

# MONTHLY UPDATE

## AUGUST 2021



*Sar utha ke jiyō!*

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## Balanced Managed Fund - Life as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULIF00402/01/04BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 156.6638

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.05%	9.87%
10 Years	11.58%	10.68%
7 Years	11.10%	10.23%
5 Years	10.80%	10.65%
3 Years	11.52%	11.31%
2 Years	16.75%	15.70%
1 Year	24.88%	26.15%
6 Months	10.93%	10.39%
1 Month	3.97%	4.04%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	3.87%
Infosys Limited	3.85%
Reliance Industries Limited	3.44%
ICICI Bank Limited	2.98%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.33%
Hindustan Unilever Limited	1.75%
Tata Consultancy Services Limited	1.68%
Nippon India ETF Bank Bees	1.45%
Bharti Airtel Ltd	1.41%
Larsen & Toubro Limited	1.29%
Axis Bank Limited	1.15%
ICICI Prudential Private Banks ETF	1.05%
Kotak Mahindra Bank Limited	1.05%
Bajaj Finance Ltd	1.00%
Asian Paints (India) Ltd	0.89%
IITC Limited	0.86%
UltraTech Cement Limited	0.79%
Mahindra & Mahindra Ltd.	0.72%
Maruti Suzuki India Ltd	0.71%
Tata Steel Limited	0.69%
ICICI Prudential IT ETF	0.69%
Dr Reddys Laboratories Limited	0.59%
Nestle India Limited	0.54%
HCL Technologies Limited	0.51%
Others	12.36%
<b>Total</b>	<b>47.66%</b>

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	3.20%
Housing Development Finance Corporation Ltd	2.76%
LIC Housing Finance Ltd	2.65%
Sundaram Finance Ltd	1.97%
Indian Railway Finance Corporation Ltd	1.96%
State Bank of India	1.84%
Power Grid Corporation of India Ltd	1.48%
Reliance Industries Ltd	1.28%
Mahindra and Mahindra Financial Services Ltd	1.18%
Ultratech Cement Ltd	1.16%
Others	4.90%
<b>Total</b>	<b>24.39%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.15%
7.17% GOI Mat 08-Jan-2028	4.22%
7.27% GOI Mat 08-Apr-2026	3.27%
6.45% GOI Mat 07-Oct-2029	2.04%
6.79% GOI Mat 15-May-2027	1.76%
GOI Floating Rate Bond Mat 22-Sep-2033	1.62%
6.67% GOI Mat 17-Dec-2050	1.15%
7.26% GOI Mat 14-Jan-2029	0.96%
7.65% Karnataka SDL Mat 29 Nov 2027	0.60%
6.97% GOI Mat 06-Sep-2026	0.49%
Others	2.81%
<b>Total</b>	<b>25.07%</b>

Deposits, Money Mkt Securities and Net Current Assets.	<b>2.89%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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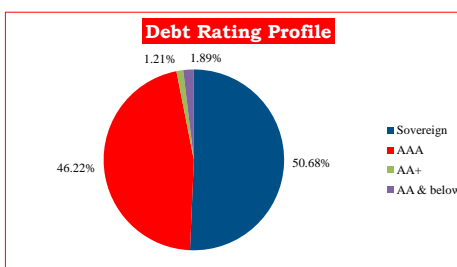
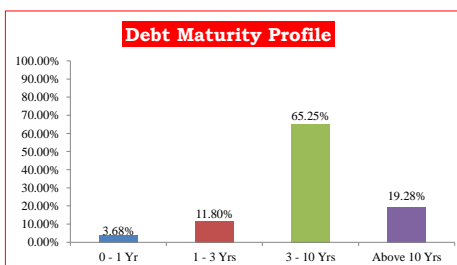
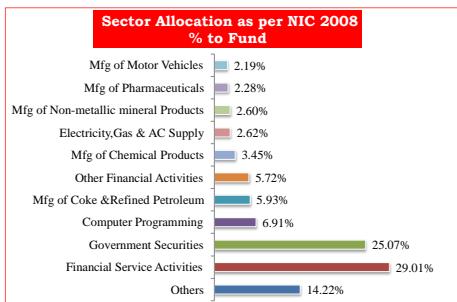
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	83.58
Modified Duration (In Years)	4.59

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
19,591.34	20,331.32	1,188.01	41,110.67

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamanka	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.76%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	49.46%
Corporate Bonds	30% to 60%	47.66%
Equity	-	1.13%
Net Current Assets	-	-



## Balanced Managed Fund - Pension as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF01102/01/04BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 154.3905

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.96%	9.87%
10 Years	11.85%	10.68%
7 Years	11.48%	10.23%
5 Years	11.00%	10.65%
3 Years	10.75%	11.31%
2 Years	16.70%	15.70%
1 Year	25.31%	26.15%
6 Months	11.38%	10.39%
1 Month	4.60%	4.04%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.01%
Infosys Limited	4.74%
Reliance Industries Limited	4.51%
ICICI Bank Limited	4.45%
Tata Consultancy Services Limited	2.56%
Bajaj Finance Ltd	2.21%
Hindustan Unilever Limited	1.73%
Kotak Mahindra Bank Limited	1.71%
Larsen & Toubro Limited	1.63%
Bharti Airtel Ltd	1.45%
Axis Bank Limited	1.42%
Tata Steel Limited	1.20%
Asian Paints (India) Ltd	1.06%
UltraTech Cement Limited	1.02%
ITC Limited	0.86%
Mahindra & Mahindra Ltd.	0.85%
Maruti Suzuki India Ltd	0.77%
Dr Reddys Laboratories Limited	0.72%
Titan Company Limited	0.71%
Cipla Limited	0.70%
State Bank of India	0.69%
Bharat Petroleum Corporation Ltd	0.67%
Eicher Motors Limited	0.54%
Info Edge (India) Limited	0.52%
Divis Laboratories Ltd.	0.52%
Britannia Industries Ltd	0.51%
Devyani International Limited	0.50%
Others	5.51%
<b>Total</b>	<b>48.77%</b>

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	3.24%
IDFC First Bank Limited	3.12%
Housing Development Finance Corporation Ltd	2.54%
Power Grid Corporation of India Ltd	2.26%
LIC Housing Finance Ltd	1.66%
State Bank of India	1.46%
Indian Railway Finance Corporation Ltd	1.37%
Larsen & Toubro Ltd	1.25%
National Bank For Agriculture & Rural Development	0.92%
Mahindra and Mahindra Financial Services Ltd	0.86%
Others	2.57%
<b>Total</b>	<b>21.24%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.41%
7.17% GOI Mat 08-Jan-2028	4.35%
7.27% GOI Mat 08-Apr-2026	3.33%
6.45% GOI Mat 07-Oct-2029	1.83%
6.79% GOI Mat 15-May-2027	1.75%
GOI Floating Rate Bond Mat 22-Sep-2033	1.62%
6.67% GOI Mat 17-Dec-2050	1.14%
7.26% GOI Mat 14-Jan-2029	0.97%
8.00% Oil Bond Mat 23-Mar-2026	0.76%
7.65% Karnataka SDL Mat 29 Nov 2027	0.60%
Others	3.07%
<b>Total</b>	<b>25.85%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.14%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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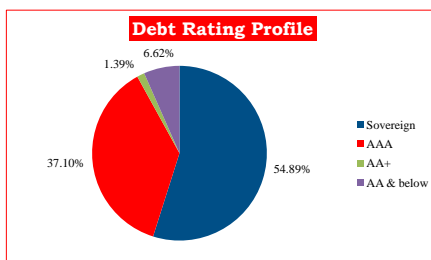
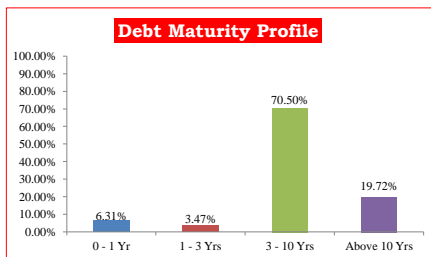
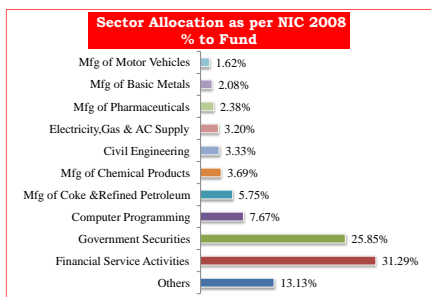
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	83.77
Modified Duration (In Years)	4.58

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
12,754.35	12,314.43	1,082.79	26,151.57

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.05%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	47.09%
Corporate Bonds	30% to 60%	48.77%
Equity	-	1.09%
Net Current Assets	-	1.09%



## Defensive Managed Fund - Life as on August 31, 2021

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF00302/01/04DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 110.3278

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.95%	8.42%
10 Years	10.37%	9.68%
7 Years	10.22%	9.63%
5 Years	9.69%	9.27%
3 Years	10.73%	10.59%
2 Years	12.42%	11.95%
1 Year	14.87%	15.85%
6 Months	7.92%	7.27%
1 Month	2.82%	2.47%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.58%
Infosys Limited	2.35%
Reliance Industries Limited	2.24%
ICICI Bank Limited	2.20%
Bajaj Finance Ltd	1.33%
Tata Consultancy Services Limited	1.31%
Hindustan Unilever Limited	0.94%
Kotak Mahindra Bank Limited	0.87%
Larsen & Toubro Limited	0.82%
Bharti Airtel Ltd	0.71%
Axis Bank Limited	0.69%
Tata Steel Limited	0.60%
Asian Paints (India) Ltd	0.53%
ITC Limited	0.52%
Others	6.87%
<b>Total</b>	<b>24.57%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	5.12%
Housing Development Finance Corporation Ltd	4.55%
IDFC First Bank Limited	4.05%
National Thermal Power Corporation Ltd	2.35%
IOT Utkal Energy Services Limited	2.25%
State Bank of India	2.09%
National Highway Authority Of India	1.84%
Bajaj Finance Ltd	1.74%
National Bank For Agriculture & Rural Development	1.56%
Sundaram Finance Ltd	1.27%
Others	6.38%
<b>Total</b>	<b>33.18%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	7.77%
6.64% GOI Mat 16-Jun-2035	7.58%
7.27% GOI Mat 08-Apr-2026	3.97%
6.45% GOI Mat 07-Oct-2029	2.87%
6.79% GOI Mat 15-May-2027	2.33%
GOI Floating Rate Bond Mat 22-Sep-2033	2.19%
6.67% GOI Mat 17-Dec-2050	1.55%
7.26% GOI Mat 14-Jan-2029	1.34%
7.80% Karnataka SDL Mat 08-Apr-2030	1.11%
7.38% Karnataka SDL Mat 27-Sep-2027	1.00%
Others	5.06%
<b>Total</b>	<b>36.77%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.48%</b>
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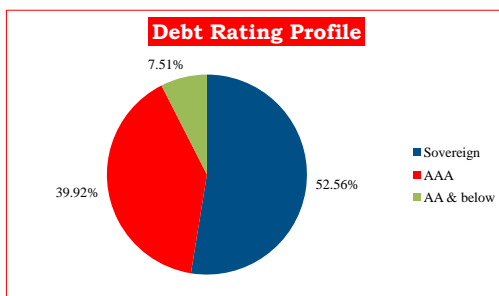
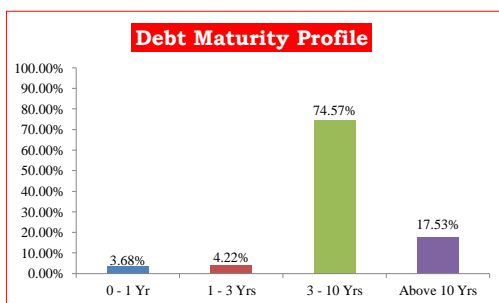
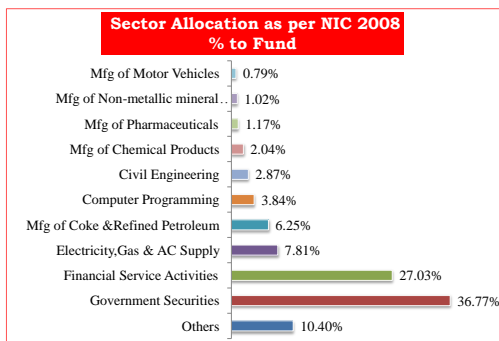
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.99%
Avg Maturity (In Months)	83.80
Modified Duration (In Years)	4.65

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
2,361.42	6,722.06	526.59	9,610.07

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.56%
Public Deposits	0% to 15%	0.00%
Govt. Securities		69.95%
Corporate Bonds	50% to 85%	
Equity	15% to 30%	24.57%
Net Current Assets	-	2.92%



## Defensive Managed Fund - Pension as on August 31, 2021

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF01002/01/04DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 100.016

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.34%	8.42%
10 Years	10.41%	9.68%
7 Years	10.22%	9.63%
5 Years	9.65%	9.27%
3 Years	10.65%	10.59%
2 Years	12.50%	11.95%
1 Year	15.14%	15.85%
6 Months	8.06%	7.27%
1 Month	2.64%	2.47%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	2.52%
Infosys Limited	2.32%
Reliance Industries Limited	2.24%
ICICI Bank Limited	2.20%
Tata Consultancy Services Limited	1.26%
Bajaj Finance Ltd	1.22%
Hindustan Unilever Limited	0.94%
Kotak Mahindra Bank Limited	0.86%
Larsen & Toubro Limited	0.81%
Bharti Airtel Ltd	0.71%
Axis Bank Limited	0.70%
Tata Steel Limited	0.60%
UltraTech Cement Limited	0.53%
Asian Paints (India) Ltd	0.53%
ITC Limited	0.51%
Others	6.25%
<b>Total</b>	<b>24.22%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	4.19%
National Highway Authority Of India	3.88%
LIC Housing Finance Ltd	3.49%
IOT Utikal Energy Services Limited	2.75%
Bajaj Finance Ltd	2.43%
IDFC First Bank Limited	2.36%
State Bank of India	2.19%
Housing Development Finance Corporation Ltd	1.86%
Indian Railway Finance Corporation Ltd	1.62%
L&T Interstate Road Corridor Ltd	1.56%
Others	8.31%
<b>Total</b>	<b>34.65%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	7.97%
6.64% GOI Mat 16-Jun-2035	7.20%
7.27% GOI Mat 08-Apr-2026	4.60%
6.45% GOI Mat 07-Oct-2029	4.41%
6.79% GOI Mat 15-May-2027	2.23%
GOI Floating Rate Bond Mat 22-Sep-2033	2.13%
6.67% GOI Mat 17-Dec-2050	1.47%
6.97% GOI Mat 06-Sep-2026	1.44%
7.26% GOI Mat 14-Jan-2029	1.31%
7.38% Karnataka SDL Mat 27-Sep-2027	1.17%
Others	3.63%
<b>Total</b>	<b>37.55%</b>

Deposits, Money Mkt Securities and Net Current Assets.	<b>3.58%</b>
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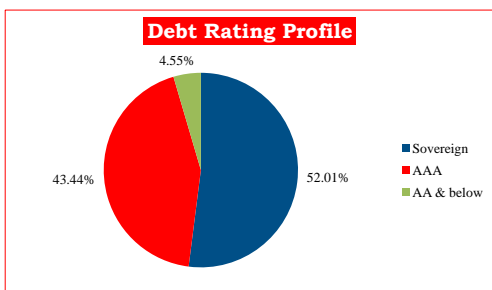
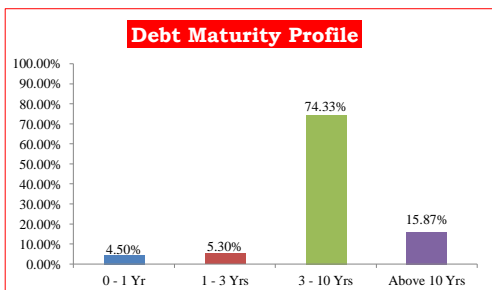
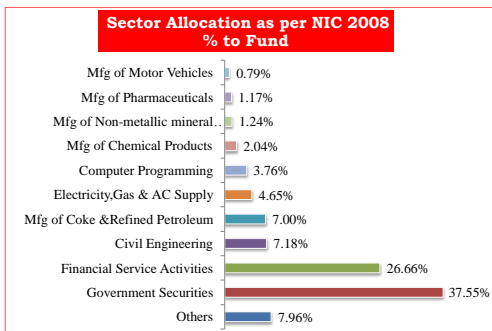
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	80.80
Modified Duration (In Years)	4.53

AUM ( ` in Lakhs)			
Equity	Debt	MMI & Others	Total
1,108.98	3,305.65	163.94	4,578.56

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.77%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.20%
Corporate Bonds	15% to 30%	24.22%
Equity	-	1.81%
Net Current Assets	-	1.81%



## Growth Fund - Life as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF00502/01/04GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 283.5461

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.51%	13.42%
10 Years	14.60%	13.13%
7 Years	13.52%	11.68%
5 Years	15.15%	14.01%
3 Years	14.88%	13.08%
2 Years	27.58%	24.89%
1 Year	51.08%	51.34%
6 Months	18.21%	18.01%
1 Month	7.51%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.53%
ICICI Bank Limited	7.23%
Reliance Industries Limited	5.89%
HDFC Bank Limited	5.53%
ICICI Prudential Private Banks ETF	4.59%
Axis Bank Limited	4.14%
Hindustan Unilever Limited	4.05%
Bharti Airtel Ltd	3.72%
Tata Consultancy Services Limited	2.88%
Larsen & Toubro Limited	2.80%
Nippon India ETF Bank Bees	2.36%
Bajaj Finance Ltd	2.31%
UltraTech Cement Limited	2.21%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.15%
Dr Reddys Laboratories Limited	2.14%
Housing Devt Finance Corpn Limited	1.97%
SBI-ETF Nifty Bank	1.88%
Mahindra & Mahindra Ltd.	1.83%
Tata Steel Limited	1.70%
Asian Paints (India) Ltd	1.67%
HCL Technologies Limited	1.64%
Maruti Suzuki India Ltd	1.56%
Tech Mahindra Limited	1.53%
Kotak Mahindra Bank Limited	1.46%
National Thermal Power Corporation Ltd.	1.17%
Crompton Greaves Consumer Electricals Ltd	1.11%
ICICI Prudential IT ETF	1.09%
ITC Limited	1.01%
Bharat Petroleum Corporation Ltd	0.95%
Nestle India Limited	0.86%
Lupin Limited	0.64%
SBI Life Insurance Company Limited	0.63%
Shree Cement Limited	0.63%
Godrej Consumer Products Limited	0.61%
Schaeffler India Limited	0.59%
Apollo Hospitals Enterprise Limited	0.57%
Others	13.59%
<b>Total</b>	<b>99.22%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.78%</b>
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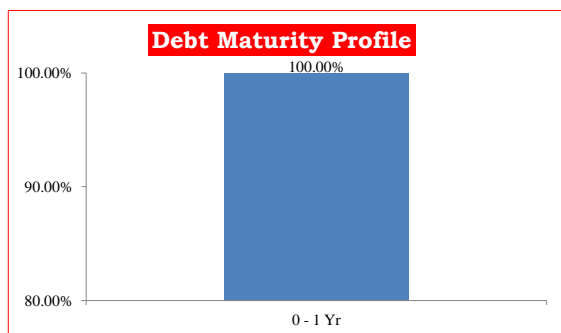
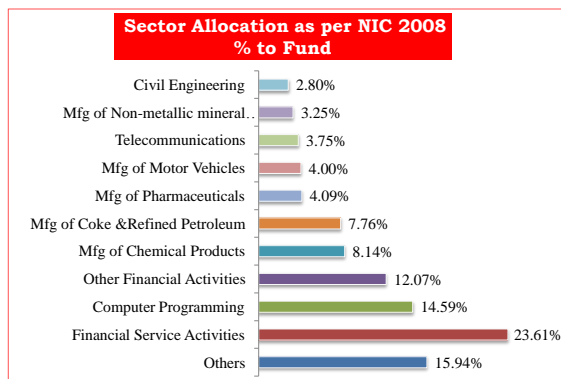
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
294,747.27	-	2,324.92	297,072.20

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.19%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	99.22%
Net Current Assets	-	0.59%



## Growth Fund - Pension as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF01202/01/04GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 272.1084

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.25%	13.42%
10 Years	14.61%	13.13%
7 Years	13.50%	11.68%
5 Years	15.11%	14.01%
3 Years	14.81%	13.08%
2 Years	27.63%	24.89%
1 Year	51.22%	51.34%
6 Months	18.23%	18.01%
1 Month	7.51%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.55%
ICICI Bank Limited	7.24%
Reliance Industries Limited	5.87%
HDFC Bank Limited	5.58%
ICICI Prudential Private Banks ETF	4.59%
Axis Bank Limited	4.14%
Hindustan Unilever Limited	4.07%
Bharti Airtel Ltd	3.72%
Tata Consultancy Services Limited	2.90%
Larsen & Toubro Limited	2.85%
Nippon India ETF Bank Bees	2.36%
Bajaj Finance Ltd	2.35%
UltraTech Cement Limited	2.23%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.15%
Dr Reddys Laboratories Limited	2.13%
SBI-ETF Nifty Bank	1.88%
Mahindra & Mahindra Ltd.	1.84%
Housing Devt Finance Corpn Limited	1.82%
Asian Paints (India) Ltd	1.68%
Tata Steel Limited	1.67%
HCL Technologies Limited	1.59%
Maruti Suzuki India Ltd	1.57%
Tech Mahindra Limited	1.53%
Kotak Mahindra Bank Limited	1.41%
National Thermal Power Corporation Ltd.	1.17%
Crompton Greaves Consumer Electricals Ltd	1.06%
ICICI Prudential IT ETF	1.02%
ITC Limited	1.01%
Bharat Petroleum Corporation Ltd	0.95%
Nestle India Limited	0.88%
SBI Life Insurance Company Limited	0.66%
Lupin Limited	0.65%
Shree Cement Limited	0.63%
Godrej Consumer Products Limited	0.62%
Schaeffler India Limited	0.60%
Apollo Hospitals Enterprise Limited	0.55%
Others	13.38%
<b>Total</b>	<b>98.92%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.08%</b>
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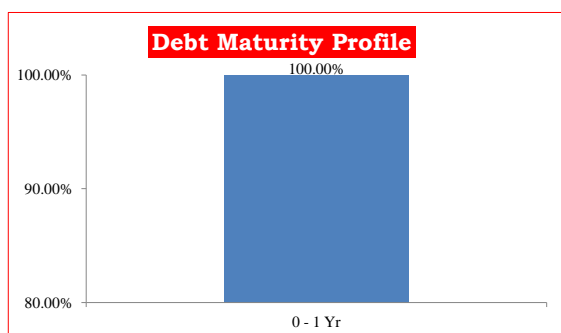
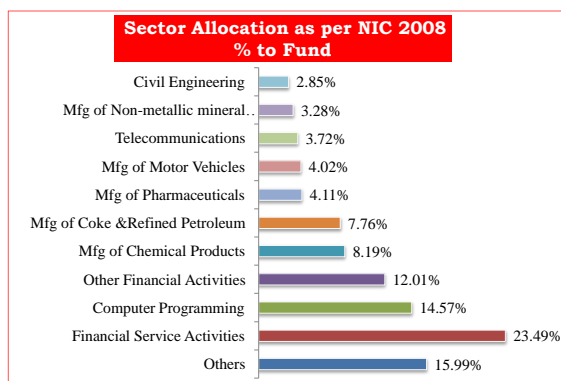
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
127,048.66	-	1,389.27	128,437.93

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.49%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	98.92%
Net Current Assets	-	0.59%



## Liquid Fund - Life as on August 31, 2021

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF00102/01/04LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 65.337

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.91%	6.74%
10 Years	6.60%	7.33%
7 Years	5.73%	6.68%
5 Years	4.98%	6.07%
3 Years	4.55%	5.49%
2 Years	3.87%	4.50%
1 Year	2.76%	3.64%
6 Months	1.37%	1.83%
1 Month	0.23%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

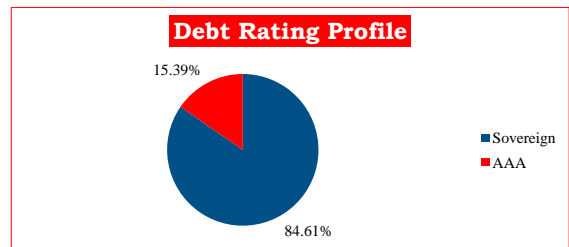
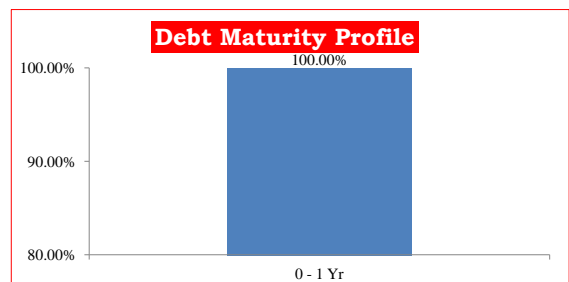
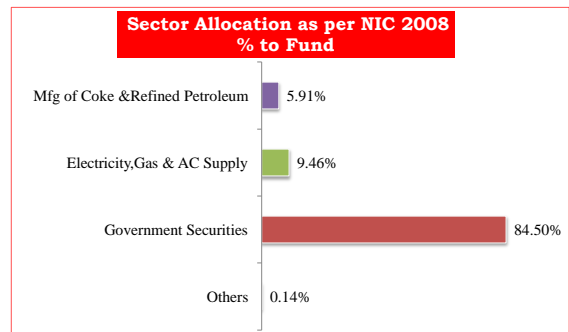
Portfolio Yield (%)	3.58%
Avg Maturity (In Months)	4.49
Modified Duration (In Years)	0.37

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	7,127.90	7,127.90

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Liquid Fund - Pension as on August 31, 2021

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF00802/01/04LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 65.8272

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.96%	6.74%
10 Years	6.59%	7.33%
7 Years	5.72%	6.68%
5 Years	4.98%	6.07%
3 Years	4.55%	5.49%
2 Years	3.86%	4.50%
1 Year	2.74%	3.64%
6 Months	1.37%	1.83%
1 Month	0.23%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

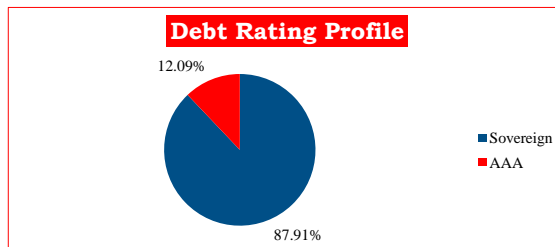
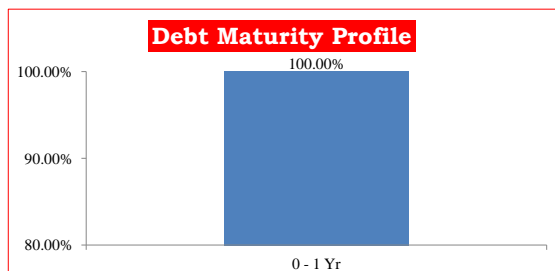
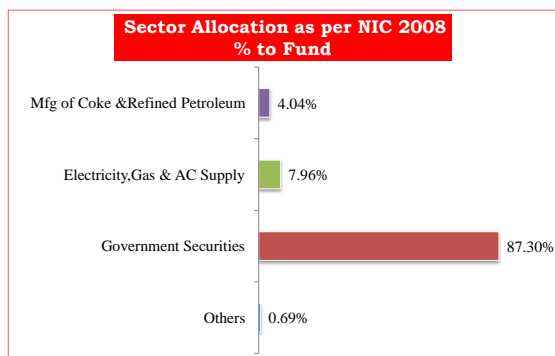
Portfolio Yield (%)	3.58%
Avg Maturity (In Months)	4.47
Modified Duration (In Years)	0.37

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,633.44	2,633.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund - Life as on August 31, 2021

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF00202/01/04SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 74.2384

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.65%	6.97%
10 Years	8.72%	8.68%
7 Years	8.88%	9.04%
5 Years	7.51%	7.90%
3 Years	9.50%	9.86%
2 Years	7.31%	8.19%
1 Year	5.44%	5.55%
6 Months	4.00%	4.15%
1 Month	0.95%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	7.76%
State Bank of India	6.58%
Housing Development Finance Corporation Ltd	4.27%
Mahindra and Mahindra Financial Services Ltd	2.31%
Sikka Ports And Terminals	2.13%
Sundaram Finance Ltd	1.69%
ICICI Bank Ltd	1.20%
HDB Financial Services Ltd	0.92%
National Bank For Agriculture & Rural Development	0.91%
Power Finance Corporation Ltd	0.77%
Others	2.09%
<b>Total</b>	<b>30.63%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	10.26%
6.79% GOI Mat 15-May-2027	10.14%
8.60% GOI Mat 02-Jun-2028	5.84%
7.26% GOI Mat 14-Jan-2029	4.84%
5.63% GOI Mat 12-Apr-2026	4.70%
GOI Floating Rate Bond Mat 22-Sep-2033	4.30%
8.79% GOI Mat 08-Nov-2021	3.88%
6.67% GOI Mat 17-Dec-2050	3.63%
7.59% GOI Mat 11-Jan-2026	3.35%
7.27% GOI Mat 08-Apr-2026	2.59%
Others	12.83%
<b>Total</b>	<b>66.36%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.01%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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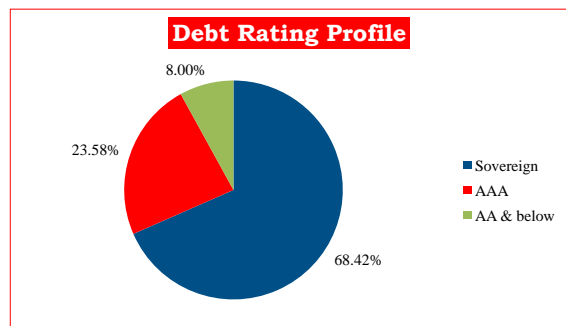
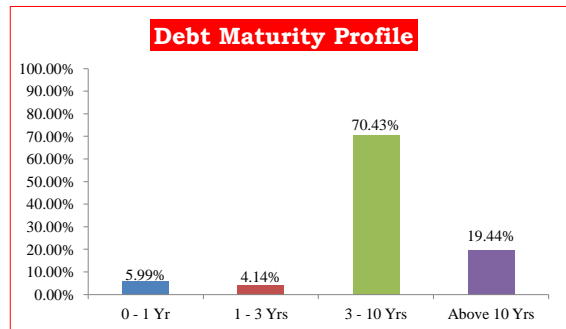
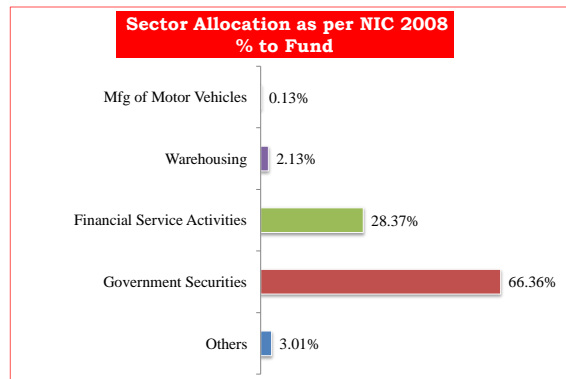
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	87.06
Modified Duration (In Years)	4.65

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,418.15	477.91	15,896.06

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.29%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.99%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.71%



## Secured Managed Fund - Pension as on August 31, 2021

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF00902/01/04SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 73.1326

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.56%	6.97%
10 Years	8.73%	8.68%
7 Years	8.89%	9.04%
5 Years	7.53%	7.90%
3 Years	9.50%	9.86%
2 Years	7.33%	8.19%
1 Year	5.55%	5.55%
6 Months	4.09%	4.15%
1 Month	1.00%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	8.96%
Housing Development Finance Corporation Ltd	5.87%
State Bank of India	4.69%
Sikka Ports And Terminals	3.51%
ICICI Bank Ltd	2.97%
Mahindra and Mahindra Financial Services Ltd	1.79%
Power Finance Corporation Ltd	1.30%
HDB Financial Services Ltd	1.12%
LIC Housing Finance Ltd	0.86%
International Finance Corporation	0.72%
Others	1.28%
<b>Total</b>	<b>33.06%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.74%
6.79% GOI Mat 15-May-2027	8.27%
7.26% GOI Mat 14-Jan-2029	5.60%
8.60% GOI Mat 02-Jun-2028	5.35%
GOI Floating Rate Bond Mat 22-Sep-2033	4.40%
5.63% GOI Mat 12-Apr-2026	4.26%
6.67% GOI Mat 17-Dec-2050	3.64%
7.59% GOI Mat 11-Jan-2026	3.63%
7.17% GOI Mat 08-Jan-2028	3.31%
7.88% GOI Mat 19-Mar-2030	2.63%
Others	14.05%
<b>Total</b>	<b>64.89%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.04%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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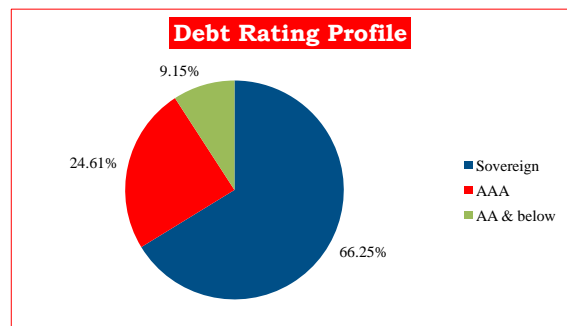
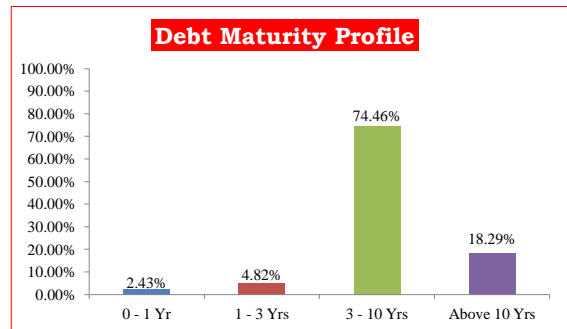
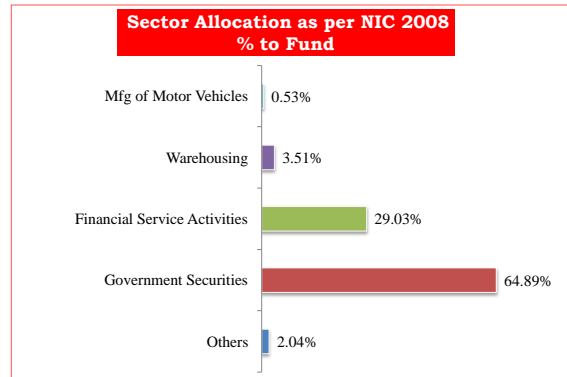
Debt Parameters	
Portfolio Yield (%)	5.97%
Avg Maturity (In Months)	88.46
Modified Duration (In Years)	4.74

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,923.25	123.58	6,046.83

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.21%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.96%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.84%



## Equity Managed Fund - Life as on August 31, 2021

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF00616/01/06EquityMgFd101
<b>Inception Date</b>	: 17 Jan 2006
<b>NAV</b>	: 241.2221

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.15%	12.23%
10 Years	14.17%	13.13%
7 Years	13.48%	11.68%
5 Years	14.56%	14.01%
3 Years	14.40%	13.08%
2 Years	26.23%	24.89%
1 Year	49.88%	51.34%
6 Months	18.62%	18.01%
1 Month	7.32%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	8.07%
Infosys Limited	7.89%
Reliance Industries Limited	6.92%
ICICI Bank Limited	6.15%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.83%
Hindustan Unilever Limited	3.57%
Tata Consultancy Services Limited	3.45%
Nippon India ETF Bank Bees	2.96%
Bharti Airtel Ltd	2.89%
Larsen & Toubro Limited	2.62%
Axis Bank Limited	2.36%
ICICI Prudential Private Banks ETF	2.20%
Kotak Mahindra Bank Limited	2.15%
Bajaj Finance Ltd	2.06%
Asian Paints (India) Ltd	1.83%
ITC Limited	1.69%
UltraTech Cement Limited	1.63%
Mahindra & Mahindra Ltd.	1.48%
ICICI Prudential IT ETF	1.44%
Maruti Suzuki India Ltd	1.43%
Tata Steel Limited	1.42%
Dr Reddys Laboratories Limited	1.19%
Nestle India Limited	1.12%
HCL Technologies Limited	1.06%
Tech Mahindra Limited	0.97%
Divis Laboratories Ltd.	0.96%
Hindalco Industries Limited	0.91%
Bharat Petroleum Corporation Ltd	0.88%
Bajaj Finserv Ltd	0.86%
Titan Company Limited	0.81%
Wipro Limited	0.81%
Vedanta Ltd	0.70%
Cipla Limited	0.69%
National Thermal Power Corporation Ltd.	0.64%
Housing Devt Finance Corpn Limited	0.60%
SBI Life Insurance Company Limited	0.59%
Hindustan Petroleum Corporation Ltd.	0.57%
Others	16.09%
<b>Total</b>	<b>98.50%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.003%
<b>Total</b>	<b>0.003%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.49%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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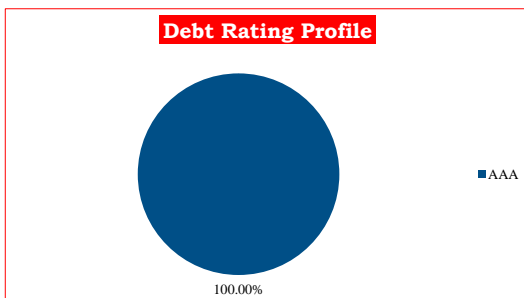
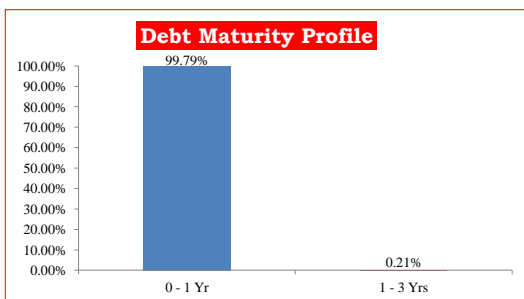
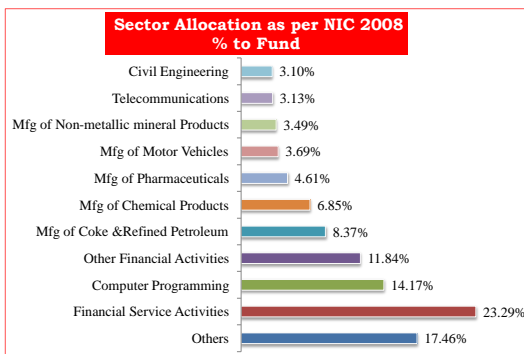
Debt Parameters	
Portfolio Yield (%)	3.14%
Avg Maturity (In Months)	0.10
Modified Duration (In Years)	0.01

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
73,192.06	2.15	1,109.63	74,303.84

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.40%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	98.50%
Equity	-	0.09%
Net Current Assets	-	0.09%



## Equity Managed Fund - Pension as on August 31, 2021

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF01316/01/06EquityMgFd101
<b>Inception Date</b>	: 17 Jan 2006
<b>NAV</b>	: 231.3358

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.05%	12.23%
10 Years	14.32%	13.13%
7 Years	13.54%	11.68%
5 Years	14.57%	14.01%
3 Years	14.43%	13.08%
2 Years	26.36%	24.89%
1 Year	50.95%	51.34%
6 Months	19.40%	18.01%
1 Month	7.51%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	8.03%
Infosys Limited	7.90%
Reliance Industries Limited	7.04%
ICICI Bank Limited	6.13%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.81%
Hindustan Unilever Limited	3.59%
Tata Consultancy Services Limited	3.45%
Nippon India ETF Bank Bees	2.95%
Bharti Airtel Ltd	2.90%
Larsen & Toubro Limited	2.62%
Axis Bank Limited	2.35%
ICICI Prudential Private Banks ETF	2.18%
Kotak Mahindra Bank Limited	2.16%
Bajaj Finance Ltd	2.06%
Asian Paints (India) Ltd	1.84%
ITC Limited	1.78%
UltraTech Cement Limited	1.63%
Mahindra & Mahindra Ltd.	1.49%
Maruti Suzuki India Ltd	1.43%
Tata Steel Limited	1.42%
ICICI Prudential IT ETF	1.40%
Dr Reddys Laboratories Limited	1.17%
Nestle India Limited	1.11%
HCL Technologies Limited	1.06%
Tech Mahindra Limited	0.97%
Divis Laboratories Ltd.	0.96%
Bajaj Finserv Ltd	0.91%
Hindalco Industries Limited	0.89%
Bharat Petroleum Corporation Ltd	0.88%
Wipro Limited	0.81%
Titan Company Limited	0.79%
Vedanta Ltd	0.69%
Cipla Limited	0.69%
National Thermal Power Corporation Ltd.	0.64%
Housing Devt Finance Corpn Limited	0.61%
SBI Life Insurance Company Limited	0.60%
Hindustan Petroleum Corporation Ltd.	0.57%
Others	15.37%
<b>Total</b>	<b>97.91%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.003%
<b>Total</b>	<b>0.003%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.09%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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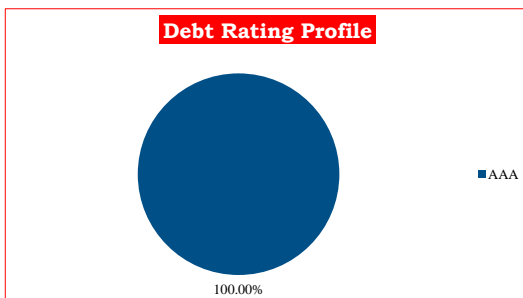
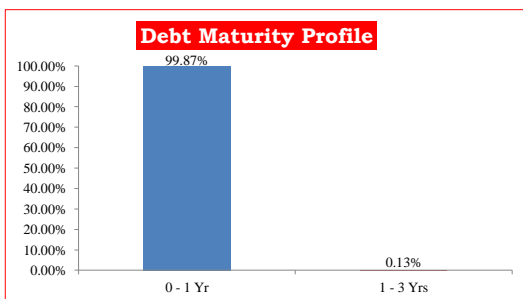
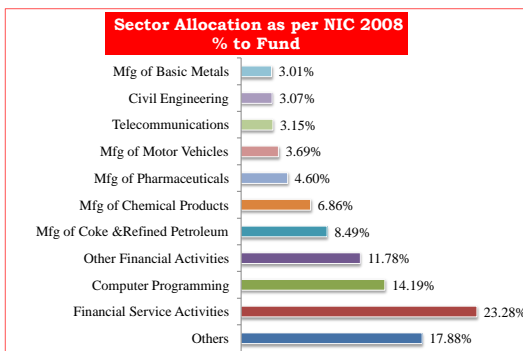
Debt Parameters	
Portfolio Yield (%)	3.14%
Avg Maturity (In Months)	0.08
Modified Duration (In Years)	0.01

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
26,958.72	0.74	575.66	27,535.13

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.00%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	97.91%
Equity	-	0.09%
Net Current Assets	-	0.09%



## Stable Managed Fund - Life as on August 31, 2021

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF00720/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 68.4768

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.50%	7.60%
10 Years	7.23%	8.36%
7 Years	6.78%	7.84%
5 Years	6.31%	7.28%
3 Years	6.68%	7.30%
2 Years	5.67%	6.46%
1 Year	4.08%	4.92%
6 Months	2.45%	2.66%
1 Month	0.49%	0.45%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	8.69%
National Thermal Power Corporation Ltd	8.64%
National Bank For Agriculture & Rural Development	6.36%
REC Limited	2.88%
<b>Total</b>	<b>26.56%</b>

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	51.70%
8.48% Karnataka SDL Mat 17 Oct 2022	16.49%
<b>Total</b>	<b>68.20%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.24%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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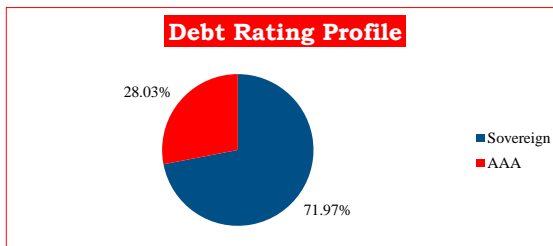
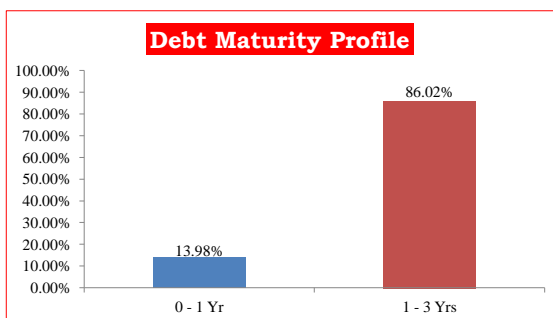
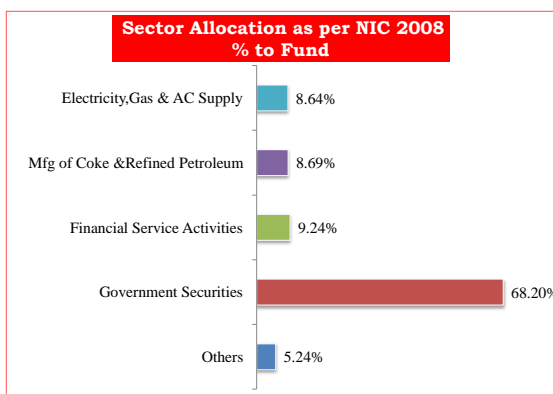
Debt Parameters	
Portfolio Yield (%)	4.02%
Avg Maturity (In Months)	12.71
Modified Duration (In Years)	0.98

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	3,374.27	186.63	3,560.90

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Stable Managed Fund - Pension as on August 31, 2021

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF01420/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 68.3743

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.49%	7.60%
10 Years	7.20%	8.36%
7 Years	6.75%	7.84%
5 Years	6.29%	7.28%
3 Years	6.74%	7.30%
2 Years	5.73%	6.46%
1 Year	4.02%	4.92%
6 Months	2.44%	2.66%
1 Month	0.47%	0.45%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	8.45%
National Bank For Agriculture & Rural Development	6.02%
National Thermal Power Corporation Ltd	6.00%
REC Limited	5.38%
Power Grid Corporation of India Ltd	3.05%
Larsen & Toubro Ltd	1.21%
<b>Total</b>	<b>30.11%</b>

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	47.25%
8.48% Karnataka SDL Mat 17 Oct 2022	15.95%
<b>Total</b>	<b>63.20%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.69%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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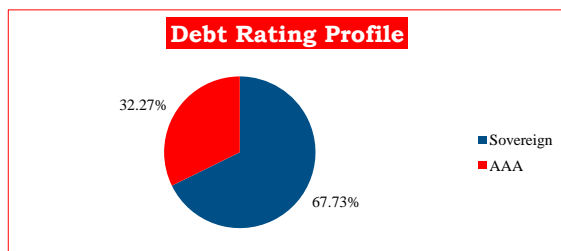
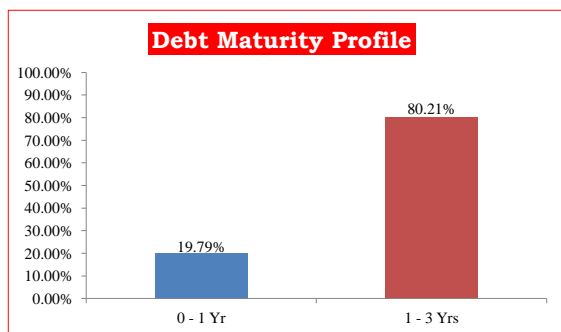
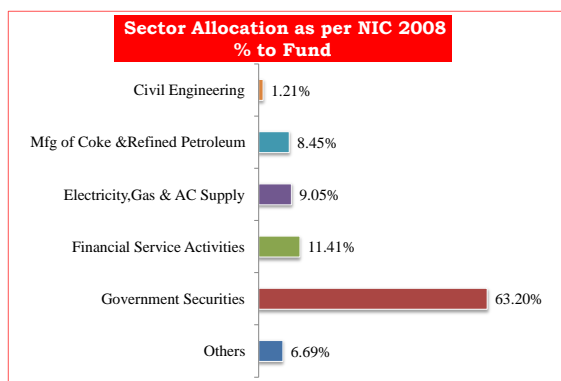
Debt Parameters	
Portfolio Yield (%)	3.99%
Avg Maturity (In Months)	12.25
Modified Duration (In Years)	0.95

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,594.94	114.29	1,709.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund - Life - II as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULIF01920/02/08BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 31.1174

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.37%	8.40%
10 Years	11.07%	10.68%
7 Years	10.51%	10.23%
5 Years	10.30%	10.65%
3 Years	11.08%	11.31%
2 Years	16.09%	15.70%
1 Year	24.31%	26.15%
6 Months	10.66%	10.39%
1 Month	3.96%	4.04%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	3.98%
Infosys Limited	3.87%
Reliance Industries Limited	3.49%
ICICI Bank Limited	3.04%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.41%
Hindustan Unilever Limited	1.78%
Tata Consultancy Services Limited	1.69%
Nippon India ETF Bank Bees	1.51%
Bharti Airtel Ltd	1.42%
Larsen & Toubro Limited	1.30%
Axis Bank Limited	1.18%
ICICI Prudential Private Banks ETF	1.09%
Kotak Mahindra Bank Limited	1.06%
Bajaj Finance Ltd	1.02%
Asian Paints (India) Ltd	0.91%
IITC Limited	0.88%
UltraTech Cement Limited	0.82%
Mahindra & Mahindra Ltd.	0.73%
Maruti Suzuki India Ltd	0.72%
ICICI Prudential IT ETF	0.72%
Tata Steel Limited	0.70%
Dr Reddys Laboratories Limited	0.60%
Nestle India Limited	0.56%
HCL Technologies Limited	0.52%
Others	12.64%
<b>Total</b>	<b>48.62%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	2.11%
Sundaram Finance Ltd	1.89%
IDFC First Bank Limited	1.83%
Power Grid Corporation of India Ltd	1.67%
State Bank of India	1.57%
Bajaj Finance Ltd	1.55%
National Bank For Agriculture & Rural Development	1.51%
Reliance Industries Ltd	1.31%
LIC Housing Finance Ltd	1.23%
HDB Financial Services Ltd	1.19%
Others	8.37%
<b>Total</b>	<b>24.22%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	7.39%
7.17% GOI Mat 08-Jan-2028	4.53%
7.27% GOI Mat 08-Apr-2026	2.95%
6.79% GOI Mat 15-May-2027	1.80%
GOI Floating Rate Bond Mat 22-Sep-2033	1.66%
6.67% GOI Mat 17-Dec-2050	1.16%
6.45% GOI Mat 07-Oct-2029	0.85%
7.26% GOI Mat 14-Jan-2029	0.80%
8.00% Oil Bond Mat 23-Mar-2026	0.70%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.62%
Others	3.26%
<b>Total</b>	<b>25.72%</b>

Deposits, Money Mkt Securities and Net Current Assets.	1.45%
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<b>Grand Total</b>	<b>100.00%</b>
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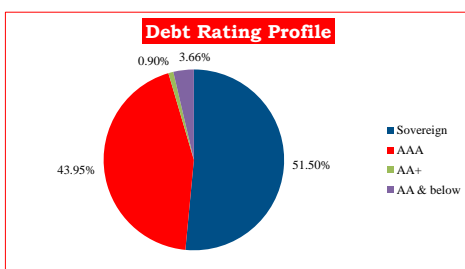
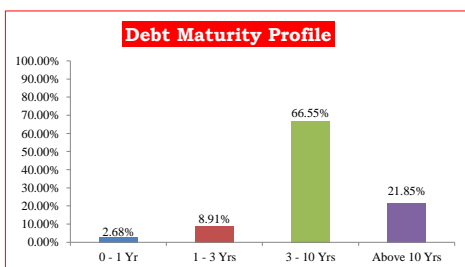
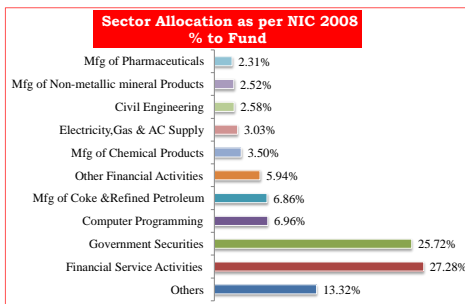
Debt Parameters	
Portfolio Yield (%)	5.98%
Avg Maturity (In Months)	86.68
Modified Duration (In Years)	4.74

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
23,399.70	24,032.51	697.20	48,129.40

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamanka	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.43%
Public Deposits		
Govt. Securities	20% to 70%	49.93%
Corporate Bonds		
Equity	30% to 60%	48.62%
Net Current Assets	-	1.02%



## Defensive Managed Fund - Life - II as on August 31, 2021

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF01820/02/08DefnsvFdII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.6972

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.15%	8.17%
10 Years	9.86%	9.68%
7 Years	9.61%	9.63%
5 Years	8.95%	9.27%
3 Years	9.91%	10.59%
2 Years	11.70%	11.95%
1 Year	14.34%	15.85%
6 Months	7.64%	7.27%
1 Month	2.83%	2.47%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	2.49%
Infosys Limited	2.38%
ICICI Bank Limited	2.28%
Reliance Industries Limited	2.25%
Tata Consultancy Services Limited	1.33%
Bajaj Finance Ltd	1.26%
Hindustan Unilever Limited	0.96%
Kotak Mahindra Bank Limited	0.90%
Larsen & Toubro Limited	0.82%
Bharti Airtel Ltd	0.73%
Axis Bank Limited	0.72%
Tata Steel Limited	0.61%
Asian Paints (India) Ltd	0.54%
ITC Limited	0.53%
Others	6.95%
<b>Total</b>	<b>24.76%</b>

Debentures / Bonds	% to Fund
State Bank of India	3.69%
Tata Capital Housing Finance Limited	3.46%
NHPC Ltd	2.91%
Hindalco Industries Ltd	2.35%
Reliance Industries Ltd	2.05%
National Highway Authority Of India	2.03%
Housing Development Finance Corporation Ltd	1.73%
Bajaj Finance Ltd	1.72%
Power Grid Corporation of India Ltd	1.71%
Power Finance Corporation Ltd	1.69%
Others	11.37%
<b>Total</b>	<b>34.70%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.95%
7.17% GOI Mat 08-Jan-2028	5.94%
6.45% GOI Mat 07-Oct-2029	5.03%
7.27% GOI Mat 08-Apr-2026	4.29%
6.79% GOI Mat 15-May-2027	2.50%
GOI Floating Rate Bond Mat 22-Sep-2033	2.33%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.07%
6.67% GOI Mat 17-Dec-2050	1.60%
7.26% GOI Mat 14-Jan-2029	1.42%
5.63% GOI Mat 12-Apr-2026	0.60%
Others	3.87%
<b>Total</b>	<b>36.60%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.94%</b>
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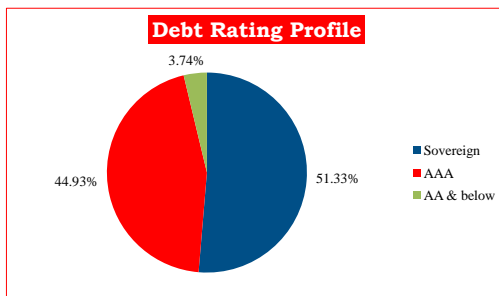
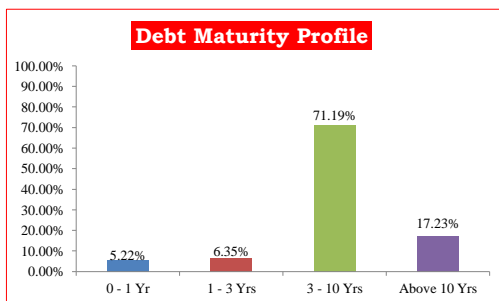
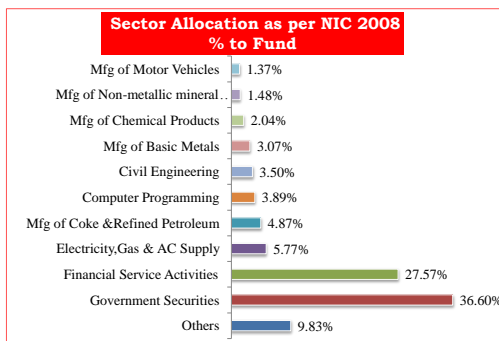
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.93%
Avg Maturity (In Months)	82.74
Modified Duration (In Years)	4.58

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
2,408.14	6,935.40	383.23	9,726.77

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.22%
Public Deposits		
Govt. Securities	50% to 85%	71.30%
Corporate Bonds		
Equity	15% to 30%	24.76%
Net Current Assets	-	3.72%



## Equity Managed Fund - Life - II as on August 31, 2021

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF02020/02/08EquityMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 35.4712

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.92%	8.96%
10 Years	13.46%	13.13%
7 Years	12.78%	11.68%
5 Years	13.88%	14.01%
3 Years	13.80%	13.08%
2 Years	25.56%	24.89%
1 Year	49.47%	51.34%
6 Months	18.52%	18.01%
1 Month	7.29%	7.86%

# BSE-100  
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	7.95%
Infosys Limited	7.83%
Reliance Industries Limited	7.10%
ICICI Bank Limited	6.20%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.84%
Hindustan Unilever Limited	3.60%
Tata Consultancy Services Limited	3.46%
Nippon India ETF Bank Bees	3.00%
Bharti Airtel Ltd	2.92%
Larsen & Toubro Limited	2.65%
Axis Bank Limited	2.37%
ICICI Prudential Private Banks ETF	2.20%
Kotak Mahindra Bank Limited	2.17%
Bajaj Finance Ltd	2.08%
Asian Paints (India) Ltd	1.85%
ITC Limited	1.79%
UltraTech Cement Limited	1.64%
Mahindra & Mahindra Ltd.	1.49%
Maruti Suzuki India Ltd	1.45%
ICICI Prudential IT ETF	1.45%
Tata Steel Limited	1.44%
Dr Reddys Laboratories Limited	1.20%
Nestle India Limited	1.13%
HCL Technologies Limited	1.07%
Divis Laboratories Ltd.	0.97%
Tech Mahindra Limited	0.97%
Bajaj Finserv Ltd	0.93%
Hindalco Industries Limited	0.91%
Bharat Petroleum Corporation Ltd	0.89%
Wipro Limited	0.82%
Titan Company Limited	0.81%
Vedanta Ltd	0.70%
Cipla Limited	0.69%
National Thermal Power Corporation Ltd.	0.65%
Housing Devt Finance Corpn Limited	0.61%
SBI Life Insurance Company Limited	0.60%
Hindustan Petroleum Corporation Ltd.	0.58%
Others	16.22%
<b>Total</b>	<b>99.23%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.003%
<b>Total</b>	<b>0.003%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.77%</b>
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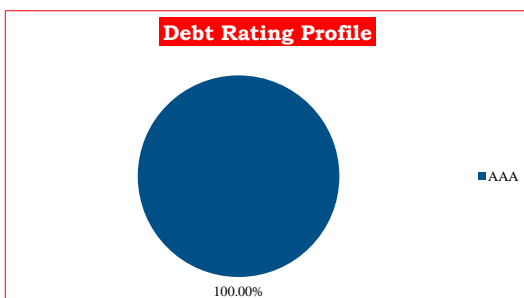
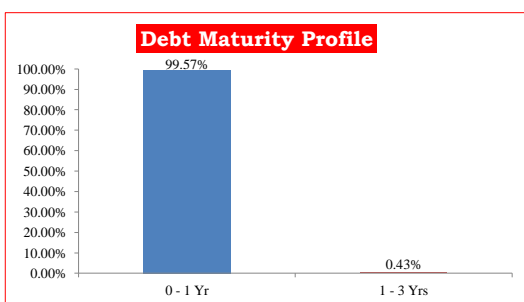
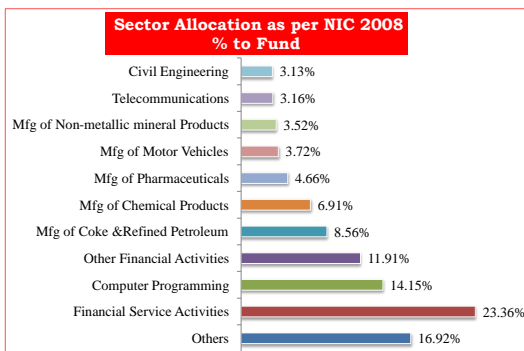
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	3.15%
Avg Maturity (In Months)	0.17
Modified Duration (In Years)	0.01

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
69,623.69	2.05	541.65	70,167.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	0.68%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	99.23%
Net Current Assets	-	0.09%



## Growth Fund - Life - II as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF02120/02/08GrwthFndII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.6314

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.12%	8.96%
10 Years	14.04%	13.13%
7 Years	12.94%	11.68%
5 Years	14.53%	14.01%
3 Years	14.35%	13.08%
2 Years	26.90%	24.89%
1 Year	50.53%	51.34%
6 Months	17.93%	18.01%
1 Month	7.50%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.55%
ICICI Bank Limited	7.38%
Reliance Industries Limited	5.95%
HDFC Bank Limited	5.62%
ICICI Prudential Private Banks ETF	4.60%
Axis Bank Limited	4.19%
Hindustan Unilever Limited	4.10%
Bharti Airtel Ltd	3.72%
Tata Consultancy Services Limited	2.92%
Larsen & Toubro Limited	2.87%
Nippon India ETF Bank Bees	2.37%
Bajaj Finance Ltd	2.36%
UltraTech Cement Limited	2.24%
Dr Reddys Laboratories Limited	2.16%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.15%
SBI-ETF Nifty Bank	1.88%
Housing Devt Finance Corpn Limited	1.88%
Mahindra & Mahindra Ltd.	1.86%
Asian Paints (India) Ltd	1.68%
Tata Steel Limited	1.67%
HCL Technologies Limited	1.60%
Tech Mahindra Limited	1.56%
Maruti Suzuki India Ltd	1.55%
Kotak Mahindra Bank Limited	1.38%
National Thermal Power Corporation Ltd.	1.17%
Crompton Greaves Consumer Electricals Ltd	1.08%
ICICI Prudential IT ETF	1.06%
ITC Limited	1.04%
Bharat Petroleum Corporation Ltd	0.96%
Nestle India Limited	0.90%
Lupin Limited	0.67%
Shree Cement Limited	0.64%
SBI Life Insurance Company Limited	0.64%
Godrej Consumer Products Limited	0.63%
Schaeffler India Limited	0.60%
Apollo Hospitals Enterprise Limited	0.57%
Others	13.17%
<b>Total</b>	<b>99.36%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.64%</b>
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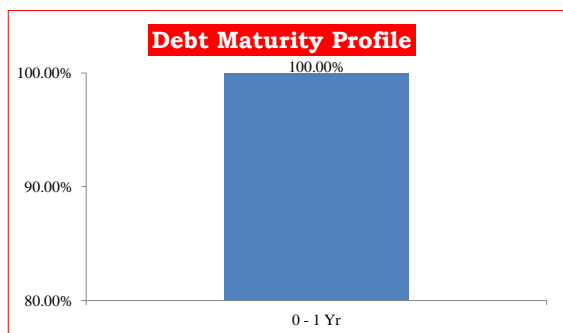
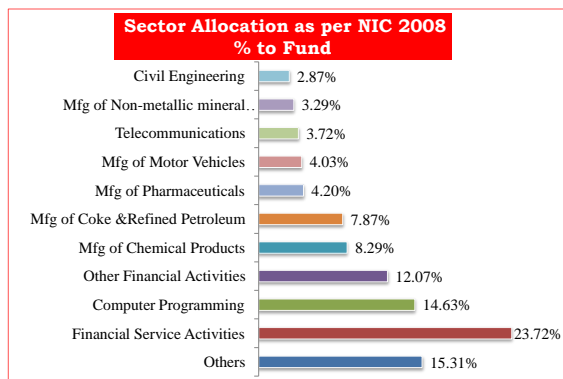
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
338,483.92	-	2,171.19	340,655.11

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.05%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.36%
Net Current Assets	-	0.59%



## Liquid Fund - Life - II as on August 31, 2021

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF01520/02/08LiquidFdIII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 23.9253

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.59%	7.11%
10 Years	6.06%	7.33%
7 Years	5.19%	6.68%
5 Years	4.45%	6.07%
3 Years	4.03%	5.49%
2 Years	3.34%	4.50%
1 Year	2.23%	3.64%
6 Months	1.10%	1.83%
1 Month	0.19%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

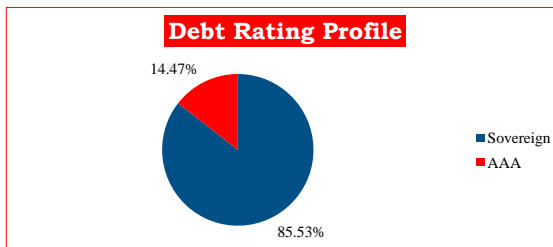
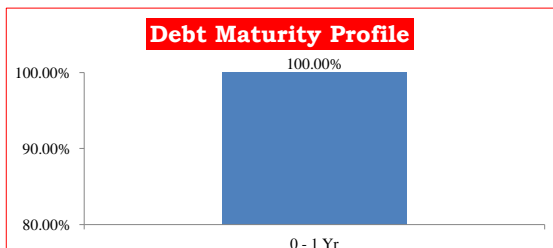
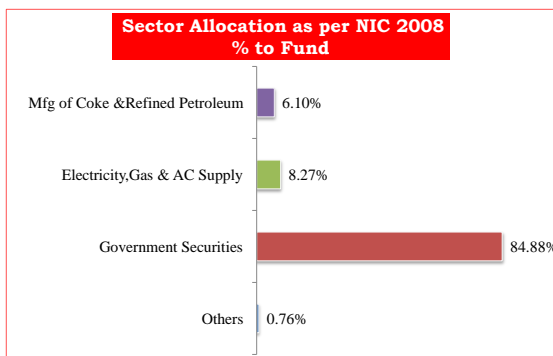
Portfolio Yield (%)	3.58%
Avg Maturity (In Months)	4.52
Modified Duration (In Years)	0.38

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	4,287.96	4,287.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity		



## Secured Managed Fund - Life - II as on August 31, 2021

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF01720/02/08SecureMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 28.8231

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.10%	7.94%
10 Years	8.34%	8.68%
7 Years	8.40%	9.04%
5 Years	6.96%	7.90%
3 Years	8.85%	9.86%
2 Years	6.74%	8.19%
1 Year	4.82%	5.55%
6 Months	3.71%	4.15%
1 Month	0.93%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
State Bank of India	4.80%
Housing Development Finance Corporation Ltd	4.68%
Sundaram Finance Ltd	3.39%
IDFC First Bank Limited	2.84%
Bajaj Finance Ltd	2.84%
Mahindra and Mahindra Financial Services Ltd	2.79%
LIC Housing Finance Ltd	2.52%
Sikka Ports And Terminals	2.05%
ICICI Bank Ltd	1.56%
HDB Financial Services Ltd	1.40%
Others	3.10%
Total	31.97%

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.49%
6.79% GOI Mat 15-May-2027	8.76%
8.60% GOI Mat 02-Jun-2028	5.65%
7.26% GOI Mat 14-Jan-2029	4.73%
GOI Floating Rate Bond Mat 22-Sep-2033	4.47%
5.63% GOI Mat 12-Apr-2026	4.36%
6.67% GOI Mat 17-Dec-2050	3.64%
7.59% GOI Mat 11-Jan-2026	3.58%
7.27% GOI Mat 08-Apr-2026	2.70%
7.88% GOI Mat 19-Mar-2030	2.68%
Others	12.24%
Total	62.31%

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.72%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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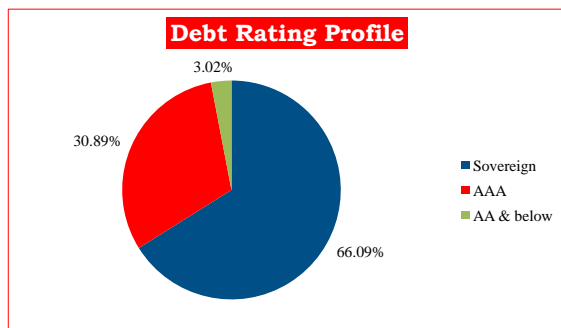
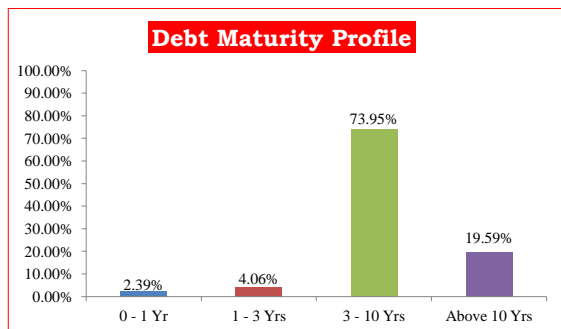
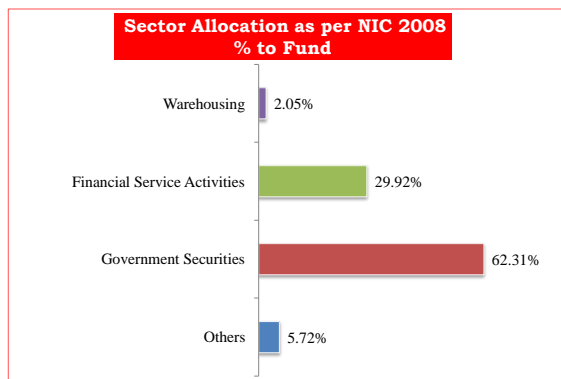
Debt Parameters	
Portfolio Yield (%)	6.00%
Avg Maturity (In Months)	90.98
Modified Duration (In Years)	4.86

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,965.25	968.77	16,934.01

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.19%
Public Deposits		
Govt. Securities	75% to 100%	94.28%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.53%



## Stable Managed Fund - Life - II as on August 31, 2021

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF01620/02/08StableMFIII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 24.721

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.88%	7.58%
10 Years	6.76%	8.36%
7 Years	6.18%	7.84%
5 Years	5.70%	7.28%
3 Years	6.04%	7.30%
2 Years	4.96%	6.46%
1 Year	3.46%	4.92%
6 Months	2.18%	2.66%
1 Month	0.41%	0.45%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	8.76%
National Thermal Power Corporation Ltd	7.79%
REC Limited	5.35%
Hindalco Industries Ltd	1.39%
<b>Total</b>	<b>23.29%</b>

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	38.13%
8.48% Karnataka SDL Mat 17 Oct 2022	16.41%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	8.18%
6.84% GOI Mat 19-Dec-2022	5.75%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	5.62%
<b>Total</b>	<b>74.09%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.62%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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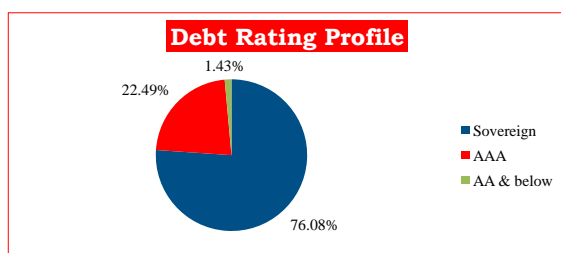
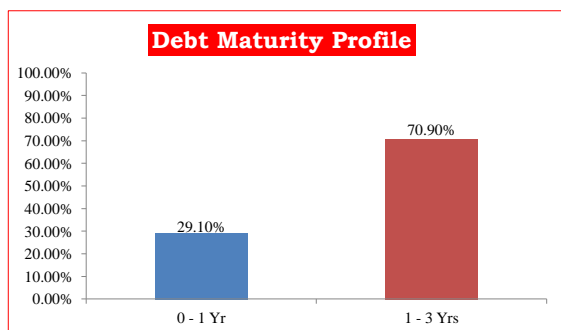
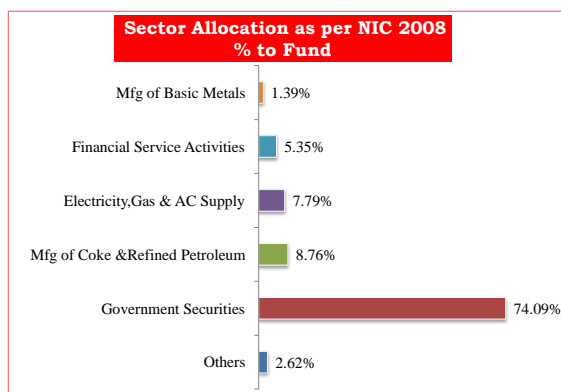
Debt Parameters	
Portfolio Yield (%)	4.00%
Avg Maturity (In Months)	12.67
Modified Duration (In Years)	0.99

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	4,357.36	117.36	4,474.73

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Bond Opportunities Fund as on August 31, 2021

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF03004/08/08BondOprtFd101
<b>Inception Date</b>	: <b>04 Aug 2008</b>
<b>NAV</b>	: 24.3651

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.07%	8.32%
10 Years	6.99%	8.68%
7 Years	7.25%	9.04%
5 Years	5.85%	7.90%
3 Years	7.94%	9.86%
2 Years	5.91%	8.19%
1 Year	4.02%	5.55%
6 Months	3.25%	4.15%
1 Month	0.89%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Tata Steel Ltd	9.72%
Housing Development Finance Corporation Ltd	6.64%
National Bank For Agriculture & Rural Development	6.20%
IDFC First Bank Limited	6.15%
<b>Total</b>	<b>28.71%</b>

Government Securities	% to Fund
6.19% GOI Mat 16-Sep-2034	17.88%
8.28% Maharashtra SDL Mat 29-July-2025	13.10%
7.27% GOI Mat 08-Apr-2026	9.02%
7.26% GOI Mat 14-Jan-2029	3.94%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	2.67%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.65%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	2.64%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	2.63%
7.67% Tamil Nadu Uday Mat 22-Mar-2023	2.60%
7.57% GOI Mat 17-Jun-2033	1.21%
<b>Total</b>	<b>58.34%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 12.95%**

**Grand Total 100.00%**

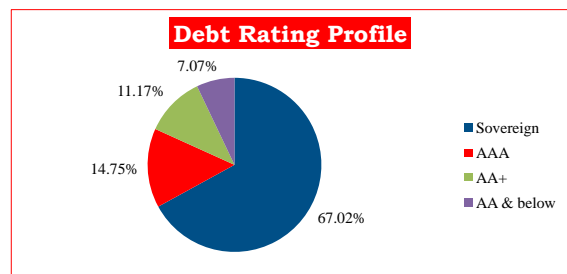
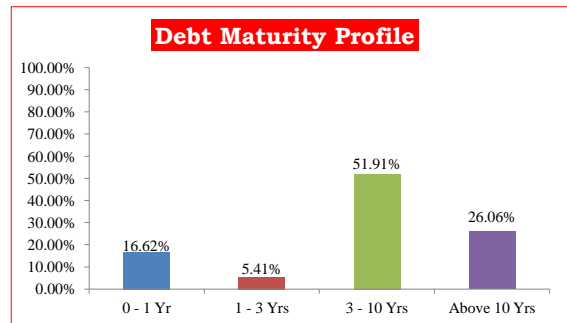
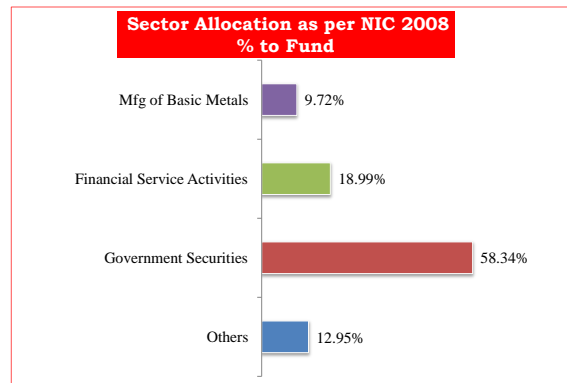
Debt Parameters	
Portfolio Yield (%)	5.76%
Avg Maturity (In Months)	72.32
Modified Duration (In Years)	4.33

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	290.00	43.13	333.13

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	9.97%
Public Deposits	0% to 5%	0.00%
Govt. Securities	50% to 60%	58.34%
Corporate Bonds	20% to 30%	28.71%
Equity	0%	0.00%
Net Current Assets	-	2.98%



## Large Cap Fund as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of pre-dominantly in large cap equity and equity related securities.

<b>SFIN Code</b>	: ULIF03204/08/08Large-CapF101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 41.0175

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.19%	10.96%
10 Years	12.52%	13.10%
7 Years	11.20%	11.58%
5 Years	13.75%	14.29%
3 Years	13.42%	13.62%
2 Years	25.82%	24.67%
1 Year	47.22%	50.45%
6 Months	19.74%	17.92%
1 Month	6.76%	8.69%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.20%
Hindustan Unilever Limited	7.50%
HDFC Bank Limited	6.65%
ICICI Bank Limited	6.37%
Larsen & Toubro Limited	6.28%
Asian Paints (India) Ltd	5.47%
Infosys Limited	5.36%
Tata Steel Limited	3.56%
Bharti Airtel Ltd	3.51%
Lupin Limited	2.76%
ITC Limited	2.50%
Vedanta Ltd	2.40%
Bajaj Finance Ltd	2.30%
Tata Consultancy Services Limited	2.29%
Cipla Limited	1.99%
HCL Technologies Limited	1.99%
Maruti Suzuki India Ltd	1.85%
Wipro Limited	1.76%
Dr Reddys Laboratories Limited	1.75%
Kotak Mahindra Bank Limited	1.71%
Mahindra & Mahindra Ltd.	1.71%
Hindalco Industries Limited	1.60%
National Thermal Power Corporation Ltd.	1.60%
Tech Mahindra Limited	1.41%
Gas Authority of India Limited	1.39%
Sun Pharmaceuticals Industries Limited	1.26%
Nestle India Limited	1.23%
UltraTech Cement Limited	1.21%
Power Grid Corporation of India Ltd	1.19%
Titan Company Limited	1.13%
Bharat Petroleum Corporation Ltd	1.10%
Dabur India Limited	1.02%
Shree Cement Limited	1.01%
Tata Motors Limited	1.01%
Britannia Industries Ltd	0.98%
Eicher Motors Limited	0.89%
Pidilite Industries Limited	0.87%
Hero Motocorp Limited	0.77%
Others	0.29%
<b>Total</b>	<b>97.83%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.17%</b>
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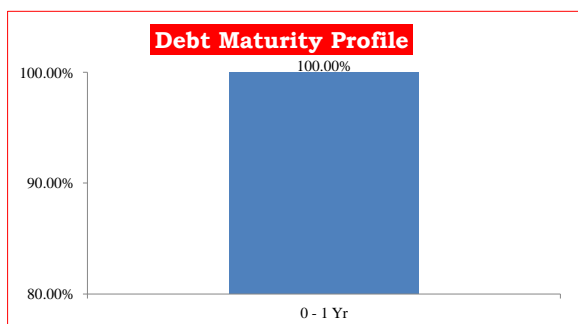
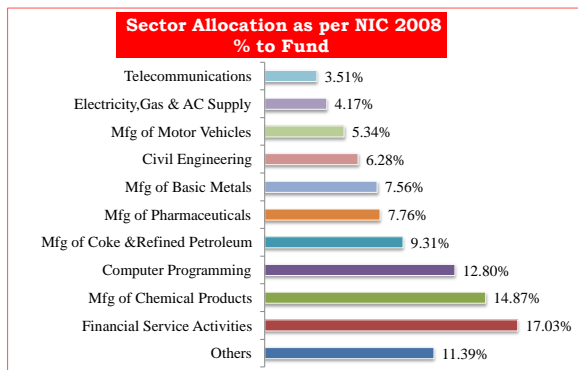
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
1,563.37	-	34.60	1,597.97

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.06%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	97.83%
Net Current Assets	-	0.10%



## Manager's Fund as on August 31, 2021

**Fund Objective :** The Manager's Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through the equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to the market movements.

<b>SFIN Code</b>	: ULIF03304/08/08ManagerFnd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 40.4091

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.15%	N/A
10 Years	10.87%	N/A
7 Years	11.07%	N/A
5 Years	10.67%	N/A
3 Years	11.31%	N/A
2 Years	20.55%	N/A
1 Year	38.34%	N/A
6 Months	15.33%	N/A
1 Month	3.93%	N/A

# NA

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	6.30%
Infosys Limited	5.97%
Divis Laboratories Ltd.	3.94%
ICICI Bank Limited	3.62%
Hindustan Unilever Limited	2.93%
Larsen & Toubro Infotech Limited	2.71%
Bajaj Holdings & Investment Limited	2.46%
Tata Power Co. Ltd	2.26%
Crompton Greaves Consumer Electricals Ltd	2.11%
Cholamandalam Investment & Finance Company Ltd	1.97%
ITC Limited	1.81%
Tata Steel Limited	1.78%
Kotak Mahindra Bank Limited	1.71%
Shriram Transport Finance Company Ltd	1.53%
Mahindra & Mahindra Financial Services Limited	1.39%
Bajaj Finance Ltd	1.35%
HCL Technologies Limited	1.33%
The Ramco Cements Ltd	1.21%
Bharat Forge Ltd	1.15%
Steel Authority of India Ltd	1.11%
Balkrishna Industries Ltd.	1.11%
UltraTech Cement Limited	1.08%
Tata Consultancy Services Limited	1.05%
Tata Consumer Products Limited	1.05%
Cipla Limited	0.98%
Dr Reddys Laboratories Limited	0.97%
Voltas Ltd	0.96%
Maruti Suzuki India Ltd	0.91%
Torrent Pharmaceuticals Limited	0.88%
Berger Paints India Ltd	0.81%
Tech Mahindra Limited	0.77%
Hindalco Industries Limited	0.73%
Alkem Laboratories Ltd	0.68%
Oracle Financial Services Software Limited	0.65%
TVS Motors Co Ltd.	0.65%
Nestle India Limited	0.65%
Vedanta Ltd	0.62%
Mahindra & Mahindra Ltd.	0.60%
National Thermal Power Corporation Ltd.	0.59%
P & G Hygiene & Health Care Ltd	0.56%
Endurance Technologies Ltd	0.56%
Power Grid Corporation of India Ltd	0.56%
Wipro Limited	0.54%
Kansai Nerolac Paints Ltd	0.51%
Others	7.85%
<b>Total</b>	<b>74.98%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	0.97%
Tata Steel Ltd	0.95%
Mahindra and Mahindra Financial Services Ltd	0.48%
Sikka Ports And Terminals	0.47%
IDFC First Bank Limited	0.45%
Britannia Industries Ltd	0.001%
<b>Total</b>	<b>3.33%</b>

Government Securities	% to Fund
7.32% GOI Mat 28-Jan-2024	10.33%
6.84% GOI Mat 19-Dec-2022	3.66%
8.28% Maharashtra SDL Mat 29-July-2025	2.89%
6.35% Oil Bond Mat 23-Dec-2024	1.75%
6.64% GOI Mat 16-Jun-2035	0.87%
<b>Total</b>	<b>19.50%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.19%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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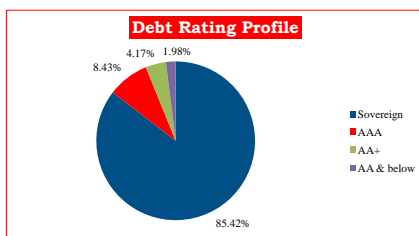
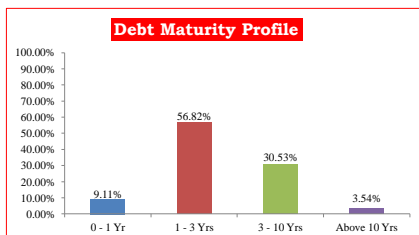
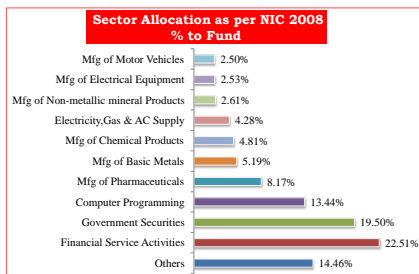
Debt Parameters	
Portfolio Yield (%)	4.77%
Avg Maturity (In Months)	37.34
Modified Duration (In Years)	2.55

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
1,700.81	517.84	49.74	2,268.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamanka	3	-	10
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.79%
Public Deposits		
Govt. Securities	5% to 65%	22.83%
Corporate Bonds		
Large Cap Equities	10% to 45%	46.61%
Mid Cap Equities	10% to 45%	28.37%
Net Current Assets	-	0.40%



## Mid Cap Fund as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of pre-dominantly in mid cap equity and equity related securities.

<b>SFIN Code</b>	: ULIF03104/08/Mid-capFnd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 65.2976

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.20%	11.50%
10 Years	13.80%	14.29%
7 Years	14.01%	14.41%
5 Years	10.75%	12.53%
3 Years	9.41%	12.21%
2 Years	27.65%	33.09%
1 Year	55.49%	62.70%
6 Months	23.86%	19.39%
1 Month	4.18%	3.32%

# BSE Mid Cap Index

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Info Edge (India) Limited	8.56%
Crompton Greaves Consumer Electricals Ltd	7.99%
Tata Power Co. Ltd	7.11%
Alkem Laboratories Ltd	6.38%
Bajaj Holdings & Investment Limited	6.34%
Page Industries Ltd	6.27%
Apollo Hospitals Enterprise Limited	4.78%
Container Corporation of India Ltd	4.74%
Glaxo Smithkline Pharma Limited	4.58%
The Ramco Cements Ltd	3.92%
United Breweries Limited	3.54%
Mphasis Limited	3.27%
Gillette India Ltd	3.19%
TVS Motors Co Ltd.	3.03%
Endurance Technologies Ltd	2.92%
Larsen & Toubro Infotech Limited	2.87%
P I Industries Limited	2.70%
ABB India Ltd	2.69%
LIC Housing Finance Limited	2.48%
Bharat Forge Ltd	2.43%
MRF Ltd.	2.38%
ICICI Securities Limited	1.20%
P & G Hygiene & Health Care Ltd	1.17%
The Indian Hotels Company Ltd	1.10%
Cummins India Ltd.	0.96%
Mahindra & Mahindra Financial Services Limited	0.65%
Others	0.13%
<b>Total</b>	<b>97.38%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.62%</b>
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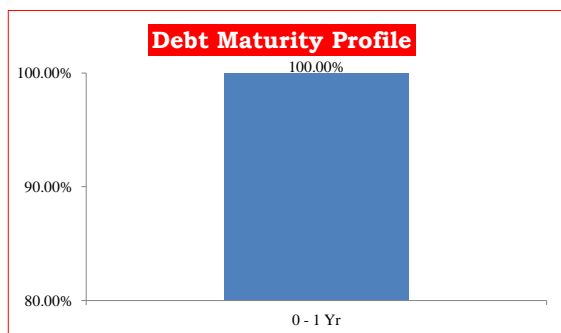
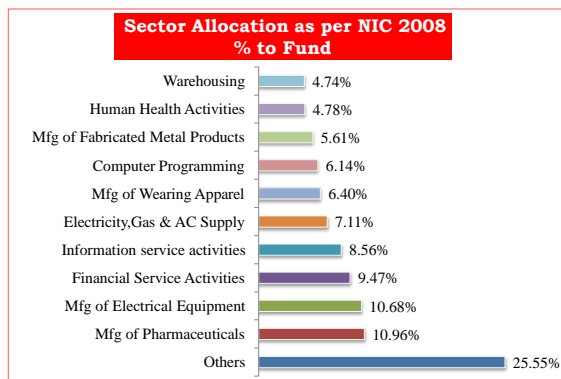
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
587.13	-	15.82	602.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.42%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	97.38%
Net Current Assets	-	0.21%



## Money Plus Fund as on August 31, 2021

**Fund Objective :** To generate optimal returns from investments biased to the highest credit quality at the short end of the yield curve, such that interest rate risks and credit risks are low.

<b>SFIN Code</b>	: ULIF02904/08/08MoneyPlusF101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 20.6645

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.70%	7.08%
10 Years	5.51%	7.33%
7 Years	5.28%	6.68%
5 Years	4.71%	6.07%
3 Years	5.05%	5.49%
2 Years	3.86%	4.50%
1 Year	2.52%	3.64%
6 Months	1.47%	1.83%
1 Month	0.38%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	88.99%
<b>Total</b>	<b>88.99%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>11.01%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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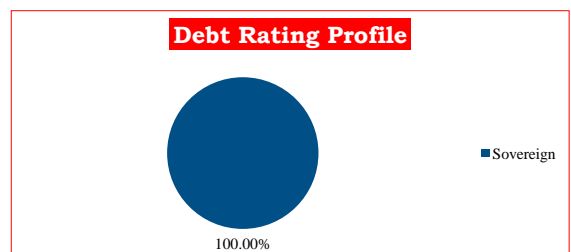
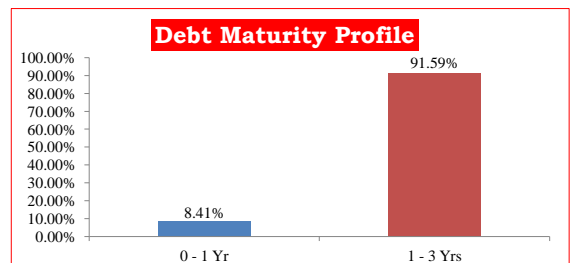
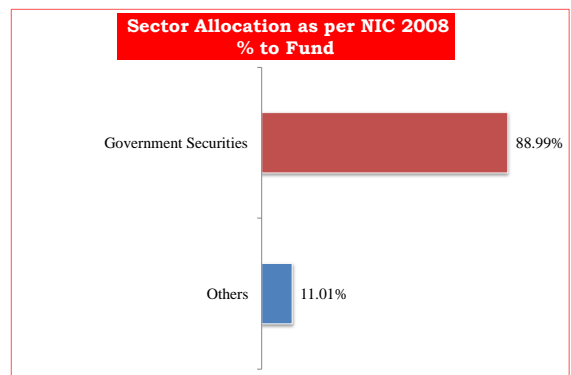
Debt Parameters	
Portfolio Yield (%)	3.94%
Avg Maturity (In Months)	12.65
Modified Duration (In Years)	0.98

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	368.63	45.60	414.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 30%	8.17%
Public Deposits	0% to 20%	0.00%
Govt. Securities	40% to 100%	88.99%
Corporate Bonds	0% to 10%	0.00%
Equity	0%	0.00%
Net Current Assets	-	2.84%



## Balanced Managed Fund - Pension - II as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF02608/10/08BalncdMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 43.6457

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.45%	10.66%
10 Years	11.55%	10.68%
7 Years	11.21%	10.23%
5 Years	10.86%	10.65%
3 Years	10.91%	11.31%
2 Years	16.29%	15.70%
1 Year	24.49%	26.15%
6 Months	11.08%	10.39%
1 Month	4.57%	4.04%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.02%
Infosys Limited	4.75%
Reliance Industries Limited	4.51%
ICICI Bank Limited	4.50%
Tata Consultancy Services Limited	2.59%
Bajaj Finance Ltd	2.20%
Kotak Mahindra Bank Limited	1.80%
Hindustan Unilever Limited	1.74%
Larsen & Toubro Limited	1.62%
Axis Bank Limited	1.47%
Bharti Airtel Ltd	1.45%
Tata Steel Limited	1.20%
Asian Paints (India) Ltd	1.08%
UltraTech Cement Limited	1.03%
ITC Limited	0.87%
Mahindra & Mahindra Ltd.	0.86%
Maruti Suzuki India Ltd	0.80%
Dr Reddys Laboratories Limited	0.72%
Cipla Limited	0.71%
Titan Company Limited	0.71%
State Bank of India	0.69%
Bharat Petroleum Corporation Ltd	0.69%
Devyani International Limited	0.67%
Eicher Motors Limited	0.57%
Info Edge (India) Limited	0.54%
Divis Laboratories Ltd.	0.52%
Britannia Industries Ltd	0.52%
Others	5.36%
<b>Total</b>	<b>49.18%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	4.46%
IDFC First Bank Limited	1.93%
IOT Utikal Energy Services Limited	1.89%
HDB Financial Services Ltd	1.87%
Indian Railway Finance Corporation Ltd	1.75%
LIC Housing Finance Ltd	1.72%
State Bank of India	1.61%
Housing Development Finance Corporation Ltd	1.57%
Mahindra and Mahindra Financial Services Ltd	1.20%
Sikka Ports And Terminals	1.00%
Others	5.46%
<b>Total</b>	<b>24.46%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.20%
7.17% GOI Mat 08-Jan-2028	3.97%
7.27% GOI Mat 08-Apr-2026	2.62%
6.45% GOI Mat 07-Oct-2029	2.07%
6.79% GOI Mat 15-May-2027	1.81%
GOI Floating Rate Bond Mat 22-Sep-2033	1.70%
8.00% Oil Bond Mat 23-Mar-2026	1.31%
6.67% GOI Mat 17-Dec-2050	1.16%
7.26% GOI Mat 14-Jan-2029	1.03%
6.97% GOI Mat 06-Sep-2026	0.59%
Others	2.36%
<b>Total</b>	<b>24.80%</b>

Deposits, Money Mkt Securities and Net Current Assets.	1.55%
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<b>Grand Total</b>	<b>100.00%</b>
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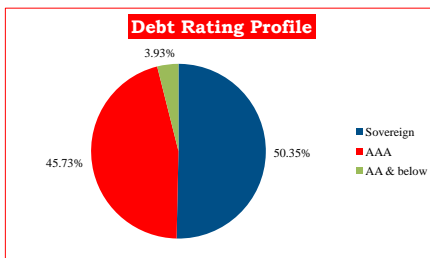
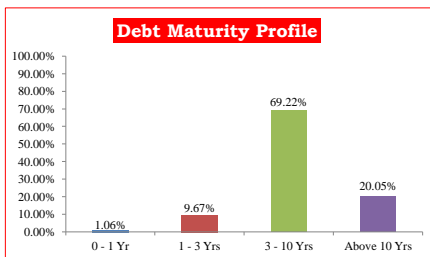
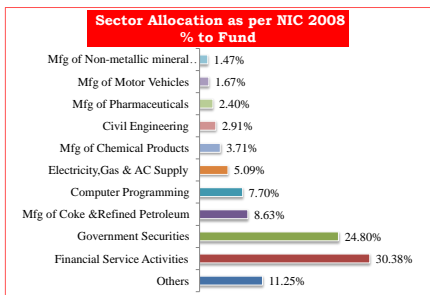
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	84.64
Modified Duration (In Years)	4.63

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
8,282.54	8,296.05	261.38	16,839.97

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.53%
Public Deposits		
Govt. Securities	20% to 70%	49.26%
Corporate Bonds		
Equity	30% to 60%	49.18%
Net Current Assets	-	1.03%



## Defensive Managed Fund - Pension - II as on August 31, 2021

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF02508/10/08DefnsvFdII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 35.1314

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.33%	9.50%
10 Years	10.06%	9.68%
7 Years	9.82%	9.63%
5 Years	9.27%	9.27%
3 Years	10.38%	10.59%
2 Years	12.08%	11.95%
1 Year	14.55%	15.85%
6 Months	7.71%	7.27%
1 Month	2.68%	2.47%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	2.54%
Infosys Limited	2.32%
Reliance Industries Limited	2.26%
ICICI Bank Limited	2.25%
Tata Consultancy Services Limited	1.26%
Bajaj Finance Ltd	1.22%
Hindustan Unilever Limited	0.92%
Kotak Mahindra Bank Limited	0.91%
Larsen & Toubro Limited	0.81%
Axis Bank Limited	0.72%
Bharti Airtel Ltd	0.67%
Tata Steel Limited	0.59%
Asian Paints (India) Ltd	0.53%
ITC Limited	0.52%
Others	6.71%
<b>Total</b>	<b>24.24%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	4.10%
IOT Utkal Energy Services Limited	3.42%
Shriram City Union Finance Ltd	2.68%
LIC Housing Finance Ltd	2.45%
Indian Railway Finance Corporation Ltd	2.37%
Ultratech Cement Ltd	2.10%
National Highway Authority Of India	2.07%
State Bank of India	2.02%
Housing Development Finance Corporation Ltd	1.87%
Bajaj Finance Ltd	1.57%
Others	9.90%
<b>Total</b>	<b>34.55%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	6.34%
7.17% GOI Mat 08-Jan-2028	6.29%
7.27% GOI Mat 08-Apr-2026	4.01%
6.45% GOI Mat 07-Oct-2029	3.98%
6.79% GOI Mat 15-May-2027	2.30%
GOI Floating Rate Bond Mat 22-Sep-2033	2.18%
7.20% Maharashtra SDL Mat 09-Aug-2027	1.83%
6.67% GOI Mat 17-Dec-2050	1.50%
7.26% GOI Mat 14-Jan-2029	1.34%
6.19% GOI Mat 16-Sep-2034	1.34%
Others	5.74%
<b>Total</b>	<b>36.85%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.36%</b>
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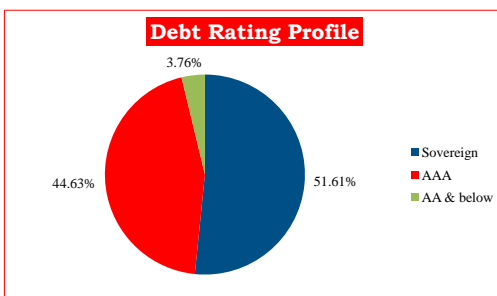
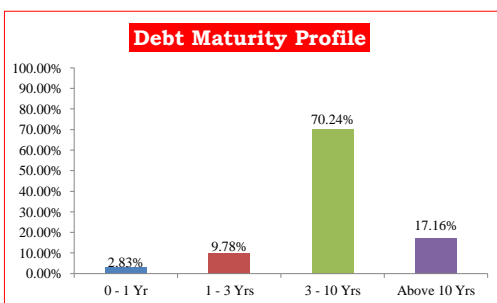
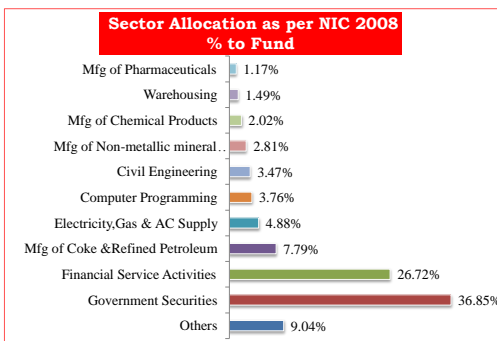
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.91%
Avg Maturity (In Months)	81.46
Modified Duration (In Years)	4.54

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
859.05	2,530.41	154.46	3,543.92

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.08%
Public Deposits		71.40%
Govt. Securities	50% to 85%	24.24%
Corporate Bonds	15% to 30%	-
Equity		2.28%
Net Current Assets	-	-



## Equity Managed Fund - Pension - II as on August 31, 2021

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF02708/10/08EquityMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 52.7156

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.41%	13.50%
10 Years	13.48%	13.13%
7 Years	12.83%	11.68%
5 Years	13.94%	14.01%
3 Years	13.95%	13.08%
2 Years	25.66%	24.89%
1 Year	50.20%	51.34%
6 Months	19.03%	18.01%
1 Month	7.51%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	7.93%
Infosys Limited	7.69%
Reliance Industries Limited	7.08%
ICICI Bank Limited	6.16%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.87%
Hindustan Unilever Limited	3.66%
Tata Consultancy Services Limited	3.48%
Nippon India ETF Bank Bees	3.02%
Bharti Airtel Ltd	2.93%
Larsen & Toubro Limited	2.67%
Axis Bank Limited	2.34%
Kotak Mahindra Bank Limited	2.14%
ICICI Prudential Private Banks ETF	2.14%
Bajaj Finance Ltd	2.01%
Asian Paints (India) Ltd	1.86%
UltraTech Cement Limited	1.68%
ITC Limited	1.62%
Mahindra & Mahindra Ltd.	1.50%
ICICI Prudential IT ETF	1.48%
Maruti Suzuki India Ltd	1.47%
Tata Steel Limited	1.45%
Dr Reddys Laboratories Limited	1.22%
Nestle India Limited	1.13%
HCL Technologies Limited	1.07%
Divis Laboratories Ltd.	0.99%
Tech Mahindra Limited	0.98%
Rolex Rings Limited	0.97%
Hindalco Industries Limited	0.95%
Bajaj Finserv Ltd	0.90%
Bharat Petroleum Corporation Ltd	0.89%
Titan Company Limited	0.83%
Wipro Limited	0.82%
Vedanta Ltd	0.73%
National Thermal Power Corporation Ltd.	0.66%
SBI Life Insurance Company Limited	0.60%
Housing Devt Finance Corpn Limited	0.59%
Hindustan Petroleum Corporation Ltd.	0.58%
Cipla Limited	0.56%
Adani Port & Special Economic Zone Ltd	0.50%
Others	15.11%
<b>Total</b>	<b>99.26%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.003%
<b>Total</b>	<b>0.003%</b>

Deposits, Money Mkt Securities and Net Current Assets.	0.74%
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<b>Grand Total</b>	<b>100.00%</b>
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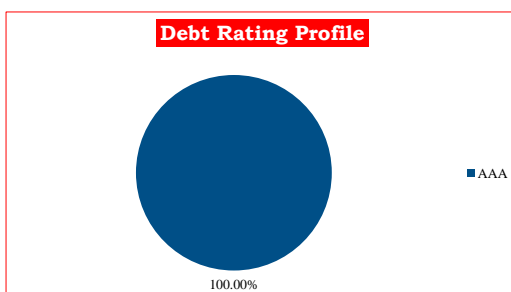
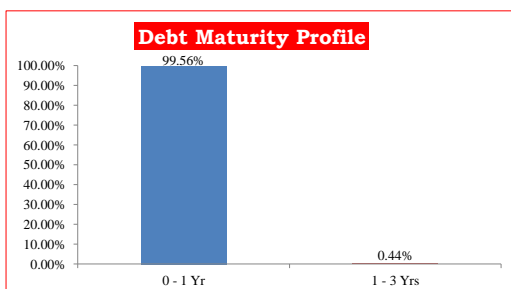
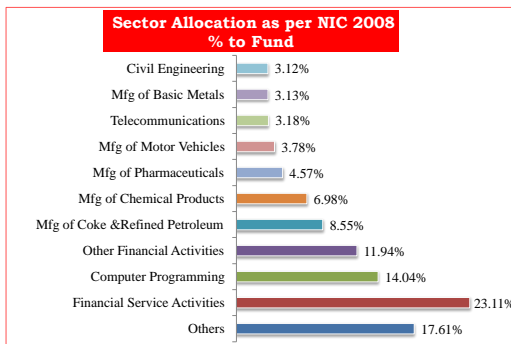
Debt Parameters	
Portfolio Yield (%)	3.15%
Avg Maturity (In Months)	0.18
Modified Duration (In Years)	0.01

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
26,179.69	0.76	194.98	26,375.42

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	0.64%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	99.26%
Net Current Assets	-	0.09%



## Growth Fund - Pension - II as on August 31, 2021

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF02808/10/08GrwthFndIII01
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 59.7409

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.49%	13.50%
10 Years	13.93%	13.13%
7 Years	12.81%	11.68%
5 Years	14.38%	14.01%
3 Years	14.10%	13.08%
2 Years	26.59%	24.89%
1 Year	50.41%	51.34%
6 Months	17.83%	18.01%
1 Month	7.49%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.50%
ICICI Bank Limited	7.52%
Reliance Industries Limited	5.88%
HDFC Bank Limited	5.65%
ICICI Prudential Private Banks ETF	4.62%
Axis Bank Limited	4.24%
Hindustan Unilever Limited	4.17%
Bharti Airtel Ltd	3.75%
Tata Consultancy Services Limited	3.02%
Larsen & Toubro Limited	2.95%
Nippon India ETF Bank Bees	2.37%
Bajaj Finance Ltd	2.30%
UltraTech Cement Limited	2.26%
Dr Reddys Laboratories Limited	2.19%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.15%
Mahindra & Mahindra Ltd.	1.90%
SBI-ETF Nifty Bank	1.88%
Housing Devt Finance Corpn Limited	1.75%
Asian Paints (India) Ltd	1.69%
Tata Steel Limited	1.68%
Tech Mahindra Limited	1.61%
Maruti Suzuki India Ltd	1.58%
HCL Technologies Limited	1.54%
Kotak Mahindra Bank Limited	1.35%
National Thermal Power Corporation Ltd.	1.17%
ITC Limited	1.05%
Crompton Greaves Consumer Electricals Ltd	1.04%
Bharat Petroleum Corporation Ltd	0.98%
Nestle India Limited	0.93%
ICICI Prudential IT ETF	0.76%
Lupin Limited	0.68%
Shree Cement Limited	0.66%
SBI Life Insurance Company Limited	0.66%
Godrej Consumer Products Limited	0.65%
Schaeffler India Limited	0.61%
Apollo Hospitals Enterprise Limited	0.59%
Info Edge (India) Limited	0.58%
Others	12.20%
<b>Total</b>	<b>99.12%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.88%</b>
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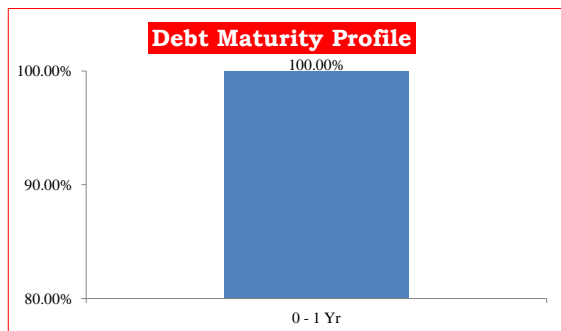
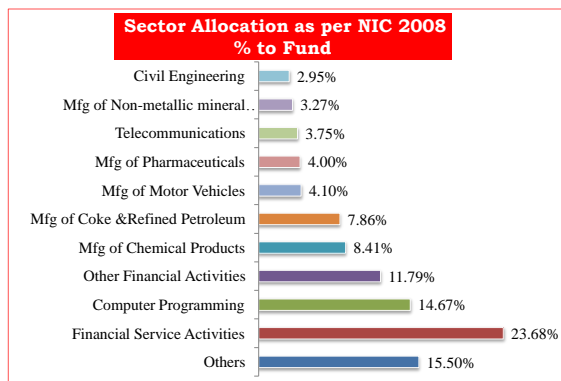
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
127,263.68	-	1,123.53	128,387.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.28%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.12%
Net Current Assets	-	0.60%



## Liquid Fund - Pension - II as on August 31, 2021

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF02208/10/08LiquidFdIII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 22.667

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.53%	7.06%
10 Years	6.07%	7.33%
7 Years	5.21%	6.68%
5 Years	4.45%	6.07%
3 Years	4.03%	5.49%
2 Years	3.34%	4.50%
1 Year	2.23%	3.64%
6 Months	1.09%	1.83%
1 Month	0.19%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

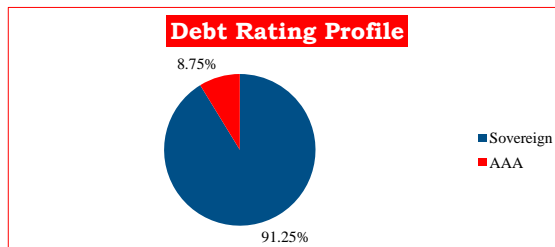
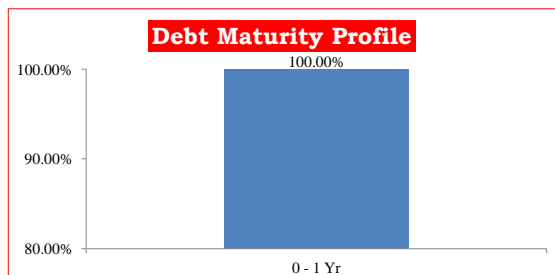
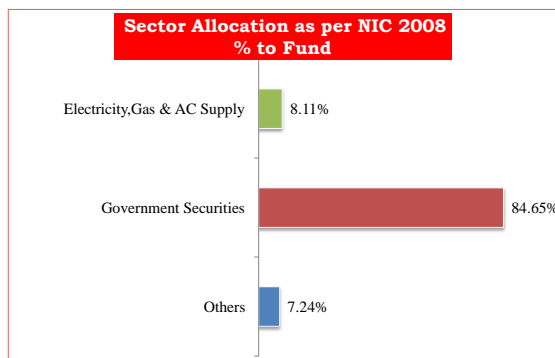
Portfolio Yield (%)	3.51%
Avg Maturity (In Months)	3.78
Modified Duration (In Years)	0.32

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	2,215.01	2,215.01

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund - Pension - II as on August 31, 2021

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF02408/10/08SecureMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 28.5597

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.39%	8.35%
10 Years	8.37%	8.68%
7 Years	8.45%	9.04%
5 Years	7.01%	7.90%
3 Years	8.93%	9.86%
2 Years	6.80%	8.19%
1 Year	4.86%	5.55%
6 Months	3.73%	4.15%
1 Month	0.91%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	5.58%
Housing Development Finance Corporation Ltd	5.32%
State Bank of India	5.01%
IDFC First Bank Limited	4.00%
Sundaram Finance Ltd	2.87%
Sikka Ports And Terminals	1.85%
Bajaj Finance Ltd	1.78%
HDB Financial Services Ltd	1.62%
ICICI Bank Ltd	1.52%
Mahindra and Mahindra Financial Services Ltd	1.20%
Others	2.74%
<b>Total</b>	<b>33.48%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.28%
6.79% GOI Mat 15-May-2027	7.36%
8.60% GOI Mat 02-Jun-2028	5.33%
7.26% GOI Mat 14-Jan-2029	5.09%
GOI Floating Rate Bond Mat 22-Sep-2033	4.48%
6.97% GOI Mat 06-Sep-2026	4.38%
5.63% GOI Mat 12-Apr-2026	4.35%
7.59% GOI Mat 11-Jan-2026	3.72%
6.67% GOI Mat 17-Dec-2050	3.66%
7.88% GOI Mat 19-Mar-2030	2.73%
Others	13.07%
<b>Total</b>	<b>63.46%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.06%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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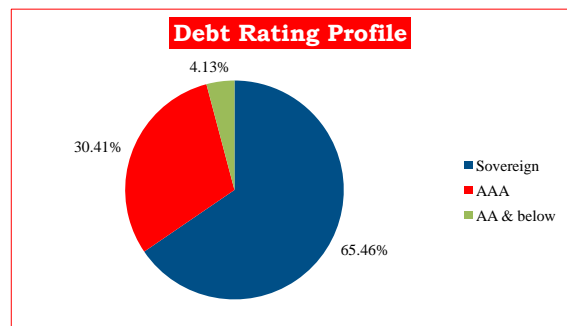
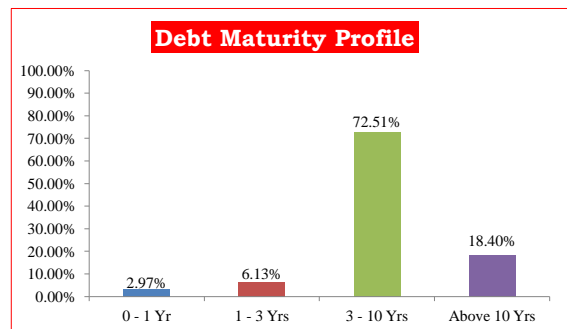
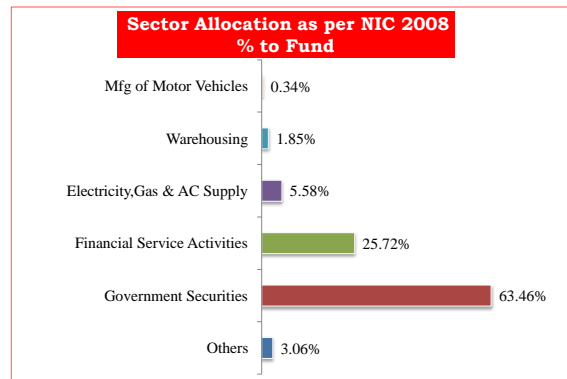
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	87.66
Modified Duration (In Years)	4.69

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,081.75	191.88	6,273.63

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.31%
Public Deposits		
Govt. Securities	75% to 100%	96.94%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.75%



## Stable Managed Fund -Pension - II as on August 31, 2021

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF02308/10/08StableMFIII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 23.6751

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.89%	7.60%
10 Years	6.78%	8.36%
7 Years	6.19%	7.84%
5 Years	5.73%	7.28%
3 Years	6.06%	7.30%
2 Years	5.00%	6.46%
1 Year	3.42%	4.92%
6 Months	2.17%	2.66%
1 Month	0.42%	0.45%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
National Thermal Power Corporation Ltd	9.66%
REC Limited	7.84%
Reliance Industries Ltd	7.77%
<b>Total</b>	<b>25.27%</b>

Government Securities	% to Fund
8.80% Tamil Nadu SDL Mat 25-Oct-2022	39.84%
8.48% Karnataka SDL Mat 17 Oct 2022	17.12%
8.92% Tamil Nadu SDL Mat 08-Aug-2022	8.54%
4.52% Tamil Nadu SDL Mat 03-Jun-2022	3.16%
<b>Total</b>	<b>68.66%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.08%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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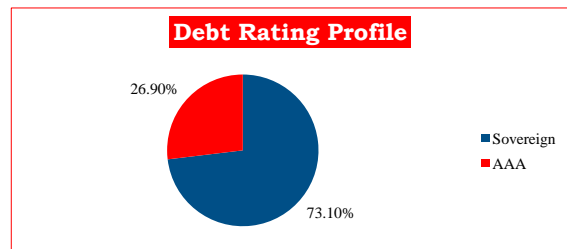
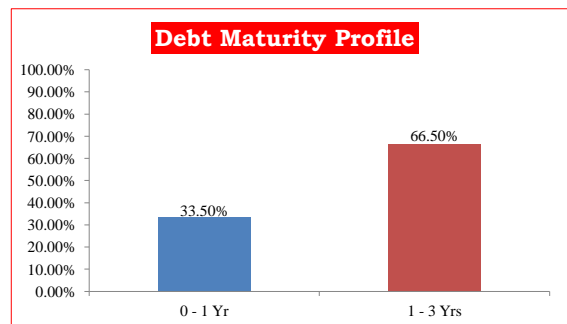
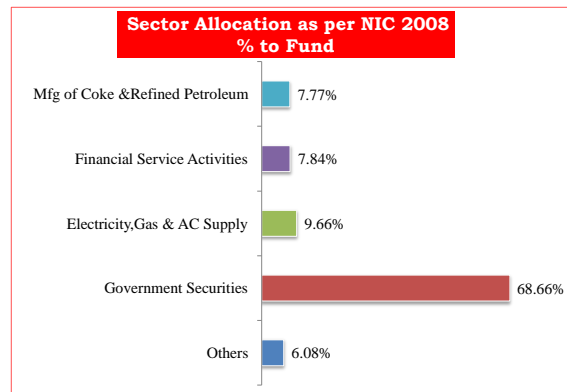
Debt Parameters	
Portfolio Yield (%)	3.98%
Avg Maturity (In Months)	12.02
Modified Duration (In Years)	0.93

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,495.91	96.82	1,592.73

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Instns		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## BlueChip Fund as on August 31, 2021

**Fund Objective :** The fund aims to provide medium to long term capital appreciation by investing in a portfolio of pre-dominantly large cap companies which can perform through economic and market cycles. The fund will invest at least 80% of the AUM in companies which have a market capitalization greater than the company with the least weight in BSE100 index. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03501/01/10BlueChipFd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 34.7035

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.26%	10.46%
10 Years	13.98%	13.13%
7 Years	13.19%	11.68%
5 Years	14.54%	14.01%
3 Years	13.96%	13.08%
2 Years	25.36%	24.89%
1 Year	49.01%	51.34%
6 Months	17.55%	18.01%
1 Month	7.57%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.90%
Reliance Industries Limited	6.69%
ICICI Bank Limited	6.58%
HDFC Bank Limited	6.42%
Tata Consultancy Services Limited	3.71%
Hindustan Unilever Limited	3.51%
Bharti Airtel Ltd	3.17%
SBI-ETF Nifty Bank	2.95%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.94%
Nippon India ETF Bank Bees	2.94%
Axis Bank Limited	2.94%
Larsen & Toubro Limited	2.91%
Bajaj Finance Ltd	2.86%
Tata Steel Limited	2.15%
Kotak Mahindra Bank Limited	1.98%
UltraTech Cement Limited	1.95%
Mahindra & Mahindra Ltd.	1.92%
Asian Paints (India) Ltd	1.81%
Housing Devt Finance Corpn Limited	1.62%
Maruti Suzuki India Ltd	1.59%
ICICI Prudential IT ETF	1.53%
Dr Reddys Laboratories Limited	1.52%
HDFC Banking ETF	1.48%
ITC Limited	1.47%
Bharat Petroleum Corporation Ltd	1.15%
HCL Technologies Limited	1.14%
Cipla Limited	1.04%
Nestle India Limited	0.90%
Crompton Greaves Consumer Electricals Ltd	0.82%
Shree Cement Limited	0.80%
SBI Life Insurance Company Limited	0.77%
Titan Company Limited	0.68%
National Thermal Power Corporation Ltd.	0.67%
State Bank of India	0.66%
Avenue Supermarts Ltd	0.64%
Divis Laboratories Ltd.	0.56%
Britannia Industries Ltd	0.56%
Info Edge (India) Limited	0.51%
Others	10.99%
<b>Total</b>	<b>97.42%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.58%</b>
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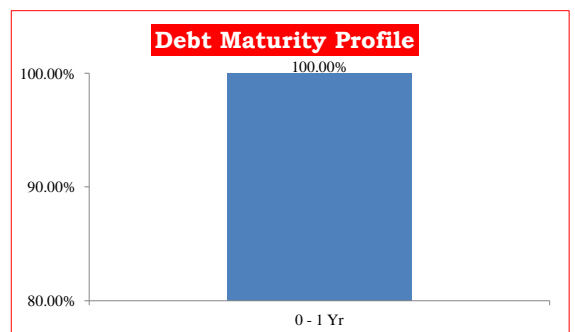
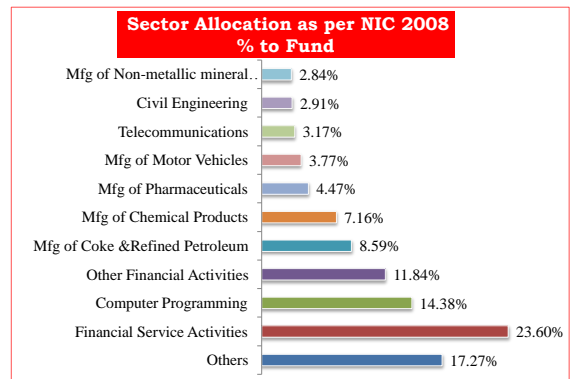
<b>Grand Total</b>	<b>100.00%</b>
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AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
756,193.66	-	20,037.75	776,231.41

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.30%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds	80% to 100%	97.42%
Equity		
Net Current Assets	-	0.28%



## Income Fund as on August 31, 2021

**Fund Objective :** The fund aims to provide superior returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03401/01/10IncomeFund101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 24.1292

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.85%	8.22%
10 Years	8.04%	8.68%
7 Years	7.89%	9.04%
5 Years	6.53%	7.90%
3 Years	8.44%	9.86%
2 Years	6.72%	8.19%
1 Year	4.75%	5.55%
6 Months	3.63%	4.15%
1 Month	0.90%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.45%
State Bank of India	4.10%
LIC Housing Finance Ltd	2.90%
ICICI Bank Ltd	2.37%
Sikka Ports And Terminals	2.23%
IDFC First Bank Limited	2.14%
Mahindra & Mahindra Ltd	2.11%
Bajaj Finance Ltd	1.90%
AXIS Bank Limited	1.58%
Power Grid Corporation of India Ltd	1.21%
Others	5.95%
<b>Total</b>	<b>32.94%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.57%
6.79% GOI Mat 15-May-2027	7.83%
7.26% GOI Mat 14-Jan-2029	7.42%
8.60% GOI Mat 02-Jun-2028	5.39%
GOI Floating Rate Bond Mat 22-Sep-2033	4.40%
5.63% GOI Mat 12-Apr-2026	4.21%
6.67% GOI Mat 17-Dec-2050	3.64%
7.59% GOI Mat 11-Jan-2026	3.30%
7.88% GOI Mat 19-Mar-2030	2.61%
7.61% GOI Mat 09-May-2030	2.60%
Others	10.70%
<b>Total</b>	<b>61.67%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.39%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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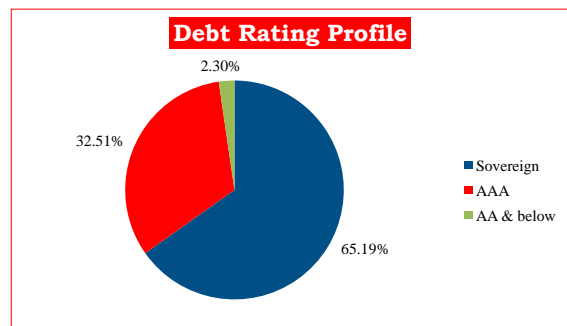
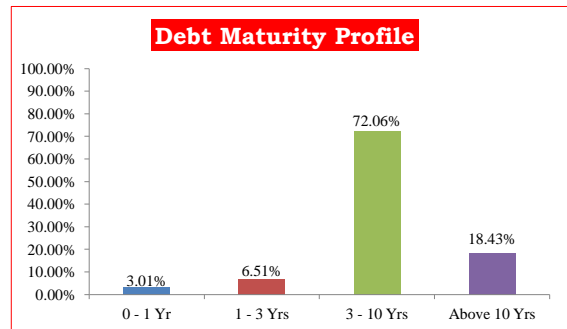
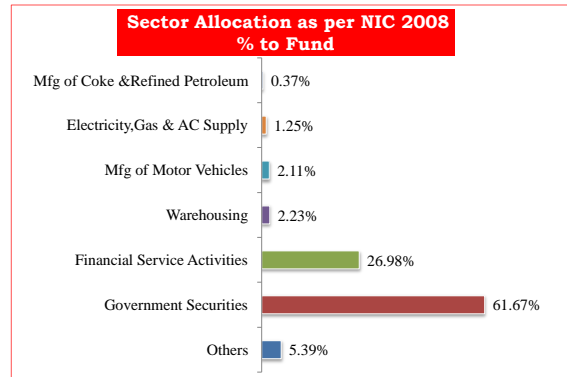
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	89.19
Modified Duration (In Years)	4.78

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	259,239.67	14,768.98	274,008.65

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.70%
Public Deposits		
Govt. Securities	80% to 100%	94.61%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.69%



## Opportunities Fund as on August 31, 2021

**Fund Objective :** The fund aims to generate long term capital appreciation by investing pre-dominantly in mid cap stocks which are likely to be the blue chips of tomorrow. The fund will invest in stocks which have a market capitalization equal to or lower than the market capitalization of the highest weighted stock in the NSE CNX Midcap Index. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03601/01/10OpprnttyFd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 45.0447

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.78%	11.93%
10 Years	15.29%	14.57%
7 Years	15.82%	14.35%
5 Years	14.17%	13.08%
3 Years	14.06%	12.57%
2 Years	31.28%	34.74%
1 Year	59.06%	70.34%
6 Months	18.74%	22.13%
1 Month	1.67%	2.16%

# Nifty MidCap 100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Mphasis Limited	2.70%
AU Small Finance Bank Limited	2.65%
Crompton Greaves Consumer Electricals Ltd	2.54%
Balkrishna Industries Ltd.	2.46%
P I Industries Limited	2.41%
Cholamandalam Investment & Finance Company Ltd	2.38%
SRF Limited	2.38%
Voltas Ltd	2.35%
MindTree Limited.	2.34%
IPCA Laboratories Ltd	2.30%
Page Industries Ltd	1.97%
Max Financial Services Limited	1.95%
Trent Ltd.	1.87%
Sundaram Finance Limited	1.86%
Enami Ltd	1.77%
The Ramco Cements Ltd	1.73%
Federal Bank Limited	1.67%
Tata Power Co. Ltd	1.65%
LIC Housing Finance Limited	1.43%
Aarti Industries Limited	1.41%
Mahindra & Mahindra Financial Services Limited	1.38%
Bharat Forge Ltd	1.37%
Bharat Electronics Ltd	1.34%
Gujarat Gas Limited	1.29%
City Union Bank Ltd	1.27%
Bata India Ltd	1.27%
Ashok Leyland Limited	1.15%
L&T Technology Services Ltd	1.12%
Godrej Properties Limited	1.12%
Whirlpool of India Limited	1.07%
Dr. Lal Path Labs Ltd.	1.05%
Mahanagar Gas Ltd	1.03%
The Indian Hotels Company Ltd	1.00%
Torrent Power Ltd.	1.00%
Kansai Nerolac Paints Ltd	1.00%
Indraprastha Gas Ltd.	0.98%
Shriram Transport Finance Company Ltd	0.97%
Alembic Pharmaceuticals Limited	0.89%
Alkem Laboratories Ltd	0.88%
Steel Authority of India Ltd	0.87%
Zee Entertainment Enterprises Limited	0.83%
ICICI Securities Limited	0.83%
Container Corporation of India Ltd	0.80%
Indian Railway Catering and Tourism Corporation Limited	0.79%
Dalmia Bharat Limited	0.79%
3M India Ltd	0.79%
Supreme Industries Ltd	0.74%
Atul Ltd	0.74%
Bajaj Holdings & Investment Limited	0.73%
Cummins India Ltd.	0.72%
REC Limited	0.68%
Escorts Limited	0.67%
Sun TV Network Ltd	0.58%
V-Guard Industries Limited	0.58%
Endurance Technologies Ltd	0.58%
Apollo Tyres Ltd	0.57%
Sanoft India Ltd.	0.56%
Jindal Steel & Power Limited	0.54%
IDFC Limited	0.54%
Sundram Fasteners Limited	0.53%
MRF Ltd.	0.51%
Tata Communications Ltd	0.51%
TVS Motors Co Ltd.	0.51%
Others	17.87%
<b>Total</b>	<b>96.86%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.14%</b>
<b>Grand Total</b>	<b>100.00%</b>

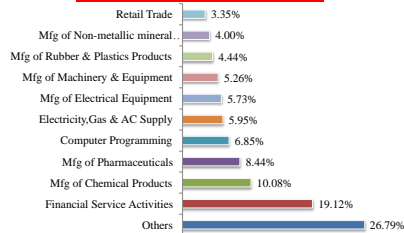
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
2,705,609.31	-	87,734.43	2,793,343.74

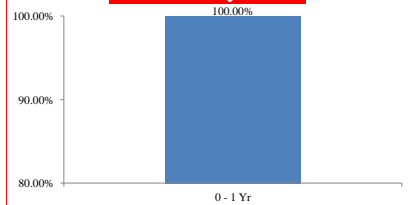
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.81%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	96.86%
Net Current Assets	-	0.33%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Vantage Fund as on August 31, 2021

**Fund Objective :** The Vantage Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to market movements.

<b>SFIN Code</b>	: ULIF03701/01/10VantageFnd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 31.0613

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.21%	N/A
10 Years	11.22%	N/A
7 Years	10.47%	N/A
5 Years	9.72%	N/A
3 Years	7.89%	N/A
2 Years	13.78%	N/A
1 Year	25.11%	N/A
6 Months	10.11%	N/A
1 Month	4.07%	N/A

#NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	4.65%
Reliance Industries Limited	4.39%
ICICI Bank Limited	3.96%
SBI-ETF Nifty Bank	3.93%
Tata Consultancy Services Limited	2.54%
Bajaj Finance Ltd	2.49%
HDFC Bank Limited	1.79%
Kotak Mahindra Bank Limited	1.74%
Hindustan Unilever Limited	1.68%
Larsen & Toubro Limited	1.60%
Bharti Airtel Ltd	1.46%
Tata Steel Limited	1.19%
Axis Bank Limited	1.11%
Asian Paints (India) Ltd	1.06%
ITC Limited	1.05%
Cipla Limited	0.82%
Maruti Suzuki India Ltd	0.80%
UltraTech Cement Limited	0.78%
Mahindra & Mahindra Ltd.	0.75%
Titan Company Limited	0.71%
Bharat Petroleum Corporation Ltd	0.68%
Eicher Motors Limited	0.56%
State Bank of India	0.55%
Info Edge (India) Limited	0.53%
Britannia Industries Ltd	0.53%
Divis Laboratories Ltd.	0.51%
Others	5.65%
<b>Total</b>	<b>47.48%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	7.69%
IOT Utkal Energy Services Limited	4.74%
Power Finance Corporation Ltd	3.47%
Sikka Ports And Terminals	2.89%
Housing Development Finance Corporation Ltd	2.30%
ICICI Securities Primary Dealership Ltd	0.68%
IDFC First Bank Limited	0.38%
Britannia Industries Ltd	0.005%
<b>Total</b>	<b>22.14%</b>

Government Securities	% to Fund
7.27% GOI Mat 08-Apr-2026	9.77%
6.64% GOI Mat 16-Jun-2035	5.80%
5.22% GOI Mat 15-JUN-2025	5.50%
7.26% GOI Mat 14-Jan-2029	2.02%
7.32% GOI Mat 28-Jan-2024	1.43%
7.59% GOI Mat 20-Mar-2029	1.31%
7.67% Tamil Nadu Uday Mat 22-Mar-2023	0.70%
7.57% GOI Mat 17-Jun-2033	0.50%
8.30% GOI Mat 02-Jul-2040	0.28%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	0.25%
Others	0.75%
<b>Total</b>	<b>28.32%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.06%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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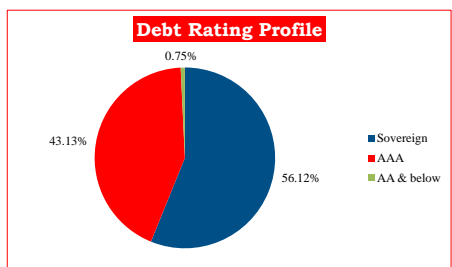
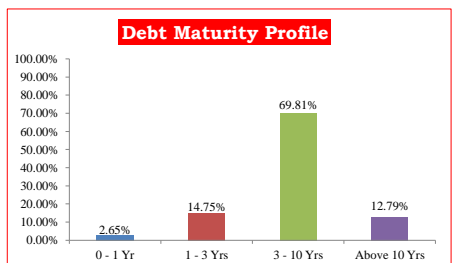
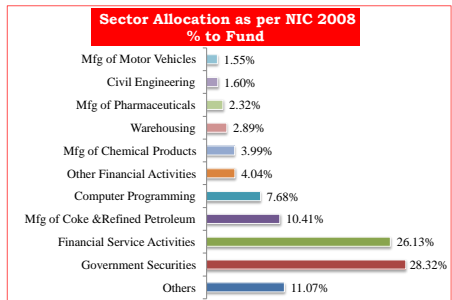
Debt Parameters	
Portfolio Yield (%)	5.80%
Avg Maturity (In Months)	67.93
Modified Duration (In Years)	4.24

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
3,879.90	4,123.63	167.93	8,171.46

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.99%
Public Deposits		
Govt. Securities	10% to 70%	50.46%
Corporate Bonds		
Equity	10% to 70%	47.48%
Net Current Assets	-	1.07%



## Balanced Fund as on August 31, 2021

**Fund Objective :** To invest in Debt and Equity securities so as to combine the stability of Debt instruments with the long term capital appreciation potential of Equities.

SFIN Code	: ULIF03901/09/10BalancedFd101
Inception Date	: 08 Sep 2010
NAV	: 28.9569

Period	Returns (%)	Benchmark Returns (%)#
Inception	10.16%	9.67%
10 Years	11.61%	11.35%
7 Years	11.00%	10.63%
5 Years	11.15%	11.56%
3 Years	11.39%	11.79%
2 Years	18.56%	18.21%
1 Year	31.75%	33.02%
6 Months	12.80%	12.47%
1 Month	5.08%	5.08%

# 60% BSE-100 40% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	6.15%
Infosys Limited	5.36%
Reliance Industries Limited	4.64%
ICICI Bank Limited	4.00%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	3.11%
Hindustan Unilever Limited	2.37%
Tata Consultancy Services Limited	2.27%
Nippon India ETF Bank Bees	1.93%
Bharti Airtel Ltd	1.90%
Larsen & Toubro Limited	1.74%
Axis Bank Limited	1.56%
Kotak Mahindra Bank Limited	1.42%
ICICI Prudential Private Banks ETF	1.41%
Bajaj Finance Ltd	1.35%
Asian Paints (India) Ltd	1.21%
ITC Limited	1.17%
UltraTech Cement Limited	1.05%
Mahindra & Mahindra Ltd.	0.98%
Maruti Suzuki India Ltd	0.96%
Tata Steel Limited	0.93%
ICICI Prudential IT ETF	0.93%
Dr Reddys Laboratories Limited	0.80%
Nestle India Limited	0.73%
HCL Technologies Limited	0.70%
Divis Laboratories Ltd.	0.65%
Tech Mahindra Limited	0.64%
Bajaj Finserv Ltd	0.61%
Bharat Petroleum Corporation Ltd	0.58%
Hindalco Industries Limited	0.57%
Wipro Limited	0.53%
Titan Company Limited	0.51%
Others	12.86%
<b>Total</b>	<b>65.65%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	2.06%
LIC Housing Finance Ltd	1.89%
IDFC First Bank Limited	1.71%
State Bank of India	1.37%
Bajaj Finance Ltd	1.29%
Mahindra and Mahindra Financial Services Ltd	1.12%
Export and Import Bank of India	0.73%
National Bank For Agriculture & Rural Development	0.67%
Larsen & Toubro Ltd	0.52%
HDB Financial Services Ltd	0.47%
Others	3.16%
<b>Total</b>	<b>14.99%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	3.71%
7.17% GOI Mat 08-Jan-2028	3.30%
6.45% GOI Mat 07-Oct-2029	2.06%
7.27% GOI Mat 08-Apr-2026	2.04%
6.79% GOI Mat 15-May-2027	1.28%
GOI Floating Rate Bond Mat 22-Sep-2033	1.17%
6.67% GOI Mat 17-Dec-2050	0.83%
7.26% GOI Mat 14-Jan-2029	0.63%
6.97% GOI Mat 06-Sep-2026	0.36%
7.65% Karnataka SDL Mat 29 Nov 2027	0.35%
Others	1.92%
<b>Total</b>	<b>17.66%</b>

Deposits, Money Mkt Securities and Net Current Assets.	1.70%
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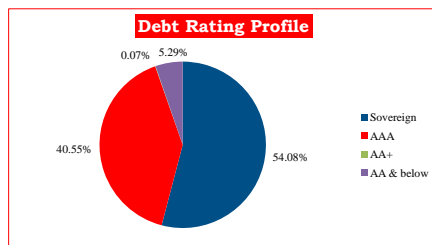
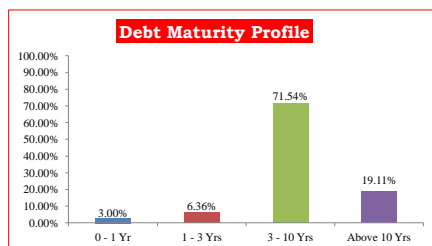
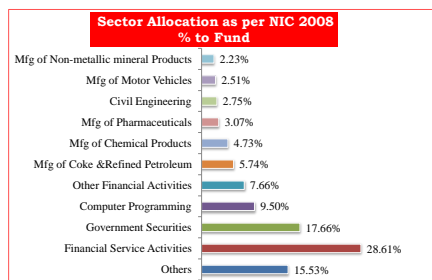
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.96%
Avg Maturity (In Months)	85.44
Modified Duration (In Years)	4.67

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
550,562.25	273,808.39	14,288.60	838,659.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.81%
Public Deposits		
Govt. Securities	0% to 60%	32.65%
Corporate Bonds		
Equity	40% to 80%	65.65%
Net Current Assets	-	0.90%



## Highest NAV Guarantee Fund as on August 31, 2021

**Fund Objective :** To Generate Returns from Hybrid asset Allocation Portfolio over 10 year Term of Fund

<b>SFIN Code</b>	: ULIF04001/09/10HighestNAV101
<b>Inception Date</b>	: 08 Sep 2010
<b>NAV</b>	: 18.3275

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.67%	N/A
10 Years	6.76%	N/A
7 Years	5.93%	N/A
5 Years	5.83%	N/A
3 Years	5.00%	N/A
2 Years	6.09%	N/A
1 Year	10.04%	N/A
6 Months	4.31%	N/A
1 Month	1.58%	N/A

# NA

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.31%
Infosys Limited	2.00%
Reliance Industries Limited	1.71%
ICICI Bank Limited	1.48%
Tata Consultancy Services Limited	1.10%
Kotak Mahindra Bank Limited	0.83%
Axis Bank Limited	0.80%
Bajaj Finance Ltd	0.78%
Hindustan Unilever Limited	0.71%
Larsen & Toubro Limited	0.55%
State Bank of India	0.51%
Others	5.65%
<b>Total</b>	<b>18.43%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	9.45%
IDFC First Bank Limited	3.95%
Bajaj Finance Ltd	2.68%
Reliance Industries Ltd	2.58%
REC Limited	2.16%
Larsen & Toubro Ltd	2.07%
Power Finance Corporation Ltd	2.05%
Fullerton India Credit Company Ltd	1.54%
Shriram City Union Finance Ltd	1.49%
Housing Development Finance Corporation Ltd	1.30%
Others	6.10%
<b>Total</b>	<b>35.36%</b>

Government Securities	% to Fund
7.37% GOI Mat 16-April-2023	5.94%
Gsec C-STRIPS Mat 17-Dec-2022	4.19%
Gsec C-STRIPS Mat 15-Jun-2023	3.74%
Gsec C-STRIPS Mat 15-Jun-2022	3.73%
Gsec C-STRIPS Mat 15-Dec-2022	3.65%
Gsec C-STRIPS Mat 15-Dec-2023	3.42%
Gsec C-STRIPS Mat 15-Mar-2022	2.94%
Gsec C-STRIPS Mat 26-Apr-2022	2.64%
7.68% GOI Mat 15-Dec-2023	2.40%
Gsec C-STRIPS Mat 15-Sep-2022	2.17%
Others	8.90%
<b>Total</b>	<b>43.72%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.48%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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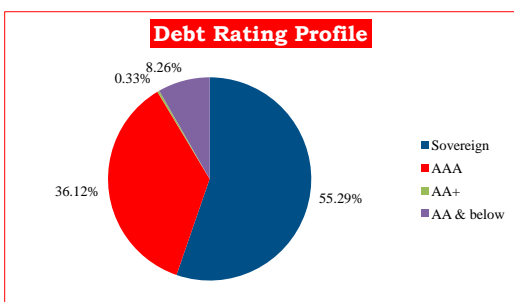
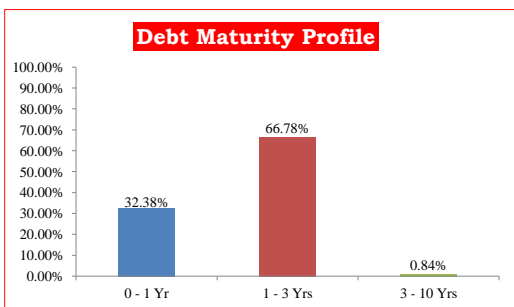
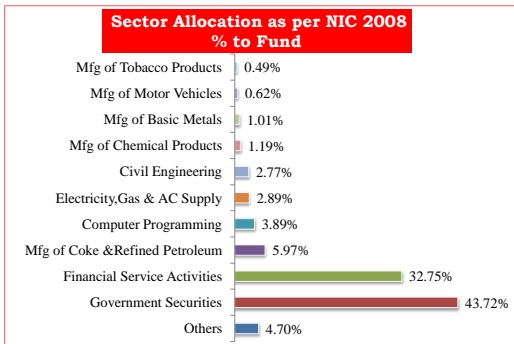
Debt Parameters	
Portfolio Yield (%)	4.16%
Avg Maturity (In Months)	15.56
Modified Duration (In Years)	1.21

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
61,855.55	265,386.99	8,330.80	335,573.34

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhali	-	-	4
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 100%	80.00%
Govt. Securities		
Corporate Bonds		
Equity	0% to 100%	18.43%
Net Current Assets	-	1.57%



## Short Term Fund as on August 31, 2021

**Fund Objective :** To invest in Government securities, high grade corporate bonds and money market instruments with a maximum outstanding maturity limit of 3 years

<b>SFIN Code</b>	: ULIF03801/09/10ShortTrmFd101
<b>Inception Date</b>	: 14 Sep 2010
<b>NAV</b>	: 20.0673

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.56%	8.33%
10 Years	6.45%	8.49%
7 Years	5.81%	8.32%
5 Years	4.99%	7.80%
3 Years	5.04%	8.75%
2 Years	5.62%	8.12%
1 Year	3.52%	6.02%
6 Months	2.32%	3.82%
1 Month	0.38%	0.77%

# CRISIL Short Term Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Larsen & Toubro Ltd	8.60%
Ultratech Cement Ltd	8.33%
REC Limited	8.17%
National Thermal Power Corporation Ltd	7.84%
Reliance Industries Ltd	7.10%
Bajaj Finance Ltd	6.62%
Power Finance Corporation Ltd	6.17%
National Bank For Agriculture & Rural Development	4.82%
Hindustan Petroleum Corporation Ltd	4.52%
Power Grid Corporation of India Ltd	3.42%
Others	3.61%
<b>Total</b>	<b>69.20%</b>

Government Securities	% to Fund
6.84% GOI Mat 19-Dec-2022	8.53%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	8.49%
7.16% GOI Mat 20-May-2023	3.01%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	1.39%
8.13% GOI Mat 21-Sep-2022	1.00%
8.08% GOI Mat 02-Aug-2022	0.99%
<b>Total</b>	<b>23.41%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>7.39%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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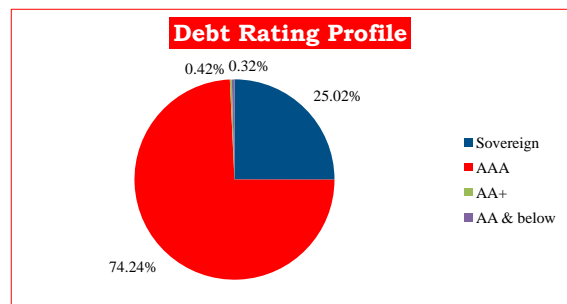
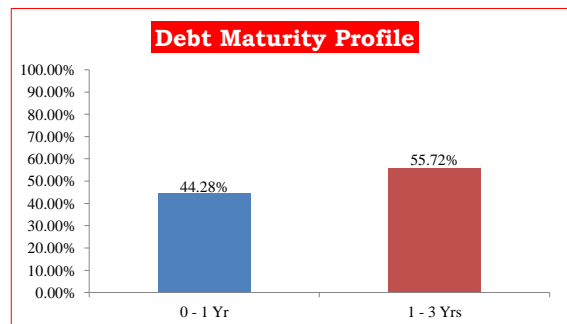
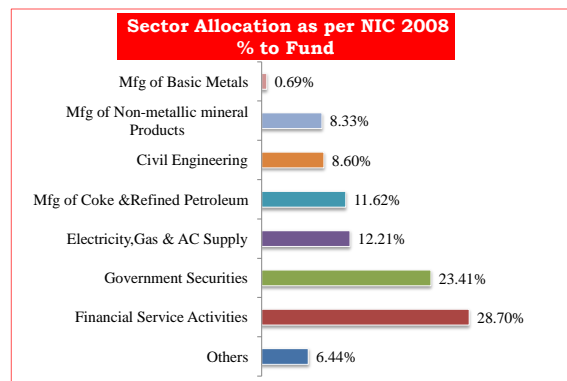
Debt Parameters	
Portfolio Yield (%)	4.17%
Avg Maturity (In Months)	14.44
Modified Duration (In Years)	1.11

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	9,687.30	773.11	10,460.41

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Capital Guarantee Fund as on August 31, 2021

**Fund Objective :** To Generate Returns from Hybrid asset Allocation Portfolio with a guarantee that the corpus at the end of the investment horizon is at least equal to initial Capital.

<b>SFIN Code</b>	: ULIF04126/10/10CaptlGuaFd101
<b>Inception Date</b>	: 02 Nov 2010
<b>NAV</b>	: 25.8543

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.16%	N/A
10 Years	10.81%	N/A
7 Years	8.54%	N/A
5 Years	10.73%	N/A
3 Years	9.45%	N/A
2 Years	18.13%	N/A
1 Year	47.06%	N/A
6 Months	21.47%	N/A
1 Month	6.55%	N/A

# NA

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Larsen & Toubro Limited	9.59%
Vedanta Ltd	8.05%
Power Grid Corporation of India Ltd	7.52%
Sun Pharmaceuticals Industries Limited	6.68%
ICICI Bank Limited	6.14%
Maruti Suzuki India Ltd	6.12%
National Thermal Power Corporation Ltd.	5.73%
Bharti Airtel Ltd	5.68%
Bharat Petroleum Corporation Ltd	5.53%
Hero Motocorp Limited	5.48%
Eicher Motors Limited	5.46%
Oil & Natural Gas Corporation Ltd.	4.97%
Wipro Limited	4.67%
Gas Authority of India Limited	3.68%
Reliance Industries Limited	3.32%
Hindustan Unilever Limited	2.92%
Tech Mahindra Limited	2.57%
Indus Towers Limited	1.84%
Tata Steel Limited	1.76%
Reliance Industries Limited - Partly Paid	1.71%
Others	0.11%
<b>Total</b>	<b>99.51%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.49%</b>
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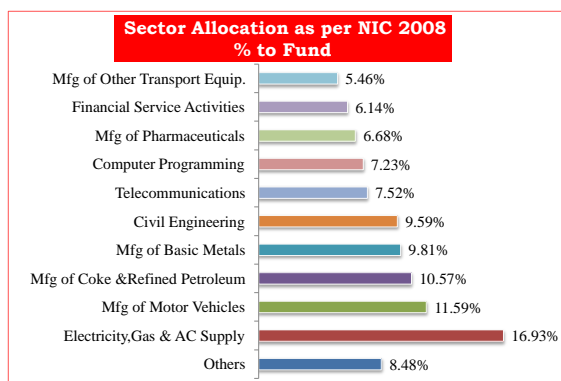
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
151.48	-	0.75	152.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhalli	-	-	4
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 100%	0.00%
Govt. Securities		
Corporate Bonds		
Equity	0% to 100%	99.51%
Net Current Assets	-	0.49%



## Pension Guarantee Maximus Fund as on August 31, 2021

**Fund Objective :** The fund aims to deliver steady returns through mix of Debt & Equities.

<b>SFIN Code</b>	: ULIF04224/01/11PenGuaFnd1101
<b>Inception Date</b>	: 01 Feb 2011
<b>NAV</b>	: 18.8012

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.15%	N/A
10 Years	6.28%	N/A
7 Years	5.62%	N/A
5 Years	3.97%	N/A
3 Years	2.46%	N/A
2 Years	6.41%	N/A
1 Year	9.40%	N/A
6 Months	4.22%	N/A
1 Month	1.44%	N/A

# NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	5.68%
Hindalco Industries Limited	5.63%
HCL Technologies Limited	5.49%
IndusInd Bank Limited	3.56%
Hero Motocorp Limited	3.18%
Indian Oil Corporation Ltd	1.86%
Hindustan Petroleum Corporation Ltd.	1.58%
Indus Towers Limited	1.25%
Others	0.00%
<b>Total</b>	<b>28.24%</b>

Debentures / Bonds	% to Fund
IL & FS Ltd	0.00%
<b>Total</b>	<b>0.00%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>71.76%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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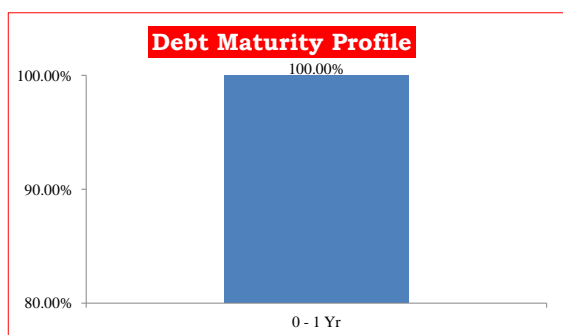
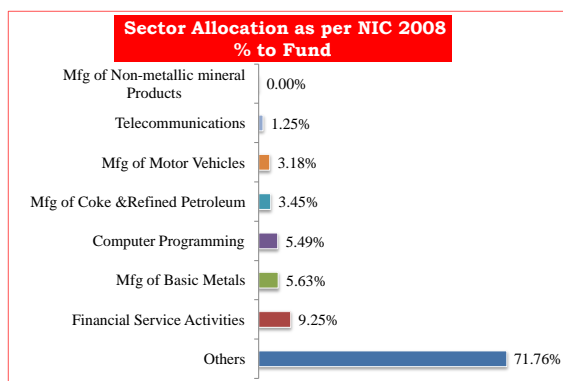
Debt Parameters	
Portfolio Yield (%)	3.14%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
94.56	-	240.33	334.89

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhali	-	-	4
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	70% to 100%	71.27%
Govt. Securities		
Corporate Bonds		
Equity	0% to 30%	28.24%
Net Current Assets	-	0.50%



## Pension Super Plus Fund - 2012 as on August 31, 2021

**Fund Objective :** The fund aims to invest in Equity, Fixed Income Instruments, Liquid Mutual Funds and Money Market Instruments and actively manage the asset allocation between these categories to provide benefits at least equal to the guaranteed benefits.

<b>SFIN Code</b>	: ULIF04818/06/12PenSuPls12101
<b>Inception Date</b>	: 06 Dec 2012
<b>NAV</b>	: 21.6674

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.25%	N/A
10 Years	N/A	N/A
7 Years	8.45%	N/A
5 Years	8.87%	N/A
3 Years	8.62%	N/A
2 Years	12.43%	N/A
1 Year	26.75%	N/A
6 Months	12.41%	N/A
1 Month	4.67%	N/A

# N/A  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
Reliance Industries Limited	4.78%
Infosys Limited	4.63%
ICICI Bank Limited	4.29%
HDFC Bank Limited	3.35%
Tata Consultancy Services Limited	2.90%
Hindustan Unilever Limited	2.30%
Tata Steel Limited	2.28%
Kotak Mahindra Bank Limited	2.10%
Larsen & Toubro Limited	2.05%
Bajaj Finance Ltd	1.98%
ITC Limited	1.97%
Bharti Airtel Ltd	1.61%
Asian Paints (India) Ltd	1.55%
State Bank of India	1.53%
Axis Bank Limited	1.46%
Hindalco Industries Limited	1.42%
Grasim Industries Limited	1.29%
Wipro Limited	1.28%
HCL Technologies Limited	1.11%
Adani Port & Special Economic Zone Ltd	1.06%
Bajaj Finserv Ltd	1.04%
Mahindra & Mahindra Ltd.	0.89%
Cipla Limited	0.82%
Maruti Suzuki India Ltd	0.81%
Tech Mahindra Limited	0.80%
Bajaj Auto Ltd.	0.75%
Oil & Natural Gas Corporation Ltd.	0.74%
Sun Pharmaceuticals Industries Limited	0.70%
Dr Reddys Laboratories Limited	0.65%
Bharat Petroleum Corporation Ltd	0.65%
UltraTech Cement Limited	0.65%
IndusInd Bank Limited	0.63%
Titan Company Limited	0.62%
Tata Motors Limited	0.62%
Vedanta Ltd	0.62%
National Thermal Power Corporation Ltd.	0.59%
Hero Motocorp Limited	0.57%
Others	1.64%
<b>Total</b>	<b>58.73%</b>

Debentures / Bonds	% to Fund
Sikka Ports And Terminals	9.56%
IOT Utikal Energy Services Limited	5.42%
Housing Development Finance Corporation Ltd	4.59%
LIC Housing Finance Ltd	3.17%
Mahindra & Mahindra Ltd	2.82%
Power Grid Corporation of India Ltd	1.15%
Tata Steel Ltd	1.15%
Power Finance Corporation Ltd	1.08%
NHPC Ltd	0.80%
National Bank For Agriculture & Rural Development	0.79%
Others	4.12%
<b>Total</b>	<b>34.66%</b>

Government Securities	% to Fund
8.60% Gujarat SDL Mat 17-Oct-2028	1.76%
6.84% GOI Mat 19-Dec-2022	1.19%
Gsec C-STRIPS Mat 09-Sep-2024	0.61%
Gsec C-STRIPS Mat 09-Mar-2025	0.59%
Gsec C-STRIPS Mat 09-Sep-2025	0.57%
7.68% GOI Mat 15-Dec-2023	0.31%
8.24% GOI Mat 15-Feb-2027	0.01%
<b>Total</b>	<b>5.03%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.57%</b>
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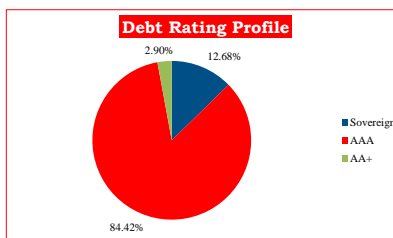
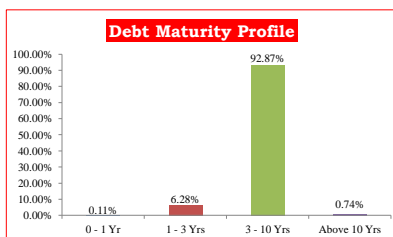
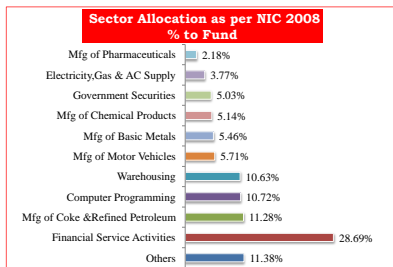
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	6.07%
Avg Maturity (In Months)	66.26
Modified Duration (In Years)	4.07

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
92,541.44	62,543.06	2,480.82	157,565.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhall	-	-	4
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.04%
Public Deposits		
Govt. Securities	40% to 100%	39.69%
Corporate Bonds	0% to 60%	58.73%
Equity		
Net Current Assets	-	1.53%



## Equity Plus Fund as on August 31, 2021

**Fund Objective :** The Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

<b>SFIN Code</b>	: ULIF05301/08/13EquityPlus101
<b>Inception Date</b>	: 24 Jun 2014
<b>NAV</b>	: 22.5183

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.95%	12.01%
10 Years	N/A	N/A
7 Years	11.77%	11.58%
5 Years	14.66%	14.29%
3 Years	14.26%	13.62%
2 Years	25.58%	24.67%
1 Year	50.91%	50.45%
6 Months	17.81%	17.92%
1 Month	7.79%	8.69%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	7.85%
Infosys Limited	7.81%
HDFC Bank Limited	7.49%
ICICI Bank Limited	6.13%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.47%
Tata Consultancy Services Limited	3.38%
Hindustan Unilever Limited	3.23%
Larsen & Toubro Limited	2.91%
Bharti Airtel Ltd	2.78%
Nippon India ETF Bank Bees	2.74%
Axis Bank Limited	2.57%
ICICI Prudential Private Banks ETF	2.44%
TTC Limited	2.41%
Bajaj Finance Ltd	2.25%
ICICI Prudential IT ETF	2.23%
Kotak Mahindra Bank Limited	1.97%
Asian Paints (India) Ltd	1.89%
SBI-ETF Nifty Bank	1.68%
Maruti Suzuki India Ltd	1.68%
UltraTech Cement Limited	1.66%
Tata Steel Limited	1.61%
Mahindra & Mahindra Ltd.	1.53%
HCL Technologies Limited	1.38%
Dr Reddys Laboratories Limited	1.27%
Housing Devt Finance Corpn Limited	1.25%
Nestle India Limited	1.12%
Hindalco Industries Limited	1.04%
Tech Mahindra Limited	0.97%
Cipla Limited	0.94%
Divis Laboratories Ltd.	0.91%
Titan Company Limited	0.88%
Bajaj Finserv Ltd	0.84%
Adani Port & Special Economic Zone Ltd	0.80%
Shree Cement Limited	0.80%
Wipro Limited	0.80%
Bharat Petroleum Corporation Ltd	0.75%
Devyani International Limited	0.70%
State Bank of India	0.67%
National Thermal Power Corporation Ltd.	0.65%
Grasim Industries Limited	0.57%
SBI Life Insurance Company Limited	0.51%
Others	7.09%
<b>Total</b>	<b>96.64%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	0.42%
REC Limited	0.28%
Power Finance Corporation Ltd	0.10%
Britannia Industries Ltd	0.003%
National Thermal Power Corporation Ltd	0.00%
<b>Total</b>	<b>0.80%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.56%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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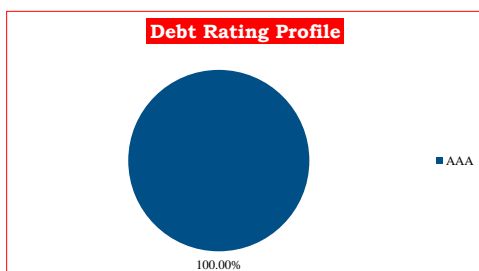
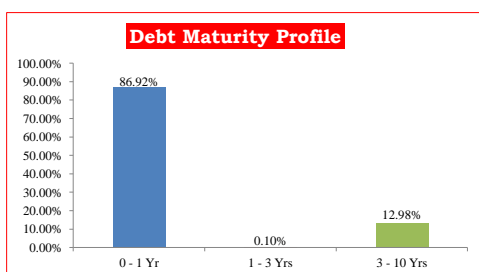
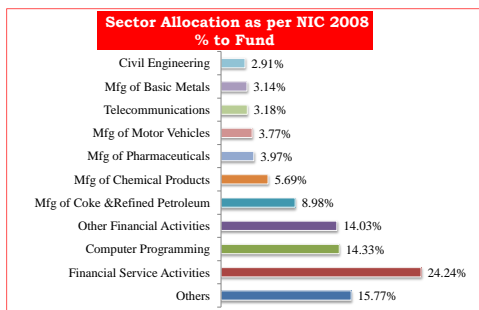
Debt Parameters	
Portfolio Yield (%)	3.64%
Avg Maturity (In Months)	10.94
Modified Duration (In Years)	0.70

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
61,584.58	510.47	1,633.75	63,728.79

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.47%
Public Deposits		
Govt. Securities	0% to 20%	0.80%
Corporate Bonds		
Equity	80% to 100%	96.64%
Net Current Assets	-	0.09%



## Diversified Equity Fund as on August 31, 2021

**Fund Objective :** The Diversified Equity Fund aims to generate long term capital appreciation by investing in high potential companies across the market cap spectrum while taking active asset allocation calls in Equity, government securities, Money Market Instruments, Cash etc

<b>SFIN Code</b>	: ULIF05501/08/13DivrEqtyFd101
<b>Inception Date</b>	: 01 Jul 2014
<b>NAV</b>	: 27.6076

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.21%	11.87%
10 Years	N/A	N/A
7 Years	15.09%	11.68%
5 Years	16.65%	14.01%
3 Years	15.90%	13.08%
2 Years	27.85%	24.89%
1 Year	51.81%	51.34%
6 Months	18.22%	18.01%
1 Month	7.29%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.47%
ICICI Bank Limited	7.54%
Reliance Industries Limited	6.07%
HDFC Bank Limited	5.80%
ICICI Prudential Private Banks ETF	4.27%
Hindustan Unilever Limited	4.08%
Axis Bank Limited	3.68%
Bharti Airtel Ltd	3.64%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	3.09%
Larsen & Toubro Limited	2.85%
Tata Consultancy Services Limited	2.65%
Dr Reddys Laboratories Limited	2.09%
UltraTech Cement Limited	1.91%
Mahindra & Mahindra Ltd.	1.85%
Tech Mahindra Limited	1.79%
Crompton Greaves Consumer Electricals Ltd	1.75%
SBI-ETF Nifty Bank	1.69%
Asian Paints (India) Ltd	1.68%
Tata Steel Limited	1.68%
Kotak Mahindra Bank Limited	1.67%
Maruti Suzuki India Ltd	1.65%
Bajaj Finance Ltd	1.64%
ICICI Prudential IT ETF	1.61%
Housing Devt Finance Corpn Limited	1.52%
HCL Technologies Limited	1.25%
SBI Life Insurance Company Limited	1.21%
National Thermal Power Corporation Ltd.	1.17%
Nippon India ETF Bank Bees	0.99%
Nestle India Limited	0.88%
ITC Limited	0.80%
Bharat Petroleum Corporation Ltd	0.78%
Lupin Limited	0.70%
Apollo Hospitals Enterprise Limited	0.70%
Godrej Consumer Products Limited	0.64%
Schaeffler India Limited	0.60%
Shree Cement Limited	0.60%
Bank of Baroda	0.56%
SRF Limited	0.50%
Info Edge (India) Limited	0.50%
Others	13.34%
<b>Total</b>	<b>99.91%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.003%
<b>Total</b>	<b>0.003%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.09%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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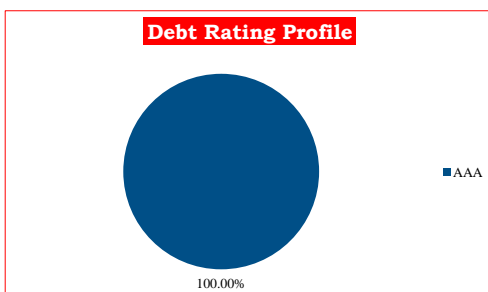
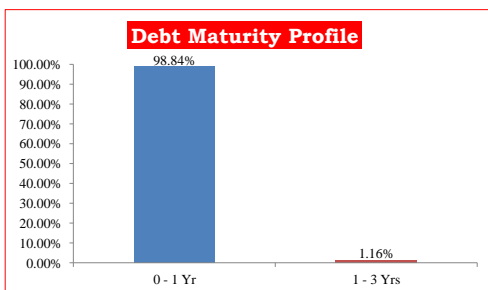
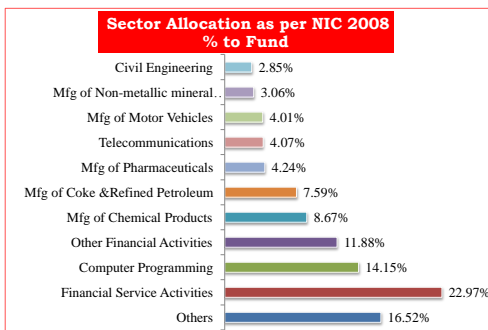
Debt Parameters	
Portfolio Yield (%)	3.16%
Avg Maturity (In Months)	0.42
Modified Duration (In Years)	0.03

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
145,962.63	3.66	126.96	146,093.26

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.21%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	99.91%
Net Current Assets	-	-0.13%



## Bond Fund as on August 31, 2021

**Fund Objective :** The Bond Fund aims to dynamically manage the allocation between government securities, Fixed Income instruments, Money Market instruments and Cash with the intent to dynamically manage the duration at a level that delivers superior risk adjusted returns.

<b>SFIN Code</b>	: ULIF05601/08/13Bond Funds101
<b>Inception Date</b>	: 23 Jun 2014
<b>NAV</b>	: 17.2955

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.91%	9.00%
10 Years	N/A	N/A
7 Years	8.04%	9.04%
5 Years	6.79%	7.90%
3 Years	8.70%	9.86%
2 Years	6.43%	8.19%
1 Year	4.76%	5.55%
6 Months	3.57%	4.15%
1 Month	0.91%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.66%
State Bank of India	4.63%
Mahindra & Mahindra Ltd	4.06%
Bajaj Finance Ltd	3.35%
REC Limited	2.02%
IDFC First Bank Limited	1.98%
Indian Railway Finance Corporation Ltd	1.60%
Sikka Ports And Terminals	1.56%
LIC Housing Finance Ltd	1.24%
International Finance Corporation	1.02%
Others	5.03%
<b>Total</b>	<b>31.15%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.76%
7.26% GOI Mat 14-Jan-2029	6.64%
6.79% GOI Mat 15-May-2027	6.16%
6.97% GOI Mat 06-Sep-2026	5.25%
8.60% GOI Mat 02-Jun-2028	4.98%
7.27% GOI Mat 08-Apr-2026	4.86%
GOI Floating Rate Bond Mat 22-Sep-2033	4.28%
5.63% GOI Mat 12-Apr-2026	3.93%
6.67% GOI Mat 17-Dec-2050	3.63%
7.59% GOI Mat 11-Jan-2026	3.10%
Others	11.16%
<b>Total</b>	<b>63.77%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.08%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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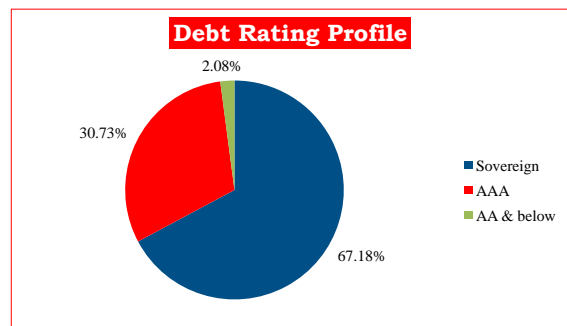
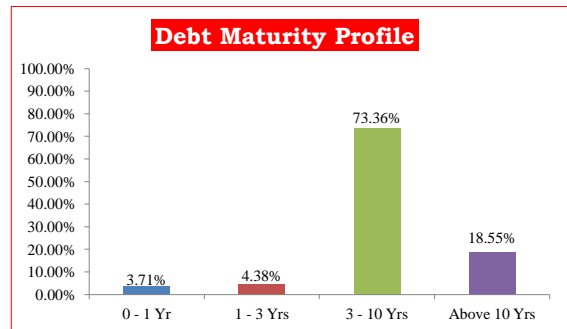
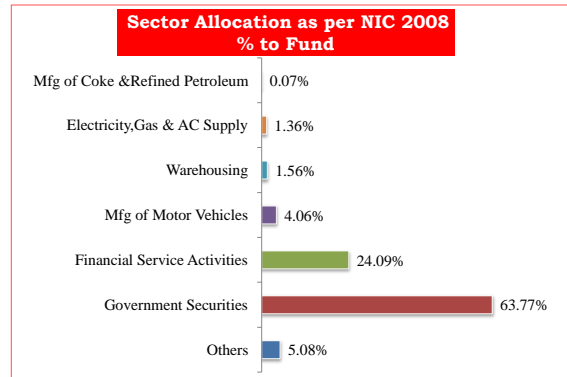
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	88.93
Modified Duration (In Years)	4.76

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	31,340.01	1,678.24	33,018.25

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	1.38%
Public Deposits		
Govt. Securities	40% to 100%	94.92%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.71%



## Conservative Fund as on August 31, 2021

**Fund Objective :** The Conservative Fund is a pure Debt Fund which invests in Government securities, high grade Fixed Income Instruments, Liquid Mutual Fund and Money Market Instruments. The fund aims to deliver stable returns by investing in the short end of the yield curve to limit the volatility and risk of the Fund.

<b>SFIN Code</b>	: ULIF05801/08/13ConservtFd101
<b>Inception Date</b>	: 11 Jul 2014
<b>NAV</b>	: 16.4178

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.19%	8.32%
10 Years	N/A	N/A
7 Years	7.16%	8.32%
5 Years	6.18%	7.80%
3 Years	7.31%	8.75%
2 Years	6.27%	8.12%
1 Year	4.29%	6.02%
6 Months	2.75%	3.82%
1 Month	0.48%	0.77%

# CRISIL Short Term Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
REC Limited	9.66%
Hindustan Petroleum Corporation Ltd	6.55%
Bajaj Finance Ltd	5.22%
National Bank For Agriculture & Rural Development	4.98%
Power Grid Corporation of India Ltd	4.62%
Power Finance Corporation Ltd	4.54%
Larsen & Toubro Ltd	3.32%
National Thermal Power Corporation Ltd	3.07%
IDFC First Bank Limited	2.73%
AXIS Bank Limited	2.70%
Others	9.05%
Total	56.42%

Government Securities	% to Fund
8.42% Tamil Nadu SDL 25-07-2023	3.41%
7.05% Tamil Nadu SDL Mat 20-Nov-2026	3.32%
6.18% GOI Mat 04-Nov-2024	3.31%
8.15% GOI Mat 11-Jun-2022	3.29%
5.63% GOI Mat 12-Apr-2026	3.18%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	3.14%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.78%
6.84% GOI Mat 19-Dec-2022	2.57%
8.13% GOI Mat 21-Sep-2022	1.99%
8.15% GOI Mat 24-Nov-2026	0.26%
Others	0.20%
Total	27.45%

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>16.12%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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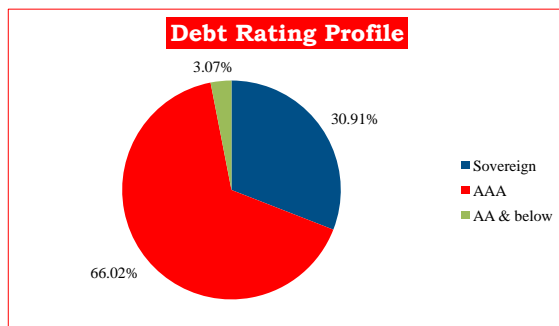
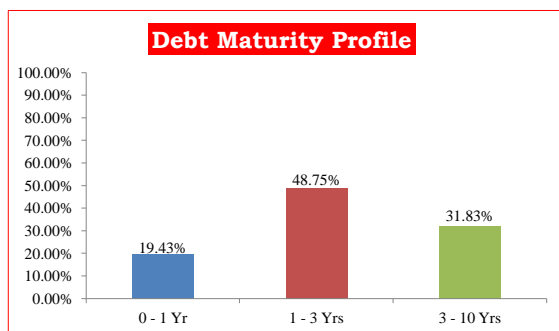
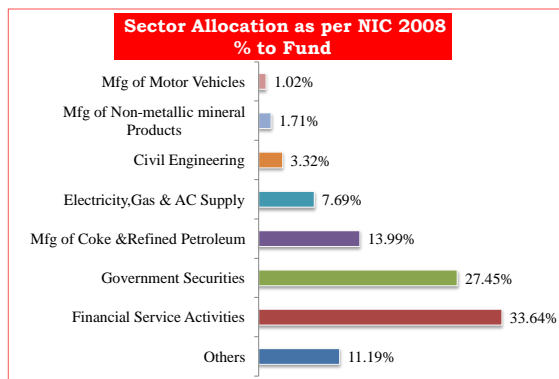
Debt Parameters	
Portfolio Yield (%)	4.65%
Avg Maturity (In Months)	26.34
Modified Duration (In Years)	1.89

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	13,170.43	2,531.87	15,702.30

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	-	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	8.69%
Public Deposits		
Govt. Securities	40% to 100%	83.88%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	7.43%



## Pension Income Fund as on August 31, 2021

**Fund Objective :** The Pension Income Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

<b>SFIN Code</b>	: ULIF06101/04/14PenIncFund101
<b>Inception Date</b>	: 06 Oct 2015
<b>NAV</b>	: 14.3528

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.31%	8.36%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	6.25%	7.90%
3 Years	8.05%	9.86%
2 Years	6.00%	8.19%
1 Year	4.11%	5.55%
6 Months	3.32%	4.15%
1 Month	0.85%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.44%
State Bank of India	4.67%
Power Finance Corporation Ltd	3.21%
Sundaram Finance Ltd	2.98%
LIC Housing Finance Ltd	2.25%
REC Limited	2.06%
Sikka Ports And Terminals	1.91%
Mahindra & Mahindra Ltd	1.79%
ICICI Bank Ltd	1.73%
IDFC First Bank Limited	1.38%
Others	5.72%
<b>Total</b>	<b>34.14%</b>

Government Securities	% to Fund
6.79% GOI Mat 15-May-2027	9.20%
6.64% GOI Mat 16-Jun-2035	9.10%
8.60% GOI Mat 02-Jun-2028	5.41%
7.26% GOI Mat 14-Jan-2029	5.37%
GOI Floating Rate Bond Mat 22-Sep-2033	4.39%
5.63% GOI Mat 12-Apr-2026	4.13%
6.97% GOI Mat 06-Sep-2026	4.06%
6.67% GOI Mat 17-Dec-2050	3.63%
7.59% GOI Mat 11-Jan-2026	3.39%
7.17% GOI Mat 08-Jan-2028	2.68%
Others	11.28%
<b>Total</b>	<b>62.64%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.21%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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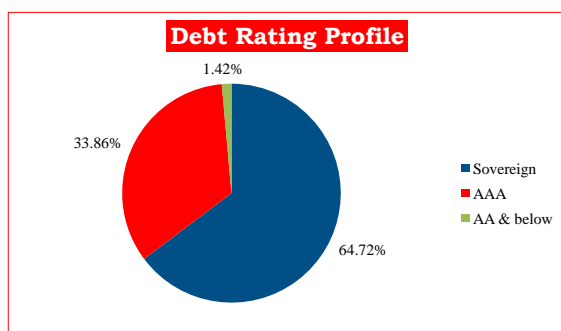
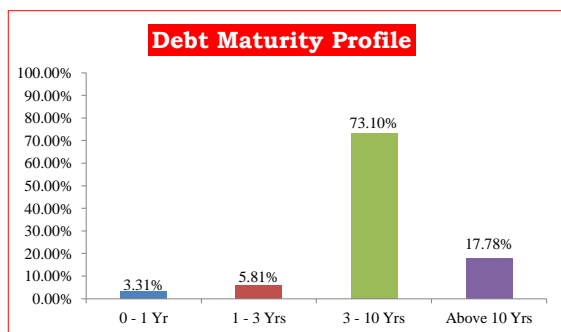
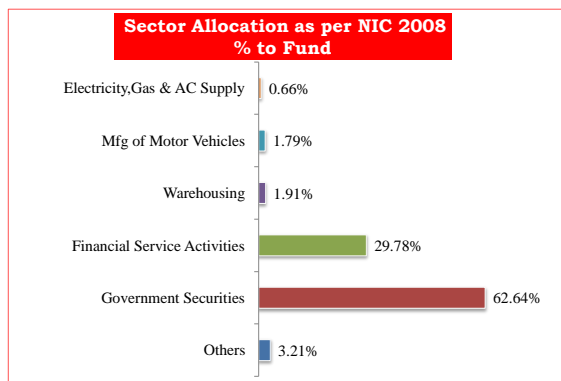
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	87.96
Modified Duration (In Years)	4.73

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	92,221.91	3,061.46	95,283.38

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts		1.70%
Public Deposits	0% to 20%	
Govt. Securities		96.79%
Corporate Bonds	80% to 100%	
Equity	0%	0.00%
Net Current Assets	-	1.51%



## Pension Equity Plus Fund as on August 31, 2021

**Fund Objective :** The Pension Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

<b>SFIN Code</b>	: ULIF06001/04/14PenEqPlsFd101
<b>Inception Date</b>	: 06 Oct 2015
<b>NAV</b>	: 20.4362

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.86%	13.40%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	13.91%	14.29%
3 Years	13.57%	13.62%
2 Years	25.56%	24.67%
1 Year	50.77%	50.45%
6 Months	17.83%	17.92%
1 Month	7.65%	8.69%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.14%
Infosys Limited	8.06%
HDFC Bank Limited	7.57%
ICICI Bank Limited	6.26%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.84%
Tata Consultancy Services Limited	3.46%
Hindustan Unilever Limited	3.45%
Bharti Airtel Ltd	2.96%
Larsen & Toubro Limited	2.95%
Nippon India ETF Bank Bees	2.92%
Axis Bank Limited	2.59%
ICICI Prudential Private Banks ETF	2.52%
ICICI Prudential IT ETF	2.40%
ITC Limited	2.27%
Bajaj Finance Ltd	2.25%
Asian Paints (India) Ltd	2.01%
Kotak Mahindra Bank Limited	1.98%
SBI-ETF Nifty Bank	1.78%
UltraTech Cement Limited	1.75%
Maruti Suzuki India Ltd	1.71%
Tata Steel Limited	1.70%
Mahindra & Mahindra Ltd.	1.64%
HCL Technologies Limited	1.48%
Dr Reddys Laboratories Limited	1.36%
Nestle India Limited	1.26%
Housing Devt Finance Corpn Limited	1.18%
Hindalco Industries Limited	1.17%
Tech Mahindra Limited	1.00%
Titan Company Limited	0.93%
Cipla Limited	0.92%
Shree Cement Limited	0.85%
Wipro Limited	0.83%
Krsnaa Diagnostics Limited	0.83%
Divis Laboratories Ltd.	0.82%
Bajaj Finserv Ltd	0.80%
Bharat Petroleum Corporation Ltd	0.77%
National Thermal Power Corporation Ltd.	0.65%
Adani Port & Special Economic Zone Ltd	0.62%
State Bank of India	0.57%
Grasim Industries Limited	0.57%
SBI Life Insurance Company Limited	0.56%
Sun Pharmaceuticals Industries Limited	0.55%
Vedanta Ltd	0.55%
Tata Consumer Products Limited	0.53%
Eicher Motors Limited	0.50%
Others	5.07%
<b>Total</b>	<b>99.57%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.004%
<b>Total</b>	<b>0.004%</b>

Deposits, Money Mkt Securities and Net Current Assets.	<b>0.43%</b>
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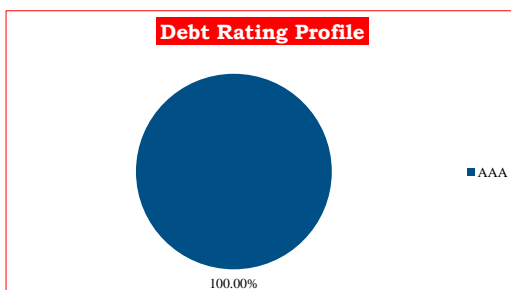
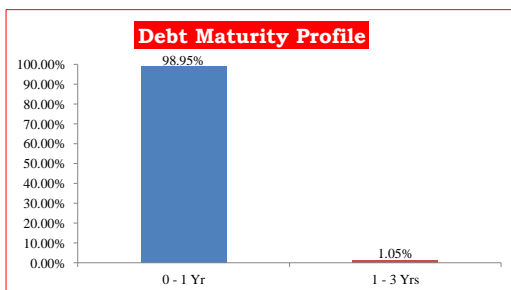
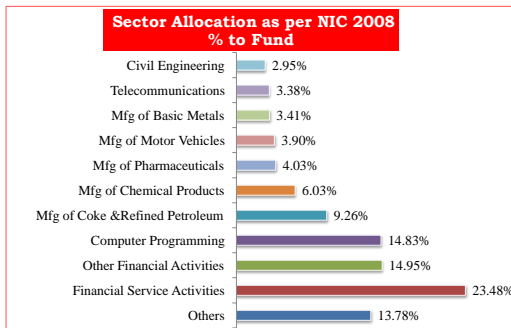
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
19,517.44	0.76	84.27	19,602.47

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Shailesh Dhamankar	3	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.37%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.57%
Net Current Assets	-	0.06%



## Capital Growth Fund as on August 31, 2021

**Fund Objective :** Capital Growth Fund aims to provide medium to long term capital appreciation by investing in a portfolio of companies which can perform through economic and market cycles. In addition up to 20% of the Fund may be invested in Money Market Instruments and Fixed Income Securities.

<b>SFIN Code</b>	: ULIF06301/04/15CapGrwthFd101
<b>Inception Date</b>	: 21 Oct 2016
<b>NAV</b>	: 20.9905

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	16.47%	14.51%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	14.38%	13.08%
2 Years	27.42%	24.89%
1 Year	51.04%	51.34%
6 Months	17.56%	18.01%
1 Month	7.29%	7.86%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.35%
ICICI Bank Limited	7.48%
HDFC Bank Limited	5.92%
Reliance Industries Limited	5.86%
ICICI Prudential Private Banks ETF	4.66%
Hindustan Unilever Limited	4.03%
Axis Bank Limited	3.73%
Bharti Airtel Ltd	3.66%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	3.17%
Larsen & Toubro Limited	3.16%
Tata Consultancy Services Limited	2.63%
Dr Reddys Laboratories Limited	2.13%
UltraTech Cement Limited	2.06%
Kotak Mahindra Bank Limited	2.06%
Crompton Greaves Consumer Electricals Ltd	2.00%
Mahindra & Mahindra Ltd.	1.93%
Asian Paints (India) Ltd	1.81%
Bajaj Finance Ltd	1.78%
Tata Steel Limited	1.75%
SBI-ETF Nifty Bank	1.65%
Maruti Suzuki India Ltd	1.61%
ICICI Prudential IT ETF	1.55%
HCL Technologies Limited	1.43%
Tech Mahindra Limited	1.40%
SBI Life Insurance Company Limited	1.11%
National Thermal Power Corporation Ltd.	1.08%
Nestle India Limited	1.03%
Nippon India ETF Bank Bees	0.86%
Bharat Petroleum Corporation Ltd	0.82%
Housing Devt Finance Corpn Limited	0.79%
Godrej Consumer Products Limited	0.79%
ITC Limited	0.79%
Shree Cement Limited	0.73%
Lupin Limited	0.70%
Schaeffler India Limited	0.65%
SRF Limited	0.62%
Bank of Baroda	0.61%
Bayer CropScience Ltd.	0.53%
Info Edge (India) Limited	0.52%
Others	11.80%
<b>Total</b>	<b>99.26%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.004%
<b>Total</b>	<b>0.004%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.73%</b>
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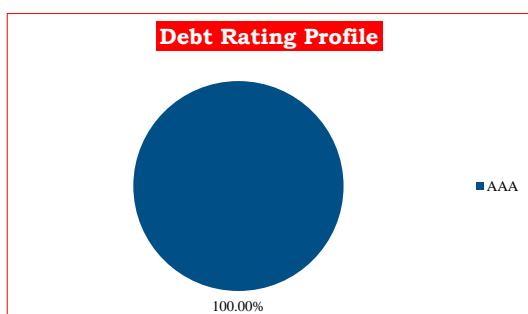
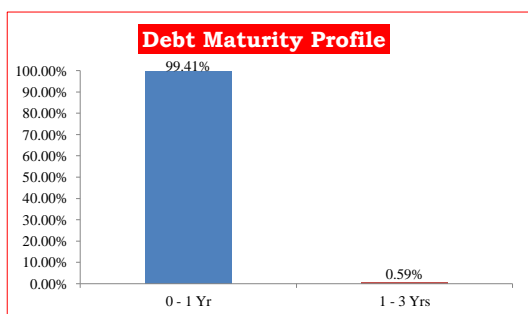
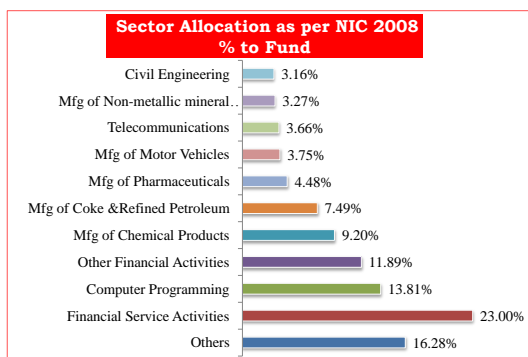
<b>Grand Total</b>	<b>100.00%</b>
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### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
4,232.66	0.17	31.33	4,264.16

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.66%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.26%
Net Current Assets	-	0.08%



## Capital Secure Fund as on August 31, 2021

**Fund Objective :** Capital Secure Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

<b>SFIN Code</b>	: ULIF06401/04/15CapSecFund101
<b>Inception Date</b>	: 21 Oct 2016
<b>NAV</b>	: 13.0746

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.67%	7.67%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	7.41%	9.86%
2 Years	5.49%	8.19%
1 Year	3.81%	5.55%
6 Months	3.29%	4.15%
1 Month	0.90%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	4.87%
Housing Development Finance Corporation Ltd	3.82%
Mahindra & Mahindra Ltd	3.81%
State Bank of India	3.59%
Bajaj Finance Ltd	3.04%
REC Limited	2.29%
LIC Housing Finance Ltd	1.86%
Sikka Ports And Terminals	1.21%
Power Grid Corporation of India Ltd	1.01%
IDFC First Bank Limited	0.95%
Others	3.05%
<b>Total</b>	<b>29.49%</b>

Government Securities	% to Fund
6.64% GOI Mat 16-Jun-2035	9.91%
6.79% GOI Mat 15-May-2027	9.78%
7.26% GOI Mat 14-Jan-2029	5.93%
8.60% GOI Mat 02-Jun-2028	4.81%
GOI Floating Rate Bond Mat 22-Sep-2033	4.23%
5.63% GOI Mat 12-Apr-2026	3.77%
6.67% GOI Mat 17-Dec-2050	3.62%
7.59% GOI Mat 11-Jan-2026	3.58%
7.61% GOI Mat 09-May-2030	3.40%
7.17% GOI Mat 08-Jan-2028	2.76%
Others	13.03%
<b>Total</b>	<b>64.82%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.69%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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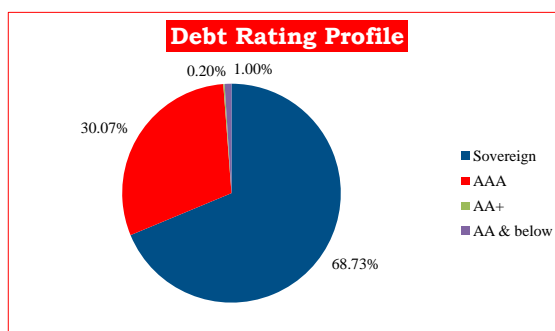
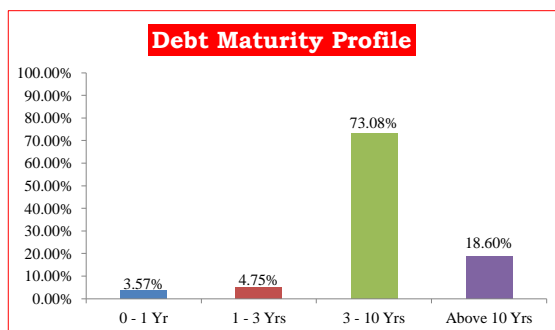
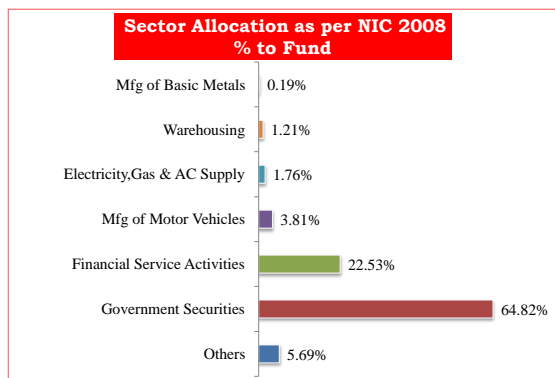
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	90.31
Modified Duration (In Years)	4.83

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	16,341.26	986.44	17,327.70

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.18%
Public Deposits		
Govt. Securities	80% to 100%	94.31%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.51%



## Policy Discontinued Fund - Life as on August 31, 2021

**Fund Objective :** The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

<b>SFIN Code</b>	: ULIF05110/03/11DiscontdPF101
<b>Inception Date</b>	: 10 Mar 2011
<b>NAV</b>	: 20.0059

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.84%	N/A
10 Years	6.82%	N/A
7 Years	6.21%	N/A
5 Years	5.53%	N/A
3 Years	5.34%	N/A
2 Years	4.46%	N/A
1 Year	3.27%	N/A
6 Months	1.66%	N/A
1 Month	0.30%	N/A

# NA  
Note: Returns over 1 year have been annualized.

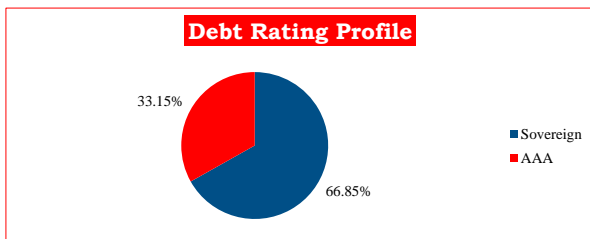
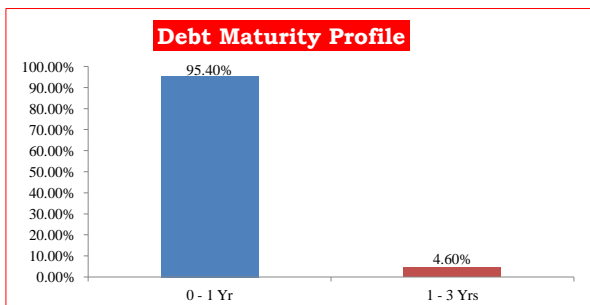
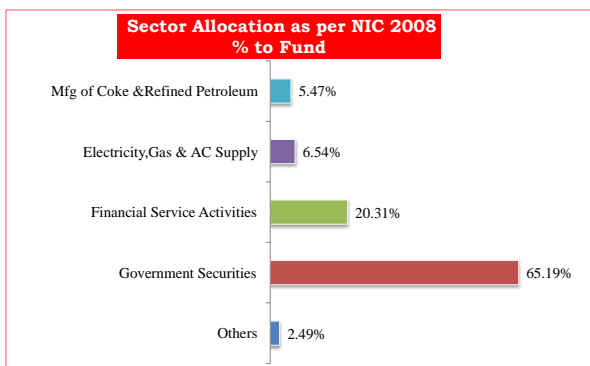
Portfolio	
Government Securities	% to Fund
364 Days T-Bill Mat 16-Sep-2021	9.32%
364 Days T-Bill Mat 23-Sep-2021	5.68%
8.15% GOI Mat 11-Jun-2022	5.02%
Gsec C-STRIPS Mat 17-Dec-2021	4.94%
364 Days T-Bill Mat 28-Oct-2021	4.64%
7.42% Maharashtra SDL Mat 11-May-2022	4.18%
Gsec C-STRIPS Mat 15-Dec-2021	3.95%
Gsec C-STRIPS Mat 15-Sep-2021	2.50%
364 Days T-Bill Mat 09-Sep-2021	2.49%
Gsec C-STRIPS Mat 26-Oct-2021	2.19%
Others	20.29%
<b>Total</b>	<b>65.19%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>34.81%</b>
<b>Grand Total</b>	<b>100.00%</b>
Debt Parameters	
Portfolio Yield (%)	3.73%
Avg Maturity (In Months)	4.67
Modified Duration (In Years)	0.38

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	261,994.54	139,915.75	401,910.28

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	34.44%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbills)	60% to 100%	65.19%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.38%



## Policy Discontinued Fund - Pension as on August 31, 2021

**Fund Objective :** The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

<b>SFIN Code</b>	: ULIF05201/10/13DiscontdPF101
<b>Inception Date</b>	: 01 Oct 2013
<b>NAV</b>	: 16.2787

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.35%	N/A
10 Years	N/A	N/A
7 Years	6.11%	N/A
5 Years	5.40%	N/A
3 Years	5.11%	N/A
2 Years	4.17%	N/A
1 Year	3.33%	N/A
6 Months	1.69%	N/A
1 Month	0.30%	N/A

# NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
8.66% Tamil Nadu SDL Mat 25-Jan-2022	30.25%
364 Days T-Bill Mat 23-Sep-2021	8.03%
364 Days T-Bill Mat 28-Oct-2021	7.38%
6.92% Maharashtra SDL Mat 11-Jan-2022	7.20%
8.20% GOI Mat 15-Feb-2022	5.61%
Gsec C-STRIPS Mat 26-Oct-2022	2.84%
Gsec C-STRIPS Mat 07-Dec-2021	2.45%
8.79% GOI Mat 08-Nov-2021	0.17%
<b>Total</b>	<b>63.93%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>36.07%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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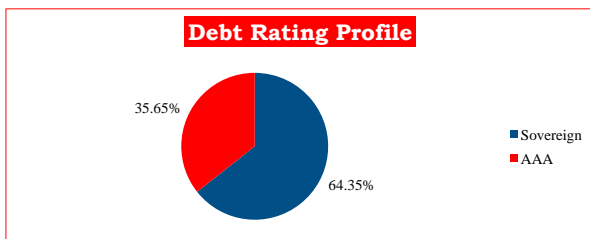
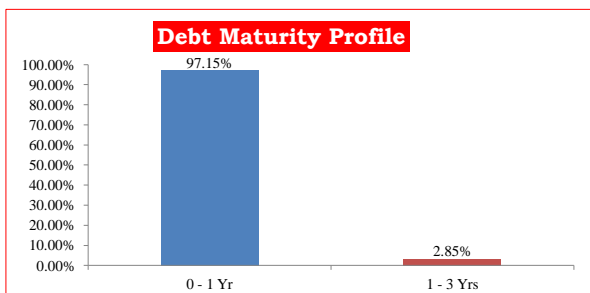
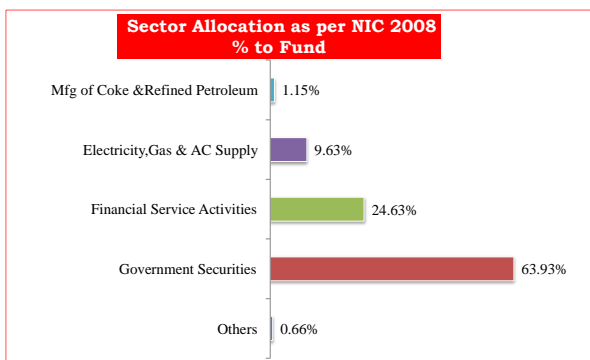
Debt Parameters	
Portfolio Yield (%)	3.83%
Avg Maturity (In Months)	4.32
Modified Duration (In Years)	0.35

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	10,767.80	6,075.93	16,843.74

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	35.72%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbills)	60% to 100%	63.93%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.35%



### Discovery Fund as on August 31, 2021

**Fund Objective :** The Fund aims to deliver long term growth of capital by investing predominantly in mid-cap companies. The fund will invest up to 100% in mid-cap stocks which are defined as stocks with market cap falling within the market capitalisation range in the underlying benchmark Nifty free float midcap index (getting renamed as Nifty Midcap 100 index). The fund can also invest up to 25% of the portfolio in stocks falling outside the mid-cap index market cap range. The fund may also invest up to 10% of the portfolio in fixed income instruments, money market instruments, cash, deposits and liquid mutual funds.

<b>SFIN Code</b>	: ULIF06618/01/18DiscrvyFnd101
<b>Inception Date</b>	: 03 Sep 2018
<b>NAV</b>	: 22.0256

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	30.17%	12.70%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	48.05%	34.74%
1 Year	94.84%	70.34%
6 Months	29.12%	22.13%
1 Month	4.36%	2.16%

# Nifty Midcap 100  
Note: Returns over 1 year have been annualized.

#### Portfolio

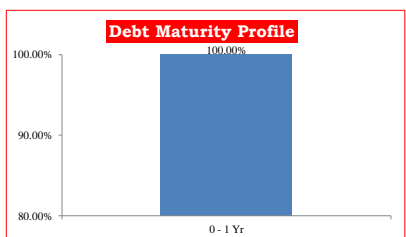
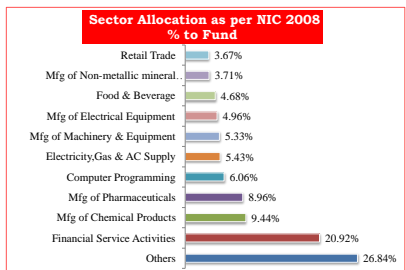
Equity	% to Fund
SRF Limited	2.95%
Crompton Greaves Consumer Electricals Ltd	2.73%
P I Industries Limited	2.63%
Devyani International Limited	2.47%
ICICI Bank Limited	2.44%
HDFC Bank Limited	2.43%
Voltas Ltd	2.35%
AU Small Finance Bank Limited	2.32%
IPCA Laboratories Ltd	2.17%
Max Financial Services Limited	2.15%
Rolex Rings Limited	2.13%
Kotak Mahindra Bank Limited	2.04%
Balkrishna Industries Ltd.	2.00%
Page Industries Ltd	1.99%
Aarti Industries Limited	1.88%
MindTree Limited.	1.88%
Mphasis Limited	1.87%
Axis Bank Limited	1.70%
Indian Railway Catering and Tourism Corporation Limited	1.69%
The Ramco Cements Ltd	1.55%
Krснаа Diagnostics Limited	1.54%
Emami Ltd	1.49%
Tata Power Co. Ltd	1.48%
Steel Authority of India Ltd	1.47%
Cholamandalam Investment & Finance Company Ltd	1.47%
Bata India Ltd	1.35%
Trent Ltd.	1.30%
Bharat Forge Ltd	1.29%
Bharat Electronics Ltd	1.27%
Housing Devt Finance Corpn Limited	1.27%
Gujarat Gas Limited	1.24%
Container Corporation of India Ltd	1.22%
Natco Pharma Limited	1.18%
Ashok Leyland Limited	1.14%
Shriram Transport Finance Company Ltd	1.14%
Shree Cement Limited	1.10%
UltraTech Cement Limited	1.06%
Asian Paints (India) Ltd	1.06%
Indraprastha Gas Ltd.	1.06%
Divis Laboratories Ltd.	1.05%
Infosys Limited	1.05%
Apollo Hospitals Enterprise Limited	1.04%
Gujarat State Petronet Limited	1.04%
Nesco Limited	1.04%
Federal Bank Limited	1.04%
Whirlpool of India Limited	1.03%
Avenue Supermarts Ltd	1.02%
Info Edge (India) Limited	1.00%
Bajaj Holdings & Investment Limited	0.99%
Dr. Lal Path Labs Ltd.	0.92%
L&T Technology Services Ltd	0.89%
Torrent Power Ltd.	0.87%
State Bank of India	0.81%
GLAND PHARMA LIMITED	0.79%
Mahanagar Gas Ltd	0.78%
TVS Motors Co.Ltd.	0.68%
City Union Bank Ltd	0.61%
Cummins India Ltd.	0.58%
Supreme Industries Ltd	0.57%
Chalet Hotels Limited	0.55%
Cipla Limited	0.55%
Dr Reddys Laboratories Limited	0.55%
Finolex Cables Ltd	0.54%
V-Guard Industries Limited	0.54%
Atul Ltd	0.53%
Mahindra & Mahindra Financial Services Limited	0.52%
Jubilant FoodWorks Ltd	0.52%
ICICI Securities Limited	0.51%
Others	4.32%
<b>Total</b>	<b>94.43%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.57%</b>
<b>Grand Total</b>	<b>100.00%</b>

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
29,199.50	-	1,723.34	30,922.84

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Nishit Dholakia	3	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	6.97%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	94.43%
Net Current Assets	-	-1.39%



## Equity Advantage Fund as on August 31, 2021

**Fund Objective :** Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.

<b>SFIN Code</b>	: ULIF06723/03/18EqtyAdvtdFd101
<b>Inception Date</b>	: 07 Feb 2019
<b>NAV</b>	: 17.5185

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	24.43%	19.60%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	33.06%	26.59%
1 Year	57.33%	53.70%
6 Months	21.11%	18.85%
1 Month	6.65%	7.38%

# BSE-200  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.88%
ICICI Bank Limited	6.51%
HDFC Bank Limited	5.52%
Reliance Industries Limited	4.88%
ICICI Prudential Private Banks ETF	3.24%
Hindustan Unilever Limited	2.97%
Bharti Airtel Ltd	2.91%
Axis Bank Limited	2.73%
Nippon India ETF Bank Bees	2.35%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.19%
Kotak Mahindra Bank Limited	2.12%
Crompton Greaves Consumer Electricals Ltd	2.09%
Tata Consultancy Services Limited	2.07%
Bajaj Finance Ltd	1.99%
Dr Reddys Laboratories Limited	1.98%
Tech Mahindra Limited	1.88%
SBI-ETF Nifty Bank	1.87%
Tata Steel Limited	1.75%
SBI Life Insurance Company Limited	1.72%
Larsen & Toubro Limited	1.67%
UltraTech Cement Limited	1.54%
Zomato Limited	1.49%
Maruti Suzuki India Ltd	1.44%
Mahindra & Mahindra Ltd.	1.34%
Housing Devt Finance Corpn Limited	1.22%
SRF Limited	1.18%
Bharat Electronics Ltd	1.13%
HCL Technologies Limited	1.10%
RailTel Corporation of India Limited	1.06%
ICICI Prudential IT ETF	1.05%
Krishna Institute of Medical Sciences Limited	1.04%
National Thermal Power Corporation Ltd.	0.85%
Pfizer Limited	0.80%
Asian Paints (India) Ltd	0.80%
Schaeffler India Limited	0.72%
Barbeque Nation Hospitality Limited	0.69%
Rolex Rings Limited	0.69%
United Spirits Ltd.	0.69%
Gillette India Ltd	0.67%
Nestle India Limited	0.65%
Bharat Petroleum Corporation Ltd	0.65%
Bank of Baroda	0.64%
Devyani International Limited	0.62%
Alembic Pharmaceuticals Limited	0.62%
Marico Limited.	0.58%
Info Edge (India) Limited	0.58%
Mahindra & Mahindra Financial Services Limited	0.57%
Shree Cement Limited	0.52%
Apollo Hospitals Enterprise Limited	0.52%
Others	12.59%
<b>Total</b>	<b>99.35%</b>

Debentures / Bonds	% to Fund
Britannia Industries Ltd	0.001%
<b>Total</b>	<b>0.001%</b>

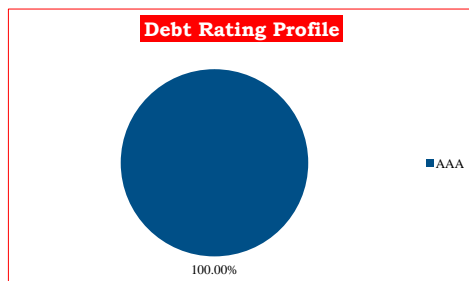
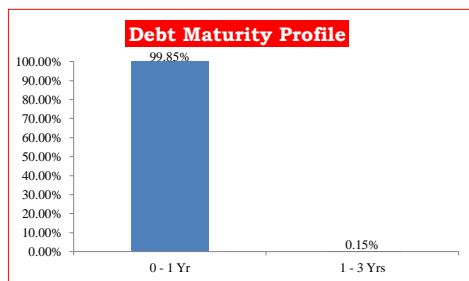
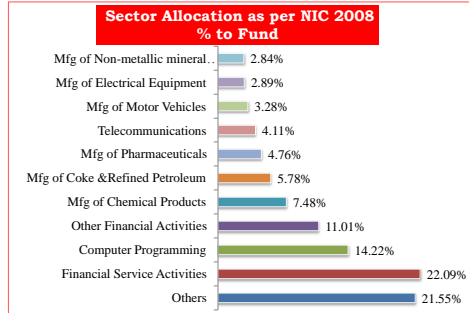
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.65%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
15,500.11	0.14	101.00	15,601.24

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	9	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.61%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.35%
Net Current Assets	-	0.04%



## Bond Plus Fund as on August 31, 2021

**Fund Objective :** To generate steady returns from interest accruals from high grade bonds and moderate duration risk which will be enhanced with exposures to equity securities and instruments and investment trusts.

<b>SFIN Code</b>	: ULIF06814/06/19BondPlusFd101
<b>Inception Date</b>	: 13 Dec 2019
<b>NAV</b>	: 11.7289

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.72%	9.04%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	5.58%	5.55%
6 Months	5.46%	4.15%
1 Month	0.84%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	8.46%
Indian Railway Finance Corporation Ltd	8.11%
National Highway Authority Of India	8.04%
National Bank For Agriculture & Rural Development	5.62%
<b>Total</b>	<b>30.23%</b>

Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	48.13%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	11.64%
<b>Total</b>	<b>59.77%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>10.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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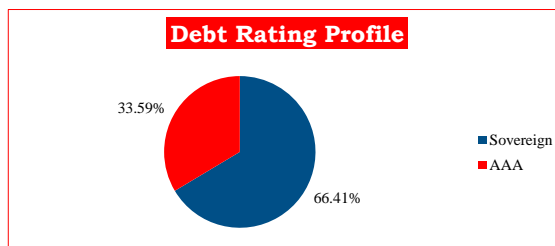
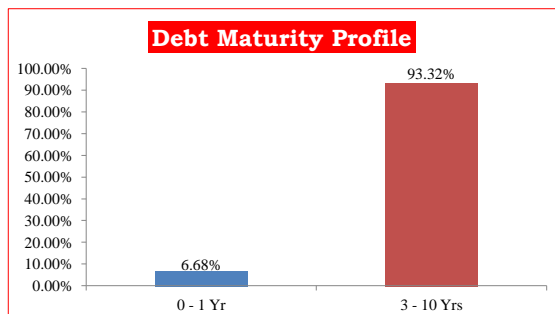
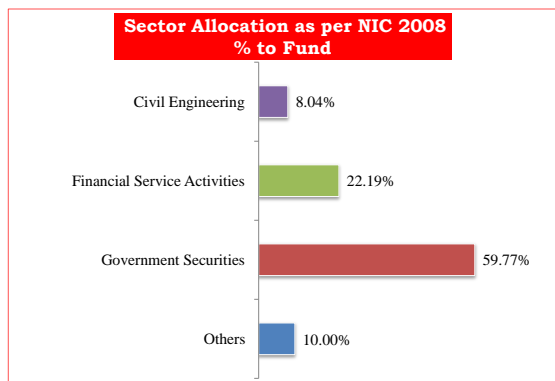
Debt Parameters	
Portfolio Yield (%)	6.54%
Avg Maturity (In Months)	93.46
Modified Duration (In Years)	5.50

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	8,169.56	907.53	9,077.09

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.44%
Public Deposits		
Govt. Securities	30% to 100%	90.00%
Corporate Bonds		
Equity	0% to 50%	0.00%
Net Current Assets	-	3.56%



## Secure Advantage Fund as on August 31, 2021

**Fund Objective :** To generate steady returns from higher interest accruals from high grade bonds.

<b>SFIN Code</b>	: ULIF06914/06/19SecAdvFund101
<b>Inception Date</b>	: 17 Dec 2019
<b>NAV</b>	: 11.7

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.63%	8.99%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	4.84%	5.55%
6 Months	3.67%	4.15%
1 Month	0.84%	0.91%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	4.86%
Indian Railway Finance Corporation Ltd	3.84%
Power Grid Corporation of India Ltd	3.82%
Housing Development Finance Corporation Ltd	3.80%
NHPC Ltd	3.23%
<b>Total</b>	<b>19.56%</b>

Government Securities	% to Fund
7.27% GOI Mat 08-Apr-2026	31.01%
7.59% GOI Mat 11-Jan-2026	21.99%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	20.73%
<b>Total</b>	<b>73.74%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.71%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	6.01%
Avg Maturity (In Months)	68.17
Modified Duration (In Years)	4.34

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,276.06	91.72	1,367.77

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	-	28	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	4.00%
Public Deposits	60% to 100%	93.29%
Govt. Securities	0%	0.00%
Corporate Bonds	-	2.70%
Equity	-	-
Net Current Assets	-	-

