

RELIANCE

NIPPON LIFE
INSURANCE

A RELIANCE CAPITAL COMPANY

ANALYST MAY 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 29th April 2022

Equity Markets

The Month That Was

After an impressive FY22, the markets began the new year on a cautious note. The Nifty 50 index remained range bound during the month and finally closed 2.1% below on MoM basis. Investor concerns around inflation and possible aggressive rate hike cycle lead to increased volatility. The Russia Ukraine war showed no sign of a ceasefire and continued to impact supply dynamics of major global commodities like oil, gas, semi-conductor chips and agro products. News of possible war crimes inflicted on Ukrainian civilians has increased the risk of further sanctions on Russia. Major importers of Russian oil and gas are now planning to reduce their dependence over the medium term. This is expected to keep inflation elevated for a longer period as fresh sources of supply remain scant. The market now expects the US Fed to go aggressive with interest rate hikes, at least in the near term. The war has also impacted the nascent recovery post the pandemic, particularly in countries with weaker external balance sheets. Sri Lanka for example is now facing a both an internal and external crisis as lack of foreign reserves has resulted in acute domestic food and fuel shortages and a default on its foreign loans, first time since its independence in 1948.

Despite negative investor sentiments, Indian markets remained range bound, reflecting strength of its domestic flows and corporate earnings. While FII outflows continued for the seventh consecutive month at \$3.8bn, domestic inflows remained strong for the fourteenth consecutive month at \$3.1 bn. In the sectoral space, utilities, oil and gas and consumer were gainers for the month, while technology, media and telecom sector underperformed.

Amidst global turmoil, the Indian economy continued its path towards recovery. 3Q22 Current Account Deficit (CAD) widened to 2.7% of GDP as non-oil, non-gold imports went up reflecting growing consumption demand. India's exports for FY22 rose by 40% to \$418 bn, surpassing government target by 5%. Despite rising airline fares, India's domestic passenger traffic went up by 36% to 10.6 million in March'22. Malls and movie theatres continue to report robust growth in footfalls and sales. Access to foreign capital is aiding entrepreneurial culture in India with more than 1.67 lakh new companies getting registered during FY22 up 8% from 1.55 lakh registrations in FY21. A third of Nifty index stocks have now declared their 4Q22 results and the numbers are broadly in line with market expectations, thus reflecting resilience of the Indian corporate earnings

Some of the other key developments for the month were:

- RBI decided to keep repo rate unchanged and retained its accommodative stance
- RBI slashed GDP growth forecast for FY23 to 7.2% from 7.8% projected earlier
- RBI introduced a new tool Standin Deposit Facility (SDF) to absorb liquidity at an interest rate of 3.75%
- Government to borrow Rs 8.5 trillion from the market during Apr-Sept'22 versus a full year expectation of Rs 14.3 trillion
- India services PMI increased to 53.6 in March'22, fastest in a month during FY22
- CPI inflation jumped to 6.95% in March'22, highest in seventeen months



INVESTMENT INSIGHT

Fund Report as on 29th April 2022

Market Outlook

The earnings season has started on a strong note despite global challenges. We expect the market to continue to focus on earnings visibility, economic recovery, and balance sheet strength. The recent inflationary pressures might lead to margin cuts and lowering of corporate earnings expectation going ahead. However, we do not see a severe downside risk and in current context, a low double-digit earnings growth is credit worthy that reflects the strength of corporate India.

We continue to remain positive on India's structural growth story. The pandemic and the subsequent war have highlighted the strength of India's institutional set up and its ability to deal with volatility. Over the last year, more than one billion individuals have received at least one dose of COVID vaccine. Despite strong FII outflows and strengthening of the Dollar index, the rupee continues to remain range bound. Agro exports have seen a major rebound, touching almost \$50bn for FY22 after having stagnated at ~\$35-\$40 bn. Nifty RoE, which corrected from a peak of 17% in FY11 to a low of 11.7% reported in FY20, has subsequently improved to an expected 14.9% in FY22, reflecting improvement in balance sheets, especially in financials and metals sector. With capex recovery on the anvil, improvement in household incomes and continued capital inflows, we expect the FY23 earnings to form a strong base for growth over the next five years.



INVESTMENT INSIGHT

Fund Report as on 29th April 2022

Fixed Income Markets

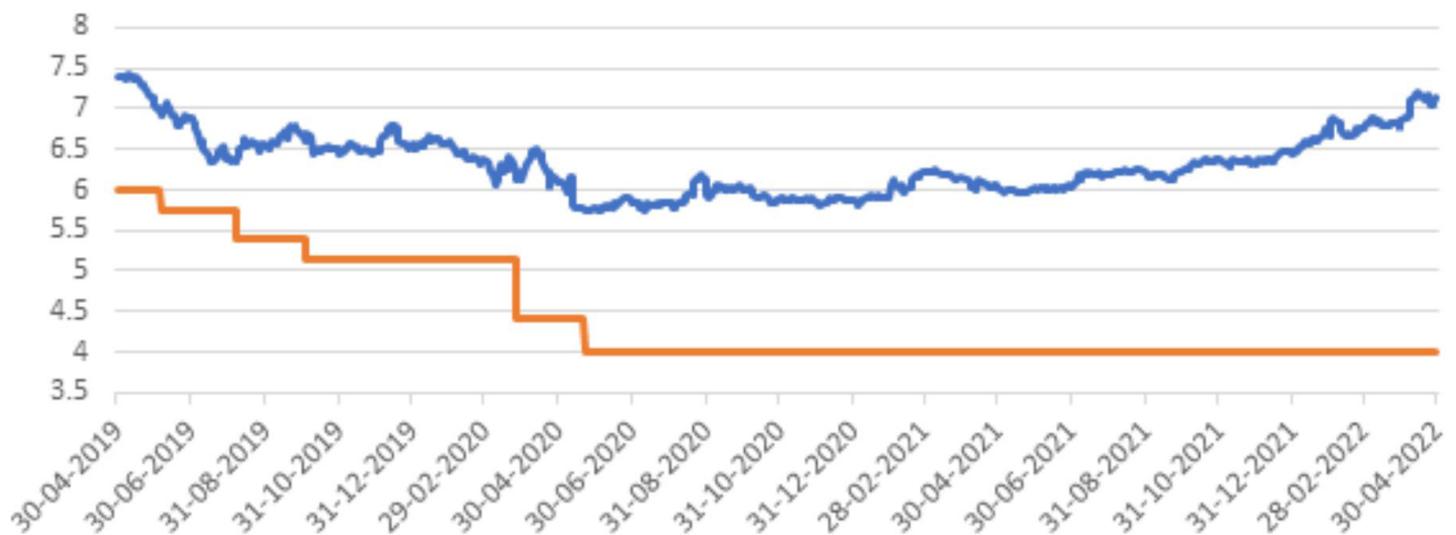
The global economic and financial environment has worsened with the escalation of geopolitical conflict and accompanying sanctions. Commodity prices have shot up substantially across the board amidst heightened volatility. Several central banks, especially systemic ones, continue to be on the path of normalisation and tightening of monetary policy stances. Most US Fed governors have indicated support for an aggressive policy rate hike to tame the spiking inflation. The ECB turned more hawkish than anticipated, with the central bank announcing an early withdrawal of stimulus despite the ongoing Ukraine war.

The S&P Global India Manufacturing unexpectedly fell to 54.0 in March 2022 from 54.9 in February, marking the slowest growth in factory activity since last September, amid slower expansions in new orders and output as well as a renewed decline in new export orders whereas Services PMI increased to 53.6 in March 2022 from 51.8 in February, pointing to the highest reading since last December, due to the relaxation of COVID-19 restrictions. Industrial production grew 1.7% y-o-y in February 2022, advancing from an upwardly revised 1.5% rise in the previous month. Output advanced at a faster pace for electricity 4.5% and mining 4.5% whereas eased for manufacturing 0.8%. CPI inflation rate increased to 6.95% in March 2022, the highest since October 2020. Food inflation accelerated for a 6th straight month to 7.68%, a new high since November 2020, with cost of oils and fats (18.79%), vegetables (11.64%) and meat and fish (9.63%) recording again the biggest rises. India's trade deficit narrowed to USD 18.51 bn in March 2022, compared to USD 20.88 bn in February 2022 led by higher exports and sharp reduction in gold imports.

The MPC kept its benchmark repo rate at a record low of 4% during its April meeting, maintaining an accommodative monetary policy stance to support economic growth, amid inflationary pressure and escalating geopolitical tensions. The reverse repo rate was also kept unchanged at 3.35%. However, it restored the width of the liquidity adjustment facility to 50 basis points, which is seen as a first step to move away from the ultra-loose monetary policy embraced during the COVID-19 pandemic. RBI revised upwards its inflation forecast to 5.7% for FY 2023 from 4.5%, amid surging commodity prices. Meanwhile, the GDP growth for FY 2023 was revised lower at 7.2% from 7.8% previously estimated.

Fixed Income Markets

10y Benchmark vs Repo Rate



Yield on 10-Year benchmark Government Security traded in 6.90%-7.22% range during April 2022, closing on 7.14% on month end. Higher US Treasury yields, relatively hawkish guidance from MPC triggered a spike in Bond yields. The policy normalisation has begun with MPC shifting its focus now on inflation, and RBI narrowing the monetary policy rate corridor. Geopolitical tensions in Russia – Ukraine are keeping global commodity prices higher.



INVESTMENT INSIGHT

Fund Report as on 29th April 2022

Outlook:

On global front, the US 10Y bond yield witnessed upward trend during the month on higher Inflation and hawkish guidance from the US FED. High volatility was observed in Crude amid the Geopolitical issue and COVID restrictions in China.

On the domestic front, RBI revised its inflation estimates upwards in the April MPC meeting. It also shifted its focus on Inflation from Growth. Monetary policy rate corridor was narrowed to 50bps. Going forward, we expect monetary policy rate to rise in medium term. Higher government borrowing is expected to keep pressure on Gsec yields. RBI is going to have a tough task of taming the inflation and managing the government borrowing programme.

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 29th April 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 29 April, 22: ₹13.2643

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 572.33 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	-2.00%	-2.07%
Last 6 Months	-4.03%	-3.22%
Last 1 Year	13.64%	16.89%
Last 2 Years	28.64%	31.70%
Last 3 Years	N.A	N.A
Since Inception	13.16%	15.29%

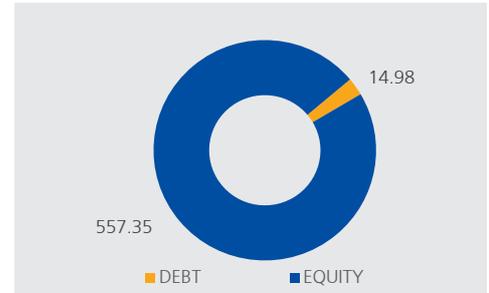
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

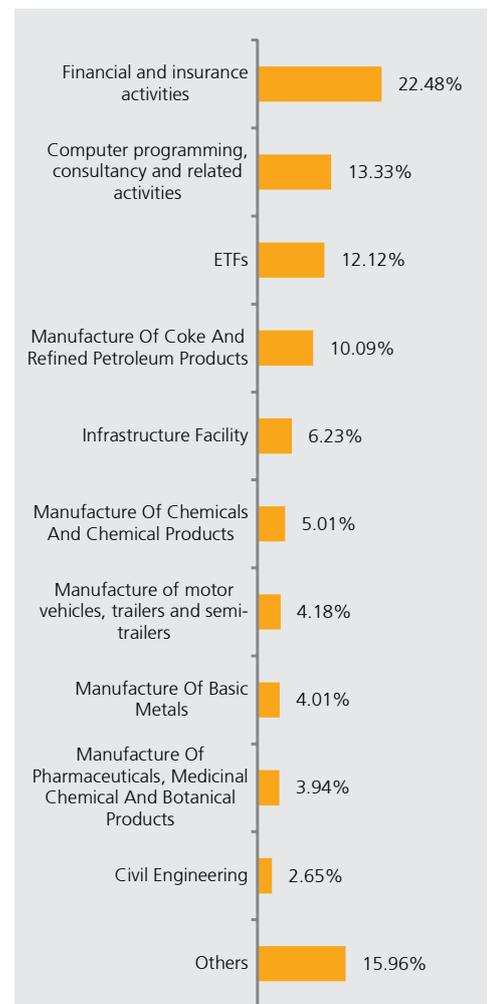
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.28%
INFOSYS LIMITED	6.74%
ICICI BANK LTD.FV-2	4.68%
HDFC BANK LTD.FV-2	4.65%
TATA CONSULTANCY SERVICES LTD.	4.22%
HDFC LTD FV 2	3.40%
LARSEN&TUBRO	2.65%
BHARTI AIRTEL LIMITED	2.63%
ASIAN PAINTS LIMITEDFV-1	2.25%
HINDUSTAN LEVER LTD.	2.19%
BAJAJ FINANCE LIMITED	2.16%
ITC - FV 1	1.83%
MARUTI UDYOG LTD.	1.71%
KOTAK MAHINDRA BANK LIMITED_FV5	1.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.65%
TATA IRON & STEEL COMPANY LTD	1.65%
AXIS BANK LIMITEDFV-2	1.50%
HINDALCO INDUSTRIES LTD FV RE 1	1.46%
BAJAJ FINSERV LIMITED	1.41%
TITAN COMPANY LIMITED	1.33%
ULTRATECH CEMCO LTD	1.26%
STATE BANK OF INDIAFV-1	1.24%
BAJAJ AUTO LTD	1.06%
DIVIS LABORATORIES LIMITED	1.03%
NTPC LIMITED	1.03%
HCL TECHNOLOGIES LIMITED	1.00%
TECH MAHINDRA LIMITEDFV-5	0.99%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.96%
JUBILANT FOODWORKS LIMITED	0.86%
TATA MOTORS LTD.FV-2	0.80%
ONGCFV-5	0.71%
INDRAPRASTHA GAS LIMITED	0.69%
MAX FINANCIAL SERVICES LIMITED	0.62%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.62%
TATA MOTORS LTD-DVR	0.58%
DR. REDDY LABORATORIES	0.57%
ASHOK LEYLAND LIMITED	0.55%
SBI LIFE INSURANCE COMPANY LIMITED	0.55%
SBI CARDS & PAYMENTS SERVICES LTD	0.54%
MAHINDRA & MAHINDRA LTD.-FV5	0.53%
NMDC LIMITED	0.53%
THE RAMCO CEMENTS LIMITED	0.52%
STEEL AUTHORITY OF INDIA LIMITED	0.51%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.49%
TRENT LTD	0.49%
BHARAT PETROLEUM CORP. LTD.	0.46%
SHREE CEMENTS LIMITED	0.45%
TVS MOTOR COMPANY LIMITED	0.41%
AUROBINDO PHARMA LIMITED	0.39%
JSW STEEL LIMITED	0.39%
TATA POWER CO. LTD.FV-1	0.38%
NESTLE INDIA LIMITED	0.38%
VIPRO	0.37%
HERO MOTOCORP LIMITED	0.35%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.34%
ONE 97 COMMUNICATIONS LIMITED	0.32%
POWER GRID CORP OF INDIA LTD	0.31%
CIPLA LTD.	0.30%
RESTAURANT BRANDS ASIA LIMITED	0.29%
BANDHAN BANK LIMITED	0.29%
UPL LIMITED	0.28%
DABUR INDIA LTD.	0.28%
VOLTAS LTD	0.25%
AMBUJA CEMENTS LIMITED	0.22%
ZOMATO LIMITED	0.21%
BHARAT FORGE	0.19%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.19%
PETRONET LNG LIMITED	0.14%
INDUSIND BANK LIMITED	0.14%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.09%
Equity Total	85.26%
SBI-ETF Nifty Bank	3.79%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	3.59%
Nippon India ETF Bank Bees	2.83%
ICICI PRUDENTIAL IT ETF	1.91%
ETFs	12.12%
Money Market Total	2.69%
Current Assets	-0.07%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹34.5117

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 2,129.21 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	-2.24%	-2.07%
Last 6 Months	-3.63%	-3.22%
Last 1 Year	15.30%	16.89%
Last 2 Years	30.12%	31.70%
Last 3 Years	12.69%	13.33%
Since Inception	10.59%	10.08%

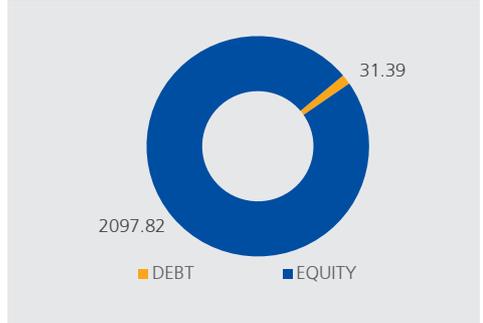
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

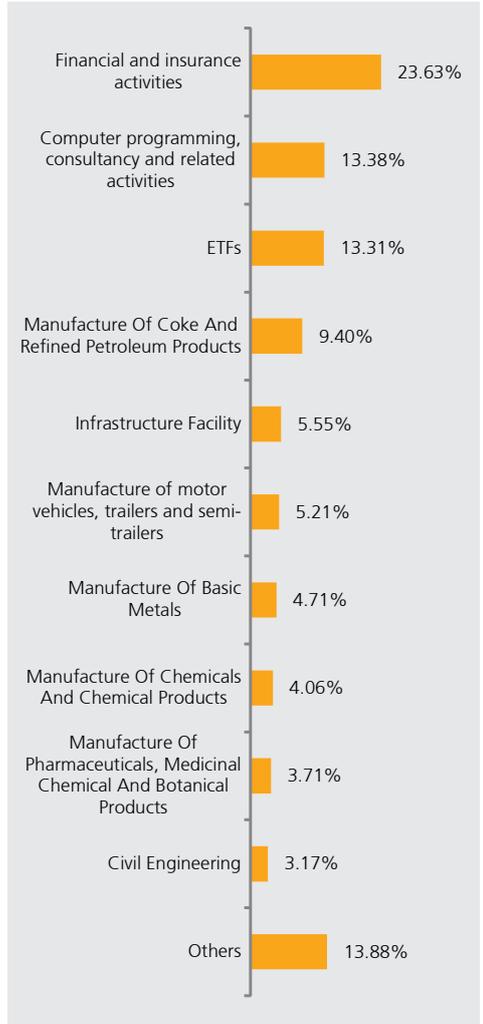
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.40%
INFOSYS LIMITED	6.81%
ICICI BANK LTD.FV-2	4.77%
HDFC BANK LTD.FV-2	4.60%
HDFC LTD FV 2	4.03%
TATA CONSULTANCY SERVICES LTD.	4.01%
LARSEN&TUBRO	3.17%
BHARTI AIRTEL LIMITED	2.43%
BAJAJ FINANCE LIMITED	2.36%
ASIAN PAINTS LIMITEDFV-1	2.07%
TATA IRON & STEEL COMPANY LTD	2.02%
HINDUSTAN LEVER LTD.	1.99%
KOTAK MAHINDRA BANK LIMITED_FV5	1.94%
ITC - FV 1	1.93%
MARUTI UDYOG LTD.	1.73%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.66%
HINDALCO INDUSTRIES LTD FV RE 1	1.60%
AXIS BANK LIMITEDFV-2	1.60%
BAJAJ FINSERV LIMITED	1.48%
ULTRATECH CEMCO LTD	1.45%
TITAN COMPANY LIMITED	1.42%
STATE BANK OF INDIAFV-1	1.38%
NTPC LIMITED	1.36%
TATA MOTORS LTD.FV-2	1.12%
HCL TECHNOLOGIES LIMITED	1.10%
TECH MAHINDRA LIMITEDFV-5	1.00%
MAHINDRA & MAHINDRA LTD.-FV5	0.98%
DIVIS LABORATORIES LIMITED	0.94%
STEEL AUTHORITY OF INDIA LIMITED	0.76%
ASHOK LEYLAND LIMITED	0.71%
BAJAJ AUTO LTD	0.69%
TATA MOTORS LTD-DVR	0.67%
JUBILANT FOODWORKS LIMITED	0.67%
DR. REDDY LABORATORIES	0.65%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.64%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.62%
TRENT LTD	0.52%
NMDC LIMITED	0.51%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.50%
BHARAT FORGE	0.48%
CIPLA LTD.	0.46%
COFORGE LIMITED	0.45%
TATA CONSUMER PRODUCTS LIMITED	0.41%
INDRAPRASTHA GAS LIMITED	0.40%
THE RAMCO CEMENTS LIMITED	0.40%
RESTAURANT BRANDS ASIA LIMITED	0.39%
TATA POWER CO. LTD.FV-1	0.39%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.37%
HAVELLS INDIA LIMITED	0.37%
SBI LIFE INSURANCE COMPANY LIMITED	0.36%
VOLTAS LTD	0.36%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.34%
BRITANNIA INDUSTRIES LTD	0.32%
MAX FINANCIAL SERVICES LIMITED	0.32%
JSW STEEL LIMITED	0.32%
AMBUJA CEMENTS LIMITED	0.31%
INDUSIND BANK LIMITED	0.31%
HERO MOTOCORP LIMITED	0.28%
BANDHAN BANK LIMITED	0.25%
TVS MOTOR COMPANY LIMITED	0.25%
SBI CARDS & PAYMENTS SERVICES LTD	0.23%
ZOMATO LIMITED	0.16%
Equity Total	85.21%
SBI-ETF Nifty Bank	5.42%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.94%
ICICI PRUDENTIAL IT ETF	2.95%
ETFs	13.31%
Money Market Total	1.31%
Current Assets	0.16%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹33.5058

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29 April, 22: ₹ 310.17 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.58%	2.20%
Last 6 Months	2.93%	5.49%
Last 1 Year	24.71%	27.94%
Last 2 Years	31.66%	34.74%
Last 3 Years	15.97%	15.93%
Since Inception	10.33%	9.98%

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

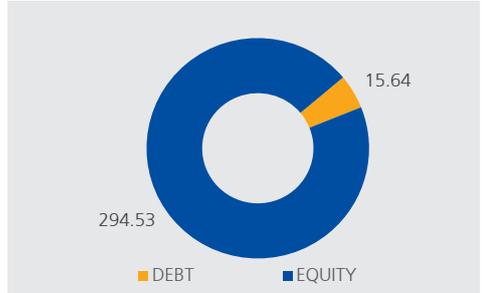
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

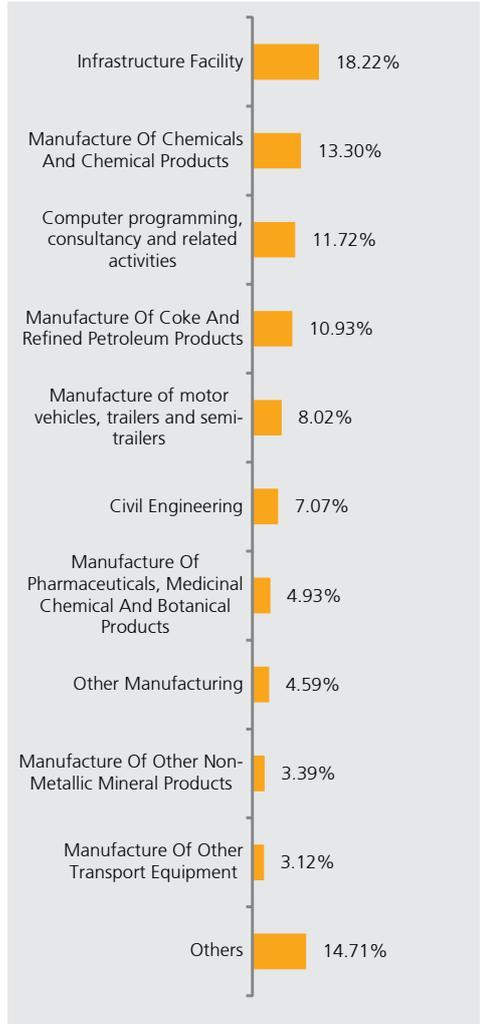
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.05%
BHARTI AIRTEL LIMITED	7.68%
LARSEN&TUBRO	7.07%
HINDUSTAN LEVER LTD.	5.85%
INFOSYS LIMITED	5.54%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.93%
MARUTI UDYOG LTD.	4.90%
ASIAN PAINTS LIMITEDFV-1	4.86%
TITAN COMPANY LIMITED	4.59%
TATA CONSULTANCY SERVICES LTD.	3.63%
NTPC LIMITED	3.62%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.40%
POWER GRID CORP OF INDIA LTD	3.26%
ULTRATECH CEMCO LTD	3.20%
MAHINDRA & MAHINDRA LTD.-FV5	3.12%
AVENUE SUPERMARTS LIMITED	2.26%
JSW STEEL LIMITED	2.09%
BAJAJ AUTO LTD	2.00%
ONGCFV-5	1.93%
NESTLE INDIA LIMITED	1.59%
COAL INDIA LIMITED	1.58%
GRASIM INDUSTRIES LTD.	1.35%
WIPRO	1.32%
HCL TECHNOLOGIES LIMITED	1.22%
INDIAN OIL CORPORATION LIMITED	1.17%
DABUR INDIA LTD.	0.73%
BHARAT PETROLEUM CORP. LTD.	0.71%
EICHER MOTORS LIMITED	0.69%
SRF LIMITED	0.51%
HERO MOTOCORP LIMITED	0.43%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.21%
AMBUJA CEMENTS LIMITED	0.19%
Equity Total	94.96%
Money Market Total	4.96%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

Provide high return in the long term through exposure to equity investments in the sectors related to industrial activity.

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹19.4220

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 763.48 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	96
Gsec / Debt	0-20	-
MMI / Others	0-20	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.18%	-2.07%
Last 6 Months	-3.29%	-3.22%
Last 1 Year	16.49%	16.89%
Last 2 Years	27.36%	31.70%
Last 3 Years	11.08%	13.33%
Since Inception	11.31%	15.00%

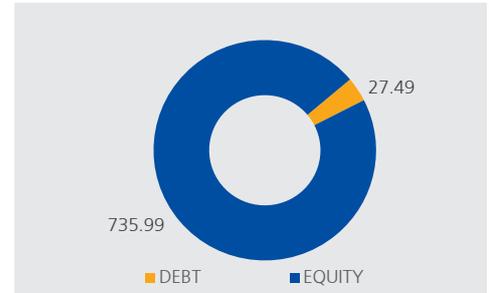
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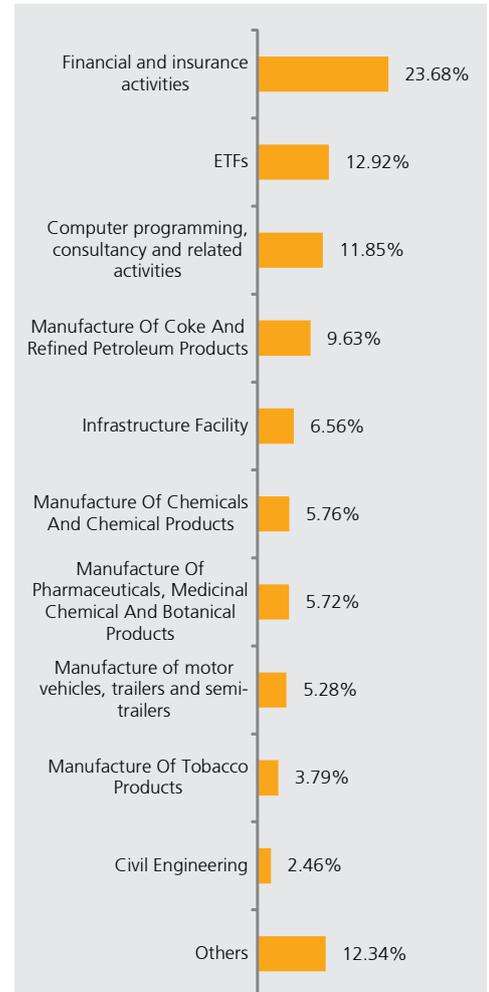
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.28%
HDFC BANK LTD.FV-2	5.96%
INFOSYS LIMITED	5.90%
ICICI BANK LTD.FV-2	4.52%
TATA CONSULTANCY SERVICES LTD.	3.95%
ITC - FV 1	3.79%
HDFC LTD FV 2	3.64%
BHARTI AIRTEL LIMITED	3.01%
STATE BANK OF INDIAFV-1	2.64%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.52%
HINDUSTAN LEVER LTD.	2.52%
LARSEN&TUBRO	2.46%
BAJAJ FINANCE LIMITED	2.26%
TATA MOTORS LTD.FV-2	2.07%
MARUTI UDYOG LTD.	2.05%
ASIAN PAINTS LIMITEDFV-1	1.98%
TITAN COMPANY LIMITED	1.59%
AXIS BANK LIMITEDFV-2	1.41%
DIVIS LABORATORIES LIMITED	1.24%
TATA CONSUMER PRODUCTS LIMITED	1.16%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
NTPC LIMITED	1.12%
BAJAJ FINSERV LIMITED	1.12%
POWER GRID CORP OF INDIA LTD	1.04%
KOTAK MAHINDRA BANK LIMITED_FV5	1.02%
DR. REDDY LABORATORIES	1.02%
ULTRATECH CEMCO LTD	1.02%
CIPLA LTD.	0.93%
PIDILITE INDUSTRIES LIMITED	0.78%
TATA IRON & STEEL COMPANY LTD	0.70%
BAJAJ AUTO LTD	0.69%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.69%
WIPRO	0.67%
TECH MAHINDRA LIMITEDFV-5	0.60%
INDRAPRASTHA GAS LIMITED	0.58%
AVENUE SUPERMARTS LIMITED	0.58%
VOLTAS LTD	0.52%
INDUSIND BANK LIMITED	0.52%
SRF LIMITED	0.48%
COFORGE LIMITED	0.48%
TVS MOTOR COMPANY LIMITED	0.43%
ONGCFV-5	0.37%
BANDHAN BANK LIMITED	0.36%
SHREE CEMENTS LIMITED	0.28%
JINDAL STEEL & POWER LTD.	0.25%
UNITED SPIRITS LIMITED	0.25%
HCL TECHNOLOGIES LIMITED	0.25%
CANARA BANK	0.22%
HERO MOTOCORP LIMITED	0.21%
INDIAN OIL CORPORATION LIMITED	0.20%
BHARAT PETROLEUM CORP. LTD.	0.15%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	83.48%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	4.10%
SBI-ETF Nifty Bank	3.66%
Nippon India ETF Bank Bees	3.16%
ICICI PRUDENTIAL IT ETF	2.01%
ETFs	12.92%
Money Market Total	3.73%
Current Assets	-0.13%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹38.6313

Inception Date: 09th August 2004

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

AUM as on 29 April, 22: ₹ 103.46 Crs.

Modified Duration of Debt Portfolio:

4.08 years

YTM of Debt Portfolio: 6.40%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	22
Gsec / Debt	60-100	75
MMI / Others	00-25	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.11%	-1.17%
Last 6 Months	-0.98%	-0.32%
Last 1 Year	5.71%	5.54%
Last 2 Years	9.33%	10.07%
Last 3 Years	6.82%	9.42%
Since Inception	7.92%	8.00%

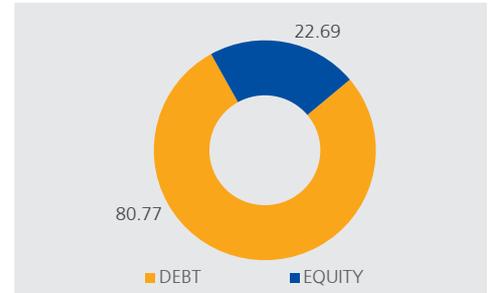
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

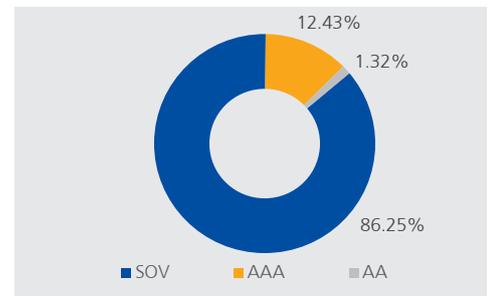
Portfolio

Name of Instrument	% to AUM
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.37%
9.30% PGCIL NCD 28-06-2025 J	2.09%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.72%
9.05% HDFC NCD 20-11-2023 U-004	1.32%
9.25% RIL NCD 16-06-2024 SR-PPD3	1.04%
6.75% PCHFL NCD 26-09-2031	1.01%
Bonds/Debtures Total	9.55%
6.10% GOI CG 12-07-2031	17.58%
7.26% GOI 14-01-2029	9.19%
4.56% GOI 29.11.2023	9.10%
8.27% RAJASHTHAN SDL 2022 2306 UDAY	7.29%
8.60% GOI CG 02-06-2028	7.11%
7.17% GOI 08-01-2028	5.57%
8.93% SGOK SDL 2022	2.97%
6.84% GOI CG 19-12-2022	1.67%
8.24% GOI CG 10-11-2033	1.61%
5.63% GOI CG 12-04-2026	1.37%
6.79% GOI CG 15-05-2027	1.29%
6.99% GOI CG 15-12-2051	1.11%
7.08% GUJARAT SDL 10-03-2031	0.04%
7.59% GOI CG 20-03-2029	0.02%
Gilts Total	65.90%
RELIANCE INDUSTRIES LTD.	2.51%
HDFC BANK LTD.FV-2	1.83%
INFOSYS LIMITED	1.69%
ICICI BANK LTD.FV-2	1.65%
TATA CONSULTANCY SERVICES LTD.	1.09%
HDFC LTD FV 2	0.80%
ITC - FV 1	0.78%
ASIAN PAINTS LIMITEDFV-1	0.64%
LARSEN&TUBRO	0.64%
BAJAJ FINANCE LIMITED	0.59%
BHARTI AIRTEL LIMITED	0.58%
AXIS BANK LIMITEDFV-2	0.58%
STATE BANK OF INDIAFV-1	0.57%
HINDUSTAN LEVER LTD.	0.52%
ULTRATECH CEMCO LTD	0.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.44%
KOTAK MAHINDRA BANK LIMITED_FV5	0.43%
BAJAJ AUTO LTD	0.43%
TITAN COMPANY LIMITED	0.38%
MAHINDRA & MAHINDRA LTD.-FV5	0.37%
MARUTI UDYOG LTD.	0.35%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.31%
POWER GRID CORP OF INDIA LTD	0.31%
HCL TECHNOLOGIES LIMITED	0.30%
TATA IRON & STEEL COMPANY LTD	0.28%
BAJAJ FINSERV LIMITED	0.27%
TATA MOTORS LTD.FV-2	0.27%
CIPLA LTD.	0.26%
NTPC LIMITED	0.26%
HINDALCO INDUSTRIES LTD FV RE 1	0.24%
DIVIS LABORATORIES LIMITED	0.19%
TATA CONSUMER PRODUCTS LIMITED	0.19%
DR. REDDY LABORATORIES	0.18%
WIPRO	0.17%
SBI LIFE INSURANCE COMPANY LIMITED	0.16%
UPL LIMITED	0.16%
NESTLE INDIA LIMITED	0.15%
GRASIM INDUSTRIES LTD.	0.12%
TECH MAHINDRA LIMITEDFV-5	0.12%
DABUR INDIA LTD.	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
COAL INDIA LIMITED	0.11%
BRITANNIA INDUSTRIES LTD	0.10%
BHARAT PETROLEUM CORP. LTD.	0.05%
JSW STEEL LIMITED	0.05%
EICHER MOTORS LIMITED	0.04%
HERO MOTOCORP LIMITED	0.04%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	21.93%
Money Market Total	0.96%
Current Assets	1.66%
Total	100.00%

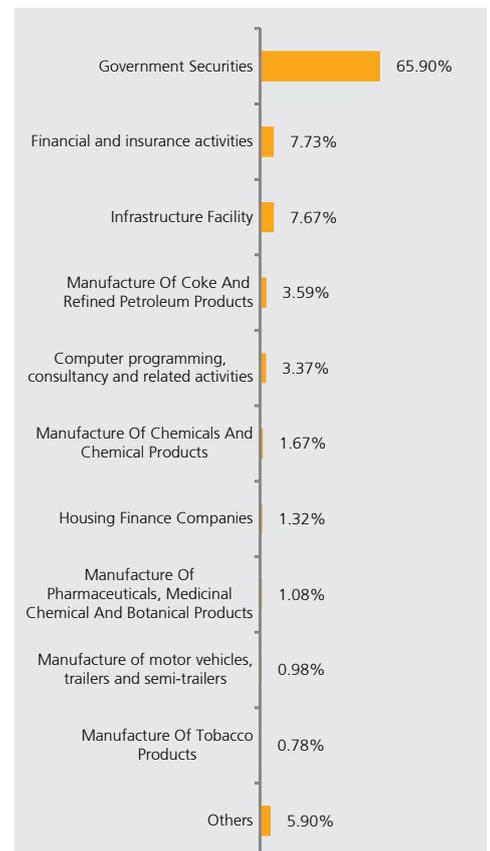
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹22.3570
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 April, 22: ₹ 150.28 Crs.
Modified Duration of Debt Portfolio:
 0.47 years
YTM of Debt Portfolio: 4.04%

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	0.20%	0.29%
Last 6 Months	1.21%	1.91%
Last 1 Year	2.28%	3.67%
Last 2 Years	2.36%	3.60%
Last 3 Years	3.16%	4.49%
Since Inception	5.96%	6.79%

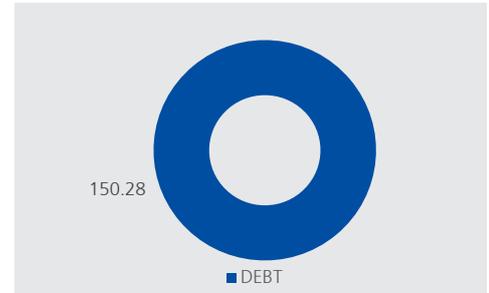
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

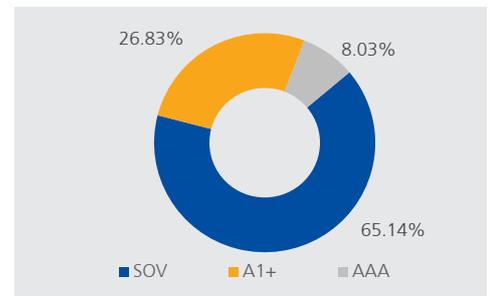
Portfolio

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

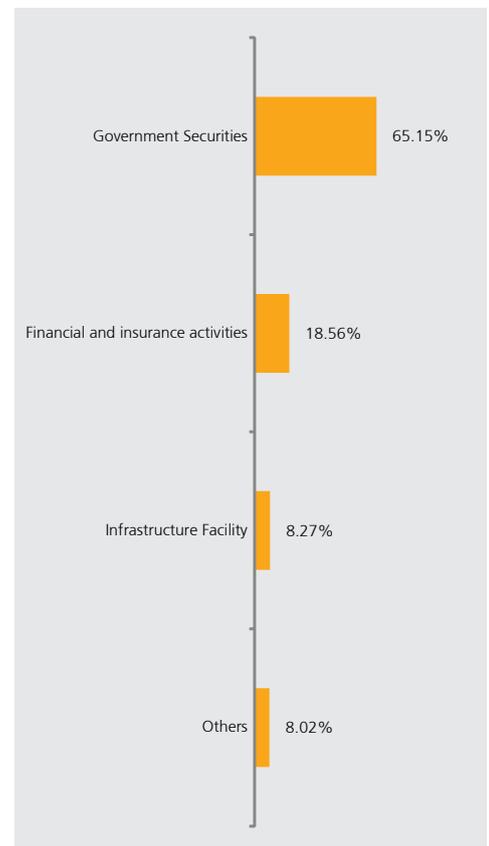
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹26.6821
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 April, 22: ₹ 236.41 Crs.
Modified Duration of Debt Portfolio: 4.16 years
YTM of Debt Portfolio: 6.56%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.87%	-0.97%
Last 6 Months	-0.36%	0.22%
Last 1 Year	2.19%	2.61%
Last 2 Years	4.18%	5.18%
Last 3 Years	6.08%	7.87%
Since Inception	7.32%	7.87%

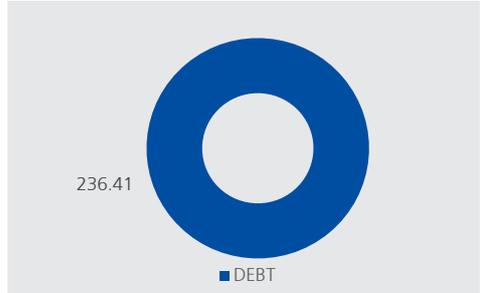
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

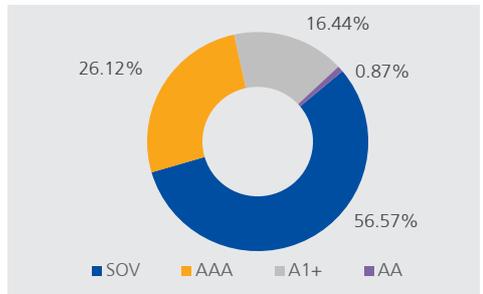
Portfolio

Name of Instrument	% to AUM
7.75% PFC NCD 11-06-2030 SR 203-B	7.83%
9.05% HDFC NCD 20-11-2023 U-004	6.53%
9.00% RIL NCD 21-01-2025 SR-PPD5	3.11%
6.80% REC NCD 20-12-2030 SR 203A	2.37%
6.43% HDFC NCD 29-09-2025 Y-001	1.91%
8.40% IRFC NCD 08-01-2029 SR 130	1.36%
6.75% PCHFL NCD 26-09-2031	0.85%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.32%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.11%
Bonds/Debentures Total	24.38%
6.10% GOI CG 12-07-2031	17.99%
8.60% GOI CG 02-06-2028	13.30%
7.26% GOI 14-01-2029	4.62%
4.56% GOI 29.11.2023	4.12%
7.17% GOI 08-01-2028	3.99%
6.79% GOI CG 15-05-2027	3.91%
5.63% GOI CG 12-04-2026	2.99%
8.24% GOI CG 10-11-2033	2.41%
6.99% GOI CG 15-12-2051	0.86%
6.85% MADHYAPRADESH SDL 15.09.2031	0.82%
6.84% GOI CG 19-12-2022	0.17%
7.59% GOI CG 20-03-2029	0.00%
Gilts Total	55.19%
Money Market Total	17.99%
Current Assets	2.45%
Total	100.00%

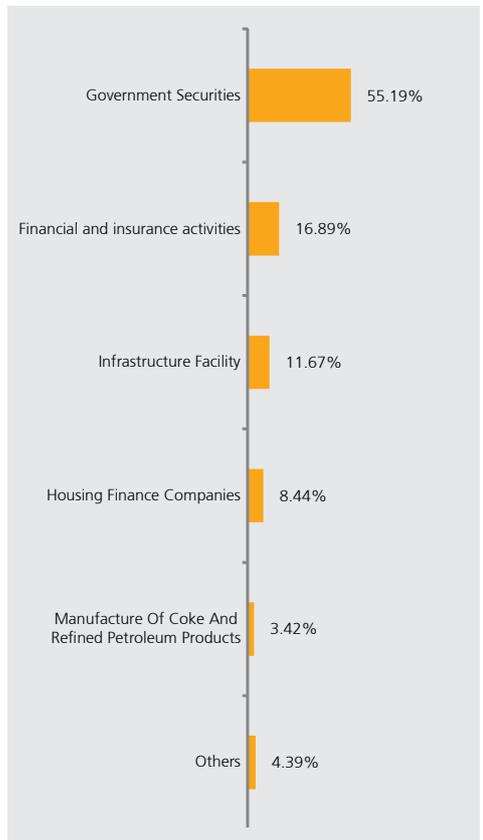
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹93.3480

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 89.70 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	-2.03%	-2.07%
Last 6 Months	-3.22%	-3.22%
Last 1 Year	15.89%	16.89%
Last 2 Years	30.30%	31.70%
Last 3 Years	12.66%	13.33%
Since Inception	13.43%	14.13%

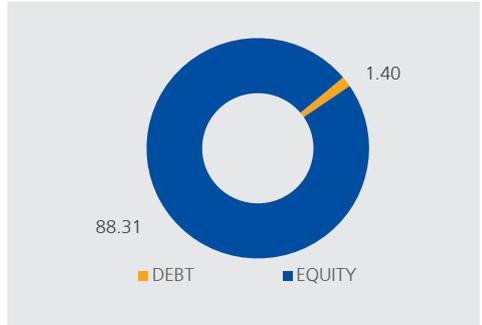
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

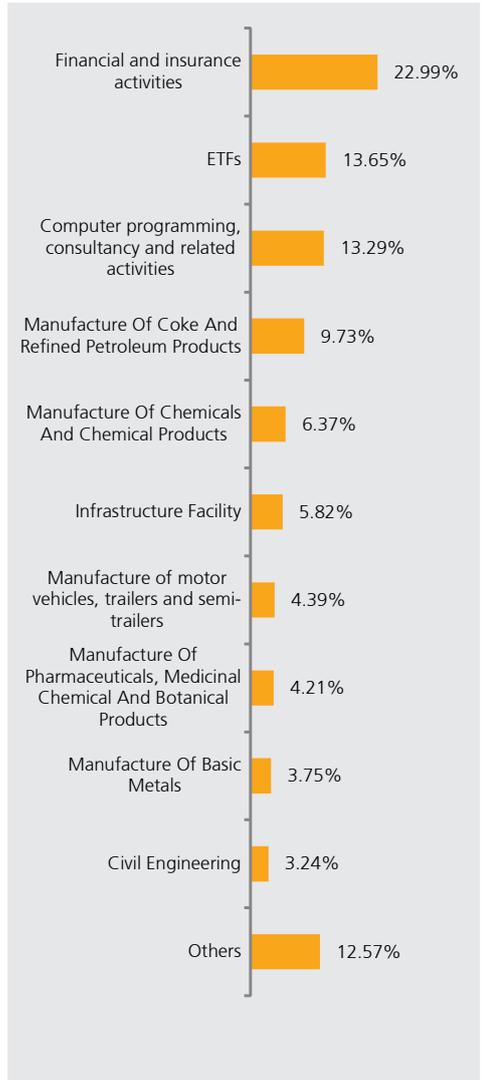
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.43%
INFOSYS LIMITED	6.65%
HDFC BANK LTD.FV-2	5.28%
ICICI BANK LTD.FV-2	4.78%
TATA CONSULTANCY SERVICES LTD.	3.96%
LARSEN&TUBRO	3.24%
HDFC LTD FV 2	2.81%
BHARTI AIRTEL LIMITED	2.72%
ASIAN PAINTS LIMITEDFV-1	2.43%
BAJAJ FINANCE LIMITED	2.38%
HINDUSTAN LEVER LTD.	2.34%
TATA MOTORS LTD.FV-2	2.00%
ITC - FV 1	1.99%
KOTAK MAHINDRA BANK LIMITED_FV5	1.98%
BAJAJ FINSERV LIMITED	1.72%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.72%
TATA IRON & STEEL COMPANY LTD	1.70%
AXIS BANK LIMITEDFV-2	1.64%
ULTRATECH CEMCO LTD	1.51%
MARUTI UDYOG LTD.	1.47%
HINDALCO INDUSTRIES LTD FV RE 1	1.31%
HCL TECHNOLOGIES LIMITED	1.30%
STATE BANK OF INDIAFV-1	1.26%
DR. REDDY LABORATORIES	1.16%
TECH MAHINDRA LIMITEDFV-5	1.00%
MAHINDRA & MAHINDRA LTD.-FV5	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.88%
CIPLA LTD.	0.82%
BAJAJ AUTO LTD	0.78%
POWER GRID CORP OF INDIA LTD	0.76%
VOLTAS LTD	0.76%
UNITED SPIRITS LIMITED	0.75%
NTPC LIMITED	0.74%
JSW STEEL LIMITED	0.74%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
HAVELLS INDIA LIMITED	0.70%
SBI CARDS & PAYMENTS SERVICES LTD	0.66%
DABUR INDIA LTD.	0.60%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.60%
DIVIS LABORATORIES LIMITED	0.52%
BRITANNIA INDUSTRIES LTD	0.52%
INDRAPRASTHA GAS LIMITED	0.52%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.52%
SRF LIMITED	0.51%
UPL LIMITED	0.50%
BHARAT FORGE	0.49%
INDUSIND BANK LIMITED	0.48%
NESTLE INDIA LIMITED	0.44%
AMBUJA CEMENTS LIMITED	0.43%
TITAN COMPANY LIMITED	0.41%
JUBILANT FOODWORKS LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.30%
WIPRO	0.21%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.20%
NAZARA TECHNOLOGIES LIMITED	0.17%
Equity Total	84.80%
SBI-ETF Nifty Bank	5.04%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.00%
ICICI PRUDENTIAL IT ETF	1.86%
Nippon India ETF Bank Bees	1.74%
ETFs	13.65%
Money Market Total	1.87%
Current Assets	-0.31%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹42.2772

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 637.57 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	-2.25%	-2.07%
Last 6 Months	-3.75%	-3.22%
Last 1 Year	15.55%	16.89%
Last 2 Years	30.12%	31.70%
Last 3 Years	12.66%	13.33%
Since Inception	10.94%	10.05%

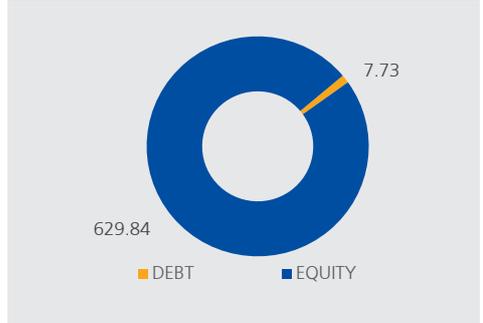
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

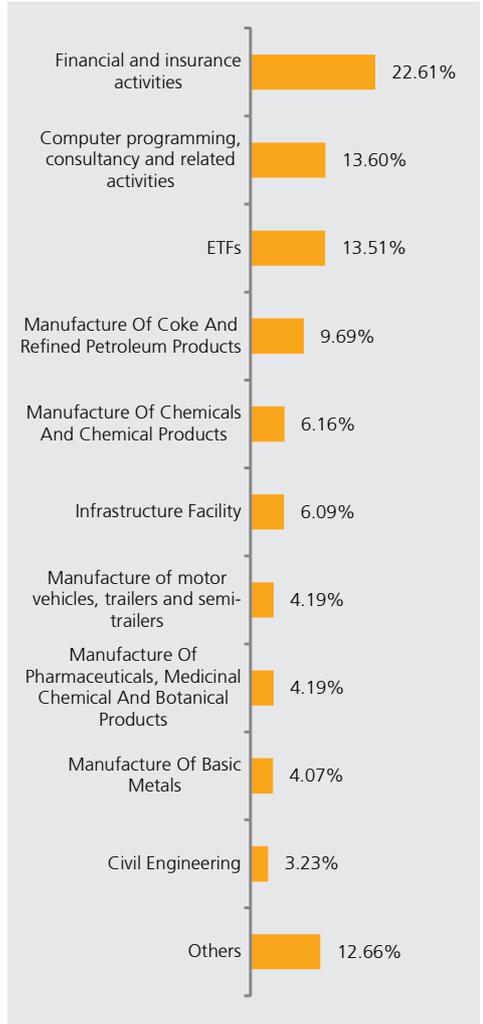
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.42%
INFOSYS LIMITED	7.00%
HDFC BANK LTD.FV-2	5.34%
ICICI BANK LTD.FV-2	4.74%
TATA CONSULTANCY SERVICES LTD.	4.04%
LARSEN&TUBRO	3.23%
BHARTI AIRTEL LIMITED	2.97%
HDFC LTD FV 2	2.65%
BAJAJ FINANCE LIMITED	2.42%
HINDUSTAN LEVER LTD.	2.39%
ASIAN PAINTS LIMITEDFV-1	2.14%
ITC - FV 1	1.98%
TATA MOTORS LTD.FV-2	1.82%
KOTAK MAHINDRA BANK LIMITED_FV5	1.79%
AXIS BANK LIMITEDFV-2	1.74%
MARUTI UDYOG LTD.	1.72%
BAJAJ FINSERV LIMITED	1.71%
TATA IRON & STEEL COMPANY LTD	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.61%
HINDALCO INDUSTRIES LTD FV RE 1	1.53%
ULTRATECH CEMCO LTD	1.50%
STATE BANK OF INDIAFV-1	1.27%
HCL TECHNOLOGIES LIMITED	1.18%
TECH MAHINDRA LIMITEDFV-5	1.00%
JSW STEEL LIMITED	0.92%
DR. REDDY LABORATORIES	0.91%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
BAJAJ AUTO LTD	0.78%
CIPLA LTD.	0.78%
UNITED SPIRITS LIMITED	0.75%
HAVELLS INDIA LIMITED	0.74%
NTPC LIMITED	0.73%
SBI LIFE INSURANCE COMPANY LIMITED	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.66%
TITAN COMPANY LIMITED	0.64%
UPL LIMITED	0.62%
VOLTAS LTD	0.56%
POWER GRID CORP OF INDIA LTD	0.56%
BRITANNIA INDUSTRIES LTD	0.54%
DABUR INDIA LTD.	0.53%
SBI CARDS & PAYMENTS SERVICES LTD	0.51%
AUROBINDO PHARMA LIMITED	0.51%
BHARAT FORGE	0.50%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.49%
SRF LIMITED	0.49%
AMBUJA CEMENTS LIMITED	0.48%
JUBILANT FOODWORKS LIMITED	0.47%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.45%
NESTLE INDIA LIMITED	0.44%
INDRAPRASTHA GAS LIMITED	0.43%
INDUSIND BANK LIMITED	0.43%
TATA POWER CO. LTD.FV-1	0.39%
DIVIS LABORATORIES LIMITED	0.38%
HERO MOTOCORP LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.27%
NAZARA TECHNOLOGIES LIMITED	0.21%
ZOMATO LIMITED	0.19%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.14%
Equity Total	85.28%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.26%
SBI-ETF Nifty Bank	5.13%
ICICI PRUDENTIAL IT ETF	1.79%
Nippon India ETF Bank Bees	1.32%
ETFs	13.51%
Money Market Total	1.74%
Current Assets	-0.53%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹46.0303

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 56.80 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	-2.30%	-2.07%
Last 6 Months	-3.91%	-3.22%
Last 1 Year	15.36%	16.89%
Last 2 Years	29.94%	31.70%
Last 3 Years	12.41%	13.33%
Since Inception	10.61%	10.57%

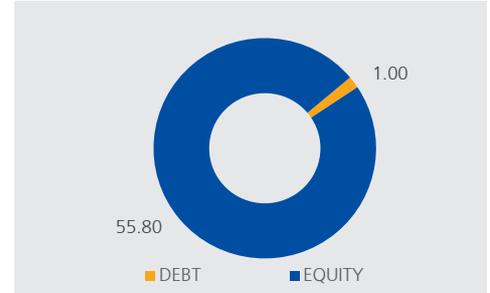
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

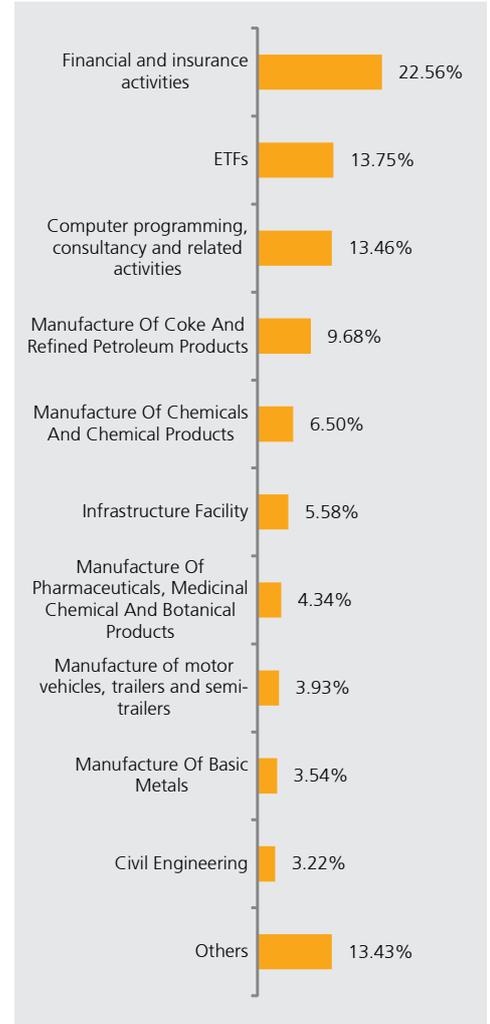
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.40%
INFOSYS LIMITED	6.99%
HDFC BANK LTD.FV-2	5.28%
ICICI BANK LTD.FV-2	4.81%
TATA CONSULTANCY SERVICES LTD.	3.86%
LARSEN&TUBRO	3.22%
BHARTI AIRTEL LIMITED	2.99%
BAJAJ FINANCE LIMITED	2.45%
HDFC LTD FV 2	2.40%
HINDUSTAN LEVER LTD.	2.39%
ASIAN PAINTS LIMITEDFV-1	2.23%
ITC - FV 1	1.97%
TATA MOTORS LTD.FV-2	1.87%
KOTAK MAHINDRA BANK LIMITED_FV5	1.85%
BAJAJ FINSERV LIMITED	1.82%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.66%
AXIS BANK LIMITEDFV-2	1.66%
ULTRATECH CEMCO LTD	1.61%
TATA IRON & STEEL COMPANY LTD	1.44%
HINDALCO INDUSTRIES LTD FV RE 1	1.37%
MARUTI UDYOG LTD.	1.37%
STATE BANK OF INDIAFV-1	1.32%
HCL TECHNOLOGIES LIMITED	1.21%
TECH MAHINDRA LIMITEDFV-5	1.00%
DR. REDDY LABORATORIES	0.95%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.83%
CIPLA LTD.	0.80%
BAJAJ AUTO LTD	0.78%
HAVELLS INDIA LIMITED	0.77%
JSW STEEL LIMITED	0.73%
DABUR INDIA LTD.	0.73%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
SBI LIFE INSURANCE COMPANY LIMITED	0.68%
UPL LIMITED	0.65%
UNITED SPIRITS LIMITED	0.64%
TITAN COMPANY LIMITED	0.64%
POWER GRID CORP OF INDIA LTD	0.59%
VOLTAS LTD	0.59%
NTPC LIMITED	0.57%
BRITANNIA INDUSTRIES LTD	0.56%
SBI CARDS & PAYMENTS SERVICES LTD	0.53%
AUROBINDO PHARMA LIMITED	0.53%
BHARAT FORGE	0.52%
AMBUJA CEMENTS LIMITED	0.50%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.50%
SRF LIMITED	0.50%
JUBILANT FOODWORKS LIMITED	0.48%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.47%
NESTLE INDIA LIMITED	0.46%
INDRAPRASTHA GAS LIMITED	0.45%
INDUSIND BANK LIMITED	0.44%
DIVIS LABORATORIES LIMITED	0.40%
HERO MOTOCORP LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.27%
NAZARA TECHNOLOGIES LIMITED	0.22%
ZOMATO LIMITED	0.20%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
Equity Total	84.49%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.36%
SBI-ETF Nifty Bank	5.15%
ICICI PRUDENTIAL IT ETF	1.87%
Nippon India ETF Bank Bees	1.37%
ETFs	13.75%
Money Market Total	2.12%
Current Assets	-0.36%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹40.6644

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 68.10 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	-2.25%	-2.07%
Last 6 Months	-3.81%	-3.22%
Last 1 Year	15.59%	16.89%
Last 2 Years	30.26%	31.70%
Last 3 Years	12.65%	13.33%
Since Inception	9.85%	9.76%

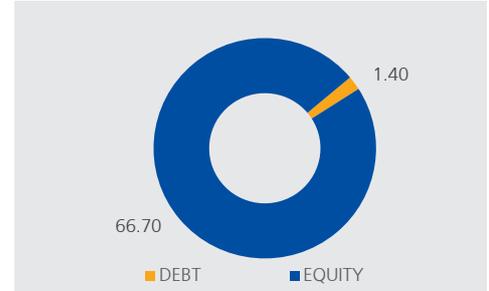
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

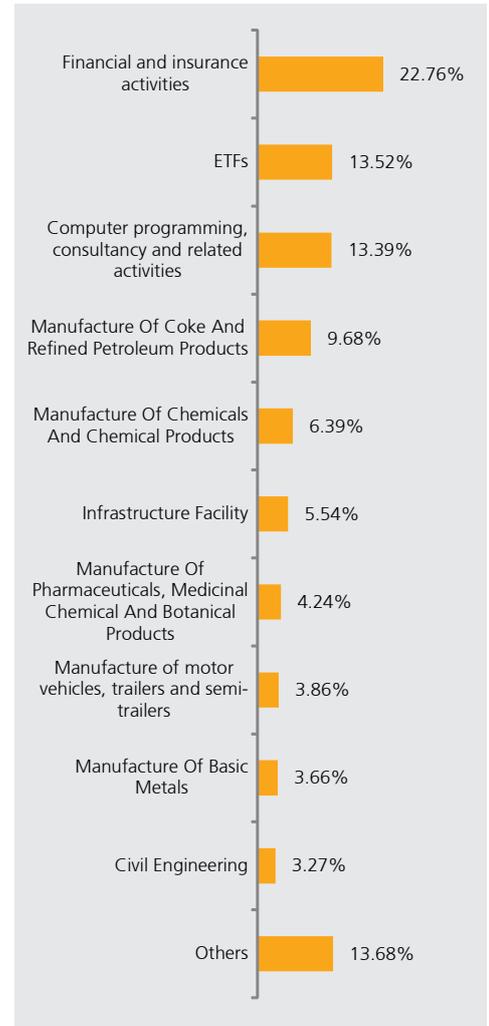
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.41%
INFOSYS LIMITED	7.00%
HDFC BANK LTD.FV-2	5.41%
ICICI BANK LTD.FV-2	5.01%
TATA CONSULTANCY SERVICES LTD.	3.81%
LARSEN&TUBRO	3.27%
BHARTI AIRTEL LIMITED	2.97%
BAJAJ FINANCE LIMITED	2.60%
HINDUSTAN LEVER LTD.	2.40%
HDFC LTD FV 2	2.25%
ASIAN PAINTS LIMITEDFV-1	2.16%
ITC - FV 1	1.97%
TATA MOTORS LTD.FV-2	1.84%
KOTAK MAHINDRA BANK LIMITED_FV5	1.82%
BAJAJ FINSERV LIMITED	1.76%
AXIS BANK LIMITEDFV-2	1.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.63%
ULTRATECH CEMCO LTD	1.58%
TATA IRON & STEEL COMPANY LTD	1.40%
MARUTI UDYOG LTD.	1.35%
HINDALCO INDUSTRIES LTD FV RE 1	1.33%
STATE BANK OF INDIAFV-1	1.29%
HCL TECHNOLOGIES LIMITED	1.19%
TECH MAHINDRA LIMITEDFV-5	1.00%
JSW STEEL LIMITED	0.93%
DR. REDDY LABORATORIES	0.92%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
CIPLA LTD.	0.79%
BAJAJ AUTO LTD	0.78%
UNITED SPIRITS LIMITED	0.76%
HAVELLS INDIA LIMITED	0.75%
DABUR INDIA LTD.	0.71%
MAHINDRA & MAHINDRA LTD.-FV5	0.67%
SBI LIFE INSURANCE COMPANY LIMITED	0.67%
TITAN COMPANY LIMITED	0.64%
UPL LIMITED	0.63%
VOLTAS LTD	0.57%
POWER GRID CORP OF INDIA LTD	0.57%
NTPC LIMITED	0.55%
BRITANNIA INDUSTRIES LTD	0.55%
SBI CARDS & PAYMENTS SERVICES LTD	0.52%
AUROBINDO PHARMA LIMITED	0.52%
BHARAT FORGE	0.51%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.50%
SRF LIMITED	0.49%
AMBUJA CEMENTS LIMITED	0.49%
JUBILANT FOODWORKS LIMITED	0.48%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.46%
NESTLE INDIA LIMITED	0.45%
INDRAPRASTHA GAS LIMITED	0.44%
INDUSIND BANK LIMITED	0.43%
DIVIS LABORATORIES LIMITED	0.38%
HERO MOTOCORP LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.27%
NAZARA TECHNOLOGIES LIMITED	0.22%
ZOMATO LIMITED	0.20%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
Equity Total	84.42%
SBI-ETF Nifty Bank	5.24%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.13%
ICICI PRUDENTIAL IT ETF	1.81%
Nippon India ETF Bank Bees	1.34%
ETFs	13.52%
Money Market Total	2.58%
Current Assets	-0.52%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹34.2953

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 19.32 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	-2.14%	-2.07%
Last 6 Months	-3.62%	-3.22%
Last 1 Year	15.72%	16.89%
Last 2 Years	30.39%	31.70%
Last 3 Years	12.91%	13.33%
Since Inception	10.54%	10.08%

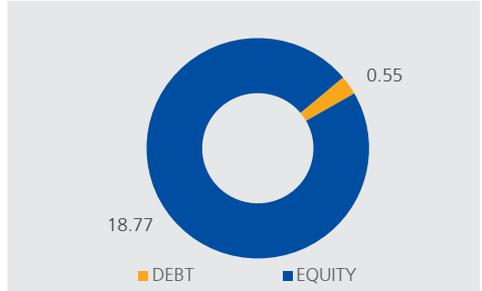
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

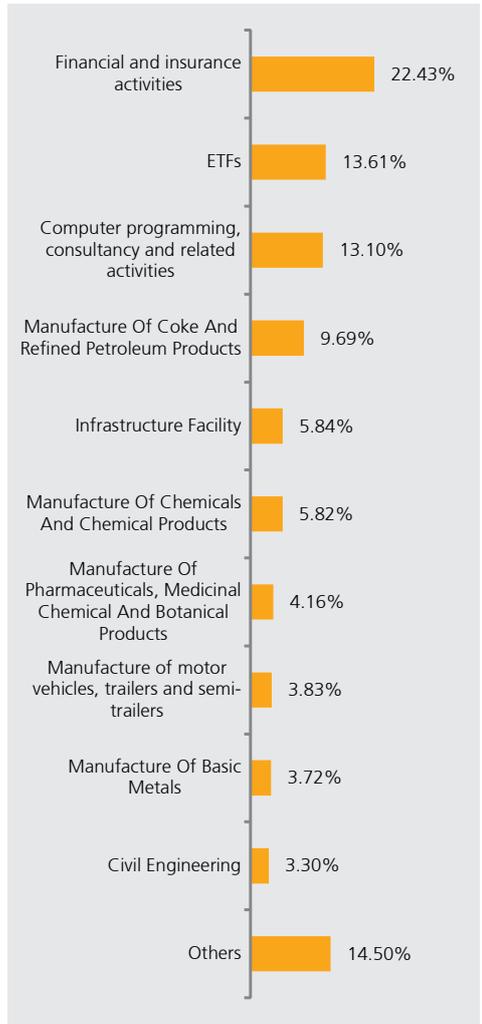
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.42%
INFOSYS LIMITED	6.76%
ICICI BANK LTD.FV-2	5.25%
HDFC BANK LTD.FV-2	5.10%
TATA CONSULTANCY SERVICES LTD.	3.84%
LARSEN&TUBRO	3.30%
BHARTI AIRTEL LIMITED	3.28%
BAJAJ FINANCE LIMITED	2.60%
HINDUSTAN LEVER LTD.	2.40%
HDFC LTD FV 2	2.24%
ASIAN PAINTS LIMITEDFV-1	2.08%
ITC - FV 1	1.93%
TATA MOTORS LTD.FV-2	1.82%
BAJAJ FINSERV LIMITED	1.74%
KOTAK MAHINDRA BANK LIMITED_FV5	1.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.61%
AXIS BANK LIMITEDFV-2	1.61%
ULTRATECH CEMCO LTD	1.55%
TATA IRON & STEEL COMPANY LTD	1.38%
MARUTI UDYOG LTD.	1.34%
HINDALCO INDUSTRIES LTD FV RE 1	1.32%
STATE BANK OF INDIAFV-1	1.28%
HCL TECHNOLOGIES LIMITED	1.12%
JSW STEEL LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	1.00%
DR. REDDY LABORATORIES	0.87%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
CIPLA LTD.	0.78%
BAJAJ AUTO LTD	0.78%
UNITED SPIRITS LIMITED	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.74%
HAVELLS INDIA LIMITED	0.74%
DABUR INDIA LTD.	0.71%
MAHINDRA & MAHINDRA LTD.-FV5	0.67%
TITAN COMPANY LIMITED	0.64%
UPL LIMITED	0.63%
JUBILANT FOODWORKS LIMITED	0.58%
VOLTAS LTD	0.56%
POWER GRID CORP OF INDIA LTD	0.56%
NTPC LIMITED	0.55%
BRITANNIA INDUSTRIES LTD	0.54%
SBI CARDS & PAYMENTS SERVICES LTD	0.51%
AUROBINDO PHARMA LIMITED	0.51%
BHARAT FORGE	0.50%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.49%
AMBUJA CEMENTS LIMITED	0.47%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.46%
NESTLE INDIA LIMITED	0.45%
INDUSIND BANK LIMITED	0.43%
INDRAPRASTHA GAS LIMITED	0.43%
DIVIS LABORATORIES LIMITED	0.38%
HERO MOTOCORP LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.27%
NAZARA TECHNOLOGIES LIMITED	0.21%
ZOMATO LIMITED	0.20%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
Equity Total	83.57%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.31%
SBI-ETF Nifty Bank	5.19%
ICICI PRUDENTIAL IT ETF	1.79%
Nippon India ETF Bank Bees	1.32%
ETFs	13.61%
Money Market Total	3.43%
Current Assets	-0.61%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹33.7570

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 10.80 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	-2.28%	-2.07%
Last 6 Months	-3.78%	-3.22%
Last 1 Year	15.46%	16.89%
Last 2 Years	30.14%	31.70%
Last 3 Years	12.91%	13.33%
Since Inception	8.96%	8.66%

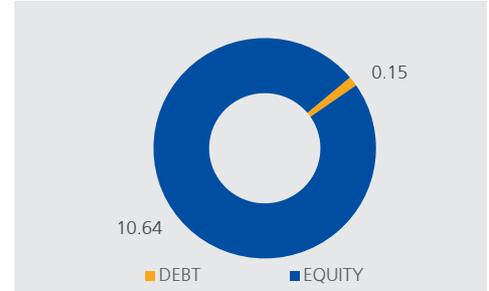
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

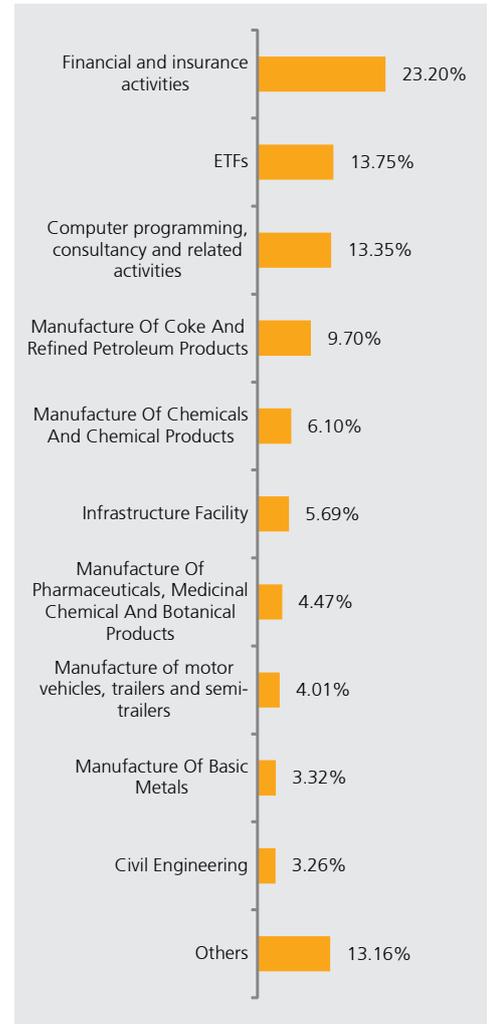
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.42%
INFOSYS LIMITED	6.83%
HDFC BANK LTD.FV-2	5.70%
ICICI BANK LTD.FV-2	4.84%
TATA CONSULTANCY SERVICES LTD.	3.87%
LARSEN&TUBRO	3.26%
BHARTI AIRTEL LIMITED	3.04%
HDFC LTD FV 2	2.57%
BAJAJ FINANCE LIMITED	2.56%
HINDUSTAN LEVER LTD.	2.40%
ASIAN PAINTS LIMITEDFV-1	2.29%
ITC - FV 1	1.97%
TATA MOTORS LTD.FV-2	1.91%
BAJAJ FINSERV LIMITED	1.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.73%
KOTAK MAHINDRA BANK LIMITED_FV5	1.71%
ULTRATECH CEMCO LTD	1.65%
AXIS BANK LIMITEDFV-2	1.64%
TATA IRON & STEEL COMPANY LTD	1.48%
MARUTI UDYOG LTD.	1.40%
STATE BANK OF INDIAFV-1	1.36%
HCL TECHNOLOGIES LIMITED	1.25%
HINDALCO INDUSTRIES LTD FV RE 1	1.15%
TECH MAHINDRA LIMITEDFV-5	1.00%
DR. REDDY LABORATORIES	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.88%
CIPLA LTD.	0.82%
UNITED SPIRITS LIMITED	0.80%
HAVELLS INDIA LIMITED	0.79%
BAJAJ AUTO LTD	0.78%
SBI LIFE INSURANCE COMPANY LIMITED	0.70%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
JSW STEEL LIMITED	0.69%
TITAN COMPANY LIMITED	0.64%
VOLTAS LTD	0.59%
POWER GRID CORP OF INDIA LTD	0.59%
BRITANNIA INDUSTRIES LTD	0.57%
NTPC LIMITED	0.57%
SBI CARDS & PAYMENTS SERVICES LTD	0.55%
AUROBINDO PHARMA LIMITED	0.54%
BHARAT FORGE	0.53%
SRF LIMITED	0.51%
AMBUJA CEMENTS LIMITED	0.51%
JUBILANT FOODWORKS LIMITED	0.50%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.48%
DABUR INDIA LTD.	0.47%
INDUSIND BANK LIMITED	0.46%
INDRAPRASTHA GAS LIMITED	0.46%
NESTLE INDIA LIMITED	0.46%
UPL LIMITED	0.44%
DIVIS LABORATORIES LIMITED	0.40%
BHARAT PETROLEUM CORP. LTD.	0.28%
HERO MOTOCORP LIMITED	0.28%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.25%
NAZARA TECHNOLOGIES LIMITED	0.23%
ZOMATO LIMITED	0.21%
WIPRO	0.18%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.15%
Equity Total	84.82%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.28%
SBI-ETF Nifty Bank	5.15%
ICICI PRUDENTIAL IT ETF	1.92%
Nippon India ETF Bank Bees	1.40%
ETFs	13.75%
Money Market Total	1.86%
Current Assets	-0.43%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹34.6075

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29 April, 22: ₹ 2.06 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	-2.10%	-2.07%
Last 6 Months	-3.61%	-3.22%
Last 1 Year	15.58%	16.89%
Last 2 Years	29.96%	31.70%
Last 3 Years	12.53%	13.33%
Since Inception	10.62%	10.08%

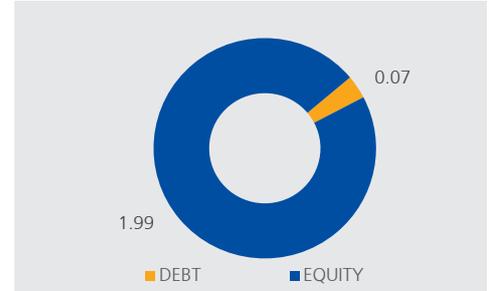
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

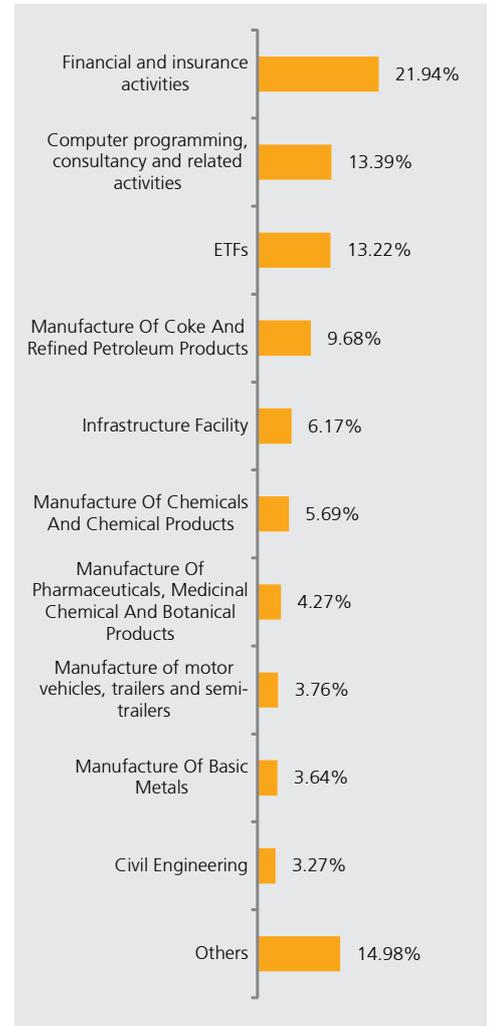
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.41%
INFOSYS LIMITED	6.85%
HDFC BANK LTD.FV-2	5.07%
ICICI BANK LTD.FV-2	4.95%
TATA CONSULTANCY SERVICES LTD.	3.80%
BHARTI AIRTEL LIMITED	3.63%
LARSEN&TUBRO	3.27%
BAJAJ FINANCE LIMITED	2.53%
HINDUSTAN LEVER LTD.	2.42%
HDFC LTD FV 2	2.27%
ASIAN PAINTS LIMITEDFV-1	1.96%
ITC - FV 1	1.94%
TATA MOTORS LTD.FV-2	1.81%
BAJAJ FINSERV LIMITED	1.66%
AXIS BANK LIMITEDFV-2	1.65%
KOTAK MAHINDRA BANK LIMITED_FV5	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.60%
ULTRATECH CEMCO LTD	1.51%
TATA IRON & STEEL COMPANY LTD	1.36%
HCL TECHNOLOGIES LIMITED	1.36%
MARUTI UDYOG LTD.	1.31%
HINDALCO INDUSTRIES LTD FV RE 1	1.29%
STATE BANK OF INDIAFV-1	1.26%
DR. REDDY LABORATORIES	1.02%
TECH MAHINDRA LIMITEDFV-5	1.00%
JSW STEEL LIMITED	0.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.89%
BAJAJ AUTO LTD	0.80%
CIPLA LTD.	0.78%
UNITED SPIRITS LIMITED	0.75%
HAVELLS INDIA LIMITED	0.73%
SBI LIFE INSURANCE COMPANY LIMITED	0.71%
DABUR INDIA LTD.	0.69%
TITAN COMPANY LIMITED	0.64%
MAHINDRA & MAHINDRA LTD.-FV5	0.64%
UPL LIMITED	0.62%
JUBILANT FOODWORKS LIMITED	0.57%
VOLTAS LTD	0.56%
POWER GRID CORP OF INDIA LTD	0.55%
NTPC LIMITED	0.53%
BRITANNIA INDUSTRIES LTD	0.53%
SBI CARDS & PAYMENTS SERVICES LTD	0.51%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.50%
AUROBINDO PHARMA LIMITED	0.49%
BHARAT FORGE	0.49%
AMBUJA CEMENTS LIMITED	0.46%
NESTLE INDIA LIMITED	0.44%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.44%
INDUSIND BANK LIMITED	0.43%
INDRAPRASTHA GAS LIMITED	0.43%
DIVIS LABORATORIES LIMITED	0.37%
HERO MOTOCORP LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.26%
NAZARA TECHNOLOGIES LIMITED	0.21%
ZOMATO LIMITED	0.19%
WIPRO	0.17%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.14%
Equity Total	83.33%
KOTAK BANKING ETF - DIVIDEND PAYOUT OPTION	5.16%
SBI-ETF Nifty Bank	5.00%
ICICI PRUDENTIAL IT ETF	1.77%
Nippon India ETF Bank Bees	1.28%
ETFs	13.22%
Money Market Total	3.89%
Current Assets	-0.44%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹43.9534

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29 April, 22: ₹ 62.25 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	0.61%	2.20%
Last 6 Months	2.89%	5.49%
Last 1 Year	24.62%	27.94%
Last 2 Years	31.52%	34.74%
Last 3 Years	15.75%	15.93%
Since Inception	11.25%	9.31%

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

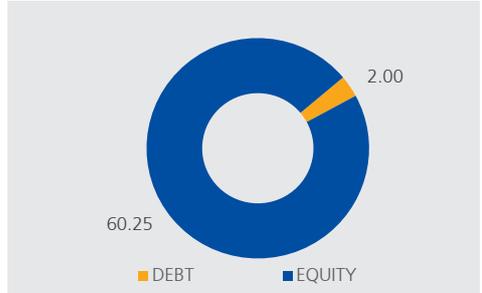
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

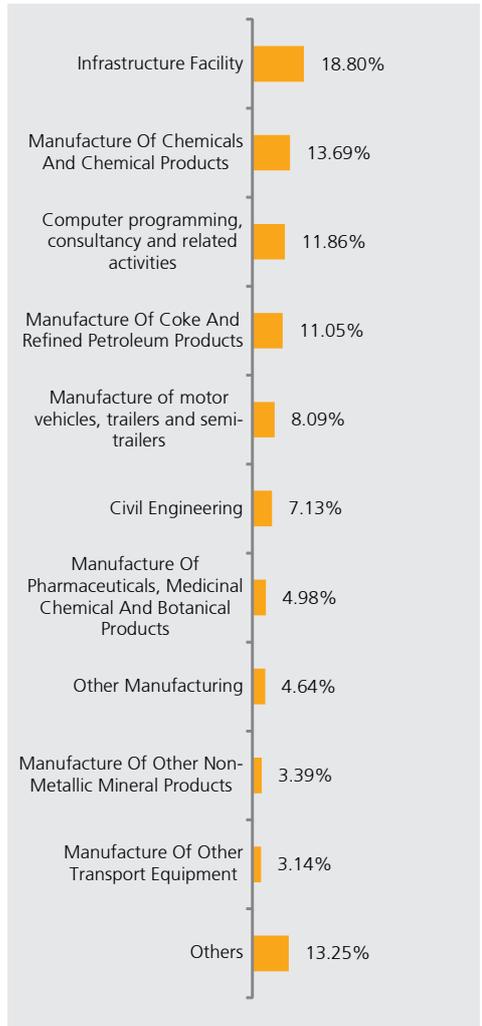
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.08%
BHARTI AIRTEL LIMITED	7.75%
LARSEN&TUBRO	7.13%
HINDUSTAN LEVER LTD.	6.09%
INFOSYS LIMITED	5.59%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.98%
MARUTI UDYOG LTD.	4.95%
ASIAN PAINTS LIMITEDFV-1	4.90%
TITAN COMPANY LIMITED	4.64%
NTPC LIMITED	3.76%
TATA CONSULTANCY SERVICES LTD.	3.66%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.58%
POWER GRID CORP OF INDIA LTD	3.42%
ULTRATECH CEMCO LTD	3.19%
MAHINDRA & MAHINDRA LTD.-FV5	3.14%
AVENUE SUPERMARTS LIMITED	2.23%
JSW STEEL LIMITED	2.22%
ONGCFV-5	2.03%
BAJAJ AUTO LTD	1.99%
NESTLE INDIA LIMITED	1.68%
COAL INDIA LIMITED	1.65%
GRASIM INDUSTRIES LTD.	1.43%
WIPRO	1.37%
HCL TECHNOLOGIES LIMITED	1.24%
INDIAN OIL CORPORATION LIMITED	1.23%
BHARAT PETROLEUM CORP. LTD.	0.74%
DABUR INDIA LTD.	0.74%
EICHER MOTORS LIMITED	0.70%
SRF LIMITED	0.54%
HERO MOTOCORP LIMITED	0.45%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.29%
HINDUSTAN ZINC LIMITEDFV-2	0.22%
AMBUJA CEMENTS LIMITED	0.20%
Equity Total	96.79%
Money Market Total	3.20%
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 (ULIF05301/01/10PPUEQUITY02121)

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹33.7823

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29 April, 22: ₹ 7.04 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.56%	2.20%
Last 6 Months	2.86%	5.49%
Last 1 Year	24.57%	27.94%
Last 2 Years	31.68%	34.74%
Last 3 Years	15.74%	15.93%
Since Inception	10.40%	9.98%

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

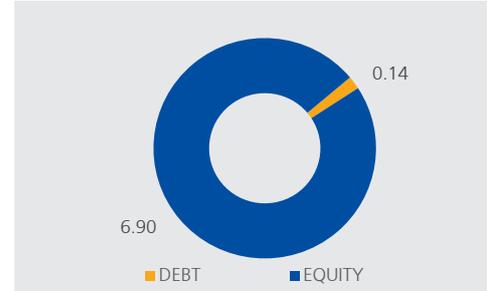
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

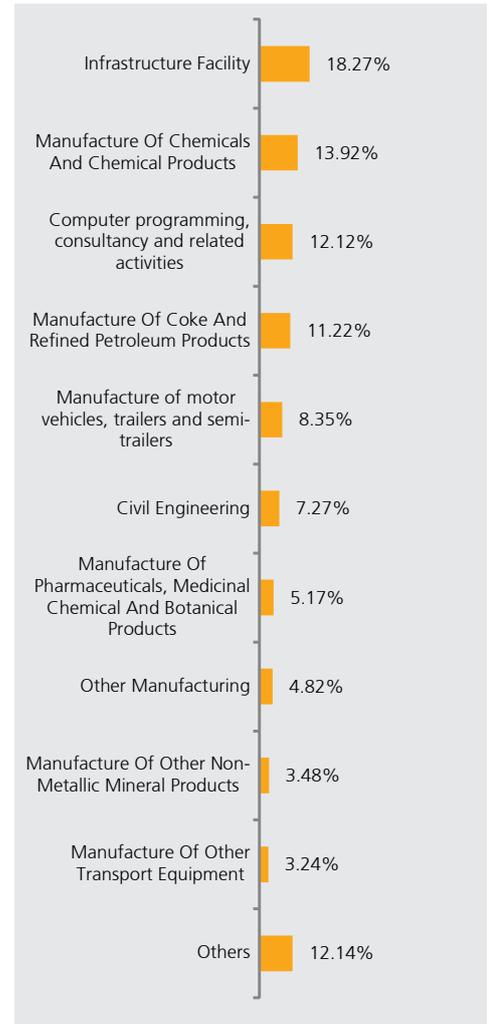
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.19%
BHARTI AIRTEL LIMITED	7.90%
LARSEN&TUBRO	7.27%
HINDUSTAN LEVER LTD.	6.18%
INFOSYS LIMITED	5.72%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	5.17%
MARUTI UDYOG LTD.	5.14%
ASIAN PAINTS LIMITEDFV-1	4.99%
TITAN COMPANY LIMITED	4.82%
NTPC LIMITED	3.89%
TATA CONSULTANCY SERVICES LTD.	3.74%
POWER GRID CORP OF INDIA LTD	3.52%
ULTRATECH CEMCO LTD	3.28%
MAHINDRA & MAHINDRA LTD.-FV5	3.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.67%
AVENUE SUPERMARTS LIMITED	2.29%
JSW STEEL LIMITED	2.24%
BAJAJ AUTO LTD	2.05%
ONGCFV-5	2.04%
COAL INDIA LIMITED	1.70%
NESTLE INDIA LIMITED	1.69%
GRASIM INDUSTRIES LTD.	1.45%
WIPRO	1.39%
HCL TECHNOLOGIES LIMITED	1.26%
INDIAN OIL CORPORATION LIMITED	1.25%
BHARAT PETROLEUM CORP. LTD.	0.78%
DABUR INDIA LTD.	0.75%
EICHER MOTORS LIMITED	0.72%
SRF LIMITED	0.54%
HERO MOTOCORP LIMITED	0.46%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.28%
HINDUSTAN ZINC LIMITEDFV-2	0.23%
AMBUJA CEMENTS LIMITED	0.20%
Equity Total	98.07%
Money Market Total	2.08%
Current Assets	-0.15%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹38.8170

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29 April, 22: ₹ 0.27 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.26%	2.20%
Last 6 Months	2.67%	5.49%
Last 1 Year	23.36%	27.94%
Last 2 Years	30.63%	34.74%
Last 3 Years	14.87%	15.93%
Since Inception	10.38%	9.68%

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

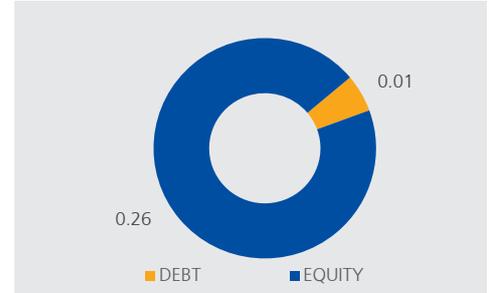
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

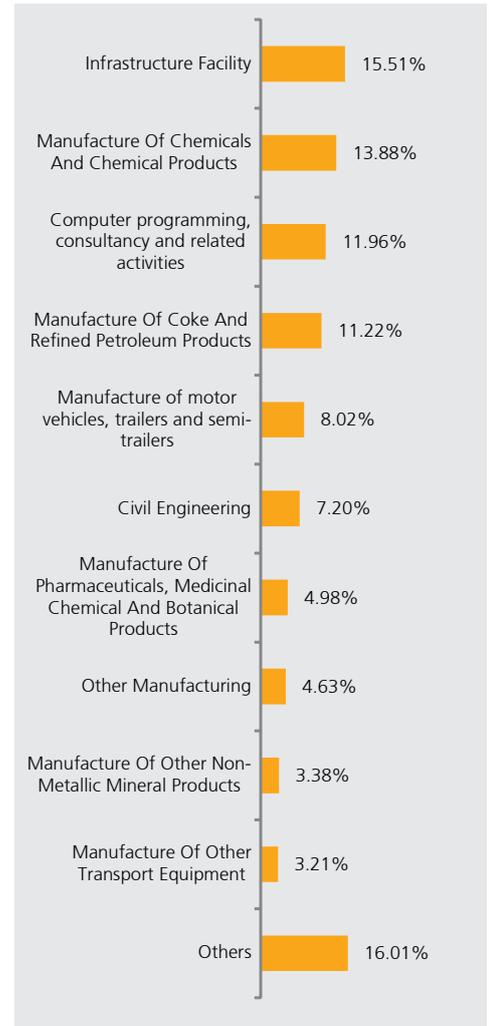
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.08%
BHARTI AIRTEL LIMITED	7.76%
LARSEN&TUBRO	7.20%
HINDUSTAN LEVER LTD.	6.11%
INFOSYS LIMITED	5.68%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.98%
ASIAN PAINTS LIMITEDFV-1	4.91%
MARUTI UDYOG LTD.	4.85%
TITAN COMPANY LIMITED	4.63%
NTPC LIMITED	4.15%
TATA CONSULTANCY SERVICES LTD.	3.67%
POWER GRID CORP OF INDIA LTD	3.30%
ULTRATECH CEMCO LTD	3.19%
MAHINDRA & MAHINDRA LTD.-FV5	3.17%
JSW STEEL LIMITED	2.39%
AVENUE SUPERMARTS LIMITED	2.19%
BAJAJ AUTO LTD	2.07%
NESTLE INDIA LIMITED	2.03%
ONGCFV-5	1.95%
COAL INDIA LIMITED	1.70%
GRASIM INDUSTRIES LTD.	1.56%
INDIAN OIL CORPORATION LIMITED	1.34%
WIPRO	1.34%
HCL TECHNOLOGIES LIMITED	1.28%
BHARAT PETROLEUM CORP. LTD.	0.80%
DABUR INDIA LTD.	0.74%
EICHER MOTORS LIMITED	0.68%
SRF LIMITED	0.56%
HERO MOTOCORP LIMITED	0.46%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.30%
HINDUSTAN ZINC LIMITEDFV-2	0.23%
AMBUJA CEMENTS LIMITED	0.19%
Equity Total	94.48%
Money Market Total	5.47%
Current Assets	0.05%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹18.7864

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 April, 22: ₹ 24.49 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	-1.04%	1.37%
Last 6 Months	3.43%	7.55%
Last 1 Year	22.95%	30.19%
Last 2 Years	40.45%	45.57%
Last 3 Years	15.96%	19.47%
Since Inception	4.64%	6.37%

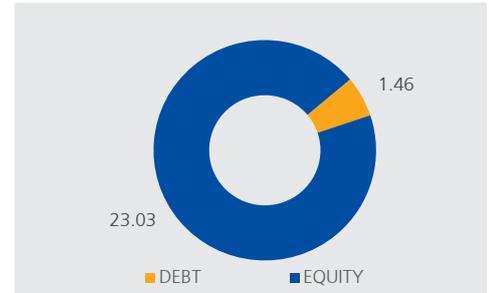
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

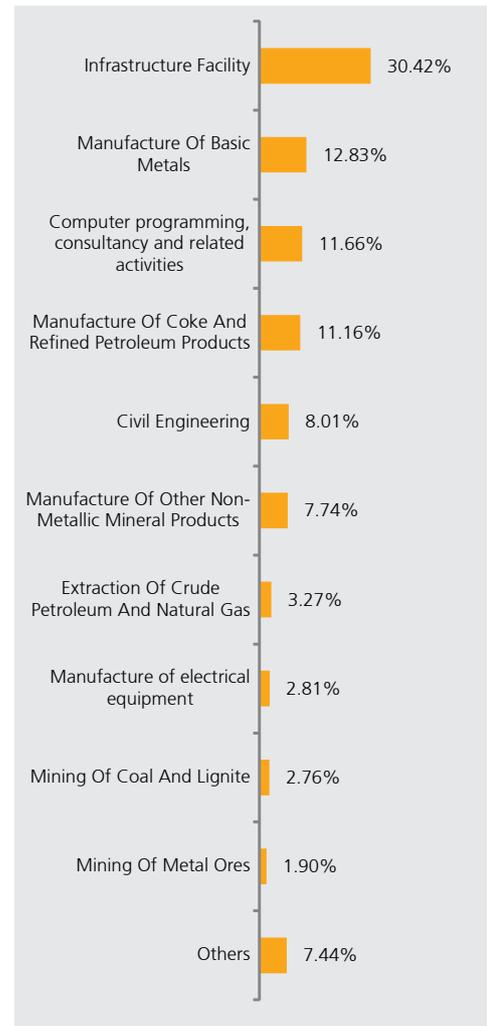
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.33%
BHARTI AIRTEL LIMITED	8.16%
LARSEN&TUBRO	8.01%
NTPC LIMITED	6.63%
INFOSYS LIMITED	5.95%
POWER GRID CORP OF INDIA LTD	5.68%
TATA IRON & STEEL COMPANY LTD	5.32%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	5.15%
ULTRATECH CEMCO LTD	4.88%
HINDALCO INDUSTRIES LTD FV RE 1	4.66%
TATA CONSULTANCY SERVICES LTD.	3.40%
ONGCFV-5	3.27%
SIEMENS LIMITED	2.81%
COAL INDIA LIMITED	2.76%
JSW STEEL LIMITED	2.67%
NMDC LIMITED	1.90%
SHREE CEMENTS LIMITED	1.66%
GAS AUTHORITY OF INDIA LTD.	1.54%
INTERGLOBE AVIATION LIMITED	1.47%
PETRONET LNG LIMITED	1.27%
AMBUJA CEMENTS LIMITED	1.20%
INDIAN OIL CORPORATION LIMITED	1.10%
INDUS TOWERS LIMITED	1.04%
WIPRO	0.89%
TECH MAHINDRA LIMITEDFV-5	0.85%
BHARAT PETROLEUM CORP. LTD.	0.73%
NHPC LIMITED	0.64%
HCL TECHNOLOGIES LIMITED	0.58%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.32%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	94.03%
Money Market Total	5.77%
Current Assets	0.20%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹19.4241

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 April, 22: ₹ 9.05 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	-1.03%	1.37%
Last 6 Months	3.60%	7.55%
Last 1 Year	23.11%	30.19%
Last 2 Years	40.94%	45.57%
Last 3 Years	16.27%	19.47%
Since Inception	5.54%	5.07%

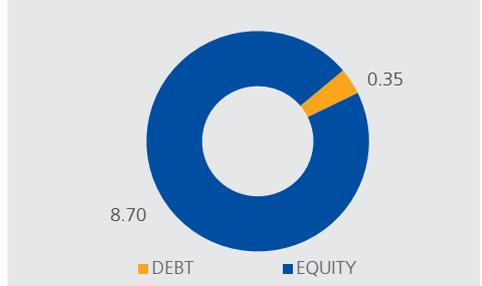
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

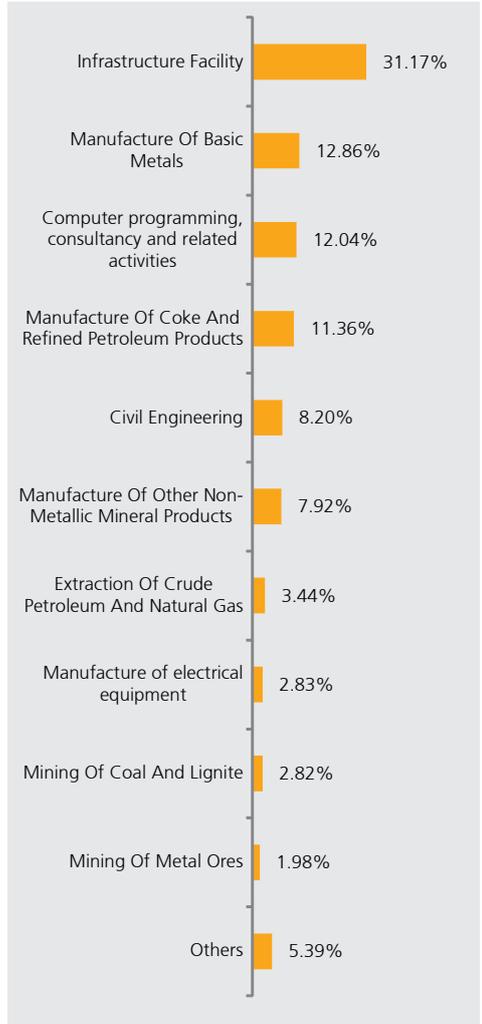
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.45%
BHARTI AIRTEL LIMITED	8.49%
LARSEN&TUBRO	8.20%
NTPC LIMITED	6.68%
INFOSYS LIMITED	6.09%
POWER GRID CORP OF INDIA LTD	5.81%
TATA IRON & STEEL COMPANY LTD	5.33%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	5.19%
ULTRATECH CEMCO LTD	4.95%
HINDALCO INDUSTRIES LTD FV RE 1	4.67%
TATA CONSULTANCY SERVICES LTD.	3.53%
ONGCFV-5	3.44%
SIEMENS LIMITED	2.83%
COAL INDIA LIMITED	2.82%
JSW STEEL LIMITED	2.67%
NMDC LIMITED	1.98%
SHREE CEMENTS LIMITED	1.72%
GAS AUTHORITY OF INDIA LTD.	1.62%
INTERGLOBE AVIATION LIMITED	1.51%
PETRONET LNG LIMITED	1.32%
AMBUJA CEMENTS LIMITED	1.25%
INDIAN OIL CORPORATION LIMITED	1.15%
INDUS TOWERS LIMITED	1.08%
WIPRO	0.93%
TECH MAHINDRA LIMITEDFV-5	0.88%
BHARAT PETROLEUM CORP. LTD.	0.76%
NHPC LIMITED	0.65%
HCL TECHNOLOGIES LIMITED	0.60%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.33%
HINDUSTAN ZINC LIMITEDFV-2	0.19%
Equity Total	96.12%
Money Market Total	4.96%
Current Assets	-1.08%
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 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹19.1324

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29 April, 22: ₹ 1.66 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.68%	1.37%
Last 6 Months	2.52%	7.55%
Last 1 Year	20.17%	30.19%
Last 2 Years	38.33%	45.57%
Last 3 Years	14.59%	19.47%
Since Inception	5.41%	5.07%

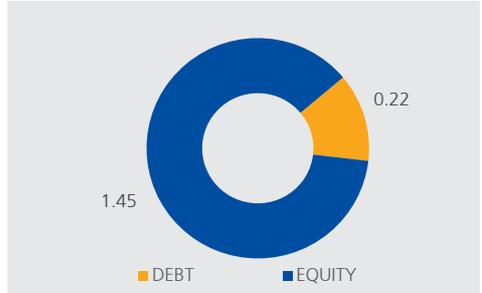
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

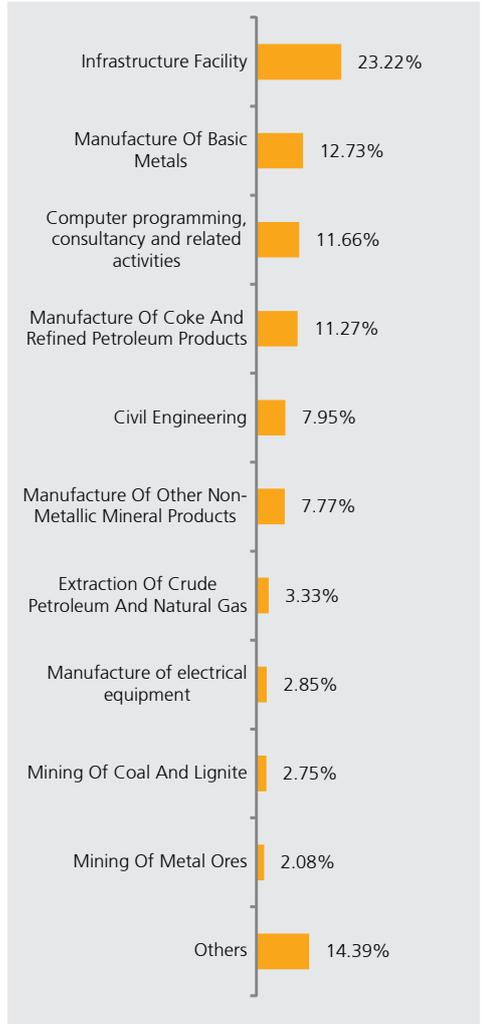
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.31%
BHARTI AIRTEL LIMITED	8.04%
LARSEN&TUBRO	7.95%
INFOSYS LIMITED	5.94%
POWER GRID CORP OF INDIA LTD	5.59%
TATA IRON & STEEL COMPANY LTD	5.27%
ULTRATECH CEMCO LTD	4.86%
NTPC LIMITED	4.63%
HINDALCO INDUSTRIES LTD FV RE 1	4.62%
TATA CONSULTANCY SERVICES LTD.	3.39%
ONGCFV-5	3.33%
SIEMENS LIMITED	2.85%
COAL INDIA LIMITED	2.75%
JSW STEEL LIMITED	2.64%
NMDC LIMITED	2.08%
SHREE CEMENTS LIMITED	1.71%
GAS AUTHORITY OF INDIA LTD.	1.57%
INTERGLOBE AVIATION LIMITED	1.45%
AMBUJA CEMENTS LIMITED	1.20%
INDIAN OIL CORPORATION LIMITED	1.18%
INDUS TOWERS LIMITED	1.05%
WIPRO	0.90%
TECH MAHINDRA LIMITEDFV-5	0.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
BHARAT PETROLEUM CORP. LTD.	0.78%
NHPC LIMITED	0.63%
PETRONET LNG LIMITED	0.59%
HCL TECHNOLOGIES LIMITED	0.58%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.27%
HINDUSTAN ZINC LIMITEDFV-2	0.20%
Equity Total	87.06%
Money Market Total	12.73%
Current Assets	0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Infrastructure Fund 1 (ULIF06101/02/08HINFRAS01121)

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹18.0695

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29 April, 22: ₹ 0.16 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	-1.09%	1.37%
Last 6 Months	3.48%	7.55%
Last 1 Year	22.53%	30.19%
Last 2 Years	40.13%	45.57%
Last 3 Years	15.26%	19.47%
Since Inception	4.40%	6.42%

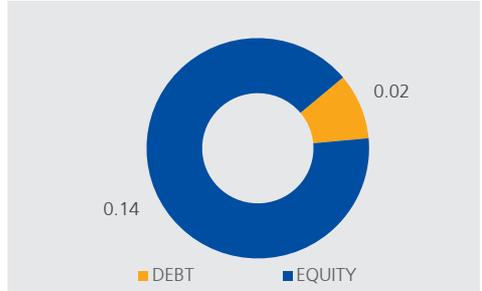
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

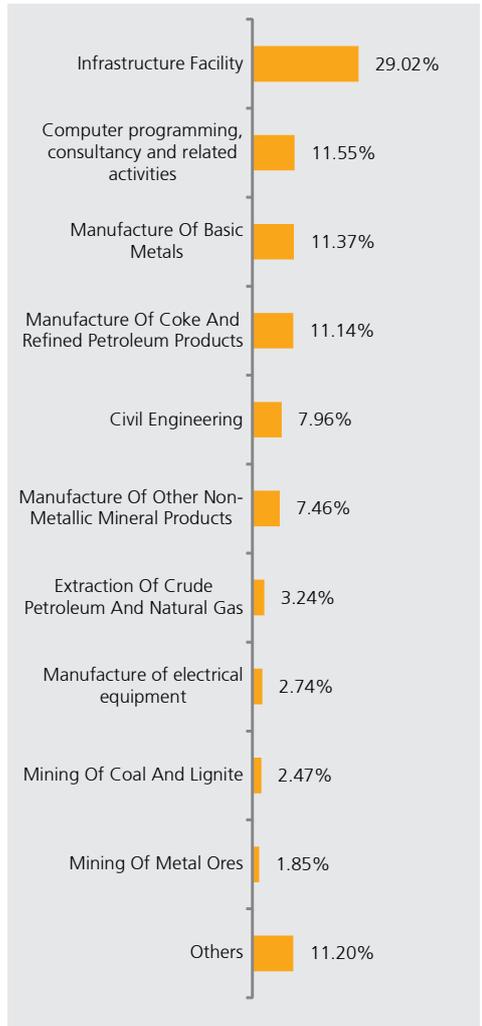
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.39%
BHARTI AIRTEL LIMITED	8.16%
LARSEN&TUBRO	7.96%
NTPC LIMITED	6.27%
INFOSYS LIMITED	5.87%
POWER GRID CORP OF INDIA LTD	5.09%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.89%
HINDALCO INDUSTRIES LTD FV RE 1	4.72%
ULTRATECH CEMCO LTD	4.63%
TATA IRON & STEEL COMPANY LTD	3.79%
TATA CONSULTANCY SERVICES LTD.	3.38%
ONGCFV-5	3.24%
SIEMENS LIMITED	2.74%
JSW STEEL LIMITED	2.68%
COAL INDIA LIMITED	2.47%
NMDC LIMITED	1.85%
SHREE CEMENTS LIMITED	1.65%
GAS AUTHORITY OF INDIA LTD.	1.54%
INTERGLOBE AVIATION LIMITED	1.53%
AMBUJA CEMENTS LIMITED	1.18%
PETRONET LNG LIMITED	1.18%
INDIAN OIL CORPORATION LIMITED	1.06%
INDUS TOWERS LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	0.88%
WIPRO	0.87%
BHARAT PETROLEUM CORP. LTD.	0.69%
NHPC LIMITED	0.58%
HCL TECHNOLOGIES LIMITED	0.55%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.30%
HINDUSTAN ZINC LIMITEDFV-2	0.18%
Equity Total	90.34%
Money Market Total	9.41%
Current Assets	0.25%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹31.9707

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 29 April, 22: ₹ 24.46 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	3.14%	7.66%
Last 6 Months	7.04%	18.03%
Last 1 Year	36.12%	51.57%
Last 2 Years	42.15%	53.03%
Last 3 Years	17.89%	21.56%
Since Inception	8.73%	10.60%

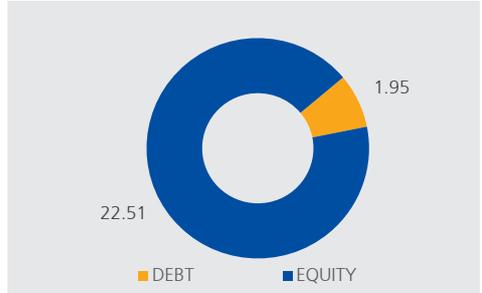
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

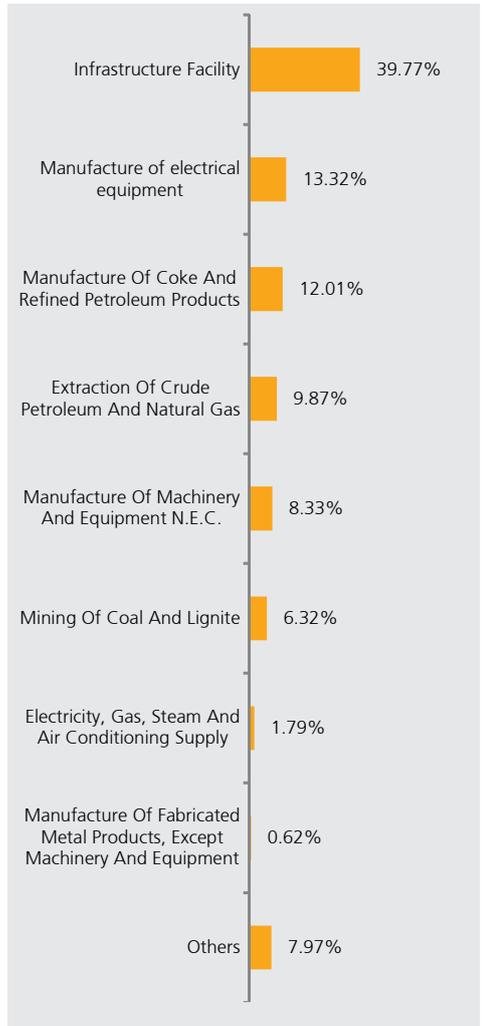
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.37%
NTPC LIMITED	9.25%
POWER GRID CORP OF INDIA LTD	9.19%
ONGCFV-5	7.72%
TATA POWER CO. LTD.FV-1	6.41%
COAL INDIA LIMITED	6.32%
VOLTAS LTD	5.23%
HAVELLS INDIA LIMITED	4.89%
GAS AUTHORITY OF INDIA LTD.	4.43%
INDRAPRASTHA GAS LIMITED	3.67%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.14%
SIEMENS LIMITED	3.14%
KIRLOSKAR CUMMINS	3.11%
PETRONET LNG LIMITED	2.79%
OIL INDIA LIMITED	2.15%
ABB INDIA LIMITED	2.14%
JSW ENERGY LIMITED	2.13%
NHPC LIMITED	1.90%
TORRENT POWER LIMITED	1.79%
INDIAN OIL CORPORATION LIMITED	1.04%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.92%
BHARAT PETROLEUM CORP. LTD.	0.69%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.62%
Equity Total	92.03%
Money Market Total	7.99%
Current Assets	-0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹27.8575

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 April, 22: ₹ 5.45 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	3.20%	7.66%
Last 6 Months	7.22%	18.03%
Last 1 Year	37.09%	51.57%
Last 2 Years	43.02%	53.03%
Last 3 Years	18.24%	21.56%
Since Inception	8.68%	9.05%

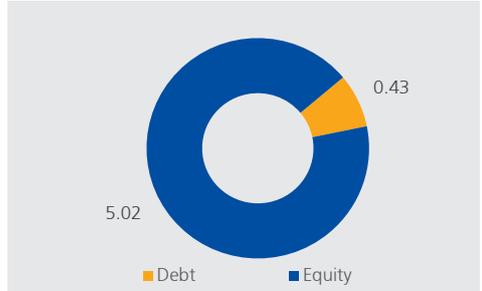
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

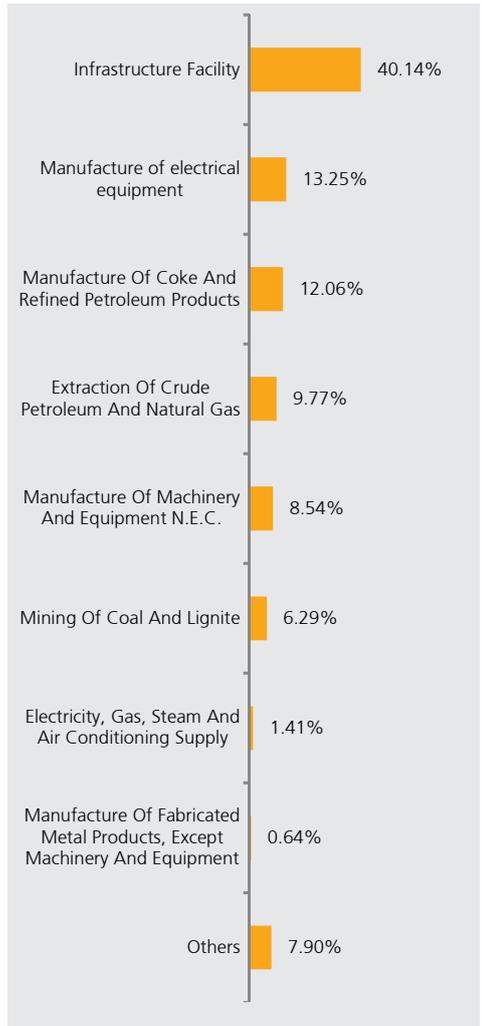
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.35%
NTPC LIMITED	9.21%
POWER GRID CORP OF INDIA LTD	9.15%
ONGCFV-5	7.57%
TATA POWER CO. LTD.FV-1	6.38%
COAL INDIA LIMITED	6.29%
VOLTAS LTD	5.36%
HAVELLS INDIA LIMITED	4.87%
GAS AUTHORITY OF INDIA LTD.	4.62%
INDRAPRASTHA GAS LIMITED	3.64%
KIRLOSKAR CUMMINS	3.17%
CROMPTON GREAVES CONSUMER ELECTRI- CALS LIMITED	3.13%
SIEMENS LIMITED	3.10%
PETRONET LNG LIMITED	2.93%
JSW ENERGY LIMITED	2.26%
OIL INDIA LIMITED	2.20%
ABB INDIA LIMITED	2.15%
NHPC LIMITED	1.95%
TORRENT POWER LIMITED	1.41%
INDIAN OIL CORPORATION LIMITED	1.07%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.94%
BHARAT PETROLEUM CORP. LTD.	0.71%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.64%
Equity Total	92.10%
Money Market Total	7.72%
Current Assets	0.18%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹27.1346

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 April, 22: ₹ 2.94 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.98%	7.66%
Last 6 Months	6.83%	18.03%
Last 1 Year	35.56%	51.57%
Last 2 Years	42.30%	53.03%
Last 3 Years	17.96%	21.56%
Since Inception	8.45%	9.05%

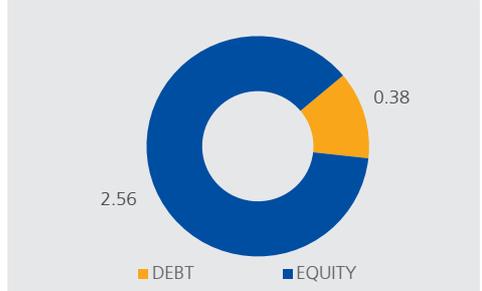
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

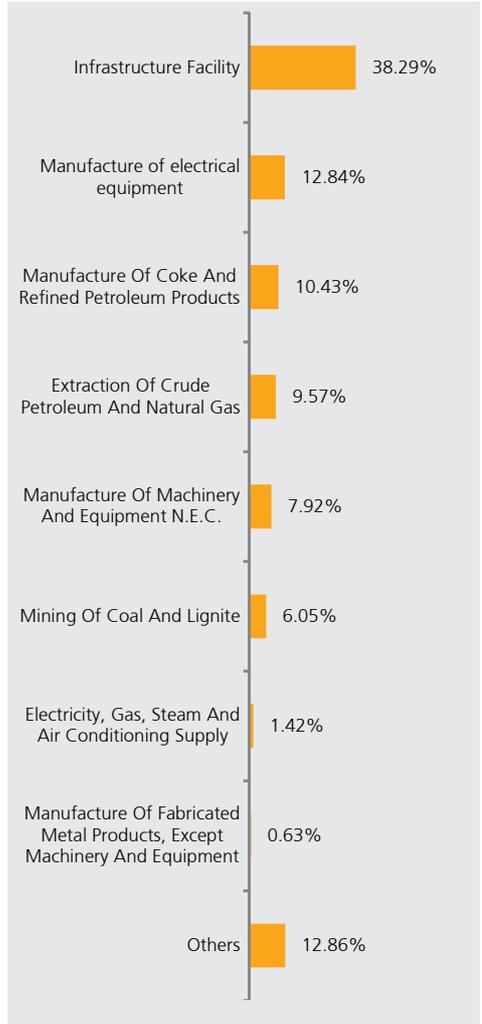
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.10%
NTPC LIMITED	9.00%
POWER GRID CORP OF INDIA LTD	8.86%
ONGCFV-5	7.45%
TATA POWER CO. LTD.FV-1	6.30%
COAL INDIA LIMITED	6.05%
VOLTAS LTD	4.98%
HAVELLS INDIA LIMITED	4.67%
GAS AUTHORITY OF INDIA LTD.	3.98%
INDRAPRASTHA GAS LIMITED	3.54%
SIEMENS LIMITED	3.06%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.06%
KIRLOSKAR CUMMINS	2.94%
PETRONET LNG LIMITED	2.66%
OIL INDIA LIMITED	2.12%
ABB INDIA LIMITED	2.05%
JSW ENERGY LIMITED	2.02%
NHPC LIMITED	1.92%
TORRENT POWER LIMITED	1.42%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.63%
INDIAN OIL CORPORATION LIMITED	0.49%
BHARAT PETROLEUM CORP. LTD.	0.44%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.40%
Equity Total	87.14%
Money Market Total	12.87%
Current Assets	-0.01%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan

NAV as on 29 April, 22: ₹29.9280

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29 April, 22: ₹ 0.12 Crs.

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.82%	7.66%
Last 6 Months	6.73%	18.03%
Last 1 Year	35.56%	51.57%
Last 2 Years	41.92%	53.03%
Last 3 Years	17.47%	21.56%
Since Inception	8.31%	10.11%

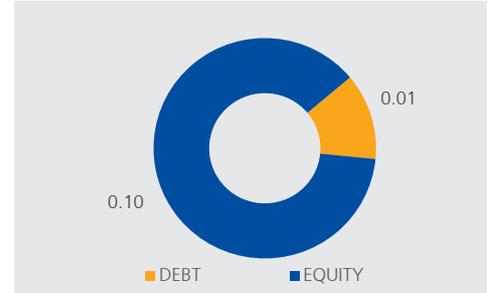
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

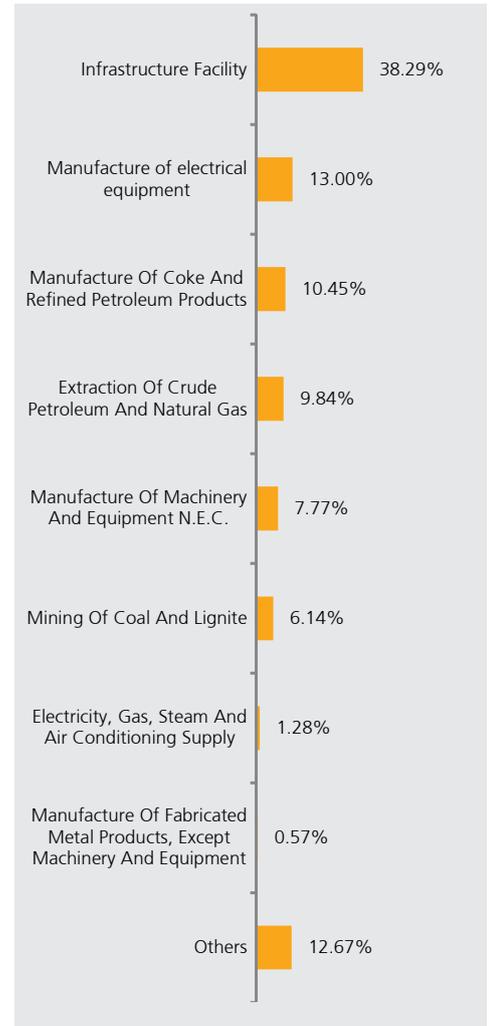
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.21%
POWER GRID CORP OF INDIA LTD	8.91%
RELIANCE INDUSTRIES LTD.	8.84%
ONGCFV-5	7.83%
TATA POWER CO. LTD.FV-1	6.14%
COAL INDIA LIMITED	6.14%
VOLTAS LTD	4.86%
HAVELLS INDIA LIMITED	4.60%
GAS AUTHORITY OF INDIA LTD.	4.05%
INDRAPRASTHA GAS LIMITED	3.59%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.13%
SIEMENS LIMITED	3.11%
KIRLOSKAR CUMMINS	2.91%
PETRONET LNG LIMITED	2.67%
ABB INDIA LIMITED	2.15%
OIL INDIA LIMITED	2.01%
JSW ENERGY LIMITED	1.96%
NHPC LIMITED	1.76%
TORRENT POWER LIMITED	1.28%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.79%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.57%
INDIAN OIL CORPORATION LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.40%
Equity Total	87.33%
Money Market Total	12.59%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹44.8073

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 April, 22: ₹ 29.58 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	-1.04%	-0.18%
Last 6 Months	-4.62%	-4.05%
Last 1 Year	22.45%	21.47%
Last 2 Years	44.71%	48.14%
Last 3 Years	17.37%	18.88%
Since Inception	11.40%	9.48%

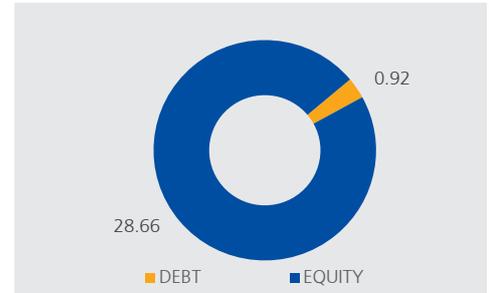
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

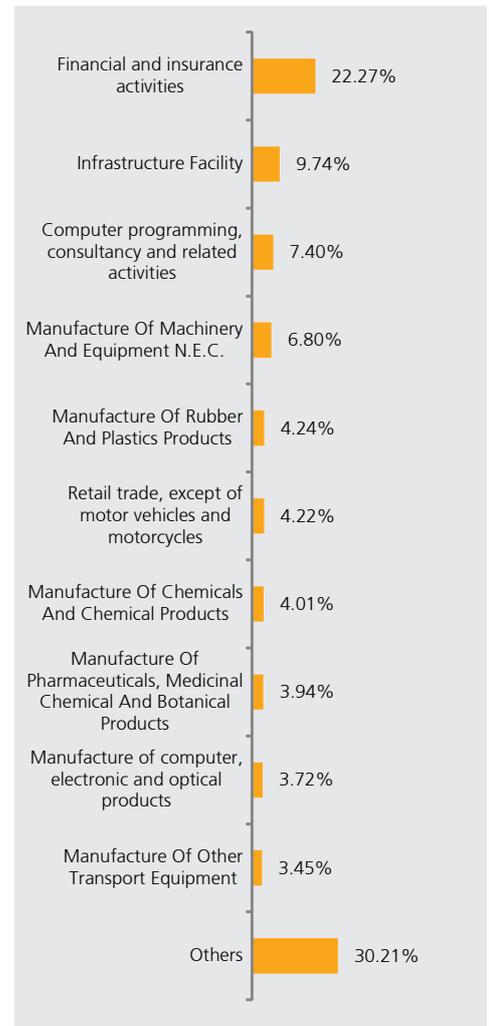
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.46%
VOLTAS LTD	4.04%
BHARAT ELECTRONICS LIMITED	3.72%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.19%
PAGE INDUSTRIES LIMITED	3.17%
BHARAT FORGE	2.97%
TRENT LTD	2.83%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.80%
MPHASIS LIMITED	2.73%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.62%
AARTI INDUSTRIES LIMITED	2.59%
ASHOK LEYLAND LIMITED	2.56%
MAX FINANCIAL SERVICES LIMITED	2.47%
THE FEDERAL BANK LIMITED	2.45%
KIRLOSKAR CUMMINS	2.34%
BALKRISHNA INDUSTRIES LIMITED	2.20%
TVS MOTOR COMPANY LIMITED	2.19%
GODREJ PROPERTIES LIMITED	2.14%
CANARA BANK	2.09%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.02%
LIC HOUSING FINANCE LIMITED	1.98%
AUROBINDO PHARMA LIMITED	1.87%
COFORGE LIMITED	1.85%
POWER FINANCE CORPORATION LTD	1.70%
IDFC BANK LIMITED	1.70%
ALKEM LABORATORIES LIMITED	1.57%
ABB INDIA LIMITED	1.52%
MINDTREE LTD	1.51%
RURAL ELECTRIFICATION CORPORATION LTD	1.51%
ASTRAL POLY TECHNIK LIMITED	1.50%
THE RAMCO CEMENTS LIMITED	1.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.48%
SRF LIMITED	1.42%
BATA INDIA LIMITED	1.40%
L&T TECHNOLOGY SERVICES LIMITED	1.31%
HINDUSTAN AERONAUTICS LIMITED	1.26%
TORRENT POWER LIMITED	1.20%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.13%
JINDAL STEEL & POWER LTD.	1.07%
MUTHOOT FINANCE LIMITED	1.03%
INDUSIND BANK LIMITED	1.03%
NATIONAL ALUMINIUM COMPANY LIMITED	0.87%
BAJAJ FINSERV LIMITED	0.86%
MANAPPURAM FINANCE LIMITED	0.81%
GUJARAT GAS LIMITED	0.78%
JUBILANT FOODWORKS LIMITED	0.70%
L&T FINANCE HOLDINGS LIMITED	0.59%
SUN TV NETWORK LTD	0.59%
APOLLO TYRES LIMITED	0.54%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.54%
SBI CARDS & PAYMENTS SERVICES LTD	0.51%
UNITED BREWERIES LIMITED	0.51%
STATE BANK OF INDIAFV-1	0.50%
GLENMARK PHARMACEUTICALS LIMITED	0.50%
HDFC BANK LTD.FV-2	0.49%
ESCORTS LIMITED	0.42%
TATA COMMUNICATIONS LTD.	0.29%
STEEL AUTHORITY OF INDIA LIMITED	0.29%
Equity Total	96.89%
Money Market Total	3.35%
Current Assets	-0.24%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹41.5073

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 April, 22: ₹ 44.43 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	-1.04%	-0.18%
Last 6 Months	-4.30%	-4.05%
Last 1 Year	23.98%	21.47%
Last 2 Years	46.03%	48.14%
Last 3 Years	18.15%	18.88%
Since Inception	12.26%	9.23%

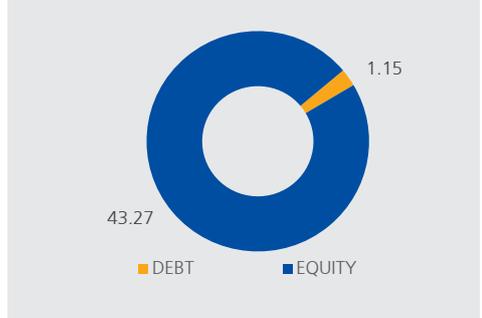
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

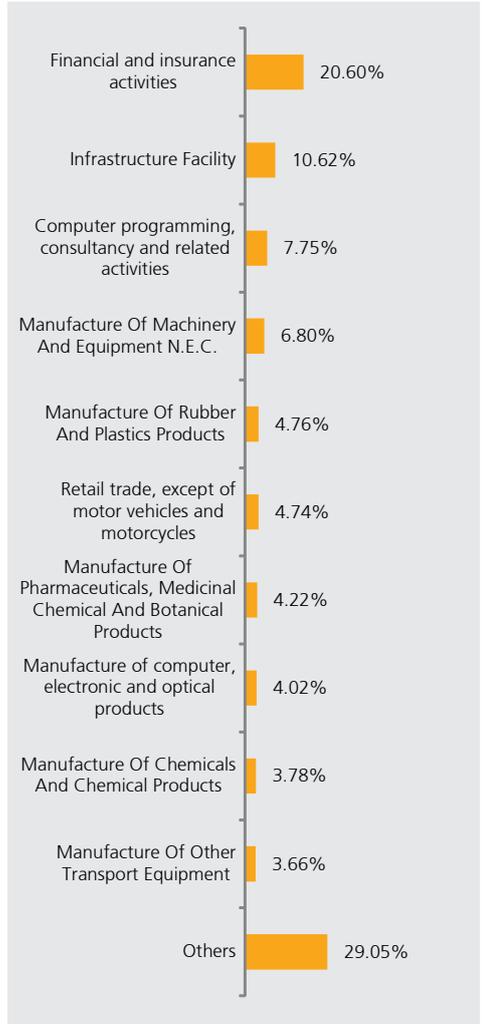
Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.45%
VOLTAS LTD	4.03%
BHARAT ELECTRONICS LIMITED	4.02%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.52%
THE FEDERAL BANK LIMITED	3.02%
TRENT LTD	2.99%
BHARAT FORGE	2.85%
ASHOK LEYLAND LIMITED	2.84%
MPHASIS LIMITED	2.75%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.61%
MAX FINANCIAL SERVICES LIMITED	2.61%
AARTI INDUSTRIES LIMITED	2.60%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.57%
PAGE INDUSTRIES LIMITED	2.44%
TVS MOTOR COMPANY LIMITED	2.40%
KIRLOSKAR CUMMINS	2.35%
ASTRAL POLY TECHNIK LIMITED	2.18%
BALKRISHNA INDUSTRIES LIMITED	2.04%
GODREJ PROPERTIES LIMITED	2.03%
CANARA BANK	2.02%
COFORGE LIMITED	1.87%
LIC HOUSING FINANCE LIMITED	1.86%
AUROBINDO PHARMA LIMITED	1.85%
THE RAMCO CEMENTS LIMITED	1.77%
BATA INDIA LIMITED	1.75%
POWER FINANCE CORPORATION LTD	1.70%
RURAL ELECTRIFICATION CORPORATION LTD	1.62%
L&T TECHNOLOGY SERVICES LIMITED	1.61%
IDFC BANK LIMITED	1.60%
ALKEM LABORATORIES LIMITED	1.57%
MINDTREE LTD	1.51%
ABB INDIA LIMITED	1.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.48%
HINDUSTAN AERONAUTICS LIMITED	1.26%
SRF LIMITED	1.19%
TORRENT POWER LIMITED	1.11%
JINDAL STEEL & POWER LTD.	1.07%
JUBILANT FOODWORKS LIMITED	1.07%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.04%
ICICI BANK LTD.FV-2	1.02%
MUTHOOT FINANCE LIMITED	0.90%
MANAPPURAM FINANCE LIMITED	0.81%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.81%
GUJARAT GAS LIMITED	0.78%
L&T FINANCE HOLDINGS LIMITED	0.75%
STEEL AUTHORITY OF INDIA LIMITED	0.70%
NATIONAL ALUMINIUM COMPANY LIMITED	0.63%
AXIS BANK LIMITEDFV-2	0.57%
APOLLO TYRES LIMITED	0.54%
UNITED BREWERIES LIMITED	0.54%
BHARTI AIRTEL LIMITED	0.53%
GLENMARK PHARMACEUTICALS LIMITED	0.50%
STATE BANK OF INDIAFV-1	0.49%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.43%
ESCORTS LIMITED	0.42%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.39%
DIVIS LABORATORIES LIMITED	0.30%
TATA COMMUNICATIONS LTD.	0.30%
INDRAPRASTHA GAS LIMITED	0.24%
Equity Total	97.40%
Money Market Total	2.56%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹40.7135

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 April, 22: ₹ 5.70 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	-1.01%	-0.18%
Last 6 Months	-4.78%	-4.05%
Last 1 Year	22.32%	21.47%
Last 2 Years	44.25%	48.14%
Last 3 Years	17.07%	18.88%
Since Inception	12.09%	9.23%

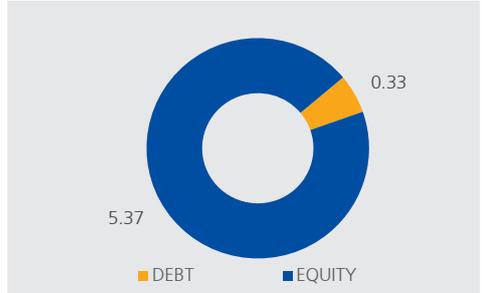
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	5.50%
VOLTAS LTD	4.07%
BHARAT ELECTRONICS LIMITED	3.89%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.37%
BHARAT FORGE	2.81%
PAGE INDUSTRIES LIMITED	2.80%
MPHASIS LIMITED	2.79%
AARTI INDUSTRIES LIMITED	2.75%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.71%
TRENT LTD	2.63%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.62%
KIRLOSKAR CUMMINS	2.56%
THE FEDERAL BANK LIMITED	2.54%
MAX FINANCIAL SERVICES LIMITED	2.50%
ASHOK LEYLAND LIMITED	2.38%
BALKRISHNA INDUSTRIES LIMITED	2.35%
GODREJ PROPERTIES LIMITED	2.27%
CANARA BANK	2.25%
AUROBINDO PHARMA LIMITED	1.86%
LIC HOUSING FINANCE LIMITED	1.85%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.83%
COFORGE LIMITED	1.81%
TVS MOTOR COMPANY LIMITED	1.78%
POWER FINANCE CORPORATION LTD	1.70%
IDFC BANK LIMITED	1.70%
RURAL ELECTRIFICATION CORPORATION LTD	1.64%
ASTRAL POLY TECHNIK LIMITED	1.59%
ALKEM LABORATORIES LIMITED	1.57%
BATA INDIA LIMITED	1.53%
MINDTREE LTD	1.51%
ABB INDIA LIMITED	1.50%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.46%
SRF LIMITED	1.42%
THE RAMCO CEMENTS LIMITED	1.40%
TORRENT POWER LIMITED	1.30%
HINDUSTAN AERONAUTICS LIMITED	1.26%
L&T TECHNOLOGY SERVICES LIMITED	1.20%
MUTHOOT FINANCE LIMITED	1.09%
JINDAL STEEL & POWER LTD.	1.07%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.06%
BAJAJ FINSERV LIMITED	0.92%
NATIONAL ALUMINIUM COMPANY LIMITED	0.87%
MANAPPURAM FINANCE LIMITED	0.82%
GUJARAT GAS LIMITED	0.78%
JUBILANT FOODWORKS LIMITED	0.74%
L&T FINANCE HOLDINGS LIMITED	0.65%
UNITED BREWERIES LIMITED	0.55%
APOLLO TYRES LIMITED	0.54%
HDFC BANK LTD.FV-2	0.54%
GLENMARK PHARMACEUTICALS LIMITED	0.50%
ESCORTS LIMITED	0.45%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.40%
TATA COMMUNICATIONS LTD.	0.29%
STEEL AUTHORITY OF INDIA LIMITED	0.29%
Equity Total	94.26%
Money Market Total	6.09%
Current Assets	-0.36%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Biswarup Mohapatra

NAV as on 29 April, 22: ₹45.7183

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29 April, 22: ₹ 0.29 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	-1.42%	-0.18%
Last 6 Months	-5.08%	-4.05%
Last 1 Year	21.06%	21.47%
Last 2 Years	43.95%	48.14%
Last 3 Years	16.35%	18.88%
Since Inception	11.70%	9.96%

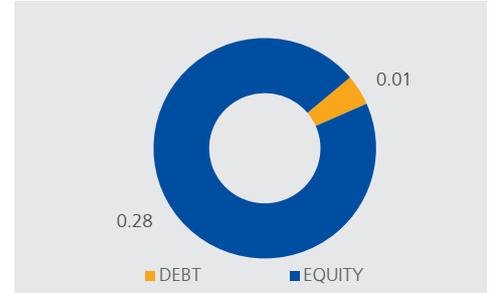
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

Portfolio

Name of Instrument	% to AUM
TATA POWER CO. LTD.FV-1	6.00%
BHARAT ELECTRONICS LIMITED	3.96%
VOLTAS LTD	3.90%
SHRIRAM TRANSPORT FINANCE CO. LTD	3.47%
TRENT LTD	3.04%
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LIMITED	2.97%
MPHASIS LIMITED	2.93%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	2.87%
BHARAT FORGE	2.82%
MAX FINANCIAL SERVICES LIMITED	2.76%
AARTI INDUSTRIES LIMITED	2.74%
THE FEDERAL BANK LIMITED	2.62%
KIRLOSKAR CUMMINS	2.51%
ASHOK LEYLAND LIMITED	2.44%
BALKRISHNA INDUSTRIES LIMITED	2.36%
GODREJ PROPERTIES LIMITED	2.27%
TVS MOTOR COMPANY LIMITED	2.07%
AUROBINDO PHARMA LIMITED	2.01%
POWER FINANCE CORPORATION LTD	1.87%
CANARA BANK	1.86%
LIC HOUSING FINANCE LIMITED	1.86%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.83%
IDFC BANK LIMITED	1.81%
MINDTREE LTD	1.71%
ALKEM LABORATORIES LIMITED	1.67%
ABB INDIA LIMITED	1.66%
ASTRAL POLY TECHNIK LIMITED	1.63%
RURAL ELECTRIFICATION CORPORATION LTD	1.60%
THE RAMCO CEMENTS LIMITED	1.58%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.57%
SRF LIMITED	1.55%
BATA INDIA LIMITED	1.54%
APOLLO HOSPITALS ENTERPRISE LIMITED	1.53%
COFORGE LIMITED	1.44%
HINDUSTAN AERONAUTICS LIMITED	1.37%
JINDAL STEEL & POWER LTD.	1.33%
TORRENT POWER LIMITED	1.28%
BAJAJ FINSERV LIMITED	1.02%
L&T TECHNOLOGY SERVICES LIMITED	0.98%
MANAPPURAM FINANCE LIMITED	0.89%
NATIONAL ALUMINIUM COMPANY LIMITED	0.87%
GUJARAT GAS LIMITED	0.86%
INDUSIND BANK LIMITED	0.81%
JUBILANT FOODWORKS LIMITED	0.75%
L&T FINANCE HOLDINGS LIMITED	0.63%
APOLLO TYRES LIMITED	0.60%
STATE BANK OF INDIA FV-1	0.55%
UNITED BREWERIES LIMITED	0.54%
GLENMARK PHARMACEUTICALS LIMITED	0.54%
HDFC BANK LTD.FV-2	0.52%
ESCORTS LIMITED	0.45%
MUTHOOT FINANCE LIMITED	0.43%
TATA COMMUNICATIONS LTD.	0.34%
STEEL AUTHORITY OF INDIA LIMITED	0.32%
Equity Total	95.51%
Money Market Total	4.47%
Current Assets	0.02%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹38.4709

Inception Date: 28th May 2007

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

AUM as on 29 April, 22: ₹ 19.55 Crs.

Modified Duration of Debt Portfolio:

4.19 years

YTM of Debt Portfolio: 6.55%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.42%	-1.83%
Last 6 Months	-1.22%	-2.40%
Last 1 Year	14.93%	14.15%
Last 2 Years	25.53%	25.96%
Last 3 Years	12.88%	12.87%
Since Inception	9.44%	9.82%

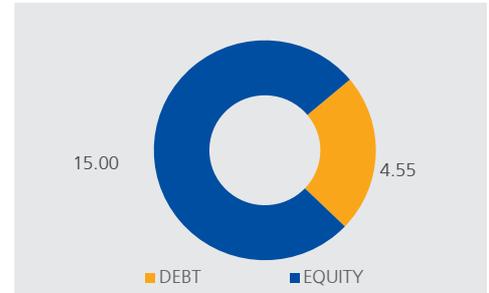
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

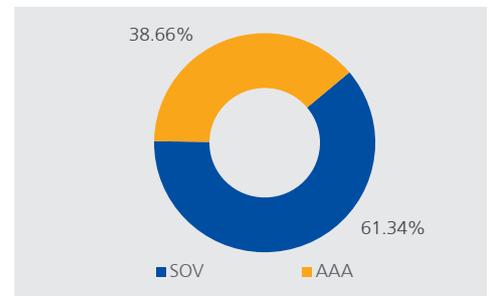
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.07%
7.75% PFC NCD 11-06-2030 SR 203-B	1.05%
9.05% HDFC NCD 20-11-2023 U-004	0.54%
Bonds/Debentures Total	2.66%
7.59% GOI CG 20-03-2029	5.06%
4.56% GOI 29.11.2023	4.99%
6.10% GOI CG 12-07-2031	2.40%
8.60% GOI CG 02-06-2028	1.65%
6.79% GOI CG 15-05-2027	0.67%
7.17% GOI 08-01-2028	0.65%
5.63% GOI CG 12-04-2026	0.62%
8.24% GOI CG 10-11-2033	0.40%
6.99% GOI CG 15-12-2051	0.31%
Gilts Total	16.74%
RELIANCE INDUSTRIES LTD.	9.36%
ICICI BANK LTD.FV-2	6.14%
HDFC BANK LTD.FV-2	5.81%
INFOSYS LIMITED	5.11%
TATA CONSULTANCY SERVICES LTD.	4.40%
BHARTI AIRTEL LIMITED	3.34%
LARSEN&TUBRO	2.83%
ITC - FV 1	2.51%
KOTAK MAHINDRA BANK LIMITED_FV5	2.10%
ASIAN PAINTS LIMITEDFV-1	1.81%
AXIS BANK LIMITEDFV-2	1.79%
BAJAJ FINANCE LIMITED	1.75%
HINDUSTAN LEVER LTD.	1.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
ULTRATECH CEMCO LTD	1.31%
TATA IRON & STEEL COMPANY LTD	1.31%
HINDALCO INDUSTRIES LTD FV RE 1	1.16%
HCL TECHNOLOGIES LIMITED	1.13%
STATE BANK OF INDIAFV-1	1.12%
MARUTI UDYOG LTD.	1.12%
MAHINDRA & MAHINDRA LTD.-FV5	1.10%
POWER GRID CORP OF INDIA LTD	1.08%
TITAN COMPANY LIMITED	1.05%
BAJAJ FINSERV LIMITED	1.04%
TATA MOTORS LTD.FV-2	1.03%
NTPC LIMITED	0.99%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.95%
HDFC LTD FV 2	0.91%
CIPLA LTD.	0.86%
JSW STEEL LIMITED	0.83%
BAJAJ AUTO LTD	0.82%
DABUR INDIA LTD.	0.75%
DR. REDDY LABORATORIES	0.71%
INDUSIND BANK LIMITED	0.67%
WIPRO	0.65%
TATA CONSUMER PRODUCTS LIMITED	0.65%
UPL LIMITED	0.60%
SBI LIFE INSURANCE COMPANY LIMITED	0.57%
NESTLE INDIA LIMITED	0.56%
BRITANNIA INDUSTRIES LTD	0.54%
DIVIS LABORATORIES LIMITED	0.51%
EICHER MOTORS LIMITED	0.51%
TECH MAHINDRA LIMITEDFV-5	0.47%
HERO MOTOCORP LIMITED	0.46%
COAL INDIA LIMITED	0.43%
GODREJ CONSUMER PRODUCTS LIMITED	0.42%
GRASIM INDUSTRIES LTD.	0.25%
BHARAT PETROLEUM CORP. LTD.	0.16%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.11%
Equity Total	76.70%
Money Market Total	7.89%
Current Assets	-3.99%
Total	100.00%

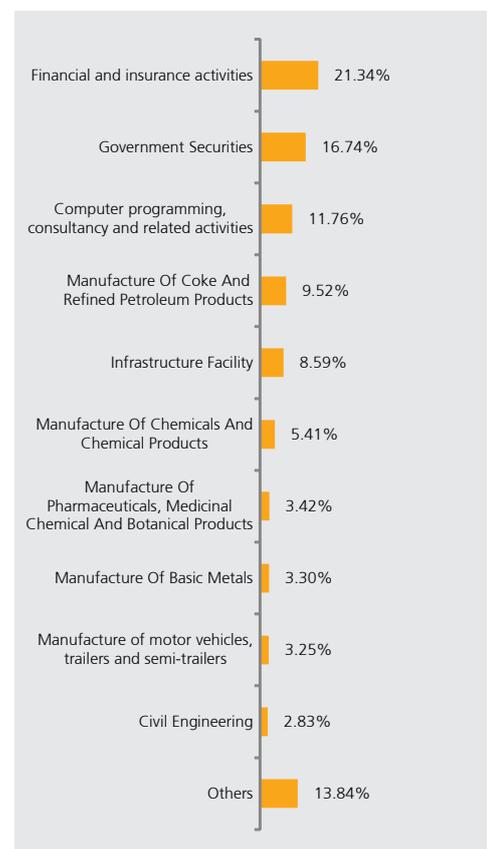
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹32.2198

Inception Date: 11th January 2010

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

AUM as on 29 April, 22: ₹ 0.95 Crs.

Modified Duration of Debt Portfolio:

4.45 years

YTM of Debt Portfolio: 6.66%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.77%	-1.83%
Last 6 Months	-1.65%	-2.40%
Last 1 Year	14.15%	14.15%
Last 2 Years	25.47%	25.96%
Last 3 Years	12.63%	12.87%
Since Inception	9.98%	9.90%

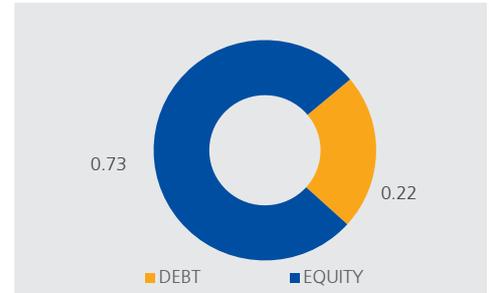
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

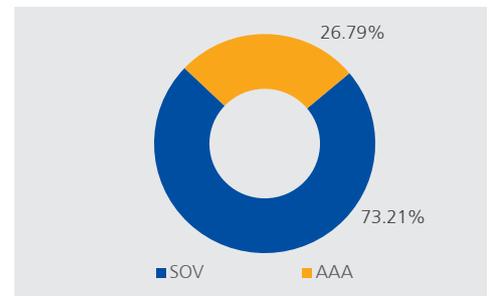
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	7.62%
4.56% GOI 29.11.2023	3.97%
8.60% GOI CG 02-06-2028	1.83%
6.10% GOI CG 12-07-2031	1.08%
6.79% GOI CG 15-05-2027	1.06%
5.63% GOI CG 12-04-2026	1.03%
8.24% GOI CG 10-11-2033	0.91%
7.17% GOI 08-01-2028	0.86%
6.99% GOI CG 15-12-2051	0.20%
Gilts Total	18.54%
RELIANCE INDUSTRIES LTD.	8.94%
INFOSYS LIMITED	6.31%
HDFC BANK LTD.FV-2	6.06%
ICICI BANK LTD.FV-2	5.96%
TATA CONSULTANCY SERVICES LTD.	3.94%
ITC - FV 1	3.03%
LARSEN&TUBRO	2.29%
BHARTI AIRTEL LIMITED	2.22%
ASIAN PAINTS LIMITEDFV-1	2.02%
HDFC LTD FV 2	2.00%
BAJAJ FINANCE LIMITED	1.98%
HINDUSTAN LEVER LTD.	1.82%
STATE BANK OF INDIAFV-1	1.78%
AXIS BANK LIMITEDFV-2	1.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.56%
KOTAK MAHINDRA BANK LIMITED_FV5	1.55%
HINDALCO INDUSTRIES LTD FV RE 1	1.39%
MARUTI UDYOG LTD.	1.31%
TITAN COMPANY LIMITED	1.22%
MAHINDRA & MAHINDRA LTD.-FV5	1.22%
POWER GRID CORP OF INDIA LTD	1.21%
HCL TECHNOLOGIES LIMITED	1.16%
TATA MOTORS LTD.FV-2	1.11%
NTPC LIMITED	1.11%
BAJAJ FINSERV LIMITED	1.10%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.05%
CIPLA LTD.	1.04%
WIPRO	0.98%
ULTRATECH CEMCO LTD	0.91%
BAJAJ AUTO LTD	0.91%
DR. REDDY LABORATORIES	0.83%
TATA IRON & STEEL COMPANY LTD	0.78%
TATA CONSUMER PRODUCTS LIMITED	0.71%
UPL LIMITED	0.68%
SBI LIFE INSURANCE COMPANY LIMITED	0.63%
BRITANNIA INDUSTRIES LTD	0.62%
DIVIS LABORATORIES LIMITED	0.62%
NESTLE INDIA LIMITED	0.58%
TECH MAHINDRA LIMITEDFV-5	0.55%
DABUR INDIA LTD.	0.48%
COAL INDIA LIMITED	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
BHARAT PETROLEUM CORP. LTD.	0.46%
GRASIM INDUSTRIES LTD.	0.29%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.13%
Equity Total	77.16%
Money Market Total	6.78%
Current Assets	-2.48%
Total	100.00%

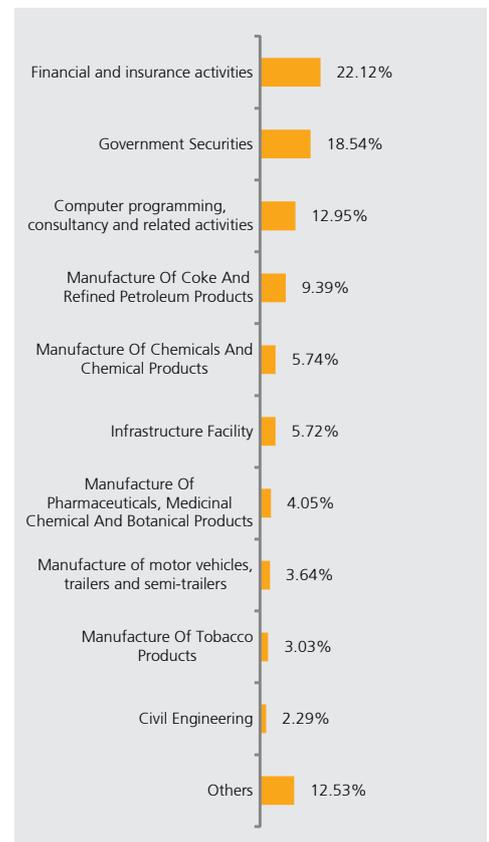
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹31.5879

Inception Date: 27th February 2008

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

AUM as on 29 April, 22: ₹ 1.53 Crs.

Modified Duration of Debt Portfolio: 4.45 years

YTM of Debt Portfolio: 6.67%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.62%	-1.83%
Last 6 Months	-1.42%	-2.40%
Last 1 Year	14.55%	14.15%
Last 2 Years	25.05%	25.96%
Last 3 Years	12.70%	12.87%
Since Inception	8.45%	8.90%

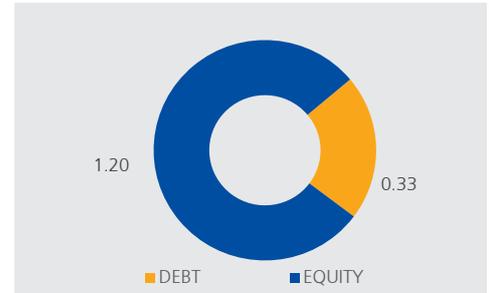
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

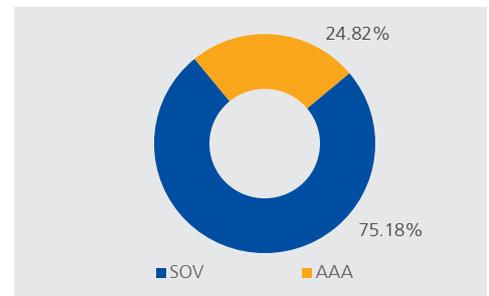
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	5.72%
4.56% GOI 29.11.2023	3.55%
6.79% GOI CG 15-05-2027	2.35%
8.60% GOI CG 02-06-2028	1.76%
6.10% GOI CG 12-07-2031	1.70%
5.63% GOI CG 12-04-2026	1.08%
8.24% GOI CG 10-11-2033	0.77%
7.17% GOI 08-01-2028	0.73%
6.99% GOI CG 15-12-2051	0.19%
Gilts Total	17.83%
RELIANCE INDUSTRIES LTD.	8.60%
ICICI BANK LTD.FV-2	5.85%
HDFC BANK LTD.FV-2	5.66%
INFOSYS LIMITED	5.48%
TATA CONSULTANCY SERVICES LTD.	3.92%
ITC - FV 1	2.78%
KOTAK MAHINDRA BANK LIMITED_FV5	2.73%
BHARTI AIRTEL LIMITED	2.64%
LARSEN&TUBRO	2.27%
BAJAJ FINANCE LIMITED	1.96%
STATE BANK OF INDIAFV-1	1.73%
HINDUSTAN LEVER LTD.	1.69%
AXIS BANK LIMITEDFV-2	1.65%
TATA IRON & STEEL COMPANY LTD	1.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.44%
ULTRATECH CEMCO LTD	1.39%
ASIAN PAINTS LIMITEDFV-1	1.37%
HINDALCO INDUSTRIES LTD FV RE 1	1.29%
BAJAJ FINSERV LIMITED	1.27%
MAHINDRA & MAHINDRA LTD.-FV5	1.22%
HCL TECHNOLOGIES LIMITED	1.21%
MARUTI UDYOG LTD.	1.21%
POWER GRID CORP OF INDIA LTD	1.16%
TITAN COMPANY LIMITED	1.14%
TATA MOTORS LTD.FV-2	1.08%
NTPC LIMITED	1.07%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.05%
CIPLA LTD.	0.94%
BAJAJ AUTO LTD	0.90%
JSW STEEL LIMITED	0.90%
HDFC LTD FV 2	0.86%
DABUR INDIA LTD.	0.82%
ONGCFV-5	0.76%
DR. REDDY LABORATORIES	0.76%
INDUSIND BANK LIMITED	0.74%
WIPRO	0.70%
TATA CONSUMER PRODUCTS LIMITED	0.67%
UPL LIMITED	0.62%
NESTLE INDIA LIMITED	0.60%
SBI LIFE INSURANCE COMPANY LIMITED	0.59%
BRITANNIA INDUSTRIES LTD	0.58%
DIVIS LABORATORIES LIMITED	0.56%
EICHER MOTORS LIMITED	0.55%
COAL INDIA LIMITED	0.51%
TECH MAHINDRA LIMITEDFV-5	0.51%
HERO MOTOCORP LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.45%
BHARAT PETROLEUM CORP. LTD.	0.44%
GRASIM INDUSTRIES LTD.	0.28%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.12%
Equity Total	78.63%
Money Market Total	5.89%
Current Assets	-2.35%
Total	100.00%

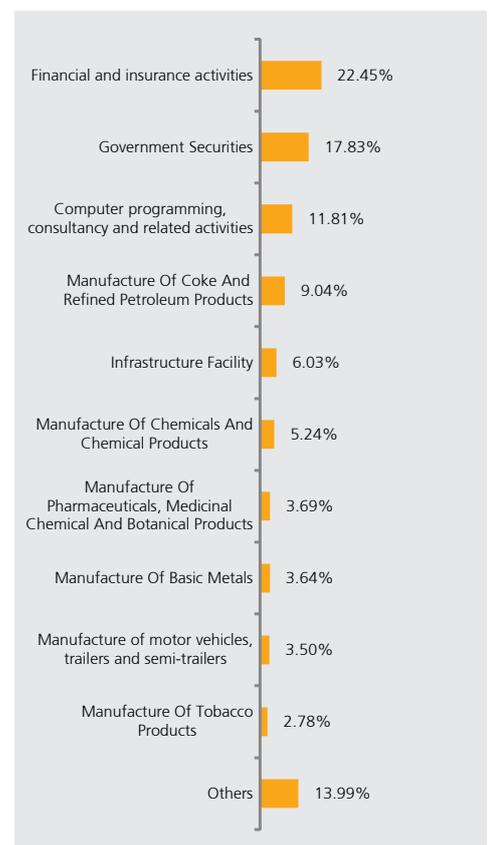
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

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

NAV as on 29 April, 22: ₹38.2289

Inception Date: 1st March 2007

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

AUM as on 29 April, 22: ₹ 23.45 Crs.

Modified Duration of Debt Portfolio:

4.18 years

YTM of Debt Portfolio: 6.64%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.65%	-1.60%
Last 6 Months	-2.03%	-1.64%
Last 1 Year	11.28%	11.31%
Last 2 Years	19.54%	20.44%
Last 3 Years	10.03%	11.93%
Since Inception	9.24%	10.06%

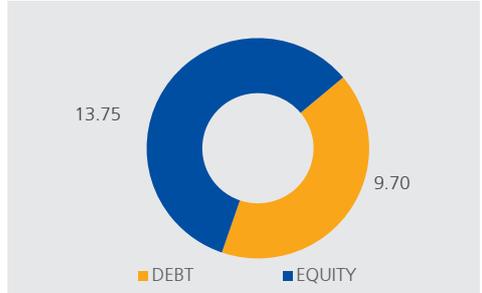
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

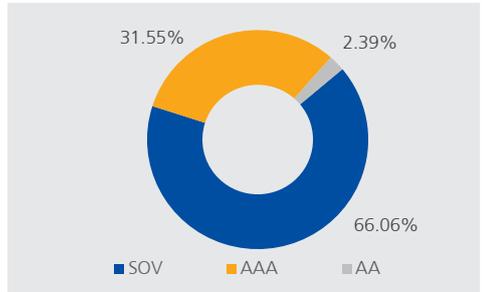
Portfolio

Name of Instrument	% to AUM
9.30% PGCIL NCD 28-06-2025 J	6.35%
6.75% PCHFL NCD 26-09-2031	1.01%
9.05% HDFC NCD 20-11-2023 U-004	0.90%
Bonds/Debentures Total	8.26%
7.26% GOI 14-01-2029	7.08%
4.56% GOI 29.11.2023	4.97%
8.60% GOI CG 02-06-2028	3.98%
6.79% GOI CG 15-05-2027	3.15%
7.59% GOI CG 20-03-2029	2.46%
6.10% GOI CG 12-07-2031	2.02%
7.17% GOI 08-01-2028	1.55%
5.63% GOI CG 12-04-2026	1.24%
8.24% GOI CG 10-11-2033	0.88%
6.99% GOI CG 15-12-2051	0.71%
Gilts Total	28.04%
RELIANCE INDUSTRIES LTD.	7.18%
HDFC BANK LTD.FV-2	5.11%
INFOSYS LIMITED	4.52%
ICICI BANK LTD.FV-2	4.44%
HDFC LTD FV 2	3.33%
TATA CONSULTANCY SERVICES LTD.	3.03%
ITC - FV 1	1.96%
KOTAK MAHINDRA BANK LIMITED_FV5	1.83%
BHARTI AIRTEL LIMITED	1.72%
LARSEN&TUBRO	1.70%
STATE BANK OF INDIAFV-1	1.65%
AXIS BANK LIMITEDFV-2	1.59%
ASIAN PAINTS LIMITEDFV-1	1.49%
BAJAJ FINANCE LIMITED	1.35%
HINDUSTAN LEVER LTD.	1.33%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
MARUTI UDYOG LTD.	0.94%
POWER GRID CORP OF INDIA LTD	0.83%
TATA MOTORS LTD.FV-2	0.83%
ULTRATECH CEMCO LTD	0.80%
BAJAJ FINSERV LIMITED	0.75%
MAHINDRA & MAHINDRA LTD.-FV5	0.75%
TITAN COMPANY LIMITED	0.71%
CIPLA LTD.	0.70%
BAJAJ AUTO LTD	0.67%
DABUR INDIA LTD.	0.63%
NTPC LIMITED	0.62%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
INDUSIND BANK LIMITED	0.57%
DR. REDDY LABORATORIES	0.56%
WIPRO	0.54%
UPL LIMITED	0.51%
TATA CONSUMER PRODUCTS LIMITED	0.47%
SBI LIFE INSURANCE COMPANY LIMITED	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
TATA IRON & STEEL COMPANY LTD	0.43%
DIVIS LABORATORIES LIMITED	0.42%
HCL TECHNOLOGIES LIMITED	0.42%
TECH MAHINDRA LIMITEDFV-5	0.40%
ONGCFV-5	0.35%
GRASIM INDUSTRIES LTD.	0.19%
NESTLE INDIA LIMITED	0.18%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
BRITANNIA INDUSTRIES LTD	0.13%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.06%
Equity Total	58.63%
Money Market Total	6.14%
Current Assets	-1.07%
Total	100.00%

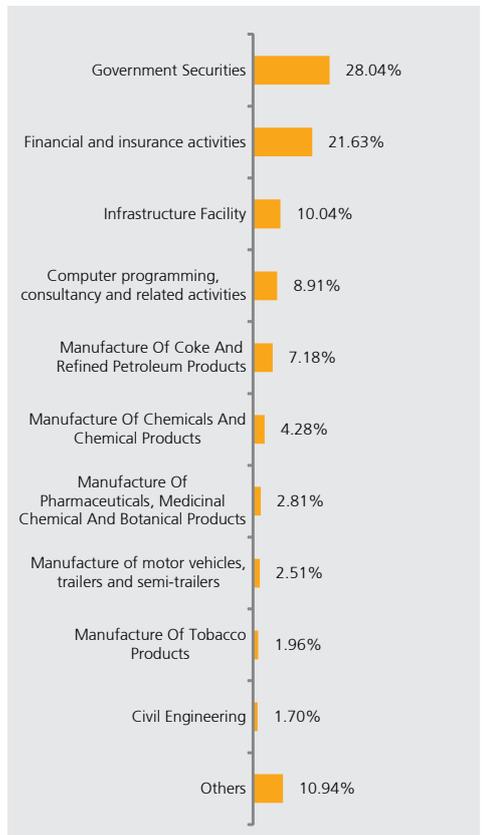
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

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

NAV as on 29 April, 22: ₹28.4254

Inception Date: 21st January 2010

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

AUM as on 29 April, 22: ₹ 0.93 Crs.

Modified Duration of Debt Portfolio:

4.38 years

YTM of Debt Portfolio: 6.61%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
-0.33%	-1.62%	-1.60%
5.75%	-2.06%	-1.64%
15.45%	9.73%	11.31%
14.43%	18.29%	20.44%
12.12%	9.98%	11.93%
9.18%	8.88%	9.76%

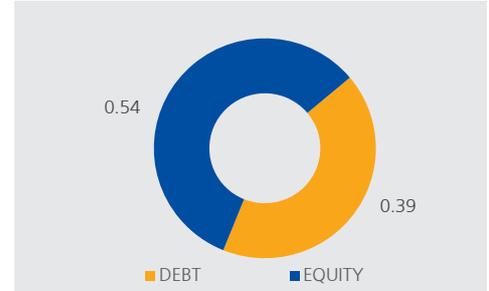
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

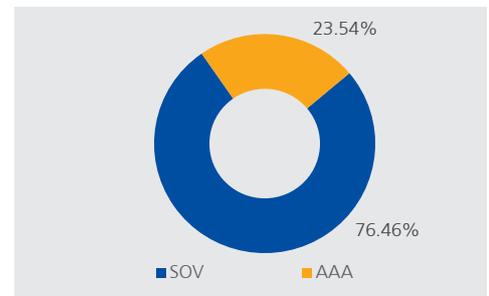
Portfolio

Name of Instrument	% to AUM
4.56% GOI 29.11.2023	9.24%
7.59% GOI CG 20-03-2029	7.86%
6.10% GOI CG 12-07-2031	6.49%
6.79% GOI CG 15-05-2027	5.48%
8.60% GOI CG 02-06-2028	3.37%
5.63% GOI CG 12-04-2026	1.88%
8.24% GOI CG 10-11-2033	1.62%
7.17% GOI 08-01-2028	1.41%
6.99% GOI CG 15-12-2051	0.31%
Gilts Total	37.66%
RELIANCE INDUSTRIES LTD.	6.00%
HDFC BANK LTD.FV-2	4.96%
INFOSYS LIMITED	4.40%
ICICI BANK LTD.FV-2	3.73%
TATA CONSULTANCY SERVICES LTD.	3.13%
HDFC LTD FV 2	2.71%
LARSEN&TUBRO	2.01%
ITC - FV 1	1.96%
AXIS BANK LIMITEDFV-2	1.85%
STATE BANK OF INDIAFV-1	1.84%
KOTAK MAHINDRA BANK LIMITED_FV5	1.71%
BHARTI AIRTEL LIMITED	1.71%
ASIAN PAINTS LIMITEDFV-1	1.36%
HINDUSTAN LEVER LTD.	1.27%
BAJAJ FINANCE LIMITED	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
ULTRATECH CEMCO LTD	0.93%
HCL TECHNOLOGIES LIMITED	0.91%
TATA IRON & STEEL COMPANY LTD	0.89%
MARUTI UDYOG LTD.	0.83%
TITAN COMPANY LIMITED	0.79%
POWER GRID CORP OF INDIA LTD	0.76%
WIPRO	0.74%
TATA MOTORS LTD.FV-2	0.74%
NTPC LIMITED	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.72%
MAHINDRA & MAHINDRA LTD.-FV5	0.70%
CIPLA LTD.	0.67%
BAJAJ FINSERV LIMITED	0.64%
BAJAJ AUTO LTD	0.60%
DABUR INDIA LTD.	0.57%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
DR. REDDY LABORATORIES	0.53%
INDUSIND BANK LIMITED	0.53%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.45%
UPL LIMITED	0.44%
TATA CONSUMER PRODUCTS LIMITED	0.43%
SBI LIFE INSURANCE COMPANY LIMITED	0.42%
NESTLE INDIA LIMITED	0.39%
DIVIS LABORATORIES LIMITED	0.39%
TECH MAHINDRA LIMITEDFV-5	0.38%
EICHER MOTORS LIMITED	0.37%
GODREJ CONSUMER PRODUCTS LIMITED	0.33%
HERO MOTOCORP LIMITED	0.32%
GRASIM INDUSTRIES LTD.	0.18%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.06%
BHARAT PETROLEUM CORP. LTD.	0.05%
Equity Total	57.78%
Money Market Total	11.59%
Current Assets	-7.03%
Total	100.00%

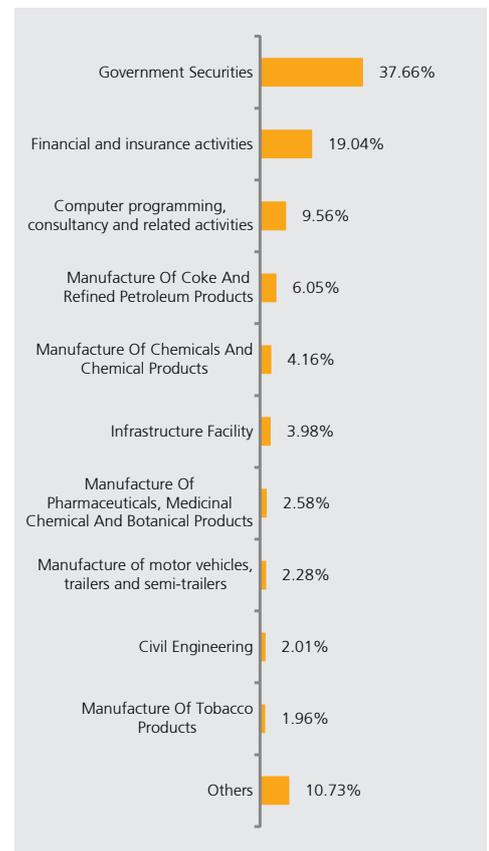
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

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

NAV as on 29 April, 22: ₹37.4096

Inception Date: 01st March 2007

Benchmark: CRISIL Composite Bond Fund

Index: 50%; Sensex 50: 50%

AUM as on 29 April, 22: ₹ 9.02 Crs.

Modified Duration of Debt Portfolio:

4.26 years

YTM of Debt Portfolio: 6.59%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.57%	-1.49%
Last 6 Months	-1.98%	-1.28%
Last 1 Year	8.81%	9.88%
Last 2 Years	16.39%	17.77%
Last 3 Years	10.11%	11.38%
Since Inception	9.08%	9.84%

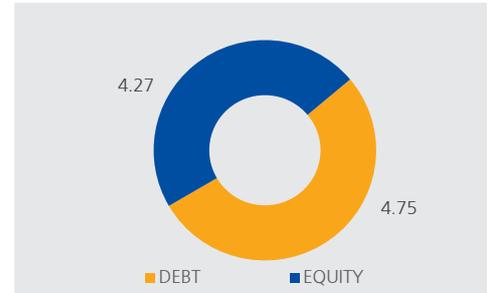
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

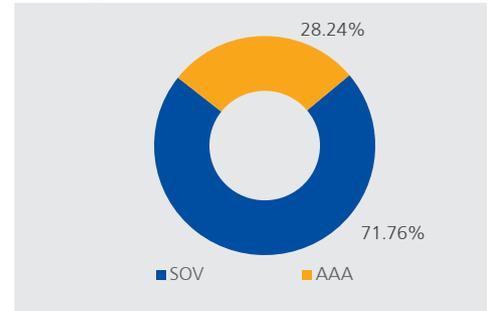
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.32%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.18%
9.05% HDFC NCD 20-11-2023 U-004	1.16%
Bonds/Debentures Total	4.66%
4.56% GOI 29.11.2023	10.54%
6.10% GOI CG 12-07-2031	9.69%
7.26% GOI 14-01-2029	5.64%
6.79% GOI CG 15-05-2027	4.59%
8.60% GOI CG 02-06-2028	4.50%
7.59% GOI CG 20-03-2029	4.00%
7.17% GOI 08-01-2028	1.68%
5.63% GOI CG 12-04-2026	1.08%
8.24% GOI CG 10-11-2033	1.06%
6.99% GOI CG 15-12-2051	0.33%
Gilts Total	43.10%
RELIANCE INDUSTRIES LTD.	5.49%
HDFC BANK LTD.FV-2	4.13%
INFOSYS LIMITED	3.66%
ICICI BANK LTD.FV-2	3.41%
HDFC LTD FV 2	2.69%
TATA CONSULTANCY SERVICES LTD.	2.25%
ITC - FV 1	1.62%
LARSEN&TUBRO	1.59%
AXIS BANK LIMITEDFV-2	1.51%
STATE BANK OF INDIAFV-1	1.47%
KOTAK MAHINDRA BANK LIMITED_FV5	1.46%
BHARTI AIRTEL LIMITED	1.32%
ASIAN PAINTS LIMITEDFV-1	1.16%
BAJAJ FINANCE LIMITED	1.09%
HINDUSTAN LEVER LTD.	1.04%
MARUTI UDYOG LTD.	0.73%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.69%
TATA MOTORS LTD.FV-2	0.67%
BAJAJ FINSERV LIMITED	0.66%
POWER GRID CORP OF INDIA LTD	0.65%
HINDALCO INDUSTRIES LTD FV RE 1	0.63%
ULTRATECH CEMCO LTD	0.62%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
TITAN COMPANY LIMITED	0.54%
CIPLA LTD.	0.54%
HCL TECHNOLOGIES LIMITED	0.54%
BAJAJ AUTO LTD	0.53%
NTPC LIMITED	0.48%
TATA IRON & STEEL COMPANY LTD	0.46%
INDUSIND BANK LIMITED	0.43%
WIPRO	0.42%
UPL LIMITED	0.39%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
TATA CONSUMER PRODUCTS LIMITED	0.36%
DIVIS LABORATORIES LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.32%
DR. REDDY LABORATORIES	0.32%
COAL INDIA LIMITED	0.29%
NESTLE INDIA LIMITED	0.28%
DABUR INDIA LTD.	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.16%
GRASIM INDUSTRIES LTD.	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.10%
BRITANNIA INDUSTRIES LTD	0.10%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
HERO MOTOCORP LIMITED	0.04%
Equity Total	47.31%
Money Market Total	12.30%
Current Assets	-7.38%
Total	100.00%

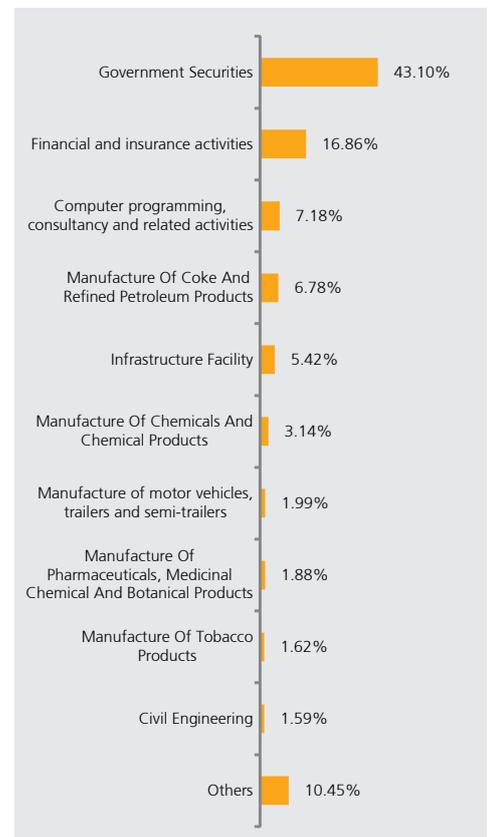
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

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

NAV as on 29 April, 22: ₹28.2766

Inception Date: 11th January 2010

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

AUM as on 29 April, 22: ₹ 0.57 Crs.

Modified Duration of Debt Portfolio:

4.45 years

YTM of Debt Portfolio: 6.60%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.50%	-1.49%
Last 6 Months	-1.73%	-1.28%
Last 1 Year	8.63%	9.88%
Last 2 Years	15.53%	17.77%
Last 3 Years	9.56%	11.38%
Since Inception	8.82%	9.38%

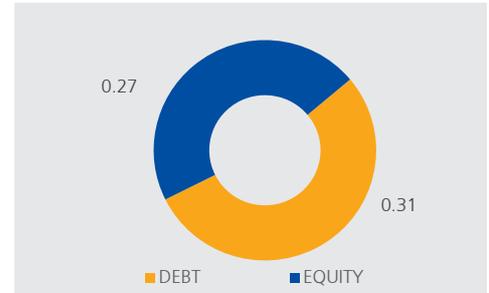
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

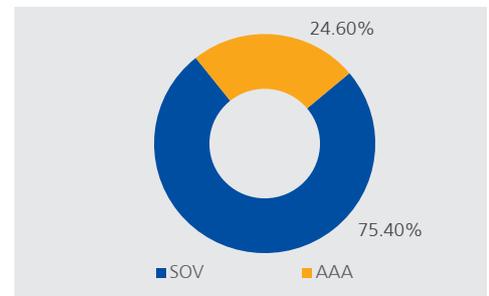
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	14.35%
4.56% GOI 29.11.2023	12.73%
6.10% GOI CG 12-07-2031	9.22%
8.60% GOI CG 02-06-2028	3.58%
5.63% GOI CG 12-04-2026	3.04%
8.24% GOI CG 10-11-2033	1.68%
7.17% GOI 08-01-2028	1.59%
7.26% GOI 14-01-2029	1.06%
6.79% GOI CG 15-05-2027	1.04%
6.99% GOI CG 15-12-2051	0.33%
Gilts Total	48.61%
RELIANCE INDUSTRIES LTD.	5.20%
HDFC BANK LTD.FV-2	3.91%
INFOSYS LIMITED	3.66%
ICICI BANK LTD.FV-2	3.12%
HDFC LTD FV 2	2.76%
TATA CONSULTANCY SERVICES LTD.	2.22%
KOTAK MAHINDRA BANK LIMITED_FV5	1.59%
ITC - FV 1	1.51%
LARSEN&TUBRO	1.51%
AXIS BANK LIMITEDFV-2	1.31%
STATE BANK OF INDIAFV-1	1.30%
BHARTI AIRTEL LIMITED	1.21%
ASIAN PAINTS LIMITEDFV-1	1.13%
BAJAJ FINANCE LIMITED	1.05%
HINDUSTAN LEVER LTD.	0.93%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.79%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
MARUTI UDYOG LTD.	0.67%
HCL TECHNOLOGIES LIMITED	0.66%
ULTRATECH CEMCO LTD	0.58%
POWER GRID CORP OF INDIA LTD	0.54%
TATA MOTORS LTD.FV-2	0.53%
BAJAJ AUTO LTD	0.52%
BAJAJ FINSERV LIMITED	0.52%
TITAN COMPANY LIMITED	0.51%
CIPLA LTD.	0.51%
JSW STEEL LIMITED	0.51%
HINDALCO INDUSTRIES LTD FV RE 1	0.50%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
NTPC LIMITED	0.45%
DABUR INDIA LTD.	0.45%
TATA IRON & STEEL COMPANY LTD	0.42%
INDUSIND BANK LIMITED	0.41%
DIVIS LABORATORIES LIMITED	0.39%
DR. REDDY LABORATORIES	0.36%
WIPRO	0.35%
TATA CONSUMER PRODUCTS LIMITED	0.34%
NESTLE INDIA LIMITED	0.32%
UPL LIMITED	0.32%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
BRITANNIA INDUSTRIES LTD	0.29%
TECH MAHINDRA LIMITEDFV-5	0.26%
COAL INDIA LIMITED	0.23%
HERO MOTOCORP LIMITED	0.22%
GODREJ CONSUMER PRODUCTS LIMITED	0.20%
BHARAT PETROLEUM CORP. LTD.	0.20%
GRASIM INDUSTRIES LTD.	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
Equity Total	46.26%
Money Market Total	15.86%
Current Assets	-10.73%
Total	100.00%

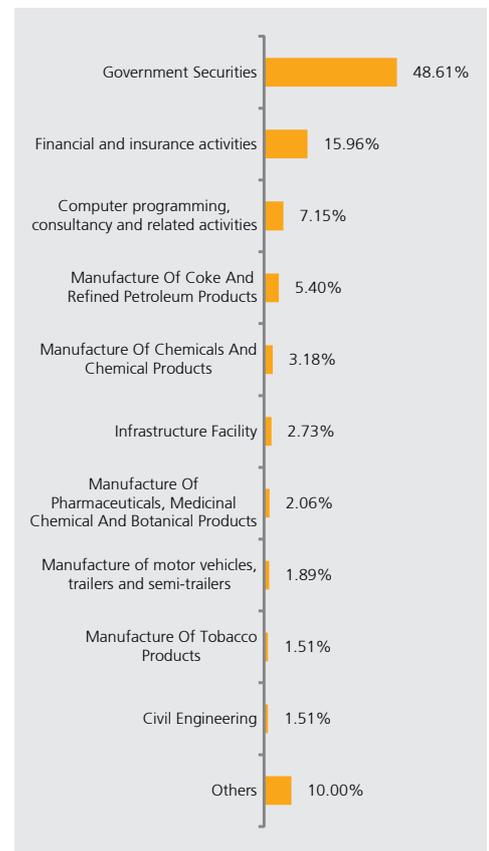
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

Provide in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

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

NAV as on 29 April, 22: ₹30.1086

Inception Date: 27th February 2008

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

AUM as on 29 April, 22: ₹ 1.46 Crs.

Modified Duration of Debt Portfolio:

4.37 years

YTM of Debt Portfolio: 6.62%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.51%	-1.49%
Last 6 Months	-1.70%	-1.28%
Last 1 Year	8.74%	9.88%
Last 2 Years	15.78%	17.77%
Last 3 Years	9.32%	11.38%
Since Inception	8.08%	8.90%

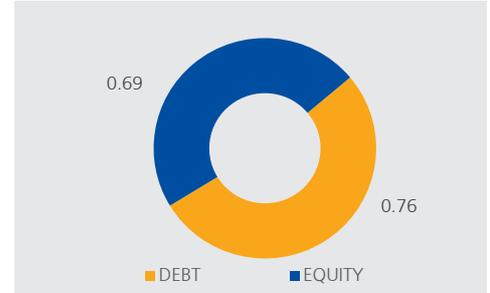
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

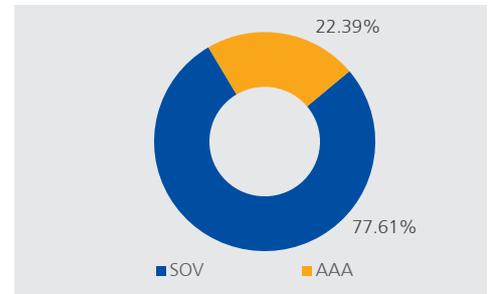
Portfolio

Name of Instrument	% to AUM
7.59% GOI CG 20-03-2029	13.41%
4.56% GOI 29.11.2023	11.44%
6.10% GOI CG 12-07-2031	6.94%
6.79% GOI CG 15-05-2027	4.72%
8.60% GOI CG 02-06-2028	4.22%
5.63% GOI CG 12-04-2026	2.26%
7.17% GOI 08-01-2028	1.80%
7.26% GOI 14-01-2029	1.25%
8.24% GOI CG 10-11-2033	1.10%
6.99% GOI CG 15-12-2051	0.33%
Gilts Total	47.48%
RELIANCE INDUSTRIES LTD.	5.66%
HDFC BANK LTD.FV-2	4.12%
INFOSYS LIMITED	3.64%
ICICI BANK LTD.FV-2	3.47%
HDFC LTD FV 2	2.69%
TATA CONSULTANCY SERVICES LTD.	2.50%
ITC - FV 1	1.60%
KOTAK MAHINDRA BANK LIMITED_FV5	1.50%
BHARTI AIRTEL LIMITED	1.38%
LARSEN&TUBRO	1.37%
STATE BANK OF INDIAFV-1	1.35%
AXIS BANK LIMITEDFV-2	1.34%
ASIAN PAINTS LIMITEDFV-1	1.20%
BAJAJ FINANCE LIMITED	1.10%
HINDUSTAN LEVER LTD.	1.03%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.87%
MARUTI UDYOG LTD.	0.74%
MAHINDRA & MAHINDRA LTD.-FV5	0.72%
ULTRATECH CEMCO LTD	0.64%
POWER GRID CORP OF INDIA LTD	0.62%
TATA MOTORS LTD.FV-2	0.60%
CIPLA LTD.	0.57%
BAJAJ AUTO LTD	0.56%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.56%
TITAN COMPANY LIMITED	0.56%
HCL TECHNOLOGIES LIMITED	0.56%
HINDALCO INDUSTRIES LTD FV RE 1	0.55%
BAJAJ FINSERV LIMITED	0.51%
DABUR INDIA LTD.	0.50%
NTPC LIMITED	0.49%
TATA IRON & STEEL COMPANY LTD	0.47%
INDUSIND BANK LIMITED	0.45%
WIPRO	0.42%
DR. REDDY LABORATORIES	0.40%
TATA CONSUMER PRODUCTS LIMITED	0.40%
UPL LIMITED	0.36%
SBI LIFE INSURANCE COMPANY LIMITED	0.34%
DIVIS LABORATORIES LIMITED	0.34%
TECH MAHINDRA LIMITEDFV-5	0.30%
NESTLE INDIA LIMITED	0.25%
GODREJ CONSUMER PRODUCTS LIMITED	0.24%
GRASIM INDUSTRIES LTD.	0.15%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.14%
BRITANNIA INDUSTRIES LTD	0.11%
BHARAT PETROLEUM CORP. LTD.	0.10%
COAL INDIA LIMITED	0.10%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	47.61%
Money Market Total	13.70%
Current Assets	-8.79%
Total	100.00%

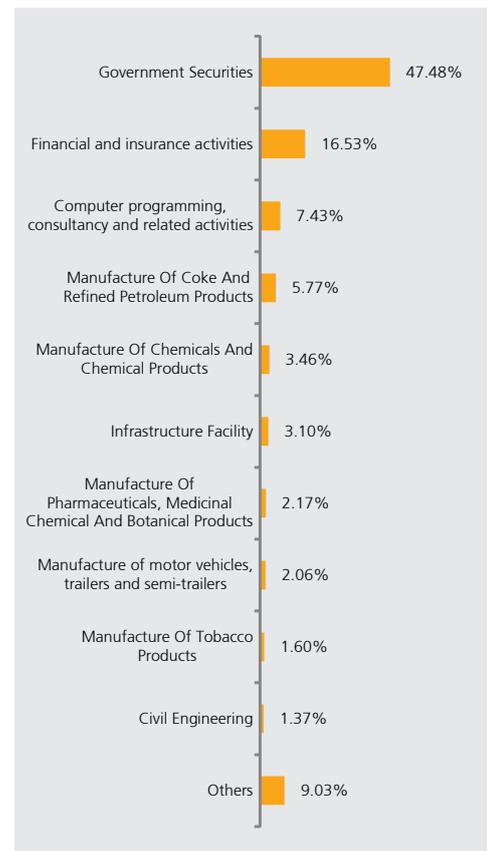
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹46.7594

Inception Date: 9th August 2004

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

AUM as on 29 April, 22: ₹ 9.92 Crs.

Modified Duration of Debt Portfolio:

4.23 years

YTM of Debt Portfolio: 6.60%

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	-1.49%	-1.38%
Last 6 Months	-1.77%	-0.95%
Last 1 Year	6.89%	8.44%
Last 2 Years	13.20%	15.15%
Last 3 Years	8.77%	10.78%
Since Inception	9.09%	8.30%

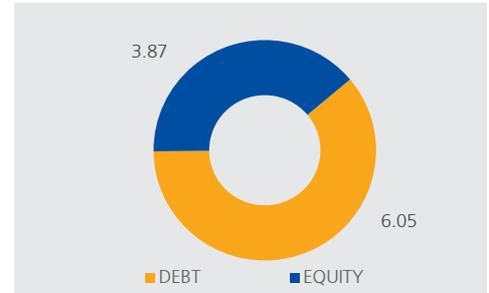
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

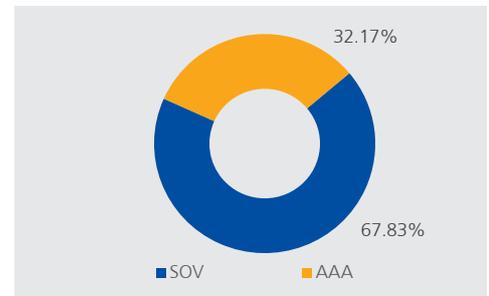
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	4.23%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.11%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.06%
9.30% PGCIL NCD 28-06-2025 J	1.36%
9.25% RIL NCD 16-06-2024 SR-PPD3	1.08%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.07%
Bonds/Debentures Total	11.92%
6.10% GOI CG 12-07-2031	10.19%
4.56% GOI 29.11.2023	8.37%
8.60% GOI CG 02-06-2028	7.56%
7.26% GOI 14-01-2029	6.58%
6.79% GOI CG 15-05-2027	2.42%
7.17% GOI 08-01-2028	2.41%
7.59% GOI CG 20-03-2029	2.18%
5.63% GOI CG 12-04-2026	2.16%
8.24% GOI CG 10-11-2033	1.70%
6.99% GOI CG 15-12-2051	0.45%
Gilts Total	44.02%
RELIANCE INDUSTRIES LTD.	4.82%
HDFC BANK LTD.FV-2	3.38%
INFOSYS LIMITED	2.99%
ICICI BANK LTD.FV-2	2.98%
HDFC LTD FV 2	2.27%
TATA CONSULTANCY SERVICES LTD.	2.11%
ITC - FV 1	1.29%
AXIS BANK LIMITEDFV-2	1.28%
KOTAK MAHINDRA BANK LIMITED_FV5	1.19%
BHARTI AIRTEL LIMITED	1.14%
LARSEN&TUBRO	1.12%
STATE BANK OF INDIAFV-1	0.98%
HINDUSTAN LEVER LTD.	0.89%
BAJAJ FINANCE LIMITED	0.89%
ASIAN PAINTS LIMITEDFV-1	0.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.74%
MAHINDRA & MAHINDRA LTD.-FV5	0.65%
TATA MOTORS LTD.FV-2	0.58%
POWER GRID CORP OF INDIA LTD	0.55%
ULTRATECH CEMCO LTD	0.53%
TITAN COMPANY LIMITED	0.50%
BAJAJ FINSERV LIMITED	0.50%
CIPLA LTD.	0.49%
HCL TECHNOLOGIES LIMITED	0.46%
BAJAJ AUTO LTD	0.45%
UPL LIMITED	0.43%
TATA IRON & STEEL COMPANY LTD	0.42%
INDUSIND BANK LIMITED	0.42%
NTPC LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
TECH MAHINDRA LIMITEDFV-5	0.35%
MARUTI UDYOG LTD.	0.35%
WIPRO	0.35%
DIVIS LABORATORIES LIMITED	0.31%
NESTLE INDIA LIMITED	0.30%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
TATA CONSUMER PRODUCTS LIMITED	0.24%
DABUR INDIA LTD.	0.22%
COAL INDIA LIMITED	0.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.20%
GODREJ CONSUMER PRODUCTS LIMITED	0.17%
GRASIM INDUSTRIES LTD.	0.13%
BRITANNIA INDUSTRIES LTD	0.09%
BHARAT PETROLEUM CORP. LTD.	0.09%
DR. REDDY LABORATORIES	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.05%
Equity Total	39.04%
Money Market Total	8.95%
Current Assets	-3.93%
Total	100.00%

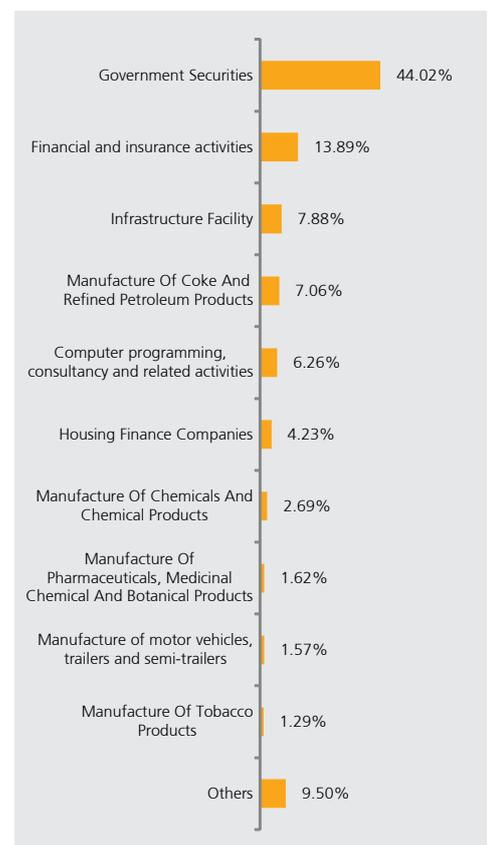
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity)

& Mr. Rahul Sangle (Debt)

NAV as on 29 April, 22: ₹28.9552

Inception Date: 29th November 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 29 April, 22: ₹ 12.91 Crs.

Modified Duration of Debt Portfolio:

4.16 years

YTM of Debt Portfolio: 6.55%

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	-1.49%	-1.38%
Last 6 Months	-1.69%	-0.95%
Last 1 Year	7.26%	8.44%
Last 2 Years	13.76%	15.15%
Last 3 Years	9.36%	10.78%
Since Inception	7.65%	8.56%

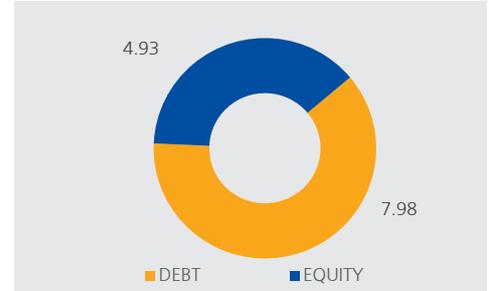
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

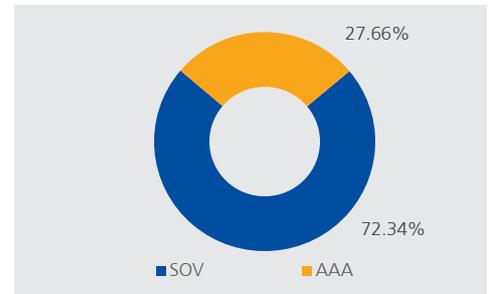
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	3.25%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.03%
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	0.79%
Bonds/Debentures Total	7.08%
4.56% GOI 29.11.2023	11.26%
6.10% GOI CG 12-07-2031	9.45%
7.26% GOI 14-01-2029	9.22%
8.60% GOI CG 02-06-2028	5.44%
7.59% GOI CG 20-03-2029	5.10%
6.79% GOI CG 15-05-2027	3.21%
5.63% GOI CG 12-04-2026	2.24%
7.17% GOI 08-01-2028	2.03%
8.24% GOI CG 10-11-2033	1.22%
6.99% GOI CG 15-12-2051	0.40%
Gilts Total	49.56%
RELIANCE INDUSTRIES LTD.	4.41%
HDFC BANK LTD.FV-2	3.35%
INFOSYS LIMITED	2.92%
ICICI BANK LTD.FV-2	2.70%
HDFC LTD FV 2	2.20%
TATA CONSULTANCY SERVICES LTD.	1.88%
ITC - FV 1	1.29%
AXIS BANK LIMITEDFV-2	1.19%
STATE BANK OF INDIAFV-1	1.18%
KOTAK MAHINDRA BANK LIMITED_FV5	1.16%
LARSEN&TUBRO	1.08%
BHARTI AIRTEL LIMITED	1.06%
ASIAN PAINTS LIMITEDFV-1	0.94%
BAJAJ FINANCE LIMITED	0.87%
HINDUSTAN LEVER LTD.	0.84%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.70%
BAJAJ FINSERV LIMITED	0.61%
MARUTI UDYOG LTD.	0.57%
POWER GRID CORP OF INDIA LTD	0.52%
TATA MOTORS LTD.FV-2	0.52%
ULTRATECH CEMCO LTD	0.50%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.47%
CIPLA LTD.	0.44%
TITAN COMPANY LIMITED	0.44%
HCL TECHNOLOGIES LIMITED	0.43%
BAJAJ AUTO LTD	0.42%
DABUR INDIA LTD.	0.38%
TATA IRON & STEEL COMPANY LTD	0.37%
DR. REDDY LABORATORIES	0.36%
INDUSIND BANK LIMITED	0.35%
NTPC LIMITED	0.34%
WIPRO	0.31%
UPL LIMITED	0.31%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
TATA CONSUMER PRODUCTS LIMITED	0.30%
COAL INDIA LIMITED	0.26%
DIVIS LABORATORIES LIMITED	0.26%
TECH MAHINDRA LIMITEDFV-5	0.25%
NESTLE INDIA LIMITED	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
GRASIM INDUSTRIES LTD.	0.12%
BHARAT PETROLEUM CORP. LTD.	0.08%
BRITANNIA INDUSTRIES LTD	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
HERO MOTOCORP LIMITED	0.03%
Equity Total	38.19%
Money Market Total	11.88%
Current Assets	-6.70%
Total	100.00%

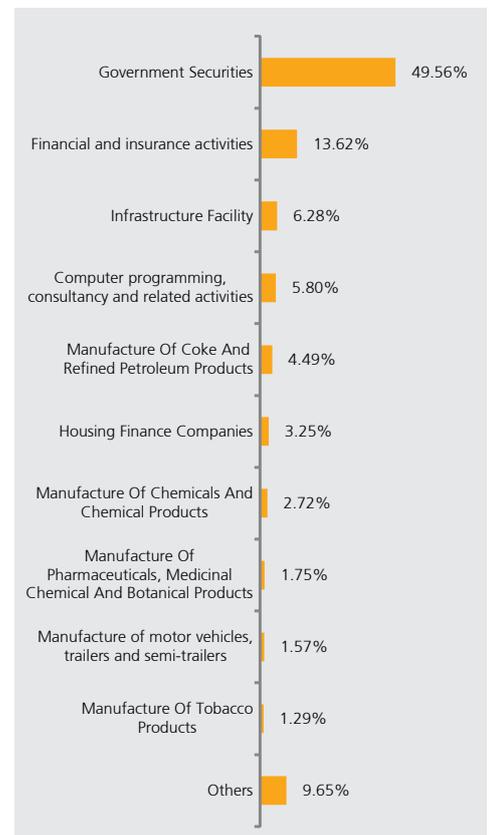
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹37.2810

Inception Date: 12th March 2007

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

AUM as on 29 April, 22: ₹ 7.91 Crs.

Modified Duration of Debt Portfolio:

4.07 years

YTM of Debt Portfolio: 6.54%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.45%	-1.38%
Last 6 Months	-1.67%	-0.95%
Last 1 Year	6.96%	8.44%
Last 2 Years	13.24%	15.15%
Last 3 Years	8.96%	10.78%
Since Inception	9.08%	9.63%

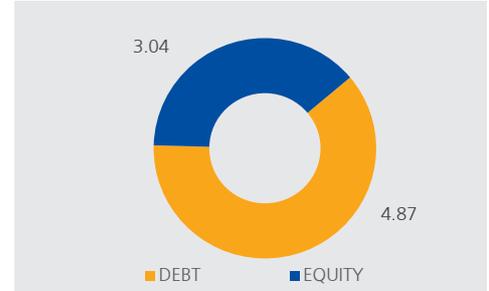
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

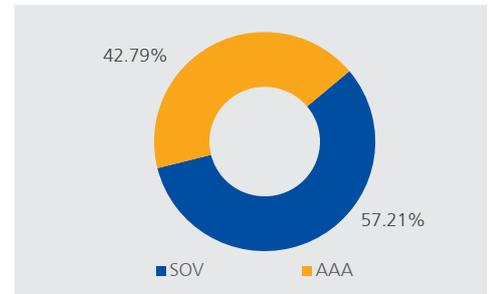
Portfolio

Name of Instrument	% to AUM
8.35% IRFC NCD 13-03-2029 SR 133	5.37%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.95%
9.05% HDFC NCD 20-11-2023 U-004	3.98%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.59%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.32%
Bonds/Debentures Total	18.20%
4.56% GOI 29.11.2023	9.18%
6.10% GOI CG 12-07-2031	8.89%
6.79% GOI CG 15-05-2027	6.16%
8.60% GOI CG 02-06-2028	5.50%
7.26% GOI 14-01-2029	3.99%
5.63% GOI CG 12-04-2026	1.54%
8.24% GOI CG 10-11-2033	1.27%
6.99% GOI CG 15-12-2051	0.83%
7.59% GOI CG 20-03-2029	0.65%
Gilts Total	38.01%
RELIANCE INDUSTRIES LTD.	4.40%
HDFC BANK LTD.FV-2	3.29%
INFOSYS LIMITED	2.94%
ICICI BANK LTD.FV-2	2.73%
HDFC LTD FV 2	2.16%
TATA CONSULTANCY SERVICES LTD.	1.62%
ITC - FV 1	1.33%
AXIS BANK LIMITEDFV-2	1.22%
STATE BANK OF INDIAFV-1	1.20%
KOTAK MAHINDRA BANK LIMITED_FV5	1.18%
LARSEN&TUBRO	1.10%
BHARTI AIRTEL LIMITED	1.08%
ASIAN PAINTS LIMITEDFV-1	0.97%
BAJAJ FINANCE LIMITED	0.88%
HINDUSTAN LEVER LTD.	0.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.71%
HCL TECHNOLOGIES LIMITED	0.63%
MARUTI UDYOG LTD.	0.59%
MAHINDRA & MAHINDRA LTD.-FV5	0.59%
POWER GRID CORP OF INDIA LTD	0.57%
TATA MOTORS LTD.FV-2	0.55%
ULTRATECH CEMCO LTD	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.51%
BAJAJ FINSERV LIMITED	0.49%
CIPLA LTD.	0.45%
TITAN COMPANY LIMITED	0.44%
BAJAJ AUTO LTD	0.43%
DABUR INDIA LTD.	0.39%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
DR. REDDY LABORATORIES	0.38%
TATA IRON & STEEL COMPANY LTD	0.37%
INDUSIND BANK LIMITED	0.36%
NTPC LIMITED	0.35%
WIPRO	0.34%
UPL LIMITED	0.32%
SBI LIFE INSURANCE COMPANY LIMITED	0.31%
TATA CONSUMER PRODUCTS LIMITED	0.30%
DIVIS LABORATORIES LIMITED	0.27%
TECH MAHINDRA LIMITEDFV-5	0.26%
COAL INDIA LIMITED	0.23%
NESTLE INDIA LIMITED	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.13%
GRASIM INDUSTRIES LTD.	0.12%
BHARAT PETROLEUM CORP. LTD.	0.08%
BRITANNIA INDUSTRIES LTD	0.08%
JSW STEEL LIMITED	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
HERO MOTOCORP LIMITED	0.03%
Equity Total	38.46%
Money Market Total	10.23%
Current Assets	-4.91%
Total	100.00%

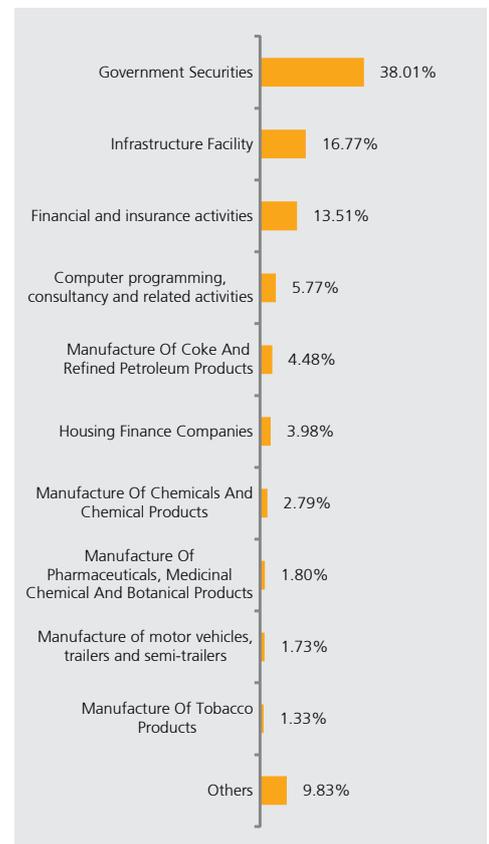
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Sumanta Khan (Equity)

& Mr. Rahul Sangle (Debt)

NAV as on 29 April, 22: ₹26.7498

Inception Date: 11th January 2010

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

AUM as on 29 April, 22: ₹ 1.60 Crs.

Modified Duration of Debt Portfolio:

4.43 years

YTM of Debt Portfolio: 6.65%

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	-1.58%	-1.38%
Last 6 Months	-1.86%	-0.95%
Last 1 Year	6.94%	8.44%
Last 2 Years	13.45%	15.15%
Last 3 Years	8.85%	10.78%
Since Inception	8.33%	9.14%

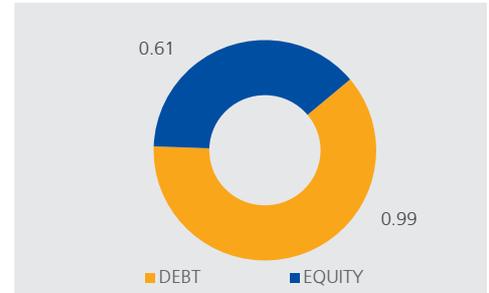
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

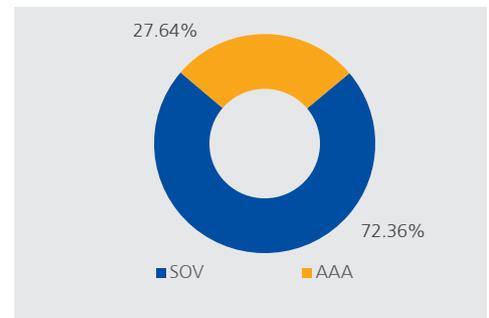
Portfolio

Name of Instrument	% to AUM
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	6.53%
Bonds/Debentures Total	6.53%
6.10% GOI CG 12-07-2031	14.43%
4.56% GOI 29.11.2023	10.35%
7.26% GOI 14-01-2029	7.70%
8.60% GOI CG 02-06-2028	5.39%
6.79% GOI CG 15-05-2027	4.86%
5.63% GOI CG 12-04-2026	2.97%
7.17% GOI 08-01-2028	2.15%
8.24% GOI CG 10-11-2033	1.74%
6.99% GOI CG 15-12-2051	0.41%
Gilts Total	50.00%
RELIANCE INDUSTRIES LTD.	4.02%
HDFC BANK LTD.FV-2	3.33%
INFOSYS LIMITED	2.94%
ICICI BANK LTD.FV-2	2.60%
HDFC LTD FV 2	2.14%
TATA CONSULTANCY SERVICES LTD.	1.79%
ITC - FV 1	1.33%
LARSEN&TUBRO	1.32%
STATE BANK OF INDIAFV-1	1.28%
AXIS BANK LIMITEDFV-2	1.14%
KOTAK MAHINDRA BANK LIMITED_FV5	1.10%
BHARTI AIRTEL LIMITED	1.09%
ASIAN PAINTS LIMITEDFV-1	0.93%
BAJAJ FINANCE LIMITED	0.87%
HINDUSTAN LEVER LTD.	0.85%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.72%
HCL TECHNOLOGIES LIMITED	0.63%
MARUTI UDYOG LTD.	0.58%
BAJAJ FINSERV LIMITED	0.56%
POWER GRID CORP OF INDIA LTD	0.52%
TATA MOTORS LTD.FV-2	0.52%
ULTRATECH CEMCO LTD	0.50%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.49%
MAHINDRA & MAHINDRA LTD.-FV5	0.48%
CIPLA LTD.	0.45%
TITAN COMPANY LIMITED	0.44%
BAJAJ AUTO LTD	0.42%
NTPC LIMITED	0.39%
DABUR INDIA LTD.	0.39%
TATA IRON & STEEL COMPANY LTD	0.38%
DR. REDDY LABORATORIES	0.36%
INDUSIND BANK LIMITED	0.35%
WIPRO	0.35%
UPL LIMITED	0.30%
SBI LIFE INSURANCE COMPANY LIMITED	0.30%
TATA CONSUMER PRODUCTS LIMITED	0.29%
DIVIS LABORATORIES LIMITED	0.28%
BRITANNIA INDUSTRIES LTD	0.27%
TECH MAHINDRA LIMITEDFV-5	0.26%
NESTLE INDIA LIMITED	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.21%
COAL INDIA LIMITED	0.17%
GRASIM INDUSTRIES LTD.	0.13%
BHARAT PETROLEUM CORP. LTD.	0.08%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.04%
HERO MOTOCORP LIMITED	0.03%
Equity Total	38.32%
Money Market Total	12.57%
Current Assets	-7.43%
Total	100.00%

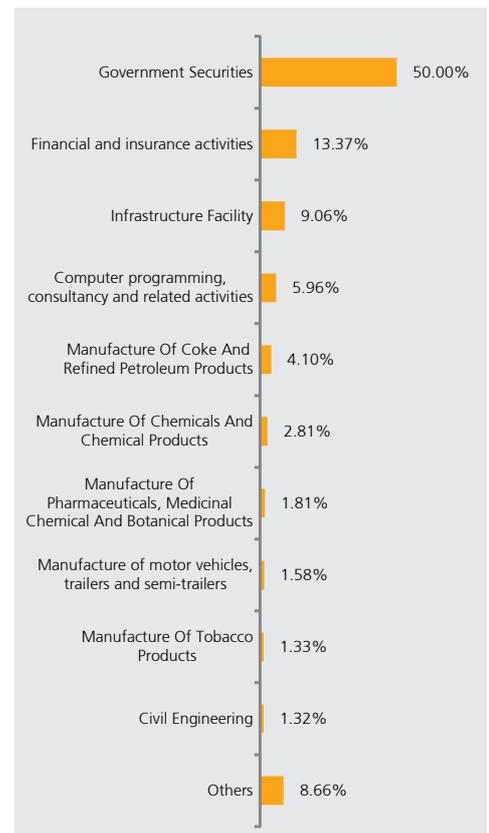
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹39.3293

Inception Date: 13th February 2006

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

AUM as on 29 April, 22: ₹ 15.38 Crs.

Modified Duration of Debt Portfolio:

4.27 years

YTM of Debt Portfolio: 6.59%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.11%	-1.17%
Last 6 Months	-1.31%	-0.32%
Last 1 Year	3.94%	5.54%
Last 2 Years	8.07%	10.07%
Last 3 Years	7.60%	9.42%
Since Inception	7.74%	8.59%

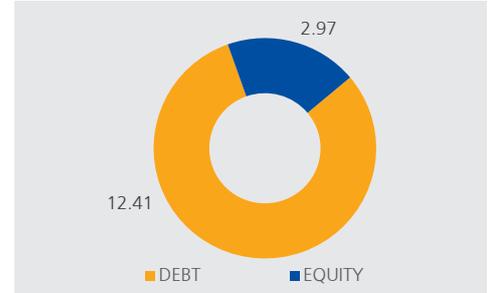
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

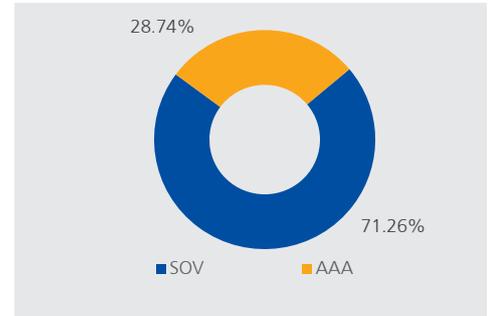
Portfolio

Name of Instrument	% to AUM
8.85% PGCIL NCD 19-10-2023 STRPP H	3.40%
9.05% HDFC NCD 20-11-2023 U-004	2.73%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.66%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.36%
9.25% RIL NCD 16-06-2024 SR-PPD3	0.70%
9.00% RIL NCD 21-01-2025 SR-PPD5	0.69%
Bonds/Debentures Total	11.54%
6.10% GOI CG 12-07-2031	15.25%
4.56% GOI 29.11.2023	14.03%
7.26% GOI 14-01-2029	8.55%
8.60% GOI CG 02-06-2028	8.09%
7.59% GOI CG 20-03-2029	5.09%
6.79% GOI CG 15-05-2027	5.08%
7.17% GOI 08-01-2028	2.91%
5.63% GOI CG 12-04-2026	2.37%
8.24% GOI CG 10-11-2033	1.81%
6.99% GOI CG 15-12-2051	0.56%
Gilts Total	63.73%
RELIANCE INDUSTRIES LTD.	2.32%
INFOSYS LIMITED	1.48%
HDFC BANK LTD.FV-2	1.47%
ICICI BANK LTD.FV-2	1.43%
HDFC LTD FV 2	1.04%
TATA CONSULTANCY SERVICES LTD.	0.85%
KOTAK MAHINDRA BANK LIMITED_FV5	0.82%
ITC - FV 1	0.69%
STATE BANK OF INDIAFV-1	0.65%
LARSEN&TUBRO	0.52%
BHARTI AIRTEL LIMITED	0.51%
ASIAN PAINTS LIMITEDFV-1	0.49%
AXIS BANK LIMITEDFV-2	0.46%
HINDUSTAN LEVER LTD.	0.46%
BAJAJ FINANCE LIMITED	0.44%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
TATA MOTORS LTD.FV-2	0.32%
MARUTI UDYOG LTD.	0.31%
MAHINDRA & MAHINDRA LTD.-FV5	0.30%
ULTRATECH CEMCO LTD	0.26%
POWER GRID CORP OF INDIA LTD	0.26%
HCL TECHNOLOGIES LIMITED	0.26%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
CIPLA LTD.	0.23%
TITAN COMPANY LIMITED	0.23%
BAJAJ FINSERV LIMITED	0.22%
BAJAJ AUTO LTD	0.22%
NTPC LIMITED	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
TATA IRON & STEEL COMPANY LTD	0.19%
INDUSIND BANK LIMITED	0.19%
UPL LIMITED	0.17%
NESTLE INDIA LIMITED	0.17%
SBI LIFE INSURANCE COMPANY LIMITED	0.17%
WIPRO	0.16%
TATA CONSUMER PRODUCTS LIMITED	0.15%
TECH MAHINDRA LIMITEDFV-5	0.14%
DIVIS LABORATORIES LIMITED	0.14%
DABUR INDIA LTD.	0.11%
DR. REDDY LABORATORIES	0.09%
BRITANNIA INDUSTRIES LTD	0.07%
GODREJ CONSUMER PRODUCTS LIMITED	0.07%
GRASIM INDUSTRIES LTD.	0.06%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.06%
JSW STEEL LIMITED	0.04%
EICHER MOTORS LIMITED	0.02%
HERO MOTOCORP LIMITED	0.02%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
Equity Total	19.31%
Money Market Total	14.17%
Current Assets	-8.74%
Total	100.00%

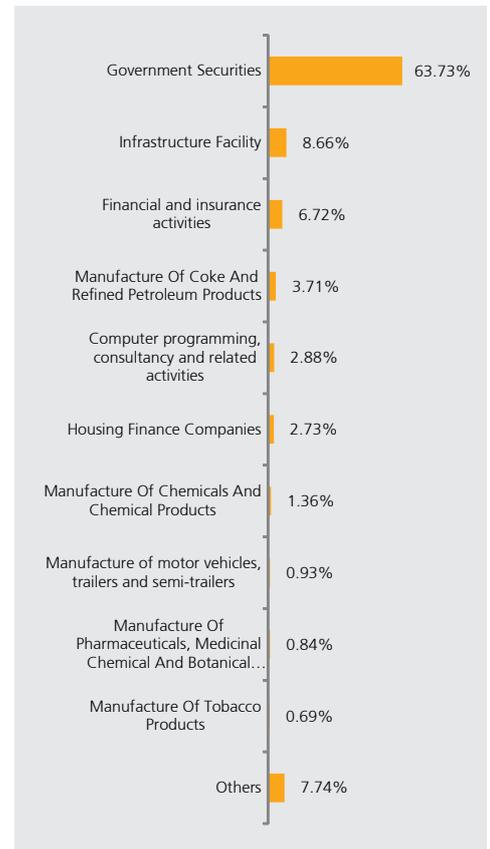
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

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

NAV as on 29 April, 22: ₹24.6614

Inception Date: 11th January 2010

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

AUM as on 29 April, 22: ₹ 1.94 Crs.

Modified Duration of Debt Portfolio: 4.67 years

YTM of Debt Portfolio: 6.73%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.19%	-1.17%
Last 6 Months	-1.16%	-0.32%
Last 1 Year	4.10%	5.54%
Last 2 Years	8.30%	10.07%
Last 3 Years	7.62%	9.42%
Since Inception	7.61%	8.58%

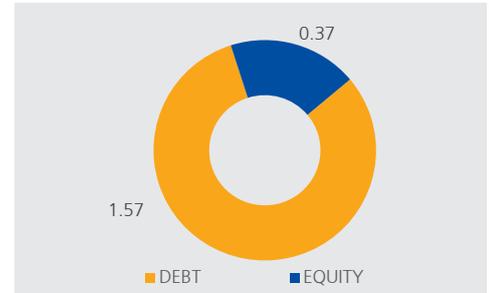
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

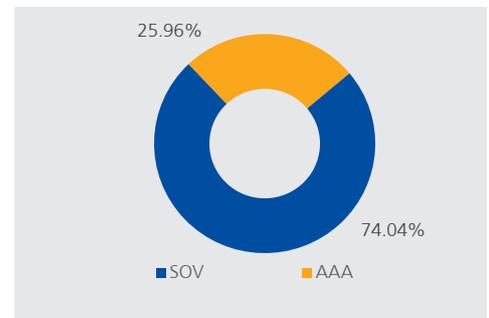
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	5.41%
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	5.27%
Bonds/Debentures Total	10.68%
6.10% GOI CG 12-07-2031	20.77%
4.56% GOI 29.11.2023	9.92%
6.79% GOI CG 15-05-2027	7.77%
8.60% GOI CG 02-06-2028	6.90%
7.26% GOI 14-01-2029	6.51%
7.59% GOI CG 20-03-2029	5.84%
7.17% GOI 08-01-2028	2.71%
5.63% GOI CG 12-04-2026	2.25%
8.24% GOI CG 10-11-2033	1.99%
Gilts Total	64.67%
RELIANCE INDUSTRIES LTD.	2.52%
INFOSYS LIMITED	1.54%
HDFC BANK LTD.FV-2	1.43%
ICICI BANK LTD.FV-2	1.33%
TATA CONSULTANCY SERVICES LTD.	0.97%
HDFC LTD FV 2	0.93%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
ITC - FV 1	0.62%
AXIS BANK LIMITEDFV-2	0.56%
STATE BANK OF INDIAFV-1	0.56%
BHARTI AIRTEL LIMITED	0.54%
LARSEN&TUBRO	0.51%
ASIAN PAINTS LIMITEDFV-1	0.48%
BAJAJ FINANCE LIMITED	0.45%
HINDUSTAN LEVER LTD.	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.34%
HCL TECHNOLOGIES LIMITED	0.29%
MAHINDRA & MAHINDRA LTD.-FV5	0.29%
MARUTI UDYOG LTD.	0.28%
POWER GRID CORP OF INDIA LTD	0.25%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.25%
ULTRATECH CEMCO LTD	0.24%
BAJAJ FINSERV LIMITED	0.23%
CIPLA LTD.	0.22%
TITAN COMPANY LIMITED	0.22%
BAJAJ AUTO LTD	0.21%
NTPC LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
NESTLE INDIA LIMITED	0.19%
TATA MOTORS LTD.FV-2	0.19%
INDUSIND BANK LIMITED	0.17%
DR. REDDY LABORATORIES	0.17%
WIPRO	0.15%
TATA CONSUMER PRODUCTS LIMITED	0.15%
DIVIS LABORATORIES LIMITED	0.14%
UPL LIMITED	0.14%
TECH MAHINDRA LIMITEDFV-5	0.12%
TATA IRON & STEEL COMPANY LTD	0.11%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
GODREJ CONSUMER PRODUCTS LIMITED	0.10%
DABUR INDIA LTD.	0.09%
BRITANNIA INDUSTRIES LTD	0.08%
GRASIM INDUSTRIES LTD.	0.06%
JSW STEEL LIMITED	0.04%
EICHER MOTORS LIMITED	0.03%
BHARTI AIRTEL LIMITED-PARTLY PAID	0.02%
HERO MOTOCORP LIMITED	0.01%
Equity Total	18.84%
Money Market Total	11.99%
Current Assets	-6.18%
Total	100.00%

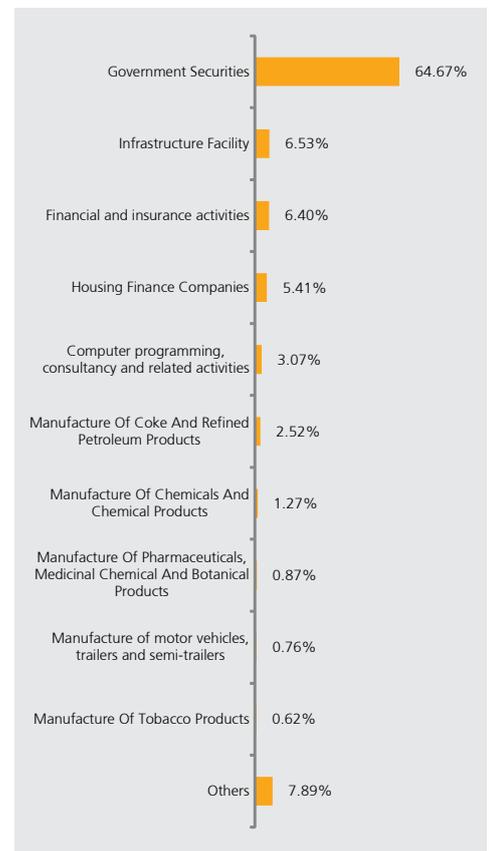
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

The investment objective of the fund is to provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹28.6411
Inception Date: 9th April 2007
Benchmark: CRISIL Composite Bond Fund Index: 100%
AUM as on 29 April, 22: ₹ 30.58 Crs.
Modified Duration of Debt Portfolio: 4.18 years
YTM of Debt Portfolio: 6.56%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.92%	-0.97%
Last 6 Months	-0.60%	0.22%
Last 1 Year	2.16%	2.61%
Last 2 Years	3.98%	5.18%
Last 3 Years	5.60%	7.87%
Since Inception	7.23%	7.67%

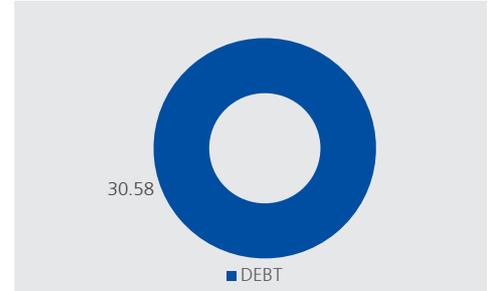
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

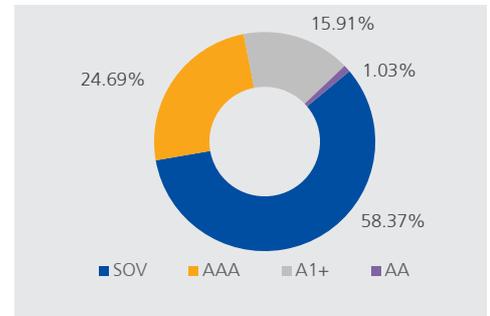
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.86%
7.75% PFC NCD 11-06-2030 SR 203-B	6.72%
9.00% RIL NCD 21-01-2025 SR-PPD5	5.57%
6.43% HDFC NCD 29-09-2025 Y-001	1.64%
6.75% PCHFL NCD 26-09-2031	1.01%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.33%
Bonds/Debentures Total	22.15%
6.10% GOI CG 12-07-2031	21.76%
8.60% GOI CG 02-06-2028	9.62%
6.79% GOI CG 15-05-2027	4.59%
7.26% GOI 14-01-2029	3.80%
5.63% GOI CG 12-04-2026	3.78%
7.17% GOI 08-01-2028	3.73%
4.56% GOI 29.11.2023	3.26%
7.59% GOI CG 20-03-2029	2.21%
8.24% GOI CG 10-11-2033	2.17%
6.85% MADHYAPRADESH SDL 15.09.2031	1.59%
6.99% GOI CG 15-12-2051	0.64%
Gilts Total	57.14%
Money Market Total	18.61%
Current Assets	2.11%
Total	100.00%

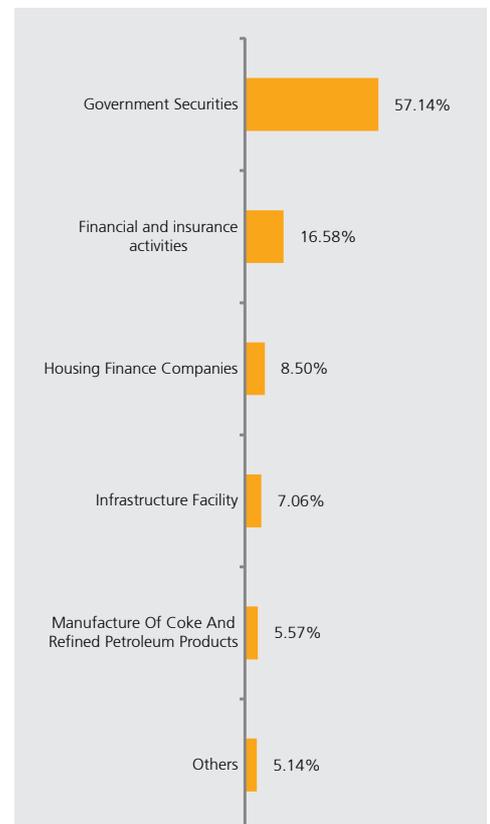
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹24.6905
Inception Date: 11th June 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 April, 22: ₹ 44.28 Crs.
Modified Duration of Debt Portfolio:
 5.10 years
YTM of Debt Portfolio: 6.82%

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	-1.28%	-1.30%
Last 6 Months	-1.14%	-0.64%
Last 1 Year	0.75%	1.57%
Last 2 Years	2.90%	3.62%
Last 3 Years	6.23%	7.26%
Since Inception	6.72%	8.16%

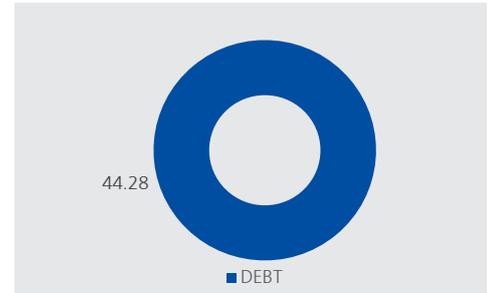
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

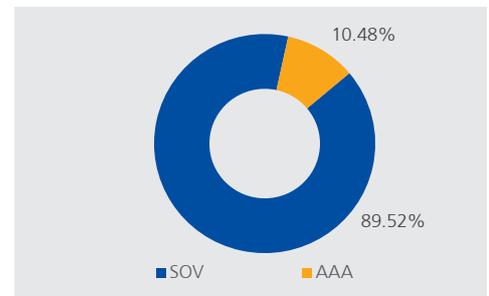
Portfolio

Name of Instrument	% to AUM
6.10% GOI CG 12-07-2031	27.03%
6.79% GOI CG 15-05-2027	16.54%
7.26% GOI 14-01-2029	13.42%
4.56% GOI 29.11.2023	12.74%
8.24% GOI CG 10-11-2033	8.23%
8.60% GOI CG 02-06-2028	6.48%
7.17% GOI 08-01-2028	3.88%
5.63% GOI CG 12-04-2026	3.80%
6.99% GOI CG 15-12-2051	1.90%
Gilts Total	94.02%
Money Market Total	11.01%
Current Assets	-5.03%
Total	100.00%

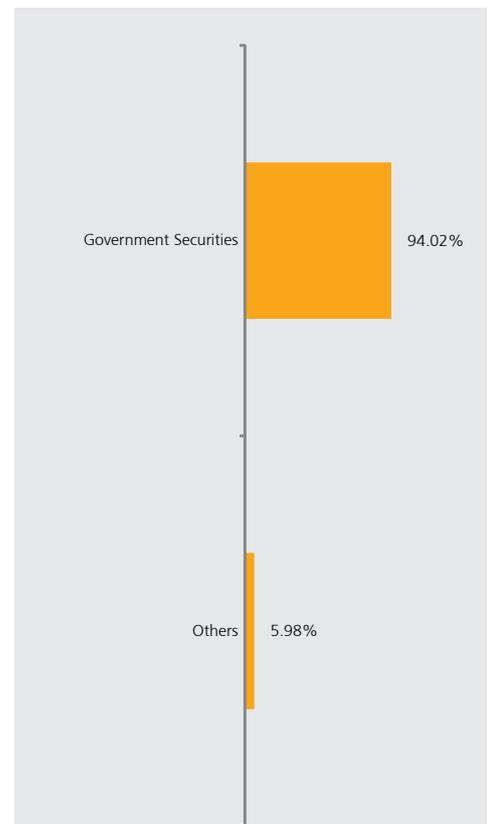
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

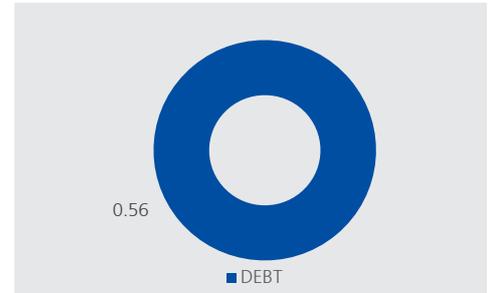
Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹24.2758
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 April, 22: ₹ 0.56 Crs.
Modified Duration of Debt Portfolio:
 5.13 years
YTM of Debt Portfolio: 6.82%

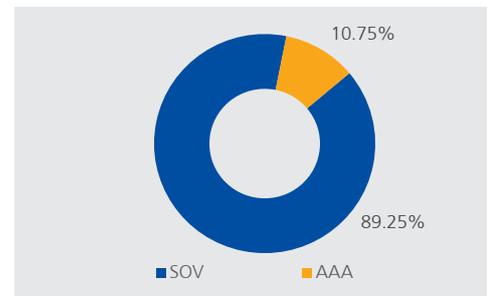
Portfolio

Name of Instrument	% to AUM
6.10% GOI CG 12-07-2031	29.61%
4.56% GOI 29.11.2023	13.26%
7.26% GOI 14-01-2029	12.86%
6.79% GOI CG 15-05-2027	10.91%
8.60% GOI CG 02-06-2028	9.68%
8.24% GOI CG 10-11-2033	8.07%
5.63% GOI CG 12-04-2026	4.17%
7.17% GOI 08-01-2028	3.80%
6.99% GOI CG 15-12-2051	1.53%
Gilts Total	93.88%
Money Market Total	11.30%
Current Assets	-5.19%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

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

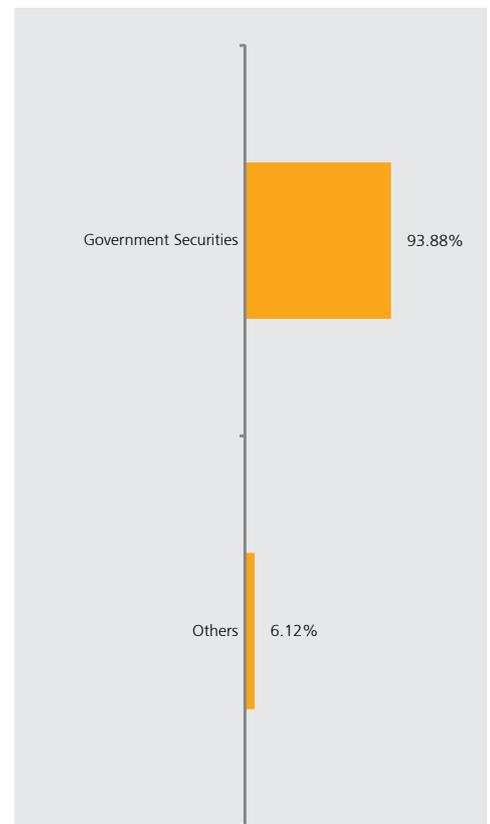
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.22%	-1.30%
Last 6 Months	-1.03%	-0.64%
Last 1 Year	0.99%	1.57%
Last 2 Years	3.09%	3.62%
Last 3 Years	6.43%	7.26%
Since Inception	7.22%	7.69%

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹24.8598
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29 April, 22: ₹ 0.38 Crs.
Modified Duration of Debt Portfolio:
 5.06 years
YTM of Debt Portfolio: 6.80%

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	-1.26%	-1.30%
Last 6 Months	-1.20%	-0.64%
Last 1 Year	0.67%	1.57%
Last 2 Years	2.82%	3.62%
Last 3 Years	6.19%	7.26%
Since Inception	6.63%	7.61%

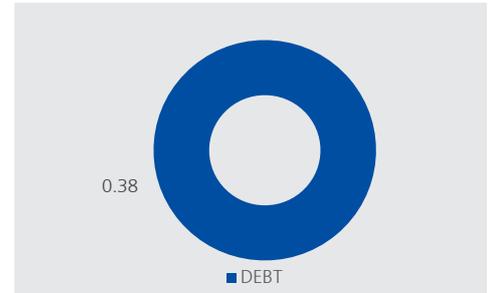
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

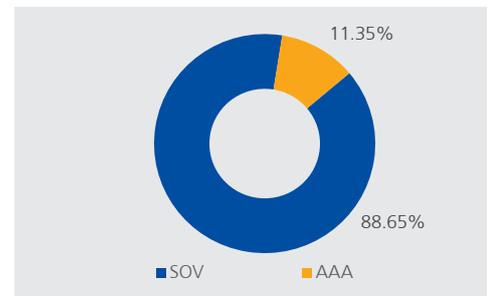
Portfolio

Name of Instrument	% to AUM
6.10% GOI CG 12-07-2031	25.14%
4.56% GOI 29.11.2023	14.15%
6.79% GOI CG 15-05-2027	14.05%
7.26% GOI 14-01-2029	13.69%
8.24% GOI CG 10-11-2033	8.83%
8.60% GOI CG 02-06-2028	6.31%
7.17% GOI 08-01-2028	4.03%
5.63% GOI CG 12-04-2026	3.35%
7.59% GOI CG 20-03-2029	2.73%
6.99% GOI CG 15-12-2051	1.76%
Gilts Total	94.04%
Money Market Total	12.04%
Current Assets	-6.08%
Total	100.00%

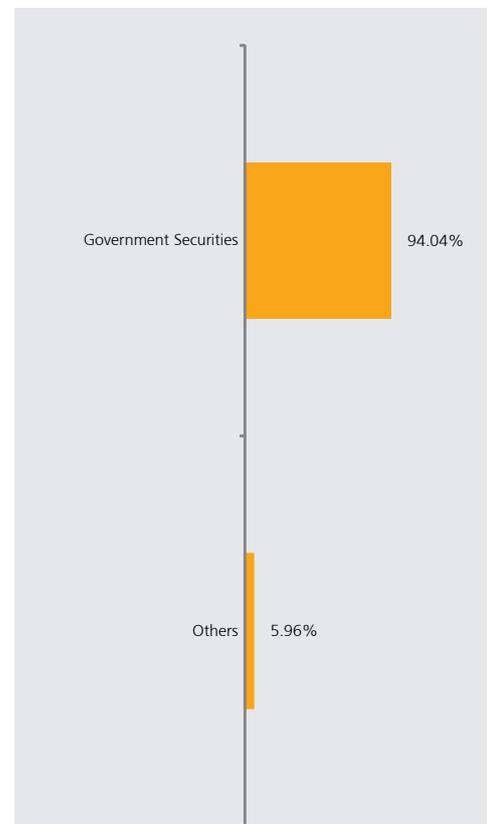
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹27.3466
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 29 April, 22: ₹ 1.20 Crs.
Modified Duration of Debt Portfolio:
 0.20 years
YTM of Debt Portfolio: 3.87%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.17%	0.29%
Last 6 Months	0.98%	1.91%
Last 1 Year	1.83%	3.67%
Last 2 Years	1.85%	3.60%
Last 3 Years	2.57%	4.49%
Since Inception	5.84%	6.74%

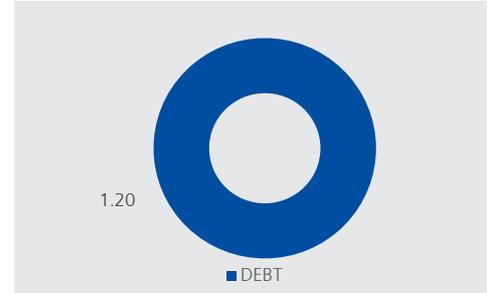
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

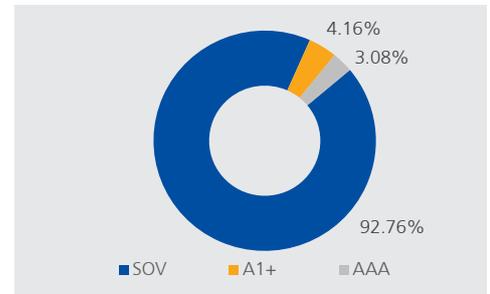
Portfolio

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

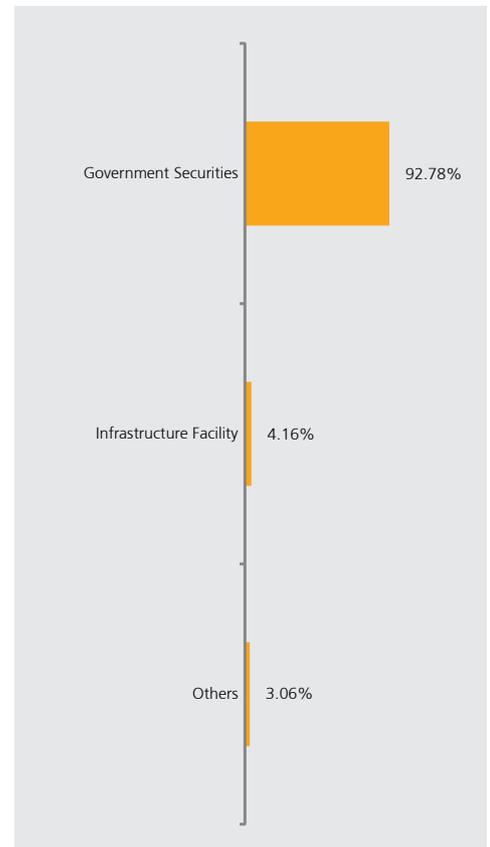
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹27.5313
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 29 April, 22: ₹ 2.39 Crs.
Modified Duration of Debt Portfolio:
 0.29 years
YTM of Debt Portfolio: 4.02%

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%	0.29%
Last 6 Months	0.96%	1.91%
Last 1 Year	1.81%	3.67%
Last 2 Years	1.85%	3.60%
Last 3 Years	2.57%	4.49%
Since Inception	6.07%	6.88%

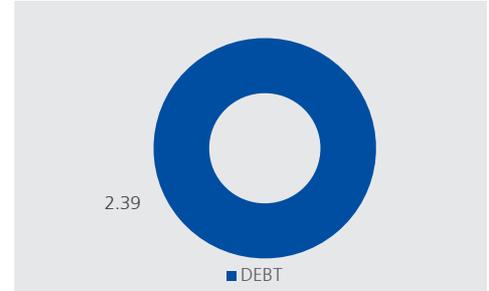
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

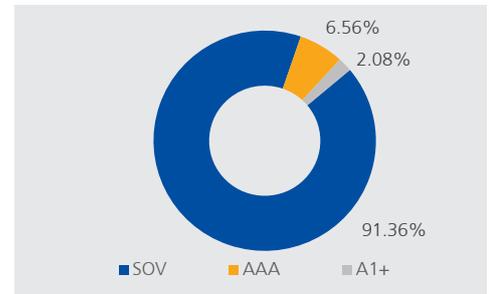
Portfolio

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

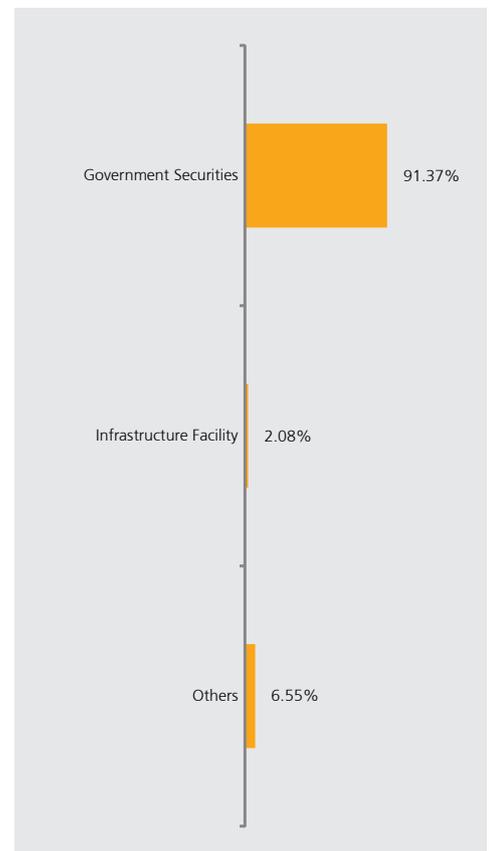
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹27.0559
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 April, 22: ₹ 0.73 Crs.
Modified Duration of Debt Portfolio: 4.69 years
YTM of Debt Portfolio: 6.66%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.04%	-0.97%
Last 6 Months	-0.57%	0.22%
Last 1 Year	3.59%	2.61%
Last 2 Years	4.09%	5.18%
Last 3 Years	6.34%	7.87%
Since Inception	7.44%	7.35%

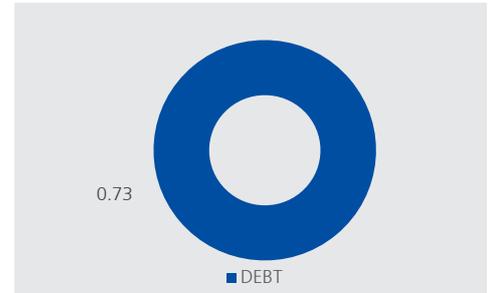
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

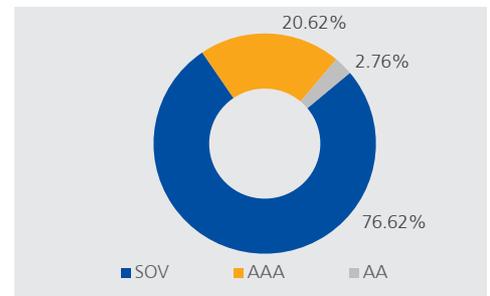
Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	3.24%
Bonds/Debentures Total	3.24%
6.10% GOI CG 12-07-2031	27.69%
4.56% GOI 29.11.2023	21.64%
7.17% GOI 08-01-2028	14.04%
7.26% GOI 14-01-2029	10.88%
5.63% GOI CG 12-04-2026	5.68%
6.79% GOI CG 15-05-2027	4.76%
8.24% GOI CG 10-11-2033	4.09%
8.60% GOI CG 02-06-2028	0.59%
6.99% GOI CG 15-12-2051	0.52%
Gilts Total	89.88%
Money Market Total	24.19%
Current Assets	-17.31%
Total	100.00%

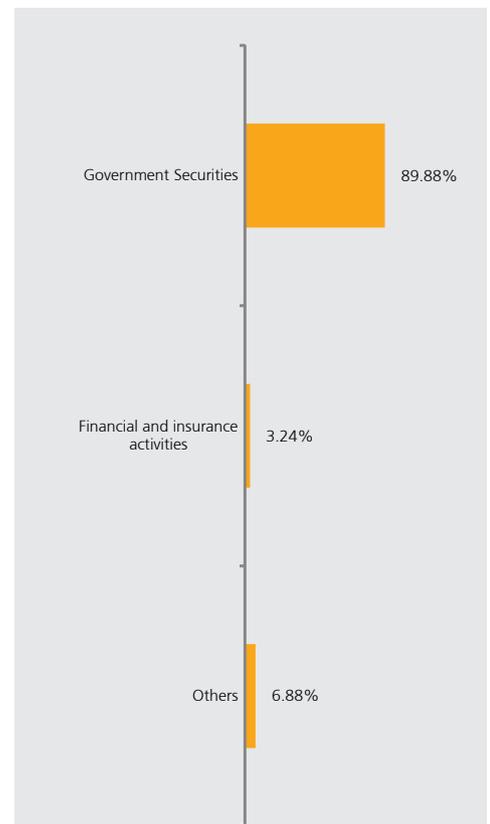
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹27.6209
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29 April, 22: ₹ 0.54 Crs.
Modified Duration of Debt Portfolio: 4.67 years
YTM of Debt Portfolio: 6.70%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.05%	-0.97%
Last 6 Months	-0.72%	0.22%
Last 1 Year	1.02%	2.61%
Last 2 Years	2.57%	5.18%
Last 3 Years	5.97%	7.87%
Since Inception	7.43%	7.62%

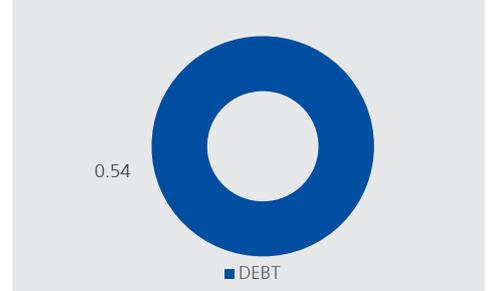
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

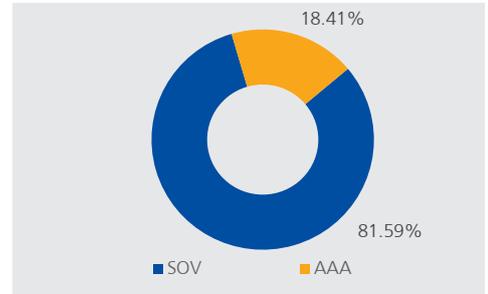
Portfolio

Name of Instrument	% to AUM
6.10% GOI CG 12-07-2031	27.28%
4.56% GOI 29.11.2023	18.49%
7.17% GOI 08-01-2028	15.41%
8.60% GOI CG 02-06-2028	9.12%
7.26% GOI 14-01-2029	8.73%
5.63% GOI CG 12-04-2026	4.81%
6.79% GOI CG 15-05-2027	4.77%
8.24% GOI CG 10-11-2033	2.36%
7.59% GOI CG 20-03-2029	1.89%
6.99% GOI CG 15-12-2051	0.52%
Gilts Total	93.37%
Money Market Total	21.07%
Current Assets	-14.45%
Total	100.00%

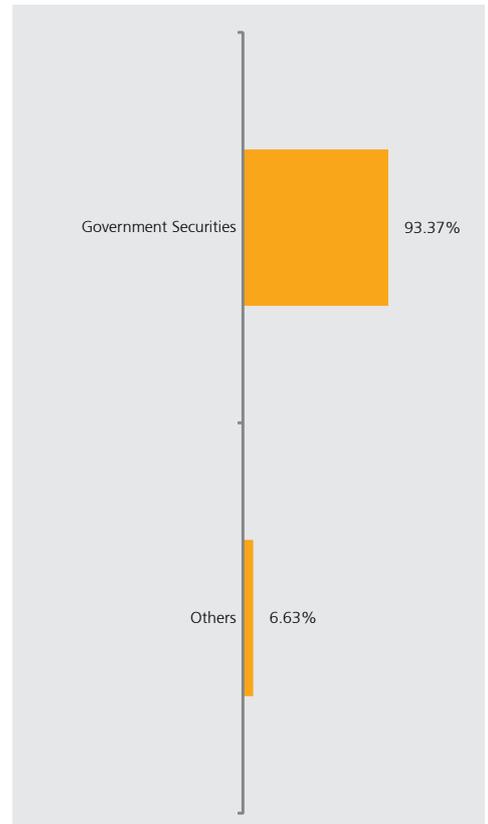
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

To dynamically manage the allocation between equity & debt instruments so as to provide benefits at least equal to the guaranteed benefit. The Risk appetite for the fund is low.

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 April, 22: ₹18.2616

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 29 April, 22: ₹ 67.68 Crs.

Modified Duration of Debt Portfolio:

4.12 years

YTM of Debt Portfolio: 6.55%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	89
MMI / Others	0-90	11

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.97%	-
Last 6 Months	-0.63%	-
Last 1 Year	0.95%	-
Last 2 Years	3.49%	-
Last 3 Years	6.49%	-
Since Inception	6.78%	-

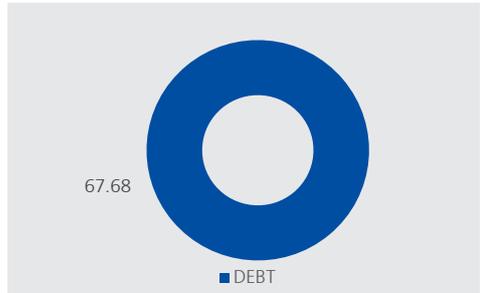
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

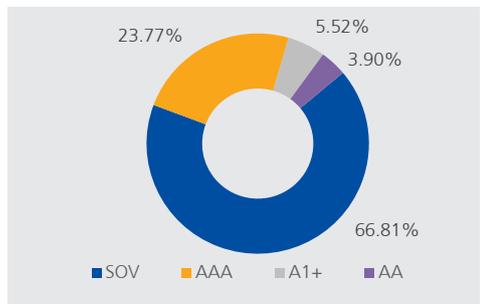
Portfolio

Name of Instrument	% to AUM
9.05% HDFC NCD 20-11-2023 U-004	6.51%
7.75% PFC NCD 11-06-2030 SR 203-B	5.32%
9.00% IHFL NCD 30-06-2026	3.94%
9.00% RIL NCD 21-01-2025 SR-PPD5	1.73%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.54%
8.40% IRFC NCD 08-01-2029 SR 130	1.27%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	0.15%
6.75% PCHFL NCD 26-09-2031	0.04%
Bonds/Debentures Total	20.49%
6.10% GOI CG 12-07-2031	18.87%
4.56% GOI 29.11.2023	9.93%
8.60% GOI CG 02-06-2028	8.84%
7.26% GOI 14-01-2029	6.47%
6.79% GOI CG 15-05-2027	5.91%
7.17% GOI 08-01-2028	4.50%
5.63% GOI CG 12-04-2026	3.99%
6.85% MADHYAPRADESH SDL 15.09.2031	2.01%
8.24% GOI CG 10-11-2033	1.98%
6.84% GOI CG 19-12-2022	1.65%
7.59% GOI CG 20-03-2029	1.45%
8.85% SGOK SDL 2022 Jul 18	1.34%
6.99% GOI CG 15-12-2051	0.61%
8.35% GOI 2022	0.52%
Gilts Total	68.06%
Money Market Total	13.31%
Current Assets	-1.87%
Total	100.00%

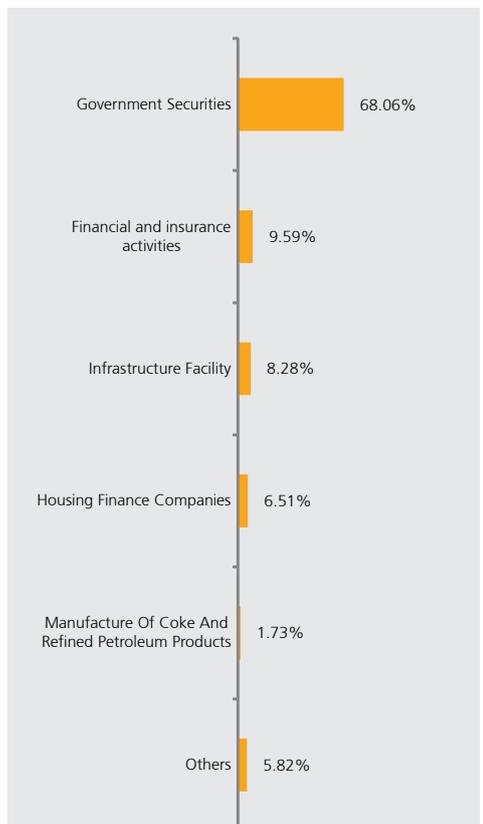
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹21.9045
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 April, 22: ₹ 1.15 Crs.
Modified Duration of Debt Portfolio:
 0.47 years
YTM of Debt Portfolio: 4.16%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.24%	0.29%
Last 6 Months	1.39%	1.91%
Last 1 Year	2.59%	3.67%
Last 2 Years	2.63%	3.60%
Last 3 Years	3.44%	4.49%
Since Inception	5.89%	6.34%

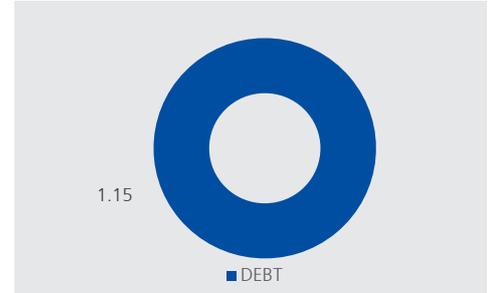
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

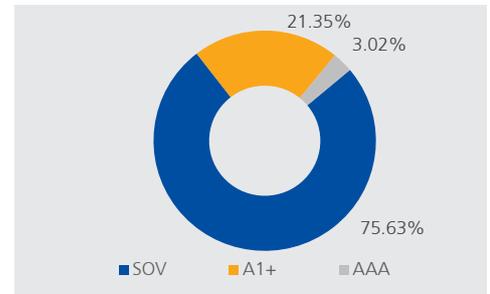
Portfolio

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

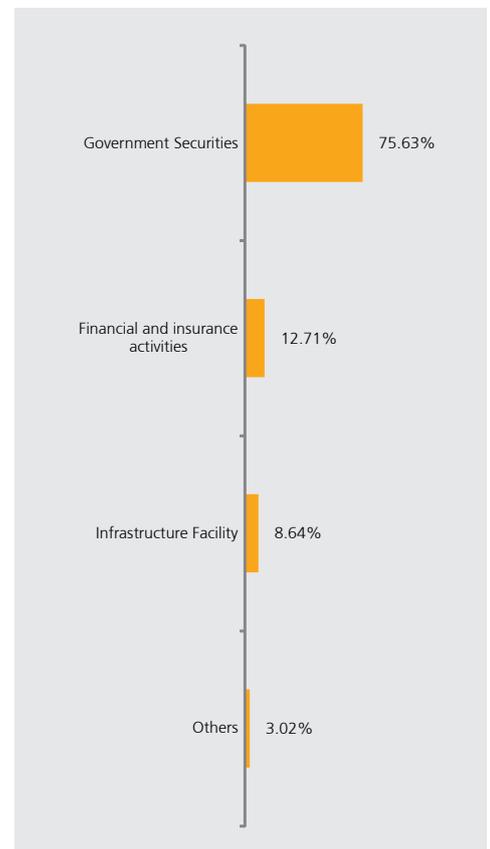
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹19.4686
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 April, 22: ₹ 3.34 Crs.
Modified Duration of Debt Portfolio:
 0.34 years
YTM of Debt Portfolio: 4.00%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.20%	0.29%
Last 6 Months	1.20%	1.91%
Last 1 Year	2.28%	3.67%
Last 2 Years	2.36%	3.60%
Last 3 Years	3.18%	4.49%
Since Inception	5.56%	6.86%

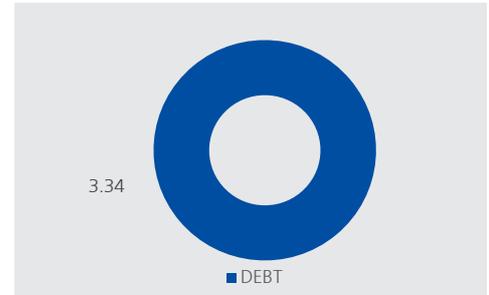
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

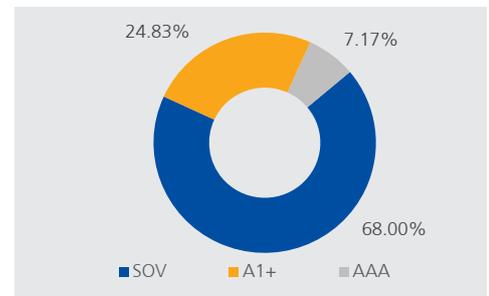
Portfolio

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

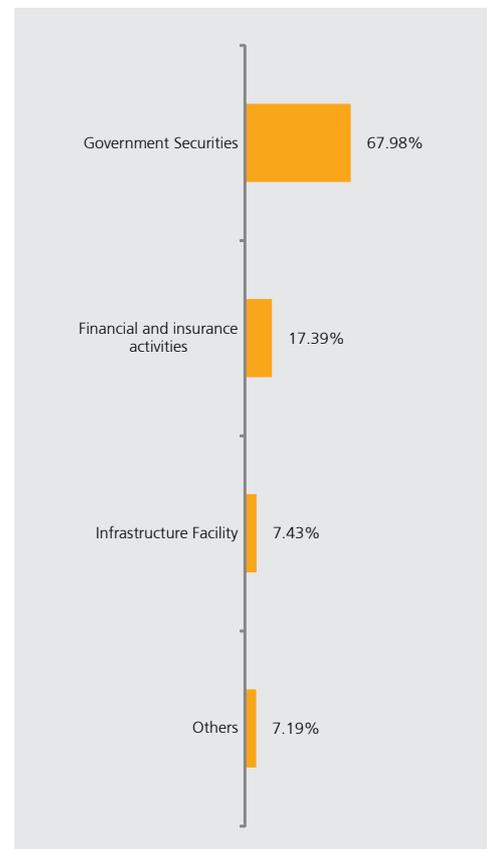
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

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

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹22.6543
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29 April, 22: ₹ 0.26 Crs.
Modified Duration of Debt Portfolio:
 0.33 years
YTM of Debt Portfolio: 3.78%

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%	0.29%
Last 6 Months	1.16%	1.91%
Last 1 Year	2.19%	3.67%
Last 2 Years	2.21%	3.60%
Last 3 Years	2.98%	4.49%
Since Inception	5.94%	6.84%

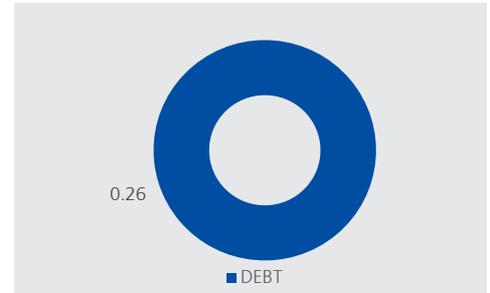
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

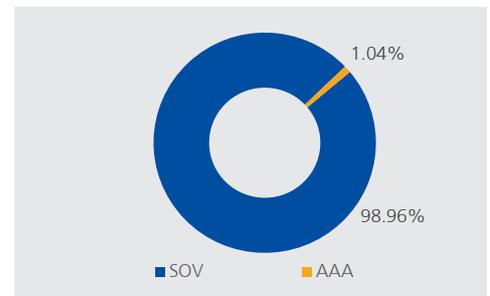
Portfolio

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

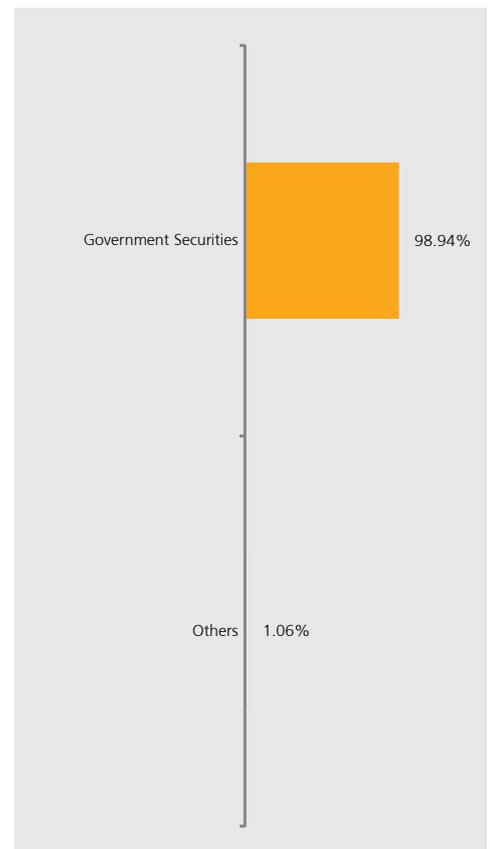
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

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

NAV as on 29 April, 22: ₹13.5876

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

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 29 April, 22: ₹ 94.62 Crs.

Modified Duration of Debt Portfolio:

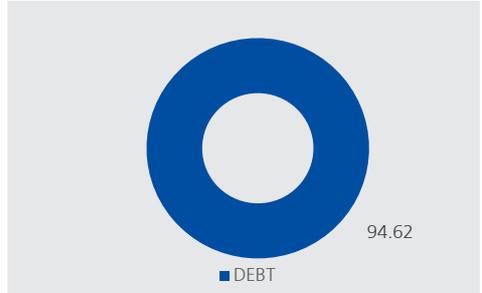
3.03 years

YTM of Debt Portfolio: 6.55%

Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	46.82%
8.30% RAJASHTHAN SDL 13.01.2026	27.70%
7.59% GOI CG 11-01-2026	16.40%
8.47% MAHARASHTRA SDL 10.02.2026	5.57%
Gilts Total	96.50%
Money Market Total	2.06%
Current Assets	1.44%
Total	100.00%

AUM (in ₹ crs.)



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	96
MMI / Others	0-100	4

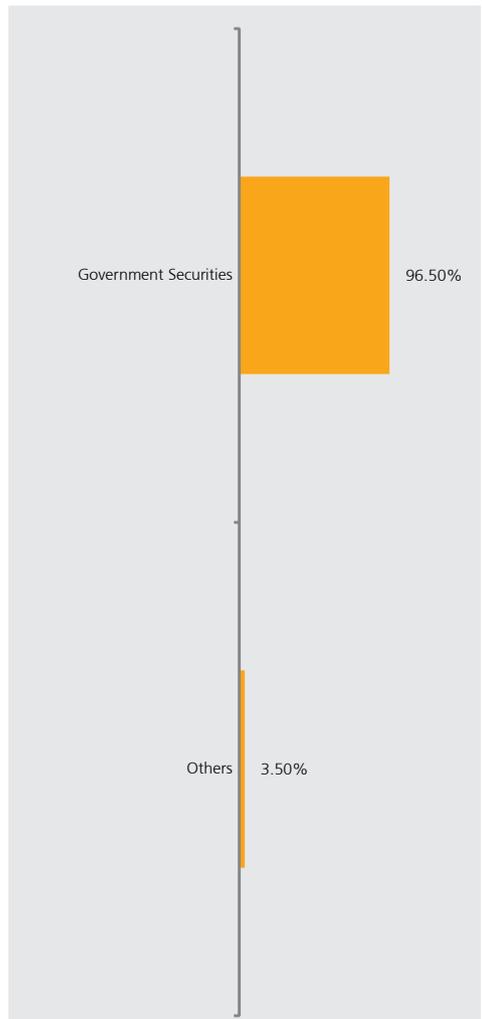
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.18%	-
Last 6 Months	-0.35%	-
Last 1 Year	1.89%	-
Last 2 Years	1.95%	-
Last 3 Years	-3.51%	-
Since Inception	2.67%	-

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 29th April 2022

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

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

NAV as on 29 April, 22: ₹15.3077

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

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 29 April, 22: ₹ 10.80 Crs.

Modified Duration of Debt Portfolio:

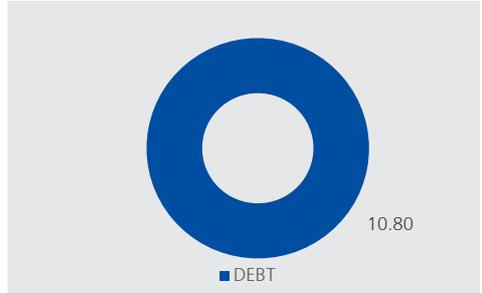
3.37 years

YTM of Debt Portfolio: 6.66%

Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	94.49%
8.20% GOI 24-09-2025	1.46%
Gilts Total	95.95%
Money Market Total	3.65%
Current Assets	0.40%
Total	100.00%

AUM (in ₹ crs.)



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	96
MMI / Others	0-100	4

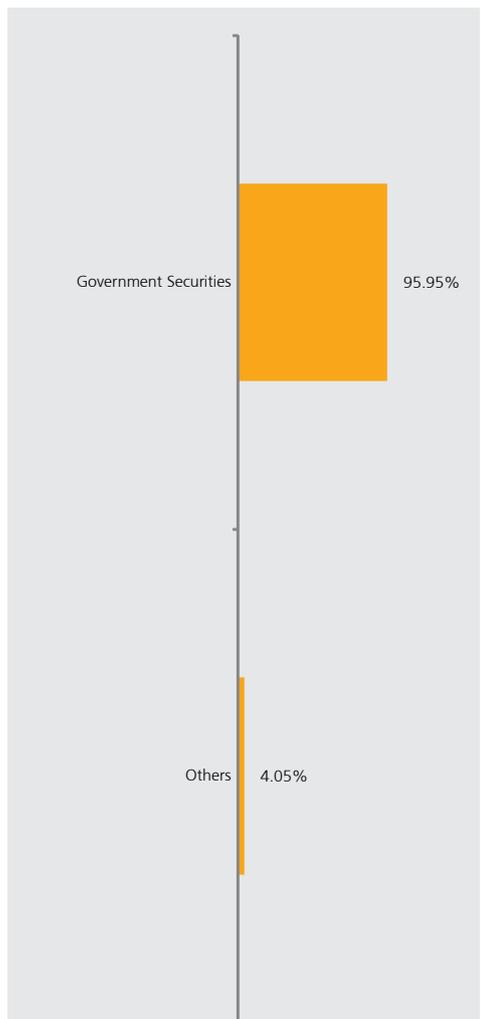
Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.60%	-
Last 6 Months	-1.01%	-
Last 1 Year	0.86%	-
Last 2 Years	2.29%	-
Last 3 Years	-4.20%	-
Since Inception	3.98%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 29th April 2022

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle
NAV as on 29 April, 22: ₹20.2463
Inception Date: 30th March 2011
Benchmark: N.A
AUM as on 29 April, 22: ₹ 587.45 Crs.
Modified Duration of Debt Portfolio: 0.85 years
YTM of Debt Portfolio: 5.02%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.15%	-
Last 6 Months	1.59%	-
Last 1 Year	3.15%	-
Last 2 Years	3.17%	-
Last 3 Years	3.92%	-
Since Inception	6.57%	-

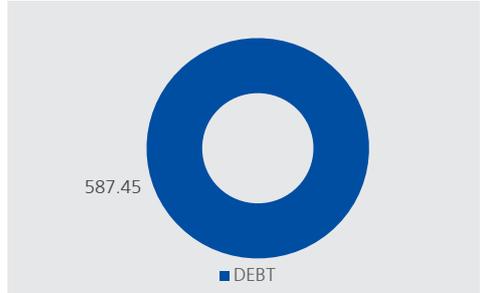
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

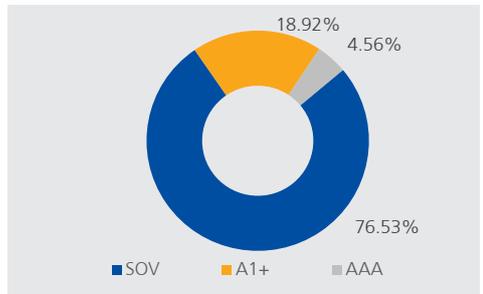
Portfolio

Name of Instrument	% to AUM
9.36% MAHARASHTRA SDL 06.11.2023	12.73%
8.86% TAMILNADU SDL 07.11.2022	9.99%
8.91% ANDHRAPRADESH SDL 05.09.2022	8.64%
8.90% MAHARASHTRA SDL 19.12.2022	8.03%
8.90% RAJASHTHAN SDL 20.09.2022	4.85%
7.95% TAMILNADU SDL 03.07.2023	4.38%
GSEC STRIP 22.08.2023	3.99%
8.72% MAHARASHTRA SDL 29.10.2024	3.62%
8.90% MAHARASHTRA SDL 20.09.2022	2.60%
9.04% KARNATAKA SDL 10/09/2024	1.82%
9.60% MAHARASHTRA SDL 14.08.2023	1.79%
9.07% KERALA SDL 27-08-2024	1.73%
GSEC STRIP 02.07.2022	1.59%
9.55% TAMILNADU SDL 11.09.2023	0.88%
8.89% GUJARAT SDL 19.12.2022	0.87%
8.90% KARNATKA SDL 19.12.2022	0.81%
8.86% PUNJAB SDL 07.11.2022	0.81%
9.53% MADHYAPRADESH SDL 01.08.2023	0.71%
8.87% PUNJAB SDL 06.06.2022	0.34%
6.84% GOI CG 19-12-2022	0.12%
9.13% GUJARAT SDL 09.05.2022	0.02%
Gilts Total	70.32%
Money Market Total	28.73%
Current Assets	0.95%
Total	100.00%

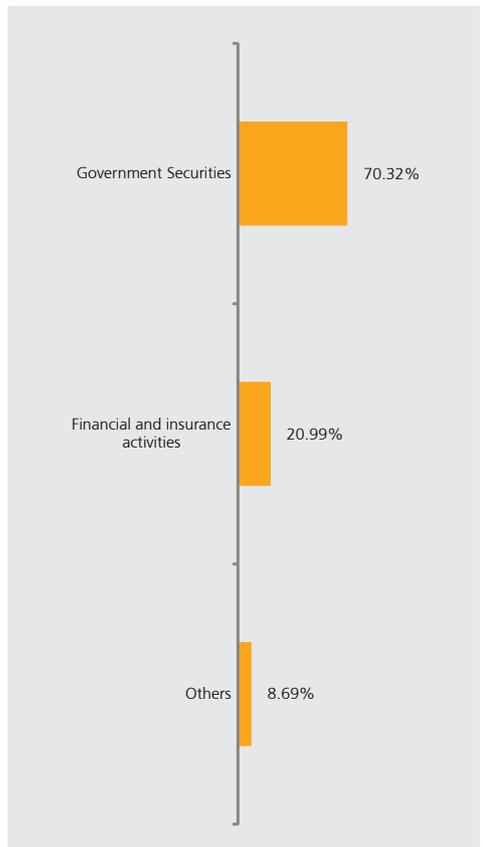
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 April, 22: ₹16.0353

Inception Date: 15th January 2014

Benchmark: N.A

AUM as on 29 April, 22: ₹ 28.19 Crs.

Modified Duration of Debt Portfolio:

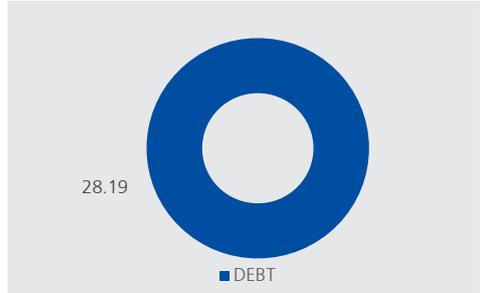
0.86 years

YTM of Debt Portfolio: 5.02%

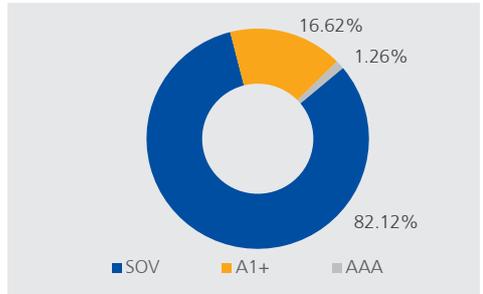
Portfolio

Name of Instrument	% to AUM
8.86% TAMILNADU SDL 07.11.2022	27.17%
9.36% MAHARASHTRA SDL 06.11.2023	15.49%
8.90% MAHARASHTRA SDL 19.12.2022	14.55%
8.72% MAHARASHTRA SDL 29.10.2024	7.55%
8.90% RAJASHTHAN SDL 20.09.2022	6.31%
GSEC STRIP 02.07.2022	3.52%
9.07% KERALA SDL 27-08-2024	1.89%
8.90% KARNATKA SDL 19.12.2022	1.20%
8.86% PUNJAB SDL 07.11.2022	1.20%
GSEC STRIP 22.08.2023	1.16%
9.55% TAMILNADU SDL 11.09.2023	0.37%
Gilts Total	80.44%
Money Market Total	17.51%
Current Assets	2.05%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	60-100	80
MMI / Others	00-40	20

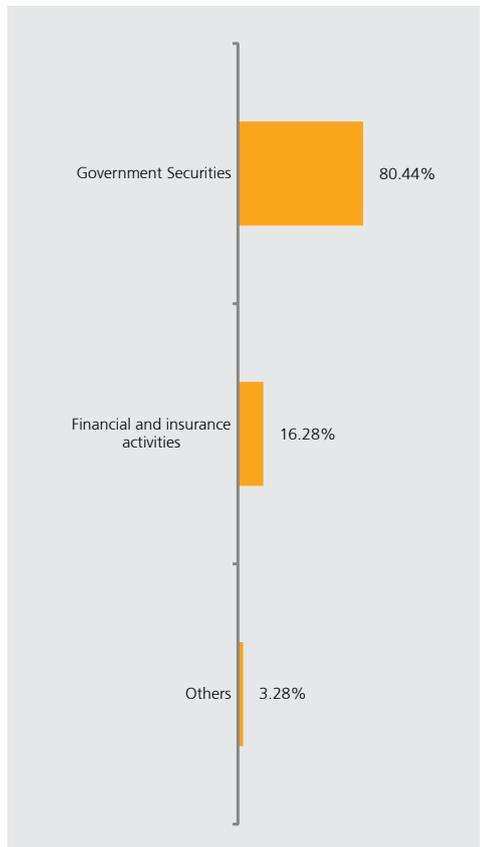
Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.16%	-
Last 6 Months	1.58%	-
Last 1 Year	3.06%	-
Last 2 Years	3.17%	-
Last 3 Years	3.93%	-
Since Inception	5.86%	-

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

Past performance is not indicative of future performance

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 29th April 2022

Investment Objective

To provide predictable investment returns, achieved through 100% investment in debt securities, where returns are locked-in through portfolio immunization techniques and use of rigorous Asset Liability Management (ALM). The risk appetite for the fund is low to moderate.

Fund Details

Fund Manager: Mr. Rahul Sangle

NAV as on 29 April, 22: ₹20.6309

Inception Date: 23rd March 2012

Benchmark: N.A

AUM as on 29 April, 22: ₹ 3.82 Crs.

Modified Duration of Debt Portfolio:

0.04 years

YTM of Debt Portfolio: 4.75%

Asset Allocation

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

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.27%	-
Last 6 Months	1.56%	-
Last 1 Year	3.17%	-
Last 2 Years	4.34%	-
Last 3 Years	6.27%	-
Since Inception	7.43%	-

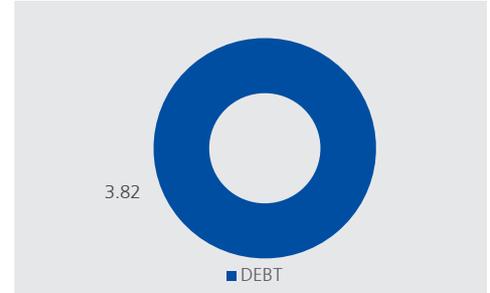
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

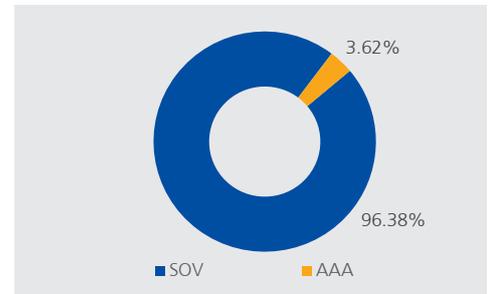
Portfolio

Name of Instrument	% to AUM
8.35% GOI 2022	92.98%
Gilts Total	92.98%
Money Market Total	3.49%
Current Assets	3.54%
Total	100.00%

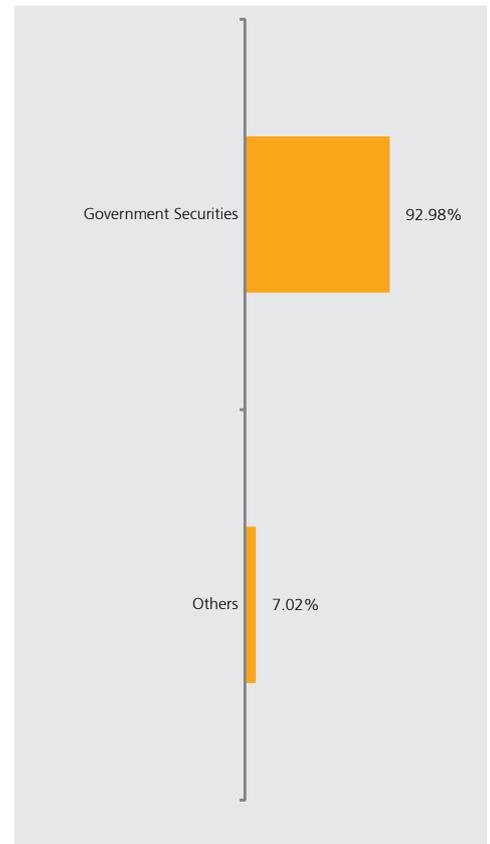
AUM (in ₹ crs.)



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
ULIF02910/06/08LMMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF03919/03/09LMMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05201/01/10PMMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF01501/02/08HMMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Sumanta Khan	Rahul Sangle
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Rahul Sangle
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Rahul Sangle
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Diversified	Biswarup Mohapatra	-

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

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

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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.

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

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