



ULIP Fund

Monthly Fund Performance

November 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 markets: Equity markets rallied in November as a clear mandate in favour of Republican party in the US elections, sparked hopes for implementation of a pro-growth agenda. Geopolitical risks receded somewhat, as Israel and Hezbollah agreed to a truce in the Middle-East. The US Fed reduced policy rate by an additional 25bps in November and is expected to reduce rates this month as well. However, as the US economy continues to do well, and pace of disinflation has slowed, the market expectations for additional rate cuts in 2025 have reduced. China's economy has shown some signs of stabilisation post policy measures announced last month. Economic activity in Europe continues to remain subdued, which has led markets to expect continuation of monetary policy easing by the European Central Bank.

Global equity markets rallied by 4% last month, led by strong gains in the US markets. MSCI Emerging Markets index declined by 4% as a strong rally in the US Dollar led to outflows from most emerging markets. MSCI India outperformed emerging market peers and was largely stable last month. Crude oil prices remained stable given lower-than-expected demand and easing of tensions in the Middle-East.

Economy: GDP growth slows sharply

India's September quarter GDP growth slowed to a seven-quarter low at 5.4%. The decline was primarily on account of sharp slowdown in gross value added in the industrial sector due to decline in corporate profitability during the quarter. Revival in government spending, particularly on capital expenditure, and private consumption was quite subdued. High frequency data points indicate slowdown in urban consumption, while rural consumption is showing signs of uptick. Services sector continues to show steady growth, while good monsoon rainfall has enabled a revival in agriculture sector.

Most analysts expect GDP growth to revive in second half of FY25 led by increase in government spending, growth in agriculture sector and services exports. Nevertheless, analysts have reduced full year GDP growth estimates for FY25 to 6.0%-6.5% range from 6.5%-7.0% range earlier.

Equity markets: Consolidation amidst volatility

Indian markets consolidated (Nifty Index was down 0.7%) in November amidst significant volatility. Mid and

Small cap segment outperformed on the back of steady domestic flows. Information Technology (IT) and Banking sectors outperformed while Oil & Gas and Fast-Moving Consumer Goods (FMCG) sectors underperformed. Flows from Domestic Institutional Investors (DIIs) continued to remain strong with inflows of US\$ 5.3 billion while Foreign Institutional Investors (FIIs) sold equities worth US\$ 2.6 billion.

Outlook: India's macro-economic situation is witnessing cyclical adjustments amidst stable external conditions, robust services sector trends and softening government expenditure. The outlook for both capital expenditure and consumption remains upbeat underpinned by improvement in rural economy and select high-frequency data. Festive season sales have been encouraging and strong sequential recovery is expected in the second half of the financial year. Major global central banks have initiated interest rate cuts which is expected to aid in demand revival for export-oriented sectors. We expect markets to consolidate in the near term and continue to maintain our positive stance on equities from a medium to long term perspective.

Fixed Income market: Growth slowdown may prompt monetary policy easing

Retail inflation in October rose to a 14-month high at 6.2% primarily due to increase in food prices. The underlying inflation, excluding food and fuel prices, has remained relatively subdued at 3.7%. Many analysts expect inflation outlook to improve given stability in global commodity prices, and anticipated improvement in supply of perishable food items on account of good monsoon rains.

While RBI has maintained a cautious monetary policy stance so far, the sharp decline in September quarter GDP growth, coupled with expected improvement in inflation outlook, may lead it to initiate monetary policy easing in the near term.

Outlook: The volatility in global markets due to uncertainty over anticipated pace of rate cuts by the US Fed, had led to volatility in domestic yields as well. However, continuation of fiscal consolidation by the central government, combined with the possibility of monetary easing measures by RBI, may lead to resumption of declining trend in domestic yields in the coming months.



Economic and market snapshot

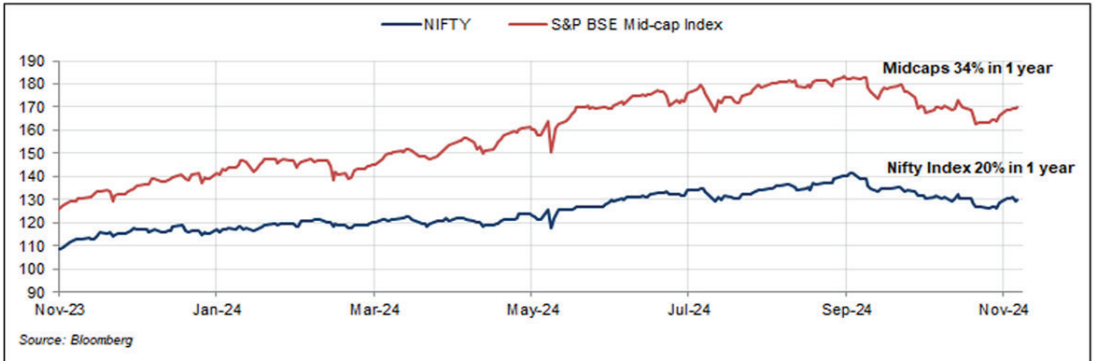
Indicators	Nov-23	Aug-24	Nov-24	QoQ Change	YoY Change
Economic indicators					
Consumer Price Index (CPI) Inflation (%)	4.9	3.6	6.2	2.6	1.3
Gross Domestic Product (GDP Growth) %	8.1	6.7	5.4	-1.3	-2.7
Index of Industrial Production (IIP) (%)	6.4	4.9	3.1	-1.8	-3.3
Brent crude oil (USD/barrel)	83	79	73	-7%	-12%
Domestic Markets					
Nifty Index	20,133	25,236	24,131	-4%	20%
S&P BSE Mid-cap Index	34,256	49,065	46,071	-6%	34%
10-year G-Sec Yield (%)	7.3	6.9	6.7	-20 bps	-60 bps
30-year G-Sec Yield (%)	7.5	7.0	7.0	0 bps	-50 bps
10-year AAA PSU Corporate Bond Yield (%)	7.8	7.4	7.2	-20 bps	-60 bps
Exchange rate (USD/INR) *	83.4	83.9	84.5	1%	1%
Global Markets					
Dow Jones (U.S.)	35,951	41,563	44,911	8%	25%
FTSE (U.K.)	7,454	8,377	8,287	-1%	11%
Nikkei 225 (Japan)	33,487	38,648	38,208	-1%	14%

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

Nov-24	3-year (CAGR)		3 year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	18.1%	16.1%	****
Mid-Cap	28.8%	22.4%	*****
Premier Multi-Cap	21.8%	16.1%	*****
Flexi Cap	16.2%	13.8%	****
Multiplier III	19.0%	13.8%	*****
CREST (Thematic)	22.2%	16.1%	*****
Balanced			
Balanced Opportunities Fund	18.2%	9.5%	*****
Balancer II	11.0%	9.5%	****
Debt			
Bond Opportunities Fund	7.8%	5.5%	*****

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 October 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

November 29, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 42.6864	--	--	Rs. 521 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	0.4%	0.2%
6 Months	13.3%	7.5%
1 Year	44.8%	34.5%
2 Years	39.3%	33.2%
3 Years	28.8%	23.1%
5 Years	33.4%	25.0%
Inception	24.2%	17.1%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

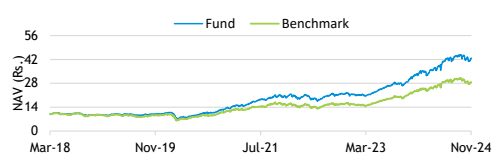
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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.

NAV vs Benchmark

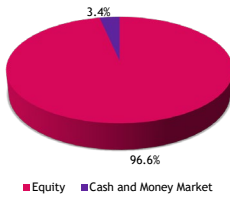


Security Name

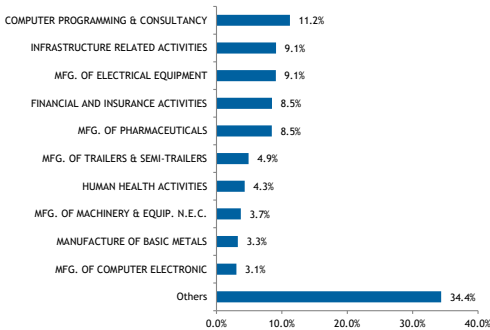
Net Asset (%)

Security Name	Net Asset (%)
Equity	
AMBER ENTERPRISES INDIA LIMITED	2.2%
LAURUS LABS LIMITED	2.2%
BHARTI HEXACOM LIMITED	2.1%
MASTEK LTD	1.9%
MPHISIS LTD.	1.7%
COFORGE LIMITED	1.6%
FEDERAL BANK LTD.	1.6%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	1.6%
POWER FINANCE CORPN. LTD.	1.5%
CROMPTON GREAVES CONSUMER ELECTRICAL	1.5%
Others	78.7%
Total	96.6%
Cash and Money Market	
	3.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

November 29, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 74.0634	--	--	Rs. 3328 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	-0.1%
6 Months	7.7%
1 Year	31.1%
2 Years	26.7%
3 Years	18.1%
5 Years	25.1%
Inception	14.4%

Past performance is not indicative of future performance

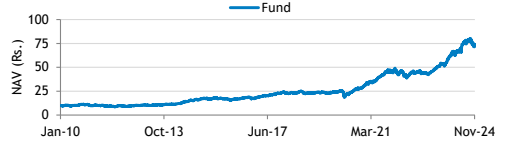
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.9%
Money Market Instruments	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.

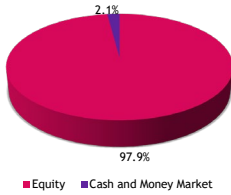
NAV vs Benchmark



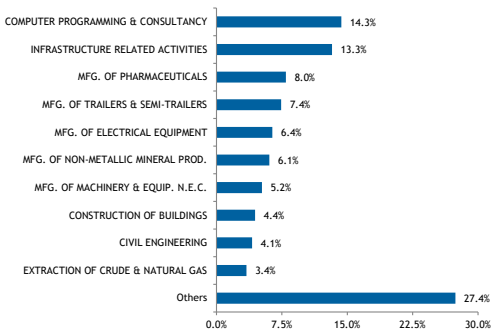
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
BHARTI AIRTEL LTD.	3.8%
OIL & NATURAL GAS CORPN. LTD.	3.0%
INFOSYS LTD.	2.9%
LARSEN & TOUBRO LTD.	2.6%
TECH MAHINDRA LTD.	1.9%
RELIANCE INDUSTRIES LTD.	1.9%
AMBER ENTERPRISES INDIA LIMITED	1.7%
N T P C LTD.	1.6%
UNO MINDA LTD.	1.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	1.5%
Others	75.5%
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



Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN17

November 29, 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. 34.2048	--	--	Rs. 150 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	0.6%	0.0%
6 Months	10.1%	7.1%
1 Year	36.9%	25.6%
2 Years	26.5%	18.6%
3 Years	21.8%	15.4%
5 Years	24.6%	18.1%
Inception	20.2%	14.8%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

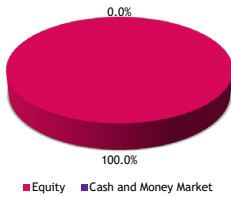
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

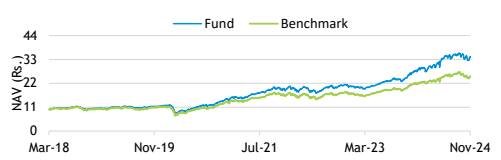
Security Type	Min	Max	Actual
Equities	60%	100%	100.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.0%

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

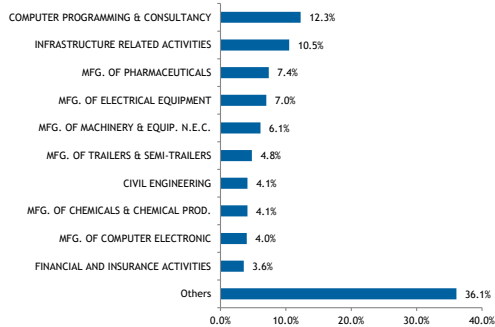


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
KFIN TECHNOLOGIES LIMITED	3.2%
LARSEN & TOUBRO LTD.	3.0%
I T C LTD.	2.6%
AMBER ENTERPRISES INDIA LIMITED	2.2%
NEOGEN CHEMICALS LTD.	2.0%
BHARTI AIRTEL LTD.	1.9%
FIRSTSOURCE SOLUTIONS LIMITED	1.8%
MAHINDRA & MAHINDRA LTD.	1.7%
ADITYA BIRLA SUN LIFE AMC LIMITED	1.6%
N T P C LTD.	1.5%
Others	78.4%
Total	100.0%
Cash and Money Market	0.0%
Portfolio Total	100.0%

Industry Wise Exposure**



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



CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

November 29, 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. 30.6048	--	--	Rs. 40 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.1%	0.2%
6 Months	10.0%	6.3%
1 Year	36.8%	29.0%
2 Years	27.7%	18.2%
3 Years	22.2%	14.8%
5 Years	22.3%	16.7%
Inception	18.2%	14.0%

Past performance is not indicative of future performance

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

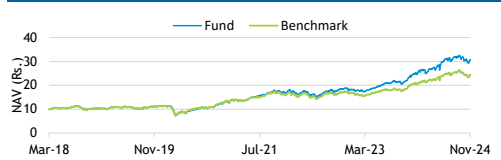
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.4%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.6%

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

NAV vs Benchmark

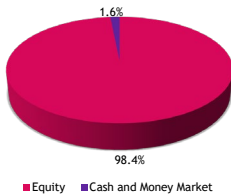


Security Name

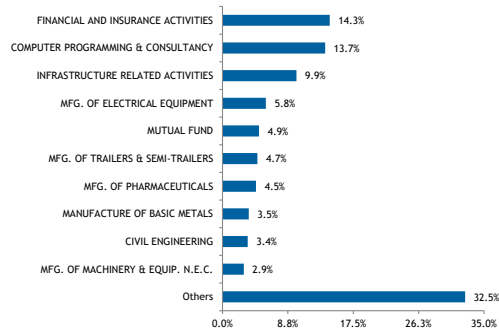
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.7%
CPSE ETF	3.0%
INFOSYS LTD.	2.8%
BHARTI HEXACOM LIMITED	2.3%
AMBER ENTERPRISES INDIA LIMITED	2.2%
LARSEN & TOUBRO LTD.	2.2%
TECH MAHINDRA LTD.	1.9%
VEDANTA LIMITED	1.9%
POWER FINANCE CORPN. LTD.	1.8%
STATE BANK OF INDIA	1.8%
Others	73.7%
Total	98.4%
Cash and Money Market	
	1.6%
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

November 29, 2024



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Fund Details

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

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 33.1583	--	--	Rs. 93 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	-0.4%	-0.3%
6 Months	8.2%	7.1%
1 Year	29.7%	19.9%
2 Years	22.8%	13.4%
3 Years	19.0%	12.4%
5 Years	20.3%	14.9%
Inception	15.4%	13.2%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

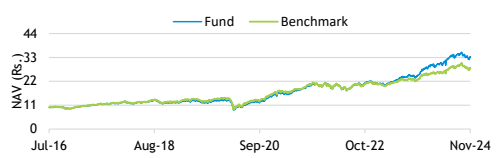
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.4%
Money Market Instruments	0%	40%	1.6%

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

NAV vs Benchmark

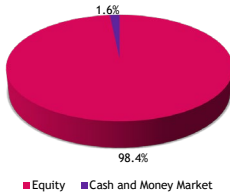


Security Name

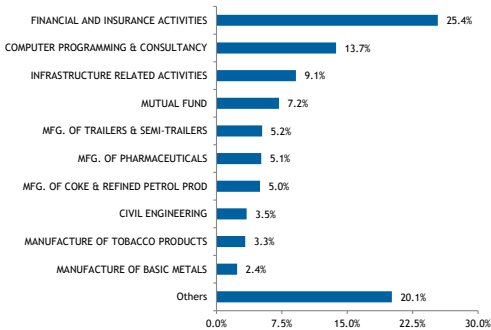
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	9.5%
RELIANCE INDUSTRIES LTD.	4.9%
I C I C I BANK LTD.	4.7%
INFOSYS LTD.	4.2%
STATE BANK OF INDIA	3.4%
I T C LTD.	3.3%
LARSEN & TOUBRO LTD.	3.1%
CPSE ETF	3.0%
TECH MAHINDRA LTD.	2.5%
BHARTI HEXACOM LIMITED	2.3%
Others	57.5%
Total	98.4%
Cash and Money Market	
	1.6%
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

November 29, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
22-Dec-2009	Rs. 52.7886	--	--	Rs. 1274 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	-0.2%	0.0%
6 Months	4.9%	6.6%
1 Year	25.8%	24.9%
2 Years	19.6%	17.1%
3 Years	16.2%	14.6%
5 Years	17.6%	17.1%
Since 05-Jan-10	11.7%	11.4%
Inception	11.8%	11.8%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

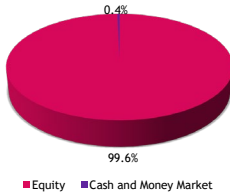
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

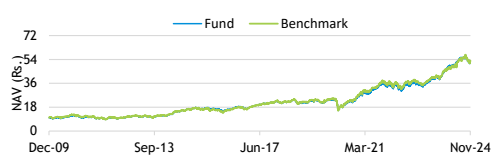
Security Type	Min	Max	Actual
Equity	60%	100%	99.6%
Cash & Money Market	0%	40%	0.4%

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

Asset Mix



NAV vs Benchmark

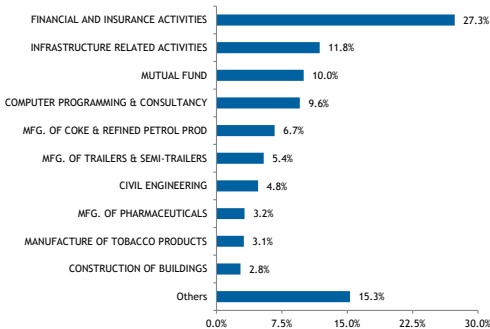


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	99.6%
I C I C I BANK LTD.	6.9%
RELIANCE INDUSTRIES LTD.	5.2%
STATE BANK OF INDIA	5.0%
H D F C BANK LTD.	4.8%
BHARTI AIRTEL LTD.	4.5%
INFOSYS LTD.	3.8%
LARSEN & TOUBRO LTD.	3.4%
I T C LTD.	3.1%
TATA CONSULTANCY SERVICES LTD.	2.7%
AXIS BANK LTD.	2.5%
Others	57.6%
Total	99.6%
Cash and Money Market	0.4%
Portfolio Total	100.0%

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

November 29, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 16.5548	--	--	Rs. 92 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	1.0%	0.1%
6 Months	10.3%	7.5%
1 Year	36.4%	23.3%
2 Years	26.0%	15.7%
3 Years	-	-
5 Years	-	-
Inception	25.0%	16.8%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

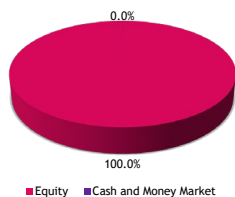
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

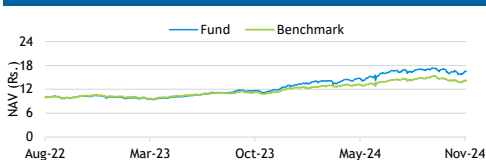
Security Type	Min	Max	Actual
Listed Equities	60%	100%	100.0%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.0%

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

Asset Mix



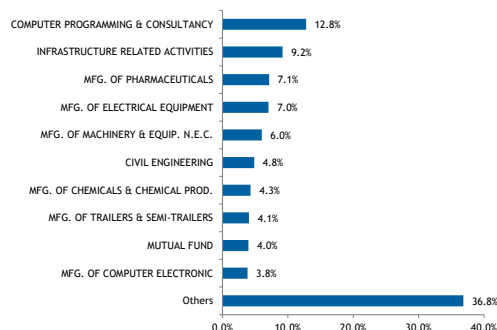
NAV vs Benchmark



Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
LARSEN & TOUBRO LTD.	3.7%
KFIN TECHNOLOGIES LIMITED	3.5%
I T C LTD.	3.1%
BHARTI AIRTEL LTD.	2.7%
AMBER ENTERPRISES INDIA LIMITED	2.4%
NEOGEN CHEMICALS LTD.	2.2%
FIRSTSOURCE SOLUTIONS LIMITED	1.7%
ADITYA BIRLA SUN LIFE AMC LIMITED	1.6%
HINDUSTAN FOODS LIMITED	1.5%
MAHINDRA & MAHINDRA LTD.	1.5%
Others	76.0%
Total	100.0%
Cash and Money Market	0.0%
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

November 29, 2024



Mitkar life aage badhaein

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 14.4455	--	--	Rs. 8.6 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 2 Debt - 0 Balanced -0		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.2%	-0.1%
6 Months	6.6%	8.2%
1 Year	25.1%	23.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	22.8%	22.3%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

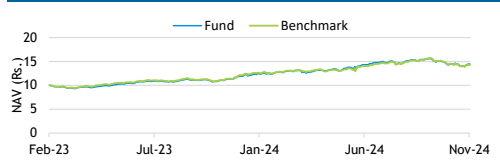
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

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

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

NAV vs Benchmark

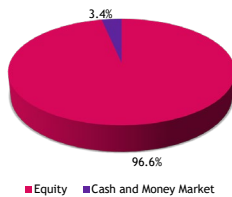


Security Name

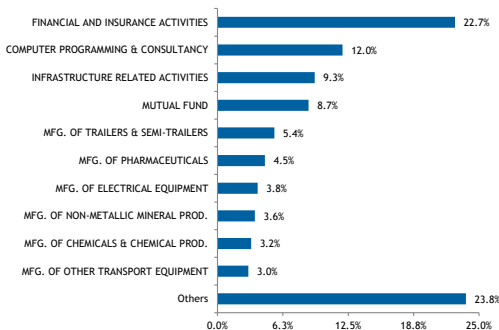
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.7%
INFOSYS LTD.	4.6%
I C I C I BANK LTD.	3.8%
AXIS BANK LTD.	3.1%
MAHINDRA & MAHINDRA LTD.	2.6%
NIPPON INDIA MF - NIFTY IT ETF	2.5%
AXIS MF - BANK ETF	2.4%
BHARTI AIRTEL LTD.	2.4%
HDFC MF - NIFTY PSU BANK ETF	2.3%
RELIANCE INDUSTRIES LTD.	2.2%
Others	64.0%
Total	96.6%
Cash and Money Market	
	3.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

November 29, 2024



Mitkar 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

Inception Date	NAV	YTM	MD	AUM
29-Feb-2024	Rs. 12.0219	--	--	Rs. 91 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 3 Debt - 0 Balanced -3		

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

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.4%	0.3%
6 Months	12.5%	11.7%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	20.2%	16.7%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

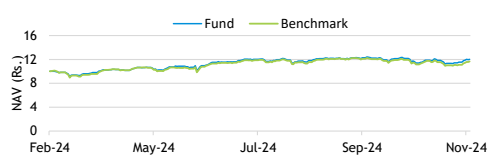
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.9%
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

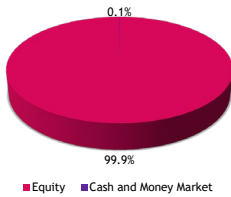


Security Name

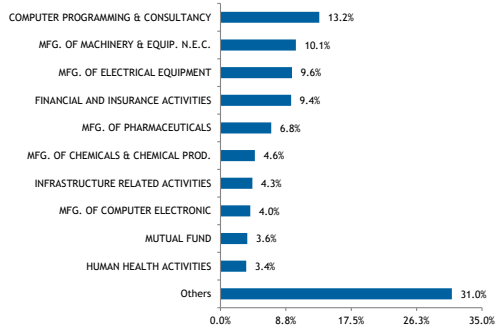
Net Asset (%)

Security Name	Net Asset (%)
Equity	
KFIN TECHNOLOGIES LIMITED	3.6%
BLUE STAR LTD.	2.9%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	2.9%
AMBER ENTERPRISES INDIA LIMITED	2.4%
LAURUS LABS LIMITED	2.3%
GLENMARK PHARMACEUTICALS LTD.	2.1%
NIPPON INDIA MUTUAL FUND	2.0%
CYIENT LTD	2.0%
RADICO KHAITAN LTD.	1.8%
360 ONE WAM LIMITED	1.8%
Others	76.1%
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



Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND117

November 29, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
16-Aug-2024	Rs. 9.7236	--	--	Rs. 368 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	0.1%	-0.8%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.8%	-4.6%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing Index

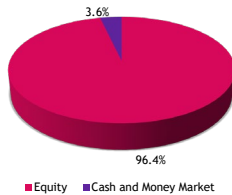
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

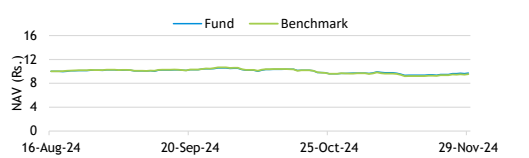
Security Type	Min	Max	Actual
Equity	60%	100%	96.4%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.6%

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

Asset Mix



NAV vs Benchmark

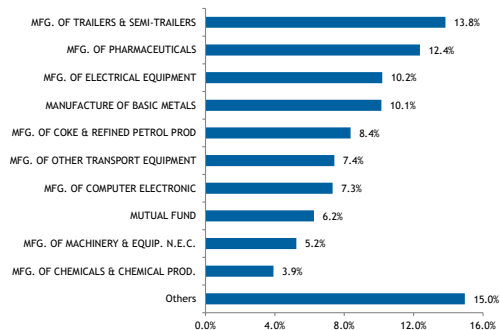


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
MAHINDRA & MAHINDRA LTD.	4.3%
SUN PHARMACEUTICAL INDS. LTD.	4.3%
RELIANCE INDUSTRIES LTD.	4.3%
BHARAT ELECTRONICS LTD.	3.0%
BAJAJ AUTO LTD.	2.9%
VEDANTA LIMITED	2.7%
NIPPON INDIA MF - NIFTY PHARMA ETF	2.5%
DIXON TECHNOLOGIES (INDIA) LTD.	2.4%
MARUTI SUZUKI INDIA LTD.	2.4%
HINDUSTAN AERONAUTICS LIMITED	2.3%
Others	65.3%
Total	96.4%
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



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

November 29, 2024



Mitkar life aage badhkaein

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. 28.5188	7.1%	5.9	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	0.3%	0.2%
6 Months	10.0%	6.1%
1 Year	29.6%	19.1%
2 Years	23.6%	14.5%
3 Years	18.2%	11.8%
5 Years	19.6%	14.1%
Inception	16.9%	12.2%

Past performance is not indicative of future performance

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

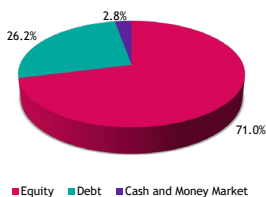
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

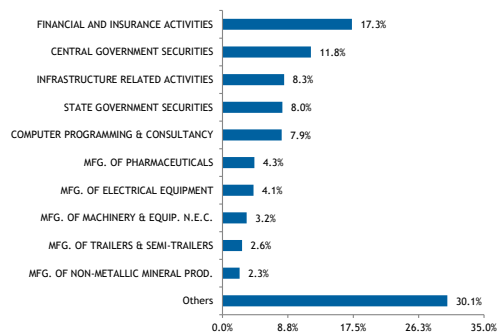
Security Type	Min	Max	Actual
Equities	40%	75%	71.0%
Debt	25%	60%	26.2%
Money Market	0%	35%	2.8%

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

Asset Mix

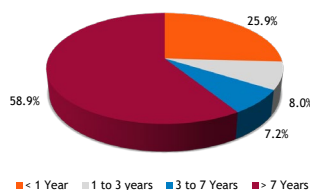


Industry Wise Exposure**

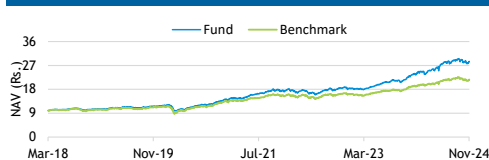


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

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		2.0%
AMBER ENTERPRISES INDIA LIMITED		1.9%
STATE BANK OF INDIA		1.5%
I T C LTD.		1.2%
MASTEK LTD		1.2%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.		1.1%
EPL LTD.		1.0%
LARSEN & TOUBRO LTD.		0.9%
LAURUS LABS LIMITED		0.8%
Others		56.0%
Total		71.0%

Government Securities

8.3% GOI 2042	3.5%
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%
5.74% GOI 2026	0.7%
7.4% GOI 2062	0.6%
Others	2.4%
Total	19.9%

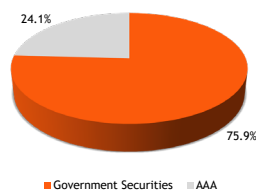
Corporate Bonds

H D F C BANK LTD.	AAA	4.9%
BAJAJ FINANCE LTD.	AAA	1.4%
Total		6.3%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

November 29, 2024



Mitkar life aage badhaein

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 38.6843	7.3%	9.1	Rs. 861 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	-0.1%	0.1%
6 Months	5.8%	5.8%
1 Year	19.0%	14.7%
2 Years	14.1%	10.8%
3 Years	11.0%	9.3%
5 Years	12.6%	11.1%
Since 05-Jan-10	9.5%	9.4%
Inception	9.5%	9.6%

Past performance is not indicative of future performance

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

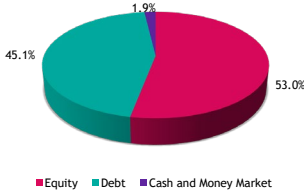
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

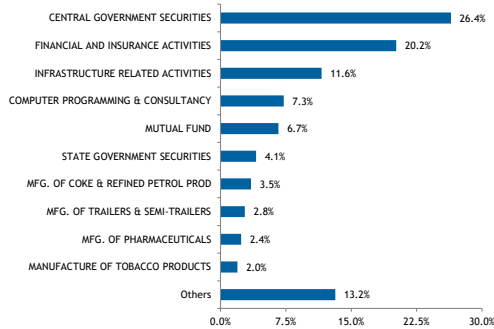
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	45.1%
Equity	0%	60%	53.0%
Cash & Money Market	0%	40%	1.9%

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

Asset Mix

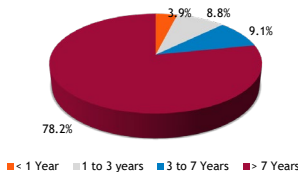


Industry Wise Exposure**

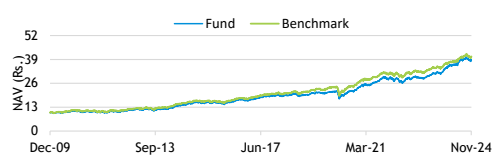


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.9%
RELIANCE INDUSTRIES LTD.		3.1%
INFOSYS LTD.		3.0%
I C I C I BANK LTD.		2.8%
BHARTI AIRTEL LTD.		2.5%
CPSE ETF		2.0%
I T C LTD.		2.0%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.8%
LARSEN & TOUBRO LTD.		1.6%
TATA CONSULTANCY SERVICES LTD.		1.4%
Others		28.0%
Total		53.0%

Government Securities

7.34% GOI 2064	7.9%
7.09% GOI 2054	5.1%
7.46% GOI 2073	2.9%
7.25% GOI 2063	2.4%
7.23% GOI 2039	2.2%
8.3% GOI 2042	1.6%
7.50% TAMIL NADU SDL 2054	1.2%
6.79% GOI 2034	0.8%
7.3% GOI 2053	0.8%
8.3% GOI 2040	0.6%
Others	5.1%
Total	30.6%

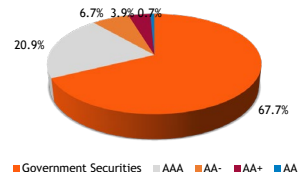
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	2.4%
THE NATIONAL BANK FOR FINANCING IN	AAA	2.3%
SHRIRAM FINANCE LIMITED	AA+	1.8%
POWER FINANCE CORPN. LTD.	AAA	1.7%
STATE BANK OF INDIA	AAA	1.5%
L I C HOUSING FINANCE LTD.	AAA	1.2%
H D F C BANK LTD.	AAA	1.1%
SUNDARAM FINANCE LTD	AAA	0.7%
JAMMU & KASHMIR BANK LTD.	AA-	0.6%
NABARD	AAA	0.6%
Others		0.8%
Total		14.6%

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

November 29, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 16.6019	6.9%	9.0	Rs. 14 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.3%	0.5%
6 Months	5.3%	4.4%
1 Year	12.2%	9.5%
2 Years	10.3%	8.1%
3 Years	7.8%	6.0%
5 Years	7.4%	6.7%
Inception	7.9%	7.5%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

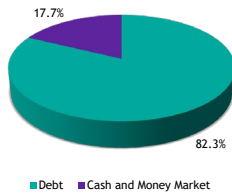
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

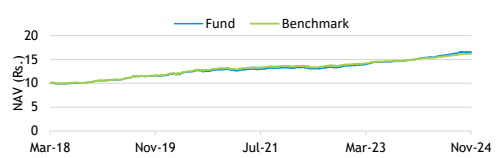
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	82.3%
Money Market	0%	20%	17.7%

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

Asset Mix



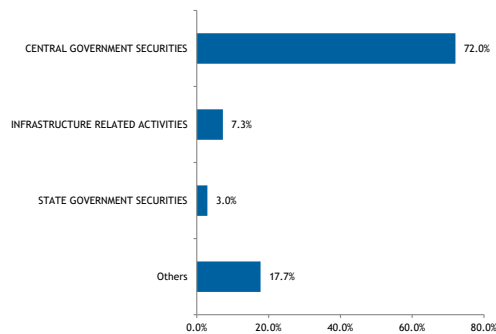
NAV vs Benchmark



Security Name Rating Net Asset (%)

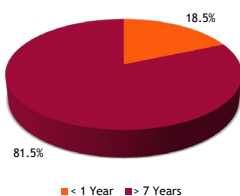
Security Name	Rating	Net Asset (%)
Government Securities		
7.23% GOI 2039		30.0%
7.34% GOI 2064		15.1%
7.46% GOI 2073		13.0%
7.09% GOI 2054		7.3%
7.36% TAMILNADU SDL 2054		3.0%
6.95% GOI 2061		2.2%
7.3% GOI 2053		2.2%
6.99% GOI 2051		2.0%
8.3% GOI 2042		0.2%
Total		75.0%
Corporate Bonds		
POWER FINANCE CORPN. LTD.	AAA	7.3%
Total		7.3%
Cash and Money Market		17.7%
Portfolio Total		100.0%

Industry Wise Exposure**

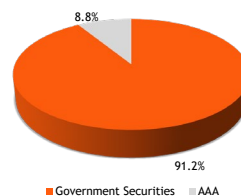


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

November 29, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 28.0017	7.0%	10.6	Rs. 72 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	0.4%	0.7%
6 Months	4.5%	4.8%
1 Year	9.9%	9.5%
2 Years	8.2%	8.2%
3 Years	6.0%	6.0%
5 Years	6.1%	6.8%
Inception	7.2%	8.1%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

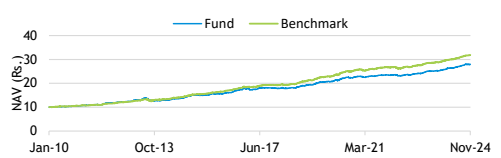
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	94.6%
Money Market Investments	0%	40%	5.4%

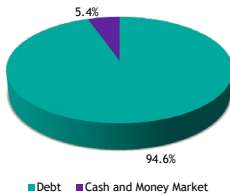
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

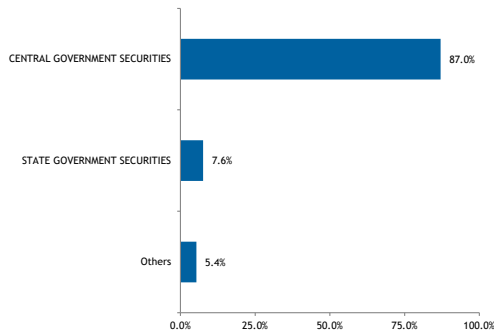


Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		37.8%
7.1% GOI 2034		27.7%
7.46% GOI 2073		8.1%
7.09% GOI 2054		7.0%
7.23% GOI 2039		6.5%
7.53% WEST BENGAL SDL 2044		3.6%
7.71% GUJARAT SDL 2034		2.4%
7.36% TAMILNADU SDL 2054		1.6%
Total		94.6%
Cash and Money Market		5.4%
Portfolio Total		100.0%

Asset Mix

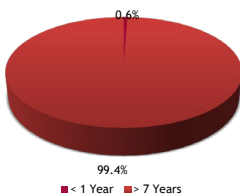


Industry Wise Exposure**

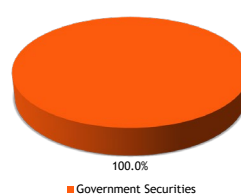


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

November 29, 2024



Milkar life aage badhain

Fund Details

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

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 28.5208	7.4%	8.9	Rs. 709 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

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

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.2%	0.5%
6 Months	4.4%	4.4%
1 Year	9.7%	9.5%
2 Years	7.7%	8.1%
3 Years	5.6%	6.0%
5 Years	6.2%	6.7%
Inception	7.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

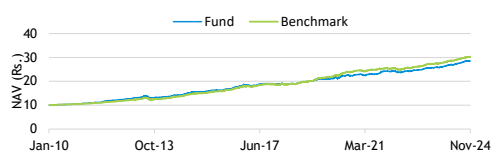
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	96.4%
Cash & Money Market	0%	40%	3.6%

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

NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		16.7%
7.46% GOI 2073		14.7%
7.09% GOI 2054		10.0%
7.25% GOI 2063		4.1%
7.25% MAHARASHTRA SDL 2045		2.6%
6.92% GOI 2039		1.6%
6.79% GOI 2034		1.1%
7.23% GOI 2039		0.8%
7.09% GOI 2074		0.6%
7.26% MAHARASHTRA SDL 2050		0.4%
Others		0.1%
Total		52.5%

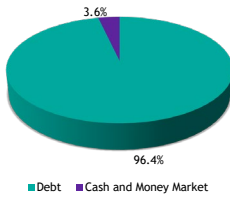
Corporate Bonds

STATE BANK OF INDIA	AAA	8.5%
SAMMAN CAPITAL LTD.	AA-	8.0%
POWER FINANCE CORPN. LTD.	AAA	6.7%
L & T FINANCE LTD.	AAA	3.6%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.3%
SHRIRAM FINANCE LIMITED	AA+	3.3%
BAJAJ FINANCE LTD.	AAA	2.7%
H D F C BANK LTD.	AAA	2.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	2.1%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	2.0%
Others		1.4%
Total		43.9%

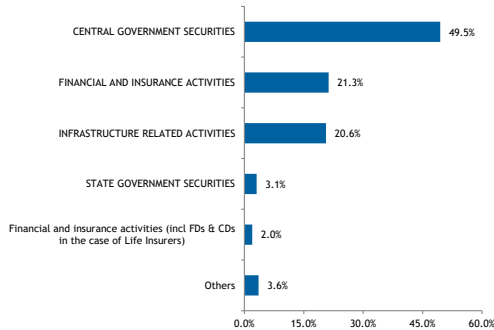
Cash and Money Market

Cash and Money Market	3.6%
Portfolio Total	100.0%

Asset Mix

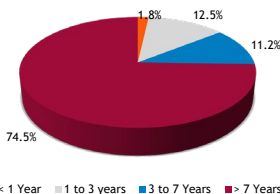


Industry Wise Exposure**

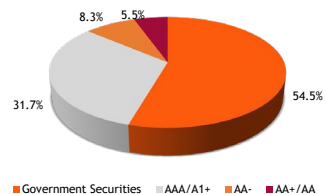


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

November 29, 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. 14.4105	7.1%	0.6	Rs. 2.1 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	0.5%	0.5%
6 Months	3.0%	3.3%
1 Year	6.1%	6.7%
2 Years	5.9%	6.7%
3 Years	5.1%	6.0%
5 Years	4.0%	4.9%
Inception	4.5%	5.4%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

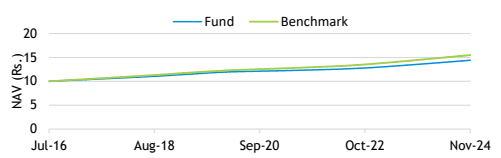
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

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

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

NAV vs Benchmark



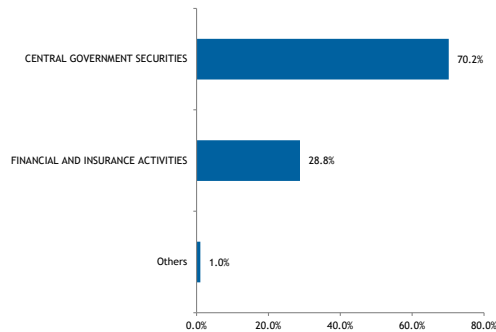
Security Name Net Asset (%)

Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

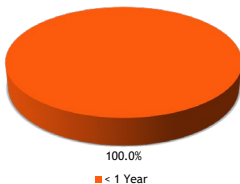


Industry Wise Exposure**

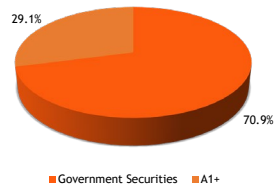


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

November 29, 2024



Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Dec-2010	Rs. 23.2037	7.1%	0.6	Rs. 1309 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		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	6.4%
3 Years	5.4%
5 Years	4.8%
Inception	6.2%

Past performance is not indicative of future performance

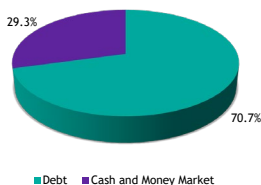
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

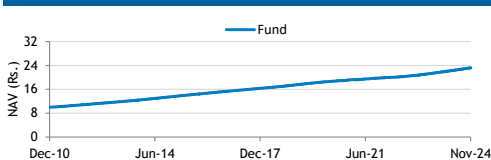
Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	70.7%
Money Market Instruments	0%	100%	29.3%

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

Asset Mix



NAV vs Benchmark

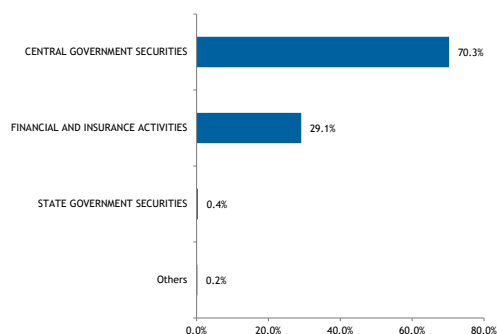


Security Name

Net Asset (%)

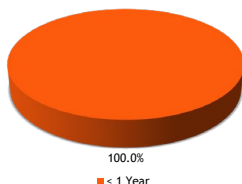
Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2025	7.3%
364 DAY TBILL 2025	6.8%
364 DAY TBILL 2025	6.1%
364 DAY TBILL 2025	5.6%
364 DAY TBILL 2025	5.4%
364 DAY TBILL 2025	5.0%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.6%
Others	19.9%
Total	70.7%
Cash and Money Market	29.3%
Portfolio Total	100.0%

Industry Wise Exposure**

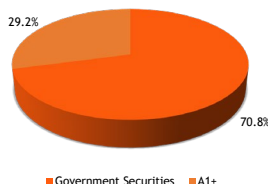


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLEIE2117

November 29, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 46.6474	--	--	Rs. 658 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	-0.3%	-0.3%
6 Months	6.4%	7.1%
1 Year	23.1%	19.9%
2 Years	16.2%	13.4%
3 Years	15.2%	12.4%
5 Years	17.1%	14.9%
Since 05-Jan-10	10.9%	10.7%
Inception	10.9%	11.1%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

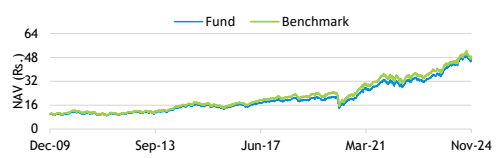
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.5%
Money Market Instruments	0%	40%	2.5%

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

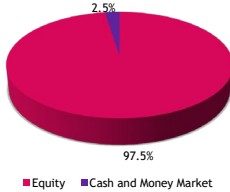
NAV vs Benchmark



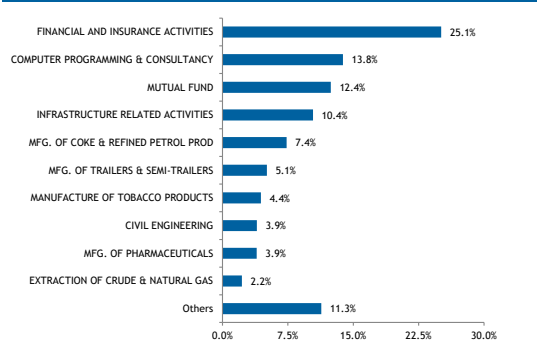
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	9.5%
I C I C I BANK LTD.	7.7%
RELIANCE INDUSTRIES LTD.	7.3%
INFOSYS LTD.	6.2%
BHARTI AIRTEL LTD.	5.2%
I T C LTD.	4.4%
SBI MF - NIFTY BANK ETF	4.1%
LARSEN & TOUBRO LTD.	3.9%
STATE BANK OF INDIA	3.7%
CPSE ETF	3.1%
Others	42.4%
Total	97.5%
Cash and Money Market	
	2.5%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

November 29, 2024



Mitkar 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. 56.5325	--	--	Rs. 73 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	-1.5%
6 Months	2.8%
1 Year	24.4%
2 Years	22.0%
3 Years	15.0%
5 Years	19.2%
Inception	10.9%

Past performance is not indicative of future performance

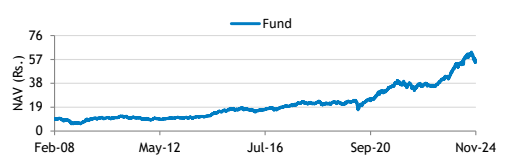
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

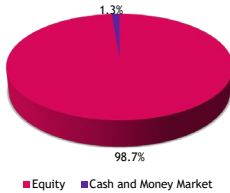


Security Name

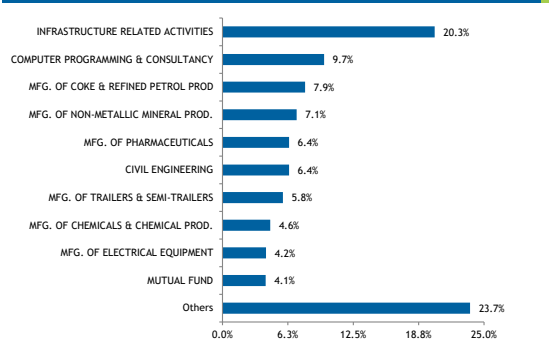
Net Asset (%)

Security Name	Net Asset (%)
Equity	98.7%
RELIANCE INDUSTRIES LTD.	5.9%
BHARTI AIRTEL LTD.	5.7%
LARSEN & TOUBRO LTD.	4.9%
N T P C LTD.	3.6%
ULTRATECH CEMENT LTD.	3.4%
COAL INDIA LTD.	3.2%
INFOSYS LTD.	3.1%
SUN PHARMACEUTICAL INDS. LTD.	2.4%
TATA CONSULTANCY SERVICES LTD.	2.3%
MARUTI SUZUKI INDIA LTD.	2.3%
Others	61.8%
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

November 29, 2024



Milkar life aage badhao.

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 102.5528	--	--	Rs. 1272 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	-0.2%	-0.3%
6 Months	6.3%	7.1%
1 Year	23.2%	19.9%
2 Years	16.5%	13.4%
3 Years	14.9%	12.4%
5 Years	16.8%	14.9%
Inception	12.5%	13.2%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

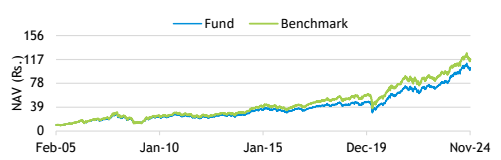
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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.

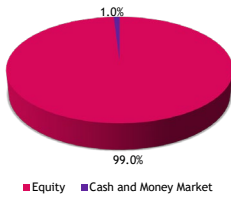
NAV vs Benchmark



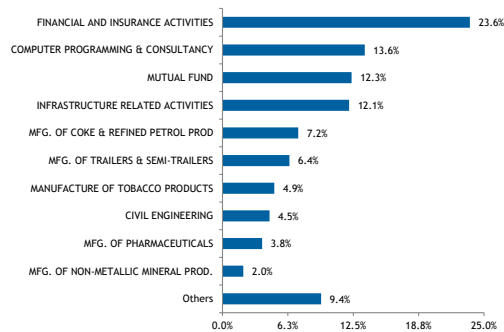
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
I C I C I BANK LTD.	7.3%
RELIANCE INDUSTRIES LTD.	6.2%
BHARTI AIRTEL LTD.	5.9%
INFOSYS LTD.	5.7%
H D F C BANK LTD.	5.6%
STATE BANK OF INDIA	5.0%
I T C LTD.	4.9%
LARSEN & TOUBRO LTD.	4.5%
TATA CONSULTANCY SERVICES LTD.	4.3%
KOTAK MAHINDRA MF - PSU BANK ETF	2.9%
Others	46.6%
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

November 29, 2024



Mitkar life aage badhaein

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. 81.9458	7.7%	6.4	Rs. 150 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	-0.5%	-0.1%
6 Months	4.7%	6.6%
1 Year	16.4%	17.8%
2 Years	11.3%	12.4%
3 Years	11.1%	11.2%
5 Years	13.0%	13.4%
Inception	11.2%	12.4%

Past performance is not indicative of future performance

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

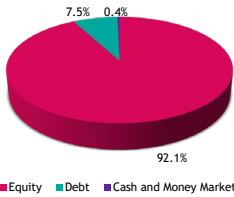
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

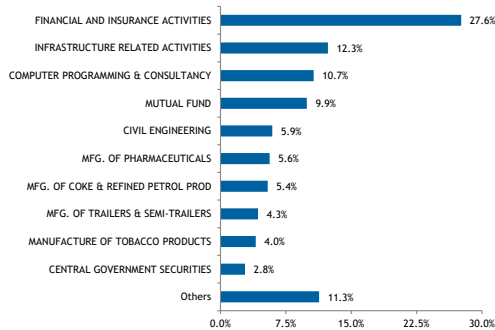
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	2.8%
Infrastructure and Social Sector Secs	0%	40%	0.6%
Listed Equities	60%	95%	92.1%
Long Term Bonds	0%	60%	4.1%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.4%

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

Asset Mix

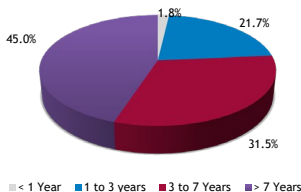


Industry Wise Exposure**

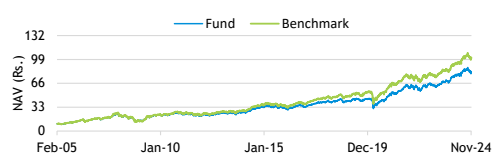


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		8.2%
I C I C I BANK LTD.		7.0%
CPSE ETF		6.7%
LARSEN & TOUBRO LTD.		5.9%
BHARTI AIRTEL LTD.		5.6%
RELIANCE INDUSTRIES LTD.		5.4%
INFOSYS LTD.		4.5%
I T C LTD.		4.0%
STATE BANK OF INDIA		3.4%
TATA CONSULTANCY SERVICES LTD.		2.9%
Others		38.4%
Total		92.1%

Government Securities

7.46% GOI 2073	2.3%
7.23% GOI 2039	0.2%
7.57% GOI 2033	0.2%
7.34% GOI 2064	0.1%
Total	2.8%

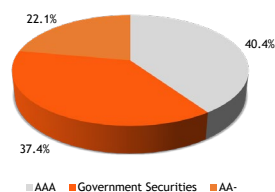
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	2.0%
SAMMAN CAPITAL LTD.	AA-	1.7%
POWER GRID CORPN. OF INDIA LTD.	AAA	0.6%
H D F C BANK LTD.	AAA	0.4%
Total		4.7%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

November 29, 2024



Milkar life aage badhaein

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 60.1622	7.6%	7.7	Rs. 180 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	-0.3%	0.1%
6 Months	4.4%	5.8%
1 Year	13.4%	14.7%
2 Years	9.6%	10.8%
3 Years	8.9%	9.3%
5 Years	10.3%	11.1%
Inception	9.5%	11.0%

Past performance is not indicative of future performance

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

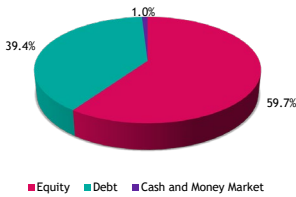
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

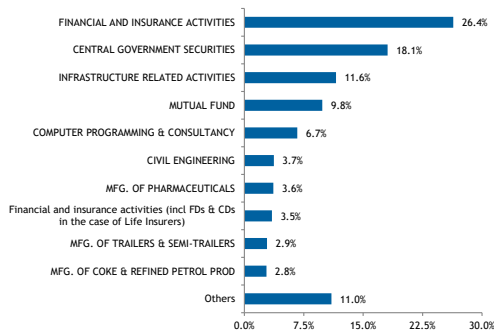
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	18.6%
Infrastructure and Social Sector Secs	0%	60%	4.2%
Listed Equities	35%	65%	59.7%
Long Term Bonds	0%	60%	15.0%
Short Term Bonds	0%	35%	1.7%
Money Market Instruments	0%	40%	1.0%

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

Asset Mix

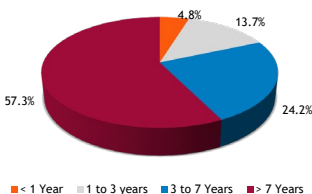


Industry Wise Exposure**

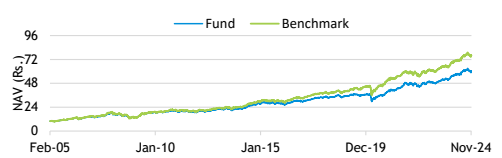


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
CPSE ETF		5.3%
H D F C BANK LTD.		4.7%
I C I C I BANK LTD.		4.4%
LARSEN & TOUBRO LTD.		3.7%
BHARTI AIRTEL LTD.		3.2%
ICICI PRUDENTIAL MF - PSU BANK ETF		3.0%
RELIANCE INDUSTRIES LTD.		2.8%
INFOSYS LTD.		2.7%
I T C LTD.		2.5%
SUN PHARMACEUTICAL INDS. LTD.		1.8%
Others		25.7%
Total		59.7%

Government Securities

7.46% GOI 2073	7.1%
7.25% GOI 2063	3.8%
7.34% GOI 2064	3.8%
6.79% GOI 2034	1.4%
7.09% GOI 2054	1.3%
7.23% GOI 2039	0.7%
7.25% MAHARASHTRA SDL 2045	0.4%
7.95% GOI 2032	0.1%
7.36% TELANGANA SDL 2037	0.1%
8.4% GOI 2025	0.0%
Total	18.6%

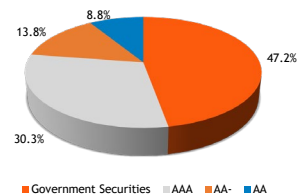
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	5.4%
H D F C BANK LTD.	AAA	4.3%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.5%
SUNDARAM FINANCE LTD	AAA	3.4%
POWER GRID CORPN. OF INDIA LTD.	AAA	2.8%
STATE BANK OF INDIA	AAA	0.9%
POWER FINANCE CORPN. LTD.	AAA	0.5%
Total		20.8%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

November 29, 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. 42.3833	7.3%	7.5	Rs. 8.7 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 3 Debt - 0 Balanced -3		
Alok Bisht		Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.0%	0.4%
6 Months	3.8%	5.0%
1 Year	10.9%	11.5%
2 Years	8.2%	9.2%
3 Years	6.6%	7.3%
5 Years	7.2%	8.6%
Inception	7.6%	9.0%

Past performance is not indicative of future performance

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

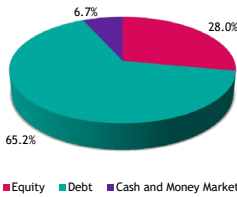
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

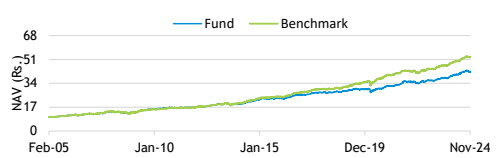
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	44.3%
Infrastructure and Social Sector Secs	0%	60%	8.6%
Listed Equities	10%	30%	28.0%
Long Term Bonds	0%	60%	12.3%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	6.7%

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

Asset Mix



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
CPSE ETF		5.8%
H D F C BANK LTD.		1.9%
I C I C I BANK LTD.		1.9%
LARSEN & TOUBRO LTD.		1.5%
ICICI PRUDENTIAL MF - PSU BANK ETF		1.4%
INFOSYS LTD.		1.2%
RELIANCE INDUSTRIES LTD.		1.2%
BHARTI AIRTEL LTD.		1.1%
STATE BANK OF INDIA		1.1%
I T C LTD.		1.0%
Others		9.8%
Total		28.0%

Government Securities

6.79% GOI 2034	17.4%
7.46% GOI 2073	15.3%
7.44% MAHARASHTRA SDL 2041	3.7%
7.34% GOI 2064	2.4%
7.09% GOI 2054	2.4%
7.23% GOI 2039	2.3%
7.30% KARNATAKA SDL 2032	1.0%
Total	44.3%

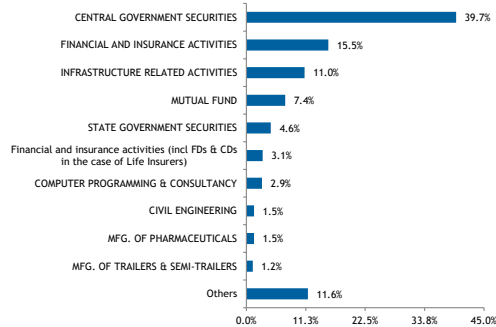
Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	8.0%
POWER GRID CORPN. OF INDIA LTD.	AAA	5.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.1%
POWER FINANCE CORPN. LTD.	AAA	1.7%
STATE BANK OF INDIA	AAA	1.2%
BAJAJ FINANCE LTD.	AAA	1.2%
Total		20.9%

Cash and Money Market

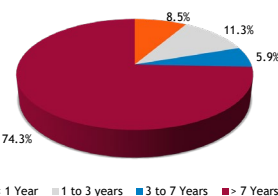
Portfolio Total	100.0%
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Industry Wise Exposure**

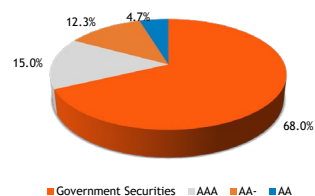


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

November 29, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
10-Feb-2005	Rs. 33.3767	6.9%	9.1	Rs. 27 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.5%	0.7%
6 Months	4.1%	4.8%
1 Year	8.9%	9.5%
2 Years	7.1%	8.2%
3 Years	5.0%	6.0%
5 Years	5.3%	6.8%
Inception	6.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

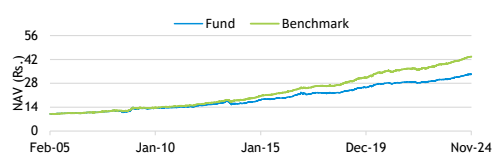
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	96.4%
Money Market Investments	0%	40%	3.6%

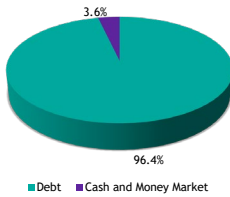
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

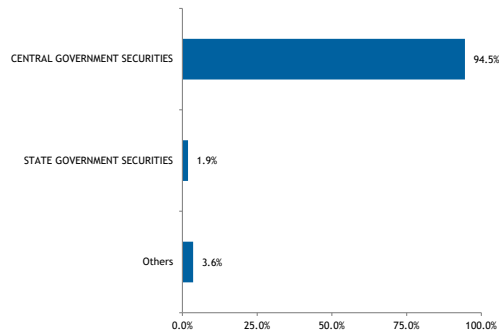


Security Name	Rating	Net Asset (%)
Government Securities		
6.79% GOI 2034		48.3%
7.23% GOI 2039		10.6%
7.46% GOI 2073		10.3%
7.09% GOI 2054		10.0%
7.34% GOI 2064		9.0%
6.92% GOI 2039		4.0%
7.09% GOI 2074		2.4%
7.25% MAHARASHTRA SDL 2045		1.9%
Total		96.4%
Cash and Money Market		3.6%
Portfolio Total		100.0%

Asset Mix

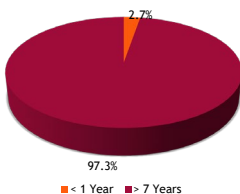


Industry Wise Exposure**

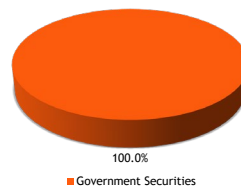


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

November 29, 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. 34.4475	7.4%	8.2	Rs. 52 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.1%	0.5%
6 Months	4.5%	4.4%
1 Year	9.5%	9.5%
2 Years	7.8%	8.1%
3 Years	5.6%	6.0%
5 Years	5.6%	6.7%
Inception	6.4%	7.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

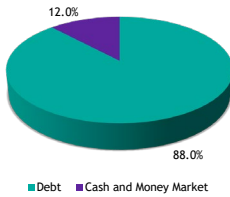
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

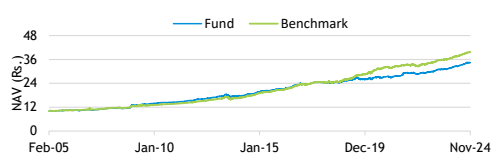
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	46.6%
Infrastructure and Social Sector Secs	0%	60%	21.8%
Long Term Bonds	10%	60%	19.7%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	12.0%

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 Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		18.9%
7.46% GOI 2073		12.8%
7.09% GOI 2054		8.7%
6.92% GOI 2039		3.0%
7.25% MAHARASHTRA SDL 2045		1.4%
7.09% GOI 2074		0.7%
7.25% GOI 2063		0.6%
6.79% GOI 2034		0.5%

Total 46.6%

Corporate Bonds

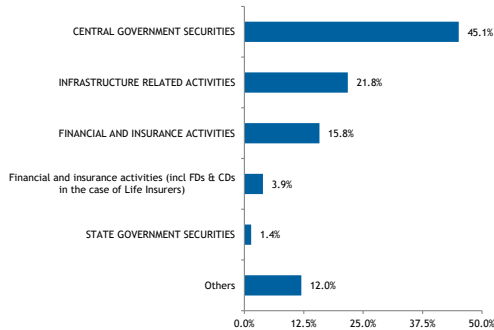
SAMMAN CAPITAL LTD.	AA-	9.5%
STATE BANK OF INDIA	AAA	8.6%
POWER GRID CORPN. OF INDIA LTD.	AAA	5.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.9%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.9%
SHRIRAM FINANCE LIMITED	AA+	3.9%
POWER FINANCE CORPN. LTD.	AAA	3.7%
BAJAJ FINANCE LTD.	AAA	2.4%

Total 41.5%

Cash and Money Market 12.0%

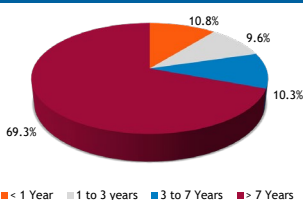
Portfolio Total 100.0%

Industry Wise Exposure**

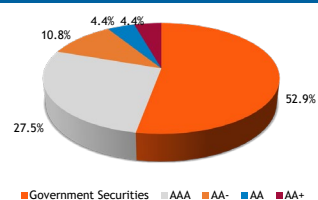


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile



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