

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# ANALYST DECEMBER 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
Life Energy Fund 2	28	Discontinued Policy Fund	58
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# INVESTMENT INSIGHT

Fund Report as on 29th November 2024

## Macro-Economic Update

Global economic activity showed resilience in November 2024 despite fragile confidence and growing protectionism. The U.S. Federal Reserve reduced interest rates by 25 basis points, adopting a cautious easing approach amid persistent core inflation. Following the Fed's move, the Bank of England also lowered rates by 25 basis points, citing sustained progress in reducing inflation. On the political front, Donald Trump's historic comeback in the 2024 U.S. elections has set the stage for higher import tariffs and lower taxes, signalling potential shifts in global trade dynamics.

India's Q2 FY25 GDP growth softened to 5.4%, reflecting slower output in manufacturing and utility services. However, the slowdown appears to be temporary as private consumption regains momentum. The festive season has spurred real activity, propelling growth into Q3. GST collections in November grew by an impressive 8.5%, reaching ₹1.82 lakh crore, buoyed by strong festive demand. The Purchasing Managers' Index (PMI) for manufacturing remained firmly in the expansion zone at 56.5, signalling continued industrial growth. Automobile sales showed strong recovery in October, with two-wheeler sales up by 14.2% and tractor sales surging by 21%, reflecting improved rural demand. Additionally, the merchandise trade deficit narrowed to USD 27.14 billion in October, primarily due to increased imports of oil and gold.

In October, CPI inflation rose to 6.2%, driven by a spike in food prices, particularly vegetables and oils. However, early indicators suggest some easing in November. On the fiscal front, India's position remains robust, with the fiscal deficit for the first seven months of FY25 at ₹7.50 lakh crore, or 47% of the budget estimate. This strengthens confidence in achieving the fiscal deficit target of 4.9% of GDP for FY25.

## Equity Market Update

In November 2024, equity markets remained largely flat, with the index delivering a modest decline of -0.3%. The market's consolidation was driven by foreign institutional investors (FII) pulling out approximately \$22 billion from equities, while domestic institutional investors (DII) counterbalanced this selling with a similar level of buying activity.

Sector performance in November showed mixed results:

- **IT (+6%)** was the best-performing sector, followed by **consumer durables (+3%)** and **capital goods (+2.3%)**.
- On the downside, **power (-4.3%)**, **metals (-2.4%)**, and **oil & gas (-2.3%)** sectors faced notable declines.

The market sentiment was influenced by ongoing geopolitical uncertainty and potential policy changes under the incoming US administration.

Key developments during the month included:

1. **Donald Trump's victory** in the US Presidential election.
2. The **US Federal Reserve's** decision to cut interest rates by 25 basis points.
3. **NDA alliance winning** in the Maharashtra Assembly elections provides political stability
4. S&P Global Ratings revised India's GDP growth forecast downward by 20 basis points, projecting a 6.7% growth for FY2026 and 6.8% for FY2027.

Economic indicators showed some mixed results:

- **India's Industrial Production (IIP)** rose by 3.1% in September, recovering from a contraction of 0.1% in August.
- **Consumer Price Index (CPI)** inflation increased to 6.2% in October, compared to 5.5% in September, mainly driven by a spike in food inflation, which is expected to be temporary.
- **India's GDP growth** for 2QFY25 was reported at 5.4% year-on-year, primarily due to reduced government spending, although it is anticipated that this will improve in future periods.

In summary, while the market was relatively flat due to significant foreign selling, domestic support and sectoral shifts provided some stability. Economic data pointed to a recovering industrial sector but ongoing inflation concerns and slower government spending continue to weigh on the outlook.



# INVESTMENT INSIGHT

Fund Report as on 29th November 2024

## Equity Market Outlook & Strategy

We do not foresee significant changes in the fundamental outlook for Indian equities in the near term. Several factors are expected to support market performance:

- 1. Positive election results in Maharashtra:** The BJP's victory is likely to enhance political stability, boosting investor sentiment.
- 2. Increased government spending (Dec-Mar'25):** With expectations of higher government expenditure in the upcoming quarter, this should support growth and infrastructure development, which is favorable for markets.
- 3. Anticipation of an RBI rate cut:** To support slowing GDP growth, a rate cut by the Reserve Bank of India (RBI) is expected, which could provide a boost to the economy and equities.

The **Nifty index** is currently trading at a **price-to-earnings (P/E) ratio of 20.7x** on a one-year forward basis, offering a good entry point for long-term investors looking to accumulate positions at attractive valuations.

## Sector Outlook

- **Electronic Manufacturing, Power, and Capital Goods** are likely to benefit from India's push to become a key player in the global supply chain shift, attracting investment and fostering growth.
- **Infrastructure and Public Sector Banks (PSBs)** should see upside from a potential pickup in overall capital expenditure (capex), particularly as government spending ramps up.

With **FII selling expected to taper off** and the potential for **rate cuts**, the current environment presents an opportunity for long-term investors to capitalize on India's evolving economic landscape and its strategic positioning in global markets. Thus, while short-term volatility may persist, the long-term fundamentals of Indian equities remain intact, making this a favorable time for accumulation.

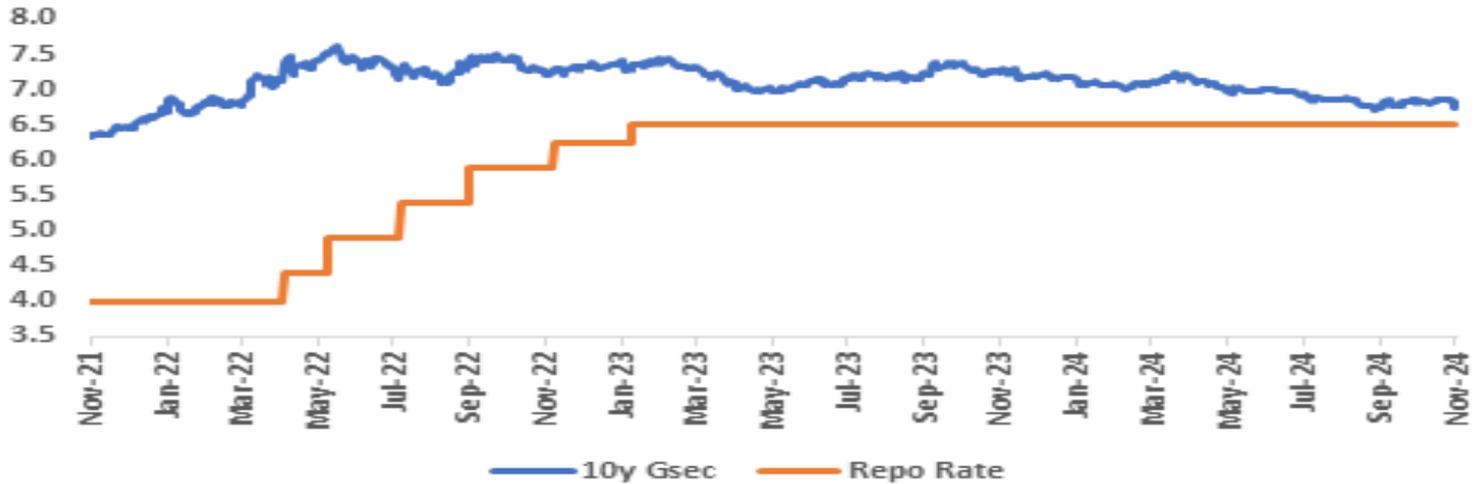


# INVESTMENT INSIGHT

Fund Report as on 29th November 2024

## Fixed Income Market Update

### 10y Benchmark vs Repo Rate



In November 2024, India's 10-year benchmark government bond yields displayed a fluctuating trend, moving within a range of 6.74% to 6.87%, before settling at 6.74%. This decline in yields was shaped by a mix of global and domestic factors:

Slower GDP growth fuelled expectations of earlier monetary policy easing by the RBI's Monetary Policy Committee (MPC). Globally, a dip in U.S. Treasury yields and crude oil prices further supported the downward trend.

Despite these favourable conditions, the fixed income market faced subdued demand from Foreign Portfolio Investors (FPIs), reflecting cautious sentiment throughout November's trading environment.

## Fixed Income Market Outlook & Strategy

In October 2024, the global bond market experienced notable shifts, with U.S. 10-year Treasury yields surging above 4.20%. This spike reflected a resilient U.S. economic landscape and shifting expectations around future Federal Reserve rate actions. Concurrently, Brent crude oil prices exhibited significant volatility, driven by ongoing geopolitical tensions.

On the domestic front, food inflationary pressures remain a key focus. However, it is anticipated to ease by Q4 FY2024-25, supported by favourable kharif crop arrivals and promising rabi season projections. In a notable development for the Indian debt market, FTSE Russell announced the inclusion of Indian government bonds in its Emerging Markets Government Bond Index (EMGBI), effective from September 2025. Following JP Morgan's inclusion of Indian bonds in its EM Bond Index, this move further validates India's standing in global bond markets. With favourable demand-supply dynamics, yields on central government securities are expected to trend lower in the medium term. However, we anticipate widening spreads on state government securities as increased supply weighs on the market.

From an investment standpoint, our strategy underscores credit prudence and a commitment to high-quality assets. Presently, over 99% of our Fixed Income Investments are allocated to sovereign and AAA-rated instruments, ensuring low risk exposure and solid credit quality. As we navigate this evolving landscape, we remain vigilant on key indicators, including global commodity prices, economic growth and employment trends, inflation, FPI flows, and central bank policy directions.

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



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 50.1566

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 2,754.32 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.14%	-0.31%
Last 6 Months	6.47%	7.10%
Last 1 Year	22.63%	19.86%
Last 2 Years	15.31%	13.42%
Last 3 Years	13.45%	12.42%
Since Inception	11.44%	10.79%

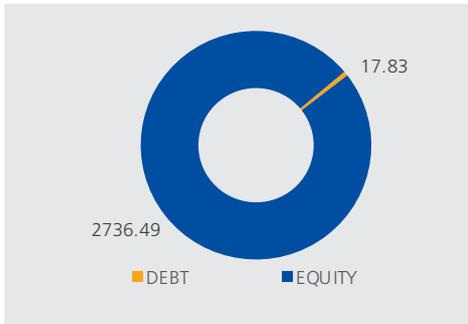
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

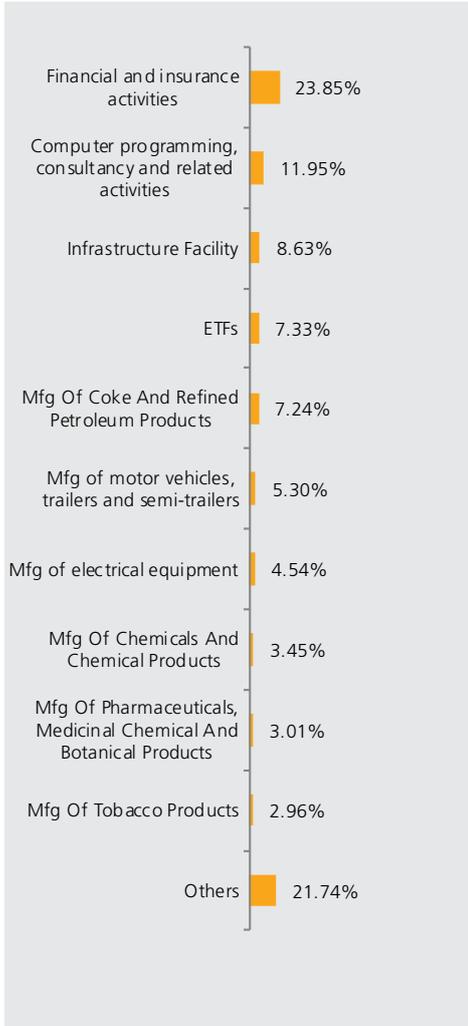
## Portfolio

Name of Instrument	% to AUM
ICICI BANK LTD.-FV-2	7.14%
RELIANCE INDUSTRIES LTD.	6.88%
INFOSYS LIMITED	6.39%
HDFC BANK LTD.-FV-2	6.05%
TATA CONSULTANCY SERVICES LTD.	3.45%
BHARTI AIRTEL LIMITED	3.21%
ITC - FV 1	2.96%
MAHINDRA & MAHINDRA LTD.-FV5	2.88%
STATE BANK OF INDIAFV-1	2.82%
LARSEN&TUBRO	2.76%
NTPC LIMITED	2.64%
HINDUSTAN LEVER LTD.	2.31%
TRENT LTD	1.71%
TATA MOTORS LTD.-FV-2	1.63%
AXIS BANK LIMITEDFV-2	1.43%
SHRIRAM FINANCE LIMITED	1.41%
HCL TECHNOLOGIES LIMITED	1.37%
ZOMATO LIMITED	1.23%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.-FV-1	1.17%
POLYCAB INDIA LIMITED	1.13%
TATA POWER CO. LTD.-FV-1	1.07%
BLUE STAR LIMITED	1.05%
SIEMENS LIMITED	0.96%
KAYNES TECHNOLOGY INDIA LIMITED	0.91%
ASTRAL LIMITED	0.88%
ABB INDIA LIMITED	0.84%
SWIGGY LIMITED	0.83%
WAAREE ENERGIES LIMITED	0.80%
MARUTI UDYOG LTD.	0.78%
BRAINBEES SOLUTIONS LIMITED	0.77%
BHARAT DYNAMICS LIMITED	0.74%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.73%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
PIDILITE INDUSTRIES LIMITED	0.70%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.69%
AUROBINDO PHARMA LIMITED	0.67%
ALKEM LABORATORIES LIMITED	0.67%
HERO MOTOCORP LIMITED	0.64%
BSE LIMITED	0.60%
PUNJAB NATIONAL BANK	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.55%
TVS MOTOR COMPANY LIMITED	0.54%
BAJAJ AUTO LTD	0.54%
NMDC LIMITED	0.53%
ULTRATECH CEMCO LTD	0.51%
ZYDUS LIFESCIENCES LIMITED	0.51%
BAJAJ FINANCE LIMITED	0.50%
KIRLOSKAR CUMMINS	0.49%
TATA CONSUMER PRODUCTS LIMITED	0.49%
VARUN BEVERAGES LIMITED	0.48%
ONGCFV-5	0.46%
AMBUJA CEMENTS LIMITED	0.46%
GAS AUTHORITY OF INDIA LTD.	0.46%
MANKIND PHARMA LIMITED	0.46%
THE FEDERAL BANK LIMITED	0.44%
DEVYANI INTERNATIONAL LIMITED	0.44%
PREMIER ENERGIES LIMITED	0.44%
GODREJ CONSUMER PRODUCTS LIMITED	0.42%
LIFE INSURANCE CORPORATION OF INDIA	0.40%
INDUSIND BANK LIMITED	0.39%
KEI INDUSTRIES LIMITED	0.37%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.36%
AFCONS INFRASTRUCTURE LIMITED	0.35%
BHARAT ELECTRONICS LIMITED	0.34%
BAJAJ HOUSING FINANCE LIMITED	0.33%
BAJAJ FINSERV LIMITED	0.32%
POWER FINANCE CORPORATION LTD	0.32%
RURAL ELECTRIFICATION CORPORATION LTD	0.31%
SPICEJET LTD	0.31%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.30%
BANK OF BARODA	0.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.26%
SUPREME INDUSTRIES LIMITED	0.26%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
TITAN COMPANY LIMITED	0.23%
COAL INDIA LIMITED	0.19%
TATA IRON & STEEL COMPANY LTD	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
<b>Equity Total</b>	<b>92.02%</b>
SBI-ETF Nifty Bank	1.20%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.13%
KOTAK NIFTY BANK ETF	1.06%
Nippon India ETF Bank Bees	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.03%
UTI NIFTY BANK ETF	0.96%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.93%
<b>ETFs</b>	<b>7.33%</b>
<b>Money Market Total</b>	<b>1.63%</b>
<b>Current Assets</b>	<b>-0.98%</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 29th November 2024

## Investment Objective

Provide high return in the long term through exposure to equity investments in the sectors related to industrial activity. The risk appetite is 'high'

## Fund Details

**Fund Manager:** Mr. Jagdish Bhanushali

**NAV as on 29th November 24:** ₹ 28.1828

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 765.60 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	0.01%	-0.31%
Last 6 Months	5.88%	7.10%
Last 1 Year	20.40%	19.86%
Last 2 Years	14.62%	13.42%
Last 3 Years	13.59%	12.42%
Since Inception	12.52%	14.77%

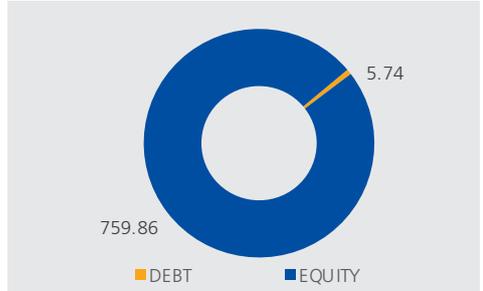
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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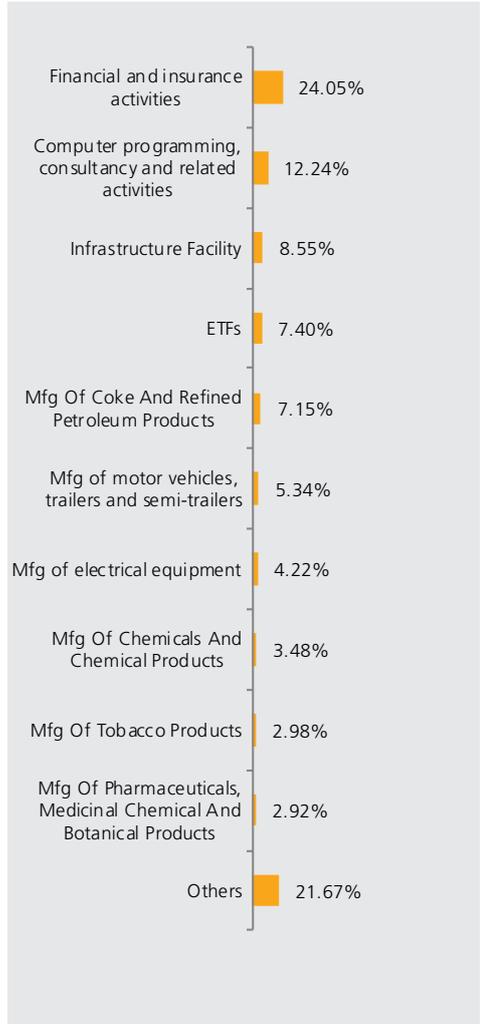
## Portfolio

Name of Instrument	% to AUM
ICICI BANK LTD.-FV-2	7.19%
RELIANCE INDUSTRIES LTD.	6.79%
INFOSYS LIMITED	6.42%
HDFC BANK LTD.-FV-2	6.06%
TATA CONSULTANCY SERVICES LTD.	3.69%
BHARTI AIRTEL LIMITED	3.21%
ITC - FV 1	2.98%
MAHINDRA & MAHINDRA LTD.-FV5	2.91%
STATE BANK OF INDIAFV-1	2.86%
LARSEN&TUBRO	2.77%
NTPC LIMITED	2.54%
HINDUSTAN LEVER LTD.	2.31%
TRENT LTD	1.73%
TATA MOTORS LTD.-FV-2	1.65%
AXIS BANK LIMITEDFV-2	1.43%
SHRIRAM FINANCE LIMITED	1.42%
HCL TECHNOLOGIES LIMITED	1.39%
ZOMATO LIMITED	1.25%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.18%
POLYCAB INDIA LIMITED	1.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.-FV-1	1.12%
TATA POWER CO. LTD.-FV-1	1.08%
BLUE STAR LIMITED	1.07%
SIEMENS LIMITED	0.97%
KAYNES TECHNOLOGY INDIA LIMITED	0.94%
ASTRAL LIMITED	0.90%
ABB INDIA LIMITED	0.86%
WAAREE ENERGIES LIMITED	0.80%
MARUTI UDYOG LTD.	0.78%
BRAINBEES SOLUTIONS LIMITED	0.78%
SWIGGY LIMITED	0.76%
BHARAT DYNAMICS LIMITED	0.75%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.74%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.72%
PIDLITE INDUSTRIES LIMITED	0.71%
NATIONAL ALUMINIUM COMPANY LIMITED	0.71%
ALKEM LABORATORIES LIMITED	0.67%
HERO MOTOCORP LIMITED	0.64%
AUROBINDO PHARMA LIMITED	0.62%
PUNJAB NATIONAL BANK	0.60%
BSE LIMITED	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.56%
TVS MOTOR COMPANY LIMITED	0.55%
BAJAJ AUTO LTD	0.54%
NMDC LIMITED	0.54%
ULTRATECH CEMCO LTD	0.52%
ZYDUS LIFESCIENCES LIMITED	0.51%
BAJAJ FINANCE LIMITED	0.50%
KIRLOSKAR CUMMINS	0.49%
VARUN BEVERAGES LIMITED	0.49%
TATA CONSUMER PRODUCTS LIMITED	0.49%
ONGCFV-5	0.47%
MANKIND PHARMA LIMITED	0.47%
GAS AUTHORITY OF INDIA LTD.	0.47%
AMBUJA CEMENTS LIMITED	0.46%
DEVYANI INTERNATIONAL LIMITED	0.44%
THE FEDERAL BANK LIMITED	0.44%
PREMIER ENERGIES LIMITED	0.44%
GODREJ CONSUMER PRODUCTS LIMITED	0.43%
LIFE INSURANCE CORPORATION OF INDIA	0.41%
INDUSIND BANK LIMITED	0.39%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.36%
AFCONS INFRASTRUCTURE LIMITED	0.36%
BAJAJ FINSERV LIMITED	0.34%
BHARAT ELECTRONICS LIMITED	0.32%
POWER FINANCE CORPORATION LTD	0.32%
SPICEJET LTD	0.31%
RURAL ELECTRIFICATION CORPORATION LTD	0.31%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.30%
BANK OF BARODA	0.29%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.26%
SUPREME INDUSTRIES LIMITED	0.26%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
TITAN COMPANY LIMITED	0.24%
COAL INDIA LIMITED	0.19%
TATA IRON & STEEL COMPANY LTD	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>91.85%</b>
SBI-ETF Nifty Bank	1.21%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.14%
KOTAK NIFTY BANK ETF	1.07%
Nippon India ETF Bank Bees	1.04%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.04%
UTI NIFTY BANK ETF	0.96%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.94%
<b>ETFs</b>	<b>7.40%</b>
<b>Money Market Total</b>	<b>1.63%</b>
<b>Current Assets</b>	<b>-0.88%</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 29th November 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 29th November 24:** ₹ 19.1199

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 1,145.55 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-10	-
MMI / Others	00-40	1

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.03%	-0.31%
Last 6 Months	5.92%	7.10%
Last 1 Year	20.93%	19.86%
Last 2 Years	14.85%	13.42%
Last 3 Years	12.95%	12.42%
Since Inception	14.22%	14.72%

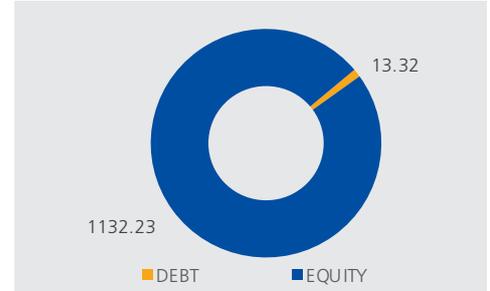
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

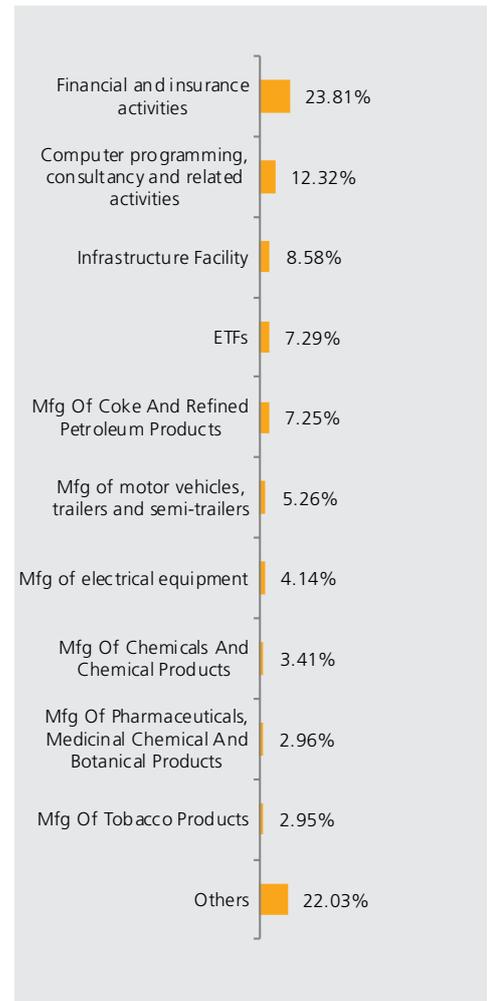
## Portfolio

Name of Instrument	% to AUM
ICICI BANK LTD.FV-2	7.16%
RELIANCE INDUSTRIES LTD.	6.89%
INFOSYS LIMITED	6.38%
HDFC BANK LTD.FV-2	6.05%
TATA CONSULTANCY SERVICES LTD.	3.87%
BHARTI AIRTEL LIMITED	3.20%
ITC - FV 1	2.95%
MAHINDRA & MAHINDRA LTD.-FV5	2.87%
STATE BANK OF INDIAFV-1	2.83%
LARSEN&TUBRO	2.75%
NTPC LIMITED	2.62%
HINDUSTAN LEVER LTD.	2.31%
TRENT LTD	1.70%
TATA MOTORS LTD.FV-2	1.61%
AXIS BANK LIMITEDFV-2	1.42%
SHRIRAM FINANCE LIMITED	1.40%
HCL TECHNOLOGIES LIMITED	1.34%
ZOMATO LIMITED	1.23%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
POLYCAB INDIA LIMITED	1.10%
TATA POWER CO. LTD.FV-1	1.06%
BLUE STAR LIMITED	1.02%
SIEMENS LIMITED	0.96%
KAYNES TECHNOLOGY INDIA LIMITED	0.88%
ASTRAL LIMITED	0.85%
KIRLOSKAR CUMMINS	0.85%
ABB INDIA LIMITED	0.84%
WAAREE ENERGIES LIMITED	0.79%
MARUTI UDYOG LTD.	0.78%
BRAINBEES SOLUTIONS LIMITED	0.77%
SWIGGY LIMITED	0.76%
BHARAT DYNAMICS LIMITED	0.73%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.72%
NATIONAL ALUMINIUM COMPANY LIMITED	0.70%
PIDILITE INDUSTRIES LIMITED	0.68%
ALKEM LABORATORIES LIMITED	0.67%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.66%
AUROBINDO PHARMA LIMITED	0.65%
HERO MOTOCORP LIMITED	0.64%
PUNJAB NATIONAL BANK	0.60%
BSE LIMITED	0.59%
HINDALCO INDUSTRIES LTD FV RE 1	0.55%
TVS MOTOR COMPANY LIMITED	0.54%
NMDC LIMITED	0.53%
BAJAJ AUTO LTD	0.53%
ZYDUS LIFESCIENCES LIMITED	0.50%
ULTRATECH CEMCO LTD	0.50%
BAJAJ FINANCE LIMITED	0.50%
TATA CONSUMER PRODUCTS LIMITED	0.48%
ONGC FV-5	0.46%
AMBUJA CEMENTS LIMITED	0.46%
VARUN BEVERAGES LIMITED	0.46%
GAS AUTHORITY OF INDIA LTD.	0.46%
MARKIND PHARMA LIMITED	0.45%
THE FEDERAL BANK LIMITED	0.44%
PREMIER ENERGIES LIMITED	0.44%
DEVYANI INTERNATIONAL LIMITED	0.44%
GODREJ CONSUMER PRODUCTS LIMITED	0.41%
INDUSIND BANK LIMITED	0.39%
LIFE INSURANCE CORPORATION OF INDIA	0.39%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.36%
AFCONS INFRASTRUCTURE LIMITED	0.35%
BHARAT ELECTRONICS LIMITED	0.32%
POWER FINANCE CORPORATION LTD	0.32%
BAJAJ FINSERV LIMITED	0.31%
RURAL ELECTRIFICATION CORPORATION LTD	0.31%
SPICEJET LTD	0.31%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.30%
BANK OF BARODA	0.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
SUPREME INDUSTRIES LIMITED	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
TITAN COMPANY LIMITED	0.23%
COAL INDIA LIMITED	0.19%
TATA IRON & STEEL COMPANY LTD	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
OIL INDIA LIMITED	0.00%
JSW STEEL LIMITED	0.00%
PETRONET LNG LIMITED	0.00%
<b>Equity Total</b>	<b>91.55%</b>
SBI-ETF Nifty Bank	1.20%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.17%
KOTAK NIFTY BANK ETF	1.05%
Nippon India ETF Bank Bees	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.02%
UTI NIFTY BANK ETF	0.94%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.90%
<b>ETFs</b>	<b>7.29%</b>
<b>Money Market Total</b>	<b>1.98%</b>
<b>Current Assets</b>	<b>-0.81%</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 (ULIF04601/01/10LPUEQTY02121)

Fund Report as on 29th November 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 29th November 24:** ₹ 53.4906  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** RNLIC Pure Index  
**AUM as on 29th November 24:**  
 ₹ 493.86 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.01%	-0.91%
Last 6 Months	5.77%	3.87%
Last 1 Year	25.89%	23.48%
Last 2 Years	21.24%	17.37%
Last 3 Years	18.52%	16.37%
Since Inception	11.92%	11.05%

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

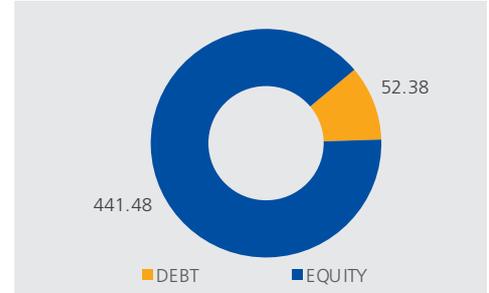
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

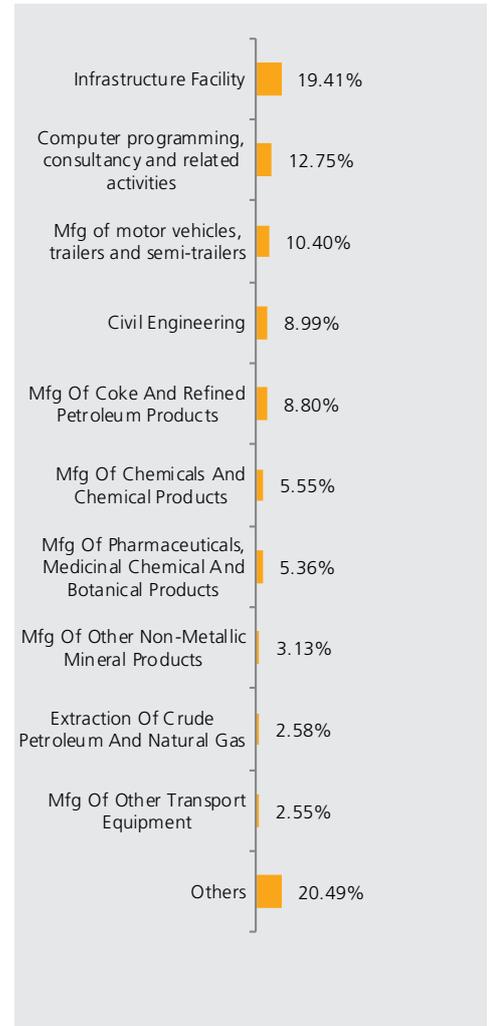
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.53%
BHARTI AIRTEL LIMITED	8.49%
RELIANCE INDUSTRIES LTD.	8.47%
MAHINDRA & MAHINDRA LTD.-FV5	7.07%
INFOSYS LIMITED	6.12%
NTPC LIMITED	5.08%
TATA CONSULTANCY SERVICES LTD.	4.69%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.03%
HINDUSTAN LEVER LTD.	3.50%
MARUTI UDYOG LTD.	3.32%
POWER GRID CORP OF INDIA LTD	3.30%
ULTRATECH CEMCO LTD	3.13%
ONGCFV-5	2.58%
TITAN COMPANY LIMITED	2.47%
BAJAJ AUTO LTD	2.07%
COAL INDIA LIMITED	1.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.76%
GRASIM INDUSTRIES LTD.	1.54%
JSW STEEL LIMITED	1.53%
HCL TECHNOLOGIES LIMITED	1.32%
NESTLE INDIA LIMITED	1.02%
VOLTAS LTD	0.96%
AVENUE SUPERMARTS LIMITED	0.91%
GAS AUTHORITY OF INDIA LTD.	0.79%
ZYDUS LIFESCIENCES LIMITED	0.77%
COFORGE LIMITED	0.62%
ALKEM LABORATORIES LIMITED	0.55%
HERO MOTOCORP LIMITED	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.45%
ASTRAL LIMITED	0.41%
STEEL AUTHORITY OF INDIA LIMITED	0.34%
INDIAN OIL CORPORATION LIMITED	0.33%
NMDC LIMITED	0.27%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.05%
<b>Equity Total</b>	<b>89.39%</b>
<b>Money Market Total</b>	<b>10.38%</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

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

Fund Report as on 29th November 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 29th November 24:** ₹ 60.2195

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 390.95 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	0.00%	-0.31%
Last 6 Months	5.76%	7.10%
Last 1 Year	20.91%	19.86%
Last 2 Years	14.25%	13.42%
Last 3 Years	12.57%	12.42%
Since Inception	11.51%	10.69%

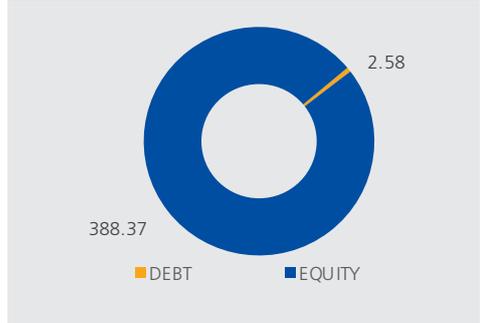
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

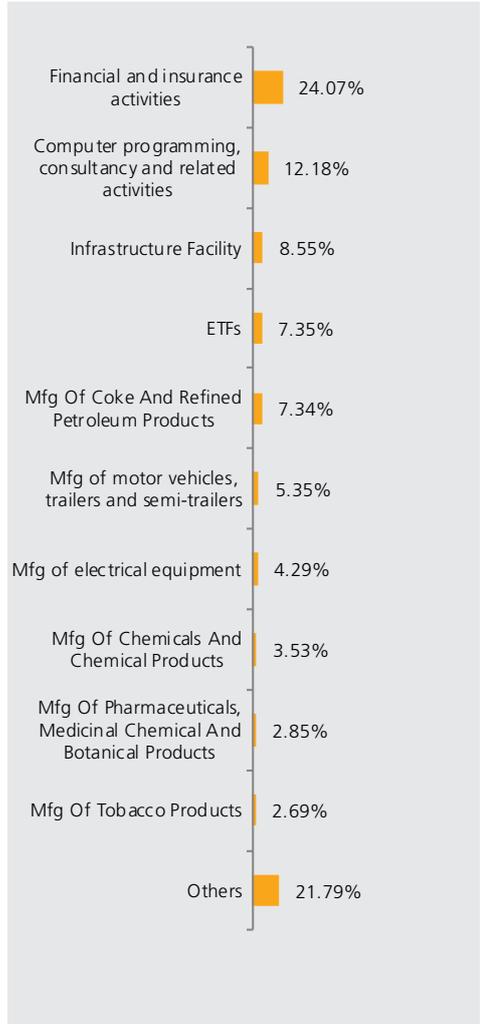
## Portfolio

Name of Instrument	% to AUM
ICICI BANK LTD.FV-2	7.33%
RELIANCE INDUSTRIES LTD.	6.96%
INFOSYS LIMITED	6.42%
HDFC BANK LTD.FV-2	6.01%
TATA CONSULTANCY SERVICES LTD.	3.53%
BHARTI AIRTEL LIMITED	3.16%
MAHINDRA & MAHINDRA LTD.-FV5	2.91%
STATE BANK OF INDIAFV-1	2.84%
ITC - FV 1	2.69%
LARSEN&TUBRO	2.66%
NTPC LIMITED	2.50%
HINDUSTAN LEVER LTD.	2.32%
TRENT LTD	1.71%
TATA MOTORS LTD.FV-2	1.64%
HCL TECHNOLOGIES LIMITED	1.49%
AXIS BANK LIMITEDFV-2	1.48%
SHRIRAM FINANCE LIMITED	1.41%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.24%
ZOMATO LIMITED	1.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.12%
POLYCAB INDIA LIMITED	1.11%
TATA POWER CO. LTD.FV-1	1.08%
BLUE STAR LIMITED	1.06%
SIEMENS LIMITED	1.02%
KAYNES TECHNOLOGY INDIA LIMITED	0.92%
ASTRAL LIMITED	0.88%
ABB INDIA LIMITED	0.86%
WAAREE ENERGIES LIMITED	0.86%
MARUTI UDYOG LTD.	0.81%
BRAINBEES SOLUTIONS LIMITED	0.78%
SWIGGY LIMITED	0.77%
BHARAT DYNAMICS LIMITED	0.76%
PIDILITE INDUSTRIES LIMITED	0.76%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.75%
NATIONAL ALUMINIUM COMPANY LIMITED	0.68%
HERO MOTOCORP LIMITED	0.67%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.66%
AUROBINDO PHARMA LIMITED	0.66%
PUNJAB NATIONAL BANK	0.63%
HINDALCO INDUSTRIES LTD FV RE 1	0.60%
ALKEM LABORATORIES LIMITED	0.56%
NMDC LIMITED	0.56%
TVS MOTOR COMPANY LIMITED	0.55%
BSE LIMITED	0.54%
MANKIND PHARMA LIMITED	0.53%
ULTRATECH CEMCO LTD	0.53%
BAJAJ AUTO LTD	0.53%
TATA CONSUMER PRODUCTS LIMITED	0.53%
KIRLOSKAR CUMMINS	0.52%
GAS AUTHORITY OF INDIA LTD.	0.51%
ZYDUS LIFESCIENCES LIMITED	0.51%
BAJAJ FINANCE LIMITED	0.49%
ONGCFV-5	0.49%
DEVYANI INTERNATIONAL LIMITED	0.48%
VARUN BEVERAGES LIMITED	0.48%
LIFE INSURANCE CORPORATION OF INDIA	0.46%
AMBUJA CEMENTS LIMITED	0.46%
THE FEDERAL BANK LIMITED	0.45%
PREMIER ENERGIES LIMITED	0.44%
GODREJ CONSUMER PRODUCTS LIMITED	0.41%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.38%
AFCONS INFRASTRUCTURE LIMITED	0.36%
BHARAT ELECTRONICS LIMITED	0.35%
INDUSIND BANK LIMITED	0.35%
POWER FINANCE CORPORATION LTD	0.33%
SPICEJET LTD	0.32%
RURAL ELECTRIFICATION CORPORATION LTD	0.32%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.31%
BANK OF BARODA	0.30%
BAJAJ FINSERV LIMITED	0.30%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.30%
TITAN COMPANY LIMITED	0.26%
SUPREME INDUSTRIES LIMITED	0.26%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
SBI LIFE INSURANCE COMPANY LIMITED	0.24%
COAL INDIA LIMITED	0.20%
TATA IRON & STEEL COMPANY LTD	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.04%
<b>Equity Total</b>	<b>91.99%</b>
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.16%
SBI-ETF Nifty Bank	1.14%
KOTAK NIFTY BANK ETF	1.04%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.04%
UTI NIFTY BANK ETF	1.04%
Nippon India ETF Bank Bees	1.02%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
<b>ETFs</b>	<b>7.35%</b>
<b>Money Market Total</b>	<b>1.64%</b>
<b>Current Assets</b>	<b>-0.98%</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 29th November 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 29th November 24:** ₹ 47.6210  
**Inception Date:** 09<sup>th</sup> August 2004  
**Benchmark:** CRISIL Composite Bond Index: 80%; Sensex 50: 20%  
**AUM as on 29th November 24:** ₹ 99.46 Crs.  
**Modified Duration of Debt Portfolio:** 6.98 years  
**YTM of Debt Portfolio:** 6.92%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	19
Gsec / Debt	60-100	75
MMI / Others	00-25	6

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.40%
Last 6 Months	4.95%	5.07%
Last 1 Year	11.60%	11.73%
Last 2 Years	8.72%	9.25%
Last 3 Years	6.97%	7.41%
Since Inception	7.98%	8.10%

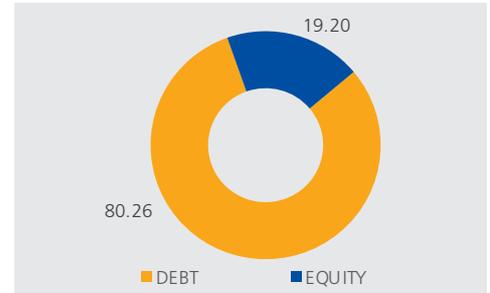
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

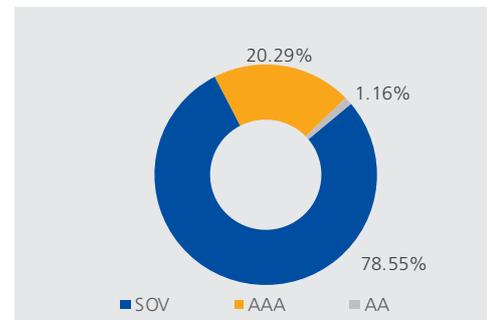
## Portfolio

Name of Instrument	% to AUM
7.69% LICHL NCD 06-02-2034	3.30%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	2.51%
7.44% NABARD 24.02.2028 SR 25C	2.51%
7.23% SBI NCD 19-11-2039 SR-LTB-2024-3	2.42%
6.43% HDFC BANK NCD 29-09-2025 Y-001	1.09%
6.75% PCHFL NCD 26-09-2031	0.92%
<b>Bonds/Debentures Total</b>	<b>12.74%</b>
7.04% GOI CG 03-06-2029	17.92%
7.18% GOI CG 24-07-2037	15.53%
7.10% GOI CG 08-04-2034	7.68%
6.79% GOI CG 07-10-2034	7.63%
7.34% GOI CG 22-04-2064	6.89%
7.46% GOI CG 06-11-2073	2.79%
GSEC STRIP 17.12.2030	1.35%
7.23% GOI CG 15-04-2039	1.16%
GSEC STRIP 12.09.2028	1.03%
7.27% GOI 08.04.2026	0.20%
7.26% GOI CG 06-02-2033	0.00%
<b>Gilts Total</b>	<b>62.19%</b>
HDFC BANK LTD.FV-2	2.21%
ICICI BANK LTD.FV-2	1.86%
RELIANCE INDUSTRIES LTD.	1.54%
INFOSYS LIMITED	1.17%
LARSEN&TUBRO	0.96%
ITC - FV 1	0.80%
BHARTI AIRTEL LIMITED	0.80%
TATA CONSULTANCY SERVICES LTD.	0.73%
AXIS BANK LIMITEDFV-2	0.68%
STATE BANK OF INDIAFV-1	0.67%
WAAREE ENERGIES LIMITED	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.53%
NTPC LIMITED	0.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
HINDUSTAN LEVER LTD.	0.39%
TITAN COMPANY LIMITED	0.38%
POWER GRID CORP OF INDIA LTD	0.37%
MARUTI UDYOG LTD.	0.37%
TATA MOTORS LTD.FV-2	0.36%
HERO MOTOCORP LIMITED	0.32%
ULTRATECH CEMCO LTD	0.30%
BAJAJ FINANCE LIMITED	0.29%
COAL INDIA LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
HCL TECHNOLOGIES LIMITED	0.25%
GRASIM INDUSTRIES LTD.	0.23%
BAJAJ FINSERV LIMITED	0.22%
TATA CONSUMER PRODUCTS LIMITED	0.21%
INDUS TOWERS LIMITED	0.21%
CIPLA LTD.	0.21%
INDUSIND BANK LIMITED	0.20%
TATA IRON & STEEL COMPANY LTD	0.20%
DR. REDDY LABORATORIES	0.18%
BAJAJ AUTO LTD	0.15%
NESTLE INDIA LIMITED	0.15%
TECH MAHINDRA LIMITEDFV-5	0.11%
BHARAT PETROLEUM CORP. LTD.	0.11%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>19.31%</b>
<b>Money Market Total</b>	<b>4.25%</b>
<b>Current Assets</b>	<b>1.52%</b>
<b>Total</b>	<b>100.00%</b>

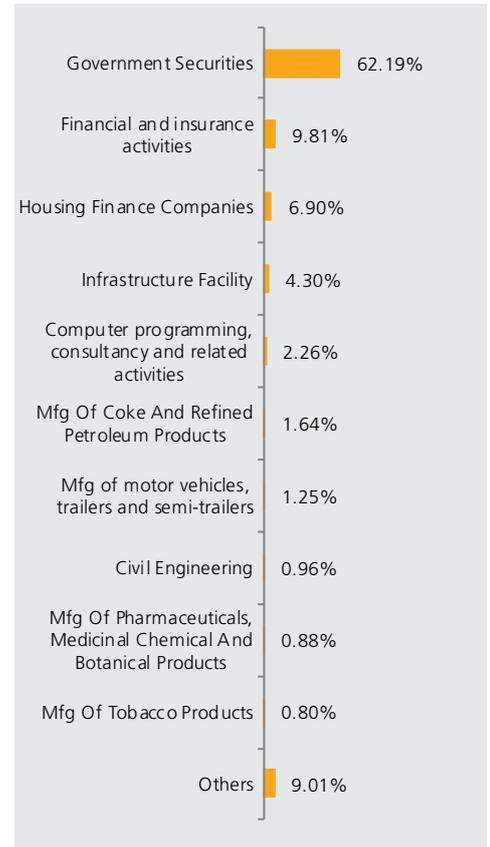
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 31.6646  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 29th November 24:** ₹ 211.66 Crs.  
**Modified Duration of Debt Portfolio:** 6.89 years  
**YTM of Debt Portfolio:** 6.93%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.54%
Last 6 Months	4.47%	4.45%
Last 1 Year	9.43%	9.45%
Last 2 Years	7.58%	8.08%
Last 3 Years	5.46%	5.95%
Since Inception	7.24%	7.77%

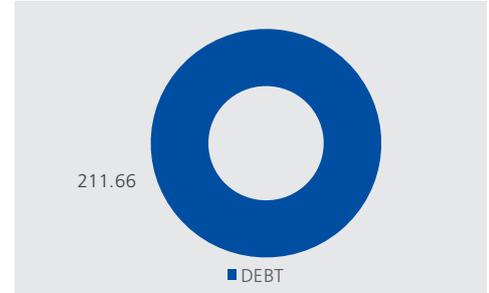
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

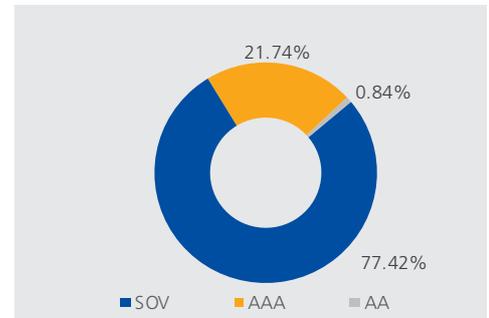
## Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.14%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	3.49%
7.44% NABARD 24.02.2028 SR 25C	3.30%
7.23% SBI NCD 19-11-2039 SR-LTB-2024-3	3.27%
7.69% LICHFL NCD 06-02-2034	2.91%
6.75% PCHFL NCD 26-09-2031	0.82%
<b>Bonds/Debentures Total</b>	<b>19.91%</b>
7.04% GOI CG 03-06-2029	27.62%
7.10% GOI CG 08-04-2034	14.74%
7.34% GOI CG 22-04-2064	10.12%
7.18% GOI CG 24-07-2037	7.58%
6.79% GOI CG 07-10-2034	7.16%
7.23% GOI CG 15-04-2039	4.63%
7.46% GOI CG 06-11-2073	4.11%
<b>Gilts Total</b>	<b>75.95%</b>
<b>Money Market Total</b>	<b>2.24%</b>
<b>Current Assets</b>	<b>1.90%</b>
<b>Total</b>	<b>100.00%</b>

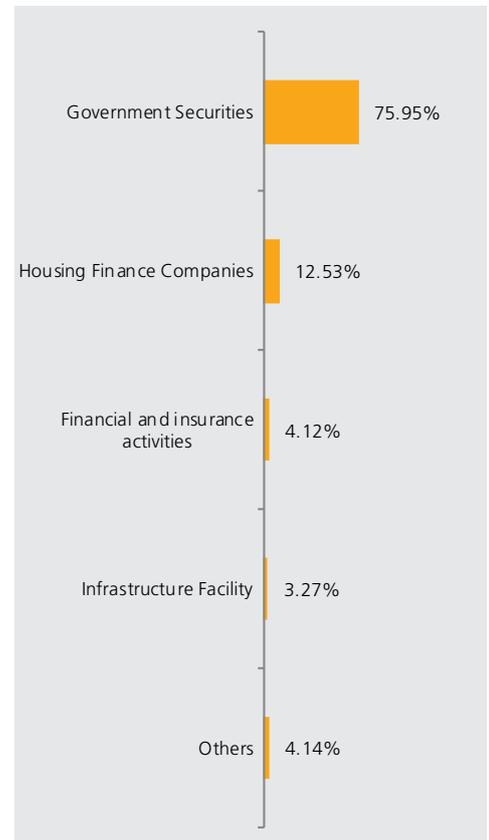
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 33.9938

**Inception Date:** 9<sup>th</sup> April 2007

**Benchmark:** CRISIL Composite Bond Index: 100%

**AUM as on 29th November 24:**  
₹ 23.24 Crs.

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

**YTM of Debt Portfolio:** 6.91%

## Asset Allocation

	Range (%)	Actual (%)
Gsec	00-100	77
Debt	00-60	18
MMI / Others	00-100	5

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.54%
Last 6 Months	4.51%	4.45%
Last 1 Year	9.40%	9.45%
Last 2 Years	7.51%	8.08%
Last 3 Years	5.40%	5.95%
Since Inception	7.18%	7.61%

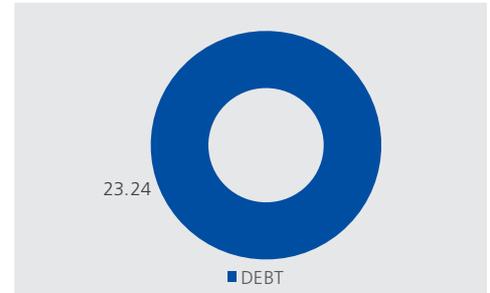
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

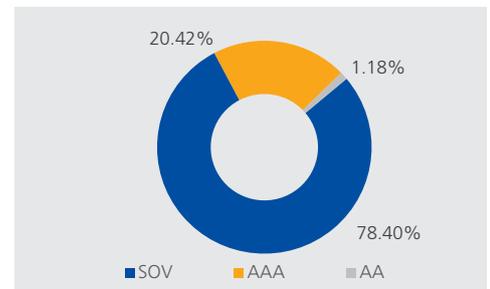
## Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	6.71%
7.23% SBI NCD 19-11-2039 SR-LTB-2024-3	3.02%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	2.68%
7.69% LICHFL NCD 06-02-2034	2.65%
6.43% HDFC BANK NCD 29-09-2025 Y-001	2.13%
6.75% PCHFL NCD 26-09-2031	1.16%
<b>Bonds/Debentures Total</b>	<b>18.34%</b>
7.04% GOI CG 03-06-2029	28.52%
6.79% GOI CG 07-10-2034	25.02%
7.23% GOI CG 15-04-2039	9.93%
7.46% GOI CG 06-11-2073	8.75%
7.34% GOI CG 22-04-2064	3.43%
7.18% GOI 14.08.2033	1.22%
<b>Gilts Total</b>	<b>76.86%</b>
<b>Money Market Total</b>	<b>2.84%</b>
<b>Current Assets</b>	<b>1.96%</b>
<b>Total</b>	<b>100.00%</b>

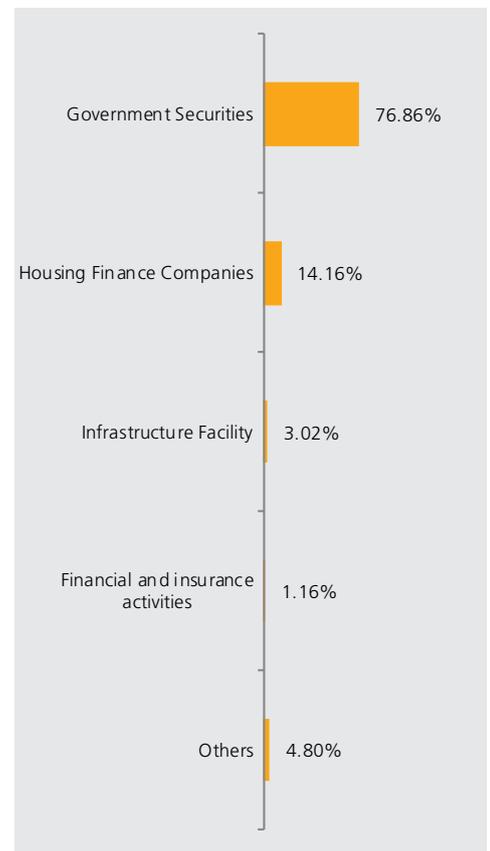
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 21.4334  
**Inception Date:** 26<sup>th</sup> February 2013  
**Benchmark:** N.A  
**AUM as on 29th November 24:**  
 ₹ 66.63 Crs.  
**Modified Duration of Debt Portfolio:**  
 6.94 years  
**YTM of Debt Portfolio:** 6.90%

## Asset Allocation

	Range (%)	Actual (%)
Equity	0-90	-
Gsec / Debt	10-100	95
MMI / Others	0-90	5

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	-
Last 6 Months	4.19%	-
Last 1 Year	8.79%	-
Last 2 Years	6.92%	-
Last 3 Years	5.02%	-
Since Inception	6.69%	-

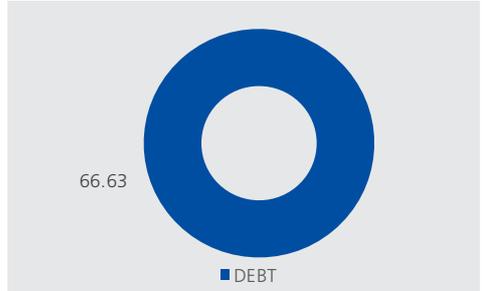
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

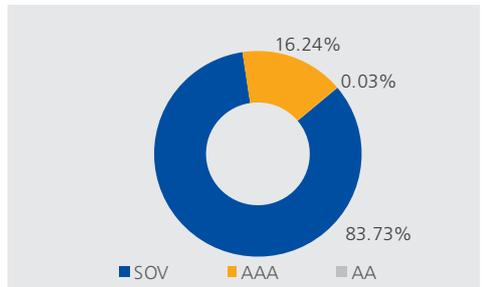
## Portfolio

Name of Instrument	% to AUM
7.69% LICHFL NCD 06-02-2034	3.85%
7.44% NABARD 24.02.2028 SR 25C	3.29%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	3.28%
7.23% SBI NCD 19-11-2039 SR-LTB-2024-3	3.16%
6.75% PCHFL NCD 26-09-2031	0.03%
<b>Bonds/Debentures Total</b>	<b>13.60%</b>
7.04% GOI CG 03-06-2029	25.83%
7.18% GOI CG 24-07-2037	14.63%
GSEC STRIP 22.10.2031	12.73%
7.34% GOI CG 22-04-2064	10.44%
6.79% GOI CG 07-10-2034	9.22%
7.10% GOI CG 08-04-2034	5.21%
7.23% GOI CG 15-04-2039	1.90%
7.46% GOI CG 06-11-2073	1.70%
7.26% GOI CG 06-02-2033	0.00%
<b>Gilts Total</b>	<b>81.67%</b>
<b>Money Market Total</b>	<b>2.27%</b>
<b>Current Assets</b>	<b>2.46%</b>
<b>Total</b>	<b>100.00%</b>

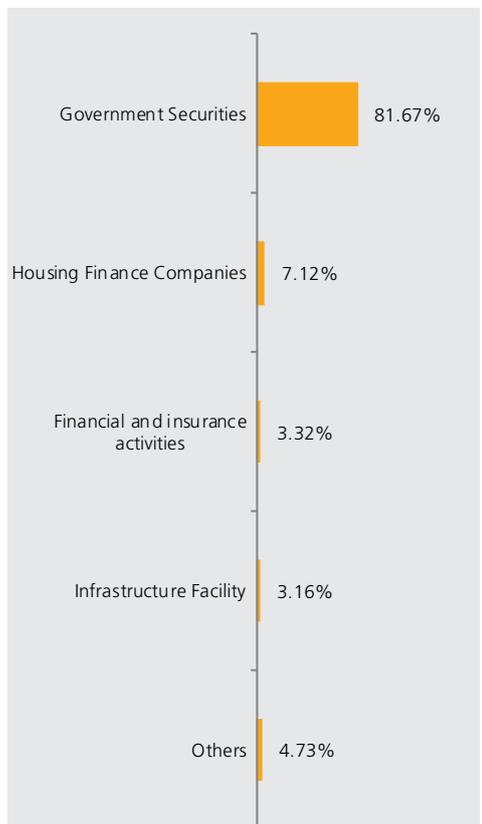
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 82.0867

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

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

**AUM as on 29th November 24:**

₹ 25.35 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	1.20%	1.02%
Last 6 Months	7.77%	8.68%
Last 1 Year	29.20%	28.66%
Last 2 Years	30.93%	33.14%
Last 3 Years	22.11%	24.24%
Since Inception	13.63%	12.30%

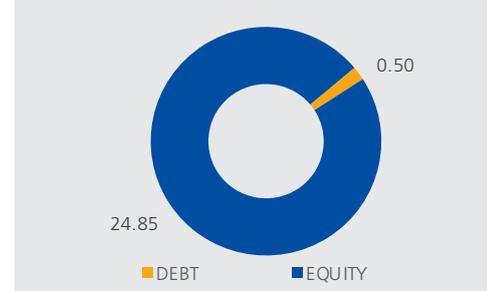
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

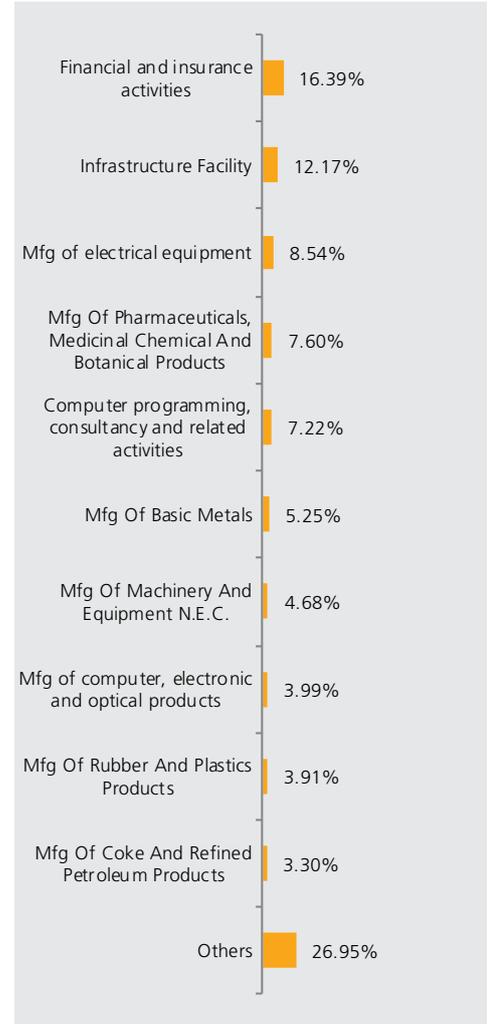
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.11%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.44%
LUPIN LIMITEDFV-2	3.27%
PERSISTENT SYSTEMS LIMITED	3.04%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.01%
KIRLOSKAR CUMMINS	2.86%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.80%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.60%
INDUS TOWERS LIMITED	2.59%
POLYCAB INDIA LIMITED	2.47%
SUZLON ENERGY LIMITED	2.28%
MAX HEALTHCARE INSTITUTE LIMITED	2.21%
AUROBINDO PHARMA LIMITED	2.10%
THE INDIAN HOTELS CO LTD	2.00%
GODREJ PROPERTIES LIMITED	1.83%
SUPREME INDUSTRIES LIMITED	1.75%
ALKEM LABORATORIES LIMITED	1.72%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.71%
APL APOLLO TUBES LIMITED	1.65%
BHARAT FORGE	1.64%
ASTRAL LIMITED	1.61%
NATIONAL ALUMINIUM COMPANY LIMITED	1.55%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.53%
BSE LIMITED	1.52%
TATA POWER CO. LTD.FV-1	1.49%
KARUR VYSYA BANK LIMITED	1.47%
SPICEJET LTD	1.41%
OBEROI REALTY LIMITED	1.38%
CONTAINER CORPORATION OF INDIA LIMITED	1.33%
MUTHOOT FINANCE LIMITED	1.24%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.20%
KEI INDUSTRIES LIMITED	1.19%
HINDUSTAN AERONAUTICS LIMITED	1.15%
ZOMATO LIMITED	1.15%
ACC LIMITED	1.09%
TRIVENI TURBINE LIMITED	1.08%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	1.07%
POWER FINANCE CORPORATION LTD	1.06%
SWIGGY LIMITED	1.06%
STEEL AUTHORITY OF INDIA LIMITED	1.03%
SHRIRAM FINANCE LIMITED	1.03%
Vedanta Limited	1.02%
NMDC LIMITED	0.97%
ADITYA BIRLA CAPITAL LIMITED	0.97%
TATA COMMUNICATIONS LTD.	0.94%
BHARAT DYNAMICS LIMITED	0.89%
BANK OF BARODA	0.88%
PUNJAB NATIONAL BANK	0.86%
SIEMENS LIMITED	0.84%
PAGE INDUSTRIES LIMITED	0.81%
TRENT LTD	0.79%
RURAL ELECTRIFICATION CORPORATION LTD	0.78%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.76%
GAS AUTHORITY OF INDIA LTD.	0.76%
PRAJ INDUSTRIES LIMITED	0.74%
MAHINDRA & MAHINDRA LTD.-FV5	0.72%
ASHOK LEYLAND LIMITED	0.59%
MPHASIS LIMITED	0.58%
COFORGE LIMITED	0.58%
OIL INDIA LIMITED	0.58%
BRAINBEES SOLUTIONS LIMITED	0.57%
MRF LIMITED	0.54%
KAYNES TECHNOLOGY INDIA LIMITED	0.54%
AFCONS INFRASTRUCTURE LIMITED	0.52%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.52%
INDRAPRASTHA GAS LIMITED	0.51%
ELECTRONICS MART INDIA LIMITED	0.51%
ABBOTT INDIA LIMITED	0.50%
INDIAN OIL CORPORATION LIMITED	0.50%
NTPC LIMITED	0.48%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.47%
AU SMALL FINANCE BANK LIMITED	0.44%
WAAREE ENERGIES LIMITED	0.41%
UPL LIMITED	0.41%
PREMIER ENERGIES LIMITED	0.28%
UPL LIMITED - RIGHTS	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
<b>Equity Total</b>	<b>98.03%</b>
<b>Money Market Total</b>	<b>2.20%</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

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

Fund Report as on 29th November 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. Jagdish Bhanushali

**NAV as on 29th November 24:** ₹ 78.4687

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

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

**AUM as on 29th November 24:**

₹ 135.00 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.76%	1.02%
Last 6 Months	11.36%	8.68%
Last 1 Year	33.10%	28.66%
Last 2 Years	32.68%	33.14%
Last 3 Years	23.41%	24.24%
Since Inception	14.84%	12.39%

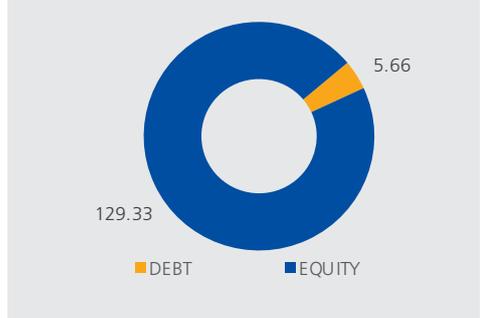
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

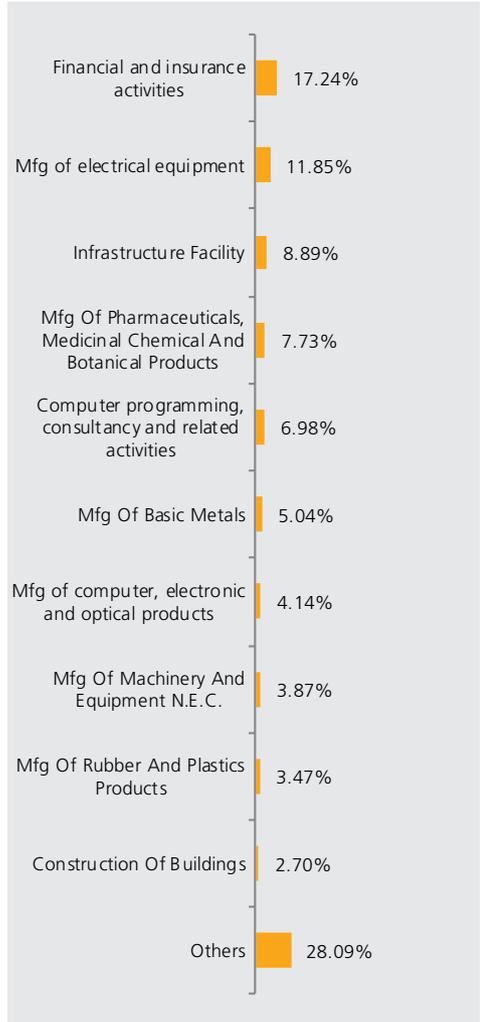
## Portfolio

Name of Instrument	% to AUM
WAAREE ENERGIES LIMITED	4.32%
THE FEDERAL BANK LIMITED	3.84%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.50%
PERSISTENT SYSTEMS LIMITED	2.95%
LUPIN LIMITEDFV-2	2.93%
APL APOLLO TUBES LIMITED	2.79%
POLYCAB INDIA LIMITED	2.77%
KIRLOSKAR CUMMINS	2.68%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.59%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.50%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.06%
MAX HEALTHCARE INSTITUTE LIMITED	1.93%
AUROBINDO PHARMA LIMITED	1.88%
ALKEM LABORATORIES LIMITED	1.79%
BSE LIMITED	1.77%
SUZLON ENERGY LIMITED	1.71%
PI INDUSTRIES LIMITED	1.67%
GODREJ PROPERTIES LIMITED	1.60%
SUPREME INDUSTRIES LIMITED	1.60%
SPICEJET LTD	1.58%
BHARAT FORGE	1.51%
TATA POWER CO. LTD.FV-1	1.43%
PAGE INDUSTRIES LIMITED	1.42%
CONTAINER CORPORATION OF INDIA LIMITED	1.41%
INDUS TOWERS LIMITED	1.40%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.39%
THE INDIAN HOTELS CO LTD	1.39%
KARUR VYSYA BANK LIMITED	1.37%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.30%
NATIONAL ALUMINIUM COMPANY LIMITED	1.30%
MUTHOOT FINANCE LIMITED	1.28%
BANK OF BARODA	1.18%
ASTRAL LIMITED	1.18%
SHRIRAM FINANCE LIMITED	1.16%
AFCONS INFRASTRUCTURE LIMITED	1.16%
ABB INDIA LIMITED	1.14%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.13%
OBEROI REALTY LIMITED	1.10%
BRAINBEES SOLUTIONS LIMITED	1.07%
SWIGGY LIMITED	1.06%
ZOMATO LIMITED	1.03%
COFORGE LIMITED	1.01%
PUNJAB NATIONAL BANK	0.91%
SIEMENS LIMITED	0.87%
NMDC LIMITED	0.84%
ACC LIMITED	0.77%
TRIVENI TURBINE LIMITED	0.75%
BAJAJ HOUSING FINANCE LIMITED	0.75%
HINDUSTAN AERONAUTICS LIMITED	0.73%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.72%
ADITYA BIRLA CAPITAL LIMITED	0.70%
MRF LIMITED	0.70%
KAYNES TECHNOLOGY INDIA LIMITED	0.65%
ABBOTT INDIA LIMITED	0.63%
SCHNEIDER ELECTRIC INFRASTRUCTURE LIMITED	0.62%
BHARAT DYNAMICS LIMITED	0.62%
TATA COMMUNICATIONS LTD.	0.61%
MAHINDRA & MAHINDRA LTD.-FV5	0.61%
Vedanta Limited	0.56%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.53%
NTPC LIMITED	0.53%
ZYDUS LIFESCIENCES LIMITED	0.50%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.49%
UPL LIMITED	0.46%
TATA CHEMICALS LTD.	0.46%
ASHOK LEYLAND LIMITED	0.44%
PRAJ INDUSTRIES LIMITED	0.43%
MPHASIS LIMITED	0.43%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.42%
TRENT LTD	0.41%
RURAL ELECTRIFICATION CORPORATION LTD	0.41%
STEEL AUTHORITY OF INDIA LIMITED	0.39%
OIL INDIA LIMITED	0.39%
L&T FINANCE LIMITED	0.38%
AU SMALL FINANCE BANK LIMITED	0.36%
GAS AUTHORITY OF INDIA LTD.	0.32%
INDIAN OIL CORPORATION LIMITED	0.30%
POWER FINANCE CORPORATION LTD	0.24%
UPL LIMITED - RIGHTS	0.02%
RESTAURANT BRANDS ASIA LIMITED	0.00%
<b>Equity Total</b>	<b>95.80%</b>
<b>Money Market Total</b>	<b>4.96%</b>
<b>Current Assets</b>	<b>-0.76%</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 29th November 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 29th November 24:** ₹ 29.6473  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 29th November 24:**  
 ₹ 32.74 Crs.  
**Modified Duration of Debt Portfolio:**  
 7.89 years  
**YTM of Debt Portfolio:** 6.84%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.50%	0.69%
Last 6 Months	4.52%	5.02%
Last 1 Year	10.01%	10.83%
Last 2 Years	7.70%	8.70%
Last 3 Years	5.56%	6.16%
Since Inception	6.82%	8.13%

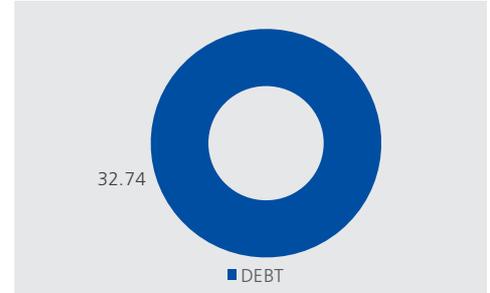
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

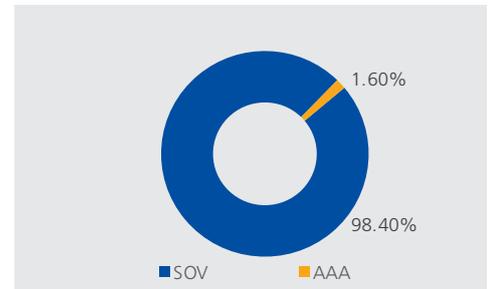
## Portfolio

Name of Instrument	% to AUM
7.18% GOI CG 24-07-2037	22.62%
7.23% GOI CG 15-04-2039	21.39%
7.04% GOI CG 03-06-2029	16.32%
6.79% GOI CG 07-10-2034	13.78%
7.34% GOI CG 22-04-2064	10.96%
7.18% GOI 14.08.2033	9.07%
7.46% GOI CG 06-11-2073	2.10%
7.10% GOI CG 08-04-2034	0.47%
<b>Gilts Total</b>	<b>96.71%</b>
<b>Money Market Total</b>	<b>1.57%</b>
<b>Current Assets</b>	<b>1.72%</b>
<b>Total</b>	<b>100.00%</b>

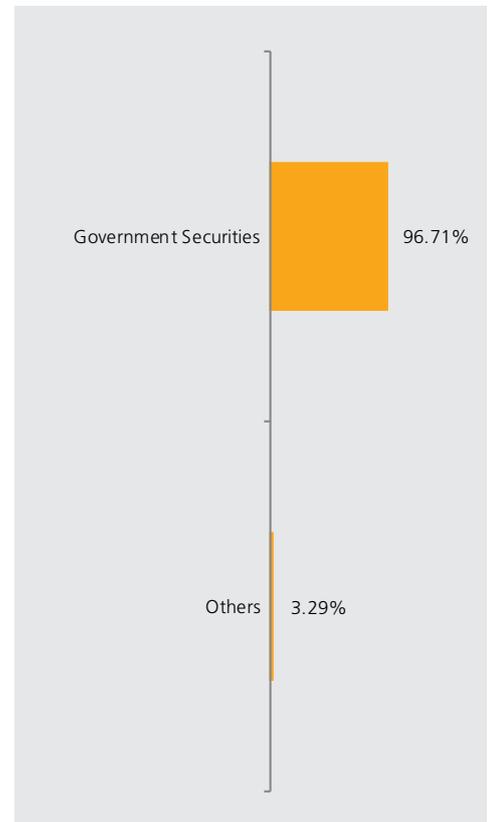
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 25.5164  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 29th November 24:**  
 ₹ 119.01 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.46 years  
**YTM of Debt Portfolio:** 6.91%

## Asset Allocation

	Range (%)	Actual (%)
Gsec/ MM/ Others	00-100	100

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.53%
Last 6 Months	2.87%	3.47%
Last 1 Year	5.81%	7.19%
Last 2 Years	5.71%	7.06%
Last 3 Years	4.85%	6.24%
Since Inception	5.85%	6.77%

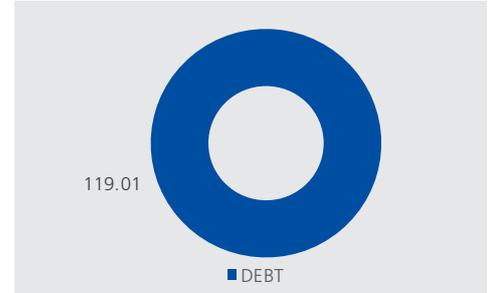
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

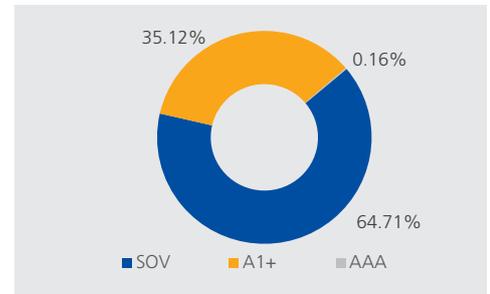
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.23%
Current Assets	0.77%
Total	100.00%

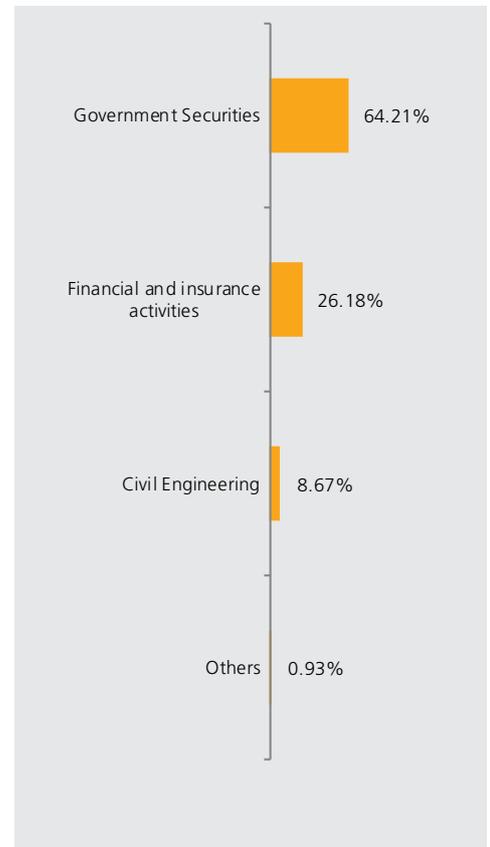
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 132.0151

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**  
₹ 77.01 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	-0.07%	-0.31%
Last 6 Months	5.66%	7.10%
Last 1 Year	19.52%	19.86%
Last 2 Years	13.82%	13.42%
Last 3 Years	12.51%	12.42%
Since Inception	13.54%	14.14%

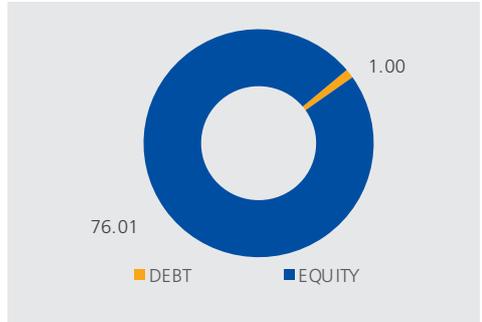
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

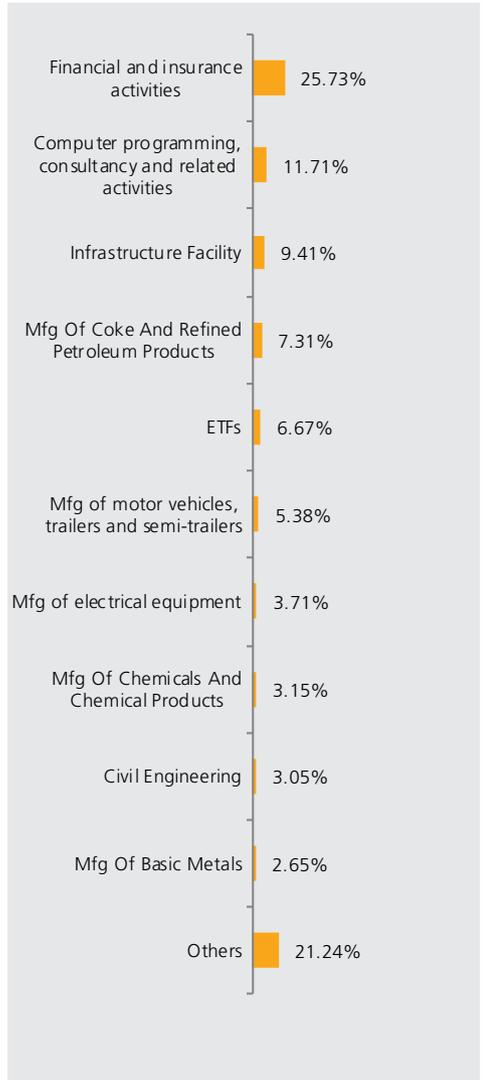
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	7.24%
RELIANCE INDUSTRIES LTD.	7.06%
ICICI BANK LTD.FV-2	6.78%
INFOSYS LIMITED	6.37%
TATA CONSULTANCY SERVICES LTD.	3.20%
LARSEN&TUBRO	3.05%
BHARTI AIRTEL LIMITED	2.97%
MAHINDRA & MAHINDRA LTD.-FV5	2.93%
STATE BANK OF INDIAFV-1	2.93%
ITC - FV 1	2.65%
NTPC LIMITED	2.60%
HINDUSTAN LEVER LTD.	2.02%
AXIS BANK LIMITEDFV-2	1.57%
TATA MOTORS LTD.FV-2	1.46%
HCL TECHNOLOGIES LIMITED	1.38%
TRENT LTD	1.28%
SHRIRAM FINANCE LIMITED	1.23%
POLYCAB INDIA LIMITED	1.13%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
TATA POWER CO. LTD.FV-1	1.13%
BANK OF BARODA	1.08%
KEI INDUSTRIES LIMITED	1.07%
ZOMATO LIMITED	1.07%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.06%
BLUE STAR LIMITED	1.05%
MARUTI UDYOG LTD.	0.99%
KAYNES TECHNOLOGY INDIA LIMITED	0.93%
NATIONAL ALUMINIUM COMPANY LIMITED	0.90%
ASTRAL LIMITED	0.88%
HINDALCO INDUSTRIES LTD FV RE 1	0.87%
SWIGGY LIMITED	0.86%
BAJAJ AUTO LTD	0.83%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.76%
AMBUJA CEMENTS LIMITED	0.72%
PIDILITE INDUSTRIES LIMITED	0.70%
PUNJAB NATIONAL BANK	0.70%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.70%
BRAINBEES SOLUTIONS LIMITED	0.69%
Vedanta Limited	0.69%
AUROBINDO PHARMA LIMITED	0.69%
BHARAT DYNAMICS LIMITED	0.61%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.61%
TATA CONSUMER PRODUCTS LIMITED	0.60%
HERO MOTOCORP LIMITED	0.59%
BSE LIMITED	0.57%
ONGCFV-5	0.56%
PREMIER ENERGIES LIMITED	0.55%
SIEMENS LIMITED	0.54%
POWER FINANCE CORPORATION LTD	0.52%
ALKEM LABORATORIES LIMITED	0.52%
DEVYANI INTERNATIONAL LIMITED	0.52%
ULTRATECH CEMCO LTD	0.52%
SPICEJET LTD	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
KIRLOSKAR CUMMINS	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
AFCONS INFRASTRUCTURE LIMITED	0.49%
VARUN BEVERAGES LIMITED	0.48%
BAJAJ FINANCE LIMITED	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.45%
INDUSIND BANK LIMITED	0.44%
WAAREE ENERGIES LIMITED	0.42%
GODREJ CONSUMER PRODUCTS LIMITED	0.41%
TITAN COMPANY LIMITED	0.40%
LIFE INSURANCE CORPORATION OF INDIA	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
BAJAJ FINSERV LIMITED	0.31%
COAL INDIA LIMITED	0.29%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.25%
TATA IRON & STEEL COMPANY LTD	0.20%
RBL BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>92.03%</b>
SBI-ETF Nifty Bank	1.03%
KOTAK NIFTY BANK ETF	1.03%
Nippon India ETF Bank Bees	1.01%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
UTI NIFTY BANK ETF	0.96%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.71%
<b>ETFs</b>	<b>6.67%</b>
<b>Money Market Total</b>	<b>1.15%</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

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

Fund Report as on 29th November 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 29th November 24:** ₹ 66.2872

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 32.93 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	0.03%	-0.31%
Last 6 Months	5.22%	7.10%
Last 1 Year	20.84%	19.86%
Last 2 Years	14.83%	13.42%
Last 3 Years	12.93%	12.42%
Since Inception	11.26%	11.10%

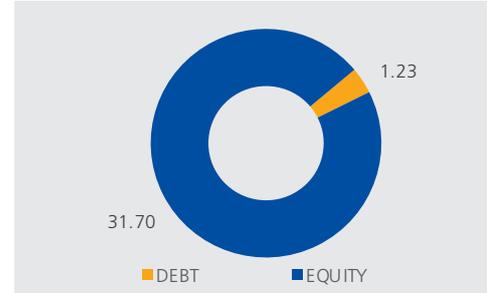
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

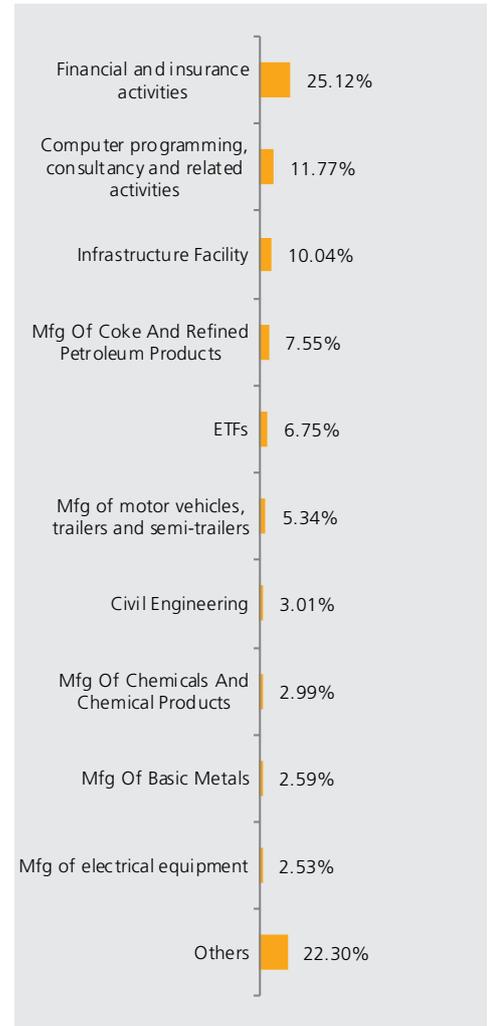
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	7.30%
RELIANCE INDUSTRIES LTD.	7.06%
ICICI BANK LTD.FV-2	6.79%
INFOSYS LIMITED	6.28%
TATA CONSULTANCY SERVICES LTD.	3.16%
LARSEN&TUBRO	3.01%
BHARTI AIRTEL LIMITED	2.95%
STATE BANK OF INDIAFV-1	2.94%
MAHINDRA & MAHINDRA LTD.-FV5	2.92%
NTPC LIMITED	2.59%
ITC - FV 1	2.47%
HINDUSTAN LEVER LTD.	2.01%
HCL TECHNOLOGIES LIMITED	1.71%
AXIS BANK LIMITEDFV-2	1.57%
TATA MOTORS LTD.FV-2	1.46%
SHRIRAM FINANCE LIMITED	1.22%
TRENT LTD	1.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.16%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.13%
TATA POWER CO. LTD.FV-1	1.08%
BANK OF BARODA	1.06%
ZOMATO LIMITED	1.05%
POLYCAB INDIA LIMITED	1.03%
MARUTI UDYOG LTD.	0.96%
NATIONAL ALUMINIUM COMPANY LIMITED	0.89%
KAYNES TECHNOLOGY INDIA LIMITED	0.89%
HINDALCO INDUSTRIES LTD FV RE 1	0.86%
BAJAJ AUTO LTD	0.81%
AMBUJA CEMENTS LIMITED	0.72%
INDUS TOWERS LIMITED	0.72%
PUNJAB NATIONAL BANK	0.70%
BRAINBEES SOLUTIONS LIMITED	0.69%
BHARAT DYNAMICS LIMITED	0.66%
PRAJ INDUSTRIES LIMITED	0.66%
AUROBINDO PHARMA LIMITED	0.65%
Vedanta Limited	0.65%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.63%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.61%
TATA CONSUMER PRODUCTS LIMITED	0.60%
ONGCFV-5	0.59%
HERO MOTOCORP LIMITED	0.58%
BSE LIMITED	0.56%
PREMIER ENERGIES LIMITED	0.55%
VARUN BEVERAGES LIMITED	0.55%
SWIGGY LIMITED	0.54%
SIEMENS LIMITED	0.54%
POWER FINANCE CORPORATION LTD	0.52%
ALKEM LABORATORIES LIMITED	0.51%
ULTRATECH CEMCO LTD	0.51%
LIFE INSURANCE CORPORATION OF INDIA	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
SPICEJET LTD	0.51%
PIDILITE INDUSTRIES LIMITED	0.50%
PVR INOX LIMITED	0.50%
BAJAJ FINANCE LIMITED	0.50%
KIRLOSKAR CUMMINS	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
AFCONS INFRASTRUCTURE LIMITED	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
INDUSIND BANK LIMITED	0.43%
WAAREE ENERGIES LIMITED	0.41%
ASTRAL LIMITED	0.41%
TITAN COMPANY LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
COAL INDIA LIMITED	0.29%
RURAL ELECTRIFICATION CORPORATION LTD	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.20%
TATA IRON & STEEL COMPANY LTD	0.18%
RBL BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
<b>Equity Total</b>	<b>89.51%</b>
SBI-ETF Nifty Bank	1.08%
KOTAK NIFTY BANK ETF	1.02%
Nippon India ETF Bank Bees	1.01%
UTI NIFTY BANK ETF	1.01%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.72%
<b>ETFs</b>	<b>6.75%</b>
<b>Money Market Total</b>	<b>3.48%</b>
<b>Current Assets</b>	<b>0.26%</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 29th November 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 29th November 24:** ₹ 58.8481

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 50.95 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	0.07%	-0.31%
Last 6 Months	5.50%	7.10%
Last 1 Year	21.33%	19.86%
Last 2 Years	15.13%	13.42%
Last 3 Years	13.15%	12.42%
Since Inception	10.65%	10.41%

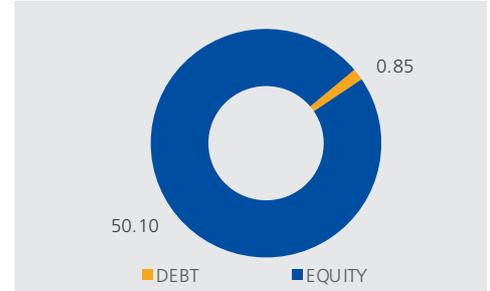
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

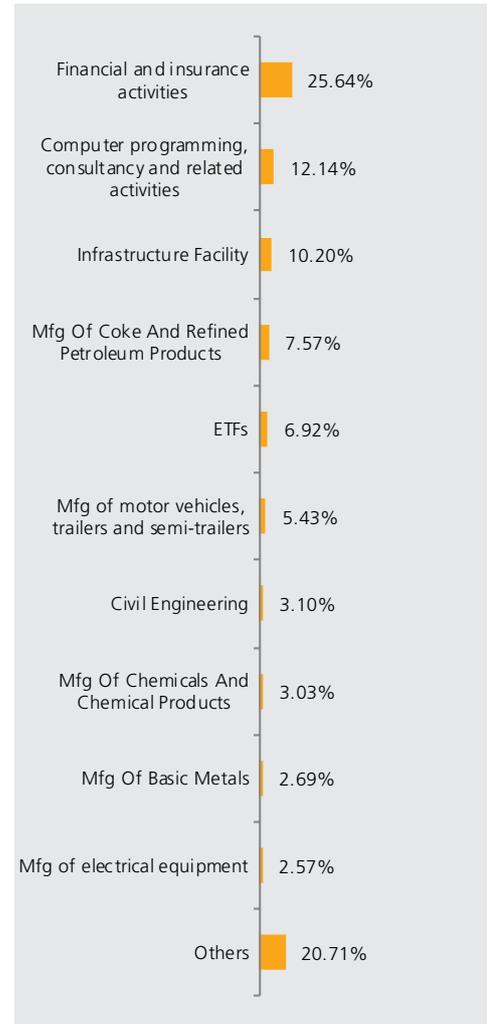
### Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	7.51%
RELIANCE INDUSTRIES LTD.	7.07%
ICICI BANK LTD.FV-2	6.89%
INFOSYS LIMITED	6.46%
TATA CONSULTANCY SERVICES LTD.	3.26%
LARSEN&TUBRO	3.10%
BHARTI AIRTEL LIMITED	3.00%
STATE BANK OF INDIAFV-1	2.98%
MAHINDRA & MAHINDRA LTD.-FV5	2.93%
NTPC LIMITED	2.60%
ITC - FV 1	2.55%
HINDUSTAN LEVER LTD.	2.01%
HCL TECHNOLOGIES LIMITED	1.76%
AXIS BANK LIMITEDFV-2	1.60%
TATA MOTORS LTD.FV-2	1.50%
SHRIRAM FINANCE LIMITED	1.25%
TRENT LTD	1.21%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.21%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.18%
TATA POWER CO. LTD.FV-1	1.11%
BANK OF BARODA	1.09%
ZOMATO LIMITED	1.09%
POLYCAB INDIA LIMITED	1.06%
MARUTI UDYOG LTD.	0.99%
NATIONAL ALUMINIUM COMPANY LIMITED	0.92%
KAYNES TECHNOLOGY INDIA LIMITED	0.91%
HINDALCO INDUSTRIES LTD FV RE 1	0.88%
BAJAJ AUTO LTD	0.84%
INDUS TOWERS LIMITED	0.74%
AMBUJA CEMENTS LIMITED	0.72%
PUNJAB NATIONAL BANK	0.71%
BRAINBEES SOLUTIONS LIMITED	0.71%
Vedanta Limited	0.71%
BHARAT DYNAMICS LIMITED	0.68%
PRAJ INDUSTRIES LIMITED	0.68%
AUROBINDO PHARMA LIMITED	0.67%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.67%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.61%
TATA CONSUMER PRODUCTS LIMITED	0.60%
ONGCFV-5	0.60%
HERO MOTOCORP LIMITED	0.59%
BSE LIMITED	0.58%
VARUN BEVERAGES LIMITED	0.56%
PREMIER ENERGIES LIMITED	0.55%
POWER FINANCE CORPORATION LTD	0.55%
SWIGGY LIMITED	0.54%
SIEMENS LIMITED	0.54%
LIFE INSURANCE CORPORATION OF INDIA	0.52%
ULTRATECH CEMCO LTD	0.52%
PIDILITE INDUSTRIES LIMITED	0.52%
PVR INOX LIMITED	0.52%
ALKEM LABORATORIES LIMITED	0.51%
SPICEJET LTD	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
KIRLOSKAR CUMMINS	0.51%
BAJAJ FINANCE LIMITED	0.50%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.50%
AFCONS INFRASTRUCTURE LIMITED	0.49%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.45%
INDUSIND BANK LIMITED	0.44%
ASTRAL LIMITED	0.43%
WAAREE ENERGIES LIMITED	0.42%
TITAN COMPANY LIMITED	0.41%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
COAL INDIA LIMITED	0.29%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
BAJAJ FINSERV LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.19%
RBL BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
BAJAJ HOUSING FINANCE LIMITED	0.01%
<b>Equity Total</b>	<b>91.42%</b>
SBI-ETF Nifty Bank	1.11%
UTI NIFTY BANK ETF	1.07%
KOTAK NIFTY BANK ETF	1.04%
Nippon India ETF Bank Bees	1.02%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.94%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.73%
<b>ETFs</b>	<b>6.92%</b>
<b>Money Market Total</b>	<b>1.19%</b>
<b>Current Assets</b>	<b>0.48%</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 29th November 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 29th November 24:** ₹ 49.7720

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 23.68 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	0.07%	-0.31%
Last 6 Months	5.56%	7.10%
Last 1 Year	21.31%	19.86%
Last 2 Years	15.34%	13.42%
Last 3 Years	13.31%	12.42%
Since Inception	11.38%	10.79%

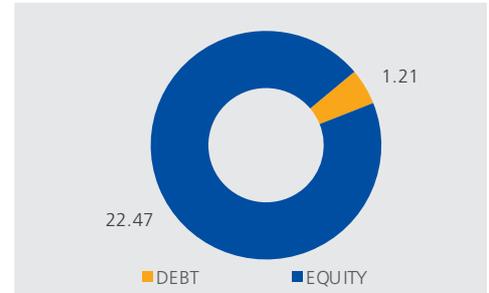
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

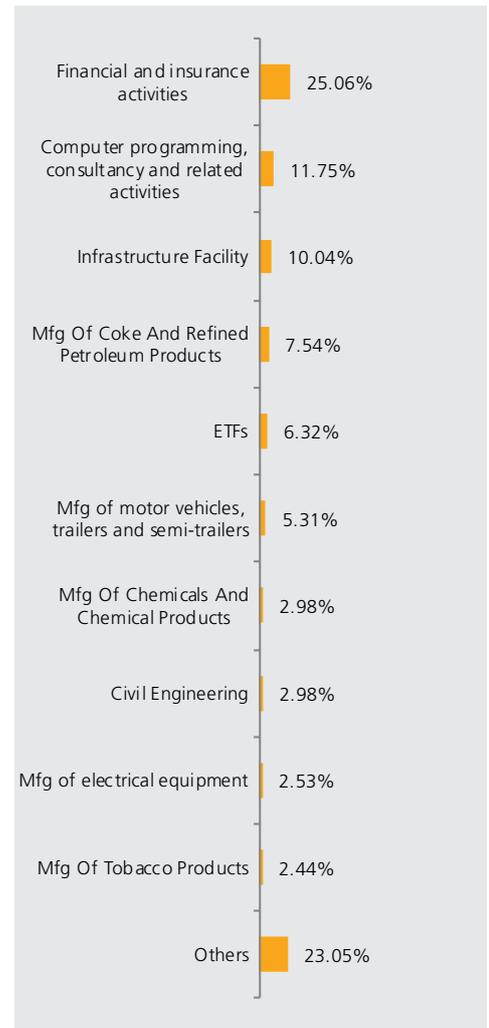
### Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	7.26%
RELIANCE INDUSTRIES LTD.	7.06%
ICICI BANK LTD.FV-2	6.78%
INFOSYS LIMITED	6.27%
TATA CONSULTANCY SERVICES LTD.	3.16%
LARSEN&TUBRO	2.98%
BHARTI AIRTEL LIMITED	2.95%
STATE BANK OF INDIAFV-1	2.94%
MAHINDRA & MAHINDRA LTD.-FV5	2.93%
NTPC LIMITED	2.59%
ITC - FV 1	2.44%
HINDUSTAN LEVER LTD.	2.01%
HCL TECHNOLOGIES LIMITED	1.71%
AXIS BANK LIMITEDFV-2	1.57%
TATA MOTORS LTD.FV-2	1.44%
SHRIRAM FINANCE LIMITED	1.22%
TRENT LTD	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.16%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.10%
TATA POWER CO. LTD.FV-1	1.08%
BANK OF BARODA	1.06%
ZOMATO LIMITED	1.06%
POLYCAB INDIA LIMITED	1.03%
MARUTI UDYOG LTD.	0.95%
NATIONAL ALUMINIUM COMPANY LIMITED	0.89%
BAJAJ AUTO LTD	0.81%
AMBUJA CEMENTS LIMITED	0.72%
INDUS TOWERS LIMITED	0.71%
PUNJAB NATIONAL BANK	0.70%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
BRAINBEES SOLUTIONS LIMITED	0.68%
KAYNES TECHNOLOGY INDIA LIMITED	0.66%
AUROBINDO PHARMA LIMITED	0.65%
BHARAT DYNAMICS LIMITED	0.65%
Vedanta Limited	0.65%
PRAJ INDUSTRIES LIMITED	0.65%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.61%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.61%
TATA CONSUMER PRODUCTS LIMITED	0.60%
ONGCFV-5	0.59%
HERO MOTOCORP LIMITED	0.58%
BSE LIMITED	0.56%
PREMIER ENERGIES LIMITED	0.55%
SWIGGY LIMITED	0.54%
SIEMENS LIMITED	0.54%
VARUN BEVERAGES LIMITED	0.54%
POWER FINANCE CORPORATION LTD	0.52%
ULTRATECH CEMCO LTD	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
SPICEJET LTD	0.51%
PIDILITE INDUSTRIES LIMITED	0.50%
LIFE INSURANCE CORPORATION OF INDIA	0.50%
KIRLOSKAR CUMMINS	0.50%
BAJAJ FINANCE LIMITED	0.50%
PVR INOX LIMITED	0.50%
GAS AUTHORITY OF INDIA LTD.	0.49%
AFCONS INFRASTRUCTURE LIMITED	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
INDUSIND BANK LIMITED	0.43%
ALKEM LABORATORIES LIMITED	0.43%
WAAREE ENERGIES LIMITED	0.41%
ASTRAL LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
COAL INDIA LIMITED	0.29%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
TITAN COMPANY LIMITED	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.20%
TATA IRON & STEEL COMPANY LTD	0.18%
RBL BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
<b>Equity Total</b>	<b>88.58%</b>
SBI-ETF Nifty Bank	1.02%
KOTAK NIFTY BANK ETF	1.02%
Nippon India ETF Bank Bees	1.01%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
UTI NIFTY BANK ETF	0.86%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.49%
<b>ETFs</b>	<b>6.32%</b>
<b>Money Market Total</b>	<b>4.84%</b>
<b>Current Assets</b>	<b>0.25%</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 29th November 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 29th November 24:** ₹ 49.0485

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:**

₹ 6.94 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	-0.01%	-0.31%
Last 6 Months	5.44%	7.10%
Last 1 Year	21.40%	19.86%
Last 2 Years	15.31%	13.42%
Last 3 Years	13.30%	12.42%
Since Inception	9.95%	9.50%

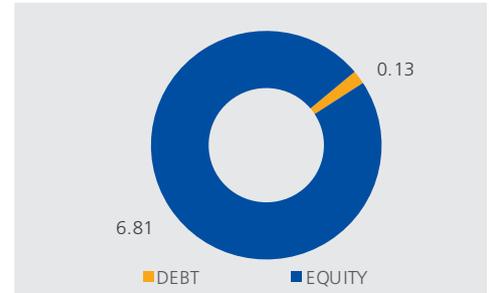
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

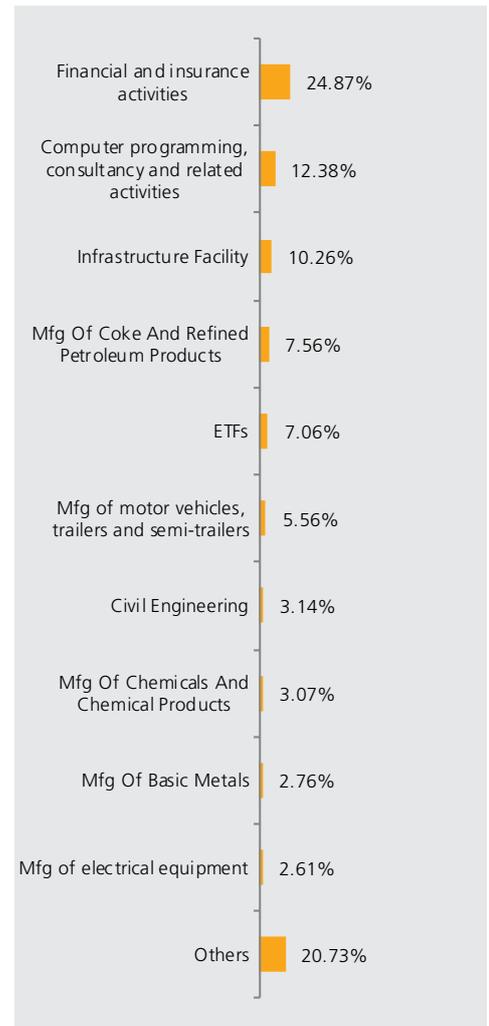
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	7.06%
ICICI BANK LTD.FV-2	6.97%
INFOSYS LIMITED	6.59%
HDFC BANK LTD.FV-2	6.52%
TATA CONSULTANCY SERVICES LTD.	3.31%
LARSEN&TUBRO	3.14%
BHARTI AIRTEL LIMITED	3.07%
STATE BANK OF INDIAFV-1	3.01%
MAHINDRA & MAHINDRA LTD.-FV5	3.00%
ITC - FV 1	2.57%
NTPC LIMITED	2.51%
HINDUSTAN LEVER LTD.	2.01%
HCL TECHNOLOGIES LIMITED	1.79%
AXIS BANK LIMITEDFV-2	1.61%
TATA MOTORS LTD.FV-2	1.55%
SHRIRAM FINANCE LIMITED	1.27%
TRENT LTD	1.22%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.20%
TATA POWER CO. LTD.FV-1	1.13%
BANK OF BARODA	1.11%
ZOMATO LIMITED	1.11%
POLYCAB INDIA LIMITED	1.07%
MARUTI UDYOG LTD.	1.01%
NATIONAL ALUMINIUM COMPANY LIMITED	0.93%
KAYNES TECHNOLOGY INDIA LIMITED	0.92%
HINDALCO INDUSTRIES LTD FV RE 1	0.90%
BAJAJ AUTO LTD	0.86%
INDUS TOWERS LIMITED	0.75%
Vedanta Limited	0.74%
BRAINBEES SOLUTIONS LIMITED	0.73%
AMBUJA CEMENTS LIMITED	0.72%
PUNJAB NATIONAL BANK	0.72%
PRAJ INDUSTRIES LIMITED	0.70%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.69%
BHARAT DYNAMICS LIMITED	0.69%
AUROBINDO PHARMA LIMITED	0.68%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.62%
TATA CONSUMER PRODUCTS LIMITED	0.61%
ONGCFV-5	0.61%
HERO MOTOCORP LIMITED	0.60%
BSE LIMITED	0.59%
VARUN BEVERAGES LIMITED	0.57%
POWER FINANCE CORPORATION LTD	0.57%
SIEMENS LIMITED	0.56%
PREMIER ENERGIES LIMITED	0.55%
ULTRATECH CEMCO LTD	0.53%
PIDILITE INDUSTRIES LIMITED	0.53%
LIFE INSURANCE CORPORATION OF INDIA	0.53%
PVR INOX LIMITED	0.52%
SPICEJET LTD	0.52%
KIRLOSKAR CUMMINS	0.52%
GAS AUTHORITY OF INDIA LTD.	0.51%
ALKEM LABORATORIES LIMITED	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.50%
BAJAJ FINANCE LIMITED	0.50%
GODREJ CONSUMER PRODUCTS LIMITED	0.49%
AFCONS INFRASTRUCTURE LIMITED	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.46%
INDUSIND BANK LIMITED	0.45%
ASTRAL LIMITED	0.44%
WAAREE ENERGIES LIMITED	0.43%
TITAN COMPANY LIMITED	0.41%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
COAL INDIA LIMITED	0.30%
RURAL ELECTRIFICATION CORPORATION LTD	0.26%
KOTAK MAHINDRA BANK LIMITED_FV5	0.26%
BAJAJ FINSERV LIMITED	0.22%
TATA IRON & STEEL COMPANY LTD	0.19%
RBL BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
<b>Equity Total</b>	<b>90.99%</b>
SBI-ETF Nifty Bank	1.12%
UTI NIFTY BANK ETF	1.09%
KOTAK NIFTY BANK ETF	1.07%
Nippon India ETF Bank Bees	1.04%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.02%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.96%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.76%
<b>ETFs</b>	<b>7.06%</b>
<b>Money Market Total</b>	<b>1.19%</b>
<b>Current Assets</b>	<b>0.75%</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 29th November 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 29th November 24:** ₹ 49.9900

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

**Benchmark:** Nifty 50 Index

**AUM as on 29th November 24:** ₹ 2.68 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	0.07%	-0.31%
Last 6 Months	5.38%	7.10%
Last 1 Year	20.98%	19.86%
Last 2 Years	15.11%	13.42%
Last 3 Years	13.13%	12.42%
Since Inception	11.41%	10.79%

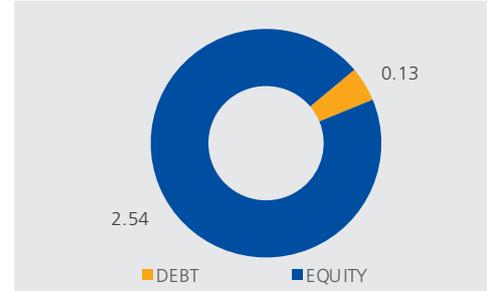
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

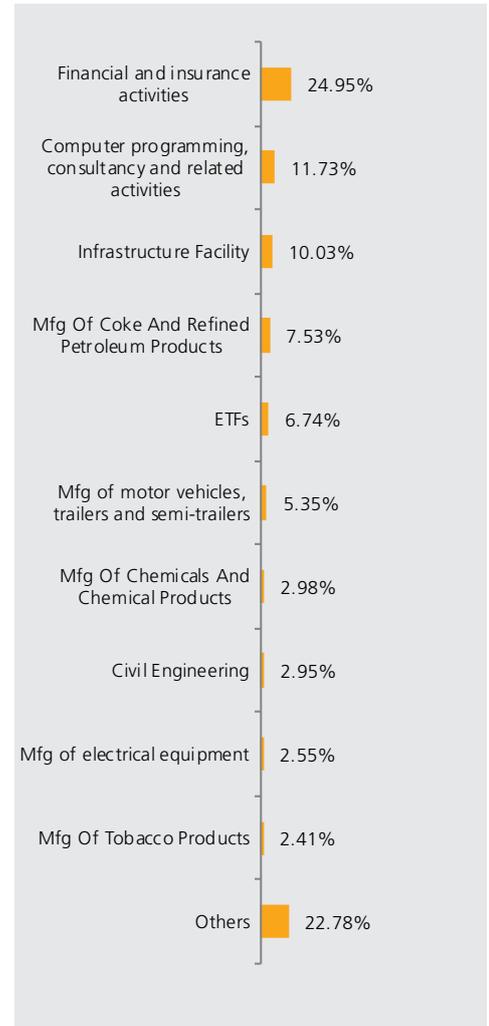
## Portfolio

Name of Instrument	% to AUM
HDFC BANK LTD.FV-2	7.18%
RELIANCE INDUSTRIES LTD.	7.06%
ICICI BANK LTD.FV-2	6.78%
INFOSYS LIMITED	6.27%
TATA CONSULTANCY SERVICES LTD.	3.15%
LARSEN&TUBRO	2.95%
BHARTI AIRTEL LIMITED	2.94%
STATE BANK OF INDIAFV-1	2.94%
MAHINDRA & MAHINDRA LTD.-FV5	2.93%
NTPC LIMITED	2.59%
ITC - FV 1	2.41%
HINDUSTAN LEVER LTD.	2.02%
HCL TECHNOLOGIES LIMITED	1.70%
AXIS BANK LIMITEDFV-2	1.57%
TATA MOTORS LTD.FV-2	1.47%
SHRIRAM FINANCE LIMITED	1.22%
TRENT LTD	1.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.16%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.09%
TATA POWER CO. LTD.FV-1	1.07%
BANK OF BARODA	1.06%
ZOMATO LIMITED	1.05%
POLYCAB INDIA LIMITED	1.04%
MARUTI UDYOG LTD.	0.95%
NATIONAL ALUMINIUM COMPANY LIMITED	0.89%
BAJAJ AUTO LTD	0.81%
AMBUJA CEMENTS LIMITED	0.72%
INDUS TOWERS LIMITED	0.71%
PUNJAB NATIONAL BANK	0.70%
HINDALCO INDUSTRIES LTD FV RE 1	0.69%
BRAINBEES SOLUTIONS LIMITED	0.69%
PRAJ INDUSTRIES LIMITED	0.66%
AUROBINDO PHARMA LIMITED	0.65%
BHARAT DYNAMICS LIMITED	0.65%
KAYNES TECHNOLOGY INDIA LIMITED	0.65%
Vedanta Limited	0.62%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.61%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.60%
TATA CONSUMER PRODUCTS LIMITED	0.60%
HERO MOTOCORP LIMITED	0.59%
ONGCFV-5	0.59%
BSE LIMITED	0.56%
PREMIER ENERGIES LIMITED	0.55%
SWIGGY LIMITED	0.55%
SIEMENS LIMITED	0.54%
VARUN BEVERAGES LIMITED	0.53%
POWER FINANCE CORPORATION LTD	0.52%
INDRAPRASTHA GAS LIMITED	0.51%
SPIECEJET LTD	0.51%
ULTRATECH CEMCO LTD	0.50%
LIFE INSURANCE CORPORATION OF INDIA	0.50%
KIRLOSKAR CUMMINS	0.49%
PIDILITE INDUSTRIES LIMITED	0.49%
BAJAJ FINANCE LIMITED	0.49%
AFCONS INFRASTRUCTURE LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.49%
PVR INOX LIMITED	0.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.44%
INDUSIND BANK LIMITED	0.43%
WAAREE ENERGIES LIMITED	0.42%
ASTRAL LIMITED	0.41%
ALKEM LABORATORIES LIMITED	0.40%
SBI LIFE INSURANCE COMPANY LIMITED	0.38%
COAL INDIA LIMITED	0.29%
TITAN COMPANY LIMITED	0.26%
RURAL ELECTRIFICATION CORPORATION LTD	0.25%
KOTAK MAHINDRA BANK LIMITED_FV5	0.24%
BAJAJ FINSERV LIMITED	0.19%
TATA IRON & STEEL COMPANY LTD	0.18%
RBL BANK LIMITED	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
<b>Equity Total</b>	<b>88.36%</b>
SBI-ETF Nifty Bank	1.02%
KOTAK NIFTY BANK ETF	1.02%
Nippon India ETF Bank Bees	1.01%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
UTI NIFTY BANK ETF	0.98%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.92%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.80%
<b>ETFs</b>	<b>6.74%</b>
<b>Money Market Total</b>	<b>4.65%</b>
<b>Current Assets</b>	<b>0.24%</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 29th November 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 29th November 24:** ₹ 70.4326

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

**Benchmark:** RNLIC Pure Index

**AUM as on 29th November 24:**

₹ 31.74 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.02%	-0.91%
Last 6 Months	5.72%	3.87%
Last 1 Year	26.09%	23.48%
Last 2 Years	21.49%	17.37%
Last 3 Years	18.66%	16.37%
Since Inception	12.58%	10.38%

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

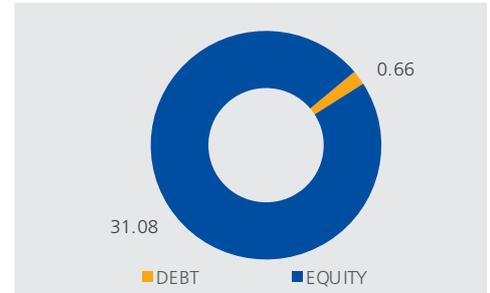
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

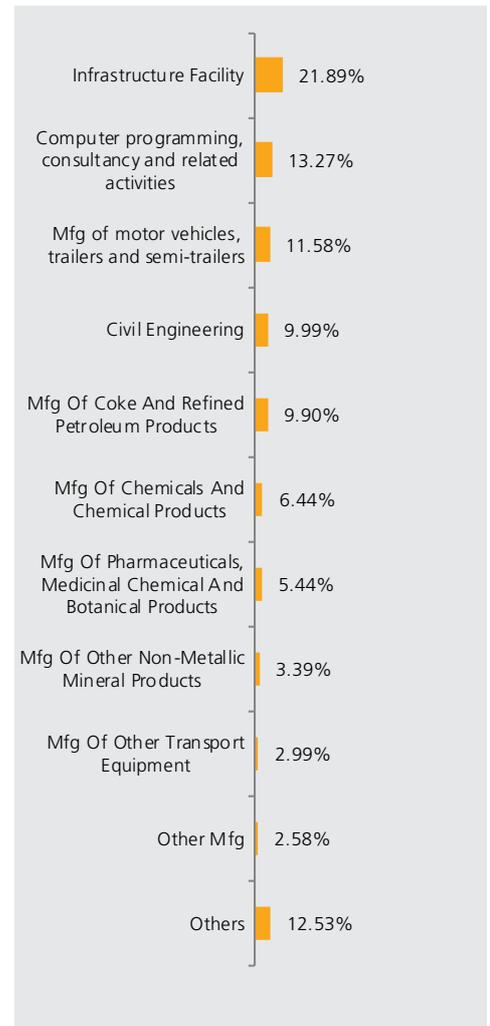
## Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.62%
LARSEN&TUBRO	9.25%
RELIANCE INDUSTRIES LTD.	9.21%
MAHINDRA & MAHINDRA LTD.-FV5	8.06%
INFOSYS LIMITED	6.52%
NTPC LIMITED	5.51%
TATA CONSULTANCY SERVICES LTD.	4.97%
HINDUSTAN LEVER LTD.	4.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.11%
POWER GRID CORP OF INDIA LTD	3.87%
MARUTI UDYOG LTD.	3.53%
ULTRATECH CEMCO LTD	3.39%
TITAN COMPANY LIMITED	2.58%
ONGCFV-5	2.58%
BAJAJ AUTO LTD	2.42%
COAL INDIA LIMITED	2.06%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.88%
JSW STEEL LIMITED	1.64%
GRASIM INDUSTRIES LTD.	1.57%
HCL TECHNOLOGIES LIMITED	1.49%
AVENUE SUPERMARTS LIMITED	1.09%
NESTLE INDIA LIMITED	1.02%
GAS AUTHORITY OF INDIA LTD.	1.02%
VOLTAS LTD	0.99%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.74%
INDIAN OIL CORPORATION LIMITED	0.69%
ZYDUS LIFESCIENCES LIMITED	0.67%
ALKEM LABORATORIES LIMITED	0.65%
ASTRAL LIMITED	0.63%
GODREJ CONSUMER PRODUCTS LIMITED	0.59%
HERO MOTOCORP LIMITED	0.56%
NMDC LIMITED	0.44%
COFORGE LIMITED	0.30%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.12%
<b>Equity Total</b>	<b>97.93%</b>
<b>Money Market Total</b>	<b>1.03%</b>
<b>Current Assets</b>	<b>1.04%</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 29th November 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 29th November 24:** ₹ 53.3133

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

**Benchmark:** RNLIC Pure Index

**AUM as on 29th November 24:** ₹ 7.22 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.02%	-0.91%
Last 6 Months	5.90%	3.87%
Last 1 Year	24.71%	23.48%
Last 2 Years	20.64%	17.37%
Last 3 Years	18.04%	16.37%
Since Inception	11.89%	11.05%

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

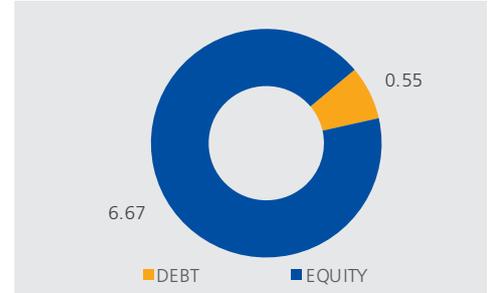
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

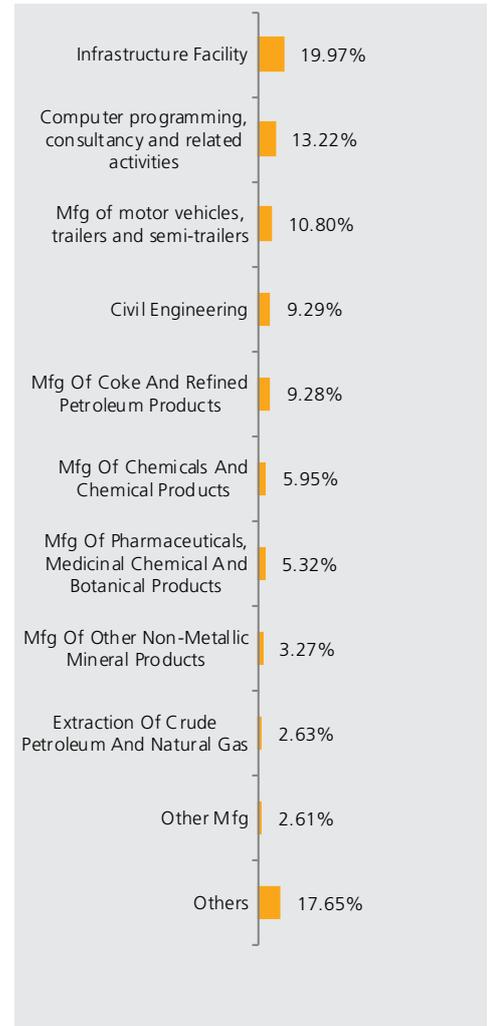
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.86%
LARSEN&TUBRO	8.79%
BHARTI AIRTEL LIMITED	8.67%
MAHINDRA & MAHINDRA LTD.-FV5	7.32%
INFOSYS LIMITED	6.41%
NTPC LIMITED	5.31%
TATA CONSULTANCY SERVICES LTD.	4.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	4.26%
HINDUSTAN LEVER LTD.	3.73%
MARUTI UDYOG LTD.	3.48%
POWER GRID CORP OF INDIA LTD	3.37%
ULTRATECH CEMCO LTD	3.27%
ONGCFV-5	2.63%
TITAN COMPANY LIMITED	2.61%
BAJAJ AUTO LTD	2.11%
COAL INDIA LIMITED	2.08%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.79%
GRASIM INDUSTRIES LTD.	1.62%
JSW STEEL LIMITED	1.60%
HCL TECHNOLOGIES LIMITED	1.39%
NESTLE INDIA LIMITED	1.07%
VOLTAS LTD	1.00%
AVENUE SUPERMARTS LIMITED	0.93%
GAS AUTHORITY OF INDIA LTD.	0.82%
COFORGE LIMITED	0.64%
ALKEM LABORATORIES LIMITED	0.57%
GODREJ CONSUMER PRODUCTS LIMITED	0.57%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.50%
HERO MOTOCORP LIMITED	0.49%
ZYDUS LIFESCIENCES LIMITED	0.48%
ASTRAL LIMITED	0.45%
INDIAN OIL CORPORATION LIMITED	0.41%
NMDC LIMITED	0.30%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
<b>Equity Total</b>	<b>92.40%</b>
<b>Money Market Total</b>	<b>7.47%</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

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

Fund Report as on 29th November 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 29th November 24:** ₹ 60.7238

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

**Benchmark:** RNLIC Pure Index

**AUM as on 29th November 24:**

₹ 0.36 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	87
MMI / Others	00-40	13

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.05%	-0.91%
Last 6 Months	5.75%	3.87%
Last 1 Year	23.51%	23.48%
Last 2 Years	20.28%	17.37%
Last 3 Years	17.57%	16.37%
Since Inception	11.68%	10.70%

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

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

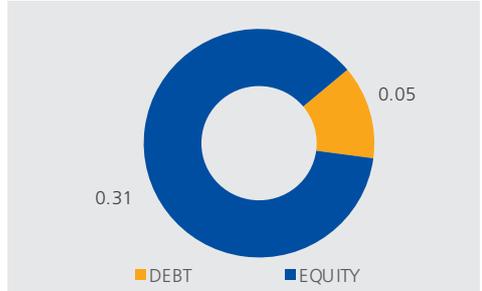
Past performance is not indicative of future performance

## Portfolio

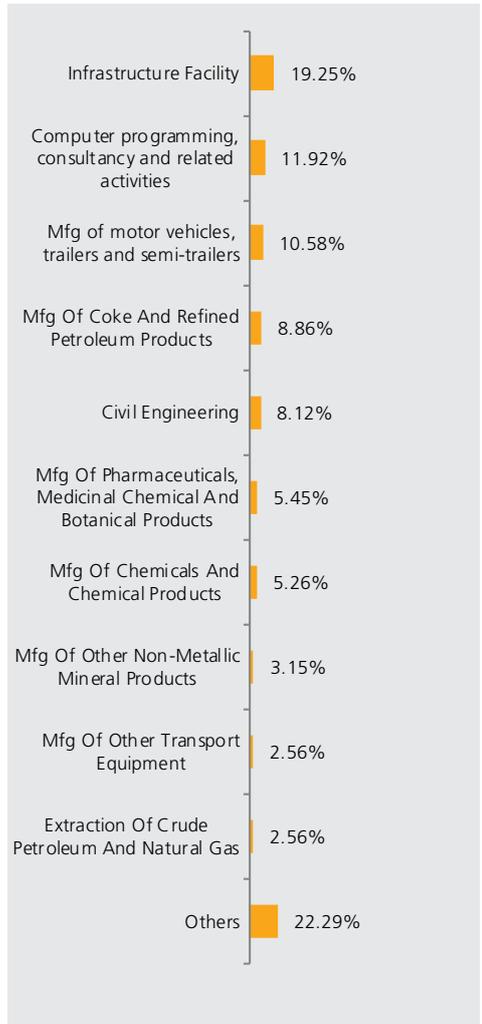
Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.42%
BHARTI AIRTEL LIMITED	8.32%
LARSEN&TUBRO	7.53%
MAHINDRA & MAHINDRA LTD.-FV5	7.16%
INFOSYS LIMITED	5.17%
NTPC LIMITED	5.04%
TATA CONSULTANCY SERVICES LTD.	4.68%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.40%
MARUTI UDYOG LTD.	3.42%
POWER GRID CORP OF INDIA LTD	3.33%
HINDUSTAN LEVER LTD.	3.15%
ULTRATECH CEMCO LTD	3.15%
ONGCFV-5	2.56%
BAJAJ AUTO LTD	2.03%
COAL INDIA LIMITED	1.98%
TITAN COMPANY LIMITED	1.82%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.77%
JSW STEEL LIMITED	1.49%
GRASIM INDUSTRIES LTD.	1.46%
HCL TECHNOLOGIES LIMITED	1.35%
NESTLE INDIA LIMITED	1.00%
AVENUE SUPERMARTS LIMITED	0.94%
VOLTAS LTD	0.93%
GAS AUTHORITY OF INDIA LTD.	0.78%
COFORGE LIMITED	0.73%
GODREJ CONSUMER PRODUCTS LIMITED	0.59%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.59%
ZYDUS LIFESCIENCES LIMITED	0.57%
ASTRAL LIMITED	0.55%
HERO MOTOCORP LIMITED	0.53%
ALKEM LABORATORIES LIMITED	0.48%
INDIAN OIL CORPORATION LIMITED	0.44%
NMDC LIMITED	0.35%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.05%

<b>Equity Total</b>	<b>86.78%</b>
<b>Money Market Total</b>	<b>13.09%</b>
<b>Current Assets</b>	<b>0.14%</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 (ULIF02710/06/08LINFRAST01121)

Fund Report as on 29th November 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 29th November 24:** ₹ 31.6239

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 29th November 24:** ₹ 13.35 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.11%	-0.66%
Last 6 Months	2.57%	2.76%
Last 1 Year	32.69%	32.27%
Last 2 Years	26.68%	20.61%
Last 3 Years	21.39%	19.10%
Since Inception	7.24%	8.11%

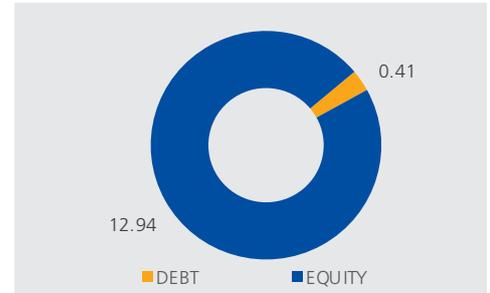
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

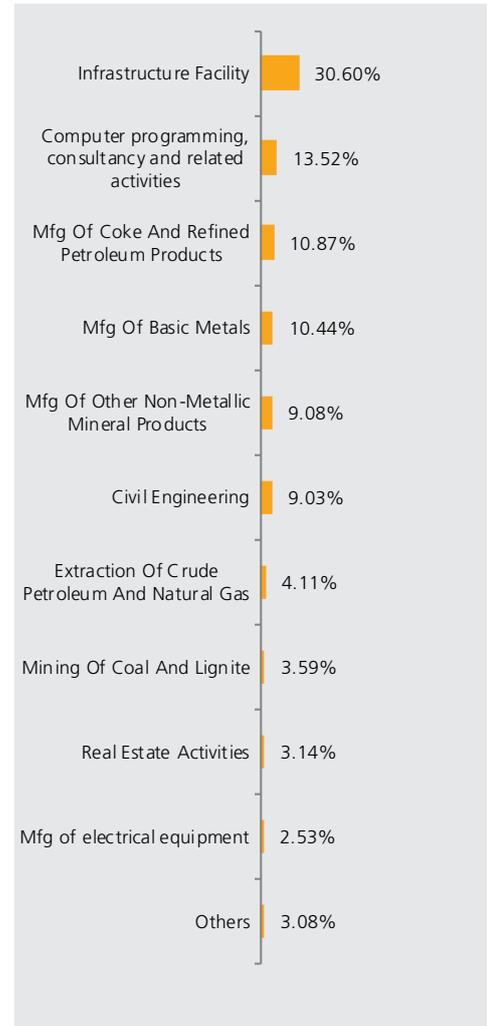
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.03%
NTPC LIMITED	8.05%
RELIANCE INDUSTRIES LTD.	8.03%
BHARTI AIRTEL LIMITED	7.84%
INFOSYS LIMITED	7.13%
POWER GRID CORP OF INDIA LTD	5.22%
ULTRATECH CEMCO LTD	4.81%
GAS AUTHORITY OF INDIA LTD.	4.21%
ONGCFV-5	4.11%
TATA CONSULTANCY SERVICES LTD.	4.08%
JSW STEEL LIMITED	3.70%
HINDALCO INDUSTRIES LTD FV RE 1	3.64%
COAL INDIA LIMITED	3.59%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.59%
DLF LIMITED	3.14%
TATA IRON & STEEL COMPANY LTD	3.11%
AMBUJA CEMENTS LIMITED	2.73%
SIEMENS LIMITED	2.53%
HCL TECHNOLOGIES LIMITED	1.92%
INDIAN OIL CORPORATION LIMITED	1.67%
SHREE CEMENTS LIMITED	1.54%
BHARAT PETROLEUM CORP. LTD.	1.17%
INDUS TOWERS LIMITED	1.12%
NHPC LIMITED	0.58%
LTIMINDTREE LIMITED	0.39%
<b>Equity Total</b>	<b>96.92%</b>
<b>Money Market Total</b>	<b>1.64%</b>
<b>Current Assets</b>	<b>1.44%</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 29th November 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 29th November 24:** ₹ 32.3748

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 29th November 24:** ₹ 12.44 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Debt/ MMI / Others	00-100	9

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.04%	-0.66%
Last 6 Months	2.68%	2.76%
Last 1 Year	30.93%	32.27%
Last 2 Years	25.93%	20.61%
Last 3 Years	21.05%	19.10%
Since Inception	8.21%	7.20%

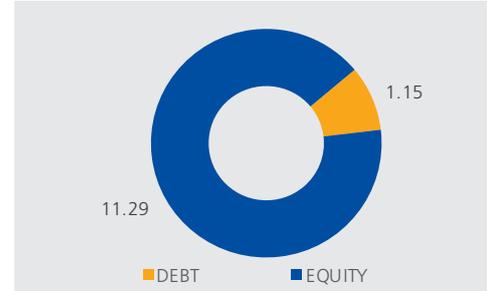
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

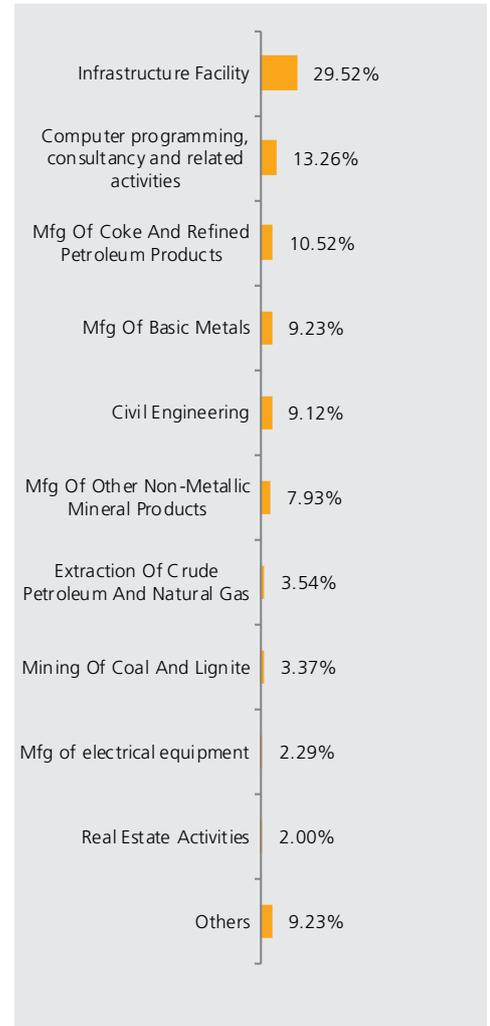
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.12%
RELIANCE INDUSTRIES LTD.	8.03%
NTPC LIMITED	7.98%
BHARTI AIRTEL LIMITED	7.78%
INFOSYS LIMITED	6.99%
POWER GRID CORP OF INDIA LTD	5.15%
ULTRATECH CEMCO LTD	4.22%
TATA CONSULTANCY SERVICES LTD.	4.03%
GAS AUTHORITY OF INDIA LTD.	3.93%
ONGCFV-5	3.54%
COAL INDIA LIMITED	3.37%
HINDALCO INDUSTRIES LTD FV RE 1	3.21%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.16%
JSW STEEL LIMITED	3.11%
TATA IRON & STEEL COMPANY LTD	2.91%
AMBUJA CEMENTS LIMITED	2.50%
SIEMENS LIMITED	2.29%
DLF LIMITED	2.00%
HCL TECHNOLOGIES LIMITED	1.85%
INDIAN OIL CORPORATION LIMITED	1.56%
SHREE CEMENTS LIMITED	1.22%
INDUS TOWERS LIMITED	1.04%
BHARAT PETROLEUM CORP. LTD.	0.92%
NHPC LIMITED	0.48%
LTIMINDTREE LIMITED	0.39%
<b>Equity Total</b>	<b>90.77%</b>
<b>Money Market Total</b>	<b>9.08%</b>
<b>Current Assets</b>	<b>0.16%</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 29th November 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 29th November 24:** ₹ 31.1580

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 29th November 24:** ₹ 1.88 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.09%	-0.66%
Last 6 Months	2.13%	2.76%
Last 1 Year	29.09%	32.27%
Last 2 Years	25.19%	20.61%
Last 3 Years	19.66%	19.10%
Since Inception	7.93%	7.20%

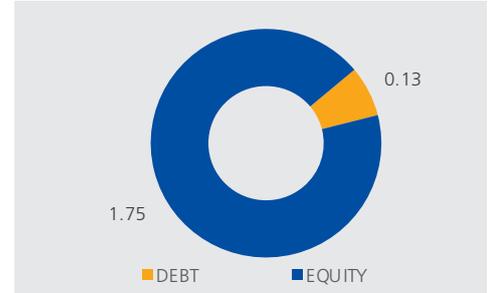
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

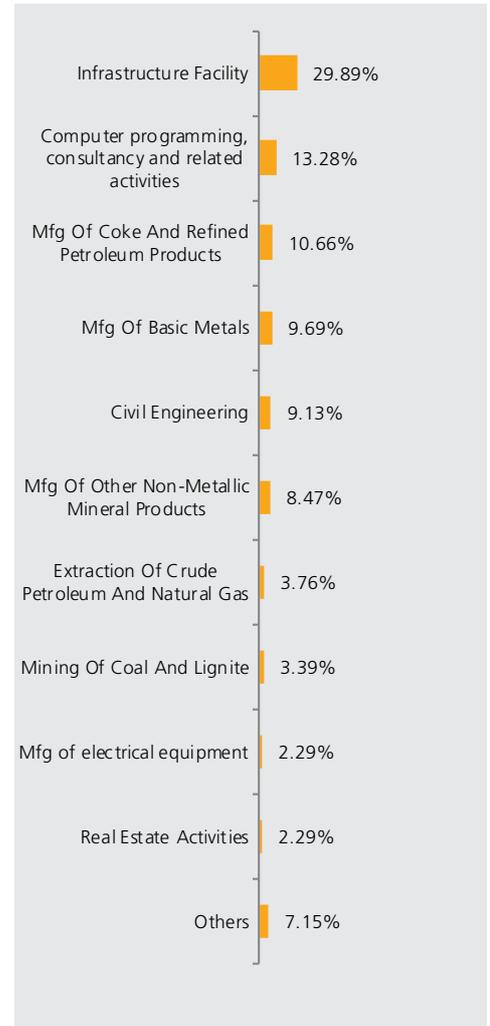
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.13%
RELIANCE INDUSTRIES LTD.	8.03%
NTPC LIMITED	8.03%
BHARTI AIRTEL LIMITED	7.83%
INFOSYS LIMITED	7.00%
POWER GRID CORP OF INDIA LTD	5.17%
ULTRATECH CEMCO LTD	4.52%
TATA CONSULTANCY SERVICES LTD.	4.04%
GAS AUTHORITY OF INDIA LTD.	3.96%
ONGCFV-5	3.76%
JSW STEEL LIMITED	3.48%
COAL INDIA LIMITED	3.39%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.31%
HINDALCO INDUSTRIES LTD FV RE 1	3.29%
TATA IRON & STEEL COMPANY LTD	2.92%
AMBUJA CEMENTS LIMITED	2.56%
SIEMENS LIMITED	2.29%
DLF LIMITED	2.29%
HCL TECHNOLOGIES LIMITED	1.85%
INDIAN OIL CORPORATION LIMITED	1.57%
SHREE CEMENTS LIMITED	1.39%
BHARAT PETROLEUM CORP. LTD.	1.05%
INDUS TOWERS LIMITED	1.05%
NHPC LIMITED	0.54%
LTIMINDTREE LIMITED	0.39%
<b>Equity Total</b>	<b>92.85%</b>
<b>Money Market Total</b>	<b>6.56%</b>
<b>Current Assets</b>	<b>0.59%</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 29th November 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 29th November 24:** ₹ 29.9303

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

**Benchmark:** Reliance Nippon Life

Infrastructure INDEX

**AUM as on 29th November 24:** ₹ 0.15 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Debt/MMI/Others	00-100	9

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.96%	-0.66%
Last 6 Months	2.98%	2.76%
Last 1 Year	31.63%	32.27%
Last 2 Years	25.50%	20.61%
Last 3 Years	20.70%	19.10%
Since Inception	6.95%	8.17%

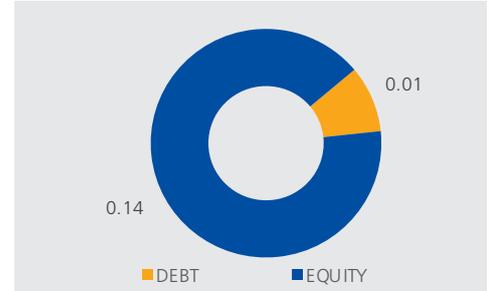
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

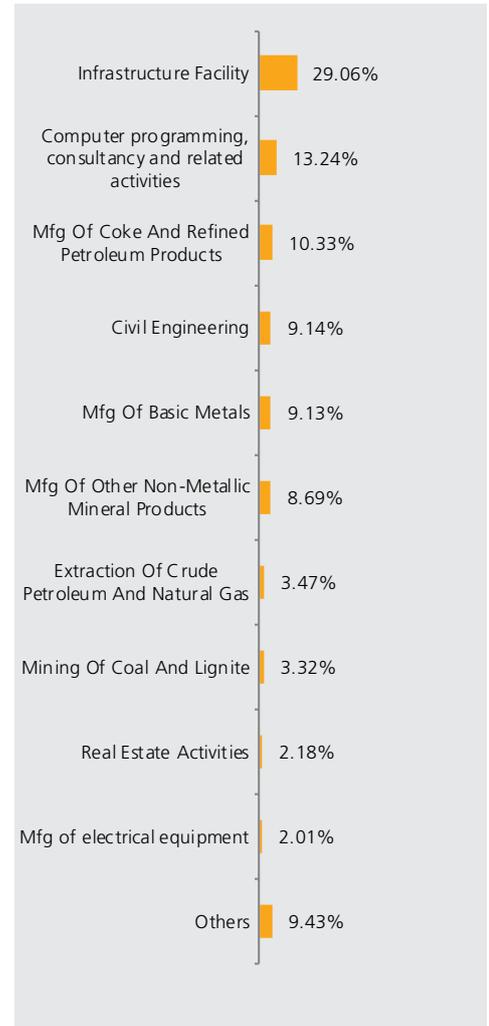
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.14%
NTPC LIMITED	7.94%
RELIANCE INDUSTRIES LTD.	7.89%
BHARTI AIRTEL LIMITED	7.77%
INFOSYS LIMITED	7.03%
POWER GRID CORP OF INDIA LTD	5.16%
ULTRATECH CEMCO LTD	4.46%
TATA CONSULTANCY SERVICES LTD.	3.97%
GAS AUTHORITY OF INDIA LTD.	3.92%
ONGCFV-5	3.47%
COAL INDIA LIMITED	3.32%
HINDALCO INDUSTRIES LTD FV RE 1	3.22%
JSW STEEL LIMITED	3.01%
TATA IRON & STEEL COMPANY LTD	2.90%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.76%
AMBUJA CEMENTS LIMITED	2.50%
DLF LIMITED	2.18%
SIEMENS LIMITED	2.01%
HCL TECHNOLOGIES LIMITED	1.84%
SHREE CEMENTS LIMITED	1.73%
INDIAN OIL CORPORATION LIMITED	1.55%
INDUS TOWERS LIMITED	1.04%
BHARAT PETROLEUM CORP. LTD.	0.89%
NHPC LIMITED	0.46%
LTIMINDTREE LIMITED	0.41%
<b>Equity Total</b>	<b>90.57%</b>
<b>Money Market Total</b>	<b>9.21%</b>
<b>Current Assets</b>	<b>0.22%</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 29th November 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 29th November 24:** ₹ 64.8643  
**Inception Date:** 11<sup>th</sup> June 2008  
**Benchmark:** Reliance Nippon Life ENERGY INDEX  
**AUM as on 29th November 24:** ₹ 16.88 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.70%	-2.74%
Last 6 Months	-1.02%	-4.90%
Last 1 Year	49.62%	44.09%
Last 2 Years	39.37%	27.98%
Last 3 Years	30.20%	26.12%
Since Inception	12.01%	12.42%

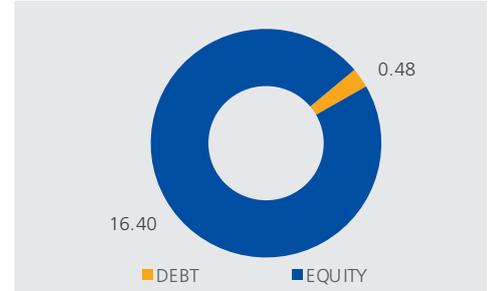
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

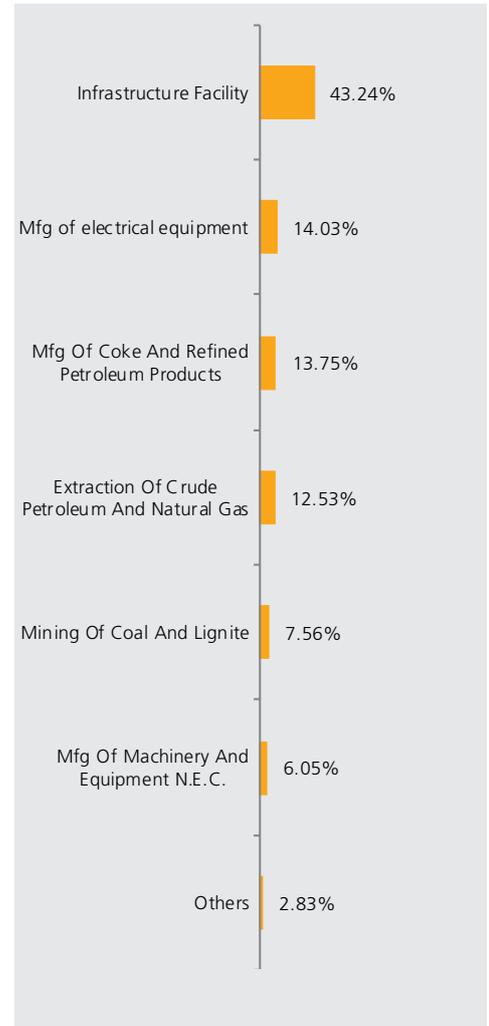
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.00%
POWER GRID CORP OF INDIA LTD	8.91%
NTPC LIMITED	8.82%
ONGCFV-5	8.19%
COAL INDIA LIMITED	7.56%
TATA POWER CO. LTD.FV-1	6.44%
NHPC LIMITED	5.22%
GAS AUTHORITY OF INDIA LTD.	5.21%
SIEMENS LIMITED	4.85%
OIL INDIA LIMITED	4.35%
KIRLOSKAR CUMMINS	3.72%
ABB INDIA LIMITED	2.99%
PETRONET LNG LIMITED	2.61%
JSW ENERGY LIMITED	2.57%
TORRENT POWER LIMITED	2.44%
VOLTAS LTD	2.33%
POLYCAB INDIA LIMITED	2.25%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.24%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.89%
INDIAN OIL CORPORATION LIMITED	1.81%
HAVELLS INDIA LIMITED	1.71%
BHARAT PETROLEUM CORP. LTD.	1.05%
INDRAPRASTHA GAS LIMITED	1.02%
<b>Equity Total</b>	<b>97.17%</b>
<b>Money Market Total</b>	<b>2.78%</b>
<b>Current Assets</b>	<b>0.05%</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 29th November 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 29th November 24:** ₹ 55.7351

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 29th November 24:** ₹ 9.67 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.49%	-2.74%
Last 6 Months	-0.10%	-4.90%
Last 1 Year	47.94%	44.09%
Last 2 Years	38.34%	27.98%
Last 3 Years	29.69%	26.12%
Since Inception	12.23%	11.32%

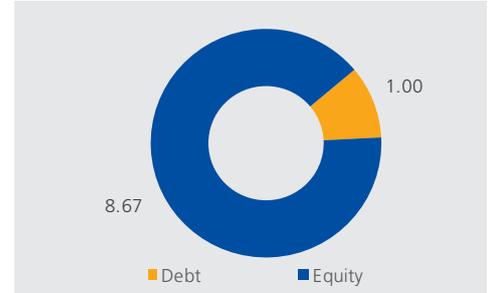
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

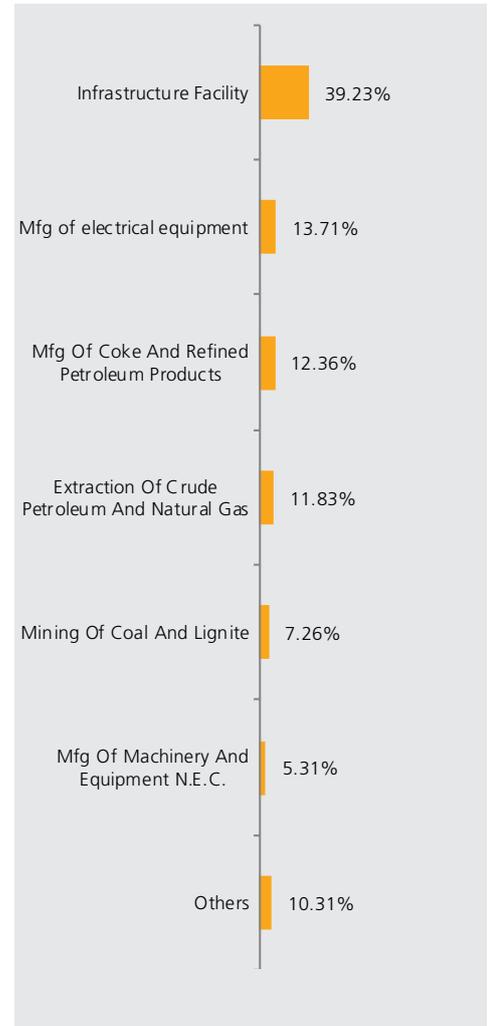
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.83%
POWER GRID CORP OF INDIA LTD	8.81%
NTPC LIMITED	8.09%
ONGCFV-5	8.00%
COAL INDIA LIMITED	7.26%
TATA POWER CO. LTD.FV-1	6.16%
SIEMENS LIMITED	4.93%
GAS AUTHORITY OF INDIA LTD.	4.93%
OIL INDIA LIMITED	3.83%
KIRLOSKAR CUMMINS	3.51%
NHPC LIMITED	3.33%
ABB INDIA LIMITED	2.84%
JSW ENERGY LIMITED	2.56%
PETRONET LNG LIMITED	2.46%
POLYCAB INDIA LIMITED	2.36%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.01%
TORRENT POWER LIMITED	1.86%
VOLTAS LTD	1.79%
HAVELLS INDIA LIMITED	1.56%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.38%
INDIAN OIL CORPORATION LIMITED	1.30%
INDRAPRASTHA GAS LIMITED	1.02%
BHARAT PETROLEUM CORP. LTD.	0.84%
<b>Equity Total</b>	<b>89.69%</b>
<b>Money Market Total</b>	<b>10.92%</b>
<b>Current Assets</b>	<b>-0.61%</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 29th November 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 29th November 24:** ₹ 54.9998

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 29th November 24:** ₹ 3.46 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.55%	-2.74%
Last 6 Months	-0.51%	-4.90%
Last 1 Year	49.09%	44.09%
Last 2 Years	39.05%	27.98%
Last 3 Years	30.11%	26.12%
Since Inception	12.13%	11.32%

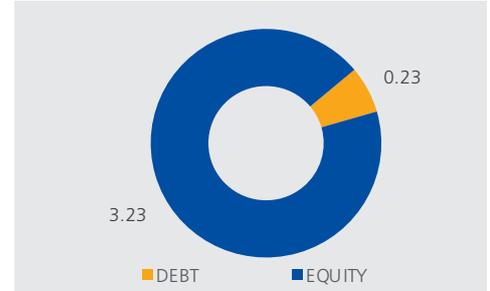
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

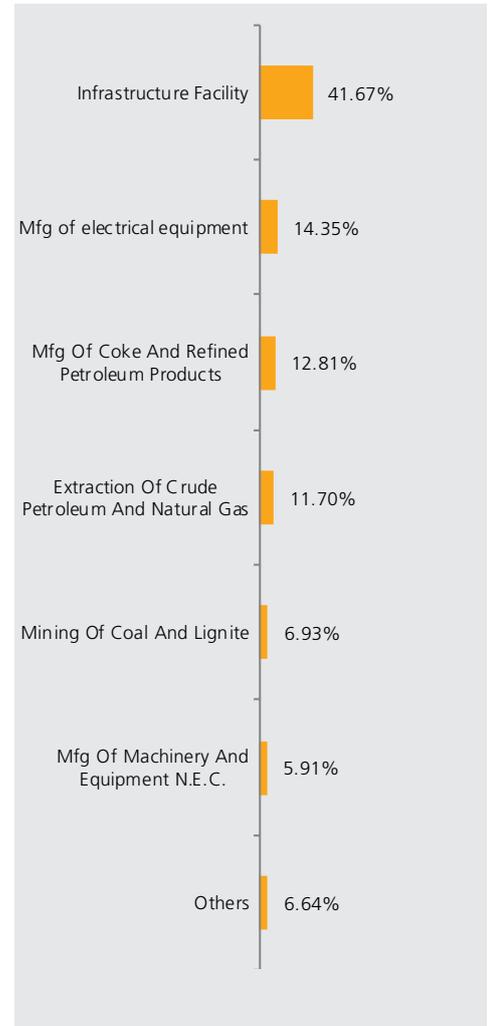
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.87%
POWER GRID CORP OF INDIA LTD	8.67%
NTPC LIMITED	8.39%
ONGCFV-5	7.71%
COAL INDIA LIMITED	6.93%
TATA POWER CO. LTD.FV-1	6.88%
GAS AUTHORITY OF INDIA LTD.	5.35%
SIEMENS LIMITED	5.03%
OIL INDIA LIMITED	3.99%
NHPC LIMITED	3.85%
KIRLOSKAR CUMMINS	3.81%
ABB INDIA LIMITED	3.09%
PETRONET LNG LIMITED	2.67%
JSW ENERGY LIMITED	2.62%
POLYCARB INDIA LIMITED	2.51%
TORRENT POWER LIMITED	2.18%
VOLTAS LTD	2.10%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.09%
HAVELLS INDIA LIMITED	1.62%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.54%
INDIAN OIL CORPORATION LIMITED	1.46%
INDRAPRASTHA GAS LIMITED	1.07%
BHARAT PETROLEUM CORP. LTD.	0.94%
<b>Equity Total</b>	<b>93.36%</b>
<b>Money Market Total</b>	<b>12.10%</b>
<b>Current Assets</b>	<b>-5.46%</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 29th November 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 29th November 24:** ₹ 59.1236

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

**Benchmark:** Reliance Nippon Life

ENERGY INDEX

**AUM as on 29th November 24:** ₹ 0.13 Crs.

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.51%	-2.74%
Last 6 Months	-0.09%	-4.90%
Last 1 Year	47.57%	44.09%
Last 2 Years	37.32%	27.98%
Last 3 Years	28.87%	26.12%
Since Inception	11.50%	12.02%

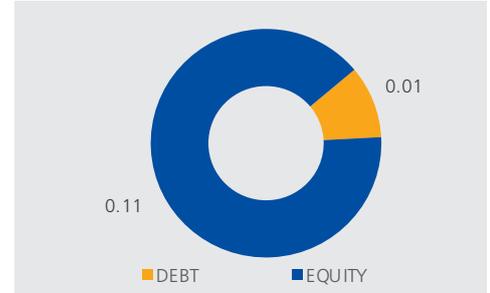
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

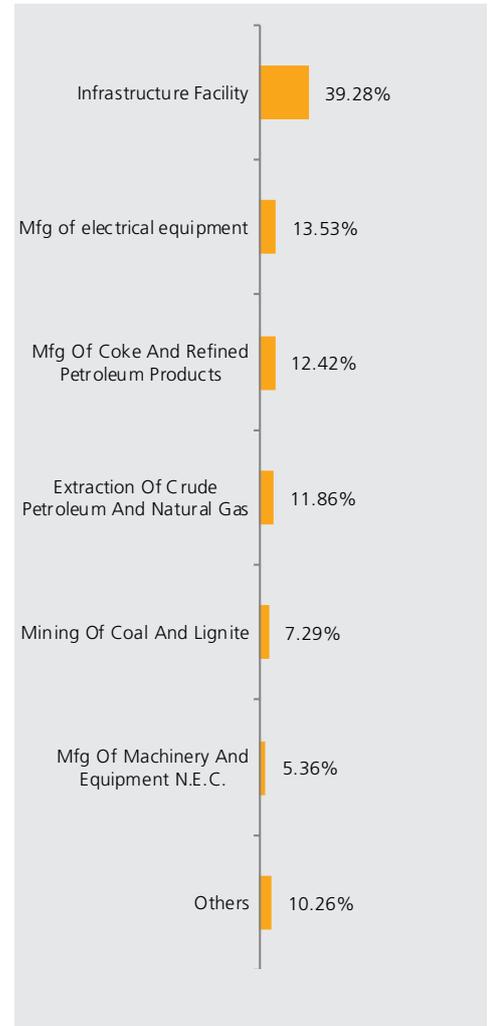
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.89%
POWER GRID CORP OF INDIA LTD	8.81%
NTPC LIMITED	8.10%
ONGCFV-5	8.03%
COAL INDIA LIMITED	7.29%
TATA POWER CO. LTD.FV-1	6.18%
GAS AUTHORITY OF INDIA LTD.	4.93%
SIEMENS LIMITED	4.73%
OIL INDIA LIMITED	3.84%
KIRLOSKAR CUMMINS	3.54%
NHPC LIMITED	3.34%
ABB INDIA LIMITED	2.90%
JSW ENERGY LIMITED	2.56%
PETRONET LNG LIMITED	2.45%
POLYCAB INDIA LIMITED	2.28%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	2.00%
TORRENT POWER LIMITED	1.89%
VOLTAS LTD	1.81%
HAVELLS INDIA LIMITED	1.61%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.38%
INDIAN OIL CORPORATION LIMITED	1.31%
INDRAPRASTHA GAS LIMITED	1.02%
BHARAT PETROLEUM CORP. LTD.	0.84%
<b>Equity Total</b>	<b>89.74%</b>
<b>Money Market Total</b>	<b>10.86%</b>
<b>Current Assets</b>	<b>-0.60%</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 29th November 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 29th November 24:** ₹ 73.6486

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

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

**AUM as on 29th November 24:** ₹ 7.15 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Debt/MMI/ Others	00-100	9

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.86%	1.02%
Last 6 Months	7.37%	8.68%
Last 1 Year	28.49%	28.66%
Last 2 Years	30.23%	33.14%
Last 3 Years	21.44%	24.24%
Since Inception	14.35%	12.39%

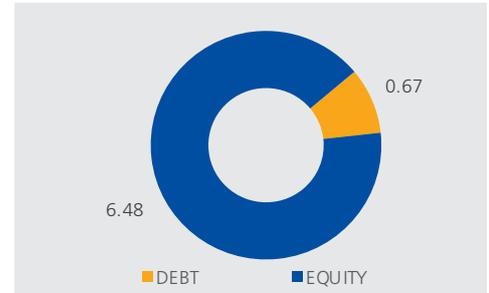
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

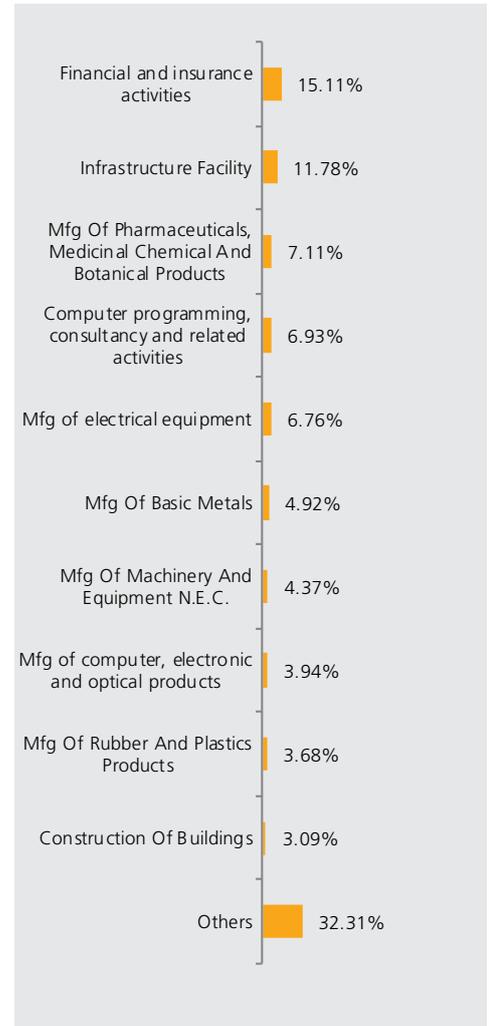
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	3.75%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.43%
LUPIN LIMITEDFV-2	2.95%
PERSISTENT SYSTEMS LIMITED	2.94%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.91%
KIRLOSKAR CUMMINS	2.71%
INDUS TOWERS LIMITED	2.47%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.46%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.41%
POLYCAB INDIA LIMITED	2.23%
MAX HEALTHCARE INSTITUTE LIMITED	2.11%
SUZLON ENERGY LIMITED	2.07%
AUROBINDO PHARMA LIMITED	1.98%
THE INDIAN HOTELS CO LTD	1.81%
GODREJ PROPERTIES LIMITED	1.77%
SUPREME INDUSTRIES LIMITED	1.70%
ALKEM LABORATORIES LIMITED	1.67%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.66%
BHARAT FORGE	1.59%
APL APOLLO TUBES LIMITED	1.52%
TATA POWER CO. LTD.FV-1	1.48%
ASTRAL LIMITED	1.46%
BSE LIMITED	1.44%
NATIONAL ALUMINIUM COMPANY LIMITED	1.41%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.38%
SPICEJET LTD	1.33%
CONTAINER CORPORATION OF INDIA LIMITED	1.33%
OBEROI REALTY LIMITED	1.32%
KARUR VYSYA BANK LIMITED	1.24%
MUTHOOT FINANCE LIMITED	1.17%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.14%
ZOMATO LIMITED	1.10%
TRIVENI TURBINE LIMITED	1.05%
HINDUSTAN AERONAUTICS LIMITED	1.04%
POWER FINANCE CORPORATION LTD	1.02%
Vedanta Limited	1.01%
SHRIRAM FINANCE LIMITED	0.99%
ACC LIMITED	0.99%
STEEL AUTHORITY OF INDIA LIMITED	0.97%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.97%
TATA COMMUNICATIONS LTD.	0.88%
NMDC LIMITED	0.88%
ADITYA BIRLA CAPITAL LIMITED	0.87%
SWIGGY LIMITED	0.81%
BHARAT DYNAMICS LIMITED	0.81%
SIEMENS LIMITED	0.80%
BANK OF BARODA	0.79%
PUNJAB NATIONAL BANK	0.79%
PAGE INDUSTRIES LIMITED	0.75%
RURAL ELECTRIFICATION CORPORATION LTD	0.75%
GAS AUTHORITY OF INDIA LTD.	0.74%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.74%
TRENT LTD	0.71%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
PRAJ INDUSTRIES LIMITED	0.61%
COFORGE LIMITED	0.56%
ASHOK LEYLAND LIMITED	0.54%
OIL INDIA LIMITED	0.53%
MRF LIMITED	0.53%
MPHASIS LIMITED	0.52%
KAYNES TECHNOLOGY INDIA LIMITED	0.52%
BRAINBEES SOLUTIONS LIMITED	0.51%
ELECTRONICS MART INDIA LIMITED	0.51%
ABBOTT INDIA LIMITED	0.50%
INDRAPRASTHA GAS LIMITED	0.50%
AFCONS INFRASTRUCTURE LIMITED	0.50%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.47%
NTPC LIMITED	0.46%
INDIAN OIL CORPORATION LIMITED	0.45%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.44%
AU SMALL FINANCE BANK LIMITED	0.40%
WAAREE ENERGIES LIMITED	0.40%
UPL LIMITED	0.39%
PREMIER ENERGIES LIMITED	0.28%
UPL LIMITED - RIGHTS	0.02%
BAJAJ HOUSING FINANCE LIMITED	0.01%
<b>Equity Total</b>	<b>90.63%</b>
<b>Money Market Total</b>	<b>7.03%</b>
<b>Current Assets</b>	<b>2.34%</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 29th November 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 29th November 24:** ₹ 82.5717

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

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

**AUM as on 29th November 24:** ₹ 0.65 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	91
Debt/MMI/ Others	00-100	9

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.83%	1.02%
Last 6 Months	7.54%	8.68%
Last 1 Year	28.04%	28.66%
Last 2 Years	30.33%	33.14%
Last 3 Years	21.33%	24.24%
Since Inception	13.80%	12.74%

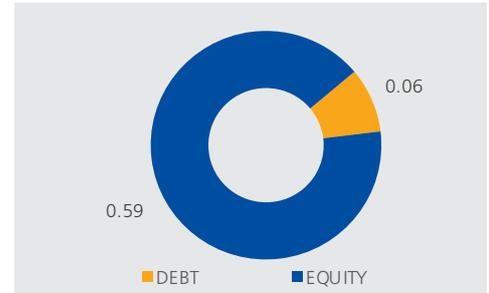
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

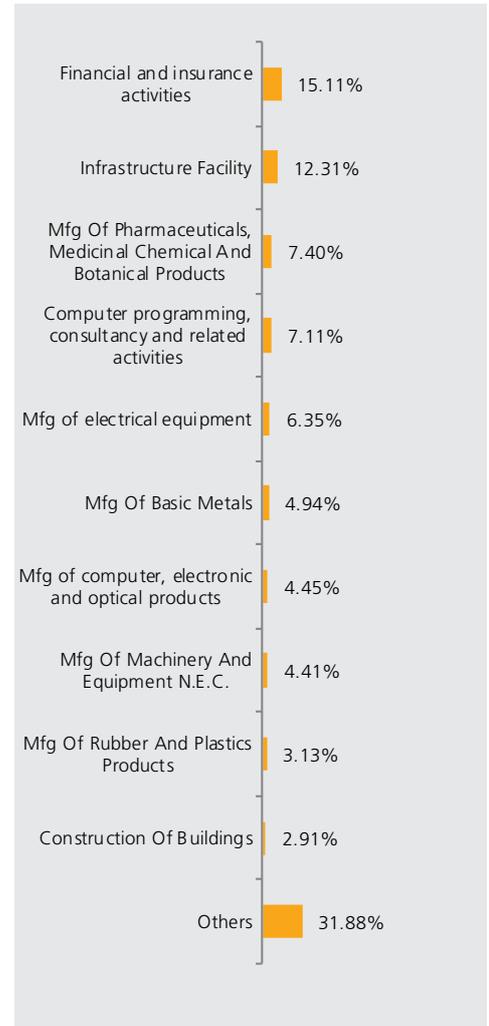
## Portfolio

Name of Instrument	% to AUM
DIXON TECHNOLOGIES (INDIA) LIMITED	3.90%
THE FEDERAL BANK LIMITED	3.75%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	3.06%
PERSISTENT SYSTEMS LIMITED	3.00%
LUPIN LIMITEDFV-2	2.88%
KIRLOSKAR CUMMINS	2.74%
INDUS TOWERS LIMITED	2.50%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.46%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.35%
POLYCAB INDIA LIMITED	2.14%
MAX HEALTHCARE INSTITUTE LIMITED	2.13%
AUROBINDO PHARMA LIMITED	2.02%
SUZLON ENERGY LIMITED	2.02%
GODREJ PROPERTIES LIMITED	1.80%
THE INDIAN HOTELS CO LTD	1.78%
SUPREME INDUSTRIES LIMITED	1.72%
GMR AIRPORTS INFRASTRUCTURE LIMITED	1.70%
ALKEM LABORATORIES LIMITED	1.65%
BHARAT FORGE	1.60%
APL APOLLO TUBES LIMITED	1.52%
BSE LIMITED	1.44%
NATIONAL ALUMINIUM COMPANY LIMITED	1.42%
ASTRAL LIMITED	1.41%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.35%
CONTAINER CORPORATION OF INDIA LIMITED	1.33%
SPICEJET LTD	1.32%
KARUR VYSYA BANK LIMITED	1.21%
TATA POWER CO. LTD.FV-1	1.19%
HIMADRI SPECIALITY CHEMICAL LIMITED	1.15%
MUTHOOT FINANCE LIMITED	1.15%
OBEROI REALTY LIMITED	1.11%
ZOMATO LIMITED	1.11%
TRIVENI TURBINE LIMITED	1.08%
POWER FINANCE CORPORATION LTD	1.04%
HINDUSTAN AERONAUTICS LIMITED	1.03%
SHRIRAM FINANCE LIMITED	1.02%
Vedanta Limited	1.01%
STEEL AUTHORITY OF INDIA LIMITED	0.99%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.97%
ACC LIMITED	0.96%
ADITYA BIRLA CAPITAL LIMITED	0.87%
NMDC LIMITED	0.86%
ABBOTT INDIA LIMITED	0.85%
SIEMENS LIMITED	0.82%
SWIGGY LIMITED	0.81%
BHARAT DYNAMICS LIMITED	0.80%
PETRONET LNG LIMITED	0.80%
PUNJAB NATIONAL BANK	0.79%
BANK OF BARODA	0.77%
RURAL ELECTRIFICATION CORPORATION LTD	0.76%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.76%
TATA COMMUNICATIONS LTD.	0.76%
GAS AUTHORITY OF INDIA LTD.	0.76%
TRENT LTD	0.73%
PAGE INDUSTRIES LIMITED	0.69%
MAHINDRA & MAHINDRA LTD.-FV5	0.69%
PRAJ INDUSTRIES LIMITED	0.60%
KAYNES TECHNOLOGY INDIA LIMITED	0.55%
ASHOK LEYLAND LIMITED	0.54%
COFORGE LIMITED	0.54%
OIL INDIA LIMITED	0.51%
INDRAPRASTHA GAS LIMITED	0.51%
ELECTRONICS MART INDIA LIMITED	0.51%
AFCONS INFRASTRUCTURE LIMITED	0.50%
MPHASIS LIMITED	0.50%
BRAINBEES SOLUTIONS LIMITED	0.50%
NTPC LIMITED	0.48%
ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	0.46%
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.45%
INDIAN OIL CORPORATION LIMITED	0.42%
WAAREE ENERGIES LIMITED	0.41%
AU SMALL FINANCE BANK LIMITED	0.40%
UPL LIMITED	0.39%
UPL LIMITED - RIGHTS	0.02%
<b>Equity Total</b>	<b>90.81%</b>
<b>Money Market Total</b>	<b>9.22%</b>
<b>Current Assets</b>	<b>-0.03%</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 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 52.4929

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

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

**AUM as on 29th November 24:**

₹ 13.06 Crs.

**Modified Duration of Debt Portfolio:**

6.49 years

**YTM of Debt Portfolio:** 6.79%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.17%	-0.06%
Last 6 Months	6.30%	6.65%
Last 1 Year	16.82%	18.32%
Last 2 Years	12.14%	12.45%
Last 3 Years	11.39%	11.37%
Since Inception	9.93%	10.29%

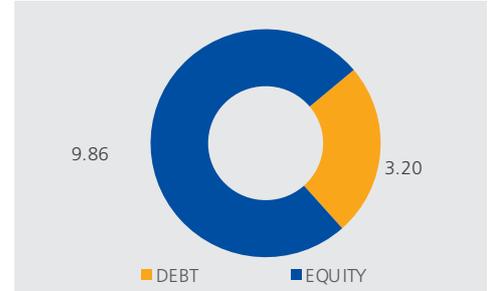
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

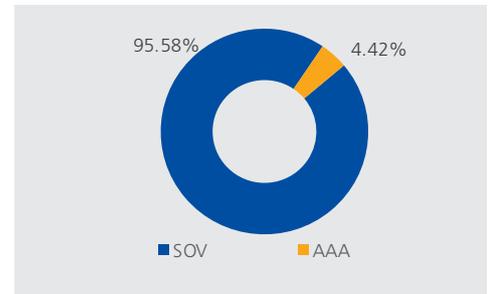
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	6.14%
7.23% GOI CG 15-04-2039	5.32%
7.10% GOI CG 08-04-2034	4.26%
GSEC STRIP 12.09.2028	3.85%
7.18% GOI CG 24-07-2037	2.33%
7.18% GOI 14.08.2033	1.47%
<b>Giilts Total</b>	<b>23.36%</b>
HDFC BANK LTD.FV-2	8.78%
ICICI BANK LTD.FV-2	7.77%
RELIANCE INDUSTRIES LTD.	6.34%
INFOSYS LIMITED	4.86%
LARSEN&TUBRO	3.83%
BHARTI AIRTEL LIMITED	3.28%
ITC - FV 1	3.27%
TATA CONSULTANCY SERVICES LTD.	3.03%
AXIS BANK LIMITEDFV-2	2.82%
STATE BANK OF INDIAFV-1	2.78%
MAHINDRA & MAHINDRA LTD.-FV5	2.22%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	2.06%
NTPC LIMITED	1.96%
HINDUSTAN LEVER LTD.	1.57%
TITAN COMPANY LIMITED	1.47%
POWER GRID CORP OF INDIA LTD	1.47%
ULTRATECH CEMCO LTD	1.46%
MARUTI UDYOG LTD.	1.45%
BAJAJ FINSERV LIMITED	1.44%
HERO MOTOCORP LIMITED	1.20%
BAJAJ FINANCE LIMITED	1.16%
HCL TECHNOLOGIES LIMITED	1.13%
GRASIM INDUSTRIES LTD.	1.12%
TATA MOTORS LTD.FV-2	1.10%
COAL INDIA LIMITED	1.07%
KOTAK MAHINDRA BANK LIMITED_FV5	1.01%
TATA CONSUMER PRODUCTS LIMITED	0.97%
CIPLA LTD.	0.96%
INDUS TOWERS LIMITED	0.88%
INDUSIND BANK LIMITED	0.85%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
NESTLE INDIA LIMITED	0.60%
TECH MAHINDRA LIMITEDFV-5	0.47%
DR. REDDY LABORATORIES	0.46%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>75.48%</b>
<b>Money Market Total</b>	<b>1.08%</b>
<b>Current Assets</b>	<b>0.08%</b>
<b>Total</b>	<b>100.00%</b>

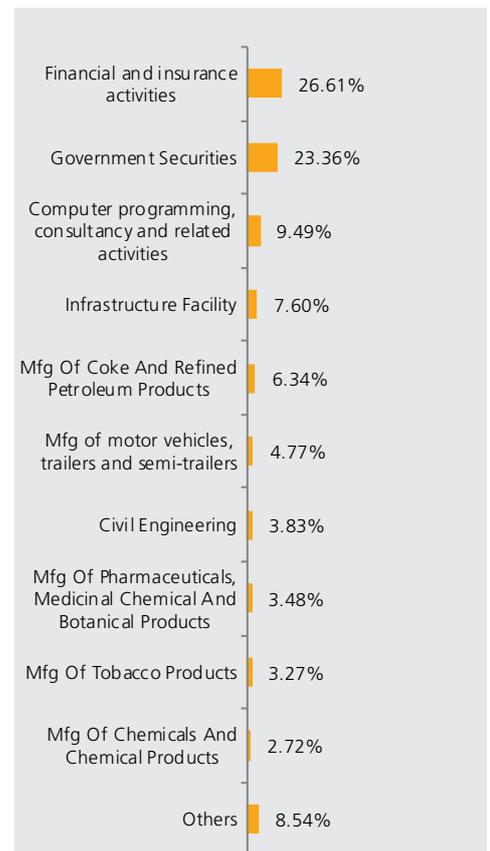
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 43.7339

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

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

**AUM as on 29th November 24:** ₹ 1.09 Crs.

**Modified Duration of Debt Portfolio:**

6.08 years

**YTM of Debt Portfolio:** 6.80%

### Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	70
Gsec / Debt / MMI / Others	20-100	30

### Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.13%	-0.06%
Last 6 Months	6.03%	6.65%
Last 1 Year	17.20%	18.32%
Last 2 Years	11.98%	12.45%
Last 3 Years	10.97%	11.37%
Since Inception	10.41%	10.44%

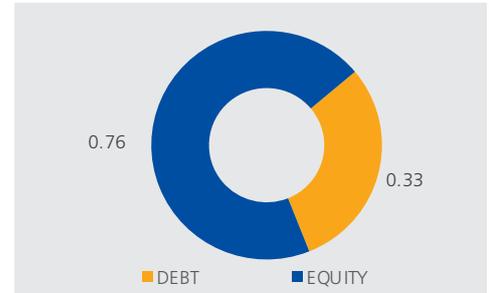
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

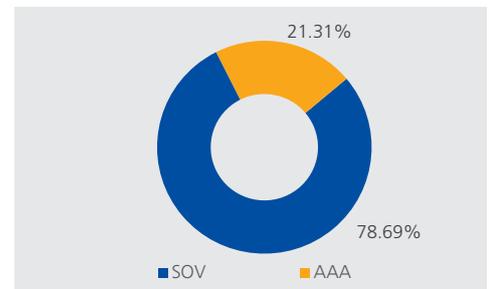
### Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	9.54%
7.04% GOI CG 03-06-2029	4.75%
7.10% GOI CG 08-04-2034	3.57%
7.18% GOI CG 24-07-2037	2.26%
7.23% GOI CG 15-04-2039	1.71%
7.18% GOI 14.08.2033	1.41%
<b>Gilts Total</b>	<b>23.25%</b>
HDFC BANK LTD.FV-2	8.09%
ICICI BANK LTD.FV-2	7.06%
RELIANCE INDUSTRIES LTD.	5.94%
INFOSYS LIMITED	4.63%
BHARTI AIRTEL LIMITED	3.13%
LARSEN&TUBRO	3.08%
ITC - FV 1	3.05%
TATA CONSULTANCY SERVICES LTD.	2.91%
AXIS BANK LIMITEDFV-2	2.69%
STATE BANK OF INDIAFV-1	2.65%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.95%
NTPC LIMITED	1.79%
MAHINDRA & MAHINDRA LTD.-FV5	1.77%
ULTRATECH CEMCO LTD	1.55%
HINDUSTAN LEVER LTD.	1.38%
MARUTI UDYOG LTD.	1.32%
POWER GRID CORP OF INDIA LTD	1.28%
HCL TECHNOLOGIES LIMITED	1.19%
TITAN COMPANY LIMITED	1.17%
TATA MOTORS LTD.FV-2	1.07%
HERO MOTOCORP LIMITED	1.05%
BAJAJ FINSERV LIMITED	1.05%
COAL INDIA LIMITED	0.96%
KOTAK MAHINDRA BANK LIMITED_FV5	0.93%
INDUSIND BANK LIMITED	0.79%
BAJAJ FINANCE LIMITED	0.79%
GRASIM INDUSTRIES LTD.	0.77%
BAJAJ AUTO LTD	0.75%
TATA CONSUMER PRODUCTS LIMITED	0.70%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.69%
CIPLA LTD.	0.62%
INDUS TOWERS LIMITED	0.61%
NESTLE INDIA LIMITED	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.48%
DR. REDDY LABORATORIES	0.44%
TECH MAHINDRA LIMITEDFV-5	0.44%
BHARAT PETROLEUM CORP. LTD.	0.35%
TATA IRON & STEEL COMPANY LTD	0.24%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>69.92%</b>
<b>Money Market Total</b>	<b>6.29%</b>
<b>Current Assets</b>	<b>0.54%</b>
<b>Total</b>	<b>100.00%</b>

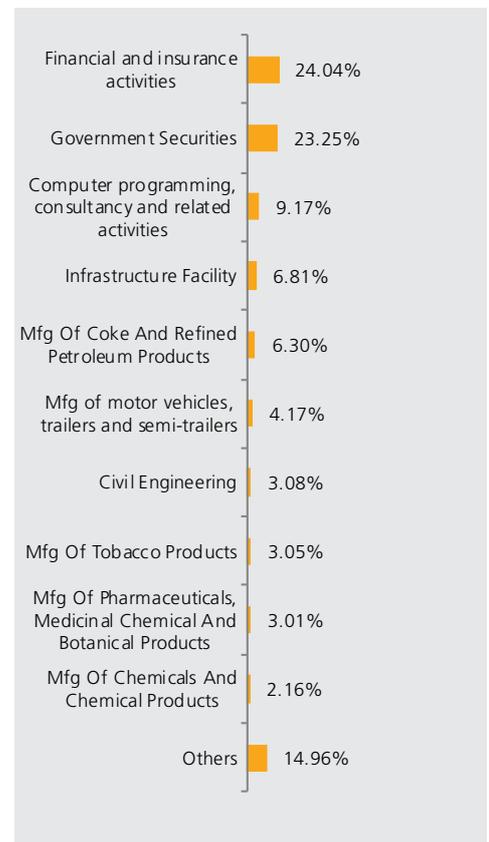
### AUM (in ₹ crs.)



### Rating Profile



### Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 42.8878

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

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

**AUM as on 29th November 24:** ₹ 1.13 Crs.

**Modified Duration of Debt Portfolio:**

5.95 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	72
Gsec / Debt / MMI / Others	20-100	28

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.22%	-0.06%
Last 6 Months	6.27%	6.65%
Last 1 Year	16.91%	18.32%
Last 2 Years	12.05%	12.45%
Last 3 Years	11.10%	11.37%
Since Inception	9.07%	9.54%

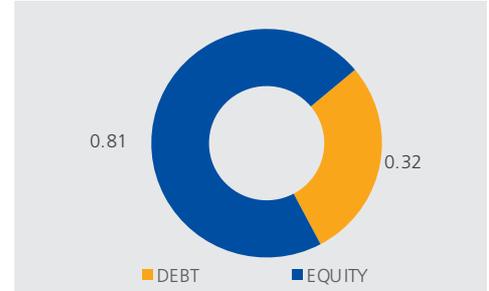
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

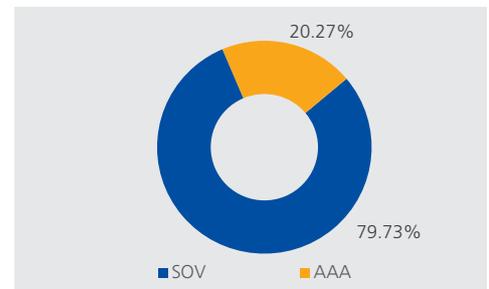
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	9.26%
7.04% GOI CG 03-06-2029	4.75%
7.10% GOI CG 08-04-2034	3.62%
7.18% GOI 14.08.2033	1.90%
7.23% GOI CG 15-04-2039	1.37%
7.18% GOI CG 24-07-2037	1.30%
<b>Gilts Total</b>	<b>22.20%</b>
HDFC BANK LTD.FV-2	7.87%
ICICI BANK LTD.FV-2	7.19%
RELIANCE INDUSTRIES LTD.	6.06%
INFOSYS LIMITED	4.44%
LARSEN&TUBRO	3.96%
ITC - FV 1	3.16%
BHARTI AIRTEL LIMITED	3.13%
TATA CONSULTANCY SERVICES LTD.	2.76%
AXIS BANK LIMITEDFV-2	2.69%
STATE BANK OF INDIAFV-1	2.54%
MAHINDRA & MAHINDRA LTD.-FV5	2.36%
NTPC LIMITED	2.11%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.97%
HINDUSTAN LEVER LTD.	1.61%
POWER GRID CORP OF INDIA LTD	1.58%
MARUTI UDYOG LTD.	1.57%
ULTRATECH CEMCO LTD	1.49%
HCL TECHNOLOGIES LIMITED	1.29%
GRASIM INDUSTRIES LTD.	1.22%
BAJAJ FINANCE LIMITED	1.22%
TITAN COMPANY LIMITED	1.21%
COAL INDIA LIMITED	1.14%
KOTAK MAHINDRA BANK LIMITED_FV5	1.09%
TATA MOTORS LTD.FV-2	1.07%
TATA CONSUMER PRODUCTS LIMITED	1.05%
HERO MOTOCORP LIMITED	1.01%
INDUSIND BANK LIMITED	0.88%
BAJAJ FINSERV LIMITED	0.84%
CIPLA LTD.	0.69%
HINDALCO INDUSTRIES LTD FV RE 1	0.67%
INDUS TOWERS LIMITED	0.66%
NESTLE INDIA LIMITED	0.61%
TECH MAHINDRA LIMITEDFV-5	0.42%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
<b>Equity Total</b>	<b>71.63%</b>
<b>Money Market Total</b>	<b>5.65%</b>
<b>Current Assets</b>	<b>0.52%</b>
<b>Total</b>	<b>100.00%</b>

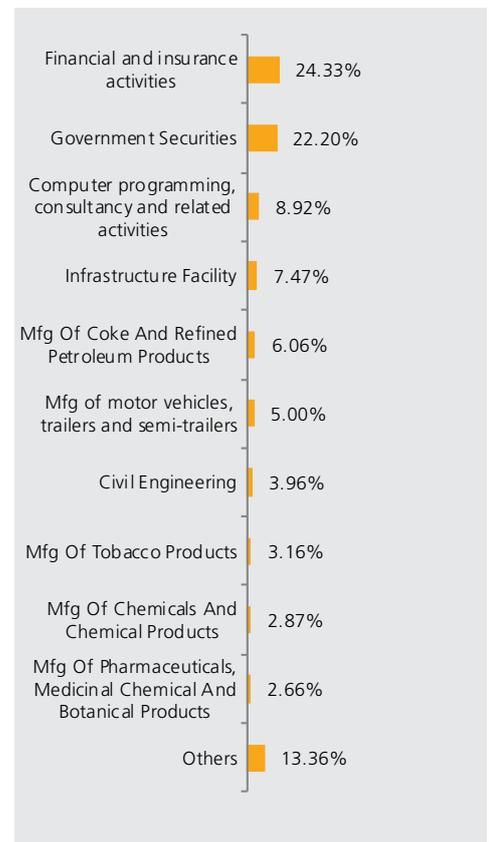
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 50.0872

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

**Benchmark:** N.A

**AUM as on 29th November 24:**

₹ 18.02 Crs.

**Modified Duration of Debt Portfolio:**

6.49 years

**YTM of Debt Portfolio:** 6.82%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.21%	-
Last 6 Months	5.38%	-
Last 1 Year	14.63%	-
Last 2 Years	10.65%	-
Last 3 Years	9.37%	-
Since Inception	9.50%	-

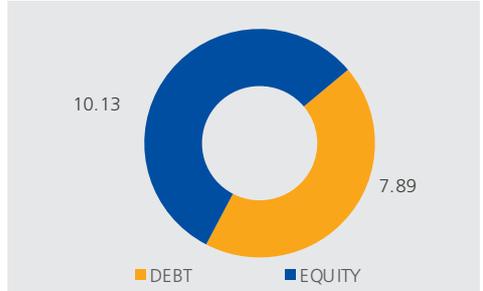
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

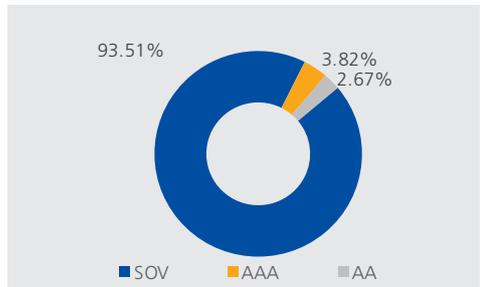
## Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	1.15%
<b>Bonds/Debentures Total</b>	<b>1.15%</b>
7.04% GOI CG 03-06-2029	11.96%
7.10% GOI CG 08-04-2034	8.05%
7.18% GOI 14.08.2033	6.07%
7.23% GOI CG 15-04-2039	5.63%
GSEC STRIP 12.09.2028	4.65%
7.46% GOI CG 06-11-2073	2.63%
7.18% GOI CG 24-07-2037	1.32%
<b>Gilts Total</b>	<b>40.30%</b>
HDFC BANK LTD.FV-2	6.02%
ICICI BANK LTD.FV-2	5.55%
RELIANCE INDUSTRIES LTD.	5.10%
INFOSYS LIMITED	3.30%
LARSEN&TUBRO	2.74%
TATA CONSULTANCY SERVICES LTD.	2.67%
ITC - FV 1	2.48%
BHARTI AIRTEL LIMITED	2.35%
AXIS BANK LIMITEDFV-2	2.34%
STATE BANK OF INDIAFV-1	2.12%
MAHINDRA & MAHINDRA LTD.-FV5	1.76%
NTPC LIMITED	1.56%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.48%
HINDUSTAN LEVER LTD.	1.30%
TATA MOTORS LTD.FV-2	1.16%
TITAN COMPANY LIMITED	1.15%
ULTRATECH CEMCO LTD	1.01%
BAJAJ FINSERV LIMITED	1.01%
MARUTI UDYOG LTD.	0.88%
POWER GRID CORP OF INDIA LTD	0.87%
HCL TECHNOLOGIES LIMITED	0.87%
INDUSIND BANK LIMITED	0.76%
KOTAK MAHINDRA BANK LIMITED_FV5	0.75%
HERO MOTOCORP LIMITED	0.71%
COAL INDIA LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
GRASIM INDUSTRIES LTD.	0.62%
TATA CONSUMER PRODUCTS LIMITED	0.62%
INDUS TOWERS LIMITED	0.60%
BAJAJ FINANCE LIMITED	0.57%
BAJAJ AUTO LTD	0.56%
CIPLA LTD.	0.51%
NESTLE INDIA LIMITED	0.46%
UNION BANK OF INDIA	0.38%
TECH MAHINDRA LIMITEDFV-5	0.33%
DR. REDDY LABORATORIES	0.24%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>56.21%</b>
<b>Money Market Total</b>	<b>1.65%</b>
<b>Current Assets</b>	<b>0.69%</b>
<b>Total</b>	<b>100.00%</b>

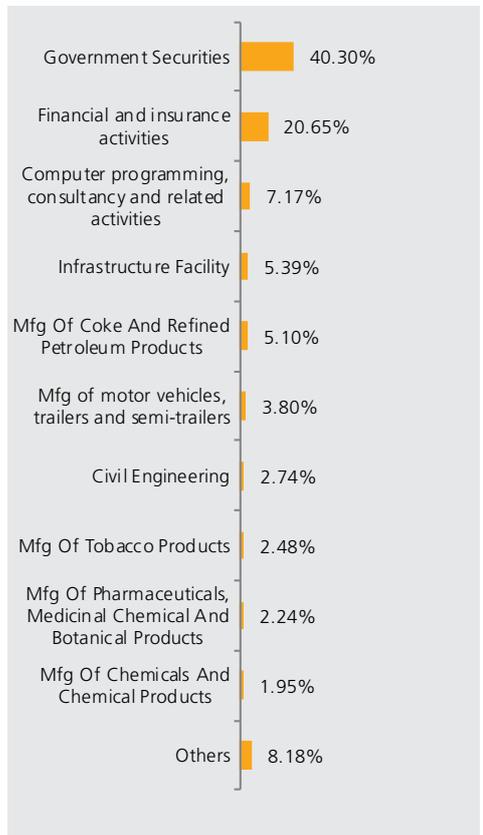
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 36.7769

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

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

**AUM as on 29th November 24:** ₹ 1.21 Crs.

**Modified Duration of Debt Portfolio:**

6.53 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	52
Gsec / Debt / MMI / Others	40-100	48

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.22%	0.10%
Last 6 Months	5.47%	6.18%
Last 1 Year	14.05%	16.17%
Last 2 Years	10.05%	11.44%
Last 3 Years	8.81%	10.12%
Since Inception	9.16%	10.09%

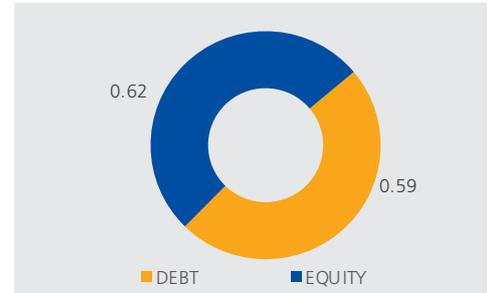
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

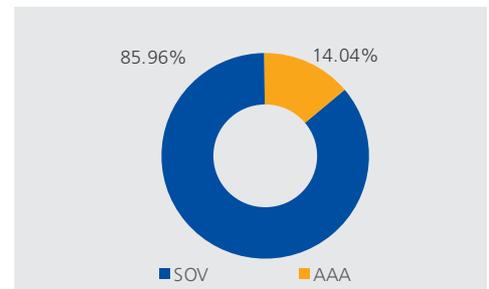
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	9.62%
7.23% GOI CG 15-04-2039	7.68%
7.10% GOI CG 08-04-2034	7.26%
7.18% GOI CG 24-07-2037	7.09%
7.18% GOI 14.08.2033	5.58%
7.26% GOI CG 06-02-2033	3.72%
<b>Gilts Total</b>	<b>40.94%</b>
HDFC BANK LTD.FV-2	5.55%
ICICI BANK LTD.FV-2	5.22%
RELIANCE INDUSTRIES LTD.	4.84%
INFOSYS LIMITED	3.21%
TATA CONSULTANCY SERVICES LTD.	2.29%
ITC - FV 1	2.28%
LARSEN&TUBRO	2.28%
BHARTI AIRTEL LIMITED	2.26%
AXIS BANK LIMITEDFV-2	2.17%
STATE BANK OF INDIAFV-1	2.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.37%
TATA MOTORS LTD.FV-2	1.36%
NTPC LIMITED	1.31%
MAHINDRA & MAHINDRA LTD.-FV5	1.25%
HINDUSTAN LEVER LTD.	1.09%
TITAN COMPANY LIMITED	0.97%
ULTRATECH CEMCO LTD	0.93%
BAJAJ FINSERV LIMITED	0.84%
MARUTI UDYOG LTD.	0.82%
POWER GRID CORP OF INDIA LTD	0.72%
KOTAK MAHINDRA BANK LIMITED_FV5	0.70%
HERO MOTOCORP LIMITED	0.67%
MPHASIS LIMITED	0.64%
COAL INDIA LIMITED	0.62%
GRASIM INDUSTRIES LTD.	0.58%
BAJAJ FINANCE LIMITED	0.54%
HCL TECHNOLOGIES LIMITED	0.53%
BAJAJ AUTO LTD	0.52%
INDUSIND BANK LIMITED	0.51%
INDUS TOWERS LIMITED	0.49%
TATA CONSUMER PRODUCTS LIMITED	0.49%
CIPLA LTD.	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
NESTLE INDIA LIMITED	0.37%
TECH MAHINDRA LIMITEDFV-5	0.31%
UNION BANK OF INDIA	0.30%
BHARAT PETROLEUM CORP. LTD.	0.27%
DR. REDDY LABORATORIES	0.25%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>51.52%</b>
<b>Money Market Total</b>	<b>6.68%</b>
<b>Current Assets</b>	<b>0.86%</b>
<b>Total</b>	<b>100.00%</b>

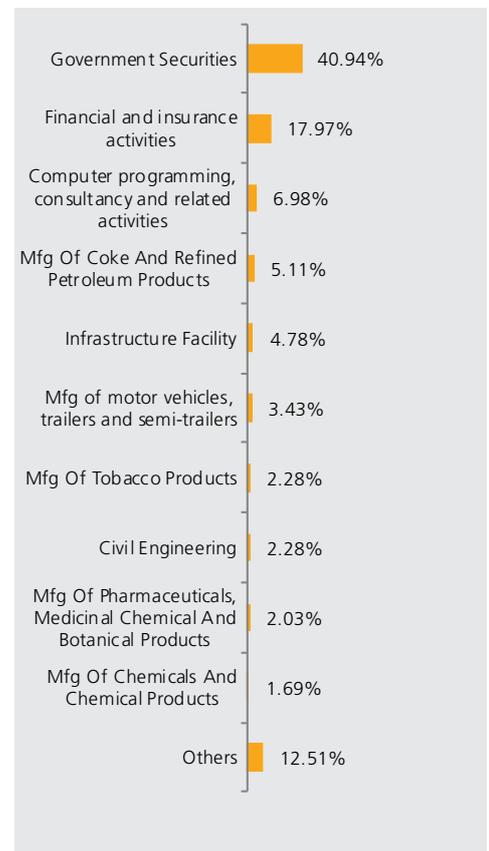
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 48.1168

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

**Benchmark:** N.A

**AUM as on 29th November 24:** ₹ 5.14 Crs.

**Modified Duration of Debt Portfolio:**

6.51 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.25%	-
Last 6 Months	5.02%	-
Last 1 Year	13.45%	-
Last 2 Years	9.98%	-
Last 3 Years	8.58%	-
Since Inception	9.25%	-

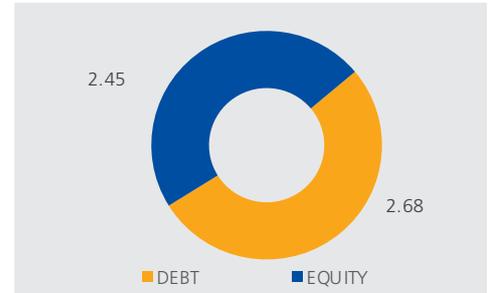
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

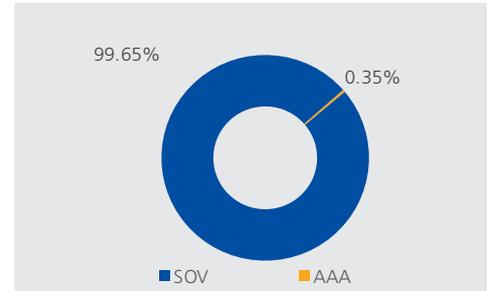
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	12.17%
7.23% GOI CG 15-04-2039	11.04%
7.10% GOI CG 08-04-2034	9.23%
7.18% GOI CG 24-07-2037	6.62%
7.26% GOI CG 06-02-2033	6.08%
7.18% GOI 14.08.2033	5.84%
<b>Gilts Total</b>	<b>50.99%</b>
HDFC BANK LTD.FV-2	5.09%
ICICI BANK LTD.FV-2	4.70%
RELIANCE INDUSTRIES LTD.	4.32%
INFOSYS LIMITED	2.80%
LARSEN&TUBRO	2.13%
ITC - FV 1	2.09%
AXIS BANK LIMITEDFV-2	2.00%
BHARTI AIRTEL LIMITED	1.97%
TATA CONSULTANCY SERVICES LTD.	1.93%
STATE BANK OF INDIAFV-1	1.76%
MAHINDRA & MAHINDRA LTD.-FV5	1.65%
NTPC LIMITED	1.38%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.26%
HINDUSTAN LEVER LTD.	1.21%
TATA MOTORS LTD.FV-2	1.09%
TITAN COMPANY LIMITED	1.07%
POWER GRID CORP OF INDIA LTD	0.89%
ULTRATECH CEMCO LTD	0.85%
HCL TECHNOLOGIES LIMITED	0.83%
INDUSIND BANK LIMITED	0.79%
BAJAJ FINSERV LIMITED	0.76%
MARUTI UDYOG LTD.	0.75%
TATA CONSUMER PRODUCTS LIMITED	0.68%
KOTAK MAHINDRA BANK LIMITED_FV5	0.64%
HINDALCO INDUSTRIES LTD FV RE 1	0.59%
COAL INDIA LIMITED	0.57%
GRASIM INDUSTRIES LTD.	0.53%
NESTLE INDIA LIMITED	0.52%
BAJAJ FINANCE LIMITED	0.50%
BAJAJ AUTO LTD	0.49%
TATA IRON & STEEL COMPANY LTD	0.44%
UNION BANK OF INDIA	0.36%
HERO MOTOCORP LIMITED	0.33%
CIPLA LTD.	0.28%
TECH MAHINDRA LIMITEDFV-5	0.28%
DR. REDDY LABORATORIES	0.22%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>47.76%</b>
<b>Money Market Total</b>	<b>0.18%</b>
<b>Current Assets</b>	<b>1.07%</b>
<b>Total</b>	<b>100.00%</b>

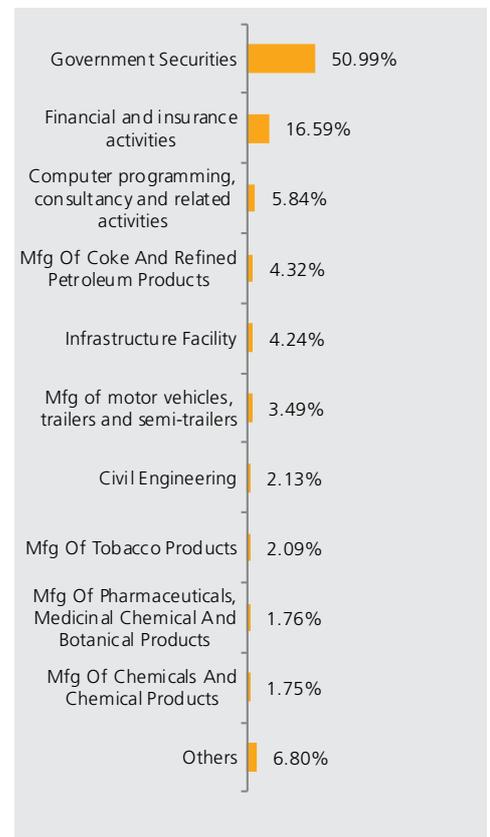
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 36.3317

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

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

**AUM as on 29th November 24:** ₹ 0.62 Crs.

**Modified Duration of Debt Portfolio:**

6.46 years

**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	43
Gsec / Debt / MMI / Others	50-100	57

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.37%	0.18%
Last 6 Months	5.46%	5.92%
Last 1 Year	13.73%	15.08%
Last 2 Years	9.99%	10.91%
Last 3 Years	8.57%	9.47%
Since Inception	9.05%	9.66%

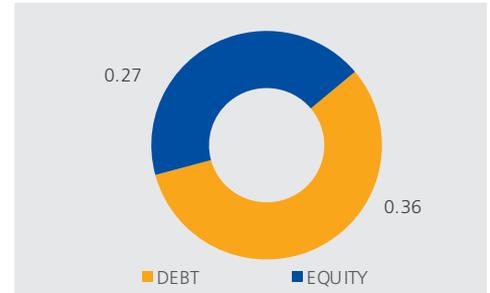
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

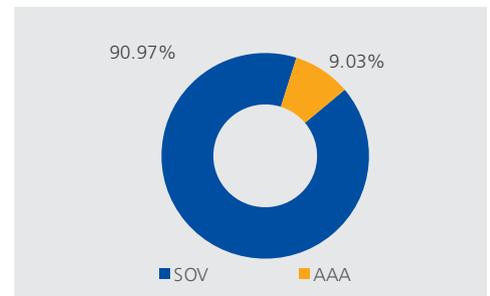
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	16.95%
7.04% GOI CG 03-06-2029	12.01%
7.10% GOI CG 08-04-2034	9.17%
7.23% GOI CG 15-04-2039	7.12%
7.46% GOI CG 06-11-2073	2.71%
7.18% GOI 14.08.2033	1.64%
7.18% GOI CG 24-07-2037	1.23%
<b>Gilts Total</b>	<b>50.82%</b>
HDFC BANK LTD.FV-2	4.66%
ICICI BANK LTD.FV-2	4.48%
RELIANCE INDUSTRIES LTD.	4.02%
INFOSYS LIMITED	2.65%
TATA CONSULTANCY SERVICES LTD.	2.12%
LARSEN&TUBRO	1.91%
ITC - FV 1	1.91%
BHARTI AIRTEL LIMITED	1.90%
AXIS BANK LIMITEDFV-2	1.75%
MAHINDRA & MAHINDRA LTD.-FV5	1.57%
STATE BANK OF INDIAFV-1	1.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.14%
NTPC LIMITED	1.10%
HINDUSTAN LEVER LTD.	0.96%
TITAN COMPANY LIMITED	0.83%
TATA MOTORS LTD.FV-2	0.83%
MARUTI UDYOG LTD.	0.71%
BAJAJ FINSERV LIMITED	0.71%
POWER GRID CORP OF INDIA LTD	0.68%
JSW STEEL LIMITED	0.62%
KOTAK MAHINDRA BANK LIMITED_FV5	0.57%
ULTRATECH CEMCO LTD	0.54%
HCL TECHNOLOGIES LIMITED	0.53%
COAL INDIA LIMITED	0.52%
GRASIM INDUSTRIES LTD.	0.50%
INDUSIND BANK LIMITED	0.49%
TATA CONSUMER PRODUCTS LIMITED	0.49%
INDUS TOWERS LIMITED	0.48%
BAJAJ FINANCE LIMITED	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.40%
DIVIS LABORATORIES LIMITED	0.40%
NESTLE INDIA LIMITED	0.36%
HERO MOTOCORP LIMITED	0.31%
BAJAJ AUTO LTD	0.29%
TECH MAHINDRA LIMITEDFV-5	0.27%
BHARAT PETROLEUM CORP. LTD.	0.25%
DR. REDDY LABORATORIES	0.19%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.03%
<b>Equity Total</b>	<b>43.09%</b>
<b>Money Market Total</b>	<b>5.05%</b>
<b>Current Assets</b>	<b>1.05%</b>
<b>Total</b>	<b>100.00%</b>

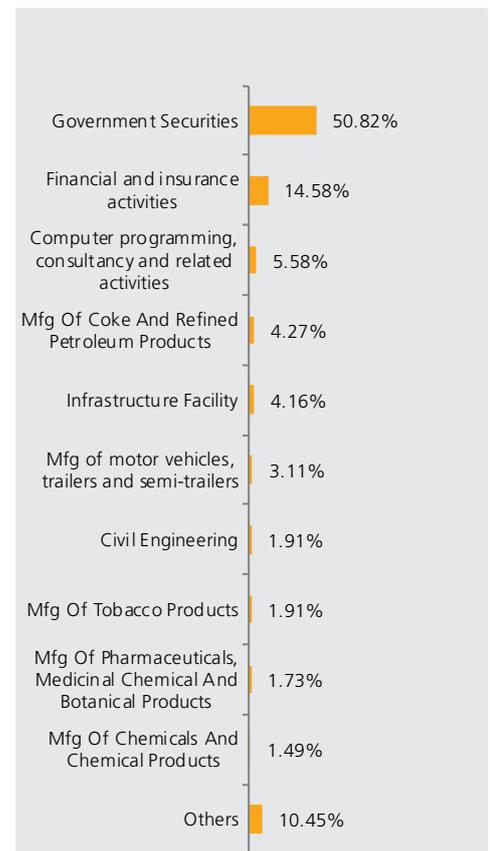
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 38.9305

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

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

**AUM as on 29th November 24:** ₹ 0.79 Crs.

**Modified Duration of Debt Portfolio:**

6.76 years

**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	44
Gsec / Debt / MMI / Others	50-100	56

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.18%
Last 6 Months	5.52%	5.92%
Last 1 Year	14.46%	15.08%
Last 2 Years	10.24%	10.91%
Last 3 Years	8.81%	9.47%
Since Inception	8.44%	9.22%

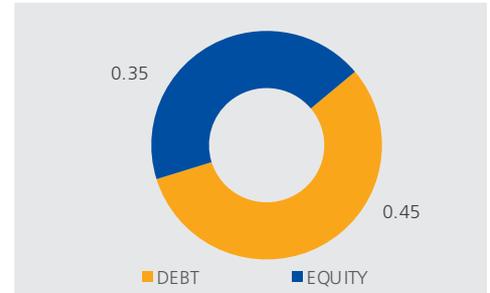
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

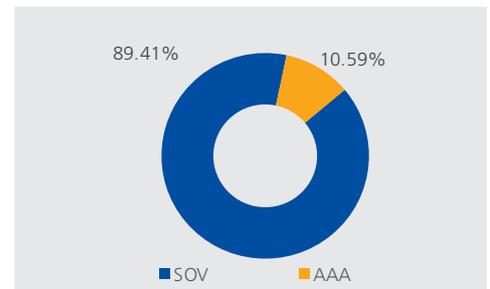
## Portfolio

Name of Instrument	% to AUM
7.18% GOI 14.08.2033	15.21%
7.04% GOI CG 03-06-2029	11.99%
7.10% GOI CG 08-04-2034	9.14%
7.46% GOI CG 06-11-2073	4.79%
7.23% GOI CG 15-04-2039	4.42%
7.18% GOI CG 24-07-2037	2.24%
7.26% GOI CG 06-02-2033	1.66%
<b>Gilts Total</b>	<b>49.46%</b>
HDFC BANK LTD.FV-2	4.62%
ICICI BANK LTD.FV-2	4.45%
RELIANCE INDUSTRIES LTD.	3.91%
INFOSYS LIMITED	2.67%
TATA CONSULTANCY SERVICES LTD.	2.15%
ITC - FV 1	1.89%
BHARTI AIRTEL LIMITED	1.89%
LARSEN&TUBRO	1.88%
AXIS BANK LIMITEDFV-2	1.83%
MAHINDRA & MAHINDRA LTD.-FV5	1.76%
STATE BANK OF INDIAFV-1	1.70%
NTPC LIMITED	1.19%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.14%
POWER GRID CORP OF INDIA LTD	1.04%
HINDUSTAN LEVER LTD.	0.94%
HCL TECHNOLOGIES LIMITED	0.91%
TATA MOTORS LTD.FV-2	0.90%
BAJAJ FINSERV LIMITED	0.74%
MARUTI UDYOG LTD.	0.70%
TITAN COMPANY LIMITED	0.65%
KOTAK MAHINDRA BANK LIMITED_FV5	0.58%
ULTRATECH CEMCO LTD	0.56%
NESTLE INDIA LIMITED	0.56%
HERO MOTOCORP LIMITED	0.54%
COAL INDIA LIMITED	0.52%
INDUSIND BANK LIMITED	0.51%
HINDALCO INDUSTRIES LTD FV RE 1	0.51%
BAJAJ FINANCE LIMITED	0.50%
GRASIM INDUSTRIES LTD.	0.49%
INDUS TOWERS LIMITED	0.48%
CIPLA LTD.	0.46%
UNION BANK OF INDIA	0.43%
TATA CONSUMER PRODUCTS LIMITED	0.30%
TECH MAHINDRA LIMITEDFV-5	0.26%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.02%
<b>Equity Total</b>	<b>43.69%</b>
<b>Money Market Total</b>	<b>5.86%</b>
<b>Current Assets</b>	<b>0.99%</b>
<b>Total</b>	<b>100.00%</b>

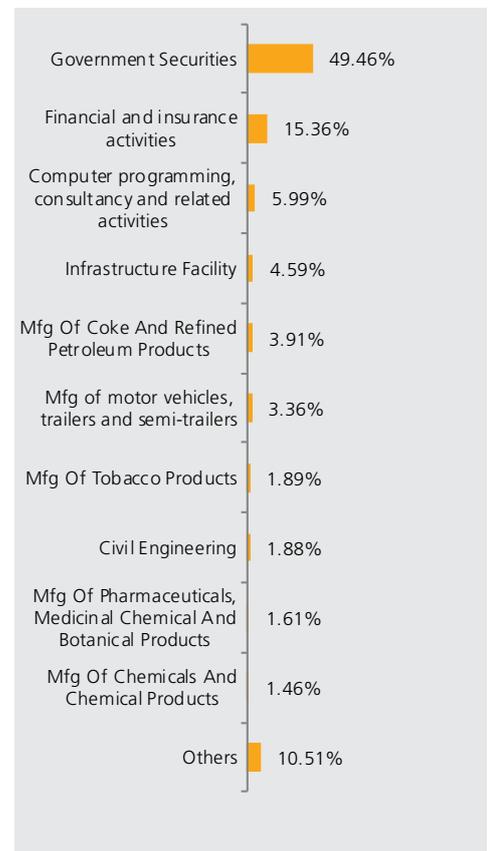
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 58.2862

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

**Benchmark:** N.A

**AUM as on 29th November 24:** ₹ 7.70 Crs.

**Modified Duration of Debt Portfolio:**

6.53 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	61
MMI / Others	00-100	2

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.34%	-
Last 6 Months	4.56%	-
Last 1 Year	11.97%	-
Last 2 Years	8.84%	-
Last 3 Years	7.40%	-
Since Inception	9.06%	-

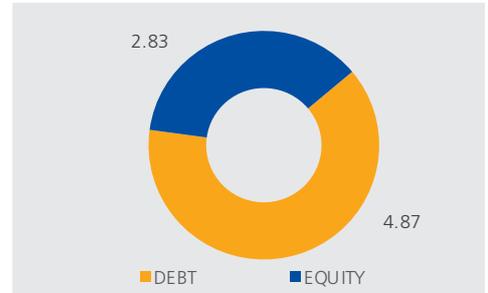
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

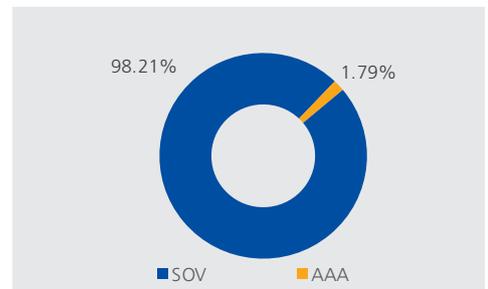
## Portfolio

Name of Instrument	% to AUM
7.10% GOI CG 08-04-2034	19.52%
7.04% GOI CG 03-06-2029	14.49%
7.18% GOI 14.08.2033	11.38%
7.23% GOI CG 15-04-2039	6.44%
7.18% GOI CG 24-07-2037	5.12%
7.46% GOI CG 06-11-2073	2.51%
7.26% GOI CG 06-02-2033	1.54%
<b>Gilts Total</b>	<b>61.00%</b>
HDFC BANK LTD.FV-2	3.92%
ICICI BANK LTD.FV-2	3.72%
RELIANCE INDUSTRIES LTD.	3.36%
INFOSYS LIMITED	2.21%
LARSEN&TUBRO	1.91%
TATA CONSULTANCY SERVICES LTD.	1.69%
ITC - FV 1	1.61%
BHARTI AIRTEL LIMITED	1.57%
AXIS BANK LIMITEDFV-2	1.51%
STATE BANK OF INDIAFV-1	1.38%
MAHINDRA & MAHINDRA LTD.-FV5	1.14%
NTPC LIMITED	1.00%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.96%
HINDUSTAN LEVER LTD.	0.82%
ULTRATECH CEMCO LTD	0.76%
TATA MOTORS LTD.FV-2	0.75%
TITAN COMPANY LIMITED	0.70%
BAJAJ FINSERV LIMITED	0.58%
MARUTI UDYOG LTD.	0.58%
POWER GRID CORP OF INDIA LTD	0.56%
INDUSIND BANK LIMITED	0.54%
KOTAK MAHINDRA BANK LIMITED_FV5	0.48%
HERO MOTOCORP LIMITED	0.46%
JIO FINANCIAL SERVICES LIMITED	0.46%
COAL INDIA LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.41%
TATA CONSUMER PRODUCTS LIMITED	0.39%
BAJAJ FINANCE LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.34%
HCL TECHNOLOGIES LIMITED	0.34%
HINDALCO INDUSTRIES LTD FV RE 1	0.33%
BAJAJ AUTO LTD	0.29%
NESTLE INDIA LIMITED	0.29%
CIPLA LTD.	0.26%
UNION BANK OF INDIA	0.25%
TECH MAHINDRA LIMITEDFV-5	0.22%
DR. REDDY LABORATORIES	0.16%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>36.74%</b>
<b>Money Market Total</b>	<b>1.11%</b>
<b>Current Assets</b>	<b>1.16%</b>
<b>Total</b>	<b>100.00%</b>

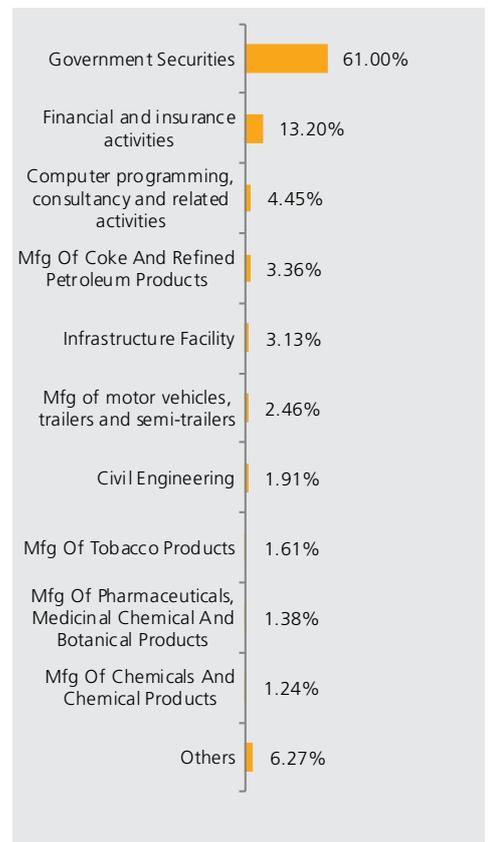
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 36.7731

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

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

**AUM as on 29th November 24:**  
₹ 9.44 Crs.

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

**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	61
MMI / Others	00-100	2

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.30%	0.25%
Last 6 Months	4.96%	5.65%
Last 1 Year	12.80%	13.97%
Last 2 Years	9.64%	10.37%
Last 3 Years	8.07%	8.80%
Since Inception	7.95%	8.81%

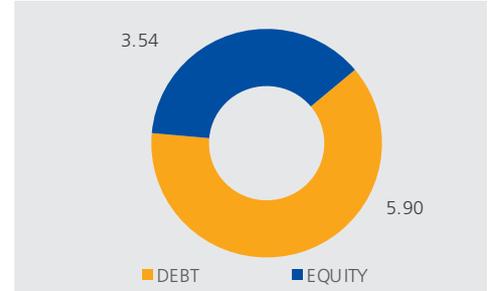
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

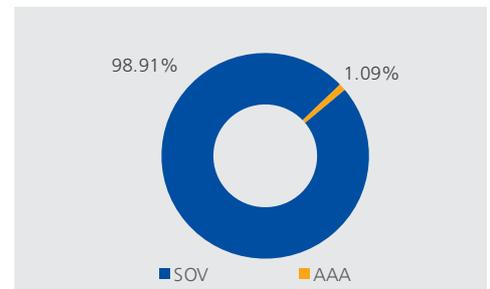
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	15.48%
7.04% GOI CG 03-06-2029	14.82%
7.10% GOI CG 08-04-2034	12.43%
7.18% GOI 14.08.2033	10.02%
7.46% GOI CG 06-11-2073	5.16%
7.18% GOI CG 24-07-2037	3.20%
<b>Govts Total</b>	<b>61.11%</b>
HDFC BANK LTD.FV-2	4.10%
RELIANCE INDUSTRIES LTD.	3.40%
ICICI BANK LTD.FV-2	3.33%
INFOSYS LIMITED	2.55%
LARSEN&TUBRO	1.97%
ITC - FV 1	1.69%
BHARTI AIRTEL LIMITED	1.64%
TATA CONSULTANCY SERVICES LTD.	1.56%
STATE BANK OF INDIAFV-1	1.42%
AXIS BANK LIMITEDFV-2	1.32%
MAHINDRA & MAHINDRA LTD.-FV5	1.11%
NTPC LIMITED	1.10%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.01%
HINDUSTAN LEVER LTD.	0.97%
TATA MOTORS LTD.FV-2	0.82%
TITAN COMPANY LIMITED	0.77%
POWER GRID CORP OF INDIA LTD	0.64%
ULTRATECH CEMCO LTD	0.63%
HCL TECHNOLOGIES LIMITED	0.62%
MARUTI UDYOG LTD.	0.60%
INDUSIND BANK LIMITED	0.57%
KOTAK MAHINDRA BANK LIMITED_FV5	0.52%
HERO MOTOCORP LIMITED	0.48%
HINDALCO INDUSTRIES LTD FV RE 1	0.47%
TATA CONSUMER PRODUCTS LIMITED	0.46%
COAL INDIA LIMITED	0.46%
INDUS TOWERS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.42%
BAJAJ FINANCE LIMITED	0.40%
CIPLA LTD.	0.37%
NESTLE INDIA LIMITED	0.35%
BAJAJ AUTO LTD	0.33%
BAJAJ FINSERV LIMITED	0.32%
TECH MAHINDRA LIMITEDFV-5	0.22%
BHARAT PETROLEUM CORP. LTD.	0.22%
DR. REDDY LABORATORIES	0.17%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>37.48%</b>
<b>Money Market Total</b>	<b>0.67%</b>
<b>Current Assets</b>	<b>0.73%</b>
<b>Total</b>	<b>100.00%</b>

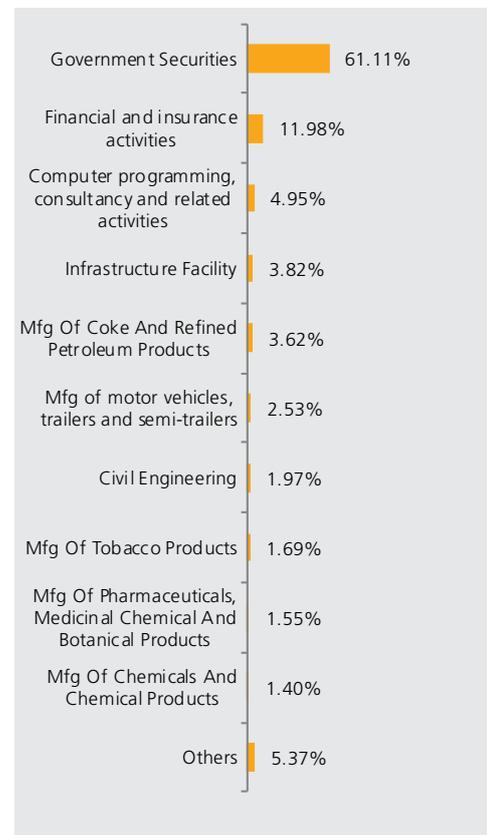
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 46.5113

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

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

**AUM as on 29th November 24:** ₹ 4.82 Crs.

**Modified Duration of Debt Portfolio:**

6.48 years

**YTM of Debt Portfolio:** 6.80%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	36
Gsec / Debt	00-100	62
MMI / Others	00-100	2

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.25%
Last 6 Months	4.60%	5.65%
Last 1 Year	12.11%	13.97%
Last 2 Years	8.87%	10.37%
Last 3 Years	7.44%	8.80%
Since Inception	9.06%	9.72%

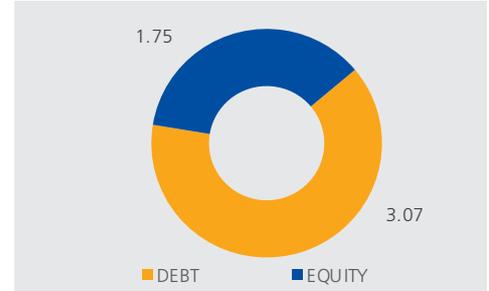
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

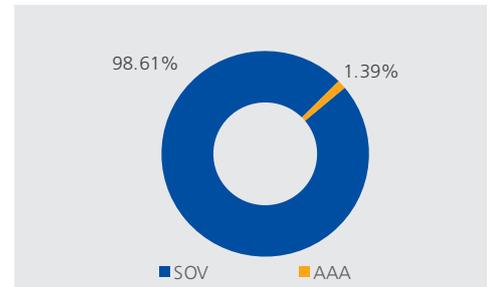
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	14.74%
7.18% GOI 14.08.2033	11.88%
7.10% GOI CG 08-04-2034	11.21%
7.23% GOI CG 15-04-2039	10.17%
7.26% GOI CG 06-02-2033	8.86%
7.18% GOI CG 24-07-2037	2.43%
7.46% GOI CG 06-11-2073	2.30%
<b>Gilts Total</b>	<b>61.59%</b>
HDFC BANK LTD.FV-2	4.03%
RELIANCE INDUSTRIES LTD.	3.47%
ICICI BANK LTD.FV-2	3.30%
INFOSYS LIMITED	2.25%
LARSEN&TUBRO	1.66%
BHARTI AIRTEL LIMITED	1.65%
ITC - FV 1	1.63%
TATA CONSULTANCY SERVICES LTD.	1.55%
STATE BANK OF INDIAFV-1	1.37%
AXIS BANK LIMITEDFV-2	1.31%
MAHINDRA & MAHINDRA LTD.-FV5	1.30%
NTPC LIMITED	1.07%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.99%
HINDUSTAN LEVER LTD.	0.96%
TATA MOTORS LTD.FV-2	0.80%
TITAN COMPANY LIMITED	0.75%
ULTRATECH CEMCO LTD	0.67%
POWER GRID CORP OF INDIA LTD	0.67%
HCL TECHNOLOGIES LIMITED	0.65%
INDUSIND BANK LIMITED	0.63%
MARUTI UDYOG LTD.	0.60%
KOTAK MAHINDRA BANK LIMITED_FV5	0.49%
TATA CONSUMER PRODUCTS LIMITED	0.48%
HERO MOTOCORP LIMITED	0.47%
COAL INDIA LIMITED	0.45%
GRASIM INDUSTRIES LTD.	0.42%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
BAJAJ FINANCE LIMITED	0.40%
BAJAJ AUTO LTD	0.37%
NESTLE INDIA LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.35%
BAJAJ FINSERV LIMITED	0.31%
TECH MAHINDRA LIMITEDFV-5	0.22%
CIPLA LTD.	0.22%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>36.30%</b>
<b>Money Market Total</b>	<b>0.87%</b>
<b>Current Assets</b>	<b>1.24%</b>
<b>Total</b>	<b>100.00%</b>

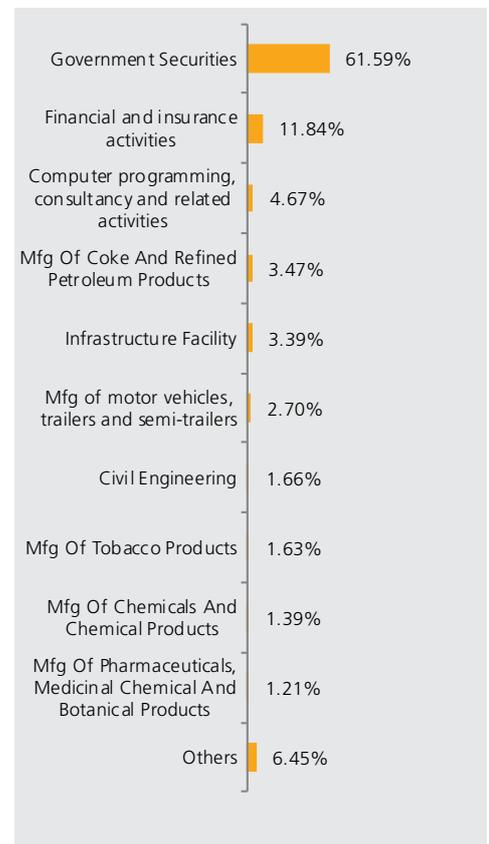
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 33.6517

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

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

**AUM as on 29th November 24:** ₹ 2.02 Crs.

**Modified Duration of Debt Portfolio:**

6.81 years

**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	34
Gsec / Debt	00-100	58
MMI / Others	00-100	8

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.34%	0.25%
Last 6 Months	5.06%	5.65%
Last 1 Year	12.57%	13.97%
Last 2 Years	9.25%	10.37%
Last 3 Years	7.66%	8.80%
Since Inception	8.49%	9.34%

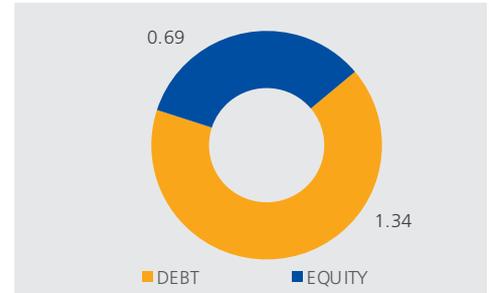
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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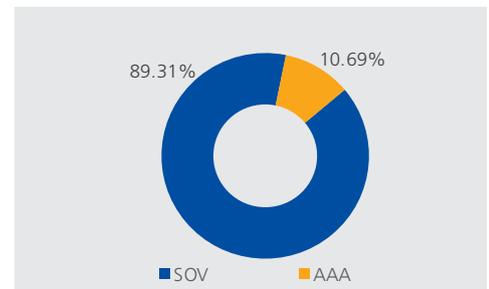
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	14.49%
7.10% GOI CG 08-04-2034	11.01%
7.23% GOI CG 15-04-2039	9.19%
7.18% GOI 14.08.2033	7.99%
7.26% GOI CG 06-02-2033	7.82%
7.46% GOI CG 06-11-2073	5.01%
7.18% GOI CG 24-07-2037	2.53%
<b>Govts Total</b>	<b>58.03%</b>
HDFC BANK LTD.FV-2	3.65%
ICICI BANK LTD.FV-2	3.39%
RELIANCE INDUSTRIES LTD.	3.19%
INFOSYS LIMITED	2.10%
TATA CONSULTANCY SERVICES LTD.	1.62%
LARSEN&TUBRO	1.62%
ITC - FV 1	1.50%
STATE BANK OF INDIAFV-1	1.40%
BHARTI AIRTEL LIMITED	1.37%
AXIS BANK LIMITEDFV-2	1.37%
TATA MOTORS LTD.FV-2	0.94%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.90%
NTPC LIMITED	0.88%
MAHINDRA & MAHINDRA LTD.-FV5	0.85%
HINDUSTAN LEVER LTD.	0.74%
TITAN COMPANY LIMITED	0.66%
BAJAJ FINSERV LIMITED	0.56%
ULTRATECH CEMCO LTD	0.50%
MARUTI UDYOG LTD.	0.49%
POWER GRID CORP OF INDIA LTD	0.49%
KOTAK MAHINDRA BANK LIMITED_FV5	0.44%
MPHASIS LIMITED	0.43%
HERO MOTOCORP LIMITED	0.42%
COAL INDIA LIMITED	0.41%
HINDALCO INDUSTRIES LTD FV RE 1	0.39%
HCL TECHNOLOGIES LIMITED	0.37%
GRASIM INDUSTRIES LTD.	0.37%
INDUSIND BANK LIMITED	0.35%
TATA CONSUMER PRODUCTS LIMITED	0.35%
INDUS TOWERS LIMITED	0.33%
BAJAJ FINANCE LIMITED	0.32%
CIPLA LTD.	0.29%
BAJAJ AUTO LTD	0.22%
NESTLE INDIA LIMITED	0.22%
TECH MAHINDRA LIMITEDFV-5	0.21%
UNION BANK OF INDIA	0.20%
BHARAT PETROLEUM CORP. LTD.	0.18%
DR. REDDY LABORATORIES	0.15%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>33.90%</b>
<b>Money Market Total</b>	<b>6.95%</b>
<b>Current Assets</b>	<b>1.12%</b>
<b>Total</b>	<b>100.00%</b>

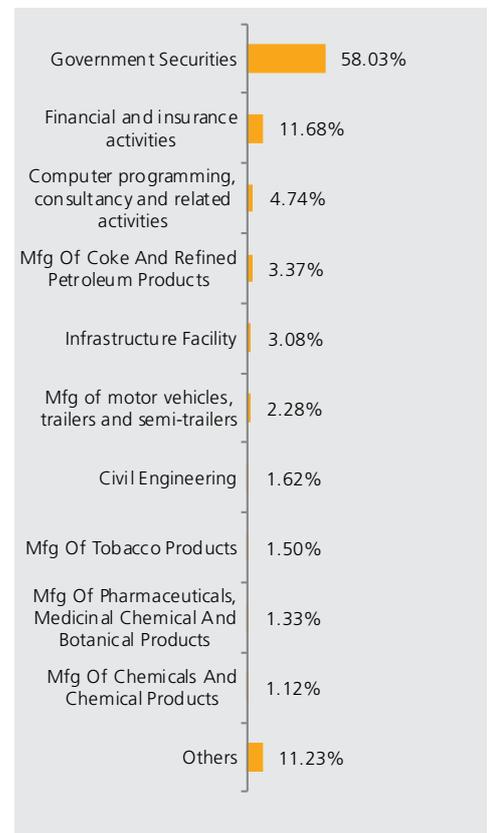
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 47.8157

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

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

**AUM as on 29th November 24:** ₹ 10.81 Crs.

**Modified Duration of Debt Portfolio:**

6.69 years

**YTM of Debt Portfolio:** 6.81%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	78
MMI / Others	00-100	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.46%	0.40%
Last 6 Months	4.59%	5.07%
Last 1 Year	10.71%	11.73%
Last 2 Years	8.22%	9.25%
Last 3 Years	6.35%	7.41%
Since Inception	7.75%	8.61%

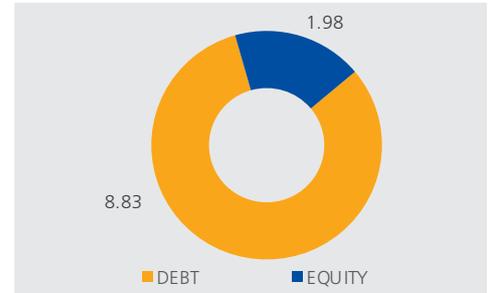
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

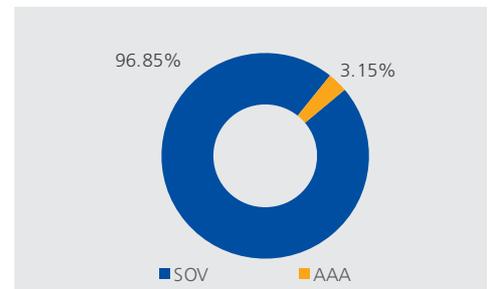
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	19.64%
7.23% GOI CG 15-04-2039	17.33%
7.10% GOI CG 08-04-2034	16.22%
7.18% GOI CG 24-07-2037	11.86%
7.18% GOI 14.08.2033	5.88%
7.26% GOI CG 06-02-2033	5.34%
7.46% GOI CG 06-11-2073	1.42%
<b>Gilts Total</b>	<b>77.70%</b>
HDFC BANK LTD.FV-2	2.17%
ICICI BANK LTD.FV-2	1.89%
RELIANCE INDUSTRIES LTD.	1.51%
INFOSYS LIMITED	1.17%
LARSEN&TUBRO	0.95%
ITC - FV 1	0.78%
BHARTI AIRTEL LIMITED	0.77%
TATA CONSULTANCY SERVICES LTD.	0.73%
STATE BANK OF INDIAFV-1	0.67%
AXIS BANK LIMITEDFV-2	0.66%
MAHINDRA & MAHINDRA LTD.-FV5	0.54%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
NTPC LIMITED	0.48%
HINDUSTAN LEVER LTD.	0.39%
POWER GRID CORP OF INDIA LTD	0.37%
TITAN COMPANY LIMITED	0.36%
MARUTI UDYOG LTD.	0.36%
HERO MOTOCORP LIMITED	0.31%
ULTRATECH CEMCO LTD	0.30%
BAJAJ FINANCE LIMITED	0.27%
TATA MOTORS LTD.FV-2	0.27%
COAL INDIA LIMITED	0.27%
KOTAK MAHINDRA BANK LIMITED_FV5	0.25%
TATA CONSUMER PRODUCTS LIMITED	0.24%
GRASIM INDUSTRIES LTD.	0.23%
INDUS TOWERS LIMITED	0.21%
BAJAJ FINSERV LIMITED	0.21%
INDUSIND BANK LIMITED	0.21%
CIPLA LTD.	0.20%
TATA IRON & STEEL COMPANY LTD	0.19%
HCL TECHNOLOGIES LIMITED	0.17%
BAJAJ AUTO LTD	0.17%
NESTLE INDIA LIMITED	0.15%
UNION BANK OF INDIA	0.13%
TECH MAHINDRA LIMITEDFV-5	0.11%
BHARAT PETROLEUM CORP. LTD.	0.10%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.00%
<b>Equity Total</b>	<b>18.30%</b>
<b>Money Market Total</b>	<b>2.53%</b>
<b>Current Assets</b>	<b>1.48%</b>
<b>Total</b>	<b>100.00%</b>

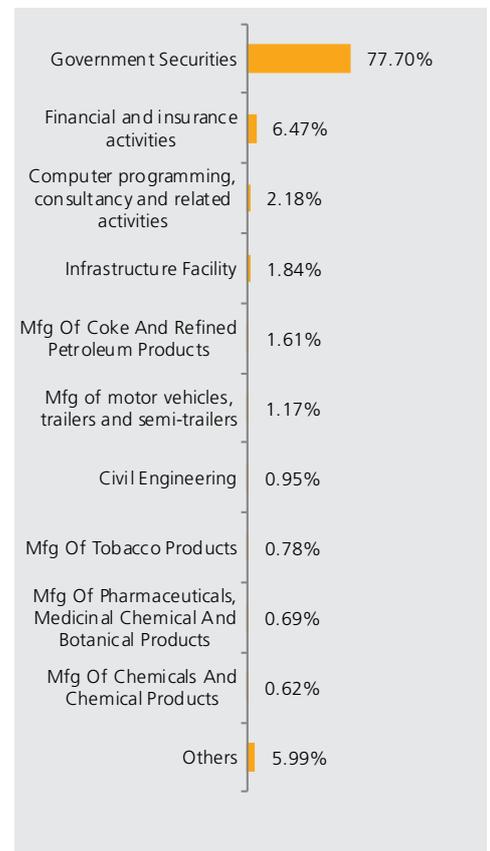
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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. Umesh Patel (Equity) & Mr. Rahul Sangle (Debt)

**NAV as on 29th November 24:** ₹ 29.9528

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

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

**AUM as on 29th November 24:** ₹ 2.14 Crs.

**Modified Duration of Debt Portfolio:**

6.97 years

**YTM of Debt Portfolio:** 6.82%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	17
Gsec / Debt	00-100	76
MMI / Others	00-100	7

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.40%
Last 6 Months	4.68%	5.07%
Last 1 Year	10.83%	11.73%
Last 2 Years	8.19%	9.25%
Last 3 Years	6.34%	7.41%
Since Inception	7.64%	8.61%

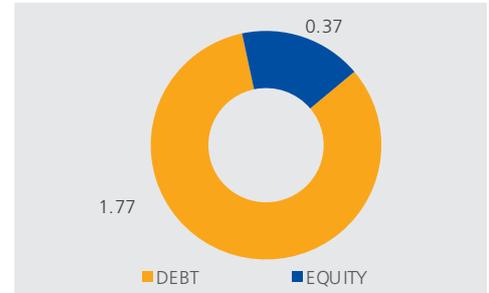
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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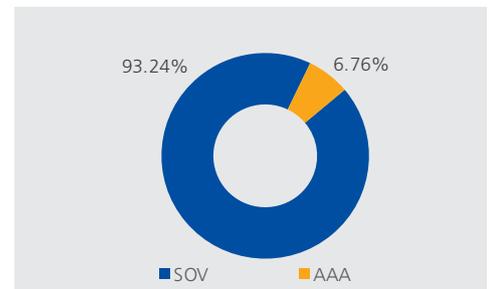
## Portfolio

Name of Instrument	% to AUM
7.04% GOI CG 03-06-2029	19.32%
7.18% GOI 14.08.2033	16.92%
7.10% GOI CG 08-04-2034	14.74%
7.23% GOI CG 15-04-2039	11.04%
7.46% GOI CG 06-11-2073	8.68%
7.26% GOI CG 06-02-2033	2.99%
7.18% GOI CG 24-07-2037	2.16%
<b>Gilts Total</b>	<b>75.85%</b>
HDFC BANK LTD.FV-2	1.98%
ICICI BANK LTD.FV-2	1.82%
RELIANCE INDUSTRIES LTD.	1.42%
INFOSYS LIMITED	1.12%
LARSEN&TUBRO	0.87%
BHARTI AIRTEL LIMITED	0.75%
ITC - FV 1	0.75%
TATA CONSULTANCY SERVICES LTD.	0.70%
STATE BANK OF INDIAFV-1	0.64%
AXIS BANK LIMITEDFV-2	0.64%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
NTPC LIMITED	0.41%
HINDUSTAN LEVER LTD.	0.35%
POWER GRID CORP OF INDIA LTD	0.33%
HCL TECHNOLOGIES LIMITED	0.32%
MARUTI UDYOG LTD.	0.31%
HERO MOTOCORP LIMITED	0.29%
TITAN COMPANY LIMITED	0.27%
TATA MOTORS LTD.FV-2	0.27%
ULTRATECH CEMCO LTD	0.26%
COAL INDIA LIMITED	0.23%
KOTAK MAHINDRA BANK LIMITED_FV5	0.22%
BAJAJ FINANCE LIMITED	0.21%
BAJAJ AUTO LTD	0.21%
GRASIM INDUSTRIES LTD.	0.21%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.19%
BAJAJ FINSERV LIMITED	0.18%
INDUSIND BANK LIMITED	0.18%
TATA IRON & STEEL COMPANY LTD	0.18%
INDUS TOWERS LIMITED	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.16%
CIPLA LTD.	0.16%
UNION BANK OF INDIA	0.11%
NESTLE INDIA LIMITED	0.10%
TECH MAHINDRA LIMITEDFV-5	0.10%
BHARAT PETROLEUM CORP. LTD.	0.10%
DR. REDDY LABORATORIES	0.08%
GRASIM INDUSTRIES LTD - PARTLY PAID	0.01%
<b>Equity Total</b>	<b>17.23%</b>
<b>Money Market Total</b>	<b>5.50%</b>
<b>Current Assets</b>	<b>1.42%</b>
<b>Total</b>	<b>100.00%</b>

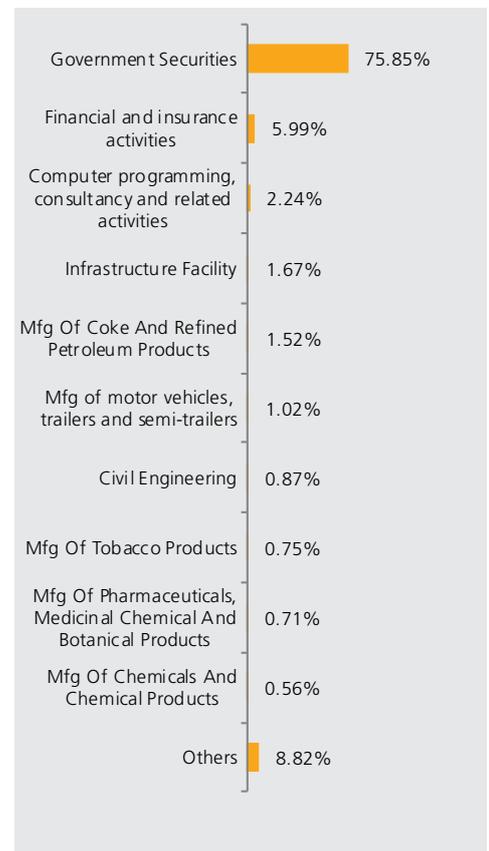
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 28.8500  
**Inception Date:** 01<sup>st</sup> September 2010  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 29th November 24:** ₹ 0.31 Crs.  
**Modified Duration of Debt Portfolio:**  
 8.63 years  
**YTM of Debt Portfolio:** 6.89%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.69%
Last 6 Months	4.12%	5.02%
Last 1 Year	8.79%	10.83%
Last 2 Years	7.18%	8.70%
Last 3 Years	5.24%	6.16%
Since Inception	7.16%	7.74%

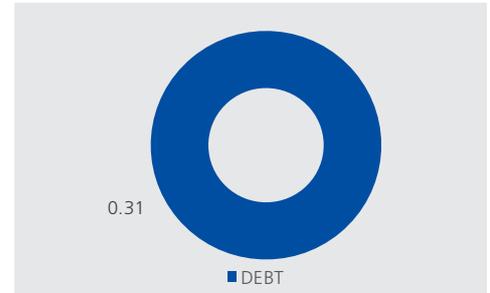
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

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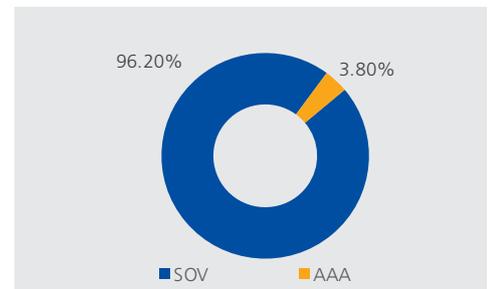
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	51.38%
7.46% GOI CG 06-11-2073	30.83%
7.23% GOI CG 15-04-2039	8.28%
7.04% GOI CG 03-06-2029	3.90%
7.10% GOI CG 08-04-2034	0.33%
<b>Gilts Total</b>	<b>94.72%</b>
<b>Money Market Total</b>	<b>3.74%</b>
<b>Current Assets</b>	<b>1.54%</b>
<b>Total</b>	<b>100.00%</b>

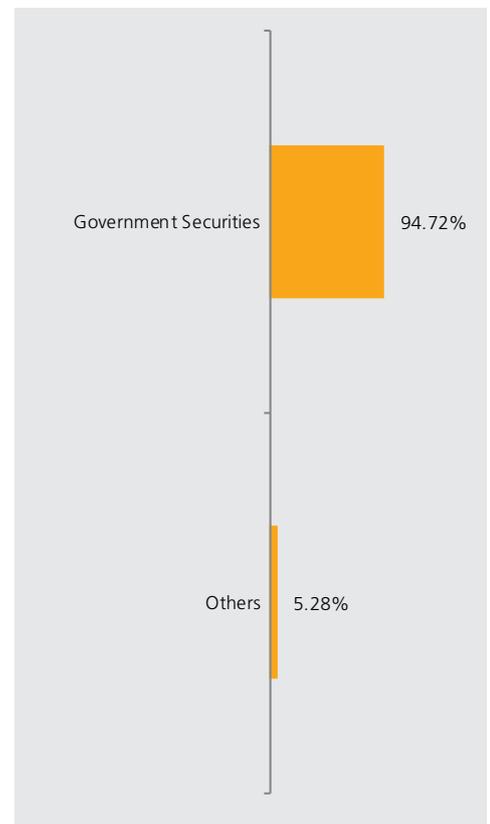
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 29.3259  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Dynamic Gilt Index  
**AUM as on 29th November 24:** ₹ 0.21 Crs.  
**Modified Duration of Debt Portfolio:**  
 8.85 years  
**YTM of Debt Portfolio:** 6.90%

## Asset Allocation

	Range (%)	Acal (%)
Gsec	00-100	96
MMI / Others	00-100	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.69%
Last 6 Months	3.91%	5.02%
Last 1 Year	8.47%	10.83%
Last 2 Years	6.89%	8.70%
Last 3 Years	4.93%	6.16%
Since Inception	6.63%	7.67%

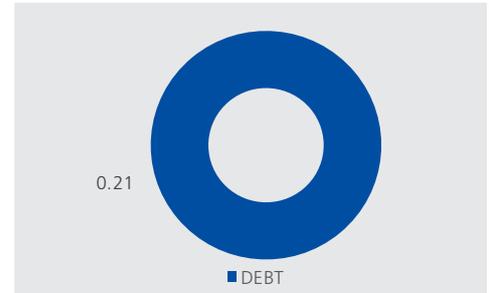
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

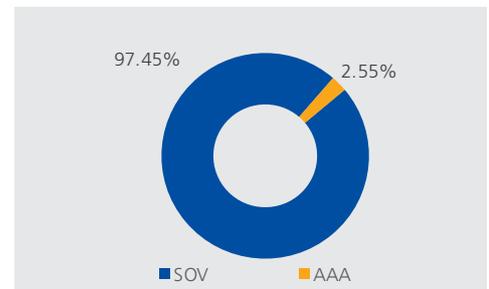
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	49.90%
7.46% GOI CG 06-11-2073	35.04%
7.23% GOI CG 15-04-2039	6.27%
7.04% GOI CG 03-06-2029	4.73%
<b>Gilts Total</b>	<b>95.94%</b>
<b>Money Market Total</b>	<b>2.51%</b>
<b>Current Assets</b>	<b>1.54%</b>
<b>Total</b>	<b>100.00%</b>

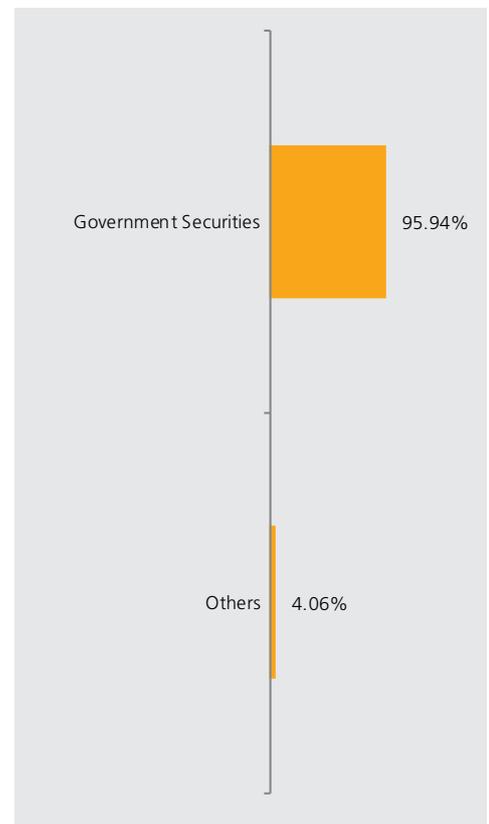
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 30.8385  
**Inception Date:** 9<sup>th</sup> August 2004  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 29th November 24:** ₹ 1.07 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.38 years  
**YTM of Debt Portfolio:** 6.54%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.53%
Last 6 Months	2.55%	3.47%
Last 1 Year	5.24%	7.19%
Last 2 Years	5.13%	7.06%
Last 3 Years	4.37%	6.24%
Since Inception	5.70%	6.72%

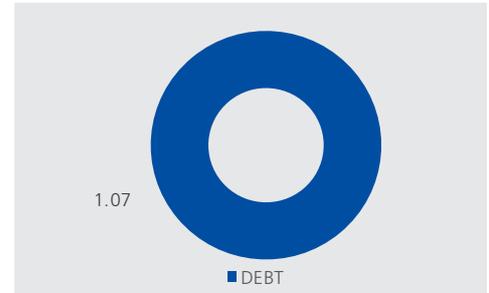
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

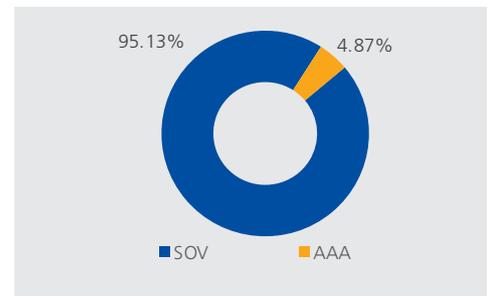
## Portfolio

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

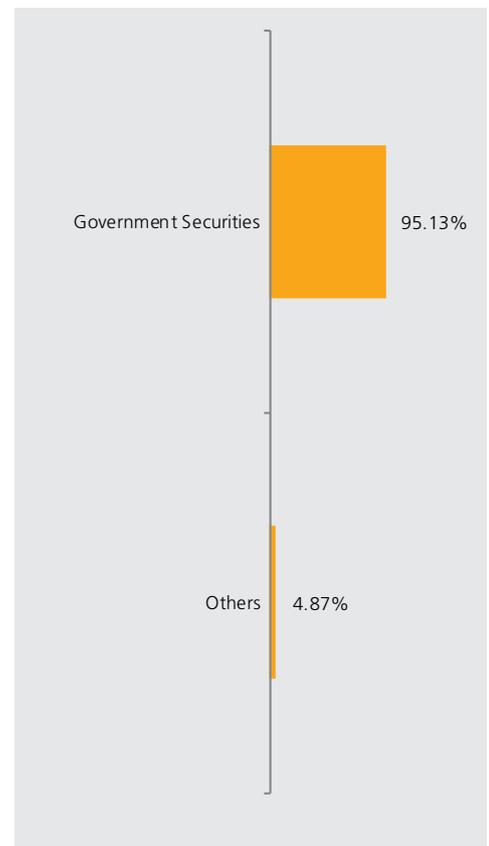
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 31.0323  
**Inception Date:** 02<sup>nd</sup> February 2006  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 29th November 24:** ₹ 1.20 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.16 years  
**YTM of Debt Portfolio:** 6.49%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.53%
Last 6 Months	2.52%	3.47%
Last 1 Year	5.20%	7.19%
Last 2 Years	5.16%	7.06%
Last 3 Years	4.35%	6.24%
Since Inception	5.88%	6.85%

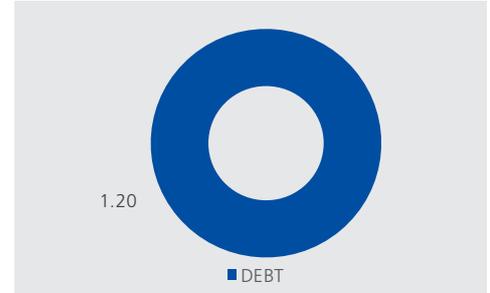
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

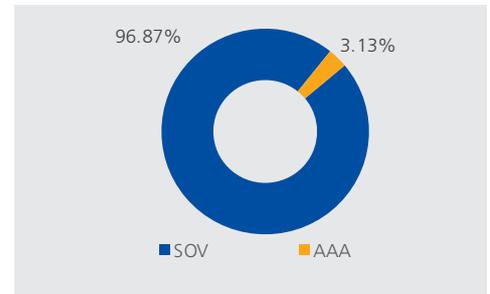
## Portfolio

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

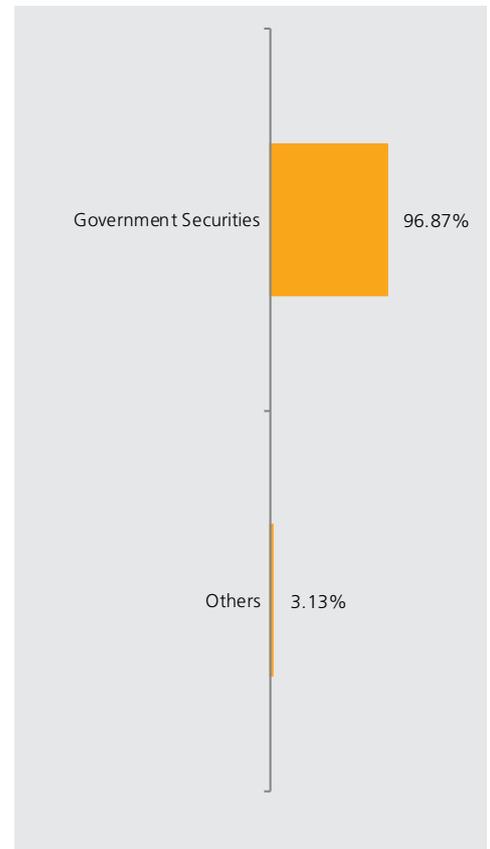
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 31.8911  
**Inception Date:** 20<sup>th</sup> August 2009  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 29th November 24:** ₹ 0.60 Crs.  
**Modified Duration of Debt Portfolio:** 6.99 years  
**YTM of Debt Portfolio:** 6.84%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.52%	0.54%
Last 6 Months	4.34%	4.45%
Last 1 Year	8.80%	9.45%
Last 2 Years	7.23%	8.08%
Last 3 Years	5.12%	5.95%
Since Inception	7.29%	7.33%

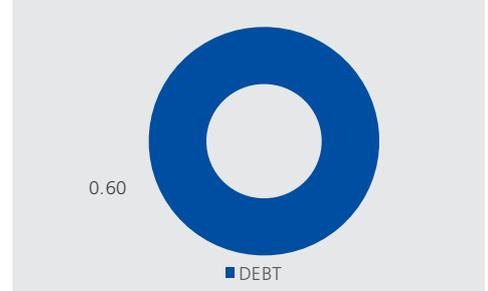
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

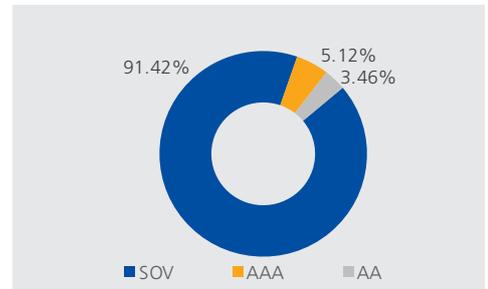
## Portfolio

Name of Instrument	% to AUM
6.75% PCHFL NCD 26-09-2031	3.46%
<b>Bonds/Debentures Total</b>	<b>3.46%</b>
7.04% GOI CG 03-06-2029	23.51%
7.10% GOI CG 08-04-2034	17.92%
7.26% GOI CG 06-02-2033	14.75%
7.46% GOI CG 06-11-2073	13.41%
7.23% GOI CG 15-04-2039	11.21%
7.18% GOI 14.08.2033	10.60%
<b>Gilts Total</b>	<b>91.40%</b>
<b>Money Market Total</b>	<b>5.12%</b>
<b>Current Assets</b>	<b>0.02%</b>
<b>Total</b>	<b>100.00%</b>

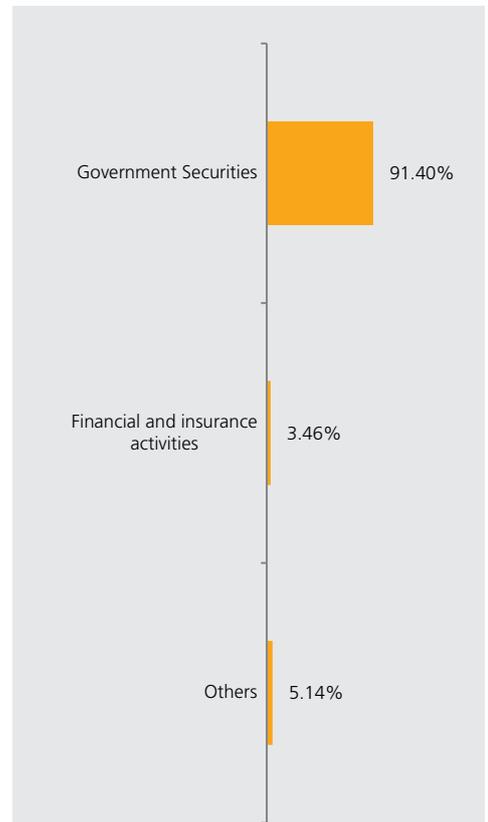
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 32.2841  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL Composite Bond Index: 100%  
**AUM as on 29th November 24:** ₹ 0.34 Crs.  
**Modified Duration of Debt Portfolio:** 7.50 years  
**YTM of Debt Portfolio:** 6.85%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.54%	0.54%
Last 6 Months	4.13%	4.45%
Last 1 Year	8.56%	9.45%
Last 2 Years	6.85%	8.08%
Last 3 Years	4.76%	5.95%
Since Inception	7.24%	7.56%

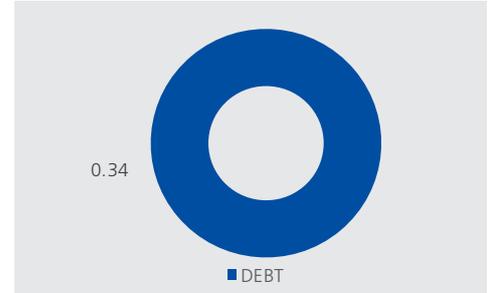
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

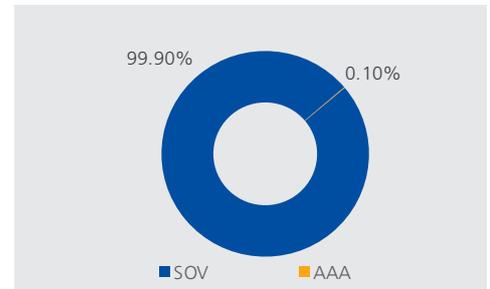
## Portfolio

Name of Instrument	% to AUM
7.26% GOI CG 06-02-2033	60.40%
7.10% GOI CG 08-04-2034	18.33%
7.46% GOI CG 06-11-2073	16.47%
7.23% GOI CG 15-04-2039	3.04%
<b>Gilts Total</b>	<b>98.24%</b>
<b>Money Market Total</b>	<b>0.10%</b>
<b>Current Assets</b>	<b>1.67%</b>
<b>Total</b>	<b>100.00%</b>

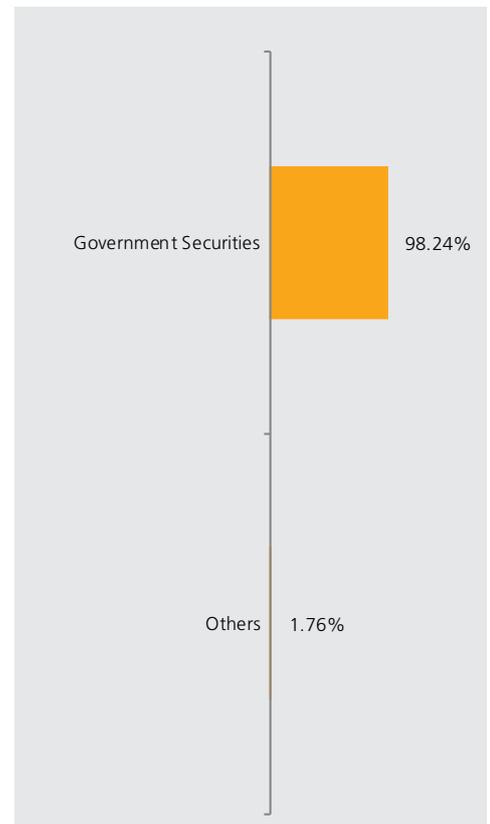
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 24.9376  
**Inception Date:** 26<sup>th</sup> May 2009  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 29th November 24:** ₹ 0.41 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.34 years  
**YTM of Debt Portfolio:** 6.66%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.53%
Last 6 Months	2.84%	3.47%
Last 1 Year	5.86%	7.19%
Last 2 Years	5.60%	7.06%
Last 3 Years	4.82%	6.24%
Since Inception	5.76%	6.39%

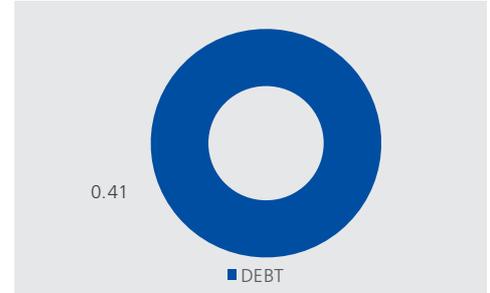
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

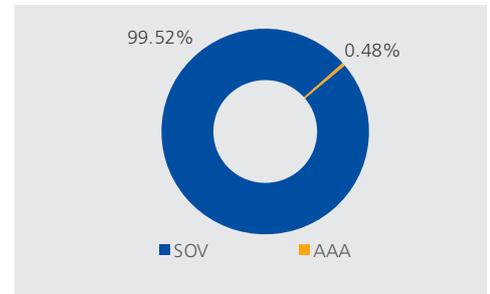
## Portfolio

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

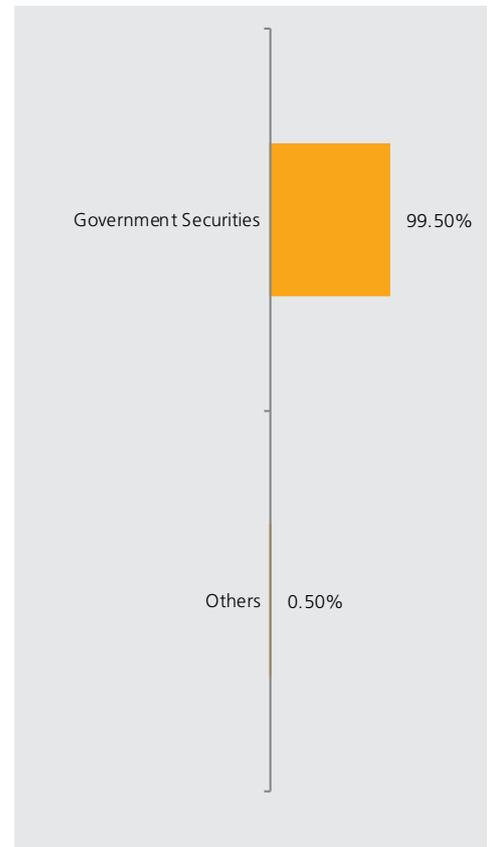
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 22.1023  
**Inception Date:** 11<sup>th</sup> January 2010  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 29th November 24:** ₹ 2.01 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.45 years  
**YTM of Debt Portfolio:** 6.93%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.53%
Last 6 Months	2.80%	3.47%
Last 1 Year	5.58%	7.19%
Last 2 Years	5.37%	7.06%
Last 3 Years	4.67%	6.24%
Since Inception	5.47%	6.82%

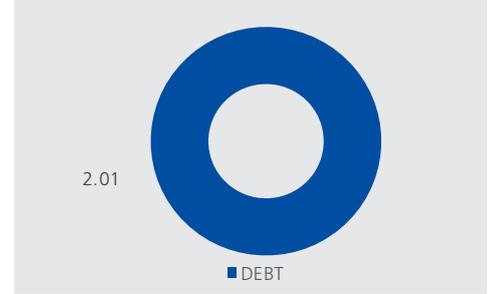
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

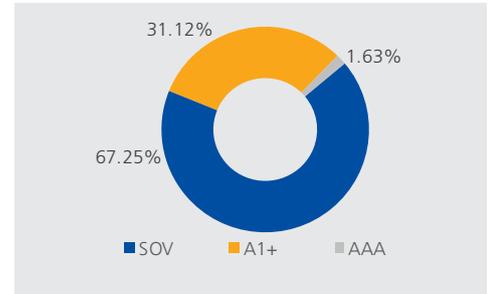
## Portfolio

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

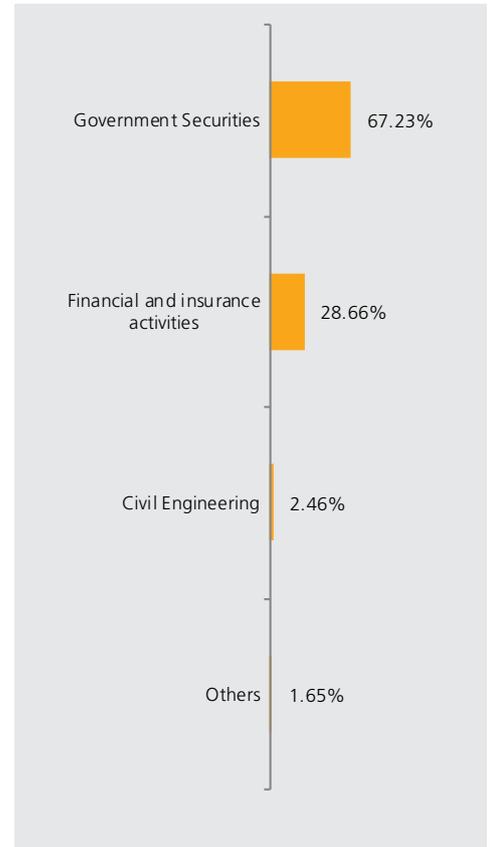
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 25.5956  
**Inception Date:** 27<sup>th</sup> February 2008  
**Benchmark:** CRISIL 91 day T Bill Index  
**AUM as on 29th November 24:** ₹ 0.14 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.35 years  
**YTM of Debt Portfolio:** 6.36%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.53%
Last 6 Months	2.67%	3.47%
Last 1 Year	5.54%	7.19%
Last 2 Years	5.22%	7.06%
Last 3 Years	4.49%	6.24%
Since Inception	5.77%	6.80%

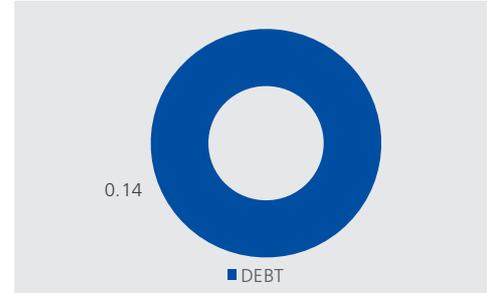
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

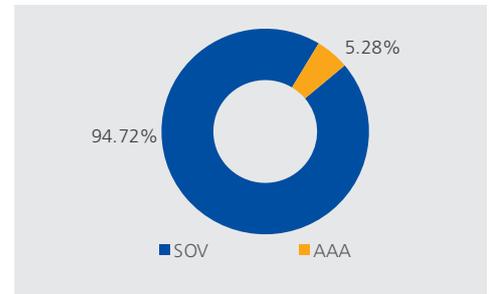
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.92%
Current Assets	0.08%
Total	100.00%

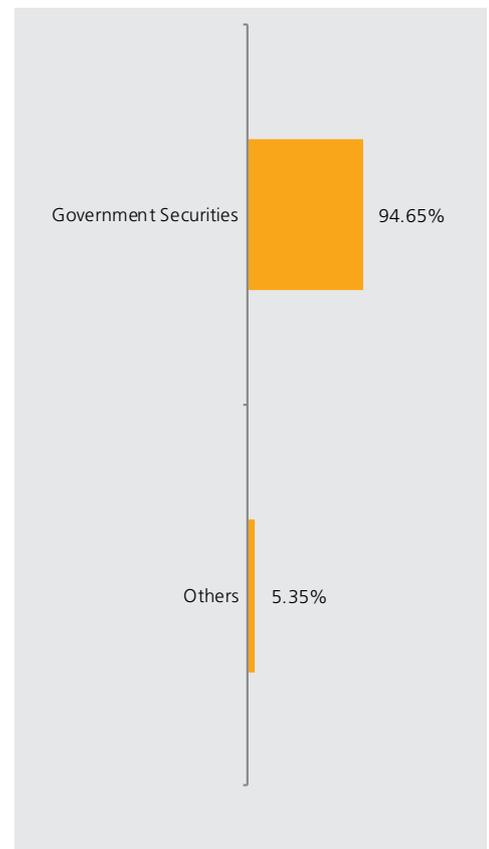
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 15.2867

**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 29th November 24:**

₹ 90.97 Crs.

**Modified Duration of Debt Portfolio:**

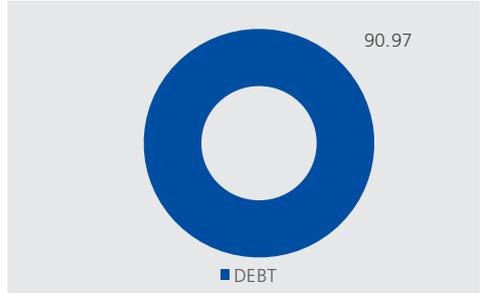
0.91 years

**YTM of Debt Portfolio:** 6.78%

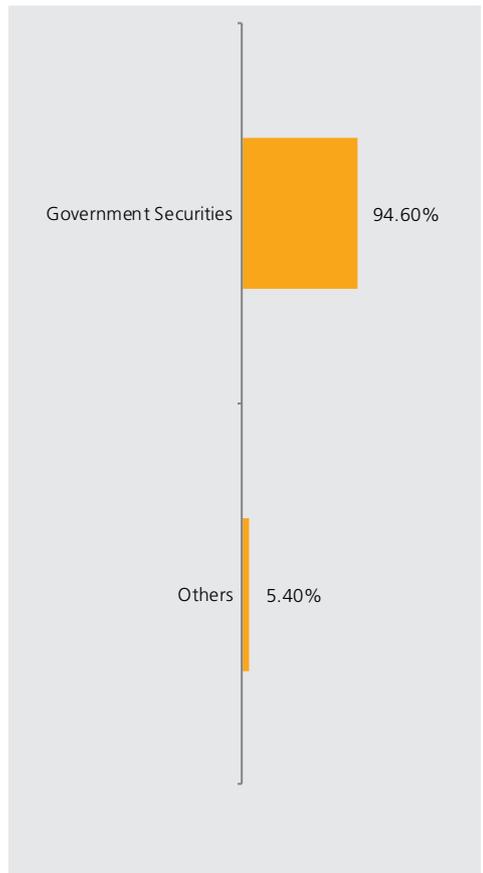
## Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	44.47%
8.30% RAJASHTHAN SDL 13.01.2026	27.89%
7.59% GOI CG 11-01-2026	16.64%
8.47% MAHARASHTRA SDL 10.02.2026	5.59%
<b>Gilts Total</b>	<b>94.60%</b>
<b>Money Market Total</b>	<b>3.30%</b>
<b>Current Assets</b>	<b>2.11%</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	0.35%	-
Last 6 Months	2.90%	-
Last 1 Year	5.90%	-
Last 2 Years	5.40%	-
Last 3 Years	3.62%	-
Since Inception	3.03%	-

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

Past performance is not indicative of future performance



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 17.2845  
**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 29th November 24:** ₹ 10.46 Crs.  
**Modified Duration of Debt Portfolio:** 1.26 years  
**YTM of Debt Portfolio:** 6.71%

## Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	0-100	94
MMI / Others	0-100	6

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.38%	-
Last 6 Months	2.88%	-
Last 1 Year	6.03%	-
Last 2 Years	5.40%	-
Last 3 Years	3.56%	-
Since Inception	4.14%	-

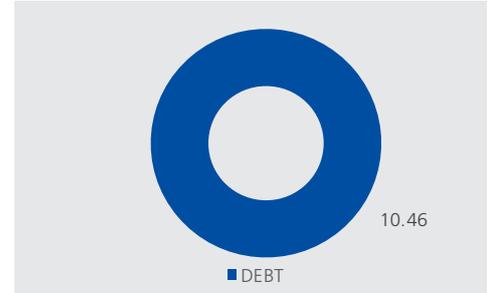
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

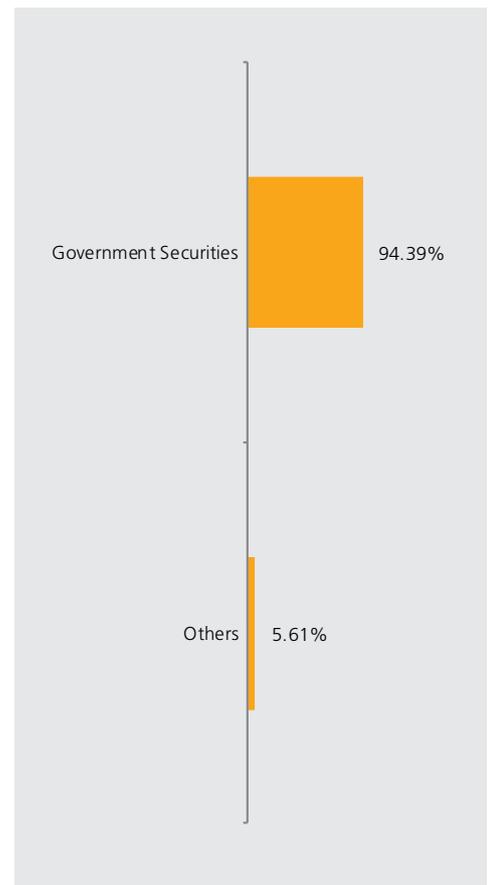
## Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	94.39%
<b>Gilts Total</b>	<b>94.39%</b>
<b>Money Market Total</b>	<b>4.61%</b>
<b>Current Assets</b>	<b>1.01%</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 29th November 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 29th November 24:** ₹ 23.5105  
**Inception Date:** 30<sup>th</sup> March 2011  
**Benchmark:** N.A  
**AUM as on 29th November 24:**  
 ₹ 852.30 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.45 years  
**YTM of Debt Portfolio:** 6.96%

## Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	65
MMI / Others	00-40	35

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.54%	-
Last 6 Months	3.38%	-
Last 1 Year	6.74%	-
Last 2 Years	6.48%	-
Last 3 Years	5.54%	-
Since Inception	6.45%	-

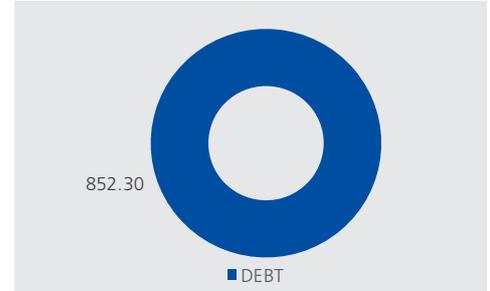
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

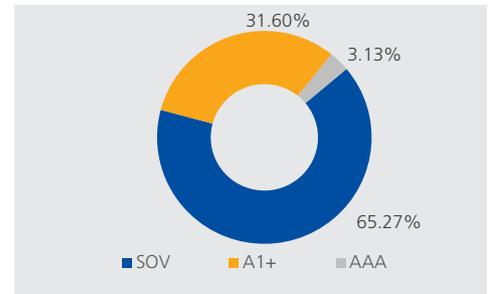
## Portfolio

Name of Instrument	% to AUM
GSEC STRIP 06.11.2031	8.22%
GSEC STRIP 22.10.2031	3.48%
GSEC STRIP 22.04.2031	3.45%
GSEC STRIP 06.05.2031	1.54%
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	1.01%
<b>Gilts Total</b>	<b>17.70%</b>
<b>Money Market Total</b>	<b>82.57%</b>
<b>Current Assets</b>	<b>-0.26%</b>
<b>Total</b>	<b>100.00%</b>

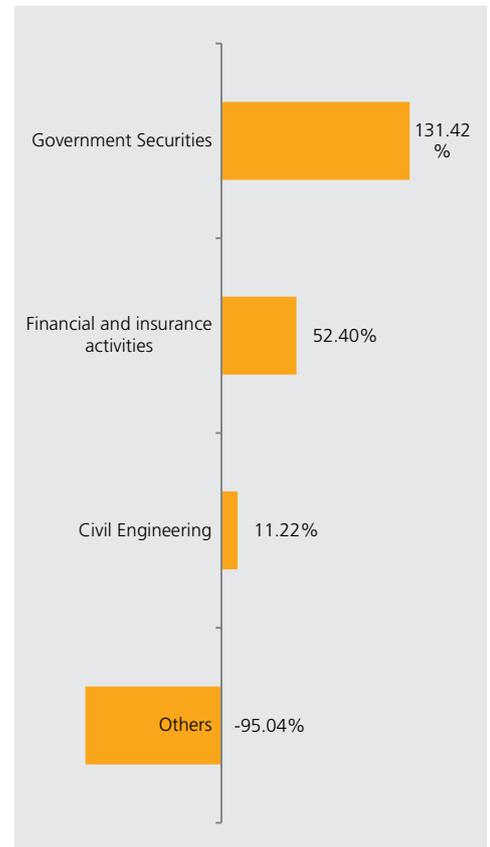
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 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 29th November 24:** ₹ 18.6005  
**Inception Date:** 15<sup>th</sup> January 2014  
**Benchmark:** N.A  
**AUM as on 29th November 24:** ₹ 34.70 Crs.  
**Modified Duration of Debt Portfolio:** 0.40 years  
**YTM of Debt Portfolio:** 6.89%

## Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	66
MMI / Others	00-40	34

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.51%	-
Last 6 Months	3.29%	-
Last 1 Year	6.62%	-
Last 2 Years	6.43%	-
Last 3 Years	5.50%	-
Since Inception	5.87%	-

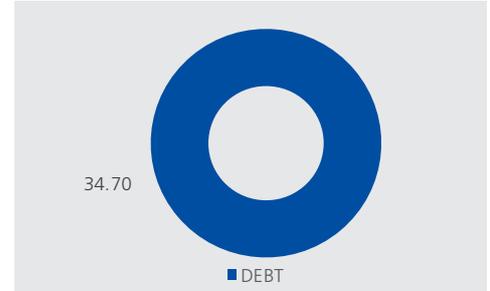
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

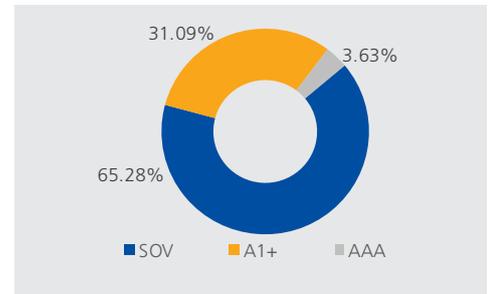
## Portfolio

Name of Instrument	% to AUM
6.35% OIL BONDS GOI 23-12-2024 OIL MKTG	1.03%
<b>Gilts Total</b>	<b>1.03%</b>
<b>Money Market Total</b>	<b>100.06%</b>
<b>Current Assets</b>	<b>-1.09%</b>
<b>Total</b>	<b>100.00%</b>

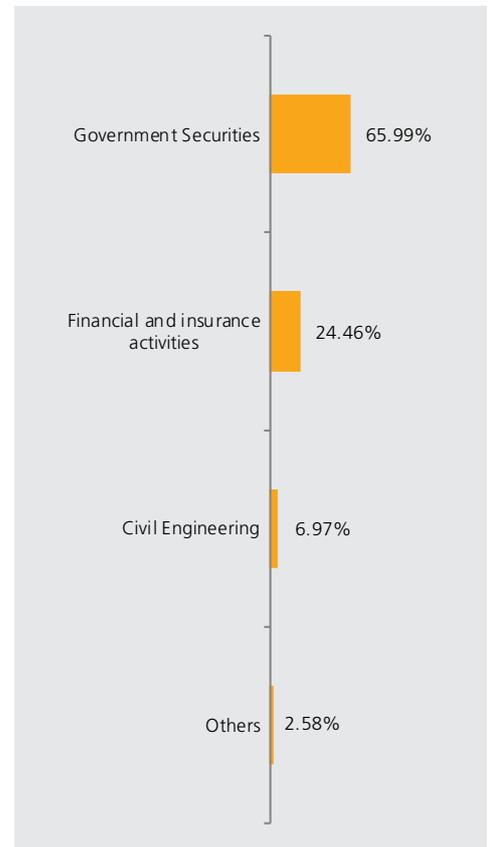
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 29th November 2024

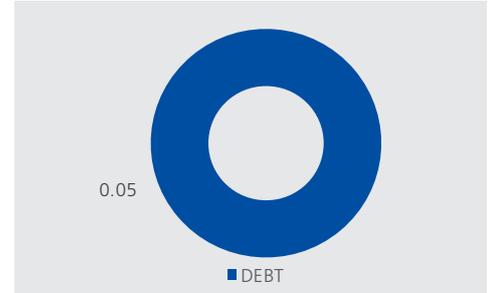
## Investment Objective

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	99.73%
Current Assets	0.27%
<b>Total</b>	<b>100.00%</b>

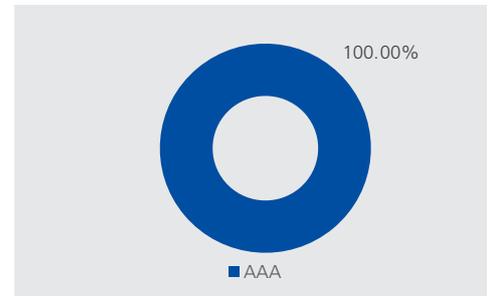
## AUM (in ₹ crs.)



## Fund Details

**Fund Manager:** Mr. Rahul Sangle  
**NAV as on 29th November 24:** ₹ 23.5457  
**Inception Date:** 23<sup>rd</sup> March 2012  
**Benchmark:** N.A  
**AUM as on 29th November 24:** ₹ 0.05 Crs.  
**Modified Duration of Debt Portfolio:** N.A  
**YTM of Debt Portfolio:** 6.65%

## Rating Profile



## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.42%	-
Last 6 Months	2.63%	-
Last 1 Year	5.46%	-
Last 2 Years	5.58%	-
Last 3 Years	4.94%	-
Since Inception	6.98%	-

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

Past performance is not indicative of future performance



## 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	Umesh Patel	-
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	-
ULIF03010/06/08LPUEQTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF04601/01/10LPUEQTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF05301/01/10PPUEQTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF01601/02/08HPUEQTY01121	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	Jagdish Bhanushali	-
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	Umesh Patel	Rahul Sangle
ULIF04701/01/10LSPRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Rahul Sangle
ULIF01701/02/08HSPRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Index: 40%; Sensex 50: 60%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF04301/01/10LGRWTPLS02121	Life Growth Plus Fund 2	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Umesh Patel	Rahul Sangle
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Umesh Patel	Rahul Sangle
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A	Hybrid	Umesh Patel	Rahul Sangle
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Rahul Sangle
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Rahul Sangle
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	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	Umesh Patel	Rahul Sangle
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Umesh Patel	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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