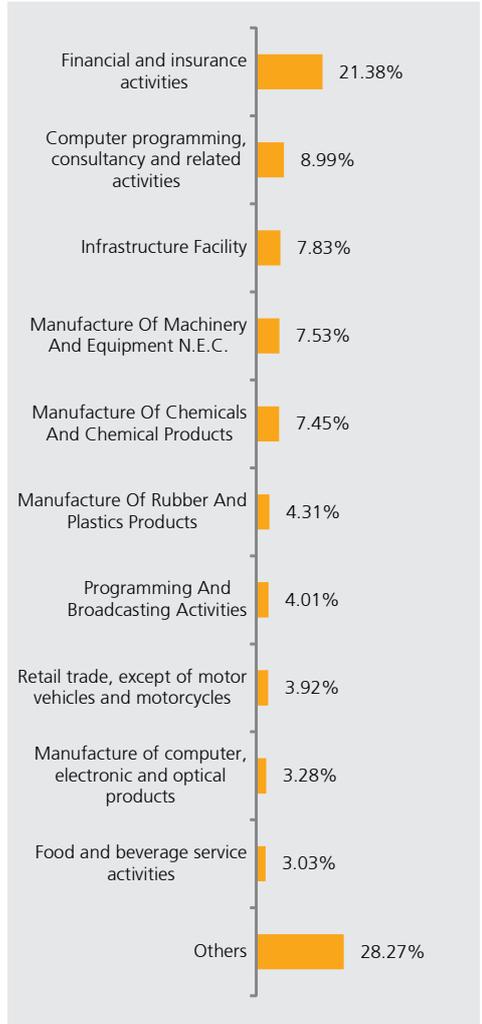
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| TATA POWER CO. LTD.FV-1 | 5.16% |
| SRF LIMITED | 4.77% |
| MPHASIS LIMITED | 3.71% |
| VOLTAS LTD | 3.67% |
| ZEE ENTERTAINMENT ENTERPRISES LIMITED | 3.46% |
| MINDTREE LTD | 3.38% |
| BHARAT ELECTRONICS LIMITED | 3.28% |
| SHRIRAM TRANSPORT FINANCE CO. LTD | 3.04% |
| INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED | 3.03% |
| BHARAT FORGE | 3.00% |
| AARTI INDUSTRIES LIMITED | 2.69% |
| TRENT LTD | 2.57% |
| THE FEDERAL BANK LIMITED | 2.48% |
| MAX FINANCIAL SERVICES LIMITED | 2.30% |
| KIRLOSKAR CUMMINS | 2.19% |
| ASHOK LEYLAND LIMITED | 2.14% |
| GODREJ PROPERTIES LIMITED | 2.03% |
| LIC HOUSING FINANCE LIMITED | 1.98% |
| BALKRISHNA INDUSTRIES LIMITED | 1.88% |
| TVS MOTOR COMPANY LIMITED | 1.83% |
| IDFC BANK LIMITED | 1.81% |
| ESCORTS LIMITED | 1.67% |
| CANARA BANK | 1.67% |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 1.66% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | 1.55% |
| THE RAMCO CEMENTS LIMITED | 1.47% |
| COFORGE LIMITED | 1.46% |
| RURAL ELECTRIFICATION CORPORATION LTD | 1.45% |
| JINDAL STEEL & POWER LTD. | 1.40% |
| ASTRAL POLY TECHNIK LIMITED | 1.38% |
| BATA INDIA LIMITED | 1.34% |
| NATIONAL ALUMINIUM COMPANY LIMITED | 1.33% |
| ALKEM LABORATORIES LIMITED | 1.27% |
| POWER FINANCE CORPORATION LTD | 1.22% |
| EXIDE INDUSTRIES LIMITED | 1.16% |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD | 1.14% |
| TORRENT POWER LIMITED | 1.07% |
| INDUSIND BANK LIMITED | 1.07% |
| APOLLO TYRES LIMITED | 1.05% |
| BAJAJ FINSERV LIMITED | 1.03% |
| GLENMARK PHARMACEUTICALS LIMITED | 0.94% |
| MANAPPURAM FINANCE LIMITED | 0.82% |
| JUBILANT FOODWORKS LIMITED | 0.75% |
| SUN TV NETWORK LTD | 0.55% |
| HDFC BANK LTD.FV-2 | 0.51% |
| STATE BANK OF INDIAFV-1 | 0.50% |
| UNITED BREWERIES LIMITED | 0.48% |
| SBI CARDS & PAYMENTS SERVICES LTD | 0.48% |
| L&T FINANCE HOLDINGS LIMITED | 0.45% |
| L&T TECHNOLOGY SERVICES LIMITED | 0.44% |
| MUTHOOT FINANCE LIMITED | 0.44% |
| Equity Total | 92.16% |
| Money Market Total | 7.56% |
| Current Assets | 0.27% |
| 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 28th February 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 28 February, 22: ₹37.8163

Inception Date: 28th May 2007

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

AUM as on 28 February, 22: ₹ 19.39 Crs.

Modified Duration of Debt Portfolio:

5.13 years

YTM of Debt Portfolio: 6.32%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.10% | -2.36% |
| Last 6 Months | -0.84% | -1.33% |
| Last 1 Year | 14.93% | 13.99% |
| Last 2 Years | 20.33% | 19.70% |
| Last 3 Years | 14.74% | 15.00% |
| Since Inception | 9.43% | 9.83% |

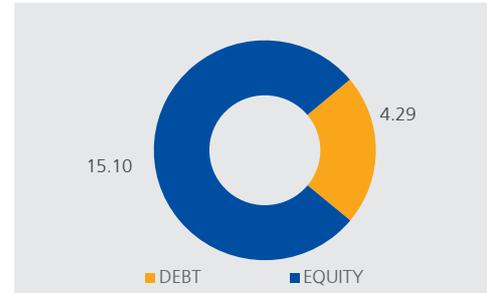
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

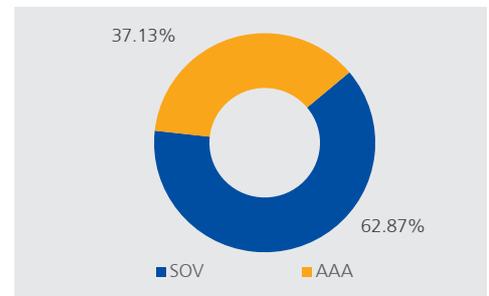
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 1.10% |
| 7.75% PFC NCD 11-06-2030 SR 203-B | 1.09% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 0.55% |
| Bonds/Debentures Total | 2.73% |
| 7.59% GOI CG 20-03-2029 | 5.19% |
| 8.35% GOI 2022 | 1.72% |
| 8.60% GOI CG 02-06-2028 | 1.70% |
| 6.45% GOI CG 07-10-2029 | 1.19% |
| 6.67% GOI CG 17.12.2050 | 1.06% |
| 7.17% GOI 08-01-2028 | 0.67% |
| 6.99% GOI CG 15-12-2051 | 0.48% |
| 6.79% GOI CG 15-05-2027 | 0.45% |
| 6.19% GOI 16-09-2034 | 0.43% |
| 8.24% GOI CG 10-11-2033 | 0.41% |
| 7.59% GOI CG 11-01-2026 | 0.34% |
| 5.63% GOI CG 12-04-2026 | 0.09% |
| Gilts Total | 13.71% |
| RELIANCE INDUSTRIES LTD. | 8.46% |
| HDFC BANK LTD.FV-2 | 6.65% |
| ICICI BANK LTD.FV-2 | 6.18% |
| INFOSYS LIMITED | 5.64% |
| TATA CONSULTANCY SERVICES LTD. | 4.55% |
| BHARTI AIRTEL LIMITED | 3.13% |
| LARSEN&TUBRO | 3.06% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.18% |
| ITC - FV 1 | 2.10% |
| BAJAJ FINANCE LIMITED | 1.97% |
| AXIS BANK LIMITEDFV-2 | 1.84% |
| ASIAN PAINTS LIMITEDFV-1 | 1.56% |
| HINDUSTAN LEVER LTD. | 1.55% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.40% |
| ULTRATECH CEMCO LTD | 1.31% |
| TATA IRON & STEEL COMPANY LTD | 1.27% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.23% |
| MARUTI UDYOG LTD. | 1.21% |
| HCL TECHNOLOGIES LIMITED | 1.19% |
| BAJAJ FINSERV LIMITED | 1.13% |
| TITAN COMPANY LIMITED | 1.10% |
| STATE BANK OF INDIAFV-1 | 1.10% |
| TATA MOTORS LTD.FV-2 | 1.08% |
| POWER GRID CORP OF INDIA LTD | 1.00% |
| HDFC LTD FV 2 | 0.97% |
| NTPC LIMITED | 0.85% |
| CIPLA LTD. | 0.81% |
| BAJAJ AUTO LTD | 0.78% |
| DABUR INDIA LTD. | 0.77% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.75% |
| JSW STEEL LIMITED | 0.72% |
| ONGCFV-5 | 0.72% |
| WIPRO | 0.70% |
| DR. REDDY LABORATORIES | 0.64% |
| INDUSIND BANK LIMITED | 0.58% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.57% |
| TATA CONSUMER PRODUCTS LIMITED | 0.56% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.55% |
| NESTLE INDIA LIMITED | 0.54% |
| TECH MAHINDRA LIMITEDFV-5 | 0.54% |
| EICHER MOTORS LIMITED | 0.50% |
| DIVIS LABORATORIES LIMITED | 0.49% |
| UPL LIMITED | 0.49% |
| Vedanta Limited | 0.48% |
| GRASIM INDUSTRIES LTD. | 0.47% |
| HERO MOTOCORP LIMITED | 0.47% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.42% |
| COAL INDIA LIMITED | 0.40% |
| BHARAT PETROLEUM CORP. LTD. | 0.40% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.11% |
| Equity Total | 77.87% |
| Money Market Total | 5.36% |
| Current Assets | 0.32% |
| Total | 100.00% |

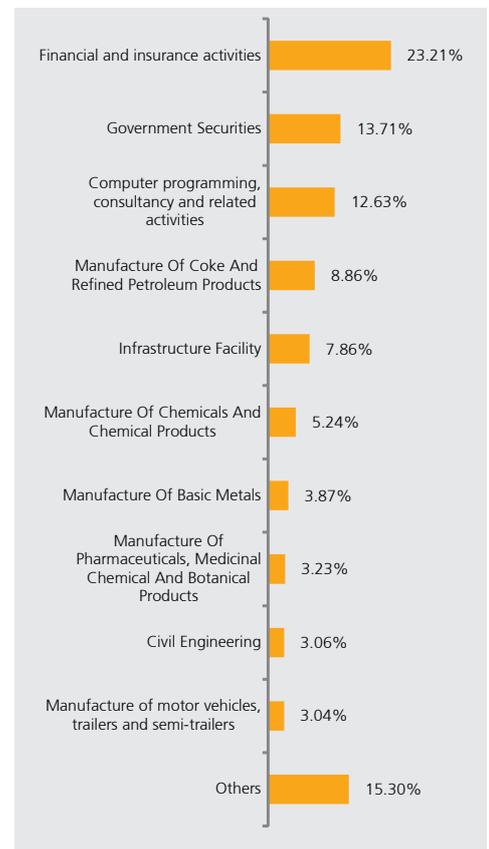
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹31.8282

Inception Date: 11th January 2010

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

AUM as on 28 February, 22: ₹ 1.04 Crs.

Modified Duration of Debt Portfolio:

4.55 years

YTM of Debt Portfolio: 5.97%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.15% | -2.36% |
| Last 6 Months | -0.80% | -1.33% |
| Last 1 Year | 14.68% | 13.99% |
| Last 2 Years | 20.26% | 19.70% |
| Last 3 Years | 14.56% | 15.00% |
| Since Inception | 10.01% | 9.91% |

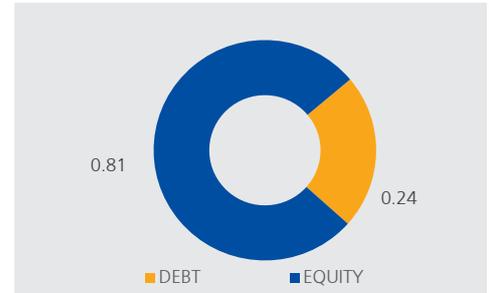
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

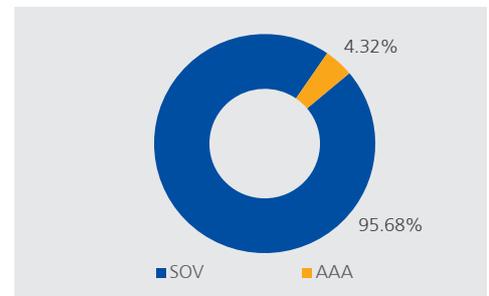
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.59% GOI CG 20-03-2029 | 7.03% |
| 5.09% GOI CG 13.04.2022 | 3.36% |
| 8.15% GOI CG 11-06-2022 | 1.94% |
| 8.60% GOI CG 02-06-2028 | 1.69% |
| 6.45% GOI CG 07-10-2029 | 1.33% |
| 7.59% GOI CG 11-01-2026 | 1.32% |
| 6.67% GOI CG 17.12.2050 | 1.18% |
| 8.24% GOI CG 10-11-2033 | 0.85% |
| 7.17% GOI 08-01-2028 | 0.79% |
| 5.63% GOI CG 12-04-2026 | 0.66% |
| 6.99% GOI CG 15-12-2051 | 0.66% |
| 6.19% GOI 16-09-2034 | 0.45% |
| Gilts Total | 21.25% |
| RELIANCE INDUSTRIES LTD. | 7.31% |
| INFOSYS LIMITED | 6.84% |
| HDFC BANK LTD.FV-2 | 5.66% |
| ICICI BANK LTD.FV-2 | 5.41% |
| TATA CONSULTANCY SERVICES LTD. | 4.40% |
| LARSEN&TUBRO | 3.10% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.35% |
| ITC - FV 1 | 2.29% |
| BAJAJ FINANCE LIMITED | 2.08% |
| HDFC LTD FV 2 | 1.93% |
| BHARTI AIRTEL LIMITED | 1.87% |
| ASIAN PAINTS LIMITEDFV-1 | 1.67% |
| HINDUSTAN LEVER LTD. | 1.60% |
| STATE BANK OF INDIAFV-1 | 1.58% |
| AXIS BANK LIMITEDFV-2 | 1.55% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.50% |
| ULTRATECH CEMCO LTD | 1.45% |
| TATA IRON & STEEL COMPANY LTD | 1.36% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.29% |
| MARUTI UDYOG LTD. | 1.28% |
| TITAN COMPANY LIMITED | 1.15% |
| HCL TECHNOLOGIES LIMITED | 1.10% |
| BAJAJ FINSERV LIMITED | 1.07% |
| TATA MOTORS LTD.FV-2 | 1.05% |
| POWER GRID CORP OF INDIA LTD | 1.00% |
| WIPRO | 0.98% |
| CIPLA LTD. | 0.89% |
| JSW STEEL LIMITED | 0.87% |
| NTPC LIMITED | 0.86% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.79% |
| BAJAJ AUTO LTD | 0.78% |
| DR. REDDY LABORATORIES | 0.74% |
| ONGCFV-5 | 0.72% |
| INDUSIND BANK LIMITED | 0.69% |
| BRITANNIA INDUSTRIES LTD | 0.59% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.59% |
| TATA CONSUMER PRODUCTS LIMITED | 0.56% |
| TECH MAHINDRA LIMITEDFV-5 | 0.55% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.55% |
| DIVIS LABORATORIES LIMITED | 0.53% |
| EICHER MOTORS LIMITED | 0.52% |
| NESTLE INDIA LIMITED | 0.51% |
| UPL LIMITED | 0.50% |
| HERO MOTOCORP LIMITED | 0.49% |
| Vedanta Limited | 0.48% |
| GRASIM INDUSTRIES LTD. | 0.46% |
| DABUR INDIA LTD. | 0.44% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.41% |
| COAL INDIA LIMITED | 0.40% |
| BHARAT PETROLEUM CORP. LTD. | 0.40% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.12% |
| Equity Total | 77.28% |
| Money Market Total | 0.96% |
| Current Assets | 0.50% |
| Total | 100.00% |

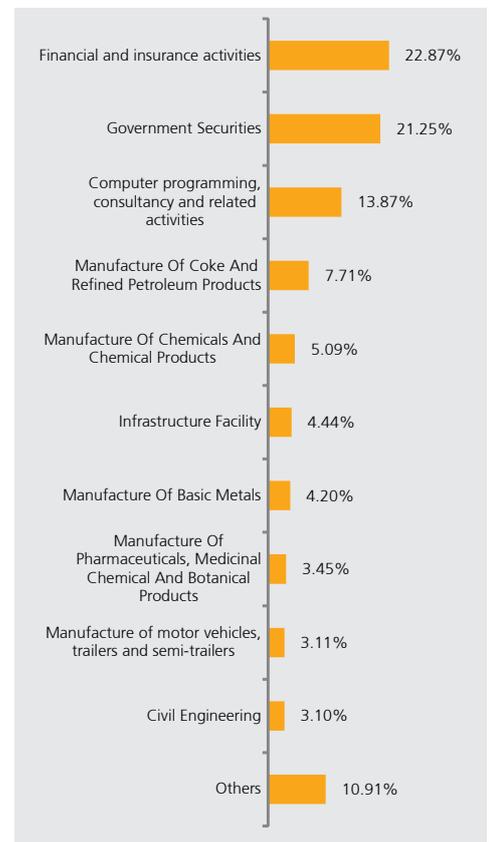
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹31.1522

Inception Date: 27th February 2008

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

AUM as on 28 February, 22: ₹ 1.68 Crs.

Modified Duration of Debt Portfolio:

4.93 years

YTM of Debt Portfolio: 6.19%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -2.04% | -2.36% |
| Last 6 Months | -0.66% | -1.33% |
| Last 1 Year | 14.80% | 13.99% |
| Last 2 Years | 20.11% | 19.70% |
| Last 3 Years | 14.64% | 15.00% |
| Since Inception | 8.45% | 8.91% |

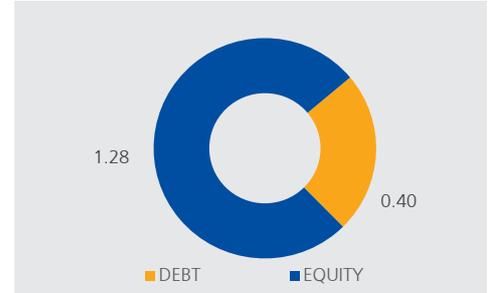
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

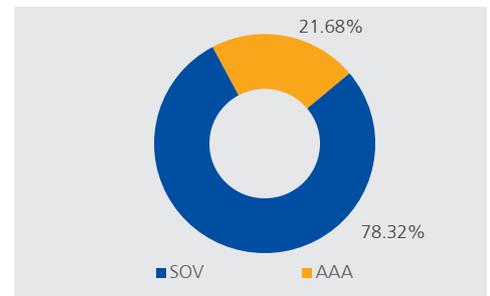
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.59% GOI CG 20-03-2029 | 5.31% |
| 7.59% GOI CG 11-01-2026 | 3.02% |
| 8.60% GOI CG 02-06-2028 | 1.64% |
| 5.09% GOI CG 13-04-2022 | 1.43% |
| 6.45% GOI CG 07-10-2029 | 1.24% |
| 6.67% GOI CG 17-12-2050 | 1.07% |
| 8.15% GOI CG 11-06-2022 | 1.03% |
| 5.63% GOI CG 12-04-2026 | 0.94% |
| 8.24% GOI CG 10-11-2033 | 0.72% |
| 7.17% GOI 08-01-2028 | 0.68% |
| 6.99% GOI CG 15-12-2051 | 0.59% |
| 6.19% GOI 16-09-2034 | 0.45% |
| Govts Total | 18.12% |
| RELIANCE INDUSTRIES LTD. | 8.19% |
| HDFC BANK LTD.FV-2 | 6.17% |
| ICICI BANK LTD.FV-2 | 5.77% |
| INFOSYS LIMITED | 5.47% |
| TATA CONSULTANCY SERVICES LTD. | 4.37% |
| LARSEN&TUBRO | 2.99% |
| BHARTI AIRTEL LIMITED | 2.95% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 2.56% |
| ITC - FV 1 | 2.11% |
| BAJAJ FINANCE LIMITED | 1.96% |
| AXIS BANK LIMITEDFV-2 | 1.87% |
| ASIAN PAINTS LIMITEDFV-1 | 1.55% |
| STATE BANK OF INDIAFV-1 | 1.54% |
| HINDUSTAN LEVER LTD. | 1.50% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 1.40% |
| TATA IRON & STEEL COMPANY LTD | 1.27% |
| ULTRATECH CEMCO LTD | 1.25% |
| BAJAJ FINSERV LIMITED | 1.24% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 1.19% |
| MARUTI UDYOG LTD. | 1.19% |
| HCL TECHNOLOGIES LIMITED | 1.16% |
| TITAN COMPANY LIMITED | 1.08% |
| TATA MOTORS LTD.FV-2 | 1.02% |
| POWER GRID CORP OF INDIA LTD | 0.97% |
| NTPC LIMITED | 0.83% |
| HDFC LTD FV 2 | 0.83% |
| CIPLA LTD. | 0.81% |
| BAJAJ AUTO LTD | 0.78% |
| DABUR INDIA LTD. | 0.76% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.73% |
| JSW STEEL LIMITED | 0.71% |
| ONGCFV-5 | 0.70% |
| WIPRO | 0.70% |
| DR. REDDY LABORATORIES | 0.68% |
| INDUSIND BANK LIMITED | 0.64% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.57% |
| BRITANNIA INDUSTRIES LTD | 0.55% |
| TATA CONSUMER PRODUCTS LIMITED | 0.53% |
| NESTLE INDIA LIMITED | 0.53% |
| TECH MAHINDRA LIMITEDFV-5 | 0.52% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.52% |
| EICHER MOTORS LIMITED | 0.49% |
| DIVIS LABORATORIES LIMITED | 0.48% |
| UPL LIMITED | 0.46% |
| HERO MOTOCORP LIMITED | 0.45% |
| Vedanta Limited | 0.45% |
| GRASIM INDUSTRIES LTD. | 0.45% |
| COAL INDIA LIMITED | 0.43% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.40% |
| BHARAT PETROLEUM CORP. LTD. | 0.39% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.10% |
| Equity Total | 76.27% |
| Money Market Total | 5.01% |
| Current Assets | 0.59% |
| Total | 100.00% |

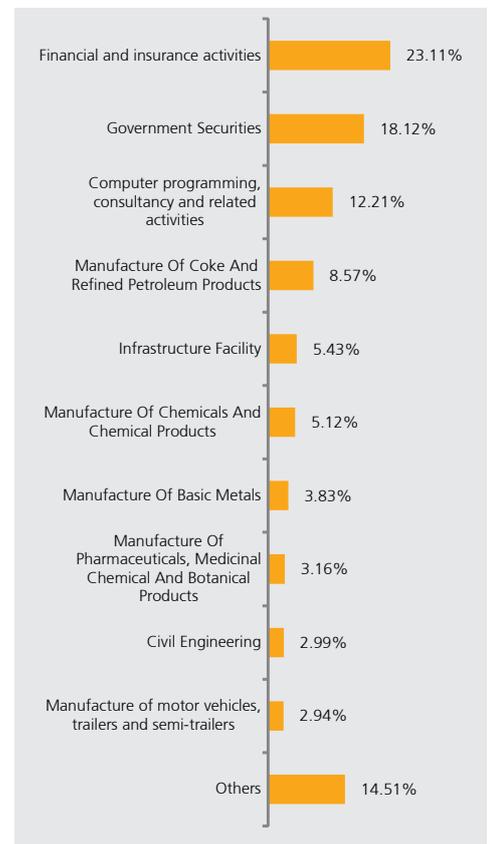
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹37.9695

Inception Date: 1st March 2007

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

AUM as on 28 February, 22: ₹ 25.39 Crs.

Modified Duration of Debt Portfolio:

4.41 years

YTM of Debt Portfolio: 5.93%

Asset Allocation

| | Range (%) | Actual (%) |
|----------------------------|-----------|------------|
| Equity | 00-60 | 61 |
| Gsec / Debt / MMI / Others | 40-100 | 39 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.78% | -1.55% |
| Last 6 Months | -0.07% | -0.52% |
| Last 1 Year | 11.87% | 12.05% |
| Last 2 Years | 15.86% | 16.65% |
| Last 3 Years | 11.70% | 13.74% |
| Since Inception | 9.30% | 10.11% |

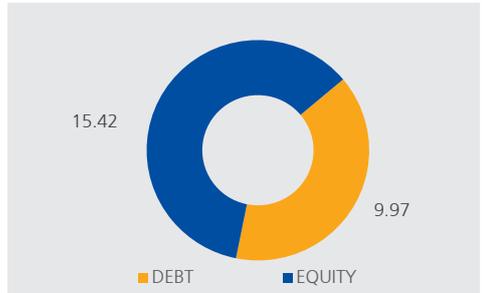
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

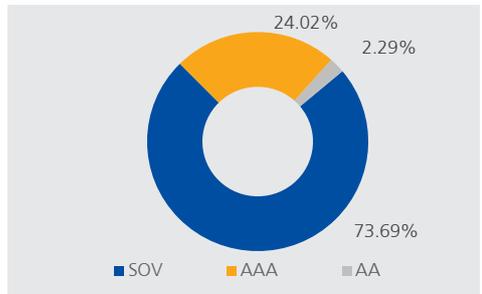
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.30% PGCIL NCD 28-06-2025 J | 5.98% |
| 6.75% PCHFL NCD 26-09-2031 | 0.99% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 0.84% |
| Bonds/Debentures Total | 7.80% |
| 7.26% GOI 14-01-2029 | 6.69% |
| 8.15% GOI CG 11-06-2022 | 4.50% |
| 5.09% GOI CG 13-04-2022 | 3.88% |
| 8.60% GOI CG 02-06-2028 | 3.74% |
| 7.59% GOI CG 20-03-2029 | 2.31% |
| 6.67% GOI CG 17-12-2050 | 2.28% |
| 6.45% GOI CG 07-10-2029 | 2.24% |
| 7.17% GOI 08-01-2028 | 1.46% |
| 6.99% GOI CG 15-12-2051 | 1.18% |
| 6.79% GOI CG 15-05-2027 | 0.94% |
| 6.19% GOI 16-09-2034 | 0.91% |
| 8.24% GOI CG 10-11-2033 | 0.83% |
| 5.63% GOI CG 12-04-2026 | 0.67% |
| 7.59% GOI CG 11-01-2026 | 0.04% |
| Gilts Total | 31.68% |
| RELIANCE INDUSTRIES LTD. | 5.87% |
| HDFC BANK LTD.FV-2 | 5.54% |
| INFOSYS LIMITED | 5.41% |
| ICICI BANK LTD.FV-2 | 4.30% |
| HDFC LTD FV 2 | 4.04% |
| TATA CONSULTANCY SERVICES LTD. | 3.00% |
| LARSEN&TUBRO | 2.15% |
| AXIS BANK LIMITEDFV-2 | 1.87% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.83% |
| STATE BANK OF INDIAFV-1 | 1.77% |
| ITC - FV 1 | 1.70% |
| BHARTI AIRTEL LIMITED | 1.54% |
| BAJAJ FINANCE LIMITED | 1.53% |
| HINDUSTAN LEVER LTD. | 1.25% |
| ASIAN PAINTS LIMITEDFV-1 | 1.22% |
| BAJAJ FINSERV LIMITED | 1.01% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.99% |
| HCL TECHNOLOGIES LIMITED | 0.98% |
| MARUTI UDYOG LTD. | 0.98% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.88% |
| TATA MOTORS LTD.FV-2 | 0.83% |
| POWER GRID CORP OF INDIA LTD | 0.73% |
| TITAN COMPANY LIMITED | 0.71% |
| CIPLA LTD. | 0.64% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.62% |
| BAJAJ AUTO LTD | 0.62% |
| DABUR INDIA LTD. | 0.61% |
| ONGCFV-5 | 0.60% |
| WIPRO | 0.57% |
| TATA IRON & STEEL COMPANY LTD | 0.55% |
| DR. REDDY LABORATORIES | 0.54% |
| INDUSIND BANK LIMITED | 0.52% |
| NTPC LIMITED | 0.51% |
| TECH MAHINDRA LIMITEDFV-5 | 0.44% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.44% |
| BRITANNIA INDUSTRIES LTD | 0.42% |
| UPL LIMITED | 0.40% |
| DIVIS LABORATORIES LIMITED | 0.39% |
| GRASIM INDUSTRIES LTD. | 0.38% |
| ULTRATECH CEMCO LTD | 0.36% |
| COAL INDIA LIMITED | 0.35% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.34% |
| NESTLE INDIA LIMITED | 0.33% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.31% |
| BHARAT PETROLEUM CORP. LTD. | 0.30% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.15% |
| TATA CONSUMER PRODUCTS LIMITED | 0.10% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.06% |
| HERO MOTOCORP LIMITED | 0.05% |
| Equity Total | 60.72% |
| Money Market Total | 3.51% |
| Current Assets | -3.72% |
| Total | 100.00% |

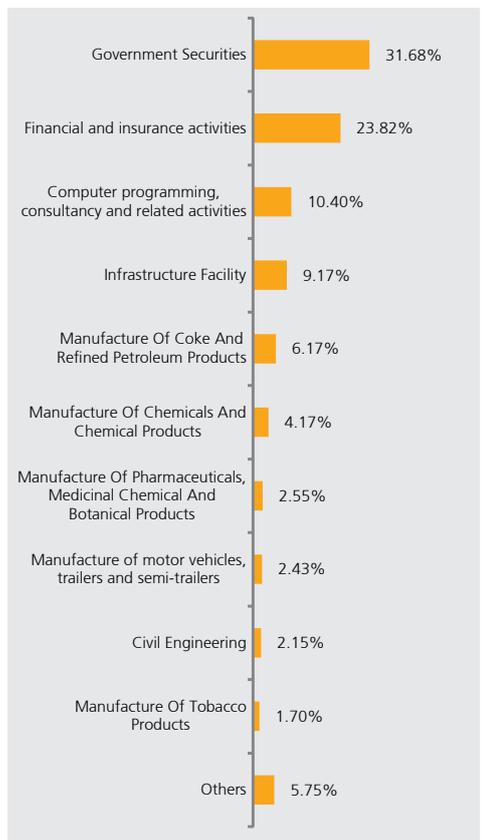
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹28.2625

Inception Date: 21st January 2010

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

AUM as on 28 February, 22: ₹ 0.93 Crs.

Modified Duration of Debt Portfolio:

4.15 years

YTM of Debt Portfolio: 5.77%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|--------|--------------|---------------|
| -0.33% | -1.74% | -1.55% |
| 5.75% | -1.23% | -0.52% |
| 15.45% | 10.42% | 12.05% |
| 14.43% | 14.85% | 16.65% |
| 12.12% | 11.68% | 13.74% |
| 9.18% | 8.96% | 9.82% |

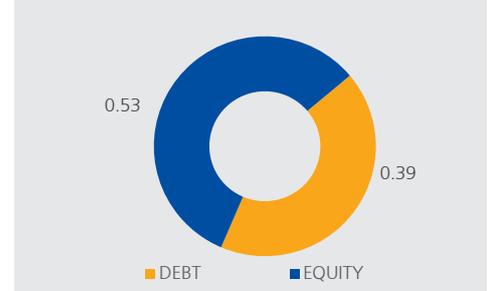
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

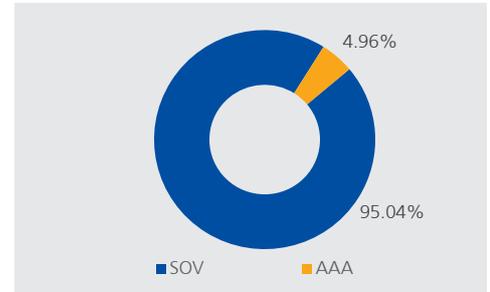
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.59% GOI CG 20-03-2029 | 8.03% |
| 5.09% GOI CG 13.04.2022 | 6.27% |
| 8.15% GOI CG 11-06-2022 | 5.90% |
| 7.59% GOI CG 11-01-2026 | 3.54% |
| 8.60% GOI CG 02-06-2028 | 3.45% |
| 6.45% GOI CG 07-10-2029 | 2.56% |
| 6.67% GOI CG 17.12.2050 | 2.14% |
| 5.63% GOI CG 12-04-2026 | 1.81% |
| 8.24% GOI CG 10-11-2033 | 1.67% |
| 7.17% GOI 08-01-2028 | 1.45% |
| 6.99% GOI CG 15-12-2051 | 1.17% |
| 6.19% GOI 16-09-2034 | 0.91% |
| 6.79% GOI CG 15-05-2027 | 0.88% |
| Govts Total | 39.77% |
| HDFC BANK LTD.FV-2 | 5.60% |
| RELIANCE INDUSTRIES LTD. | 5.09% |
| INFOSYS LIMITED | 5.00% |
| ICICI BANK LTD.FV-2 | 3.74% |
| TATA CONSULTANCY SERVICES LTD. | 3.22% |
| HDFC LTD FV 2 | 2.88% |
| LARSEN&TUBRO | 2.16% |
| AXIS BANK LIMITEDFV-2 | 1.89% |
| STATE BANK OF INDIAFV-1 | 1.79% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.77% |
| ITC - FV 1 | 1.63% |
| BHARTI AIRTEL LIMITED | 1.59% |
| HINDUSTAN LEVER LTD. | 1.24% |
| ASIAN PAINTS LIMITEDFV-1 | 1.17% |
| BAJAJ FINANCE LIMITED | 1.13% |
| HCL TECHNOLOGIES LIMITED | 0.95% |
| ULTRATECH CEMCO LTD | 0.92% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.90% |
| MARUTI UDYOG LTD. | 0.90% |
| BAJAJ FINSERV LIMITED | 0.86% |
| TATA IRON & STEEL COMPANY LTD | 0.86% |
| TITAN COMPANY LIMITED | 0.82% |
| WIPRO | 0.82% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.81% |
| TATA MOTORS LTD.FV-2 | 0.77% |
| POWER GRID CORP OF INDIA LTD | 0.70% |
| CIPLA LTD. | 0.63% |
| NTPC LIMITED | 0.63% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.61% |
| DABUR INDIA LTD. | 0.58% |
| BAJAJ AUTO LTD | 0.57% |
| DR. REDDY LABORATORIES | 0.53% |
| INDUSIND BANK LIMITED | 0.50% |
| TECH MAHINDRA LIMITEDFV-5 | 0.43% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.41% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.40% |
| NESTLE INDIA LIMITED | 0.38% |
| DIVIS LABORATORIES LIMITED | 0.37% |
| EICHER MOTORS LIMITED | 0.36% |
| UPL LIMITED | 0.36% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.36% |
| HERO MOTOCORP LIMITED | 0.33% |
| GRASIM INDUSTRIES LTD. | 0.33% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.32% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.05% |
| BHARAT PETROLEUM CORP. LTD. | 0.05% |
| Equity Total | 57.44% |
| Money Market Total | 2.08% |
| Current Assets | 0.71% |
| Total | 100.00% |

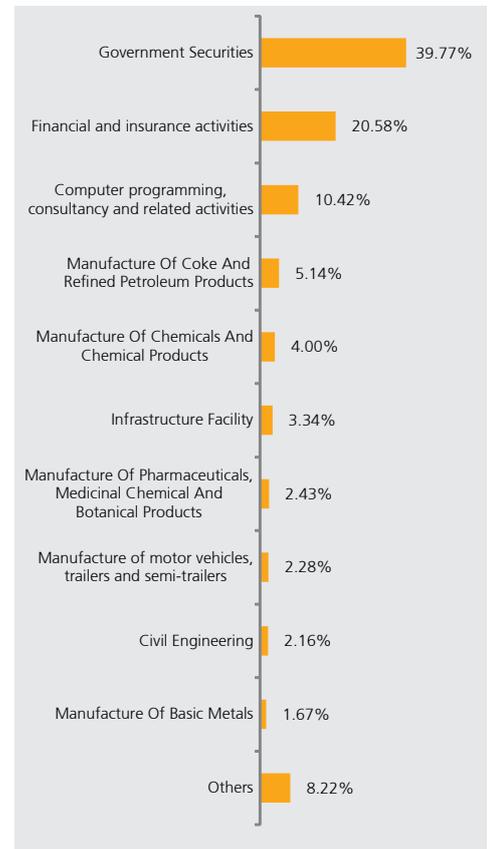
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹37.2873

Inception Date: 01st March 2007

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 28 February, 22: ₹ 9.05 Crs.

Modified Duration of Debt Portfolio:

3.81 years

YTM of Debt Portfolio: 5.63%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.46% | -1.16% |
| Last 6 Months | -0.60% | -0.14% |
| Last 1 Year | 10.01% | 11.05% |
| Last 2 Years | 13.89% | 15.05% |
| Last 3 Years | 11.72% | 13.03% |
| Since Inception | 9.16% | 9.91% |

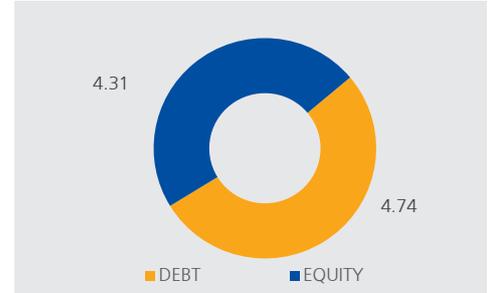
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

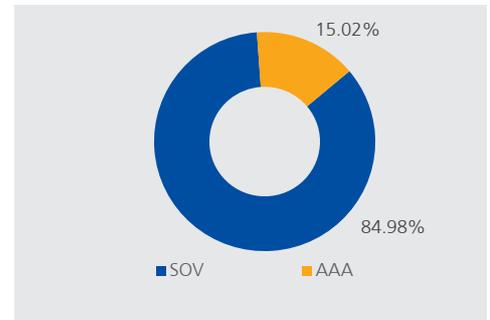
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 2.35% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 1.20% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 1.17% |
| Bonds/Debentures Total | 4.72% |
| 8.15% GOI CG 11-06-2022 | 8.92% |
| 5.09% GOI CG 13.04.2022 | 7.91% |
| 7.26% GOI 14-01-2029 | 5.75% |
| 8.60% GOI CG 02-06-2028 | 4.58% |
| 7.59% GOI CG 20-03-2029 | 4.05% |
| 6.45% GOI CG 07-10-2029 | 3.01% |
| 6.67% GOI CG 17.12.2050 | 2.71% |
| 7.17% GOI 08-01-2028 | 1.71% |
| 6.99% GOI CG 15-12-2051 | 1.19% |
| 6.79% GOI CG 15-05-2027 | 1.13% |
| 8.24% GOI CG 10-11-2033 | 1.09% |
| 6.19% GOI 16-09-2034 | 1.07% |
| 5.63% GOI CG 12-04-2026 | 0.91% |
| 7.59% GOI CG 11-01-2026 | 0.09% |
| Gilts Total | 44.13% |
| RELIANCE INDUSTRIES LTD. | 4.63% |
| HDFC BANK LTD.FV-2 | 4.53% |
| INFOSYS LIMITED | 4.27% |
| ICICI BANK LTD.FV-2 | 3.39% |
| HDFC LTD FV 2 | 2.96% |
| TATA CONSULTANCY SERVICES LTD. | 2.30% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.84% |
| LARSEN&TUBRO | 1.70% |
| AXIS BANK LIMITEDFV-2 | 1.53% |
| STATE BANK OF INDIAFV-1 | 1.43% |
| ITC - FV 1 | 1.34% |
| BHARTI AIRTEL LIMITED | 1.22% |
| BAJAJ FINANCE LIMITED | 1.22% |
| HINDUSTAN LEVER LTD. | 1.01% |
| ASIAN PAINTS LIMITEDFV-1 | 0.97% |
| HCL TECHNOLOGIES LIMITED | 0.80% |
| MARUTI UDYOG LTD. | 0.78% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.75% |
| BAJAJ FINSERV LIMITED | 0.71% |
| TATA MOTORS LTD.FV-2 | 0.69% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.63% |
| TITAN COMPANY LIMITED | 0.56% |
| CIPLA LTD. | 0.51% |
| ONGCFV-5 | 0.51% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.51% |
| BAJAJ AUTO LTD | 0.50% |
| WIPRO | 0.46% |
| TATA IRON & STEEL COMPANY LTD | 0.44% |
| INDUSIND BANK LIMITED | 0.41% |
| NTPC LIMITED | 0.41% |
| POWER GRID CORP OF INDIA LTD | 0.38% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.37% |
| TECH MAHINDRA LIMITEDFV-5 | 0.36% |
| BRITANNIA INDUSTRIES LTD | 0.35% |
| GRASIM INDUSTRIES LTD. | 0.33% |
| UPL LIMITED | 0.32% |
| DR. REDDY LABORATORIES | 0.31% |
| DIVIS LABORATORIES LIMITED | 0.31% |
| ULTRATECH CEMCO LTD | 0.28% |
| NESTLE INDIA LIMITED | 0.27% |
| COAL INDIA LIMITED | 0.27% |
| BHARAT PETROLEUM CORP. LTD. | 0.25% |
| DABUR INDIA LTD. | 0.23% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.16% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.16% |
| TATA CONSUMER PRODUCTS LIMITED | 0.13% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.12% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.05% |
| HERO MOTOCORP LIMITED | 0.04% |
| Equity Total | 47.65% |
| Money Market Total | 3.07% |
| Current Assets | 0.42% |
| Total | 100.00% |

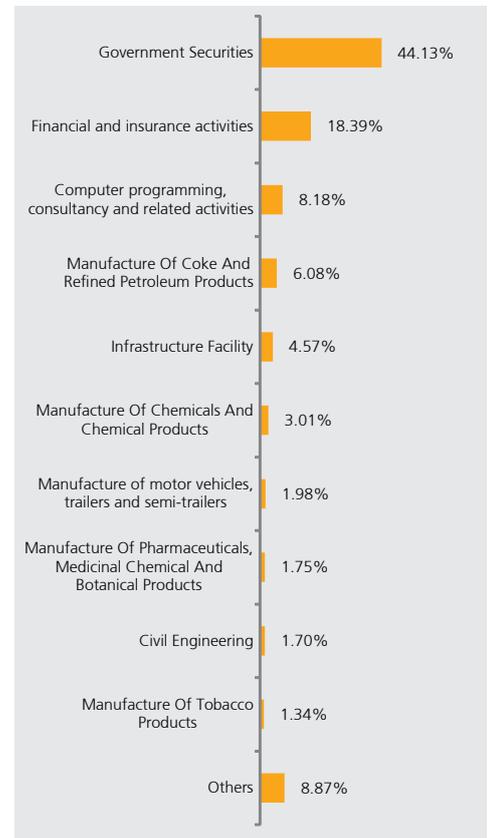
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹28.1716

Inception Date: 11th January 2010

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

AUM as on 28 February, 22: ₹ 0.57 Crs.

Modified Duration of Debt Portfolio:

4.33 years

YTM of Debt Portfolio: 5.85%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.38% | -1.16% |
| Last 6 Months | -0.69% | -0.14% |
| Last 1 Year | 9.50% | 11.05% |
| Last 2 Years | 13.23% | 15.05% |
| Last 3 Years | 11.06% | 13.03% |
| Since Inception | 8.91% | 9.46% |

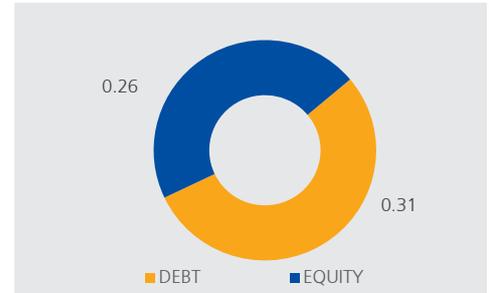
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

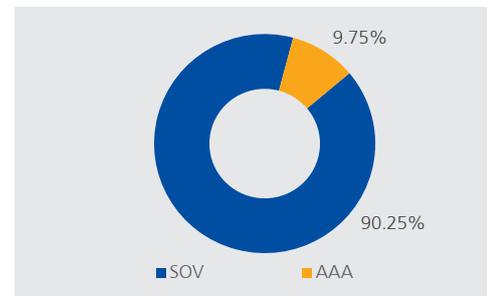
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.59% GOI CG 20-03-2029 | 14.77% |
| 5.09% GOI CG 13.04.2022 | 7.59% |
| 8.15% GOI CG 11-06-2022 | 7.13% |
| 8.60% GOI CG 02-06-2028 | 3.69% |
| 6.45% GOI CG 07-10-2029 | 2.79% |
| 6.67% GOI CG 17.12.2050 | 2.49% |
| 8.24% GOI CG 10-11-2033 | 1.75% |
| 7.17% GOI 08-01-2028 | 1.64% |
| 6.99% GOI CG 15-12-2051 | 1.38% |
| 6.19% GOI 16-09-2034 | 1.16% |
| 7.26% GOI 14-01-2029 | 1.09% |
| 6.79% GOI CG 15-05-2027 | 1.08% |
| 5.63% GOI CG 12-04-2026 | 1.04% |
| Gilts Total | 47.60% |
| RELIANCE INDUSTRIES LTD. | 4.45% |
| INFOSYS LIMITED | 4.11% |
| HDFC BANK LTD.FV-2 | 4.07% |
| ICICI BANK LTD.FV-2 | 3.15% |
| HDFC LTD FV 2 | 2.96% |
| TATA CONSULTANCY SERVICES LTD. | 2.32% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.66% |
| LARSEN&TUBRO | 1.63% |
| AXIS BANK LIMITEDFV-2 | 1.35% |
| STATE BANK OF INDIAFV-1 | 1.28% |
| ITC - FV 1 | 1.27% |
| BHARTI AIRTEL LIMITED | 1.14% |
| BAJAJ FINANCE LIMITED | 1.11% |
| ASIAN PAINTS LIMITEDFV-1 | 0.95% |
| HINDUSTAN LEVER LTD. | 0.92% |
| MARUTI UDYOG LTD. | 0.73% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.73% |
| HCL TECHNOLOGIES LIMITED | 0.69% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.61% |
| BAJAJ FINSERV LIMITED | 0.56% |
| TATA MOTORS LTD.FV-2 | 0.55% |
| TITAN COMPANY LIMITED | 0.54% |
| POWER GRID CORP OF INDIA LTD | 0.50% |
| BAJAJ AUTO LTD | 0.50% |
| CIPLA LTD. | 0.49% |
| DABUR INDIA LTD. | 0.46% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.45% |
| JSW STEEL LIMITED | 0.44% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.41% |
| TATA IRON & STEEL COMPANY LTD | 0.41% |
| ONGCFV-5 | 0.39% |
| INDUSIND BANK LIMITED | 0.39% |
| NTPC LIMITED | 0.39% |
| WIPRO | 0.38% |
| DIVIS LABORATORIES LIMITED | 0.38% |
| DR. REDDY LABORATORIES | 0.36% |
| NESTLE INDIA LIMITED | 0.31% |
| TATA CONSUMER PRODUCTS LIMITED | 0.30% |
| BRITANNIA INDUSTRIES LTD | 0.30% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.30% |
| TECH MAHINDRA LIMITEDFV-5 | 0.30% |
| UPL LIMITED | 0.26% |
| GRASIM INDUSTRIES LTD. | 0.25% |
| ULTRATECH CEMCO LTD | 0.23% |
| HERO MOTOCORP LIMITED | 0.22% |
| COAL INDIA LIMITED | 0.22% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.20% |
| BHARAT PETROLEUM CORP. LTD. | 0.20% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.11% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.04% |
| Equity Total | 45.97% |
| Money Market Total | 5.14% |
| Current Assets | 1.30% |
| Total | 100.00% |

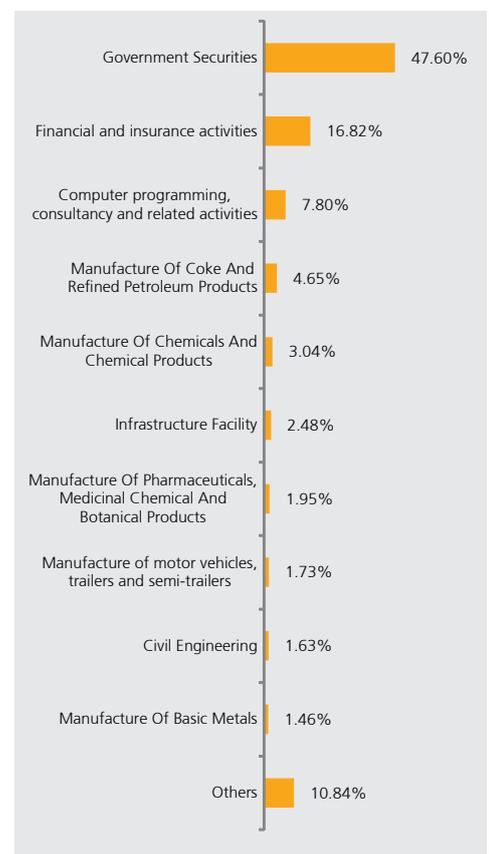
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹29.9835

Inception Date: 27th February 2008

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

AUM as on 28 February, 22: ₹ 1.50 Crs.

Modified Duration of Debt Portfolio:

4.40 years

YTM of Debt Portfolio: 5.94%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.43% | -1.16% |
| Last 6 Months | -0.67% | -0.14% |
| Last 1 Year | 9.65% | 11.05% |
| Last 2 Years | 13.08% | 15.05% |
| Last 3 Years | 10.93% | 13.03% |
| Since Inception | 8.15% | 8.96% |

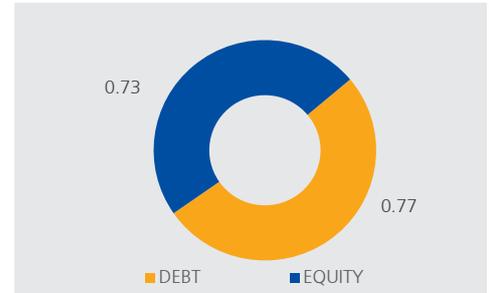
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

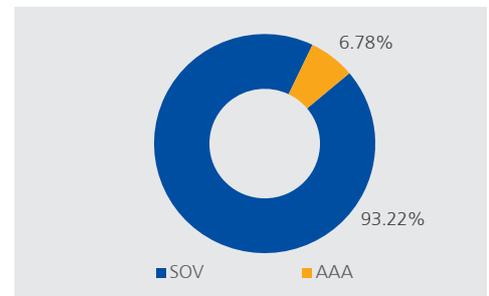
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 7.59% GOI CG 20-03-2029 | 13.27% |
| 5.09% GOI CG 13.04.2022 | 6.34% |
| 8.15% GOI CG 11-06-2022 | 5.80% |
| 7.59% GOI CG 11-01-2026 | 4.93% |
| 8.60% GOI CG 02-06-2028 | 4.18% |
| 6.45% GOI CG 07-10-2029 | 3.09% |
| 6.67% GOI CG 17.12.2050 | 2.77% |
| 7.17% GOI 08-01-2028 | 1.79% |
| 5.63% GOI CG 12-04-2026 | 1.65% |
| 6.99% GOI CG 15-12-2051 | 1.24% |
| 7.26% GOI 14-01-2029 | 1.24% |
| 6.79% GOI CG 15-05-2027 | 1.16% |
| 6.19% GOI 16-09-2034 | 1.12% |
| 8.24% GOI CG 10-11-2033 | 1.10% |
| Gilts Total | 49.67% |
| RELIANCE INDUSTRIES LTD. | 4.65% |
| HDFC BANK LTD.FV-2 | 4.34% |
| INFOSYS LIMITED | 4.32% |
| ICICI BANK LTD.FV-2 | 3.37% |
| HDFC LTD FV 2 | 3.10% |
| TATA CONSULTANCY SERVICES LTD. | 2.49% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.83% |
| LARSEN&TUBRO | 1.72% |
| AXIS BANK LIMITEDFV-2 | 1.48% |
| STATE BANK OF INDIAFV-1 | 1.40% |
| ITC - FV 1 | 1.36% |
| BHARTI AIRTEL LIMITED | 1.25% |
| BAJAJ FINANCE LIMITED | 1.17% |
| ASIAN PAINTS LIMITEDFV-1 | 0.99% |
| HINDUSTAN LEVER LTD. | 0.97% |
| MARUTI UDYOG LTD. | 0.78% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.77% |
| HCL TECHNOLOGIES LIMITED | 0.75% |
| BAJAJ FINSERV LIMITED | 0.75% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.64% |
| TATA MOTORS LTD.FV-2 | 0.61% |
| TITAN COMPANY LIMITED | 0.56% |
| POWER GRID CORP OF INDIA LTD | 0.55% |
| CIPLA LTD. | 0.52% |
| BAJAJ AUTO LTD | 0.52% |
| DABUR INDIA LTD. | 0.49% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.47% |
| WIPRO | 0.45% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.45% |
| TATA IRON & STEEL COMPANY LTD | 0.44% |
| ONGCFV-5 | 0.43% |
| INDUSIND BANK LIMITED | 0.41% |
| NTPC LIMITED | 0.41% |
| DR. REDDY LABORATORIES | 0.38% |
| TATA CONSUMER PRODUCTS LIMITED | 0.34% |
| TECH MAHINDRA LIMITEDFV-5 | 0.33% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.32% |
| DIVIS LABORATORIES LIMITED | 0.31% |
| BRITANNIA INDUSTRIES LTD | 0.30% |
| UPL LIMITED | 0.28% |
| GRASIM INDUSTRIES LTD. | 0.28% |
| ULTRATECH CEMCO LTD | 0.26% |
| COAL INDIA LIMITED | 0.26% |
| HERO MOTOCORP LIMITED | 0.25% |
| NESTLE INDIA LIMITED | 0.24% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.23% |
| BHARAT PETROLEUM CORP. LTD. | 0.22% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.12% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.04% |
| Equity Total | 48.57% |
| Money Market Total | 3.61% |
| Current Assets | -1.86% |
| Total | 100.00% |

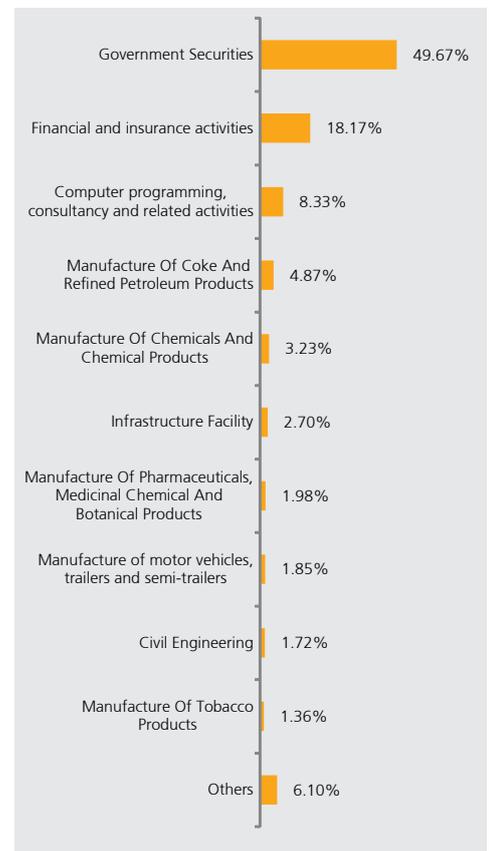
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹46.7126

Inception Date: 9th August 2004

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

AUM as on 28 February, 22: ₹ 10.55 Crs.

Modified Duration of Debt Portfolio:

4.31 years

YTM of Debt Portfolio: 5.89%

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 | -1.06% | -0.77% |
| Last 6 Months | -0.56% | 0.23% |
| Last 1 Year | 8.37% | 10.03% |
| Last 2 Years | 11.57% | 13.40% |
| Last 3 Years | 10.14% | 12.27% |
| Since Inception | 9.17% | 8.36% |

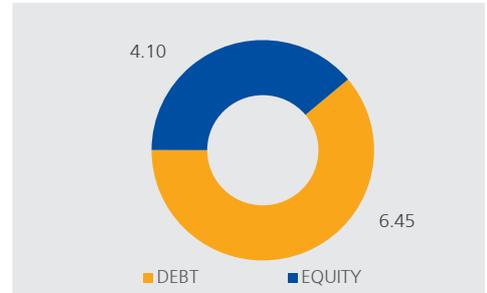
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

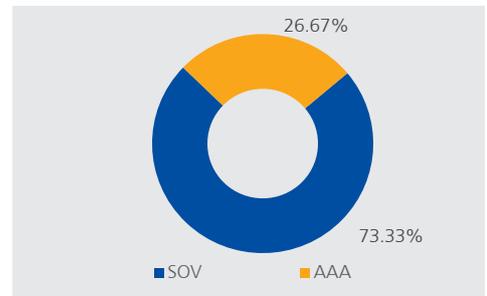
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 4.02% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 2.02% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 1.99% |
| 9.30% PGCIL NCD 28-06-2025 J | 1.31% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 1.03% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 1.03% |
| 7.13% NHPC NCD 11-02-2030 Series AA Strip E | 0.96% |
| Bonds/Debtentures Total | 12.35% |
| 5.09% GOI CG 13.04.2022 | 8.12% |
| 8.60% GOI CG 02-06-2028 | 7.24% |
| 7.26% GOI 14-01-2029 | 6.33% |
| 8.15% GOI CG 11-06-2022 | 4.08% |
| 6.67% GOI CG 17.12.2050 | 3.72% |
| 6.45% GOI CG 07-10-2029 | 2.94% |
| 7.17% GOI 08-01-2028 | 2.32% |
| 7.59% GOI CG 20-03-2029 | 2.09% |
| 8.24% GOI CG 10-11-2033 | 1.64% |
| 6.99% GOI CG 15-12-2051 | 1.55% |
| 5.63% GOI CG 12-04-2026 | 1.43% |
| 6.79% GOI CG 15-05-2027 | 1.35% |
| 6.19% GOI 16-09-2034 | 1.28% |
| Gilts Total | 44.08% |
| RELIANCE INDUSTRIES LTD. | 3.83% |
| HDFC BANK LTD.FV-2 | 3.62% |
| INFOSYS LIMITED | 3.57% |
| ICICI BANK LTD.FV-2 | 2.80% |
| HDFC LTD FV 2 | 2.44% |
| TATA CONSULTANCY SERVICES LTD. | 2.03% |
| LARSEN&TUBRO | 1.48% |
| AXIS BANK LIMITEDFV-2 | 1.23% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.15% |
| ITC - FV 1 | 1.15% |
| BAJAJ FINANCE LIMITED | 1.01% |
| BHARTI AIRTEL LIMITED | 0.99% |
| STATE BANK OF INDIAFV-1 | 0.90% |
| HINDUSTAN LEVER LTD. | 0.82% |
| ASIAN PAINTS LIMITEDFV-1 | 0.78% |
| BAJAJ FINSERV LIMITED | 0.71% |
| HCL TECHNOLOGIES LIMITED | 0.64% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.63% |
| TATA MOTORS LTD.FV-2 | 0.56% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.52% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.52% |
| TITAN COMPANY LIMITED | 0.49% |
| ONGCFV-5 | 0.44% |
| CIPLA LTD. | 0.43% |
| BAJAJ AUTO LTD | 0.40% |
| TATA IRON & STEEL COMPANY LTD | 0.38% |
| POWER GRID CORP OF INDIA LTD | 0.38% |
| TECH MAHINDRA LIMITEDFV-5 | 0.37% |
| INDUSIND BANK LIMITED | 0.37% |
| NTPC LIMITED | 0.36% |
| WIPRO | 0.36% |
| MARUTI UDYOG LTD. | 0.35% |
| UPL LIMITED | 0.33% |
| COAL INDIA LIMITED | 0.29% |
| BRITANNIA INDUSTRIES LTD | 0.28% |
| DIVIS LABORATORIES LIMITED | 0.27% |
| NESTLE INDIA LIMITED | 0.27% |
| BHARAT PETROLEUM CORP. LTD. | 0.26% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.22% |
| DABUR INDIA LTD. | 0.21% |
| TATA CONSUMER PRODUCTS LIMITED | 0.19% |
| GRASIM INDUSTRIES LTD. | 0.18% |
| ULTRATECH CEMCO LTD | 0.16% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.16% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.16% |
| DR. REDDY LABORATORIES | 0.08% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.04% |
| HERO MOTOCORP LIMITED | 0.04% |
| Equity Total | 38.85% |
| Money Market Total | 3.69% |
| Current Assets | 1.03% |
| Total | 100.00% |

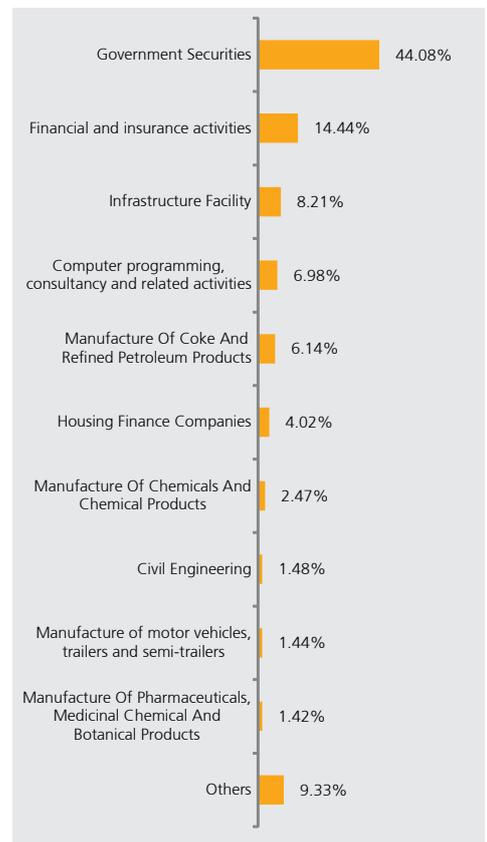
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹28.9341

Inception Date: 29th November 2007

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

AUM as on 28 February, 22: ₹ 13.09 Crs.

Modified Duration of Debt Portfolio:

4.01 years

YTM of Debt Portfolio: 5.75%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.06% | -0.77% |
| Last 6 Months | -0.38% | 0.23% |
| Last 1 Year | 8.78% | 10.03% |
| Last 2 Years | 12.07% | 13.40% |
| Last 3 Years | 10.78% | 12.27% |
| Since Inception | 7.73% | 8.63% |

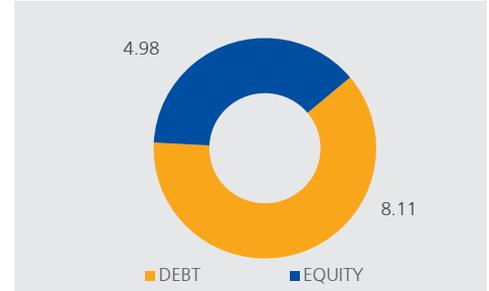
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

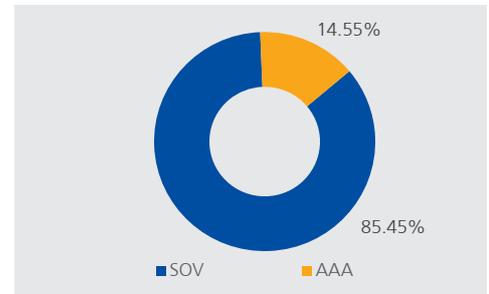
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 3.24% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 3.02% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 0.80% |
| Bonds/Debentures Total | 7.06% |
| 7.26% GOI 14-01-2029 | 9.31% |
| 5.09% GOI CG 13.04.2022 | 8.30% |
| 8.15% GOI CG 11-06-2022 | 8.29% |
| 8.60% GOI CG 02-06-2028 | 5.47% |
| 7.59% GOI CG 20-03-2029 | 5.12% |
| 6.45% GOI CG 07-10-2029 | 3.58% |
| 6.67% GOI CG 17.12.2050 | 3.21% |
| 7.17% GOI 08-01-2028 | 2.04% |
| 6.99% GOI CG 15-12-2051 | 1.41% |
| 6.79% GOI CG 15-05-2027 | 1.36% |
| 6.19% GOI 16-09-2034 | 1.27% |
| 8.24% GOI CG 10-11-2033 | 1.24% |
| 5.63% GOI CG 12-04-2026 | 1.05% |
| 7.59% GOI CG 11-01-2026 | 0.44% |
| Gilts Total | 52.09% |
| RELIANCE INDUSTRIES LTD. | 3.68% |
| HDFC BANK LTD.FV-2 | 3.41% |
| INFOSYS LIMITED | 3.39% |
| ICICI BANK LTD.FV-2 | 2.66% |
| HDFC LTD FV 2 | 2.44% |
| TATA CONSULTANCY SERVICES LTD. | 1.91% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.58% |
| LARSEN&TUBRO | 1.35% |
| AXIS BANK LIMITEDFV-2 | 1.20% |
| STATE BANK OF INDIAFV-1 | 1.13% |
| ITC - FV 1 | 1.06% |
| BHARTI AIRTEL LIMITED | 0.97% |
| BAJAJ FINANCE LIMITED | 0.96% |
| HINDUSTAN LEVER LTD. | 0.80% |
| ASIAN PAINTS LIMITEDFV-1 | 0.77% |
| BAJAJ FINSERV LIMITED | 0.65% |
| HCL TECHNOLOGIES LIMITED | 0.64% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.62% |
| MARUTI UDYOG LTD. | 0.61% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.57% |
| TATA MOTORS LTD.FV-2 | 0.53% |
| TITAN COMPANY LIMITED | 0.45% |
| ONGCFV-5 | 0.41% |
| CIPLA LTD. | 0.41% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.40% |
| BAJAJ AUTO LTD | 0.40% |
| DABUR INDIA LTD. | 0.38% |
| TATA IRON & STEEL COMPANY LTD | 0.35% |
| DR. REDDY LABORATORIES | 0.34% |
| WIPRO | 0.34% |
| INDUSIND BANK LIMITED | 0.32% |
| POWER GRID CORP OF INDIA LTD | 0.30% |
| NTPC LIMITED | 0.29% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.28% |
| TECH MAHINDRA LIMITEDFV-5 | 0.28% |
| BRITANNIA INDUSTRIES LTD | 0.27% |
| DIVIS LABORATORIES LIMITED | 0.24% |
| UPL LIMITED | 0.24% |
| COAL INDIA LIMITED | 0.24% |
| ULTRATECH CEMCO LTD | 0.23% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.21% |
| NESTLE INDIA LIMITED | 0.20% |
| BHARAT PETROLEUM CORP. LTD. | 0.19% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.12% |
| GRASIM INDUSTRIES LTD. | 0.11% |
| TATA CONSUMER PRODUCTS LIMITED | 0.04% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.04% |
| HERO MOTOCORP LIMITED | 0.03% |
| Equity Total | 38.07% |
| Money Market Total | 1.80% |
| Current Assets | 0.98% |
| Total | 100.00% |

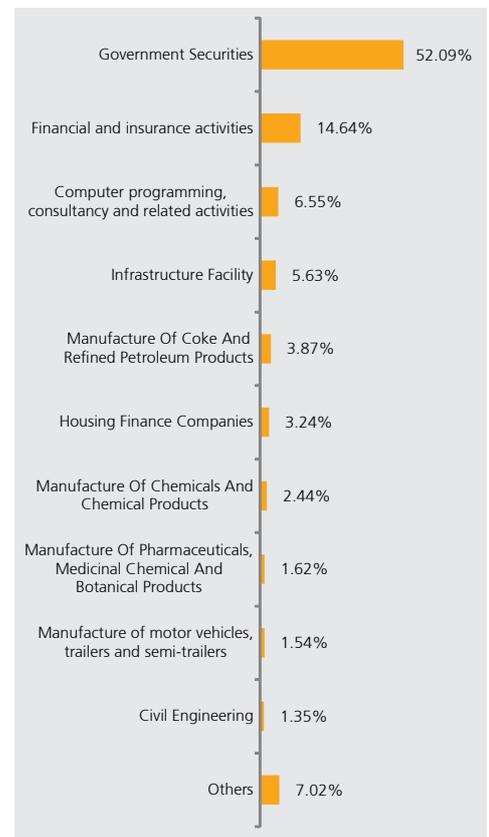
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹37.2444

Inception Date: 12th March 2007

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

AUM as on 28 February, 22: ₹ 8.23 Crs.

Modified Duration of Debt Portfolio:

3.79 years

YTM of Debt Portfolio: 5.71%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -1.02% | -0.77% |
| Last 6 Months | -0.45% | 0.23% |
| Last 1 Year | 8.51% | 10.03% |
| Last 2 Years | 11.76% | 13.40% |
| Last 3 Years | 10.28% | 12.27% |
| Since Inception | 9.18% | 9.72% |

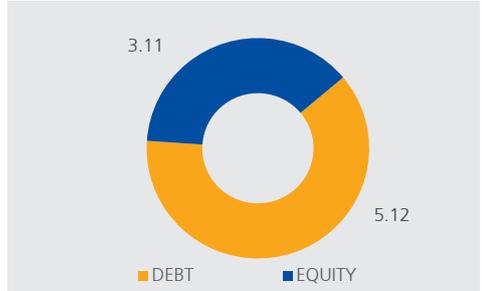
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

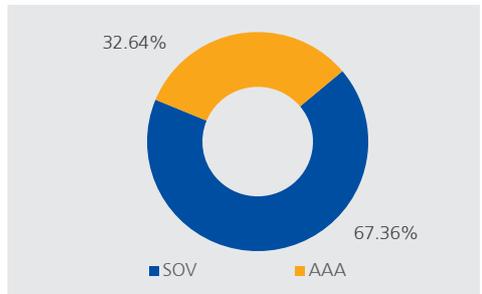
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.35% IRFC NCD 13-03-2029 SR 133 | 5.26% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 4.80% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 3.86% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.55% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 1.29% |
| Bonds/Debentures Total | 17.77% |
| 8.15% GOI CG 11-06-2022 | 8.22% |
| 5.09% GOI CG 13.04.2022 | 7.53% |
| 8.60% GOI CG 02-06-2028 | 5.39% |
| 7.26% GOI 14-01-2029 | 3.92% |
| 6.45% GOI CG 07-10-2029 | 3.56% |
| 6.67% GOI CG 17.12.2050 | 3.21% |
| 7.59% GOI CG 11-01-2026 | 2.08% |
| 6.99% GOI CG 15-12-2051 | 1.40% |
| 6.79% GOI CG 15-05-2027 | 1.35% |
| 6.19% GOI 16-09-2034 | 1.27% |
| 5.63% GOI CG 12-04-2026 | 1.27% |
| 8.24% GOI CG 10-11-2033 | 1.26% |
| 7.59% GOI CG 20-03-2029 | 0.64% |
| Gilts Total | 41.10% |
| RELIANCE INDUSTRIES LTD. | 3.57% |
| INFOSYS LIMITED | 3.36% |
| HDFC BANK LTD.FV-2 | 3.26% |
| ICICI BANK LTD.FV-2 | 2.62% |
| HDFC LTD FV 2 | 2.29% |
| TATA CONSULTANCY SERVICES LTD. | 1.60% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.46% |
| LARSEN&TUBRO | 1.34% |
| AXIS BANK LIMITEDFV-2 | 1.20% |
| STATE BANK OF INDIAFV-1 | 1.12% |
| ITC - FV 1 | 1.06% |
| BHARTI AIRTEL LIMITED | 0.97% |
| BAJAJ FINANCE LIMITED | 0.95% |
| HINDUSTAN LEVER LTD. | 0.79% |
| ASIAN PAINTS LIMITEDFV-1 | 0.77% |
| HCL TECHNOLOGIES LIMITED | 0.63% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.62% |
| MARUTI UDYOG LTD. | 0.62% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.59% |
| TATA MOTORS LTD.FV-2 | 0.55% |
| BAJAJ FINSERV LIMITED | 0.54% |
| POWER GRID CORP OF INDIA LTD | 0.50% |
| JSW STEEL LIMITED | 0.45% |
| TITAN COMPANY LIMITED | 0.44% |
| CIPLA LTD. | 0.40% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.40% |
| BAJAJ AUTO LTD | 0.39% |
| ONGCFV-5 | 0.39% |
| DABUR INDIA LTD. | 0.38% |
| DR. REDDY LABORATORIES | 0.36% |
| WIPRO | 0.35% |
| TATA IRON & STEEL COMPANY LTD | 0.34% |
| INDUSIND BANK LIMITED | 0.32% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.29% |
| NTPC LIMITED | 0.29% |
| BRITANNIA INDUSTRIES LTD | 0.28% |
| TECH MAHINDRA LIMITEDFV-5 | 0.28% |
| GRASIM INDUSTRIES LTD. | 0.27% |
| UPL LIMITED | 0.25% |
| DIVIS LABORATORIES LIMITED | 0.24% |
| ULTRATECH CEMCO LTD | 0.22% |
| NESTLE INDIA LIMITED | 0.21% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.21% |
| COAL INDIA LIMITED | 0.21% |
| BHARAT PETROLEUM CORP. LTD. | 0.20% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.12% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.04% |
| TATA CONSUMER PRODUCTS LIMITED | 0.04% |
| HERO MOTOCORP LIMITED | 0.03% |
| Equity Total | 37.81% |
| Money Market Total | 2.15% |
| Current Assets | 1.18% |
| Total | 100.00% |

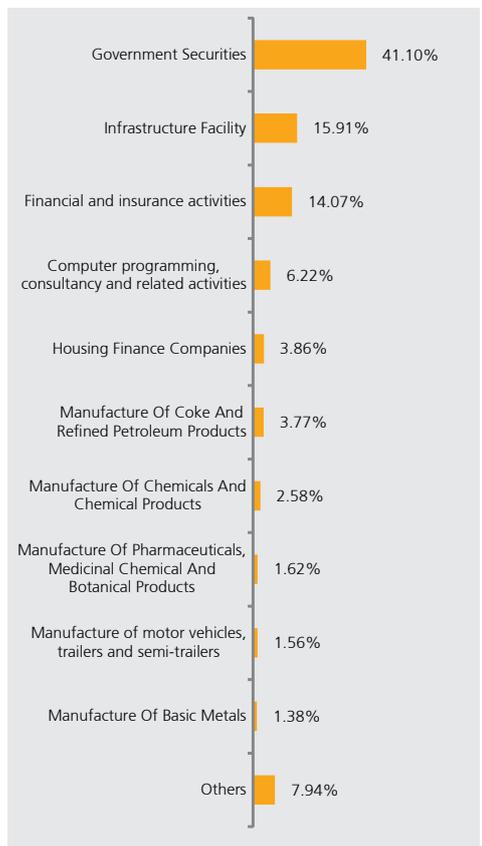
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹26.7751

Inception Date: 11th January 2010

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

AUM as on 28 February, 22: ₹ 1.61 Crs.

Modified Duration of Debt Portfolio:

3.98 years

YTM of Debt Portfolio: 5.66%

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 | -1.02% | -0.77% |
| Last 6 Months | -0.40% | 0.23% |
| Last 1 Year | 8.64% | 10.03% |
| Last 2 Years | 11.57% | 13.40% |
| Last 3 Years | 10.27% | 12.27% |
| Since Inception | 8.45% | 9.24% |

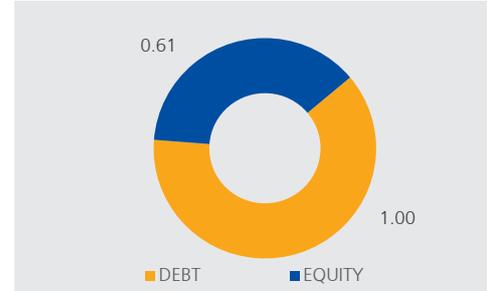
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

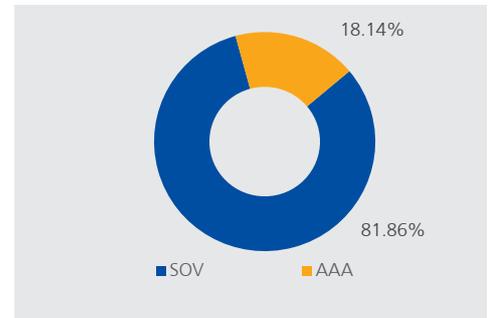
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 6.63% |
| Bonds/Debentures Total | 6.63% |
| 5.09% GOI CG 13.04.2022 | 10.91% |
| 7.26% GOI 14-01-2029 | 7.85% |
| 8.15% GOI CG 11-06-2022 | 7.74% |
| 8.60% GOI CG 02-06-2028 | 5.48% |
| 6.45% GOI CG 07-10-2029 | 3.75% |
| 6.67% GOI CG 17.12.2050 | 3.35% |
| 6.19% GOI 16-09-2034 | 2.57% |
| 7.17% GOI 08-01-2028 | 2.19% |
| 8.24% GOI CG 10-11-2033 | 1.79% |
| 6.99% GOI CG 15-12-2051 | 1.59% |
| 6.79% GOI CG 15-05-2027 | 1.33% |
| 5.63% GOI CG 12-04-2026 | 1.23% |
| 7.59% GOI CG 11-01-2026 | 0.39% |
| Gilts Total | 50.17% |
| HDFC BANK LTD.FV-2 | 3.42% |
| RELIANCE INDUSTRIES LTD. | 3.39% |
| INFOSYS LIMITED | 3.31% |
| ICICI BANK LTD.FV-2 | 2.59% |
| HDFC LTD FV 2 | 2.27% |
| TATA CONSULTANCY SERVICES LTD. | 1.84% |
| LARSEN&TUBRO | 1.41% |
| STATE BANK OF INDIAFV-1 | 1.24% |
| AXIS BANK LIMITEDFV-2 | 1.16% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 1.12% |
| ITC - FV 1 | 1.10% |
| BHARTI AIRTEL LIMITED | 1.01% |
| BAJAJ FINANCE LIMITED | 1.00% |
| HINDUSTAN LEVER LTD. | 0.82% |
| ASIAN PAINTS LIMITEDFV-1 | 0.77% |
| HCL TECHNOLOGIES LIMITED | 0.65% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.65% |
| MARUTI UDYOG LTD. | 0.62% |
| BAJAJ FINSERV LIMITED | 0.60% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.57% |
| TATA MOTORS LTD.FV-2 | 0.53% |
| POWER GRID CORP OF INDIA LTD | 0.48% |
| TITAN COMPANY LIMITED | 0.46% |
| CIPLA LTD. | 0.42% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.41% |
| ONGCFV-5 | 0.40% |
| DABUR INDIA LTD. | 0.40% |
| BAJAJ AUTO LTD | 0.40% |
| WIPRO | 0.38% |
| TATA IRON & STEEL COMPANY LTD | 0.36% |
| DR. REDDY LABORATORIES | 0.35% |
| NTPC LIMITED | 0.34% |
| INDUSIND BANK LIMITED | 0.33% |
| TECH MAHINDRA LIMITEDFV-5 | 0.29% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.28% |
| BRITANNIA INDUSTRIES LTD | 0.28% |
| DIVIS LABORATORIES LIMITED | 0.27% |
| ULTRATECH CEMCO LTD | 0.25% |
| UPL LIMITED | 0.24% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.22% |
| NESTLE INDIA LIMITED | 0.22% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.20% |
| BHARAT PETROLEUM CORP. LTD. | 0.19% |
| COAL INDIA LIMITED | 0.16% |
| GRASIM INDUSTRIES LTD. | 0.15% |
| TATA CONSUMER PRODUCTS LIMITED | 0.04% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.04% |
| HERO MOTOCORP LIMITED | 0.03% |
| Equity Total | 37.67% |
| Money Market Total | 4.49% |
| Current Assets | 1.04% |
| Total | 100.00% |

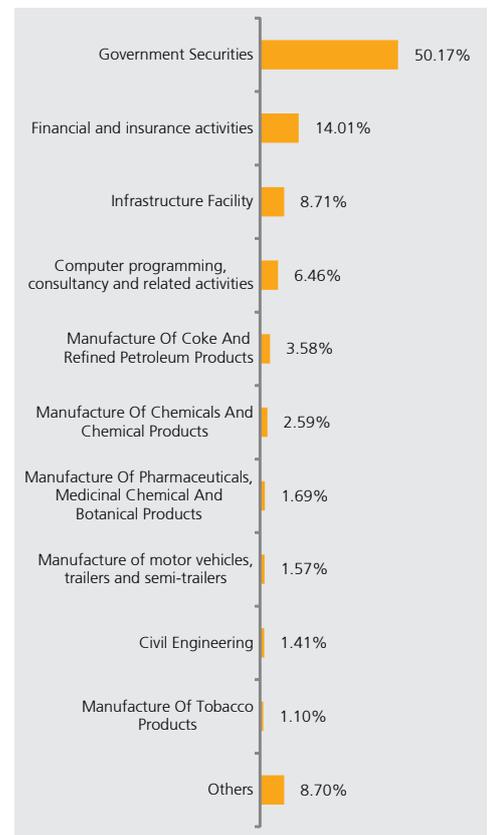
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹39.4723

Inception Date: 13th February 2006

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

AUM as on 28 February, 22: ₹ 16.18 Crs.

Modified Duration of Debt Portfolio:

3.96 years

YTM of Debt Portfolio: 5.73%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-20 | 19 |
| Gsec / Debt | 00-100 | 76 |
| MMI / Others | 00-100 | 5 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -0.44% | 0.00% |
| Last 6 Months | -0.03% | 0.93% |
| Last 1 Year | 6.11% | 7.94% |
| Last 2 Years | 8.11% | 9.96% |
| Last 3 Years | 8.64% | 10.61% |
| Since Inception | 7.85% | 8.69% |

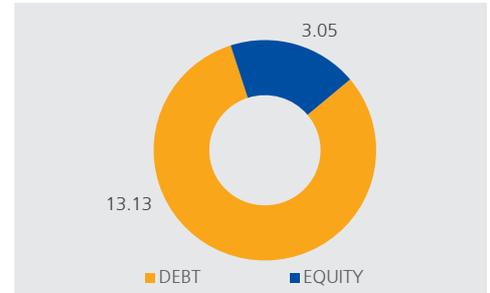
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

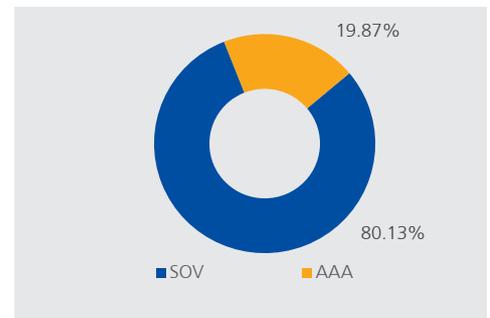
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 3.26% |
| 9.05% HDFC NCD 20-11-2023 U-004 | 2.62% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 2.60% |
| 8.15% PGCIL NCD 09-03-2025 XLIX STRPP B | 1.32% |
| 9.00% NTPC NCD 25-01-2023 XLII-I | 1.28% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 0.67% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 0.67% |
| Bonds/Debentures Total | 12.41% |
| 5.09% GOI CG 13.04.2022 | 21.17% |
| 7.26% GOI 14-01-2029 | 8.31% |
| 8.60% GOI CG 02-06-2028 | 7.83% |
| 7.59% GOI CG 20-03-2029 | 4.92% |
| 6.45% GOI CG 07-10-2029 | 4.89% |
| 6.67% GOI CG 17.12.2050 | 4.42% |
| 7.17% GOI 08-01-2028 | 2.83% |
| 6.99% GOI CG 15-12-2051 | 1.91% |
| 6.79% GOI CG 15-05-2027 | 1.82% |
| 8.24% GOI CG 10-11-2033 | 1.77% |
| 6.19% GOI 16-09-2034 | 1.69% |
| 5.63% GOI CG 12-04-2026 | 1.67% |
| 7.59% GOI CG 11-01-2026 | 0.59% |
| 7.59% GOI CG 11-01-2026 | 0.57% |
| Gilts Total | 63.82% |
| RELIANCE INDUSTRIES LTD. | 1.87% |
| HDFC BANK LTD.FV-2 | 1.77% |
| INFOSYS LIMITED | 1.54% |
| ICICI BANK LTD.FV-2 | 1.36% |
| HDFC LTD FV 2 | 1.04% |
| TATA CONSULTANCY SERVICES LTD. | 0.83% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.80% |
| LARSEN&TUBRO | 0.80% |
| STATE BANK OF INDIAFV-1 | 0.60% |
| ITC - FV 1 | 0.55% |
| BAJAJ FINANCE LIMITED | 0.50% |
| AXIS BANK LIMITEDFV-2 | 0.45% |
| BHARTI AIRTEL LIMITED | 0.45% |
| HINDUSTAN LEVER LTD. | 0.42% |
| ASIAN PAINTS LIMITEDFV-1 | 0.39% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.33% |
| MARUTI UDYOG LTD. | 0.32% |
| TATA MOTORS LTD.FV-2 | 0.32% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.31% |
| HCL TECHNOLOGIES LIMITED | 0.26% |
| BAJAJ FINSERV LIMITED | 0.24% |
| TITAN COMPANY LIMITED | 0.23% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.22% |
| ONGCFV-5 | 0.21% |
| CIPLA LTD. | 0.21% |
| BAJAJ AUTO LTD | 0.20% |
| TATA IRON & STEEL COMPANY LTD | 0.17% |
| INDUSIND BANK LIMITED | 0.17% |
| NTPC LIMITED | 0.16% |
| WIPRO | 0.16% |
| POWER GRID CORP OF INDIA LTD | 0.16% |
| NESTLE INDIA LIMITED | 0.15% |
| BRITANNIA INDUSTRIES LTD | 0.15% |
| TECH MAHINDRA LIMITEDFV-5 | 0.15% |
| SBI LIFE INSURANCE COMPANY LIMITED | 0.15% |
| GRASIM INDUSTRIES LTD. | 0.14% |
| UPL LIMITED | 0.13% |
| DIVIS LABORATORIES LIMITED | 0.12% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.11% |
| COAL INDIA LIMITED | 0.10% |
| BHARAT PETROLEUM CORP. LTD. | 0.10% |
| DABUR INDIA LTD. | 0.10% |
| ULTRATECH CEMCO LTD | 0.09% |
| DR. REDDY LABORATORIES | 0.09% |
| JSW STEEL LIMITED | 0.08% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.06% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.05% |
| EICHER MOTORS LIMITED | 0.02% |
| TATA CONSUMER PRODUCTS LIMITED | 0.02% |
| HERO MOTOCORP LIMITED | 0.02% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.02% |
| Equity Total | 18.87% |
| Money Market Total | 3.42% |
| Current Assets | 1.48% |
| Total | 100.00% |

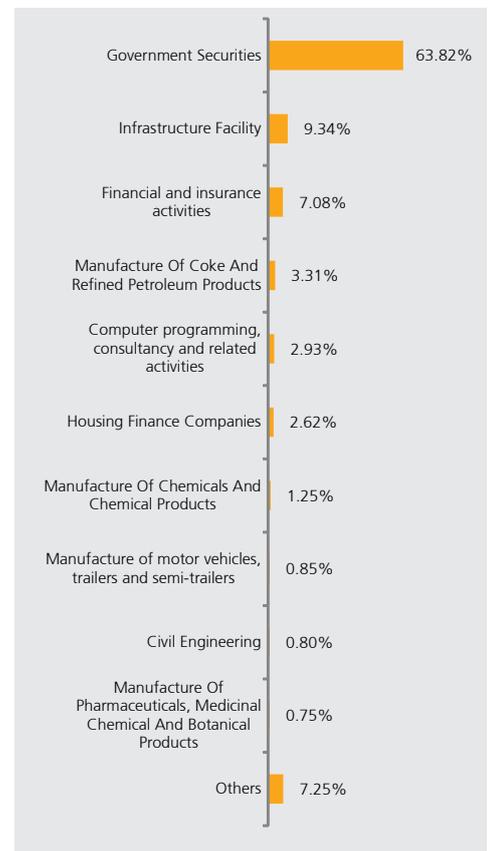
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹24.7405

Inception Date: 11th January 2010

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

AUM as on 28 February, 22: ₹ 1.99 Crs.

Modified Duration of Debt Portfolio:

3.32 years

YTM of Debt Portfolio: 5.43%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-20 | 19 |
| Gsec / Debt | 00-100 | 79 |
| MMI / Others | 00-100 | 2 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | -0.45% | 0.00% |
| Last 6 Months | -0.04% | 0.93% |
| Last 1 Year | 6.28% | 7.94% |
| Last 2 Years | 8.23% | 9.96% |
| Last 3 Years | 8.70% | 10.61% |
| Since Inception | 7.75% | 8.71% |

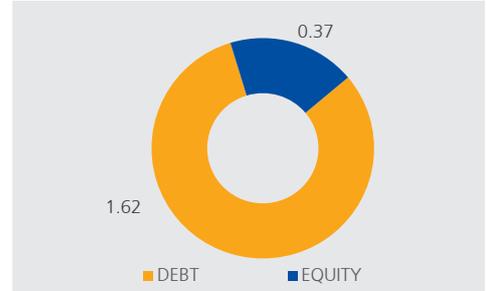
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

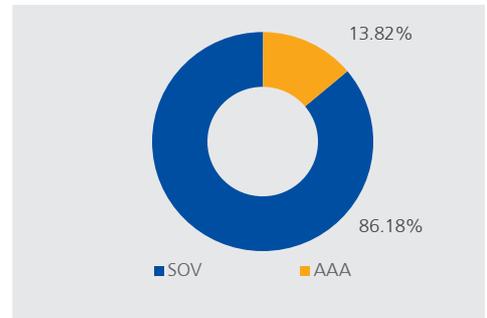
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 5.33% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 5.28% |
| Bonds/Debentures Total | 10.60% |
| 8.15% GOI CG 11-06-2022 | 22.06% |
| 5.09% GOI CG 13-04-2022 | 11.32% |
| 8.60% GOI CG 02-06-2028 | 6.86% |
| 7.26% GOI 14-01-2029 | 6.50% |
| 7.59% GOI CG 20-03-2029 | 5.79% |
| 6.67% GOI CG 17.12.2050 | 4.22% |
| 5.63% GOI CG 12-04-2026 | 3.72% |
| 6.19% GOI 16-09-2034 | 3.20% |
| 7.17% GOI 08-01-2028 | 2.70% |
| 8.24% GOI CG 10-11-2033 | 2.00% |
| 6.45% GOI CG 07-10-2029 | 0.35% |
| 6.79% GOI CG 15-05-2027 | 0.05% |
| Gilts Total | 68.77% |
| RELIANCE INDUSTRIES LTD. | 2.07% |
| HDFC BANK LTD.FV-2 | 1.66% |
| INFOSYS LIMITED | 1.64% |
| ICICI BANK LTD.FV-2 | 1.29% |
| TATA CONSULTANCY SERVICES LTD. | 0.96% |
| HDFC LTD FV 2 | 0.96% |
| KOTAK MAHINDRA BANK LIMITED_FV5 | 0.73% |
| LARSEN&TUBRO | 0.72% |
| AXIS BANK LIMITEDFV-2 | 0.56% |
| STATE BANK OF INDIAFV-1 | 0.53% |
| ITC - FV 1 | 0.50% |
| BHARTI AIRTEL LIMITED | 0.49% |
| BAJAJ FINANCE LIMITED | 0.46% |
| ASIAN PAINTS LIMITEDFV-1 | 0.38% |
| HINDUSTAN LEVER LTD. | 0.38% |
| BAJAJ FINSERV LIMITED | 0.32% |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1 | 0.30% |
| HCL TECHNOLOGIES LIMITED | 0.30% |
| MARUTI UDYOG LTD. | 0.29% |
| HINDALCO INDUSTRIES LTD FV RE 1 | 0.25% |
| MAHINDRA & MAHINDRA LTD.-FV5 | 0.22% |
| TITAN COMPANY LIMITED | 0.22% |
| CIPLA LTD. | 0.20% |
| ULTRATECH CEMCO LTD | 0.20% |
| BAJAJ AUTO LTD | 0.20% |
| TATA MOTORS LTD.FV-2 | 0.19% |
| NESTLE INDIA LIMITED | 0.18% |
| ONGCFV-5 | 0.17% |
| DR. REDDY LABORATORIES | 0.16% |
| NTPC LIMITED | 0.16% |
| WIPRO | 0.16% |
| INDUSIND BANK LIMITED | 0.16% |
| POWER GRID CORP OF INDIA LTD | 0.14% |
| BRITANNIA INDUSTRIES LTD | 0.14% |
| DIVIS LABORATORIES LIMITED | 0.13% |
| TECH MAHINDRA LIMITEDFV-5 | 0.13% |
| UPL LIMITED | 0.11% |
| GRASIM INDUSTRIES LTD. | 0.10% |
| TATA IRON & STEEL COMPANY LTD | 0.10% |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 0.10% |
| COAL INDIA LIMITED | 0.10% |
| GODREJ CONSUMER PRODUCTS LIMITED | 0.09% |
| DABUR INDIA LTD. | 0.09% |
| HDFC STANDARD LIFE INSURANCE COMPANY LIMITED | 0.09% |
| BHARAT PETROLEUM CORP. LTD. | 0.08% |
| JSW STEEL LIMITED | 0.08% |
| EICHER MOTORS LIMITED | 0.03% |
| TATA CONSUMER PRODUCTS LIMITED | 0.02% |
| BHARTI AIRTEL LIMITED-PARTLY PAID | 0.02% |
| HERO MOTOCORP LIMITED | 0.01% |
| Equity Total | 18.60% |
| Money Market Total | 0.42% |
| Current Assets | 1.61% |
| Total | 100.00% |

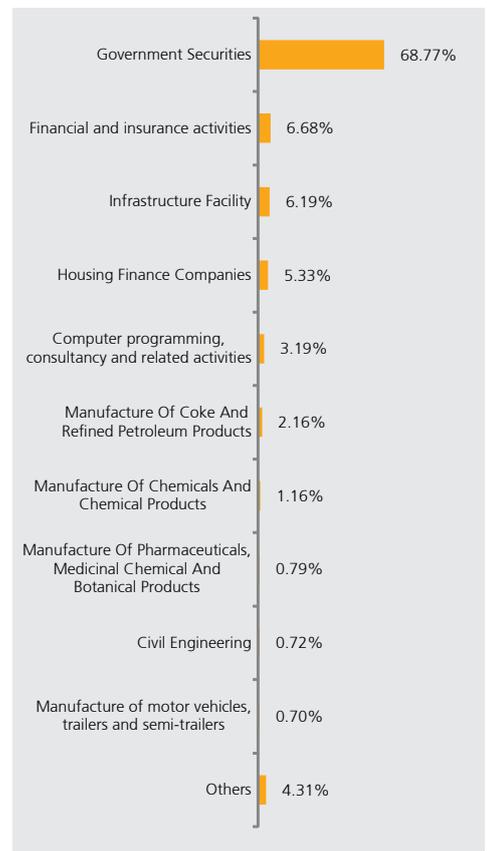
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹28.8864
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 28 February, 22: ₹ 32.65 Crs.
Modified Duration of Debt Portfolio: 4.11 years
YTM of Debt Portfolio: 5.77%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.33% | 0.75% |
| Last 6 Months | 1.31% | 1.57% |
| Last 1 Year | 5.13% | 5.79% |
| Last 2 Years | 5.50% | 6.35% |
| Last 3 Years | 6.36% | 8.77% |
| Since Inception | 7.38% | 7.82% |

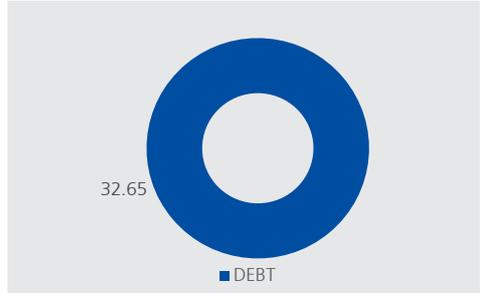
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

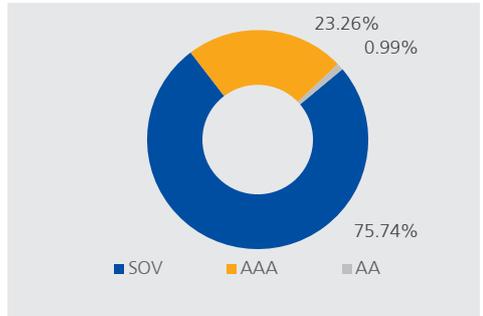
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.50% |
| 7.75% PFC NCD 11-06-2030 SR 203-B | 6.47% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 5.31% |
| 7.13% NHPC NCD 11-02-2030 Series AA Strip E | 1.86% |
| 6.43% HDFC NCD 29-09-2025 Y-001 | 1.55% |
| 6.75% PCHFL NCD 26-09-2031 | 1.00% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 0.32% |
| Bonds/Debentures Total | 23.01% |
| 5.09% GOI CG 13.04.2022 | 15.47% |
| 8.15% GOI CG 11-06-2022 | 11.24% |
| 8.60% GOI CG 02-06-2028 | 9.18% |
| 6.67% GOI CG 17.12.2050 | 6.97% |
| 6.45% GOI CG 07-10-2029 | 6.08% |
| 5.63% GOI CG 12-04-2026 | 4.21% |
| 7.26% GOI 14-01-2029 | 3.65% |
| 7.17% GOI 08-01-2028 | 3.57% |
| 7.59% GOI CG 11-01-2026 | 3.23% |
| 6.79% GOI CG 15-05-2027 | 2.35% |
| 6.99% GOI CG 15-12-2051 | 2.17% |
| 6.19% GOI 16-09-2034 | 2.16% |
| 7.59% GOI CG 20-03-2029 | 2.11% |
| 8.24% GOI CG 10-11-2033 | 2.09% |
| 6.85% MADHYAPRADESH SDL 15.09.2031 | 1.51% |
| Gilts Total | 75.98% |
| Money Market Total | 1.32% |
| Current Assets | -0.31% |
| Total | 100.00% |

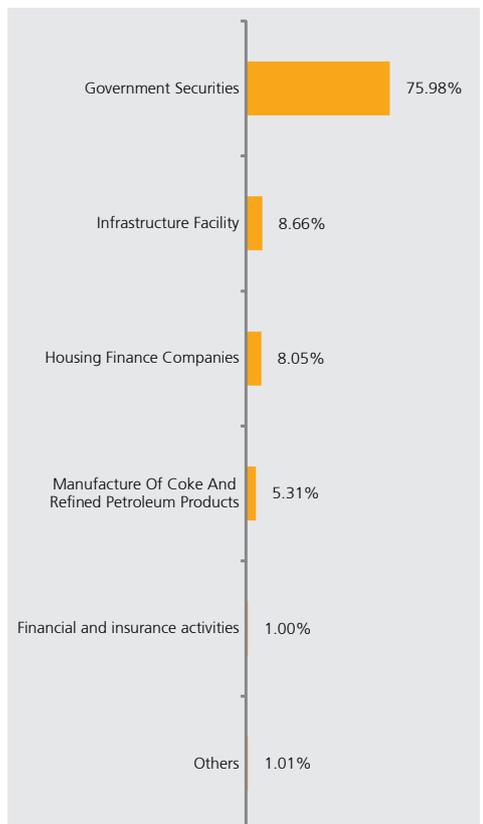
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹24.9849
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 28 February, 22: ₹ 45.12 Crs.
Modified Duration of Debt Portfolio:
 4.26 years
YTM of Debt Portfolio: 5.71%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.31% | 0.69% |
| Last 6 Months | 0.29% | 1.19% |
| Last 1 Year | 3.97% | 5.17% |
| Last 2 Years | 4.76% | 5.90% |
| Last 3 Years | 7.05% | 8.19% |
| Since Inception | 6.90% | 8.36% |

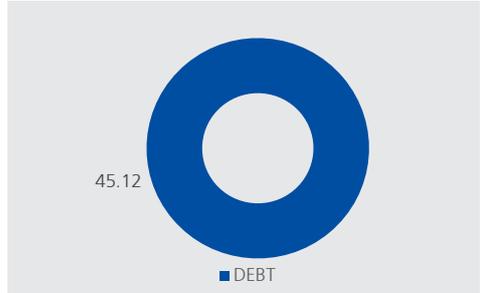
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

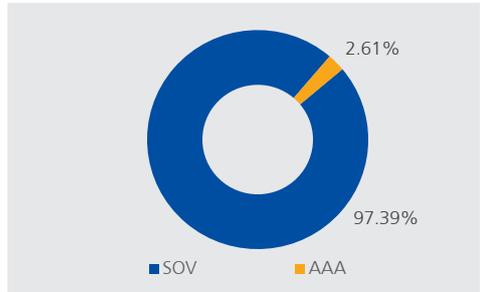
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 8.15% GOI CG 11-06-2022 | 27.21% |
| 7.26% GOI 14-01-2029 | 13.47% |
| 7.59% GOI CG 11-01-2026 | 11.96% |
| 8.24% GOI CG 10-11-2033 | 8.31% |
| 6.67% GOI CG 17.12.2050 | 7.93% |
| 8.60% GOI CG 02-06-2028 | 6.48% |
| 5.63% GOI CG 12-04-2026 | 6.17% |
| 7.17% GOI 08-01-2028 | 3.89% |
| 5.09% GOI CG 13.04.2022 | 3.59% |
| 6.99% GOI CG 15-12-2051 | 2.98% |
| 6.79% GOI CG 15-05-2027 | 2.29% |
| 6.19% GOI 16-09-2034 | 1.57% |
| 6.54% GOI 17.01.2032 | 1.21% |
| Gilts Total | 95.86% |
| Money Market Total | 2.57% |
| Current Assets | 1.57% |
| Total | 100.00% |

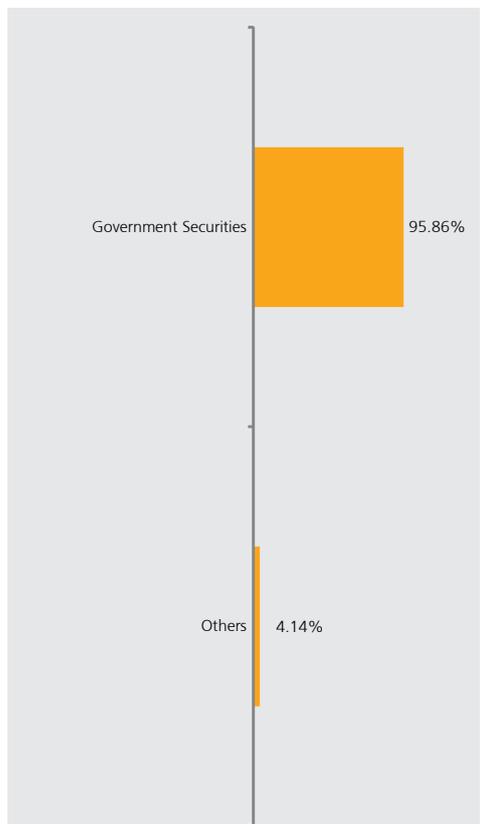
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹24.5439
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 28 February, 22: ₹ 0.57 Crs.
Modified Duration of Debt Portfolio:
 4.28 years
YTM of Debt Portfolio: 5.69%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.34% | 0.69% |
| Last 6 Months | 0.37% | 1.19% |
| Last 1 Year | 4.08% | 5.17% |
| Last 2 Years | 4.88% | 5.90% |
| Last 3 Years | 7.24% | 8.19% |
| Since Inception | 7.43% | 7.92% |

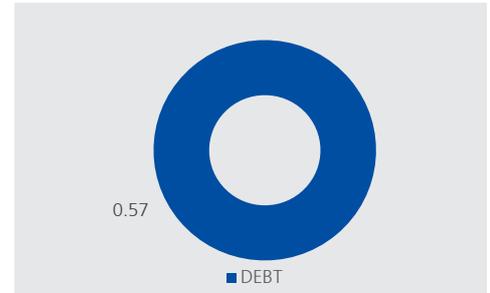
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

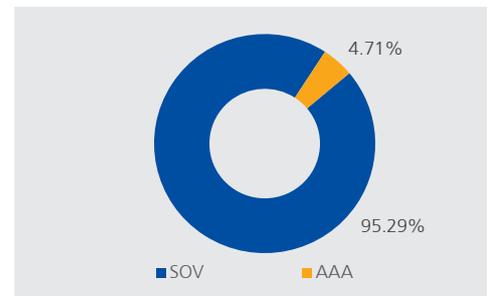
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 8.15% GOI CG 11-06-2022 | 27.87% |
| 7.26% GOI 14-01-2029 | 12.97% |
| 8.60% GOI CG 02-06-2028 | 9.72% |
| 8.24% GOI CG 10-11-2033 | 8.18% |
| 6.67% GOI CG 17.12.2050 | 8.00% |
| 7.59% GOI CG 11-01-2026 | 6.34% |
| 5.63% GOI CG 12-04-2026 | 4.88% |
| 5.09% GOI CG 13.04.2022 | 4.77% |
| 7.17% GOI 08-01-2028 | 3.83% |
| 6.99% GOI CG 15-12-2051 | 3.12% |
| 6.79% GOI CG 15-05-2027 | 2.34% |
| 6.19% GOI 16-09-2034 | 1.65% |
| Gilts Total | 93.69% |
| Money Market Total | 4.63% |
| Current Assets | 1.68% |
| Total | 100.00% |

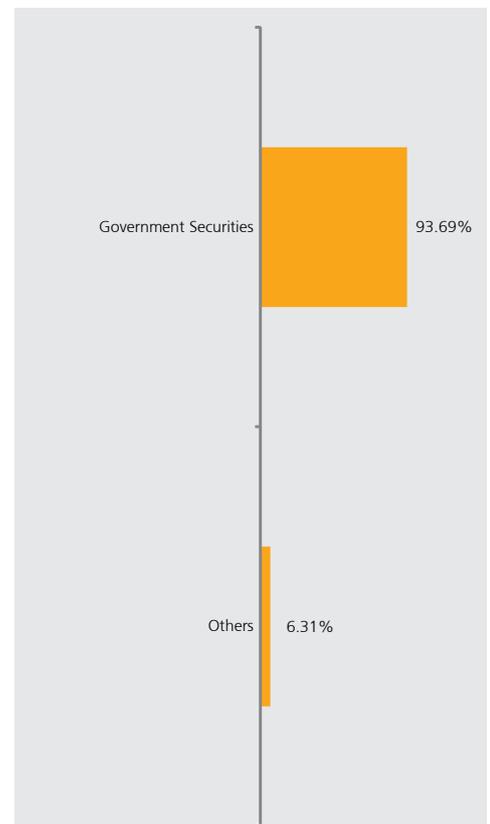
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹25.1539
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 28 February, 22: ₹ 0.39 Crs.
Modified Duration of Debt Portfolio:
 4.39 years
YTM of Debt Portfolio: 5.75%

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 | 0.32% | 0.69% |
| Last 6 Months | 0.20% | 1.19% |
| Last 1 Year | 3.87% | 5.17% |
| Last 2 Years | 4.66% | 5.90% |
| Last 3 Years | 7.03% | 8.19% |
| Since Inception | 6.80% | 7.81% |

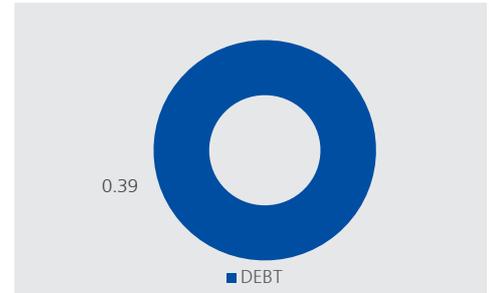
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

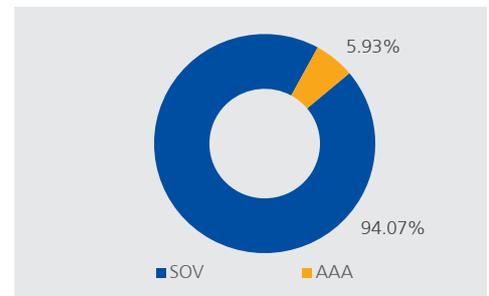
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 8.15% GOI CG 11-06-2022 | 25.75% |
| 7.26% GOI 14-01-2029 | 13.70% |
| 7.59% GOI CG 11-01-2026 | 9.60% |
| 8.24% GOI CG 10-11-2033 | 8.88% |
| 6.67% GOI CG 17.12.2050 | 7.84% |
| 8.60% GOI CG 02-06-2028 | 6.29% |
| 7.17% GOI 08-01-2028 | 4.02% |
| 5.09% GOI CG 13.04.2022 | 3.90% |
| 5.63% GOI CG 12-04-2026 | 2.82% |
| 6.99% GOI CG 15-12-2051 | 2.81% |
| 7.59% GOI CG 20-03-2029 | 2.72% |
| 6.79% GOI CG 15-05-2027 | 2.39% |
| 6.19% GOI 16-09-2034 | 1.70% |
| Gilts Total | 92.42% |
| Money Market Total | 5.83% |
| Current Assets | 1.75% |
| Total | 100.00% |

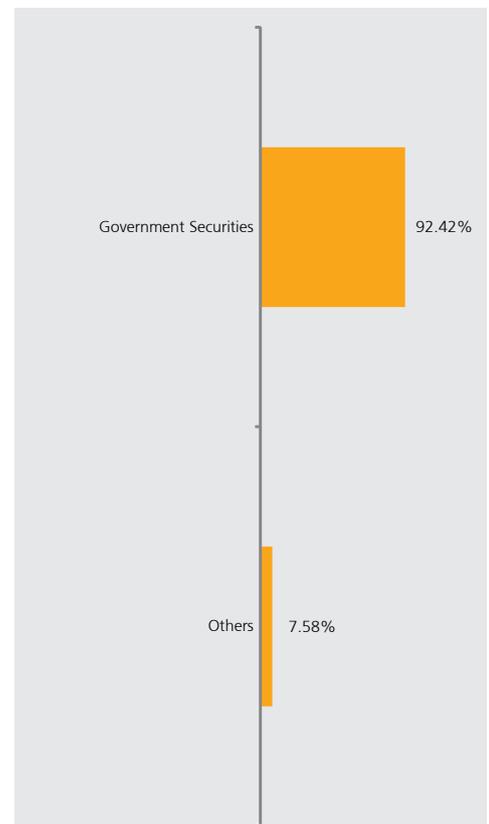
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹27.2524
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 28 February, 22: ₹ 1.71 Crs.
Modified Duration of Debt Portfolio:
 0.24 years
YTM of Debt Portfolio: 3.72%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.15% | 0.31% |
| Last 6 Months | 0.91% | 1.77% |
| Last 1 Year | 1.74% | 3.60% |
| Last 2 Years | 1.93% | 3.88% |
| Last 3 Years | 2.75% | 4.64% |
| Since Inception | 5.87% | 6.76% |

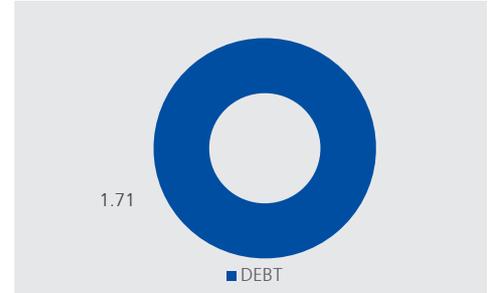
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

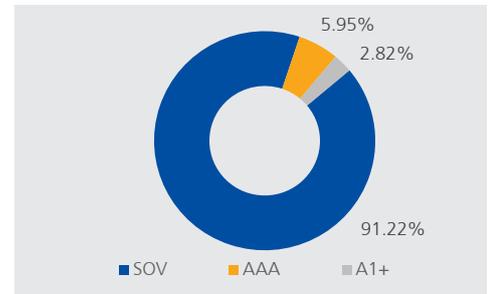
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 102.12% |
| Current Assets | -2.12% |
| Total | 100.00% |

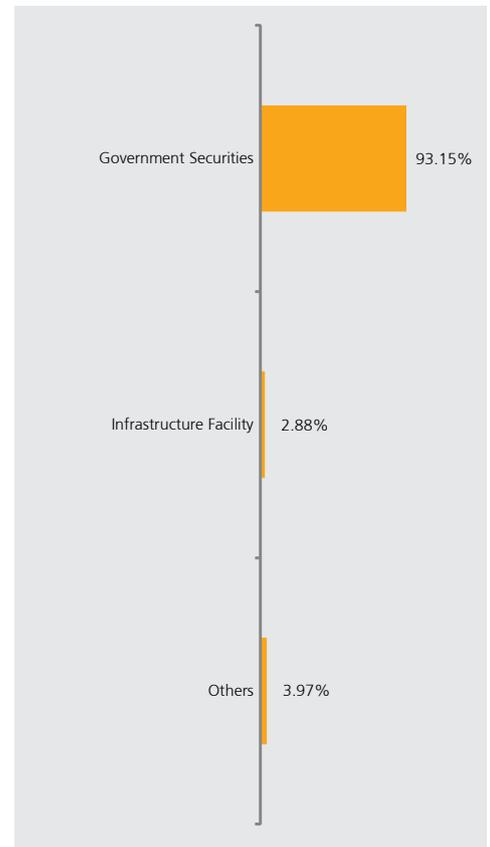
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹27.4373
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 28 February, 22: ₹ 2.67 Crs.
Modified Duration of Debt Portfolio:
 0.14 years
YTM of Debt Portfolio: 3.55%

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 | 0.14% | 0.31% |
| Last 6 Months | 0.89% | 1.77% |
| Last 1 Year | 1.71% | 3.60% |
| Last 2 Years | 1.94% | 3.88% |
| Last 3 Years | 2.75% | 4.64% |
| Since Inception | 6.11% | 6.91% |

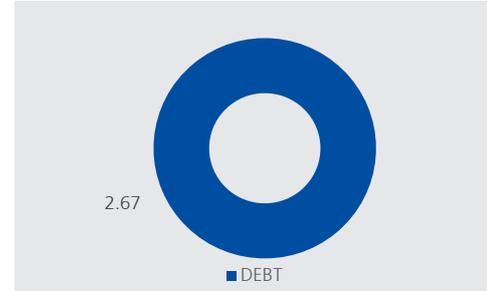
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

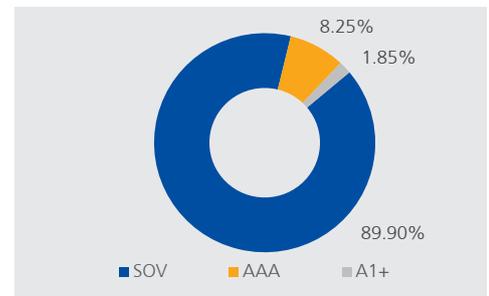
Portfolio

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

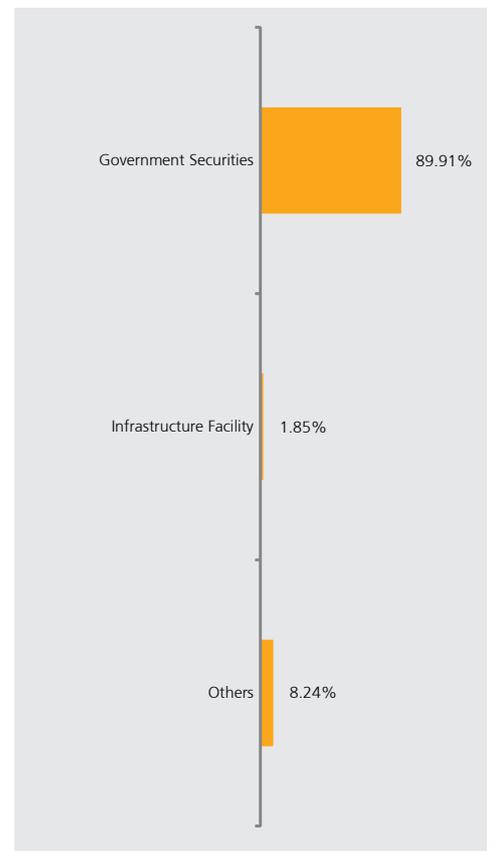
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹27.3016
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 28 February, 22: ₹ 0.77 Crs.
Modified Duration of Debt Portfolio: 3.41 years
YTM of Debt Portfolio: 5.39%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.29% | 0.75% |
| Last 6 Months | 2.95% | 1.57% |
| Last 1 Year | 6.62% | 5.79% |
| Last 2 Years | 5.90% | 6.35% |
| Last 3 Years | 7.13% | 8.77% |
| Since Inception | 7.62% | 7.52% |

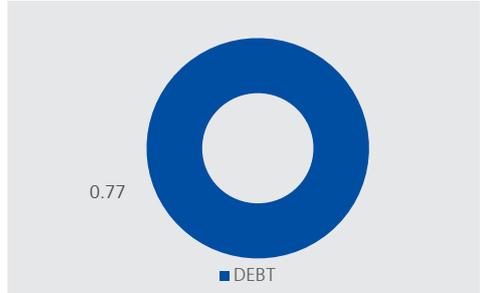
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

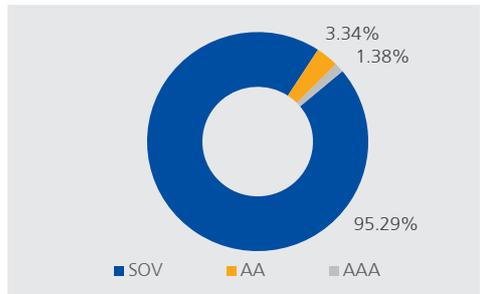
Portfolio

| Name of Instrument | % to AUM |
|-------------------------------|----------------|
| 6.75% PCHFL NCD 26-09-2031 | 3.26% |
| Bonds/Debentures Total | 3.26% |
| 8.15% GOI CG 11-06-2022 | 26.49% |
| 7.59% GOI CG 11-01-2026 | 16.51% |
| 5.09% GOI CG 13.04.2022 | 13.04% |
| 5.63% GOI CG 12-04-2026 | 10.04% |
| 6.45% GOI CG 07-10-2029 | 6.82% |
| 6.67% GOI CG 17.12.2050 | 6.14% |
| 7.17% GOI 08-01-2028 | 5.25% |
| 8.24% GOI CG 10-11-2033 | 4.02% |
| 7.26% GOI 14-01-2029 | 2.29% |
| 6.99% GOI CG 15-12-2051 | 1.92% |
| 8.60% GOI CG 02-06-2028 | 0.57% |
| Gilts Total | 93.09% |
| Money Market Total | 1.35% |
| Current Assets | 2.30% |
| Total | 100.00% |

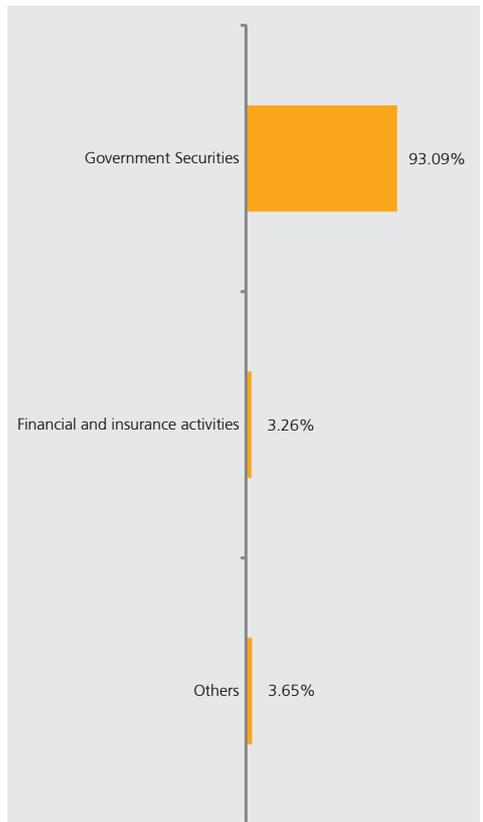
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹27.8979
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 28 February, 22: ₹ 0.57 Crs.
Modified Duration of Debt Portfolio: 3.72 years
YTM of Debt Portfolio: 5.57%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.23% | 0.75% |
| Last 6 Months | 0.44% | 1.57% |
| Last 1 Year | 3.85% | 5.79% |
| Last 2 Years | 4.37% | 6.35% |
| Last 3 Years | 6.78% | 8.77% |
| Since Inception | 7.60% | 7.77% |

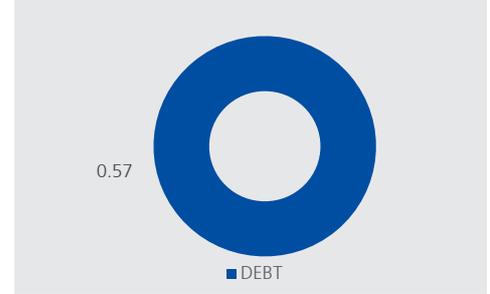
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

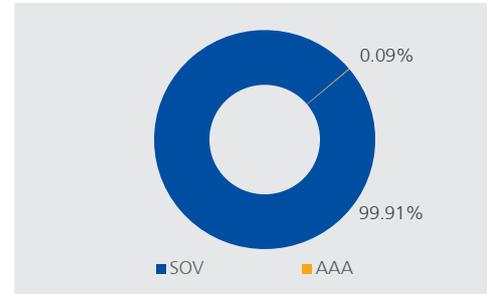
Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 8.15% GOI CG 11-06-2022 | 18.98% |
| 5.09% GOI CG 13.04.2022 | 15.95% |
| 7.59% GOI CG 11-01-2026 | 14.39% |
| 8.60% GOI CG 02-06-2028 | 8.96% |
| 5.63% GOI CG 12-04-2026 | 6.29% |
| 6.45% GOI CG 07-10-2029 | 5.94% |
| 7.59% GOI CG 20-03-2029 | 5.56% |
| 6.67% GOI CG 17.12.2050 | 5.34% |
| 6.19% GOI 16-09-2034 | 4.31% |
| 7.17% GOI 08-01-2028 | 3.47% |
| 7.26% GOI 14-01-2029 | 2.38% |
| 8.24% GOI CG 10-11-2033 | 2.34% |
| 6.99% GOI CG 15-12-2051 | 2.09% |
| 6.79% GOI CG 15-05-2027 | 1.81% |
| Gilts Total | 97.82% |
| Money Market Total | 0.09% |
| Current Assets | 2.09% |
| Total | 100.00% |

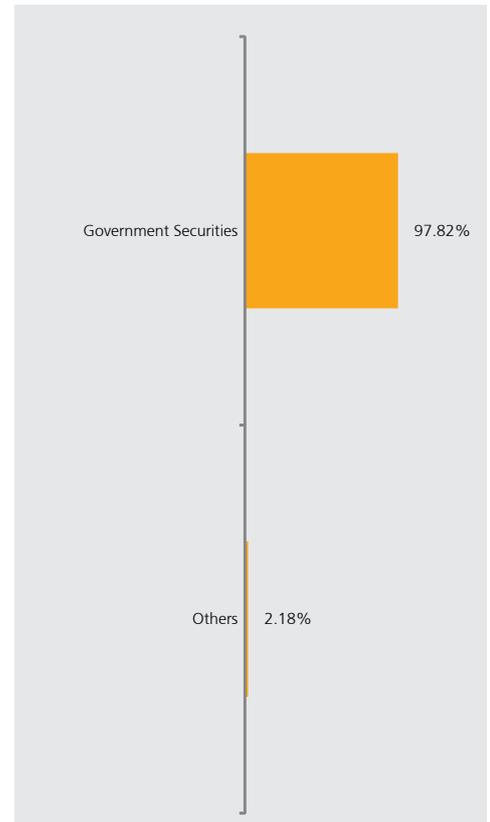
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹18.4239
Inception Date: 26th February 2013
Benchmark: N.A
AUM as on 28 February, 22: ₹ 67.35 Crs.
Modified Duration of Debt Portfolio:
 3.84 years
YTM of Debt Portfolio: 5.72%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 0-90 | - |
| Gsec / Debt | 10-100 | 97 |
| MMI / Others | 0-90 | 3 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.37% | - |
| Last 6 Months | 0.48% | - |
| Last 1 Year | 3.94% | - |
| Last 2 Years | 5.01% | - |
| Last 3 Years | 7.31% | - |
| Since Inception | 7.02% | - |

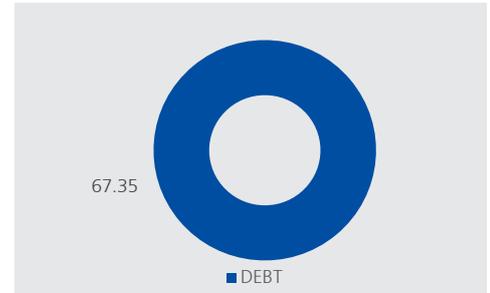
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

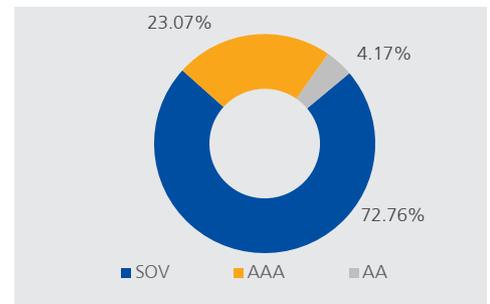
Portfolio

| Name of Instrument | % to AUM |
|---|----------------|
| 9.05% HDFC NCD 20-11-2023 U-004 | 6.61% |
| 7.75% PFC NCD 11-06-2030 SR 203-B | 5.49% |
| 9.00% IHFL NCD 30-06-2026 | 4.04% |
| 7.13% NHPC NCD 11-02-2030 Series AA Strip E | 3.16% |
| 9.00% RIL NCD 21-01-2025 SR-PPD5 | 1.77% |
| 9.00% NTPC NCD 25-01-2023 XLII-I | 1.69% |
| 8.85% PGCIL NCD 19-10-2023 STRPP H | 1.57% |
| 8.40% IRFC NCD 08-01-2029 SR 130 | 1.29% |
| 7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V | 0.16% |
| 10.08% IOT NCD 20-03-2022 III-STRPP3 | 0.15% |
| 6.75% PCHFL NCD 26-09-2031 | 0.04% |
| 6.75% PCHFL NCD 26-09-2031 | 0.04% |
| Bonds/Debentures Total | 25.96% |
| 8.15% GOI CG 11-06-2022 | 15.85% |
| 5.09% GOI CG 13.04.2022 | 12.46% |
| 8.60% GOI CG 02-06-2028 | 9.06% |
| 6.45% GOI CG 07-10-2029 | 5.78% |
| 6.67% GOI CG 17.12.2050 | 5.21% |
| 7.17% GOI 08-01-2028 | 4.62% |
| 7.59% GOI CG 11-01-2026 | 2.48% |
| 6.79% GOI CG 15-05-2027 | 2.29% |
| 6.99% GOI CG 15-12-2051 | 2.22% |
| 5.63% GOI CG 12-04-2026 | 2.12% |
| 6.19% GOI 16-09-2034 | 2.11% |
| 6.85% MADHYAPRADESH SDL 15.09.2031 | 2.05% |
| 8.24% GOI CG 10-11-2033 | 2.04% |
| 7.59% GOI CG 20-03-2029 | 1.48% |
| 7.26% GOI 14-01-2029 | 1.38% |
| Gilts Total | 71.15% |
| Money Market Total | 0.68% |
| Current Assets | 2.22% |
| Total | 100.00% |

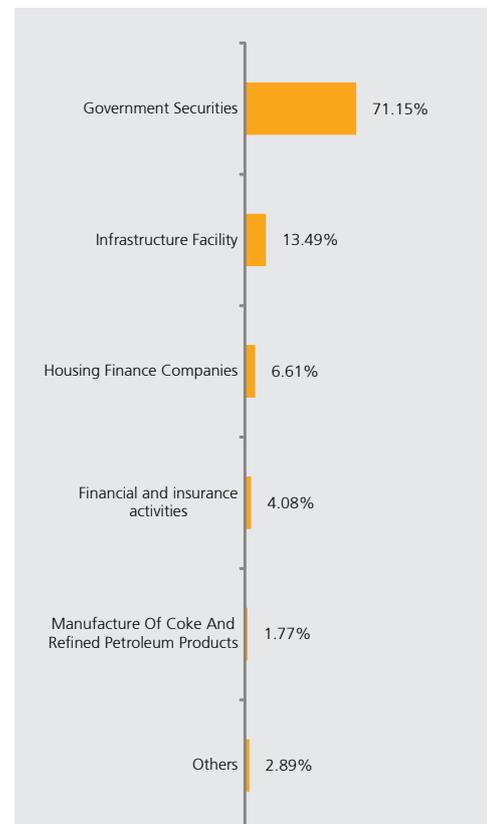
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹21.7979
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 February, 22: ₹ 1.38 Crs.
Modified Duration of Debt Portfolio:
 0.57 years
YTM of Debt Portfolio: 4.11%

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% | 0.31% |
| Last 6 Months | 1.30% | 1.77% |
| Last 1 Year | 2.50% | 3.60% |
| Last 2 Years | 2.71% | 3.88% |
| Last 3 Years | 3.62% | 4.64% |
| Since Inception | 5.92% | 6.37% |

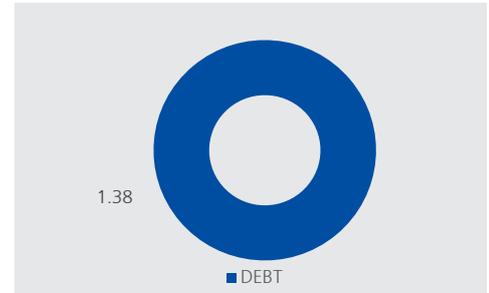
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

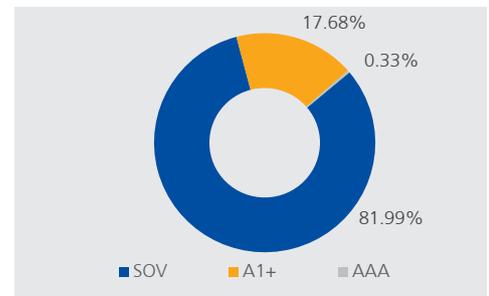
Portfolio

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

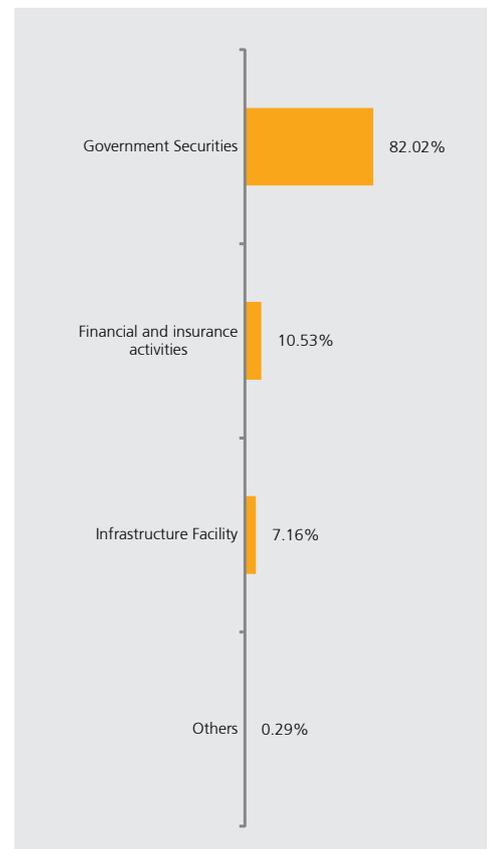
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹19.3881
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 February, 22: ₹ 3.41 Crs.
Modified Duration of Debt Portfolio:
 0.45 years
YTM of Debt Portfolio: 3.94%

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 | 0.19% | 0.31% |
| Last 6 Months | 1.14% | 1.77% |
| Last 1 Year | 2.20% | 3.60% |
| Last 2 Years | 2.45% | 3.88% |
| Last 3 Years | 3.36% | 4.64% |
| Since Inception | 5.61% | 6.90% |

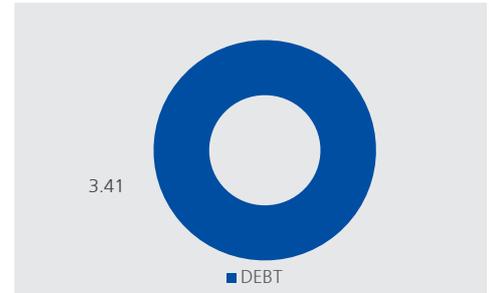
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

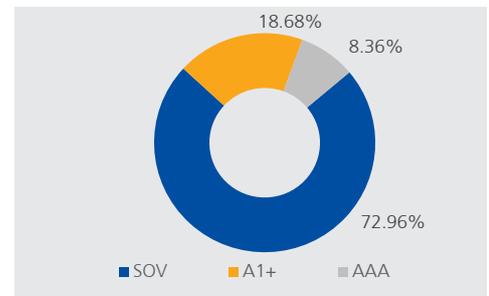
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 99.56% |
| Current Assets | 0.44% |
| Total | 100.00% |

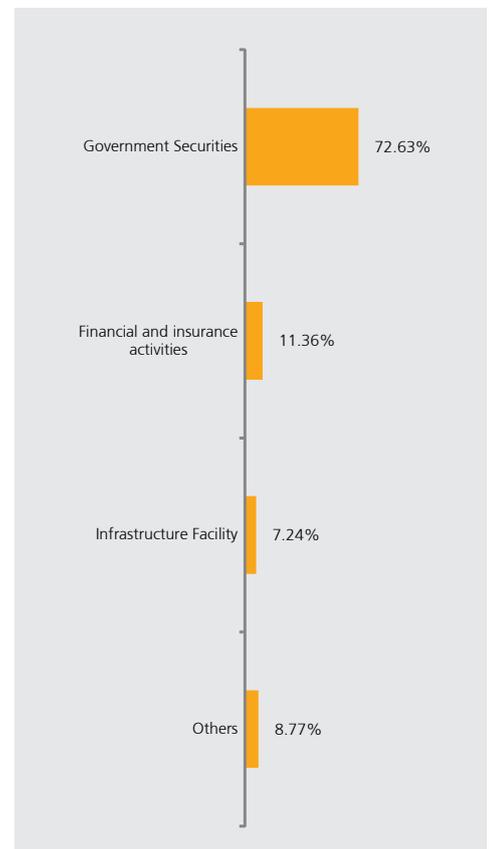
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹22.5669
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 28 February, 22: ₹ 0.27 Crs.
Modified Duration of Debt Portfolio:
 0.49 years
YTM of Debt Portfolio: 3.82%

Asset Allocation

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

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.18% | 0.31% |
| Last 6 Months | 1.12% | 1.77% |
| Last 1 Year | 2.12% | 3.60% |
| Last 2 Years | 2.31% | 3.88% |
| Last 3 Years | 3.17% | 4.64% |
| Since Inception | 5.98% | 6.87% |

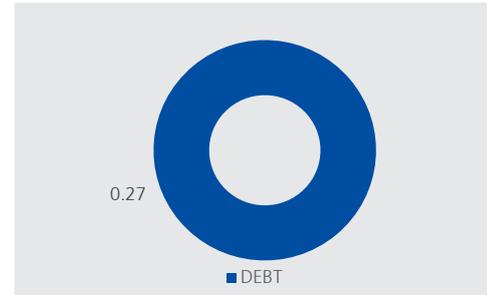
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

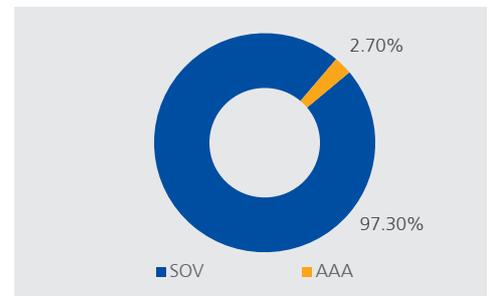
Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 99.95% |
| Current Assets | 0.05% |
| Total | 100.00% |

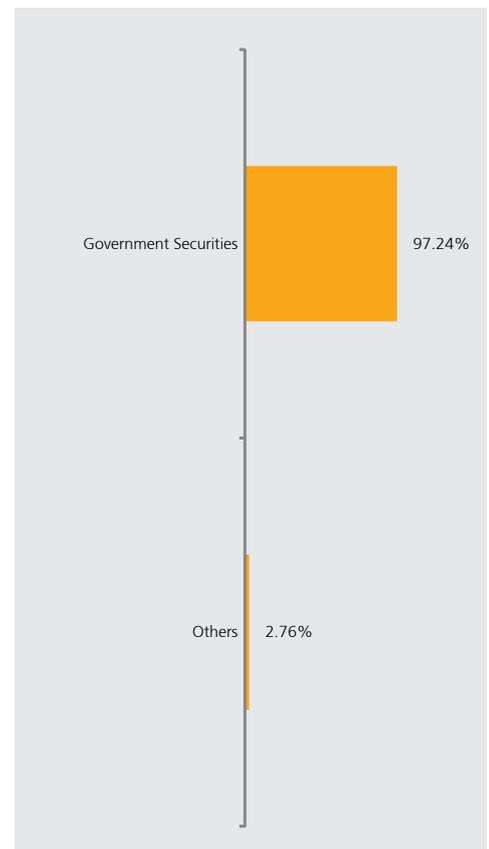
AUM (in ₹ crs.)



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 28th February 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 28 February, 22: ₹13.7434

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 28 February, 22: ₹ 96.58 Crs.

Modified Duration of Debt Portfolio:

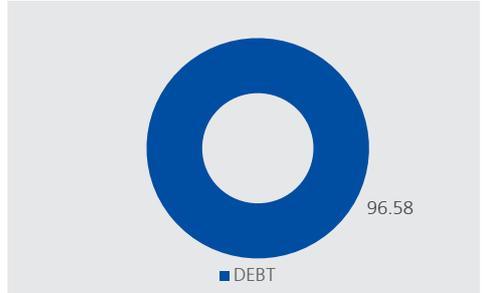
3.15 years

YTM of Debt Portfolio: 5.95%

Portfolio

| Name of Instrument | % to AUM |
|----------------------------------|----------------|
| 8.20% GOI 24-09-2025 | 46.82% |
| 8.30% RAJASHTHAN SDL 13.01.2026 | 27.75% |
| 7.59% GOI CG 11-01-2026 | 16.41% |
| 8.47% MAHARASHTRA SDL 10.02.2026 | 5.60% |
| Gilts Total | 96.57% |
| Money Market Total | 1.53% |
| Current Assets | 1.89% |
| Total | 100.00% |

AUM (in ₹ crs.)



Asset Allocation

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

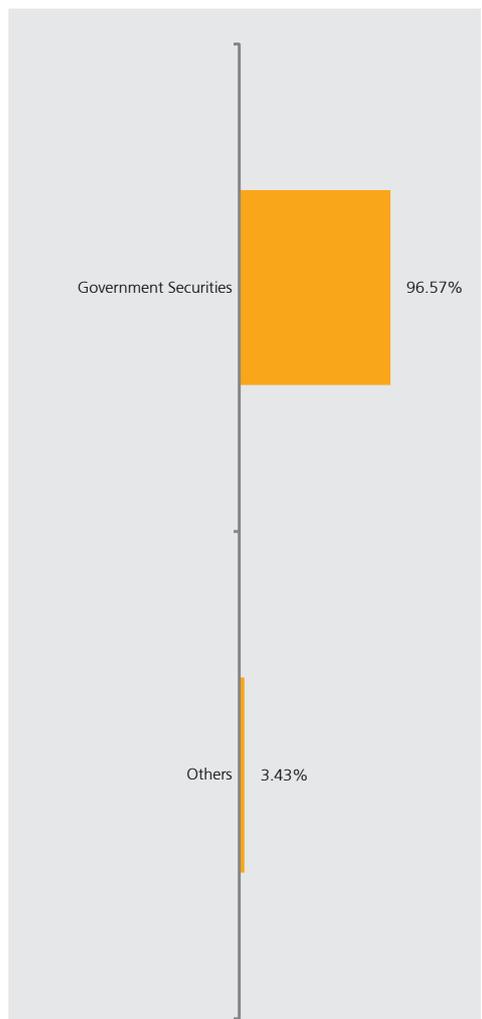
Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.31% | - |
| Last 6 Months | 0.96% | - |
| Last 1 Year | 4.55% | - |
| Last 2 Years | -1.05% | - |
| Last 3 Years | -1.54% | - |
| Since Inception | 2.81% | - |

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

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

Fund Report as on 28th February 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 28 February, 22: ₹15.5337

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 28 February, 22: ₹ 11.10 Crs.

Modified Duration of Debt Portfolio:

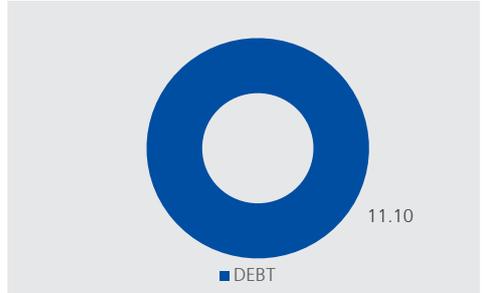
3.43 years

YTM of Debt Portfolio: 6.01%

Portfolio

| Name of Instrument | % to AUM |
|---------------------------|----------------|
| 7.27% GOI 08.04.2026 | 94.16% |
| 8.20% GOI 24-09-2025 | 2.91% |
| Gilts Total | 97.07% |
| Money Market Total | 0.34% |
| Current Assets | 2.59% |
| Total | 100.00% |

AUM (in ₹ crs.)



Asset Allocation

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

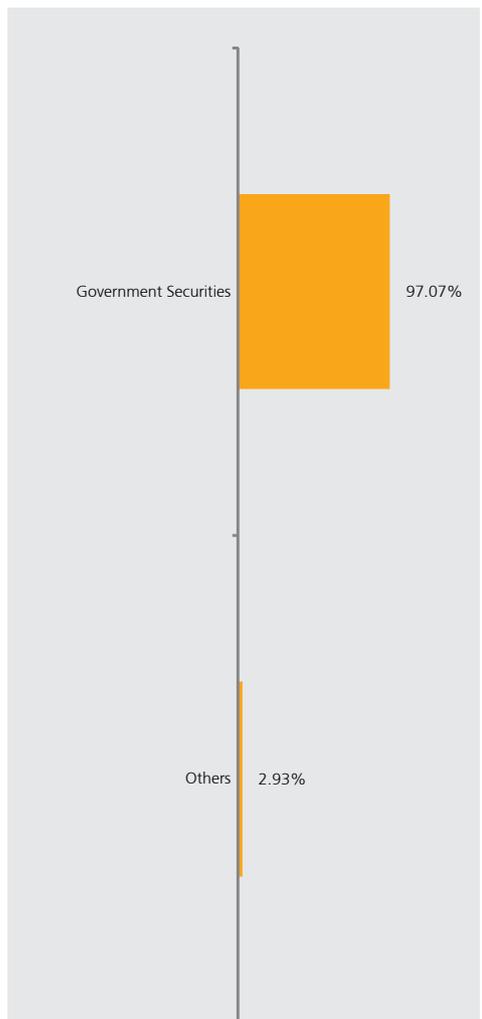
Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.22% | - |
| Last 6 Months | 0.97% | - |
| Last 1 Year | 4.07% | - |
| Last 2 Years | -2.62% | - |
| Last 3 Years | -1.58% | - |
| Since Inception | 4.19% | - |

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 28th February 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 28 February, 22: ₹20.1526
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 28 February, 22: ₹ 552.67 Crs.
Modified Duration of Debt Portfolio: 0.87 years
YTM of Debt Portfolio: 4.68%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-00 | - |
| Gsec / Debt | 60-100 | 71 |
| MMI / Others | 00-40 | 29 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.37% | - |
| Last 6 Months | 1.43% | - |
| Last 1 Year | 3.23% | - |
| Last 2 Years | 3.30% | - |
| Last 3 Years | 4.14% | - |
| Since Inception | 6.62% | - |

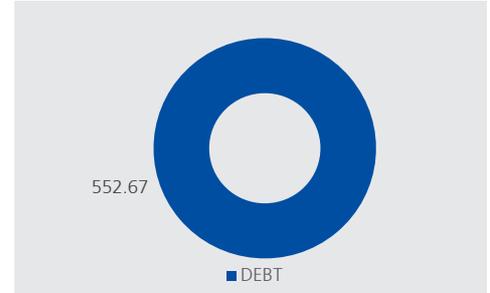
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

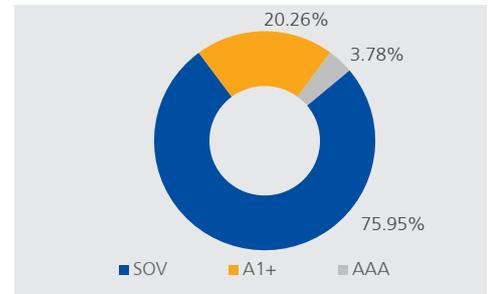
Portfolio

| Name of Instrument | % to AUM |
|------------------------------------|----------------|
| 9.36% MAHARASHTRA SDL 06.11.2023 | 13.70% |
| 8.86% TAMILNADU SDL 07.11.2022 | 10.70% |
| 8.91% ANDHRAPRADESH SDL 05.09.2022 | 9.25% |
| 8.90% MAHARASHTRA SDL 19.12.2022 | 8.60% |
| 6.84% GOI CG 19-12-2022 | 5.66% |
| 8.90% RAJASHTHAN SDL 20.09.2022 | 5.19% |
| 8.72% MAHARASHTRA SDL 29.10.2024 | 3.90% |
| 8.90% MAHARASHTRA SDL 20.09.2022 | 2.78% |
| 9.04% KARNATAKA SDL 10/09/2024 | 1.96% |
| 9.60% MAHARASHTRA SDL 14.08.2023 | 1.92% |
| 9.07% KERALA SDL 27-08-2024 | 1.86% |
| GSEC STRIP 02.07.2022 | 1.67% |
| 8.89% GUJARAT SDL 19.12.2022 | 0.93% |
| 8.90% KARNATKA SDL 19.12.2022 | 0.87% |
| 8.86% PUNJAB SDL 07.11.2022 | 0.87% |
| 9.53% MADHYAPRADESH SDL 01.08.2023 | 0.77% |
| 4.68% HARYANA SDL 20.05.2022 | 0.45% |
| 8.87% PUNJAB SDL 06.06.2022 | 0.36% |
| 9.13% GUJARAT SDL 09.05.2022 | 0.02% |
| Gilts Total | 71.47% |
| Money Market Total | 27.08% |
| Current Assets | 1.45% |
| Total | 100.00% |

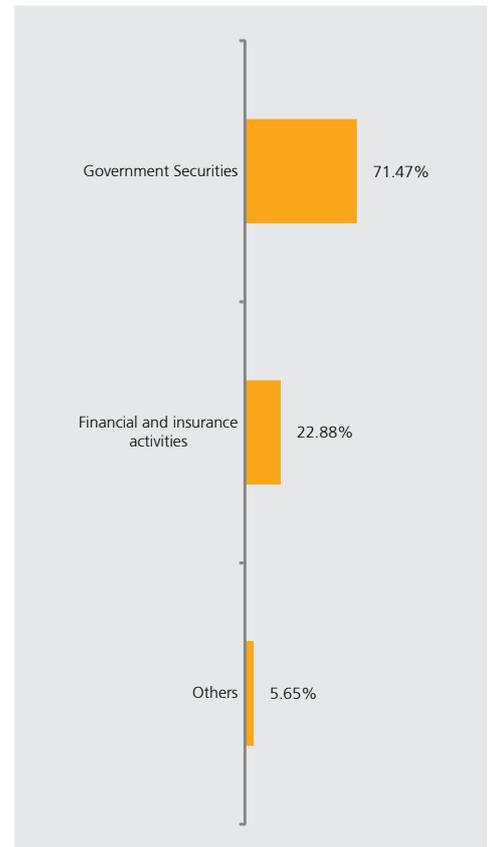
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹15.9605
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 28 February, 22: ₹ 30.12 Crs.
Modified Duration of Debt Portfolio:
 0.89 years
YTM of Debt Portfolio: 4.73%

Asset Allocation

| | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity | 00-00 | - |
| Gsec / Debt | 60-100 | 79 |
| MMI / Others | 00-40 | 21 |

Returns

| Period | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month | 0.37% | - |
| Last 6 Months | 1.42% | - |
| Last 1 Year | 3.14% | - |
| Last 2 Years | 3.29% | - |
| Last 3 Years | 4.14% | - |
| Since Inception | 5.92% | - |

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

Past performance is not indicative of future performance

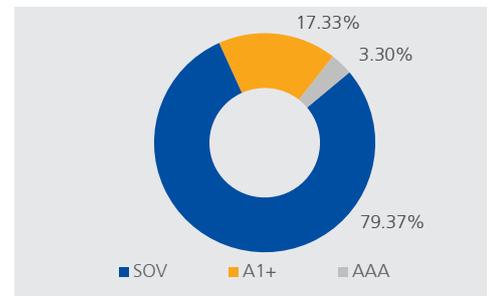
Portfolio

| Name of Instrument | % to AUM |
|----------------------------------|----------------|
| 8.86% TAMILNADU SDL 07.11.2022 | 25.60% |
| 9.36% MAHARASHTRA SDL 06.11.2023 | 14.68% |
| 8.90% MAHARASHTRA SDL 19.12.2022 | 13.72% |
| 8.72% MAHARASHTRA SDL 29.10.2024 | 7.15% |
| 8.90% RAJASHTHAN SDL 20.09.2022 | 5.95% |
| 8.87% PUNJAB SDL 06.06.2022 | 4.07% |
| GSEC STRIP 02.07.2022 | 3.28% |
| 9.07% KERALA SDL 27-08-2024 | 1.79% |
| 8.90% KARNATKA SDL 19.12.2022 | 1.14% |
| 8.86% PUNJAB SDL 07.11.2022 | 1.13% |
| Gilts Total | 78.51% |
| Money Market Total | 20.41% |
| Current Assets | 1.08% |
| Total | 100.00% |

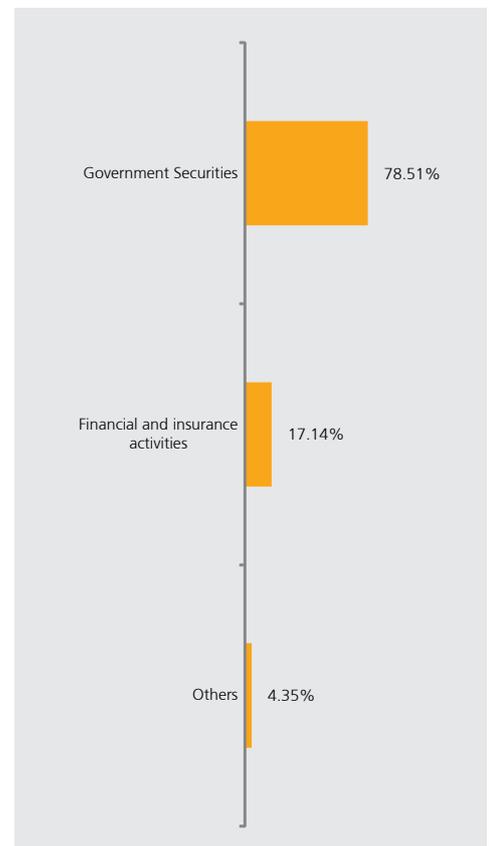
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 28th February 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 28 February, 22: ₹20.5205
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 28 February, 22: ₹ 47.20 Crs.
Modified Duration of Debt Portfolio:
 0.38 years
YTM of Debt Portfolio: 4.61%

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 | 0.27% | - |
| Last 6 Months | 1.31% | - |
| Last 1 Year | 3.62% | - |
| Last 2 Years | 4.96% | - |
| Last 3 Years | 6.60% | - |
| Since Inception | 7.50% | - |

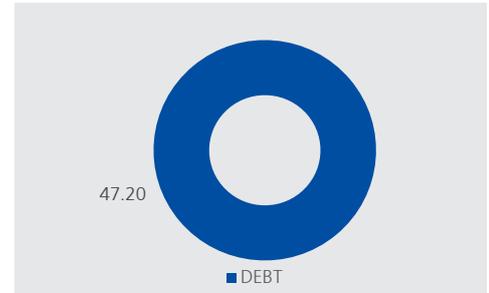
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

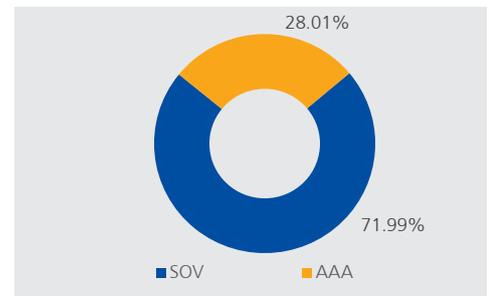
Portfolio

| Name of Instrument | % to AUM |
|--------------------------------------|----------------|
| 9.00% NTPC NCD 25-01-2023 XLII-I | 8.11% |
| 9.35% PGCIL NCD 29-08-2022 STRPPS G | 7.14% |
| 7.17% RIL NCD PPD SR D 08-11-2022 | 5.37% |
| 9.25% RIL NCD 16-06-2024 SR-PPD3 | 2.52% |
| 10.08% IOT NCD 20-03-2022 III-STRPP3 | 1.38% |
| Bonds/Debentures Total | 24.52% |
| 5.09% GOI CG 13.04.2022 | 17.61% |
| 8.27% RAJASHTHAN SDL 2022 2306 UDAY | 16.08% |
| 8.95% MAHARASHTRA SDL 07/03/2022 | 10.60% |
| 8.35% GOI 2022 | 8.34% |
| 8.93% SGOK SDL 2022 | 6.55% |
| 8.85% SGOK SDL 2022 Jul 18 | 6.46% |
| 8.21% RAJASHTHAN SDL 2022 3103 UDAY | 1.91% |
| Gilts Total | 67.55% |
| Money Market Total | 3.34% |
| Current Assets | 4.59% |
| Total | 100.00% |

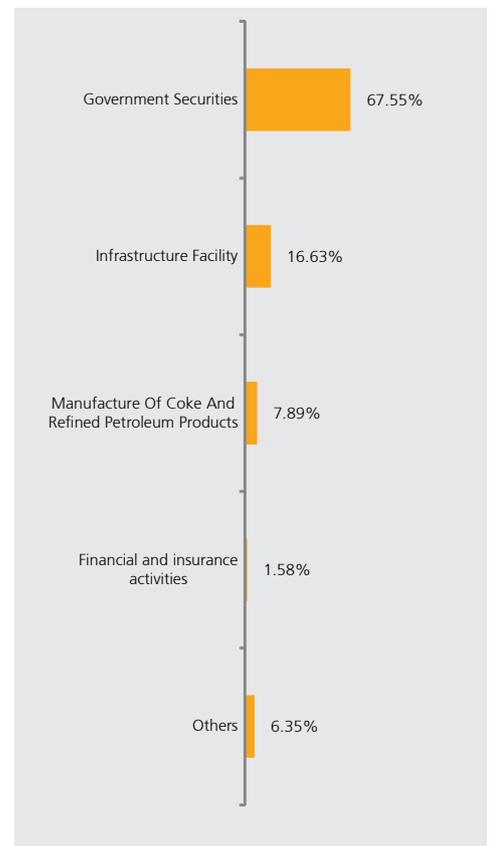
AUM (in ₹ crs.)



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 | Biswarup Mohapatra | - |

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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.

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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.

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