

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST AUGUST 2024

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

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

Fund Report as on 31st July 2024

## Macro-Economic Update

Global monetary policy is on the brink of change, with the Bank of England reducing its Bank Rate by 25 basis points to 5%, while the Federal Reserve is poised to cut Fed Funds rates as soon as September 2024 due to slowing economic growth and rising unemployment. In contrast, the Bank of Japan has raised interest rates by 15 basis points to 0.25% and announced a comprehensive plan to taper its extensive bond purchases, marking a significant step towards winding down a decade of substantial stimulus.

Domestically, the economy exhibits signs of strength, as GST collections for July 2024 rose by 10.3% to reach ₹1.82 lakh crore. Additionally, the manufacturing PMI remained robust at 58.1 in July, fueled by strong demand that boosted new orders and production levels. On the inflation front, core inflation is steady at 3.1% due to a broad slowdown in price increases, although headline CPI inflation rose to 5.08% in June 2024, driven primarily by higher food prices.

The central government has set a lower fiscal deficit target of 4.9% of GDP for FY25, reaffirming its commitment to faster fiscal consolidation. In the first quarter of FY25, the Centre's fiscal deficit reached ₹1.36 lakh crore, accounting for 8.1% of the total budgeted amount for the year, aided by a significant rise in non-tax revenue and reduced capital expenditures.

## Equity Market Update

Indian equities continue to trend higher to new all-time high in July month with a gain of 3.9% MoM. The FY2025 Union Budget delivered a prudent balance between capital expenditure, fiscal prudence and welfarism. In addition, healthy macro-economic indicators, strong corporate earnings, better monsoon and faster pick-up in Agri sowing activities along with political stability have all contributed to keeping market sentiments upbeat. Midcap 50 & Smallcap Index both were up by 6% & 4.5% in a month, respectively.

The sectors such as IT, Pharma and FMCG were up 13%, 10.4% and 9.4%, respectively while Banks and Metal index were down by 1.5%/2.4%. We believe macro stability and conservative fiscal policy has been the hallmark of this government. It is expected to continue with the fiscal consolidation roadmap while gradual reduction in interest rates will keep inflation in check and support growth momentum. Other key developments: (1) FY2025 budget did minor tinkering on tax rates for individuals, while capital gains taxes were rationalized across asset classes. (2) SEBI proposed tighter derivatives regulations to boost market stability and protect small investors (3) US Fed kept key interest rates unchanged but signaled possibility of rate cut in September (4) FPIs bought US\$3.9bn of Indian equities in the secondary market, whereas DIIs bought US\$3.6bn. (5) CPI inflation in June increased to 5.1% from 4.8% in May due to a spike in vegetable prices.

## Equity Market Outlook & Strategy

We believe Indian market to remain resilient over a long run. Key contributors to economic growth include significant government spending on infrastructure, a thriving manufacturing sector, and strong domestic demand. We believe India is on a promising trajectory, and well-positioned to seize the opportunities that lie ahead. Nifty currently trades at a forward P/E of 21x - 1 year forward. Recent geopolitical escalations may lead to near term volatility and provide opportunities for the long term. We remain optimistic on emerging themes such as Data Center, Defense, Green energy and Power sector which provides sustainable opportunity over a long term to India's growth story.

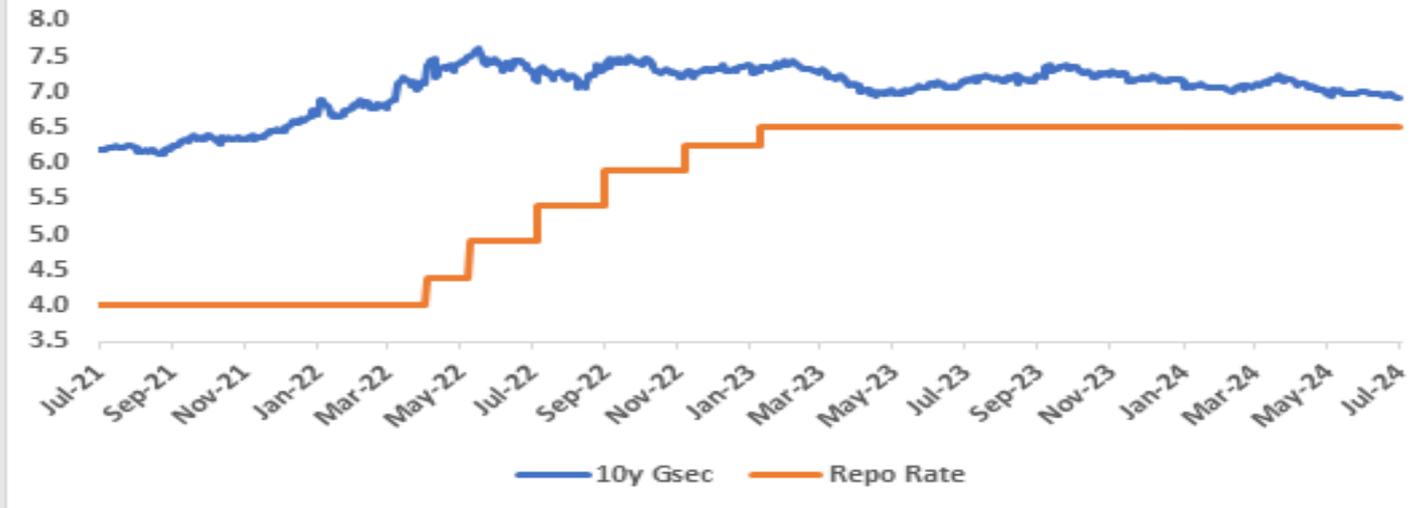


# INVESTMENT INSIGHT

Fund Report as on 31st July 2024

## Fixed Income Market Update

### 10y Benchmark vs Repo Rate



In July 2024, the 10-Year benchmark Government Security traded within a yield range of 6.91% to 7.01%, ultimately closing at 6.93% by the end of the month. The decline in yields during the month was driven by a sharp drop in US Treasury yields, falling global crude prices, and strong demand from Foreign Portfolio Investors (FPIs). Additionally, the announced fiscal deficit of 4.9% of GDP in the final budget for FY25, down from 5.1% in the interim budget, further enhanced market sentiment. The fixed income market experienced significant inflows from FPIs, amounting to approximately INR 16,000 crore in July.

## Fixed Income Market Outlook & Strategy

Globally, US 10-year Treasury yields fell below 4%, reflecting market responses to weaker US economic data and shifts in interest rate expectations. Brent crude oil prices also dropped significantly to around \$81 per barrel, driven by concerns over global demand.

Domestically, core inflation remained steady and subdued at 3.1%, supported by stable prices for goods and services. The progression of the monsoon season will be crucial in influencing food inflation. The Reserve Bank of India's (RBI) final LCR guidelines will impact the additional demand for Government bonds from banks, further enhancing the demand-supply dynamics for Government securities at current market yields. However, the volume of Open Market Operations (OMO) sales conducted by the RBI will be a key factor in supporting bond yields.

It remains essential to monitor factors such as global commodity prices, trends in growth and inflation, developments in the monsoon, FPI flows, and central bank actions. Our portfolios focus on credit prudence, with over 99% of our Fixed Income Investments allocated to Sovereign and AAA-rated instruments.

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



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 52.0333

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 2,928.15 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	4.16%	3.92%
Last 6 Months	16.14%	14.85%
Last 1 Year	31.06%	26.31%
Last 2 Years	22.41%	20.59%
Last 3 Years	17.05%	16.54%
Since Inception	11.99%	11.30%

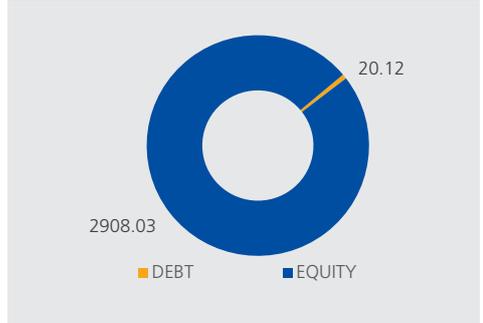
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

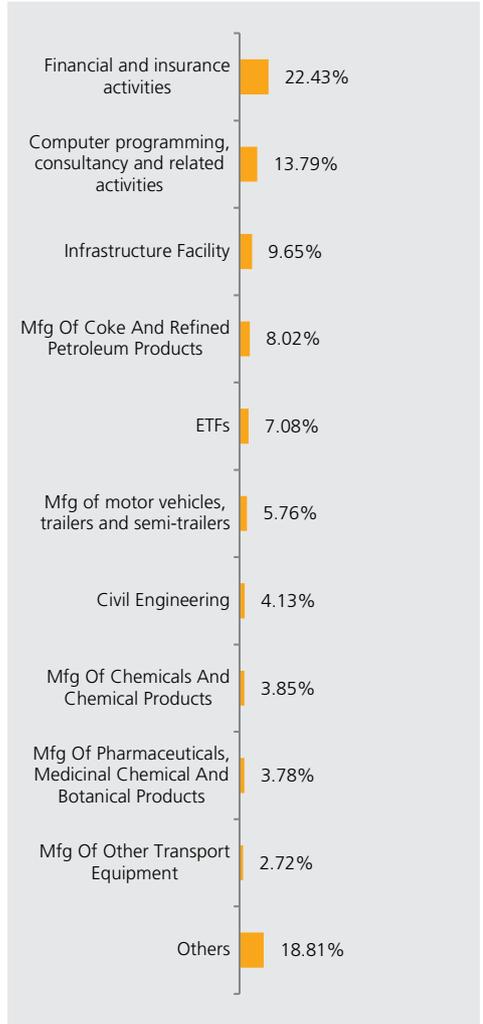
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.94%
ICICI BANK LTD.FV-2	6.45%
INFOSYS LIMITED	6.35%
HDFC BANK LTD.FV-2	5.48%
TATA CONSULTANCY SERVICES LTD.	4.01%
LARSEN&TUBRO	3.82%
BHARTI AIRTEL LIMITED	3.52%
MAHINDRA & MAHINDRA LTD.-FV5	2.81%
HINDUSTAN LEVER LTD.	2.48%
ITC - FV 1	2.36%
STATE BANK OF INDIAFV-1	2.35%
NTPC LIMITED	2.31%
TATA MOTORS LTD.FV-2	1.78%
HCL TECHNOLOGIES LIMITED	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
ONGCFV-5	1.34%
BAJAJ AUTO LTD	1.27%
MARUTI UDYOG LTD.	1.18%
TATA CONSUMER PRODUCTS LIMITED	1.15%
AXIS BANK LIMITEDFV-2	1.15%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.03%
ZYDUS LIFESCIENCES LIMITED	0.97%
SHRIRAM FINANCE LIMITED	0.96%
BAJAJ FINANCE LIMITED	0.94%
GAS AUTHORITY OF INDIA LTD.	0.92%
TRENT LTD	0.91%
RBL BANK LIMITED	0.88%
AUROBINDO PHARMA LIMITED	0.87%
INDUS TOWERS LIMITED	0.87%
COAL INDIA LIMITED	0.84%
MPHASIS LIMITED	0.81%
ASTRAL LIMITED	0.81%
TVS MOTOR COMPANY LIMITED	0.77%
POLYCAB INDIA LIMITED	0.76%
INDIAN OIL CORPORATION LIMITED	0.75%
MANKIND PHARMA LIMITED	0.73%
BHARAT DYNAMICS LIMITED	0.72%
AMBUJA CEMENTS LIMITED	0.71%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.70%
HERO MOTOCORP LIMITED	0.68%
POWER FINANCE CORPORATION LTD	0.68%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
ZOMATO LIMITED	0.64%
VARUN BEVERAGES LIMITED	0.59%
DEVYANI INTERNATIONAL LIMITED	0.56%
TITAN COMPANY LIMITED	0.56%
GODREJ CONSUMER PRODUCTS LIMITED	0.54%
KAYNES TECHNOLOGY INDIA LIMITED	0.52%
VOLTAS LTD	0.52%
BANK OF INDIA	0.51%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.50%
BANK OF BARODA	0.50%
UNION BANK OF INDIA	0.49%
GUJARAT FLUOROCHEMICALS LIMITED	0.48%
KIRLOSKAR CUMMINS	0.48%
TATA IRON & STEEL COMPANY LTD	0.47%
Vedanta Limited	0.47%
BHARAT ELECTRONICS LIMITED	0.46%
BLUE STAR LIMITED	0.46%
C. E. INFO SYSTEMS LIMITED	0.45%
SUNDARAM FINANCE LIMITED	0.43%
ULTRATECH CEMCO LTD	0.43%
BAJAJ FINSERV LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
SUPREME INDUSTRIES LIMITED	0.35%
BHARAT PETROLEUM CORP. LTD.	0.33%
RURAL ELECTRIFICATION CORPORATION LTD	0.32%
ALKEM LABORATORIES LIMITED	0.31%
LIFE INSURANCE CORPORATION OF INDIA	0.31%
DABUR INDIA LTD.	0.31%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.31%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.28%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.27%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
ABB INDIA LIMITED	0.24%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
WIPRO	0.14%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.10%
INDUSIND BANK LIMITED	0.10%
SIEMENS LIMITED	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>92.24%</b>
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.13%
KOTAK NIFTY BANK ETF	1.07%
Nippon India ETF Bank Bees	1.07%
SBI-ETF Nifty Bank	1.05%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.99%
UTI NIFTY BANK ETF	0.89%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.87%
<b>ETFs</b>	<b>7.08%</b>
<b>Money Market Total</b>	<b>0.46%</b>
<b>Current Assets</b>	<b>0.23%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 29.4020

**Inception Date:** 18<sup>th</sup> February 2016

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 845.55 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	0-20	-
MMI / Others	0-20	1

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.19%	3.92%
Last 6 Months	15.27%	14.85%
Last 1 Year	29.50%	26.31%
Last 2 Years	22.27%	20.59%
Last 3 Years	17.75%	16.54%
Since Inception	13.61%	15.85%

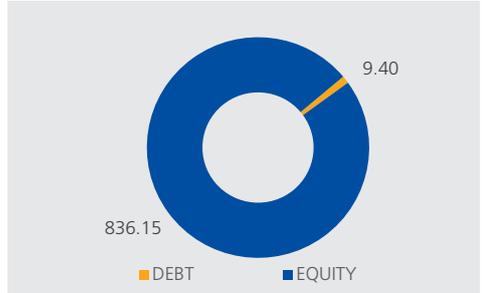
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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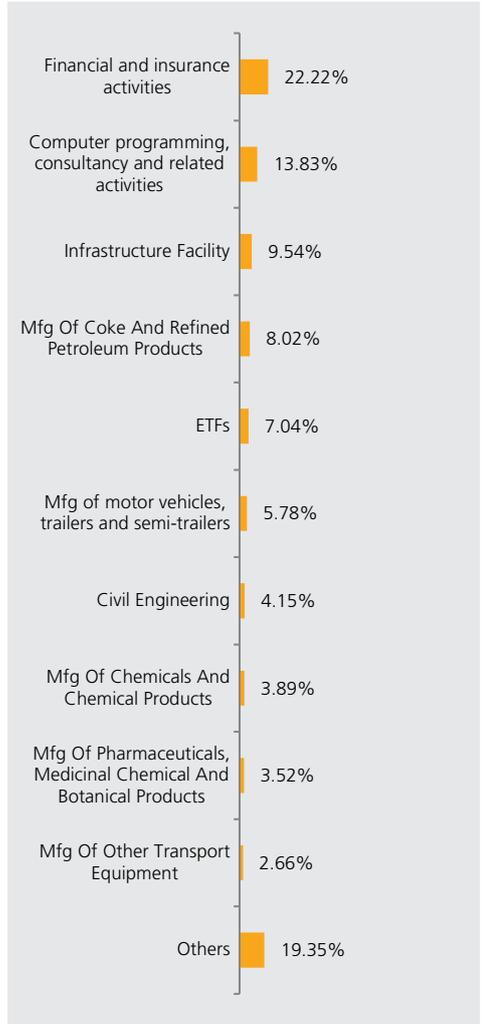
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.94%
INFOSYS LIMITED	6.38%
ICICI BANK LTD.FV-2	6.11%
HDFC BANK LTD.FV-2	5.41%
TATA CONSULTANCY SERVICES LTD.	4.02%
LARSEN&TUBRO	3.84%
BHARTI AIRTEL LIMITED	3.52%
MAHINDRA & MAHINDRA LTD.-FV5	2.81%
HINDUSTAN LEVER LTD.	2.48%
ITC - FV 1	2.36%
STATE BANK OF INDIAFV-1	2.36%
NTPC LIMITED	2.32%
TATA MOTORS LTD.FV-2	1.78%
HCL TECHNOLOGIES LIMITED	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.35%
ONGCFV-5	1.34%
AXIS BANK LIMITEDFV-2	1.31%
BAJAJ AUTO LTD	1.23%
MARUTI UDYOG LTD.	1.18%
TATA CONSUMER PRODUCTS LIMITED	1.16%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.03%
ZYDUS LIFESCIENCES LIMITED	0.98%
SHRIRAM FINANCE LIMITED	0.97%
BAJAJ FINANCE LIMITED	0.95%
GAS AUTHORITY OF INDIA LTD.	0.92%
TRENT LTD	0.91%
RBL BANK LIMITED	0.89%
AUROBINDO PHARMA LIMITED	0.88%
COAL INDIA LIMITED	0.85%
MPHASIS LIMITED	0.81%
ASTRAL LIMITED	0.81%
POLYCAB INDIA LIMITED	0.76%
INDIAN OIL CORPORATION LIMITED	0.75%
TVS MOTOR COMPANY LIMITED	0.75%
AMBUJA CEMENTS LIMITED	0.73%
INDUS TOWERS LIMITED	0.73%
MANKIND PHARMA LIMITED	0.73%
BHARAT DYNAMICS LIMITED	0.72%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.70%
POWER FINANCE CORPORATION LTD	0.69%
HERO MOTOCORP LIMITED	0.68%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.68%
ZOMATO LIMITED	0.64%
VARUN BEVERAGES LIMITED	0.60%
DEVYANI INTERNATIONAL LIMITED	0.57%
GODREJ CONSUMER PRODUCTS LIMITED	0.56%
TITAN COMPANY LIMITED	0.56%
GUJARAT FLUOROCEMICALS LIMITED	0.52%
KAYNES TECHNOLOGY INDIA LIMITED	0.52%
VOLTAS LTD	0.52%
BANK OF INDIA	0.52%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.51%
BANK OF BARODA	0.50%
UNION BANK OF INDIA	0.49%
KIRLOSKAR CUMMINS	0.48%
Vedanta Limited	0.48%
TATA IRON & STEEL COMPANY LTD	0.47%
BHARAT ELECTRONICS LIMITED	0.46%
BLUE STAR LIMITED	0.46%
C. E. INFO SYSTEMS LIMITED	0.45%
SUNDARAM FINANCE LIMITED	0.44%
ULTRATECH CEMCO LTD	0.43%
BAJAJ FINSERV LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
SUPREME INDUSTRIES LIMITED	0.35%
RURAL ELECTRIFICATION CORPORATION LTD	0.34%
BHARAT PETROLEUM CORP. LTD.	0.33%
ALKEM LABORATORIES LIMITED	0.32%
LIFE INSURANCE CORPORATION OF INDIA	0.31%
DABUR INDIA LTD.	0.31%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.31%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.28%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
ABB INDIA LIMITED	0.24%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
WIPRO	0.14%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.10%
INDUSIND BANK LIMITED	0.10%
SIEMENS LIMITED	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>91.85%</b>
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.13%
KOTAK NIFTY BANK ETF	1.07%
Nippon India ETF Bank Bees	1.07%
SBI-ETF Nifty Bank	1.05%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.99%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.87%
UTI NIFTY BANK ETF	0.84%
<b>ETFs</b>	<b>7.04%</b>
<b>Money Market Total</b>	<b>0.93%</b>
<b>Current Assets</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 19.9366

**Inception Date:** 16<sup>th</sup> January 2020

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 1,172.65 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	00-10	-
MMI / Others	00-40	2

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.18%	3.92%
Last 6 Months	15.05%	14.85%
Last 1 Year	30.43%	26.31%
Last 2 Years	22.48%	20.59%
Last 3 Years	16.54%	16.54%
Since Inception	16.40%	16.73%

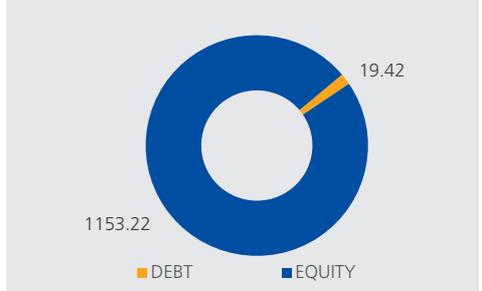
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

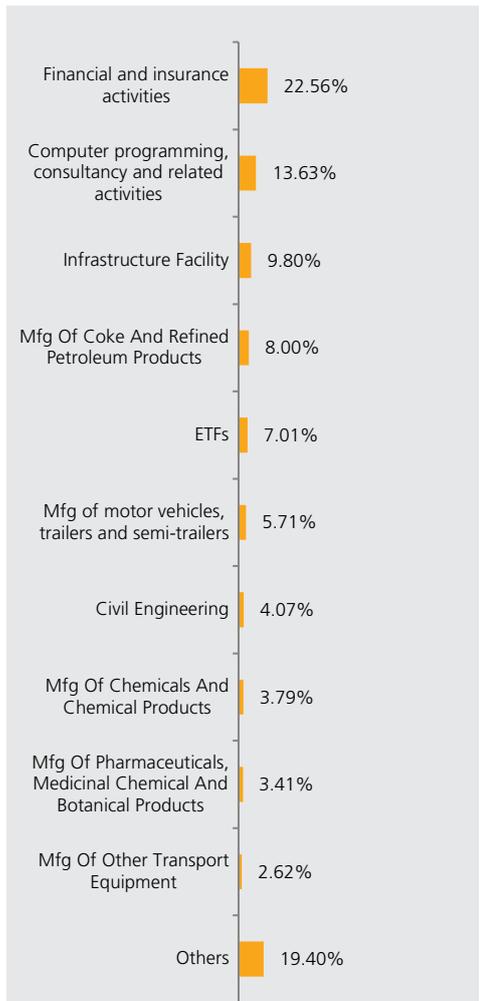
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.93%
ICICI BANK LTD.FV-2	6.44%
INFOSYS LIMITED	6.28%
HDFC BANK LTD.FV-2	5.40%
TATA CONSULTANCY SERVICES LTD.	3.98%
LARSEN&TUBRO	3.77%
BHARTI AIRTEL LIMITED	3.50%
MAHINDRA & MAHINDRA LTD.-FV5	2.79%
HINDUSTAN LEVER LTD.	2.48%
ITC - FV 1	2.35%
STATE BANK OF INDIAFV-1	2.31%
NTPC LIMITED	2.25%
TATA MOTORS LTD.FV-2	1.77%
AXIS BANK LIMITEDFV-2	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
HCL TECHNOLOGIES LIMITED	1.33%
ONGCFV-5	1.33%
BAJAJ AUTO LTD	1.22%
MARUTI UDYOG LTD.	1.16%
TATA CONSUMER PRODUCTS LIMITED	1.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.03%
INDUS TOWERS LIMITED	0.99%
SHRIRAM FINANCE LIMITED	0.96%
ZYDUS LIFESCIENCES LIMITED	0.96%
GAS AUTHORITY OF INDIA LTD.	0.91%
BAJAJ FINANCE LIMITED	0.90%
TRENT LTD	0.88%
RBL BANK LIMITED	0.86%
COAL INDIA LIMITED	0.81%
AUROBINDO PHARMA LIMITED	0.80%
ASTRAL LIMITED	0.79%
MPHASIS LIMITED	0.78%
POLYCAB INDIA LIMITED	0.75%
INDIAN OIL CORPORATION LIMITED	0.74%
TVS MOTOR COMPANY LIMITED	0.73%
BHARAT DYNAMICS LIMITED	0.72%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.70%
MANKIND PHARMA LIMITED	0.69%
AMBUJA CEMENTS LIMITED	0.67%
HERO MOTOCORP LIMITED	0.67%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.67%
POWER FINANCE CORPORATION LTD	0.65%
ZOMATO LIMITED	0.63%
DEVYANI INTERNATIONAL LIMITED	0.58%
VARUN BEVERAGES LIMITED	0.57%
TITAN COMPANY LIMITED	0.54%
KAYNES TECHNOLOGY INDIA LIMITED	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.52%
VOLTAS LTD	0.51%
BANK OF INDIA	0.51%
BANK OF BARODA	0.49%
UNION BANK OF INDIA	0.48%
GUJARAT FLUORO CHEMICALS LIMITED	0.48%
KIRLOSKAR CUMMINS	0.48%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.48%
RURAL ELECTRIFICATION CORPORATION LTD	0.47%
BHARAT ELECTRONICS LIMITED	0.46%
TATA IRON & STEEL COMPANY LTD	0.46%
C.E. INFO SYSTEMS LIMITED	0.45%
BLUE STAR LIMITED	0.44%
SUNDARAM FINANCE LIMITED	0.44%
Vedanta Limited	0.44%
ULTRATECH CEMCO LTD	0.42%
BAJAJ FINSERV LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.34%
SUPREME INDUSTRIES LIMITED	0.34%
BHARAT PETROLEUM CORP. LTD.	0.33%
LIFE INSURANCE CORPORATION OF INDIA	0.31%
ALKEM LABORATORIES LIMITED	0.31%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.30%
DABUR INDIA LTD.	0.30%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.27%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
ABB INDIA LIMITED	0.23%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.20%
WIPRO	0.14%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.10%
INDUSIND BANK LIMITED	0.10%
SIEMENS LIMITED	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>91.34%</b>
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.13%
Nippon India ETF Bank Bees	1.06%
KOTAK NIFTY BANK ETF	1.06%
SBI-ETF Nifty Bank	1.05%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.99%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.87%
UTI NIFTY BANK ETF	0.85%
<b>ETFs</b>	<b>7.01%</b>
<b>Money Market Total</b>	<b>1.49%</b>
<b>Current Assets</b>	<b>0.17%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUTY02121)

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 56.4892

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Pure Index

**AUM as on 31st July 24:** ₹ 519.63 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.98%	6.66%
Last 6 Months	19.32%	18.15%
Last 1 Year	44.94%	43.41%
Last 2 Years	29.83%	26.86%
Last 3 Years	24.38%	23.52%
Since Inception	12.63%	11.91%

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

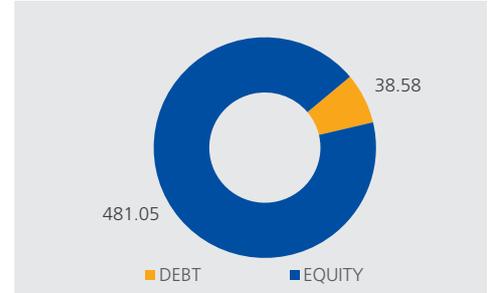
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

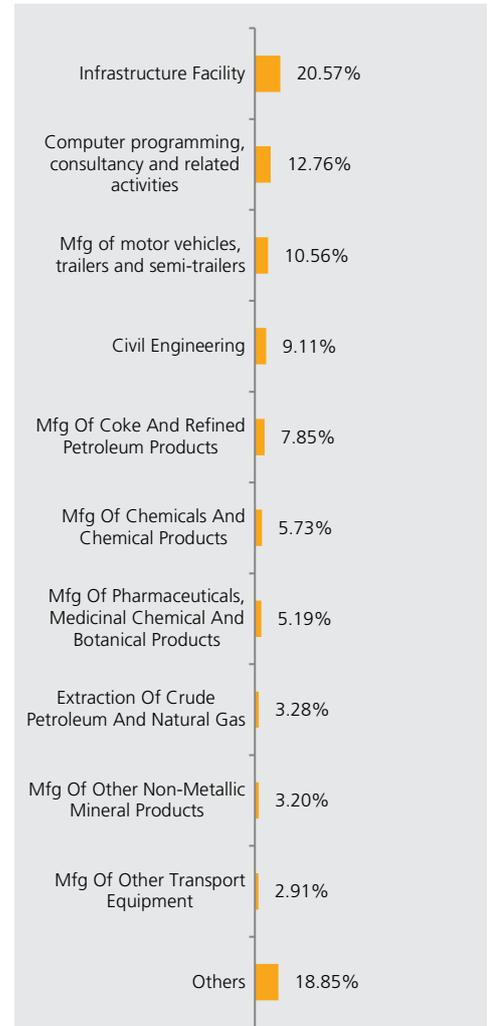
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.60%
LARSEN&TUBRO	8.56%
RELIANCE INDUSTRIES LTD.	7.44%
MAHINDRA & MAHINDRA LTD.-FV5	6.59%
INFOSYS LIMITED	5.94%
NTPC LIMITED	5.06%
TATA CONSULTANCY SERVICES LTD.	5.00%
MARUTI UDYOG LTD.	3.97%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.75%
HINDUSTAN LEVER LTD.	3.61%
POWER GRID CORP OF INDIA LTD	3.50%
ONGCFV-5	3.28%
ULTRATECH CEMCO LTD	3.20%
TITAN COMPANY LIMITED	2.53%
BAJAJ AUTO LTD	2.39%
COAL INDIA LIMITED	2.36%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.34%
GRASIM INDUSTRIES LTD.	1.56%
AVENUE SUPERMARTS LIMITED	1.50%
JSW STEEL LIMITED	1.40%
HCL TECHNOLOGIES LIMITED	1.12%
NESTLE INDIA LIMITED	1.11%
GAS AUTHORITY OF INDIA LTD.	1.07%
VOLTAS LTD	0.96%
ZYDUS LIFESCIENCES LIMITED	0.94%
COFORGE LIMITED	0.70%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.54%
HERO MOTOCORP LIMITED	0.53%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
ALKEM LABORATORIES LIMITED	0.50%
ASTRAL LIMITED	0.47%
STEEL AUTHORITY OF INDIA LIMITED	0.43%
INDIAN OIL CORPORATION LIMITED	0.41%
HINDUSTAN ZINC LIMITEDFV-2	0.38%
NMDC LIMITED	0.27%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.06%
<b>Equity Total</b>	<b>92.58%</b>
<b>Money Market Total</b>	<b>7.31%</b>
<b>Current Assets</b>	<b>0.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 62.9132

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 507.09 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	4.18%	3.92%
Last 6 Months	16.20%	14.85%
Last 1 Year	29.65%	26.31%
Last 2 Years	21.72%	20.59%
Last 3 Years	16.67%	16.54%
Since Inception	12.06%	11.15%

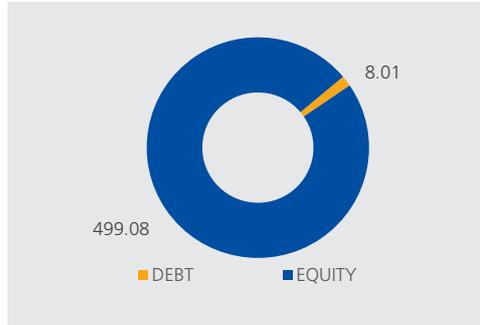
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

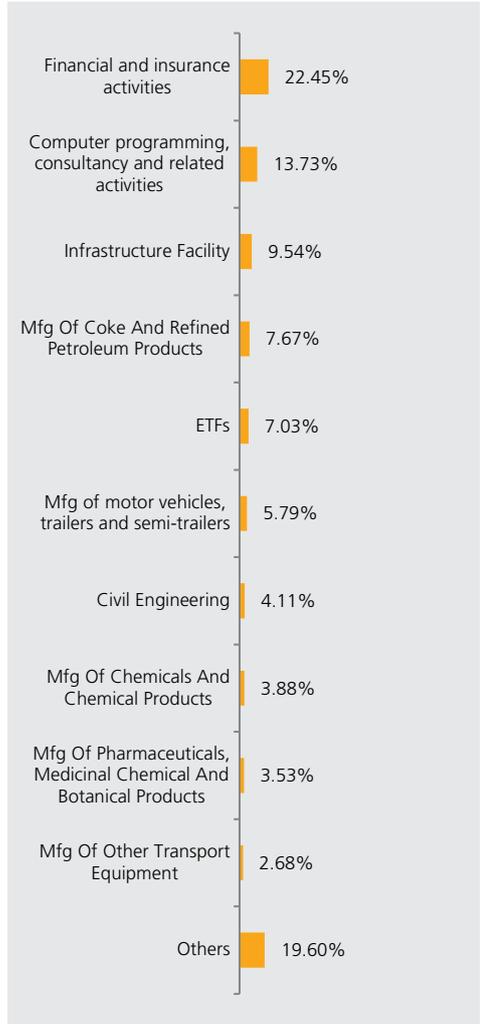
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.90%
INFOSYS LIMITED	6.28%
ICICI BANK LTD.FV-2	6.09%
HDFC BANK LTD.FV-2	5.53%
TATA CONSULTANCY SERVICES LTD.	4.07%
LARSEN&TUBRO	3.80%
BHARTI AIRTEL LIMITED	3.54%
MAHINDRA & MAHINDRA LTD.-FV5	2.77%
HINDUSTAN LEVER LTD.	2.50%
ITC - FV 1	2.37%
STATE BANK OF INDIAFV-1	2.35%
NTPC LIMITED	2.29%
TATA MOTORS LTD.FV-2	1.81%
HCL TECHNOLOGIES LIMITED	1.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
ONGCFV-5	1.36%
AXIS BANK LIMITEDFV-2	1.32%
BAJAJ AUTO LTD	1.26%
MARUTI UDYOG LTD.	1.21%
TATA CONSUMER PRODUCTS LIMITED	1.14%
ZYDUS LIFESCIENCES LIMITED	1.00%
BAJAJ FINANCE LIMITED	0.96%
SHRIRAM FINANCE LIMITED	0.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.94%
RBL BANK LIMITED	0.93%
GAS AUTHORITY OF INDIA LTD.	0.91%
TRENT LTD	0.90%
AUROBINDO PHARMA LIMITED	0.83%
ASTRAL LIMITED	0.82%
COAL INDIA LIMITED	0.82%
POLYCAB INDIA LIMITED	0.80%
INDUS TOWERS LIMITED	0.78%
INDIAN OIL CORPORATION LIMITED	0.77%
MPHASIS LIMITED	0.77%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.76%
POWER FINANCE CORPORATION LTD	0.73%
BHARAT DYNAMICS LIMITED	0.73%
AMBUJA CEMENTS LIMITED	0.71%
TVS MOTOR COMPANY LIMITED	0.71%
HERO MOTOCORP LIMITED	0.70%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.70%
MANKIND PHARMA LIMITED	0.69%
ZOMATO LIMITED	0.68%
VARUN BEVERAGES LIMITED	0.56%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.55%
DEVYANI INTERNATIONAL LIMITED	0.55%
VOLTAS LTD	0.53%
GUJARAT FLUOROCEMICALS LIMITED	0.53%
BANK OF INDIA	0.53%
TITAN COMPANY LIMITED	0.53%
BANK OF BARODA	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.50%
UNION BANK OF INDIA	0.50%
SUNDARAM FINANCE LIMITED	0.49%
BLUE STAR LIMITED	0.49%
KIRLOSKAR CUMMINS	0.48%
TATA IRON & STEEL COMPANY LTD	0.48%
C.E. INFO SYSTEMS LIMITED	0.46%
Vedanta Limited	0.45%
ULTRATECH CEMCO LTD	0.44%
BAJAJ FINSERV LIMITED	0.43%
BHARAT ELECTRONICS LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
SUPREME INDUSTRIES LIMITED	0.37%
RURAL ELECTRIFICATION CORPORATION LTD	0.36%
ALKEM LABORATORIES LIMITED	0.33%
LIFE INSURANCE CORPORATION OF INDIA	0.32%
DABUR INDIA LTD.	0.32%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.31%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.28%
KAYNES TECHNOLOGY INDIA LIMITED	0.28%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
ABB INDIA LIMITED	0.24%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.16%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.10%
INDUSIND BANK LIMITED	0.10%
SIEMENS LIMITED	0.09%
WIPRO	0.09%
PRAJ INDUSTRIES LIMITED	0.04%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>91.39%</b>
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.14%
Nippon India ETF Bank Bees	1.08%
SBI-ETF Nifty Bank	1.06%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.00%
KOTAK NIFTY BANK ETF	0.99%
UTI NIFTY BANK ETF	0.89%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.88%
<b>ETFs</b>	<b>7.03%</b>
<b>Money Market Total</b>	<b>1.39%</b>
<b>Current Assets</b>	<b>0.19%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) Mr. Rahul Sangle (Debt)  
**NAV as on 31st July 24:** ₹ 46.8964  
**Inception Date:** 09<sup>th</sup> August 2004  
**Benchmark:** CRISIL Composite Bond Index: 80%; Sensex 50: 20%  
**AUM as on 31st July 24:** ₹ 96.12 Crs.  
**Modified Duration of Debt Portfolio:** 7.16 years  
**YTM of Debt Portfolio:** 6.98%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.64%	1.50%
Last 6 Months	6.41%	6.69%
Last 1 Year	11.38%	11.77%
Last 2 Years	9.82%	10.52%
Last 3 Years	7.89%	8.07%
Since Inception	8.04%	8.15%

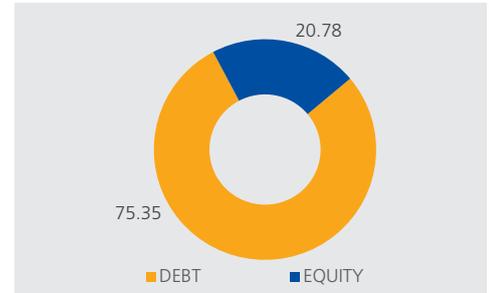
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

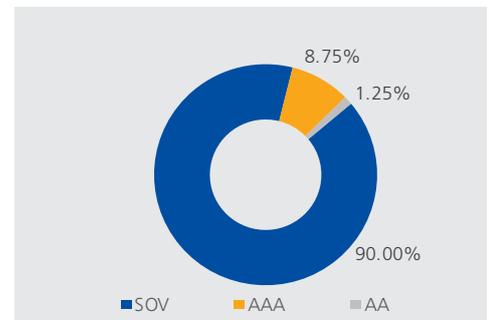
## Portfolio

Name of Instrument	% to AUM
7.69% LICHL NCD 06-02-2034	3.38%
6.75% PCHFL NCD 26-09-2031	0.97%
<b>Bonds/Debentures Total</b>	<b>4.35%</b>
7.18% GOI CG 24-07-2037	21.42%
7.10% GOI CG 08-04-2034	17.64%
7.32% GOI 13-11-2030	13.47%
7.30% GOI CG 19-06-2053	5.04%
7.26% GOI CG 06-02-2033	4.75%
6.54% GOI 17.01.2032	2.51%
7.50% GOI CG 10-08-2034	1.70%
GSEC STRIP 17.12.2030	1.35%
GSEC STRIP 12.09.2028	1.04%
GSEC STRIP 19.12.2028	0.83%
7.27% GOI 08.04.2026	0.21%
<b>Gilts Total</b>	<b>69.95%</b>
HDFC BANK LTD.FV-2	2.06%
ICICI BANK LTD.FV-2	1.96%
RELIANCE INDUSTRIES LTD.	1.85%
INFOSYS LIMITED	1.48%
LARSEN&TUBRO	1.02%
ITC - FV 1	1.00%
TATA CONSULTANCY SERVICES LTD.	0.92%
AXIS BANK LIMITEDFV-2	0.85%
STATE BANK OF INDIAFV-1	0.83%
BHARTI AIRTEL LIMITED	0.83%
TATA MOTORS LTD.FV-2	0.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.61%
NTPC LIMITED	0.60%
MAHINDRA & MAHINDRA LTD.-FV5	0.53%
MARUTI UDYOG LTD.	0.45%
HINDUSTAN LEVER LTD.	0.44%
TITAN COMPANY LIMITED	0.42%
POWER GRID CORP OF INDIA LTD	0.41%
HERO MOTOCORP LIMITED	0.38%
COAL INDIA LIMITED	0.36%
ULTRATECH CEMCO LTD	0.33%
BAJAJ FINANCE LIMITED	0.31%
INDUSIND BANK LIMITED	0.30%
INDUS TOWERS LIMITED	0.28%
KOTAK MAHINDRA BANK LIMITED_FV5	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.26%
GRASIM INDUSTRIES LTD.	0.26%
BAJAJ FINSERV LIMITED	0.23%
HCL TECHNOLOGIES LIMITED	0.23%
TATA IRON & STEEL COMPANY LTD	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
CIPLA LTD.	0.21%
DR. REDDY LABORATORIES	0.21%
NESTLE INDIA LIMITED	0.17%
BAJAJ AUTO LTD	0.17%
UNION BANK OF INDIA	0.14%
BHARAT PETROLEUM CORP. LTD.	0.13%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.00%
<b>Equity Total</b>	<b>21.61%</b>
<b>Money Market Total</b>	<b>3.42%</b>
<b>Current Assets</b>	<b>0.66%</b>
<b>Total</b>	<b>100.00%</b>

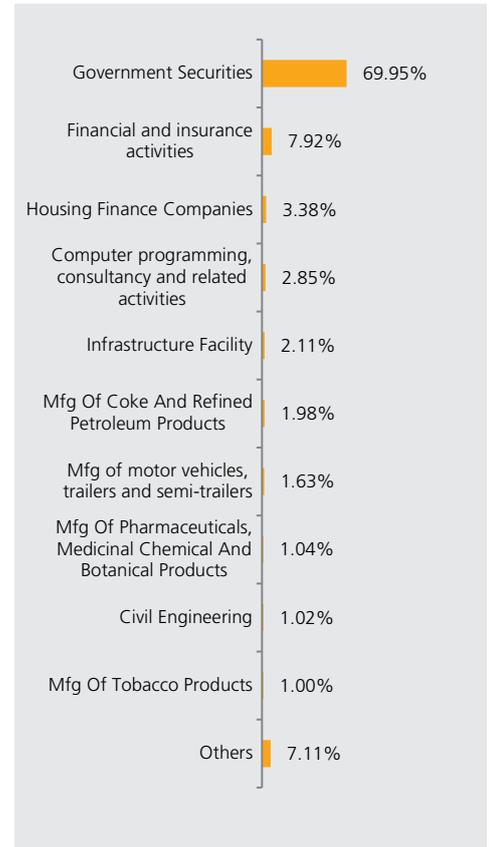
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 30.7317  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31st July 24:** ₹ 206.69 Crs.  
**Modified Duration of Debt Portfolio:** 6.75 years  
**YTM of Debt Portfolio:** 7.02%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.91%	0.89%
Last 6 Months	4.12%	4.55%
Last 1 Year	7.71%	8.19%
Last 2 Years	7.18%	7.97%
Last 3 Years	5.35%	5.84%
Since Inception	7.20%	7.75%

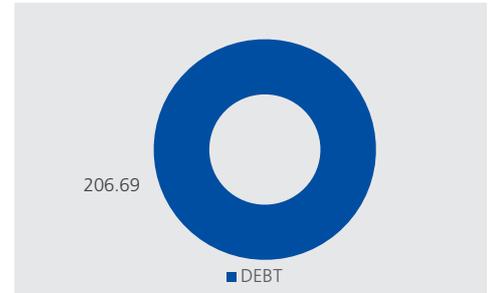
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

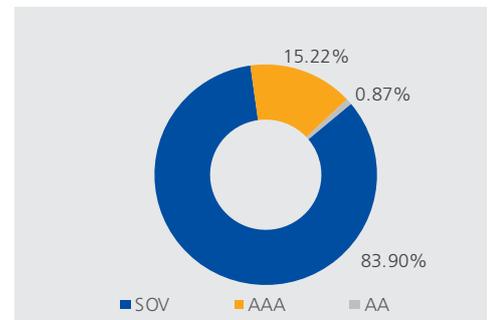
## Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.25%
7.69% LICHFL NCD 06-02-2034	2.95%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.15%
6.75% PCHFL NCD 26-09-2031	0.86%
<b>Bonds/Debentures Total</b>	<b>12.20%</b>
7.10% GOI CG 08-04-2034	22.18%
7.32% GOI 13-11-2030	22.11%
7.18% GOI CG 24-07-2037	17.51%
7.18% GOI 14.08.2033	14.68%
7.30% GOI CG 19-06-2053	6.54%
<b>Gilts Total</b>	<b>83.02%</b>
<b>Money Market Total</b>	<b>3.72%</b>
<b>Current Assets</b>	<b>1.06%</b>
<b>Total</b>	<b>100.00%</b>

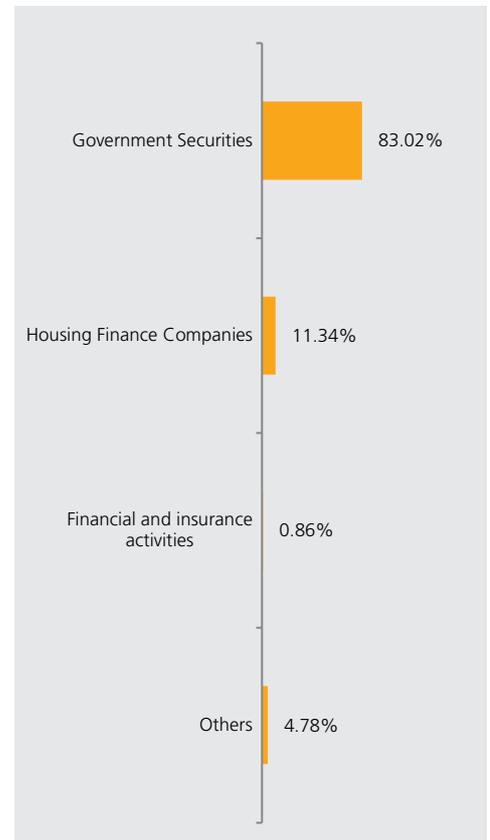
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 32.9752  
**Inception Date:** 9<sup>th</sup> April 2007  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31st July 24:** ₹ 23.67 Crs.  
**Modified Duration of Debt Portfolio:** 6.61 years  
**YTM of Debt Portfolio:** 7.02%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.92%	0.89%
Last 6 Months	4.05%	4.55%
Last 1 Year	7.62%	8.19%
Last 2 Years	7.13%	7.97%
Last 3 Years	5.29%	5.84%
Since Inception	7.13%	7.59%

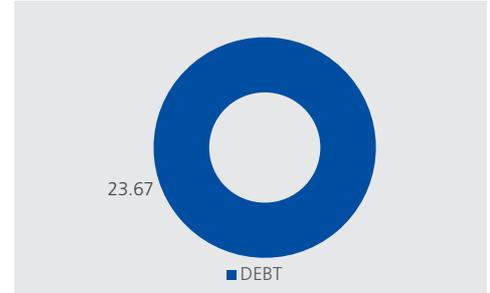
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

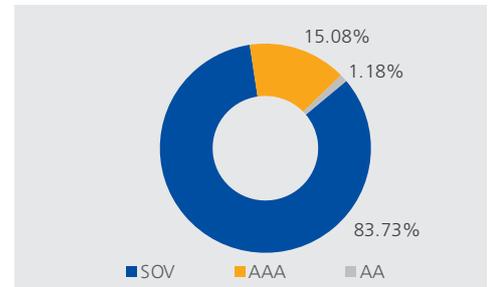
## Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.55%
7.69% LICHFL NCD 06-02-2034	2.57%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.08%
6.75% PCHFL NCD 26-09-2031	1.17%
<b>Bonds/Debentures Total</b>	<b>12.37%</b>
7.18% GOI 14.08.2033	22.01%
7.10% GOI CG 08-04-2034	21.28%
7.32% GOI 13-11-2030	21.23%
7.23% GOI CG 15-04-2039	6.42%
7.18% GOI CG 24-07-2037	6.23%
7.30% GOI CG 19-06-2053	5.37%
<b>Gilts Total</b>	<b>82.53%</b>
<b>Money Market Total</b>	<b>3.67%</b>
<b>Current Assets</b>	<b>1.43%</b>
<b>Total</b>	<b>100.00%</b>

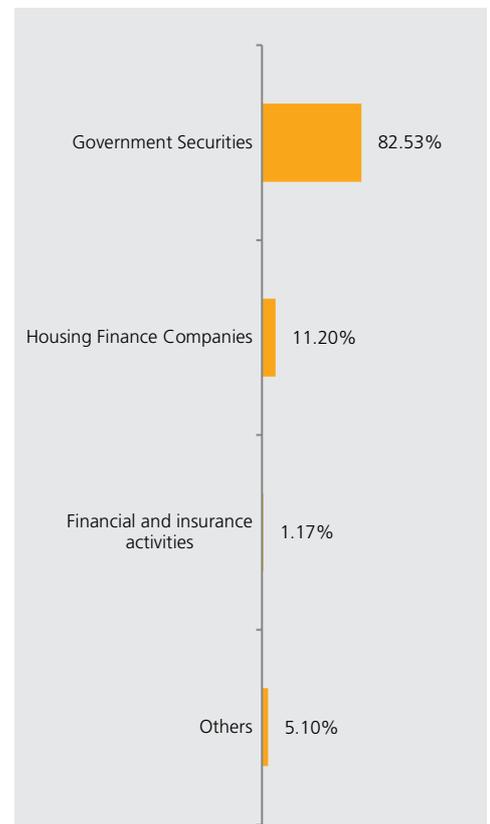
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 20.8652  
**Inception Date:** 26<sup>th</sup> February 2013  
**Benchmark:** N.A  
**AUM as on 31st July 24:** ₹ 65.86 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.89 years  
**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	96
MMI / Others	0-90	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.92%	-
Last 6 Months	3.94%	-
Last 1 Year	6.99%	-
Last 2 Years	6.70%	-
Last 3 Years	4.66%	-
Since Inception	6.64%	-

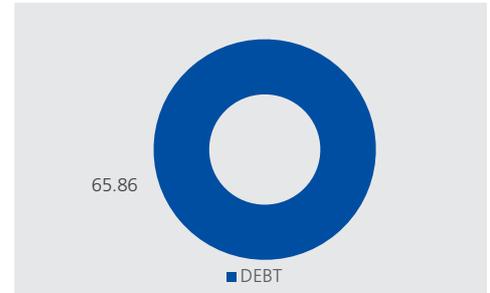
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

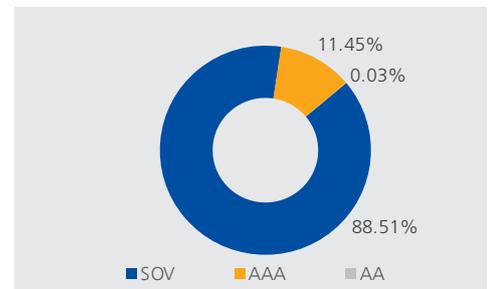
## Portfolio

Name of Instrument	% to AUM
7.69% LICHFL NCD 06-02-2034	3.85%
6.75% PCHFL NCD 26-09-2031	0.03%
<b>Bonds/Debentures Total</b>	<b>3.88%</b>
7.32% GOI 13-11-2030	25.21%
7.18% GOI CG 24-07-2037	24.07%
7.10% GOI CG 08-04-2034	19.54%
7.26% GOI CG 06-02-2033	10.32%
6.54% GOI 17.01.2032	6.28%
7.30% GOI CG 19-06-2053	6.22%
7.50% GOI CG 10-08-2034	0.24%
<b>Gilts Total</b>	<b>91.88%</b>
<b>Money Market Total</b>	<b>8.04%</b>
<b>Current Assets</b>	<b>-3.80%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 86.0737

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31st July 24:** ₹ 31.82 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.71%	6.05%
Last 6 Months	22.25%	22.33%
Last 1 Year	52.23%	53.95%
Last 2 Years	38.61%	42.80%
Last 3 Years	27.30%	29.58%
Since Inception	14.26%	12.99%

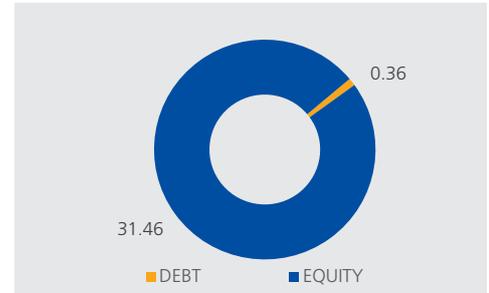
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

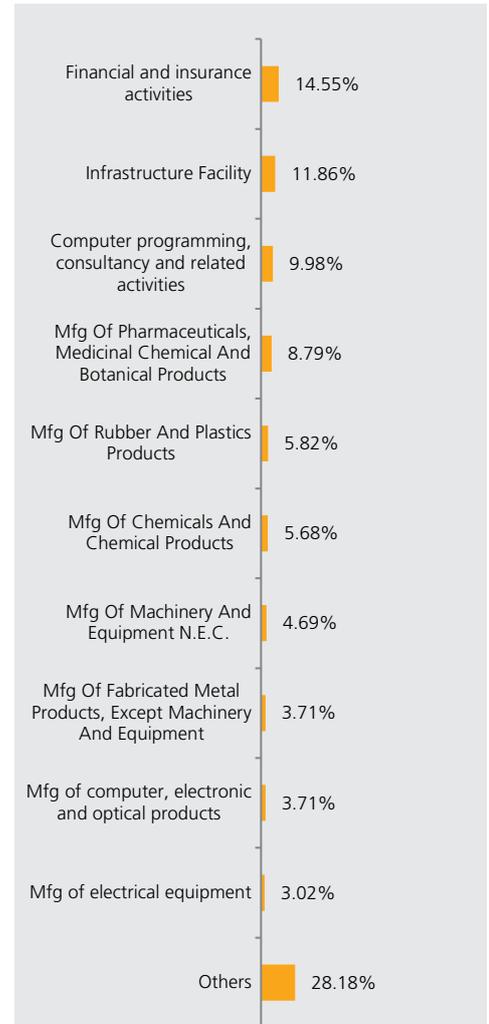
## Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.59%
KIRLOSKAR CUMMINS	3.30%
PERSISTENT SYSTEMS LIMITED	3.13%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.09%
THE FEDERAL BANK LIMITED	3.07%
AUROBINDO PHARMA LIMITED	3.05%
BHARAT FORGE	2.95%
MAX HEALTHCARE INSTITUTE LIMITED	2.50%
ASHOK LEYLAND LIMITED	2.39%
ASTRAL LIMITED	2.17%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.13%
JUBILANT FOODWORKS LIMITED	2.06%
MPHASIS LIMITED	1.95%
DIXON TECHNOLOGIES (INDIA) LIMITED	1.90%
GODREJ PROPERTIES LIMITED	1.87%
UPL LIMITED	1.85%
COFORGE LIMITED	1.82%
CONTAINER CORPORATION OF INDIA LIMITED	1.75%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.72%
BALKRISHNA INDUSTRIES LIMITED	1.68%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.63%
PETRONET LNG LIMITED	1.62%
PI INDUSTRIES LIMITED	1.61%
ZYDUS LIFESCIENCES LIMITED	1.56%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.56%
POLYCAB INDIA LIMITED	1.56%
GUJARAT FLUORO CHEMICALS LIMITED	1.43%
IDFC BANK LIMITED	1.36%
RBL BANK LIMITED	1.23%
L&T FINANCE LIMITED	1.20%
ZOMATO LIMITED	1.19%
LUPIN LIMITEDFV-2	1.18%
KARUR VYSYA BANK LIMITED	1.14%
BANDHAN BANK LIMITED	1.10%
MRF LIMITED	1.07%
THE INDIAN HOTELS CO LTD	1.07%
POWER FINANCE CORPORATION LTD	1.06%
FSN ECOMMERCE VENTURES LIMITED	1.06%
KAYNES TECHNOLOGY INDIA LIMITED	1.05%
ABB INDIA LIMITED	1.01%
SANOFI INDIA LIMITED	1.01%
AU SMALL FINANCE BANK LIMITED	1.01%
ALKEM LABORATORIES LIMITED	1.01%
ELECTRONICS MART INDIA LIMITED	0.99%
STEEL AUTHORITY OF INDIA LIMITED	0.99%
HINDUSTAN AERONAUTICS LIMITED	0.99%
SUPREME INDUSTRIES LIMITED	0.90%
RURAL ELECTRIFICATION CORPORATION LTD	0.89%
ESCORTS KUBOTA LIMITED	0.89%
TATA COMMUNICATIONS LTD.	0.85%
GUJARAT GAS LIMITED	0.81%
TRENT LTD	0.80%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.80%
NMDC LIMITED	0.80%
GAS AUTHORITY OF INDIA LTD.	0.79%
ACC LIMITED	0.79%
BHARAT DYNAMICS LIMITED	0.76%
BHARAT ELECTRONICS LIMITED	0.76%
OBEROI REALTY LIMITED	0.73%
SHRIRAM FINANCE LIMITED	0.72%
NATIONAL ALUMINIUM COMPANY LIMITED	0.71%
ABBOTT INDIA LIMITED	0.71%
Vedanta Limited	0.69%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.54%
UNION BANK OF INDIA	0.53%
PUNJAB NATIONAL BANK	0.52%
INDIAN OIL CORPORATION LIMITED	0.52%
OIL INDIA LIMITED	0.51%
TATA POWER CO. LTD.FV-1	0.51%
PRAJ INDUSTRIES LIMITED	0.50%
ARVIND LIMITED	0.49%
BANK OF BARODA	0.49%
MANKIND PHARMA LIMITED	0.48%
SIEMENS LIMITED	0.45%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.26%
<b>Equity Total</b>	<b>98.87%</b>
<b>Money Market Total</b>	<b>1.53%</b>
<b>Current Assets</b>	<b>-0.40%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 79.4209

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31st July 24:** ₹ 80.83 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	4.47%	6.05%
Last 6 Months	21.86%	22.33%
Last 1 Year	51.06%	53.95%
Last 2 Years	38.27%	42.80%
Last 3 Years	27.41%	29.58%
Since Inception	15.29%	13.15%

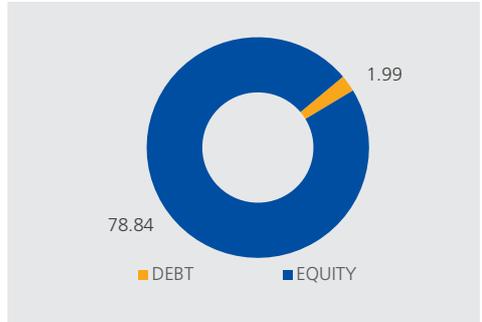
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

## Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.44%
KIRLOSKAR CUMMINS	3.33%
THE FEDERAL BANK LIMITED	3.03%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.00%
AUROBINDO PHARMA LIMITED	2.99%
PERSISTENT SYSTEMS LIMITED	2.96%
BHARAT FORGE	2.82%
MAX HEALTHCARE INSTITUTE LIMITED	2.51%
ASHOK LEYLAND LIMITED	2.37%
ASTRAL LIMITED	2.17%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.10%
JUBILANT FOODWORKS LIMITED	2.01%
MPHASIS LIMITED	1.98%
GODREJ PROPERTIES LIMITED	1.88%
UPL LIMITED	1.85%
DIXON TECHNOLOGIES (INDIA) LIMITED	1.83%
COFORGE LIMITED	1.79%
CONTAINER CORPORATION OF INDIA LIMITED	1.76%
BALKRISHNA INDUSTRIES LIMITED	1.71%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.69%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.60%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.58%
PETRONET LNG LIMITED	1.56%
PI INDUSTRIES LIMITED	1.51%
POLYCAB INDIA LIMITED	1.50%
ZYDUS LIFESCIENCES LIMITED	1.50%
IDFC BANK LIMITED	1.37%
LUPIN LIMITEDFV-2	1.23%
L&T FINANCE LIMITED	1.21%
GUJARAT FLUORO CHEMICALS LIMITED	1.21%
RBL BANK LIMITED	1.18%
POWER FINANCE CORPORATION LTD	1.06%
FSN ECOMMERCE VENTURES LIMITED	1.03%
ZOMATO LIMITED	1.02%
ABB INDIA LIMITED	1.01%
BANDHAN BANK LIMITED	1.01%
SANOFI INDIA LIMITED	1.01%
KAYNES TECHNOLOGY INDIA LIMITED	1.01%
KARUR VYSYA BANK LIMITED	1.01%
ELECTRONICS MART INDIA LIMITED	1.00%
ALKEM LABORATORIES LIMITED	1.00%
STEEL AUTHORITY OF INDIA LIMITED	0.99%
BHARAT DYNAMICS LIMITED	0.97%
THE INDIAN HOTELS CO LTD	0.96%
HINDUSTAN AERONAUTICS LIMITED	0.95%
MRF LIMITED	0.95%
RURAL ELECTRIFICATION CORPORATION LTD	0.92%
ESCORTS KUBOTA LIMITED	0.90%
AU SMALL FINANCE BANK LIMITED	0.89%
TATA COMMUNICATIONS LTD.	0.85%
TRENT LTD	0.83%
BHARAT ELECTRONICS LIMITED	0.82%
GUJARAT GAS LIMITED	0.82%
TUBE INVESTMENTS OF INDIA LIMITED	0.79%
SUPREME INDUSTRIES LIMITED	0.78%
GAS AUTHORITY OF INDIA LTD.	0.76%
Vedanta Limited	0.71%
ABBOTT INDIA LIMITED	0.70%
NMDC LIMITED	0.70%
ACC LIMITED	0.69%
SHRIRAM FINANCE LIMITED	0.69%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.69%
NATIONAL ALUMINIUM COMPANY LIMITED	0.68%
OBEROI REALTY LIMITED	0.64%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.54%
AKUMS DRUGS AND PHARMACEUTICALS LIMITED	0.52%
TATA POWER CO. LTD.FV-1	0.51%
MANKIND PHARMA LIMITED	0.50%
INDIAN OIL CORPORATION LIMITED	0.50%
ARVIND LIMITED	0.50%
BANK OF BARODA	0.49%
OIL INDIA LIMITED	0.49%
UNION BANK OF INDIA	0.47%
PUNJAB NATIONAL BANK	0.46%
PRAJ INDUSTRIES LIMITED	0.44%
SIEMENS LIMITED	0.40%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.22%
RESTAURANT BRANDS ASIA LIMITED	0.01%
<b>Equity Total</b>	<b>97.54%</b>
<b>Money Market Total</b>	<b>7.02%</b>
<b>Current Assets</b>	<b>-4.56%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 28.8079  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31st July 24:** ₹ 35.48 Crs.  
**Modified Duration of Debt Portfolio:** 7.57 years  
**YTM of Debt Portfolio:** 6.96%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.94%	0.98%
Last 6 Months	4.37%	4.87%
Last 1 Year	8.20%	8.92%
Last 2 Years	7.72%	8.57%
Last 3 Years	5.36%	6.05%
Since Inception	6.77%	8.09%

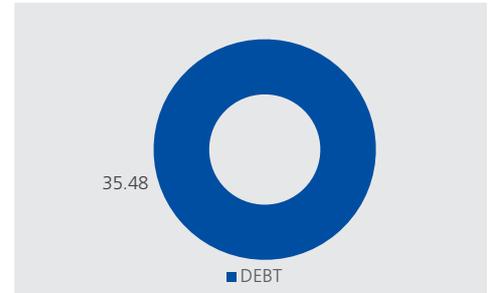
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

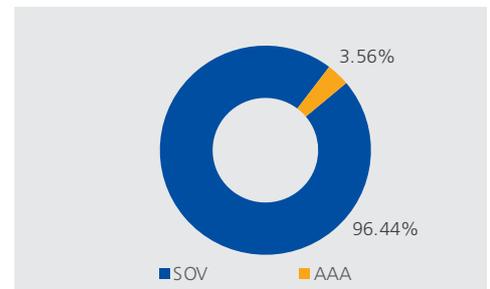
## Portfolio

Name of Instrument	% to AUM
7.18% GOI CG 24-07-2037	49.04%
7.32% GOI 13-11-2030	18.24%
7.10% GOI CG 08-04-2034	14.97%
7.18% GOI 14.08.2033	6.38%
7.30% GOI CG 19-06-2053	5.53%
7.23% GOI CG 15-04-2039	1.89%
<b>Gilts Total</b>	<b>96.05%</b>
<b>Money Market Total</b>	<b>3.55%</b>
<b>Current Assets</b>	<b>0.40%</b>
<b>Total</b>	<b>100.00%</b>

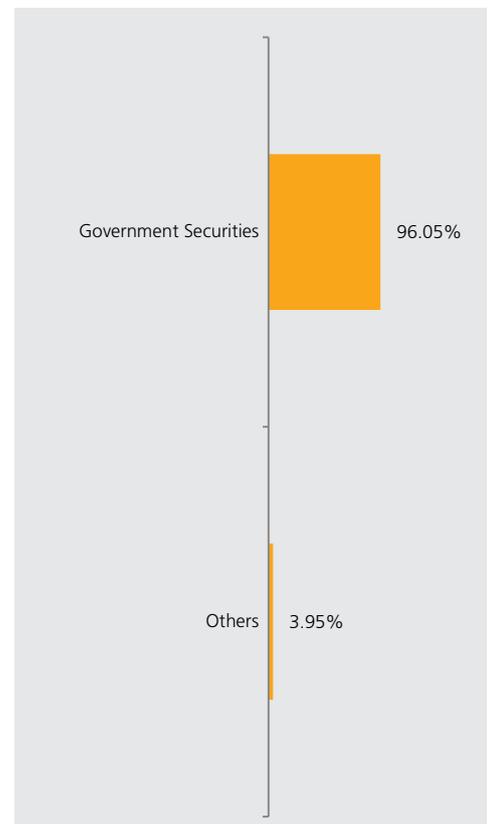
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 25.0400  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31st July 24:** ₹ 127.32 Crs.  
**Modified Duration of Debt Portfolio:** 0.53 years  
**YTM of Debt Portfolio:** 7.11%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.48%	0.61%
Last 6 Months	2.85%	3.57%
Last 1 Year	5.80%	7.24%
Last 2 Years	5.46%	6.93%
Last 3 Years	4.46%	5.87%
Since Inception	5.85%	6.76%

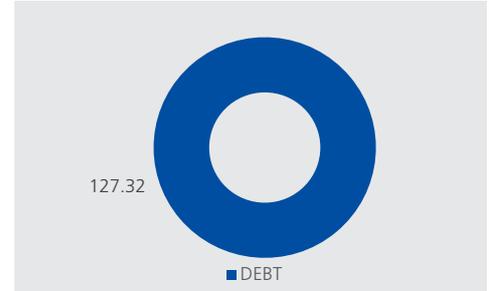
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

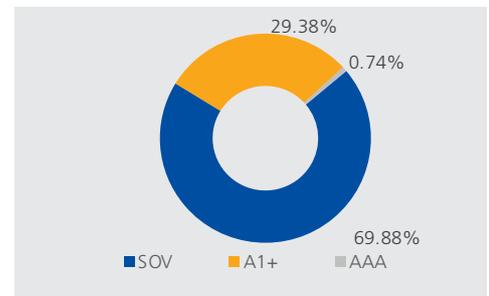
## Portfolio

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

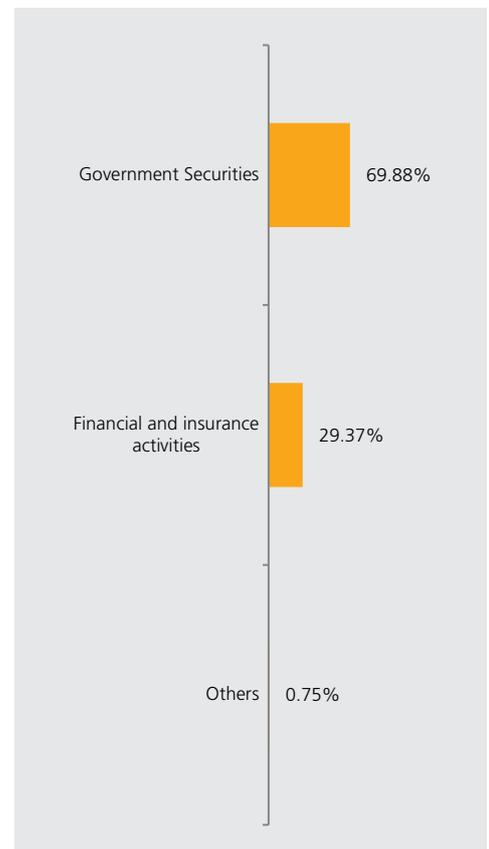
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 138.1804

**Inception Date:** 9<sup>th</sup> August 2004

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 83.01 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	4.19%	3.92%
Last 6 Months	14.94%	14.85%
Last 1 Year	28.74%	26.31%
Last 2 Years	21.34%	20.59%
Last 3 Years	16.62%	16.54%
Since Inception	14.04%	14.58%

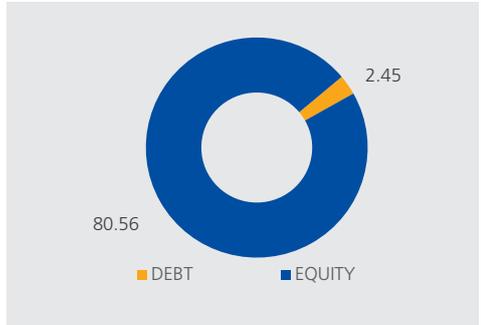
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

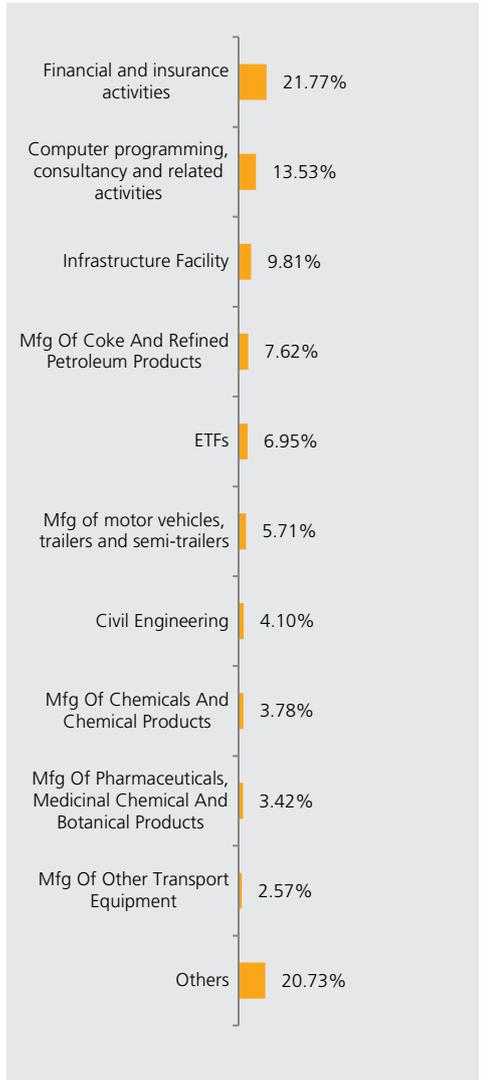
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	6.87%
INFOSYS LIMITED	6.26%
ICICI BANK LTD.FV-2	6.07%
HDFC BANK LTD.FV-2	5.51%
TATA CONSULTANCY SERVICES LTD.	4.00%
LARSEN&TUBRO	3.80%
BHARTI AIRTEL LIMITED	3.51%
MAHINDRA & MAHINDRA LTD.-FV5	2.76%
HINDUSTAN LEVER LTD.	2.48%
ITC - FV 1	2.35%
STATE BANK OF INDIAFV-1	2.31%
NTPC LIMITED	2.26%
TATA MOTORS LTD.FV-2	1.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
HCL TECHNOLOGIES LIMITED	1.34%
ONGCFV-5	1.33%
AXIS BANK LIMITEDFV-2	1.31%
BAJAJ AUTO LTD	1.19%
MARUTI UDYOG LTD.	1.17%
TATA CONSUMER PRODUCTS LIMITED	1.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.03%
SHRIRAM FINANCE LIMITED	0.96%
ZYDUS LIFESCIENCES LIMITED	0.96%
TRENT LTD	0.89%
RBL BANK LIMITED	0.88%
ASTRAL LIMITED	0.88%
GAS AUTHORITY OF INDIA LTD.	0.85%
AUROBINDO PHARMA LIMITED	0.80%
COAL INDIA LIMITED	0.79%
INDUS TOWERS LIMITED	0.78%
POLYCAB INDIA LIMITED	0.76%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.75%
INDIAN OIL CORPORATION LIMITED	0.75%
BHARAT DYNAMICS LIMITED	0.72%
MPHASIS LIMITED	0.71%
TVS MOTOR COMPANY LIMITED	0.71%
AMBUJA CEMENTS LIMITED	0.70%
MANKIND PHARMA LIMITED	0.69%
HERO MOTOCORP LIMITED	0.68%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.67%
ZOMATO LIMITED	0.64%
POWER FINANCE CORPORATION LTD	0.61%
VARUN BEVERAGES LIMITED	0.56%
GODREJ CONSUMER PRODUCTS LIMITED	0.53%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.52%
DEVYANI INTERNATIONAL LIMITED	0.52%
TITAN COMPANY LIMITED	0.52%
BLUE STAR LIMITED	0.52%
VOLTAS LTD	0.51%
BANK OF INDIA	0.51%
BANK OF BARODA	0.50%
UNION BANK OF INDIA	0.49%
SUNDARAM FINANCE LIMITED	0.48%
KIRLOSKAR CUMMINS	0.48%
TATA IRON & STEEL COMPANY LTD	0.46%
BHARAT ELECTRONICS LIMITED	0.46%
GUJARAT FLUORO CHEMICALS LIMITED	0.45%
C.E. INFO SYSTEMS LIMITED	0.45%
Vedanta Limited	0.45%
POWER GRID CORP OF INDIA LTD	0.45%
BAJAJ FINANCE LIMITED	0.44%
ULTRATECH CEMCO LTD	0.42%
BAJAJ FINSERV LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
SUPREME INDUSTRIES LIMITED	0.35%
RURAL ELECTRIFICATION CORPORATION LTD	0.32%
LIFE INSURANCE CORPORATION OF INDIA	0.31%
ALKEM LABORATORIES LIMITED	0.31%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.30%
DABUR INDIA LTD.	0.30%
KAYNES TECHNOLOGY INDIA LIMITED	0.28%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.28%
SBI LIFE INSURANCE COMPANY LIMITED	0.27%
ABB INDIA LIMITED	0.24%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	0.21%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.10%
INDUSIND BANK LIMITED	0.10%
SIEMENS LIMITED	0.09%
WIPRO	0.09%
PRAJ INDUSTRIES LIMITED	0.04%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>90.10%</b>
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.13%
Nippon India ETF Bank Bees	1.07%
SBI-ETF Nifty Bank	1.05%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.99%
KOTAK NIFTY BANK ETF	0.97%
UTI NIFTY BANK ETF	0.88%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.87%
<b>ETFs</b>	<b>6.95%</b>
<b>Money Market Total</b>	<b>2.76%</b>
<b>Current Assets</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 69.3973

**Inception Date:** 12<sup>th</sup> March 2007

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 35.77 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.92%	3.92%
Last 6 Months	15.57%	14.85%
Last 1 Year	30.67%	26.31%
Last 2 Years	22.52%	20.59%
Last 3 Years	17.13%	16.54%
Since Inception	11.78%	11.53%

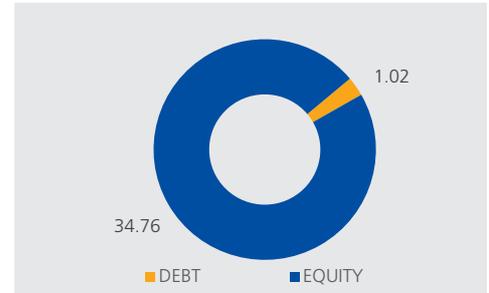
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

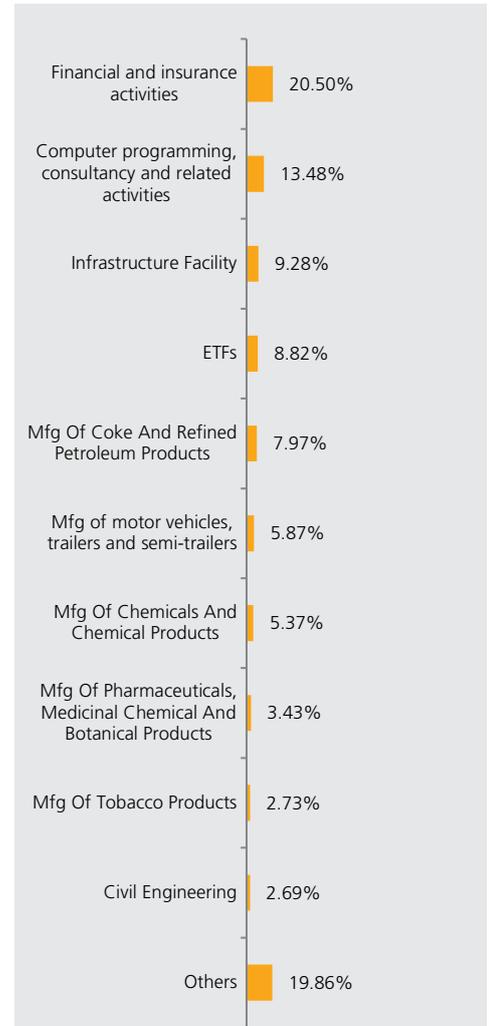
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.17%
ICICI BANK LTD.FV-2	6.22%
INFOSYS LIMITED	6.20%
HDFC BANK LTD.FV-2	5.61%
TATA CONSULTANCY SERVICES LTD.	4.03%
BHARTI AIRTEL LIMITED	3.61%
MAHINDRA & MAHINDRA LTD.-FV5	2.86%
ITC - FV 1	2.73%
HINDUSTAN LEVER LTD.	2.56%
STATE BANK OF INDIAFV-1	2.36%
NTPC LIMITED	2.28%
LARSEN&TUBRO	2.17%
TATA MOTORS LTD.FV-2	1.62%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.60%
HCL TECHNOLOGIES LIMITED	1.58%
ONGCFV-5	1.47%
MARUTI UDYOG LTD.	1.38%
TATA CONSUMER PRODUCTS LIMITED	1.28%
HERO MOTOCORP LIMITED	1.28%
AXIS BANK LIMITEDFV-2	1.22%
INDUS TOWERS LIMITED	1.20%
AMBUJA CEMENTS LIMITED	1.19%
TATA IRON & STEEL COMPANY LTD	1.04%
GUJARAT FLUORO CHEMICALS LIMITED	1.00%
BAJAJ AUTO LTD	0.99%
AUROBINDO PHARMA LIMITED	0.95%
BAJAJ FINANCE LIMITED	0.94%
TITAN COMPANY LIMITED	0.91%
ZYDUS LIFESCIENCES LIMITED	0.88%
MPHASIS LIMITED	0.87%
GAS AUTHORITY OF INDIA LTD.	0.86%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.84%
COAL INDIA LIMITED	0.82%
INDIAN OIL CORPORATION LIMITED	0.80%
VARUN BEVERAGES LIMITED	0.78%
BHARAT ELECTRONICS LIMITED	0.76%
BANK OF BARODA	0.73%
SHRIRAM FINANCE LIMITED	0.71%
RBL BANK LIMITED	0.66%
ZOMATO LIMITED	0.60%
Vedanta Limited	0.60%
POLYCAB INDIA LIMITED	0.57%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.55%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.54%
SBI LIFE INSURANCE COMPANY LIMITED	0.54%
POWER FINANCE CORPORATION LTD	0.54%
SIEMENS LIMITED	0.54%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.52%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.52%
DABUR INDIA LTD.	0.49%
KIRLOSKAR CUMMINS	0.49%
UNION BANK OF INDIA	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
NATIONAL ALUMINIUM COMPANY LIMITED	0.48%
PUNJAB NATIONAL BANK	0.46%
ASTRAL LIMITED	0.46%
BHARAT DYNAMICS LIMITED	0.44%
MANKIND PHARMA LIMITED	0.43%
SUPREME INDUSTRIES LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.37%
AARTI INDUSTRIES LIMITED	0.27%
LIFE INSURANCE CORPORATION OF INDIA	0.27%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
WIPRO	0.25%
PRAJ INDUSTRIES LIMITED	0.25%
BAJAJ FINSERV LIMITED	0.20%
INDUSIND BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.02%
<b>Equity Total</b>	<b>88.35%</b>
HDFC MUTUAL FUND - HDFC BANKING ETF	1.54%
Nippon India ETF Bank Bees	1.47%
SBI-ETF Nifty Bank	1.45%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.44%
KOTAK NIFTY BANK ETF	1.35%
UTI NIFTY BANK ETF	0.91%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.66%
<b>ETFs</b>	<b>8.82%</b>
<b>Money Market Total</b>	<b>2.66%</b>
<b>Current Assets</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

### 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 61.5855

**Inception Date:** 28<sup>th</sup> May, 2007

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 57.31 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	4.03%	3.92%
Last 6 Months	15.93%	14.85%
Last 1 Year	31.35%	26.31%
Last 2 Years	22.80%	20.59%
Last 3 Years	17.37%	16.54%
Since Inception	11.16%	10.84%

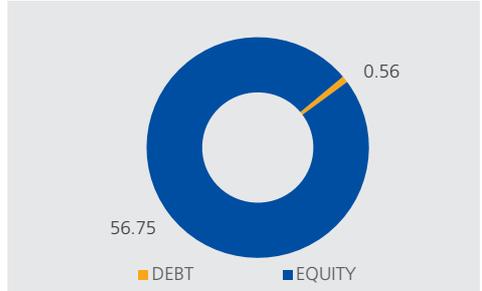
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

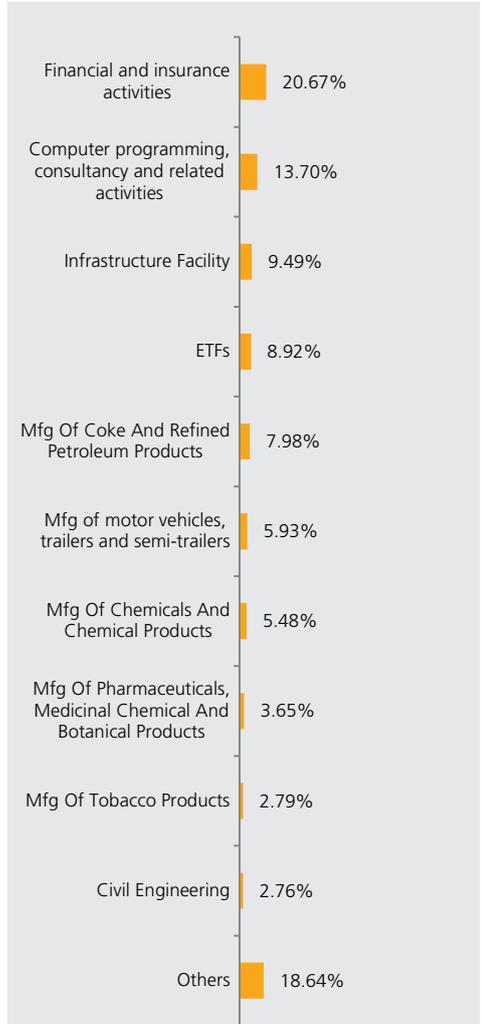
### Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.18%
INFOSYS LIMITED	6.35%
ICICI BANK LTD.FV-2	6.22%
HDFC BANK LTD.FV-2	5.59%
TATA CONSULTANCY SERVICES LTD.	4.03%
BHARTI AIRTEL LIMITED	3.63%
MAHINDRA & MAHINDRA LTD.-FV5	2.84%
ITC - FV 1	2.79%
HINDUSTAN LEVER LTD.	2.60%
STATE BANK OF INDIAFV-1	2.41%
NTPC LIMITED	2.37%
LARSEN&TUBRO	2.23%
TATA MOTORS LTD.FV-2	1.67%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.65%
HCL TECHNOLOGIES LIMITED	1.62%
ONGCFV-5	1.47%
MARUTI UDYOG LTD.	1.41%
HERO MOTOCORP LIMITED	1.32%
TATA CONSUMER PRODUCTS LIMITED	1.30%
INDUS TOWERS LIMITED	1.24%
AMBUJA CEMENTS LIMITED	1.23%
AXIS BANK LIMITEDFV-2	1.22%
TATA IRON & STEEL COMPANY LTD	1.07%
AUROBINDO PHARMA LIMITED	1.04%
BAJAJ AUTO LTD	1.04%
TITAN COMPANY LIMITED	1.03%
GUJARAT FLUOROCEMICALS LIMITED	1.02%
BAJAJ FINANCE LIMITED	0.97%
ZYDUS LIFESCIENCES LIMITED	0.95%
GAS AUTHORITY OF INDIA LTD.	0.90%
COAL INDIA LIMITED	0.89%
MPHASIS LIMITED	0.88%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.88%
VARUN BEVERAGES LIMITED	0.84%
INDIAN OIL CORPORATION LIMITED	0.81%
BHARAT ELECTRONICS LIMITED	0.77%
BANK OF BARODA	0.74%
SHRIRAM FINANCE LIMITED	0.72%
RBL BANK LIMITED	0.71%
Vedanta Limited	0.63%
ZOMATO LIMITED	0.62%
POLYCAB INDIA LIMITED	0.59%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.56%
SIEMENS LIMITED	0.56%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.55%
POWER FINANCE CORPORATION LTD	0.55%
SBI LIFE INSURANCE COMPANY LIMITED	0.54%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.54%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.53%
KIRLOSKAR CUMMINS	0.51%
DABUR INDIA LTD.	0.51%
UNION BANK OF INDIA	0.50%
NATIONAL ALUMINIUM COMPANY LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
PUNJAB NATIONAL BANK	0.48%
ASTRAL LIMITED	0.47%
BHARAT DYNAMICS LIMITED	0.45%
MANKIND PHARMA LIMITED	0.44%
SUPREME INDUSTRIES LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
AARTI INDUSTRIES LIMITED	0.28%
RURAL ELECTRIFICATION CORPORATION LTD	0.27%
LIFE INSURANCE CORPORATION OF INDIA	0.27%
WIPRO	0.26%
PRAJ INDUSTRIES LIMITED	0.25%
BAJAJ FINSERV LIMITED	0.20%
INDUSIND BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.02%
<b>Equity Total</b>	<b>90.10%</b>
SBI-ETF Nifty Bank	1.49%
Nippon India ETF Bank Bees	1.49%
KOTAK NIFTY BANK ETF	1.46%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.45%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.45%
UTI NIFTY BANK ETF	0.94%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.64%
<b>ETFs</b>	<b>8.92%</b>
<b>Money Market Total</b>	<b>0.79%</b>
<b>Current Assets</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

### AUM (in ₹ crs.)



### Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

### 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 51.9959

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 25.42 Crs.

### Asset Allocation

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

### Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.94%	3.92%
Last 6 Months	15.81%	14.85%
Last 1 Year	31.09%	26.31%
Last 2 Years	22.80%	20.59%
Last 3 Years	17.47%	16.54%
Since Inception	11.99%	11.30%

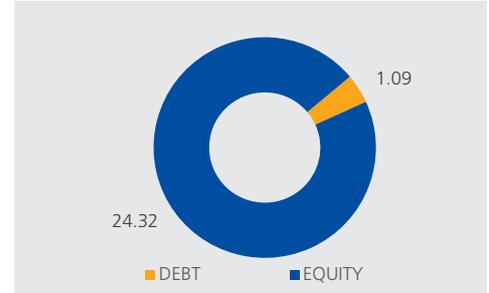
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

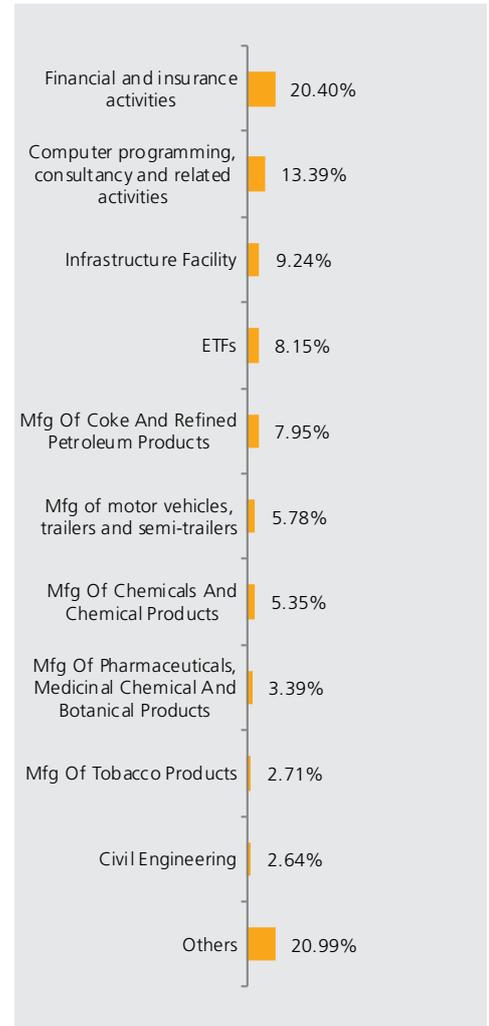
### Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.16%
ICICI BANK LTD.FV-2	6.20%
INFOSYS LIMITED	6.17%
HDFC BANK LTD.FV-2	5.58%
TATA CONSULTANCY SERVICES LTD.	4.02%
BHARTI AIRTEL LIMITED	3.60%
MAHINDRA & MAHINDRA LTD.-FV5	2.80%
ITC - FV 1	2.71%
HINDUSTAN LEVER LTD.	2.56%
STATE BANK OF INDIAFV-1	2.34%
NTPC LIMITED	2.29%
LARSEN&TUBRO	2.14%
TATA MOTORS LTD.FV-2	1.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.59%
HCL TECHNOLOGIES LIMITED	1.56%
ONGCFV-5	1.46%
MARUTI UDYOG LTD.	1.37%
TATA CONSUMER PRODUCTS LIMITED	1.28%
HERO MOTOCORP LIMITED	1.27%
AXIS BANK LIMITEDFV-2	1.21%
INDUS TOWERS LIMITED	1.20%
AMBUJA CEMENTS LIMITED	1.13%
TATA IRON & STEEL COMPANY LTD	1.03%
BAJAJ AUTO LTD	1.00%
GUJARAT FLUORO CHEMICALS LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.93%
AUROBINDO PHARMA LIMITED	0.92%
ZYDUS LIFESCIENCES LIMITED	0.88%
GAS AUTHORITY OF INDIA LTD.	0.85%
MPHASIS LIMITED	0.85%
TITAN COMPANY LIMITED	0.85%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.84%
COAL INDIA LIMITED	0.80%
INDIAN OIL CORPORATION LIMITED	0.80%
VARUN BEVERAGES LIMITED	0.79%
BHARAT ELECTRONICS LIMITED	0.74%
BANK OF BARODA	0.73%
SHRIRAM FINANCE LIMITED	0.70%
RBL BANK LIMITED	0.67%
Vedanta Limited	0.60%
ZOMATO LIMITED	0.59%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.54%
SBI LIFE INSURANCE COMPANY LIMITED	0.54%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.53%
POWER FINANCE CORPORATION LTD	0.53%
SIEMENS LIMITED	0.53%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.52%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.51%
DABUR INDIA LTD.	0.49%
UNION BANK OF INDIA	0.49%
KIRLOSKAR CUMMINS	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
NATIONAL ALUMINIUM COMPANY LIMITED	0.48%
POLYCAB INDIA LIMITED	0.47%
PUNJAB NATIONAL BANK	0.46%
ASTRAL LIMITED	0.46%
BHARAT DYNAMICS LIMITED	0.44%
MANKIND PHARMA LIMITED	0.43%
SUPREME INDUSTRIES LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.37%
AARTI INDUSTRIES LIMITED	0.27%
LIFE INSURANCE CORPORATION OF INDIA	0.27%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
WIPRO	0.25%
PRAJ INDUSTRIES LIMITED	0.24%
BAJAJ FINSERV LIMITED	0.19%
INDUSIND BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.02%
<b>Equity Total</b>	<b>87.55%</b>
Nippon India ETF Bank Bees	1.46%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.46%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.44%
SBI-ETF Nifty Bank	1.31%
KOTAK NIFTY BANK ETF	1.23%
UTI NIFTY BANK ETF	0.79%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.45%
<b>ETFs</b>	<b>8.15%</b>
<b>Money Market Total</b>	<b>4.13%</b>
<b>Current Assets</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

### AUM (in ₹ crs.)



### Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 51.3385

**Inception Date:** 27<sup>th</sup> February 2008

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 8.02 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	4.02%	3.92%
Last 6 Months	16.02%	14.85%
Last 1 Year	31.48%	26.31%
Last 2 Years	22.99%	20.59%
Last 3 Years	17.51%	16.54%
Since Inception	10.47%	9.92%

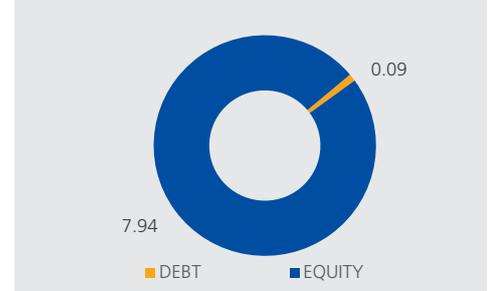
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

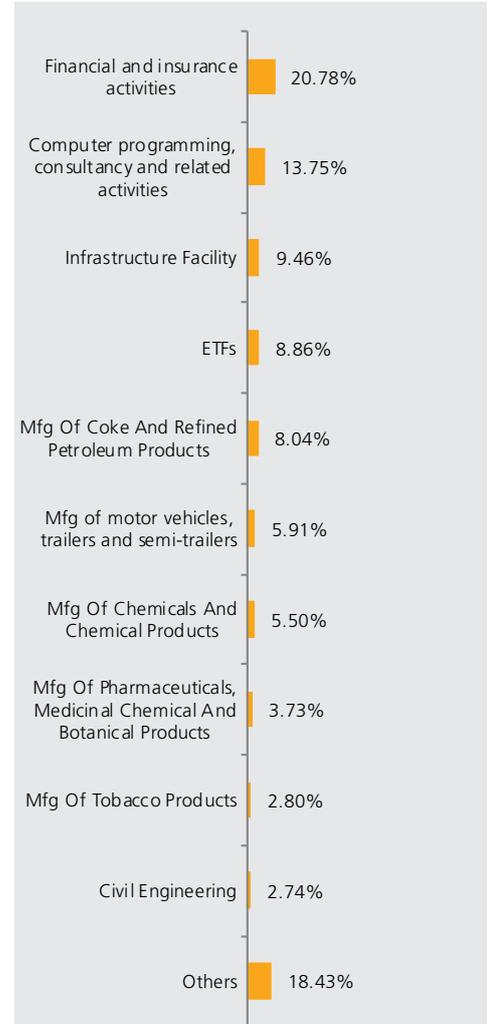
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.23%
INFOSYS LIMITED	6.36%
ICICI BANK LTD.FV-2	6.26%
HDFC BANK LTD.FV-2	5.63%
TATA CONSULTANCY SERVICES LTD.	4.06%
BHARTI AIRTEL LIMITED	3.67%
MAHINDRA & MAHINDRA LTD.-FV5	2.83%
ITC - FV 1	2.80%
HINDUSTAN LEVER LTD.	2.62%
STATE BANK OF INDIAFV-1	2.42%
NTPC LIMITED	2.33%
LARSEN&TUBRO	2.21%
TATA MOTORS LTD.FV-2	1.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.63%
HCL TECHNOLOGIES LIMITED	1.62%
ONGCFV-5	1.49%
MARUTI UDYOG LTD.	1.42%
TATA CONSUMER PRODUCTS LIMITED	1.31%
INDUS TOWERS LIMITED	1.23%
AXIS BANK LIMITEDFV-2	1.23%
AMBUJA CEMENTS LIMITED	1.22%
AUROBINDO PHARMA LIMITED	1.11%
TITAN COMPANY LIMITED	1.11%
TATA IRON & STEEL COMPANY LTD	1.06%
HERO MOTOCORP LIMITED	1.05%
GUJARAT FLUOROCEMICALS LIMITED	1.03%
ZYDUS LIFESCIENCES LIMITED	0.99%
COAL INDIA LIMITED	0.97%
BAJAJ FINANCE LIMITED	0.96%
MPHASIS LIMITED	0.88%
GAS AUTHORITY OF INDIA LTD.	0.88%
VARUN BEVERAGES LIMITED	0.87%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.86%
BAJAJ AUTO LTD	0.86%
INDIAN OIL CORPORATION LIMITED	0.81%
BHARAT ELECTRONICS LIMITED	0.77%
BANK OF BARODA	0.75%
SHRIRAM FINANCE LIMITED	0.73%
RBL BANK LIMITED	0.72%
Vedanta Limited	0.64%
ZOMATO LIMITED	0.61%
POLYCAB INDIA LIMITED	0.58%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.56%
POWER FINANCE CORPORATION LTD	0.55%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.55%
SBI LIFE INSURANCE COMPANY LIMITED	0.55%
SIEMENS LIMITED	0.54%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.53%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.53%
DABUR INDIA LTD.	0.50%
KIRLOSKAR CUMMINS	0.50%
UNION BANK OF INDIA	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
NATIONAL ALUMINIUM COMPANY LIMITED	0.49%
PUNJAB NATIONAL BANK	0.48%
ASTRAL LIMITED	0.47%
BHARAT DYNAMICS LIMITED	0.45%
MANKIND PHARMA LIMITED	0.44%
SUPREME INDUSTRIES LIMITED	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.38%
AARTI INDUSTRIES LIMITED	0.28%
LIFE INSURANCE CORPORATION OF INDIA	0.27%
RURAL ELECTRIFICATION CORPORATION LTD	0.27%
WIPRO	0.26%
PRAJ INDUSTRIES LIMITED	0.25%
BAJAJ FINSERV LIMITED	0.20%
INDUSIND BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.02%
<b>Equity Total</b>	<b>90.06%</b>
SBI-ETF Nifty Bank	1.52%
Nippon India ETF Bank Bees	1.52%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.47%
KOTAK NIFTY BANK ETF	1.39%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.36%
UTI NIFTY BANK ETF	0.93%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.65%
<b>ETFs</b>	<b>8.86%</b>
<b>Money Market Total</b>	<b>0.90%</b>
<b>Current Assets</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 52.1716

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty 50 Index

**AUM as on 31st July 24:** ₹ 2.92 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.87%	3.92%
Last 6 Months	15.48%	14.85%
Last 1 Year	30.69%	26.31%
Last 2 Years	22.44%	20.59%
Last 3 Years	17.20%	16.54%
Since Inception	12.01%	11.30%

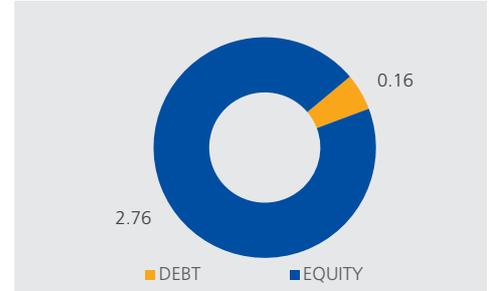
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

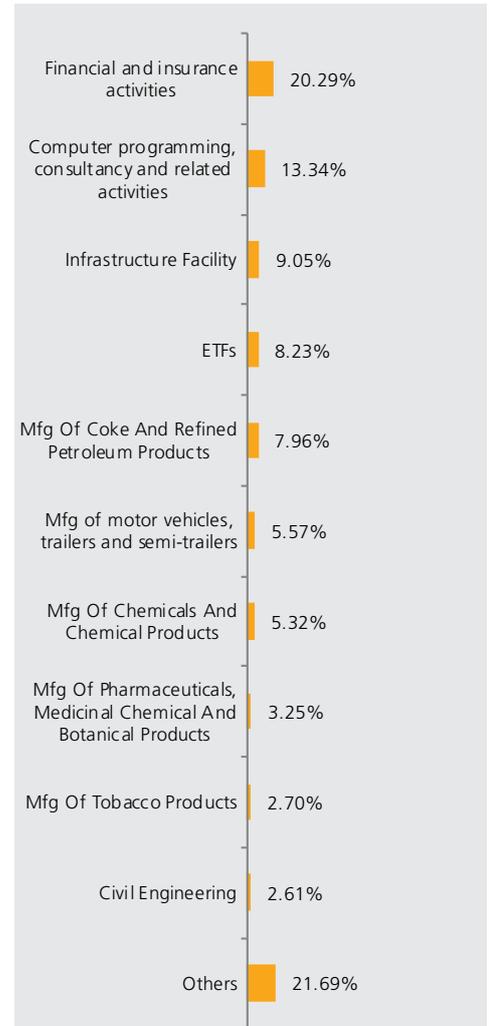
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.16%
ICICI BANK LTD.FV-2	6.20%
INFOSYS LIMITED	6.14%
HDFC BANK LTD.FV-2	5.55%
TATA CONSULTANCY SERVICES LTD.	4.02%
BHARTI AIRTEL LIMITED	3.60%
ITC - FV 1	2.70%
MAHINDRA & MAHINDRA LTD.-FV5	2.66%
HINDUSTAN LEVER LTD.	2.55%
STATE BANK OF INDIAFV-1	2.33%
NTPC LIMITED	2.18%
LARSEN&TUBRO	2.10%
TATA MOTORS LTD.FV-2	1.56%
HCL TECHNOLOGIES LIMITED	1.55%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.55%
ONGCFV-5	1.46%
MARUTI UDYOG LTD.	1.35%
TATA CONSUMER PRODUCTS LIMITED	1.28%
HERO MOTOCORP LIMITED	1.24%
AXIS BANK LIMITEDFV-2	1.21%
INDUS TOWERS LIMITED	1.16%
AMBUJA CEMENTS LIMITED	1.10%
TATA IRON & STEEL COMPANY LTD	1.02%
GUJARAT FLUORO CHEMICALS LIMITED	0.98%
BAJAJ AUTO LTD	0.96%
BAJAJ FINANCE LIMITED	0.91%
AUROBINDO PHARMA LIMITED	0.87%
MPHASIS LIMITED	0.84%
ZYDUS LIFESCIENCES LIMITED	0.83%
GAS AUTHORITY OF INDIA LTD.	0.83%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.81%
TITAN COMPANY LIMITED	0.79%
INDIAN OIL CORPORATION LIMITED	0.79%
COAL INDIA LIMITED	0.76%
BHARAT ELECTRONICS LIMITED	0.74%
VARUN BEVERAGES LIMITED	0.74%
BANK OF BARODA	0.73%
SHRIRAM FINANCE LIMITED	0.70%
RBL BANK LIMITED	0.63%
ZOMATO LIMITED	0.58%
Vedanta Limited	0.57%
SBI LIFE INSURANCE COMPANY LIMITED	0.53%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.53%
POWER FINANCE CORPORATION LTD	0.53%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.52%
SIEMENS LIMITED	0.51%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.51%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.50%
DABUR INDIA LTD.	0.49%
UNION BANK OF INDIA	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.48%
KIRLOSKAR CUMMINS	0.47%
POLYCAB INDIA LIMITED	0.47%
NATIONAL ALUMINIUM COMPANY LIMITED	0.47%
ASTRAL LIMITED	0.46%
PUNJAB NATIONAL BANK	0.46%
BHARAT DYNAMICS LIMITED	0.43%
MANKIND PHARMA LIMITED	0.42%
SUPREME INDUSTRIES LIMITED	0.40%
HINDALCO INDUSTRIES LTD FV RE 1	0.36%
AARTI INDUSTRIES LIMITED	0.27%
LIFE INSURANCE CORPORATION OF INDIA	0.27%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
WIPRO	0.25%
PRAJ INDUSTRIES LIMITED	0.24%
BAJAJ FINSERV LIMITED	0.19%
INDUSIND BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.02%
<b>Equity Total</b>	<b>86.37%</b>
Nippon India ETF Bank Bees	1.44%
KOTAK NIFTY BANK ETF	1.39%
SBI-ETF Nifty Bank	1.39%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.21%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.20%
UTI NIFTY BANK ETF	0.88%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.72%
<b>ETFs</b>	<b>8.23%</b>
<b>Money Market Total</b>	<b>5.22%</b>
<b>Current Assets</b>	<b>0.17%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 74.7460

**Inception Date:** 11<sup>th</sup> August 2008

**Benchmark:** RNLIC Pure Index

**AUM as on 31st July 24:** ₹ 47.27 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.31%	6.66%
Last 6 Months	19.95%	18.15%
Last 1 Year	46.08%	43.41%
Last 2 Years	30.45%	26.86%
Last 3 Years	24.74%	23.52%
Since Inception	13.27%	11.14%

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

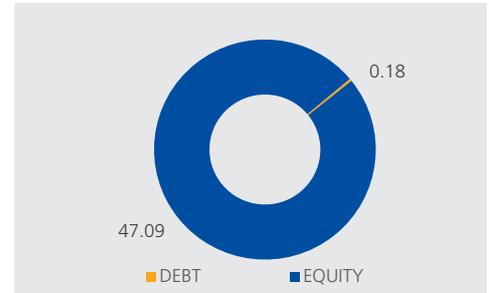
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

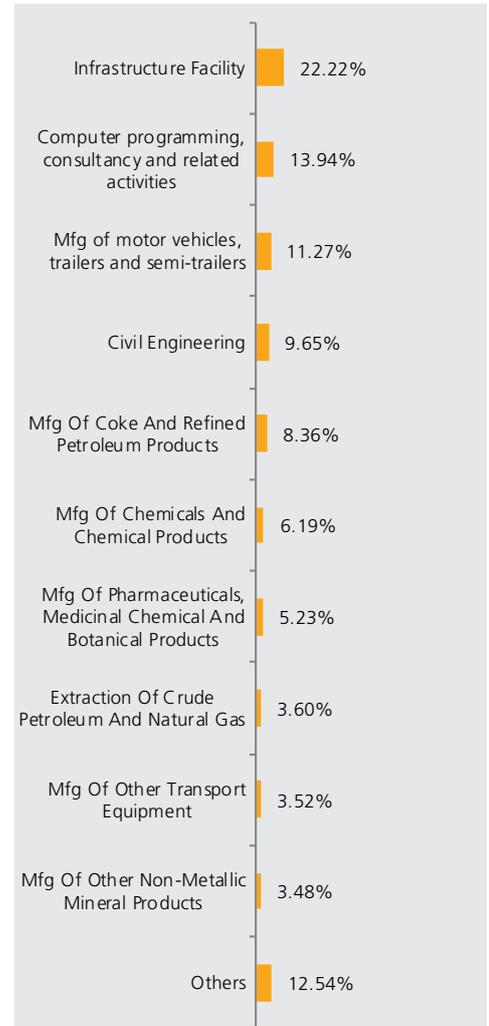
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.03%
BHARTI AIRTEL LIMITED	8.96%
RELIANCE INDUSTRIES LTD.	7.75%
MAHINDRA & MAHINDRA LTD.-FV5	7.23%
INFOSYS LIMITED	6.50%
NTPC LIMITED	5.55%
TATA CONSULTANCY SERVICES LTD.	5.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.08%
MARUTI UDYOG LTD.	4.04%
HINDUSTAN LEVER LTD.	3.93%
POWER GRID CORP OF INDIA LTD	3.84%
ONGCFV-5	3.60%
ULTRATECH CEMCO LTD	3.48%
TITAN COMPANY LIMITED	2.78%
BAJAJ AUTO LTD	2.75%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.69%
COAL INDIA LIMITED	2.59%
AVENUE SUPERMARTS LIMITED	1.73%
GRASIM INDUSTRIES LTD.	1.71%
JSW STEEL LIMITED	1.53%
NESTLE INDIA LIMITED	1.28%
HCL TECHNOLOGIES LIMITED	1.22%
GAS AUTHORITY OF INDIA LTD.	1.17%
VOLTAS LTD	1.00%
COFORGE LIMITED	0.77%
HERO MOTOCORP LIMITED	0.76%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.62%
INDIAN OIL CORPORATION LIMITED	0.61%
ZYDUS LIFESCIENCES LIMITED	0.58%
ALKEM LABORATORIES LIMITED	0.57%
ASTRAL LIMITED	0.52%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
HINDUSTAN ZINC LIMITEDFV-2	0.42%
NMDC LIMITED	0.31%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.09%
<b>Equity Total</b>	<b>99.63%</b>
<b>Money Market Total</b>	<b>0.24%</b>
<b>Current Assets</b>	<b>0.13%</b>
<b>Total</b>	<b>100.00%</b>

## 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 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 56.3207

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** RNLIC Pure Index

**AUM as on 31st July 24:** ₹ 8.04 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.12%	6.66%
Last 6 Months	19.12%	18.15%
Last 1 Year	43.10%	43.41%
Last 2 Years	29.20%	26.86%
Last 3 Years	23.88%	23.52%
Since Inception	12.60%	11.91%

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

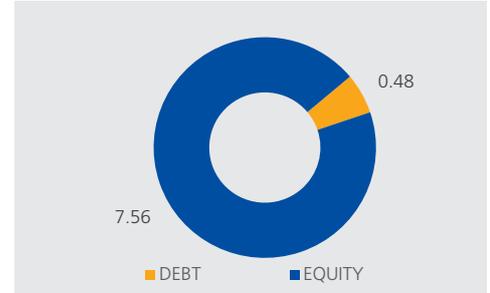
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

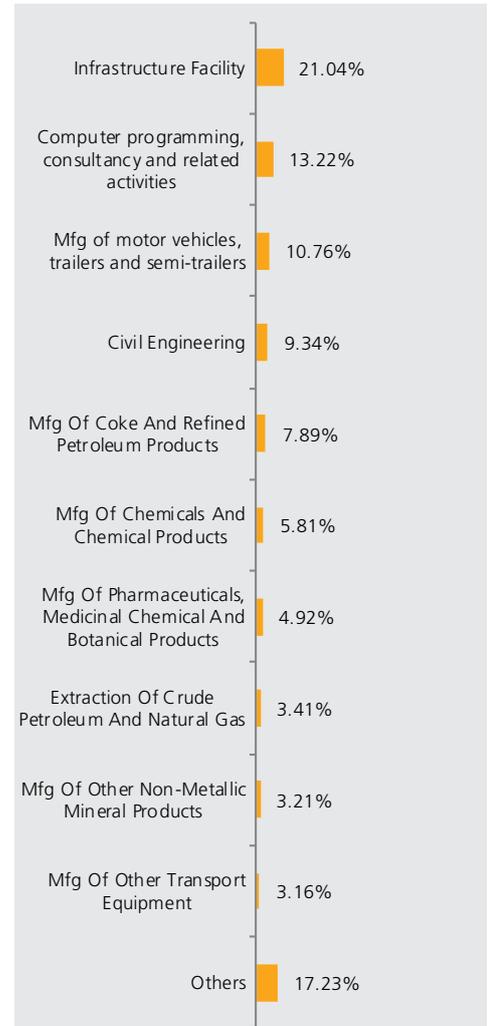
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.77%
BHARTI AIRTEL LIMITED	8.62%
RELIANCE INDUSTRIES LTD.	7.41%
MAHINDRA & MAHINDRA LTD.-FV5	6.81%
INFOSYS LIMITED	6.25%
NTPC LIMITED	5.34%
TATA CONSULTANCY SERVICES LTD.	5.12%
MARUTI UDYOG LTD.	3.95%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	3.84%
HINDUSTAN LEVER LTD.	3.63%
POWER GRID CORP OF INDIA LTD	3.48%
ONGCFV-5	3.41%
ULTRATECH CEMCO LTD	3.21%
TITAN COMPANY LIMITED	2.52%
COAL INDIA LIMITED	2.50%
BAJAJ AUTO LTD	2.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.46%
AVENUE SUPERMARTS LIMITED	1.58%
GRASIM INDUSTRIES LTD.	1.55%
JSW STEEL LIMITED	1.39%
NESTLE INDIA LIMITED	1.16%
GAS AUTHORITY OF INDIA LTD.	1.13%
HCL TECHNOLOGIES LIMITED	1.11%
VOLTAS LTD	0.96%
COFORGE LIMITED	0.74%
HERO MOTOCORP LIMITED	0.67%
GODREJ CONSUMER PRODUCTS LIMITED	0.59%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.57%
ZYDUS LIFESCIENCES LIMITED	0.56%
ALKEM LABORATORIES LIMITED	0.52%
ASTRAL LIMITED	0.50%
INDIAN OIL CORPORATION LIMITED	0.49%
HINDUSTAN ZINC LIMITEDFV-2	0.40%
NMDC LIMITED	0.28%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
<b>Equity Total</b>	<b>94.07%</b>
<b>Money Market Total</b>	<b>5.81%</b>
<b>Current Assets</b>	<b>0.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

**NAV as on 31st July 24:** ₹ 64.4680

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** RNLIC Pure Index

**AUM as on 31st July 24:** ₹ 0.42 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	6.25%	6.66%
Last 6 Months	18.96%	18.15%
Last 1 Year	42.34%	43.41%
Last 2 Years	28.80%	26.86%
Last 3 Years	23.51%	23.52%
Since Inception	12.36%	11.48%

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

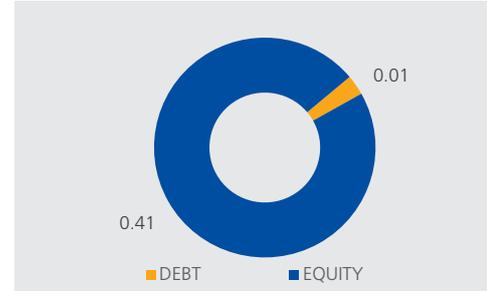
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

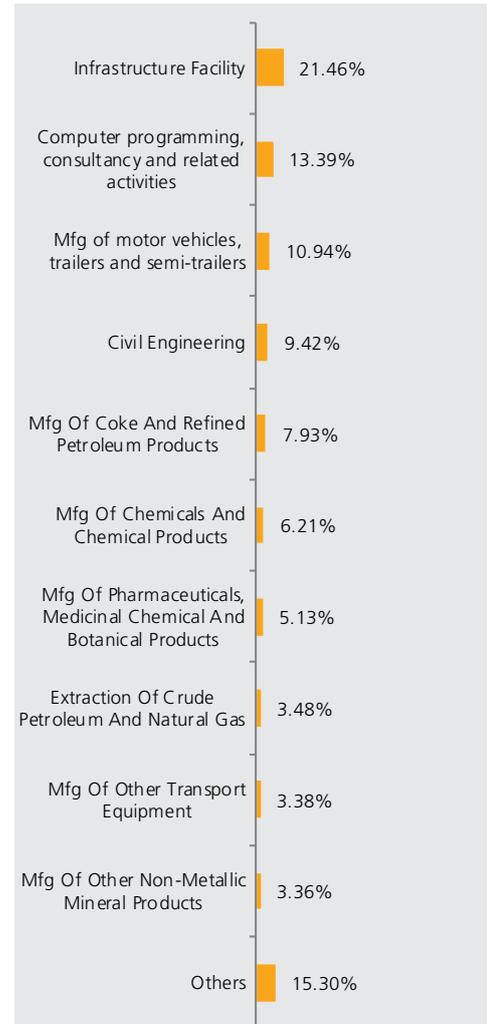
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.81%
BHARTI AIRTEL LIMITED	8.57%
RELIANCE INDUSTRIES LTD.	7.45%
MAHINDRA & MAHINDRA LTD.-FV5	6.92%
INFOSYS LIMITED	6.21%
NTPC LIMITED	5.31%
TATA CONSULTANCY SERVICES LTD.	5.17%
MARUTI UDYOG LTD.	4.02%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.89%
HINDUSTAN LEVER LTD.	3.76%
POWER GRID CORP OF INDIA LTD	3.68%
ONGCFV-5	3.48%
ULTRATECH CEMCO LTD	3.36%
TITAN COMPANY LIMITED	2.93%
BAJAJ AUTO LTD	2.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.66%
COAL INDIA LIMITED	2.50%
GRASIM INDUSTRIES LTD.	1.83%
AVENUE SUPERMARTS LIMITED	1.74%
JSW STEEL LIMITED	1.62%
HCL TECHNOLOGIES LIMITED	1.28%
NESTLE INDIA LIMITED	1.27%
GAS AUTHORITY OF INDIA LTD.	1.23%
VOLTAS LTD	0.94%
COFORGE LIMITED	0.74%
HERO MOTOCORP LIMITED	0.65%
ALKEM LABORATORIES LIMITED	0.63%
ZYDUS LIFESCIENCES LIMITED	0.62%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.62%
GODREJ CONSUMER PRODUCTS LIMITED	0.58%
ASTRAL LIMITED	0.57%
INDIAN OIL CORPORATION LIMITED	0.48%
HINDUSTAN ZINC LIMITEDFV-2	0.44%
NMDC LIMITED	0.31%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
<b>Equity Total</b>	<b>97.03%</b>
<b>Money Market Total</b>	<b>2.82%</b>
<b>Current Assets</b>	<b>0.15%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 34.5457

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31st July 24:** ₹ 20.88 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.29%	5.52%
Last 6 Months	23.31%	20.44%
Last 1 Year	58.66%	55.02%
Last 2 Years	38.99%	31.64%
Last 3 Years	27.13%	24.80%
Since Inception	7.98%	8.77%

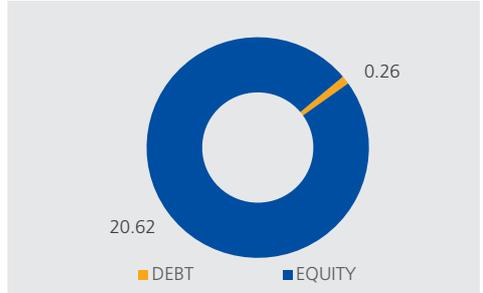
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

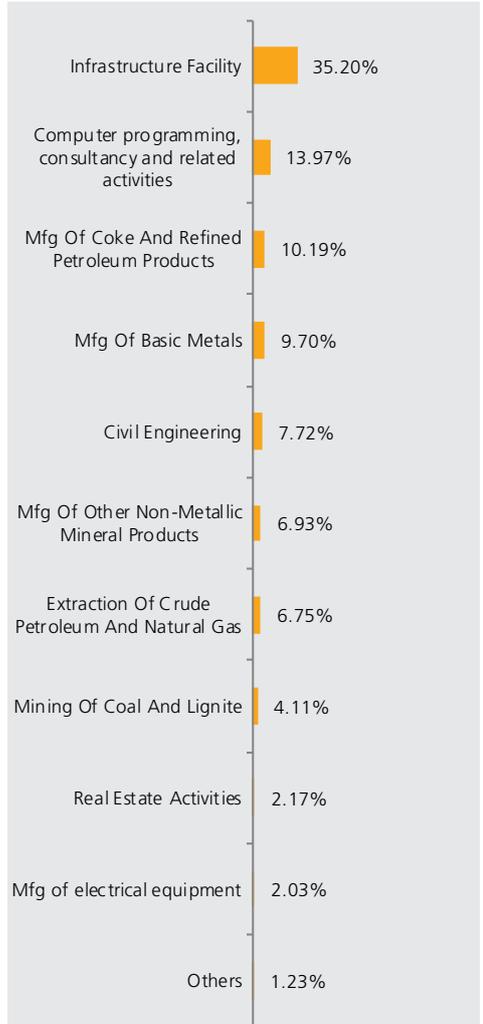
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.49%
NTPC LIMITED	7.91%
LARSEN&TUBRO	7.72%
INFOSYS LIMITED	7.37%
RELIANCE INDUSTRIES LTD.	7.19%
ONGCFV-5	6.75%
POWER GRID CORP OF INDIA LTD	5.78%
GAS AUTHORITY OF INDIA LTD.	5.11%
TATA CONSULTANCY SERVICES LTD.	4.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	4.45%
COAL INDIA LIMITED	4.11%
ULTRATECH CEMCO LTD	3.96%
TATA IRON & STEEL COMPANY LTD	3.53%
HINDALCO INDUSTRIES LTD FV RE 1	3.29%
AMBUJA CEMENTS LIMITED	2.97%
JSW STEEL LIMITED	2.87%
DLF LIMITED	2.17%
SIEMENS LIMITED	2.03%
NHPC LIMITED	1.74%
INDUS TOWERS LIMITED	1.71%
BHARAT PETROLEUM CORP. LTD.	1.62%
INDIAN OIL CORPORATION LIMITED	1.38%
HCL TECHNOLOGIES LIMITED	1.38%
WIPRO	0.29%
<b>Equity Total</b>	<b>98.77%</b>
<b>Money Market Total</b>	<b>1.11%</b>
<b>Current Assets</b>	<b>0.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

### 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 35.1435

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31st July 24:** ₹ 13.90 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	5.88%	5.52%
Last 6 Months	22.16%	20.44%
Last 1 Year	55.45%	55.02%
Last 2 Years	37.85%	31.64%
Last 3 Years	26.49%	24.80%
Since Inception	9.01%	7.91%

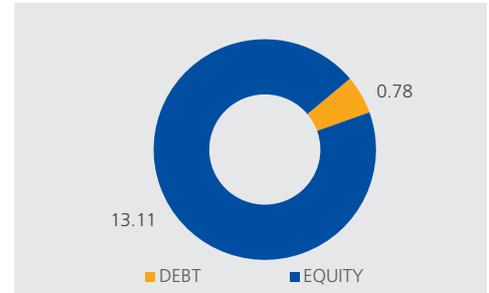
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

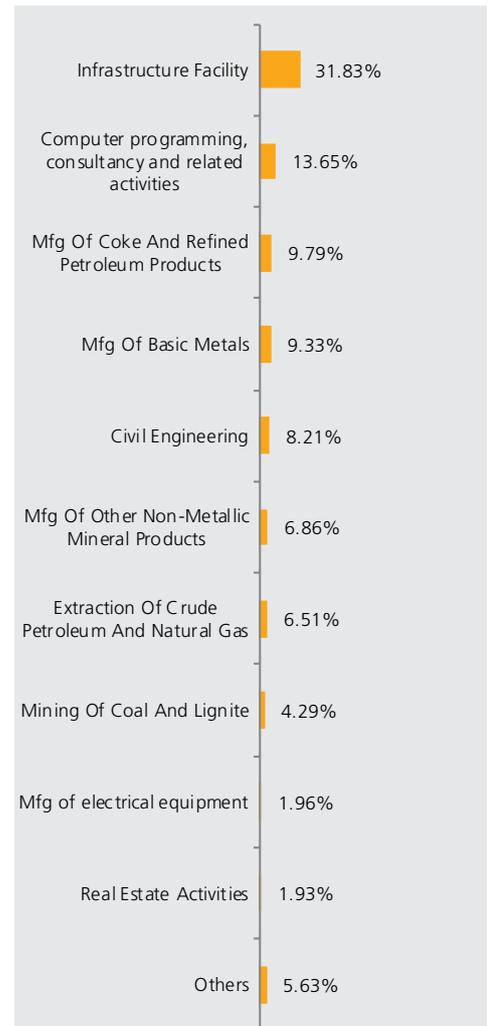
### Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.38%
LARSEN&TUBRO	8.21%
RELIANCE INDUSTRIES LTD.	6.94%
NTPC LIMITED	6.77%
INFOSYS LIMITED	6.57%
ONGCFV-5	6.51%
POWER GRID CORP OF INDIA LTD	5.13%
TATA CONSULTANCY SERVICES LTD.	4.90%
GAS AUTHORITY OF INDIA LTD.	4.61%
COAL INDIA LIMITED	4.29%
ULTRATECH CEMCO LTD	4.00%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.91%
TATA IRON & STEEL COMPANY LTD	3.56%
HINDALCO INDUSTRIES LTD FV RE 1	2.94%
AMBUJA CEMENTS LIMITED	2.86%
JSW STEEL LIMITED	2.84%
SIEMENS LIMITED	1.96%
DLF LIMITED	1.93%
INDUS TOWERS LIMITED	1.68%
BHARAT PETROLEUM CORP. LTD.	1.60%
HCL TECHNOLOGIES LIMITED	1.43%
NHPC LIMITED	1.35%
INDIAN OIL CORPORATION LIMITED	1.24%
TECH MAHINDRA LIMITEDFV-5	0.49%
WIPRO	0.26%
<b>Equity Total</b>	<b>94.37%</b>
<b>Money Market Total</b>	<b>7.49%</b>
<b>Current Assets</b>	<b>-1.86%</b>
<b>Total</b>	<b>100.00%</b>

### AUM (in ₹ crs.)



### Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 33.9503

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31st July 24:** ₹ 2.39 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	5.87%	5.52%
Last 6 Months	21.45%	20.44%
Last 1 Year	53.72%	55.02%
Last 2 Years	36.32%	31.64%
Last 3 Years	24.65%	24.80%
Since Inception	8.76%	7.91%

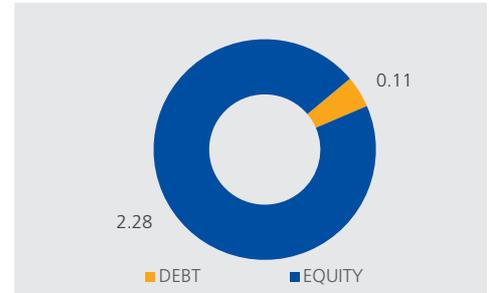
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

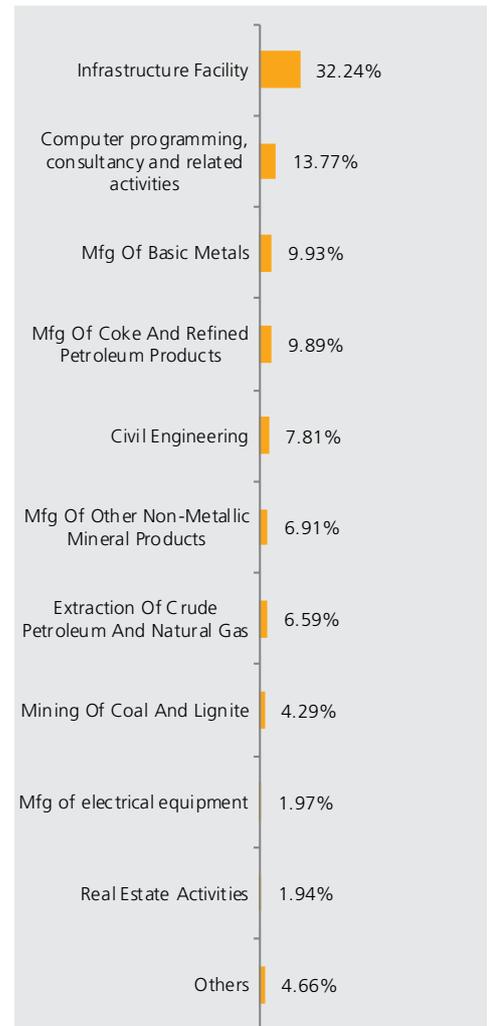
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.47%
LARSEN&TUBRO	7.81%
RELIANCE INDUSTRIES LTD.	7.01%
NTPC LIMITED	6.85%
INFOSYS LIMITED	6.62%
ONGCFV-5	6.59%
POWER GRID CORP OF INDIA LTD	5.20%
TATA CONSULTANCY SERVICES LTD.	4.95%
GAS AUTHORITY OF INDIA LTD.	4.65%
COAL INDIA LIMITED	4.29%
ULTRATECH CEMCO LTD	4.03%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.97%
TATA IRON & STEEL COMPANY LTD	3.63%
HINDALCO INDUSTRIES LTD FV RE 1	3.43%
AMBUJA CEMENTS LIMITED	2.89%
JSW STEEL LIMITED	2.87%
SIEMENS LIMITED	1.97%
DLF LIMITED	1.94%
INDUS TOWERS LIMITED	1.70%
BHARAT PETROLEUM CORP. LTD.	1.62%
HCL TECHNOLOGIES LIMITED	1.45%
NHPC LIMITED	1.39%
INDIAN OIL CORPORATION LIMITED	1.25%
TECH MAHINDRA LIMITEDFV-5	0.50%
WIPRO	0.26%
<b>Equity Total</b>	<b>95.34%</b>
<b>Money Market Total</b>	<b>5.63%</b>
<b>Current Assets</b>	<b>-0.97%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 32.3893

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 31st July 24:** ₹ 0.16 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	5.82%	5.52%
Last 6 Months	22.34%	20.44%
Last 1 Year	55.42%	55.02%
Last 2 Years	36.99%	31.64%
Last 3 Years	25.99%	24.80%
Since Inception	7.62%	8.84%

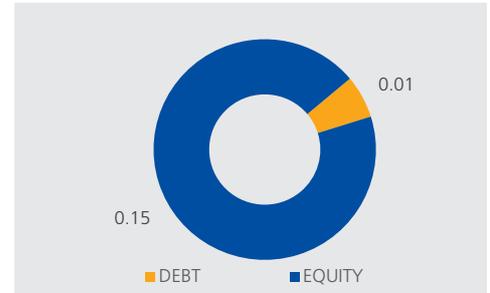
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

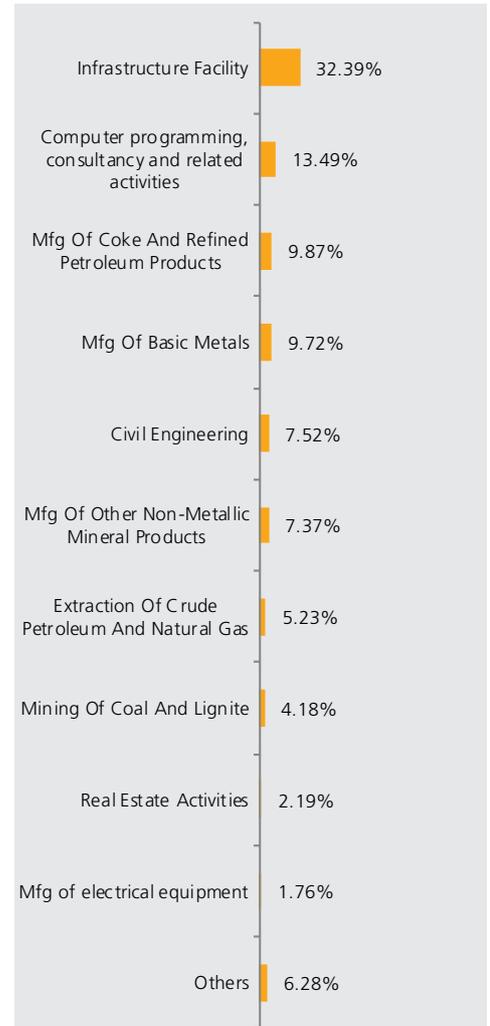
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.36%
LARSEN&TUBRO	7.52%
NTPC LIMITED	7.43%
RELIANCE INDUSTRIES LTD.	6.86%
INFOSYS LIMITED	6.45%
POWER GRID CORP OF INDIA LTD	5.73%
ONGCFV-5	5.23%
TATA CONSULTANCY SERVICES LTD.	4.86%
ULTRATECH CEMCO LTD	4.39%
GAS AUTHORITY OF INDIA LTD.	4.20%
COAL INDIA LIMITED	4.18%
TATA IRON & STEEL COMPANY LTD	3.56%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.38%
HINDALCO INDUSTRIES LTD FV RE 1	3.30%
AMBUJA CEMENTS LIMITED	2.97%
JSW STEEL LIMITED	2.86%
DLF LIMITED	2.19%
SIEMENS LIMITED	1.76%
INDUS TOWERS LIMITED	1.68%
NHPC LIMITED	1.60%
BHARAT PETROLEUM CORP. LTD.	1.60%
HCL TECHNOLOGIES LIMITED	1.42%
INDIAN OIL CORPORATION LIMITED	1.41%
TECH MAHINDRA LIMITEDFV-5	0.48%
WIPRO	0.29%
<b>Equity Total</b>	<b>93.72%</b>
<b>Money Market Total</b>	<b>6.09%</b>
<b>Current Assets</b>	<b>0.19%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 73.4288

**Inception Date:** 11<sup>th</sup> June 2008

**Benchmark:** Reliance Nippon Life ENERGY INDEX

**AUM as on 31st July 24:** ₹ 25.68 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.74%	5.74%
Last 6 Months	36.44%	31.52%
Last 1 Year	89.68%	84.60%
Last 2 Years	54.20%	42.00%
Last 3 Years	41.06%	40.58%
Since Inception	13.14%	13.65%

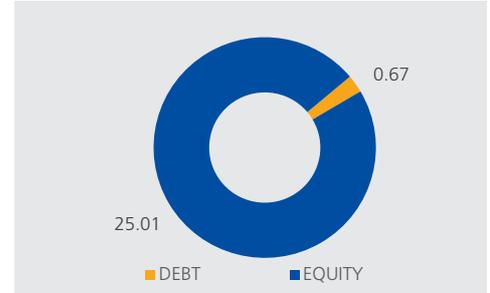
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

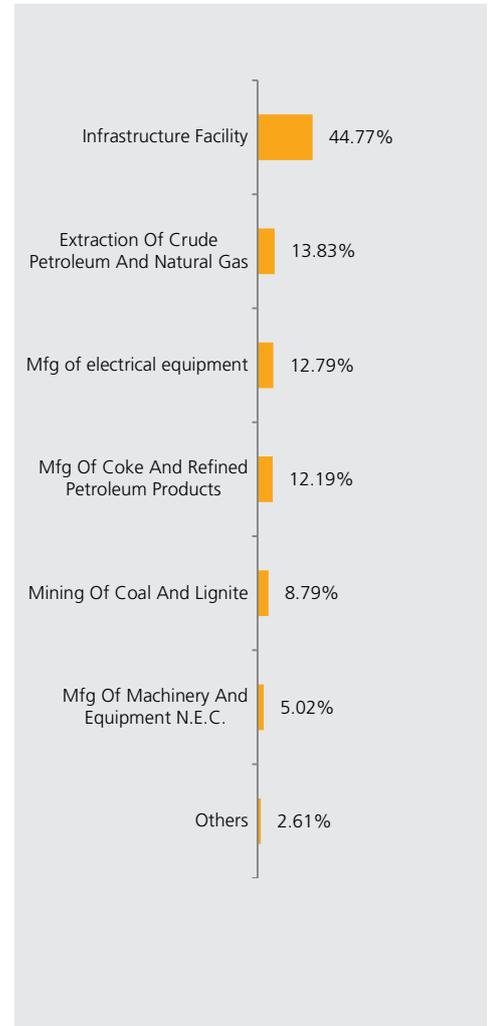
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.35%
POWER GRID CORP OF INDIA LTD	8.86%
COAL INDIA LIMITED	8.79%
ONGCFV-5	8.55%
RELIANCE INDUSTRIES LTD.	8.38%
GAS AUTHORITY OF INDIA LTD.	6.09%
TATA POWER CO. LTD.FV-1	6.06%
OIL INDIA LIMITED	5.28%
NHPC LIMITED	4.42%
SIEMENS LIMITED	4.38%
PETRONET LNG LIMITED	4.05%
KIRLOSKAR CUMMINS	3.43%
ABB INDIA LIMITED	3.00%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.58%
TORRENT POWER LIMITED	2.34%
JSW ENERGY LIMITED	2.25%
POLYCAB INDIA LIMITED	2.02%
BHARAT PETROLEUM CORP. LTD.	1.64%
VOLTAS LTD	1.59%
INDIAN OIL CORPORATION LIMITED	1.56%
INDRAPRASTHA GAS LIMITED	1.35%
HAVELLS INDIA LIMITED	0.80%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.62%
<b>Equity Total</b>	<b>97.39%</b>
<b>Money Market Total</b>	<b>2.76%</b>
<b>Current Assets</b>	<b>-0.15%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 62.2975

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31st July 24:** ₹ 10.75 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	6.42%	5.74%
Last 6 Months	34.70%	31.52%
Last 1 Year	84.74%	84.60%
Last 2 Years	52.19%	42.00%
Last 3 Years	40.11%	40.58%
Since Inception	13.39%	12.65%

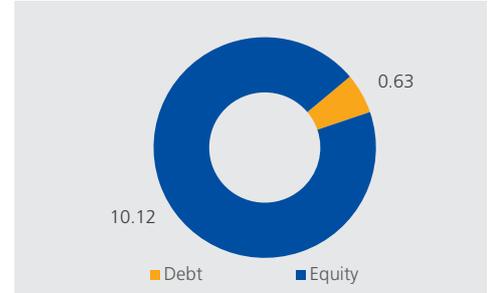
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

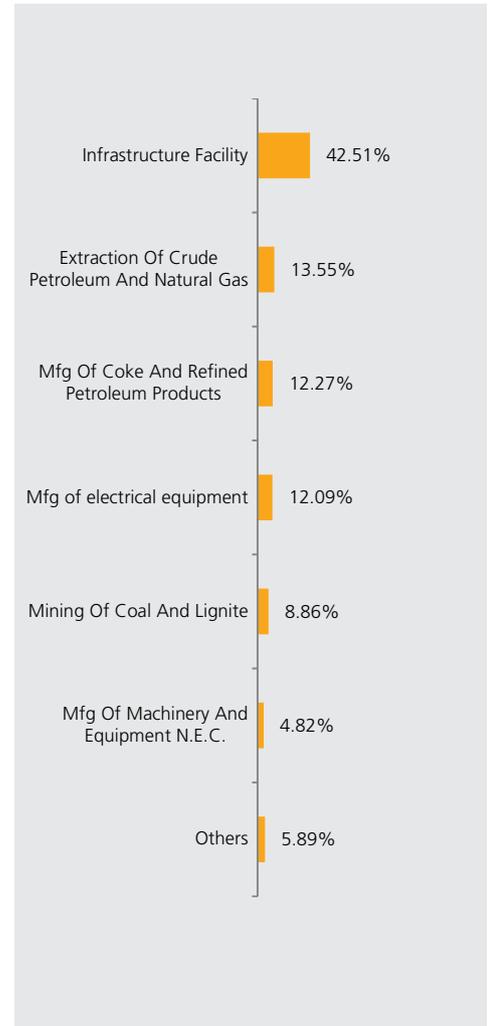
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.19%
COAL INDIA LIMITED	8.86%
RELIANCE INDUSTRIES LTD.	8.67%
POWER GRID CORP OF INDIA LTD	8.53%
ONGCFV-5	8.45%
TATA POWER CO. LTD.FV-1	6.07%
GAS AUTHORITY OF INDIA LTD.	5.61%
OIL INDIA LIMITED	5.10%
PETRONET LNG LIMITED	4.00%
SIEMENS LIMITED	3.91%
NHPC LIMITED	3.87%
KIRLOSKAR CUMMINS	3.33%
ABB INDIA LIMITED	2.94%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.50%
TORRENT POWER LIMITED	2.06%
POLYCAB INDIA LIMITED	2.03%
JSW ENERGY LIMITED	1.98%
BHARAT PETROLEUM CORP. LTD.	1.61%
INDIAN OIL CORPORATION LIMITED	1.53%
VOLTAS LTD	1.50%
INDRAPRASTHA GAS LIMITED	1.21%
HAVELLS INDIA LIMITED	0.71%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.45%
<b>Equity Total</b>	<b>94.11%</b>
<b>Money Market Total</b>	<b>7.79%</b>
<b>Current Assets</b>	<b>-1.90%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 61.7857

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31st July 24:** ₹ 4.29 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	6.60%	5.74%
Last 6 Months	35.18%	31.52%
Last 1 Year	87.16%	84.60%
Last 2 Years	53.22%	42.00%
Last 3 Years	40.59%	40.58%
Since Inception	13.32%	12.65%

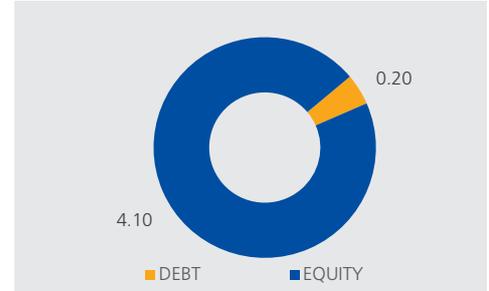
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

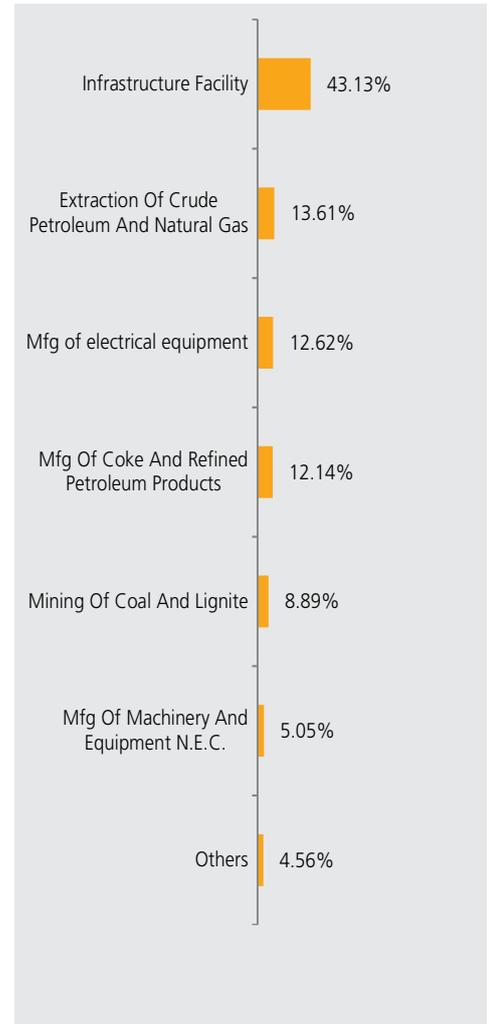
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.23%
COAL INDIA LIMITED	8.89%
POWER GRID CORP OF INDIA LTD	8.49%
RELIANCE INDUSTRIES LTD.	8.49%
ONGCFV-5	8.27%
TATA POWER CO. LTD.FV-1	6.07%
GAS AUTHORITY OF INDIA LTD.	5.79%
OIL INDIA LIMITED	5.34%
SIEMENS LIMITED	4.07%
PETRONET LNG LIMITED	4.01%
NHPC LIMITED	4.00%
KIRLOSKAR CUMMINS	3.48%
ABB INDIA LIMITED	3.09%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.62%
TORRENT POWER LIMITED	2.17%
POLYCAB INDIA LIMITED	2.09%
JSW ENERGY LIMITED	2.08%
BHARAT PETROLEUM CORP. LTD.	1.62%
VOLTAS LTD	1.57%
INDIAN OIL CORPORATION LIMITED	1.54%
INDRAPRASTHA GAS LIMITED	1.29%
HAVELLS INDIA LIMITED	0.75%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.49%
<b>Equity Total</b>	<b>95.44%</b>
<b>Money Market Total</b>	<b>5.12%</b>
<b>Current Assets</b>	<b>-0.57%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 66.0726

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 31st July 24:** ₹ 0.14 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	6.45%	5.74%
Last 6 Months	34.91%	31.52%
Last 1 Year	82.97%	84.60%
Last 2 Years	50.86%	42.00%
Last 3 Years	38.97%	40.58%
Since Inception	12.53%	13.25%

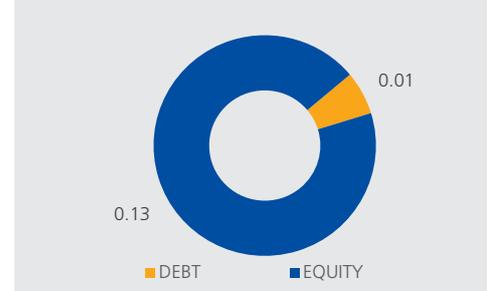
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

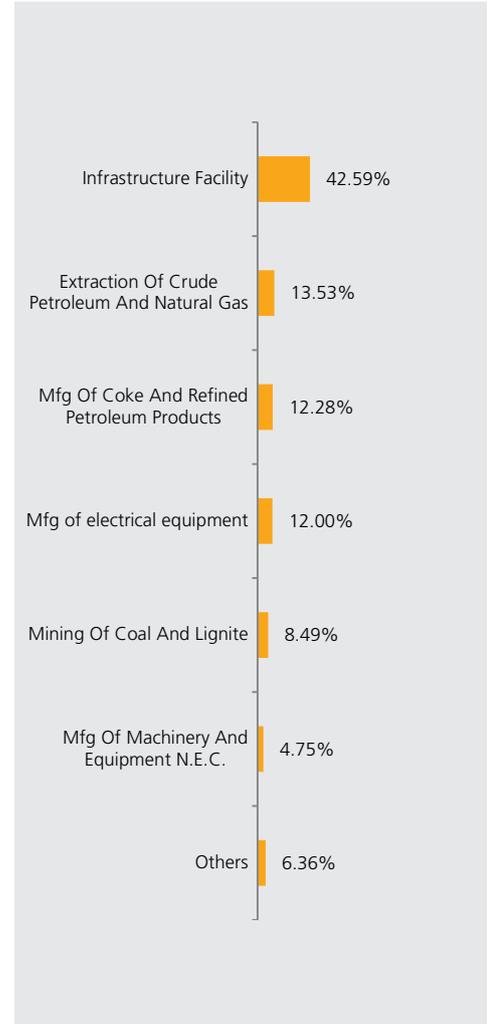
## Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.21%
RELIANCE INDUSTRIES LTD.	8.65%
COAL INDIA LIMITED	8.49%
POWER GRID CORP OF INDIA LTD	8.44%
ONGCFV-5	8.43%
TATA POWER CO. LTD.FV-1	6.07%
GAS AUTHORITY OF INDIA LTD.	5.67%
OIL INDIA LIMITED	5.10%
PETRONET LNG LIMITED	4.00%
SIEMENS LIMITED	4.00%
NHPC LIMITED	3.87%
KIRLOSKAR CUMMINS	3.24%
ABB INDIA LIMITED	2.77%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.53%
TORRENT POWER LIMITED	2.09%
JSW ENERGY LIMITED	1.99%
POLYCAB INDIA LIMITED	1.92%
BHARAT PETROLEUM CORP. LTD.	1.62%
INDIAN OIL CORPORATION LIMITED	1.54%
VOLTAS LTD	1.51%
INDRAPRASTHA GAS LIMITED	1.23%
HAVELLS INDIA LIMITED	0.78%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
<b>Equity Total</b>	<b>93.64%</b>
<b>Money Market Total</b>	<b>7.72%</b>
<b>Current Assets</b>	<b>-1.36%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 77.3366

**Inception Date:** 11<sup>th</sup> January 2010

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31st July 24:** ₹ 7.70 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	4.58%	6.05%
Last 6 Months	21.98%	22.33%
Last 1 Year	51.24%	53.95%
Last 2 Years	37.88%	42.80%
Last 3 Years	26.75%	29.58%
Since Inception	15.08%	13.15%

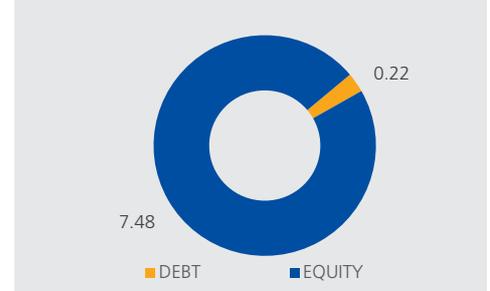
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

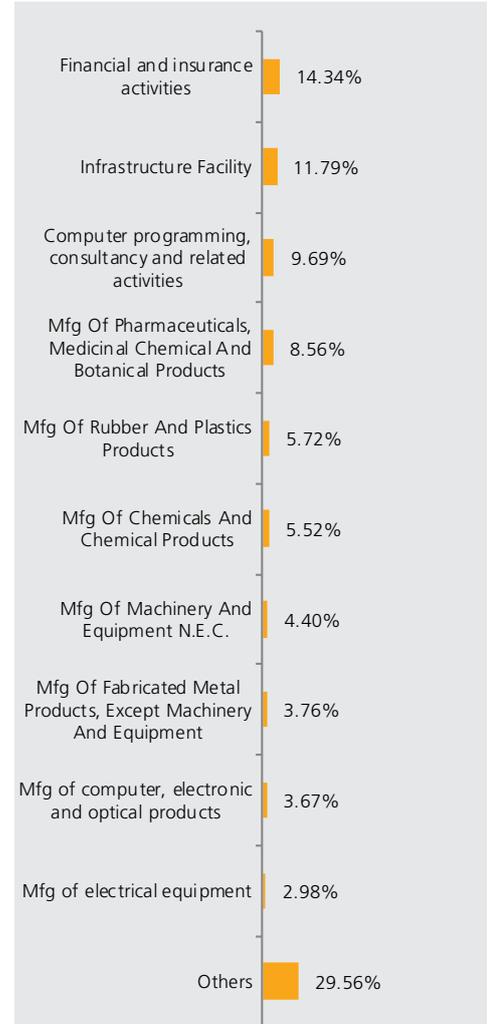
## Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.59%
THE FEDERAL BANK LIMITED	3.07%
PERSISTENT SYSTEMS LIMITED	3.07%
KIRLOSKAR CUMMINS	3.05%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.92%
AUROBINDO PHARMA LIMITED	2.90%
BHARAT FORGE	2.77%
MAX HEALTHCARE INSTITUTE LIMITED	2.42%
ASHOK LEYLAND LIMITED	2.37%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.13%
ASTRAL LIMITED	2.07%
JUBILANT FOODWORKS LIMITED	2.01%
MPHASIS LIMITED	1.91%
DIXON TECHNOLOGIES (INDIA) LIMITED	1.85%
GODREJ PROPERTIES LIMITED	1.83%
UPL LIMITED	1.82%
COFORGE LIMITED	1.78%
CONTAINER CORPORATION OF INDIA LIMITED	1.72%
BALKRISHNA INDUSTRIES LIMITED	1.68%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.63%
PETRONET LNG LIMITED	1.62%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.61%
PI INDUSTRIES LIMITED	1.59%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.58%
ZYDUS LIFESCIENCES LIMITED	1.56%
POLYCAB INDIA LIMITED	1.52%
GUJARAT FLUORO CHEMICALS LIMITED	1.35%
IDFC BANK LIMITED	1.31%
RBL BANK LIMITED	1.26%
LUPIN LIMITED FV-2	1.16%
L&T FINANCE LIMITED	1.14%
ZOMATO LIMITED	1.14%
KARUR VYSYA BANK LIMITED	1.12%
MRF LIMITED	1.11%
BANDHAN BANK LIMITED	1.10%
THE INDIAN HOTELS CO LTD	1.07%
KAYNES TECHNOLOGY INDIA LIMITED	1.06%
POWER FINANCE CORPORATION LTD	1.04%
FSN ECOMMERCE VENTURES LIMITED	1.04%
ABB INDIA LIMITED	1.01%
SANOFI INDIA LIMITED	1.00%
ALKEM LABORATORIES LIMITED	0.99%
HINDUSTAN AERONAUTICS LIMITED	0.99%
AU SMALL FINANCE BANK LIMITED	0.99%
ELECTRONICS MART INDIA LIMITED	0.99%
BHARAT DYNAMICS LIMITED	0.99%
STEEL AUTHORITY OF INDIA LIMITED	0.97%
RURAL ELECTRIFICATION CORPORATION LTD	0.92%
ESCORTS KUBOTA LIMITED	0.87%
SUPREME INDUSTRIES LIMITED	0.87%
TATA COMMUNICATIONS LTD.	0.83%
TRENT LTD	0.83%
GAS AUTHORITY OF INDIA LTD.	0.79%
NMDC LIMITED	0.78%
GUJARAT GAS LIMITED	0.77%
ACC LIMITED	0.77%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.76%
BHARAT ELECTRONICS LIMITED	0.76%
SHRIRAM FINANCE LIMITED	0.72%
OBEROI REALTY LIMITED	0.72%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
ABBOTT INDIA LIMITED	0.70%
Vedanta Limited	0.69%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.53%
INDIAN OIL CORPORATION LIMITED	0.52%
OIL INDIA LIMITED	0.51%
PUNJAB NATIONAL BANK	0.51%
TATA POWER CO. LTD.FV-1	0.51%
ARVIND LIMITED	0.49%
PRAJ INDUSTRIES LIMITED	0.49%
UNION BANK OF INDIA	0.48%
BANK OF BARODA	0.48%
MANKIND PHARMA LIMITED	0.47%
SIEMENS LIMITED	0.44%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.25%
RESTAURANT BRANDS ASIA LIMITED	0.00%
<b>Equity Total</b>	<b>97.11%</b>
<b>Money Market Total</b>	<b>3.45%</b>
<b>Current Assets</b>	<b>-0.56%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel

**NAV as on 31st July 24:** ₹ 86.6531

**Inception Date:** 06<sup>th</sup> August 2008

**Benchmark:** Nifty Midcap 50: 100%

**AUM as on 31st July 24:** ₹ 0.68 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	4.57%	6.05%
Last 6 Months	21.65%	22.33%
Last 1 Year	50.82%	53.95%
Last 2 Years	37.86%	42.80%
Last 3 Years	26.22%	29.58%
Since Inception	14.45%	13.44%

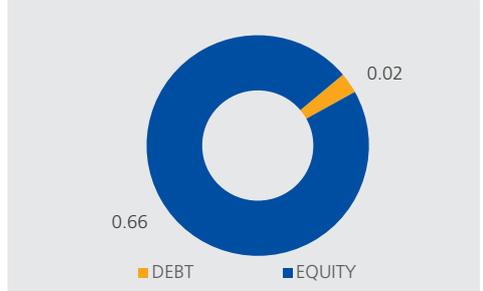
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

## Portfolio

Name of Instrument	% to AUM
INDUS TOWERS LIMITED	3.59%
KIRLOSKAR CUMMINS	3.23%
PERSISTENT SYSTEMS LIMITED	3.05%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.92%
THE FEDERAL BANK LIMITED	2.89%
BHARAT FORGE	2.78%
AUROBINDO PHARMA LIMITED	2.68%
MAX HEALTHCARE INSTITUTE LIMITED	2.41%
ASHOK LEYLAND LIMITED	2.27%
BHARAT HEAVY ELECTRICALS LTD.FV-2	2.13%
MRF LIMITED	2.09%
ASTRAL LIMITED	2.06%
JUBILANT FOODWORKS LIMITED	2.01%
MPHASIS LIMITED	1.91%
GODREJ PROPERTIES LIMITED	1.84%
UPL LIMITED	1.81%
DIXON TECHNOLOGIES (INDIA) LIMITED	1.78%
COFORGE LIMITED	1.76%
CONTAINER CORPORATION OF INDIA LIMITED	1.71%
BALKRISHNA INDUSTRIES LIMITED	1.66%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.63%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.63%
PETRONET LNG LIMITED	1.62%
ZYDUS LIFESCIENCES LIMITED	1.56%
POLYCAB INDIA LIMITED	1.51%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.47%
GUJARAT FLUORO CHEMICALS LIMITED	1.34%
IDFC BANK LIMITED	1.31%
RBL BANK LIMITED	1.23%
LUPIN LIMITED.FV-2	1.15%
L&T FINANCE LIMITED	1.14%
ZOMATO LIMITED	1.14%
KARUR VYSYA BANK LIMITED	1.13%
PI INDUSTRIES LIMITED	1.11%
BANDHAN BANK LIMITED	1.11%
THE INDIAN HOTELS CO LTD	1.07%
POWER FINANCE CORPORATION LTD	1.05%
ABB INDIA LIMITED	1.04%
KAYNES TECHNOLOGY INDIA LIMITED	1.04%
FSN ECOMMERCE VENTURES LIMITED	1.04%
ALKEM LABORATORIES LIMITED	1.01%
HINDUSTAN AERONAUTICS LIMITED	1.01%
ELECTRONICS MART INDIA LIMITED	0.99%
AU SMALL FINANCE BANK LIMITED	0.99%
BHARAT DYNAMICS LIMITED	0.99%
SANOFI INDIA LIMITED	0.97%
STEEL AUTHORITY OF INDIA LIMITED	0.96%
RURAL ELECTRIFICATION CORPORATION LTD	0.87%
SUPREME INDUSTRIES LIMITED	0.87%
ESCORTS KUBOTA LIMITED	0.86%
ABBOTT INDIA LIMITED	0.83%
TATA COMMUNICATIONS LTD.	0.82%
GAS AUTHORITY OF INDIA LTD.	0.79%
NAVIN FLUORINE INTERNATIONAL LIMITED	0.78%
NMDC LIMITED	0.78%
TRENT LTD	0.77%
GUJARAT GAS LIMITED	0.77%
ACC LIMITED	0.76%
BHARAT ELECTRONICS LIMITED	0.76%
SHRIRAM FINANCE LIMITED	0.73%
OBEROI REALTY LIMITED	0.71%
Vedanta Limited	0.70%
NATIONAL ALUMINIUM COMPANY LIMITED	0.68%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.53%
INDIAN OIL CORPORATION LIMITED	0.52%
OIL INDIA LIMITED	0.52%
PUNJAB NATIONAL BANK	0.51%
TATA POWER CO. LTD.FV-1	0.51%
ARVIND LIMITED	0.49%
PRAJ INDUSTRIES LIMITED	0.49%
UNION BANK OF INDIA	0.49%
BANK OF BARODA	0.48%
MANKIND PHARMA LIMITED	0.48%
SIEMENS LIMITED	0.42%
SANOFI CONSUMER HEALTHCARE INDIA LIMITED	0.26%
RESTAURANT BRANDS ASIA LIMITED	0.01%
<b>Equity Total</b>	<b>96.97%</b>
<b>Money Market Total</b>	<b>3.41%</b>
<b>Current Assets</b>	<b>-0.38%</b>
<b>Total</b>	<b>100.00%</b>

## 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 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 53.5862

**Inception Date:** 28<sup>th</sup> May 2007

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

**AUM as on 31st July 24:** ₹ 14.33 Crs.

**Modified Duration of Debt Portfolio:** 7.01 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.36%	3.32%
Last 6 Months	12.03%	13.09%
Last 1 Year	21.51%	22.81%
Last 2 Years	17.54%	18.13%
Last 3 Years	14.42%	14.54%
Since Inception	10.26%	10.63%

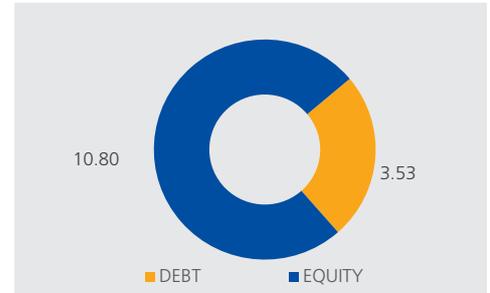
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

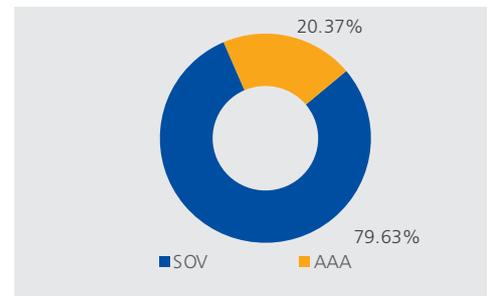
## Portfolio

Name of Instrument	% to AUM
7.23% GOI CG 15-04-2039	4.80%
7.26% GOI CG 06-02-2033	3.87%
7.18% GOI 14.08.2033	3.46%
GSEC STRIP 12.09.2028	3.41%
7.32% GOI 13-11-2030	2.79%
7.18% GOI CG 24-07-2037	2.10%
7.50% GOI CG 10-08-2034	0.72%
<b>Gilts Total</b>	<b>21.14%</b>
HDFC BANK LTD.FV-2	7.20%
ICICI BANK LTD.FV-2	6.86%
RELIANCE INDUSTRIES LTD.	6.73%
INFOSYS LIMITED	5.23%
LARSEN&TUBRO	3.58%
ITC - FV 1	3.51%
TATA CONSULTANCY SERVICES LTD.	3.34%
BHARTI AIRTEL LIMITED	3.04%
AXIS BANK LIMITEDFV-2	2.94%
STATE BANK OF INDIAFV-1	2.82%
TATA MOTORS LTD.FV-2	2.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.07%
NTPC LIMITED	2.05%
MAHINDRA & MAHINDRA LTD.-FV5	1.99%
MARUTI UDYOG LTD.	1.57%
HINDUSTAN LEVER LTD.	1.55%
TITAN COMPANY LIMITED	1.43%
POWER GRID CORP OF INDIA LTD	1.41%
ULTRATECH CEMCO LTD	1.41%
BAJAJ FINSERV LIMITED	1.38%
HERO MOTOCORP LIMITED	1.26%
COAL INDIA LIMITED	1.22%
INDUSIND BANK LIMITED	1.11%
BAJAJ FINANCE LIMITED	1.10%
GRASIM INDUSTRIES LTD.	1.09%
TATA CONSUMER PRODUCTS LIMITED	1.06%
INDUS TOWERS LIMITED	1.05%
KOTAK MAHINDRA BANK LIMITED_FV5	0.94%
HCL TECHNOLOGIES LIMITED	0.92%
CIPLA LTD.	0.88%
TECH MAHINDRA LIMITEDFV-5	0.81%
NESTLE INDIA LIMITED	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
DR. REDDY LABORATORIES	0.47%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>75.37%</b>
<b>Money Market Total</b>	<b>5.41%</b>
<b>Current Assets</b>	<b>-1.92%</b>
<b>Total</b>	<b>100.00%</b>

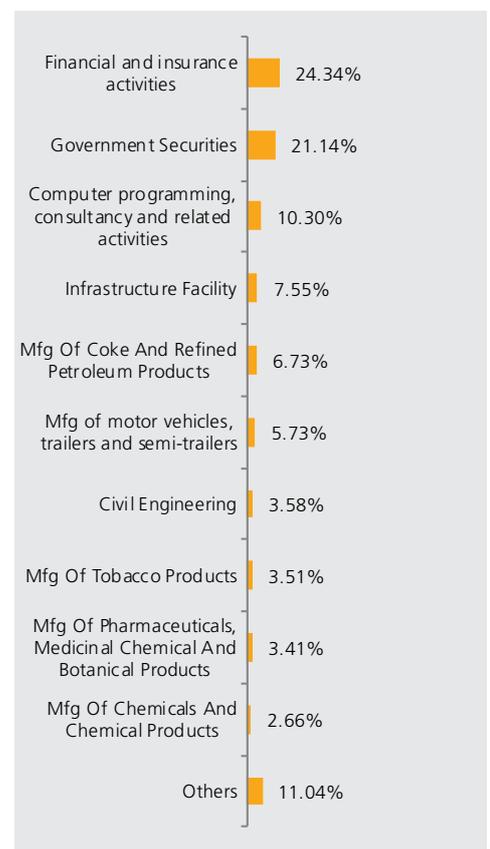
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 44.5907

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31st July 24:** ₹ 1.11 Crs.

**Modified Duration of Debt Portfolio:**

6.38 years

**YTM of Debt Portfolio:** 6.96%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.20%	3.32%
Last 6 Months	12.20%	13.09%
Last 1 Year	21.94%	22.81%
Last 2 Years	17.09%	18.13%
Last 3 Years	13.90%	14.54%
Since Inception	10.81%	10.85%

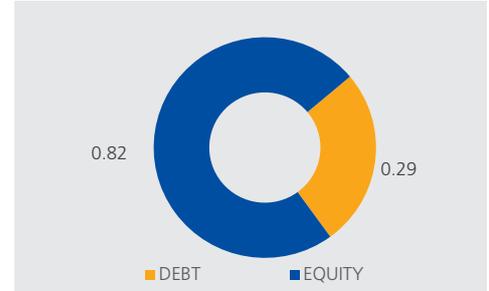
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

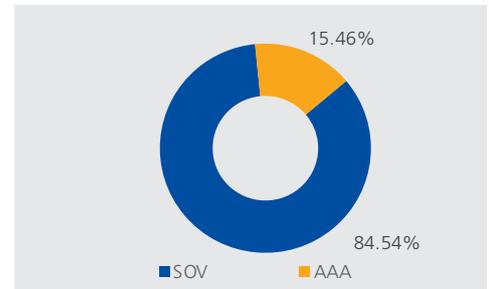
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	12.77%
6.54% GOI 17.01.2032	4.41%
7.18% GOI CG 24-07-2037	2.20%
7.23% GOI CG 15-04-2039	1.66%
7.32% GOI 13-11-2030	1.47%
<b>Gilts Total</b>	<b>22.50%</b>
HDFC BANK LTD.FV-2	7.14%
RELIANCE INDUSTRIES LTD.	6.79%
ICICI BANK LTD.FV-2	6.46%
INFOSYS LIMITED	5.00%
ITC - FV 1	3.20%
LARSEN&TUBRO	3.10%
BHARTI AIRTEL LIMITED	2.93%
TATA CONSULTANCY SERVICES LTD.	2.93%
STATE BANK OF INDIAFV-1	2.90%
AXIS BANK LIMITEDFV-2	2.89%
TATA MOTORS LTD.FV-2	2.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.03%
NTPC LIMITED	2.00%
MAHINDRA & MAHINDRA LTD.-FV5	1.70%
ULTRATECH CEMCO LTD	1.61%
MARUTI UDYOG LTD.	1.54%
HINDUSTAN LEVER LTD.	1.46%
POWER GRID CORP OF INDIA LTD	1.33%
TITAN COMPANY LIMITED	1.22%
HERO MOTOCORP LIMITED	1.19%
COAL INDIA LIMITED	1.18%
INDUSIND BANK LIMITED	1.11%
BAJAJ FINSERV LIMITED	1.07%
HCL TECHNOLOGIES LIMITED	1.04%
KOTAK MAHINDRA BANK LIMITED_FV5	0.93%
TATA CONSUMER PRODUCTS LIMITED	0.81%
GRASIM INDUSTRIES LTD.	0.80%
BAJAJ FINANCE LIMITED	0.80%
INDUS TOWERS LIMITED	0.79%
BAJAJ AUTO LTD	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.66%
TECH MAHINDRA LIMITEDFV-5	0.63%
CIPLA LTD.	0.61%
NESTLE INDIA LIMITED	0.60%
DR. REDDY LABORATORIES	0.49%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
BHARAT PETROLEUM CORP. LTD.	0.42%
UNION BANK OF INDIA	0.41%
TATA IRON & STEEL COMPANY LTD	0.27%
BRITANNIA INDUSTRIES LTD	0.21%
WIPRO	0.20%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>73.90%</b>
<b>Money Market Total</b>	<b>4.11%</b>
<b>Current Assets</b>	<b>-0.52%</b>
<b>Total</b>	<b>100.00%</b>

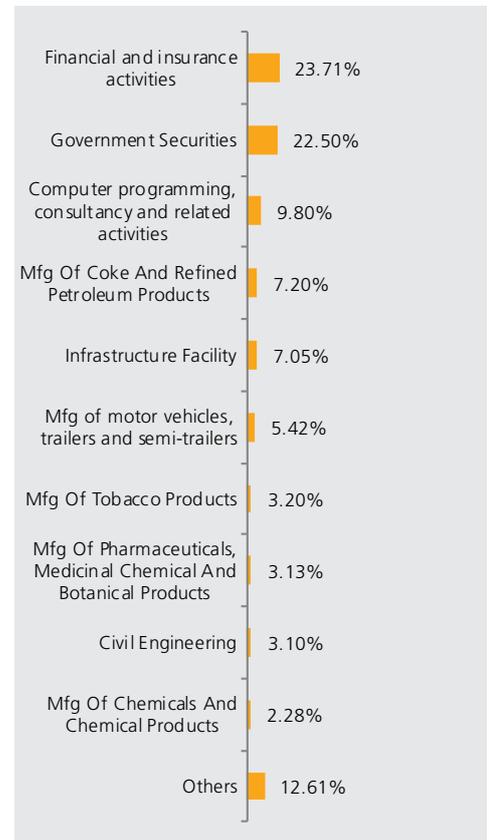
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 43.8297

**Inception Date:** 27<sup>th</sup> February 2008

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

**AUM as on 31st July 24:** ₹ 1.19 Crs.

**Modified Duration of Debt Portfolio:** 6.54 years

**YTM of Debt Portfolio:** 6.98%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	3.53%	3.32%
Last 6 Months	12.22%	13.09%
Last 1 Year	21.65%	22.81%
Last 2 Years	17.41%	18.13%
Last 3 Years	14.19%	14.54%
Since Inception	9.41%	9.88%

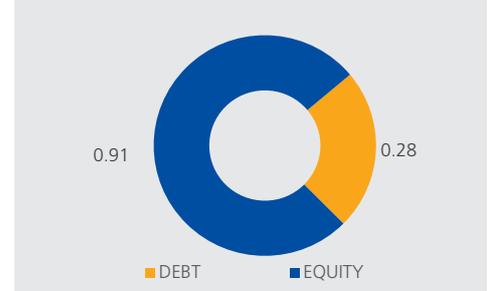
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

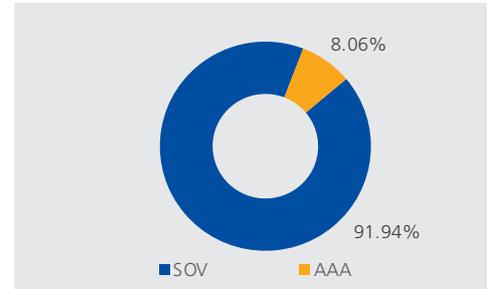
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	12.10%
7.50% GOI CG 10-08-2034	5.03%
6.54% GOI 17.01.2032	1.31%
7.23% GOI CG 15-04-2039	1.28%
7.18% GOI CG 24-07-2037	1.22%
<b>Gilts Total</b>	<b>20.94%</b>
ICICI BANK LTD.FV-2	6.91%
HDFC BANK LTD.FV-2	6.70%
RELIANCE INDUSTRIES LTD.	6.68%
INFOSYS LIMITED	5.26%
LARSEN&TUBRO	3.83%
BHARTI AIRTEL LIMITED	3.31%
TATA CONSULTANCY SERVICES LTD.	3.31%
ITC - FV 1	3.24%
STATE BANK OF INDIAFV-1	2.97%
AXIS BANK LIMITEDFV-2	2.81%
TATA MOTORS LTD.FV-2	2.31%
NTPC LIMITED	2.28%
MAHINDRA & MAHINDRA LTD.-FV5	2.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.80%
MARUTI UDYOG LTD.	1.76%
HINDUSTAN LEVER LTD.	1.65%
POWER GRID CORP OF INDIA LTD	1.58%
ULTRATECH CEMCO LTD	1.49%
COAL INDIA LIMITED	1.36%
GRASIM INDUSTRIES LTD.	1.23%
TITAN COMPANY LIMITED	1.22%
BAJAJ FINANCE LIMITED	1.20%
INDUSIND BANK LIMITED	1.20%
TATA CONSUMER PRODUCTS LIMITED	1.19%
HERO MOTOCORP LIMITED	1.10%
HCL TECHNOLOGIES LIMITED	1.09%
KOTAK MAHINDRA BANK LIMITED_FV5	1.06%
TECH MAHINDRA LIMITEDFV-5	0.92%
BAJAJ FINSERV LIMITED	0.83%
INDUS TOWERS LIMITED	0.81%
CIPLA LTD.	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
NESTLE INDIA LIMITED	0.64%
UNION BANK OF INDIA	0.60%
WIPRO	0.25%
BRITANNIA INDUSTRIES LTD	0.24%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.02%
<b>Equity Total</b>	<b>76.39%</b>
<b>Money Market Total</b>	<b>1.84%</b>
<b>Current Assets</b>	<b>0.84%</b>
<b>Total</b>	<b>100.00%</b>

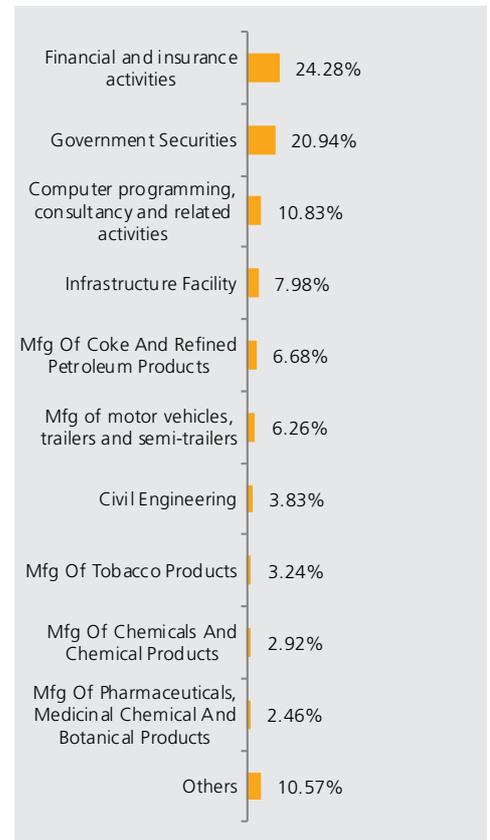
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 50.6620

**Inception Date:** 1<sup>st</sup> March 2007

**Benchmark:** N.A

**AUM as on 31st July 24:** ₹ 18.86 Crs.

**Modified Duration of Debt Portfolio:** 6.68 years

**YTM of Debt Portfolio:** 6.99%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.69%	-
Last 6 Months	9.96%	-
Last 1 Year	17.87%	-
Last 2 Years	14.65%	-
Last 3 Years	11.97%	-
Since Inception	9.76%	-

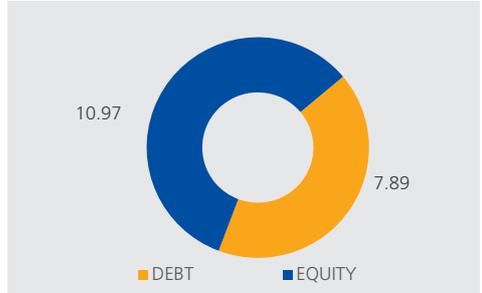
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

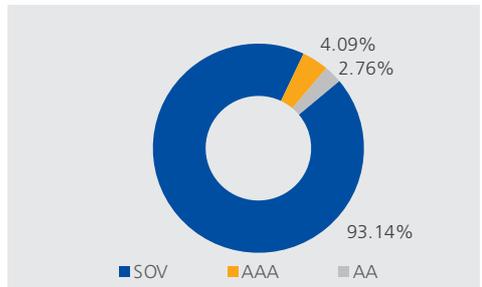
## Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.13%
<b>Bonds/Debentures Total</b>	<b>1.13%</b>
7.18% GOI 14.08.2033	14.88%
7.26% GOI CG 06-02-2033	10.09%
7.23% GOI CG 15-04-2039	5.31%
GSEC STRIP 12.09.2028	4.32%
6.54% GOI 17.01.2032	1.33%
7.18% GOI CG 24-07-2037	1.25%
7.32% GOI 13-11-2030	0.50%
7.50% GOI CG 10-08-2034	0.25%
<b>Gilts Total</b>	<b>37.92%</b>
RELIANCE INDUSTRIES LTD.	5.86%
ICICI BANK LTD.FV-2	5.34%
HDFC BANK LTD.FV-2	5.17%
INFOSYS LIMITED	3.95%
TATA CONSULTANCY SERVICES LTD.	2.94%
LARSEN&TUBRO	2.68%
ITC - FV 1	2.46%
AXIS BANK LIMITEDFV-2	2.29%
BHARTI AIRTEL LIMITED	2.15%
STATE BANK OF INDIAFV-1	2.11%
NTPC LIMITED	1.70%
MAHINDRA & MAHINDRA LTD.-FV5	1.65%
TATA MOTORS LTD.FV-2	1.63%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
HINDUSTAN LEVER LTD.	1.35%
TITAN COMPANY LIMITED	1.16%
INDUSIND BANK LIMITED	1.03%
ULTRATECH CEMCO LTD	1.03%
BAJAJ FINSERV LIMITED	1.01%
MARUTI UDYOG LTD.	0.99%
POWER GRID CORP OF INDIA LTD	0.88%
COAL INDIA LIMITED	0.81%
HERO MOTOCORP LIMITED	0.79%
INDUS TOWERS LIMITED	0.75%
HCL TECHNOLOGIES LIMITED	0.74%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
TATA CONSUMER PRODUCTS LIMITED	0.71%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
GRASIM INDUSTRIES LTD.	0.64%
TECH MAHINDRA LIMITEDFV-5	0.60%
BAJAJ AUTO LTD	0.57%
BAJAJ FINANCE LIMITED	0.56%
CIPLA LTD.	0.49%
NESTLE INDIA LIMITED	0.48%
UNION BANK OF INDIA	0.41%
DR. REDDY LABORATORIES	0.26%
WIPRO	0.17%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>58.15%</b>
<b>Money Market Total</b>	<b>1.67%</b>
<b>Current Assets</b>	<b>1.14%</b>
<b>Total</b>	<b>100.00%</b>

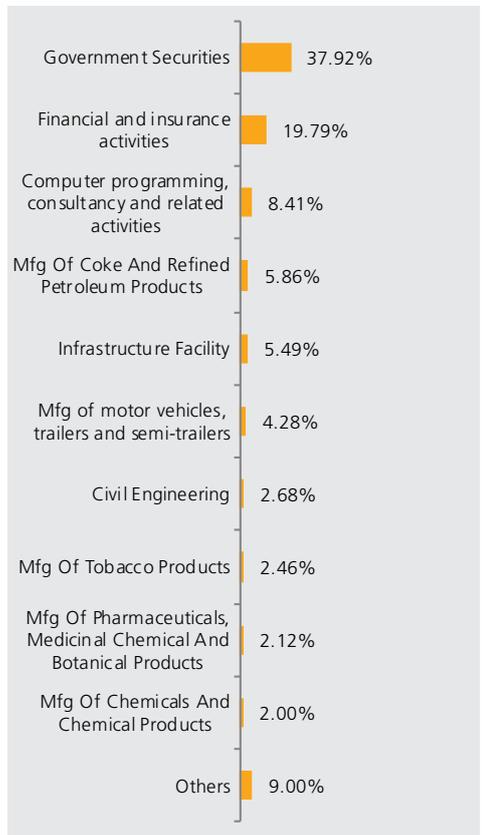
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 37.1414

**Inception Date:** 21<sup>st</sup> January 2010

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

**AUM as on 31st July 24:** ₹ 1.20 Crs.

**Modified Duration of Debt Portfolio:**

7.00 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	55
Gsec / Debt / MMI / Others	40-100	45

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.75%	2.71%
Last 6 Months	9.78%	10.96%
Last 1 Year	16.92%	19.09%
Last 2 Years	13.87%	15.60%
Last 3 Years	10.94%	12.43%
Since Inception	9.45%	10.40%

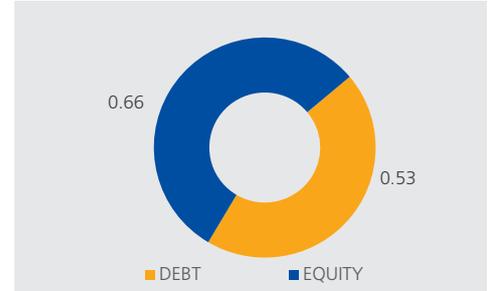
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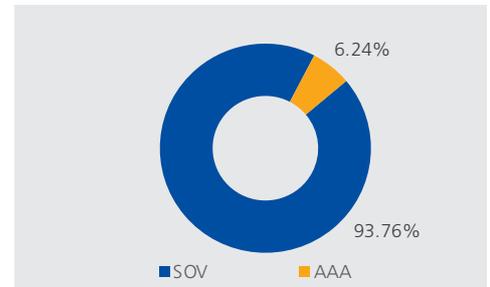
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	11.06%
7.23% GOI CG 15-04-2039	7.68%
6.54% GOI 17.01.2032	7.43%
7.18% GOI CG 24-07-2037	7.12%
7.18% GOI 14.08.2033	6.19%
7.50% GOI CG 10-08-2034	1.04%
7.32% GOI 13-11-2030	0.43%
<b>Gilts Total</b>	<b>40.95%</b>
RELIANCE INDUSTRIES LTD.	5.72%
HDFC BANK LTD.FV-2	5.05%
ICICI BANK LTD.FV-2	4.94%
INFOSYS LIMITED	3.89%
ITC - FV 1	2.40%
TATA CONSULTANCY SERVICES LTD.	2.38%
LARSEN&TUBRO	2.36%
STATE BANK OF INDIAFV-1	2.26%
AXIS BANK LIMITEDFV-2	2.25%
BHARTI AIRTEL LIMITED	2.10%
TATA MOTORS LTD.FV-2	2.02%
NTPC LIMITED	1.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
MAHINDRA & MAHINDRA LTD.-FV5	1.24%
HINDUSTAN LEVER LTD.	1.20%
TITAN COMPANY LIMITED	1.04%
ULTRATECH CEMCO LTD	0.99%
MARUTI UDYOG LTD.	0.99%
BAJAJ FINSERV LIMITED	0.88%
COAL INDIA LIMITED	0.79%
HERO MOTOCORP LIMITED	0.78%
POWER GRID CORP OF INDIA LTD	0.77%
INDUSIND BANK LIMITED	0.74%
KOTAK MAHINDRA BANK LIMITED_FV5	0.73%
INDUS TOWERS LIMITED	0.65%
MPHASIS LIMITED	0.63%
GRASIM INDUSTRIES LTD.	0.63%
TATA CONSUMER PRODUCTS LIMITED	0.60%
BAJAJ FINANCE LIMITED	0.57%
BAJAJ AUTO LTD	0.57%
TECH MAHINDRA LIMITEDFV-5	0.52%
HCL TECHNOLOGIES LIMITED	0.48%
CIPLA LTD.	0.43%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
NESTLE INDIA LIMITED	0.41%
UNION BANK OF INDIA	0.34%
BHARAT PETROLEUM CORP. LTD.	0.33%
DR. REDDY LABORATORIES	0.28%
WIPRO	0.14%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>55.38%</b>
<b>Money Market Total</b>	<b>2.72%</b>
<b>Current Assets</b>	<b>0.95%</b>
<b>Total</b>	<b>100.00%</b>

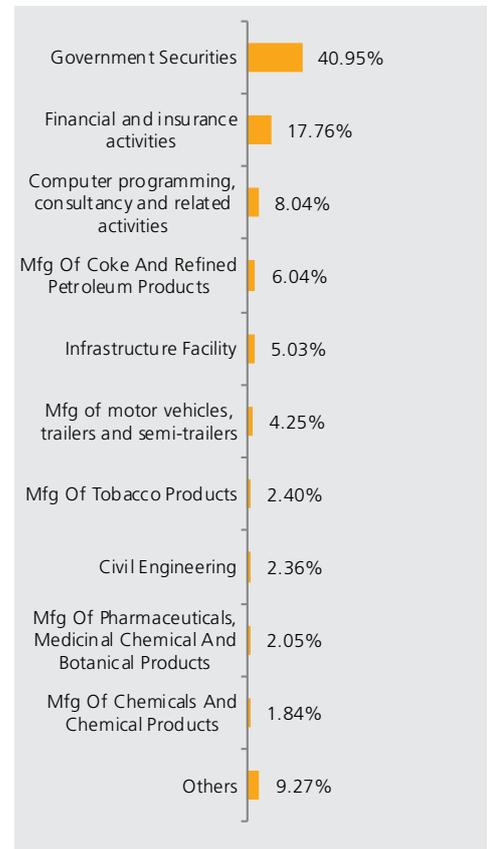
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 48.4204

**Inception Date:** 01<sup>st</sup> March 2007

**Benchmark:** N.A

**AUM as on 31st July 24:** ₹ 5.61 Crs.

**Modified Duration of Debt Portfolio:**

6.94 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.29%	-
Last 6 Months	8.80%	-
Last 1 Year	15.91%	-
Last 2 Years	13.29%	-
Last 3 Years	10.53%	-
Since Inception	9.47%	-

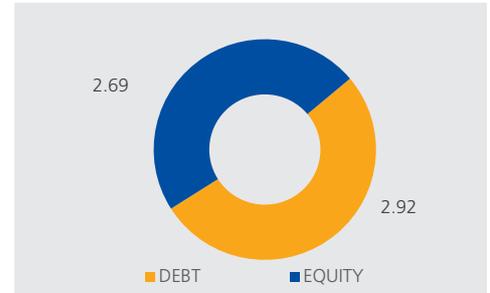
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

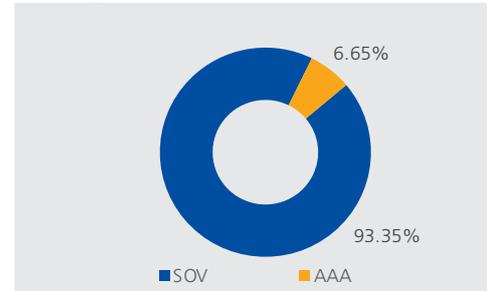
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	14.49%
7.23% GOI CG 15-04-2039	9.99%
7.18% GOI 14.08.2033	8.30%
6.54% GOI 17.01.2032	7.11%
7.18% GOI CG 24-07-2037	6.01%
7.32% GOI 13-11-2030	1.27%
7.50% GOI CG 10-08-2034	0.79%
<b>Gilts Total</b>	<b>47.97%</b>
RELIANCE INDUSTRIES LTD.	4.75%
ICICI BANK LTD.FV-2	4.40%
HDFC BANK LTD.FV-2	4.19%
INFOSYS LIMITED	3.10%
TATA CONSULTANCY SERVICES LTD.	2.54%
LARSEN&TUBRO	2.00%
ITC - FV 1	1.99%
AXIS BANK LIMITEDFV-2	1.88%
BHARTI AIRTEL LIMITED	1.74%
STATE BANK OF INDIAFV-1	1.68%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
TATA MOTORS LTD.FV-2	1.46%
NTPC LIMITED	1.45%
HINDUSTAN LEVER LTD.	1.20%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
TITAN COMPANY LIMITED	1.04%
INDUSIND BANK LIMITED	1.03%
POWER GRID CORP OF INDIA LTD	0.86%
ULTRATECH CEMCO LTD	0.83%
MARUTI UDYOG LTD.	0.82%
TATA CONSUMER PRODUCTS LIMITED	0.74%
BAJAJ FINSERV LIMITED	0.72%
HCL TECHNOLOGIES LIMITED	0.68%
COAL INDIA LIMITED	0.66%
HERO MOTOCORP LIMITED	0.64%
KOTAK MAHINDRA BANK LIMITED_FV5	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.55%
NESTLE INDIA LIMITED	0.53%
GRASIM INDUSTRIES LTD.	0.51%
BAJAJ AUTO LTD	0.48%
BAJAJ FINANCE LIMITED	0.47%
TATA IRON & STEEL COMPANY LTD	0.46%
TECH MAHINDRA LIMITEDFV-5	0.43%
UNION BANK OF INDIA	0.36%
CIPLA LTD.	0.26%
DR. REDDY LABORATORIES	0.23%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>47.89%</b>
<b>Money Market Total</b>	<b>3.42%</b>
<b>Current Assets</b>	<b>0.73%</b>
<b>Total</b>	<b>100.00%</b>

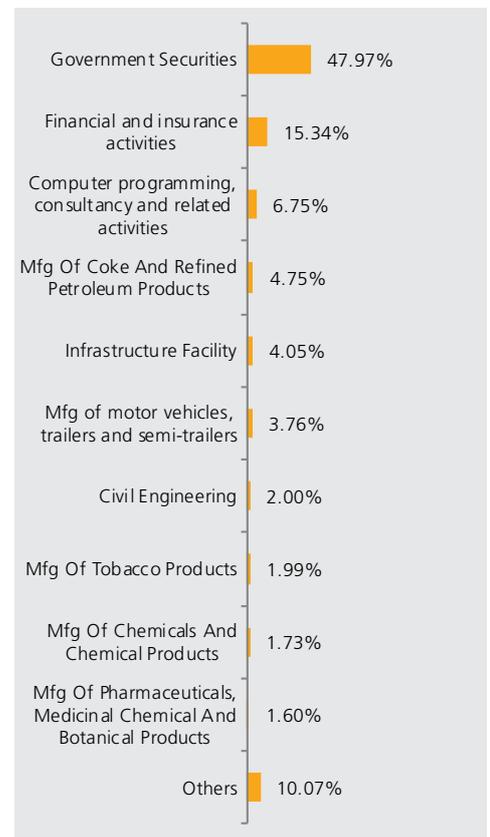
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 36.3749

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31st July 24:** ₹ 0.62 Crs.

**Modified Duration of Debt Portfolio:** 6.50 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.30%	2.41%
Last 6 Months	8.91%	9.89%
Last 1 Year	15.85%	17.24%
Last 2 Years	12.97%	14.33%
Last 3 Years	10.28%	11.36%
Since Inception	9.27%	9.90%

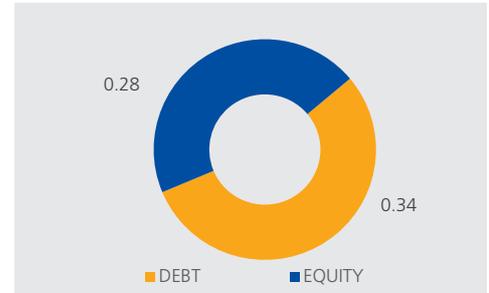
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

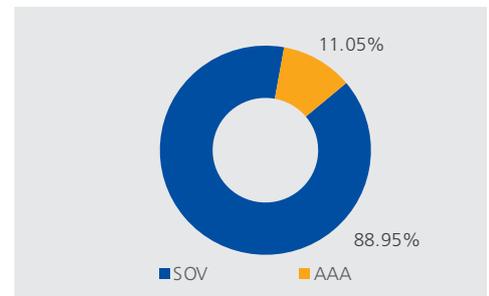
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	28.52%
7.23% GOI CG 15-04-2039	7.03%
7.50% GOI CG 10-08-2034	4.98%
6.54% GOI 17.01.2032	4.69%
7.32% GOI 13-11-2030	3.27%
7.18% GOI CG 24-07-2037	1.22%
7.18% GOI 14.08.2033	0.65%
<b>Gilts Total</b>	<b>50.35%</b>
RELIANCE INDUSTRIES LTD.	4.67%
HDFC BANK LTD.FV-2	4.19%
ICICI BANK LTD.FV-2	4.18%
INFOSYS LIMITED	2.72%
TATA CONSULTANCY SERVICES LTD.	2.39%
ITC - FV 1	1.98%
LARSEN&TUBRO	1.95%
AXIS BANK LIMITEDFV-2	1.79%
BHARTI AIRTEL LIMITED	1.74%
STATE BANK OF INDIAFV-1	1.56%
MAHINDRA & MAHINDRA LTD.-FV5	1.54%
NTPC LIMITED	1.25%
TATA MOTORS LTD.FV-2	1.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.10%
HINDUSTAN LEVER LTD.	1.04%
TITAN COMPANY LIMITED	0.89%
MARUTI UDYOG LTD.	0.84%
BAJAJ FINSERV LIMITED	0.74%
POWER GRID CORP OF INDIA LTD	0.72%
INDUSIND BANK LIMITED	0.71%
COAL INDIA LIMITED	0.65%
INDUS TOWERS LIMITED	0.62%
TECH MAHINDRA LIMITEDFV-5	0.60%
JSW STEEL LIMITED	0.59%
TATA CONSUMER PRODUCTS LIMITED	0.59%
KOTAK MAHINDRA BANK LIMITED_FV5	0.58%
ULTRATECH CEMCO LTD	0.57%
GRASIM INDUSTRIES LTD.	0.53%
HCL TECHNOLOGIES LIMITED	0.47%
BAJAJ FINANCE LIMITED	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
NESTLE INDIA LIMITED	0.39%
HERO MOTOCORP LIMITED	0.35%
DIVIS LABORATORIES LIMITED	0.32%
BAJAJ AUTO LTD	0.31%
BHARAT PETROLEUM CORP. LTD.	0.30%
DR. REDDY LABORATORIES	0.22%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>45.21%</b>
<b>Money Market Total</b>	<b>6.25%</b>
<b>Current Assets</b>	<b>-1.81%</b>
<b>Total</b>	<b>100.00%</b>

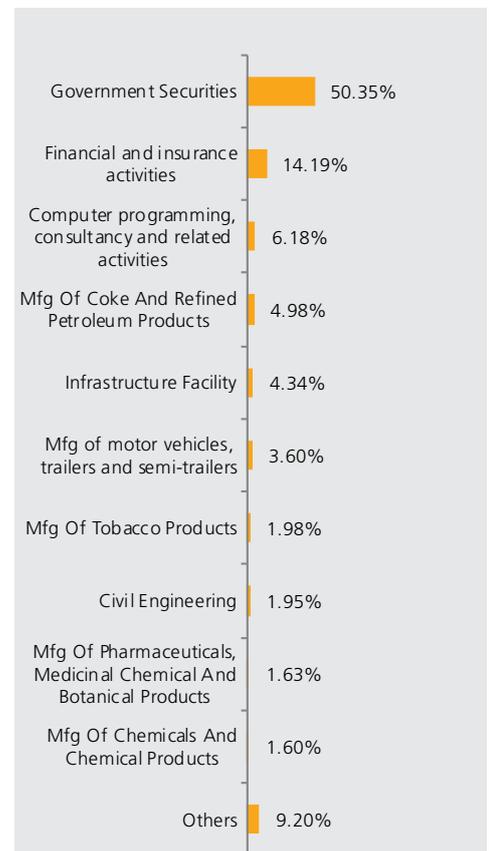
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 39.0268

**Inception Date:** 27<sup>th</sup> February 2008

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

**AUM as on 31st July 24:** ₹ 0.79 Crs.

**Modified Duration of Debt Portfolio:**

6.37 years

**YTM of Debt Portfolio:** 6.96%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.41%	2.41%
Last 6 Months	9.28%	9.89%
Last 1 Year	16.56%	17.24%
Last 2 Years	13.39%	14.33%
Last 3 Years	10.59%	11.36%
Since Inception	8.64%	9.43%

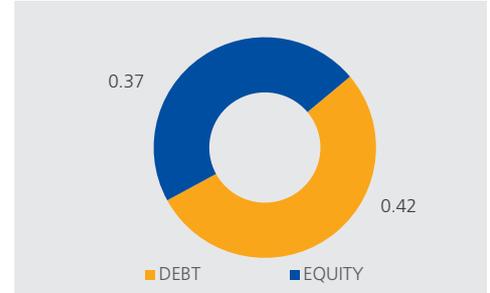
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

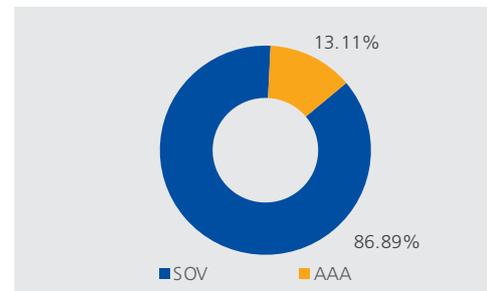
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	15.42%
7.18% GOI 14.08.2033	12.05%
6.54% GOI 17.01.2032	7.16%
7.32% GOI 13-11-2030	5.55%
7.23% GOI CG 15-04-2039	4.39%
7.18% GOI CG 24-07-2037	2.23%
7.50% GOI CG 10-08-2034	2.23%
<b>Gilts Total</b>	<b>49.03%</b>
RELIANCE INDUSTRIES LTD.	4.57%
ICICI BANK LTD.FV-2	4.18%
HDFC BANK LTD.FV-2	4.17%
INFOSYS LIMITED	3.07%
TATA CONSULTANCY SERVICES LTD.	2.66%
ITC - FV 1	1.97%
LARSEN&TUBRO	1.93%
AXIS BANK LIMITEDFV-2	1.89%
STATE BANK OF INDIAFV-1	1.78%
BHARTI AIRTEL LIMITED	1.73%
MAHINDRA & MAHINDRA LTD.-FV5	1.73%
NTPC LIMITED	1.36%
TATA MOTORS LTD.FV-2	1.33%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.11%
POWER GRID CORP OF INDIA LTD	1.10%
HINDUSTAN LEVER LTD.	1.03%
MARUTI UDYOG LTD.	0.83%
HCL TECHNOLOGIES LIMITED	0.81%
BAJAJ FINSERV LIMITED	0.77%
TECH MAHINDRA LIMITEDFV-5	0.75%
INDUSIND BANK LIMITED	0.74%
TITAN COMPANY LIMITED	0.70%
COAL INDIA LIMITED	0.65%
INDUS TOWERS LIMITED	0.63%
HERO MOTOCORP LIMITED	0.62%
NESTLE INDIA LIMITED	0.62%
ULTRATECH CEMCO LTD	0.60%
KOTAK MAHINDRA BANK LIMITED_FV5	0.59%
GRASIM INDUSTRIES LTD.	0.53%
HINDALCO INDUSTRIES LTD FV RE 1	0.52%
BAJAJ FINANCE LIMITED	0.52%
UNION BANK OF INDIA	0.48%
CIPLA LTD.	0.47%
TATA CONSUMER PRODUCTS LIMITED	0.38%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>46.83%</b>
<b>Money Market Total</b>	<b>7.40%</b>
<b>Current Assets</b>	<b>-3.25%</b>
<b>Total</b>	<b>100.00%</b>

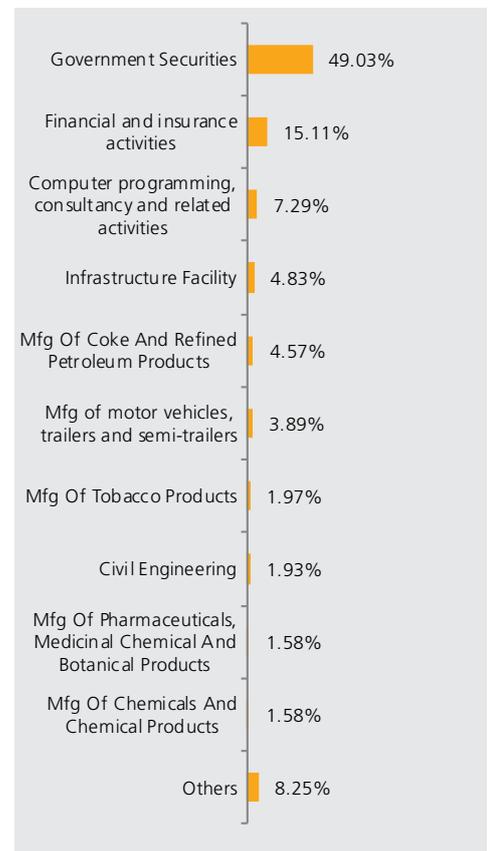
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 58.3182

**Inception Date:** 9<sup>th</sup> August 2004

**Benchmark:** N.A

**AUM as on 31st July 24:** ₹ 8.02 Crs.

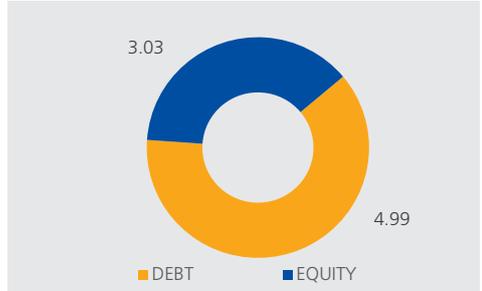
**Modified Duration of Debt Portfolio:** 6.62 years

**YTM of Debt Portfolio:** 6.95%

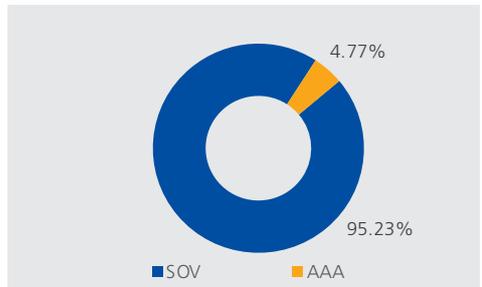
## Portfolio

Name of Instrument	% to AUM
7.10% GOI CG 08-04-2034	12.04%
7.26% GOI CG 06-02-2033	10.34%
7.18% GOI 14.08.2033	9.97%
7.32% GOI 13-11-2030	7.07%
7.23% GOI CG 15-04-2039	6.10%
6.54% GOI 17.01.2032	5.81%
7.18% GOI CG 24-07-2037	4.87%
7.50% GOI CG 10-08-2034	1.76%
<b>Gilts Total</b>	<b>57.95%</b>
RELIANCE INDUSTRIES LTD.	3.75%
ICICI BANK LTD.FV-2	3.48%
HDFC BANK LTD.FV-2	3.38%
INFOSYS LIMITED	2.67%
TATA CONSULTANCY SERVICES LTD.	1.93%
LARSEN&TUBRO	1.87%
ITC - FV 1	1.61%
AXIS BANK LIMITEDFV-2	1.48%
BHARTI AIRTEL LIMITED	1.38%
STATE BANK OF INDIAFV-1	1.38%
NTPC LIMITED	1.10%
MAHINDRA & MAHINDRA LTD.-FV5	1.07%
TATA MOTORS LTD.FV-2	1.06%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.89%
HINDUSTAN LEVER LTD.	0.86%
ULTRATECH CEMCO LTD	0.77%
INDUSIND BANK LIMITED	0.74%
TITAN COMPANY LIMITED	0.72%
MARUTI UDYOG LTD.	0.65%
BAJAJ FINSERV LIMITED	0.59%
POWER GRID CORP OF INDIA LTD	0.56%
COAL INDIA LIMITED	0.53%
HERO MOTOCORP LIMITED	0.51%
KOTAK MAHINDRA BANK LIMITED_FV5	0.47%
TATA CONSUMER PRODUCTS LIMITED	0.45%
JIO FINANCIAL SERVICES LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.42%
TECH MAHINDRA LIMITEDFV-5	0.39%
TATA IRON & STEEL COMPANY LTD	0.37%
BAJAJ FINANCE LIMITED	0.36%
HINDALCO INDUSTRIES LTD FV RE 1	0.32%
NESTLE INDIA LIMITED	0.31%
BAJAJ AUTO LTD	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
UNION BANK OF INDIA	0.26%
CIPLA LTD.	0.25%
DR. REDDY LABORATORIES	0.17%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>37.79%</b>
<b>Money Market Total</b>	<b>2.90%</b>
<b>Current Assets</b>	<b>1.36%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	58
MMI / Others	00-100	4

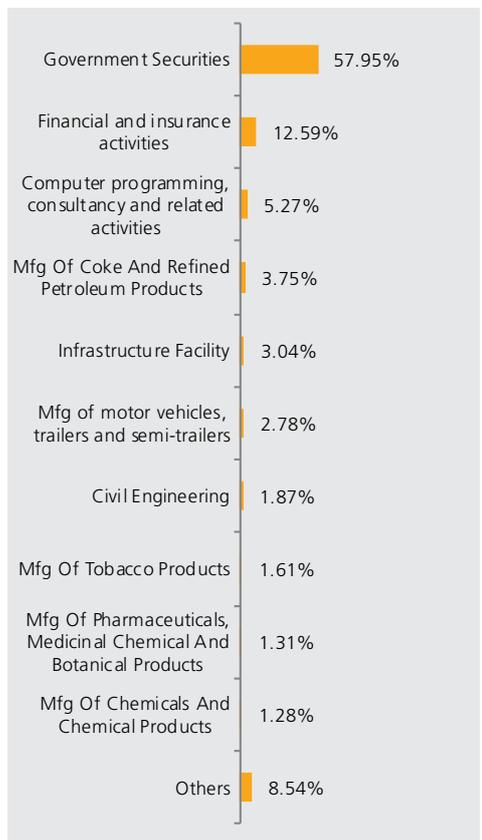
## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.96%	-
Last 6 Months	7.59%	-
Last 1 Year	13.44%	-
Last 2 Years	11.38%	-
Last 3 Years	8.82%	-
Since Inception	9.22%	-

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

Past performance is not indicative of future performance

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali

(Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 36.8008

**Inception Date:** 29<sup>th</sup> November 2007

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

**AUM as on 31st July 24:** ₹ 10.03 Crs.

**Modified Duration of Debt Portfolio:**

6.41 years

**YTM of Debt Portfolio:** 6.96%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	40
Gsec / Debt	00-100	57
MMI / Others	00-100	3

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.26%	2.10%
Last 6 Months	8.10%	8.82%
Last 1 Year	14.70%	15.41%
Last 2 Years	12.33%	13.06%
Last 3 Years	9.60%	10.27%
Since Inception	8.12%	8.97%

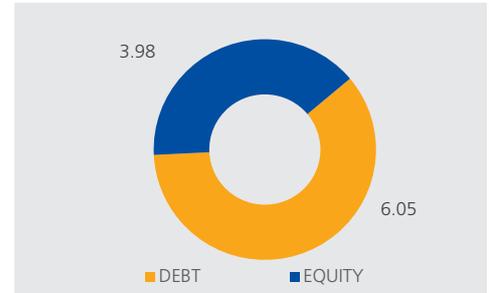
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

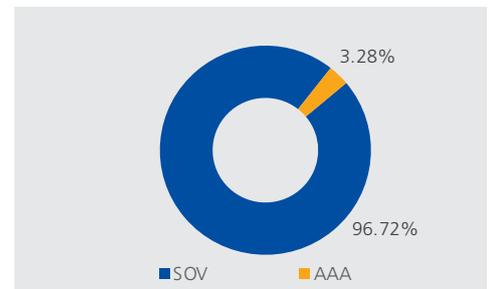
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	19.71%
7.18% GOI 14.08.2033	14.05%
7.10% GOI CG 08-04-2034	11.02%
6.54% GOI 17.01.2032	7.06%
7.18% GOI CG 24-07-2037	2.99%
7.50% GOI CG 10-08-2034	1.99%
<b>Gilts Total</b>	<b>56.83%</b>
RELIANCE INDUSTRIES LTD.	3.73%
ICICI BANK LTD.FV-2	3.50%
HDFC BANK LTD.FV-2	3.48%
INFOSYS LIMITED	2.80%
TATA CONSULTANCY SERVICES LTD.	2.04%
LARSEN&TUBRO	1.90%
ITC - FV 1	1.65%
AXIS BANK LIMITEDFV-2	1.56%
BHARTI AIRTEL LIMITED	1.42%
STATE BANK OF INDIAFV-1	1.39%
NTPC LIMITED	1.18%
TATA MOTORS LTD.FV-2	1.14%
MAHINDRA & MAHINDRA LTD.-FV5	1.03%
HINDUSTAN LEVER LTD.	0.99%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.92%
TITAN COMPANY LIMITED	0.77%
INDUSIND BANK LIMITED	0.76%
BAJAJ FINSERV LIMITED	0.73%
MARUTI UDYOG LTD.	0.67%
POWER GRID CORP OF INDIA LTD	0.64%
ULTRATECH CEMCO LTD	0.63%
COAL INDIA LIMITED	0.54%
INDUS TOWERS LIMITED	0.54%
HERO MOTOCORP LIMITED	0.53%
TATA CONSUMER PRODUCTS LIMITED	0.52%
HCL TECHNOLOGIES LIMITED	0.52%
KOTAK MAHINDRA BANK LIMITED_FV5	0.50%
HINDALCO INDUSTRIES LTD FV RE 1	0.45%
TECH MAHINDRA LIMITEDFV-5	0.43%
GRASIM INDUSTRIES LTD.	0.43%
BAJAJ FINANCE LIMITED	0.39%
NESTLE INDIA LIMITED	0.37%
CIPLA LTD.	0.35%
BAJAJ AUTO LTD	0.34%
UNION BANK OF INDIA	0.28%
BHARAT PETROLEUM CORP. LTD.	0.25%
DR. REDDY LABORATORIES	0.18%
WIPRO	0.12%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>39.67%</b>
<b>Money Market Total</b>	<b>1.93%</b>
<b>Current Assets</b>	<b>1.57%</b>
<b>Total</b>	<b>100.00%</b>

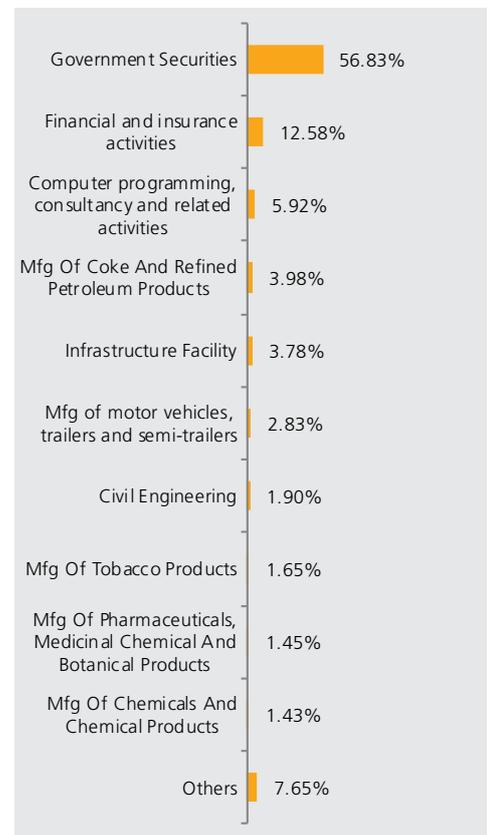
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 46.5462

**Inception Date:** 12<sup>th</sup> March 2007

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

**AUM as on 31st July 24:** ₹ 5.13 Crs.

**Modified Duration of Debt Portfolio:**

6.69 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.96%	2.10%
Last 6 Months	7.58%	8.82%
Last 1 Year	13.60%	15.41%
Last 2 Years	11.46%	13.06%
Last 3 Years	8.86%	10.27%
Since Inception	9.24%	9.89%

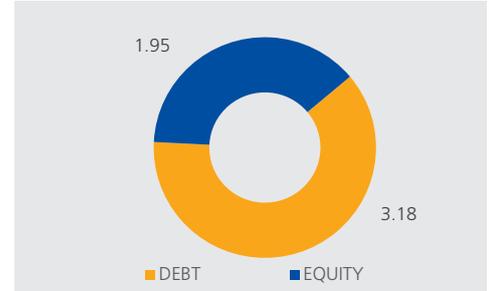
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

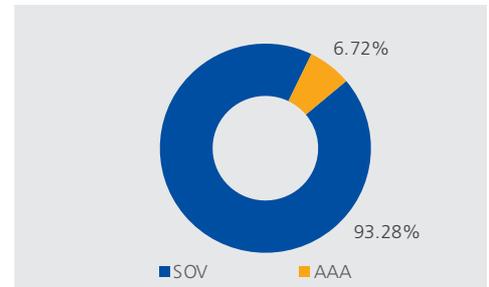
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	20.84%
7.18% GOI 14.08.2033	15.44%
7.23% GOI CG 15-04-2039	9.45%
6.54% GOI 17.01.2032	6.06%
7.18% GOI CG 24-07-2037	2.26%
7.50% GOI CG 10-08-2034	2.12%
7.32% GOI 13-11-2030	1.15%
<b>Gilts Total</b>	<b>57.33%</b>
RELIANCE INDUSTRIES LTD.	3.87%
ICICI BANK LTD.FV-2	3.52%
HDFC BANK LTD.FV-2	3.41%
INFOSYS LIMITED	2.48%
TATA CONSULTANCY SERVICES LTD.	2.08%
LARSEN&TUBRO	1.60%
ITC - FV 1	1.59%
AXIS BANK LIMITEDFV-2	1.49%
BHARTI AIRTEL LIMITED	1.42%
STATE BANK OF INDIAFV-1	1.34%
MAHINDRA & MAHINDRA LTD.-FV5	1.20%
NTPC LIMITED	1.15%
TATA MOTORS LTD.FV-2	1.11%
HINDUSTAN LEVER LTD.	0.98%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.90%
INDUSIND BANK LIMITED	0.84%
TITAN COMPANY LIMITED	0.76%
ULTRATECH CEMCO LTD	0.67%
MARUTI UDYOG LTD.	0.66%
POWER GRID CORP OF INDIA LTD	0.66%
BAJAJ FINSERV LIMITED	0.58%
HCL TECHNOLOGIES LIMITED	0.54%
TATA CONSUMER PRODUCTS LIMITED	0.54%
COAL INDIA LIMITED	0.53%
HERO MOTOCORP LIMITED	0.51%
KOTAK MAHINDRA BANK LIMITED_FV5	0.48%
GRASIM INDUSTRIES LTD.	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
BAJAJ FINANCE LIMITED	0.38%
NESTLE INDIA LIMITED	0.38%
TATA IRON & STEEL COMPANY LTD	0.38%
BAJAJ AUTO LTD	0.38%
TECH MAHINDRA LIMITEDFV-5	0.32%
UNION BANK OF INDIA	0.29%
CIPLA LTD.	0.21%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>38.09%</b>
<b>Money Market Total</b>	<b>4.13%</b>
<b>Current Assets</b>	<b>0.45%</b>
<b>Total</b>	<b>100.00%</b>

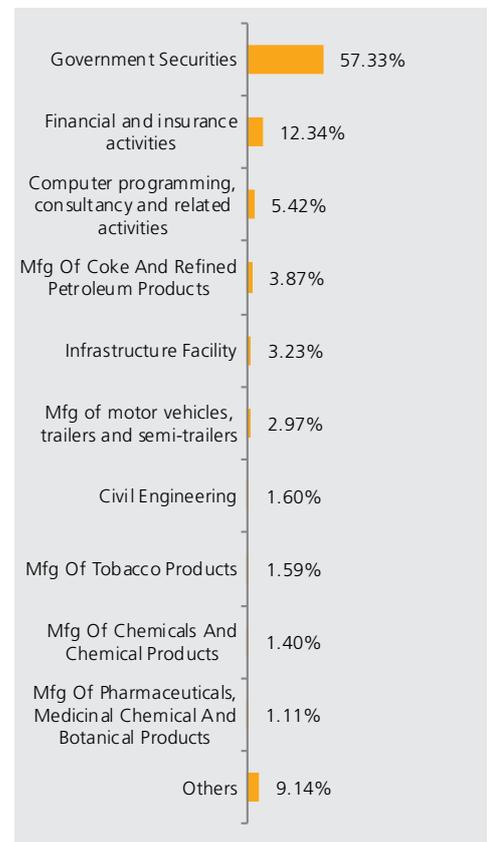
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)  
**NAV as on 31st July 24:** ₹ 33.5967  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL Composite Bond Index: 60%; Sensex 50: 40%  
**AUM as on 31st July 24:** ₹ 1.99 Crs.  
**Modified Duration of Debt Portfolio:** 6.61 years  
**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	59
MMI / Others	00-100	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	2.19%	2.10%
Last 6 Months	7.84%	8.82%
Last 1 Year	14.00%	15.41%
Last 2 Years	11.70%	13.06%
Last 3 Years	9.09%	10.27%
Since Inception	8.68%	9.53%

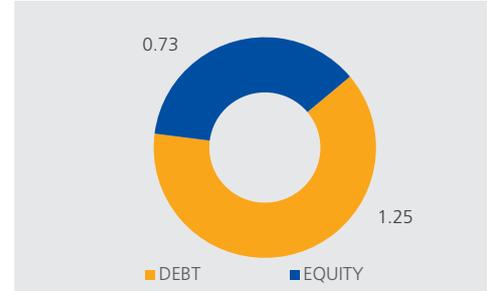
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

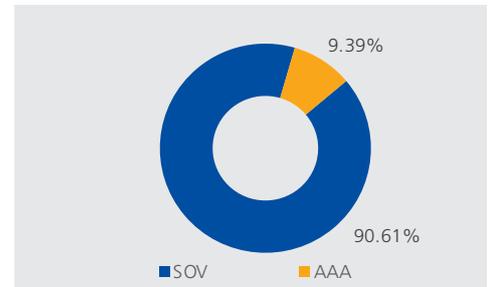
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	24.01%
7.18% GOI 14.08.2033	12.88%
7.23% GOI CG 15-04-2039	9.26%
6.54% GOI 17.01.2032	4.48%
7.32% GOI 13-11-2030	3.78%
7.18% GOI CG 24-07-2037	2.56%
7.50% GOI CG 10-08-2034	1.62%
<b>Gifts Total</b>	<b>58.58%</b>
RELIANCE INDUSTRIES LTD.	3.79%
HDFC BANK LTD.FV-2	3.34%
ICICI BANK LTD.FV-2	3.23%
INFOSYS LIMITED	2.73%
TATA CONSULTANCY SERVICES LTD.	1.70%
LARSEN&TUBRO	1.69%
ITC - FV 1	1.59%
STATE BANK OF INDIAFV-1	1.48%
AXIS BANK LIMITEDFV-2	1.43%
TATA MOTORS LTD.FV-2	1.41%
BHARTI AIRTEL LIMITED	1.28%
NTPC LIMITED	1.03%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.88%
MAHINDRA & MAHINDRA LTD.-FV5	0.85%
HINDUSTAN LEVER LTD.	0.82%
TITAN COMPANY LIMITED	0.71%
BAJAJ FINSERV LIMITED	0.60%
MARUTI UDYOG LTD.	0.59%
ULTRATECH CEMCO LTD	0.54%
POWER GRID CORP OF INDIA LTD	0.52%
COAL INDIA LIMITED	0.52%
INDUSIND BANK LIMITED	0.51%
HERO MOTOCORP LIMITED	0.50%
KOTAK MAHINDRA BANK LIMITED_FV5	0.46%
INDUS TOWERS LIMITED	0.45%
MPHASIS LIMITED	0.42%
TATA CONSUMER PRODUCTS LIMITED	0.42%
GRASIM INDUSTRIES LTD.	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
TECH MAHINDRA LIMITEDFV-5	0.36%
BAJAJ FINANCE LIMITED	0.34%
HCL TECHNOLOGIES LIMITED	0.34%
CIPLA LTD.	0.30%
NESTLE INDIA LIMITED	0.25%
BAJAJ AUTO LTD	0.24%
UNION BANK OF INDIA	0.23%
BHARAT PETROLEUM CORP. LTD.	0.22%
DR. REDDY LABORATORIES	0.17%
WIPRO	0.09%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.01%
<b>Equity Total</b>	<b>36.88%</b>
<b>Money Market Total</b>	<b>6.07%</b>
<b>Current Assets</b>	<b>-1.53%</b>
<b>Total</b>	<b>100.00%</b>

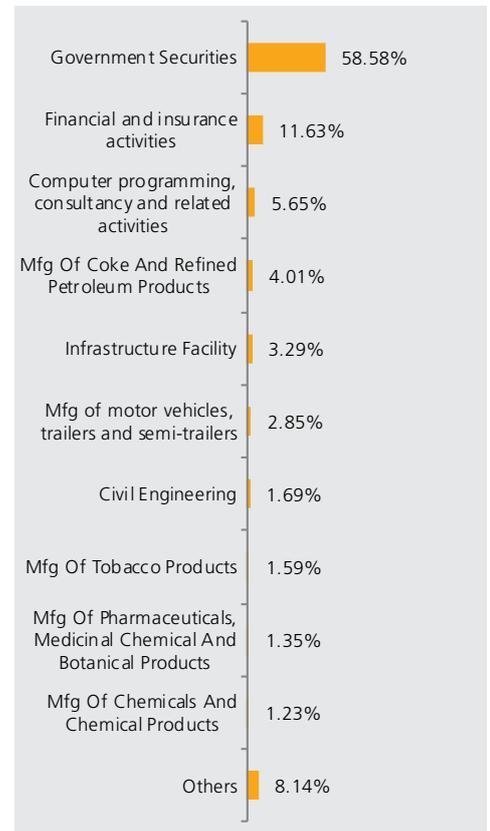
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 47.1875

**Inception Date:** 13<sup>th</sup> February 2006

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

**AUM as on 31st July 24:** ₹ 11.23 Crs.

**Modified Duration of Debt Portfolio:** 7.05 years

**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	20
Gsec / Debt	00-100	77
MMI / Others	00-100	3

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.55%	1.50%
Last 6 Months	5.91%	6.69%
Last 1 Year	10.76%	11.77%
Last 2 Years	9.30%	10.52%
Last 3 Years	6.95%	8.07%
Since Inception	7.82%	8.68%

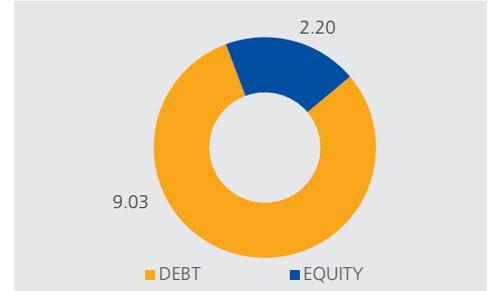
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

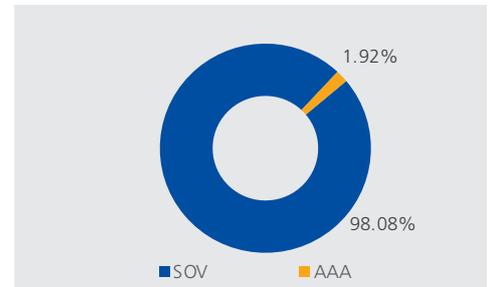
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	24.96%
7.23% GOI CG 15-04-2039	16.48%
7.18% GOI 14.08.2033	12.92%
7.18% GOI CG 24-07-2037	11.32%
6.54% GOI 17.01.2032	7.61%
7.50% GOI CG 10-08-2034	2.65%
7.32% GOI 13-11-2030	1.15%
<b>Gilts Total</b>	<b>77.09%</b>
HDFC BANK LTD.FV-2	1.88%
ICICI BANK LTD.FV-2	1.79%
RELIANCE INDUSTRIES LTD.	1.69%
INFOSYS LIMITED	1.36%
LARSEN&TUBRO	0.93%
ITC - FV 1	0.92%
TATA CONSULTANCY SERVICES LTD.	0.84%
BHARTI AIRTEL LIMITED	0.78%
AXIS BANK LIMITEDFV-2	0.77%
STATE BANK OF INDIAFV-1	0.76%
TATA MOTORS LTD.FV-2	0.58%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.54%
NTPC LIMITED	0.53%
MAHINDRA & MAHINDRA LTD.-FV5	0.51%
MARUTI UDYOG LTD.	0.41%
HINDUSTAN LEVER LTD.	0.40%
POWER GRID CORP OF INDIA LTD	0.38%
TITAN COMPANY LIMITED	0.37%
HERO MOTOCORP LIMITED	0.35%
COAL INDIA LIMITED	0.32%
ULTRATECH CEMCO LTD	0.31%
INDUSIND BANK LIMITED	0.29%
BAJAJ FINANCE LIMITED	0.27%
TATA CONSUMER PRODUCTS LIMITED	0.27%
INDUS TOWERS LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
GRASIM INDUSTRIES LTD.	0.23%
TECH MAHINDRA LIMITEDFV-5	0.22%
BAJAJ FINSERV LIMITED	0.21%
TATA IRON & STEEL COMPANY LTD	0.21%
CIPLA LTD.	0.20%
BAJAJ AUTO LTD	0.17%
NESTLE INDIA LIMITED	0.16%
HCL TECHNOLOGIES LIMITED	0.14%
UNION BANK OF INDIA	0.14%
BHARAT PETROLEUM CORP. LTD.	0.12%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.00%
<b>Equity Total</b>	<b>19.58%</b>
<b>Money Market Total</b>	<b>1.51%</b>
<b>Current Assets</b>	<b>1.82%</b>
<b>Total</b>	<b>100.00%</b>

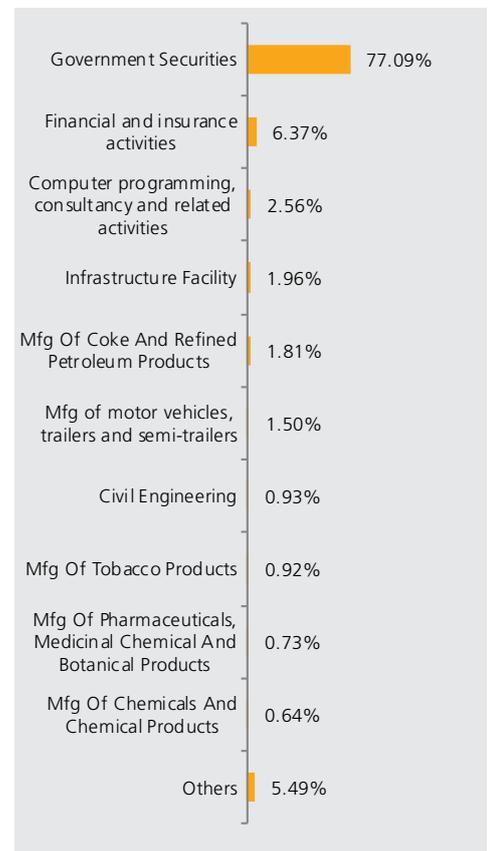
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Jagdish Bhanushali (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 29.5275

**Inception Date:** 11<sup>th</sup> January 2010

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

**AUM as on 31st July 24:** ₹ 2.11 Crs.

**Modified Duration of Debt Portfolio:** 6.54 years

**YTM of Debt Portfolio:** 6.96%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.56%	1.50%
Last 6 Months	5.95%	6.69%
Last 1 Year	10.62%	11.77%
Last 2 Years	9.24%	10.52%
Last 3 Years	6.91%	8.07%
Since Inception	7.72%	8.69%

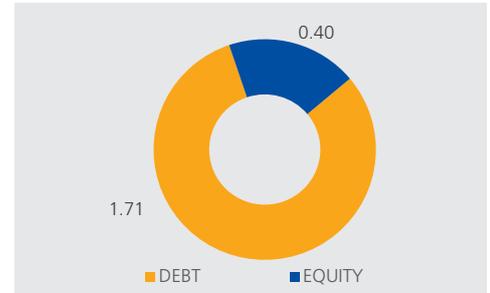
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

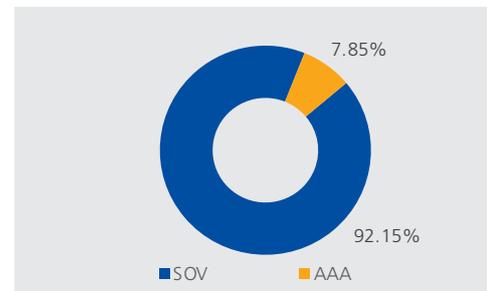
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	26.43%
7.18% GOI 14.08.2033	19.19%
7.23% GOI CG 15-04-2039	11.08%
6.54% GOI 17.01.2032	10.52%
7.32% GOI 13-11-2030	4.43%
7.50% GOI CG 10-08-2034	2.21%
7.18% GOI CG 24-07-2037	2.17%
<b>Gilts Total</b>	<b>76.03%</b>
HDFC BANK LTD.FV-2	1.81%
ICICI BANK LTD.FV-2	1.72%
RELIANCE INDUSTRIES LTD.	1.68%
INFOSYS LIMITED	1.30%
LARSEN&TUBRO	0.90%
ITC - FV 1	0.88%
BHARTI AIRTEL LIMITED	0.85%
TATA CONSULTANCY SERVICES LTD.	0.83%
STATE BANK OF INDIAFV-1	0.73%
AXIS BANK LIMITEDFV-2	0.73%
TATA MOTORS LTD.FV-2	0.55%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.51%
NTPC LIMITED	0.48%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
HINDUSTAN LEVER LTD.	0.38%
MARUTI UDYOG LTD.	0.37%
POWER GRID CORP OF INDIA LTD	0.35%
HERO MOTOCORP LIMITED	0.34%
COAL INDIA LIMITED	0.30%
TITAN COMPANY LIMITED	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
ULTRATECH CEMCO LTD	0.28%
INDUSIND BANK LIMITED	0.26%
KOTAK MAHINDRA BANK LIMITED_FV5	0.23%
INDUS TOWERS LIMITED	0.23%
BAJAJ AUTO LTD	0.23%
BAJAJ FINANCE LIMITED	0.23%
GRASIM INDUSTRIES LTD.	0.22%
TATA IRON & STEEL COMPANY LTD	0.21%
TATA CONSUMER PRODUCTS LIMITED	0.20%
BAJAJ FINSERV LIMITED	0.20%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.19%
TECH MAHINDRA LIMITEDFV-5	0.18%
CIPLA LTD.	0.16%
UNION BANK OF INDIA	0.12%
NESTLE INDIA LIMITED	0.12%
BHARAT PETROLEUM CORP. LTD.	0.12%
DR. REDDY LABORATORIES	0.10%
BRITANNIA INDUSTRIES LTD	0.05%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
TATA CONSUMER PRODUCTS LIMITED RIGHTS	0.00%
<b>Equity Total</b>	<b>19.08%</b>
<b>Money Market Total</b>	<b>6.47%</b>
<b>Current Assets</b>	<b>-1.59%</b>
<b>Total</b>	<b>100.00%</b>

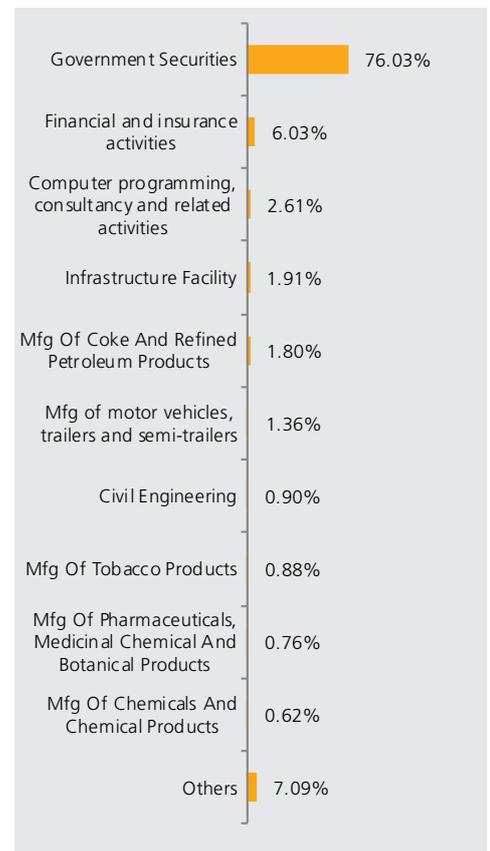
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 28.1445  
**Inception Date:** 01<sup>st</sup> September 2010  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31st July 24:** ₹ 0.42 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.28 years  
**YTM of Debt Portfolio:** 6.97%

## 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	1.02%	0.98%
Last 6 Months	4.16%	4.87%
Last 1 Year	7.92%	8.92%
Last 2 Years	7.40%	8.57%
Last 3 Years	5.21%	6.05%
Since Inception	7.15%	7.69%

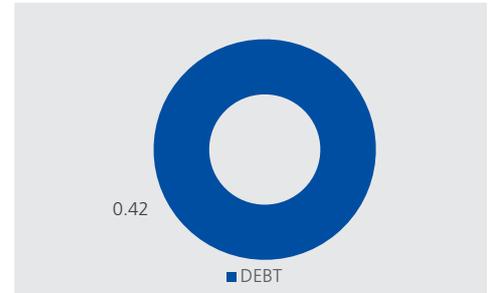
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

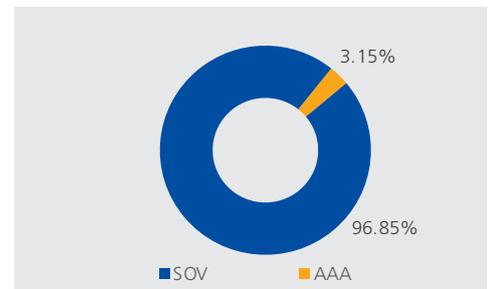
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	84.75%
7.23% GOI CG 15-04-2039	6.10%
7.18% GOI 14.08.2033	2.91%
<b>Gilts Total</b>	<b>93.77%</b>
<b>Money Market Total</b>	<b>3.05%</b>
<b>Current Assets</b>	<b>3.18%</b>
<b>Total</b>	<b>100.00%</b>

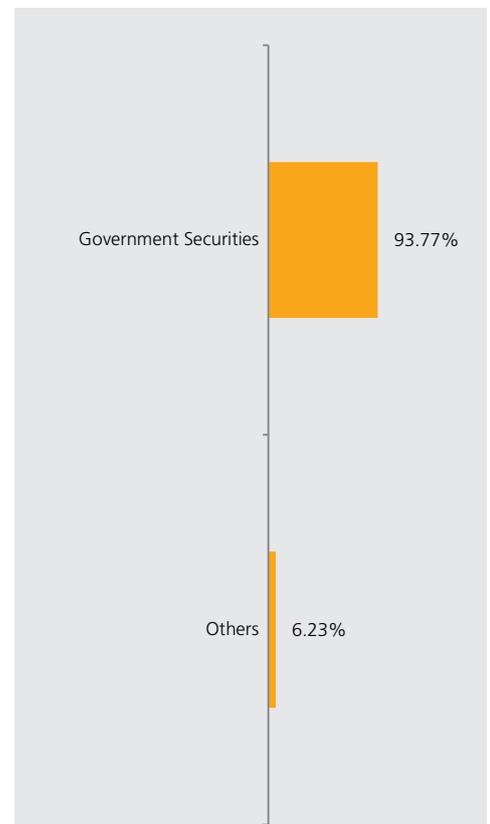
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 28.6535  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 31st July 24:** ₹ 0.24 Crs.  
**Modified Duration of Debt Portfolio:** 6.27 years  
**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.00%	0.98%
Last 6 Months	4.07%	4.87%
Last 1 Year	7.63%	8.92%
Last 2 Years	7.13%	8.57%
Last 3 Years	4.90%	6.05%
Since Inception	6.61%	7.62%

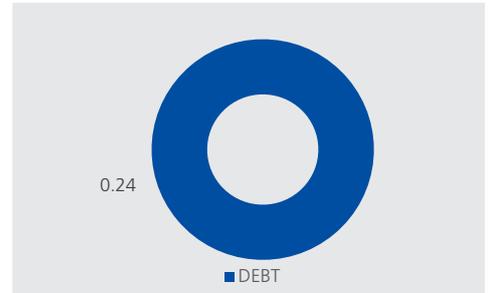
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

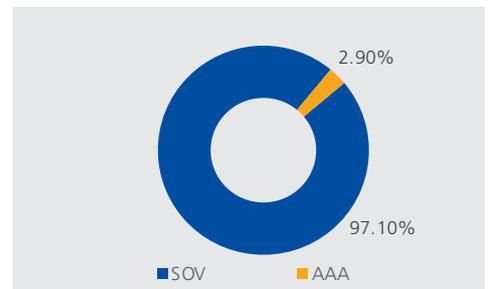
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	84.07%
7.23% GOI CG 15-04-2039	5.62%
7.18% GOI 14.08.2033	4.29%
<b>Gilts Total</b>	<b>93.98%</b>
<b>Money Market Total</b>	<b>2.81%</b>
<b>Current Assets</b>	<b>3.21%</b>
<b>Total</b>	<b>100.00%</b>

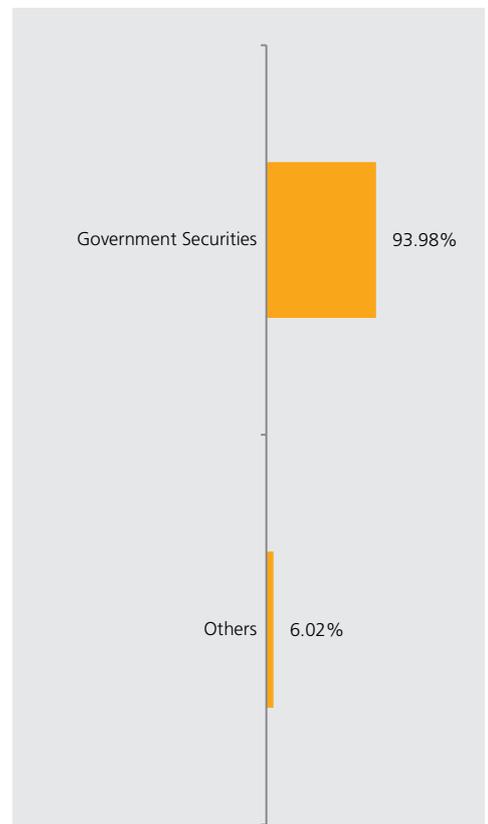
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 30.3325  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 31st July 24:** ₹ 0.86 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.24 years  
**YTM of Debt Portfolio:** 6.44%

## 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	0.44%	0.61%
Last 6 Months	2.60%	3.57%
Last 1 Year	5.26%	7.24%
Last 2 Years	4.96%	6.93%
Last 3 Years	4.00%	5.87%
Since Inception	5.71%	6.72%

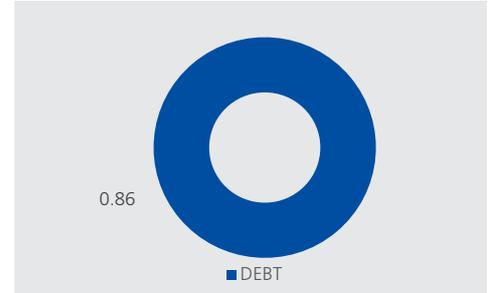
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

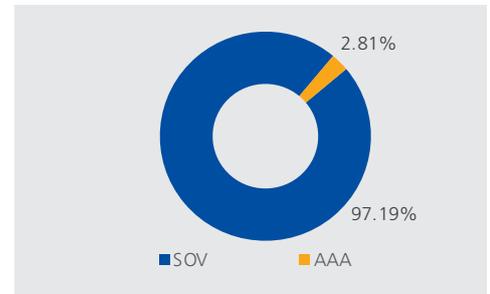
## Portfolio

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

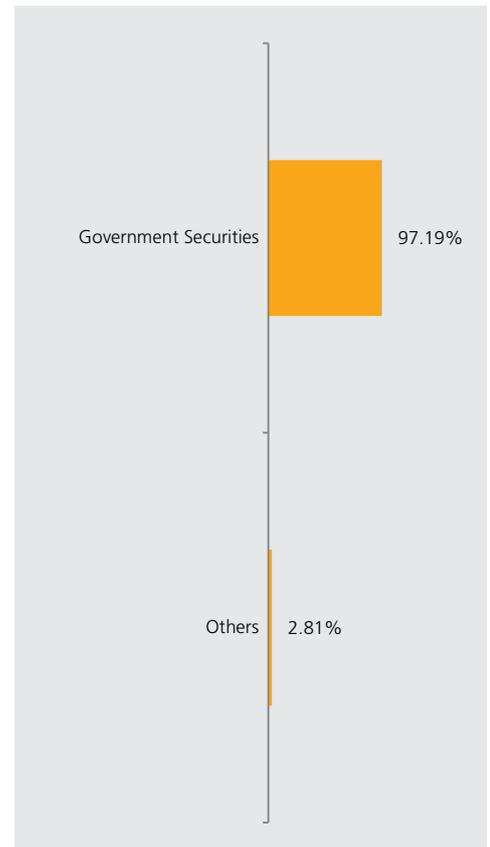
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 30.5334  
**Inception Date:** 02<sup>nd</sup> February 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31st July 24:** ₹ 1.23 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.01 years  
**YTM of Debt Portfolio:** 0.62%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.61%
Last 6 Months	2.63%	3.57%
Last 1 Year	5.31%	7.24%
Last 2 Years	4.97%	6.93%
Last 3 Years	3.99%	5.87%
Since Inception	5.90%	6.85%

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

Past performance is not indicative of future performance

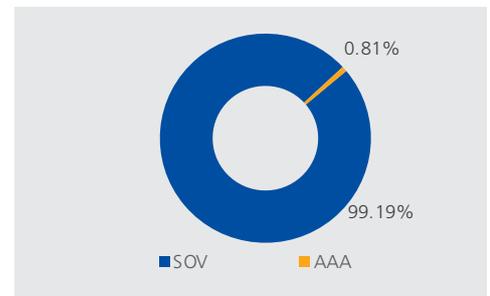
## Portfolio

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

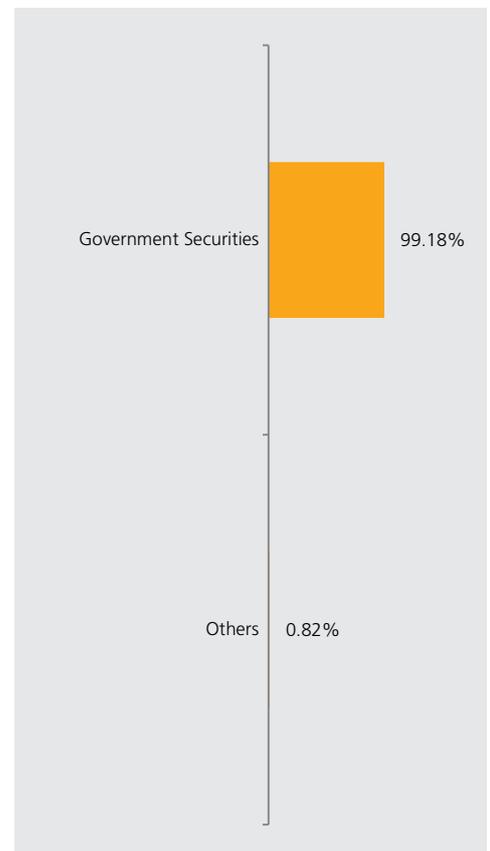
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 31.0484  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31st July 24:** ₹ 0.81 Crs.  
**Modified Duration of Debt Portfolio:** 6.18 years  
**YTM of Debt Portfolio:** 6.98%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.01%	0.89%
Last 6 Months	4.07%	4.55%
Last 1 Year	7.68%	8.19%
Last 2 Years	6.99%	7.97%
Last 3 Years	5.76%	5.84%
Since Inception	7.26%	7.30%

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

Past performance is not indicative of future performance

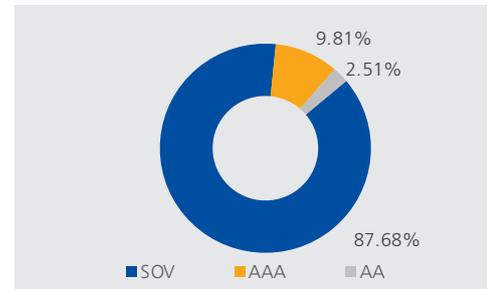
## Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	2.63%
<b>Bonds/Debentures Total</b>	<b>2.63%</b>
7.26% GOI CG 06-02-2033	64.08%
6.54% GOI 17.01.2032	12.13%
7.23% GOI CG 15-04-2039	8.24%
7.32% GOI 13-11-2030	7.48%
7.18% GOI 14.08.2033	0.13%
<b>Gilts Total</b>	<b>92.05%</b>
<b>Money Market Total</b>	<b>10.30%</b>
<b>Current Assets</b>	<b>-4.98%</b>
<b>Total</b>	<b>100.00%</b>

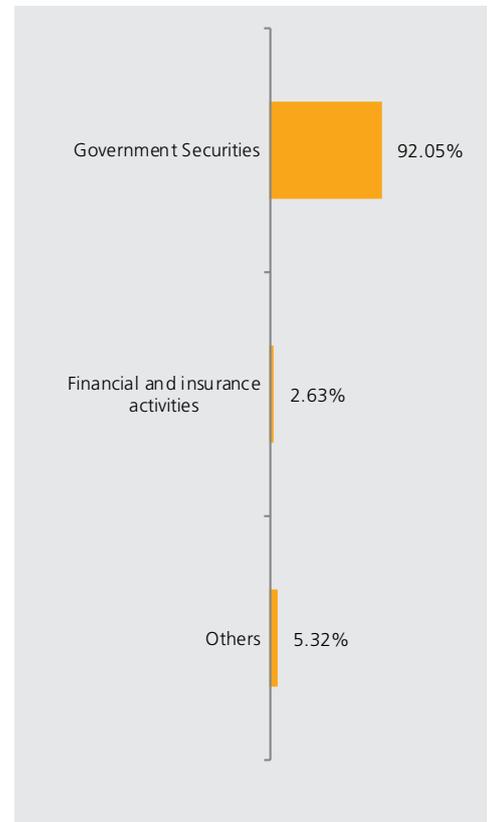
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 31.4781  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 31st July 24:** ₹ 0.35 Crs.  
**Modified Duration of Debt Portfolio:** 6.17 years  
**YTM of Debt Portfolio:** 6.97%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.02%	0.89%
Last 6 Months	3.99%	4.55%
Last 1 Year	7.44%	8.19%
Last 2 Years	6.65%	7.97%
Last 3 Years	4.64%	5.84%
Since Inception	7.23%	7.54%

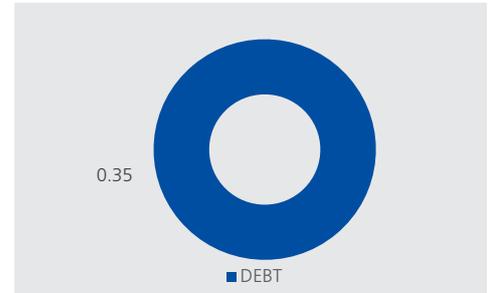
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

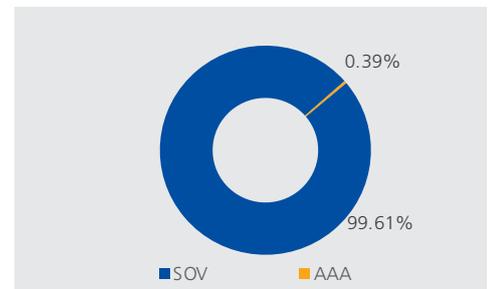
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	93.41%
7.23% GOI CG 15-04-2039	2.89%
<b>Gilts Total</b>	<b>96.30%</b>
<b>Money Market Total</b>	<b>0.38%</b>
<b>Current Assets</b>	<b>3.32%</b>
<b>Total</b>	<b>100.00%</b>

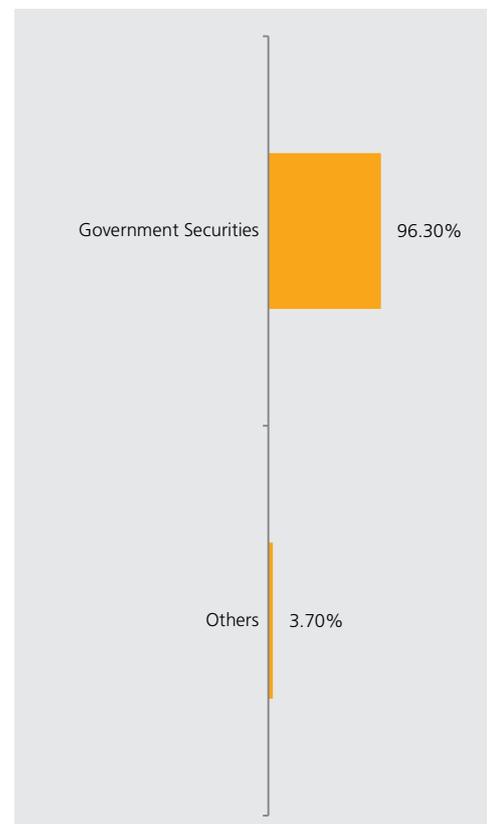
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 24.4814  
**Inception Date:** 26<sup>th</sup> May 2009  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31st July 24:** ₹ 0.69 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.65 years  
**YTM of Debt Portfolio:** 6.84%

## 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	0.48%	0.61%
Last 6 Months	2.93%	3.57%
Last 1 Year	5.83%	7.24%
Last 2 Years	5.30%	6.93%
Last 3 Years	4.47%	5.87%
Since Inception	5.76%	6.38%

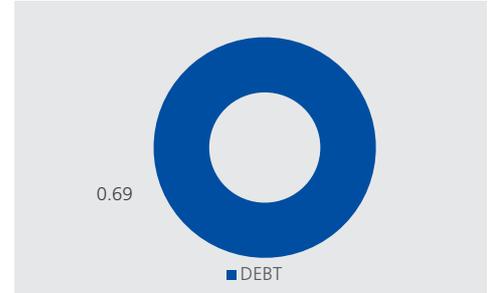
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

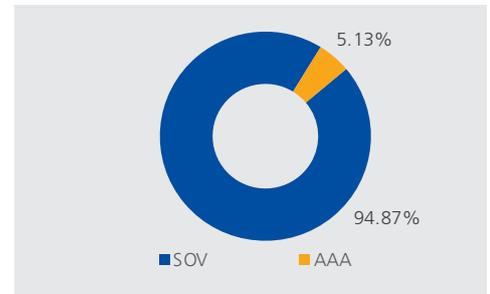
## Portfolio

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

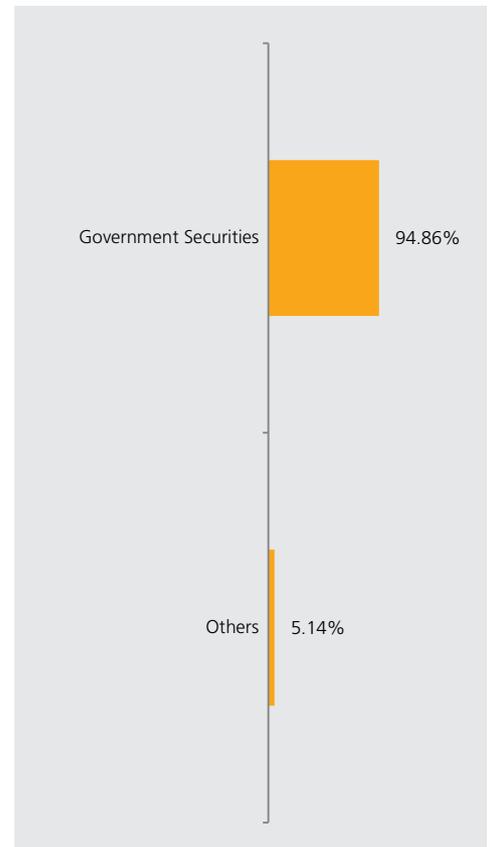
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 21.6968  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31st July 24:** ₹ 2.18 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.68 years  
**YTM of Debt Portfolio:** 7.11%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.61%
Last 6 Months	2.71%	3.57%
Last 1 Year	5.55%	7.24%
Last 2 Years	5.17%	6.93%
Last 3 Years	4.29%	5.87%
Since Inception	5.46%	6.82%

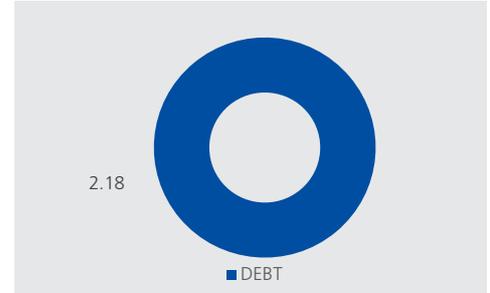
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

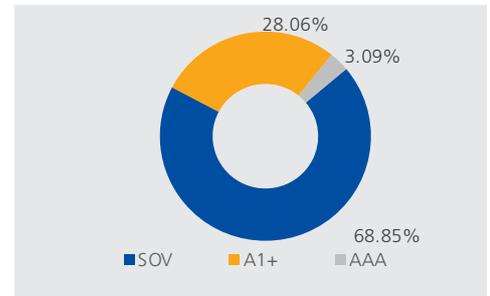
## Portfolio

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

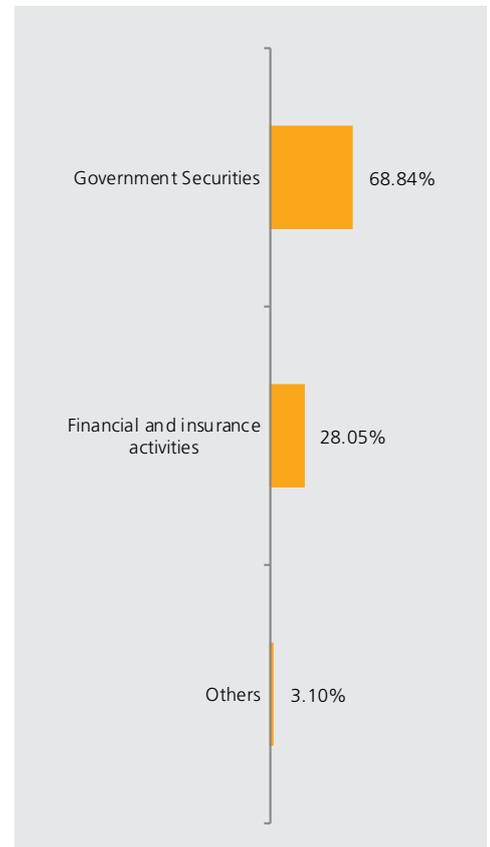
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 25.1537  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 31st July 24:** ₹ 0.18 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.31 years  
**YTM of Debt Portfolio:** 6.75%

## 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	0.45%	0.61%
Last 6 Months	2.75%	3.57%
Last 1 Year	5.52%	7.24%
Last 2 Years	5.03%	6.93%
Last 3 Years	4.13%	5.87%
Since Inception	5.77%	6.80%

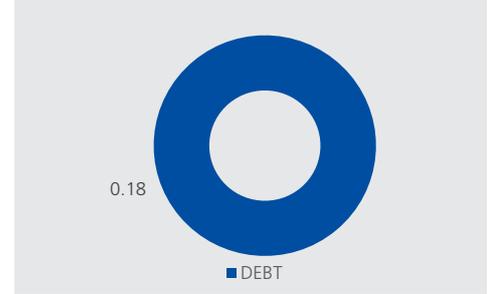
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

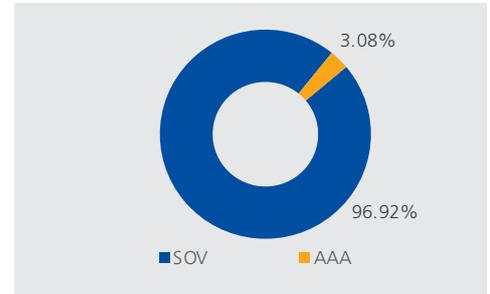
## Portfolio

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

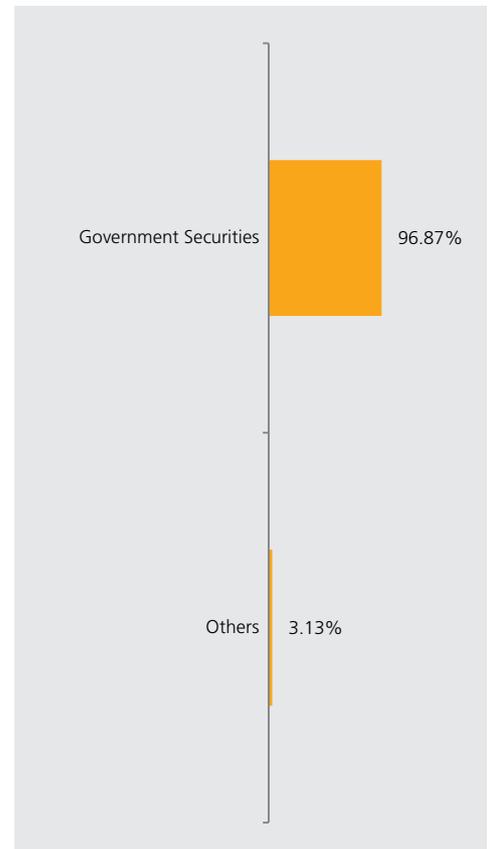
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 31st July 24:** ₹ 15.0281

**Highest NAV locked as on 28<sup>th</sup> Aug 2018:** ₹15.6816

**Inception Date:** 8<sup>th</sup> Sep 2010

**Benchmark:** N.A

**AUM as on 31st July 24:** ₹ 90.41Cr.

**Modified Duration of Debt Portfolio:**

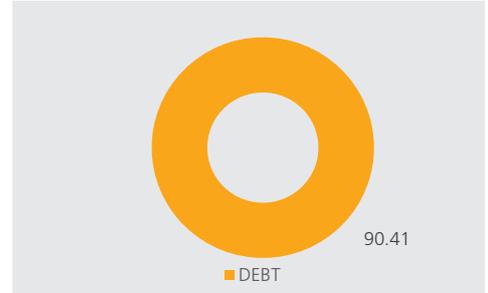
1.21 years

**YTM of Debt Portfolio:** 6.88%

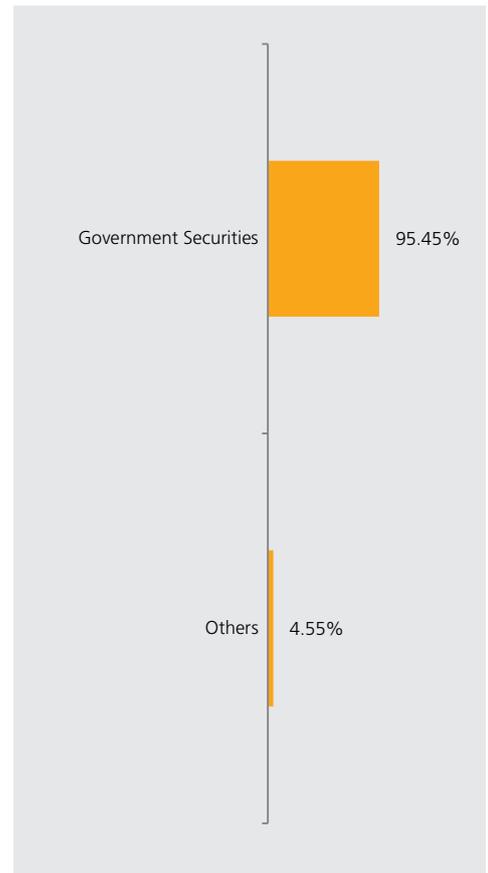
## Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	44.93%
8.30% RAJASHTHAN SDL 13.01.2026	28.10%
7.59% GOI CG 11-01-2026	16.77%
8.47% MAHARASHTRA SDL 10.02.2026	5.64%
<b>Gilts Total</b>	<b>95.45%</b>
<b>Money Market Total</b>	<b>2.87%</b>
<b>Current Assets</b>	<b>1.68%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.61%	-
Last 6 Months	2.91%	-
Last 1 Year	5.67%	-
Last 2 Years	5.15%	-
Last 3 Years	3.69%	-
Since Inception	2.97%	-

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

Past performance is not indicative of future performance



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)  
**NAV as on 31st July 24:** ₹ 16.9865  
**Highest NAV locked as on 28<sup>th</sup> Aug 2018:** ₹17.9310  
**Inception Date:** 08<sup>th</sup> June 2011  
**Benchmark:** N.A  
**AUM as on 31st July 24:** ₹ 10.28 Crs.  
**Modified Duration of Debt Portfolio:** 1.53 years  
**YTM of Debt Portfolio:** 6.83%

## 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	0.63%	-
Last 6 Months	2.82%	-
Last 1 Year	5.72%	-
Last 2 Years	5.19%	-
Last 3 Years	3.59%	-
Since Inception	4.11%	-

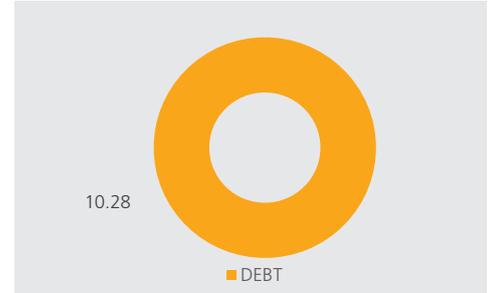
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

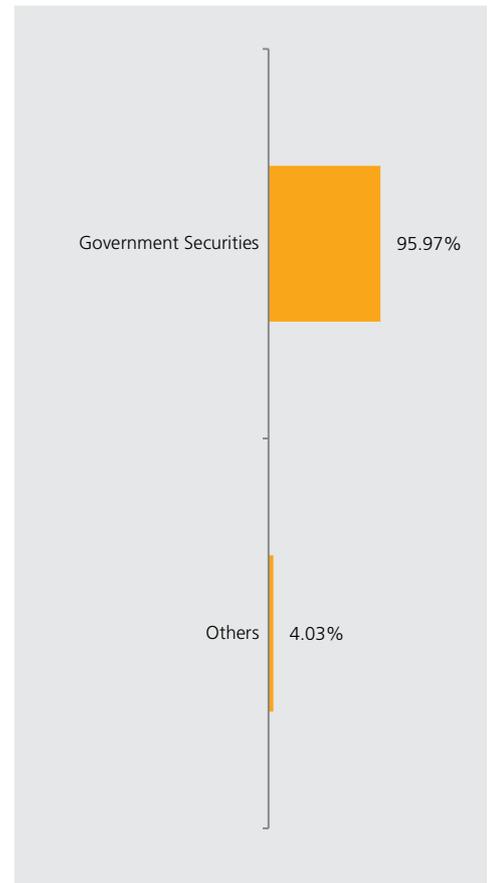
## Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	95.97%
<b>Gilts Total</b>	<b>95.97%</b>
<b>Money Market Total</b>	<b>1.86%</b>
<b>Current Assets</b>	<b>2.17%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 23.0299  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 31st July 24:** ₹ 876.74 Crs.  
**Modified Duration of Debt Portfolio:** 0.50 years  
**YTM of Debt Portfolio:** 7.18%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.74%	-
Last 6 Months	3.49%	-
Last 1 Year	6.80%	-
Last 2 Years	6.34%	-
Last 3 Years	5.19%	-
Since Inception	6.45%	-

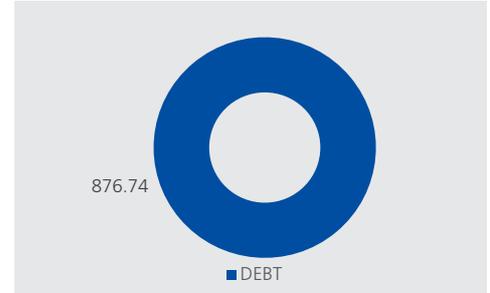
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

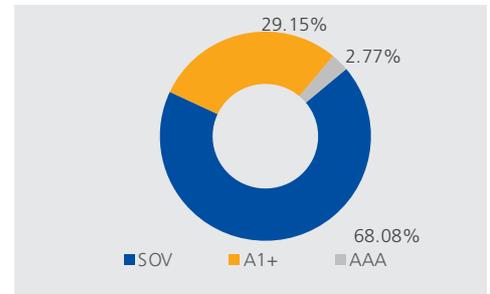
## Portfolio

Name of Instrument	% to AUM
GSEC STRIP 19.03.2030	5.15%
GSEC STRIP 19.09.2030	4.65%
GSEC STRIP 12.06.2031	2.54%
GSEC STRIP 12.12.2031	2.46%
GSEC STRIP 12.06.2032	2.37%
8.72% MAHARASHTRA SDL 29.10.2024	2.29%
GSEC STRIP 12.09.2028	1.49%
9.04% KARNATAKA SDL 10/09/2024	1.14%
9.07% KERALA SDL 27-08-2024	1.09%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	0.98%
GSEC STRIP 17.12.2030	0.43%
GSEC STRIP 19.12.2028	0.34%
<b>Gilts Total</b>	<b>24.93%</b>
<b>Money Market Total</b>	<b>74.92%</b>
<b>Current Assets</b>	<b>0.15%</b>
<b>Total</b>	<b>100.00%</b>

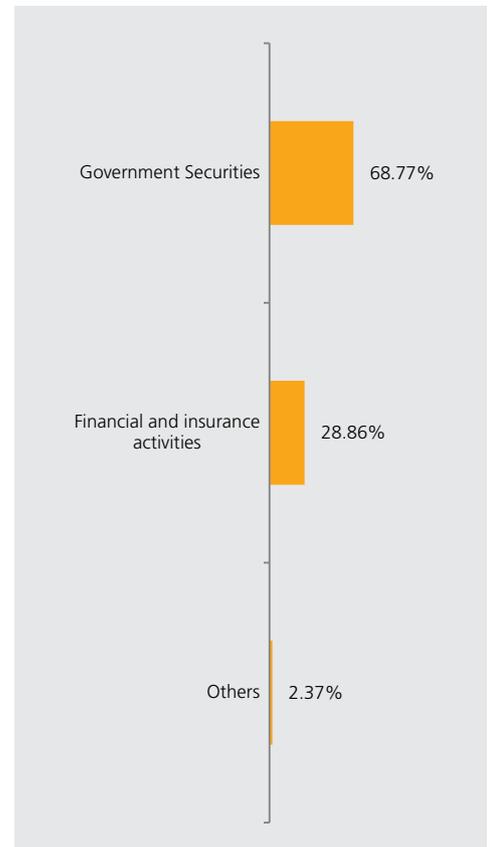
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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 31st July 24:** ₹ 18.2054  
**Inception Date:** 15<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 31st July 24:** ₹ 36.07 Crs.  
**Modified Duration of Debt Portfolio:** 0.49 years  
**YTM of Debt Portfolio:** 7.03%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.56%	-
Last 6 Months	3.25%	-
Last 1 Year	6.59%	-
Last 2 Years	6.26%	-
Last 3 Years	5.10%	-
Since Inception	5.84%	-

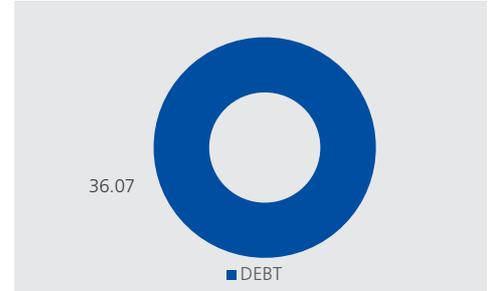
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

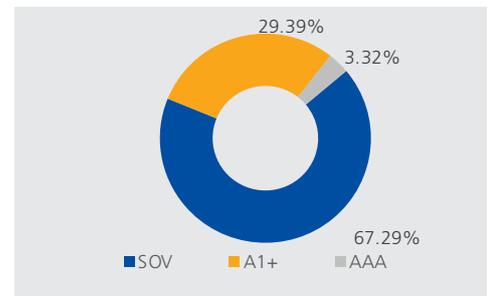
## Portfolio

Name of Instrument	% to AUM
8.72% MAHARASHTRA SDL 29.10.2024	5.57%
9.07% KERALA SDL 27-08-2024	1.39%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	0.99%
<b>Gilts Total</b>	<b>7.94%</b>
<b>Money Market Total</b>	<b>91.87%</b>
<b>Current Assets</b>	<b>0.19%</b>
<b>Total</b>	<b>100.00%</b>

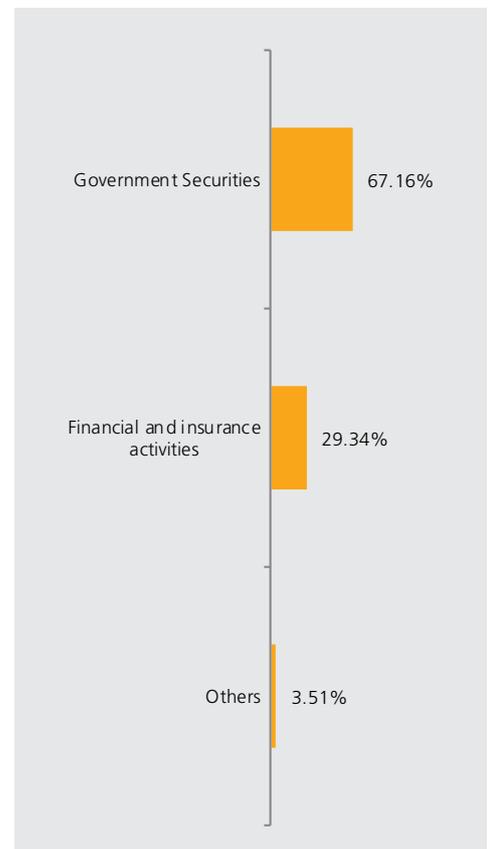
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st July 2024

## 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.

## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.76%
Current Assets	0.24%
<b>Total</b>	<b>100.00%</b>

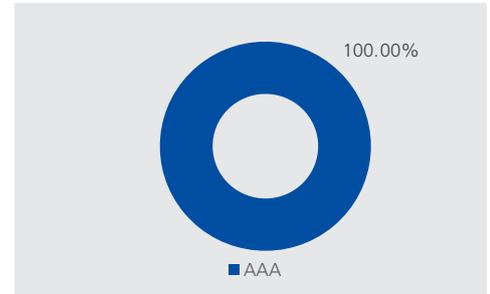
## AUM (in ₹ crs.)



## Fund Details

**Fund Manager:** Mr. Rahul Sangle  
**NAV as on 31st July 24:** ₹ 23.1452  
**Inception Date:** 23<sup>rd</sup> March 2012  
**Benchmark:** N.A  
**AUM as on 31st July 24:** ₹ 0.05 Crs.  
**Modified Duration of Debt Portfolio:** N.A  
**YTM of Debt Portfolio:** 6.41%

## Rating Profile



## 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	0.44%	-
Last 6 Months	2.70%	-
Last 1 Year	5.64%	-
Last 2 Years	5.46%	-
Last 3 Years	4.67%	-
Since Inception	7.02%	-

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

Past performance is not indicative of future performance



## 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	Jagdish Bhanushali	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06501/01/10PENRGYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	Nifty 50 Index	Make in India	Jagdish Bhanushali	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF01009/04/07LSPRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Index: 40%; Sensex 50: 60%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	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 Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	Rahul Sangle
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond 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
ULIF06301/02/08HRCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Rahul Sangle
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Debt	-	Rahul Sangle
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Rahul Sangle
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Umesh Patel	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	Jagdish Bhanushali	-

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

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