

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

## Aviva Investor



**Disclaimer/Disclosure**

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## Equity Commentary:

### Domestic markets

Indian equities markets remained positive in October 2019 with Nifty at +4.6%. A global risk on rally was led by positive steps towards resolution of the US-China trade tariff war and hope of orderly conclusion of Brexit. The Nifty midcap & small cap Midcap also remained positive by +7% MoM and by +4.2%. In this calendar year this the only month were all the sectoral indices have turned positive and the key indices are Auto index was and PSU bank index were up 13.2% & 13.5%

The fiscal deficit for first half of fiscal year is at INR 6.5t, 93% of Government estimate for FY20. However, this year's revenue includes a one-time transfer from RBI of INR1.5t excluding which the deficit would have looked much bigger. This is caused by slowing GDP, sharp drop in tax receipts. The effect from corporate income tax reduction done by the Government in late September, would further affect the fiscal deficit in 2HFY20.

The core sector production is at a multi-year low. Seven out of eight industries within the core sector reported a contraction for the month compared to September 2018. The core sector accounts for 40.5% weight in the index of industrial production (IIP).

Supply disruptions due to heavy rains led to sharp increase in food prices in the month of September pulling headline CPI higher to 3.99% vs. 3.28% in previous month. Despite the sharp increase in retail inflation print, headline CPI for Q2 FY20 at 3.47% is nearly in line with RBI's projection of 3.4%. Food inflation in rural India for September was at a subdued 2.97% vs. 7.63% for urban India. The continued divergence between the food inflation of rural and urban India shows that the food price increase has not benefitted rural India and has kept terms of trade weak. This in turn has prevented demand conditions from recovering in rural India as the households have not benefitted from the high prices

Core-core inflation (core inflation ex fuel and precious metals) eased to a 26-month low of 4.30% YoY vs. 4.42% YoY in the previous month, reinforcing weak demand conditions and subdued pricing power. The divergence between rural and urban CPI which began during mid-2018 has continued to widen in recent months. Average urban CPI was 210 bps higher than rural CPI during first seven months of 2019 compared to 10 bps during same period in 2018.

September trade deficit narrowed to a 7-month low, at US\$10.9bn v/s a deficit of US\$13.5bn in August, led by a sharp dip in oil imports on a M-o-M basis. Meanwhile merchandise exports were marginally lower on a sequential basis. In terms of Y-o-Y growth trend, export growth remained weak, contracting by 6.6%YoY, reflecting global growth slowdown. The non-oil non-gold imports continued to contract (on a YoY basis) for the eighth consecutive month, underscoring the weakness in domestic demand conditions. The sharp compression in trade deficit figures indicates downside risk to current account deficit as % of GDP.

2019 is possibly the best monsoon year since 1994 and this is the first time since 1977 when India has recorded above normal rains even in an El Nino year.

On the back of discounts, expectations have been built of a revival in demand with auto OEMs indicating that this Diwali passenger vehicle and two-wheeler have seen strong sales.

### Global Markets

The IMF is relatively down-beat in its latest forecasts: "Global growth is forecast at 3.7% for 2018-19, 0.2 percentage points below the April WEO projection, and is set to soften over the medium term.

In line with this the Federal Reserve cut interest rates for the third time this year as the US economy continued slowing amid ongoing trade disputes and weak global growth. The Federal Reserve lowered the target for its benchmark rate by a quarter point to a range of 1.5% to 1.75%. The move was the third cut in four months. The decision comes as US economic growth slowed to an annual rate of 1.9% in the most recent quarter. There are indications that there would not be any further rate cut in the next policy. The US stock market's three primary indices all ticked closer toward ending the month at new all-time highs as investors cheered strong earnings and progress on U.S.-China trade.

The global manufacturing sector deteriorated further in September, but edged closer to stabilisation. The PMI is rising for the second month running to 49.7. Although still below the neutral mark of 50.0 that separates improvement from deterioration, it was the highest reading since May.

### Views

Both emerging markets as well as developed markets saw a sharp rally on the hope of resolution to the US-China tariff wars and an orderly conclusion to Brexit

India has been facing a slowdown amidst a liquidity crisis for NBFCs and declining savings rate. The corporate tax rate cut announced by the Government is likely to stimulate faltering consumption demand and strengthen corporate earnings and lead to a revival in private sector demand in the medium to long term. High frequency indicators already point towards a pick up in demand. Inflation remaining below target opens up additional space for the RBI to continue with its easing cycle. Further, the other reform measures announced by the Government are also expected to contribute to growth over the next few quarters

Over the medium to long term, there are sufficient catalysts for domestic economy to gain momentum and potential for a healthy performance in the equity markets:

- 1) With the reform measures and the corporate tax cuts, India's growth rates are expected to revive in the medium to long term.
- 2) Lower US interest rates can help to boost FPI debt flows into India which can be taken as a positive. Debt inflows were around \$ 1.2 bn in October so far
- 3) Rural focus by Government has the potential for change in sentiments and rising consumption by rural India
- 4) The fiscal stimulus combined with monetary easing is expected to revive consumption demand, capex cycle recovery led by private sector is expected to boost growth

### No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	10	NA	19
Nitin Garg	NA	6	19

## Fixed Income Outlook:

Markets in the month of October traded in range with positive biasness. 10 Year benchmark government security ended the month at 6.66% versus 6.69% last month. The Monetary Policy Committee (MPC) held on 4 Oct 2019 as expected lowered rates by 25bp and maintained an accommodative stance. Consequently, key policy rates stand as follows - Repo rate at 5.15%, Reverse Repo at 4.90% and Marginal Standing Facility (MSF) at 5.40%. These decisions were in consonance with the objective to achieve the medium term target of 4% CPI inflation within a band of +/- 2%. The MPC further lowered its GDP growth projection for FY20 to 6.1% (earlier 6.9%) with risks evenly balanced. The inflation forecast indicated that CPI is expected to be within target range with forecast largely unchanged (except a slight upward revision to QE Sept).

CPI inflation for the month of September came in higher than expectations at 3.99% vs. 3.28% last month, driven primarily by base even while sequential momentum in both food and core inflation moderated. Food inflation rose to 4.7% from 2.96% with Vegetables spiking to 15.5% and Pulses to 8.4%. Besides food prices most heads of inflation were well controlled. Fuel inflation eased further to -2.2% from -1.7%. Housing inflation eased to 4.75% from 4.84% while Misc inflation fell to 4.45% from 4.71%. Core inflation eased to 4.02% from 4.25% in the previous month. Moderation in core momentum was on expected lines driven by slowing growth momentum in housing component, clothing & footwear as well as the miscellaneous basket. Going forward, Food prices will continue to remain firm for the next couple of months due to seasonal factors, however core inflation is expected to moderate further given the growing economic slack and widening output gap.

September WPI came way below market expectation at 0.33%, its lowest level in 39 months. The deceleration can be attributed to the decline in prices of primary articles, fuel & power and larger favourable base effect. On a sequential basis, Primary Articles entered the negative territory, by posting a price decrease of -0.63% in Sep-19, lowest level in 9 months. Fuel and Power also decelerated by -0.50% in September. However, momentum in heavy weight segment of WPI i.e. Manufactured Products observed a positive yet mere price rise of 0.08% as compared to -0.25% in the month prior.

From trade perspective, exports saw another steep contraction of 6.6% YoY in September 2019, which was despite a base of 2% YoY contraction in September 2018, as a prolonged adverse global trading climate continues to take its toll on Indian exports. Import contraction also continued in September, with a substantial 13.8% YoY dip in inward shipments, as demand at home remained anaemic. Due to the significant reduction in imports, the trade deficit in September was curtailed to USD 10.9 bn versus USD 15.0 bn in September 2018. Over April-September 2019, exports have shown a 2.4% YoY contraction, while contraction for imports is a steeper 7.0% YoY. Total trade deficit for H1 FY2020 now stands at USD 83.7 bn, far lower than USD 98.2 seen in April-September 2018.

From global perspective, trade war continues to be an overhang for global growth that has been moderating. This led to a flight to safety for the global capital flows, thereby pushing the sovereign yields to lower levels. US GDP growth continues to be muted led by decline in manufacturing. In Euro region the economic case for a fiscal boost seems compelling as the global growth slowdown and risk of recession take a toll as European economies are tightly linked with the global trade. China reported 27yr low GDP growth at 6.2% for 2Q 2019 which may slow further in the coming quarters in the light of trade uncertainties and diminishing policy effectiveness.

## Outlook

Given the scenario of low economic growth along with the inflation being under control, bond markets seem to be placed in a favorable position. However, the credit environment seems to be worsening by the day and we therefore continue to sell corporate bonds and maintain a higher weightage of government securities in our portfolios. Also, the global backdrop of trade war, global monetary easing and softening commodity prices may further lead to softening of local bond yields. We are maintaining neutral to slightly overweight stance in our portfolios as we believe that the trajectory for Indian bond yields is lower in the short run. However, fears of worsening fiscal deficit along with subsequent growth and inflation revival may limit the downside in bonds yield trajectory.

## No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	10	NA	19
Nitin Garg	NA	6	19

Life Unit Linked  
**Bond Fund**

ULIF01306/02/2008LIFEDEBTFU122  
October 2019



**Fund Details**

**Investment Objective:** The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

<b>NAV as on October 31,2019:</b>	24.3343
<b>Inception Date:</b>	06-Feb-08
<b>Fund Manager:</b>	Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.01%	-1.13%	2.56%	1.31%	3.03%	7.87%
Benchmark**	1.15%	7.65%	13.55%	7.48%	7.38%	7.49%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	3.98
<b>Total</b>	<b>3.98</b>

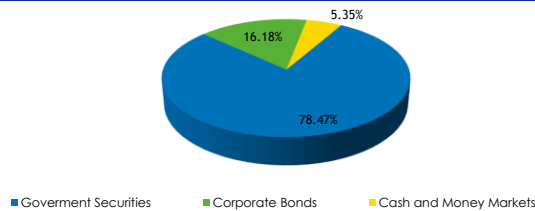
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.71

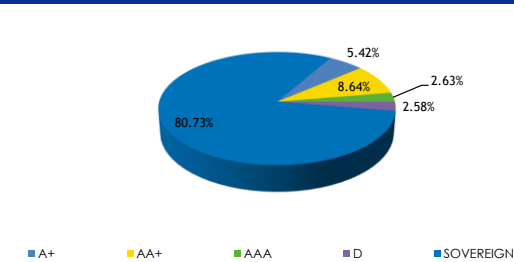
**Security Name** **Net Asset (%)**

<b>Government Securities</b>		<b>78.47%</b>
8.17% GOI 2044		18.28%
7.72% GOI 2025		13.80%
7.32% GOI 2024		10.71%
9.15% GOI 2024		9.25%
6.79% GOI 2029		9.02%
7.17% GOI 2028		5.67%
8.28% GOI 2027		4.91%
8.2% GOI 2025		2.44%
8.4% GOI 2024		1.90%
8.26% GOI 2027		1.09%
Others		1.40%
<b>Corporate Bonds</b>		<b>16.18%</b>
Yes Bank Ltd.		5.27%
Indiabulls Housing Finance Ltd.		5.18%
Adani Ports and Special Economic Zone Ltd.		2.69%
Reliance Capital Ltd.		1.88%
Dewan Housing Finance Corporation Ltd.		0.63%
Indiabulls Housing Finance Ltd.		0.53%
<b>Cash and Money Markets</b>		<b>5.35%</b>
<b>Portfolio Total</b>		<b>100.00%</b>

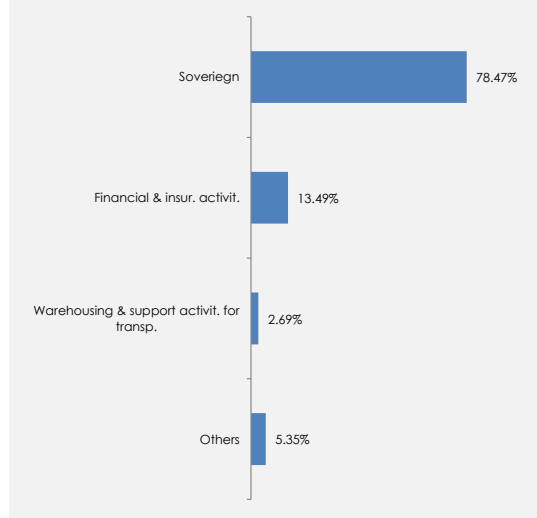
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

#### Fund Details

**Investment Objective:** The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

<b>NAV as on October 31, 2019:</b>	30.3193
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

#### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.33%	3.28%	8.64%	4.30%	5.55%	7.91%
Benchmark**	1.51%	6.74%	13.82%	7.56%	8.05%	7.62%

\* Compound Annual Growth Rate (CAGR)

#### Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

#### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	20.85
Debt	122.58
<b>Total</b>	<b>143.43</b>

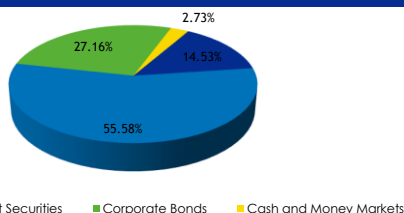
#### Modified Duration<sup>§</sup>

Security Type	Duration
Fixed Income Investments	5.45

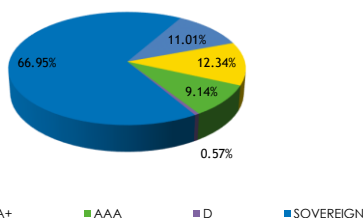
#### Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>14.53%</b>
HDFC Bank Ltd.	1.84%
Reliance Industries Ltd.	1.49%
Housing Development Finance Corporation Ltd.	1.03%
ICICI Bank Ltd.	0.96%
Larsen & Toubro Ltd.	0.81%
Infosys Ltd.	0.80%
IITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.51%
Kotak Mahindra Bank Ltd.	0.49%
Hindustan Unilever Ltd.	0.47%
Others	5.47%
<b>Government Securities</b>	<b>55.58%</b>
7.32% GOI 2024	11.00%
7.72% GOI 2025	10.67%
8.17% GOI 2044	10.29%
7.17% GOI 2028	9.20%
6.79% GOI 2029	5.50%
9.15% GOI 2024	3.84%
6.84% GOI 2022	2.01%
8.2% GOI 2025	1.95%
8.26% GOI 2027	0.73%
8.08% GOI 2022	0.38%
Others	0.01%
<b>Corporate Bonds</b>	<b>27.16%</b>
Yes Bank Ltd.	9.14%
Adani Ports and Special Economic Zone Ltd.	4.78%
Indiabulls Housing Finance Ltd.	4.74%
LIC Housing Finance Ltd.	3.72%
Mahindra & Mahindra Ltd.	3.60%
Dewan Housing Finance Corporation Ltd.	0.47%
Indiabulls Housing Finance Ltd.	0.43%
Shriram Transport Finance Co. Ltd.	0.28%
<b>Cash and Money Markets</b>	<b>2.73%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

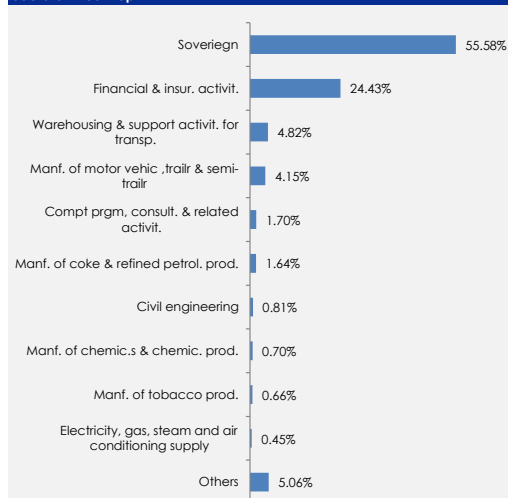
#### Asset Mix



#### Rating Profile



#### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on October 31, 2019:	25.6355
Inception Date:	11-Jul-06
Fund Manager:	Jayesh Sundar, Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.33%	0.28%	5.22%	2.64%	4.49%	7.33%
Benchmark**	1.51%	6.74%	13.82%	7.56%	8.05%	8.23%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

### Asset Class Wise AUM

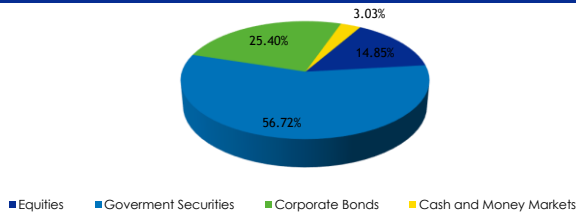
Asset Class	AUM (in Cr.)
Equity	3.95
Debt	22.60
<b>Total</b>	<b>26.55</b>

### Modified Duration<sup>#</sup>

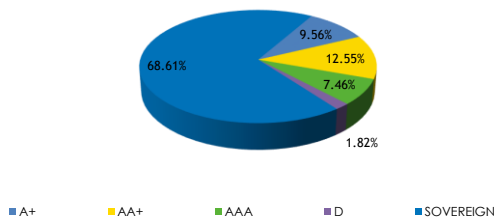
Security Type	Duration
Fixed Income Investments	5.54

Security Name	Net Asset (%)
<b>Equities</b>	
<b>14.85%</b>	
HDFC Bank Ltd.	1.86%
Reliance Industries Ltd.	1.52%
Housing Development Finance Corporation Ltd.	1.05%
ICICI Bank Ltd.	0.99%
Larsen & Toubro Ltd.	0.83%
Infosys Ltd.	0.81%
IITC Ltd.	0.68%
Tata Consultancy Services Ltd.	0.53%
Kotak Mahindra Bank Ltd.	0.50%
Hindustan Unilever Ltd.	0.48%
Others	5.60%
<b>Government Securities</b>	
<b>56.72%</b>	
8.17% GOI 2044	10.37%
7.72% GOI 2025	10.35%
7.32% GOI 2024	8.58%
9.15% GOI 2024	7.77%
7.17% GOI 2028	7.54%
6.79% GOI 2029	5.56%
9.2% GOI 2030	2.67%
8.2% GOI 2025	1.46%
6.84% GOI 2022	0.93%
8.26% GOI 2027	0.74%
Others	0.75%
<b>Corporate Bonds</b>	
<b>25.40%</b>	
Yes Bank Ltd.	7.90%
Indiabulls Housing Finance Ltd.	5.05%
Adani Ports and Special Economic Zone Ltd.	4.85%
Mahindra & Mahindra Ltd.	3.24%
LIC Housing Finance Ltd.	1.59%
Indian Railway Finance Corporation Ltd.	0.79%
Dewan Housing Finance Corporation Ltd.	0.75%
Reliance Capital Ltd.	0.75%
Indiabulls Housing Finance Ltd.	0.48%
<b>Cash and Money Markets</b>	
<b>3.03%</b>	
<b>Portfolio Total</b>	<b>100.00%</b>

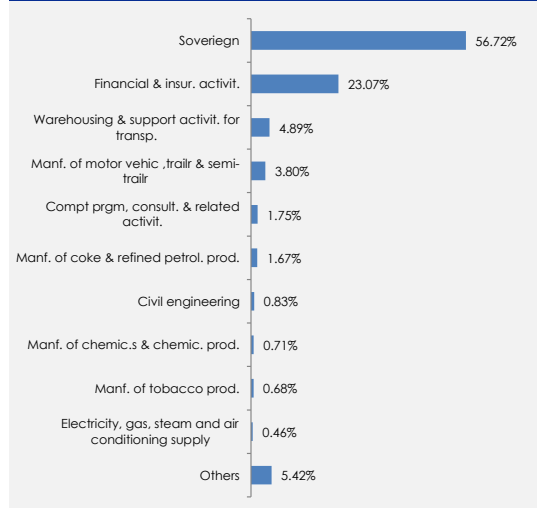
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

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Life Unit Linked  
**Balanced Fund**

ULIF00106/06/2002LIFBALANCE122

October 2019



**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

<b>NAV as on October 31, 2019:</b>	70.5996
<b>Inception Date:</b>	06-Jun-02
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.64%	1.57%	7.88%	3.71%	5.97%	12.37%
Benchmark**	1.99%	5.48%	14.10%	7.60%	8.89%	10.54%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

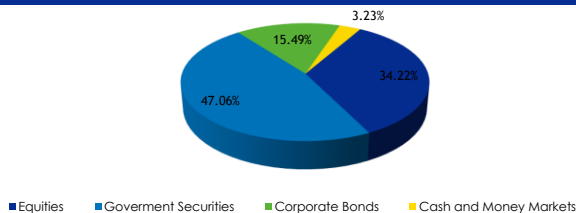
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	107.29
Debt	206.15
<b>Total</b>	<b>313.44</b>

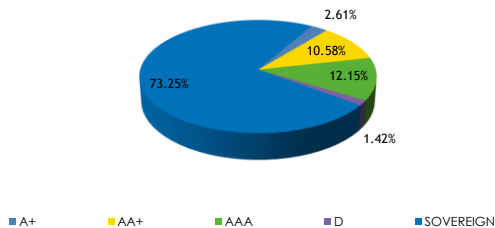
**Modified Duration<sup>a</sup>**

Security Type	Duration
Fixed Income Investments	5.37

**Asset Mix**

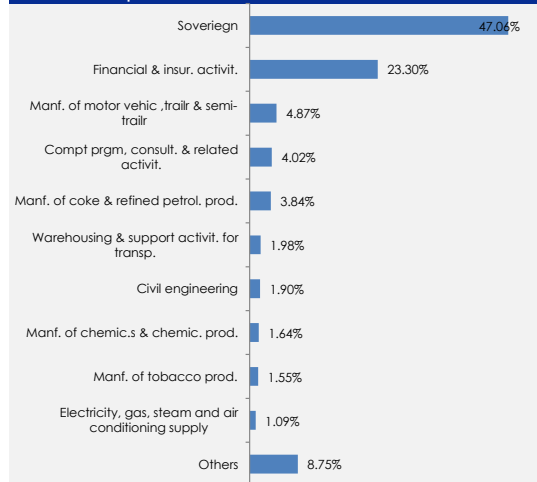


**Rating Profile**



Security Name	Net Asset (%)
<b>Equities</b>	<b>34.22%</b>
HDFC Bank Ltd.	4.35%
Reliance Industries Ltd.	3.50%
Housing Development Finance Corporation Ltd.	2.41%
ICICI Bank Ltd.	2.27%
Larsen & Toubro Ltd.	1.90%
Infosys Ltd.	1.87%
IITC Ltd.	1.55%
Tata Consultancy Services Ltd.	1.21%
Kotak Mahindra Bank Ltd.	1.14%
Hindustan Unilever Ltd.	1.11%
Others	12.91%
<b>Government Securities</b>	<b>47.06%</b>
7.72% GOI 2025	11.37%
7.17% GOI 2028	7.29%
7.32% GOI 2024	7.17%
8.17% GOI 2044	5.62%
9.15% GOI 2024	3.42%
6.79% GOI 2029	3.21%
8.2% GOI 2025	2.64%
6.84% GOI 2022	2.11%
8.4% GOI 2024	1.19%
8.28% GOI 2032	1.16%
Others	1.88%
<b>Corporate Bonds</b>	<b>15.49%</b>
Mahindra & Mahindra Ltd.	3.57%
Indiabulls Housing Finance Ltd.	3.29%
Adani Ports and Special Economic Zone Ltd.	1.88%
LIC Housing Finance Ltd.	1.70%
Yes Bank Ltd.	1.67%
Shriram Transport Finance Co. Ltd.	1.32%
Reliance Capital Ltd.	0.80%
Rural Electrification Corporation	0.68%
Indiabulls Housing Finance Ltd.	0.30%
LIC Housing Finance Ltd.	0.14%
Others	0.14%
<b>Cash and Money Markets</b>	<b>3.23%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.  
The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	62.7339
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.07%	0.61%	9.43%	3.95%	7.94%	12.97%
Benchmark**	2.93%	2.84%	14.37%	7.45%	10.37%	11.63%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	607.86
Debt	278.29
<b>Total</b>	<b>886.14</b>

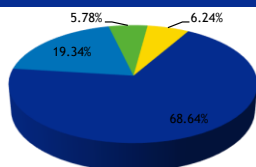
**Modified Duration<sup>5</sup>**

Security Type	Duration
Fixed Income Investments	4.55

**Security Name** **Net Asset (%)**

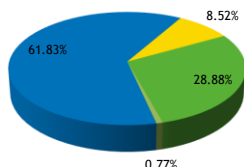
<b>Equities</b>		<b>68.64%</b>
Reliance Industries Ltd.		7.03%
Kotak Mahindra Mutual Fund		6.50%
HDFC Bank Ltd.		5.38%
Housing Development Finance Corporation Ltd.		4.84%
Larsen & Toubro Ltd.		3.82%
Reliance Mutual Fund		3.82%
Infosys Ltd.		3.76%
ITC Ltd.		3.12%
ICICI Bank Ltd.		2.99%
Tata Consultancy Services Ltd.		2.43%
Others		24.95%
<b>Government Securities</b>		<b>19.34%</b>
6.17% GOI 2021		4.08%
7.32% GOI 2024		3.39%
7.72% GOI 2025		2.87%
8.17% GOI 2044		1.76%
9.15% GOI 2024		1.66%
7.17% GOI 2028		1.07%
6.79% GOI 2029		0.89%
8.26% GOI 2027		0.73%
8.4% GOI 2024		0.53%
8.83% GOI 2041		0.45%
Others		1.91%
<b>Corporate Bonds</b>		<b>5.78%</b>
Mahindra & Mahindra Ltd.		2.62%
Indiabulls Housing Finance Ltd.		1.16%
Adani Ports and Special Economic Zone Ltd.		0.90%
Shriram Transport Finance Co. Ltd.		0.49%
NTPC Ltd.		0.25%
Reliance Capital Ltd.		0.20%
Indiabulls Housing Finance Ltd.		0.12%
Dewan Housing Finance Corporation Ltd.		0.04%
<b>Cash and Money Markets</b>		<b>6.24%</b>
<b>Portfolio Total</b>		<b>100.00%</b>

**Asset Mix**



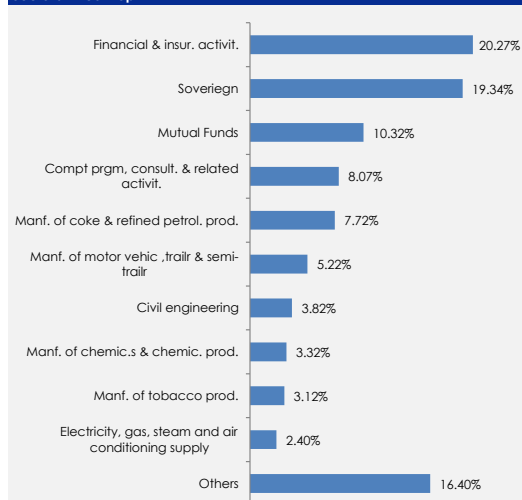
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

**Rating Profile**



■ AA+ ■ AAA ■ D ■ SOVEREIGN

**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Life Unit Linked  
**Enhancer Fund**

ULIF01230/01/2008LIENHANCER122

October 2019



**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.  
The risk profile for this fund is High

<b>NAV as on October 31,2019:</b>	27.0397
<b>Inception Date:</b>	30-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.51%	-0.68%	10.10%	4.14%	9.05%	8.87%
Benchmark**	3.51%	1.10%	14.35%	7.20%	11.17%	7.33%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

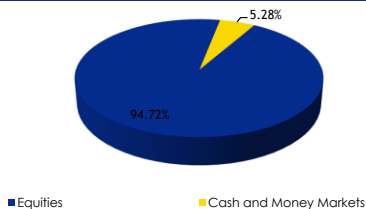
Asset Class	AUM (in Cr.)
Equity	55.57
Debt	3.09
<b>Total</b>	<b>58.66</b>

**Modified Duration<sup>§</sup>**

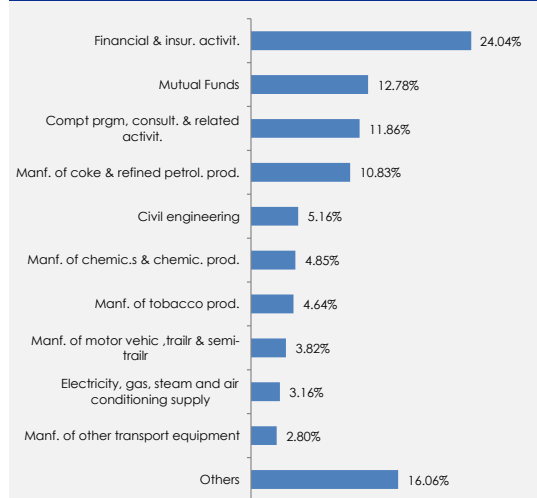
Security Type	Duration
Fixed Income Investments	N.A.

Security Name	Net Asset (%)
<b>Equities</b>	<b>94.72%</b>
Kotak Mahindra Mutual Fund	10.37%
Reliance Industries Ltd.	9.82%
HDFC Bank Ltd.	8.46%
Infosys Ltd.	5.52%
Larsen & Toubro Ltd.	5.16%
Housing Development Finance Corporation Ltd.	4.94%
ICICI Bank Ltd.	4.65%
ITC Ltd.	4.64%
Tata Consultancy Services Ltd.	3.55%
Hindustan Unilever Ltd.	3.29%
Others	34.32%
<b>Cash and Money Markets</b>	<b>5.28%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

# Life Unit Linked Index Fund

ULIF01002/01/2008LIFEINDEXF122

October 2019



## Fund Details

**Investment Objective:** The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations.  
The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	19.9281
<b>Inception Date:</b>	02-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.69%	1.02%	13.27%	6.74%	10.95%	6.02%
Benchmark**	3.51%	1.10%	14.35%	7.20%	11.17%	5.68%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

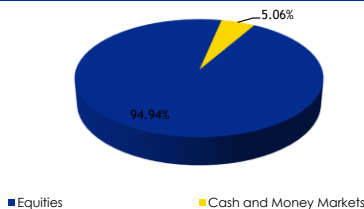
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	55.47
Debt	2.95
<b>Total</b>	<b>58.42</b>

## Modified Duration<sup>§</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix

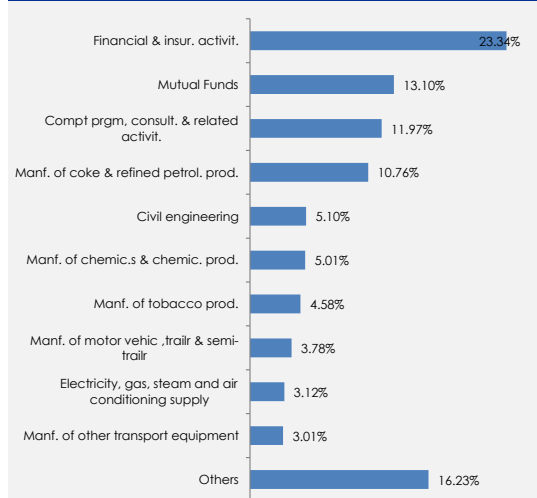


## Security Name

## Net Asset (%)

Equities	Net Asset (%)
Kotak Mahindra Mutual Fund	10.80%
Reliance Industries Ltd.	9.68%
HDFC Bank Ltd.	7.78%
Infosys Ltd.	5.51%
Larsen & Toubro Ltd.	5.10%
Housing Development Finance Corporation Ltd.	5.06%
IITC Ltd.	4.58%
ICICI Bank Ltd.	4.45%
Tata Consultancy Services Ltd.	3.49%
Hindustan Unilever Ltd.	3.24%
Others	35.25%
<b>Cash and Money Markets</b>	<b>5.06%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked  
**PSU Fund**

ULIF02208/01/2010LIFEPSUFND122  
October 2019



**Fund Details**

**Investment Objective:** To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	13.1136
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.93%	-3.25%	4.15%	-9.90%	0.41%	2.80%
Benchmark**	7.98%	-3.43%	1.56%	-12.54%	-3.13%	-3.03%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	87.01
Debt	6.23
<b>Total</b>	<b>93.24</b>

**Modified Duration<sup>3</sup>**

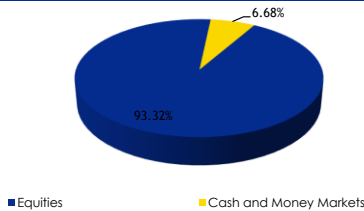
Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

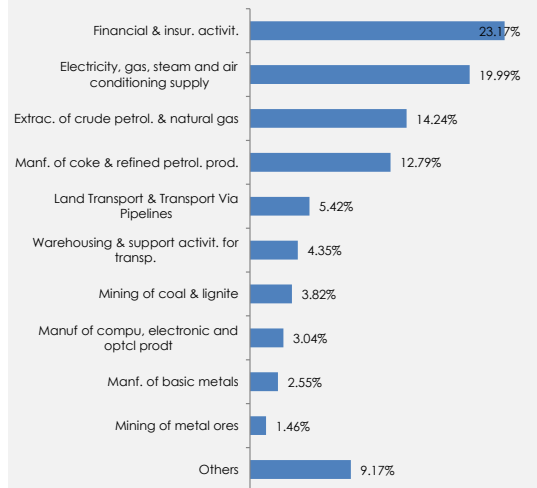
**Net Asset (%)**

Equities	93.32%
State Bank of India	9.45%
NTPC Ltd.	8.36%
Oil & Natural Gas Corpn Ltd.	7.76%
Bharat Petroleum Corporation Ltd.	7.04%
Oil India Ltd.	6.48%
Gail (India) Ltd.	5.99%
Gujarat State Petronet Ltd.	5.42%
Rural Electrification Corporation	5.33%
Container Corporation Of India Ltd.	4.35%
Canara Bank Ltd.	4.16%
Others	28.98%
Cash and Money Markets	6.68%
Portfolio Total	100.00%

**Asset Mix**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is BSE PSU Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked  
**Infrastructure Fund**

ULIF01908/01/2010LIFEINFRAF122

October 2019



**Fund Details**

**Investment Objective:** To generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	11.0630
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.82%	-2.72%	4.67%	-10.42%	0.65%	1.03%
Benchmark**	3.56%	6.92%	11.87%	-3.69%	4.99%	-1.01%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	25.54
Debt	3.26
<b>Total</b>	<b>28.79</b>

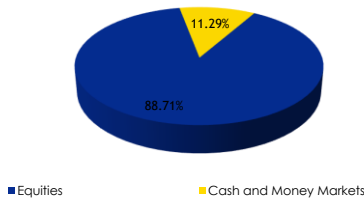
**Modified Duration<sup>5</sup>**

Security Type	Duration
Fixed Income Investments	N.A.

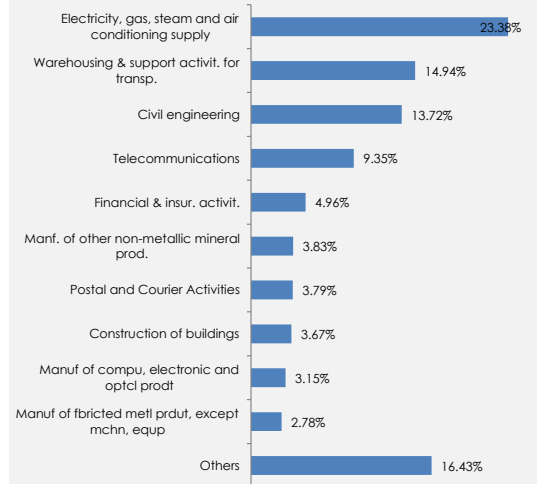
**Security Name** **Net Asset (%)**

Equities	88.71%
Bharti Airtel Ltd.	9.35%
Larsen & Toubro Ltd.	9.35%
NTPC Ltd.	8.90%
Adani Ports and Special Economic Zone Ltd.	7.83%
Power Grid Corporation of India Ltd.	7.64%
Tata Power Co. Ltd.	6.84%
Container Corporation Of India Ltd.	4.91%
Transport Corporation of India	3.79%
Ahluwalia Contracts Ltd.	3.67%
HDFC Bank Ltd.	3.49%
Others	22.94%
<b>Cash and Money Markets</b>	<b>11.29%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Asset Mix**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is Nifty Infrastructure

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

**Fund Details**

**Investment Objective:** This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth  
The risk profile for this fund is Medium

<b>NAV as on October 31,2019:</b>	18.4565
<b>Inception Date:</b>	20-Jul-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.42%	2.74%	6.23%	4.78%	5.27%	6.82%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

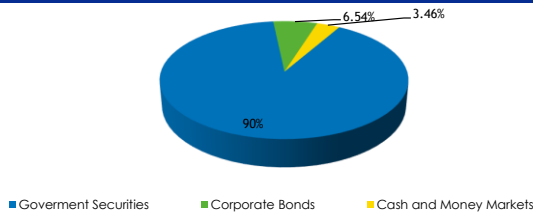
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	7.67
<b>Total</b>	<b>7.67</b>

**Modified Duration<sup>#</sup>**

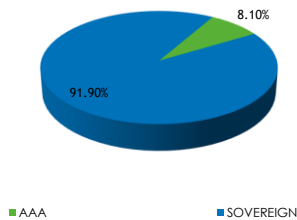
Security Type	Duration
Fixed Income Investments	0.27

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>90.00%</b>
6.35% GOI 2020	64.75%
6.65% GOI 2020	15.73%
8.18% Andhra Pradesh SDL 2020	6.63%
8.16% Tamil Nadu SDL 2020	2.89%
<b>Corporate Bonds</b>	<b>6.54%</b>
Rural Electrification Corporation	6.54%
<b>Cash and Money Markets</b>	<b>3.46%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

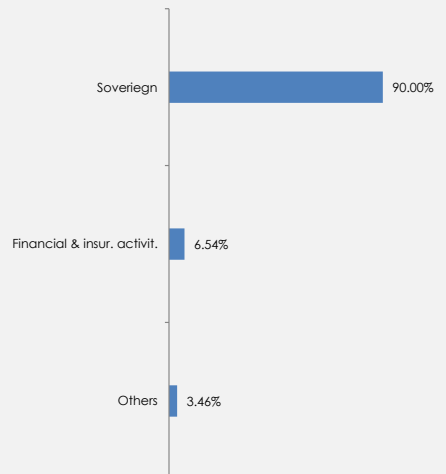
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market Instruments.  
The risk profile for this fund is High

<b>NAV as on October 31,2019:</b>	21.9684
<b>Inception Date:</b>	01-Aug-11
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.01%	-0.07%	9.86%	4.81%	9.27%	10.00%
Benchmark**	3.07%	1.53%	13.28%	7.08%	10.68%	9.62%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

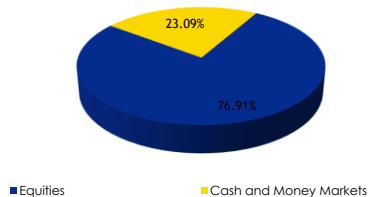
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	66.66
Debt	20.01
<b>Total</b>	<b>86.68</b>

Modified Duration<sup>5</sup>

Security Type	Duration
Fixed Income Investments	N.A.

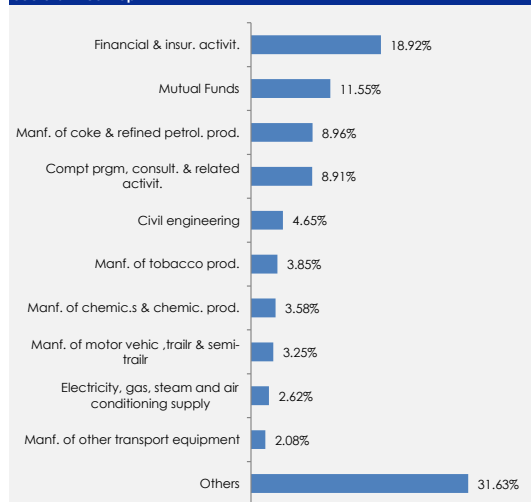
## Asset Mix



## Security Name

## Net Asset (%)

Equities	76.91%
Kotak Mahindra Mutual Fund	9.67%
Reliance Industries Ltd.	7.75%
HDFC Bank Ltd.	6.31%
Larsen & Toubro Ltd.	4.65%
Infosys Ltd.	4.19%
ITC Ltd.	3.85%
Housing Development Finance Corporation Ltd.	3.77%
ICICI Bank Ltd.	3.71%
Tata Consultancy Services Ltd.	2.63%
Hindustan Unilever Ltd.	2.42%
Others	27.96%
<b>Cash and Money Markets</b>	<b>23.09%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>5</sup>

\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL LIQUID INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

# Life Unit Linked Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122

October 2019



## Fund Details

**Investment Objective:** To generate a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

<b>NAV as on October 31, 2019:</b>	19.9330
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.92%	0.01%	3.58%	1.53%	2.99%	7.28%
Benchmark**	1.15%	7.65%	13.55%	7.48%	7.38%	8.30%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	119.18
<b>Total</b>	<b>119.18</b>

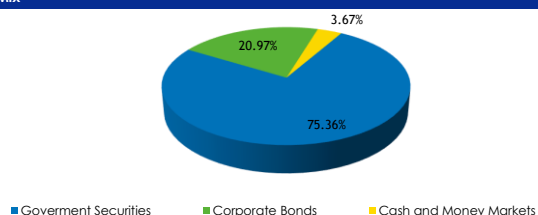
## Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.67

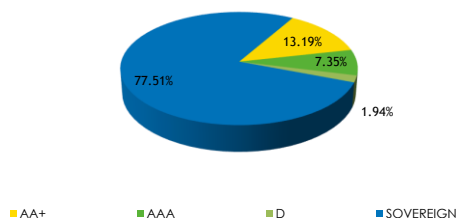
## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>75.36%</b>
7.72% GOI 2025	18.43%
8.17% GOI 2044	12.36%
7.17% GOI 2028	11.64%
7.32% GOI 2024	10.85%
9.15% GOI 2024	8.28%
6.79% GOI 2029	7.02%
8.4% GOI 2024	2.08%
9.2% GOI 2030	1.82%
8.2% GOI 2025	1.68%
8.26% GOI 2027	0.83%
Others	0.37%
<b>Corporate Bonds</b>	<b>20.97%</b>
Indiabulls Housing Finance Ltd.	6.05%
Adani Ports and Special Economic Zone Ltd.	4.50%
Mahindra & Mahindra Ltd.	2.99%
LIC Housing Finance Ltd.	2.83%
Shriram Transport Finance Co. Ltd.	1.87%
Dewan Housing Finance Corporation Ltd.	1.05%
Reliance Capital Ltd.	0.84%
Indiabulls Housing Finance Ltd.	0.41%
Indian Railway Finance Corporation Ltd.	0.26%
Housing Development Finance Corporation Ltd.	0.17%
<b>Cash and Money Markets</b>	<b>3.67%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

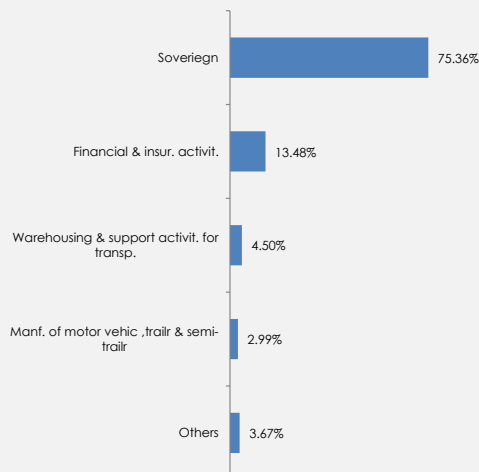
## Asset Mix



## Rating Profile



## Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked  
**Protector Fund-II**

ULIF02108/01/2010LIPROTE-II122

October 2019



**Fund Details**

**Investment Objective:** To generate steady returns with a minimum exposure to equities  
The risk profile for this fund is Low

<b>NAV as on October 31, 2019:</b>	19.7551
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.19%	-0.02%	4.66%	2.30%	4.05%	7.18%
Benchmark**	1.51%	6.74%	13.82%	7.56%	8.05%	8.50%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	7.15
Debt	42.77
<b>Total</b>	<b>49.91</b>

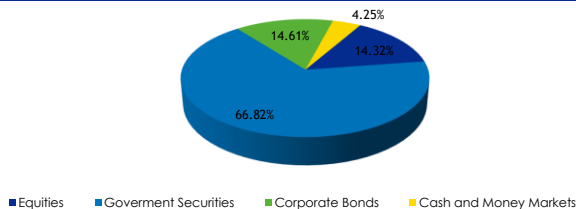
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.41

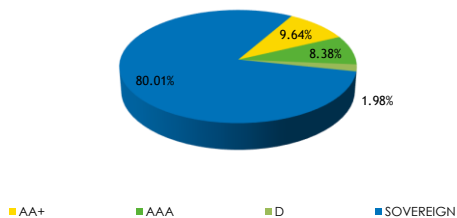
**Security Name** **Net Asset (%)**

<b>Equities</b>		<b>14.32%</b>
HDFC Bank Ltd.		1.85%
Reliance Industries Ltd.		1.47%
Housing Development Finance Corporation Ltd.		1.01%
ICICI Bank Ltd.		0.95%
Larsen & Toubro Ltd.		0.80%
Infosys Ltd.		0.78%
IITC Ltd.		0.65%
Tata Consultancy Services Ltd.		0.51%
Kotak Mahindra Bank Ltd.		0.48%
Hindustan Unilever Ltd.		0.47%
Others		5.35%
<b>Government Securities</b>		<b>66.82%</b>
7.72% GOI 2025		15.81%
7.32% GOI 2024		11.80%
7.17% GOI 2028		8.76%
8.17% GOI 2044		8.61%
9.15% GOI 2024		7.26%
6.79% GOI 2029		5.43%
6.84% GOI 2022		2.16%
8.2% GOI 2025		2.06%
8.4% GOI 2024		1.80%
9.2% GOI 2030		1.60%
Others		1.53%
<b>Corporate Bonds</b>		<b>14.61%</b>
Indiabulls Housing Finance Ltd.		3.92%
Adani Ports and Special Economic Zone Ltd.		3.22%
Mahindra & Mahindra Ltd.		3.20%
LIC Housing Finance Ltd.		1.05%
Dewan Housing Finance Corporation Ltd.		0.90%
Reliance Capital Ltd.		0.75%
Shriram Transport Finance Co. Ltd.		0.61%
Power Finance Corporation Ltd.		0.41%
Indiabulls Housing Finance Ltd.		0.30%
Power Grid Corporation of India Ltd.		0.25%
<b>Cash and Money Markets</b>		<b>4.25%</b>
<b>Portfolio Total</b>		<b>100.00%</b>

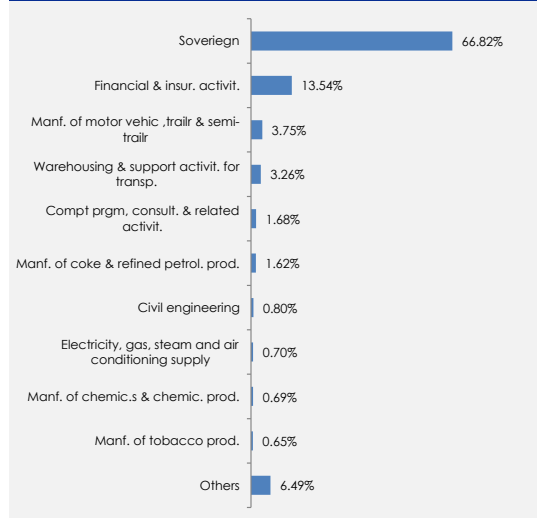
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Life Unit Linked  
**Balance Fund-II**

ULIF01508/01/2010LIBALAN-II122

October 2019



**Fund Details**

**Investment Objective:** To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

<b>NAV as on October 31, 2019:</b>	21.1932
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.65%	1.92%	8.31%	3.83%	6.21%	7.95%
Benchmark**	2.10%	5.16%	14.16%	7.60%	9.09%	8.85%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	55.90
Debt	91.65
<b>Total</b>	<b>147.55</b>

**Modified Duration<sup>3</sup>**

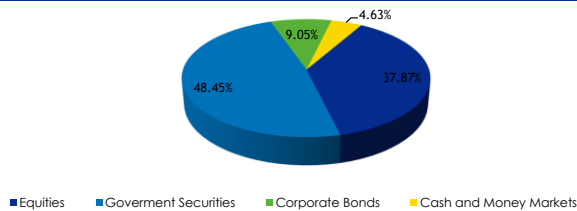
Security Type	Duration
Fixed Income Investments	5.22

**Security Name**

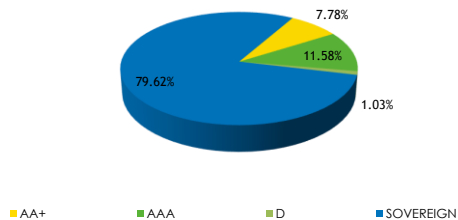
**Net Asset (%)**

Equities	37.87%
HDFC Bank Ltd.	4.93%
Reliance Industries Ltd.	3.88%
Housing Development Finance Corporation Ltd.	2.67%
ICICI Bank Ltd.	2.51%
Larsen & Toubro Ltd.	2.11%
Infosys Ltd.	2.08%
IITC Ltd.	1.72%
Tata Consultancy Services Ltd.	1.34%
Kotak Mahindra Bank Ltd.	1.27%
Hindustan Unilever Ltd.	1.24%
Others	14.12%
Government Securities	48.45%
7.72% GOI 2025	10.40%
7.32% GOI 2024	7.97%
7.17% GOI 2028	5.77%
8.17% GOI 2044	5.76%
9.15% GOI 2024	4.01%
6.79% GOI 2029	2.96%
6.84% GOI 2022	2.62%
6.17% GOI 2021	2.05%
8.2% GOI 2025	1.95%
8.4% GOI 2024	1.26%
Others	3.70%
Corporate Bonds	9.05%
Mahindra & Mahindra Ltd.	3.33%
Indiabulls Housing Finance Ltd.	2.10%
Adani Ports and Special Economic Zone Ltd.	1.38%
Shriram Transport Finance Co. Ltd.	1.03%
Reliance Capital Ltd.	0.54%
Power Grid Corporation of India Ltd.	0.36%
Indiabulls Housing Finance Ltd.	0.23%
Dewan Housing Finance Corporation Ltd.	0.08%
Cash and Money Markets	4.63%
Portfolio Total	100.00%

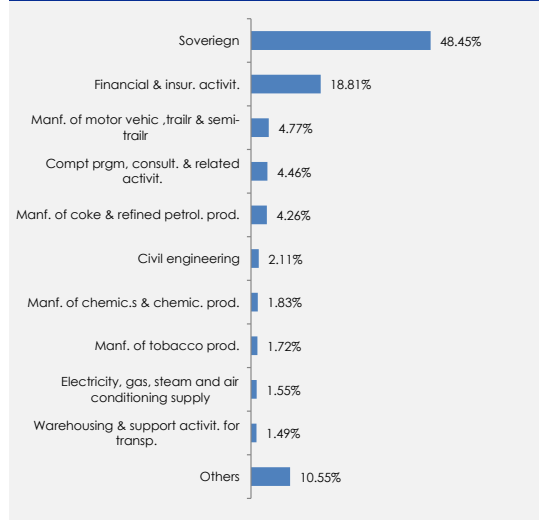
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	22.1850
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.00%	1.03%	9.80%	4.31%	8.22%	8.46%
Benchmark**	2.93%	2.84%	14.37%	7.45%	10.37%	8.83%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	106.36
Debt	56.21
<b>Total</b>	<b>162.58</b>

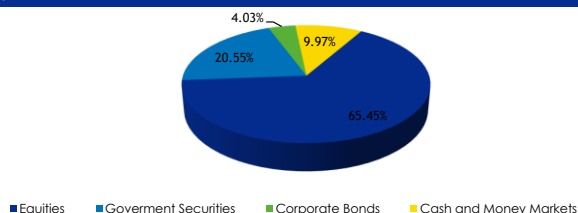
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	4.11

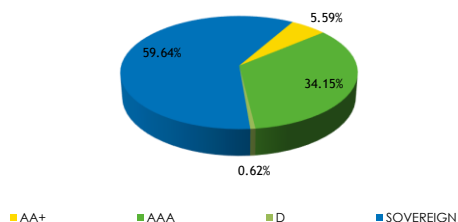
### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>65.45%</b>
Reliance Industries Ltd.	6.71%
Kotak Mahindra Mutual Fund	6.20%
HDFC Bank Ltd.	5.40%
Housing Development Finance Corporation Ltd.	4.62%
Larsen & Toubro Ltd.	3.65%
Infosys Ltd.	3.59%
Reliance Mutual Fund	3.31%
ITC Ltd.	2.97%
ICICI Bank Ltd.	2.85%
Tata Consultancy Services Ltd.	2.32%
Others	23.83%
<b>Government Securities</b>	<b>20.55%</b>
7.32% GOI 2024	4.10%
6.17% GOI 2021	3.10%
7.72% GOI 2025	2.91%
8.17% GOI 2044	2.38%
7.17% GOI 2028	1.88%
8.32% GOI 2032	1.12%
9.15% GOI 2024	1.03%
6.79% GOI 2029	0.97%
8.3% GOI 2040	0.59%
7.16% GOI 2023	0.58%
Others	1.89%
<b>Corporate Bonds</b>	<b>4.03%</b>
Mahindra & Mahindra Ltd.	1.89%
Indiabulls Housing Finance Ltd.	0.95%
Adani Ports and Special Economic Zone Ltd.	0.46%
Shriram Transport Finance Co. Ltd.	0.44%
Reliance Capital Ltd.	0.18%
Indiabulls Housing Finance Ltd.	0.08%
Dewan Housing Finance Corporation Ltd.	0.03%
<b>Cash and Money Markets</b>	<b>9.97%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

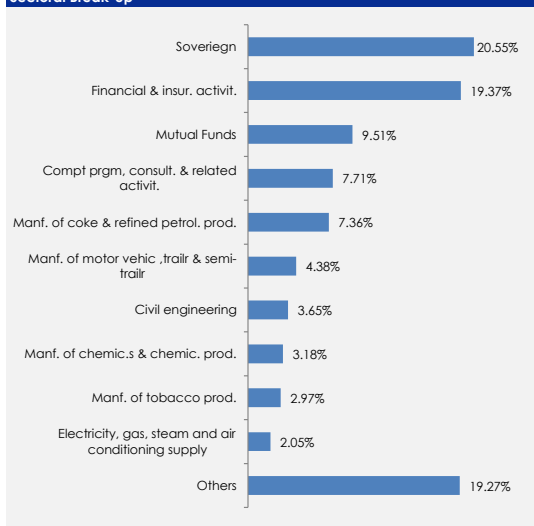
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked  
**Enhancer Fund-II**

ULIF01708/01/2010LIFENHN-II122

October 2019



**Fund Details**

**Investment Objective:** To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

<b>NAV as on October 31,2019:</b>	26.0112
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.54%	-0.34%	10.59%	4.69%	9.52%	10.23%
Benchmark**	3.51%	1.10%	14.35%	7.20%	11.17%	8.68%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	376.11
Debt	35.35
<b>Total</b>	<b>411.46</b>

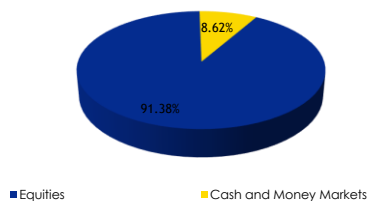
**Modified Duration<sup>5</sup>**

Security Type	Duration
Fixed Income Investments	N.A.

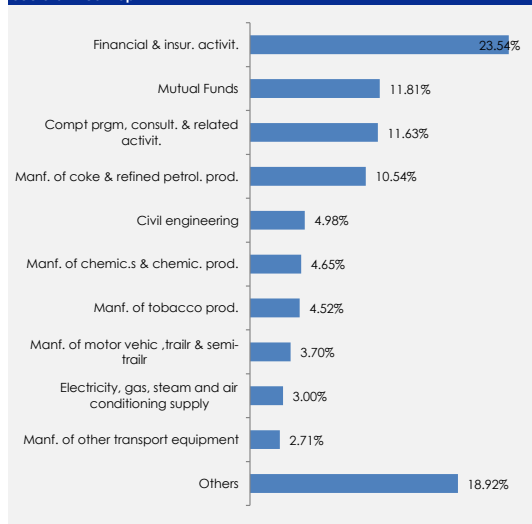
**Security Name** **Net Asset (%)**

Equities	91.38%
Kotak Mahindra Mutual Fund	9.88%
Reliance Industries Ltd.	9.57%
HDFC Bank Ltd.	8.17%
Infosys Ltd.	5.48%
Larsen & Toubro Ltd.	4.98%
Housing Development Finance Corporation Ltd.	4.93%
ICICI Bank Ltd.	4.65%
ITC Ltd.	4.52%
Tata Consultancy Services Ltd.	3.43%
Hindustan Unilever Ltd.	3.16%
Others	32.61%
<b>Cash and Money Markets</b>	<b>8.62%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Asset Mix**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked  
**Index Fund-II**

ULIF02008/01/2010LIFINDX-II122

October 2019



**Fund Details**

**Investment Objective:** To generate returns in line with the stock market index - NIFTY 50.  
The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	21.6977
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.64%	0.74%	12.56%	6.11%	10.35%	8.21%
Benchmark**	3.51%	1.10%	14.35%	7.20%	11.17%	8.68%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	81.41
Debt	5.85
<b>Total</b>	<b>87.27</b>

**Modified Duration<sup>5</sup>**

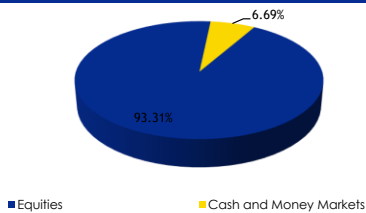
Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

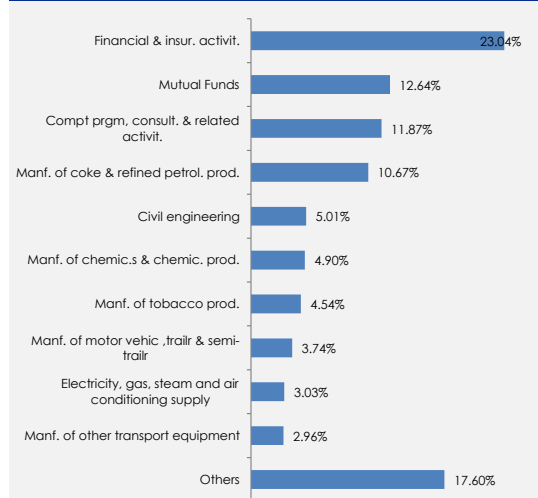
**Net Asset (%)**

Equities	93.31%
Kotak Mahindra Mutual Fund	10.58%
Reliance Industries Ltd.	9.60%
HDFC Bank Ltd.	7.58%
Infosys Ltd.	5.48%
Housing Development Finance Corporation Ltd.	5.04%
Larsen & Toubro Ltd.	5.01%
ITC Ltd.	4.54%
ICICI Bank Ltd.	4.45%
Tata Consultancy Services Ltd.	3.45%
Hindustan Unilever Ltd.	3.18%
Others	34.40%
Cash and Money Markets	6.69%
Portfolio Total	100.00%

**Asset Mix**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked  
**Discontinued Policy Fund**

ULIF03127/01/2011LIDISCLCY122  
 October 2019



**Fund Details**

**Investment Objective:** The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

<b>NAV as on October 31,2019:</b>	18.3270
<b>Inception Date:</b>	27-Jan-11
<b>Fund Manager:</b>	Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.47%	3.05%	6.30%	6.16%	6.06%	7.16%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	140.62
<b>Total</b>	<b>140.62</b>

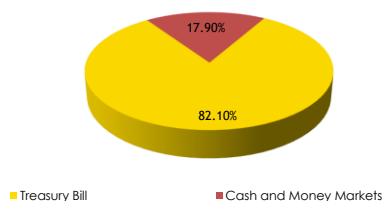
**Modified Duration#**

Security Type	Duration
Fixed Income Investments	0.34

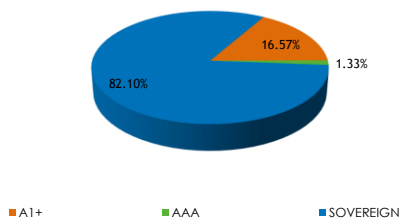
**Security Name** **Net Asset (%)**

Security Name	Net Asset (%)
<b>Treasury Bill</b>	<b>82.10%</b>
364 Days Treasury Bill 2019	24.66%
364 Days Treasury Bill 2019	18.08%
364 Days Treasury Bill 2020	12.40%
364 Days Treasury Bill 2020	10.25%
364 Days Treasury Bill 2019	7.06%
364 Days Treasury Bill 2020	3.44%
364 Days Treasury Bill 2020	3.43%
364 Days Treasury Bill 2020	2.78%
<b>Cash and Money Markets</b>	<b>17.90%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

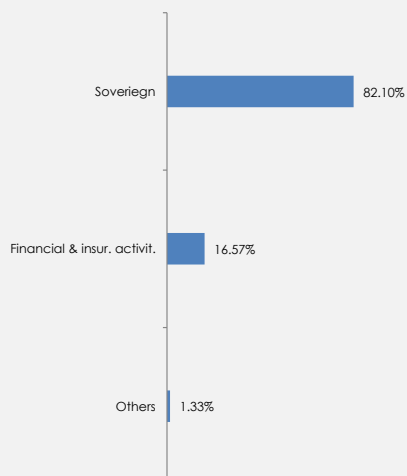
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>5</sup>**



<sup>5</sup>Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Secure Fund**

ULIF00803/03/2005PNSNSECURE122

October 2019



**Fund Details**

**Investment Objective:** The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions. The risk profile for this fund is Low

<b>NAV as on October 31,2019:</b>	27.8054
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.17%	1.10%	5.82%	3.00%	4.82%	7.89%
Benchmark**	1.51%	6.74%	13.82%	7.56%	8.05%	8.11%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	4.68
Debt	27.64
<b>Total</b>	<b>32.32</b>

**Modified Duration<sup>a</sup>**

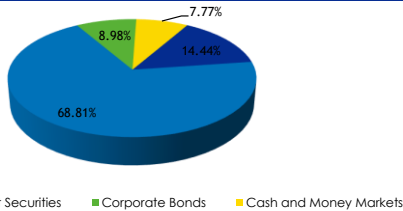
Security Type	Duration
Fixed Income Investments	5.57

**Security Name**

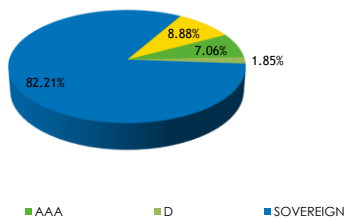
**Net Asset (%)**

Equities	14.44%
HDFC Bank Ltd.	1.91%
Reliance Industries Ltd.	1.48%
Housing Development Finance Corporation Ltd.	1.02%
ICICI Bank Ltd.	0.96%
Larsen & Toubro Ltd.	0.80%
Infosys Ltd.	0.79%
IITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.51%
Kotak Mahindra Bank Ltd.	0.48%
Hindustan Unilever Ltd.	0.47%
Others	5.36%
Government Securities	68.81%
8.17% GOI 2044	10.25%
7.72% GOI 2025	10.23%
7.17% GOI 2028	8.61%
7.95% GS 2032	8.35%
7.32% GOI 2024	7.79%
9.15% GOI 2024	7.11%
6.79% GOI 2029	5.46%
9.2% GOI 2030	3.52%
7.27% GOI 2026	2.81%
8.2% GOI 2025	1.94%
Others	2.74%
Corporate Bonds	8.98%
Indiabulls Housing Finance Ltd.	4.78%
Shriram Transport Finance Co. Ltd.	2.19%
Reliance Capital Ltd.	1.16%
Indiabulls Housing Finance Ltd.	0.46%
Dewan Housing Finance Corporation Ltd.	0.39%
Cash and Money Markets	7.77%
Portfolio Total	100.00%

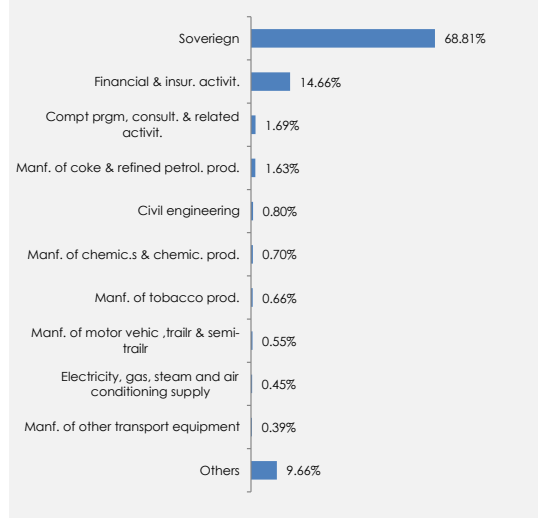
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Protector Fund**

ULIF01408/02/2008PNSPROTECT122

October 2019



**Fund Details**

**Investment Objective:** Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

<b>NAV as on October 31, 2019:</b>	22.5771
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.37%	-0.90%	3.98%	1.91%	4.01%	7.18%
Benchmark**	1.51%	6.74%	13.82%	7.56%	8.05%	7.71%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	2.07
Debt	11.23
<b>Total</b>	<b>13.30</b>

**Modified Duration<sup>#</sup>**

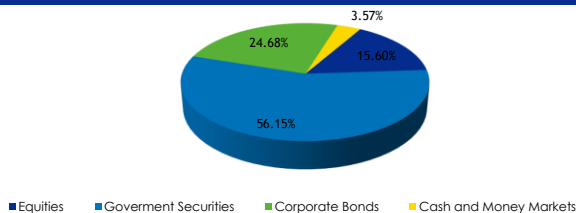
Security Type	Duration
Fixed Income Investments	5.16

**Security Name**

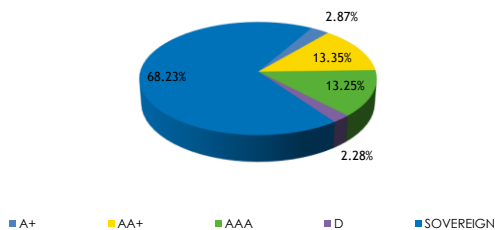
**Net Asset (%)**

Equities	15.60%
HDFC Bank Ltd.	1.92%
Reliance Industries Ltd.	1.60%
Housing Development Finance Corporation Ltd.	1.10%
ICICI Bank Ltd.	1.03%
Larsen & Toubro Ltd.	0.86%
Infosys Ltd.	0.85%
IITC Ltd.	0.71%
Tata Consultancy Services Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.52%
Reliance Mutual Fund	0.52%
Others	5.94%
Government Securities	56.15%
7.72% GOI 2025	15.56%
8.17% GOI 2044	10.01%
7.17% GOI 2028	7.72%
9.15% GOI 2024	5.03%
9.2% GOI 2030	4.80%
7.32% GOI 2024	4.38%
6.79% GOI 2029	3.75%
8.2% GOI 2025	2.11%
6.84% GOI 2022	0.92%
8.26% GOI 2027	0.82%
Others	1.05%
Corporate Bonds	24.68%
Adani Ports and Special Economic Zone Ltd.	7.25%
Indian Railway Finance Corporation Ltd.	3.93%
LIC Housing Finance Ltd.	3.17%
Indiabulls Housing Finance Ltd.	3.10%
Yes Bank Ltd.	2.37%
Housing Development Finance Corporation Ltd.	2.34%
Reliance Capital Ltd.	1.13%
Dewan Housing Finance Corporation Ltd.	0.75%
Indiabulls Housing Finance Ltd.	0.64%
Cash and Money Markets	3.57%
Portfolio Total	100.00%

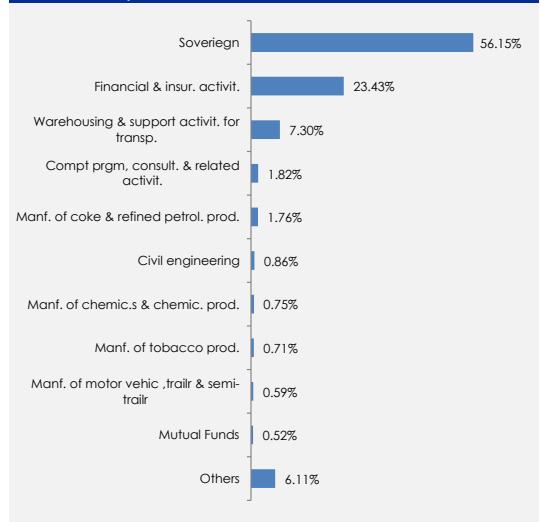
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Balanced Fund**

ULIF00311/02/2003PNSBALANCE122

October 2019



**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

<b>NAV as on October 31, 2019:</b>	54.6641
<b>Inception Date:</b>	11-Feb-03
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.63%	0.52%	6.82%	3.23%	5.62%	11.20%
Benchmark**	1.99%	5.48%	14.10%	7.60%	8.89%	9.95%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	14.58
Debt	28.71
<b>Total</b>	<b>43.28</b>

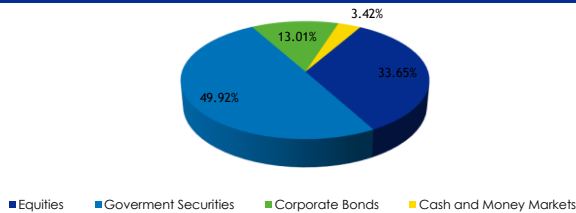
**Modified Duration<sup>5</sup>**

Security Type	Duration
Fixed Income Investments	5.28

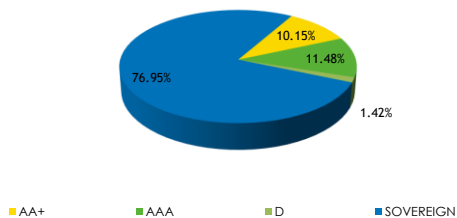
**Security Name** **Net Asset (%)**

Equities	33.65%
HDFC Bank Ltd.	4.24%
Reliance Industries Ltd.	3.45%
Housing Development Finance Corporation Ltd.	2.37%
ICICI Bank Ltd.	2.23%
Larsen & Toubro Ltd.	1.87%
Infosys Ltd.	1.84%
IITC Ltd.	1.53%
Tata Consultancy Services Ltd.	1.19%
Kotak Mahindra Bank Ltd.	1.12%
Hindustan Unilever Ltd.	1.10%
Others	12.71%
Government Securities	49.92%
7.72% GOI 2025	11.20%
7.17% GOI 2028	8.87%
7.32% GOI 2024	7.86%
8.17% GOI 2044	7.27%
9.2% GOI 2030	3.99%
6.79% GOI 2029	3.52%
7.16% GOI 2023	2.86%
8.2% GOI 2025	1.85%
8.26% GOI 2027	1.15%
9.15% GOI 2024	1.06%
Others	0.29%
Corporate Bonds	13.01%
Indiabulls Housing Finance Ltd.	4.29%
Power Grid Corporation of India Ltd.	3.01%
LIC Housing Finance Ltd.	2.48%
Adani Ports and Special Economic Zone Ltd.	1.98%
Reliance Capital Ltd.	0.81%
Indiabulls Housing Finance Ltd.	0.32%
Dewan Housing Finance Corporation Ltd.	0.12%
Cash and Money Markets	3.42%
Portfolio Total	100.00%

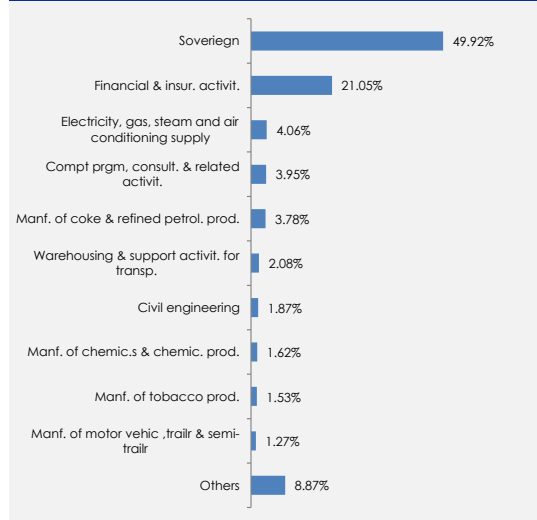
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Pension Unit Linked  
**Pension Growth Fund**

ULIF00703/03/2005PNSNGROWTH122

October 2019



**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	36.6540
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.81%	1.33%	8.76%	3.93%	6.93%	9.96%
Benchmark**	2.46%	4.18%	14.29%	7.56%	9.66%	10.27%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	29.57
Debt	28.01
<b>Total</b>	<b>57.59</b>

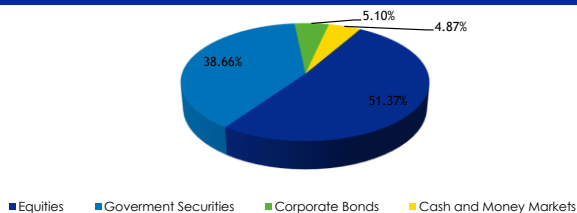
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	4.92

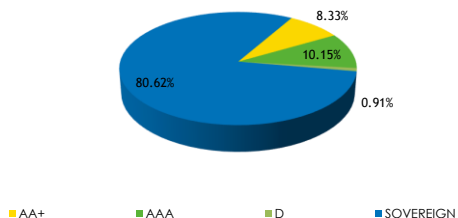
**Security Name** **Net Asset (%)**

<b>Equities</b>		<b>51.37%</b>
Reliance Industries Ltd.		5.26%
Kotak Mahindra Mutual Fund		4.84%
HDFC Bank Ltd.		4.02%
Housing Development Finance Corporation Ltd.		3.62%
Reliance Mutual Fund		2.97%
Larsen & Toubro Ltd.		2.85%
Infosys Ltd.		2.81%
ITC Ltd.		2.33%
ICICI Bank Ltd.		2.24%
Tata Consultancy Services Ltd.		1.82%
Others		18.61%
<b>Government Securities</b>		<b>38.66%</b>
7.72% GOI 2025		7.43%
7.17% GOI 2028		6.04%
7.32% GOI 2024		4.46%
8.17% GOI 2044		4.22%
9.15% GOI 2024		3.91%
6.84% GOI 2022		2.08%
6.79% GOI 2029		1.77%
7.95% GS 2032		1.44%
6.17% GOI 2021		1.40%
8.26% GOI 2027		1.36%
Others		4.55%
<b>Corporate Bonds</b>		<b>5.10%</b>
Indiabulls Housing Finance Ltd.		1.61%
Adani Ports and Special Economic Zone Ltd.		1.30%
Shriram Transport Finance Co. Ltd.		0.88%
Power Grid Corporation of India Ltd.		0.67%
Reliance Capital Ltd.		0.35%
Indiabulls Housing Finance Ltd.		0.20%
Dewan Housing Finance Corporation Ltd.		0.09%
<b>Cash and Money Markets</b>		<b>4.87%</b>
<b>Portfolio Total</b>		<b>100.00%</b>

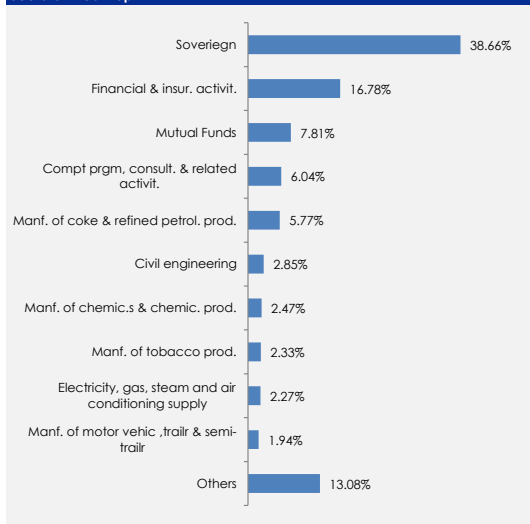
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Index Fund**

ULIF01122/01/2008PNSINDEXF122

October 2019



**Fund Details**

**Investment Objective:** The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	24.5785
<b>Inception Date:</b>	22-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.68%	1.03%	13.26%	6.79%	11.03%	7.97%
Benchmark**	3.51%	1.10%	14.35%	7.20%	11.17%	7.81%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	108.67
Debt	7.55
<b>Total</b>	<b>116.22</b>

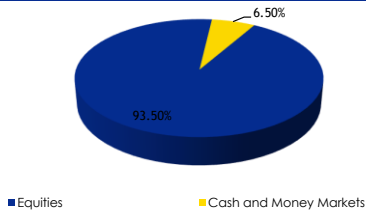
**Modified Duration<sup>§</sup>**

Security Type	Duration
Fixed Income Investments	N.A.

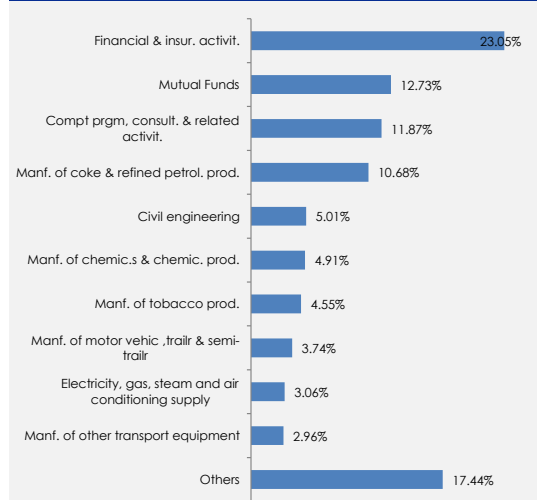
**Security Name** **Net Asset (%)**

Equities	93.50%
Kotak Mahindra Mutual Fund	10.57%
Reliance Industries Ltd.	9.61%
HDFC Bank Ltd.	7.58%
Infosys Ltd.	5.48%
Housing Development Finance Corporation Ltd.	5.04%
Larsen & Toubro Ltd.	5.01%
ITC Ltd.	4.55%
ICICI Bank Ltd.	4.45%
Tata Consultancy Services Ltd.	3.45%
Hindustan Unilever Ltd.	3.18%
Others	34.58%
<b>Cash and Money Markets</b>	<b>6.50%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Infrastructure Fund**

ULIF02525/01/2010PNSNINFRAF122

October 2019



**Fund Details**

**Investment Objective:** This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

**NAV**

**Inception Date:** 25-Jan-10  
**Fund Manager:** Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.83%	-2.99%	4.16%	-10.61%	0.50%	1.41%
Benchmark**	3.56%	6.92%	11.87%	-3.69%	4.99%	-0.51%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

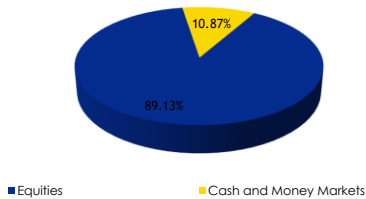
Asset Class	AUM (in Cr.)
Equity	5.24
Debt	0.64
<b>Total</b>	<b>5.88</b>

**Modified Duration<sup>§</sup>**

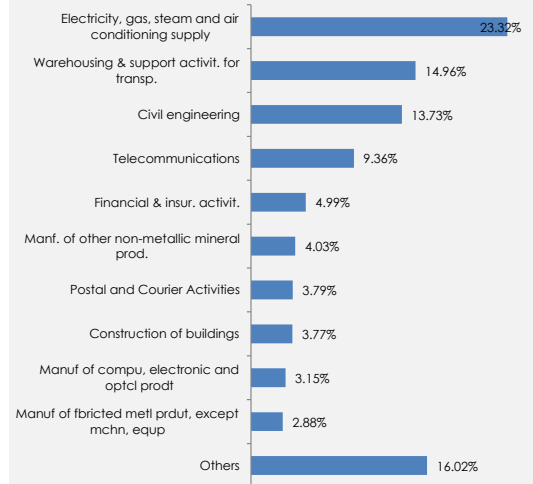
Security Type	Duration
Fixed Income Investments	N.A.

Security Name	Net Asset (%)
<b>Equities</b>	<b>89.13%</b>
Bharti Airtel Ltd.	9.36%
Larsen & Toubro Ltd.	9.34%
NTPC Ltd.	8.79%
Adani Ports and Special Economic Zone Ltd.	7.80%
Power Grid Corporation of India Ltd.	7.62%
Tata Power Co. Ltd.	6.91%
Container Corporation Of India Ltd.	4.91%
Transport Corporation of India	3.79%
Ahluwalia Contracts Ltd.	3.77%
HDFC Bank Ltd.	3.49%
Others	23.35%
<b>Cash and Money Markets</b>	<b>10.87%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is Nifty Infrastructure

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension PSU Fund**

ULIF02725/01/2010PNSNPSUFND122

October 2019



**Fund Details**

**Investment Objective:** This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

**NAV**

**Inception Date:** 25-Jan-10  
**Fund Manager:** Jayesh Sundar

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.76%	-3.34%	4.02%	-10.05%	0.40%	2.97%
Benchmark**	7.98%	-3.43%	1.56%	-12.54%	-3.13%	-3.04%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	13.03
Debt	1.26
<b>Total</b>	<b>14.29</b>

**Modified Duration<sup>§</sup>**

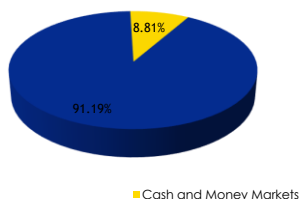
Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

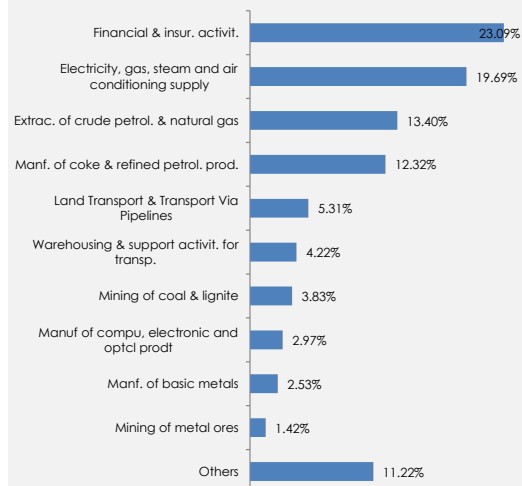
**Net Asset (%)**

Equities	91.19%
State Bank of India	9.45%
NTPC Ltd.	8.31%
Oil & Natural Gas Corpn Ltd.	7.32%
Bharat Petroleum Corporation Ltd.	6.92%
Oil India Ltd.	6.08%
Gail (India) Ltd.	5.98%
Rural Electrification Corporation	5.32%
Gujarat State Petronet Ltd.	5.31%
Container Corporation Of India Ltd.	4.22%
Canara Bank Ltd.	4.13%
Others	28.15%
<b>Cash and Money Markets</b>	<b>8.81%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is BSE PSU Index

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Protector Fund-II**

ULIF02825/01/2010PNPROTE-II122  
 October 2019



**Fund Details**

**Investment Objective:** Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

<b>NAV as on October 31, 2019:</b>	18.4358
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.27%	-6.42%	-2.61%	-1.74%	1.26%	6.46%
Benchmark**	1.51%	6.74%	13.82%	7.56%	8.05%	8.53%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt and Money Market Instruments	80.00%	100.00%
Equity	0.00%	20.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	0.49
Debt	2.51
<b>Total</b>	<b>3.00</b>

**Modified Duration<sup>a</sup>**

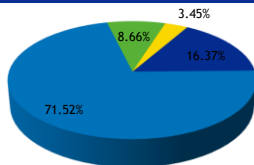
Security Type	Duration
Fixed Income Investments	5.74

**Security Name**

**Net Asset (%)**

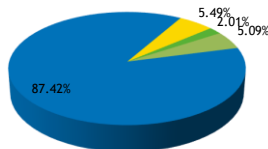
Equities	16.37%
HDFC Bank Ltd.	2.14%
Reliance Industries Ltd.	1.68%
Housing Development Finance Corporation Ltd.	1.16%
ICICI Bank Ltd.	1.09%
Larsen & Toubro Ltd.	0.91%
Infosys Ltd.	0.90%
IITC Ltd.	0.75%
Tata Consultancy Services Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.55%
Hindustan Unilever Ltd.	0.54%
Others	6.07%
Government Securities	71.52%
8.17% GOI 2044	12.68%
7.17% GOI 2028	11.63%
7.72% GOI 2025	10.21%
8.79% Gujarat SDL 2022	8.86%
6.79% GOI 2029	6.97%
7.32% GOI 2024	5.89%
9.15% GOI 2024	5.57%
7.95% GS 2032	5.37%
8.2% GOI 2025	2.16%
8.28% GOI 2027	0.72%
Others	1.46%
Corporate Bonds	8.66%
Indiabulls Housing Finance Ltd.	3.43%
Reliance Capital Ltd.	2.50%
Dewan Housing Finance Corporation Ltd.	1.67%
Indiabulls Housing Finance Ltd.	1.06%
Cash and Money Markets	3.45%
Portfolio Total	100.00%

**Asset Mix**



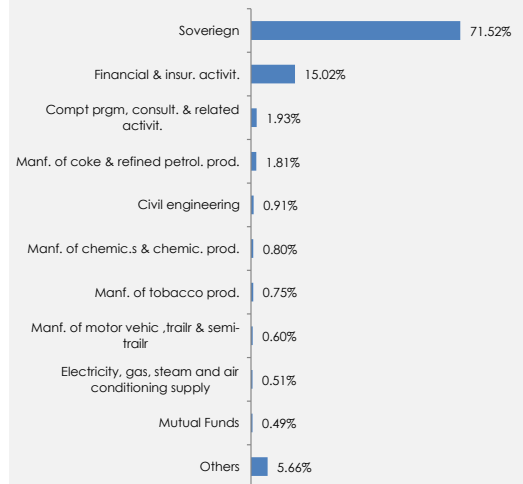
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

**Rating Profile**



■ AA+ ■ AAA ■ D ■ SOVEREIGN

**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on October 31, 2019:	20.4637
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.55%	1.97%	8.48%	3.87%	6.05%	7.60%
Benchmark**	1.99%	5.48%	14.10%	7.60%	8.89%	8.94%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	55.00%	100.00%
Equity	0.00%	45.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.05
Debt	6.43
<b>Total</b>	<b>9.48</b>

Modified Duration<sup>a</sup>

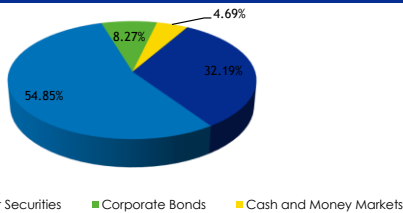
Security Type	Duration
Fixed Income Investments	5.08

## Security Name

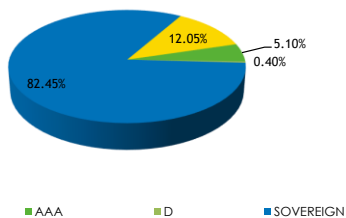
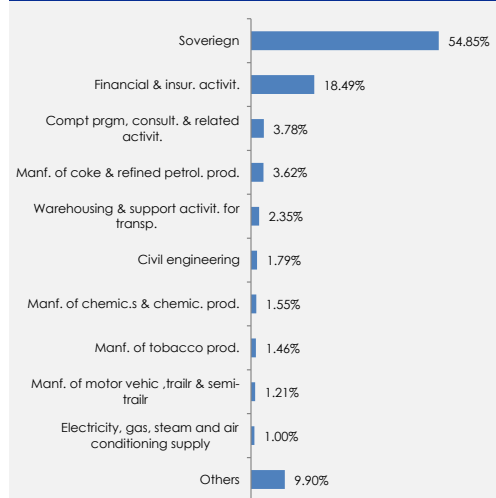
## Net Asset (%)

Equities	32.19%
HDFC Bank Ltd.	4.05%
Reliance Industries Ltd.	3.30%
Housing Development Finance Corporation Ltd.	2.27%
ICICI Bank Ltd.	2.14%
Larsen & Toubro Ltd.	1.79%
Infosys Ltd.	1.76%
IITC Ltd.	1.46%
Tata Consultancy Services Ltd.	1.14%
Kotak Mahindra Bank Ltd.	1.07%
Hindustan Unilever Ltd.	1.05%
Others	12.116%
Government Securities	54.85%
7.32% GOI 2024	10.87%
7.72% GOI 2025	10.59%
7.17% GOI 2028	8.23%
8.17% GOI 2044	6.61%
9.2% GOI 2030	3.55%
6.84% GOI 2022	2.92%
8.79% Gujarat SDL 2022	2.81%
6.79% GOI 2029	2.53%
9.15% GOI 2024	2.12%
8.2% GOI 2025	1.82%
Others	2.80%
Corporate Bonds	8.27%
Indiabulls Housing Finance Ltd.	4.35%
Adani Ports and Special Economic Zone Ltd.	2.26%
Shriram Transport Finance Co. Ltd.	1.07%
Indiabulls Housing Finance Ltd.	0.33%
Dewan Housing Finance Corporation Ltd.	0.26%
Cash and Money Markets	4.69%
Portfolio Total	100.00%

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>5</sup>

<sup>5</sup>Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

<sup>a</sup>Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Pension Unit Linked  
**Pension Growth Fund-II**

ULIF02425/01/2010PNGROWT-II122  
 October 2019



**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

<b>NAV as on October 31, 2019:</b>	22.2998
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.75%	-0.51%	6.89%	2.86%	6.28%	8.56%
Benchmark**	2.46%	4.18%	14.29%	7.56%	9.66%	9.09%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	5.81
Debt	6.04
<b>Total</b>	<b>11.85</b>

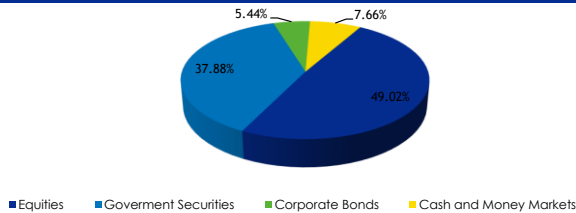
**Modified Duration<sup>3</sup>**

Security Type	Duration
Fixed Income Investments	4.76

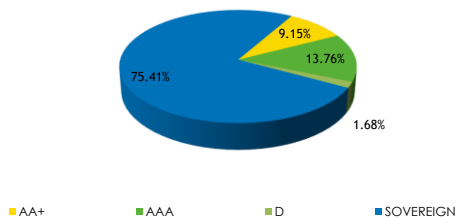
**Security Name** **Net Asset (%)**

<b>Equities</b>		<b>49.02%</b>
Reliance Industries Ltd.		5.02%
Kotak Mahindra Mutual Fund		4.62%
HDFC Bank Ltd.		4.01%
Housing Development Finance Corporation Ltd.		3.45%
Larsen & Toubro Ltd.		2.73%
Infosys Ltd.		2.69%
Reliance Mutual Fund		2.60%
ITC Ltd.		2.23%
ICICI Bank Ltd.		2.13%
Tata Consultancy Services Ltd.		1.74%
Others		17.80%
<b>Government Securities</b>		<b>37.88%</b>
7.32% GOI 2024		7.46%
7.72% GOI 2025		6.42%
7.17% GOI 2028		5.37%
8.17% GOI 2044		4.82%
9.15% GOI 2024		3.20%
9.2% GOI 2030		2.45%
7.16% GOI 2023		1.92%
6.79% GOI 2029		1.77%
6.17% GOI 2021		1.70%
8.3% GOI 2040		1.04%
Others		1.73%
<b>Corporate Bonds</b>		<b>5.44%</b>
Indiabulls Housing Finance Ltd.		2.61%
Adani Ports and Special Economic Zone Ltd.		1.81%
Reliance Capital Ltd.		0.63%
Dewan Housing Finance Corporation Ltd.		0.21%
Indiabulls Housing Finance Ltd.		0.18%
<b>Cash and Money Markets</b>		<b>7.66%</b>
<b>Portfolio Total</b>		<b>100.00%</b>

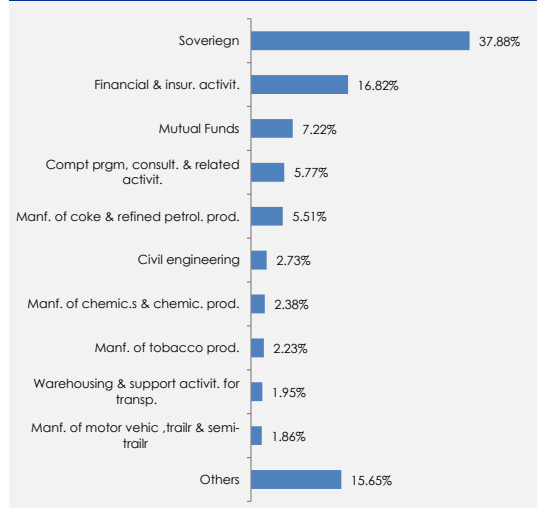
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>5</sup>**



\$\$Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

**NAV as on October 31, 2019:** 23.9593

**Inception Date:** 25-Jan-10

**Fund Manager:** Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.67%	0.84%	12.86%	6.45%	10.80%	9.36%
Benchmark**	3.51%	1.10%	14.35%	7.20%	11.17%	9.24%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	27.21
Debt	2.02
<b>Total</b>	<b>29.23</b>

Modified Duration<sup>5</sup>

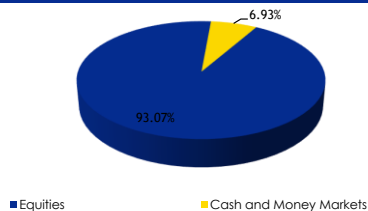
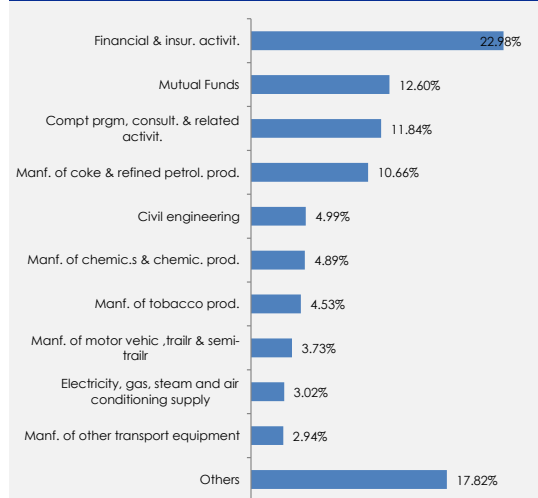
Security Type	Duration
Fixed Income Investments	N.A.

## Security Name

## Net Asset (%)

Equities	93.07%
Kotak Mahindra Mutual Fund	10.53%
Reliance Industries Ltd.	9.59%
HDFC Bank Ltd.	7.55%
Infosys Ltd.	5.48%
Housing Development Finance Corporation Ltd.	5.04%
Larsen & Toubro Ltd.	4.99%
ITC Ltd.	4.53%
ICICI Bank Ltd.	4.45%
Tata Consultancy Services Ltd.	3.43%
Hindustan Unilever Ltd.	3.17%
Others	34.31%
<b>Cash and Money Markets</b>	<b>6.93%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Asset Mix

Sectoral Break-Up<sup>5</sup>

\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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