



ULIP Fund

Monthly Fund Performance

September 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 rallied in September as larger than expected policy support measures by US and Chinese central banks aided market sentiments. The US Fed initiated policy easing cycle with a 50bps reduction in policy rates and has indicated that it will continue to reduce policy rates in the coming months. China's policymakers have announced large policy easing measures aimed towards reviving consumption and providing support to financial markets and real estate sector. Prospects of monetary policy easing globally has led to OECD raising global growth projection for this year.

Global equity markets rallied by 2% last month. Led by strong gains in the Chinese markets, MSCI Emerging Markets index rallied by 6%. Expectations of higher crude oil production by OPEC+ countries, as well as slowing demand from major economies, led to crude oil prices declining by 9% in September. However, the recent escalation of geopolitical tensions in the Middle East, and its impact on crude oil prices, need to be closely monitored.

Economy: High frequency indicators show divergent trends

India's 2024 GDP growth forecast has been raised by the World Bank to 7%. The World Bank has highlighted gradual improvement in urban unemployment trend and has emphasized that 'India has boosted its competitiveness through the National Logistics Policy and digital initiatives that are reducing trade costs'.

While most analysts continue to project India's growth trajectory to remain amongst the fastest globally, recent high frequency data points are indicating signs of a slowdown in the near term. Manufacturing PMI, though high from a global relative perspective, has declined to an eight-month low at 56.5. The September GST collections slowed to a 40-month low at 6.5%, and passenger vehicle and commercial vehicle sales declined on an annual basis. Analysts, however, expect urban demand to revive with the onset of the festive season, and above average monsoon rainfall to support the rural economy.

Equity markets: Markets turn cautious

Indian markets saw continued positive momentum on the back of improving global backdrop and strong flows. Nifty index gained 2.3% in September. Automobile, Metals and

Power sectors outperformed while Information Technology, Capital Goods and Oil & Gas sectors underperformed. Flows continued to remain strong with Domestic Institutional Investors (DIIs) investing US\$4 bn while inflows from Foreign Institutional Investors (FIIs) were at US\$6 bn.

Outlook: The global geo-political situation has turned adverse with recent developments in the Middle East. This may induce volatility in global financial and commodities market and may delay the expected improvement in macro-economic situation in developed markets. From a local market standpoint, the impact of global volatility would be relatively lower given stable financial markets and strong macro-economic situation. The upcoming results season and monetary policy meeting may provide further cues on the demand environment and corporate earnings trajectory. Post the strong rally witnessed over the last few months, we expect markets to remain cautious in the near term. We maintain a positive view on equity markets from a medium to long term perspective.

Fixed Income market: Markets await possible change in RBI stance

Retail inflation reading for August came below RBI's target mid-point of 4% for the second consecutive month. Underlying core-inflation has remained below 4% for nine consecutive months. Additionally, sharp decline in crude oil prices will further help improve the inflation outlook. Given the favourable inflation backdrop, and emerging signs of growth slowdown, many analysts expect the MPC to change its monetary policy stance to 'neutral', and initiate rate cuts in the subsequent policy meetings.

Outlook: Initiation of monetary policy easing measures by major central banks over the past few months, has led to a decline in yields across most markets. Global developments, along with favourable domestic macroeconomic conditions, led to the 10-year GSec yield to decline to a 31-month low at 6.75%. An expected change in RBI's monetary policy stance may support further decline in domestic yields in the coming months.



Economic and market snapshot

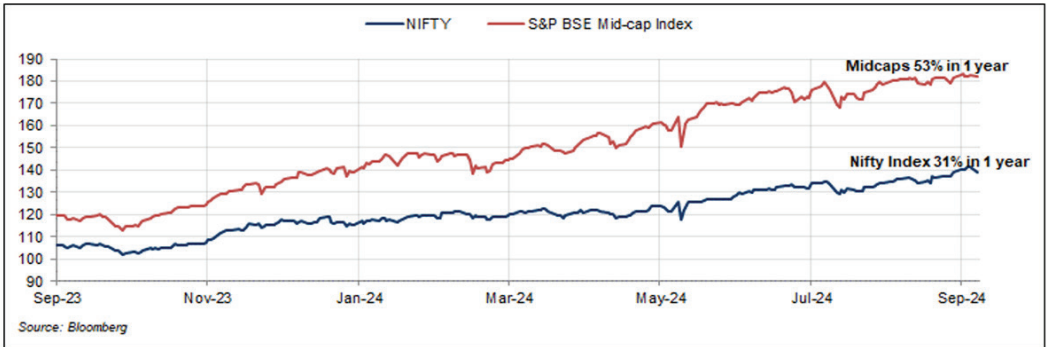
Indicators	Sep-23	Jun-24	Sep-24	QoQ Change	YoY Change
Economic indicators					
Consumer Price Index (CPI) Inflation (%)	6.8	4.8	3.7	-1.2	-3.2
Gross Domestic Product (GDP Growth) %	8.2	7.8	6.7	-1.1	-1.6
Index of Industrial Production (IIP) (%)	6.2	5.2	4.8	-0.4	-1.4
Brent crude oil (USD/barrel)	95	86	72	-17%	-25%
Domestic Markets					
Nifty Index	19,638	24,011	25,811	7%	31%
S&P BSE Mid-cap Index	32,341	46,158	49,352	7%	53%
10-year G-Sec Yield (%)	7.2	7.0	6.8	-20 bps	-40 bps
30-year G-Sec Yield (%)	7.4	7.1	6.9	-20 bps	-50 bps
10-year AAA PSU Corporate Bond Yield (%)	7.6	7.5	7.2	-30 bps	-40 bps
Exchange rate (USD/INR) *	83.0	83.4	83.8	0%	1%
Global Markets					
Dow Jones (U.S.)	33,508	39,119	42,330	8%	26%
FTSE (U.K.)	7,608	8,164	8,237	1%	8%
Nikkei 225 (Japan)	31,858	39,583	37,920	-4%	19%

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

Sep-24	3-year (CAGR)		3 year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	20.9%	17.3%	****
Mid-Cap	31.0%	23.7%	*****
Premier Multi-Cap	23.0%	17.3%	*****
Flexi Cap	17.3%	15.3%	****
Multiplier III	20.5%	15.3%	*****
CREST (Thematic)	23.9%	17.3%	*****
Balanced			
Balanced Opportunities Fund	19.2%	10.2%	*****
Balancer II	11.7%	10.2%	****
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 August 31, 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

September 30, 2024



Milkar 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. 44.3476	--	--	Rs. 499 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	0.6%	0.6%
6 Months	29.5%	25.5%
1 Year	58.7%	52.6%
2 Years	45.4%	40.9%
3 Years	31.0%	25.0%
5 Years	35.5%	28.5%
Inception	25.6%	18.8%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

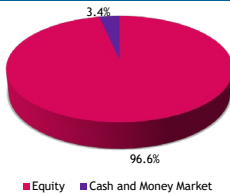
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

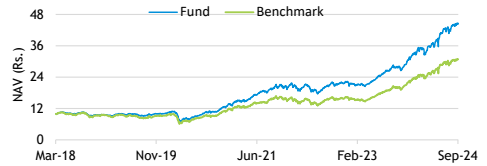
Security Type	Min	Max	Actual
Equities	60%	100%	96.6%
Debt	0%	0%	0.0%
Money Market	0%	40%	3.4%

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

Asset Mix



NAV vs Benchmark

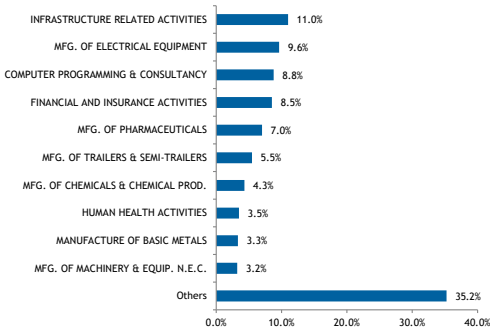


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
BHARTI HEXACOM LIMITED	2.6%
SAMVARDHANA MOTHERSON INTERNATIONAL LIM	2.2%
TRENT LTD.	1.8%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	1.6%
MASTEK LTD	1.6%
CENTURY TEXTILES & INDUSTRIES LIMITED	1.6%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.5%
AMBER ENTERPRISES INDIA LIMITED	1.5%
T V S MOTOR CO. LTD.	1.5%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	1.4%
Others	79.2%
Total	96.6%
Cash and Money Market	3.4%
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: ULIF01215/12/09VIRTUE2FND17

September 30, 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. 79.62	--	--	Rs. 3532 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	0.8%
6 Months	21.9%
1 Year	48.7%
2 Years	34.4%
3 Years	20.9%
5 Years	27.4%
Inception	15.1%

Past performance is not indicative of future performance

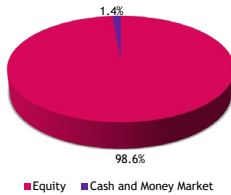
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

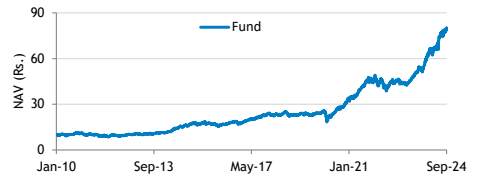
Security Type	Min	Max	Actual
Equities	60%	100%	98.6%
Money Market Instruments	0%	40%	1.4%

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

Asset Mix



NAV vs Benchmark

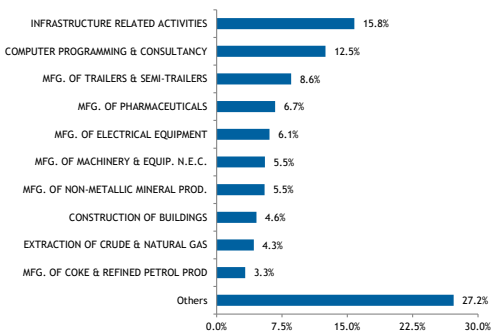


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
OIL & NATURAL GAS CORPN. LTD.	4.1%
BHARTI AIRTEL LTD.	4.0%
INFOSYS LTD.	2.7%
N T P C LTD.	2.1%
RELIANCE INDUSTRIES LTD.	2.1%
MINDA INDUSTRIES LTD	1.5%
SAMVARDHANA MOTHERSON INTERNATIONAL LIM	1.5%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	1.5%
LARSEN & TOUBRO LTD.	1.5%
TATA CONSULTANCY SERVICES LTD.	1.3%
Others	76.4%
Total	98.6%
Cash and Money Market	
Portfolio Total	100.0%

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

September 30, 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. 35.5443	--	--	Rs. 150 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.6%	2.1%
6 Months	22.9%	19.3%
1 Year	48.9%	39.5%
2 Years	33.4%	27.2%
3 Years	23.0%	16.9%
5 Years	26.3%	20.9%
Inception	21.4%	16.4%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

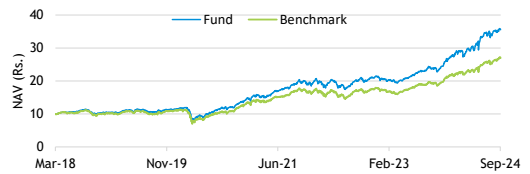
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.9%
Debt	0%	0%	0.0%
Money Market	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.

NAV vs Benchmark

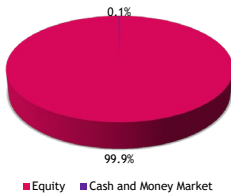


Security Name

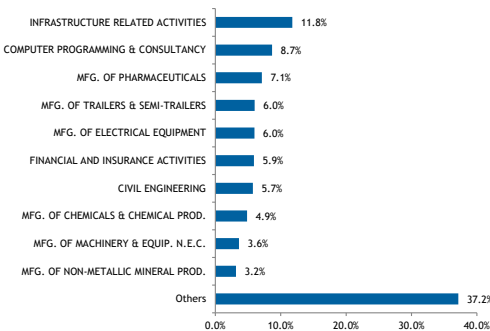
Net Asset (%)

Security Name	Net Asset (%)
Equity	
LARSEN & TOUBRO LTD.	3.0%
I T C LTD.	2.8%
BHARTI AIRTEL LTD.	2.3%
NEOGEN CHEMICALS LTD.	2.0%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.9%
MAHINDRA & MAHINDRA LTD.	1.8%
N T P C LTD.	1.8%
HINDUSTAN FOODS LIMITED	1.7%
MINDA CORPORATION LIMITED	1.6%
FIRSTSOURCE SOLUTIONS LIMITED	1.5%
Others	79.5%
Total	99.9%
Cash and Money Market	0.1%
Portfolio Total	100.0%

Asset Mix



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

September 30, 2024



Milkar life aage badhain

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. 32.2466	--	--	Rs. 41 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	0.9%	2.3%
6 Months	24.3%	19.5%
1 Year	49.7%	44.7%
2 Years	36.2%	27.0%
3 Years	23.9%	16.5%
5 Years	24.5%	19.4%
Inception	19.6%	15.7%

Past performance is not indicative of future performance

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

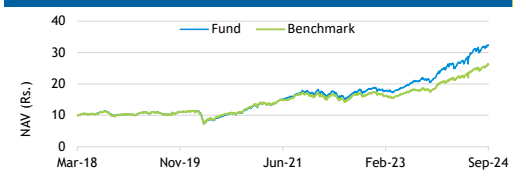
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	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

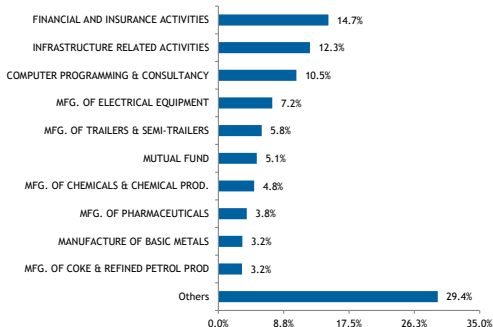
Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.0%
CPSE ETF	3.2%
BHARTI HEXACOM LIMITED	3.1%
INFOSYS LTD.	2.8%
VEDANTA LIMITED	2.1%
RELIANCE INDUSTRIES LTD.	1.8%
BHARTI AIRTEL LTD.	1.7%
I T C LTD.	1.6%
INFO EDGE (INDIA) LTD.	1.4%
I C I C I BANK LTD.	1.4%
Others	75.7%
Total	98.8%
Cash and Money Market	
	1.2%
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



Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

September 30, 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. 34.9928	--	--	Rs. 97 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	1.1%	2.3%
6 Months	19.2%	15.6%
1 Year	42.0%	31.4%
2 Years	31.7%	22.9%
3 Years	20.5%	13.6%
5 Years	22.4%	17.6%
Inception	16.5%	14.4%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

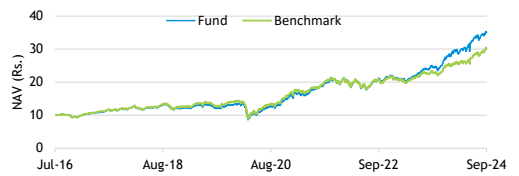
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.6%
Money Market Instruments	0%	40%	2.4%

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

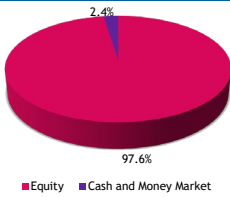


Security Name

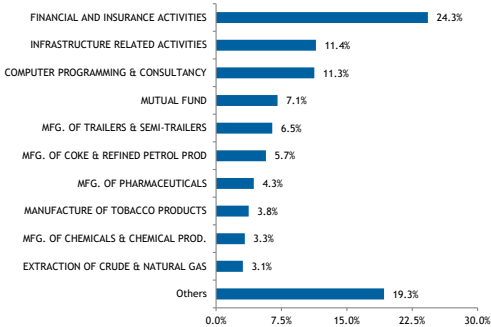
Net Asset (%)

Security Name	Net Asset (%)
Equity	97.6%
H D F C BANK LTD.	8.2%
RELIANCE INDUSTRIES LTD.	5.6%
I C I C I BANK LTD.	4.4%
I T C LTD.	3.8%
INFOSYS LTD.	3.7%
CPSE ETF	3.1%
OIL & NATURAL GAS CORPN. LTD.	3.0%
BHARTI HEXACOM LIMITED	3.0%
STATE BANK OF INDIA	2.6%
BHARTI AIRTEL LTD.	2.5%
Others	57.6%
Total	97.6%
Cash and Money Market	2.4%
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

September 30, 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. 56.4158	--	--	Rs. 1402 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	1.2%	2.1%
6 Months	15.7%	18.1%
1 Year	39.3%	38.5%
2 Years	28.7%	25.9%
3 Years	17.3%	16.1%
5 Years	20.1%	20.0%
Since 05-Jan-10	12.4%	12.1%
Inception	12.4%	12.5%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

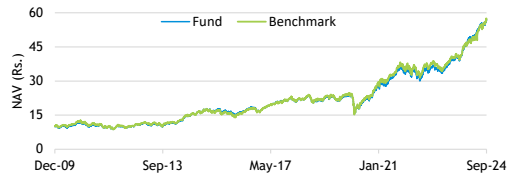
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	99.0%
Cash & 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.

NAV vs Benchmark

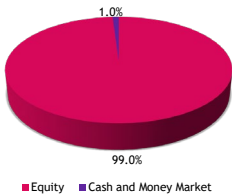


Security Name

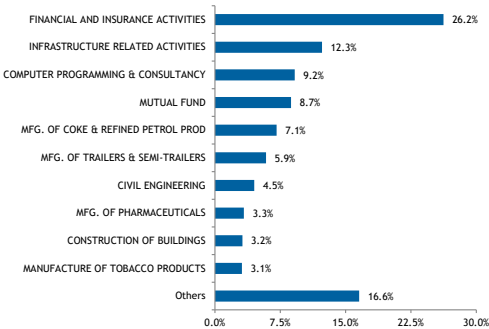
Net Asset (%)

Security Name	Net Asset (%)
Equity	
I C I C I BANK LTD.	6.1%
RELIANCE INDUSTRIES LTD.	5.4%
STATE BANK OF INDIA	4.5%
BHARTI AIRTEL LTD.	4.3%
H D F C BANK LTD.	4.2%
INFOSYS LTD.	3.5%
I T C LTD.	3.1%
LARSEN & TOUBRO LTD.	3.1%
AXIS BANK LTD.	2.5%
TATA CONSULTANCY SERVICES LTD.	2.5%
Others	59.7%
Total	99.0%
Cash and Money Market	1.0%
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

September 30, 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. 17.1409	--	--	Rs. 95 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	0.7%	2.3%
6 Months	22.3%	17.4%
1 Year	47.6%	35.9%
2 Years	32.1%	24.7%
3 Years	-	-
5 Years	-	-
Inception	29.3%	22.1%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

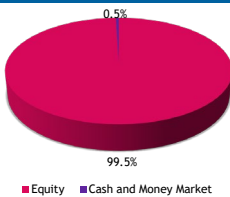
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

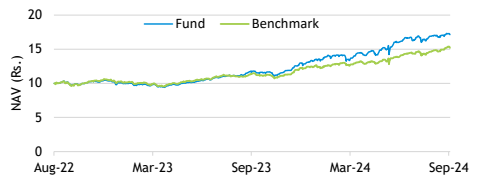
Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.5%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.5%

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

Asset Mix



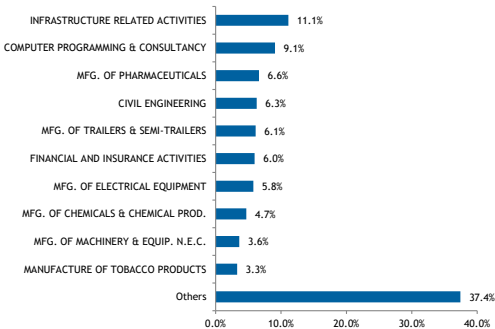
NAV vs Benchmark



Security Name

Security Name	Net Asset (%)
Equity	
LARSEN & TOUBRO LTD.	3.5%
I T C LTD.	3.3%
BHARTI AIRTEL LTD.	3.1%
NEOGEN CHEMICALS LTD.	2.1%
SHRIRAM TRANSPORT FINANCE CO. LTD.	2.0%
MAHINDRA & MAHINDRA LTD.	2.0%
HINDUSTAN FOODS LIMITED	1.8%
MINDA CORPORATION LIMITED	1.5%
FIRSTSOURCE SOLUTIONS LIMITED	1.4%
POWER FINANCE CORPN. LTD.	1.3%
Others	77.6%
Total	99.5%
Cash and Money Market	0.5%
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

September 30, 2024



Milkar life aage badhain

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. 15.4317	--	--	Rs. 9.6 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	0.6%	2.0%
6 Months	19.8%	18.7%
1 Year	39.2%	39.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	30.6%	31.1%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

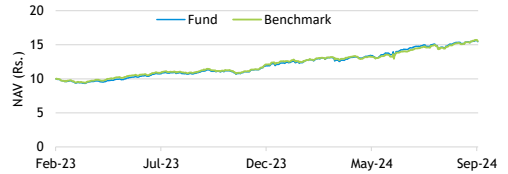
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.0%
Deb	0%	0%	0.0%
Money Market Investments	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.

NAV vs Benchmark

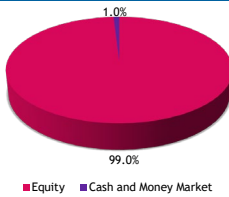


Security Name

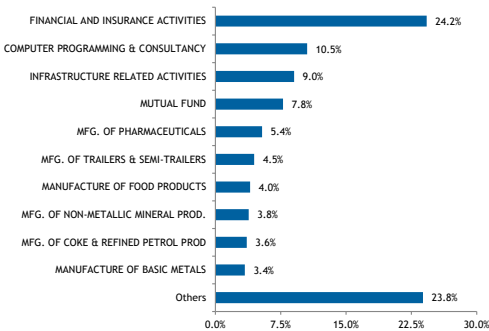
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	5.9%
INFOSYS LTD.	4.2%
I C I C I BANK LTD.	3.3%
AXIS BANK LTD.	3.1%
RELIANCE INDUSTRIES LTD.	2.5%
TITAN INDUSTRIES LTD.	2.3%
BHARTI AIRTEL LTD.	2.3%
AXIS MF - BANK ETF	2.2%
NIPPON INDIA MF - NIFTY IT ETF	2.2%
HDFC MF - NIFTY PSU BANK ETF	2.1%
Others	69.1%
Total	99.0%
Cash and Money Market	1.0%
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

September 30, 2024



Milkar life aage badhain

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. 12.1608	--	--	Rs. 88 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	-0.3%	-0.7%
6 Months	24.0%	25.6%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	21.6%	20.1%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

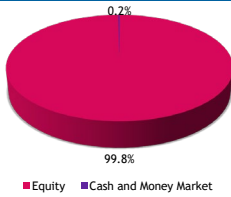
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

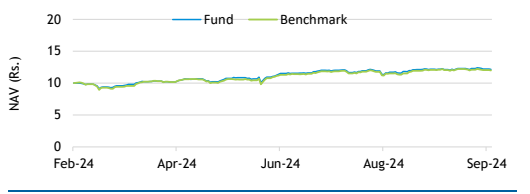
Security Type	Min	Max	Actual
Equities	60%	100%	99.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.2%

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

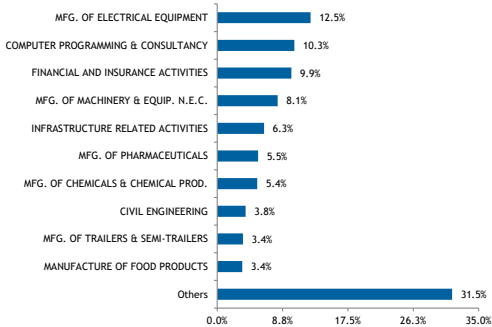


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	2.6%
BLUE STAR LTD.	2.4%
GLENMARK PHARMACEUTICALS LTD.	2.3%
EXIDE INDUSTRIES LTD.	2.1%
AAVAS FINANCIERS LIMITED	2.1%
CYIENT LTD	2.1%
CROMPTON GREAVES CONSUMER ELECTRICAL	1.9%
CENTURY TEXTILES & INDUSTRIES LIMITED	1.8%
NEOGEN CHEMICALS LTD.	1.7%
KARUR VYSYA BANK LTD.	1.6%
Others	79.1%
Total	99.8%
Cash and Money Market	
	0.2%
Portfolio Total	100.0%

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

September 30, 2024



Mitkar 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. 10.4714	--	--	Rs. 281 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	2.3%	2.9%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	4.7%	5.7%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing Index

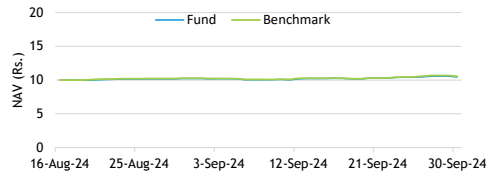
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	99.6%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.4%

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

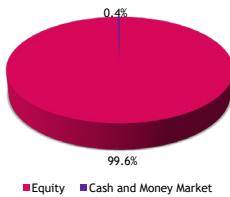
NAV vs Benchmark



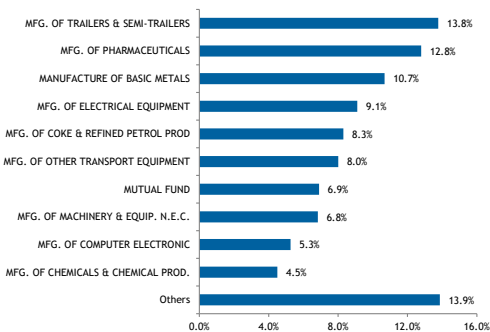
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
SUN PHARMACEUTICAL INDS. LTD.	4.6%
RELIANCE INDUSTRIES LTD.	4.0%
MAHINDRA & MAHINDRA LTD.	3.7%
BAJAJ AUTO LTD.	3.5%
ICICI PRUDENTIAL MF - NIFTY AUTO ETF	3.3%
MARUTI SUZUKI INDIA LTD.	2.9%
VEDANTA LIMITED	2.8%
NIPPON INDIA MF - NIFTY AUTO ETF	2.4%
BHARAT ELECTRONICS LTD.	2.0%
DR. REDDYS LABORATORIES LTD.	1.9%
Others	68.6%
Total	99.6%
Cash and Money Market	0.4%
Portfolio Total	100.0%

Asset Mix



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

September 30, 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. 29.3425	7.1%	6.2	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	1.4%	1.6%
6 Months	20.3%	13.5%
1 Year	37.5%	27.4%
2 Years	28.8%	20.0%
3 Years	19.2%	12.8%
5 Years	21.0%	16.1%
Inception	17.9%	13.3%

Past performance is not indicative of future performance

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

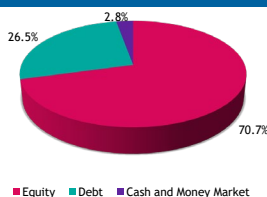
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

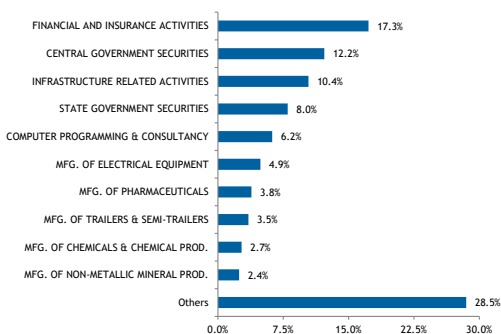
Security Type	Min	Max	Actual
Equities	40%	75%	70.7%
Debt	25%	60%	26.5%
Money Market	0%	35%	2.8%

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

Asset Mix

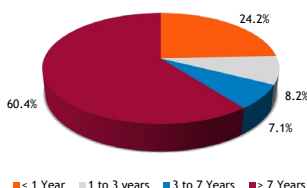


Industry Wise Exposure**

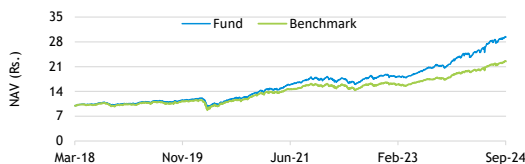


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		3.4%
BHARTI HEXACOM LIMITED		2.5%
I T C LTD.		1.3%
SHRIRAM TRANSPORT FINANCE CO. LTD.		1.2%
STATE BANK OF INDIA		1.2%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.		1.1%
OIL & NATURAL GAS CORPN. LTD.		1.0%
CENTURY TEXTILES & INDUSTRIES LIMITED		1.0%
AMBER ENTERPRISES INDIA LIMITED		0.9%
BHARTI AIRTEL LTD.		0.9%
Others		56.2%
Total		70.7%

Government Securities

8.3% GOI 2042	3.4%
7.80% TAMILNADU SDL 2042	3.4%
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%
7.4% GOI 2062	0.6%
5.74% GOI 2026	0.6%
Others	2.9%
Total	20.2%

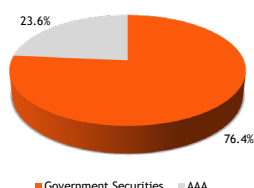
Corporate Bonds

H D F C BANK LTD.	AAA	4.9%
BAJAJ FINANCE LTD.	AAA	1.4%
Total		6.2%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

September 30, 2024



Milkar life aage badhnaein

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. 39.9918	7.2%	9.1	Rs. 896 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	1.2%	1.7%
6 Months	11.3%	10.2%
1 Year	25.5%	20.4%
2 Years	18.9%	15.9%
3 Years	11.7%	9.9%
5 Years	13.9%	12.8%
Since 05-Jan-10	9.9%	9.8%
Inception	9.8%	10.0%

Past performance is not indicative of future performance

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

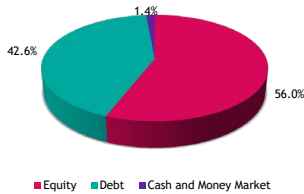
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

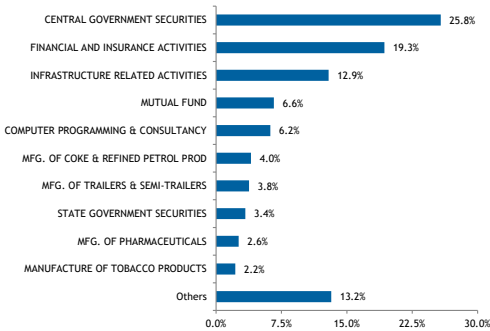
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	42.6%
Equity	0%	60%	56.0%
Cash & Money Market	0%	40%	1.4%

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

Asset Mix

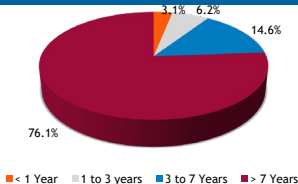


Industry Wise Exposure**

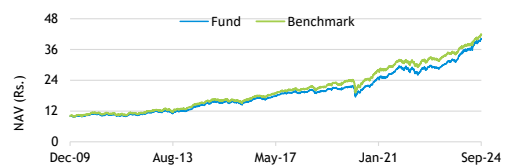


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.4%
RELIANCE INDUSTRIES LTD.		3.6%
BHARTI AIRTEL LTD.		2.9%
INFOSYS LTD.		2.8%
I C I C I BANK LTD.		2.7%
I T C LTD.		2.2%
CPSE ETF		2.2%
OIL & NATURAL GAS CORPN. LTD.		1.9%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.7%
TATA CONSULTANCY SERVICES LTD.		1.6%
Others		30.1%
Total		56.0%

Government Securities

7.34% GOI 2064	8.0%
7.09% GOI 2054	4.1%
7.25% GOI 2063	2.3%
7.23% GOI 2039	2.3%
7.37% GOI 2054	1.8%
8.3% GOI 2042	1.5%
7.50% TAMIL NADU SDL 2054	1.2%
7.3% GOI 2053	0.8%
7.46% GOI 2073	0.7%
8.3% GOI 2040	0.6%
Others	5.8%
Total	29.1%

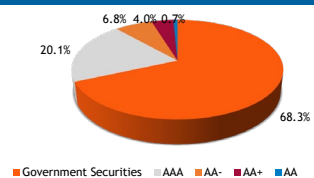
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	2.3%
THE NATIONAL BANK FOR FINANCING IN	AAA	2.2%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	1.7%
STATE BANK OF INDIA	AAA	1.4%
L I C HOUSING FINANCE LTD.	AAA	1.1%
H D F C BANK LTD.	AAA	1.0%
AXIS BANK LTD.	AAA	1.0%
SUNDARAM FINANCE LTD	AAA	0.7%
JAMMU & KASHMIR BANK LTD.	AA-	0.6%
NABARD	AAA	0.6%
Others		0.9%
Total		13.5%

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

September 30, 2024



Mitkar life aage badhnaein

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. 16.5744	7.0%	9.7	Rs. 12 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	1.8%	1.0%
6 Months	6.8%	4.7%
1 Year	13.2%	9.3%
2 Years	11.6%	8.5%
3 Years	7.9%	5.9%
5 Years	7.7%	7.0%
Inception	8.0%	7.6%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

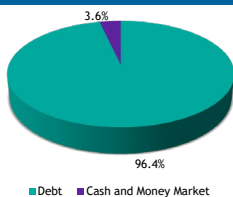
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

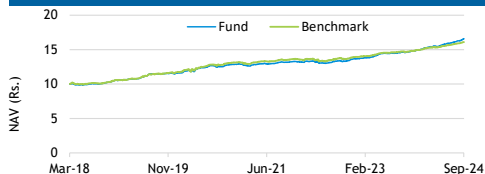
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	96.4%
Money Market	0%	20%	3.6%

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

Asset Mix



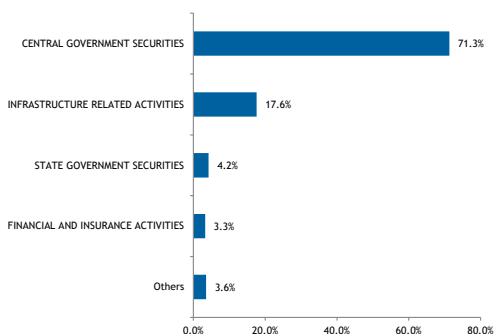
NAV vs Benchmark



Security Name Rating Net Asset (%)

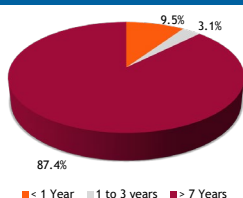
Security Name	Rating	Net Asset (%)
Government Securities		
7.09% GOI 2054		29.4%
7.23% GOI 2039		17.1%
7.46% GOI 2073		12.8%
7.34% GOI 2064		8.7%
7.36% TAMILNADU SDL 2054		4.2%
6.95% GOI 2061		2.1%
6.99% GOI 2051		0.9%
8.3% GOI 2042		0.2%
Total		75.5%
Corporate Bonds		
STATE BANK OF INDIA	AAA	8.9%
AXIS BANK LTD.	AAA	8.7%
CHOLAMANDALAM INVESTMENT & FINA	AA+	3.3%
Total		20.9%
Cash and Money Market		
		3.6%
Portfolio Total		100.0%

Industry Wise Exposure**

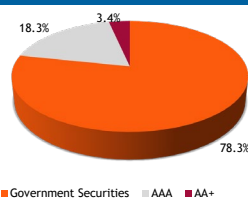


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER217

September 30, 2024



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. 27.9913	6.9%	9.8	Rs. 77 crore
Fund Manager(s) Gaurav Balre		Funds Managed by the Fund Managers Equity - 0 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.7%	1.1%
6 Months	5.5%	5.1%
1 Year	10.7%	9.6%
2 Years	9.0%	8.6%
3 Years	6.1%	6.0%
5 Years	6.4%	7.0%
Inception	7.2%	8.1%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

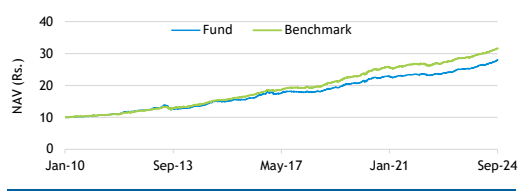
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	97.2%
Money Market Investments	0%	40%	2.8%

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

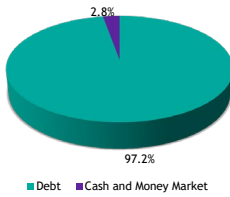
NAV vs Benchmark



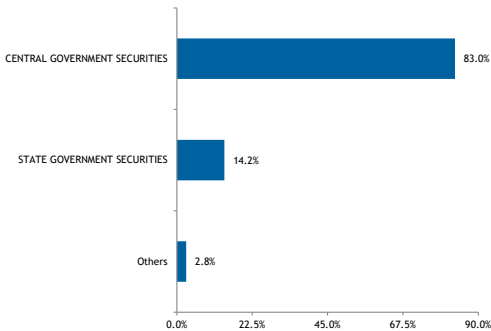
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.1% GOI 2034		35.9%
7.34% GOI 2064		35.4%
7.46% GOI 2073		7.0%
7.23% GOI 2039		4.7%
7.53% WEST BENGAL SDL 2044		3.4%
7.71% HARYANA SDL 2033		3.4%
7.71% GUJRAT SDL 2033		3.2%
7.71% GUJARAT SDL 2034		2.2%
7.36% TAMILNADU SDL 2054		2.0%
Total		97.2%
Cash and Money Market		
		2.8%
Portfolio Total		100.0%

Asset Mix

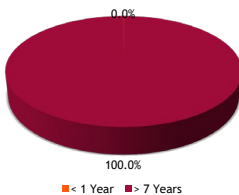


Industry Wise Exposure**

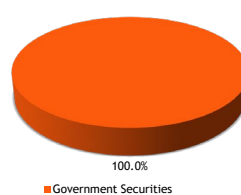


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

September 30, 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. 28.5048	7.3%	8.6	Rs. 736 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	1.7%	1.0%
6 Months	5.3%	4.7%
1 Year	10.2%	9.3%
2 Years	8.6%	8.5%
3 Years	5.7%	5.9%
5 Years	6.4%	7.0%
Inception	7.4%	7.8%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

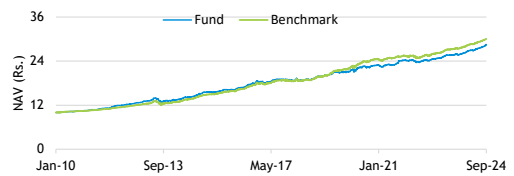
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	97.9%
Cash & Money Market	0%	40%	2.1%

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		18.6%
7.09% GOI 2054		10.5%
7.23% GOI 2039		8.2%
7.1% GOI 2034		4.8%
7.46% GOI 2073		4.1%
7.25% GOI 2063		4.0%
7.25% MAHARASHTRA SDL 2045		2.5%
7.26% MAHARASHTRA SDL 2050		0.4%
7.34% WEST BENGAL SDL 2039		0.2%
7.27% MAHARASHTRA SDL 2044		0.1%
Others		0.1%
Total		53.5%

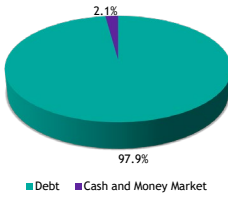
Corporate Bonds

POWER FINANCE CORPN. LTD.	AAA	9.2%
STATE BANK OF INDIA	AAA	8.2%
SAMMAN CAPITAL LTD.	AA-	7.7%
H D F C BANK LTD.	AAA	3.5%
L & T FINANCE LTD.	AAA	3.4%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.2%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.2%
BAJAJ FINANCE LTD.	AAA	2.6%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.9%
SUNDARAM FINANCE LTD	AAA	1.4%
Total		44.4%

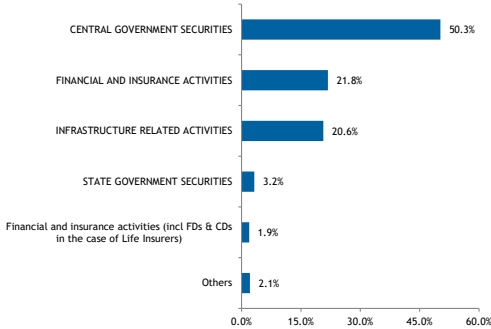
Cash and Money Market

Portfolio Total	100.0%
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Asset Mix

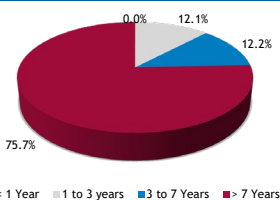


Industry Wise Exposure**

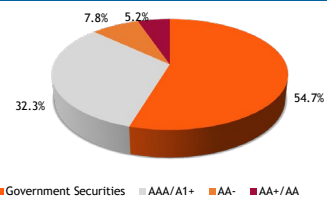


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND17

September 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 14.2682	7.3%	0.4	Rs. 2 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	0.5%	0.5%
6 Months	3.0%	3.3%
1 Year	6.0%	6.8%
2 Years	5.8%	6.7%
3 Years	4.9%	5.8%
5 Years	3.9%	4.9%
Inception	4.4%	5.4%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

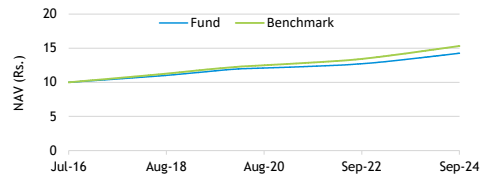
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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



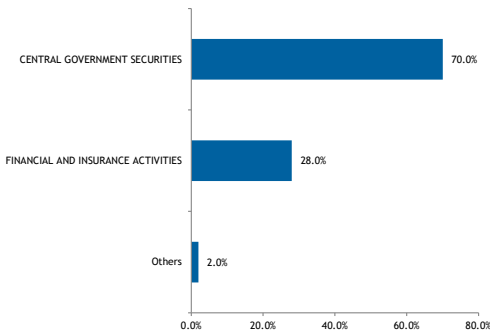
Security Name Net Asset (%)

Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

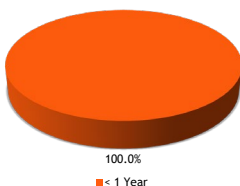


Industry Wise Exposure**

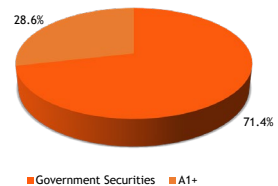


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU17

September 30, 2024



Milkar life aage badhain

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. 22.9591	7.2%	0.5	Rs. 1269 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	5.2%
5 Years	4.8%
Inception	6.2%

Past performance is not indicative of future performance

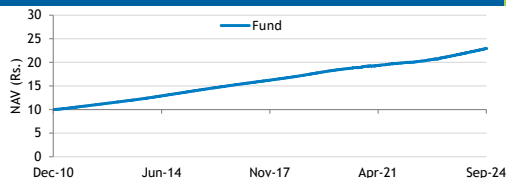
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	63.3%
Money Market Instruments	0%	100%	36.7%

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

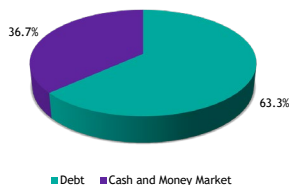


Security Name

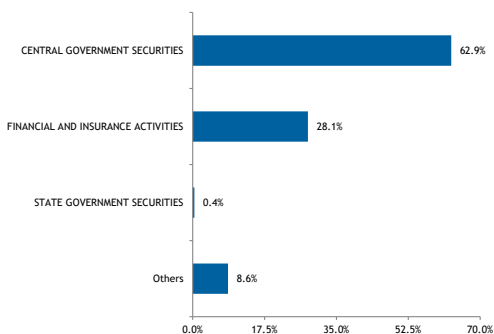
Net Asset (%)

Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2025	7.4%
364 DAY TBILL 2025	6.9%
364 DAY TBILL 2025	5.7%
364 DAY TBILL 2024	5.1%
364 DAY TBILL 2024	3.9%
364 DAY TBILL 2024	3.9%
364 DAY TBILL 2025	3.8%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.7%
Others	15.5%
Total	63.3%
Cash and Money Market	36.7%
Portfolio Total	100.0%

Asset Mix

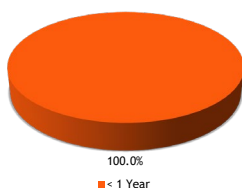


Industry Wise Exposure**

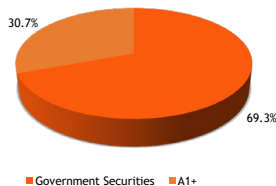


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLEIE2117

September 30, 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. 49.4532	--	--	Rs. 715 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	1.1%	2.3%
6 Months	14.1%	15.6%
1 Year	34.7%	31.4%
2 Years	24.8%	22.9%
3 Years	16.0%	13.6%
5 Years	19.3%	17.6%
Since 05-Jan-10	11.5%	11.4%
Inception	11.4%	11.8%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

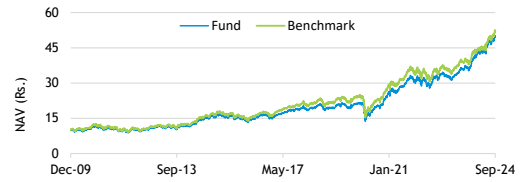
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.1%
Money Market Instruments	0%	40%	0.9%

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

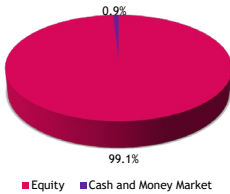


Security Name

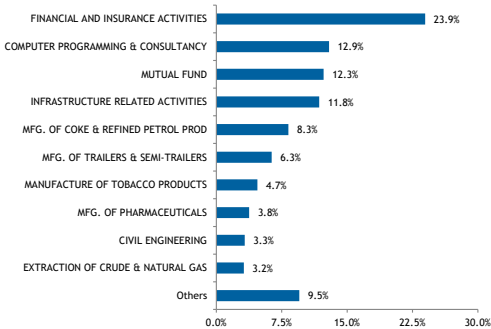
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	8.4%
RELIANCE INDUSTRIES LTD.	8.2%
I C I C I BANK LTD.	7.2%
INFOSYS LTD.	5.9%
BHARTI AIRTEL LTD.	5.8%
I T C LTD.	4.7%
CPSE ETF	4.2%
SBI MF - NIFTY BANK ETF	3.9%
N T P C LTD.	3.4%
TATA CONSULTANCY SERVICES LTD.	3.3%
Others	44.3%
Total	99.1%
Cash and Money Market	0.9%
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

September 30, 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
27-Feb-2008	Rs. 62.3535	--	--	Rs. 83 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	1.2%
6 Months	18.0%
1 Year	45.1%
2 Years	31.8%
3 Years	17.7%
5 Years	22.2%
Inception	11.7%

Past performance is not indicative of future performance

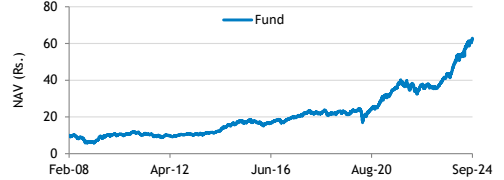
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	96.8%
Money Market Instruments	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

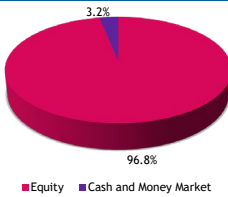


Security Name

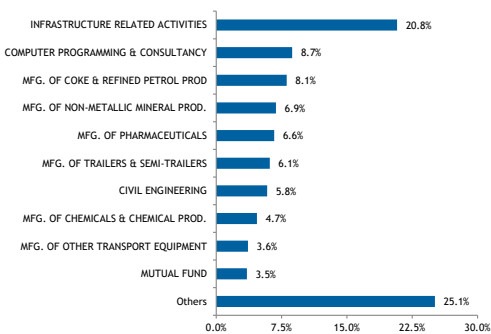
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	5.9%
BHARTI AIRTEL LTD.	5.3%
LARSEN & TOUBRO LTD.	4.2%
N T P C LTD.	3.8%
COAL INDIA LTD.	3.4%
ULTRATECH CEMENT LTD.	3.2%
INFOSYS LTD.	2.8%
MARUTI SUZUKI INDIA LTD.	2.4%
SUN PHARMACEUTICAL INDS. LTD.	2.3%
HERO MOTOCORP LTD.	2.2%
Others	61.2%
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 (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER17

September 30, 2024



Milkar 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
07-Feb-2005	Rs. 109.1709	--	--	Rs. 1387 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	1.4%	2.3%
6 Months	15.3%	15.6%
1 Year	35.0%	31.4%
2 Years	25.9%	22.9%
3 Years	16.0%	13.6%
5 Years	19.1%	17.6%
Inception	12.9%	13.7%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

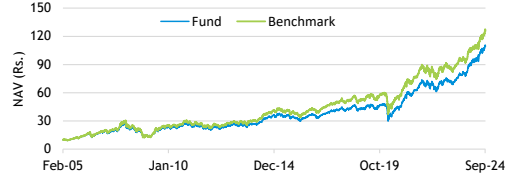
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.2%
Money Market Investments	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

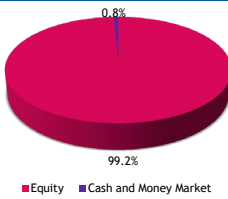


Security Name

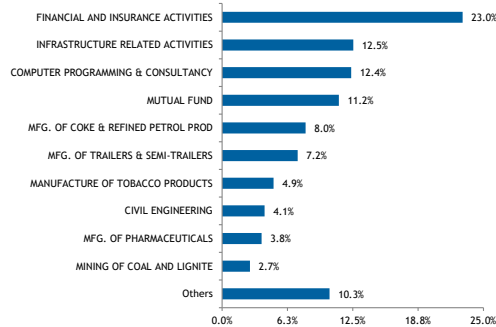
Net Asset (%)

Security Name	Net Asset (%)
Equity	
I C I C I BANK LTD.	6.5%
RELIANCE INDUSTRIES LTD.	6.5%
BHARTI AIRTEL LTD.	6.0%
INFOSYS LTD.	5.3%
H D F C BANK LTD.	5.0%
I T C LTD.	4.9%
STATE BANK OF INDIA	4.5%
LARSEN & TOUBRO LTD.	4.1%
TATA CONSULTANCY SERVICES LTD.	4.0%
N T P C LTD.	3.1%
Others	49.3%
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



Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

September 30, 2024



Mitkar life aage badhain

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. 86.8827	7.5%	5.4	Rs. 162 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	1.0%	2.0%
6 Months	11.6%	13.4%
1 Year	25.2%	27.0%
2 Years	19.4%	20.1%
3 Years	12.1%	12.1%
5 Years	14.9%	15.8%
Inception	11.6%	12.9%

Past performance is not indicative of future performance

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

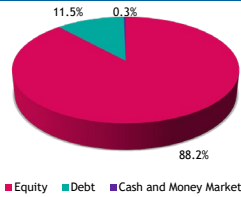
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

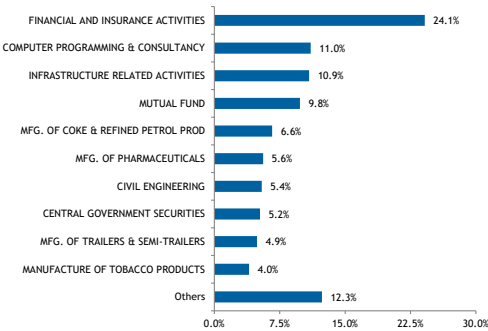
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	6.5%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	88.2%
Long Term Bonds	0%	60%	5.0%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.3%

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

Asset Mix

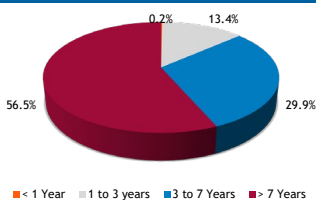


Industry Wise Exposure**

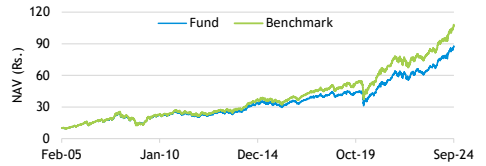


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		7.3%
CPSE ETF		6.9%
RELIANCE INDUSTRIES LTD.		6.6%
I C I C I BANK LTD.		6.3%
LARSEN & TOUBRO LTD.		5.4%
INFOSYS LTD.		4.9%
BHARTI AIRTEL LTD.		4.6%
I T C LTD.		4.0%
TATA CONSULTANCY SERVICES LTD.		3.1%
SUN PHARMACEUTICAL INDS. LTD.		2.7%
Others		36.3%
Total		88.2%

Government Securities

7.1% GOI 2034	2.7%
7.23% GOI 2039	1.8%
7.30% KARNATAKA SDL 2032	1.2%
7.3% GOI 2053	0.6%
7.57% GOI 2033	0.2%
Total	6.5%

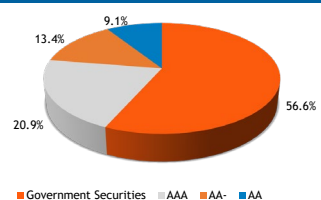
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	1.9%
SAMMAN CAPITAL LTD.	AA-	1.5%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.0%
H D F C BANK LTD.	AAA	0.5%
Total		5.0%

Cash and Money Market

Total	0.3%
Portfolio Total	100.0%

Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

September 30, 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. 62.454	7.5%	6.9	Rs. 195 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	1.1%	1.7%
6 Months	9.2%	10.2%
1 Year	19.0%	20.4%
2 Years	15.0%	15.9%
3 Years	9.5%	9.9%
5 Years	11.4%	12.8%
Inception	9.8%	11.3%

Past performance is not indicative of future performance

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

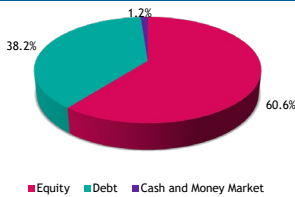
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

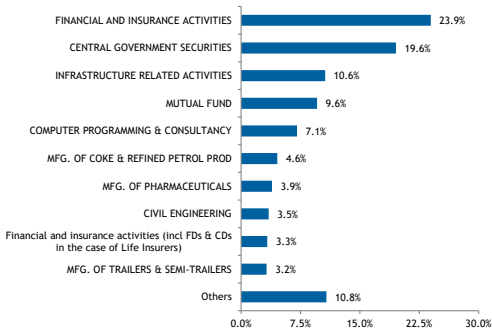
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	20.0%
Infrastructure and Social Sector Secs	0%	60%	2.7%
Listed Equities	35%	65%	60.6%
Long Term Bonds	0%	60%	14.0%
Short Term Bonds	0%	35%	1.5%
Money Market Instruments	0%	40%	1.2%

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

Asset Mix

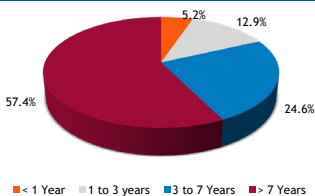


Industry Wise Exposure**

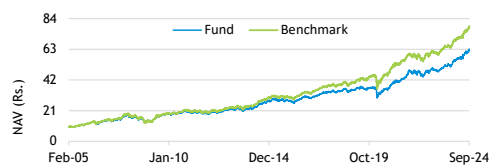


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		5.4%
RELIANCE INDUSTRIES LTD.		4.6%
H D F C BANK LTD.		4.2%
I C I C I BANK LTD.		4.0%
LARSEN & TOUBRO LTD.		3.5%
BHARTI AIRTEL LTD.		3.3%
INFOSYS LTD.		3.1%
ICICI PRUDENTIAL MF - PSU BANK ETF		2.7%
I T C LTD.		2.6%
SUN PHARMACEUTICAL INDS. LTD.		1.9%
Others		25.3%
Total		60.6%

Government Securities

7.1% GOI 2034	7.1%
7.34% GOI 2064	3.6%
7.25% GOI 2063	3.5%
7.3% GOI 2053	2.8%
7.09% GOI 2054	1.2%
7.23% GOI 2039	0.8%
7.1% GOI 2029	0.5%
7.25% MAHARASHTRA SDL 2045	0.4%
7.95% GOI 2032	0.1%
7.36% TELANGANA SDL 2037	0.1%
Others	0.0%
Total	20.0%

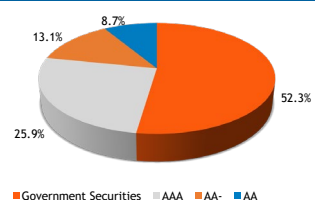
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	5.0%
H D F C BANK LTD.	AAA	4.0%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.3%
SUNDARAM FINANCE LTD	AAA	3.2%
POWER FINANCE CORPN. LTD.	AAA	1.9%
STATE BANK OF INDIA	AAA	0.8%
Total		18.2%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

September 30, 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. 43.1907	7.3%	7.2	Rs. 9.2 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	1.1%	1.3%
6 Months	7.1%	6.9%
1 Year	13.8%	13.7%
2 Years	10.9%	11.5%
3 Years	7.1%	7.6%
5 Years	7.8%	9.5%
Inception	7.7%	9.2%

Past performance is not indicative of future performance

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

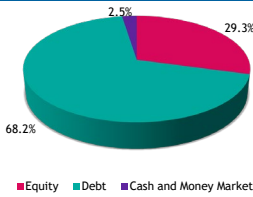
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

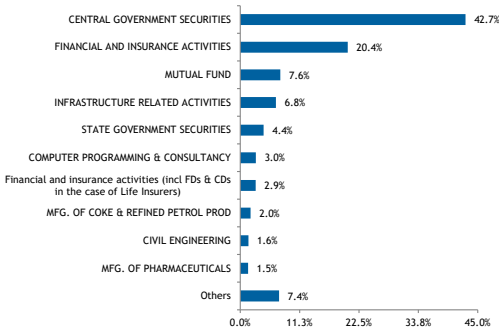
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	47.1%
Infrastructure and Social Sector Secs	0%	60%	3.9%
Listed Equities	10%	30%	29.3%
Long Term Bonds	0%	60%	17.3%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	2.5%

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

Asset Mix

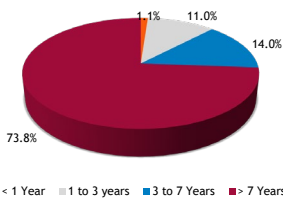


Industry Wise Exposure**

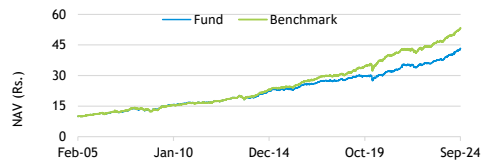


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
CPSE ETF		6.2%
RELIANCE INDUSTRIES LTD.		2.0%
H D F C BANK LTD.		1.8%
I C I C I BANK LTD.		1.7%
LARSEN & TOUBRO LTD.		1.6%
BHARTI AIRTEL LTD.		1.5%
ICICI PRUDENTIAL MF - PSU BANK ETF		1.3%
INFOSYS LTD.		1.3%
I T C LTD.		1.1%
STATE BANK OF INDIA		1.1%
Others		9.9%
Total		29.3%

Government Securities

7.23% GOI 2039	17.6%
7.1% GOI 2034	14.5%
7.3% GOI 2053	5.9%
7.44% MAHARASHTRA SDL 2041	3.5%
7.34% GOI 2064	2.3%
7.09% GOI 2054	2.3%
7.30% KARNATAKA SDL 2032	0.9%
Total	47.1%

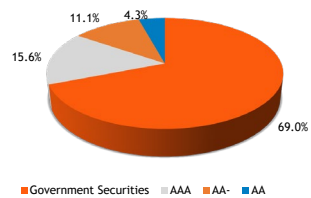
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	7.6%
H D F C BANK LTD.	AAA	5.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	2.9%
POWER FINANCE CORPN. LTD.	AAA	2.8%
STATE BANK OF INDIA	AAA	1.1%
BAJAJ FINANCE LTD.	AAA	1.1%
Total		21.2%

Cash and Money Market

Cash and Money Market	2.5%
Portfolio Total	100.0%

Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

September 30, 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. 33.2491	6.8%	7.1	Rs. 27 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	1.3%	1.1%
6 Months	4.8%	5.1%
1 Year	9.4%	9.6%
2 Years	7.8%	8.6%
3 Years	5.0%	6.0%
5 Years	5.6%	7.0%
Inception	6.3%	7.8%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

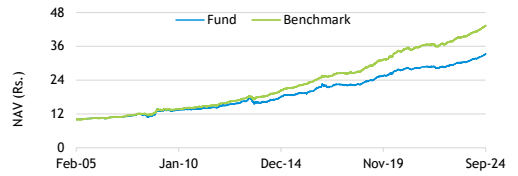
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	95.6%
Money Market Investments	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.

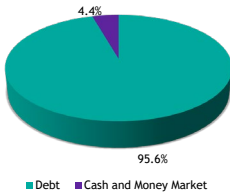
NAV vs Benchmark



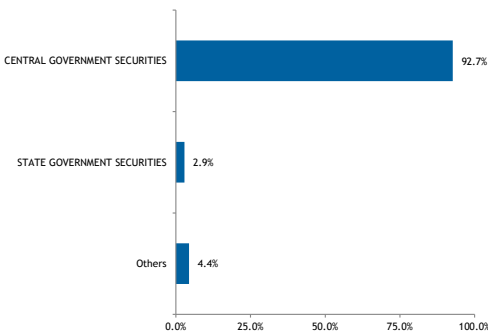
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.1% GOI 2034		28.5%
5.74% GOI 2026		18.0%
7.1% GOI 2029		12.1%
7.23% GOI 2039		11.4%
7.09% GOI 2054		10.1%
7.34% GOI 2064		9.1%
7.46% GOI 2073		2.6%
7.25% MAHARASHTRA SDL 2045		1.9%
7.27% MAHARASHTRA SDL 2044		1.0%
7.3% GOI 2053		1.0%
Total		95.6%
Cash and Money Market		4.4%
Portfolio Total		100.0%

Asset Mix

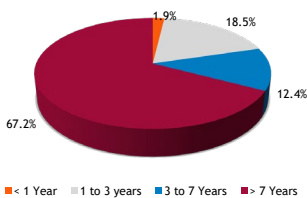


Industry Wise Exposure**

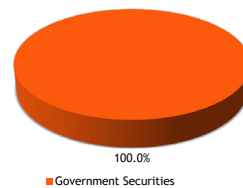


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

September 30, 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. 34.4319	7.3%	8.2	Rs. 55 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	1.7%	1.0%
6 Months	5.4%	4.7%
1 Year	10.4%	9.3%
2 Years	8.6%	8.5%
3 Years	5.7%	5.9%
5 Years	5.8%	7.0%
Inception	6.5%	7.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

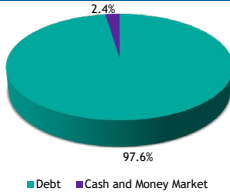
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

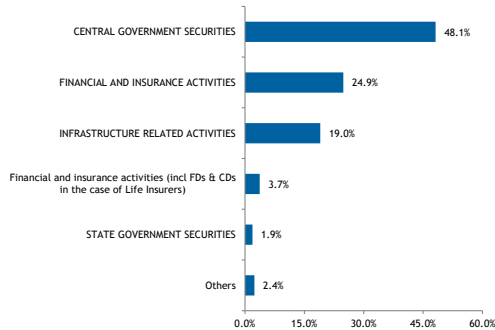
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	50.0%
Infrastructure and Social Sector Secs	0%	60%	19.0%
Long Term Bonds	10%	60%	28.6%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	2.4%

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

Asset Mix

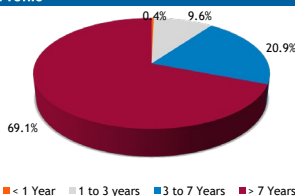


Industry Wise Exposure**

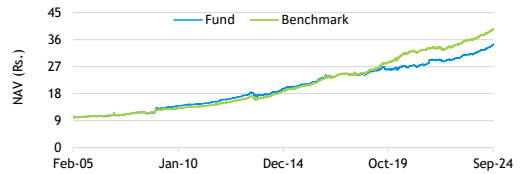


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		18.5%
7.09% GOI 2054		8.3%
7.23% GOI 2039		6.0%
7.3% GOI 2053		5.6%
7.1% GOI 2034		5.6%
7.46% GOI 2073		2.1%
7.25% MAHARASHTRA SDL 2045		1.4%
7.1% GOI 2029		1.4%
7.25% GOI 2063		0.6%
7.27% MAHARASHTRA SDL 2044		0.3%
Others		0.2%
Total		50.0%

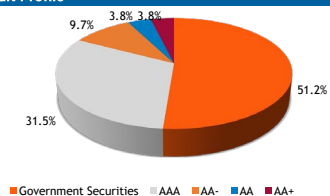
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	9.4%
H D F C BANK LTD.	AAA	9.4%
STATE BANK OF INDIA	AAA	8.2%
POWER FINANCE CORPN. LTD.	AAA	7.1%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.7%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.7%
BAJAJ FINANCE LTD.	AAA	2.3%
Total		47.6%

Cash and Money Market

Cash and Money Market	2.4%
Portfolio Total	100.0%

Rating Credit Profile



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