

INVESTMENT'Z INSIGHT

Monthly Investment Update November 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%	13.54%	0.00%	0.00%	5.17%
Equity Shares	60.16%	0.00%	0.00%	80.45%	90.65%	97.99%	80.57%
Money Market Instruments	8.86%	100.00%	1.41%	6.00%	9.35%	2.01%	14.25%
Fixed Deposits	0.00%	0.00%	2.25%	0.00%	0.00%	0.00%	0.00%
Bond and Debentures	5.50%	0.00%	26.07%	0.00%	0.00%	0.00%	0.00%
Govt Securities	25.47%	0.00%	70.28%	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	ULIF04528/09/07ASSETALLOCFUND116	0.69%	4.49%	0.92%	6.09%	4.88%	8.13%	6.85%	9.45%	01-Oct-07
Asset Allocation Fund	Asset Allocation Fund II	ULIF07205/12/13ASSETALLOCFUND116	0.87%	4.02%	2.07%	7.85%	5.68%	8.90%	8.80%	10.20%	31-Mar-14
Asset Allocation Fund	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPENFUND116	0.68%	4.74%	1.66%	7.12%	5.85%	8.88%	7.48%	9.57%	27-Jan-08
	CRISIL Balanced Fund – Aggressive Index		1.14%	6.73%	3.13%	11.67%	8.65%	11.33%	7.87%		
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	0.25%	0.81%	1.78%	4.42%	4.32%	4.21%	4.96%	5.82%	15-Jan-04
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFUND116	0.40%	1.28%	2.71%	6.37%	6.28%	6.18%	7.00%	7.81%	23-Jul-04
Cash Fund	Cash Plus Pension Fund	ULIF01618/11/04CASHPLUSPENFUND116	0.41%	1.33%	2.76%	6.02%	6.09%	5.99%	6.83%	7.99%	18-Nov-04
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	0.41%	1.31%	2.71%	3.49%	1.26%	2.73%	4.77%	7.18%	10-Jul-06
Cash Fund	Liquid Pension Fund	ULIF04124/07/06LIQPENFUND116	0.36%	1.21%	2.59%	2.81%	0.56%	2.18%	4.38%	7.09%	24-Jul-06
	Crisil Liquid Fund Index		0.44%	1.47%	3.16%	7.03%	7.25%	7.04%	7.41%		
Debt Fund	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	0.33%	-0.20%	2.92%	8.14%	5.22%	2.75%	6.02%	6.10%	15-Jan-04
Debt Fund	Debt Plus Fund	ULIF00923/07/04DEBTPLUSFUND116	0.48%	0.40%	3.96%	10.26%	7.49%	5.52%	7.75%	8.04%	23-Jul-04
Debt Fund	Debt Plus Pension Fund	ULIF01518/11/04DEBTPLUSPENFUND116	0.47%	0.45%	4.16%	10.60%	7.53%	5.60%	8.59%	8.79%	18-Nov-04
Debt Fund	Premier Debt Fund	ULIF02317/12/05PREERDEBTFTFUND116	0.33%	-0.12%	2.32%	7.59%	5.02%	2.96%	5.96%	7.06%	17-Dec-05
Debt Fund	Life Long Gain Fund	ULIF01123/07/04LIFELONGAINFUND116	0.43%	0.13%	3.21%	8.54%	5.66%	3.64%	6.24%	5.38%	23-Jul-04
Debt Fund	Bond Fund	ULIF02610/07/06BONDFUNDLI116	0.56%	0.42%	4.88%	11.47%	7.53%	5.68%	8.37%	8.86%	10-Jul-06
Debt Fund	Premier Bond Fund	ULIF02821/07/06PREMIRBONDFUND116	0.33%	-0.37%	2.20%	7.11%	4.45%	2.44%	5.36%	6.47%	21-Jul-06
Debt Fund	Bond Pension Fund	ULIF03524/07/06BONDPENFUND116	0.46%	0.23%	3.81%	9.95%	6.90%	4.83%	7.27%	8.73%	24-Jul-06
	Crisil Composite Bond Fund Index		0.78%	1.96%	5.86%	12.36%	7.99%	6.59%	8.76%		
Large Cap Fund	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	0.27%	6.94%	0.08%	5.24%	4.03%	10.47%	6.14%	14.89%	23-Jul-04
Large Cap Fund	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	0.40%	7.58%	0.80%	6.77%	5.56%	12.07%	8.06%	16.03%	23-Jul-04
Large Cap Fund	Equity Plus Pension Fund	ULIF01218/11/04EQPLUSPENFUND116	0.57%	7.59%	0.83%	6.85%	5.43%	12.17%	7.75%	16.86%	18-Nov-04
Large Cap Fund	Premier Equity Gain Fund	ULIF02217/12/05PREEREQGAINFUND116	0.58%	7.14%	0.51%	6.09%	4.58%	11.28%	6.94%	12.80%	17-Dec-05
Large Cap Fund	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	0.34%	7.33%	0.40%	6.48%	5.44%	12.02%	7.53%	11.53%	24-Jul-06
Large Cap Fund	Equity Growth Fund II	ULIF05106/01/10EQTYGROWO2116	0.45%	7.60%	1.15%	7.13%	6.26%	12.67%	8.53%	13.19%	06-Jan-10
Large Cap Fund	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROWFUND116	0.27%	8.33%	0.48%	5.66%	4.07%	10.71%	6.39%	10.94%	24-Jul-06
Large Cap Fund	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPENFUND116	0.43%	8.08%	0.91%	6.93%	5.32%	12.27%	7.91%	12.68%	24-Jul-06
	Nifty 50 Index		1.50%	9.37%	1.12%	10.84%	8.59%	13.61%	7.01%		
Mid Cap Fund	Equity Midcap Fund	ULIF01709/03/05EQUIMIDFUND116	-0.88%	7.49%	-6.11%	-6.11%	-7.40%	5.15%	6.55%	13.02%	09-Mar-05
Mid Cap Fund	Equity Midcap Plus Fund	ULIF01809/03/05EQUIMIDPLUSFUND116	-0.76%	7.75%	-5.14%	-4.44%	-6.13%	6.62%	8.08%	15.91%	09-Mar-05
Mid Cap Fund	Equity Midcap Pension Fund	ULIF01909/03/05EQUIMIDPENFUND116	-0.76%	7.82%	-5.44%	-4.72%	-6.30%	6.35%	7.87%	17.74%	09-Mar-05
Mid Cap Fund	Accelerator Mid Cap Fund	ULIF03124/07/06ACCENMIDCAPFUND116	-0.78%	7.79%	-4.99%	-4.64%	-6.20%	6.46%	8.44%	13.34%	24-Jul-06
Mid Cap Fund	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCENMIDCAO2116	-0.69%	8.88%	-2.83%	-0.56%	-3.87%	8.39%	9.94%	12.46%	06-Jan-10
Mid Cap Fund	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCENMIDPENFUND116	-0.75%	8.25%	-5.61%	-4.77%	-6.28%	6.47%	8.32%	13.98%	24-Jul-06
	Nifty Midcap 50 Index		1.79%	10.82%	-4.84%	-1.20%	-4.82%	8.00%	6.67%		
Index Fund	Equity Fund	ULIF00315/01/04EQUITYFUND116	0.18%	7.65%	0.76%	6.61%	5.37%	10.64%	4.88%	10.40%	15-Jan-04
Index Fund	Equity Index Fund	ULIF00623/07/04EQINDEXFUND116	0.37%	7.62%	1.44%	8.04%	6.89%	12.21%	6.36%	13.66%	23-Jul-04
Index Fund	Equity Index Pension Fund	ULIF01318/11/04EQINDEXPENFUND116	0.29%	7.82%	1.32%	7.90%	6.86%	12.17%	6.39%	13.08%	18-Nov-04
Index Fund	Premier Equity Fund	ULIF02117/12/05PRMREQFUND116	0.19%	7.45%	0.77%	6.35%	5.09%	10.39%	4.73%	9.47%	17-Dec-05
Index Fund	Equity Index Fund II	ULIF03024/07/06EQTYINDEXO2116	0.06%	7.69%	0.78%	8.33%	6.19%	11.37%	5.54%	10.05%	24-Jul-06
Index Fund	Premier Equity Index Fund	ULIF03924/07/06PREEQINDEXI116	-0.08%	7.55%	0.55%	6.04%	4.70%	9.95%	4.20%	8.53%	24-Jul-06
Index Fund	Equity Index Pension Fund II	ULIF03724/07/06EQINDEXPENO2116	0.51%	8.53%	2.22%	8.56%	7.19%	12.32%	6.31%	10.29%	24-Jul-06
Index Fund	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPFUND116	0.40%	7.22%	1.01%	7.39%	6.64%	11.86%	6.03%	7.86%	01-Nov-10
	Nifty 50 Index		1.50%	9.37%	1.12%	10.84%	8.59%	13.61%	7.01%		
Ethical Fund	Pure Equity Fund	ULIF02017/12/05PUREEQFUND116	-2.54%	6.25%	-0.74%	1.19%	0.99%	9.24%	7.72%	14.10%	17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUND116	-1.99%	5.36%	-0.41%	1.99%	1.89%	10.06%	8.20%	14.61%	21-Jul-06
Ethical Fund	Pure Stock Fund II	ULIF07709/01/17PURESTKFUND2116	-0.71%	6.11%	-0.24%	1.75%	2.16%	-	-	5.11%	05-Jun-17
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPFUND116	-2.16%	5.14%	1.02%	0.77%	0.20%	8.78%	7.97%	14.16%	17-Apr-08
	Nifty 50 Index		1.50%	9.37%	1.12%	10.84%	8.59%	13.61%	7.01%		
Others	Assured Return Fund	ULIF06127/01/11ASSRDRTRN116	0.59%	1.79%	3.88%	8.69%	6.47%	5.70%	7.39%	7.62%	28-Jan-11
Others	Balanced Equity Fund	ULIF07413/05/15BALEQTYFUND116	0.40%	1.29%	3.80%	9.20%	6.43%	6.20%	-	7.89%	08-Mar-16
Others	Builder Bond Fund	ULIF07313/05/15BLDRBNDFUND116	0.41%	0.48%	4.41%	10.72%	7.13%	4.36%	-	7.05%	08-Mar-16
Others	Discontinue Pension Policy Fund	ULIF07126/03/13DISCONPENFUND116	0.42%	1.33%	2.73%	5.86%	5.85%	5.79%	-	5.25%	09-Sep-15
Others	Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116	0.41%	1.33%	2.73%	5.55%	5.17%	5.38%	-	5.54%	28-Jan-15
Others	Growth Plus Fund I	ULIF05414/01/10GROWPLUSO1116	0.62%	1.77%	4.15%	9.20%	6.86%	6.29%	7.36%	7.32%	12-Jan-10

November 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	92.14
-Large Cap Stocks		30.03
-Mid Cap Stocks		69.97
Bank deposits and money market instruments	0 - 40	7.17
Net Current Assets*		0.69
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks

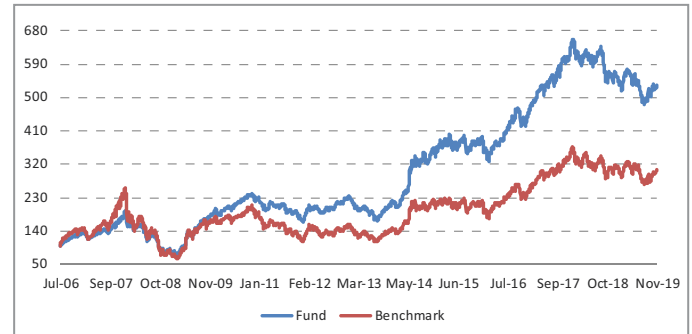
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		92.14%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.34%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.12%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.01%
SPANDANA SPHOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.51%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.50%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.46%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.31%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.28%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.16%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.12%
Others		66.34%
Money Market, Deposits & Other		7.86%
Total		100.00%

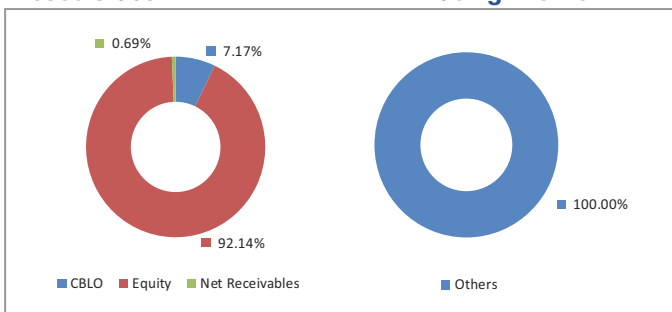
Fund Details

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 29-November-19	53.2717
AUM (Rs. Cr)	408.32
Equity	92.14%
Debt	7.17%
Net current asset	0.69%

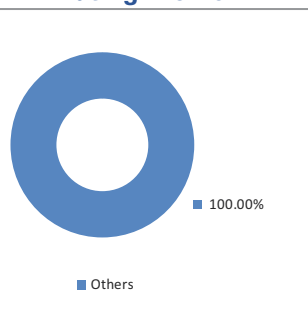
Growth of Rs. 100



Asset Class

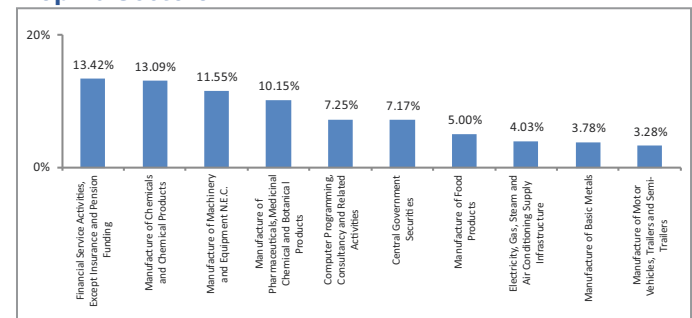


Rating Profile



*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	-0.78%	-4.99%	-4.64%	-6.20%	6.46%	13.34%
Benchmark	1.79%	-4.84%	-1.20%	-4.82%	8.00%	8.66%

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

November 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	93.19
Bank deposits and money market instruments	0 - 40	6.05
Net Current Assets*		0.76
Total		100.00

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

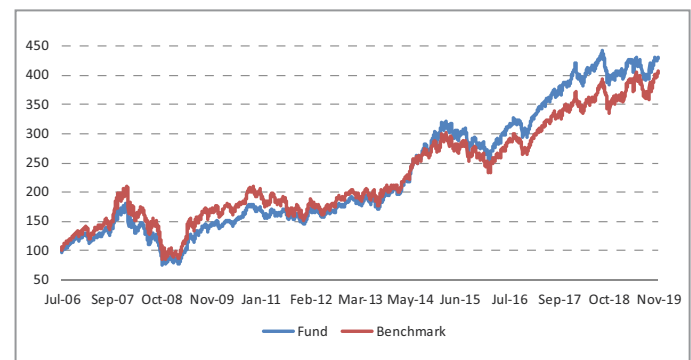
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.19%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	7.07%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.35%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.27%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.56%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.02%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.70%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.56%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.15%
ITC Ltd	Manufacture of Tobacco Products	2.42%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.38%
Others		45.71%
Money Market, Deposits & Other		6.81%
Total		100.00%

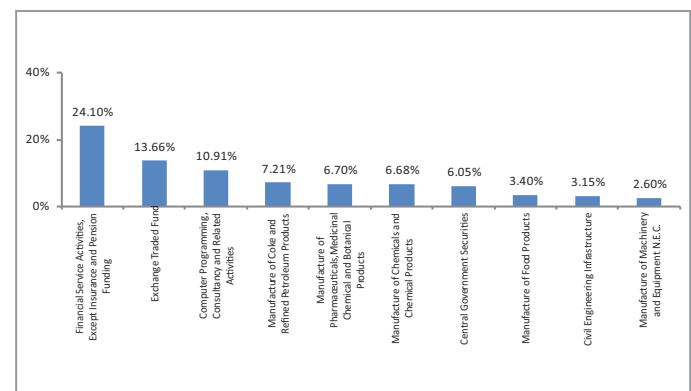
Fund Details

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 28
Debt	- -
Hybrid	9 25
NAV as on 29-November-19	42.9550
AUM (Rs. Cr)	2,639.77
Equity	93.19%
Debt	6.05%
Net current asset	0.76%

Growth of Rs. 100

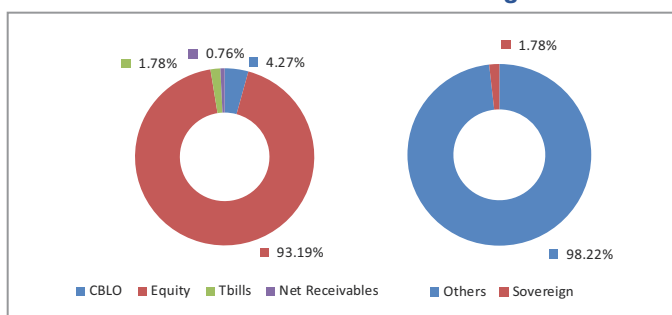


Top 10 Sectors

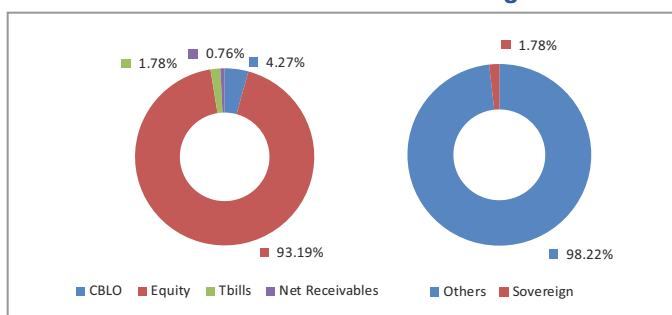


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.34%	0.40%	6.48%	5.44%	12.02%	11.53%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.01%

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

November 2019

Equity Index Fund II

Fund Objective

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

Portfolio Allocation

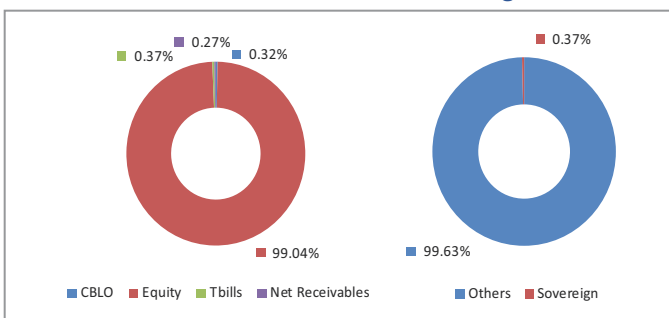
	Stated (%)	Actual (%)
Equity	60 - 100	99.04
Bank deposits and money market instruments	0 - 40	0.69
Net Current Assets*		0.27
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		99.04%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.84%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.75%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.57%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.67%
ITC Ltd	Manufacture of Tobacco Products	5.17%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.15%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.04%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.66%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.36%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.31%
Others		42.52%
Money Market, Deposits & Other		0.96%
Total		100.00%

Asset Class



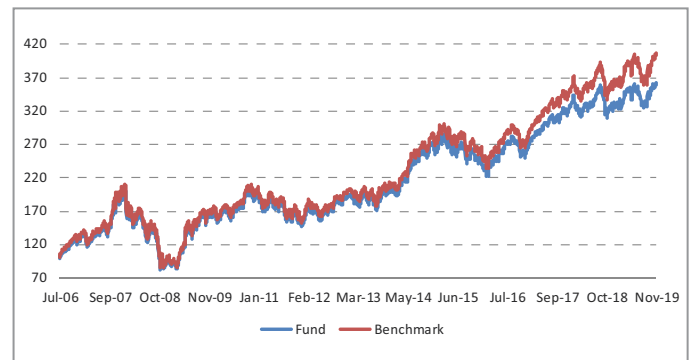
*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile

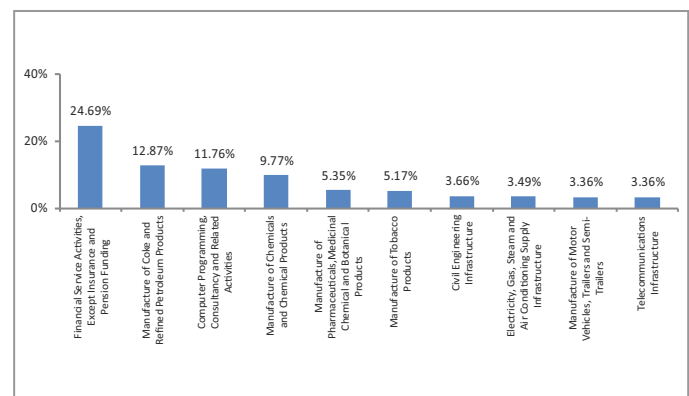
Fund Details

Description	
SFIN Number	ULIF03024/07/06EQT1YINDEX02116
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 29-November-19	35.9277
AUM (Rs. Cr)	1,951.83
Equity	99.04%
Debt	0.69%
Net current asset	0.27%

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	0.06%	0.78%	8.33%	6.19%	11.37%	10.05%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.01%

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

November 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	86.22
Government treasury bills (Non-interest bearing)	0 - 40	13.72
Net Current Assets*		0.06
Total		100.00

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

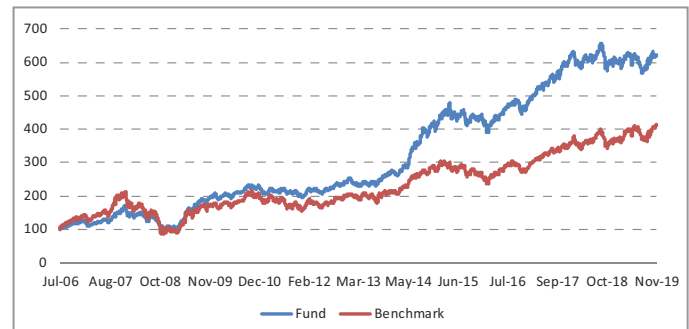
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		86.22%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.99%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.68%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.16%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.36%
Nestle India Ltd	Manufacture of Food Products	2.81%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.80%
Bharat Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	2.36%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.20%
Marico Ltd	Manufacture of Food Products	2.08%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.95%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.95%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	1.73%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.69%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.67%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	1.60%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.58%
Hindustan Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	1.52%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.52%
Colgate-Palmolive (India) Ltd	Manufacture of Chemicals and Chemical Products	1.51%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.50%
Others		32.53%
Money Market, Deposits & Other		13.78%
Total		100.00%

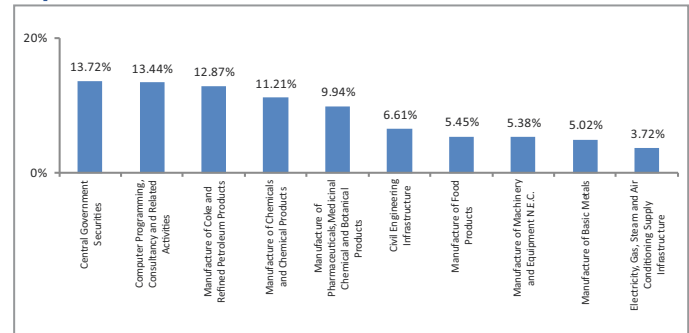
Fund Details

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 29-November-19	61.8790	
AUM (Rs. Cr)	1,641.88	
Equity	86.22%	
Debt	13.72%	
Net current asset	0.06%	

Growth of Rs. 100

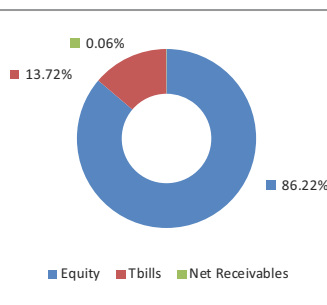


Top 10 Sectors

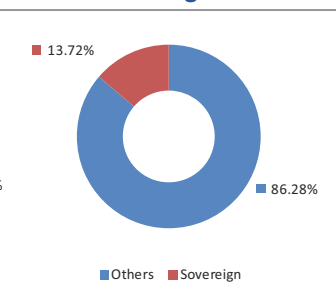


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-1.99%	-0.41%	1.99%	1.89%	10.06%	14.61%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.12%

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

November 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	96.35
Bank deposits and money market instruments	0 - 40	2.79
Net Current Assets*		0.86
Total		100.00

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

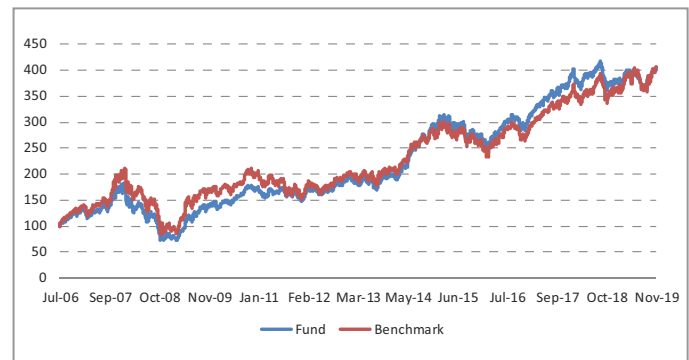
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.35%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	7.76%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.17%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.89%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.04%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.92%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.29%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.24%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.78%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.00%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.52%
Others		48.74%
Money Market, Deposits & Other		3.65%
Total		100.00%

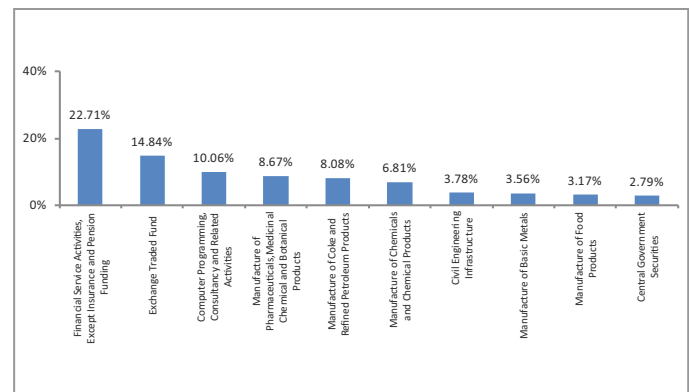
Fund Details

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 29-November-19	40.0304
AUM (Rs. Cr)	12.56
Equity	96.35%
Debt	2.79%
Net current asset	0.86%

Growth of Rs. 100

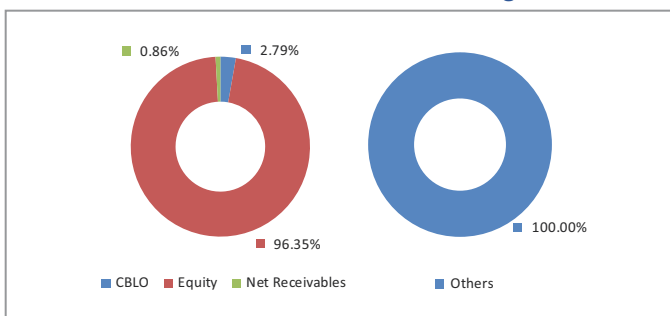


Top 10 Sectors

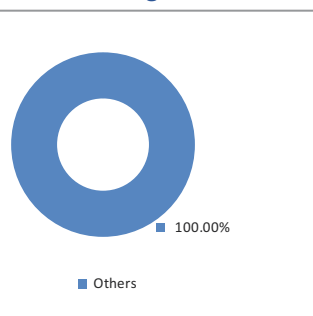


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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	0.27%	0.48%	5.66%	4.07%	10.71%	10.94%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.01%

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

November 2019

Premier Equity Index Fund

Fund Objective

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

Portfolio Allocation

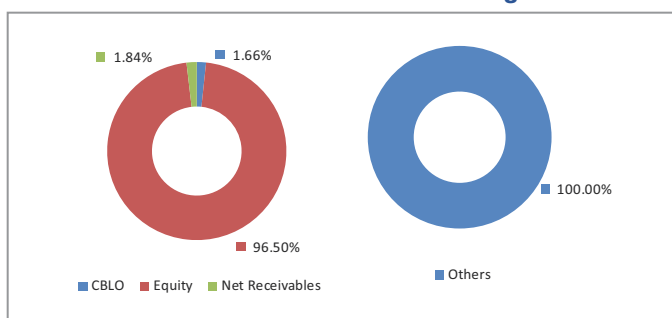
	Stated (%)	Actual (%)
Equity	60 - 100	96.50
Bank deposits and money market instruments	0 - 40	1.66
Net Current Assets*		1.84
Total		100.00

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

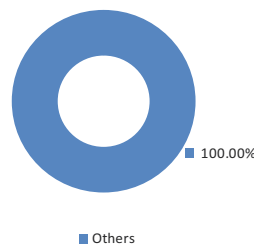
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.50%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.97%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.90%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.80%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.57%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.68%
ITC Ltd	Manufacture of Tobacco Products	5.60%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.93%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.03%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.84%
Bajaj Auto Ltd	Manufacture of Other Transport Equipment	3.62%
Others		40.54%
Money Market, Deposits & Other		3.50%
Total		100.00%

Asset Class



Rating Profile

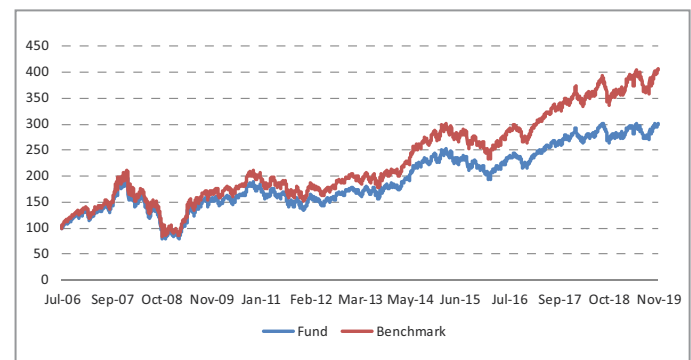


*Others includes Equity, CBLO, Net receivable/payable and FD

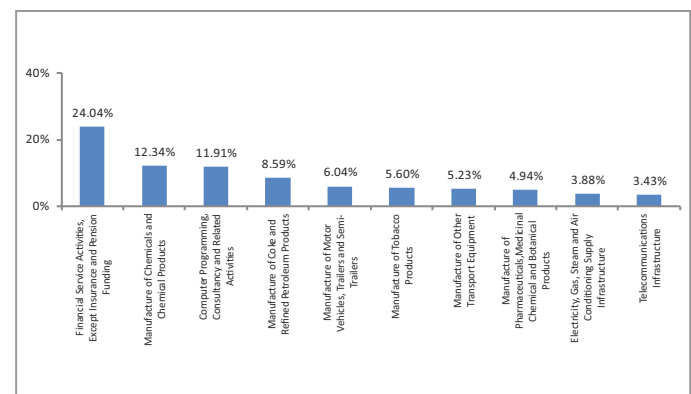
Fund Details

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 29-November-19	29.8601
AUM (Rs. Cr)	7.82
Equity	96.50%
Debt	1.66%
Net current asset	1.84%

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	-0.08%	0.55%	6.04%	4.70%	9.95%	8.53%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.01%

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

November 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

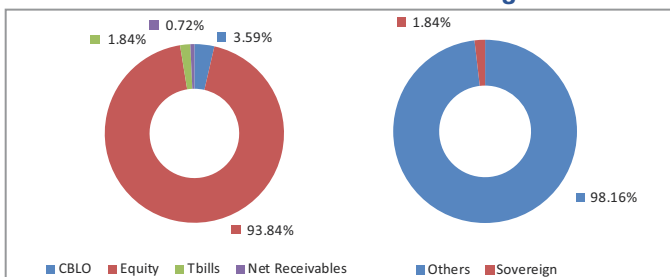
	Stated (%)	Actual (%)
Equity	60 - 100	93.84
Bank deposits and money market instruments	0 - 40	5.43
Net Current Assets*		0.72
Total		100.00

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

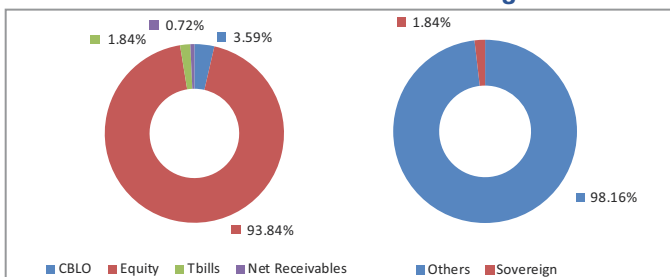
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.84%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	6.74%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.13%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.85%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.40%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.10%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.63%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.46%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.35%
Bharat Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	3.16%
Nestle India Ltd	Manufacture of Food Products	2.63%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	2.13%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Exchange Traded Fund	2.06%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.04%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.00%
ITC Ltd	Manufacture of Tobacco Products	1.98%
SBI ETF NIFTY BANK	Exchange Traded Fund	1.77%
Marico Ltd	Manufacture of Food Products	1.77%
ICICI PRUDENTIAL BANK ETF	Exchange Traded Fund	1.69%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.68%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.50%
Others		27.76%
Money Market, Deposits & Other		6.16%
Total		100.00%

Asset Class



Rating Profile



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

Performance

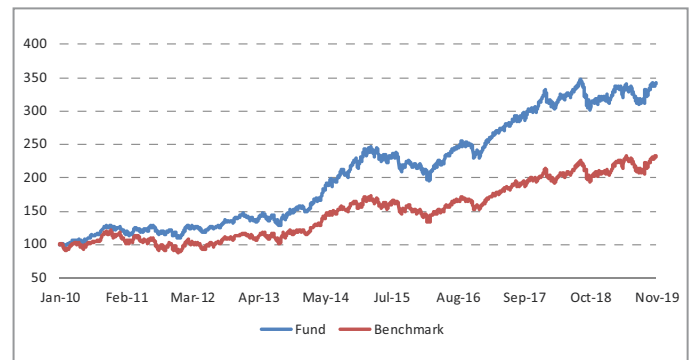
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.45%	1.15%	7.13%	6.26%	12.67%	13.19%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	8.69%

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

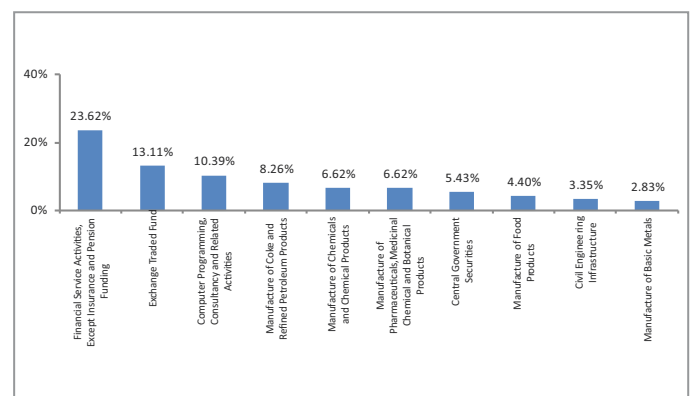
Fund Details

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 29-November-19	34.1104
AUM (Rs. Cr)	2,221.07
Equity	93.84%
Debt	5.43%
Net current asset	0.72%

Growth of Rs. 100



Top 10 Sectors



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

November 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

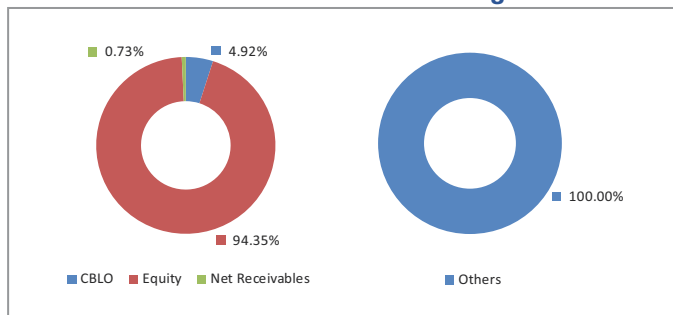
	Stated (%)	Actual (%)
Equity*	60 - 100	94.35
-Large Cap Stocks		29.94
-Mid Cap Stocks		70.06
Bank deposits and money market instruments	0 - 40	4.92
Net Current Assets*		0.73
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks

Portfolio

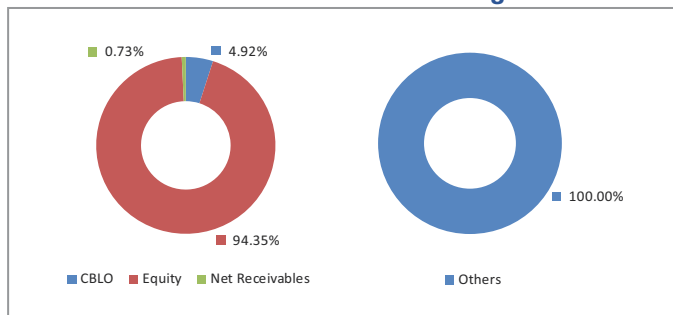
Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.35%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.37%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.19%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.09%
MphasiS Ltd	Computer Programming, Consultancy and Related Activities	2.58%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.58%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.50%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.38%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.33%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.22%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.18%
Others		67.93%
Money Market, Deposits & Other		5.65%
Total		100.00%

Asset Class



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

Rating Profile



Performance

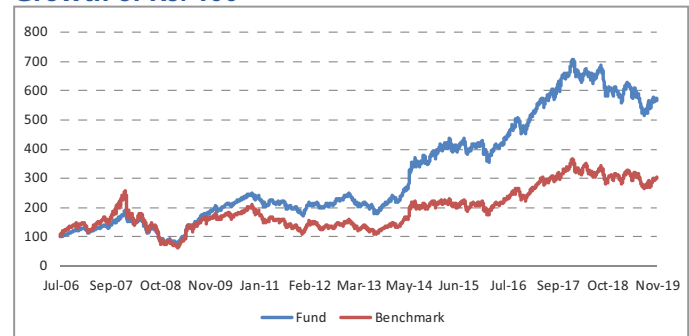
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.75%	-5.61%	-4.77%	-6.28%	6.47%	13.98%
Benchmark	1.79%	-4.84%	-1.20%	-4.82%	8.00%	8.66%

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

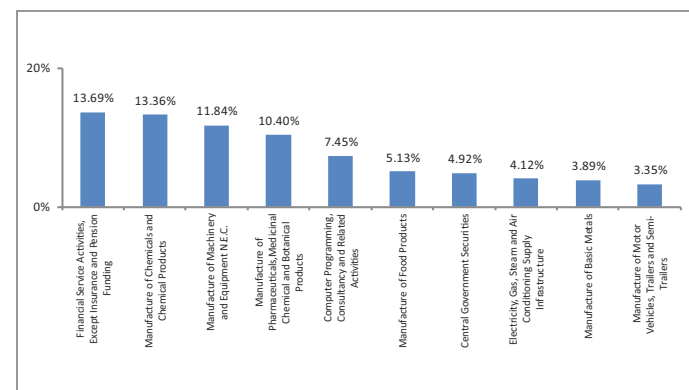
Fund Details

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 29-November-19	57.4464
AUM (Rs. Cr)	42.09
Equity	94.35%
Debt	4.92%
Net current asset	0.73%

Growth of Rs. 100



Top 10 Sectors



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

November 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	90.47
-Large Cap Stocks		30.75
-Mid Cap Stocks		69.25
Bank deposits and money market instruments	0 - 40	9.99
Net Current Assets*		-0.46
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		90.47%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.29%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.18%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.02%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.39%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.36%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.33%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.32%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.22%
Polycab India Ltd	Manufacture of Electrical Equipment	2.11%
Marico Ltd	Manufacture of Food Products	2.08%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.08%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.03%
Mahindra & Mahindra Financial Services Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.98%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.96%
AIA Engineering Ltd	Manufacture of Basic Metals	1.95%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.83%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.82%
Hindustan Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	1.80%
Tata Global Beverages Ltd	Manufacture of Food Products	1.79%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.66%
Others		46.27%
Money Market, Deposits & Other		9.53%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.69%	-2.83%	-0.56%	-3.87%	8.39%	12.46%
Benchmark	1.79%	-4.84%	-1.20%	-4.82%	8.00%	5.58%

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

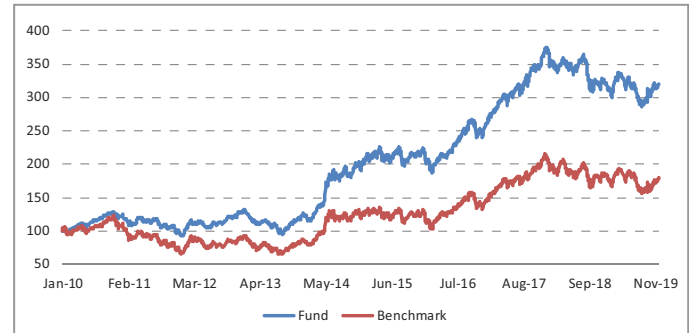
Fund Details

Description	
SFIN Number	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 29-November-19	31.9819
AUM (Rs. Cr)	2,266.40
Equity	90.47%
Debt	9.99%
Net current asset	-0.46%

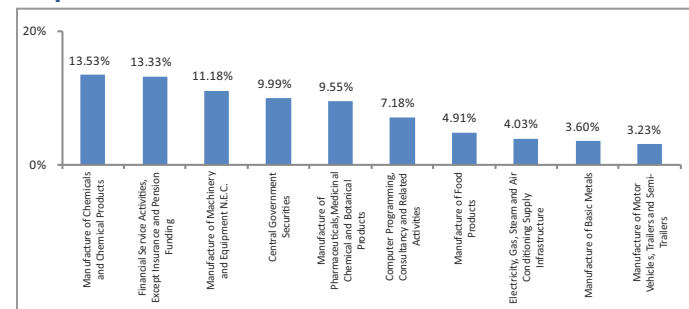
Quantitative Indicators

Modified Duration in Years	0.01
Average Maturity in Years	0.01
Yield to Maturity in %	3.85%

Growth of Rs. 100

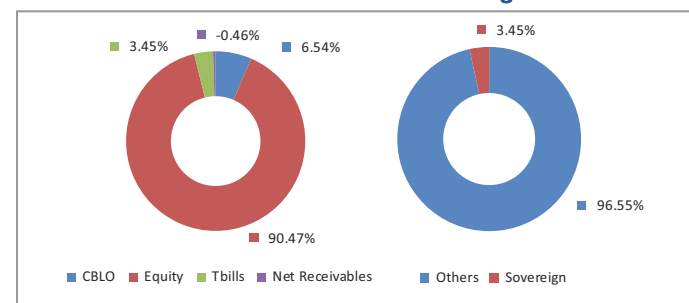


Top 10 Sectors

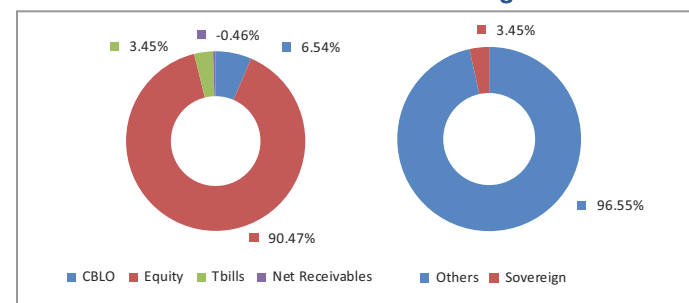


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'

Asset Class



Rating Profile



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

November 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

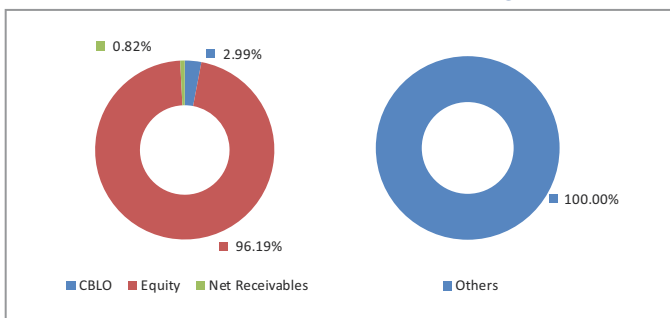
	Stated (%)	Actual (%)
Equity	60 - 100	96.19
Bank deposits and money market instruments	0 - 40	2.99
Net Current Assets*		0.82
Total		100.00

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

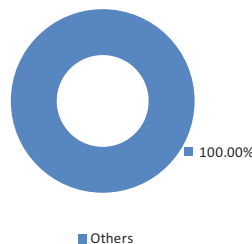
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.19%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	7.20%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.64%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.75%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.67%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.23%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.80%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.64%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.46%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.73%
ITC Ltd	Manufacture of Tobacco Products	2.55%
Others		47.51%
Money Market, Deposits & Other		3.81%
Total		100.00%

Asset Class



Rating Profile



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

Performance

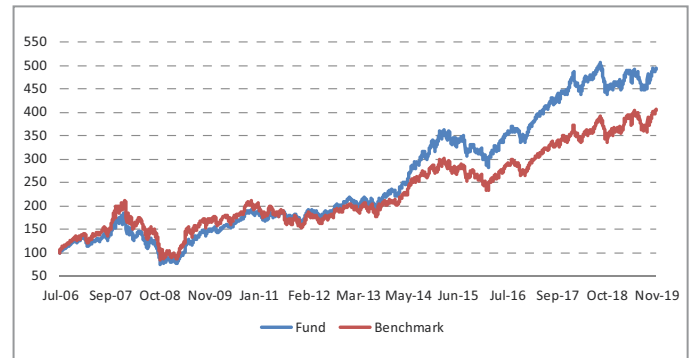
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.43%	0.91%	6.93%	5.32%	12.27%	12.68%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.01%

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

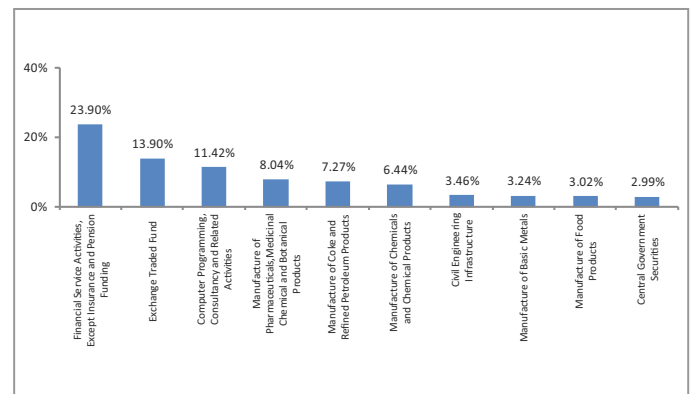
Fund Details

Description	
SFIN Number	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 29-November-19	49.2819
AUM (Rs. Cr)	75.25
Equity	96.19%
Debt	2.99%
Net current asset	0.82%

Growth of Rs. 100



Top 10 Sectors



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

November 2019

Equity Index Pension Fund II

Fund Objective

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

Portfolio Allocation

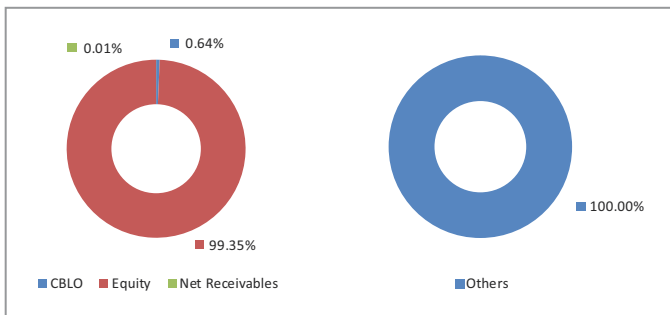
	Stated (%)	Actual (%)
Equity	60 - 100	99.35
Bank deposits and money market instruments	0 - 40	0.64
Net Current Assets*		0.01
Total		100.00

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

Portfolio

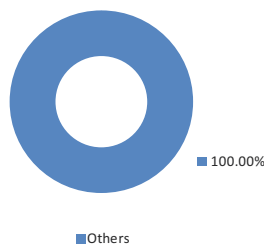
Company/Issuer	Sector/Rating	Exposure (%)
Equity		99.35%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.12%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.21%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.53%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.43%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.68%
ITC Ltd	Manufacture of Tobacco Products	5.36%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.14%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.61%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.44%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.36%
Others		40.47%
Money Market, Deposits & Other		0.65%
Total		100.00%

Asset Class



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

Rating Profile



Performance

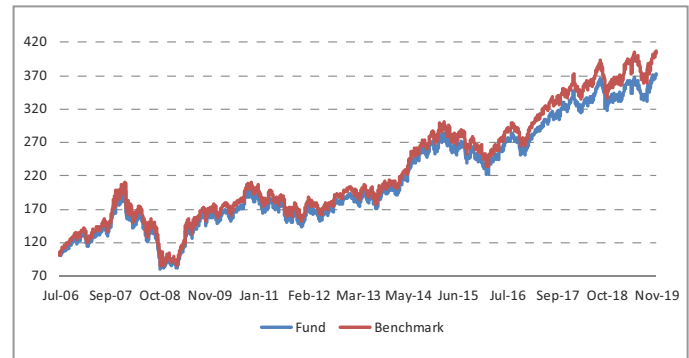
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.51%	2.22%	8.56%	7.19%	12.32%	10.29%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.01%

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

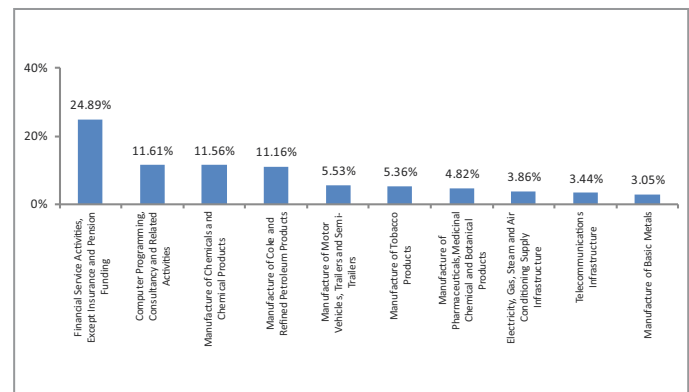
Fund Details

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 29-November-19	37.0139
AUM (Rs. Cr)	118.01
Equity	99.35%
Debt	0.64%
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'.

November 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	83.48
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		16.52
Total		100.00

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

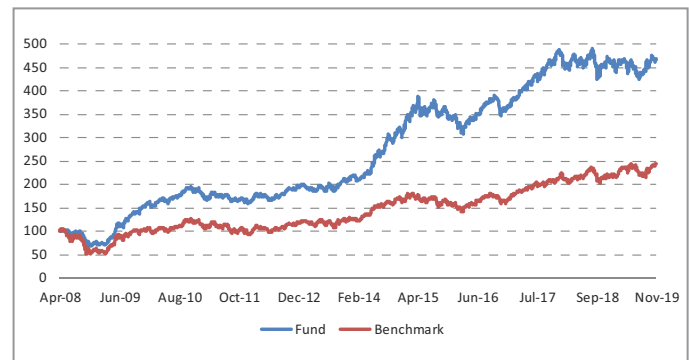
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.48%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	5.85%
MRF Ltd	Manufacture of Rubber and Plastics Products	5.78%
Nestle India Ltd	Manufacture of Food Products	5.72%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.66%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	5.56%
Kansai Nerolac Paints Ltd	Manufacture of Chemicals and Chemical Products	5.22%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	4.81%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	4.32%
Hero MotoCorp Ltd	Manufacture of Other Transport Equipment	3.80%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.79%
Others		32.98%
Money Market, Deposits & Other		16.52%
Total		100.00%

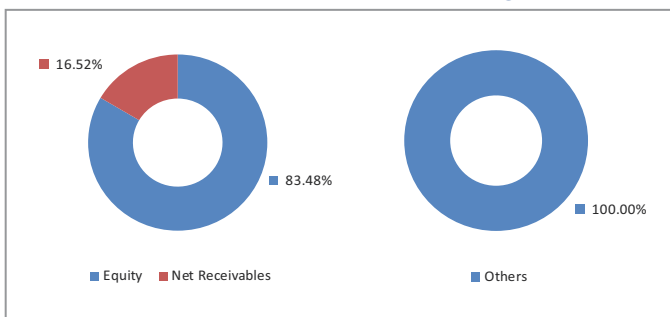
Fund Details

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 29-November-19	46.6071
AUM (Rs. Cr)	11.08
Equity	83.48%
Debt	-
Net current asset	16.52%

Growth of Rs. 100



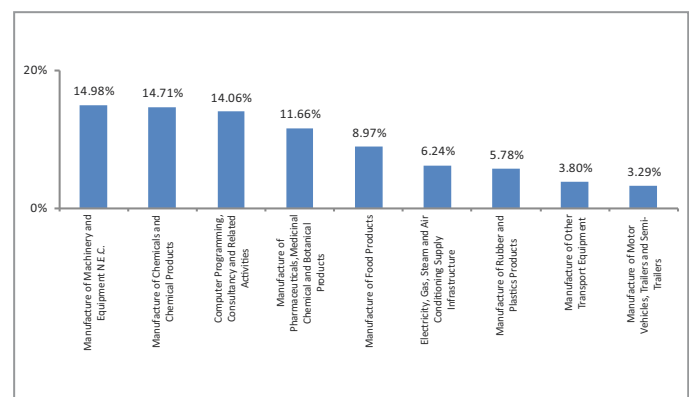
Asset Class



*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	-2.16%	1.02%	0.77%	0.20%	8.78%	14.16%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	7.94%

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

November 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	95.87
Debt/Cash, Money Market Instruments	0 - 40	4.13
Net Current Assets		-
Total		100.00

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

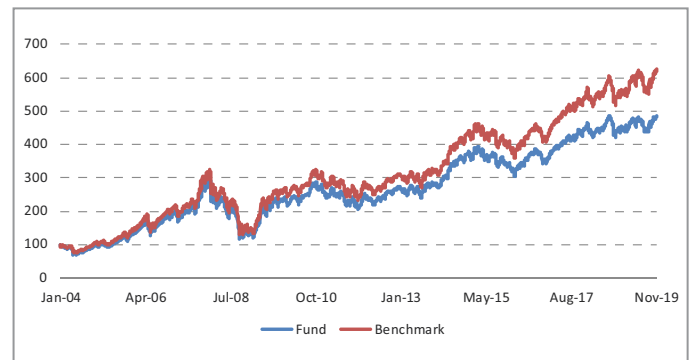
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.87%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.38%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.67%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.71%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.29%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.15%
ITC Ltd	Manufacture of Tobacco Products	4.89%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.15%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.63%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.62%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.57%
Others		40.80%
Money Market, Deposits & Other		4.13%
Total		100.00%

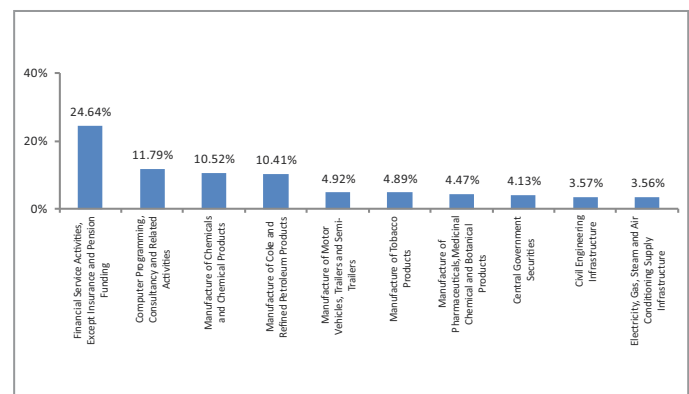
Fund Details

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 29-November-19	48.1327
AUM (Rs. Cr)	168.65
Equity	95.87%
Debt	4.13%
Net current asset	-

Growth of Rs. 100

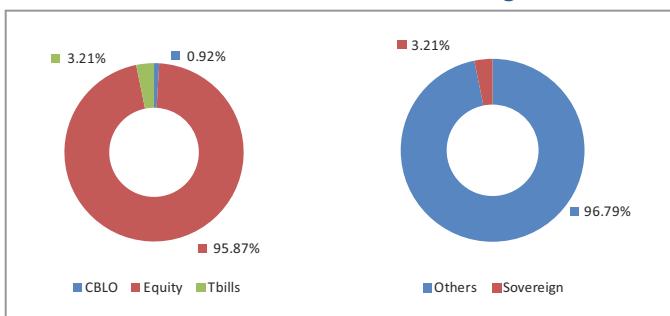


Top 10 Sectors



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	0.18%	0.76%	6.61%	5.37%	10.64%	10.40%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	12.17%

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

November 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	92.57
- Large Cap Stock		77.42
- Mid Cap Stocks		22.58
Bank deposits and money market instruments	0 - 40	6.69
Net Current Assets [†]		0.75
Total		100.00

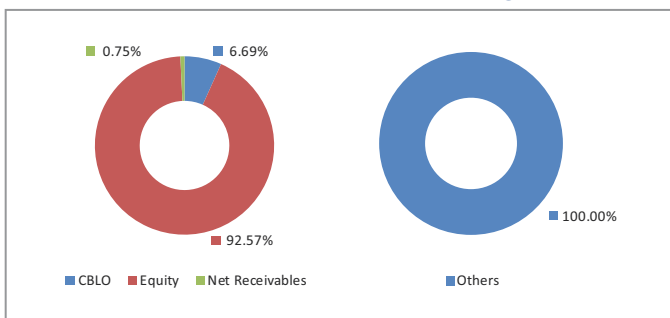
*Net current asset represents net of receivables and payables for investments held.

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

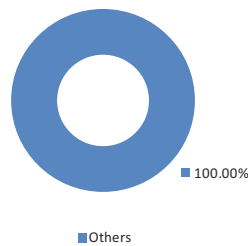
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		92.57%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	6.99%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.19%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.14%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.48%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.88%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.64%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.50%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.06%
ITC Ltd	Manufacture of Tobacco Products	2.35%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.32%
Others		46.01%
Money Market, Deposits & Other		7.43%
Total		100.00%

Asset Class



Rating Profile



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

Performance

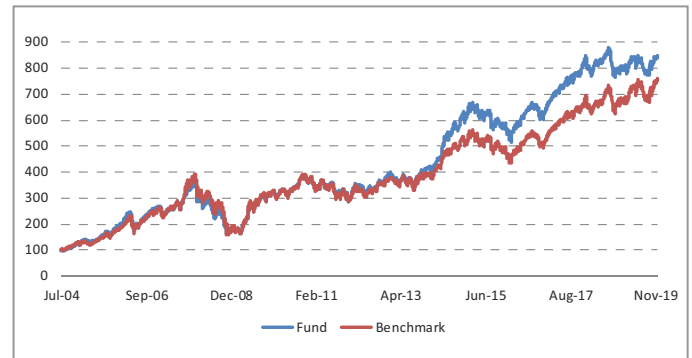
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.27%	0.08%	5.24%	4.03%	10.47%	14.89%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	14.04%

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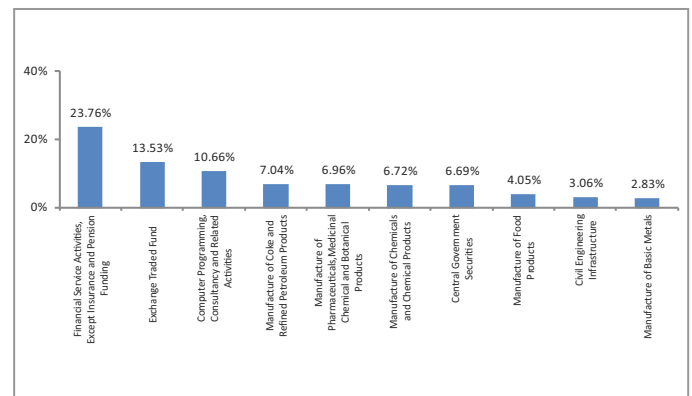
Fund Details

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 29-November-19	84.3061
AUM (Rs. Cr)	404.19
Equity	92.57%
Debt	6.69%
Net current asset	0.75%

Growth of Rs. 100



Top 10 Sectors



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

November 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

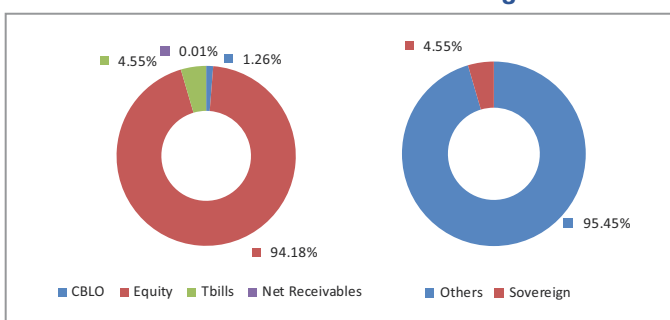
	Stated (%)	Actual (%)
Equity and equity related	60 - 100	94.18
Debt/Cash Money	0 - 40	5.81
Net Current Assets*		0.01
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.14%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.00%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.18%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.49%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.75%
ITC Ltd	Manufacture of Tobacco Products	4.69%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.73%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.52%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.42%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.41%
Others		38.86%
Money Market, Deposits & Other		
		5.82%
Total		100.00%

Asset Class



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

Performance

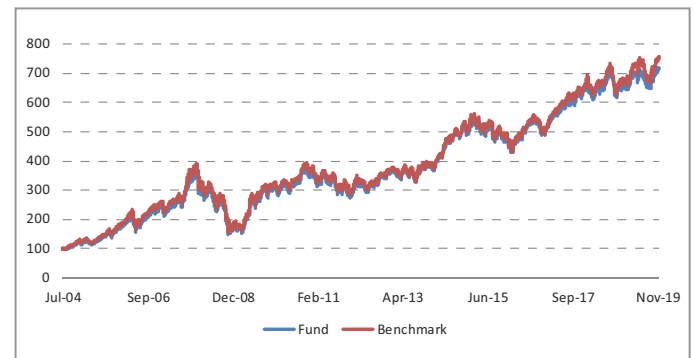
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.37%	1.44%	8.04%	6.89%	12.21%	13.66%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	14.04%

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

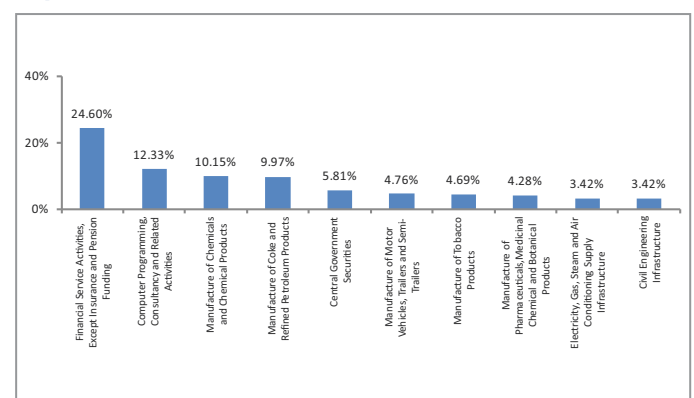
Fund Details

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 29-November-19	71.5168
AUM (Rs. Cr)	85.77
Equity	94.18%
Debt	5.81%
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'.

November 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

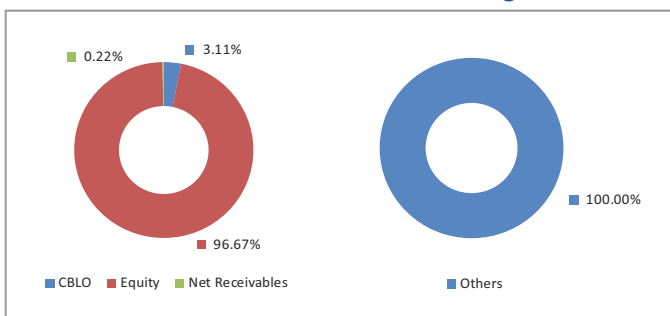
	Stated (%)	Actual (%)
Equity and equity related	60 - 100	96.67
Debt/Cash/Money Market instruments	0 - 40	3.11
Net Current Assets*		0.22
Total		100.00

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

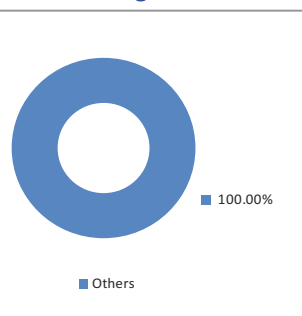
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.67%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.44%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.37%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.69%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.68%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.77%
ITC Ltd	Manufacture of Tobacco Products	4.85%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.65%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.57%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.42%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.41%
Others		40.82%
Money Market, Deposits & Other		3.33%
Total		100.00%

Asset Class



Rating Profile

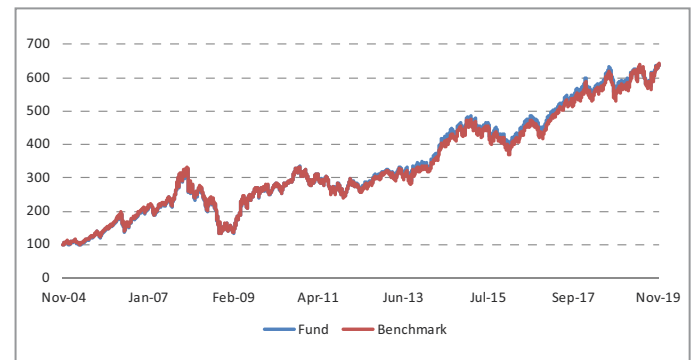


*Others includes Equity, CBLO, Net receivable/payable and FD

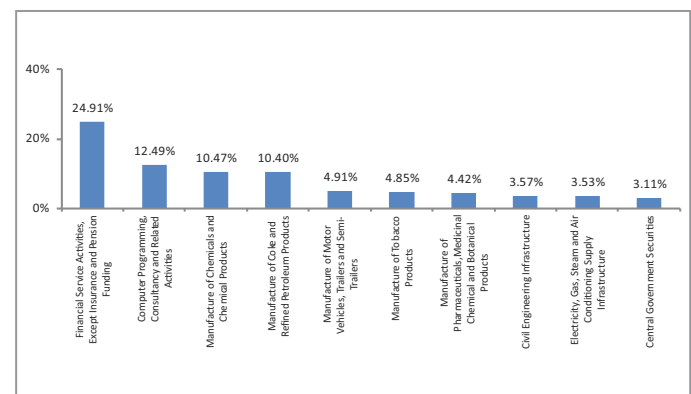
Fund Details

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 29-November-19	63.5008
AUM (Rs. Cr)	5.78
Equity	96.67%
Debt	3.11%
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.29%	1.32%	7.90%	6.86%	12.17%	13.08%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	13.10%

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

November 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

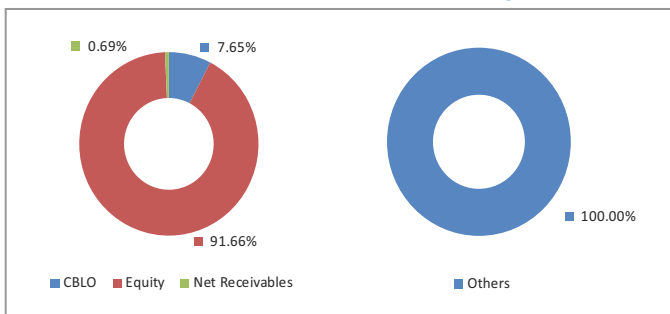
	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	91.66
-Large Cap		29.94
-Equity Mid Cap Stocks		70.06
Debt/Cash/Money Market instruments	0 - 40	7.65
Net Current Assets*		0.69
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks

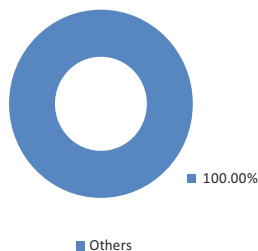
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.66%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.31%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.10%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.00%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.50%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.49%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.45%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.30%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.27%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.15%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.11%
Others		65.98%
Money Market, Deposits & Other		8.34%
Total		100.00%

Asset Class



Rating Profile



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

Performance

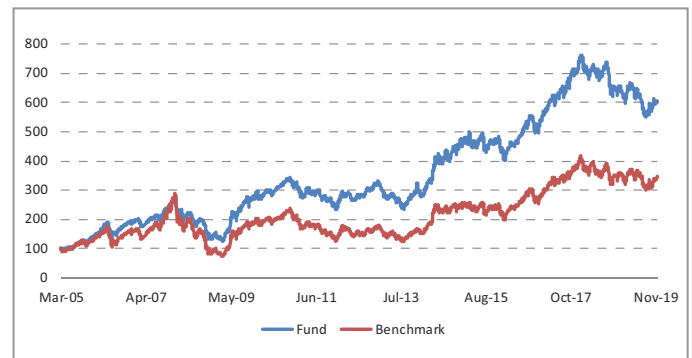
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.88%	-6.11%	-6.11%	-7.40%	5.15%	13.02%
Benchmark	1.79%	-4.84%	-1.20%	-4.82%	8.00%	8.76%

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

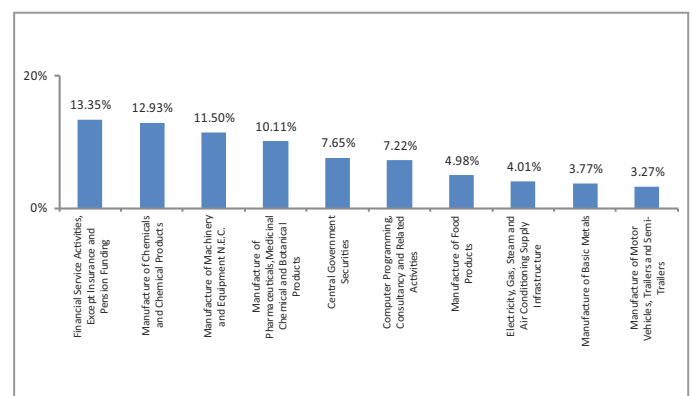
Fund Details

Description	
SFIN Number	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 29-November-19	60.6757
AUM (Rs. Cr)	60.10
Equity	91.66%
Debt	7.65%
Net current asset	0.69%

Growth of Rs. 100



Top 10 Sectors



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

November 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

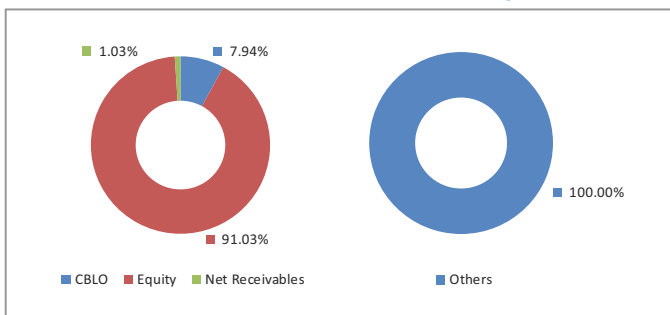
	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	91.03
-Large Cap		30.09
-Equity Mid Cap Stocks		69.91
Debt/Cash/Money Market instruments	0 - 40	7.94
Net Current Assets*		1.03
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks

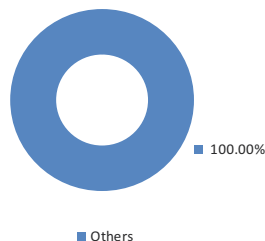
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.03%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.31%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.08%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.97%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.47%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.46%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.44%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.28%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.26%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.13%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.08%
Others		65.54%
Money Market, Deposits & Other		8.97%
Total		100.00%

Asset Class



Rating Profile



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

Performance

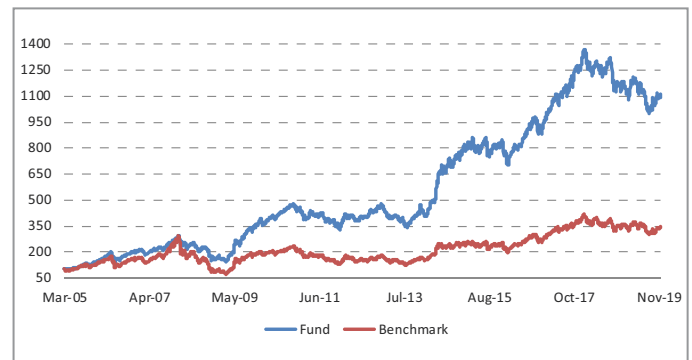
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.76%	-5.44%	-4.72%	-6.30%	6.35%	17.74%
Benchmark	1.79%	-4.84%	-1.20%	-4.82%	8.00%	8.76%

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

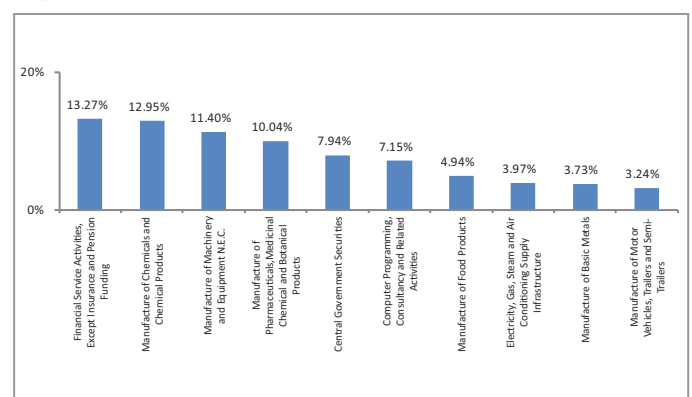
Fund Details

Description	
SFIN Number	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 29-November-19	110.9876
AUM (Rs. Cr)	4.28
Equity	91.03%
Debt	7.94%
Net current asset	1.03%

Growth of Rs. 100



Top 10 Sectors



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

November 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

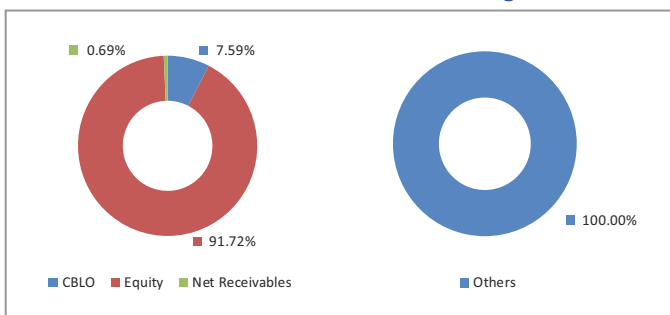
	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	91.72
-Large Cap		30.04
-Equity Mid Cap Stocks		69.96
Debt/Cash/Money Market instruments	0 - 40	7.59
Net Current Assets*		0.69
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks

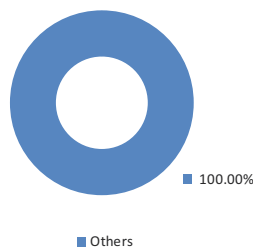
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.72%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.33%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.11%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.99%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.49%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.49%
Volta Ltd	Manufacture of Machinery and Equipment N.E.C.	2.45%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.30%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.27%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	2.15%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.11%
Others		66.04%
Money Market, Deposits & Other		8.28%
Total		100.00%

Asset Class



Rating Profile



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

Performance

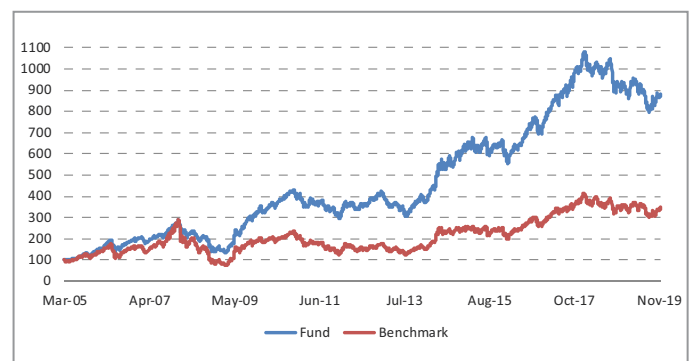
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.76%	-5.14%	-4.44%	-6.13%	6.62%	15.91%
Benchmark	1.79%	-4.84%	-1.20%	-4.82%	8.00%	8.76%

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

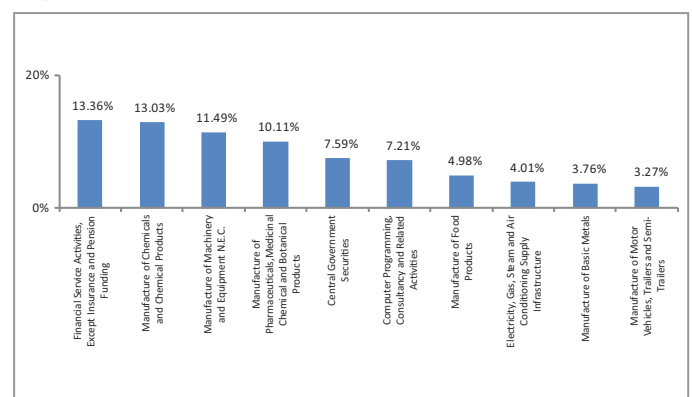
Fund Details

Description	
SFIN Number	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 29-November-19	88.1064
AUM (Rs. Cr)	113.51
Equity	91.72%
Debt	7.59%
Net current asset	0.69%

Growth of Rs. 100



Top 10 Sectors



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

November 2019

Equity Plus Fund

Fund Objective

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

Portfolio Allocation

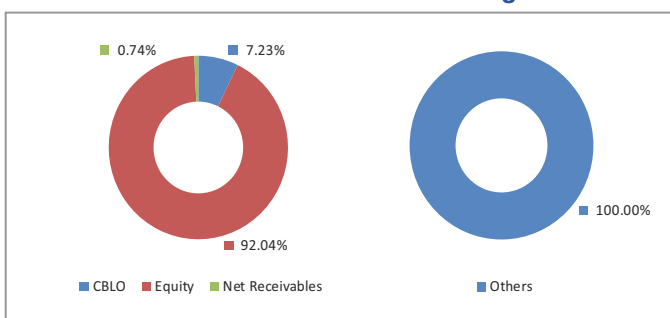
	Stated (%)	Actual (%)
Equity	60 - 100	92.04
Debt/Cash/Money Market instruments	0 - 40	7.23
Net Current Assets*		0.74
Total		100.00

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

Portfolio

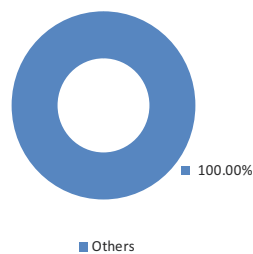
Company/Issuer	Sector/Rating	Exposure (%)
Equity		92.04%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	7.00%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.19%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.08%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.48%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.80%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.64%
Kotak Mahindra Bank Ltd Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.50%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.02%
ITC Ltd	Manufacture of Tobacco Products	2.31%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.28%
Others		45.73%
Money Market, Deposits & Other		7.96%
Total		100.00%

Asset Class



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

Rating Profile



Performance

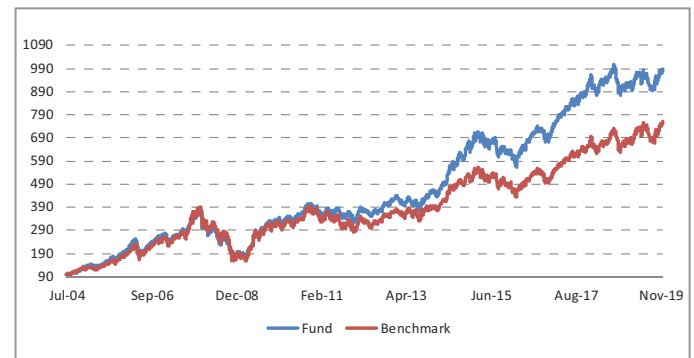
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.40%	0.80%	6.77%	5.56%	12.07%	16.03%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	14.04%

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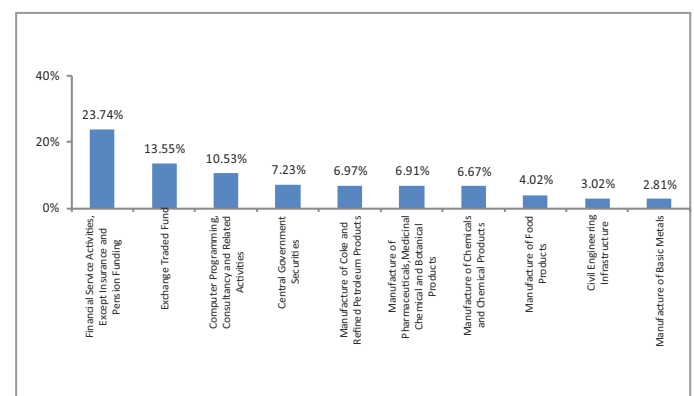
Fund Details

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 29-November-19	98.0965
AUM (Rs. Cr)	561.76
Equity	92.04%
Debt	7.23%
Net current asset	0.74%

Growth of Rs. 100



Top 10 Sectors



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

November 2019

Equity Plus Pension Fund

Fund Objective

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

Portfolio Allocation

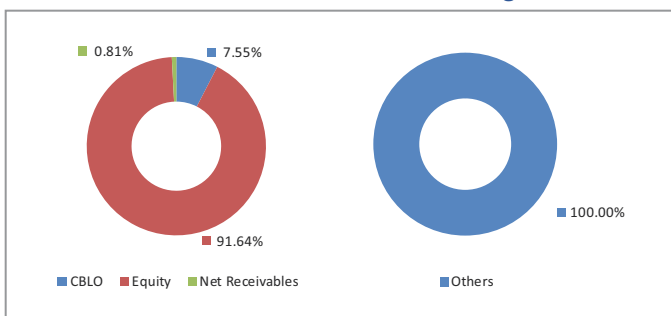
	Stated (%)	Actual (%)
Equity	60 - 100	91.64
Debt/Cash/Money Market instruments	0 - 40	7.55
Net Current Assets*		0.81
Total		100.00

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

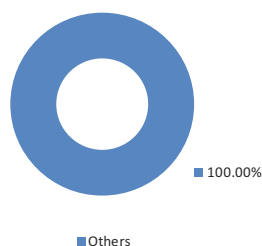
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.64%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	7.02%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.34%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.21%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.50%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.70%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.66%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.51%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.20%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.49%
ITC Ltd	Manufacture of Tobacco Products	2.27%
Others		44.73%
Money Market, Deposits & Other		8.36%
Total		100.00%

Asset Class



Rating Profile



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

Performance

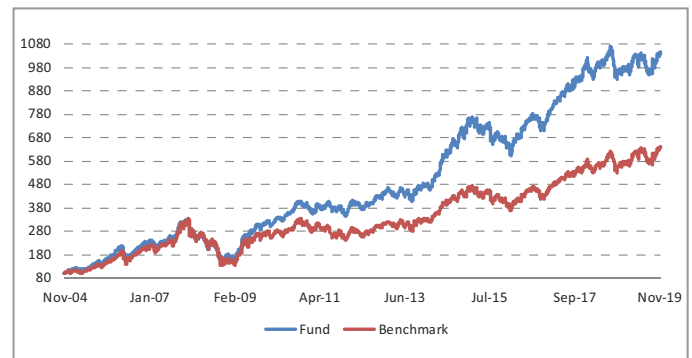
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.57%	0.83%	6.85%	5.43%	12.17%	16.86%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	13.10%

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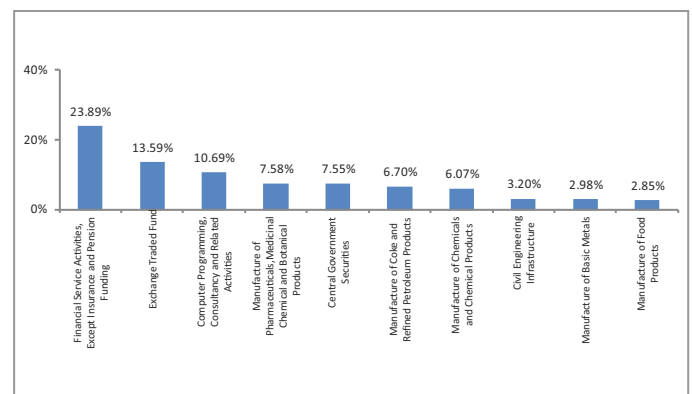
Fund Details

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 29-November-19	104.1185
AUM (Rs. Cr)	28.87
Equity	91.64%
Debt	7.55%
Net current asset	0.81%

Growth of Rs. 100



Top 10 Sectors



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

November 2019

Premier Equity Fund

Fund Objective

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

Portfolio Allocation

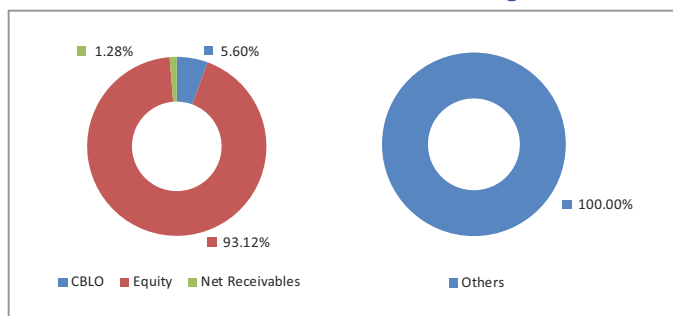
	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	93.12
Bank deposits and money market instruments	0 - 40	5.60
Net Current Assets*		1.28
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.12%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.00%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.90%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.58%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.55%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.51%
ITC Ltd	Manufacture of Tobacco Products	4.62%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.03%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.76%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.61%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.43%
Others		39.14%
Money Market, Deposits & Other		6.88%
Total		100.00%

Asset Class



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

Performance

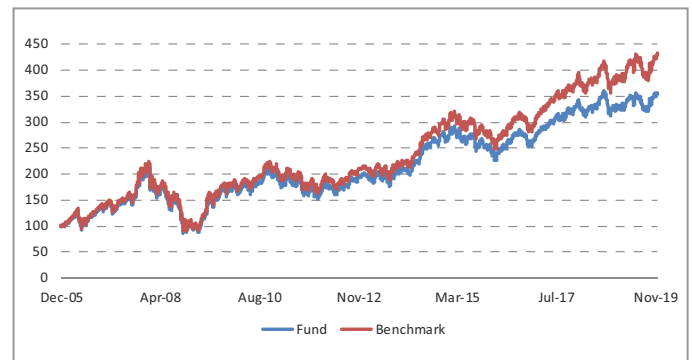
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.19%	0.77%	6.35%	5.09%	10.39%	9.47%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.00%

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

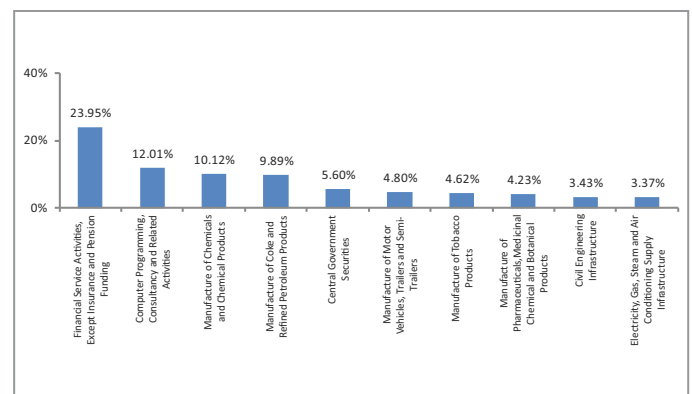
Fund Details

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 29-November-19	35.3641
AUM (Rs. Cr)	10.70
Equity	93.12%
Debt	5.60%
Net current asset	1.28%

Growth of Rs. 100



Top 10 Sectors



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

November 2019

Premier Equity Gain Fund

Fund Objective

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

Portfolio Allocation

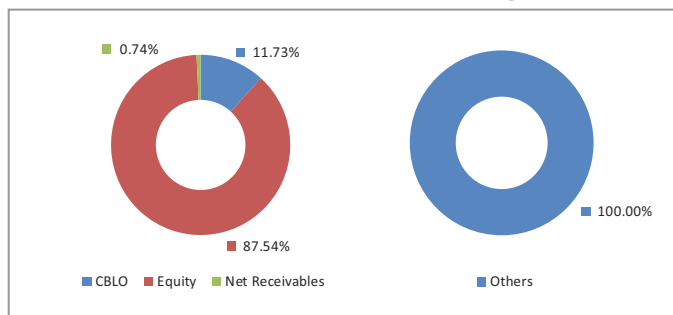
	Stated (%)	Actual (%)
Equity*	60 - 100	87.54
-Large cap stocks that are part of NSE 500		76.34
- Mid Cap Stocks		23.66
Bank deposits and money market instruments	0 - 40	11.73
Net Current Assets ^f		0.74
Total		100.00

^fNet 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

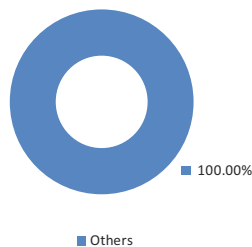
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		87.54%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	6.97%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.15%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.84%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.45%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.61%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.48%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.13%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.97%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.24%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Exchange Traded Fund	2.15%
Others		42.55%
Money Market, Deposits & Other		12.46%
Total		100.00%

Asset Class



Rating Profile



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

Performance

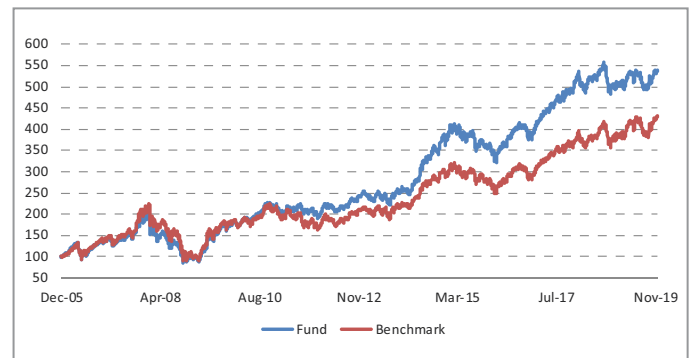
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.58%	0.51%	6.09%	4.58%	11.28%	12.80%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.00%

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

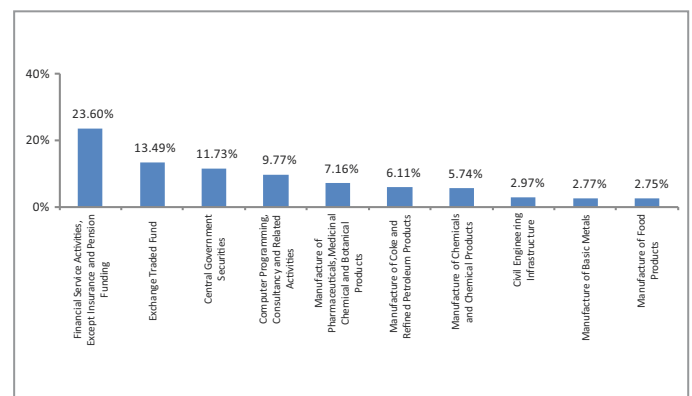
Fund Details

Description	
SFIN Number	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 29-November-19	53.7344
AUM (Rs. Cr)	25.92
Equity	87.54%
Debt	11.73%
Net current asset	0.74%

Growth of Rs. 100



Top 10 Sectors



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

November 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

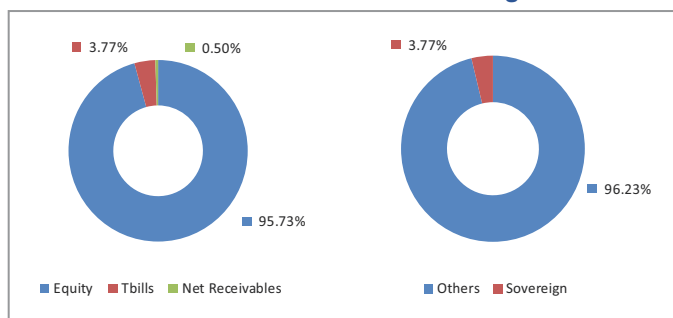
	Stated (%)	Actual (%)
Equity	60 - 100	95.73
Bank deposits and money market instruments	0 - 40	3.77
Net Current Assets*		0.50
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.73%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.65%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.37%
Nestle India Ltd	Manufacture of Food Products	4.77%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.47%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.28%
Hindalco Industries Ltd	Manufacture of Basic Metals	3.27%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.85%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.51%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	2.49%
Hindustan Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	2.43%
Others		54.65%
Money Market, Deposits & Other		4.27%
Total		100.00%

Asset Class



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

Performance

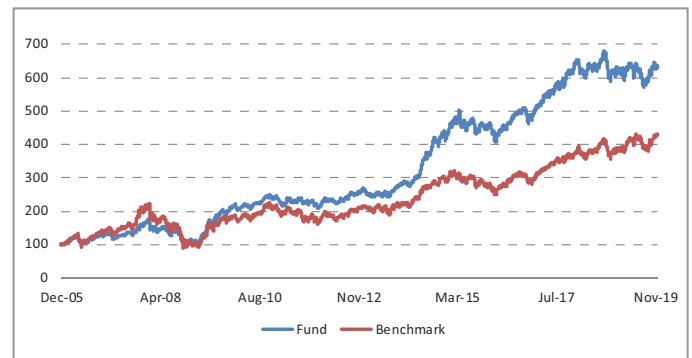
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-2.54%	-0.74%	1.19%	0.99%	9.24%	14.10%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	11.00%

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

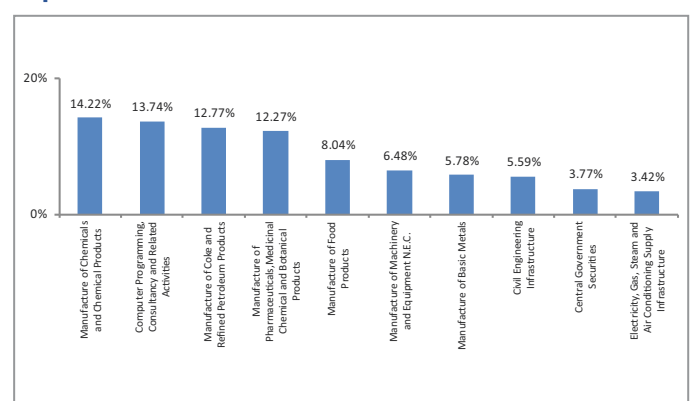
Fund Details

Description	
SFIN Number	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 28
Debt	- -
Hybrid	9 25
NAV as on 29-November-19	63.0604
AUM (Rs. Cr)	37.46
Equity	95.73%
Debt	3.77%
Net current asset	0.50%

Growth of Rs. 100



Top 10 Sectors



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

November 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	93.59
Bank deposits and money market instruments	0 - 40	6.41
Net Current Assets*		-
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.59%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.37%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.82%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.94%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.00%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.35%
ITC Ltd	Manufacture of Tobacco Products	4.71%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.23%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.03%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.95%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.93%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.68%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.56%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.17%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.00%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.65%
Tata Steel Ltd	Manufacture of Basic Metals	1.59%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.46%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.40%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.38%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.27%
Others		20.09%
Money Market, Deposits & Other		6.41%
Total		100.00%

Performance

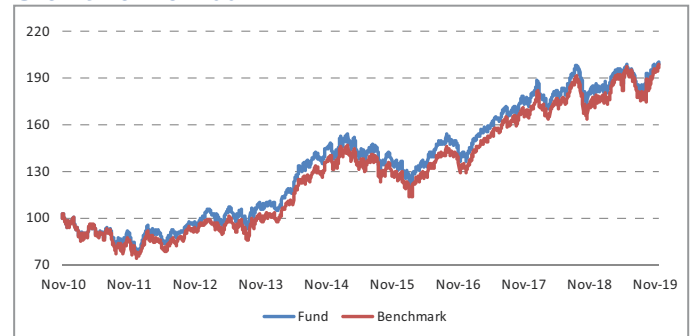
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.40%	1.01%	7.39%	6.64%	11.86%	7.86%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	7.76%

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

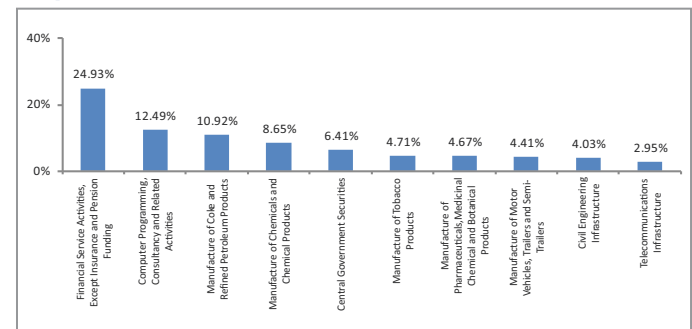
Fund Details

Description	
SFIN Number	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 29-November-19	19.8776
AUM (Rs. Cr)	452.26
Equity	93.59%
Debt	6.41%
Net current asset	-

Growth of Rs. 100

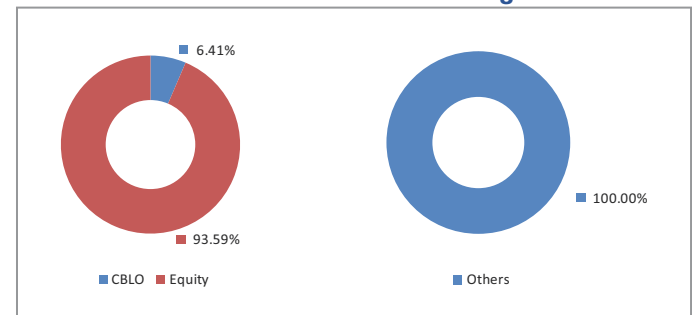


Top 10 Sectors

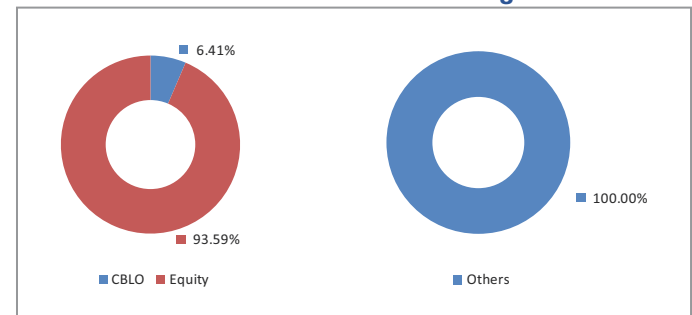


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 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	84.28
Bank deposits and money market instruments	0 - 25	15.73
Net Current Assets*		-0.01
Total		100.00

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

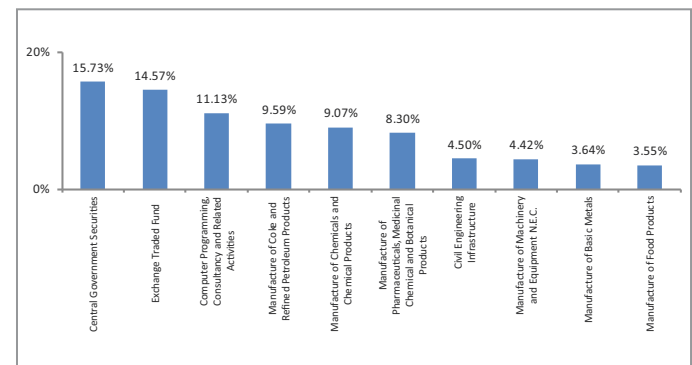
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		84.28%
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	13.50%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.92%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.85%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.84%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.71%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.08%
Bharat Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	1.94%
Gujarat State Petronet Ltd	Land Transport and Transport Via Pipelines	1.88%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.67%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.64%
Marico Ltd	Manufacture of Food Products	1.49%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.47%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.42%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	1.40%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	1.40%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.39%
Tata Steel Ltd	Manufacture of Basic Metals	1.37%
Nestle India Ltd	Manufacture of Food Products	1.37%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.32%
Titan Industries Ltd.	Other Manufacturing	1.31%
Others		30.30%
Money Market, Deposits & Other		15.72%
Total		100.00%

Fund Details

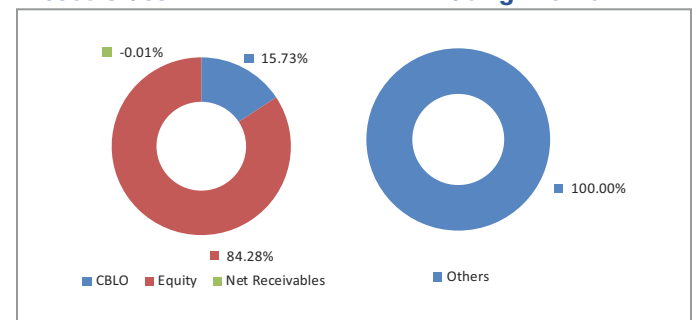
Description	
SFIN Number	ULIF07709/01/17PURSTKFUN2116
Launch Date	05-June-17
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	9 25
NAV as on 29-November-19	11.3189
AUM (Rs. Cr)	929.76
Equity	84.28%
Debt	15.73%
Net current asset	-0.01%

Top 10 Sectors

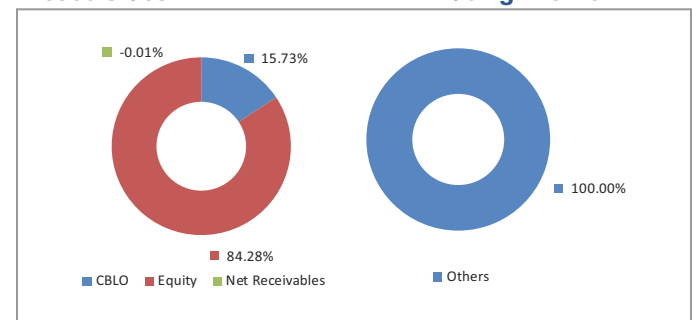


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-0.71%	-0.24%	1.75%	2.16%	-	5.11%
Benchmark	1.50%	1.12%	10.84%	8.59%	-	9.26%

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

November 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	62.76
Debt and Money market instruments	0 - 100	36.13
Net Current Assets*		1.11
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		62.76%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.74%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.94%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.20%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.41%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.92%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.93%
ITC Ltd	Manufacture of Tobacco Products	2.84%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.75%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.54%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.02%
Others		23.47%
Corporate Bond		6.40%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	1.54%
9.00% Indiabulls Housing Finance Ltd. NCD (S) (MD 28/02/2020)	AA+	1.07%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	1.00%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.88%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.56%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.31%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.30%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.20%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	0.12%
8.45% HDFC Ltd. NCD (S) (MD 25/02/2025)	AAA	0.10%
Others		0.31%

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		22.72%
6.45% GOI (MD 07/10/2029)	Central Government Securities	13.44%
7.57% GOI (MD 17/6/2033)	Central Government Securities	5.25%
7.32% GOI (MD 28/01/2024)	Central Government Securities	2.76%
6.18% GOI (MD 04/11/2024)	Central Government Securities	0.71%
8.53% Tamil Nadu SDL (MD 09/03/2026)	State Government Securities	0.55%
7.80% GOI (MD 11/04/2021)	Central Government Securities	0.02%
Money Market, Deposits & Other		8.12%
Total		100.00%

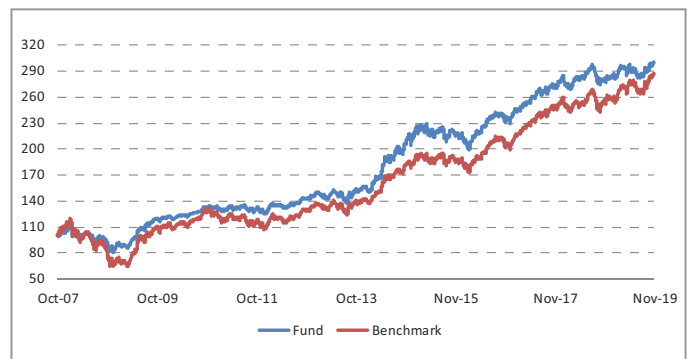
Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 29-November-19	30.0086		
AUM (Rs. Cr)	924.36		
Equity	62.76%		
Debt	36.13%		
Net current asset	1.11%		

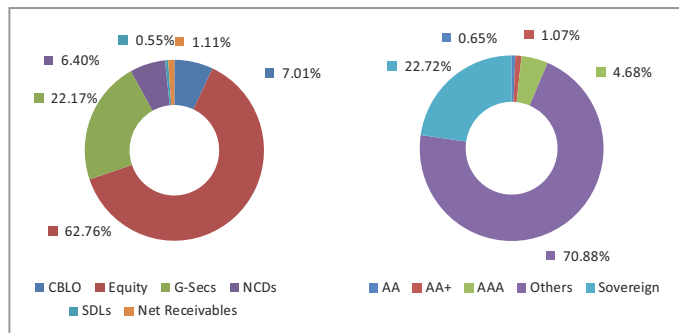
Quantitative Indicators

Modified Duration in Years	4.88
Average Maturity in Years	6.77
Yield to Maturity in %	6.09%

Growth of Rs. 100

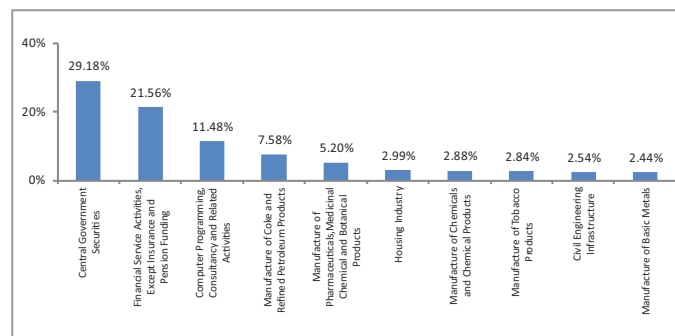


Asset Class



*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	0.69%	0.92%	6.09%	4.88%	8.13%	9.45%
Benchmark	1.14%	3.13%	11.67%	8.65%	11.33%	8.19%

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

DHFL total exposure as on 29th November 2019 is Rs. 18,508 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 18,508 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

November 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	63.27
Debt and Money market instruments	0 - 100	36.17
Net Current Assets*		0.56
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		63.27%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.11%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.42%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.86%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.38%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.75%
ITC Ltd	Manufacture of Tobacco Products	3.07%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.92%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.65%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.48%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.02%
Others		24.59%
Corporate Bond		3.86%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.86%
Sovereign		26.73%
6.45% GOI (MD 07/10/2029)	Central Government Securities	13.66%
7.32% GOI (MD 28/01/2024)	Central Government Securities	6.04%
7.57% GOI (MD 17/6/2033)	Central Government Securities	5.20%
6.18% GOI (MD 04/11/2024)	Central Government Securities	1.83%
Money Market, Deposits & Other		6.14%
Total		100.00%

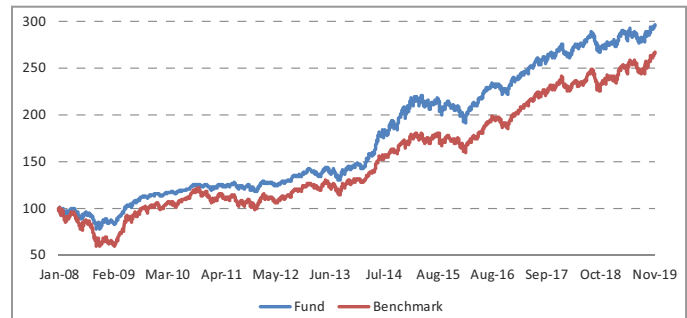
Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 29-November-19	29.5346		
AUM (Rs. Cr)	58.04		
Equity	63.27%		
Debt	36.17%		
Net current asset	0.56%		

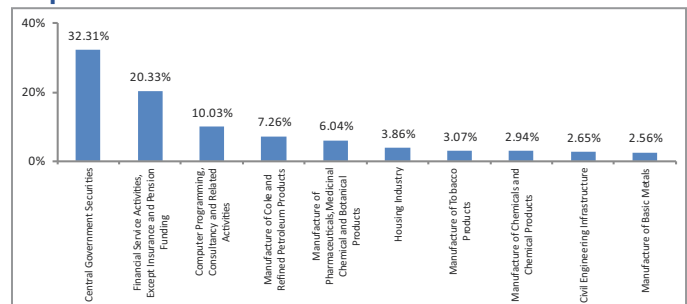
Quantitative Indicators

Modified Duration in Years	5.22
Average Maturity in Years	6.73
Yield to Maturity in %	6.10%

Growth of Rs. 100

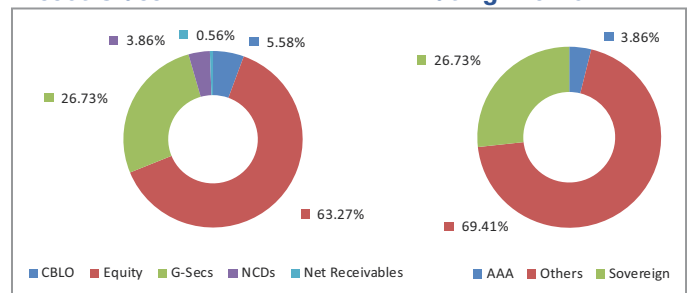


Top 10 Sectors

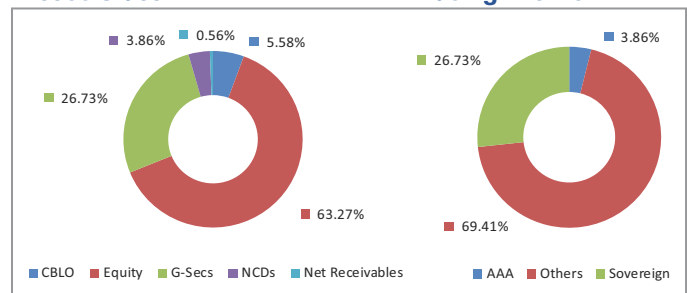


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.68%	1.66%	7.12%	5.85%	8.88%	9.57%
Benchmark	1.14%	3.13%	11.67%	8.65%	11.33%	7.89%

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

DHFL total exposure as on 29th November 2019 is Rs. 0.4888 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.4888 crore exposure, which was due for maturity on 09th September 2019 and same is part of net current assets.

November 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	46.69
Debt , Bank deposits & Fixed Income Securities	0 - 60	36.60
Money Market instrument	0 - 50	16.25
Net Current Assets*		0.46
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
46.69%		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.28%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.13%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.95%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.81%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.57%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.28%
ITC Ltd	Manufacture of Tobacco Products	1.92%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.85%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.73%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.69%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.52%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.10%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.06%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.02%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	0.92%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.89%
Indian Oil Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	0.81%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.78%
MRF Ltd	Manufacture of Rubber and Plastics Products	0.78%
Godrej Consumer Products Ltd	Manufacture of Chemicals and Chemical Products	0.76%
Others		7.81%
Corporate Bond		
2.22%		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	2.00%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.09%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.08%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	0.04%
Sovereign		
34.38%		
7.32% GOI (MD 28/01/2024)	Central Government Securities	17.14%
6.45% GOI (MD 07/10/2029)	Central Government Securities	10.45%
6.18% GOI (MD 04/11/2024)	Central Government Securities	4.72%
7.57% GOI (MD 17/6/2033)	Central Government Securities	2.07%
Money Market, Deposits & Other		
16.71%		
Total		100.00%

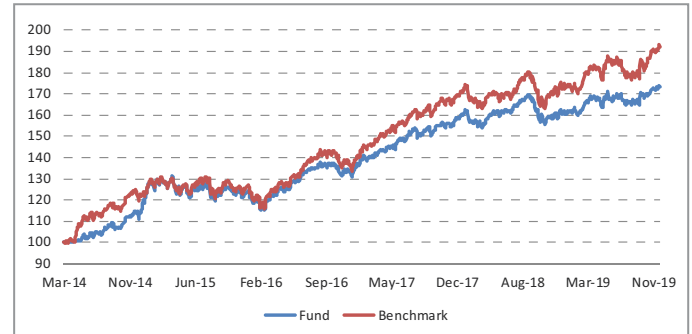
Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 29-November-19	17.3428		
AUM (Rs. Cr)	244.04		
Equity	46.69%		
Debt	52.85%		
Net current asset	0.46%		

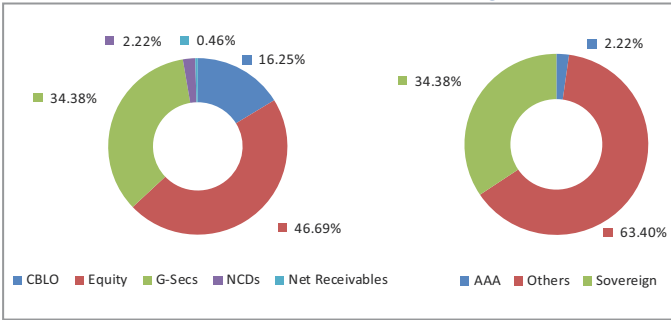
Quantitative Indicators

Modified Duration in Years	3.44
Average Maturity in Years	4.33
Yield to Maturity in %	5.44%

Growth of Rs. 100

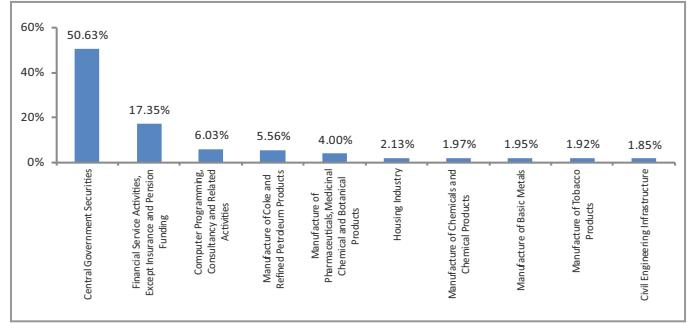


Asset Class



*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	0.87%	2.07%	7.85%	5.68%	8.90%	10.20%
Benchmark	1.14%	3.13%	11.67%	8.65%	11.33%	10.68%

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

DHFL total exposure as on 29th November 2019 is Rs. 2,031 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 2,031 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

November 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	93.90
Net Current Assets*		6.10
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
25.22%		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	7.36%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.32%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	1.79%
9.00% Indiabulls Housing Finance Ltd. NCD (S)(MD 28/02/2020)	AA+	1.62%
7.90% HDFC Ltd. NCD (S) (MD 24/08/2026)	AAA	1.59%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	1.44%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	1.05%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.80%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	0.65%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.63%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	0.50%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	0.45%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	0.44%
8.62% Food Corporation of India GOI Grnt NCD(S)(MD22/03/2023)	AAA	0.43%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.42%
10.09% MRF Ltd. NCD (S)(MD 27/05/2020)	AAA	0.42%
8.40% Larsen & Toubro Ltd. NCD (U)(MD 24/09/2020)	AAA	0.25%
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	0.21%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.20%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.17%
Others		0.50%
Sovereign		
65.13%		
7.57% GOI (MD 17/6/2033)	Central Government Securities	41.03%
7.32% GOI (MD 28/01/2024)	Central Government Securities	11.43%
6.45% GOI (MD 07/10/2029)	Central Government Securities	10.06%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.61%
Money Market, Deposits & Other		
9.65%		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.56%	4.88%	11.47%	7.53%	5.68%	8.86%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	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

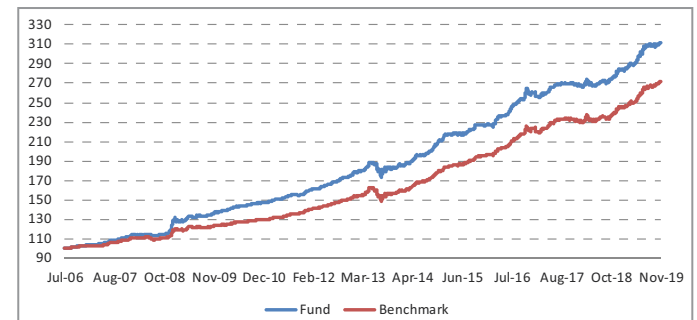
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	31.1748
AUM (Rs. Cr)	1,223.79
Equity	-
Debt	93.90%
Net current asset	6.10%

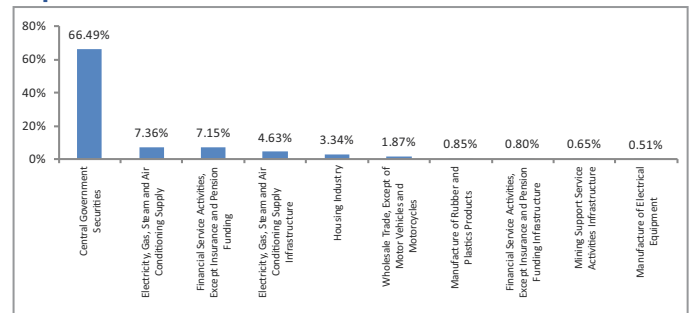
Quantitative Indicators

Modified Duration in Years	6.14
Average Maturity in Years	9.37
Yield to Maturity in %	6.94%

Growth of Rs. 100

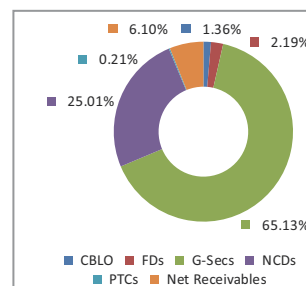


Top 10 Sectors

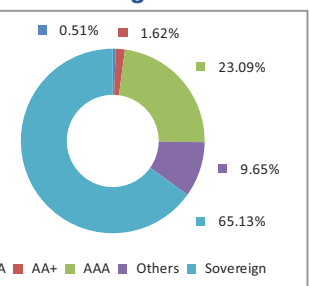


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 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	92.43
Net Current Assets*		7.57
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	5.88%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	5.66%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.63%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	40.83%
7.32% GOI (MD 28/01/2024)	Central Government Securities	18.88%
6.45% GOI (MD 07/10/2029)	Central Government Securities	6.74%
6.18% GOI (MD 04/11/2024)	Central Government Securities	4.80%
Money Market, Deposits & Other		
Total		100.00%

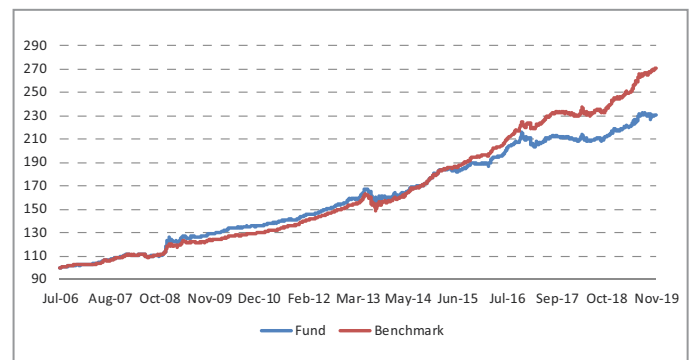
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	23.1053
AUM (Rs. Cr)	1.87
Equity	-
Debt	92.43%
Net current asset	7.57%

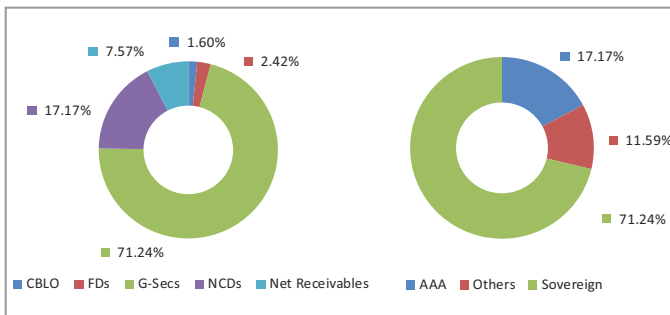
Quantitative Indicators

Modified Duration in Years	6.12
Average Maturity in Years	9.28
Yield to Maturity in %	6.80%

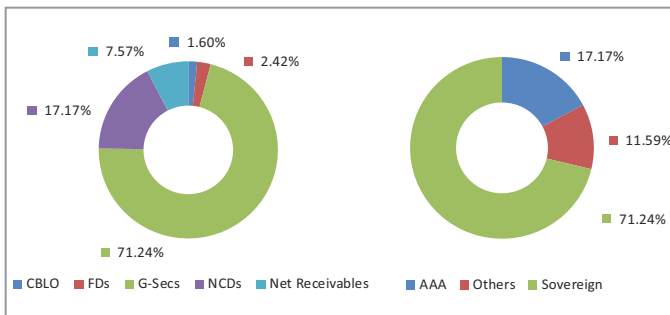
Growth of Rs. 100



Asset Class

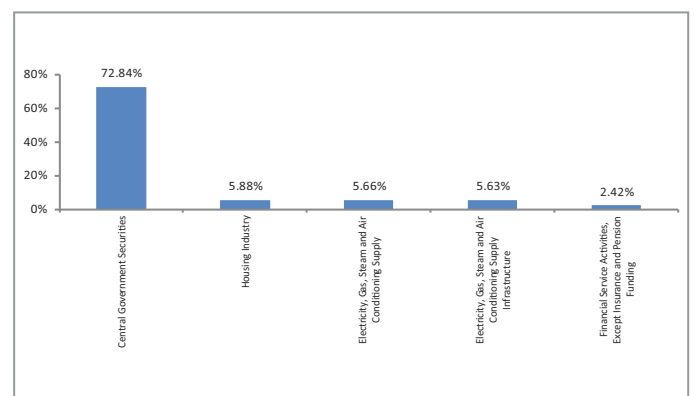


Rating Profile



*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	0.33%	2.20%	7.11%	4.45%	2.44%	6.47%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	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

DHFL total exposure as on 29th November 2019 is Rs. 0.0576 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.0576 crore exposure, which was due for maturity on 09th September 2019 and same is part of net current assets.

November 2019

Bond Pension Fund

Fund Objective

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

Portfolio Allocation

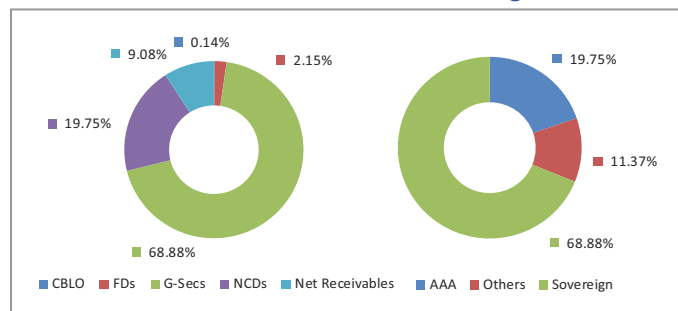
	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	90.92
Net Current Assets*		9.08
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	8.24%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.76%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	3.02%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.72%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	39.56%
6.45% GOI (MD 07/10/2029)	Central Government Securities	14.22%
7.32% GOI (MD 28/01/2024)	Central Government Securities	12.00%
6.18% GOI (MD 04/11/2024)	Central Government Securities	3.10%
Money Market, Deposits & Other		
		11.37%
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	0.46%	3.81%	9.95%	6.90%	4.83%	8.73%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	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

DHFL total exposure as on 29th November 2019 is Rs. 0.4 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.4 crore exposure, which was due for maturity on 09th September 2019 and same is part of net current assets.

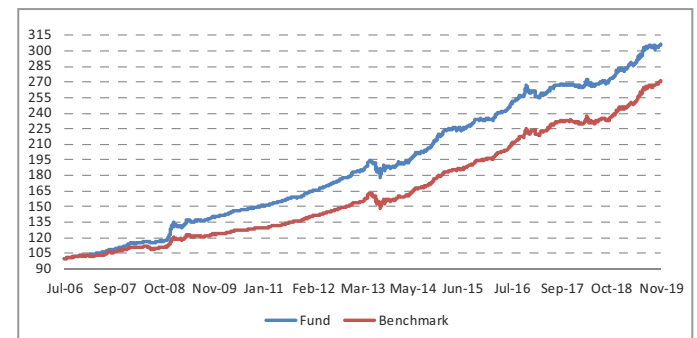
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	30.5926
AUM (Rs. Cr)	34.77
Equity	-
Debt	90.92%
Net current asset	9.08%

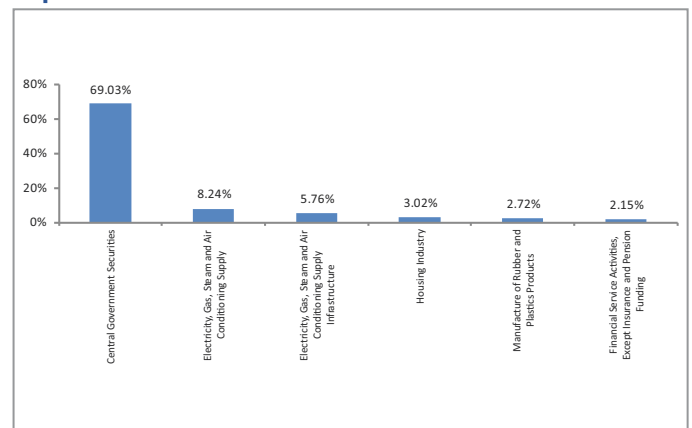
Quantitative Indicators

Modified Duration in Years	6.33
Average Maturity in Years	9.66
Yield to Maturity in %	6.94%

Growth of Rs. 100



Top 10 Sectors



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

November 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	92.59
Net Current Assets*		7.41
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	7.65%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.30%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	2.96%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.80%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.15%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.69%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	35.53%
6.45% GOI (MD 07/10/2029)	Central Government Securities	19.99%
7.32% GOI (MD 28/01/2024)	Central Government Securities	11.74%
6.18% GOI (MD 04/11/2024)	Central Government Securities	3.06%
Money Market, Deposits & Other		
Total		100.00%

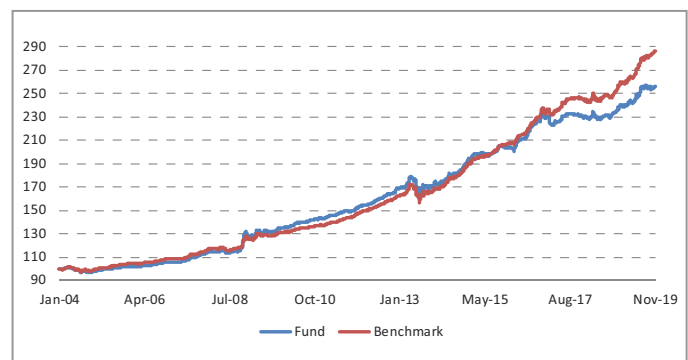
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	25.6099
AUM (Rs. Cr)	45.74
Equity	-
Debt	92.59%
Net current asset	7.41%

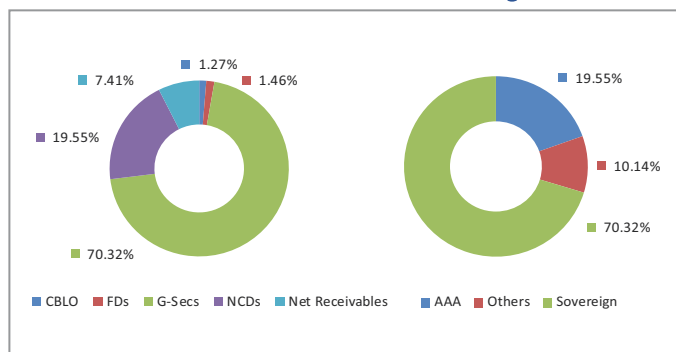
Quantitative Indicators

Modified Duration in Years	6.23
Average Maturity in Years	9.41
Yield to Maturity in %	6.84%

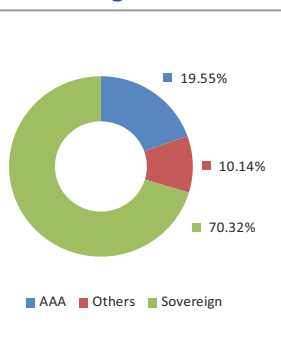
Growth of Rs. 100



Asset Class

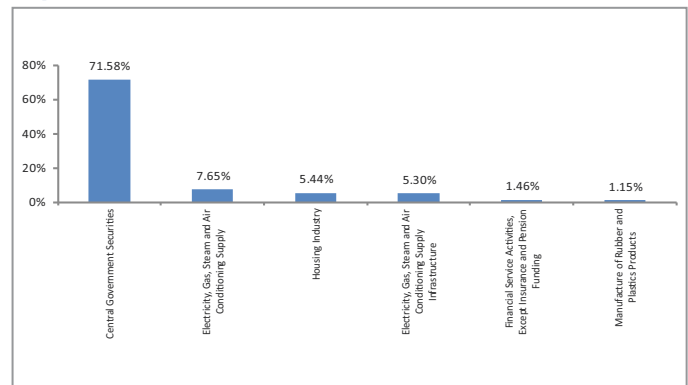


Rating Profile



*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	0.33%	2.92%	8.14%	5.22%	2.75%	6.10%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	6.86%

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

DHFL total exposure as on 29th November 2019 is Rs. 0.564 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.564 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

November 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	93.41
Net Current Assets*		6.59
Total		100.00

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

*Including Loan

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
17.18%		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	7.21%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.95%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.82%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.83%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	0.36%
Sovereign		
73.74%		
7.57% GOI (MD 17/6/2033)	Central Government Securities	37.79%
6.45% GOI (MD 07/10/2029)	Central Government Securities	21.98%
7.32% GOI (MD 28/01/2024)	Central Government Securities	11.11%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.86%
Money Market, Deposits & Other		
9.08%		
Total		100.00%

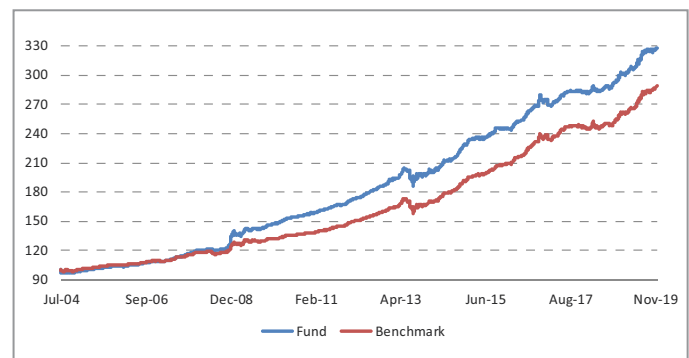
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	32.7850
AUM (Rs. Cr)	61.75
Equity	-
Debt	93.41%
Net current asset	6.59%

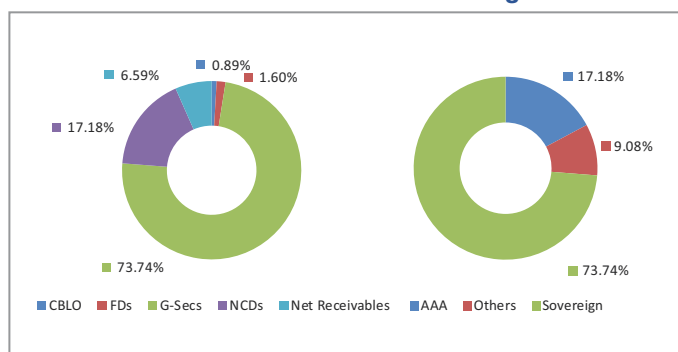
Quantitative Indicators

Modified Duration in Years	6.46
Average Maturity in Years	9.76
Yield to Maturity in %	6.78%

Growth of Rs. 100

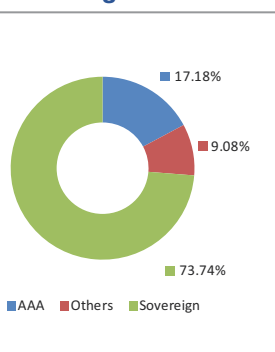


Asset Class

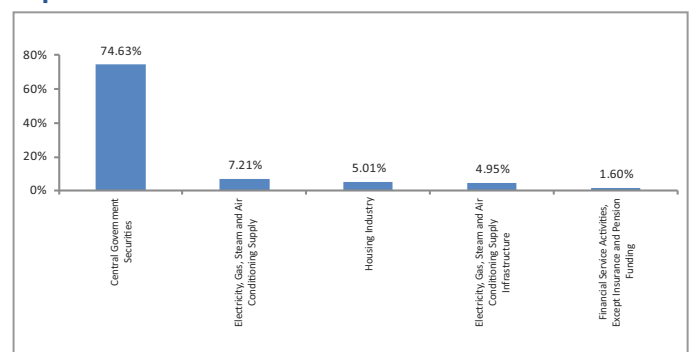


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.48%	3.96%	10.26%	7.49%	5.52%	8.04%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	7.16%

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

DHFL total exposure as on 29th November 2019 is Rs. 0.751 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.751 crore exposure, which was due for maturity on 09th September 2019 and same is part of net current assets.

November 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	94.82
Net Current Assets*		5.18
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	5.99%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	3.97%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.93%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	37.08%
6.45% GOI (MD 07/10/2029)	Central Government Securities	28.90%
7.32% GOI (MD 28/01/2024)	Central Government Securities	10.57%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.63%
Money Market, Deposits & Other		
Total		100.00%

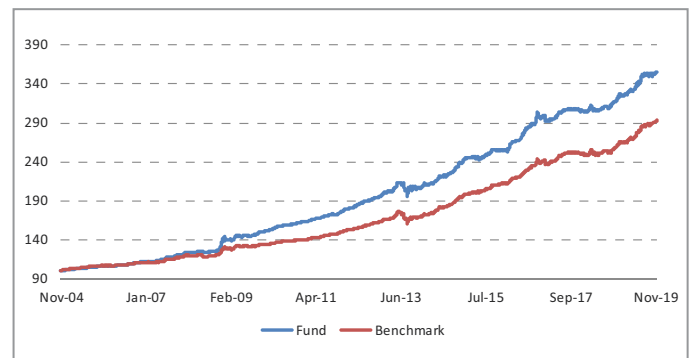
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	35.4934
AUM (Rs. Cr)	5.31
Equity	-
Debt	94.82%
Net current asset	5.18%

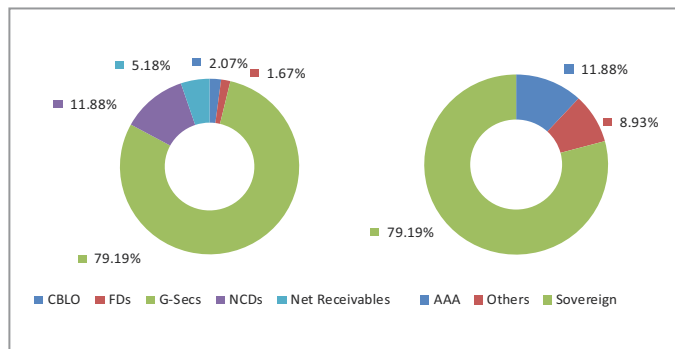
Quantitative Indicators

Modified Duration in Years	6.58
Average Maturity in Years	9.91
Yield to Maturity in %	6.71%

Growth of Rs. 100

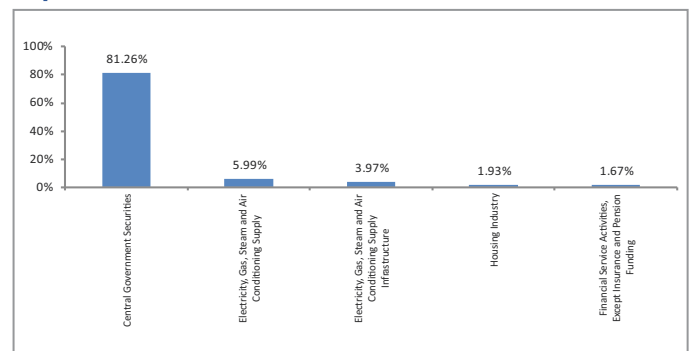


Asset Class



*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	0.47%	4.16%	10.60%	7.53%	5.60%	8.79%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	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

DHFL total exposure as on 29th November 2019 is Rs. 0.0608 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.0608 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

November 2019

Life Long Gain Fund

Fund Objective

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

Portfolio Allocation

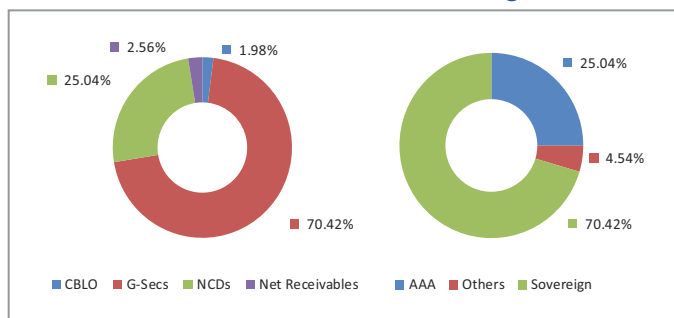
	Stated (%)	Actual (%)
Government Securities	25 - 100	80.03
Government Securities or Other Approved Securities (including above)	50 - 100	80.03
Approved Investments Infrastructure and Social Sector	15 - 100	15.43
Others*	0 - 35	1.98
Others Approved	0 - 15	-
Net Current Assets*		2.56
Total		100.00

*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

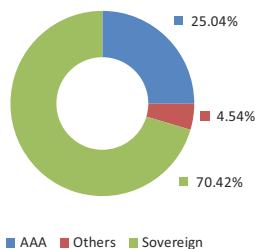
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	9.61%
7.90% HDFC Ltd. NCD (S) (MD 24/08/2026)	AAA	5.79%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.78%
8.75% HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	2.55%
7.39% LIC Housing Finance Ltd NCD (S)(MD 30/08/2022)	AAA	1.73%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	0.58%
Sovereign		
6.45% GOI (MD 07/10/2029)	Central Government Securities	47.44%
7.32% GOI (MD 28/01/2024)	Central Government Securities	11.49%
7.57% GOI (MD 17/6/2033)	Central Government Securities	8.49%
6.18% GOI (MD 04/11/2024)	Central Government Securities	3.00%
Money Market, Deposits & Other		
		4.54%
Total		100.00%

Asset Class



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

Rating Profile



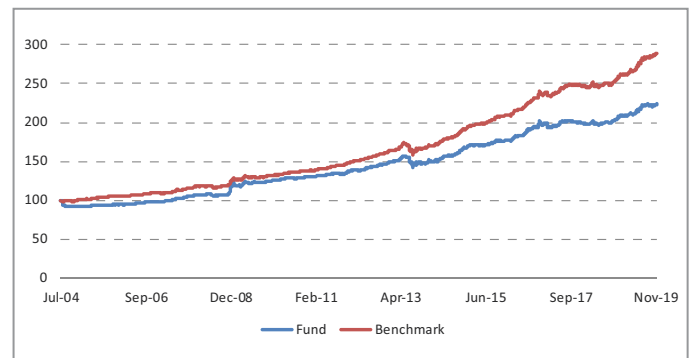
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	22.3550
AUM (Rs. Cr)	17.66
Equity	-
Debt	97.44%
Net current asset	2.56%

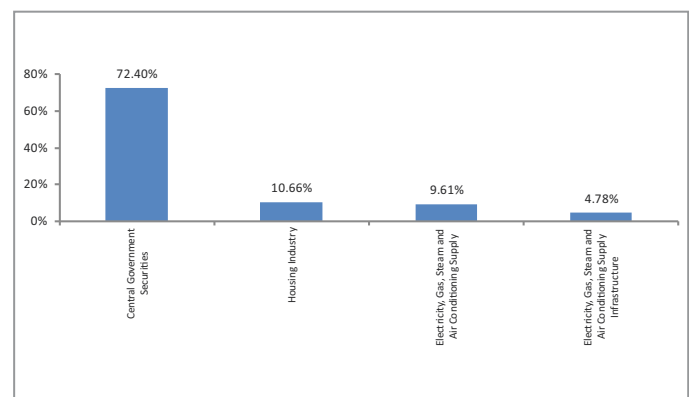
Quantitative Indicators

Modified Duration in Years	5.99
Average Maturity in Years	8.44
Yield to Maturity in %	6.67%

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	0.43%	3.21%	8.54%	5.66%	3.64%	5.38%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	7.16%

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

DHFL total exposure as on 29th November 2019 is Rs. 0.221 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.221 crore exposure, which was due for maturity on 09th September 2019 and same is part of net current assets.

November 2019

Premier Debt Fund

Fund Objective

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

Portfolio Allocation

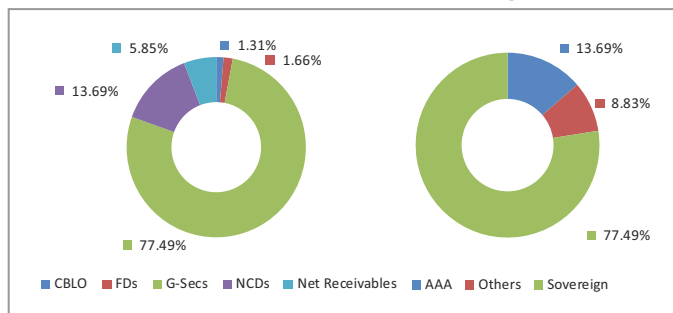
	Stated (%)	Actual (%)
G-Secs, Bonds, Fixed Deposits and Money Market instruments	0 - 100	94.15
Net Current Assets*		5.85
Total		100.00

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

Portfolio

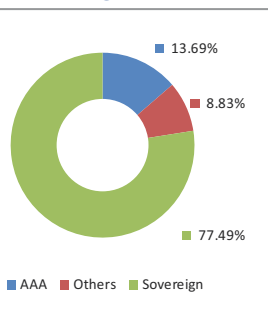
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	6.95%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	3.46%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	3.28%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	36.75%
6.45% GOI (MD 07/10/2029)	Central Government Securities	27.20%
7.32% GOI (MD 28/01/2024)	Central Government Securities	10.91%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.62%
Money Market, Deposits & Other		
		8.83%
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	0.33%	2.32%	7.59%	5.02%	2.96%	7.06%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	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

DHFL total exposure as on 29th November 2019 is Rs. 0.07 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.07 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

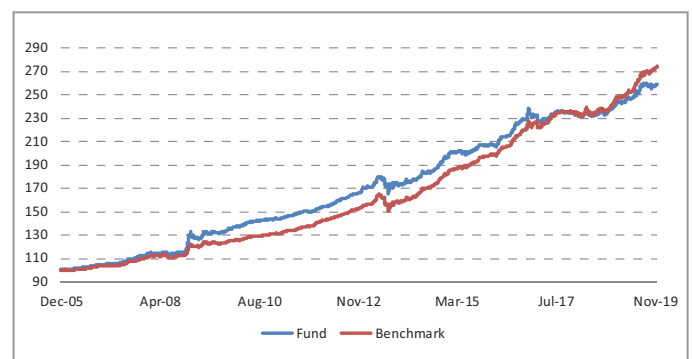
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	25.9112
AUM (Rs. Cr)	3.05
Equity	-
Debt	94.15%
Net current asset	5.85%

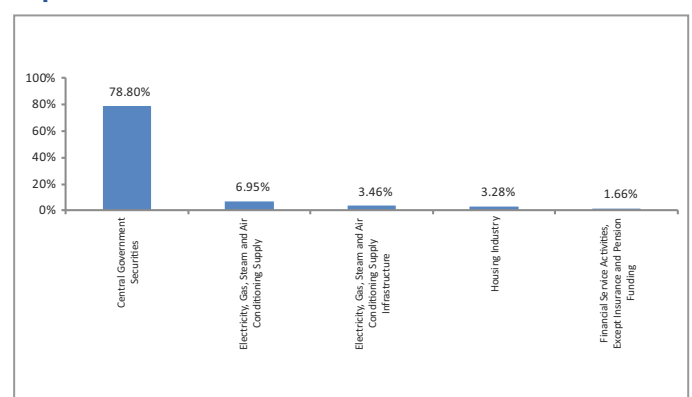
Quantitative Indicators

Modified Duration in Years	6.50
Average Maturity in Years	9.79
Yield to Maturity in %	6.83%

Growth of Rs. 100



Top 10 Sectors



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

November 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	100.00
Net Current Assets*		0.00
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Money Market, Deposits		
TREP (MD 02/12/2019)	AAA	4.32%
Sovereign		
364 Days Tbill (MD 05/12/2019)		24.06%
364 Days Tbill (MD 19/12/2019)		18.97%
182 Days T-Bill (MD 23/01/2020)		15.50%
364 Days Tbill (MD 09/01/2020)		13.12%
182 Days T-Bill (MD 09/01/2020)		8.07%
364 Days T-Bill (MD 08/10/2020)		5.39%
364 Days T-bill (MD 06/02/2020)		4.47%
182 Days T-Bill (MD 05/12/2019)		3.72%
364 Days T-Bill (MD 18/06/2020)		1.63%
182 Days T-Bill (MD 20/02/2020)		0.75%
182 Days T-Bill (MD 06/02/2020)		0.00%
Total		100.00%

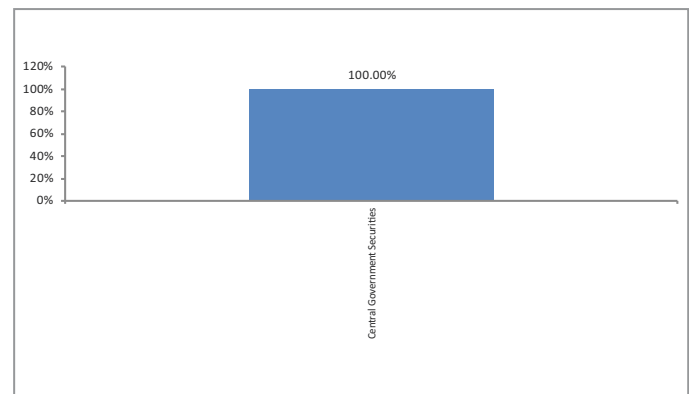
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	25.3126
AUM (Rs. Cr)	243.77
Equity	-
Debt	100.00%
Net current asset	0.00%

Quantitative Indicators

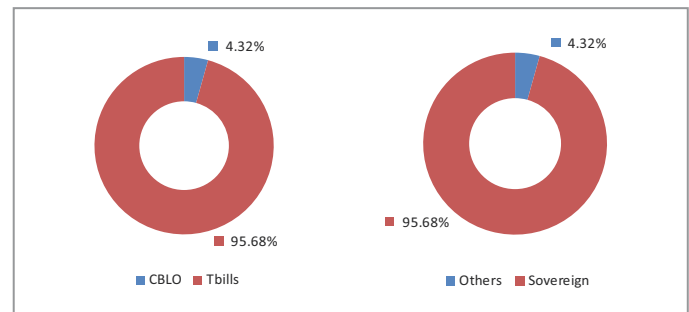
Modified Duration in Years	0.13
Average Maturity in Years	0.13
Yield to Maturity in %	5.66%

Top 10 Sectors

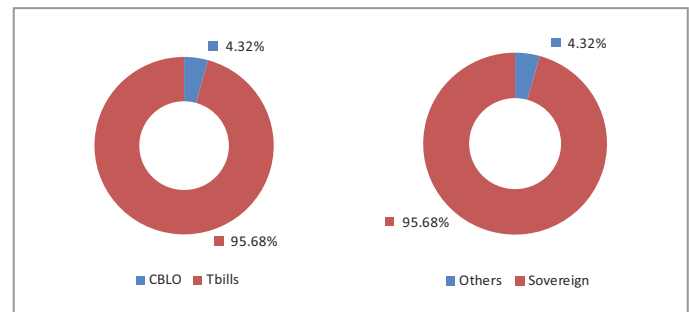


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.41%	2.71%	3.49%	1.26%	2.73%	7.18%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.46%

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

November 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	99.73
Net Current Assets [#]		0.27
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%

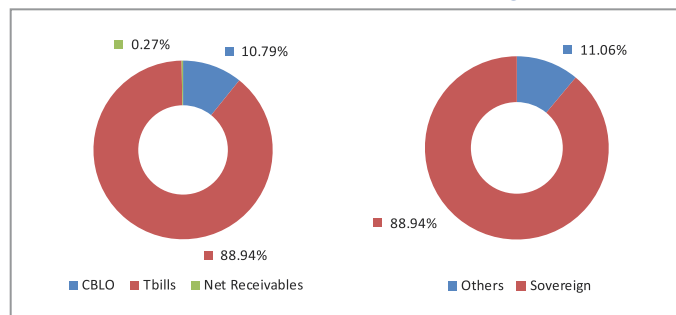
Fund Details

Description	
SFIN Number	ULIF04124/07/06LIQPENFUND116
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	29
Hybrid	24
NAV as on 29-November-19	24.9735
AUM (Rs. Cr)	5.28
Equity	-
Debt	99.73%
Net current asset	0.27%

Quantitative Indicators

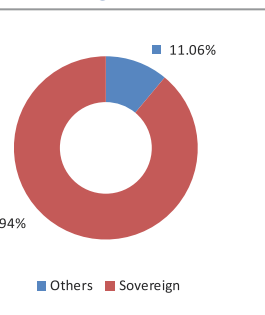
Modified Duration in Years	0.44
Average Maturity in Years	0.44
Yield to Maturity in %	5.20%

Asset Class

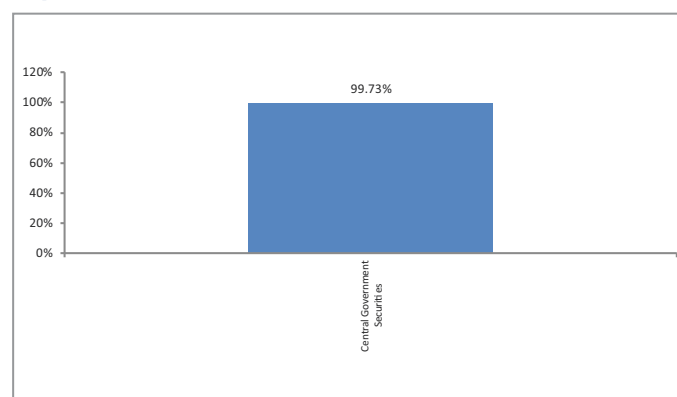


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.36%	2.59%	2.81%	0.56%	2.18%	7.09%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.46%

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

November 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	99.97
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%

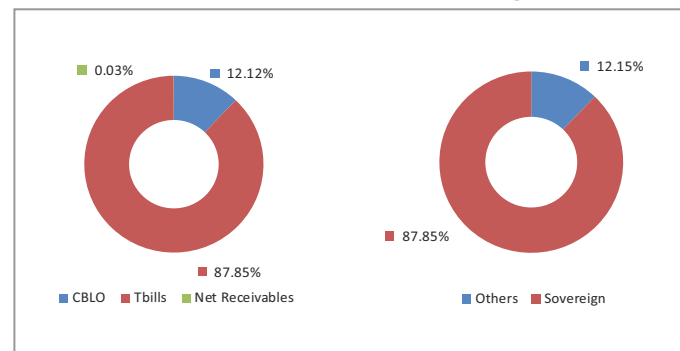
Fund Details

Description	
SFIN Number	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	29
Hybrid	24
NAV as on 29-November-19	24.5524
AUM (Rs. Cr)	33.90
Equity	-
Debt	99.97%
Net current asset	0.03%

Quantitative Indicators

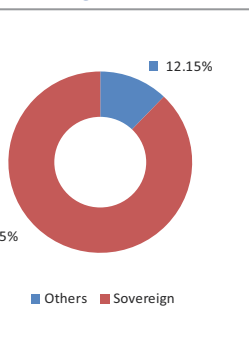
Modified Duration in Years	0.12
Average Maturity in Years	0.12
Yield to Maturity in %	5.40%

Asset Class

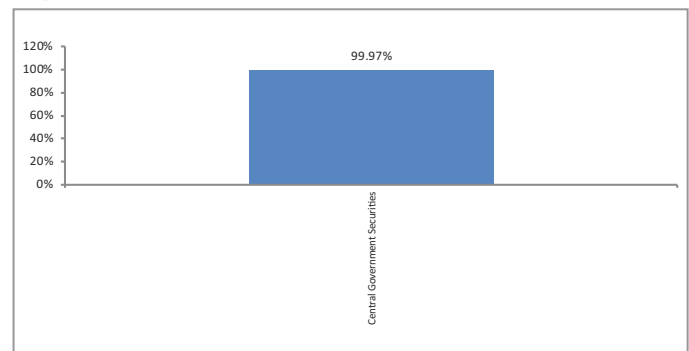


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.25%	1.78%	4.42%	4.32%	4.21%	5.82%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.02%

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

November 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	99.98
Net Current Assets [†]		0.02
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%

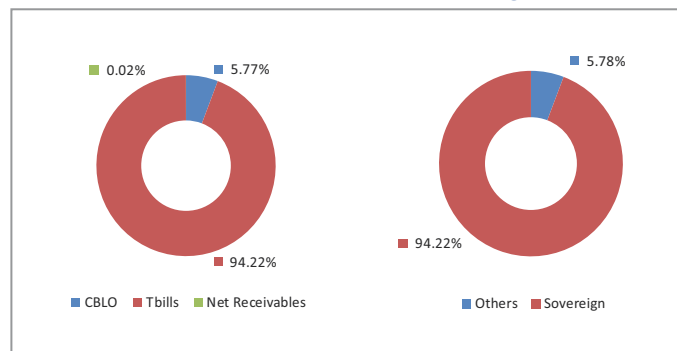
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	31.7391
AUM (Rs. Cr)	56.18
Equity	-
Debt	99.98%
Net current asset	0.02%

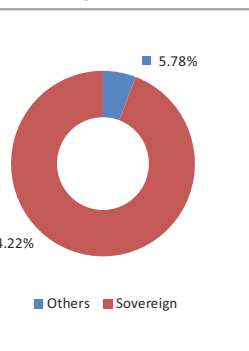
Quantitative Indicators

Modified Duration in Years	0.12
Average Maturity in Years	0.12
Yield to Maturity in %	5.62%

Asset Class

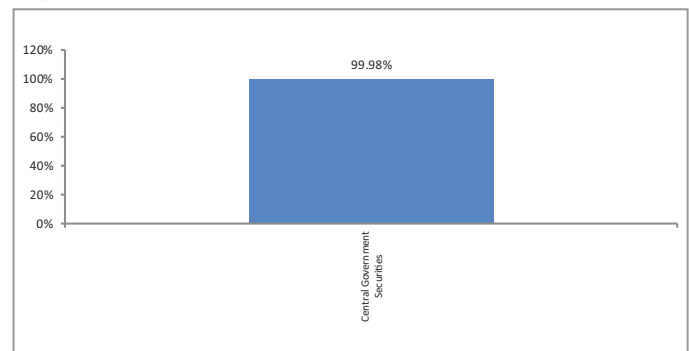


Rating Profile



*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	0.40%	2.71%	6.37%	6.28%	6.18%	7.81%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.12%

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

November 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	99.50
Net Current Assets [#]		0.50
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%

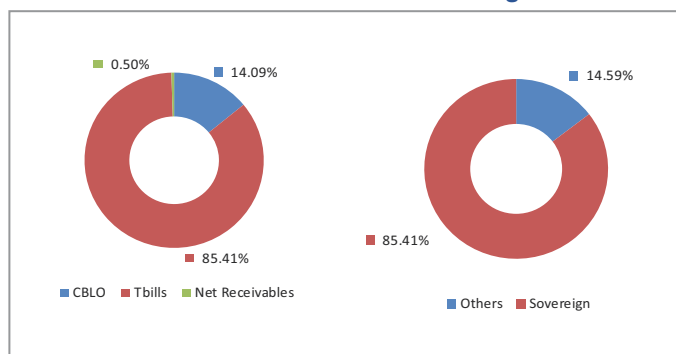
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	31.7743
AUM (Rs. Cr)	2.06
Equity	-
Debt	99.50%
Net current asset	0.50%

Quantitative Indicators

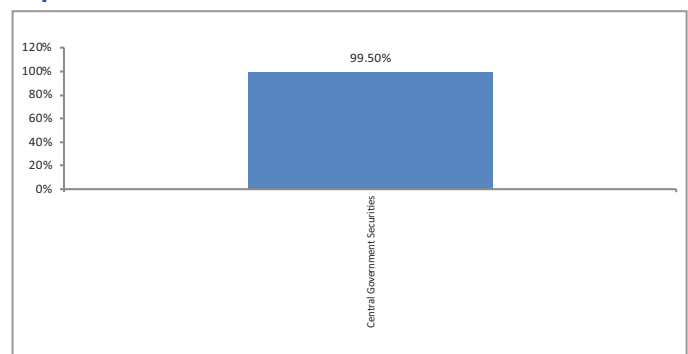
Modified Duration in Years	0.15
Average Maturity in Years	0.15
Yield to Maturity in %	5.41%

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	0.41%	2.76%	6.02%	6.09%	5.99%	7.99%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.20%

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

November 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	85.80
Money market instruments, liquid Mutual Funds	0 - 100	2.28
Net Current Assets*		11.92
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		17.11%
9.29% P F C Ltd. NCD (U) (MD 21/08/2022) (P/C 21/08/2020)	AAA	2.69%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	1.91%
NOVO X Trust - Locomotive Series T (MD 15/10/2020)	AAA	1.54%
8.87% P F C Ltd. NCD (U) (MD 18/03/2023) (P/C 18/03/2020)	AAA	1.53%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	1.34%
8.5935% IDFC First Bank Ltd. NCD(U)(MD21/10/21) (Cmpd Annually)	AA	1.18%
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	0.93%
8.70% HDFC Ltd (S) (MD 15/12/2020)	AAA	0.78%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.65%
8.72% IDFC First Bank Ltd. NCD (U) (MD 29/09/2020)	AA	0.53%
Others		4.05%
Sovereign		61.35%
6.84% GOI (MD 19/12/2022)	Central Government Securities	38.37%
7.80% GOI (MD 11/04/2021)	Central Government Securities	20.85%
6.18% GOI (MD 04/11/2024)	Central Government Securities	0.94%
8.27% Rajasthan Uday SDL (MD 23/06/2023)	State Government Securities	0.87%
8.29% Rajasthan Uday SDL (MD 23/06/2024)	State Government Securities	0.33%
Money Market, Deposits & Other		21.53%
Total		100.00%

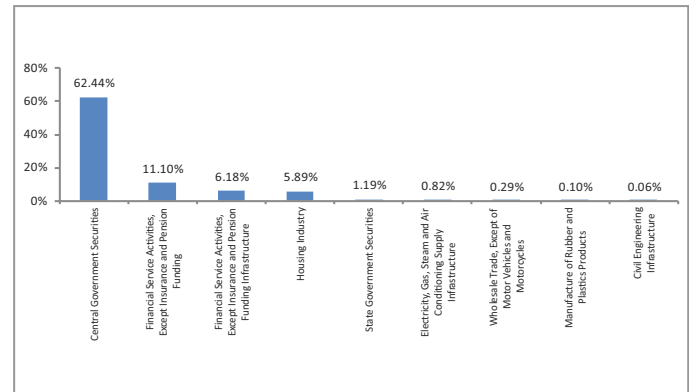
Fund Details

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	- 29
Hybrid	25 24
NAV as on 29-November-19	20.2169
AUM (Rs. Cr)	657.74
Equity	-
Debt	88.08%
Net current asset	11.92%

Quantitative Indicators

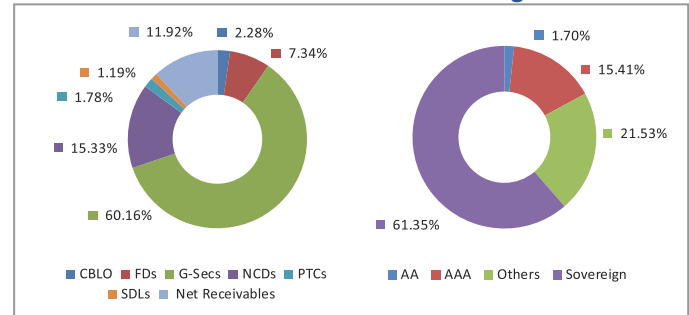
Modified Duration in Years	1.89
Average Maturity in Years	2.06
Yield to Maturity in %	6.19%

Top 10 Sectors

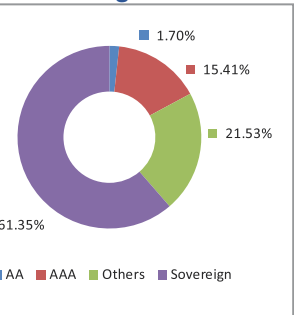


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.53%	2.04%	6.35%	5.16%	5.50%	7.32%
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

DHFL total exposure as on 29th November 2019 is Rs. 5,969 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 5,969 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

November 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	82.31
Mutual Funds and Money market instruments	0 - 100	8.78
Net Current Assets*		8.91
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		
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	4.85%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	3.08%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	1.95%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	1.10%
8.75 HDFC Ltd NCD (S) (MD 13/01/2020)	AAA	0.59%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.46%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	0.43%
9.90% LICHF Ltd. NCD (S) (MD 11/11/2021)	AAA	0.36%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	0.33%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	0.27%
Others		0.70%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	41.44%
7.80% GOI (MD 11/04/2021)	Central Government Securities	13.20%
7.16% GOI (MD 20/05/2023)	Central Government Securities	4.14%
8.29% Rajasthan Uday SDL (MD 23/06/2024)	State Government Securities	3.08%
6.18% GOI (MD 04/11/2024)	Central Government Securities	1.08%
8.27% Rajasthan Uday SDL (MD 23/06/2023)	State Government Securities	0.04%
Money Market, Deposits & Other		
		22.90%
Total		100.00%

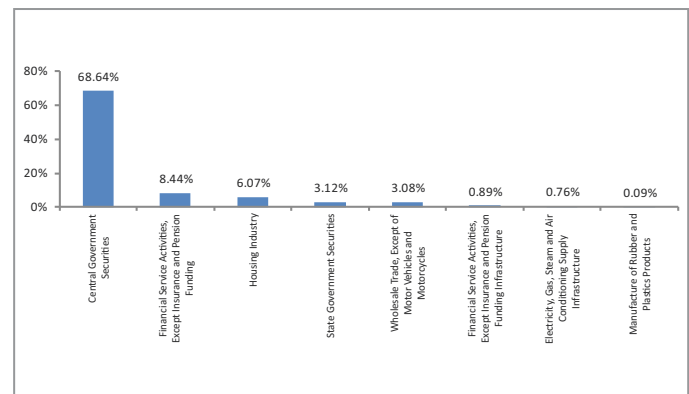
Fund Details

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	- 29
Hybrid	25 24
NAV as on 29-November-19	19.7201
AUM (Rs. Cr)	118.47
Equity	-
Debt	91.09%
Net current asset	8.91%

Quantitative Indicators

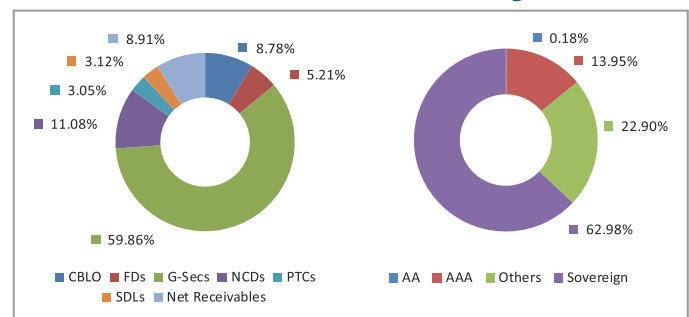
Modified Duration in Years	1.91
Average Maturity in Years	2.21
Yield to Maturity in %	5.88%

Top 10 Sectors

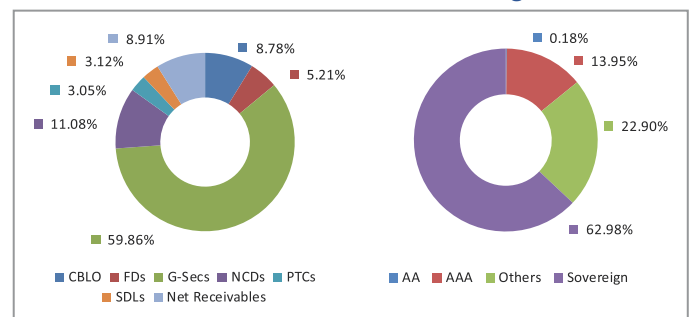


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.49%	2.26%	7.12%	5.68%	7.91%	7.65%
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

DHFL total exposure as on 29th November 2019 is Rs. 0.69 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.69 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

November 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	64.13
Debentures	0 - 50	18.33
Mutual Funds, Equities and Money market instruments	0 - 50	7.98
Net Current Assets*		27.89
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		
8.88% LICHF Ltd. NCD (S) (MD 13/10/2020)	AAA	6.18%
9.64% Power Grid Corporation Ltd. F NCD (S)(MD 31/05/2020)	AAA	4.35%
8.45% HDFC Ltd. NCD (S) (MD 25/02/2025)	AAA	3.47%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	3.39%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.17%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	0.88%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	0.42%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.41%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	0.32%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	13.12%
7.80% GOI (MD 11/04/2021)	Central Government Securities	6.91%
Money Market, Deposits & Other		
		57.37%
Total		100.00%

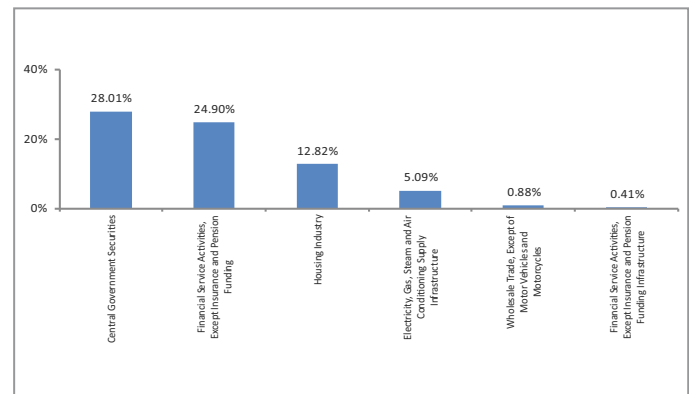
Fund Details

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	-	29
Hybrid	25	24
NAV as on 29-November-19	21.4412	
AUM (Rs. Cr)	122.53	
Equity	-	
Debt	72.12%	
Net current asset	27.88%	

Quantitative Indicators

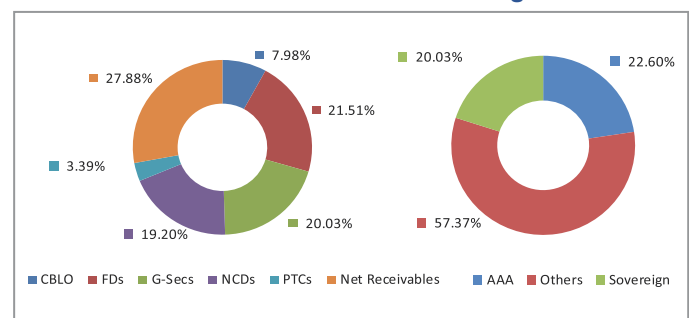
Modified Duration in Years	1.09
Average Maturity in Years	1.27
Yield to Maturity in %	6.69%

Top 10 Sectors

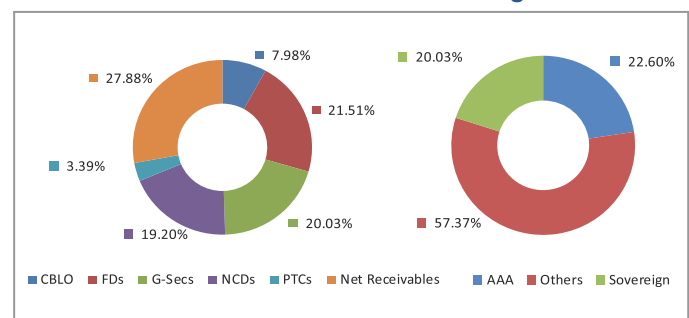


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.60%	3.96%	8.34%	6.83%	6.89%	8.02%
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

November 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	57.32
Debentures	0 - 50	12.68
Mutual Funds, Equities and Money market instruments	0 - 50	1.71
Net Current Assets*		40.95
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
NOVO X Trust - Locomotive Series T (MD 15/10/2020)	AAA	9.62%
8.5935% IDFC First Bank Ltd. NCD(U)(MD21/10/21) (Cmpd Annually)	AA	5.68%
8.98% HDFC Ltd. NCD (S)(MD 26/11/2020)	AAA	2.93%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	2.63%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	1.54%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	1.16%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	0.29%
Sovereign		
7.80% GOI (MD 11/04/2021)	Central Government Securities	2.50%
6.84% GOI (MD 19/12/2022)	Central Government Securities	0.22%
Money Market, Deposits & Other		
		73.43%
Total		100.00%

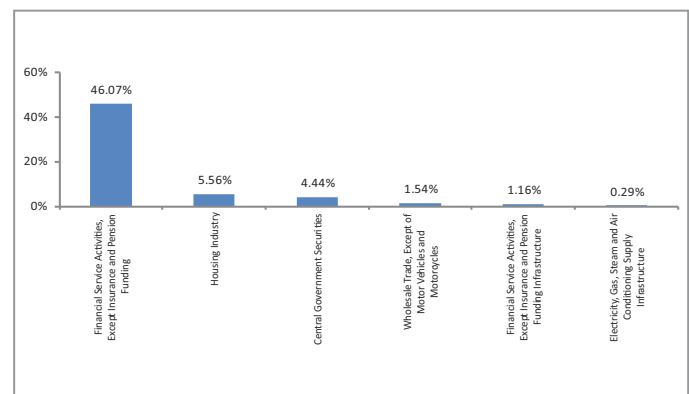
Fund Details

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	-	29
Hybrid	25	24
NAV as on 29-November-19	21.6459	
AUM (Rs. Cr)	35.01	
Equity	-	
Debt	59.05%	
Net current asset	40.95%	

Quantitative Indicators

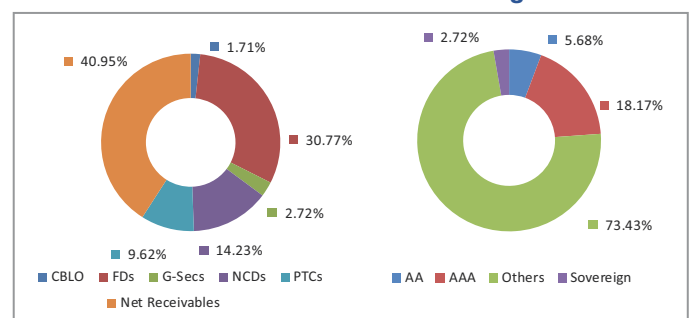
Modified Duration in Years	0.88
Average Maturity in Years	0.92
Yield to Maturity in %	7.76%

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	0.64%	4.03%	8.27%	7.07%	7.20%	8.40%
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

November 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	83.56
Mutual Funds, Equities and Money market instruments	0 - 50	5.57
Net Current Assets*		10.87
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	8.93%
8.5935%IDFC First Bank Ltd. NCD(U)(MD21/10/21) (Cmpd Annually)	AA	7.43%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	6.12%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.28%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	3.09%
7.20% HDFC Ltd NCD (S) (MD 01/09/2020)	AAA	3.04%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	1.84%
8.72% IDFC First Bank Ltd. NCD (U) (MD 29/09/2020)	AA	1.69%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	0.92%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	0.70%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	26.70%
7.80% GOI (MD 11/04/2021)	Central Government Securities	15.45%
Money Market, Deposits & Other		
Total		100.00%

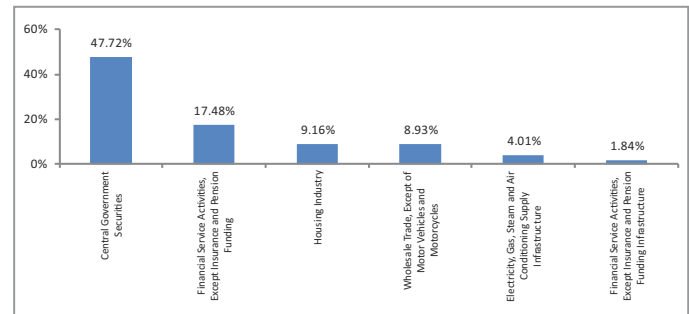
Fund Details

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	-	29
Hybrid	25	24
NAV as on 29-November-19	20.5924	
AUM (Rs. Cr)	66.23	
Equity	-	
Debt	89.13%	
Net current asset	10.87%	

Quantitative Indicators

Modified Duration in Years	1.63
Average Maturity in Years	1.85
Yield to Maturity in %	6.05%

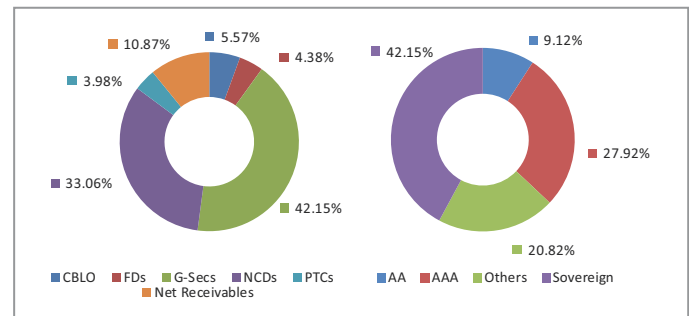
Top 10 Sectors



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	0.64%	4.04%	8.68%	6.01%	5.88%	8.07%
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

November 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	81.20
Mutual Funds and Money Market Instruments	0 - 20	0.94
Net Current Assets*		17.86
Total		100.00

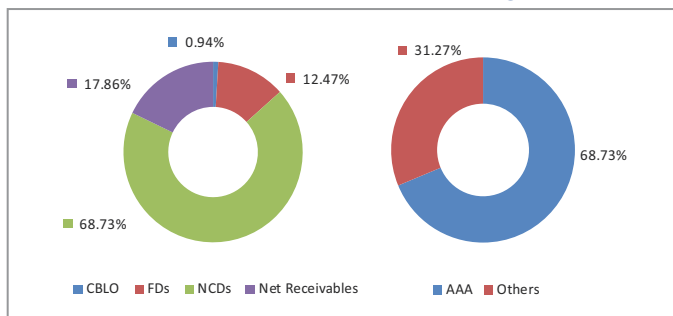
*Net current asset represents net of receivables and payables for investments held.

* Including Fixed Deposits

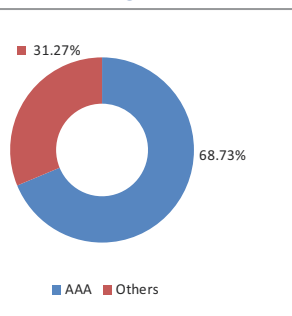
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	9.53%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	8.88%
8.40% Larsen & Toubro Ltd. NCD (U)(MD 24/09/2020)	AAA	8.20%
8.95% P F C Ltd. NCD (U)(MD 30/03/2020)	AAA	8.10%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	7.06%
7.60% NHAI Taxable Bond Series-V NCD (S)(MD 18/03/2022)	AAA	6.88%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	5.92%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	5.50%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	5.15%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	3.51%
Money Market, Deposits & Other		
Total		100.00%

Asset Class



Rating Profile



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

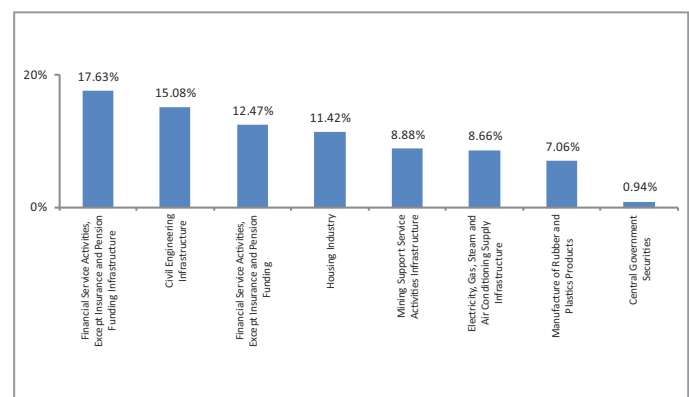
Fund Details

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	-
Hybrid	25
NAV as on 29-November-19	20.0975
AUM (Rs. Cr)	7.45
Equity	-
Debt	82.14%
Net current asset	17.86%

Quantitative Indicators

Modified Duration in Years	1.41
Average Maturity in Years	2.02
Yield to Maturity in %	7.35%

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	0.62%	4.15%	9.20%	6.86%	6.29%	7.32%
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

November 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

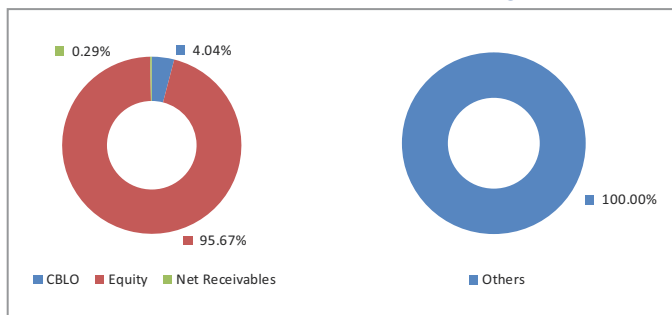
	Stated (%)	Actual (%)
Debentures, Corporate Bonds, and Exchange Traded Funds and Equities	80 - 100	95.67
Mutual Funds and Money market instruments*	0 - 20	4.04
Net Current Assets*		0.29
Total		100.00

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

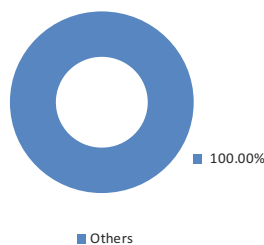
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.67%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.33%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.20%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.70%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.70%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.22%
ITC Ltd	Manufacture of Tobacco Products	5.06%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.87%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.27%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.30%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.16%
Others		38.86%
Money Market, Deposits & Other		4.33%
Total		100.00%

Asset Class



Rating Profile

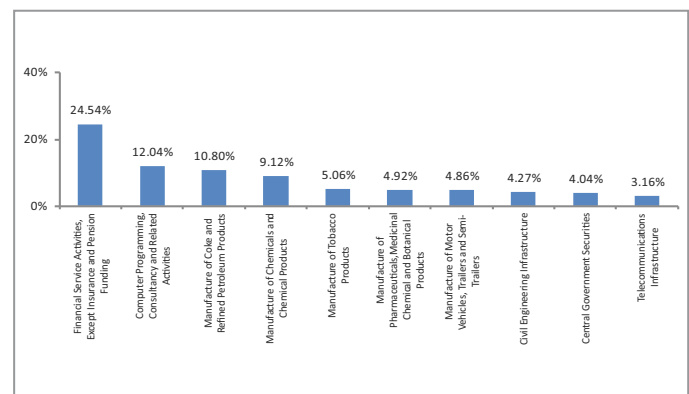


*Others includes Equity, CBLO, Net receivable/payable and FD

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	- 29
Hybrid	25 24
NAV as on 29-November-19	19.9421
AUM (Rs. Cr)	3.72
Equity	95.67%
Debt	4.04%
Net current asset	0.29%

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	0.30%	1.26%	8.15%	6.91%	12.06%	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

November 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

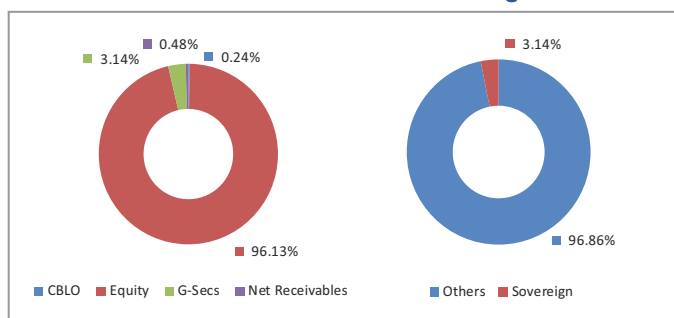
	Stated (%)	Actual (%)
Debt and debt related securities, Debenture, FD and Equities	80 - 100	99.28
Mutual Funds and Money market instruments	0 - 20	0.24
Net Current Assets*		0.48
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
*Debt related securities will include debentures, corporate bonds, fixed deposits etc.

Portfolio

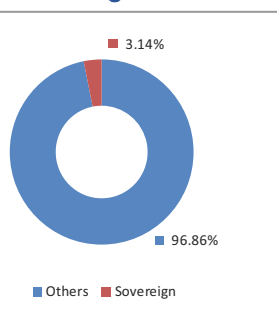
Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.13%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.66%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.95%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.19%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.17%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.71%
ITC Ltd	Manufacture of Tobacco Products	5.05%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.25%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.16%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.36%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.16%
Others		38.48%
Sovereign		3.14%
6.84% GOI (MD 19/12/2022)	Central Government Securities	3.14%
Money Market, Deposits & Other		0.72%
Total		100.00%

Asset Class



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

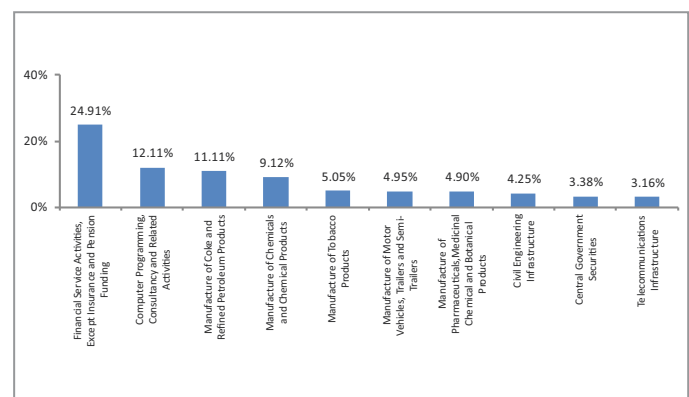
Rating Profile



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 29-November-19	31.9557
AUM (Rs. Cr)	4.18
Equity	96.13%
Debt	3.38%
Net current asset	0.48%

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	0.38%	1.63%	8.39%	7.17%	12.19%	13.65%
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

November 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	81.15
Mutual Funds and Money market instruments	0 - 40	3.14
Net Current Assets*		15.70
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
22.48%		
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	6.31%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	4.63%
8.5935%IDFC First Bank Ltd. NCD(U)(MD21/10/21) (Cmpd Annually)	AA	3.82%
9.29% P F C Ltd. NCD (U) (MD 21/08/2022) (P/C 21/08/2020)	AAA	2.33%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.18%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	1.79%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	1.42%
Sovereign		
47.40%		
6.84% GOI (MD 19/12/2022)	Central Government Securities	35.63%
7.80% GOI (MD 11/04/2021)	Central Government Securities	11.73%
9.12% Gujarat SDL (MD 23/05/2022)	State Government Securities	0.05%
Money Market, Deposits & Other		
30.12%		
Total		100.00%

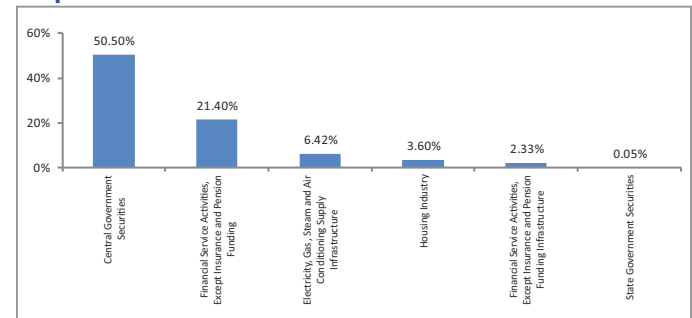
Fund Details

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	- 29
Hybrid	25 24
NAV as on 29-November-19	19.1388
AUM (Rs. Cr)	43.90
Equity	-
Debt	84.30%
Net current asset	15.70%

Quantitative Indicators

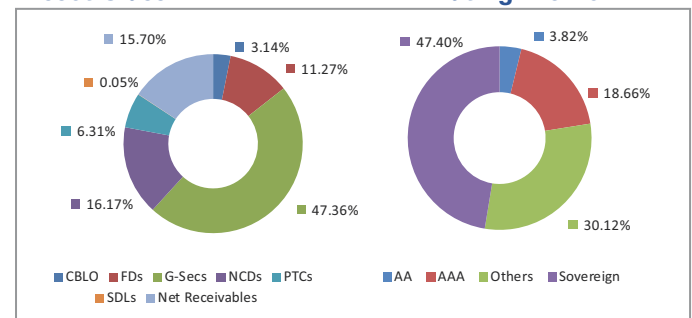
Modified Duration in Years	1.87
Average Maturity in Years	2.12
Yield to Maturity in %	6.32%

Top 10 Sectors

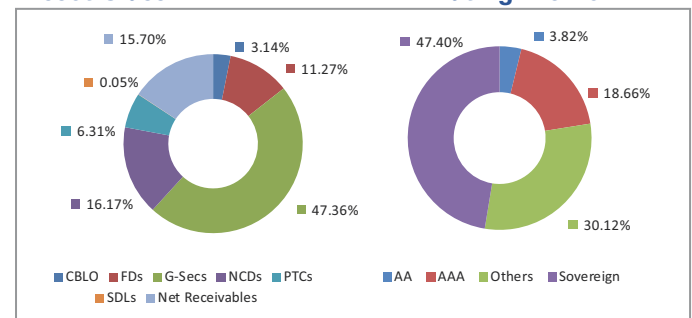


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.59%	3.88%	8.69%	6.47%	5.70%	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

November 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

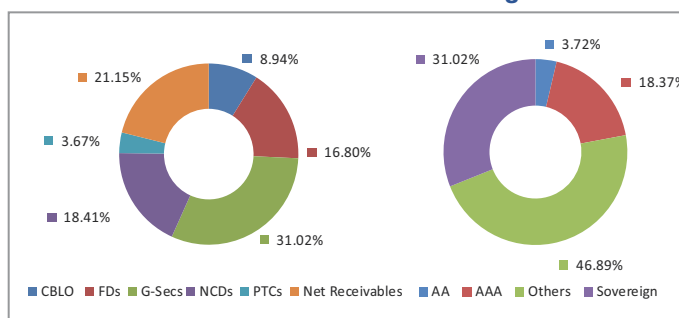
	Stated (%)	Actual (%)
Debt and debt related securities	0 - 100	69.90
Mutual Funds and Money market instruments	0 - 40	8.94
Net Current Assets*		21.15
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	5.76%
8.5935%IDFC First Bank Ltd.NCD(U)(MD21/10/21) (Cmpd Annually)	AA	3.72%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.67%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	2.71%
9.25% Power Grid Corporation Ltd. NCD (S)(MD 26/12/2021)	AAA	2.23%
9.27% IRFC Ltd. Series-76 NCD (S)(MD 10/05/2021)	AAA	2.11%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	1.89%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	20.58%
7.80% GOI (MD 11/04/2021)	Central Government Securities	10.45%
Money Market, Deposits & Other		
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	0.64%	4.40%	9.33%	7.48%	6.81%	8.47%
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

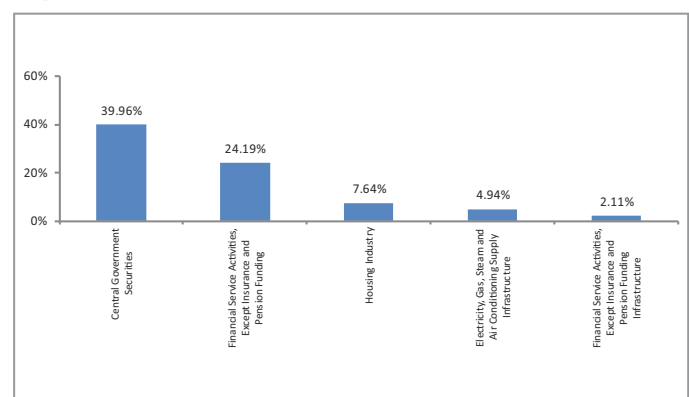
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	19.1457
AUM (Rs. Cr)	236.74
Equity	-
Debt	78.85%
Net current asset	21.15%

Quantitative Indicators

Modified Duration in Years	1.74
Average Maturity in Years	1.91
Yield to Maturity in %	6.42%

Top 10 Sectors



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

November 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	91.30
Equity & Equity related securities	0 - 50	-
Mutual Funds(a), Money market instruments	0 - 100	5.66
Net Current Assets [†]		3.04
Total		100.00

[†]Net current asset represents net of receivables and payables for investments held.
* * incl. FDs

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	9.05%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	8.68%
8.72% IDFC First Bank Ltd. NCD (U) (MD 29/09/2020)	AA	4.69%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	3.60%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	2.51%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	48.52%
7.80% GOI (MD 11/04/2021)	Central Government Securities	14.26%
Money Market, Deposits & Other		
		8.69%
Total		100.00%

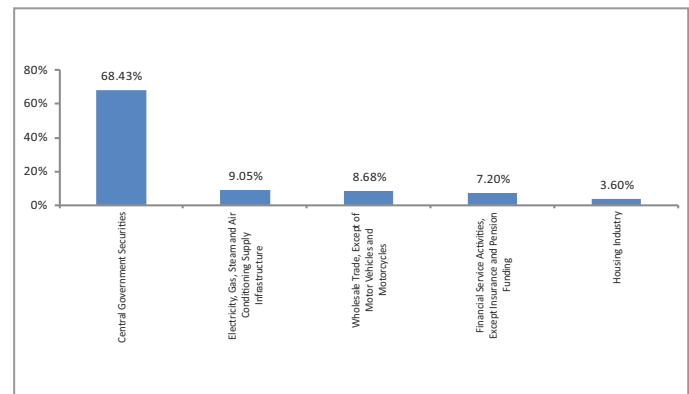
Fund Details

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	-	29
Hybrid	25	24
NAV as on 29-November-19	19.7457	
AUM (Rs. Cr)	8.67	
Equity	-	
Debt	96.96%	
Net current asset	3.04%	

Quantitative Indicators

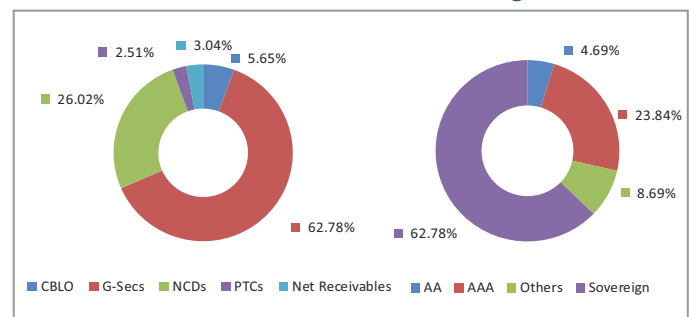
Modified Duration in Years	1.92
Average Maturity in Years	2.20
Yield to Maturity in %	5.79%

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	0.60%	4.46%	9.37%	6.71%	6.27%	8.21%
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

November 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	2.24
Debt, Fixed deposits & Debt Related Instrument	25 - 100	81.55
Mutual Funds and Money market instrument	0 - 40	9.92
Net Current Assets*		6.29
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
SBI-ETF Nifty 50	Exchange Traded Fund	1.54%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	0.37%
ITC Ltd	Manufacture of Tobacco Products	0.20%
Godrej Consumer Products Ltd	Manufacture of Chemicals and Chemical Products	0.12%
Corporate Bond		
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	4.09%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	2.24%
Sovereign		
6.45% GOI (MD 07/10/2029)	Central Government Securities	68.41%
8.85% Maharashtra SDL (MD 18/07/2022)	State Government Securities	1.76%
7.32% GOI (MD 28/01/2024)	Central Government Securities	0.79%
8.28% GOI (MD 21/09/2027)	Central Government Securities	0.26%
6.18% GOI (MD 04/11/2024)	Central Government Securities	0.21%
Money Market, Deposits & Other		
Total		100.00%

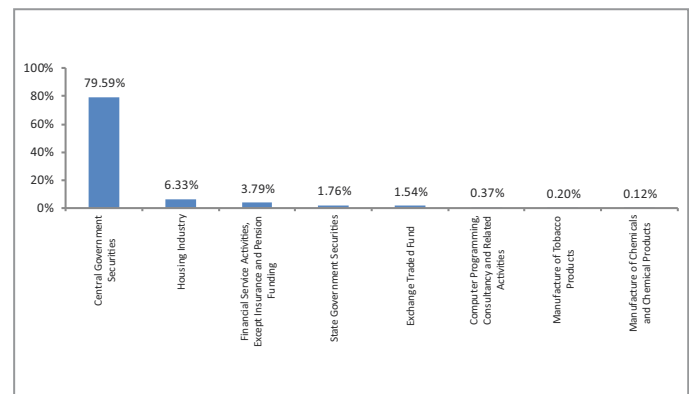
Fund Details

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	- 29
Hybrid	25 24
NAV as on 29-November-19	13.8273
AUM (Rs. Cr)	300.86
Equity	2.24%
Debt	91.47%
Net current asset	6.29%

Quantitative Indicators

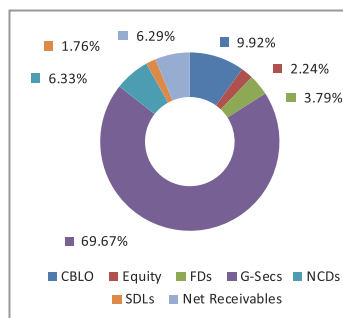
Modified Duration in Years	5.58
Average Maturity in Years	7.55
Yield to Maturity in %	6.36%

Top 10 Sectors

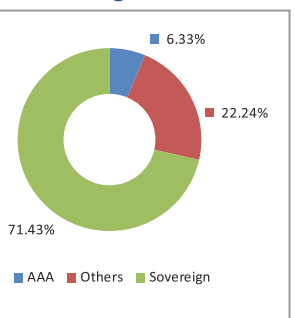


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.32%	3.40%	8.67%	6.11%	4.41%	6.70%
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

DHFL total exposure as on 29th November 2019 is Rs. 3.2622 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 3.2622 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

November 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	16.25
Debt and debt related securities incl. Fixed deposits	0 - 80	73.92
Mutual Funds and Money market instruments	0 - 50	8.96
Net Current Assets*		0.87
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.02%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.96%
SBI-ETF Nifty 50	Exchange Traded Fund	1.65%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.24%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.21%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.14%
ITC Ltd	Manufacture of Tobacco Products	0.93%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.69%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.69%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.66%
Others		4.05%
Corporate Bond		
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.09%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	2.91%
Sovereign		
6.45% GOI (MD 07/10/2029)	Central Government Securities	66.96%
7.32% GOI (MD 28/01/2024)	Central Government Securities	0.79%
6.18% GOI (MD 04/11/2024)	Central Government Securities	0.19%
Money Market, Deposits & Other		
		9.82%
Total		100.00%

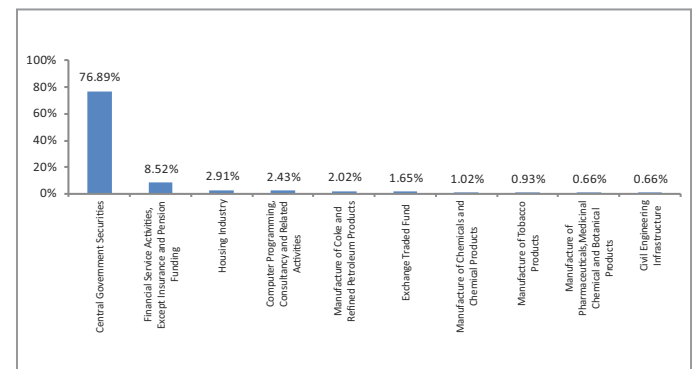
Fund Details

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	-	29
Hybrid	25	24
NAV as on 29-November-19	13.2742	
AUM (Rs. Cr)	21.12	
Equity	16.24%	
Debt	82.89%	
Net current asset	0.87%	

Quantitative Indicators

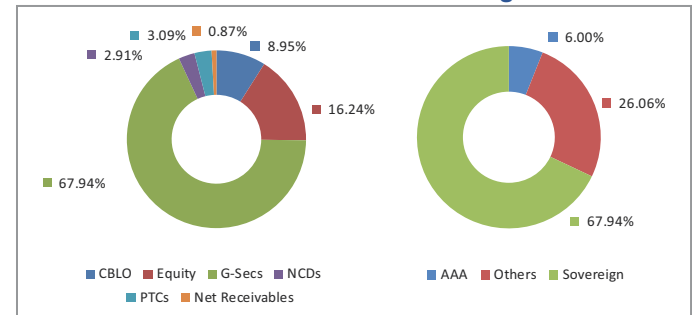
Modified Duration in Years	5.89
Average Maturity in Years	8.11
Yield to Maturity in %	6.10%

Top 10 Sectors

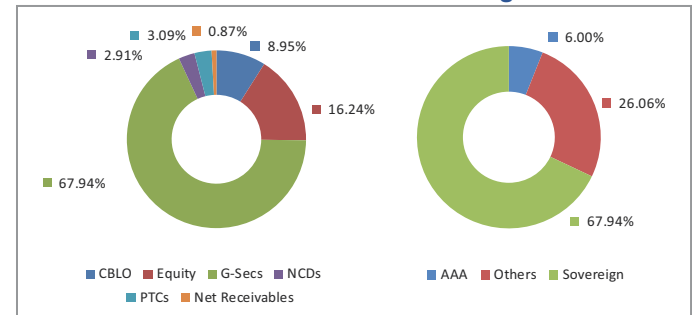


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.40%	3.80%	9.20%	6.43%	6.20%	7.89%
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

November 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	88.11
Money market instruments, Cash, Mutual funds	0 - 60	5.66
Net Current Assets*		6.24
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		14.10%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	5.76%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	3.92%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.54%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	1.88%
Sovereign		71.83%
6.45% GOI (MD 07/10/2029)	Central Government Securities	64.02%
7.32% GOI (MD 28/01/2024)	Central Government Securities	6.21%
6.18% GOI (MD 04/11/2024)	Central Government Securities	1.60%
Money Market, Deposits & Other		14.07%
Total		100.00%

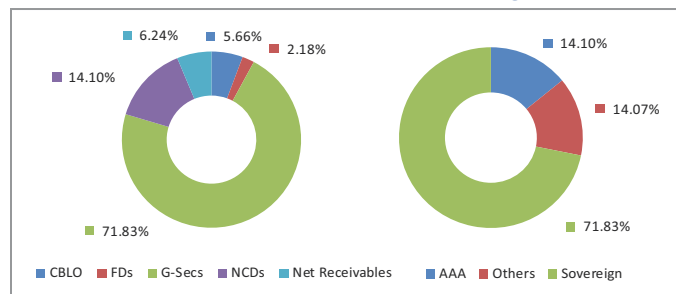
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	12.8930
AUM (Rs. Cr)	64.50
Equity	-
Debt	93.76%
Net current asset	6.24%

Quantitative Indicators

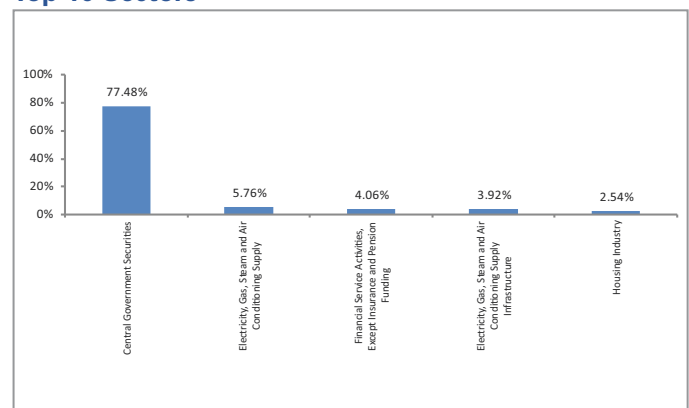
Modified Duration in Years	5.88
Average Maturity in Years	8.12
Yield to Maturity in %	6.41%

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	0.41%	4.41%	10.72%	7.13%	4.36%	7.05%
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

DHFL total exposure as on 29th November 2019 is Rs. 0.5304 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.5304 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

November 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	9.29
Gsec	60 - 100	90.70
Net Current Assets*		0.01
Total		100.00

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

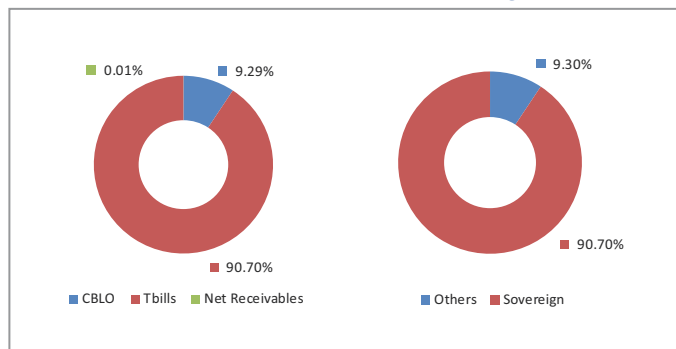
Portfolio

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

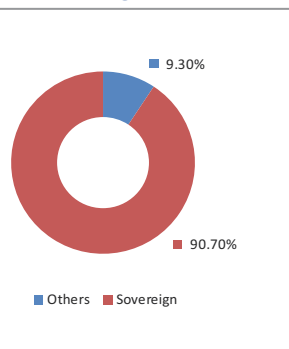
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	12.4146
AUM (Rs. Cr)	124.08
Equity	-
Debt	99.99%
Net current asset	0.01%

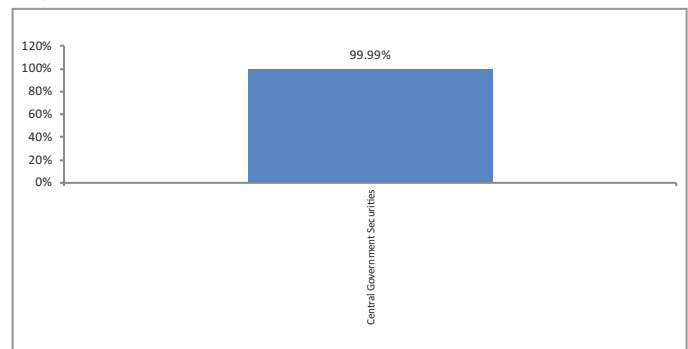
Asset Class



Rating Profile



Top 10 Sectors



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

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	0.42%	2.73%	5.86%	5.85%	5.79%	5.25%
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

November 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	21.54
Gsec	60 - 100	78.45
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%

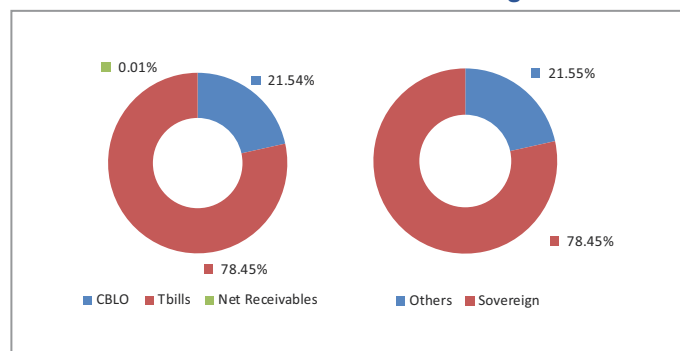
Fund Details

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	29
Hybrid	24
NAV as on 29-November-19	12.9832
AUM (Rs. Cr)	919.03
Equity	-
Debt	99.99%
Net current asset	0.01%

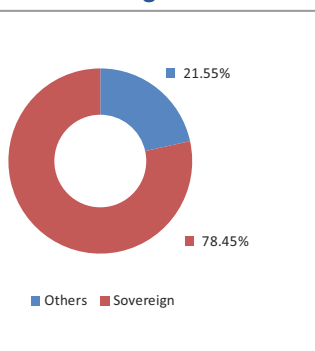
Quantitative Indicators

Modified Duration in Years	0.14
Average Maturity in Years	0.14
Yield to Maturity in %	4.89%

Asset Class

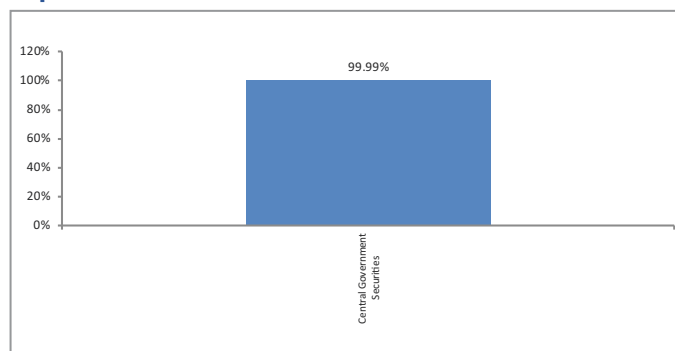


Rating Profile



*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	0.41%	2.73%	5.55%	5.17%	5.38%	5.54%
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