

# MONTHLY UPDATE

## MARCH 2024



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## Balanced Managed Fund - Life as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF00402/01/04BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 189.6808

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.49%	9.68%
10 Years	11.26%	10.48%
7 Years	9.77%	9.96%
5 Years	10.42%	10.58%
4 Years	15.53%	15.94%
3 Years	9.83%	10.29%
2 Years	9.28%	9.89%
1 Year	16.77%	19.09%
6 Months	8.42%	9.48%
1 Month	0.93%	1.14%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.63%
Reliance Industries Limited	4.23%
ICICI Bank Limited	3.57%
Infosys Limited	2.46%
Larsen & Toubro Limited	1.97%
Axis Bank Limited	1.67%
Tata Consultancy Services Limited	1.66%
Bharti Airtel Ltd	1.53%
ITC Limited	1.43%
Mahindra & Mahindra Ltd.	0.84%
Kotak Mahindra Bank Limited	0.80%
State Bank of India	0.78%
Hindustan Unilever Limited	0.76%
HCL Technologies Limited	0.72%
Maruti Suzuki India Ltd	0.71%
NTPC Ltd.	0.69%
Dr Reddys Laboratories Limited	0.68%
Tata Steel Limited	0.65%
UltraTech Cement Limited	0.65%
Titan Company Limited	0.65%
IndusInd Bank Limited	0.58%
Bajaj Finance Ltd	0.57%
Others	13.36%
<b>Total</b>	<b>45.60%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	3.24%
HDB Financial Services Ltd	1.60%
Sundaram Finance Ltd	1.52%
Sikka Ports And Terminals	0.83%
Mahindra and Mahindra Financial Services Ltd	0.77%
LIC Housing Finance Ltd	0.62%
Tata Steel Ltd	0.53%
REC Limited	0.35%
Cholamandalam Investment & Finance Company Ltd	0.28%
National Bank For Agriculture & Rural Development	0.20%
Others	0.25%
<b>Total</b>	<b>10.19%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	12.01%
7.30% GOI Mat 19-Jun-2053	7.66%
7.25% GOI Mat 12-Jun-2063	5.71%
7.18% GOI Mat 14-Aug-2033	2.57%
7.26% GOI Mat 06-Feb-2033	1.75%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.62%
7.74% Karnataka SDL Mat 23-Nov-2037	1.59%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.13%
6.45% GOI Mat 07-Oct-2029	0.81%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.69%
Others	7.45%
<b>Total</b>	<b>42.99%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 1.21%**

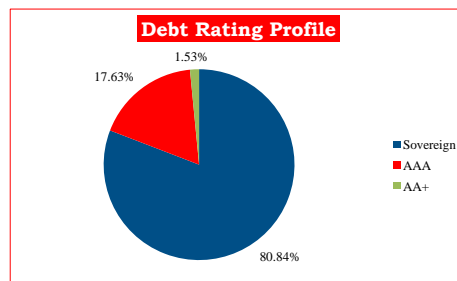
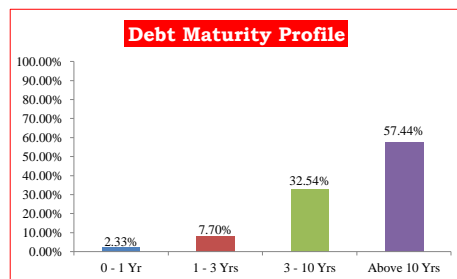
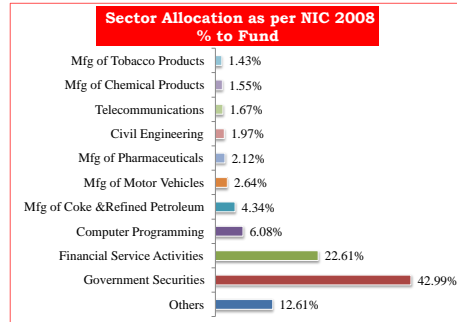
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	187.21
Modified Duration (In Years)	7.66

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
16,270.57	18,975.81	433.33	35,679.71

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwa	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.92%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	53.18%
Corporate Bonds		
Equity	30% to 60%	45.60%
Net Current Assets	-	0.29%



## Balanced Managed Fund - Pension as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF01102/01/04BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 187.5125

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.42%	9.68%
10 Years	11.57%	10.48%
7 Years	9.88%	9.96%
5 Years	10.35%	10.58%
4 Years	15.72%	15.94%
3 Years	10.09%	10.29%
2 Years	9.37%	9.89%
1 Year	16.73%	19.09%
6 Months	8.46%	9.48%
1 Month	0.93%	1.14%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.62%
Reliance Industries Limited	4.26%
ICICI Bank Limited	3.58%
Infosys Limited	2.48%
Larsen & Toubro Limited	1.98%
Tata Consultancy Services Limited	1.66%
Axis Bank Limited	1.64%
Bharti Airtel Ltd	1.54%
ITC Limited	1.40%
Mahindra & Mahindra Ltd.	0.84%
Kotak Mahindra Bank Limited	0.80%
State Bank of India	0.78%
Hindustan Unilever Limited	0.75%
HCL Technologies Limited	0.72%
Maruti Suzuki India Ltd	0.71%
NTPC Ltd.	0.69%
Dr Reddys Laboratories Limited	0.68%
Tata Steel Limited	0.65%
UltraTech Cement Limited	0.64%
Titan Company Limited	0.64%
IndusInd Bank Limited	0.58%
Bajaj Finance Ltd	0.57%
Others	13.35%
<b>Total</b>	<b>45.57%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.78%
Mahindra and Mahindra Financial Services Ltd	0.98%
HDB Financial Services Ltd	0.88%
Tata Steel Ltd	0.63%
Cholamandalam Investment & Finance Company Ltd	0.48%
Sundaram Finance Ltd	0.44%
LIC Housing Finance Ltd	0.34%
REC Limited	0.30%
National Bank For Agriculture & Rural Development	0.25%
Nuclear Power Corporation of India Ltd	0.20%
Others	0.15%
<b>Total</b>	<b>9.43%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	12.70%
7.30% GOI Mat 19-Jun-2053	6.94%
7.25% GOI Mat 12-Jun-2063	6.02%
7.18% GOI Mat 14-Aug-2033	2.67%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.91%
7.26% GOI Mat 06-Feb-2033	1.84%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.17%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.07%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.74%
7.74% Karnataka SDL Mat 23-Nov-2037	0.63%
Others	7.81%
<b>Total</b>	<b>43.49%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 1.51%**

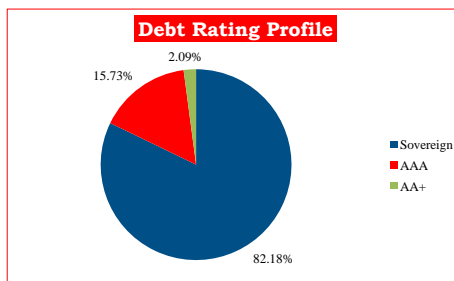
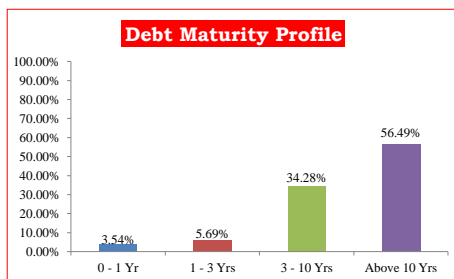
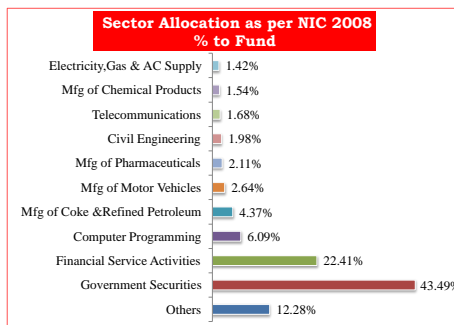
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	186.71
Modified Duration (In Years)	7.58

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
9,480.06	11,008.64	314.05	20,802.75

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwa	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.45%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	52.92%
Corporate Bonds		
Equity	30% to 60%	45.57%
Net Current Assets	-	0.06%



## Defensive Managed Fund - Life as on March 31, 2024

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	<b>: ULIF00302/01/04DefensiveF101</b>
<b>Inception Date</b>	<b>: 02 Jan 2004</b>
<b>NAV</b>	<b>: 129.0283</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.47%	8.22%
10 Years	9.75%	9.35%
7 Years	8.47%	8.44%
5 Years	8.77%	8.95%
4 Years	10.40%	10.99%
3 Years	7.61%	7.89%
2 Years	7.40%	7.95%
1 Year	12.22%	13.68%
6 Months	6.59%	6.91%
1 Month	0.84%	0.94%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.35%
Reliance Industries Limited	2.11%
ICICI Bank Limited	1.78%
Infosys Limited	1.23%
Larsen & Toubro Limited	0.98%
Axis Bank Limited	0.85%
Tata Consultancy Services Limited	0.83%
Bharti Airtel Ltd	0.76%
ITC Limited	0.72%
Others	11.21%
<b>Total</b>	<b>22.83%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.93%
IOT Utkal Energy Services Limited	2.21%
Bajaj Finance Ltd	1.77%
Mahindra and Mahindra Financial Services Ltd	1.16%
Sikka Ports And Terminals	0.79%
Sundaram Finance Ltd	0.59%
HDB Financial Services Ltd	0.48%
LIC Housing Finance Ltd	0.47%
NHPC Ltd	0.46%
International Finance Corporation	0.32%
Others	0.48%
<b>Total</b>	<b>15.67%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	15.41%
7.30% GOI Mat 19-Jun-2053	10.92%
7.25% GOI Mat 12-Jun-2063	7.47%
7.18% GOI Mat 14-Aug-2033	3.14%
7.26% GOI Mat 06-Feb-2033	3.06%
6.45% GOI Mat 07-Oct-2029	2.13%
7.74% Karnataka SDL Mat 23-Nov-2037	1.75%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.49%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.03%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.94%
Others	11.73%
<b>Total</b>	<b>59.07%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.42%</b>
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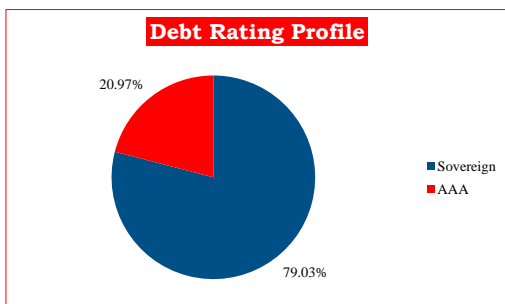
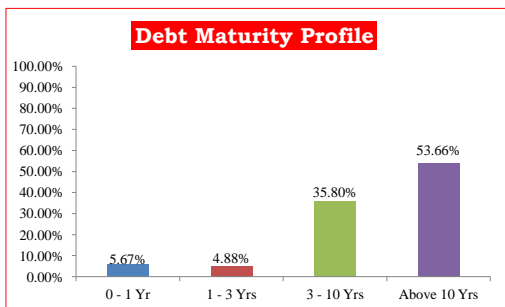
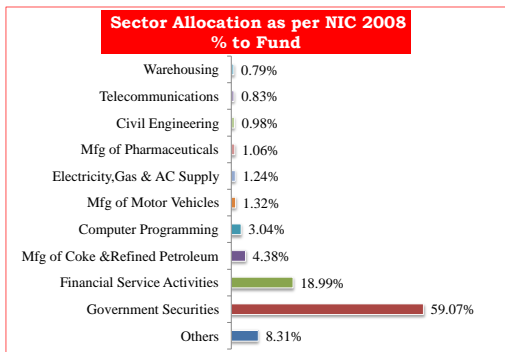
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	182.01
Modified Duration (In Years)	7.43

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
1,982.35	6,488.95	210.38	8,681.68

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.93%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	74.74%
Corporate Bonds		
Equity	15% to 30%	22.83%
Net Current Assets	-	0.50%



## Defensive Managed Fund - Pension as on March 31, 2024

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	<b>: ULIF01002/01/04DefensiveF101</b>
<b>Inception Date</b>	<b>: 02 Jan 2004</b>
<b>NAV</b>	<b>: 116.6038</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.93%	8.22%
10 Years	9.71%	9.35%
7 Years	8.34%	8.44%
5 Years	8.78%	8.95%
4 Years	10.46%	10.99%
3 Years	7.54%	7.89%
2 Years	7.35%	7.95%
1 Year	12.36%	13.68%
6 Months	6.69%	6.91%
1 Month	0.86%	0.94%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.37%
Reliance Industries Limited	2.17%
ICICI Bank Limited	1.83%
Infosys Limited	1.26%
Larsen & Toubro Limited	1.01%
Tata Consultancy Services Limited	0.85%
Axis Bank Limited	0.81%
Bharti Airtel Ltd	0.78%
ITC Limited	0.69%
Others	11.40%
Total	23.17%

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.55%
IOT Utikal Energy Services Limited	2.60%
Mahindra and Mahindra Financial Services Ltd	1.25%
NHPC Ltd	1.23%
Bajaj Finance Ltd	0.94%
Nuclear Power Corporation of India Ltd	0.63%
International Finance Corporation	0.61%
Sikka Ports And Terminals	0.60%
National Bank For Agriculture & Rural Development	0.32%
Sundaram Finance Ltd	0.31%
Others	0.31%
Total	15.36%

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	17.08%
7.30% GOI Mat 19-Jun-2053	12.19%
7.25% GOI Mat 12-Jun-2063	8.25%
6.45% GOI Mat 07-Oct-2029	4.32%
7.26% GOI Mat 06-Feb-2033	3.49%
7.18% GOI Mat 14-Aug-2033	3.44%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.03%
7.64% Karnataka SDL Mat 18-Oct-2032	0.69%
7.38% Karnataka SDL Mat 27-Sep-2027	0.65%
7.21% Gujarat SDL Mat 09-Aug-2027	0.64%
Others	8.32%
Total	60.10%

**Deposits, Money Mkt Securities and Net Current Assets. 1.37%**

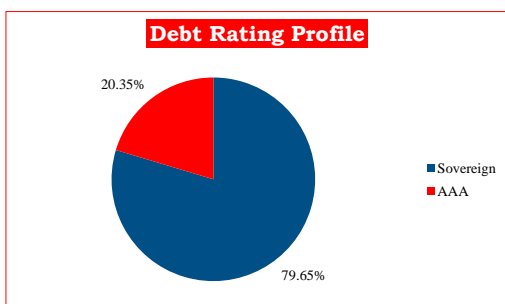
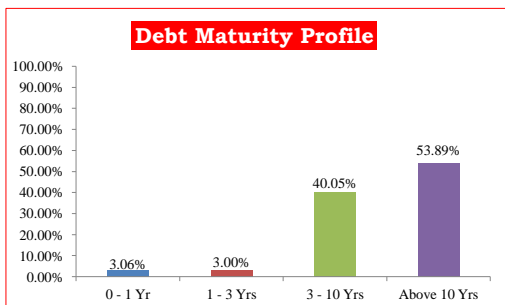
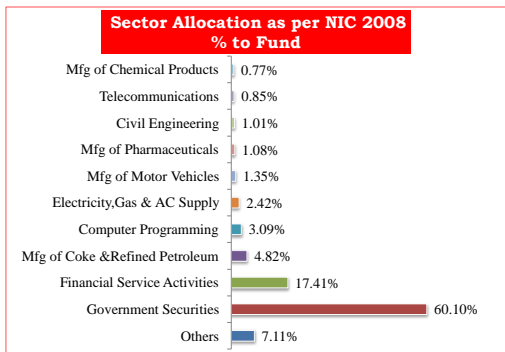
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.23%
Avg Maturity (In Months)	184.05
Modified Duration (In Years)	7.61

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
752.69	2,450.74	44.56	3,247.99

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.14%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	75.45%
Corporate Bonds		
Equity	15% to 30%	23.17%
Net Current Assets	-	0.23%



## Growth Fund - Life as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF00502/01/04GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 378.8872

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.04%	13.24%
10 Years	14.94%	13.26%
7 Years	14.27%	13.68%
5 Years	15.55%	14.55%
4 Years	28.17%	28.03%
3 Years	15.91%	16.16%
2 Years	15.51%	14.64%
1 Year	29.65%	32.34%
6 Months	12.88%	15.76%
1 Month	1.08%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.14%
HDFC Bank Limited	7.92%
ICICI Bank Limited	7.40%
Infosys Limited	5.81%
Larsen & Toubro Limited	4.08%
Axis Bank Limited	3.47%
Tata Consultancy Services Limited	3.30%
ITC Limited	3.02%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.95%
Bharti Airtel Ltd - Partly Paid	2.40%
UltraTech Cement Limited	2.24%
Mahindra & Mahindra Ltd.	1.93%
Dr Reddys Laboratories Limited	1.89%
Maruti Suzuki India Ltd	1.88%
Hindustan Unilever Limited	1.83%
HDFC NIFTY Private Bank ETF	1.72%
Tech Mahindra Limited	1.59%
Tata Steel Limited	1.44%
NTPC Ltd.	1.38%
Bajaj Finance Ltd	1.35%
Bank of India	1.32%
HCL Technologies Limited	1.29%
Union Bank Of India	0.96%
Lupin Limited	0.94%
Power Grid Corporation of India Ltd	0.93%
Mahindra & Mahindra Financial Services Limited	0.90%
Asian Paints (India) Ltd	0.88%
Ashok Leyland Limited	0.86%
Tata Power Co. Ltd	0.81%
Grasim Industries Limited	0.77%
Bharat Petroleum Corporation Ltd	0.77%
Voltas Ltd	0.73%
Siemens Ltd	0.69%
Crompton Greaves Consumer Electricals Ltd	0.67%
Jio Financial Services Ltd	0.66%
Bajaj Auto Ltd.	0.63%
ICICI Prudential Life Insurance Company Limited	0.59%
Dabur India Limited	0.59%
Indian Bank	0.57%
Coal India Limited	0.53%
SBI Life Insurance Company Limited	0.53%
Apollo Hospitals Enterprise Limited	0.51%
Others	17.13%
<b>Total</b>	<b>99.97%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.03%</b>
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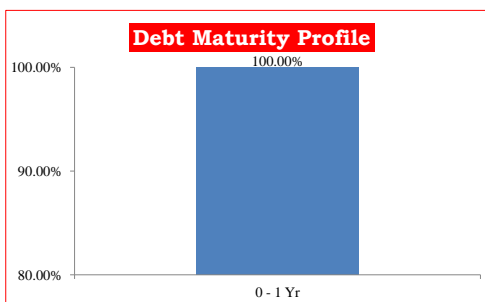
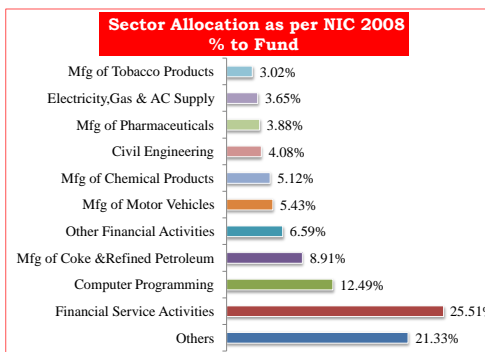
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
2,82,992.94	-	73.54	2,83,066.48

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.01%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	99.97%
Net Current Assets	-	0.01%





## Growth Fund - Pension as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF01202/01/04GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 363.7482

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.81%	13.24%
10 Years	14.94%	13.26%
7 Years	14.26%	13.68%
5 Years	15.56%	14.55%
4 Years	28.21%	28.03%
3 Years	15.94%	16.16%
2 Years	15.53%	14.64%
1 Year	29.72%	32.34%
6 Months	12.91%	15.76%
1 Month	1.07%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.09%
HDFC Bank Limited	7.88%
ICICI Bank Limited	7.47%
Infosys Limited	5.85%
Larsen & Toubro Limited	4.10%
Axis Bank Limited	3.42%
Tata Consultancy Services Limited	3.23%
ITC Limited	3.02%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.89%
Bharti Airtel Ltd - Partly Paid	2.44%
UltraTech Cement Limited	2.23%
Mahindra & Mahindra Ltd.	1.95%
Dr Reddys Laboratories Limited	1.90%
Maruti Suzuki India Ltd	1.89%
Hindustan Unilever Limited	1.83%
Tech Mahindra Limited	1.60%
HDFC NIFTY Private Bank ETF	1.50%
Tata Steel Limited	1.45%
NTPC Ltd.	1.39%
Bajaj Finance Ltd	1.34%
Bank of India	1.31%
HCL Technologies Limited	1.29%
Union Bank Of India	0.97%
Lupin Limited	0.95%
Power Grid Corporation of India Ltd	0.94%
Mahindra & Mahindra Financial Services Limited	0.91%
Asian Paints (India) Ltd	0.89%
Ashok Leyland Limited	0.87%
Tata Power Co. Ltd	0.82%
Grasim Industries Limited	0.77%
Bharat Petroleum Corporation Ltd	0.77%
Voltas Ltd	0.75%
Siemens Ltd	0.69%
Crompton Greaves Consumer Electricals Ltd	0.68%
Bajaj Auto Ltd.	0.66%
Jio Financial Services Ltd	0.65%
ICICI Prudential Life Insurance Company Limited	0.61%
Dabur India Limited	0.59%
Indian Bank	0.58%
Coal India Limited	0.53%
Apollo Hospitals Enterprise Limited	0.52%
Wipro Limited	0.52%
Others	17.27%
<b>Total</b>	<b>100.01%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>-0.01%</b>
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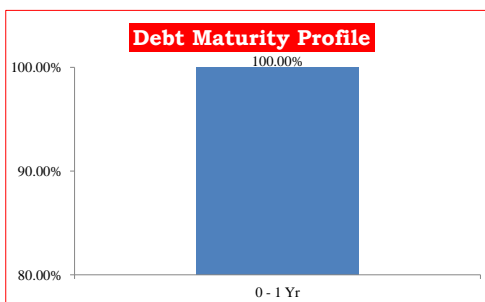
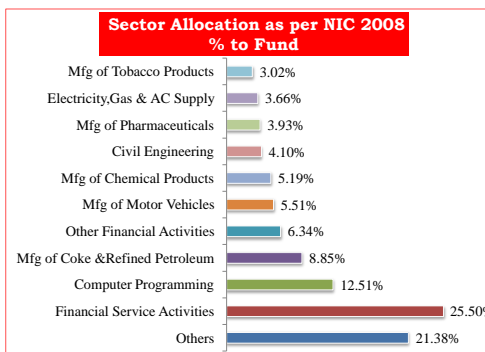
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( ₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
1,12,200.27	-	-12.67	1,12,187.60

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.01%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	100.01%
Net Current Assets	-	-0.02%



## Liquid Fund - Life as on March 31, 2024

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF00102/01/04LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 73.3631

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.61%	6.63%
10 Years	5.55%	6.58%
7 Years	4.73%	5.95%
5 Years	4.40%	5.45%
4 Years	4.10%	5.21%
3 Years	4.33%	5.60%
2 Years	5.11%	6.57%
1 Year	6.02%	7.31%
6 Months	2.98%	3.66%
1 Month	0.51%	0.62%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

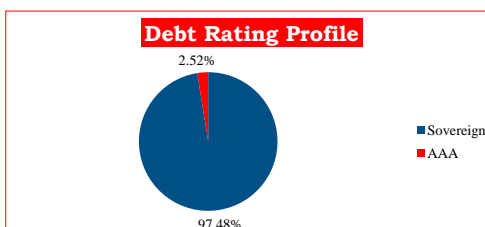
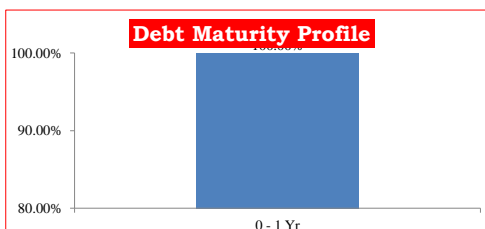
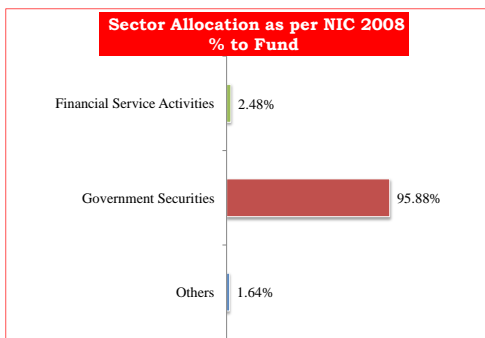
Portfolio Yield (%)	7.04%
Avg Maturity (In Months)	3.93
Modified Duration (In Years)	0.33

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	7,159.79	7,159.79

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Liquid Fund - Pension as on March 31, 2024

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF00802/01/04LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 73.9801

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.66%	6.63%
10 Years	5.56%	6.58%
7 Years	4.74%	5.95%
5 Years	4.41%	5.45%
4 Years	4.12%	5.21%
3 Years	4.36%	5.60%
2 Years	5.16%	6.57%
1 Year	6.07%	7.31%
6 Months	3.02%	3.66%
1 Month	0.51%	0.62%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

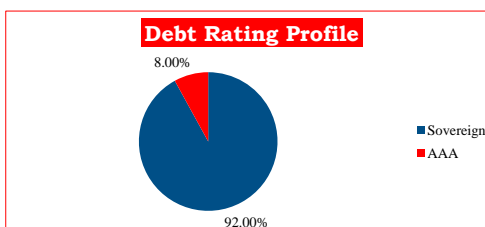
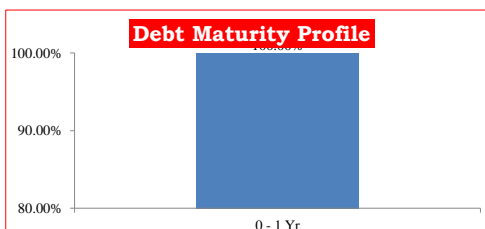
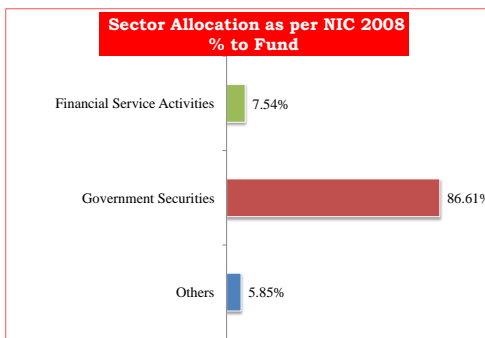
Portfolio Yield (%)	7.04%
Avg Maturity (In Months)	3.35
Modified Duration (In Years)	0.28

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,571.62	1,571.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund - Life as on March 31, 2024

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF00202/01/04SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 83.6656

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.27%	6.76%
10 Years	7.91%	8.21%
7 Years	6.48%	6.92%
5 Years	6.61%	7.33%
4 Years	5.35%	6.04%
3 Years	5.03%	5.49%
2 Years	5.53%	6.01%
1 Year	7.85%	8.26%
6 Months	4.76%	4.34%
1 Month	0.75%	0.74%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Cholamandalam Investment & Finance Company Ltd	6.54%
HDFC Bank Ltd	6.11%
Mahindra and Mahindra Financial Services Ltd	3.40%
LIC Housing Finance Ltd	2.80%
Sikka Ports And Terminals	2.66%
Bajaj Finance Ltd	2.03%
Embassy Office Parks REIT	1.95%
Sundaram Finance Ltd	1.92%
Bharti Telecom Ltd	1.74%
India Grid Trust	1.59%
Others	2.33%
<b>Total</b>	<b>33.08%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	19.63%
7.18% GOI Mat 14-Aug-2033	18.70%
7.26% GOI Mat 06-Feb-2033	5.65%
7.46% GOI Mat 06-Nov-2073	5.02%
7.25% GOI Mat 12-Jun-2063	4.30%
7.30% GOI Mat 19-Jun-2053	2.76%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.43%
Gsec C-STRIPS Mat 19-Sep-2028	1.31%
7.46% Karnataka SDL Mat 20-Mar-2038	0.93%
7.61% GOI Mat 09-May-2030	0.75%
Others	2.35%
<b>Total</b>	<b>62.81%</b>

Deposits, Money Mkt Securities and Net Current Assets. 4.12%

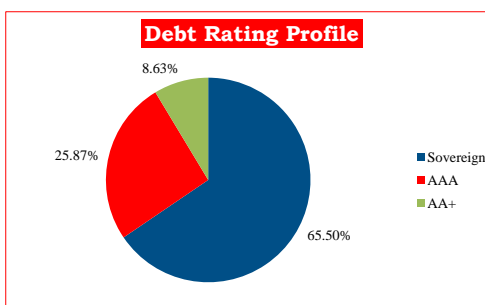
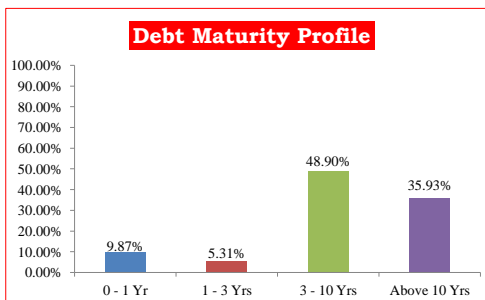
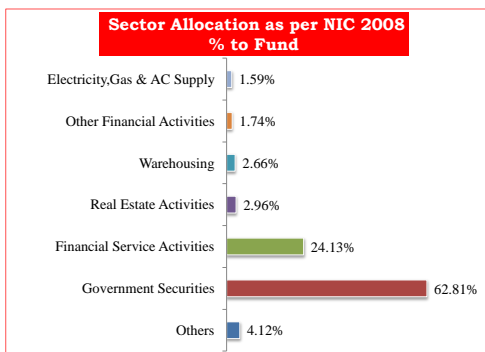
**Grand Total** **100.00%**

Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	144.50
Modified Duration (In Years)	6.31

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	9,684.18	415.62	10,099.79

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.46%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	95.88%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.65%



## Secured Managed Fund - Pension as on March 31, 2024

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF00902/01/04SecuredMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 82.0512

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.17%	6.76%
10 Years	7.86%	8.21%
7 Years	6.43%	6.92%
5 Years	6.51%	7.33%
4 Years	5.30%	6.04%
3 Years	4.91%	5.49%
2 Years	5.42%	6.01%
1 Year	7.60%	8.26%
6 Months	4.52%	4.34%
1 Month	0.78%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.54%
Sikka Ports And Terminals	6.38%
LJC Housing Finance Ltd	4.28%
Bajaj Finance Ltd	2.39%
Bharti Telecom Ltd	1.90%
Power Finance Corporation Ltd	1.59%
Mahindra and Mahindra Financial Services Ltd	1.55%
MindSpace Business Parks REIT	1.24%
Sundaram Finance Ltd	0.99%
State Bank of India	0.93%
Others	0.64%
<b>Total</b>	<b>28.43%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	19.09%
7.18% GOI Mat 14-Aug-2033	16.73%
7.26% GOI Mat 06-Feb-2033	7.38%
7.46% GOI Mat 06-Nov-2073	5.30%
7.25% GOI Mat 12-Jun-2063	3.17%
7.30% GOI Mat 19-Jun-2053	3.01%
Gsec C-STRIPS Mat 19-Sep-2025	1.66%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.55%
7.61% GOI Mat 09-May-2030	1.54%
7.46% Karnataka SDL Mat 20-Mar-2038	0.93%
Others	4.36%
<b>Total</b>	<b>64.72%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 6.85%**

**Grand Total 100.00%**

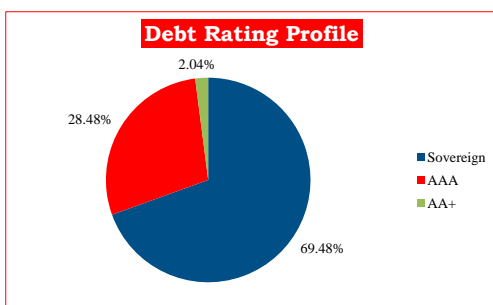
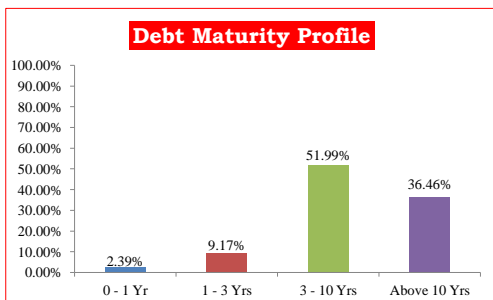
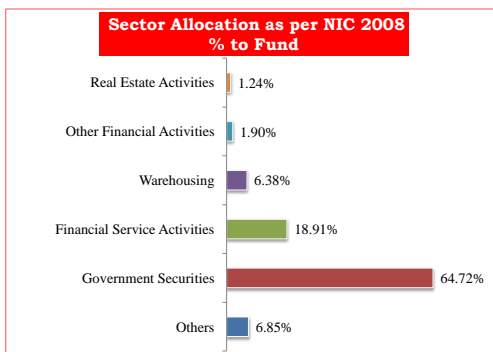
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	150.31
Modified Duration (In Years)	6.65

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	3,044.22	223.70	3,267.92

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.32%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	93.15%
Corporate Bonds		
Equity	0%	0.00%
<b>Net Current Assets</b>	-	5.52%



## Equity Managed Fund - Life as on March 31, 2024

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF00616/01/06EquityMgFd101
<b>Inception Date</b>	: 17 Jan 2006
<b>NAV</b>	: 313.0378

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.78%	12.20%
10 Years	14.44%	13.26%
7 Years	13.37%	13.68%
5 Years	14.26%	14.55%
4 Years	26.78%	28.03%
3 Years	14.93%	16.16%
2 Years	13.43%	14.64%
1 Year	27.89%	32.34%
6 Months	12.92%	15.76%
1 Month	1.57%	1.63%

# BSE-100  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.23%
HDFC Bank Limited	7.49%
ICICI Bank Limited	6.90%
Infosys Limited	6.20%
Larsen & Toubro Limited	4.23%
Aditya Birla Sun Life Nifty Bank Etf	4.07%
HDFC NIFTY Private Bank ETF	3.97%
ITC Limited	3.68%
Bharti Airtel Ltd	3.58%
Tata Consultancy Services Limited	3.33%
Axis Bank Limited	2.88%
Mahindra & Mahindra Ltd.	2.13%
Maruti Suzuki India Ltd	1.86%
Hindustan Unilever Limited	1.71%
Kesoram Industries Ltd	1.67%
NTPC Ltd.	1.65%
Bajaj Finance Ltd	1.64%
Tata Steel Limited	1.55%
Kotak Mahindra Bank Limited	1.45%
Titan Company Limited	1.38%
HCL Technologies Limited	1.14%
Dr Reddys Laboratories Limited	1.13%
Asian Paints (India) Ltd	1.07%
Sun Pharmaceutical Industries Limited	0.97%
Cipla Limited	0.96%
Bharat Petroleum Corporation Ltd	0.78%
Adani Ports & Special Economic Zone Ltd	0.76%
Siemens Ltd	0.75%
Bajaj Finserv Ltd	0.74%
Nestle India Limited	0.73%
IndusInd Bank Limited	0.72%
Hindalco Industries Limited	0.70%
SBI Life Insurance Company Limited	0.63%
LTIMindtree Limited	0.61%
State Bank of India	0.58%
Tata Power Co. Ltd	0.57%
Apollo Hospitals Enterprise Limited	0.56%
Lupin Limited	0.56%
Hero Motocorp Limited	0.54%
Jio Financial Services Ltd	0.53%
Bajaj Auto Ltd.	0.52%
Others	13.38%
<b>Total</b>	<b>98.54%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 1.46%**

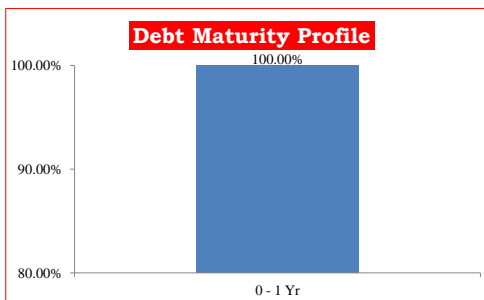
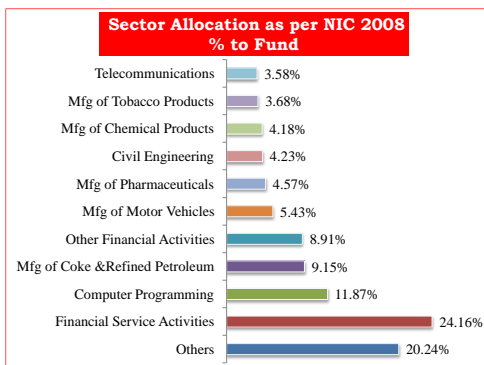
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
66,688.34	-	986.63	67,674.97

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.43%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	98.54%
Net Current Assets	-	0.03%



## Equity Managed Fund - Pension as on March 31, 2024

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF01316/01/06EquityMgFd101
<b>Inception Date</b>	: 17 Jan 2006
<b>NAV</b>	: 311.0998

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.92%	12.20%
10 Years	14.92%	13.26%
7 Years	13.94%	13.68%
5 Years	15.15%	14.55%
4 Years	28.05%	28.03%
3 Years	16.54%	16.16%
2 Years	15.14%	14.64%
1 Year	31.50%	32.34%
6 Months	15.94%	15.76%
1 Month	1.49%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.15%
HDFC Bank Limited	7.43%
ICICI Bank Limited	6.86%
Infosys Limited	5.92%
Larsen & Toubro Limited	4.22%
Aditya Birla Sun Life Nifty Bank Etf	4.04%
HDFC NIFTY Private Bank ETF	3.88%
Bharti Airtel Ltd	3.60%
ITC Limited	3.52%
Tata Consultancy Services Limited	3.20%
Axis Bank Limited	2.63%
Mahindra & Mahindra Ltd.	2.11%
Maruti Suzuki India Ltd	1.88%
Kesoram Industries Ltd	1.70%
Hindustan Unilever Limited	1.66%
Bajaj Finance Ltd	1.61%
NTPC Ltd.	1.58%
Tata Steel Limited	1.53%
Kotak Mahindra Bank Limited	1.40%
Titan Company Limited	1.33%
HCL Technologies Limited	1.11%
Dr Reddys Laboratories Limited	1.09%
Asian Paints (India) Ltd	1.06%
Sun Pharmaceutical Industries Limited	0.95%
Cipla Limited	0.92%
Adani Ports & Special Economic Zone Ltd	0.76%
Bharat Petroleum Corporation Ltd	0.76%
Nestle India Limited	0.71%
Siemens Ltd	0.71%
Bajaj Finserv Ltd	0.69%
Hindalco Industries Limited	0.69%
SBI Life Insurance Company Limited	0.59%
LTIMindtree Limited	0.58%
State Bank of India	0.57%
Lupin Limited	0.56%
Apollo Hospitals Enterprise Limited	0.55%
Tata Power Co. Ltd	0.55%
Bajaj Auto Ltd.	0.54%
KPIT TECHNOLOGIES LIMITED	0.54%
Jio Financial Services Ltd	0.52%
Hero Motocorp Limited	0.52%
IndusInd Bank Limited	0.50%
Others	13.99%
<b>Total</b>	<b>97.70%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.30%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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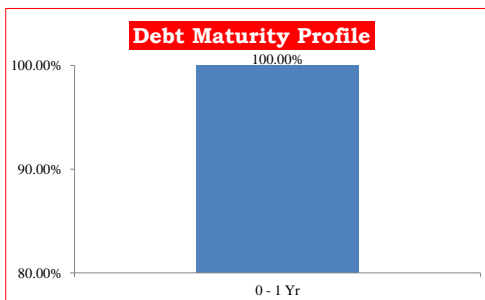
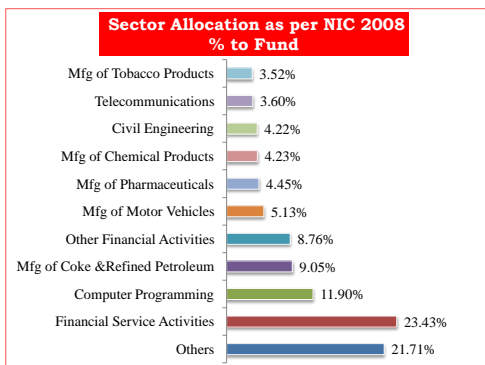
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
23,041.18	-	542.18	23,583.36

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.37%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	97.70%
Net Current Assets	-	-0.07%



## Stable Managed Fund - Life as on March 31, 2024

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF00720/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 77.1481

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.07%	7.36%
10 Years	6.32%	7.44%
7 Years	5.69%	6.76%
5 Years	5.41%	6.47%
4 Years	4.88%	6.07%
3 Years	4.74%	5.94%
2 Years	5.25%	6.67%
1 Year	6.66%	7.76%
6 Months	3.29%	3.79%
1 Month	0.55%	0.71%

# CRISIL Low Duration Debt Index  
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

### Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	8.16%
Kotak Mahindra Prime Ltd.	7.23%
Bajaj Finance Ltd	6.10%
Power Finance Corporation Ltd	2.68%
HDFC Bank Ltd	0.76%
<b>Total</b>	<b>24.93%</b>

Government Securities	% to Fund
7.89% Gujarat SDL Mat 15-May-2025	41.36%
8.23% Maharashtra SDL Mat 09-Sep-2025	9.05%
8.03% Gujarat SDL Mat 16-Apr-2025	7.66%
Gsec C-STRIPS Mat 22-Aug-2025	7.60%
Gsec C-STRIPS Mat 19-Dec-2025	3.07%
<b>Total</b>	<b>68.74%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.33%</b>
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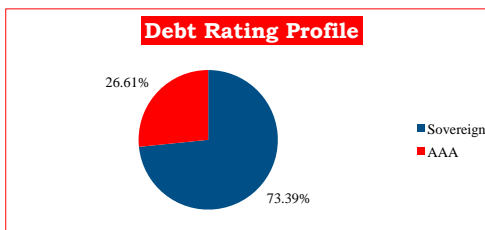
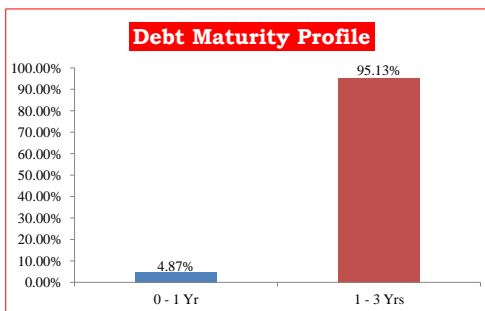
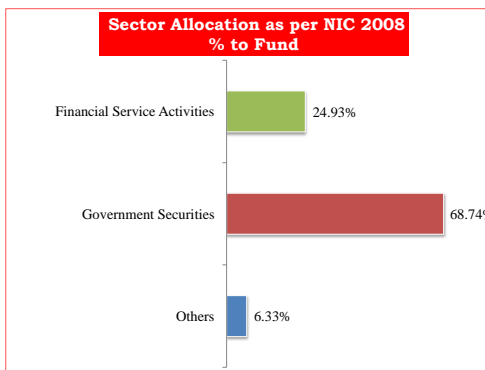
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.39%
Avg Maturity (In Months)	14.16
Modified Duration (In Years)	1.08

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	2,462.12	166.50	2,628.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%





## Stable Managed Fund - Pension as on March 31, 2024

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF01420/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 76.9221

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.05%	7.36%
10 Years	6.29%	7.44%
7 Years	5.67%	6.76%
5 Years	5.41%	6.47%
4 Years	4.85%	6.07%
3 Years	4.70%	5.94%
2 Years	5.18%	6.67%
1 Year	6.59%	7.76%
6 Months	3.22%	3.79%
1 Month	0.57%	0.71%

# CRISIL Low Duration Debt Index  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

### Portfolio

Debentures / Bonds	% to Fund
Sundaram Finance Ltd	7.91%
Kotak Mahindra Prime Ltd.	7.89%
National Bank For Agriculture & Rural Development	7.69%
Bajaj Finance Ltd	6.91%
Power Finance Corporation Ltd	1.98%
<b>Total</b>	<b>32.38%</b>

Government Securities	% to Fund
7.89% Gujarat SDL Mat 15-May-2025	17.48%
8.23% Maharashtra SDL Mat 09-Sep-2025	14.76%
8.03% Gujarat SDL Mat 16-Apr-2025	7.94%
Gsec C-STRIPS Mat 22-Aug-2025	7.16%
Gsec C-STRIPS Mat 19-Dec-2025	3.50%
Gsec C-STRIPS Mat 19-Jun-2025	1.81%
<b>Total</b>	<b>52.66%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 14.95%**

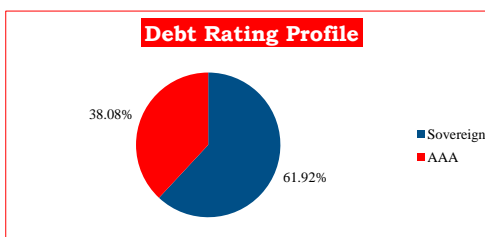
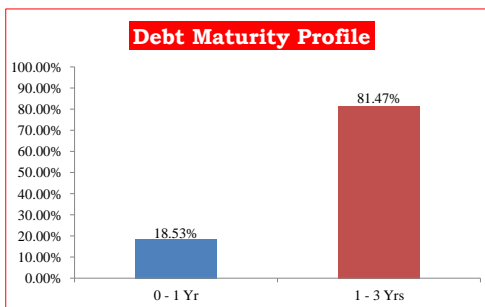
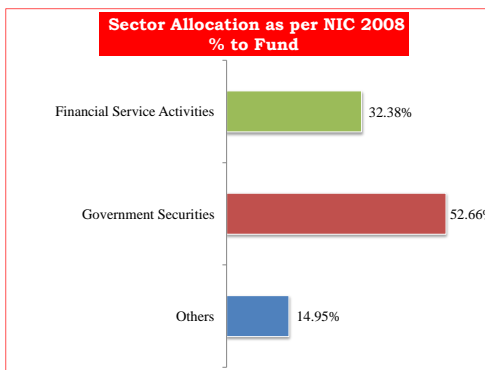
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.41%
Avg Maturity (In Months)	13.63
Modified Duration (In Years)	1.04

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	862.73	151.69	1,014.42

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund - Life - II as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF01920/02/08BalncdMFIII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 37.2346

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.02%	8.39%
10 Years	10.71%	10.48%
7 Years	9.29%	9.96%
5 Years	9.88%	10.58%
4 Years	15.01%	15.94%
3 Years	9.34%	10.29%
2 Years	8.77%	9.89%
1 Year	16.16%	19.09%
6 Months	8.15%	9.48%
1 Month	0.90%	1.14%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.69%
Reliance Industries Limited	4.33%
ICICI Bank Limited	3.64%
Infosys Limited	2.52%
Larsen & Toubro Limited	2.01%
Tata Consultancy Services Limited	1.68%
Axis Bank Limited	1.67%
Bharti Airtel Ltd	1.57%
ITC Limited	1.42%
Mahindra & Mahindra Ltd.	0.85%
Kotak Mahindra Bank Limited	0.82%
State Bank of India	0.80%
Hindustan Unilever Limited	0.76%
HCL Technologies Limited	0.73%
Maruti Suzuki India Ltd	0.72%
NTPC Ltd.	0.70%
Dr Reddys Laboratories Limited	0.69%
Tata Steel Limited	0.66%
UltraTech Cement Limited	0.65%
Titan Company Limited	0.65%
IndusInd Bank Limited	0.59%
Bajaj Finance Ltd	0.58%
Others	13.54%
<b>Total</b>	<b>46.27%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	4.06%
Sundaram Finance Ltd	1.50%
LIC Housing Finance Ltd	1.39%
Bajaj Finance Ltd	1.26%
National Bank For Agriculture & Rural Development	0.58%
HDB Financial Services Ltd	0.52%
IOT Utikal Energy Services Limited	0.43%
Mahindra and Mahindra Financial Services Ltd	0.27%
IL & FS Ltd	0.00%
<b>Total</b>	<b>10.01%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	13.25%
7.30% GOI Mat 19-Jun-2053	7.22%
7.25% GOI Mat 12-Jun-2063	6.28%
7.18% GOI Mat 14-Aug-2033	2.79%
7.26% GOI Mat 06-Feb-2033	2.26%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.82%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.76%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.63%
7.74% Karnataka SDL Mat 23-Nov-2037	0.59%
7.59% Karnataka SDL Mat 15-Feb-2027	0.57%
Others	7.56%
<b>Total</b>	<b>42.73%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.99%</b>
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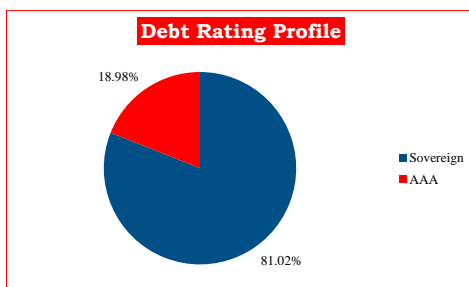
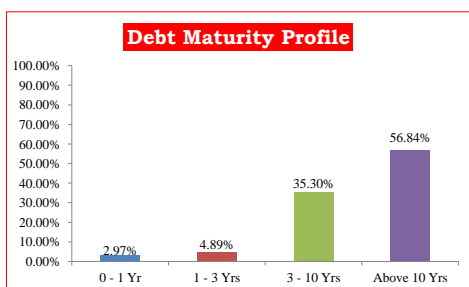
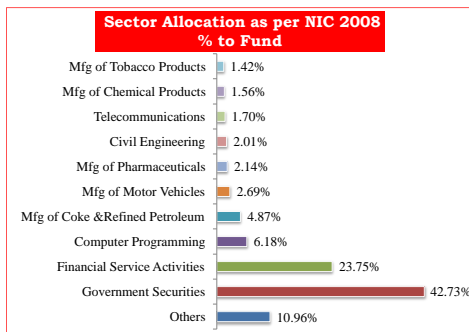
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	188.05
Modified Duration (In Years)	7.67

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
19,534.36	22,266.03	419.55	42,219.94

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.17%
Public Deposits		
Govt. Securities	20% to 70%	52.74%
Corporate Bonds		
Equity	30% to 60%	46.27%
Net Current Assets	-	-0.17%



## Defensive Managed Fund - Life - II as on March 31, 2024

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF01820/02/08DefnsvFdlII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 36.5423

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.59%	7.96%
10 Years	9.15%	9.35%
7 Years	7.77%	8.44%
5 Years	8.15%	8.95%
4 Years	9.82%	10.99%
3 Years	7.02%	7.89%
2 Years	6.82%	7.95%
1 Year	11.73%	13.68%
6 Months	6.46%	6.91%
1 Month	0.84%	0.94%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.41%
Reliance Industries Limited	2.20%
ICICI Bank Limited	1.87%
Infosys Limited	1.28%
Larsen & Toubro Limited	1.03%
Tata Consultancy Services Limited	0.87%
Axis Bank Limited	0.80%
Bharti Airtel Ltd	0.79%
ITC Limited	0.68%
Others	11.58%
<b>Total</b>	<b>23.50%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	7.54%
Mahindra and Mahindra Financial Services Ltd	1.95%
Bajaj Finance Ltd	0.66%
State Bank of India	0.52%
LIC Housing Finance Ltd	0.52%
National Bank For Agriculture & Rural Development	0.40%
International Finance Corporation	0.38%
NHPC Ltd	0.26%
<b>Total</b>	<b>12.22%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	18.56%
7.30% GOI Mat 19-Jun-2053	12.15%
7.25% GOI Mat 12-Jun-2063	8.90%
7.26% GOI Mat 06-Feb-2033	3.83%
7.18% GOI Mat 14-Aug-2033	3.66%
6.45% GOI Mat 07-Oct-2029	2.19%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.96%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.14%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.00%
7.74% Karnataka SDL Mat 23-Nov-2037	0.91%
Others	10.09%
<b>Total</b>	<b>64.38%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>-0.10%</b>
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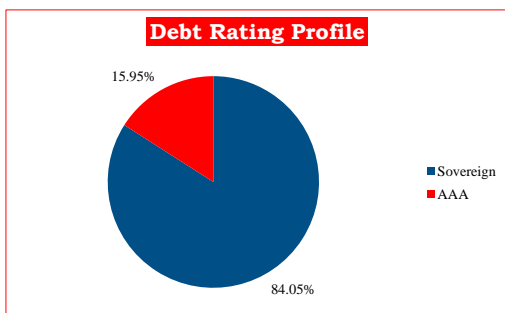
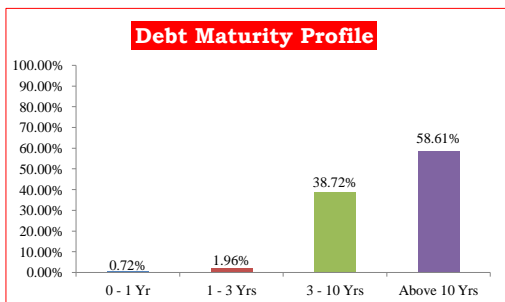
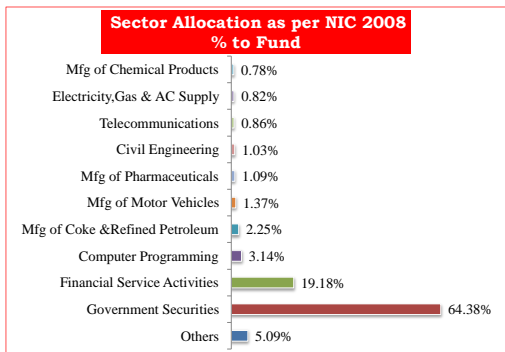
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.22%
Avg Maturity (In Months)	193.68
Modified Duration (In Years)	8.00

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
1,827.59	5,955.98	-7.84	7,775.72

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.03%
Public Deposits		
Govt. Securities	50% to 85%	76.60%
Corporate Bonds		
Equity	15% to 30%	23.50%
Net Current Assets	-	-0.13%



## Equity Managed Fund - Life - II as on March 31, 2024

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF02020/02/08EquityMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 45.4316

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.78%	9.45%
10 Years	13.81%	13.26%
7 Years	12.77%	13.68%
5 Years	13.67%	14.55%
4 Years	26.15%	28.03%
3 Years	14.40%	16.16%
2 Years	12.84%	14.64%
1 Year	27.20%	32.34%
6 Months	12.62%	15.76%
1 Month	1.53%	1.63%

# BSE-100  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.33%
HDFC Bank Limited	7.57%
ICICI Bank Limited	6.97%
Infosys Limited	6.34%
Larsen & Toubro Limited	4.27%
Aditya Birla Sun Life Nifty Bank Etf	4.11%
HDFC NIFTY Private Bank ETF	3.99%
ITC Limited	3.77%
Bharti Airtel Ltd	3.61%
Tata Consultancy Services Limited	3.41%
Axis Bank Limited	2.93%
Mahindra & Mahindra Ltd.	2.17%
Maruti Suzuki India Ltd	1.90%
Hindustan Unilever Limited	1.75%
Kesoram Industries Ltd	1.71%
NTPC Ltd.	1.69%
Bajaj Finance Ltd	1.65%
Tata Steel Limited	1.57%
Kotak Mahindra Bank Limited	1.48%
Titan Company Limited	1.41%
HCL Technologies Limited	1.17%
Dr Reddys Laboratories Limited	1.16%
Asian Paints (India) Ltd	1.07%
Sun Pharmaceutical Industries Limited	0.99%
Cipla Limited	0.99%
Bharat Petroleum Corporation Ltd	0.80%
Adani Ports & Special Economic Zone Ltd	0.78%
Siemens Ltd	0.76%
Bajaj Finserv Ltd	0.75%
Nestle India Limited	0.75%
IndusInd Bank Limited	0.73%
Hindalco Industries Limited	0.71%
SBI Life Insurance Company Limited	0.64%
LTIMindtree Limited	0.62%
State Bank of India	0.59%
Tata Power Co. Ltd	0.58%
Apollo Hospitals Enterprise Limited	0.57%
Lupin Limited	0.57%
Hero Motocorp Limited	0.55%
Jio Financial Services Ltd	0.55%
Bajaj Auto Ltd.	0.54%
Indian Bank	0.50%
Others	13.18%
<b>Total</b>	<b>100.20%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>-0.20%</b>
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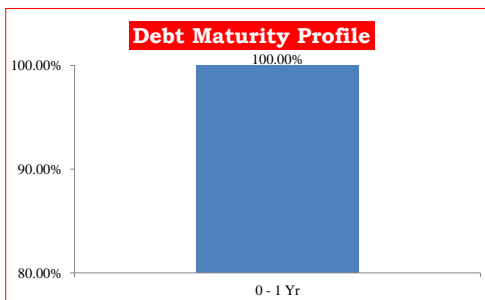
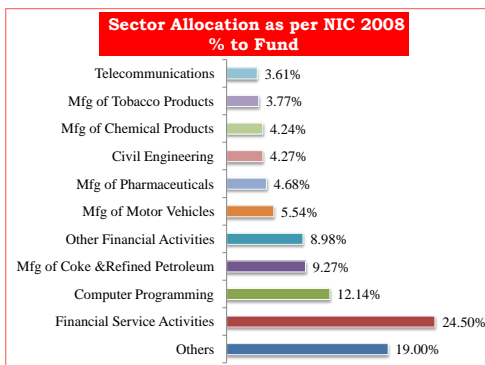
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
68,066.17	-	-133.59	67,932.59

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	0.12%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	100.20%
Net Current Assets	-	-0.32%



## Growth Fund - Life - II as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF02120/02/08GrwthFndIII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 41.669

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.30%	9.45%
10 Years	14.35%	13.26%
7 Years	13.66%	13.68%
5 Years	14.91%	14.55%
4 Years	27.52%	28.03%
3 Years	15.28%	16.16%
2 Years	14.87%	14.64%
1 Year	28.95%	32.34%
6 Months	12.55%	15.76%
1 Month	1.01%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.31%
HDFC Bank Limited	7.99%
ICICI Bank Limited	7.47%
Infosys Limited	5.90%
Larsen & Toubro Limited	4.13%
Axis Bank Limited	3.52%
Tata Consultancy Services Limited	3.33%
ITC Limited	3.10%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.88%
Bharti Airtel Ltd - Partly Paid	2.35%
UltraTech Cement Limited	2.26%
Mahindra & Mahindra Ltd.	1.95%
Dr Reddys Laboratories Limited	1.92%
Maruti Suzuki India Ltd	1.89%
Hindustan Unilever Limited	1.85%
Tech Mahindra Limited	1.61%
HDFC NIFTY Private Bank ETF	1.49%
Tata Steel Limited	1.43%
NTPC Ltd.	1.41%
Bank of India	1.33%
Bajaj Finance Ltd	1.33%
HCL Technologies Limited	1.31%
Lupin Limited	0.97%
Union Bank Of India	0.96%
Ashok Leyland Limited	0.88%
Mahindra & Mahindra Financial Services Limited	0.87%
Asian Paints (India) Ltd	0.86%
Power Grid Corporation of India Ltd	0.84%
Tata Power Co. Ltd	0.83%
Bharat Petroleum Corporation Ltd	0.78%
Grasim Industries Limited	0.78%
Voltas Ltd	0.73%
Crompton Greaves Consumer Electricals Ltd	0.70%
Siemens Ltd	0.68%
Jio Financial Services Ltd	0.65%
Bajaj Auto Ltd.	0.64%
ICICI Prudential Life Insurance Company Limited	0.60%
Dabur India Limited	0.59%
Indian Bank	0.58%
Coal India Limited	0.54%
Apollo Hospitals Enterprise Limited	0.51%
SBI Life Insurance Company Limited	0.51%
Oil & Natural Gas Corporation Ltd.	0.51%
Others	16.43%
<b>Total</b>	<b>100.19%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>-0.19%</b>
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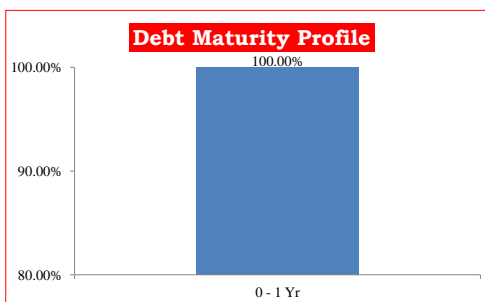
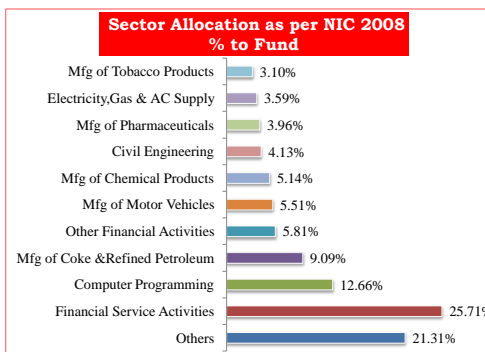
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( ₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
3,26,934.58	-	-633.72	3,26,300.86

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.02%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	100.19%
Net Current Assets	-	-0.21%



## Liquid Fund - Life - II as on March 31, 2024

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF01520/02/08LiquidFdII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 26.5092

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.18%	6.92%
10 Years	5.02%	6.58%
7 Years	4.19%	5.95%
5 Years	3.86%	5.45%
4 Years	3.56%	5.21%
3 Years	3.79%	5.60%
2 Years	4.57%	6.57%
1 Year	5.49%	7.31%
6 Months	2.73%	3.66%
1 Month	0.47%	0.62%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

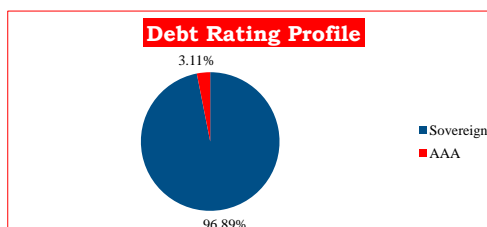
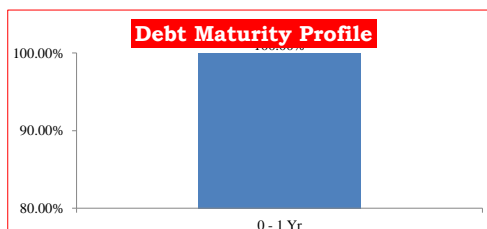
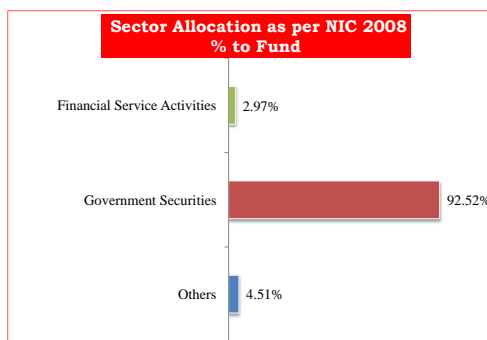
Portfolio Yield (%)	7.05%
Avg Maturity (In Months)	3.72
Modified Duration (In Years)	0.31

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	3,327.09	3,327.09

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund - Life - II as on March 31, 2024

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF01720/02/08SecureMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.9596

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.45%	7.52%
10 Years	7.38%	8.21%
7 Years	5.89%	6.92%
5 Years	6.00%	7.33%
4 Years	4.70%	6.04%
3 Years	4.38%	5.49%
2 Years	4.85%	6.01%
1 Year	7.10%	8.26%
6 Months	4.29%	4.34%
1 Month	0.72%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.85%
LIC Housing Finance Ltd	4.32%
Sundaram Finance Ltd	4.26%
Bajaj Finance Ltd	4.15%
Mahindra and Mahindra Financial Services Ltd	2.69%
Sikka Ports And Terminals	2.63%
Bharti Telecom Ltd	1.82%
Cholamandalam Investment & Finance Company Ltd	1.60%
Mindspace Business Parks REIT	1.06%
State Bank of India	0.81%
Others	1.43%
<b>Total</b>	<b>34.65%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	21.39%
7.18% GOI Mat 14-Aug-2033	14.84%
7.46% GOI Mat 06-Nov-2073	5.62%
7.26% GOI Mat 06-Feb-2033	3.93%
7.25% GOI Mat 12-Jun-2063	3.82%
7.30% GOI Mat 19-Jun-2053	2.68%
7.26% GOI Mat 22-Aug-2032	2.57%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.66%
7.61% GOI Mat 09-May-2030	1.36%
Gsec C-STRIPS Mat 19-Sep-2025	1.09%
Others	4.04%
<b>Total</b>	<b>63.00%</b>

Deposits, Money Mkt Securities and Net Current Assets. 2.35%

**Grand Total** 100.00%

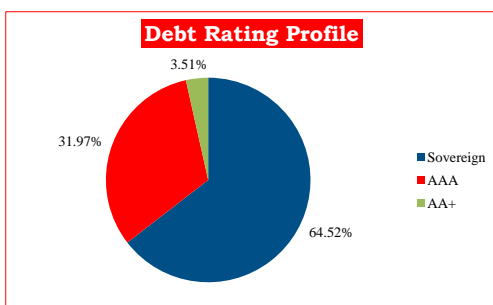
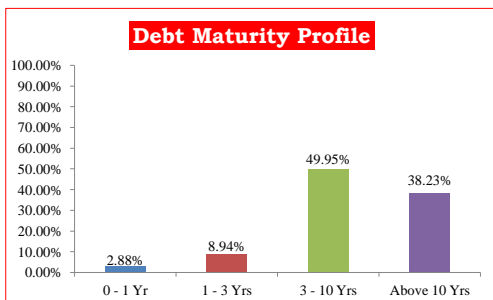
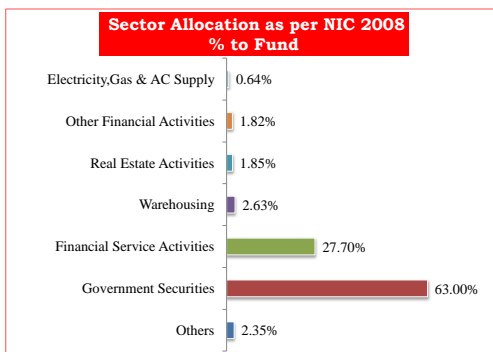
Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	150.10
Modified Duration (In Years)	6.56

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	12,185.54	293.12	12,478.66

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.41%
Public Deposits		
Govt. Securities	75% to 100%	97.65%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.94%



## Stable Managed Fund - Life - II as on March 31, 2024

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF01620/02/08StableMFIII01
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 27.5412

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.46%	7.34%
10 Years	5.78%	7.44%
7 Years	5.17%	6.76%
5 Years	4.85%	6.47%
4 Years	4.31%	6.07%
3 Years	4.29%	5.94%
2 Years	4.85%	6.67%
1 Year	6.03%	7.76%
6 Months	2.99%	3.79%
1 Month	0.52%	0.71%

# CRISIL Low Duration Debt Index  
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

### Portfolio

Debentures / Bonds	% to Fund
Kotak Mahindra Prime Ltd.	9.01%
Sundaram Finance Ltd	8.42%
Bajaj Finance Ltd	6.01%
Power Finance Corporation Ltd	5.73%
National Bank For Agriculture & Rural Development	4.09%
HDFC Bank Ltd	1.20%
<b>Total</b>	<b>34.46%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Aug-2025	9.53%
8.94% Gujarat SDL Mat 24-Sep-2024	8.76%
7.98% Karnataka SDL Mat 14-Oct-2025	6.96%
8.26% Maharashtra SDL Mat 12-Aug-2025	6.37%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.56%
8.03% Gujarat SDL Mat 16-Apr-2025	3.93%
Gsec C-STRIPS Mat 19-Jun-2025	3.39%
Gsec C-STRIPS Mat 19-Dec-2025	3.28%
8.14% Karnataka SDL Mat 13-Nov-2025	3.04%
8.28% Maharashtra SDL Mat 29-July-2025	3.03%
Others	8.23%
<b>Total</b>	<b>61.09%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.45%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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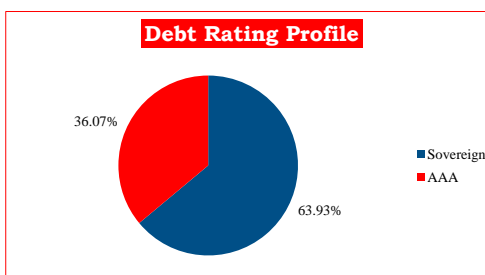
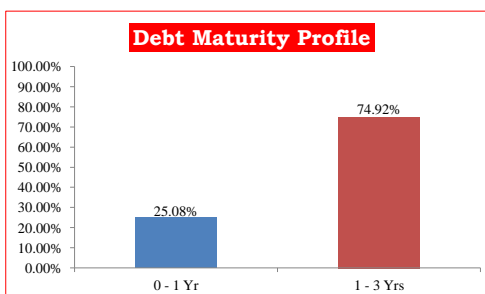
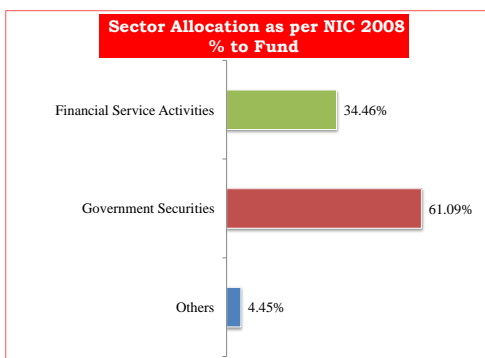
Debt Parameters	
Portfolio Yield (%)	7.41%
Avg Maturity (In Months)	14.23
Modified Duration (In Years)	1.09

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,185.70	148.44	3,334.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%





## Bond Opportunities Fund as on March 31, 2024

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF03004/08/08BondOpFrd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 26.6058

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.47%	7.82%
10 Years	6.38%	8.21%
7 Years	5.16%	6.92%
5 Years	5.29%	7.33%
4 Years	4.08%	6.04%
3 Years	3.75%	5.49%
2 Years	4.02%	6.01%
1 Year	5.88%	8.26%
6 Months	3.29%	4.34%
1 Month	0.63%	0.74%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	7.93%
Power Grid Corporation of India Ltd	4.05%
Tata Steel Ltd	3.82%
<b>Total</b>	<b>15.81%</b>

Government Securities	% to Fund
6.19% GOI Mat 16-Sep-2034	22.32%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	11.52%
8.28% Maharashtra SDL Mat 29-July-2025	8.87%
7.26% GOI Mat 14-Jan-2029	5.54%
7.57% GOI Mat 17-Jun-2033	5.42%
7.27% GOI Mat 08-Apr-2026	3.95%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	3.18%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	3.17%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	3.16%
8.15% GOI Mat 24-Nov-2026	3.13%
<b>Total</b>	<b>70.26%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 13.94%**

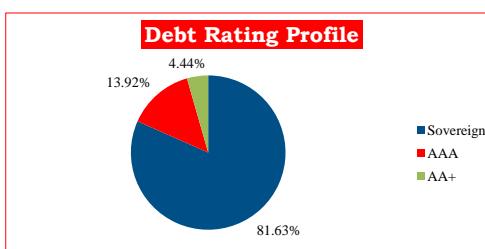
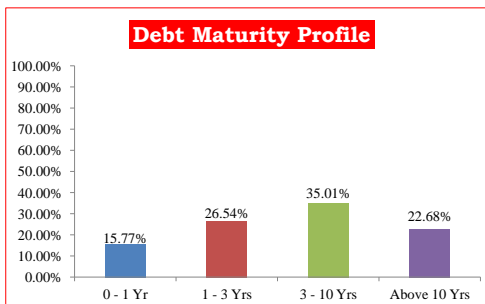
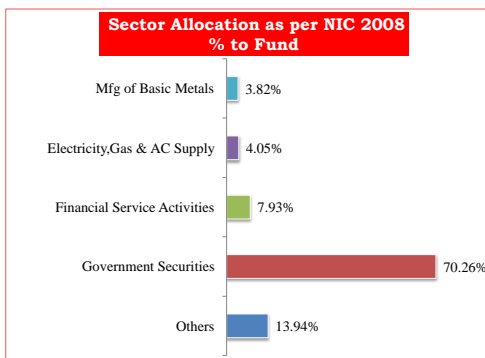
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	60.13
Modified Duration (In Years)	3.79

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	225.66	36.55	262.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	12.36%
Public Deposits	0% to 5%	0.00%
Govt. Securities	50% to 60%	70.26%
Corporate Bonds	20% to 30%	15.81%
Equity	0%	0.00%
Net Current Assets	-	1.58%



## Large Cap Fund as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of pre-dominantly in large cap equity and equity related securities.

<b>SFIN Code</b>	: ULIF03204/08/08Large-CapF101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 58.7531

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.80%	10.93%
10 Years	13.79%	12.78%
7 Years	14.40%	13.55%
5 Years	16.55%	13.95%
4 Years	28.98%	26.94%
3 Years	18.72%	14.97%
2 Years	18.72%	13.07%
1 Year	37.40%	28.61%
6 Months	16.03%	13.69%
1 Month	1.17%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.92%
Larsen & Toubro Limited	6.86%
Bank of Baroda	6.78%
UltraTech Cement Limited	6.04%
Bharti Airtel Ltd	5.32%
Axis Bank Limited	4.46%
Mahindra & Mahindra Ltd.	4.39%
HCL Technologies Limited	3.97%
ITC Limited	3.82%
NTPC Ltd.	3.79%
Infosys Limited	3.48%
Bajaj Finance Ltd	3.30%
Tata Steel Limited	3.14%
Cipla Limited	2.96%
Tata Motors Limited	2.86%
Tata Consultancy Services Limited	2.52%
ICICI Bank Limited	2.33%
GAIL (INDIA) Ltd.	2.12%
Power Grid Corporation of India Ltd	2.05%
Hindustan Unilever Limited	2.01%
Dr Reddys Laboratories Limited	1.60%
Hindalco Industries Limited	1.57%
Kotak Mahindra Bank Limited	1.43%
Bharat Petroleum Corporation Ltd	1.16%
Titan Company Limited	1.15%
Eicher Motors Limited	1.09%
Jio Financial Services Ltd	1.06%
Wipro Limited	1.03%
Britannia Industries Ltd	0.98%
Shree Cement Limited	0.75%
Dabur India Limited	0.71%
Tech Mahindra Limited	0.67%
Hero Motocorp Limited	0.60%
Bajaj Auto Ltd.	0.56%
Others	0.86%
<b>Total</b>	<b>96.37%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.63%</b>
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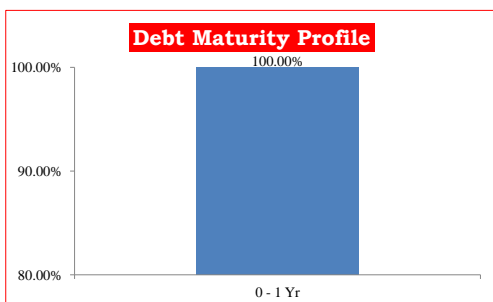
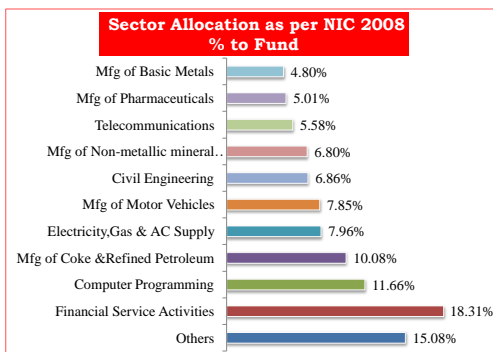
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
1,876.13	-	70.77	1,946.90

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.60%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	96.37%
Net Current Assets	-	0.03%



## Manager's Fund as on March 31, 2024

**Fund Objective :** The Manager's Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through the equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to the market movements.

<b>SFIN Code</b>	: ULIF03304/08/08ManagerFnd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 49.1465

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.60%	N/A
10 Years	11.44%	N/A
7 Years	9.80%	N/A
5 Years	11.16%	N/A
4 Years	18.80%	N/A
3 Years	11.03%	N/A
2 Years	9.46%	N/A
1 Year	18.17%	N/A
6 Months	8.07%	N/A
1 Month	0.11%	N/A

#NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	6.22%
Power Grid Corporation of India Ltd	5.08%
ICICI Bank Limited	4.90%
Infosys Limited	3.26%
Shriram Finance Ltd	2.87%
Mahindra & Mahindra Financial Services Limited	2.61%
Alkem Laboratories Ltd	2.40%
HCL Technologies Limited	2.24%
Tata Steel Limited	2.06%
NTPC Ltd.	1.84%
Maruti Suzuki India Ltd	1.81%
Tata Power Co. Ltd	1.69%
Cipla Limited	1.67%
Mahindra & Mahindra Ltd.	1.57%
UltraTech Cement Limited	1.46%
Tata Consumer Products Limited	1.44%
Dr Reddys Laboratories Limited	1.37%
Whirlpool of India Limited	1.30%
Tata Consultancy Services Limited	1.11%
Hindalco Industries Limited	0.94%
Adani Ports & Special Economic Zone Ltd	0.92%
Kotak Mahindra Bank Limited	0.91%
GAIL (INDIA) Ltd.	0.85%
Titan Company Limited	0.81%
Procter & Gamble Hygiene And Health Care Limited	0.74%
ITC Limited	0.73%
Bajaj Finance Ltd	0.69%
MRF Ltd.	0.63%
Vedanta Ltd	0.60%
Voltas Ltd	0.57%
Others	0.39%
<b>Total</b>	<b>55.67%</b>

Debentures / Bonds	% to Fund
Tata Steel Ltd	1.43%
HDFC Bank Ltd	0.99%
Mahindra and Mahindra Financial Services Ltd	0.48%
Sikka Ports And Terminals	0.48%
<b>Total</b>	<b>3.38%</b>

Government Securities	% to Fund
8.00% Oil Bond Mat 23-Mar-2026	16.84%
7.18% GOI Mat 24-Jul-2037	9.58%
7.26% GOI Mat 14-Jan-2029	3.08%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	2.86%
8.28% Maharashtra SDL Mat 29-July-2025	2.16%
5.22% GOI Mat 15-JUN-2025	1.86%
6.35% Oil Bond Mat 23-Dec-2024	1.35%
7.27% GOI Mat 08-Apr-2026	0.52%
<b>Total</b>	<b>38.26%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 2.69%**

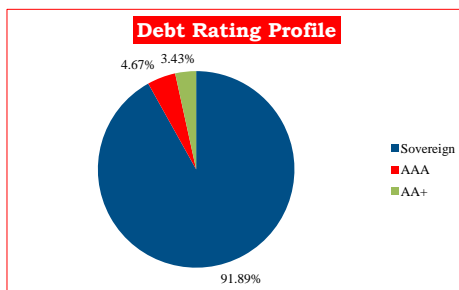
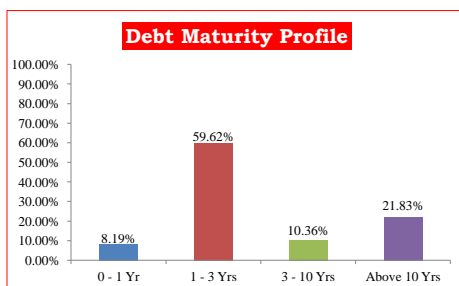
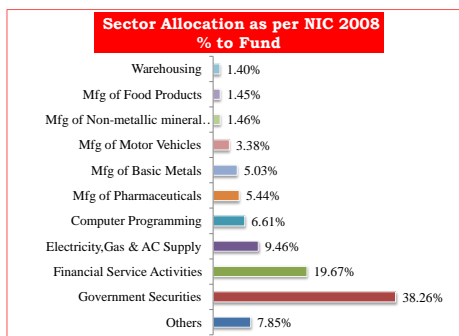
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	54.52
Modified Duration (In Years)	3.28

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
1,171.23	875.87	56.63	2,103.74

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.25%
Public Deposits		
Govt. Securities	5% to 65%	41.63%
Corporate Bonds		
Large Cap Equities	10% to 45%	43.29%
Mid Cap Equities	10% to 45%	12.38%
Net Current Assets	-	0.45%



## Mid Cap Fund as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of pre-dominantly in mid cap equity and equity related securities.

<b>SFIN Code</b>	: ULIF03104/08/08Mid-capFnd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 95.7321

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.32%	13.07%
10 Years	16.93%	18.70%
7 Years	12.58%	15.78%
5 Years	15.66%	20.50%
4 Years	31.65%	38.88%
3 Years	22.14%	24.90%
2 Years	18.81%	27.71%
1 Year	40.76%	63.40%
6 Months	16.33%	21.59%
1 Month	-2.83%	-0.06%

# BSE Mid Cap Index

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Canara Bank	8.93%
Bayer CropScience Ltd.	7.70%
Alkem Laboratories Ltd	7.41%
P I Industries Limited	7.06%
MRF Ltd.	6.96%
Tvs Motor Company Ltd.	6.14%
Voltas Ltd	5.27%
Container Corporation of India Ltd	5.09%
The Indian Hotels Company Ltd	5.09%
Glaxo Smithkline Pharma Limited	4.83%
Crompton Greaves Consumer Electricals Ltd	3.74%
United Breweries Limited	3.45%
Page Industries Ltd	3.12%
Bharat Forge Ltd	2.96%
Gillette India Ltd	2.95%
Aditya Birla Fashion & Retail Limited	2.82%
Mahindra & Mahindra Financial Services Limited	2.72%
Honeywell Automation India Ltd.	2.50%
LJC Housing Finance Limited	2.11%
ICICI Securities Limited	1.50%
Procter & Gamble Hygiene And Health Care Limited	1.19%
Whirlpool of India Limited	1.01%
Bank of India	0.94%
Others	0.01%
<b>Total</b>	<b>95.49%</b>

Deposits, Money Mkt Securities and Net Current Assets.	4.51%
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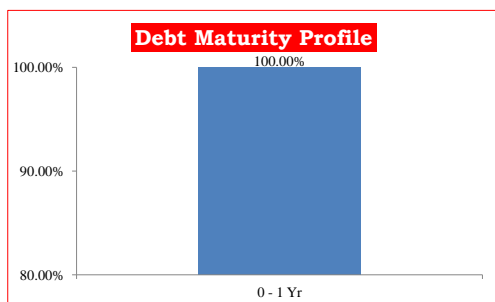
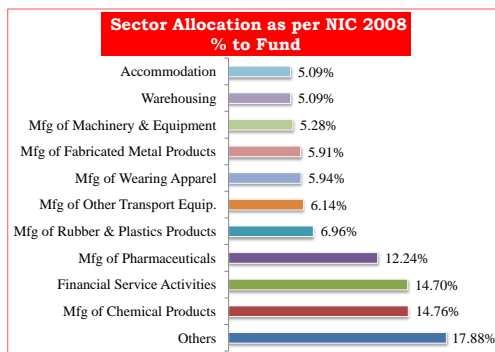
Grand Total	100.00%
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**AUM ( ₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
695.55	-	32.84	728.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.37%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.49%
Net Current Assets	-	0.14%



## Money Plus Fund as on March 31, 2024

**Fund Objective :** To generate optimal returns from investments biased to the highest credit quality at the short end of the yield curve, such that interest rate risks and credit risks are low.

<b>SFIN Code</b>	: ULIF02904/08/08MoneyPlusF101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 22.404

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.28%	6.89%
10 Years	4.78%	6.58%
7 Years	4.06%	5.95%
5 Years	3.77%	5.45%
4 Years	3.17%	5.21%
3 Years	3.17%	5.60%
2 Years	3.66%	6.57%
1 Year	5.12%	7.31%
6 Months	2.68%	3.66%
1 Month	0.42%	0.62%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Sep-2025	42.38%
5.22% GOI Mat 15-JUN-2025	41.08%
8.04% Maharashtra SDL Mat 25-Feb-2025	12.43%
<b>Total</b>	<b>95.89%</b>

Deposits, Money Mkt Securities and Net Current Assets. 4.11%

**Grand Total** **100.00%**

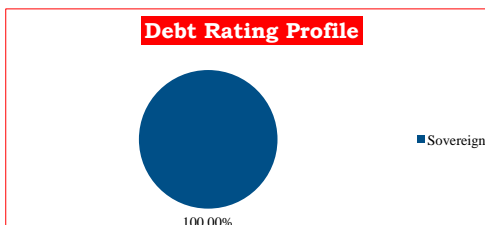
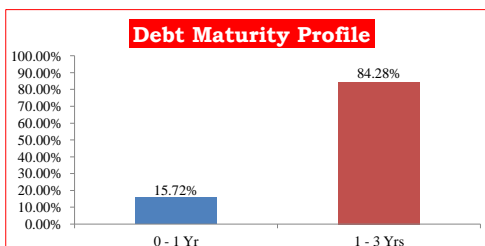
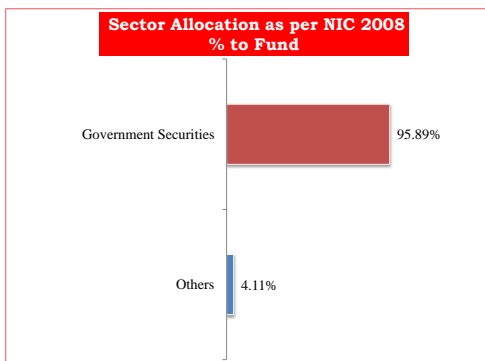
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	14.90
Modified Duration (In Years)	1.18

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	388.47	16.65	405.12

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 30%	3.14%
Public Deposits	0% to 20%	0.00%
Govt. Securities	40% to 100%	95.89%
Corporate Bonds	0% to 10%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.97%



## Balanced Managed Fund - Pension - II as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF02608/10/08BalncdMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 52.2565

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.56%	10.27%
10 Years	11.22%	10.48%
7 Years	9.58%	9.96%
5 Years	9.98%	10.58%
4 Years	15.14%	15.94%
3 Years	9.46%	10.29%
2 Years	8.81%	9.89%
1 Year	16.12%	19.09%
6 Months	8.15%	9.48%
1 Month	0.89%	1.14%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	4.64%
Reliance Industries Limited	4.26%
ICICI Bank Limited	3.59%
Infosys Limited	2.48%
Larsen & Toubro Limited	1.99%
Tata Consultancy Services Limited	1.67%
Axis Bank Limited	1.64%
Bharti Airtel Ltd	1.54%
ITC Limited	1.40%
Mahindra & Mahindra Ltd.	0.84%
Kotak Mahindra Bank Limited	0.81%
State Bank of India	0.79%
Hindustan Unilever Limited	0.75%
HCL Technologies Limited	0.72%
Maruti Suzuki India Ltd	0.71%
NTPC Ltd.	0.69%
Dr Reddys Laboratories Limited	0.68%
Tata Steel Limited	0.66%
UltraTech Cement Limited	0.64%
Titan Company Limited	0.64%
IndusInd Bank Limited	0.58%
Bajaj Finance Ltd	0.58%
Others	13.40%
<b>Total</b>	<b>45.69%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	3.34%
Sundaram Finance Ltd	1.61%
Bharti Telecom Ltd	1.57%
IDFC First Bank Limited	1.29%
LIC Housing Finance Ltd	0.58%
HDB Financial Services Ltd	0.45%
Bajaj Finance Ltd	0.37%
NHPC Ltd	0.29%
Mahindra and Mahindra Financial Services Ltd	0.15%
Sikka Ports And Terminals	0.07%
<b>Total</b>	<b>9.73%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	12.41%
7.30% GOI Mat 19-Jun-2053	7.04%
7.25% GOI Mat 12-Jun-2063	6.10%
7.18% GOI Mat 14-Aug-2033	2.35%
7.26% GOI Mat 06-Feb-2033	2.19%
7.33% Maharashtra SDL Mat 13-Sep-2027	1.99%
6.45% GOI Mat 07-Oct-2029	1.39%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	0.92%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	0.74%
7.74% Karnataka SDL Mat 23-Nov-2037	0.60%
Others	7.44%
<b>Total</b>	<b>43.17%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 1.41%**

**Grand Total 100.00%**

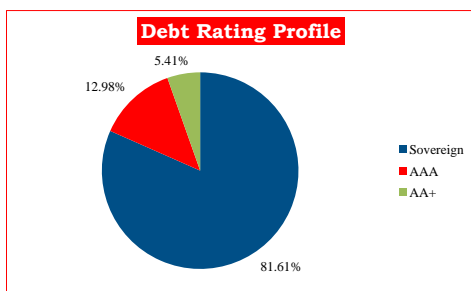
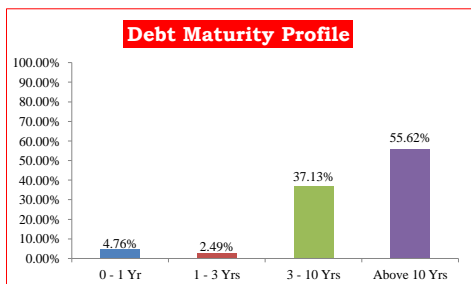
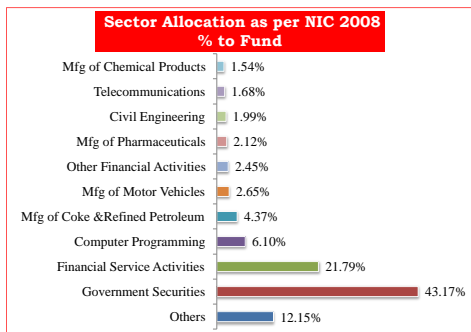
Debt Parameters	
Portfolio Yield (%)	7.25%
Avg Maturity (In Months)	186.01
Modified Duration (In Years)	7.57

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
6,371.91	7,376.99	197.01	13,945.91

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.29%
Public Deposits		
Govt. Securities	20% to 70%	52.90%
Corporate Bonds		
Equity	30% to 60%	45.69%
Net Current Assets	-	0.13%



## Defensive Managed Fund - Pension - II as on March 31, 2024

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF02508/10/08DefnsvFdlI101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 40.4652

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.53%	9.06%
10 Years	9.28%	9.35%
7 Years	7.95%	8.44%
5 Years	8.30%	8.95%
4 Years	9.91%	10.99%
3 Years	7.03%	7.89%
2 Years	6.82%	7.95%
1 Year	11.59%	13.68%
6 Months	6.30%	6.91%
1 Month	0.79%	0.94%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.37%
Reliance Industries Limited	2.13%
ICICI Bank Limited	1.79%
Infosys Limited	1.22%
Larsen & Toubro Limited	0.99%
Tata Consultancy Services Limited	0.83%
Axis Bank Limited	0.83%
Bharti Airtel Ltd	0.76%
ITC Limited	0.71%
Others	11.27%
<b>Total</b>	<b>22.90%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.21%
Mahindra and Mahindra Financial Services Ltd	1.92%
LIC Housing Finance Ltd	1.16%
Bajaj Finance Ltd	1.16%
International Finance Corporation	0.79%
Bharti Telecom Ltd	0.79%
National Bank For Agriculture & Rural Development	0.78%
Sikka Ports And Terminals	0.76%
State Bank of India	0.39%
NHPC Ltd	0.38%
<b>Total</b>	<b>14.35%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	16.81%
7.30% GOI Mat 19-Jun-2053	10.69%
7.25% GOI Mat 12-Jun-2063	7.89%
7.26% GOI Mat 06-Feb-2033	3.82%
7.18% GOI Mat 14-Aug-2033	3.29%
7.59% Karnataka SDL Mat 15-Feb-2027	2.06%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.53%
7.36% GOI Mat 12-Sep-2052	1.11%
6.63% Tamil Nadu SDL Mat 23-Dec-2035	1.04%
7.33% Maharashtra SDL Mat 13-Sep-2027	0.82%
Others	11.68%
<b>Total</b>	<b>60.76%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.99%</b>
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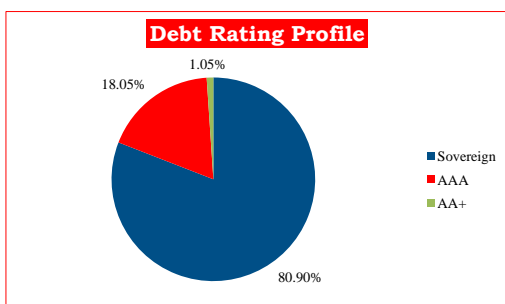
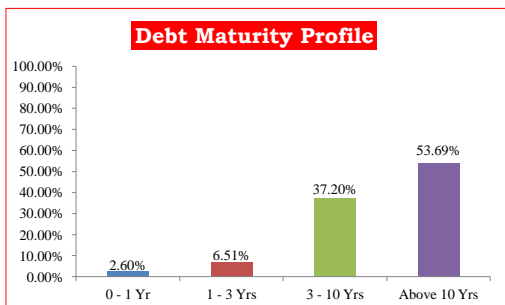
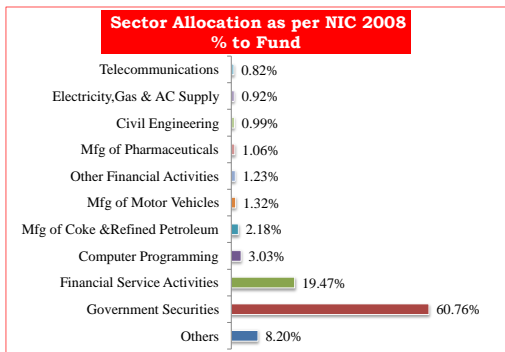
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	184.30
Modified Duration (In Years)	7.57

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
603.33	1,978.89	52.47	2,634.69

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.61%
Public Deposits		
Govt. Securities	50% to 85%	75.11%
Corporate Bonds		
Equity	15% to 30%	22.90%
Net Current Assets	-	0.39%



## Equity Managed Fund - Pension - II as on March 31, 2024

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF02708/10/08EquityMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 69.5225

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.89%	13.25%
10 Years	14.19%	13.26%
7 Years	13.28%	13.68%
5 Years	14.39%	14.55%
4 Years	27.28%	28.03%
3 Years	15.61%	16.16%
2 Years	14.45%	14.64%
1 Year	30.82%	32.34%
6 Months	15.71%	15.76%
1 Month	1.44%	1.63%

# BSE-100  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.20%
HDFC Bank Limited	7.41%
ICICI Bank Limited	6.90%
Infosys Limited	5.96%
Larsen & Toubro Limited	4.24%
Aditya Birla Sun Life Nifty Bank Etf	3.99%
HDFC NIFTY Private Bank ETF	3.95%
Bharti Airtel Ltd	3.62%
ITC Limited	3.54%
Tata Consultancy Services Limited	3.22%
Axis Bank Limited	2.65%
Mahindra & Mahindra Ltd.	2.13%
Maruti Suzuki India Ltd	1.89%
Kesoram Industries Ltd	1.71%
Hindustan Unilever Limited	1.67%
Bajaj Finance Ltd	1.62%
NTPC Ltd.	1.59%
Tata Steel Limited	1.53%
Kotak Mahindra Bank Limited	1.41%
Titan Company Limited	1.34%
HCL Technologies Limited	1.12%
Dr Reddys Laboratories Limited	1.10%
Asian Paints (India) Ltd	1.06%
Sun Pharmaceutical Industries Limited	0.95%
Cipla Limited	0.92%
Adani Ports & Special Economic Zone Ltd	0.77%
Bharat Petroleum Corporation Ltd	0.76%
Nestle India Limited	0.72%
Siemens Ltd	0.72%
Bajaj Finserv Ltd	0.69%
Hindalco Industries Limited	0.69%
SBI Life Insurance Company Limited	0.59%
LTIMindtree Limited	0.59%
State Bank of India	0.57%
Lupin Limited	0.56%
Apollo Hospitals Enterprise Limited	0.55%
Tata Power Co. Ltd	0.55%
Bajaj Auto Ltd.	0.54%
KPIT TECHNOLOGIES LIMITED	0.54%
Jio Financial Services Ltd	0.53%
Hero Motocorp Limited	0.52%
IndusInd Bank Limited	0.50%
Others	14.07%
<b>Total</b>	<b>98.18%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.82%</b>
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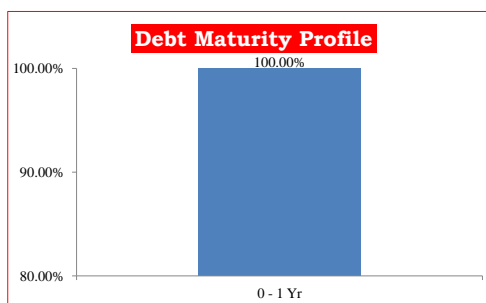
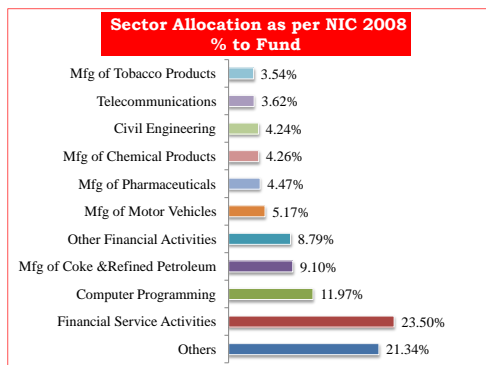
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
24,511.36	-	454.30	24,965.66

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	1.84%
Public Deposits		0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		98.18%
Equity	60% to 100%	-0.02%
Net Current Assets	-	-





## Growth Fund - Pension - II as on March 31, 2024

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF02808/10/08GrwthFndIII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 78.6746

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.77%	13.25%
10 Years	14.25%	13.26%
7 Years	13.57%	13.68%
5 Years	14.78%	14.55%
4 Years	27.55%	28.03%
3 Years	15.27%	16.16%
2 Years	14.89%	14.64%
1 Year	29.00%	32.34%
6 Months	12.62%	15.76%
1 Month	1.00%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.30%
HDFC Bank Limited	7.98%
ICICI Bank Limited	7.42%
Infosys Limited	5.88%
Larsen & Toubro Limited	4.12%
Axis Bank Limited	3.50%
Tata Consultancy Services Limited	3.42%
ITC Limited	3.06%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.74%
Bharti Airtel Ltd - Partly Paid	2.47%
UltraTech Cement Limited	2.16%
Mahindra & Mahindra Ltd.	1.96%
Maruti Suzuki India Ltd	1.91%
Dr Reddys Laboratories Limited	1.90%
Hindustan Unilever Limited	1.84%
Tech Mahindra Limited	1.61%
HDFC NIFTY Private Bank ETF	1.45%
Tata Steel Limited	1.42%
NTPC Ltd.	1.42%
Bajaj Finance Ltd	1.39%
Bank of India	1.33%
HCL Technologies Limited	1.30%
Lupin Limited	1.01%
Power Grid Corporation of India Ltd	1.00%
Union Bank Of India	0.98%
Mahindra & Mahindra Financial Services Limited	0.92%
Ashok Leyland Limited	0.89%
Tata Power Co. Ltd	0.82%
Asian Paints (India) Ltd	0.80%
Grasim Industries Limited	0.78%
Voltas Ltd	0.76%
Bharat Petroleum Corporation Ltd	0.74%
Crompton Greaves Consumer Electricals Ltd	0.68%
Jio Financial Services Ltd	0.67%
Siemens Ltd	0.66%
ICICI Prudential Life Insurance Company Limited	0.63%
Dabur India Limited	0.61%
Indian Bank	0.59%
Bajaj Auto Ltd.	0.57%
Coal India Limited	0.53%
Apollo Hospitals Enterprise Limited	0.53%
Wipro Limited	0.52%
SBI Life Insurance Company Limited	0.51%
Oil & Natural Gas Corporation Ltd.	0.50%
Others	15.89%
<b>Total</b>	<b>100.19%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>-0.19%</b>
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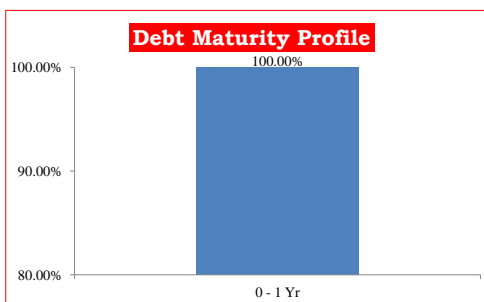
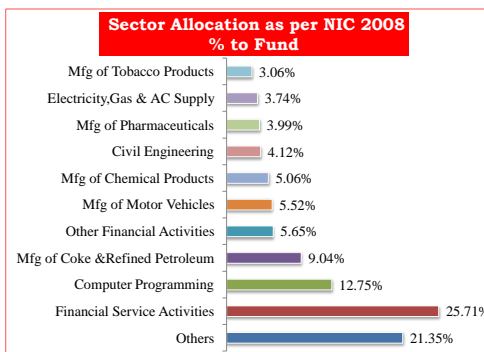
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
1,19,387.84	-	-222.32	1,19,165.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.02%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	100.19%
Net Current Assets	-	-0.20%



## Liquid Fund - Pension - II as on March 31, 2024

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF02208/10/08LiquidFdII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 25.0942

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.11%	6.87%
10 Years	5.02%	6.58%
7 Years	4.18%	5.95%
5 Years	3.85%	5.45%
4 Years	3.55%	5.21%
3 Years	3.76%	5.60%
2 Years	4.54%	6.57%
1 Year	5.45%	7.31%
6 Months	2.69%	3.66%
1 Month	0.46%	0.62%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

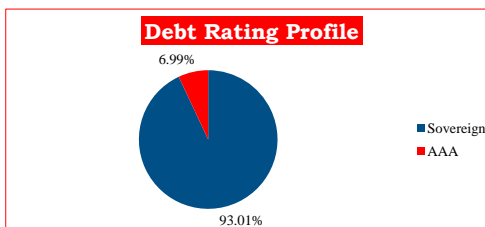
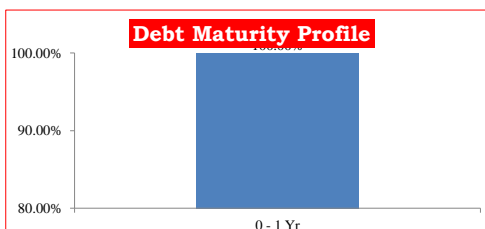
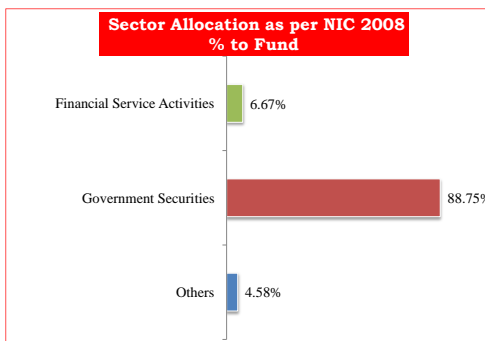
Portfolio Yield (%)	6.94%
Avg Maturity (In Months)	2.19
Modified Duration (In Years)	0.18

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	1,184.43	1,184.43

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund - Pension - II as on March 31, 2024

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF02408/10/08SecureMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 31.704

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.67%	7.84%
10 Years	7.43%	8.21%
7 Years	5.93%	6.92%
5 Years	6.06%	7.33%
4 Years	4.74%	6.04%
3 Years	4.44%	5.49%
2 Years	4.97%	6.01%
1 Year	7.19%	8.26%
6 Months	4.39%	4.34%
1 Month	0.72%	0.74%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	6.97%
Bajaj Finance Ltd	3.67%
Sundaram Finance Ltd	2.84%
LIC Housing Finance Ltd	1.98%
HDB Financial Services Ltd	1.80%
Bharti Telecom Ltd	1.77%
Cholamandalam Investment & Finance Company Ltd	1.47%
Sikka Ports And Terminals	1.45%
Mindspace Business Parks REIT	1.24%
Hdfc Credila Financial Services Limited	1.21%
Others	1.98%
<b>Total</b>	<b>26.39%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	20.45%
7.18% GOI Mat 14-Aug-2033	17.74%
Gsec C-STRIPS Mat 19-Mar-2027	6.34%
7.46% GOI Mat 06-Nov-2073	5.34%
7.25% GOI Mat 12-Jun-2063	4.94%
7.30% GOI Mat 19-Jun-2053	2.42%
Gsec C-STRIPS Mat 19-Sep-2028	2.34%
7.26% GOI Mat 06-Feb-2033	2.02%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.51%
7.26% GOI Mat 22-Aug-2032	1.14%
Others	2.78%
<b>Total</b>	<b>67.00%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 6.61%**

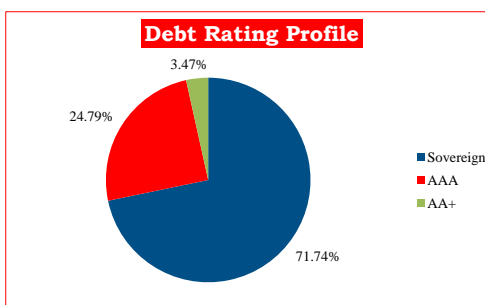
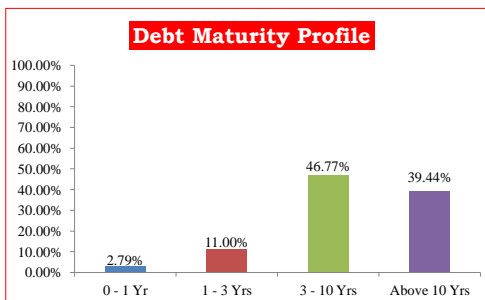
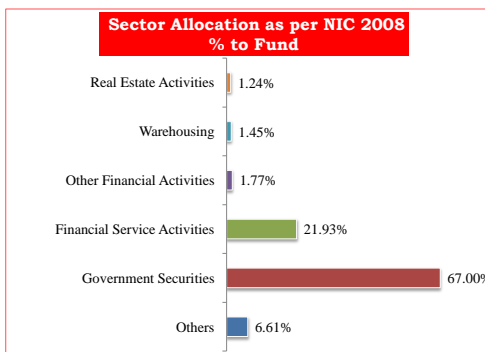
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.24%
Avg Maturity (In Months)	155.46
Modified Duration (In Years)	6.73

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	3,814.13	270.07	4,084.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.15%
Public Deposits		
Govt. Securities	75% to 100%	93.39%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	6.46%



## Stable Managed Fund - Pension - II as on March 31, 2024

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF02308/10/08StableMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 26.3789

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.34%
10 Years	5.78%	7.44%
7 Years	5.18%	6.76%
5 Years	4.86%	6.47%
4 Years	4.32%	6.07%
3 Years	4.30%	5.94%
2 Years	4.85%	6.67%
1 Year	6.05%	7.76%
6 Months	2.98%	3.79%
1 Month	0.53%	0.71%

# CRISIL Low Duration Debt Index  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index

### Portfolio

Debentures / Bonds	% to Fund
Power Finance Corporation Ltd	9.65%
Sundaram Finance Ltd	8.75%
Kotak Mahindra Prime Ltd.	8.73%
Bajaj Finance Ltd	6.11%
National Bank For Agriculture & Rural Development	2.55%
<b>Total</b>	<b>35.79%</b>

Government Securities	% to Fund
8.90% Maharashtra SDL Mat 24-Sep-2024	20.21%
Gsec C-STRIPS Mat 12-Jun-2025	12.04%
Gsec C-STRIPS Mat 22-Aug-2025	9.51%
8.26% Maharashtra SDL Mat 12-Aug-2025	8.82%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.42%
Gsec C-STRIPS Mat 19-Jun-2025	3.37%
Gsec C-STRIPS Mat 19-Dec-2025	3.25%
<b>Total</b>	<b>61.62%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.60%</b>
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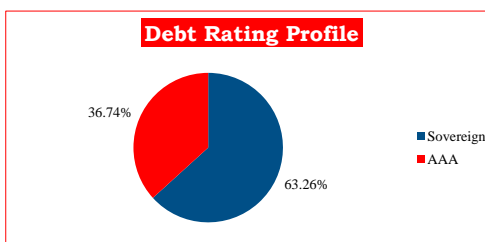
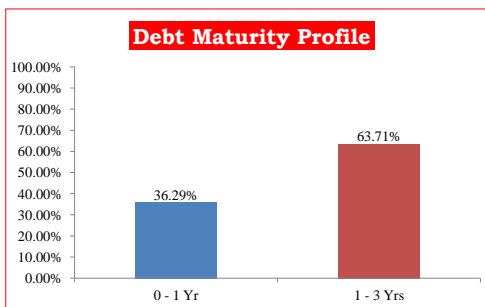
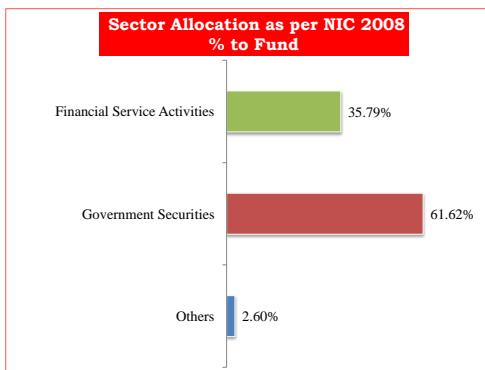
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.39%
Avg Maturity (In Months)	12.93
Modified Duration (In Years)	1.00

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
-	1,116.87	29.76	1,146.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits		
Govt. Securities	100%	100.00%
Corporate Bonds		
Equity	0%	0.00%



## BlueChip Fund as on March 31, 2024

**Fund Objective :** The fund aims to provide medium to long term capital appreciation by investing in a portfolio of pre-dominantly large cap companies which can perform through economic and market cycles. The fund will invest at least 80% of the AUM in companies which have a market capitalization greater than the company with the least weight in BSE100 index. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03501/01/10BlueChipFd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 45.1243

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.16%	10.74%
10 Years	14.35%	13.26%
7 Years	13.50%	13.68%
5 Years	14.29%	14.55%
4 Years	26.06%	28.03%
3 Years	14.77%	16.16%
2 Years	13.81%	14.64%
1 Year	27.75%	32.34%
6 Months	12.84%	15.76%
1 Month	1.34%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.39%
HDFC Bank Limited	8.22%
ICICI Bank Limited	6.71%
Infosys Limited	6.34%
Larsen & Toubro Limited	4.12%
Tata Consultancy Services Limited	3.35%
ITC Limited	3.16%
Axis Bank Limited	3.05%
Mahindra & Mahindra Ltd.	2.13%
UltraTech Cement Limited	2.06%
SBI-ETF Nifty Bank	1.94%
Kotak Nifty Bank ETF	1.94%
Nippon India ETF Nifty Bank BeES	1.93%
Bajaj Finance Ltd	1.92%
Maruti Suzuki India Ltd	1.89%
Bharti Airtel Ltd - Partly Paid	1.86%
NTPC Ltd.	1.81%
Hindustan Unilever Limited	1.70%
Tata Steel Limited	1.56%
Dr Reddys Laboratories Limited	1.42%
Cipla Limited	1.21%
Titan Company Limited	1.20%
Asian Paints (India) Ltd	1.07%
Kotak Mahindra Bank Limited	1.03%
SBI Life Insurance Company Limited	0.95%
HCL Technologies Limited	0.93%
Sun Pharmaceutical Industries Limited	0.93%
Siemens Ltd	0.87%
Power Grid Corporation of India Ltd	0.80%
Adani Ports & Special Economic Zone Ltd	0.77%
LTIMindtree Limited	0.77%
State Bank of India	0.74%
Apollo Hospitals Enterprise Limited	0.73%
Bharti Airtel Ltd	0.73%
Bharat Petroleum Corporation Ltd	0.73%
Nestle India Limited	0.70%
Bank of India	0.63%
Oil & Natural Gas Corporation Ltd.	0.62%
IndusInd Bank Limited	0.58%
Lupin Limited	0.56%
Bajaj Auto Ltd.	0.56%
SBI Mutual Fund - SBI ETF Private Bank	0.55%
Avenue Supermarts Ltd	0.55%
Jio Financial Services Ltd	0.55%
Hero Motocorp Limited	0.54%
DSP Nifty Private Bank ETF	0.54%
Grasim Industries Limited	0.53%
Coal India Limited	0.53%
Others	12.53%
<b>Total</b>	<b>98.92%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.08%</b>
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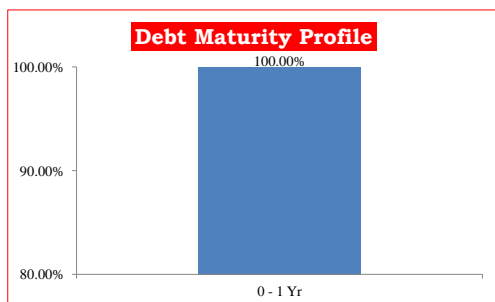
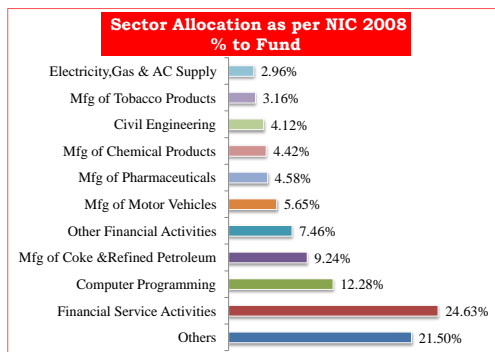
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
8,58,342.00	-	9,337.59	8,67,679.59

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.23%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	98.92%
Net Current Assets	-	-0.15%



## Income Fund as on March 31, 2024

**Fund Objective :** The fund aims to provide superior returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03401/01/10IncomeFund101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 26.6851

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.13%	7.69%
10 Years	6.99%	8.21%
7 Years	5.57%	6.92%
5 Years	5.87%	7.33%
4 Years	4.60%	6.04%
3 Years	4.29%	5.49%
2 Years	4.80%	6.01%
1 Year	7.03%	8.26%
6 Months	4.30%	4.34%
1 Month	0.72%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.81%
LIC Housing Finance Ltd	4.45%
Bajaj Finance Ltd	3.50%
Reliance Industries Ltd	2.31%
Sikka Ports And Terminals	2.09%
Bharti Telecom Ltd	1.75%
IDFC First Bank Limited	1.63%
ICICI Bank Ltd	1.61%
Embassy Office Parks REIT	1.37%
MindSPACE Business Parks REIT	1.17%
Others	3.62%
<b>Total</b>	<b>33.31%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	18.74%
7.18% GOI Mat 14-Aug-2033	17.94%
7.46% GOI Mat 06-Nov-2073	5.66%
7.25% GOI Mat 12-Jun-2063	4.20%
7.26% GOI Mat 06-Feb-2033	3.52%
7.30% GOI Mat 19-Jun-2053	2.55%
Gsec C-STRIPS Mat 19-Sep-2026	1.69%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.53%
Gsec C-STRIPS Mat 19-Sep-2027	0.99%
7.26% GOI Mat 22-Aug-2032	0.95%
Others	6.84%
<b>Total</b>	<b>64.59%</b>

Deposits, Money Mkt Securities and Net Current Assets. 2.09%

**Grand Total** 100.00%

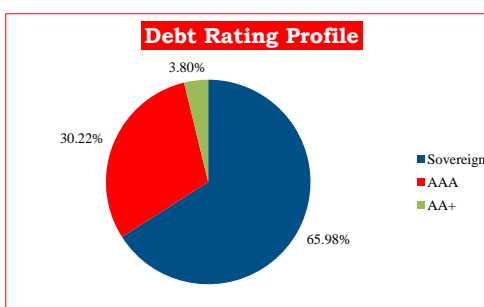
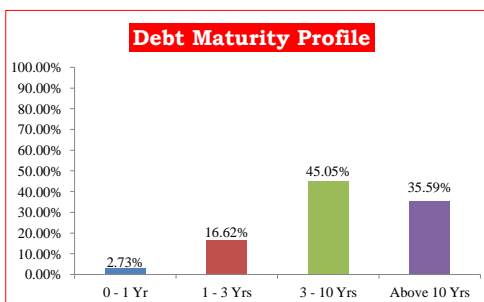
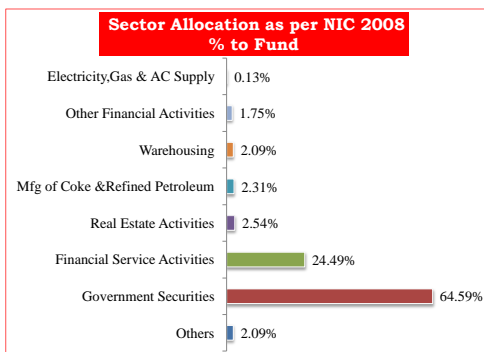
Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	148.46
Modified Duration (In Years)	6.45

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,75,149.28	3,744.33	1,78,893.61

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.15%
Public Deposits		
Govt. Securities	80% to 100%	97.91%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.94%



### Opportunities Fund as on March 31, 2024

**Fund Objective :** The fund aims to generate long term capital appreciation by investing pre-dominantly in mid cap stocks which are likely to be the blue chips of tomorrow. The fund will invest in stocks which have a market capitalization equal to or lower than the market capitalization of the highest weighted stock in the NSE CNX Midcap Index. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03601/01/10OpprtntyFd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 65.2782

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.08%	13.79%
10 Years	18.14%	18.76%
7 Years	14.26%	15.82%
5 Years	17.73%	21.36%
4 Years	33.04%	42.36%
3 Years	19.26%	26.60%
2 Years	19.73%	27.25%
1 Year	46.79%	60.06%
6 Months	15.22%	18.60%
1 Month	0.19%	-0.54%

# Nifty MidCap 100  
Note: Returns over 1 year have been annualized.

#### Portfolio

Equity	% to Fund
The Indian Hotels Company Ltd	2.51%
Torrent Power Ltd.	2.18%
Federal Bank Limited	2.07%
Alkem Laboratories Ltd	1.74%
Cummins India Ltd.	1.62%
Max Financial Services Limited	1.55%
Sundaram Finance Limited	1.54%
IndusInd Bank Limited	1.53%
AU Small Finance Bank Limited	1.51%
IPCA Laboratories Ltd	1.44%
Persistent Systems Ltd.	1.44%
Trent Ltd.	1.37%
CG Power and Industrial Solutions Limited	1.37%
Coforge Limited	1.35%
Lupin Limited	1.32%
Apollo Hospitals Enterprise Limited	1.30%
Voltas Ltd	1.28%
Bajaj Holdings & Investment Limited	1.28%
Mahindra & Mahindra Financial Services Limited	1.28%
Balkrishna Industries Ltd.	1.24%
REC Limited	1.23%
Max Healthcare Institute Limited	1.23%
Bharat Forge Ltd	1.22%
Macrotech Developers Ltd	1.22%
Indraprastha Gas Ltd.	1.21%
Page Industries Ltd	1.21%
Cholamandalam Investment & Finance Company Ltd	1.20%
Hindustan Petroleum Corporation Ltd.	1.20%
LJC Housing Finance Limited	1.20%
Jindal Steel & Power Limited	1.19%
P I Industries Limited	1.17%
Tube Investments of India Ltd.	1.12%
SRF Limited	1.06%
Mphasis Limited	1.05%
Ashok Leyland Limited	1.04%
APL Apollo Tubes Ltd	1.01%
MRF Ltd.	0.97%
Godrej Properties Limited	0.97%
Crompton Greaves Consumer Electricals Ltd	0.94%
Union Bank Of India	0.94%
FSN E-Commerce Ventures Limited	0.94%
IDFC Limited	0.93%
Bank of India	0.89%
Astral Limited	0.88%
Container Corporation of India Ltd	0.88%
The Ramco Cements Ltd	0.87%
L&T Technology Services Ltd	0.82%
Canara Bank	0.82%
Krishna Institute of Medical Sciences Limited	0.81%
Sona BLW Precision Forgings Limited	0.79%
PB Fintech Limited	0.78%
Tvs Motor Company Ltd.	0.77%
Tata Communications Ltd	0.76%
3M India Ltd	0.76%
Bharat Heavy Electricals Ltd	0.76%
Supreme Industries Ltd	0.74%
ACC Ltd.	0.72%
UNO Minda Limited	0.70%
Gujarat Gas Limited	0.69%
Emami Ltd	0.69%
Zydus Lifesciences Limited	0.67%
Info Edge (India) Limited	0.66%
Rainbow Childrens Medicare Ltd	0.66%
Tata Elxsi Limited	0.61%
City Union Bank Ltd	0.57%
KPIT TECHNOLOGIES LIMITED	0.56%
Finolex Cables Ltd	0.56%
Abbot India Ltd	0.53%
Indian Railway Catering and Tourism Corporation Limited	0.52%
Timken India Ltd	0.52%
Solar Industries India Ltd	0.52%
Bayer CropScience Ltd.	0.52%
Karur Vyas Bank Limited	0.51%
Dalmia Bharat Limited	0.50%
Others	18.94%
<b>Total</b>	<b>96.17%</b>

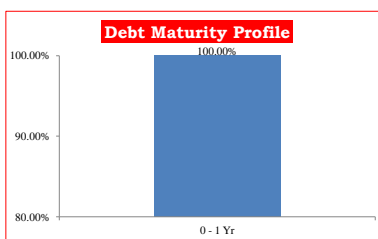
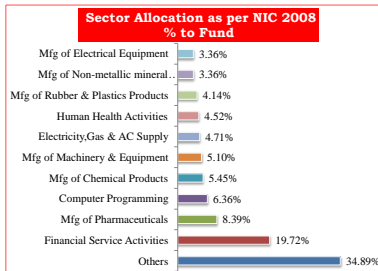
Deposits, Money Mkt Securities and Net Current Assets. 3.83%

**Grand Total 100.00%**

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
34,21,967.07	-	1,36,294.57	35,58,261.63

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Inst:		
Public Deposits	0% to 20%	3.34%
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity	80% to 100%	96.17%
Net Current Assets	-	0.49%



## Vantage Fund as on March 31, 2024

**Fund Objective :** The Vantage Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to market movements.

<b>SFIN Code</b>	: ULIF03701/01/10VantageFnd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 37.6086

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.75%	N.A.
10 Years	11.25%	N.A.
7 Years	8.89%	N.A.
5 Years	8.83%	N.A.
4 Years	16.01%	N.A.
3 Years	9.65%	N.A.
2 Years	9.26%	N.A.
1 Year	18.52%	N.A.
6 Months	8.87%	N.A.
1 Month	0.92%	N.A.

#NA

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	6.35%
Reliance Industries Limited	5.79%
ICICI Bank Limited	4.85%
Infosys Limited	3.38%
Larsen & Toubro Limited	2.68%
Axis Bank Limited	2.25%
Tata Consultancy Services Limited	2.24%
Bharti Airtel Ltd	2.11%
ITC Limited	1.92%
Mahindra & Mahindra Ltd.	1.14%
Kotak Mahindra Bank Limited	1.09%
State Bank of India	1.06%
Hindustan Unilever Limited	1.03%
HCL Technologies Limited	0.98%
Maruti Suzuki India Ltd	0.96%
NTPC Ltd.	0.93%
Dr Reddys Laboratories Limited	0.92%
UltraTech Cement Limited	0.88%
Tata Steel Limited	0.88%
Titan Company Limited	0.87%
IndusInd Bank Limited	0.79%
Bajaj Finance Ltd	0.78%
Tata Motors DVR	0.63%
Sun Pharmaceutical Industries Limited	0.62%
Shriram Finance Ltd	0.57%
Nippon India ETF Nifty PSU Bank BeES	0.54%
Power Grid Corporation of India Ltd	0.52%
Lupin Limited	0.51%
SBI Life Insurance Company Limited	0.50%
Others	14.18%
<b>Total</b>	<b>61.95%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.42%
IOT Utkal Energy Services Limited	4.73%
Sikka Ports And Terminals	3.01%
HDFC Bank Ltd	2.40%
Power Finance Corporation Ltd	1.42%
Mahindra and Mahindra Financial Services Ltd	1.38%
ICICI Securities Primary Dealership Ltd	0.69%
Tata Steel Ltd	0.14%
<b>Total</b>	<b>19.18%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	6.85%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	4.36%
7.27% GOI Mat 08-Apr-2026	1.90%
7.59% GOI Mat 20-Mar-2029	1.38%
5.22% GOI Mat 15-JUN-2025	0.93%
7.26% GOI Mat 14-Jan-2029	0.90%
7.57% GOI Mat 17-Jun-2033	0.39%
8.30% GOI Mat 02-Jul-2040	0.30%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	0.26%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	0.26%
Others	0.00%
<b>Total</b>	<b>17.55%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.33%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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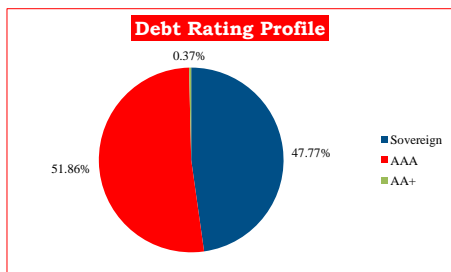
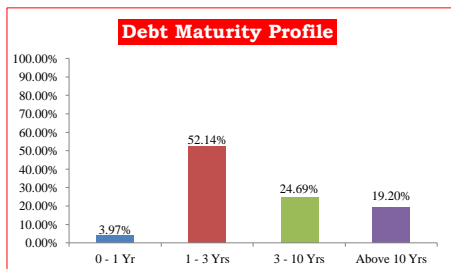
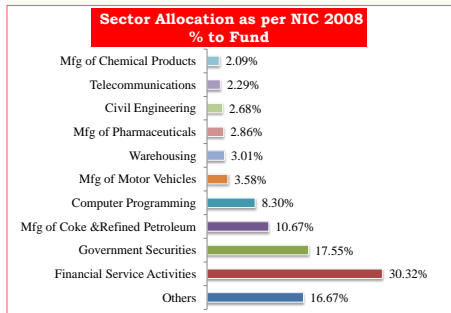
Debt Parameters	
Portfolio Yield (%)	7.43%
Avg Maturity (In Months)	59.84
Modified Duration (In Years)	3.58

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
4,556.96	2,701.84	97.59	7,356.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2
Mr Abhishek Agarwal	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.53%
Public Deposits		
Govt. Securities	10% to 70%	36.73%
Corporate Bonds		
Equity	10% to 70%	61.95%
Net Current Assets	-	0.80%





## Balanced Fund as on March 31, 2024

**Fund Objective :** To invest in Debt and Equity securities so as to combine the stability of Debt instruments with the long term capital appreciation potential of Equities.

<b>SFIN Code</b>	: ULIF03901/09/10BalancedFd101
<b>Inception Date</b>	: 08 Sep 2010
<b>NAV</b>	: 35.3701

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.76%	9.61%
10 Years	11.55%	11.24%
7 Years	10.21%	10.98%
5 Years	10.78%	11.66%
4 Years	18.35%	19.23%
3 Years	10.80%	11.89%
2 Years	10.07%	11.19%
1 Year	19.51%	22.71%
6 Months	9.49%	11.19%
1 Month	0.95%	1.27%

# 60% BSE-100 40% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.95%
Reliance Industries Limited	5.75%
ICICI Bank Limited	4.92%
Infosys Limited	3.39%
Larsen & Toubro Limited	2.78%
Tata Consultancy Services Limited	2.31%
Axis Bank Limited	2.29%
Bharti Airtel Ltd	2.09%
ITC Limited	2.05%
Mahindra & Mahindra Ltd.	1.15%
Kotak Mahindra Bank Limited	1.13%
Sate Bank of India	1.09%
Hindustan Unilever Limited	1.05%
HCL Technologies Limited	0.99%
Maruti Suzuki India Ltd	0.99%
NTPC Ltd.	0.98%
Tata Steel Limited	0.93%
Dr Reddys Laboratories Limited	0.91%
UltraTech Cement Limited	0.88%
Titan Company Limited	0.88%
Bajaj Finance Ltd	0.79%
IndusInd Bank Limited	0.77%
Sun Pharmaceutical Industries Limited	0.70%
Tata Motors DVR	0.69%
SBI Life Insurance Company Limited	0.60%
Shriram Finance Ltd	0.59%
Aditya Birla Sun Life Nifty Bank Etf	0.54%
Lupin Limited	0.53%
Power Grid Corporation of India Ltd	0.52%
Others	14.60%
<b>Total</b>	<b>62.83%</b>

Debentures / Bonds	% to Fund
HDFC Bank Ltd	3.32%
LIC Housing Finance Ltd	2.07%
Mahindra and Mahindra Financial Services Ltd	1.27%
Bajaj Finance Ltd	1.25%
Bharti Telecom Ltd	0.78%
HDB Financial Services Ltd	0.32%
IDFC First Bank Limited	0.25%
Tata Steel Ltd	0.24%
REC Limited	0.24%
Sate Bank of India	0.19%
Others	0.87%
<b>Total</b>	<b>10.80%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	11.27%
7.18% GOI Mat 14-Aug-2033	3.74%
7.26% GOI Mat 06-Feb-2033	2.68%
7.25% GOI Mat 12-Jun-2063	2.57%
7.46% GOI Mat 06-Nov-2073	0.95%
7.30% GOI Mat 19-Jun-2053	0.85%
7.74% Karnataka SDL Mat 23-Nov-2037	0.48%
7.73% GOI Mat 19-Dec-2034	0.41%
8.00% Oil Bond Mat 23-Mar-2026	0.33%
7.32% GOI Mat 13-Nov-2030	0.24%
Others	1.80%
<b>Total</b>	<b>25.33%</b>

Deposits, Money Mkt Securities and Net Current Assets.	1.03%
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<b>Grand Total</b>	<b>100.00%</b>
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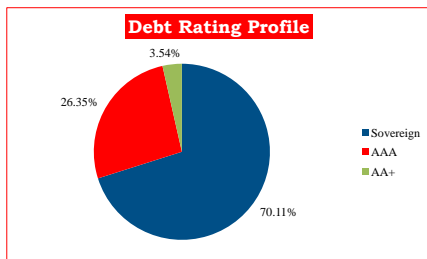
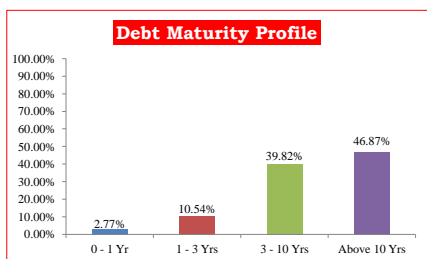
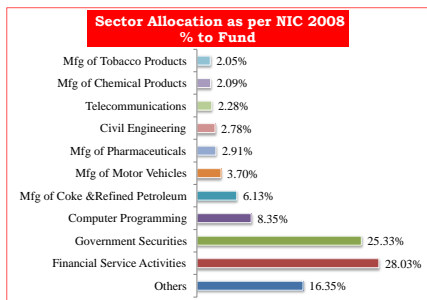
Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	148.99
Modified Duration (In Years)	6.75

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,33,416.66	2,49,220.42	7,137.24	6,89,774.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Abhishek Agarwa	-	-	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.51%
Public Deposits		
Govt. Securities	0% to 60%	36.13%
Corporate Bonds		
Equity	40% to 80%	62.83%
Net Current Assets	-	0.53%



## Highest NAV Guarantee Fund as on March 31, 2024

**Fund Objective :** To Generate Returns from Hybrid asset Allocation Portfolio over 10 year Term of Fund

<b>SFIN Code</b>	<b>: ULIF04001/09/10HighestNAV101</b>
<b>Inception Date</b>	<b>: 08 Sep 2010</b>
<b>NAV</b>	<b>: 19.8316</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.18%	N.A.
10 Years	5.98%	N.A.
7 Years	4.91%	N.A.
5 Years	3.99%	N.A.
4 Years	5.91%	N.A.
3 Years	3.91%	N.A.
2 Years	3.42%	N.A.
1 Year	5.19%	N.A.
6 Months	1.49%	N.A.
1 Month	0.31%	N.A.

# NA

Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
7.72% GOI Mat 25-May-2025	78.12%
<b>Total</b>	<b>78.12%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 21.88%**

**Grand Total 100.00%**

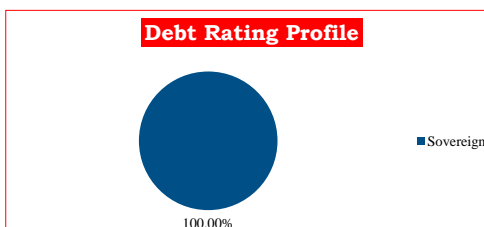
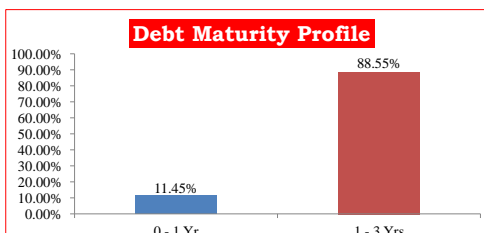
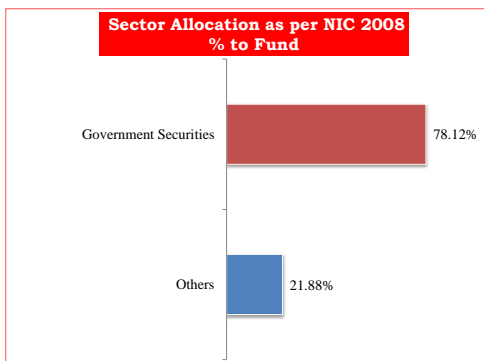
Debt Parameters	
Portfolio Yield (%)	7.04%
Avg Maturity (In Months)	12.20
Modified Duration (In Years)	0.94

**AUM ( ₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	8.06	2.26	10.31

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Badrish Kulhalli	-	-	3
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 100%	88.22%
Govt. Securities		
Corporate Bonds		
Equity	0% to 100%	0.00%
Net Current Assets	-	11.78%



## Short Term Fund as on March 31, 2024

**Fund Objective :** To invest in Government securities, high grade corporate bonds and money market instruments with a maximum outstanding maturity limit of 3 years

<b>SFIN Code</b>	: ULIF03801/09/10ShortTrmFd101
<b>Inception Date</b>	: 14 Sep 2010
<b>NAV</b>	: 22.281

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.09%	7.77%
10 Years	5.48%	7.61%
7 Years	4.56%	6.89%
5 Years	4.60%	6.90%
4 Years	4.49%	6.19%
3 Years	4.15%	5.65%
2 Years	4.64%	5.88%
1 Year	6.15%	7.63%
6 Months	3.26%	3.72%
1 Month	0.52%	0.72%

# CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Kotak Mahindra Prime Ltd.	6.81%
Bajaj Finance Ltd	6.33%
IOT Utkal Energy Services Limited	4.28%
Sundaram Finance Ltd	3.41%
Power Finance Corporation Ltd	1.96%
<b>Total</b>	<b>22.79%</b>

Government Securities	% to Fund
8.67% Maharashtra SDL Mat 24-Feb-2026	19.90%
Gsec C-STRIPS Mat 19-Dec-2026	18.79%
7.27% GOI Mat 08-Apr-2026	14.64%
Gsec C-STRIPS Mat 22-Aug-2025	7.95%
Gsec C-STRIPS Mat 19-Jun-2026	6.26%
8.14% Karnataka SDL Mat 13-Nov-2025	2.95%
8.21% Maharashtra SDL Mat 09-Dec-2025	2.71%
<b>Total</b>	<b>73.20%</b>

**Deposits, Money Mkt Securities and Net Current Assets.** #VALUE!

**Grand Total** #VALUE!

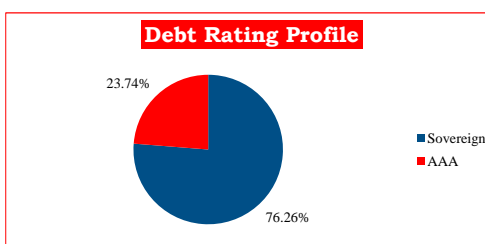
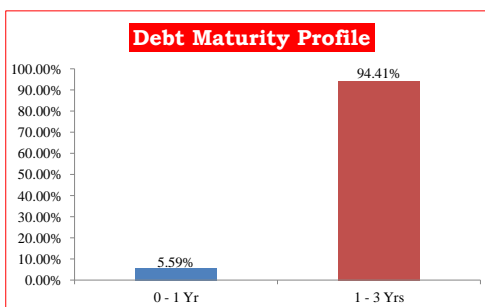
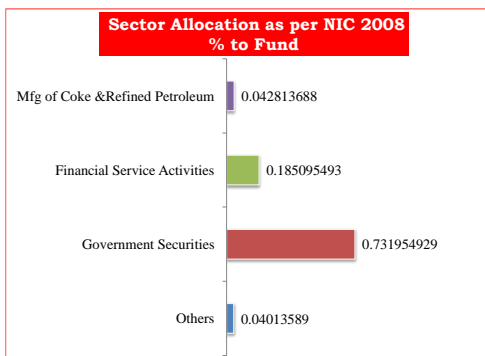
Debt Parameters	
Portfolio Yield (%)	7.29%
Avg Maturity (In Months)	22.52
Modified Duration (In Years)	1.72

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,974.64	82.57	2,057.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



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## Pension Super Plus Fund - 2012 as on March 31, 2024

**Fund Objective :** The fund aims to invest in Equity, Fixed Income Instruments, Liquid Mutual Funds and Money Market Instruments and actively manage the asset allocation between these categories to provide benefits at least equal to the guaranteed benefits.

<b>SFIN Code</b>	: ULIF04818/06/12PenSuPls12101
<b>Inception Date</b>	: 06 Dec 2012
<b>NAV</b>	: 27.0427

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.18%	N.A.
10 Years	9.49%	N.A.
7 Years	9.11%	N.A.
5 Years	9.37%	N.A.
4 Years	14.70%	N.A.
3 Years	11.46%	N.A.
2 Years	10.43%	N.A.
1 Year	22.44%	N.A.
6 Months	11.21%	N.A.
1 Month	1.39%	N.A.

#NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	3.76%
ICICI Bank Limited	3.18%
Larsen & Toubro Limited	3.15%
Infosys Limited	2.71%
Tata Consultancy Services Limited	2.44%
Bharti Airtel Ltd	1.99%
ITC Limited	1.91%
Tata Motors Limited	1.85%
State Bank of India	1.84%
Mahindra & Mahindra Ltd.	1.74%
HDFC Bank Limited	1.59%
Hindustan Unilever Limited	1.59%
Bajaj Auto Ltd.	1.54%
Bajaj Finance Ltd	1.50%
NTPC Ltd.	1.45%
Axis Bank Limited	1.39%
Adani Ports & Special Economic Zone Ltd	1.39%
Kotak Mahindra Bank Limited	1.36%
HCL Technologies Limited	1.28%
Maruti Suzuki India Ltd	1.27%
Sun Pharmaceutical Industries Limited	1.25%
Oil & Natural Gas Corporation Ltd.	1.23%
Tata Steel Limited	1.21%
Titan Company Limited	1.16%
Hindalco Industries Limited	1.12%
Grasim Industries Limited	1.10%
Cipla Limited	1.01%
Coal India Limited	1.01%
Power Grid Corporation of India Ltd	0.96%
Hero Motocorp Limited	0.95%
Asian Paints (India) Ltd	0.94%
Bajaj Finserv Ltd	0.91%
Dr Reddys Laboratories Limited	0.87%
UltraTech Cement Limited	0.86%
Wipro Limited	0.83%
Bharat Petroleum Corporation Ltd	0.76%
Tech Mahindra Limited	0.72%
Eicher Motors Limited	0.63%
IndusInd Bank Limited	0.62%
Others	0.52%
<b>Total</b>	<b>57.59%</b>

Debentures / Bonds	% to Fund
Embassy Office Parks REIT	7.64%
Cholamandalam Investment & Finance Company Ltd	5.92%
HDFC Bank Ltd	5.11%
India Grid Trust	5.03%
IOT Utkal Energy Services Limited	4.11%
State Bank of India	2.53%
HDB Financial Services Ltd	1.48%
AXIS Bank Limited	0.80%
Bajaj Finance Ltd	0.51%
Mahindra and Mahindra Financial Services Ltd	0.20%
Others	0.11%
<b>Total</b>	<b>33.44%</b>

Government Securities	% to Fund
7.38% GOI Mat 20-Jun-2027	8.22%
8.24% GOI Mat 15-Feb-2027	0.01%
<b>Total</b>	<b>8.24%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.73%</b>
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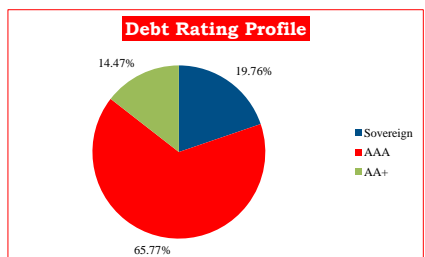
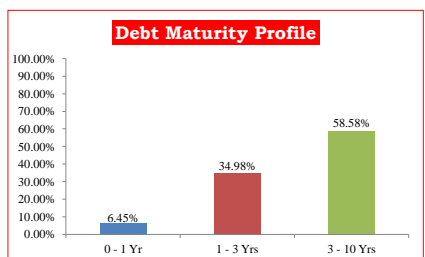
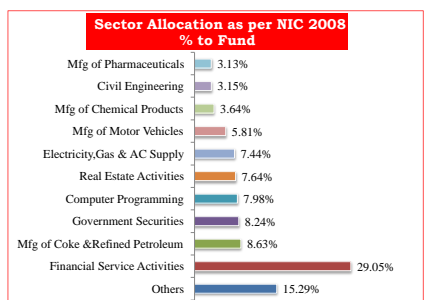
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.56%
Avg Maturity (In Months)	45.88
Modified Duration (In Years)	3.13

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
57,228.80	41,418.03	729.38	99,376.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Badrish Kulkarni	-	-	3
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.17%
Public Deposits		
Govt. Securities	40% to 100%	41.68%
Corporate Bonds		
Equity	0% to 60%	57.59%
Net Current Assets	-	0.56%



## Equity Plus Fund as on March 31, 2024

**Fund Objective :** The Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

<b>SFIN Code</b>	: ULIF05301/08/13EquityPlus101
<b>Inception Date</b>	: 24 Jun 2014
<b>NAV</b>	: 29.7064

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.78%	11.68%
10 Years	N.A.	N.A.
7 Years	13.58%	13.55%
5 Years	14.56%	13.95%
4 Years	27.11%	26.94%
3 Years	15.43%	14.97%
2 Years	14.04%	13.07%
1 Year	27.59%	28.61%
6 Months	12.89%	13.69%
1 Month	1.44%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.81%
ICICI Bank Limited	8.61%
HDFC Bank Limited	7.55%
Infosys Limited	5.89%
Larsen & Toubro Limited	4.35%
Tata Consultancy Services Limited	3.58%
Axis Bank Limited	3.51%
ITC Limited	3.09%
Bharti Airtel Ltd - Partly Paid	2.76%
SBI-ETF Nifty Bank	2.59%
HDFC NIFTY Private Bank ETF	2.12%
Bajaj Finance Ltd	2.04%
Mahindra & Mahindra Ltd.	2.03%
Maruti Suzuki India Ltd	1.93%
Dr Reddys Laboratories Limited	1.89%
Kotak Nifty Bank ETF	1.84%
UltraTech Cement Limited	1.80%
Tata Steel Limited	1.78%
HCL Technologies Limited	1.77%
Hindustan Unilever Limited	1.68%
NTPC Ltd.	1.57%
Kotak Mahindra Bank Limited	1.54%
Titan Company Limited	1.31%
Power Grid Corporation of India Ltd	1.30%
Asian Paints (India) Ltd	1.24%
Bajaj Auto Ltd.	1.13%
Tech Mahindra Limited	1.06%
Grasim Industries Limited	0.90%
Nippon India ETF Nifty Bank BeES	0.90%
Hero Motocorp Limited	0.85%
Hindalco Industries Limited	0.81%
Lupin Limited	0.77%
Apollo Hospitals Enterprise Limited	0.75%
Tata Consumer Products Limited	0.68%
Tata Motors Limited	0.66%
Adani Ports & Special Economic Zone Ltd	0.65%
IndusInd Bank Limited	0.58%
Cipla Limited	0.57%
Eicher Motors Limited	0.55%
Bharat Petroleum Corporation Ltd	0.55%
SBI Life Insurance Company Limited	0.52%
Nestle India Limited	0.52%
Shriram Finance Ltd	0.51%
Coal India Limited	0.50%
Others	7.22%
<b>Total</b>	<b>98.27%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	0.23%
National Thermal Power Corporation Ltd	0.00%
<b>Total</b>	<b>0.23%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 1.50%**

**Grand Total 100.00%**

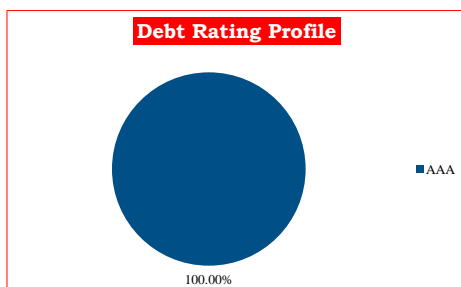
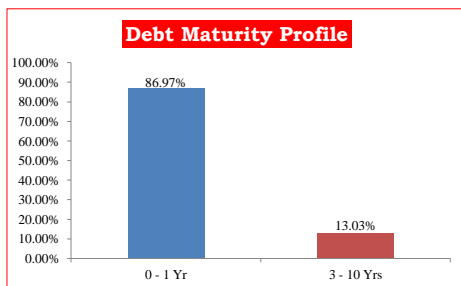
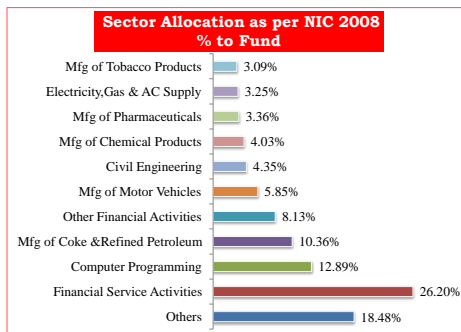
Debt Parameters	
Portfolio Yield (%)	7.15%
Avg Maturity (In Months)	6.03
Modified Duration (In Years)	0.42

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
1,10,155.21	252.59	1,683.63	1,12,091.43

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.50%
Public Deposits		
Govt. Securities	0% to 20%	0.23%
Corporate Bonds		
Equity	80% to 100%	98.27%
Net Current Assets	-	0.00%



## Diversified Equity Fund as on March 31, 2024

**Fund Objective :** The Diversified Equity Fund aims to generate long term capital appreciation by investing in high potential companies across the market cap spectrum while taking active asset allocation calls in Equity, government securities, Money Market Instruments, Cash etc

<b>SFIN Code</b>	: ULIF05501/08/13DivrEqtyFd101
<b>Inception Date</b>	: 01 Jul 2014
<b>NAV</b>	: 36.2071

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.10%	11.91%
10 Years	N.A.	N.A.
7 Years	14.62%	13.68%
5 Years	15.31%	14.55%
4 Years	27.70%	28.03%
3 Years	15.27%	16.16%
2 Years	14.68%	14.64%
1 Year	28.74%	32.34%
6 Months	12.44%	15.76%
1 Month	1.00%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.03%
HDFC Bank Limited	7.90%
ICICI Bank Limited	7.44%
Infosys Limited	5.81%
Larsen & Toubro Limited	4.06%
Axis Bank Limited	3.45%
Tata Consultancy Services Limited	3.27%
ITC Limited	2.99%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.88%
Bharti Airtel Ltd - Partly Paid	2.41%
UltraTech Cement Limited	2.24%
Mahindra & Mahindra Ltd.	1.90%
Dr Reddys Laboratories Limited	1.90%
Maruti Suzuki India Ltd	1.88%
Hindustan Unilever Limited	1.82%
HDFC NIFTY Private Bank ETF	1.67%
Tech Mahindra Limited	1.59%
Tata Steel Limited	1.45%
NTPC Ltd.	1.36%
Bajaj Finance Ltd	1.33%
Bank of India	1.32%
HCL Technologies Limited	1.28%
Union Bank Of India	0.97%
Lupin Limited	0.93%
Power Grid Corporation of India Ltd	0.91%
Asian Paints (India) Ltd	0.89%
Mahindra & Mahindra Financial Services Limited	0.88%
Ashok Leyland Limited	0.87%
Tata Power Co. Ltd	0.80%
Grasim Industries Limited	0.77%
Bharat Petroleum Corporation Ltd	0.75%
Voltas Ltd	0.73%
Siemens Ltd	0.68%
Crompton Greaves Consumer Electricals Ltd	0.67%
Jio Financial Services Ltd	0.64%
Bajaj Auto Ltd.	0.62%
ICICI Prudential Life Insurance Company Limited	0.62%
Dabur India Limited	0.60%
Indian Bank	0.58%
SBI Life Insurance Company Limited	0.55%
Coal India Limited	0.53%
Others	17.91%
<b>Total</b>	<b>99.89%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.11%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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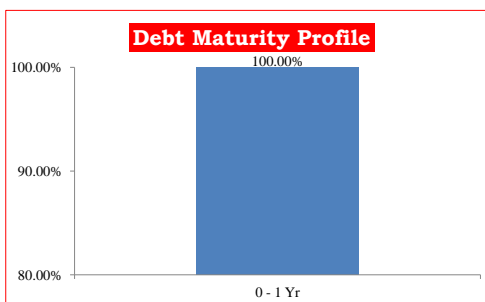
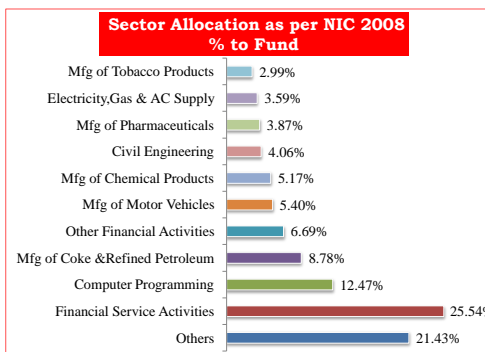
Debt Parameters	
Portfolio Yield (%)	6.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
3,11,176.45	-	338.90	3,11,515.35

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.01%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	99.89%
Net Current Assets	-	0.10%





## Bond Fund as on March 31, 2024

**Fund Objective :** The Bond Fund aims to dynamically manage the allocation between government securities, Fixed Income instruments, Money Market instruments and Cash with the intent to dynamically manage the duration at a level that delivers superior risk adjusted returns.

<b>SFIN Code</b>	: ULIF05601/08/13Bond Funds101
<b>Inception Date</b>	: 23 Jun 2014
<b>NAV</b>	: 19.2001

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.90%	8.02%
10 Years	N.A.	N.A.
7 Years	5.80%	6.92%
5 Years	5.94%	7.33%
4 Years	4.71%	6.04%
3 Years	4.42%	5.49%
2 Years	4.97%	6.01%
1 Year	7.06%	8.26%
6 Months	4.32%	4.34%
1 Month	0.71%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	8.91%
Bajaj Finance Ltd	5.25%
Mahindra and Mahindra Financial Services Ltd	2.96%
LIC Housing Finance Ltd	2.94%
Sikka Ports And Terminals	2.46%
Hdfc Credila Financial Services Limited	2.33%
Reliance Industries Ltd	1.63%
Bharti Telecom Ltd	1.54%
Cholamandalam Investment & Finance Company Ltd	1.22%
Embassy Office Parks REIT	1.13%
Others	5.06%
<b>Total</b>	<b>35.43%</b>

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	19.15%
7.18% GOI Mat 24-Jul-2037	18.92%
7.46% GOI Mat 06-Nov-2073	4.80%
7.25% GOI Mat 12-Jun-2063	4.09%
7.26% GOI Mat 06-Feb-2033	3.22%
7.59% GOI Mat 20-Mar-2029	2.53%
7.30% GOI Mat 19-Jun-2053	2.22%
7.26% GOI Mat 22-Aug-2032	1.41%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.37%
7.46% Karnataka SDL Mat 20-Mar-2038	0.94%
Others	2.88%
<b>Total</b>	<b>61.53%</b>

Deposits, Money Mkt Securities and Net Current Assets. 3.03%

**Grand Total** 100.00%

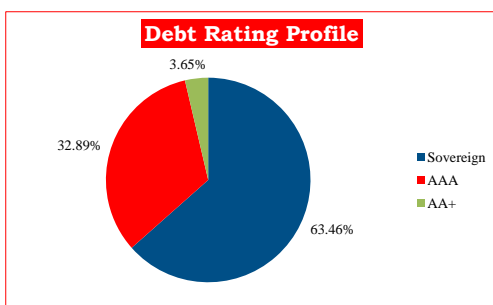
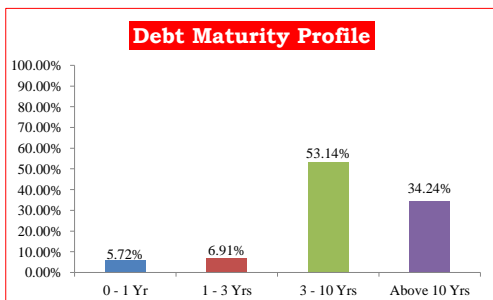
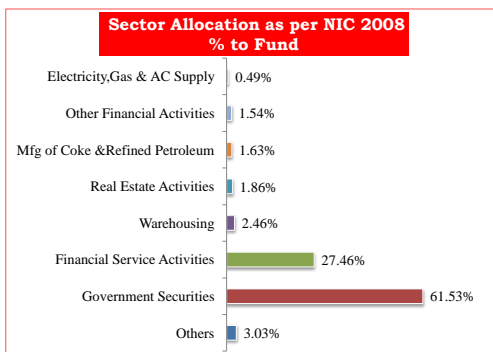
Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	143.87
Modified Duration (In Years)	6.43

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	39,040.71	1,221.35	40,262.07

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	0.93%
Public Deposits		
Govt. Securities	40% to 100%	96.97%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.10%



## Conservative Fund as on March 31, 2024

**Fund Objective :** The Conservative Fund is a pure Debt Fund which invests in Government securities, high grade Fixed Income Instruments, Liquid Mutual Fund and Money Market Instruments. The fund aims to deliver stable returns by investing in the short end of the yield curve to limit the volatility and risk of the Fund.

<b>SFIN Code</b>	: ULIF05801/08/13ConservFvFd101
<b>Inception Date</b>	: 11 Jul 2014
<b>NAV</b>	: 18.1922

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.34%	7.54%
10 Years	N.A.	N.A.
7 Years	5.43%	6.89%
5 Years	5.34%	6.90%
4 Years	4.64%	6.19%
3 Years	4.19%	5.65%
2 Years	4.54%	5.88%
1 Year	6.15%	7.63%
6 Months	3.17%	3.72%
1 Month	0.55%	0.72%

# CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Bajaj Finance Ltd	7.53%
Kotak Mahindra Prime Ltd.	7.39%
Sundaram Finance Ltd	6.19%
Power Finance Corporation Ltd	5.77%
National Bank For Agriculture & Rural Development	4.58%
IDFC First Bank Limited	3.06%
NHPC Ltd	2.13%
Mahindra and Mahindra Financial Services Ltd	1.80%
Power Grid Corporation of India Ltd	1.44%
LIC Housing Finance Ltd	1.23%
Others	1.00%
<b>Total</b>	<b>42.11%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Aug-2025	7.76%
7.37% GOI Mat 23-Oct-2028	6.18%
7.06% GOI Mat 10-Apr-2028	6.11%
Gsec C-STRIPS Mat 19-Jun-2026	4.57%
8.03% Gujarat SDL Mat 16-Apr-2025	4.52%
Gsec C-STRIPS Mat 19-Dec-2026	4.16%
7.51% Karnataka SDL Mat 11-Oct-2027	3.06%
7.98% Karnataka SDL Mat 14-Oct-2025	2.86%
Gsec C-STRIPS Mat 12-Jun-2027	2.45%
8.22% Karnataka SDL Mat 09 Dec 2025	2.35%
Others	10.82%
<b>Total</b>	<b>54.84%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 3.05%**

**Grand Total 100.00%**

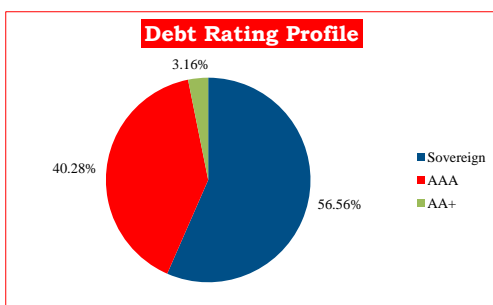
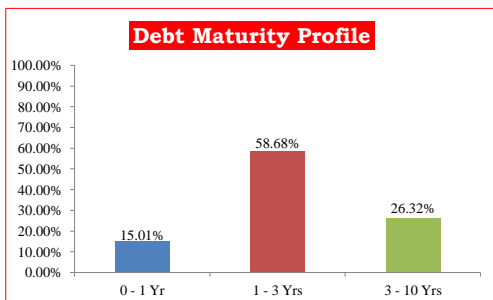
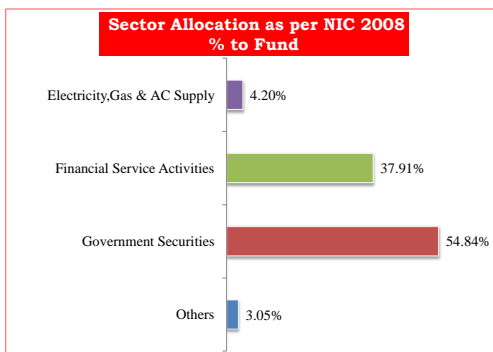
Debt Parameters	
Portfolio Yield (%)	7.40%
Avg Maturity (In Months)	25.52
Modified Duration (In Years)	1.89

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	15,879.43	499.74	16,379.17

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	13	20

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	0.68%
Public Deposits		
Govt. Securities	40% to 100%	96.95%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.37%



## Pension Income Fund as on March 31, 2024

**Fund Objective :** The Pension Income Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

<b>SFIN Code</b>	: ULIF06101/04/14PenIncFund101
<b>Inception Date</b>	: 06 Oct 2015
<b>NAV</b>	: 15.635

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.40%	7.43%
10 Years	N.A.	N.A.
7 Years	5.07%	6.92%
5 Years	5.26%	7.33%
4 Years	3.99%	6.04%
3 Years	3.70%	5.49%
2 Years	4.17%	6.01%
1 Year	6.39%	8.26%
6 Months	3.94%	4.34%
1 Month	0.65%	0.74%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.83%
LIC Housing Finance Ltd	3.37%
Bajaj Finance Ltd	2.77%
Sundaram Finance Ltd	2.61%
Bharti Telecom Ltd	1.62%
Sikka Ports And Terminals	1.58%
Cholamandalam Investment & Finance Company Ltd	1.52%
Hdfc Credila Financial Services Limited	1.38%
HDB Financial Services Ltd	1.34%
MindSpace Business Parks REIT	1.23%
Others	6.26%
<b>Total</b>	<b>33.53%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	18.22%
7.18% GOI Mat 14-Aug-2033	17.82%
7.26% GOI Mat 06-Feb-2033	7.04%
7.46% GOI Mat 06-Nov-2073	5.08%
7.25% GOI Mat 12-Jun-2063	4.37%
7.30% GOI Mat 19-Jun-2053	2.67%
Gsec C-STRIPS Mat 19-Sep-2026	1.79%
Gsec C-STRIPS Mat 19-Sep-2027	1.67%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.47%
Gsec C-STRIPS Mat 19-Sep-2025	1.08%
Others	3.34%
<b>Total</b>	<b>64.56%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.91%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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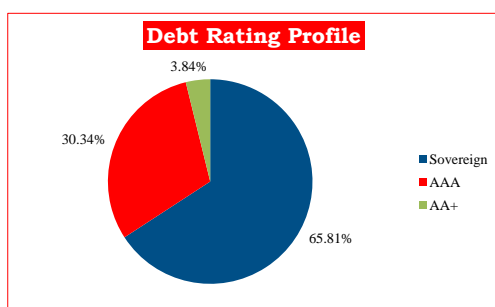
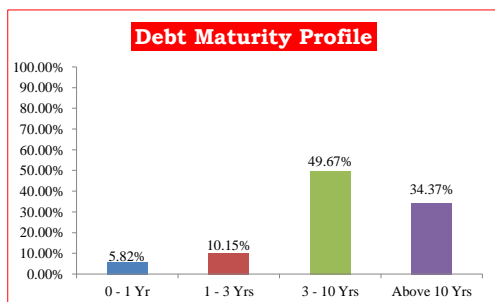
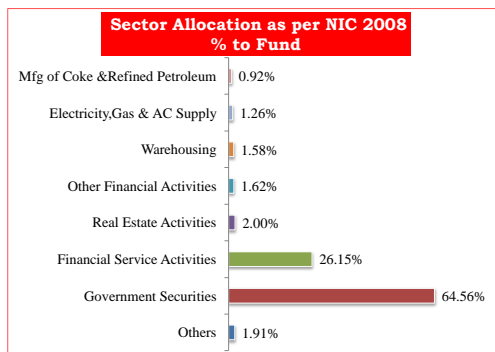
Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	145.40
Modified Duration (In Years)	6.39

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	63,078.87	1,228.46	64,307.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.91%
Public Deposits		
Govt. Securities	80% to 100%	98.09%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.00%



## Pension Equity Plus Fund as on March 31, 2024

**Fund Objective :** The Pension Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

<b>SFIN Code</b>	: ULIF06001/04/14PenEqPlsFd101
<b>Inception Date</b>	: 06 Oct 2015
<b>NAV</b>	: 26.7309

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.28%	12.60%
10 Years	N.A.	N.A.
7 Years	12.92%	13.55%
5 Years	14.27%	13.95%
4 Years	26.96%	26.94%
3 Years	15.06%	14.97%
2 Years	13.69%	13.07%
1 Year	27.70%	28.61%
6 Months	12.80%	13.69%
1 Month	1.44%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.64%
ICICI Bank Limited	8.74%
HDFC Bank Limited	8.22%
Infosys Limited	6.70%
Larsen & Toubro Limited	5.03%
ITC Limited	3.63%
SBI-ETF Nifty Bank	3.50%
Tata Consultancy Services Limited	3.40%
Axis Bank Limited	3.31%
Bharti Airtel Ltd - Partly Paid	3.04%
Bajaj Finance Ltd	2.59%
Mahindra & Mahindra Ltd.	2.29%
Tata Steel Limited	2.26%
Maruti Suzuki India Ltd	1.90%
Hindustan Unilever Limited	1.89%
HCL Technologies Limited	1.86%
NTPC Ltd.	1.84%
UltraTech Cement Limited	1.84%
Dr Reddys Laboratories Limited	1.82%
Kotak Nifty Bank ETF	1.80%
Kotak Mahindra Bank Limited	1.55%
Bajaj Auto Ltd.	1.35%
Tech Mahindra Limited	1.17%
Asian Paints (India) Ltd	1.16%
Grasim Industries Limited	1.10%
Power Grid Corporation of India Ltd	1.08%
Hindalco Industries Limited	1.01%
Lupin Limited	0.95%
Tata Consumer Products Limited	0.93%
Hero Motocorp Limited	0.90%
Adani Ports & Special Economic Zone Ltd	0.86%
HDFC NIFTY Private Bank ETF	0.83%
Apollo Hospitals Enterprise Limited	0.79%
Titan Company Limited	0.76%
Bharat Petroleum Corporation Ltd	0.75%
SBI Life Insurance Company Limited	0.72%
Nippon India ETF Nifty Bank BeES	0.60%
Cipla Limited	0.59%
Britannia Industries Ltd	0.54%
Nestle India Limited	0.54%
Bank of Baroda	0.54%
Others	5.70%
<b>Total</b>	<b>99.72%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.28%</b>
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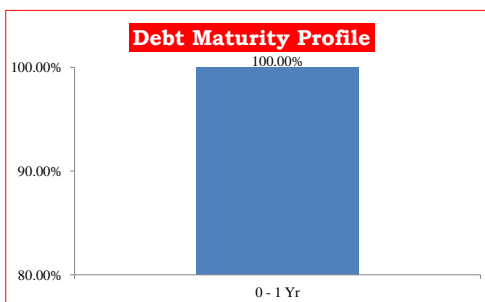
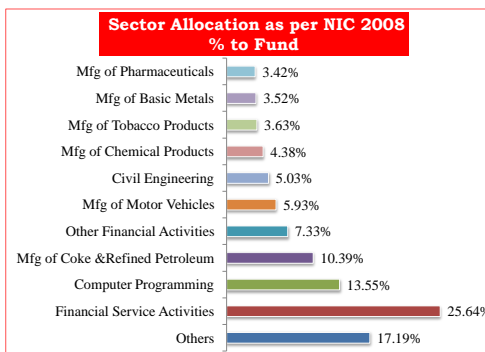
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
13,212.66	-	36.77	13,249.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.91%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.72%
Net Current Assets	-	-0.64%



## Capital Growth Fund as on March 31, 2024

**Fund Objective :** Capital Growth Fund aims to provide medium to long term capital appreciation by investing in a portfolio of companies which can perform through economic and market cycles. In addition up to 20% of the Fund may be invested in Money Market Instruments and Fixed Income Securities.

<b>SFIN Code</b>	: ULIF06301/04/15CapGrwthFd101
<b>Inception Date</b>	: 21 Oct 2016
<b>NAV</b>	: 27.2253

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.39%	13.64%
10 Years	N.A.	N.A.
7 Years	13.53%	13.68%
5 Years	14.62%	14.55%
4 Years	27.24%	28.03%
3 Years	14.66%	16.16%
2 Years	13.71%	14.64%
1 Year	25.66%	32.34%
6 Months	10.41%	15.76%
1 Month	0.67%	1.63%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	7.36%
Alkem Laboratories Ltd	6.37%
HDFC Bank Limited	5.82%
Reliance Industries Limited	5.76%
Britannia Industries Ltd	4.77%
HCL Technologies Limited	4.42%
Kotak Nifty Bank ETF	4.01%
Bharti Airtel Ltd	3.91%
Larsen & Toubro Limited	3.84%
Tata Consultancy Services Limited	3.38%
Axis Bank Limited	3.27%
Samvardhana Motherson International Ltd	2.67%
Mahindra & Mahindra Ltd.	2.58%
ITC Limited	2.45%
Dr Reddys Laboratories Limited	2.37%
Tata Steel Limited	2.08%
Infosys Limited	2.06%
UltraTech Cement Limited	2.01%
Hindustan Unilever Limited	1.96%
Kotak Mahindra Bank Limited	1.75%
SBI ETF IT	1.56%
Bajaj Finance Ltd	1.54%
NTPC Ltd.	1.48%
Maruti Suzuki India Ltd	1.43%
Bharat Petroleum Corporation Ltd	1.32%
Asian Paints (India) Ltd	1.21%
Bajaj Auto Ltd.	1.11%
Godrej Consumer Products Limited	1.04%
Crompton Greaves Consumer Electricals Ltd	0.96%
ABB India Ltd	0.92%
Ashok Leyland Limited	0.87%
Adani Ports & Special Economic Zone Ltd	0.80%
Shree Cement Limited	0.70%
Jio Financial Services Ltd	0.69%
Devyani International Limited	0.66%
Cipla Limited	0.65%
Tata Power Co. Ltd	0.64%
Mahindra & Mahindra Financial Services Limited	0.62%
Hero Motocorp Limited	0.60%
ICICI Lombard General Insurance Company Limited	0.59%
Bayer CropScience Ltd.	0.57%
Grasim Industries Limited	0.56%
Siemens Ltd	0.56%
Apollo Hospitals Enterprise Limited	0.55%
SBI Life Insurance Company Limited	0.54%
ICICI Prudential Life Insurance Company Limited	0.51%
Volta Ltd	0.50%
Others	3.42%
<b>Total</b>	<b>99.45%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.55%</b>
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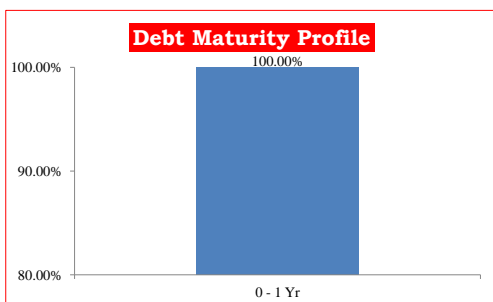
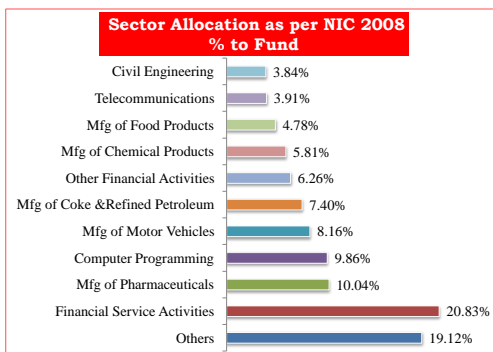
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
2,614.57	-	14.33	2,628.90

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.86%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.45%
Net Current Assets	-	-0.32%



## Capital Secure Fund as on March 31, 2024

**Fund Objective :** Capital Secure Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

<b>SFIN Code</b>	: ULIF06401/04/15CapSecFund101
<b>Inception Date</b>	: 21 Oct 2016
<b>NAV</b>	: 14.2861

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	4.91%	6.86%
10 Years	N.A.	N.A.
7 Years	4.88%	6.92%
5 Years	5.00%	7.33%
4 Years	3.97%	6.04%
3 Years	3.79%	5.49%
2 Years	4.32%	6.01%
1 Year	6.31%	8.26%
6 Months	3.91%	4.34%
1 Month	0.65%	0.74%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	9.29%
Power Finance Corporation Ltd	3.45%
LIC Housing Finance Ltd	3.42%
Bajaj Finance Ltd	3.28%
Embassy Office Parks REIT	1.64%
Bharti Telecom Ltd	1.61%
India Grid Trust	1.56%
International Finance Corporation	1.16%
Sikka Ports And Terminals	1.10%
Sundaram Finance Ltd	1.05%
Others	3.39%
<b>Total</b>	<b>30.95%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	18.66%
7.18% GOI Mat 14-Aug-2033	18.09%
7.26% GOI Mat 06-Feb-2033	5.63%
7.46% GOI Mat 06-Nov-2073	4.94%
7.25% GOI Mat 12-Jun-2063	3.92%
7.61% GOI Mat 09-May-2030	2.35%
7.30% GOI Mat 19-Jun-2053	2.30%
7.59% GOI Mat 20-Mar-2029	1.56%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	1.43%
8.00% Oil Bond Mat 23-Mar-2026	1.41%
Others	5.38%
<b>Total</b>	<b>65.65%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 3.40%**

**Grand Total 100.00%**

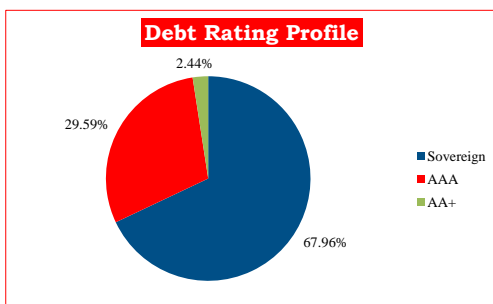
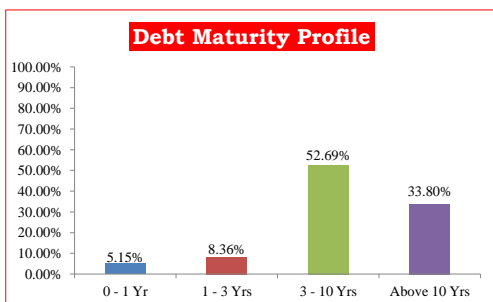
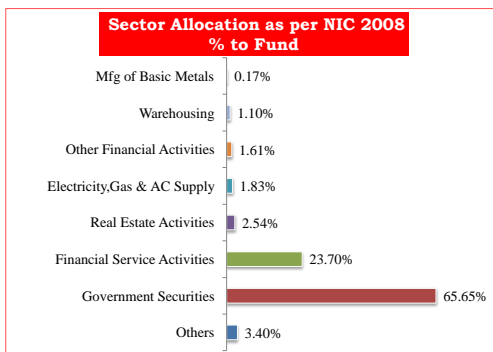
Debt Parameters	
Portfolio Yield (%)	7.27%
Avg Maturity (In Months)	142.96
Modified Duration (In Years)	6.38

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	17,393.78	611.77	18,005.55

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.21%
Public Deposits	80% to 100%	96.60%
Govt. Securities	0%	0.00%
Equity	-	1.19%



## Policy Discontinued Fund - Life as on March 31, 2024

**Fund Objective :** The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

<b>SFIN Code</b>	: ULIF05110/03/11DiscontdPF101
<b>Inception Date</b>	: 10 Mar 2011
<b>NAV</b>	: 22.6758

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.47%	N.A.
10 Years	5.99%	N.A.
7 Years	5.25%	N.A.
5 Years	4.93%	N.A.
4 Years	4.55%	N.A.
3 Years	4.73%	N.A.
2 Years	5.44%	N.A.
1 Year	6.40%	N.A.
6 Months	3.21%	N.A.
1 Month	0.54%	N.A.

# NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
182 Days T-Bill Mat 29-Aug-2024	8.55%
182 Days T-Bill Mat 16-May-2024	7.19%
182 Days T-Bill Mat 05-Sep-2024	5.60%
182 Days T-Bill Mat 18-Jul-2024	4.04%
182 Days T-Bill Mat 25-Apr-2024	3.73%
364 Days T-Bill Mat 13-Jun-2024	2.86%
364 Days T-Bill Mat 16-Jan-2025	2.75%
364 Days T-Bill Mat 30-May-2024	2.73%
182 Days T-Bill Mat 25-Jul-2024	2.60%
364 Days T-Bill Mat 02-May-2024	2.58%
Others	31.26%
<b>Total</b>	<b>73.88%</b>

**Deposits, Money Mkt Securities and Net Current Assets.** **26.12%**

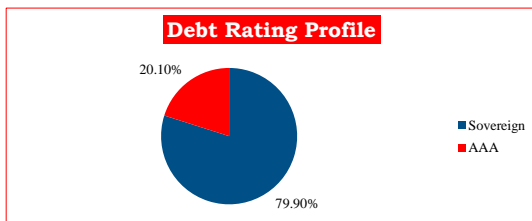
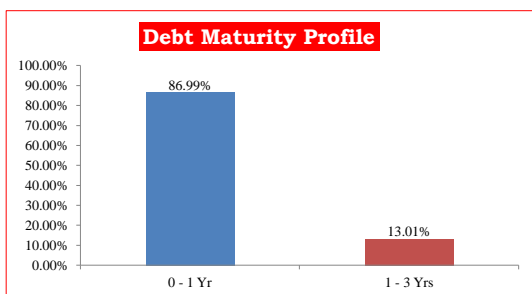
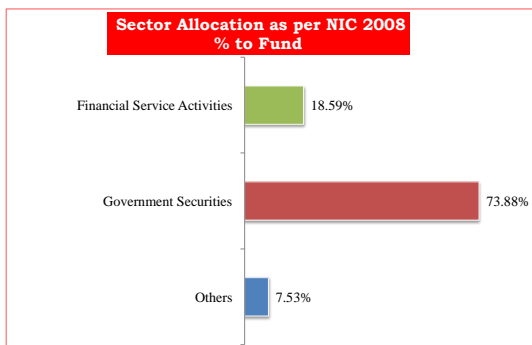
**Grand Total** **100.00%**

Debt Parameters	
Portfolio Yield (%)	7.26%
Avg Maturity (In Months)	5.79
Modified Duration (In Years)	0.46

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	2,54,643.90	90,017.47	3,44,661.36

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	26.46%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbills)	60% to 100%	73.88%
Corporate Bonds	0%	0.00%
Equity		
Net Current Assets	-	-0.34%



## Policy Discontinued Fund - Pension as on March 31, 2024

**Fund Objective :** The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

<b>SFIN Code</b>	: ULIF05201/10/13DiscontdPF101
<b>Inception Date</b>	: 01 Oct 2013
<b>NAV</b>	: 18.4583

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.01%	N.A.
10 Years	5.92%	N.A.
7 Years	5.16%	N.A.
5 Years	4.79%	N.A.
4 Years	4.50%	N.A.
3 Years	4.77%	N.A.
2 Years	5.45%	N.A.
1 Year	6.42%	N.A.
6 Months	3.23%	N.A.
1 Month	0.55%	N.A.

# NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Government Securities	% to Fund
182 Days T-Bill Mat 25-Jul-2024	16.26%
364 Days T-Bill Mat 02-May-2024	15.66%
364 Days T-Bill Mat 03-Oct-2024	12.68%
Gsec C-STRIPS Mat 15-Dec-2024	9.65%
364 Days T-Bill Mat 16-Jan-2025	9.43%
364 Days T-Bill Mat 30-May-2024	8.66%
Gsec C-STRIPS Mat 12-Dec-2024	5.63%
Gsec C-STRIPS Mat 22-Aug-2025	3.65%
7.98% Karnataka SDL Mat 14-Oct-2025	3.53%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	3.48%
Others	4.69%
<b>Total</b>	<b>93.31%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.69%</b>
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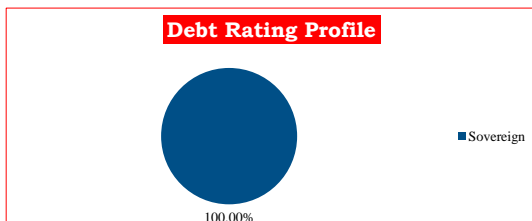
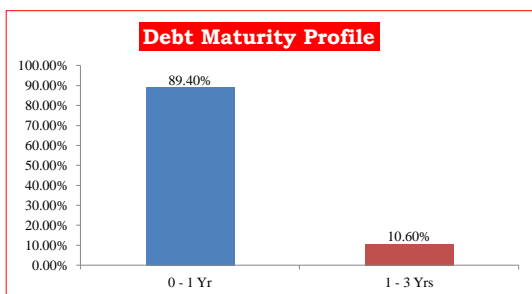
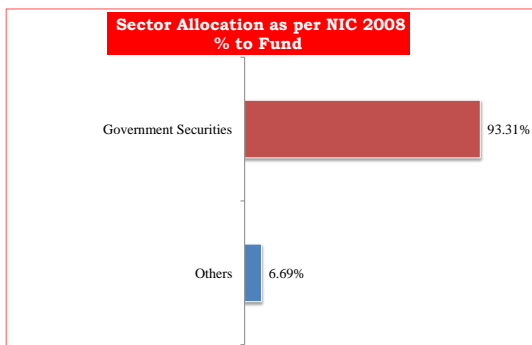
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	6.95%
Avg Maturity (In Months)	6.05
Modified Duration (In Years)	0.49

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	5,333.91	382.24	5,716.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	7.26%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbills)	60% to 100%	93.31%
Corporate Bonds	0%	0.00%
Equity	-	-
Net Current Assets	-	-0.57%





### Discovery Fund as on March 31, 2024

**Fund Objective :** The Fund aims to deliver long term growth of capital by investing predominantly in mid-cap companies. The fund will invest up to 100% in mid-cap stocks which are defined as stocks with market cap falling within the market capitalisation range in the underlying benchmark Nifty free float midcap index (getting renamed as Nifty Midcap 100 index). The fund can also invest up to 25% of the portfolio in stocks falling outside the mid-cap index market cap range. The fund may also invest up to 10% of the portfolio in fixed income instruments, money market instruments, cash, deposits and liquid mutual funds.

<b>SFIN Code</b>	: ULIF06618/01/18DiscoveryFund101
<b>Inception Date</b>	: 03 Sep 2018
<b>NAV</b>	: 33.3844

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	24.12%	17.17%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	25.24%	21.36%
4 Years	41.58%	42.36%
3 Years	24.11%	26.60%
2 Years	21.85%	27.25%
1 Year	50.01%	60.06%
6 Months	21.28%	18.60%
1 Month	1.26%	-0.54%

# Nifty MidCap 100  
Note: Returns over 1 year have been annualized.

#### Portfolio

Equity	% to Fund
Max Healthcare Institute Limited	2.28%
Torrent Power Ltd.	2.16%
The Indian Hotels Company Ltd	2.14%
Cummins India Ltd.	1.85%
Lupin Limited	1.85%
Trent Ltd.	1.77%
IndusInd Bank Limited	1.54%
Alkem Laboratories Ltd	1.42%
Federal Bank Limited	1.40%
Max Financial Services Limited	1.39%
Balkrishna Industries Ltd.	1.38%
Tube Investments of India Ltd.	1.37%
PB Fintech Limited	1.34%
Dixon Technologies (India) Limited	1.34%
Colofore Limited	1.52%
IPCA Laboratories Ltd	1.29%
CG Power and Industrial Solutions Limited	1.29%
APL Apollo Tubes Ltd	1.26%
Mahindra & Mahindra Financial Services Limited	1.25%
Voltas Ltd	1.21%
Persistent Systems Ltd.	1.19%
Astral Limited	1.19%
Cholamandam Investment & Finance Company Ltd	1.15%
AU Small Finance Bank Limited	1.12%
Bharat Forge Ltd	1.12%
Union Bank Of India	1.10%
Bank of India	1.09%
ITC Limited	1.06%
Titan Company Limited	1.06%
Fortis Healthcare Limited	1.04%
Bharat Electronics Ltd	1.04%
MRF Ltd.	1.03%
Reliance Industries Limited	1.03%
Tata Power Co. Ltd	1.02%
SRF Limited	1.02%
HDFC Bank Limited	1.01%
Page Industries Ltd	0.99%
Sona BLW Precision Forgings Limited	0.99%
Power Finance Corporation Ltd	0.99%
Axis Bank Limited	0.99%
ICICI Bank Limited	0.98%
Macrotech Developers Ltd	0.96%
Hindustan Petroleum Corporation Ltd.	0.95%
Ashok Leyland Limited	0.92%
FSN E-Commerce Ventures Limited	0.92%
KPTI TECHNOLOGIES LIMITED	0.89%
Container Corporation of India Ltd	0.88%
Indraprastha Gas Ltd.	0.86%
Jindal Steel & Power Limited	0.84%
UNO Minda Limited	0.82%
National Mineral Development Corporation Ltd	0.80%
Bharti Airtel Ltd	0.79%
P I Industries Limited	0.77%
Apollo Hospitals Enterprise Limited	0.76%
Tvs Motor Company Ltd.	0.75%
Kesoram Industries Ltd	0.75%
Crompton Greaves Consumer Electricals Ltd	0.74%
Godrej Properties Limited	0.73%
Tata Communications Ltd	0.72%
L&T Technology Services Ltd	0.71%
Shriram Finance Ltd	0.70%
Solar Industries India Ltd	0.70%
ACC Ltd.	0.69%
Mphasis Limited	0.69%
Nesco Limited	0.65%
Coromandel International Ltd	0.64%
LTIMindtree Limited	0.59%
Zydus Lifesciences Limited	0.59%
Bombay Stock Exchange Ltd	0.57%
Indian Bank	0.57%
Sanofi India Ltd.	0.56%
Info Edge (India) Limited	0.56%
Sapphire Foods India Limited	0.55%
Avenue Supermarts Ltd	0.54%
Kotak Mahindra Bank Limited	0.53%
Juniper Hotels Limited	0.51%
Emami Ltd	0.51%
Others	13.72%
<b>Total</b>	<b>92.49%</b>

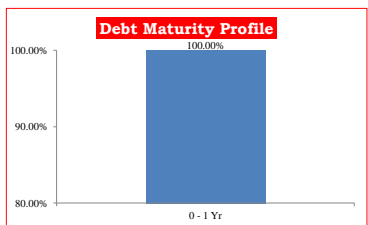
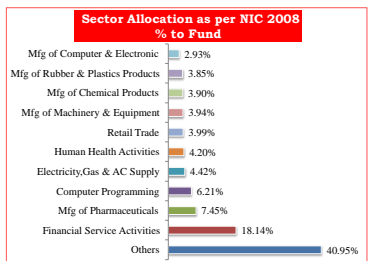
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>7.51%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
4,65,420.38	-	37,782.13	5,03,202.51

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	3

Asset Category	F&U Mandate	% of Actual
Money Market Inst	0% to 10%	7.74%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	92.49%
Net Current Assets	-	-0.23%



## Equity Advantage Fund as on March 31, 2024

**Fund Objective :** Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.

<b>SFIN Code</b>	: ULIF06723/03/18EqtyAdvtdFd101
<b>Inception Date</b>	: 07 Feb 2019
<b>NAV</b>	: 24.388

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	18.91%	16.18%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	19.37%	15.53%
4 Years	30.96%	29.33%
3 Years	18.54%	17.10%
2 Years	18.17%	15.74%
1 Year	37.03%	36.69%
6 Months	17.54%	17.26%
1 Month	1.15%	1.45%

# BSE-200

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	7.17%
ICICI Bank Limited	6.51%
HDFC Bank Limited	5.64%
Infosys Limited	4.50%
Larsen & Toubro Limited	3.18%
Tata Consultancy Services Limited	3.01%
Axis Bank Limited	2.61%
ITC Limited	2.60%
Bharti Airtel Ltd - Partly Paid	2.25%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.16%
Bank of India	2.12%
Kotak Nifty Bank ETF	2.12%
UltraTech Cement Limited	2.01%
Dr Reddys Laboratories Limited	1.76%
Mahindra & Mahindra Ltd.	1.66%
HCL Technologies Limited	1.58%
Maruti Suzuki India Ltd	1.49%
Tech Mahindra Limited	1.40%
Hindustan Unilever Limited	1.33%
Tata Steel Limited	1.27%
Bajaj Finance Ltd	1.26%
Union Bank Of India	1.11%
Macrotech Developers Ltd	1.09%
Power Grid Corporation of India Ltd	1.08%
Indian Bank	1.07%
Lupin Limited	1.06%
NTPC Ltd.	1.06%
Kotak Mahindra Bank Limited	0.89%
Asian Paints (India) Ltd	0.89%
Tata Power Co. Ltd	0.87%
Juniper Hotels Limited	0.82%
Mahindra & Mahindra Financial Services Limited	0.75%
Aarti Industries Limited	0.74%
Canara Bank	0.73%
Siemens Ltd	0.70%
Bajaj Auto Ltd.	0.66%
Power Finance Corporation Ltd	0.64%
Jio Financial Services Ltd	0.61%
Voltas Ltd	0.61%
Grasim Industries Limited	0.58%
Apeejay Surrendra Park Hotels Limited	0.57%
Crompton Greaves Consumer Electricals Ltd	0.57%
Bharat Petroleum Corporation Ltd	0.56%
Apollo Hospitals Enterprise Limited	0.55%
Ashok Leyland Limited	0.54%
Others	23.54%
<b>Total</b>	<b>99.91%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.09%</b>
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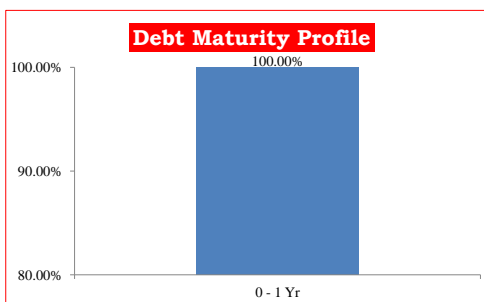
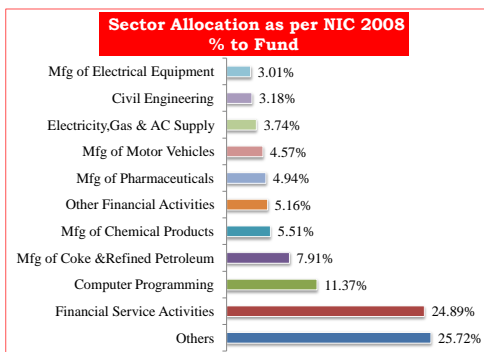
<b>Grand Total</b>	<b>100.00%</b>
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**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
72,901.08	-	62.89	72,963.97

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.03%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.91%
Net Current Assets	-	0.06%



## Bond Plus Fund as on March 31, 2024

**Fund Objective :** To generate steady returns from interest accruals from high grade bonds and moderate duration risk which will be enhanced with exposures to equity securities and instruments and investment trusts.

<b>SFIN Code</b>	: ULIF06814/06/19BondPlusFd101
<b>Inception Date</b>	: 13 Dec 2019
<b>NAV</b>	: 13.2464

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.75%	6.80%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	N.A.	N.A.
4 Years	5.94%	6.04%
3 Years	5.02%	5.49%
2 Years	5.06%	6.01%
1 Year	7.36%	8.26%
6 Months	3.94%	4.34%
1 Month	1.13%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
HDFC Bank Ltd	8.47%
National Highway Authority Of India	8.11%
Indian Railway Finance Corporation Ltd	7.69%
LIC Housing Finance Ltd	4.98%
National Bank For Agriculture & Rural Development	4.46%
<b>Total</b>	<b>33.71%</b>

Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	45.06%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	17.07%
<b>Total</b>	<b>62.14%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.15%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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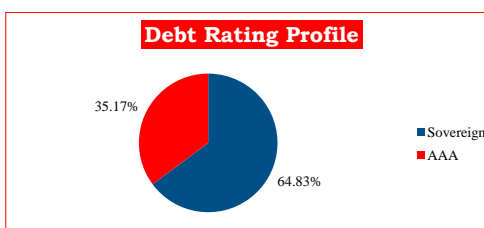
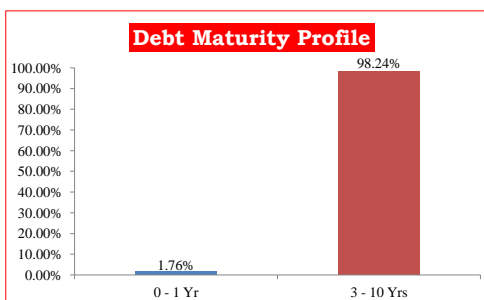
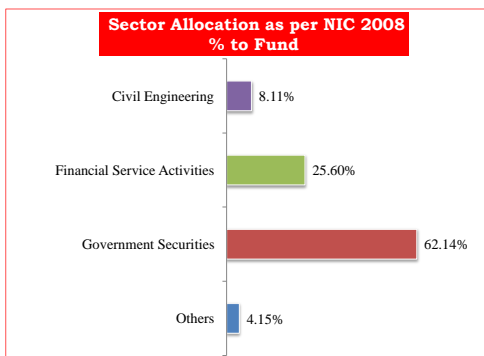
Debt Parameters	
Portfolio Yield (%)	7.48%
Avg Maturity (In Months)	67.22
Modified Duration (In Years)	4.33

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	10,623.63	460.33	11,083.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.72%
Public Deposits		
Govt. Securities	30% to 100%	95.85%
Corporate Bonds		
Equity	0% to 50%	0.00%
Net Current Assets	-	2.43%



## Secure Advantage Fund as on March 31, 2024

**Fund Objective :** To generate steady returns from higher interest accruals from high grade bonds.

<b>SFIN Code</b>	: ULIF06914/06/19SecAdvFund101
<b>Inception Date</b>	: 17 Dec 2019
<b>NAV</b>	: 13.2663

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.81%	6.78%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	N.A.	N.A.
4 Years	5.73%	6.04%
3 Years	5.02%	5.49%
2 Years	5.52%	6.01%
1 Year	7.88%	8.26%
6 Months	4.48%	4.34%
1 Month	0.93%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Reliance Industries Ltd	8.29%
Power Grid Corporation of India Ltd	6.79%
LIC Housing Finance Ltd	6.53%
Indian Railway Finance Corporation Ltd	4.80%
NHPC Ltd	4.25%
HDFC Bank Ltd	1.59%
<b>Total</b>	<b>32.26%</b>

Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	24.72%
7.46% GOI Mat 06-Nov-2073	11.98%
7.18% GOI Mat 14-Aug-2033	9.66%
7.18% GOI Mat 24-Jul-2037	9.66%
7.26% GOI Mat 22-Aug-2032	3.87%
<b>Total</b>	<b>59.89%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>7.85%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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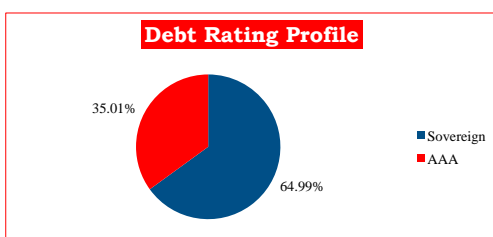
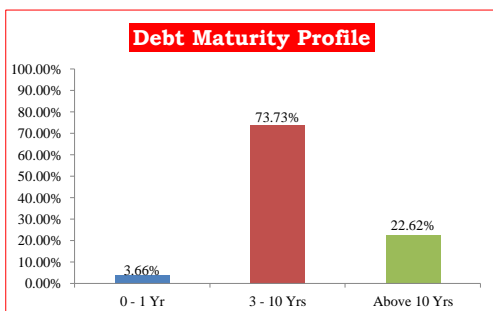
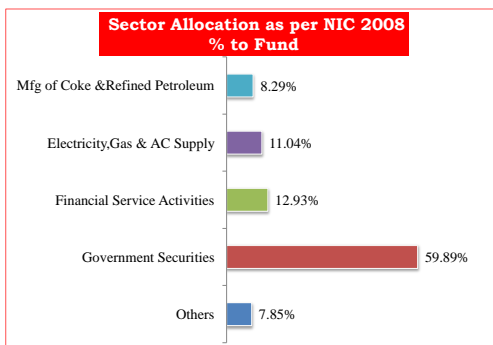
Debt Parameters	
Portfolio Yield (%)	7.34%
Avg Maturity (In Months)	144.45
Modified Duration (In Years)	5.91

**AUM ( ₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	2,885.04	245.63	3,130.67

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	3.50%
Public Deposits		
Govt. Securities	60% to 100%	92.15%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	4.35%



## Sustainable Equity Fund as on March 31, 2024

**Fund Objective :** The Fund aims to deliver long term growth of capital by focusing on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

<b>SFIN Code</b>	: ULIF07019/07/21SustabEqF101
<b>Inception Date</b>	: 11 Jan 2022
<b>NAV</b>	: 12.7485

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.56%	7.90%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	N.A.	N.A.
4 Years	N.A.	N.A.
3 Years	N.A.	N.A.
2 Years	12.82%	12.07%
1 Year	32.01%	36.33%
6 Months	15.33%	17.19%
1 Month	0.94%	0.96%

# NIFTY100 ESG  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	4.77%
SBI ETF IT	4.72%
HDFC Bank Limited	4.69%
Infosys Limited	4.55%
Bharti Airtel Ltd	3.67%
Axis Bank Limited	3.61%
Tata Motors Limited	3.10%
Kotak Mahindra Bank Limited	2.89%
Larsen & Toubro Limited	2.68%
HCL Technologies Limited	2.65%
Reliance Industries Limited	2.45%
Adani Ports & Special Economic Zone Ltd	2.32%
Titan Company Limited	2.23%
IndusInd Bank Limited	2.12%
Mahindra & Mahindra Ltd.	1.88%
Hero Motocorp Limited	1.84%
Hindustan Unilever Limited	1.80%
Bajaj Finance Ltd	1.70%
UltraTech Cement Limited	1.67%
Dr Reddys Laboratories Limited	1.64%
Nestle India Limited	1.60%
Tata Consultancy Services Limited	1.59%
SBI Life Insurance Company Limited	1.59%
Asian Paints (India) Ltd	1.46%
Tech Mahindra Limited	1.26%
Canara Bank	1.25%
Icici Prudential Mutual Fund - ICICI Prudential Nifty IT ETF	1.22%
Godrej Consumer Products Limited	1.20%
Trent Ltd.	1.19%
Bajaj Auto Ltd.	1.16%
Cholamandalam Investment & Finance Company Ltd	1.12%
NTPC Ltd.	1.11%
Havells India Ltd	1.06%
Zomato Limited	1.00%
ICICI Prudential Life Insurance Company Limited	0.98%
Cipla Limited	0.97%
LTIMindtree Limited	0.95%
Siemens Ltd	0.89%
Apollo Hospitals Enterprise Limited	0.89%
Shriram Finance Ltd	0.88%
State Bank of India	0.86%
ABB India Ltd	0.81%
Power Grid Corporation of India Ltd	0.78%
Info Edge (India) Limited	0.77%
Tata Power Co. Ltd	0.77%
ICICI Lombard General Insurance Company Limited	0.74%
Sun Pharmaceutical Industries Limited	0.74%
Ambuja Cements Ltd.	0.72%
Divis Laboratories Ltd.	0.71%
Bajaj Finserv Ltd	0.71%
Tata Consumer Products Limited	0.69%
Maruti Suzuki India Ltd	0.65%
Tvs Motor Company Ltd.	0.62%
Wipro Limited	0.56%
Samvardhana Motherhood International Ltd	0.56%
Bosch Ltd	0.54%
Britannia Industries Ltd	0.53%
Eicher Motors Limited	0.52%
Others	5.08%
<b>Total</b>	<b>97.70%</b>

Deposits, Money Mkt Securities and Net Current Assets. 2.30%

**Grand Total** 100.00%

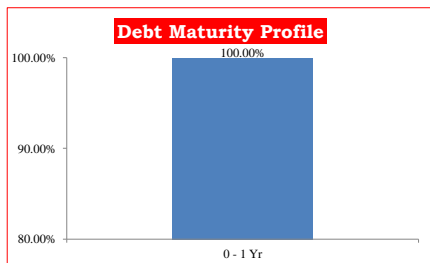
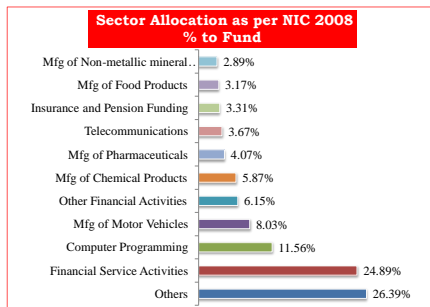
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
2,763.86	-	65.14	2,829.00

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	29	2
Mr Ankur Sharma	1	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 20%	2.27%
Govt. Securities		
Corporate Bonds	0% to 20%	0.00%
Equity	80% to 100%	97.70%
Net Current Assets	-	0.03%



## Active Asset Allocation Fund as on March 31, 2024

**Fund Objective :** The fund seeks provide long term capital appreciation in a risk controlled manner by making clear and dynamic asset allocation choices as between Equities and Bonds.

<b>SFIN Code</b>	: ULIF01527/12/10ACTASSET101
<b>Inception Date</b>	: 18 Jan 2011
<b>NAV</b>	: 33.4396

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.57%	9.40%
10 Years	10.76%	10.50%
7 Years	10.29%	10.24%
5 Years	11.18%	10.64%
4 Years	16.96%	16.49%
3 Years	10.82%	10.23%
2 Years	9.22%	9.54%
1 Year	17.12%	18.44%
6 Months	8.45%	9.01%
1 Month	1.14%	1.15%

# Crisil Composite Bond Index (50%) and Nifty 50 (50%)  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.38%
Reliance Industries Limited	5.29%
ICICI Bank Limited	4.38%
Infosys Limited	2.98%
Larsen & Toubro Limited	2.65%
ITC Limited	1.80%
Bharti Airtel Ltd	1.80%
Axis Bank Limited	1.69%
Tata Consultancy Services Limited	1.69%
Tata Steel Limited	1.38%
Mahindra & Mahindra Ltd.	0.92%
Sun Pharmaceutical Industries Limited	0.92%
Maruti Suzuki India Ltd	0.91%
Kotak Mahindra Bank Limited	0.88%
IndusInd Bank Limited	0.88%
Hindustan Unilever Limited	0.87%
Dr Reddys Laboratories Limited	0.82%
State Bank of India	0.79%
Bajaj Finance Ltd	0.78%
Tata Motors Limited	0.78%
HCL Technologies Limited	0.75%
NTPC Ltd.	0.72%
UltraTech Cement Limited	0.71%
SBI Life Insurance Company Limited	0.70%
Titan Company Limited	0.64%
Oil & Natural Gas Corporation Ltd.	0.59%
Apollo Hospitals Enterprise Limited	0.56%
Kotak Nifty Bank ETF	0.53%
L&T Technology Services Ltd	0.51%
Others	8.89%
<b>Total</b>	<b>52.17%</b>

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	2.72%
National Bank For Agriculture & Rural Development	1.49%
REC Limited	1.33%
Housing & Urban Development Corporation Limited	0.97%
HDFC Bank Ltd	0.92%
Power Finance Corporation Ltd	0.08%
<b>Total</b>	<b>7.51%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	12.78%
7.26% GOI Mat 06-Feb-2033	6.82%
7.26% GOI Mat 22-Aug-2032	4.79%
7.54% GOI Mat 23-May-2036	3.98%
8.15% GOI Mat 24-Nov-2026	3.83%
7.25% GOI Mat 12-Jun-2063	3.02%
7.30% GOI Mat 19-Jun-2053	0.99%
7.46% GOI Mat 06-Nov-2073	0.77%
8.22% Karnataka SDL Mat 30 Jan 2031	0.42%
7.32% GOI Mat 13-Nov-2030	0.39%
Others	0.60%
<b>Total</b>	<b>38.40%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.92%</b>
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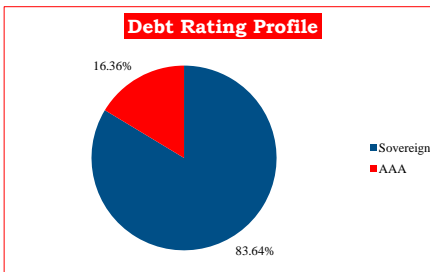
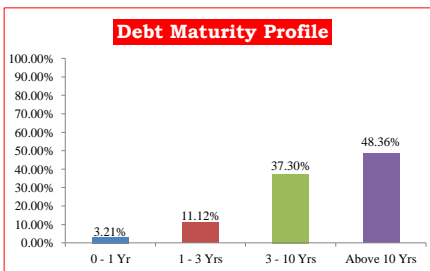
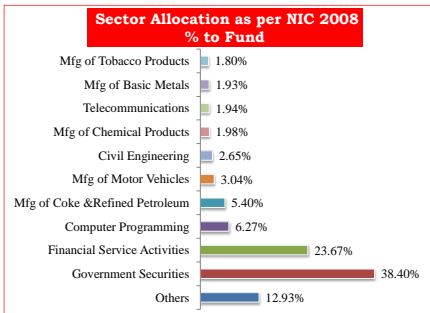
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	143.53
Modified Duration (In Years)	6.73

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
6,712.91	5,906.45	247.16	12,866.51

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 80%	47.43%
Govt. Securities		
Corporate Bonds		
Equity	20% to 100%	52.17%
Net Current Assets	-	0.40%



## Guaranteed NAV Fund as on March 31, 2024

**Fund Objective :** The Fund is a simple two-asset product that invests in risk-free money-market assets as well as in equity assets. The investor benefits through continuous participation in equity market returns and simultaneous downside protection to the extent of 80% of highest-attained NAV

<b>SFIN Code</b>	<b>: ULIF01403/12/10GTDNAV101</b>
<b>Inception Date</b>	<b>: 22 Dec 2010</b>
<b>NAV</b>	<b>: 22.9124</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.44%	N.A.
10 Years	7.18%	N.A.
7 Years	6.64%	N.A.
5 Years	5.91%	N.A.
4 Years	10.61%	N.A.
3 Years	8.84%	N.A.
2 Years	8.61%	N.A.
1 Year	16.81%	N.A.
6 Months	8.08%	N.A.
1 Month	1.03%	N.A.

# NA

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	7.26%
Reliance Industries Limited	6.02%
ICICI Bank Limited	4.65%
Infosys Limited	3.45%
Larsen & Toubro Limited	2.64%
Tata Consultancy Services Limited	2.15%
ITC Limited	2.14%
Bharti Airtel Ltd	1.84%
State Bank of India	1.83%
Axis Bank Limited	1.78%
Kotak Mahindra Bank Limited	1.52%
Hindustan Unilever Limited	1.26%
Bajaj Finance Ltd	1.18%
Mahindra & Mahindra Ltd.	1.18%
Tata Motors Limited	1.15%
Sun Pharmaceutical Industries Limited	1.12%
Tata Steel Limited	1.09%
Maruti Suzuki India Ltd	1.07%
Titan Company Limited	1.02%
NTPC Ltd.	1.00%
HCL Technologies Limited	1.00%
Asian Paints (India) Ltd	0.82%
Bajaj Finserv Ltd	0.82%
Power Grid Corporation of India Ltd	0.78%
Bajaj Auto Ltd.	0.73%
UltraTech Cement Limited	0.69%
Adani Ports & Special Economic Zone Ltd	0.65%
SBI Life Insurance Company Limited	0.62%
Nestle India Limited	0.59%
Oil & Natural Gas Corporation Ltd.	0.59%
Grasim Industries Limited	0.58%
IndusInd Bank Limited	0.56%
Coal India Limited	0.54%
Hindalco Industries Limited	0.52%
Others	4.61%
<b>Total</b>	<b>59.46%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>40.54%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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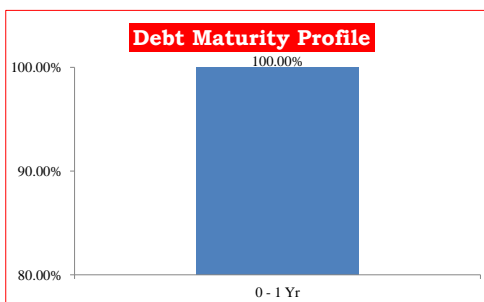
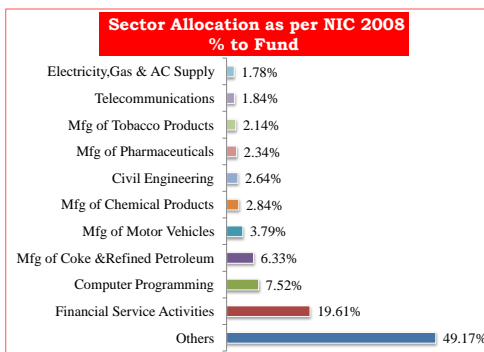
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
6,318.28	-	4,307.15	10,625.43

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	40% to 100%	40.52%
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity	0% to 60%	59.46%
Net Current Assets	-	0.02%



## Individual Balanced Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term capital growth through an investment mix of upto 40% equity and the balance in high quality bonds and money market instruments.

<b>SFIN Code</b>	<b>: ULIF00118/10/04BALANCE101</b>
<b>Inception Date</b>	<b>: 02 Nov 2004</b>
<b>NAV</b>	<b>: 54.0595</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.09%	9.15%
10 Years	9.47%	9.58%
7 Years	8.47%	8.91%
5 Years	9.13%	9.31%
4 Years	11.71%	12.31%
3 Years	8.10%	8.34%
2 Years	7.53%	8.12%
1 Year	13.24%	14.36%
6 Months	6.94%	7.14%
1 Month	0.77%	0.99%

# Crisil Composite Bond Index(70%) and Nifty 50 (30%)  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	3.80%
Reliance Industries Limited	3.23%
ICICI Bank Limited	2.34%
Infosys Limited	2.12%
Larsen & Toubro Limited	1.74%
Tata Consultancy Services Limited	1.41%
ITC Limited	1.31%
Bharti Airtel Ltd	0.72%
Axis Bank Limited	0.68%
State Bank of India	0.67%
Hindustan Unilever Limited	0.65%
Maruti Suzuki India Ltd	0.63%
Mahindra & Mahindra Ltd.	0.57%
NTPC Ltd.	0.52%
Tata Motors Limited	0.51%
Tata Steel Limited	0.51%
Sun Pharmaceutical Industries Limited	0.50%
Others	11.33%
<b>Total</b>	<b>33.24%</b>

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	5.04%
Housing & Urban Development Corporation Limited	3.94%
REC Limited	3.03%
Indian Railway Finance Corporation Ltd	1.76%
HDFC Bank Ltd	1.40%
Power Finance Corporation Ltd	0.32%
<b>Total</b>	<b>15.48%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	14.49%
7.54% GOI Mat 23-May-2036	5.86%
7.25% GOI Mat 12-Jun-2063	5.42%
6.54% GOI Mat 17-Jan-2032	3.80%
7.30% GOI Mat 19-Jun-2053	3.53%
7.35% Andhra Pradesh SDL Mat 17-May-2039	3.13%
8.26% GOI Mat 02-Aug-2027	2.93%
7.26% GOI Mat 22-Aug-2032	2.30%
9.20% GOI Mat 30-Sep-2030	1.83%
7.46% GOI Mat 06-Nov-2073	1.32%
Others	2.26%
<b>Total</b>	<b>46.89%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.39%</b>
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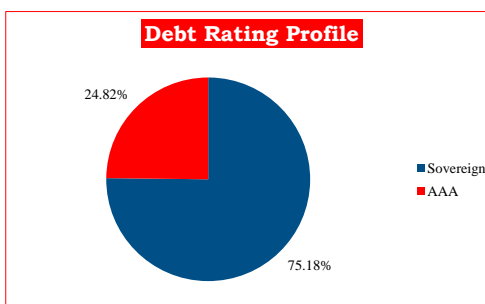
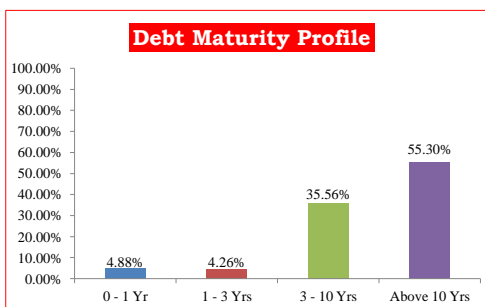
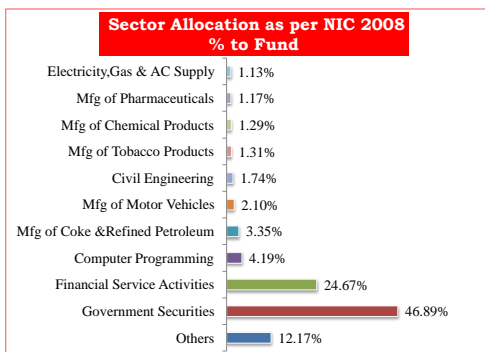
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.23%
Avg Maturity (In Months)	158.23
Modified Duration (In Years)	6.92

AUM ( ₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
2,114.31	3,966.99	279.51	6,360.81

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.20%
Public Deposits		
Govt. Securities	0% to 80%	62.37%
Corporate Bonds		
Equity	20% to 40%	33.24%
Net Current Assets	-	1.19%





## Individual Debt Fund as on March 31, 2024

**Fund Objective :** The fund seeks to generate income through an investment mix of high quality bonds and money market instruments.

<b>SFIN Code</b>	<b>: ULIF00218/10/04DEBT101</b>
<b>Inception Date</b>	<b>: 02 Nov 2004</b>
<b>NAV</b>	<b>: 42.9946</b>

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.80%	7.16%
10 Years	8.26%	8.21%
7 Years	6.78%	6.92%
5 Years	6.79%	7.33%
4 Years	5.61%	6.04%
3 Years	5.01%	5.49%
2 Years	5.48%	6.01%
1 Year	7.57%	8.26%
6 Months	4.65%	4.34%
1 Month	0.76%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	9.38%
National Bank For Agriculture & Rural Development	5.29%
Indian Railway Finance Corporation Ltd	3.27%
REC Limited	1.04%
<b>Total</b>	<b>18.98%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	23.18%
7.26% GOI Mat 06-Feb-2033	16.23%
7.26% GOI Mat 22-Aug-2032	10.82%
7.25% GOI Mat 12-Jun-2063	8.95%
7.18% GOI Mat 14-Aug-2033	8.63%
7.41% GOI Mat 19-Dec-2036	4.11%
7.54% GOI Mat 23-May-2036	2.77%
8.26% GOI Mat 02-Aug-2027	2.49%
7.68% Karnataka SDL Mat 16-Nov-2031	2.18%
6.54% GOI Mat 17-Jan-2032	0.26%
<b>Total</b>	<b>79.63%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.39%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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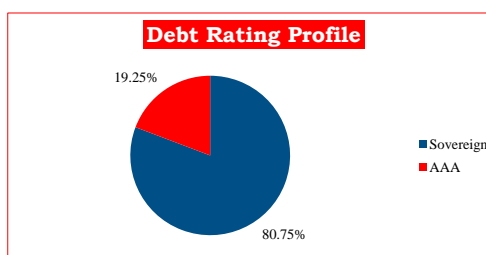
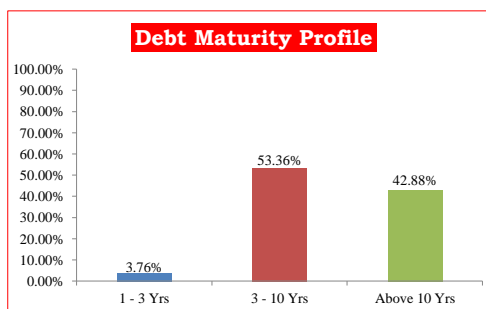
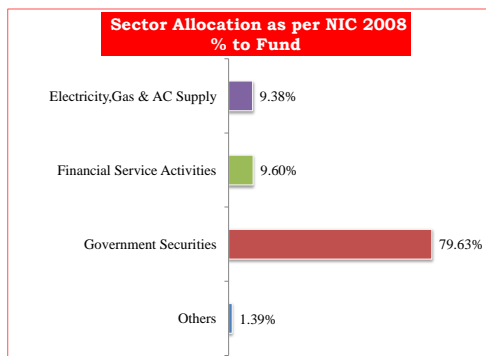
Debt Parameters	
Portfolio Yield (%)	7.19%
Avg Maturity (In Months)	146.16
Modified Duration (In Years)	7.06

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,843.09	26.01	1,869.10

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	98.61%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.39%



## Individual Equity Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term accelerated capital growth through a portfolio of equities.

<b>SFIN Code</b>	: ULIF00514/10/05EQUITY101
<b>Inception Date</b>	: 16 Feb 2006
<b>NAV</b>	: 62.2571

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.63%	11.66%
10 Years	12.50%	12.78%
7 Years	12.18%	13.55%
5 Years	13.91%	13.95%
4 Years	26.21%	26.94%
3 Years	14.20%	14.97%
2 Years	12.84%	13.07%
1 Year	26.78%	28.61%
6 Months	11.97%	13.69%
1 Month	1.32%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.74%
HDFC Bank Limited	8.44%
ICICI Bank Limited	6.79%
Infosys Limited	6.02%
Larsen & Toubro Limited	5.35%
ITC Limited	3.71%
Tata Consultancy Services Limited	3.68%
Bharti Airtel Ltd	3.40%
Axis Bank Limited	3.21%
Kotak Nifty Bank ETF	2.58%
Tata Steel Limited	2.37%
Maruti Suzuki India Ltd	2.31%
Nippon India Nifty IT ETF	2.21%
Mahindra & Mahindra Ltd.	2.07%
Nippon India ETF Nifty Bank BeES	2.02%
Sun Pharmaceutical Industries Limited	1.91%
Hindustan Unilever Limited	1.85%
Aditya Birla Sun Life Nifty Bank Etf	1.84%
Kotak Mahindra Bank Limited	1.72%
Dr Reddys Laboratories Limited	1.62%
Bajaj Finance Ltd	1.60%
HCL Technologies Limited	1.58%
UltraTech Cement Limited	1.52%
Tata Motors Limited	1.39%
Oil & Natural Gas Corporation Ltd.	1.38%
SBI Life Insurance Company Limited	1.13%
Apollo Hospitals Enterprise Limited	1.06%
NTPC Ltd.	1.04%
State Bank of India	1.02%
Titan Company Limited	0.99%
Asian Paints (India) Ltd	0.94%
IndusInd Bank Limited	0.84%
Hero Motocorp Limited	0.83%
Tata Power Co. Ltd	0.82%
Bajaj Finserv Ltd	0.61%
Eicher Motors Limited	0.58%
Nestle India Limited	0.54%
Others	8.94%
<b>Total</b>	<b>99.65%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.35%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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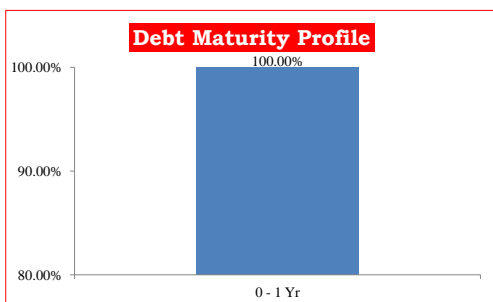
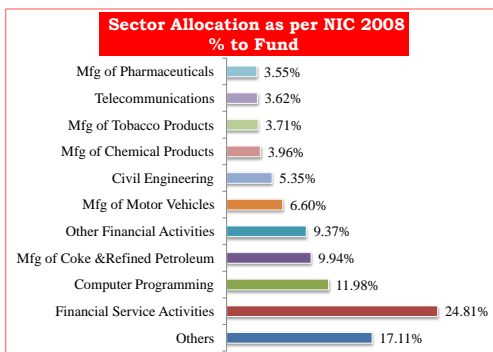
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
28,474.48	-	100.41	28,574.88

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 10%	0.36%
Govt. Securities		
Corporate Bonds		
Equity	90% to 100%	99.65%
Net Current Assets	-	-0.01%



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## Individual Growth Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term accelerated capital growth through an investment mix of upto 60% equity and the balance in high quality bonds and money market instruments.

<b>SFIN Code</b>	: ULIF00318/10/04GROWTH101
<b>Inception Date</b>	: 02 Nov 2004
<b>NAV</b>	: 65.2986

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.15%	10.48%
10 Years	10.40%	10.50%
7 Years	9.73%	10.24%
5 Years	10.42%	10.64%
4 Years	15.96%	16.49%
3 Years	9.71%	10.23%
2 Years	9.15%	9.54%
1 Year	17.18%	18.44%
6 Months	8.42%	9.01%
1 Month	1.00%	1.15%

# Crisil Composite Bond Index (50%) and Nifty 50 (50%)  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	5.26%
Reliance Industries Limited	5.02%
ICICI Bank Limited	4.39%
Infosys Limited	3.05%
Larsen & Toubro Limited	2.60%
ITC Limited	1.96%
Tata Consultancy Services Limited	1.88%
Axis Bank Limited	1.63%
Kotak Nifty Bank ETF	1.43%
Bharti Airtel Ltd	1.37%
State Bank of India	1.04%
Hindustan Unilever Limited	0.95%
Mahindra & Mahindra Ltd.	0.93%
Kotak Mahindra Bank Limited	0.90%
Maruti Suzuki India Ltd	0.88%
NTPC Ltd.	0.87%
Nippon India Nifty IT ETF	0.87%
Tata Motors Limited	0.83%
UltraTech Cement Limited	0.71%
IndusInd Bank Limited	0.70%
Titan Company Limited	0.67%
Bajaj Finance Ltd	0.66%
Dr Reddys Laboratories Limited	0.64%
Hindalco Industries Limited	0.64%
Sun Pharmaceutical Industries Limited	0.61%
Tata Steel Limited	0.57%
Bharat Electronics Ltd	0.55%
Others	10.43%
<b>Total</b>	<b>52.04%</b>

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	4.18%
REC Limited	2.65%
Housing & Urban Development Corporation Limited	2.00%
Indian Railway Finance Corporation Ltd	1.00%
HDFC Bank Ltd	0.95%
Power Finance Corporation Ltd	0.04%
Power Grid Corporation of India Ltd	0.02%
<b>Total</b>	<b>10.85%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	12.74%
7.26% GOI Mat 06-Feb-2033	6.32%
7.25% GOI Mat 12-Jun-2063	3.85%
7.26% GOI Mat 22-Aug-2032	3.31%
7.18% GOI Mat 14-Aug-2033	1.86%
7.30% GOI Mat 19-Jun-2053	1.75%
7.59% GOI Mat 20-Mar-2029	0.87%
7.46% GOI Mat 06-Nov-2073	0.73%
7.73% GOI Mat 19-Dec-2034	0.55%
7.06% GOI Mat 10-Apr-2028	0.44%
Others	2.52%
<b>Total</b>	<b>34.94%</b>

Deposits, Money Mkt Securities and Net Current Assets.	2.18%
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<b>Grand Total</b>	<b>100.00%</b>
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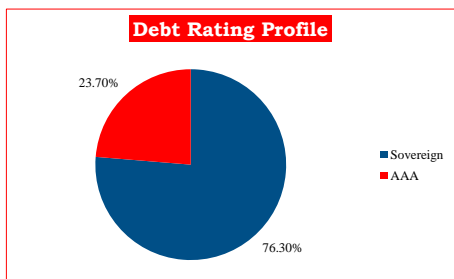
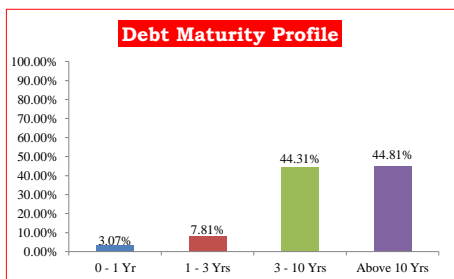
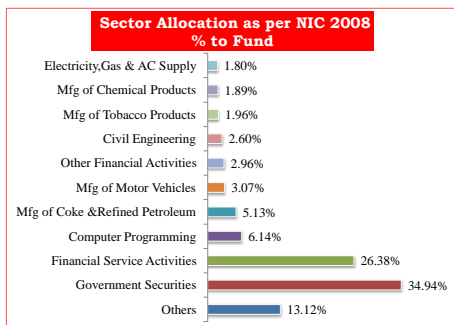
Debt Parameters	
Portfolio Yield (%)	7.22%
Avg Maturity (In Months)	150.21
Modified Duration (In Years)	6.81

### AUM ( in Lakhs)

Equity	Debt	MMF & Others	Total
24,362.90	21,436.65	1,020.30	46,819.85

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.45%
Public Deposits		
Govt. Securities	0% to 60%	45.79%
Corporate Bonds		
Equity	40% to 60%	52.04%
Net Current Assets	-	0.73%



## Individual Prime Equity Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term accelerated capital growth through a portfolio of equities

<b>SFIN Code</b>	: ULIF01116/12/09PRIMEEQU101
<b>Inception Date</b>	: 01 Jan 2010
<b>NAV</b>	: 38.8049

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.98%	10.76%
10 Years	12.61%	12.78%
7 Years	12.32%	13.55%
5 Years	14.09%	13.95%
4 Years	26.15%	26.94%
3 Years	14.37%	14.97%
2 Years	13.04%	13.07%
1 Year	27.16%	28.61%
6 Months	12.09%	13.69%
1 Month	1.25%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.80%
HDFC Bank Limited	7.97%
ICICI Bank Limited	6.58%
Infosys Limited	5.84%
Larsen & Toubro Limited	5.05%
Tata Consultancy Services Limited	3.56%
IITC Limited	3.51%
Kotak Nifty Bank ETF	3.37%
Bharti Airtel Ltd	3.28%
Axis Bank Limited	3.19%
Nippon India ETF Nifty Bank BeES	2.22%
Nippon India Nifty IT ETF	2.20%
Mahindra & Mahindra Ltd.	2.05%
Tata Steel Limited	2.02%
Hindustan Unilever Limited	1.94%
Aditya Birla Sun Life Nifty Bank Etf	1.85%
Maruti Suzuki India Ltd	1.85%
Sun Pharmaceutical Industries Limited	1.84%
Tata Motors Limited	1.61%
Kotak Mahindra Bank Limited	1.60%
HCL Technologies Limited	1.57%
Dr Reddys Laboratories Limited	1.53%
Bajaj Finance Ltd	1.49%
UltraTech Cement Limited	1.47%
SBI Life Insurance Company Limited	1.39%
State Bank of India	1.27%
Oil & Natural Gas Corporation Ltd.	1.27%
Titan Company Limited	1.18%
Apollo Hospitals Enterprise Limited	1.16%
IndusInd Bank Limited	1.10%
NTPC Ltd.	1.02%
Asian Paints (India) Ltd	0.92%
Hero Motocorp Limited	0.87%
Hindalco Industries Limited	0.86%
Tata Power Co. Ltd	0.82%
Bharat Electronics Ltd	0.65%
Bajaj Finserv Ltd	0.65%
Eicher Motors Limited	0.57%
Dixon Technologies (India) Limited	0.57%
Others	8.34%
<b>Total</b>	<b>100.07%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>-0.07%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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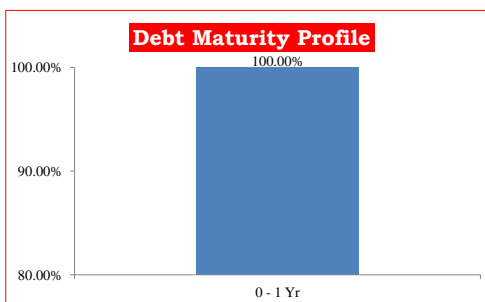
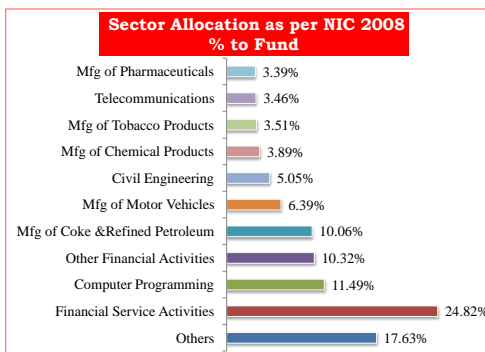
Debt Parameters	
Portfolio Yield (%)	7.06%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
40,265.30	-	-27.36	40,237.94

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.12%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	100.07%
Net Current Assets	-	-0.19%



## Individual Prime Equity Pension Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term accelerated capital growth through a portfolio of equities

<b>SFIN Code</b>	: ULIF01316/12/09PNPRIMEEQU101
<b>Inception Date</b>	: 01 Jan 2010
<b>NAV</b>	: 40.588

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.33%	10.76%
10 Years	13.22%	12.78%
7 Years	13.18%	13.55%
5 Years	15.17%	13.95%
4 Years	27.84%	26.94%
3 Years	15.82%	14.97%
2 Years	14.36%	13.07%
1 Year	28.99%	28.61%
6 Months	13.57%	13.69%
1 Month	1.10%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.27%
HDFC Bank Limited	6.58%
ICICI Bank Limited	6.50%
Nippon India ETF Nifty Bank BeES	6.08%
Infosys Limited	5.06%
Kotak Nifty Bank ETF	4.19%
Larsen & Toubro Limited	3.95%
Tata Consultancy Services Limited	3.47%
ITC Limited	3.08%
Bharti Airtel Ltd	2.65%
Axis Bank Limited	2.22%
Bajaj Finance Ltd	2.15%
Nippon India Nifty IT ETF	1.86%
Maruti Suzuki India Ltd	1.75%
Mahindra & Mahindra Ltd.	1.48%
Hindustan Unilever Limited	1.47%
NTPC Ltd.	1.41%
Sun Pharmaceutical Industries Limited	1.23%
Blue Star Limited	1.14%
Tata Steel Limited	1.13%
Titan Company Limited	1.12%
State Bank of India	1.09%
Dr Reddys Laboratories Limited	1.03%
UltraTech Cement Limited	1.03%
IndusInd Bank Limited	1.02%
Hindalco Industries Limited	0.99%
HCL Technologies Limited	0.98%
Tata Motors Limited	0.91%
Asian Paints (India) Ltd	0.89%
Coal India Limited	0.86%
Kotak Mahindra Bank Limited	0.86%
Oil & Natural Gas Corporation Ltd.	0.83%
Hero Motocorp Limited	0.80%
Kotak Nifty PSU Bank ETF	0.74%
Apollo Hospitals Enterprise Limited	0.73%
Tech Mahindra Limited	0.71%
Tata Power Co. Ltd	0.70%
Nestle India Limited	0.65%
SBI Life Insurance Company Limited	0.63%
Bajaj Finserv Ltd	0.62%
Jindal Steel & Power Limited	0.61%
Tata Technologies Limited	0.61%
Power Grid Corporation of India Ltd	0.60%
Apeejay Surrendra Park Hotels Limited	0.52%
Others	7.85%
<b>Total</b>	<b>94.06%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.94%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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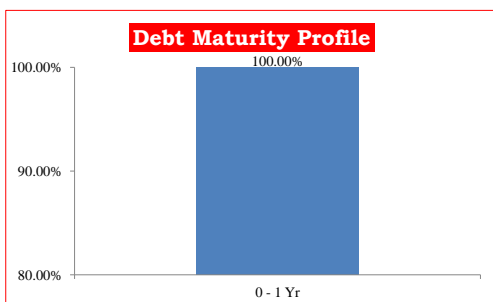
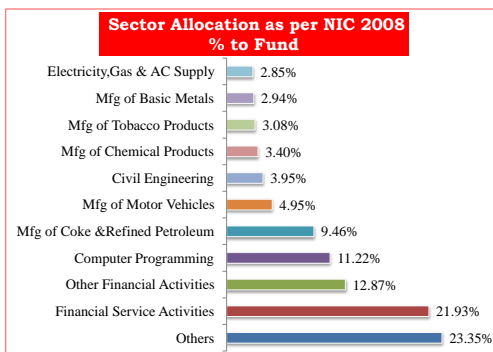
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
5,198.06	-	328.22	5,526.28

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	5.38%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	94.06%
Net Current Assets	-	0.56%



## Individual Preserver Pension Fund as on March 31, 2024

**Fund Objective :** The fund seeks to generate income by investing in a diversified portfolio of debt and money market instruments of varying maturities.

<b>SFIN Code</b>	: ULIF01216/12/09PNPRESERVR101
<b>Inception Date</b>	: 01 Jan 2010
<b>NAV</b>	: 31.2744

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.33%	7.69%
10 Years	8.01%	8.21%
7 Years	6.66%	6.92%
5 Years	6.68%	7.33%
4 Years	5.51%	6.04%
3 Years	4.88%	5.49%
2 Years	5.46%	6.01%
1 Year	7.55%	8.26%
6 Months	4.57%	4.34%
1 Month	0.72%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	4.50%
Power Finance Corporation Ltd	2.70%
REC Limited	2.52%
Indian Railway Finance Corporation Ltd	1.54%
HDFC Bank Ltd	1.28%
Power Grid Corporation of India Ltd	1.11%
NHPC Ltd	0.54%
<b>Total</b>	<b>14.18%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	24.75%
7.18% GOI Mat 14-Aug-2033	14.56%
7.26% GOI Mat 06-Feb-2033	12.24%
7.25% GOI Mat 12-Jun-2063	10.22%
7.26% GOI Mat 22-Aug-2032	6.92%
6.54% GOI Mat 17-Jan-2032	2.09%
7.32% GOI Mat 13-Nov-2030	1.64%
7.73% GOI Mat 19-Dec-2034	1.47%
7.45% Maharashtra SDL Mat 22-Mar-2038	1.46%
7.69% Tamil Nadu SDL Mat 27-Jul-2026	1.09%
Others	1.63%
<b>Total</b>	<b>78.05%</b>

Deposits, Money Mkt Securities and Net Current Assets. 7.77%

**Grand Total** **100.00%**

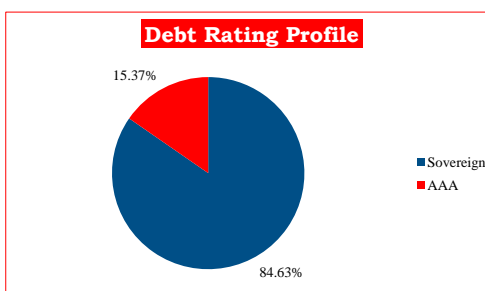
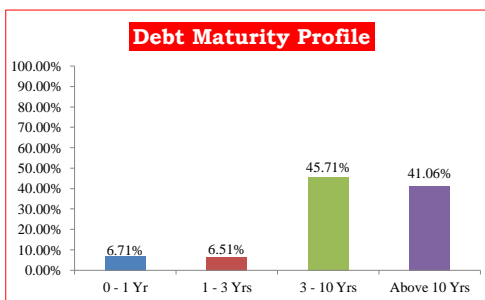
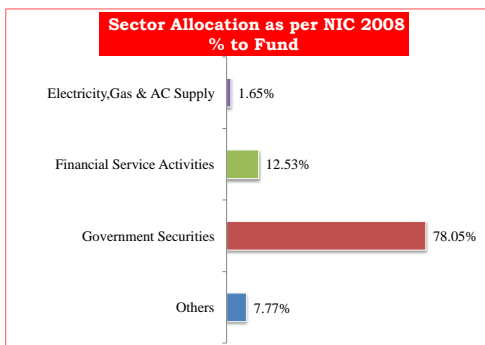
Debt Parameters	
Portfolio Yield (%)	7.17%
Avg Maturity (In Months)	146.68
Modified Duration (In Years)	6.78

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	8,559.25	720.94	9,280.20

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	6.64%
Public Deposits		
Govt. Securities	75% to 100%	92.23%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.13%



## Individual Preserver Fund as on March 31, 2024

**Fund Objective :** The fund seeks to generate income by investing in a diversified portfolio of debt and money market instruments of varying maturities.

<b>SFIN Code</b>	: ULIF01016/12/09PRESERVER101
<b>Inception Date</b>	: 01 Jan 2010
<b>NAV</b>	: 31.2893

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.33%	7.69%
10 Years	8.11%	8.21%
7 Years	6.68%	6.92%
5 Years	6.70%	7.33%
4 Years	5.49%	6.04%
3 Years	4.93%	5.49%
2 Years	5.54%	6.01%
1 Year	7.79%	8.26%
6 Months	4.69%	4.34%
1 Month	0.75%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
National Bank For Agriculture & Rural Development	9.18%
REC Limited	2.27%
HDFC Bank Ltd	2.12%
Indian Railway Finance Corporation Ltd	1.91%
Power Finance Corporation Ltd	1.61%
Power Grid Corporation of India Ltd	0.83%
Housing & Urban Development Corporation Limited	0.78%
NHPC Ltd	0.53%
<b>Total</b>	<b>19.24%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	27.93%
7.18% GOI Mat 14-Aug-2033	16.80%
7.25% GOI Mat 12-Jun-2063	8.65%
7.26% GOI Mat 06-Feb-2033	7.89%
7.32% GOI Mat 13-Nov-2030	2.85%
6.51% Karnataka SDL 21-Oct-2030	2.57%
7.46% GOI Mat 06-Nov-2073	2.28%
7.73% GOI Mat 19-Dec-2034	1.15%
7.45% Maharashtra SDL Mat 22-Mar-2038	1.09%
7.68% Karnataka SDL Mat 16-Nov-2031	1.04%
Others	2.30%
<b>Total</b>	<b>74.56%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>6.20%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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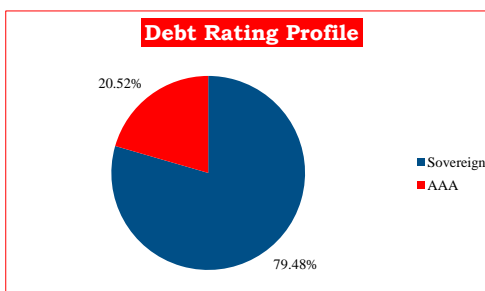
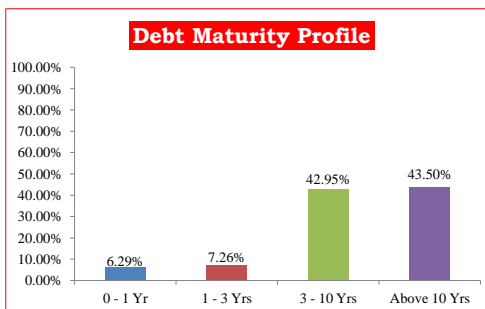
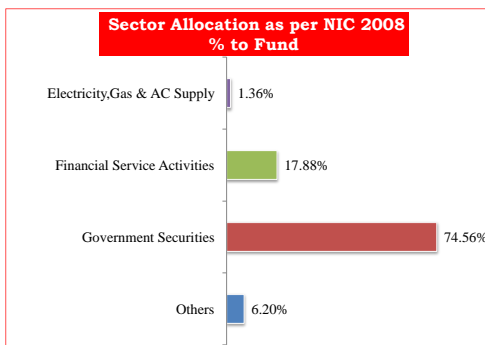
Debt Parameters	
Portfolio Yield (%)	7.20%
Avg Maturity (In Months)	148.47
Modified Duration (In Years)	6.75

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	17,484.20	1,155.87	18,640.08

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	6.30%
Public Deposits		
Govt. Securities	75% to 100%	93.80%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-0.10%





## Individual Secure Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term moderate capital growth through an investment mix of upto 20% equity and the balance in high quality bonds and money market instruments.

<b>SFIN Code</b>	: ULIF00418/10/04SECURE101
<b>Inception Date</b>	: 02 Nov 2004
<b>NAV</b>	: 48.9565

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.52%	8.15%
10 Years	8.94%	8.90%
7 Years	7.80%	7.92%
5 Years	8.31%	8.32%
4 Years	9.06%	9.17%
3 Years	6.92%	6.91%
2 Years	7.21%	7.06%
1 Year	11.34%	11.31%
6 Months	6.55%	5.74%
1 Month	0.81%	0.87%

# Crisil Composite Bond Index (85%) and Nifty 50 (15%)  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	2.22%
Reliance Industries Limited	1.49%
ICICI Bank Limited	1.14%
Infosys Limited	0.90%
Larsen & Toubro Limited	0.81%
ITC Limited	0.65%
Tata Consultancy Services Limited	0.60%
Others	9.50%
<b>Total</b>	<b>17.32%</b>

Debentures / Bonds	% to Fund
Indian Railway Finance Corporation Ltd	9.03%
National Bank For Agriculture & Rural Development	2.99%
Housing & Urban Development Corporation Limited	2.27%
REC Limited	1.97%
HDFC Bank Ltd	1.62%
<b>Total</b>	<b>17.88%</b>

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	15.17%
9.20% GOI Mat 30-Sep-2030	7.55%
7.26% GOI Mat 06-Feb-2033	6.51%
7.54% GOI Mat 23-May-2036	5.64%
7.25% GOI Mat 12-Jun-2063	5.39%
8.26% GOI Mat 02-Aug-2027	5.07%
7.30% GOI Mat 19-Jun-2053	4.87%
7.26% GOI Mat 22-Aug-2032	4.82%
7.35% Andhra Pradesh SDL Mat 17-May-2039	4.07%
8.22% Karnataka SDL Mat 30 Jan 2031	1.26%
Others	1.20%
<b>Total</b>	<b>61.56%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.24%</b>
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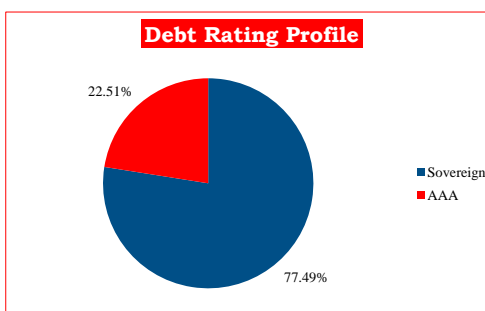
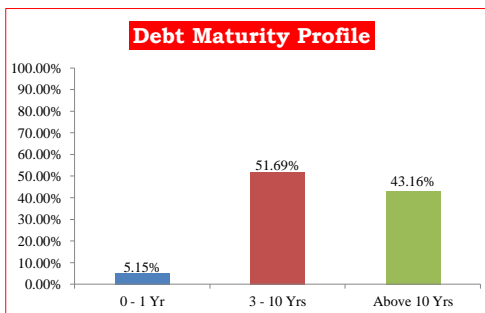
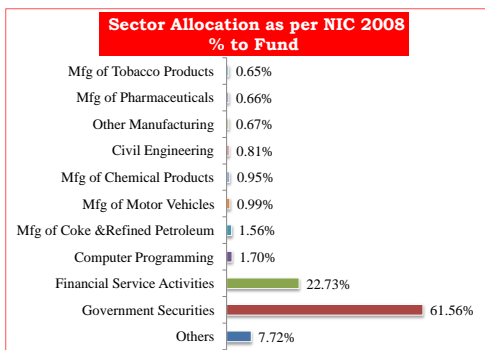
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.22%
Avg Maturity (In Months)	140.62
Modified Duration (In Years)	6.52

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
635.45	2,915.11	119.02	3,669.58

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.31%
Public Deposits		
Govt. Securities	0% to 90%	79.44%
Corporate Bonds		
Equity	10% to 20%	17.32%
Net Current Assets	-	-1.07%



## Pension Debt Fund as on March 31, 2024

**Fund Objective :** The fund seeks to generate income through an investment mix of high quality bonds and money market instruments.

<b>SFIN Code</b>	: ULIF00705/02/08PENDEBT101
<b>Inception Date</b>	: 05 Mar 2008
<b>NAV</b>	: 35.9882

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.29%	7.52%
10 Years	8.35%	8.21%
7 Years	6.95%	6.92%
5 Years	6.95%	7.33%
4 Years	5.73%	6.04%
3 Years	5.14%	5.49%
2 Years	5.69%	6.01%
1 Year	7.79%	8.26%
6 Months	4.66%	4.34%
1 Month	0.76%	0.74%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	8.29%
Indian Railway Finance Corporation Ltd	3.51%
HDFC Bank Ltd	2.27%
<b>Total</b>	<b>14.08%</b>

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	18.28%
7.18% GOI Mat 24-Jul-2037	14.18%
8.47% Maharashtra SDL 10-02-2026	11.83%
7.25% GOI Mat 12-Jun-2063	9.61%
7.41% GOI Mat 19-Dec-2036	7.07%
7.46% GOI Mat 06-Nov-2073	5.42%
6.54% GOI Mat 17-Jan-2032	5.00%
7.68% Karnataka SDL Mat 16-Nov-2031	4.69%
8.26% GOI Mat 02-Aug-2027	4.23%
7.30% GOI Mat 19-Jun-2053	1.76%
Others	0.60%
<b>Total</b>	<b>82.67%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.26%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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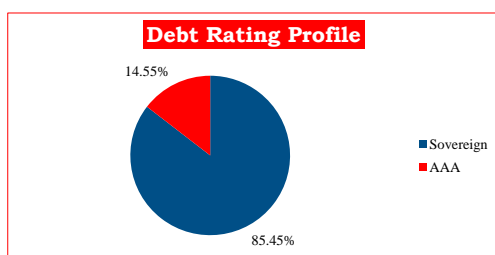
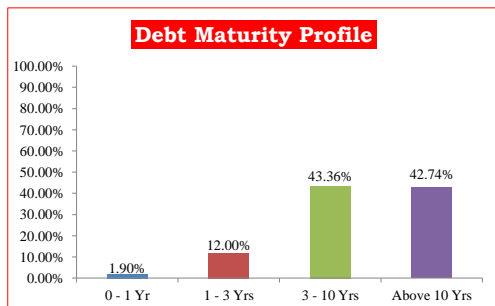
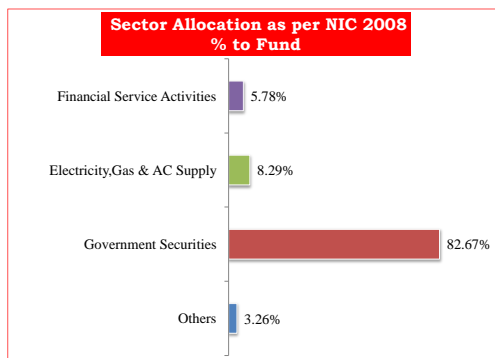
Debt Parameters	
Portfolio Yield (%)	7.19%
Avg Maturity (In Months)	164.82
Modified Duration (In Years)	6.81

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
-	842.09	28.34	870.43

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 100%	98.62%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.38%



## Pension Equity Fund as on March 31, 2024

**Fund Objective :** The fund seeks to achieve long term accelerated capital growth through a portfolio of equities.

<b>SFIN Code</b>	: ULIF00805/02/08PENEQUITY101
<b>Inception Date</b>	: 05 Mar 2008
<b>NAV</b>	: 43.5002

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.58%	9.86%
10 Years	12.62%	12.78%
7 Years	12.47%	13.55%
5 Years	13.95%	13.95%
4 Years	26.40%	26.94%
3 Years	13.97%	14.97%
2 Years	12.90%	13.07%
1 Year	27.36%	28.61%
6 Months	12.49%	13.69%
1 Month	1.37%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.71%
HDFC Bank Limited	8.90%
ICICI Bank Limited	8.62%
Nippon India ETF Nifty Bank BeES	6.11%
Infosys Limited	6.09%
Larsen & Toubro Limited	5.53%
Tata Consultancy Services Limited	4.05%
ITC Limited	3.91%
Axis Bank Limited	3.04%
Bharti Airtel Ltd	2.94%
Maruti Suzuki India Ltd	2.68%
Mahindra & Mahindra Ltd.	2.18%
Hindustan Unilever Limited	1.74%
Titan Company Limited	1.67%
Sun Pharmaceutical Industries Limited	1.59%
Tata Motors Limited	1.56%
UltraTech Cement Limited	1.53%
Nippon India Nifty IT ETF	1.36%
State Bank of India	1.36%
Dr Reddys Laboratories Limited	1.35%
Bajaj Finance Ltd	1.28%
Tata Steel Limited	1.27%
Kotak Mahindra Bank Limited	1.24%
SBI Life Insurance Company Limited	1.05%
IndusInd Bank Limited	1.02%
Apollo Hospitals Enterprise Limited	1.00%
HCL Technologies Limited	0.97%
Hindalco Industries Limited	0.97%
Asian Paints (India) Ltd	0.94%
Hero Motocorp Limited	0.93%
Oil & Natural Gas Corporation Ltd.	0.93%
Zomato Limited	0.76%
Eicher Motors Limited	0.66%
NTPC Ltd.	0.58%
Bajaj Finserv Ltd	0.55%
Nestle India Limited	0.55%
Indian Bank	0.54%
Havells India Ltd	0.54%
Others	7.97%
<b>Total</b>	<b>99.67%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.33%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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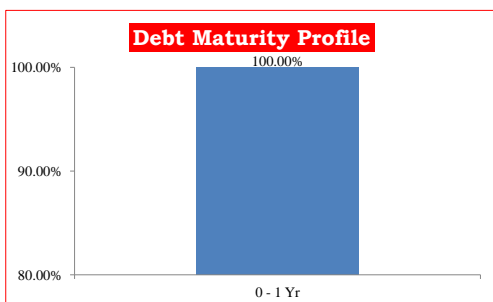
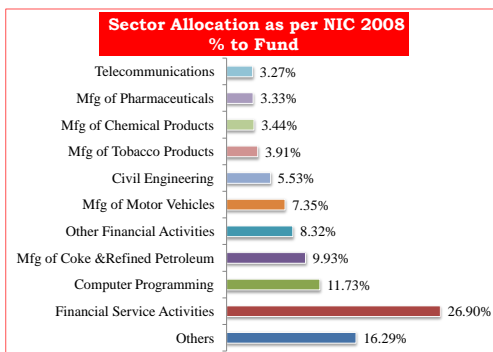
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
1,905.94	-	6.22	1,912.16

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 15%	0.30%
Govt. Securities		
Corporate Bonds		
Equity	85% to 100%	99.67%
Net Current Assets	-	0.02%



## Pension Liquid Fund as on March 31, 2024

**Fund Objective :** The fund seeks to provide reasonable returns while providing a high level of liquidity and low risk by investing in money market securities.

<b>SFIN Code</b>	: ULIF00905/02/08PENLIQUID101
<b>Inception Date</b>	: 05 Mar 2008
<b>NAV</b>	: 27.8315

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.57%	6.91%
10 Years	5.74%	6.58%
7 Years	5.11%	5.95%
5 Years	4.83%	5.45%
4 Years	4.57%	5.21%
3 Years	4.66%	5.60%
2 Years	5.57%	6.57%
1 Year	6.28%	7.31%
6 Months	3.11%	3.66%
1 Month	0.54%	0.62%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>100.00%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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### Debt Parameters

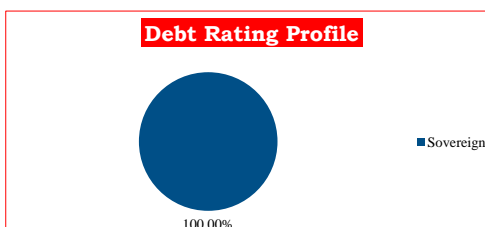
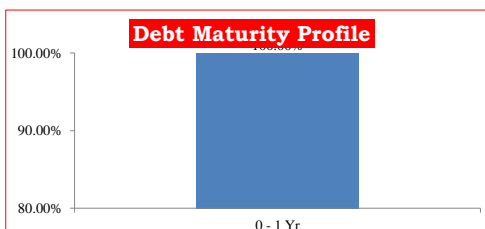
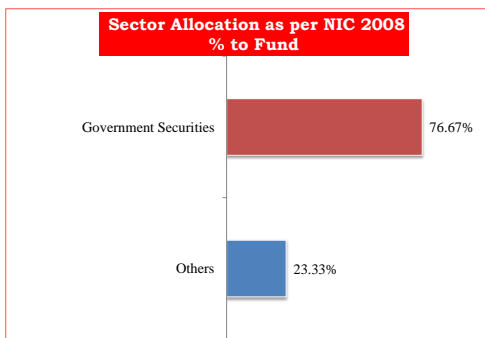
Portfolio Yield (%)	7.10%
Avg Maturity (In Months)	2.95
Modified Duration (In Years)	0.25

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	95.69	95.69

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	6	9

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 100%	99.48%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.52%



## Individual Midcap Fund as on March 31, 2024

**Fund Objective :** To provide for equity linked market returns with predominant investment in Midcap companies across sectors.

<b>SFIN Code</b>	: ULIF01701/01/17MIDCAP101
<b>Inception Date</b>	: 16 Mar 2017
<b>NAV</b>	: 26.1385

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.61%	16.00%
10 Years	N.A.	N.A.
7 Years	14.70%	15.82%
5 Years	19.21%	21.36%
4 Years	32.23%	42.36%
3 Years	21.39%	26.60%
2 Years	23.89%	27.25%
1 Year	58.50%	60.06%
6 Months	22.40%	18.60%
1 Month	0.62%	-0.54%

#Nifty MidCap 100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Lapin Limited	2.49%
REC Limited	2.38%
Cummins India Ltd.	2.57%
Max Healthcare Institute Limited	2.55%
The Indian Hotels Company Ltd	2.26%
Persistent Systems Ltd.	2.21%
Torant Power Ltd.	2.11%
Max Financial Services Limited	1.99%
Prestige Estates Projects Ltd	1.97%
Dixon Technologies (India) Limited	1.93%
AU Small Finance Bank Limited	1.78%
Sona BLW Precision Forgings Limited	1.65%
Alkem Laboratories Ltd	1.64%
Trent Ltd.	1.61%
Astral Limited	1.60%
CG Power and Industrial Solutions Limited	1.59%
Hindustan Petroleum Corporation Ltd.	1.57%
Federal Bank Limited	1.49%
Mahindra & Mahindra Financial Services Limited	1.48%
Tube Investments of India Ltd.	1.47%
Bharat Forge Ltd	1.44%
Tata Communications Ltd	1.41%
Macrotech Developers Ltd	1.41%
Kanur Vyasa Bank Limited	1.40%
Tata Elvo Limited	1.33%
Container Corporation of India Ltd	1.32%
IDFC First Bank Limited	1.29%
IPCA Laboratories Ltd	1.28%
Bharat Heavy Electricals Ltd	1.24%
LIC Housing Finance Limited	1.24%
Coforge Limited	1.23%
Fortis Healthcare Limited	1.19%
Bharat Electronics Ltd	1.14%
Coromandel International Ltd	1.11%
Siemens Ltd	1.05%
ACC Ltd.	1.01%
Page Industries Ltd	1.01%
Oberoi Realty Ltd	1.01%
National Mineral Development Corporation Ltd	1.00%
City Union Bank Ltd	1.00%
Bank of India	0.99%
APL Apollo Tubes Ltd	0.97%
Voltas Ltd	0.89%
Tvs Motor Company Ltd.	0.87%
FSN E-Commerce Ventures Limited	0.86%
Dalmina Bharat Limited	0.86%
PB Fintech Limited	0.84%
Steel Authority of India Ltd	0.83%
Indus Towers Limited	0.82%
Ashok Leyland Limited	0.80%
Laurus Labs Limited	0.79%
SRF Limited	0.79%
United Breweries Limited	0.78%
Equitas Small Finance Bank Ltd	0.75%
Gujarat Gas Limited	0.74%
P I Industries Limited	0.73%
Power Finance Corporation Ltd	0.73%
Ajanta Pharma Limited	0.72%
Mankind Pharma Limited	0.72%
Escorts Kubota Limited	0.71%
Zomato Limited	0.69%
Zee Entertainment Enterprises Limited	0.67%
Chalet Hotels Limited	0.65%
KPTI TECHNOLOGIES LIMITED	0.64%
Motherson Sumi Wiring India Ltd.	0.64%
Apollo Tyres Ltd	0.63%
Nippon India ETF Nifty PSU Bank BeES	0.63%
Balkrishna Industries Ltd.	0.63%
L&T Technology Services Ltd	0.62%
Tata Chemicals Ltd	0.61%
Rainbow Childrens Medicare Ltd	0.59%
Jyoti CNC Automation Ltd	0.59%
Mphasis Limited	0.58%
Tata Technologies Limited	0.55%
Shriram Finance Ltd	0.54%
Aditya Birla Fashion & Retail Limited	0.51%
R R Kabel Limited	0.51%
360 One WAM Limited	0.50%
Dr. Lal Path Labs Ltd.	0.50%
Others	9.65%
<b>Total</b>	<b>99.18%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.82%</b>
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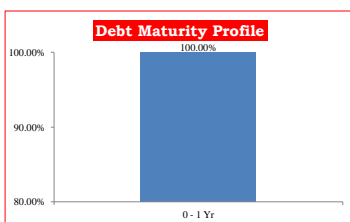
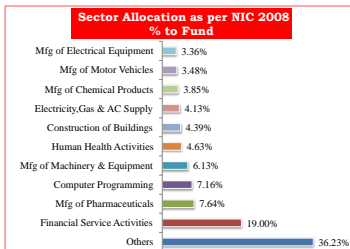
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)			
Equity	Debt	MMI & Others	Total
9,171.67	-	76.05	9,247.73

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Inst	0% to 25%	0.82%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	75% to 100%	99.18%
Net Current Assets	-	0.00%



## Capped Nifty Index Fund as on March 31, 2024

**Fund Objective :** To generate long-term capital appreciation from a portfolio that is predominantly based on the Nifty-50 index, capped by the regulatory limits on stocks, sectors and groups

<b>SFIN Code</b>	: ULIF01801/10/18CAPNIFINDX101
<b>Inception Date</b>	: 25 Feb 2019
<b>NAV</b>	: 20.8706

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.52%	15.14%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	14.25%	13.95%
4 Years	27.45%	26.94%
3 Years	15.46%	14.97%
2 Years	13.83%	13.07%
1 Year	28.44%	28.61%
6 Months	13.10%	13.69%
1 Month	1.44%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.77%
HDFC Bank Limited	7.71%
Kotak Nifty Bank ETF	5.91%
Infosys Limited	5.51%
ICICI Bank Limited	5.34%
Larsen & Toubro Limited	4.73%
Tata Consultancy Services Limited	4.21%
ITC Limited	3.91%
Bharti Airtel Ltd	3.13%
State Bank of India	3.11%
Axis Bank Limited	2.50%
Hindustan Unilever Limited	2.19%
Kotak Mahindra Bank Limited	2.19%
Nippon India ETF Nifty Bank BeES	2.15%
Bajaj Finance Ltd	1.94%
Tata Motors Limited	1.82%
Sun Pharmaceutical Industries Limited	1.81%
Mahindra & Mahindra Ltd.	1.77%
HCL Technologies Limited	1.74%
Titan Company Limited	1.71%
Maruti Suzuki India Ltd	1.71%
NTPC Ltd.	1.57%
Tata Steel Limited	1.37%
Bajaj Auto Ltd.	1.34%
Asian Paints (India) Ltd	1.32%
Power Grid Corporation of India Ltd	1.30%
Oil & Natural Gas Corporation Ltd.	1.19%
UltraTech Cement Limited	1.16%
Nestle India Limited	1.05%
Adani Ports & Special Economic Zone Ltd	0.99%
Bajaj Finserv Ltd	0.92%
Grasim Industries Limited	0.91%
IndusInd Bank Limited	0.91%
Coal India Limited	0.90%
Hindalco Industries Limited	0.84%
JSW Steel Ltd	0.82%
Tech Mahindra Limited	0.79%
Cipla Limited	0.78%
Dr Reddys Laboratories Limited	0.77%
Tata Consumer Products Limited	0.66%
SBI Life Insurance Company Limited	0.66%
Apollo Hospitals Enterprise Limited	0.65%
Wipro Limited	0.64%
Hero Motocorp Limited	0.63%
Britannia Industries Ltd	0.60%
Eicher Motors Limited	0.58%
Bharat Petroleum Corporation Ltd	0.57%
Others	0.88%
<b>Total</b>	<b>99.67%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 0.33%**

**Grand Total 100.00%**

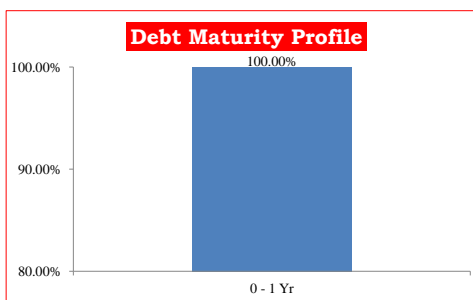
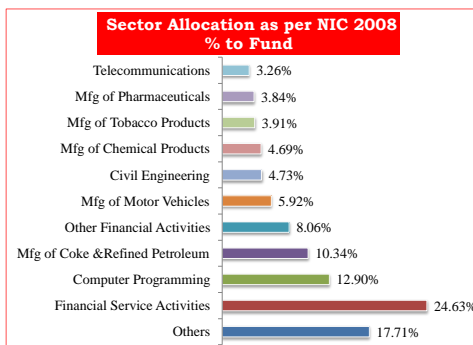
Debt Parameters	
Portfolio Yield (%)	7.08%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
3,212.07	-	10.77	3,222.85

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.59%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.67%
Net Current Assets	-	-0.26%



## Large Cap Pension Fund as on March 31, 2024

**Fund Objective :** To generate long-term capital appreciation from a portfolio that is predominantly based on the stocks which are constituents of the Nifty-50, subject to the regulatory limits on investee companies, their groups and industry sectors

<b>SFIN Code</b>	: ULIF01901/06/20PNLARGCAP101
<b>Inception Date</b>	: 05 Oct 2020
<b>NAV</b>	: 18.3938

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	19.09%	20.94%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	N.A.	N.A.
4 Years	N.A.	N.A.
3 Years	14.90%	14.97%
2 Years	13.38%	13.07%
1 Year	28.11%	28.61%
6 Months	12.70%	13.69%
1 Month	1.31%	1.57%

# Nifty 50

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	9.67%
Kotak Nifty Bank ETF	6.42%
HDFC Bank Limited	6.29%
ICICI Bank Limited	5.44%
Infosys Limited	5.27%
Larsen & Toubro Limited	4.30%
Tata Consultancy Services Limited	3.83%
ITC Limited	3.73%
Nippon India ETF Nifty Bank BeES	3.69%
Bharti Airtel Ltd	2.99%
State Bank of India	2.73%
Axis Bank Limited	2.32%
Hindustan Unilever Limited	1.97%
Bajaj Finance Ltd	1.87%
Sun Pharmaceutical Industries Limited	1.71%
Mahindra & Mahindra Ltd.	1.70%
Tata Motors Limited	1.65%
HCL Technologies Limited	1.59%
Maruti Suzuki India Ltd	1.57%
NTPC Ltd.	1.56%
Kotak Mahindra Bank Limited	1.54%
Titan Company Limited	1.54%
Asian Paints (India) Ltd	1.24%
Tata Steel Limited	1.21%
Power Grid Corporation of India Ltd	1.19%
UltraTech Cement Limited	1.06%
Oil & Natural Gas Corporation Ltd.	0.99%
Bajaj Finserv Ltd	0.97%
Adani Ports & Special Economic Zone Ltd	0.93%
Bajaj Auto Ltd.	0.93%
Nestle India Limited	0.89%
Coal India Limited	0.88%
Grasim Industries Limited	0.82%
Cipla Limited	0.77%
Hindalco Industries Limited	0.76%
Tech Mahindra Limited	0.74%
Dr Reddys Laboratories Limited	0.73%
JSW Steel Ltd	0.71%
SBI Life Insurance Company Limited	0.69%
Wipro Limited	0.66%
Tata Consumer Products Limited	0.65%
IndusInd Bank Limited	0.59%
Apollo Hospitals Enterprise Limited	0.58%
Hero Motocorp Limited	0.57%
Britannia Industries Ltd	0.54%
Bharat Petroleum Corporation Ltd	0.54%
Eicher Motors Limited	0.51%
Others	1.08%
<b>Total</b>	<b>94.64%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.36%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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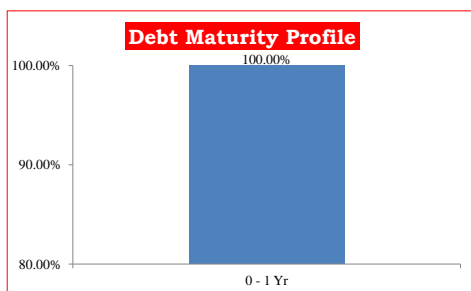
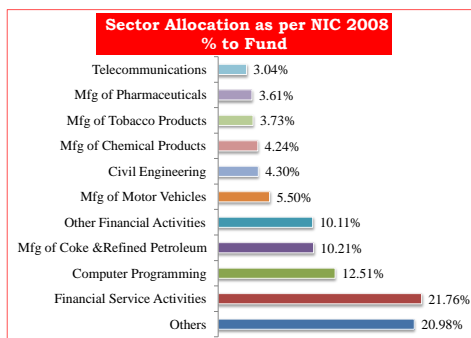
Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
16,618.76	-	941.07	17,559.83

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	9	-	8

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	5.17%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	94.64%
Net Current Assets	-	0.19%



## Flexi Cap Fund as on March 31, 2024

**Fund Objective :** To generate superior long term returns through investment in equities of companies in the large, mid and small cap segments

<b>SFIN Code</b>	: ULIF07114/07/23FlexiCapFd101
<b>Inception Date</b>	: 26 Oct 2023
<b>NAV</b>	: 12.9873

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	29.87%	22.35%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	N.A.	N.A.
4 Years	N.A.	N.A.
3 Years	N.A.	N.A.
2 Years	N.A.	N.A.
1 Year	N.A.	N.A.
6 Months	N.A.	N.A.
1 Month	0.88%	0.82%

# NSE Nifty 500

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	6.25%
ICICI Bank Limited	5.90%
HDFC Bank Limited	5.76%
SBI-ETF Nifty Bank	4.14%
Infosys Limited	3.81%
Macrotech Developers Ltd	3.72%
Larsen & Toubro Limited	2.94%
HDFC NIFTY Private Bank ETF	2.93%
Tata Consultancy Services Limited	2.73%
ITC Limited	2.06%
Bharti Airtel Ltd - Partly Paid	2.04%
UltraTech Cement Limited	1.95%
Axis Bank Limited	1.76%
Dr Reddys Laboratories Limited	1.64%
Bank of India	1.59%
Computer Age Management Services Ltd.	1.45%
Indian Bank	1.44%
Crompton Greaves Consumer Electricals Ltd	1.24%
Union Bank Of India	1.22%
Tata Steel Limited	1.20%
Lupin Limited	1.17%
Mahindra & Mahindra Ltd.	1.15%
HCL Technologies Limited	1.07%
Aarti Industries Limited	1.04%
Maruti Suzuki India Ltd	1.03%
Kotak Nifty Bank ETF	1.03%
Juniper Hotels Limited	1.02%
NTPC Ltd.	0.96%
ICICI Lombard General Insurance Company Limited	0.91%
Bajaj Finance Ltd	0.90%
Tata Power Co. Ltd	0.90%
Power Grid Corporation of India Ltd	0.88%
Mahindra & Mahindra Financial Services Limited	0.87%
Tech Mahindra Limited	0.86%
Volta Ltd	0.85%
Bharat Petroleum Corporation Ltd	0.84%
Ashok Leyland Limited	0.81%
Asian Paints (India) Ltd	0.74%
Hindustan Unilever Limited	0.71%
Whirlpool of India Limited	0.66%
Jio Financial Services Ltd	0.65%
Oil & Natural Gas Corporation Ltd.	0.63%
Coal India Limited	0.60%
Apeejay Surrendra Park Hotels Limited	0.56%
CG Power and Industrial Solutions Limited	0.54%
Siemens Ltd	0.53%
Bajaj Auto Ltd.	0.51%
Cipla Limited	0.51%
Others	18.50%
<b>Total</b>	<b>97.22%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 2.78%**

**Grand Total 100.00%**

### Debt Parameters

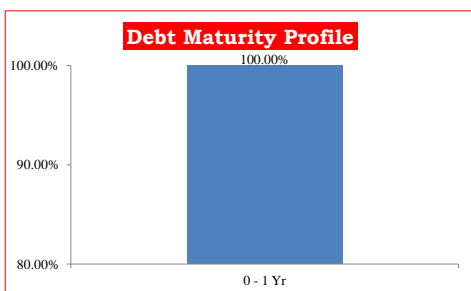
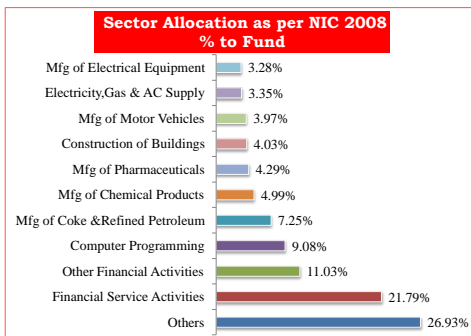
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
72,541.14	-	2,072.72	74,613.85

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.77%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	97.22%
Net Current Assets	-	0.01%





## Flexi Cap Pension Fund as on March 31, 2024

**Fund Objective :** To generate superior long term returns through investment in equities of companies in the large, mid and small cap segments

<b>SFIN Code</b>	: ULIF07201/09/23FlexiCapPF101
<b>Inception Date</b>	: 28 Feb 2024
<b>NAV</b>	: 9.907

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	-0.93%	1.17%
10 Years	N.A.	N.A.
7 Years	N.A.	N.A.
5 Years	N.A.	N.A.
4 Years	N.A.	N.A.
3 Years	N.A.	N.A.
2 Years	N.A.	N.A.
1 Year	N.A.	N.A.
6 Months	N.A.	N.A.
1 Month	-0.94%	0.82%

# NSE Nifty 500

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	5.69%
ICICI Bank Limited	5.48%
HDFC Bank Limited	4.88%
ITC Limited	4.83%
Larsen & Toubro Limited	4.65%
Macrotech Developers Ltd	3.59%
Infosys Limited	3.24%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.62%
Indian Bank	2.42%
Kotak Nifty Bank ETF	2.15%
Nippon India ETF Nifty Bank BeES	2.14%
SBI-ETF Nifty Bank	2.12%
Tata Consultancy Services Limited	1.99%
Axis Bank Limited	1.87%
UltraTech Cement Limited	1.84%
Bharti Airtel Ltd - Partly Paid	1.74%
Tech Mahindra Limited	1.25%
Dr Reddys Laboratories Limited	1.25%
Crompton Greaves Consumer Electricals Ltd	1.19%
Tata Steel Limited	1.09%
Mphasis Limited	1.06%
Ashok Leyland Limited	0.99%
Hindustan Unilever Limited	0.99%
Maruti Suzuki India Ltd	0.98%
Mahindra & Mahindra Ltd.	0.90%
Dabur India Limited	0.90%
Aarti Industries Limited	0.89%
Tata Power Co. Ltd	0.86%
NTPC Ltd.	0.80%
Grasim Industries Limited	0.79%
Lupin Limited	0.76%
Voltas Ltd	0.73%
Oil & Natural Gas Corporation Ltd.	0.72%
HCL Technologies Limited	0.69%
Gopal Snacks Limited	0.65%
Bajaj Finance Ltd	0.62%
ICICI Lombard General Insurance Company Limited	0.58%
Coal India Limited	0.51%
Power Finance Corporation Ltd	0.51%
Others	14.13%
<b>Total</b>	<b>85.07%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 14.93%**

**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.07%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

**AUM (₹ in Lakhs)**

Equity	Debt	MMI & Others	Total
3,820.91	-	670.49	4,491.40

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	6.32%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	85.07%
Net Current Assets	-	8.61%

