



ULIP Fund

Monthly Fund Performance

October 2024 Edition



In this policy, the investment risk in investment portfolio is borne by the policyholder.

The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year.


MARKET OVERVIEW

FUND PERFORMANCE

FUND CATEGORY
EQUITY FUNDS

Mid Cap

Virtue II

Premier Multi-Cap

CREST (Thematic)

Multiplier III

Flexicap

India Opportunities

Sustainable Equity

Small Cap

 Bharat
Manufacturing

Multiplier II

Virtue

Multiplier

BALANCED FUNDS

Balanced Opportunities

Balancer II

Balancer

Moderator

Accelerator

DEBT FUNDS

Bond Opportunities

Preserver II

Protector II


Liquid

Discontinued Policy

Preserver

Protector

 Open ended Funds

 Close ended Funds



Sanjay Kumar
Chief Investment Officer

The month gone by – A snapshot

Global equity markets corrected due to geopolitical uncertainties, concerns over slower than anticipated monetary easing in the US and emerging markets outflows driven by Chinese fiscal stimulus. The consensus for US Fed remains for a 25bps rate cut at the November meeting. In the latest World Economic Outlook, the IMF raised its 2024 and 2025 economic growth forecasts for the U.S. The global growth is projected to be 3.2% in 2025. Emerging markets saw outflows on the back of announcement of stimulus measures by China, with India facing the largest outflows. The MSCI World Index was down by 2% while the MSCI EM index was down by 4.4% in October 2024.

Economy: Some moderation in economic growth

The RBI in its October meeting changed the policy stance to 'neutral' but decided to keep rates on hold with a 5:1 majority. The minutes of the MPC indicate that members remain sanguine about growth and concerned over elevated food inflation. Domestic high frequency indicators suggest some signs of moderation in growth. RBI retained its growth forecast for FY25 at 7.2%, however the growth estimate for 2QFY25 was reduced from 7.2% to 7%. Above normal monsoon may lead to better farm incomes and revival in consumption in the economy.

Equity markets: Indian equities correct on somewhat weaker earnings and China stimulus

Indian markets came under pressure as corporate earnings have been muted, relative valuations are expensive and FII outflows remained high. Commentary by technology companies indicate some green shoots in demand, especially from Banking & Financial Services clients in North America. Nifty 50 was down by 6.2% while Nifty Midcap 100 was down by 6.7%. Among Nifty sectoral indices, Automobile sector (-13%) underperformed while PSU banks relatively outperformed (-0.5%).

Outlook: The earnings upgrade cycle for Indian corporates may have peaked out in the near term. Domestic flows remain supportive with Systematic Investment Plan (SIP) flows crossing Rs 25,000 crores for September month. FPIs sold US\$ 11.2bn in Indian equities while DIIs bought ~US\$ 12.8bn in Oct'24. Despite the near-term volatility,

we remain constructive on Indian equities from a medium to long term perspective given the key levers of growth (favourable demographics, increasing income levels and policy continuity) remain intact.

Fixed Income market: RBI unlikely to cut rates soon

FTSE announced inclusion of India in its EM and Asia indices. This is likely to lead to additional flows into Indian Fixed Income markets. CPI inflation inched up to 5.5% in Sep'24 from 3.65% in Aug'24, led by sharp increase in vegetable prices. RBI Governor indicated that cutting interest rates in December MPC meeting would be 'risky and premature' as the country's growth remains steady with inflation moderating. US 10- year yields have risen by 50bps over the month on expectations of less aggressive easing by the Fed, uncertainty related to outcome of US Elections and concerns on rising US Government debt. FPI debt outflows were US\$ 0.7 bn for Oct'24.

Outlook: Domestic yields are likely to be range bound on account of rising trend of global yields, counterbalanced with moderate rate cuts expected from RBI and sustained G-Sec demand from both domestic and global investors. The lower fiscal deficit in H1FY25 compared to budgeted estimates coupled with buoyant tax revenues are likely to impact bond markets positively.

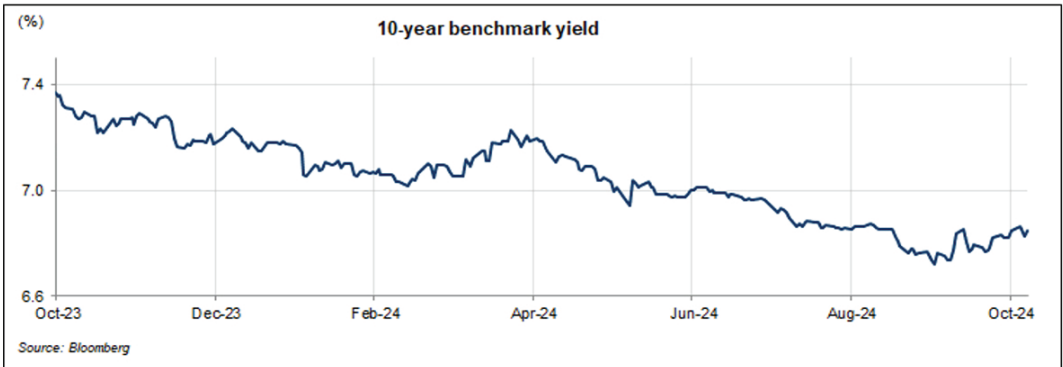


Economic and market snapshot

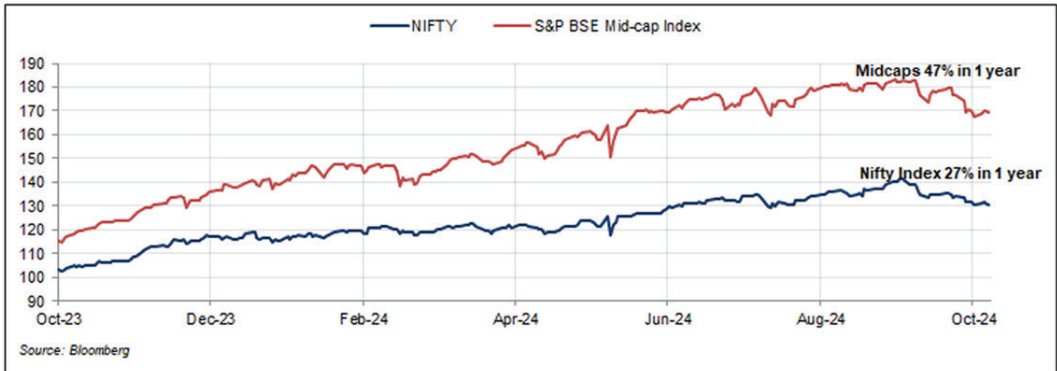
Indicators	Oct-23	Jul-24	Oct-24	QoQ Change	YoY Change
Economic indicators					
Consumer Price Index (CPI) Inflation (%)	5.0	5.1	5.5	0.4	0.5
Gross Domestic Product (GDP Growth) %	8.2	7.8	6.7	-1.1	-1.6
Index of Industrial Production (IIP) (%)	10.9	6.2	-0.1	-6.3	-11.0
Brent crude oil (USD/barrel)	87	81	73	-9%	-16%
Domestic Markets					
Nifty Index	19,080	24,951	24,205	-3%	27%
S&P BSE Mid-cap Index	31,245	48,634	45,967	-5%	47%
10-year G-Sec Yield (%)	7.4	6.9	6.8	-10 bps	-60 bps
30-year G-Sec Yield (%)	7.5	7.1	7.0	-10 bps	-50 bps
10-year AAA PSU Corporate Bond Yield (%)	7.7	7.4	7.3	-10 bps	-40 bps
Exchange rate (USD/INR) *	83.3	83.7	84.1	0%	1%
Global Markets					
Dow Jones (U.S.)	33,053	40,843	41,763	2%	26%
FTSE (U.K.)	7,322	8,368	8,110	-3%	11%
Nikkei 225 (Japan)	30,859	39,102	39,081	0%	27%

Source: Central Statistics Organisation (CSO), RBI, Bloomberg. *Negative growth number signals INR appreciation against USD, while positive growth number signals depreciation.

10-year government bond yield trend



Equity Market performance





Fund Performance of Key Open Individual Funds

Oct-24	3-year (CAGR)		3 year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	18.4%	14.7%	****
Mid-Cap	28.6%	21.0%	*****
Premier Multi-Cap	20.8%	14.7%	*****
Flexi Cap	14.6%	12.6%	****
Multiplier III	18.0%	12.6%	*****
CREST (Thematic)	21.3%	14.7%	*****
Balanced			
Balanced Opportunities Fund	17.8%	8.9%	*****
Balancer II	10.4%	8.9%	****
Debt			
Bond Opportunities Fund	7.9%	5.6%	*****

Notes:

- Morningstar Rating is based on Morningstar Risk-Adjusted Return (MRAR) framework. MRAR is a measure of fund's past performance after adjusting for risk.
- The above Morningstar Rating is as of September 30, 2024

Morningstar rating methodology: Morningstar sets the distribution of funds across the rating levels, assigning three/five star ratings as follows:

- All funds in the category are sorted by MRAR % Rank for the respective time period in descending order.
- Starting with the highest MRAR % Rank, those in the top 10% of such funds receive a 5-star rating.
- The next 22.5% (i.e., ranking below the top 10% and up to the top 32.5%) of funds receive a 4-star rating, and the following 35% (i.e., ranking below the top 32.5% and up to the top 67.5%) of funds receive a 3-star rating.
- The next 22.5% (i.e., ranking below the top 67.5% and up to the top 90%) of funds receive a 2-star rating.
- The remaining funds (i.e., the bottom 10% of the category) receive a 1-star rating.





Mid Cap Fund (Open Fund)

SFIN No: ULIF02501/01/18MIDCAPFUND117

October 31, 2024



Mitkar life aage badhain

Fund Details

Investment Objective: To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 42.5307	--	--	Rs. 503 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-4.1%	-6.9%
6 Months	15.4%	9.1%
1 Year	58.1%	47.1%
2 Years	39.8%	34.6%
3 Years	28.6%	22.1%
5 Years	33.4%	25.3%
Inception	24.4%	17.2%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

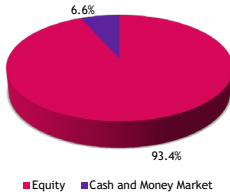
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

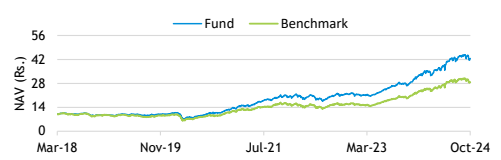
Security Type	Min	Max	Actual
Equities	60%	100%	93.4%
Debt	0%	0%	0.0%
Money Market	0%	40%	6.6%

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

Asset Mix



NAV vs Benchmark

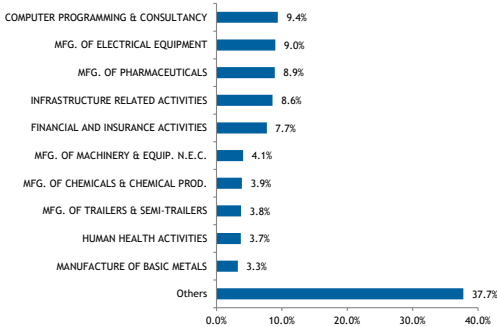


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
AMBER ENTERPRISES INDIA LIMITED	2.5%
BHARTI HEXACOM LIMITED	2.2%
MASTEK LTD	1.7%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	1.5%
LAURUS LABS LIMITED	1.5%
MPHASIS LTD.	1.5%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	1.3%
NEOGEN CHEMICALS LTD.	1.2%
BHARAT BIJLEE LIMITED	1.2%
LUPIN LTD.	1.2%
Others	77.6%
Total	93.4%
Cash and Money Market	
	6.6%
Portfolio Total	100.0%

Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 74.1415	--	--	Rs. 3314 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund
1 Month	-6.9%
6 Months	9.5%
1 Year	42.9%
2 Years	27.5%
3 Years	18.4%
5 Years	24.8%
Inception	14.5%

Past performance is not indicative of future performance

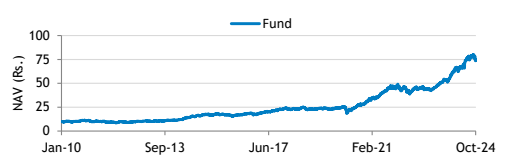
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.6%
Money Market Instruments	0%	40%	3.4%

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

NAV vs Benchmark

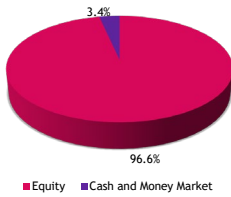


Security Name

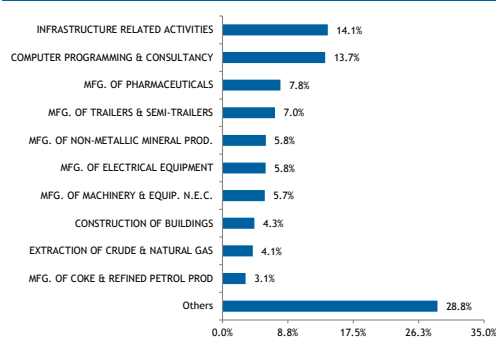
Net Asset (%)

Security Name	Net Asset (%)
Equity	
BHARTI AIRTEL LTD.	4.0%
OIL & NATURAL GAS CORPN. LTD.	3.6%
INFOSYS LTD.	3.1%
RELIANCE INDUSTRIES LTD.	2.0%
AMBER ENTERPRISES INDIA LIMITED	2.0%
N T P C LTD.	1.8%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	1.5%
MINDA INDUSTRIES LTD	1.5%
ALKEM LABORATORIES LTD	1.3%
LARSEN & TOUBRO LTD.	1.3%
Others	74.5%
Total	96.6%
Cash and Money Market	3.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 33.9947	--	--	Rs. 146 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 3 Debt - 0 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-4.4%	-6.5%
6 Months	11.9%	7.8%
1 Year	47.3%	34.3%
2 Years	27.5%	20.6%
3 Years	20.8%	14.2%
5 Years	24.5%	18.4%
Inception	20.3%	15.0%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

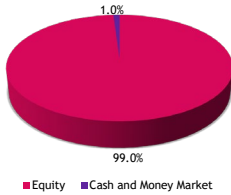
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

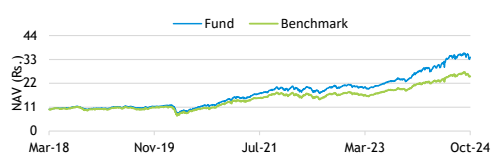
Security Type	Min	Max	Actual
Equities	60%	100%	99.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.0%

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

Asset Mix



NAV vs Benchmark

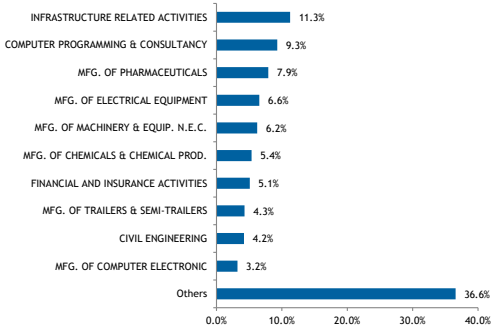


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
LARSEN & TOUBRO LTD.	3.0%
I T C LTD.	2.7%
AMBER ENTERPRISES INDIA LIMITED	2.3%
BHARTI AIRTEL LTD.	2.3%
NEOGEN CHEMICALS LTD.	2.2%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.7%
N T P C LTD.	1.7%
FIRSTSOURCE SOLUTIONS LIMITED	1.7%
MAHINDRA & MAHINDRA LTD.	1.6%
HINDUSTAN FOODS LIMITED	1.6%
Others	78.2%
Total	99.0%
Cash and Money Market	1.0%
Portfolio Total	100.0%

Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

October 31, 2024



Fund Details

Investment Objective: To generate wealth by investing in companies which will benefit from the present evolving economic environment such as rising consumerism (C), strengthening government reforms (RE), increasing contribution of services (S) in the economy and new technologies (T).

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 30.5595	--	--	Rs. 40 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-5.2%	-7.3%
6 Months	11.5%	7.3%
1 Year	47.5%	37.5%
2 Years	29.2%	20.1%
3 Years	21.3%	13.6%
5 Years	22.4%	16.8%
Inception	18.4%	14.2%

Past performance is not indicative of future performance

*Benchmark is Nifty 50 (2/3rd) and Nifty Next 50 (1/3rd) for Equity

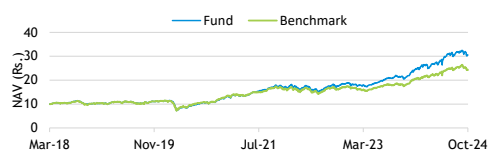
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	3.2%

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

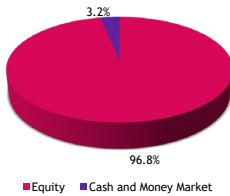
NAV vs Benchmark



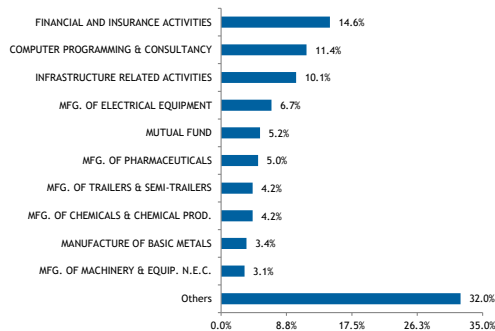
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.1%
INFOSYS LTD.	3.2%
CPSE ETF	3.0%
BHARTI HEXACOM LIMITED	2.8%
AMBER ENTERPRISES INDIA LIMITED	2.5%
VEDANTA LIMITED	2.0%
RELIANCE INDUSTRIES LTD.	1.7%
I T C LTD.	1.6%
I C I C I BANK LTD.	1.5%
BHARTI AIRTEL LTD.	1.4%
Others	72.9%
Total	96.8%
Cash and Money Market	
	3.2%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities (predominantly large caps).

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 33.3022	--	--	Rs. 94 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 5 Debt - 0 Balanced -2		

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-4.8%	-6.2%
6 Months	9.3%	7.1%
1 Year	39.8%	26.9%
2 Years	24.8%	15.9%
3 Years	18.0%	11.1%
5 Years	20.6%	15.3%
Inception	15.7%	13.3%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

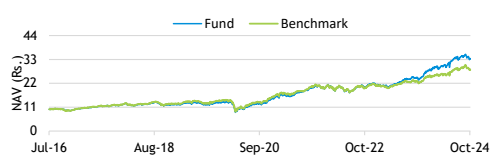
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	95.6%
Money Market Instruments	0%	40%	4.4%

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

NAV vs Benchmark

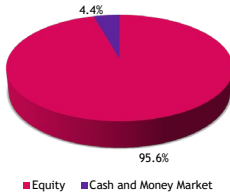


Security Name

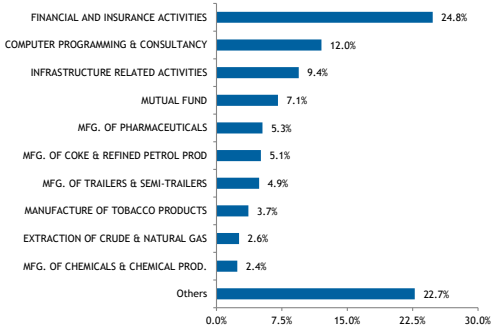
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	8.6%
RELIANCE INDUSTRIES LTD.	5.0%
I C I C I BANK LTD.	4.6%
INFOSYS LTD.	4.2%
I T C LTD.	3.7%
CPSE ETF	3.0%
STATE BANK OF INDIA	2.8%
BHARTI HEXACOM LIMITED	2.7%
OIL & NATURAL GAS CORPN. LTD.	2.5%
BHARTI AIRTEL LTD.	2.1%
Others	56.3%
Total	95.6%
Cash and Money Market	4.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
22-Dec-2009	Rs. 52.8772	--	--	Rs. 1287 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Deb Bhattacharya		Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-6.3%	-6.8%
6 Months	5.6%	7.3%
1 Year	34.3%	33.1%
2 Years	21.4%	19.0%
3 Years	14.6%	13.3%
5 Years	17.9%	17.4%
Since 05-Jan-10	11.8%	11.5%
Inception	11.9%	11.9%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

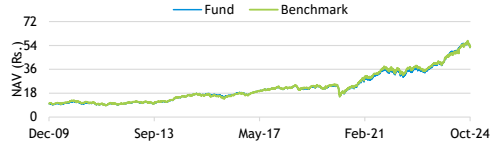
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	98.2%
Cash & Money Market	0%	40%	1.8%

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

NAV vs Benchmark

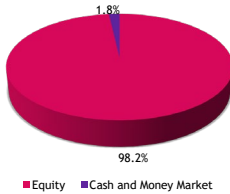


Security Name

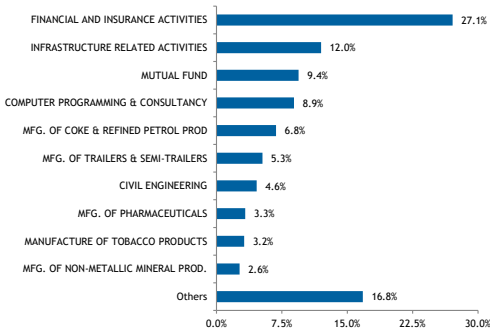
Net Asset (%)

Security Name	Net Asset (%)
Equity	98.2%
I C I C I BANK LTD.	6.8%
RELIANCE INDUSTRIES LTD.	5.4%
STATE BANK OF INDIA	4.9%
H D F C BANK LTD.	4.6%
BHARTI AIRTEL LTD.	4.4%
INFOSYS LTD.	3.6%
LARSEN & TOUBRO LTD.	3.3%
I T C LTD.	3.2%
AXIS BANK LTD.	2.6%
TATA CONSULTANCY SERVICES LTD.	2.5%
Others	57.1%
Total	98.2%
Cash and Money Market	1.8%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: The fund will seek to generate wealth by investing in companies which will benefit from the evolving economic situation such as increasing digitisation, strengthening economic reforms, strong focus on Atmanirbhar Bharat and Make-in-India.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 16.3943	--	--	Rs. 90 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 3 Debt - 0 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-4.4%	-6.6%
6 Months	11.4%	7.4%
1 Year	46.2%	30.5%
2 Years	26.7%	17.8%
3 Years	-	-
5 Years	-	-
Inception	25.4%	17.4%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

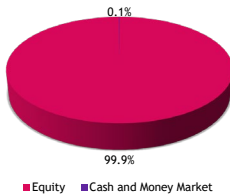
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

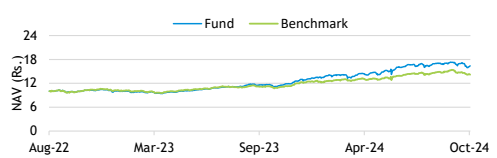
Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.9%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.1%

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

Asset Mix



NAV vs Benchmark

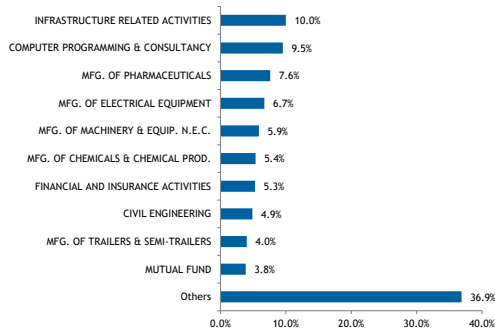


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
LARSEN & TOUBRO LTD.	3.7%
I T C LTD.	3.3%
BHARTI AIRTEL LTD.	3.1%
AMBER ENTERPRISES INDIA LIMITED	2.5%
NEOGEN CHEMICALS LTD.	2.3%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.8%
HINDUSTAN FOODS LIMITED	1.7%
FIRSTSOURCE SOLUTIONS LIMITED	1.6%
ADITYA BIRLA SUN LIFE AMC LIMITED	1.5%
BHARAT BIJLEE LIMITED	1.5%
Others	77.0%
Total	99.9%
Cash and Money Market	0.1%
Portfolio Total	100.0%

Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND17

October 31, 2024



Milkar life aage badhaein

Fund Details

Investment Objective: To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 14.4133	--	--	Rs. 8.6 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 2 Debt - 0 Balanced - 0		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-6.6%	-7.6%
6 Months	7.8%	8.2%
1 Year	33.4%	31.8%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	23.8%	23.5%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

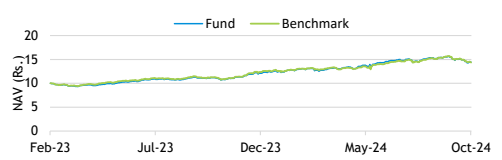
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.6%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	1.4%

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

NAV vs Benchmark

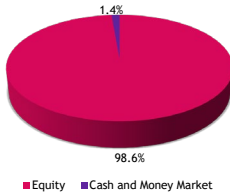


Security Name

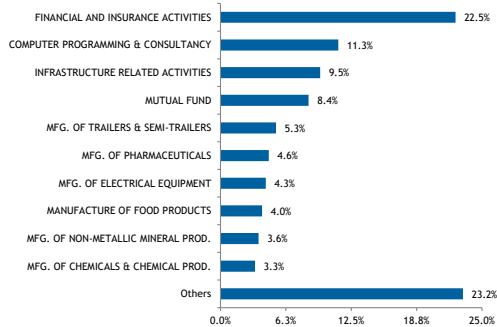
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.5%
INFOSYS LTD.	4.4%
I C I C I BANK LTD.	3.8%
AXIS BANK LTD.	3.2%
MAHINDRA & MAHINDRA LTD.	2.4%
AXIS MF - BANK ETF	2.4%
BHARTI AIRTEL LTD.	2.4%
NIPPON INDIA MF - NIFTY IT ETF	2.3%
HDFC MF - NIFTY PSU BANK ETF	2.3%
RELIANCE INDUSTRIES LTD.	2.2%
Others	66.8%
Total	98.6%
Cash and Money Market	
	1.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

October 31, 2024



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing in equity securities of small cap companies

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
29-Feb-2024	Rs. 11.8602	--	--	Rs. 89 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-2.5%	-3.0%
6 Months	11.7%	9.4%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	18.6%	16.4%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

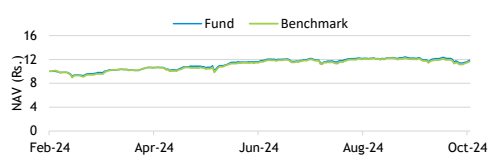
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.2%

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

NAV vs Benchmark

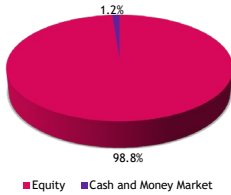


Security Name

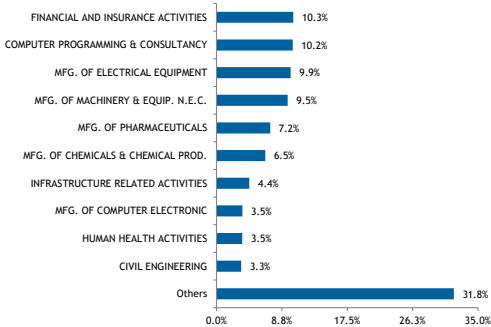
Net Asset (%)

Security Name	Net Asset (%)
Equity	
BLUE STAR LTD.	3.1%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	2.8%
AMBER ENTERPRISES INDIA LIMITED	2.5%
GLENMARK PHARMACEUTICALS LTD.	2.3%
LAURUS LABS LIMITED	2.1%
CYIENT LTD	2.0%
AAVAS FINANCIERS LIMITED	1.9%
RADICO KHAITAN LTD.	1.8%
NEOGEN CHEMICALS LTD.	1.8%
CENTURY TEXTILES & INDUSTRIES LIMITED	1.7%
Others	76.9%
Total	98.8%
Cash and Money Market	1.2%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in manufacturing theme

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
16-Aug-2024	Rs. 9.7145	--	--	Rs. 334 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 2 Debt - 0 Balanced - 0		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-7.2%	-9.0%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.9%	-3.8%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing Index

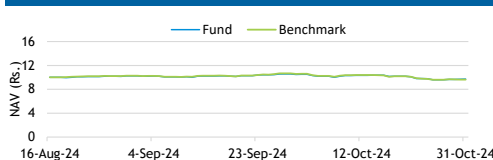
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	96.4%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.6%

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

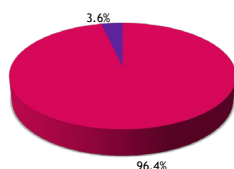
NAV vs Benchmark



Security Name Net Asset (%)

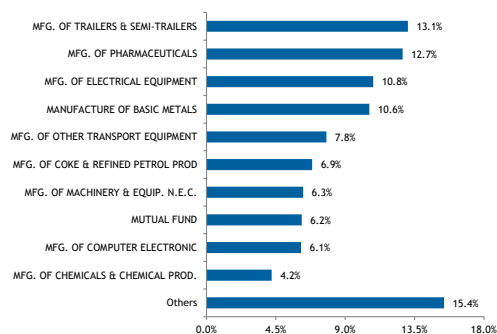
Security Name	Net Asset (%)
Equity	
SUN PHARMACEUTICAL INDS. LTD.	4.9%
MAHINDRA & MAHINDRA LTD.	3.9%
RELIANCE INDUSTRIES LTD.	3.8%
BAJAJ AUTO LTD.	3.4%
VEDANTA LIMITED	2.6%
ICICI PRUDENTIAL MF - NIFTY AUTO ETF	2.4%
MARUTI SUZUKI INDIA LTD.	2.1%
BHARAT ELECTRONICS LTD.	2.1%
NIPPON INDIA MF - NIFTY PHARMA ETF	2.1%
J S W STEEL LTD.	2.0%
Others	67.1%
Total	96.4%
Cash and Money Market	
	3.6%
Portfolio Total	100.0%

Asset Mix



Equity Cash and Money Market

Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

October 31, 2024



Fund Details

Investment Objective: To generate capital appreciation and current income through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 60% investments in Equities and 40% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 28.4255	7.0%	5.8	Rs. 33 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-3.1%	-3.8%
6 Months	11.2%	6.8%
1 Year	36.7%	24.5%
2 Years	24.5%	15.9%
3 Years	17.8%	11.1%
5 Years	19.7%	14.3%
Inception	17.1%	12.3%

Past performance is not indicative of future performance

*Benchmark is 60% BSE 500 and 40% CRISIL Composite Bond Index

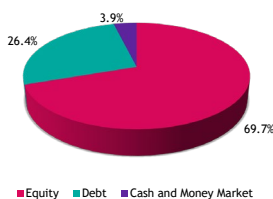
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

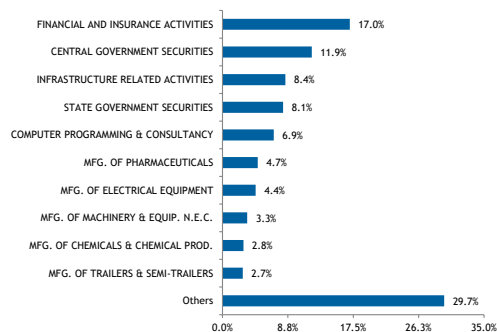
Security Type	Min	Max	Actual
Equities	40%	75%	69.7%
Debt	25%	60%	26.4%
Money Market	0%	35%	3.9%

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

Asset Mix

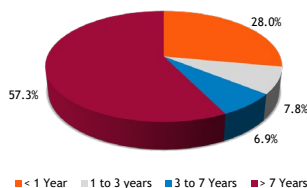


Industry Wise Exposure**

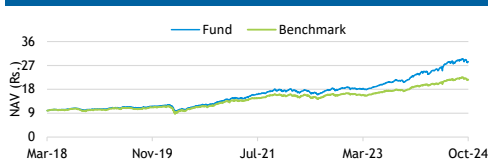


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		3.2%
BHARTI HEXACOM LIMITED		2.3%
AMBER ENTERPRISES INDIA LIMITED		2.0%
STATE BANK OF INDIA		1.2%
I T C LTD.		1.2%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.		1.1%
MASTEK LTD		1.0%
INFOSYS LTD.		0.8%
OIL & NATURAL GAS CORPN. LTD.		0.8%
VEDANTA LIMITED		0.8%
Others		55.4%
Total		69.7%

Government Securities

8.3% GOI 2042	3.5%
7.80% TAMILNADU SDL 2042	3.5%
6.95% GOI 2061	2.6%
7.71% HARYANA SDL 2033	1.8%
6.54% GOI 2032	1.8%
7.29% WEST BENGAL SDL 2026	1.2%
7.62% TAMILNADU SDL 2033	1.1%
8.13% GOI 2045	0.9%
5.74% GOI 2026	0.7%
7.4% GOI 2062	0.6%
Others	2.4%
Total	20.1%

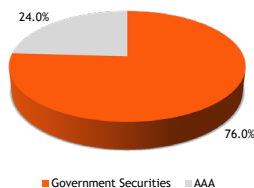
Corporate Bonds

H D F C BANK LTD.	AAA	5.0%
BAJAJ FINANCE LTD.	AAA	1.4%
Total		6.3%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

October 31, 2024



Milkar life aage badhaein

Fund Details

Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 38.7122	7.3%	9.2	Rs. 863 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced - 2		
Gaurav Balre		Equity - 0 Debt - 3 Balanced - 5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-3.2%	-3.0%
6 Months	6.3%	6.1%
1 Year	23.8%	18.3%
2 Years	15.2%	12.3%
3 Years	10.4%	8.6%
5 Years	12.8%	11.4%
Since 05-Jan-10	9.6%	9.4%
Inception	9.5%	9.7%

Past performance is not indicative of future performance

* Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

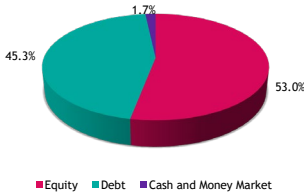
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

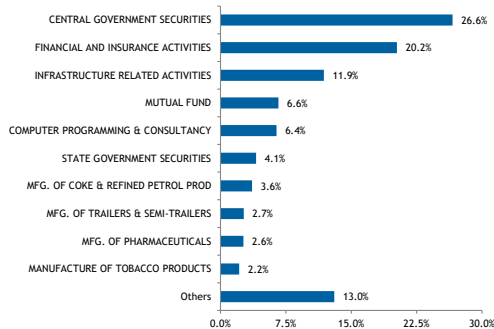
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	45.3%
Equity	0%	60%	53.0%
Cash & Money Market	0%	40%	1.7%

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

Asset Mix

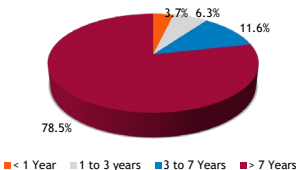


Industry Wise Exposure**

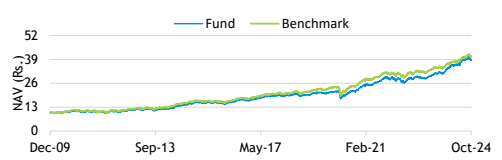


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.6%
RELIANCE INDUSTRIES LTD.		3.2%
INFOSYS LTD.		2.9%
I C I C I BANK LTD.		2.8%
BHARTI AIRTEL LTD.		2.7%
I T C LTD.		2.2%
CPSE ETF		2.0%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.7%
OIL & NATURAL GAS CORPN. LTD.		1.6%
ABSL MF - NIFTY BANK ETF		1.4%
Others		27.9%
Total		53.0%

Government Securities

7.34% GOI 2064	7.9%
7.09% GOI 2054	5.1%
7.46% GOI 2073	2.9%
7.25% GOI 2063	2.4%
7.23% GOI 2039	2.1%
8.3% GOI 2042	1.6%
7.50% TAMIL NADU SDL 2054	1.2%
6.79% GOI 2034	0.8%
7.3% GOI 2053	0.8%
8.3% GOI 2040	0.6%
Others	5.3%
Total	30.7%

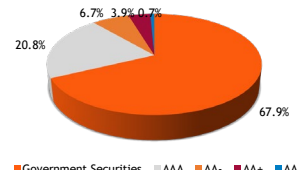
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	2.4%
THE NATIONAL BANK FOR FINANCING IN	AAA	2.3%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	1.8%
POWER FINANCE CORPN. LTD.	AAA	1.7%
STATE BANK OF INDIA	AAA	1.5%
L I C HOUSING FINANCE LTD.	AAA	1.2%
H D F C BANK LTD.	AAA	1.1%
SUNDARAM FINANCE LTD	AAA	0.7%
JAMMU & KASHMIR BANK LTD.	AA-	0.6%
NABARD	AAA	0.6%
Others		0.8%
Total		14.5%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To provide higher accrual along with safety arising from high allocation to corporate bonds. The fund will invest up to 100% of the corpus in debt and money market securities

Investment Philosophy: The fund will target 100% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 16.5463	7.0%	10.7	Rs. 13 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.2%	0.3%
6 Months	6.9%	5.1%
1 Year	13.0%	9.7%
2 Years	11.1%	8.5%
3 Years	7.9%	6.1%
5 Years	7.4%	6.8%
Inception	7.9%	7.5%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

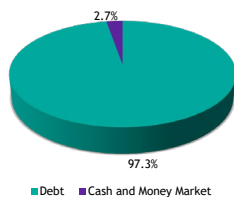
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

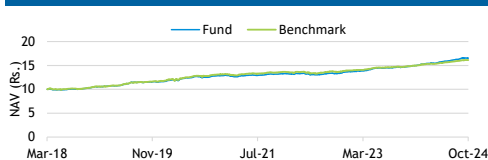
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	97.3%
Money Market	0%	20%	2.7%

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

Asset Mix



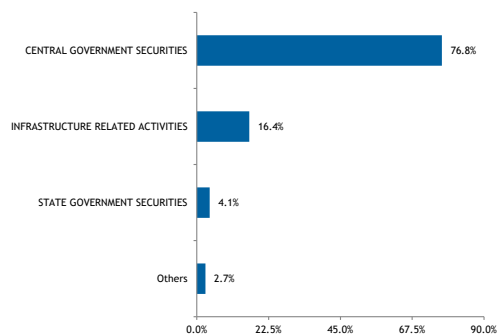
NAV vs Benchmark



Security Name Rating Net Asset (%)

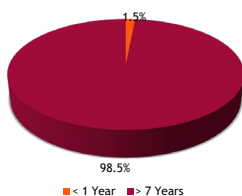
Security Name	Rating	Net Asset (%)
Government Securities		
7.23% GOI 2039		32.7%
7.34% GOI 2064		14.9%
7.46% GOI 2073		14.3%
7.09% GOI 2054		8.0%
7.36% TAMILNADU SDL 2054		4.1%
7.3% GOI 2053		2.4%
6.99% GOI 2051		2.1%
6.95% GOI 2061		2.0%
8.3% GOI 2042		0.2%
Total		80.8%
Corporate Bonds		
STATE BANK OF INDIA	AAA	8.5%
POWER FINANCE CORPN. LTD.	AAA	7.9%
Total		16.4%
Cash and Money Market		2.7%
Portfolio Total		100.0%

Industry Wise Exposure**

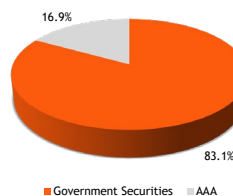


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

October 31, 2024



Mitkar life aage badhain

Fund Details

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Investment Philosophy: The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 27.8995	6.9%	10.1	Rs. 74 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 3 Balanced - 5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.3%	0.2%
6 Months	5.6%	5.3%
1 Year	10.3%	9.8%
2 Years	8.7%	8.6%
3 Years	6.1%	6.1%
5 Years	6.1%	6.8%
Inception	7.2%	8.1%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

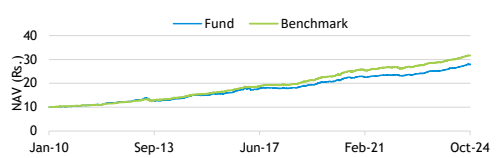
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	95.5%
Money Market Investments	0%	40%	4.5%

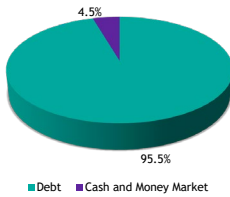
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

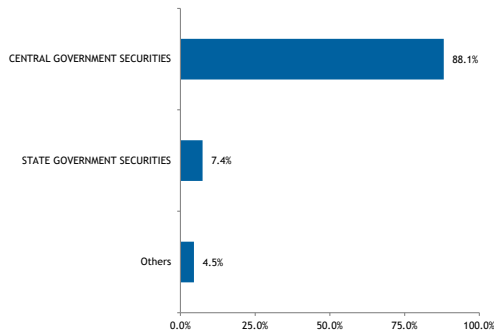


Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		37.0%
7.1% GOI 2034		30.1%
7.46% GOI 2073		7.9%
7.09% GOI 2054		6.8%
7.23% GOI 2039		6.3%
7.53% WEST BENGAL SDL 2044		3.5%
7.71% GUJARAT SDL 2034		2.3%
7.36% TAMILNADU SDL 2054		1.6%
Total		95.5%
Cash and Money Market		4.5%
Portfolio Total		100.0%

Asset Mix

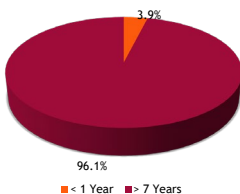


Industry Wise Exposure**

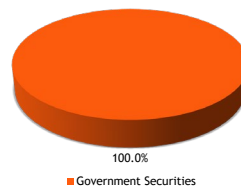


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 28.4699	7.3%	9.1	Rs. 719 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.1%	0.3%
6 Months	5.7%	5.1%
1 Year	10.3%	9.7%
2 Years	8.2%	8.5%
3 Years	5.7%	6.1%
5 Years	6.3%	6.8%
Inception	7.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

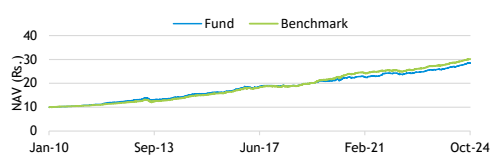
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	97.5%
Cash & Money Market	0%	40%	2.5%

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

NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		18.7%
7.46% GOI 2073		14.6%
7.09% GOI 2054		10.6%
7.25% GOI 2063		4.0%
7.25% MAHARASHTRA SDL 2045		2.5%
7.23% GOI 2039		2.1%
6.79% GOI 2034		1.5%
7.26% MAHARASHTRA SDL 2050		0.4%
7.14% TELANGANA SDL 2042		0.3%
7.34% WEST BENGAL SDL 2039		0.2%
Others		0.1%
Total		55.0%

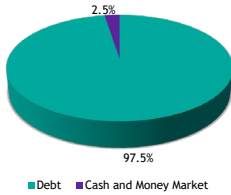
Corporate Bonds

STATE BANK OF INDIA	AAA	8.4%
SAMMAN CAPITAL LTD.	AA-	7.8%
POWER FINANCE CORPN. LTD.	AAA	6.6%
H D F C BANK LTD.	AAA	3.6%
L & T FINANCE LTD.	AAA	3.5%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.3%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.3%
BAJAJ FINANCE LTD.	AAA	2.6%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	2.0%
SUNDARAM FINANCE LTD	AAA	1.4%
Total		42.5%

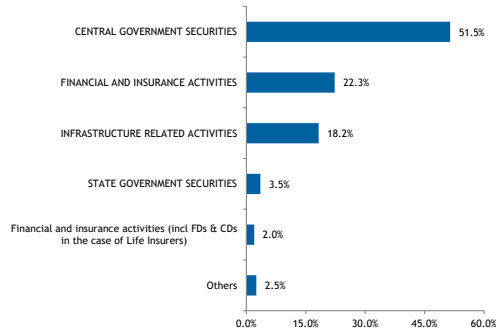
Cash and Money Market

Cash and Money Market	2.5%
Portfolio Total	100.0%

Asset Mix

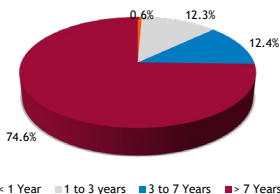


Industry Wise Exposure**

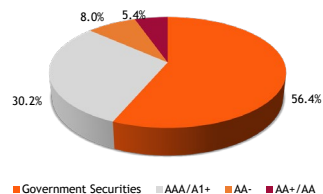


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate stable returns by investing in very short term debt and money market instruments.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 14.3404	7.2%	0.4	Rs. 2.1 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced -3		

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.5%	0.5%
6 Months	3.0%	3.3%
1 Year	6.1%	6.8%
2 Years	5.9%	6.7%
3 Years	5.0%	5.9%
5 Years	3.9%	4.9%
Inception	4.5%	5.4%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

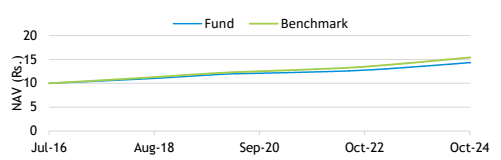
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Money Market Instruments	0%	100%	100.0%

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

NAV vs Benchmark



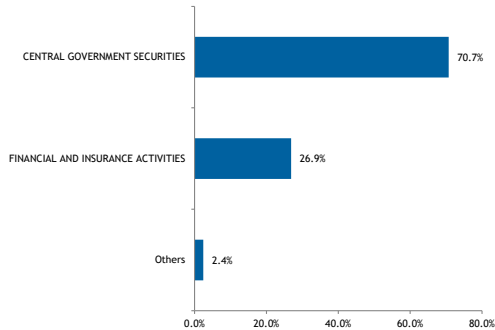
Security Name Net Asset (%)

Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

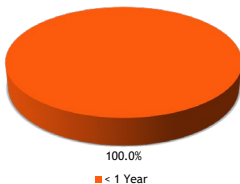


Industry Wise Exposure**

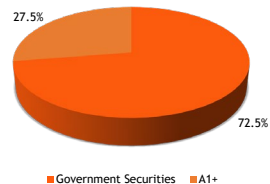


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

October 31, 2024



Milkar life aage badhaein

Fund Details

Investment Objective: To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum.

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2010	Rs. 23.0837	7.1%	0.5	Rs. 1311 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.5%
6 Months	3.3%
1 Year	6.7%
2 Years	6.3%
3 Years	5.3%
5 Years	4.8%
Inception	6.2%

Past performance is not indicative of future performance

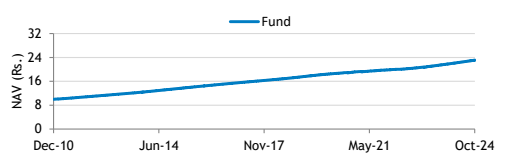
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities(Including T Bills)	0%	100%	70.5%
Money Market Instruments	0%	100%	29.5%

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

NAV vs Benchmark

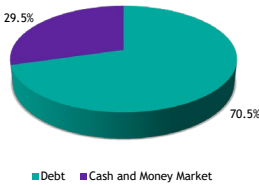


Security Name

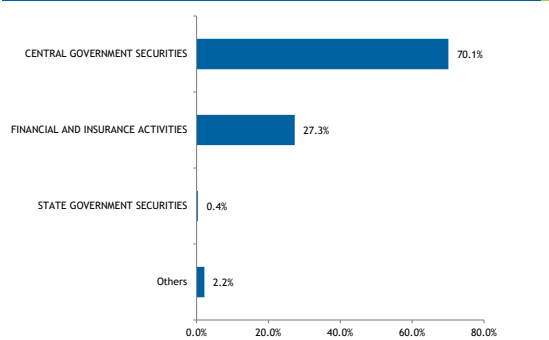
Net Asset (%)

Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2025	7.2%
364 DAY TBILL 2025	6.7%
364 DAY TBILL 2025	5.5%
364 DAY TBILL 2025	5.4%
364 DAY TBILL 2024	4.9%
364 DAY TBILL 2024	3.8%
364 DAY TBILL 2024	3.8%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.6%
364 DAY TBILL 2025	3.6%
Others	22.2%
Total	70.5%
Cash and Money Market	29.5%
Portfolio Total	100.0%

Asset Mix

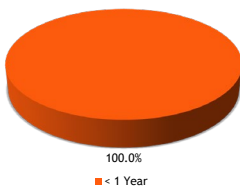


Industry Wise Exposure**

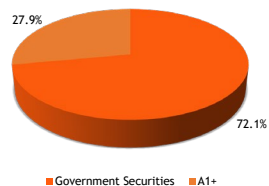


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLEI2117

October 31, 2024



Mitkar life aage badhain

Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 46.8016	--	--	Rs. 668 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-5.4%	-6.2%
6 Months	6.0%	7.1%
1 Year	31.3%	26.9%
2 Years	17.9%	15.9%
3 Years	13.6%	11.1%
5 Years	17.3%	15.3%
Since 05-Jan-10	11.0%	10.8%
Inception	10.9%	11.2%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

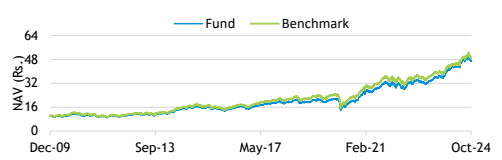
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.2%
Money Market Instruments	0%	40%	0.8%

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

NAV vs Benchmark



Security Name

Net Asset (%)

Equity

H D F C BANK LTD.	9.0%
I C I C I BANK LTD.	7.8%
RELIANCE INDUSTRIES LTD.	7.4%
INFOSYS LTD.	6.3%
BHARTI AIRTEL LTD.	5.6%
I T C LTD.	4.8%
CPSE ETF	4.0%
SBI MF - NIFTY BANK ETF	4.0%
STATE BANK OF INDIA	3.1%
TATA CONSULTANCY SERVICES LTD.	3.0%
Others	44.1%

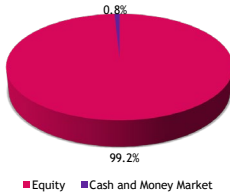
Total **99.2%**

Cash and Money Market

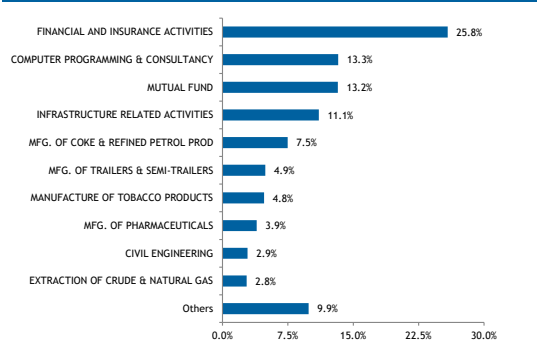
0.8%

Portfolio Total **100.0%**

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

October 31, 2024



Milkar life aage badhaein

Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
27-Feb-2008	Rs. 57.4055	--	--	Rs. 75 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Deb Bhattacharya		Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund
1 Month	-7.9%
6 Months	5.9%
1 Year	37.0%
2 Years	24.4%
3 Years	14.9%
5 Years	19.2%
Inception	11.0%

Past performance is not indicative of future performance

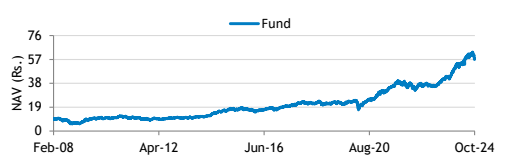
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	96.5%
Money Market Instruments	0%	40%	3.5%

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

NAV vs Benchmark

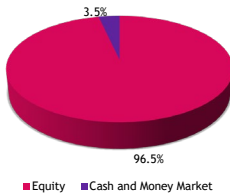


Security Name

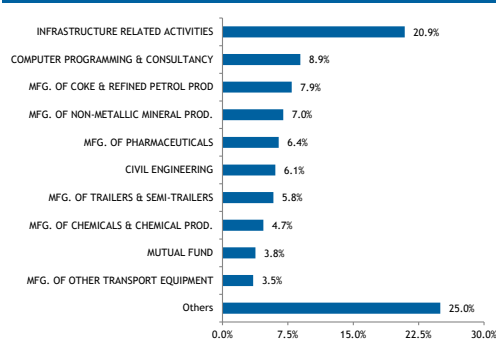
Net Asset (%)

Security Name	Net Asset (%)
Equity	96.5%
RELIANCE INDUSTRIES LTD.	5.9%
BHARTI AIRTEL LTD.	5.6%
LARSEN & TOUBRO LTD.	4.6%
N T P C LTD.	3.9%
COAL INDIA LTD.	3.4%
ULTRATECH CEMENT LTD.	3.3%
INFOSYS LTD.	2.9%
SUN PHARMACEUTICAL INDS. LTD.	2.4%
MARUTI SUZUKI INDIA LTD.	2.3%
HERO MOTOCORP LTD.	2.1%
Others	60.1%
Total	96.5%
Cash and Money Market	3.5%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Multiplier (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER17

October 31, 2024



Milkar life aage badhao.

Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 102.7237	--	--	Rs. 1288 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Deb Bhattacharya		Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-5.9%	-6.2%
6 Months	6.2%	7.1%
1 Year	30.7%	26.9%
2 Years	18.6%	15.9%
3 Years	13.4%	11.1%
5 Years	16.9%	15.3%
Inception	12.5%	13.3%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

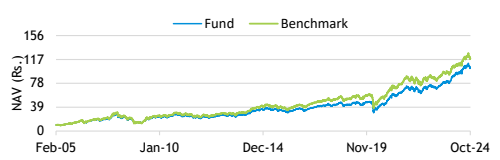
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.7%
Money Market Investments	0%	40%	0.3%

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

NAV vs Benchmark

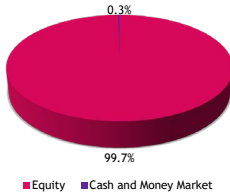


Security Name

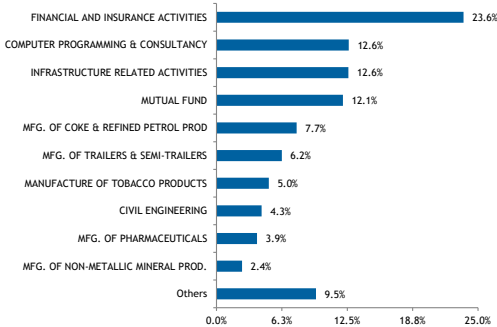
Net Asset (%)

Security Name	Net Asset (%)
Equity	99.7%
I C I C I BANK LTD.	7.2%
RELIANCE INDUSTRIES LTD.	6.3%
BHARTI AIRTEL LTD.	6.1%
H D F C BANK LTD.	5.4%
INFOSYS LTD.	5.4%
I T C LTD.	5.0%
STATE BANK OF INDIA	4.8%
LARSEN & TOUBRO LTD.	4.3%
TATA CONSULTANCY SERVICES LTD.	4.0%
N T P C LTD.	3.1%
Others	48.3%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

October 31, 2024



Milkar life aage badhaain

Fund Details

Investment Objective: To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

Investment Philosophy: The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 82.335	7.6%	6.6	Rs. 152 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Alok Bisht		Equity - 3 Debt - 0 Balanced -3 Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-5.2%	-4.9%
6 Months	4.7%	6.7%
1 Year	22.5%	23.4%
2 Years	13.3%	14.5%
3 Years	9.9%	10.1%
5 Years	13.3%	13.8%
Inception	11.3%	12.4%

Past performance is not indicative of future performance

*Benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Index

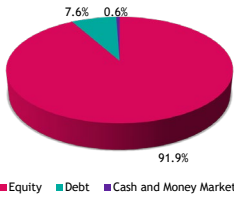
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

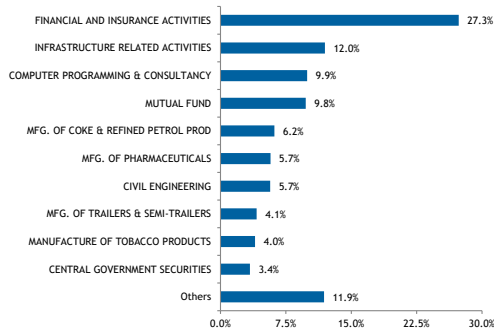
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	3.4%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	91.9%
Long Term Bonds	0%	60%	4.2%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.6%

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

Asset Mix

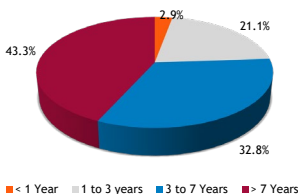


Industry Wise Exposure**

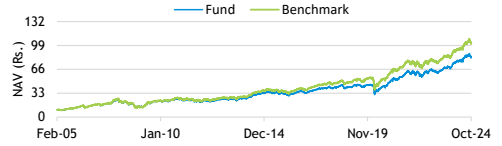


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		7.9%
I C I C I BANK LTD.		6.9%
CPSE ETF		6.6%
RELIANCE INDUSTRIES LTD.		6.2%
LARSEN & TOUBRO LTD.		5.7%
BHARTI AIRTEL LTD.		5.5%
INFOSYS LTD.		4.2%
I T C LTD.		4.0%
STATE BANK OF INDIA		3.3%
N T P C LTD.		2.8%
Others		38.8%
Total		91.9%

Government Securities

7.46% GOI 2073	2.3%
7.3% GOI 2053	0.7%
7.23% GOI 2039	0.2%
7.57% GOI 2033	0.2%
Total	3.4%

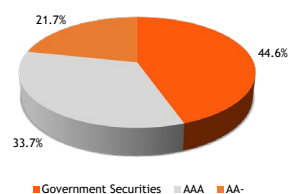
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	2.0%
SAMMAN CAPITAL LTD.	AA-	1.6%
H D F C BANK LTD.	AAA	0.5%
Total		4.2%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 60.3147	7.5%	8.1	Rs. 184 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Alok Bisht		Equity - 3 Debt - 0 Balanced -3 Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-3.4%	-3.0%
6 Months	4.9%	6.1%
1 Year	17.4%	18.3%
2 Years	11.1%	12.3%
3 Years	8.2%	8.6%
5 Years	10.5%	11.4%
Inception	9.5%	11.0%

Past performance is not indicative of future performance

*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

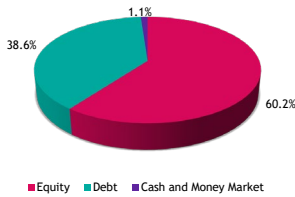
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

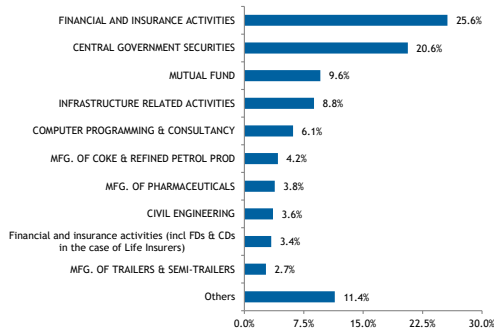
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	21.1%
Infrastructure and Social Sector Secs	0%	60%	1.3%
Listed Equities	35%	65%	60.2%
Long Term Bonds	0%	60%	14.6%
Short Term Bonds	0%	35%	1.6%
Money Market Instruments	0%	40%	1.1%

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

Asset Mix

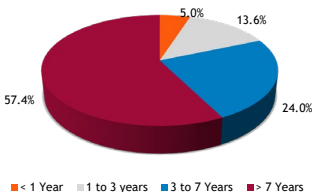


Industry Wise Exposure**

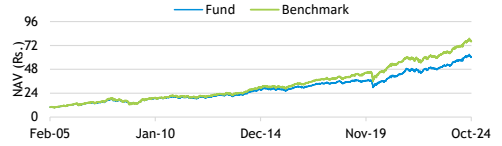


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		5.2%
H D F C BANK LTD.		4.4%
I C I C I BANK LTD.		4.2%
RELIANCE INDUSTRIES LTD.		4.2%
LARSEN & TOUBRO LTD.		3.6%
BHARTI AIRTEL LTD.		3.1%
ICICI PRUDENTIAL MF - PSU BANK ETF		2.9%
I T C LTD.		2.6%
INFOSYS LTD.		2.5%
SUN PHARMACEUTICAL INDS. LTD.		1.8%
Others		25.7%
Total		60.2%

Government Securities

7.46% GOI 2073	6.9%
7.34% GOI 2064	3.7%
7.25% GOI 2063	3.7%
7.3% GOI 2053	2.9%
6.79% GOI 2034	1.4%
7.09% GOI 2054	1.2%
7.23% GOI 2039	0.7%
7.25% MAHARASHTRA SDL 2045	0.4%
7.95% GOI 2032	0.1%
7.36% TELANGANA SDL 2037	0.1%
Others	0.0%
Total	21.1%

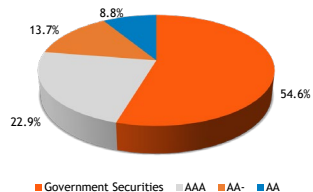
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	5.3%
H D F C BANK LTD.	AAA	4.2%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.4%
SUNDARAM FINANCE LTD	AAA	3.3%
STATE BANK OF INDIA	AAA	0.8%
POWER FINANCE CORPN. LTD.	AAA	0.5%
Total		17.5%

Cash and Money Market

Cash and Money Market	1.1%
Portfolio Total	100.0%

Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Investment Philosophy: The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 42.3701	7.3%	8.2	Rs. 8.9 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Alok Bisht		Equity - 3 Debt - 0 Balanced -3 Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.9%	-1.0%
6 Months	5.1%	5.5%
1 Year	12.9%	13.1%
2 Years	9.1%	10.0%
3 Years	6.4%	7.1%
5 Years	7.3%	8.7%
Inception	7.6%	9.0%

Past performance is not indicative of future performance

*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

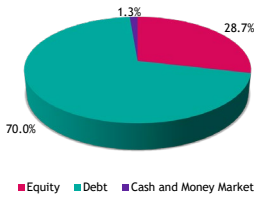
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

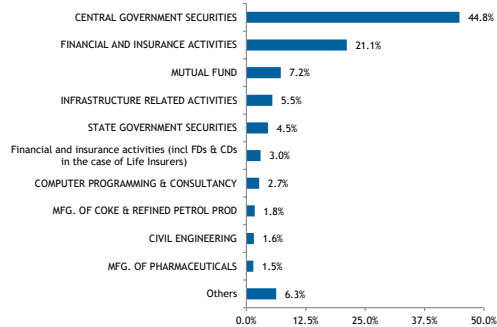
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	49.4%
Infrastructure and Social Sector Secs	0%	60%	2.9%
Listed Equities	10%	30%	28.7%
Long Term Bonds	0%	60%	17.8%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	1.3%

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

Asset Mix

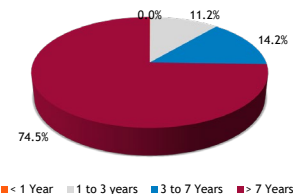


Industry Wise Exposure**

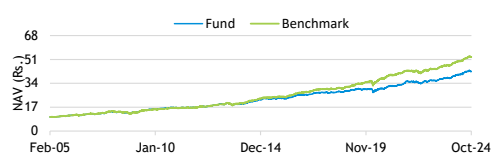


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		5.8%
I C I C I BANK LTD.		1.8%
H D F C BANK LTD.		1.8%
RELIANCE INDUSTRIES LTD.		1.8%
LARSEN & TOUBRO LTD.		1.6%
ICICI PRUDENTIAL MF - PSU BANK ETF		1.3%
BHARTI AIRTEL LTD.		1.3%
STATE BANK OF INDIA		1.2%
INFOSYS LTD.		1.1%
I T C LTD.		1.0%
Others		9.8%
Total		28.7%

Government Securities

6.79% GOI 2034	16.9%
7.46% GOI 2073	15.0%
7.3% GOI 2053	6.1%
7.44% MAHARASHTRA SDL 2041	3.6%
7.34% GOI 2064	2.4%
7.09% GOI 2054	2.3%
7.23% GOI 2039	2.3%
7.30% KARNATAKA SDL 2032	0.9%
Total	49.4%

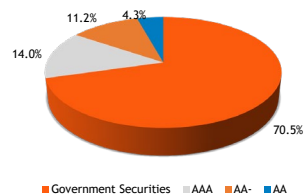
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	7.8%
H D F C BANK LTD.	AAA	5.8%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.0%
POWER FINANCE CORPN. LTD.	AAA	1.7%
STATE BANK OF INDIA	AAA	1.2%
BAJAJ FINANCE LTD.	AAA	1.1%
Total		20.7%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Investment Philosophy: The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
10-Feb-2005	Rs. 33.211	6.9%	9.0	Rs. 27 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.1%	0.2%
6 Months	4.9%	5.3%
1 Year	9.3%	9.8%
2 Years	7.5%	8.6%
3 Years	5.1%	6.1%
5 Years	5.3%	6.8%
Inception	6.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

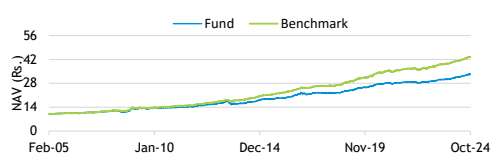
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	96.5%
Money Market Investments	0%	40%	3.5%

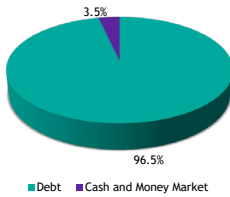
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

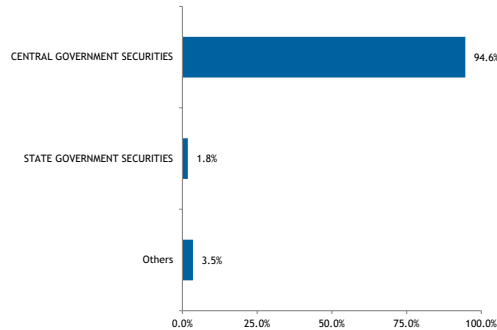


Security Name	Rating	Net Asset (%)
Government Securities		
6.79% GOI 2034		50.9%
7.23% GOI 2039		13.6%
7.46% GOI 2073		10.3%
7.09% GOI 2054		9.9%
7.34% GOI 2064		8.9%
7.25% MAHARASHTRA SDL 2045		1.8%
7.3% GOI 2053		0.9%
Total		96.5%
Cash and Money Market		
		3.5%
Portfolio Total		100.0%

Asset Mix

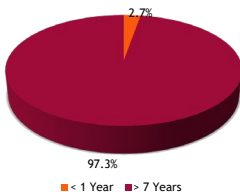


Industry Wise Exposure**

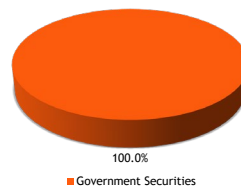


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

October 31, 2024



Milkar life aage badhain

Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
04-Feb-2005	Rs. 34.3978	7.4%	8.7	Rs. 53 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.1%	0.3%
6 Months	5.8%	5.1%
1 Year	10.2%	9.7%
2 Years	8.4%	8.5%
3 Years	5.7%	6.1%
5 Years	5.8%	6.8%
Inception	6.5%	7.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

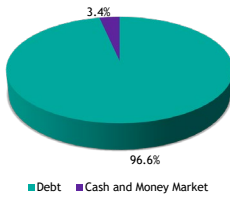
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

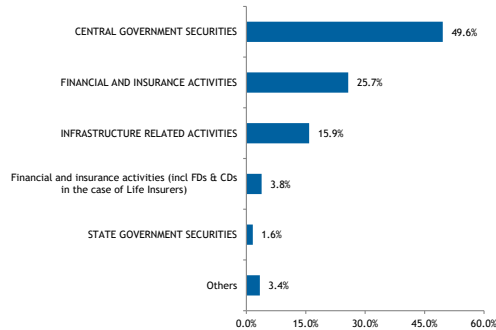
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	51.2%
Infrastructure and Social Sector Secs	0%	60%	15.9%
Long Term Bonds	10%	60%	29.5%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	3.4%

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

Asset Mix

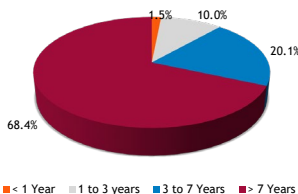


Industry Wise Exposure**

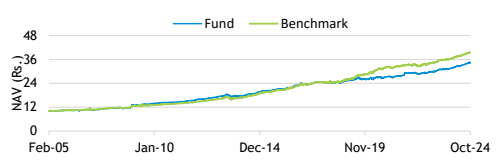


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		18.9%
7.46% GOI 2073		12.7%
7.09% GOI 2054		8.6%
7.3% GOI 2053		5.8%
6.79% GOI 2034		2.8%
7.25% MAHARASHTRA SDL 2045		1.4%
7.25% GOI 2063		0.6%
7.23% GOI 2039		0.3%
7.34% WEST BENGAL SDL 2039		0.2%
Total		51.2%

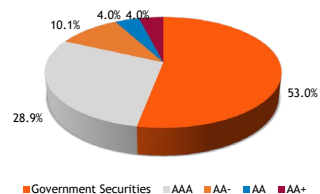
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	9.8%
H D F C BANK LTD.	AAA	9.7%
STATE BANK OF INDIA	AAA	8.4%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.8%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.8%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.8%
POWER FINANCE CORPN. LTD.	AAA	3.6%
BAJAJ FINANCE LTD.	AAA	2.4%
Total		45.4%

Cash and Money Market

Cash and Money Market	3.4%
Portfolio Total	100.0%

Rating Credit Profile



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