

# INVESTMENT'Z INSIGHT

Monthly Investment Update November 2024

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## Fund Performance Summary

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return					CAGR Return					Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year		
Asset Allocation Fund	Asset Allocation Fund	ULIF04528/09/07ASSETALLOCC116	632.6	0.50%	-1.75%	8.04%	18.49%	12.50%	10.89%	13.08%	12.13%	10.01%	9.45%	10.22%	1-Oct-07
Asset Allocation Fund	Asset Allocation Fund II	ULIF07205/12/13ASSETALLO2116	322.1	0.60%	-1.76%	7.80%	18.63%	12.52%	10.84%	12.95%	12.29%	10.36%	10.53%	11.17%	31-Mar-14
Asset Allocation Fund	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPEN116	38.8	0.36%	-1.94%	7.18%	17.28%	11.87%	10.67%	12.88%	12.03%	10.23%	9.74%	10.30%	27-Jan-08
	<b>CRISIL Balanced Fund – Aggressive Index</b>			<b>0.05%</b>	<b>-2.15%</b>	<b>6.26%</b>	<b>16.65%</b>	<b>11.67%</b>	<b>10.37%</b>	<b>13.01%</b>	<b>12.62%</b>	<b>11.47%</b>	<b>10.22%</b>		
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	21.7	0.34%	1.09%	2.22%	4.51%	4.27%	3.50%	2.84%	2.67%	3.13%	3.81%	5.05%	15-Jan-04
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFU116	36.1	0.49%	1.55%	3.14%	6.42%	6.20%	5.42%	4.80%	4.68%	5.13%	5.83%	7.03%	23-Jul-04
Cash Fund	Cash Plus Pension Fund	ULIF01618/11/04CASHPLUPEN116	4.5	0.48%	1.53%	3.10%	6.29%	6.14%	5.36%	4.72%	4.60%	5.02%	5.71%	7.13%	18-Nov-04
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	398.0	0.47%	1.50%	3.07%	6.34%	6.15%	5.33%	4.65%	4.47%	3.54%	4.62%	6.43%	10-Jul-06
	<b>Crissil Liquid Fund Index</b>			<b>0.57%</b>	<b>1.74%</b>	<b>3.55%</b>	<b>7.38%</b>	<b>7.23%</b>	<b>6.42%</b>	<b>5.69%</b>	<b>5.52%</b>	<b>6.01%</b>	<b>6.46%</b>		
Debt Fund	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	31.9	0.38%	1.55%	3.64%	8.69%	6.37%	3.87%	3.17%	3.86%	4.25%	4.94%	5.56%	15-Jan-04
Debt Fund	Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116	46.4	0.68%	2.07%	4.63%	10.62%	8.23%	5.63%	4.99%	5.73%	6.23%	6.74%	7.46%	23-Jul-04
Debt Fund	Debt Plus Pension Fund	ULIF01518/11/04DEBTPLUPEN116	3.5	0.74%	2.15%	4.94%	10.81%	8.34%	5.60%	4.92%	5.70%	6.22%	7.13%	8.01%	18-Nov-04
Debt Fund	Life Long Gain Fund	ULIF01123/07/04LIFELONGGAIN116	7.3	0.47%	1.54%	3.62%	8.81%	6.40%	3.78%	3.13%	4.05%	4.51%	5.14%	5.05%	23-Jul-04
Debt Fund	Bond Fund	ULIF02610/07/06BONDFUNDLI116	1,957.6	0.43%	1.94%	4.33%	10.24%	7.99%	5.62%	5.02%	5.72%	6.23%	7.04%	7.9%	10-Jul-06
Debt Fund	Bond Pension Fund	ULIF03524/07/06BONDPENFUND116	14.3	0.56%	2.03%	4.61%	10.59%	8.08%	5.49%	4.87%	5.57%	5.95%	6.42%	7.86%	24-Jul-06
	<b>Crissil Composite Bond Fund Index</b>			<b>0.56%</b>	<b>1.89%</b>	<b>4.47%</b>	<b>9.47%</b>	<b>8.09%</b>	<b>5.96%</b>	<b>5.47%</b>	<b>6.75%</b>	<b>7.10%</b>	<b>7.75%</b>		
Debt Fund	Long Term Debt Solution Fund	ULIF09019/10/23LNTRMBTSL116	0.1	0.75%	1.85%	4.73%	-	-	-	-	-	-	-	5.65%	14-Dec-23
	<b>CRISIL Long Term Debt Solution Index</b>			<b>0.62%</b>	<b>2.19%</b>	<b>4.89%</b>	-	-	-	-	-	-	-		
Large Cap Fund	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	388.7	-0.47%	-3.97%	7.88%	19.11%	13.34%	11.91%	15.30%	13.99%	11.05%	9.99%	14.66%	23-Jul-04
Large Cap Fund	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	624.2	-0.17%	-3.75%	8.35%	20.62%	14.72%	13.54%	16.92%	15.59%	12.63%	11.76%	15.92%	23-Jul-04
Large Cap Fund	Equity Plus Pension Fund	ULIF01218/11/04EQUPLUSPEN116	26.4	-0.42%	-3.77%	8.20%	20.18%	14.67%	13.55%	17.08%	15.80%	12.74%	11.70%	16.59%	18-Nov-04
Large Cap Fund	Premier Equity Gain Fund	ULIF02217/12/05PREREQGAIN116	27.1	-0.60%	-4.33%	7.56%	19.00%	13.49%	12.32%	15.64%	14.48%	11.56%	10.65%	13.24%	17-Dec-05
Large Cap Fund	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	2,761.3	-0.43%	-3.90%	8.09%	20.68%	14.68%	13.42%	16.66%	15.23%	12.35%	11.31%	12.53%	24-Jul-06
Large Cap Fund	Equity Growth Fund II	ULIF05106/01/10EQTYGROWV02116	4,849.3	-0.38%	-3.96%	8.18%	20.85%	15.00%	13.68%	17.08%	16.14%	13.23%	12.27%	14.17%	6-Jan-10
Large Cap Fund	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROW116	7.9	-0.56%	-4.21%	7.16%	19.10%	13.37%	11.91%	15.37%	13.92%	11.02%	10.09%	11.75%	24-Jul-06
Large Cap Fund	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPEN116	58.4	-0.34%	-3.98%	8.25%	20.57%	14.78%	13.76%	17.21%	15.87%	12.76%	11.82%	13.54%	24-Jul-06
	<b>Nifty 50 Index</b>			<b>-0.31%</b>	<b>-4.38%</b>	<b>7.10%</b>	<b>19.86%</b>	<b>13.42%</b>	<b>12.42%</b>	<b>16.76%</b>	<b>14.87%</b>	<b>13.04%</b>	<b>10.87%</b>		
Small Cap Fund	Small Cap Fund	ULIF08717/01/23SMALLCAPFU116	2,490.1	-0.21%	-3.55%	14.42%	36.44%	-	-	-	-	-	-	55.29%	23-May-23
	<b>Nifty Smallcap 100 Index</b>			<b>0.26%</b>	<b>-3.40%</b>	<b>11.70%</b>	<b>31.61%</b>	-	-	-	-	-	-		
Flexi Cap Fund	Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116	2,300.8	-0.38%	-4.60%	7.84%	27.02%	22.15%	-	-	-	-	-	23.38%	20-May-22
	<b>Nifty 200 Index</b>			<b>0.06%</b>	<b>-4.68%</b>	<b>6.94%</b>	<b>25.16%</b>	<b>17.46%</b>	-	-	-	-	-		
ESG Fund	Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116	194.8	1.00%	-3.40%	12.18%	26.33%	-	-	-	-	-	-	25.94%	16-Feb-23
	<b>NIFTY 100 ESG INDEX</b>			<b>-0.08%</b>	<b>-5.81%</b>	<b>8.16%</b>	<b>23.06%</b>	-	-	-	-	-	-		
Hybrid Fund	Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLOCC116	44.8	0.77%	0.42%	6.15%	14.33%	-	-	-	-	-	-	13.40%	25-Sep-23
	<b>Crissil Dynamic Asset Allocation Index</b> <small>*Sensex 50 Index (Equity) 45% + CRISIL Composite Bond Index (Debt) 45% + CRISIL Liquid Debt Index (Liquid) 10%</small>			<b>0.21%</b>	<b>-0.92%</b>	<b>5.65%</b>	<b>14.24%</b>	-	-	-	-	-	-		
Mid Cap Fund	Equity Midcap Fund	ULIF01709/03/05EQUIMIDFUND116	82.5	0.29%	-4.16%	9.82%	31.74%	26.33%	20.74%	24.18%	20.19%	11.58%	13.17%	14.79%	9-Mar-05
Mid Cap Fund	Equity Midcap Plus Fund	ULIF01809/03/05EQUIMIDPLUS116	171.0	0.31%	-3.53%	10.68%	33.68%	28.11%	22.72%	26.19%	22.07%	13.26%	14.87%	17.45%	9-Mar-05
Mid Cap Fund	Accelerator Mid Cap Fund	ULIF03124/07/06ACCCEMIDCAP116	589.3	0.38%	-3.70%	10.30%	32.92%	27.32%	22.08%	25.50%	22.15%	13.29%	15.09%	15.68%	24-Jul-06
Mid Cap Fund	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCAO2116	6,124.9	0.80%	-3.85%	6.78%	30.39%	27.58%	20.06%	24.01%	21.43%	13.60%	15.54%	15.39%	6-Jan-10
Mid Cap Fund	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCCEMIDPEN116	45.1	0.53%	-3.54%	10.76%	34.18%	28.67%	23.14%	26.71%	22.76%	13.66%	15.31%	16.31%	24-Jul-06
	<b>Nifty Midcap 50 Index</b>			<b>1.02%</b>	<b>-5.54%</b>	<b>8.68%</b>	<b>28.66%</b>	<b>33.14%</b>	<b>24.24%</b>	<b>29.57%</b>	<b>27.12%</b>	<b>17.05%</b>	<b>16.45%</b>		
Index Fund	Equity Fund	ULIF00315/01/04EQUITYFUND116	189.3	-0.35%	-4.40%	6.78%	20.57%	13.87%	13.35%	17.58%	15.86%	12.77%	10.23%	11.69%	15-Jan-04
Index Fund	Equity Index Fund	ULIF00623/07/04EQINDEXFUND116	107.3	-0.24%	-4.07%	7.44%	22.40%	15.60%	14.95%	19.16%	17.63%	14.46%	11.85%	14.63%	23-Jul-04
Index Fund	Equity Index Pension Fund	ULIF01318/11/04EQINDEXPEN116	4.3	-0.34%	-4.08%	7.21%	22.19%	15.65%	14.90%	19.16%	17.74%	14.53%	11.92%	14.23%	18-Nov-04
Index Fund	Premier Equity Fund	ULIF02117/12/05PRMREQFUND116	12.5	-0.43%	-4.48%	6.36%	20.01%	13.97%	13.29%	17.54%	15.84%	12.67%	10.14%	11.12%	17-Dec-05
Index Fund	Equity Index Fund II	ULIF03024/07/06EQTYINDXO2116	1,781.3	-0.43%	-4.94%	7.22%	20.98%	15.00%	14.02%	18.44%	16.90%	13.74%	11.08%	11.87%	24-Jul-06
Index Fund	Equity Index Pension Fund II	ULIF03724/07/06EQINDEXPEN02116	88.3	-0.41%	-4.20%	7.50%	22.08%	14.98%	14.47%	18.70%	17.34%	14.35%	11.69%	12.17%	24-Jul-06
Index Fund	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPPEQ116	1,024.4	-0.28%	-4.49%	7.06%	21.43%	15.29%	14.18%	18.50%	17.28%	14.14%	11.51%	11.11%	1-Nov-10
	<b>Nifty 50 Index</b>			<b>-0.31%</b>	<b>-4.38%</b>	<b>7.10%</b>	<b>19.86%</b>	<b>13.42%</b>	<b>12.42%</b>	<b>16.76%</b>	<b>14.87%</b>	<b>13.04%</b>	<b>10.87%</b>		
Index Fund	Midcap Index Fund	ULIF08919/10/23MIDCPINDFD116	293.7	0.03%	-5.10%	7.37%	26.51%	-	-	-	-	-	-	26.32%	28-Nov-23
	<b>Nifty Mid Cap 150</b>			<b>0.14%</b>	<b>-4.65%</b>	<b>8.28%</b>	<b>30.97%</b>	-	-	-	-	-	-		
Index Fund	SmallCap Quality Index Fund	ULIF09103/01/24SMCPQIYINDF116	468.2	-0.46%	-3.96%	18.03%	-	-	-	-	-	-	-	26.52%	15-Mar-24
	<b>Nifty SmallCap 250 Quality 50 Index</b>			<b>-0.37%</b>	<b>-3.61%</b>	<b>19.82%</b>	-	-	-	-	-	-	-		
Index Fund	Nifty Alpha 50 Fund	ULIF09221/05/24NYAPA50IND116	428.3	0.35%	-6.86%	-	-	-	-	-	-	-	-	-6.50%	15-Jul-24
	<b>Nifty Alpha 50</b>			<b>-0.07%</b>	<b>-6.91%</b>	-	-	-	-	-	-	-	-		
Index Fund	Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116	62.1	0.84%	-	-	-	-	-	-	-	-	-	-7.13%	16-Sep-24
	<b>Nifty 200 Alpha 30 Index</b>			<b>0.43%</b>	-	-	-	-	-	-	-	-	-		
Ethical Fund	Pure Equity Fund	ULIF02017/12/05PUREEQFUND116	52.4	-0.94%	-6.19%	7.29%	25.78%	22.72%	16.90%	20.93%	20.35%	14.48%	13.86%	15.72%	17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUND116	7,042.6	-0.56%	-5.94%	8.82%	27.62%	23.09%	17.06%	20.31%	19.94%	14.49%	13.92%	16.04%	21-Jul-06
Ethical Fund	Pure Stock Fund II	ULIF07709/01/17PURSTKFUND2116	4,832.2	-0.53%	-6.15%	8.69%	26.54%	21.69%	16.51%	19.55%	18.63%	13.68%	-	13.96%	5-Jun-17
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPEN116	10.4	-0.50%	-6.63%	7.04%	26.16%	21.66%	16.06%	16.94%	16.81%	11.81%	12.30%	14.95%	17-Apr-08
	<b>Nifty 50 Index</b>			<b>-0.31%</b>	<b>-4.38%</b>	<b>7.10%</b>	<b>19.86%</b>	<b>13.42%</b>	<b>12.42%</b>	<b>16.76%</b>	<b>14.87%</b>	<b>13.04%</b>	<b>10.87%</b>		
Others	Assured Return Fund	ULIF06127/01/11ASSRDRETRN116	2.4	0.54%	1.58%	3.75%	8.85%	7.22%	5.01%	4.69%	5.15%	5.52%	6.26%	6.72%	28-Jan-11
Others	Balanced Equity Fund	ULIF07413/05/15BALEQTYFUND116	2.1	0.41%	-2.12%	7.64%	15.40%	11.96%	12.05%	11.27%	10.80%	9.53%	-	9.55%	8-Mar-16
Others	Builder Bond Fund	ULIF07313/05/15BLDRBNDFND116	45.0	0.39%	1.58%	3.86%	7.45%	6.38%	4.15%	3.82%	4.84%	5.49%	-	5.78%	8-Mar-16
Others	Discontinue Pension Policy Fund	ULIF07126/03/13DISCONPEN116	0.1	0.44%	1.51%	3.01%	6.57%	6.46%	5.70%	5.04%	4.83%	5.12%	-	5.02%	9-Sep-15
Others	Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116	2,904.5	0.50%	1.59%	3.22%	6.54%	6.44%	5.61%	5.00%	4.78%	4.89%			

November 2024

## Accelerator Mid-Cap Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	95.76
-Large Cap Stocks		38.14
-Mid Cap Stocks		57.62
Bank deposits and money market instruments	0 - 40	4.21
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Portfolio

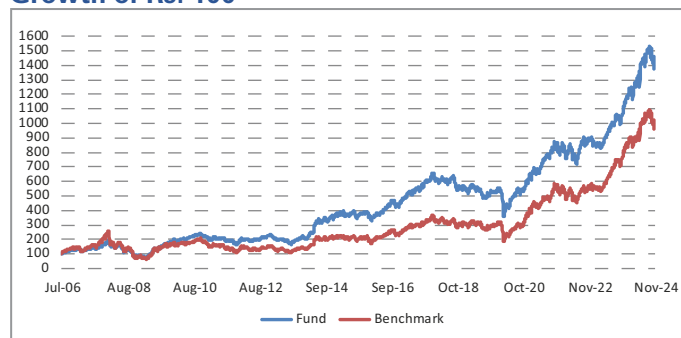
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>95.76%</b>
IDFC First Bank Ltd	3.26%
Bharat Electronics Ltd	3.17%
Karur Vysya Bank Limited	3.08%
Shriram Finance Limited	3.07%
Trent Ltd	2.90%
Power Finance Corporation Ltd	2.63%
Varun Beverages Limited	2.59%
Central Depository Services (India) Ltd	2.44%
Ajanta Pharma Ltd	2.40%
Blue Star Ltd	2.13%
Others	68.08%
<b>Money Market, Deposits &amp; Other</b>	<b>4.24%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

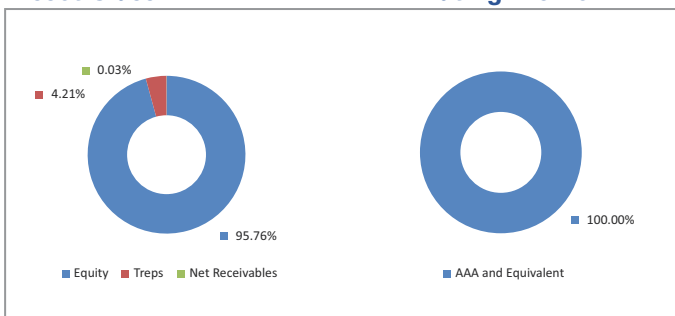
Description	
SFIN Number	ULIF03124/07/06ACCEMIDCAP116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	145.0149
AUM (Rs. Cr)*	589.25
Equity (Rs. Cr)	564.27
Debt (Rs. Cr)	24.82
Net current asset (Rs. Cr)	0.16

\*AUM is excluding the last day unitisation.

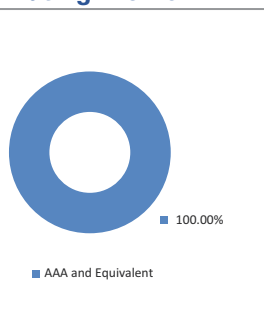
### Growth of Rs. 100



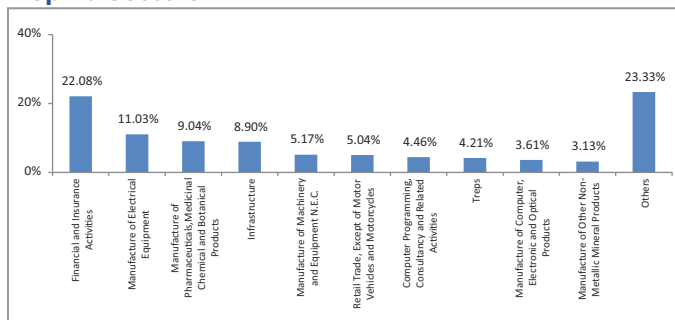
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.38%	10.30%	32.92%	27.32%	22.08%	25.50%	22.15%	13.29%	15.09%	15.68%
Benchmark	1.02%	8.68%	28.66%	33.14%	24.24%	29.57%	27.12%	17.05%	16.45%	13.41%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Growth Fund

### Fund Objective

To provide capital appreciation through investment in select equity stocks those have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	98.77
Bank deposits and money market instruments	0 - 40	1.19
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

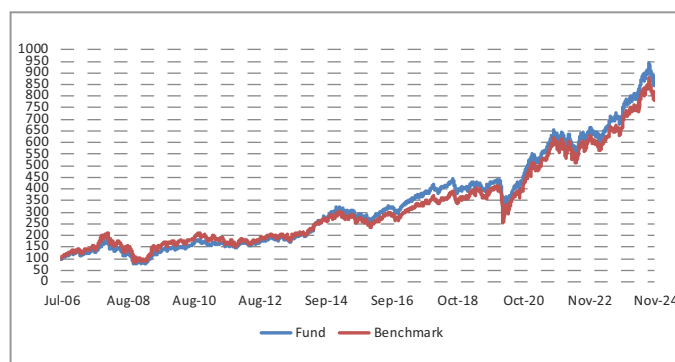
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.77%</b>
ICICI Bank Ltd	9.46%
HDFC Bank Ltd	8.61%
Infosys Ltd	7.04%
Reliance Industries Ltd	6.83%
Bharti Airtel Ltd	4.86%
ITC Ltd	4.60%
Larsen & Toubro Ltd	4.59%
Tata Consultancy Services Ltd	4.08%
State Bank of India	3.14%
Mahindra & Mahindra Ltd	2.88%
Others	42.68%
<b>Money Market, Deposits &amp; Other</b>	<b>1.23%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

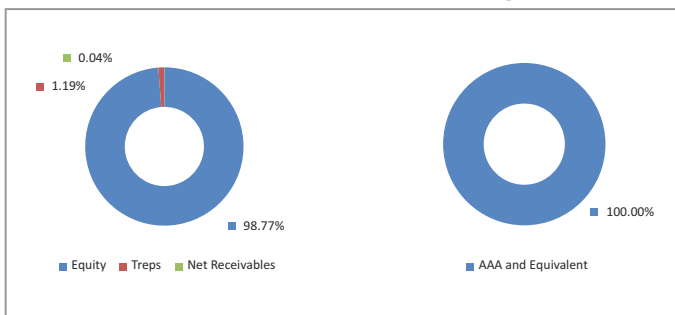
Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	87.3425
AUM (Rs. Cr)*	2761.32
Equity (Rs. Cr)	2727.48
Debt (Rs. Cr)	32.74
Net current asset (Rs. Cr)	1.11

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100

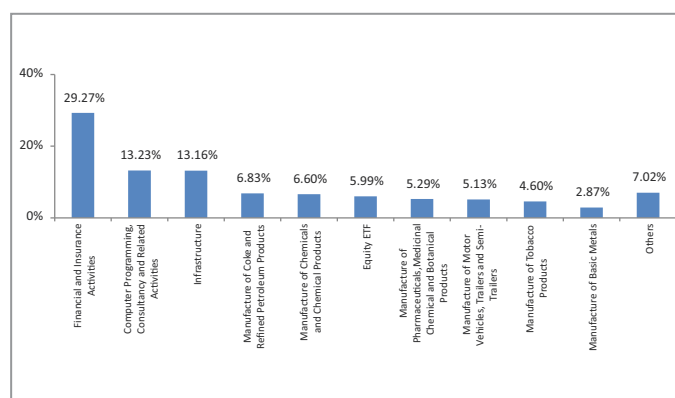


### Asset Class



### Rating Profile

### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.43%	8.09%	20.68%	14.68%	13.42%	16.66%	15.23%	12.35%	11.31%	12.53%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.05%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Index Fund II

### Fund Objective

To provide capital appreciation through investment in equities forming part of National Stock Exchange NIFTY.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	97.78
Bank deposits and money market instruments	0 - 40	2.19
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

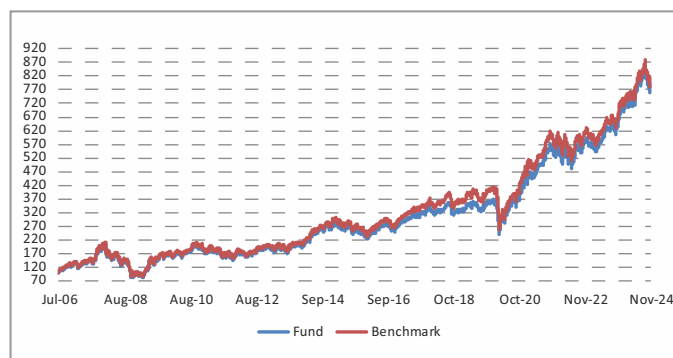
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.78%</b>
Reliance Industries Ltd	8.49%
HDFC Bank Ltd	8.10%
ICICI Bank Ltd	8.09%
Infosys Ltd	6.47%
ITC Ltd	4.32%
Bharti Airtel Ltd	4.24%
Tata Consultancy Services Ltd	4.23%
Larsen & Toubro Ltd	4.20%
State Bank of India	2.87%
Axis Bank Ltd	2.87%
Others	43.90%
<b>Money Market, Deposits &amp; Other</b>	<b>2.22%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

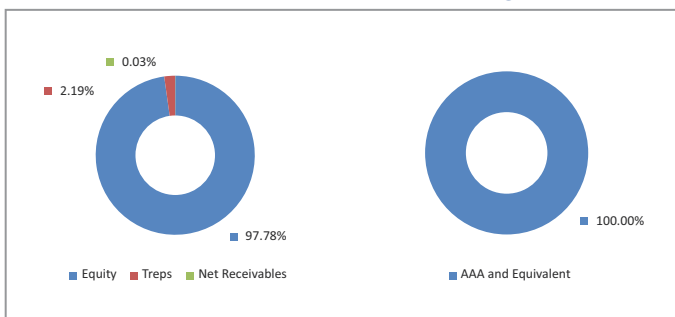
Description	
SFIN Number	ULIF03024/07/06EQTYINDX02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	78.5111
AUM (Rs. Cr)*	1781.33
Equity (Rs. Cr)	1741.76
Debt (Rs. Cr)	39.01
Net current asset (Rs. Cr)	0.57

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100

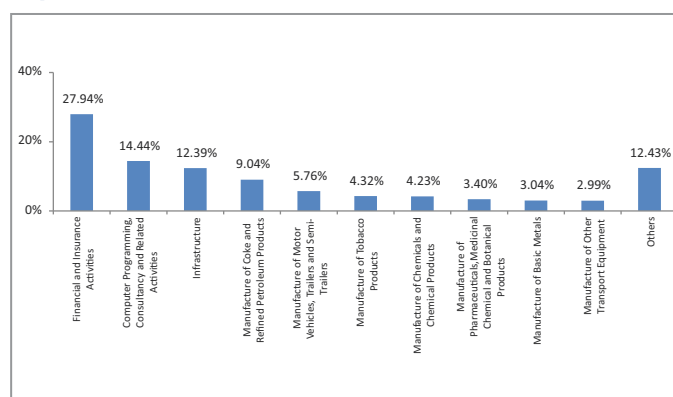


### Asset Class



### Rating Profile

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.43%	7.22%	20.98%	15.00%	14.02%	18.44%	16.90%	13.74%	11.08%	11.87%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.05%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Pure Stock Fund

### Fund Objective

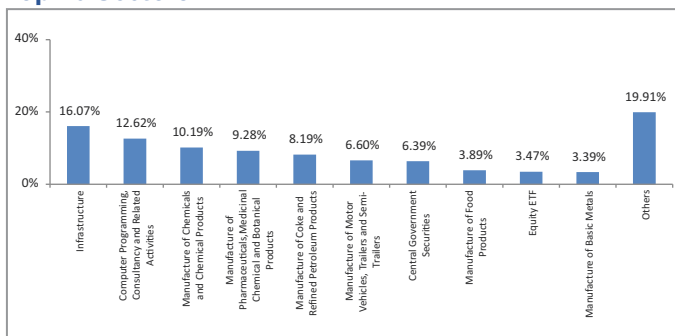
To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	93.39
Government treasury bills (Non-interest bearing)	0 - 40	6.39
Net Current Assets*		0.21
<b>Total</b>		<b>100.00</b>

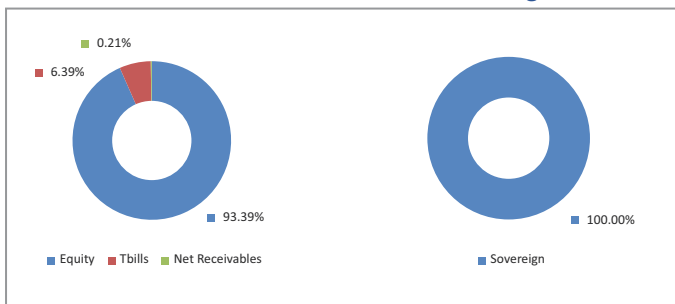
\*Net current asset represents net of receivables and payables for investments held.

### Top 10 Sectors

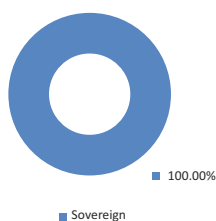


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

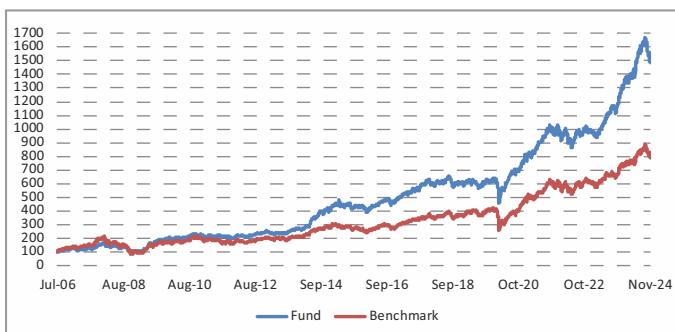
### Asset Class



### Rating Profile



### Growth of Rs. 100



### Fund Details

Description	
SFIN Number	ULIF02721/07/06PURESTKFUN116
Launch Date	21-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	153.7408
AUM (Rs. Cr)	7042.65
Equity (Rs. Cr)	6577.21
Debt (Rs. Cr)	450.36
Net current asset (Rs. Cr)	15.07

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>93.39%</b>
Reliance Industries Ltd	7.97%
Infosys Ltd	5.69%
Bharti Airtel Ltd	4.98%
Larsen & Toubro Ltd	4.69%
Tata Consultancy Services Ltd	2.79%
Hindustan Unilever Ltd.	2.78%
Mahindra & Mahindra Ltd	2.44%
Sun Pharmaceuticals Industries Ltd	2.26%
Ksb Limited	2.10%
TITAN COMPANY LIMITED	1.98%
NTPC Ltd	1.95%
Nestle India Ltd	1.92%
Power Grid Corporation of India Ltd	1.85%
Maruti Suzuki India Ltd	1.67%
HCL Technologies Ltd	1.65%
Tata Motors Ltd	1.47%
Hindalco Industries Ltd	1.46%
Dr Reddys Laboratories Ltd	1.29%
Lupin Ltd	1.28%
Godrej Consumer Products Ltd	1.25%
Asian Paints Ltd	1.23%
Procter & Gamble Hygiene and Health Care Ltd	1.20%
Nippon India ETF Nifty IT	1.05%
Tech Mahindra Ltd	1.04%
UltraTech Cement Ltd	1.04%
Sapphire Foods India Limited	1.03%
Axis Nifty IT ETF	0.96%
BASF India Ltd	0.96%
Wipro Ltd	0.95%
Hero MotoCorp Ltd	0.92%
Hitachi Energy India Limited	0.89%
Bharat Electronics Ltd	0.88%
Tata Steel Ltd	0.86%



## Portfolio

Company/Issuer	Exposure (%)
Gujarat Pipavav Port Ltd	0.85%
Marico Ltd	0.84%
Coal India Ltd	0.82%
Sanofi India Ltd	0.82%
ICICI Prudential IT ETF	0.81%
Restaurant Brands Asia Limited	0.74%
Devyani International Ltd.	0.72%
MRF Ltd	0.70%
The Ramco Cements Ltd	0.69%
JSW Steel Ltd	0.69%
Britannia Industries Ltd	0.68%
Petronet LNG Ltd	0.67%
Aurobindo Pharma Ltd	0.65%
KOTAK IT ETF	0.65%
Colgate-Palmolive (India) Ltd	0.65%
Sanofi Consumer Healthcare India Ltd	0.62%
Adani Ports & Special Economic Zone Ltd	0.60%
MEDPLUS HEALTH SERVICES LIMITED	0.58%
Oil & Natural Gas Corpn Ltd	0.57%
Coromandel International Ltd	0.55%
Zydus Lifesciences Ltd	0.54%
Bayer CropScience Ltd	0.53%
TVS Motor Company Ltd	0.50%
Varroc Engineering Limited	0.49%
Grasim Industries Ltd.	0.47%
ABB India Ltd	0.46%
Car Trade Tech Ltd.	0.45%
J.B. Chemicals and Pharmaceuticals Ltd	0.43%
Crompton Greaves Consumer Electricals Limited	0.41%
Balkrishna Industries Ltd	0.40%
Gland Pharma Limited	0.40%
Dalmia Bharat Ltd	0.40%
AIA Engineering Ltd	0.38%
Trent Ltd	0.37%
Laurus Labs Limited	0.37%
Kansai Nerolac Paints Ltd	0.37%
Concord Biotech Ltd	0.35%
Schaeffler India Limited	0.33%
SKF India Ltd	0.30%
Gujarat State Petronet Ltd	0.29%
Blue Dart Express Ltd	0.29%
Craftsman Automation Limited	0.28%
Supreme Industries Ltd	0.27%
Cipla Ltd	0.27%
Larsen & Toubro Infotech Mindtree Limited	0.26%
Others	3.36%
<b>Money Market, Deposits &amp; Other</b>	<b>6.61%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.56%	8.82%	27.62%	23.09%	17.06%	20.31%	19.94%	14.49%	13.92%	16.04%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.13%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Premier Equity Growth Fund

### Fund Objective

To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	99.80
Bank deposits and money market instruments	0 - 40	-
Net Current Assets*		0.20
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Share Warrants

### Portfolio

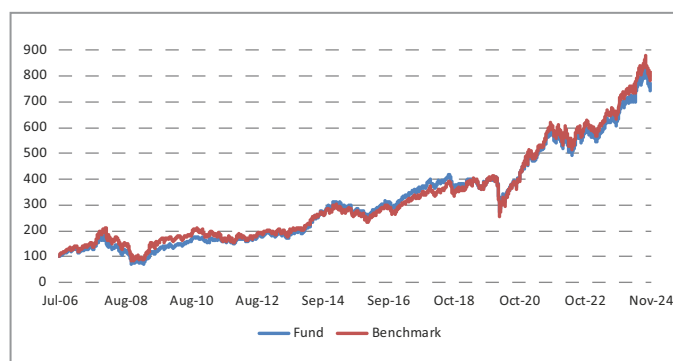
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.80%</b>
ICICI Bank Ltd	9.91%
Reliance Industries Ltd	7.71%
HDFC Bank Ltd	7.15%
Infosys Ltd	6.40%
Bharti Airtel Ltd	5.63%
Tata Consultancy Services Ltd	5.61%
Larsen & Toubro Ltd	5.07%
Mahindra & Mahindra Ltd	3.40%
ITC Ltd	2.73%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.62%
Others	43.57%
<b>Money Market, Deposits &amp; Other</b>	<b>0.20%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

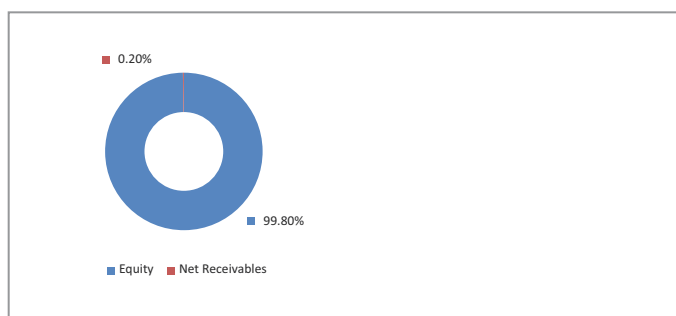
Description	
SFIN Number	ULIF03824/07/06PREMEQGROW116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	76.8652
AUM (Rs. Cr)*	7.85
Equity (Rs. Cr)	7.84
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

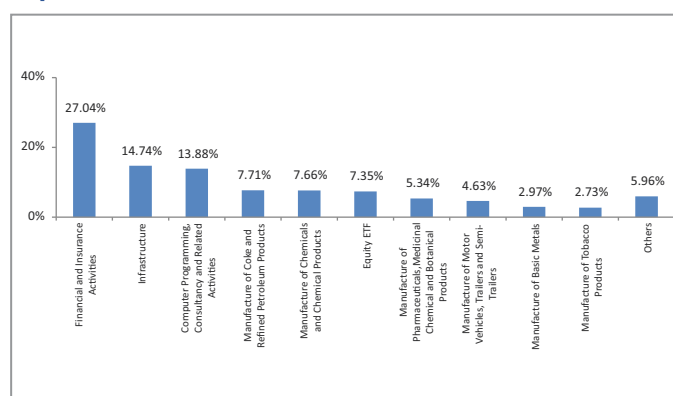
### Growth of Rs. 100



### Asset Class



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.56%	7.16%	19.10%	13.37%	11.91%	15.37%	13.92%	11.02%	10.09%	11.75%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.05%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Growth Fund II

### Fund Objective

To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	99.87
Bank deposits and money market instruments	0 - 40	0.16
Net Current Assets*		-0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

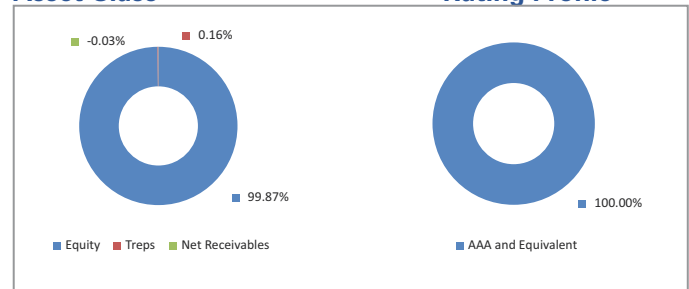
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.87%</b>
HDFC Bank Ltd	9.86%
ICICI Bank Ltd	9.76%
Reliance Industries Ltd	7.69%
Infosys Ltd	7.43%
ITC Ltd	4.53%
Bharti Airtel Ltd	4.27%
Larsen & Toubro Ltd	4.22%
Tata Consultancy Services Ltd	3.97%
Mahindra & Mahindra Ltd	2.92%
Axis Bank Ltd	2.72%
Hindustan Unilever Ltd.	2.69%
State Bank of India	2.51%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.40%
Power Grid Corporation of India Ltd	2.00%
NTPC Ltd	1.70%
Grasim Industries Ltd.	1.57%
HCL Technologies Ltd	1.43%
Bajaj Finance Limited	1.41%
Hindalco Industries Ltd	1.26%
Kotak Nifty Bank ETF	1.24%
BASF India Ltd	1.24%
Sun Pharmaceuticals Industries Ltd	1.23%
Hero MotoCorp Ltd	1.19%
Asian Paints Ltd	1.02%
Bajaj Finserv Nifty Bank ETF	0.96%
Bajaj Auto Ltd	0.95%
IDFC First Bank Ltd	0.85%
Shriram Finance Limited	0.84%
Mirae Asset Nifty Financial Services ETF	0.81%
Tata Motors Ltd	0.78%
Dr Reddys Laboratories Ltd	0.73%
Britannia Industries Ltd	0.71%
AXIS BANK NIFTY ETF	0.70%
Siemens Ltd	0.64%
Rural Electrification Corporation Ltd	0.62%
KOTAK MAHINDRA MUTUAL FUND - KOTAK PSU BANK ETF	0.62%
Sanofi India Ltd	0.61%
Others	9.80%
<b>Money Market, Deposits &amp; Other</b>	<b>0.13%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

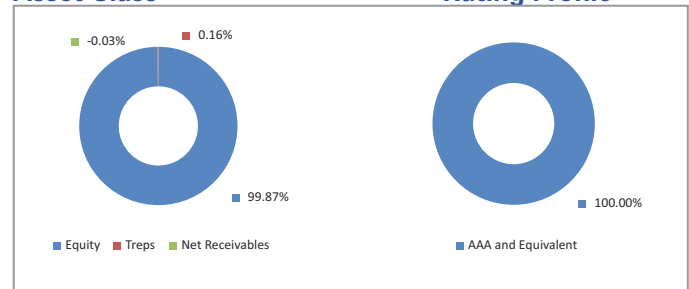
Description	
SFIN Number	ULIF05106/01/10EQTYGROW02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	72.1303
AUM (Rs. Cr)*	4849.27
Equity (Rs. Cr)	4842.94
Debt (Rs. Cr)	7.61
Net current asset (Rs. Cr)	-1.27

\*AUM is excluding the last day unitisation.

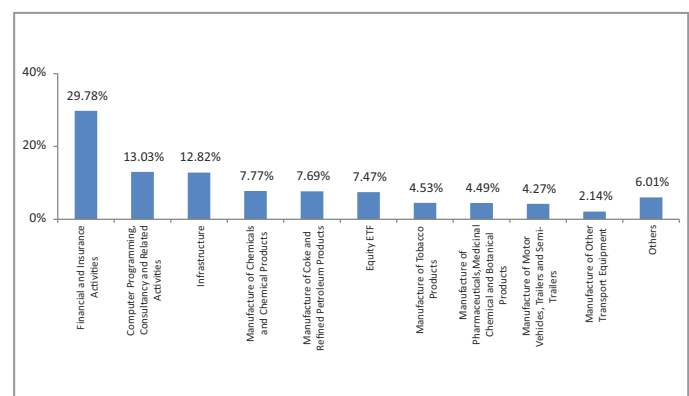
### Asset Class



### Rating Profile

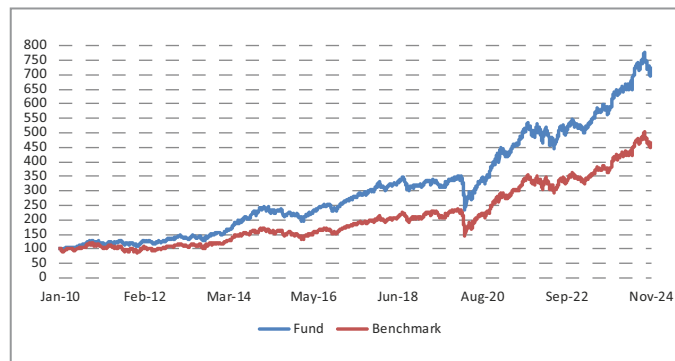


### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Growth of Rs. 100



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.38%	8.18%	20.85%	15.00%	13.68%	17.08%	16.14%	13.23%	12.27%	14.17%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	10.73%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Accelerator Mid-Cap Pension Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	96.87
-Large Cap Stocks		39.00
-Mid Cap Stocks		57.86
Bank deposits and money market instruments	0 - 40	3.08
Net Current Assets*		0.05
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Portfolio

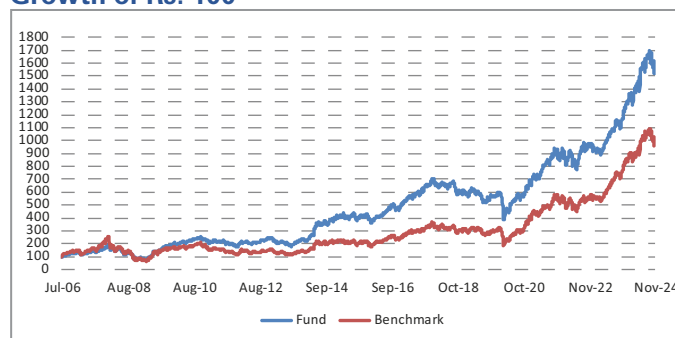
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>96.87%</b>
Bharat Electronics Ltd	3.51%
Shriram Finance Limited	3.23%
Trent Ltd	3.22%
IDFC First Bank Ltd	2.84%
Karur Vysya Bank Limited	2.78%
Power Finance Corporation Ltd	2.76%
Varun Beverages Limited	2.69%
Central Depository Services (India) Ltd	2.54%
Blue Star Ltd	2.22%
Dixon Technologies (India) Ltd	2.02%
Others	69.05%
<b>Money Market, Deposits &amp; Other</b>	<b>3.13%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

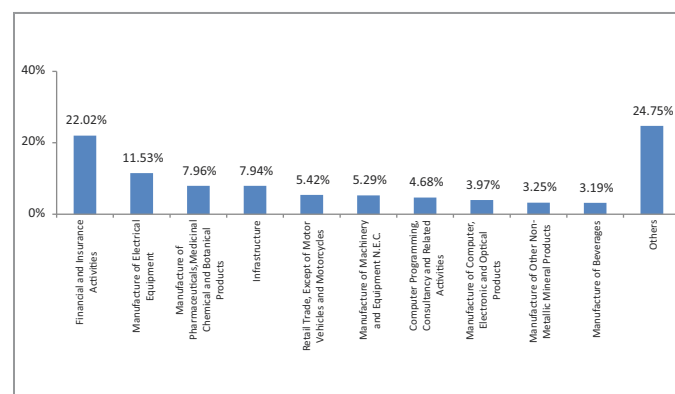
Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	160.3265
AUM (Rs. Cr)*	45.09
Equity (Rs. Cr)	43.67
Debt (Rs. Cr)	1.39
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100

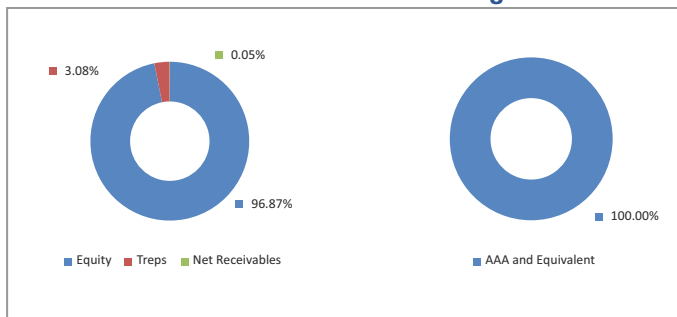


### Top 10 Sectors

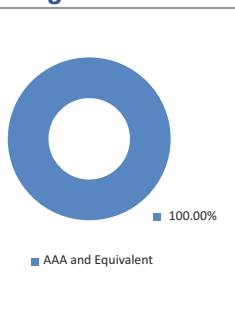


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.53%	10.76%	34.18%	28.67%	23.14%	26.71%	22.76%	13.66%	15.31%	16.31%
Benchmark	1.02%	8.68%	28.66%	33.14%	24.24%	29.57%	27.12%	17.05%	16.45%	13.41%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Accelerator Mid-Cap Fund II

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

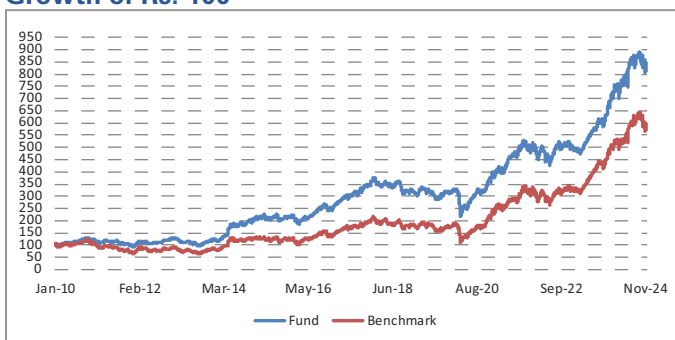
	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	96.83
-Large Cap Stocks		33.39
-Mid Cap Stocks		63.44
Bank deposits and money market instruments	0 - 40	3.74
Net Current Assets*		-0.57
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

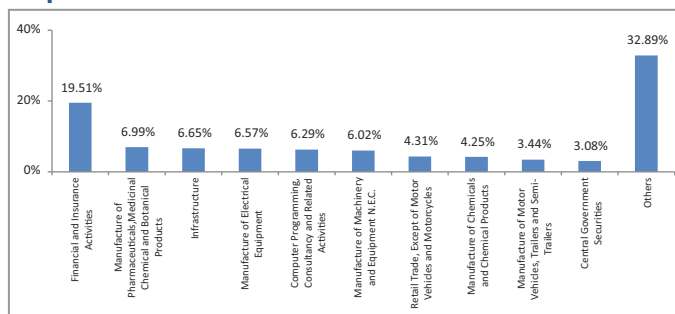
\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Growth of Rs. 100

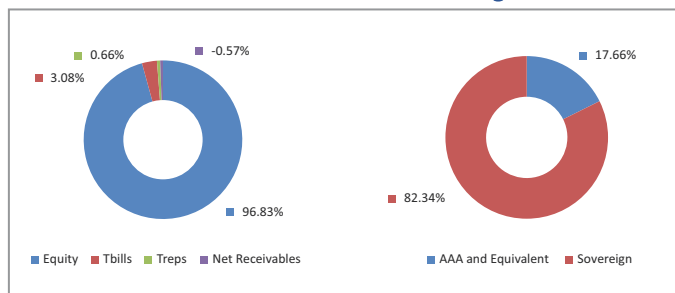


### Top 10 Sectors

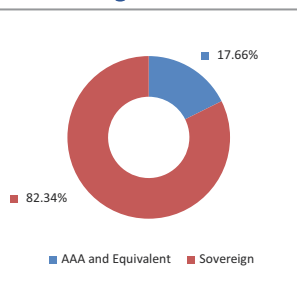


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Fund Details

Description	
SFIN Number	ULIF05206/01/10ACCMIDCA02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	84.5145
AUM (Rs. Cr)*	6124.86
Equity (Rs. Cr)	5930.71
Debt (Rs. Cr)	229.31
Net current asset (Rs. Cr)	-35.16

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>96.83%</b>
Dixon Technologies (India) Ltd	2.52%
Persistent Systems Limited	2.27%
HDFC Asset Management Company Limited	2.03%
Federal Bank Ltd	1.94%
Coforge Limited	1.94%
PB Fintech Limited	1.86%
Karur Vysya Bank Limited	1.84%
Max Healthcare Institute Limited	1.76%
Shriram Finance Limited	1.74%
Max Financial Services Ltd	1.69%
Radico Khaitan Ltd	1.54%
Lupin Ltd	1.53%
IDFC First Bank Ltd	1.49%
Indian Hotels Co Ltd	1.47%
Titagarh Rail Systems Ltd	1.42%
AVENUE SUPERMARTS LIMITED	1.39%
Indus Towers Ltd	1.38%
Aditya Birla Real Estate Limited	1.35%
Tata Communications Ltd	1.33%
Info Edge (India) Ltd	1.28%
Balkrishna Industries Ltd	1.26%
Alkem Laboratories Ltd	1.24%
PI Industries Limited	1.22%
NTPC Ltd	1.22%
Piramal Pharma Limited	1.16%
Affle India Ltd	1.14%
Union Bank of India	1.13%
Voltas Ltd	1.10%
Bharat Forge Ltd	1.07%
Cummins India Ltd	1.07%
Syngene International Limited	1.06%
Multi Commodity Exchange of India Ltd	1.04%
Supreme Industries Ltd	1.01%
Larsen & Toubro Infotech Mindtree Limited	1.01%
Oil India Ltd	1.01%
Yes Bank Ltd	0.98%
Kaynes Technology India Ltd	0.96%

## Portfolio

Company/Issuer	Exposure (%)
Samvardhana Motherson International Limited	0.93%
Central Depository Services (India) Ltd	0.92%
Oberoi Realty Ltd	0.88%
Page Industries Limited	0.87%
UNO Minda Limited	0.86%
KEI Industries Limited	0.84%
CG Power & Industrial Solutions Ltd	0.84%
Muthoot Finance Ltd	0.83%
NMDC Ltd	0.81%
Praj Industries Ltd	0.80%
Ksb Limited	0.79%
Bharat Dynamics Ltd	0.79%
Jubilant Foodworks Ltd	0.78%
Hindustan Petroleum Corporation Ltd	0.78%
Ramkrishna Forgings Ltd	0.77%
Ashok Leyland Ltd	0.76%
Britannia Industries Ltd	0.75%
Cholamandalam Investment & Finance Company Ltd	0.75%
Castrol India Ltd	0.74%
Lemon Tree Hotel Ltd	0.73%
Amber Enterprises India Limited	0.71%
Texmaco Rail & Engineering Ltd	0.70%
Aurobindo Pharma Ltd	0.69%
National Aluminium Company Ltd	0.69%
Glenmark Pharmaceuticals Ltd	0.69%
Polycab India Ltd	0.69%
LIC Housing Finance Limited	0.68%
Tata Power Company Ltd	0.68%
Mahindra & Mahindra Financial Services Ltd	0.67%
EMAMI LIMITED	0.66%
BSE Ltd	0.65%
Triveni Turbine Ltd	0.65%
PNB Housing Finance Ltd	0.64%
Sona BLW Precision Forgings Limited	0.64%
Trent Ltd	0.63%
J.B. Chemicals and Pharmaceuticals Ltd	0.63%
Infosys Ltd	0.61%
Steel Authority of India Ltd	0.57%
Godrej Consumer Products Ltd	0.57%
CESC Ltd	0.57%
Endurance Technologies Ltd	0.56%
Timken India Limited	0.55%
Prestige Estates Projects Limited	0.54%
Punjab National Bank	0.54%
ElH Limited	0.52%
Cochin Shipyard Ltd	0.52%
Godrej Properties Limited	0.51%
Pidilite Industries Ltd	0.50%
Apar Industries Ltd	0.48%

## Portfolio

Company/Issuer	Exposure (%)
Colgate-Palmolive (India) Ltd	0.47%
Kalyan Jewellers India Ltd	0.47%
KPIT Technologies Ltd	0.47%
Astral Limited	0.47%
Coromandel International Ltd	0.46%
ICICI Lombard General Insurance Co. Ltd	0.46%
IRB Infrastructure Developers Ltd	0.45%
Siemens Ltd	0.43%
Others	6.75%
<b>Money Market, Deposits &amp; Other</b>	<b>3.17%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.80%	6.78%	30.39%	27.58%	20.06%	24.01%	21.43%	13.60%	15.54%	15.39%
Benchmark	1.02%	8.68%	28.66%	33.14%	24.24%	29.57%	27.12%	17.05%	16.45%	12.37%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Growth Pension Fund

### Fund Objective

To provide capital appreciation through investment in selected equity stocks those have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	98.63
Bank deposits and money market instruments	0 - 40	1.30
Net Current Assets*		0.07
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

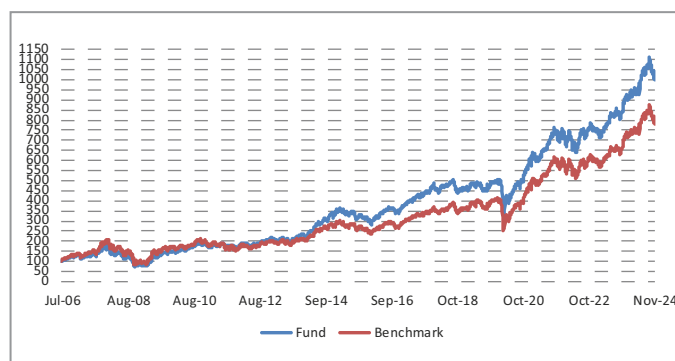
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.63%</b>
ICICI Bank Ltd	9.76%
HDFC Bank Ltd	8.01%
Infosys Ltd	7.74%
Reliance Industries Ltd	7.36%
Bharti Airtel Ltd	5.39%
Larsen & Toubro Ltd	4.50%
Tata Consultancy Services Ltd	4.37%
ITC Ltd	4.23%
Mahindra & Mahindra Ltd	3.22%
Axis Bank Ltd	3.12%
Others	40.92%
<b>Money Market, Deposits &amp; Other</b>	<b>1.37%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

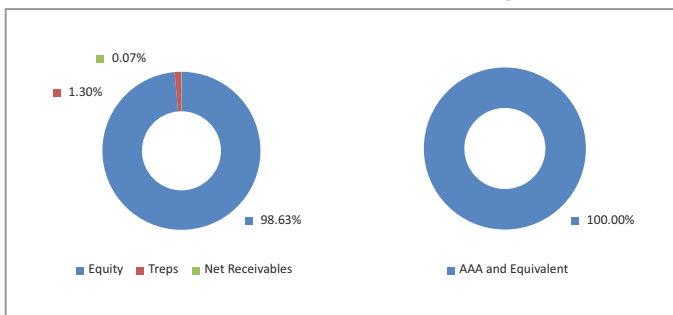
Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	102.9926
AUM (Rs. Cr)*	58.36
Equity (Rs. Cr)	57.56
Debt (Rs. Cr)	0.76
Net current asset (Rs. Cr)	0.04

\*AUM is excluding the last day unitisation.

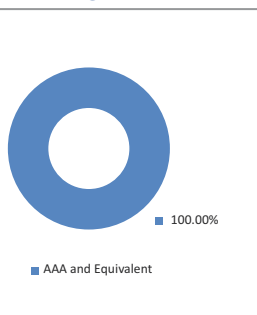
### Growth of Rs. 100



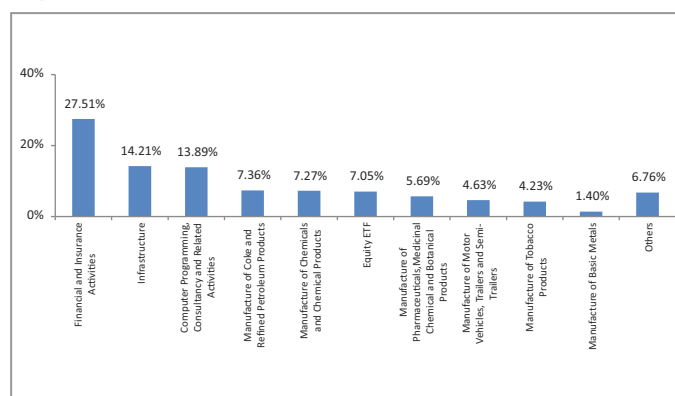
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.34%	8.25%	20.57%	14.78%	13.76%	17.21%	15.87%	12.76%	11.82%	13.54%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.05%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2024

## Equity Index Pension Fund II

### Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	97.07
Bank deposits and money market instruments	0 - 40	2.90
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

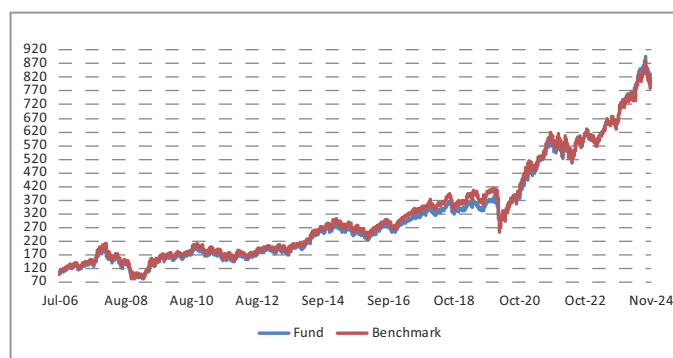
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.07%</b>
ICICI Bank Ltd	8.41%
Reliance Industries Ltd	8.41%
HDFC Bank Ltd	8.08%
Infosys Ltd	6.41%
ITC Ltd	4.29%
Bharti Airtel Ltd	4.20%
Tata Consultancy Services Ltd	4.19%
Larsen & Toubro Ltd	4.16%
State Bank of India	2.98%
Axis Bank Ltd	2.98%
Others	42.96%
<b>Money Market, Deposits &amp; Other</b>	<b>2.93%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

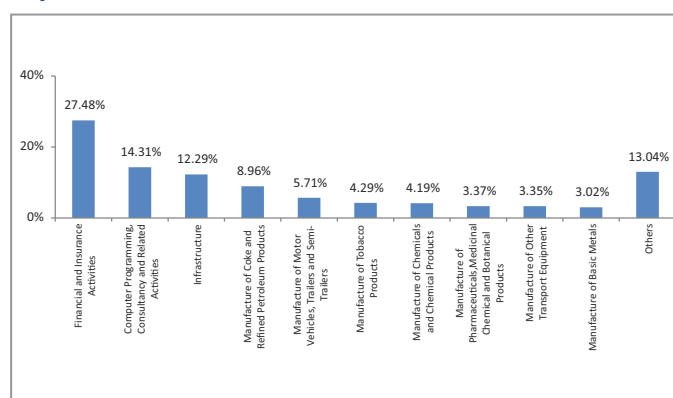
Description	
SFIN Number	ULIF03724/07/06EQINDPEN02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	82.3999
AUM (Rs. Cr)*	88.31
Equity (Rs. Cr)	85.73
Debt (Rs. Cr)	2.56
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100

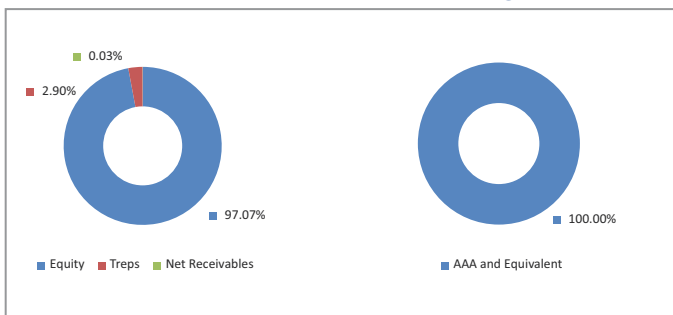


### Top 10 Sectors

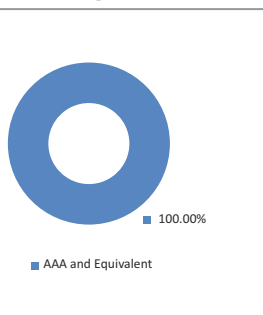


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.41%	7.50%	22.08%	14.98%	14.47%	18.70%	17.34%	14.35%	11.69%	12.17%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.05%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Pure Stock Pension Fund

### Fund Objective

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

### Portfolio Allocation

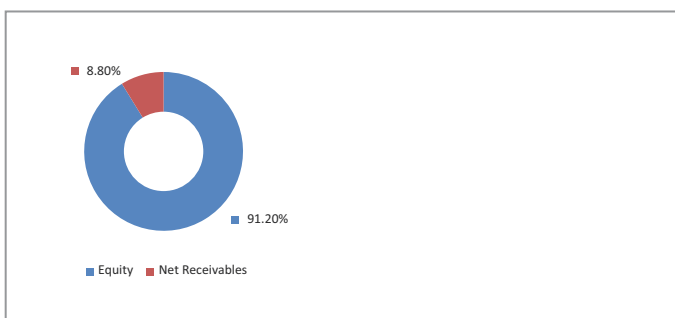
	Stated (%)	Actual (%)
Equity	60 - 100	91.20
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		8.80
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>91.20%</b>
Tata Consultancy Services Ltd	6.96%
HCL Technologies Ltd	5.85%
Schaeffler India Limited	5.15%
Siemens Ltd	4.60%
UltraTech Cement Ltd	4.29%
Hindustan Unilever Ltd.	4.07%
Blue Dart Express Ltd	3.50%
Nestle India Ltd	3.47%
Oil & Natural Gas Corpn Ltd	3.45%
Ksb Limited	3.33%
Others	46.54%
<b>Money Market, Deposits &amp; Other</b>	<b>8.80%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.50%	7.04%	26.16%	21.66%	16.06%	16.94%	16.81%	11.81%	12.30%	14.95%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	9.98%

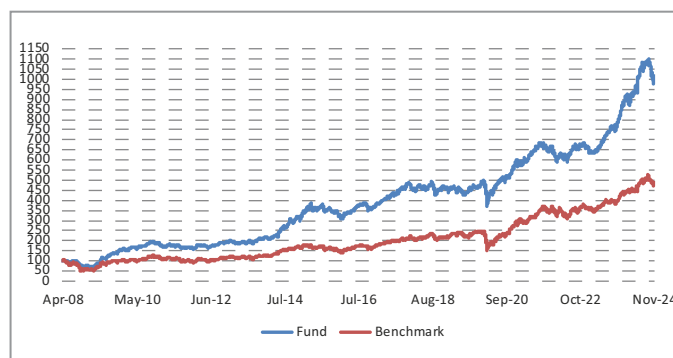
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

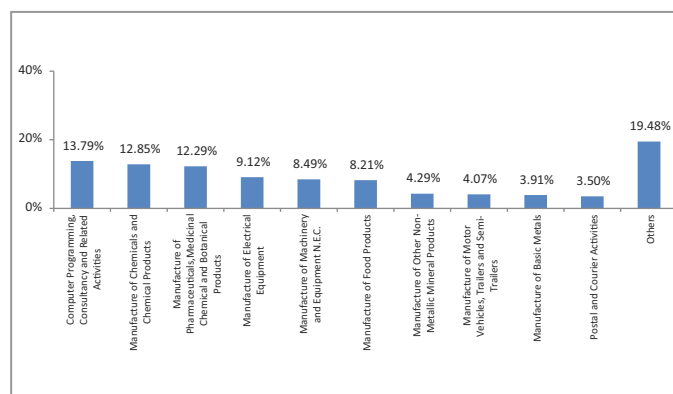
Description	
SFIN Number	ULIF04717/04/08PURESTKPEN116
Launch Date	17-Apr-08
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	101.4257
AUM (Rs. Cr)*	10.43
Equity (Rs. Cr)	9.52
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	0.92

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

November 2024

## Equity Fund

### Fund Objective

To provide capital appreciation through investment in selected equities that have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	98.36
Debt/Cash, Money Market Instruments	0 - 40	1.62
Net Current Assets		0.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

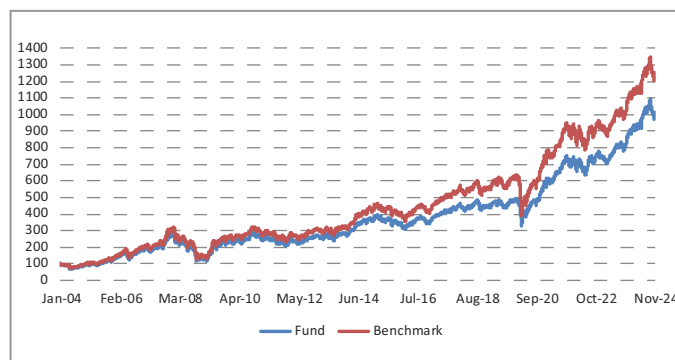
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.36%</b>
HDFC Bank Ltd	9.89%
Reliance Industries Ltd	8.62%
ICICI Bank Ltd	8.19%
Infosys Ltd	6.55%
ITC Ltd	4.39%
Bharti Airtel Ltd	4.30%
Larsen & Toubro Ltd	4.26%
Tata Consultancy Services Ltd	4.20%
State Bank of India	2.91%
Axis Bank Ltd	2.90%
Others	42.15%
<b>Money Market, Deposits &amp; Other</b>	<b>1.64%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

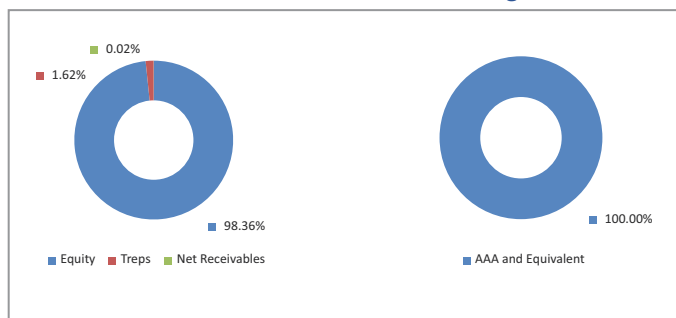
Description	
SFIN Number	ULIF00315/01/04EQUITYFUND116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	100.5814
AUM (Rs. Cr)*	189.29
Equity (Rs. Cr)	186.20
Debt (Rs. Cr)	3.06
Net current asset (Rs. Cr)	0.04

\*AUM is excluding the last day unitisation.

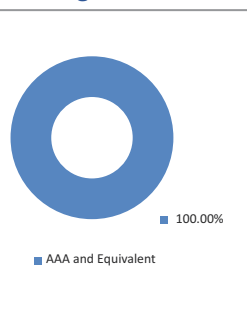
### Growth of Rs. 100



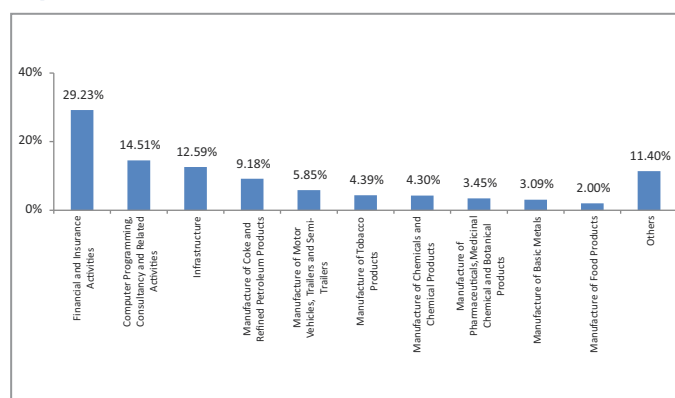
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.35%	6.78%	20.57%	13.87%	13.35%	17.58%	15.86%	12.77%	10.23%	11.69%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.81%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Gain Fund

### Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	99.16
- Large Cap Stock		83.06
- Mid Cap Stocks		9.79
Bank deposits and money market instruments	0 - 40	0.80
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
 \*At least 50 % portfolio in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks  
 \* Market-cap exposure is based on equity exposure re-scaled to 100%

### Portfolio

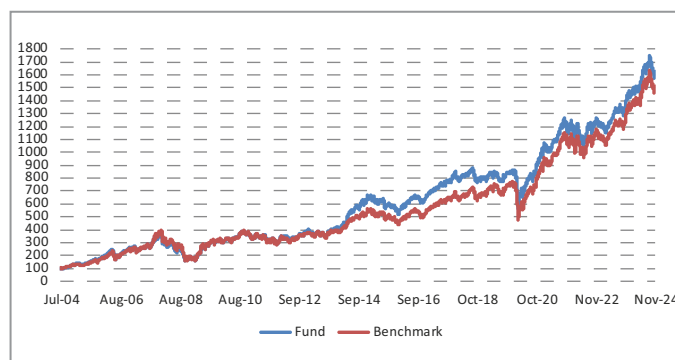
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.16%</b>
ICICI Bank Ltd	9.30%
HDFC Bank Ltd	8.56%
Infosys Ltd	8.21%
Reliance Industries Ltd	5.78%
Bharti Airtel Ltd	5.41%
ITC Ltd	5.25%
Larsen & Toubro Ltd	4.75%
Tata Consultancy Services Ltd	4.16%
Mahindra & Mahindra Ltd	3.31%
Axis Bank Ltd	2.68%
Others	41.75%
<b>Money Market, Deposits &amp; Other</b>	<b>0.84%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

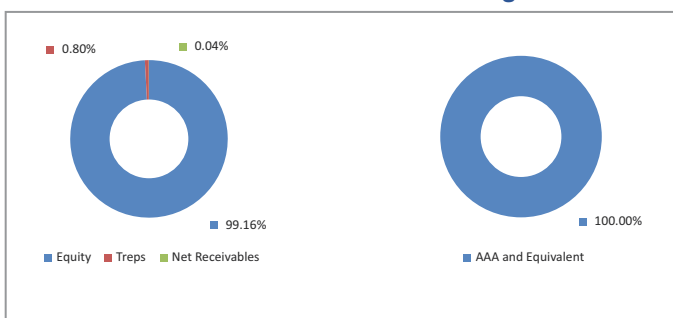
Description	
SFIN Number	ULIF00523/07/04EQGAINFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	162.3390
AUM (Rs. Cr)*	388.73
Equity (Rs. Cr)	385.48
Debt (Rs. Cr)	3.11
Net current asset (Rs. Cr)	0.14

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100

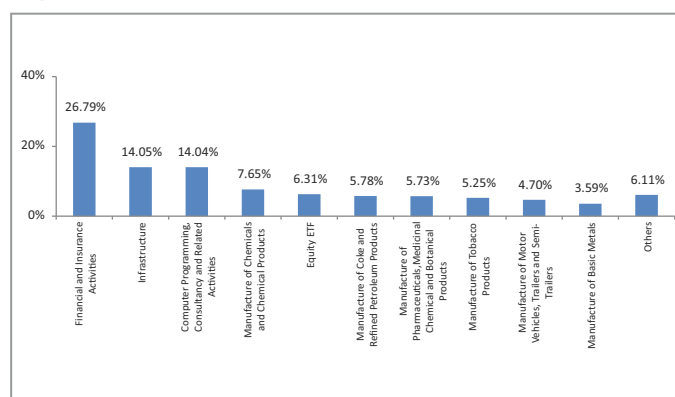


### Asset Class



### Rating Profile

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.47%	7.88%	19.11%	13.34%	11.91%	15.30%	13.99%	11.05%	9.99%	14.66%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	14.25%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Index Fund

### Fund Objective

The returns on this fund are expected to match the returns given by NIFTY Index of National Stock Exchange.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related	60 - 100	96.81
Debt/Cash Money	0 - 40	3.16
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

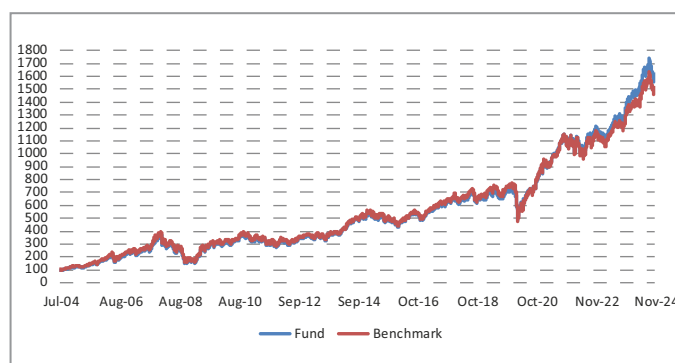
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>96.81%</b>
HDFC Bank Ltd	8.66%
Reliance Industries Ltd	8.60%
ICICI Bank Ltd	8.28%
Infosys Ltd	6.56%
ITC Ltd	4.38%
Bharti Airtel Ltd	4.29%
Tata Consultancy Services Ltd	4.29%
Larsen & Toubro Ltd	4.25%
State Bank of India	2.94%
Axis Bank Ltd	2.94%
Others	41.62%
<b>Money Market, Deposits &amp; Other</b>	<b>3.19%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

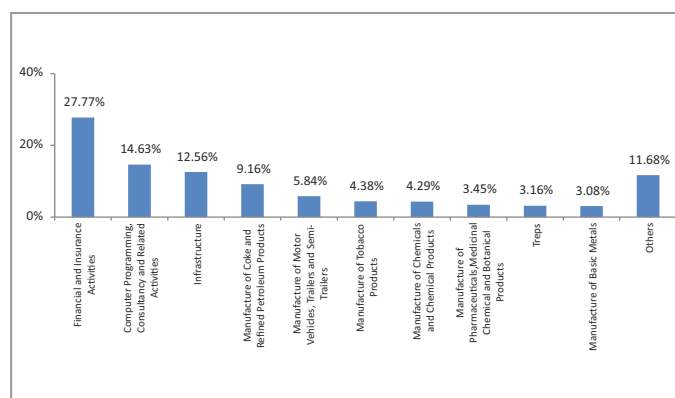
Description	
SFIN Number	ULIF00623/07/04EQINDEFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	161.2087
AUM (Rs. Cr)*	107.33
Equity (Rs. Cr)	103.91
Debt (Rs. Cr)	3.39
Net current asset (Rs. Cr)	0.04

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100

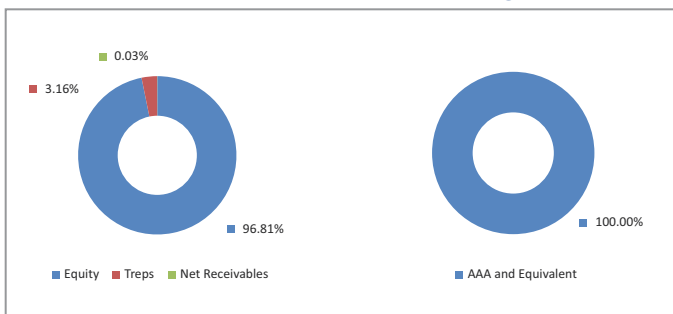


### Top 10 Sectors

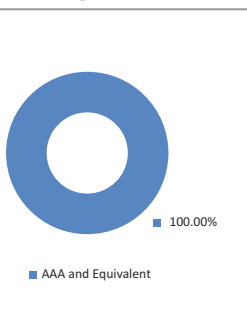


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.24%	7.44%	22.40%	15.60%	14.95%	19.16%	17.63%	14.46%	11.85%	14.63%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	14.25%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Index Pension Fund

### Fund Objective

The returns on this fund are expected to match the returns given by NIFTY Index of National Stock Exchange.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related	60 - 100	94.05
Debt/Cash/Money Market instruments	0 - 40	5.61
Net Current Assets*		0.33
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

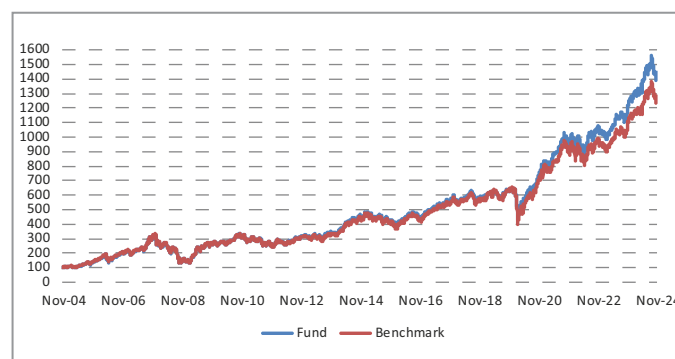
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>94.05%</b>
HDFC Bank Ltd	9.31%
Reliance Industries Ltd	8.36%
ICICI Bank Ltd	8.21%
Infosys Ltd	6.18%
ITC Ltd	4.26%
Tata Consultancy Services Ltd	4.18%
Bharti Airtel Ltd	4.18%
Larsen & Toubro Ltd	4.14%
State Bank of India	2.91%
Axis Bank Ltd	2.91%
Others	39.40%
<b>Money Market, Deposits &amp; Other</b>	<b>5.95%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

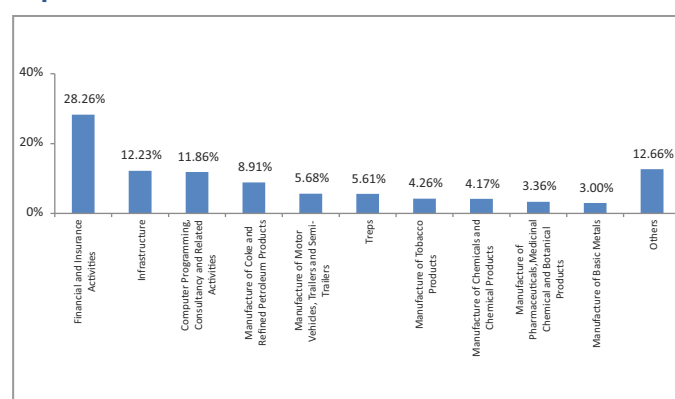
Description	
SFIN Number	ULIF01318/11/04EQINDEXPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	143.8218
AUM (Rs. Cr)*	4.27
Equity (Rs. Cr)	4.02
Debt (Rs. Cr)	0.24
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100



### Top 10 Sectors

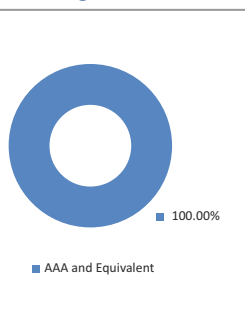


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.34%	7.21%	22.19%	15.65%	14.90%	19.16%	17.74%	14.53%	11.92%	14.23%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	13.54%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Mid-Cap Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

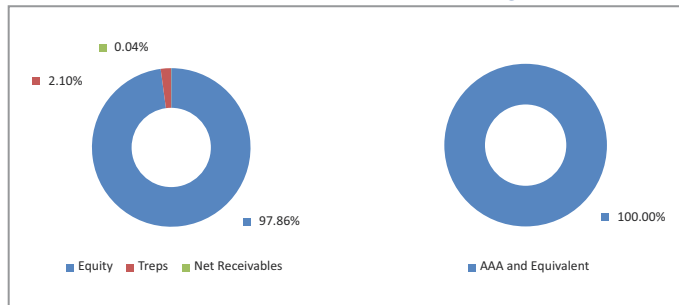
	Stated (%)	Actual (%)
Equity (Net) - Large & Mid Cap Stocks*	60 - 100	97.86
-Large Cap		38.90
-Equity Mid Cap Stocks		58.96
Debt/Cash/Money Market instruments	0 - 40	2.10
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\* Minimum 50% allocation to mid cap stocks  
\* Market-cap exposure is based on equity exposure re-scaled to 100%

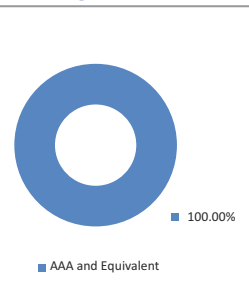
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.86%</b>
Bharat Electronics Ltd	3.28%
Karur Vysya Bank Limited	3.26%
Shriram Finance Limited	3.14%
IDFC First Bank Ltd	3.11%
Trent Ltd	3.05%
Varun Beverages Limited	2.68%
Power Finance Corporation Ltd	2.66%
Central Depository Services (India) Ltd	2.47%
Ajanta Pharma Ltd	2.43%
Blue Star Ltd	2.16%
Others	69.63%
<b>Money Market, Deposits &amp; Other</b>	<b>2.14%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.29%	9.82%	31.74%	26.33%	20.74%	24.18%	20.19%	11.58%	13.17%	14.79%
Benchmark	1.02%	8.68%	28.66%	33.14%	24.24%	29.57%	27.12%	17.05%	16.45%	13.15%

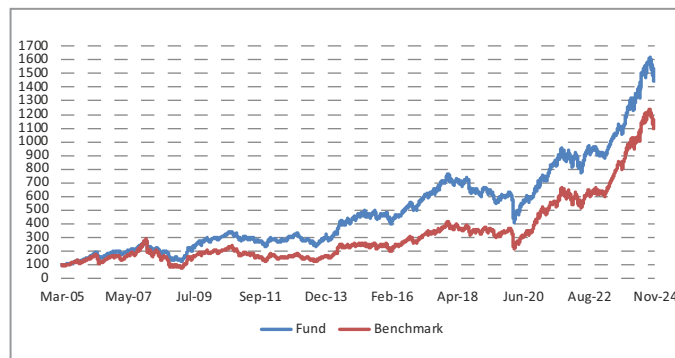
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

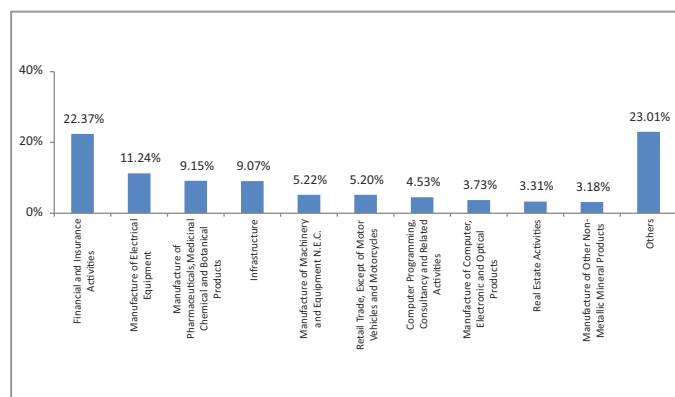
Description	
SFIN Number	ULIF01709/03/05EQUIMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	152.3399
AUM (Rs. Cr)*	82.55
Equity (Rs. Cr)	80.78
Debt (Rs. Cr)	1.73
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

November 2024

## Equity Mid-Cap Plus Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net) - Large & Mid Cap Stocks*	60 - 100	92.34
-Large Cap		37.30
-Equity Mid Cap Stocks		55.03
Debt/Cash/Money Market instruments	0 - 40	7.63
Net Current Assets <sup>†</sup>		0.03
<b>Total</b>		<b>100.00</b>

<sup>†</sup>Net current asset represents net of receivables and payables for investments held.

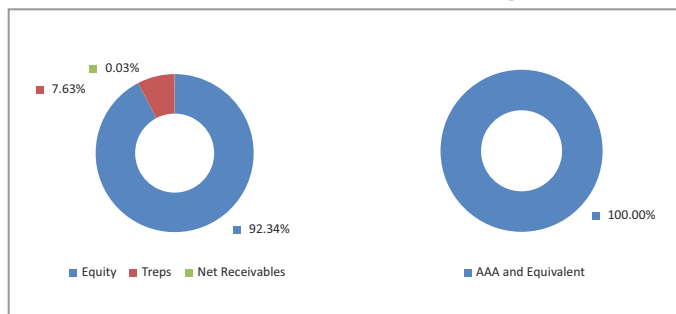
\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

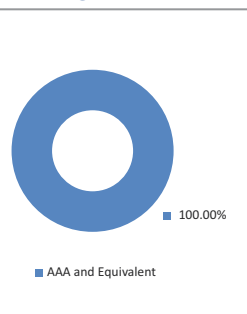
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>92.34%</b>
Bharat Electronics Ltd	3.05%
Trent Ltd	2.99%
Shriram Finance Limited	2.94%
IDFC First Bank Ltd	2.78%
Power Finance Corporation Ltd	2.57%
Karur Vysya Bank Limited	2.56%
Varun Beverages Limited	2.48%
Central Depository Services (India) Ltd	2.39%
Ajanta Pharma Ltd	2.35%
Blue Star Ltd	2.09%
Others	66.14%
<b>Money Market, Deposits &amp; Other</b>	<b>7.66%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.31%	10.68%	33.68%	28.11%	22.72%	26.19%	22.07%	13.26%	14.87%	17.45%
Benchmark	1.02%	8.68%	28.66%	33.14%	24.24%	29.57%	27.12%	17.05%	16.45%	13.15%

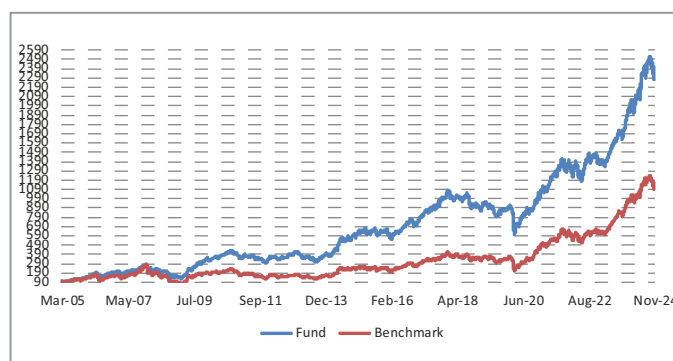
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

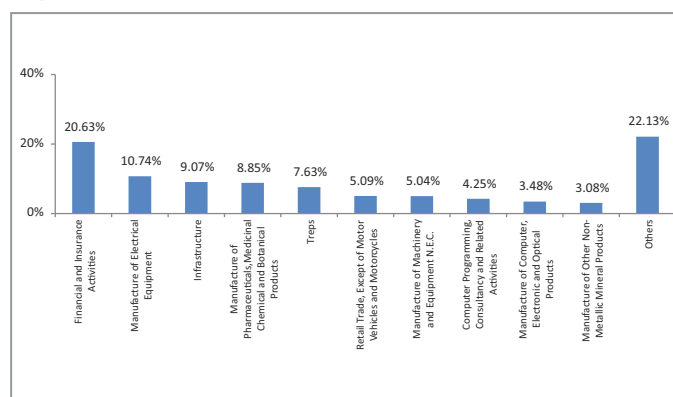
Description	
SFIN Number	ULIF01809/03/05EQUIMIDPLUS116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	239.1096
AUM (Rs. Cr)*	170.98
Equity (Rs. Cr)	157.88
Debt (Rs. Cr)	13.05
Net current asset (Rs. Cr)	0.06

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.



November 2024

## Equity Plus Fund

### Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	97.25
Debt/Cash/Money Market instruments	0 - 40	2.71
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

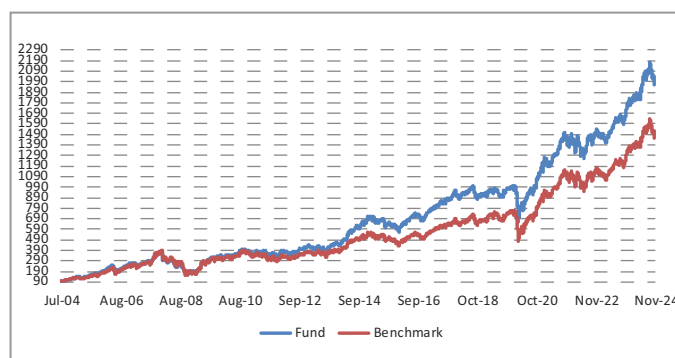
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.25%</b>
ICICI Bank Ltd	9.58%
HDFC Bank Ltd	8.47%
Infosys Ltd	7.97%
Reliance Industries Ltd	7.17%
Bharti Airtel Ltd	5.03%
ITC Ltd	4.97%
Larsen & Toubro Ltd	4.48%
Tata Consultancy Services Ltd	3.74%
Mahindra & Mahindra Ltd	3.08%
Axis Bank Ltd	2.62%
Others	40.13%
<b>Money Market, Deposits &amp; Other</b>	<b>2.75%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

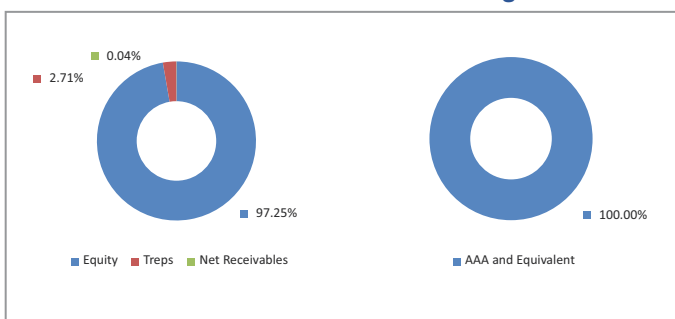
Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	202.5492
AUM (Rs. Cr)*	624.23
Equity (Rs. Cr)	607.09
Debt (Rs. Cr)	16.89
Net current asset (Rs. Cr)	0.24

\*AUM is excluding the last day unitisation.

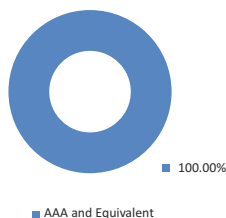
### Growth of Rs. 100



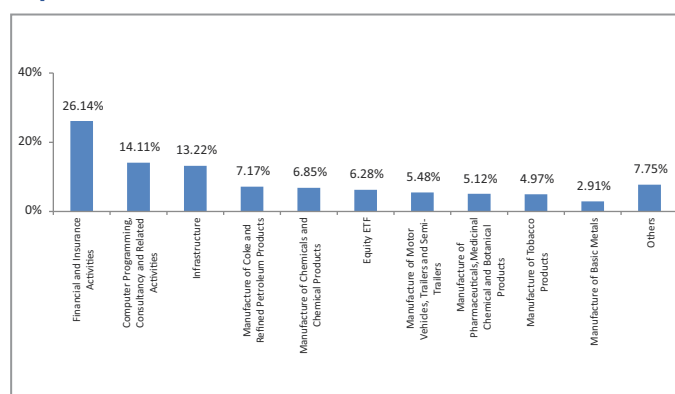
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.17%	8.35%	20.62%	14.72%	13.54%	16.92%	15.59%	12.63%	11.76%	15.92%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	14.25%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Equity Plus Pension Fund

### Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	97.82
Debt/Cash/Money Market instruments	0 - 40	2.08
Net Current Assets*		0.10
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

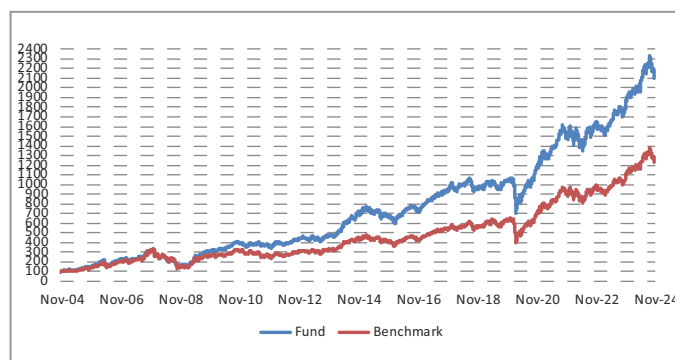
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.82%</b>
ICICI Bank Ltd	9.19%
HDFC Bank Ltd	7.40%
Infosys Ltd	6.95%
Reliance Industries Ltd	6.64%
Tata Consultancy Services Ltd	5.23%
ITC Ltd	5.17%
Bharti Airtel Ltd	5.01%
Larsen & Toubro Ltd	4.13%
Axis Bank Ltd	3.04%
Mahindra & Mahindra Ltd	2.73%
Others	42.33%
<b>Money Market, Deposits &amp; Other</b>	<b>2.18%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

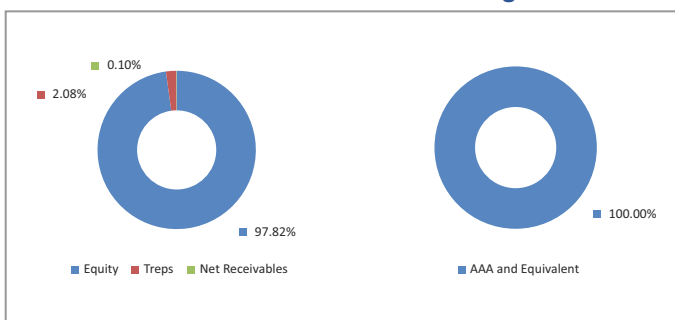
Description	
SFIN Number	ULIF01218/11/04EQUPLUSPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	216.9462
AUM (Rs. Cr)*	26.41
Equity (Rs. Cr)	25.84
Debt (Rs. Cr)	0.55
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

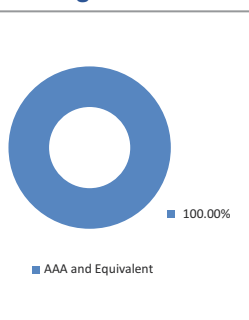
### Growth of Rs. 100



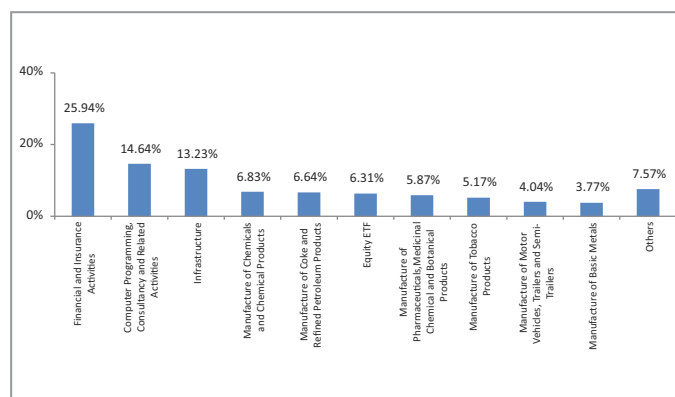
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.42%	8.20%	20.18%	14.67%	13.55%	17.08%	15.80%	12.74%	11.70%	16.59%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	13.54%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Premier Equity Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	96.76
Bank deposits and money market instruments	0 - 40	3.12
Net Current Assets*		0.12
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

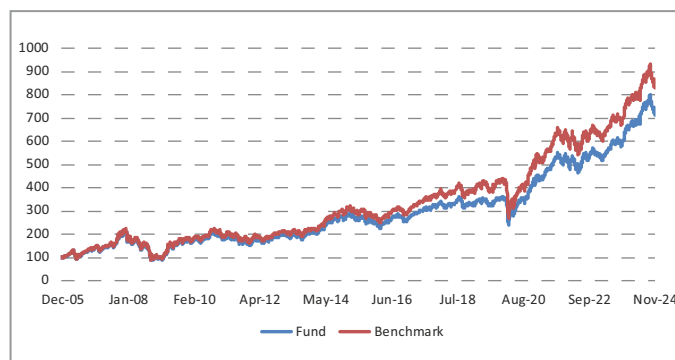
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>96.76%</b>
Reliance Industries Ltd	8.61%
ICICI Bank Ltd	8.23%
HDFC Bank Ltd	7.82%
Infosys Ltd	6.57%
ITC Ltd	4.39%
Bharti Airtel Ltd	4.30%
Tata Consultancy Services Ltd	4.30%
Larsen & Toubro Ltd	4.26%
State Bank of India	2.92%
Axis Bank Ltd	2.92%
Others	42.42%
<b>Money Market, Deposits &amp; Other</b>	<b>3.24%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

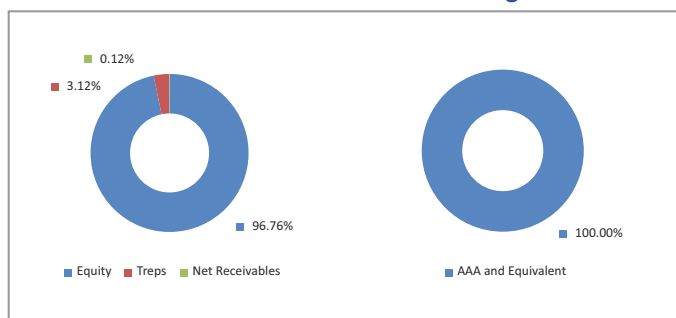
Description	
SFIN Number	ULIF02117/12/05PRMREQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	73.8165
AUM (Rs. Cr)*	12.49
Equity (Rs. Cr)	12.09
Debt (Rs. Cr)	0.39
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

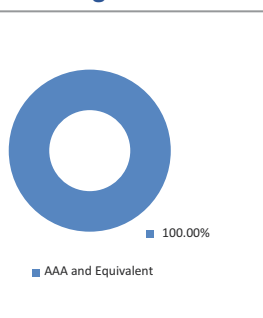
### Growth of Rs. 100



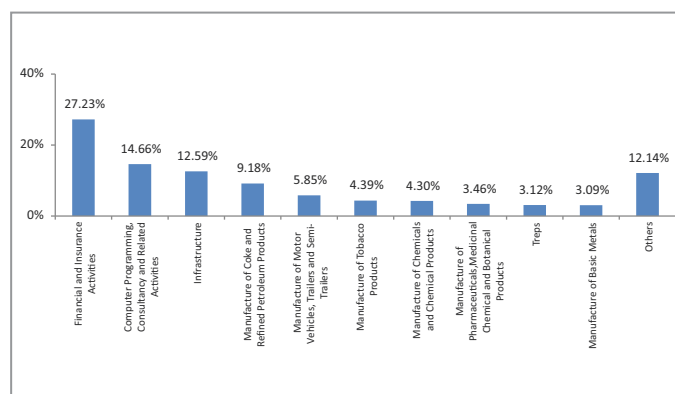
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.43%	6.36%	20.01%	13.97%	13.29%	17.54%	15.84%	12.67%	10.14%	11.12%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.01%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Premier Equity Gain Fund

### Fund Objective

To provide capital appreciation through investment in selected equities that have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	97.78
-Large cap stocks that are part of NSE 500		82.58
- Mid Cap Stocks		15.20
Bank deposits and money market instruments	0 - 40	2.14
Net Current Assets <sup>†</sup>		0.09
<b>Total</b>		<b>100.00</b>

<sup>†</sup>Net current asset represents net of receivables and payables for investments held.

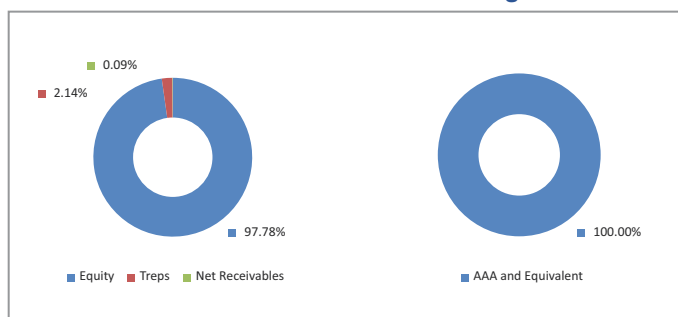
\*At least 50 % in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

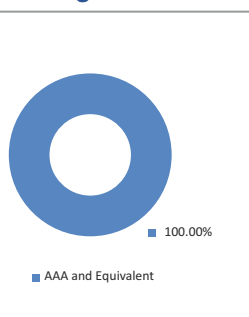
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.78%</b>
ICICI Bank Ltd	9.56%
Infosys Ltd	7.72%
Reliance Industries Ltd	7.07%
HDFC Bank Ltd	7.06%
Bharti Airtel Ltd	5.42%
ITC Ltd	5.32%
Larsen & Toubro Ltd	4.24%
Tata Consultancy Services Ltd	3.88%
Axis Bank Ltd	3.24%
Mahindra & Mahindra Ltd	2.81%
Others	41.46%
<b>Money Market, Deposits &amp; Other</b>	<b>2.22%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.60%	7.56%	19.00%	13.49%	12.32%	15.64%	14.48%	11.56%	10.65%	13.24%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.01%

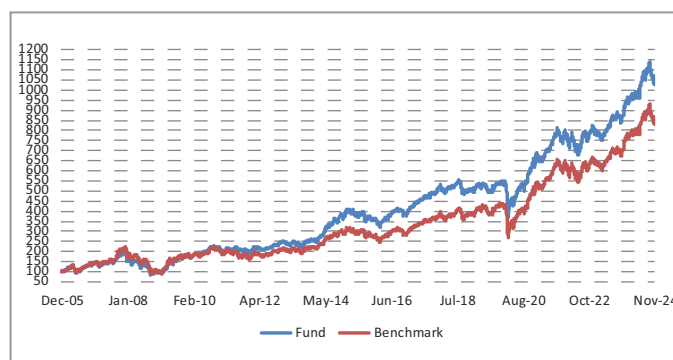
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

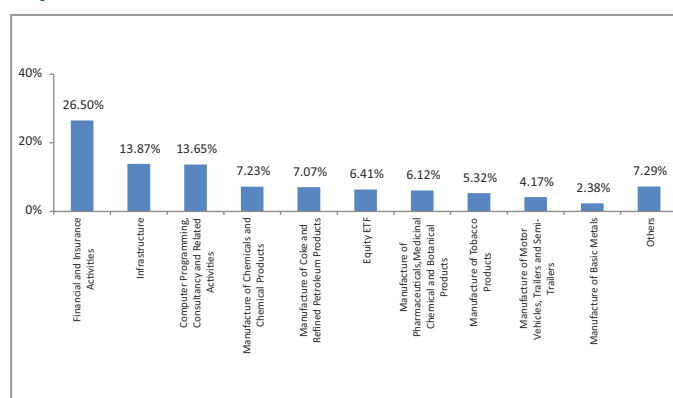
Description	
SFIN Number	ULIF02217/12/05PREREQGAIN116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	105.7273
AUM (Rs. Cr)*	27.13
Equity (Rs. Cr)	26.53
Debt (Rs. Cr)	0.58
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

November 2024

## Pure Equity Fund

### Fund Objective

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	92.38
Bank deposits and money market instruments	0 - 40	7.57
Net Current Assets*		0.06
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

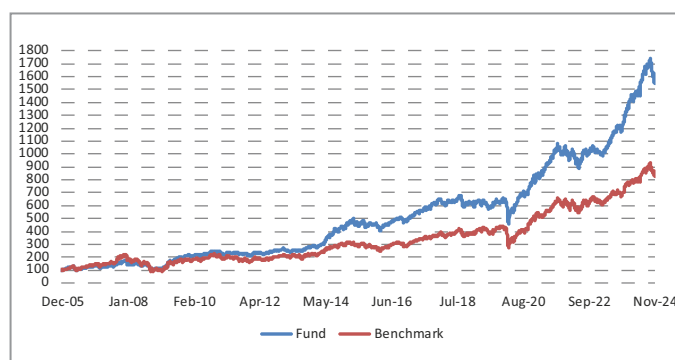
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>92.38%</b>
Reliance Industries Ltd	6.08%
Infosys Ltd	6.08%
Larsen & Toubro Ltd	5.76%
Ksb Limited	5.34%
Bharti Airtel Ltd	5.00%
Nestle India Ltd	3.72%
Tata Motors Ltd	3.08%
Mahindra & Mahindra Ltd	3.07%
TITAN COMPANY LIMITED	3.01%
HCL Technologies Ltd	2.94%
Others	48.30%
<b>Money Market, Deposits &amp; Other</b>	<b>7.62%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

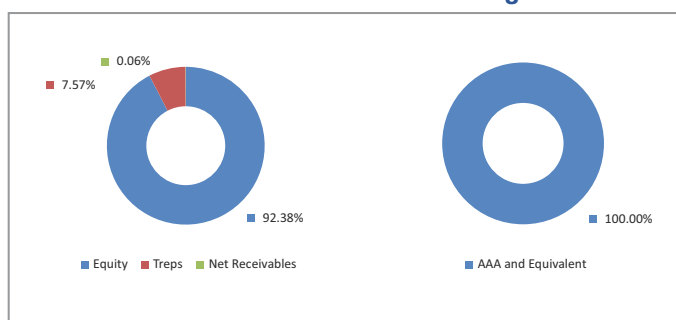
Description	
SFIN Number	ULIF02017/12/05PUREEQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	159.3759
AUM (Rs. Cr)*	52.45
Equity (Rs. Cr)	48.45
Debt (Rs. Cr)	3.97
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

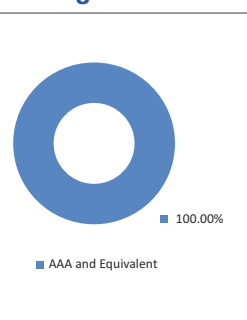
### Growth of Rs. 100



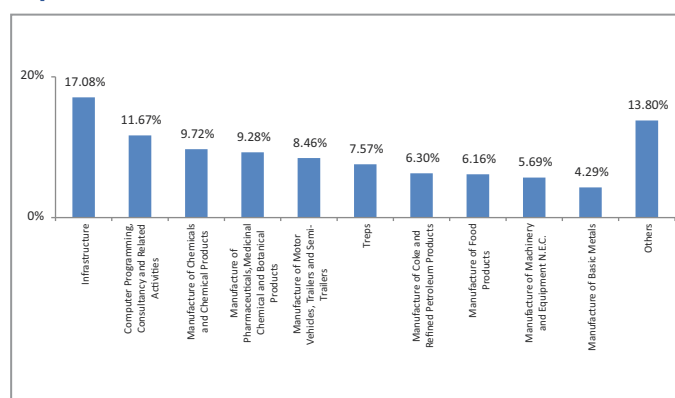
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.94%	7.29%	25.78%	22.72%	16.90%	20.93%	20.35%	14.48%	13.86%	15.72%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	12.01%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Blue Chip Equity Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	98.50
Bank deposits and money market instruments	0 - 40	1.30
Net Current Assets*		0.19
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

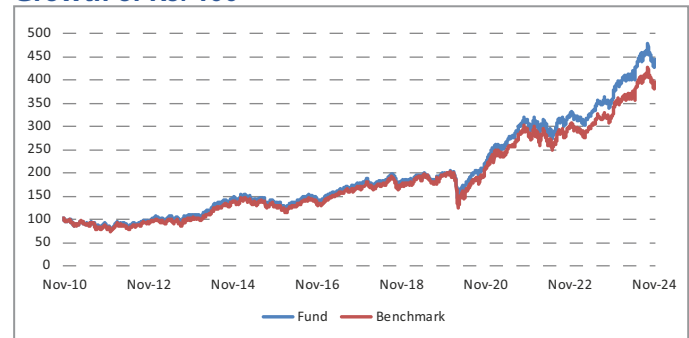
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.50%</b>
HDFC Bank Ltd	9.77%
Reliance Industries Ltd	8.60%
ICICI Bank Ltd	8.24%
Infosys Ltd	6.56%
ITC Ltd	4.39%
Bharti Airtel Ltd	4.30%
Tata Consultancy Services Ltd	4.29%
Larsen & Toubro Ltd	4.26%
State Bank of India	2.93%
Axis Bank Ltd	2.92%
Mahindra & Mahindra Ltd	2.66%
Kotak Mahindra Bank Ltd	2.33%
Hindustan Unilever Ltd.	2.20%
HCL Technologies Ltd	1.91%
Sun Pharmaceuticals Industries Ltd	1.91%
Tata Motors Ltd	1.68%
NTPC Ltd	1.68%
Trent Ltd	1.52%
Maruti Suzuki India Ltd	1.49%
Power Grid Corporation of India Ltd	1.47%
TITAN COMPANY LIMITED	1.32%
UltraTech Cement Ltd	1.28%
Tata Steel Ltd	1.20%
Asian Paints Ltd	1.11%
Bharat Electronics Ltd	1.08%
Tech Mahindra Ltd	1.07%
Grasim Industries Ltd.	0.98%
Oil & Natural Gas Corpn Ltd	0.96%
Hindalco Industries Ltd	0.96%
JSW Steel Ltd	0.93%
Coal India Ltd	0.93%
Adani Ports & Special Economic Zone Ltd	0.87%
Cipla Ltd	0.81%
Wipro Ltd	0.81%
Nestle India Ltd	0.80%
Others	8.26%
<b>Money Market, Deposits &amp; Other</b>	<b>1.50%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

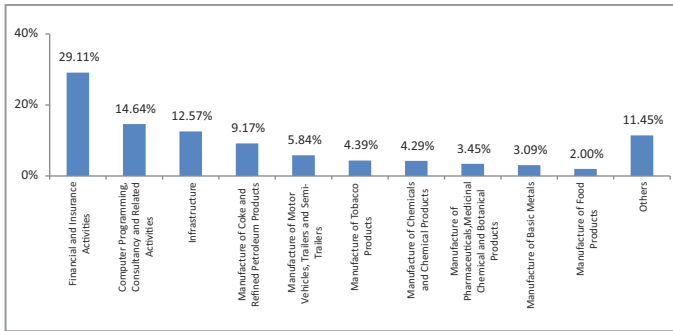
Description	
SFIN Number	ULIF06026/10/10BLUECHIPEQ116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	44.1395
AUM (Rs. Cr)*	1024.43
Equity (Rs. Cr)	1009.12
Debt (Rs. Cr)	13.35
Net current asset (Rs. Cr)	1.97

\*AUM is excluding the last day unitisation.

### Growth of Rs. 100



## Top 10 Sectors

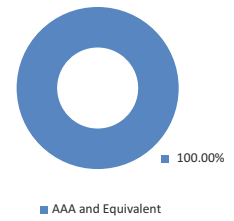


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Asset Class



## Rating Profile



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.28%	7.06%	21.43%	15.29%	14.18%	18.50%	17.28%	14.14%	11.51%	11.11%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	10.87%	10.23%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Pure Stock Fund II

### Fund Objective

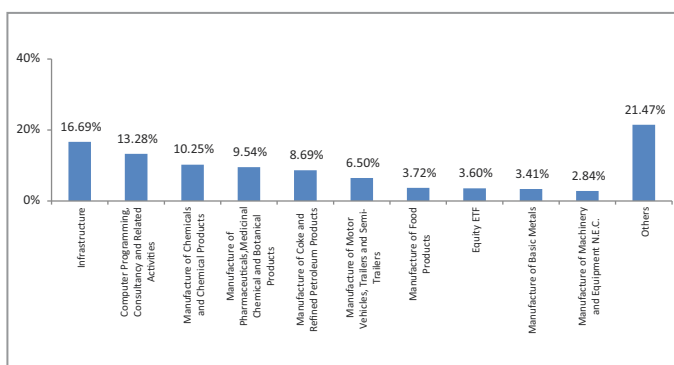
The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	75 -100	95.93
Bank deposits and money market instruments	0 - 25	3.81
Net Current Assets*		0.25
<b>Total</b>		<b>100.00</b>

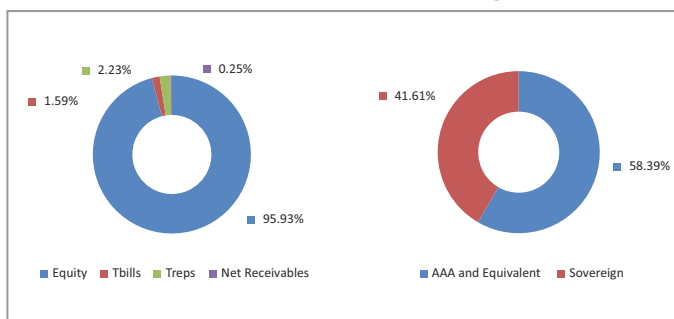
\*Net current asset represents net of receivables and payables for investments held.

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile

### Fund Details

Description	
SFIN Number	ULIF07709/01/17PURSTKFUN2116
Launch Date	05-June-17
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	26.6149
AUM (Rs. Cr)*	4832.24
Equity (Rs. Cr)	4635.70
Debt (Rs. Cr)	184.22
Net current asset (Rs. Cr)	12.32

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>95.93%</b>
Reliance Industries Ltd	8.47%
Infosys Ltd	5.91%
Bharti Airtel Ltd	5.19%
Larsen & Toubro Ltd	5.00%
Tata Consultancy Services Ltd	3.00%
Hindustan Unilever Ltd.	2.81%
Mahindra & Mahindra Ltd	2.27%
TITAN COMPANY LIMITED	2.16%
Sun Pharmaceuticals Industries Ltd	1.98%
Power Grid Corporation of India Ltd	1.95%
NTPC Ltd	1.90%
Ksb Limited	1.81%
Nestle India Ltd	1.72%
Maruti Suzuki India Ltd	1.69%
HCL Technologies Ltd	1.62%
Tata Motors Ltd	1.51%
Lupin Ltd	1.47%
Dr Reddys Laboratories Ltd	1.46%
Hindalco Industries Ltd	1.43%
Godrej Consumer Products Ltd	1.35%
Asian Paints Ltd	1.23%
Sapphire Foods India Limited	1.16%
Procter & Gamble Hygiene and Health Care Ltd	1.14%
Nippon India ETF Nifty IT	1.10%
Tech Mahindra Ltd	1.07%
Axis Nifty IT ETF	1.06%
UltraTech Cement Ltd	1.05%
Hero MotoCorp Ltd	0.98%
Wipro Ltd	0.97%
Bharat Electronics Ltd	0.96%
Hitachi Energy India Limited	0.91%
Coal India Ltd	0.86%
Tata Steel Ltd	0.84%



## Portfolio

Company/Issuer	Exposure (%)
Sanofi India Ltd	0.84%
Gujarat Pipavav Port Ltd	0.84%
Marico Ltd	0.82%
Restaurant Brands Asia Limited	0.78%
BASF India Ltd	0.78%
MRF Ltd	0.78%
ICICI Prudential IT ETF	0.78%
Devyani International Ltd.	0.76%
Petronet LNG Ltd	0.70%
Britannia Industries Ltd	0.70%
JSW Steel Ltd	0.69%
The Ramco Cements Ltd	0.67%
KOTAK IT ETF	0.67%
Sanofi Consumer Healthcare India Ltd	0.64%
Oil & Natural Gas Corpn Ltd	0.62%
Aurobindo Pharma Ltd	0.62%
Bayer CropScience Ltd	0.61%
Colgate-Palmolive (India) Ltd	0.61%
Zydus Lifesciences Ltd	0.61%
Coromandel International Ltd	0.60%
Adani Ports & Special Economic Zone Ltd	0.60%
MEDPLUS HEALTH SERVICES LIMITED	0.59%
TVS Motor Company Ltd	0.55%
Grasim Industries Ltd.	0.52%
Varroc Engineering Limited	0.50%
J.B. Chemicals and Pharmaceuticals Ltd	0.47%
ABB India Ltd	0.47%
Car Trade Tech Ltd.	0.46%
Brainbees Solutions Ltd	0.45%
Schaeffler India Limited	0.45%
Balkrishna Industries Ltd	0.44%
AIA Engineering Ltd	0.44%
Dalmia Bharat Ltd	0.42%
Crompton Greaves Consumer Electricals Limited	0.41%
Laurus Labs Limited	0.40%
Gland Pharma Limited	0.40%
Kansai Nerolac Paints Ltd	0.40%
Others	5.82%
<b>Money Market, Deposits &amp; Other</b>	<b>4.07%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.53%	8.69%	26.54%	21.69%	16.51%	19.55%	18.63%	13.68%	-	13.96%
Benchmark	-0.31%	7.10%	19.86%	13.42%	12.42%	16.76%	14.87%	13.04%	-	12.98%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Flexi Cap Fund

### Fund Objective

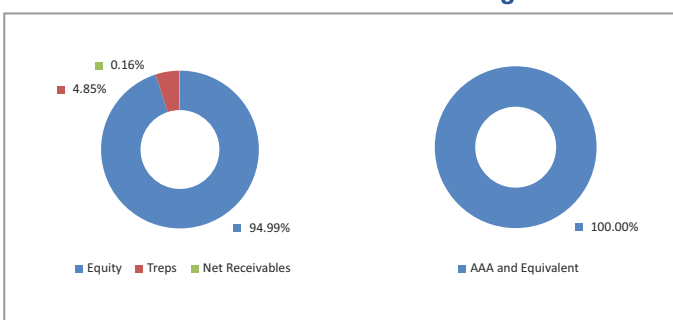
To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

### Portfolio Allocation

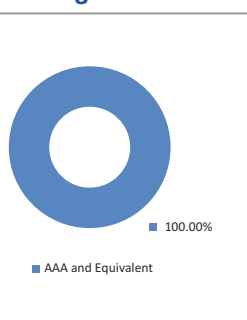
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	94.99
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	4.85
Net Current Assets*		0.16
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

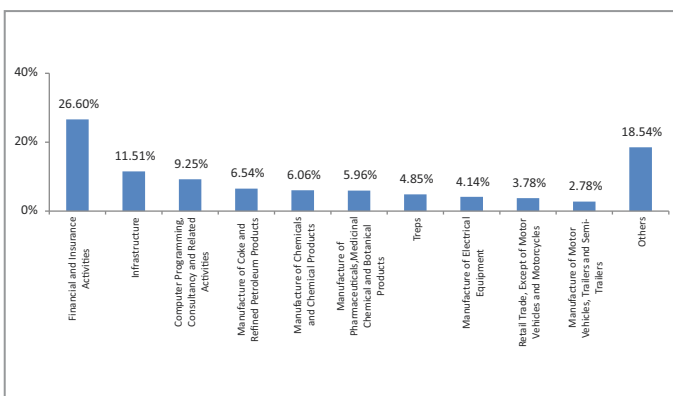
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Fund Details

Description	
SFIN Number	ULIF07917/11/21FLXCAPFUND116
Launch Date	20-May-22
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 29-November-2024	17.0210
AUM (Rs. Cr)*	2300.83
Equity (Rs. Cr)	2185.49
Debt (Rs. Cr)	111.58
Net current asset (Rs. Cr)	3.76

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>94.99%</b>
HDFC Bank Ltd	8.54%
ICICI Bank Ltd	6.38%
Reliance Industries Ltd	5.66%
Infosys Ltd	4.75%
Larsen & Toubro Ltd	3.13%
Axis Bank Ltd	2.84%
State Bank of India	2.65%
ITC Ltd	2.63%
Bharat Electronics Ltd	2.10%
Mahindra & Mahindra Ltd	2.09%
Bharti Airtel Ltd	2.06%
Hindustan Unilever Ltd.	2.04%
Rural Electrification Corporation Ltd	1.90%
Tata Consultancy Services Ltd	1.83%
Shriram Finance Limited	1.72%
Trent Ltd	1.53%
HCL Technologies Ltd	1.29%
NTPC Ltd	1.24%
Power Grid Corporation of India Ltd	1.13%
Siemens Ltd	1.09%
Sumitomo Chemical India Limited	1.08%
Sun Pharmaceuticals Industries Ltd	1.08%
Hero MotoCorp Ltd	1.07%
Divis Laboratories Ltd	1.02%
Karur Vysya Bank Limited	0.98%
Motilal Oswal Midcap 100 ETF	0.95%
Oil & Natural Gas Corpn Ltd	0.89%
Adani Ports & Special Economic Zone Ltd	0.88%
Zomato Limited	0.85%
Kotak Mahindra Bank Ltd	0.81%
UltraTech Cement Ltd	0.79%
Lupin Ltd	0.73%

## Portfolio

Company/Issuer	Exposure (%)
Havells India Ltd	0.67%
TITAN COMPANY LIMITED	0.64%
Britannia Industries Ltd	0.63%
Hindalco Industries Ltd	0.62%
TVS Motor Company Ltd	0.60%
Dr Reddys Laboratories Ltd	0.57%
PI Industries Limited	0.55%
Grasim Industries Ltd.	0.54%
MphasiS Ltd	0.54%
Larsen & Toubro Infotech Mindtree Limited	0.54%
Aster DM Healthcare Ltd	0.53%
Bharat Forge Ltd	0.53%
Nippon India ETF PSU Bank BEES	0.53%
MEDPLUS HEALTH SERVICES LIMITED	0.53%
Timken India Limited	0.51%
BSE Ltd	0.51%
ICICI Prudential IT ETF	0.50%
Hindustan Petroleum Corporation Ltd	0.50%
Zydus Lifesciences Ltd	0.49%
NIPPON INDIA ETF BANK BEES	0.49%
ABB India Ltd	0.47%
Piramal Pharma Limited	0.47%
Kalpataru Projects International Limited	0.47%
Metropolis Healthcare Limited	0.46%
Bazaar Style Retail Ltd	0.46%
Honasa Consumer Limited	0.46%
Union Bank of India	0.45%
Power Mech Projects Ltd	0.44%
Jindal Steel & Power Ltd	0.43%
MAS Financial Services Ltd	0.42%
Alkem Laboratories Ltd	0.42%
Info Edge (India) Ltd	0.41%
Indiamart Intermesh Limited	0.41%
Godrej Consumer Products Ltd	0.40%
Gulf Oil Lubricants India Ltd	0.38%
Voltamp Transformers Ltd	0.38%
Sanofi India Ltd	0.36%
CG Power & Industrial Solutions Ltd	0.35%
Tata Motors Ltd	0.35%
ASK Automotive Pvt Ltd	0.34%
IndusInd Bank Ltd	0.34%
Cipla Ltd	0.33%
Suzlon Energy Ltd	0.33%
Asian Paints Ltd	0.32%
Power Finance Corporation Ltd	0.32%
Jyothy Laboratories Ltd	0.32%
SBI Life Insurance Company Limited	0.32%
TD Power Systems Limited	0.31%
DLF Ltd	0.31%
Dhanuka Agritech Limited	0.30%

## Portfolio

Company/Issuer	Exposure (%)
Others	4.70%
<b>Money Market, Deposits &amp; Other</b>	<b>5.01%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.38%	7.84%	27.02%	22.15%	-	-	-	-	-	23.38%
Benchmark	0.06%	6.94%	25.16%	17.46%	-	-	-	-	-	19.96%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance. Inception returns are absolute.

November 2024

## Sustainable Equity Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of equity and equity related instruments of companies following the ESG standards. To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 -100	96.28
Bank deposits and money market instruments	0 - 35	3.70
Net Current Assets*		0.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>96.28%</b>
HDFC Bank Ltd	9.08%
Infosys Ltd	5.39%
ICICI Bank Ltd	4.65%
Axis Bank Ltd	3.80%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	3.57%
State Bank of India	3.23%
Bharti Airtel Ltd	3.08%
KOTAK IT ETF	3.02%
HCL Technologies Ltd	2.36%
Timken India Limited	2.20%
Tata Consultancy Services Ltd	2.18%
Larsen & Toubro Ltd	2.16%
Tech Mahindra Ltd	1.93%
Hindustan Unilever Ltd.	1.92%
Craftsman Automation Limited	1.90%
Reliance Industries Ltd	1.84%
TITAN COMPANY LIMITED	1.84%
Nestle India Ltd	1.72%
Larsen & Toubro Infotech Mindtree Limited	1.58%
Asian Paints Ltd	1.58%
MEDPLUS HEALTH SERVICES LIMITED	1.41%
Car Trade Tech Ltd.	1.39%
IndusInd Bank Ltd	1.38%
Hero MotoCorp Ltd	1.34%
Doms Industries	1.23%
Tata Motors Ltd	1.21%
PVR INOX Limited	1.19%
Maruti Suzuki India Ltd	1.15%
Orient Electric Limited	1.14%
Tata Steel Ltd	1.13%
Dr Reddys Laboratories Ltd	1.10%
AWFIS Space Solutions Ltd	0.96%
AVENUE SUPERMARTS LIMITED	0.95%
Mahindra & Mahindra Ltd	0.93%
Indian Energy Exchange Limited	0.90%
ICICI Prudential Life Insurance Company Ltd	0.90%
Gland Pharma Limited	0.89%

### Fund Details

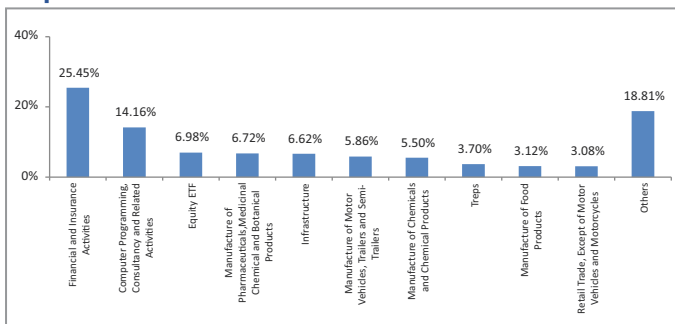
Description	
SFIN Number	SFIN-ULIF08017/11/21SUSEQUFUND116
Launch Date	16-Feb-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY 100 ESG INDEX
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 29-November-2024	15.0985
AUM (Rs. Cr)*	194.75
Equity (Rs. Cr)	187.51
Debt (Rs. Cr)	7.21
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Portfolio

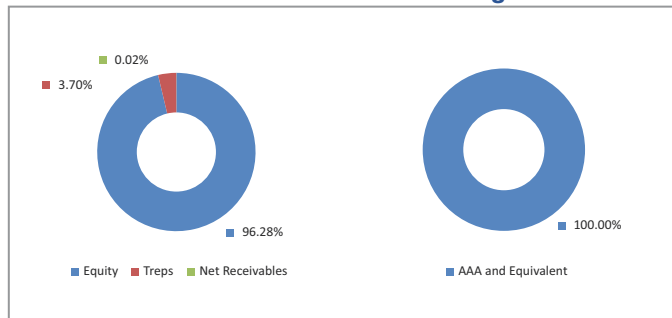
Company/Issuer	Exposure (%)
Marico Ltd	0.89%
Laurus Labs Limited	0.87%
Sun Pharmaceuticals Industries Ltd	0.87%
Info Edge (India) Ltd	0.85%
HDFC Life Insurance Company Ltd	0.84%
Godrej Consumer Products Ltd	0.83%
Sagar Cements Ltd	0.81%
Power Grid Corporation of India Ltd	0.79%
Wipro Ltd	0.72%
Zomato Limited	0.72%
Dabur India Ltd	0.69%
Cipla Ltd	0.67%
Varroc Engineering Limited	0.67%
Muthoot Microfin Ltd	0.66%
Hindalco Industries Ltd	0.66%
Sanofi India Ltd	0.66%
Others	5.85%
<b>Money Market, Deposits &amp; Other</b>	<b>3.72%</b>
<b>Total</b>	<b>100.00%</b>

## Top 10 Sectors

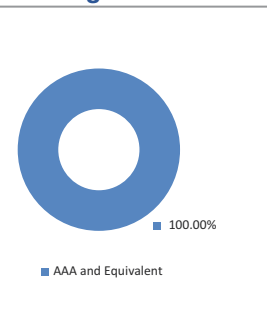


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Asset Class



## Rating Profile



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.00%	12.18%	26.33%	-	-	-	-	-	-	25.94%
Benchmark	-0.08%	8.16%	23.06%	-	-	-	-	-	-	22.13%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Small Cap Fund

### Fund Objective

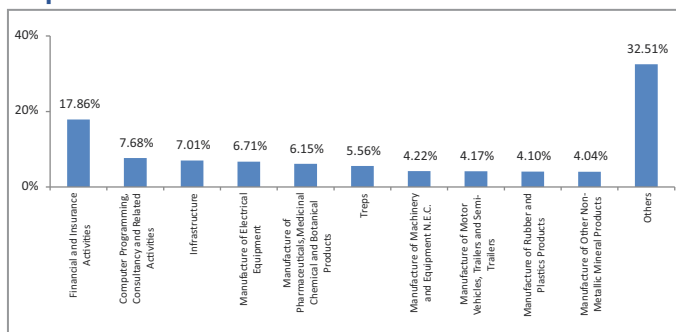
To achieve capital appreciation by investing in a diversified basket of predominantly\* small cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	94.50
Bank deposits and money market instruments	0 - 35	5.56
Net Current Assets*		-0.06
<b>Total</b>		<b>100.00</b>

\*minimum 60% in small cap stocks, Market-cap exposure is based on equity exposure re- scaled to 100%

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Portfolio

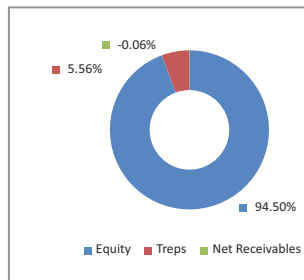
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>94.50%</b>
Multi Commodity Exchange of India Ltd	2.97%
Central Depository Services (India) Ltd	2.23%
KPIT Technologies Ltd	2.00%
UNO Minda Limited	1.86%
Crompton Greaves Consumer Electricals Limited	1.65%
Karur Vysya Bank Limited	1.61%
Blue Star Ltd	1.56%
Vijaya Diagnostic Centre Limited	1.36%
Aditya Birla Real Estate Limited	1.24%
CESC Ltd	1.23%
PG Electroplast Ltd	1.23%
Car Trade Tech Ltd.	1.19%
Piramal Pharma Limited	1.19%
Supreme Industries Ltd	1.17%
Glenmark Pharmaceuticals Ltd	1.17%
Gulf Oil Lubricants India Ltd	1.16%
KNR Constructions Limited	1.16%
Whirlpool of India Ltd	1.16%
Mphasis Ltd	1.11%
NMDC Ltd	1.11%
AMARA RAJA ENERGY & MOBILITY LIMITED	1.10%
Safari Industries (India) Ltd	1.09%
Indus Towers Ltd	1.09%
Navin Fluorine International Limited	1.08%
Muthoot Finance Ltd	1.03%
Mahanagar Gas Ltd	1.01%
Schaeffler India Limited	1.01%

### Fund Details

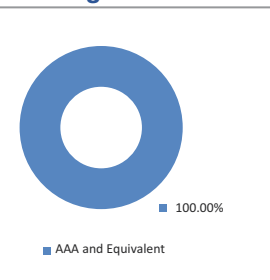
Description	
SFIN Number	ULIF08717/01/23SMALLCAPFU116
Launch Date	23-May-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY SMALL CAP 100 INDEX
Fund Manager Name	Sujit Jain
Number of funds managed by fund manager:	
Equity	1
Debt	-
Hybrid	2
NAV as on 29-November-2024	19.5518
AUM (Rs. Cr)*	2490.11
Equity (Rs. Cr)	2353.18
Debt (Rs. Cr)	138.54
Net current asset (Rs. Cr)	-1.60

\*AUM is excluding the last day unitisation.

### Asset Class



### Rating Profile



### Portfolio

Company/Issuer	Exposure (%)
Protean eGov Technologies Ltd	1.00%
Gland Pharma Limited	1.00%
Nippon Life India Asset Management Limited	0.97%
Inox India Pvt Ltd	0.96%
Firstsource Solutions Ltd	0.95%
Aarti Industries Ltd	0.93%
Persistent Systems Limited	0.93%
BSE Ltd	0.93%
Rural Electrification Corporation Ltd	0.91%
The Ramco Cements Ltd	0.89%
Natco Pharma Ltd	0.88%
City Union Bank Ltd	0.88%
Jindal Steel & Power Ltd	0.87%
Titagarh Rail Systems Ltd	0.85%
Balkrishna Industries Ltd	0.84%
Cyient Limited	0.82%
Oberoi Realty Ltd	0.82%
Credit Access Grameen Limited	0.82%
Aditya Birla Sun Life AMC Limited	0.81%
JSW Steel Ltd	0.78%
Engineers India Ltd	0.76%
Endurance Technologies Ltd	0.75%
Thermax Ltd	0.72%
JK Lakshmi Cement Limited	0.71%
PVR INOX Limited	0.70%
APL Apollo Tubes Ltd	0.68%
Bharti Hexacom Ltd	0.68%
Rategain Travel Technologies Ltd	0.68%

## Portfolio

Company/Issuer	Exposure (%)
Federal Bank Ltd	0.68%
SBFC Finance Ltd	0.67%
Neogen Chemicals Ltd	0.65%
Apar Industries Ltd	0.65%
Godrej Agrovet Ltd	0.64%
Computer Age Management Services Limited	0.63%
Metropolis Healthcare Limited	0.61%
360 ONE WAM Ltd	0.60%
Cera Sanitaryware Ltd	0.59%
PNB Housing Finance Ltd	0.58%
Cholamandalam Financial Holdings Ltd	0.58%
Gabriel India Ltd	0.57%
Great Eastern Shipping Company Ltd	0.57%
Elecon Engineering Company Ltd	0.56%
Triveni Turbine Ltd	0.56%
Dhanuka Agritech Limited	0.55%
Interarch Building Products Ltd	0.55%
Sonata Software Ltd	0.52%
Go Digit General Insurance Ltd	0.51%
NCC Ltd	0.50%
Raymond Lifestyle Ltd	0.49%
Metro Brands Ltd	0.49%
Power Mech Projects Ltd	0.48%
Home First Finance Company India Limited	0.48%
Dr. Lal Path Labs Ltd.	0.47%
Star Health & Allied Insurance Company Ltd	0.47%
TD Power Systems Limited	0.47%
Indian Bank	0.46%
Redington Ltd	0.45%
Alkem Laboratories Ltd	0.45%
Rajratan Global Wire Ltd	0.45%
CG Power & Industrial Solutions Ltd	0.44%
Kalpataru Projects International Limited	0.44%
Aster DM Healthcare Ltd	0.44%
Jyothy Laboratories Ltd	0.44%
Raymond Ltd	0.43%
Devyani International Ltd.	0.42%
Rainbow Childrens Medicare Limited	0.42%
Fiem Industries Ltd	0.42%
Aadhar Housing Finance Ltd	0.41%
AXIS BANK NIFTY ETF	0.41%
Elgi Equipments Ltd	0.41%
Dodla Dairy Ltd	0.40%
Astral Limited	0.40%
Alembic Pharmaceuticals Ltd	0.40%
Kajaria Ceramics Limited	0.40%
Zydus Wellness Ltd	0.40%
Siemens Ltd	0.39%
Azad Engineering Ltd	0.39%
TATA CONSUMER PRODUCTS LIMITED.	0.38%
K E C International Ltd	0.38%
Sanofi India Ltd	0.37%
V-Mart Retail Ltd	0.37%
Ratnamani Metals & Tubes Ltd	0.37%
Gravita India Ltd	0.35%
Indian Metals & Ferro Alloys Ltd	0.35%

## Portfolio

Company/Issuer	Exposure (%)
KEI Industries Limited	0.35%
Zensar Technologies Limited	0.34%
Kewal Kiran Clothing Ltd	0.34%
CEAT Ltd	0.33%
BIRLASOFT LTD	0.32%
Sobha Ltd	0.32%
Voltamp Transformers Ltd	0.32%
Steel Strips Wheels Ltd	0.31%
Indian Energy Exchange Limited	0.31%
Others	4.31%
<b>Money Market, Deposits &amp; Other</b>	<b>5.50%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.21%	14.42%	36.44%	-	-	-	-	-	-	55.29%
Benchmark	0.26%	11.70%	31.61%	-	-	-	-	-	-	51.07%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Midcap Index Fund

### Fund Objective

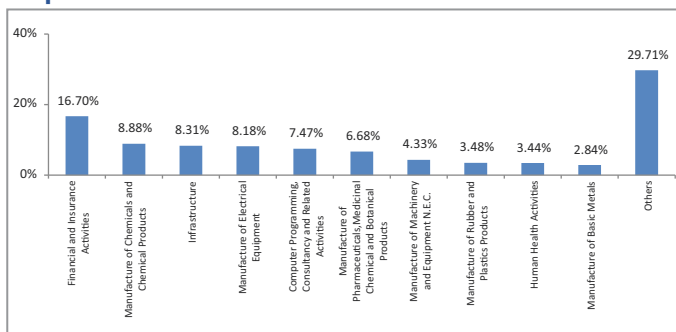
To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	99.85
Bank deposits and money market instruments	0 - 35	1.31
Net Current Assets*		-1.16
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Portfolio

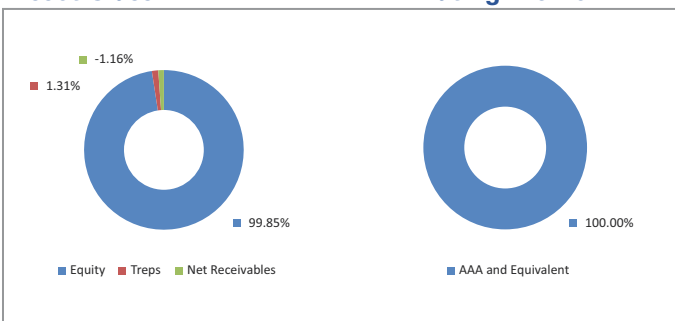
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.85%</b>
Suzlon Energy Ltd	2.24%
Max Healthcare Institute Limited	2.12%
Indian Hotels Co Ltd	2.05%
BSE Ltd	1.92%
Persistent Systems Limited	1.85%
Dixon Technologies (India) Ltd	1.79%
PB Fintech Limited	1.76%
Coforge Limited	1.72%
Federal Bank Ltd	1.53%
Lupin Ltd	1.47%
Cummins India Ltd	1.39%
CG Power & Industrial Solutions Ltd	1.38%
Indus Towers Ltd	1.29%
HDFC Asset Management Company Limited	1.27%
IDFC First Bank Ltd	1.26%
Tube Investments of India Ltd	1.21%
Colgate-Palmolive (India) Ltd	1.15%
Yes Bank Ltd	1.13%
Voltas Ltd	1.12%
Hindustan Petroleum Corporation Ltd	1.10%
Aurobindo Pharma Ltd	1.06%
Fortis Healthcare Ltd	1.05%
Polycab India Ltd	1.03%
Marico Ltd	1.02%
Bharat Forge Ltd	1.02%
Mphasis Ltd	0.98%
Ashok Leyland Ltd	0.98%
PI Industries Limited	0.98%
AU Small Finance Bank Ltd	0.97%

### Fund Details

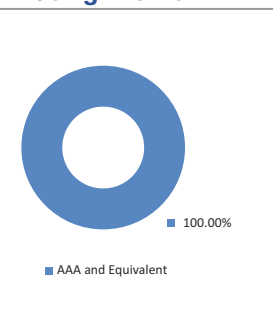
Description	
SFIN Number	ULIF08919/10/23MIDCPINDFD116
Launch Date	28-Nov-23
Face Value	10
Risk Profile	High
Benchmark	Nifty Midcap 150
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	12.6479
AUM (Rs. Cr)*	293.72
Equity (Rs. Cr)	293.27
Debt (Rs. Cr)	3.86
Net current asset (Rs. Cr)	-3.41

\*AUM is excluding the last day unitisation.

### Asset Class



### Rating Profile



### Portfolio

Company/Issuer	Exposure (%)
SRF Ltd	0.97%
Godrej Properties Limited	0.95%
One 97 Communications Ltd	0.93%
Phoenix Mills Ltd	0.92%
Supreme Industries Ltd	0.89%
GMR Airports Infrastructure Ltd	0.89%
Sona BLW Precision Forgings Limited	0.89%
Alkem Laboratories Ltd	0.88%
Prestige Estates Projects Limited	0.85%
UPL Ltd	0.83%
Max Financial Services Ltd	0.82%
Page Industries Limited	0.82%
Solar Industries India Ltd	0.81%
APL Apollo Tubes Ltd	0.81%
Sundaram Finance Ltd	0.80%
Oil India Ltd	0.80%
Oracle Financial Services Software Ltd	0.80%
NMDC Ltd	0.79%
MRF Ltd	0.75%
Torrent Power Ltd	0.75%
Petronet LNG Ltd	0.75%
Rail Vikas Nigam Ltd	0.74%
Jubilant Foodworks Ltd	0.73%
Mankind Pharma Limited	0.72%
KEI Industries Limited	0.72%
FSN E-Commerce Ventures Limited	0.71%
Oberoi Realty Ltd	0.70%
Container Corporation Of India Ltd	0.69%
Tata Elxsi Limited	0.69%
Kalyan Jewellers India Ltd	0.68%



## Portfolio

Company/Issuer	Exposure (%)
Jindal Stainless Ltd	0.67%
Astral Limited	0.67%
Balkrishna Industries Ltd	0.67%
KPIT Technologies Ltd	0.66%
SBI Card & payment Services Limited	0.63%
Exide Industries Ltd	0.63%
Coromandel International Ltd	0.63%
Indian Bank	0.62%
Ipca Laboratories Ltd	0.62%
Tata Communications Ltd	0.61%
Muthoot Finance Ltd	0.60%
Vodafone Idea Ltd	0.59%
LIC Housing Finance Limited	0.58%
Deepak Nitrite Limited	0.56%
UNO Minda Limited	0.56%
Patanjali Foods Ltd	0.54%
Thermax Ltd	0.53%
J K Cements Ltd	0.52%
Tata Chemicals Ltd	0.52%
Syngene International Limited	0.51%
Steel Authority of India Ltd	0.50%
Apollo Tyres Ltd	0.50%
Biocon Ltd	0.50%
Gujarat Fluorochemicals Ltd	0.49%
Carborundum Universal Ltd	0.48%
Mahindra & Mahindra Financial Services Ltd	0.48%
Delhivery Ltd	0.46%
ACC Ltd	0.45%
Procter & Gamble Hygiene and Health Care Ltd	0.45%
Hindustan Zinc Ltd	0.44%
Schaeffler India Limited	0.44%
United Breweries Ltd	0.44%
Abbott India Ltd	0.43%
Dalmia Bharat Ltd	0.43%
Indian Renewable Energy Development Agency Ltd	0.43%
Linde India Ltd	0.43%
Mazagon Dock Shipbuilders Ltd	0.42%
Bandhan Bank Ltd	0.42%
L&T Technology Services Limited	0.42%
Berger Paints India Ltd	0.42%
Gland Pharma Limited	0.42%
Aditya Birla Capital Ltd	0.41%
AIA Engineering Ltd	0.41%
Lloyds Metals & Energy Ltd	0.41%
EMAMI LIMITED	0.40%
Bank of India	0.40%
CRISIL Ltd	0.39%
Aditya Birla Fashion and Retail Limited	0.38%
Hitachi Energy India Limited	0.38%
Cochin Shipyard Ltd	0.38%
Sundram Fasteners Ltd	0.37%
General Insurance Corporation Of India	0.37%
Housing & Urban Development Corporation Ltd	0.37%
Ajanta Pharma Ltd	0.37%
Others	9.52%
<b>Money Market, Deposits &amp; Other</b>	<b>0.15%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.03%	7.37%	26.51%	-	-	-	-	-	-	26.32%
Benchmark	0.14%	8.28%	30.97%	-	-	-	-	-	-	32.67%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Small Cap Quality Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty SmallCap 250 Quality 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	99.70
Bank deposits and money market instruments	0 - 35	0.19
Net Current Assets*		0.10
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.90%</b>
Central Depository Services (India) Ltd	4.51%
Suven Pharmaceuticals Ltd	4.16%
Indian Energy Exchange Limited	3.79%
Apar Industries Ltd	3.73%
Castrol India Ltd	3.23%
Gillette India Ltd	3.07%
Sonata Software Ltd	3.00%
Eclerx Services Ltd	2.76%
Triveni Turbine Ltd	2.74%
Triveni Engineering & Industries Ltd	2.65%
360 ONE WAM Ltd	2.63%
Praj Industries Ltd	2.62%
National Aluminium Company Ltd	2.51%
Gujarat State Petronet Ltd	2.46%
Fine Organic Industries Ltd	2.36%
AMARA RAJA ENERGY & MOBILITY LIMITED	2.16%
Nippon Life India Asset Management Limited	2.11%
Affle India Ltd	2.11%
Motilal Oswal Financial Services Ltd	2.10%
Cyient Limited	2.04%
J.B. Chemicals and Pharmaceuticals Ltd	2.01%
Godfrey Phillips India Ltd	1.99%
Caplin Point Laboratories Ltd	1.98%
Ratnamani Metals & Tubes Ltd	1.92%
BLS International Services Ltd	1.89%
PCBL Limited	1.75%
Redington Ltd	1.73%
BIRLASOFT LTD	1.70%
Mahanagar Gas Ltd	1.61%
Zensar Technologies Limited	1.60%
Indiamart Intermesh Limited	1.58%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	1.49%
Century Plyboards (India) Ltd	1.43%
Gujarat State Fertilizers & Chemicals Ltd	1.40%
Can Fin Homes Limited	1.38%
Mastek Ltd	1.36%
Finolex Cables Ltd	1.36%
Engineers India Ltd	1.35%

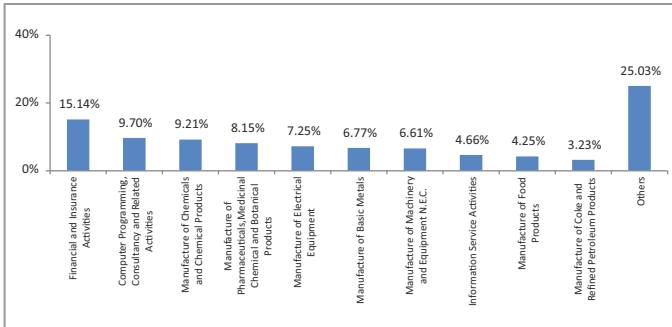
Company/Issuer	Exposure (%)
Godawari Power & Ispat Ltd	1.35%
Gujarat Pipavav Port Ltd	1.28%
Metropolis Healthcare Limited	1.26%
Others	9.74%
<b>Money Market, Deposits &amp; Other</b>	<b>0.30%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF09103/01/24SMCPQYINDF116
Launch Date	15-Mar-24
Face Value	10
Risk Profile	High
Benchmark	Nifty SmallCap 250 Quality 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	12.6520
AUM (Rs. Cr)*	468.16
Equity (Rs. Cr)	466.77
Debt (Rs. Cr)	0.90
Net current asset (Rs. Cr)	0.49

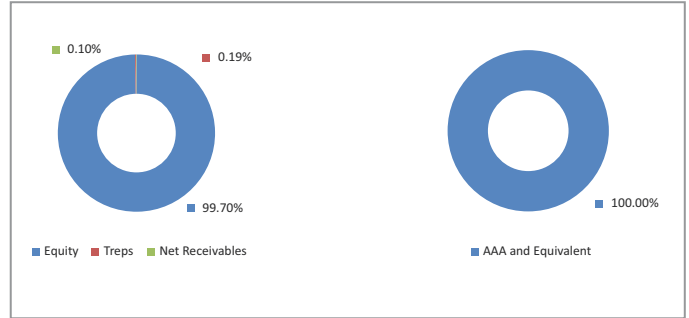
\*AUM is excluding the last day unitisation.

## Top 10 Sectors

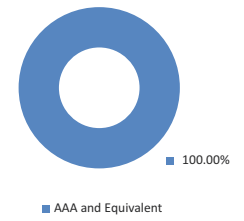


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Asset Class



## Rating Profile



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.46%	18.03%	-	-	-	-	-	-	-	26.52%
Benchmark	-0.37%	19.82%	-	-	-	-	-	-	-	31.40%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR), Past performance is not indicative of future performance

November 2024

## Nifty Alpha 50 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty Alpha 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.96
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.01
Net Current Assets*		0.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

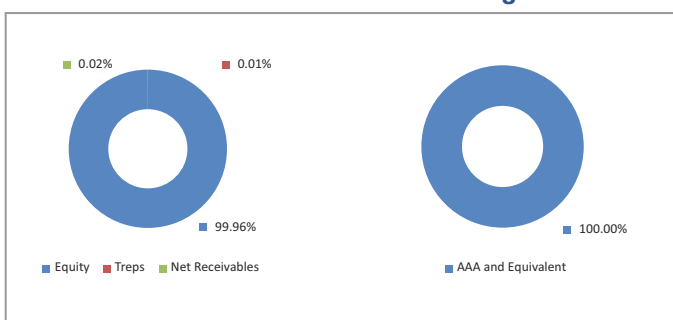
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.96%</b>
Cochin Shipyards Ltd	3.96%
Rail Vikas Nigam Ltd	3.71%
Trent Ltd	3.62%
BSE Ltd	3.62%
Oil India Ltd	3.59%
Housing & Urban Development Corporation Ltd	3.29%
Multi Commodity Exchange of India Ltd	3.18%
Indian Railway Finance Corporation Limited	3.06%
NBCC (India) Ltd	3.00%
Oracle Financial Services Software Ltd	2.86%
Others	66.07%
<b>Money Market, Deposits &amp; Other</b>	<b>0.04%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

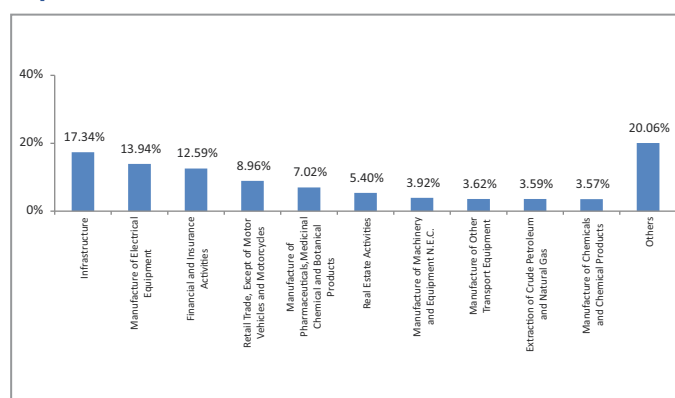
Description	
SFIN Number	ULIF09221/05/24NYAPA50IND116
Launch Date	15-Jul-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty Alpha 50
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	9.3505
AUM (Rs. Cr)*	428.30
Equity (Rs. Cr)	428.14
Debt (Rs. Cr)	0.06
Net current asset (Rs. Cr)	0.10

\*AUM is excluding the last day unitisation.

### Asset Class



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.35%	-	-	-	-	-	-	-	-	-6.50%
Benchmark	-0.07%	-	-	-	-	-	-	-	-	-6.19%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Nifty 200 Alpha 30 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 200 Alpha 30 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.55
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	4.75
Net Current Assets*		-4.30
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

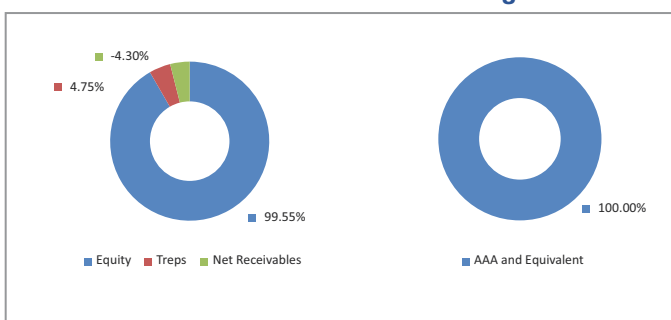
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.55%</b>
Dixon Technologies (India) Ltd	6.47%
Oracle Financial Services Software Ltd	5.84%
Trent Ltd	5.13%
Lupin Ltd	4.39%
Indus Towers Ltd	4.29%
Hindustan Petroleum Corporation Ltd	4.23%
Hindustan Aeronautics Limited	4.15%
Torrent Pharmaceuticals Ltd	4.02%
Persistent Systems Limited	3.91%
Cummins India Ltd	3.66%
Others	53.45%
<b>Money Market, Deposits &amp; Other</b>	<b>0.45%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

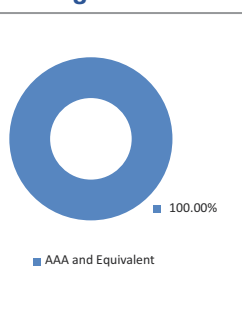
Description	
SFIN Number	ULIF09321/05/24N200AP30IN116
Launch Date	17-Sep-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Alpha 30
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	9.2869
AUM (Rs. Cr)*	62.13
Equity (Rs. Cr)	61.85
Debt (Rs. Cr)	2.95
Net current asset (Rs. Cr)	-2.67

\*AUM is excluding the last day unitisation.

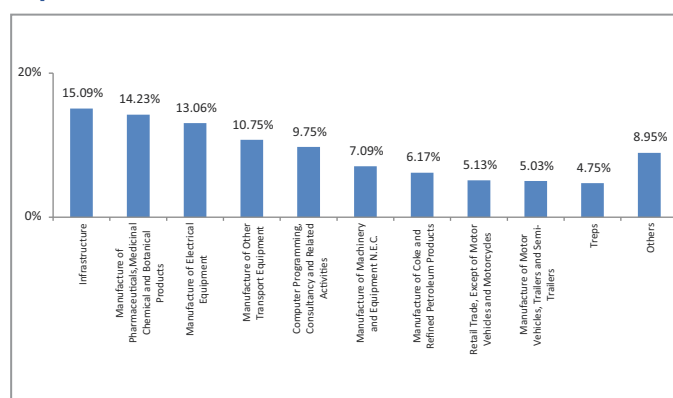
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.84%	-	-	-	-	-	-	-	-	-7.13%
Benchmark	0.43%	-	-	-	-	-	-	-	-	-8.63%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Asset Allocation Fund

### Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	76.12
Debt and Money market instruments	0 - 100	23.30
Net Current Assets*		0.58
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		
<b>76.12%</b>		
HDFC Bank Ltd		9.22%
ICICI Bank Ltd		6.27%
Reliance Industries Ltd		6.21%
Infosys Ltd		4.83%
Larsen & Toubro Ltd		3.62%
Bharti Airtel Ltd		3.06%
ITC Ltd		2.84%
Axis Bank Ltd		2.64%
State Bank of India		2.38%
Tata Consultancy Services Ltd		2.31%
Others		32.73%
<b>Corporate Bond</b>		
<b>6.06%</b>		
7.73% LICHD Ltd. NCD Tr. 439 (S) PUT ( MD 22/03/2034)	AAA and Equivalent	2.44%
7.68% NABARD NCD Series 24 F (U)(MD 30/04/2029)	AAA and Equivalent	1.12%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.86%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	0.48%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.43%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.42%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	0.32%
<b>Sovereign</b>		
<b>17.04%</b>		
7.09% GOI (MD 05/08/2054)	SOV	5.61%
7.34% GOI (MD 22/04/2064)	SOV	4.50%
6.79% GOI (MD 07/10/2034)	SOV	2.91%
7.25% GOI (MD 12/06/2063)	SOV	1.80%
7.10% GOI (MD 08/04/2034)	SOV	0.84%
7.23% GOI (MD 15/04/2039)	SOV	0.65%
7.31% TELANGANA SDL (MD 26/06/2042)	SOV	0.32%
7.18% GOI (MD 14/08/2033)	SOV	0.19%
7.26% GOI (MD 06/02/2033)	SOV	0.18%
7.45% Maharashtra SDL (MD 22/03/2038)	SOV	0.05%
<b>Money Market, Deposits &amp; Other</b>		
<b>0.78%</b>		
<b>Total</b>		<b>100.00%</b>

### Fund Details

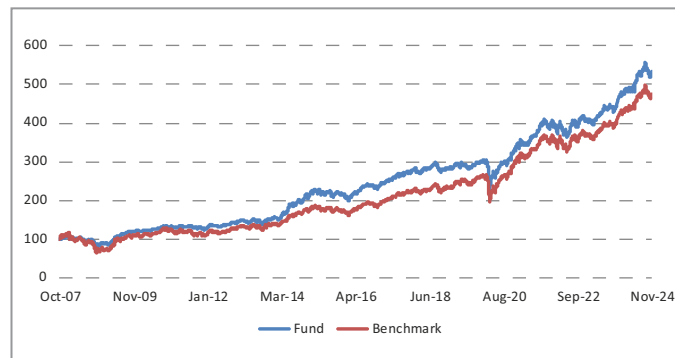
Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	13	-
Debt	-	10
Hybrid	11	12
NAV as on 29-November-2024	53.2146	
AUM (Rs. Cr)*	632.63	
Equity (Rs. Cr)	481.53	
Debt (Rs. Cr)	147.42	
Net current asset (Rs. Cr)	3.68	

\*AUM is excluding the last day unitisation.

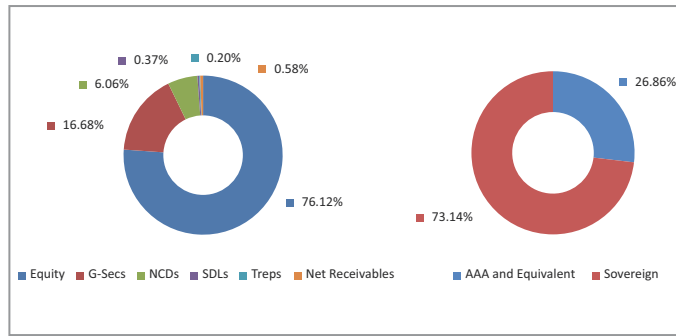
### Quantitative Indicators

Modified Duration in Years	9.09
Average Maturity in Years	20.88
Yield to Maturity in %	7.08

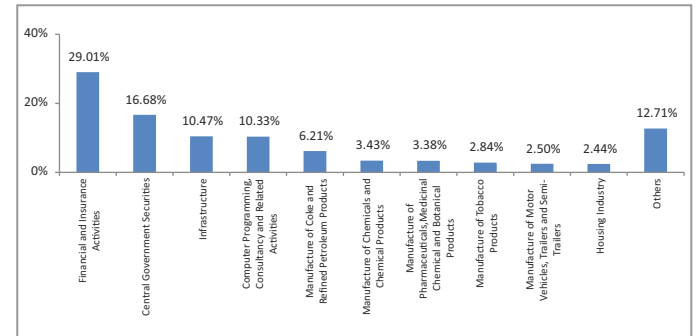
### Growth of Rs. 100



## Asset Class



## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.50%	8.04%	18.49%	12.50%	10.89%	13.08%	12.13%	10.01%	9.45%	10.22%
Benchmark	0.05%	6.26%	16.65%	11.67%	10.37%	13.01%	12.62%	11.47%	10.22%	9.46%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Asset Allocation Pension Fund

### Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	75.22
Debt and Money market instruments	0 - 100	24.32
Net Current Assets*		0.47
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>75.22%</b>
Shriram Finance Limited		6.67%
HDFC Bank Ltd		5.61%
Reliance Industries Ltd		5.60%
ICICI Bank Ltd		5.47%
Infosys Ltd		4.40%
Larsen & Toubro Ltd		3.74%
Bharti Airtel Ltd		3.54%
Mahindra & Mahindra Ltd		3.40%
ITC Ltd		2.71%
Axis Bank Ltd		2.68%
Others		31.41%
<b>Corporate Bond</b>		<b>2.60%</b>
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	2.60%
<b>Sovereign</b>		<b>21.07%</b>
7.34% GOI (MD 22/04/2064)	SOV	7.74%
7.44% Maharashtra SDL (MD 03/04/2042)	SOV	3.30%
6.79% GOI (MD 07/10/2034)	SOV	1.91%
7.30% GOI (MD 19/06/2053)	SOV	1.46%
7.25% GOI (MD 12/06/2063)	SOV	1.32%
7.45% Maharashtra SDL (MD 22/03/2038)	SOV	1.32%
7.09% GOI (MD 05/08/2054)	SOV	1.30%
7.18% GOI (MD 14/08/2033)	SOV	1.16%
7.10% GOI (MD 08/04/2034)	SOV	0.89%
7.23% GOI (MD 15/04/2039)	SOV	0.67%
<b>Money Market, Deposits &amp; Other</b>		<b>1.11%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

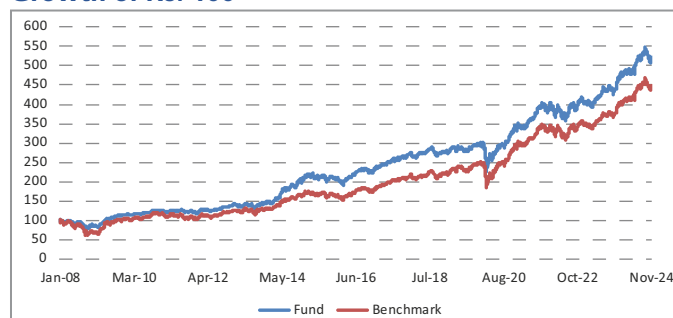
Description	
SFIN Number	ULIF04628/01/08ASALLOCPEN116
Launch Date	27-Jan-08
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	13
Debt	-
Hybrid	11
NAV as on 29-November-2024	52.1608
AUM (Rs. Cr)*	38.83
Equity (Rs. Cr)	29.21
Debt (Rs. Cr)	9.44
Net current asset (Rs. Cr)	0.18

\*AUM is excluding the last day unitisation.

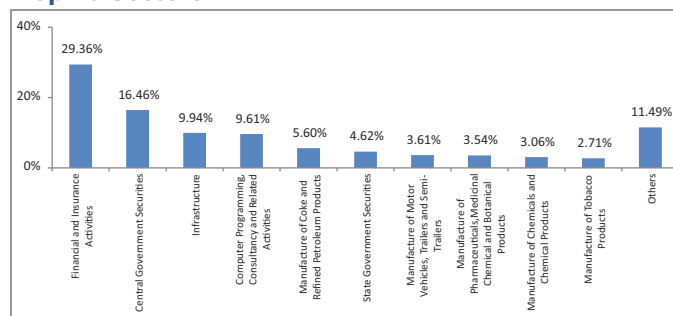
### Quantitative Indicators

Modified Duration in Years	9.70
Average Maturity in Years	23.43
Yield to Maturity in %	7.05

### Growth of Rs. 100

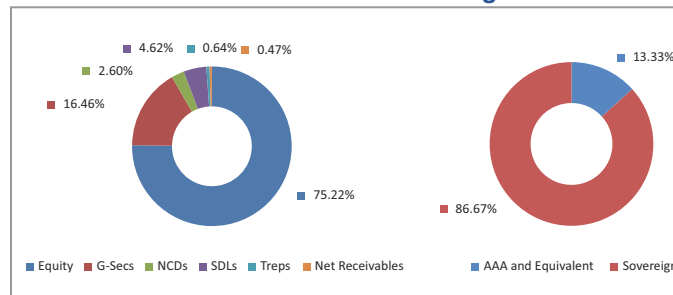


### Top 10 Sectors

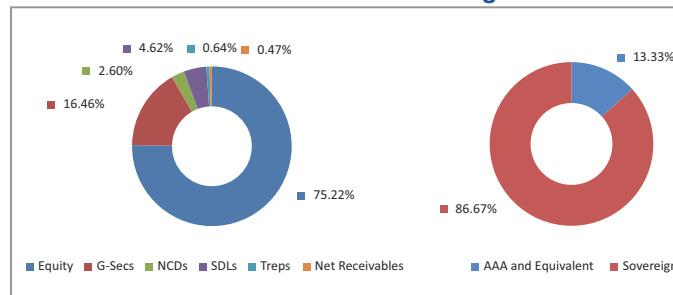


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.36%	7.18%	17.28%	11.87%	10.67%	12.88%	12.03%	10.23%	9.74%	10.30%
Benchmark	0.05%	6.26%	16.65%	11.67%	10.37%	13.01%	12.62%	11.47%	10.22%	9.28%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2024

## Asset Allocation Fund II

### Fund Objective

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	40 - 90	75.46
Debt , Bank deposits & Fixed Income Securities	0 - 60	23.98
Money Market instrument	0 - 50	0.16
Net Current Assets*		0.40
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>75.46%</b>
HDFC Bank Ltd		9.47%
Reliance Industries Ltd		6.41%
ICICI Bank Ltd		6.15%
Infosys Ltd		4.74%
Larsen & Toubro Ltd		3.41%
Bharti Airtel Ltd		3.09%
ITC Ltd		2.89%
Axis Bank Ltd		2.41%
Tata Consultancy Services Ltd		2.39%
State Bank of India		2.32%
Hindustan Unilever Ltd.		2.32%
Power Grid Corporation of India Ltd		2.15%
UltraTech Cement Ltd		1.92%
Kotak Mahindra Bank Ltd		1.81%
Mahindra & Mahindra Ltd		1.77%
Sun Pharmaceuticals Industries Ltd		1.73%
TITAN COMPANY LIMITED		1.61%
TVS Motor Company Ltd		1.11%
Tech Mahindra Ltd		1.07%
HCL Technologies Ltd		1.03%
Godrej Consumer Products Ltd		1.03%
Larsen & Toubro Infotech Mindtree Limited		0.97%
Hindalco Industries Ltd		0.94%
Bajaj Finance Limited		0.92%
Maruti Suzuki India Ltd		0.90%
Hero MotoCorp Ltd		0.90%
Page Industries Limited		0.78%
Shriram Finance Limited		0.77%
Schaeffler India Limited		0.65%
Devyani International Ltd.		0.63%
NTPC Ltd		0.63%
Oil & Natural Gas Corpn Ltd		0.61%
Trent Ltd		0.61%
ICICI Lombard General Insurance Co. Ltd		0.53%
Divis Laboratories Ltd		0.52%
Lupin Ltd		0.52%
IDFC First Bank Ltd		0.46%
Cipla Ltd		0.44%
JSW Steel Ltd		0.38%
HDFC Life Insurance Company Ltd		0.38%
Apollo Hospitals Enterprise Limited		0.37%
SBI Life Insurance Company Limited		0.36%
Nestle India Ltd		0.32%

### Fund Details

Description	
SFIN Number	ULIF07205/12/13ASSETALL02116
Launch Date	31-Mar-14
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe    Lakshman Chettiar
Equity	13    -
Debt	-    10
Hybrid	11    12
NAV as on 29-November-2024	30.9791
AUM (Rs. Cr)*	322.06
Equity (Rs. Cr)	243.04
Debt (Rs. Cr)	77.75
Net current asset (Rs. Cr)	1.28

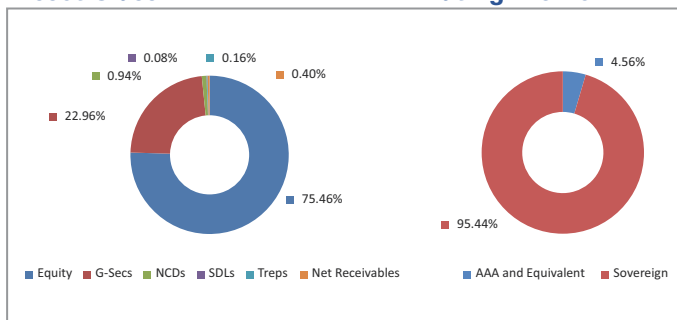
\*AUM is excluding the last day unitisation.

Company/Issuer	Rating	Exposure (%)
TATA CONSUMER PRODUCTS LIMITED.		0.28%
Britannia Industries Ltd		0.26%
Persistent Systems Limited		0.26%
Asian Paints Ltd		0.24%
<b>Corporate Bond</b>		<b>0.94%</b>
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	0.94%
<b>Sovereign</b>		<b>23.04%</b>
7.09% GOI (MD 05/08/2054)	SOV	7.44%
7.10% GOI (MD 08/04/2034)	SOV	6.06%
6.79% GOI (MD 07/10/2034)	SOV	4.54%
7.34% GOI (MD 22/04/2064)	SOV	2.84%
7.18% GOI (MD 14/08/2033)	SOV	1.26%
7.23% GOI (MD 15/04/2039)	SOV	0.64%
7.25% GOI (MD 12/06/2063)	SOV	0.18%
7.45% Maharashtra SDL (MD 22/03/2038)	SOV	0.08%
<b>Money Market, Deposits &amp; Other</b>		<b>0.56%</b>
<b>Total</b>		<b>100.00%</b>

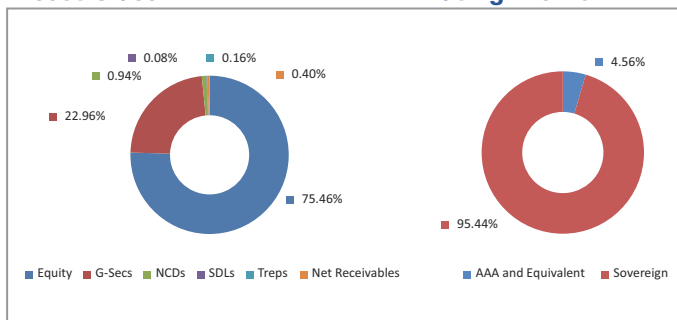
### Quantitative Indicators

Modified Duration in Years	9.11
Average Maturity in Years	19.33
Yield to Maturity in %	6.91

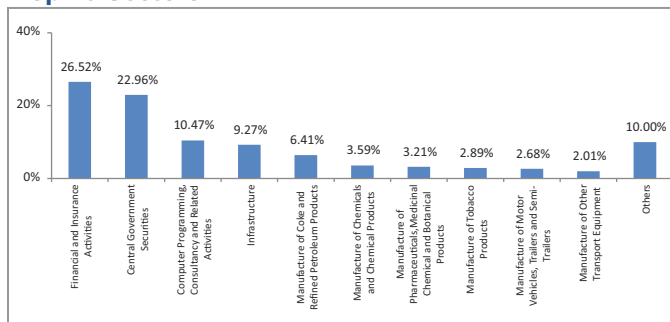
## Asset Class



## Rating Profile

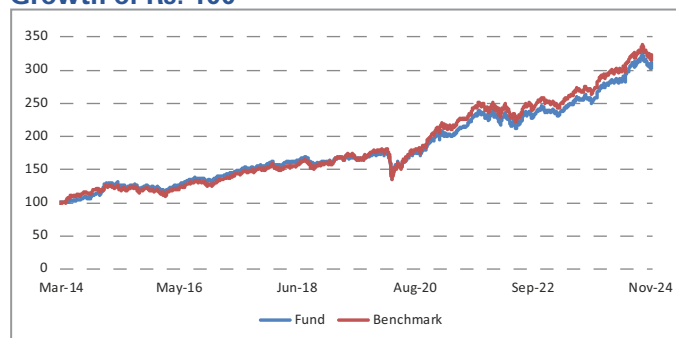


## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Growth of Rs. 100



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.60%	7.80%	18.63%	12.52%	10.84%	12.95%	12.29%	10.36%	10.53%	11.17%
Benchmark	0.05%	6.26%	16.65%	11.67%	10.37%	13.01%	12.62%	11.47%	10.22%	11.58%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Dynamic Asset Allocation Fund

### Fund Objective

The investment objective of this fund will be to realize a steady stream of current income and as well as generate capital appreciation with appropriate risk and return expectations of the asset classes. The investment strategy would involve a flexible asset allocation among fixed income and equity securities based on the outlook for each of these asset classes.

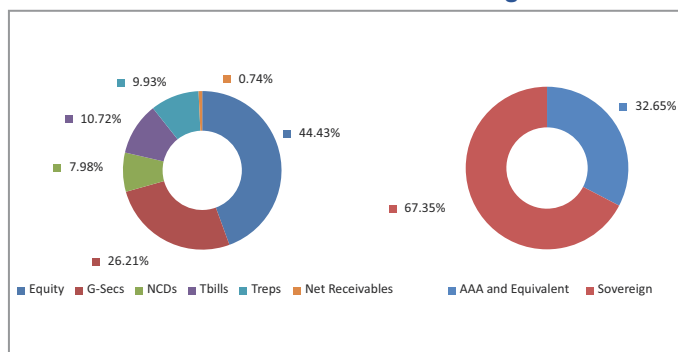
### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10% - 90%	44.43
Debt & Debt Related Instruments	10% -90%	34.19
Money market instruments	0% - 80%	20.64
Net Current Assets*		0.74
<b>Total</b>		<b>100.00</b>

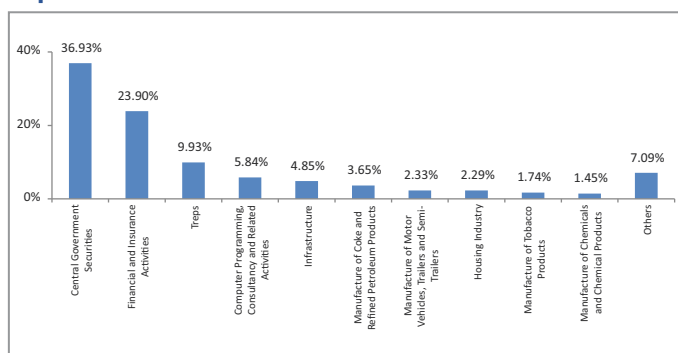
\*Net current asset represents net of receivables and payables for investments held.

### Asset Class

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Fund Details

Description		
SFIN Number	ULIF08617/01/23DYNASALOC116	
Launch Date	25-Sep-23	
Face Value	10	
Risk Profile	High	
Benchmark	Crisil Dynamic Asset Allocation Index*	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	13	-
Debt	-	10
Hybrid	11	12
NAV as on 29-November-2024	11.6008	
AUM (Rs. Cr)*	44.80	
Equity (Rs. Cr)	19.90	
Debt (Rs. Cr)	24.57	
Net current asset (Rs. Cr)	0.33	

\*Sensex 50 Index (Equity) 45% + CRISIL Composite Bond Index (Debt) 45% + CRISIL Liquid Debt Index (Liquid) 10%  
\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>44.43%</b>
HDFC Bank Ltd		6.94%
ICICI Bank Ltd		3.72%
Reliance Industries Ltd		3.57%
State Bank of India		2.73%
Infosys Ltd		2.71%
Larsen & Toubro Ltd		1.79%
Tata Consultancy Services Ltd		1.77%
ITC Ltd		1.74%
Bharti Airtel Ltd		1.74%
Shriram Finance Limited		1.62%
Axis Bank Ltd		1.32%
Mahindra & Mahindra Ltd		1.13%
Kotak Mahindra Bank Ltd		1.06%
Hindustan Unilever Ltd.		0.90%
HCL Technologies Ltd		0.80%
Sun Pharmaceuticals Industries Ltd		0.78%
NTPC Ltd		0.70%
Power Grid Corporation of India Ltd		0.61%
Tata Motors Ltd		0.60%
Maruti Suzuki India Ltd		0.59%
TITAN COMPANY LIMITED		0.55%
UltraTech Cement Ltd		0.53%
Tata Steel Ltd		0.49%
Tech Mahindra Ltd		0.44%
Oil & Natural Gas Corpn Ltd		0.41%
Grasim Industries Ltd.		0.39%
Hindalco Industries Ltd		0.39%
Coal India Ltd		0.39%
JSW Steel Ltd		0.38%
Cipla Ltd		0.33%
Nestle India Ltd		0.33%
Dr Reddys Laboratories Ltd		0.30%
HDFC Life Insurance Company Ltd		0.28%
Apollo Hospitals Enterprise Limited		0.28%

## Portfolio

Company/Issuer	Rating	Exposure (%)
IndusInd Bank Ltd		0.27%
SBI Life Insurance Company Limited		0.26%
TATA CONSUMER PRODUCTS LIMITED.		0.25%
Hero MotoCorp Ltd		0.25%
Britannia Industries Ltd		0.24%
Trent Ltd		0.21%
Asian Paints Ltd		0.16%
Bharat Electronics Ltd		0.15%
Wipro Ltd		0.11%
Eicher Motors Ltd		0.10%
Bharat Petroleum Corporation Ltd		0.08%
<b>Corporate Bond</b>		<b>7.98%</b>
8.05% Kotak Mahindra Prime Ltd. NCD (MD 15/03/2029)	AAA and Equivalent	3.42%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT ( MD 22/03/2034)	AAA and Equivalent	2.29%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	2.26%
<b>Sovereign</b>		<b>26.21%</b>
7.09% GOI (MD 05/08/2054)	SOV	6.30%
7.10% GOI (MD 08/04/2034)	SOV	4.97%
7.34% GOI (MD 22/04/2064)	SOV	4.88%
8.20% GOI (MD 24/09/2025)	SOV	3.39%
7.18% GOI (MD 14/08/2033)	SOV	3.13%
6.79% GOI (MD 07/10/2034)	SOV	2.39%
7.23% GOI (MD 15/04/2039)	SOV	1.15%
<b>Money Market, Deposits &amp; Other</b>		<b>21.38%</b>
<b>Total</b>		<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.77%	6.15%	14.33%	-	-	-	-	-	-	13.40%
Benchmark	0.21%	5.65%	14.24%	-	-	-	-	-	-	13.27%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Bond Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income securities like G-Secs, and corporate debt rated AA and above.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	92.50
Money market instruments, Cash, Mutual funds*	0 - 60	5.52
Net Current Assets*		1.98
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>30.41%</b>
7.40% NABARD NCD Series 22F(U)(MD 30/01/2026)	AAA and Equivalent	3.82%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	2.58%
7.74% LICHF Ltd. NCD Tr. 445 Option II (S) (MD 11/02/2028)	AAA and Equivalent	2.57%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	2.56%
7.55% Sundaram Home Finance Ltd.(S) (MD 02/09/2025)	AAA and Equivalent	2.55%
7.78% National Housing Bank NCD (U) (MD 26/04/2027)	AAA and Equivalent	2.55%
7.10% HDFC Bank LTD (S) Series Z-007 (MD 12/11/2031)	AAA and Equivalent	2.52%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	1.92%
9.15% Shriram Finance Ltd NCD(S) Tran 12 (MD 28/06/2029)	AA+	1.61%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.28%
7.69% LIC Housing Finance Ltd NCD Tr.437(S) (MD 06/02/2034)	AAA and Equivalent	1.23%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA and Equivalent	1.07%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.77%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.72%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.52%
8.3774% HDB Financial Services Ltd.NCD(S) (MD 24/04/2026)	AAA and Equivalent	0.52%
7.59% National Housing Bank NCD (U) (MD 14/07/2027)	AAA and Equivalent	0.51%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	0.42%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	0.31%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.17%
7.97% HDFC Bank LTD (S) Series AB-022 (MD 17/02/2033)	AAA and Equivalent	0.11%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.07%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	0.05%
<b>Sovereign</b>		<b>62.08%</b>
7.34% GOI (MD 22/04/2064)	SOV	17.39%
6.79% GOI (MD 07/10/2034)	SOV	9.48%
7.09% GOI (MD 05/08/2054)	SOV	7.66%
7.10% GOI (MD 08/04/2034)	SOV	5.28%
7.04% GOI (MD 03/06/2029)	SOV	4.40%
7.46% GOI (MD 06/11/2073)	SOV	4.32%
7.26% GOI (MD 06/02/2033)	SOV	3.94%
7.18% GOI (MD 14/08/2033)	SOV	3.47%
7.38% TELANGANA SDL (MD 06/03/2049)	SOV	1.19%
7.31% TELANGANA SDL (MD 26/06/2042)	SOV	1.07%

### Portfolio

Company/Issuer	Rating	Exposure (%)
Others		3.89%
<b>Money Market, Deposits &amp; Other</b>		<b>7.50%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

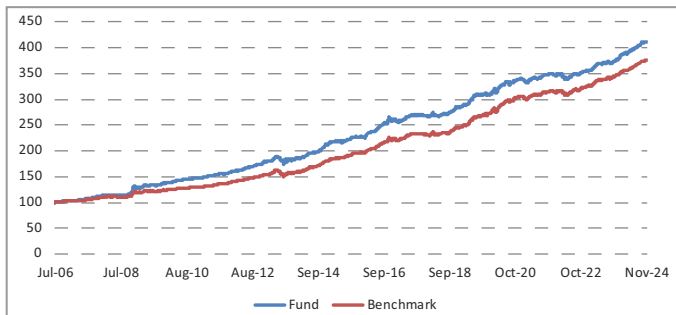
Description	
SFIN Number	ULIF02610/07/06BONDFUNDLI116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	41.1821
AUM (Rs. Cr)*	1957.58
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1918.83
Net current asset (Rs. Cr)	38.75

\*AUM is excluding the last day unitisation.

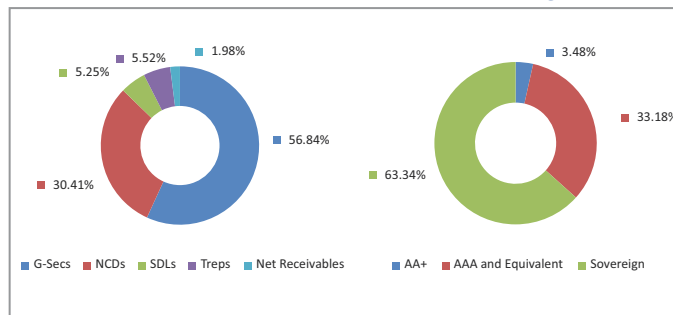
### Quantitative Indicators

Modified Duration in Years	6.84
Average Maturity in Years	15.70
Yield to Maturity in %	7.11

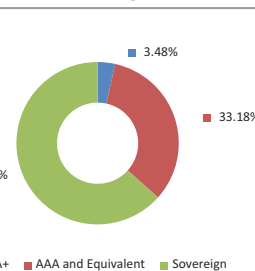
## Growth of Rs. 100



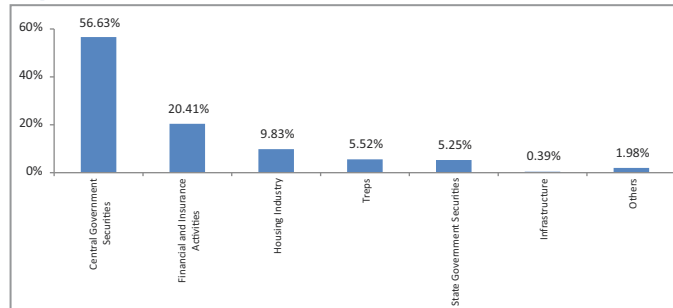
## Asset Class



## Rating Profile



## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.43%	4.33%	10.24%	7.99%	5.62%	5.02%	5.72%	6.23%	7.04%	7.99%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	5.47%	6.75%	7.10%	7.75%	7.47%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Bond Pension Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	97.66
Net Current Assets*		2.34
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	6.87%
<b>Sovereign</b>		
7.04% GOI (MD 03/06/2029)	SOV	24.82%
7.10% GOI (MD 08/04/2034)	SOV	18.73%
7.34% GOI (MD 22/04/2064)	SOV	16.39%
6.79% GOI (MD 07/10/2034)	SOV	8.35%
7.18% GOI (MD 14/08/2033)	SOV	6.16%
7.09% GOI (MD 05/08/2054)	SOV	5.30%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	3.61%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	1.30%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.09%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.08%
Others		2.15%
<b>Money Market, Deposits &amp; Other</b>		
		<b>4.16%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

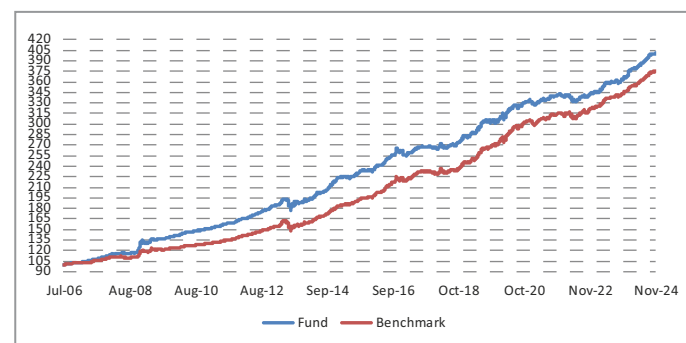
Description	
SFIN Number	ULIF03524/07/06BONDPENFUN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	40.1375
AUM (Rs. Cr)*	
Equity (Rs. Cr)	-
Debt (Rs. Cr)	13.95
Net current asset (Rs. Cr)	0.33

\*AUM is excluding the last day unitisation.

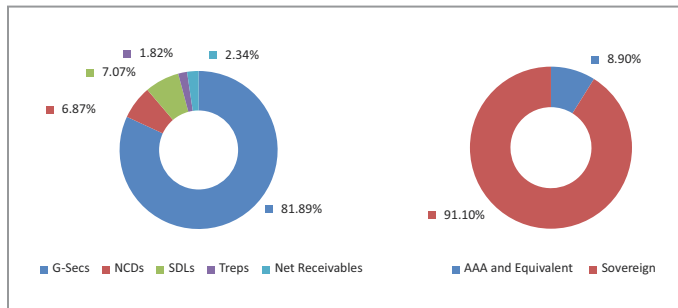
### Quantitative Indicators

Modified Duration in Years	7.02
Average Maturity in Years	13.92
Yield to Maturity in %	6.89

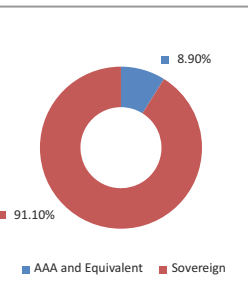
### Growth of Rs. 100



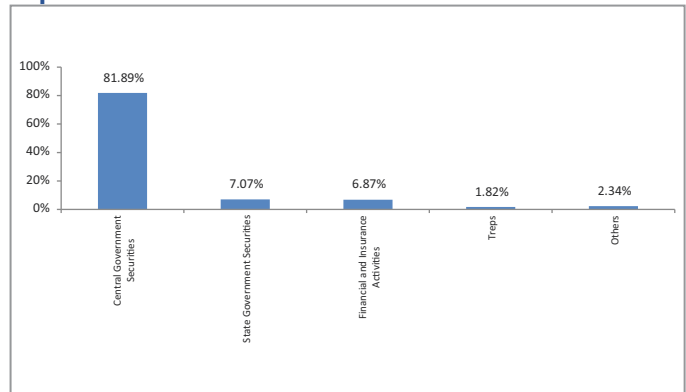
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.56%	4.61%	10.59%	8.08%	5.49%	4.87%	5.57%	5.95%	6.42%	7.86%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	5.47%	6.75%	7.10%	7.75%	7.48%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Debt Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments*	80 – 100	98.13
Money market instruments	0 - 20	12.38
Net Current Assets*		1.87
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Loan

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>14.04%</b>
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	9.24%
7.73% LICHTF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	3.22%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.58%
<b>Sovereign</b>		<b>71.70%</b>
7.10% GOI (MD 08/04/2034)	SOV	20.89%
7.34% GOI (MD 22/04/2064)	SOV	19.38%
6.79% GOI (MD 07/10/2034)	SOV	12.10%
7.18% GOI (MD 14/08/2033)	SOV	8.70%
7.09% GOI (MD 05/08/2054)	SOV	4.75%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	2.42%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.22%
7.26% GOI (MD 06/02/2033)	SOV	0.97%
7.25% GOI (MD 12/06/2063)	SOV	0.64%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.56%
Others		0.06%
<b>Money Market, Deposits &amp; Other</b>		<b>14.26%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

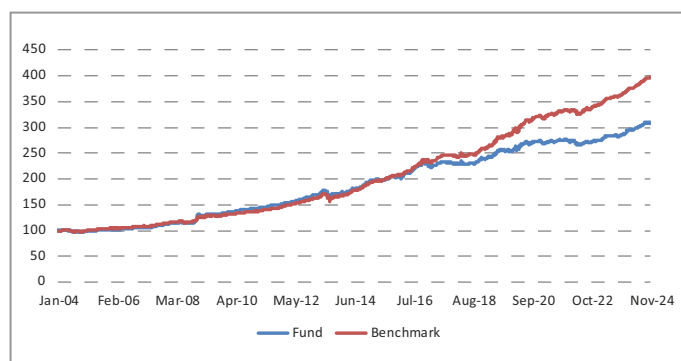
Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	30.9622
AUM (Rs. Cr)*	31.89
Equity (Rs. Cr)	-
Debt (Rs. Cr)	31.29
Net current asset (Rs. Cr)	0.60

\*AUM is excluding the last day unitisation.

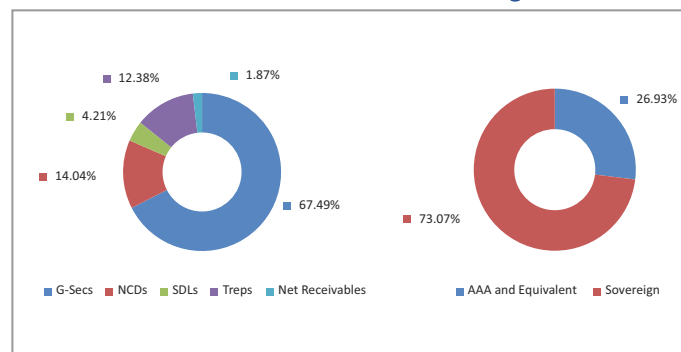
### Quantitative Indicators

Modified Duration in Years	7.17
Average Maturity in Years	14.72
Yield to Maturity in %	6.94

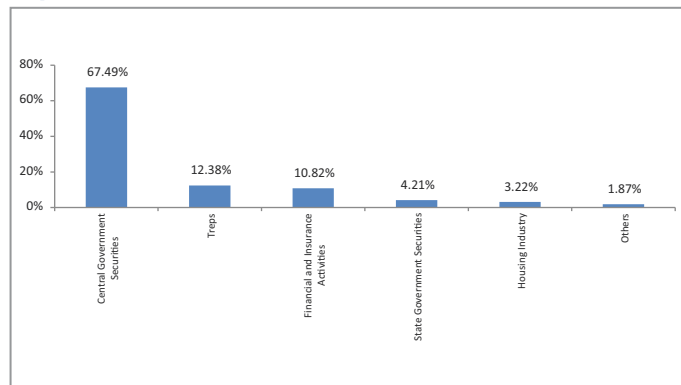
### Growth of Rs. 100



### Asset Class



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.38%	3.64%	8.69%	6.37%	3.87%	3.17%	3.86%	4.25%	4.94%	5.56%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	5.47%	6.75%	7.10%	7.75%	6.83%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2024

## Debt Plus Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments*	80 – 100	95.33
Money market instruments	0 - 20	2.82
Net Current Assets*		1.84
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Loan

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	9.95%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.09%
<b>Sovereign</b>		
7.10% GOI (MD 08/04/2034)	SOV	37.51%
6.79% GOI (MD 07/10/2034)	SOV	22.14%
7.34% GOI (MD 22/04/2064)	SOV	7.81%
7.18% GOI (MD 14/08/2033)	SOV	6.47%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	3.89%
7.09% GOI (MD 05/08/2054)	SOV	3.70%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.12%
7.26% GOI (MD 06/02/2033)	SOV	0.89%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.77%
<b>Money Market, Deposits &amp; Other</b>		
		<b>4.67%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

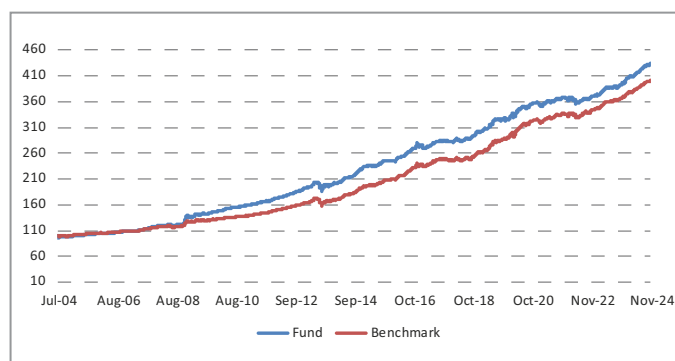
Description	
SFIN Number	ULIF00923/07/04DEBTPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	43.3324
AUM (Rs. Cr)*	46.36
Equity (Rs. Cr)	-
Debt (Rs. Cr)	45.51
Net current asset (Rs. Cr)	0.85

\*AUM is excluding the last day unitisation.

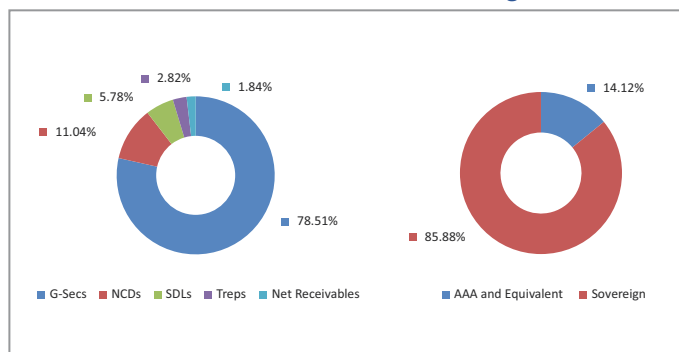
### Quantitative Indicators

Modified Duration in Years	7.02
Average Maturity in Years	11.95
Yield to Maturity in %	6.89

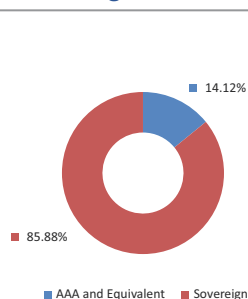
### Growth of Rs. 100



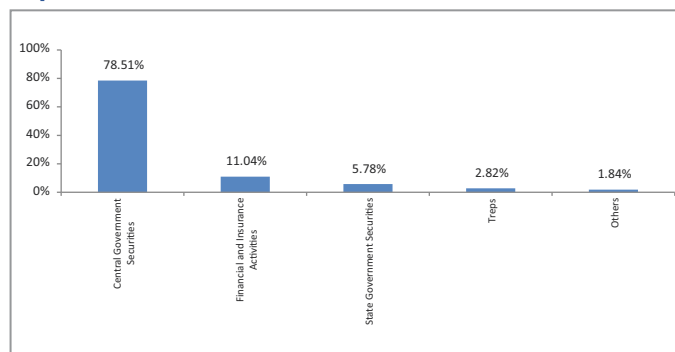
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.68%	4.63%	10.62%	8.23%	5.63%	4.99%	5.73%	6.23%	6.74%	7.46%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	5.47%	6.75%	7.10%	7.75%	7.06%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Debt Plus Pension Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	98.33
Net Current Assets*		1.67
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Loan

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>93.81%</b>
7.10% GOI (MD 08/04/2034)	SOV	40.13%
6.79% GOI (MD 07/10/2034)	SOV	29.77%
7.34% GOI (MD 22/04/2064)	SOV	8.24%
7.18% GOI (MD 14/08/2033)	SOV	6.37%
7.09% GOI (MD 05/08/2054)	SOV	4.28%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.47%
7.26% GOI (MD 06/02/2033)	SOV	1.45%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.45%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	0.65%
<b>Money Market, Deposits &amp; Other</b>		<b>6.19%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

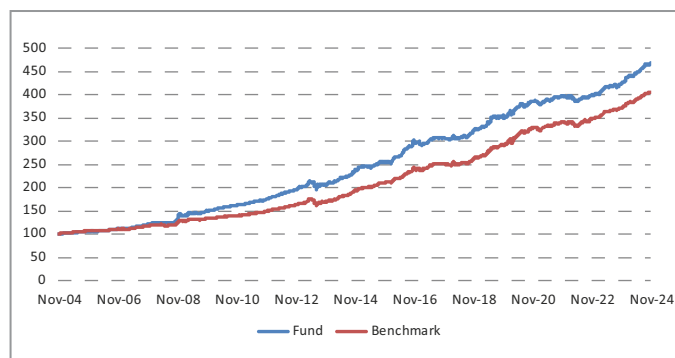
Description	
SFIN Number	ULIF01518/11/04DEBTPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	46.8451
AUM (Rs. Cr)*	3.54
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.48
Net current asset (Rs. Cr)	0.06

\*AUM is excluding the last day unitisation.

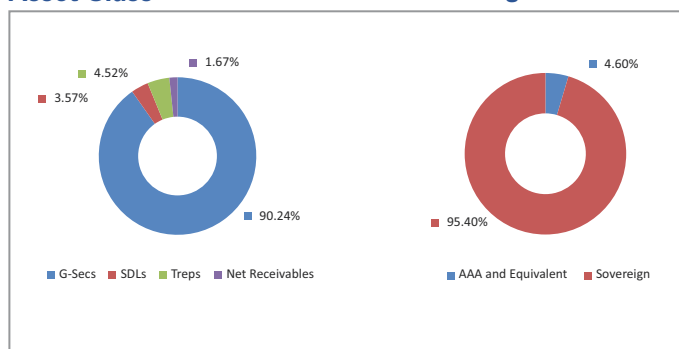
### Quantitative Indicators

Modified Duration in Years	7.23
Average Maturity in Years	12.44
Yield to Maturity in %	6.82

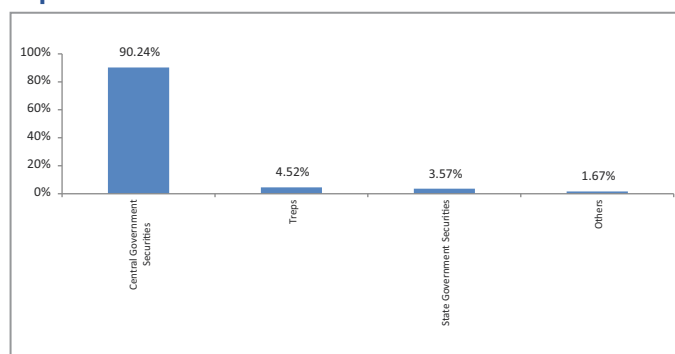
### Growth of Rs. 100



### Asset Class



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.74%	4.94%	10.81%	8.34%	5.60%	4.92%	5.70%	6.22%	7.13%	8.01%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	5.47%	6.75%	7.10%	7.75%	7.25%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Life Long Gain Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

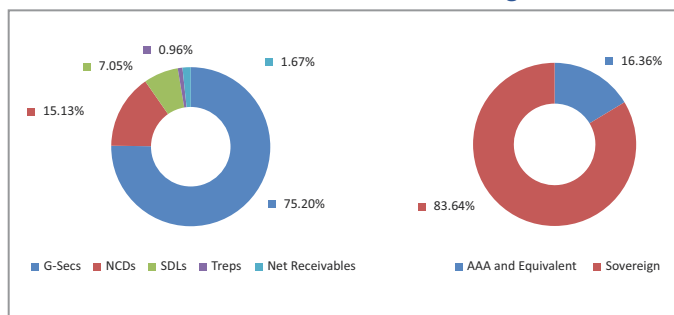
	Stated (%)	Actual (%)
Government Securities	25 - 100	80.83
Government Securities or Other Approved Securities (including above)	50 - 100	80.83
Approved Investments Infrastructure and Social Sector	15 - 100	16.54
Others*	0 - 35	0.96
Others Approved	0 - 15	-
Net Current Assets*		1.67
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Out of the 35%, not more than 15% of investment in 'Other than Approved Investment'

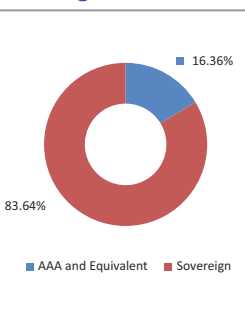
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.57% RECL Ltd. NCD (MD 21/12/2024)	AAA and Equivalent	9.62%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	4.14%
7.78% National Housing Bank NCD (U) (MD 26/04/2027)	AAA and Equivalent	1.37%
<b>Sovereign</b>		
7.10% GOI (MD 08/04/2034)	SOV	29.33%
6.79% GOI (MD 07/10/2034)	SOV	17.07%
7.34% GOI (MD 22/04/2064)	SOV	16.86%
7.45% Maharashtra SDL (MD 22/03/2038)	SOV	4.92%
7.18% GOI (MD 14/08/2033)	SOV	4.22%
7.09% GOI (MD 05/08/2054)	SOV	2.77%
7.23% GOI (MD 15/04/2039)	SOV	2.13%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.43%
7.24% GOI SGRB (MD 11/12/2033)	SOV	1.42%
7.26% GOI (MD 06/02/2033)	SOV	1.41%
Others		0.70%
<b>Money Market, Deposits &amp; Other</b>		
		<b>2.63%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.47%	3.62%	8.81%	6.40%	3.78%	3.13%	4.05%	4.51%	5.14%	5.05%
Benchmark	0.56%	4.47%	9.47%	8.09%	5.96%	5.47%	6.75%	7.10%	7.75%	7.06%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

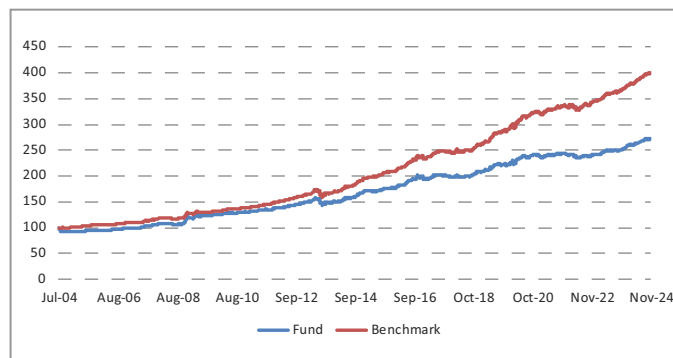
Description	
SFIN Number	ULIF01123/07/04LIFELOGAIN116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	27.2717
AUM (Rs. Cr)*	7.28
Equity (Rs. Cr)	-
Debt (Rs. Cr)	7.16
Net current asset (Rs. Cr)	0.12

\*AUM is excluding the last day unitisation.

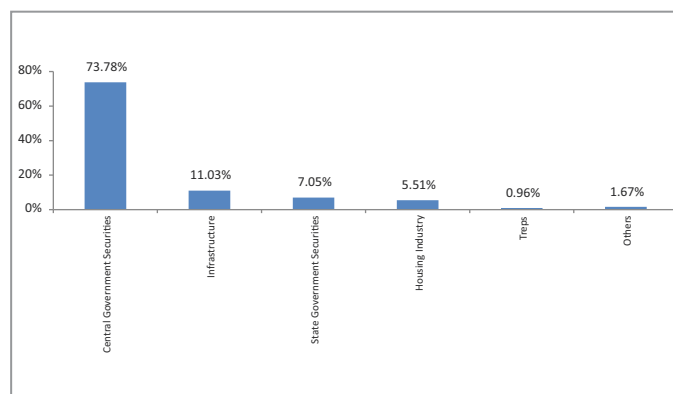
### Quantitative Indicators

Modified Duration in Years	7.08
Average Maturity in Years	13.97
Yield to Maturity in %	6.96

### Growth of Rs. 100



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

November 2024

## Long Term Debt Solution Fund

### Fund Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by underlying benchmark and will be actively managed with low risk.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments*	90 – 100	84.43
Money market instruments	0 - 10	-
Net Current Assets <sup>#</sup>		15.57
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
<sup>#</sup>Including Loan

### Portfolio

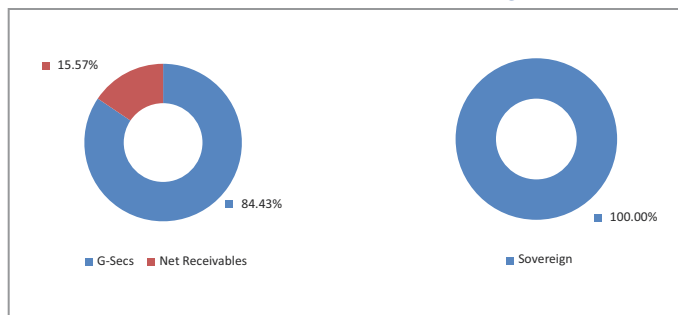
Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>84.43%</b>
7.10% GOI (MD 08/04/2034)	SOV	53.82%
6.79% GOI (MD 07/10/2034)	SOV	30.61%
<b>Net Current Asset</b>		<b>15.57%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

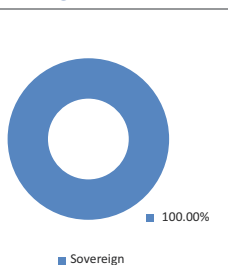
Description	
SFIN Number	ULIF09019/10/23LNRMBDBTSL116
Launch Date	14-Dec-23
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Long Term Debt Solution Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 29-November-2024	10.5645
AUM (Rs. Cr)*	0.07
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.06
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

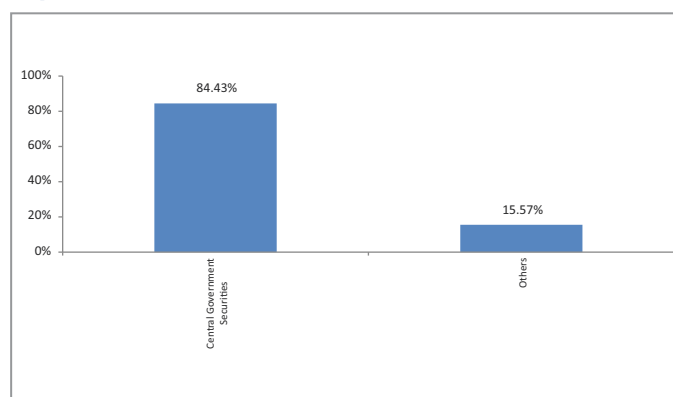
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.75%	4.73%	-	-	-	-	-	-	-	5.65%
Benchmark	0.62%	4.89%	-	-	-	-	-	-	-	9.58%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Liquid Fund

### Fund Objective

To have a Fund that protects the invested capital through investments in liquid money market and short-term instruments like commercial papers, certificate of deposits, money market mutual funds, and bank FDs etc.

### Portfolio Allocation

	Stated (%)	Actual (%)
Bank deposits and money Market Instruments	0 - 100	100.00
Net Current Assets*		-
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Money Market, Deposits &amp; Other</b>		<b>40.33%</b>
LIC Housing Finance Ltd CP (MD 04/03/2025)	AAA and Equivalent	9.62%
Kotak Mahindra Prime Ltd CP (MD 05/02/2025)	AAA and Equivalent	9.10%
Cholamandalam Inv & Fin Co. Ltd CPM (MD 21/02/2025)	AAA and Equivalent	8.64%
Axis Bank Ltd CD (MD 30/01/2025)	AAA and Equivalent	4.84%
Punjab National Bank CD (MD 15/05/2025)	AAA and Equivalent	2.67%
TREP (MD 02/12/2024)	AAA and Equivalent	2.09%
Kotak Bank CD (MD 09/05/2025)	AAA and Equivalent	1.92%
HDFC Bank Ltd. CD (MD 24/06/2025)	AAA and Equivalent	1.45%
<b>Sovereign</b>		<b>59.67%</b>
364 Days T-Bill (MD 23/01/2025)	SOV	12.44%
364 Days T-Bill (MD 11/04/2025)	SOV	12.26%
364 Days T-Bill (MD 06/02/2025)	SOV	10.30%
364 Days T-Bill (MD 02/05/2025)	SOV	10.14%
364 Days T-Bill (MD 24/04/2025)	SOV	6.73%
364 Days T-Bill (MD 04/09/2025)	SOV	4.94%
364 Days T-Bill (MD 09/10/2025)	SOV	2.38%
364 Days T-Bill (MD 09/01/2025)	SOV	0.47%
<b>Total</b>		<b>100.00%</b>

### Fund Details

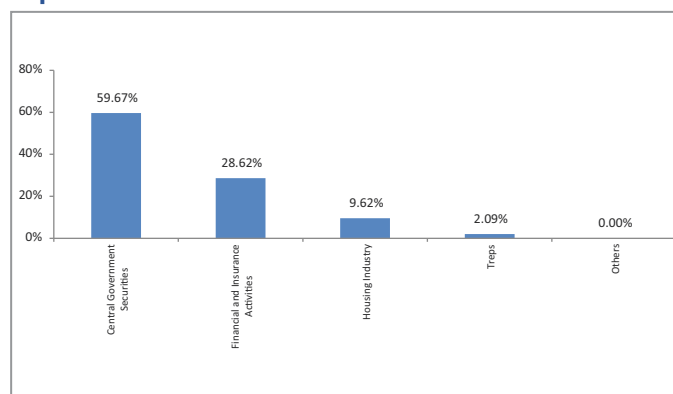
Description	
SFIN Number	ULIF02510/07/06LIQUIDFUND116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	31.5025
AUM (Rs. Cr)*	398.02
Equity (Rs. Cr)	-
Debt (Rs. Cr)	398.01
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

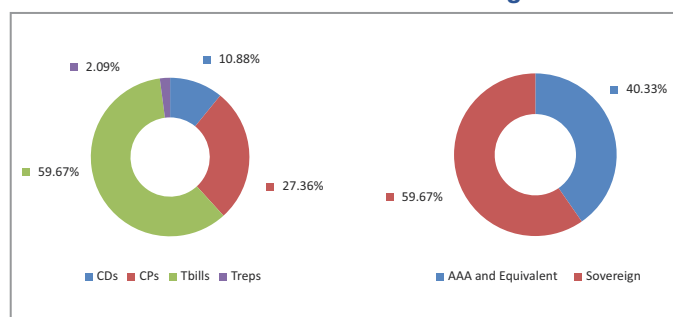
Modified Duration in Years	0.30
Average Maturity in Years	0.31
Yield to Maturity in %	7.02

### Top 10 Sectors

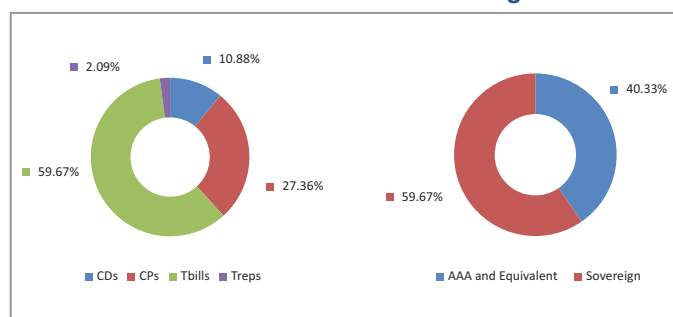


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.47%	3.07%	6.34%	6.15%	5.33%	4.65%	4.47%	3.54%	4.62%	6.43%
Benchmark	0.57%	3.55%	7.38%	7.23%	6.42%	5.69%	5.52%	6.01%	6.46%	6.93%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Cash Fund

### Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.93
Net Current Assets*		0.07
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\* Including Fixed Deposits

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

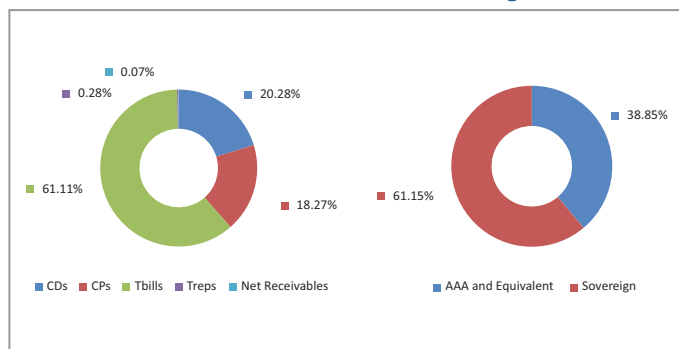
Description	
SFIN Number	ULIF00215/01/04CASHFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	28.0075
AUM (Rs. Cr)*	21.66
Equity (Rs. Cr)	-
Debt (Rs. Cr)	21.64
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

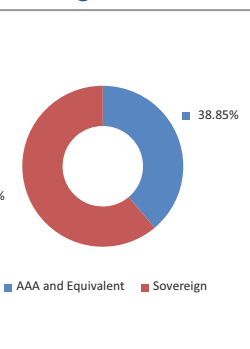
### Quantitative Indicators

Modified Duration in Years	0.24
Average Maturity in Years	0.24
Yield to Maturity in %	6.93

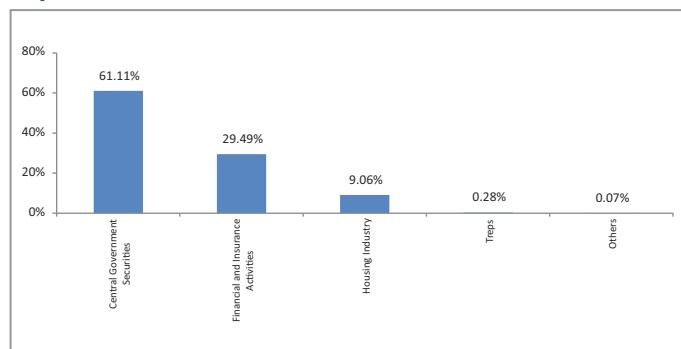
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.34%	2.22%	4.51%	4.27%	3.50%	2.84%	2.67%	3.13%	3.81%	5.05%
Benchmark	0.57%	3.55%	7.38%	7.23%	6.42%	5.69%	5.52%	6.01%	6.46%	6.66%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR), Past performance is not indicative of future performance

November 2024

## Cash Plus Fund

### Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.97
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\* Including Fixed Deposits

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

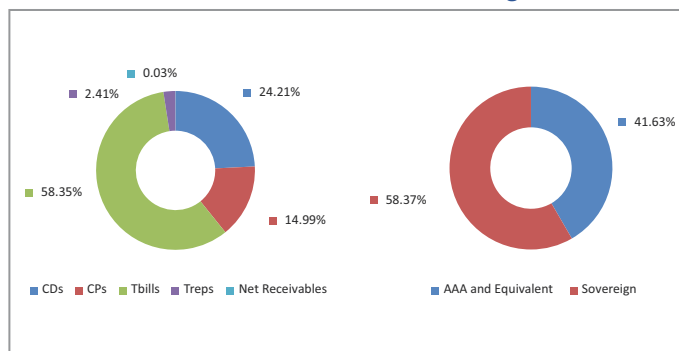
Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	39.9033
AUM (Rs. Cr)*	36.06
Equity (Rs. Cr)	-
Debt (Rs. Cr)	36.05
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

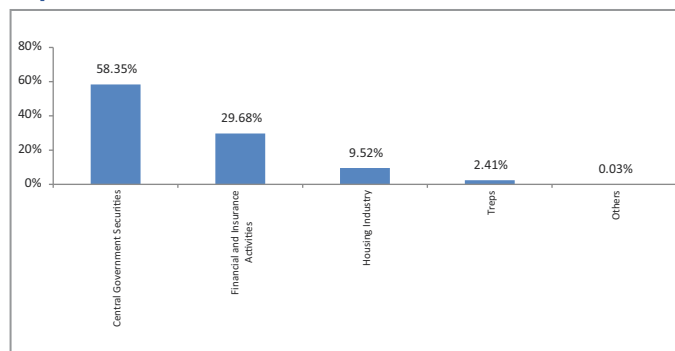
### Quantitative Indicators

Modified Duration in Years	0.24
Average Maturity in Years	0.24
Yield to Maturity in %	6.93

### Asset Class



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.49%	3.14%	6.42%	6.20%	5.42%	4.80%	4.68%	5.13%	5.83%	7.03%
Benchmark	0.57%	3.55%	7.38%	7.23%	6.42%	5.69%	5.52%	6.01%	6.46%	6.73%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Cash Plus Pension Fund

### Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.59
Net Current Assets*		0.41
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

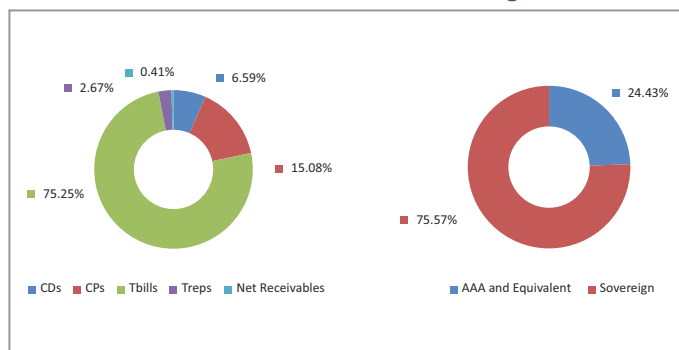
Description	
SFIN Number	ULIF01618/11/04CASHPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	39.7887
AUM (Rs. Cr)*	4.50
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.48
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

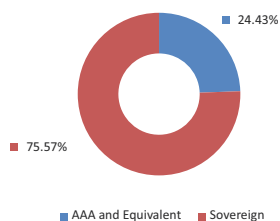
### Quantitative Indicators

Modified Duration in Years	0.39
Average Maturity in Years	0.40
Yield to Maturity in %	6.79

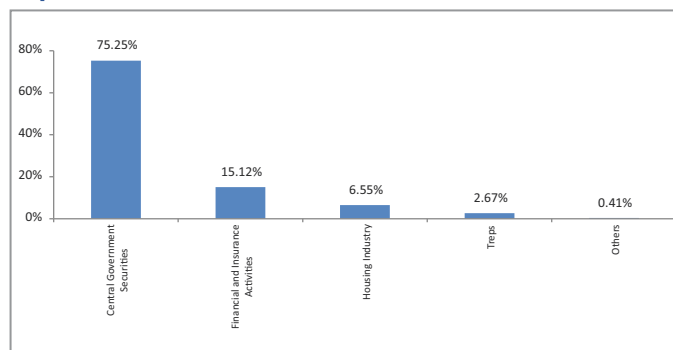
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.48%	3.10%	6.29%	6.14%	5.36%	4.72%	4.60%	5.02%	5.71%	7.13%
Benchmark	0.57%	3.55%	7.38%	7.23%	6.42%	5.69%	5.52%	6.01%	6.46%	6.78%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2024

## Assured Return Fund

### Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity Related Instruments	0 - 50	-
Debt & Debt Related Instruments	0 - 100	71.76
Mutual Funds and Money market instruments	0 - 40	26.51
Net Current Assets*		1.73
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		
7.10% GOI (MD 08/04/2034)	SOV	31.75%
6.63% Maharashtra SDL (MD 14/10/2030)	SOV	20.26%
5.77% GOI (MD 03/08/2030)	SOV	19.75%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### Fund Details

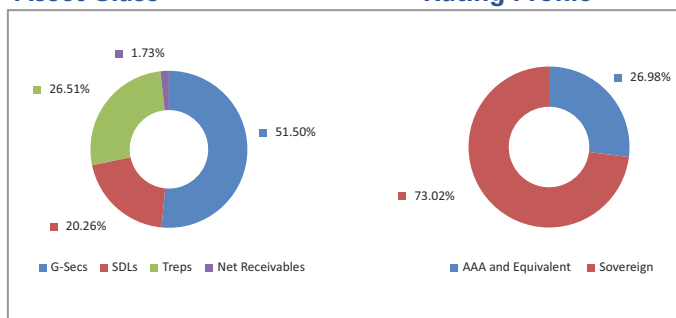
Description		
SFIN Number	ULIF06127/01/11ASSRDRETRN116	
Launch Date	28-Jan-11	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	13	-
Debt	-	10
Hybrid	11	12
NAV as on 29-November-2024	24.6044	
AUM (Rs. Cr)*	2.41	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	2.37	
Net current asset (Rs. Cr)	0.04	

\*AUM is excluding the last day unitisation.

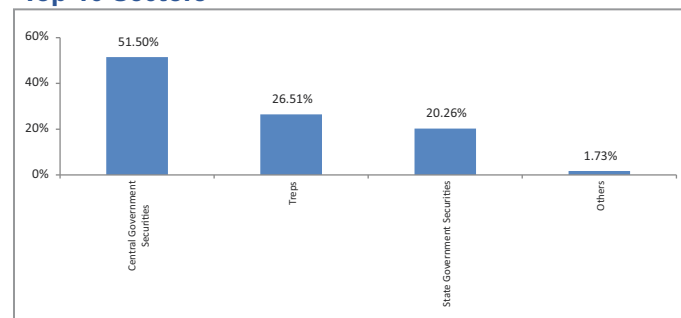
### Quantitative Indicators

Modified Duration in Years	4.08
Average Maturity in Years	5.38
Yield to Maturity in %	6.82

### Asset Class



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.54%	3.75%	8.85%	7.22%	5.01%	4.69%	5.15%	5.52%	6.26%	6.72%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2024

## Balanced Equity Fund

### Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10 - 70	69.58
Debt and debt related securities incl. Fixed deposits	0 - 80	25.82
Mutual Funds and Money market instruments	0 - 50	3.27
Net Current Assets*		1.33
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>69.58%</b>
HDFC Bank Ltd		9.87%
Infosys Ltd		8.79%
Dr Reddys Laboratories Ltd		7.45%
ICICI Bank Ltd		7.38%
Reliance Industries Ltd		7.26%
State Bank of India		7.05%
Maruti Suzuki India Ltd		5.33%
Sun Pharmaceuticals Industries Ltd		4.38%
ITC Ltd		4.30%
Bharti Airtel Ltd		4.08%
Tata Consultancy Services Ltd		3.69%
<b>Sovereign</b>		<b>25.82%</b>
6.97% GOI (MD 06/09/2026)	SOV	25.82%
<b>Money Market, Deposits &amp; Other</b>		<b>4.60%</b>
TREP (MD 02/12/2024)		3.27%
Net Current Asset		1.33%
<b>Total</b>		<b>100.00%</b>

### Fund Details

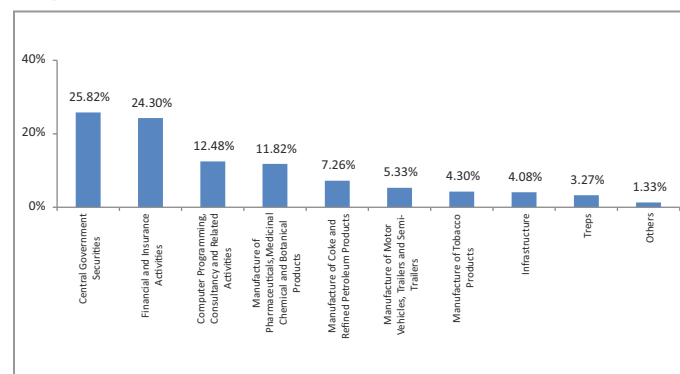
Description	
SFIN Number	ULIF07413/05/15BALEQTYFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe    Lakshman Chettiar
Equity	13    -
Debt	-    10
Hybrid	11    12
NAV as on 29-November-2024	22.1777
AUM (Rs. Cr)*	2.14
Equity (Rs. Cr)	1.49
Debt (Rs. Cr)	0.62
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

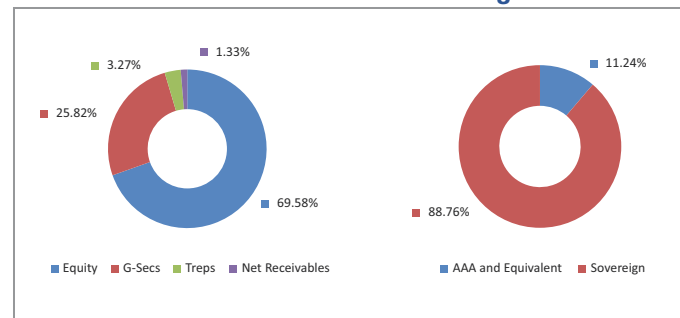
Modified Duration in Years	1.43
Average Maturity in Years	1.57
Yield to Maturity in %	6.69

### Top 10 Sectors

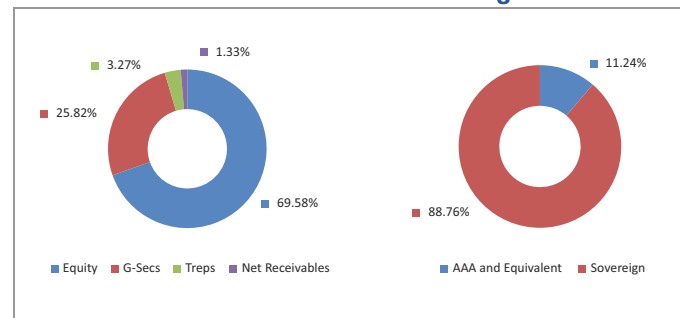


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.41%	7.64%	15.40%	11.96%	12.05%	11.27%	10.80%	9.53%	-	9.55%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Builder Bond Fund

### Fund Objective

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	95.58
Money market instruments, Cash, Mutual funds	0 - 60	2.55
Net Current Assets*		1.87
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>1.82%</b>
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	1.31%
6.35% HDB Financial Services Ltd. NCD(S)(MD 11/09/2026)	AAA and Equivalent	0.22%
8.58% Cholamandalam Invt & Fin Co S 641 NCD (MD 13052027)	AA+	0.20%
8.137% Tata Capital Ltd NCD (MD 21/03/2029)	AAA and Equivalent	0.09%
<b>Sovereign</b>		<b>93.76%</b>
7.95% GOI (MD 28/08/2032)	SOV	59.15%
6.97% GOI (MD 06/09/2026)	SOV	20.41%
7.26% GOI (MD 06/02/2033)	SOV	11.40%
8.28% GOI (MD 21/09/2027)	SOV	1.65%
5.63% GOI (MD 12/04/2026)	SOV	0.47%
7.38% Gujarat SDL (MD 28/06/2030)	SOV	0.45%
7.38% GOI (MD 20/06/2027)	SOV	0.23%
<b>Money Market, Deposits &amp; Other</b>		<b>4.42%</b>
TREP (MD 02/12/2024)		2.44%
LIC Housing Finance Ltd CP (MD 04/03/2025)		0.11%
Net Current Asset		1.87%
<b>Total</b>		<b>100.00%</b>

### Fund Details

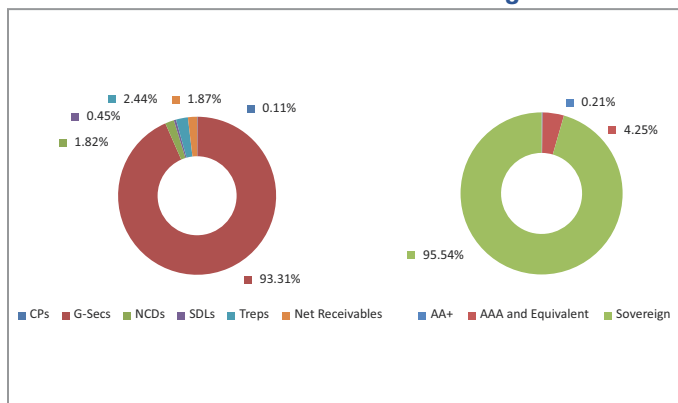
Description	
SFIN Number	ULIF07313/05/15BLDRBNDFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	16.3363
AUM (Rs. Cr)*	45.04
Equity (Rs. Cr)	-
Debt (Rs. Cr)	44.20
Net current asset (Rs. Cr)	0.84

\*AUM is excluding the last day unitisation.

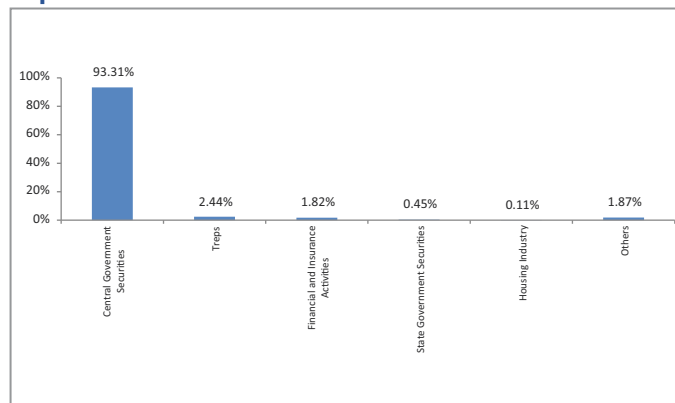
### Quantitative Indicators

Modified Duration in Years	4.55
Average Maturity in Years	6.10
Yield to Maturity in %	6.82

### Asset Class



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.39%	3.86%	7.45%	6.38%	4.15%	3.82%	4.84%	5.49%	-	5.78%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Discontinued Pension Policy Fund

### Fund Objective

To provide minimum guaranteed rate of return on discontinued policies as prescribed by IRDAI

### Portfolio Allocation

	Stated (%)	Actual (%)
Money Market instrument	0 - 40	-
Gsec	60 - 100	93.40
Net Current Assets*		6.60
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

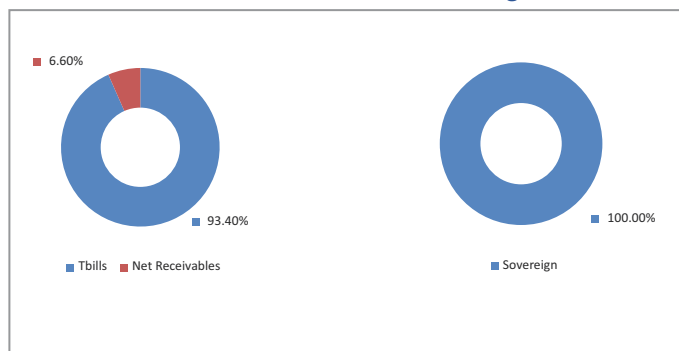
Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	15.7197
AUM (Rs. Cr)*	0.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.08
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

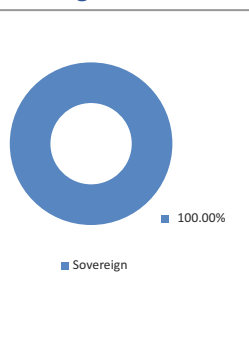
### Quantitative Indicators

Modified Duration in Years	0.56
Average Maturity in Years	0.57
Yield to Maturity in %	6.52

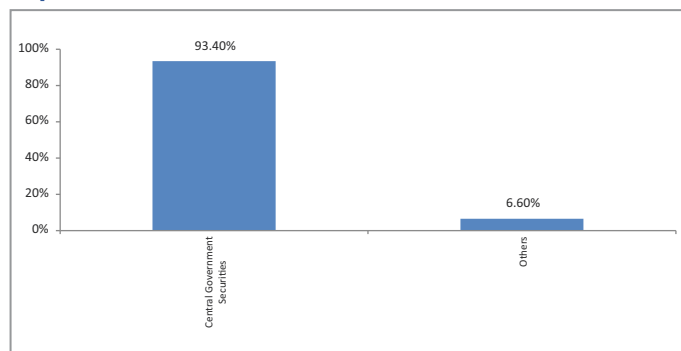
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.44%	3.01%	6.57%	6.46%	5.70%	5.04%	4.83%	5.12%	-	5.02%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2024

## Discontinued Life Policy Fund

### Fund Objective

To provide minimum guaranteed rate of return on discontinued policies as prescribed by IRDAI

### Portfolio Allocation

	Stated (%)	Actual (%)
Money Market instrument	0 - 40	32.85
Gsec	60 - 100	67.15
Net Current Assets*		-
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

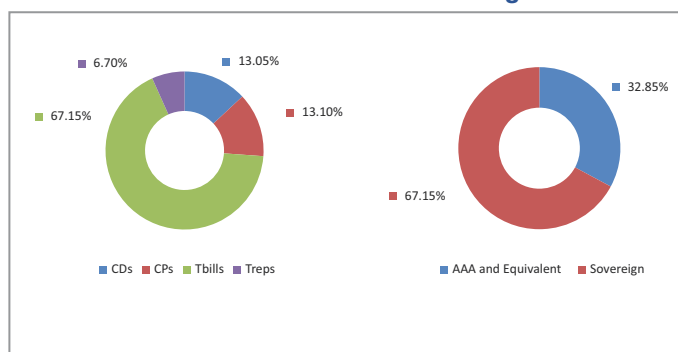
Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 29-November-2024	16.4046
AUM (Rs. Cr)*	2904.54
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2904.46
Net current asset (Rs. Cr)	0.07

\*AUM is excluding the last day unitisation.

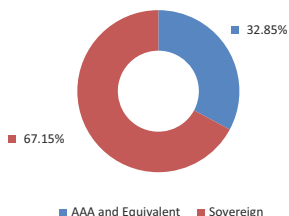
### Quantitative Indicators

Modified Duration in Years	0.48
Average Maturity in Years	0.49
Yield to Maturity in %	6.76

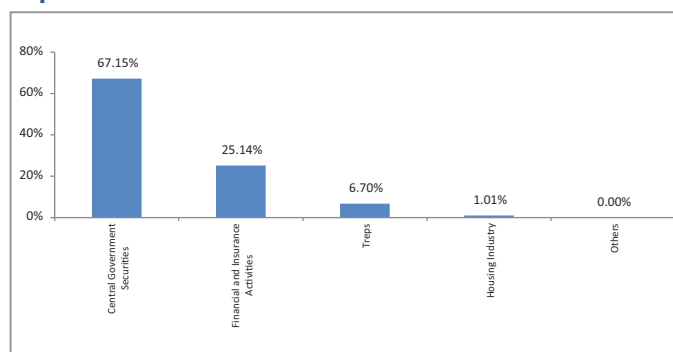
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.50%	3.22%	6.54%	6.44%	5.61%	5.00%	4.78%	4.89%	-	5.16%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR), Past performance is not indicative of future performance

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRADULENT OFFERS -

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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Past performance is not indicative of future performance.