



ULIP Fund

Monthly Fund Performance

August 2024 Edition



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

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


MARKET OVERVIEW

FUND PERFORMANCE

FUND CATEGORY
EQUITY FUNDS

Mid Cap

Virtue II

Premier Multi-Cap

CREST (Thematic)

Multiplier III

Flexicap

India Opportunities

Sustainable Equity

Small Cap

 Bharat
Manufacturing

Multiplier II

Virtue

Multiplier

BALANCED FUNDS

Balanced Opportunities

Balancer II

Balancer

Moderator

Accelerator

DEBT FUNDS

Bond Opportunities

Preserver II

Protector II

Liquid

Discontinued Policy

Preserver

Protector

 Open ended Funds

 Close ended Funds



Sanjay Kumar
Chief Investment Officer

The month gone by – A snapshot

Global equity markets rose in August as monetary policy easing cycle gathered pace. With major central banks such as European Central Bank, Bank of Canada and Bank of England having initiated rate cuts, US Fed Chair Jerome Powell indicated that the Fed will also start reducing policy rates from this month. Inflation in the US has continued to decline and is now at a 39-month low.

Led by strong gains in the US markets, global equity markets rallied by 2.5% last month. MSCI Emerging Markets index showed a relatively subdued performance with 1.4% gain. Expectations of higher crude oil production by OPEC+ countries from October onwards, as well as slowing demand from major economies, led to prices declining by 2% in August.

Economy: Consumption revival supports GDP growth

The GDP growth eased in June quarter to 6.7% y-y from 7.8% in the March quarter. The GDP growth was supported by growth in private consumption increasing to a seven-quarter high at 7.4%, and capital expenditure holding firm at 7.5%. The decline in government expenditure acted as headwind to growth. The agriculture sector growth at 2% was at a one-year high. Above average rainfall in the ongoing monsoon season augurs well for rural demand revival.

Global rating agency Moody's has raised its forecast for India's GDP growth for 2024 and 2025. It has cited improvement in macroeconomic scenario as well as anticipated revival in rural demand. Fitch has reaffirmed India's sovereign credit rating at 'BBB-/stable'. It expects India to remain amongst the fastest growing major economies globally. All three major global credit rating agencies continue to rate India in the investment grade category.

Equity markets: The buoyancy continues

Indian markets moved higher amidst the strong global backdrop driven by increasing expectation of interest rate cuts by major central banks. Nifty index was up 1% while Mid and Small Cap indices were up 0.6% and 0.9% respectively. Information Technology and Pharmaceuticals sectors outperformed while Metals and Oil & Gas sectors underperformed. Foreign Institutional Investors (FIIs) invested US\$1.2 bn in August while flows from domestic investors stood at US\$6 bn.

Outlook: The global macro-economic landscape is witnessing divergent trends with stable data points from the US economy and sluggish trends in the Chinese economy. Indian economy continues to show encouraging trends driven by industrial sector and gradual revival in the consumption segment. Benign commodity prices augur well for current account balance. Estimates for corporate earnings growth show stable trends. While we expect markets to remain range bound in the near term, our stance on equities remains positive from a medium to long term perspective.

Fixed Income market: Yields exhibit declining trend

Retail inflation for July declined to an almost five-year low at 3.5%. The RBI's monetary policy committee (MPC) continues to maintain a cautious stance and held policy rates unchanged last month. While acknowledging the decline in inflation, RBI's Governor Das cautioned that 'the pace is uneven and slow'. Despite RBI's cautious stance, most analysts expect MPC to initiate rate cuts in the current financial year.

Outlook: Amidst favourable macroeconomic conditions, the 10-year GSec yield declined to a 27-month low at 6.86% in August. FIIs continue to purchase domestic debt securities, with August inflows at US\$1.9 bn. Strong growth in tax revenues suggest that the central government is likely to achieve its fiscal consolidation target for the year. Despite cautious stance by RBI, we expect yields to exhibit a declining bias in the coming months.

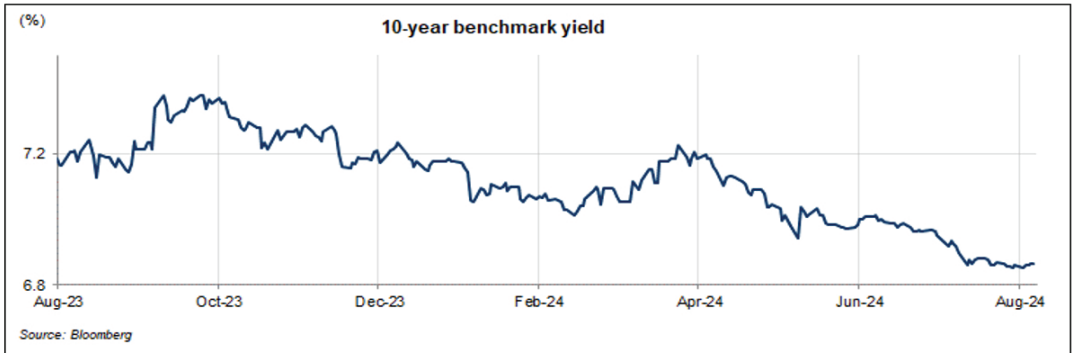


Economic and market snapshot

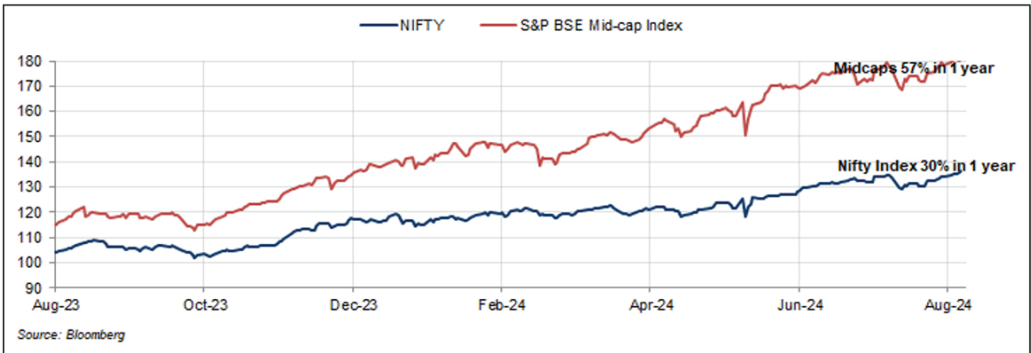
Indicators	Aug-23	May-24	Aug-24	QoQ Change	YoY Change
Economic indicators					
Consumer Price Index (CPI) Inflation (%)	7.4	4.8	3.5	-1.3	-3.9
Gross Domestic Product (GDP Growth) %	8.2	7.8	6.7	-1.1	-1.5
Index of Industrial Production (IIP) (%)	4.0	5.5	4.2	-1.3	0.2
Brent crude oil (USD/barrel)	87	82	79	-3%	-9%
Domestic Markets					
Nifty Index	19,254	22,531	25,236	12%	31%
S&P BSE Mid-cap Index	31,201	42,853	49,065	14%	57%
10-year G-Sec Yield (%)	7.2	7.0	6.9	-10 bps	-30 bps
30-year G-Sec Yield (%)	7.3	7.1	7.0	-10 bps	-30 bps
10-year AAA PSU Corporate Bond Yield (%)	7.6	7.5	7.4	-10 bps	-20 bps
Exchange rate (USD/INR) *	82.8	83.5	83.9	0%	1%
Global Markets					
Dow Jones (U.S.)	34,722	38,686	41,563	7%	20%
FTSE (U.K.)	7,439	8,275	8,377	1%	13%
Nikkei 225 (Japan)	32,619	38,488	38,648	0%	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

Aug-24	3-year (CAGR)		3 year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	21.9%	17.3%	*****
Mid-Cap	33.0%	24.7%	*****
Premier Multi-Cap	24.3%	17.3%	*****
Flexi Cap	17.9%	15.3%	****
Multiplier III	21.2%	15.3%	*****
CREST (Thematic)	24.9%	17.3%	*****
Balanced			
Balanced Opportunities Fund	19.8%	10.3%	*****
Balancer II	12.3%	10.3%	****
Debt			
Bond Opportunities Fund	7.5%	5.4%	*****

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 July 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

August 30, 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. 44.105	--	--	Rs. 481 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	1.9%	0.9%
6 Months	27.6%	24.7%
1 Year	60.9%	57.3%
2 Years	44.6%	39.0%
3 Years	33.0%	27.2%
5 Years	36.4%	29.5%
Inception	25.9%	18.9%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

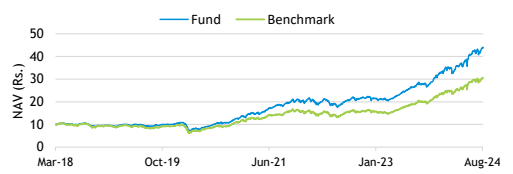
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	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

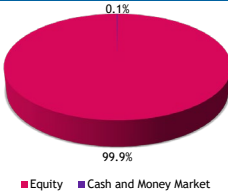


Security Name

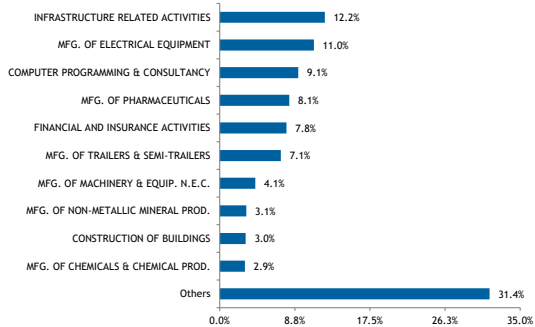
Net Asset (%)

Security Name	Net Asset (%)
Equity	
SAMVARDHANA MOTHERSON INTERNATIONAL LIM	2.2%
OIL INDIA LTD.	2.0%
MASTEK LTD	1.9%
TRENT LTD.	1.8%
MPHASIS LTD.	1.7%
CROMPTON GREAVES CONSUMER ELECTRICAL	1.7%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	1.6%
T V S MOTOR CO. LTD.	1.5%
BHARTI HEXACOM LIMITED	1.5%
GLENMARK PHARMACEUTICALS LTD.	1.4%
Others	82.7%
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



Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 79.0218	--	--	Rs. 3504 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.8%
6 Months	21.0%
1 Year	51.6%
2 Years	32.6%
3 Years	21.9%
5 Years	28.0%
Inception	15.2%

Past performance is not indicative of future performance

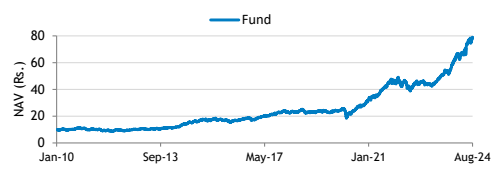
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.4%
Money Market Instruments	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.

NAV vs Benchmark

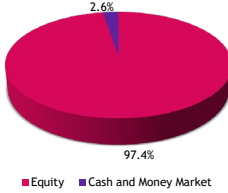


Security Name

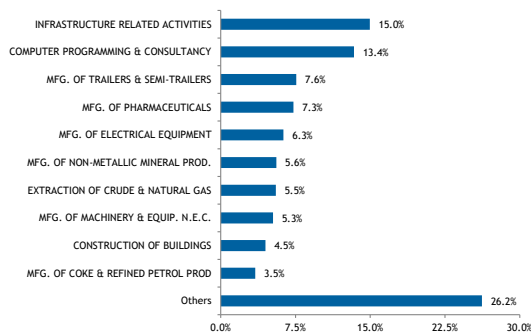
Net Asset (%)

Security Name	Net Asset (%)
Equity	97.4%
OIL & NATURAL GAS CORPN. LTD.	5.2%
BHARTI AIRTEL LTD.	3.7%
INFOSYS LTD.	2.8%
TECH MAHINDRA LTD.	2.3%
RELIANCE INDUSTRIES LTD.	2.1%
N T P C LTD.	1.8%
MINDA INDUSTRIES LTD	1.7%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	1.6%
MARUTI SUZUKI INDIA LTD.	1.5%
SAMVARDHANA MOTHERSON INTERNATIONAL LIM	1.5%
Others	73.2%
Total	97.4%
Cash and Money Market	2.6%
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

August 30, 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. 35.3444	--	--	Rs. 147 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%	0.8%
6 Months	22.6%	17.9%
1 Year	50.9%	39.5%
2 Years	31.7%	23.8%
3 Years	24.3%	17.4%
5 Years	27.1%	21.4%
Inception	21.6%	16.3%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

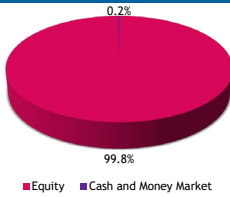
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

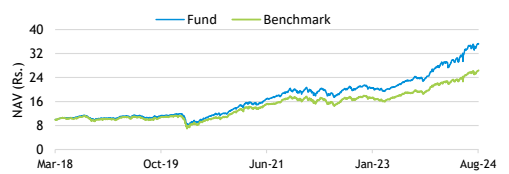
Security Type	Min	Max	Actual
Equities	60%	100%	99.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.2%

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

Asset Mix



NAV vs Benchmark

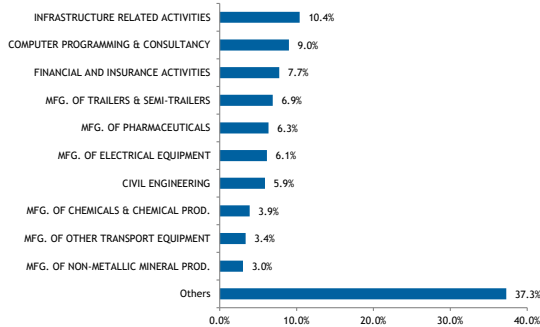


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
IT C LTD.	2.7%
LARSEN & TOUBRO LTD.	2.6%
BHARTI AIRTEL LTD.	2.2%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.7%
TECH MAHINDRA LTD.	1.6%
MINDA CORPORATION LIMITED	1.5%
HINDUSTAN FOODS LIMITED	1.5%
FIRSTSOURCE SOLUTIONS LIMITED	1.5%
NEOGEN CHEMICALS LTD.	1.5%
POWER FINANCE CORPN. LTD.	1.4%
Others	81.5%
Total	99.8%
Cash and Money Market	0.2%
Portfolio Total	100.0%

Industry Wise Exposure**



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



CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

August 30, 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. 31.9741	--	--	Rs. 41 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 5 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.1%	1.0%
6 Months	22.4%	19.1%
1 Year	51.2%	43.9%
2 Years	34.5%	23.3%
3 Years	24.9%	16.6%
5 Years	25.3%	19.9%
Inception	19.7%	15.5%

Past performance is not indicative of future performance

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

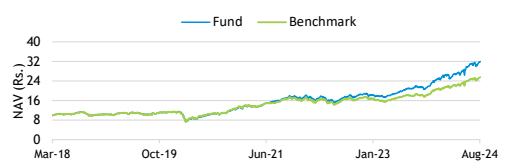
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

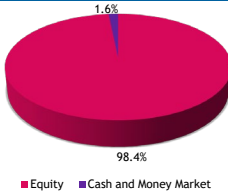


Security Name

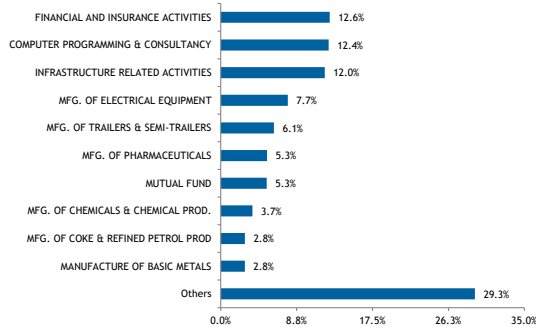
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	3.8%
CPSE ETF	3.3%
INFOSYS LTD.	3.0%
TECH MAHINDRA LTD.	2.1%
RELIANCE INDUSTRIES LTD.	1.9%
BHARTI HEXACOM LIMITED	1.9%
VEDANTA LIMITED	1.7%
MPHASIS LTD.	1.6%
BHARTI AIRTEL LTD.	1.6%
SUVEN PHARMACEUTICALS LIMITED	1.5%
Others	76.1%
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

August 30, 2024



Mitkar life aage badhain

Fund Details

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

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 34.628	--	--	Rs. 96 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	0.8%	1.1%
6 Months	18.4%	14.8%
1 Year	44.5%	31.1%
2 Years	29.7%	19.2%
3 Years	21.2%	13.8%
5 Years	23.1%	18.0%
Inception	16.6%	14.2%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

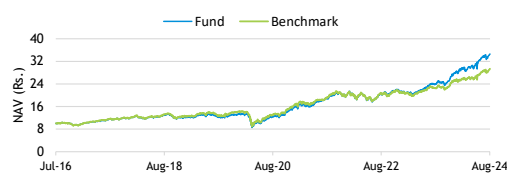
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.7%
Money Market Instruments	0%	40%	2.3%

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

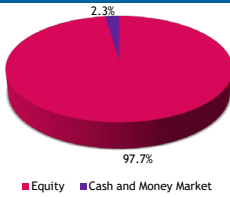


Security Name

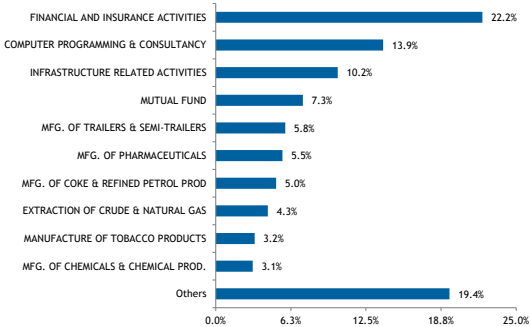
Net Asset (%)

Security Name	Net Asset (%)
Equity	97.7%
H D F C BANK LTD.	7.9%
RELIANCE INDUSTRIES LTD.	4.9%
INFOSYS LTD.	3.9%
OIL & NATURAL GAS CORPN. LTD.	3.9%
I C I C I BANK LTD.	3.9%
CPSE ETF	3.3%
I T C LTD.	3.2%
TECH MAHINDRA LTD.	2.7%
BHARTI AIRTEL LTD.	2.3%
STATE BANK OF INDIA	2.3%
Others	59.3%
Total	97.7%
Cash and Money Market	2.3%
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

August 30, 2024



Mitkar 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. 55.7447	--	--	Rs. 1420 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	0.1%	0.9%
6 Months	15.1%	17.3%
1 Year	42.1%	38.5%
2 Years	25.8%	22.4%
3 Years	17.9%	16.5%
5 Years	20.8%	20.4%
Since 05-Jan-10	12.4%	12.0%
Inception	12.4%	12.4%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

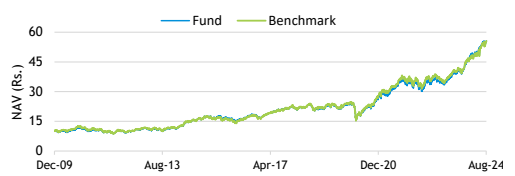
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	99.0%
Cash & Money Market	0%	40%	1.0%

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

NAV vs Benchmark

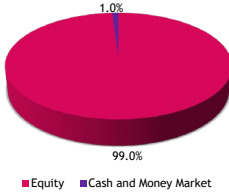


Security Name

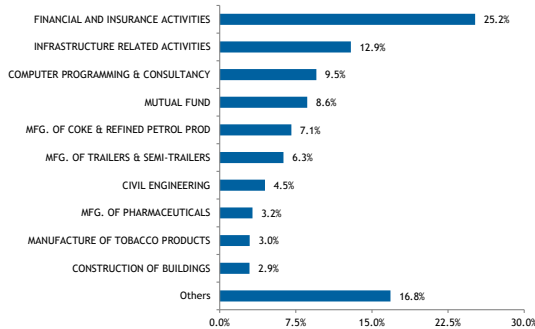
Net Asset (%)

Security Name	Net Asset (%)
Equity	
I C I C I BANK LTD.	5.9%
RELIANCE INDUSTRIES LTD.	5.5%
STATE BANK OF INDIA	4.6%
BHARTI AIRTEL LTD.	4.4%
H D F C BANK LTD.	3.9%
INFOSYS LTD.	3.6%
LARSEN & TOUBRO LTD.	3.0%
I T C LTD.	3.0%
TATA CONSULTANCY SERVICES LTD.	2.6%
AXIS BANK LTD.	2.3%
Others	60.2%
Total	99.0%
Cash and Money Market	1.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 17.0308	--	--	Rs. 91 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	0.5%	1.1%
6 Months	21.8%	16.6%
1 Year	50.1%	35.2%
2 Years	30.2%	21.1%
3 Years	-	-
5 Years	-	-
Inception	30.3%	21.7%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

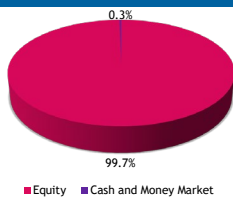
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

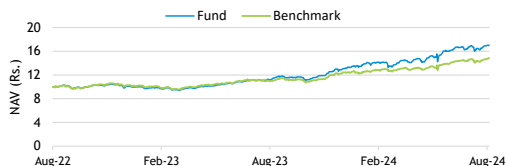
Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.3%

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

Asset Mix



NAV vs Benchmark

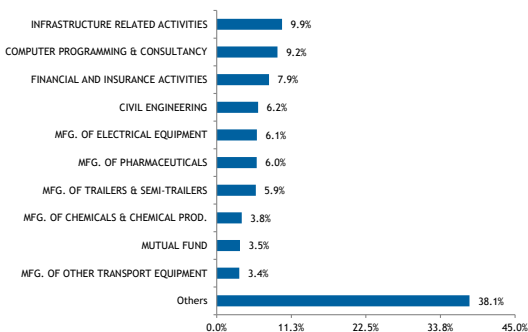


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	99.7%
IT C LTD.	3.3%
LARSEN & TOUBRO LTD.	2.9%
BHARTI AIRTEL LTD.	2.5%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.8%
TECH MAHINDRA LTD.	1.7%
HINDUSTAN FOODS LIMITED	1.6%
NEOGEN CHEMICALS LTD.	1.5%
CANARA BANK	1.5%
MINDA CORPORATION LIMITED	1.5%
FIRSTSOURCE SOLUTIONS LIMITED	1.4%
Others	80.0%
Total	99.7%
Cash and Money Market	0.3%
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

August 30, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 15.3351	--	--	Rs. 9.4 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	1.6%	1.7%
6 Months	18.7%	17.4%
1 Year	42.1%	39.3%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	32.0%	31.4%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

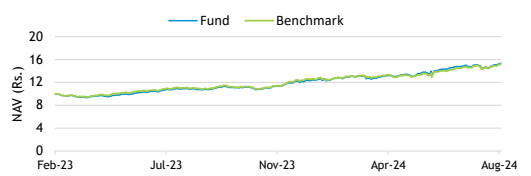
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.0%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	2.0%

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

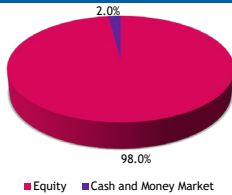


Security Name

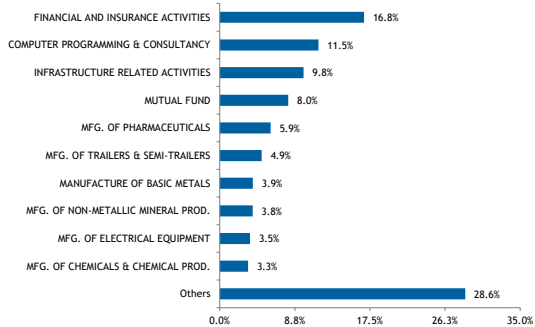
Net Asset (%)

Security Name	Net Asset (%)
Equity	98.0%
INFOSYS LTD.	4.4%
I C I C I BANK LTD.	2.7%
RELIANCE INDUSTRIES LTD.	2.6%
NIPPON INDIA MF - NIFTY IT ETF	2.2%
HDFC MF - NIFTY PSU BANK ETF	2.2%
AXIS MF - BANK ETF	2.2%
BHARTI AIRTEL LTD.	2.1%
H D F C BANK LTD.	1.9%
SBI LIFE INSURANCE CO. LTD	1.9%
LARSEN & TOUBRO LTD.	1.9%
Others	73.8%
Total	98.0%
Cash and Money Market	2.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

August 30, 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

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. 12.1996	--	--	Rs. 86 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.7%	0.9%
6 Months	22.0%	20.8%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	22.0%	20.8%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

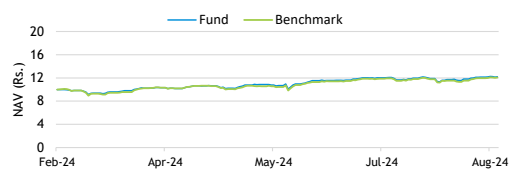
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.6%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.4%

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

NAV vs Benchmark

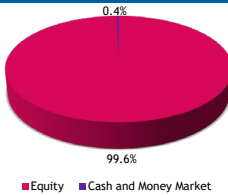


Security Name

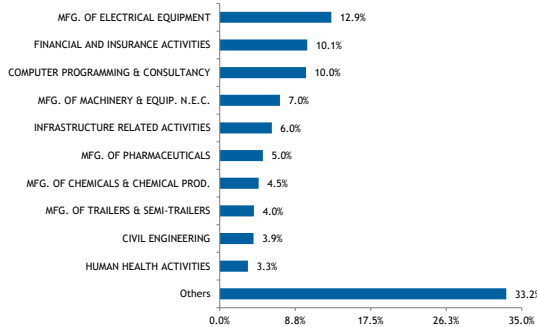
Net Asset (%)

Security Name	Net Asset (%)
Equity	
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	2.7%
GLENMARK PHARMACEUTICALS LTD.	2.5%
CROMPTON GREAVES CONSUMER ELECTRICAL	2.4%
EXIDE INDUSTRIES LTD.	2.1%
AAVAS FINANCIERS LIMITED	2.0%
BLUE STAR LTD.	2.0%
CYIENT LTD	1.8%
KARUR VYSYA BANK LTD.	1.7%
NIPPON INDIA MUTUAL FUND	1.6%
CENTURY TEXTILES & INDUSTRIES LIMITED	1.5%
Others	79.4%
Total	99.6%
Cash and Money Market	0.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND117

August 30, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
16-Aug-2024	Rs. 10.2324	--	--	Rs. 210 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 2 Debt - 0 Balanced - 0		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-	-
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.3%	2.8%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing Index

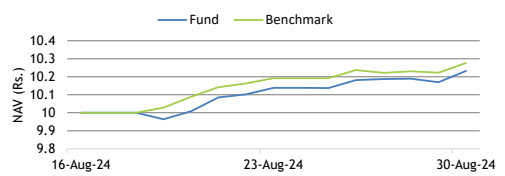
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	97.4%
Government and other Debt Securities	0%	0%	0.0%
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.

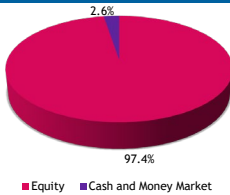
NAV vs Benchmark



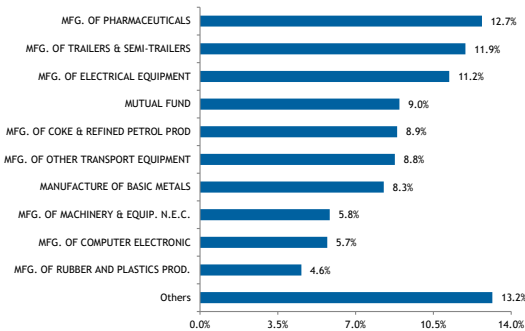
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
SUN PHARMACEUTICAL INDS. LTD.	4.9%
RELIANCE INDUSTRIES LTD.	4.3%
ICICI PRUDENTIAL MF - NIFTY AUTO ETF	4.2%
BAJAJ AUTO LTD.	3.1%
NIPPON INDIA MF - NIFTY AUTO ETF	3.1%
BHARAT ELECTRONICS LTD.	2.7%
MAHINDRA & MAHINDRA LTD.	2.5%
HINDUSTAN AERONAUTICS LIMITED	2.4%
HINDALCO INDUSTRIES LTD.	2.3%
VEDANTA LIMITED	2.3%
Others	65.4%
Total	97.4%
Cash and Money Market	
	2.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

August 30, 2024



Mitkar life aage badhain

Fund Details

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

Investment Philosophy: The fund will target 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. 28.9468	7.1%	6.2	Rs. 33 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.9%	0.8%
6 Months	18.3%	12.5%
1 Year	37.9%	27.1%
2 Years	27.2%	17.6%
3 Years	19.8%	13.0%
5 Years	21.3%	16.4%
Inception	17.9%	13.2%

Past performance is not indicative of future performance

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

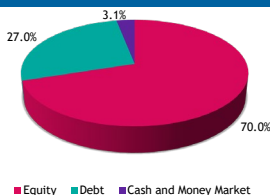
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

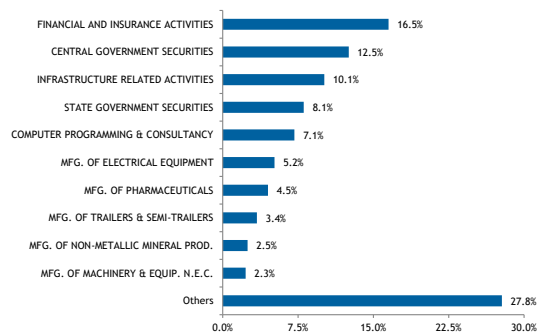
Security Type	Min	Max	Actual
Equities	40%	75%	70.0%
Debt	25%	60%	27.0%
Money Market	0%	35%	3.1%

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

Asset Mix

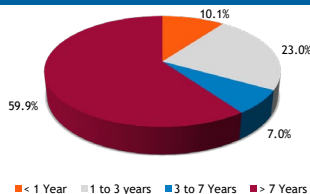


Industry Wise Exposure**

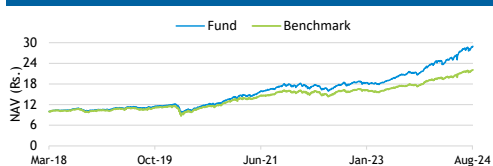


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		3.2%
BHARTI HEXACOM LIMITED		1.9%
OIL & NATURAL GAS CORPN. LTD.		1.4%
SHRIRAM TRANSPORT FINANCE CO. LTD.		1.1%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.		1.1%
I T C LTD.		1.1%
SUVEN PHARMACEUTICALS LIMITED		1.1%
STATE BANK OF INDIA		1.0%
MASTEK LTD		1.0%
TECH MAHINDRA LTD.		0.9%
Others		56.2%
Total		70.0%

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%
8.3% GOI 2040	0.7%
7.4% GOI 2062	0.6%
Others	3.0%
Total	20.6%

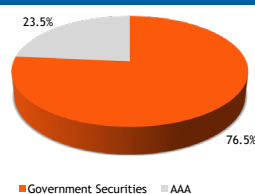
Corporate Bonds

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

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 39.535	7.3%	7.6	Rs. 894 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	0.6%	1.0%
6 Months	10.8%	9.6%
1 Year	26.3%	19.8%
2 Years	17.2%	13.6%
3 Years	12.3%	9.9%
5 Years	14.0%	12.9%
Since 05-Jan-10	9.8%	9.7%
Inception	9.8%	10.0%

Past performance is not indicative of future performance

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

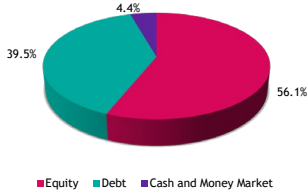
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

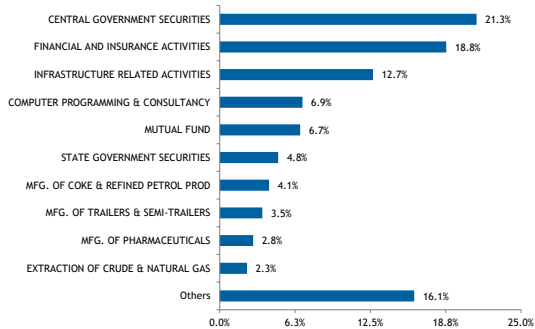
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	39.5%
Equity	0%	60%	56.1%
Cash & Money Market	0%	40%	4.4%

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

Asset Mix

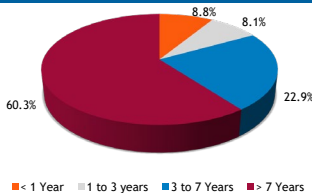


Industry Wise Exposure**

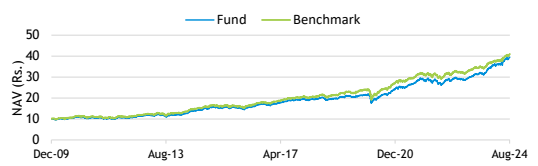


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.3%
RELIANCE INDUSTRIES LTD.		3.5%
INFOSYS LTD.		2.9%
BHARTI AIRTEL LTD.		2.7%
I C I C I BANK LTD.		2.6%
OIL & NATURAL GAS CORPN. LTD.		2.3%
CPSE ETF		2.2%
I T C LTD.		2.0%
TATA CONSULTANCY SERVICES LTD.		1.7%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.7%
Others		30.2%
Total		56.1%

Government Securities

7.34% GOI 2064	7.7%
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%
7.23% GOI 2039	1.1%
7.3% GOI 2053	0.8%
7.46% GOI 2073	0.7%
Others	6.9%
Total	26.2%

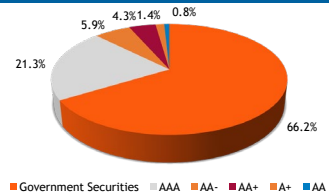
Corporate Bonds

THE NATIONAL BANK FOR FINANCING IN	AAA	2.8%
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%
STATE BANK OF INDIA	AAA	0.6%
JAMMU & KASHMIR BANK LTD.	A+	0.6%
NABARD	AAA	0.6%
Others		0.9%
Total		13.3%

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

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 16.2729	7.1%	10.1	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	1.3%	0.9%
6 Months	6.0%	4.4%
1 Year	11.7%	8.5%
2 Years	10.3%	7.7%
3 Years	7.5%	5.8%
5 Years	7.2%	6.8%
Inception	7.8%	7.5%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

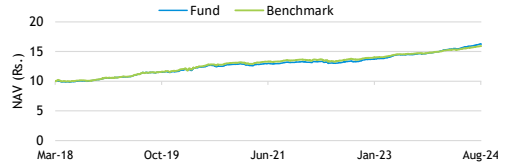
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	98.1%
Money Market	0%	20%	1.9%

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 Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.23% GOI 2039		26.0%
7.09% GOI 2054		23.5%
7.46% GOI 2073		14.0%
7.25% MAHARASHTRA SDL 2044		7.3%
7.34% GOI 2064		4.8%
Total		75.6%

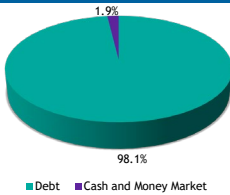
Corporate Bonds

STATE BANK OF INDIA	AAA	9.7%
THE NATIONAL BANK FOR FINANCING IN	AAA	9.2%
CHOLAMANDALAM INVESTMENT & FINA	AA+	3.6%
Total		22.5%

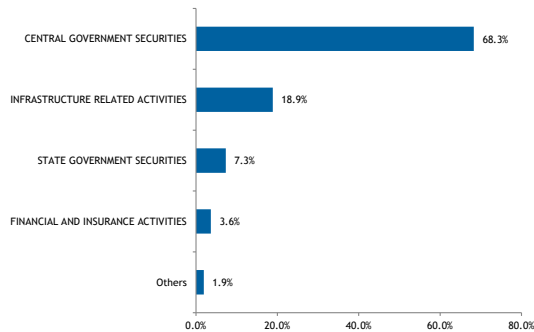
Cash and Money Market

Portfolio Total		100.0%
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Asset Mix

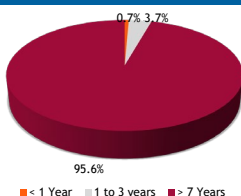


Industry Wise Exposure**

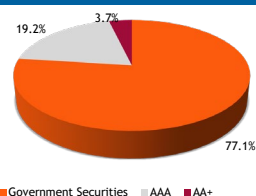


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER217

August 30, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 27.5134	7.0%	9.9	Rs. 78 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 3 Balanced - 5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	0.8%
6 Months	4.4%	4.7%
1 Year	9.1%	8.8%
2 Years	7.9%	7.7%
3 Years	5.7%	5.8%
5 Years	6.1%	6.8%
Inception	7.2%	8.1%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

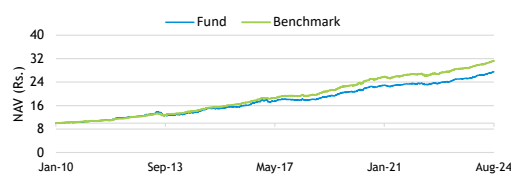
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	97.8%
Money Market Investments	0%	40%	2.2%

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

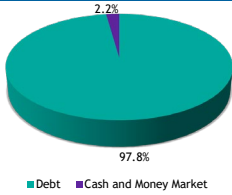
NAV vs Benchmark



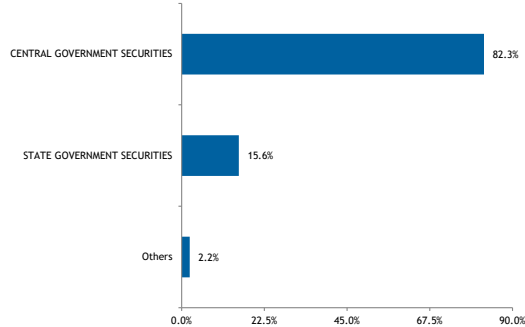
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		29.9%
7.1% GOI 2034		24.2%
7.09% GOI 2054		12.6%
7.46% GOI 2073		6.8%
7.23% GOI 2039		4.6%
8.3% GOI 2040		4.1%
7.25% MAHARASHTRA SDL 2044		3.6%
7.71% HARYANA SDL 2033		3.3%
7.53% WEST BENGAL SDL 2044		3.3%
7.71% GUJRAT SDL 2033		3.1%
Others		2.2%
Total		97.8%
Cash and Money Market		
		2.2%
Portfolio Total		100.0%

Asset Mix

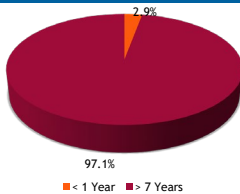


Industry Wise Exposure**

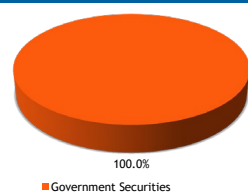


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 28.0153	7.3%	7.7	Rs. 737 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	0.9%
6 Months	4.4%	4.4%
1 Year	8.5%	8.5%
2 Years	7.3%	7.7%
3 Years	6.4%	5.8%
5 Years	6.0%	6.8%
Inception	7.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

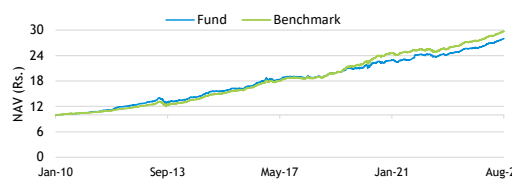
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	96.0%
Cash & Money Market	0%	40%	4.0%

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 Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		18.3%
7.3% GOI 2053		8.6%
7.09% GOI 2054		7.8%
7.23% GOI 2039		6.0%
7.25% GOI 2063		5.9%
7.46% GOI 2073		3.4%
7.1% GOI 2034		3.3%
7.25% MAHARASHTRA SDL 2044		1.9%
7.45% KARNATAKA SDL 2037		0.6%
7.34% WEST BENGAL SDL 2042		0.4%
Others		0.3%
Total		56.5%

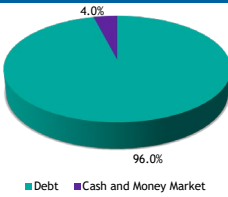
Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	7.6%
H D F C BANK LTD.	AAA	6.8%
THE NATIONAL BANK FOR FINANCING IN	AAA	6.4%
STATE BANK OF INDIA	AAA	6.2%
L & T FINANCE LTD.	AAA	3.4%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.2%
BAJAJ FINANCE LTD.	AAA	2.6%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	2.0%
SUNDARAM FINANCE LTD	AAA	1.4%
Total		39.6%

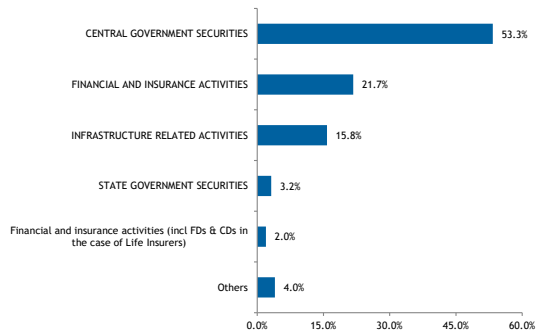
Cash and Money Market

Portfolio Total	100.0%
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Asset Mix

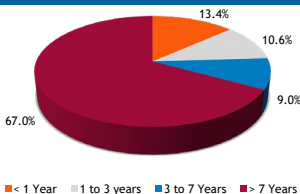


Industry Wise Exposure**

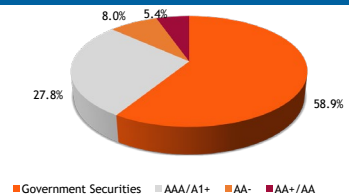


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 14.1966	7.3%	0.5	Rs. 2.07 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	6.0%	6.8%
2 Years	5.7%	6.6%
3 Years	4.8%	5.7%
5 Years	3.9%	4.9%
Inception	4.4%	5.3%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

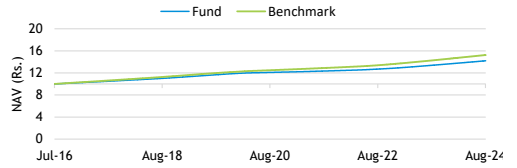
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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



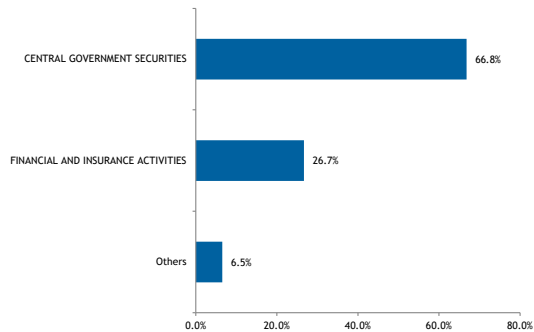
Security Name Net Asset (%)

Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

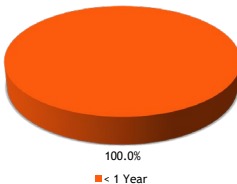


Industry Wise Exposure**

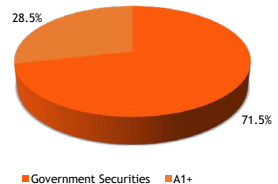


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Dec-2010	Rs. 22.8337	7.2%	0.5	Rs. 1285 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	6.2%
3 Years	5.1%
5 Years	4.8%
Inception	6.2%

Past performance is not indicative of future performance

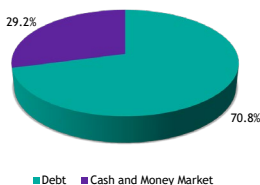
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

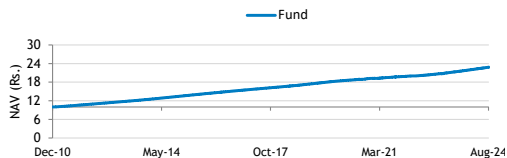
Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	70.8%
Money Market Instruments	0%	100%	29.2%

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

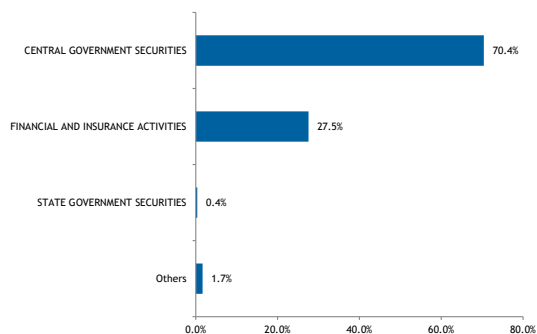


Security Name

Net Asset (%)

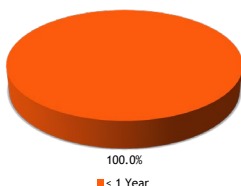
Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2025	6.8%
364 DAY TBILL 2024	6.6%
364 DAY TBILL 2024	6.6%
364 DAY TBILL 2025	5.6%
364 DAY TBILL 2024	5.0%
364 DAY TBILL 2024	3.8%
364 DAY TBILL 2024	3.8%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.7%
364 DAY TBILL 2025	3.7%
Others	21.6%
Total	70.8%
Cash and Money Market	29.2%
Portfolio Total	100.0%

Industry Wise Exposure**

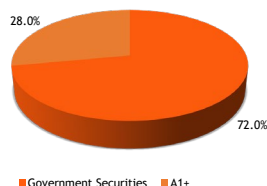


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLE2117

August 30, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 48.9404	--	--	Rs. 719 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	0.8%	1.1%
6 Months	14.5%	14.8%
1 Year	37.4%	31.1%
2 Years	22.4%	19.2%
3 Years	16.6%	13.8%
5 Years	20.1%	18.0%
Since 05-Jan-10	11.4%	11.3%
Inception	11.4%	11.7%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

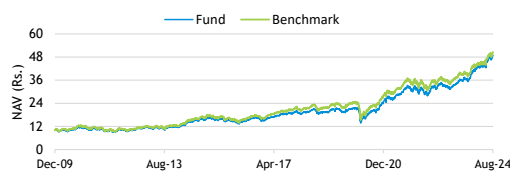
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

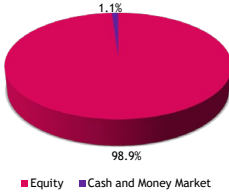


Security Name

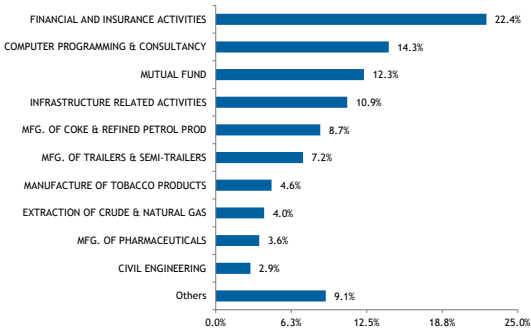
Net Asset (%)

Security Name	Net Asset (%)
Equity	98.9%
RELIANCE INDUSTRIES LTD.	8.3%
H D F C BANK LTD.	8.1%
I C I C I BANK LTD.	6.6%
INFOSYS LTD.	6.1%
BHARTI AIRTEL LTD.	5.3%
I T C LTD.	4.6%
CPSE ETF	4.3%
OIL & NATURAL GAS CORPN. LTD.	4.0%
SBI MF - NIFTY BANK ETF	3.7%
TATA CONSULTANCY SERVICES LTD.	3.5%
Others	44.3%
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



Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
27-Feb-2008	Rs. 61.6428	--	--	Rs. 84 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	0.6%
6 Months	16.6%
1 Year	48.2%
2 Years	28.6%
3 Years	18.5%
5 Years	23.1%
Inception	11.6%

Past performance is not indicative of future performance

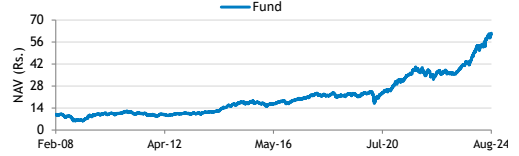
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.3%
Money Market Instruments	0%	40%	1.7%

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

NAV vs Benchmark

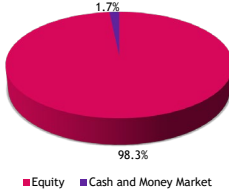


Security Name

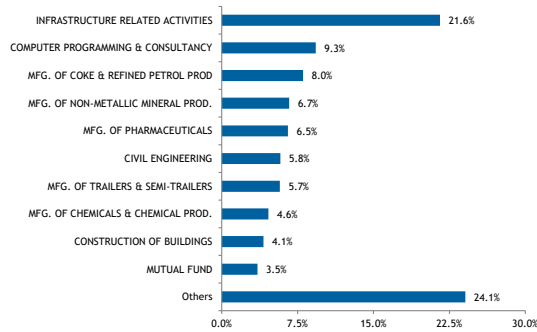
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	6.0%
BHARTI AIRTEL LTD.	5.3%
LARSEN & TOUBRO LTD.	4.2%
N T P C LTD.	3.5%
COAL INDIA LTD.	3.5%
ULTRATECH CEMENT LTD.	3.0%
INFOSYS LTD.	2.9%
TATA CONSULTANCY SERVICES LTD.	2.6%
OIL & NATURAL GAS CORPN. LTD.	2.3%
MARUTI SUZUKI INDIA LTD.	2.2%
Others	62.7%
Total	98.3%
Cash and Money Market	1.7%
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

August 30, 2024



Mitkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 107.6213	--	--	Rs. 1389 crore
Fund Manager(s) Deb Bhattacharya		Funds Managed by the Fund Managers Equity - 3 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.7%	1.1%
6 Months	15.1%	14.8%
1 Year	37.0%	31.1%
2 Years	22.7%	19.2%
3 Years	16.7%	13.8%
5 Years	20.0%	18.0%
Inception	12.9%	13.6%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

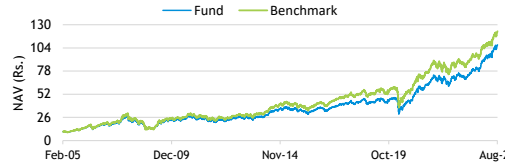
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	98.3%
Money Market Investments	0%	40%	1.7%

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

NAV vs Benchmark

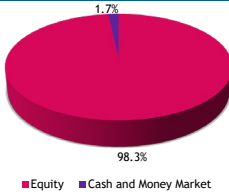


Security Name

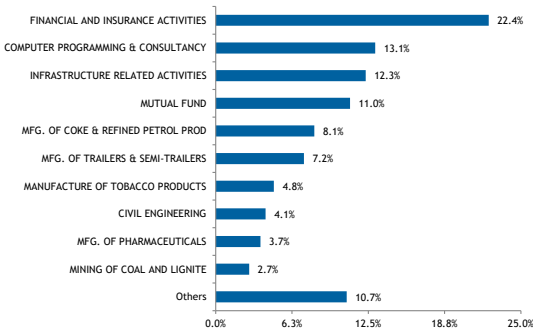
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	6.7%
I C I C BANK LTD.	6.3%
BHARTI AIRTEL LTD.	5.8%
INFOSYS LTD.	5.7%
I T C LTD.	4.8%
H D F C BANK LTD.	4.7%
STATE BANK OF INDIA	4.7%
TATA CONSULTANCY SERVICES LTD.	4.5%
LARSEN & TOUBRO LTD.	4.1%
N T P C LTD.	3.1%
Others	48.0%
Total	98.3%
Cash and Money Market	1.7%
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: ULIF00525/01/05ACCELERATO17

August 30, 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. 86.0323	7.6%	5.3	Rs. 162 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Alok Bisht		Equity - 3 Debt - 0 Balanced -3 Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.5%	1.1%
6 Months	12.0%	12.7%
1 Year	27.5%	26.6%
2 Years	17.0%	17.0%
3 Years	13.0%	12.3%
5 Years	15.4%	16.1%
Inception	11.6%	12.8%

Past performance is not indicative of future performance

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

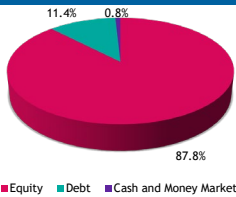
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

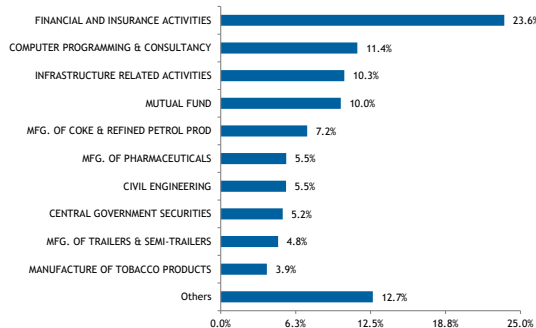
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	6.4%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	87.8%
Long Term Bonds	0%	60%	5.0%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.8%

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

Asset Mix

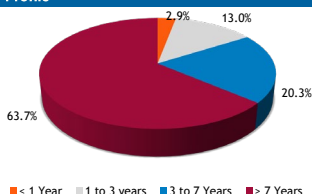


Industry Wise Exposure**

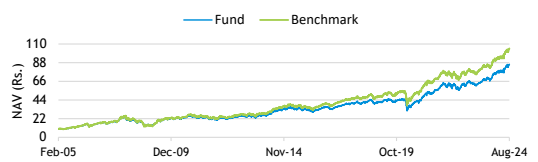


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



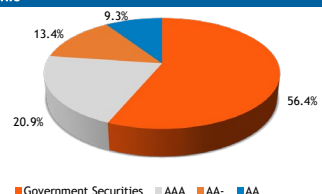
NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		7.2%
RELIANCE INDUSTRIES LTD.		7.2%
CPSE ETF		7.0%
I C I C I BANK LTD.		6.1%
LARSEN & TOUBRO LTD.		5.5%
INFOSYS LTD.		5.1%
BHARTI AIRTEL LTD.		4.3%
I T C LTD.		3.9%
TATA CONSULTANCY SERVICES LTD.		3.3%
SUN PHARMACEUTICAL INDS. LTD.		2.5%
Others		35.8%
Total		87.8%
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		6.4%
Corporate Bonds		
SUNDARAM FINANCE LTD	AAA	1.9%
INDIABULLS HOUSING FINANCE LTD	AA-	1.5%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.1%
H D F C BANK LTD.	AAA	0.5%
Total		5.0%
Cash and Money Market		
		0.8%
Portfolio Total		100.0%

Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 61.7656	7.6%	6.8	Rs. 197 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	0.4%	1.0%
6 Months	9.2%	9.6%
1 Year	19.9%	19.8%
2 Years	13.1%	13.6%
3 Years	11.0%	9.9%
5 Years	11.6%	12.9%
Inception	9.7%	11.3%

Past performance is not indicative of future performance

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

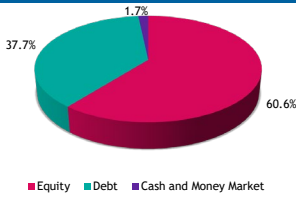
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

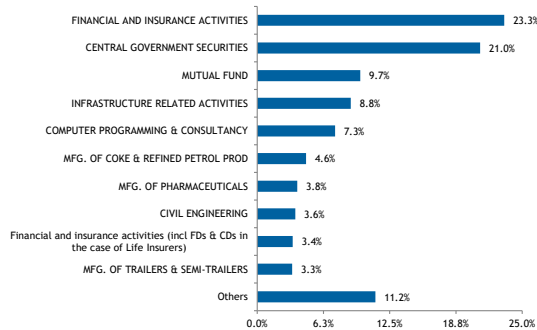
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	21.1%
Infrastructure and Social Sector Secs	0%	60%	1.3%
Listed Equities	35%	65%	60.6%
Long Term Bonds	0%	60%	15.3%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	1.7%

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

Asset Mix

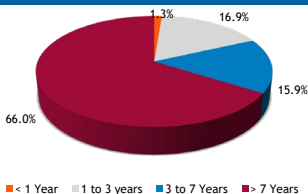


Industry Wise Exposure**

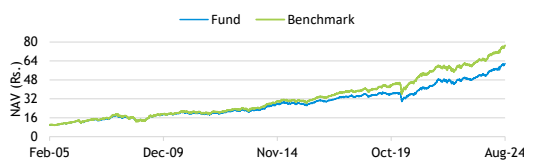


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		5.5%
RELIANCE INDUSTRIES LTD.		4.6%
H D F C BANK LTD.		4.0%
I C I C I BANK LTD.		3.8%
LARSEN & TOUBRO LTD.		3.6%
INFOSYS LTD.		3.3%
BHARTI AIRTEL LTD.		3.1%
ICICI PRUDENTIAL MF - PSU BANK ETF		2.8%
I T C LTD.		2.5%
TATA CONSULTANCY SERVICES LTD.		1.9%
Others		25.6%
Total		60.6%

Government Securities

7.1% GOI 2034	8.8%
7.34% GOI 2064	3.5%
7.25% GOI 2063	3.4%
7.3% GOI 2053	2.7%
7.09% GOI 2054	1.2%
7.23% GOI 2039	0.8%
7.1% GOI 2029	0.5%
7.95% GOI 2032	0.1%
7.36% TELANGANA SDL 2037	0.1%
8.4% GOI 2025	0.0%
Total	21.1%

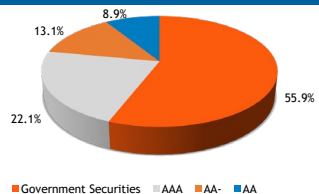
Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	4.9%
H D F C BANK LTD.	AAA	4.5%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.4%
SUNDARAM FINANCE LTD	AAA	3.1%
STATE BANK OF INDIA	AAA	0.8%
Total		16.6%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 42.6975	7.4%	7.1	Rs. 9.1 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	0.6%	0.9%
6 Months	6.9%	6.5%
1 Year	13.5%	13.0%
2 Years	9.6%	10.1%
3 Years	8.1%	7.5%
5 Years	7.6%	9.4%
Inception	7.7%	9.2%

Past performance is not indicative of future performance

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

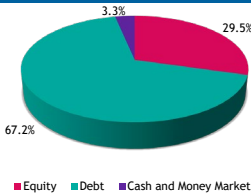
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

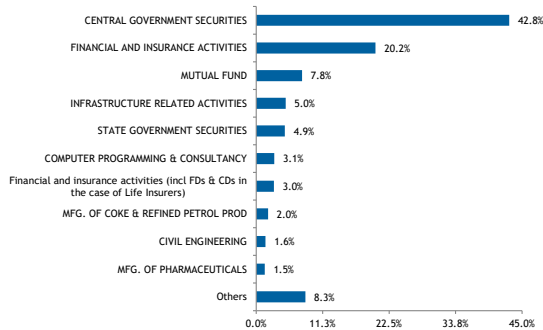
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	47.7%
Infrastructure and Social Sector Secs	0%	60%	2.2%
Listed Equities	10%	30%	29.5%
Long Term Bonds	0%	60%	17.3%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	3.3%

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

Asset Mix

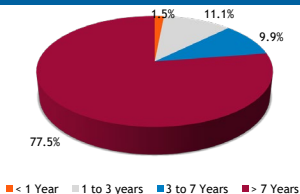


Industry Wise Exposure**

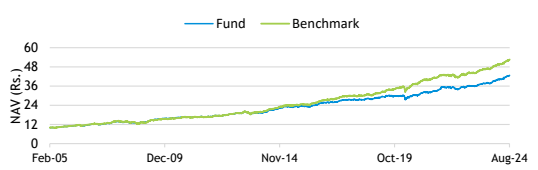


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
CPSE ETF		6.3%
RELIANCE INDUSTRIES LTD.		2.0%
H D F C BANK LTD.		1.7%
I C I C I BANK LTD.		1.7%
LARSEN & TOUBRO LTD.		1.6%
BHARTI AIRTEL LTD.		1.4%
ICICI PRUDENTIAL MF - PSU BANK ETF		1.3%
INFOSYS LTD.		1.3%
STATE BANK OF INDIA		1.1%
I T C LTD.		1.0%
Others		10.1%
Total		29.5%

Government Securities

7.23% GOI 2039	17.4%
7.1% GOI 2034	15.0%
7.3% GOI 2053	5.9%
7.44% MAHARASHTRA SDL 2041	3.4%
7.34% GOI 2064	2.3%
7.09% GOI 2054	2.2%
7.30% KARNATAKA SDL 2032	0.9%
7.34% WEST BENGAL SDL 2042	0.5%
Total	47.7%

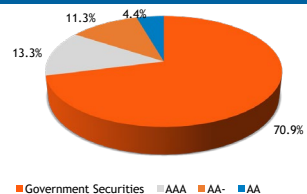
Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	7.6%
H D F C BANK LTD.	AAA	6.8%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.0%
STATE BANK OF INDIA	AAA	1.1%
BAJAJ FINANCE LTD.	AAA	1.1%
Total		19.6%

Cash and Money Market

Cash and Money Market	3.3%
Portfolio Total	100.0%

Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
10-Feb-2005	Rs. 32.8219	6.9%	7.2	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	0.8%	0.8%
6 Months	4.2%	4.7%
1 Year	8.2%	8.8%
2 Years	6.8%	7.7%
3 Years	4.7%	5.8%
5 Years	5.3%	6.8%
Inception	6.3%	7.7%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

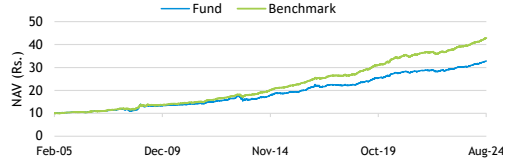
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	90.4%
Money Market Investments	0%	40%	9.6%

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

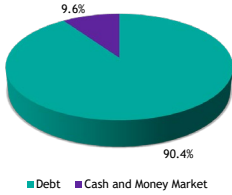
NAV vs Benchmark



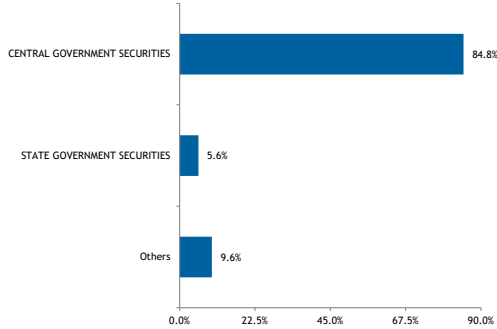
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.1% GOI 2034		22.5%
5.74% GOI 2026		17.9%
7.1% GOI 2029		12.1%
7.23% GOI 2039		11.3%
7.34% GOI 2064		9.0%
7.09% GOI 2054		5.7%
7.3% GOI 2053		4.4%
7.25% MAHARASHTRA SDL 2044		2.4%
7.46% GOI 2073		1.9%
7.45% KARNATAKA SDL 2037		1.9%
Others		1.4%
Total		90.4%
Cash and Money Market		9.6%
Portfolio Total		100.0%

Asset Mix

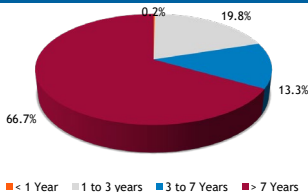


Industry Wise Exposure**

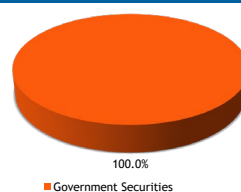


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

August 30, 2024



Milkar life aage badhain

Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
04-Feb-2005	Rs. 33.8389	7.4%	8.0	Rs. 55 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	0.9%
6 Months	4.4%	4.4%
1 Year	8.7%	8.5%
2 Years	7.3%	7.7%
3 Years	6.6%	5.8%
5 Years	5.3%	6.8%
Inception	6.4%	7.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

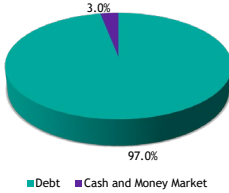
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

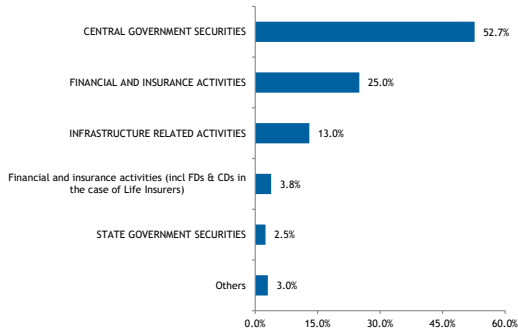
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	55.2%
Infrastructure and Social Sector Secs	0%	60%	13.0%
Long Term Bonds	10%	60%	28.8%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	3.0%

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

Asset Mix

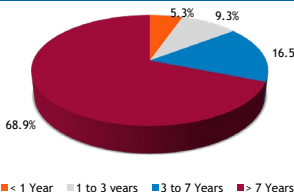


Industry Wise Exposure**

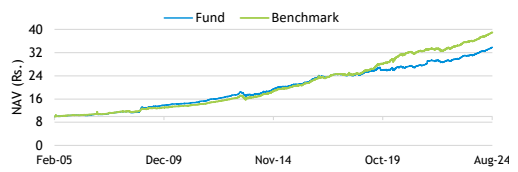


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
7.34% GOI 2064		18.4%
7.3% GOI 2053		11.5%
7.09% GOI 2054		6.9%
7.23% GOI 2039		6.0%
7.1% GOI 2034		4.6%
7.25% GOI 2063		2.4%
7.46% GOI 2073		1.5%
7.1% GOI 2029		1.4%
7.45% KARNATAKA SDL 2037		0.9%
7.25% MAHARASHTRA SDL 2044		0.7%
Others		0.8%
Total		55.2%

Corporate Bonds

H D F C BANK LTD.	AAA	9.7%
INDIABULLS HOUSING FINANCE LTD	AA-	9.5%
THE NATIONAL BANK FOR FINANCING IN	AAA	6.4%
STATE BANK OF INDIA	AAA	6.3%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.8%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.7%
BAJAJ FINANCE LTD.	AAA	2.3%
Total		41.8%

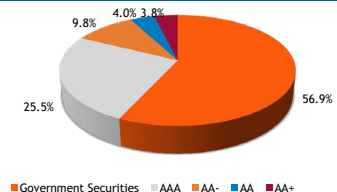
Cash and Money Market

Cash and Money Market	3.0%
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Portfolio Total

100.0%

Rating Credit Profile



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