

INVESTMENT'Z INSIGHT

Monthly Investment Update December 2024

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December 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	96.35
-Large Cap Stocks		35.91
-Mid Cap Stocks		60.44
Bank deposits and money market instruments	0 - 40	3.65
Net Current Assets*		-
Total		100.00

*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

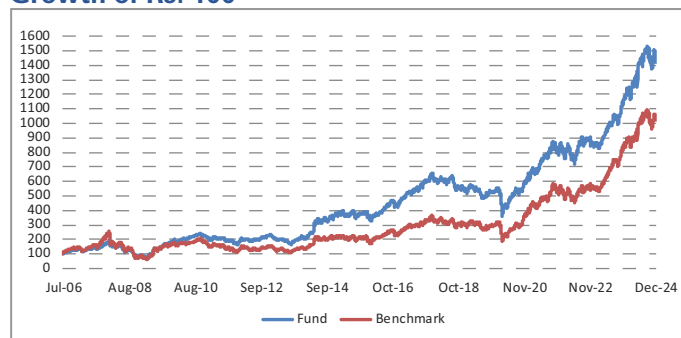
Company/Issuer	Exposure (%)
Equity	96.35%
IDFC First Bank Ltd	3.29%
Trent Ltd	3.11%
Bharat Electronics Ltd	3.09%
Shriram Finance Limited	3.01%
Karur Vysya Bank Limited	2.89%
Varun Beverages Limited	2.73%
Central Depository Services (India) Ltd	2.67%
Blue Star Ltd	2.51%
Power Finance Corporation Ltd	2.44%
Ajanta Pharma Ltd	2.38%
Others	68.24%
Money Market, Deposits & Other	3.65%
Total	100.00%

Fund Details

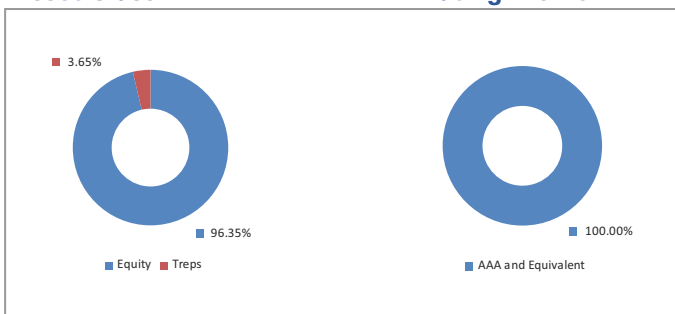
Description	
SFIN Number	ULIF03124/07/06ACCEMIDCAP116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	143.2093
AUM (Rs. Cr)*	576.26
Equity (Rs. Cr)	555.22
Debt (Rs. Cr)	21.05
Net current asset (Rs. Cr)	-0.02

*AUM is excluding the last day unitisation.

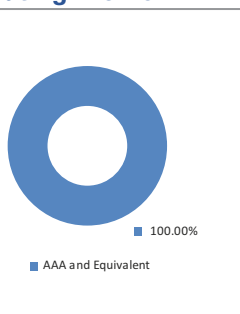
Growth of Rs. 100



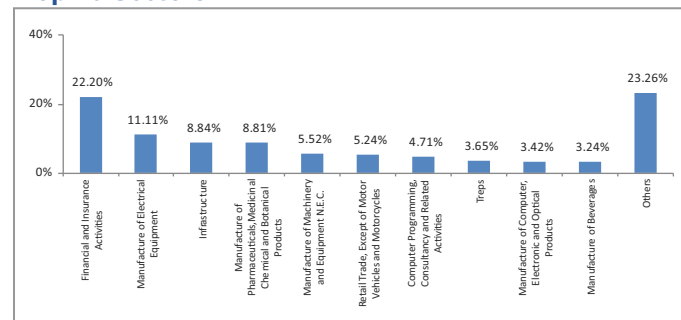
Asset Class



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	-1.25%	1.01%	23.22%	28.10%	20.05%	23.55%	21.79%	12.25%	14.66%	15.52%
Benchmark	1.76%	1.67%	21.52%	35.05%	23.82%	28.40%	27.68%	16.32%	16.84%	13.45%

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

December 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	98.08
Bank deposits and money market instruments	0 - 40	1.92
Net Current Assets*		-
Total		100.00

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

Portfolio

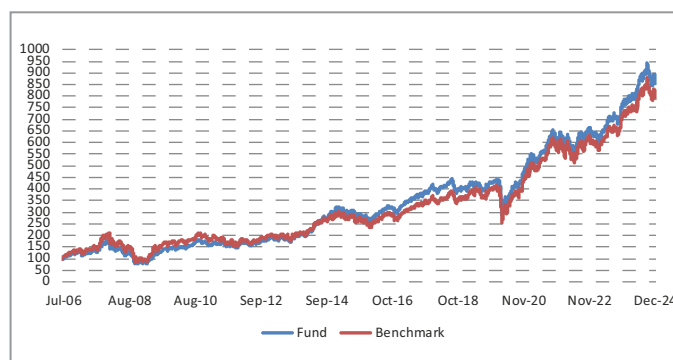
Company/Issuer	Exposure (%)
Equity	98.08%
ICICI Bank Ltd	9.63%
HDFC Bank Ltd	8.78%
Infosys Ltd	7.37%
Reliance Industries Ltd	6.64%
Bharti Airtel Ltd	4.90%
ITC Ltd	4.82%
Larsen & Toubro Ltd	4.60%
Tata Consultancy Services Ltd	4.04%
State Bank of India	3.08%
Mahindra & Mahindra Ltd	3.02%
Others	41.19%
Money Market, Deposits & Other	1.92%
Total	100.00%

Fund Details

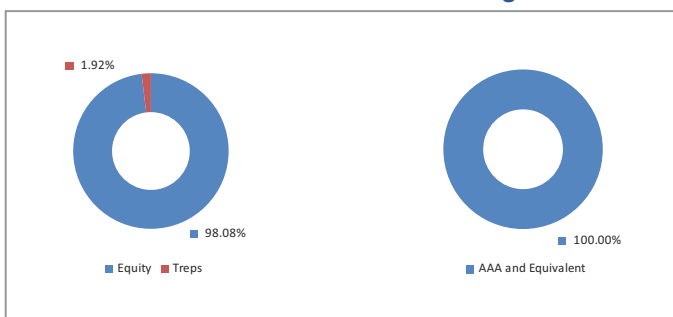
Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	85.3890
AUM (Rs. Cr)*	2671.56
Equity (Rs. Cr)	2620.17
Debt (Rs. Cr)	51.31
Net current asset (Rs. Cr)	0.07

*AUM is excluding the last day unitisation.

Growth of Rs. 100

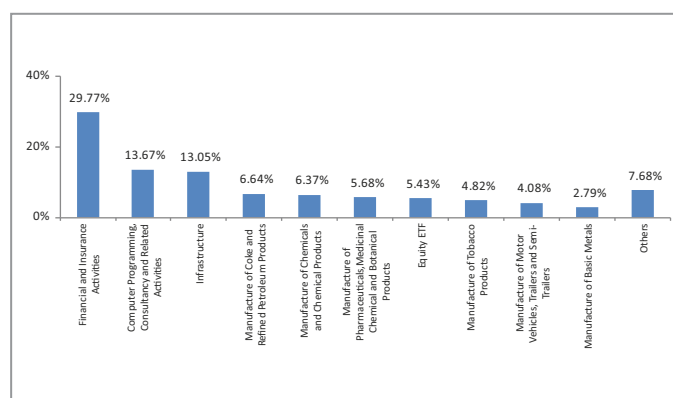


Asset Class



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	-2.24%	-1.34%	10.25%	15.11%	11.40%	14.16%	14.49%	11.33%	11.11%	12.33%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.87%

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

December 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	98.46
Bank deposits and money market instruments	0 - 40	1.51
Net Current Assets*		0.03
Total		100.00

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

Portfolio

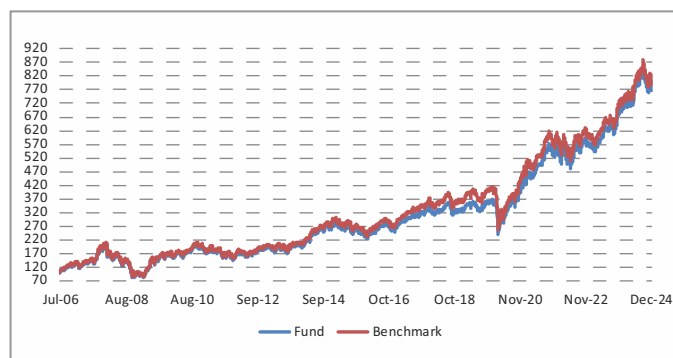
Company/Issuer	Exposure (%)
Equity	98.46%
HDFC Bank Ltd	8.94%
Reliance Industries Ltd	8.33%
ICICI Bank Ltd	8.26%
Infosys Ltd	6.32%
ITC Ltd	4.57%
Bharti Airtel Ltd	4.31%
Larsen & Toubro Ltd	4.26%
Tata Consultancy Services Ltd	3.89%
State Bank of India	2.79%
Axis Bank Ltd	2.78%
Others	44.01%
Money Market, Deposits & Other	1.54%
Total	100.00%

Fund Details

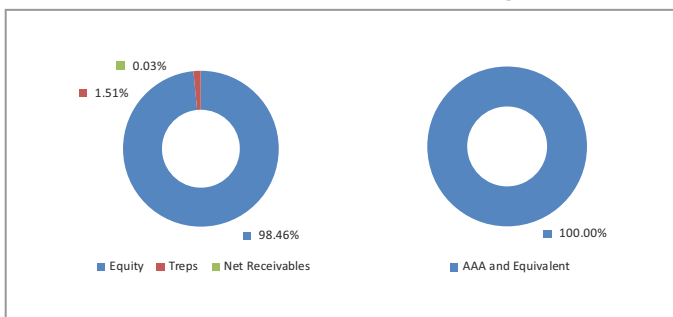
Description	
SFIN Number	ULIF03024/07/06EQTYINDX02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	76.8184
AUM (Rs. Cr)*	1717.38
Equity (Rs. Cr)	1690.90
Debt (Rs. Cr)	25.94
Net current asset (Rs. Cr)	0.54

*AUM is excluding the last day unitisation.

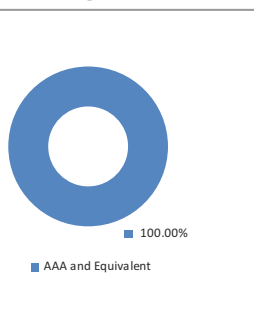
Growth of Rs. 100



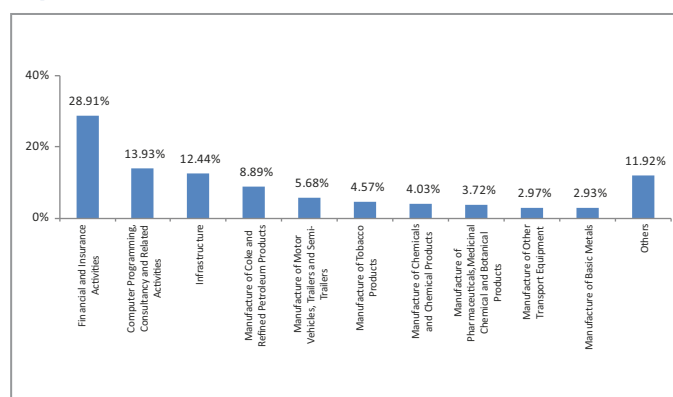
Asset Class



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	-2.16%	-1.29%	10.07%	15.85%	12.15%	15.47%	16.35%	12.86%	11.31%	11.68%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.87%

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December 2024

Pure Stock Fund

Fund Objective

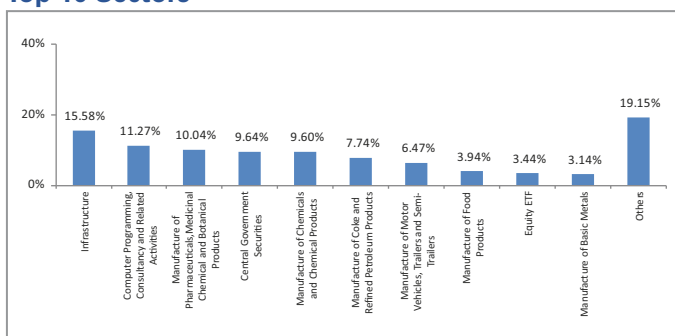
To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	90.62
Government treasury bills (Non-interest bearing)	0 - 40	9.64
Net Current Assets*		-0.26
Total		100.00

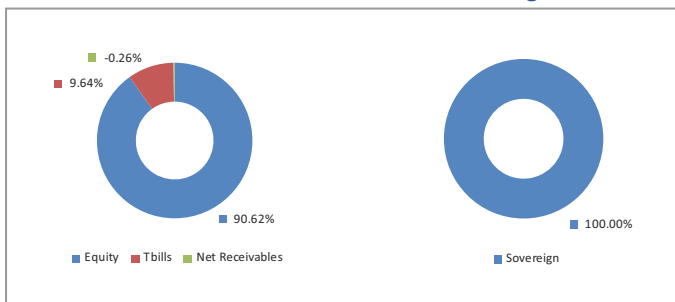
*Net current asset represents net of receivables and payables for investments held.

Top 10 Sectors

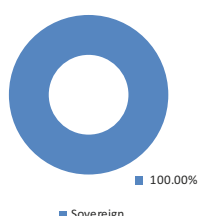


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

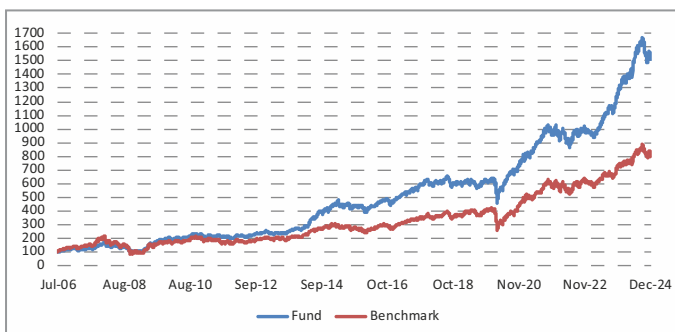
Asset Class



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 31-December-2024	151.4385
AUM (Rs. Cr)	7118.23
Equity (Rs. Cr)	6450.18
Debt (Rs. Cr)	686.26
Net current asset (Rs. Cr)	-18.22

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	90.62%
Reliance Industries Ltd	7.42%
Infosys Ltd	5.32%
Bharti Airtel Ltd	4.83%
Larsen & Toubro Ltd	4.54%
Tata Consultancy Services Ltd	2.71%
Hindustan Unilever Ltd.	2.66%
Mahindra & Mahindra Ltd	2.45%
Sun Pharmaceuticals Industries Ltd	2.37%
TITAN COMPANY LIMITED	2.00%
Nestle India Ltd	1.94%
NTPC Ltd	1.88%
Ksb Limited	1.74%
Power Grid Corporation of India Ltd	1.72%
Maruti Suzuki India Ltd	1.62%
Dr Reddys Laboratories Ltd	1.48%
Lupin Ltd	1.46%
HCL Technologies Ltd	1.40%
Tata Motors Ltd	1.40%
Hindalco Industries Ltd	1.32%
Godrej Consumer Products Ltd	1.13%
Asian Paints Ltd	1.12%
Procter & Gamble Hygiene and Health Care Ltd	1.11%
Hitachi Energy India Limited	1.07%
UltraTech Cement Ltd	1.05%
Nippon India ETF Nifty IT	1.04%
Sapphire Foods India Limited	1.04%
Axis Nifty IT ETF	0.95%
BASF India Ltd	0.88%
Coal India Ltd	0.84%
Bharat Electronics Ltd	0.83%
Hero MotoCorp Ltd	0.83%
Marico Ltd	0.82%
Gujarat Pipavav Port Ltd	0.82%

Portfolio

Company/Issuer	Exposure (%)
Tata Steel Ltd	0.81%
ICICI Prudential IT ETF	0.81%
Devyani International Ltd.	0.80%
Sanofi India Ltd	0.78%
Tech Mahindra Ltd	0.75%
MRF Ltd	0.72%
Restaurant Brands Asia Limited	0.71%
Petronet LNG Ltd	0.69%
Aurobindo Pharma Ltd	0.68%
Britannia Industries Ltd	0.65%
KOTAK IT ETF	0.65%
JSW Steel Ltd	0.64%
Colgate-Palmolive (India) Ltd	0.62%
Sanofi Consumer Healthcare India Ltd	0.62%
MEDPLUS HEALTH SERVICES LIMITED	0.62%
Adani Ports & Special Economic Zone Ltd	0.61%
Oil & Natural Gas Corpn Ltd	0.61%
Coromandel International Ltd	0.58%
The Ramco Cements Ltd	0.57%
Wipro Ltd	0.56%
Zydus Lifesciences Ltd	0.54%
Cipla Ltd	0.51%
Bayer CropScience Ltd	0.51%
Car Trade Tech Ltd.	0.49%
AVENUE SUPERMARTS LIMITED	0.49%
Varroc Engineering Limited	0.49%
TVS Motor Company Ltd	0.48%
J.B. Chemicals and Pharmaceuticals Ltd	0.45%
Grasim Industries Ltd.	0.44%
ABB India Ltd	0.43%
Balkrishna Industries Ltd	0.42%
Gland Pharma Limited	0.41%
Crompton Greaves Consumer Electricals Limited	0.39%
Laurus Labs Limited	0.39%
Trent Ltd	0.38%
AIA Engineering Ltd	0.37%
Concord Biotech Ltd	0.36%
Kansai Nerolac Paints Ltd	0.32%
Schaeffler India Limited	0.32%
TATA CONSUMER PRODUCTS LIMITED.	0.30%
Craftsman Automation Limited	0.30%
Gujarat State Petronet Ltd	0.30%
Bharat Petroleum Corporation Ltd	0.29%
Blue Dart Express Ltd	0.29%
Larsen & Toubro Infotech Mindtree Limited	0.28%
Mahanagar Gas Ltd	0.27%
Supreme Industries Ltd	0.27%
SKF India Ltd	0.26%

Portfolio

Company/Issuer	Exposure (%)
Brainbees Solutions Ltd	0.25%
Whirlpool of India Ltd	0.25%
Timken India Limited	0.23%
Jubilant Foodworks Ltd	0.22%
Indus Towers Ltd	0.22%
TVS Holdings Limited	0.21%
Team Lease Services Ltd	0.21%
Clean Science and Technology Limited	0.21%
Sagar Cements Ltd	0.21%
Others	0.59%
Money Market, Deposits & Other	9.38%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.50%	0.07%	17.25%	24.05%	14.66%	18.16%	19.45%	13.55%	13.82%	15.86%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.95%

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

December 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	99.53
Bank deposits and money market instruments	0 - 40	0.28
Net Current Assets*		0.20
Total		100.00

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

Portfolio

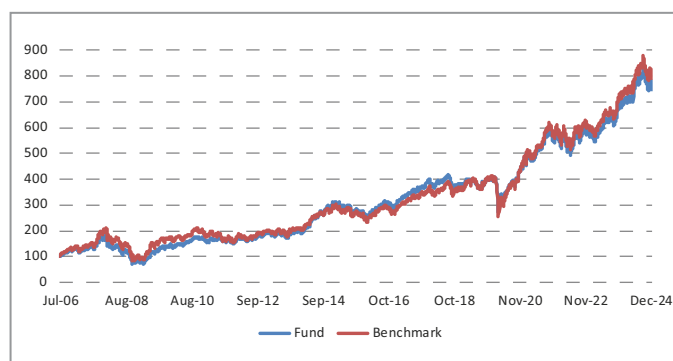
Company/Issuer	Exposure (%)
Equity	99.53%
ICICI Bank Ltd	9.08%
Reliance Industries Ltd	7.86%
HDFC Bank Ltd	7.65%
Infosys Ltd	7.01%
Bharti Airtel Ltd	5.95%
Larsen & Toubro Ltd	5.32%
Tata Consultancy Services Ltd	4.65%
Mahindra & Mahindra Ltd	3.73%
ITC Ltd	3.00%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.77%
Others	42.52%
Money Market, Deposits & Other	0.47%
Total	100.00%

Fund Details

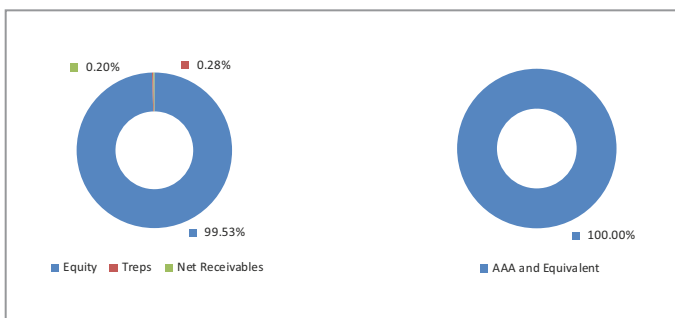
Description	
SFIN Number	ULIF03824/07/06PREMEQGROW116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	74.9210
AUM (Rs. Cr)*	7.25
Equity (Rs. Cr)	7.22
Debt (Rs. Cr)	0.02
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

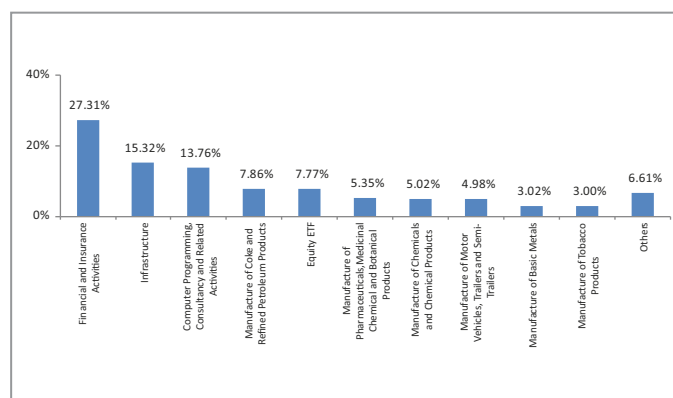
Growth of Rs. 100



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	-2.53%	-2.32%	8.58%	13.71%	9.79%	12.90%	13.13%	9.86%	9.89%	11.53%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.87%

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

December 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	98.51
Bank deposits and money market instruments	0 - 40	1.73
Net Current Assets*		-0.24
Total		100.00

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

Portfolio

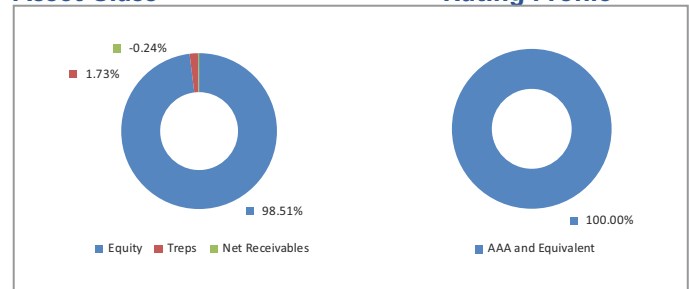
Company/Issuer	Exposure (%)
Equity	98.51%
ICICI Bank Ltd	9.80%
HDFC Bank Ltd	9.52%
Infosys Ltd	7.76%
Reliance Industries Ltd	7.47%
ITC Ltd	4.75%
Bharti Airtel Ltd	4.31%
Larsen & Toubro Ltd	4.22%
Tata Consultancy Services Ltd	3.93%
Mahindra & Mahindra Ltd	3.05%
Axis Bank Ltd	2.63%
State Bank of India	2.46%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.41%
Hindustan Unilever Ltd.	2.10%
Power Grid Corporation of India Ltd	1.94%
NTPC Ltd	1.61%
HCL Technologies Ltd	1.53%
Grasim Industries Ltd.	1.52%
Bajaj Finance Limited	1.51%
Sun Pharmaceuticals Industries Ltd	1.35%
Hindalco Industries Ltd	1.20%
Hero MotoCorp Ltd	1.08%
BASF India Ltd	0.99%
Bajaj Finserv Nifty Bank ETF	0.97%
Asian Paints Ltd	0.96%
Bajaj Auto Ltd	0.95%
IDFC First Bank Ltd	0.87%
Dr Reddys Laboratories Ltd	0.87%
Shriram Finance Limited	0.83%
Mirae Asset Nifty Financial Services ETF	0.82%
Tata Motors Ltd	0.76%
Hitachi Energy India Limited	0.71%
UltraTech Cement Ltd	0.71%
Britannia Industries Ltd	0.70%
AXIS BANK NIFTY ETF	0.70%
Kotak Nifty Bank ETF	0.63%
KOTAK MAHINDRA MUTUAL FUND - KOTAK PSU BANK ETF	0.61%
Rural Electrification Corporation Ltd	0.61%
Sanofi India Ltd	0.61%
Siemens Ltd	0.58%
Others	8.49%
Money Market, Deposits & Other	1.49%
Total	100.00%

Fund Details

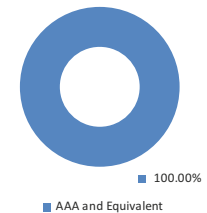
Description	
SFIN Number	ULIF05106/01/10EQTYGROW02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	70.3805
AUM (Rs. Cr)*	4695.58
Equity (Rs. Cr)	4625.48
Debt (Rs. Cr)	81.36
Net current asset (Rs. Cr)	-11.26

*AUM is excluding the last day unitisation.

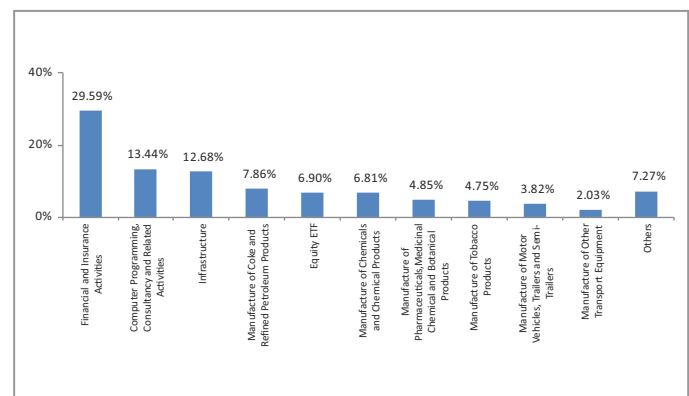
Asset Class



Rating Profile

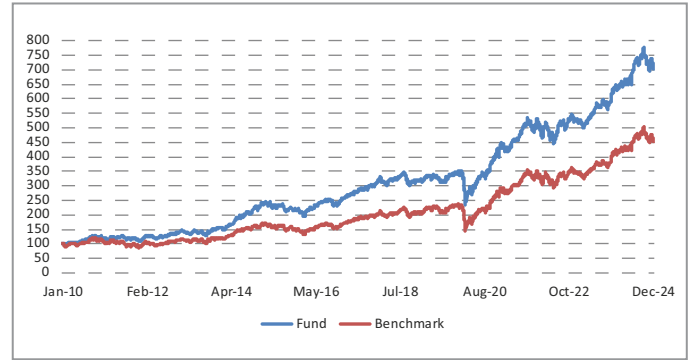


Top 10 Sectors



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	-2.43%	-1.43%	10.27%	15.26%	11.63%	14.53%	15.35%	12.12%	11.96%	13.90%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	10.51%

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

December 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	97.31
-Large Cap Stocks		36.73
-Mid Cap Stocks		60.58
Bank deposits and money market instruments	0 - 40	2.65
Net Current Assets*		0.04
Total		100.00

*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

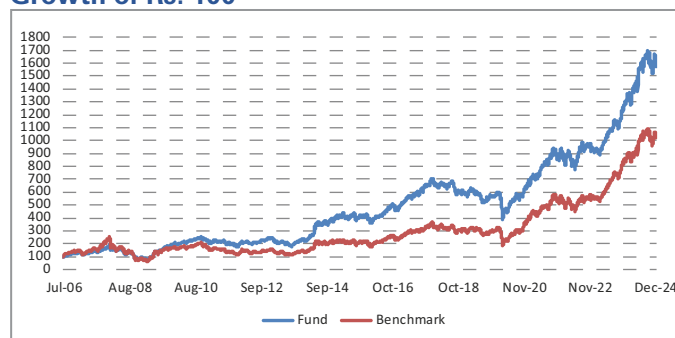
Company/Issuer	Exposure (%)
Equity	97.31%
Trent Ltd	3.45%
Bharat Electronics Ltd	3.41%
Shriram Finance Limited	3.15%
IDFC First Bank Ltd	2.86%
Varun Beverages Limited	2.82%
Central Depository Services (India) Ltd	2.78%
Blue Star Ltd	2.61%
Karur Vysya Bank Limited	2.61%
Power Finance Corporation Ltd	2.55%
Dixon Technologies (India) Ltd	2.33%
Others	68.74%
Money Market, Deposits & Other	2.69%
Total	100.00%

Fund Details

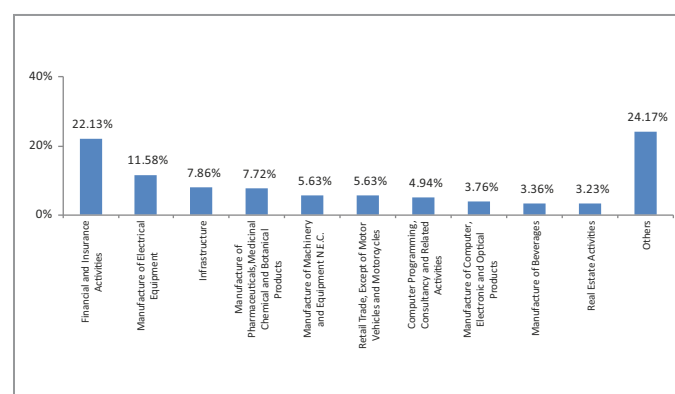
Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	158.4918
AUM (Rs. Cr)*	44.20
Equity (Rs. Cr)	43.01
Debt (Rs. Cr)	1.17
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Growth of Rs. 100

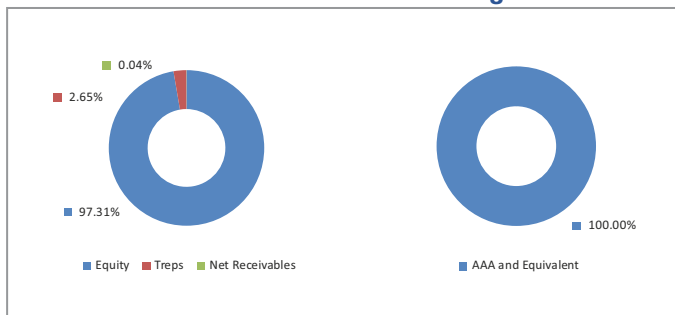


Top 10 Sectors

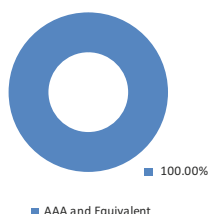


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-1.14%	1.36%	24.40%	29.53%	21.10%	24.72%	22.41%	12.63%	14.88%	16.15%
Benchmark	1.76%	1.67%	21.52%	35.05%	23.82%	28.40%	27.68%	16.32%	16.84%	13.45%

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

December 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

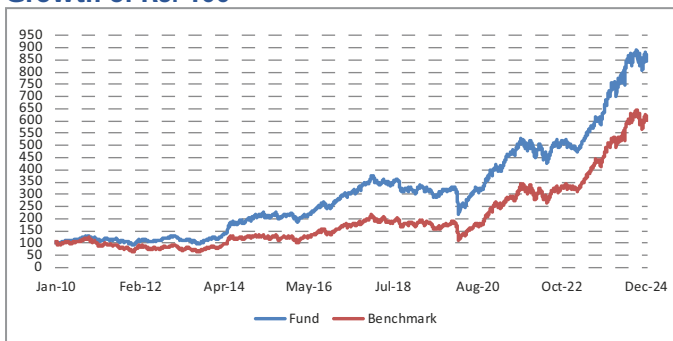
	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	97.28
-Large Cap Stocks		22.60
-Mid Cap Stocks		74.67
Bank deposits and money market instruments	0 - 40	2.42
Net Current Assets*		0.30
Total		100.00

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

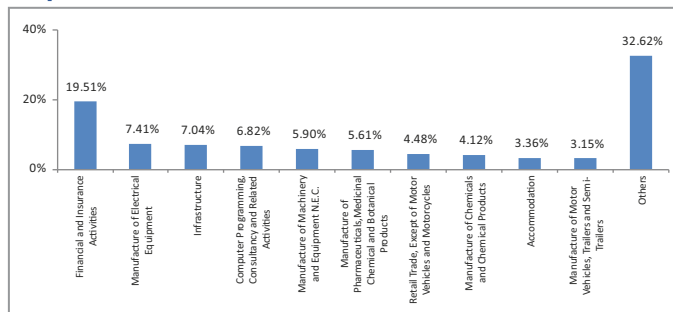
* Minimum 50% allocation to mid cap stocks

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

Growth of Rs. 100

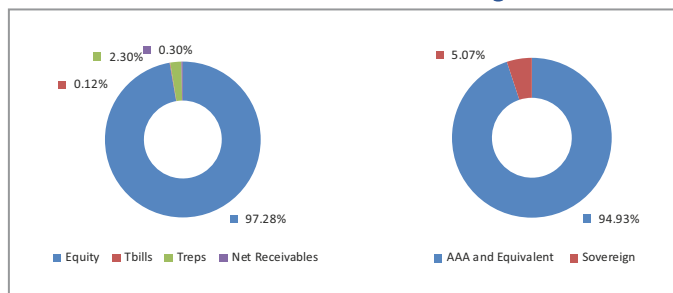


Top 10 Sectors

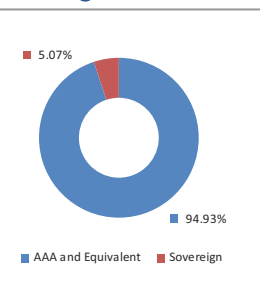


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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 31-December-2024	85.0396
AUM (Rs. Cr)*	6113.23
Equity (Rs. Cr)	5946.77
Debt (Rs. Cr)	148.09
Net current asset (Rs. Cr)	18.37

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	97.28%
Dixon Technologies (India) Ltd	2.87%
Persistent Systems Limited	2.49%
Coforge Limited	2.16%
PB Fintech Limited	2.08%
Max Healthcare Institute Limited	2.03%
Federal Bank Ltd	1.85%
Karur Vysya Bank Limited	1.70%
Indus Towers Ltd	1.67%
Shriram Finance Limited	1.67%
Max Financial Services Ltd	1.66%
Radico Khaitan Ltd	1.63%
Indian Hotels Co Ltd	1.62%
IDFC First Bank Ltd	1.47%
Lupin Ltd	1.38%
Info Edge (India) Ltd	1.35%
BSE Ltd	1.35%
AVENUE SUPERMARTS LIMITED	1.34%
Balkrishna Industries Ltd	1.32%
Titagarh Rail Systems Ltd	1.30%
Tata Communications Ltd	1.30%
Affle India Ltd	1.26%
HDFC Asset Management Company Limited	1.25%
Alkem Laboratories Ltd	1.25%
Aditya Birla Real Estate Limited	1.23%
Muthoot Finance Ltd	1.19%
Kaynes Technology India Ltd	1.19%
Voltas Ltd	1.19%
Piramal Pharma Limited	1.16%
Union Bank of India	1.12%
NTPC Ltd	1.12%
PI Industries Limited	1.11%
Godrej Properties Limited	1.11%
Central Depository Services (India) Ltd	1.06%
Multi Commodity Exchange of India Ltd	1.05%
Bharat Forge Ltd	1.04%
Supreme Industries Ltd	1.03%
Oberoi Realty Ltd	1.02%

Portfolio

Company/Issuer	Exposure (%)
Cummins India Ltd	1.00%
Coromandel International Ltd	0.97%
Page Industries Limited	0.93%
Larsen & Toubro Infotech Mindtree Limited	0.91%
Samvardhana Motherson International Limited	0.89%
Oil India Ltd	0.88%
KEI Industries Limited	0.87%
Amber Enterprises India Limited	0.87%
Lemon Tree Hotel Ltd	0.86%
Hindustan Petroleum Corporation Ltd	0.84%
CG Power & Industrial Solutions Ltd	0.83%
Aurobindo Pharma Ltd	0.82%
Praj Industries Ltd	0.80%
Bharat Dynamics Ltd	0.77%
Ksb Limited	0.73%
Castrol India Ltd	0.73%
Britannia Industries Ltd	0.72%
Ashok Leyland Ltd	0.72%
Cholamandalam Investment & Finance Company Ltd	0.72%
Yes Bank Ltd	0.70%
NMDC Ltd	0.70%
UNO Minda Limited	0.69%
Polycab India Ltd	0.68%
Trent Ltd	0.67%
Container Corporation Of India Ltd	0.66%
Tata Power Company Ltd	0.64%
LIC Housing Finance Limited	0.64%
Texmaco Rail & Engineering Ltd	0.63%
PNB Housing Finance Ltd	0.63%
Triveni Turbine Ltd	0.63%
Syngene International Limited	0.62%
Infosys Ltd	0.62%
CESC Ltd	0.61%
Prestige Estates Projects Limited	0.61%
National Aluminium Company Ltd	0.60%
EMAMI LIMITED	0.58%
EIH Limited	0.57%
Sona BLW Precision Forgings Limited	0.57%
Steel Authority of India Ltd	0.56%
Exide Industries Ltd	0.55%
Punjab National Bank	0.53%
Endurance Technologies Ltd	0.52%
Tube Investments of India Ltd	0.52%
Timken India Limited	0.51%
Cochin Shipyard Ltd	0.50%
KPIT Technologies Ltd	0.50%
Ramkrishna Forgings Ltd	0.50%
Kalyan Jewellers India Ltd	0.50%
Godrej Consumer Products Ltd	0.50%

Portfolio

Company/Issuer	Exposure (%)
IRB Infrastructure Developers Ltd	0.49%
Apar Industries Ltd	0.49%
Jubilant Foodworks Ltd	0.48%
Pidilite Industries Ltd	0.48%
ICICI Lombard General Insurance Co. Ltd	0.44%
Colgate-Palmolive (India) Ltd	0.44%
Mankind Pharma Limited	0.43%
Others	6.86%
Money Market, Deposits & Other	2.72%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.62%	0.51%	22.60%	29.43%	19.43%	22.62%	21.52%	12.88%	15.32%	15.34%
Benchmark	1.76%	1.67%	21.52%	35.05%	23.82%	28.40%	27.68%	16.32%	16.84%	12.42%

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

December 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	99.39
Bank deposits and money market instruments	0 - 40	0.59
Net Current Assets*		0.03
Total		100.00

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

Portfolio

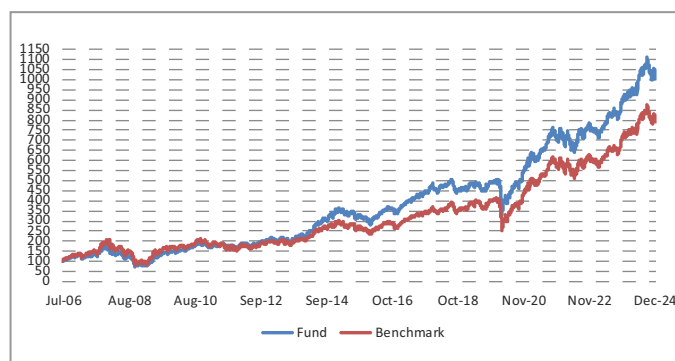
Company/Issuer	Exposure (%)
Equity	99.39%
ICICI Bank Ltd	9.48%
HDFC Bank Ltd	8.20%
Infosys Ltd	8.12%
Reliance Industries Ltd	7.18%
Bharti Airtel Ltd	5.45%
Larsen & Toubro Ltd	4.52%
ITC Ltd	4.45%
Tata Consultancy Services Ltd	4.34%
Mahindra & Mahindra Ltd	3.39%
Axis Bank Ltd	3.03%
Others	41.21%
Money Market, Deposits & Other	0.61%
Total	100.00%

Fund Details

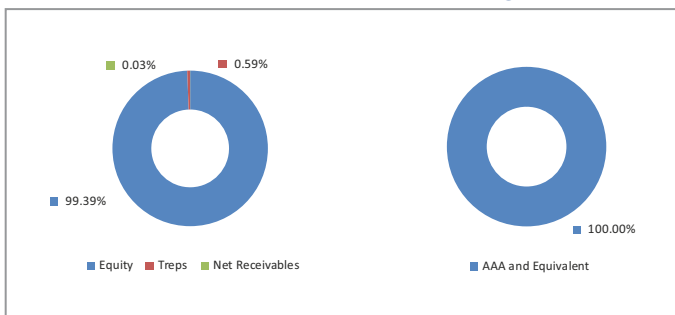
Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	100.4473
AUM (Rs. Cr)*	56.27
Equity (Rs. Cr)	55.93
Debt (Rs. Cr)	0.33
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

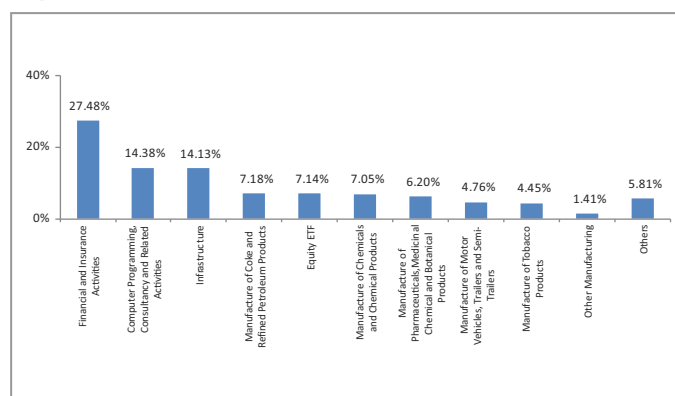
Growth of Rs. 100



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	-2.47%	-1.53%	9.91%	15.08%	11.57%	14.65%	15.03%	11.58%	11.60%	13.32%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.87%

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

December 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	98.50
Bank deposits and money market instruments	0 - 40	1.49
Net Current Assets*		0.01
Total		100.00

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

Portfolio

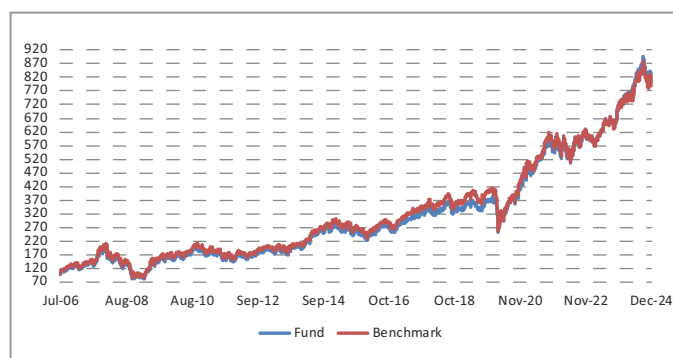
Company/Issuer	Exposure (%)
Equity	98.50%
HDFC Bank Ltd	9.07%
ICICI Bank Ltd	8.82%
Reliance Industries Ltd	8.20%
Infosys Ltd	6.22%
ITC Ltd	4.49%
Bharti Airtel Ltd	4.27%
Larsen & Toubro Ltd	4.21%
Tata Consultancy Services Ltd	3.90%
State Bank of India	3.01%
Axis Bank Ltd	2.97%
Others	43.36%
Money Market, Deposits & Other	1.50%
Total	100.00%

Fund Details

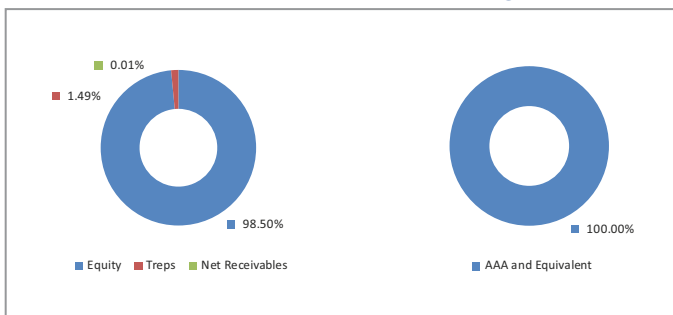
Description	
SFIN Number	ULIF03724/07/06EQINDPEN02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	80.5615
AUM (Rs. Cr)*	85.22
Equity (Rs. Cr)	83.94
Debt (Rs. Cr)	1.27
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

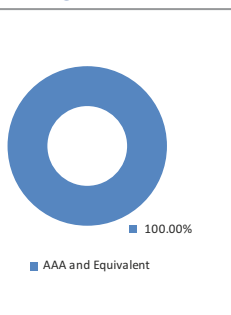
Growth of Rs. 100



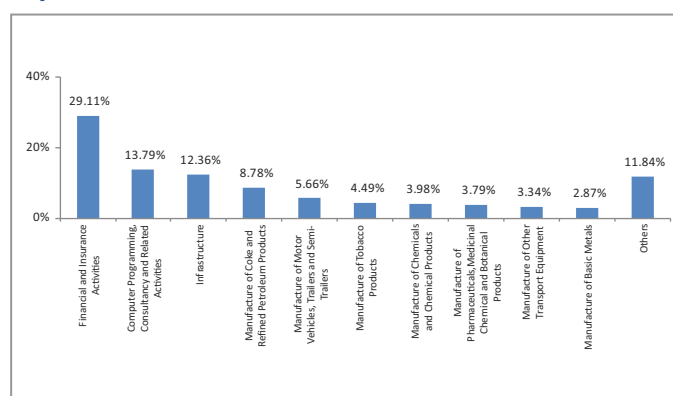
Asset Class



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	-2.23%	-0.86%	11.06%	15.75%	12.49%	15.62%	16.71%	13.45%	11.90%	11.97%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.87%

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

December 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

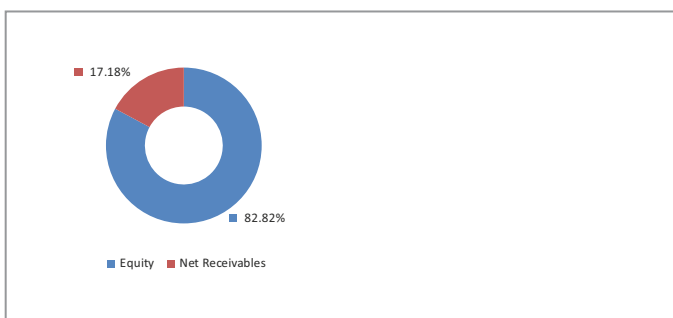
	Stated (%)	Actual (%)
Equity	60 - 100	82.82
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		17.18
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	82.82%
Tata Consultancy Services Ltd	6.26%
HCL Technologies Ltd	5.69%
Schaeffler India Limited	4.59%
UltraTech Cement Ltd	4.11%
Siemens Ltd	3.73%
Hindustan Unilever Ltd.	3.56%
Nestle India Ltd	3.16%
Dr Reddys Laboratories Ltd	3.05%
Blue Dart Express Ltd	3.04%
Oil & Natural Gas Corpn Ltd	3.01%
Others	42.61%
Grand Total	17.18%
Total	100.00%

Asset Class



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-3.17%	-3.85%	13.36%	21.37%	13.87%	14.17%	15.87%	10.57%	11.87%	14.64%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	9.79%

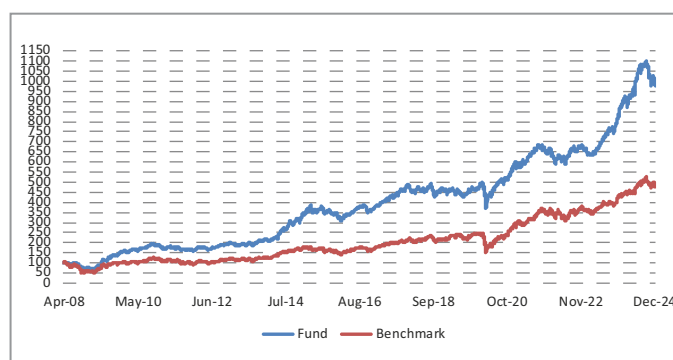
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

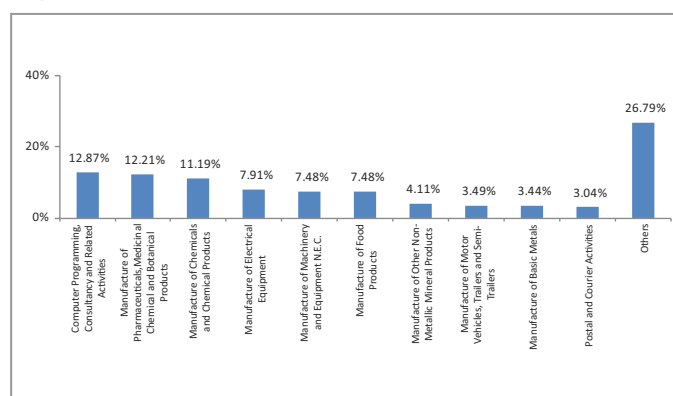
Description	
SFIN Number	ULIF04717/04/08PURESTKPEN116
Launch Date	17-Apr-08
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	98.2154
AUM (Rs. Cr)*	11.12
Equity (Rs. Cr)	9.21
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	1.91

*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'.

December 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	98.50
Debt/Cash, Money Market Instruments	0 - 40	1.50
Net Current Assets		-
Total		100.00

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

Portfolio

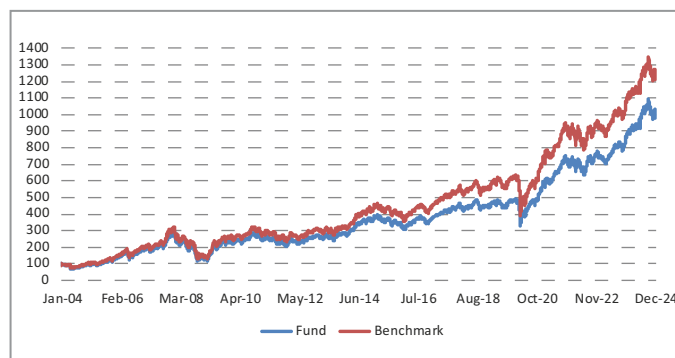
Company/Issuer	Exposure (%)
Equity	98.50%
HDFC Bank Ltd	9.07%
ICICI Bank Ltd	8.82%
Reliance Industries Ltd	8.43%
Infosys Ltd	6.22%
ITC Ltd	4.61%
Bharti Airtel Ltd	4.39%
Larsen & Toubro Ltd	4.33%
Tata Consultancy Services Ltd	3.90%
State Bank of India	3.01%
Axis Bank Ltd	2.97%
Others	42.76%
Money Market, Deposits & Other	1.50%
Total	100.00%

Fund Details

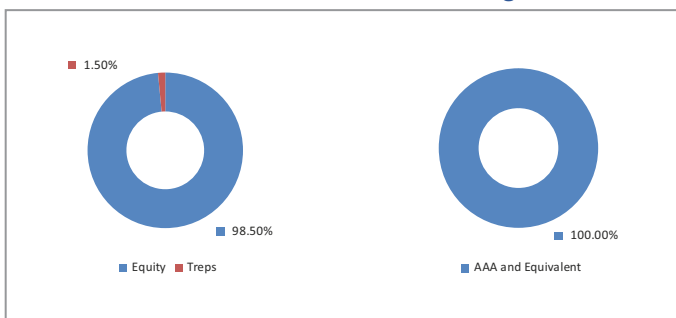
Description	
SFIN Number	ULIF00315/01/04EQUITYFUND116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	98.3443
AUM (Rs. Cr)*	183.31
Equity (Rs. Cr)	180.56
Debt (Rs. Cr)	2.75
Net current asset (Rs. Cr)	-

*AUM is excluding the last day unitisation.

Growth of Rs. 100

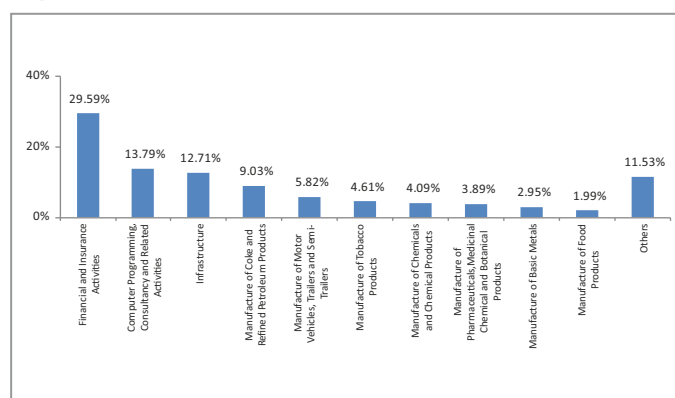


Asset Class



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	-2.22%	-1.44%	9.75%	14.76%	11.41%	14.65%	15.28%	11.90%	10.46%	11.51%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	12.65%

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

December 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	99.51
- Large Cap Stock		82.96
- Mid Cap Stocks		10.82
Bank deposits and money market instruments	0 - 40	0.49
Net Current Assets*		-
Total		100.00

*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

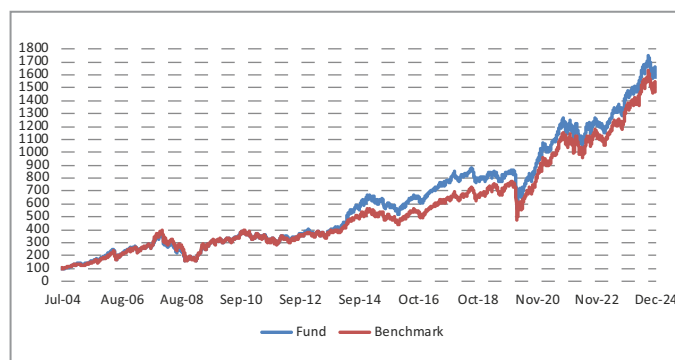
Company/Issuer	Exposure (%)
Equity	99.51%
ICICI Bank Ltd	9.52%
HDFC Bank Ltd	8.78%
Infosys Ltd	8.63%
Reliance Industries Ltd	5.65%
ITC Ltd	5.53%
Bharti Airtel Ltd	5.49%
Larsen & Toubro Ltd	4.78%
Tata Consultancy Services Ltd	4.14%
Mahindra & Mahindra Ltd	3.49%
Axis Bank Ltd	2.61%
Others	40.89%
Money Market, Deposits & Other	0.49%
Total	100.00%

Fund Details

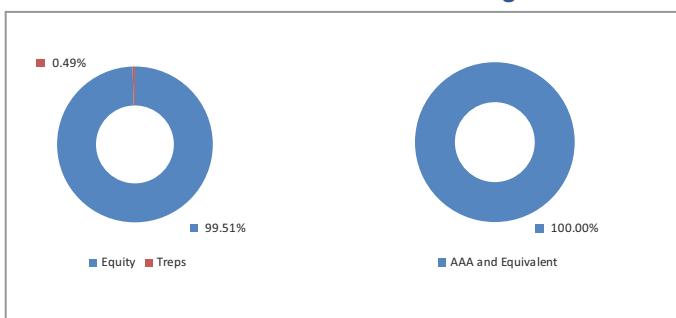
Description	
SFIN Number	ULIF00523/07/04EQGAINFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	158.2113
AUM (Rs. Cr)*	374.22
Equity (Rs. Cr)	372.38
Debt (Rs. Cr)	1.82
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Growth of Rs. 100

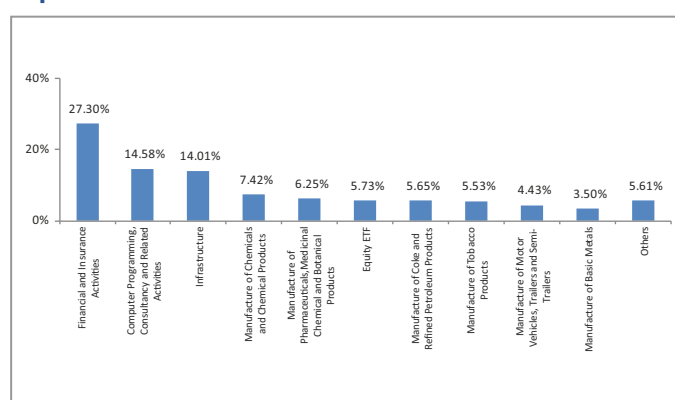


Asset Class



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	-2.54%	-1.73%	8.73%	13.65%	9.81%	12.78%	13.20%	9.94%	9.81%	14.45%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	14.07%

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

December 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	98.18
Debt/Cash Money	0 - 40	1.81
Net Current Assets*		0.01
Total		100.00

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

Portfolio

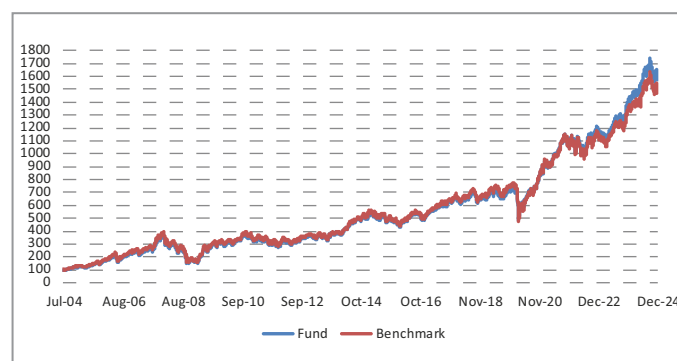
Company/Issuer	Exposure (%)
Equity	98.18%
HDFC Bank Ltd	9.02%
ICICI Bank Ltd	8.88%
Reliance Industries Ltd	8.52%
Infosys Ltd	6.29%
ITC Ltd	4.62%
Bharti Airtel Ltd	4.40%
Larsen & Toubro Ltd	4.33%
Tata Consultancy Services Ltd	3.87%
State Bank of India	2.99%
Axis Bank Ltd	2.93%
Others	42.33%
Money Market, Deposits & Other	1.82%
Total	100.00%

Fund Details

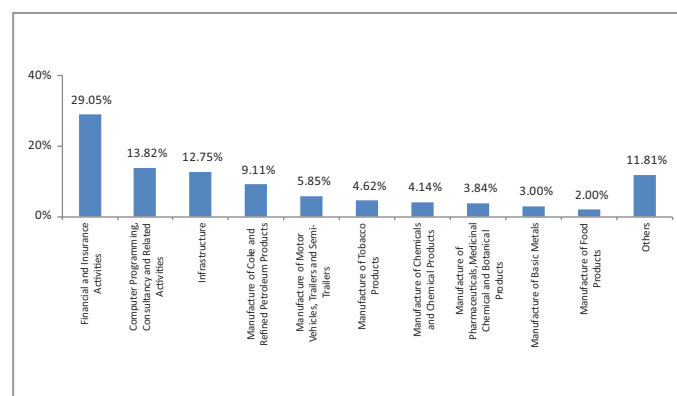
Description	
SFIN Number	ULIF00623/07/04EQINDEFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	157.7197
AUM (Rs. Cr)*	103.71
Equity (Rs. Cr)	101.82
Debt (Rs. Cr)	1.88
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Growth of Rs. 100

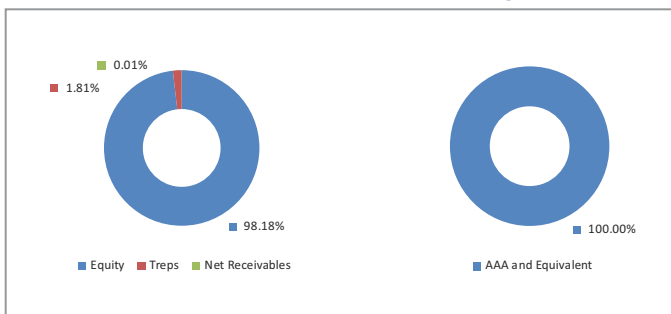


Top 10 Sectors

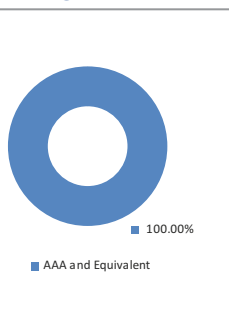


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-2.16%	-0.89%	11.32%	16.36%	12.95%	16.20%	17.01%	13.56%	12.08%	14.44%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	14.07%

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

December 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	99.26
Debt/Cash/Money Market instruments	0 - 40	0.25
Net Current Assets*		0.49
Total		100.00

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

Portfolio

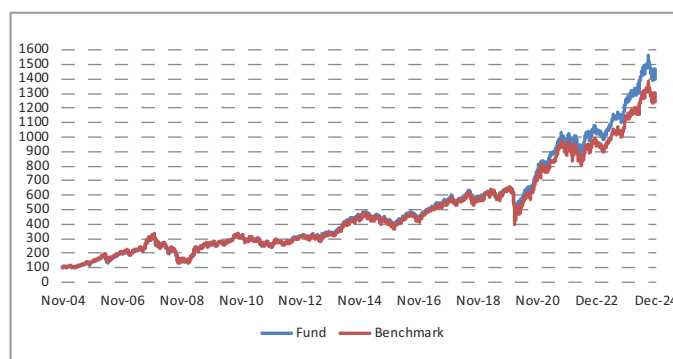
Company/Issuer	Exposure (%)
Equity	99.26%
HDFC Bank Ltd	9.11%
ICICI Bank Ltd	8.97%
Reliance Industries Ltd	8.45%
Infosys Ltd	6.36%
ITC Ltd	4.58%
Bharti Airtel Ltd	4.36%
Larsen & Toubro Ltd	4.30%
Tata Consultancy Services Ltd	3.91%
State Bank of India	3.03%
Axis Bank Ltd	2.96%
Others	43.22%
Money Market, Deposits & Other	0.74%
Total	100.00%

Fund Details

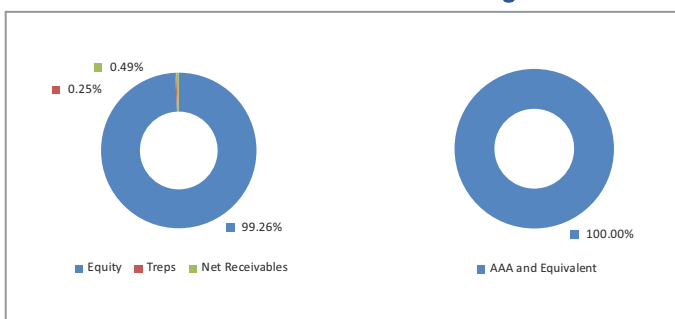
Description	
SFIN Number	ULIF01318/11/04EQINDEXPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	140.4310
AUM (Rs. Cr)*	3.99
Equity (Rs. Cr)	3.96
Debt (Rs. Cr)	0.01
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

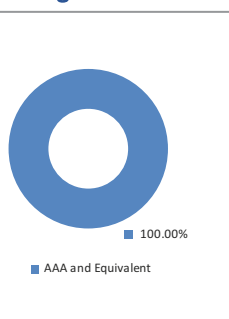
Growth of Rs. 100



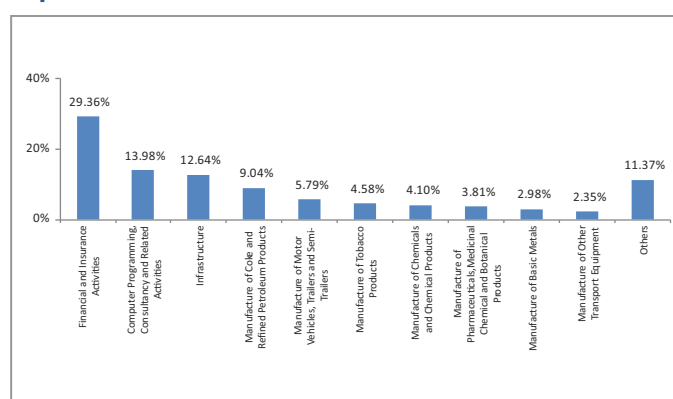
Asset Class



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	-2.36%	-1.39%	11.06%	16.25%	12.83%	16.11%	17.09%	13.60%	12.12%	14.02%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	13.37%

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

December 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	98.48
-Large Cap		36.63
-Equity Mid Cap Stocks		61.85
Debt/Cash/Money Market instruments	0 - 40	1.51
Net Current Assets*		0.01
Total		100.00

*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

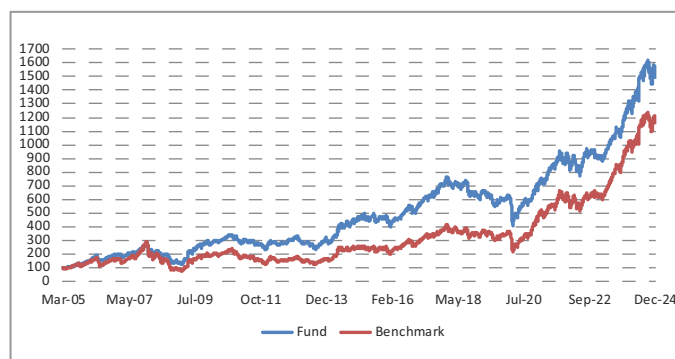
Company/Issuer	Exposure (%)
Equity	98.48%
Trent Ltd	3.27%
Bharat Electronics Ltd	3.19%
IDFC First Bank Ltd	3.13%
Shriram Finance Limited	3.08%
Karur Vysya Bank Limited	3.06%
Varun Beverages Limited	2.81%
Central Depository Services (India) Ltd	2.71%
Blue Star Ltd	2.55%
Power Finance Corporation Ltd	2.47%
Ajanta Pharma Ltd	2.41%
Others	69.80%
Money Market, Deposits & Other	1.52%
Total	100.00%

Fund Details

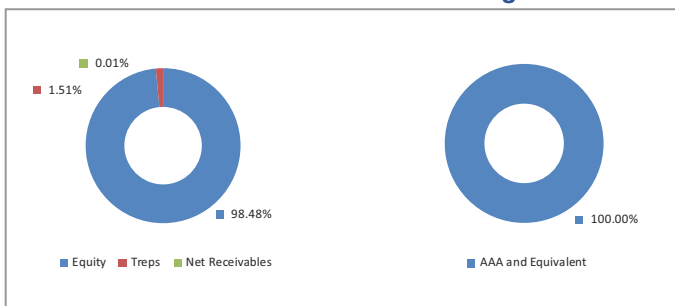
Description	
SFIN Number	ULIF01709/03/05EQUIMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	150.2016
AUM (Rs. Cr)*	80.70
Equity (Rs. Cr)	79.47
Debt (Rs. Cr)	1.22
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

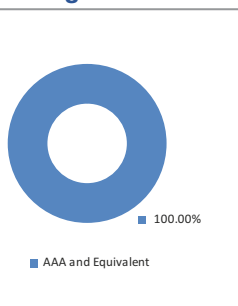
Growth of Rs. 100



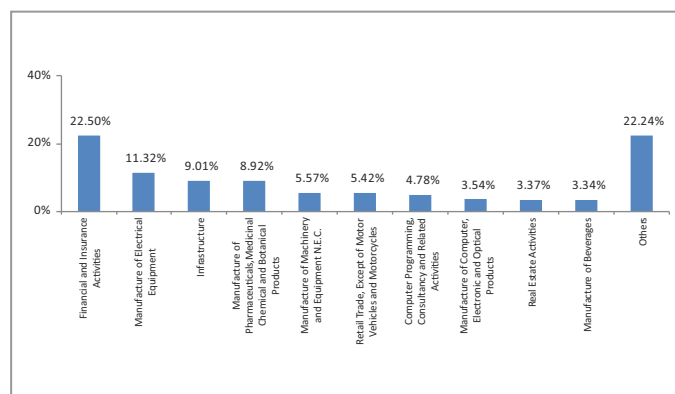
Asset Class



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	-1.40%	0.32%	22.08%	27.04%	18.75%	22.24%	19.82%	10.54%	12.74%	14.64%
Benchmark	1.76%	1.67%	21.52%	35.05%	23.82%	28.40%	27.68%	16.32%	16.84%	13.19%

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

December 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	92.28
-Large Cap		34.89
-Equity Mid Cap Stocks		57.39
Debt/Cash/Money Market instruments	0 - 40	7.71
Net Current Assets [†]		0.01
Total		100.00

[†]Net current asset represents net of receivables and payables for investments held.

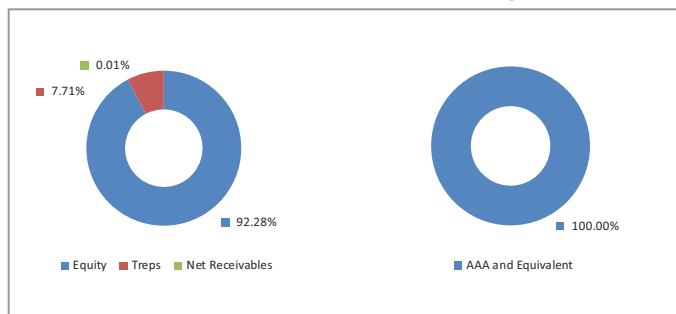
* Minimum 50% allocation to mid cap stocks

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

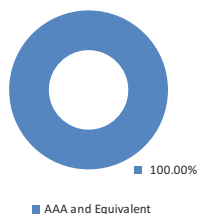
Portfolio

Company/Issuer	Exposure (%)
Equity	92.28%
Trent Ltd	3.18%
Bharat Electronics Ltd	2.95%
Shriram Finance Limited	2.85%
IDFC First Bank Ltd	2.78%
Central Depository Services (India) Ltd	2.60%
Varun Beverages Limited	2.59%
Blue Star Ltd	2.45%
Karur Vysya Bank Limited	2.39%
Power Finance Corporation Ltd	2.36%
Ajanta Pharma Ltd	2.31%
Others	65.81%
Money Market, Deposits & Other	7.72%
Total	100.00%

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	-1.12%	1.42%	23.68%	29.07%	20.71%	24.24%	21.74%	12.25%	14.46%	17.30%
Benchmark	1.76%	1.67%	21.52%	35.05%	23.82%	28.40%	27.68%	16.32%	16.84%	13.19%

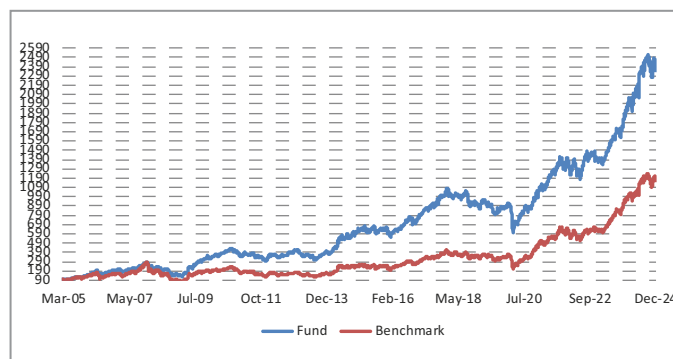
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

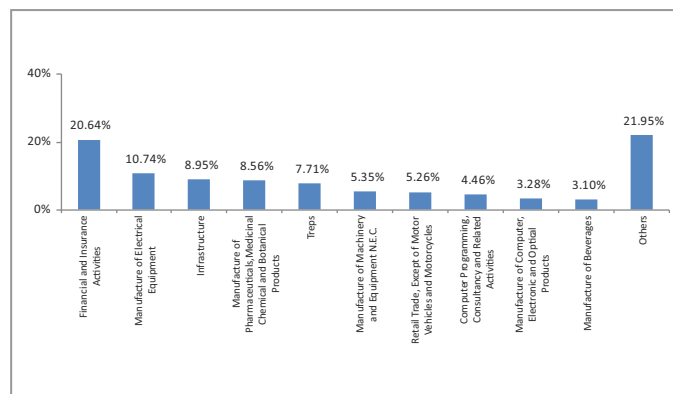
Description	
SFIN Number	ULIF01809/03/05EQUIMIDPLUS116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	236.4296
AUM (Rs. Cr)*	168.37
Equity (Rs. Cr)	155.37
Debt (Rs. Cr)	12.98
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'.

December 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	96.24
Debt/Cash/Money Market instruments	0 - 40	3.76
Net Current Assets*		0.01
Total		100.00

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

Portfolio

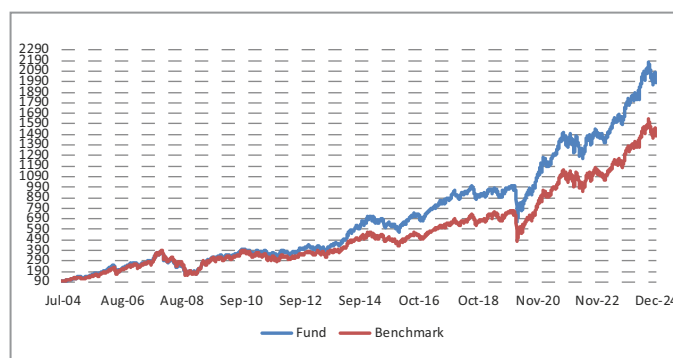
Company/Issuer	Exposure (%)
Equity	96.24%
ICICI Bank Ltd	9.73%
HDFC Bank Ltd	8.62%
Infosys Ltd	8.31%
Reliance Industries Ltd	6.96%
ITC Ltd	5.20%
Bharti Airtel Ltd	5.06%
Larsen & Toubro Ltd	4.48%
Tata Consultancy Services Ltd	3.70%
Mahindra & Mahindra Ltd	3.22%
Axis Bank Ltd	2.53%
Others	38.42%
Money Market, Deposits & Other	3.76%
Total	100.00%

Fund Details

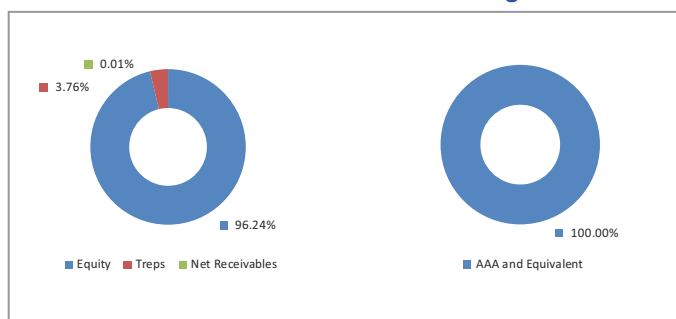
Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	197.8665
AUM (Rs. Cr)*	605.48
Equity (Rs. Cr)	582.70
Debt (Rs. Cr)	22.74
Net current asset (Rs. Cr)	0.03

*AUM is excluding the last day unitisation.

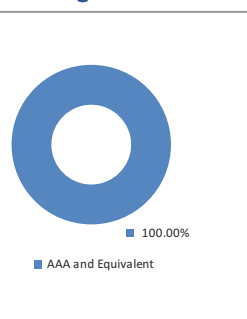
Growth of Rs. 100



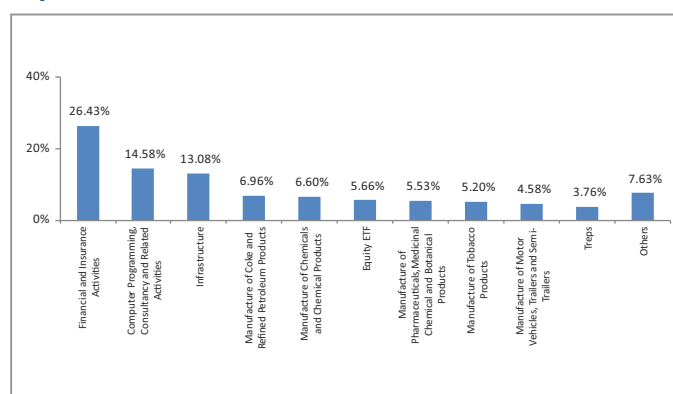
Asset Class



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	-2.31%	-1.20%	10.19%	15.11%	11.47%	14.40%	14.82%	11.53%	11.56%	15.71%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	14.07%

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

December 2024

Equity Plus Pension Fund

Fund Objective

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

Portfolio Allocation

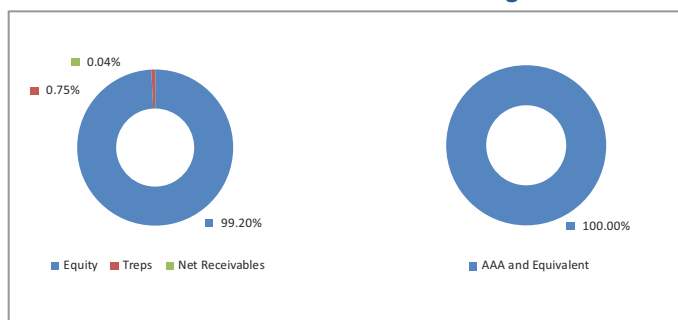
	Stated (%)	Actual (%)
Equity	60 - 100	99.20
Debt/Cash/Money Market instruments	0 - 40	0.75
Net Current Assets*		0.04
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	99.20%
ICICI Bank Ltd	9.50%
HDFC Bank Ltd	7.66%
Infosys Ltd	7.38%
Reliance Industries Ltd	6.55%
ITC Ltd	5.49%
Bharti Airtel Ltd	5.13%
Tata Consultancy Services Ltd	4.28%
Larsen & Toubro Ltd	4.19%
Axis Bank Ltd	2.99%
Mahindra & Mahindra Ltd	2.90%
Others	43.14%
Money Market, Deposits & Other	0.80%
Total	100.00%

Asset Class



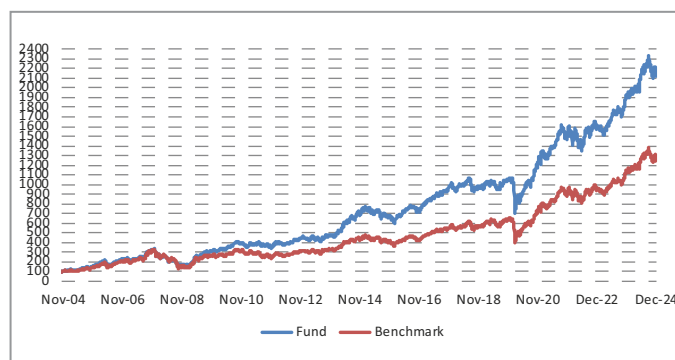
Rating Profile

Fund Details

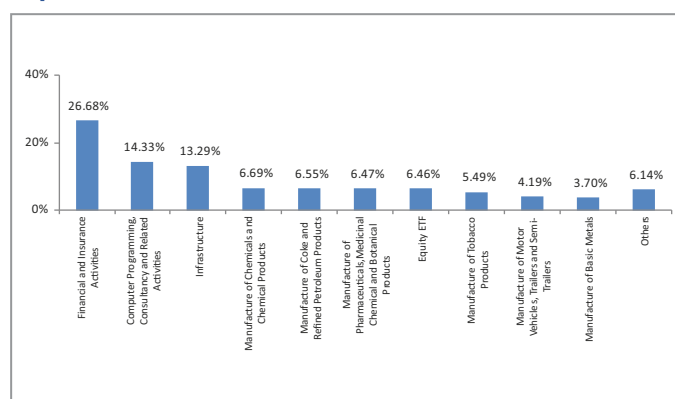
Description	
SFIN Number	ULIF01218/11/04EQUPLUSPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	211.7003
AUM (Rs. Cr)*	25.19
Equity (Rs. Cr)	24.99
Debt (Rs. Cr)	0.19
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.42%	-1.31%	9.68%	15.04%	11.44%	14.52%	14.98%	11.60%	11.50%	16.37%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	13.37%

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

December 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	98.09
Bank deposits and money market instruments	0 - 40	1.80
Net Current Assets*		0.11
Total		100.00

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

Portfolio

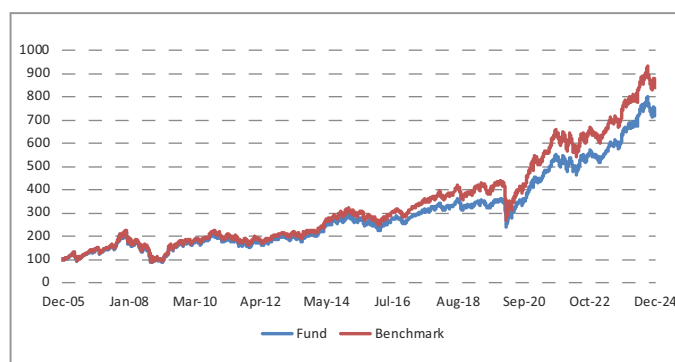
Company/Issuer	Exposure (%)
Equity	98.09%
HDFC Bank Ltd	9.01%
ICICI Bank Ltd	8.87%
Reliance Industries Ltd	8.40%
Infosys Ltd	6.29%
ITC Ltd	4.55%
Bharti Airtel Ltd	4.34%
Larsen & Toubro Ltd	4.27%
Tata Consultancy Services Ltd	3.86%
State Bank of India	2.99%
Axis Bank Ltd	2.92%
Others	42.59%
Money Market, Deposits & Other	1.91%
Total	100.00%

Fund Details

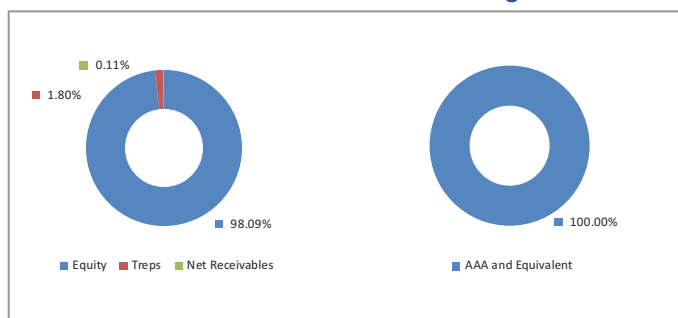
Description	
SFIN Number	ULIF02117/12/05PRMREQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	72.1604
AUM (Rs. Cr)*	12.19
Equity (Rs. Cr)	11.96
Debt (Rs. Cr)	0.22
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Growth of Rs. 100

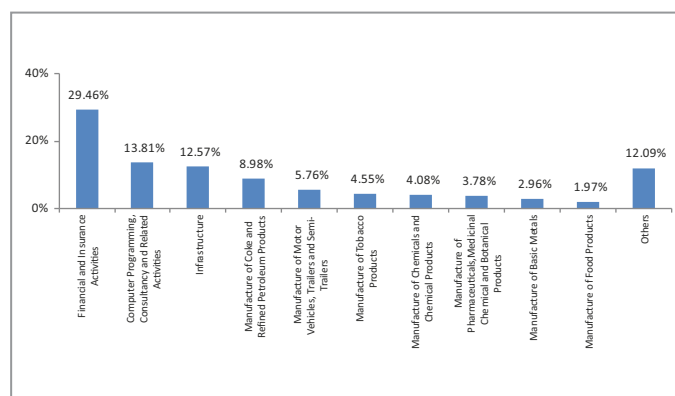


Asset Class



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	-2.24%	-1.84%	9.23%	14.61%	11.33%	14.57%	15.23%	11.79%	10.37%	10.93%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.83%

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

December 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	98.41
-Large cap stocks that are part of NSE 500		81.76
- Mid Cap Stocks		16.65
Bank deposits and money market instruments	0 - 40	1.56
Net Current Assets ^f		0.04
Total		100.00

^fNet 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

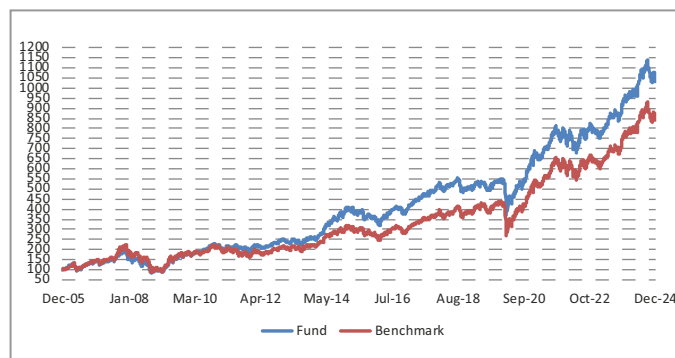
Company/Issuer	Exposure (%)
Equity	98.41%
ICICI Bank Ltd	9.71%
Infosys Ltd	8.04%
HDFC Bank Ltd	7.18%
Reliance Industries Ltd	6.85%
ITC Ltd	5.56%
Bharti Airtel Ltd	5.45%
Larsen & Toubro Ltd	4.23%
Tata Consultancy Services Ltd	3.83%
Axis Bank Ltd	3.13%
Mahindra & Mahindra Ltd	2.93%
Others	41.51%
Money Market, Deposits & Other	1.59%
Total	100.00%

Fund Details

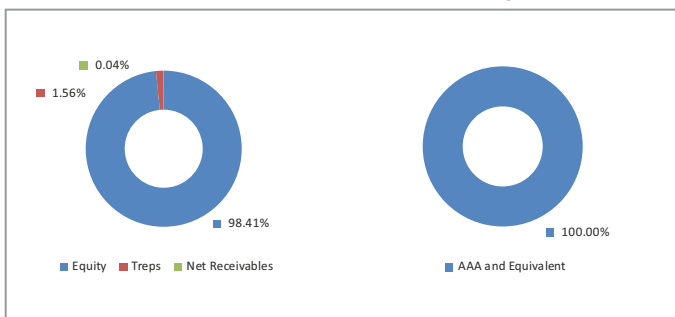
Description	
SFIN Number	ULIF02217/12/05PREREQGAN116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-December-2024	103.1242
AUM (Rs. Cr)*	26.35
Equity (Rs. Cr)	25.93
Debt (Rs. Cr)	0.41
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Growth of Rs. 100

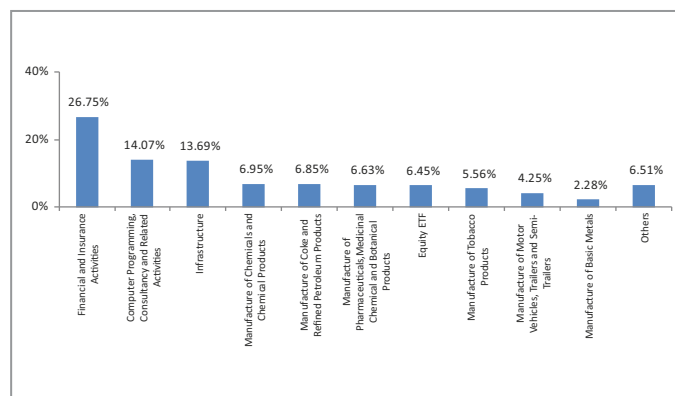


Asset Class



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	-2.46%	-1.85%	8.70%	13.85%	10.26%	13.17%	13.68%	10.44%	10.44%	13.03%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.83%

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

December 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	91.77
Bank deposits and money market instruments	0 - 40	8.51
Net Current Assets*		-0.28
Total		100.00

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

Portfolio

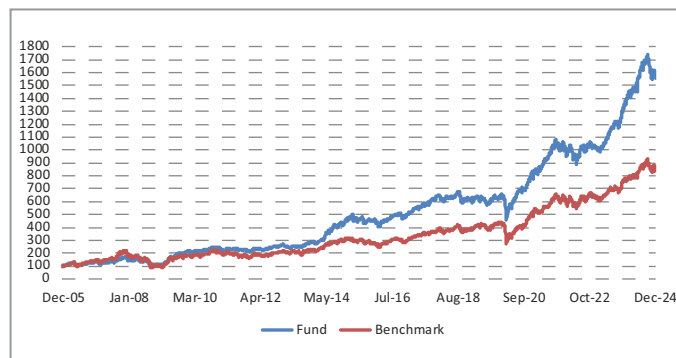
Company/Issuer	Exposure (%)
Equity	91.77%
Infosys Ltd	5.87%
Reliance Industries Ltd	5.85%
Larsen & Toubro Ltd	5.77%
Bharti Airtel Ltd	5.00%
Ksb Limited	4.58%
Nestle India Ltd	3.79%
Mahindra & Mahindra Ltd	3.19%
TITAN COMPANY LIMITED	3.15%
Tata Motors Ltd	2.97%
Sun Pharmaceuticals Industries Ltd	2.69%
Others	48.93%
Money Market, Deposits & Other	8.23%
Total	100.00%

Fund Details

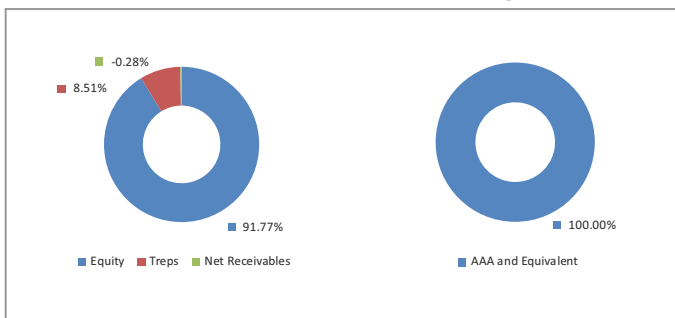
Description	
SFIN Number	ULIF02017/12/05PUREEQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	156.7140
AUM (Rs. Cr)*	51.25
Equity (Rs. Cr)	47.03
Debt (Rs. Cr)	4.36
Net current asset (Rs. Cr)	-0.14

*AUM is excluding the last day unitisation.

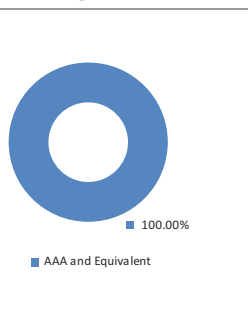
Growth of Rs. 100



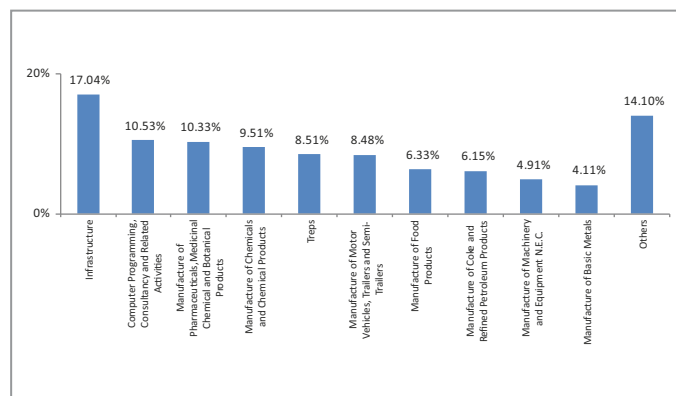
Asset Class



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	-1.67%	-1.00%	15.83%	23.52%	14.48%	18.68%	19.80%	13.48%	13.72%	15.54%
Benchmark	2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	11.83%

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

December 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	98.75
Bank deposits and money market instruments	0 - 40	1.25
Net Current Assets*		-
Total		100.00

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

Portfolio

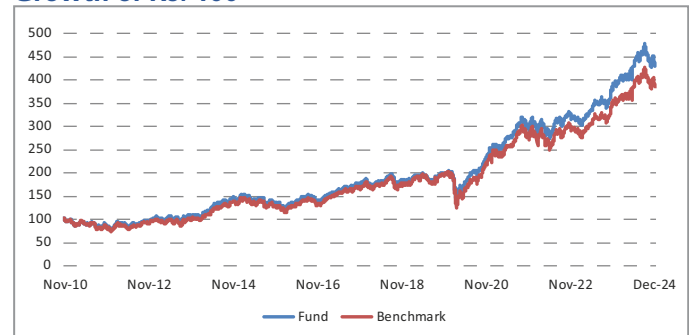
Company/Issuer	Exposure (%)
Equity	98.75%
HDFC Bank Ltd	9.09%
ICICI Bank Ltd	8.84%
Reliance Industries Ltd	8.44%
Infosys Ltd	6.23%
ITC Ltd	4.62%
Bharti Airtel Ltd	4.40%
Larsen & Toubro Ltd	4.33%
Tata Consultancy Services Ltd	3.91%
State Bank of India	3.02%
Axis Bank Ltd	2.98%
Mahindra & Mahindra Ltd	2.73%
Kotak Mahindra Bank Ltd	2.57%
Hindustan Unilever Ltd.	2.13%
Sun Pharmaceuticals Industries Ltd	2.11%
HCL Technologies Ltd	1.88%
Trent Ltd	1.64%
Tata Motors Ltd	1.62%
NTPC Ltd	1.62%
Maruti Suzuki India Ltd	1.48%
Power Grid Corporation of India Ltd	1.45%
TITAN COMPANY LIMITED	1.38%
UltraTech Cement Ltd	1.34%
Tata Steel Ltd	1.17%
Bharat Electronics Ltd	1.07%
Asian Paints Ltd	1.04%
Tech Mahindra Ltd	1.01%
Oil & Natural Gas Corpn Ltd	0.96%
Adani Ports & Special Economic Zone Ltd	0.93%
Grasim Industries Ltd.	0.93%
Dr Reddys Laboratories Ltd	0.91%
Hindalco Industries Ltd	0.90%
Coal India Ltd	0.90%
Cipla Ltd	0.88%
JSW Steel Ltd	0.88%
Shriram Finance Limited	0.80%
Others	8.58%
Money Market, Deposits & Other	1.25%
Total	100.00%

Fund Details

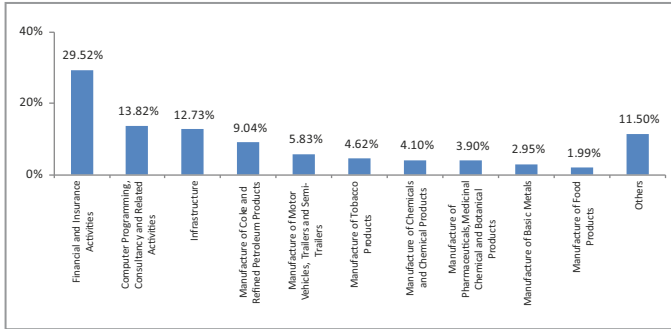
Description	
SFIN Number	ULIF06026/10/10BLUECHIPEQ116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	43.1988
AUM (Rs. Cr)*	987.35
Equity (Rs. Cr)	974.99
Debt (Rs. Cr)	12.38
Net current asset (Rs. Cr)	-0.03

*AUM is excluding the last day unitisation.

Growth of Rs. 100

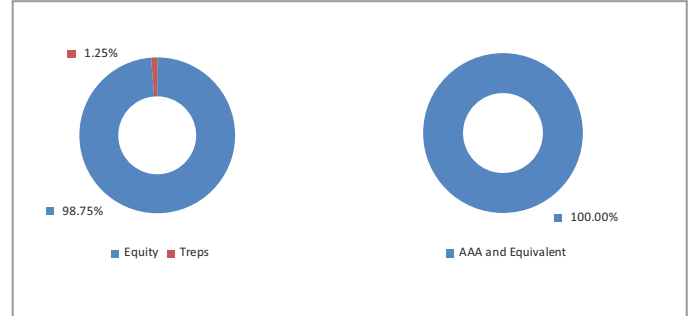


Top 10 Sectors

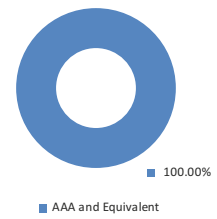


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-2.13%	-1.32%	10.45%	16.01%	12.29%	15.59%	16.65%	13.25%	11.74%	10.87%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	11.05%	10.01%

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

December 2024

Pure Stock Fund II

Fund Objective

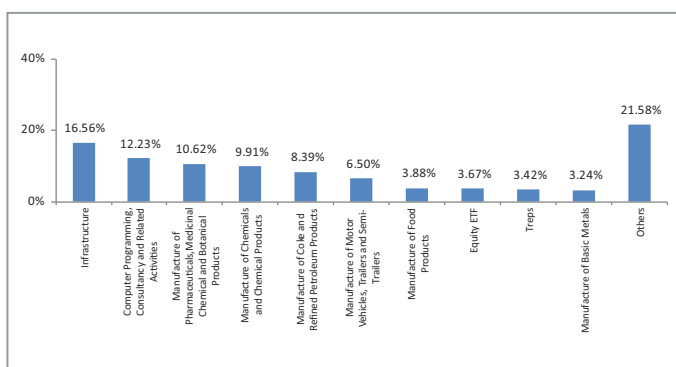
The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	75 - 100	95.38
Bank deposits and money market instruments	0 - 25	4.98
Net Current Assets*		-0.37
Total		100.00

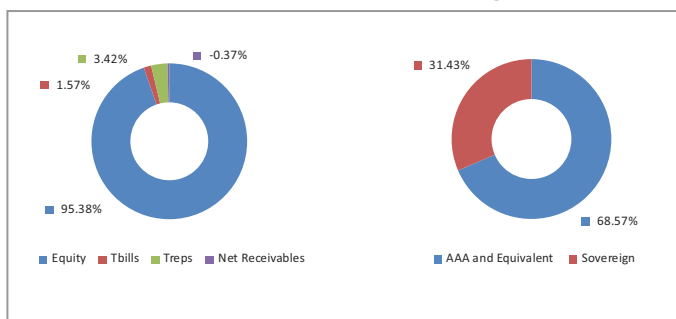
*Net current asset represents net of receivables and payables for investments held.

Top 10 Sectors

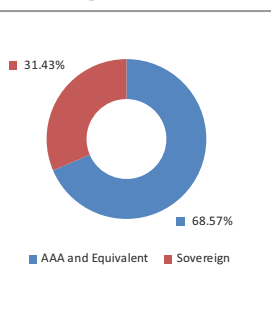


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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 31-December-2024	26.2186
AUM (Rs. Cr)*	4758.55
Equity (Rs. Cr)	4538.77
Debt (Rs. Cr)	237.20
Net current asset (Rs. Cr)	-17.41

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	95.38%
Reliance Industries Ltd	8.09%
Infosys Ltd	5.66%
Bharti Airtel Ltd	5.15%
Larsen & Toubro Ltd	4.97%
Tata Consultancy Services Ltd	2.99%
Hindustan Unilever Ltd.	2.76%
Mahindra & Mahindra Ltd	2.34%
TITAN COMPANY LIMITED	2.24%
Sun Pharmaceuticals Industries Ltd	2.13%
Power Grid Corporation of India Ltd	1.85%
NTPC Ltd	1.85%
Nestle India Ltd	1.79%
Lupin Ltd	1.71%
Dr Reddys Laboratories Ltd	1.71%
Maruti Suzuki India Ltd	1.68%
Ksb Limited	1.54%
Tata Motors Ltd	1.44%
HCL Technologies Ltd	1.41%
Hindalco Industries Ltd	1.34%
Godrej Consumer Products Ltd	1.25%
Sapphire Foods India Limited	1.20%
Asian Paints Ltd	1.15%
Nippon India ETF Nifty IT	1.12%
Hitachi Energy India Limited	1.11%
UltraTech Cement Ltd	1.09%
Procter & Gamble Hygiene and Health Care Ltd	1.08%
Axis Nifty IT ETF	1.08%
Bharat Electronics Ltd	0.93%
Devyani International Ltd.	0.87%
Coal India Ltd	0.87%
Hero MotoCorp Ltd	0.87%
Gujarat Pipavav Port Ltd	0.83%
MRF Ltd	0.83%

Portfolio

Company/Issuer	Exposure (%)
Marico Ltd	0.82%
Sanofi India Ltd	0.82%
Tata Steel Ltd	0.82%
Tech Mahindra Ltd	0.80%
ICICI Prudential IT ETF	0.79%
Restaurant Brands Asia Limited	0.78%
Petronet LNG Ltd	0.74%
BASF India Ltd	0.74%
Britannia Industries Ltd	0.68%
KOTAK IT ETF	0.68%
Oil & Natural Gas Corpn Ltd	0.67%
Aurobindo Pharma Ltd	0.67%
Sanofi Consumer Healthcare India Ltd	0.66%
JSW Steel Ltd	0.65%
MEDPLUS HEALTH SERVICES LIMITED	0.64%
Coromandel International Ltd	0.64%
Adani Ports & Special Economic Zone Ltd	0.63%
Zydus Lifesciences Ltd	0.62%
Bayer CropScience Ltd	0.61%
Colgate-Palmolive (India) Ltd	0.60%
Wipro Ltd	0.59%
The Ramco Cements Ltd	0.56%
Cipla Ltd	0.55%
TVS Motor Company Ltd	0.54%
Car Trade Tech Ltd.	0.51%
J.B. Chemicals and Pharmaceuticals Ltd	0.51%
Varroc Engineering Limited	0.51%
AVENUE SUPERMARTS LIMITED	0.50%
Brainbees Solutions Ltd	0.49%
Grasim Industries Ltd.	0.49%
Balkrishna Industries Ltd	0.47%
ABB India Ltd	0.44%
Schaeffler India Limited	0.44%
Laurus Labs Limited	0.44%
AIA Engineering Ltd	0.43%
Gland Pharma Limited	0.42%
Crompton Greaves Consumer Electricals Limited	0.40%
Trent Ltd	0.39%
Concord Biotech Ltd	0.39%
Others	5.30%
Money Market, Deposits & Other	4.62%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.49%	-0.04%	16.64%	22.54%	14.26%	17.41%	18.10%	12.77%	-	13.56%
Benchmark	-2.02%	-1.52%	8.80%	14.26%	10.85%	14.03%	14.19%	12.24%	-	12.52%

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

December 2024

Flexi Cap Fund

Fund Objective

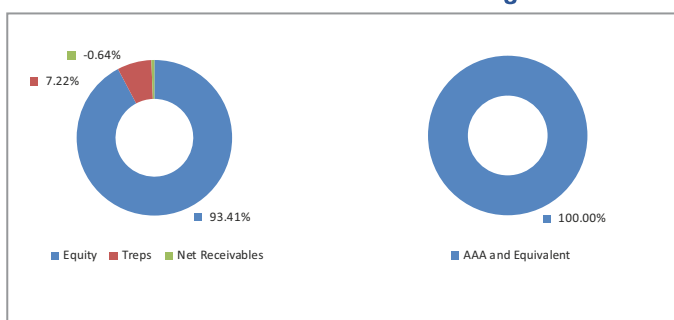
To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

Portfolio Allocation

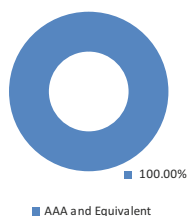
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	93.41
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	7.22
Net Current Assets*		-0.64
Total		100.00

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

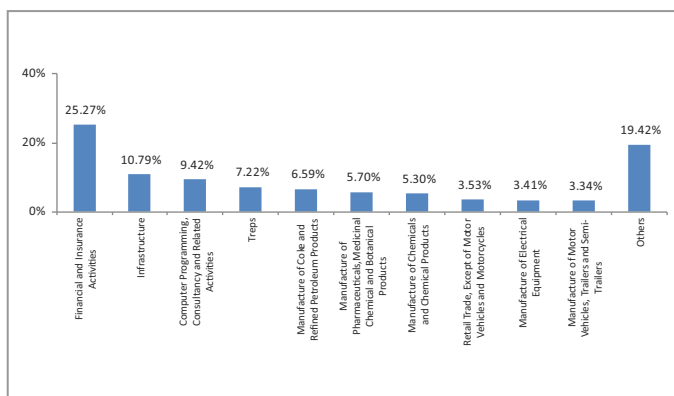
Asset Class



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 31-December-2024	16.7173
AUM (Rs. Cr)*	2332.74
Equity (Rs. Cr)	2179.06
Debt (Rs. Cr)	168.50
Net current asset (Rs. Cr)	-14.81

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	93.41%
HDFC Bank Ltd	8.31%
ICICI Bank Ltd	6.21%
Reliance Industries Ltd	5.25%
Infosys Ltd	4.90%
Larsen & Toubro Ltd	2.99%
ITC Ltd	2.78%
Axis Bank Ltd	2.63%
State Bank of India	2.14%
Mahindra & Mahindra Ltd	2.09%
Bharti Airtel Ltd	1.98%
Bharat Electronics Ltd	1.97%
Hindustan Unilever Ltd.	1.87%
Rural Electrification Corporation Ltd	1.76%
Tata Consultancy Services Ltd	1.73%
Shriram Finance Limited	1.63%
Trent Ltd	1.58%
HCL Technologies Ltd	1.32%
Sun Pharmaceuticals Industries Ltd	1.12%
NTPC Ltd	1.12%
Jindal Steel & Power Ltd	1.07%
Power Grid Corporation of India Ltd	1.05%
UltraTech Cement Ltd	1.04%
Sumitomo Chemical India Limited	1.03%
Divis Laboratories Ltd	0.99%
Motilal Oswal Midcap 100 ETF	0.95%
Bharat Forge Ltd	0.93%
Hindustan Petroleum Corporation Ltd	0.93%
Hero MotoCorp Ltd	0.92%
Siemens Ltd	0.91%
Karur Vysya Bank Limited	0.89%
Zomato Limited	0.83%
Lupin Ltd	0.83%

Portfolio

Company/Issuer	Exposure (%)
Oil & Natural Gas Corpn Ltd	0.82%
Kotak Mahindra Bank Ltd	0.81%
Adani Ports & Special Economic Zone Ltd	0.77%
Kalpataru Projects International Limited	0.66%
Dr Reddys Laboratories Ltd	0.65%
Alkem Laboratories Ltd	0.65%
Havells India Ltd	0.64%
TITAN COMPANY LIMITED	0.63%
Britannia Industries Ltd	0.60%
Carraro India Ltd	0.58%
TVS Motor Company Ltd	0.57%
BSE Ltd	0.57%
Hindalco Industries Ltd	0.56%
MEDPLUS HEALTH SERVICES LIMITED	0.55%
Aster DM Healthcare Ltd	0.54%
International Gemological Institute India Ltd	0.53%
MphasiS Ltd	0.51%
Grasim Industries Ltd.	0.50%
Nippon India ETF PSU Bank BEES	0.50%
ICICI Prudential IT ETF	0.50%
PI Industries Limited	0.49%
NIPPON INDIA ETF BANK BEES	0.47%
Timken India Limited	0.47%
Piramal Pharma Limited	0.46%
Metropolis Healthcare Limited	0.44%
Honasa Consumer Limited	0.44%
Union Bank of India	0.44%
ABB India Ltd	0.43%
Info Edge (India) Ltd	0.43%
Gulf Oil Lubricants India Ltd	0.42%
MAS Financial Services Ltd	0.41%
Power Mech Projects Ltd	0.40%
Indegene Ltd	0.39%
Indiamart Interemesh Limited	0.39%
Voltamp Transformers Ltd	0.37%
Larsen & Toubro Infotech Mindtree Limited	0.36%
ASK Automotive Ltd	0.35%
CG Power & Industrial Solutions Ltd	0.34%
Godrej Consumer Products Ltd	0.34%
Sanofi India Ltd	0.34%
Tata Motors Ltd	0.32%
Suzlon Energy Ltd	0.32%
IndusInd Bank Ltd	0.32%
KPIT Technologies Ltd	0.31%
DLF Ltd	0.30%
Supreme Industries Ltd	0.30%
SBI Life Insurance Company Limited	0.30%
Jyothy Laboratories Ltd	0.30%
Vishal Mega Mart Ltd	0.29%
Dhanuka Agritech Limited	0.29%

Portfolio

Company/Issuer	Exposure (%)
Power Finance Corporation Ltd	0.29%
Inventurus Knowledge Solutions Ltd	0.28%
Titagarh Rail Systems Ltd	0.27%
Others	3.40%
Money Market, Deposits & Other	6.59%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.78%	-0.69%	15.69%	22.93%	-	-	-	-	-	21.68%
Benchmark	-1.61%	-1.27%	13.63%	18.43%	-	-	-	-	-	18.49%

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.

December 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	97.89
Bank deposits and money market instruments	0 - 35	3.21
Net Current Assets*		-1.10
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	97.89%
HDFC Bank Ltd	9.03%
ICICI Bank Ltd	4.62%
Bharti Airtel Ltd	3.85%
Axis Bank Ltd	3.59%
Infosys Ltd	3.55%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	3.50%
State Bank of India	3.08%
KOTAK IT ETF	3.06%
Reliance Industries Ltd	2.69%
HCL Technologies Ltd	2.47%
Larsen & Toubro Ltd	2.11%
Tata Consultancy Services Ltd	2.11%
Asian Paints Ltd	2.05%
Timken India Limited	2.05%
Craftsman Automation Limited	2.02%
Tech Mahindra Ltd	1.94%
Tata Motors Ltd	1.91%
TITAN COMPANY LIMITED	1.85%
Hindustan Unilever Ltd.	1.81%
Nestle India Ltd	1.68%
Carraro India Ltd	1.65%
MEDPLUS HEALTH SERVICES LIMITED	1.50%
Larsen & Toubro Infotech Mindtree Limited	1.44%
IndusInd Bank Ltd	1.34%
Dr Reddys Laboratories Ltd	1.28%
Hero MotoCorp Ltd	1.18%
Maruti Suzuki India Ltd	1.14%
Orient Electric Limited	1.14%
Tata Steel Ltd	1.09%
Doms Industries	1.08%
AWFIS Space Solutions Ltd	1.01%
PVR INOX Limited	1.01%
Mahindra & Mahindra Ltd	0.95%
Indian Energy Exchange Limited	0.94%
Laurus Labs Limited	0.94%
Sun Pharmaceuticals Industries Ltd	0.92%
AVENUE SUPERMARTS LIMITED	0.92%

Fund Details

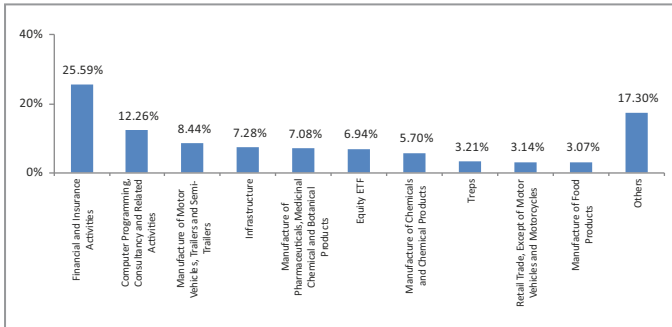
Description	
SFIN Number	SFIN-ULIF08017/11/21SUSEQUFUND116
Launch Date	16-Feb-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY 100 ESG INDEX
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-December-2024	14.8015
AUM (Rs. Cr)*	193.30
Equity (Rs. Cr)	189.22
Debt (Rs. Cr)	6.20
Net current asset (Rs. Cr)	-2.12

*AUM is excluding the last day unitisation.

Portfolio

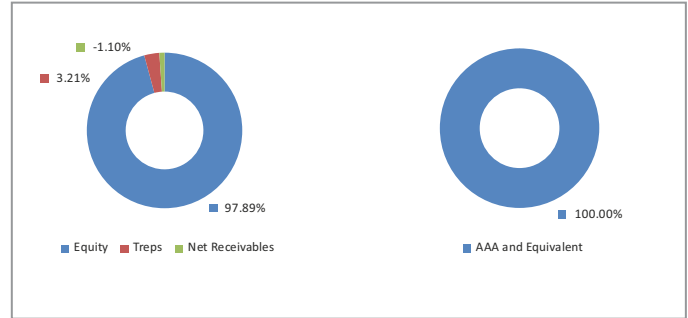
Company/Issuer	Exposure (%)
Gland Pharma Limited	0.92%
Info Edge (India) Ltd	0.90%
Marico Ltd	0.89%
ICICI Prudential Life Insurance Company Ltd	0.85%
Sagar Cements Ltd	0.84%
HDFC Life Insurance Company Ltd	0.80%
Car Trade Tech Ltd.	0.77%
Varroc Engineering Limited	0.76%
Wipro Ltd	0.76%
Power Grid Corporation of India Ltd	0.75%
Godrej Consumer Products Ltd	0.73%
SBI Life Insurance Company Limited	0.72%
Zomato Limited	0.72%
Cipla Ltd	0.67%
Dabur India Ltd	0.67%
Others	7.64%
Money Market, Deposits & Other	2.11%
Total	100.00%

Top 10 Sectors

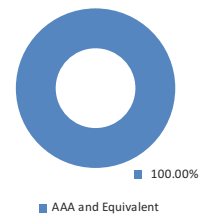


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-1.97%	0.96%	16.62%	-	-	-	-	-	-	23.28%
Benchmark	-1.97%	-1.21%	11.65%	-	-	-	-	-	-	19.72%

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

December 2024

Small Cap Fund

Fund Objective

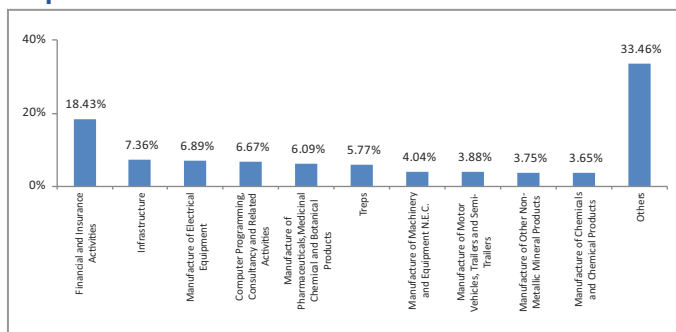
To achieve capital appreciation by investing in a diversified basket of predominantly* small cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	94.23
Bank deposits and money market instruments	0 - 35	5.77
Net Current Assets*		-
Total		100.00

*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

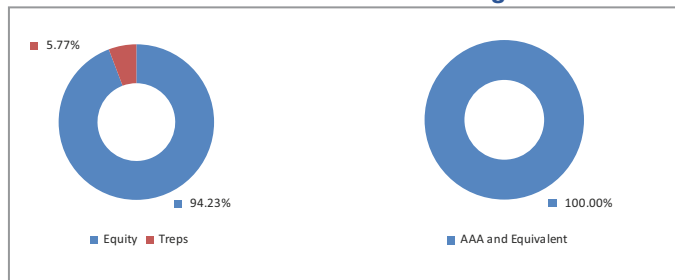
Company/Issuer	Exposure (%)
Equity	94.23%
Multi Commodity Exchange of India Ltd	2.83%
Central Depository Services (India) Ltd	2.27%
KPIT Technologies Ltd	2.02%
Radico Khaitan Ltd	1.98%
UNO Minda Limited	1.77%
Blue Star Ltd	1.70%
PG Electroplast Ltd	1.58%
AMARA RAJA ENERGY & MOBILITY LIMITED	1.56%
Crompton Greaves Consumer Electricals Limited	1.50%
Whirlpool of India Ltd	1.50%
Tube Investments of India Ltd	1.43%
Karur Vysya Bank Limited	1.40%
CESC Ltd	1.25%
Car Trade Tech Ltd.	1.24%
Gulf Oil Lubricants India Ltd	1.21%
Glenmark Pharmaceuticals Ltd	1.17%
Vijaya Diagnostic Centre Limited	1.17%
KNR Constructions Limited	1.16%
Supreme Industries Ltd	1.12%
Piramal Pharma Limited	1.11%
Muthoot Finance Ltd	1.09%
Aditya Birla Real Estate Limited	1.07%
Safari Industries (India) Ltd	1.04%
Protean eGov Technologies Ltd	1.04%
Mahanagar Gas Ltd	1.03%
360 ONE WAM Ltd	1.01%
Kalpataru Projects International Limited	1.01%

Fund Details

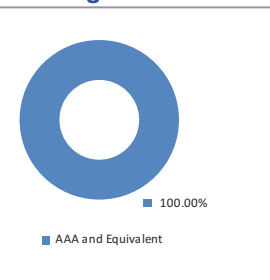
Description	
SFIN Number	ULIF08717/01/23SMALLCAPFU116
Launch Date	23-May-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY SMALL CAP 100 INDEX
Fund Manager Name	Sujit Jain
Number of funds managed by fund manager:	
Equity	1
Debt	-
Hybrid	2
NAV as on 31-December-2024	19.6421
AUM (Rs. Cr)*	2630.12
Equity (Rs. Cr)	2478.47
Debt (Rs. Cr)	151.73
Net current asset (Rs. Cr)	-0.07

*AUM is excluding the last day unitisation.

Asset Class



Rating Profile



Portfolio

Company/Issuer	Exposure (%)
Indus Towers Ltd	1.01%
BSE Ltd	1.00%
Nippon Life India Asset Management Limited	0.97%
Persistent Systems Limited	0.97%
Gland Pharma Limited	0.97%
Navin Fluorine International Limited	0.94%
Firstsource Solutions Ltd	0.92%
Schaeffler India Limited	0.91%
NMDC Ltd	0.90%
Oberoi Realty Ltd	0.90%
Inox India Ltd	0.88%
Jindal Steel & Power Ltd	0.85%
Natco Pharma Ltd	0.84%
Balkrishna Industries Ltd	0.83%
Rural Electrification Corporation Ltd	0.81%
Aarti Industries Ltd	0.81%
City Union Bank Ltd	0.80%
The Ramco Cements Ltd	0.80%
Cyient Limited	0.77%
Credit Access Grameen Limited	0.76%
Aditya Birla Sun Life AMC Limited	0.74%
Titagarh Rail Systems Ltd	0.74%
JK Lakshmi Cement Limited	0.72%
JSW Steel Ltd	0.69%
Bharti Hexacom Ltd	0.68%
APL Apollo Tubes Ltd	0.67%
SBFC Finance Ltd	0.66%
Rategain Travel Technologies Ltd	0.66%

Portfolio

Company/Issuer	Exposure (%)
Neogen Chemicals Ltd	0.65%
Engineers India Ltd	0.65%
Endurance Technologies Ltd	0.65%
Federal Bank Ltd	0.64%
Apar Industries Ltd	0.62%
Computer Age Management Services Limited	0.62%
Godrej Agrovet Ltd	0.60%
Thermax Ltd	0.60%
Interarch Building Products Ltd	0.60%
Cera Sanitaryware Ltd	0.59%
Gabriel India Ltd	0.58%
Elecon Engineering Company Ltd	0.58%
Metropolis Healthcare Limited	0.56%
PVR INOX Limited	0.56%
PNB Housing Finance Ltd	0.54%
Zydus Wellness Ltd	0.54%
Glenmark Life Sciences Limited	0.54%
MphasiS Ltd	0.52%
Triveni Turbine Ltd	0.51%
Dhanuka Agritech Limited	0.51%
Sonata Software Ltd	0.48%
Raymond Lifestyle Ltd	0.48%
Cholamandalam Financial Holdings Ltd	0.47%
TD Power Systems Limited	0.46%
Home First Finance Company India Limited	0.46%
Metro Brands Ltd	0.46%
Star Health & Allied Insurance Company Ltd	0.45%
Dr. Lal Path Labs Ltd.	0.45%
Go Digit General Insurance Ltd	0.44%
Devyani International Ltd.	0.44%
Redington Ltd	0.44%
Kajaria Ceramics Limited	0.44%
Alkem Laboratories Ltd	0.43%
Aster DM Healthcare Ltd	0.43%
Rajratan Global Wire Ltd	0.42%
Raymond Ltd	0.42%
NCC Ltd	0.42%
CG Power & Industrial Solutions Ltd	0.42%
Power Mech Projects Ltd	0.42%
Jyothy Laboratories Ltd	0.42%
K E C International Ltd	0.41%
Indian Bank	0.40%
Dodla Dairy Ltd	0.40%
Fiem Industries Ltd	0.38%
Aadhar Housing Finance Ltd	0.38%
AXIS BANK NIFTY ETF	0.38%
Rainbow Childrens Medicare Limited	0.38%
Alembic Pharmaceuticals Ltd	0.37%
Azad Engineering Ltd	0.36%
Astral Limited	0.35%
Elgi Equipments Ltd	0.35%
TATA CONSUMER PRODUCTS LIMITED.	0.35%
V-Mart Retail Ltd	0.35%
Ahluwalia Contracts (India) Ltd	0.35%
KEI Industries Limited	0.34%
Sanofi India Ltd	0.34%

Portfolio

Company/Issuer	Exposure (%)
Indian Metals & Ferro Alloys Ltd	0.33%
Gravita India Ltd	0.33%
International Gemological Institute India Ltd	0.32%
Zensar Technologies Limited	0.32%
Galaxy Surfactants Limited	0.32%
Ratnamani Metals & Tubes Ltd	0.32%
Indian Energy Exchange Limited	0.30%
Others	4.16%
Money Market, Deposits & Other	5.77%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.46%	3.92%	30.94%	-	-	-	-	-	-	52.05%
Benchmark	0.63%	2.46%	23.94%	-	-	-	-	-	-	48.30%

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

December 2024

Midcap Index Fund

Fund Objective

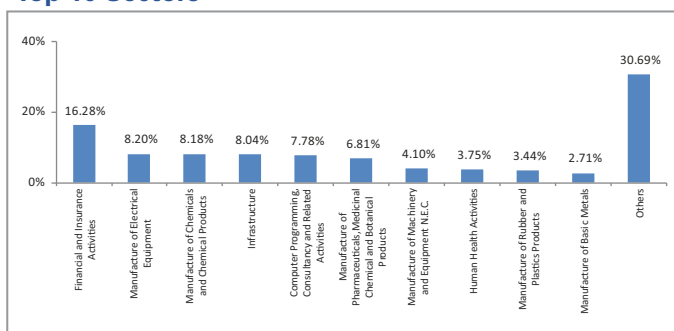
To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	98.20
Bank deposits and money market instruments	0 - 35	1.80
Net Current Assets*		-
Total		100.00

*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

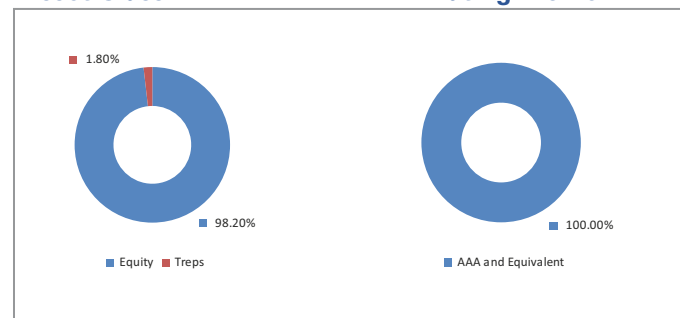
Company/Issuer	Exposure (%)
Equity	98.20%
Max Healthcare Institute Limited	2.42%
Indian Hotels Co Ltd	2.19%
Suzlon Energy Ltd	2.18%
BSE Ltd	2.09%
Persistent Systems Limited	2.00%
Dixon Technologies (India) Ltd	1.97%
PB Fintech Limited	1.91%
Coforge Limited	1.85%
Lupin Ltd	1.64%
Federal Bank Ltd	1.41%
CG Power & Industrial Solutions Ltd	1.35%
Cummins India Ltd	1.28%
HDFC Asset Management Company Limited	1.23%
Indus Towers Ltd	1.22%
IDFC First Bank Ltd	1.20%
Voltas Ltd	1.18%
Hindustan Petroleum Corporation Ltd	1.14%
Tube Investments of India Ltd	1.10%
Fortis Healthcare Ltd	1.08%
Aurobindo Pharma Ltd	1.08%
Yes Bank Ltd	1.07%
Colgate-Palmolive (India) Ltd	1.03%
Marico Ltd	0.98%
Polycab India Ltd	0.98%
One 97 Communications Ltd	0.97%
Bharat Forge Ltd	0.96%
Mphasis Ltd	0.95%
SRF Ltd	0.94%
Godrej Properties Limited	0.93%

Fund Details

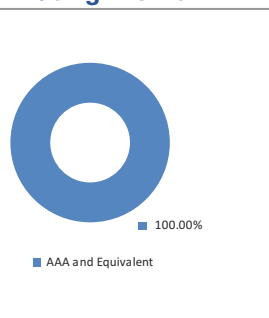
Description	
SFIN Number	ULIF08919/10/23MIDCPINDFD116
Launch Date	28-Nov-23
Face Value	10
Risk Profile	High
Benchmark	Nifty Midcap 150
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	12.7654
AUM (Rs. Cr)*	322.81
Equity (Rs. Cr)	316.98
Debt (Rs. Cr)	5.82
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Asset Class



Rating Profile



Portfolio

Company/Issuer	Exposure (%)
Ashok Leyland Ltd	0.92%
AU Small Finance Bank Ltd	0.90%
Phoenix Mills Ltd	0.89%
Oracle Financial Services Software Ltd	0.88%
Supreme Industries Ltd	0.86%
PI Industries Limited	0.86%
Page Industries Limited	0.85%
Prestige Estates Projects Limited	0.85%
Alkem Laboratories Ltd	0.84%
NMDC Ltd	0.84%
APL Apollo Tubes Ltd	0.82%
GMR Airports Limited	0.82%
Max Financial Services Ltd	0.80%
Sundaram Finance Ltd	0.79%
Oberoi Realty Ltd	0.78%
Jubilant Foodworks Ltd	0.78%
MRF Ltd	0.77%
Sona BLW Precision Forgings Limited	0.77%
Petronet LNG Ltd	0.76%
Mankind Pharma Limited	0.74%
UPL Ltd	0.74%
KEI Industries Limited	0.72%
Solar Industries India Ltd	0.72%
Torrent Power Ltd	0.71%
Rail Vikas Nigam Ltd	0.71%
KPIT Technologies Ltd	0.70%
Oil India Ltd	0.69%
Tata Elxsi Limited	0.69%
Kalyan Jewellers India Ltd	0.69%
Balkrishna Industries Ltd	0.69%

Portfolio

Company/Issuer	Exposure (%)
Ipca Laboratories Ltd	0.67%
Muthoot Finance Ltd	0.66%
Jindal Stainless Ltd	0.65%
Coromandel International Ltd	0.64%
FSN E-Commerce Ventures Limited	0.64%
Container Corporation Of India Ltd	0.63%
Astral Limited	0.61%
SBI Card & payment Services Limited	0.59%
Tata Communications Ltd	0.58%
Exide Industries Ltd	0.55%
J K Cements Ltd	0.55%
Indian Bank	0.54%
Vodafone Idea Ltd	0.54%
UNO Minda Limited	0.53%
LIC Housing Finance Limited	0.53%
Apollo Tyres Ltd	0.51%
Patanjali Foods Ltd	0.51%
Deepak Nitrite Limited	0.50%
Delhivery Ltd	0.49%
Gujarat Fluorochemicals Ltd	0.49%
Tata Chemicals Ltd	0.49%
Biocon Ltd	0.47%
Steel Authority of India Ltd	0.47%
CRISIL Ltd	0.46%
Lloyds Metals & Energy Ltd	0.46%
Mahindra & Mahindra Financial Services Ltd	0.46%
Thermax Ltd	0.45%
Abbott India Ltd	0.45%
Syngene International Limited	0.45%
United Breweries Ltd	0.44%
Hitachi Energy India Limited	0.44%
Indraprastha Gas Ltd	0.44%
Indian Renewable Energy Development Agency Ltd	0.43%
Carborundum Universal Ltd	0.42%
Gland Pharma Limited	0.42%
Dalmia Bharat Ltd	0.42%
Mazagon Dock Shipbuilders Ltd	0.41%
ACC Ltd	0.40%
Procter & Gamble Hygiene and Health Care Ltd	0.40%
General Insurance Corporation Of India	0.39%
Schaeffler India Limited	0.39%
Bandhan Bank Ltd	0.39%
AIA Engineering Ltd	0.39%
Hindustan Zinc Ltd	0.39%
L&T Technology Services Limited	0.38%
Berger Paints India Ltd	0.37%
Aditya Birla Capital Ltd	0.37%
Linde India Ltd	0.36%
Bank of India	0.36%
Nippon Life India Asset Management Limited	0.36%
Ajanta Pharma Ltd	0.35%
Housing & Urban Development Corporation Ltd	0.35%
EMAMI LIMITED	0.35%
IRB Infrastructure Developers Ltd	0.33%
Sundram Fasteners Ltd	0.33%
Tata Technologies Ltd	0.33%
Cochin Shipyard Ltd	0.33%
Others	7.98%
Money Market, Deposits & Other	1.80%
Total	100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.93%	0.62%	21.05%	-	-	-	-	-	-	25.03%
Benchmark	1.12%	1.48%	23.80%	-	-	-	-	-	-	31.02%

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

December 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	99.71
Bank deposits and money market instruments	0 - 35	0.29
Net Current Assets*		-
Total		100.00

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

Company/Issuer	Exposure (%)
Equity	99.71%
Central Depository Services (India) Ltd	3.87%
Computer Age Management Services Limited	3.62%
Angel One Ltd	3.38%
360 ONE WAM Ltd	3.15%
Castrol India Ltd	2.95%
Indian Energy Exchange Limited	2.85%
Motilal Oswal Financial Services Ltd	2.85%
Gillette India Ltd	2.72%
ICICI Securities Limited	2.65%
Apar Industries Ltd	2.57%
J.B. Chemicals and Pharmaceuticals Ltd	2.45%
Triveni Turbine Ltd	2.43%
Sonata Software Ltd	2.39%
Newgen Software Technologies Ltd	2.31%
AMARA RAJA ENERGY & MOBILITY LIMITED	2.30%
Dr. Lal Path Labs Ltd.	2.29%
Mahanagar Gas Ltd	2.25%
Cyient Limited	2.23%
Praj Industries Ltd	2.20%
Action Construction Equipment	2.19%
Manappuram Finance Ltd	2.08%
Kajaria Ceramics Limited	2.06%
Zensar Technologies Limited	2.04%
Gujarat State Petronet Ltd	2.04%
BIRLASOFT LTD	1.96%
Eclerx Services Ltd	1.94%
Affle India Ltd	1.93%
BLS International Services Ltd	1.90%
Pfizer Ltd	1.84%
Indiamart InterMesh Limited	1.73%
Caplin Point Laboratories Ltd	1.72%
Can Fin Homes Limited	1.69%
Astrazeneca Pharma India Ltd	1.68%
Jyothy Laboratories Ltd	1.67%
Finolex Cables Ltd	1.66%
Sumitomo Chemical India Limited	1.59%
Happiest Minds Technologies Limited	1.56%
KNR Constructions Limited	1.53%

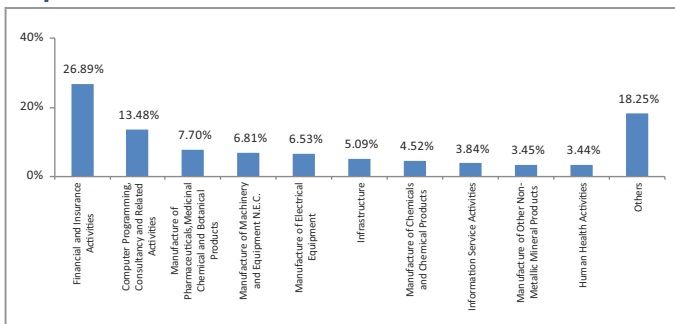
Company/Issuer	Exposure (%)
Cera Sanitaryware Ltd	1.39%
Credit Access Grameen Limited	1.35%
Gujarat Pipavav Port Ltd	1.31%
Others	9.39%
Money Market, Deposits & Other	0.29%
Total	100.00%

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	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	12.4734
AUM (Rs. Cr)*	477.85
Equity (Rs. Cr)	476.44
Debt (Rs. Cr)	1.41
Net current asset (Rs. Cr)	-

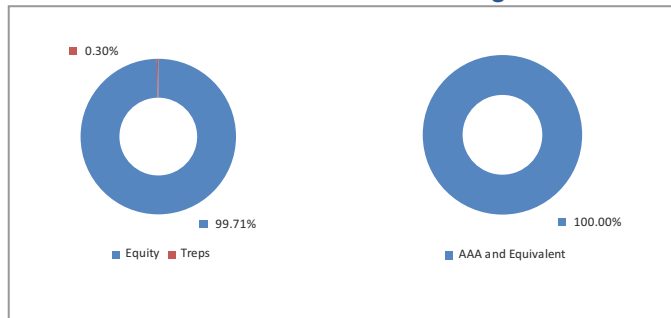
*AUM is excluding the last day unitisation.

Top 10 Sectors

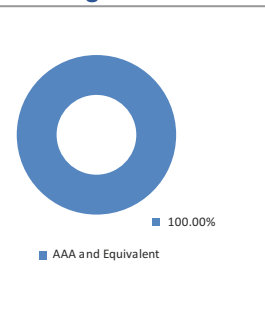


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-1.41%	4.31%	-	-	-	-	-	-	-	24.73%
Benchmark	-1.24%	5.45%	-	-	-	-	-	-	-	29.76%

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

December 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

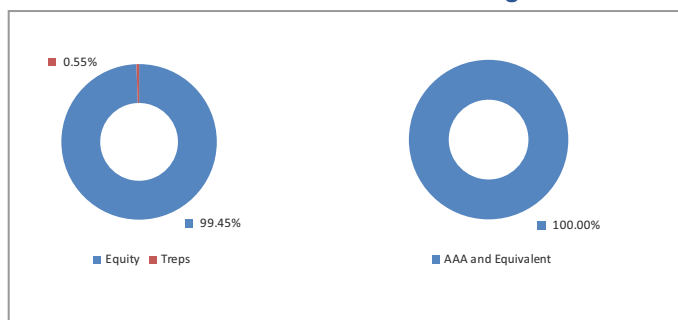
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.45
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.55
Net Current Assets*		-
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	99.45%
Indian Renewable Energy Development Agency Ltd	4.13%
Oracle Financial Services Software Ltd	3.86%
Motilal Oswal Financial Services Ltd	3.77%
Cochin Shipyards Ltd	3.31%
Dixon Technologies (India) Ltd	3.09%
Rail Vikas Nigam Ltd	3.05%
Trent Ltd	3.05%
Housing & Urban Development Corporation Ltd	2.99%
Kalyan Jewellers India Ltd	2.86%
Inox Wind Ltd	2.84%
Others	66.51%
Money Market, Deposits & Other	0.55%
Total	100.00%

Asset Class

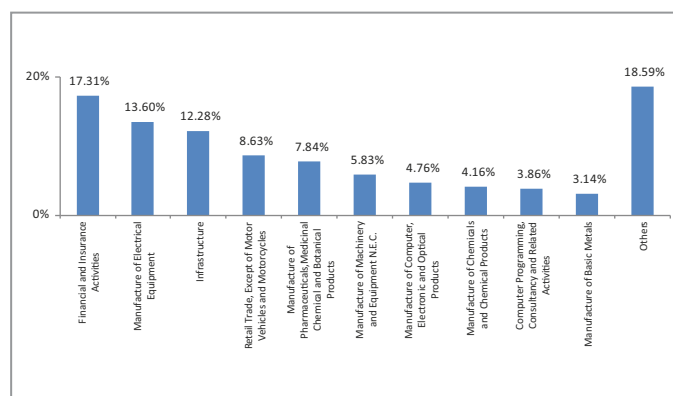


Fund Details

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	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	9.4128
AUM (Rs. Cr)*	457.15
Equity (Rs. Cr)	454.63
Debt (Rs. Cr)	2.52
Net current asset (Rs. Cr)	-0.01

*AUM is excluding the last day unitisation.

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	0.67%	-	-	-	-	-	-	-	-	-5.87%
Benchmark	0.33%	-	-	-	-	-	-	-	-	-5.88%

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

December 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	95.70
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	4.30
Net Current Assets*		-2.76
Total		100.00

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

Portfolio

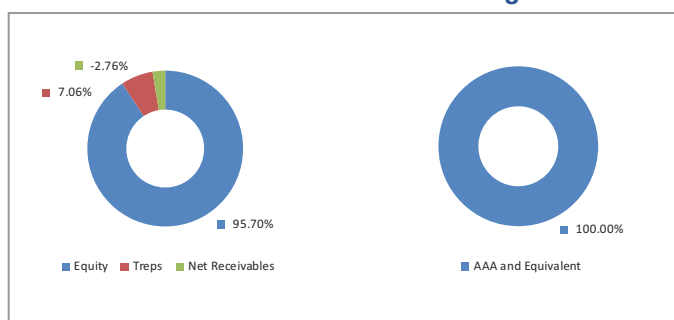
Company/Issuer	Exposure (%)
Equity	95.70%
Trent Ltd	5.21%
Kalyan Jewellers India Ltd	5.21%
Oracle Financial Services Software Ltd	5.14%
Zomato Limited	5.02%
Dixon Technologies (India) Ltd	4.91%
Oil India Ltd	4.73%
Voltas Ltd	4.29%
Siemens Ltd	3.76%
BSE Ltd	3.51%
Bharat Electronics Ltd	3.42%
Others	50.50%
Money Market, Deposits & Other	4.30%
Total	100.00%

Fund Details

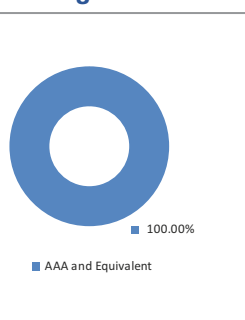
Description	
SFIN Number	ULIF09321/05/24N200AP30IN116
Launch Date	17-Sep-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Alpha 30
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	9.3335
AUM (Rs. Cr)*	76.32
Equity (Rs. Cr)	73.04
Debt (Rs. Cr)	5.39
Net current asset (Rs. Cr)	-2.11

*AUM is excluding the last day unitisation.

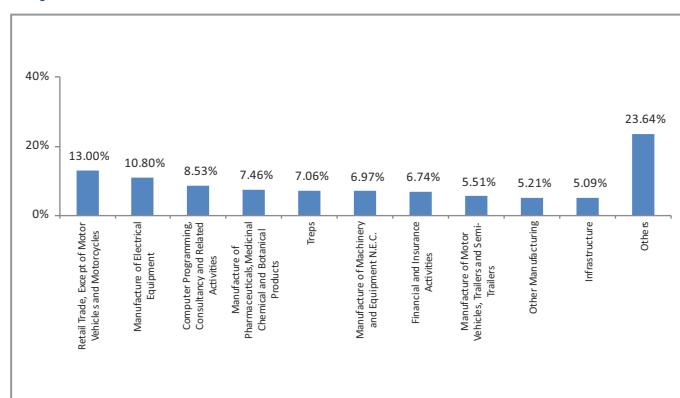
Asset Class



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	0.50%	-	-	-	-	-	-	-	-	-6.66%
Benchmark	0.28%	-	-	-	-	-	-	-	-	-8.38%

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

December 2024

Nifty 200 Momentum 30 Index Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	94.56
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	5.44
Net Current Assets*		-14.66
Total		100.00

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

Portfolio

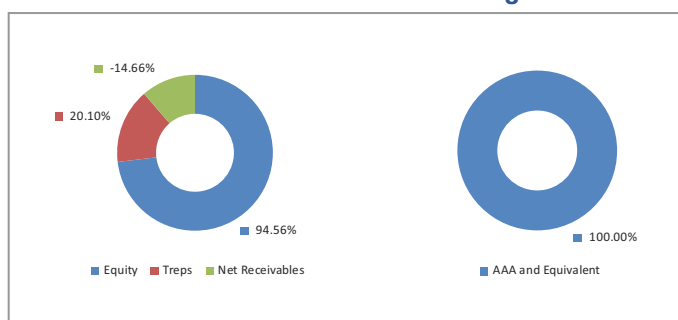
Company/Issuer	Exposure (%)
Equity	94.56%
Mahindra & Mahindra Ltd	6.10%
Dixon Technologies (India) Ltd	6.00%
Bharti Airtel Ltd	5.99%
Sun Pharmaceuticals Industries Ltd	5.33%
Zomato Limited	5.22%
Divis Laboratories Ltd	4.78%
Bharat Electronics Ltd	4.57%
Info Edge (India) Ltd	4.46%
Trent Ltd	4.14%
BSE Ltd	3.80%
Others	44.18%
Money Market, Deposits & Other	5.44%
Total	100.00%

Fund Details

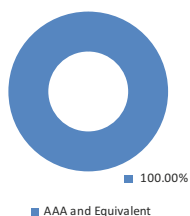
Description	
SFIN Number	ULIF09429/10/24N200MO30IN116
Launch Date	15-Dec-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Momentum 30 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	9.5310
AUM (Rs. Cr)*	82.42
Equity (Rs. Cr)	77.93
Debt (Rs. Cr)	16.57
Net current asset (Rs. Cr)	-12.08

*AUM is excluding the last day unitisation.

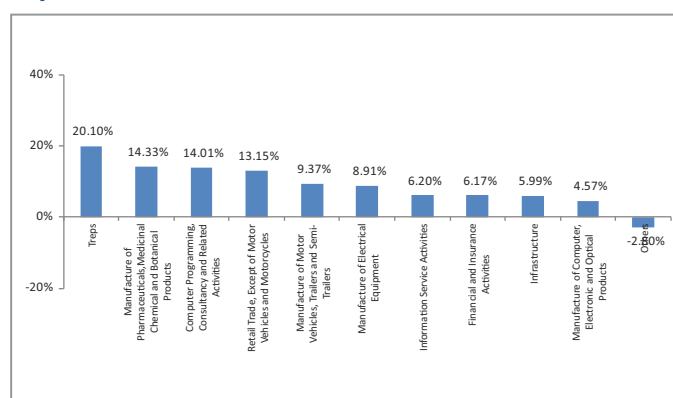
Asset Class



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	-	-	-	-	-	-	-	-	-	-4.69%
Benchmark	-	-	-	-	-	-	-	-	-	-7.26%

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

December 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	78.37
Debt and Money market instruments	0 - 100	21.11
Net Current Assets*		0.52
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity 78.37%		
HDFC Bank Ltd		9.38%
ICICI Bank Ltd		6.37%
Reliance Industries Ltd		6.17%
Infosys Ltd		5.19%
Larsen & Toubro Ltd		3.61%
Bharti Airtel Ltd		3.08%
ITC Ltd		2.97%
Axis Bank Ltd		2.55%
Sun Pharmaceuticals Industries Ltd		2.34%
State Bank of India		2.33%
Others		34.39%
Corporate Bond 5.09%		
7.73% LICHD Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	2.51%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.88%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	0.49%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.45%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.43%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	0.33%
Sovereign 15.99%		
7.34% GOI (MD 22/04/2064)	SOV	7.33%
7.09% GOI (MD 05/08/2054)	SOV	5.78%
7.25% GOI (MD 12/06/2063)	SOV	1.86%
7.23% GOI (MD 15/04/2039)	SOV	0.67%
6.92% GOI (MD 18/11/2039)	SOV	0.16%
6.54% GOI (MD 17/01/2032)	SOV	0.16%
7.18% GOI (MD 14/08/2033)	SOV	0.03%
Money Market, Deposits & Other 0.55%		
Total		100.00%

Fund Details

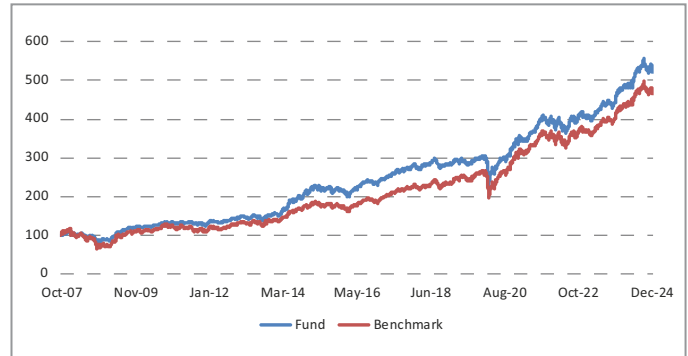
Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	14	-
Debt	-	10
Hybrid	11	12
NAV as on 31-December-2024	52.3837	
AUM (Rs. Cr)*	614.06	
Equity (Rs. Cr)	481.23	
Debt (Rs. Cr)	129.63	
Net current asset (Rs. Cr)	3.19	

*AUM is excluding the last day unitisation.

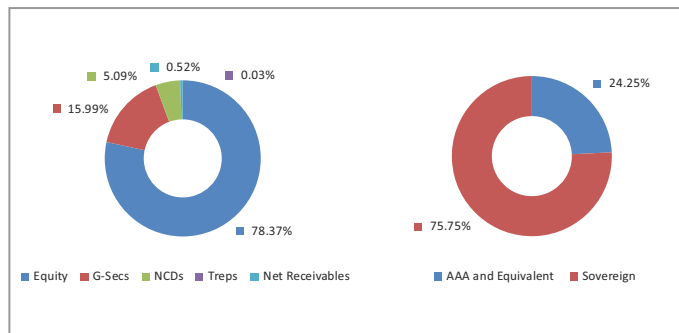
Quantitative Indicators

Modified Duration in Years	10.35
Average Maturity in Years	26.40
Yield to Maturity in %	7.12

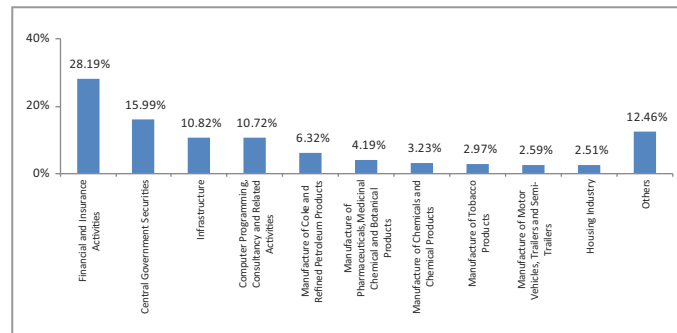
Growth of Rs. 100



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	-1.56%	0.74%	10.30%	13.00%	9.64%	11.33%	11.69%	9.38%	9.26%	10.07%
Benchmark	-1.18%	0.54%	9.26%	12.17%	9.44%	11.24%	12.19%	11.00%	10.30%	9.34%

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

December 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	76.95
Debt and Money market instruments	0 - 100	22.62
Net Current Assets*		0.43
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		76.95%
Shriram Finance Limited		6.54%
HDFC Bank Ltd		5.68%
Reliance Industries Ltd		5.55%
ICICI Bank Ltd		5.52%
Infosys Ltd		4.71%
Larsen & Toubro Ltd		3.71%
Bharti Airtel Ltd		3.54%
Mahindra & Mahindra Ltd		3.53%
ITC Ltd		2.82%
Axis Bank Ltd		2.57%
Others		32.77%
Corporate Bond		2.66%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	2.66%
Sovereign		17.48%
7.34% GOI (MD 22/04/2064)	SOV	9.27%
7.18% GOI (MD 14/08/2033)	SOV	2.81%
7.09% GOI (MD 05/08/2054)	SOV	1.60%
7.30% GOI (MD 19/06/2053)	SOV	1.50%
7.25% GOI (MD 12/06/2063)	SOV	1.36%
7.23% GOI (MD 15/04/2039)	SOV	0.68%
6.92% GOI (MD 18/11/2039)	SOV	0.27%
Money Market, Deposits & Other		2.91%
Total		100.00%

Fund Details

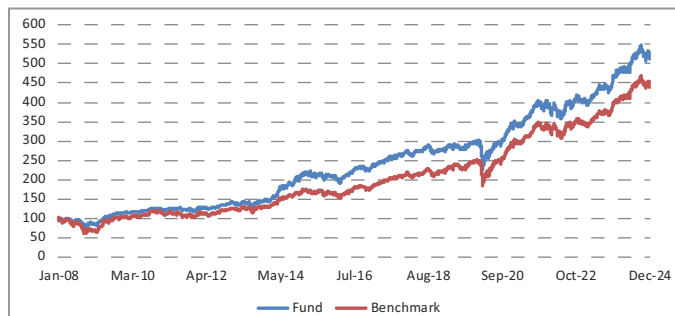
Description	
SFIN Number	ULIF04628/01/08ASALLOCPEN116
Launch Date	27-Jan-08
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	14
Debt	-
Hybrid	11
NAV as on 31-December-2024	51.3163
AUM (Rs. Cr)*	37.88
Equity (Rs. Cr)	29.15
Debt (Rs. Cr)	8.57
Net current asset (Rs. Cr)	0.16

*AUM is excluding the last day unitisation.

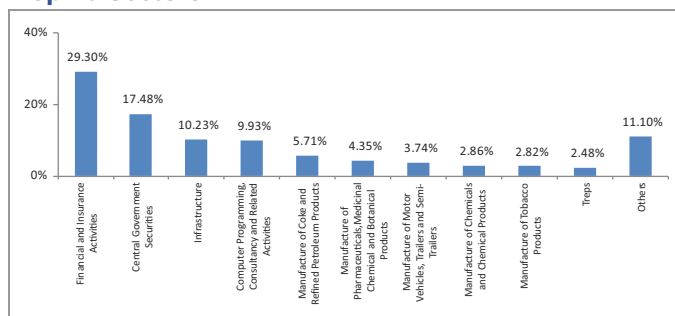
Quantitative Indicators

Modified Duration in Years	9.32
Average Maturity in Years	24.60
Yield to Maturity in %	6.99

Growth of Rs. 100

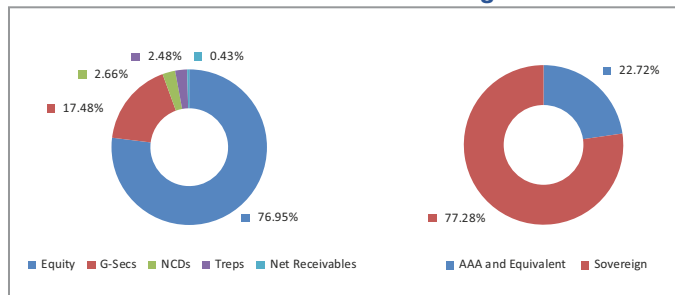


Top 10 Sectors

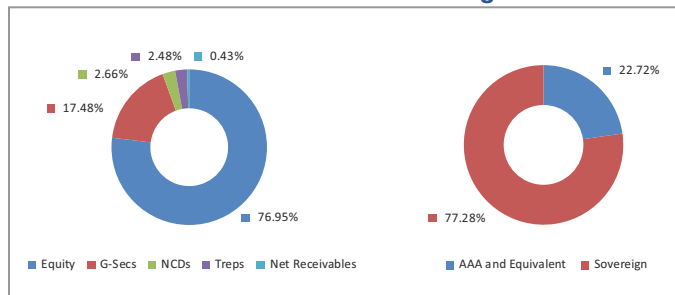


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-1.62%	0.27%	9.09%	12.40%	9.45%	11.14%	11.60%	9.58%	9.51%	10.14%
Benchmark	-1.18%	0.54%	9.26%	12.17%	9.44%	11.24%	12.19%	11.00%	10.30%	9.15%

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

December 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	77.64
Debt , Bank deposits & Fixed Income Securities	0 - 60	21.11
Money Market instrument	0 - 50	0.16
Net Current Assets*		1.09
Total		100.00

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

Company/Issuer	Rating	Exposure (%)
Equity		77.64%
HDFC Bank Ltd		9.63%
Reliance Industries Ltd		6.36%
ICICI Bank Ltd		6.24%
Infosys Ltd		5.08%
Larsen & Toubro Ltd		3.40%
Bharti Airtel Ltd		3.10%
ITC Ltd		3.02%
Tata Consultancy Services Ltd		2.36%
Axis Bank Ltd		2.32%
State Bank of India		2.27%
Hindustan Unilever Ltd.		2.23%
Power Grid Corporation of India Ltd		2.07%
Sun Pharmaceuticals Industries Ltd		2.05%
UltraTech Cement Ltd		2.01%
Kotak Mahindra Bank Ltd		1.89%
Mahindra & Mahindra Ltd		1.85%
TITAN COMPANY LIMITED		1.66%
TVS Motor Company Ltd		1.11%
HCL Technologies Ltd		1.10%
Tech Mahindra Ltd		1.10%
Hindalco Industries Ltd		1.04%
Bajaj Finance Limited		0.98%
Godrej Consumer Products Ltd		0.92%
Maruti Suzuki India Ltd		0.91%
Larsen & Toubro Infotech Mindtree Limited		0.90%
Page Industries Limited		0.86%
Hero MotoCorp Ltd		0.81%
Lupin Ltd		0.80%
Shriram Finance Limited		0.76%
NTPC Ltd		0.74%
Devyani International Ltd.		0.72%
Trent Ltd		0.66%
Schaeffler India Limited		0.64%
Cipla Ltd		0.61%
Oil & Natural Gas Corpn Ltd		0.59%
Divis Laboratories Ltd		0.53%
ICICI Lombard General Insurance Co. Ltd		0.52%
IDFC First Bank Ltd		0.46%
Apollo Hospitals Enterprise Limited		0.41%
JSW Steel Ltd		0.37%
HDFC Life Insurance Company Ltd		0.37%
SBI Life Insurance Company Limited		0.35%
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	14 -
Debt	- 10
Hybrid	11 12
NAV as on 31-December-2024	30.4915
AUM (Rs. Cr)*	312.74
Equity (Rs. Cr)	242.83
Debt (Rs. Cr)	66.49
Net current asset (Rs. Cr)	3.42

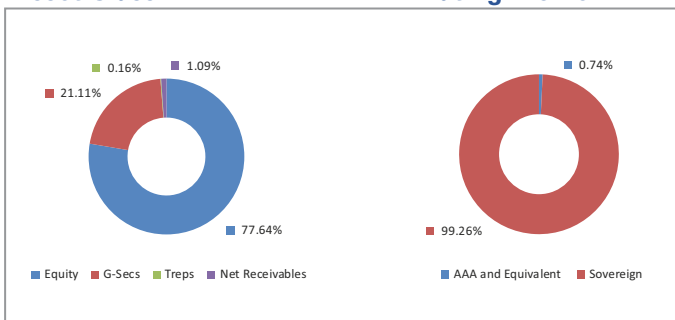
*AUM is excluding the last day unitisation.

Company/Issuer	Rating	Exposure (%)
Persistent Systems Limited		0.30%
Kalpataru Projects International Limited		0.29%
TATA CONSUMER PRODUCTS LIMITED.		0.27%
Britannia Industries Ltd		0.26%
Asian Paints Ltd		0.22%
Bharat Petroleum Corporation Ltd		0.16%
Sovereign		21.11%
7.34% GOI (MD 22/04/2064)	SOV	9.04%
7.09% GOI (MD 05/08/2054)	SOV	7.98%
7.10% GOI (MD 08/04/2034)	SOV	1.34%
6.54% GOI (MD 17/01/2032)	SOV	0.95%
7.23% GOI (MD 15/04/2039)	SOV	0.66%
7.18% GOI (MD 14/08/2033)	SOV	0.65%
6.92% GOI (MD 18/11/2039)	SOV	0.32%
7.25% GOI (MD 12/06/2063)	SOV	0.18%
Money Market, Deposits & Other		1.25%
Total		100.00%

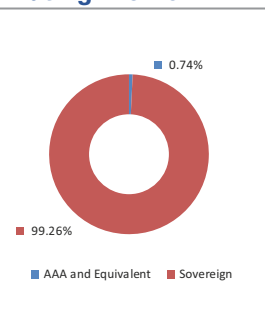
Quantitative Indicators

Modified Duration in Years	11.42
Average Maturity in Years	29.98
Yield to Maturity in %	6.99

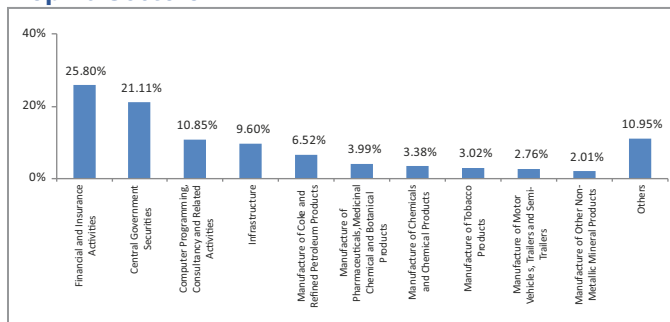
Asset Class



Rating Profile

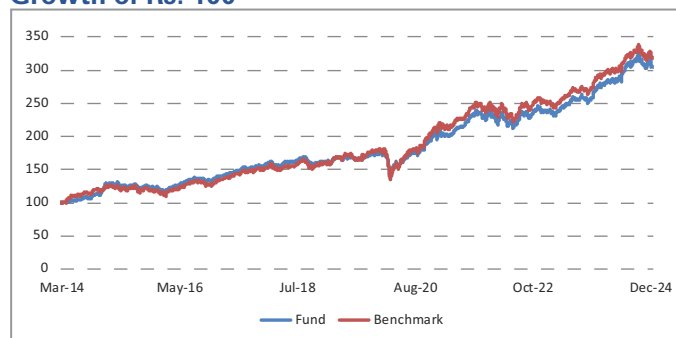


Top 10 Sectors



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	-1.57%	0.78%	10.52%	13.00%	9.60%	11.25%	11.89%	9.75%	9.91%	10.92%
Benchmark	-1.18%	0.54%	9.26%	12.17%	9.44%	11.24%	12.19%	11.00%	10.30%	11.36%

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

December 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.

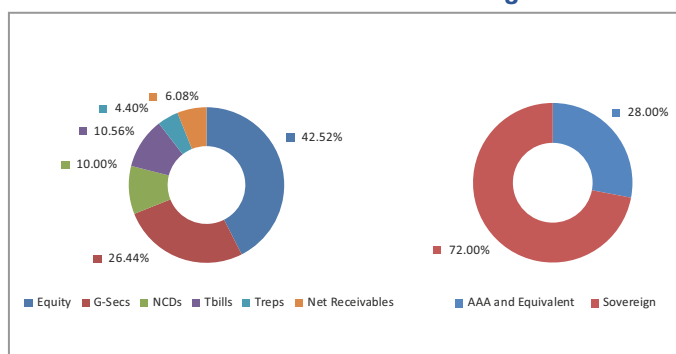
Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10% - 90%	42.52
Debt & Debt Related Instruments	10% -90%	36.44
Money market instruments	0% - 80%	14.96
Net Current Assets*		6.08
Total		100.00

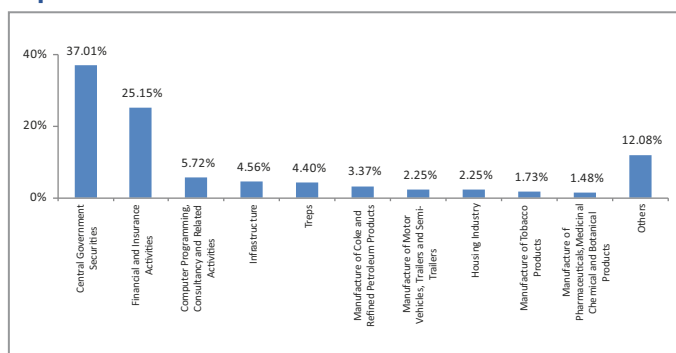
*Net current asset represents net of receivables and payables for investments held.

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	14	-
Debt	-	10
Hybrid	11	12
NAV as on 31-December-2024	11.5022	
AUM (Rs. Cr)*	45.70	
Equity (Rs. Cr)	19.43	
Debt (Rs. Cr)	23.49	
Net current asset (Rs. Cr)	2.78	

*Sensex 50 Index (Equity) 45% + CRISIL Composite Bond Index (Debt) 45% + CRISIL Liquid Debt Index (Liquid) 10%

*AUM is excluding the last day utilisation.

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		42.52%
HDFC Bank Ltd		6.71%
ICICI Bank Ltd		3.60%
Reliance Industries Ltd		3.29%
Infosys Ltd		2.69%
State Bank of India		2.54%
ITC Ltd		1.73%
Larsen & Toubro Ltd		1.70%
Bharti Airtel Ltd		1.67%
Tata Consultancy Services Ltd		1.66%
Shriram Finance Limited		1.52%
Axis Bank Ltd		1.21%
Mahindra & Mahindra Ltd		1.12%
Kotak Mahindra Bank Ltd		1.05%
Hindustan Unilever Ltd.		0.83%
Sun Pharmaceuticals Industries Ltd		0.81%
HCL Technologies Ltd		0.81%
NTPC Ltd		0.63%
Maruti Suzuki India Ltd		0.57%
Power Grid Corporation of India Ltd		0.56%
Tata Motors Ltd		0.56%
TITAN COMPANY LIMITED		0.54%
UltraTech Cement Ltd		0.53%
Tata Steel Ltd		0.46%
Tech Mahindra Ltd		0.43%
Oil & Natural Gas Corpn Ltd		0.37%
Grasim Industries Ltd.		0.36%
Hindalco Industries Ltd		0.35%
Coal India Ltd		0.35%
JSW Steel Ltd		0.34%
Dr Reddys Laboratories Ltd		0.34%
Cipla Ltd		0.33%
Nestle India Ltd		0.31%
Apollo Hospitals Enterprise Limited		0.30%
HDFC Life Insurance Company Ltd		0.26%

Portfolio

Company/Issuer	Rating	Exposure (%)
IndusInd Bank Ltd		0.25%
SBI Life Insurance Company Limited		0.25%
TATA CONSUMER PRODUCTS LIMITED.		0.24%
Britannia Industries Ltd		0.22%
Trent Ltd		0.22%
Hero MotoCorp Ltd		0.22%
Bharat Electronics Ltd		0.14%
Asian Paints Ltd		0.14%
Wipro Ltd		0.12%
Eicher Motors Ltd		0.10%
Bharat Petroleum Corporation Ltd		0.08%
Corporate Bond		10.00%
8.05% Kotak Mahindra Prime Ltd. NCD (MD 15/03/2029)	AAA and Equivalent	3.35%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	2.25%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	2.21%
7.40% NABARD NCD Series 25D (U)(MD 29/04/2030)	AAA and Equivalent	2.19%
Sovereign		26.44%
7.09% GOI (MD 05/08/2054)	SOV	5.62%
7.34% GOI (MD 22/04/2064)	SOV	4.55%
7.18% GOI (MD 14/08/2033)	SOV	4.30%
8.20% GOI (MD 24/09/2025)	SOV	3.32%
6.54% GOI (MD 17/01/2032)	SOV	3.23%
7.10% GOI (MD 08/04/2034)	SOV	3.19%
7.23% GOI (MD 15/04/2039)	SOV	1.13%
6.92% GOI (MD 18/11/2039)	SOV	1.10%
Money Market, Deposits & Other		21.04%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.85%	2.30%	8.80%	-	-	-	-	-	-	11.66%
Benchmark	-0.66%	1.63%	9.06%	-	-	-	-	-	-	11.72%

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

December 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	85.71
Money market instruments, Cash, Mutual funds*	0 - 60	9.50
Net Current Assets*		4.78
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		28.96%
7.74% LICHF Ltd. NCD Tr. 445 Option II (S) (MD 11/02/2028)	AAA and Equivalent	2.80%
7.74% LIC Housing Finance Ltd NCD Tr.448 (S) (MD 22/10/2027)	AAA and Equivalent	2.80%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	2.79%
7.55% Sundaram Home Finance Ltd.(S) (MD 02/09/2025)	AAA and Equivalent	2.78%
7.10% HDFC Bank LTD (S) Series Z-007 (MD 12/11/2031)	AAA and Equivalent	2.74%
7.22% Ultratech Cement NCD (U) (MD 24/11/2034)	AAA and Equivalent	2.22%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	2.08%
9.15% Shriram Finance Ltd NCD(S) Tran 12 (MD 28/06/2029)	AA+	1.75%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.40%
7.69% LIC Housing Finance Ltd NCD Tr.437(S) (MD 06/02/2034)	AAA and Equivalent	1.34%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA and Equivalent	1.16%
7.40% NABARD NCD Series 25D (U)(MD 29/04/2030)	AAA and Equivalent	1.11%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.84%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.79%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.57%
8.3774% HDB Financial Services Ltd.NCD(S) (MD 24/04/2026)	AAA and Equivalent	0.56%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	0.46%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	0.33%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.19%
7.97% HDFC Bank LTD (S) Series AB-022 (MD 17/02/2033)	AAA and Equivalent	0.12%
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%
Sovereign		56.75%
7.34% GOI (MD 22/04/2064)	SOV	29.54%
7.18% GOI (MD 14/08/2033)	SOV	5.69%
7.09% GOI (MD 05/08/2054)	SOV	4.97%
7.26% GOI (MD 06/02/2033)	SOV	4.30%
6.54% GOI (MD 17/01/2032)	SOV	3.54%
6.92% GOI (MD 18/11/2039)	SOV	3.08%
7.38% TELANGANA SDL (MD 06/03/2049)	SOV	1.31%
7.38% TAMILNADU SDL (MD 06/03/2054)	SOV	0.99%
7.50% GOI (MD 10/08/2034)	SOV	0.58%
7.68% Karnataka SDL (MD 21/12/2034)	SOV	0.58%

Portfolio

Company/Issuer	Rating	Exposure (%)
Others		2.17%
Money Market, Deposits & Other		14.29%
Total		100.00%

Fund Details

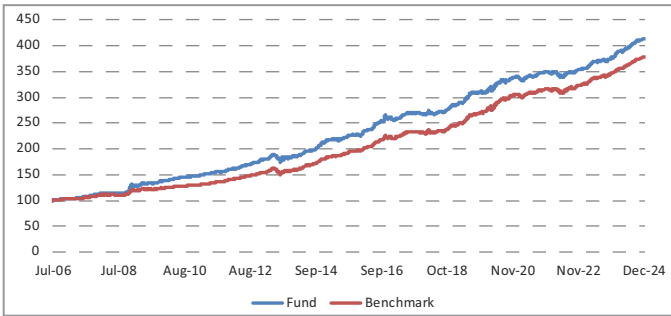
Description	
SFIN Number	ULIF02610/07/06BONDFUNDLI116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-December-2024	41.3803
AUM (Rs. Cr)*	1794.48
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1708.66
Net current asset (Rs. Cr)	85.82

*AUM is excluding the last day unitisation.

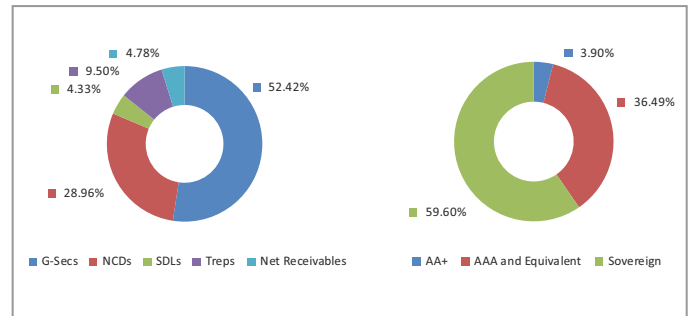
Quantitative Indicators

Modified Duration in Years	7.24
Average Maturity in Years	17.45
Yield to Maturity in %	7.10

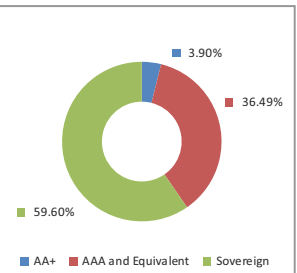
Growth of Rs. 100



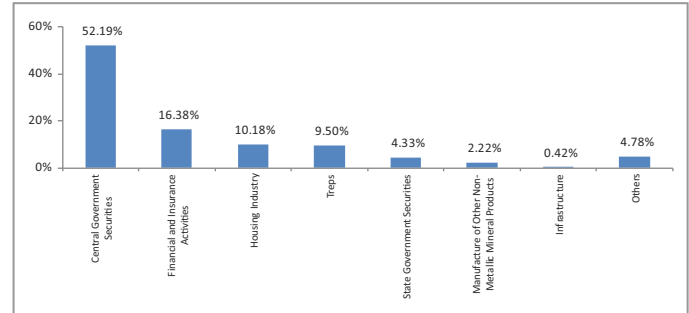
Asset Class



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	0.48%	4.28%	9.46%	8.11%	5.80%	5.03%	5.95%	6.37%	6.91%	7.98%
Benchmark	0.50%	4.23%	8.95%	8.11%	6.21%	5.51%	6.83%	7.24%	7.68%	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

December 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	80.54
Net Current Assets*		19.46
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		7.55%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	7.55%
Sovereign		
		72.00%
7.34% GOI (MD 22/04/2064)	SOV	24.38%
7.10% GOI (MD 08/04/2034)	SOV	14.12%
7.18% GOI (MD 14/08/2033)	SOV	12.67%
6.54% GOI (MD 17/01/2032)	SOV	7.20%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	3.96%
7.09% GOI (MD 05/08/2054)	SOV	2.71%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	1.43%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.20%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.19%
7.23% GOI (MD 15/04/2039)	SOV	0.79%
Others		2.33%
Money Market, Deposits & Other		
		20.46%
Total		100.00%

Fund Details

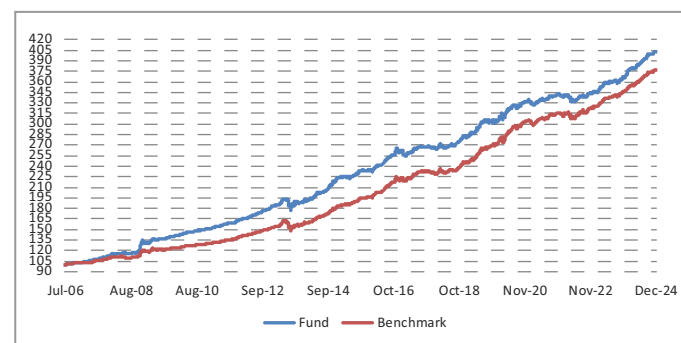
Description	
SFIN Number	ULIF03524/07/06BONDPENFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-December-2024	40.3410
AUM (Rs. Cr)*	13.00
Equity (Rs. Cr)	-
Debt (Rs. Cr)	10.47
Net current asset (Rs. Cr)	2.53

*AUM is excluding the last day unitisation.

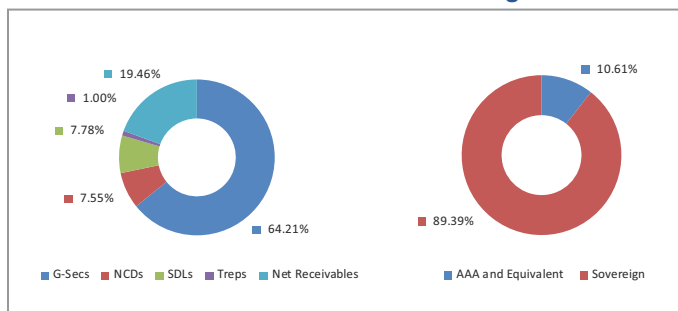
Quantitative Indicators

Modified Duration in Years	8.34
Average Maturity in Years	18.45
Yield to Maturity in %	6.97

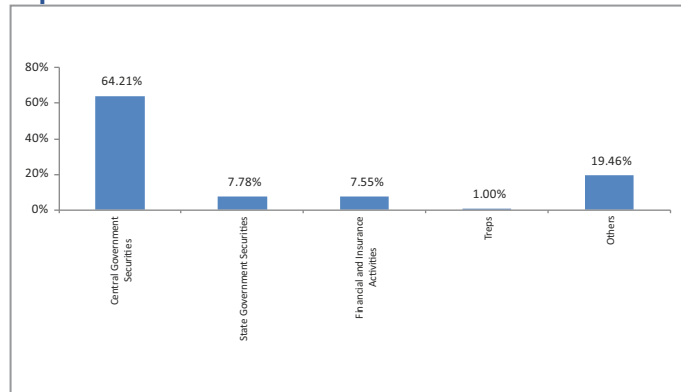
Growth of Rs. 100



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	0.51%	4.45%	9.85%	8.25%	5.71%	4.89%	5.79%	6.10%	6.29%	7.85%
Benchmark	0.50%	4.23%	8.95%	8.11%	6.21%	5.51%	6.83%	7.24%	7.68%	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

December 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	89.85
Money market instruments	0 - 20	8.51
Net Current Assets*		1.64
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	9.38%
7.62% NABARD NCD Series 23I (U) (MD 31/01/2028)	AAA and Equivalent	6.39%
7.73% LICHT Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	3.28%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.60%
Sovereign		
7.34% GOI (MD 22/04/2064)	SOV	24.32%
7.18% GOI (MD 14/08/2033)	SOV	14.06%
7.10% GOI (MD 08/04/2034)	SOV	12.92%
6.54% GOI (MD 17/01/2032)	SOV	6.28%
6.92% GOI (MD 18/11/2039)	SOV	2.88%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	2.46%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.24%
7.26% GOI (MD 06/02/2033)	SOV	0.98%
7.25% GOI (MD 12/06/2063)	SOV	0.66%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.57%
Others		0.07%
Money Market, Deposits & Other		
		12.90%
Total		100.00%

Fund Details

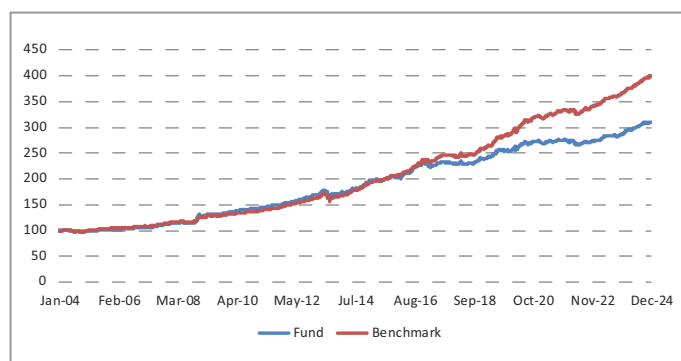
Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-December-2024	31.0576
AUM (Rs. Cr)*	31.36
Equity (Rs. Cr)	-
Debt (Rs. Cr)	28.65
Net current asset (Rs. Cr)	2.71

*AUM is excluding the last day unitisation.

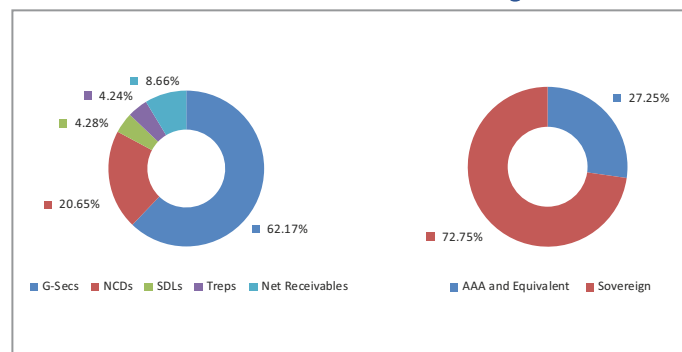
Quantitative Indicators

Modified Duration in Years	7.47
Average Maturity in Years	15.92
Yield to Maturity in %	7.01

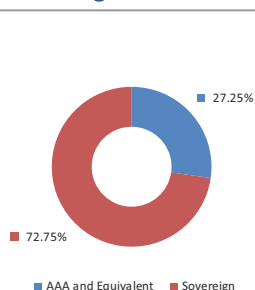
Growth of Rs. 100



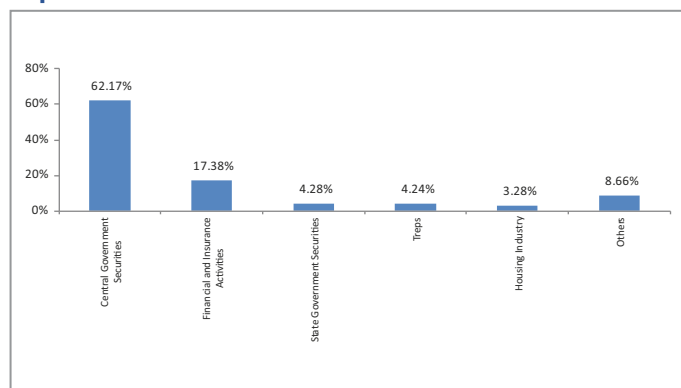
Asset Class



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	0.31%	3.43%	7.87%	6.50%	4.05%	3.17%	4.07%	4.39%	4.82%	5.55%
Benchmark	0.50%	4.23%	8.95%	8.11%	6.21%	5.51%	6.83%	7.24%	7.68%	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

December 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	89.50
Money market instruments	0 - 20	1.90
Net Current Assets*		8.60
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		9.79%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	8.68%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.11%
Sovereign		79.71%
7.10% GOI (MD 08/04/2034)	SOV	22.06%
7.34% GOI (MD 22/04/2064)	SOV	20.40%
6.54% GOI (MD 17/01/2032)	SOV	17.00%
7.18% GOI (MD 14/08/2033)	SOV	12.29%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	3.99%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.15%
7.09% GOI (MD 05/08/2054)	SOV	1.11%
7.26% GOI (MD 06/02/2033)	SOV	0.91%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.80%
Money Market, Deposits & Other		10.50%
Total		100.00%

Fund Details

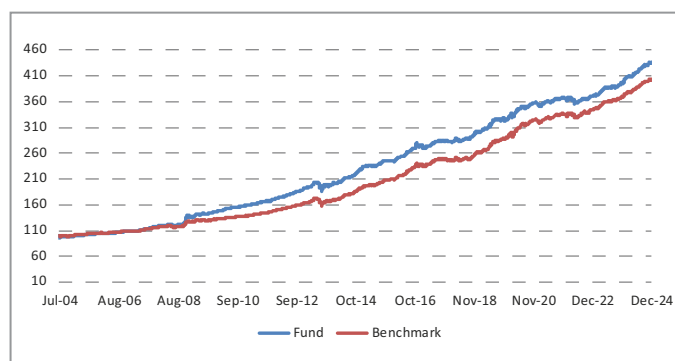
Description	
SFIN Number	ULIF00923/07/04DEBTPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-December-2024	43.5437
AUM (Rs. Cr)*	45.22
Equity (Rs. Cr)	-
Debt (Rs. Cr)	41.33
Net current asset (Rs. Cr)	3.89

*AUM is excluding the last day unitisation.

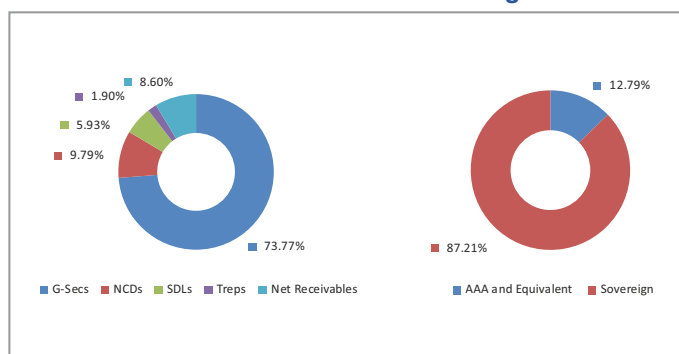
Quantitative Indicators

Modified Duration in Years	7.49
Average Maturity in Years	15.18
Yield to Maturity in %	6.94

Growth of Rs. 100

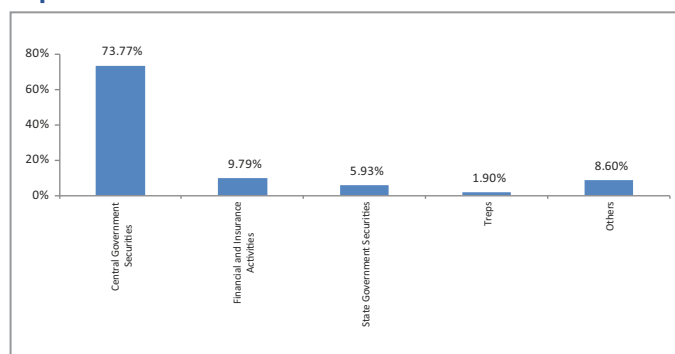


Asset Class



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	0.49%	4.54%	9.79%	8.41%	5.80%	5.00%	5.96%	6.36%	6.63%	7.46%
Benchmark	0.50%	4.23%	8.95%	8.11%	6.21%	5.51%	6.83%	7.24%	7.68%	7.05%

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

December 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	90.21
Net Current Assets*		9.79
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		
7.10% GOI (MD 08/04/2034)	SOV	30.16%
6.54% GOI (MD 17/01/2032)	SOV	20.00%
7.34% GOI (MD 22/04/2064)	SOV	16.88%
7.18% GOI (MD 14/08/2033)	SOV	12.46%
6.92% GOI (MD 18/11/2039)	SOV	2.91%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.51%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.49%
7.26% GOI (MD 06/02/2033)	SOV	1.49%
7.09% GOI (MD 05/08/2054)	SOV	1.46%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	0.67%
Money Market, Deposits & Other		
		10.95%
Total		100.00%

Fund Details

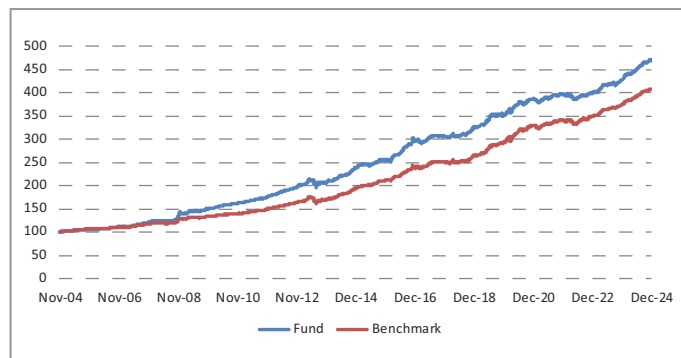
Description	
SFIN Number	ULIF01518/11/04DEBTPUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-December-2024	47.0707
AUM (Rs. Cr)*	3.45
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.11
Net current asset (Rs. Cr)	0.34

*AUM is excluding the last day unitisation.

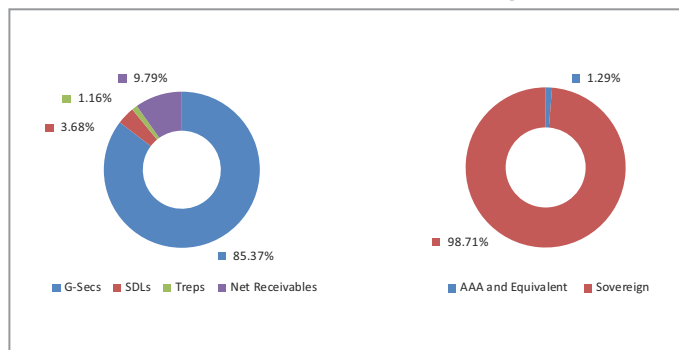
Quantitative Indicators

Modified Duration in Years	7.57
Average Maturity in Years	14.70
Yield to Maturity in %	6.86

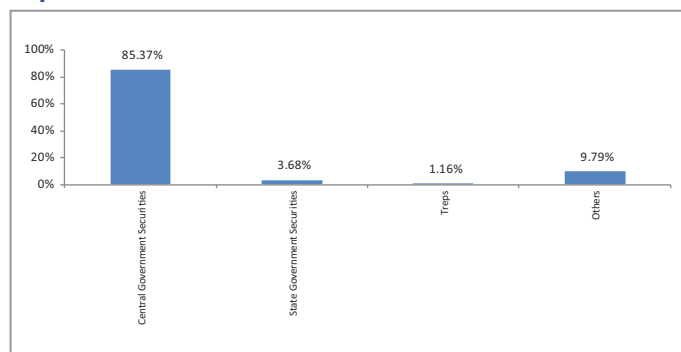
Growth of Rs. 100



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	0.48%	4.68%	9.89%	8.54%	5.84%	4.99%	5.92%	6.36%	6.99%	8.00%
Benchmark	0.50%	4.23%	8.95%	8.11%	6.21%	5.51%	6.83%	7.24%	7.68%	7.24%

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

December 2024

Life Long Gain Fund

Fund Objective

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

Portfolio Allocation

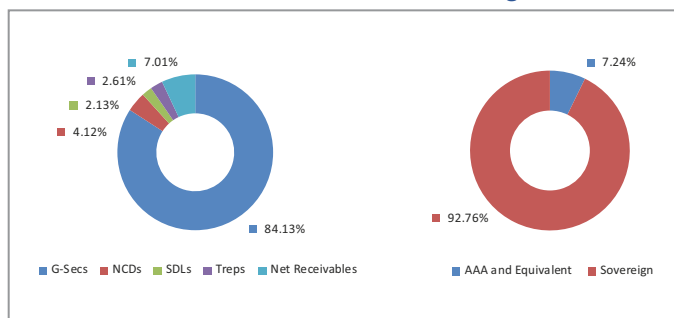
	Stated (%)	Actual (%)
Government Securities	25 - 100	73.76
Government Securities or Other Approved Securities (including above)	50 - 100	73.76
Approved Investments Infrastructure and Social Sector	15 - 100	16.62
Others*	0 - 35	2.61
Others Approved	0 - 15	-
Net Current Assets*		7.01
Total		100.00

*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'

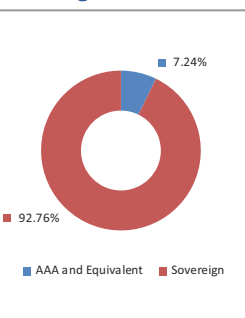
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		4.12%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	4.12%
Sovereign		86.26%
7.34% GOI (MD 22/04/2064)	SOV	20.66%
7.10% GOI (MD 08/04/2034)	SOV	19.88%
7.10% GOI SGRB (MD 27/01/2028)	SOV	11.08%
7.18% GOI (MD 14/08/2033)	SOV	9.82%
6.54% GOI (MD 17/01/2032)	SOV	9.46%
7.09% GOI (MD 05/08/2054)	SOV	4.84%
6.92% GOI (MD 18/11/2039)	SOV	3.44%
7.23% GOI (MD 15/04/2039)	SOV	2.12%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.43%
7.24% GOI SGRB (MD 11/12/2033)	SOV	1.41%
Others		2.11%
Money Market, Deposits & Other		9.61%
Total		100.00%

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%	3.47%	8.01%	6.56%	3.98%	3.20%	4.25%	4.64%	5.02%	5.04%
Benchmark	0.50%	4.23%	8.95%	8.11%	6.21%	5.51%	6.83%	7.24%	7.68%	7.05%

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

Fund Details

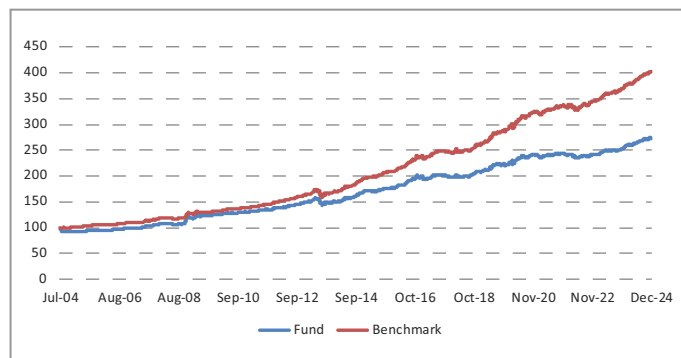
Description	
SFIN Number	ULIF01123/07/04LIFELOGAIN116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-December-2024	27.3646
AUM (Rs. Cr)*	7.29
Equity (Rs. Cr)	-
Debt (Rs. Cr)	6.78
Net current asset (Rs. Cr)	0.51

*AUM is excluding the last day unitisation.

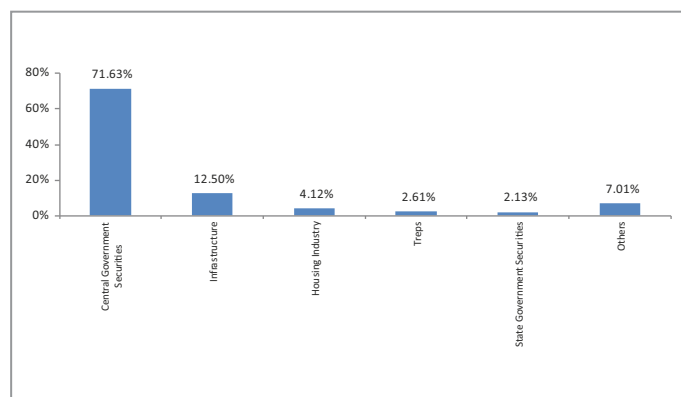
Quantitative Indicators

Modified Duration in Years	7.40
Average Maturity in Years	15.67
Yield to Maturity in %	6.89

Growth of Rs. 100



Top 10 Sectors



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

December 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	95.19
Money market instruments	0 - 10	-
Net Current Assets [#]		4.81
Total		100.00

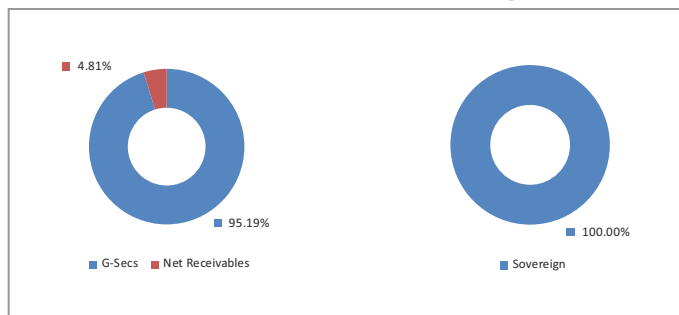
*Net current asset represents net of receivables and payables for investments held.

[#]Including Loan

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		95.19%
7.10% GOI (MD 08/04/2034)	SOV	60.67%
6.79% GOI (MD 07/10/2034)	SOV	34.52%
Net Current Asset		4.81%
Total		100.00%

Asset Class

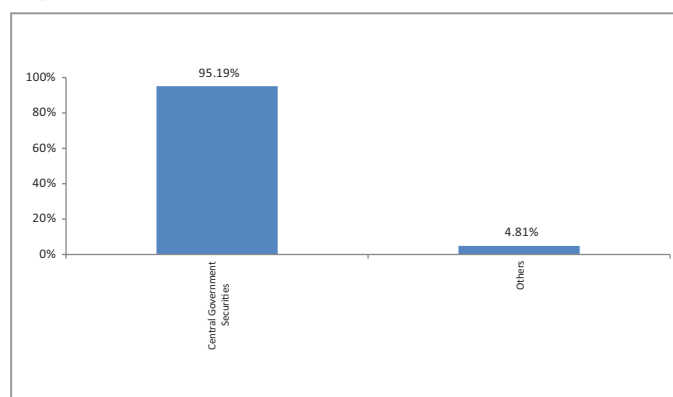


Fund Details

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 31-December-2024	10.6063
AUM (Rs. Cr)*	0.06
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.06
Net current asset (Rs. Cr)	-

*AUM is excluding the last day unitisation.

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	0.40%	4.31%	6.06%	-	-	-	-	-	-	5.77%
Benchmark	0.65%	4.90%	9.65%	-	-	-	-	-	-	9.79%

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

December 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*		-
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		
LIC Housing Finance Ltd CP (MD 04/03/2025)	AAA and Equivalent	9.33%
Kotak Mahindra Prime Ltd CP (MD 05/02/2025)	AAA and Equivalent	8.83%
Cholamandalam Inv & Fin Co. Ltd CPM (MD 21/02/2025)	AAA and Equivalent	8.38%
TREP (MD 01/01/2025)	AAA and Equivalent	5.12%
Axis Bank Ltd CD (MD 30/01/2025)	AAA and Equivalent	4.69%
Punjab National Bank CD (MD 15/05/2025)	AAA and Equivalent	2.59%
Kotak Bank CD (MD 09/05/2025)	AAA and Equivalent	1.87%
HDFC Bank Ltd. CD (MD 24/06/2025)	AAA and Equivalent	1.40%
Sovereign		
364 Days T-Bill (MD 11/04/2025)	SOV	11.89%
364 Days T-Bill (MD 23/01/2025)	SOV	10.85%
364 Days T-Bill (MD 06/02/2025)	SOV	9.98%
364 Days T-Bill (MD 02/05/2025)	SOV	9.83%
364 Days T-Bill (MD 24/04/2025)	SOV	6.53%
364 Days T-Bill (MD 04/09/2025)	SOV	4.79%
364 Days T-Bill (MD 09/10/2025)	SOV	2.31%
364 Days T-Bill (MD 04/12/2025)	SOV	1.14%
364 Days T-Bill (MD 09/01/2025)	SOV	0.46%
Total		100.00%

Fund Details

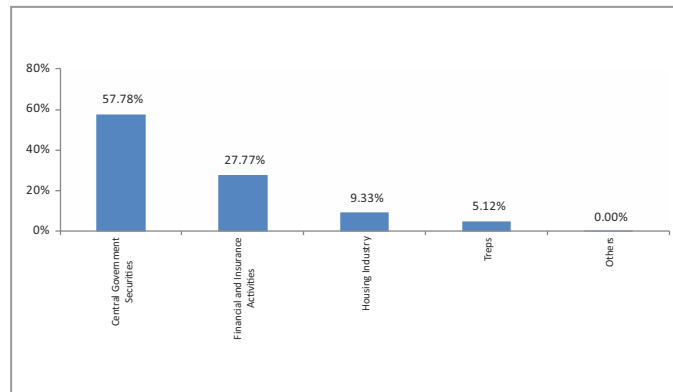
Description	
SFIN Number	ULIF02510/07/06LIQUIDFUND116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	31.6656
AUM (Rs. Cr)*	412.98
Equity (Rs. Cr)	-
Debt (Rs. Cr)	412.98
Net current asset (Rs. Cr)	-

*AUM is excluding the last day unitisation.

Quantitative Indicators

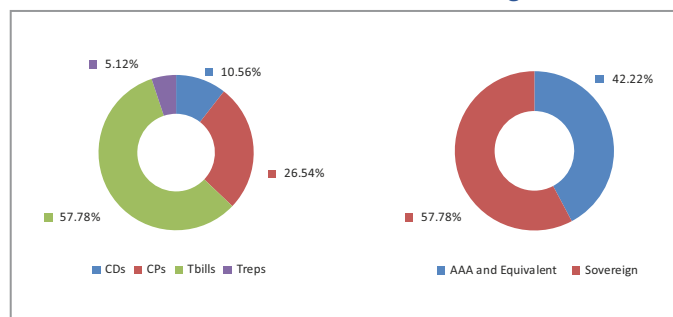
Modified Duration in Years	0.22
Average Maturity in Years	0.23
Yield to Maturity in %	6.82

Top 10 Sectors

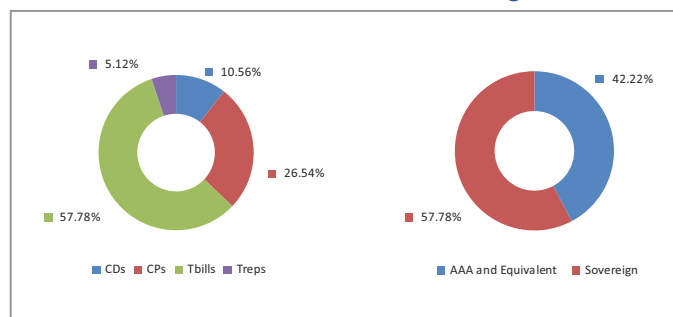


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.52%	3.07%	6.33%	6.18%	5.43%	4.71%	4.49%	3.55%	4.60%	6.43%
Benchmark	0.58%	3.56%	7.35%	7.23%	6.51%	5.78%	5.54%	6.02%	6.45%	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

December 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	99.92
Net Current Assets*		0.08
Total		100.00

*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%
Total	100.00%

Fund Details

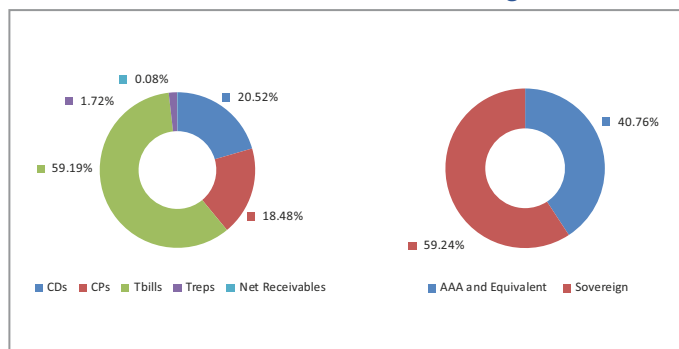
Description	
SFIN Number	ULIF00215/01/04CASHFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	28.1129
AUM (Rs. Cr)*	21.54
Equity (Rs. Cr)	-
Debt (Rs. Cr)	21.53
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

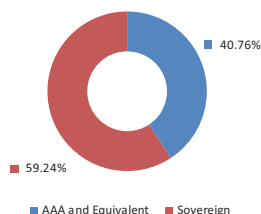
Quantitative Indicators

Modified Duration in Years	0.18
Average Maturity in Years	0.19
Yield to Maturity in %	5.77

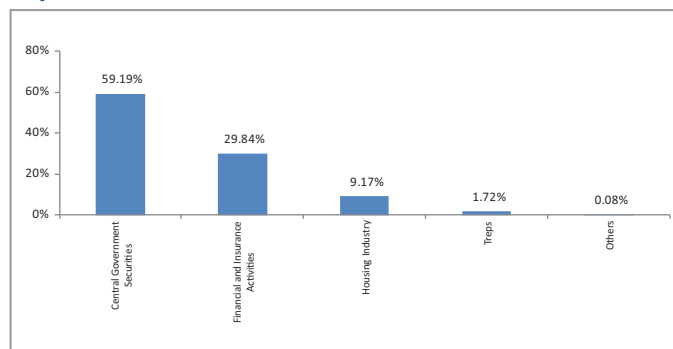
Asset Class



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%	2.23%	4.53%	4.30%	3.60%	2.92%	2.69%	3.14%	3.79%	5.05%
Benchmark	0.58%	3.56%	7.35%	7.23%	6.51%	5.78%	5.54%	6.02%	6.45%	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

December 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	99.95
Net Current Assets*		0.05
Total		100.00

*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%
Total	100.00%

Fund Details

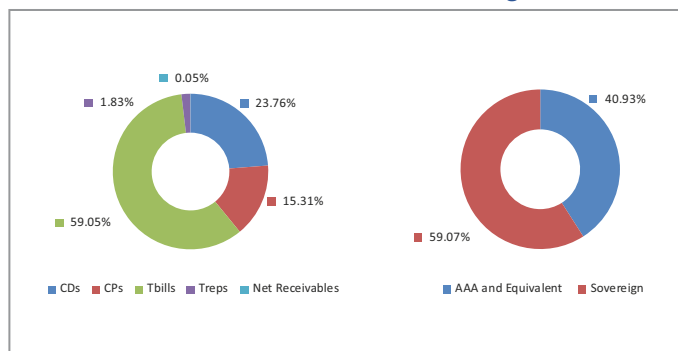
Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	40.1178
AUM (Rs. Cr)*	35.54
Equity (Rs. Cr)	-
Debt (Rs. Cr)	35.52
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

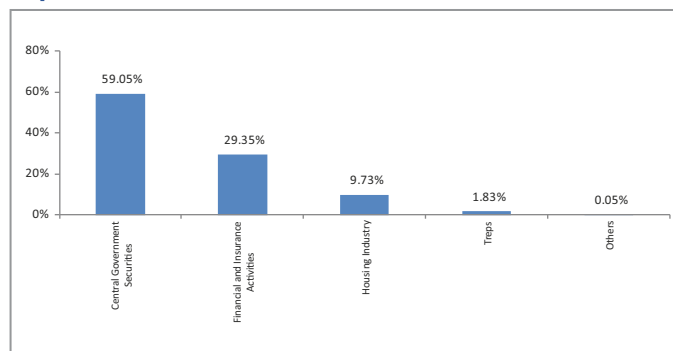
Quantitative Indicators

Modified Duration in Years	0.24
Average Maturity in Years	0.24
Yield to Maturity in %	5.82

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%	3.16%	6.44%	6.23%	5.52%	4.86%	4.70%	5.14%	5.81%	7.03%
Benchmark	0.58%	3.56%	7.35%	7.23%	6.51%	5.78%	5.54%	6.02%	6.45%	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

December 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	99.75
Net Current Assets*		0.25
Total		100.00

*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%
Total	100.00%

Fund Details

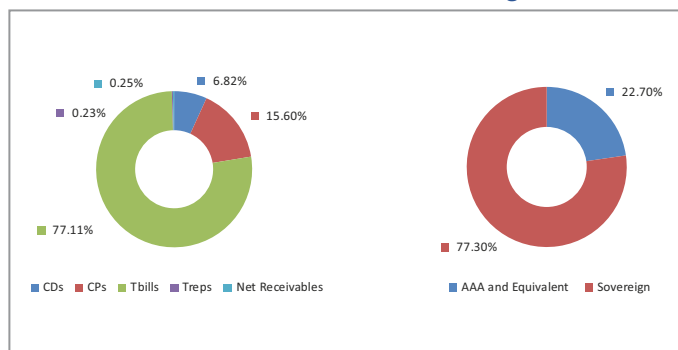
Description	
SFIN Number	ULIF01618/11/04CASHPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	39.9987
AUM (Rs. Cr)*	4.38
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.37
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

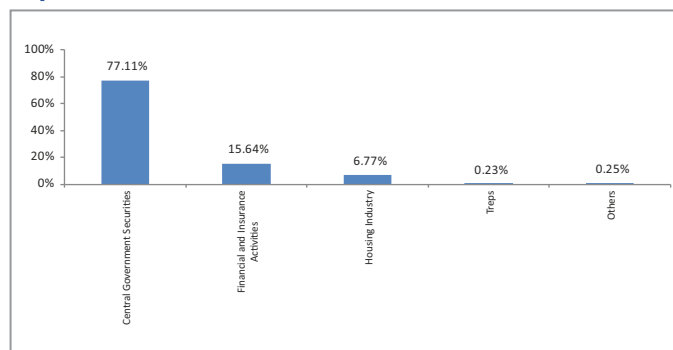
Quantitative Indicators

Modified Duration in Years	0.42
Average Maturity in Years	0.43
Yield to Maturity in %	6.66

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	0.53%	3.12%	6.30%	6.16%	5.46%	4.79%	4.62%	5.03%	5.69%	7.13%
Benchmark	0.58%	3.56%	7.35%	7.23%	6.51%	5.78%	5.54%	6.02%	6.45%	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

December 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	71.50
Mutual Funds and Money market instruments	0 - 40	26.42
Net Current Assets [#]		2.07
Total		100.00

[#]Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		71.50%
7.10% GOI (MD 08/04/2034)	SOV	31.61%
6.63% Maharashtra SDL (MD 14/10/2030)	SOV	20.20%
5.77% GOI (MD 03/08/2030)	SOV	19.69%
Money Market, Deposits & Other		28.50%
Total		100.00%

Fund Details

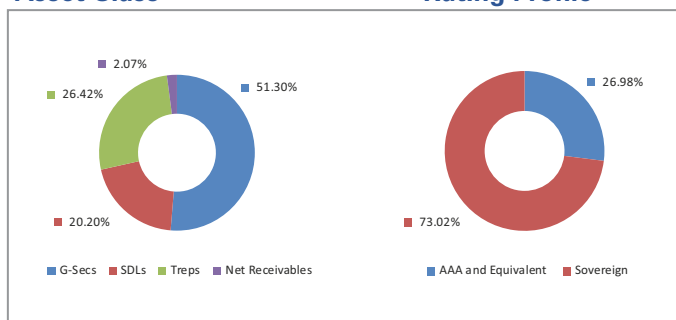
Description		
SFIN Number	ULIF06127/01/11ASSRDRETRN116	
Launch Date	28-Jan-11	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	14	-
Debt	-	10
Hybrid	11	12
NAV as on 31-December-2024	24.7127	
AUM (Rs. Cr)*	2.42	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	2.37	
Net current asset (Rs. Cr)	0.05	

*AUM is excluding the last day unitisation.

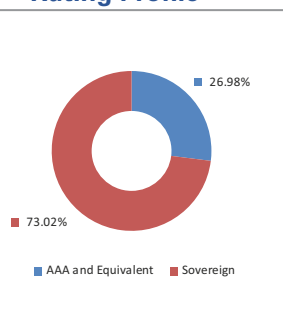
Quantitative Indicators

Modified Duration in Years	4.02
Average Maturity in Years	5.31
Yield to Maturity in %	6.74

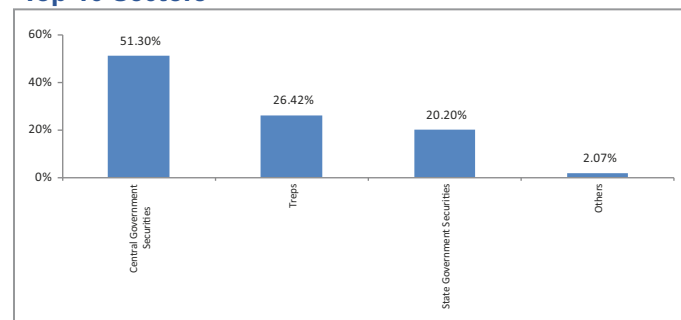
Asset Class



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%	3.67%	8.15%	7.39%	5.19%	4.64%	5.23%	5.64%	6.20%	6.71%
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

December 2024

Pension Builder 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	0 - 50	49.25
Debt, Fixed deposits & Debt Related Instrument	25 - 100	45.87
Mutual Funds and Money market instrument	0 - 40	1.52
Net Current Assets*		3.36
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		49.25%
Infosys Ltd		7.30%
Reliance Industries Ltd		7.14%
Bharti Airtel Ltd		6.12%
ICICI Bank Ltd		5.24%
HDFC Bank Ltd		4.88%
TITAN COMPANY LIMITED		3.52%
Power Grid Corporation of India Ltd		3.49%
Hindustan Unilever Ltd.		3.01%
Dr Reddys Laboratories Ltd		2.61%
Hero MotoCorp Ltd		2.06%
Others		3.87%
Corporate Bond		21.58%
7.99% HDB Financial Services Ltd. NCD(S)(MD 16/03/2026)	AAA and Equivalent	9.21%
7.85% PFC Ltd Series 177 NCD (U) (MD 03/04/2028)	AAA and Equivalent	4.65%
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	4.05%
7.8779% Kotak Mahindra Prime Ltd. NCD (MD 20/05/2025)	AAA and Equivalent	3.67%
Sovereign		24.28%
7.09% GOI (MD 05/08/2054)	SOV	19.43%
7.46% GOI (MD 06/11/2073)	SOV	4.86%
Money Market, Deposits & Other		4.88%
Total		100.00%

Fund Details

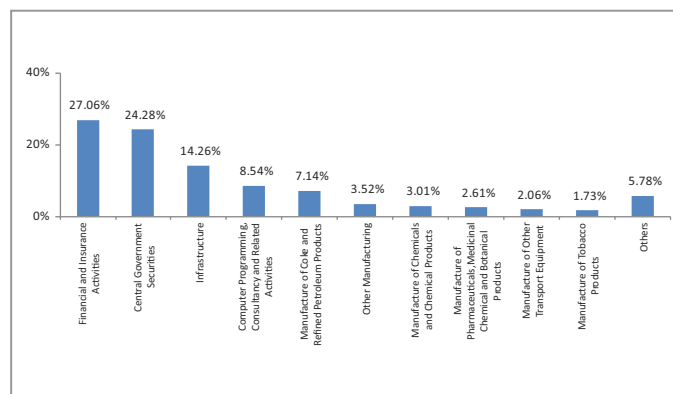
Description	
SFIN Number	ULIF06908/02/13PENSIONBUI116
Launch Date	01-Dec-14
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Abhay Moghe, Ameya Deshpande
Number of funds managed by fund manager:	Abhay Moghe Ameya Deshpande
Equity	14 -
Debt	- 8
Hybrid	11 1
NAV as on 31-December-2024	19.2102
AUM (Rs. Cr)*	108.93
Equity (Rs. Cr)	53.65
Debt (Rs. Cr)	51.63
Net current asset (Rs. Cr)	3.65

*AUM is excluding the last day unitisation.

Quantitative Indicators

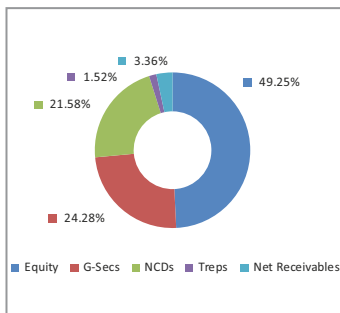
Modified Duration in Years	6.86
Average Maturity in Years	17.77
Yield to Maturity in %	7.27

Top 10 Sectors

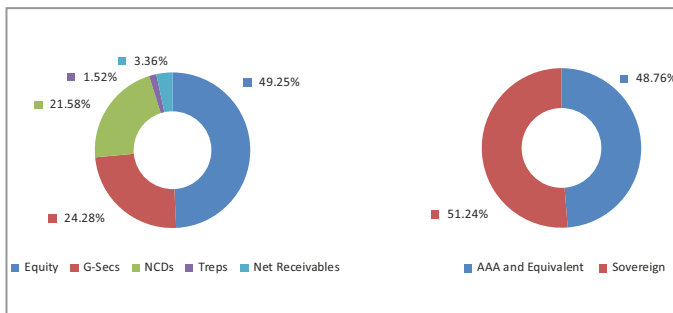


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-0.93%	0.79%	6.90%	8.76%	6.52%	5.98%	6.83%	6.66%	6.73%	6.68%
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

December 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	70.47
Debt and debt related securities incl. Fixed deposits	0 - 80	26.78
Mutual Funds and Money market instruments	0 - 50	1.46
Net Current Assets*		1.29
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		70.47%
HDFC Bank Ltd		9.08%
Dr Reddys Laboratories Ltd		8.93%
Infosys Ltd		8.32%
ICICI Bank Ltd		7.55%
Reliance Industries Ltd		7.09%
State Bank of India		6.93%
Maruti Suzuki India Ltd		5.43%
Sun Pharmaceuticals Industries Ltd		4.81%
ITC Ltd		4.53%
Bharti Airtel Ltd		4.14%
Tata Consultancy Services Ltd		3.68%
Sovereign		26.78%
6.97% GOI (MD 06/09/2026)	SOV	26.78%
Money Market, Deposits & Other		2.75%
TREP (MD 01/01/2025)	AAA and Equivalent	1.46%
Net Current Asset		1.29%
Total		100.00%

Fund Details

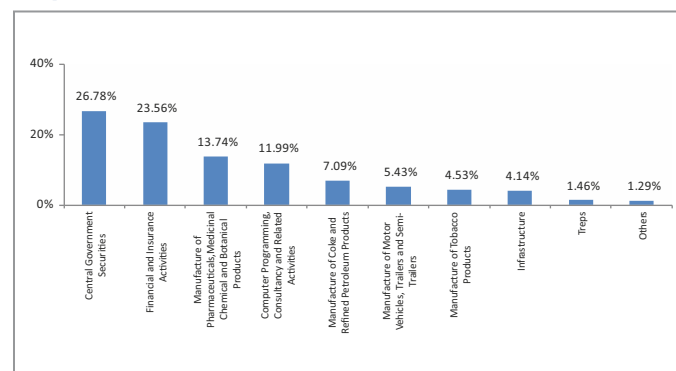
Description	
SFIN Number	ULIF07413/05/15BALEQTYFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	14 -
Debt	- 10
Hybrid	11 12
NAV as on 31-December-2024	22.2335
AUM (Rs. Cr)*	2.06
Equity (Rs. Cr)	1.45
Debt (Rs. Cr)	0.58
Net current asset (Rs. Cr)	0.03

*AUM is excluding the last day unitisation.

Quantitative Indicators

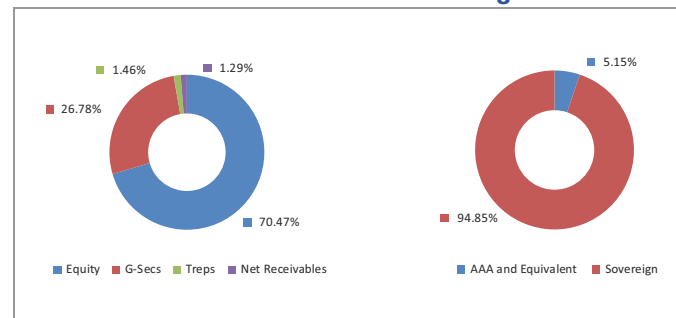
Modified Duration in Years	1.45
Average Maturity in Years	1.60
Yield to Maturity in %	6.71

Top 10 Sectors

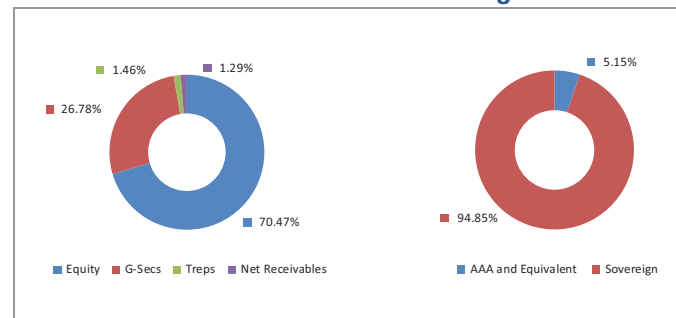


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.25%	2.90%	10.41%	13.71%	11.69%	10.71%	10.85%	9.57%	-	9.48%
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

December 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

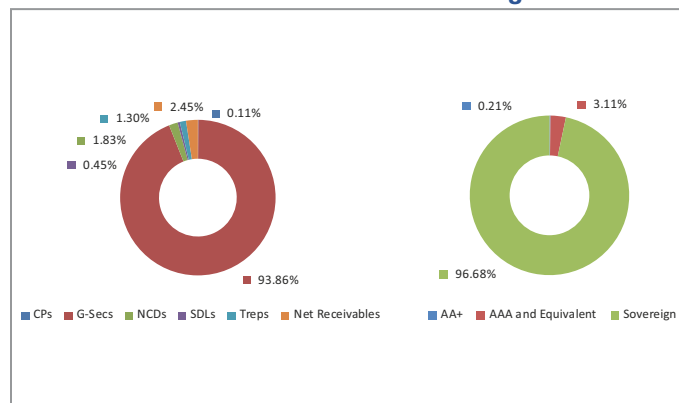
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	96.15
Money market instruments, Cash, Mutual funds	0 - 60	1.41
Net Current Assets*		2.45
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	1.32%
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%
Sovereign		
7.95% GOI (MD 28/08/2032)	SOV	59.52%
6.97% GOI (MD 06/09/2026)	SOV	20.51%
7.26% GOI (MD 06/02/2033)	SOV	11.47%
8.28% GOI (MD 21/09/2027)	SOV	1.66%
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%
Money Market, Deposits & Other		
TREP (MD 01/01/2025)	AAA and Equivalent	1.30%
LIC Housing Finance Ltd CP (MD 04/03/2025)	AAA and Equivalent	0.11%
Net Current Asset		2.45%
Total		100.00%

Asset Class



Fund Details

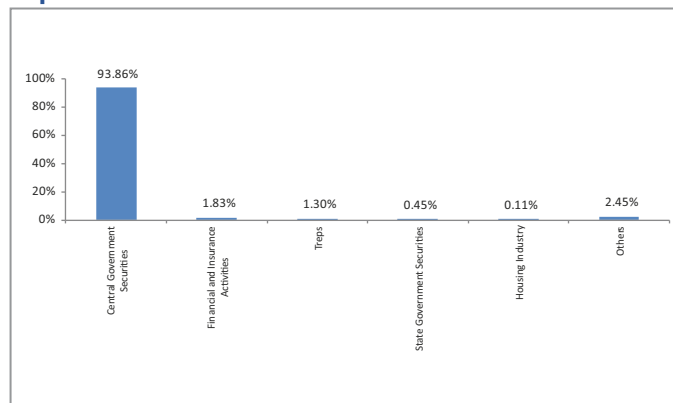
Description	
SFIN Number	ULIF07313/05/15BLDRBNDFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	16.4162
AUM (Rs. Cr)*	44.77
Equity (Rs. Cr)	-
Debt (Rs. Cr)	43.68
Net current asset (Rs. Cr)	1.09

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	4.53
Average Maturity in Years	6.09
Yield to Maturity in %	6.81

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%	3.79%	7.02%	6.49%	4.49%	3.81%	4.97%	5.64%	-	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

December 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	93.48
Net Current Assets*		6.52
Total		100.00

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

Portfolio

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

Fund Details

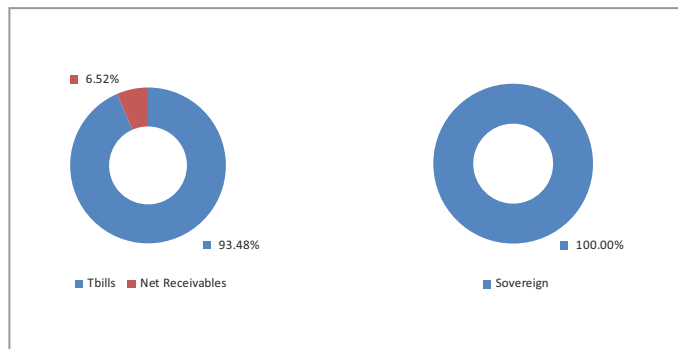
Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	15.7965
AUM (Rs. Cr)*	0.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.08
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

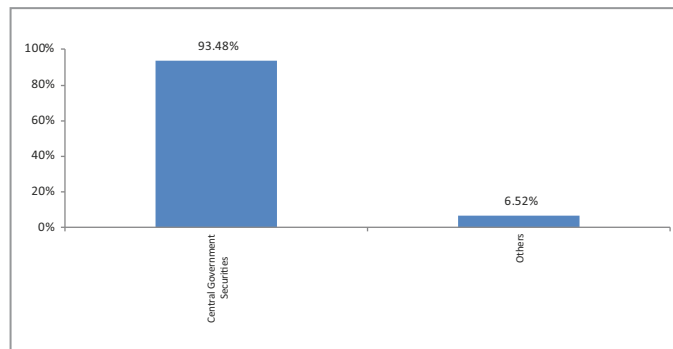
Quantitative Indicators

Modified Duration in Years	0.48
Average Maturity in Years	0.48
Yield to Maturity in %	6.45

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%	3.03%	6.51%	6.43%	5.77%	5.10%	4.84%	5.12%	-	5.03%
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

December 2024

Discontinued Life Policy Fund

Fund Objective

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

Portfolio Allocation

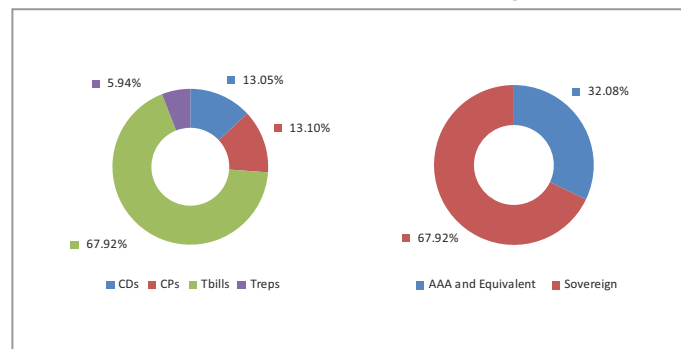
	Stated (%)	Actual (%)
Money Market instrument	0 - 40	32.08
Gsec	60 - 100	67.92
Net Current Assets*		-
Total		100.00

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

Portfolio

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

Asset Class



Fund Details

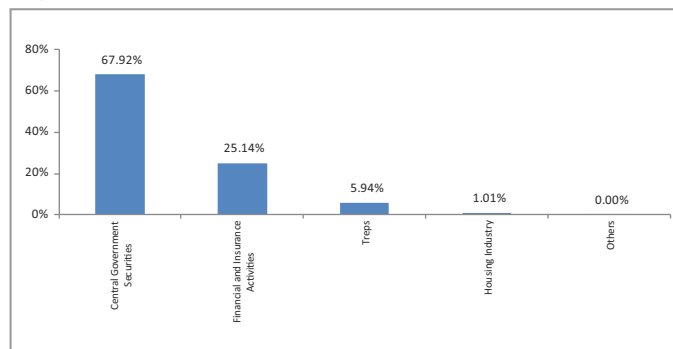
Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-December-2024	16.4945
AUM (Rs. Cr)*	2925.61
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2925.61
Net current asset (Rs. Cr)	-

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	0.44
Average Maturity in Years	0.45
Yield to Maturity in %	6.58

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	0.55%	3.24%	6.55%	6.45%	5.70%	5.07%	4.81%	4.90%	-	5.17%
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

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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.