

INVESTMENT'Z INSIGHT

Monthly Investment Update December 2019

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December 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	85.77
-Large Cap Stocks		28.96
-Mid Cap Stocks		71.04
Bank deposits and money market instruments	0 - 40	14.04
Net Current Assets*		0.19
Total		100.00

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

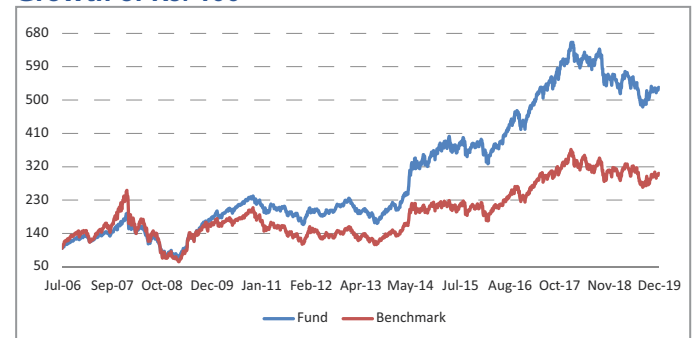
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		85.77%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.32%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.16%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	2.94%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.79%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.57%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.45%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.41%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.41%
Polycab India Ltd	Manufacture of Electrical Equipment	2.13%
AIA Engineering Ltd	Manufacture of Basic Metals	2.08%
Others		59.52%
Money Market, Deposits & Other		14.23%
Total		100.00%

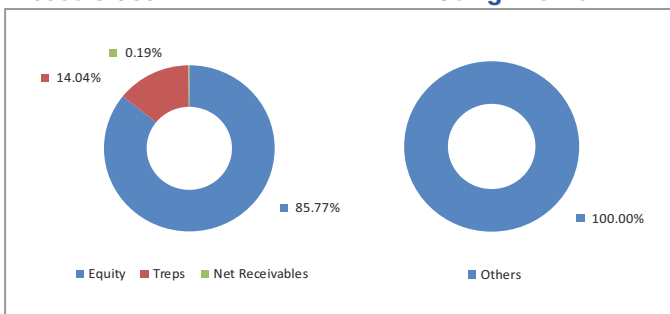
Fund Details

Description	
SFIN Number	ULIF03124/07/06ACCEMIDCAP116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Chinmay Sathe
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 31-December-19	53.3855
AUM (Rs. Cr)	404.29
Equity	85.77%
Debt	14.04%
Net current asset	0.19%

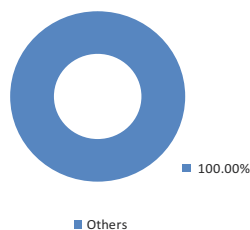
Growth of Rs. 100



Asset Class

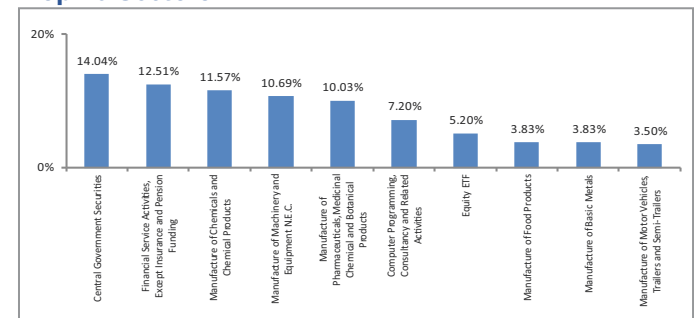


Rating Profile



*Others includes Equity, Treps, 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	0.21%	-2.19%	-6.07%	-8.47%	6.73%	13.27%
Benchmark	-0.46%	-3.51%	-4.66%	-7.88%	8.68%	8.57%

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

December 2019

Equity Growth Fund

Fund Objective

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

Portfolio Allocation

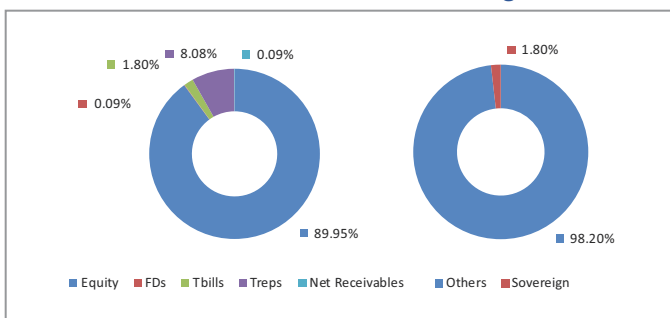
	Stated (%)	Actual (%)
Equity	60 - 100	89.95
Bank deposits and money market instruments	0 - 40	9.96
Net Current Assets*		0.09
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.95%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.21%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.96%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.78%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.01%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.68%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.68%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.97%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.68%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.44%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Equity ETF	2.23%
Others		43.31%
Money Market, Deposits & Other		10.05%
Total		100.00%

Asset Class

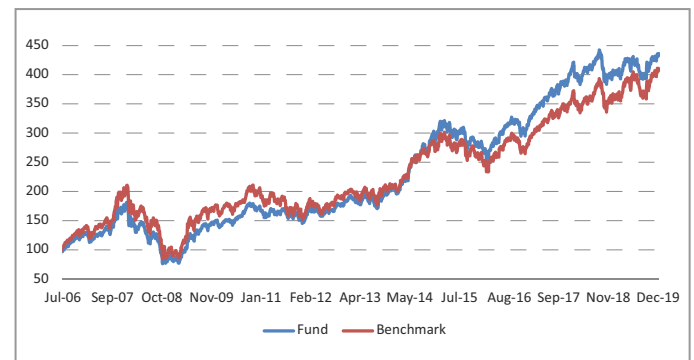


*Others includes Equity, Treps, Net receivable/payable and FD

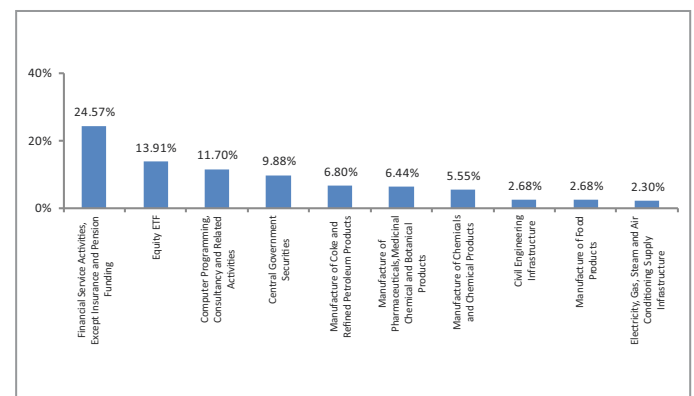
Fund Details

Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	43.3713
AUM (Rs. Cr)	2621.05
Equity	89.95%
Debt	9.96%
Net current asset	0.09%

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	0.97%	2.23%	6.76%	3.80%	12.40%	11.53%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	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

December 2019

Equity Index Fund II

Fund Objective

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

Portfolio Allocation

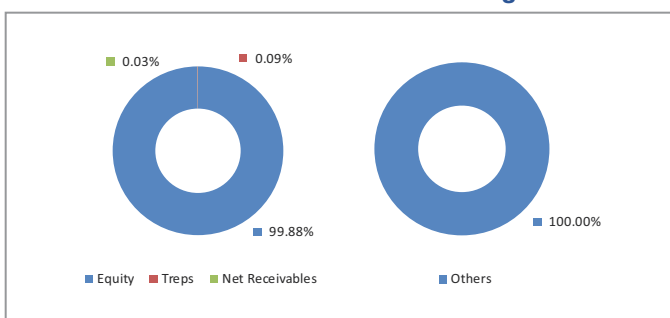
	Stated (%)	Actual (%)
Equity	60 - 100	99.88
Bank deposits and money market instruments	0 - 40	0.09
Net Current Assets*		0.03
Total		100.00

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

Portfolio

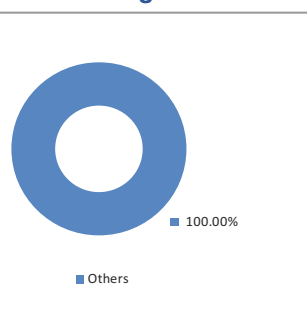
Company/Issuer	Sector/Rating	Exposure (%)
Equity		99.88%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.47%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.27%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.05%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.53%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.47%
ITC Ltd	Manufacture of Tobacco Products	5.10%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.82%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.65%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.54%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.54%
Others		43.43%
Money Market, Deposits & Other		0.12%
Total		100.00%

Asset Class



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

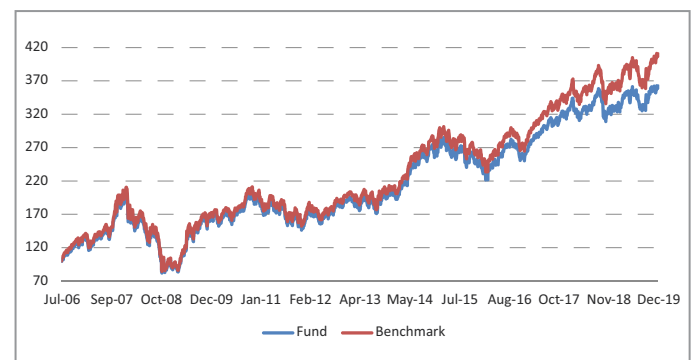
Rating Profile



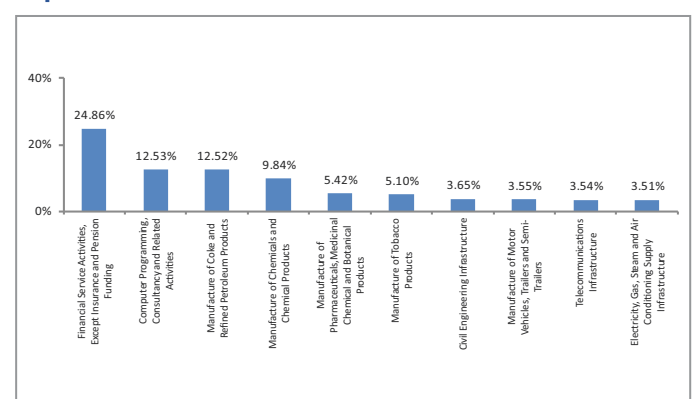
Fund Details

Description	
SFIN Number	ULIF03024/07/06EQTINDX02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	35.9976
AUM (Rs. Cr)	1906.52
Equity	99.88%
Debt	0.09%
Net current asset	0.03%

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	0.19%	2.12%	8.86%	4.58%	11.58%	9.99%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	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

December 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	86.37
Government treasury bills (Non-interest bearing)	0 - 40	13.85
Net Current Assets*		-0.22
Total		100.00

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

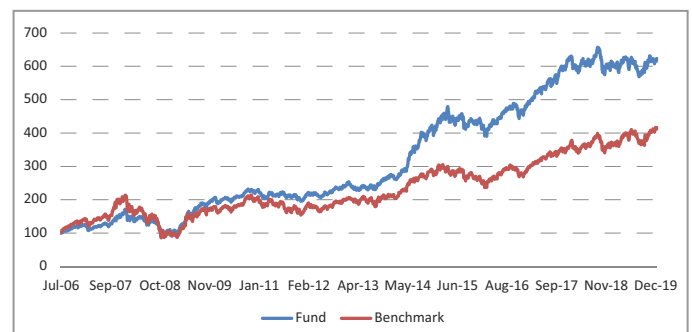
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		86.37%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.58%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.33%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.73%
Nestle India Ltd	Manufacture of Food Products	2.97%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.76%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.57%
The Ramco Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	2.49%
Bharat Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	2.31%
MRF Ltd	Manufacture of Rubber and Plastics Products	2.27%
Marico Ltd	Manufacture of Food Products	1.96%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.95%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.93%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.92%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.69%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	1.64%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.61%
Tata Steel Ltd	Manufacture of Basic Metals	1.59%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.59%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	1.47%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.47%
Others		33.54%
Money Market, Deposits & Other		13.63%
Total		100.00%

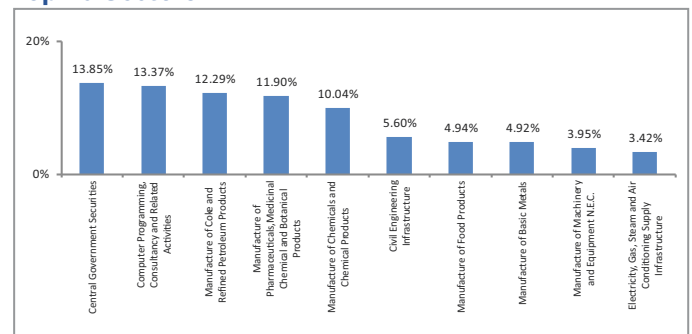
Fund Details

Description	
SFIN Number	ULIF02721/07/06PURESTKFUN116
Launch Date	21-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	62.2104
AUM (Rs. Cr)	1678.71
Equity	86.37%
Debt	13.85%
Net current asset	-0.22%

Growth of Rs. 100

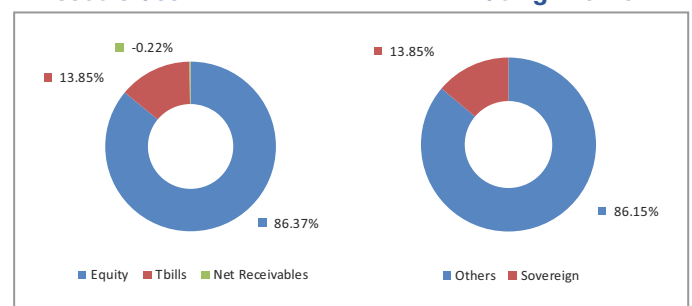


Top 10 Sectors

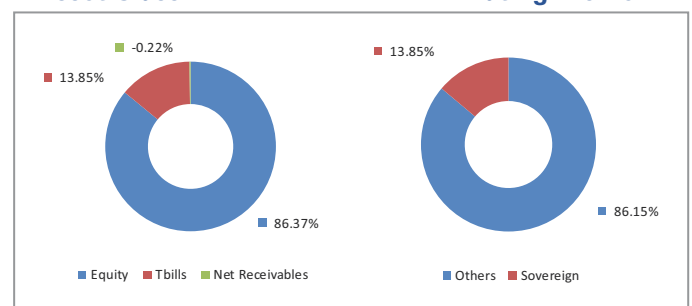


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.54%	1.54%	1.81%	0.03%	10.16%	14.55%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	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

December 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	97.09
Bank deposits and money market instruments	0 - 40	2.78
Net Current Assets*		0.13
Total		100.00

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

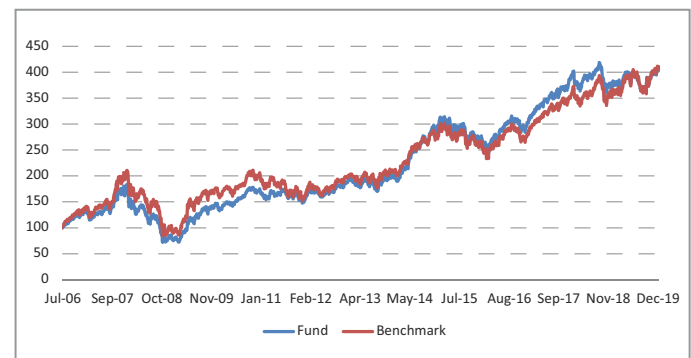
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.09%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.10%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.24%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.84%
NIPPON INDIA ETF BANK BEES	Equity ETF	5.70%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.31%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.48%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.40%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.34%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.34%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.80%
Others		48.55%
Money Market, Deposits & Other		2.91%
Total		100.00%

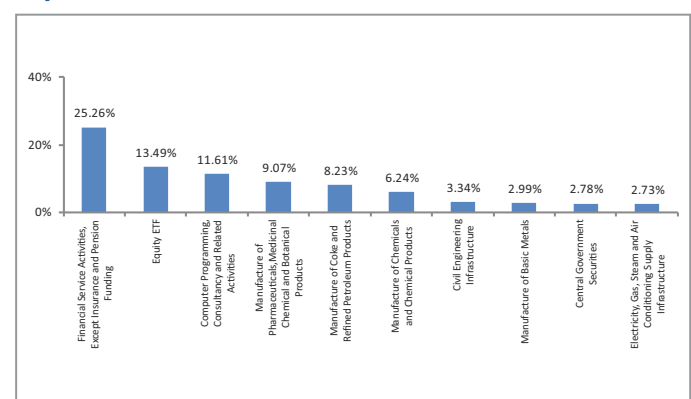
Fund Details

Description	
SFIN Number	ULIF03824/07/06PREMEQGROW116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	40.4029
AUM (Rs. Cr)	11.51
Equity	97.09%
Debt	2.78%
Net current asset	0.13%

Growth of Rs. 100

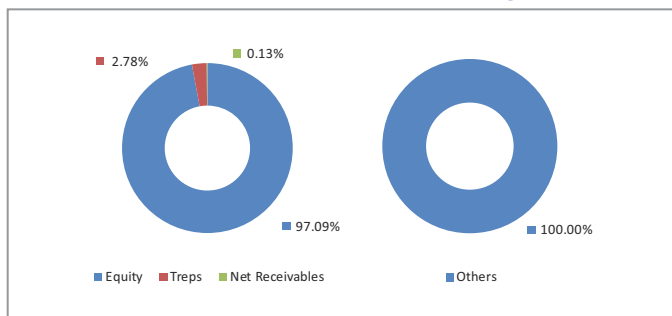


Top 10 Sectors



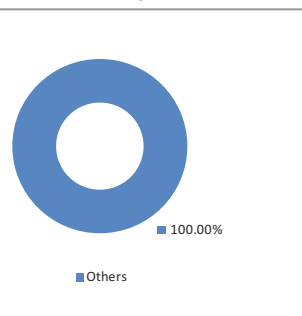
Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.93%	2.60%	6.07%	2.07%	11.17%	10.94%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	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

December 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	93.44
Bank deposits and money market instruments	0 - 40	5.44
Net Current Assets*		1.12
Total		100.00

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

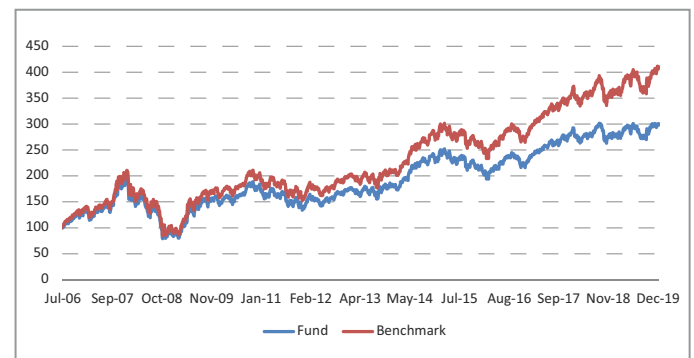
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.44%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.86%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.83%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.21%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.20%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	5.48%
ITC Ltd	Manufacture of Tobacco Products	5.46%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.33%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.05%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.96%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.82%
Others		38.23%
Money Market, Deposits & Other		6.56%
Total		100.00%

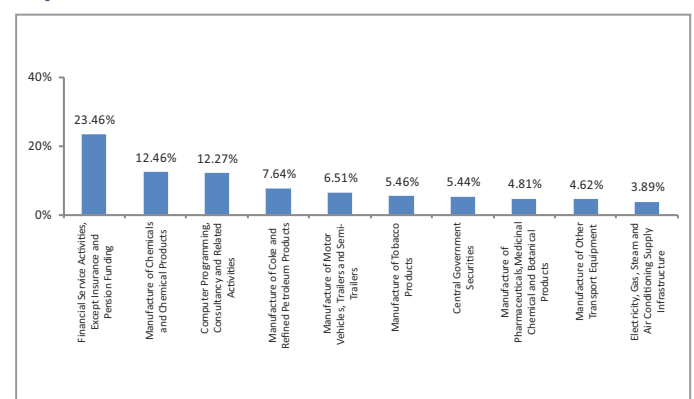
Fund Details

Description	
SFIN Number	ULIF03924/07/06PREREQINDX116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	29.8651
AUM (Rs. Cr)	6.62
Equity	93.44%
Debt	5.44%
Net current asset	1.12%

Growth of Rs. 100

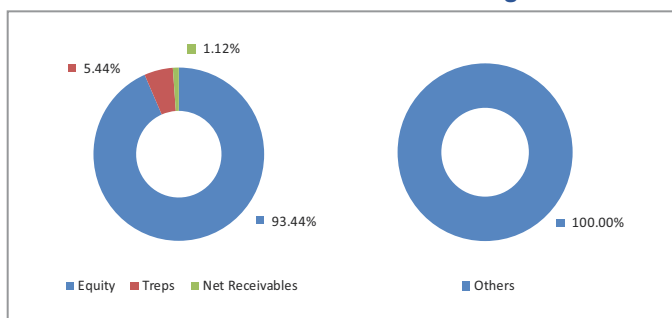


Top 10 Sectors



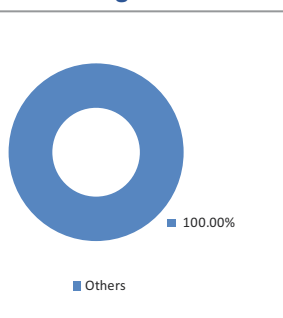
Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.02%	1.81%	6.54%	3.07%	10.16%	8.48%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	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

December 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	88.61
Bank deposits and money market instruments	0 - 40	11.48
Net Current Assets*		-0.09
Total		100.00

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

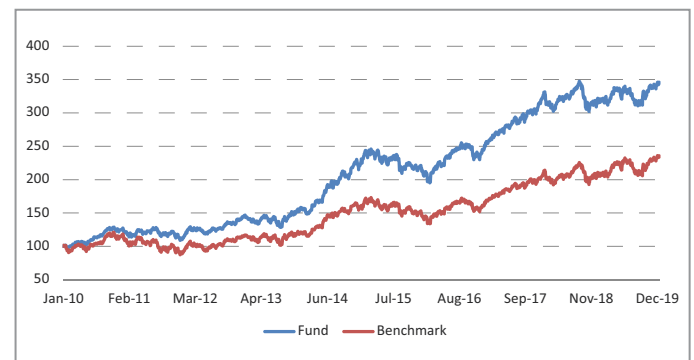
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		88.61%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.97%
NIPPON INDIA ETF BANK BEES	Equity ETF	6.64%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.34%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.64%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.60%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.47%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.69%
Bharat Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	2.96%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.73%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Equity ETF	2.04%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.02%
Nestle India Ltd	Manufacture of Food Products	2.02%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.01%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.91%
SBI ETF NIFTY BANK	Equity ETF	1.75%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.67%
ICICI PRUDENTIAL BANK ETF	Equity ETF	1.66%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.54%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.48%
ITC Ltd	Manufacture of Tobacco Products	1.45%
Others		26.00%
Money Market, Deposits & Other		11.39%
Total		100.00%

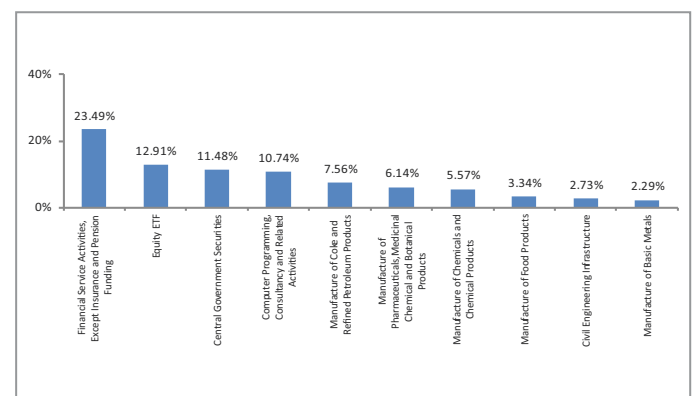
Fund Details

Description	
SFIN Number	ULIF05106/01/10EQTYGROW02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	34.4367
AUM (Rs. Cr)	2276.99
Equity	88.61%
Debt	11.48%
Net current asset	-0.09%

Growth of Rs. 100

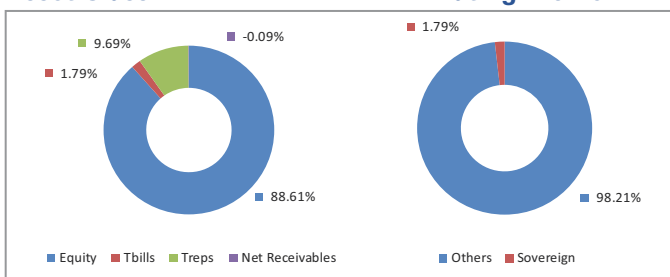


Top 10 Sectors

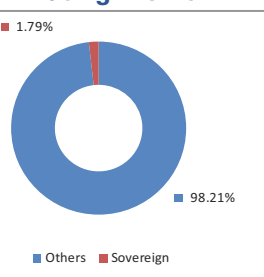


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.96%	2.95%	7.33%	4.42%	13.06%	13.18%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	8.71%

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

December 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	87.48
-Large Cap Stocks		28.78
-Mid Cap Stocks		71.22
Bank deposits and money market instruments	0 - 40	12.29
Net Current Assets*		0.23
Total		100.00

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

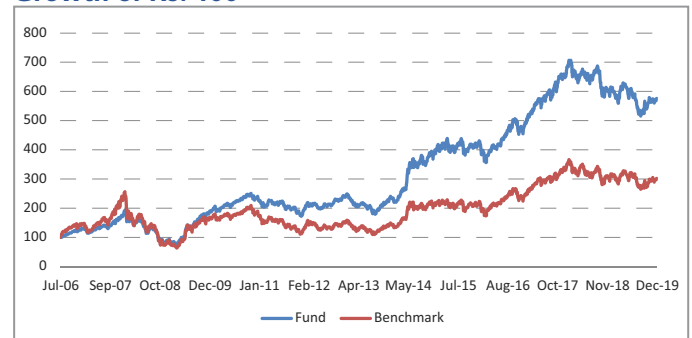
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		87.48%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.35%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.24%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.00%
MphasiS Ltd	Computer Programming, Consultancy and Related Activities	2.88%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.60%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.51%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.48%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.45%
Polycab India Ltd	Manufacture of Electrical Equipment	2.18%
ALA Engineering Ltd	Manufacture of Basic Metals	2.13%
Others		60.66%
Money Market, Deposits & Other		12.52%
Total		100.00%

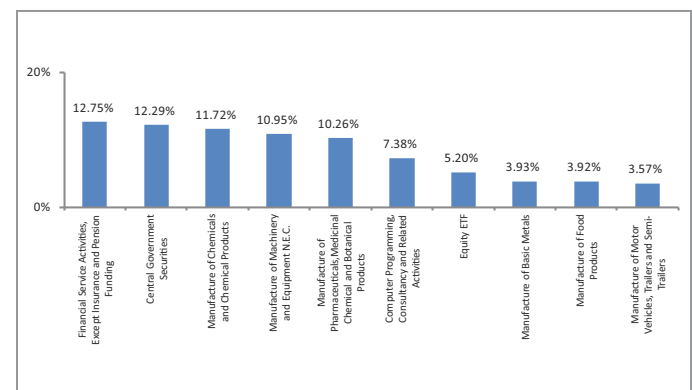
Fund Details

Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Chinmay Sathe
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 31-December-19	57.6015
AUM (Rs. Cr)	41.74
Equity	87.48%
Debt	12.29%
Net current asset	0.23%

Growth of Rs. 100



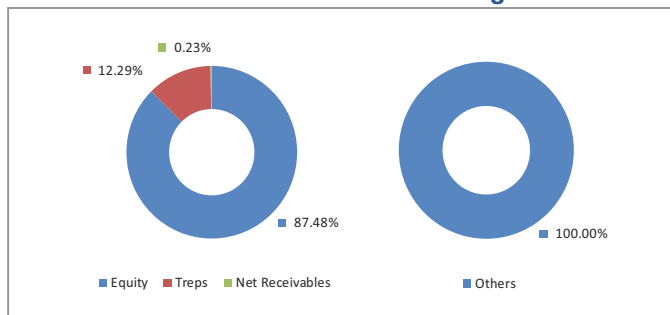
Top 10 Sectors



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

Asset Class

Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.27%	-2.42%	-6.07%	-8.55%	6.73%	13.91%
Benchmark	-0.46%	-3.51%	-4.66%	-7.88%	8.68%	8.57%

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

December 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	84.38
-Large Cap Stocks		28.25
-Mid Cap Stocks		71.75
Bank deposits and money market instruments	0 - 40	15.74
Net Current Assets*		-0.12
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		84.38%
RBL Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.51%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.32%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.18%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	2.96%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.54%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.50%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.46%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.27%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.24%
Polycab India Ltd	Manufacture of Electrical Equipment	2.07%
AIA Engineering Ltd	Manufacture of Basic Metals	1.96%
Marico Ltd	Manufacture of Food Products	1.94%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.93%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	1.81%
Tata Global Beverages Ltd	Manufacture of Food Products	1.75%
ICICI PRUDENTIAL BANK ETF	Equity ETF	1.75%
SBI ETF NIFTY BANK	Equity ETF	1.70%
NIPPON INDIA ETF BANK BEES	Equity ETF	1.69%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	1.68%
Glenmark Pharmaceuticals Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.67%
Others		39.47%
Money Market, Deposits & Other		15.62%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.21%	-0.06%	-2.12%	-6.15%	8.59%	12.37%
Benchmark	-0.46%	-3.51%	-4.66%	-7.88%	8.68%	5.48%

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

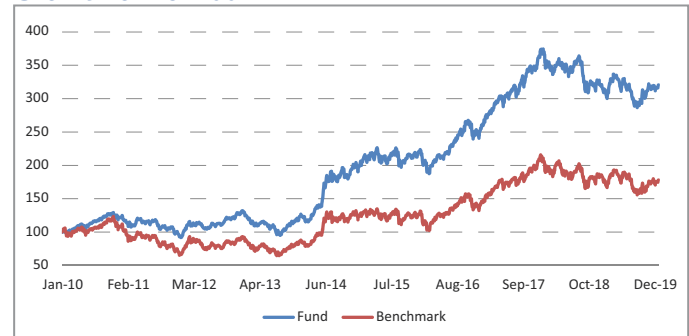
Fund Details

Description	
SFIN Number	ULIF05206/01/10ACCMIDCA02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Chinmay Sathe
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 31-December-19	32.0501
AUM (Rs. Cr)	2310.49
Equity	84.38%
Debt	15.74%
Net current asset	-0.12%

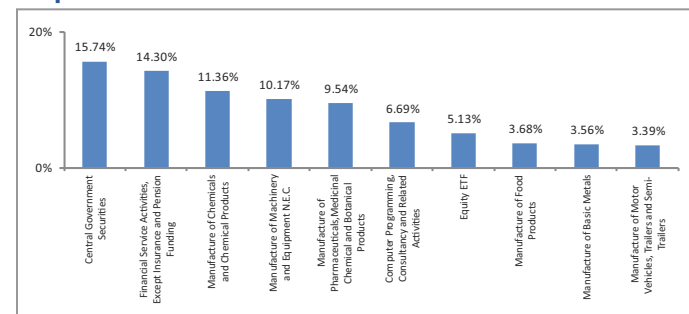
Quantitative Indicators

Modified Duration in Years	-
Average Maturity in Years	-
Yield to Maturity in %	4.87%

Growth of Rs. 100

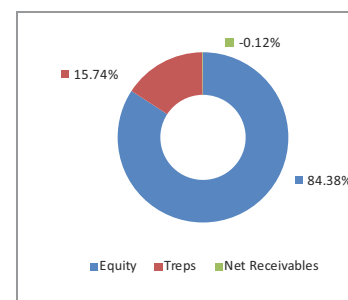


Top 10 Sectors

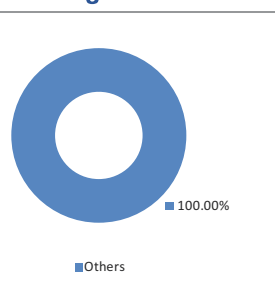


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

December 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	92.14
Bank deposits and money market instruments	0 - 40	7.88
Net Current Assets*		-0.02
Total		100.00

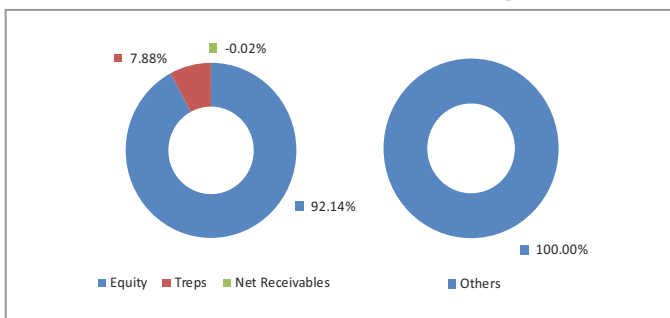
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		92.14%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.32%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.07%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.40%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.46%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.87%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.78%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.43%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.88%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.79%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.49%
Others		43.63%
Money Market, Deposits & Other		7.86%
Total		100.00%

Asset Class

Rating Profile



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

Performance

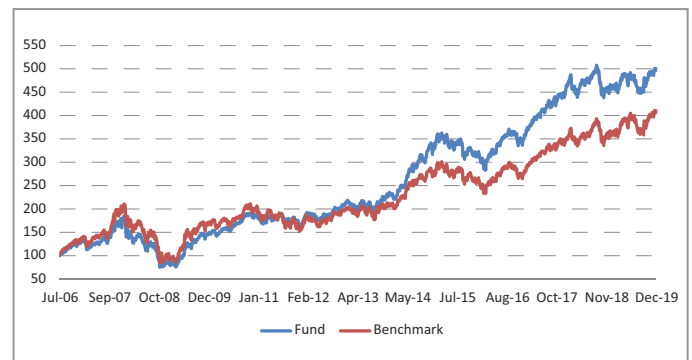
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.13%	3.17%	7.42%	3.39%	12.71%	12.69%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	11.01%

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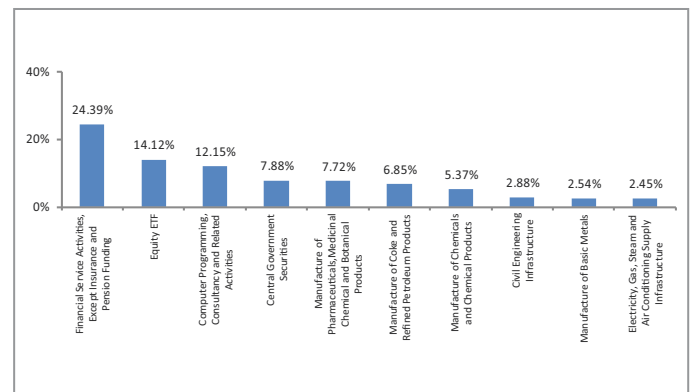
Fund Details

Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	49.8368
AUM (Rs. Cr)	74.79
Equity	92.14%
Debt	7.88%
Net current asset	-0.02%

Growth of Rs. 100



Top 10 Sectors



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

December 2019

Equity Index Pension Fund II

Fund Objective

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

Portfolio Allocation

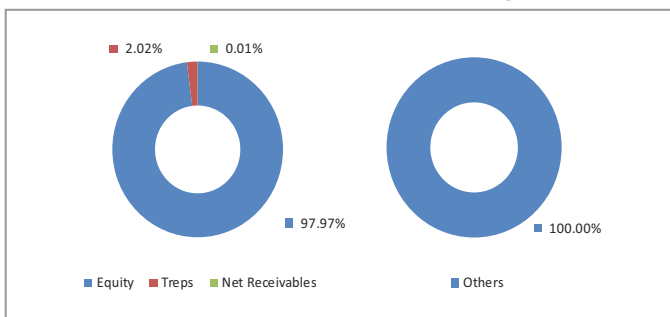
	Stated (%)	Actual (%)
Equity	60 - 100	97.97
Bank deposits and money market instruments	0 - 40	2.02
Net Current Assets*		0.01
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.97%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.84%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.13%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.97%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.02%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.98%
ITC Ltd	Manufacture of Tobacco Products	5.15%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.23%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.52%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.50%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.70%
Others		39.93%
Money Market, Deposits & Other		2.03%
Total		100.00%

Asset Class



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

Performance

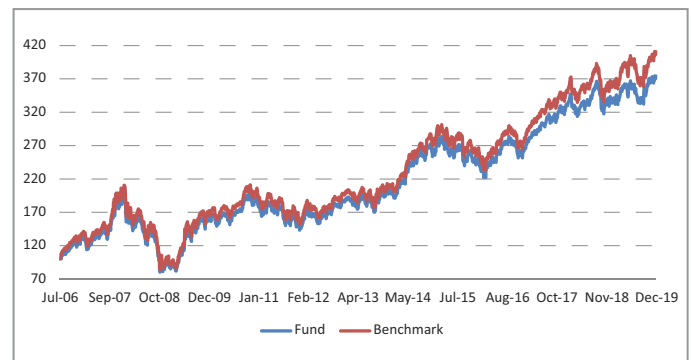
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.43%	3.73%	9.38%	5.68%	12.61%	10.26%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	11.01%

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

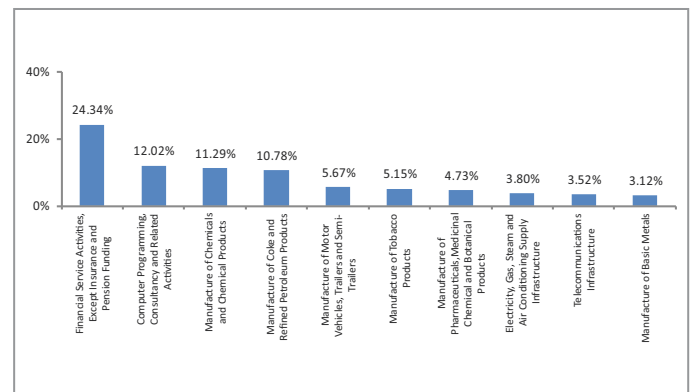
Fund Details

Description	
SFIN Number	ULIF03724/07/06EQINDPEN02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	37.1735
AUM (Rs. Cr)	115.83
Equity	97.97%
Debt	2.02%
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'.

December 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	82.61
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		17.39
Total		100.00

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

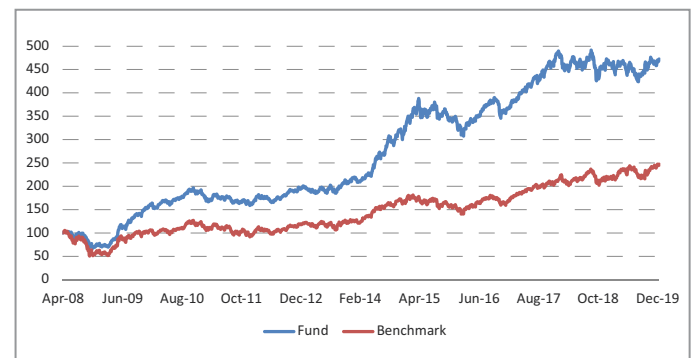
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		82.61%
MRF Ltd	Manufacture of Rubber and Plastics Products	6.13%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.02%
KSB Pumps Ltd	Manufacture of Machinery and Equipment N.E.C.	5.92%
Nestle India Ltd	Manufacture of Food Products	5.92%
Kansai Nerolac Paints Ltd	Manufacture of Chemicals and Chemical Products	5.25%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	4.96%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	3.97%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	3.95%
Hero MotoCorp Ltd	Manufacture of Other Transport Equipment	3.86%
Motherson Sumi Systems Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.77%
Others		32.85%
Money Market, Deposits & Other		17.39%
Total		100.00%

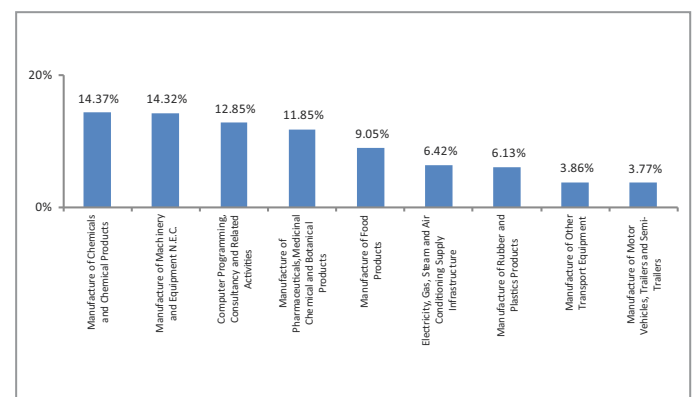
Fund Details

Description	
SFIN Number	ULIF04717/04/08PURESTKPEN116
Launch Date	17-Apr-08
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	46.9962
AUM (Rs. Cr)	10.94
Equity	82.61%
Debt	-
Net current asset	17.39%

Growth of Rs. 100

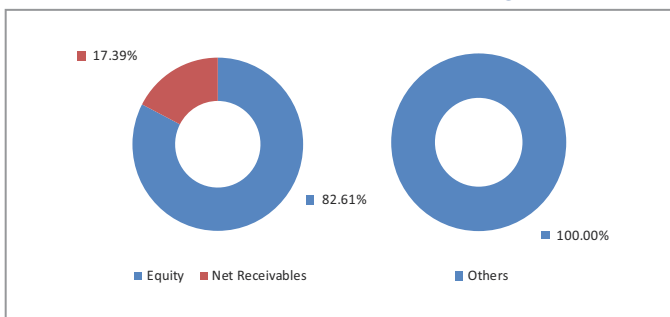


Top 10 Sectors

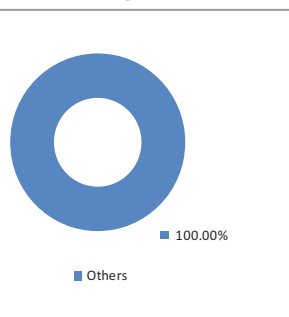


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.83%	4.41%	-0.03%	-1.64%	8.85%	14.13%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	7.97%

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

December 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	95.57
Debt/Cash, Money Market Instruments	0 - 40	4.43
Net Current Assets		-
Total		100.00

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

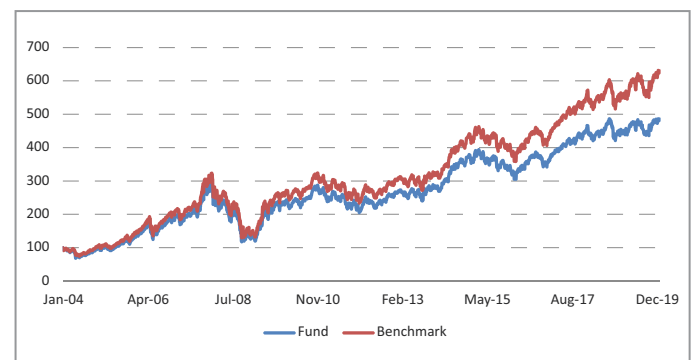
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.57%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.22%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.69%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.49%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.38%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.85%
ITC Ltd	Manufacture of Tobacco Products	4.75%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.26%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.83%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.72%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.51%
Others		40.87%
Money Market, Deposits & Other		4.43%
Total		100.00%

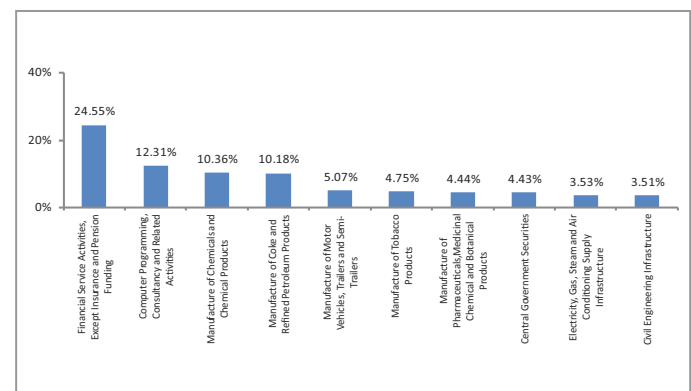
Fund Details

Description	
SFIN Number	ULIF00315/01/04EQUITYFUND116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	48.2731
AUM (Rs. Cr)	167.67
Equity	95.57%
Debt	4.43%
Net current asset	-

Growth of Rs. 100

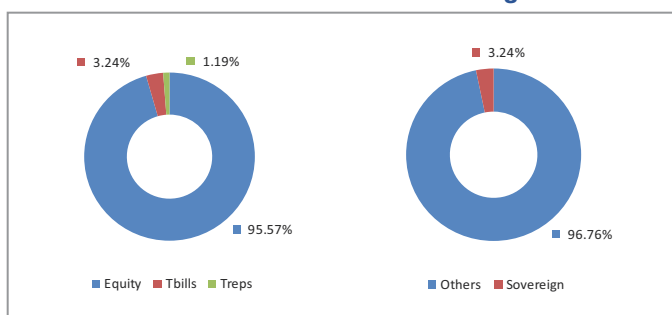


Top 10 Sectors



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

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.29%	2.24%	7.37%	3.86%	10.91%	10.36%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	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

December 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	89.14
- Large Cap Stock		75.92
- Mid Cap Stocks		24.08
Bank deposits and money market instruments	0 - 40	10.90
Net Current Assets ^c		-0.04
Total		100.00

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

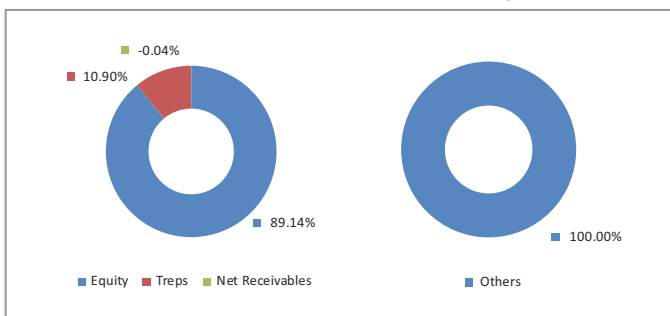
^cAt least 50 % portfolio in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.14%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.12%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.87%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.56%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.28%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.62%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.55%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.31%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.62%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.37%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Equity ETF	2.21%
Others		42.62%
Money Market, Deposits & Other		10.86%
Total		100.00%

Asset Class

Rating Profile



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

Performance

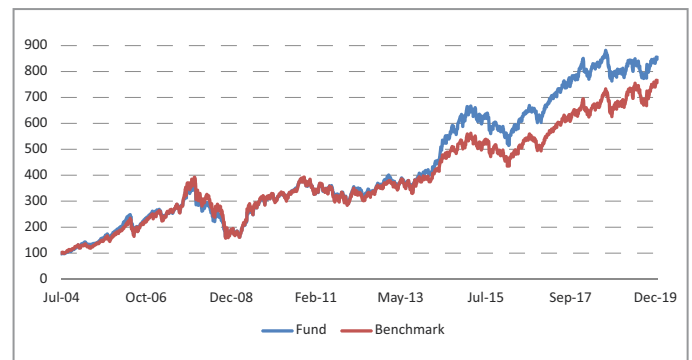
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.87%	1.91%	5.63%	2.19%	10.86%	14.86%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	14.03%

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

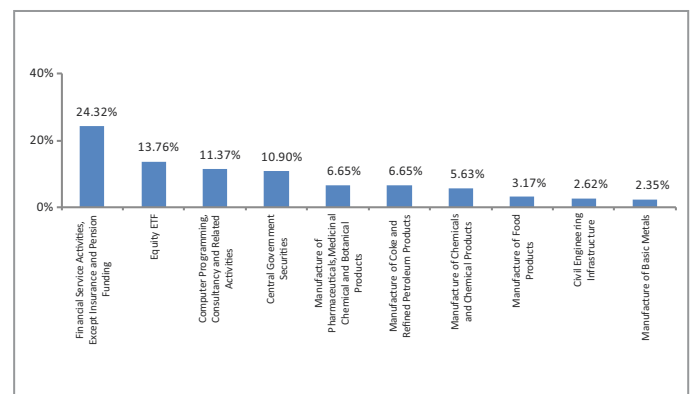
Fund Details

Description	
SFIN Number	ULIF00523/07/04EQGAINFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	85.0409
AUM (Rs. Cr)	401.25
Equity	89.14%
Debt	10.90%
Net current asset	-0.04%

Growth of Rs. 100



Top 10 Sectors



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

December 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	94.75
Debt/Cash Money	0 - 40	5.24
Net Current Assets*		0.01
Total		100.00

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

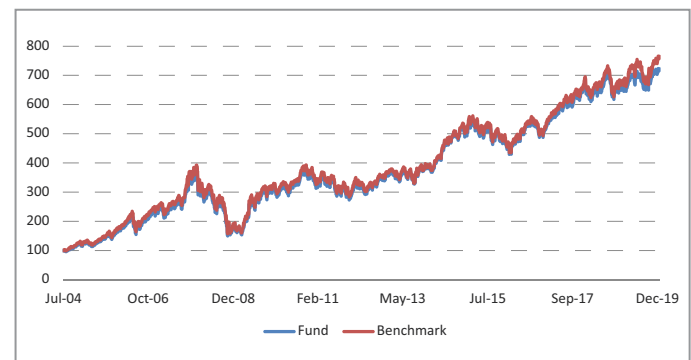
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.75%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.73%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.89%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.62%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.20%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.11%
ITC Ltd	Manufacture of Tobacco Products	4.58%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.96%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.62%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.51%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.37%
Others		39.13%
Money Market, Deposits & Other		5.25%
Total		100.00%

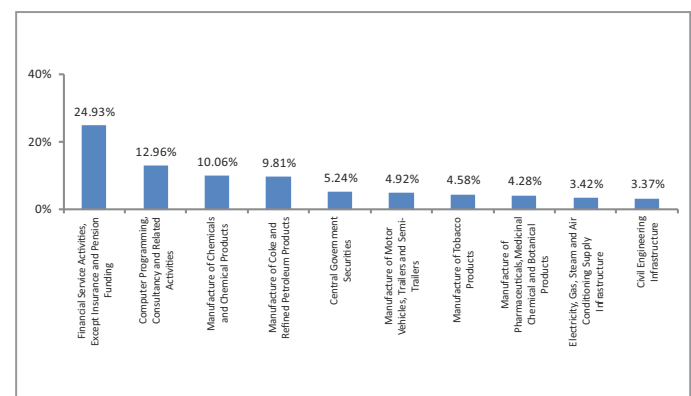
Fund Details

Description	
SFIN Number	ULIF00623/07/04EQINDEFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	71.8342
AUM (Rs. Cr)	84.79
Equity	94.75%
Debt	5.24%
Net current asset	0.01%

Growth of Rs. 100

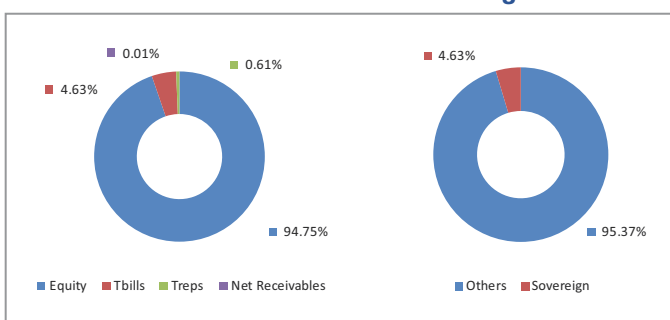


Top 10 Sectors



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

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.44%	2.90%	8.83%	5.37%	12.49%	13.61%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	14.03%

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

December 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

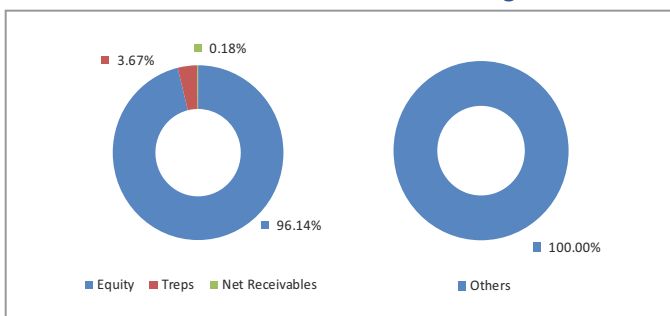
	Stated (%)	Actual (%)
Equity and equity related	60 - 100	96.14
Debt/Cash/Money Market instruments	0 - 40	3.67
Net Current Assets*		0.18
Total		100.00

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

Portfolio

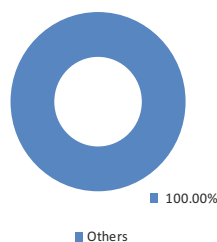
Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.14%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.42%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.27%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.09%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.39%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.67%
ITC Ltd	Manufacture of Tobacco Products	4.73%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.75%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.62%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.54%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.52%
Others		41.14%
Money Market, Deposits & Other		3.86%
Total		100.00%

Asset Class



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

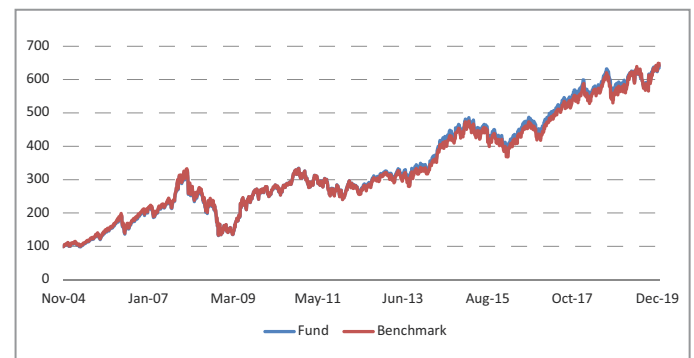
Rating Profile



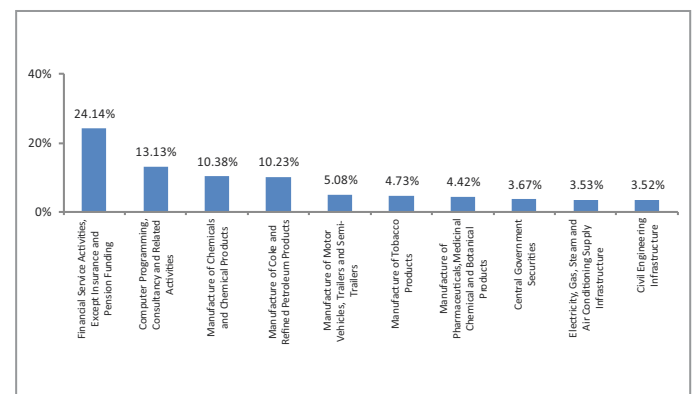
Fund Details

Description	
SFIN Number	ULIF01318/11/04EQINDEXPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	63.7408
AUM (Rs. Cr)	5.72
Equity	96.14%
Debt	3.67%
Net current asset	0.18%

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	0.38%	2.76%	8.62%	5.31%	12.43%	13.03%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	13.09%

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

December 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	85.42
-Large Cap		28.86
-Equity Mid Cap Stocks		71.14
Debt/Cash/Money Market instruments	0 - 40	14.37
Net Current Assets*		0.21
Total		100.00

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

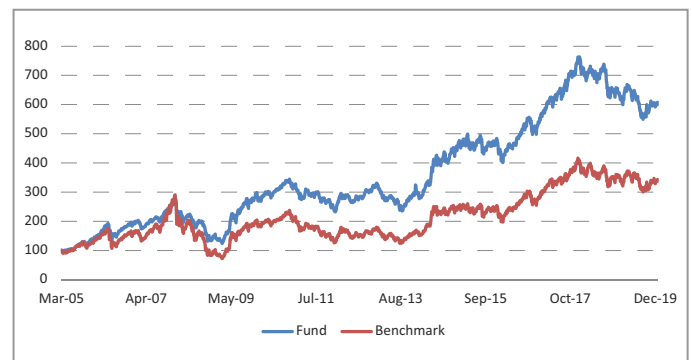
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		85.42%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.30%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.15%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	2.93%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.79%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.56%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.44%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.40%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.39%
Polycab India Ltd	Manufacture of Electrical Equipment	2.12%
AIA Engineering Ltd	Manufacture of Basic Metals	2.08%
Others		59.26%
Money Market, Deposits & Other		14.58%
Total		100.00%

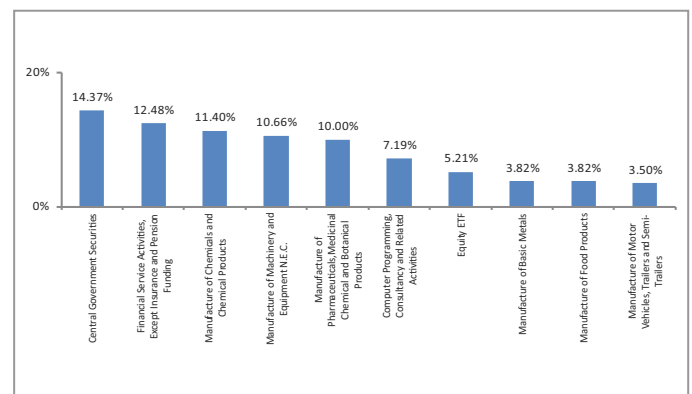
Fund Details

Description	
SFIN Number	ULIF01709/03/05EQUIMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Chinmay Sathe
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 31-December-19	60.7481
AUM (Rs. Cr)	59.42
Equity	85.42%
Debt	14.37%
Net current asset	0.21%

Growth of Rs. 100



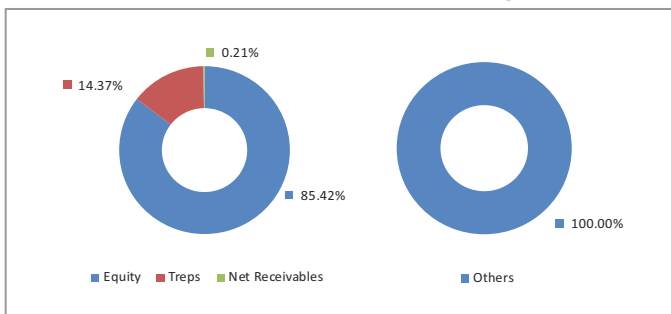
Top 10 Sectors



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

Asset Class

Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.12%	-3.06%	-7.35%	-9.65%	5.40%	12.94%
Benchmark	-0.46%	-3.51%	-4.66%	-7.88%	8.68%	8.68%

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

December 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	83.66
-Large Cap		28.98
-Equity Mid Cap Stocks		71.02
Debt/Cash/Money Market instruments	0 - 40	15.85
Net Current Assets*		0.49
Total		100.00

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

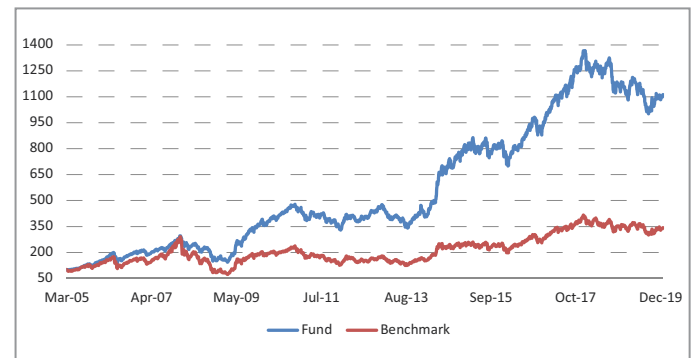
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.66%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.26%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.07%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	2.87%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.72%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.52%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.38%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.35%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.33%
Polycab India Ltd	Manufacture of Electrical Equipment	2.07%
AIA Engineering Ltd	Manufacture of Basic Metals	2.03%
Others		58.06%
Money Market, Deposits & Other		16.34%
Total		100.00%

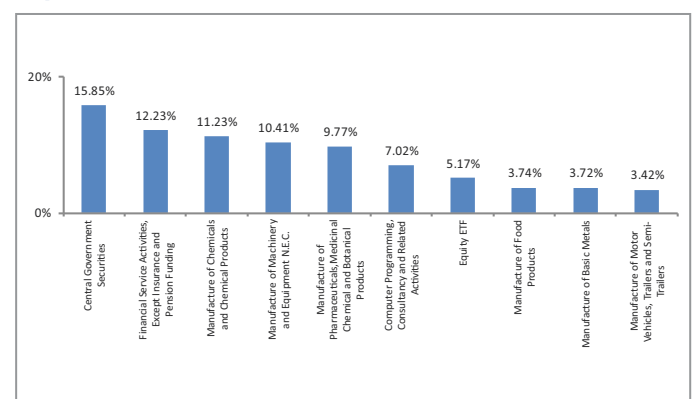
Fund Details

Description	
SFIN Number	ULIF01909/03/05EQUIMIDCPEN116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Chinmay Sathe
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 31-December-19	111.2447
AUM (Rs. Cr)	4.29
Equity	83.66%
Debt	15.85%
Net current asset	0.49%

Growth of Rs. 100

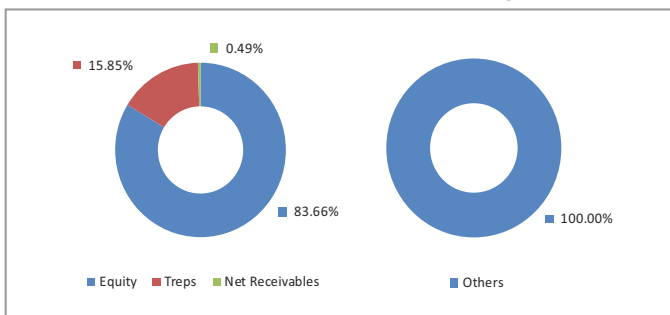


Top 10 Sectors

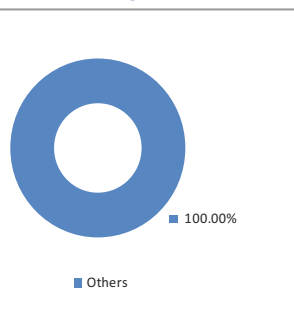


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.23%	-2.35%	-5.99%	-8.62%	6.67%	17.65%
Benchmark	-0.46%	-3.51%	-4.66%	-7.88%	8.68%	8.68%

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

December 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

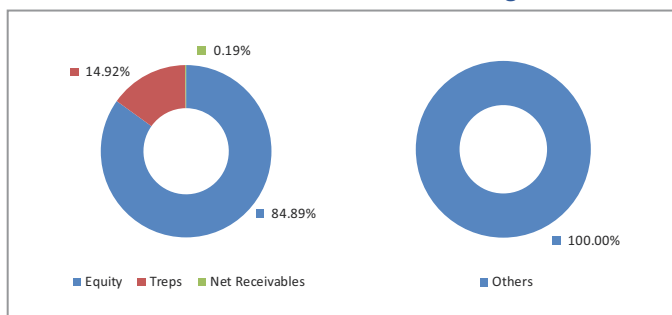
	Stated (%)	Actual (%)
Equity - Large & Mid Cap Stocks*	60 - 100	84.89
-Large Cap		28.96
-Equity Mid Cap Stocks		71.04
Debt/Cash/Money Market instruments	0 - 40	14.92
Net Current Assets*		0.19
Total		100.00

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

Portfolio

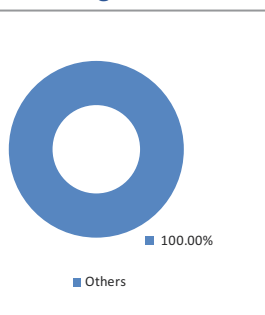
Company/Issuer	Sector/Rating	Exposure (%)
Equity		84.89%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	3.29%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.12%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	2.91%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.76%
Voltas Ltd	Manufacture of Machinery and Equipment N.E.C.	2.54%
SPANDANA SPHOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.42%
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	2.38%
Polycab India Ltd	Manufacture of Electrical Equipment	2.10%
AIA Engineering Ltd	Manufacture of Basic Metals	2.06%
Others		58.91%
Money Market, Deposits & Other		15.11%
Total		100.00%

Asset Class



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

Rating Profile



Performance

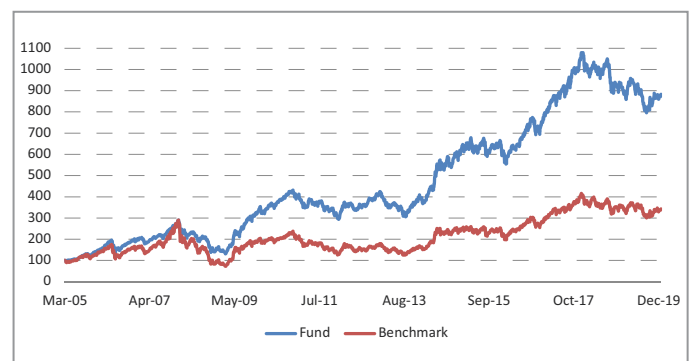
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.24%	-2.14%	-5.71%	-8.40%	6.87%	15.83%
Benchmark	-0.46%	-3.51%	-4.66%	-7.88%	8.68%	8.68%

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

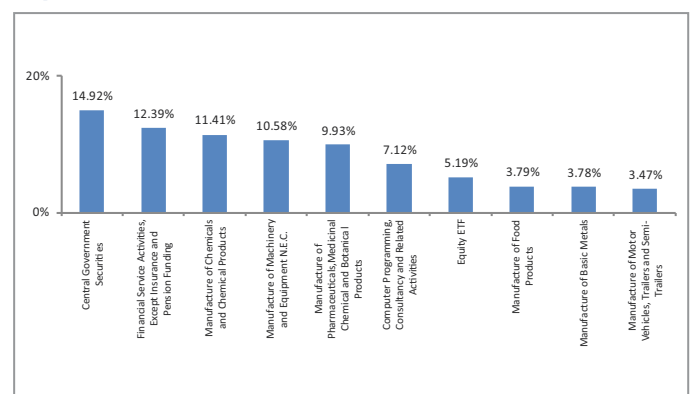
Fund Details

Description	
SFIN Number	ULIF01809/03/05EQUIMIDPLUS116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Chinmay Sathe
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 31-December-19	88.3160
AUM (Rs. Cr)	113.05
Equity	84.89%
Debt	14.92%
Net current asset	0.19%

Growth of Rs. 100



Top 10 Sectors



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

December 2019

Equity Plus Fund

Fund Objective

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

Portfolio Allocation

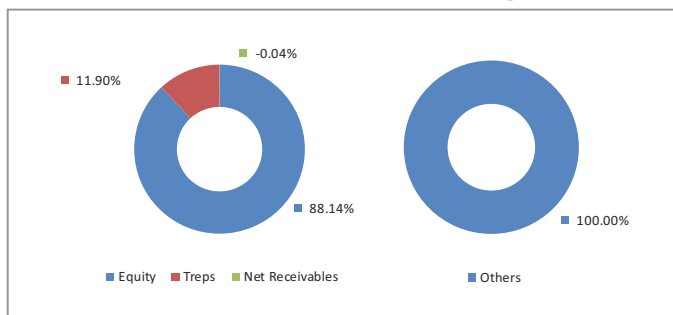
	Stated (%)	Actual (%)
Equity	60 - 100	88.14
Debt/Cash/Money Market instruments	0 - 40	11.90
Net Current Assets*		-0.04
Total		100.00

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

Portfolio

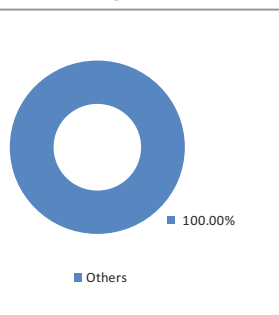
Company/Issuer	Sector/Rating	Exposure (%)
Equity		88.14%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.08%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.83%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.45%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.25%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.60%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.45%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.28%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.58%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.33%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Equity ETF	2.19%
Others		42.09%
Money Market, Deposits & Other		11.86%
Total		100.00%

Asset Class



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

Rating Profile



Performance

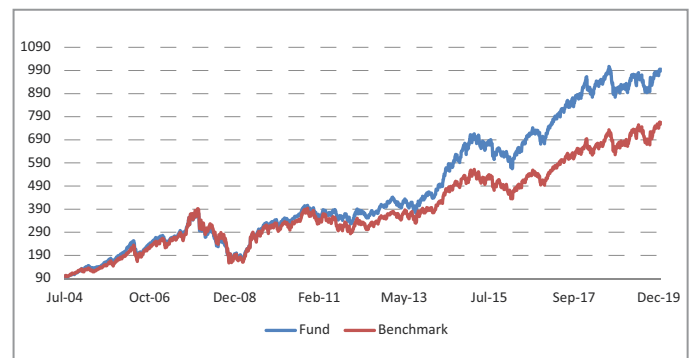
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.00%	2.83%	7.17%	3.69%	12.46%	16.00%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	14.03%

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

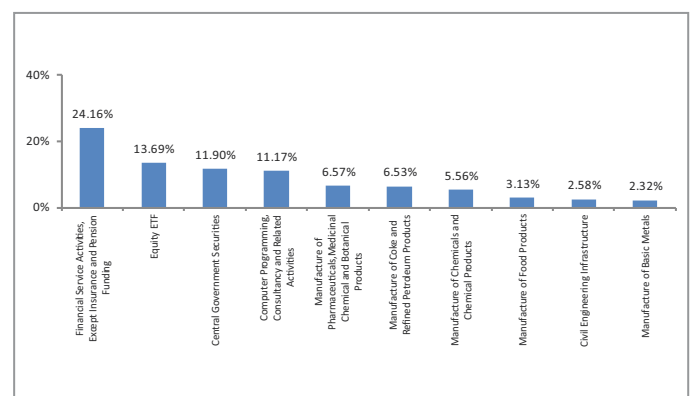
Fund Details

Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	99.0794
AUM (Rs. Cr)	560.98
Equity	88.14%
Debt	11.90%
Net current asset	-0.04%

Growth of Rs. 100



Top 10 Sectors



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

December 2019

Equity Plus Pension Fund

Fund Objective

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

Portfolio Allocation

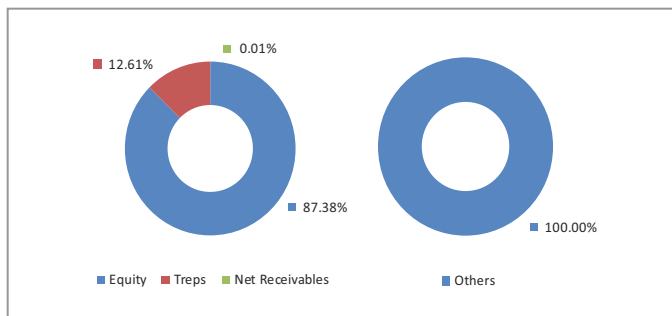
	Stated (%)	Actual (%)
Equity	60 - 100	87.38
Debt/Cash/Money Market instruments	0 - 40	12.61
Net Current Assets*		0.01
Total		100.00

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

Portfolio

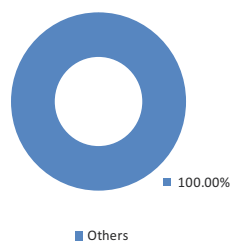
Company/Issuer	Sector/Rating	Exposure (%)
Equity		87.38%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.08%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.82%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.70%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.25%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.60%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.34%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.27%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.69%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.52%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.23%
Others		40.89%
Money Market, Deposits & Other		12.62%
Total		100.00%

Asset Class



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

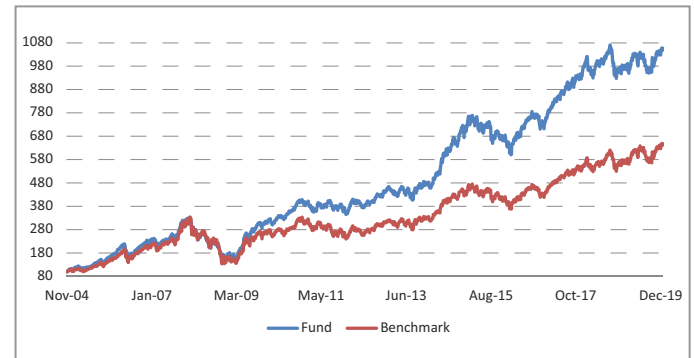
Rating Profile



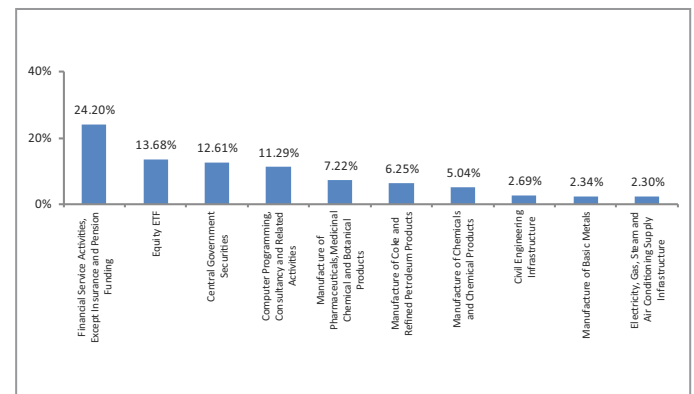
Fund Details

Description	
SFIN Number	ULIF01218/11/04EQUPLUSPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	105.2737
AUM (Rs. Cr)	28.96
Equity	87.38%
Debt	12.61%
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.11%	2.90%	7.36%	3.58%	12.61%	16.84%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	13.09%

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

December 2019

Premier Equity Fund

Fund Objective

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

Portfolio Allocation

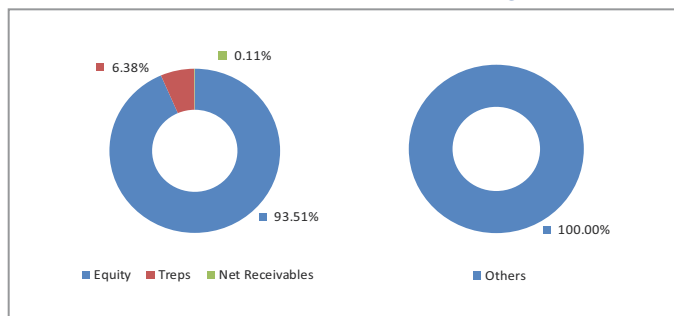
	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	93.51
Bank deposits and money market instruments	0 - 40	6.38
Net Current Assets*		0.11
Total		100.00

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

Portfolio

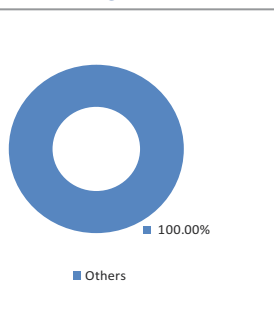
Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.51%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.83%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.94%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.91%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.91%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.17%
ITC Ltd	Manufacture of Tobacco Products	4.47%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.13%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.96%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.68%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.36%
Others		39.14%
Money Market, Deposits & Other		6.49%
Total		100.00%

Asset Class



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

Rating Profile



Performance

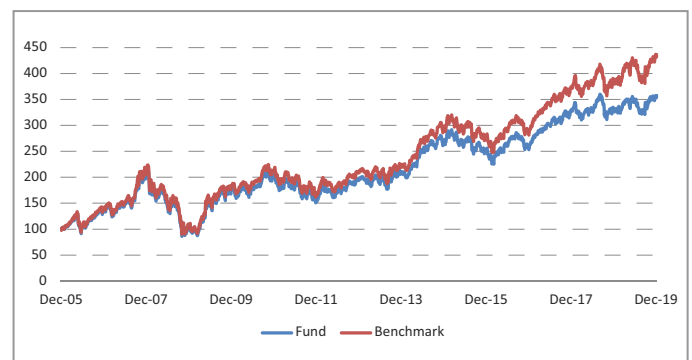
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.36%	2.26%	7.12%	3.63%	10.69%	9.44%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	11.00%

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

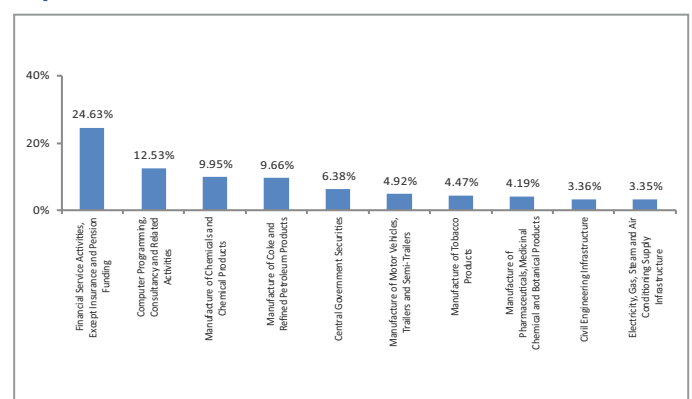
Fund Details

Description	
SFIN Number	ULIF02117/12/05PRMREQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	35.4913
AUM (Rs. Cr)	10.66
Equity	93.51%
Debt	6.38%
Net current asset	0.11%

Growth of Rs. 100



Top 10 Sectors



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

December 2019

Premier Equity Gain Fund

Fund Objective

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

Portfolio Allocation

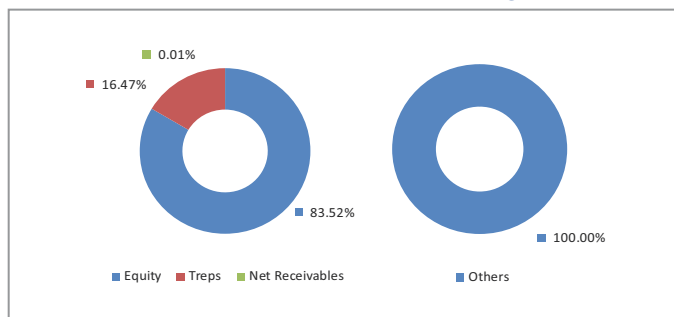
	Stated (%)	Actual (%)
Equity*	60 - 100	83.52
-Large cap stocks that are part of NSE 500		74.81
- Mid Cap Stocks		25.19
Bank deposits and money market instruments	0 - 40	16.47
Net Current Assets [†]		0.01
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
[†]At least 50 % in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

Portfolio

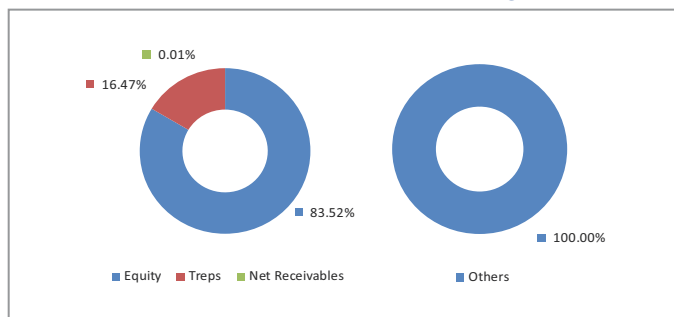
Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.52%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.00%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.74%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.16%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.19%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.54%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.23%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.81%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.54%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.27%
Kotak Mahindra MF - Kotak Banking ETF - Div Payout Option	Equity ETF	2.17%
Others		38.88%
Money Market, Deposits & Other		16.48%
Total		100.00%

Asset Class



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

Rating Profile



Performance

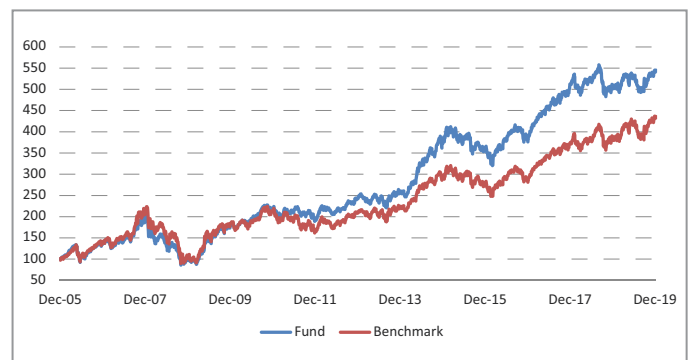
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.01%	2.47%	6.58%	2.72%	11.71%	12.80%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	11.00%

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

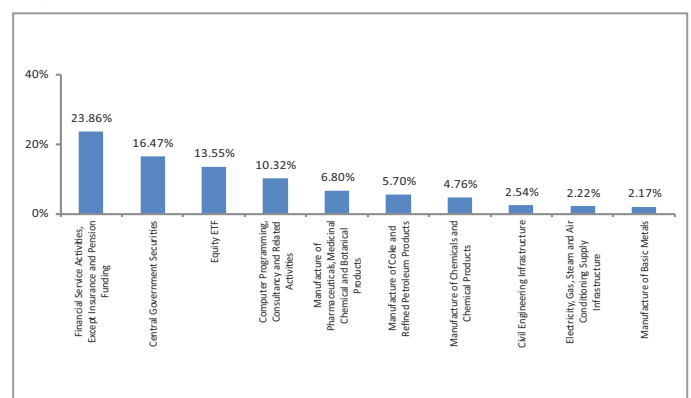
Fund Details

Description	
SFIN Number	ULIF02217/12/05PREREQGAIN116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	54.2786
AUM (Rs. Cr)	
Equity	83.52%
Debt	16.47%
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'.

December 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

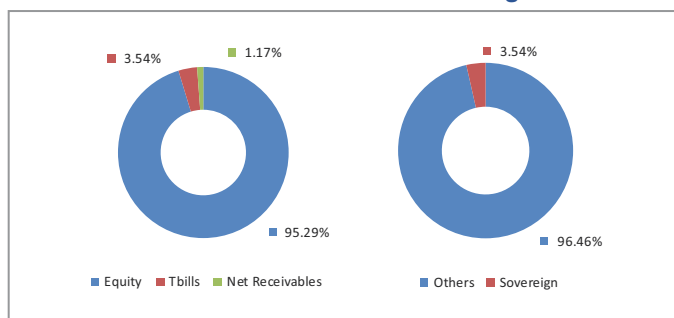
	Stated (%)	Actual (%)
Equity	60 - 100	95.29
Bank deposits and money market instruments	0 - 40	3.54
Net Current Assets*		1.17
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.29%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.49%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.71%
Nestle India Ltd	Manufacture of Food Products	5.08%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.83%
Hindalco Industries Ltd	Manufacture of Basic Metals	3.80%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.89%
The Ramco Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	2.82%
MRF Ltd	Manufacture of Rubber and Plastics Products	2.73%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.58%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.56%
Others		54.82%
Money Market, Deposits & Other		4.71%
Total		100.00%

Asset Class



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

Performance

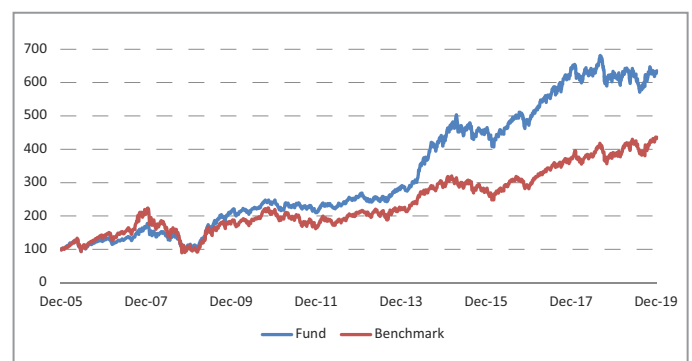
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.63%	1.80%	0.96%	-0.90%	9.41%	14.06%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	11.00%

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

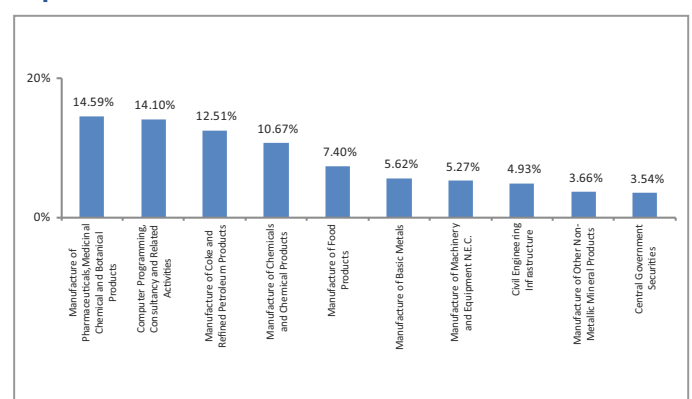
Fund Details

Description	
SFIN Number	ULIF02017/12/05PUREEQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	63.4550
AUM (Rs. Cr)	
Equity	95.29%
Debt	3.54%
Net current asset	1.17%

Growth of Rs. 100



Top 10 Sectors



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

December 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	92.52
Bank deposits and money market instruments	0 - 40	7.48
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		92.52%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.07%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.25%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.23%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.22%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.02%
ITC Ltd	Manufacture of Tobacco Products	4.52%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.42%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.89%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.03%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.95%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.79%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.61%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.27%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.96%
Tata Steel Ltd	Manufacture of Basic Metals	1.74%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.63%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.34%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.32%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.29%
State Bank of India	Financial Service Activities, Except Insurance and Pension Funding	1.18%
Others		19.80%
Money Market, Deposits & Other		7.48%
Total		100.00%

Performance

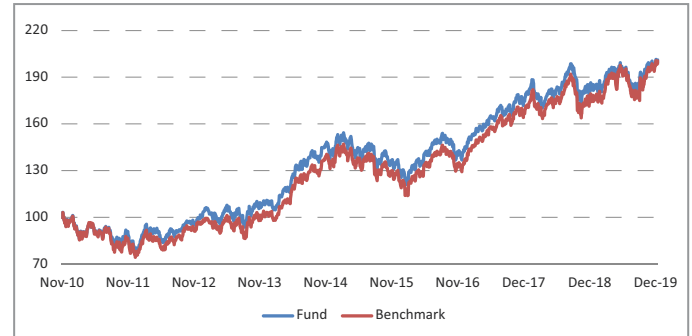
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.52%	2.74%	8.23%	5.17%	12.18%	7.84%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	7.79%

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

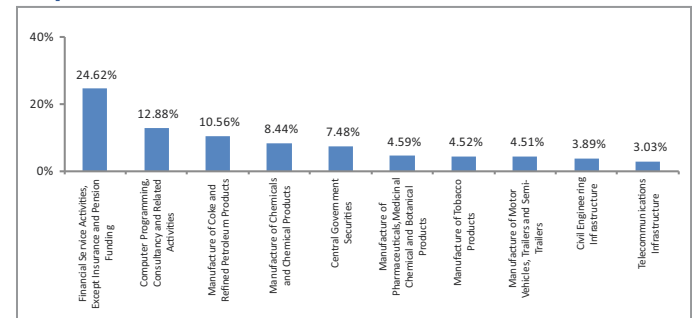
Fund Details

Description	
SFIN Number	ULIF06026/10/10BLUECHIPEQ116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	19.9810
AUM (Rs. Cr)	462.46
Equity	92.52%
Debt	7.48%
Net current asset	-

Growth of Rs. 100

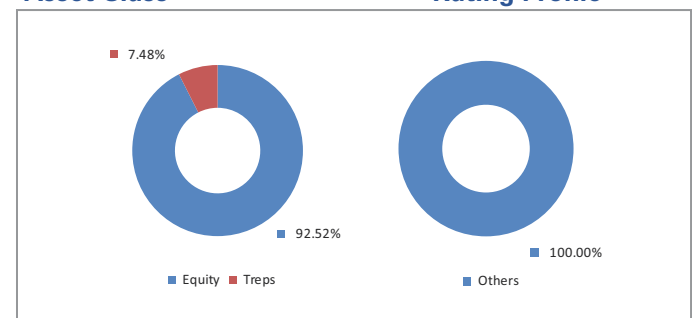


Top 10 Sectors



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

Asset Class



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

December 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	82.73
Bank deposits and money market instruments	0 - 25	17.53
Net Current Assets*		-0.26
Total		100.00

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

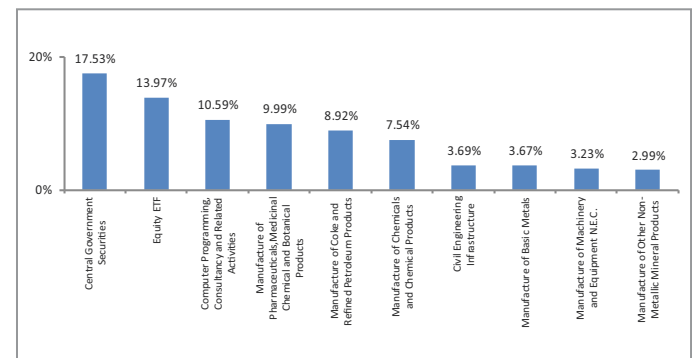
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		82.73%
NIPPON INDIA ETF BANK BEES	Equity ETF	12.94%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.41%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.85%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.11%
The Ramco Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	2.35%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.99%
Bharat Petroleum Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	1.86%
Gujarat State Petronet Ltd	Land Transport and Transport Via Pipelines	1.83%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.82%
Tata Steel Ltd	Manufacture of Basic Metals	1.61%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.58%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.57%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.56%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.53%
Nestle India Ltd	Manufacture of Food Products	1.49%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	1.39%
NTPC Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.38%
Marico Ltd	Manufacture of Food Products	1.38%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	1.37%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.32%
Others		30.38%
Money Market, Deposits & Other		17.27%
Total		100.00%

Fund Details

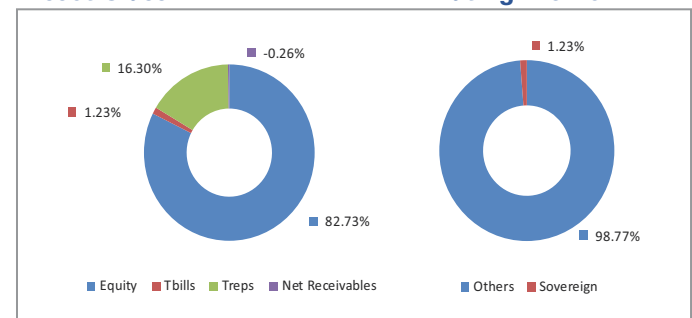
Description	
SFIN Number	ULIF07709/01/17PURSTKFUN2116
Launch Date	05-June-17
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	11.4032
AUM (Rs. Cr)	979.85
Equity	82.73%
Debt	17.53%
Net current asset	-0.26%

Top 10 Sectors

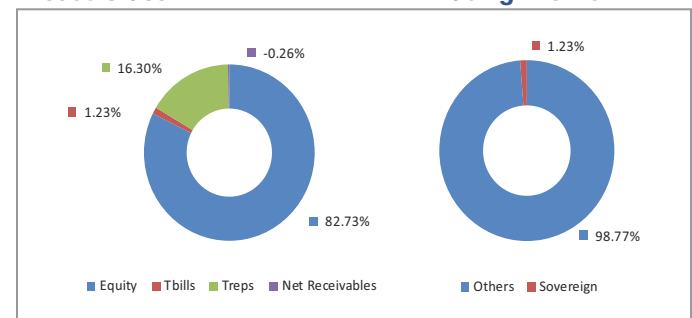


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.74%	1.66%	1.73%	0.48%	-	5.24%
Benchmark	0.93%	3.22%	12.02%	7.50%	-	9.32%

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

December 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	63.92
Debt and Money market instruments	0 - 100	34.50
Net Current Assets*		1.58
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		63.92%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.85%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.90%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.56%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.72%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.16%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.14%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.82%
ITC Ltd	Manufacture of Tobacco Products	2.79%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.52%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.06%
Others		23.39%
Corporate Bond		7.56%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	1.57%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	1.36%
9.00% Indiabulls Housing Finance Ltd. NCD (S)(MD 28/02/2020)	AA+	1.10%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	1.02%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.57%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.31%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.31%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.31%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.28%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.20%
Others		0.56%

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		24.98%
7.32% GOI (MD 28/01/2024)	Central Government Securities	9.98%
7.57% GOI (MD 17/6/2033)	Central Government Securities	7.35%
6.18% GOI (MD 04/11/2024)	Central Government Securities	6.18%
6.45% GOI (MD 07/10/2029)	Central Government Securities	1.47%
Money Market, Deposits & Other		3.54%
Total		100.00%

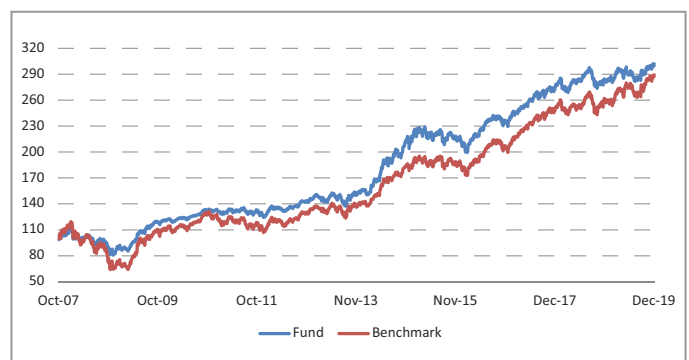
Fund Details

Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	23	-
Debt	-	28
Hybrid	21	21
NAV as on 31-December-19	30.1264	
AUM (Rs. Cr)	907.84	
Equity	63.92%	
Debt	34.50%	
Net current asset	1.58%	

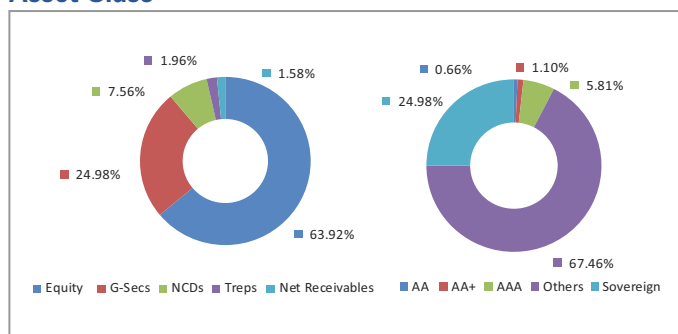
Quantitative Indicators

Modified Duration in Years	4.58
Average Maturity in Years	6.15
Yield to Maturity in %	6.73%

Growth of Rs. 100

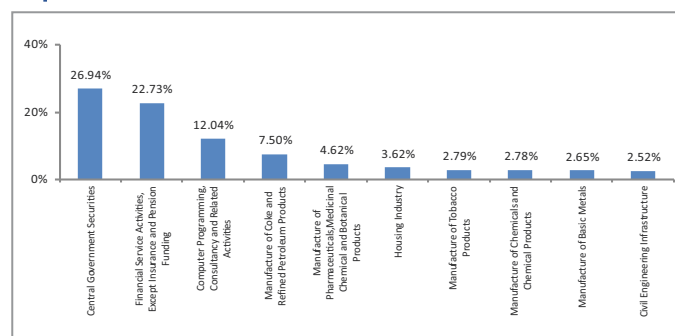


Asset Class



*Others includes Equity, Treps, 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	0.39%	2.93%	5.90%	3.81%	8.43%	9.41%
Benchmark	0.71%	4.12%	11.94%	8.08%	11.86%	8.20%

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

DHFL total exposure as on 31st December 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.

December 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	64.85
Debt and Money market instruments	0 - 100	34.09
Net Current Assets*		1.07
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		64.85%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.28%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.43%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.24%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.69%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.04%
ITC Ltd	Manufacture of Tobacco Products	3.04%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.02%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.67%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.66%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.07%
Others		24.71%
Corporate Bond		3.95%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.95%
Sovereign		29.96%
7.32% GOI (MD 28/01/2024)	Central Government Securities	15.15%
6.18% GOI (MD 04/11/2024)	Central Government Securities	6.05%
7.57% GOI (MD 17/6/2033)	Central Government Securities	4.75%
6.45% GOI (MD 07/10/2029)	Central Government Securities	4.01%
Money Market, Deposits & Other		1.24%
Total		100.00%

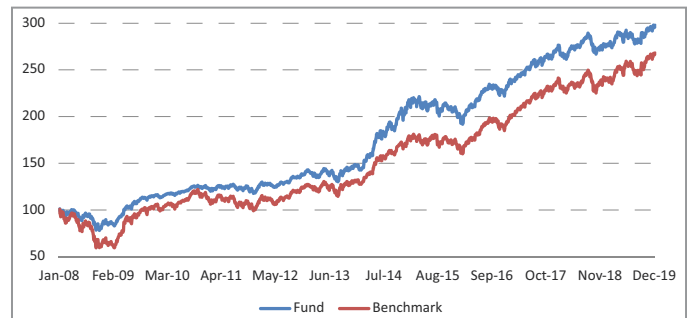
Fund Details

Description	
SFIN Number	ULIF04628/01/08ASALLOCPEN116
Launch Date	27-Jan-08
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	29.6285
AUM (Rs. Cr)	56.58
Equity	64.85%
Debt	34.09%
Net current asset	1.07%

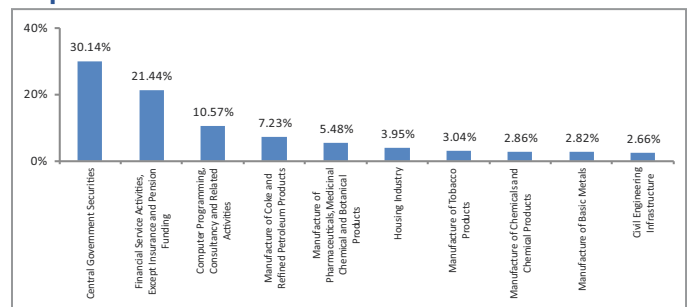
Quantitative Indicators

Modified Duration in Years	4.82
Average Maturity in Years	5.81
Yield to Maturity in %	6.67%

Growth of Rs. 100

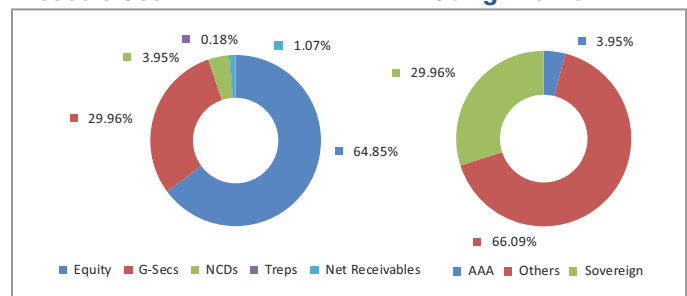


Top 10 Sectors



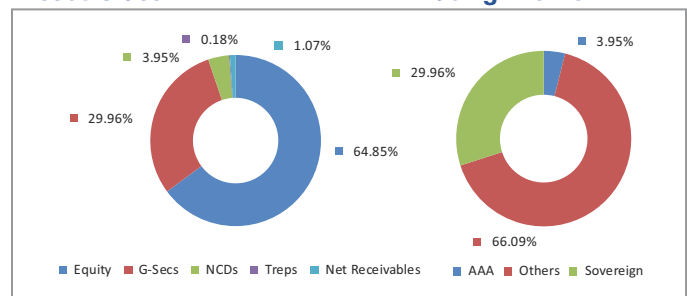
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.32%	2.96%	6.85%	4.69%	9.19%	9.53%
Benchmark	0.71%	4.12%	11.94%	8.08%	11.86%	7.90%

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 31st December 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.

December 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	50.74
Debt , Bank deposits & Fixed Income Securities	0 - 60	47.13
Money Market instrument	0 - 50	0.62
Net Current Assets*		1.51
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		50.74%
Procter & Gamble Hygiene and Health Care Ltd	Manufacture of Chemicals and Chemical Products	4.37%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.23%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.11%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.99%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.94%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.71%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.37%
ITC Ltd	Manufacture of Tobacco Products	1.84%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.79%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.75%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.69%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.50%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.11%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.09%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.07%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	0.91%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.91%
MRF Ltd	Manufacture of Rubber and Plastics Products	0.81%
Indian Oil Corporation Ltd	Manufacture of Coke and Refined Petroleum Products	0.77%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.73%
Others		8.04%
Corporate Bond		2.19%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	1.98%
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		44.94%
7.32% GOI (MD 28/01/2024)	Central Government Securities	32.25%
6.18% GOI (MD 04/11/2024)	Central Government Securities	10.95%
6.45% GOI (MD 07/10/2029)	Central Government Securities	1.74%
Money Market, Deposits & Other		2.14%
Total		100.00%

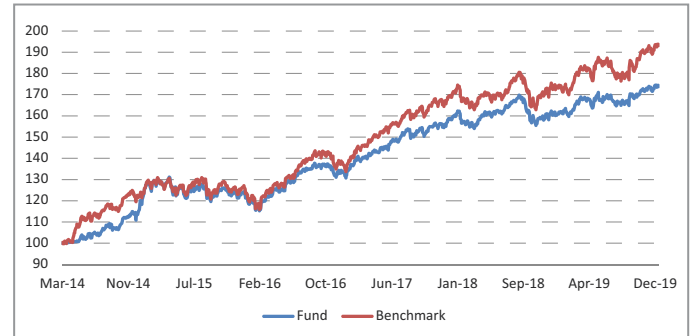
Fund Details

Description		
SFIN Number	ULIF07205/12/13ASSETALL02116	
Launch Date	31-Mar-14	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	23	-
Debt	-	28
Hybrid	21	21
NAV as on 31-December-19	17.3767	
AUM (Rs. Cr)	246.53	
Equity	50.74%	
Debt	47.75%	
Net current asset	1.51%	

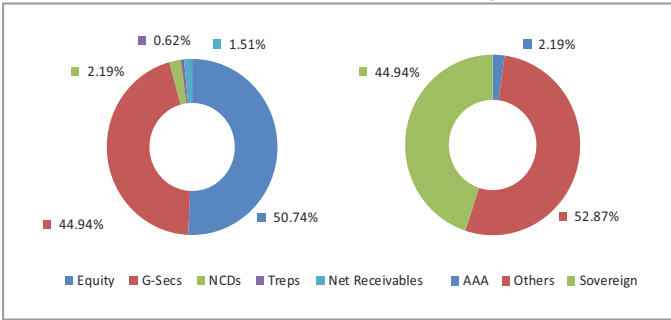
Quantitative Indicators

Modified Duration in Years	3.70
Average Maturity in Years	4.27
Yield to Maturity in %	6.50%

Growth of Rs. 100

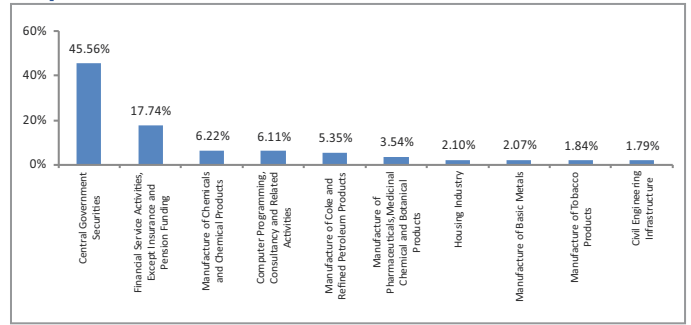


Asset Class



*Others includes Equity, Treps, 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	0.20%	3.00%	7.43%	4.58%	9.08%	10.08%
Benchmark	0.71%	4.12%	11.94%	8.08%	11.86%	10.64%

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 31st December 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.

December 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	95.24
Net Current Assets*		4.76
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.21%
8.24% Power Grid Corporation(GOI Serviced)NCD (S)(14/02/2029)	AAA	3.64%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	1.76%
9.00% Indiabulls Housing Finance Ltd. NCD (S) (MD 28/02/2020)	AA+	1.59%
7.90% HDFC Ltd. NCD (S) (MD 24/08/2026)	AAA	1.56%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	1.49%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	1.02%
8.87% P F C Ltd. NCD (U)(MD 18/03/2023) (P/C 18/03/2020)	AAA	0.80%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.77%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	0.63%
8.5935%IDFC First Bank Ltd.NCD(U)(MD21/10/21) (Cmpd Annually)	AA	0.62%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.61%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	0.44%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	0.43%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.41%
10.09% MRF Ltd. NCD (S)(MD 27/05/2020)	AAA	0.41%
9.95% Food Corp of India GOI Grnt NCD (U) (MD 07/03/2022)	AAA	0.29%
8.40% Larsen & Toubro Ltd. NCD (U)(MD 24/09/2020)	AAA	0.24%
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	0.20%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.19%
Others		0.56%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	31.54%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.56%
6.18% GOI (MD 04/11/2024)	Central Government Securities	14.60%
6.45% GOI (MD 07/10/2029)	Central Government Securities	0.00%
Money Market, Deposits & Other		
		7.42%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.60%	3.17%	9.16%	7.43%	6.18%	8.75%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	7.70%

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

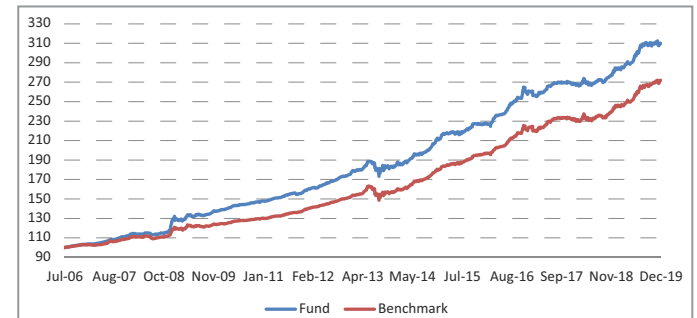
Fund Details

Description	
SFIN Number	ULIF02610/07/06BONDFUNDLI116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	30.9871
AUM (Rs. Cr)	1247.43
Equity	-
Debt	95.24%
Net current asset	4.76%

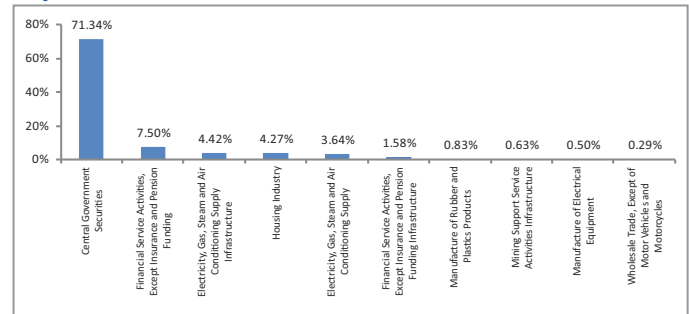
Quantitative Indicators

Modified Duration in Years	5.27
Average Maturity in Years	7.55
Yield to Maturity in %	6.95%

Growth of Rs. 100

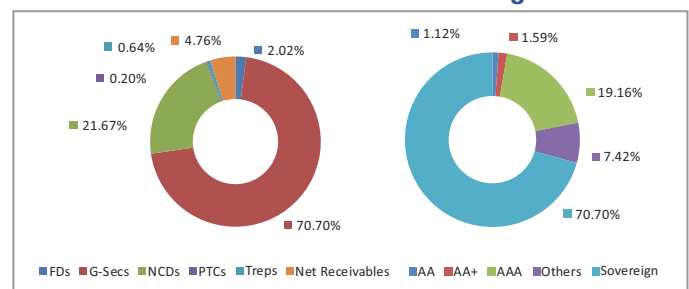


Top 10 Sectors

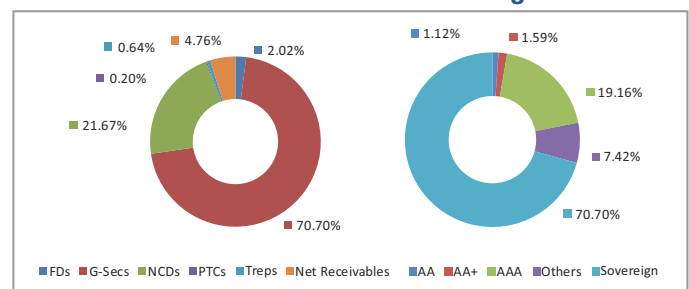


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

December 2019

Premier Bond Fund

Fund Objective

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

Portfolio Allocation

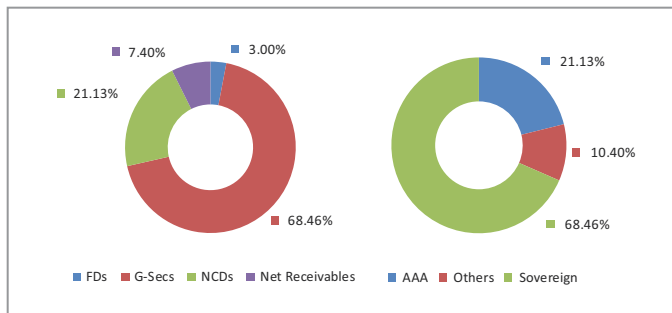
	Stated (%)	Actual (%)
G-Secs, Bonds, Fixed Deposits and Money Market instruments*	0 - 100	92.60
Net Current Assets*		7.40
Total		100.00

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

Portfolio

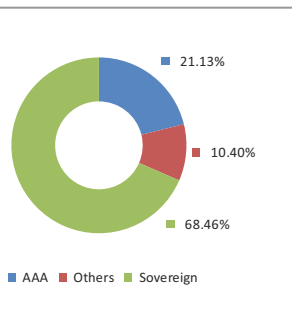
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
21.13%		
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	7.21%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	6.98%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	6.94%
Sovereign		
68.46%		
7.57% GOI (MD 17/6/2033)	Central Government Securities	38.23%
7.32% GOI (MD 28/01/2024)	Central Government Securities	25.90%
6.18% GOI (MD 04/11/2024)	Central Government Securities	3.92%
6.45% GOI (MD 07/10/2029)	Central Government Securities	0.42%
Money Market, Deposits & Other		
10.40%		
Total		100.00%

Asset Class



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

Rating Profile



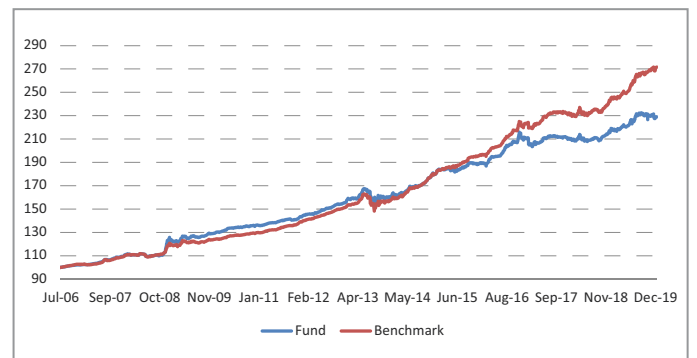
Fund Details

Description	
SFIN Number	ULIF02821/07/06PREMIRBOND116
Launch Date	21-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	22.8948
AUM (Rs. Cr)	1.51
Equity	-
Debt	92.60%
Net current asset	7.40%

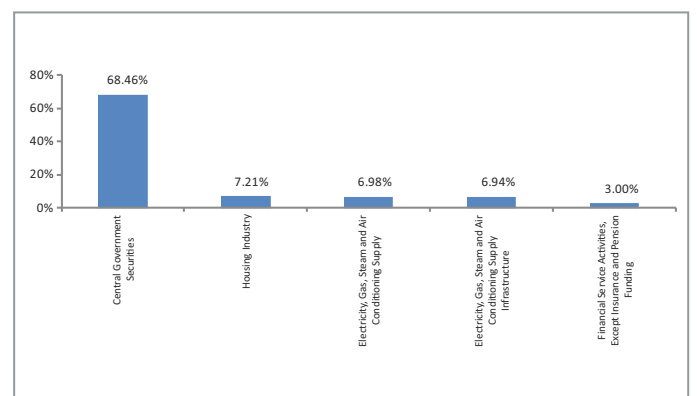
Quantitative Indicators

Modified Duration in Years	5.90
Average Maturity in Years	8.73
Yield to Maturity in %	6.98%

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	-0.91%	1.08%	4.96%	4.33%	2.84%	6.35%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	7.71%

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 31st December 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.

December 2019

Bond Pension Fund

Fund Objective

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

Portfolio Allocation

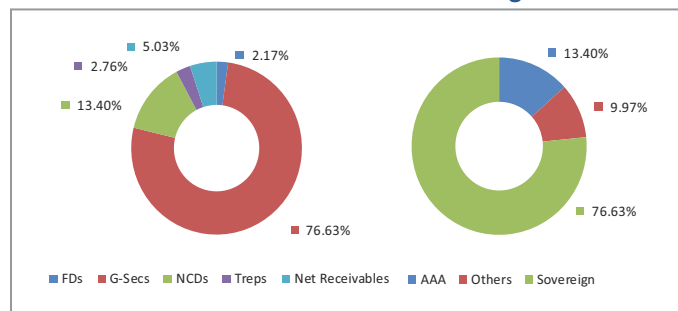
	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	94.97
Net Current Assets*		5.03
Total		100.00

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

Portfolio

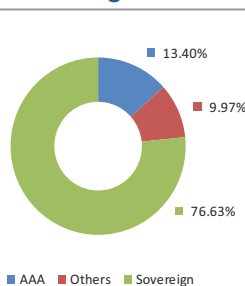
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.80%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	3.99%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.74%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	0.87%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	36.62%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.55%
6.18% GOI (MD 04/11/2024)	Central Government Securities	15.32%
6.45% GOI (MD 07/10/2029)	Central Government Securities	0.14%
Money Market, Deposits & Other		
		9.97%
Total		100.00%

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.52%	2.72%	7.76%	6.88%	5.35%	8.63%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	7.71%

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 31st December 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.

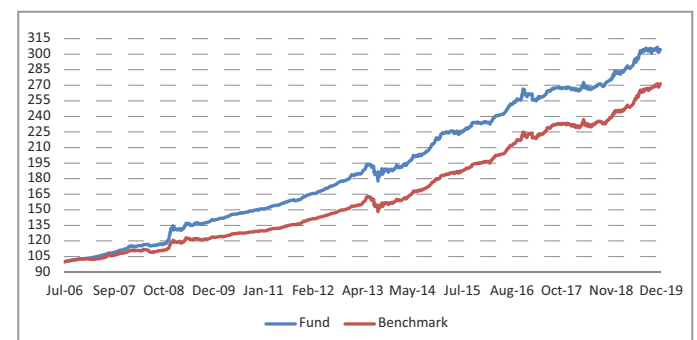
Fund Details

Description	
SFIN Number	ULIF03524/07/06BONDPENFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	30.4335
AUM (Rs. Cr)	34.36
Equity	-
Debt	94.97%
Net current asset	6.82%

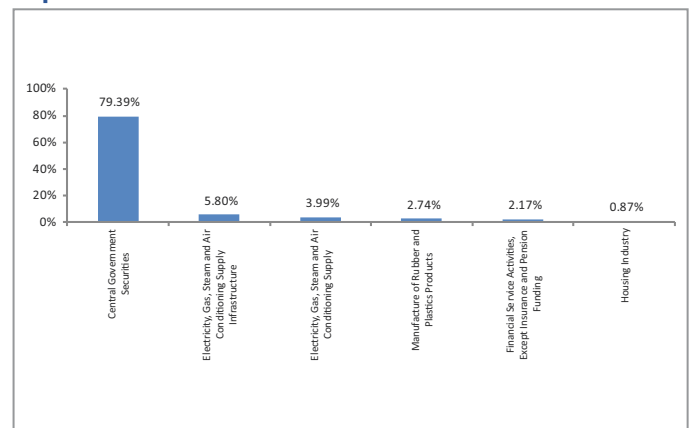
Quantitative Indicators

Modified Duration in Years	5.50
Average Maturity in Years	8.05
Yield to Maturity in %	6.82%

Growth of Rs. 100



Top 10 Sectors



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

December 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	95.76
Net Current Assets*		4.24
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		
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.34%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	3.74%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.81%
8.75% HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	1.33%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.16%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.70%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	37.79%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.47%
6.18% GOI (MD 04/11/2024)	Central Government Securities	15.44%
6.45% GOI (MD 07/10/2029)	Central Government Securities	0.05%
Money Market, Deposits & Other		
Total		100.00%

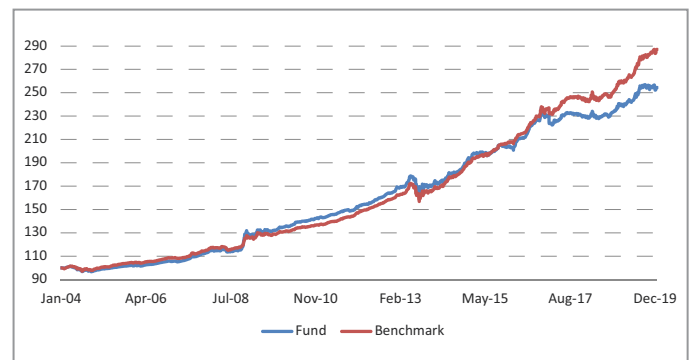
Fund Details

Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	25.4360
AUM (Rs. Cr)	45.17
Equity	-
Debt	95.76%
Net current asset	4.24%

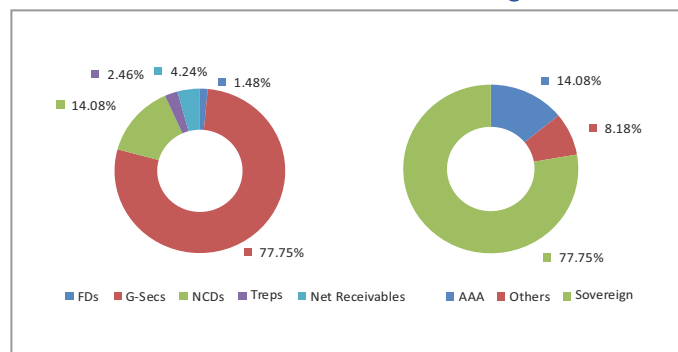
Quantitative Indicators

Modified Duration in Years	5.52
Average Maturity in Years	8.10
Yield to Maturity in %	6.81%

Growth of Rs. 100

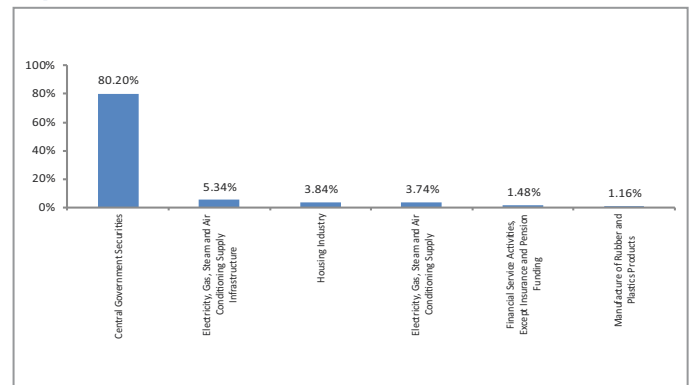


Asset Class



*Others includes Equity, Treps, 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	-0.68%	1.83%	6.08%	5.18%	3.42%	6.02%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	6.83%

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 31st December 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.

December 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	95.97
Net Current Assets*		4.03
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		
		12.16%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.98%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	3.80%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.84%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.17%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	0.36%
Sovereign		
		81.59%
7.57% GOI (MD 17/6/2033)	Central Government Securities	39.79%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.49%
6.18% GOI (MD 04/11/2024)	Central Government Securities	15.65%
6.45% GOI (MD 07/10/2029)	Central Government Securities	1.65%
Money Market, Deposits & Other		
		6.26%
Total		100.00%

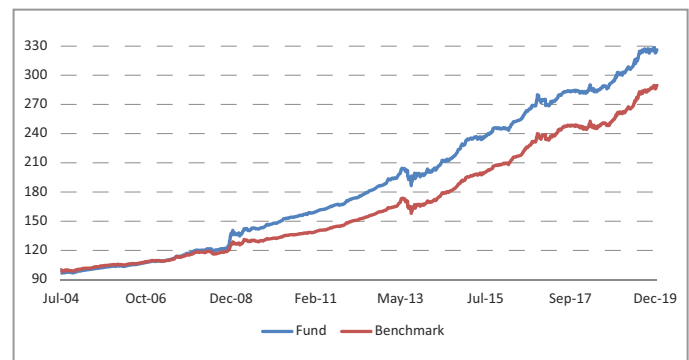
Fund Details

Description	
SFIN Number	ULIF00923/07/04DEBTPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	32.5952
AUM (Rs. Cr)	61.06
Equity	-
Debt	95.97%
Net current asset	4.03%

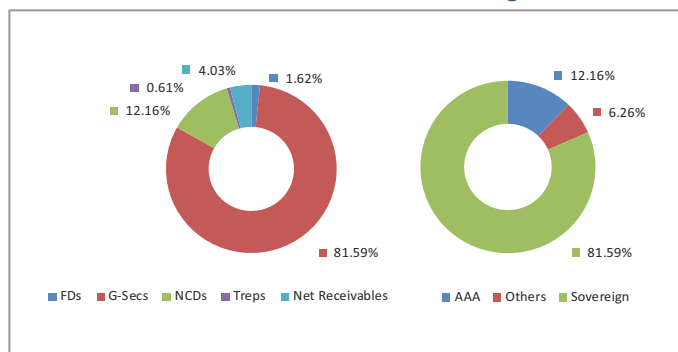
Quantitative Indicators

Modified Duration in Years	5.79
Average Maturity in Years	8.50
Yield to Maturity in %	6.82%

Growth of Rs. 100

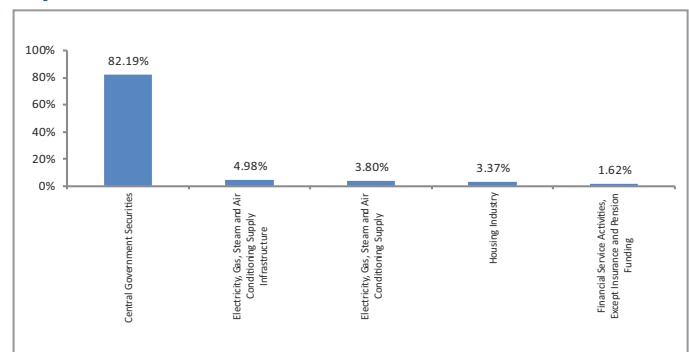


Asset Class



*Others includes Equity, Treps, 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	-0.58%	2.85%	8.04%	7.39%	6.07%	7.95%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	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

DHFL total exposure as on 31st December 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.

December 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	95.44
Net Current Assets*		4.56
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	4.04%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.02%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.96%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	34.82%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.67%
6.18% GOI (MD 04/11/2024)	Central Government Securities	14.38%
6.45% GOI (MD 07/10/2029)	Central Government Securities	9.09%
Money Market, Deposits & Other		
		7.03%
Total		100.00%

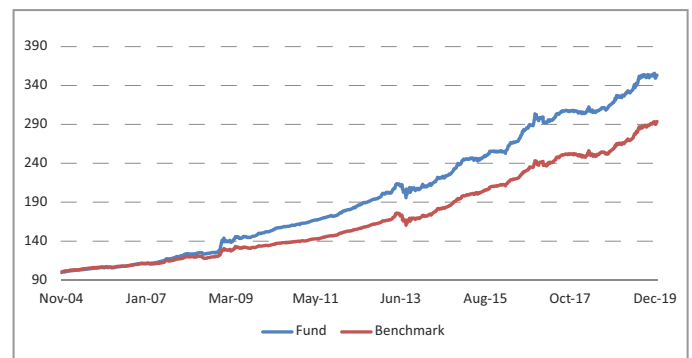
Fund Details

Description	
SFIN Number	ULIF01518/11/04DEBTLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	35.2978
AUM (Rs. Cr)	5.22
Equity	-
Debt	95.44%
Net current asset	4.56%

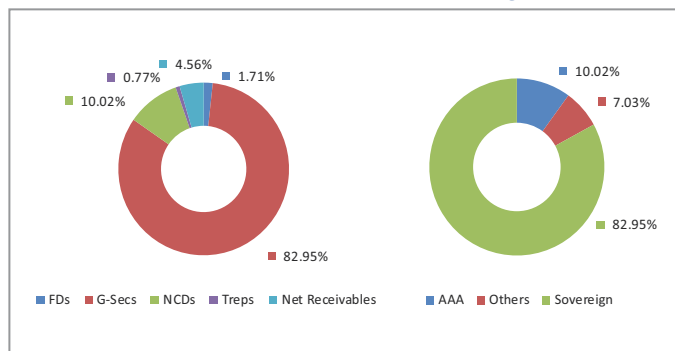
Quantitative Indicators

Modified Duration in Years	5.79
Average Maturity in Years	8.42
Yield to Maturity in %	6.78%

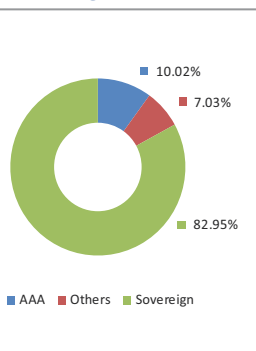
Growth of Rs. 100



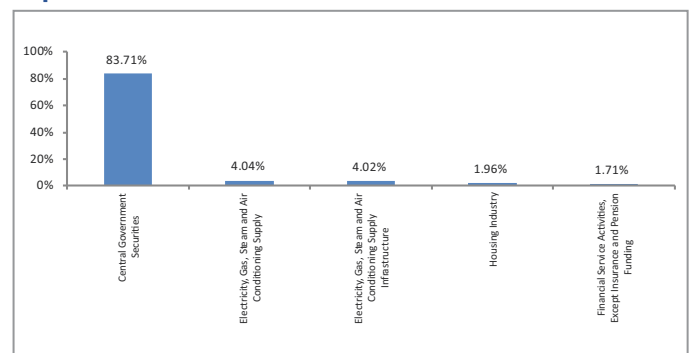
Asset Class



Rating Profile



Top 10 Sectors



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

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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.55%	2.99%	8.33%	7.48%	6.01%	8.70%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	7.38%

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 31st December 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.

December 2019

Life Long Gain Fund

Fund Objective

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

Portfolio Allocation

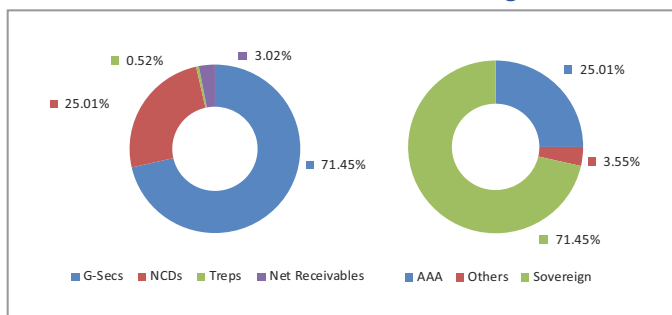
	Stated (%)	Actual (%)
Government Securities	25 - 100	80.65
Government Securities or Other Approved Securities (including above)	50 - 100	80.65
Approved Investments Infrastructure and Social Sector	15 - 100	15.80
Others*	0 - 35	0.52
Others Approved	0 - 15	-
Net Current Assets*		3.02
Total		100.00

*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

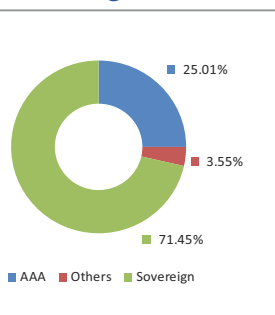
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
		25.01%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	9.21%
7.90% HDFC Ltd. NCD (S) (MD 24/08/2026)	AAA	5.94%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.88%
8.75% HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	2.62%
7.39% LIC Housing Finance Ltd NCD (S)(MD 30/08/2022)	AAA	1.77%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	0.59%
Sovereign		
		71.45%
6.45% GOI (MD 07/10/2029)	Central Government Securities	27.92%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.62%
7.57% GOI (MD 17/6/2033)	Central Government Securities	13.56%
6.18% GOI (MD 04/11/2024)	Central Government Securities	5.34%
Money Market, Deposits & Other		
		3.55%
Total		100.00%

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.62%	2.09%	6.35%	5.62%	4.02%	5.30%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	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

DHFL total exposure as on 31st December 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.

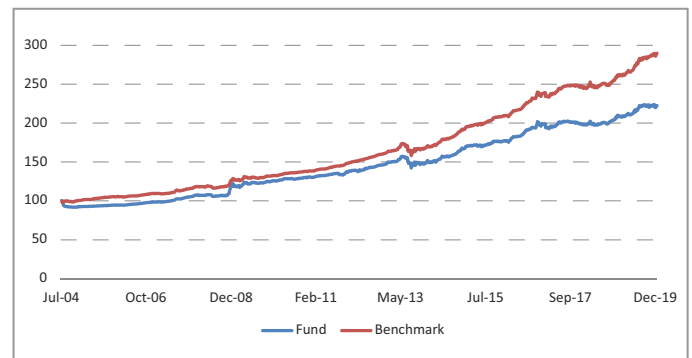
Fund Details

Description	
SFIN Number	ULIF01123/07/04LIFELOGAIN116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	22.2154
AUM (Rs. Cr)	17.19
Equity	-
Debt	96.98%
Net current asset	3.02%

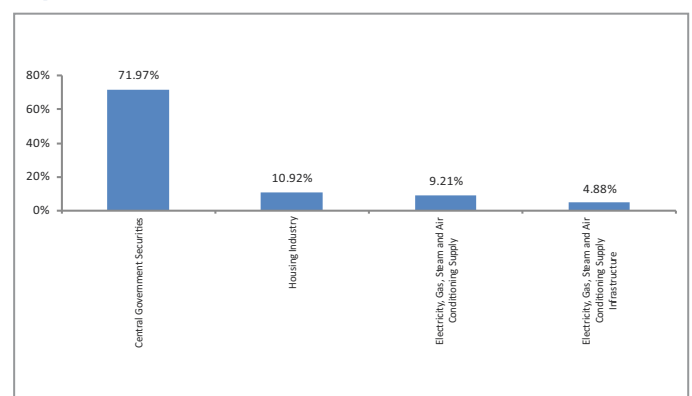
Quantitative Indicators

Modified Duration in Years	5.54
Average Maturity in Years	7.79
Yield to Maturity in %	6.84%

Growth of Rs. 100



Top 10 Sectors



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

December 2019

Premier Debt Fund

Fund Objective

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

Portfolio Allocation

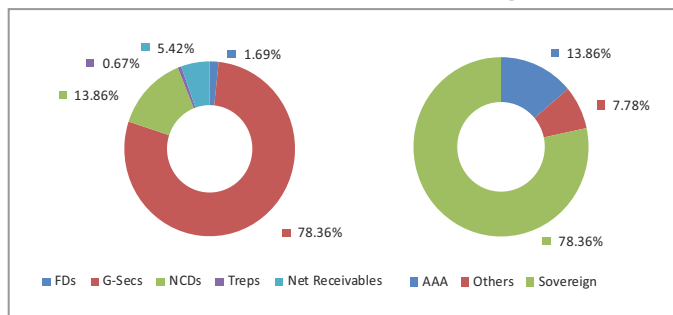
	Stated (%)	Actual (%)
G-Secs, Bonds, Fixed Deposits and Money Market instruments	0 - 100	94.58
Net Current Assets*		5.42
Total		100.00

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

Portfolio

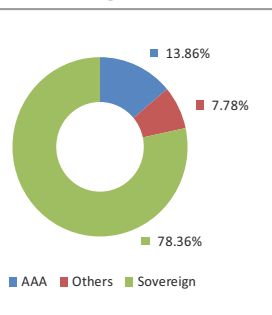
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	7.03%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	3.50%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	3.33%
Sovereign		
7.57% GOI (MD 17/6/2033)	Central Government Securities	31.85%
7.32% GOI (MD 28/01/2024)	Central Government Securities	24.71%
6.18% GOI (MD 04/11/2024)	Central Government Securities	14.48%
6.45% GOI (MD 07/10/2029)	Central Government Securities	7.31%
Money Market, Deposits & Other		
		7.78%
Total		100.00%

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.77%	1.59%	5.23%	4.94%	3.46%	6.95%
Benchmark	0.12%	4.80%	10.72%	8.29%	7.08%	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

DHFL total exposure as on 31st December 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.

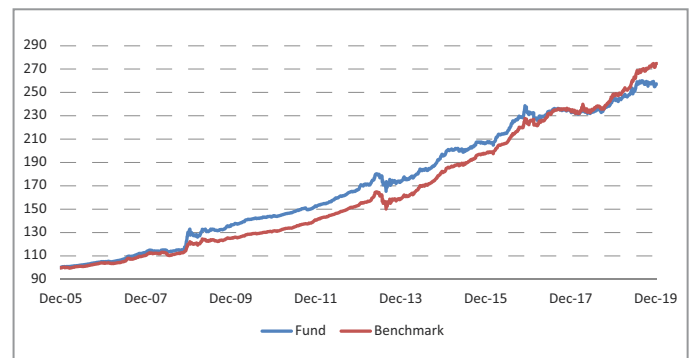
Fund Details

Description	
SFIN Number	ULIF02317/12/05PRERDEBTFU116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	25.7119
AUM (Rs. Cr)	3.00
Equity	-
Debt	94.58%
Net current asset	5.42%

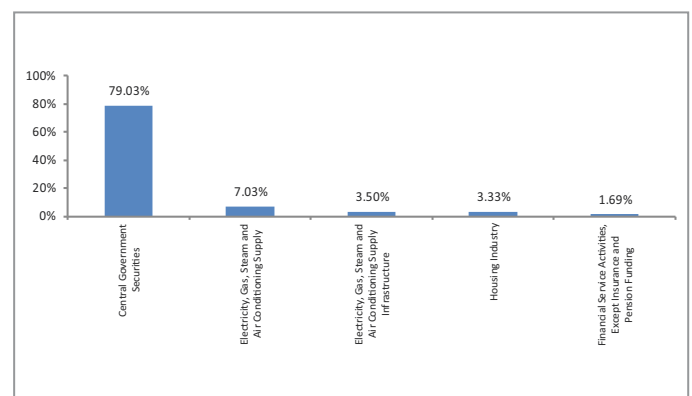
Quantitative Indicators

Modified Duration in Years	5.60
Average Maturity in Years	8.12
Yield to Maturity in %	6.89%

Growth of Rs. 100



Top 10 Sectors



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

December 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*		-
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Money Market, Deposits		0.32%
TREP (MD 01/01/2020)	AAA	0.32%
Sovereign		99.68%
91 Days T-bill (MD 30/01/2020)	Central Government Securities	28.03%
182 Days T-Bill (MD 18/06/2020)	Central Government Securities	18.81%
182 Days T-Bill (MD 23/01/2020)	Central Government Securities	15.76%
364 Days T-Bill (MD 09/01/2020)	Central Government Securities	13.35%
182 Days T-Bill (MD 09/01/2020)	Central Government Securities	8.21%
364 Days T-Bill (MD 08/10/2020)	Central Government Securities	5.48%
364 Days T-bill (MD 06/02/2020)	Central Government Securities	4.54%
91 Days Tbill (MD 05/03/2020)	Central Government Securities	3.09%
364 Days T-Bill (MD 18/06/2020)	Central Government Securities	1.66%
182 Days T-Bill (MD 20/02/2020)	Central Government Securities	0.76%
182 Days T-Bill (MD 06/02/2020)	Central Government Securities	0.00%
Total		100.00%

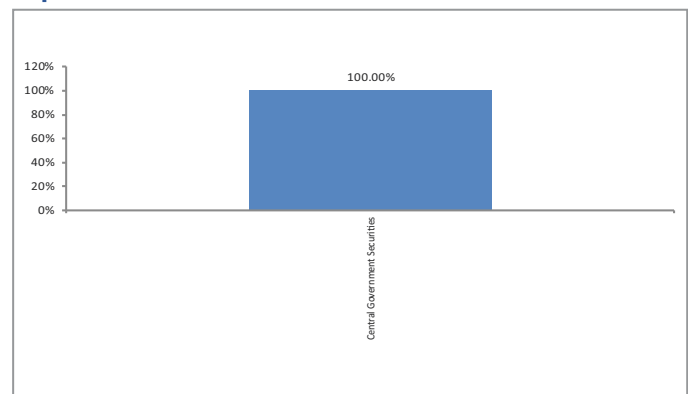
Fund Details

Description	
SFIN Number	ULIF02510/07/06LIQUIDFUND116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	25.4140
AUM (Rs. Cr)	240.93
Equity	-
Debt	100.00%
Net current asset	-

Quantitative Indicators

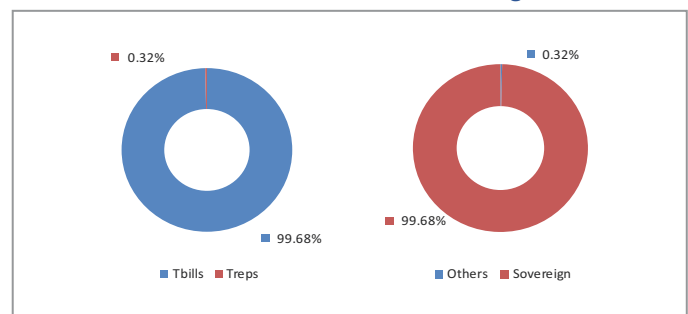
Modified Duration in Years	0.19
Average Maturity in Years	0.19
Yield to Maturity in %	5.14%

Top 10 Sectors

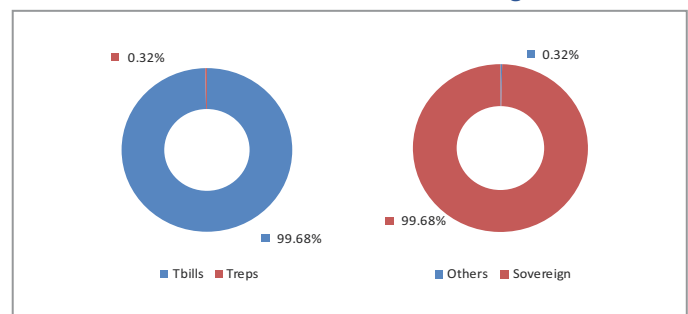


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.40%	2.65%	3.26%	1.24%	2.67%	7.16%
Benchmark	0.49%	3.09%	6.86%	7.22%	7.03%	7.45%

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

December 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	99.74
Net Current Assets [#]		0.26
Total		100.00

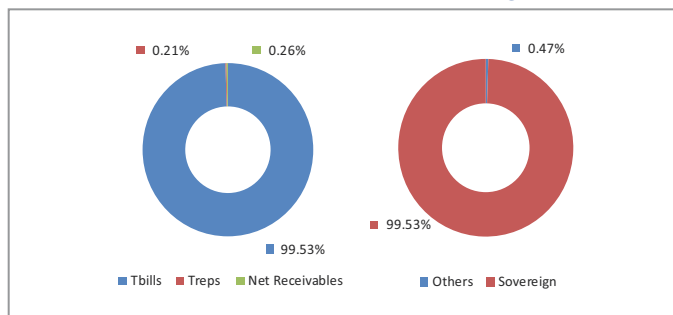
*Net current asset represents net of receivables and payables for investments held.

[#]Including Fixed Deposits

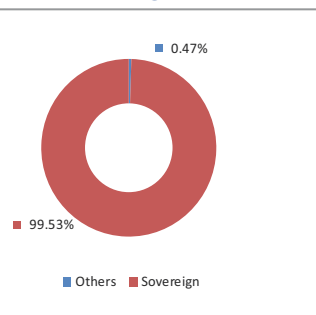
Portfolio

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

Asset Class



Rating Profile



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

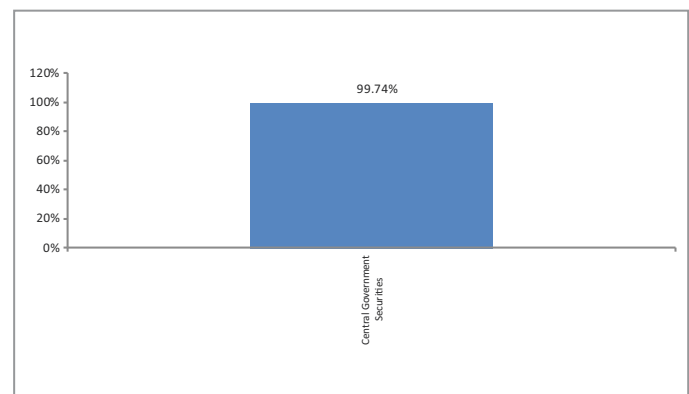
Fund Details

Description	
SFIN Number	ULIF04124/07/06LIQPENFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	25.0679
AUM (Rs. Cr)	4.74
Equity	-
Debt	99.74%
Net current asset	0.26%

Quantitative Indicators

Modified Duration in Years	0.42
Average Maturity in Years	0.42
Yield to Maturity in %	5.29%

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	0.38%	2.51%	2.60%	0.53%	2.13%	7.07%
Benchmark	0.49%	3.09%	6.86%	7.22%	7.03%	7.45%

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

December 2019

Cash Fund

Fund Objective

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

Portfolio Allocation

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

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

Portfolio

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

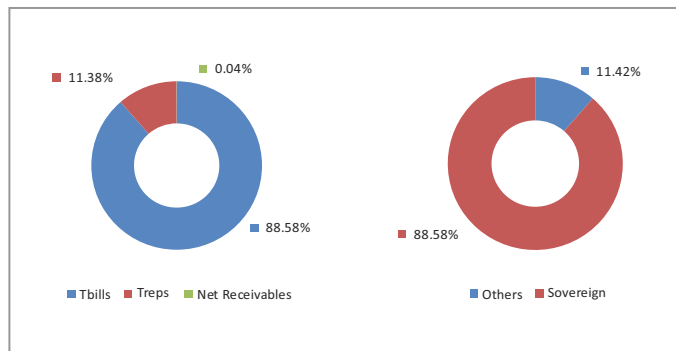
Fund Details

Description	
SFIN Number	ULIF00215/01/04CASHFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	24.6162
AUM (Rs. Cr)	33.75
Equity	-
Debt	99.96%
Net current asset	0.04%

Quantitative Indicators

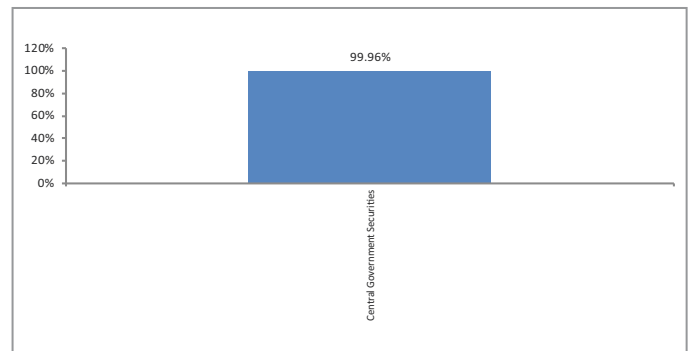
Modified Duration in Years	0.07
Average Maturity in Years	0.07
Yield to Maturity in %	5.39%

Asset Class



*Others includes Equity, Treps, 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	0.26%	1.70%	4.02%	4.29%	4.16%	5.80%
Benchmark	0.49%	3.09%	6.86%	7.22%	7.03%	7.01%

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

December 2019

Cash Plus Fund

Fund Objective

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

Portfolio Allocation

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

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

Portfolio

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

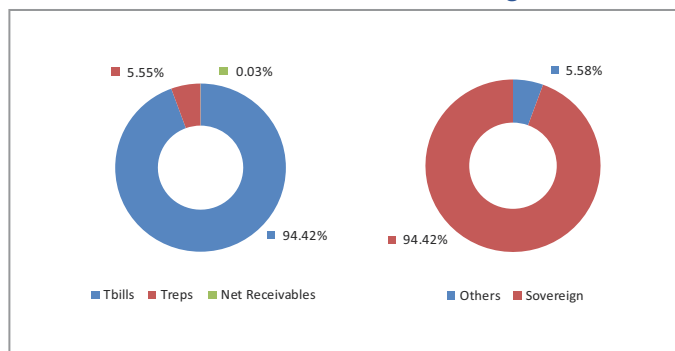
Fund Details

Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	31.8765
AUM (Rs. Cr)	56.21
Equity	-
Debt	99.97%
Net current asset	0.03%

Quantitative Indicators

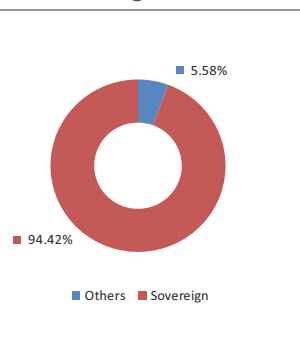
Modified Duration in Years	0.08
Average Maturity in Years	0.08
Yield to Maturity in %	5.29%

Asset Class

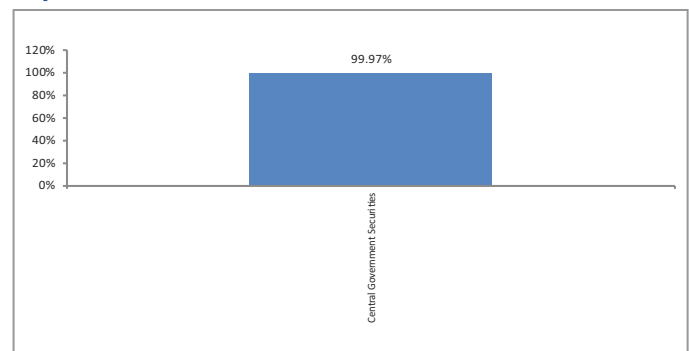


*Others includes Equity, Treps, Net receivable/payable and FD

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	0.43%	2.65%	5.99%	6.26%	6.12%	7.79%
Benchmark	0.49%	3.09%	6.86%	7.22%	7.03%	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

December 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	99.14
Net Current Assets [#]		0.86
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%

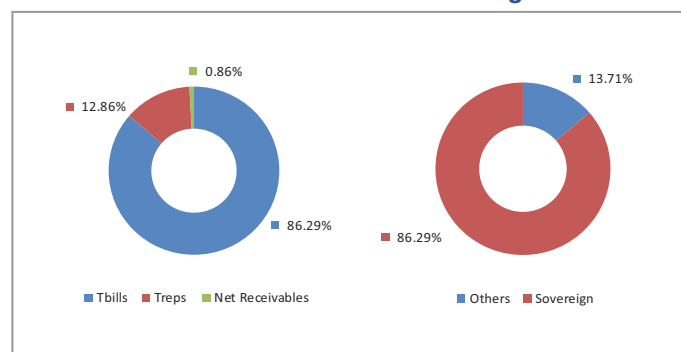
Fund Details

Description	
SFIN Number	ULIF01618/11/04CASHPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	31.9072
AUM (Rs. Cr)	2.02
Equity	-
Debt	99.14%
Net current asset	0.86%

Quantitative Indicators

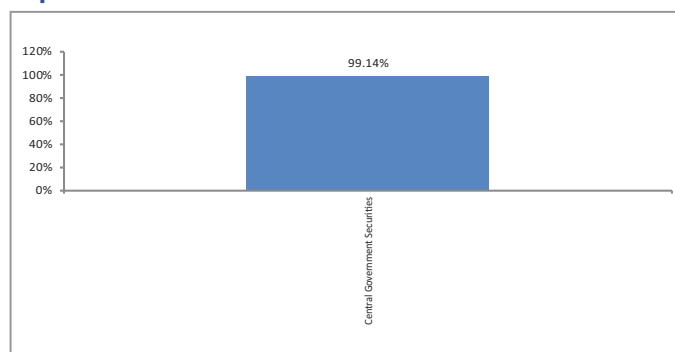
Modified Duration in Years	0.29
Average Maturity in Years	0.29
Yield to Maturity in %	5.12%

Asset Class



*Others includes Equity, Treps, 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	0.42%	2.71%	5.84%	6.05%	5.92%	7.97%
Benchmark	0.49%	3.09%	6.86%	7.22%	7.03%	7.19%

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

December 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	12.10
Money market instruments, liquid Mutual Funds	0 - 100	76.48
Net Current Assets*		11.42
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		3.53%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.91%
8.72% IDFC First Bank Ltd. NCD (U) (MD 29/09/2020)	AA	0.61%
7.20% HDFC Ltd NCD (S) (MD 01/09/2020)	AAA	0.54%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	0.38%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	0.36%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	0.29%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	0.16%
8.95% P F C Ltd. NCD (U)(MD 30/03/2020)	AAA	0.11%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	0.08%
8.40% Larsen & Toubro Ltd. NCD (U)(MD 24/09/2020)	AAA	0.07%
Others		0.02%
Money Market, Deposits & Other		96.47%
Total		100.00%

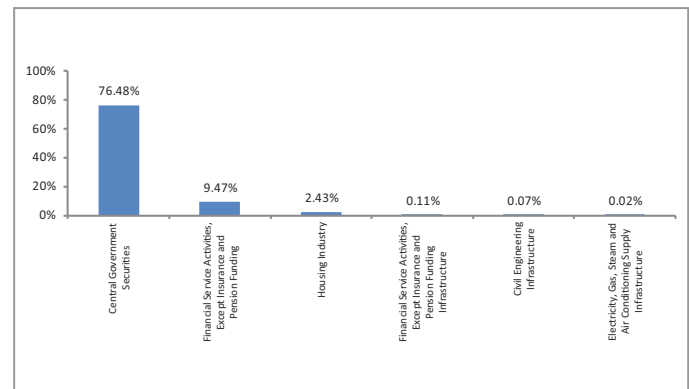
Fund Details

Description	
SFIN Number	ULIF05017/12/09MAXGAINF01116
Launch Date	15-Dec-09
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	20.1912
AUM (Rs. Cr)	563.24
Equity	-
Debt	88.58%
Net current asset	11.42%

Quantitative Indicators

Modified Duration in Years	0.23
Average Maturity in Years	0.23
Yield to Maturity in %	5.34%

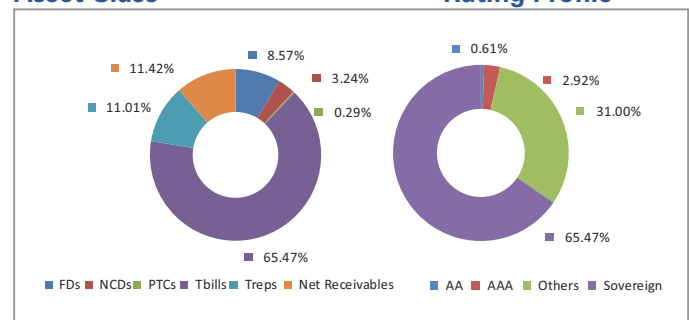
Top 10 Sectors



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

Asset Class

Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.13%	1.87%	5.29%	5.15%	5.57%	7.24%
Benchmark	-	-	-	-	-	-

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

DHFL total exposure as on 31st December 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.

December 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	12.64
Mutual Funds and Money market instruments	0 - 100	80.19
Net Current Assets*		7.18
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		7.23%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	3.15%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	1.99%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	1.12%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	0.36%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	0.27%
9.29% P F C Ltd. NCD (U) (MD 21/08/2022) (P/C 21/08/2020)	AAA	0.17%
8.40% Larsen & Toubro Ltd. NCD (U)(MD 24/09/2020)	AAA	0.09%
8.95% P F C Ltd. NCD (U)(MD 30/03/2020)	AAA	0.09%
Sovereign		0.13%
7.80% GOI (MD 11/04/2021)	Central Government Securities	0.13%
Money Market, Deposits & Other		92.64%
Total		100.00%

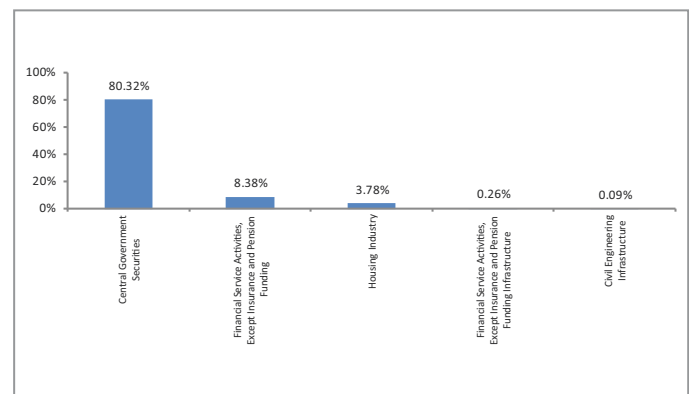
Fund Details

Description	
SFIN Number	ULIF05814/09/10MAXGAINF02116
Launch Date	14-Sep-10
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	19.6820
AUM (Rs. Cr)	116.98
Equity	-
Debt	92.82%
Net current asset	7.18%

Quantitative Indicators

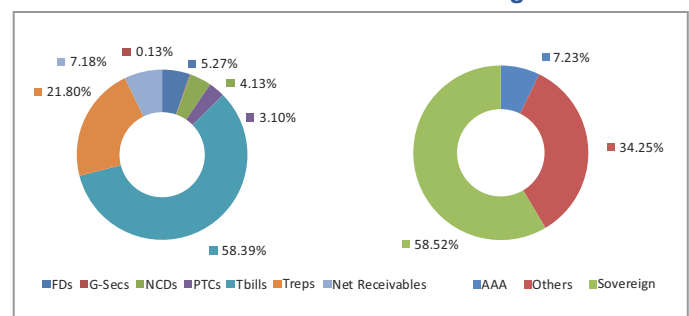
Modified Duration in Years	0.21
Average Maturity in Years	0.22
Yield to Maturity in %	5.22%

Top 10 Sectors

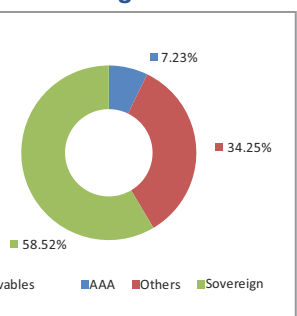


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.19%	1.87%	5.74%	4.71%	8.00%	7.55%
Benchmark	-	-	-	-	-	-

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

DHFL total exposure as on 31st December 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.

December 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	55.34
Debentures	0 - 50	9.83
Mutual Funds, Equities and Money market instruments	0 - 50	17.20
Net Current Assets*		27.46
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	6.22%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	3.45%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.20%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	0.88%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.42%
Sovereign		
6.65% GOI (MD 09/04/2020)	Central Government Securities	12.94%
7.80% GOI (MD 11/04/2021)	Central Government Securities	6.95%
Money Market, Deposits & Other		
Total		100.00%

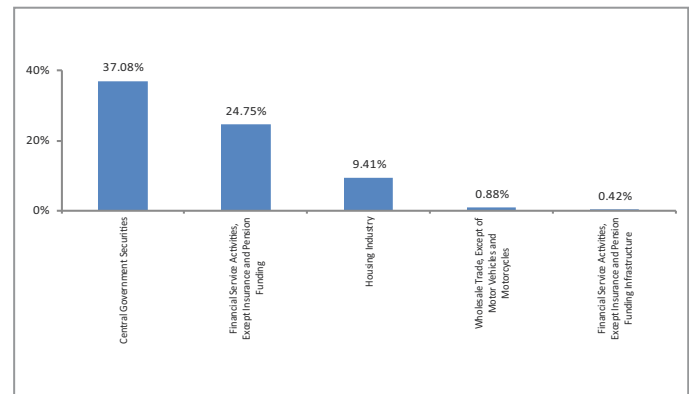
Fund Details

Description	
SFIN Number	ULIF05313/01/10SHIELDPL01116
Launch Date	12-Jan-10
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	21.5066
AUM (Rs. Cr)	121.36
Equity	-
Debt	72.54%
Net current asset	27.46%

Quantitative Indicators

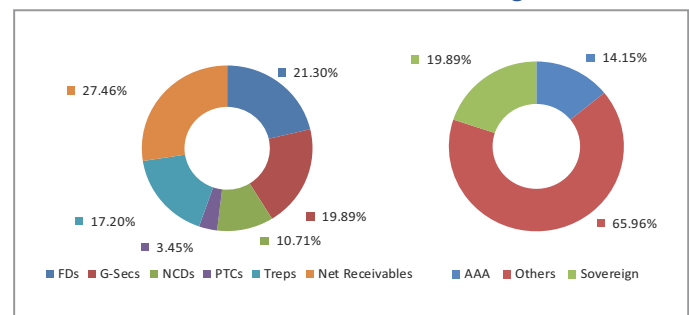
Modified Duration in Years	0.37
Average Maturity in Years	0.41
Yield to Maturity in %	6.60%

Top 10 Sectors



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

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.31%	3.71%	7.85%	6.82%	7.02%	7.98%
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

December 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	57.56
Debentures	0 - 50	12.53
Mutual Funds, Equities and Money market instruments	0 - 50	0.61
Net Current Assets*		41.83
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	9.81%
8.5935%IDFC First Bank Ltd.NCD(U)(MD21/10/21) (Cmpd Annually)	AA	5.73%
8.98% HDFC Ltd. NCD (S)(MD 26/11/2020)	AAA	2.97%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	2.66%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	1.55%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	1.17%
Sovereign		
7.80% GOI (MD 11/04/2021)	Central Government Securities	2.53%
6.65% GOI (MD 09/04/2020)	Central Government Securities	0.22%
Money Market, Deposits & Other		
Total		100.00%

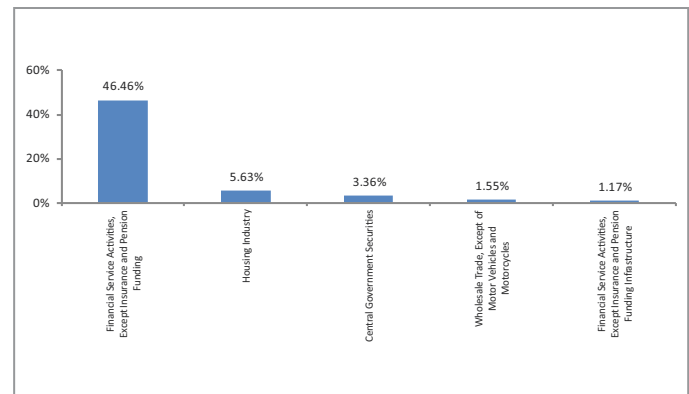
Fund Details

Description	
SFIN Number	ULIF05610/05/10SHIELDPL02116
Launch Date	07-May-10
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	21.7584
AUM (Rs. Cr)	34.47
Equity	-
Debt	58.17%
Net current asset	41.83%

Quantitative Indicators

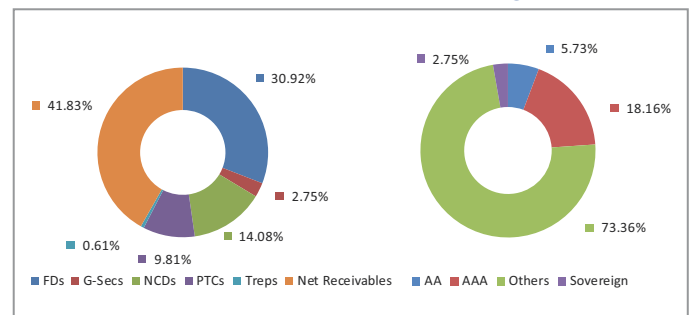
Modified Duration in Years	0.79
Average Maturity in Years	0.84
Yield to Maturity in %	7.93%

Top 10 Sectors



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

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.52%	4.02%	8.04%	7.12%	7.37%	8.38%
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

December 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	82.69
Mutual Funds, Equities and Money market instruments	0 - 50	6.73
Net Current Assets*		10.58
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	8.92%
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	6.13%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.31%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	3.10%
7.20% HDFC Ltd NCD (S) (MD 01/09/2020)	AAA	3.06%
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	1.70%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	0.71%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	26.59%
7.80% GOI (MD 11/04/2021)	Central Government Securities	15.49%
Money Market, Deposits & Other		
		21.73%
Total		100.00%

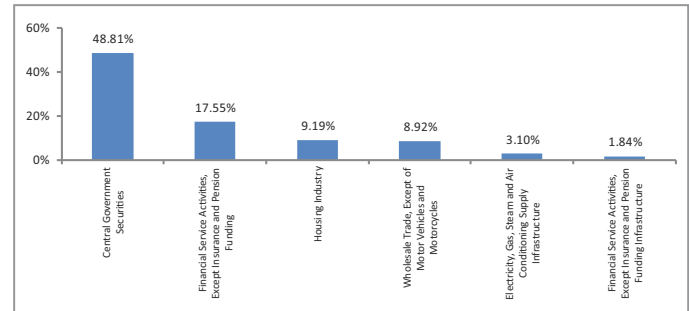
Fund Details

Description	
SFIN Number	ULIF05711/08/10SHIELDPL03116
Launch Date	09-Aug-10
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	20.5856
AUM (Rs. Cr)	65.78
Equity	-
Debt	89.42%
Net current asset	10.58%

Quantitative Indicators

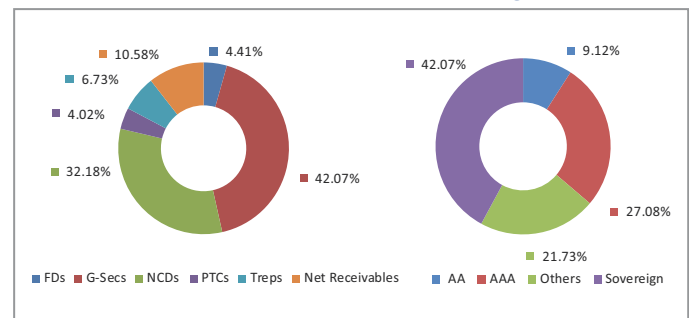
Modified Duration in Years	1.55
Average Maturity in Years	1.74
Yield to Maturity in %	6.36%

Top 10 Sectors

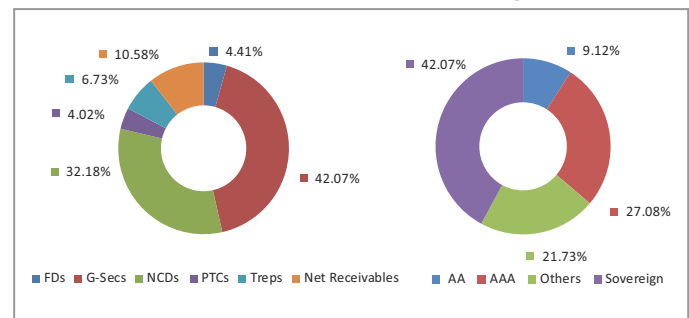


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.03%	3.54%	7.84%	6.02%	6.11%	7.98%
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

December 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	81.01
Mutual Funds and Money Market Instruments	0 - 20	1.08
Net Current Assets [†]		17.91
Total		100.00

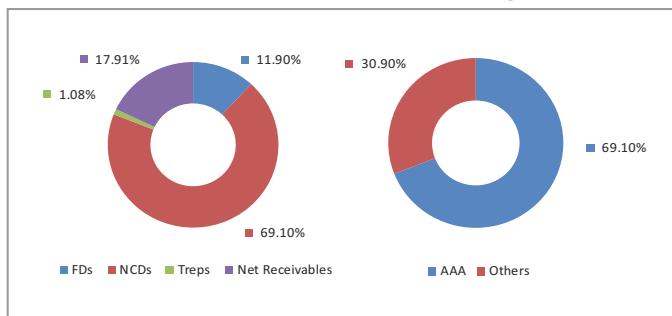
[†]Net current asset represents net of receivables and payables for investments held.

* Including Fixed Deposits

Portfolio

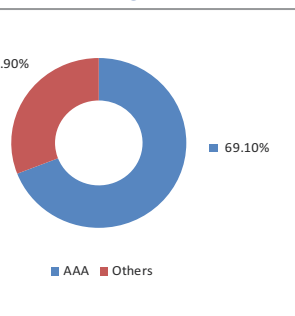
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	9.59%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	8.95%
8.40% Larsen & Toubro Ltd. NCD (U)(MD 24/09/2020)	AAA	8.25%
8.95% P F C Ltd. NCD (U)(MD 30/03/2020)	AAA	8.17%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	7.08%
7.60% NHAI Taxable Bond Series-V NCD (S)(MD 18/03/2022)	AAA	6.92%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	5.90%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	5.53%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	5.18%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	3.52%
Money Market, Deposits & Other		
Total		100.00%

Asset Class



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

Rating Profile



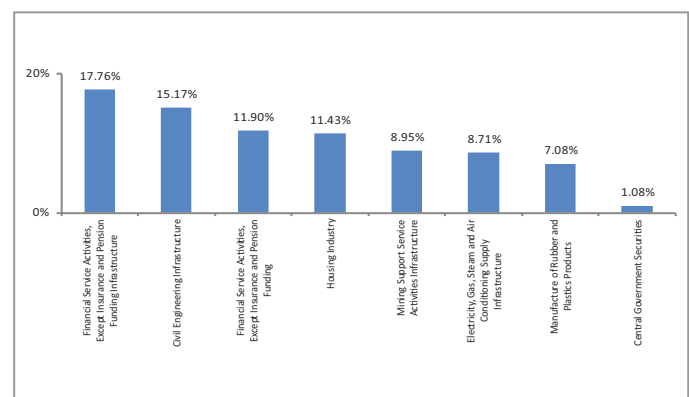
Fund Details

Description	
SFIN Number	ULIF05414/01/10GROWPLUS01116
Launch Date	12-Jan-10
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	20.1672
AUM (Rs. Cr)	7.38
Equity	-
Debt	82.09%
Net current asset	17.91%

Quantitative Indicators

Modified Duration in Years	1.29
Average Maturity in Years	1.94
Yield to Maturity in %	7.43%

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	0.35%	4.03%	8.63%	7.01%	6.45%	7.29%
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

December 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	95.69
Mutual Funds and Money market instruments*	0 - 20	4.04
Net Current Assets*		0.27
Total		100.00

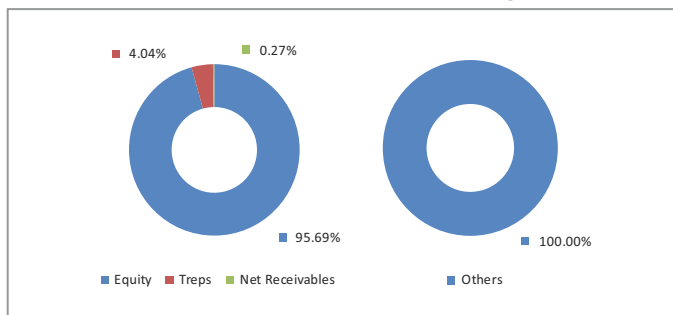
*Net current asset represents net of receivables and payables for investments held.

*Including Fixed Deposits

Portfolio

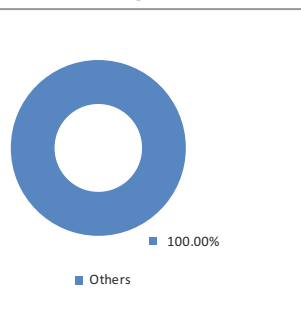
Company/Issuer	Sector/Rating	Exposure (%)
Equity		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.12%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.85%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.04%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.49%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.39%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.12%
ITC Ltd	Manufacture of Tobacco Products	4.89%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.17%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.35%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.26%
Others		39.02%
Money Market, Deposits & Other		
		4.31%
Total		100.00%

Asset Class



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

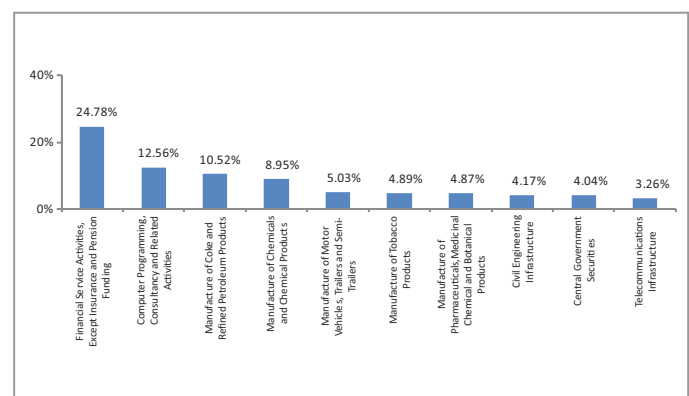
Rating Profile



Fund Details

Description	
SFIN Number	ULIF05510/05/10GROWPLUS02116
Launch Date	07-May-10
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	20.0392
AUM (Rs. Cr)	3.71
Equity	95.69%
Debt	4.04%
Net current asset	0.27%

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.49%	3.08%	9.00%	5.45%	12.37%	7.46%
Benchmark	-	-	-	-	-	-

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

December 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

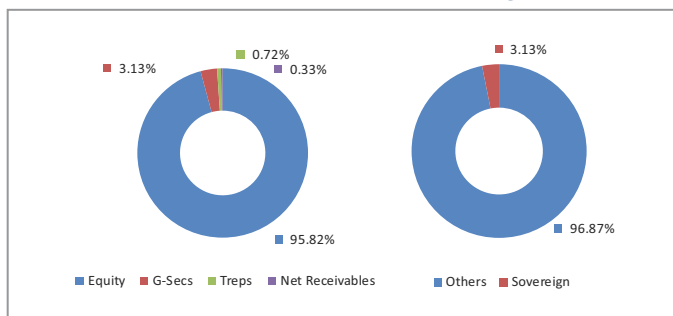
	Stated (%)	Actual (%)
Debt and debt related securities, Debenture, FD and Equities	80 - 100	98.95
Mutual Funds and Money market instruments	0 - 20	0.72
Net Current Assets*		0.33
Total		100.00

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

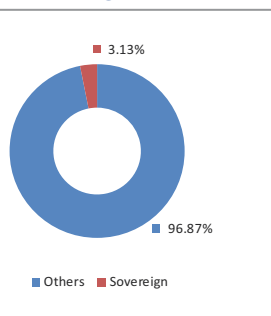
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
95.82%		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	9.49%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.38%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.97%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.52%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.43%
ITC Ltd	Manufacture of Tobacco Products	4.91%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.40%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.18%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.44%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.27%
Others		38.82%
Sovereign		
3.13%		
6.84% GOI (MD 19/12/2022)	Central Government Securities	3.13%
Money Market, Deposits & Other		
1.05%		
Total		100.00%

Asset Class



Rating Profile



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

Performance

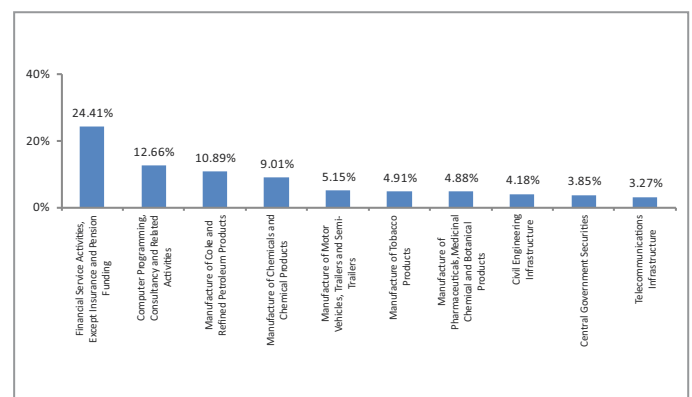
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.44%	3.31%	9.21%	5.64%	12.48%	13.56%
Benchmark	0.93%	3.22%	12.02%	7.50%	14.13%	7.79%

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

Fund Details

Description	
SFIN Number	ULIF05926/10/10GROWPLUS03116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	23
Debt	-
Hybrid	21
NAV as on 31-December-19	32.0957
AUM (Rs. Cr)	4.16
Equity	95.82%
Debt	3.85%
Net current asset	0.33%

Top 10 Sectors



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

December 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	74.82
Mutual Funds and Money market instruments	0 - 40	10.39
Net Current Assets*		14.79
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		16.15%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	6.39%
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	2.34%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.18%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	1.42%
Sovereign		47.31%
6.84% GOI (MD 19/12/2022)	Central Government Securities	35.50%
7.80% GOI (MD 11/04/2021)	Central Government Securities	11.76%
9.12% Gujarat SDL (MD 23/05/2022)	State Government Securities	0.05%
Money Market, Deposits & Other		36.54%
Total		100.00%

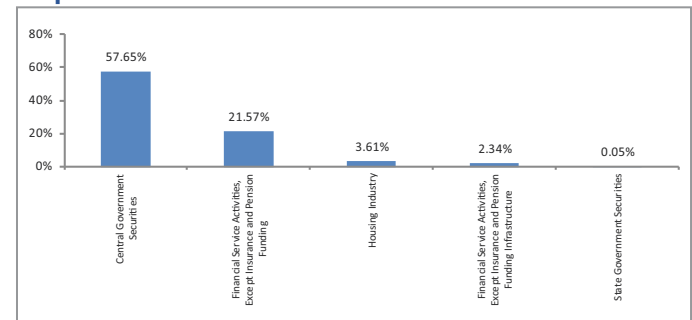
Fund Details

Description	
SFIN Number	ULIF06127/01/11ASSRDRETRN116
Launch Date	28-Jan-11
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	19.1426
AUM (Rs. Cr)	43.59
Equity	-
Debt	85.21%
Net current asset	14.79%

Quantitative Indicators

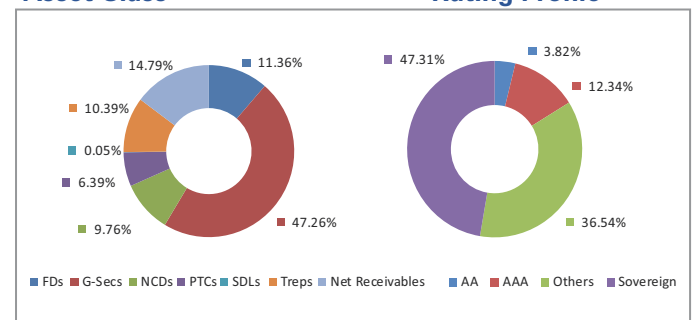
Modified Duration in Years	1.70
Average Maturity in Years	1.88
Yield to Maturity in %	6.47%

Top 10 Sectors



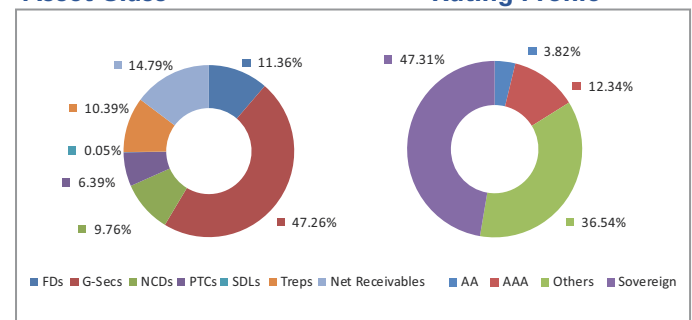
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.02%	3.37%	7.72%	6.65%	5.92%	7.54%
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

December 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	68.08
Mutual Funds and Money market instruments	0 - 40	10.90
Net Current Assets*		21.02
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	5.77%
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	3.72%
9.25% Power Grid Corporation Ltd. NCD (S)(MD 26/12/2021)	AAA	2.24%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	2.11%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	1.89%
9.27% IRFC Ltd. Series-76 NCD (S)(MD 10/05/2021)	AAA	0.66%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	20.54%
7.80% GOI (MD 11/04/2021)	Central Government Securities	10.49%
Money Market, Deposits & Other		
Total		100.00%

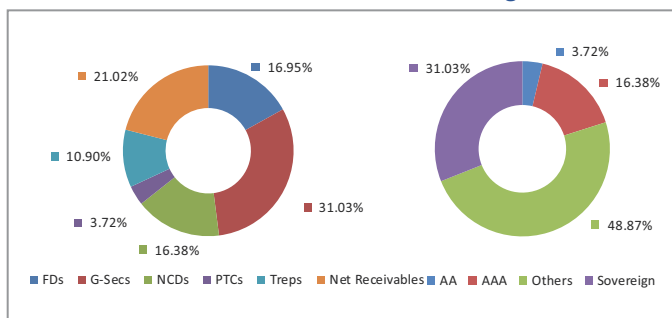
Fund Details

Description	
SFIN Number	ULIF06322/09/11GTEBONDFND116
Launch Date	05-Dec-11
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	19.1826
AUM (Rs. Cr)	234.67
Equity	-
Debt	78.98%
Net current asset	21.02%

Quantitative Indicators

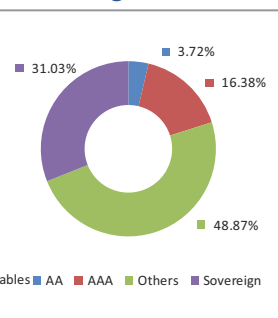
Modified Duration in Years	1.66
Average Maturity in Years	1.79
Yield to Maturity in %	6.76%

Asset Class

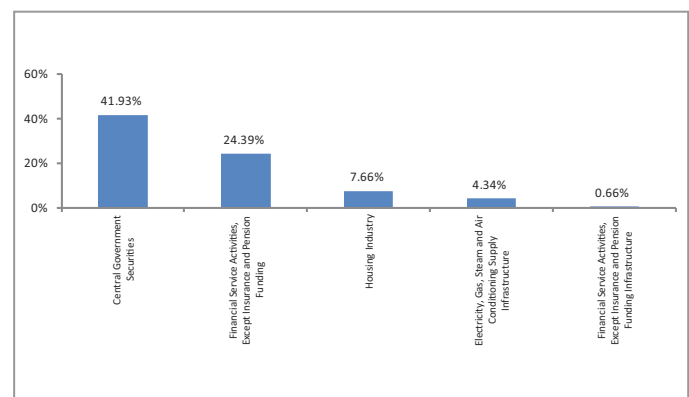


*Others includes Equity, Treps, Net receivable/payable and FD

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	0.19%	4.07%	8.53%	7.58%	7.03%	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

December 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	81.84
Equity & Equity related securities	0 - 50	-
Mutual Funds(a), Money market instruments	0 - 100	16.67
Net Current Assets [†]		1.49
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		
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	8.65%
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	3.59%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	2.52%
Sovereign		
6.84% GOI (MD 19/12/2022)	Central Government Securities	48.14%
7.80% GOI (MD 11/04/2021)	Central Government Securities	14.24%
Money Market, Deposits & Other		
		18.16%
Total		100.00%

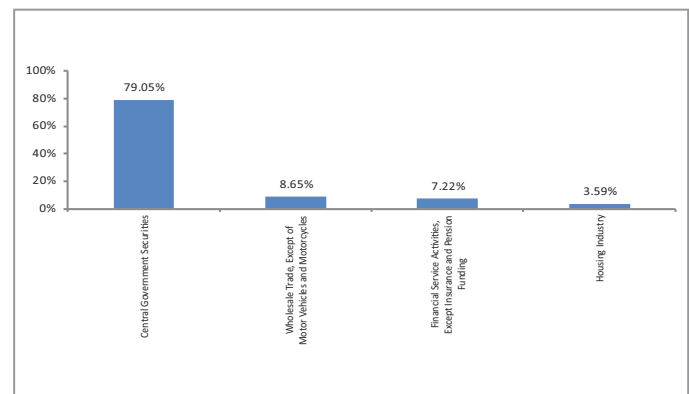
Fund Details

Description	
SFIN Number	ULIF06220/04/11SHIELDPL04116
Launch Date	18-Apr-11
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	19.7011
AUM (Rs. Cr)	8.64
Equity	-
Debt	98.51%
Net current asset	1.49%

Quantitative Indicators

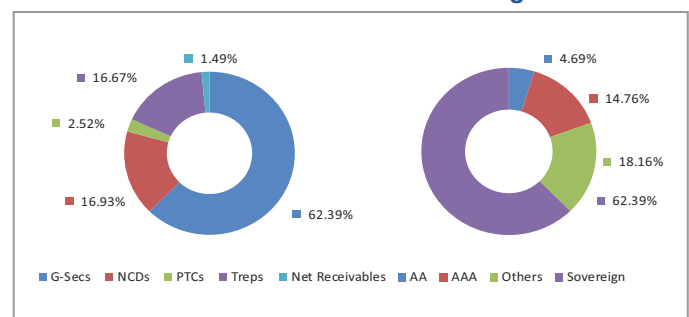
Modified Duration in Years	1.73
Average Maturity in Years	1.94
Yield to Maturity in %	5.99%

Top 10 Sectors

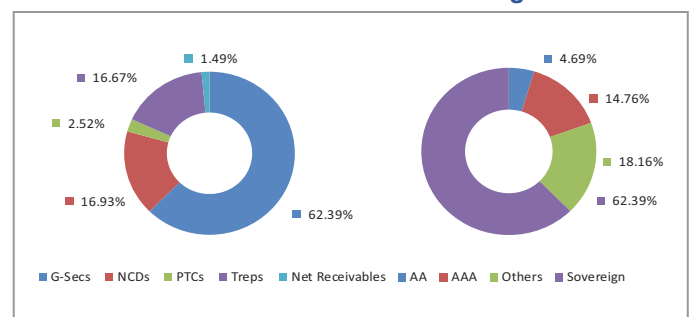


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.23%	3.66%	8.04%	6.63%	6.49%	8.10%
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

December 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	89.94
Mutual Funds and Money market instrument	0 - 40	0.28
Net Current Assets*		7.54
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	Equity ETF	1.55%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	0.38%
ITC Ltd	Manufacture of Tobacco Products	0.20%
Godrej Consumer Products Ltd	Manufacture of Chemicals and Chemical Products	0.11%
Corporate Bond		
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	6.01%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	4.07%
NOVO X Trust - Locomotive Series T (MD 15/10/2020)	AAA	3.36%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	2.22%
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	2.02%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.90%
8.62% Food Corporation of India GOI Grnt NCD(S)(MD22/03/2023)	AAA	1.74%
Sovereign		
6.45% GOI (MD 07/10/2029)	Central Government Securities	54.55%
7.32% GOI (MD 28/01/2024)	Central Government Securities	8.30%
8.85% Maharashtra SDL (MD 18/07/2022)	State Government Securities	1.75%
8.28% GOI (MD 21/09/2027)	Central Government Securities	0.26%
Money Market, Deposits & Other		
		11.60%
Total		100.00%

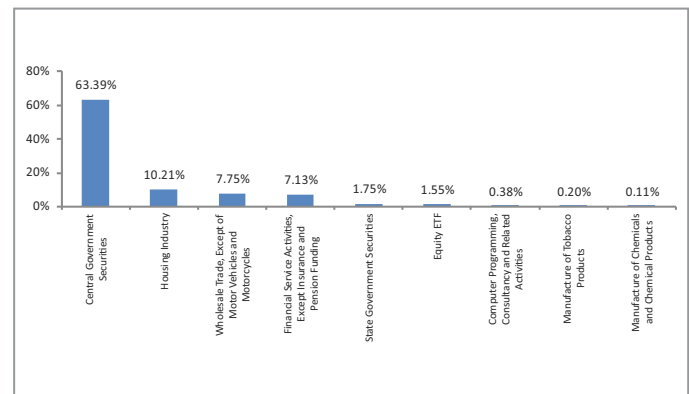
Fund Details

Description	
SFIN Number	ULIF06908/02/13PENSIONBUI116
Launch Date	01-Dec-14
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	13.8001
AUM (Rs. Cr)	302.10
Equity	2.24%
Debt	90.22%
Net current asset	7.54%

Quantitative Indicators

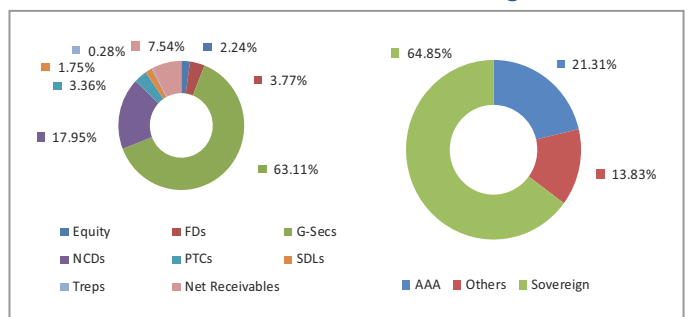
Modified Duration in Years	5.02
Average Maturity in Years	6.68
Yield to Maturity in %	6.80%

Top 10 Sectors



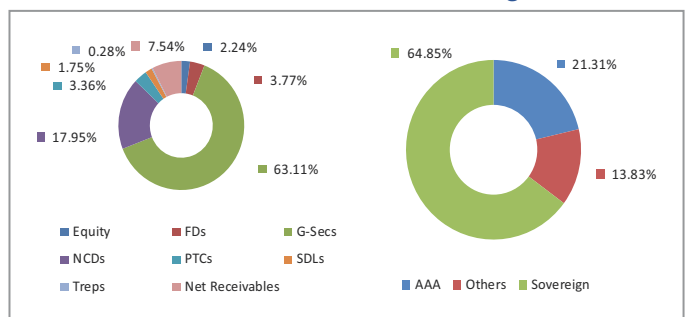
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.20%	2.63%	7.35%	6.24%	4.95%	6.54%
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

DHFL total exposure as on 31st December 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.

December 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	16.37
Debt and debt related securities incl. Fixed deposits	0 - 80	76.57
Mutual Funds and Money market instruments	0 - 50	5.48
Net Current Assets*		1.58
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	1.97%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.95%
SBI-ETF Nifty 50	Equity ETF	1.66%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.30%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.26%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.20%
ITC Ltd	Manufacture of Tobacco Products	0.89%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.72%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.65%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.64%
Others		4.12%
Corporate Bond		
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	3.31%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.09%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	2.90%
Sovereign		
6.45% GOI (MD 07/10/2029)	Central Government Securities	66.31%
7.32% GOI (MD 28/01/2024)	Central Government Securities	0.78%
6.18% GOI (MD 04/11/2024)	Central Government Securities	0.19%
Money Market, Deposits & Other		
		7.06%
Total		100.00%

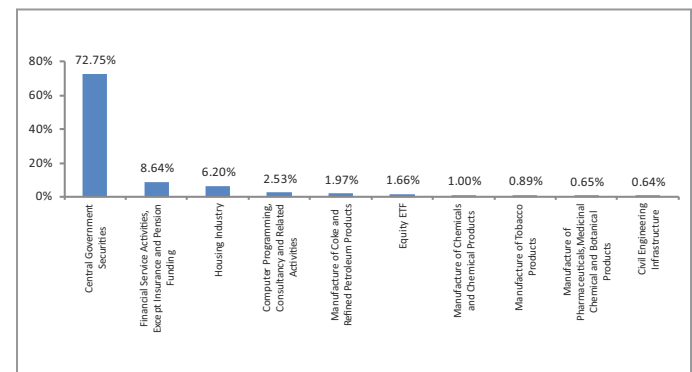
Fund Details

Description	
SFIN Number	ULIF07413/05/15BALEQTYFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-December-19	13.2756
AUM (Rs. Cr)	21.18
Equity	16.37%
Debt	82.04%
Net current asset	1.58%

Quantitative Indicators

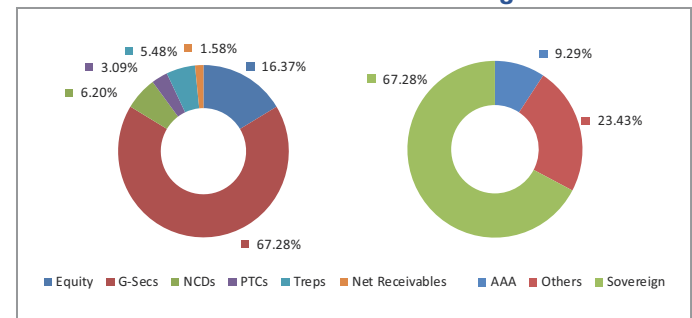
Modified Duration in Years	5.81
Average Maturity in Years	8.04
Yield to Maturity in %	6.52%

Top 10 Sectors



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

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.01%	3.03%	8.39%	6.41%	6.51%	7.71%
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

December 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	89.40
Money market instruments, Cash, Mutual funds	0 - 60	5.47
Net Current Assets*		5.13
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	3.86%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	3.72%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	2.94%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.51%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	1.85%
Sovereign		
6.45% GOI (MD 07/10/2029)	Central Government Securities	62.82%
7.32% GOI (MD 28/01/2024)	Central Government Securities	6.07%
7.57% GOI (MD 17/6/2033)	Central Government Securities	1.93%
6.18% GOI (MD 04/11/2024)	Central Government Securities	1.56%
Money Market, Deposits & Other		
Total		100.00%

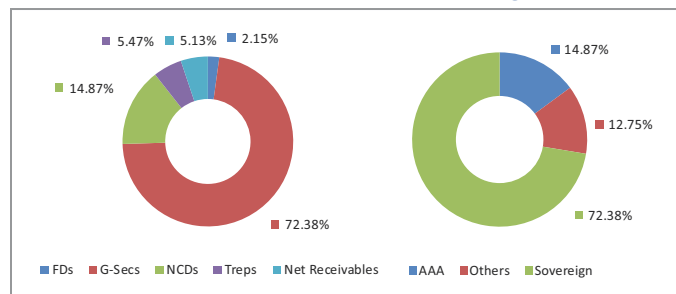
Fund Details

Description	
SFIN Number	ULIF07313/05/15BLDRBNDFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	12.8799
AUM (Rs. Cr)	65.30
Equity	-
Debt	94.87%
Net current asset	5.13%

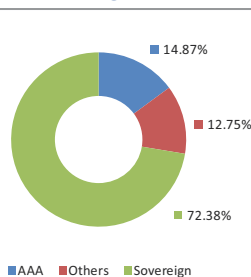
Quantitative Indicators

Modified Duration in Years	5.72
Average Maturity in Years	7.95
Yield to Maturity in %	6.59%

Asset Class

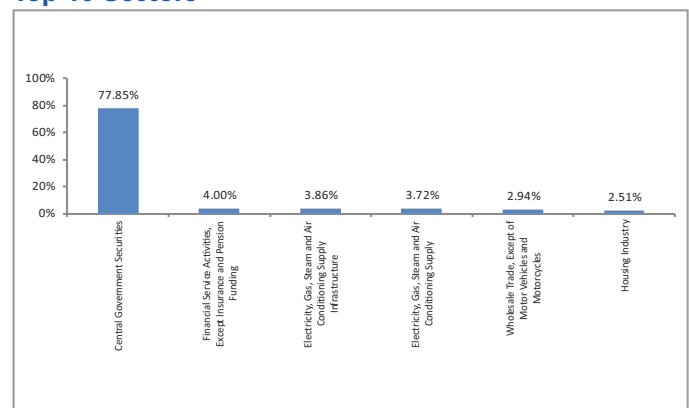


Rating Profile



*Others includes Equity, Treps, 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	-0.10%	3.41%	9.02%	7.34%	4.97%	6.86%
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 31st December 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.

December 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	7.07
Gsec	60 - 100	88.79
Net Current Assets*		4.13
Total		100.00

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

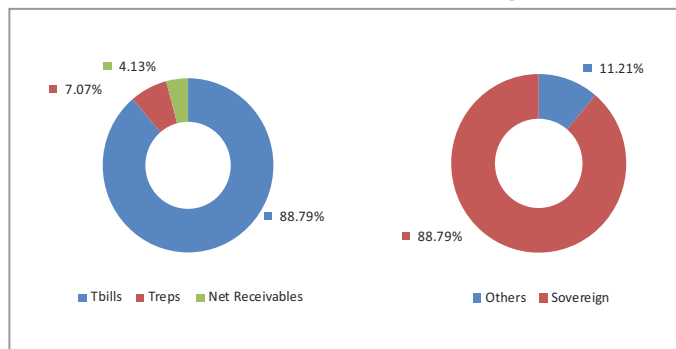
Portfolio

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

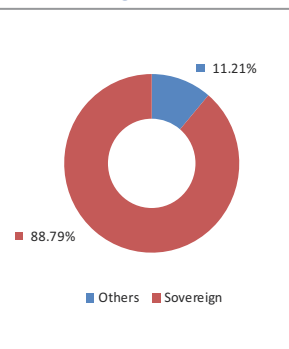
Fund Details

Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	12.4665
AUM (Rs. Cr)	120.90
Equity	-
Debt	95.87%
Net current asset	4.13%

Asset Class

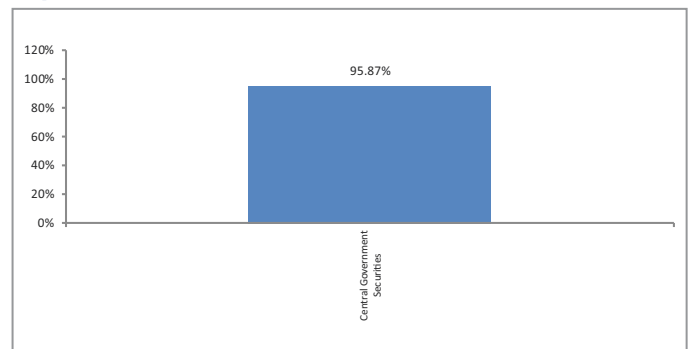


Rating Profile



*Others includes Equity, Treps, 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	0.42%	2.68%	5.75%	5.81%	5.76%	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

December 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	17.89
Gsec	60 - 100	81.06
Net Current Assets*		1.05
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%

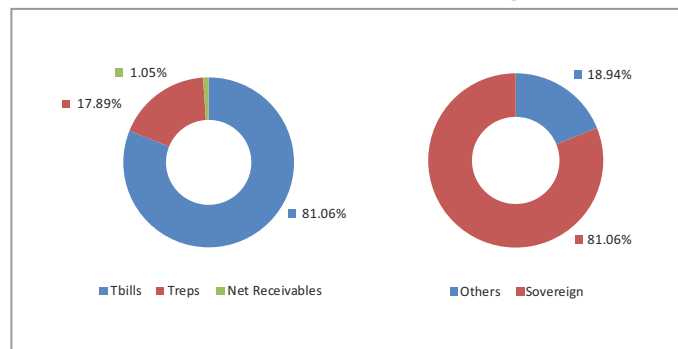
Fund Details

Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-December-19	13.0370
AUM (Rs. Cr)	952.69
Equity	-
Debt	98.95%
Net current asset	1.05%

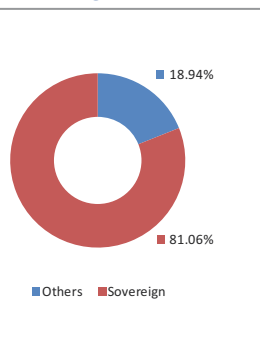
Quantitative Indicators

Modified Duration in Years	0.14
Average Maturity in Years	0.14
Yield to Maturity in %	5.05%

Asset Class

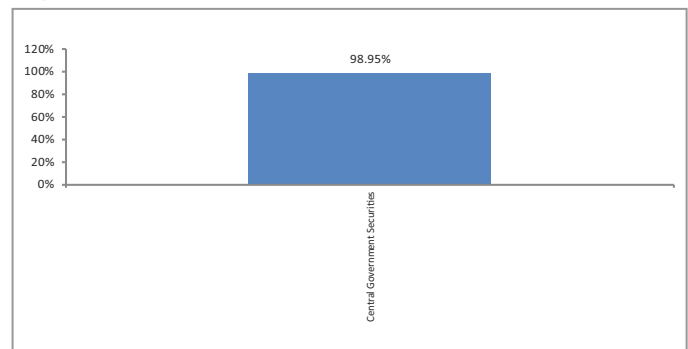


Rating Profile



*Others includes Equity, Treps, 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%	2.70%	5.44%	5.13%	5.34%	5.53%
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