

INVESTMENT'Z INSIGHT

Monthly Investment Update November 2020

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Fund Performance Summary

ASSET PROFILE

Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Equity Funds Large Cap	Equity Funds Mid Cap	Index Funds	Ethical Funds
Equity ETF	0.85%	0.00%	0.00%	12.81%	1.61%	0.00%	4.56%
Equity Shares	64.00%	0.00%	0.00%	82.23%	87.97%	95.93%	79.92%
Money Market Instruments	1.07%	100.00%	8.67%	4.96%	10.42%	4.07%	15.52%
Fixed Deposits	0.00%	0.00%	1.40%	0.00%	0.00%	0.00%	0.00%
Bond and Debentures	6.33%	0.00%	24.53%	0.00%	0.00%	0.00%	0.00%
Govt Securities	27.74%	0.00%	65.40%	0.00%	0.00%	0.00%	0.00%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return						CAGR Return						Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year				
Asset Allocation Fund	Asset Allocation Fund	ULIF04528/09/07ASSETALLOCC116	857.4	6.19%	8.96%	19.78%	8.36%	7.24%	6.03%	8.19%	8.25%	11.32%	9.38%	9.37%	01-Oct-07		
Asset Allocation Fund	Asset Allocation Fund II	ULIF07205/12/13ASSETALLO2116	268.7	6.15%	8.88%	19.10%	9.62%	8.75%	6.98%	9.08%	8.91%	-	-	10.12%	31-Mar-14		
Asset Allocation Fund	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPEN116	53.8	6.51%	9.42%	19.86%	8.69%	7.93%	6.80%	8.84%	8.83%	12.02%	9.93%	9.51%	27-Jan-08		
	CRISIL Balanced Fund – Aggressive Index			7.49%	9.90%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	11.21%	8.93%				
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	32.1	0.06%	0.20%	0.66%	1.95%	3.19%	3.53%	3.64%	4.05%	4.80%	5.49%	5.59%	15-Jan-04		
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFU116	52.9	0.27%	0.87%	1.91%	4.18%	5.29%	5.58%	5.68%	6.13%	6.86%	7.47%	7.58%	23-Jul-04		
Cash Fund	Cash Plus Pension Fund	ULIF01618/11/04CASHPLUPEN116	1.8	0.26%	0.82%	1.87%	4.08%	5.06%	5.42%	5.51%	6.01%	6.73%	7.43%	7.74%	18-Nov-04		
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	344.4	0.24%	0.74%	1.63%	3.74%	3.63%	2.09%	2.98%	3.88%	5.17%	6.20%	6.94%	10-Jul-06		
Cash Fund	Liquid Pension Fund	ULIF04124/07/06LIQPENFUND116	5.0	0.18%	0.58%	1.64%	3.73%	3.28%	1.61%	2.57%	3.57%	4.87%	6.00%	6.85%	24-Jul-06		
	Crissil Liquid Fund Index			0.28%	0.92%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%				
Debt Fund	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	46.0	0.47%	2.15%	2.28%	6.69%	7.44%	5.72%	3.73%	6.05%	6.95%	6.71%	6.14%	15-Jan-04		
Debt Fund	Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116	66.6	0.60%	2.68%	3.32%	8.75%	9.53%	7.91%	6.33%	7.79%	8.74%	8.52%	8.08%	23-Jul-04		
Debt Fund	Debt Plus Pension Fund	ULIF01518/11/04DEBTPLUPEN116	4.9	0.84%	3.07%	3.54%	8.89%	9.77%	7.99%	6.42%	7.93%	9.30%	9.09%	8.80%	18-Nov-04		
Debt Fund	Life Long Gain Fund	ULIF01123/07/04LIFELOGAIN116	15.8	0.49%	2.44%	2.88%	7.84%	8.21%	6.39%	4.68%	6.49%	7.18%	6.36%	5.53%	23-Jul-04		
Debt Fund	Bond Fund	ULIF02610/07/06BONDFUNDLI116	1,694.6	0.62%	2.68%	3.46%	8.56%	10.04%	7.88%	6.40%	8.36%	9.14%	8.69%	8.84%	10-Jul-06		
Debt Fund	Bond Pension Fund	ULIF03524/07/06BONDPENFUN116	32.5	0.62%	2.69%	3.17%	8.45%	9.22%	7.42%	5.73%	7.28%	8.38%	8.26%	8.71%	24-Jul-06		
	Crissil Composite Bond Fund Index			0.75%	2.96%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%				
Large Cap Fund	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	399.3	10.17%	12.60%	31.56%	8.83%	7.04%	5.61%	10.06%	9.37%	12.50%	9.62%	14.51%	23-Jul-04		
Large Cap Fund	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	559.7	10.19%	12.79%	32.28%	10.35%	8.57%	7.14%	11.65%	11.24%	13.31%	10.79%	15.67%	23-Jul-04		
Large Cap Fund	Equity Plus Pension Fund	ULIF01218/11/04EQUPLUSPEN116	26.9	10.20%	13.24%	32.77%	10.75%	8.81%	7.18%	11.82%	11.08%	13.62%	11.37%	16.47%	18-Nov-04		
Large Cap Fund	Premier Equity Gain Fund	ULIF02217/12/05PREREQGAIN116	26.3	9.78%	12.49%	30.56%	9.90%	8.00%	6.33%	10.94%	10.13%	12.69%	10.35%	12.61%	17-Dec-05		
Large Cap Fund	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	2,580.0	10.37%	12.89%	32.49%	9.65%	8.08%	6.84%	11.43%	10.62%	12.94%	10.69%	11.40%	24-Jul-06		
Large Cap Fund	Equity Growth Fund II	ULIF05106/01/10EQTYGROWQ2116	2,684.5	10.09%	13.35%	33.33%	12.37%	9.75%	8.27%	12.61%	11.61%	14.09%	11.90%	13.12%	06-Jan-10		
Large Cap Fund	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROW116	10.5	9.52%	12.29%	30.39%	8.25%	6.97%	5.45%	10.09%	9.41%	11.92%	9.74%	10.75%	24-Jul-06		
Large Cap Fund	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPEN116	71.3	10.01%	13.06%	32.14%	10.59%	8.77%	7.06%	11.85%	11.14%	13.36%	11.42%	12.54%	24-Jul-06		
	Nifty 50 Index			11.39%	13.89%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%				
Mid Cap Fund	Equity Midcap Fund	ULIF01709/03/05EQUIMIDFUND116	58.3	8.91%	8.74%	28.03%	5.38%	-0.53%	-3.32%	5.21%	6.14%	11.97%	7.05%	12.52%	09-Mar-05		
Mid Cap Fund	Equity Midcap Plus Fund	ULIF01809/03/05EQUIMIDPLUS116	108.9	8.98%	9.09%	28.83%	6.83%	1.04%	-1.99%	6.68%	7.62%	13.91%	8.78%	15.32%	09-Mar-05		
Mid Cap Fund	Accelerator Mid Cap Fund	ULIF03124/07/06ACCEMIDCAP116	392.0	8.90%	9.63%	30.78%	9.51%	2.20%	-1.23%	7.22%	8.56%	15.98%	9.85%	13.07%	24-Jul-06		
Mid Cap Fund	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116	2,832.2	11.48%	12.04%	35.34%	11.53%	5.33%	1.02%	9.17%	10.23%	17.12%	11.25%	12.38%	06-Jan-10		
Mid Cap Fund	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCEMIDPEN116	36.2	9.28%	9.41%	30.98%	8.05%	1.44%	-1.73%	6.86%	7.98%	15.78%	10.18%	13.56%	24-Jul-06		
	Nifty Midcap 50 Index			19.11%	19.86%	49.67%	17.68%	7.85%	2.17%	10.35%	10.29%	14.32%	6.64%				
Index Fund	Equity Fund	ULIF00315/01/04EQUITYFUND116	168.8	9.00%	10.52%	27.71%	9.17%	7.90%	6.63%	10.28%	8.72%	9.41%	7.01%	10.33%	15-Jan-04		
Index Fund	Equity Index Fund	ULIF00623/07/04EQINDEFUND116	86.4	9.16%	11.18%	29.18%	11.63%	9.85%	8.45%	12.07%	10.47%	11.07%	8.56%	13.54%	23-Jul-04		
Index Fund	Equity Index Pension Fund	ULIF01318/11/04EQINDEXPEN116	4.9	9.15%	10.92%	29.03%	12.19%	10.05%	8.62%	12.19%	10.58%	11.21%	8.66%	13.03%	18-Nov-04		
Index Fund	Premier Equity Fund	ULIF02117/12/05PRMREQFUND116	10.9	9.13%	10.63%	28.26%	9.22%	7.79%	6.46%	10.11%	8.60%	9.30%	7.02%	9.46%	17-Dec-05		
Index Fund	Equity Index Fund II	ULIF03024/07/06EQTYINDX02116	1,832.8	9.62%	11.76%	29.83%	10.91%	9.64%	7.75%	11.85%	11.14%	10.36%	7.76%	10.11%	24-Jul-06		
Index Fund	Equity Index Pension Fund II	ULIF03724/07/06EQINDPEN02116	109.8	9.52%	11.24%	29.05%	11.97%	10.28%	8.77%	12.24%	10.53%	11.04%	8.41%	10.41%	24-Jul-06		
Index Fund	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPEQ116	574.6	8.90%	10.96%	28.69%	12.46%	9.92%	8.55%	12.02%	10.36%	10.90%	8.79%	8.31%	01-Nov-10		
	Nifty 50 Index			11.39%	13.89%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%				
Ethical Fund	Pure Equity Fund	ULIF02017/12/05PUREEQFUND116	40.1	7.58%	10.11%	27.20%	18.01%	9.31%	6.38%	11.38%	10.26%	14.90%	10.26%	14.36%	17-Dec-05		
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUN116	2,373.4	6.05%	8.73%	25.25%	18.42%	9.93%	7.14%	12.11%	10.95%	15.53%	12.55%	14.87%	21-Jul-06		
Ethical Fund	Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116	1,516.2	7.12%	9.60%	26.82%	14.93%	8.16%	6.26%	-	-	-	-	7.85%	05-Jun-17		
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPEN116	9.5	6.01%	8.46%	17.64%	16.20%	8.24%	5.28%	10.60%	9.66%	14.46%	11.21%	14.32%	17-Apr-08		
	Nifty 50 Index			11.39%	13.89%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%				
Others	Assured Return Fund	ULIF06127/01/11ASSRDRETRN116	41.8	0.65%	2.68%	3.12%	6.99%	7.86%	6.65%	6.03%	7.13%	7.92%	-	7.56%	28-Jan-11		
Others	Balanced Equity Fund	ULIF07413/05/15BALEEQTYFND116	21.9	2.07%	4.04%	6.89%	8.90%	9.08%	7.25%	6.87%	-	-	-	8.11%	08-Mar-16		
Others	Builder Bond Fund	ULIF07313/05/15BLDRBNDFND116	83.2	0.58%	2.99%	3.40%	9.04%	9.91%	7.77%	5.51%	-	-	-	7.47%	08-Mar-16		
Others	Discontinue Pension Policy Fund	ULIF07126/03/13DISCONPEN116	143.0	0.23%	0.71%	1.66%	3.96%	4.92%	5.22%	5.33%	5.17%	-	-	5.01%	09-Sep-15		
Others	Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116	1,516.5	0.23%	0.71%	1.67%	3.93%	4.75%	4.76%	5.02%	5.35%	-	-	5.27%	28-Jan-15		

November 2020

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 (Net)*	60 - 100	89.70
-Large Cap Stocks		40.06
-Mid Cap Stocks		59.94
Bank deposits and money market instruments	0 - 40	8.12
Net Current Assets*		2.18
Total		100.00

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

* Minimum 50% allocation to mid cap stocks

* Market-cap exposure is based on equity exposure re-scaled to 100%

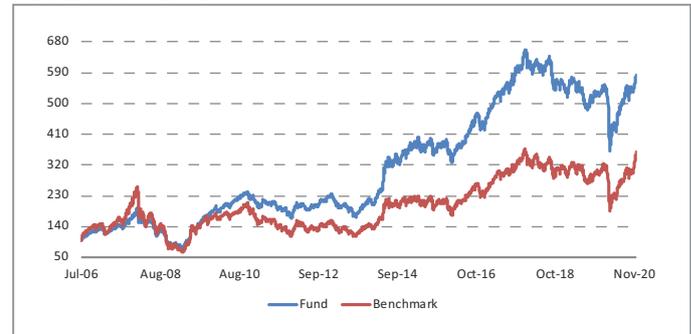
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.70%
Sagar Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	3.55%
Balkrishna Industries Ltd	Manufacture of Rubber and Plastics Products	3.25%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	3.14%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	3.06%
Marico Ltd	Manufacture of Food Products	2.96%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.77%
TATA CONSUMER PRODUCTS LIMITED	Manufacture of Food Products	2.71%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.47%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.27%
Cadila Healthcare Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.25%
Others		61.27%
Money Market, Deposits & Other		10.30%
Total		100.00%

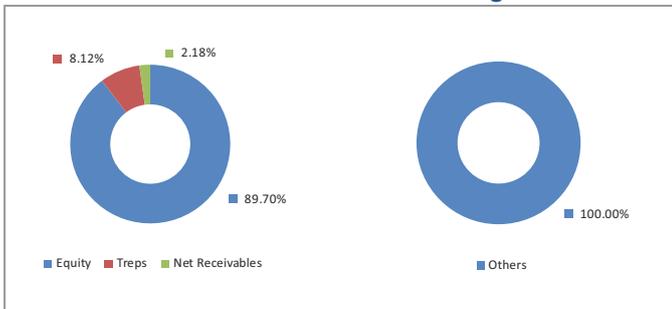
Fund Details

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	Anshul Mishra
Number of funds managed by fund manager:	
Equity	4
Debt	-
Hybrid	5
NAV as on 27-November-2020	58.3394
AUM (Rs. Cr)	392.05
Equity	89.70%
Debt	8.12%
Net current asset	2.18%

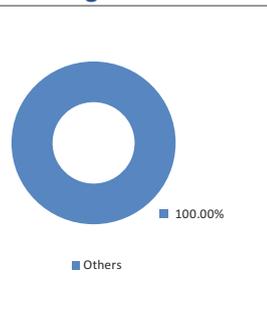
Growth of Rs. 100



Asset Class

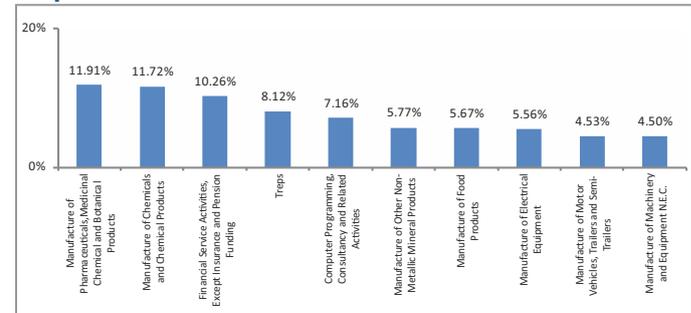


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	8.90%	30.78%	9.51%	2.20%	-1.23%	7.22%	8.56%	15.98%	9.85%	13.07%
Benchmark	19.11%	49.67%	17.68%	7.85%	2.17%	10.35%	10.29%	14.32%	6.64%	9.27%

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

November 2020

Equity Growth Fund

Fund Objective

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

Portfolio Allocation

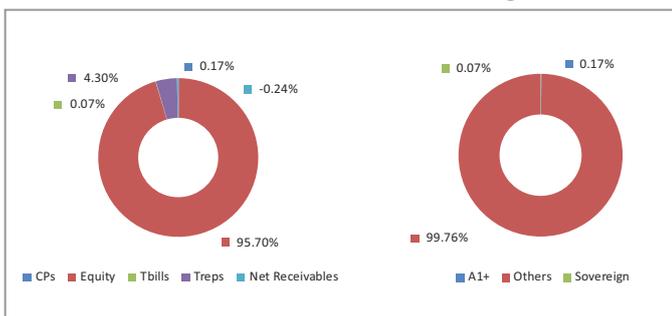
	Stated (%)	Actual (%)
Equity	60 - 100	95.70
Bank deposits and money market instruments	0 - 40	4.54
Net Current Assets*		-0.24
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.70%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.15%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.04%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.03%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.38%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.34%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.62%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.22%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.17%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.10%
ITC Ltd	Manufacture of Tobacco Products	3.03%
Others		44.61%
Money Market, Deposits & Other		4.30%
Total		100.00%

Asset Class



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

Performance

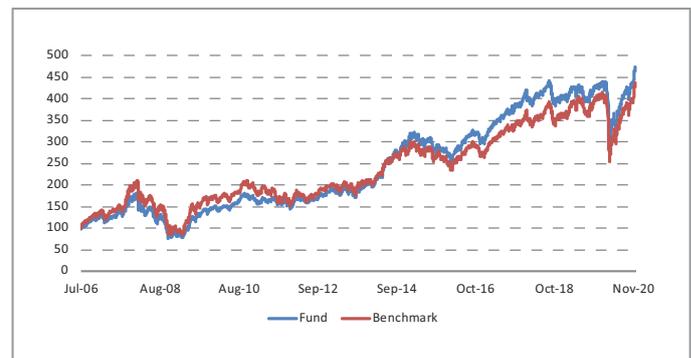
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	10.37%	32.49%	9.65%	8.08%	6.84%	11.43%	10.62%	12.94%	10.69%	11.40%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

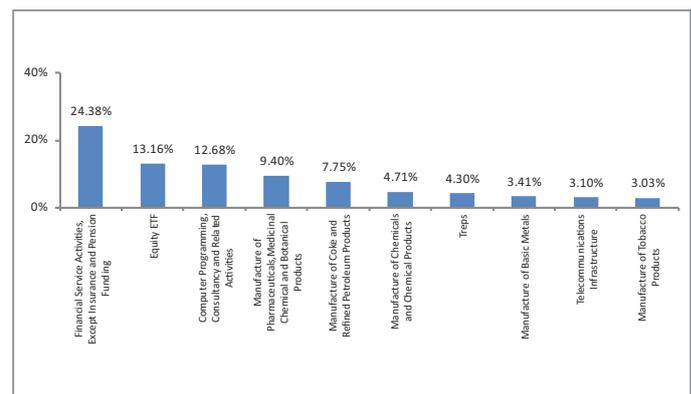
Fund Details

Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	47.1017
AUM (Rs. Cr)	2580.02
Equity	95.70%
Debt	4.54%
Net current asset	-0.24%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

Equity Index Fund II

Fund Objective

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

Portfolio Allocation

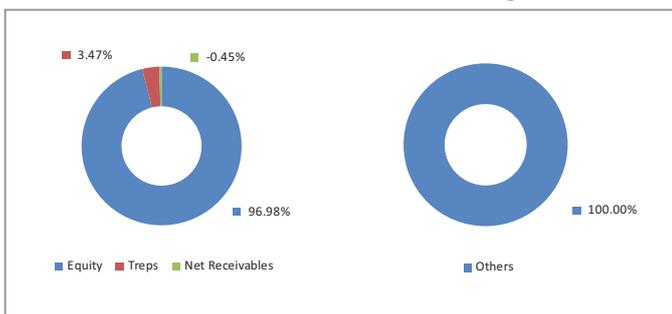
	Stated (%)	Actual (%)
Equity	60 - 100	96.98
Bank deposits and money market instruments	0 - 40	3.47
Net Current Assets*		-0.45
Total		100.00

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

Portfolio

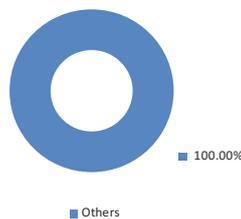
Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.98%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.85%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.01%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.69%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.19%
ITC Ltd	Manufacture of Tobacco Products	4.10%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.01%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.77%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.47%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.43%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.12%
Others		45.33%
Money Market, Deposits & Other		3.02%
Total		100.00%

Asset Class



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

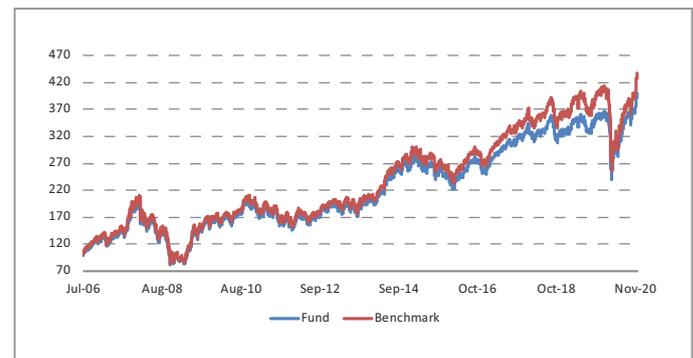
Rating Profile



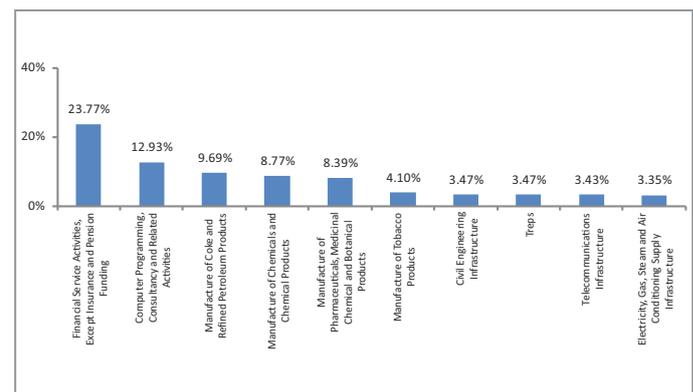
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	39.8475
AUM (Rs. Cr)	1832.78
Equity	96.98%
Debt	3.47%
Net current asset	-0.45%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.62%	29.83%	10.91%	9.64%	7.75%	11.26%	9.62%	10.36%	7.76%	10.11%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

November 2020

Pure Stock Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	83.99
Government treasury bills (Non-interest bearing)	0 - 40	16.15
Net Current Assets*		-0.14
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		83.99%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.08%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.67%
Bharti Airtel Ltd	Telecommunications Infrastructure	4.04%
Nestle India Ltd	Manufacture of Food Products	3.52%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.03%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.77%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.54%
Marico Ltd	Manufacture of Food Products	2.31%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.24%
Tata Steel Ltd	Manufacture of Basic Metals	2.19%
MRF Ltd	Manufacture of Rubber and Plastics Products	2.11%
TITAN COMPANY LIMITED	Other Manufacturing	2.04%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.96%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.90%
Cadila Healthcare Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.89%
Colgate-Palmolive (India) Ltd	Manufacture of Chemicals and Chemical Products	1.82%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	1.81%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.80%
Lupin Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.79%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.79%
Others		28.71%
Money Market, Deposits & Other		16.01%
Total		100.00%

Performance

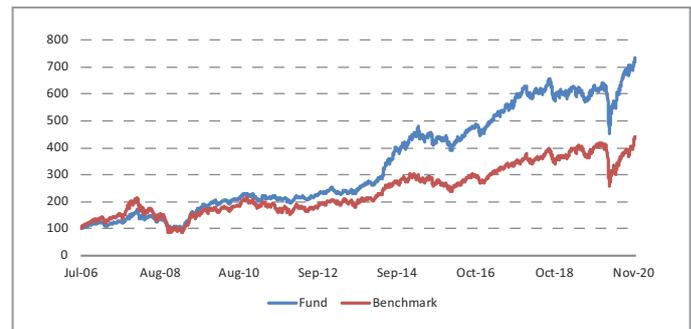
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.05%	25.25%	18.42%	9.93%	7.14%	12.11%	10.95%	15.53%	12.55%	14.87%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.87%

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

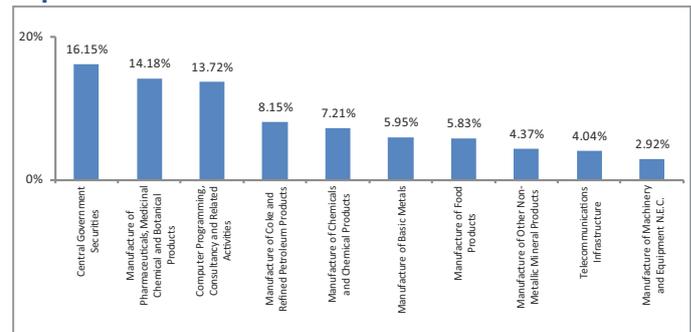
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	73.2786
AUM (Rs. Cr)	2373.39
Equity	83.99%
Debt	16.15%
Net current asset	-0.14%

Growth of Rs. 100

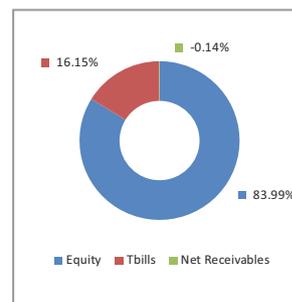


Top 10 Sectors

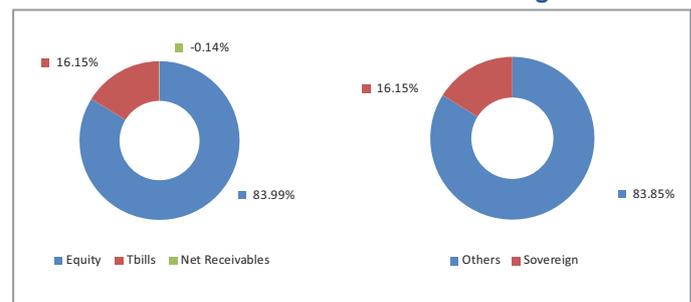


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 2020

Premier Equity Growth Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	91.95
Bank deposits and money market instruments	0 - 40	8.16
Net Current Assets*		-0.12
Total		100.00

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

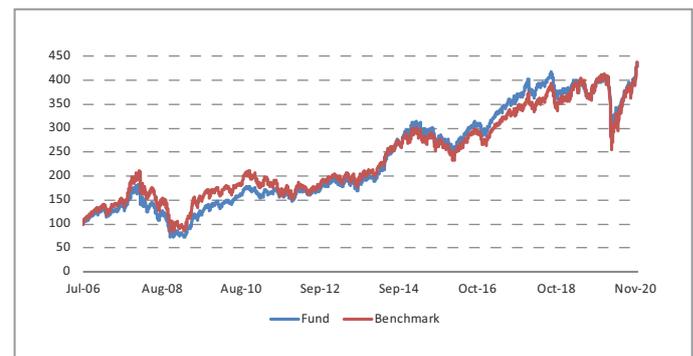
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.95%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.90%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.67%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.15%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.23%
NIPPON INDIA ETF BANK BEES	Equity ETF	4.91%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.64%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.26%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.02%
ITC Ltd	Manufacture of Tobacco Products	2.73%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.67%
Others		45.78%
Money Market, Deposits & Other		8.05%
Total		100.00%

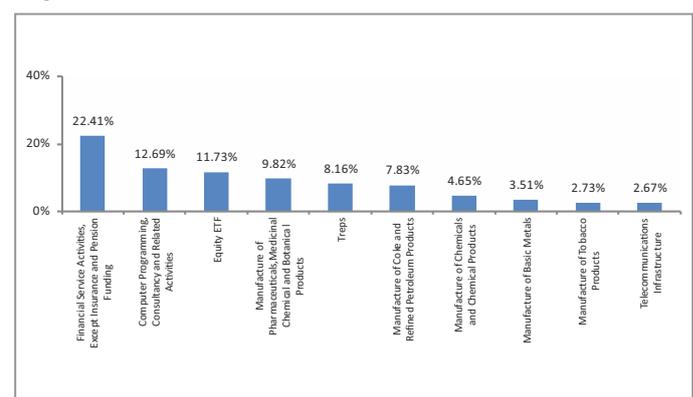
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	43.3330
AUM (Rs. Cr)	10.53
Equity	91.95%
Debt	8.16%
Net current asset	-0.12%

Growth of Rs. 100

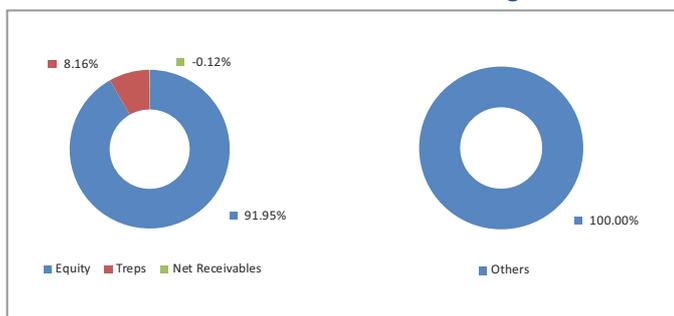


Top 10 Sectors

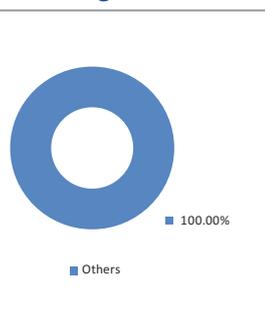


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.52%	30.39%	8.25%	6.97%	5.45%	10.09%	9.41%	11.92%	9.74%	10.75%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

November 2020

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

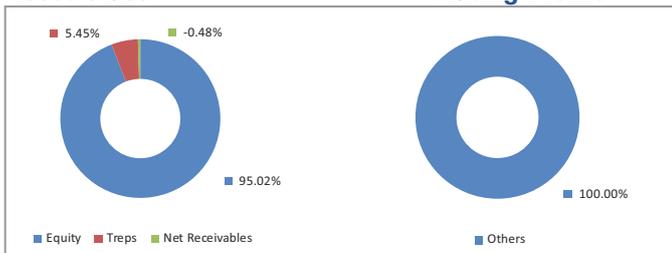
	Stated (%)	Actual (%)
Equity	60 - 100	95.02
Bank deposits and money market instruments	0 - 40	5.45
Net Current Assets*		-0.48
Total		100.00

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

Portfolio

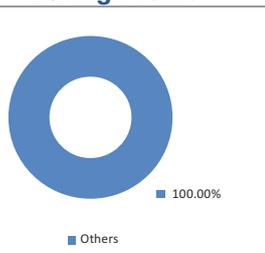
Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.02%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.48%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.23%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.07%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.54%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.26%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.39%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.07%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.00%
ITC Ltd	Manufacture of Tobacco Products	2.92%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.55%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.24%
Nippon India ETF Nifty IT	Equity ETF	2.12%
Nestle India Ltd	Manufacture of Food Products	1.92%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.78%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.72%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.72%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.58%
ICICI PRUDENTIAL BANK ETF	Equity ETF	1.46%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.40%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.35%
Others		27.22%
Money Market, Deposits & Other		4.98%
Total		100.00%

Asset Class



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

Rating Profile



Performance

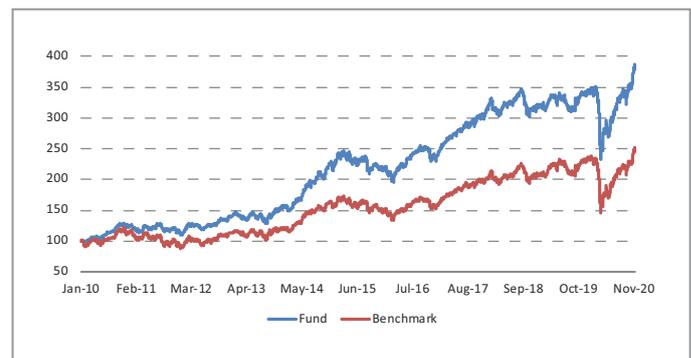
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	10.09%	33.33%	12.37%	9.75%	8.27%	12.61%	11.61%	14.09%	11.90%	13.12%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	8.59%

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

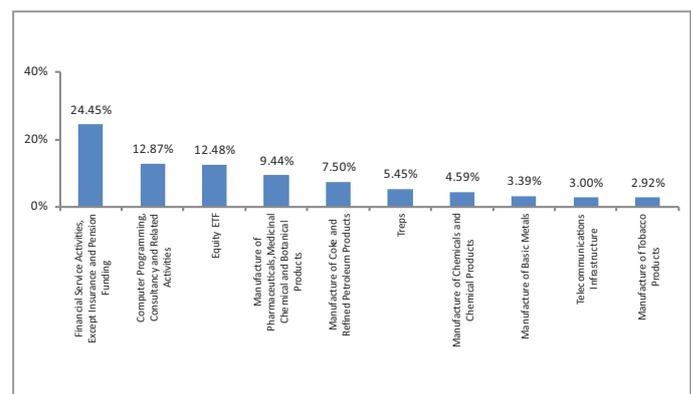
Fund Details

Description	
SFIN Number	ULIF05106/01/10EQTYGROW02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	38.3314
AUM (Rs. Cr)	2684.49
Equity	95.02%
Debt	5.45%
Net current asset	-0.48%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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 (Net)*	60 - 100	91.74
-Large Cap Stocks		39.87
-Mid Cap Stocks		60.13
Bank deposits and money market instruments	0 - 40	5.94
Net Current Assets*		2.31
Total		100.00

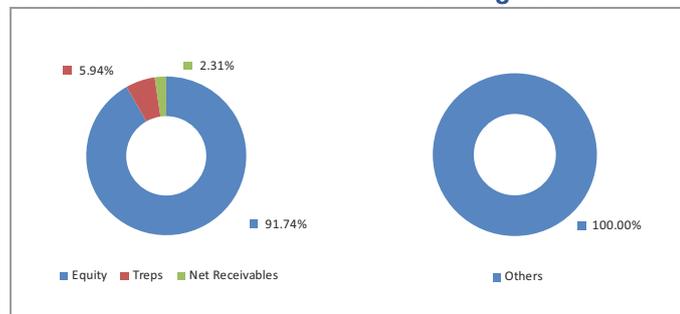
*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks

* Market-cap exposure is based on equity exposure re-scaled to 100%

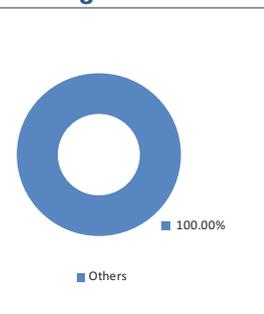
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.74%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	3.78%
Sagar Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	3.63%
Balkrishna Industries Ltd	Manufacture of Rubber and Plastics Products	3.35%
TATA CONSUMER PRODUCTS LIMITED	Manufacture of Food Products	2.85%
Marico Ltd	Manufacture of Food Products	2.82%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.79%
Cadila Healthcare Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.62%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.60%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	2.60%
Gateway Distriparks Ltd	Warehousing and Support Activities For Transportation	2.31%
Others		62.37%
Money Market, Deposits & Other		8.26%
Total		100.00%

Asset Class



Rating Profile



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

Performance

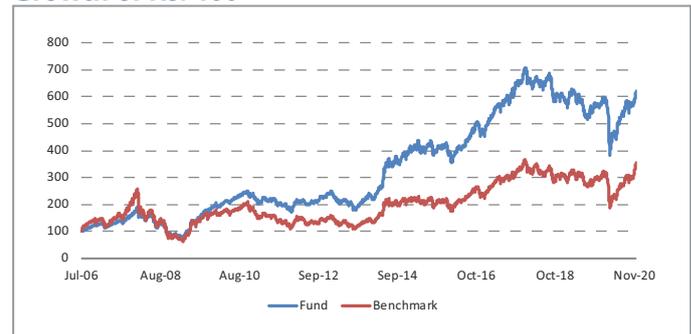
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.28%	30.98%	8.05%	1.44%	-1.73%	6.86%	7.98%	15.78%	10.18%	13.56%
Benchmark	19.11%	49.67%	17.68%	7.85%	2.17%	10.35%	10.29%	14.32%	6.64%	9.27%

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

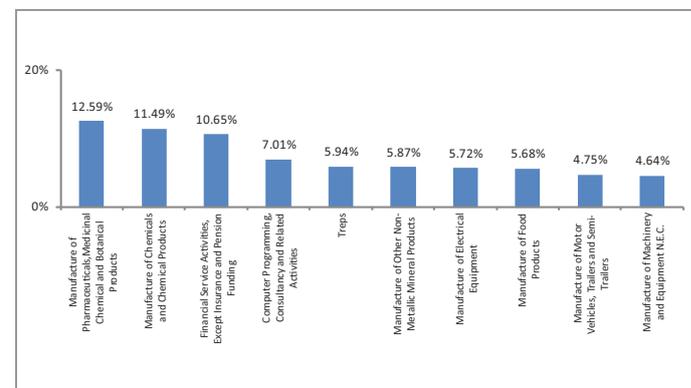
Fund Details

Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	4
Debt	-
Hybrid	5
NAV as on 27-November-2020	62.0686
AUM (Rs. Cr)	36.16
Equity	91.74%
Debt	5.94%
Net current asset	2.31%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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 (Net)*	60 - 100	90.58
-Large Cap Stocks		38.22
-Mid Cap Stocks		61.78
Bank deposits and money market instruments	0 - 40	11.13
Net Current Assets*		-1.71
Total		100.00

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

* Minimum 50% allocation to mid cap stocks

* Market-cap exposure is based on equity exposure re-scaled to 100%

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		90.58%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	3.01%
Mahindra & Mahindra Financial Services Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.84%
Polycab India Ltd	Manufacture of Electrical Equipment	2.79%
Marico Ltd	Manufacture of Food Products	2.74%
Varun Beverages Limited	Manufacture of Beverages	2.62%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	2.52%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	2.40%
Akzo Nobel India Ltd	Manufacture of Chemicals and Chemical Products	2.22%
RBL Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.18%
Metropolis Healthcare Limited	Human Health Activities	2.16%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.10%
SPANDANA SPOORTY FINANCIAL LIMITED	Financial Service Activities, Except Insurance and Pension Funding	2.07%
Federal Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.06%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	2.02%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.94%
ICICI Prudential Life Insurance Company Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.87%
Lupin Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.84%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.81%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	1.76%
Tata Chemicals Ltd	Manufacture of Chemicals and Chemical Products	1.76%
Others		45.87%
Money Market, Deposits & Other		9.42%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	11.48%	35.34%	11.53%	5.33%	1.02%	9.17%	10.23%	17.12%	11.25%	12.38%
Benchmark	19.11%	49.67%	17.68%	7.85%	2.17%	10.35%	10.29%	14.32%	6.64%	6.63%

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

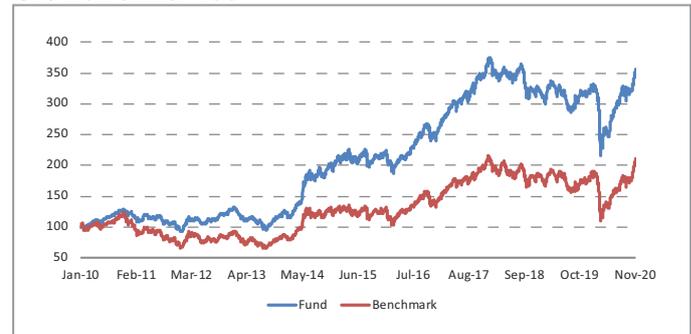
Fund Details

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	1
Debt	-
Hybrid	-
NAV as on 27-November-2020	35.6705
AUM (Rs. Cr)	2832.23
Equity	90.58%
Debt	11.13%
Net current asset	-1.71%

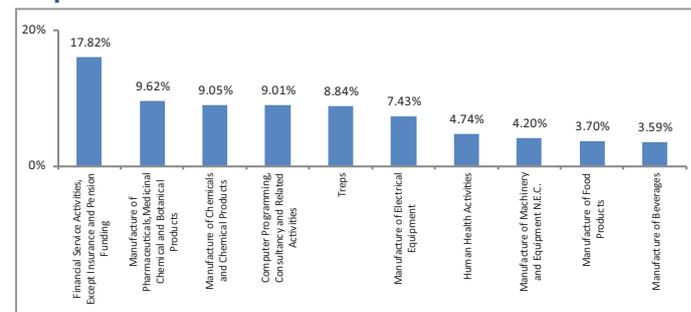
Quantitative Indicators

Modified Duration in Years	2.54
Average Maturity in Years	2.54
Yield to Maturity in %	3.17%

Growth of Rs. 100

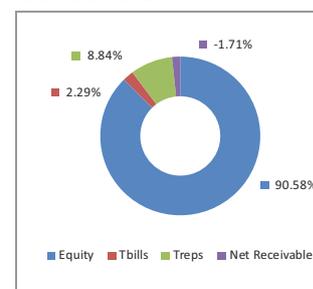


Top 10 Sectors

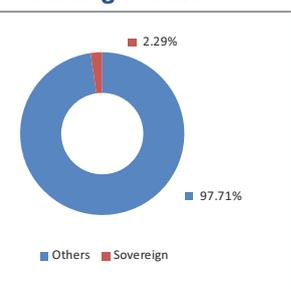


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 2020

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

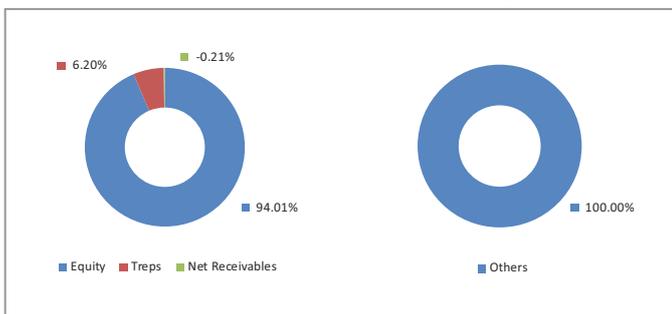
	Stated (%)	Actual (%)
Equity	60 - 100	94.01
Bank deposits and money market instruments	0 - 40	6.20
Net Current Assets*		-0.21
Total		100.00

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

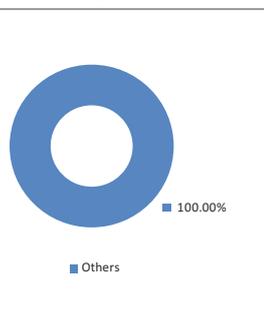
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.01%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.33%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.25%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.32%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.00%
NIPPON INDIA ETF BANK BEES	Equity ETF	5.88%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.65%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.51%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.14%
ITC Ltd	Manufacture of Tobacco Products	3.14%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.78%
Others		44.00%
Money Market, Deposits & Other		5.99%
Total		100.00%

Asset Class



Rating Profile



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

Performance

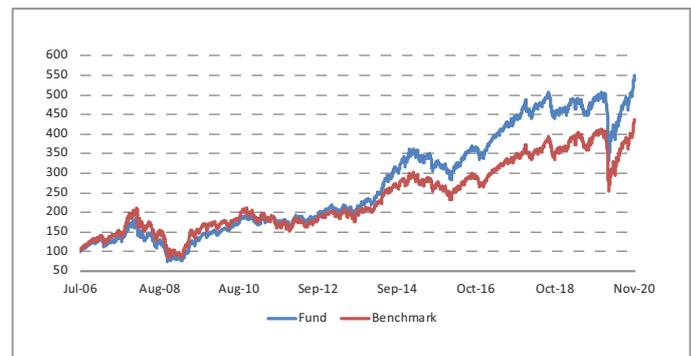
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	10.01%	32.14%	10.59%	8.77%	7.06%	11.85%	11.14%	13.36%	11.42%	12.54%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

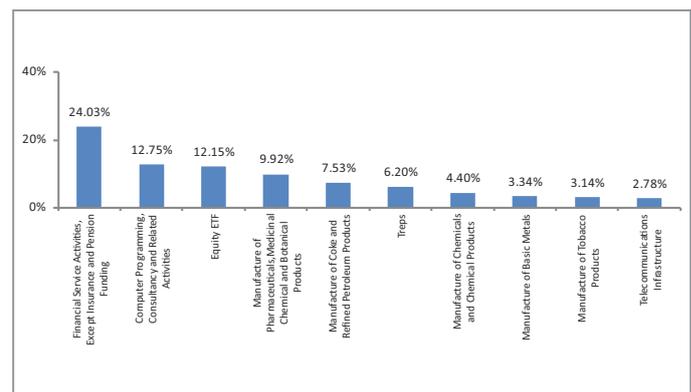
Fund Details

Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	54.4997
AUM (Rs. Cr)	71.26
Equity	94.01%
Debt	6.20%
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'.

November 2020

Equity Index Pension Fund II

Fund Objective

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

Portfolio Allocation

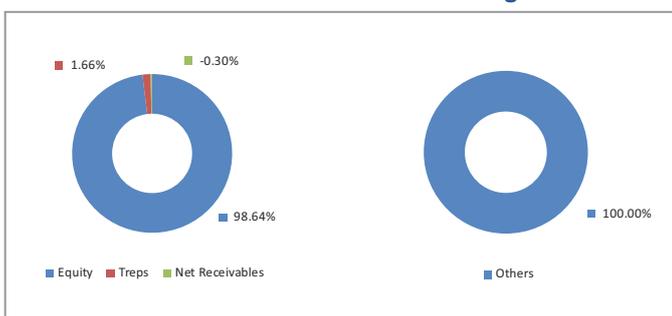
	Stated (%)	Actual (%)
Equity	60 - 100	98.64
Bank deposits and money market instruments	0 - 40	1.66
Net Current Assets*		-0.30
Total		100.00

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

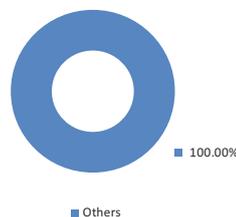
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.64%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	9.15%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.97%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.52%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.25%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.64%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.25%
ITC Ltd	Manufacture of Tobacco Products	4.15%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.03%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.72%
Tata Steel Ltd	Manufacture of Basic Metals	2.92%
Others		42.02%
Money Market, Deposits & Other		1.36%
Total		100.00%

Asset Class



Rating Profile

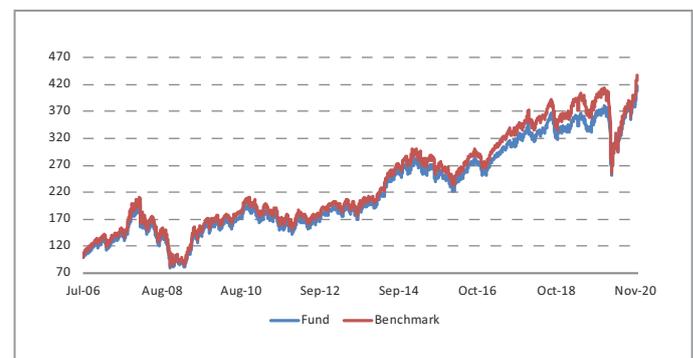


*Others includes Equity, Treps, Net receivable/payable and FD

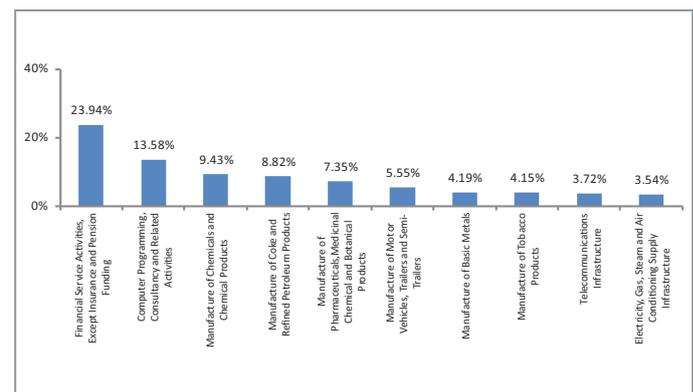
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	41.4429
AUM (Rs. Cr)	109.81
Equity	98.64%
Debt	1.66%
Net current asset	-0.30%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.52%	29.05%	11.97%	10.28%	8.77%	12.24%	10.53%	11.04%	8.41%	10.41%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

November 2020

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

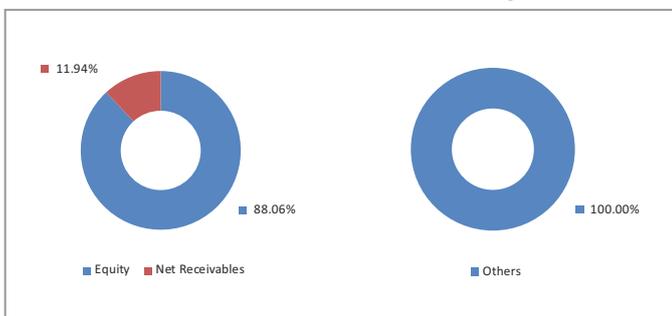
	Stated (%)	Actual (%)
Equity	60 - 100	88.06
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		11.94
Total		100.00

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

Portfolio

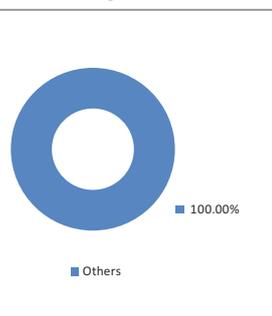
Company/Issuer	Sector/Rating	Exposure (%)
Equity		88.06%
MRF Ltd	Manufacture of Rubber and Plastics Products	8.30%
Nestle India Ltd	Manufacture of Food Products	7.44%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.37%
Esab India Ltd	Manufacture of Machinery and Equipment N.E.C.	6.44%
Ksb Limited	Manufacture of Machinery and Equipment N.E.C.	5.78%
Hero MotoCorp Ltd	Manufacture of Other Transport Equipment	5.69%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4.85%
Ambuja Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	4.14%
Godrej Consumer Products Ltd	Manufacture of Chemicals and Chemical Products	3.91%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	3.83%
Others		30.31%
Money Market, Deposits & Other		11.94%
Total		100.00%

Asset Class



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

Rating Profile



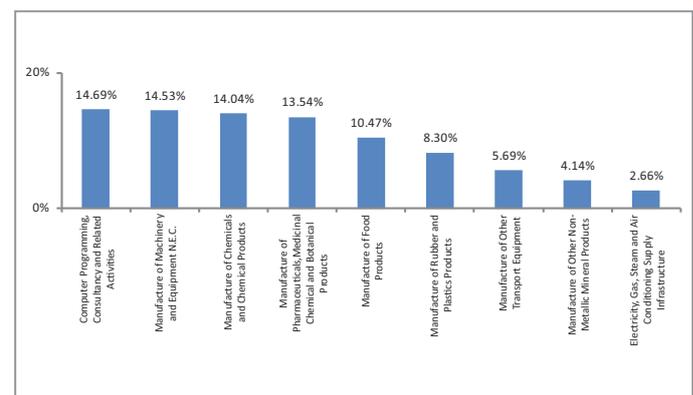
Fund Details

Description	
SFIN Number	ULIF04717/04/08PURESTKPEN116
Launch Date	17-Apr-08
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	54.1587
AUM (Rs. Cr)	9.45
Equity	88.06%
Debt	-
Net current asset	11.94%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.01%	17.64%	16.20%	8.24%	5.28%	10.60%	9.66%	14.46%	11.21%	14.32%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	7.92%

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

November 2020

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	95.75
Debt/Cash, Money Market Instruments	0 - 40	5.00
Net Current Assets		-0.75
Total		100.00

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

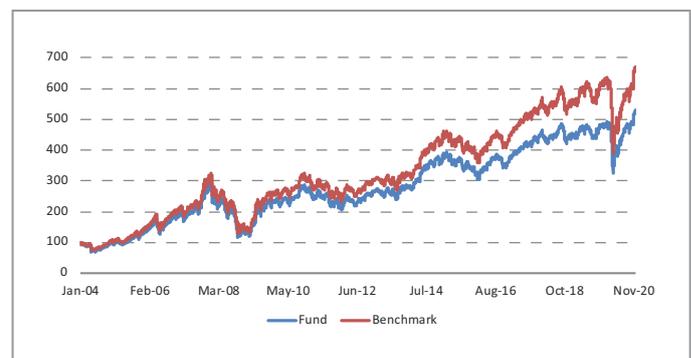
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.75%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.28%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.16%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.08%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.26%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.70%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.82%
ITC Ltd	Manufacture of Tobacco Products	3.71%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.48%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.43%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.32%
Others		43.53%
Money Market, Deposits & Other		4.25%
Total		100.00%

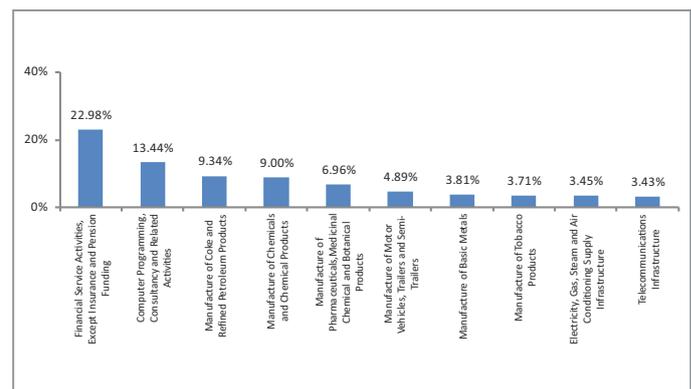
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	52.5472
AUM (Rs. Cr)	168.83
Equity	95.75%
Debt	5.00%
Net current asset	-0.75%

Growth of Rs. 100

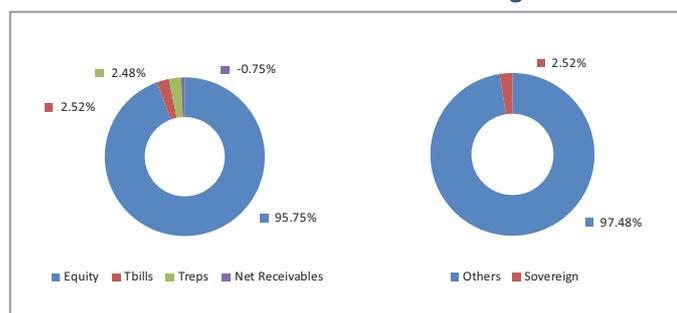


Top 10 Sectors



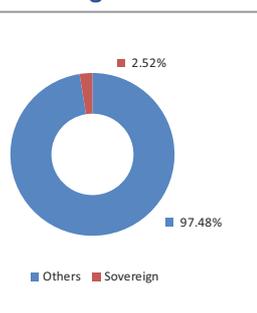
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.00%	27.71%	9.17%	7.90%	6.63%	10.28%	8.72%	9.41%	7.01%	10.33%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	11.90%

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

November 2020

Equity Gain Fund

Fund Objective

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

Portfolio Allocation

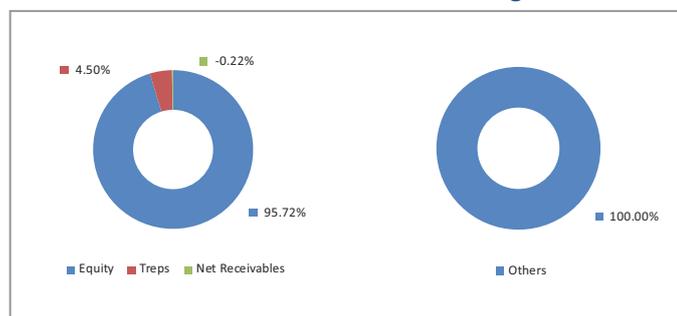
	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	95.72
- Large Cap Stock		78.24
- Mid Cap Stocks		21.76
Bank deposits and money market instruments	0 - 40	4.50
Net Current Assets*		-0.22
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
 *At least 50 % portfolio in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks
 * Market-cap exposure is based on equity exposure re-scaled to 100%

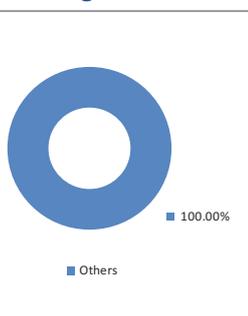
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.72%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.26%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.18%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.17%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.43%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.14%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.61%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.13%
ITC Ltd	Manufacture of Tobacco Products	3.12%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.11%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.08%
Others		44.49%
Money Market, Deposits & Other		4.28%
Total		100.00%

Asset Class



Rating Profile



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

Performance

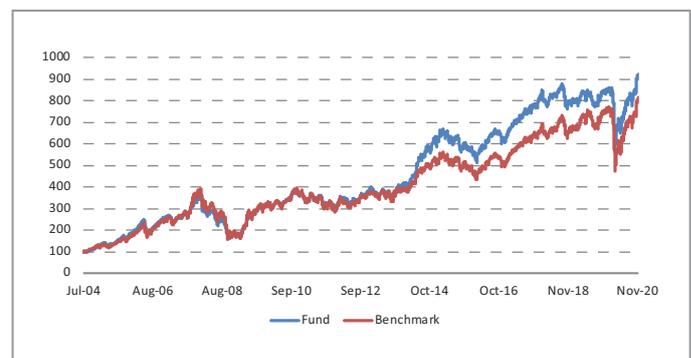
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	10.17%	31.56%	8.83%	7.04%	5.61%	10.06%	9.37%	12.50%	9.62%	14.51%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	13.64%

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

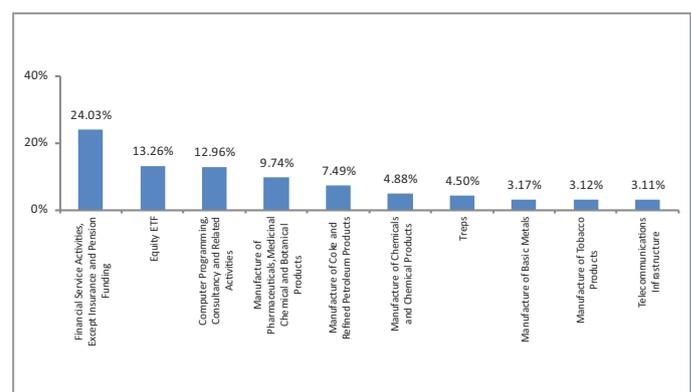
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	91.7520
AUM (Rs. Cr)	399.30
Equity	95.72%
Debt	4.50%
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'.

November 2020

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

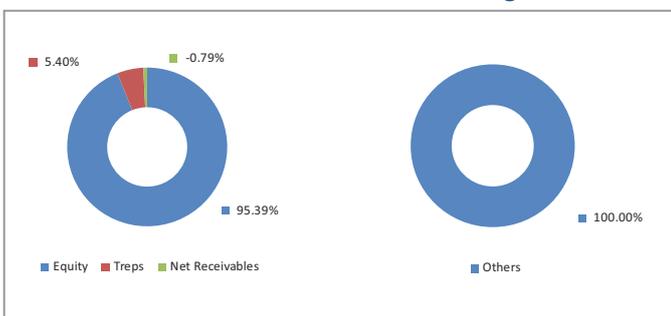
	Stated (%)	Actual (%)
Equity and equity related	60 - 100	95.39
Debt/Cash Money	0 - 40	5.40
Net Current Assets*		-0.79
Total		100.00

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

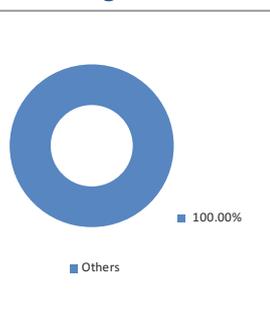
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.38%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.17%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.03%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.49%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.60%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.72%
ITC Ltd	Manufacture of Tobacco Products	3.61%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.40%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.35%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.24%
Others		42.40%
Money Market, Deposits & Other		
		4.61%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.16%	29.18%	11.63%	9.85%	8.45%	12.07%	10.47%	11.07%	8.56%	13.54%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	13.64%

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

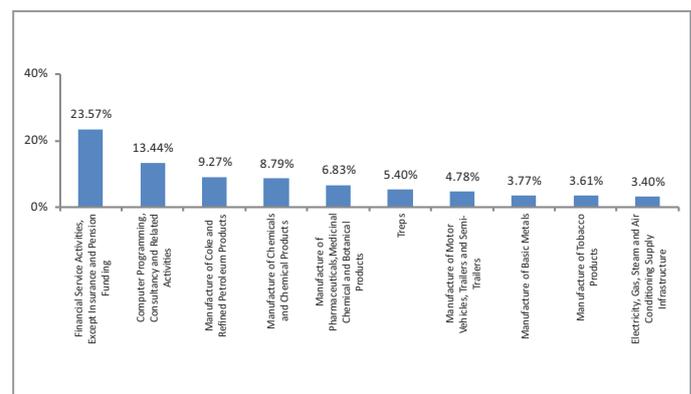
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	79.8368
AUM (Rs. Cr)	86.35
Equity	95.39%
Debt	5.40%
Net current asset	-0.79%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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

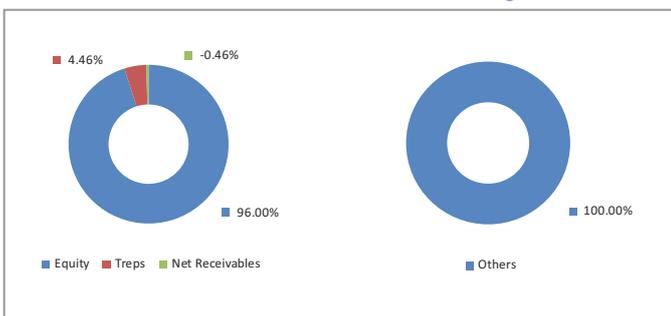
	Stated (%)	Actual (%)
Equity and equity related	60 - 100	96.00
Debt/Cash/Money Market instruments	0 - 40	4.46
Net Current Assets*		-0.46
Total		100.00

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

Portfolio

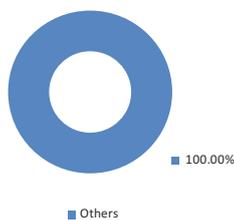
Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.00%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.88%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.25%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.16%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.31%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.29%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.79%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.74%
ITC Ltd	Manufacture of Tobacco Products	3.67%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.43%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.32%
Others		43.15%
Money Market, Deposits & Other		4.00%
Total		100.00%

Asset Class



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

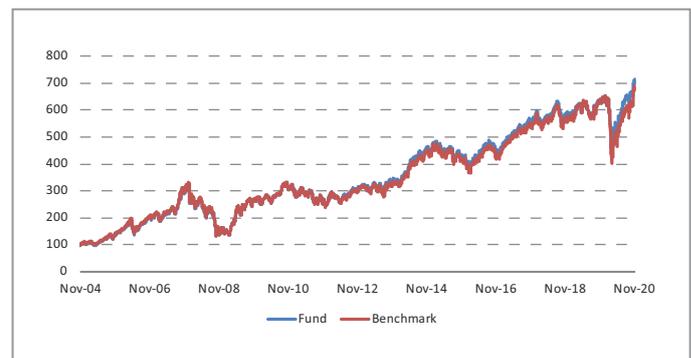
Rating Profile



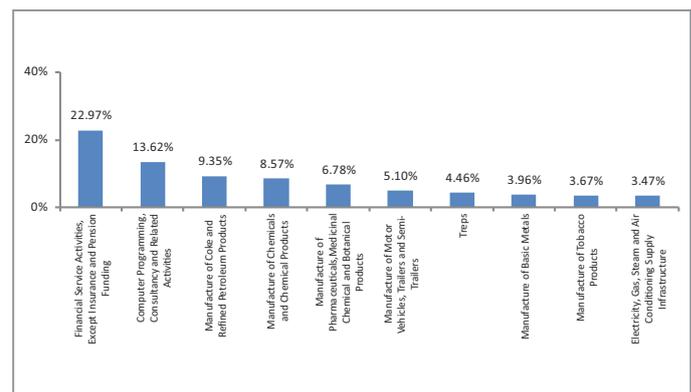
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	71.2435
AUM (Rs. Cr)	4.93
Equity	96.00%
Debt	4.46%
Net current asset	-0.46%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.15%	29.03%	12.19%	10.05%	8.62%	12.19%	10.58%	11.21%	8.66%	13.03%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	12.75%

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

November 2020

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 (Net) - Large & Mid Cap Stocks*	60 - 100	90.03
-Large Cap		37.62
-Equity Mid Cap Stocks		62.38
Debt/Cash/Money Market instruments	0 - 40	7.72
Net Current Assets*		2.25
Total		100.00

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

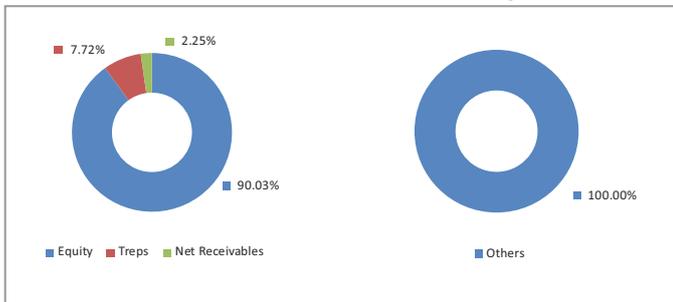
* Minimum 50% allocation to mid cap stocks

* Market-cap exposure is based on equity exposure re-scaled to 100%

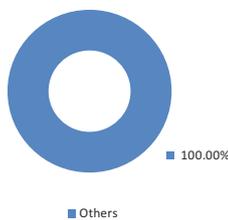
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		90.03%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	3.70%
Sagar Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	3.60%
Balkrishna Industries Ltd	Manufacture of Rubber and Plastics Products	3.29%
TATA CONSUMER PRODUCTS LIMITED	Manufacture of Food Products	2.78%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.76%
Marico Ltd	Manufacture of Food Products	2.75%
Cadila Healthcare Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.55%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.53%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	2.53%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.28%
Others		61.26%
Money Market, Deposits & Other		9.97%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	8.91%	28.03%	5.38%	-0.53%	-3.32%	5.21%	6.14%	11.97%	7.05%	12.52%
Benchmark	19.11%	49.67%	17.68%	7.85%	2.17%	10.35%	10.29%	14.32%	6.64%	9.31%

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

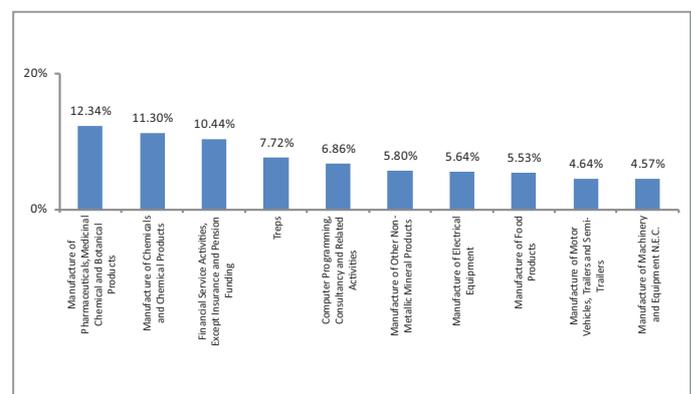
Fund Details

Description	
SFIN Number	ULIF01709/03/05EQUUMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
CIO	Sampath Reddy
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	4
Debt	-
Hybrid	5
NAV as on 27-November-2020	63.9415
AUM (Rs. Cr)	58.28
Equity	90.03%
Debt	7.72%
Net current asset	2.25%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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

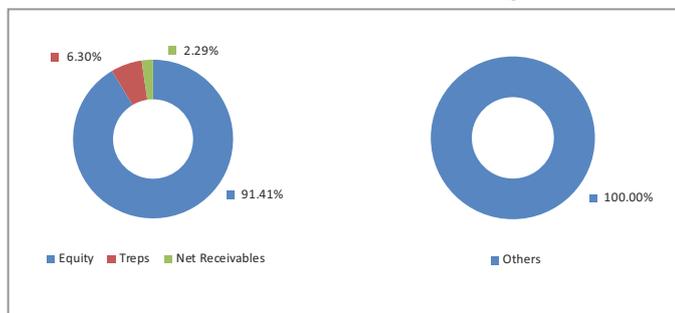
	Stated (%)	Actual (%)
Equity (Net) - Large & Mid Cap Stocks*	60 - 100	91.41
-Large Cap		37.65
-Equity Mid Cap Stocks		62.35
Debt/Cash/Money Market instruments	0 - 40	6.30
Net Current Assets*		2.29
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
* Minimum 50% allocation to mid cap stocks
* Market-cap exposure is based on equity exposure re-scaled to 100%

Portfolio

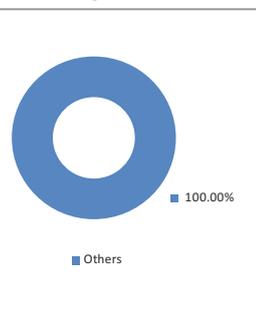
Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.41%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	3.76%
Sagar Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	3.67%
Balkrishna Industries Ltd	Manufacture of Rubber and Plastics Products	3.33%
TATA CONSUMER PRODUCTS LIMITED	Manufacture of Food Products	2.81%
Aurobindo Pharma Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.81%
Marico Ltd	Manufacture of Food Products	2.78%
Cadila Healthcare Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.59%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.57%
BASF India Ltd	Manufacture of Chemicals and Chemical Products	2.56%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.32%
Others		62.20%
Money Market, Deposits & Other		8.59%
Total		100.00%

Asset Class



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

Rating Profile



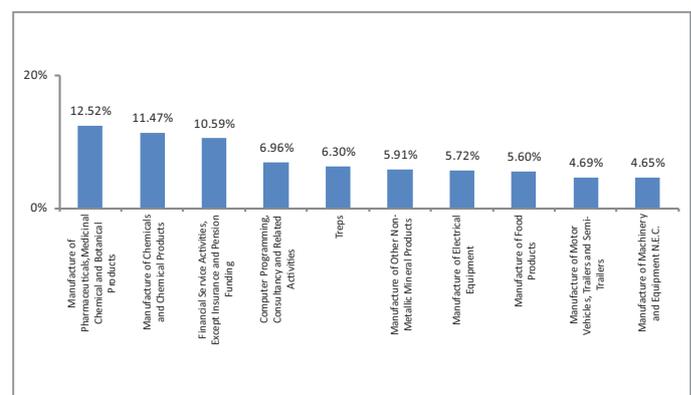
Fund Details

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	Anshul Mishra
Number of funds managed by fund manager:	
Equity	4
Debt	-
Hybrid	5
NAV as on 27-November-2020	94.1259
AUM (Rs. Cr)	108.88
Equity	91.41%
Debt	6.30%
Net current asset	2.29%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	8.98%	28.83%	6.83%	1.04%	-1.99%	6.68%	7.62%	13.91%	8.78%	15.32%
Benchmark	19.11%	49.67%	17.68%	7.85%	2.17%	10.35%	10.29%	14.32%	6.64%	9.31%

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

November 2020

Equity Plus Fund

Fund Objective

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

Portfolio Allocation

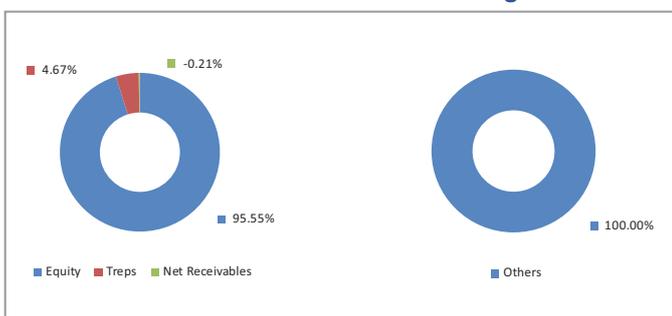
	Stated (%)	Actual (%)
Equity	60 - 100	95.55
Debt/Cash/Money Market instruments	0 - 40	4.67
Net Current Assets*		-0.21
Total		100.00

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

Portfolio

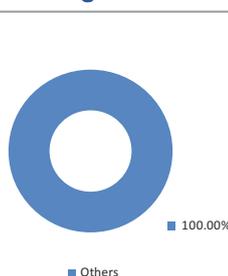
Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.55%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.64%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.13%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.12%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.38%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.37%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.60%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.11%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.10%
ITC Ltd	Manufacture of Tobacco Products	3.08%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.02%
Others		44.00%
Money Market, Deposits & Other		4.45%
Total		100.00%

Asset Class



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

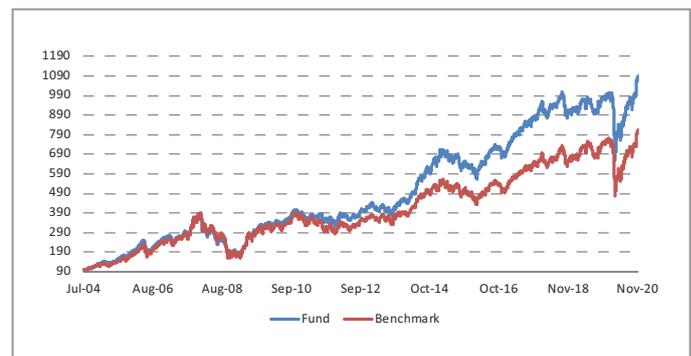
Rating Profile



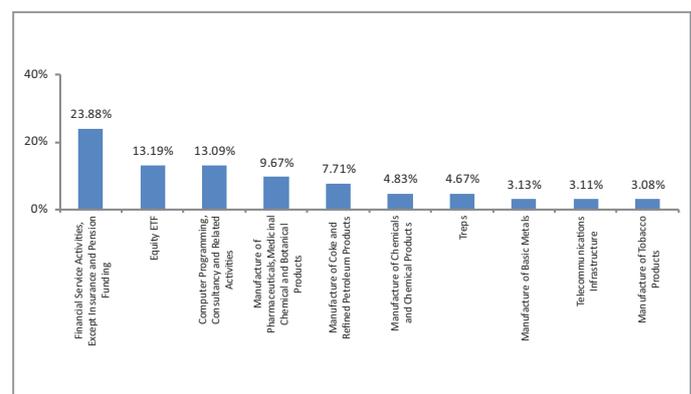
Fund Details

Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	108.2522
AUM (Rs. Cr)	559.75
Equity	95.55%
Debt	4.67%
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	10.19%	32.28%	10.35%	8.57%	7.14%	11.65%	11.24%	13.31%	10.79%	15.67%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	13.64%

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

November 2020

Equity Plus Pension Fund

Fund Objective

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

Portfolio Allocation

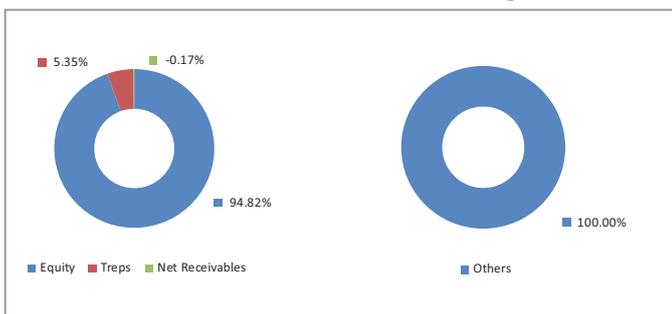
	Stated (%)	Actual (%)
Equity	60 - 100	94.82
Debt/Cash/Money Market instruments	0 - 40	5.35
Net Current Assets*		-0.17
Total		100.00

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

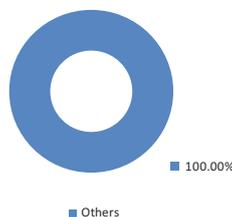
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.82%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.56%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.43%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.61%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.35%
NIPPON INDIA ETF BANK BEES	Equity ETF	5.88%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.72%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.52%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.29%
ITC Ltd	Manufacture of Tobacco Products	3.19%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.78%
Others		43.49%
Money Market, Deposits & Other		5.18%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	10.20%	32.77%	10.75%	8.81%	7.18%	11.82%	11.08%	13.62%	11.37%	16.47%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	12.75%

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

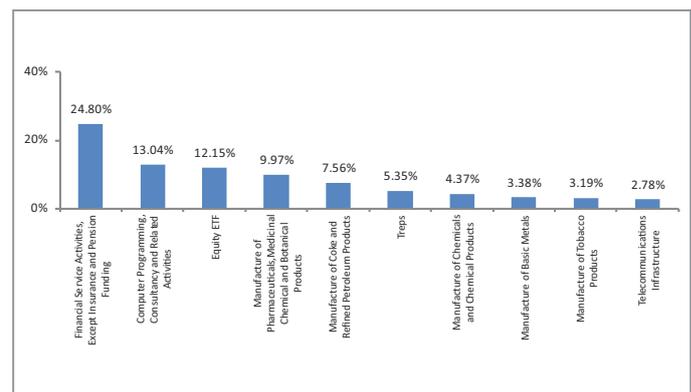
Fund Details

Description	
SFIN Number	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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	115.3140
AUM (Rs. Cr)	26.92
Equity	94.82%
Debt	5.35%
Net current asset	-0.17%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

Premier Equity Fund

Fund Objective

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

Portfolio Allocation

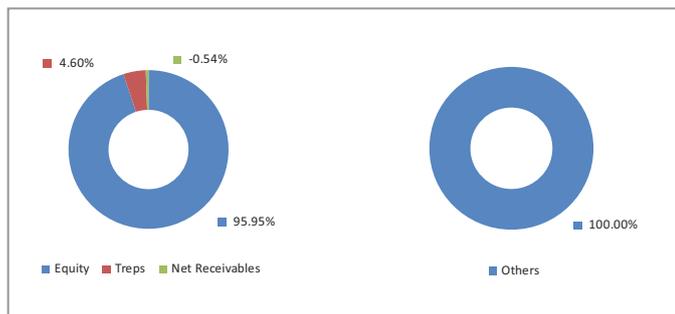
	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	95.95
Bank deposits and money market instruments	0 - 40	4.60
Net Current Assets*		-0.54
Total		100.00

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

Portfolio

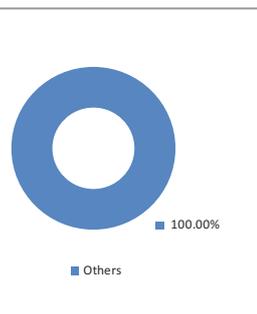
Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.95%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.11%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.67%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.49%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.29%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.68%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.76%
ITC Ltd	Manufacture of Tobacco Products	3.63%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.51%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.37%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.37%
Others		44.07%
Money Market, Deposits & Other		4.05%
Total		100.00%

Asset Class



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

Rating Profile



Performance

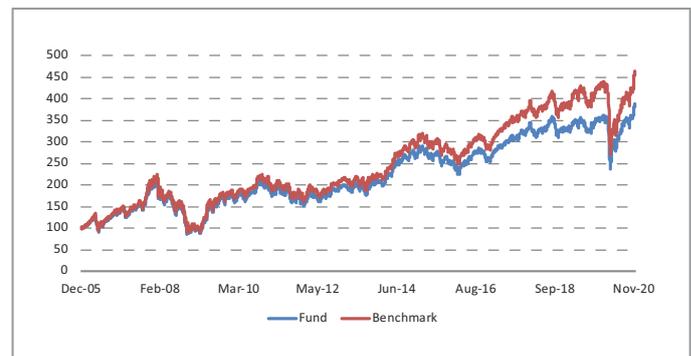
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.13%	28.26%	9.22%	7.79%	6.46%	10.11%	8.60%	9.30%	7.02%	9.46%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

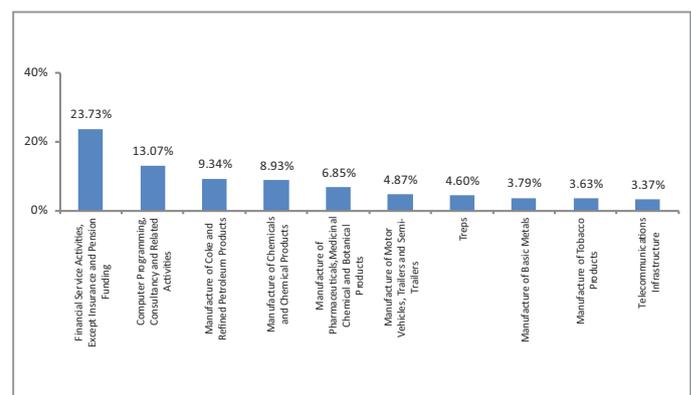
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	38.6242
AUM (Rs. Cr)	10.87
Equity	95.95%
Debt	4.60%
Net current asset	-0.54

Growth of Rs. 100



Top 10 Sectors



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

November 2020

Premier Equity Gain Fund

Fund Objective

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

Portfolio Allocation

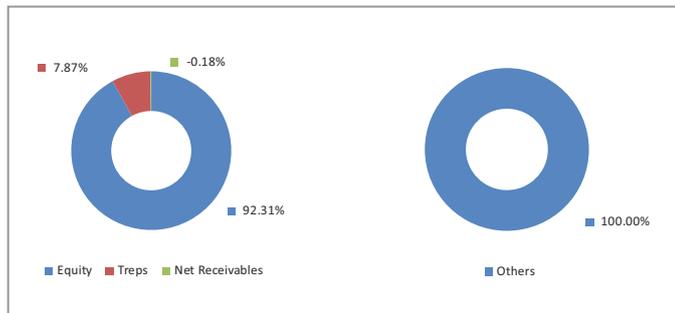
	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	92.31
-Large cap stocks that are part of NSE 500		83.38
- Mid Cap Stocks		16.62
Bank deposits and money market instruments	0 - 40	7.87
Net Current Assets [†]		-0.18
Total		100.00

*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
 * Market-cap exposure is based on equity exposure re-scaled to 100%

Portfolio

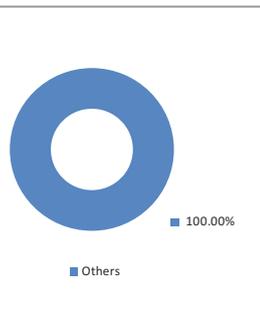
Company/Issuer	Sector/Rating	Exposure (%)
Equity		92.31%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.52%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.00%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.57%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.56%
NIPPON INDIA ETF BANK BEES	Equity ETF	5.40%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.64%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.33%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.19%
ITC Ltd	Manufacture of Tobacco Products	3.07%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.84%
Others		43.20%
Money Market, Deposits & Other		7.69%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.78%	30.56%	9.90%	8.00%	6.33%	10.94%	10.13%	12.69%	10.35%	12.61%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

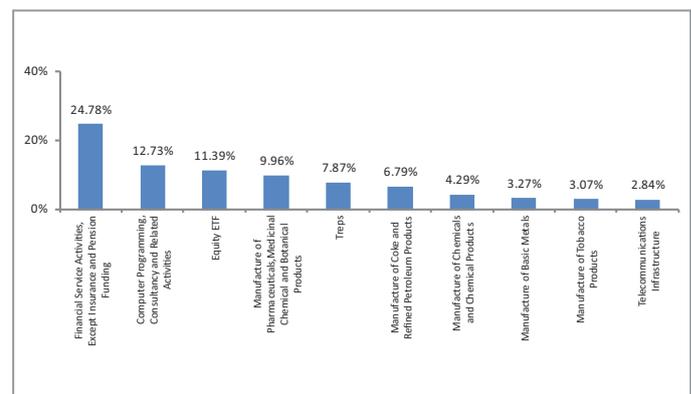
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	59.0527
AUM (Rs. Cr)	
Equity	92.31%
Debt	7.87%
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'.

November 2020

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

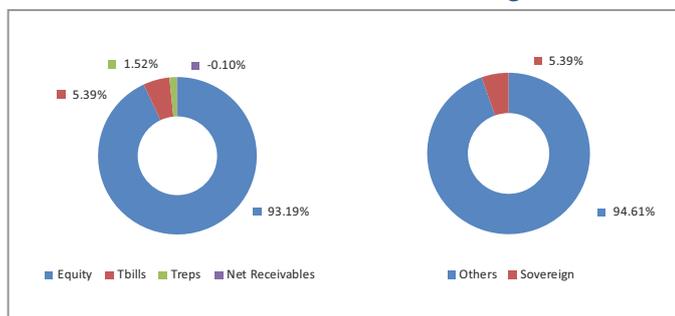
	Stated (%)	Actual (%)
Equity	60 - 100	93.19
Bank deposits and money market instruments	0 - 40	6.91
Net Current Assets*		-0.10
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.19%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.06%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.88%
Nestle India Ltd	Manufacture of Food Products	6.86%
Hindalco Industries Ltd	Manufacture of Basic Metals	4.29%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.75%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.16%
MRF Ltd	Manufacture of Rubber and Plastics Products	2.83%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	2.60%
Marico Ltd	Manufacture of Food Products	2.56%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.53%
Others		50.66%
Money Market, Deposits & Other		6.81%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.58%	27.20%	18.01%	9.31%	6.38%	11.38%	10.26%	14.90%	12.00%	14.36%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	10.77%

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

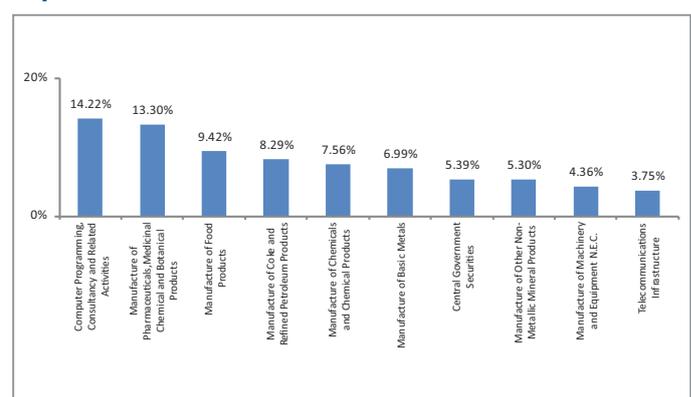
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	74.4176
AUM (Rs. Cr)	40.09
Equity	93.19%
Debt	6.91%
Net current asset	-0.10%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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	94.87
Bank deposits and money market instruments	0 - 40	6.09
Net Current Assets*		-0.96
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.87%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.84%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.49%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.26%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.30%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.85%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.74%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.64%
ITC Ltd	Manufacture of Tobacco Products	3.59%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.57%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.36%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.08%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.70%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.12%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.05%
Tata Steel Ltd	Manufacture of Basic Metals	1.97%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.95%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.72%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.54%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.47%
UltraTech Cement Ltd	Manufacture of Other Non-Metallic Mineral Products	1.37%
Others		22.25%
Money Market, Deposits & Other		5.13%
Total		100.00%

Performance

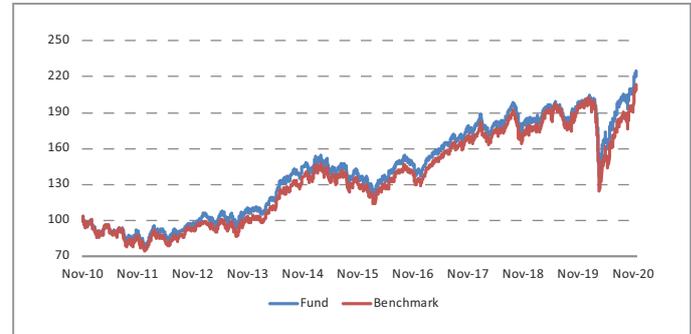
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	8.90%	28.69%	12.46%	9.92%	8.55%	12.02%	10.36%	10.90%	8.79%	8.31%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	7.74%

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

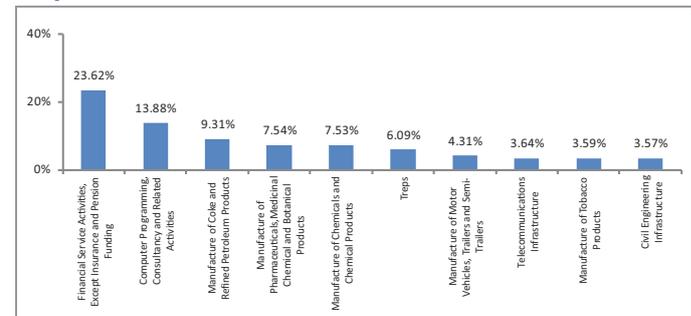
Fund Details

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	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	22.3537
AUM (Rs. Cr)	574.60
Equity	94.87%
Debt	6.09%
Net current asset	-0.96%

Growth of Rs. 100

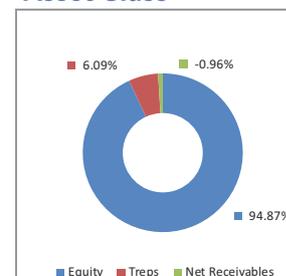


Top 10 Sectors

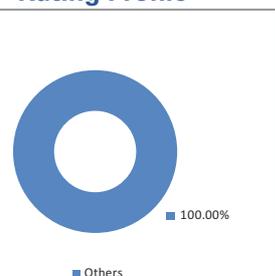


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 2020

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	85.25
Bank deposits and money market instruments	0 - 25	14.92
Net Current Assets*		-0.17
Total		100.00

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

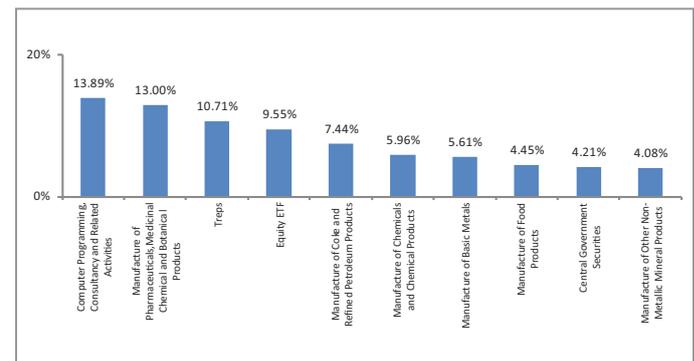
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		85.25%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.55%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.72%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.14%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.90%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.78%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.48%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.44%
Marico Ltd	Manufacture of Food Products	2.37%
Cadila Healthcare Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.30%
TITAN COMPANY LIMITED	Other Manufacturing	2.20%
Tata Steel Ltd	Manufacture of Basic Metals	2.15%
Nestle India Ltd	Manufacture of Food Products	2.09%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.06%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.03%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.00%
Wipro Ltd	Computer Programming, Consultancy and Related Activities	1.95%
Colgate-Palmolive (India) Ltd	Manufacture of Chemicals and Chemical Products	1.84%
MRF Ltd	Manufacture of Rubber and Plastics Products	1.75%
Lupin Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.68%
Godrej Consumer Products Ltd	Manufacture of Chemicals and Chemical Products	1.67%
Others		27.17%
Money Market, Deposits & Other		14.75%
Total		100.00%

Fund Details

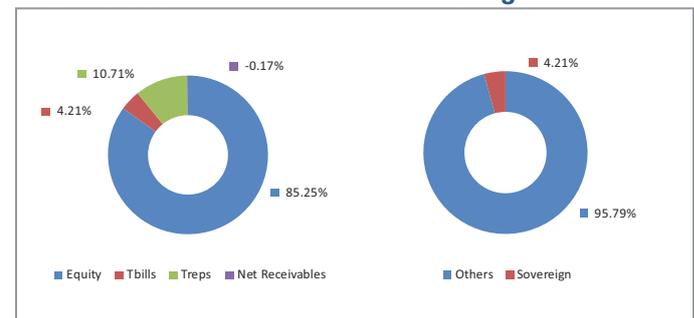
Description	
SFIN Number	ULIF07709/01/17PURSTKFUN2116
Launch Date	05-June-17
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	13.0086
AUM (Rs. Cr)	1516.18
Equity	85.25%
Debt	14.92%
Net current asset	-0.17%

Top 10 Sectors



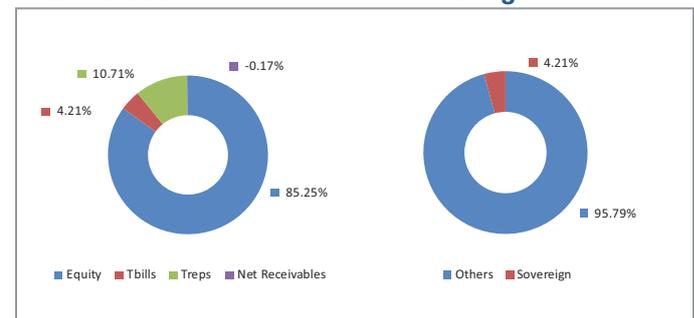
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.12%	26.82%	14.93%	8.16%	6.26%	-	-	-	-	7.85%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	-	-	-	-	8.78%

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

November 2020

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	64.98
Debt and Money market instruments	0 - 100	34.12
Net Current Assets*		0.90
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		64.98%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.59%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.17%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.74%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.17%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.05%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.52%
ITC Ltd	Manufacture of Tobacco Products	2.32%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.21%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.19%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.10%
Others		27.92%
Corporate Bond		6.51%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	2.72%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	1.14%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	1.10%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.35%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.34%
8.85% Axis Bank Ltd. NCD (U) (MD 05/12/2024)	AAA	0.34%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.22%
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	0.22%
8.55% Indian Railway Finance Corporation NCD(S) (MD21/02/2029)	AAA	0.03%
8.00% BRITANNIA INDUSTRIES LIMITED NCD (S) (MD 28.08.2022)	AAA	0.02%
Others		0.02%

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		26.73%
8.60% GOI (MD 02/06/2028)	SOV	15.86%
8.28% GOI (MD 21/09/2027)	SOV	10.63%
7.27% GOI (MD 08/04/2026)	SOV	0.12%
7.57% GOI (MD 17/6/2033)	SOV	0.12%
Money Market, Deposits & Other		1.78%
Total		100.00%

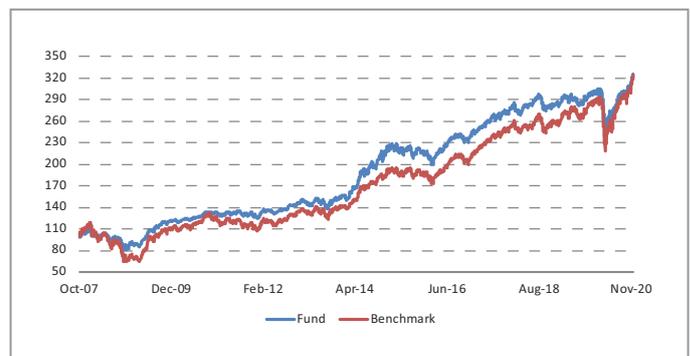
Fund Details

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	Paresh Jain, Rohit Harlalka	
Number of funds managed by fund manager:	Paresh Jain	Rohit Harlalka
Equity	-	-
Debt	-	17
Hybrid	4	16
NAV as on 27-November-2020	32.5175	
AUM (Rs. Cr)	857.36	
Equity	64.98%	
Debt	34.12%	
Net current asset	0.90%	

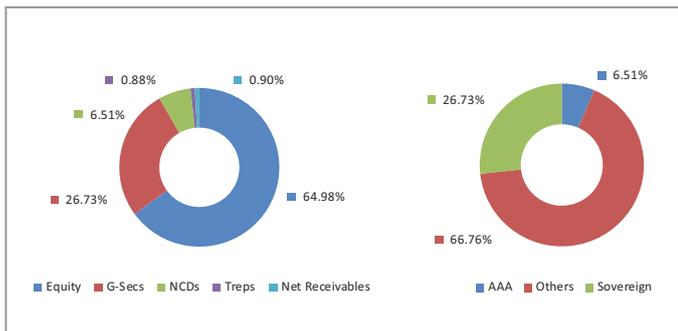
Quantitative Indicators

Modified Duration in Years	4.93
Average Maturity in Years	6.62
Yield to Maturity in %	5.64%

Growth of Rs. 100

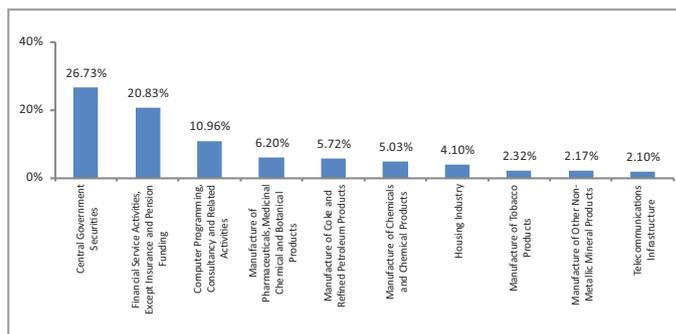


Asset Class



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.19%	19.78%	8.36%	7.24%	6.03%	8.19%	8.25%	11.32%	9.38%	9.37%
Benchmark	7.49%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	11.21%	8.93%	8.41%

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

November 2020

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	62.85
Debt and Money market instruments	0 - 100	37.02
Net Current Assets*		0.13
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		62.85%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.63%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.74%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.19%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.18%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.30%
ITC Ltd	Manufacture of Tobacco Products	2.41%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.28%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.22%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.99%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.93%
Others		26.98%
Corporate Bond		2.43%
7.83% LICHF Ltd.	NCD (S)(MD 25/09/2026) (P 26/11/2020)AAA	2.43%
Sovereign		29.87%
8.28% GOI (MD 21/09/2027)	SOV	23.32%
8.60% GOI (MD 02/06/2028)	SOV	6.49%
7.27% GOI (MD 08/04/2026)	SOV	0.06%
Money Market, Deposits & Other		4.85%
Total		100.00%

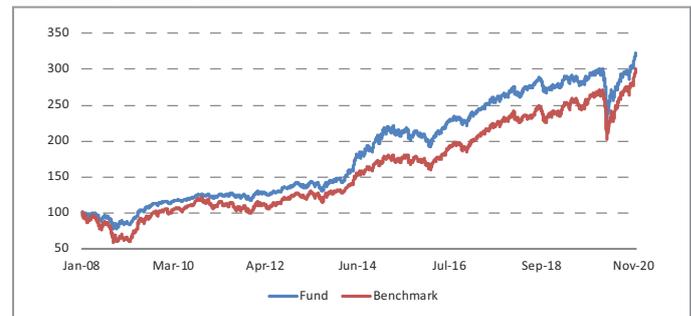
Fund Details

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	Paresh Jain, Rohit Harlalka
Number of funds managed by fund manager:	Paresh Jain Rohit Harlalka
Equity	-
Debt	-
Hybrid	4
NAV as on 27-November-2020	32.1011
AUM (Rs. Cr)	53.76
Equity	62.85%
Debt	37.02%
Net current asset	0.13%

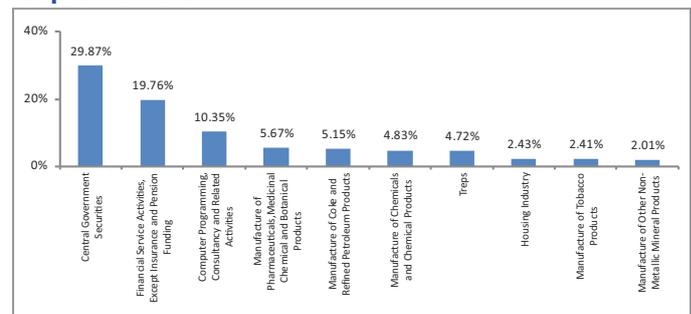
Quantitative Indicators

Modified Duration in Years	4.95
Average Maturity in Years	6.39
Yield to Maturity in %	5.46%

Growth of Rs. 100



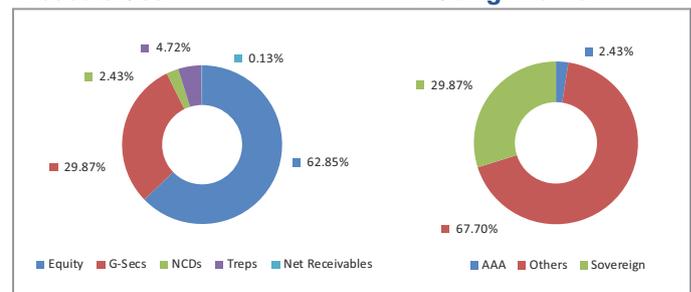
Top 10 Sectors



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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.51%	19.86%	8.69%	7.93%	6.80%	8.84%	8.83%	12.02%	9.93%	9.51%
Benchmark	7.49%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	11.21%	8.93%	8.14%

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

November 2020

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	62.17
Debt , Bank deposits & Fixed Income Securities	0 - 60	35.68
Money Market instrument	0 - 50	0.90
Net Current Assets*		1.26
Total		100.00

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

Company/Issuer	Sector/Rating	Exposure (%)
Equity		62.17%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.27%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.79%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.28%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.13%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.46%
ITC Ltd	Manufacture of Tobacco Products	2.25%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.13%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.07%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.04%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.93%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	1.77%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.77%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.64%
Mahindra & Mahindra Ltd	Manufacture of Machinery and Equipment N.E.C.	1.46%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.42%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.23%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.14%
Nestle India Ltd	Manufacture of Food Products	1.10%
Divis Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.00%
Ambuja Cements Ltd	Manufacture of Other Non-Metallic Mineral Products	0.97%
Others		13.32%
Corporate Bond		6.29%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	5.12%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	1.13%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	0.04%
Sovereign		29.38%
8.60% GOI (MD 02/06/2028)	SOV	22.49%
8.28% GOI (MD 21/09/2027)	SOV	5.94%
7.27% GOI (MD 08/04/2026)	SOV	0.95%
Money Market, Deposits & Other		2.16%
Total		100.00%

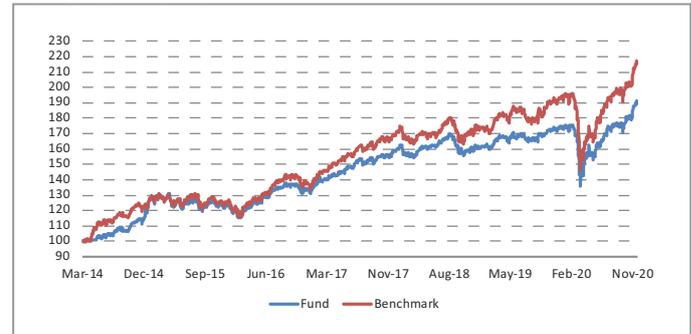
Fund Details

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	Paresh Jain, Rohit Harlalka	
Number of funds managed by fund manager:	Paresh Jain	Rohit Harlalka
Equity	-	-
Debt	-	17
Hybrid	4	16
NAV as on 27-November-2020	19.0114	
AUM (Rs. Cr)	268.73	
Equity	62.17%	
Debt	36.58%	
Net current asset	1.26%	

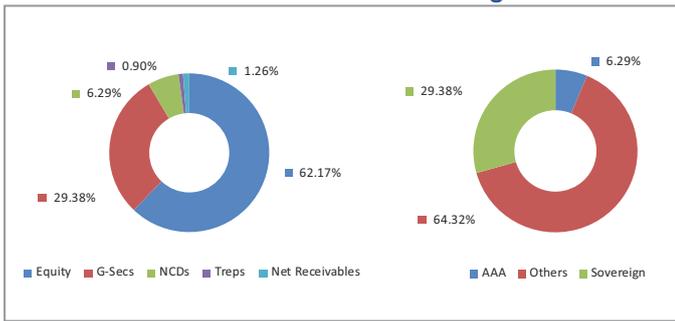
Quantitative Indicators

Modified Duration in Years	4.81
Average Maturity in Years	6.43
Yield to Maturity in %	5.54%

Growth of Rs. 100

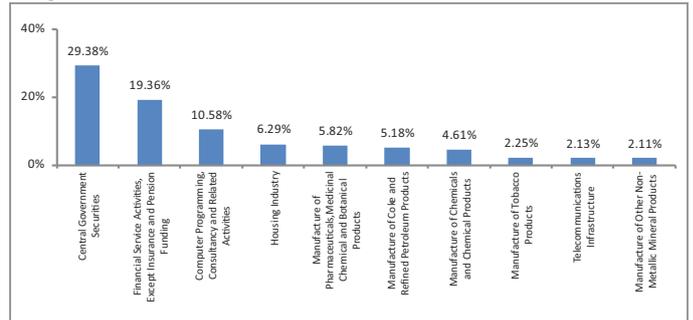


Asset Class



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.15%	19.10%	9.62%	8.75%	6.98%	9.08%	8.91%	-	-	10.12%
Benchmark	7.49%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	-	-	10.73%

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

November 2020

Bond Fund

Fund Objective

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

Portfolio Allocation

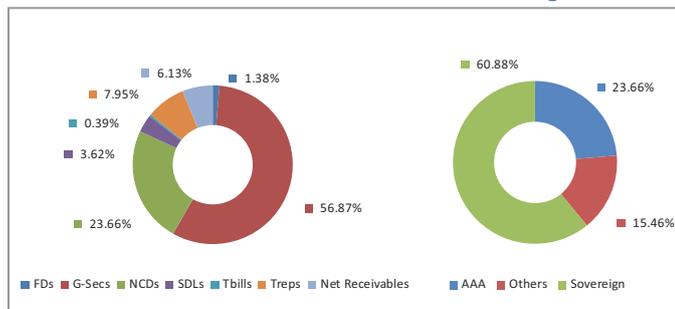
	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	93.87
Net Current Assets*		6.13
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		23.66%
6.07% NABARD NCD(U)(MD 19/11/2027)	AAA	4.22%
5.78% HDFC LTD (S) (MD 25/11/2025)	AAA	3.83%
8.24% Power Grid Corporation(GOI Serviced)NCD(U) (14/02/2029)	AAA	1.66%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	1.64%
7.10% NABARD NCD GOI SERVICED (U) (MD 08/02/2030)	AAA	1.55%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	1.49%
6.39% NABARD NCD GOI SERVICED(U) (MD 19/11/2030)	AAA	1.47%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	1.37%
6.57% NABARD NCD (U)(MD 01/06/2027)	AAA	1.29%
7.90% HDFC Ltd. NCD (S) (MD 24/08/2026)	AAA	1.22%
Others		3.91%
Sovereign		60.49%
5.77% GOI (MD 03/08/2030)	SOV	14.81%
7.27% GOI (MD 08/04/2026)	SOV	9.71%
6.79% GOI (MD 15/05/2027)	SOV	9.40%
5.22% GOI (MD 15/06/2025)	SOV	7.42%
6.19% GOI (MD 16/09/2034)	SOV	6.26%
6.45% GOI (MD 07/10/2029)	SOV	3.89%
7.17% GOI (MD 08/01/2028)	SOV	2.55%
7.57% GOI (MD 17/6/2033)	SOV	2.20%
5.75% Tamilnadu SDL (MD 27/05/2025)	SOV	2.13%
6.60% Tamilnadu SDL (MD 10/06/2030)	SOV	1.49%
Others		0.64%
Money Market, Deposits & Other		15.85%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.62%	3.46%	8.56%	10.04%	7.88%	6.40%	8.36%	9.14%	8.69%	8.84%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	8.04%

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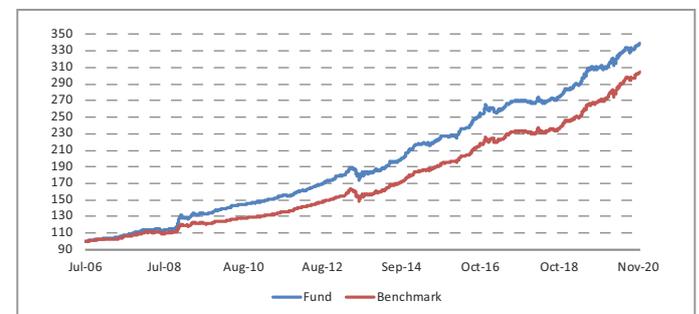
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	33.8442
AUM (Rs. Cr)	1694.62
Equity	-
Debt	93.87%
Net current asset	6.13%

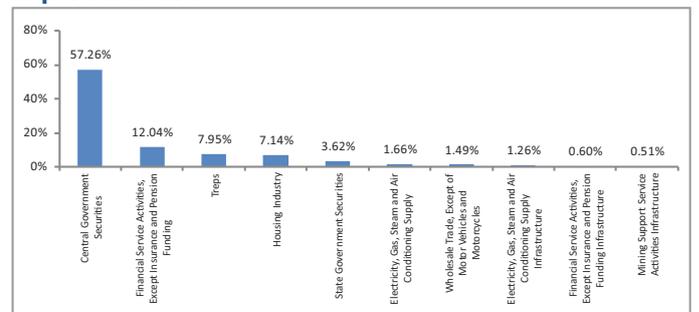
Quantitative Indicators

Modified Duration in Years	5.40
Average Maturity in Years	7.08
Yield to Maturity in %	5.61%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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	95.98
Net Current Assets*		4.02
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
5.78% HDFC LTD (S) (MD 25/11/2025)	AAA	4.57%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.27%
Sovereign		
5.22% GOI (MD 15/06/2025)	SOV	30.90%
5.77% GOI (MD 03/08/2030)	SOV	18.36%
7.27% GOI (MD 08/04/2026)	SOV	11.35%
6.45% GOI (MD 07/10/2029)	SOV	7.14%
5.75% Tamilnadu SDL (MD 27/05/2025)	SOV	6.26%
6.19% GOI (MD 16/09/2034)	SOV	4.60%
7.57% GOI (MD 17/6/2033)	SOV	3.42%
Money Market, Deposits & Other		
Total		100.00%

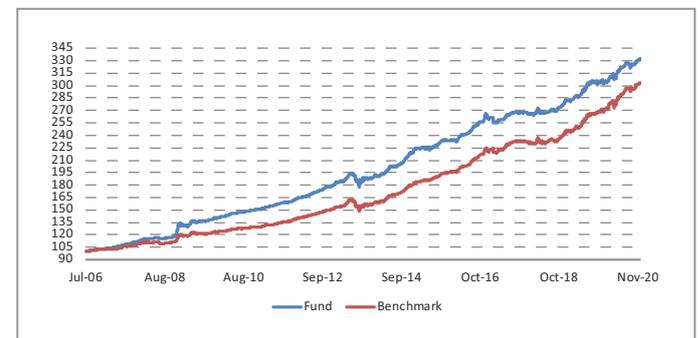
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	33.1763
AUM (Rs. Cr)	32.54
Equity	-
Debt	95.98%
Net current asset	4.02%

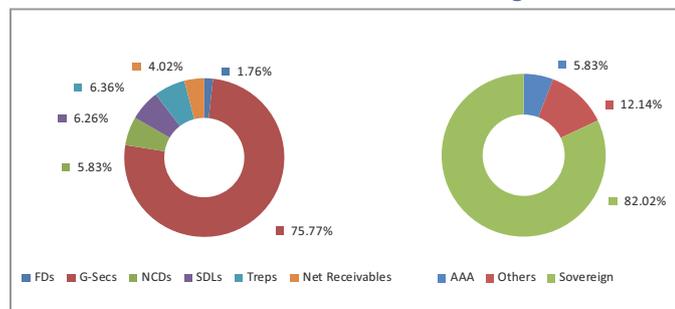
Quantitative Indicators

Modified Duration in Years	5.04
Average Maturity in Years	6.46
Yield to Maturity in %	5.42%

Growth of Rs. 100

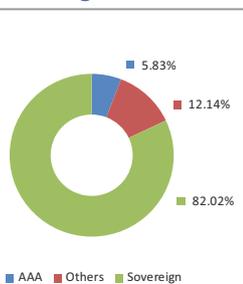


Asset Class

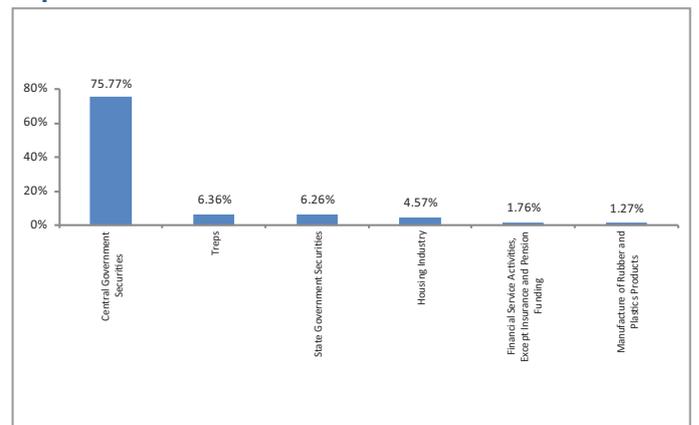


*Others includes Equity, Treps, Net receivable/payable and FD

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.62%	3.17%	8.45%	9.22%	7.42%	5.73%	7.28%	8.38%	8.26%	8.71%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	8.04%

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

November 2020

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	96.43
Net Current Assets*		3.57
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
5.45% NTPC Ltd NCD Series 72 (MD 15/10/2025)	AAA	7.43%
5.78% HDFC LTD (S) (MD 25/11/2025)	AAA	6.45%
6.57% NABARD NCD (U)(MD 01/06/2027)	AAA	3.32%
6.07% NABARD NCD(U)(MD 19/11/2027)	AAA	2.16%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.76%
Sovereign		
5.22% GOI (MD 15/06/2025)	SOV	15.28%
7.27% GOI (MD 08/04/2026)	SOV	11.48%
7.17% GOI (MD 08/01/2028)	SOV	9.37%
5.77% GOI (MD 03/08/2030)	SOV	9.15%
6.45% GOI (MD 07/10/2029)	SOV	8.41%
7.57% GOI (MD 17/6/2033)	SOV	6.04%
6.19% GOI (MD 16/09/2034)	SOV	5.42%
5.75% Tamilnadu SDL (MD 27/05/2025)	SOV	4.42%
Money Market, Deposits & Other		
		9.31%
Total		100.00%

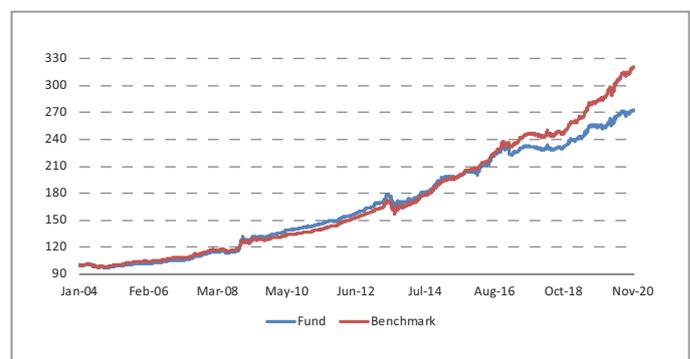
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	27.3237
AUM (Rs. Cr)	46.05
Equity	-
Debt	96.43%
Net current asset	3.57%

Quantitative Indicators

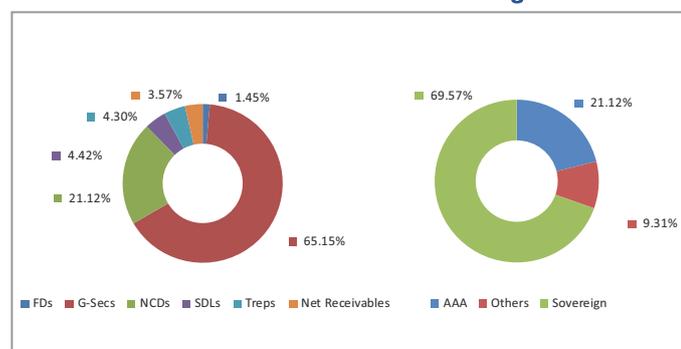
Modified Duration in Years	5.17
Average Maturity in Years	6.74
Yield to Maturity in %	5.63%

Growth of Rs. 100



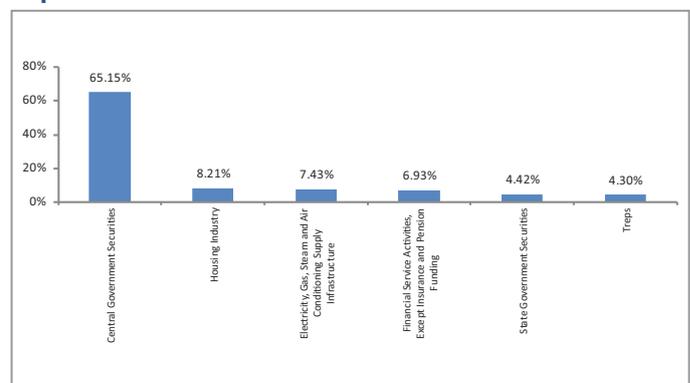
Asset Class

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.47%	2.28%	6.69%	7.44%	5.72%	3.73%	6.05%	6.95%	6.71%	6.14%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	7.16%

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

November 2020

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	98.62
Net Current Assets*		1.38
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		
5.78% HDFC LTD (S) (MD 25/11/2025)	AAA	7.44%
5.45% NTPC Ltd NCD Series 72 (MD 15/10/2025)	AAA	6.60%
6.57% NABARD NCD (U)(MD 01/06/2027)	AAA	3.06%
6.07% NABARD NCD(U)(MD 19/11/2027)	AAA	2.98%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.67%
Sovereign		
5.77% GOI (MD 03/08/2030)	SOV	14.39%
5.22% GOI (MD 15/06/2025)	SOV	12.07%
7.27% GOI (MD 08/04/2026)	SOV	10.83%
7.17% GOI (MD 08/01/2028)	SOV	9.72%
5.75% Tamilnadu SDL (MD 27/05/2025)	SOV	7.64%
6.45% GOI (MD 07/10/2029)	SOV	5.82%
6.19% GOI (MD 16/09/2034)	SOV	4.49%
7.57% GOI (MD 17/6/2033)	SOV	3.34%
Money Market, Deposits & Other		
Total		100.00%

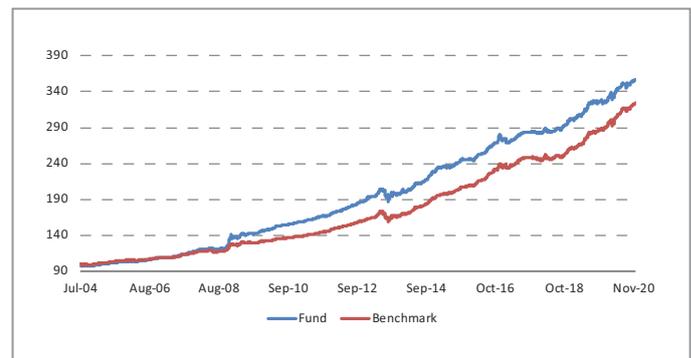
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	35.6541
AUM (Rs. Cr)	66.62
Equity	-
Debt	98.62%
Net current asset	1.38%

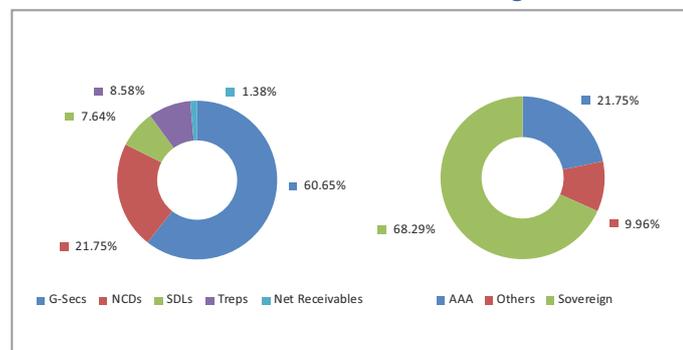
Quantitative Indicators

Modified Duration in Years	5.12
Average Maturity in Years	6.57
Yield to Maturity in %	5.46%

Growth of Rs. 100



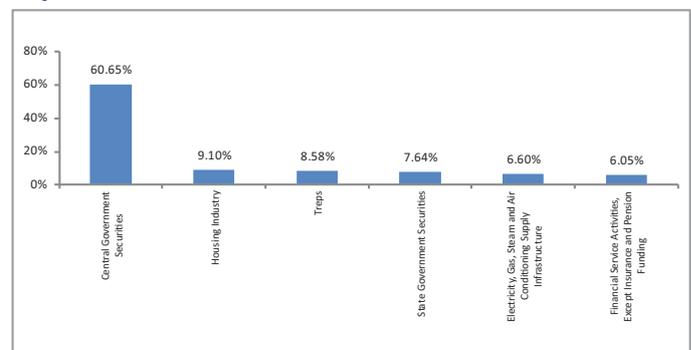
Asset Class



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.60%	3.32%	8.75%	9.53%	7.91%	6.33%	7.79%	8.74%	8.52%	8.08%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	7.45%

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November 2020

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	98.86
Net Current Assets*		1.14
Total		100.00

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

*Including Loan

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		91.79%
5.75% Tamilnadu SDL (MD 27/05/2025)	SOV	41.13%
5.77% GOI (MD 03/08/2030)	SOV	28.70%
7.27% GOI (MD 08/04/2026)	SOV	11.89%
6.19% GOI (MD 16/09/2034)	SOV	10.08%
Money Market, Deposits & Other		8.21%
Total		100.00%

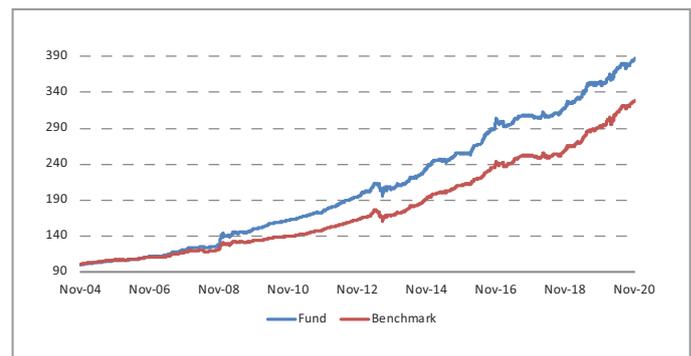
Fund Details

Description	
SFIN Number	ULIF01518/11/04DEBTPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	38.6489
AUM (Rs. Cr)	4.95
Equity	-
Debt	98.86%
Net current asset	1.14%

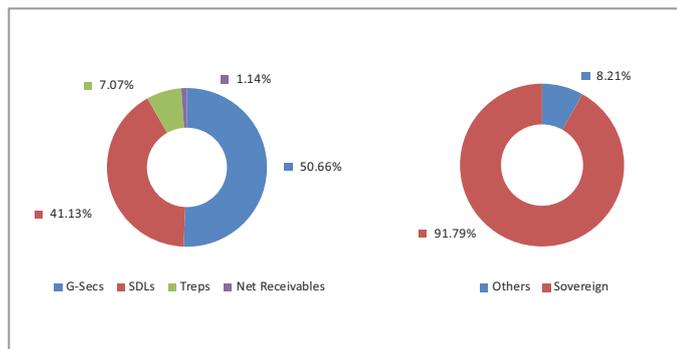
Quantitative Indicators

Modified Duration in Years	5.39
Average Maturity in Years	6.95
Yield to Maturity in %	5.41%

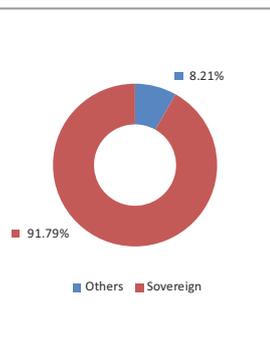
Growth of Rs. 100



Asset Class

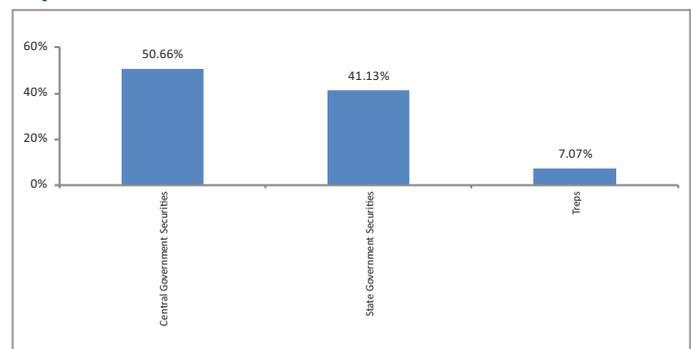


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.84%	3.54%	8.89%	9.77%	7.99%	6.42%	8.72%	9.30%	9.09%	8.80%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	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

November 2020

Life Long Gain Fund

Fund Objective

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

Portfolio Allocation

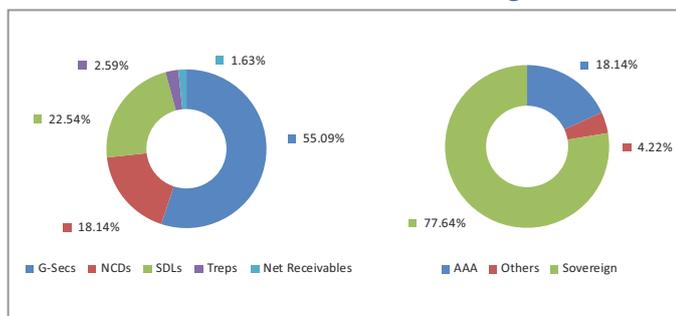
	Stated (%)	Actual (%)
Government Securities	25 - 100	55.09
Government Securities or Other Approved Securities (including above)	50 - 100	77.64
Approved Investments Infrastructure and Social Sector	15 - 100	18.14
Others*	0 - 35	2.59
Others Approved	0 - 15	0.00
Net Current Assets*		1.63
Total		100.00

*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

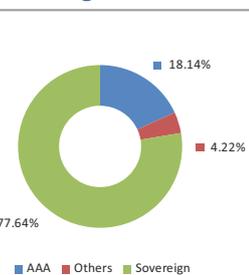
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
7.90% HDFC Ltd. NCD (S) (MD 24/08/2026)	AAA	6.90%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.73%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	3.45%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	2.06%
Sovereign		
5.77% GOI (MD 03/08/2030)	SOV	31.93%
5.75% Tamilnadu SDL (MD 27/05/2025)	SOV	22.54%
6.45% GOI (MD 07/10/2029)	SOV	9.81%
7.57% GOI (MD 17/6/2033)	SOV	7.04%
6.19% GOI (MD 16/09/2034)	SOV	6.31%
Money Market, Deposits & Other		
		4.22%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.49%	2.88%	7.84%	8.21%	6.39%	4.68%	6.49%	7.18%	6.36%	5.53%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	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

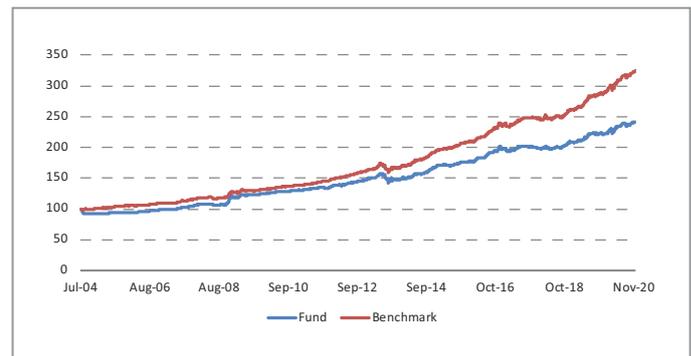
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	24.1068
AUM (Rs. Cr)	15.80
Equity	-
Debt	98.37%
Net current asset	1.63%

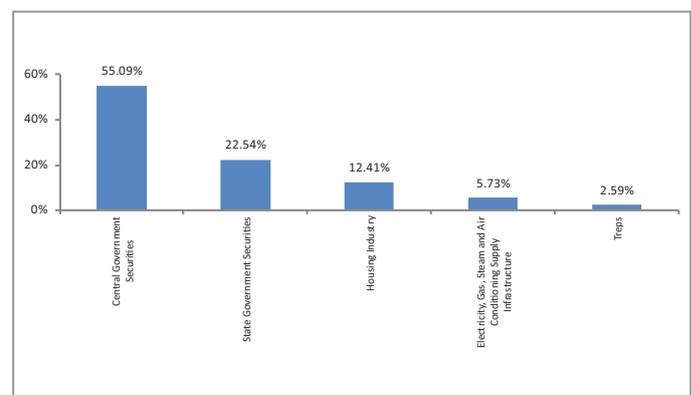
Quantitative Indicators

Modified Duration in Years	6.03
Average Maturity in Years	8.12
Yield to Maturity in %	5.77%

Growth of Rs. 100



Top 10 Sectors



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

November 2020

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		3.75%
TREP (MD 01/12/2020)	AAA	3.75%
Sovereign		96.25%
364 Days T-Bill (MD 18/02/2021)	SOV	39.71%
364 Days T-Bill (MD 10/06/2021)	SOV	31.15%
364 Days T-Bill (MD 20/05/2021)	SOV	11.42%
364 Days T-Bill (MD 13/05/2021)	SOV	6.28%
364 Days T-Bill (MD 02/09/2021)	SOV	2.83%
364 Days T-Bill (MD 21/01/2021)	SOV	2.28%
364 Days T-Bill (MD 03/06/2021)	SOV	2.02%
364 Days T-Bill (MD 30/03/2021)	SOV	0.51%
364 Days T-Bill (MD 17/06/2021)	SOV	0.06%
Total		100.00%

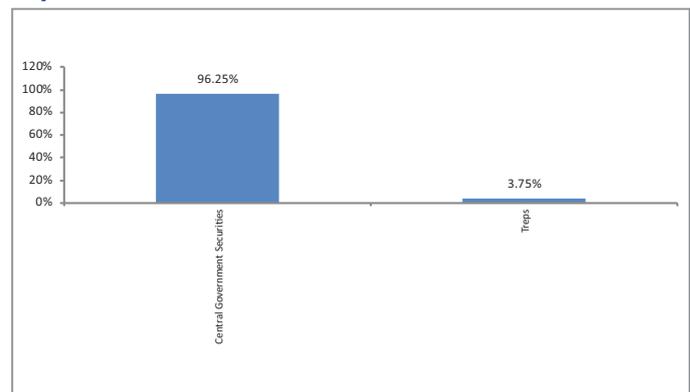
Fund Details

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	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	26.2593
AUM (Rs. Cr)	344.40
Equity	-
Debt	100.00%
Net current asset	0.00%

Quantitative Indicators

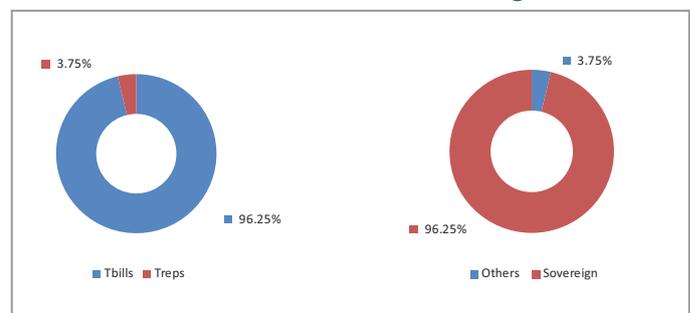
Modified Duration in Years	0.48
Average Maturity in Years	0.48
Yield to Maturity in %	4.18%

Top 10 Sectors

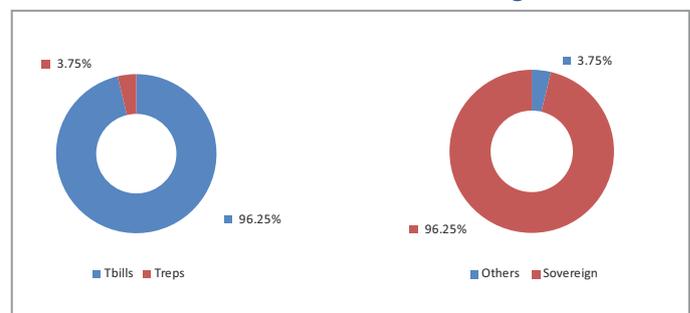


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.24%	1.63%	3.74%	3.63%	2.09%	2.98%	3.88%	5.17%	6.20%	6.94%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%	7.27%

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

November 2020

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	99.78
Net Current Assets [#]		0.22
Total		100.00

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

[#]Including Fixed Deposits

Portfolio

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

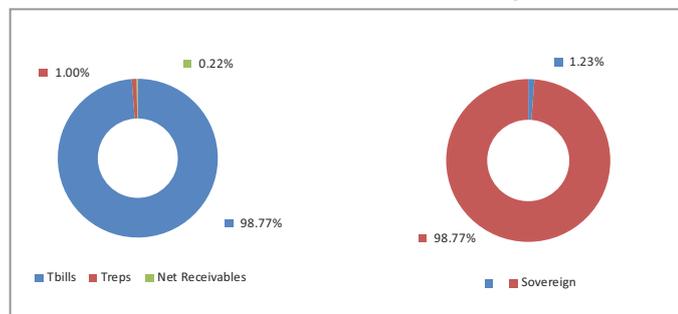
Fund Details

Description	
SFIN Number	ULIF04124/07/06LIQPENFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	25.9040
AUM (Rs. Cr)	4.99
Equity	-
Debt	99.78%
Net current asset	0.22%

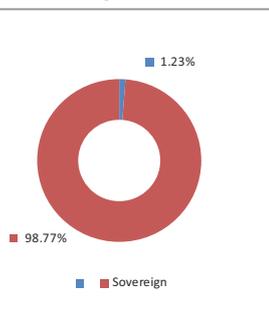
Quantitative Indicators

Modified Duration in Years	0.53
Average Maturity in Years	0.53
Yield to Maturity in %	3.54%

Asset Class

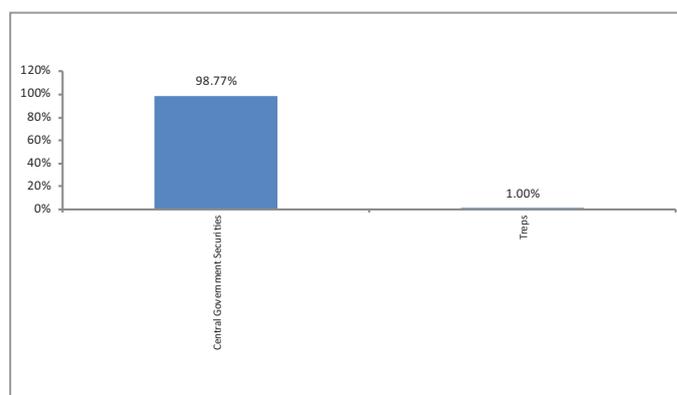


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.18%	1.64%	3.73%	3.28%	1.61%	2.57%	3.57%	4.87%	6.00%	6.85%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%	7.28%

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

November 2020

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%

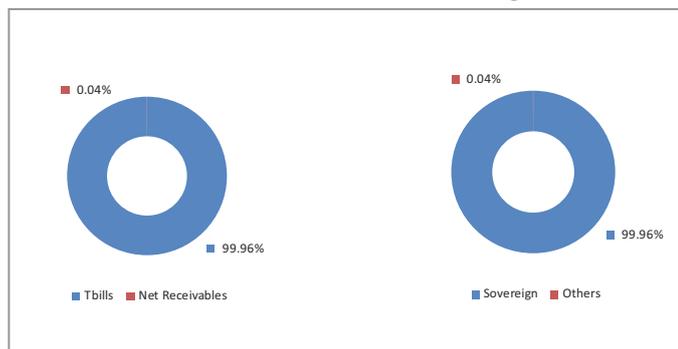
Fund Details

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	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	25.0323
AUM (Rs. Cr)	32.14
Equity	-
Debt	99.96%
Net current asset	0.04%

Quantitative Indicators

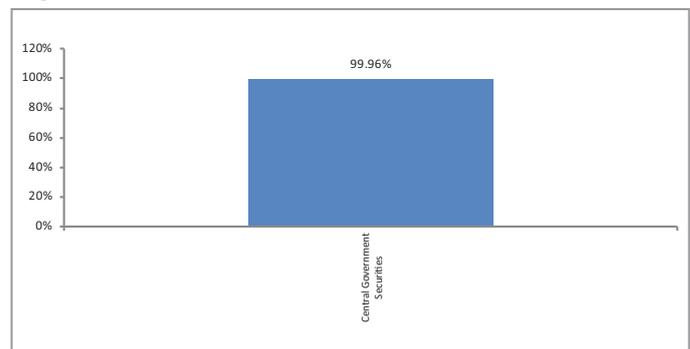
Modified Duration in Years	0.52
Average Maturity in Years	0.52
Yield to Maturity in %	3.49%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.06%	0.66%	1.95%	3.19%	3.53%	3.64%	4.05%	4.80%	5.49%	5.59%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%	6.89%

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

November 2020

Cash Plus Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.98
Net Current Assets [#]		0.02
Total		100.00

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

Portfolio

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

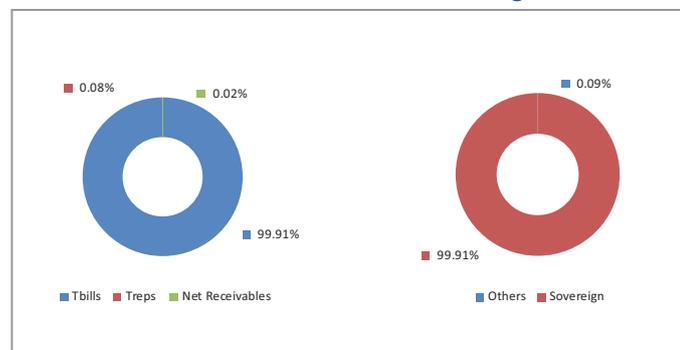
Fund Details

Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	33.0666
AUM (Rs. Cr)	52.86
Equity	-
Debt	99.98%
Net current asset	0.02%

Quantitative Indicators

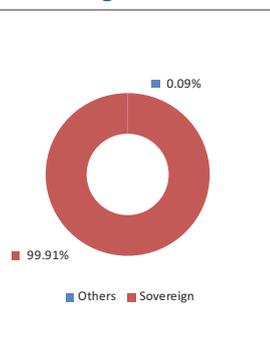
Modified Duration in Years	0.33
Average Maturity in Years	0.33
Yield to Maturity in %	4.50%

Asset Class

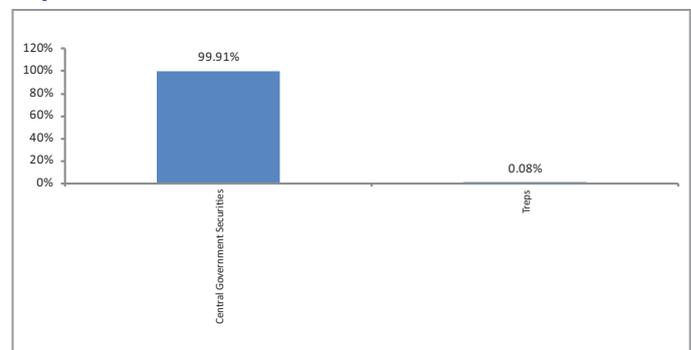


*Others includes Equity, Treps, Net receivable/payable and FD

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.27%	1.91%	4.18%	5.29%	5.58%	5.68%	6.13%	6.86%	7.47%	7.58%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%	6.98%

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

November 2020

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	99.08
Net Current Assets [#]		0.92
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%

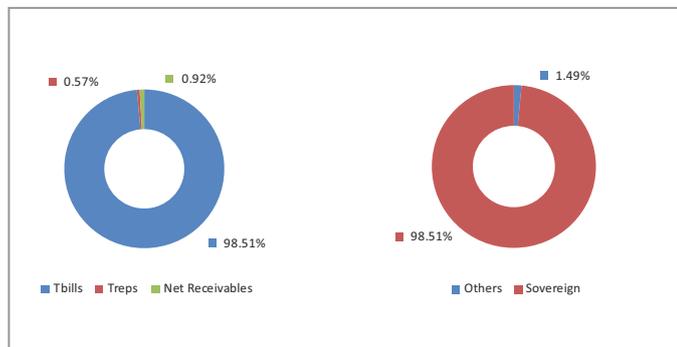
Fund Details

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	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	33.0704
AUM (Rs. Cr)	1.76
Equity	-
Debt	99.08%
Net current asset	0.92%

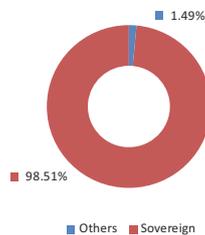
Quantitative Indicators

Modified Duration in Years	0.38
Average Maturity in Years	0.38
Yield to Maturity in %	4.33%

Asset Class

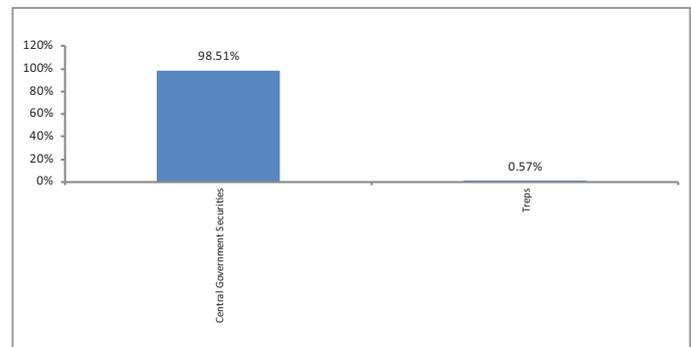


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.26%	1.87%	4.08%	5.06%	5.42%	5.51%	6.01%	6.73%	7.43%	7.74%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%	7.05%

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

November 2020

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	33.79
Mutual Funds and Money market instruments	0 - 100	65.65
Net Current Assets*		0.56
Total		100.00

*Net current asset represents net of receivables and payables for investments held.
*as and when allowed by IRDA

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.60% LICHD Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	3.60%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	2.37%
Sovereign		
7.80% GOI (MD 11/04/2021)	SOV	26.12%
7.00% GOI (MD 21/01/2021)	SOV	1.70%
Money Market, Deposits & Other		
		66.21%
Total		100.00%

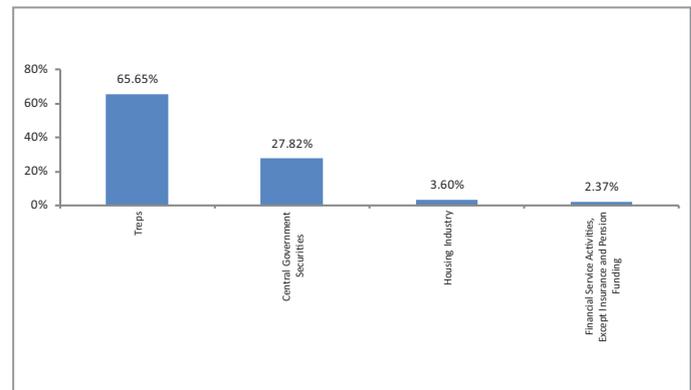
Fund Details

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, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22 -
Debt	- 17
Hybrid	7 16
NAV as on 27-November-2020	20.0315
AUM (Rs. Cr)	58.98
Equity	-
Debt	99.44%
Net current asset	0.56%

Quantitative Indicators

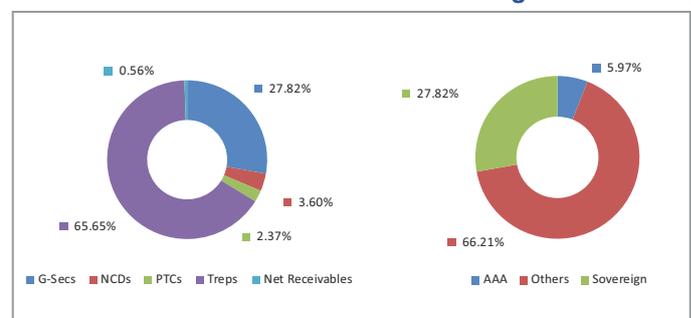
Modified Duration in Years	2.14
Average Maturity in Years	2.14
Yield to Maturity in %	3.18%

Top 10 Sectors

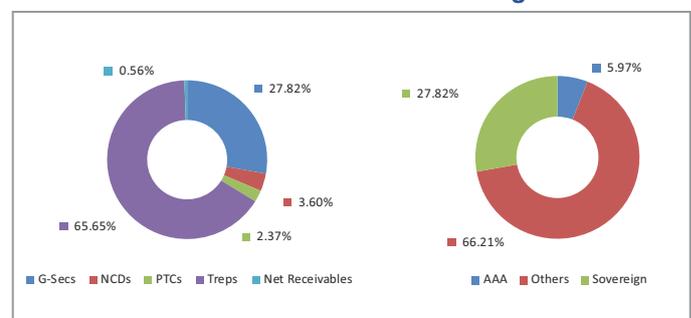


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.10%	0.76%	1.58%	4.33%	4.29%	6.29%	6.37%	7.87%	6.89%	7.04%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	60.39
Debentures	0 - 50	-
Mutual Funds, Equities and Money market instruments	0 - 50	-
Net Current Assets*		39.61
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 (%)
Sovereign		60.39%
8.12% GOI (MD 10/12/2020)	SOV	60.39%
Money Market, Deposits & Other		39.61%
Total		100.00%

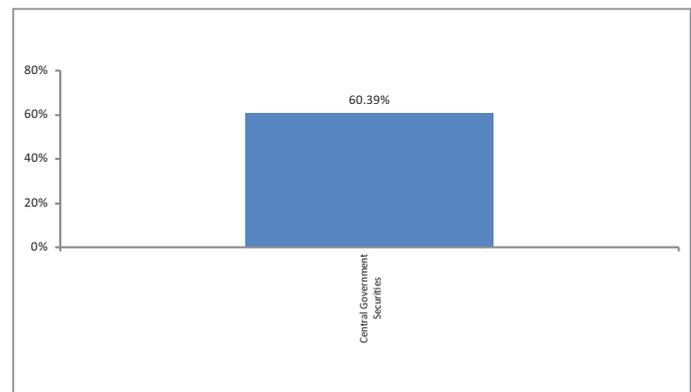
Fund Details

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, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22 -
Debt	- 17
Hybrid	7 16
NAV as on 27-November-2020	21.8740
AUM (Rs. Cr)	0.01
Equity	-
Debt	60.39%
Net current asset	39.61%

Quantitative Indicators

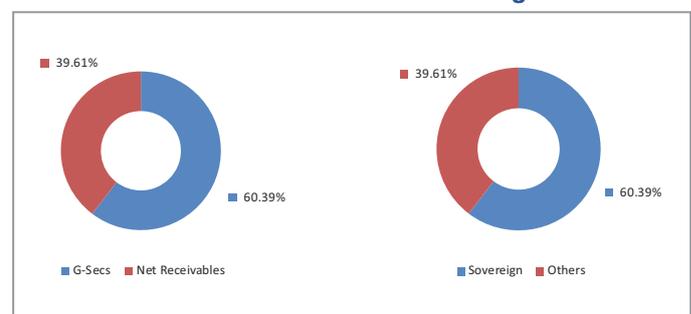
Modified Duration in Years	0.02
Average Maturity in Years	0.03
Yield to Maturity in %	2.84%

Top 10 Sectors

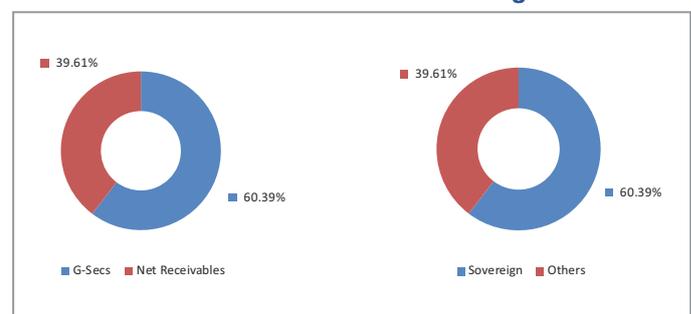


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.03%	0.21%	2.02%	5.14%	5.21%	5.66%	6.60%	7.86%	7.61%	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

November 2020

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	82.40
Debentures	0 - 50	-
Mutual Funds, Equities and Money market instruments	0 - 50	-
Net Current Assets*		17.60
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		82.40%
8.12% GOI (MD 10/12/2020)	SOV	82.40%
Money Market, Deposits & Other		17.60%
Total		100.00%

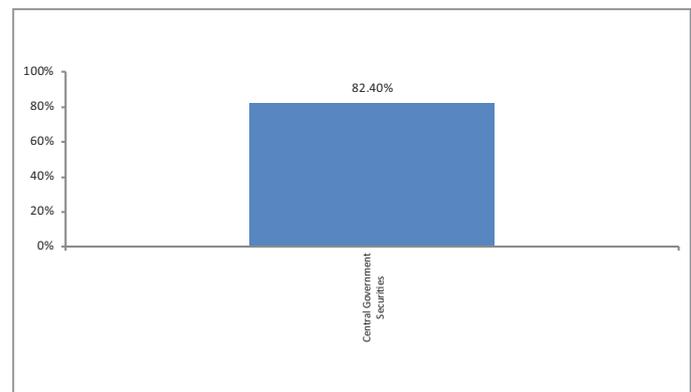
Fund Details

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, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22 -
Debt	- 17
Hybrid	7 16
NAV as on 27-November-2020	22.4634
AUM (Rs. Cr)	0.05
Equity	-
Debt	82.40%
Net current asset	17.60%

Quantitative Indicators

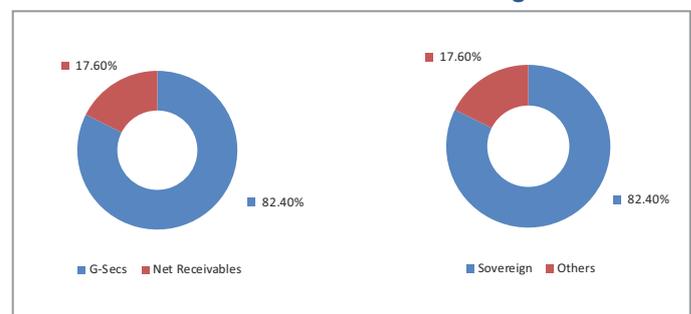
Modified Duration in Years	0.02
Average Maturity in Years	0.03
Yield to Maturity in %	2.84%

Top 10 Sectors

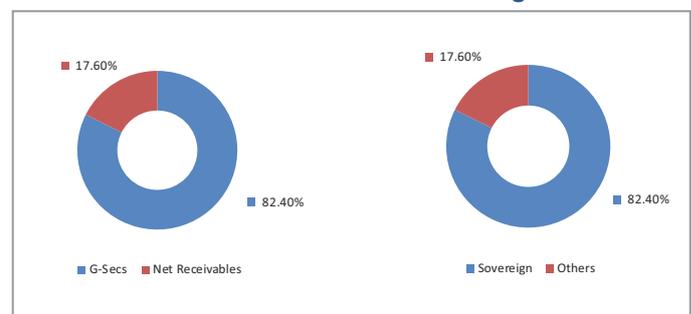


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.07%	1.05%	3.78%	6.02%	5.97%	6.34%	7.10%	8.50%	8.10%	7.96%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

Shield Plus Fund III

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Debt securities	50 - 100	89.33
Mutual Funds, Equities and Money market instruments	0 - 50	1.73
Net Current Assets*		8.94
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		11.70%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	5.87%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	5.83%
Sovereign		72.95%
7.00% GOI (MD 21/01/2021)	SOV	72.95%
Money Market, Deposits & Other		15.35%
Total		100.00%

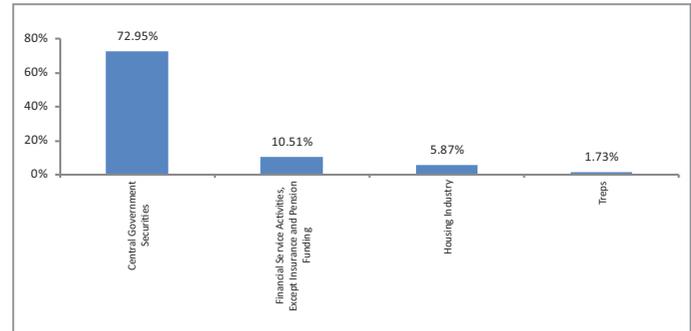
Fund Details

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, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22 -
Debt	- 17
Hybrid	7 16
NAV as on 27-November-2020	21.3131
AUM (Rs. Cr)	39.97
Equity	-
Debt	91.06%
Net current asset	8.94%

Quantitative Indicators

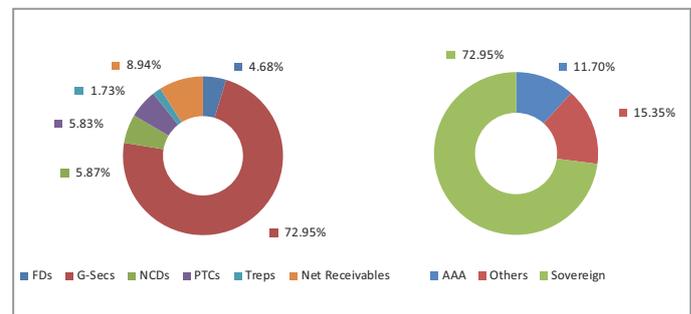
Modified Duration in Years	0.22
Average Maturity in Years	0.22
Yield to Maturity in %	3.36%

Top 10 Sectors

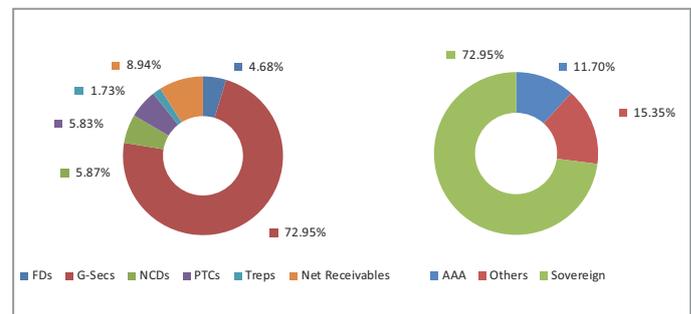


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.20%	1.45%	3.50%	6.08%	5.17%	5.28%	6.55%	8.03%	7.70%	7.62%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	80.35
Mutual Funds and Money market instruments	0 - 40	6.70
Net Current Assets*		12.95
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	3.54%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	1.47%
Sovereign		
7.27% GOI (MD 08/04/2026)	SOV	65.22%
6.84% GOI (MD 19/12/2022)	SOV	0.58%
9.12% Gujarat SDL (MD 23/05/2022)	SOV	0.05%
Money Market, Deposits & Other		
Total		100.00%

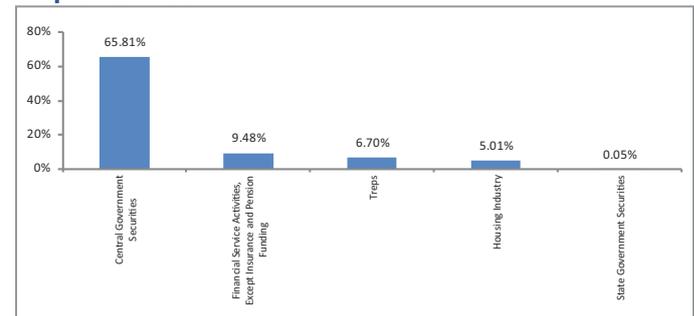
Fund Details

Description	
SFIN Number	ULIF06127/01/11ASSRDRETRN116
Launch Date	28-Jan-11
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Anshul Mishra, Rohit Harlalka
Number of funds managed by fund manager:	Anshul Mishra Rohit Harlalka
Equity	4 -
Debt	- 17
Hybrid	5 16
NAV as on 27-November-2020	20.4768
AUM (Rs. Cr)	41.76
Equity	-
Debt	87.05%
Net current asset	12.95%

Quantitative Indicators

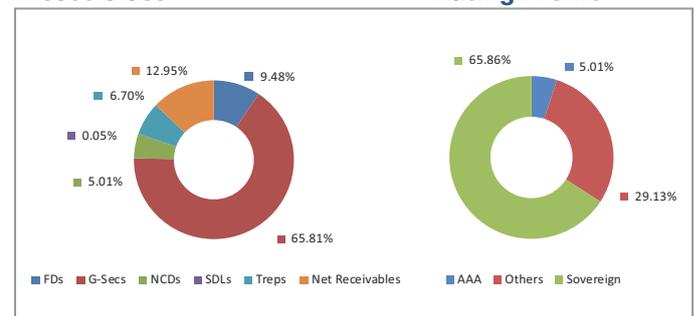
Modified Duration in Years	3.72
Average Maturity in Years	4.43
Yield to Maturity in %	5.50%

Top 10 Sectors

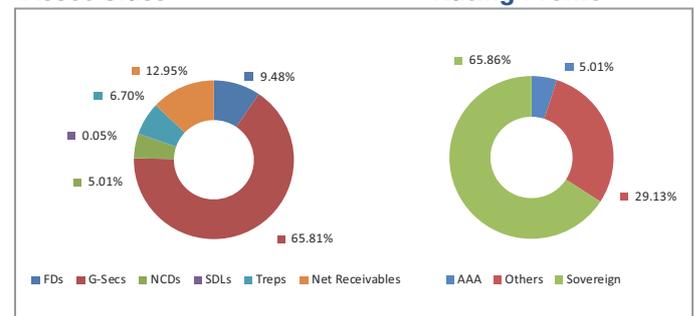


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.65%	3.12%	6.99%	7.86%	6.65%	6.03%	7.13%	7.92%	-	7.56%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	71.42
Mutual Funds and Money market instruments	0 - 40	8.75
Net Current Assets*		19.84
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	5.65%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.90%
9.25% Power Grid Corporation Ltd. NCD (S) (MD 26/12/2021)	AAA	2.21%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	2.04%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	1.85%
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	0.81%
9.27% IRFC Ltd. Series-76 NCD (S)(MD 10/05/2021)	AAA	0.64%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	0.13%
Sovereign		
8.79% GOI (MD 08/11/2021)	SOV	37.19%
6.17% GOI (MD 15/07/2021)	SOV	2.06%
Money Market, Deposits & Other		
Total		100.00%

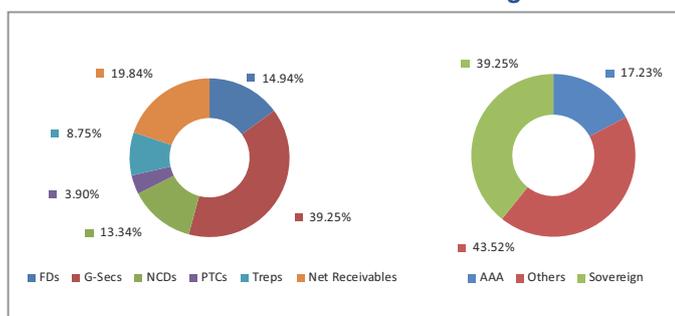
Fund Details

Description	
SFIN Number	ULIF06322/09/11GTEBONDFND116
Launch Date	05-Dec-11
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	20.3994
AUM (Rs. Cr)	239.37
Equity	-
Debt	80.16%
Net current asset	19.84%

Quantitative Indicators

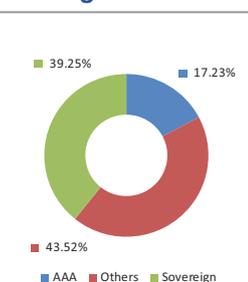
Modified Duration in Years	1.13
Average Maturity in Years	1.15
Yield to Maturity in %	4.57%

Asset Class

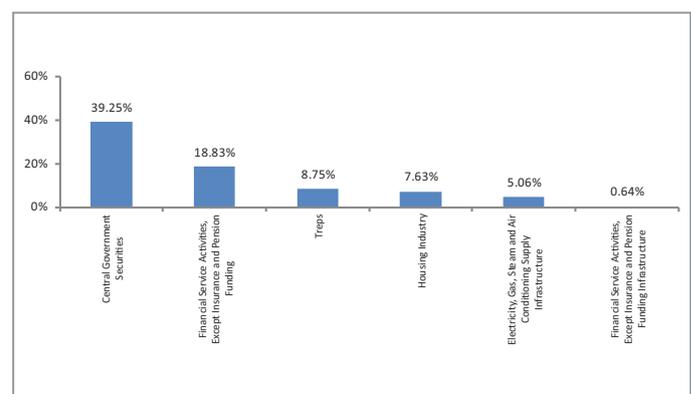


*Others includes Equity, Treps, Net receivable/payable and FD

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.43%	2.77%	6.55%	7.95%	7.17%	6.75%	7.68%	8.38%	-	8.26%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	92.30
Equity & Equity related securities	0 - 50	-
Mutual Funds(a), Money market instruments	0 - 100	5.58
Net Current Assets [†]		2.11
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		
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.07%
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.10%
Sovereign		
6.17% GOI (MD 15/07/2021)	SOV	68.92%
7.80% GOI (MD 11/04/2021)	SOV	16.21%
Money Market, Deposits & Other		
		7.70%
Total		100.00%

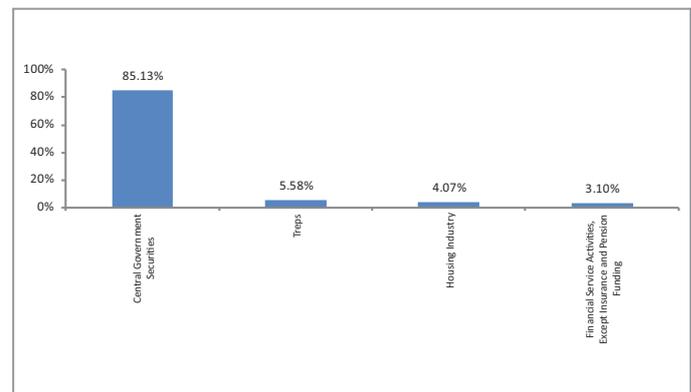
Fund Details

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, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22 -
Debt	- 17
Hybrid	7 16
NAV as on 27-November-2020	20.6853
AUM (Rs. Cr)	7.52
Equity	-
Debt	97.89%
Net current asset	2.11%

Quantitative Indicators

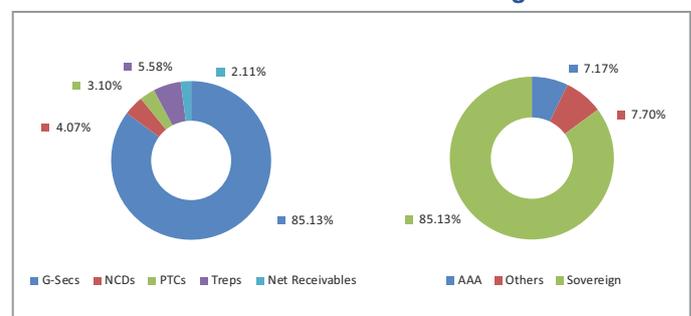
Modified Duration in Years	0.68
Average Maturity in Years	0.70
Yield to Maturity in %	3.35%

Top 10 Sectors

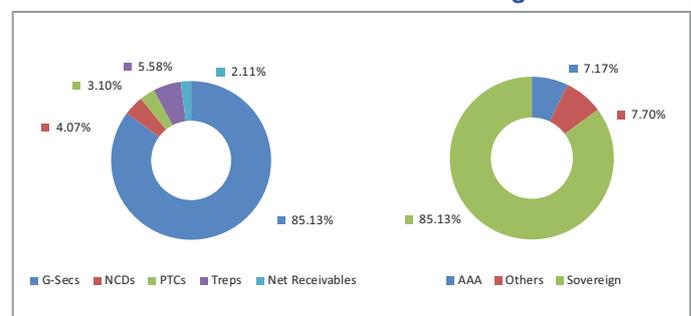


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.20%	1.32%	4.76%	7.06%	6.06%	5.89%	7.08%	7.89%	-	7.85%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	12.09
Debt, Fixed deposits & Debt Related Instrument	25 - 100	76.09
Mutual Funds and Money market instrument	0 - 40	10.32
Net Current Assets*		1.50
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		12.09%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.83%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.47%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.36%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.28%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1.18%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.14%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.13%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.95%
ITC Ltd	Manufacture of Tobacco Products	0.92%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.76%
Others		0.07%
Corporate Bond		4.05%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	2.26%
8.60% LICHF Ltd. NCD Option I (S) (MD 26/02/2021)	AAA	1.79%
Sovereign		71.41%
6.18% GOI (MD 04/11/2024)	SOV	39.70%
7.27% GOI (MD 08/04/2026)	SOV	29.21%
8.85% Maharashtra SDL (MD 18/07/2022)	SOV	1.69%
5.77% GOI (MD 03/08/2030)	SOV	0.55%
8.28% GOI (MD 21/09/2027)	SOV	0.26%
Money Market, Deposits & Other		12.45%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.38%	4.99%	8.54%	8.63%	6.92%	5.43%	7.25%	-	-	7.01%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

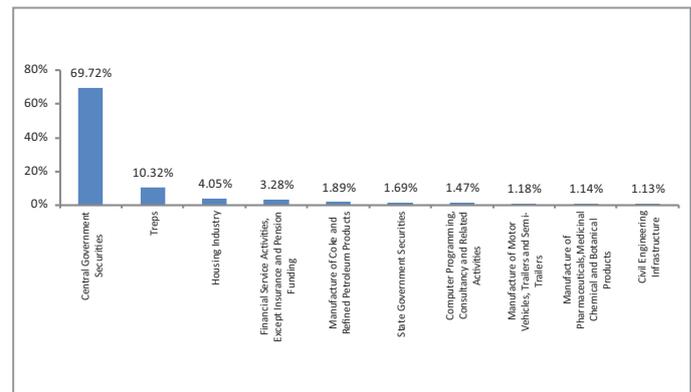
Fund Details

Description	
SFIN Number	ULIF06908/02/13PENSIONBUI116
Launch Date	01-Dec-14
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Anshul Mishra, Rohit Harlalka
Number of funds managed by fund manager:	Anshul Mishra Rohit Harlalka
Equity	4 -
Debt	- 17
Hybrid	5 16
NAV as on 27-November-2020	15.0081
AUM (Rs. Cr)	317.03
Equity	12.09%
Debt	86.41%
Net current asset	1.50%

Quantitative Indicators

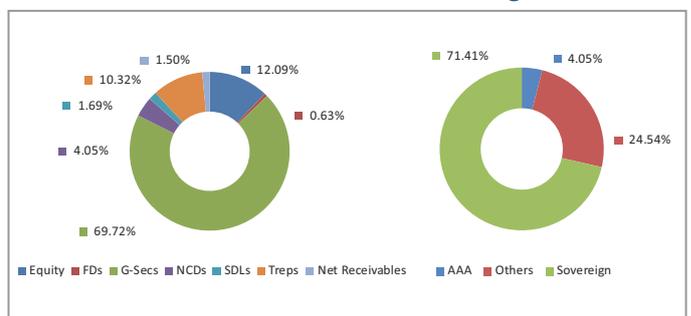
Modified Duration in Years	3.67
Average Maturity in Years	4.26
Yield to Maturity in %	4.81%

Top 10 Sectors

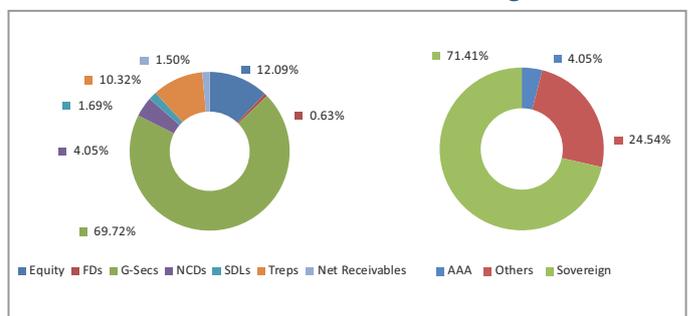


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 2020

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	22.41
Debt and debt related securities incl. Fixed deposits	0 - 80	62.13
Mutual Funds and Money market instruments	0 - 50	14.53
Net Current Assets*		0.94
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.85%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.60%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.49%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.43%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.29%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.28%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.18%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.87%
ITC Ltd	Manufacture of Tobacco Products	1.77%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.48%
Others		0.18%
Corporate Bond		
NOVO X Trust - Locomotive Series U (MD 15/04/2021)	AAA	3.20%
Sovereign		
6.97% GOI (MD 06/09/2026)	SOV	58.94%
Money Market, Deposits & Other		
		15.46%
Total		100.00%

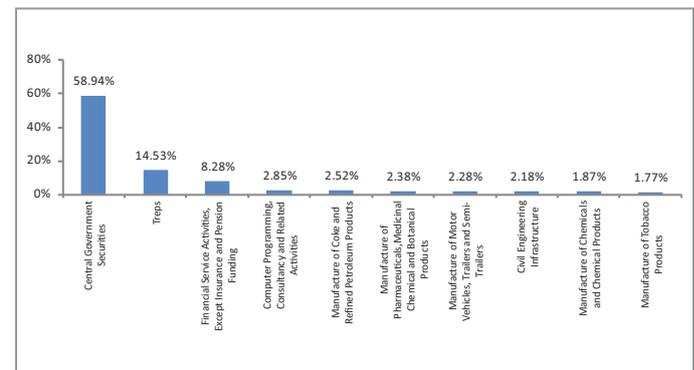
Fund Details

Description	
SFIN Number	ULIF07413/05/15BALEQTYFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Anshul Mishra, Rohit Harlalka
Number of funds managed by fund manager:	Anshul Mishra Rohit Harlalka
Equity	4 -
Debt	- 17
Hybrid	5 16
NAV as on 27-November-2020	14.4555
AUM (Rs. Cr)	21.89
Equity	22.41%
Debt	76.66%
Net current asset	0.94%

Quantitative Indicators

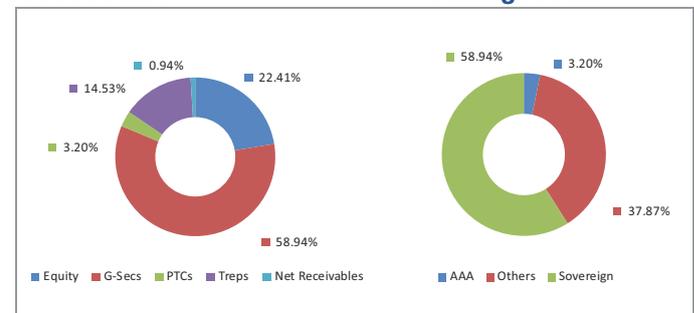
Modified Duration in Years	4.20
Average Maturity in Years	5.03
Yield to Maturity in %	4.92%

Top 10 Sectors

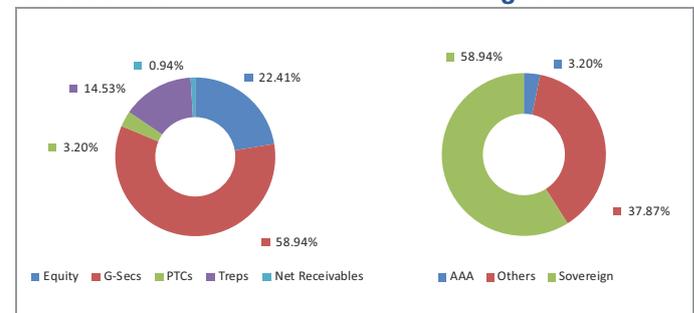


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.07%	6.89%	8.90%	9.08%	7.25%	6.87%	-	-	-	8.11%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	79.88
Money market instruments, Cash, Mutual funds	0 - 60	18.91
Net Current Assets [*]		1.21
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	2.09%
Sovereign		
6.97% GOI (MD 06/09/2026)	SOV	74.93%
5.77% GOI (MD 03/08/2030)	SOV	2.86%
Money Market, Deposits & Other		
Total		100.00%

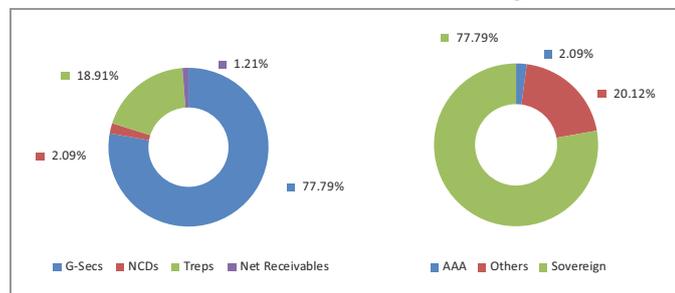
Fund Details

Description	
SFIN Number	ULIF07313/05/15BLDRBNDFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	14.0588
AUM (Rs. Cr)	83.20
Equity	-
Debt	98.79%
Net current asset	1.21%

Quantitative Indicators

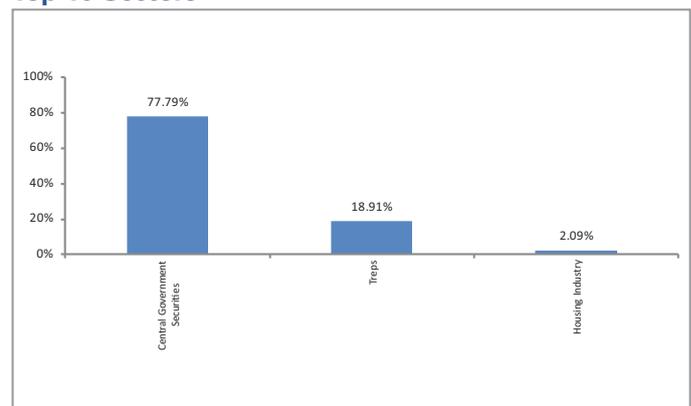
Modified Duration in Years	4.45
Average Maturity in Years	5.37
Yield to Maturity in %	5.01%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.58%	3.40%	9.04%	9.91%	7.77%	5.51%	-	-	-	7.47%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	19.35
Gsec	60 - 100	80.65
Net Current Assets*		0.01
Total		100.00

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

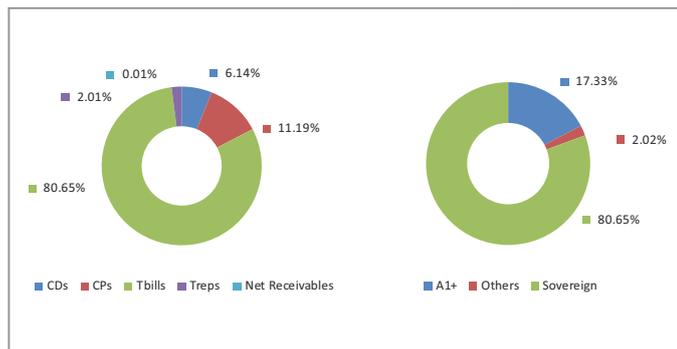
Portfolio

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

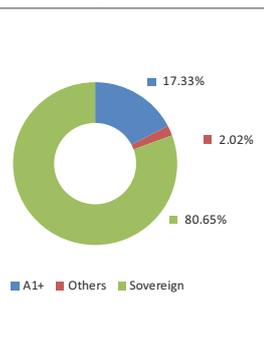
Fund Details

Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	12.9056
AUM (Rs. Cr)	143.00
Equity	-
Debt	99.99%
Net current asset	0.01%

Asset Class

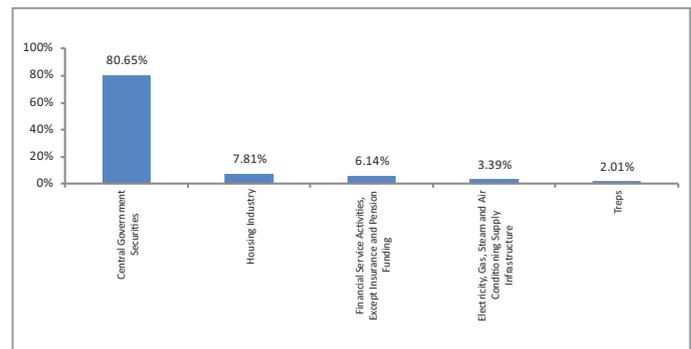


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.23%	1.66%	3.96%	4.92%	5.22%	5.33%	5.17%	-	-	5.01%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2020

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	20.38
Gsec	60 - 100	79.58
Net Current Assets*		0.03
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		1.02%
8.12% GOI (MD 10/12/2020)	SOV	0.85%
7.80% GOI (MD 11/04/2021)	SOV	0.17%
Money Market, Deposits & Other		98.98%
Total		100.00%

Fund Details

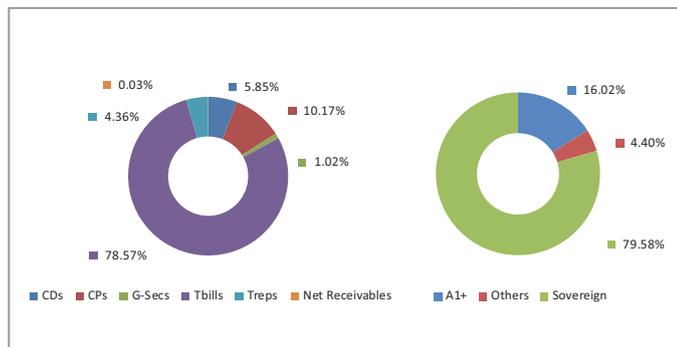
Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	13.4928
AUM (Rs. Cr)	1516.50
Equity	-
Debt	99.97%
Net current asset	0.03%

Quantitative Indicators

Modified Duration in Years	0.69
Average Maturity in Years	0.69
Yield to Maturity in %	3.53%

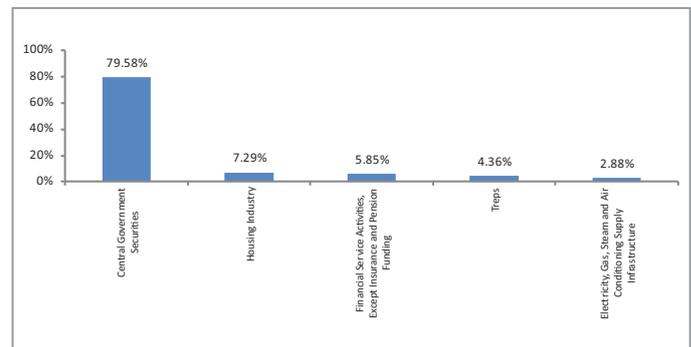
Asset Class

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.23%	1.67%	3.93%	4.75%	4.76%	5.02%	5.35%	-	-	5.27%
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