

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:

India Market Updates

Global markets witnessed a sharp rally in November 2020, with the conclusion of the US Presidential elections, ending months of uncertainty and positive developments over the Covid-19 vaccine with better than expected efficacy. The US S&P-500 index rose by 10.8% in November. India's Nifty 50 rose by 11.4%, making fresh life highs, driven by additional domestic cues of upbeat corporate earnings, stimulus announcement by Gol under Atmanirbhar Bharat 3.0, positive macroeconomic data prompting expectations of faster economic recovery and sustained FPI inflows. In November 2020, the FPIs remained net investors in the equity with robust inflows of \$8,323 mn. The positive developments were offset by the mounting infection cases in the Europe and the US leading to fresh curbs & lockdown restrictions. In India too, surge in infections post-festive season led to imposition of stricter restrictions in parts of the country.

The Gol came out with its third round of stimulus package - 'Atmanirbhar Bharat Abhiyaan 3.0'. Announcements made under the third package include boost to formal employment through the Atmanirbhar Bharat Rozgar Yojana, the Production Linked (PLI) Scheme announced earlier, now extended to 10 other sectors, extension of the Emergency Credit Line Guarantee Scheme (ECLGS 1.0) up to 31st March'21, launch of ECLGS 2.0 for the 26 stressed sectors (as recognized by the Kamath Committee), income tax relief for developers and home buyers, and budget outlay for R&D toward the Covid-2019 vaccine. Additionally, the central government also increased the budget outlay for urban housing (under the Pradhan Mantri Awas Yojana - PMAY), fertilizer subsidy and MGNREGA. This booster shot from the Gol comes at the right time to maintain the momentum in the economic recovery process post the festive season.

The positive momentum on GST collections which commenced in September '20 was sustained in November with Rs 1.04 lakh crores collections (up 1.4% YoY) after Rs 1.05 lakh crores collection in October. Further, Gol has received Rs 72,480 crores from various cases under the tax dispute resolution scheme 'Vivad se Vishwas'. The revenue expected by the tax department from these cases was Rs 1.32tn. The scheme was launched to liquidate nearly Rs 9.5tn stuck in direct tax disputes for nearly 0.5mn cases.

Following the opening up of the economy in a phased manner and supported by the stimulus measures, contraction in GDP for Q2FY21 was arrested to 7.5% compared with the 24% fall in the preceding quarter. Having contracted for two successive quarters the economy slipped into technical recession. Easing of lockdown restrictions and favourable base effect aided gains in manufacturing (0.6%) during Q2FY21. Agriculture sector witnessed stable growth at 3.4%. Services sector contracted by 11.4%. Both private consumption (accounting for 58% of the GDP) as well as government consumption registered negative growth, contracting by 11.32% and 22.22% respectively. Gross capital formation was 7.5% lower in Q2FY21 from year ago. That said, as a percentage of GDP, Gross Fixed Capital Formation at 25.7% in Q2FY21 was an improvement from 19.5% in the previous quarter.

Notwithstanding the weak GDP print, the high frequency indicators point towards continued improvement. After six consecutive months of sharp negative growth, IIP rebounded to 0.2% in September with improvement across sectors. Within manufacturing, across the board improvement was visible with consumer durables, FMCG and infra sectors registering positive growth. Companies in many sectors gained from pent-up demand and restocking by the trade post the lockdown. The trend in revenues suggests a sharp rebound in economic activity on QoQ basis while it is yet to recover to pre-Covid-2019 highs.

The overall bank credit growth in October '20 continued to decelerate to 5.6%. The industry and services segment witnessed de-growth of 5.7% and 0.7% respectively, whereas the retail segment registered an incremental credit growth of 2.3%. Housing loans continues to remain the single largest segment of lending in retail/personal loan portfolio with ~53.0% share. In October, housing loans segment grew by 8.2%, credit card outstanding registered a growth of 4.9% and consumer durables grew by 23.8%. MSME loans grew by 4.3% mainly led by disbursements under the Gol's Emergency Credit Line Guarantee Scheme (ECLGS) scheme.

On the external front, after registering growth in September, Exports contracted by 5.4% to \$24.8 billion in October as many European countries imposed fresh restrictions on trade owing to second wave of corona virus pandemic. Imports in October contracted 11.6% to \$33.6 billion, at a slower pace from the previous month (-19.6% in September) with ease in restrictions leading to resumption of activities and demand for imported items. Cargo traffic in India's 12 major ports fell for the 7th straight month by 1.2% in October'20 from a decline of 1.9% in Sep'20. These ports handle over 61% of India's total cargo traffic. On a FYTD basis, cargo traffic growth fell by 12.4% in the period Apr-Oct'20 and stood at 354.8mt compared with 405.2mt in the same period last year.

CPI inflation rose to 7.6% in Oct'20, a 77-month high, led by food especially vegetables and pulses. Core inflation remained sticky at 5.9% with jump in housing and recreation and amusement. While high inflation remains a concern and leave little space for further monetary measures, sustaining the momentum in economic recovery remains a key priority of the RBI currently. Hence, easy monetary policy and liquidity scenario is expected to continue in the near term.

Global Market Updates

On 3rd Nov'20, the USA held its 59th presidential elections. Former Vice President Joe Biden, a Democrat, and Kamala Harris (for Vice President) defeated the incumbent President Donald Trump and Vice President Mike Pence. Joe Biden's victory makes this the first US election since 1992 wherein an incumbent president has failed to win a re-election to second term. Biden also received the most votes ever cast for a presidential candidate in an American election.

Of the 51 countries that have reported their GDP for the period Apr-Jun'20, only China, Taiwan and Vietnam have recorded positive growth over the same period of year ago. All economies have seen an easing in their economic downturn with the contraction in the YoY GDP being less severe than during the preceding 3 months i.e. April-June'20.

US housing starts rose to 1.53mn in Oct'20 (1.46mn in Sep'20), noting a 4.9% MoM growth. Better than estimated (1.46mn) print was supported by lower mortgage rates (~2.84%) and higher demand for larger houses in the current work from home scenario. Single family home starts (77% of home building) rose by the highest pace since Apr'07 to 6.4% in Oct'20.

US existing home sales rose for the 5th straight month by 4.3% to 6.9mn units in Oct'20 against 6.6mn units in Sep'20. This was due to record low mortgage rates (30-year fixed rate at ~2.8%). However, owing to supply crunch, median existing house price rose to a record high of US\$ 0.3mn in Oct'20. In a separate print, US jobless claims rose by 31,000 to 742,000 for the week ending 14 Nov 2020 against its previous week's level.

China's industrial production continued its steady growth in Oct'20, rising by 6.9% (same as Sep'20) versus est.: 6.5%, supported by policy stimulus and resilient exports. Smelters and refineries led the growth in Oct'20. FAI also rose by 1.8% between Jan-Oct'20 versus 0.8% increase in Jan-Sep'20. With Covid-19 cases down in China, retail sales also rose by 4.3% in Oct'20 from 3.3% in Sep'20, supported by auto sales and tourism.

Outlook

The pace of recovery in across developed markets continued to surprise positively which has been well supported by key central banks who continue to maintain their resolve to maintain an easy monetary policy for many years to come. High frequency data related to output and employment continues to beat expectations.

Global markets continued to rally as conclusion of the US Presidential elections ended months of uncertainty. The incoming President Biden's immigration policies are expected to be less restrictive which will be positive for countries such as India. As a lot of the uncertainty related to trade policy would be done away with, Biden's victory may impart a sense of confidence among investors - not just in the US markets, but globally especially for corporations with extensive global linkages. Also, Biden infrastructure push will be positive for global growth.

Positive developments on the vaccine front also contributed to the optimistic sentiments. At least three vaccine candidates have shown promise of high efficacy and are expected to be approved and rolled out soon. The progress on roll out of vaccine remains a key monitorable, as surge in cases can be controlled and need for lockdowns can be done away with, leading to a more structural upside in earnings outlook over the medium term.

For the Indian markets, too, the pace of recovery has been a surprise, leading to strong upgrade in earnings. Management commentaries during the Q2 results season confirm the gradually improving demand which in many segments is above pre-Covid-2019 levels. Gol's slew of targeted measures for the MSMEs, Agri/Rural economy and Lenders and RBI's rate cuts and strong easing measures is supporting the recovery process. While the small businesses and unorganized sectors were the worst hit, the rural economy, the organized sectors and the salaried class aided the revival. With three consecutive near-normal monsoons, the rural economy remains on a strong footing. Faster than expected economic recovery has led to earnings upgrades in Nifty for the next year and also the GDP growth estimates. However, having seen a sharp rally in the recent months, markets can take a breather and consolidate in the near term.

So far the economic recovery in India is more cyclical. In order to see a more structural recovery, leading to meaningful acceleration in growth, strong reforms and revival of private sector investments would be required. In this respect, there are sufficient catalysts for a structural revival of the domestic economy to gain momentum and potential for a healthy performance in the equity markets over the medium to long term:

- Empirically, the policy response in India to any economic crisis has been path breaking which is the case in the current scenario as well. The pandemic has accelerated the progress on various reforms
 - The farm sector reforms will help strengthen the rural economy over the next 5-10 years.
 - The cut in corporate tax rates along with the Government's serious focus on Atmanirbhar Bharat is also expected to be positive for domestic manufacturing sector. To encourage domestic manufacturing, the government will continue to launch PLI (product-linked incentivisation) schemes across sectors. Another step in Atmanirbhar Bharat has been launched in the defence sector (import embargo on 101 items). These would reduce import dependency and encourage domestic manufacturing.
 - New labour laws passed recently is another momentous reform which will propel ease of doing business and manufacturing.
- There are early signs of revival in the real estate sector, with decadal low interest rates, correction in prices, and better affordability
- Declining interest rate environment, massive global liquidity which can start flowing into EMS given the current attractive valuations will be positive for equity markets over the medium term

On the flip side, the risks of surge in infections and a 2nd wave, high inflations and low fiscal space available with the Government, remains the key risks to sustained recovery and normalization

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:

10 year benchmark bond yields remained range-bound between 5.80%-5.90% in the month of November after two months of declining yields. Investors were wary of the sticky high inflation leading to expectations of a gradual reversal of the surplus liquidity conditions. However, with very low overnight rates and high term premia, yields also did not rise and remained in a range-bound territory.

Global markets continued to remain volatile, particularly with the sharp rise in second-wave of infections in Europe and the US, leading to partial lockdowns and tightened social distancing norms. Hence, the growth outlook in Q42020 has weakened considerably. To add to weakening growth momentum, 'Brexit' uncertainty has remained in place that is weighing on sentiment towards European assets. However, a very positive news for global markets in November was the positive efficacy data of the Pfizer and Moderna vaccines, which is expected to favourably support the economic recovery and the medium term growth outlook.

India's Covid Recovery seems to be on the way, but a second wave of infections may be likely, as seen in other countries. For now, India continues to post decrease in new and active cases daily with the test positivity rate also coming down. The onset of winter is also a cause for concern and the northern states will be under close watch for a spike in covid cases.

India CPI for November 2020 continued to remain high at 6.9% on a year on year basis, largely due to food inflation. Food inflation printed at 9.4% on a year on year basis, primarily due to a spike in vegetables and protein-based items. Core inflation also continued to remain sticky in November 2020 at 5.7%, mainly driven by transport, communication and personal care group.

Trade deficit for November 2020 stood at USD 9.9 bn, against the deficit of USD 8.7 bn in October 2020. Imports contracted for 9 months in a row, slipping by 13.3% to USD 33.3bn. Gold imports continued its rising trend to USD 3 bn in November, as the festive season demand surfaced. Oil imports remained subdued in November, with a 43.3% YoY contraction. Exports however contracted for the second month in a row by 17.8%, leading to widening of the trade deficit.

The National Statistical Office's estimates for the Gross Domestic Product growth between July and September 2020 came in at -7.5%, meaning growth has been negative for two successive quarters, after the economy contracted a whopping 23.9% in the April-June quarter. However, the Reserve Bank of India's monthly bulletin for November pointed to "brightened prospects", saying if they last, then "there is a strong likelihood that the Indian economy will break out of contraction of the six months gone by and return to positive growth in Q3:2020-21 [October-December 2020], ahead by a quarter of the forecast provided in the resolution of the monetary policy committee".

Fiscal deficit for the period of Apr-Oct FY21 widened to Rs. 9.50 Lakh Crore as against the budget estimate of Rs. 7.96 Lakh Crore for FY21. The fiscal deficit stands at 120% of budget estimate -Total receipts for the period Apr-Oct FY21 stood at 31.5% of budget estimate, substantially lower than 45% seen in the same period last year, largely on account of lower tax receipts. Government expenditure stands at 55% of budget estimate – surprisingly there has been Nil growth in government expenditure, even though there is a growing need for stimulus in the wake of the pandemic after-effects.

Outlook

We believe the inflation may start to move lower in H2FY2021, giving RBI confidence to remain supportive to the economy by way of prolonged lower rates and ample liquidity. Alongside, the growth momentum may remain lower for long and the high frequency data is a key monitorable to watch in this respect. We are marginally overweight in our duration positioning and are overweight government securities in terms of asset allocation

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
November 2020



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

NAV as on November 27, 2020:	26.9754
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.67%	5.18%	9.93%	5.89%	4.45%	8.05%
Benchmark**	0.75%	4.88%	11.98%	12.21%	9.31%	7.85%

* 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	5.82
Total	5.82

Modified Duration³

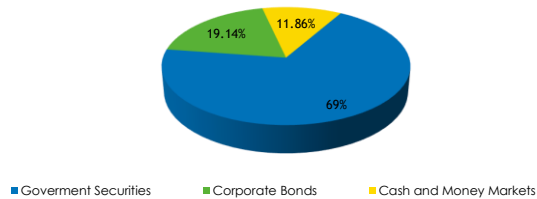
Security Type	Duration
Fixed Income Investments	6.25

Security Name

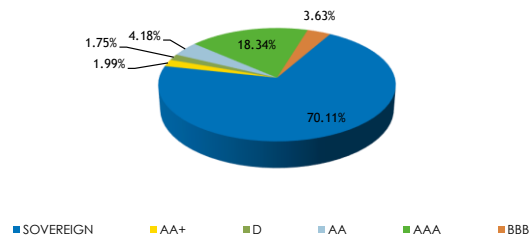
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	69.00%
07.16% GOI 2050	12.17%
6.72% Karnataka SDL 2033	10.19%
6.84% GOI 2022	7.63%
7.06% GOI 2046	6.89%
6.44% Maharashtra SDL 2028	5.70%
6.75% Karnataka SDL 2034	5.37%
6.47% Maharashtra SDL 2028	5.02%
7.26% GOI 2029	4.09%
7.83% Maharashtra SDL 2030	3.20%
6.81% Maharashtra SDL 2028	2.12%
Others	6.62%
Corporate Bonds	19.14%
Rural Electrification Corporation	3.93%
LIC Housing Finance Ltd.	3.83%
Indiabulls Housing Finance Ltd.	3.74%
Yes Bank Ltd.	3.58%
Adani Ports and Special Economic Zone Ltd.	1.96%
Reliance Capital Ltd.	1.29%
Dewan Housing Finance Corporation Ltd.	0.43%
Indiabulls Housing Finance Ltd.	0.38%
Cash and Money Markets	11.86%
Portfolio Total	100.00%

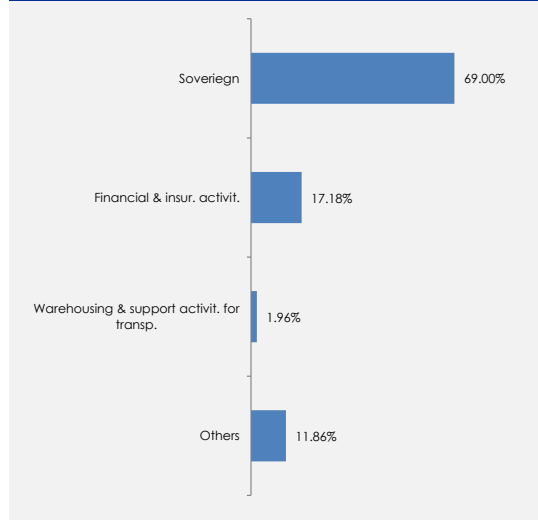
Asset Mix



Rating Profile



Sectoral Break-Up⁵



\$\$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
Secure Fund

ULIF00627/01/2004LIFESECURE122
November 2020



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

NAV as on November 27,2020:	34.0177
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.99%	11.19%	11.15%	9.41%	6.92%	8.12%
Benchmark**	2.29%	9.08%	11.98%	12.16%	9.46%	7.89%

* 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	20.07
Debt	120.25
Total	140.32

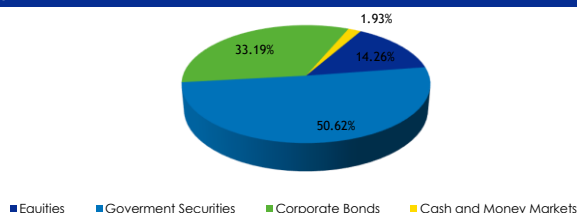
Modified Duration[†]

Security Type	Duration
Fixed Income Investments	5.98

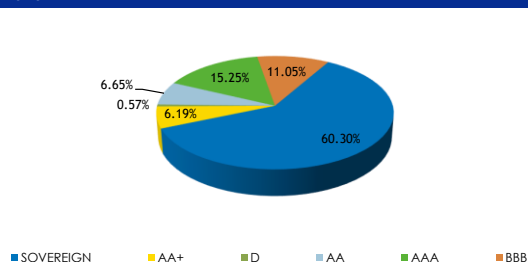
Security Name **Net Asset (%)**

Equities		14.26%
HDFC Bank Ltd.		1.26%
Reliance Industries Ltd.		1.24%
Infosys Ltd.		1.05%
ICICI Bank Ltd.		0.87%
Housing Development Finance Corporation Ltd.		0.67%
Axis Bank Ltd.		0.52%
Kotak Mahindra Bank Ltd.		0.48%
Hindustan Unilever Ltd.		0.46%
Tata Consultancy Services Ltd.		0.43%
Bharti Airtel Ltd.		0.42%
Others		6.84%
Government Securities		50.62%
6.18% GOI 2024		11.21%
07.16% GOI 2050		9.94%
6.44% Maharashtra SDL 2028		5.73%
7.06% GOI 2046		4.90%
7.83% Maharashtra SDL 2030		3.66%
6.75% Karnataka SDL 2034		3.52%
6.72% Karnataka SDL 2033		3.02%
7.16% GOI 2023		2.67%
6.81% Maharashtra SDL 2028		1.77%
7.26% GOI 2029		0.89%
Others		3.31%
Corporate Bonds		33.19%
Yes Bank Ltd.		9.27%
Adani Ports and Special Economic Zone Ltd.		5.20%
Indiabulls Housing Finance Ltd.		5.11%
Power Finance Corporation Ltd.		4.20%
Mahindra & Mahindra Ltd.		4.10%
LIC Housing Finance Ltd.		3.88%
Dewan Housing Finance Corporation Ltd.		0.48%
LIC Housing Finance Ltd.		0.48%
Indiabulls Housing Finance Ltd.		0.47%
Cash and Money Markets		1.93%
Portfolio Total		100.00%

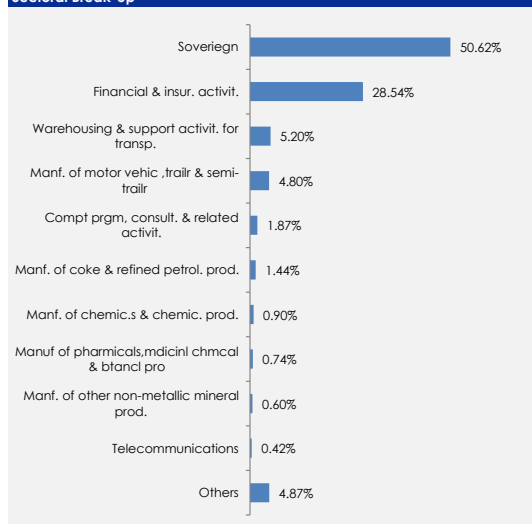
Asset Mix



Rating Profile



Sectoral Break-Up[§]



§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 November 27, 2020:	28.6014
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	4.44%	10.67%	10.44%	7.39%	5.57%	7.58%
Benchmark**	2.29%	9.08%	11.98%	12.16%	9.46%	8.51%

* 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.

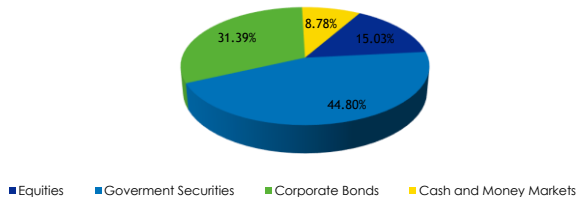
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.41
Debt	24.88
Total	29.29

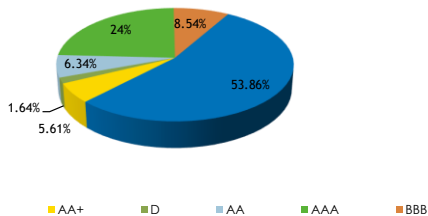
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.00

Asset Mix



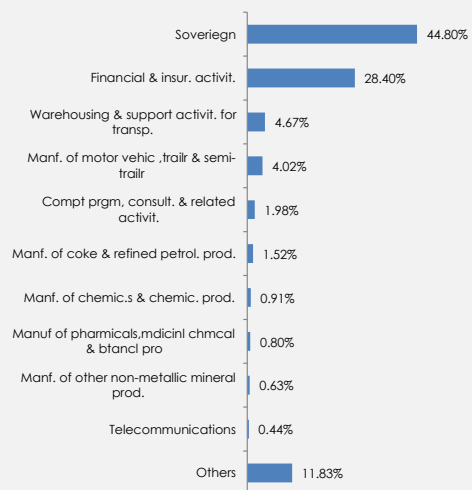
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	15.03%
HDFC Bank Ltd.	1.32%
Reliance Industries Ltd.	1.31%
Infosys Ltd.	1.11%
ICICI Bank Ltd.	0.92%
Housing Development Finance Corporation Ltd.	0.73%
Axis Bank Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.49%
Hindustan Unilever Ltd.	0.47%
Tata Consultancy Services Ltd.	0.45%
Bharti Airtel Ltd.	0.44%
Others	7.24%
Government Securities	44.80%
07.16% GOI 2050	8.35%
6.44% Maharashtra SDL 2028	8.10%
6.75% Karnataka SDL 2034	6.09%
7.06% GOI 2046	5.15%
7.83% Maharashtra SDL 2030	3.47%
7.26% GOI 2029	3.44%
6.72% Karnataka SDL 2033	3.19%
6.81% Maharashtra SDL 2028	1.76%
7.20% Maharashtra SDL 2027	1.71%
6.47% Maharashtra SDL 2028	1.24%
Others	2.30%
Corporate Bonds	31.39%
Yes Bank Ltd.	7.11%
Indiabulls Housing Finance Ltd.	4.82%
Adani Ports and Special Economic Zone Ltd.	4.67%
Power Finance Corporation Ltd.	4.03%
LIC Housing Finance Ltd.	3.42%
Mahindra & Mahindra Ltd.	3.27%
LIC Housing Finance Ltd.	1.48%
Rural Electrification Corporation	0.78%
Dewan Housing Finance Corporation Ltd.	0.68%
Reliance Capital Ltd.	0.68%
Others	0.45%
Cash and Money Markets	8.78%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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
Balanced Fund

ULIF00106/06/2002LIFBALANCE122
November 2020



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

NAV as on November 27,2020:	77.9678
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.13%	14.74%	9.20%	7.78%	5.95%	12.21%
Benchmark**	4.38%	14.87%	11.62%	11.89%	9.48%	10.61%

* 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.

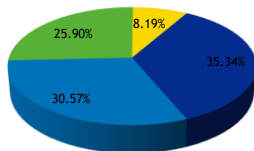
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	105.26
Debt	192.26
Total	297.52

Modified Duration³

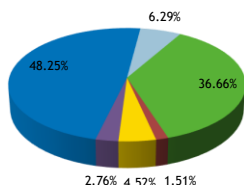
Security Type	Duration
Fixed Income Investments	6.17

Asset Mix



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

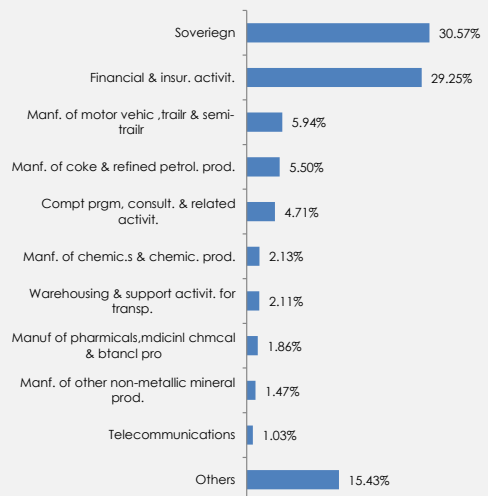
Rating Profile



■ AAA ■ D ■ AA+ ■ BBB ■ SOVEREIGN ■ AA

Security Name	Net Asset (%)
Equities	35.34%
HDFC Bank Ltd.	3.09%
Reliance Industries Ltd.	3.06%
Infosys Ltd.	2.62%
ICICI Bank Ltd.	2.13%
Housing Development Finance Corporation Ltd.	1.70%
Axis Bank Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.14%
Tata Consultancy Services Ltd.	1.10%
Hindustan Unilever Ltd.	1.09%
Bharti Airtel Ltd.	1.03%
Others	17.10%
Government Securities	30.57%
07.16% GOI 2050	8.19%
7.06% GOI 2046	4.73%
6.44% Maharashtra SDL 2028	3.19%
6.18% GOI 2024	2.71%
6.72% Karnataka SDL 2033	2.55%
7.20% Maharashtra SDL 2027	1.80%
7.26% GOI 2029	1.76%
6.81% Maharashtra SDL 2028	1.37%
8.33% GOI 2026	1.33%
7.72% GOI 2025	1.27%
Others	1.67%
Corporate Bonds	25.90%
Mahindra & Mahindra Ltd.	4.19%
Indiabulls Housing Finance Ltd.	3.65%
Rural Electrification Corporation	2.77%
Power Finance Corporation Ltd.	2.49%
LIC Housing Finance Ltd.	2.25%
Adani Ports and Special Economic Zone Ltd.	2.11%
Reliance Industries Ltd.	1.94%
LIC Housing Finance Ltd.	1.83%
Yes Bank Ltd.	1.75%
Reliance Capital Ltd.	0.84%
Others	2.08%
Cash and Money Markets	8.19%
Portfolio Total	100.00%

Sectoral Break-Up⁵



\$\$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

NAV as on November 27,2020:	66.9023
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	9.23%	26.62%	5.14%	6.07%	4.87%	12.52%
Benchmark**	8.65%	27.18%	9.64%	10.56%	8.97%	11.55%

* 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.

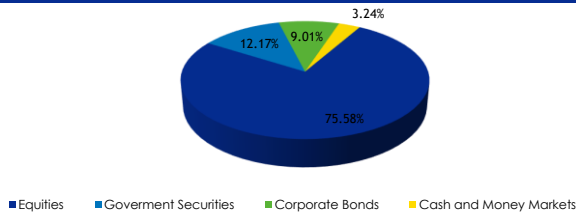
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	631.78
Debt	204.04
Total	835.82

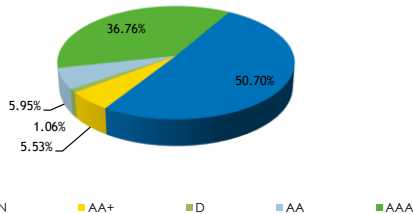
Modified Duration^a

Security Type	Duration
Fixed Income Investments	6.37

Asset Mix



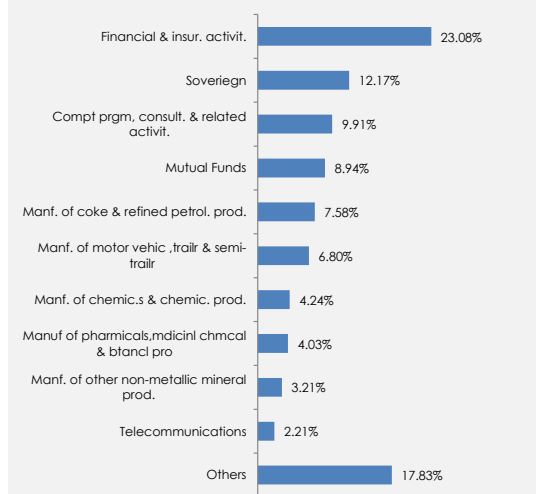
Rating Profile



Security Name **Net Asset (%)**

Equities		75.58%
Reliance Industries Ltd.		6.54%
Kotak Mahindra Mutual Fund		5.66%
Infosys Ltd.		5.60%
HDFC Bank Ltd.		4.37%
Housing Development Finance Corporation Ltd.		3.54%
ICICI Bank Ltd.		3.49%
Nippon India Mutual Fund		3.28%
Hindustan Unilever Ltd.		2.40%
Bharti Airtel Ltd.		2.21%
Tata Consultancy Services Ltd.		2.20%
Others		36.29%
Government Securities		12.17%
8.33% GOI 2026		2.03%
07.16% GOI 2050		1.90%
6.84% GOI 2022		1.73%
6.75% Karnataka SDL 2034		1.60%
7.06% GOI 2046		1.03%
6.44% Maharashtra SDL 2028		0.99%
6.72% Karnataka SDL 2033		0.81%
6.81% Maharashtra SDL 2028		0.51%
7.20% Maharashtra SDL 2027		0.47%
8.26% GOI 2027		0.35%
Others		0.75%
Corporate Bonds		9.01%
Mahindra & Mahindra Ltd.		3.10%
Indiabulls Housing Finance Ltd.		1.30%
Adani Ports and Special Economic Zone Ltd.		1.01%
Rural Electrification Corporation		0.92%
LIC Housing Finance Ltd.		0.85%
Power Finance Corporation Ltd.		0.85%
Shriram Transport Finance Co. Ltd.		0.32%
NTPC Ltd.		0.28%
Reliance Capital Ltd.		0.21%
Indiabulls Housing Finance Ltd.		0.13%
Others		0.04%
Cash and Money Markets		3.24%
Portfolio Total		100.00%

Sectoral Break-Up[§]



§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

November 2020



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

NAV as on November 27,2020:	28.3001
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	12.13%	34.69%	3.23%	5.11%	4.36%	8.48%
Benchmark**	11.39%	35.37%	7.57%	9.22%	8.26%	7.43%

* 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	47.77
Debt	1.22
Total	48.99

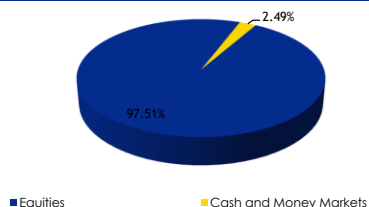
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	N.A.

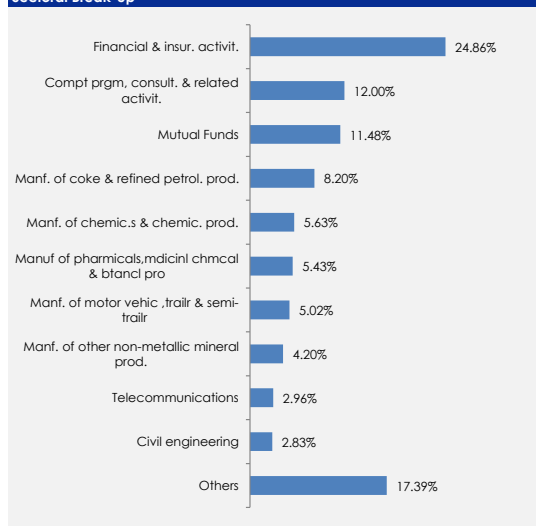
Security Name **Net Asset (%)**

Equities	97.51%
Kotak Mahindra Mutual Fund	9.22%
Infosys Ltd.	7.39%
HDFC Bank Ltd.	5.96%
Reliance Industries Ltd.	5.91%
ICICI Bank Ltd.	5.04%
Housing Development Finance Corporation Ltd.	4.55%
Hindustan Unilever Ltd.	3.20%
Bharti Airtel Ltd.	2.96%
Larsen & Toubro Ltd.	2.83%
Axis Bank Ltd.	2.51%
Others	47.94%
Cash and Money Markets	2.49%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



§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
November 2020



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

NAV as on November 27, 2020:	21.2542
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	12.31%	34.50%	5.11%	7.59%	7.08%	6.03%
Benchmark**	11.39%	35.37%	7.57%	9.22%	8.26%	5.91%

* 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	49.72
Debt	1.63
Total	51.35

Modified Duration[§]

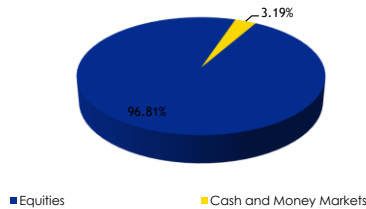
Security Type	Duration
Fixed Income Investments	N.A.

Security Name

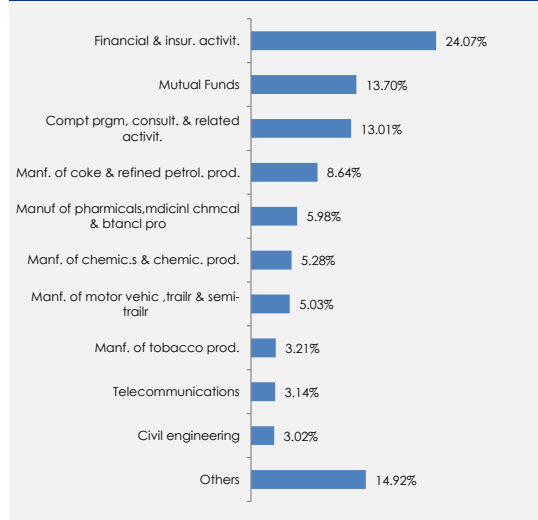
Net Asset (%)

Equities	Net Asset (%)
Kotak Mahindra Mutual Fund	11.26%
Infosys Ltd.	7.80%
Reliance Industries Ltd.	7.00%
Housing Development Finance Corporation Ltd.	5.88%
HDFC Bank Ltd.	5.83%
ICICI Bank Ltd.	4.54%
Hindustan Unilever Ltd.	3.43%
ITC Ltd.	3.21%
Bharti Airtel Ltd.	3.14%
Larsen & Toubro Ltd.	3.02%
Others	41.70%
Cash and Money Markets	3.19%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



§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.

Fund Details

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

The risk profile for this fund is High

NAV as on November 27,2020:	10.5627
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	19.09%	18.86%	-17.90%	-6.73%	-12.58%	0.50%
Benchmark**	16.16%	17.71%	-25.14%	-12.05%	-16.80%	-5.43%

* 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.

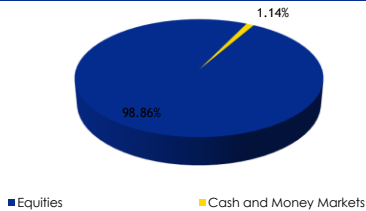
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	51.73
Debt	0.60
Total	52.32

Modified Duration⁵

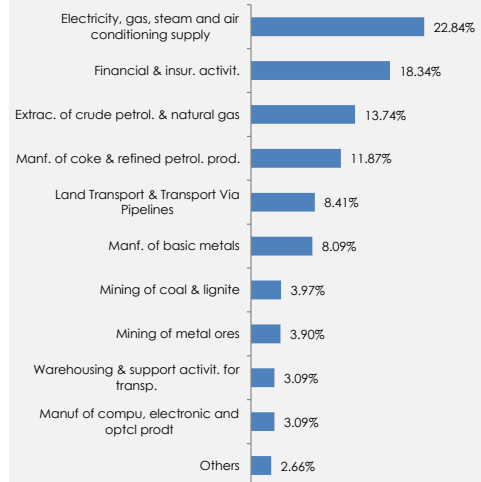
Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	98.86%
State Bank of India	8.84%
Gujarat State Petronet Ltd.	8.41%
Rural Electrification Corporation	8.24%
Steel Authority of India Ltd.	8.09%
Gail (India) Ltd.	7.73%
Oil & Natural Gas Corpn Ltd.	7.27%
Oil India Ltd.	6.47%
Gujarat Gas Co. Ltd.	5.14%
Hindustan Petroleum Corporation Ltd.	5.11%
Mahanagar Gas Ltd.	5.03%
Others	28.53%
Cash and Money Markets	1.14%
Portfolio Total	100.00%

Sectoral Break-Up⁵



\$\$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.

Fund Details

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

The risk profile for this fund is High

NAV as on November 27,2020:	12.9760
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	13.02%	42.49%	16.71%	8.93%	-2.20%	2.42%
Benchmark**	9.43%	20.37%	3.05%	5.34%	-0.89%	-0.64%

* 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	22.82
Debt	0.71
Total	23.53

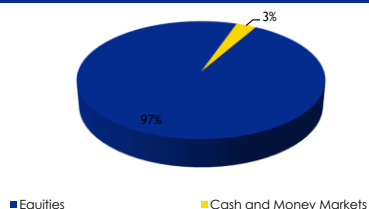
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	N.A.

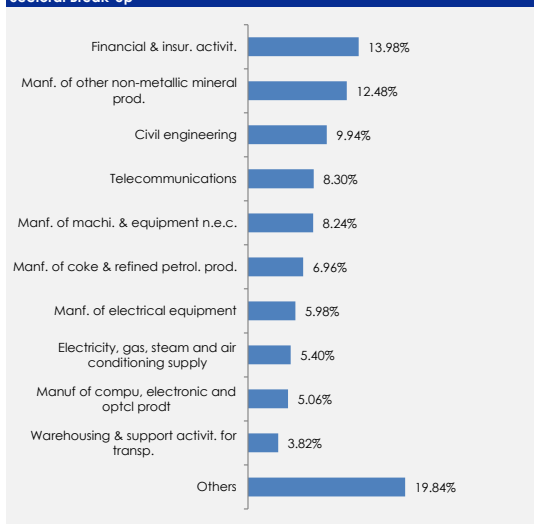
Security Name

Equities	Net Asset (%)
Larsen & Toubro Ltd.	9.33%
Bharti Airtel Ltd.	8.30%
Ultratech Cement Ltd.	5.79%
Dixon Technologies (India) Ltd.	5.06%
Reliance Industries Ltd.	4.86%
ICICI Bank Ltd.	4.55%
Voltas Ltd.	4.14%
Amber Enterprises India Ltd.	4.10%
Brigade Enterprises Ltd.	3.78%
Transport Corporation of India	3.60%
Others	43.49%
Cash and Money Markets	3.00%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



§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: 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

NAV as on November 27,2020: 23.8116

Inception Date: 01-Aug-11

Fund Manager: Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	10.68%	30.72%	7.11%	7.06%	6.04%	9.74%
Benchmark**	8.53%	29.76%	12.85%	11.49%	9.81%	10.04%

* 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.

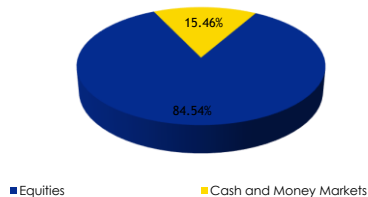
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	66.77
Debt	12.21
Total	78.98

Modified Duration⁵

Security Type	Duration
Fixed Income Investments	N.A.

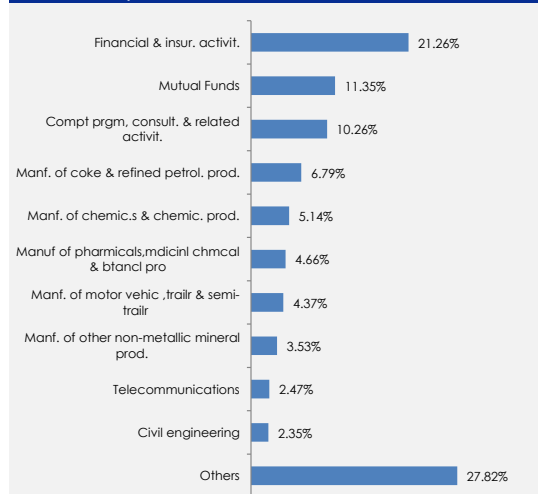
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	84.54%
Kotak Mahindra Mutual Fund	9.85%
Infosys Ltd.	6.28%
HDFC Bank Ltd.	5.06%
Reliance Industries Ltd.	5.02%
ICICI Bank Ltd.	4.36%
Housing Development Finance Corporation Ltd.	3.87%
Hindustan Unilever Ltd.	2.70%
Bharti Airtel Ltd.	2.47%
Larsen & Toubro Ltd.	2.35%
ITC Ltd.	2.07%
Others	40.51%
Cash and Money Markets	15.46%
Portfolio Total	100.00%

Sectoral Break-Up⁵

\$\$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
November 2020



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

NAV as on November 27,2020:	22.1944
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.58%	3.95%	10.48%	6.73%	4.71%	7.59%
Benchmark**	0.75%	4.88%	11.98%	12.21%	9.31%	8.65%

* 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	123.27
Total	123.27

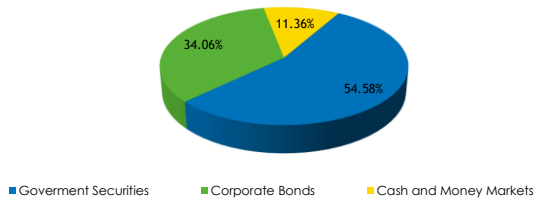
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	6.16

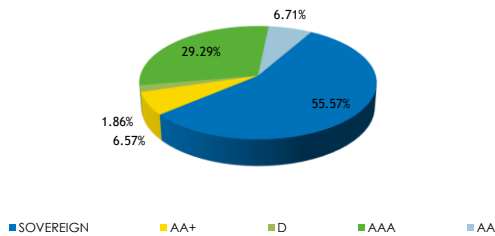
Security Name **Net Asset (%)**

Government Securities		54.58%
07.16% GOI 2050		10.24%
7.06% GOI 2046		7.29%
6.75% Karnataka SDL 2034		6.20%
6.44% Maharashtra SDL 2028		5.96%
6.84% GOI 2022		5.27%
7.83% Maharashtra SDL 2030		4.38%
7.26% GOI 2029		4.04%
6.72% Karnataka SDL 2033		3.52%
08.20% OIL MKT GOI 2024		2.24%
6.81% Maharashtra SDL 2028		2.11%
Others		3.33%
Corporate Bonds		34.06%
Indiabulls Housing Finance Ltd.		6.17%
Adani Ports and Special Economic Zone Ltd.		4.62%
Rural Electrification Corporation		4.17%
Power Finance Corporation Ltd.		3.39%
Mahindra & Mahindra Ltd.		3.22%
LIC Housing Finance Ltd.		3.16%
LIC Housing Finance Ltd.		2.82%
Power Finance Corporation Ltd.		2.28%
Shriram Transport Finance Co. Ltd.		1.83%
Dewan Housing Finance Corporation Ltd.		1.01%
Others		1.39%
Cash and Money Markets		11.36%
Portfolio Total		100.00%

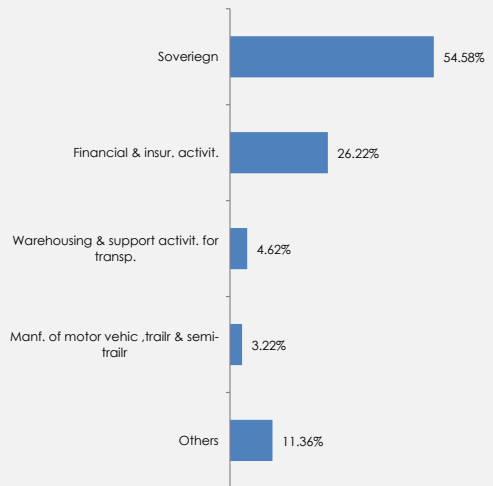
Asset Mix



Rating Profile



Sectoral Break-Up⁵



\$\$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
November 2020



Fund Details

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

NAV as on November 27, 2020:	22.0488
Inception Date:	08-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	2.36%	8.36%	10.58%	7.10%	5.33%	7.53%
Benchmark**	2.29%	9.08%	11.98%	12.16%	9.46%	8.84%

* 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.

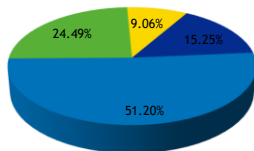
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.74
Debt	48.54
Total	57.28

Modified Duration[#]

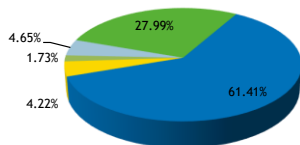
Security Type	Duration
Fixed Income Investments	6.16

Asset Mix



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

Rating Profile



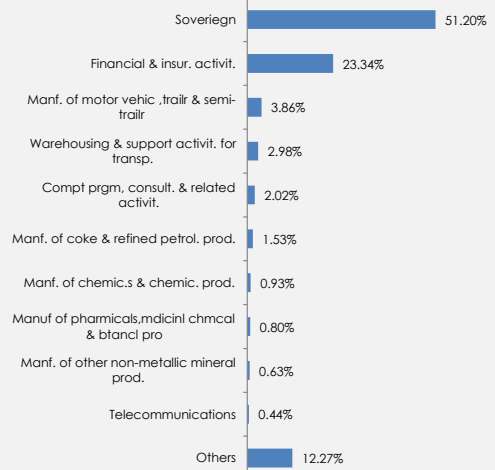
■ SOVEREIGN ■ AA+ ■ D ■ AA ■ AAA

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.25%
HDFC Bank Ltd.	1.33%
Reliance Industries Ltd.	1.31%
Infosys Ltd.	1.13%
ICICI Bank Ltd.	0.90%
Housing Development Finance Corporation Ltd.	0.73%
Axis Bank Ltd.	0.54%
Kotak Mahindra Bank Ltd.	0.48%
Tata Consultancy Services Ltd.	0.47%
Hindustan Unilever Ltd.	0.46%
Bharti Airtel Ltd.	0.44%
Others	7.46%
Government Securities	51.20%
07.16% GOI 2050	7.66%
6.75% Karnataka SDL 2034	7.00%
6.44% Maharashtra SDL 2028	6.69%
6.84% GOI 2022	5.79%
7.06% GOI 2046	5.43%
7.26% GOI 2029	4.43%
7.83% Maharashtra SDL 2030	4.09%
6.72% Karnataka SDL 2033	2.91%
6.81% Maharashtra SDL 2028	1.78%
6.47% Maharashtra SDL 2028	1.65%
Others	3.77%
Corporate Bonds	24.49%
Power Finance Corporation Ltd.	4.31%
LIC Housing Finance Ltd.	3.89%
Indiabulls Housing Finance Ltd.	3.61%
Rural Electrification Corporation	3.39%
Mahindra & Mahindra Ltd.	3.11%
Adani Ports and Special Economic Zone Ltd.	2.98%
LIC Housing Finance Ltd.	0.95%
Dewan Housing Finance Corporation Ltd.	0.79%
Reliance Capital Ltd.	0.65%
Shriram Transport Finance Co. Ltd.	0.54%
Others	0.27%
Cash and Money Markets	9.06%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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
November 2020



Fund Details

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

The risk profile for this fund is Medium

NAV as on November 27, 2020:	23.3446
Inception Date:	08-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	5.15%	15.58%	8.89%	7.86%	5.94%	8.09%
Benchmark**	4.90%	16.36%	11.46%	11.78%	9.46%	9.13%

* 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.

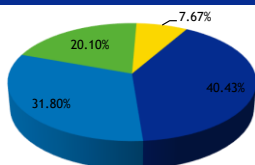
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	55.96
Debt	82.51
Total	138.47

Modified Duration³

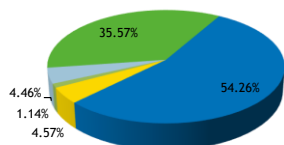
Security Type	Duration
Fixed Income Investments	6.19

Asset Mix



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

Rating Profile

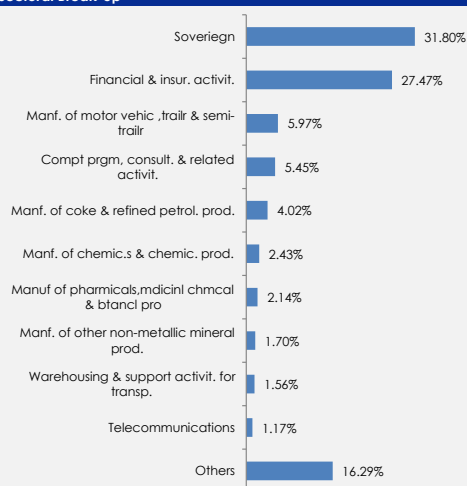


■ SOVEREIGN ■ AA+ ■ D ■ AA ■ AAA

Security Name **Net Asset (%)**

Equities	40.43%
HDFC Bank Ltd.	3.52%
Reliance Industries Ltd.	3.47%
Infosys Ltd.	3.02%
ICICI Bank Ltd.	2.45%
Housing Development Finance Corporation Ltd.	1.94%
Axis Bank Ltd.	1.47%
Kotak Mahindra Bank Ltd.	1.32%
Tata Consultancy Services Ltd.	1.29%
Hindustan Unilever Ltd.	1.26%
Bharti Airtel Ltd.	1.17%
Others	19.52%
Government Securities	31.80%
07.16% GOI 2050	5.74%
6.75% Karnataka SDL 2034	5.72%
6.84% GOI 2022	4.72%
6.44% Maharashtra SDL 2028	3.47%
7.06% GOI 2046	3.22%
6.72% Karnataka SDL 2033	2.53%
8.26% GOI 2027	1.31%
8.33% GOI 2026	1.27%
6.81% Maharashtra SDL 2028	1.26%
8.79% Gujarat SDL 2022	0.78%
Others	1.78%
Corporate Bonds	20.10%
Mahindra & Mahindra Ltd.	3.96%
LIC Housing Finance Ltd.	3.54%
Rural Electrification Corporation	3.22%
Indiabulls Housing Finance Ltd.	2.36%
Power Finance Corporation Ltd.	2.01%
Adani Ports and Special Economic Zone Ltd.	1.56%
Shriram Transport Finance Co. Ltd.	1.11%
Power Finance Corporation Ltd.	1.02%
Reliance Capital Ltd.	0.58%
Power Grid Corporation of India Ltd.	0.39%
Others	0.35%
Cash and Money Markets	7.67%
Portfolio Total	100.00%

Sectoral Break-Up⁵



\$\$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

NAV as on November 27,2020:	23.7749
Inception Date:	08-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	9.26%	26.89%	5.75%	6.51%	5.28%	8.27%
Benchmark**	8.65%	27.18%	9.64%	10.56%	8.97%	8.97%

* 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.

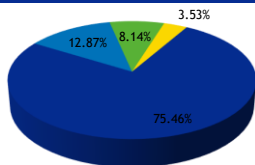
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	113.39
Debt	36.91
Total	150.30

Modified Duration[#]

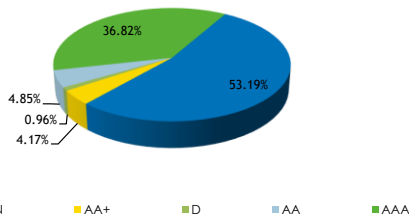
Security Type	Duration
Fixed Income Investments	6.26

Asset Mix



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

Rating Profile

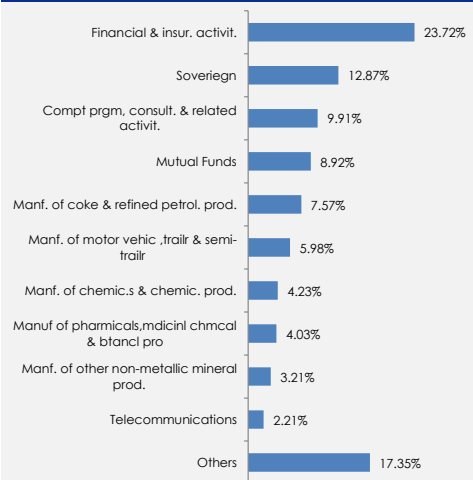


■ SOVEREIGN ■ AA+ ■ D ■ AA ■ AAA

Security Name Net Asset (%)

Equities	75.46%
Reliance Industries Ltd.	6.53%
Kotak Mahindra Mutual Fund	5.65%
Infosys Ltd.	5.60%
HDFC Bank Ltd.	4.36%
Housing Development Finance Corporation Ltd.	3.53%
ICICI Bank Ltd.	3.49%
Nippon India Mutual Fund	3.27%
Hindustan Unilever Ltd.	2.39%
Bharti Airtel Ltd.	2.21%
Tata Consultancy Services Ltd.	2.20%
Others	36.23%
Government Securities	12.87%
8.33% GOI 2026	2.07%
6.75% Karnataka SDL 2034	1.93%
6.44% Maharashtra SDL 2028	1.49%
7.06% GOI 2046	1.24%
07.16% GOI 2050	1.14%
8.32% GOI 2032	1.09%
6.72% Karnataka SDL 2033	1.03%
7.20% Maharashtra SDL 2027	0.72%
7.26% GOI 2029	0.69%
6.84% GOI 2022	0.52%
Others	0.95%
Corporate Bonds	8.14%
Mahindra & Mahindra Ltd.	2.28%
Rural Electrification Corporation	1.26%
Indiabulls Housing Finance Ltd.	1.08%
LIC Housing Finance Ltd.	1.04%
Power Finance Corporation Ltd.	0.86%
Adani Ports and Special Economic Zone Ltd.	0.53%
Shriram Transport Finance Co. Ltd.	0.48%
Power Finance Corporation Ltd.	0.29%
Reliance Capital Ltd.	0.20%
Indiabulls Housing Finance Ltd.	0.09%
Others	0.03%
Cash and Money Markets	3.53%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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

November 2020



Fund Details

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

The risk profile for this fund is High

NAV as on November 27,2020:	27.5155
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	12.00%	34.66%	4.35%	5.89%	5.10%	9.74%
Benchmark**	11.39%	35.37%	7.57%	9.22%	8.26%	8.67%

* 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	420.29
Debt	16.43
Total	436.72

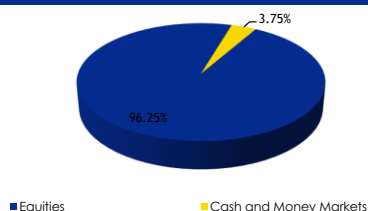
Modified Duration³

Security Type	Duration
Fixed Income Investments	N.A.

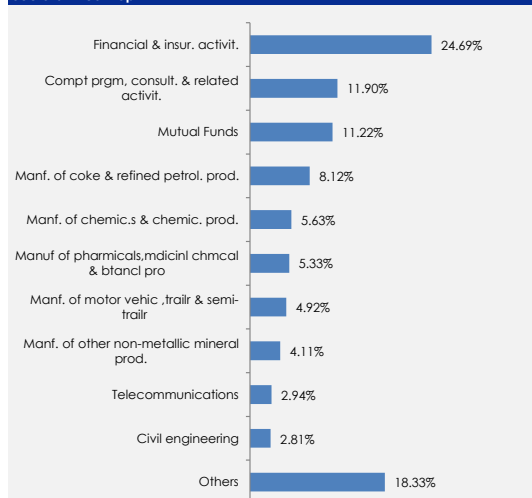
Security Name **Net Asset (%)**

Equities	96.25%
Kotak Mahindra Mutual Fund	8.99%
Infosys Ltd.	7.34%
HDFC Bank Ltd.	5.93%
Reliance Industries Ltd.	5.85%
ICICI Bank Ltd.	4.96%
Housing Development Finance Corporation Ltd.	4.52%
Hindustan Unilever Ltd.	3.19%
Bharti Airtel Ltd.	2.94%
Larsen & Toubro Ltd.	2.81%
Axis Bank Ltd.	2.48%
Others	47.24%
Cash and Money Markets	3.75%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



\$\$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
November 2020



Fund Details

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

NAV as on November 27,2020:	23.0465
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	12.33%	34.88%	4.76%	7.11%	6.54%	7.97%
Benchmark**	11.39%	35.37%	7.57%	9.22%	8.26%	8.67%

* 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	66.83
Debt	1.53
Total	68.36

Modified Duration⁵

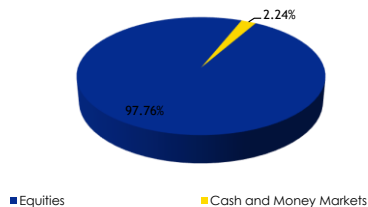
Security Type	Duration
Fixed Income Investments	N.A.

Security Name

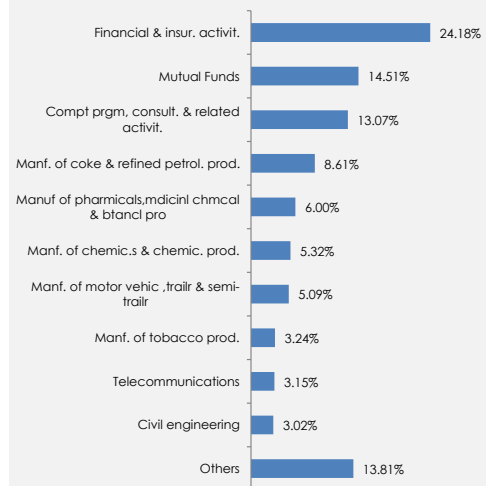
Net Asset (%)

Equities	97.76%
Kotak Mahindra Mutual Fund	12.08%
Infosys Ltd.	7.85%
Reliance Industries Ltd.	6.95%
Housing Development Finance Corporation Ltd.	5.92%
HDFC Bank Ltd.	5.85%
ICICI Bank Ltd.	4.55%
Hindustan Unilever Ltd.	3.45%
ITC Ltd.	3.24%
Bharti Airtel Ltd.	3.15%
Larsen & Toubro Ltd.	3.02%
Others	41.70%
Cash and Money Markets	2.24%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



\$\$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

ULIF03127/01/2011LIDISCLPCY122
 November 2020



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

NAV as on November 27,2020:	19.2132
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.25%	1.83%	4.35%	5.32%	5.57%	6.86%

* 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	168.53
Total	168.53

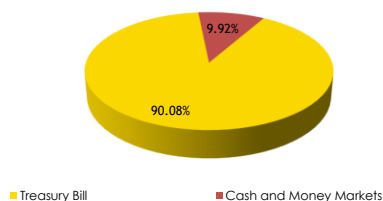
Modified Duration⁶

Security Type	Duration
Fixed Income Investments	0.60

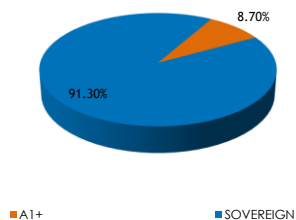
Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Treasury Bill	90.08%
364 Day Treasury Bill 2021	23.03%
364 Day Treasury Bill 2021	17.28%
364 Day Treasury Bill 2021	15.18%
364 Day Treasury Bill 2021	11.58%
364 Day Treasury Bill 2021	9.83%
364 Day Treasury Bill 2021	4.38%
364 Day Treasury Bill 2021	3.48%
364 Day Treasury Bill 2021	2.32%
364 Day Treasury Bill 2021	1.76%
Others	1.24%
Cash and Money Markets	9.92%
Portfolio Total	100.00%

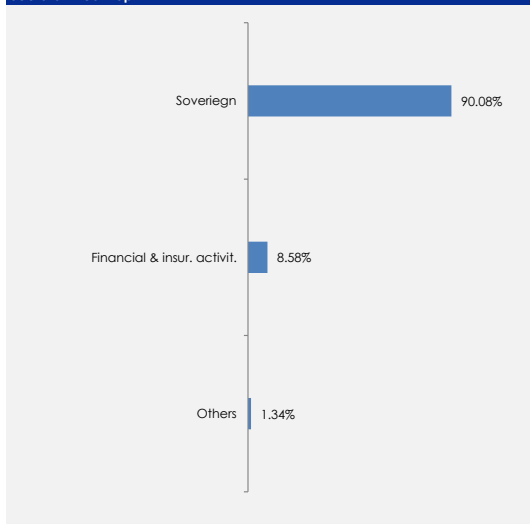
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

⁶Duration 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

November 2020



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

NAV as on November 27,2020:	30.8813
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.15%	7.81%	10.07%	7.41%	5.66%	8.05%
Benchmark**	2.29%	9.08%	11.98%	12.16%	9.46%	8.37%

* 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	4.95
Debt	28.69
Total	33.64

Modified Duration[§]

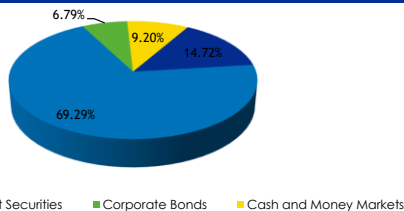
Security Type	Duration
Fixed Income Investments	6.01

Security Name

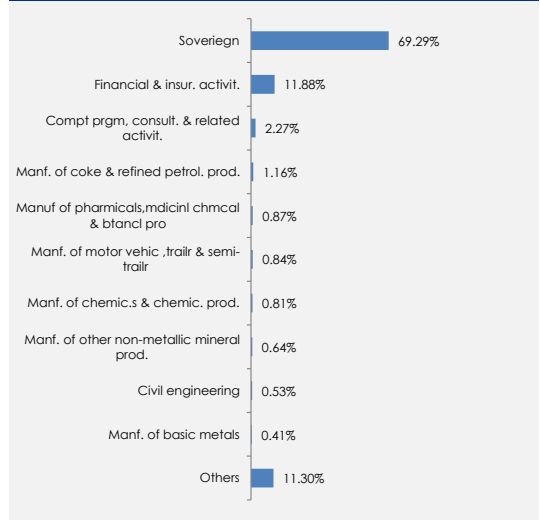
Net Asset (%)

Equities	14.72%
HDFC Bank Ltd.	1.29%
Infosys Ltd.	1.24%
Reliance Industries Ltd.	1.03%
ICICI Bank Ltd.	1.00%
Housing Development Finance Corporation Ltd.	0.71%
Axis Bank Ltd.	0.65%
Kotak Mahindra Bank Ltd.	0.56%
Tata Consultancy Services Ltd.	0.55%
Larsen & Toubro Ltd.	0.53%
Hindustan Unilever Ltd.	0.47%
Others	6.69%
Government Securities	69.29%
6.47% Maharashtra SDL 2028	18.34%
7.26% GOI 2029	13.56%
6.67% GOI 2050	10.10%
6.44% Maharashtra SDL 2028	5.47%
6.75% Karnataka SDL 2034	5.00%
6.84% GOI 2022	4.46%
7.83% Maharashtra SDL 2030	3.61%
7.20% Maharashtra SDL 2027	2.62%
6.72% Karnataka SDL 2033	1.97%
6.81% Maharashtra SDL 2028	1.80%
Others	2.36%
Corporate Bonds	6.79%
Indiabulls Housing Finance Ltd.	4.85%
Reliance Capital Ltd.	1.11%
Indiabulls Housing Finance Ltd.	0.46%
Dewan Housing Finance Corporation Ltd.	0.37%
Cash and Money Markets	9.20%
Portfolio Total	100.00%

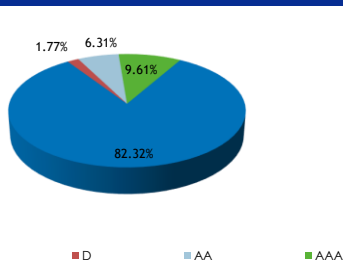
Asset Mix



Sectoral Break-Up[§]



Rating Profile



§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
 November 2020



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 November 27,2020:	25.1278
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.83%	9.04%	10.40%	6.55%	4.98%	7.45%
Benchmark**	2.29%	9.08%	11.98%	12.16%	9.46%	8.06%

* 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.

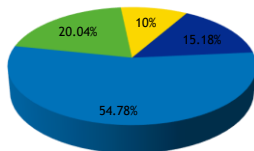
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.50
Debt	13.95
Total	16.45

Modified Duration³

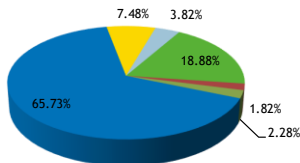
Security Type	Duration
Fixed Income Investments	6.07

Asset Mix



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

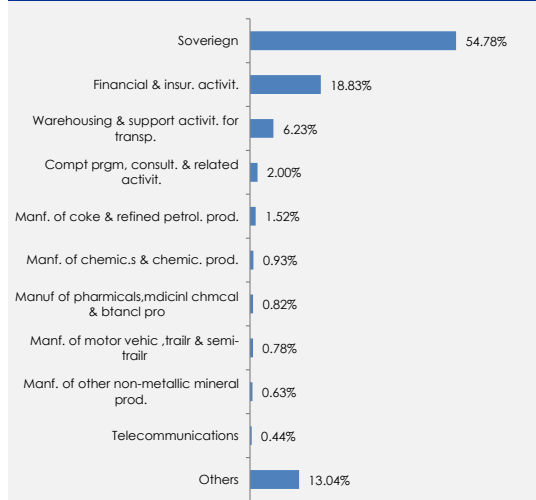
Rating Profile



■ AAA ■ D ■ BBB ■ SOVEREIGN ■ AA+ ■ AA

Security Name	Net Asset (%)
Equities	15.18%
HDFC Bank Ltd.	1.33%
Reliance Industries Ltd.	1.31%
Infosys Ltd.	1.13%
ICICI Bank Ltd.	0.93%
Housing Development Finance Corporation Ltd.	0.73%
Axis Bank Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.50%
Hindustan Unilever Ltd.	0.48%
Tata Consultancy Services Ltd.	0.45%
Bharti Airtel Ltd.	0.44%
Others	7.33%
Government Securities	54.78%
07.16% GOI 2050	10.64%
7.26% GOI 2029	7.64%
6.75% Karnataka SDL 2034	7.29%
7.06% GOI 2046	5.97%
6.84% GOI 2022	5.78%
6.44% Maharashtra SDL 2028	5.38%
7.83% Maharashtra SDL 2030	3.46%
6.72% Karnataka SDL 2033	3.30%
6.81% Maharashtra SDL 2028	1.75%
6.47% Maharashtra SDL 2028	1.29%
Others	2.28%
Corporate Bonds	20.04%
Adani Ports and Special Economic Zone Ltd.	6.23%
Indiabulls Housing Finance Ltd.	2.64%
LIC Housing Finance Ltd.	2.64%
Yes Bank Ltd.	1.90%
Housing Development Finance Corporation Ltd.	1.86%
Rural Electrification Corporation	1.39%
Power Finance Corporation Ltd.	1.32%
Reliance Capital Ltd.	0.91%
Dewan Housing Finance Corporation Ltd.	0.61%
Indiabulls Housing Finance Ltd.	0.54%
Cash and Money Markets	10.00%
Portfolio Total	100.00%

Sectoral Break-Up⁵



\$\$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

November 2020



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 November 27, 2020:	60.2562
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.59%	14.24%	9.13%	7.15%	5.56%	11.09%
Benchmark**	4.38%	14.87%	11.62%	11.89%	9.48%	10.07%

* 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.

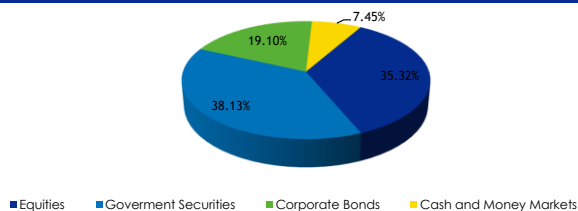
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.70
Debt	28.76
Total	44.46

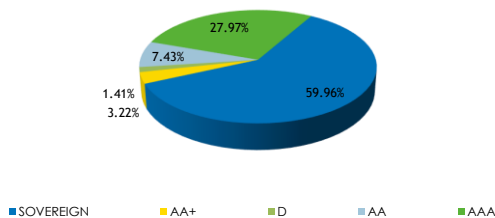
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	6.13

Asset Mix

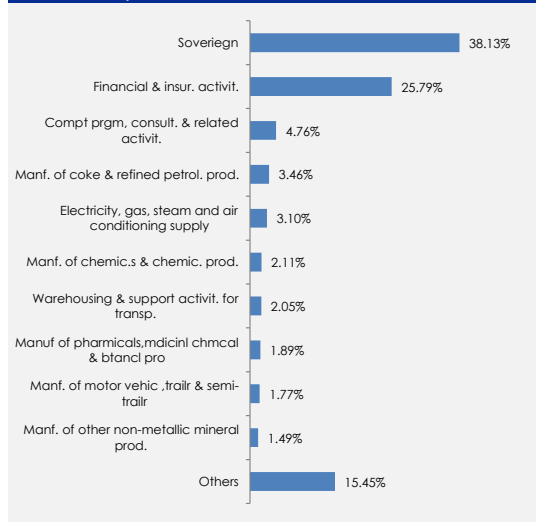


Rating Profile



Security Name	Net Asset (%)
Equities	35.32%
HDFC Bank Ltd.	3.09%
Reliance Industries Ltd.	2.99%
Infosys Ltd.	2.63%
ICICI Bank Ltd.	2.17%
Housing Development Finance Corporation Ltd.	1.70%
Axis Bank Ltd.	1.30%
Kotak Mahindra Bank Ltd.	1.17%
Tata Consultancy Services Ltd.	1.13%
Hindustan Unilever Ltd.	1.12%
Bharti Airtel Ltd.	1.03%
Others	16.99%
Government Securities	38.13%
07.16% GOI 2050	11.08%
7.06% GOI 2046	5.70%
7.26% GOI 2029	5.21%
6.18% GOI 2024	4.72%
6.72% Karnataka SDL 2033	1.94%
6.44% Maharashtra SDL 2028	1.86%
7.20% Maharashtra SDL 2027	1.82%
6.81% Maharashtra SDL 2028	1.36%
8.33% GOI 2026	1.35%
8.26% GOI 2027	1.18%
Others	1.91%
Corporate Bonds	19.10%
Indiabulls Housing Finance Ltd.	4.40%
Power Grid Corporation of India Ltd.	2.94%
Rural Electrification Corporation	2.83%
LIC Housing Finance Ltd.	2.48%
Adani Ports and Special Economic Zone Ltd.	2.05%
Power Finance Corporation Ltd.	1.93%
LIC Housing Finance Ltd.	1.25%
Reliance Capital Ltd.	0.79%
Indiabulls Housing Finance Ltd.	0.32%
Dewan Housing Finance Corporation Ltd.	0.11%
Cash and Money Markets	7.45%
Portfolio Total	100.00%

Sectoral Break-Up⁵



\$\$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

November 2020



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

NAV as on November 27, 2020:	39.8350
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.79%	20.14%	7.36%	7.09%	5.52%	9.83%
Benchmark**	6.50%	20.91%	10.84%	11.35%	9.32%	10.33%

* 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	35.14
Debt	28.43
Total	63.57

Modified Duration[#]

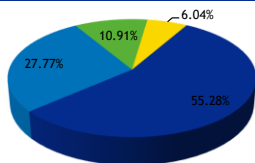
Security Type	Duration
Fixed Income Investments	6.11

Security Name

Net Asset (%)

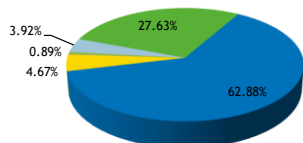
Equities	55.28%
Reliance Industries Ltd.	4.60%
Infosys Ltd.	4.21%
Kotak Mahindra Mutual Fund	3.87%
HDFC Bank Ltd.	3.21%
ICICI Bank Ltd.	2.67%
Housing Development Finance Corporation Ltd.	2.60%
Nippon India Mutual Fund	2.24%
Hindustan Unilever Ltd.	1.76%
Tata Consultancy Services Ltd.	1.69%
Bharti Airtel Ltd.	1.62%
Others	26.81%
Government Securities	27.77%
07.16% GOI 2050	5.39%
6.75% Karnataka SDL 2034	3.84%
7.06% GOI 2046	3.27%
6.84% GOI 2022	2.81%
6.72% Karnataka SDL 2033	2.15%
6.44% Maharashtra SDL 2028	2.03%
7.26% GOI 2029	1.86%
8.33% GOI 2026	1.34%
8.26% GOI 2027	1.29%
6.81% Maharashtra SDL 2028	0.87%
Others	2.92%
Corporate Bonds	10.91%
LIC Housing Finance Ltd.	2.63%
Rural Electrification Corporation	1.80%
Indiabulls Housing Finance Ltd.	1.54%
Power Finance Corporation Ltd.	1.35%
Adani Ports and Special Economic Zone Ltd.	1.25%
Shriram Transport Finance Co. Ltd.	0.81%
Power Grid Corporation of India Ltd.	0.61%
Power Finance Corporation Ltd.	0.34%
Reliance Capital Ltd.	0.31%
Indiabulls Housing Finance Ltd.	0.19%
Others	0.08%
Cash and Money Markets	6.04%
Portfolio Total	100.00%

Asset Mix



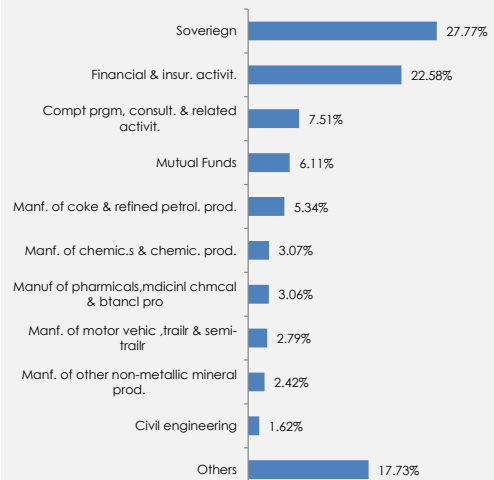
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AA+ ■ D ■ AA ■ AAA

Sectoral Break-Up[§]



§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
 November 2020



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 November 27,2020:	26.1968
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	12.39%	34.53%	5.07%	7.58%	7.10%	7.81%
Benchmark**	11.39%	35.37%	7.57%	9.22%	8.26%	7.87%

* 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	101.42
Debt	2.53
Total	103.95

Modified Duration[§]

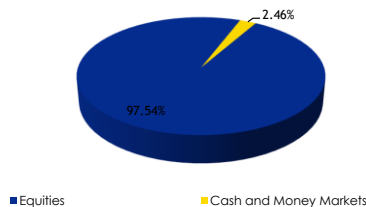
Security Type	Duration
Fixed Income Investments	N.A.

Security Name

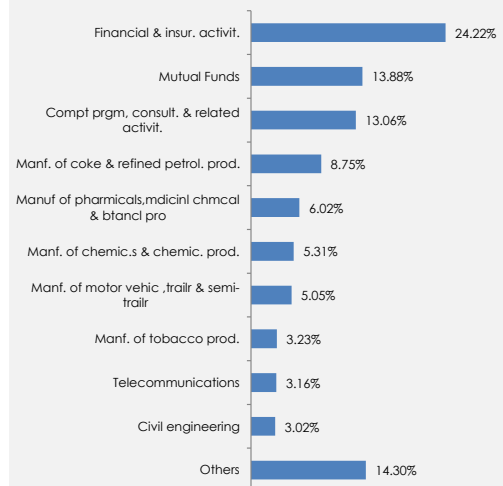
Net Asset (%)

Security Name	Net Asset (%)
Equities	97.54%
Kotak Mahindra Mutual Fund	11.41%
Infosys Ltd.	7.84%
Reliance Industries Ltd.	7.09%
Housing Development Finance Corporation Ltd.	5.89%
HDFC Bank Ltd.	5.86%
ICICI Bank Ltd.	4.60%
Hindustan Unilever Ltd.	3.45%
ITC Ltd.	3.23%
Bharti Airtel Ltd.	3.16%
Larsen & Toubro Ltd.	3.02%
Others	41.99%
Cash and Money Markets	2.46%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



§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
 November 2020



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 as on November 27,2020:	13.1749
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	12.88%	41.74%	14.44%	7.60%	-3.00%	2.57%
Benchmark**	9.43%	20.37%	3.05%	5.34%	-0.89%	-0.18%

* 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

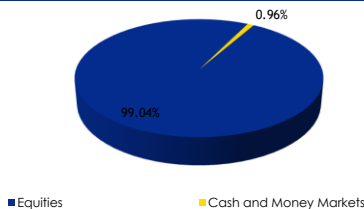
Asset Class	AUM (in Cr.)
Equity	3.43
Debt	0.03
Total	3.46

Modified Duration[§]

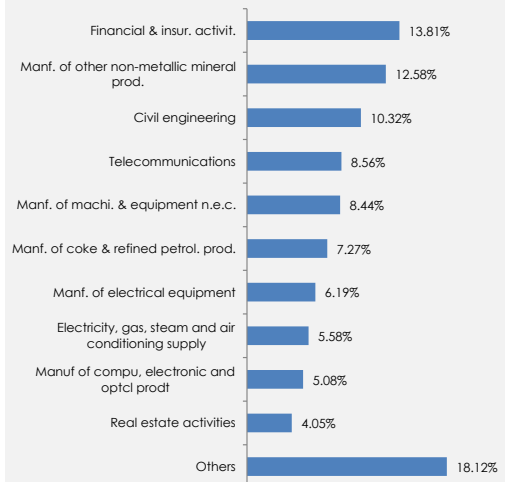
Security Type	Duration
Fixed Income Investments	N.A.

Security Name	Net Asset (%)
Equities	99.04%
Larsen & Toubro Ltd.	9.68%
Bharti Airtel Ltd.	8.56%
Ultratech Cement Ltd.	5.95%
Reliance Industries Ltd.	5.10%
Dixon Technologies (India) Ltd.	5.08%
ICICI Bank Ltd.	4.69%
Voltas Ltd.	4.23%
Amber Enterprises India Ltd.	4.21%
Brigade Enterprises Ltd.	4.05%
Transport Corporation of India	3.70%
Others	43.79%
Cash and Money Markets	0.96%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



§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
November 2020



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 as on November 27,2020:	10.8088
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	18.96%	18.71%	-17.28%	-6.37%	-12.42%	0.72%
Benchmark**	16.16%	17.71%	-25.14%	-12.05%	-16.80%	-5.44%

* 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

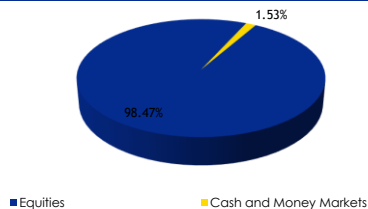
Asset Class	AUM (in Cr.)
Equity	7.68
Debt	0.12
Total	7.79

Modified Duration⁵

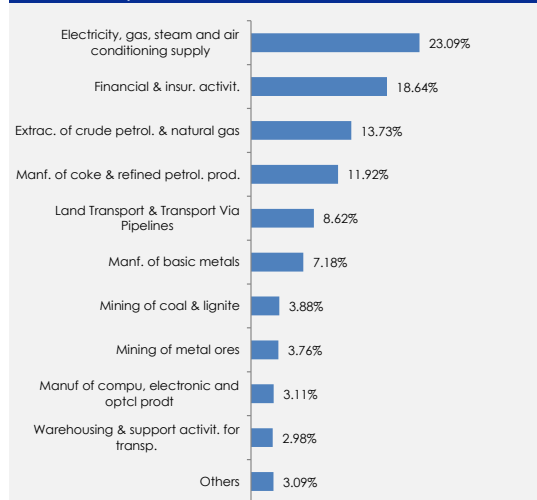
Security Type	Duration
Fixed Income Investments	N.A.

Security Name	Net Asset (%)
Equities	98.47%
State Bank of India	8.91%
Gujarat State Petronet Ltd.	8.62%
Rural Electrification Corporation	8.47%
Gail (India) Ltd.	7.78%
Oil & Natural Gas Corpn Ltd.	7.48%
Steel Authority of India Ltd.	7.18%
Oil India Ltd.	6.25%
Mahanagar Gas Ltd.	5.23%
Hindustan Petroleum Corporation Ltd.	5.13%
Gujarat Gas Co. Ltd.	5.07%
Others	28.35%
Cash and Money Markets	1.53%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



\$\$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.

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 November 27,2020:	20.3439
Inception Date:	08-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	2.24%	7.72%	9.37%	2.78%	2.14%	6.77%
Benchmark**	2.29%	9.08%	11.98%	12.16%	9.46%	8.87%

* 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	0.37
Debt	2.13
Total	2.50

Modified Duration[#]

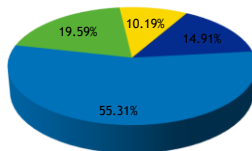
Security Type	Duration
Fixed Income Investments	6.07

Security Name

Net Asset (%)

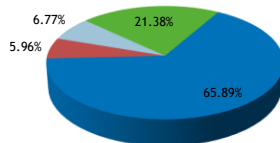
Equities	14.91%
HDFC Bank Ltd.	1.31%
Reliance Industries Ltd.	1.30%
Infosys Ltd.	1.10%
ICICI Bank Ltd.	0.90%
Housing Development Finance Corporation Ltd.	0.72%
Axis Bank Ltd.	0.54%
Kotak Mahindra Bank Ltd.	0.50%
Hindustan Unilever Ltd.	0.48%
Tata Consultancy Services Ltd.	0.46%
Bharti Airtel Ltd.	0.44%
Others	7.16%
Government Securities	55.31%
07.16% GOI 2050	13.32%
8.79% Gujarat SDL 2022	10.85%
6.44% Maharashtra SDL 2028	6.44%
7.06% GOI 2046	6.34%
6.75% Karnataka SDL 2034	4.04%
7.83% Maharashtra SDL 2030	3.94%
6.72% Karnataka SDL 2033	3.62%
6.84% GOI 2022	1.69%
6.81% Maharashtra SDL 2028	1.65%
08.20% OIL MKT GOI 2024	1.31%
Others	2.11%
Corporate Bonds	19.59%
Rural Electrification Corporation	4.58%
Indiabulls Housing Finance Ltd.	4.35%
Power Finance Corporation Ltd.	4.33%
Reliance Capital Ltd.	3.00%
Dewan Housing Finance Corporation Ltd.	2.00%
Indiabulls Housing Finance Ltd.	1.33%
Cash and Money Markets	10.19%
Portfolio Total	100.00%

Asset Mix

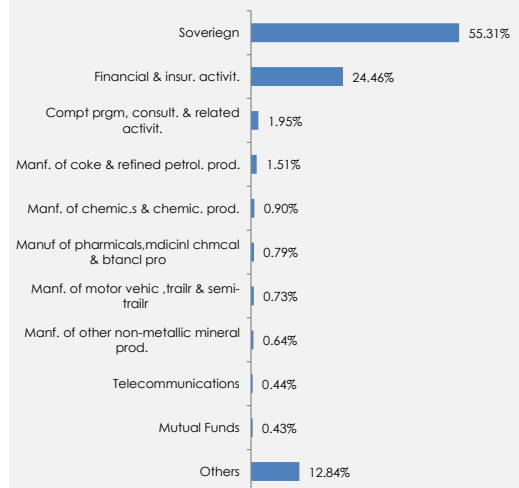


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ D ■ AA ■ AAA

Sectoral Break-Up[§]

§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 November 27, 2020:	22.5561
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	4.71%	14.35%	9.08%	7.94%	5.99%	7.79%
Benchmark**	4.38%	14.87%	11.62%	11.89%	9.48%	9.23%

* 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	2.69
Debt	4.95
Total	7.64

Modified Duration^a

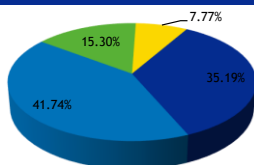
Security Type	Duration
Fixed Income Investments	6.07

Security Name

Net Asset (%)

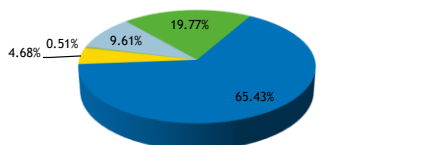
Equities	35.19%
HDFC Bank Ltd.	3.08%
Reliance Industries Ltd.	3.05%
Infosys Ltd.	2.56%
ICICI Bank Ltd.	2.11%
Housing Development Finance Corporation Ltd.	1.70%
Axis Bank Ltd.	1.26%
Kotak Mahindra Bank Ltd.	1.13%
Hindustan Unilever Ltd.	1.08%
Tata Consultancy Services Ltd.	1.08%
Bharti Airtel Ltd.	1.03%
Others	17.11%
Government Securities	41.74%
07.16% GOI 2050	10.12%
7.06% GOI 2046	4.84%
8.79% Gujarat SDL 2022	3.55%
6.84% GOI 2022	3.32%
6.18% GOI 2024	3.30%
8.33% GOI 2026	2.82%
6.44% Maharashtra SDL 2028	2.77%
6.75% Karnataka SDL 2034	2.64%
6.72% Karnataka SDL 2033	2.11%
8.26% GOI 2027	1.64%
Others	4.63%
Corporate Bonds	15.30%
Indiabulls Housing Finance Ltd.	5.69%
Rural Electrification Corporation	3.00%
Adani Ports and Special Economic Zone Ltd.	2.98%
LIC Housing Finance Ltd.	1.46%
Power Finance Corporation Ltd.	1.40%
Indiabulls Housing Finance Ltd.	0.44%
Dewan Housing Finance Corporation Ltd.	0.33%
Cash and Money Markets	7.77%
Portfolio Total	100.00%

Asset Mix

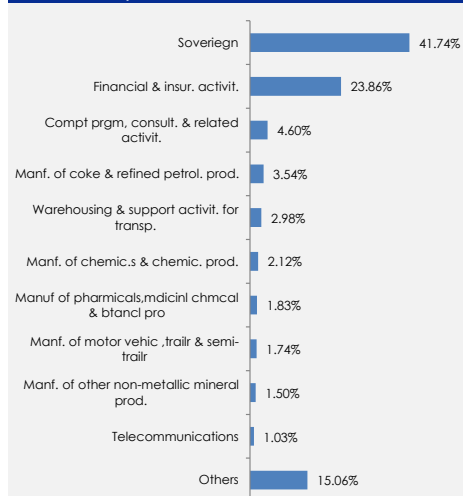


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AA+ ■ D ■ AA ■ AAA

Sectoral Break-Up⁵

\$\$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-II

ULIF02425/01/2010PNGROWT-II122
 November 2020



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

NAV as on November 27,2020:	24.2081
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	7.12%	20.76%	7.28%	6.11%	4.74%	8.49%
Benchmark**	6.50%	20.91%	10.84%	11.35%	9.32%	9.30%

* 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	6.13
Debt	4.91
Total	11.04

Modified Duration[#]

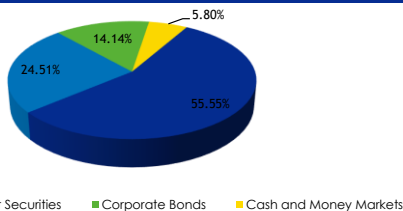
Security Type	Duration
Fixed Income Investments	6.15

Security Name

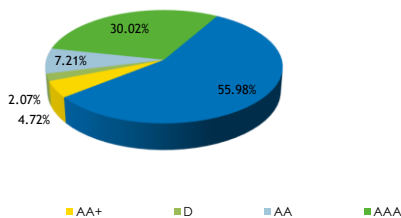
Net Asset (%)

Security Name	Net Asset (%)
Equities	55.55%
Reliance Industries Ltd.	4.75%
Kotak Mahindra Mutual Fund	4.39%
Infosys Ltd.	4.11%
HDFC Bank Ltd.	3.18%
Housing Development Finance Corporation Ltd.	2.57%
Nippon India Mutual Fund	2.54%
ICICI Bank Ltd.	2.49%
Hindustan Unilever Ltd.	1.73%
Bharti Airtel Ltd.	1.61%
Tata Consultancy Services Ltd.	1.59%
Others	26.59%
Government Securities	24.51%
07.16% GOI 2050	5.06%
6.75% Karnataka SDL 2034	3.93%
7.06% GOI 2046	3.54%
7.26% GOI 2029	3.24%
6.44% Maharashtra SDL 2028	2.37%
8.33% GOI 2026	1.54%
6.72% Karnataka SDL 2033	1.46%
6.84% GOI 2022	1.15%
8.26% GOI 2027	0.93%
6.81% Maharashtra SDL 2028	0.93%
Others	0.36%
Corporate Bonds	14.14%
LIC Housing Finance Ltd.	3.03%
Indiabulls Housing Finance Ltd.	2.95%
Rural Electrification Corporation	2.07%
Adani Ports and Special Economic Zone Ltd.	2.06%
Power Finance Corporation Ltd.	1.94%
Power Finance Corporation Ltd.	0.98%
Reliance Capital Ltd.	0.68%
Dewan Housing Finance Corporation Ltd.	0.23%
Indiabulls Housing Finance Ltd.	0.20%
Cash and Money Markets	5.80%
Portfolio Total	100.00%

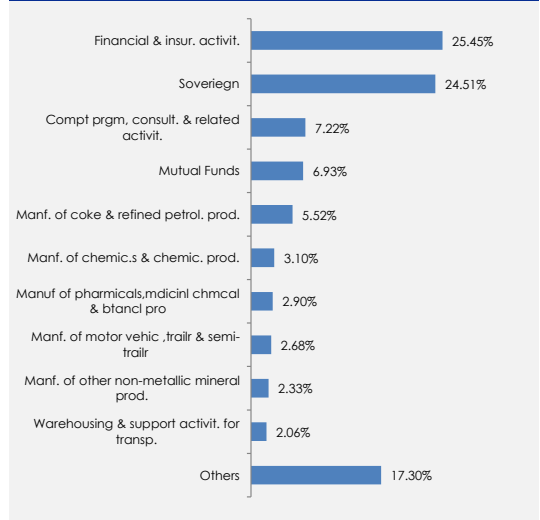
Asset Mix



Rating Profile



Sectoral Break-Up[§]



§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 November 27,2020:	25.3557
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	12.39%	34.69%	4.36%	7.05%	6.64%	8.96%
Benchmark**	11.39%	35.37%	7.57%	9.22%	8.26%	9.17%

* 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.

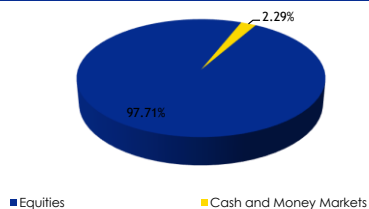
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	23.19
Debt	0.55
Total	23.74

Modified Duration⁵

Security Type	Duration
Fixed Income Investments	N.A.

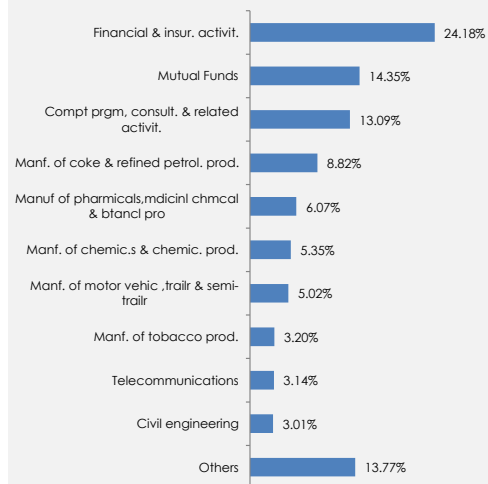
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.71%
Kotak Mahindra Mutual Fund	11.85%
Infosys Ltd.	7.80%
Reliance Industries Ltd.	7.15%
Housing Development Finance Corporation Ltd.	5.87%
HDFC Bank Ltd.	5.82%
ICICI Bank Ltd.	4.62%
Hindustan Unilever Ltd.	3.49%
ITC Ltd.	3.20%
Bharti Airtel Ltd.	3.14%
Larsen & Toubro Ltd.	3.01%
Others	41.76%
Cash and Money Markets	2.29%
Portfolio Total	100.00%

Sectoral Break-Up⁵









\$\$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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 <p>Credit Card</p> <p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 <p>Free Cheque pick-up</p> <p>Avail this facility if your premium amount is above ₹5,000.</p>
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CAGR- Compounded Annualised Growth Rate

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