



ULIP Fund

Monthly Fund Performance

July 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

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 rose in July as economic growth, particularly in the US, remained steady, while inflation continued to decline across major economies. Decline in inflation led Fed Governor Powell to indicate that Fed may initiate rate cuts next month. Bank of Canada reduced its policy rate for the second consecutive time, while Bank of England initiated rate cuts after four years. Amidst sustained economic weakness, China's central bank reduced policy rates last month. Bank of Japan remained an outlier and raised policy rates by 25bps, given the weakness in Yen.

The recent data point regarding unemployment rate in US has led to concerns that the economy may be slowing more than expected, leading to fears of recession. This has led to markets pricing in faster pace of rate cuts in the coming months, leading to a sharp decline in UST yields. Bank of Japan's decision to raise policy rates has led to a sharp appreciation of the Yen. Resultantly, global market trades, financed in Japanese currency, have come under pressure. The combination of these factors has led to significant increase in market volatility across asset classes.

Economy: Union Budget emphasizes fiscal prudence

The FY25 Union Budget focused on reinforcing macroeconomic stability and fiscal prudence, while fostering growth and meeting aspirations of the youth. Focus on infrastructure development has been maintained, with allocation towards capital expenditure retained at interim budget levels. New initiatives aimed at addressing skill development and employment needs of the youth have been announced. Tax structure on capital gains has been rationalized for various asset classes, including equities and real estate. The customs duty on gold has been reduced.

High frequency indicators such as GST collections, Purchasing Managers Index (PMI) and industrial production data indicate continuing momentum in the Indian economy. Citing improvement in private consumption, particularly in rural India, IMF has raised India's GDP growth forecast for current year to 7.0%. The monsoon rainfall's progress in August is important for the rural economy, particularly for East and North-West India, which have seen deficient rainfall so far.

Equity markets: The ascent continues

Indian markets staged a strong performance in July on the back of growth and stability focused budget announcements and strong macro-economic data points. Nifty index rose by 3.9% while Midcap and Small Cap indices were up 5.4% and 4.5% respectively. Amongst sectors, Fast Moving Consumer Goods and Pharmaceuticals sectors outperformed while Banking and Metals sectors underperformed. Foreign Portfolio Investors (FPIs) bought Indian equities worth US\$ 3.7bn last month, while flows from Domestic Institutional Investors (DIIs) were robust at US\$ 2.8bn.

Outlook: Volatility in global economic environment has resurfaced, with divergent monetary policy actions by select central banks and weak data points. From a local market standpoint, India continues to enjoy strong macro-economic tailwinds. This coupled with benign commodity prices and growth-oriented policy measures augur well for corporate profitability. Demand environment needs to be monitored as we approach festive season starting next month. Results, announced so far, have broadly been in line with expectations. Post the strong run-up, we expect markets to consolidate in the near term.

Fixed Income market: Yields continue to decline

RBI's Governor Das continues to maintain a cautious stance and has stated that given the current inflation readings, 'it is premature to talk about interest rate cuts.' The monetary policy committee is expected to maintain policy rates unchanged this month.

Outlook: FIIs purchase of debt securities in July rose to US\$ 3bn. Due to increase in weights of Indian Government bonds in the JP Morgan emerging market global bond index, sustained inflows are likely to continue this year. Declining fiscal deficit, lower inflation backdrop and possibility of meaningful decline in global yields indicate a declining yield trajectory in domestic market as well.

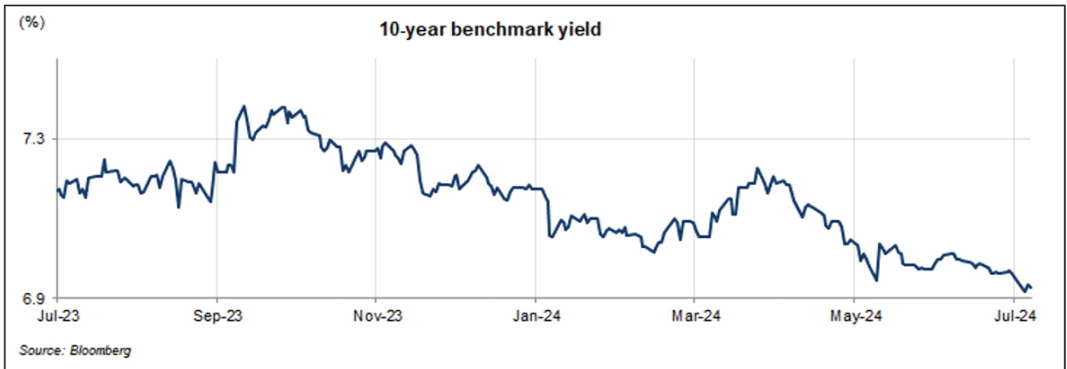


Economic and market snapshot

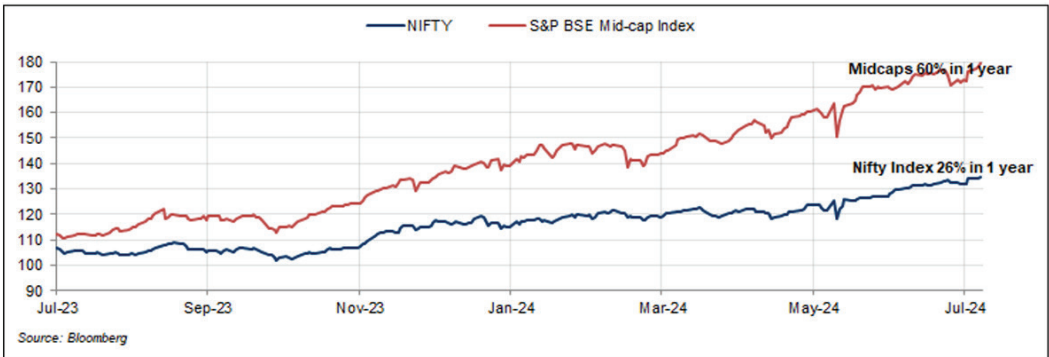
Indicators	Jul-23	Apr-24	Jul-24	QoQ Change	YoY Change
Economic indicators					
Consumer Price Index (CPI) Inflation (%)	4.9	4.9	5.1	0.2	0.2
Gross Domestic Product (GDP Growth) %	6.2	8.6	7.8	-0.8	1.6
Index of Industrial Production (IIP) (%)	5.7	5.6	5.9	0.3	0.2
Brent crude oil (USD/barrel)	86	88	81	-8%	-6%
Domestic Markets					
Nifty Index	19,754	22,605	24,951	10%	26%
S&P BSE Mid-cap Index	30,420	42,121	48,634	15%	60%
10-year G-Sec Yield (%)	7.2	7.2	6.9	-30 bps	-30 bps
30-year G-Sec Yield (%)	7.4	7.3	7.1	-20 bps	-30 bps
10-year AAA PSU Corporate Bond Yield (%)	7.7	7.5	7.4	-10 bps	-30 bps
Exchange rate (USD/INR) *	82.3	83.4	83.7	0%	2%
Global Markets					
Dow Jones (U.S.)	35,560	37,816	40,843	8%	15%
FTSE (U.K.)	7,699	8,144	8,368	3%	9%
Nikkei 225 (Japan)	33,172	38,406	39,102	2%	18%

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

Jul-24	3-year (CAGR)		3 year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	23.3%	19.0%	*****
Mid-Cap	32.4%	24.5%	*****
Premier Multi-Cap	25.6%	19.0%	*****
Flexi Cap	20.2%	17.5%	****
Multiplier III	23.2%	17.5%	*****
CREST (Thematic)	26.2%	19.0%	*****
Balanced			
Balanced Opportunities Fund	20.4%	11.4%	*****
Balancer II	13.5%	11.4%	****
Debt			
Bond Opportunities Fund	7.4%	5.3%	*****

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 June 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

July 31, 2024



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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. 43.2744	--	--	Rs. 465 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	5.7%	5.4%
6 Months	26.2%	25.4%
1 Year	62.3%	59.9%
2 Years	47.0%	42.2%
3 Years	32.4%	28.2%
5 Years	35.9%	28.9%
Inception	25.9%	19.0%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

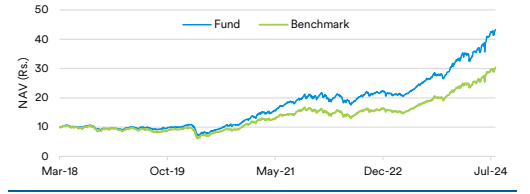
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.8%
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

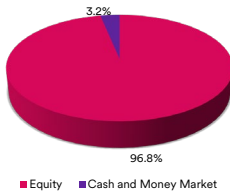


Security Name

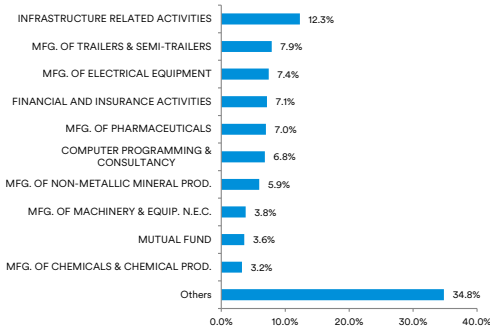
Net Asset (%)

Security Name	Net Asset (%)
Equity	
SAMVARDHANA MOTHERSON INTERNATIONAL LI	2.7%
OIL INDIA LTD.	2.0%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	1.7%
MPHISIS LTD.	1.6%
REC LTD.	1.5%
FEDERAL BANK LTD.	1.5%
MASTEK LTD	1.4%
BHARTI HEXACOM LIMITED	1.4%
INDUS TOWERS LIMITED	1.3%
CENTURY TEXTILES & INDUSTRIES LIMITED	1.3%
Others	80.4%
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



Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND17

July 31, 2024



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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. 78.3726	--	--	Rs. 3473 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced - 2		

Fund v/s Benchmark Return (%)

	Fund
1 Month	5.4%
6 Months	21.2%
1 Year	53.2%
2 Years	34.7%
3 Years	23.3%
5 Years	28.0%
Inception	15.2%

Past performance is not indicative of future performance

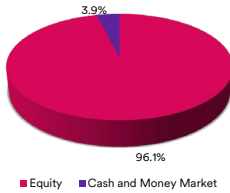
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

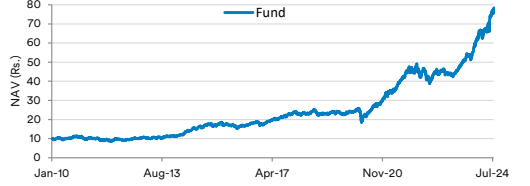
Security Type	Min	Max	Actual
Equities	60%	100%	96.1%
Money Market Instruments	0%	40%	3.9%

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

Asset Mix



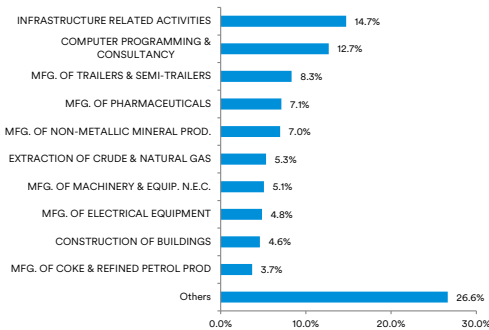
NAV vs Benchmark



Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	96.1%
OIL & NATURAL GAS CORPN. LTD.	5.1%
BHARTI AIRTEL LTD.	3.5%
INFOSYS LTD.	2.7%
TECH MAHINDRA LTD.	2.4%
RELIANCE INDUSTRIES LTD.	2.3%
SAMVARDHANA MOTHERSON INTERNATIONAL LIM	1.9%
N T P C LTD.	1.8%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	1.7%
MARUTI SUZUKI INDIA LTD.	1.6%
MINDA INDUSTRIES LTD	1.5%
Others	71.5%
Total	96.1%
Cash and Money Market	3.9%
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

July 31, 2024



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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. 35.1295	--	--	Rs. 143 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	4.6%	4.3%
6 Months	23.2%	18.8%
1 Year	51.5%	37.3%
2 Years	34.4%	26.1%
3 Years	25.6%	19.6%
5 Years	26.9%	21.0%
Inception	21.8%	16.3%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

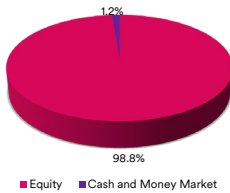
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

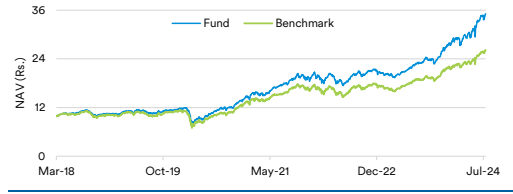
Security Type	Min	Max	Actual
Equities	60%	100%	98.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.2%

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

Asset Mix



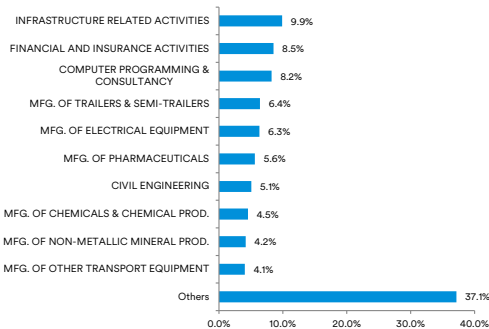
NAV vs Benchmark



Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
IT C LTD.	2.8%
LARSEN & TOUBRO LTD.	2.7%
BHARTI AIRTEL LTD.	2.1%
UNION BANK OF INDIA	1.7%
NEOGEN CHEMICALS LTD.	1.7%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.6%
HINDUSTAN FOODS LIMITED	1.6%
TECH MAHINDRA LTD.	1.6%
BHARAT BIJLEE LIMITED	1.5%
CANARA BANK	1.4%
Others	80.1%
Total	98.8%
Cash and Money Market	1.2%
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

July 31, 2024



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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. 31.6314	--	--	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 (%)

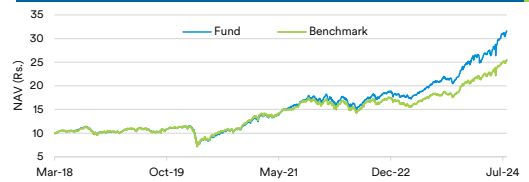
	Fund	Benchmark*
1 Month	5.2%	4.1%
6 Months	23.7%	21.6%
1 Year	49.8%	39.3%
2 Years	37.1%	25.7%
3 Years	26.2%	19.1%
5 Years	24.9%	19.7%
Inception	19.8%	15.6%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.3%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.7%

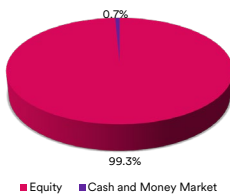
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name

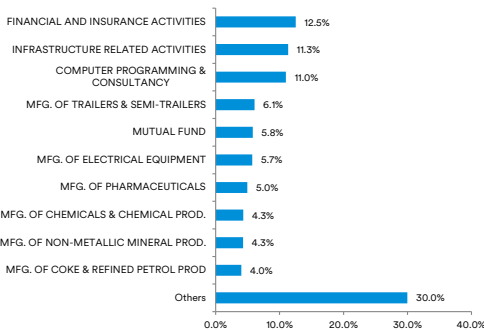
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	3.8%
RELIANCE INDUSTRIES LTD.	3.5%
CPSE ETF	3.3%
INFOSYS LTD.	2.9%
TECH MAHINDRA LTD.	2.1%
SUVEN PHARMACEUTICALS LIMITED	1.8%
OIL & NATURAL GAS CORPN. LTD.	1.7%
BHARTI HEXACOM LIMITED	1.7%
LARSEN & TOUBRO LTD.	1.6%
MPHASIS LTD.	1.5%
Others	75.4%
Total	99.3%
Cash and Money Market	0.7%
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

July 31, 2024



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Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 34.3565	--	--	Rs. 95 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	4.9%	3.9%
6 Months	19.7%	14.8%
1 Year	41.6%	26.3%
2 Years	31.8%	20.6%
3 Years	23.2%	16.5%
5 Years	22.6%	17.5%
Inception	16.6%	14.2%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

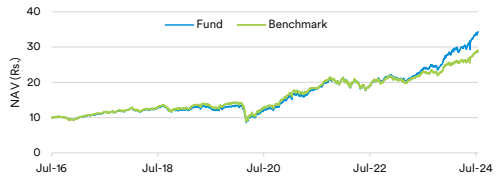
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.9%
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.

NAV vs Benchmark

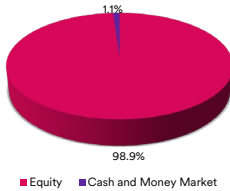


Security Name

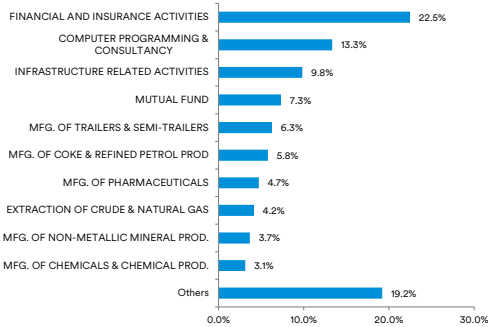
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	7.9%
RELIANCE INDUSTRIES LTD.	5.7%
I C I C I BANK LTD.	4.2%
INFOSYS LTD.	3.8%
OIL & NATURAL GAS CORPN. LTD.	3.5%
CPSE ETF	3.3%
I T C LTD.	3.0%
TECH MAHINDRA LTD.	2.6%
BHARTI AIRTEL LTD.	2.5%
STATE BANK OF INDIA	2.5%
Others	59.9%
Total	98.9%
Cash and Money Market	1.1%
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

July 31, 2024



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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. 55.6883	--	--	Rs. 1439 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	4.1%	4.3%
6 Months	18.6%	18.5%
1 Year	39.6%	35.3%
2 Years	28.2%	24.5%
3 Years	20.2%	19.0%
5 Years	20.4%	20.1%
Since 05-Jan-10	12.4%	12.0%
Inception	12.5%	12.4%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

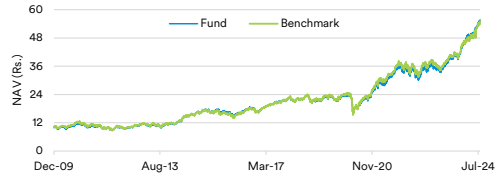
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	99.3%
Cash & Money Market	0%	40%	0.7%

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

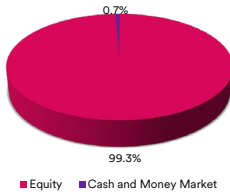


Security Name

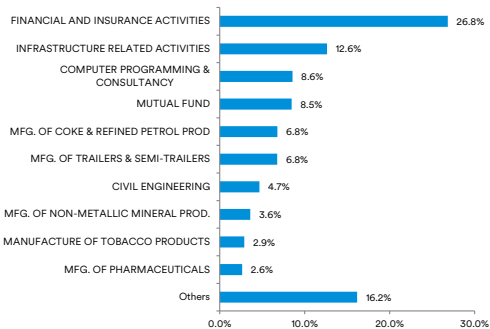
Net Asset (%)

Security Name	Net Asset (%)
Equity	99.3%
I C I C I BANK LTD.	6.2%
RELIANCE INDUSTRIES LTD.	5.4%
STATE BANK OF INDIA	4.9%
H D F C BANK LTD.	4.3%
BHARTI AIRTEL LTD.	4.1%
INFOSYS LTD.	3.2%
LARSEN & TOUBRO LTD.	3.1%
I T C LTD.	2.9%
AXIS BANK LTD.	2.5%
TATA CONSULTANCY SERVICES LTD.	2.5%
Others	60.3%
Total	99.3%
Cash and Money Market	0.7%
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

July 31, 2024



Mitkar 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-

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. 16.9471	--	--	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	4.7%	4.1%
6 Months	22.6%	17.5%
1 Year	51.2%	31.2%
2 Years	--	--
3 Years	--	--
5 Years	--	--
Inception	31.5%	22.1%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

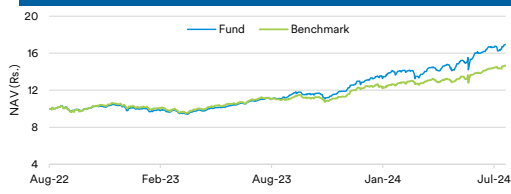
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	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

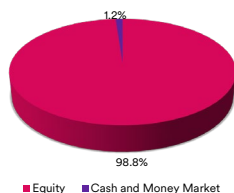


Security Name

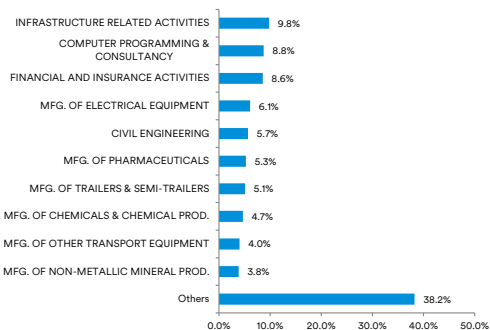
Net Asset (%)

Security Name	Net Asset (%)
Equity	98.8%
LARSEN & TOUBRO LTD.	3.6%
I T C LTD.	3.1%
BHARTI AIRTEL LTD.	2.4%
UNION BANK OF INDIA	1.8%
NEOGEN CHEMICALS LTD.	1.8%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.7%
HINDUSTAN FOODS LIMITED	1.7%
TECH MAHINDRA LTD.	1.6%
CANARA BANK	1.6%
BHARAT BIJLEE LIMITED	1.6%
Others	78.1%
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



Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND17

July 31, 2024



Mitkar life aage badhnaein

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. 15.0962	--	--	Rs. 9.4 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 1 Debt - 0 Balanced -0		

Fund v/s Benchmark Return (%)

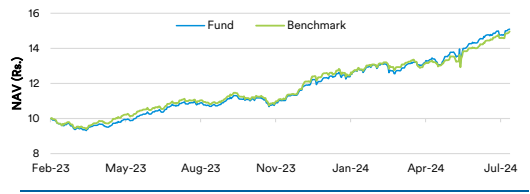
	Fund	Benchmark*
1 Month	3.8%	5.2%
6 Months	19.4%	18.1%
1 Year	37.7%	35.1%
2 Years	--	--
3 Years	--	--
5 Years	--	--
Inception	32.7%	31.9%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

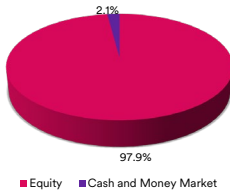
Security Type	Min	Max	Actual
Listed Equities	60%	100%	97.9%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	2.1%

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

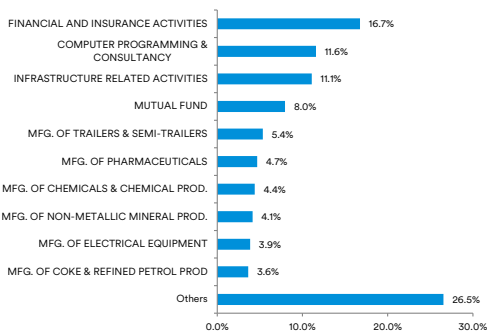
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	97.9%
INFOSYS LTD.	4.3%
I C I C I BANK LTD.	2.6%
RELIANCE INDUSTRIES LTD.	2.6%
HDFC MF - NIFTY PSU BANK ETF	2.3%
AXIS MF - BANK ETF	2.2%
NIPPON INDIA MF - NIFTY IT ETF	2.1%
BHARTI AIRTEL LTD.	2.0%
LARSEN & TOUBRO LTD.	1.9%
H D F C BANK LTD.	1.9%
AXIS BANK LTD.	1.8%
Others	74.1%
Total	97.9%
Cash and Money Market	2.1%
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

July 31, 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. 12.1205	--	--	Rs. 83 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%	4.5%
6 Months	--	--
1 Year	--	--
2 Years	--	--
3 Years	--	--
5 Years	--	--
Inception	21.2%	19.8%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

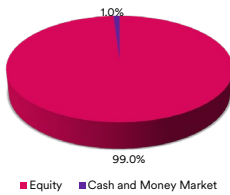
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

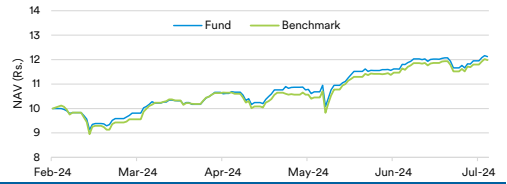
Security Type	Min	Max	Actual
Equities	60%	100%	99.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.0%

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

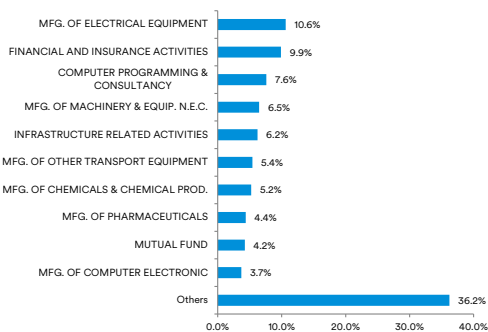


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
CROMPTON GREAVES CONSUMER ELECTRICAL	2.6%
EXIDE INDUSTRIES LTD.	2.3%
GLENMARK PHARMACEUTICALS LTD.	2.2%
BLUE STAR LTD.	2.1%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	2.1%
AAVAS FINANCIERS LIMITED	2.0%
KARUR VYSYA BANK LTD.	1.8%
CYIENT LTD	1.6%
NIPPON INDIA MUTUAL FUND	1.6%
BIRLASOFT LIMITED	1.6%
Others	79.1%
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



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

July 31, 2024



Mitkar 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 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. 28.6832	7.2%	5.6	Rs. 32 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 (%)

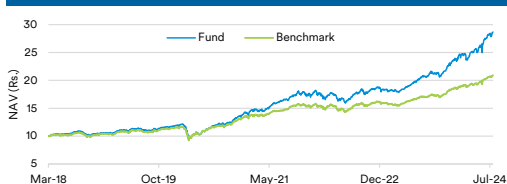
	Fund	Benchmark*
1 Month	3.8%	2.9%
6 Months	18.4%	13.1%
1 Year	37.5%	25.7%
2 Years	28.7%	19.2%
3 Years	20.4%	14.5%
5 Years	20.9%	16.1%
Inception	18.0%	13.2%

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.

NAV vs Benchmark

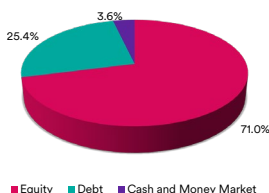


Actual v/s Targeted Asset Allocation (%)

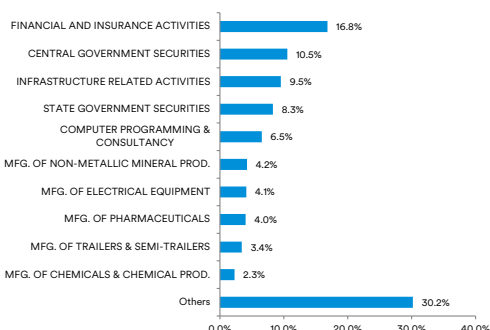
Security Type	Min	Max	Actual
Equities	40%	75%	71.0%
Debt	25%	60%	25.4%
Money Market	0%	35%	3.6%

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

Asset Mix

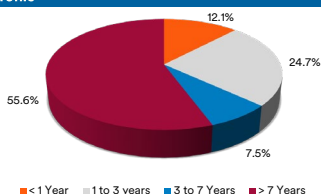


Industry Wise Exposure**

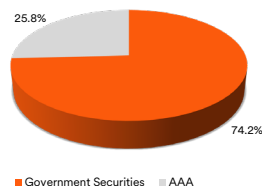


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		3.3%
BHARTI HEXACOM LIMITED		1.8%
OIL & NATURAL GAS CORPN. LTD.		1.2%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.		1.1%
STATE BANK OF INDIA		1.1%
I T C LTD.		1.1%
SUVEN PHARMACEUTICALS LIMITED		1.0%
TECH MAHINDRA LTD.		1.0%
TATA MOTORS LTD.		0.9%
INDIAN BANK		0.9%
Others		57.5%
Total		71.0%

Government Securities

8.3% GOI 2042	3.6%
7.80% TAMILNADU SDL 2042	3.5%
7.71% HARYANA SDL 2033	1.9%
6.54% GOI 2032	1.9%
7.29% WEST BENGAL SDL 2026	1.2%
7.62% TAMILNADU SDL 2033	1.1%
8.13% GOI 2045	0.9%
8.3% GOI 2040	0.7%
6.95% GOI 2061	0.6%
7.4% GOI 2062	0.6%
Others	2.8%
Total	18.8%

Corporate Bonds

H D F C BANK LTD.	AAA	5.1%
BAJAJ FINANCE LTD.	AAA	1.4%
Total		6.6%

Cash and Money Market

Portfolio Total	100.0%
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Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

July 31, 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. 39.2973	7.3%	7.0	Rs. 890 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	3.5%	2.4%
6 Months	11.9%	9.7%
1 Year	24.4%	17.2%
2 Years	18.4%	14.4%
3 Years	13.5%	11.4%
5 Years	13.6%	12.6%
Since 05-Jan-10	9.8%	9.7%
Inception	9.8%	9.9%

Past performance is not indicative of future performance

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

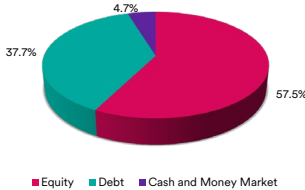
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

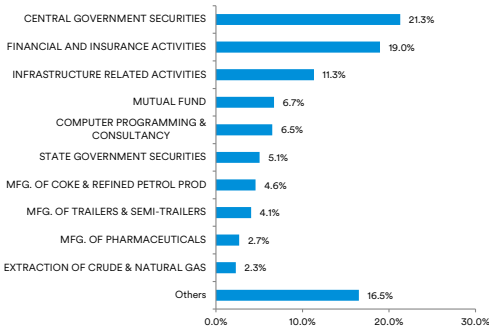
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	37.7%
Equity	0%	60%	57.5%
Cash & Money Market	0%	40%	4.7%

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

Asset Mix

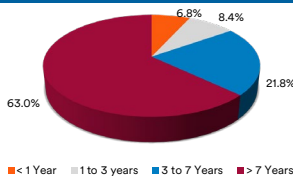


Industry Wise Exposure**

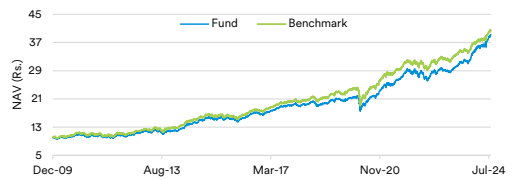


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.2%
RELIANCE INDUSTRIES LTD.		4.0%
BHARTI AIRTEL LTD.		3.0%
I C I C I BANK LTD.		2.9%
INFOSYS LTD.		2.8%
OIL & NATURAL GAS CORPN. LTD.		2.3%
CPSE ETF		2.2%
I T C LTD.		1.9%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.7%
TATA CONSULTANCY SERVICES LTD.		1.7%
Others		30.7%
Total		57.5%

Government Securities

7.1% GOI 2034	5.7%
7.34% GOI 2064	3.6%
7.25% GOI 2063	2.3%
7.37% GOI 2054	1.8%
8.3% GOI 2042	1.5%
8.08% GUJARAT SDL 2028	1.2%
7.50% TAMIL NADU SDL 2054	1.2%
7.37% GOI 2028	1.1%
7.46% GOI 2073	0.9%
7.3% GOI 2053	0.8%
Others	6.4%
Total	26.4%

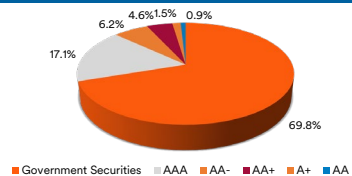
Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	2.3%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	1.7%
L I C HOUSING FINANCE LTD.	AAA	1.1%
IRFC LTD.	AAA	1.1%
H D F C BANK LTD.	AAA	1.0%
SUNDARAM FINANCE LTD	AAA	0.7%
THE NATIONAL BANK FOR FINANCING IN	AAA	0.7%
STATE BANK OF INDIA	AAA	0.6%
JAMMU & KASHMIR BANK LTD.	A+	0.6%
NABARD	AAA	0.6%
Others		1.0%
Total		11.4%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT17

July 31, 2024



Mitkar life aage badhacis

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. 16.0644	7.1%	8.0	Rs. 11 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	0.9%	0.9%
6 Months	6.0%	4.6%
1 Year	11.0%	8.2%
2 Years	10.1%	8.0%
3 Years	7.4%	5.8%
5 Years	7.0%	6.7%
Inception	7.7%	7.4%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

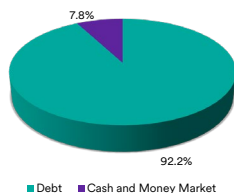
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

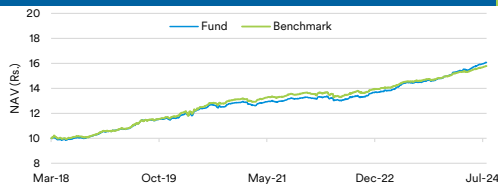
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	92.2%
Money Market	0%	20%	7.8%

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

Asset Mix



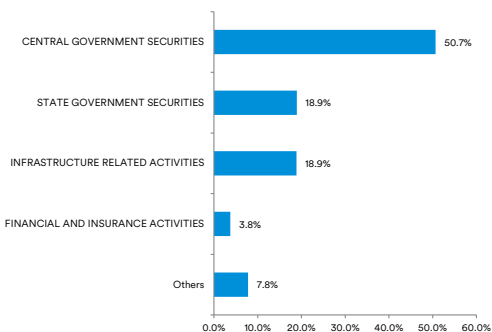
NAV vs Benchmark



Security Name Rating Net Asset (%)

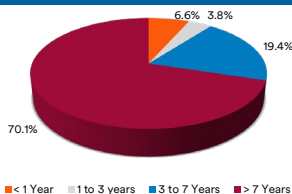
Security Name	Rating	Net Asset (%)
Government Securities		
7.37% GOI 2028		19.2%
7.37% TELANGANA SDL 2042		18.9%
7.46% GOI 2073		14.3%
7.34% GOI 2064		6.8%
6.95% GOI 2061		6.0%
9.23% GOI 2043		3.5%
6.76% GOI 2061		0.9%
Total		69.6%
Corporate Bonds		
THE NATIONAL BANK FOR FINANCING IN	AAA	9.4%
REC LTD.	AAA	9.4%
CHOLAMANDALAM INVESTMENT & FINA	AA+	3.8%
Total		22.6%
Cash and Money Market		7.8%
Portfolio Total		100.0%

Industry Wise Exposure**

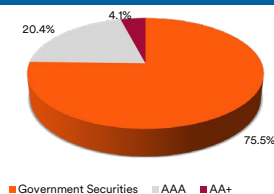


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER217

July 31, 2024



Mithar life aage badhnaein

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. 27.2394	6.9%	6.3	Rs. 79 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	0.9%	1.2%
6 Months	4.5%	4.5%
1 Year	8.5%	8.6%
2 Years	7.7%	7.7%
3 Years	5.7%	5.9%
5 Years	6.0%	6.8%
Inception	7.1%	8.1%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

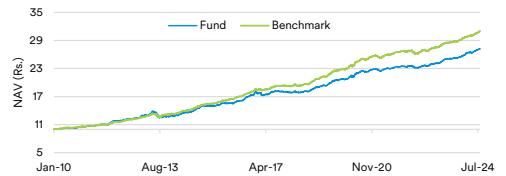
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	68.7%
Money Market Investments	0%	40%	31.3%

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

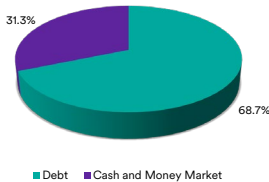
NAV vs Benchmark



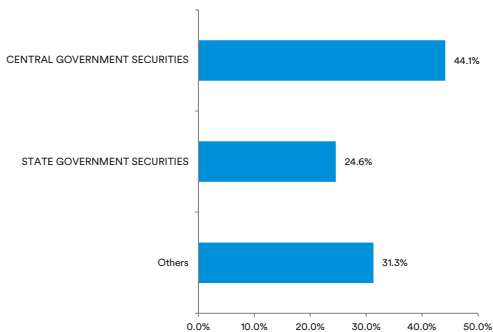
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		15.1%
7.1% GOI 2034		12.9%
7.47% TELANGANA SDL 2036		6.4%
7.37% TELANGANA SDL 2042		6.4%
7.46% GOI 2073		5.1%
8.3% GOI 2040		4.0%
7.37% GOI 2028		3.9%
7.71% HARYANA SDL 2033		3.3%
7.53% WEST BENGAL SDL 2044		3.3%
7.59% GOI 2026		3.2%
Others		5.2%
Total		68.7%
Cash and Money Market		
		31.3%
Portfolio Total		100.0%

Asset Mix

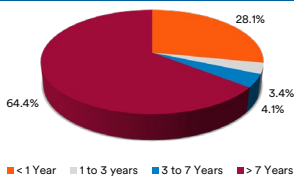


Industry Wise Exposure**

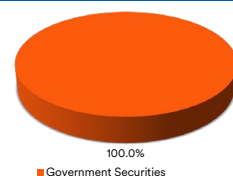


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

July 31, 2024



Milkar life aage badhnaein

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. 27.737	7.5%	7.9	Rs. 743 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	0.8%	0.9%
6 Months	4.4%	4.6%
1 Year	8.0%	8.2%
2 Years	7.2%	8.0%
3 Years	6.4%	5.8%
5 Years	5.6%	6.7%
Inception	7.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

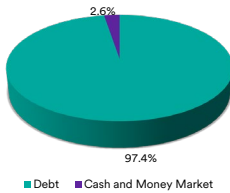
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

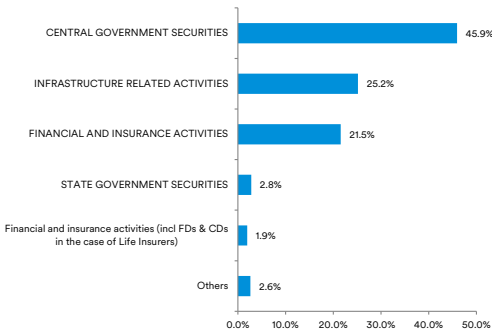
Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	97.4%
Cash & Money Market	0%	40%	2.6%

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

Asset Mix

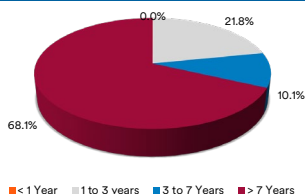


Industry Wise Exposure**

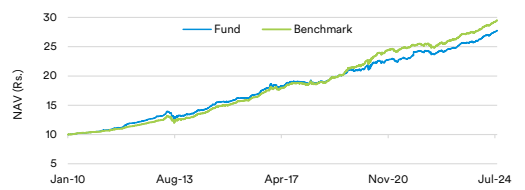


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



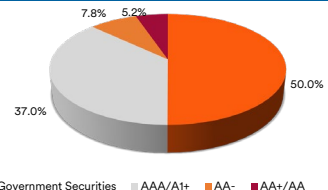
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		14.3%
7.25% GOI 2063		13.4%
7.3% GOI 2053		8.5%
7.23% GOI 2039		7.1%
7.37% TELANGANA SDL 2042		1.8%
7.1% GOI 2034		1.3%
7.46% GOI 2073		1.3%
7.34% WEST BENGAL SDL 2042		0.4%
7.45% KARNATAKA SDL 2037		0.2%
7.34% WEST BENGAL SDL 2039		0.2%
Others		0.2%
Total		48.7%

Corporate Bonds

SIKKA PORTS & TERMINALS LTD.	AAA	9.5%
INDIABULLS HOUSING FINANCE LTD	AA-	7.6%
H D F C BANK LTD.	AAA	6.7%
STATE BANK OF INDIA	AAA	6.1%
L & T FINANCE LTD.	AAA	3.4%
IRFC LTD.	AAA	3.2%
REC LTD.	AAA	3.2%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.2%
BAJAJ FINANCE LTD.	AAA	2.5%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.9%
Others		1.4%
Total		48.7%
Cash and Money Market		2.6%
Portfolio Total		100.0%

Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

July 31, 2024



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. 14.1283	7.3%	0.6	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%	6.9%
2 Years	5.6%	6.6%
3 Years	4.6%	5.6%
5 Years	3.9%	4.9%
Inception	4.4%	5.3%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

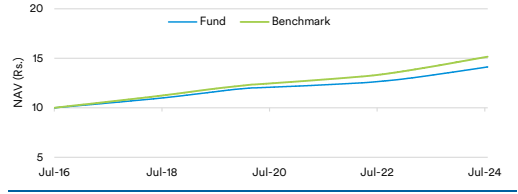
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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



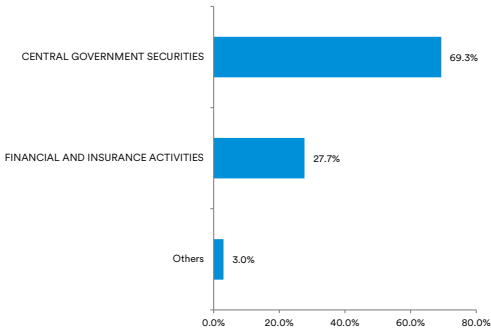
Security Name Net Asset (%)

Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

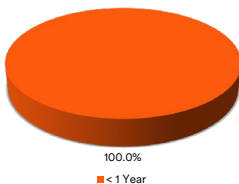


Industry Wise Exposure**

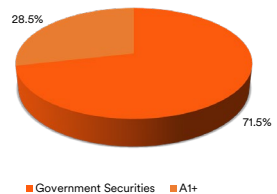


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU17

July 31, 2024



Milkar life aage badhacae

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. 22.7125	7.3%	0.5	Rs. 1307 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	6.6%
2 Years	6.1%
3 Years	5.1%
5 Years	4.8%
Inception	6.2%

Past performance is not indicative of future performance

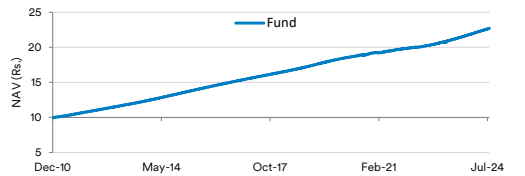
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	69.1%
Money Market Instruments	0%	100%	30.9%

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



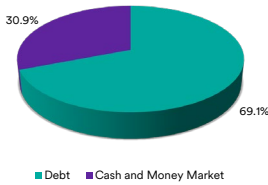
Security Name

Net Asset (%)

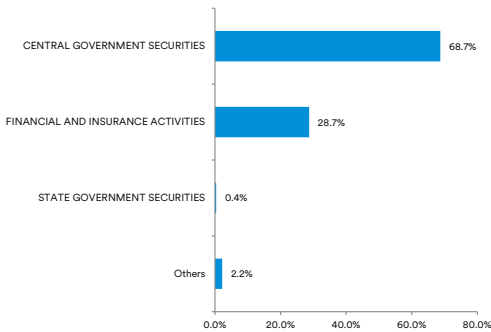
Government Securities (Including Treasury Bills)

364 DAY TBILL 2025	6.6%
364 DAY TBILL 2024	6.5%
364 DAY TBILL 2024	6.4%
364 DAY TBILL 2025	5.5%
364 DAY TBILL 2024	4.9%
364 DAY TBILL 2024	3.7%
364 DAY TBILL 2024	3.7%
364 DAY TBILL 2025	3.6%
364 DAY TBILL 2025	3.6%
364 DAY TBILL 2025	3.6%
Others	21.0%
Total	69.1%
Cash and Money Market	30.9%
Portfolio Total	100.0%

Asset Mix

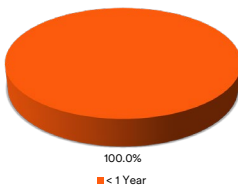


Industry Wise Exposure**

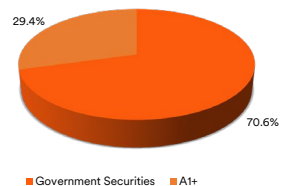


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLE2117

July 31, 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
21-Dec-2009	Rs. 48.5635	--	--	Rs. 725 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	4.6%	3.9%
6 Months	16.2%	14.8%
1 Year	33.4%	26.3%
2 Years	24.3%	20.6%
3 Years	19.1%	16.5%
5 Years	19.5%	17.5%
Since 05-Jan-10	11.5%	11.2%
Inception	11.4%	11.6%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

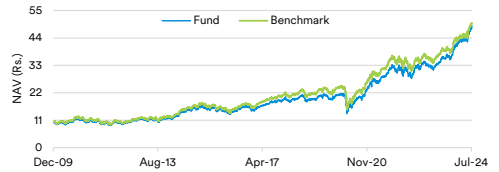
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

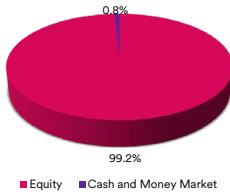


Security Name

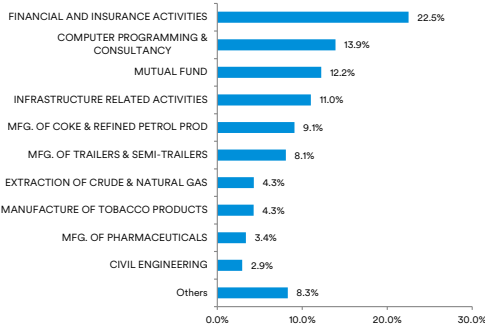
Net Asset (%)

Security Name	Net Asset (%)
Equity	99.2%
RELIANCE INDUSTRIES LTD.	8.7%
H D F C BANK LTD.	7.9%
I C I C I BANK LTD.	7.2%
INFOSYS LTD.	5.8%
BHARTI AIRTEL LTD.	5.4%
OIL & NATURAL GAS CORPN. LTD.	4.3%
I T C LTD.	4.3%
CPSE ETF	4.3%
SBI MF - NIFTY BANK ETF	3.7%
TATA CONSULTANCY SERVICES LTD.	3.4%
Others	44.2%
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

July 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
27-Feb-2008	Rs. 61.2899	--	--	Rs. 85 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	5.1%
6 Months	18.4%
1 Year	47.2%
2 Years	30.4%
3 Years	19.8%
5 Years	23.3%
Inception	11.7%

Past performance is not indicative of future performance

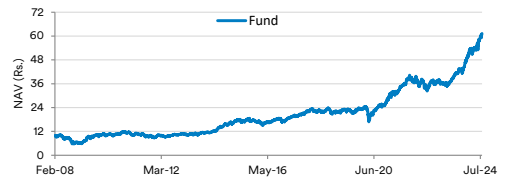
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.7%
Money Market Instruments	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.

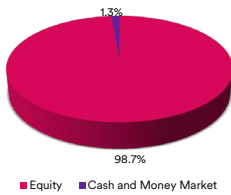
NAV vs Benchmark



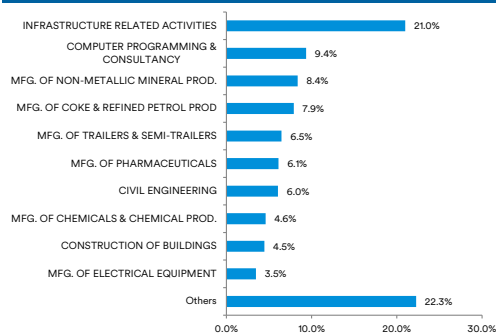
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	98.7%
RELIANCE INDUSTRIES LTD.	5.9%
BHARTI AIRTEL LTD.	4.9%
LARSEN & TOUBRO LTD.	4.3%
N T P C LTD.	3.5%
COAL INDIA LTD.	3.4%
ULTRATECH CEMENT LTD.	3.1%
INFOSYS LTD.	2.7%
TATA CONSULTANCY SERVICES LTD.	2.5%
MARUTI SUZUKI INDIA LTD.	2.3%
OIL & NATURAL GAS CORPN. LTD.	2.3%
Others	63.5%
Total	98.7%
Cash and Money Market	1.3%
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

July 31, 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. 106.8788	--	--	Rs. 1404 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	4.7%	3.9%
6 Months	17.3%	14.8%
1 Year	33.1%	26.3%
2 Years	24.7%	20.6%
3 Years	19.2%	16.5%
5 Years	19.5%	17.5%
Inception	12.9%	13.6%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

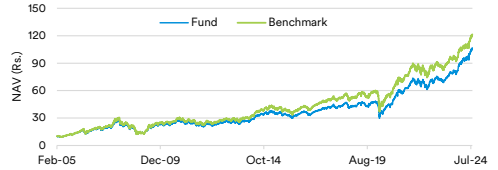
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.0%
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

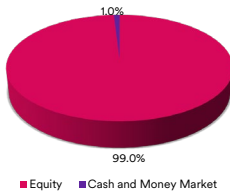


Security Name

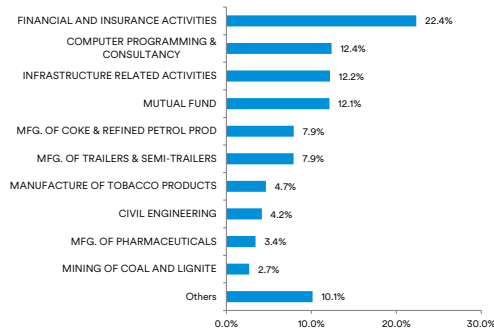
Net Asset (%)

Security Name	Net Asset (%)
RELIANCE INDUSTRIES LTD.	6.6%
I C I C I BANK LTD.	6.2%
BHARTI AIRTEL LTD.	5.6%
INFOSYS LTD.	5.4%
STATE BANK OF INDIA	4.9%
I T C LTD.	4.7%
H D F C BANK LTD.	4.6%
TATA CONSULTANCY SERVICES LTD.	4.3%
LARSEN & TOUBRO LTD.	4.2%
N T P C LTD.	3.1%
Others	49.6%
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



Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

July 31, 2024



Milkar 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. 85.6118	7.6%	5.3	Rs. 163 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	4.4%	3.3%
6 Months	13.4%	12.8%
1 Year	24.6%	22.7%
2 Years	18.7%	18.2%
3 Years	15.1%	14.6%
5 Years	15.0%	15.7%
Inception	11.6%	12.8%

Past performance is not indicative of future performance

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

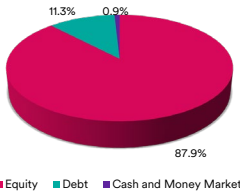
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

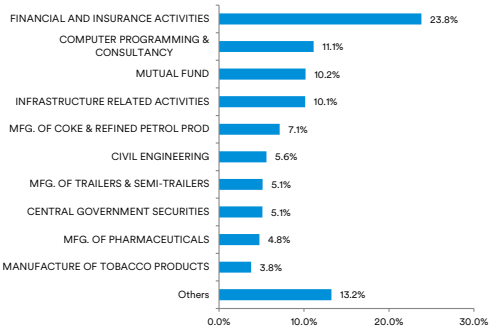
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	6.3%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	87.9%
Long Term Bonds	0%	60%	4.9%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.9%

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

Asset Mix

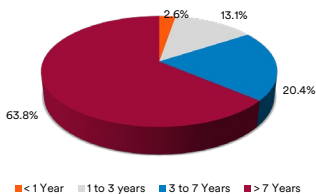


Industry Wise Exposure**

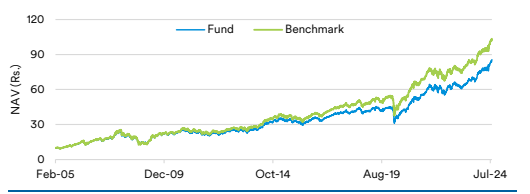


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

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%
RELIANCE INDUSTRIES LTD.		7.1%
CPSE ETF		7.0%
I C I C I BANK LTD.		6.3%
LARSEN & TOUBRO LTD.		5.6%
INFOSYS LTD.		4.8%
BHARTI AIRTEL LTD.		4.0%
I T C LTD.		3.8%
TATA CONSULTANCY SERVICES LTD.		3.2%
SUN PHARMACEUTICAL INDS. LTD.		2.4%
Others		36.3%
Total		87.9%

Government Securities

7.1% GOI 2034	2.6%
7.23% GOI 2039	1.7%
7.30% KARNATAKA SDL 2032	1.2%
7.3% GOI 2053	0.6%
7.57% GOI 2033	0.2%
Total	6.3%

Corporate Bonds

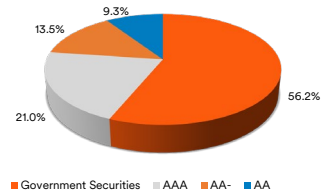
SUNDARAM FINANCE LTD	AAA	1.9%
INDIABULLS HOUSING FINANCE LTD	AA-	1.5%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.0%
H D F C BANK LTD.	AAA	0.5%
Total		4.9%

Cash and Money Market

Total	0.9%
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Portfolio Total	100.0%
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Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

July 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 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. 61.5212	7.6%	6.7	Rs. 200 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	3.2%	2.4%
6 Months	10.2%	9.7%
1 Year	18.2%	17.2%
2 Years	14.3%	14.4%
3 Years	12.4%	11.4%
5 Years	11.2%	12.6%
Inception	9.8%	11.3%

Past performance is not indicative of future performance

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

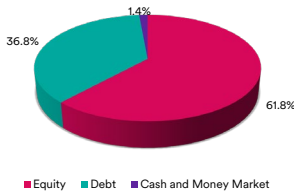
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

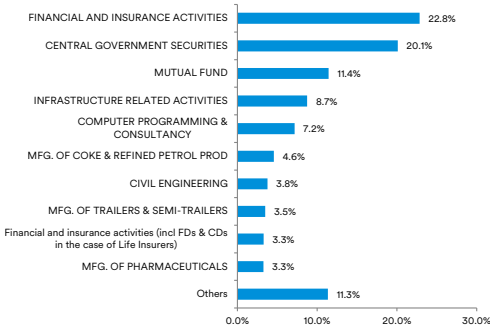
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	20.4%
Infrastructure and Social Sector Secs	0%	60%	1.3%
Listed Equities	35%	65%	61.8%
Long Term Bonds	0%	60%	15.1%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	1.4%

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

Asset Mix

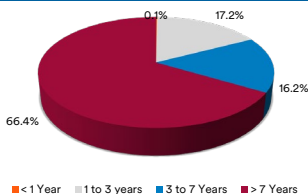


Industry Wise Exposure**

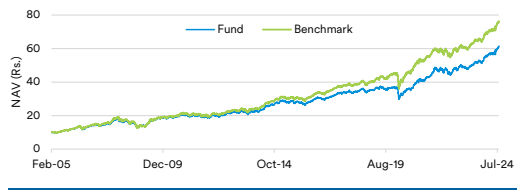


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		5.5%
RELIANCE INDUSTRIES LTD.		4.6%
H D F C BANK LTD.		3.9%
LARSEN & TOUBRO LTD.		3.8%
I C I C I BANK LTD.		3.7%
INFOSYS LTD.		3.1%
ICICI PRUDENTIAL MF - PSU BANK ETF		2.9%
BHARTI AIRTEL LTD.		2.8%
I T C LTD.		2.4%
TATA CONSULTANCY SERVICES LTD.		1.8%
Others		27.3%
Total		61.8%

Government Securities

7.1% GOI 2034	9.7%
7.25% GOI 2063	3.4%
7.34% GOI 2064	3.0%
7.3% GOI 2053	2.6%
7.23% GOI 2039	0.8%
7.1% GOI 2029	0.5%
7.36% TELANGANA SDL 2037	0.4%
7.95% GOI 2032	0.1%
7.46% GOI 2073	0.1%
8.4% GOI 2025	0.0%
Total	20.4%

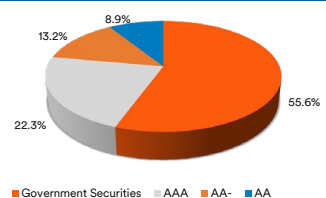
Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	4.9%
H D F C BANK LTD.	AAA	4.4%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.3%
SUNDARAM FINANCE LTD	AAA	3.1%
STATE BANK OF INDIA	AAA	0.8%
Total		16.3%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

July 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. 42.4259	7.4%	7.1	Rs. 9.3 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	2.1%	1.5%
6 Months	7.4%	6.6%
1 Year	12.6%	11.8%
2 Years	10.2%	10.6%
3 Years	8.7%	8.1%
5 Years	7.2%	9.2%
Inception	7.7%	9.2%

Past performance is not indicative of future performance

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

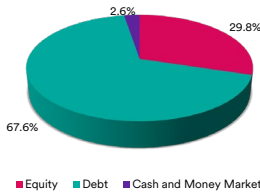
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

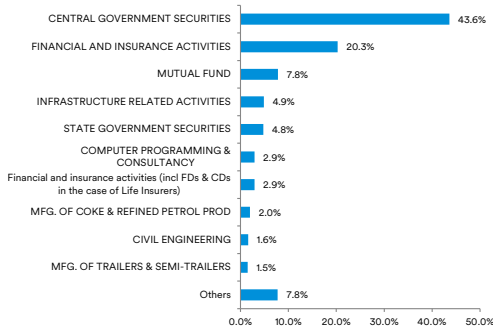
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	48.4%
Infrastructure and Social Sector Secs	0%	60%	2.2%
Listed Equities	10%	30%	29.8%
Long Term Bonds	0%	60%	17.1%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	2.6%

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

Asset Mix

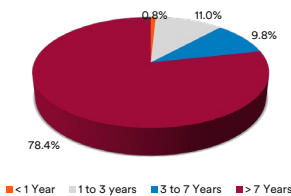


Industry Wise Exposure**

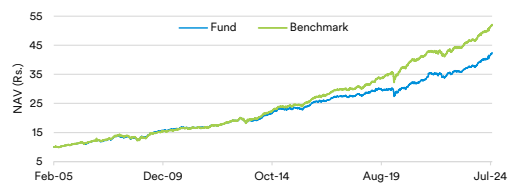


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		6.3%
I C I I BANK LTD.		2.0%
RELIANCE INDUSTRIES LTD.		2.0%
H D F C BANK LTD.		1.6%
LARSEN & TOUBRO LTD.		1.6%
ICICI PRUDENTIAL MF - PSU BANK ETF		1.4%
BHARTI AIRTEL LTD.		1.3%
INFOSYS LTD.		1.3%
STATE BANK OF INDIA		1.2%
I T C LTD.		1.0%
Others		10.2%
Total		29.8%

Government Securities

7.1% GOI 2034	17.5%
7.23% GOI 2039	17.1%
7.3% GOI 2053	5.7%
7.44% MAHARASHTRA SDL 2041	3.4%
7.34% GOI 2064	3.3%
7.30% KARNATAKA SDL 2032	0.9%
7.34% WEST BENGAL SDL 2042	0.5%
Total	48.4%

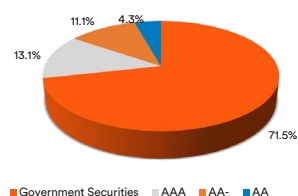
Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	7.5%
H D F C BANK LTD.	AAA	6.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	2.9%
BAJAJ FINANCE LTD.	AAA	1.1%
STATE BANK OF INDIA	AAA	1.1%
Total		19.2%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

July 31, 2024



Mitkar life aage badhnaein

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. 32.5514	6.9%	5.9	Rs. 28 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	0.9%	1.2%
6 Months	4.2%	4.5%
1 Year	7.8%	8.6%
2 Years	6.6%	7.7%
3 Years	4.7%	5.9%
5 Years	5.3%	6.8%
Inception	6.2%	7.7%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

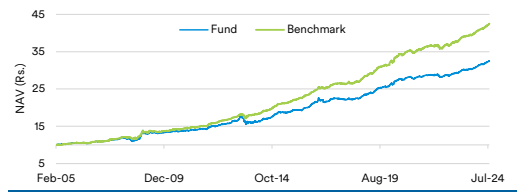
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	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.

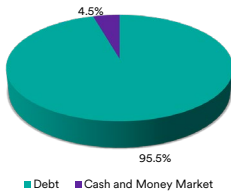
NAV vs Benchmark



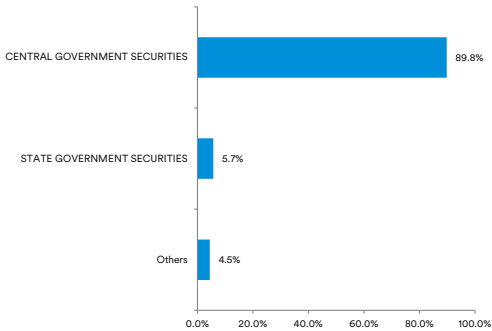
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.1% GOI 2034		22.7%
5.74% GOI 2026		17.4%
7.38% GOI 2027		14.5%
7.1% GOI 2029		11.7%
7.23% GOI 2039		10.9%
7.34% GOI 2064		8.3%
7.37% TELANGANA SDL 2042		5.4%
7.3% GOI 2053		4.2%
7.34% WEST BENGAL SDL 2042		0.4%
Total		95.5%
Cash and Money Market		
		4.5%
Portfolio Total		100.0%

Asset Mix

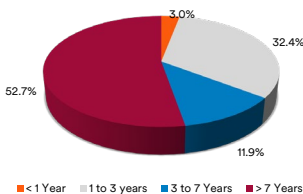


Industry Wise Exposure**

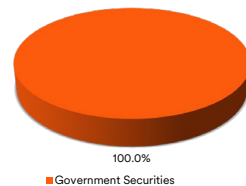


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

July 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. 33.4957	7.5%	8.1	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	0.8%	0.9%
6 Months	4.4%	4.6%
1 Year	8.1%	8.2%
2 Years	7.2%	8.0%
3 Years	6.5%	5.8%
5 Years	4.6%	6.7%
Inception	6.4%	7.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

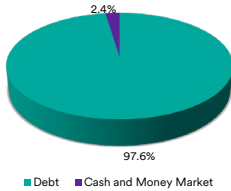
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

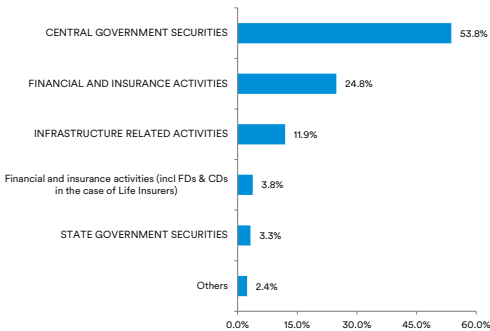
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	57.0%
Infrastructure and Social Sector Secs	0%	60%	11.9%
Long Term Bonds	10%	60%	28.7%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	2.4%

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

Asset Mix

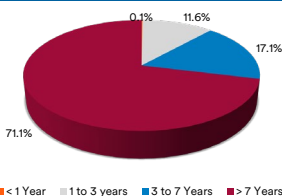


Industry Wise Exposure**

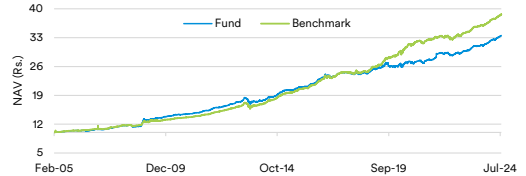


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		14.0%
7.3% GOI 2053		11.3%
7.25% GOI 2063		10.2%
7.1% GOI 2034		7.3%
7.23% GOI 2039		5.9%
7.37% TELANGANA SDL 2042		2.7%
7.38% GOI 2027		1.8%
7.46% GOI 2073		1.8%
7.1% GOI 2029		1.4%
7.34% WEST BENGAL SDL 2042		0.3%
Others		0.2%
Total		57.0%

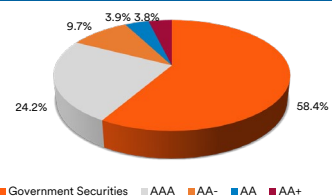
Corporate Bonds

H D F C BANK LTD.	AAA	9.7%
INDIABULLS HOUSING FINANCE LTD	AA-	9.5%
STATE BANK OF INDIA	AAA	6.2%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.8%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.7%
IRFC LTD.	AAA	2.7%
REC LTD.	AAA	2.7%
BAJAJ FINANCE LTD.	AAA	2.3%
Total		40.6%

Cash and Money Market

Cash and Money Market	2.4%
Portfolio Total	100.0%

Rating Credit Profile



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