

INVESTMENT'Z INSIGHT

Monthly Investment Update July 2019

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Fund Performance Summary

ASSET PROFILE

Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Equity Funds Large Cap	Equity Funds Mid Cap	Index Funds	Ethical Funds
Equity ETF	0.00%	0.00%	0.00%	9.27%	5.71%	0.00%	3.74%
Equity Shares	64.13%	0.00%	0.00%	77.66%	81.01%	95.80%	79.84%
Money Market Instruments	3.09%	100.00%	4.23%	13.07%	13.29%	4.20%	16.42%
Fixed Deposits	0.00%	0.00%	3.23%	0.00%	0.00%	0.00%	0.00%
Bond and Debentures	15.35%	0.00%	54.54%	0.00%	0.00%	0.00%	0.00%
Govt Securities	17.43%	0.00%	37.99%	0.00%	0.00%	0.00%	0.00%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	Absolute Return				CAGR Return				
			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	Returns since Inception CAGR	Inception Date
Asset Allocation Fund	Asset Allocation Fund	ULIF04528/09/07ASSETALLOCC116	-2.20%	-3.05%	0.12%	-2.00%	2.93%	6.40%	8.51%	9.29%	01-Oct-07
Asset Allocation Fund	Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116	-1.40%	-0.95%	2.52%	0.04%	4.09%	7.27%	9.78%	10.00%	31-Mar-14
Asset Allocation Fund	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCCPEN116	-2.23%	-2.39%	1.14%	-0.61%	3.88%	7.12%	9.15%	9.40%	27-Jan-08
	CRISIL Balanced Fund – Aggressive Index		-2.89%	-1.33%	4.53%	3.10%	5.92%	8.67%	8.42%		
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	0.34%	1.03%	2.27%	4.80%	4.36%	4.43%	5.18%	5.87%	15-Jan-04
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFU116	0.49%	1.49%	3.22%	6.80%	6.32%	6.46%	7.22%	7.87%	23-Jul-04
Cash Fund	Cash Plus Pension Fund	ULIF01618/11/04CASHPLUPEN116	0.49%	1.46%	3.04%	6.36%	6.11%	6.25%	7.03%	8.05%	18-Nov-04
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	0.48%	1.43%	0.59%	-2.92%	1.25%	2.97%	4.97%	7.22%	10-Jul-06
Cash Fund	Liquid Pension Fund	ULIF04124/07/06LIQPENFUND116	0.47%	1.41%	0.08%	-4.10%	0.59%	2.41%	4.59%	7.14%	24-Jul-06
	Crilil Liquid Fund Index		0.59%	1.84%	3.62%	7.61%	7.32%	7.15%	7.60%		
Debt Fund	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	2.15%	5.04%	6.29%	10.49%	4.85%	5.02%	7.02%	6.21%	15-Jan-04
Debt Fund	Debt Plus Fund	ULIF00923/07/04DEBTPUSFU116	2.28%	5.42%	7.18%	12.71%	7.18%	7.41%	8.72%	8.14%	23-Jul-04
Debt Fund	Debt Plus Pension Fund	ULIF01518/11/04DEBTPUPEN116	2.58%	5.86%	7.65%	13.45%	7.21%	7.85%	9.55%	8.92%	18-Nov-04
Debt Fund	Premier Debt Fund	ULIF02317/12/05PRERDEBTFU116	2.19%	4.60%	5.86%	10.23%	4.89%	5.07%	7.00%	7.22%	17-Dec-05
Debt Fund	Life Long Gain Fund	ULIF01123/07/04LIFELOGAIN116	1.98%	5.04%	6.22%	10.96%	4.99%	5.44%	7.11%	5.45%	23-Jul-04
Debt Fund	Bond Fund	ULIF02610/07/06BONDFUNDLI116	2.47%	6.24%	8.06%	13.42%	7.12%	7.73%	9.35%	8.98%	10-Jul-06
Debt Fund	Premier Bond Fund	ULIF02821/07/06PREMIARBOND116	2.06%	4.64%	5.94%	9.91%	4.48%	4.54%	6.36%	6.64%	21-Jul-06
Debt Fund	Bond Pension Fund	ULIF03524/07/06BONDPENFUND116	2.21%	5.36%	7.05%	12.19%	6.61%	6.65%	8.31%	8.88%	24-Jul-06
	Crilil Composite Bond Fund Index		2.17%	5.89%	7.74%	12.76%	6.97%	7.95%	9.37%		
Large Cap Fund	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	-4.98%	-5.88%	-1.17%	-7.21%	2.02%	7.30%	7.74%	14.77%	23-Jul-04
Large Cap Fund	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	-4.93%	-5.76%	-0.72%	-6.12%	3.31%	8.82%	9.65%	15.88%	23-Jul-04
Large Cap Fund	Equity Plus Pension Fund	ULIF01218/11/04EQPLUSPEN116	-4.78%	-5.63%	-0.52%	-6.01%	3.49%	8.94%	9.39%	16.74%	18-Nov-04
Large Cap Fund	Premier Equity Gain Fund	ULIF02217/12/05PREREQGAIN116	-4.68%	-5.53%	-0.65%	-6.56%	2.74%	8.13%	8.63%	12.62%	17-Dec-05
Large Cap Fund	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	-5.11%	-5.78%	-0.80%	-5.95%	3.58%	8.64%	9.18%	11.28%	24-Jul-06
Large Cap Fund	Equity Growth Fund II	ULIF05106/01/10EQTYGROWD116	-4.71%	-5.44%	-0.62%	-5.27%	4.39%	9.21%	10.30%	12.88%	06-Jan-10
Large Cap Fund	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROW116	-5.40%	-6.68%	-1.84%	-8.04%	1.71%	7.23%	7.81%	10.62%	24-Jul-06
Large Cap Fund	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPEN116	-4.98%	-6.05%	-0.89%	-6.71%	3.22%	8.92%	9.52%	12.41%	24-Jul-06
	Nifty 50 Index		-5.69%	-5.36%	2.65%	-2.10%	5.04%	8.76%	7.56%		
Mid Cap Fund	Equity Midcap Fund	ULIF01709/03/05EQUMIDFUND116	-8.57%	-11.89%	-8.49%	-19.33%	-6.55%	4.76%	7.30%	12.89%	09-Mar-05
Mid Cap Fund	Equity Midcap Plus Fund	ULIF01809/03/05EQUMIDPLUS116	-8.19%	-11.24%	-7.53%	-17.82%	-5.26%	6.24%	8.85%	15.81%	09-Mar-05
Mid Cap Fund	Equity Midcap Pension Fund	ULIF01909/03/05EQUMIDCPEN116	-8.39%	-11.52%	-7.72%	-18.04%	-5.43%	5.91%	8.95%	17.68%	09-Mar-05
Mid Cap Fund	Accelerator Mid Cap Fund	ULIF03124/07/06ACCEMIDCAP116	-8.18%	-10.86%	-7.53%	-18.23%	-5.60%	6.18%	9.09%	13.17%	24-Jul-06
Mid Cap Fund	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCEMIDCAU116	-7.40%	-9.58%	-5.29%	-15.22%	-3.65%	7.76%	10.44%	12.05%	06-Jan-10
Mid Cap Fund	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCEMIDPEN116	-8.79%	-12.05%	-8.11%	-18.45%	-5.69%	6.22%	9.04%	13.79%	24-Jul-06
	Nifty Midcap 50 Index		-10.61%	-10.43%	-7.12%	-13.08%	-4.67%	5.73%	6.69%		
Index Fund	Equity Fund	ULIF00315/01/04EQUITYFUND116	-5.21%	-6.11%	0.28%	-4.96%	2.55%	6.11%	5.22%	10.12%	15-Jan-04
Index Fund	Equity Index Fund	ULIF00623/07/04EQINDEXFUND116	-4.86%	-5.47%	1.20%	-3.32%	4.20%	7.75%	6.79%	13.42%	23-Jul-04
Index Fund	Equity Index Pension Fund	ULIF01318/11/04EQINDEXPEN116	-5.08%	-5.76%	0.92%	-3.62%	4.06%	7.67%	6.80%	12.81%	18-Nov-04
Index Fund	Premier Equity Fund	ULIF02117/12/05PRIMEQFUND116	-5.13%	-5.97%	0.10%	-5.44%	2.33%	5.92%	5.11%	9.14%	17-Dec-05
Index Fund	Equity Index Fund II	ULIF03024/07/06EQTYINDEX116	-5.22%	-5.92%	1.48%	-3.82%	3.23%	6.92%	6.05%	9.70%	24-Jul-06
Index Fund	Premier Equity Index Fund	ULIF03924/07/06PREEQINDEX116	-5.51%	-6.51%	-0.07%	-5.78%	1.69%	5.30%	4.46%	8.14%	24-Jul-06
Index Fund	Equity Index Pension Fund II	ULIF03724/07/06EQINDEXPEN02116	-4.88%	-5.85%	1.00%	-3.70%	3.96%	7.48%	6.53%	9.87%	24-Jul-06
Index Fund	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPFUND116	-4.62%	-5.45%	1.13%	-3.43%	4.09%	7.56%	6.50%	7.32%	01-Nov-10
	Nifty 50 Index		-5.69%	-5.36%	2.65%	-2.10%	5.04%	8.76%	7.56%		
Ethical Fund	Pure Equity Fund	ULIF02017/12/05PUREEQFUND116	-6.19%	-8.23%	-5.53%	-10.07%	-0.09%	6.12%	9.58%	13.84%	17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUND116	-5.41%	-7.18%	-3.92%	-7.82%	1.63%	7.33%	10.28%	14.43%	21-Jul-06
Ethical Fund	Pure Stock Fund II	ULIF07709/01/17PURESTKFUND116	-5.42%	-7.27%	-3.95%	-7.39%	1.28%	-	-	2.79%	05-Jun-17
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPEN116	-4.63%	-7.17%	-6.44%	-9.58%	-0.50%	4.76%	9.84%	13.77%	17-Apr-08
	Nifty 50 Index		-5.69%	-5.36%	2.65%	-2.10%	5.04%	8.76%	7.56%		
Others	Assured Return Fund	ULIF06127/01/11ASSRDRETRN116	0.87%	2.49%	4.44%	9.02%	5.79%	6.47%	7.83%	7.62%	28-Jan-11
Others	Balanced Equity Fund	ULIF07413/05/15BALEQTYFUND116	1.31%	3.85%	6.11%	9.12%	5.58%	7.26%	-	8.16%	08-Mar-16
Others	Builder Bond Fund	ULIF07313/05/15BLDRBNDFUND116	2.58%	6.11%	7.87%	13.18%	6.79%	6.52%	-	7.48%	08-Mar-16
Others	Discontinue Pension Policy Fund	ULIF07126/03/13DISCONPENS116	0.47%	1.44%	2.93%	6.07%	5.89%	5.88%	-	5.24%	09-Sep-15
Others	Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116	0.47%	1.43%	2.61%	4.60%	5.20%	5.51%	-	5.55%	28-Jan-15
Others	Growth Plus Fund I	ULIF05414/01/10GROWPLUS01116	1.15%	3.01%	4.99%	8.88%	6.23%	6.75%	7.70%	7.30%	12-Jan-10

July 2019

Accelerator Mid-Cap Fund

Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	88.03
-Large Cap Stocks		28.99
-Mid Cap Stocks		71.01
Bank deposits and money market instruments	0 - 40	11.70
Net Current Assets*		0.28
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

* Minimum 50% allocation to mid cap stocks

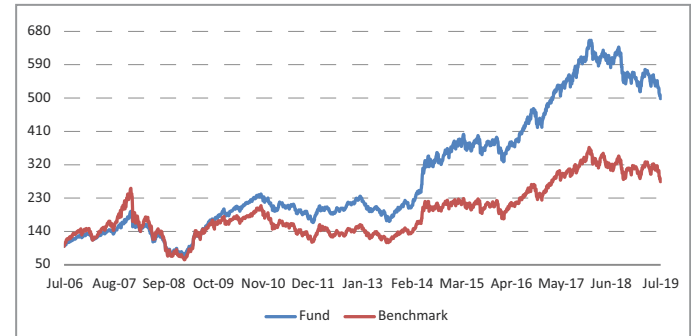
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		88.03%
Kotak Mahindra MF - Kotak Banking ETF-Div Payout Option	Mutual Fund - Liquid	5.91%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	4.88%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.72%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.77%
Gayatri Projects Ltd	Civil Engineering Infrastructure	2.73%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.70%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.47%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.42%
National Aluminium Company Ltd	Manufacture of Basic Metals	2.30%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.25%
Others		55.87%
Money Market, Deposits & Other		11.97%
Total		100.00%

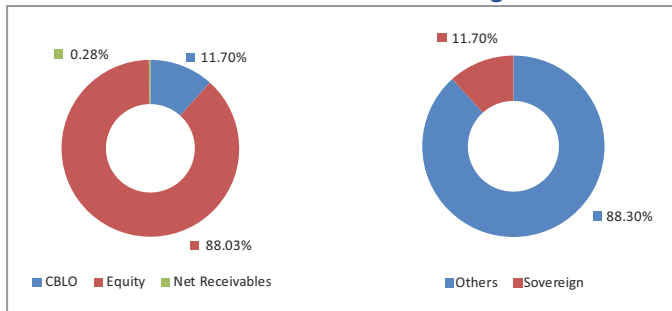
Fund Details

Description		
SFIN Number	ULIF03124/07/06ACCEMIDCAP116	
Launch Date	24-Jul-06	
Face Value	10	
Risk Profile	Very High	
Benchmark	NIFTY Midcap 50 Index	
Fund Manager Name	Sampath Reddy, Reshma Banda	
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda
Equity	19	28
Debt	-	-
Hybrid	9	25
NAV as on 31-July-19	50.1121	
AUM (Rs. Cr)	396.91	
Equity	88.03%	
Debt	11.70%	
Net current asset	0.28%	

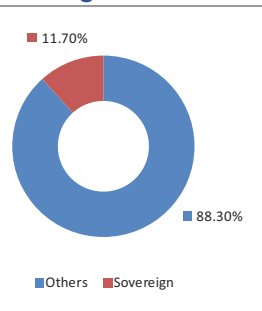
Growth of Rs. 100



Asset Class

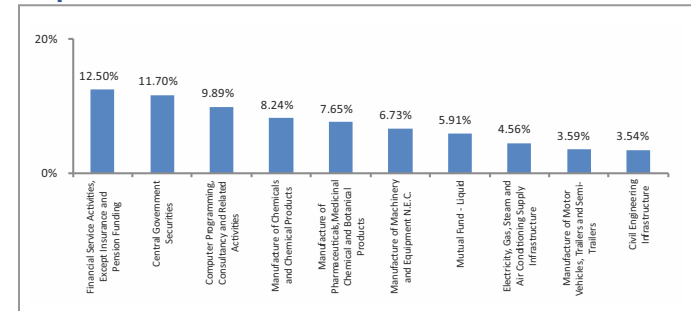


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-8.18%	-7.53%	-18.23%	-5.60%	6.18%	13.17%
Benchmark	-10.61%	-7.12%	-13.08%	-4.67%	5.73%	8.22%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Equity Growth Fund

Fund Objective

To provide capital appreciation through investment in select equity stocks those have the potential for capital appreciation.

Portfolio Allocation

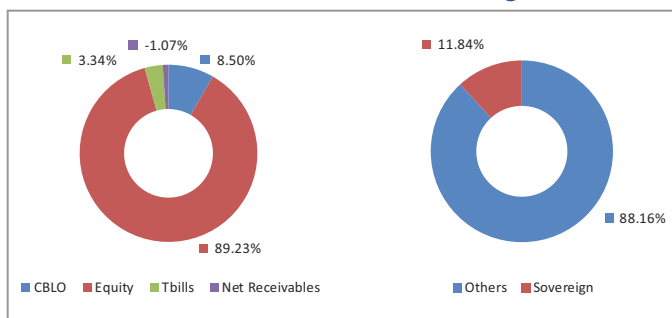
	Stated (%)	Actual (%)
Equity	60 - 100	89.23
Bank deposits and money market instruments	0 - 40	11.84
Net Current Assets*		-1.07
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.23%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.06%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.33%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.89%
Reliance ETF Bank BeES	Mutual Fund - Liquid	5.28%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.68%
ITC Ltd	Manufacture of Tobacco Products	4.22%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.86%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.82%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.58%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.34%
Others		41.16%
Money Market, Deposits & Other		10.77%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

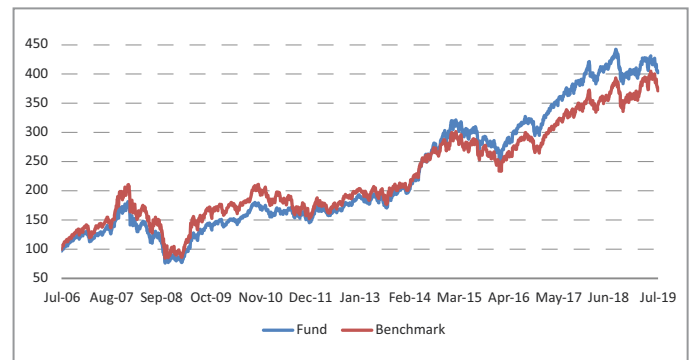
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.11%	-0.80%	-5.95%	3.58%	8.64%	11.28%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

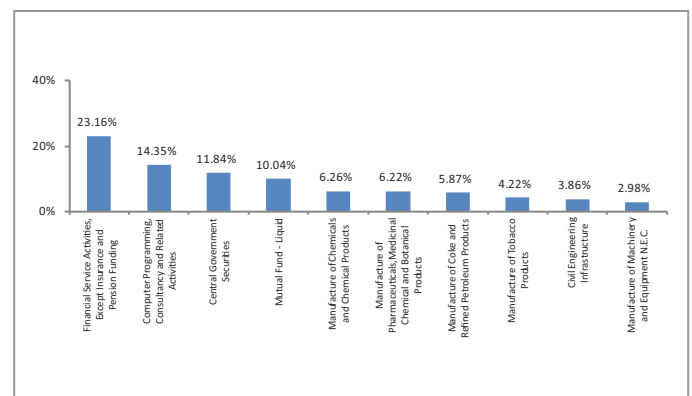
Fund Details

Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy, Reshma Banda
Equity	19
Debt	-
Hybrid	9
NAV as on 31-July-19	40.2560
AUM (Rs. Cr)	2,587.63
Equity	89.23%
Debt	11.84%
Net current asset	-1.07%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Equity Index Fund II

Fund Objective

To provide capital appreciation through investment in equities forming part of National Stock Exchange NIFTY.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	96.92
Bank deposits and money market instruments	0 - 40	2.68
Net Current Assets*		0.40
Total		100.00

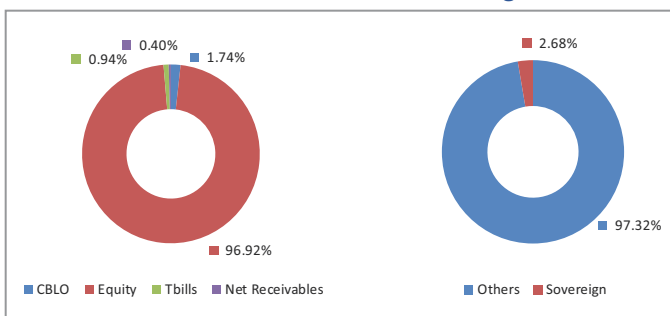
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.92%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.17%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.31%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.56%
ITC Ltd	Manufacture of Tobacco Products	5.73%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.86%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.76%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.97%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.00%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.98%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.94%
Others		43.66%
Money Market, Deposits & Other		3.08%
Total		100.00%

Asset Class

Rating Profile

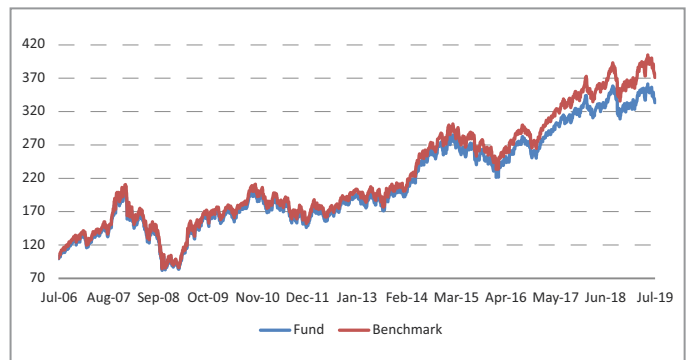


*Others includes Equity, CBLO, Net receivable/payable and FD

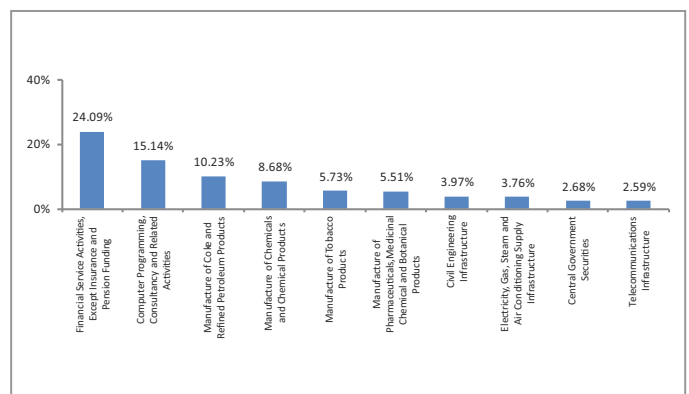
Fund Details

Description	
SFIN Number	ULIF03024/07/06EQTYINDX02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	33.4129
AUM (Rs. Cr)	1,950.68
Equity	96.92%
Debt	2.68%
Net current asset	0.40%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.22%	1.48%	-3.82%	3.23%	6.92%	9.70%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Pure Stock Fund

Fund Objective

To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	83.70
Government treasury bills (Non-interest bearing)	0 - 40	16.49
Net Current Assets*		-0.19
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

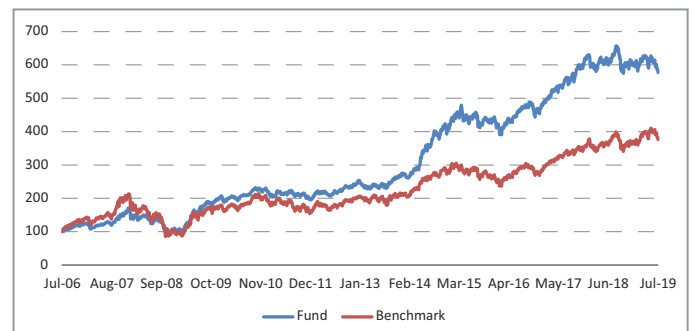
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.70%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.87%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	7.02%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.48%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.25%
Nestle India Ltd	Manufacture of Food Products	3.22%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.93%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.39%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.02%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.94%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.88%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.85%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.82%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.75%
Marico Ltd	Manufacture of Food Products	1.66%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	1.66%
Hindustan Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	1.64%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	1.56%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.46%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.43%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.42%
Others		29.47%
Money Market, Deposits & Other		16.30%
Total		100.00%

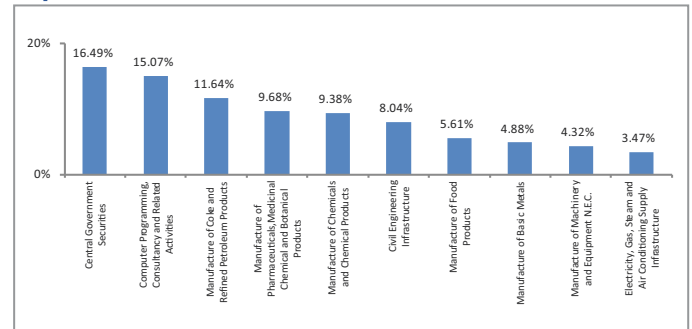
Fund Details

Description	
SFIN Number	ULIF02721/07/06PURESTKFUN116
Launch Date	21-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	57.9556
AUM (Rs. Cr)	1,440.67
Equity	83.70%
Debt	16.49%
Net current asset	-0.19%

Growth of Rs. 100

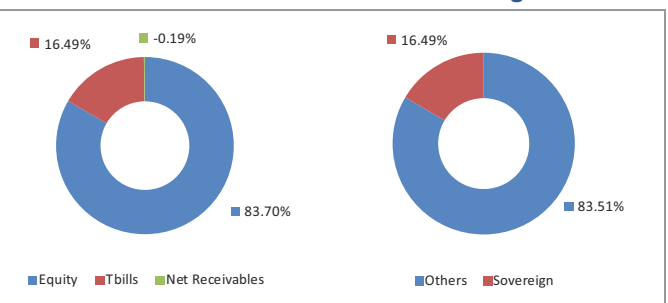


Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.41%	-3.92%	-7.82%	1.63%	7.33%	14.43%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.73%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Premier Equity Growth Fund

Fund Objective

To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	91.97
Bank deposits and money market instruments	0 - 40	8.89
Net Current Assets*		-0.86
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

*Including Share Warrants

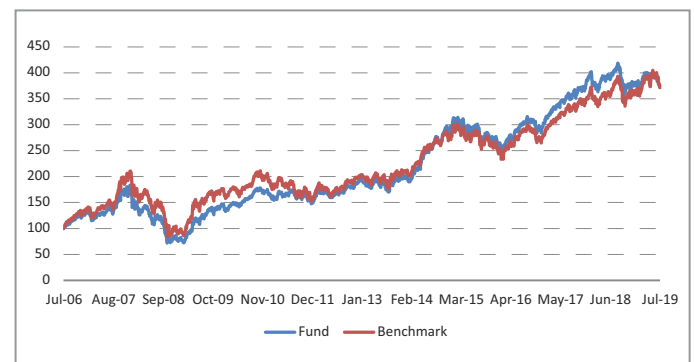
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.97%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.25%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.49%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.45%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.29%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.68%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	4.32%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.19%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.58%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.40%
ITC Ltd	Manufacture of Tobacco Products	3.38%
Others		44.95%
Money Market, Deposits & Other		8.03%
Total		100.00%

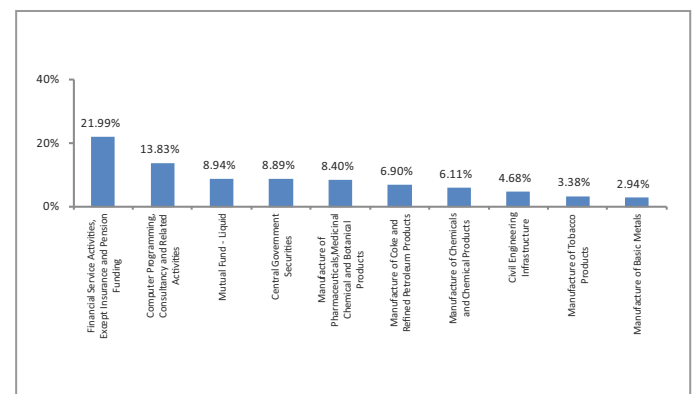
Fund Details

Description		
SFIN Number	ULIF03824/07/06PREMEQGROW116	
Launch Date	24-Jul-06	
Face Value	10	
Risk Profile	Very High	
Benchmark	Nifty 50 Index	
Fund Manager Name	Sampath Reddy, Reshma Banda	
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda
Equity	19	28
Debt	-	-
Hybrid	9	25
NAV as on 31-July-19	37.2517	
AUM (Rs. Cr)	14.74	
Equity	91.97%	
Debt	8.89%	
Net current asset	-0.86%	

Growth of Rs. 100

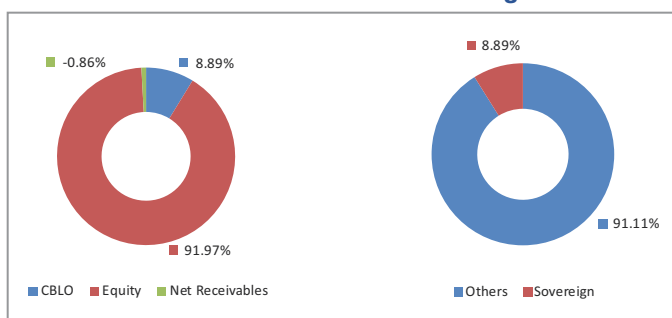


Top 10 Sectors



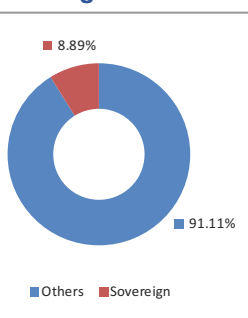
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.40%	-1.84%	-8.04%	1.71%	7.23%	10.62%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Premier Equity Index Fund

Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY.

Portfolio Allocation

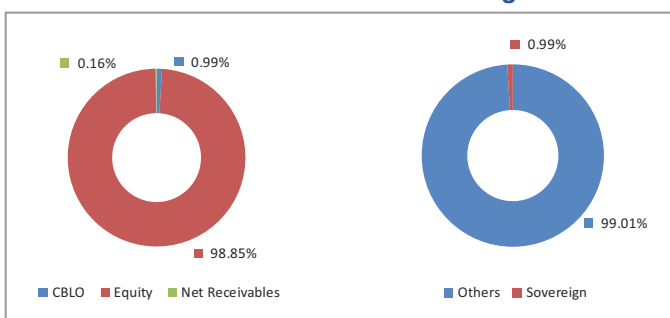
	Stated (%)	Actual (%)
Equity	60 - 100	98.85
Bank deposits and money market instruments	0 - 40	0.99
Net Current Assets*		0.16
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

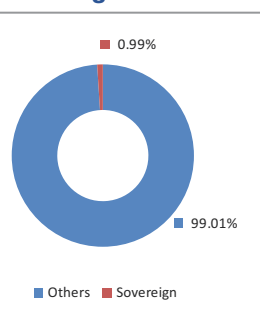
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.85%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.40%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.35%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.12%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.57%
ITC Ltd	Manufacture of Tobacco Products	6.13%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.57%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.32%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.47%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.47%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.04%
Others		43.39%
Money Market, Deposits & Other		1.15%
Total		100.00%

Asset Class



Rating Profile

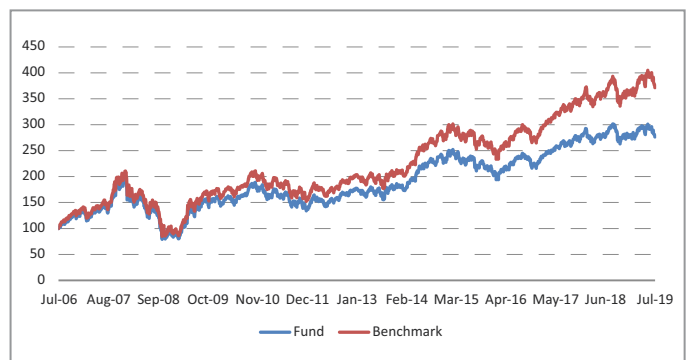


*Others includes Equity, CBLO, Net receivable/payable and FD

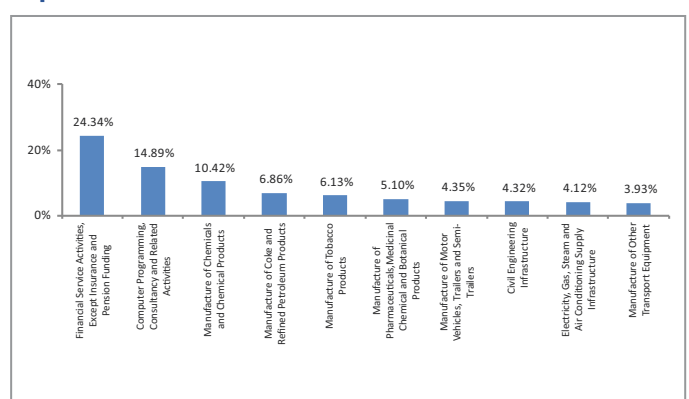
Fund Details

Description	
SFIN Number	ULIF03924/07/06PREREQINDX116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	27.7203
AUM (Rs. Cr)	10.06
Equity	98.85%
Debt	0.99%
Net current asset	0.16%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.51%	-0.07%	-5.78%	1.69%	5.30%	8.14%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Equity Growth Fund II

Fund Objective

To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

Portfolio Allocation

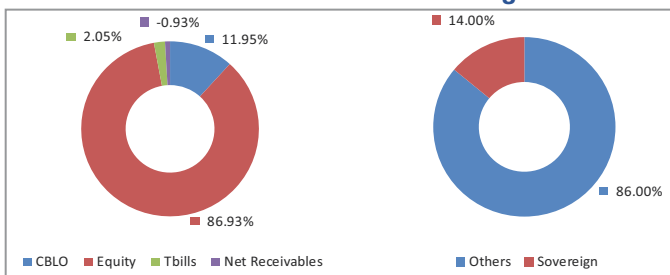
	Stated (%)	Actual (%)
Equity	60 - 100	86.93
Bank deposits and money market instruments	0 - 40	14.00
Net Current Assets*		-0.93
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

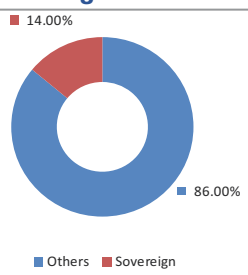
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		86.93%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.89%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.40%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.28%
Reliance ETF Bank BeES	Mutual Fund - Liquid	5.20%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.28%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.22%
ITC Ltd	Manufacture of Tobacco Products	3.71%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.36%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.09%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.08%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.82%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.80%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.59%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	2.07%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.05%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.78%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	1.72%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.40%
Colgate-Palmolive (India) Ltd	Manufacture of Chemicals and Chemical Products	1.22%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.21%
Others		21.74%
Money Market, Deposits & Other		13.07%
Total		100.00%

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

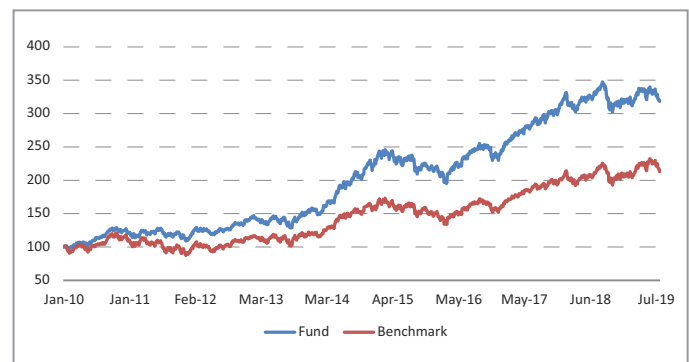
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.71%	-0.62%	-5.27%	4.39%	9.21%	12.88%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	8.09%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

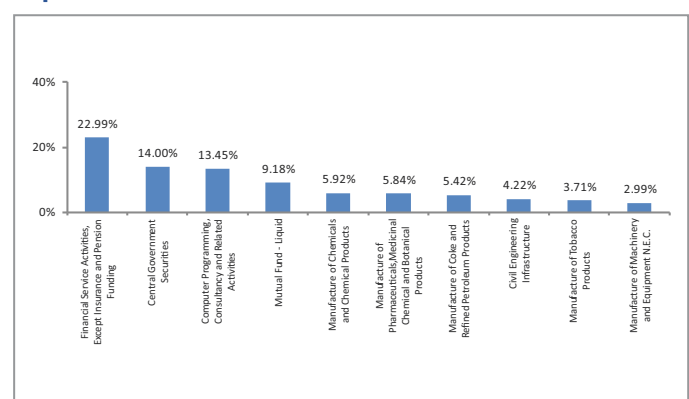
Fund Details

Description		
SFIN Number	ULIF05106/01/10EQTYGROW02116	
Launch Date	06-Jan-10	
Face Value	10	
Risk Profile	Very High	
Benchmark	Nifty 50 Index	
Fund Manager Name	Sampath Reddy, Reshma Banda	
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda
Equity	19	28
Debt	-	-
Hybrid	9	25
NAV as on 31-July-19	31.8745	
AUM (Rs. Cr)	1,963.85	
Equity	86.93%	
Debt	14.00%	
Net current asset	-0.93%	

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Accelerator Mid-Cap Pension Fund

Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	93.48
-Large Cap Stocks		29.48
-Mid Cap Stocks		70.52
Bank deposits and money market instruments	0 - 40	6.24
Net Current Assets*		0.29
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

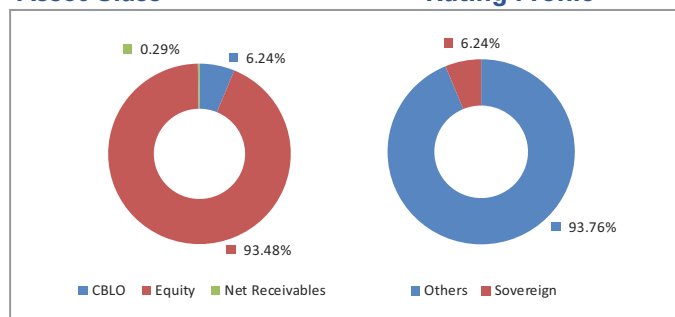
* Minimum 50% allocation to mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.48%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	4.89%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	4.82%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.14%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.13%
Gayatri Projects Ltd	Civil Engineering Infrastructure	3.10%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.08%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.71%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.61%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.53%
National Aluminium Company Ltd	Manufacture of Basic Metals	2.44%
Others		60.03%
Money Market, Deposits & Other		6.52%
Total		100.00%

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

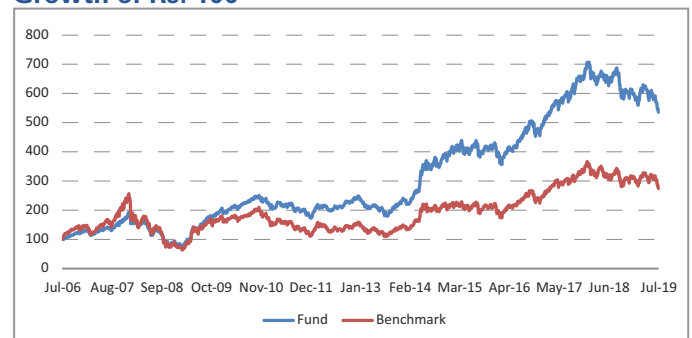
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-8.79%	-8.11%	-18.45%	-5.69%	6.22%	13.79%
Benchmark	-10.61%	-7.12%	-13.08%	-4.67%	5.73%	8.22%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

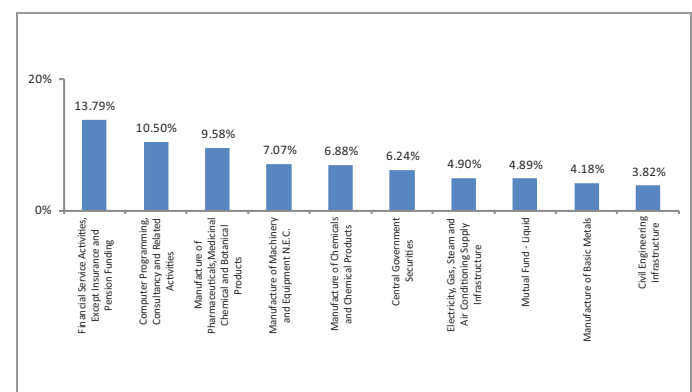
Fund Details

Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	53.8387
AUM (Rs. Cr)	42.34
Equity	93.48%
Debt	6.24%
Net current asset	0.29%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Accelerator Mid-Cap Fund II

Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	85.81
-Large Cap Stocks		32.14
-Mid Cap Stocks		67.86
Bank deposits and money market instruments	0 - 40	13.82
Net Current Assets*		0.37
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

* Minimum 50% allocation to mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		85.81%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	5.73%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	3.46%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.45%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.79%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.70%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.62%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.19%
Marico Ltd	Manufacture of Food Products	2.02%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.97%
Gayatri Projects Ltd	Civil Engineering Infrastructure	1.95%
AIA Engineering Ltd	Manufacture of Basic Metals	1.95%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	1.80%
Colgate-Palmolive (India) Ltd	Manufacture of Chemicals and Chemical Products	1.74%
Siemens Ltd	Manufacture of Electrical Equipment	1.65%
National Aluminium Company Ltd	Manufacture of Basic Metals	1.64%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.55%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.53%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	1.50%
The Ramco Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	1.48%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.46%
Others		40.64%
Money Market, Deposits & Other		14.19%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-7.40%	-5.29%	-15.22%	-3.65%	7.76%	12.05%
Benchmark	-10.61%	-7.12%	-13.08%	-4.67%	5.73%	4.88%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

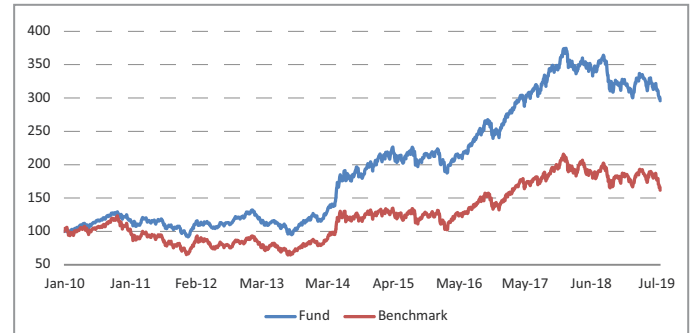
Fund Details

Description	
SFIN Number	ULIF05206/01/10ACCMIDCA02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	29.6962
AUM (Rs. Cr)	1,979.67
Equity	85.81%
Debt	13.82%
Net current asset	0.37%

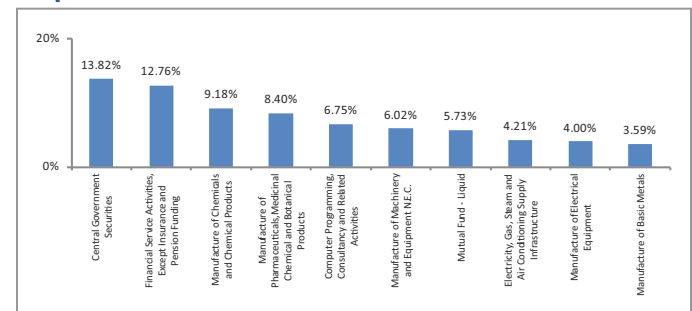
Quantitative Indicators

Modified Duration in Years	0.10
Average Maturity in Years	0.10
Yield to Maturity in %	5.85%

Growth of Rs. 100

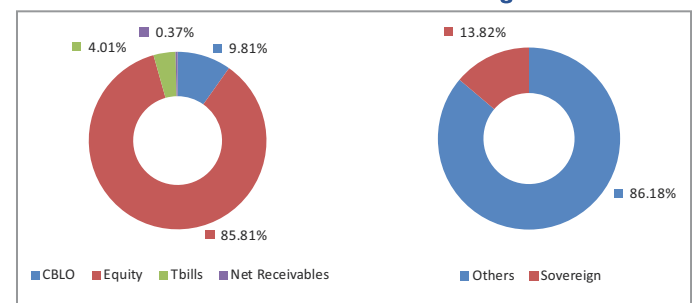


Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile

July 2019

Equity Growth Pension Fund

Fund Objective

To provide capital appreciation through investment in selected equity stocks those have the potential for capital appreciation.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	88.56
Bank deposits and money market instruments	0 - 40	12.27
Net Current Assets*		-0.83
Total		100.00

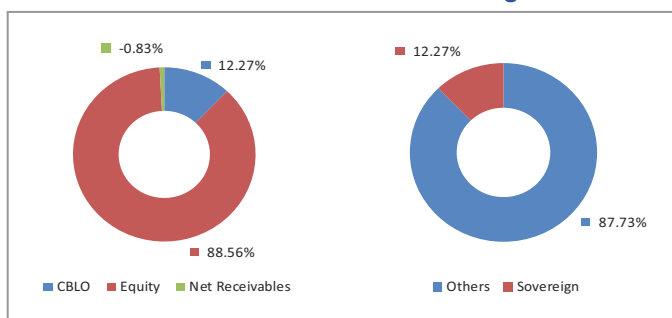
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		88.56%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.18%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.96%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.49%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.91%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.70%
ITC Ltd	Manufacture of Tobacco Products	4.27%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.13%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.76%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.38%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.02%
Others		42.75%
Money Market, Deposits & Other		11.44%
Total		100.00%

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.98%	-0.89%	-6.71%	3.22%	8.92%	12.41%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

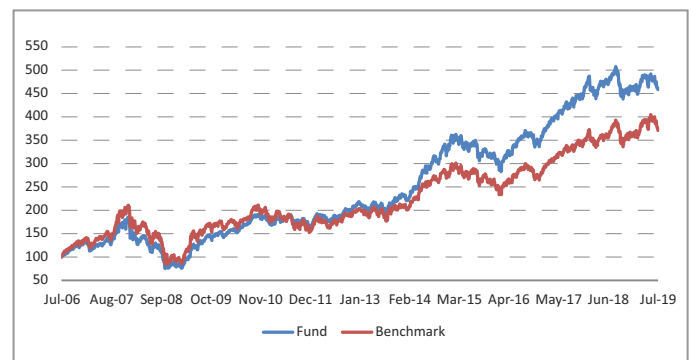
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

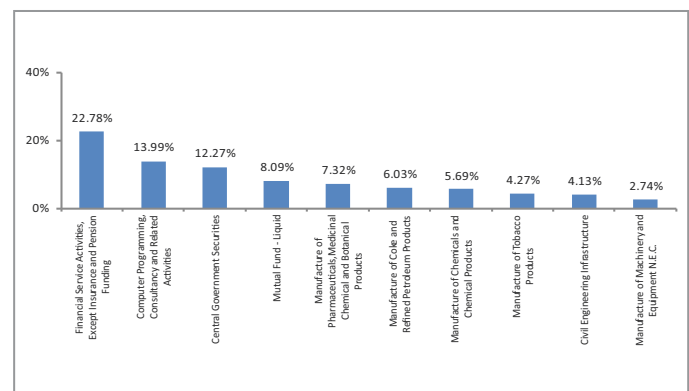
Fund Details

Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy, Reshma Banda
Equity	19, 28
Debt	-, -
Hybrid	9, 25
NAV as on 31-July-19	45.8996
AUM (Rs. Cr)	76.44
Equity	88.56%
Debt	12.27%
Net current asset	-0.83%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Equity Index Pension Fund II

Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY.

Portfolio Allocation

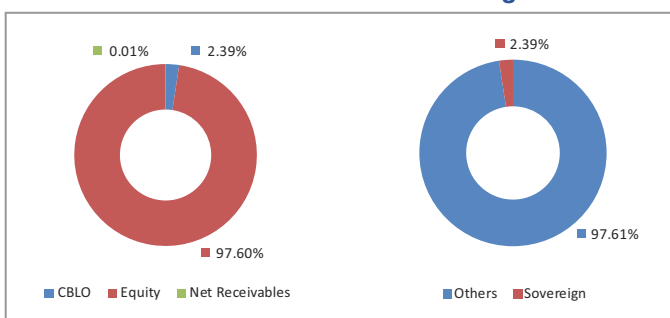
	Stated (%)	Actual (%)
Equity	60 - 100	97.60
Bank deposits and money market instruments	0 - 40	2.39
Net Current Assets*		0.01
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.60%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.42%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	9.42%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.32%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.14%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.44%
ITC Ltd	Manufacture of Tobacco Products	6.07%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.53%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.14%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.09%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.71%
Others		39.32%
Money Market, Deposits & Other		2.40%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

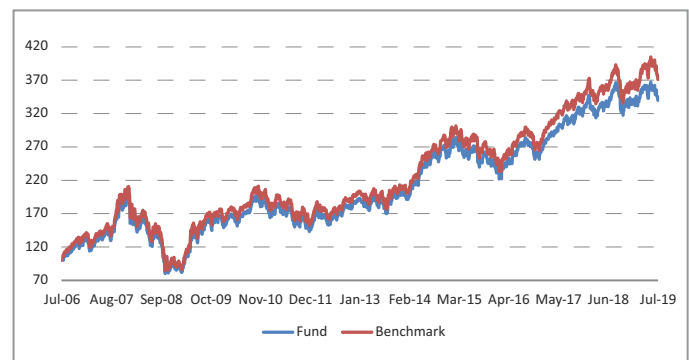
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.88%	1.00%	-3.70%	3.96%	7.48%	9.87%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

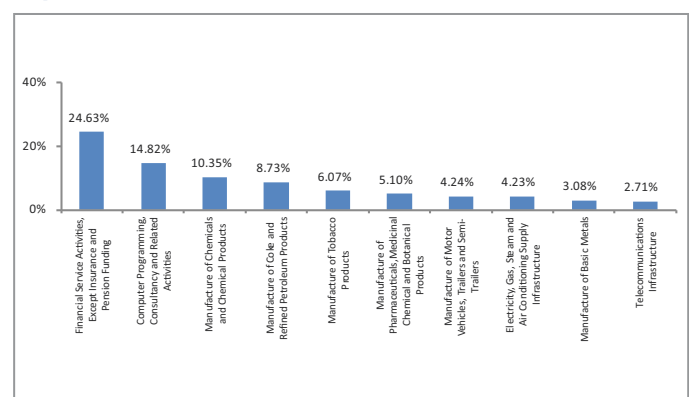
Fund Details

Description	
SFIN Number	ULIF03724/07/06EQINDPEN02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	34.0882
AUM (Rs. Cr)	122.11
Equity	97.60%
Debt	2.39%
Net current asset	0.01%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Pure Stock Pension Fund

Fund Objective

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

Portfolio Allocation

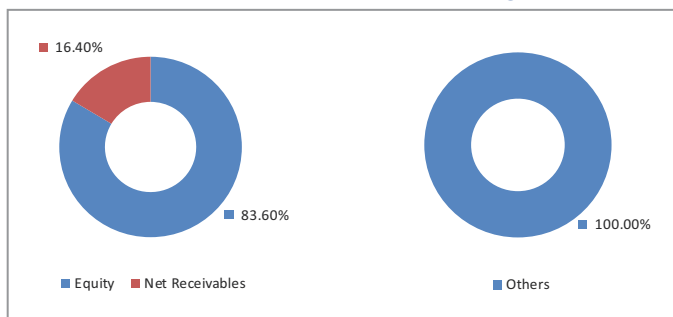
	Stated (%)	Actual (%)
Equity	60 - 100	83.60
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		16.40
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

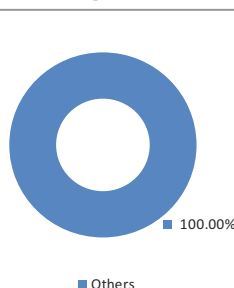
Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.60%
Nestle India Ltd	Manufacture of Food Products	9.20%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	7.88%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	5.15%
MRF Ltd	Manufacture of Rubber and Plastics Products	4.74%
Kansai Nerolac Paints Ltd	Manufacture of Chemicals and Chemical Products	4.50%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	4.11%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	4.04%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.76%
Hero MotoCorp Ltd	Manufacture of Other Transport Equipment	3.57%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.49%
Others		33.14%
Money Market, Deposits & Other		16.40%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

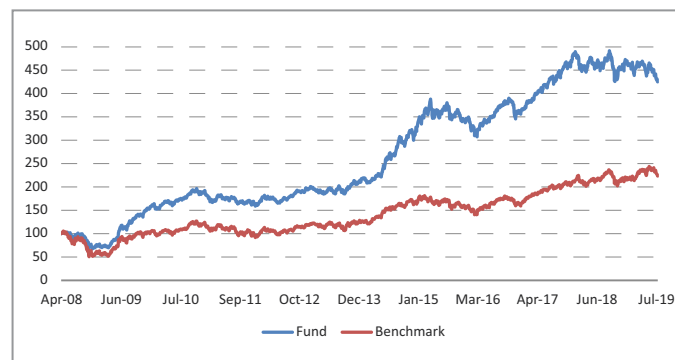
Rating Profile



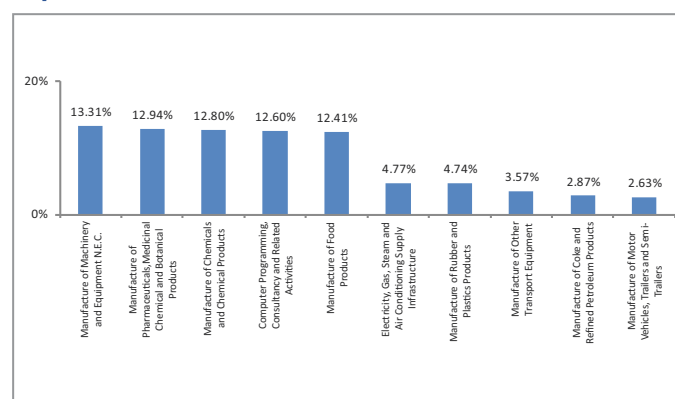
Fund Details

Description		
SFIN Number	ULIF04717/04/08PURESTKPEN116	
Launch Date	17-Apr-08	
Face Value	10	
Risk Profile	Very High	
Benchmark	Nifty 50 Index	
Fund Manager Name	Sampath Reddy, Reshma Banda	
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda
Equity	19	28
Debt	-	-
Hybrid	9	25
NAV as on 31-July-19	42.9258	
AUM (Rs. Cr)	11.40	
Equity	83.60%	
Debt	-	
Net current asset	16.40%	

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.63%	-6.44%	-9.58%	-0.50%	4.76%	13.77%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	7.41%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Equity Fund

Fund Objective

To provide capital appreciation through investment in selected equities that have potential for capital appreciation.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	95.07
Debt/Cash, Money Market Instruments	0 - 40	4.89
Net Current Assets		0.05
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

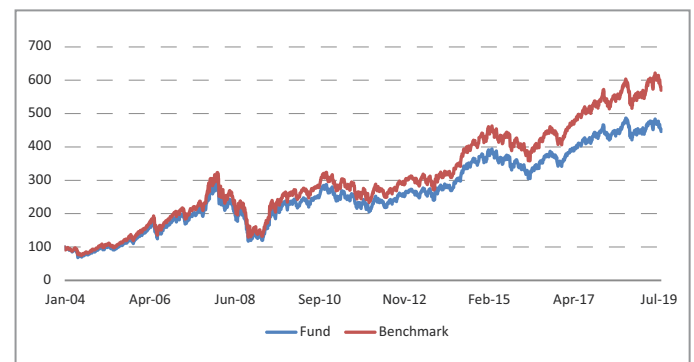
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.07%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.91%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.04%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.61%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.59%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.96%
ITC Ltd	Manufacture of Tobacco Products	5.62%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.01%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.50%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.89%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.87%
Others		40.06%
Money Market, Deposits & Other		4.93%
Total		100.00%

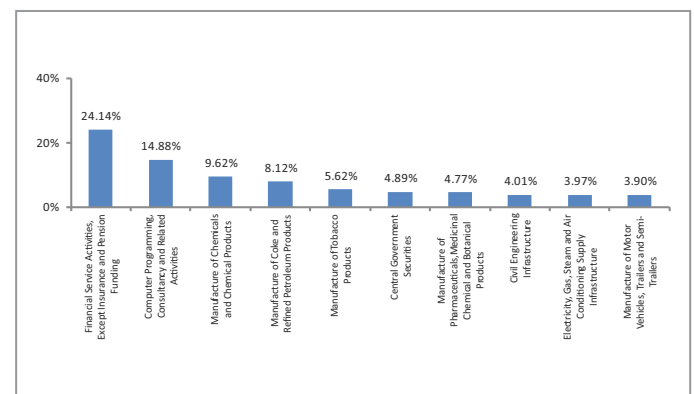
Fund Details

Description	
SFIN Number	ULIF00315/01/04EQUITYFUND116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	44.7583
AUM (Rs. Cr)	161.10
Equity	95.07%
Debt	4.89%
Net current asset	0.05%

Growth of Rs. 100

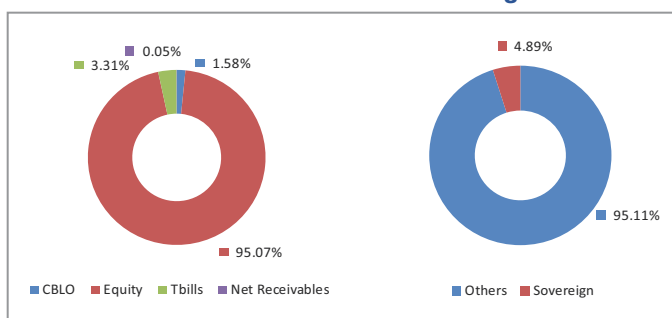


Top 10 Sectors



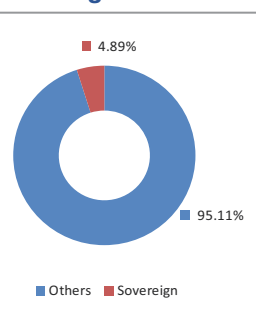
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.21%	0.28%	-4.96%	2.55%	6.11%	10.12%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	11.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Equity Gain Fund

Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	85.47
- Large Cap Stock		81.16
- Mid Cap Stocks		18.84
Bank deposits and money market instruments	0 - 40	15.63
Net Current Assets*		-1.10
Total		100.00

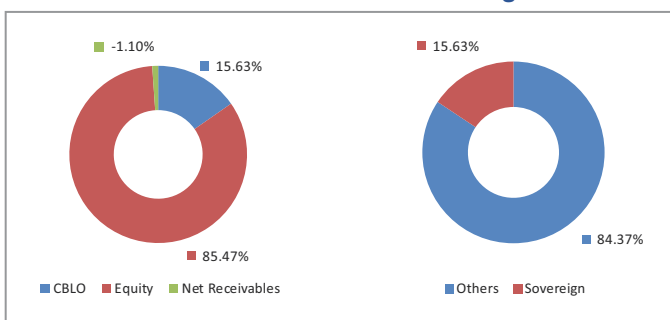
*Net current asset represents net of receivables and payables for investments held.

*At least 50 % portfolio in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		85.47%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.88%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.92%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.32%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.62%
ITC Ltd	Manufacture of Tobacco Products	4.15%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.80%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.68%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.67%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.37%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.34%
Others		40.71%
Money Market, Deposits & Other		14.53%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

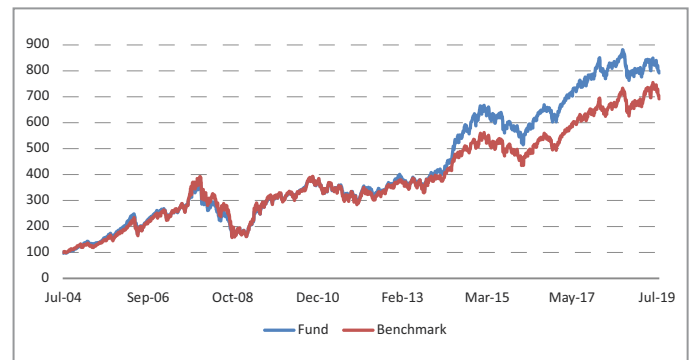
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.98%	-1.17%	-7.21%	2.02%	7.30%	14.77%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	13.76%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

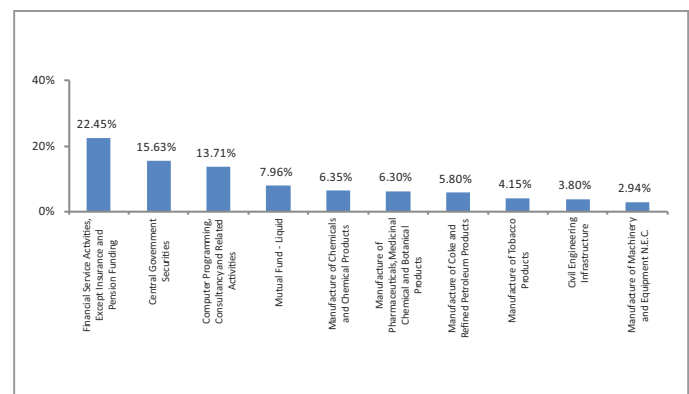
Fund Details

Description	
SFIN Number	ULIF00523/07/04EQGAINFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	79.2896
AUM (Rs. Cr)	391.74
Equity	85.47%
Debt	15.63%
Net current asset	-1.10%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Equity Index Fund

Fund Objective

The returns on this fund are expected to match the returns given by NIFTY Index of National Stock Exchange.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related	60 - 100	93.14
Debt/Cash Money	0 - 40	6.80
Net Current Assets*		0.05
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

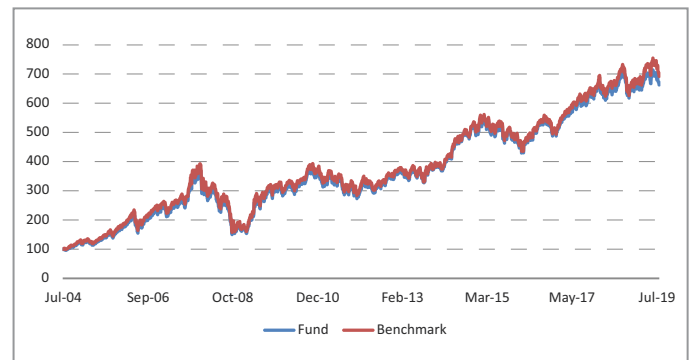
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.14%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	9.35%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.94%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.43%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.31%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.78%
ITC Ltd	Manufacture of Tobacco Products	5.40%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.85%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.61%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.79%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.78%
Others		37.90%
Money Market, Deposits & Other		6.86%
Total		100.00%

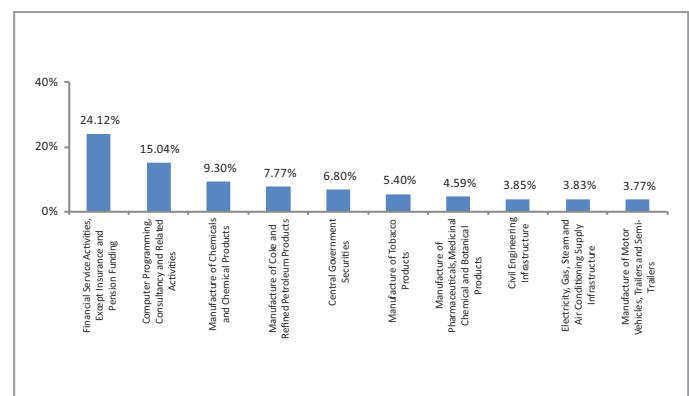
Fund Details

Description	
SFIN Number	ULIF00623/07/04EQINDEFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	66.4164
AUM (Rs. Cr)	81.77
Equity	93.14%
Debt	6.80%
Net current asset	0.05%

Growth of Rs. 100

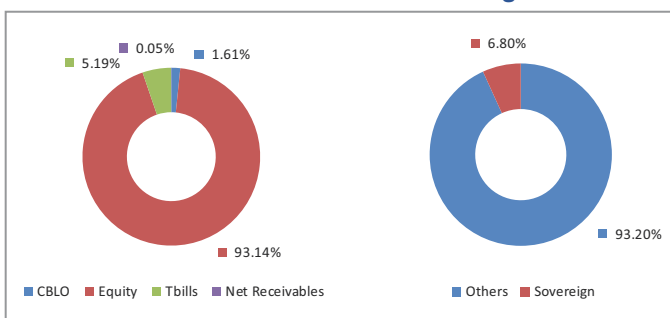


Top 10 Sectors

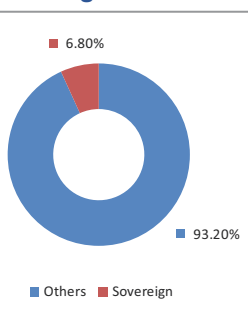


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.86%	1.20%	-3.32%	4.20%	7.75%	13.42%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	13.76%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Equity Index Pension Fund

Fund Objective

The returns on this fund are expected to match the returns given by NIFTY Index of National Stock Exchange.

Portfolio Allocation

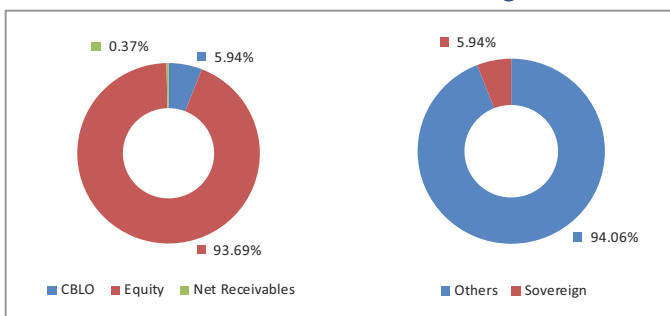
	Stated (%)	Actual (%)
Equity and equity related	60 - 100	93.69
Debt/Cash/Money Market instruments	0 - 40	5.94
Net Current Assets*		0.37
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.69%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.16%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.18%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.55%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.53%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.91%
ITC Ltd	Manufacture of Tobacco Products	5.53%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.98%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.28%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.86%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.85%
Others		38.86%
Money Market, Deposits & Other		6.31%
Total		100.00%

Asset Class

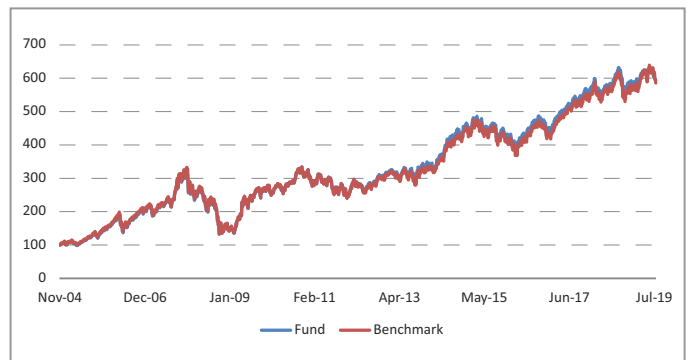


*Others includes Equity, CBLO, Net receivable/payable and FD

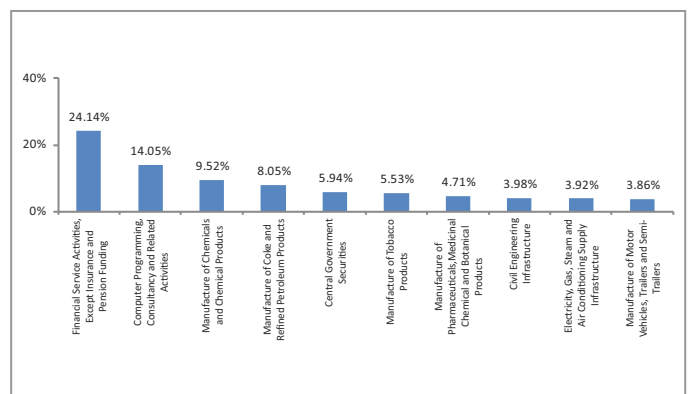
Fund Details

Description	
SFIN Number	ULIF01318/11/04EQINDEXPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	58.8813
AUM (Rs. Cr)	5.56
Equity	93.69%
Debt	5.94%
Net current asset	0.37%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.08%	0.92%	-3.62%	4.06%	7.67%	12.81%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	12.80%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Equity Mid-Cap Fund

Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	89.59
-Large Cap		29.62
-Equity Mid Cap Stocks		70.38
Debt/Cash/Money Market instruments	0 - 40	10.13
Net Current Assets*		0.28
Total		100.00

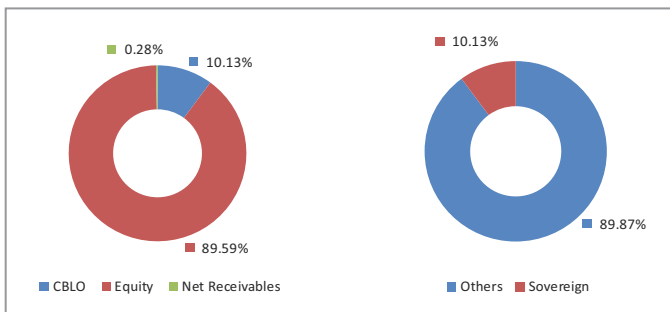
*Net current asset represents net of receivables and payables for investments held.

* Minimum 50% allocation to mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.59%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	4.89%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	4.61%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.91%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.98%
Gayatri Projects Ltd	Civil Engineering Infrastructure	2.95%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.92%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.58%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.47%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.41%
National Aluminium Company Ltd	Manufacture of Basic Metals	2.31%
Others		57.57%
Money Market, Deposits & Other		10.41%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

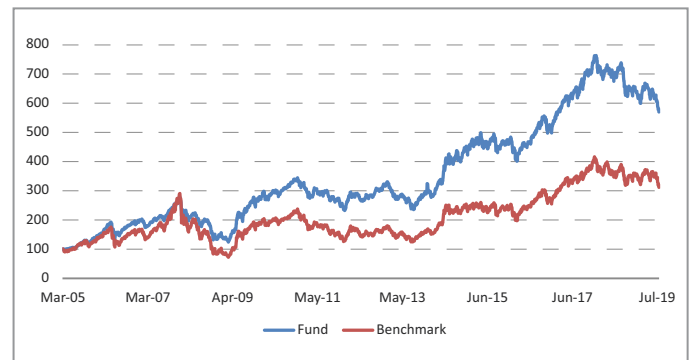
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-8.57%	-8.49%	-19.33%	-6.55%	4.76%	12.89%
Benchmark	-10.61%	-7.12%	-13.08%	-4.67%	5.73%	8.36%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

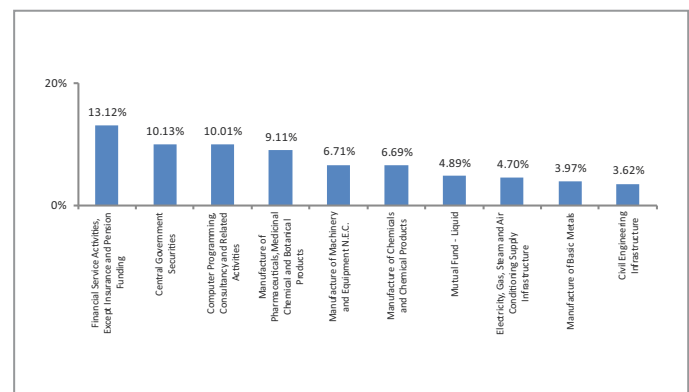
Fund Details

Description	
SFIN Number	ULIF01709/03/05EQUIMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	57.2971
AUM (Rs. Cr)	57.84
Equity	89.59%
Debt	10.13%
Net current asset	0.28%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Equity Midcap Plus Pension Fund

Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	90.23
-Large Cap		29.14
-Equity Mid Cap Stocks		70.86
Debt/Cash/Money Market instruments	0 - 40	9.18
Net Current Assets*		0.60
Total		100.00

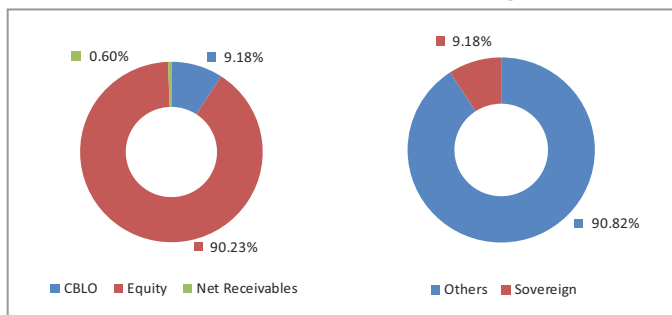
*Net current asset represents net of receivables and payables for investments held.

* Minimum 50% allocation to mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		90.23%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	4.87%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	4.69%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.91%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.03%
Gayatri Projects Ltd	Civil Engineering Infrastructure	3.00%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.97%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.62%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.45%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.41%
National Aluminium Company Ltd	Manufacture of Basic Metals	2.34%
Others		57.93%
Money Market, Deposits & Other		9.77%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

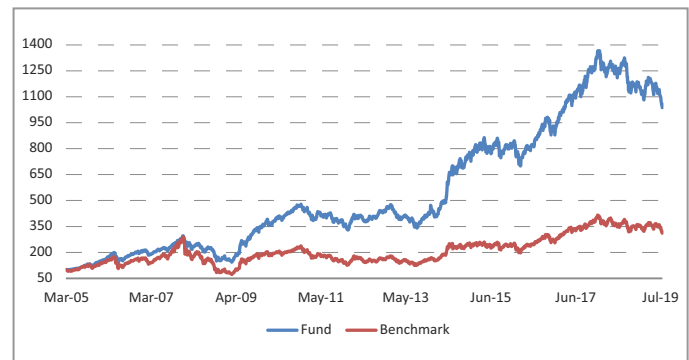
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-8.39%	-7.72%	-18.04%	-5.43%	5.91%	17.68%
Benchmark	-10.61%	-7.12%	-13.08%	-4.67%	5.73%	8.36%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

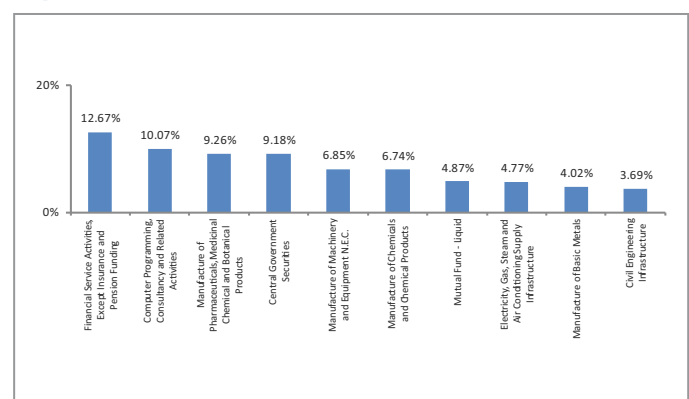
Fund Details

Description	
SFIN Number	ULIF01909/03/05EQUIMIDCPEN116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	104.3564
AUM (Rs. Cr)	4.03
Equity	90.23%
Debt	9.18%
Net current asset	0.60%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Equity Mid-Cap Plus Fund

Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	86.85
-Large Cap		29.24
-Equity Mid Cap Stocks		70.76
Debt/Cash/Money Market instruments	0 - 40	12.89
Net Current Assets*		0.26
Total		100.00

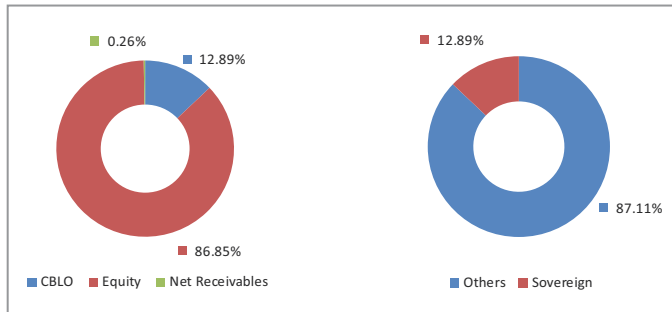
*Net current asset represents net of receivables and payables for investments held.

* Minimum 50% allocation to mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		86.85%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	4.85%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	4.49%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.78%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.90%
Gayatri Projects Ltd	Civil Engineering Infrastructure	2.86%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.84%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.52%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.39%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.33%
National Aluminium Company Ltd	Manufacture of Basic Metals	2.25%
Others		55.64%
Money Market, Deposits & Other		13.15%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

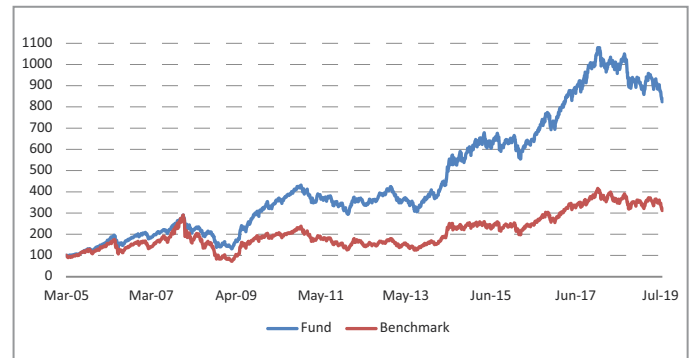
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-8.19%	-7.53%	-17.82%	-5.26%	6.24%	15.81%
Benchmark	-10.61%	-7.12%	-13.08%	-4.67%	5.73%	8.36%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

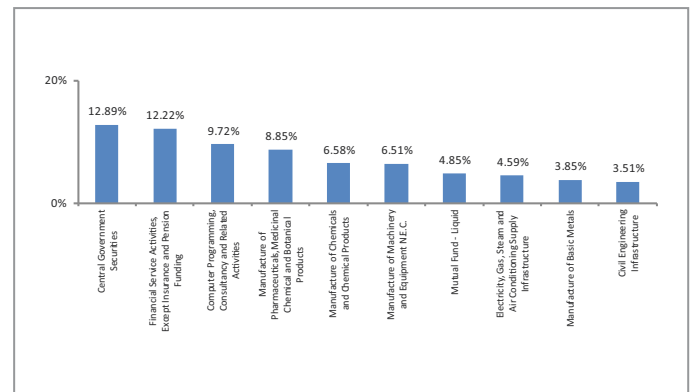
Fund Details

Description	
SFIN Number	ULIF01809/03/05EQUIMIDPLUS116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	82.8569
AUM (Rs. Cr)	109.20
Equity	86.85%
Debt	12.89%
Net current asset	0.26%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Equity Plus Fund

Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

Portfolio Allocation

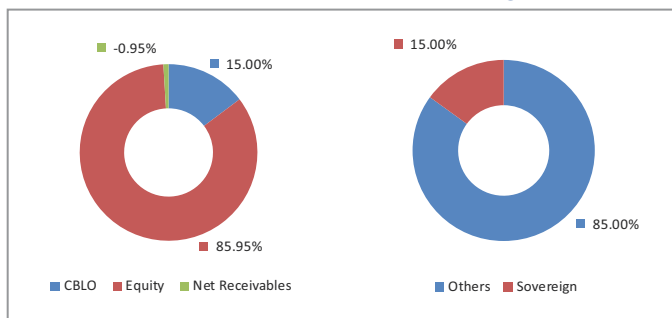
	Stated (%)	Actual (%)
Equity	60 - 100	85.95
Debt/Cash/Money Market instruments	0 - 40	15.00
Net Current Assets*		-0.95
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

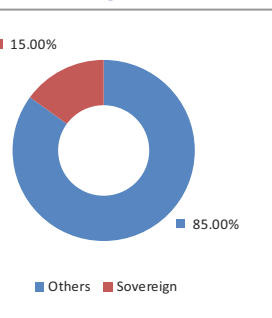
Company/Issuer	Sector/Rating	Exposure (%)
Equity		85.95%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.91%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.90%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.79%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.60%
ITC Ltd	Manufacture of Tobacco Products	4.13%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.79%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.77%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.67%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.39%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.35%
Others		40.64%
Money Market, Deposits & Other		14.05%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

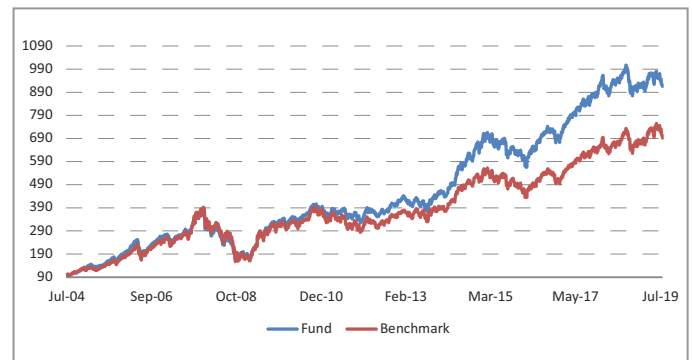
Rating Profile



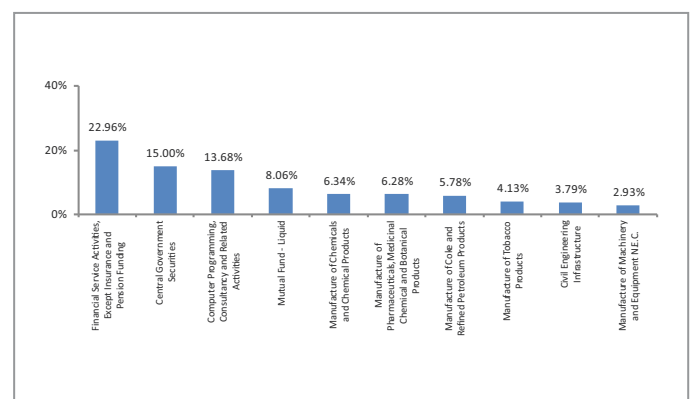
Fund Details

Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	91.6050
AUM (Rs. Cr)	539.01
Equity	85.95%
Debt	15.00%
Net current asset	-0.95%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.93%	-0.72%	-6.12%	3.31%	8.82%	15.88%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	13.76%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Equity Plus Pension Fund

Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

Portfolio Allocation

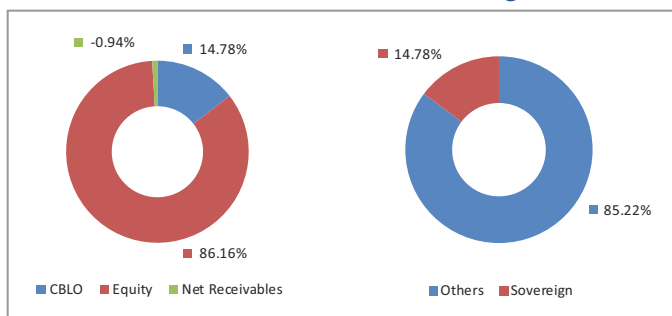
	Stated (%)	Actual (%)
Equity	60 - 100	86.16
Debt/Cash/Money Market instruments	0 - 40	14.78
Net Current Assets*		-0.94
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

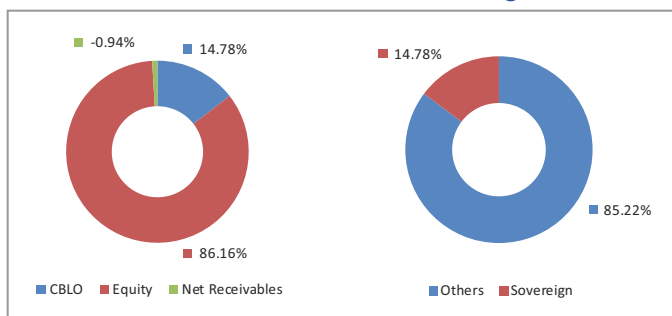
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		86.16%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.14%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.11%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.59%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.83%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.47%
ITC Ltd	Manufacture of Tobacco Products	4.04%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.99%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.84%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.40%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.89%
Others		40.86%
Money Market, Deposits & Other		13.84%
Total		100.00%

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

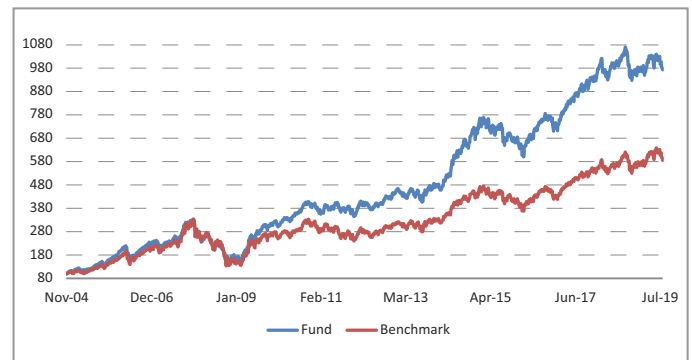
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.78%	-0.52%	-6.01%	3.49%	8.94%	16.74%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	12.80%

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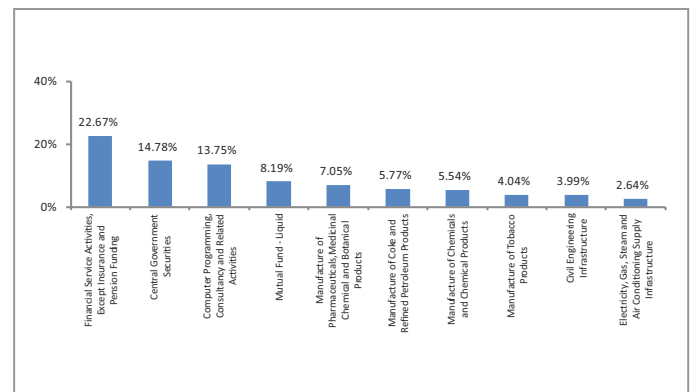
Fund Details

Description	
SFIN Number	ULIF01218/11/04EQUPLUSPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	97.4174
AUM (Rs. Cr)	28.01
Equity	86.16%
Debt	14.78%
Net current asset	-0.94%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Premier Equity Fund

Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY Index.

Portfolio Allocation

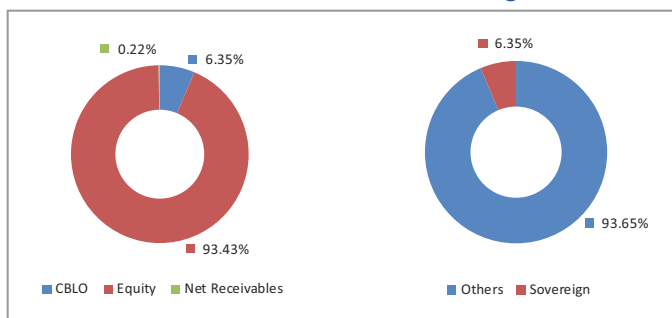
	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	93.43
Bank deposits and money market instruments	0 - 40	6.35
Net Current Assets*		0.22
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.43%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.71%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.06%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.76%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.39%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.86%
ITC Ltd	Manufacture of Tobacco Products	5.38%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.90%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.69%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.89%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.79%
Others		39.01%
Money Market, Deposits & Other		6.57%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

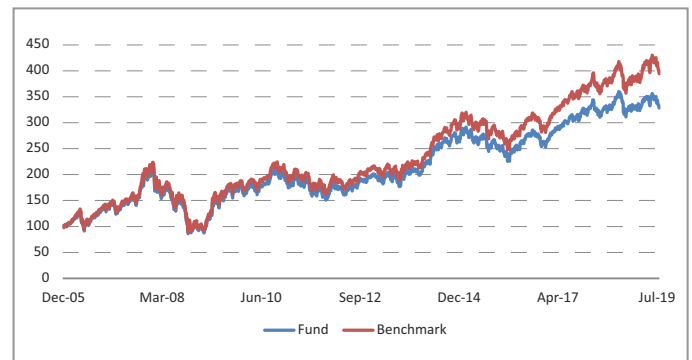
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.13%	0.10%	-5.44%	2.33%	5.92%	9.14%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

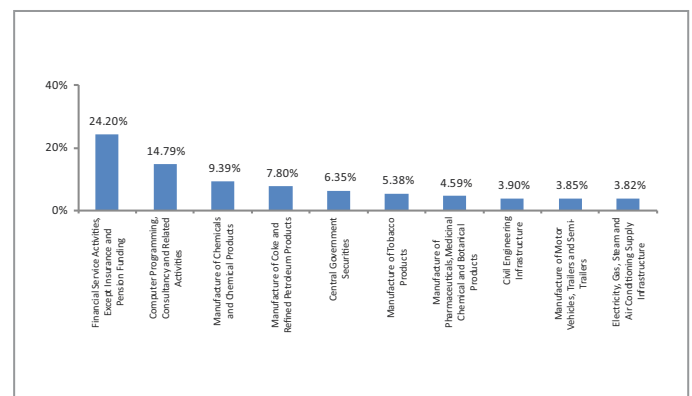
Fund Details

Description	
SFIN Number	ULIF02117/12/05PRMREQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	32.9254
AUM (Rs. Cr)	10.08
Equity	93.43%
Debt	6.35%
Net current asset	0.22%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Premier Equity Gain Fund

Fund Objective

To provide capital appreciation through investment in selected equities that have potential for capital appreciation.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	81.91
-Large cap stocks that are part of NSE 500		80.50
- Mid Cap Stocks		19.50
Bank deposits and money market instruments	0 - 40	19.05
Net Current Assets*		-0.96
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

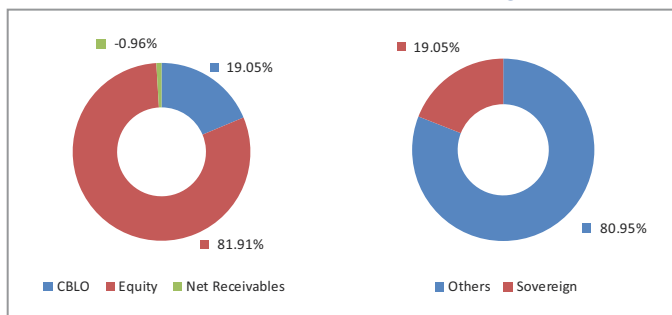
*At least 50 % in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		81.91%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.02%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.63%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.62%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.17%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.05%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.72%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Mutual Fund - Liquid	3.70%
ITC Ltd	Manufacture of Tobacco Products	3.65%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.35%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.62%
Others		38.37%
Money Market, Deposits & Other		18.09%
Total		100.00%

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

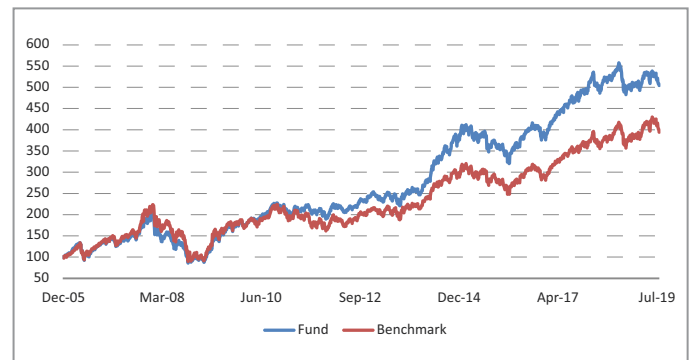
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.68%	-0.65%	-6.56%	2.74%	8.13%	12.62%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

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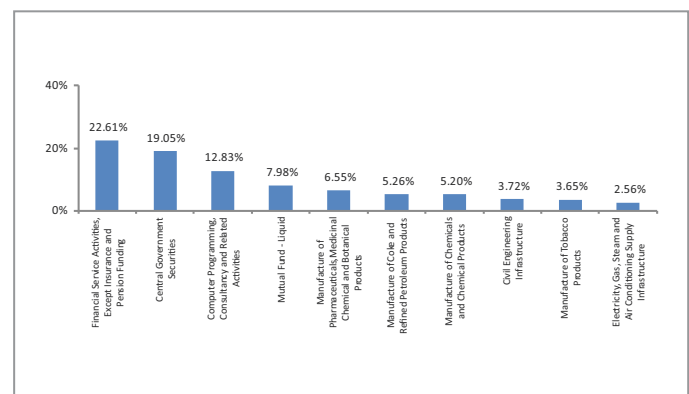
Fund Details

Description	
SFIN Number	ULIF02217/12/05PREREQGAIN116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	50.4921
AUM (Rs. Cr)	24.88
Equity	81.91%
Debt	19.05%
Net current asset	-0.96%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Pure Equity Fund

Fund Objective

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

Portfolio Allocation

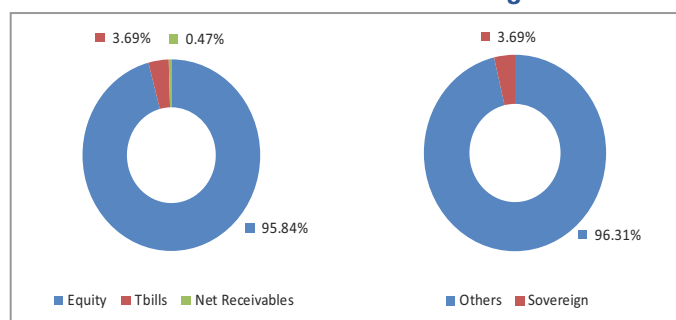
	Stated (%)	Actual (%)
Equity	60 - 100	95.84
Bank deposits and money market instruments	0 - 40	3.69
Net Current Assets*		0.47
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.84%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.83%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.89%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.53%
Nestle India Ltd	Manufacture of Food Products	4.66%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.81%
Hindalco Industries Ltd	Manufacture of Basic Metals	3.26%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.74%
Hindustan Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	2.40%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.37%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.27%
Others		54.09%
Money Market, Deposits & Other		4.16%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

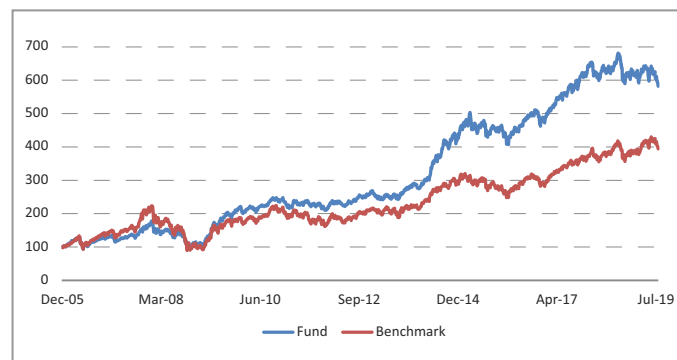
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-6.19%	-5.53%	-10.07%	-0.09%	6.12%	13.84%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	10.62%

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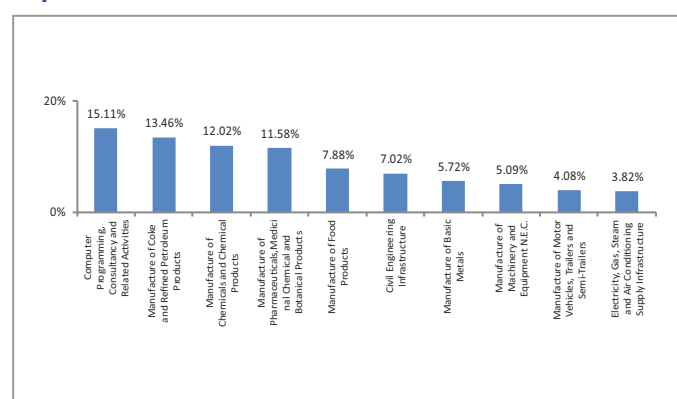
Fund Details

Description	
SFIN Number	ULIF02017/12/05PUREEQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy, Reshma Banda
Equity	19
Debt	-
Hybrid	9
NAV as on 31-July-19	58.4716
AUM (Rs. Cr)	35.73
Equity	95.84%
Debt	3.69%
Net current asset	0.47%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Blue Chip Equity Fund

Fund Objective

To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 -100	88.60
Bank deposits and money market instruments	0 - 40	11.20
Net Current Assets*		0.20
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		88.60%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.52%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.28%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.33%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.47%
ITC Ltd	Manufacture of Tobacco Products	5.36%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.70%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.27%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.82%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.55%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.46%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.34%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.33%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.85%
Tata Steel Ltd	Manufacture of Basic Metals	1.70%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.52%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.47%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.45%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.45%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.37%
State Bank of India	Financial Service Activities, Except Insurance and Pension Funding	1.29%
Others		19.08%
Money Market, Deposits & Other		11.40%
Total		100.00%

Performance

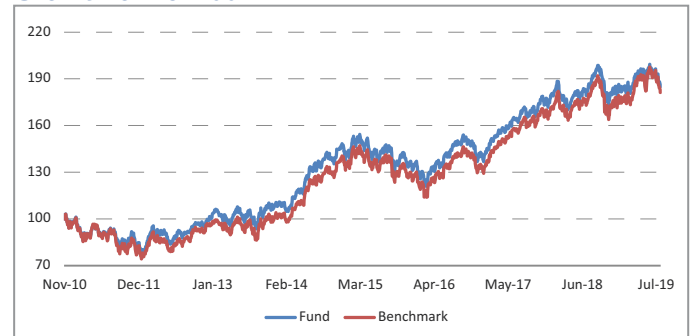
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.62%	1.13%	-3.43%	4.09%	7.56%	7.32%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	8.76%	7.07%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

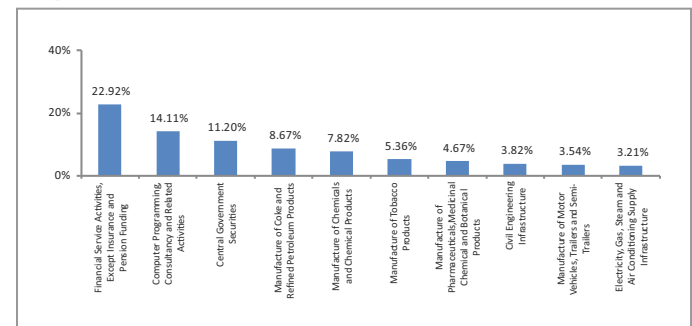
Fund Details

Description	
SFIN Number	ULIF06026/10/10BLUECHIPEQ116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	18.5501
AUM (Rs. Cr)	403.69
Equity	88.60%
Debt	11.20%
Net current asset	0.20%

Growth of Rs. 100

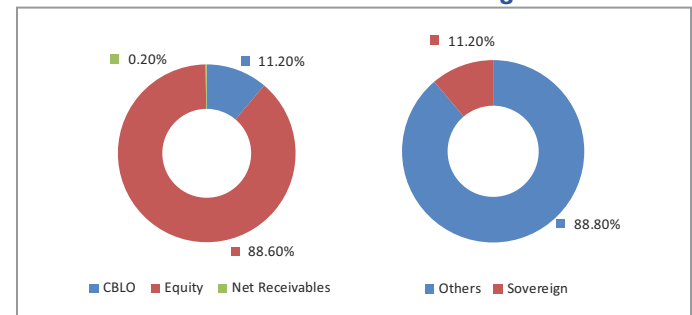


Top 10 Sectors

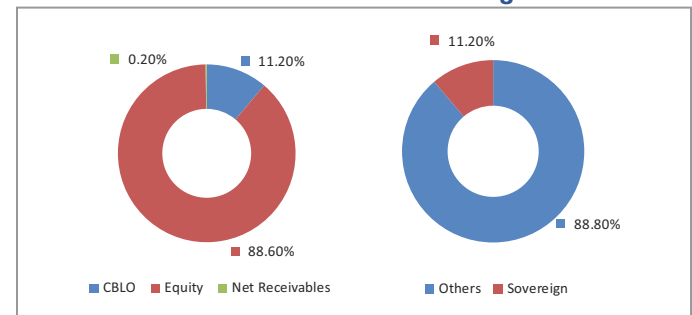


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

July 2019

Pure Stock Fund II

Fund Objective

The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	75 -100	83.06
Bank deposits and money market instruments	0 - 25	17.21
Net Current Assets*		-0.28
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

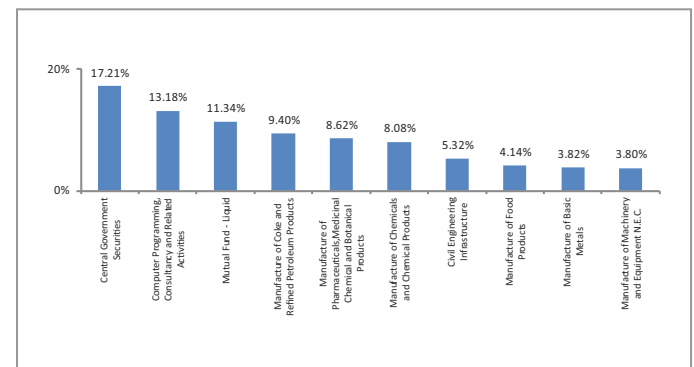
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.06%
Reliance ETF Bank BeES	Mutual Fund - Liquid	10.82%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.64%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.65%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.21%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.91%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.42%
Gujarat State Petronet Ltd	Land Transport and Transport Via Pipelines	2.34%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.27%
Nestle India Ltd	Manufacture of Food Products	2.03%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.81%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.80%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	1.65%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.64%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.59%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.57%
Titan Industries Ltd.	Other Manufacturing	1.41%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.41%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.38%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.35%
MphasiS Ltd	Computer Programming, Consultancy and Related Activities	1.25%
Others		27.91%
Money Market, Deposits & Other		16.94%
Total		100.00%

Fund Details

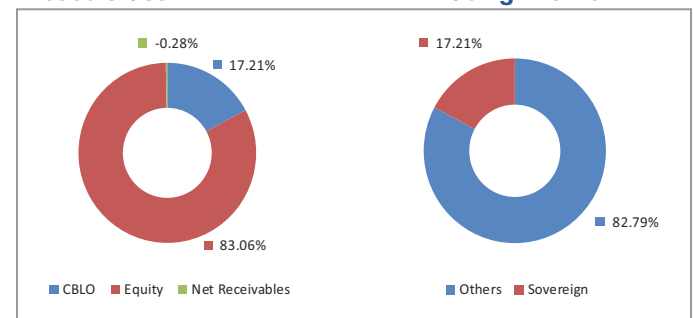
Description	
SFIN Number	ULIF07709/01/17PURSTKFUN2116
Launch Date	05-June-17
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 31-July-19	10.6094
AUM (Rs. Cr)	734.23
Equity	83.06%
Debt	17.21%
Net current asset	-0.28%

Top 10 Sectors



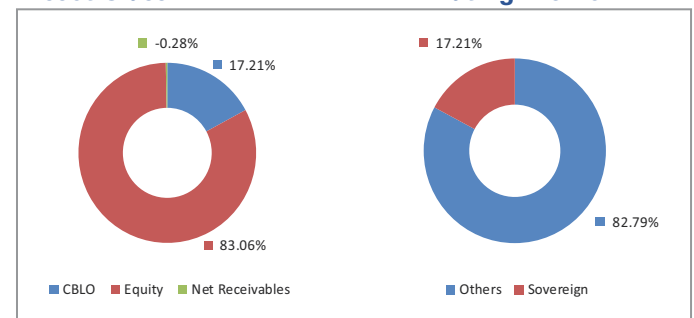
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.42%	-3.95%	-7.39%	1.28%	-	2.79%
Benchmark	-5.69%	2.65%	-2.10%	5.04%	-	6.67%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Asset Allocation Fund

Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	58.78
Debt and Money market instruments	0 - 100	30.90
Net Current Assets*		10.32
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		14.24%
7.26% GOI (MD 14/01/2029)	SOV	6.01%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.23%
7.32% GOI (MD 28/01/2024)	SOV	3.32%
8.53% Tamil Nadu SDL (MD 09/03/2026)	SOV	0.53%
6.84% GOI (MD 19/12/2022)	SOV	0.12%
7.17% GOI (MD 08/01/2028)	SOV	0.02%
Money Market, Deposits & Other		12.49%
Total		100.00%

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		58.78%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.79%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.96%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.47%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.32%
ITC Ltd	Manufacture of Tobacco Products	3.55%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.22%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.75%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.32%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.86%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	1.67%
Others		20.88%
Corporate Bond		14.49%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.52%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.60%
7.83% LICHF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	1.50%
10.63% IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	0.99%
9.39% LICHF Ltd. NCD (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.84%
8.90% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.62%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.59%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	0.54%
8.95% Crompton Greaves Ltd. NCD (MD 24/06/2021)	AA	0.54%
8.45% Bajaj Finance Ltd. NCD (MD 29/09/2026)	AAA	0.30%
Others		1.44%

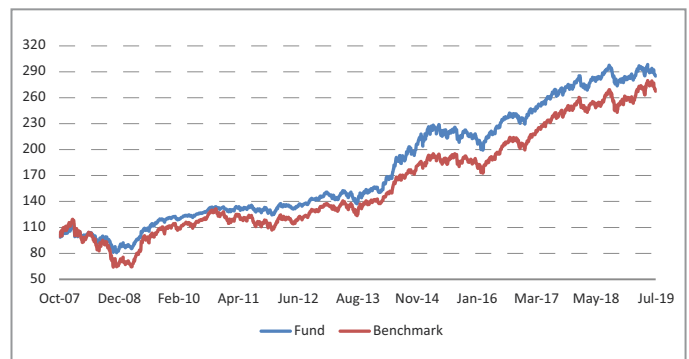
Fund Details

Description			
SFIN Number	ULIF04528/09/07ASSETALLOC116		
Launch Date	01-Oct-07		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund – Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	28
Hybrid	9	25	24
NAV as on 31-July-19	28.6261		
AUM (Rs. Cr)	950.14		
Equity	58.78%		
Debt	30.90%		
Net current asset	10.32%		

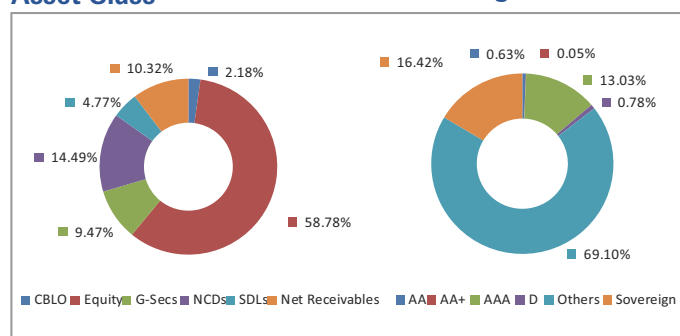
Quantitative Indicators

Modified Duration in Years	4.02
Average Maturity in Years	5.24
Yield to Maturity in %	6.88%

Growth of Rs. 100

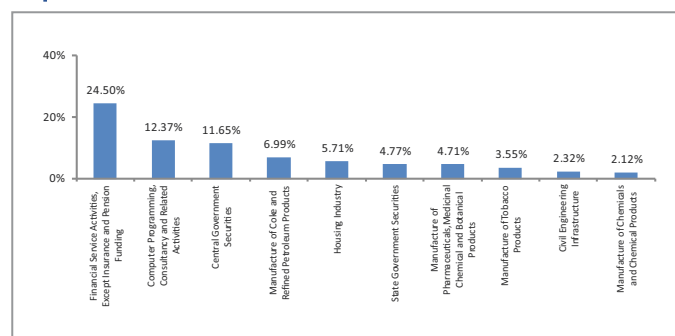


Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-2.20%	0.12%	-2.00%	2.93%	6.40%	9.29%
Benchmark	-2.89%	4.53%	3.10%	5.92%	8.67%	7.86%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Asset Allocation Pension Fund

Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	58.98
Debt and Money market instruments	0 - 100	29.77
Net Current Assets*		11.25
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		58.98%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.05%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.40%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.33%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.83%
ITC Ltd	Manufacture of Tobacco Products	3.79%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.33%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.14%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.41%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	1.70%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.44%
Others		22.56%
Corporate Bond		13.39%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.88%
7.83% LICF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	3.71%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.59%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	1.88%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.32%
Sovereign		14.73%
7.26% GOI (MD 14/01/2029)	SOV	6.34%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.35%
7.32% GOI (MD 28/01/2024)	SOV	3.46%
7.17% GOI (MD 08/01/2028)	SOV	0.58%
Money Market, Deposits & Other		12.91%
Total		100.00%

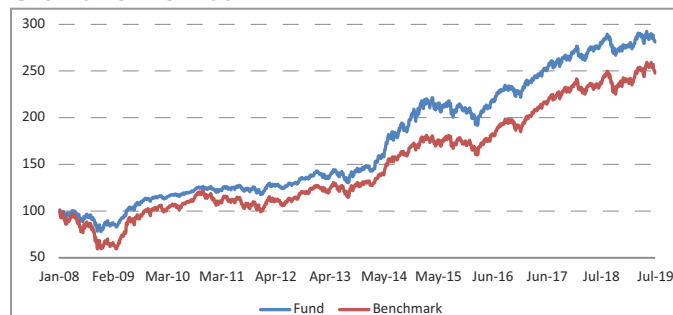
Fund Details

Description			
SFIN Number	ULIF04628/01/08ASALLOCPEN116		
Launch Date	27-Jan-08		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund – Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	28
Hybrid	9	25	24
NAV as on 31-July-19	28.1339		
AUM (Rs. Cr)	60.30		
Equity	58.98%		
Debt	29.77%		
Net current asset	11.25%		

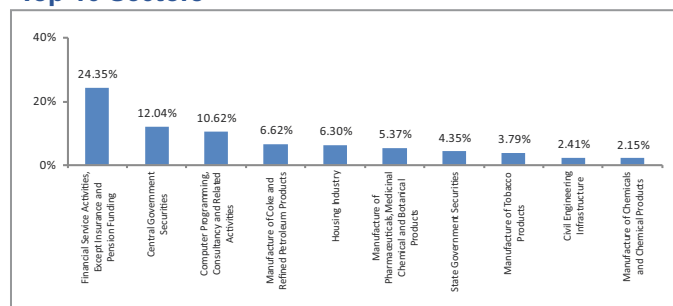
Quantitative Indicators

Modified Duration in Years	4.32
Average Maturity in Years	5.14
Yield to Maturity in %	6.89%

Growth of Rs. 100

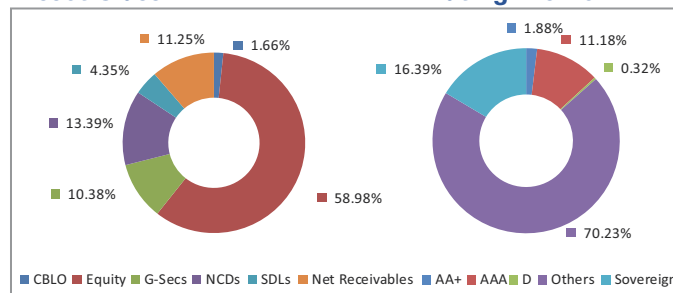


Top 10 Sectors

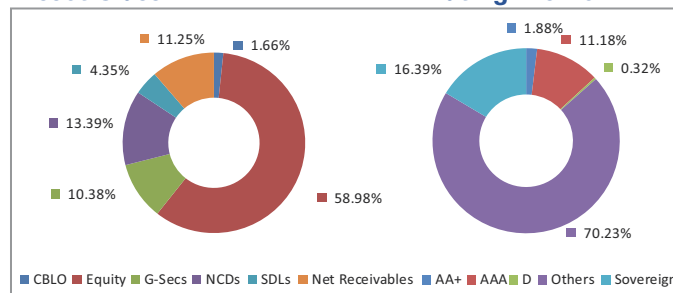


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-2.23%	1.14%	-0.61%	3.88%	7.12%	9.40%
Benchmark	-2.89%	4.53%	3.10%	5.92%	8.67%	7.54%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Asset Allocation Fund II

Fund Objective

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	40 - 90	47.21
Debt , Bank deposits & Fixed Income Securities	0 - 60	29.86
Money Market instrument	0 - 50	5.72
Net Current Assets*		17.21
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		47.21%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.10%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.70%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.46%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.99%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.71%
ITC Ltd	Manufacture of Tobacco Products	2.67%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.51%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.50%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.83%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.72%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	1.22%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.06%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.04%
Indian Oil Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	0.94%
Siemens Ltd	Manufacture of Electrical Equipment	0.92%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.88%
UltraTech Cement Ltd	Manufacture of Other Non-Metallic Mineral Products	0.86%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.78%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.74%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.72%
Others		7.88%
Corporate Bond		9.72%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.43%
7.83% LICHF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	2.17%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.93%
8.90% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.56%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.26%
9.10% Dewan Housing Finance Corporation Ltd. (MD 16/08/2019)	D	0.10%
8.58% LICHF Ltd. NCD (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.09%

Company/Issuer	Sector/Rating	Exposure (%)
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	0.09%
8.60% LICHF Ltd. NCD Option I (MD 26/02/2021)	AAA	0.05%
8.68% LICHF Ltd. NCD (MD 30/03/2020)	AAA	0.04%
Sovereign		20.50%
7.26% GOI (MD 14/01/2029)	SOV	10.75%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	3.46%
7.32% GOI (MD 28/01/2024)	SOV	2.89%
7.17% GOI (MD 08/01/2028)	SOV	2.16%
7.80% GOI (MD 11/04/2021)	SOV	0.91%
7.68% GOI (MD 15/12/2023)	SOV	0.33%
Money Market, Deposits & Other		22.56%
Total		100.00%

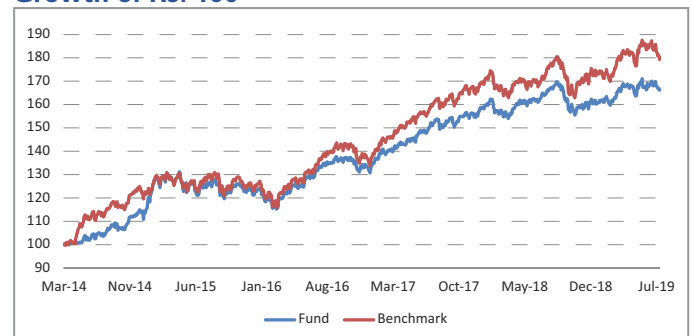
Fund Details

Description			
SFIN Number	ULIF07205/12/13ASSETALL02116		
Launch Date	31-Mar-14		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund – Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	28
Hybrid	9	25	24
NAV as on 31-July-19	16.6338		
AUM (Rs. Cr)	225.07		
Equity	47.21%		
Debt	35.58%		
Net current asset	17.21%		

Quantitative Indicators

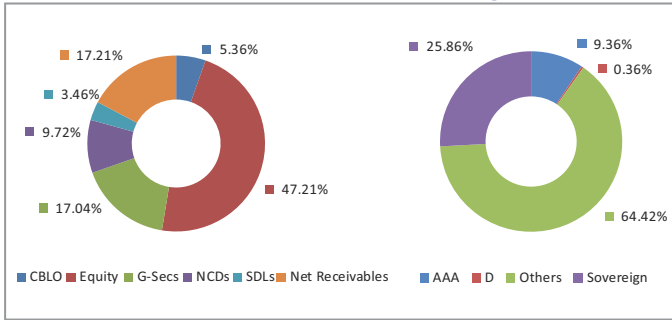
Modified Duration in Years	4.19
Average Maturity in Years	5.34
Yield to Maturity in %	6.61%

Growth of Rs. 100



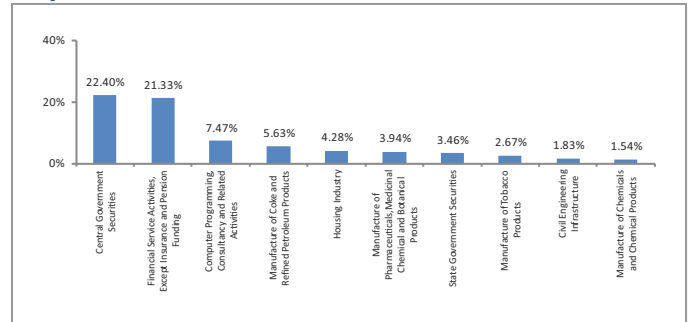
Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.40%	2.52%	0.04%	4.09%	7.27%	10.00%
Benchmark	-2.89%	4.53%	3.10%	5.92%	8.67%	10.07%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Bond Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income securities like G-Secs, and corporate debt rated AA and above.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	67.89
Net Current Assets*		32.11
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		38.68%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	7.79%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.57%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	2.16%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.07%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.00%
8.85% Bajaj Finance Ltd. NCD (MD 15/07/2026)	AAA	1.91%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	1.88%
7.90% HDFC Ltd. NCD (MD 24/08/2026)	AAA	1.77%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	1.51%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	1.33%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.31%
8.75% Bajaj Finance Ltd. NCD (MD 14/08/2026)	AAA	1.11%
8.32% HDFC Ltd. NCD (MD 04/05/2026)	AAA	0.90%
8.90% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.90%
8.85% Axis Bank Ltd. NCD (MD 05/12/2024)	AAA	0.83%
10.63% IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	0.70%
7.90% LICHF Ltd. NCD (MD 18/08/2026)	AAA	0.66%
7.83% LICHF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	0.53%
8.61% LICHF Ltd. NCD (MD 11/12/2019) (P/C 11/12/2015)	AAA	0.48%
9.39% LICHF Ltd. NCD (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.47%
Others		3.81%
Sovereign		24.69%
7.32% GOI (MD 28/01/2024)	SOV	13.51%
7.26% GOI (MD 14/01/2029)	SOV	7.89%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	2.71%
8.28% GOI (MD 21/09/2027)	SOV	0.58%
7.17% GOI (MD 08/01/2028)	SOV	0.00%
Money Market, Deposits & Other		36.63%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.47%	8.06%	13.42%	7.12%	7.73%	8.98%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.75%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

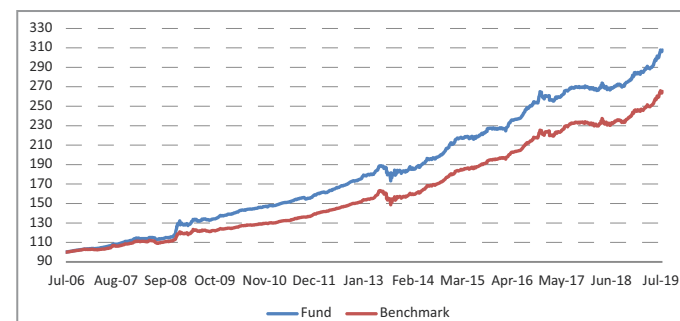
Fund Details

Description	
SFIN Number	ULIF02610/07/06BONDFUNDLI116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	30.7761
AUM (Rs. Cr)	1,152.31
Equity	-
Debt	67.89%
Net current asset	32.11%

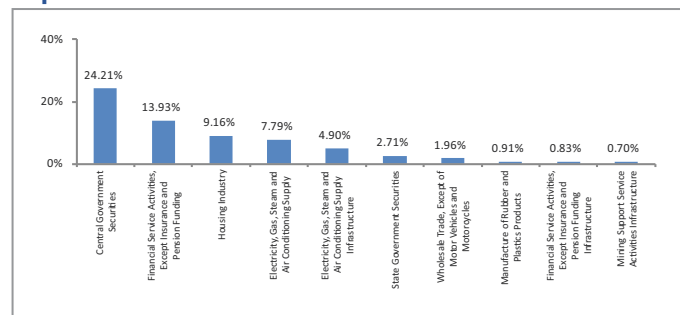
Quantitative Indicators

Modified Duration in Years	4.32
Average Maturity in Years	5.90
Yield to Maturity in %	7.08%

Growth of Rs. 100

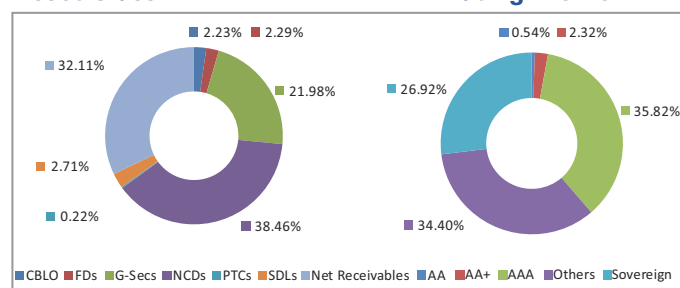


Top 10 Sectors

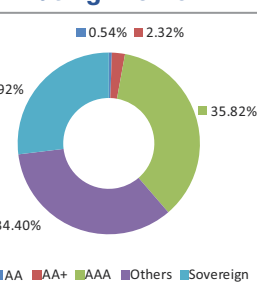


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

July 2019

Premier Bond Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income securities.

Portfolio Allocation

	Stated (%)	Actual (%)
G-Secs, Bonds, Fixed Deposits and Money Market instruments*	0 - 100	65.99
Net Current Assets*		34.01
Total		100.00

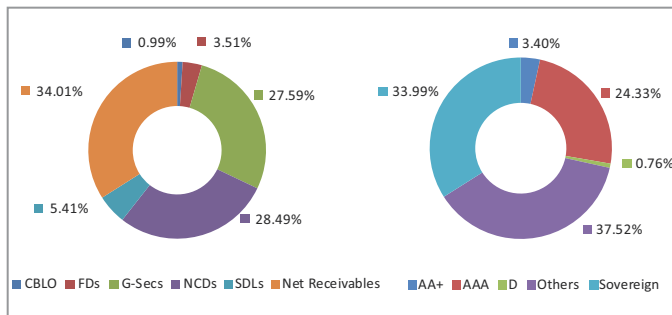
*Net current asset represents net of receivables and payables for investments held.

*Including Loan

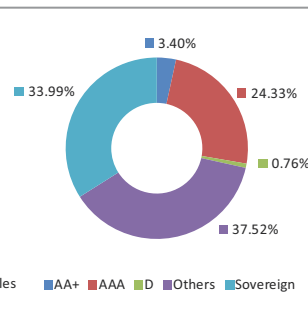
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		28.49%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	6.99%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	6.95%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	5.16%
9.39% LICHF Ltd. NCD (MD 23/08/2024) (P/C 26/08/2015)	AAA	3.56%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	3.40%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.66%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.76%
Sovereign		33.00%
7.32% GOI (MD 28/01/2024)	SOV	12.70%
7.26% GOI (MD 14/01/2029)	SOV	10.17%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	5.41%
7.17% GOI (MD 08/01/2028)	SOV	4.71%
Money Market, Deposits & Other		38.51%
Total		100.00%

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.06%	5.94%	9.91%	4.48%	4.54%	6.64%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.75%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

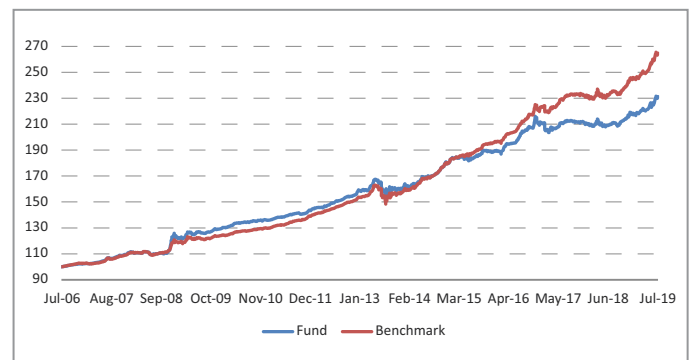
Fund Details

Description	
SFIN Number	ULIF02821/07/06PREMIRBOND116
Launch Date	21-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	23.1172
AUM (Rs. Cr)	3.03
Equity	-
Debt	65.99%
Net current asset	34.01%

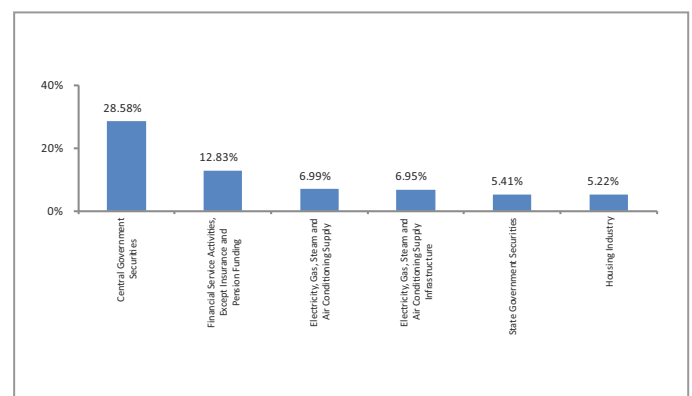
Quantitative Indicators

Modified Duration in Years	4.67
Average Maturity in Years	6.42
Yield to Maturity in %	7.02%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Bond Pension Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income securities.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	66.32
Net Current Assets*		33.68
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		32.46%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	8.00%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	5.39%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.97%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.93%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	2.85%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	2.78%
10.09% MRF Ltd. NCD (MD 27/05/2021)	AAA	2.54%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.45%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	2.13%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.43%
Sovereign		27.53%
7.32% GOI (MD 28/01/2024)	SOV	12.64%
7.26% GOI (MD 14/01/2029)	SOV	10.57%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.25%
7.80% GOI (MD 11/04/2021)	SOV	0.05%
7.17% GOI (MD 08/01/2028)	SOV	0.01%
Money Market, Deposits & Other		40.00%
Total		100.00%

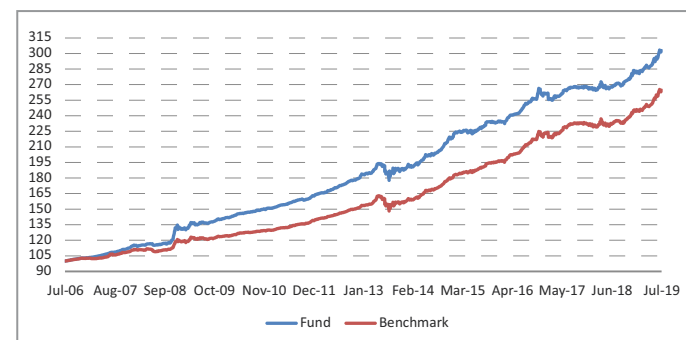
Fund Details

Description	
SFIN Number	ULIF03524/07/06BONDPENFUN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	30.2835
AUM (Rs. Cr)	37.08
Equity	-
Debt	66.32%
Net current asset	33.68%

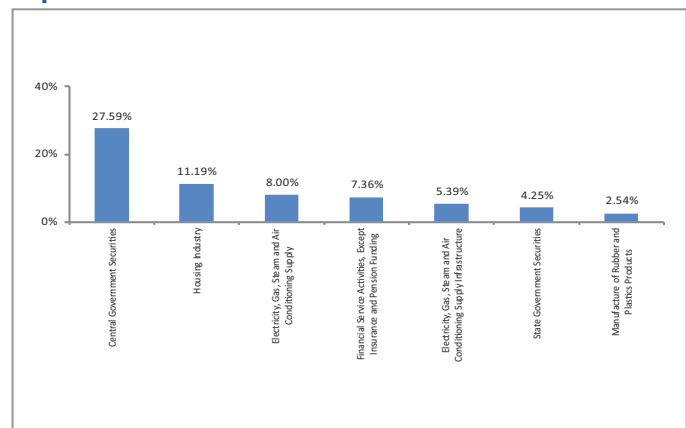
Quantitative Indicators

Modified Duration in Years	4.27
Average Maturity in Years	5.91
Yield to Maturity in %	6.97%

Growth of Rs. 100

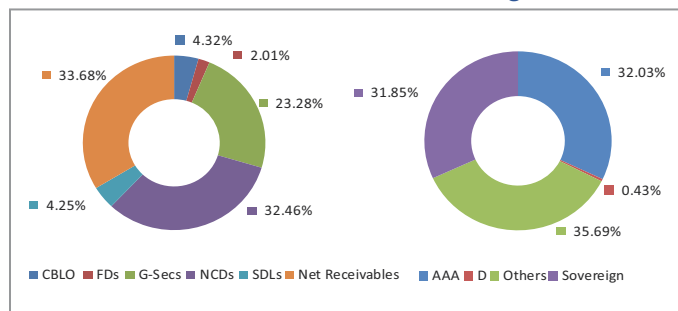


Top 10 Sectors



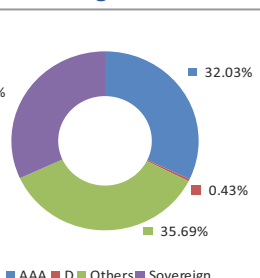
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.21%	7.05%	12.19%	6.61%	6.65%	8.88%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.75%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Debt Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	67.91
Net Current Assets*		32.09
Total		100.00

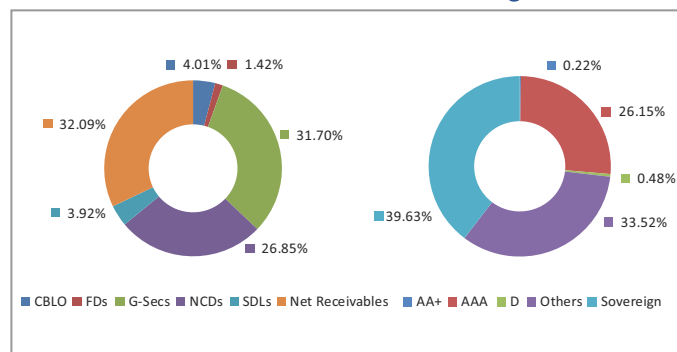
*Net current asset represents net of receivables and payables for investments held.

*Including Loan

Portfolio

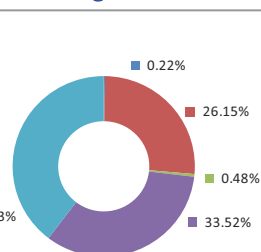
Company/Issuer	Rating	Exposure (%)
Corporate Bond		26.85%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	7.46%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	5.17%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	3.97%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	2.90%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.32%
8.60% LICHF Ltd. NCD Option I (MD 26/02/2021)	AAA	1.74%
10.09% MRF Ltd. NCD (MD 27/05/2021)	AAA	1.12%
8.58% LICHF Ltd. NCD (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.67%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.60%
9.10% Dewan Housing Finance Corporation Ltd. (MD 16/08/2019)	D	0.26%
Others		0.66%
Sovereign		35.62%
7.32% GOI (MD 28/01/2024)	SOV	13.05%
7.26% GOI (MD 14/01/2029)	SOV	10.34%
7.17% GOI (MD 08/01/2028)	SOV	7.58%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	3.92%
7.80% GOI (MD 11/04/2021)	SOV	0.72%
Money Market, Deposits & Other		37.53%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.15%	6.29%	10.49%	4.85%	5.02%	6.21%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	6.84%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

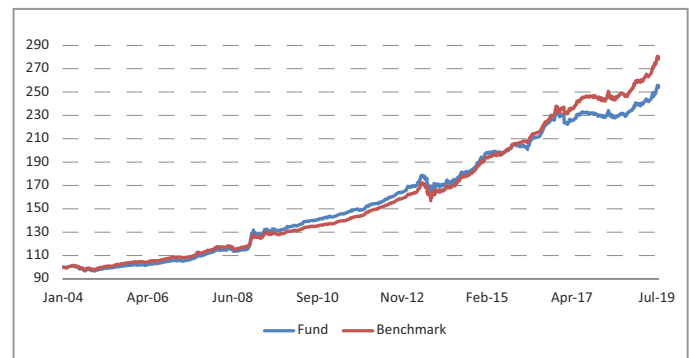
Fund Details

Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	25.5141
AUM (Rs. Cr)	46.84
Equity	-
Debt	67.91%
Net current asset	32.09%

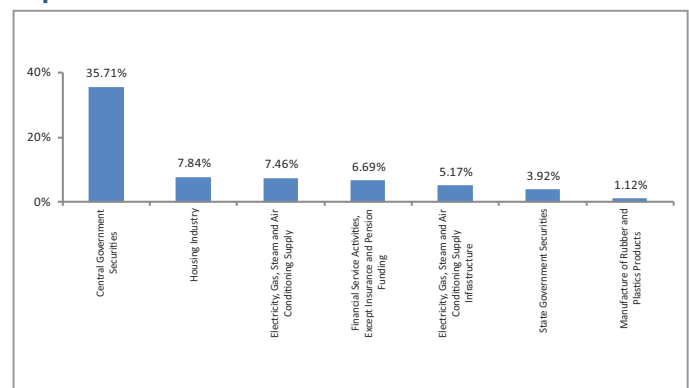
Quantitative Indicators

Modified Duration in Years	4.55
Average Maturity in Years	6.29
Yield to Maturity in %	6.87%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Debt Plus Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	67.65
Net Current Assets*		32.35
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

*Including Loan

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		26.74%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	7.15%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.90%
8.70% HDFC Ltd (MD 15/12/2020)	AAA	2.78%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	2.37%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.19%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	2.16%
8.60% LICHF Ltd. NCD Option I (MD 26/02/2021)	AAA	1.80%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	1.74%
8.37% LICHF Ltd. NCD (MD 21/05/2023)	AAA	0.83%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.48%
Others		0.35%
Sovereign		34.77%
7.32% GOI (MD 28/01/2024)	SOV	12.44%
7.26% GOI (MD 14/01/2029)	SOV	10.47%
7.17% GOI (MD 08/01/2028)	SOV	7.57%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	3.91%
7.80% GOI (MD 11/04/2021)	SOV	0.38%
Money Market, Deposits & Other		38.49%
Total		100.00%

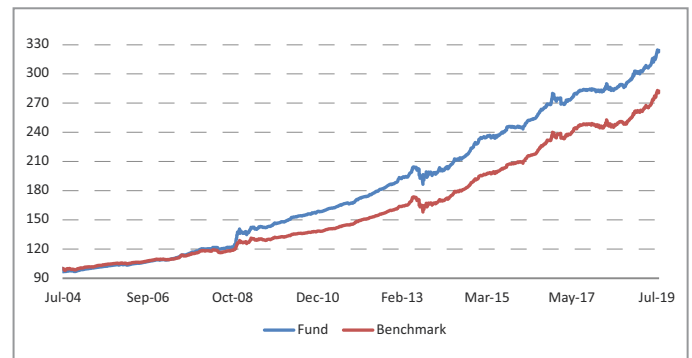
Fund Details

Description	
SFIN Number	ULIF00923/07/04DEBTPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	32.4157
AUM (Rs. Cr)	62.23
Equity	-
Debt	67.65%
Net current asset	32.35%

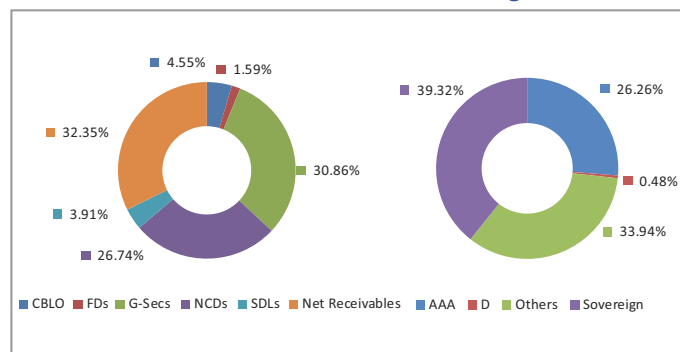
Quantitative Indicators

Modified Duration in Years	4.56
Average Maturity in Years	6.24
Yield to Maturity in %	6.86%

Growth of Rs. 100



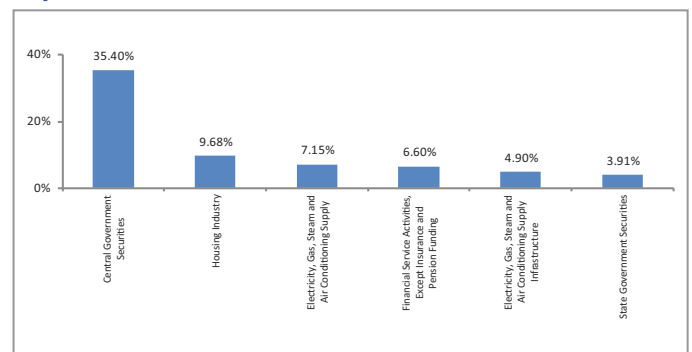
Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.28%	7.18%	12.71%	7.18%	7.41%	8.14%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.15%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Debt Plus Pension Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	67.99
Net Current Assets*		32.01
Total		100.00

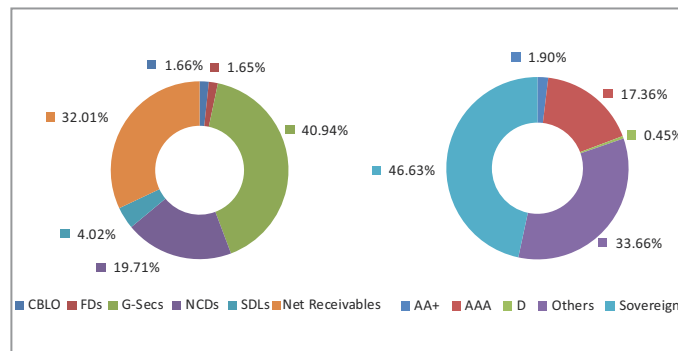
*Net current asset represents net of receivables and payables for investments held.

*Including Loan

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		19.71%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	5.88%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	3.89%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	3.84%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.90%
8.70% HDFC Ltd (MD 15/12/2020)	AAA	1.88%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.86%
9.10% Dewan Housing Finance Corporation Ltd. (MD 16/08/2019)	D	0.30%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.15%
Sovereign		44.96%
7.26% GOI (MD 14/01/2029)	SOV	17.10%
7.17% GOI (MD 08/01/2028)	SOV	12.31%
7.32% GOI (MD 28/01/2024)	SOV	11.54%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.02%
Money Market, Deposits & Other		35.32%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.58%	7.65%	13.45%	7.21%	7.85%	8.92%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.41%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

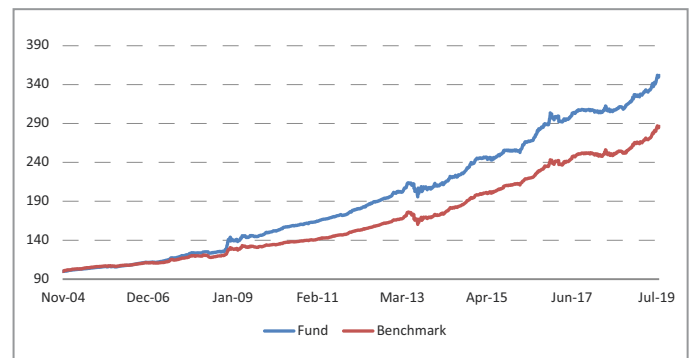
Fund Details

Description	
SFIN Number	ULIF01518/11/04DEBTPUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	35.1566
AUM (Rs. Cr)	5.41
Equity	-
Debt	67.99%
Net current asset	32.01%

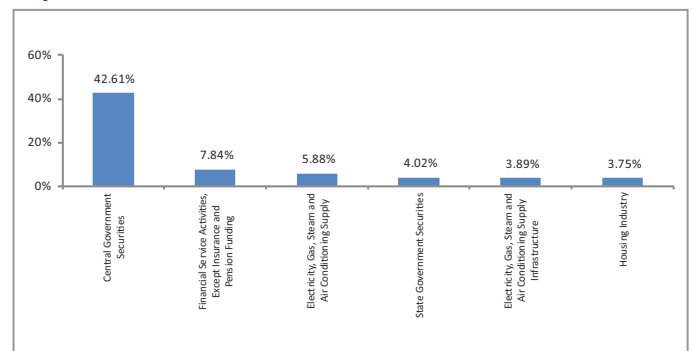
Quantitative Indicators

Modified Duration in Years	5.08
Average Maturity in Years	6.93
Yield to Maturity in %	6.79%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Life Long Gain Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

Portfolio Allocation

	Stated (%)	Actual (%)
Government Securities	25 - 100	75.27
Government Securities or Other Approved Securities (including above)	50 - 100	79.28
Approved Investments Infrastructure and Social Sector	15 - 100	16.33
Others*	0 - 35	3.51
Others Approved	0 - 15	-
Net Current Assets*		0.88
Total		100.00

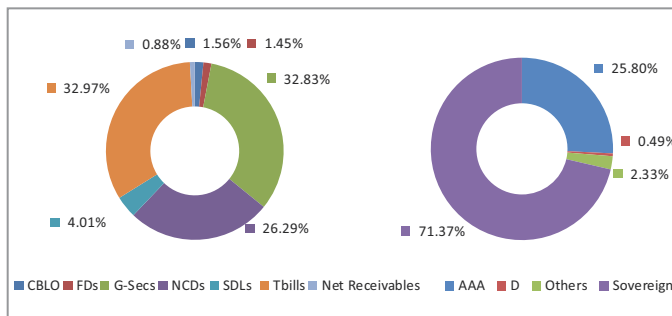
*Net current asset represents net of receivables and payables for investments held.

*Out of the 35%, not more than 15% of investment in 'Other than Approved Investment'

Portfolio

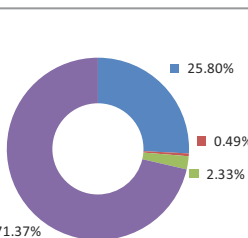
Company/Issuer	Rating	Exposure (%)
Corporate Bond		26.29%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	9.46%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.70%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.61%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	2.53%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.25%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.68%
8.60% LICHF Ltd. NCD (MD 28/12/2020)	AAA	0.57%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.49%
Sovereign		36.84%
7.32% GOI (MD 28/01/2024)	SOV	12.89%
7.26% GOI (MD 14/01/2029)	SOV	10.86%
7.17% GOI (MD 08/01/2028)	SOV	7.74%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.01%
8.28% GOI (MD 21/09/2027)	SOV	1.34%
Money Market, Deposits & Other		36.87%
Total		100.00

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.98%	6.22%	10.96%	4.99%	5.44%	5.45%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.15%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

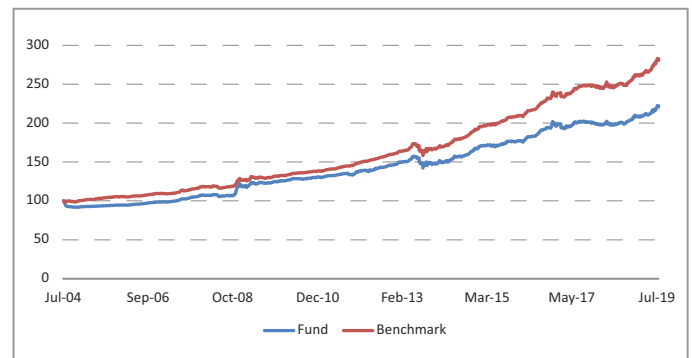
Fund Details

Description	
SFIN Number	ULIF01123/07/04LIFELOGAIN116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	22.1923
AUM (Rs. Cr)	17.90
Equity	-
Debt	99.12%
Net current asset	0.88%

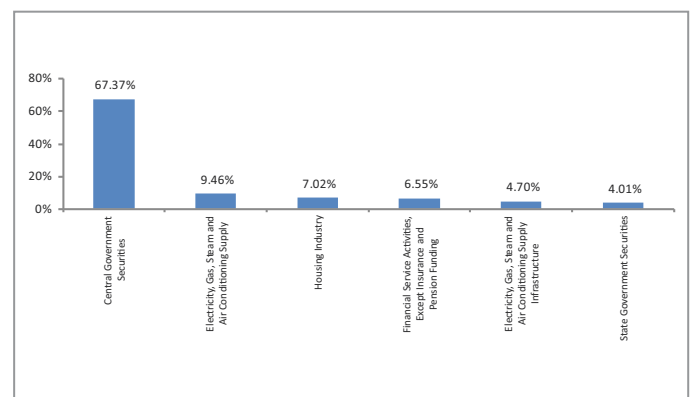
Quantitative Indicators

Modified Duration in Years	3.29
Average Maturity in Years	4.50
Yield to Maturity in %	6.51%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Premier Debt Fund

Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

Portfolio Allocation

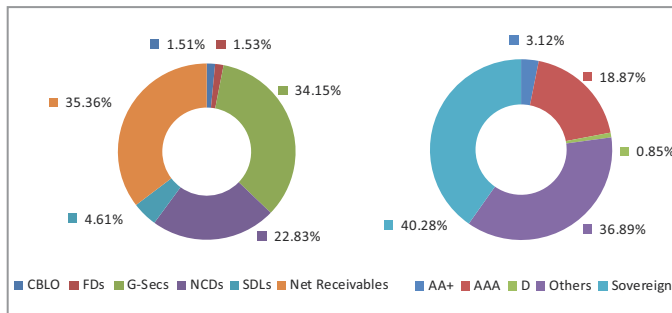
	Stated (%)	Actual (%)
G-Secs, Bonds, Fixed Deposits and Money Market instruments	0 - 100	64.64
Net Current Assets*		35.36
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

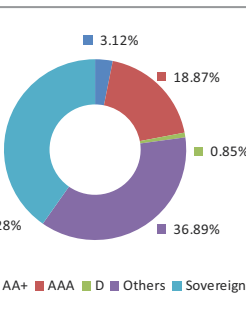
Company/Issuer	Rating	Exposure (%)
Corporate Bond		22.83%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	6.41%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.70%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	3.19%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	3.12%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	3.04%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.53%
9.10% Dewan Housing Finance Corporation Ltd. (MD 16/08/2019)	D	0.85%
Sovereign		38.76%
7.32% GOI (MD 28/01/2024)	SOV	11.96%
7.26% GOI (MD 14/01/2029)	SOV	11.58%
7.17% GOI (MD 08/01/2028)	SOV	10.62%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.61%
Money Market, Deposits & Other		38.41%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.19%	5.86%	10.23%	4.89%	5.07%	7.22%
Benchmark	2.17%	7.74%	12.76%	6.97%	7.95%	7.50%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

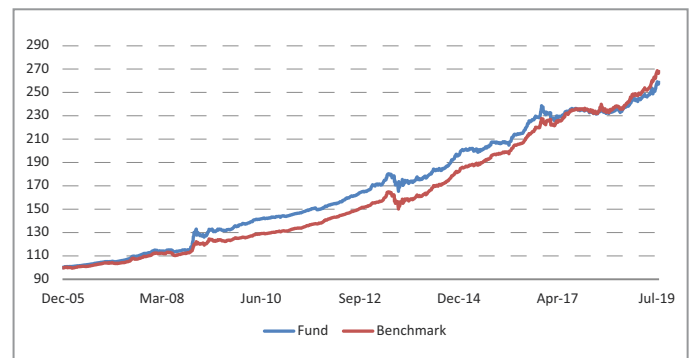
Fund Details

Description	
SFIN Number	ULIF02317/12/05PRERDEBTFU116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	25.8646
AUM (Rs. Cr)	3.30
Equity	-
Debt	64.64%
Net current asset	35.36%

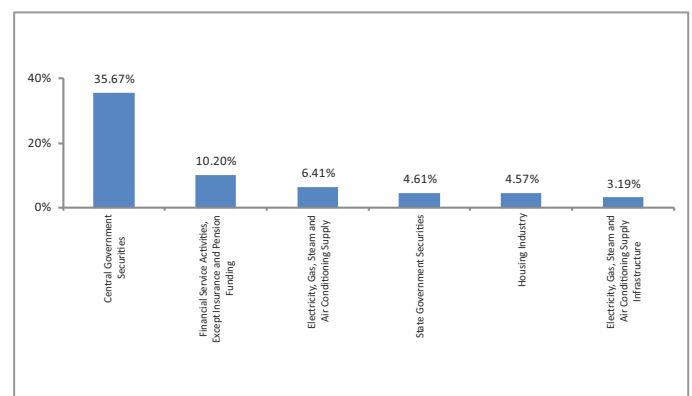
Quantitative Indicators

Modified Duration in Years	4.67
Average Maturity in Years	6.39
Yield to Maturity in %	6.87%

Growth of Rs. 100



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Liquid Fund

Fund Objective

To have a Fund that protects the invested capital through investments in liquid money market and short-term instruments like commercial papers, certificate of deposits, money market mutual funds, and bank FDs etc.

Portfolio Allocation

	Stated (%)	Actual (%)
Bank deposits and money Market Instruments	0 - 100	99.99
Net Current Assets*		0.01
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits		1.09%
TREP (MD 01/08/2019)	AAA	1.09%
Sovereign		98.90%
364 Days Tbill (MD 05/12/2019)	SOV	25.67%
364 Days Tbill (MD 19/12/2019)	SOV	20.05%
182 Days T-Bill (MD 23/01/2020)	SOV	18.65%
364 Days Tbill (MD 09/01/2020)	SOV	14.03%
182 Days T-Bill (MD 09/01/2020)	SOV	7.78%
364 Days T-Bill (MD 10/10/2019)	SOV	6.53%
364 Days T-Bill (MD 14/11/2019)	SOV	5.64%
364 Days T-Bill (MD 18/06/2020)	SOV	0.30%
364 Days Tbill (MD 03/10/2019)	SOV	0.23%
182 Days T-Bill (MD 05/12/2019)	SOV	0.02%
Other		0.01%
Total		100.00%

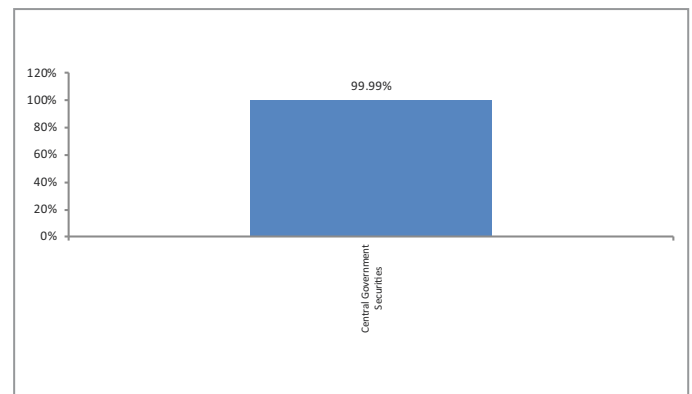
Fund Details

Description	
SFIN Number	ULIF02510/07/06LIQUIDFUND116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	24.8758
AUM (Rs. Cr)	223.00
Equity	-
Debt	99.99%
Net current asset	0.01%

Quantitative Indicators

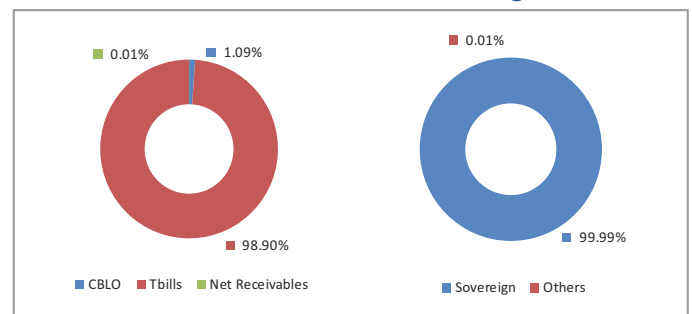
Modified Duration in Years	0.39
Average Maturity in Years	0.39
Yield to Maturity in %	6.47%

Top 10 Sectors



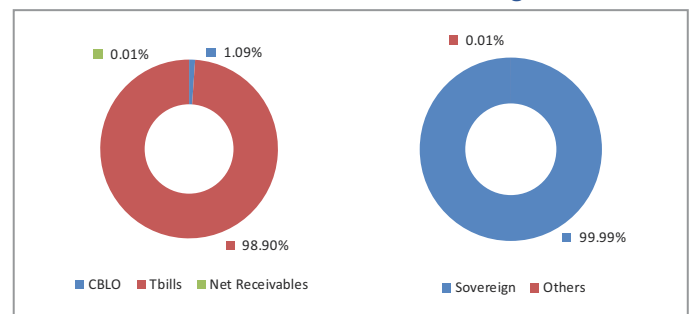
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.48%	0.59%	-2.92%	1.25%	2.97%	7.22%
Benchmark	0.59%	3.62%	7.61%	7.32%	7.15%	7.49%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Liquid Pension Fund

Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
FD & Money market instruments*	0 - 100	99.71
Net Current Assets*		0.29
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

*Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

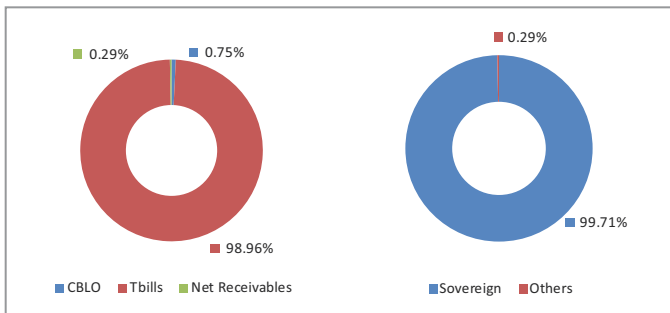
Fund Details

Description	
SFIN Number	ULIF04124/07/06LIQPFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	24.5697
AUM (Rs. Cr)	5.35
Equity	-
Debt	99.71%
Net current asset	0.29%

Quantitative Indicators

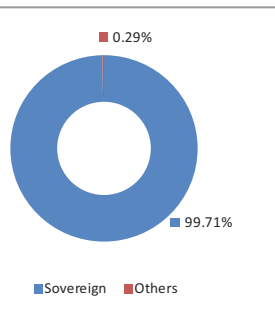
Modified Duration in Years	0.32
Average Maturity in Years	0.32
Yield to Maturity in %	6.31%

Asset Class

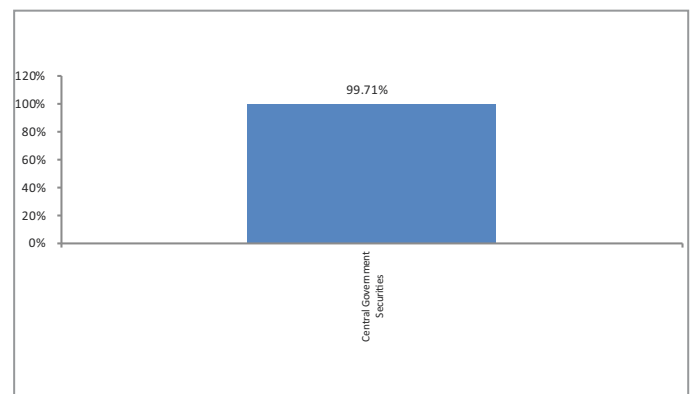


*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.47%	0.08%	-4.10%	0.59%	2.41%	7.14%
Benchmark	0.59%	3.62%	7.61%	7.32%	7.15%	7.50%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Cash Fund

Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.96
Net Current Assets*		0.04
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

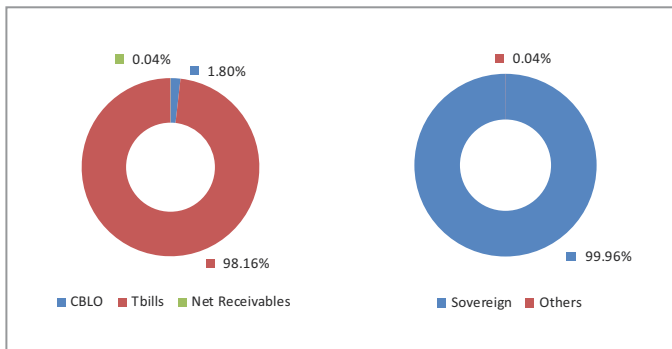
Fund Details

Description	
SFIN Number	ULIF00215/01/04CASHFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	24.2875
AUM (Rs. Cr)	34.44
Equity	-
Debt	99.96%
Net current asset	0.04%

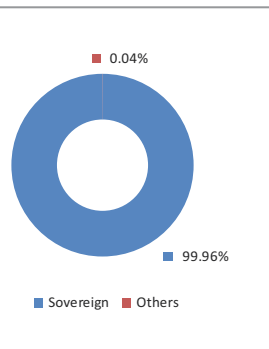
Quantitative Indicators

Modified Duration in Years	0.44
Average Maturity in Years	0.44
Yield to Maturity in %	5.98%

Asset Class

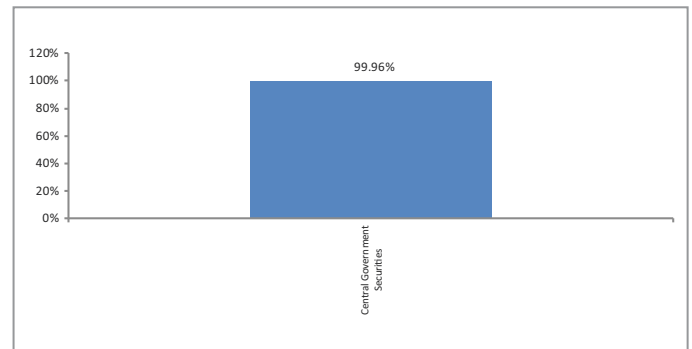


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.34%	2.27%	4.80%	4.36%	4.43%	5.87%
Benchmark	0.59%	3.62%	7.61%	7.32%	7.15%	7.04%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Cash Plus Fund

Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.97
Net Current Assets*		0.03
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

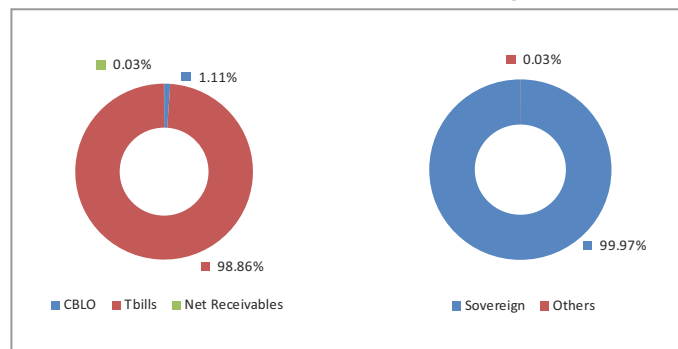
Fund Details

Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	31.2034
AUM (Rs. Cr)	55.90
Equity	-
Debt	99.97%
Net current asset	0.03%

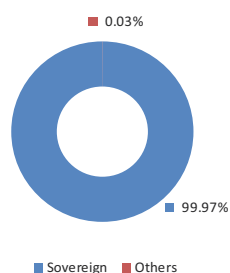
Quantitative Indicators

Modified Duration in Years	0.43
Average Maturity in Years	0.43
Yield to Maturity in %	6.02%

Asset Class

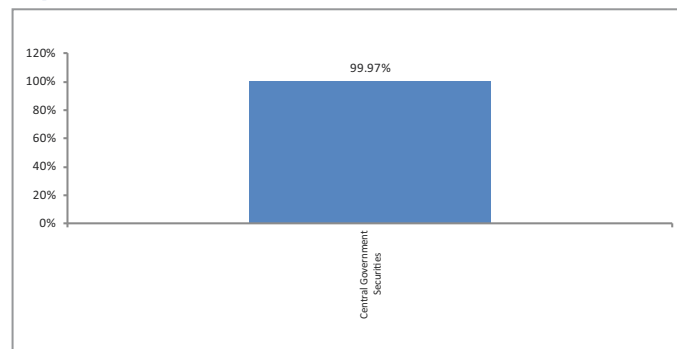


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.49%	3.22%	6.80%	6.32%	6.46%	7.87%
Benchmark	0.59%	3.62%	7.61%	7.32%	7.15%	7.15%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Cash Plus Pension Fund

Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.17
Net Current Assets*		0.83
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

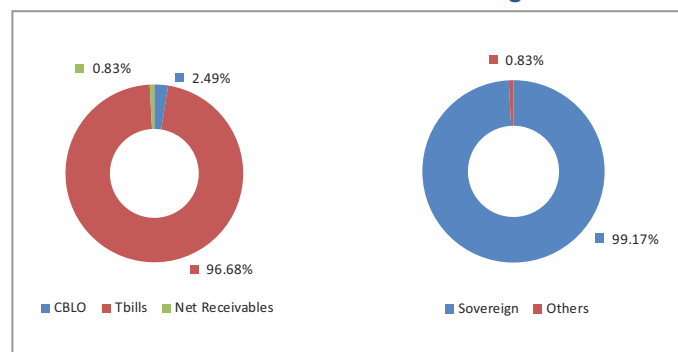
Fund Details

Description	
SFIN Number	ULIF01618/11/04CASHPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	31.2165
AUM (Rs. Cr)	2.01
Equity	-
Debt	99.17%
Net current asset	0.83%

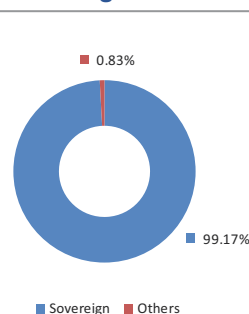
Quantitative Indicators

Modified Duration in Years	0.36
Average Maturity in Years	0.36
Yield to Maturity in %	6.34%

Asset Class

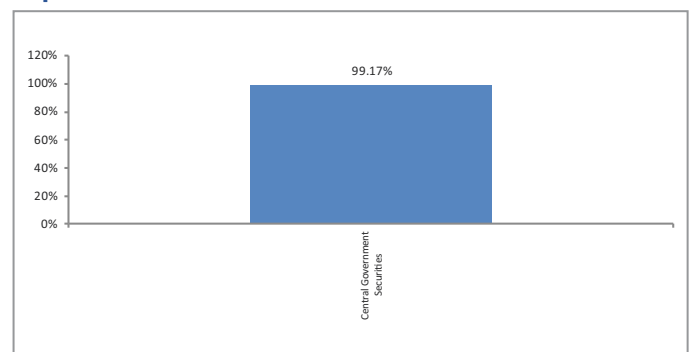


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.49%	3.04%	6.36%	6.11%	6.25%	8.05%
Benchmark	0.59%	3.62%	7.61%	7.32%	7.15%	7.23%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Max Gain Fund I

Fund Objective

To provide a participation in the upside of the equity market while ensuring highest unit price recorded during the policy term at maturity. The Investment strategy will include dynamic asset allocation between equities, debt and cash. It will also ensure that the gains of the fund are locked-in during the term to achieve the payment of highest unit price recorded during the policy term at maturity.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity Derivatives	0 - 100	-
Debt and Debt Derivatives	0 - 100	81.84
Money market instruments, liquid Mutual Funds	0 - 100	7.11
Net Current Assets [#]		11.05
Total		100.00

[#]Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		30.76%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.05%
9.29% P F C Ltd. NCD (MD 21/08/2022) (P/C 21/08/2020)	AAA	2.64%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	2.58%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.23%
7.83% LICHF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	1.87%
8.87% P F C Ltd. NCD (MD 18/03/2023) (P/C 18/03/2020)	AAA	1.51%
NOVO X Trust - Locomotive Series T (MD 15/10/2020)	AAA	1.46%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	1.32%
8.5935%IDFC First Bank Ltd. NCD (MD 21/10/2021)(Cmpd Annually)	AA	1.13%
8.90% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	1.05%
Others		10.93%
Sovereign		44.23%
7.80% GOI (MD 11/04/2021)	SOV	9.44%
7.37% GOI (MD 16/04/2023)	SOV	7.77%
8.12% GOI (MD 10/12/2020)	SOV	6.71%
8.90% Maharashtra SDL (MD 21/11/2022)	SOV	5.55%
7.32% GOI (MD 28/01/2024)	SOV	4.50%
8.80% GOI (MD 02/08/2022)	SOV	3.14%
6.84% GOI (MD 19/12/2022)	SOV	3.02%
8.88% Gujarat SDL (MD 06/06/2022)	SOV	2.36%
8.27% Rajasthan Uday SDL (MD 23/06/2023)	SOV	0.85%
8.29% Rajasthan Uday SDL (MD 23/06/2024)	SOV	0.32%
Others		0.57%
Money Market, Deposits & Other		25.01%
Total		100.00%

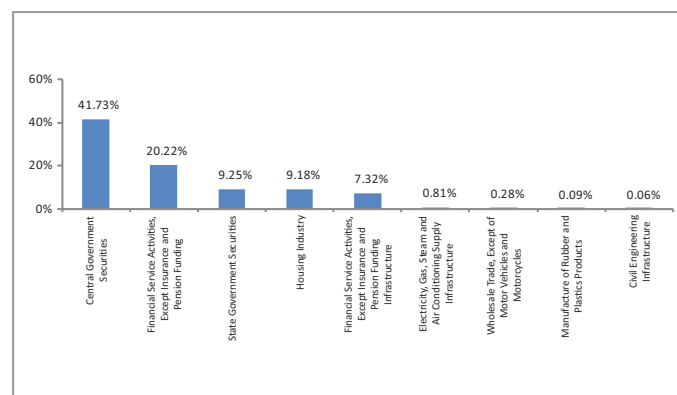
Fund Details

Description		
SFIN Number	ULIF05017/12/09MAXGAINF01116	
Launch Date	15-Dec-09	
Face Value	10	
Risk Profile	High	
Benchmark	-	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	28	-
Debt	-	28
Hybrid	25	24
NAV as on 31-July-19	20.0063	
AUM (Rs. Cr)	669.23	
Equity	-	
Debt	88.95%	
Net current asset	11.05%	

Quantitative Indicators

Modified Duration in Years	1.93
Average Maturity in Years	2.16
Yield to Maturity in %	6.83%

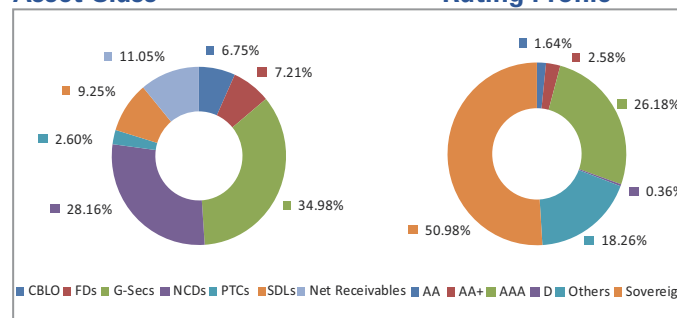
Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.93%	3.83%	7.57%	4.98%	5.06%	7.47%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Max Gain Fund II

Fund Objective

To provide a participation in the upside of the equity market while guaranteeing the highest unit price recorded during the policy term at maturity. The Investment strategy consists of dynamic asset allocation between equities, debt and cash. It ensures that the gains of the fund are locked-in so as to guarantee the highest unit price recorded during the policy term at maturity.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity Derivatives*	0 - 100	-
Debt & Debt Derivatives*	0 - 100	82.27
Mutual Funds and Money market instruments	0 - 100	10.24
Net Current Assets*		7.49
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

*as and when allowed by IRDA

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		25.28%
8.60% LICHF Ltd. NCD Option I (MD 26/02/2021)	AAA	4.73%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	4.02%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	3.86%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	2.99%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.21%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	1.87%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	1.04%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.95%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	0.58%
8.85% Axis Bank Ltd. NCD (MD 05/12/2024)	AAA	0.44%
Others		2.59%
Sovereign		52.10%
6.84% GOI (MD 19/12/2022)	SOV	20.52%
7.37% GOI (MD 16/04/2023)	SOV	12.77%
7.32% GOI (MD 28/01/2024)	SOV	5.17%
7.80% GOI (MD 11/04/2021)	SOV	4.42%
7.16% GOI (MD 20/05/2023)	SOV	4.05%
8.29% Rajasthan Uday SDL (MD 23/06/2024)	SOV	3.01%
7.68% GOI (MD 15/12/2023)	SOV	1.33%
8.12% GOI (MD 10/12/2020)	SOV	0.76%
8.15% GOI (MD 11/06/2022)	SOV	0.04%
8.27% Rajasthan Uday SDL (MD 23/06/2023)	SOV	0.03%
Money Market, Deposits & Other		22.62%
Total		100.00%

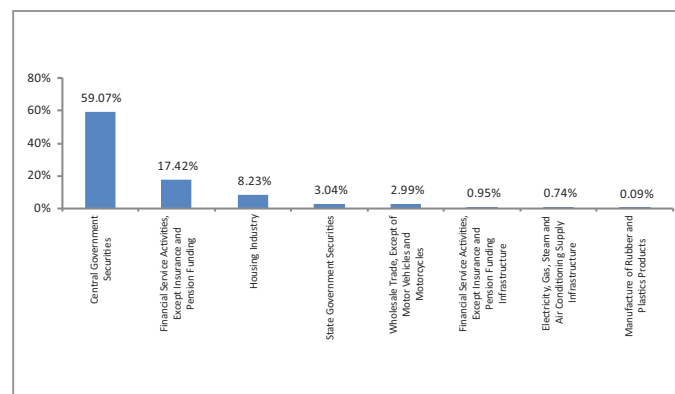
Fund Details

Description	
SFIN Number	ULIF05814/09/10MAXGAINF02116
Launch Date	14-Sep-10
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28 -
Debt	- 28
Hybrid	25 24
NAV as on 31-July-19	19.5425
AUM (Rs. Cr)	120.58
Equity	-
Debt	92.51%
Net current asset	7.49%

Quantitative Indicators

Modified Duration in Years	2.29
Average Maturity in Years	2.68
Yield to Maturity in %	6.67%

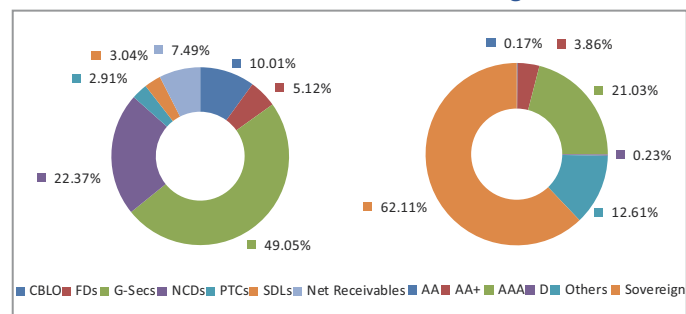
Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.15%	4.43%	8.43%	5.96%	7.21%	7.84%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Shield Plus Fund I

Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at Maturity. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures. The Unit Price at maturity (in 10 years time) is guaranteed to be a minimum of 170% of unit price as on the date of allocation of units under a policy.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt securities *	50 - 100	73.71
Debentures	0 - 50	18.36
Mutual Funds, Equities and Money market instruments	0 - 50	-
Net Current Assets*		26.29
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

*Including State Development Loan

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		28.71%
NOVO X Trust - Locomotive Series R (MD 15/10/2019)	AAA	6.21%
8.88% LICHF Ltd. NCD (MD 13/10/2020)	AAA	6.09%
9.64% Power Grid Corporation Ltd. F NCD (MD 31/05/2020)	AAA	4.33%
8.45% HDFC Ltd. NCD (MD 25/02/2025)	AAA	3.37%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	3.28%
8.95% HDFC Ltd. NCD (MD 19/10/2020)	AAA	3.13%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	0.86%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	0.41%
7.20% Power Grid Corporation Ltd. NCD (MD 21/12/2021)	AAA	0.40%
8.68% LICHF Ltd. NCD (MD 30/03/2020)	AAA	0.33%
Others		0.31%
Sovereign		23.69%
6.84% GOI (MD 19/12/2022)	SOV	16.84%
7.80% GOI (MD 11/04/2021)	SOV	6.83%
8.12% GOI (MD 10/12/2020)	SOV	0.03%
Money Market, Deposits & Other		47.60%
Total		100.00%

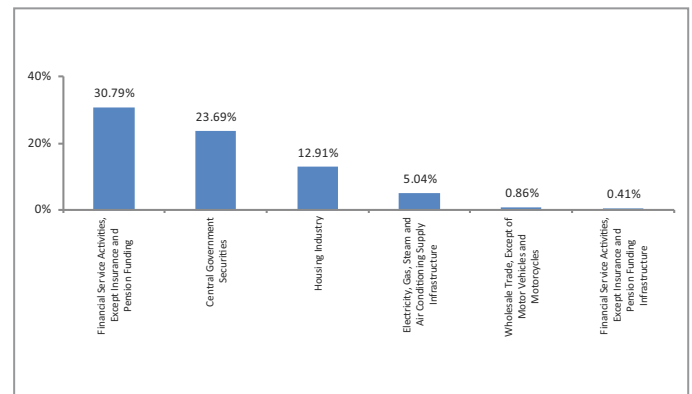
Fund Details

Description		
SFIN Number	ULIF05313/01/10SHIELDPL01116	
Launch Date	12-Jan-10	
Face Value	10	
Risk Profile	High	
Benchmark	-	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	28	-
Debt	-	28
Hybrid	25	24
NAV as on 31-July-19	20.9220	
AUM (Rs. Cr)	123.74	
Equity	-	
Debt	73.71%	
Net current asset	26.29%	

Quantitative Indicators

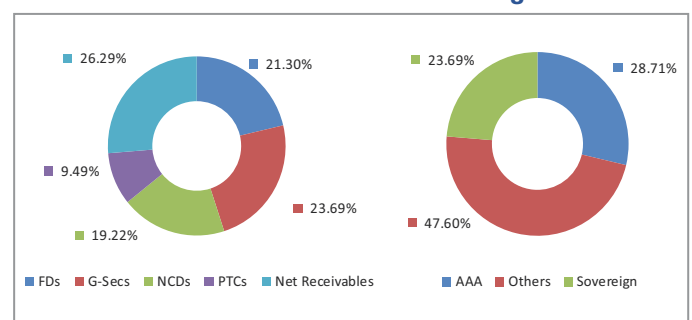
Modified Duration in Years	1.48
Average Maturity in Years	1.71
Yield to Maturity in %	7.46%

Top 10 Sectors

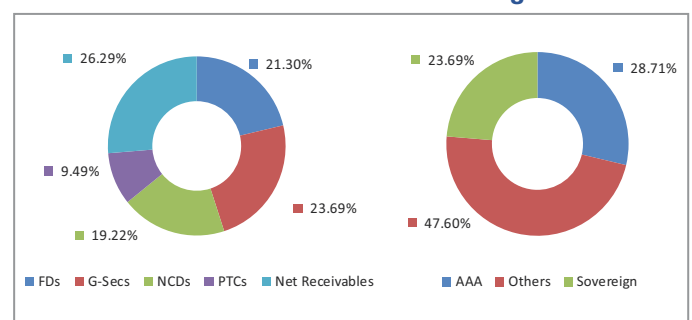


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.89%	4.29%	8.22%	6.31%	7.27%	8.03%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Shield Plus Fund II

Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at Maturity. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures. The Unit Price at maturity (in 10 years time) is guaranteed to be a minimum of 170% of unit price as on the date of allocation of units under a policy.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt securities	50 - 100	59.27
Debentures	0 - 50	15.18
Mutual Funds, Equities and Money market instruments	0 - 50	2.22
Net Current Assets*		38.50
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		25.84%
NOVO X Trust - Locomotive Series T (MD 15/10/2020)	AAA	9.18%
8.5935%IDFC First Bank Ltd. NCD(MD 21/10/2021) (Cmpd Annually)	AA	5.46%
8.98% HDFC Ltd. NCD (MD 26/11/2020)	AAA	2.87%
8.68% LICHF Ltd. NCD (MD 30/03/2020)	AAA	2.84%
8.88% LICHF Ltd. NCD (MD 13/10/2020)	AAA	2.58%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	1.49%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	1.14%
7.20% Power Grid Corporation Ltd. NCD (MD 21/12/2021)	AAA	0.28%
Sovereign		3.11%
7.80% GOI (MD 11/04/2021)	SOV	2.89%
6.84% GOI (MD 19/12/2022)	SOV	0.22%
Money Market, Deposits & Other		71.05%
Total		100.00%

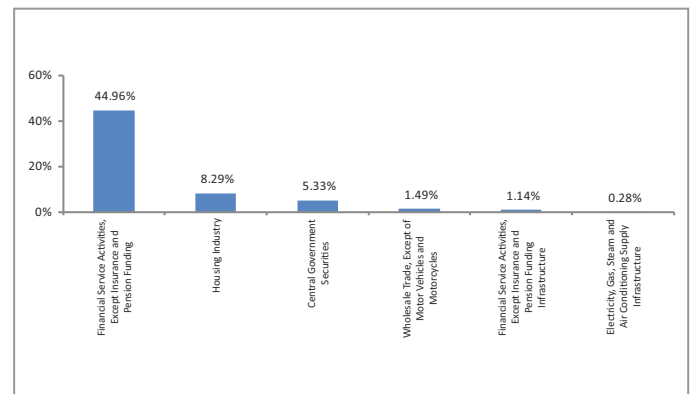
Fund Details

Description	
SFIN Number	ULIF05610/05/10SHIELDPL02116
Launch Date	07-May-10
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28 -
Debt	- 28
Hybrid	25 24
NAV as on 31-July-19	21.0815
AUM (Rs. Cr)	35.52
Equity	-
Debt	61.50%
Net current asset	38.50%

Quantitative Indicators

Modified Duration in Years	1.14
Average Maturity in Years	1.21
Yield to Maturity in %	8.17%

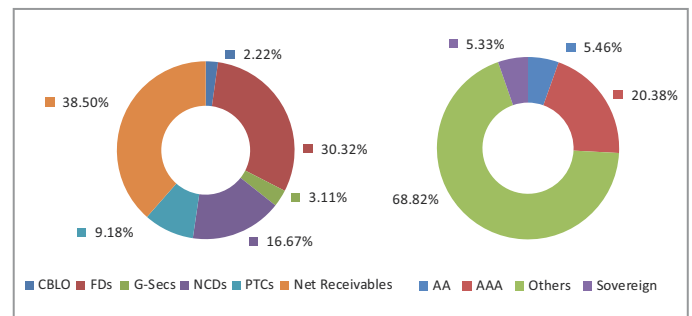
Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.78%	4.01%	7.98%	6.54%	7.45%	8.41%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Shield Plus Fund III

Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at Maturity. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures. The Unit Price at maturity (in 10 years time) is guaranteed to be a minimum of 170% of unit price as on the date of allocation of units under a policy.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt securities	50 - 100	89.91
Mutual Funds, Equities and Money market instruments	0 - 50	0.02
Net Current Assets*		10.07
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		45.41%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	8.75%
8.5935%IDFC First Bank Ltd. NCD(MD 21/10/2021) (Cmpd Annually)	AA	7.22%
9.40% HDFC Ltd. NCD (MD 13/04/2021)	AAA	6.05%
8.68% LICHF Ltd. NCD (MD 30/03/2020)	AAA	5.01%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.15%
8.84% Power Grid Corporation Ltd. NCD (MD 21/10/2020)	AAA	3.06%
7.20% HDFC Ltd NCD (MD 01/09/2020)	AAA	3.01%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	2.80%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	1.83%
8.72% IDFC First Bank Ltd. NCD (MD 29/09/2020)	AA	1.82%
Others		2.71%
Sovereign		40.14%
6.84% GOI (MD 19/12/2022)	SOV	24.68%
7.80% GOI (MD 11/04/2021)	SOV	15.46%
Money Market, Deposits & Other		14.45%
Total		100.00%

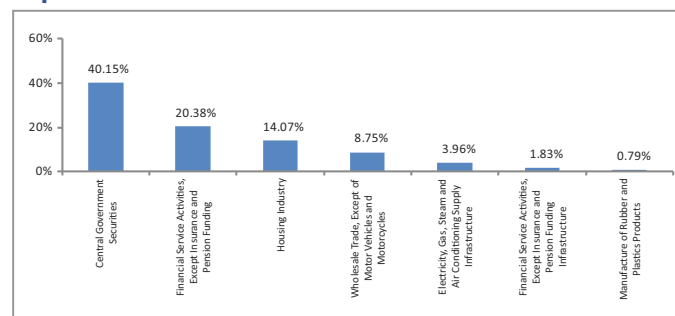
Fund Details

Description		
SFIN Number	ULIF05711/08/10SHIELDPL03116	
Launch Date	09-Aug-10	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	28	-
Debt	-	28
Hybrid	25	24
NAV as on 31-July-19	20.1118	
AUM (Rs. Cr)	66.52	
Equity	-	
Debt	89.93%	
Net current asset	10.07%	

Quantitative Indicators

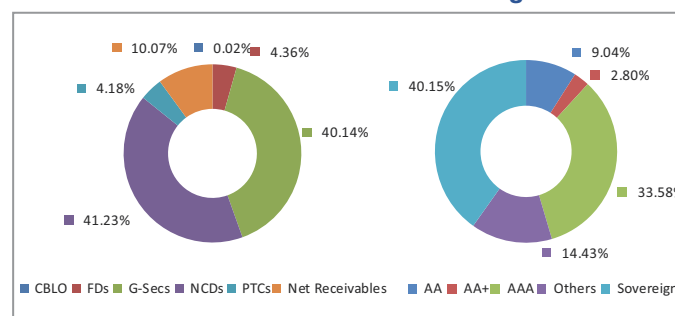
Modified Duration in Years	1.96
Average Maturity in Years	2.21
Yield to Maturity in %	6.91%

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.16%	4.68%	8.48%	5.32%	6.54%	8.09%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Growth Plus Fund I

Fund Objective

To protect the capital as well as achieve capital appreciation over the term of 10 years. The above objective does not intend to offer any explicit investment guarantee to the policyholder. The fund strategy would be to invest in highly-rated secured debentures, corporate bonds, exchange traded funds, equities and money market instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Debentures, Corporate Bonds, Exchange Traded Funds and Equities*	80 - 100	80.90
Mutual Funds and Money Market Instruments	0 - 20	-
Net Current Assets*		19.10
Total		100.00

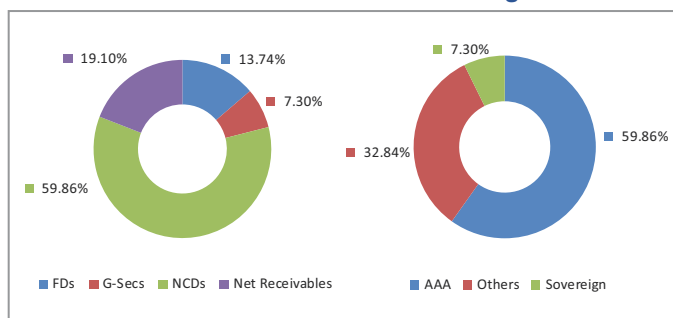
*Net current asset represents net of receivables and payables for investments held.

* Including Fixed Deposits

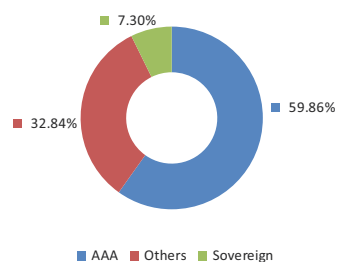
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		59.86%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	9.27%
10.63% IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	8.80%
8.40% Larsen & Toubro Ltd. NCD (MD 24/09/2020)	AAA	7.94%
8.95% P F C Ltd. NCD (MD 30/03/2020)	AAA	7.93%
7.60% NHAI Taxable Bond Series-V NCD (MD 18/03/2022)	AAA	6.57%
9.39% LICHF Ltd. NCD (MD 23/08/2024) (P/C 26/08/2015)	AAA	5.64%
8.95% HDFC Ltd. NCD (MD 19/10/2020)	AAA	5.33%
8.84% Power Grid Corporation Ltd. NCD (MD 21/10/2020)	AAA	4.99%
9.64% Power Grid Corporation Ltd. G NCD (MD 31/05/2021)	AAA	3.40%
Sovereign		7.30%
7.17% GOI (MD 08/01/2028)	SOV	7.30%
Money Market, Deposits & Other		32.84%
Total		100.00%

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

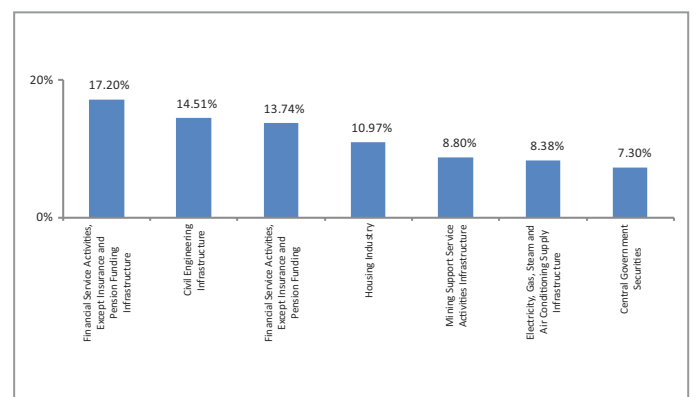
Fund Details

Description		
SFIN Number	ULIF05414/01/10GROWPLUS01116	
Launch Date	12-Jan-10	
Face Value	10	
Risk Profile	High	
Benchmark	-	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	28	-
Debt	-	28
Hybrid	25	24
NAV as on 31-July-19	19.6087	
AUM (Rs. Cr)	7.65	
Equity	-	
Debt	80.90%	
Net current asset	19.10%	

Quantitative Indicators

Modified Duration in Years	2.10
Average Maturity in Years	2.94
Yield to Maturity in %	7.53%

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.15%	4.99%	8.88%	6.23%	6.75%	7.30%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Growth Plus Fund II

Fund Objective

To protect the capital as well as achieve capital appreciation over the term of 10 years. The above objective does not intend to offer any explicit investment guarantee to the policyholder. The fund strategy would be to invest in highly-rated secured debentures, corporate bonds, exchange traded funds, equities and money market instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Debentures, Corporate Bonds, and Exchange Traded Funds and Equities	80 - 100	95.05
Mutual Funds and Money market instruments*	0 - 20	4.25
Net Current Assets*		0.70
Total		100.00

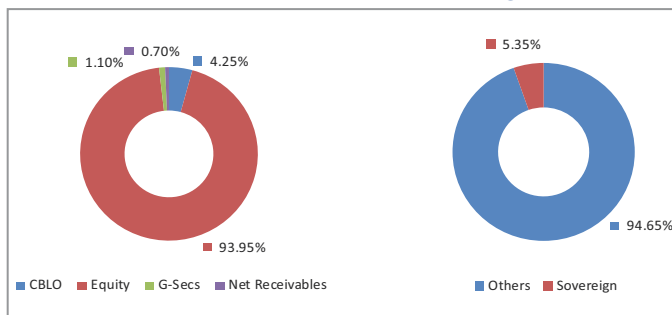
*Net current asset represents net of receivables and payables for investments held.

*Including Fixed Deposits

Portfolio

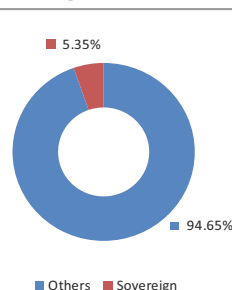
Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.95%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.02%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.05%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.03%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.97%
ITC Ltd	Manufacture of Tobacco Products	5.84%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.09%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.74%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.17%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.74%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.62%
Others		37.68%
Sovereign		1.10%
6.84% GOI (MD 19/12/2022)	SOV	1.10%
Money Market, Deposits & Other		4.95%
Total		100.00%

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

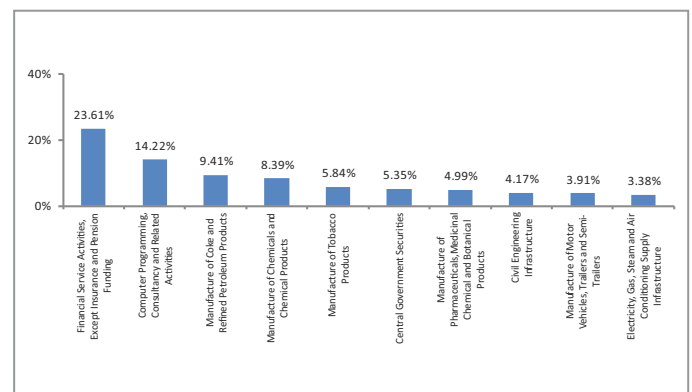
Rating Profile



Fund Details

Description	
SFIN Number	ULIF05510/05/10GROWPLUS02116
Launch Date	07-May-10
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	18.4869
AUM (Rs. Cr)	3.53
Equity	93.95%
Debt	5.35%
Net current asset	0.70%

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.90%	1.28%	-3.40%	4.10%	7.60%	6.88%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Growth Plus Fund III

Fund Objective

To protect the capital as well as achieve capital appreciation over the term of 10 years. The above objective does not intend to offer any explicit investment guarantee to the policyholder. The fund strategy would be to invest in highly-rated secured debentures, corporate bonds, equities and money market instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Debenture, FD and Equities	80 - 100	97.02
Mutual Funds and Money market instruments	0 - 20	2.26
Net Current Assets*		0.72
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

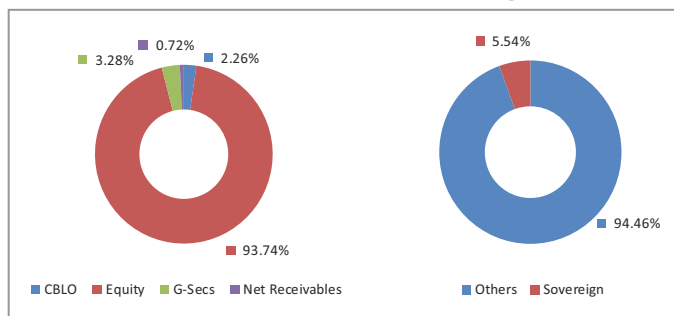
*Debt related securities will include debentures, corporate bonds, fixed deposits etc.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.74%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.39%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.31%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.93%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.27%
ITC Ltd	Manufacture of Tobacco Products	5.83%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.09%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.18%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.04%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.67%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.61%
Others		38.44%
Sovereign		3.28%
6.84% GOI (MD 19/12/2022)	SOV	3.28%
Money Market, Deposits & Other		2.98%
Total		100.00%

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

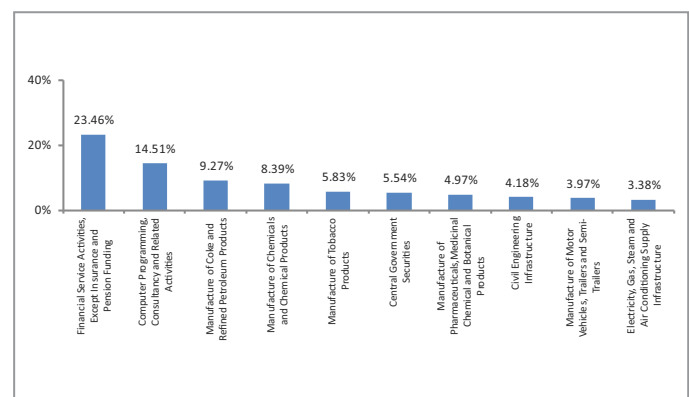
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.85%	1.36%	-3.41%	4.13%	7.63%	13.19%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

Description	
SFIN Number	ULIF05926/10/10GROWPLUS03116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	28
Debt	-
Hybrid	25
NAV as on 31-July-19	29.5593
AUM (Rs. Cr)	3.98
Equity	93.74%
Debt	5.54%
Net current asset	0.72%

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Assured Return Fund

Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity Related Instruments	0 - 50	-
Debt & Debt Related Instruments	0 - 100	50.20
Mutual Funds and Money market instruments	0 - 40	35.70
Net Current Assets*		14.10
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		21.97%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	6.12%
7.20% Power Grid Corporation Ltd. NCD (MD 21/12/2021)	AAA	4.52%
8.5935%IDFC First Bank Ltd. NCD(MD 21/10/2021) (Cmpd Annually)	AA	3.70%
9.29% P F C Ltd. NCD (MD 21/08/2022) (P/C 21/08/2020)	AAA	2.31%
9.90% HDFC Ltd. NCD (MD 11/11/2021)	AAA	2.15%
9.64% Power Grid Corporation Ltd. G NCD (MD 31/05/2021)	AAA	1.77%
9.40% HDFC Ltd. NCD (MD 13/04/2021)	AAA	1.40%
Sovereign		17.02%
7.80% GOI (MD 11/04/2021)	SOV	11.64%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	5.10%
6.84% GOI (MD 19/12/2022)	SOV	0.23%
9.12% Gujarat SDL (MD 23/05/2022)	SOV	0.05%
Money Market, Deposits & Other		61.01%
Total		100.00%

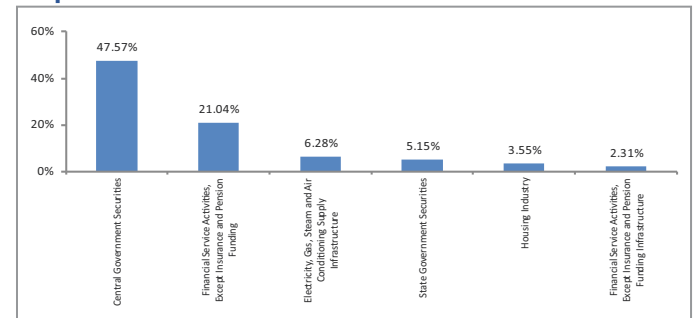
Fund Details

Description	
SFIN Number	ULIF06127/01/11ASSRDRETRN116
Launch Date	28-Jan-11
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28 -
Debt	- 28
Hybrid	25 24
NAV as on 31-July-19	18.6785
AUM (Rs. Cr)	44.14
Equity	-
Debt	85.90%
Net current asset	14.10%

Quantitative Indicators

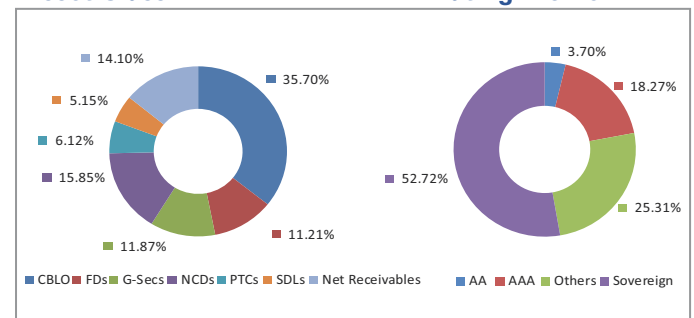
Modified Duration in Years	1.05
Average Maturity in Years	1.14
Yield to Maturity in %	6.75%

Top 10 Sectors

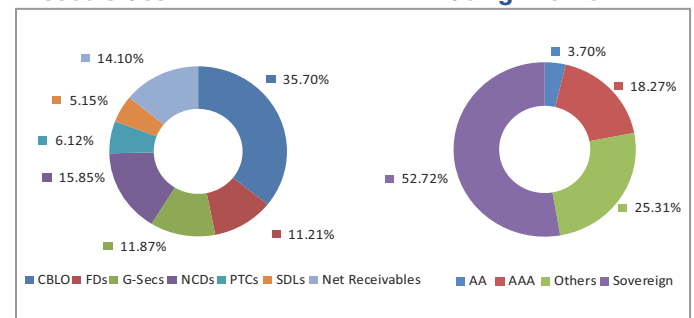


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.87%	4.44%	9.02%	5.79%	6.47%	7.62%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Guaranteed Bond Fund

Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and debt related securities.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities	0 - 100	73.23
Mutual Funds and Money market instruments	0 - 40	6.28
Net Current Assets*		20.49
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		21.98%
9.90% HDFC Ltd. NCD (MD 11/11/2021)	AAA	5.76%
8.5935%IDFC First Bank Ltd.NCD(MD 21/10/2021) (Cmpd Annually)	AA	3.67%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.59%
9.64% Power Grid Corporation Ltd. G NCD (MD 31/05/2021)	AAA	2.72%
9.25% Power Grid Corporation Ltd. NCD (MD 26/12/2021)	AAA	2.22%
9.27% IRFC Ltd. Series-76 NCD (MD 10/05/2021)	AAA	2.12%
9.90% LICHF Ltd. NCD (MD 11/11/2021)	AAA	1.89%
Sovereign		34.24%
6.84% GOI (MD 19/12/2022)	SOV	11.93%
7.80% GOI (MD 11/04/2021)	SOV	10.55%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	9.45%
8.27% Rajasthan Uday SDL (MD 23/06/2022)	SOV	2.31%
Money Market, Deposits & Other		43.77%
Total		100.00%

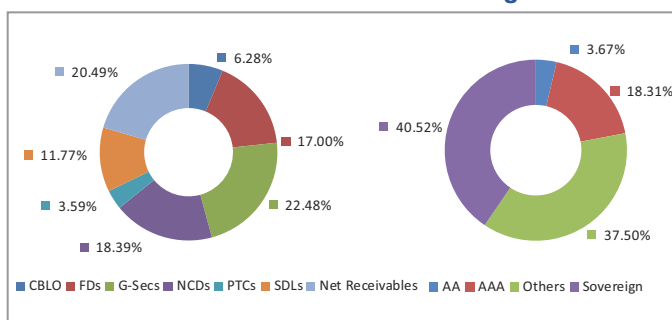
Fund Details

Description	
SFIN Number	ULIF06322/09/11GTEBONDFND116
Launch Date	05-Dec-11
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	18.6227
AUM (Rs. Cr)	233.90
Equity	-
Debt	79.51%
Net current asset	20.49%

Quantitative Indicators

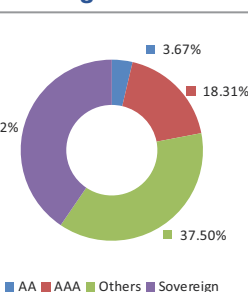
Modified Duration in Years	2.00
Average Maturity in Years	2.21
Yield to Maturity in %	7.25%

Asset Class

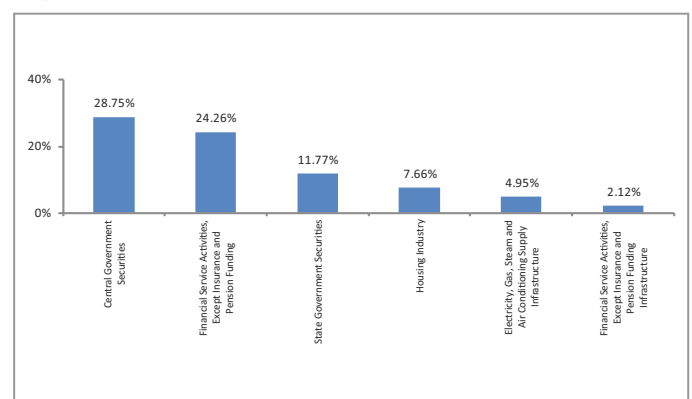


*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.03%	4.67%	9.38%	6.88%	7.36%	8.46%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Shield Plus Fund- IV

Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at Maturity. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures. The Unit Price at maturity (in 10 years time) is guaranteed to be a minimum of 170% of unit price as on the date of allocation of units under a policy.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities	0 - 100	96.65
Equity & Equity related securities	0 - 50	-
Mutual Funds(a), Money market instruments	0 - 100	1.50
Net Current Assets*		1.85
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

** incl. FDs

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		29.40%
9.64% Power Grid Corporation Ltd. G NCD (MD 31/05/2021)	AAA	9.00%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	8.56%
8.72% IDFC First Bank Ltd. NCD (MD 29/09/2020)	AA	4.67%
9.40% HDFC Ltd. NCD (MD 13/04/2021)	AAA	3.58%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	2.42%
8.68% LICHF Ltd. NCD (MD 30/03/2020)	AAA	1.17%
Sovereign		67.25%
6.84% GOI (MD 19/12/2022)	SOV	53.01%
7.80% GOI (MD 11/04/2021)	SOV	14.24%
Money Market, Deposits & Other		3.35%
Total		100.00%

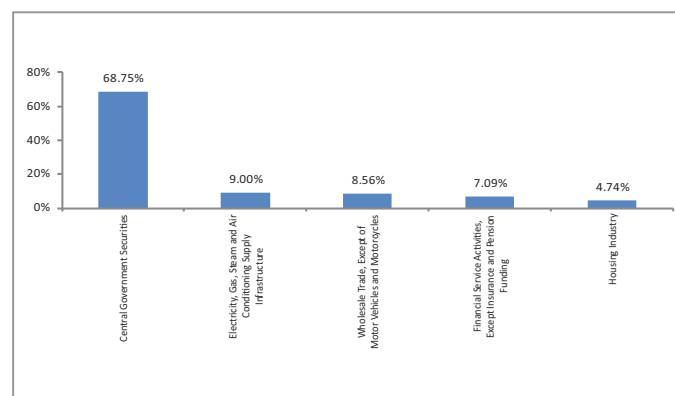
Fund Details

Description	
SFIN Number	ULIF06220/04/11SHIELDPL04116
Launch Date	18-Apr-11
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28 -
Debt	- 28
Hybrid	25 24
NAV as on 31-July-19	19.2441
AUM (Rs. Cr)	8.66
Equity	-
Debt	98.15%
Net current asset	1.85%

Quantitative Indicators

Modified Duration in Years	2.32
Average Maturity in Years	2.64
Yield to Maturity in %	6.52%

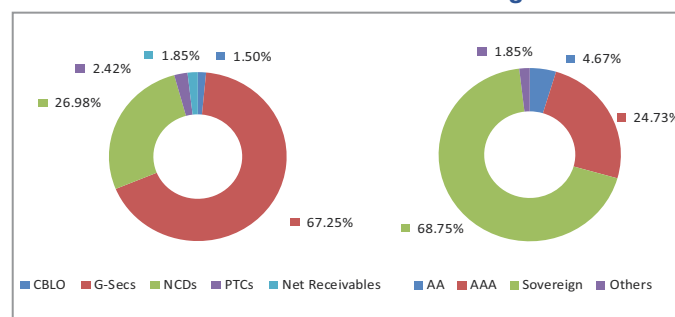
Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.25%	4.95%	9.44%	5.90%	6.94%	8.22%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Pension Builder Fund

Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 50	2.15
Debt, Fixed deposits & Debt Related Instrument	25 - 100	59.00
Mutual Funds and Money market instrument	0 - 40	5.96
Net Current Assets [#]		32.88
Total		100.00

[#]Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		2.15%
SBI-ETF Nifty 50	Mutual Fund - Liquid	1.46%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	0.36%
ITC Ltd	Manufacture of Tobacco Products	0.23%
Godrej Consumer Products Ltd	Manufacture of Chemicals and Chemical Products	0.10%
Corporate Bond		12.02%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	5.02%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	4.25%
7.83% LICHF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	2.31%
9.10% Dewan Housing Finance Corporation Ltd. (MD 16/08/2019)	D	0.36%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.09%
Sovereign		43.07%
7.17% GOI (MD 08/01/2028)	SOV	12.61%
7.26% GOI (MD 14/01/2029)	SOV	9.54%
8.30% Gujarat SDL (MD 13/03/2029)	SOV	8.03%
8.28% GOI (MD 21/09/2027)	SOV	3.53%
7.80% GOI (MD 11/04/2021)	SOV	2.86%
6.84% GOI (MD 19/12/2022)	SOV	1.85%
8.85% Maharastra SDL (MD 18/07/2022)	SOV	1.81%
8.80% GOI (MD 02/08/2022)	SOV	1.81%
7.32% GOI (MD 28/01/2024)	SOV	1.04%
Money Market, Deposits & Other		42.75%
Total		100.00%

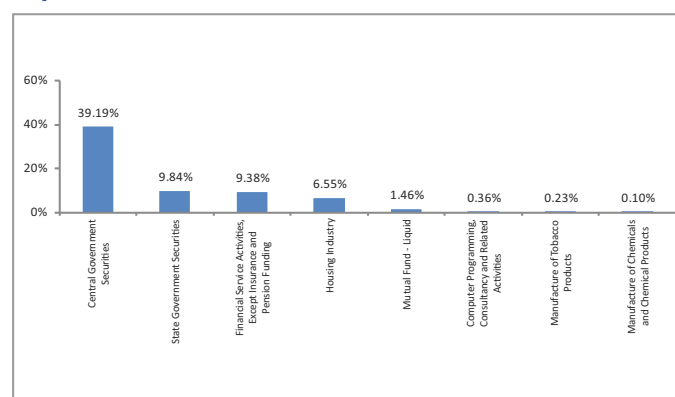
Fund Details

Description	
SFIN Number	ULIF06908/02/13PENSIONBUI116
Launch Date	01-Dec-14
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28 -
Debt	- 28
Hybrid	25 24
NAV as on 31-July-19	13.7268
AUM (Rs. Cr)	291.07
Equity	2.15%
Debt	64.96%
Net current asset	32.88%

Quantitative Indicators

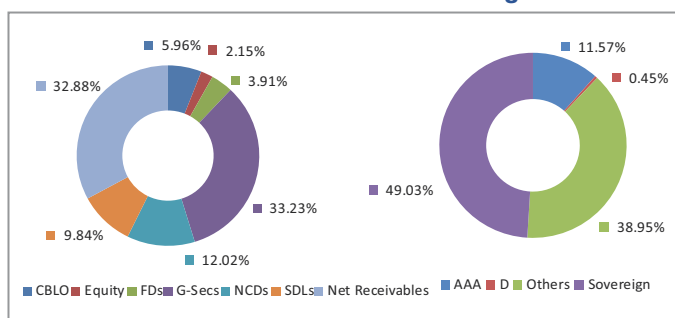
Modified Duration in Years	4.07
Average Maturity in Years	5.37
Yield to Maturity in %	6.83%

Top 10 Sectors



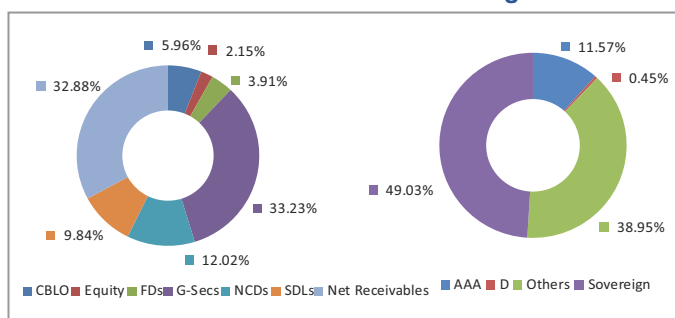
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.08%	6.50%	10.32%	5.95%	6.37%	7.02%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

July 2019

Balanced Equity Fund

Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10 - 70	13.90
Debt and debt related securities incl. Fixed deposits	0 - 80	56.22
Mutual Funds and Money market instruments	0 - 50	9.87
Net Current Assets*		20.00
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		15.46%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.78%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.56%
SBI-ETF Nifty 50	Mutual Fund - Liquid	1.56%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.34%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.15%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.05%
ITC Ltd	Manufacture of Tobacco Products	1.04%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.76%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.71%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.60%
Others		3.91%
Corporate Bond		9.54%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	3.51%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.06%
8.60% LICHF Ltd. NCD (MD 28/12/2020)	AAA	2.97%
Sovereign		46.68%
6.84% GOI (MD 19/12/2022)	SOV	18.58%
7.17% GOI (MD 08/01/2028)	SOV	12.06%
8.30% Gujarat SDL (MD 13/03/2029)	SOV	8.17%
7.26% GOI (MD 14/01/2029)	SOV	6.87%
7.32% GOI (MD 28/01/2024)	SOV	1.01%
Money Market, Deposits & Other		28.31%
Total		100.00%

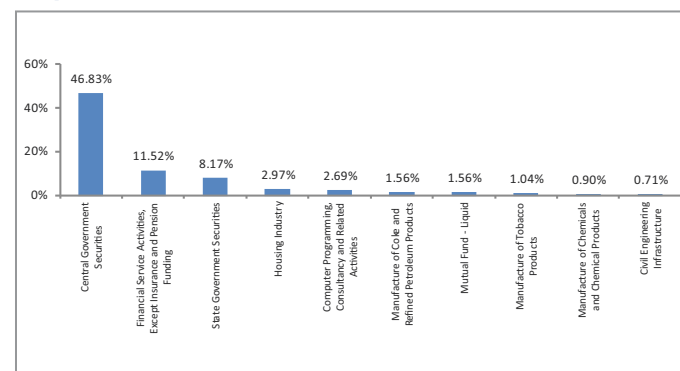
Fund Details

Description	
SFIN Number	ULIF07413/05/15BALEQTYFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28 -
Debt	- 28
Hybrid	25 24
NAV as on 31-July-19	13.0538
AUM (Rs. Cr)	20.57
Equity	15.46%
Debt	64.54%
Net current asset	20.00%

Quantitative Indicators

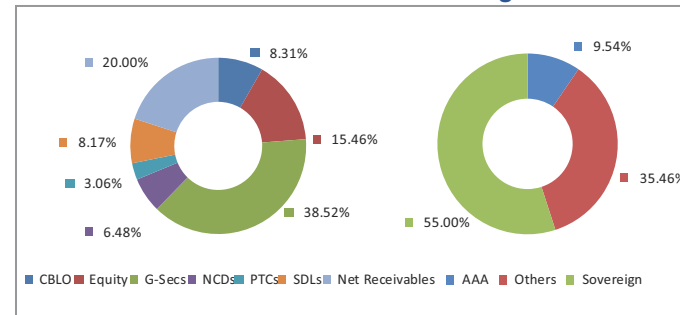
Modified Duration in Years	3.90
Average Maturity in Years	5.14
Yield to Maturity in %	6.52%

Top 10 Sectors



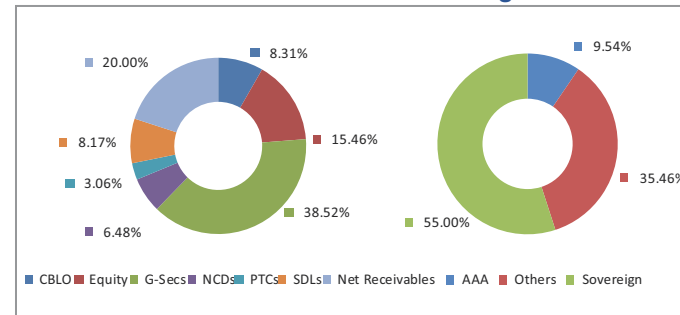
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.31%	6.11%	9.12%	5.58%	7.26%	8.16%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Builder Bond Fund

Fund Objective

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	68.23
Money market instruments, Cash, Mutual funds	0 - 60	3.36
Net Current Assets*		28.41
Total		100.00

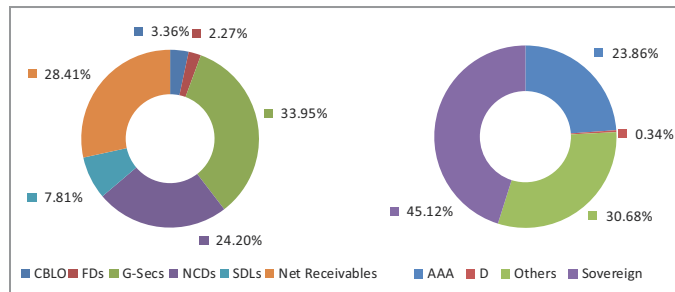
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		24.20%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	5.99%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.08%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	3.57%
8.70% HDFC Ltd (MD 15/12/2020)	AAA	2.63%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.10%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	1.95%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.79%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	1.75%
9.10% Dewan Housing Finance Corporation Ltd. (MD 16/08/2019)	D	0.34%
Sovereign		41.76%
7.17% GOI (MD 08/01/2028)	SOV	18.84%
7.26% GOI (MD 14/01/2029)	SOV	8.63%
7.32% GOI (MD 28/01/2024)	SOV	6.40%
8.35% Gujarat SDL (MD 06/03/2029)	SOV	4.65%
8.30% Gujarat SDL (MD 13/03/2029)	SOV	3.15%
6.84% GOI (MD 19/12/2022)	SOV	0.08%
Money Market, Deposits & Other		34.04%
Total		100.00%

Asset Class

Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.58%	7.87%	13.18%	6.79%	6.52%	7.48%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.

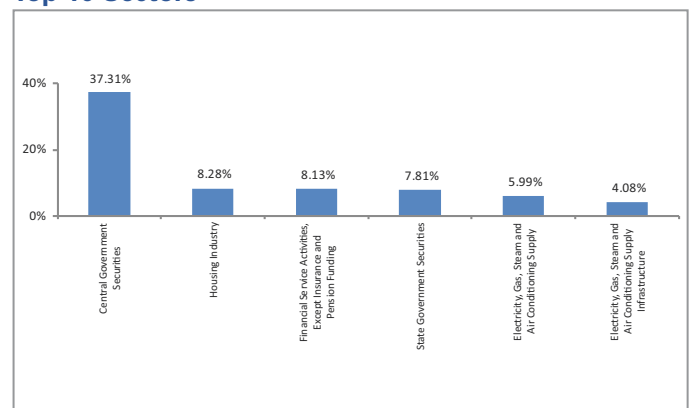
Fund Details

Description	
SFIN Number	ULIF07313/05/15BLDRBNDFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	12.7764
AUM (Rs. Cr)	61.91
Equity	-
Debt	71.59%
Net current asset	28.41%

Quantitative Indicators

Modified Duration in Years	4.93
Average Maturity in Years	6.80
Yield to Maturity in %	6.92%

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

July 2019

Discontinued Pension Policy Fund

Fund Objective

To provide minimum guaranteed rate of return on discontinued policies as prescribed by IRDAI

Portfolio Allocation

	Stated (%)	Actual (%)
Money Market instrument	0 - 40	14.02
Gsec	60 - 100	85.97
Net Current Assets*		0.01
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

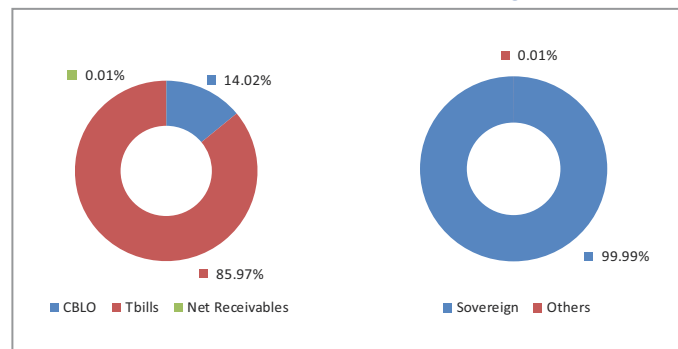
Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

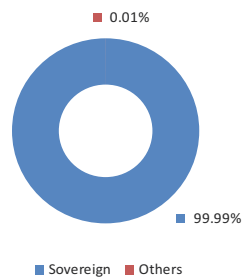
Fund Details

Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	12.1976
AUM (Rs. Cr)	111.36
Equity	-
Debt	99.99%
Net current asset	0.01%

Asset Class

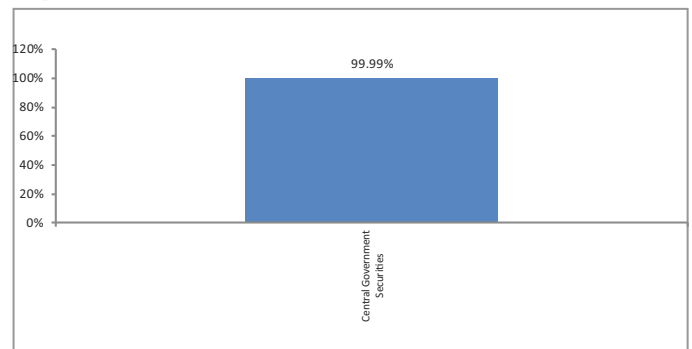


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.47%	2.93%	6.07%	5.89%	5.86%	5.24%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

July 2019

Discontinued Life Policy Fund

Fund Objective

To provide minimum guaranteed rate of return on discontinued policies as prescribed by IRDAI

Portfolio Allocation

	Stated (%)	Actual (%)
Money Market instrument	0 - 40	7.34
Gsec	60 - 100	92.65
Net Current Assets*		0.01
Total		100.00

*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

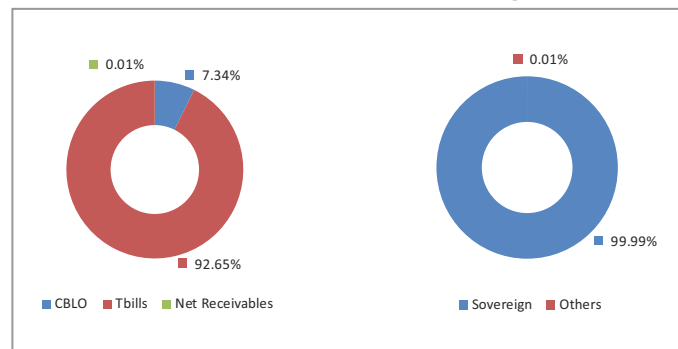
Fund Details

Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-July-19	12.7547
AUM (Rs. Cr)	892.15
Equity	-
Debt	99.99%
Net current asset	0.01%

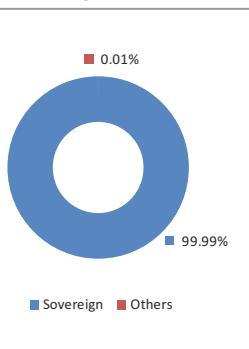
Quantitative Indicators

Modified Duration in Years	0.41
Average Maturity in Years	0.41
Yield to Maturity in %	6.02%

Asset Class

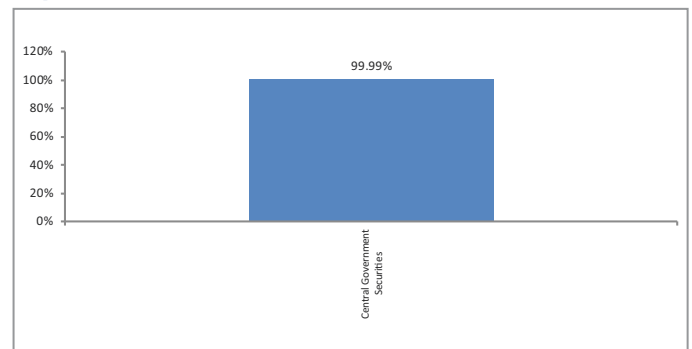


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.47%	2.61%	4.60%	5.20%	5.51%	5.55%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

On 4th June, Dewan Housing Finance Corporation Limited (DHFL) defaulted in interest payment and we had accordingly provided for 75% towards impairment. Subsequently, DHFL has made past due interest payment. DHFL also repaid full amount of CP due on 20th & 21st June and 50% of the amount of CP due on 25th June. In view of this and based on realisable value assessment, current provision towards impairment stands at 60% as on 30th July 2019.