

INVESTMENT'Z INSIGHT

Monthly Investment Update January 2025

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Fund Performance Summary

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return					CAGR Return					Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year		
Asset Allocation Fund	Asset Allocation Fund	ULIF04528/09/07ASSETALLO116	603.1	-0.47%	-1.53%	-2.59%	8.88%	13.46%	9.61%	11.68%	11.61%	9.03%	8.74%	9.99%	1-Oct-07
Asset Allocation Fund	Asset Allocation Fund II	ULIF07205/12/13ASSETALLO2116	306.3	-0.47%	-1.45%	-2.64%	9.25%	13.37%	9.54%	11.61%	11.87%	9.43%	9.00%	10.78%	31-Mar-14
Asset Allocation Fund	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPEN116	36.3	-0.99%	-2.24%	-3.47%	6.14%	12.54%	9.21%	11.36%	11.41%	9.17%	8.90%	10.02%	27-Jan-08
	CRISIL Balanced Fund – Aggressive Index			-0.41%	-1.54%	-2.65%	8.46%	12.75%	9.38%	11.56%	12.27%	10.48%	9.74%		
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	21.4	0.36%	1.08%	2.21%	4.51%	4.32%	3.69%	2.99%	2.71%	3.15%	3.77%	5.05%	15-Jan-04
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFU116	35.0	0.52%	1.55%	3.15%	6.44%	6.25%	5.61%	4.92%	4.73%	5.15%	5.79%	7.02%	23-Jul-04
Cash Fund	Cash Plus Pension Fund	ULIF01618/11/04CASHPLUPEN116	4.1	0.51%	1.53%	3.10%	6.30%	6.18%	5.55%	4.86%	4.65%	5.03%	5.67%	7.12%	18-Nov-04
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	398.1	0.50%	1.50%	3.05%	6.31%	6.19%	5.52%	4.77%	4.52%	3.56%	4.58%	6.43%	10-Jul-06
	Crilil Liquid Fund Index			0.59%	1.75%	3.54%	7.33%	7.25%	6.61%	5.86%	5.57%	6.02%	6.43%		
Debt Fund	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	31.4	0.67%	1.37%	3.35%	7.58%	6.70%	4.54%	3.42%	4.16%	4.50%	4.68%	5.56%	15-Jan-04
Debt Fund	Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116	44.9	0.80%	1.98%	4.35%	9.55%	8.59%	6.29%	5.25%	6.05%	6.48%	6.49%	7.47%	23-Jul-04
Debt Fund	Debt Plus Pension Fund	ULIF01518/11/04DEBTPLUPEN116	3.3	0.73%	1.97%	4.39%	9.54%	8.68%	6.24%	5.24%	6.00%	6.50%	6.84%	8.00%	18-Nov-04
Debt Fund	Life Long Gain Fund	ULIF01123/07/04LIFELOGAIN116	7.2	0.57%	1.39%	3.28%	7.53%	6.73%	4.42%	3.40%	4.30%	4.79%	4.90%	5.05%	23-Jul-04
Debt Fund	Bond Fund	ULIF02610/07/06BONDFUNDLI116	1,805.7	0.84%	1.76%	4.23%	9.27%	8.33%	6.27%	5.28%	6.06%	6.53%	6.77%	7.99%	10-Jul-06
Debt Fund	Bond Pension Fund	ULIF03524/07/06BONDPENFUN116	11.9	0.76%	1.84%	4.30%	9.42%	8.47%	6.09%	5.13%	5.87%	6.22%	6.15%	7.86%	24-Jul-06
	Crilil Composite Bond Fund Index			0.70%	1.77%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%		
Debt Fund	Long Term Debt Solution Fund	ULIF09019/10/23LNTRMDBTSL116	0.1	0.72%	1.87%	3.89%	8.82%	-	-	-	-	-	-	5.99%	14-Dec-23
	CRISIL Long Term Debt Solution Index			0.90%	2.19%	4.80%	9.80%	-	-	-	-	-	-		
Large Cap Fund	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	365.5	-1.62%	-4.57%	-7.26%	6.99%	14.01%	9.44%	12.84%	13.06%	9.18%	9.03%	14.30%	23-Jul-04
Large Cap Fund	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	590.8	-1.30%	-3.74%	-6.36%	8.47%	15.68%	11.11%	14.52%	14.72%	10.78%	10.77%	15.57%	23-Jul-04
Large Cap Fund	Equity Plus Pension Fund	ULIF01218/11/04EQUPLUSPEN116	24.0	-1.52%	-4.31%	-6.69%	7.85%	15.44%	11.00%	14.56%	14.82%	10.87%	10.68%	16.21%	18-Nov-04
Large Cap Fund	Premier Equity Gain Fund	ULIF02217/12/05PREEREQAIN116	25.8	-1.48%	-4.48%	-7.21%	6.79%	14.36%	9.85%	13.23%	13.54%	9.72%	9.63%	12.88%	17-Dec-05
Large Cap Fund	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	2,601.8	-1.68%	-4.29%	-6.71%	8.04%	15.47%	10.88%	14.21%	14.31%	10.51%	10.26%	12.16%	24-Jul-06
Large Cap Fund	Equity Growth Fund II	ULIF05106/01/10EQTYGROWV02116	4,573.2	-1.72%	-4.47%	-6.94%	8.00%	15.55%	11.02%	14.63%	15.08%	11.23%	11.12%	13.68%	6-Jan-10
Large Cap Fund	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGW116	7.1	-1.02%	-4.07%	-6.83%	7.11%	14.50%	9.65%	13.16%	13.16%	9.29%	9.15%	11.41%	24-Jul-06
Large Cap Fund	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPEN116	54.3	-1.34%	-4.10%	-6.70%	8.16%	15.62%	11.20%	14.78%	14.91%	10.84%	10.78%	13.17%	24-Jul-06
	Nifty 50 Index			-0.58%	-2.88%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%		
Small Cap Fund	Small Cap Fund	ULIF08717/01/23SMALLCAPFU116	2,536.6	-8.49%	-8.26%	-10.20%	13.64%	-	-	-	-	-	-	41.30%	23-May-23
	Nifty Smallcap 100 Index			-9.90%	-9.10%	-11.64%	5.52%	-	-	-	-	-	-		
Flexi Cap Fund	Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116	2,316.8	-3.67%	-5.75%	-8.92%	9.30%	22.02%	-	-	-	-	-	19.27%	20-May-22
	Nifty 200 Index			-2.55%	-4.07%	-7.81%	9.29%	19.00%	-	-	-	-	-		
ESG Fund	Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116	192.2	-2.61%	-3.57%	-6.43%	10.97%	-	-	-	-	-	-	20.53%	16-Feb-23
	Nifty 100 ESG INDEX			-1.86%	-3.87%	-7.87%	8.79%	-	-	-	-	-	-		
Hybrid Fund	Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLO116	46.4	0.01%	-0.08%	0.34%	8.34%	-	-	-	-	-	-	10.90%	25-Sep-23
	Crilil Dynamic Asset Allocation Index <small>*Sensex 50 Index (Equity) 45% + CRISIL Composite Bond Index (Debt) 45% + CRISIL Liquid Debt Index (Liquid) 10%</small>			-0.08%	-0.53%	-0.67%	8.46%	-	-	-	-	-	-		
Mid Cap Fund	Equity Midcap Fund	ULIF01709/03/05EQUIMIDFUND116	72.8	-9.04%	-10.05%	-12.55%	5.20%	22.85%	15.20%	19.54%	17.12%	9.02%	11.22%	14.03%	9-Mar-05
Mid Cap Fund	Equity Midcap Plus Fund	ULIF01809/03/05EQUIMIDPLUS116	153.0	-8.54%	-9.28%	-11.17%	7.05%	25.14%	17.21%	21.61%	19.10%	10.82%	12.96%	16.69%	9-Mar-05
Mid Cap Fund	Accelerator Mid Cap Fund	ULIF03124/07/06ACCEMIDCAP116	520.2	-8.79%	-9.58%	-11.71%	6.33%	24.02%	16.52%	20.91%	19.08%	10.71%	13.14%	14.87%	24-Jul-06
Mid Cap Fund	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCAO2116	5,561.1	-8.37%	-7.06%	-11.14%	5.32%	25.63%	16.10%	19.92%	19.01%	11.40%	13.81%	14.59%	6-Jan-10
Mid Cap Fund	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCEMIDPEN116	39.8	-8.82%	-9.38%	-11.53%	7.48%	25.38%	17.51%	21.97%	19.64%	11.14%	13.33%	15.50%	24-Jul-06
	Nifty Midcap 50 Index			-6.42%	-3.81%	-10.28%	9.75%	31.50%	21.18%	25.56%	24.88%	15.78%	15.66%		
Index Fund	Equity Fund	ULIF00315/01/04EQUITYFUND116	180.2	-0.82%	-3.36%	-6.52%	8.32%	15.53%	11.16%	14.96%	15.32%	11.29%	9.71%	11.42%	15-Jan-04
Index Fund	Equity Index Fund	ULIF00623/07/04EQINDEXFUND116	102.2	-0.75%	-3.13%	-6.02%	9.74%	17.10%	12.74%	16.54%	17.02%	12.94%	11.32%	14.33%	23-Jul-04
Index Fund	Equity Index Pension Fund	ULIF01318/11/04EQINDEXPEN116	3.8	-0.78%	-3.45%	-6.25%	9.69%	16.91%	12.56%	16.44%	17.11%	12.97%	11.36%	13.92%	18-Nov-04
Index Fund	Premier Equity Fund	ULIF02117/12/05PRMREOFUND116	12.1	-0.81%	-3.45%	-6.67%	7.97%	15.38%	11.10%	14.90%	15.25%	11.19%	9.62%	10.83%	17-Dec-05
Index Fund	Equity Index Fund II	ULIF03024/07/06EQTYINDX02116	1,685.4	-0.56%	-3.12%	-6.30%	8.60%	16.80%	12.23%	15.79%	16.40%	12.23%	10.58%	11.59%	24-Jul-06
Index Fund	Equity Index Pension Fund II	ULIF03724/07/06EQINDEXPEN02116	82.6	-0.84%	-3.44%	-6.00%	9.42%	16.40%	12.24%	15.90%	16.77%	12.80%	11.14%	11.86%	24-Jul-06
Index Fund	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIQE116	979.6	-0.76%	-3.15%	-6.32%	8.58%	16.81%	12.15%	15.96%	16.65%	12.62%	10.99%	10.75%	1-Nov-10
	Nifty 50 Index			-0.58%	-2.88%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%		
Index Fund	Midcap Index Fund	ULIF08919/10/23MIDCPINDF116	330.8	-6.16%	-5.26%	-9.92%	9.08%	-	-	-	-	-	-	16.56%	28-Nov-23
	Nifty Mid Cap 150			-6.10%	-4.91%	-9.19%	10.99%	-	-	-	-	-	-		
Index Fund	SmallCap Quality Index Fund	ULIF09103/01/24SMCPQINDF116	434.4	-12.43%	-14.06%	-14.01%	-	-	-	-	-	-	-	9.23%	15-Mar-24
	Nifty SmallCap 250 Quality 50 Index			-12.60%	-14.01%	-13.47%	-	-	-	-	-	-	-		
Index Fund	Nifty Alpha 50 Fund	ULIF09221/05/24NYAPA50IND116	416.8	-11.08%	-10.18%	-16.53%	-	-	-	-	-	-	-	-16.31%	15-Jul-24
	Nifty Alpha 50			-11.25%	-11.02%	-16.85%	-	-	-	-	-	-	-		
Index Fund	Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116	80.0	-11.51%	-10.32%	-	-	-	-	-	-	-	-	-17.41%	16-Sep-24
	Nifty 200 Alpha 30 Index			-11.35%	-10.73%	-	-	-	-	-	-	-	-		
Index Fund	Nifty 200 Momentum 30 Index Fund	ULIF09429/10/24N200M30IN116	146.0	-10.15%	-	-	-	-	-	-	-	-	-	-14.37%	16-Dec-24
	Nifty 200 Momentum 30 Index			-10.04%	-	-	-	-	-	-	-	-	-		
Ethical Fund	Pure Equity Fund	ULIF02017/12/05PUREEQFUND116	49.8	-1.94%	-4.49%	-8.63%	9.35%	23.04%	15.07%	18.59%	19.33%	13.20%	12.77%	15.35%	17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUND116	7,013.2	-1.59%	-3.61%	-7.53%	10.89%	23.73%	15.34%	18.10%	19.04%	13.29%	12.95%	15.68%	21-Jul-06
Ethical Fund	Pure Stock Fund II	ULIF07709/01/17PURSTKFUND2116	4,665.8	-1.62%	-3.69%	-7.71%	10.41%	22.37%	14.70%	17.34%	17.75%	12.49%	-	13.16%	5-Jun-17
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPEN116	10.3	-3.53%	-7.05%	-12.58%	4.59%	21.36%	13.97%	13.55%	14.24%	10.32%	10.54%	14.32%	17-Apr-08
	Nifty 50 Index			-0.58%	-2.88%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%		
Others	Assured Return Fund	ULIF06127/01/11ASSRDRETRN116	2.4	0.70%	1.69%	3.48%	7.62%	7.45%	5.44%	4.92%	5.30%	5.71%	6.13%	6.72%	28-Jan-11
Others	Balanced Equity Fund	ULIF07413/05/15BALEQTYFUND116	2.0	-1.33%	-0.68%	-2.05%	8.30%	13.15%	11.18%	10.65%	10.59%	9.28%	-	9.22%	8-Mar-16
Others	Builder Bond Fund	ULIF07313/05/15BLDRBNDFND116	44.6	0.73%	1.62%	3.63%	7.16%	6.64%	4.83%	4.14%	5.07%	5.79%	-	5.	

January 2025

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	94.14
-Large Cap Stocks		27.22
-Mid Cap Stocks		72.78
Bank deposits and money market instruments	0 - 40	5.84
Net Current Assets*		0.02
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

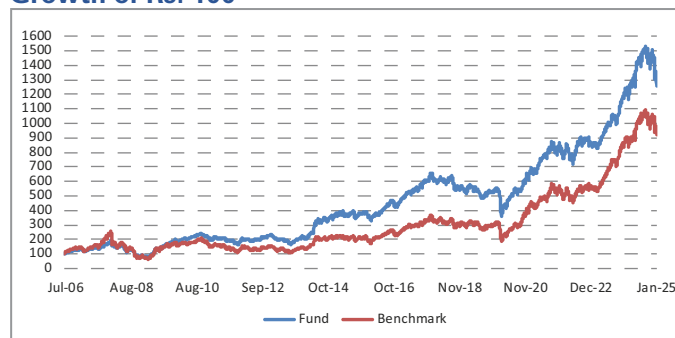
Company/Issuer	Exposure (%)
Equity	94.14%
IDFC First Bank Ltd	3.65%
Karur Vysya Bank Limited	3.51%
Bharat Electronics Ltd	3.41%
Shriram Finance Limited	3.13%
Trent Ltd	2.78%
Power Finance Corporation Ltd	2.54%
Varun Beverages Limited	2.54%
Ajanta Pharma Ltd	2.42%
Blue Star Ltd	2.37%
Central Depository Services (India) Ltd	2.21%
Others	65.58%
Money Market, Deposits & Other	5.86%
Total	100.00%

Fund Details

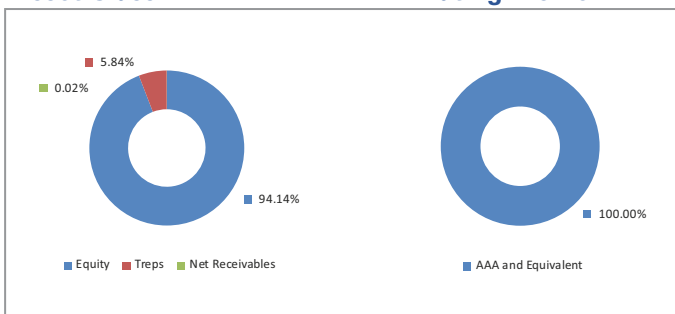
Description	
SFIN Number	ULIF03124/07/06ACCEMIDCAP116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	130.6169
AUM (Rs. Cr)*	520.22
Equity (Rs. Cr)	489.72
Debt (Rs. Cr)	30.38
Net current asset (Rs. Cr)	0.12

*AUM is excluding the last day unitisation.

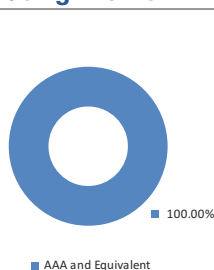
Growth of Rs. 100



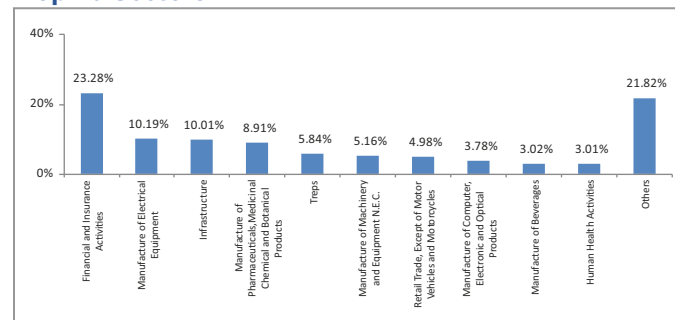
Asset Class



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	-8.79%	-11.71%	6.33%	24.02%	16.52%	20.91%	19.08%	10.71%	13.14%	14.87%
Benchmark	-6.42%	-10.28%	9.75%	31.50%	21.18%	25.56%	24.88%	15.78%	15.66%	12.98%

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

January 2025

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	97.56
Bank deposits and money market instruments	0 - 40	2.33
Net Current Assets*		0.11
Total		100.00

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

Portfolio

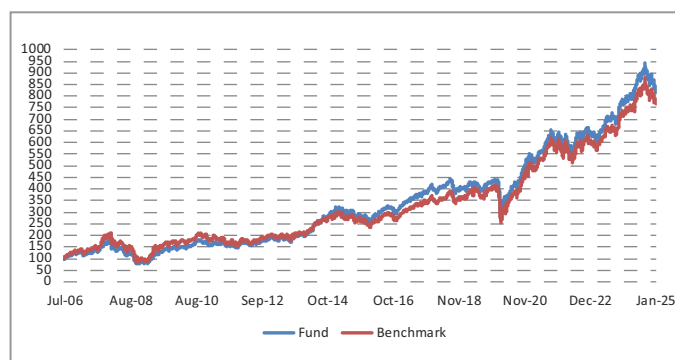
Company/Issuer	Exposure (%)
Equity	97.56%
ICICI Bank Ltd	9.67%
HDFC Bank Ltd	8.58%
Infosys Ltd	7.56%
Reliance Industries Ltd	7.10%
Bharti Airtel Ltd	5.15%
Larsen & Toubro Ltd	4.67%
ITC Ltd	4.58%
Tata Consultancy Services Ltd	4.17%
Mahindra & Mahindra Ltd	3.08%
State Bank of India	3.07%
Others	39.93%
Money Market, Deposits & Other	2.44%
Total	100.00%

Fund Details

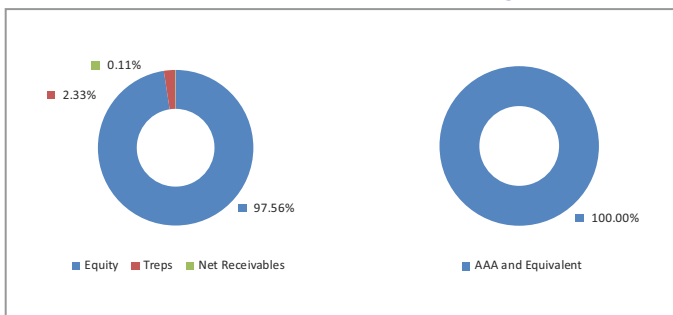
Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	83.9560
AUM (Rs. Cr)*	2601.79
Equity (Rs. Cr)	2538.35
Debt (Rs. Cr)	60.61
Net current asset (Rs. Cr)	2.82

*AUM is excluding the last day unitisation.

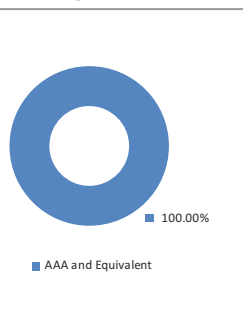
Growth of Rs. 100



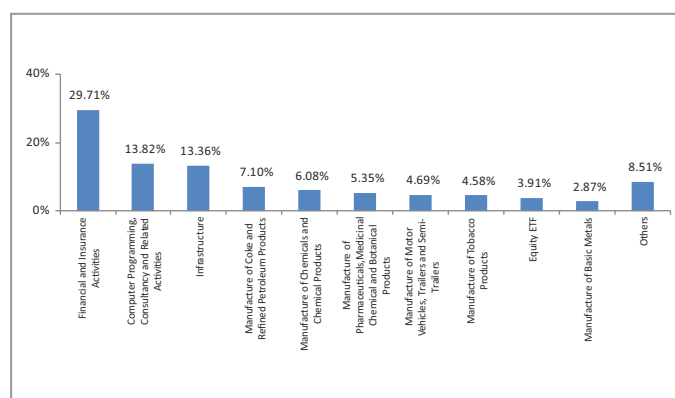
Asset Class



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	-1.68%	-6.71%	8.04%	15.47%	10.88%	14.21%	14.31%	10.51%	10.26%	12.16%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.77%

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

January 2025

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	99.73
Bank deposits and money market instruments	0 - 40	0.12
Net Current Assets*		0.16
Total		100.00

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

Portfolio

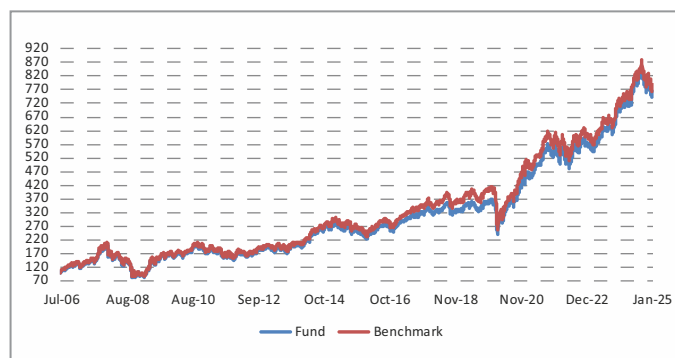
Company/Issuer	Exposure (%)
Equity	99.73%
Reliance Industries Ltd	8.83%
HDFC Bank Ltd	8.73%
ICICI Bank Ltd	8.23%
Infosys Ltd	6.44%
Bharti Airtel Ltd	4.49%
ITC Ltd	4.31%
Larsen & Toubro Ltd	4.29%
Tata Consultancy Services Ltd	3.98%
State Bank of India	2.77%
Mahindra & Mahindra Ltd	2.71%
Others	44.94%
Money Market, Deposits & Other	0.27%
Total	100.00%

Fund Details

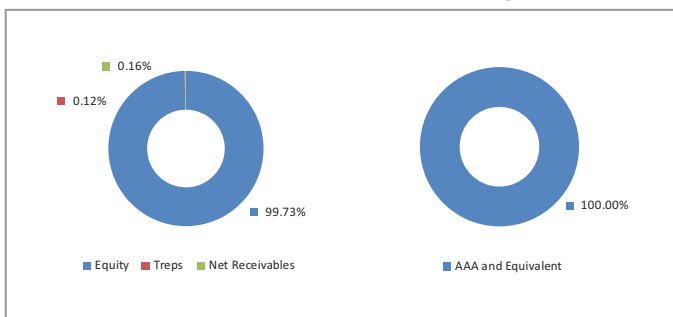
Description	
SFIN Number	ULIF03024/07/06EQTYINDX02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	76.3911
AUM (Rs. Cr)*	1685.35
Equity (Rs. Cr)	1680.74
Debt (Rs. Cr)	1.95
Net current asset (Rs. Cr)	2.66

*AUM is excluding the last day unitisation.

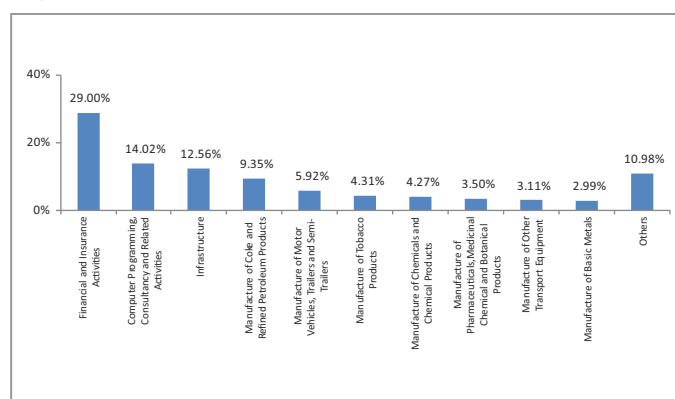
Growth of Rs. 100



Asset Class



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.56%	-6.30%	8.60%	16.80%	12.23%	15.79%	16.40%	12.23%	10.58%	11.59%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.77%

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

January 2025

Pure Stock Fund

Fund Objective

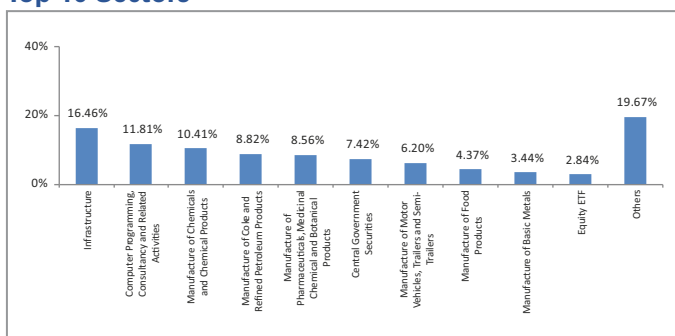
To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	92.52
Government treasury bills (Non-interest bearing)	0 - 40	7.42
Net Current Assets*		0.06
Total		100.00

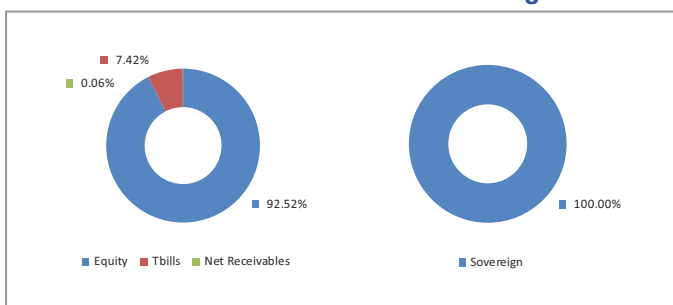
*Net current asset represents net of receivables and payables for investments held.

Top 10 Sectors

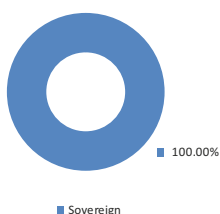


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

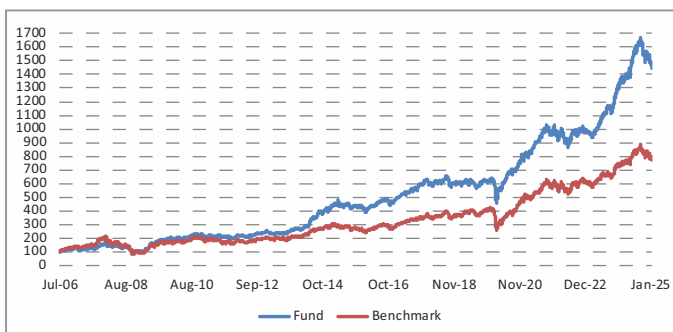
Asset Class



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-January-2025	149.0297
AUM (Rs. Cr)	7013.16
Equity (Rs. Cr)	6488.42
Debt (Rs. Cr)	520.68
Net current asset (Rs. Cr)	4.05

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	92.52%
Reliance Industries Ltd	8.38%
Infosys Ltd	5.47%
Bharti Airtel Ltd	5.37%
Larsen & Toubro Ltd	5.00%
Tata Consultancy Services Ltd	3.23%
Hindustan Unilever Ltd.	3.17%
TITAN COMPANY LIMITED	2.43%
Nestle India Ltd	2.10%
Sun Pharmaceuticals Industries Ltd	1.96%
Mahindra & Mahindra Ltd	1.95%
Maruti Suzuki India Ltd	1.94%
NTPC Ltd	1.85%
Power Grid Corporation of India Ltd	1.83%
Ksb Limited	1.47%
Tata Motors Ltd	1.42%
Asian Paints Ltd	1.35%
Hindalco Industries Ltd	1.33%
Godrej Consumer Products Ltd	1.32%
Lupin Ltd	1.30%
HCL Technologies Ltd	1.28%
UltraTech Cement Ltd	1.21%
Dr Reddys Laboratories Ltd	1.17%
Procter & Gamble Hygiene and Health Care Ltd	1.11%
Bharat Electronics Ltd	1.05%
Tata Steel Ltd	1.04%
Axis Nifty IT ETF	0.96%
Sapphire Foods India Limited	0.92%
Coal India Ltd	0.92%
Marico Ltd	0.88%
Hero MotoCorp Ltd	0.88%
Zydus Lifesciences Ltd	0.83%
ICICI Prudential IT ETF	0.81%
Hitachi Energy India Limited	0.76%

Portfolio

Company/Issuer	Exposure (%)
Devyani International Ltd.	0.75%
Oil & Natural Gas Corpn Ltd	0.75%
Britannia Industries Ltd	0.75%
Tech Mahindra Ltd	0.75%
BASF India Ltd	0.74%
MRF Ltd	0.72%
Sanofi India Ltd	0.71%
Gujarat Pipavav Port Ltd	0.69%
JSW Steel Ltd	0.68%
Colgate-Palmolive (India) Ltd	0.67%
KOTAK IT ETF	0.64%
Petronet LNG Ltd	0.64%
AVENUE SUPERMARTS LIMITED	0.62%
Restaurant Brands Asia Limited	0.62%
Sanofi Consumer Healthcare India Ltd	0.60%
Wipro Ltd	0.59%
Coromandel International Ltd	0.56%
Adani Ports & Special Economic Zone Ltd	0.56%
The Ramco Cements Ltd	0.55%
MEDPLUS HEALTH SERVICES LIMITED	0.55%
TVS Motor Company Ltd	0.51%
Cipla Ltd	0.50%
Aurobindo Pharma Ltd	0.50%
Bayer CropScience Ltd	0.48%
Trent Ltd	0.46%
Grasim Industries Ltd.	0.46%
Varroc Engineering Limited	0.45%
Bharat Petroleum Corporation Ltd	0.44%
Nippon India ETF Nifty IT	0.43%
TATA CONSUMER PRODUCTS LIMITED.	0.43%
Balkrishna Industries Ltd	0.40%
AIA Engineering Ltd	0.40%
Car Trade Tech Ltd.	0.38%
ABB India Ltd	0.37%
Gland Pharma Limited	0.35%
Crompton Greaves Consumer Electricals Limited	0.35%
Supreme Industries Ltd	0.33%
Schaeffler India Limited	0.33%
Larsen & Toubro Infotech Mindtree Limited	0.30%
Mahanagar Gas Ltd	0.30%
Concord Biotech Ltd	0.29%
Kansai Nerolac Paints Ltd	0.29%
Gujarat State Petronet Ltd	0.29%
Blue Dart Express Ltd	0.29%
Clean Science and Technology Limited	0.25%
SKF India Ltd	0.24%
Timken India Limited	0.24%
Craftsman Automation Limited	0.24%

Portfolio

Company/Issuer	Exposure (%)
Others	2.39%
Money Market, Deposits & Other	7.48%
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	-1.59%	-7.53%	10.89%	23.73%	15.34%	18.10%	19.04%	13.29%	12.95%	15.68%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.85%

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

January 2025

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	95.09
Bank deposits and money market instruments	0 - 40	4.62
Net Current Assets*		0.29
Total		100.00

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

Portfolio

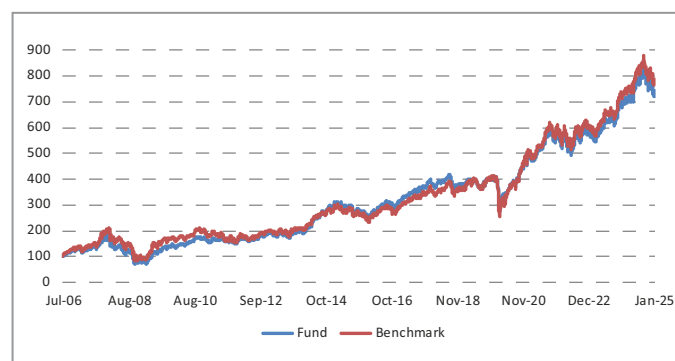
Company/Issuer	Exposure (%)
Equity	95.09%
ICICI Bank Ltd	9.01%
Reliance Industries Ltd	8.30%
HDFC Bank Ltd	7.44%
Infosys Ltd	7.12%
Larsen & Toubro Ltd	5.34%
Tata Consultancy Services Ltd	4.74%
Mahindra & Mahindra Ltd	3.77%
ITC Ltd	2.82%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.74%
Bharti Airtel Ltd	2.54%
Others	41.28%
Money Market, Deposits & Other	4.91%
Total	100.00%

Fund Details

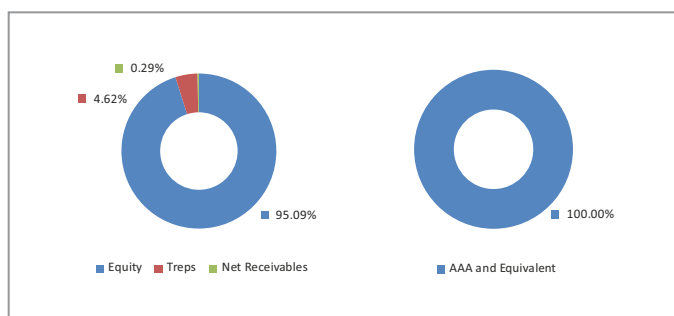
Description	
SFIN Number	ULIF03824/07/06PREMEQGROW116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	74.1549
AUM (Rs. Cr)*	7.14
Equity (Rs. Cr)	6.79
Debt (Rs. Cr)	0.33
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

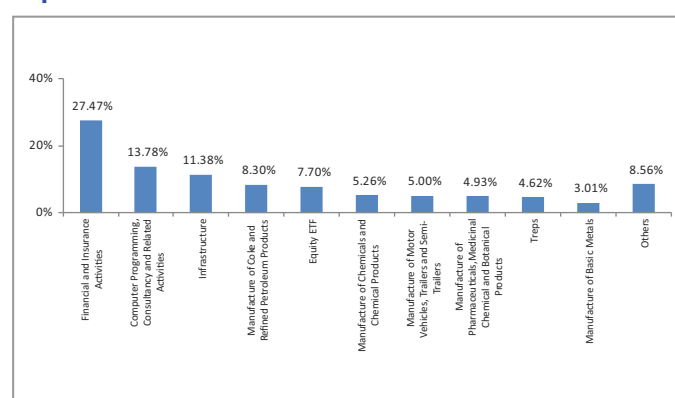
Growth of Rs. 100



Asset Class



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.02%	-6.83%	7.11%	14.50%	9.65%	13.16%	13.16%	9.29%	9.15%	11.41%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.77%

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

January 2025

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	98.98
Bank deposits and money market instruments	0 - 40	0.88
Net Current Assets*		0.14
Total		100.00

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

Portfolio

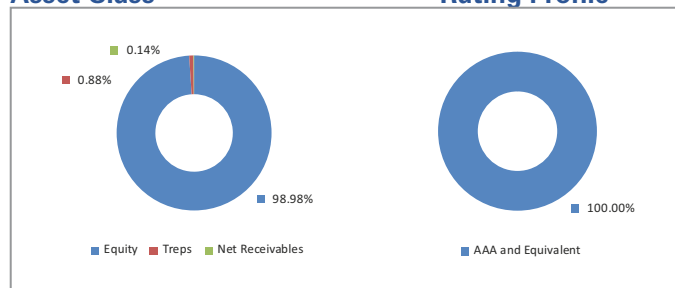
Company/Issuer	Exposure (%)
Equity	98.98%
ICICI Bank Ltd	9.84%
HDFC Bank Ltd	8.66%
Reliance Industries Ltd	7.99%
Infosys Ltd	7.97%
ITC Ltd	4.66%
Bharti Airtel Ltd	4.53%
Larsen & Toubro Ltd	4.29%
Tata Consultancy Services Ltd	4.05%
Mahindra & Mahindra Ltd	3.12%
Axis Bank Ltd	2.93%
State Bank of India	2.45%
Hindustan Unilever Ltd.	2.07%
Maruti Suzuki India Ltd	1.99%
Power Grid Corporation of India Ltd	1.84%
Bajaj Finance Limited	1.79%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	1.79%
Grasim Industries Ltd.	1.60%
NTPC Ltd	1.50%
HCL Technologies Ltd	1.41%
Tata Motors Ltd	1.38%
Sun Pharmaceuticals Industries Ltd	1.28%
Hindalco Industries Ltd	1.21%
Hero MotoCorp Ltd	1.15%
Bajaj Auto Ltd	0.98%
UltraTech Cement Ltd	0.98%
IDFC First Bank Ltd	0.89%
Mirae Asset Nifty Financial Services ETF	0.83%
Shriram Finance Limited	0.80%
Britannia Industries Ltd	0.78%
BASF India Ltd	0.72%
AXIS BANK NIFTY ETF	0.70%
Hitachi Energy India Limited	0.65%
KOTAK MAHINDRA MUTUAL FUND - KOTAK PSU BANK ETF	0.61%
Kotak Mahindra Bank Ltd	0.60%
Sanofi India Ltd	0.56%
Rural Electrification Corporation Ltd	0.56%
Siemens Ltd	0.55%
HDFC Life Insurance Company Ltd	0.54%
Others	8.73%
Money Market, Deposits & Other	1.02%
Total	100.00%

Fund Details

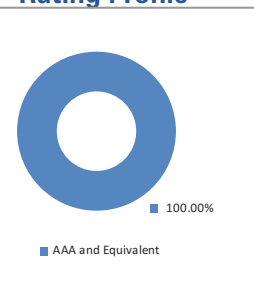
Description	
SFIN Number	ULIF05106/01/10EQTYGROW02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	69.1697
AUM (Rs. Cr)*	4573.17
Equity (Rs. Cr)	4526.70
Debt (Rs. Cr)	40.26
Net current asset (Rs. Cr)	6.21

*AUM is excluding the last day unitisation.

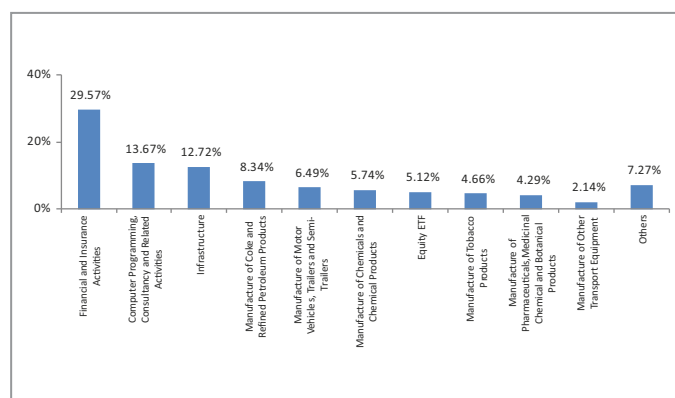
Asset Class



Rating Profile

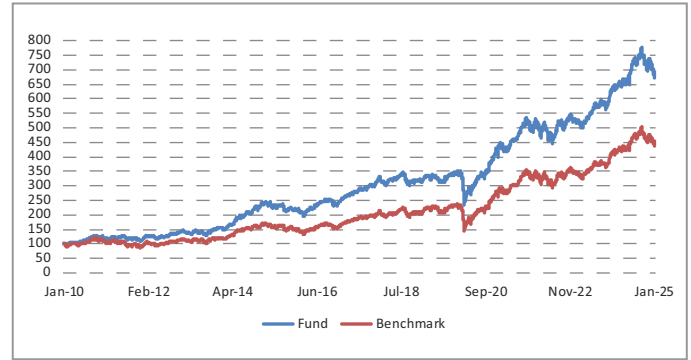


Top 10 Sectors



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	-1.72%	-6.94%	8.00%	15.55%	11.02%	14.63%	15.08%	11.23%	11.12%	13.68%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	10.41%

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

January 2025

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	95.36
-Large Cap Stocks		28.83
-Mid Cap Stocks		71.17
Bank deposits and money market instruments	0 - 40	4.58
Net Current Assets*		0.07
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

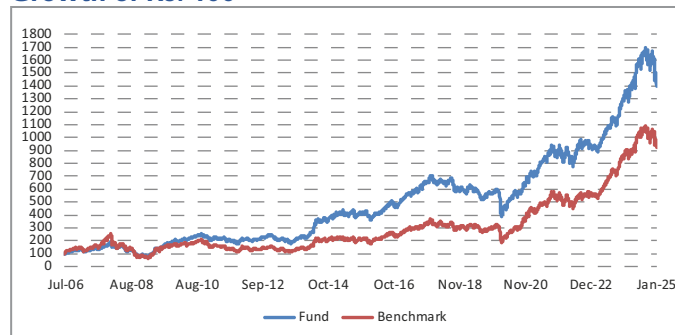
Company/Issuer	Exposure (%)
Equity	95.36%
Bharat Electronics Ltd	3.78%
Shriram Finance Limited	3.30%
IDFC First Bank Ltd	3.18%
Karur Vysya Bank Limited	3.18%
Trent Ltd	3.10%
Power Finance Corporation Ltd	2.67%
Varun Beverages Limited	2.64%
Blue Star Ltd	2.47%
Central Depository Services (India) Ltd	2.30%
Muthoot Finance Ltd	2.21%
Others	66.53%
Money Market, Deposits & Other	4.64%
Total	100.00%

Fund Details

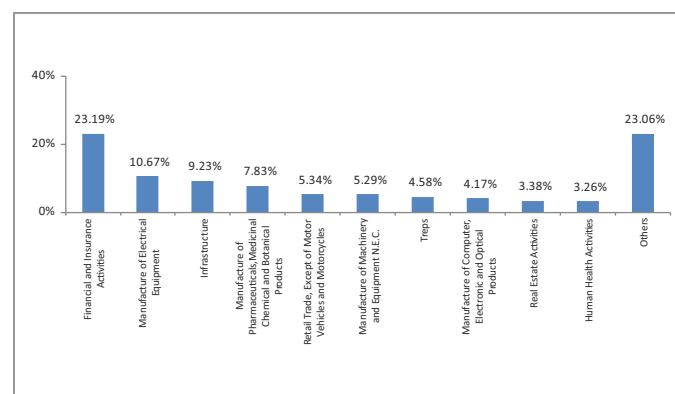
Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	144.5162
AUM (Rs. Cr)*	39.75
Equity (Rs. Cr)	37.90
Debt (Rs. Cr)	1.82
Net current asset (Rs. Cr)	0.03

*AUM is excluding the last day unitisation.

Growth of Rs. 100

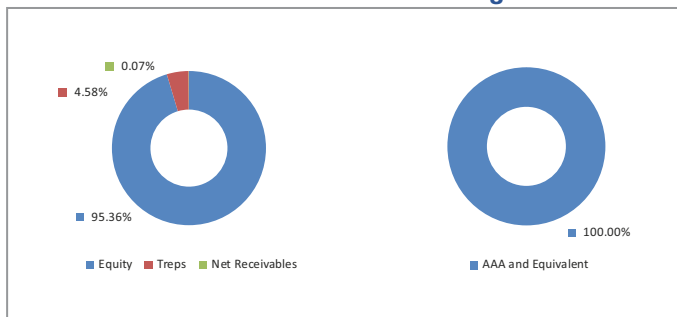


Top 10 Sectors

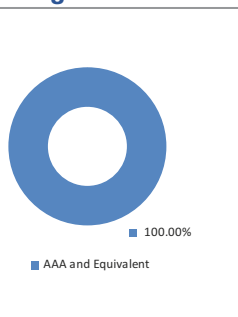


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-8.82%	-11.53%	7.48%	25.38%	17.51%	21.97%	19.64%	11.14%	13.33%	15.50%
Benchmark	-6.42%	-10.28%	9.75%	31.50%	21.18%	25.56%	24.88%	15.78%	15.66%	12.98%

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

January 2025

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

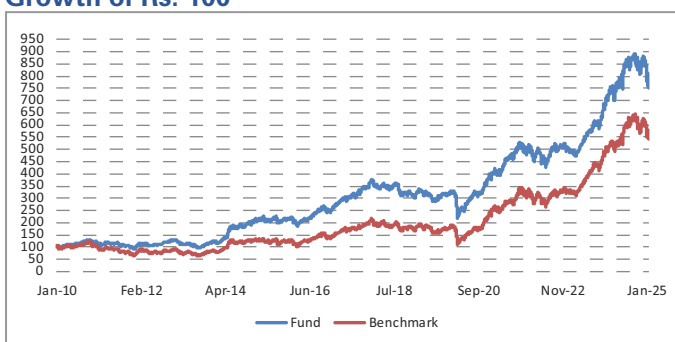
	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	90.84
-Large Cap Stocks		7.91
-Mid Cap Stocks		92.09
Bank deposits and money market instruments	0 - 40	8.55
Net Current Assets*		0.61
Total		100.00

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

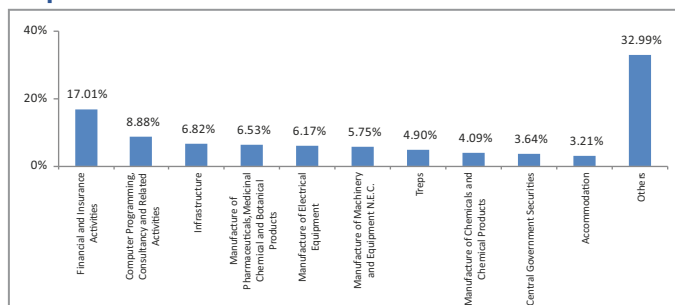
* Minimum 50% allocation to mid cap stocks

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

Growth of Rs. 100

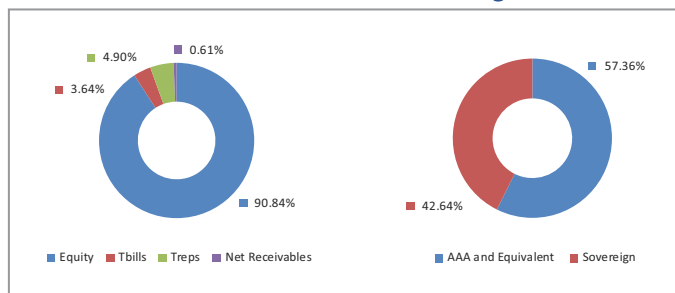


Top 10 Sectors

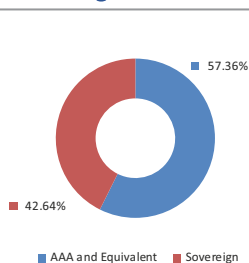


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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-January-2025	77.9239
AUM (Rs. Cr)*	5561.11
Equity (Rs. Cr)	5051.76
Debt (Rs. Cr)	475.23
Net current asset (Rs. Cr)	34.12

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	90.84%
Lupin Ltd	3.26%
Persistent Systems Limited	3.10%
Indus Towers Ltd	2.81%
Dixon Technologies (India) Ltd	2.63%
Max Healthcare Institute Limited	2.10%
Karur Vysya Bank Limited	2.05%
Coforge Limited	2.03%
Federal Bank Ltd	1.90%
Mphasis Ltd	1.88%
PB Fintech Limited	1.87%
Max Financial Services Ltd	1.63%
IDFC First Bank Ltd	1.62%
Indian Hotels Co Ltd	1.56%
Radico Khaitan Ltd	1.50%
BSE Ltd	1.48%
Muthoot Finance Ltd	1.39%
Shriram Finance Limited	1.39%
Balkrishna Industries Ltd	1.38%
Info Edge (India) Ltd	1.32%
HDFC Asset Management Company Limited	1.26%
Alkem Laboratories Ltd	1.23%
Coromandel International Ltd	1.22%
Oberoi Realty Ltd	1.21%
NTPC Ltd	1.19%
Affle India Ltd	1.17%
Aditya Birla Real Estate Limited	1.16%
PI Industries Limited	1.15%
Bharat Forge Ltd	1.08%
Godrej Properties Limited	1.02%
Bharat Dynamics Ltd	0.98%
Cummins India Ltd	0.98%
Page Industries Limited	0.97%
Ashok Leyland Ltd	0.94%
Tata Communications Ltd	0.93%
Voltas Ltd	0.92%
KEI Industries Limited	0.87%
Central Depository Services (India) Ltd	0.86%

Portfolio

Company/Issuer	Exposure (%)
Cholamandalam Investment & Finance Company Ltd	0.86%
Kaynes Technology India Ltd	0.85%
Lemon Tree Hotel Ltd	0.84%
Amber Enterprises India Limited	0.84%
Hindustan Petroleum Corporation Ltd	0.81%
CG Power & Industrial Solutions Ltd	0.80%
NMDC Ltd	0.77%
Ksb Limited	0.73%
AVENUE SUPERMARTS LIMITED	0.72%
Container Corporation Of India Ltd	0.72%
Texmaco Rail & Engineering Ltd	0.71%
Multi Commodity Exchange of India Ltd	0.70%
PNB Housing Finance Ltd	0.69%
UNO Minda Limited	0.68%
Infosys Ltd	0.68%
Praj Industries Ltd	0.67%
Tata Power Company Ltd	0.66%
Samvardhana Motherson International Limited	0.64%
National Aluminium Company Ltd	0.63%
Polycab India Ltd	0.62%
EMAMI LIMITED	0.62%
Triveni Turbine Ltd	0.62%
Supreme Industries Ltd	0.59%
Syngene International Limited	0.59%
Phoenix Mills Ltd	0.59%
Castrol India Ltd	0.59%
EIH Limited	0.56%
Cochin Shipyard Ltd	0.55%
Piramal Pharma Limited	0.54%
Exide Industries Ltd	0.54%
Prestige Estates Projects Limited	0.53%
KPIT Technologies Ltd	0.53%
Tube Investments of India Ltd	0.53%
Endurance Technologies Ltd	0.53%
Sona BLW Precision Forgings Limited	0.53%
Larsen & Toubro Infotech Mindtree Limited	0.52%
Pidilite Industries Ltd	0.52%
Timken India Limited	0.51%
Jubilant Foodworks Ltd	0.51%
Colgate-Palmolive (India) Ltd	0.51%
Britannia Industries Ltd	0.49%
Aurobindo Pharma Ltd	0.48%
LIC Housing Finance Limited	0.46%
FSN E-Commerce Ventures Limited	0.46%
Torrent Power Ltd	0.43%
APL Apollo Tubes Ltd	0.42%
Yes Bank Ltd	0.41%
Mankind Pharma Limited	0.40%
Apar Industries Ltd	0.39%

Portfolio

Company/Issuer	Exposure (%)
Deepak Nitrite Limited	0.36%
Kalyan Jewellers India Ltd	0.36%
Oil India Ltd	0.34%
Ramkrishna Forgings Ltd	0.34%
Aarti Industries Ltd	0.33%
Escorts Kubota Ltd	0.33%
Nippon Life India Asset Management Limited	0.32%
AMARA RAJA ENERGY & MOBILITY LIMITED	0.32%
Titagarh Rail Systems Ltd	0.31%
Indian Bank	0.28%
Chalet Hotels Ltd	0.26%
CESC Ltd	0.26%
ASK Automotive Ltd	0.23%
Yatra Online Ltd	0.21%
Dr. Lal Path Labs Ltd.	0.21%
Others	0.79%
Money Market, Deposits & Other	9.16%
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	-8.37%	-11.14%	5.32%	25.63%	16.10%	19.92%	19.01%	11.40%	13.81%	14.59%
Benchmark	-6.42%	-10.28%	9.75%	31.50%	21.18%	25.56%	24.88%	15.78%	15.66%	11.85%

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

January 2025

Equity Growth Pension Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	98.85
Bank deposits and money market instruments	0 - 40	1.03
Net Current Assets*		0.12
Total		100.00

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

Portfolio

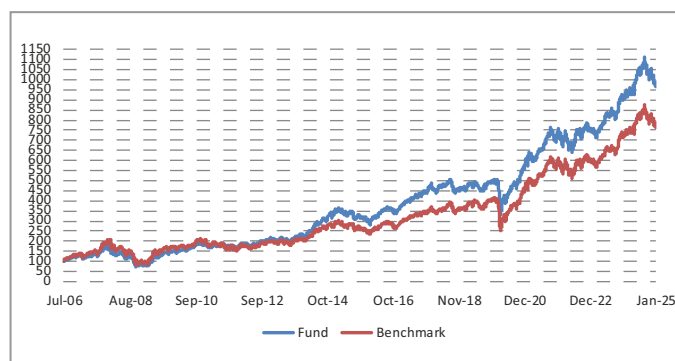
Company/Issuer	Exposure (%)
Equity	98.85%
ICICI Bank Ltd	9.60%
HDFC Bank Ltd	8.14%
Reliance Industries Ltd	7.74%
Infosys Ltd	7.54%
Bharti Airtel Ltd	5.78%
Larsen & Toubro Ltd	4.63%
Tata Consultancy Services Ltd	4.52%
ITC Ltd	4.27%
Mahindra & Mahindra Ltd	3.49%
Axis Bank Ltd	2.91%
Others	40.23%
Money Market, Deposits & Other	1.15%
Total	100.00%

Fund Details

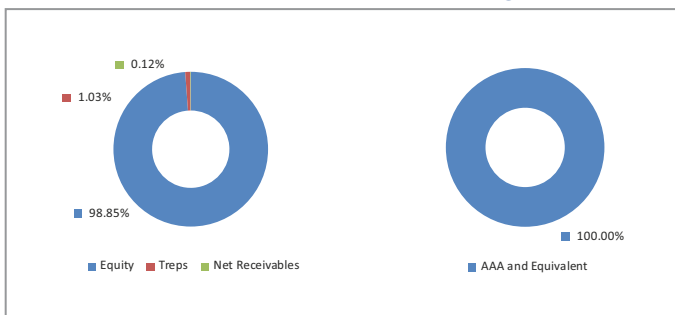
Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	99.1059
AUM (Rs. Cr)*	54.34
Equity (Rs. Cr)	53.71
Debt (Rs. Cr)	0.56
Net current asset (Rs. Cr)	0.06

*AUM is excluding the last day unitisation.

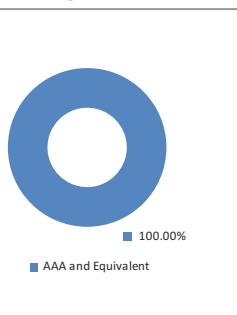
Growth of Rs. 100



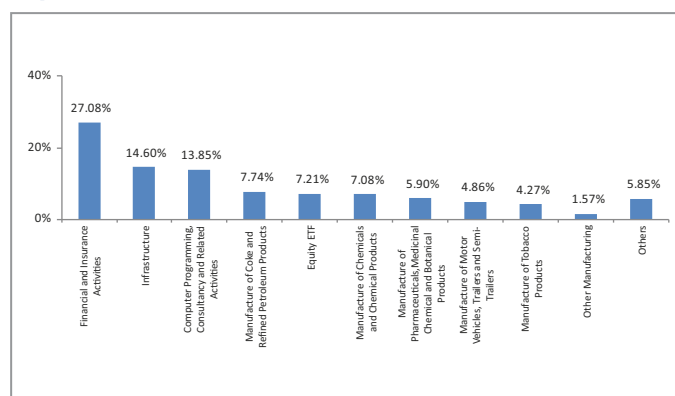
Asset Class



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	-1.34%	-6.70%	8.16%	15.62%	11.20%	14.78%	14.91%	10.84%	10.78%	13.17%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.77%

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

January 2025

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	99.42
Bank deposits and money market instruments	0 - 40	0.44
Net Current Assets*		0.14
Total		100.00

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

Portfolio

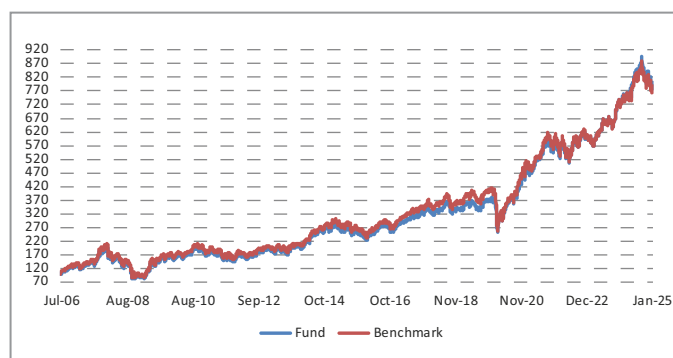
Company/Issuer	Exposure (%)
Equity	99.42%
Reliance Industries Ltd	8.80%
HDFC Bank Ltd	8.51%
ICICI Bank Ltd	8.00%
Infosys Ltd	6.41%
Bharti Airtel Ltd	4.51%
Larsen & Toubro Ltd	4.29%
ITC Ltd	4.28%
Tata Consultancy Services Ltd	4.04%
State Bank of India	3.02%
Axis Bank Ltd	2.84%
Others	44.72%
Money Market, Deposits & Other	0.58%
Total	100.00%

Fund Details

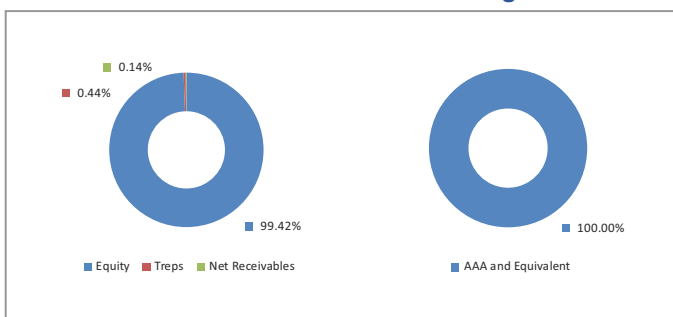
Description	
SFIN Number	ULIF03724/07/06EQINDPEN02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	79.8868
AUM (Rs. Cr)*	82.61
Equity (Rs. Cr)	82.13
Debt (Rs. Cr)	0.36
Net current asset (Rs. Cr)	0.12

*AUM is excluding the last day unitisation.

Growth of Rs. 100

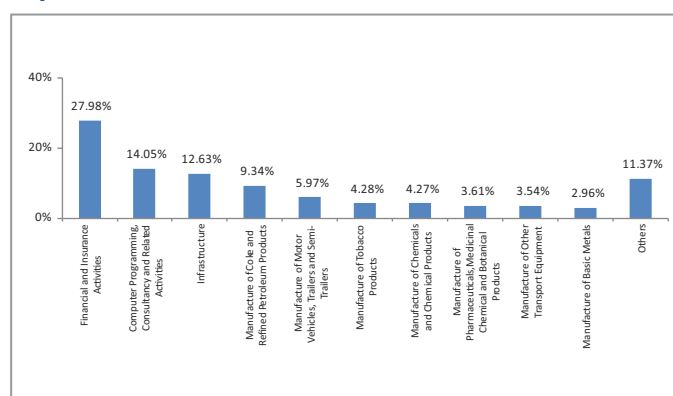


Asset Class



Rating Profile

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.84%	-6.00%	9.42%	16.40%	12.24%	15.90%	16.77%	12.80%	11.14%	11.86%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.77%

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

January 2025

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

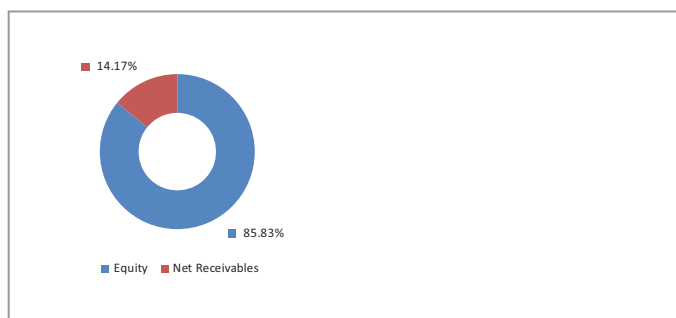
	Stated (%)	Actual (%)
Equity	60 - 100	85.83
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		14.17
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	85.83%
Tata Consultancy Services Ltd	6.80%
HCL Technologies Ltd	5.54%
Schaeffler India Limited	5.00%
UltraTech Cement Ltd	4.47%
Hindustan Unilever Ltd.	4.08%
Siemens Ltd	3.75%
Nestle India Ltd	3.65%
Oil & Natural Gas Corpn Ltd	3.58%
Blue Dart Express Ltd	3.11%
J.B. Chemicals and Pharmaceuticals Ltd	3.11%
Others	42.73%
Grand Total	14.17%
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	-3.53%	-12.58%	4.59%	21.36%	13.97%	13.55%	14.24%	10.32%	10.54%	14.32%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	9.70%

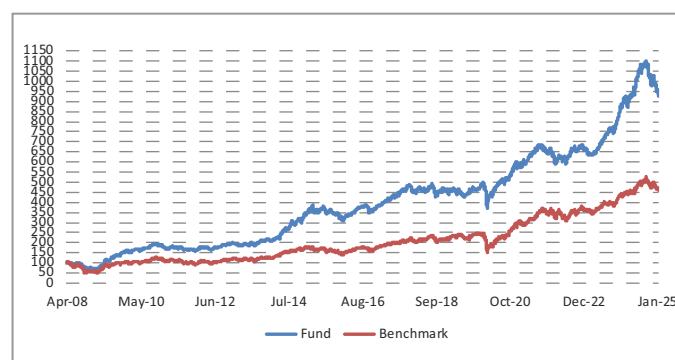
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

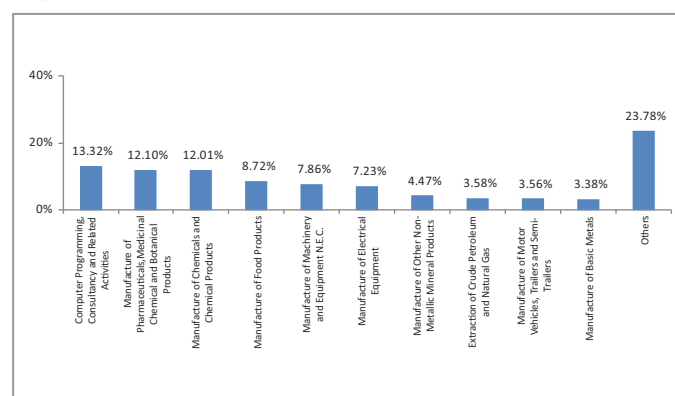
Description	
SFIN Number	ULIF04717/04/08PURESTKPEN116
Launch Date	17-Apr-08
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	94.7450
AUM (Rs. Cr)*	10.28
Equity (Rs. Cr)	8.82
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	1.46

*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'.

January 2025

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	99.43
Debt/Cash, Money Market Instruments	0 - 40	0.44
Net Current Assets		0.13
Total		100.00

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

Portfolio

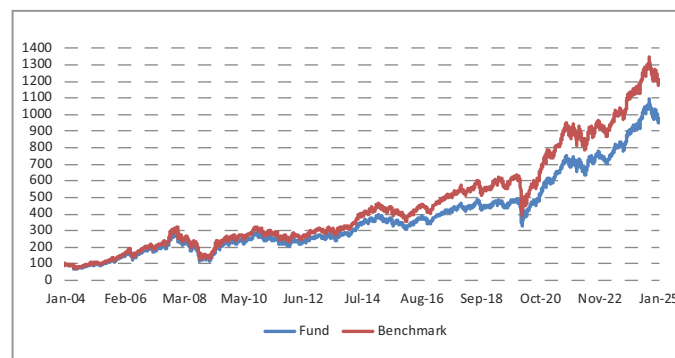
Company/Issuer	Exposure (%)
Equity	99.43%
Reliance Industries Ltd	8.92%
HDFC Bank Ltd	8.84%
ICICI Bank Ltd	8.77%
Infosys Ltd	6.32%
Bharti Airtel Ltd	4.57%
Larsen & Toubro Ltd	4.35%
ITC Ltd	4.34%
Tata Consultancy Services Ltd	3.98%
State Bank of India	2.98%
Axis Bank Ltd	2.80%
Others	43.55%
Money Market, Deposits & Other	0.57%
Total	100.00%

Fund Details

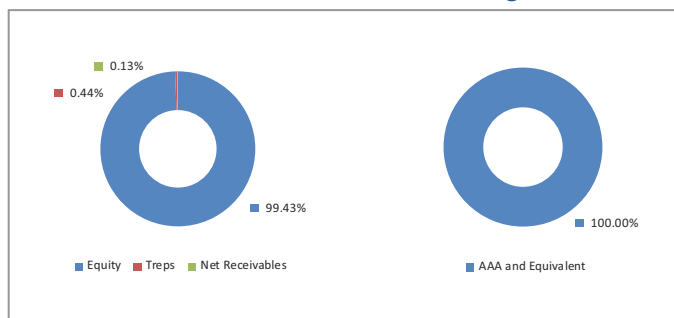
Description	
SFIN Number	ULIF00315/01/04EQUITYFUND116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	97.5391
AUM (Rs. Cr)*	180.20
Equity (Rs. Cr)	179.18
Debt (Rs. Cr)	0.79
Net current asset (Rs. Cr)	0.23

*AUM is excluding the last day unitisation.

Growth of Rs. 100

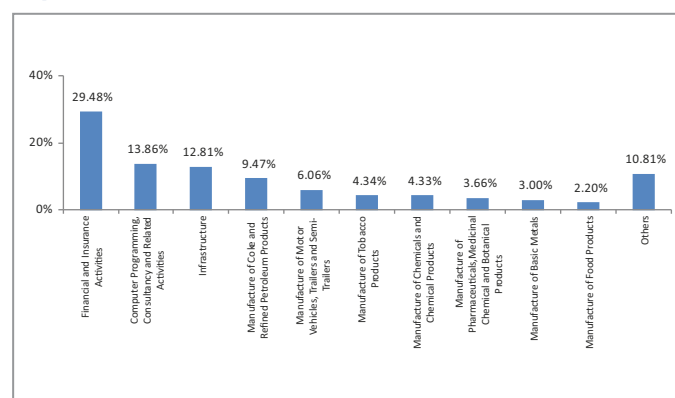


Asset Class



Rating Profile

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.82%	-6.52%	8.32%	15.53%	11.16%	14.96%	15.32%	11.29%	9.71%	11.42%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	12.56%

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

January 2025

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	97.94
- Large Cap Stock		84.99
- Mid Cap Stocks		10.71
Bank deposits and money market instruments	0 - 40	1.97
Net Current Assets*		0.09
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

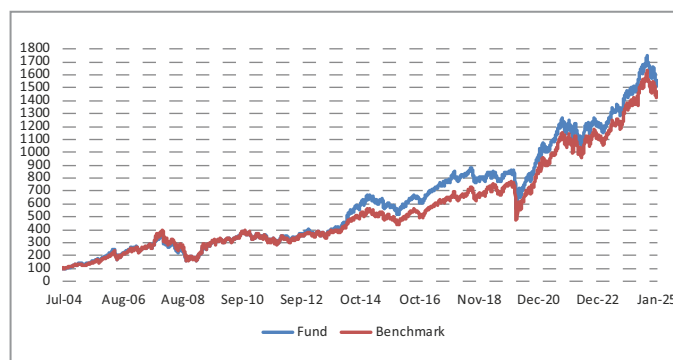
Company/Issuer	Exposure (%)
Equity	97.94%
ICICI Bank Ltd	9.53%
HDFC Bank Ltd	8.61%
Infosys Ltd	7.97%
Reliance Industries Ltd	6.02%
Bharti Airtel Ltd	5.75%
ITC Ltd	5.24%
Larsen & Toubro Ltd	4.84%
Tata Consultancy Services Ltd	4.26%
Mahindra & Mahindra Ltd	3.55%
Axis Bank Ltd	2.47%
Others	39.68%
Money Market, Deposits & Other	2.06%
Total	100.00%

Fund Details

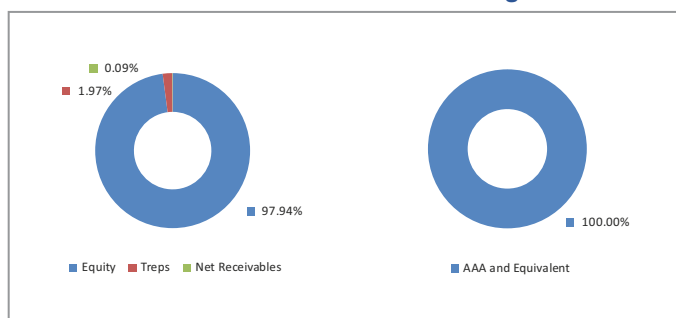
Description	
SFIN Number	ULIF00523/07/04EQGAINFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	155.6460
AUM (Rs. Cr)*	365.50
Equity (Rs. Cr)	357.96
Debt (Rs. Cr)	7.22
Net current asset (Rs. Cr)	0.33

*AUM is excluding the last day unitisation.

Growth of Rs. 100

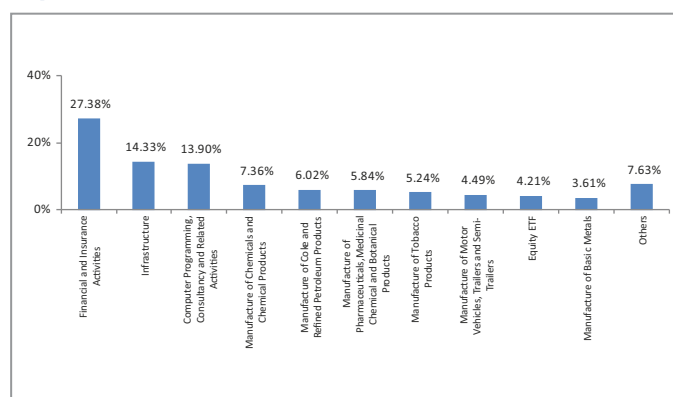


Asset Class



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	-1.62%	-7.26%	6.99%	14.01%	9.44%	12.84%	13.06%	9.18%	9.03%	14.30%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	13.97%

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

January 2025

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	98.86
Debt/Cash Money	0 - 40	1.01
Net Current Assets*		0.14
Total		100.00

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

Portfolio

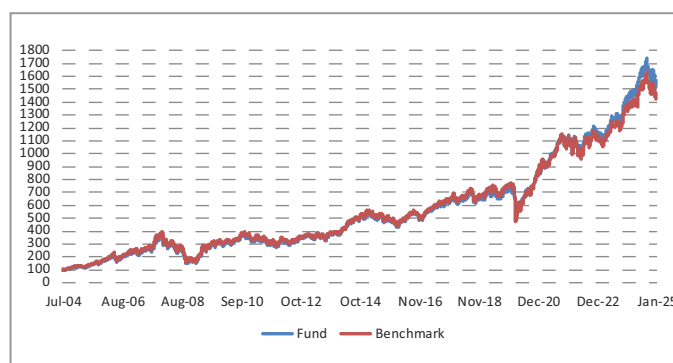
Company/Issuer	Exposure (%)
Equity	98.86%
Reliance Industries Ltd	9.01%
ICICI Bank Ltd	8.81%
HDFC Bank Ltd	8.77%
Infosys Ltd	6.39%
Bharti Airtel Ltd	4.58%
Larsen & Toubro Ltd	4.35%
ITC Ltd	4.34%
Tata Consultancy Services Ltd	3.94%
State Bank of India	2.95%
Kotak Mahindra Bank Ltd	2.78%
Others	42.93%
Money Market, Deposits & Other	1.14%
Total	100.00%

Fund Details

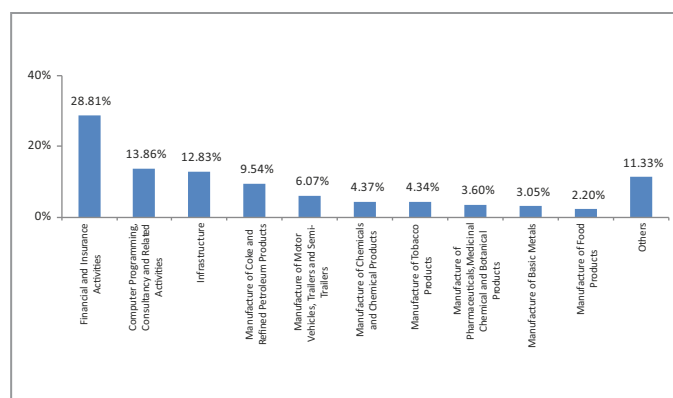
Description	
SFIN Number	ULIF00623/07/04EQINDEFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	156.5413
AUM (Rs. Cr)*	102.15
Equity (Rs. Cr)	100.98
Debt (Rs. Cr)	1.03
Net current asset (Rs. Cr)	0.14

*AUM is excluding the last day unitisation.

Growth of Rs. 100

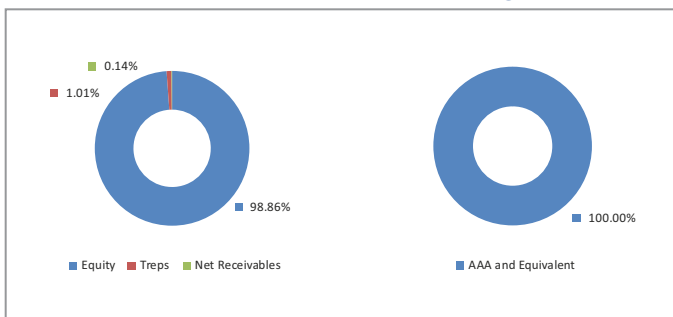


Top 10 Sectors

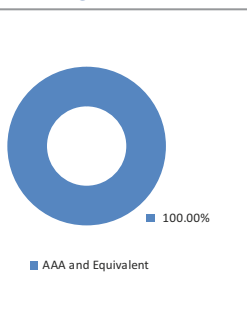


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.75%	-6.02%	9.74%	17.10%	12.74%	16.54%	17.02%	12.94%	11.32%	14.33%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	13.97%

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

January 2025

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	99.50
Debt/Cash/Money Market instruments	0 - 40	-
Net Current Assets*		0.50
Total		100.00

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

Portfolio

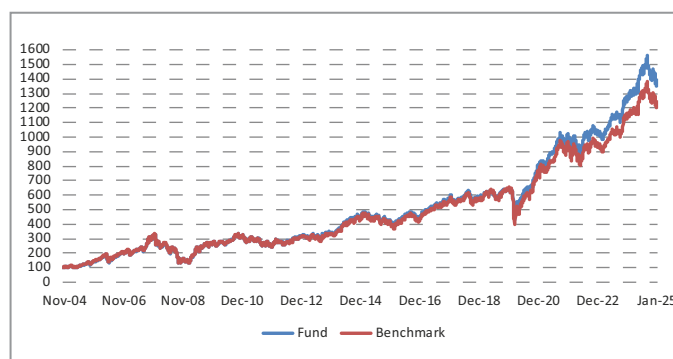
Company/Issuer	Exposure (%)
Equity	99.50%
Reliance Industries Ltd	9.21%
ICICI Bank Ltd	9.18%
HDFC Bank Ltd	6.91%
Infosys Ltd	5.37%
Bharti Airtel Ltd	4.68%
Larsen & Toubro Ltd	4.45%
ITC Ltd	4.44%
Tata Consultancy Services Ltd	4.11%
State Bank of India	3.08%
Kotak Mahindra Bank Ltd	2.89%
Others	45.19%
Grand Total	0.50%
Total	100.00%

Fund Details

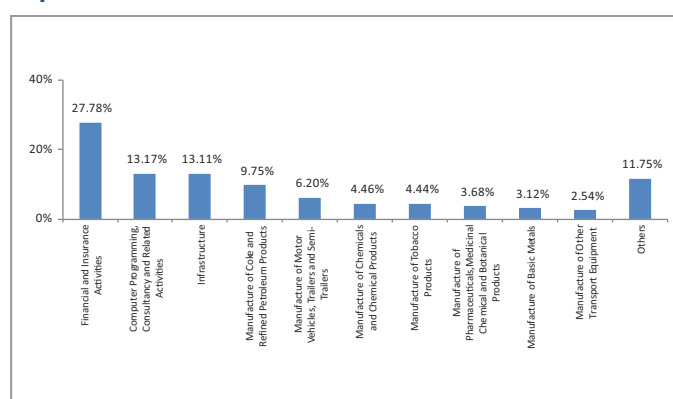
Description	
SFIN Number	ULIF01318/11/04EQINDEXPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	139.3367
AUM (Rs. Cr)*	3.81
Equity (Rs. Cr)	3.79
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Growth of Rs. 100

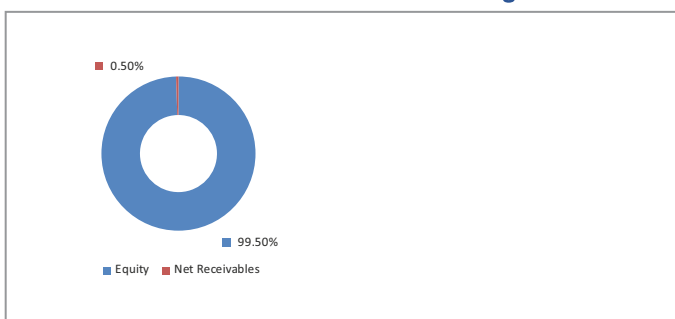


Top 10 Sectors



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

Asset Class



Rating Profile

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.78%	-6.25%	9.69%	16.91%	12.56%	16.44%	17.11%	12.97%	11.36%	13.92%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	13.27%

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

January 2025

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	96.39
-Large Cap		27.14
-Equity Mid Cap Stocks		72.86
Debt/Cash/Money Market instruments	0 - 40	3.57
Net Current Assets*		0.04
Total		100.00

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

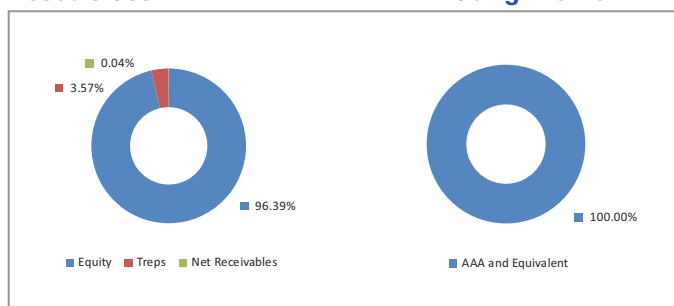
* Minimum 50% allocation to mid cap stocks

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

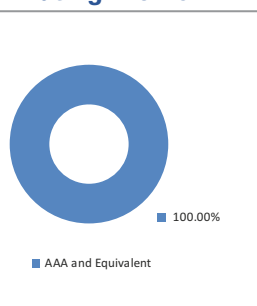
Portfolio

Company/Issuer	Exposure (%)
Equity	96.39%
Karur Vysya Bank Limited	3.73%
Bharat Electronics Ltd	3.53%
IDFC First Bank Ltd	3.48%
Shriram Finance Limited	3.21%
Trent Ltd	2.92%
Varun Beverages Limited	2.62%
Power Finance Corporation Ltd	2.58%
Ajanta Pharma Ltd	2.46%
Blue Star Ltd	2.40%
Central Depository Services (India) Ltd	2.24%
Others	67.22%
Money Market, Deposits & Other	3.61%
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	-9.04%	-12.55%	5.20%	22.85%	15.20%	19.54%	17.12%	9.02%	11.22%	14.03%
Benchmark	-6.42%	-10.28%	9.75%	31.50%	21.18%	25.56%	24.88%	15.78%	15.66%	12.75%

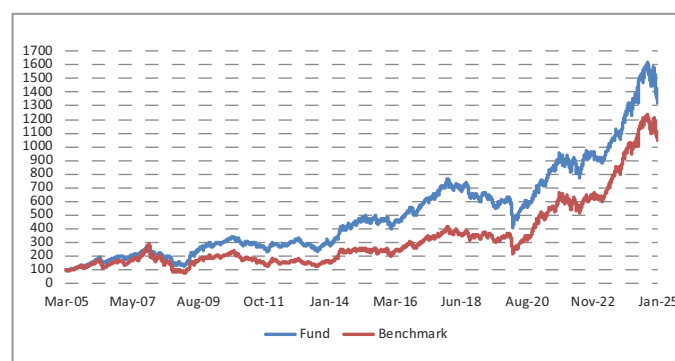
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

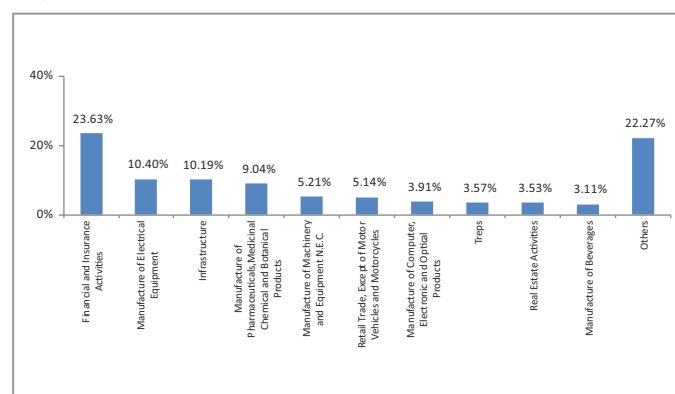
Description	
SFIN Number	ULIF01709/03/05EQUIMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	136.6271
AUM (Rs. Cr)*	72.77
Equity (Rs. Cr)	70.14
Debt (Rs. Cr)	2.60
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'.

January 2025

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	89.42
-Large Cap		27.39
-Equity Mid Cap Stocks		72.61
Debt/Cash/Money Market instruments	0 - 40	10.54
Net Current Assets [†]		0.04
Total		100.00

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

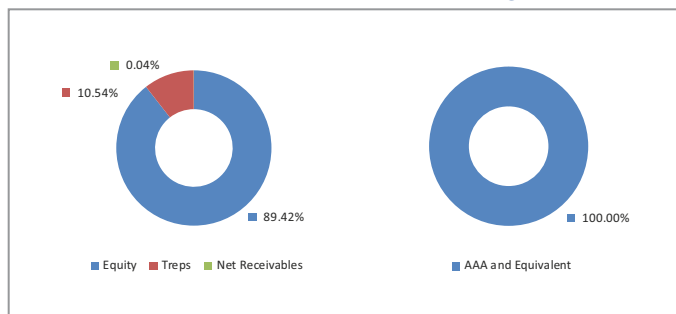
* Minimum 50% allocation to mid cap stocks

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

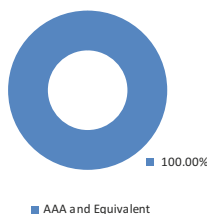
Portfolio

Company/Issuer	Exposure (%)
Equity	89.42%
Bharat Electronics Ltd	3.24%
IDFC First Bank Ltd	3.06%
Shriram Finance Limited	2.95%
Karur Vysya Bank Limited	2.88%
Trent Ltd	2.83%
Power Finance Corporation Ltd	2.45%
Varun Beverages Limited	2.39%
Ajanta Pharma Ltd	2.34%
Blue Star Ltd	2.29%
Central Depository Services (India) Ltd	2.13%
Others	62.85%
Money Market, Deposits & Other	10.58%
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	-8.54%	-11.17%	7.05%	25.14%	17.21%	21.61%	19.10%	10.82%	12.96%	16.69%
Benchmark	-6.42%	-10.28%	9.75%	31.50%	21.18%	25.56%	24.88%	15.78%	15.66%	12.75%

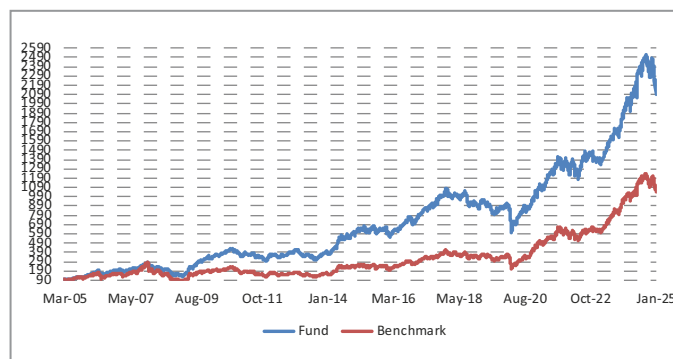
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

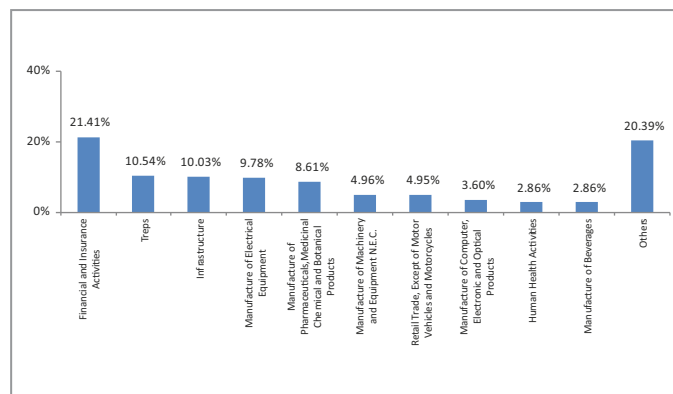
Description	
SFIN Number	ULIF01809/03/05EQUIMIDPLUS116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Anshul Mishra
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	216.2277
AUM (Rs. Cr)*	153.03
Equity (Rs. Cr)	136.84
Debt (Rs. Cr)	16.13
Net current asset (Rs. Cr)	0.05

*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'.

January 2025

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	94.94
Debt/Cash/Money Market instruments	0 - 40	4.97
Net Current Assets*		0.09
Total		100.00

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

Portfolio

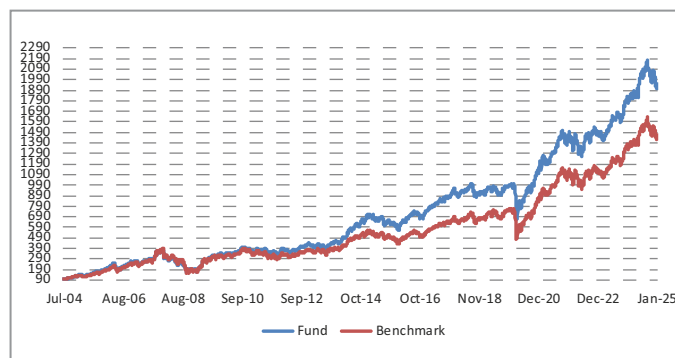
Company/Issuer	Exposure (%)
Equity	94.94%
ICICI Bank Ltd	9.75%
HDFC Bank Ltd	8.46%
Infosys Ltd	7.66%
Reliance Industries Ltd	7.42%
Bharti Airtel Ltd	5.32%
ITC Ltd	4.93%
Larsen & Toubro Ltd	4.54%
Tata Consultancy Services Ltd	3.81%
Mahindra & Mahindra Ltd	3.28%
Axis Bank Ltd	2.40%
Others	37.37%
Money Market, Deposits & Other	5.06%
Total	100.00%

Fund Details

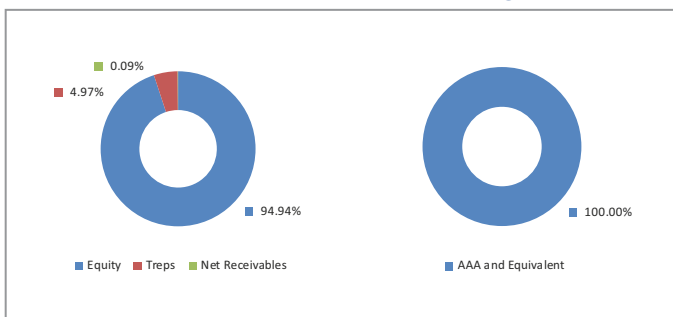
Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	195.3004
AUM (Rs. Cr)*	590.78
Equity (Rs. Cr)	560.91
Debt (Rs. Cr)	29.35
Net current asset (Rs. Cr)	0.53

*AUM is excluding the last day unitisation.

Growth of Rs. 100

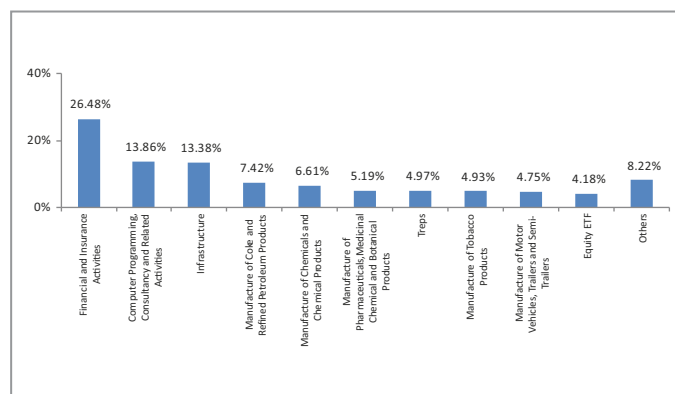


Asset Class



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	-1.30%	-6.36%	8.47%	15.68%	11.11%	14.52%	14.72%	10.78%	10.77%	15.57%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	13.97%

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

January 2025

Equity Plus Pension Fund

Fund Objective

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

Portfolio Allocation

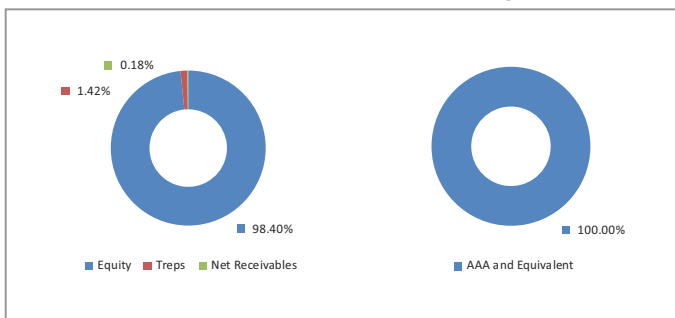
	Stated (%)	Actual (%)
Equity	60 - 100	98.40
Debt/Cash/Money Market instruments	0 - 40	1.42
Net Current Assets*		0.18
Total		100.00

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

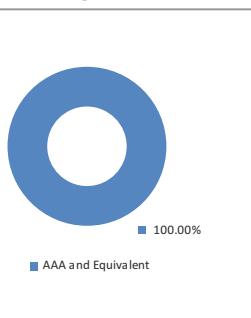
Portfolio

Company/Issuer	Exposure (%)
Equity	98.40%
ICICI Bank Ltd	9.77%
HDFC Bank Ltd	7.72%
Reliance Industries Ltd	7.17%
Infosys Ltd	6.88%
Bharti Airtel Ltd	5.52%
ITC Ltd	5.35%
Tata Consultancy Services Ltd	4.52%
Larsen & Toubro Ltd	4.36%
Mahindra & Mahindra Ltd	3.03%
Axis Bank Ltd	2.91%
Others	41.17%
Money Market, Deposits & Other	1.60%
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	-1.52%	-6.69%	7.85%	15.44%	11.00%	14.56%	14.82%	10.87%	10.68%	16.21%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	13.27%

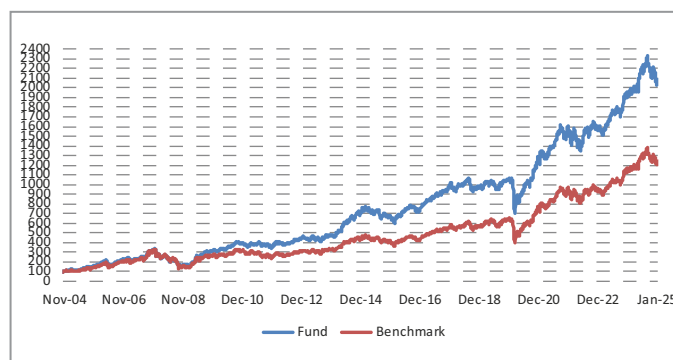
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

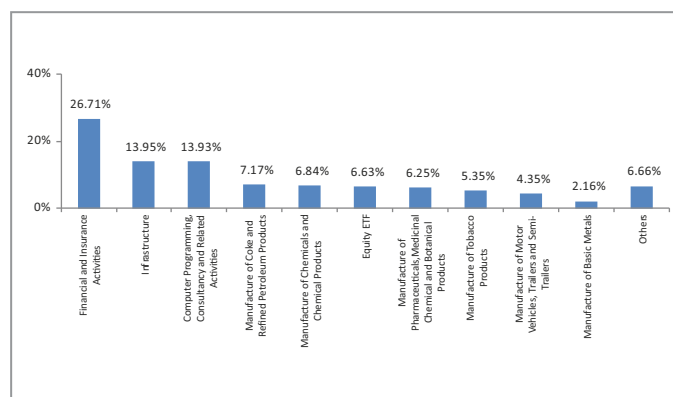
Description	
SFIN Number	ULIF01218/11/04EQUPLUSPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	208.4802
AUM (Rs. Cr)*	23.95
Equity (Rs. Cr)	23.57
Debt (Rs. Cr)	0.34
Net current asset (Rs. Cr)	0.04

*AUM is excluding the last day unitisation.

Growth of Rs. 100



Top 10 Sectors



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

January 2025

Premier Equity Fund

Fund Objective

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

Portfolio Allocation

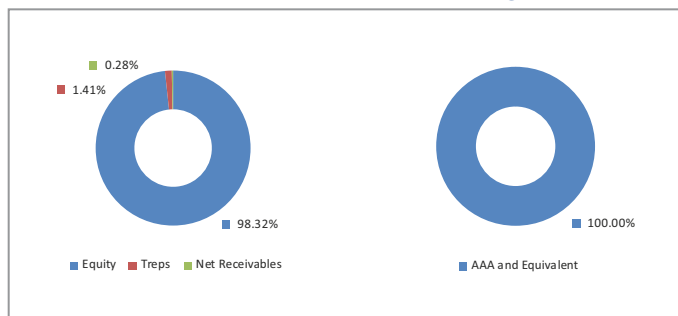
	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	98.32
Bank deposits and money market instruments	0 - 40	1.41
Net Current Assets*		0.28
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	98.32%
Reliance Industries Ltd	8.83%
ICICI Bank Ltd	8.76%
HDFC Bank Ltd	8.72%
Infosys Ltd	6.35%
Bharti Airtel Ltd	4.49%
Larsen & Toubro Ltd	4.26%
ITC Ltd	4.26%
Tata Consultancy Services Ltd	3.92%
State Bank of India	2.94%
Kotak Mahindra Bank Ltd	2.76%
Others	43.05%
Money Market, Deposits & Other	1.68%
Total	100.00%

Asset Class



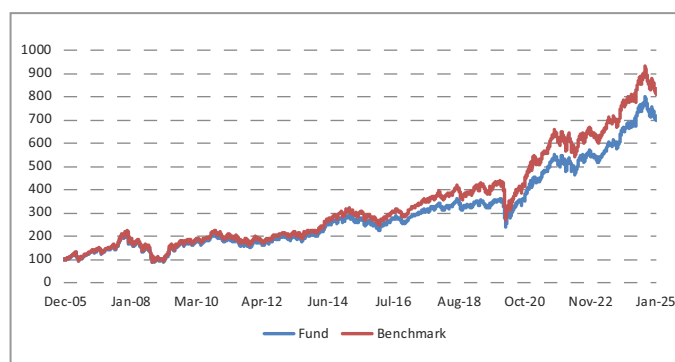
Rating Profile

Fund Details

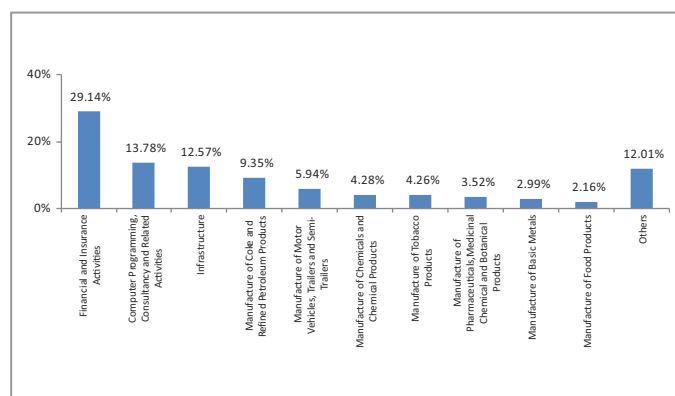
Description	
SFIN Number	ULIF02117/12/05PRMREQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	71.5789
AUM (Rs. Cr)*	12.07
Equity (Rs. Cr)	11.87
Debt (Rs. Cr)	0.17
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.81%	-6.67%	7.97%	15.38%	11.10%	14.90%	15.25%	11.19%	9.62%	10.83%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.74%

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

January 2025

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	98.25
-Large cap stocks that are part of NSE 500		83.46
- Mid Cap Stocks		16.54
Bank deposits and money market instruments	0 - 40	1.63
Net Current Assets ^f		0.13
Total		100.00

^fNet current asset represents net of receivables and payables for investments held.

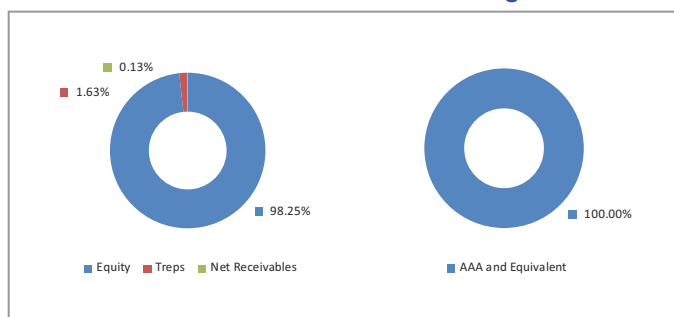
*At least 50 % in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

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

Portfolio

Company/Issuer	Exposure (%)
Equity	98.25%
ICICI Bank Ltd	9.68%
Infosys Ltd	7.63%
Reliance Industries Ltd	7.27%
HDFC Bank Ltd	7.02%
Bharti Airtel Ltd	5.69%
ITC Ltd	5.24%
Larsen & Toubro Ltd	4.26%
Tata Consultancy Services Ltd	3.93%
Mahindra & Mahindra Ltd	2.97%
Axis Bank Ltd	2.96%
Others	41.61%
Money Market, Deposits & Other	1.75%
Total	100.00%

Asset Class



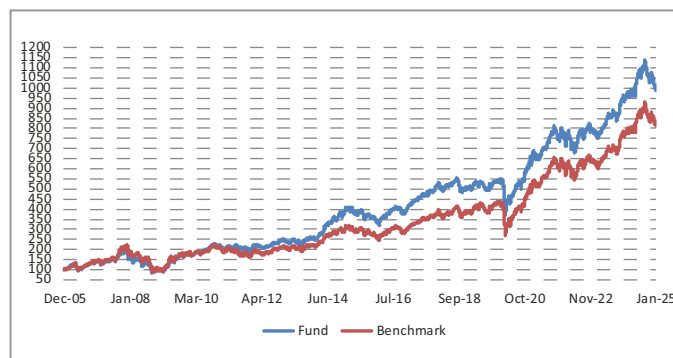
Rating Profile

Fund Details

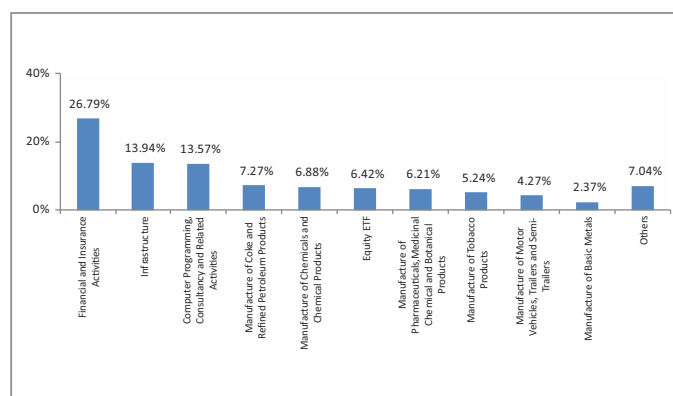
Description	
SFIN Number	ULIF02217/12/05PREREQAIN116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	101.5958
AUM (Rs. Cr)*	25.83
Equity (Rs. Cr)	25.38
Debt (Rs. Cr)	0.42
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.48%	-7.21%	6.79%	14.36%	9.85%	13.23%	13.54%	9.72%	9.63%	12.88%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.74%

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

January 2025

Pure Equity Fund

Fund Objective

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

Portfolio Allocation

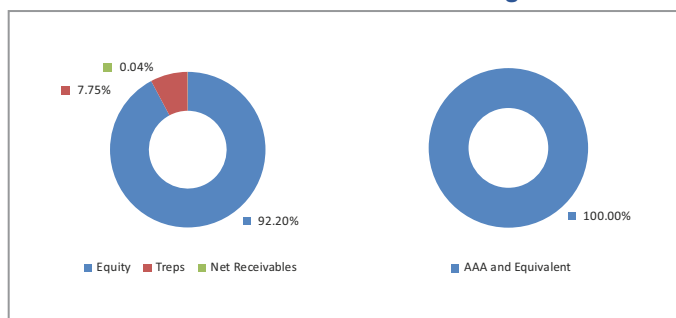
	Stated (%)	Actual (%)
Equity	60 - 100	92.20
Bank deposits and money market instruments	0 - 40	7.75
Net Current Assets*		0.04
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	92.20%
Reliance Industries Ltd	6.27%
Infosys Ltd	6.12%
Larsen & Toubro Ltd	5.87%
Bharti Airtel Ltd	5.27%
Nestle India Ltd	4.16%
Ksb Limited	4.10%
TITAN COMPANY LIMITED	3.48%
Tata Motors Ltd	2.96%
Mahindra & Mahindra Ltd	2.58%
Hindustan Unilever Ltd.	2.57%
Others	48.81%
Money Market, Deposits & Other	7.80%
Total	100.00%

Asset Class

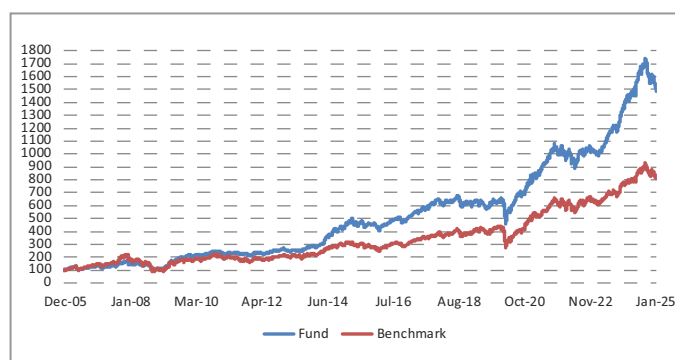


Fund Details

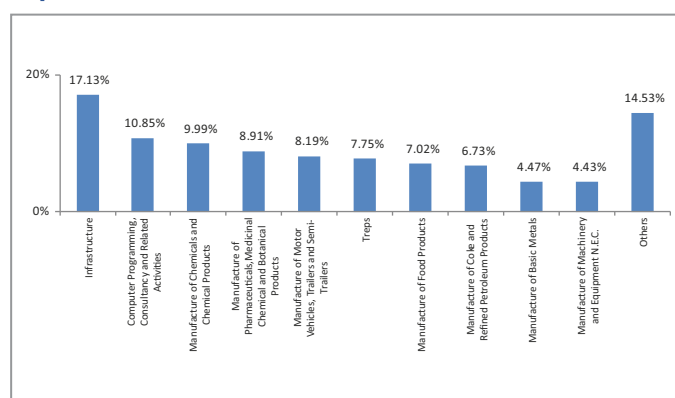
Description	
SFIN Number	ULIF02017/12/05PUREEQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	153.6759
AUM (Rs. Cr)*	49.76
Equity (Rs. Cr)	45.88
Debt (Rs. Cr)	3.86
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.94%	-8.63%	9.35%	23.04%	15.07%	18.59%	19.33%	13.20%	12.77%	15.35%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.74%

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

January 2025

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	1.13
Net Current Assets*		0.13
Total		100.00

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

Portfolio

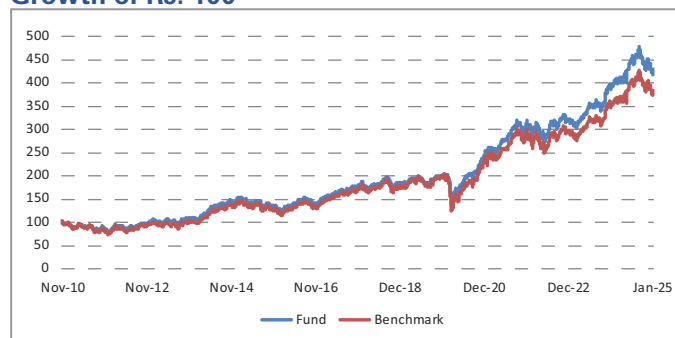
Company/Issuer	Exposure (%)
Equity	98.75%
Reliance Industries Ltd	8.85%
HDFC Bank Ltd	8.78%
ICICI Bank Ltd	8.71%
Infosys Ltd	6.28%
Bharti Airtel Ltd	4.54%
Larsen & Toubro Ltd	4.32%
ITC Ltd	4.31%
Tata Consultancy Services Ltd	3.95%
State Bank of India	2.96%
Axis Bank Ltd	2.78%
Kotak Mahindra Bank Ltd	2.75%
Mahindra & Mahindra Ltd	2.74%
Hindustan Unilever Ltd.	2.28%
Sun Pharmaceuticals Industries Ltd	1.97%
HCL Technologies Ltd	1.71%
Maruti Suzuki India Ltd	1.69%
NTPC Ltd	1.59%
Tata Motors Ltd	1.58%
TITAN COMPANY LIMITED	1.49%
Power Grid Corporation of India Ltd	1.43%
UltraTech Cement Ltd	1.35%
Trent Ltd	1.33%
Tata Steel Ltd	1.15%
Bharat Electronics Ltd	1.08%
Asian Paints Ltd	1.06%
Oil & Natural Gas Corpn Ltd	1.06%
Tech Mahindra Ltd	0.99%
Grasim Industries Ltd.	0.96%
Coal India Ltd	0.93%
JSW Steel Ltd	0.93%
Hindalco Industries Ltd	0.90%
Cipla Ltd	0.86%
Nestle India Ltd	0.85%
Adani Ports & Special Economic Zone Ltd	0.84%
Wipro Ltd	0.83%
Dr Reddys Laboratories Ltd	0.80%
Others	8.13%
Money Market, Deposits & Other	1.25%
Total	100.00%

Fund Details

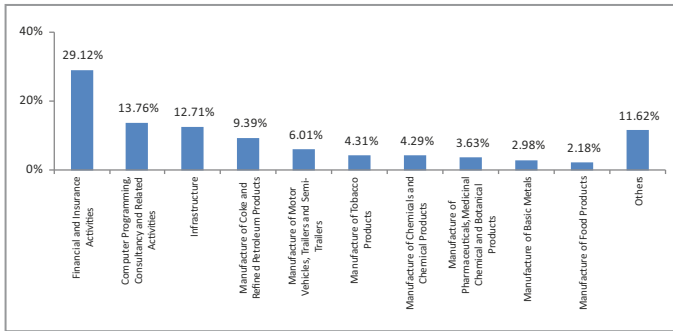
Description	
SFIN Number	ULIF06026/10/10BLUECHIPEQ116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	42.8685
AUM (Rs. Cr)*	979.63
Equity (Rs. Cr)	967.35
Debt (Rs. Cr)	11.05
Net current asset (Rs. Cr)	1.24

*AUM is excluding the last day unitisation.

Growth of Rs. 100

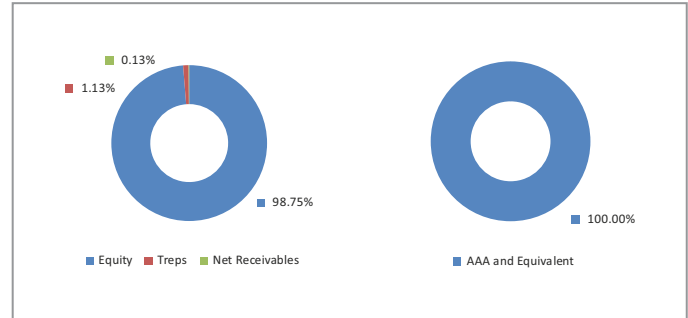


Top 10 Sectors

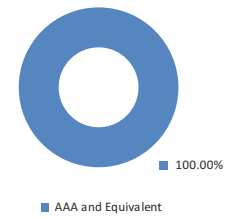


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.76%	-6.32%	8.58%	16.81%	12.15%	15.96%	16.65%	12.62%	10.99%	10.75%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	9.90%

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

January 2025

Pure Stock Fund II

Fund Objective

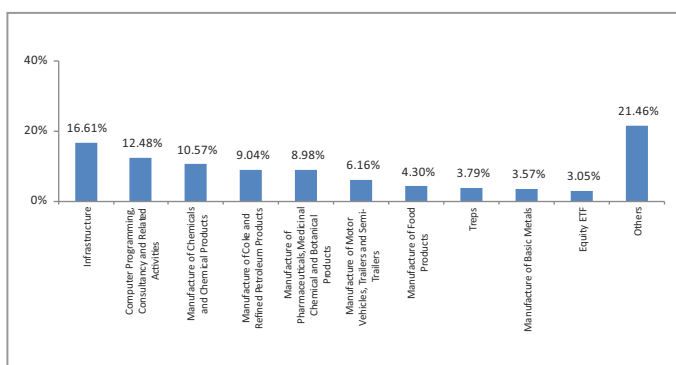
The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	75 - 100	94.96
Bank deposits and money market instruments	0 - 25	4.92
Net Current Assets*		0.12
Total		100.00

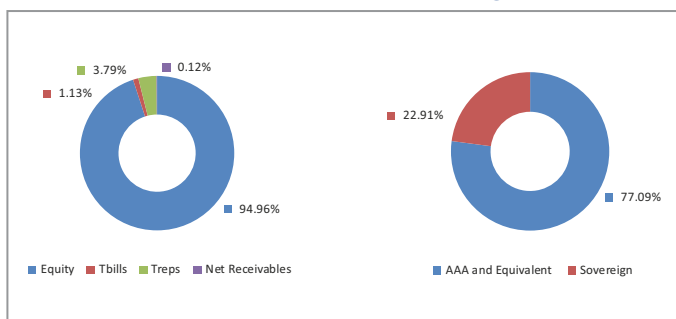
*Net current asset represents net of receivables and payables for investments held.

Top 10 Sectors

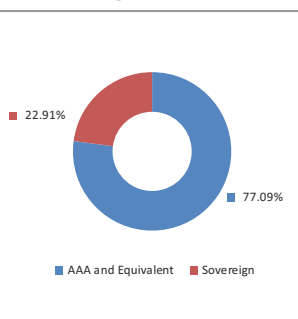


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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-January-2025	25.7932
AUM (Rs. Cr)*	4665.80
Equity (Rs. Cr)	4430.59
Debt (Rs. Cr)	229.40
Net current asset (Rs. Cr)	5.80

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	94.96%
Reliance Industries Ltd	8.59%
Infosys Ltd	5.85%
Bharti Airtel Ltd	5.38%
Larsen & Toubro Ltd	5.01%
Tata Consultancy Services Ltd	3.24%
Hindustan Unilever Ltd.	3.19%
TITAN COMPANY LIMITED	2.45%
Nestle India Ltd	1.95%
Maruti Suzuki India Ltd	1.94%
Mahindra & Mahindra Ltd	1.87%
Power Grid Corporation of India Ltd	1.85%
NTPC Ltd	1.84%
Sun Pharmaceuticals Industries Ltd	1.75%
Lupin Ltd	1.54%
Tata Motors Ltd	1.42%
Asian Paints Ltd	1.38%
Dr Reddys Laboratories Ltd	1.36%
Hindalco Industries Ltd	1.34%
Godrej Consumer Products Ltd	1.32%
HCL Technologies Ltd	1.29%
Ksb Limited	1.29%
UltraTech Cement Ltd	1.22%
Axis Nifty IT ETF	1.09%
Procter & Gamble Hygiene and Health Care Ltd	1.08%
Sapphire Foods India Limited	1.07%
Bharat Electronics Ltd	1.05%
Tata Steel Ltd	1.04%
Hero MotoCorp Ltd	0.92%
Coal India Ltd	0.92%
Marico Ltd	0.88%
Zydus Lifesciences Ltd	0.83%
Devyani International Ltd.	0.82%
Hitachi Energy India Limited	0.80%

Portfolio

Company/Issuer	Exposure (%)
ICICI Prudential IT ETF	0.80%
Tech Mahindra Ltd	0.80%
Sanofi India Ltd	0.75%
Oil & Natural Gas Corpn Ltd	0.75%
Britannia Industries Ltd	0.75%
MRF Ltd	0.73%
Gujarat Pipavav Port Ltd	0.70%
JSW Steel Ltd	0.70%
Petronet LNG Ltd	0.69%
KOTAK IT ETF	0.68%
Restaurant Brands Asia Limited	0.68%
Colgate-Palmolive (India) Ltd	0.65%
Sanofi Consumer Healthcare India Ltd	0.64%
AVENUE SUPERMARTS LIMITED	0.64%
Coromandel International Ltd	0.63%
BASF India Ltd	0.62%
Wipro Ltd	0.62%
TVS Motor Company Ltd	0.57%
Adani Ports & Special Economic Zone Ltd	0.57%
MEDPLUS HEALTH SERVICES LIMITED	0.57%
Bayer CropScience Ltd	0.57%
The Ramco Cements Ltd	0.55%
Cipla Ltd	0.54%
Grasim Industries Ltd.	0.52%
Aurobindo Pharma Ltd	0.49%
AIA Engineering Ltd	0.48%
Nippon India ETF Nifty IT	0.48%
Trent Ltd	0.47%
Varroc Engineering Limited	0.47%
Balkrishna Industries Ltd	0.46%
Bharat Petroleum Corporation Ltd	0.45%
Schaeffler India Limited	0.45%
TATA CONSUMER PRODUCTS LIMITED.	0.44%
Car Trade Tech Ltd.	0.40%
ABB India Ltd	0.38%
Brainbees Solutions Ltd	0.37%
Gland Pharma Limited	0.37%
Blue Dart Express Ltd	0.36%
Crompton Greaves Consumer Electricals Limited	0.36%
Supreme Industries Ltd	0.34%
Others	4.86%
Money Market, Deposits & Other	5.04%
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	-1.62%	-7.71%	10.41%	22.37%	14.70%	17.34%	17.75%	12.49%	-	13.16%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	-	12.28%

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

January 2025

Flexi Cap Fund

Fund Objective

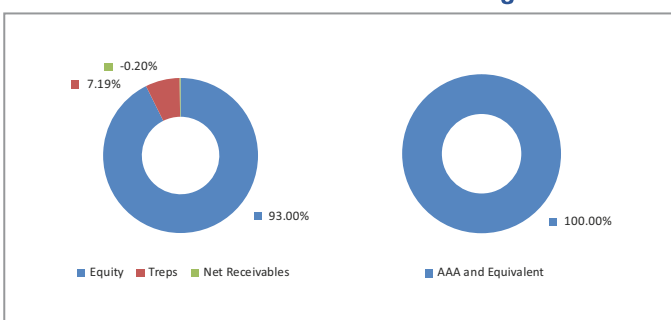
To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

Portfolio Allocation

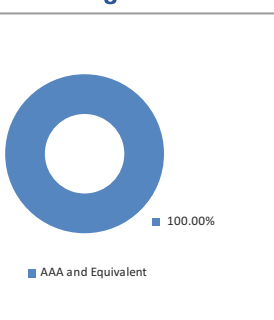
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	93.00
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	7.19
Net Current Assets*		-0.20
Total		100.00

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

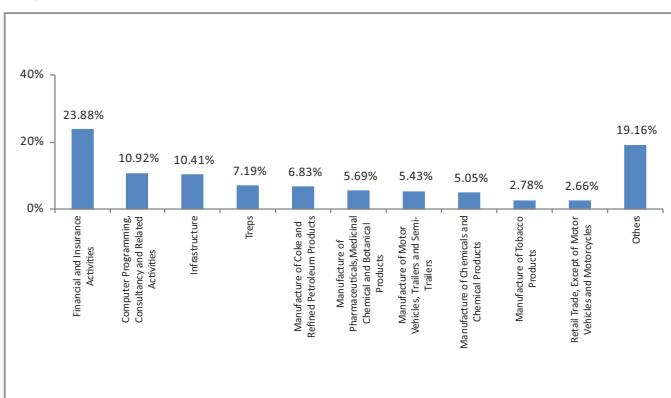
Asset Class



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-January-2025	16.1042
AUM (Rs. Cr)*	2316.83
Equity (Rs. Cr)	2154.76
Debt (Rs. Cr)	166.61
Net current asset (Rs. Cr)	-4.54

*AUM is excluding the last day unitisation.

Portfolio

Company/Issuer	Exposure (%)
Equity	93.00%
HDFC Bank Ltd	6.56%
ICICI Bank Ltd	6.11%
Reliance Industries Ltd	5.50%
Infosys Ltd	4.94%
Tata Consultancy Services Ltd	3.58%
Larsen & Toubro Ltd	2.98%
ITC Ltd	2.78%
State Bank of India	2.63%
Axis Bank Ltd	2.58%
Mahindra & Mahindra Ltd	2.09%
Bharti Airtel Ltd	2.04%
Bharat Electronics Ltd	1.98%
Hindustan Unilever Ltd.	1.90%
Rural Electrification Corporation Ltd	1.59%
Shriram Finance Limited	1.54%
Maruti Suzuki India Ltd	1.54%
Sun Pharmaceuticals Industries Ltd	1.38%
Divis Laboratories Ltd	1.30%
UltraTech Cement Ltd	1.20%
HCL Technologies Ltd	1.19%
Lupin Ltd	1.14%
Siemens Ltd	1.12%
NTPC Ltd	1.10%
Power Grid Corporation of India Ltd	1.03%
Zomato Limited	1.01%
Sumitomo Chemical India Limited	0.99%
Karur Vysya Bank Limited	0.98%
Hindustan Petroleum Corporation Ltd	0.97%
Hero MotoCorp Ltd	0.97%
Tata Motors Ltd	0.93%
Oil & Natural Gas Corpn Ltd	0.91%
Bharat Forge Ltd	0.89%

Portfolio

Company/Issuer	Exposure (%)
Kotak Mahindra Bank Ltd	0.87%
Trent Ltd	0.81%
MphasiS Ltd	0.71%
Adani Ports & Special Economic Zone Ltd	0.69%
TITAN COMPANY LIMITED	0.68%
Britannia Industries Ltd	0.65%
TVS Motor Company Ltd	0.60%
Eicher Motors Ltd	0.58%
SBI Life Insurance Company Limited	0.58%
Dr Reddys Laboratories Ltd	0.58%
BSE Ltd	0.57%
Hindalco Industries Ltd	0.56%
Carraro India Ltd	0.53%
Piramal Pharma Limited	0.52%
Aster DM Healthcare Ltd	0.52%
Grasim Industries Ltd.	0.52%
Metropolis Healthcare Limited	0.52%
Info Edge (India) Ltd	0.52%
Escorts Kubota Ltd	0.50%
ICICI Prudential IT ETF	0.49%
International Gemological Institute India Ltd	0.49%
Nippon India ETF PSU Bank BEES	0.49%
MEDPLUS HEALTH SERVICES LIMITED	0.48%
Kalpataru Projects International Limited	0.48%
PI Industries Limited	0.47%
NIPPON INDIA ETF BANK BEES	0.46%
Timken India Limited	0.43%
Indegene Ltd	0.39%
Honasa Consumer Limited	0.38%
Larsen & Toubro Infotech Mindtree Limited	0.38%
MAS Financial Services Ltd	0.38%
Westlife Foodworld Ltd	0.38%
ITC Hotels Limited	0.38%
Indiamart Intermesh Limited	0.36%
HDFC Life Insurance Company Ltd	0.36%
Godrej Consumer Products Ltd	0.36%
Gulf Oil Lubricants India Ltd	0.35%
Crompton Greaves Consumer Electricals Limited	0.34%
ASK Automotive Ltd	0.33%
Voltamp Transformers Ltd	0.31%
Sanofi India Ltd	0.31%
Jyothy Laboratories Ltd	0.30%
CG Power & Industrial Solutions Ltd	0.30%
Dhanuka Agritech Limited	0.29%
DLF Ltd	0.28%
Power Finance Corporation Ltd	0.27%
Bajaj Finance Limited	0.27%
Sanofi Consumer Healthcare India Ltd	0.26%
Supreme Industries Ltd	0.26%
Titagarh Rail Systems Ltd	0.25%

Portfolio

Company/Issuer	Exposure (%)
Others	2.79%
Money Market, Deposits & Other	7.00%
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	-3.67%	-8.92%	9.30%	22.02%	-	-	-	-	-	19.27%
Benchmark	-2.55%	-7.81%	9.29%	19.00%	-	-	-	-	-	16.74%

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.

January 2025

Sustainable Equity Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 -100	96.84
Bank deposits and money market instruments	0 - 35	3.09
Net Current Assets*		0.07
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	96.84%
HDFC Bank Ltd	8.70%
ICICI Bank Ltd	4.54%
Bharti Airtel Ltd	3.96%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	3.44%
Axis Bank Ltd	3.34%
KOTAK IT ETF	3.02%
State Bank of India	3.02%
Reliance Industries Ltd	2.82%
Larsen & Toubro Ltd	2.78%
HCL Technologies Ltd	2.23%
Tata Consultancy Services Ltd	2.13%
Asian Paints Ltd	2.08%
TITAN COMPANY LIMITED	2.00%
Hindustan Unilever Ltd.	1.93%
Tech Mahindra Ltd	1.91%
Timken India Limited	1.88%
Tata Motors Ltd	1.86%
Nestle India Ltd	1.80%
Carraro India Ltd	1.80%
Craftsman Automation Limited	1.58%
Larsen & Toubro Infotech Mindtree Limited	1.54%
Godrej Consumer Products Ltd	1.46%
Shriram Finance Limited	1.41%
IndusInd Bank Ltd	1.39%
MEDPLUS HEALTH SERVICES LIMITED	1.32%
Maruti Suzuki India Ltd	1.30%
Hero MotoCorp Ltd	1.24%
Zydus Lifesciences Ltd	1.23%
Dr Reddys Laboratories Ltd	1.13%
Orient Electric Limited	1.08%
Tata Steel Ltd	1.07%
Doms Industries	1.03%
Infosys Ltd	0.98%
ICICI Lombard General Insurance Co. Ltd	0.97%
Mahindra & Mahindra Ltd	0.95%
AVENUE SUPERMARTS LIMITED	0.95%
Marico Ltd	0.94%

Fund Details

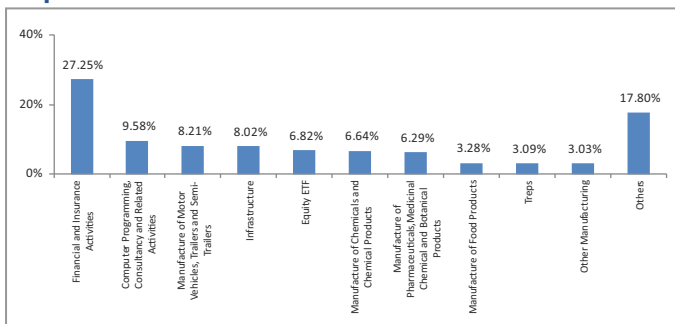
Description	
SFIN Number	SFIN-ULIF08017/11/21SUSEQUFUND116
Launch Date	16-Feb-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY 100 ESG INDEX
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	5
Debt	-
Hybrid	-
NAV as on 31-January-2025	14.4156
AUM (Rs. Cr)*	192.23
Equity (Rs. Cr)	186.15
Debt (Rs. Cr)	5.94
Net current asset (Rs. Cr)	0.14

*AUM is excluding the last day unitisation.

Portfolio

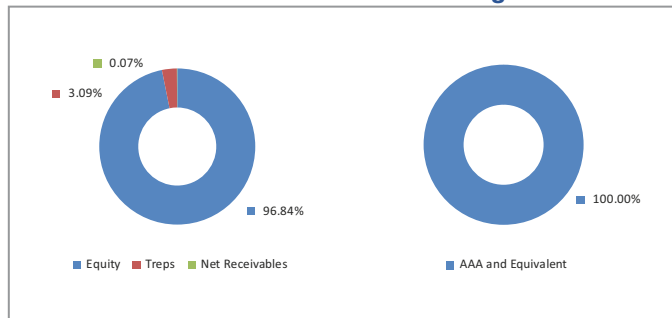
Company/Issuer	Exposure (%)
AWFIS Space Solutions Ltd	0.93%
Indian Energy Exchange Limited	0.91%
Car Trade Tech Ltd.	0.86%
Sun Pharmaceuticals Industries Ltd	0.86%
PVR INOX Limited	0.85%
HDFC Life Insurance Company Ltd	0.83%
Info Edge (India) Ltd	0.80%
ICICI Prudential Life Insurance Company Ltd	0.80%
Gland Pharma Limited	0.79%
Wipro Ltd	0.79%
Sagar Cements Ltd	0.79%
SBI Life Insurance Company Limited	0.77%
Power Grid Corporation of India Ltd	0.73%
Varroc Engineering Limited	0.72%
Dabur India Ltd	0.70%
Cipla Ltd	0.66%
Hindalco Industries Ltd	0.60%
Others	6.64%
Money Market, Deposits & Other	3.16%
Total	100.00%

Top 10 Sectors

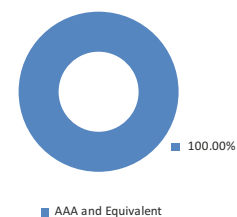


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-2.61%	-6.43%	10.97%	-	-	-	-	-	-	20.53%
Benchmark	-1.86%	-7.87%	8.79%	-	-	-	-	-	-	17.65%

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

January 2025

Small Cap Fund

Fund Objective

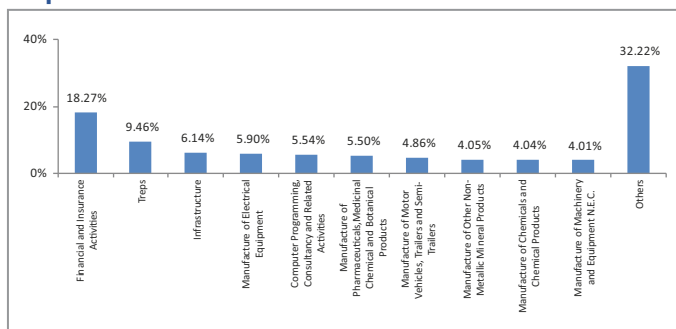
To achieve capital appreciation by investing in a diversified basket of predominantly* small cap stocks.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	90.88
Bank deposits and money market instruments	0 - 35	9.46
Net Current Assets*		-0.34
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

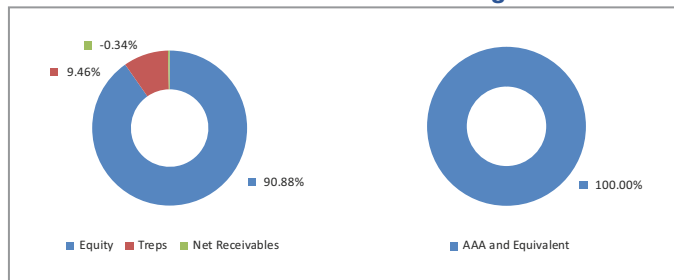
Company/Issuer	Exposure (%)
Equity	90.88%
Multi Commodity Exchange of India Ltd	2.94%
KPIT Technologies Ltd	2.12%
Radico Khaitan Ltd	2.05%
UNO Minda Limited	1.79%
Central Depository Services (India) Ltd	1.75%
Blue Star Ltd	1.75%
Crompton Greaves Consumer Electricals Limited	1.65%
Karur Vysya Bank Limited	1.60%
Car Trade Tech Ltd.	1.43%
AMARA RAJA ENERGY & MOBILITY LIMITED	1.40%
Tube Investments of India Ltd	1.38%
Supreme Industries Ltd	1.30%
Gulf Oil Lubricants India Ltd	1.21%
Credit Access Grameen Limited	1.19%
Muthoot Finance Ltd	1.19%
Vijaya Diagnostic Centre Limited	1.18%
PG Electroplast Ltd	1.15%
Mahanagar Gas Ltd	1.15%
Balkrishna Industries Ltd	1.09%
Glenmark Pharmaceuticals Ltd	1.09%
Aarti Industries Ltd	1.08%
Indus Towers Ltd	1.06%
BSE Ltd	1.04%
KNR Constructions Limited	1.03%
Safari Industries (India) Ltd	1.02%
Piramal Pharma Limited	1.01%
Whirlpool of India Ltd	1.00%

Fund Details

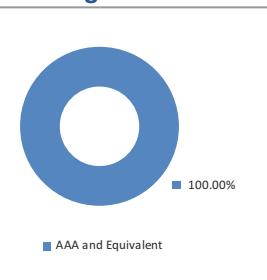
Description	
SFIN Number	ULIF08717/01/23SMALLCAPFU116
Launch Date	23-May-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY SMALL CAP 100 INDEX
Fund Manager Name	Sujit Jain
Number of funds managed by fund manager:	
Equity	1
Debt	-
Hybrid	2
NAV as on 31-January-2025	17.9737
AUM (Rs. Cr)*	2536.62
Equity (Rs. Cr)	2305.24
Debt (Rs. Cr)	239.95
Net current asset (Rs. Cr)	-8.58

*AUM is excluding the last day unitisation.

Asset Class



Rating Profile



Portfolio

Company/Issuer	Exposure (%)
CEC Ltd	1.00%
Motherthon Sumi Wiring India Limited	0.97%
Aditya Birla Real Estate Limited	0.95%
Schaeffler India Limited	0.95%
NMDC Ltd	0.94%
Navin Fluorine International Limited	0.94%
Persistent Systems Limited	0.94%
Gland Pharma Limited	0.86%
Kalpataru Projects International Limited	0.85%
Firstsource Solutions Ltd	0.85%
Federal Bank Ltd	0.85%
Protean eGov Technologies Ltd	0.84%
360 ONE WAM Ltd	0.84%
City Union Bank Ltd	0.84%
Nippon Life India Asset Management Limited	0.81%
Cera Sanitaryware Ltd	0.79%
The Ramco Cements Ltd	0.79%
Inox India Ltd	0.78%
Jindal Steel & Power Ltd	0.75%
JSW Steel Ltd	0.75%
PVR INOX Limited	0.74%
Natco Pharma Ltd	0.74%
Oberoi Realty Ltd	0.73%
JK Lakshmi Cement Limited	0.72%
Titagarh Rail Systems Ltd	0.70%
Thermax Ltd	0.69%
Kajaria Ceramics Limited	0.69%
Alivus Life Sciences Limited	0.68%

Portfolio

Company/Issuer	Exposure (%)
TATA CONSUMER PRODUCTS LIMITED.	0.67%
APL Apollo Tubes Ltd	0.67%
Rategain Travel Technologies Ltd	0.66%
Bharti Hexacom Ltd	0.65%
SBFC Finance Ltd	0.65%
Engineers India Ltd	0.63%
CG Power & Industrial Solutions Ltd	0.63%
Aditya Birla Sun Life AMC Limited	0.63%
Endurance Technologies Ltd	0.62%
Godrej Agrovet Ltd	0.61%
Gabriel India Ltd	0.60%
Sonata Software Ltd	0.59%
Interarch Building Products Ltd	0.57%
PNB Housing Finance Ltd	0.56%
Neogen Chemicals Ltd	0.54%
Cholamandalam Financial Holdings Ltd	0.53%
Zydus Wellness Ltd	0.52%
Dhanuka Agritech Limited	0.52%
Metropolis Healthcare Limited	0.50%
Elecon Engineering Company Ltd	0.50%
Jyothy Laboratories Ltd	0.49%
Triveni Turbine Ltd	0.48%
Galaxy Surfactants Limited	0.47%
Redington Ltd	0.47%
Metro Brands Ltd	0.46%
Computer Age Management Services Limited	0.46%
Home First Finance Company India Limited	0.45%
Dr. Lal Path Labs Ltd.	0.44%
Indian Bank	0.44%
Go Digit General Insurance Ltd	0.43%
Star Health & Allied Insurance Company Ltd	0.43%
Aster DM Healthcare Ltd	0.42%
Alkem Laboratories Ltd	0.40%
Rajratan Global Wire Ltd	0.40%
NCC Ltd	0.40%
Raymond Ltd	0.39%
TD Power Systems Limited	0.39%
Zensar Technologies Limited	0.39%
Devyani International Ltd.	0.38%
AXIS BANK NIFTY ETF	0.38%
Fiem Industries Ltd	0.38%
Aadhar Housing Finance Ltd	0.37%
Rainbow Childrens Medicare Limited	0.37%
Dodla Dairy Ltd	0.37%
Raymond Lifestyle Ltd	0.35%
Azad Engineering Ltd	0.34%
Elgi Equipments Ltd	0.34%
Astral Limited	0.33%
Alembic Pharmaceuticals Ltd	0.33%
Gravita India Ltd	0.33%
KEI Industries Limited	0.32%
International Gemological Institute India Ltd	0.31%
K E C International Ltd	0.30%
Indian Energy Exchange Limited	0.30%
Ratnamani Metals & Tubes Ltd	0.30%
Ahluwalia Contracts (India) Ltd	0.30%

Portfolio

Company/Issuer	Exposure (%)
Kewal Kiran Clothing Ltd	0.30%
NBCC (India) Ltd	0.30%
V-Mart Retail Ltd	0.29%
Steel Strips Wheels Ltd	0.29%
Indian Metals & Ferro Alloys Ltd	0.28%
Orient Electric Limited	0.26%
Voltamp Transformers Ltd	0.26%
Sobha Ltd	0.25%
Restaurant Brands Asia Limited	0.25%
ICICI Lombard General Insurance Co. Ltd	0.22%
Prince Pipes & Fittings Ltd	0.22%
Arvind Fashions Ltd	0.22%
IDFC First Bank Ltd	0.22%
TVS Holdings Limited	0.20%
Mahindra Holidays & Resorts India Ltd	0.17%
Others	0.81%
Money Market, Deposits & Other	9.12%
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	-8.49%	-10.20%	13.64%	-	-	-	-	-	-	41.30%
Benchmark	-9.90%	-11.64%	5.52%	-	-	-	-	-	-	36.73%

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

January 2025

Midcap Index Fund

Fund Objective

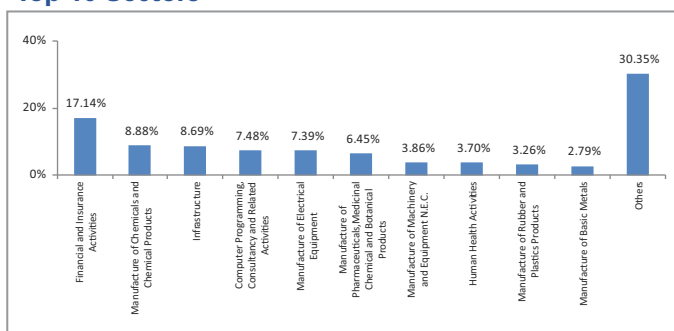
To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	98.35
Bank deposits and money market instruments	0 - 35	1.64
Net Current Assets*		0.02
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

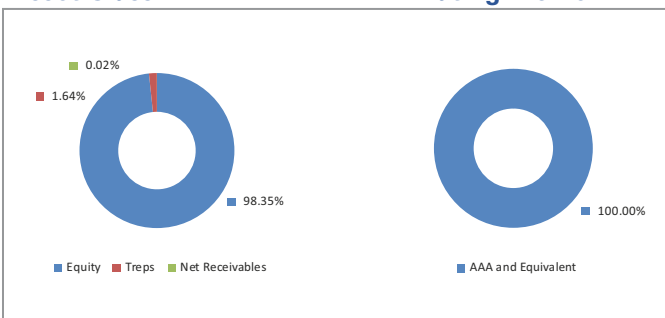
Company/Issuer	Exposure (%)
Equity	98.35%
Max Healthcare Institute Limited	2.42%
BSE Ltd	2.13%
Indian Hotels Co Ltd	2.06%
Suzlon Energy Ltd	2.06%
Persistent Systems Limited	1.94%
PB Fintech Limited	1.70%
Dixon Technologies (India) Ltd	1.68%
Coforge Limited	1.67%
Lupin Ltd	1.51%
Federal Bank Ltd	1.36%
Indus Towers Ltd	1.33%
SRF Ltd	1.27%
IDFC First Bank Ltd	1.25%
HDFC Asset Management Company Limited	1.22%
Cummins India Ltd	1.20%
Colgate-Palmolive (India) Ltd	1.16%
Godrej Properties Limited	1.13%
CG Power & Industrial Solutions Ltd	1.11%
Yes Bank Ltd	1.11%
Marico Ltd	1.11%
AU Small Finance Bank Ltd	1.08%
Hindustan Petroleum Corporation Ltd	1.06%
Tube Investments of India Ltd	1.06%
Fortis Healthcare Ltd	1.01%
Mphasis Ltd	1.01%
Bharat Forge Ltd	1.00%
Ashok Leyland Ltd	1.00%
Aurobindo Pharma Ltd	0.99%
Sundaram Finance Ltd	0.99%

Fund Details

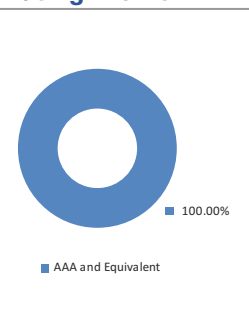
Description	
SFIN Number	ULIF08919/10/23MIDCPINDFD116
Launch Date	28-Nov-23
Face Value	10
Risk Profile	High
Benchmark	Nifty Midcap 150
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	11.9788
AUM (Rs. Cr)*	330.75
Equity (Rs. Cr)	325.28
Debt (Rs. Cr)	5.41
Net current asset (Rs. Cr)	0.06

*AUM is excluding the last day unitisation.

Asset Class



Rating Profile



Portfolio

Company/Issuer	Exposure (%)
Phoenix Mills Ltd	0.96%
UPL Ltd	0.94%
Polycab India Ltd	0.93%
Max Financial Services Ltd	0.90%
Voltas Ltd	0.90%
PI Industries Limited	0.88%
Torrent Power Ltd	0.88%
Page Industries Limited	0.86%
Jubilant Foodworks Ltd	0.84%
Alkem Laboratories Ltd	0.82%
APL Apollo Tubes Ltd	0.82%
Rail Vikas Nigam Ltd	0.82%
One 97 Communications Ltd	0.80%
GMR Airports Limited	0.80%
Mankind Pharma Limited	0.79%
Supreme Industries Ltd	0.78%
Solar Industries India Ltd	0.77%
KEI Industries Limited	0.75%
Muthoot Finance Ltd	0.74%
Vodafone Idea Ltd	0.73%
SBI Card & payment Services Limited	0.73%
Balkrishna Industries Ltd	0.72%
FSN E-Commerce Ventures Limited	0.72%
MRF Ltd	0.72%
Petronet LNG Ltd	0.71%
Prestige Estates Projects Limited	0.71%
NMDC Ltd	0.70%
KPIT Technologies Ltd	0.70%
Oil India Ltd	0.69%
Sona BLW Precision Forgings Limited	0.69%

Portfolio

Company/Issuer	Exposure (%)
Tata Elxsi Limited	0.68%
Container Corporation Of India Ltd	0.67%
Oberoi Realty Ltd	0.66%
Jindal Stainless Ltd	0.65%
Coromandel International Ltd	0.65%
Oracle Financial Services Software Ltd	0.65%
J K Cements Ltd	0.62%
Indian Bank	0.61%
Patanjali Foods Ltd	0.60%
Tata Communications Ltd	0.59%
Kalyan Jewellers India Ltd	0.59%
Ipca Laboratories Ltd	0.59%
Astral Limited	0.58%
LIC Housing Finance Limited	0.56%
Mahindra & Mahindra Financial Services Ltd	0.53%
Exide Industries Ltd	0.52%
UNO Minda Limited	0.52%
Delhivery Ltd	0.51%
United Breweries Ltd	0.50%
Deepak Nitrite Limited	0.49%
Biocon Ltd	0.48%
Tata Chemicals Ltd	0.48%
Steel Authority of India Ltd	0.48%
Dalmia Bharat Ltd	0.47%
L&T Technology Services Limited	0.46%
Thermax Ltd	0.46%
Mazagon Dock Shipbuilders Ltd	0.46%
Apollo Tyres Ltd	0.45%
AIA Engineering Ltd	0.44%
Indraprastha Gas Ltd	0.44%
Bank of India	0.43%
Gujarat Fluorochemicals Ltd	0.43%
Procter & Gamble Hygiene and Health Care Ltd	0.42%
Lloyds Metals & Energy Ltd	0.42%
ACC Ltd	0.42%
Abbott India Ltd	0.41%
Schaeffler India Limited	0.41%
Berger Paints India Ltd	0.41%
Hindustan Zinc Ltd	0.41%
Syngene International Limited	0.41%
Indian Renewable Energy Development Agency Ltd	0.41%
Linde India Ltd	0.40%
Carborundum Universal Ltd	0.40%
Aditya Birla Capital Ltd	0.39%
CRISIL Ltd	0.39%
Cochin Shipyard Ltd	0.39%
Bandhan Bank Ltd	0.38%
General Insurance Corporation Of India	0.38%
Escorts Kubota Ltd	0.38%
Gland Pharma Limited	0.38%
EMAMI LIMITED	0.37%
Tata Technologies Ltd	0.37%
Bharat Dynamics Ltd	0.36%
L&T Finance Limited	0.35%
Housing & Urban Development Corporation Ltd	0.35%
Sundram Fasteners Ltd	0.35%
Others	8.31%
Money Market, Deposits & Other	1.65%
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	-6.16%	-9.92%	9.08%	-	-	-	-	-	-	16.56%
Benchmark	-6.10%	-9.19%	10.99%	-	-	-	-	-	-	21.81%

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

January 2025

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	99.54
Bank deposits and money market instruments	0 - 35	0.40
Net Current Assets*		0.05
Total		100.00

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

Company/Issuer	Exposure (%)
Equity	99.54%
Central Depository Services (India) Ltd	3.86%
Indian Energy Exchange Limited	3.44%
Castrol India Ltd	3.36%
Angel One Ltd	3.32%
Computer Age Management Services Limited	3.12%
Gillette India Ltd	3.06%
ICICI Securities Limited	2.82%
360 ONE WAM Ltd	2.74%
Zensar Technologies Limited	2.74%
Mahanagar Gas Ltd	2.59%
J.B. Chemicals and Pharmaceuticals Ltd	2.53%
Manappuram Finance Ltd	2.44%
Triveni Turbine Ltd	2.44%
Dr. Lal Path Labs Ltd.	2.43%
Sonata Software Ltd	2.35%
Apar Industries Ltd	2.29%
AMARA RAJA ENERGY & MOBILITY LIMITED	2.15%
Gujarat State Petronet Ltd	2.13%
Motilal Oswal Financial Services Ltd	2.11%
Action Construction Equipment	2.09%
BIRLASOFT LTD	2.08%
Cyient Limited	1.98%
Credit Access Grameen Limited	1.96%
Kajaria Ceramics Limited	1.92%
Eclerx Services Ltd	1.91%
BLS International Services Ltd	1.90%
Jyothy Laboratories Ltd	1.87%
Praj Industries Ltd	1.82%
Affle India Ltd	1.82%
Astrazeneca Pharma India Ltd	1.79%
Pfizer Ltd	1.73%
Indiamart InterMesh Limited	1.71%
Newgen Software Technologies Ltd	1.68%
Sumitomo Chemical India Limited	1.67%
Happiest Minds Technologies Limited	1.62%
Can Fin Homes Limited	1.60%
Caplin Point Laboratories Ltd	1.58%
Finolex Cables Ltd	1.52%

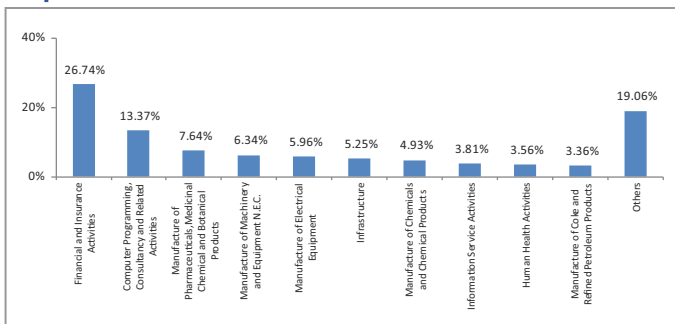
Company/Issuer	Exposure (%)
KNR Constructions Limited	1.43%
Cera Sanitaryware Ltd	1.39%
Fine Organic Industries Ltd	1.39%
Others	9.18%
Money Market, Deposits & Other	0.46%
Total	100.00%

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-January-2025	10.9228
AUM (Rs. Cr)*	
Equity (Rs. Cr)	432.40
Debt (Rs. Cr)	1.75
Net current asset (Rs. Cr)	0.23

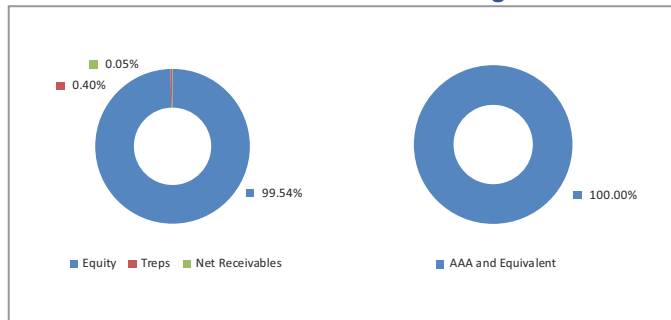
*AUM is excluding the last day unitisation.

Top 10 Sectors

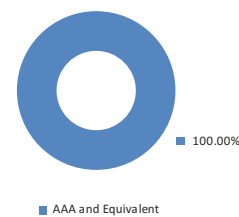


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-12.43%	-14.01%	-	-	-	-	-	-	-	9.23%
Benchmark	-12.60%	-13.47%	-	-	-	-	-	-	-	13.42%

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

January 2025

Nifty Alpha 50 Index Fund

Fund Objective

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

Portfolio Allocation

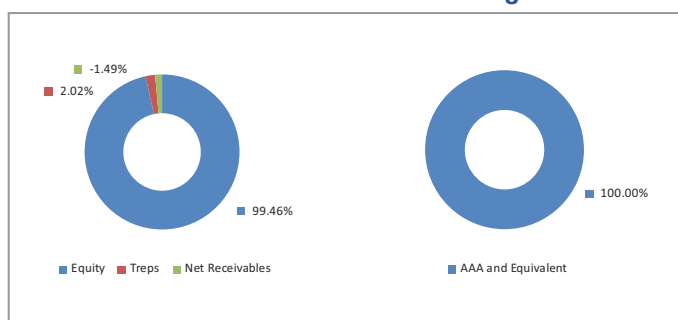
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.46
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	2.02
Net Current Assets*		-1.49
Total		100.00

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

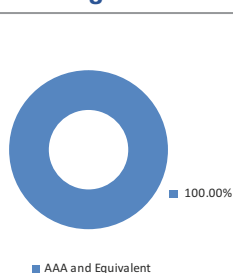
Portfolio

Company/Issuer	Exposure (%)
Equity	99.46%
Indian Renewable Energy Development Agency Ltd	4.18%
Rail Vikas Nigam Ltd	4.00%
Cochin Shipyard Ltd	3.81%
Housing & Urban Development Corporation Ltd	3.39%
Oracle Financial Services Software Ltd	3.13%
Inox Wind Ltd	3.00%
Oil India Ltd	2.99%
Dixon Technologies (India) Ltd	2.96%
Mazagon Dock Shipbuilders Ltd	2.93%
National Aluminium Company Ltd	2.87%
Others	66.21%
Money Market, Deposits & Other	0.54%
Total	100.00%

Asset Class



Rating Profile

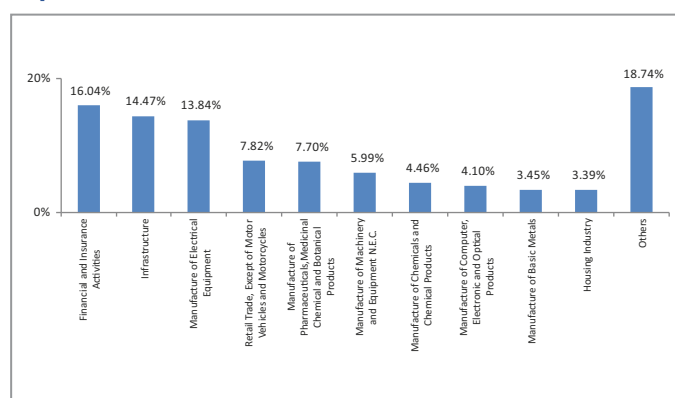


Fund Details

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-January-2025	8.3695
AUM (Rs. Cr)*	416.79
Equity (Rs. Cr)	414.54
Debt (Rs. Cr)	8.44
Net current asset (Rs. Cr)	-6.19

*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	-11.08%	-16.53%	-	-	-	-	-	-	-	-16.31%
Benchmark	-11.25%	-16.85%	-	-	-	-	-	-	-	-16.47%

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

January 2025

Nifty 200 Alpha 30 Index Fund

Fund Objective

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

Portfolio Allocation

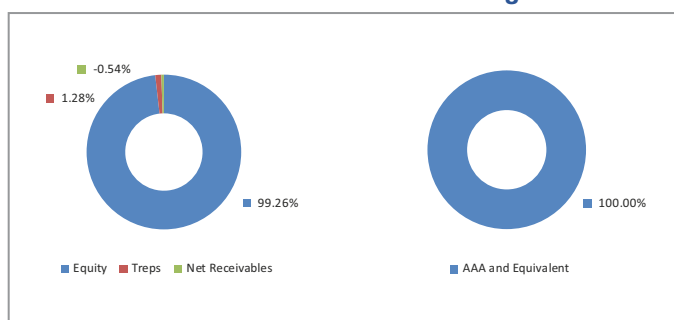
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.26
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	1.28
Net Current Assets*		-0.54
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	99.26%
Oil India Ltd	5.21%
PB Fintech Limited	4.83%
Trent Ltd	4.74%
Dixon Technologies (India) Ltd	4.68%
Zomato Limited	4.53%
Kalyan Jewellers India Ltd	4.25%
Oracle Financial Services Software Ltd	4.22%
Siemens Ltd	4.09%
Bharat Electronics Ltd	4.04%
BSE Ltd	3.97%
Others	54.71%
Money Market, Deposits & Other	0.74%
Total	100.00%

Asset Class

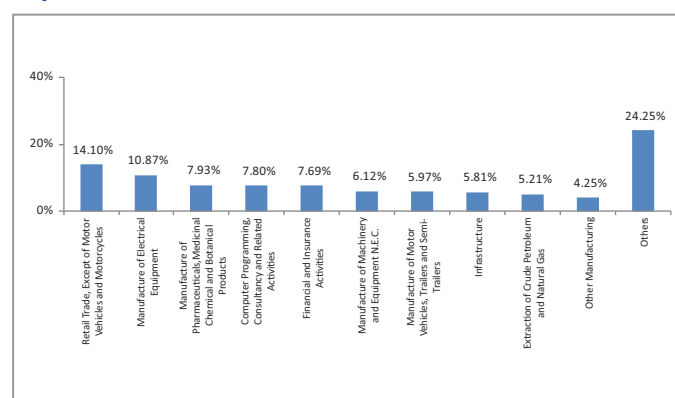


Fund Details

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-January-2025	8.2591
AUM (Rs. Cr)*	79.96
Equity (Rs. Cr)	79.37
Debt (Rs. Cr)	1.02
Net current asset (Rs. Cr)	-0.43

*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	-11.51%	-	-	-	-	-	-	-	-	-17.41%
Benchmark	-11.35%	-	-	-	-	-	-	-	-	-18.78%

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

January 2025

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

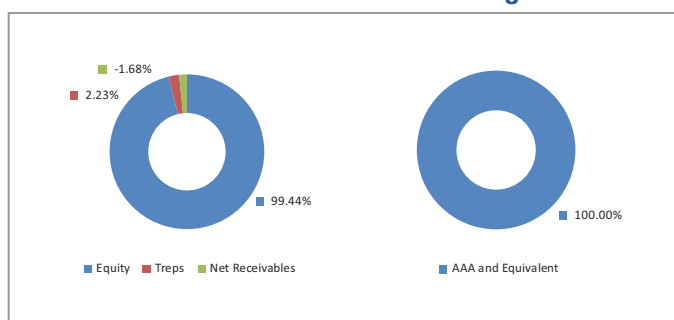
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.44
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	2.23
Net Current Assets*		-1.68
Total		100.00

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

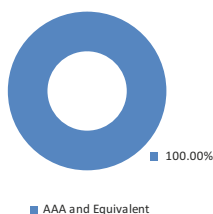
Portfolio

Company/Issuer	Exposure (%)
Equity	99.44%
Mahindra & Mahindra Ltd	6.59%
Bharti Airtel Ltd	6.51%
Dixon Technologies (India) Ltd	5.46%
Sun Pharmaceuticals Industries Ltd	5.25%
Trent Ltd	5.19%
Bharat Electronics Ltd	5.16%
Zomato Limited	4.96%
Indian Hotels Co Ltd	4.82%
Divis Laboratories Ltd	4.52%
Info Edge (India) Ltd	4.31%
Others	46.68%
Money Market, Deposits & Other	0.56%
Total	100.00%

Asset Class



Rating Profile

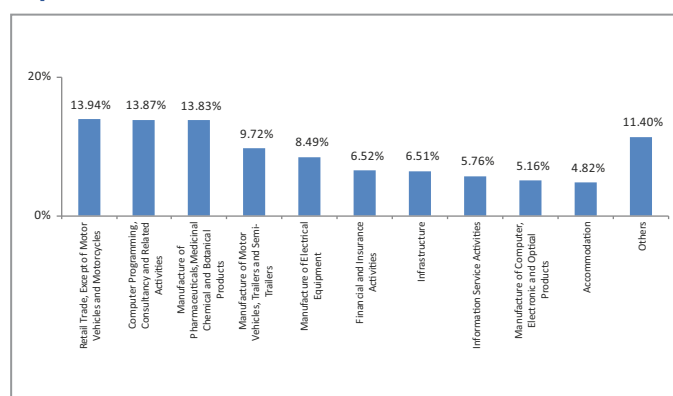


Fund Details

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-January-2025	8.5634
AUM (Rs. Cr)*	146.02
Equity (Rs. Cr)	145.21
Debt (Rs. Cr)	3.26
Net current asset (Rs. Cr)	-2.45

*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	-10.15%	-	-	-	-	-	-	-	-	-14.37%
Benchmark	-10.04%	-	-	-	-	-	-	-	-	-16.57%

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

January 2025

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	77.50
Debt and Money market instruments	0 - 100	21.35
Net Current Assets*		1.15
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		77.50%
HDFC Bank Ltd		9.15%
Reliance Industries Ltd		6.54%
ICICI Bank Ltd		6.34%
Infosys Ltd		5.44%
Larsen & Toubro Ltd		3.63%
Bharti Airtel Ltd		3.21%
State Bank of India		2.69%
Mahindra & Mahindra Ltd		2.50%
Axis Bank Ltd		2.41%
Tata Consultancy Services Ltd		2.33%
Others		33.27%
Corporate Bond		5.20%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	2.57%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.90%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	0.50%
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	0.44%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	0.34%
Sovereign		15.71%
7.34% GOI (MD 22/04/2064)	SOV	7.63%
7.09% GOI (MD 05/08/2054)	SOV	5.88%
7.25% GOI (MD 12/06/2063)	SOV	1.89%
6.79% GOI (MD 07/10/2034)	SOV	0.31%
Money Market, Deposits & Other		1.59%
Total		100.00%

Fund Details

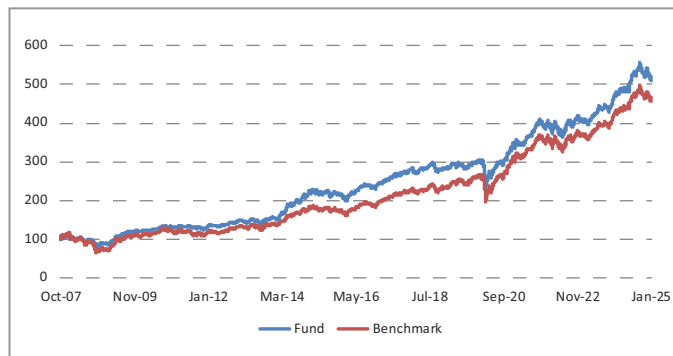
Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	14	-
Debt	-	10
Hybrid	11	12
NAV as on 31-January-2025	52.1399	
AUM (Rs. Cr)*	603.14	
Equity (Rs. Cr)	467.43	
Debt (Rs. Cr)	128.76	
Net current asset (Rs. Cr)	6.96	

*AUM is excluding the last day unitisation.

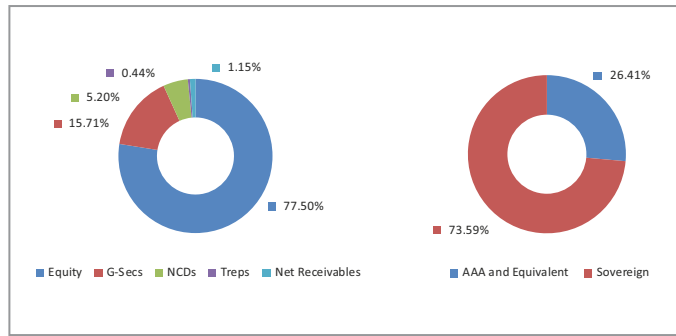
Quantitative Indicators

Modified Duration in Years	10.14
Average Maturity in Years	26.31
Yield to Maturity in %	7.10

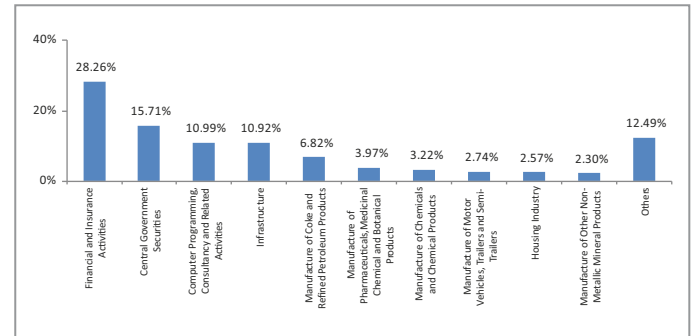
Growth of Rs. 100



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	-0.47%	-2.59%	8.88%	13.46%	9.61%	11.68%	11.61%	9.03%	8.74%	9.99%
Benchmark	-0.41%	-2.65%	8.46%	12.75%	9.38%	11.56%	12.27%	10.48%	9.74%	9.27%

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

January 2025

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	78.14
Debt and Money market instruments	0 - 100	21.00
Net Current Assets*		0.86
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		78.14%
Shriram Finance Limited		6.42%
Reliance Industries Ltd		6.02%
HDFC Bank Ltd		5.67%
ICICI Bank Ltd		5.63%
Infosys Ltd		5.07%
Mahindra & Mahindra Ltd		4.20%
Larsen & Toubro Ltd		3.82%
Bharti Airtel Ltd		3.78%
State Bank of India		2.88%
Axis Bank Ltd		2.48%
Others		32.16%
Corporate Bond		2.78%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	2.78%
Sovereign		16.79%
7.34% GOI (MD 22/04/2064)	SOV	9.66%
6.79% GOI (MD 07/10/2034)	SOV	2.49%
7.09% GOI (MD 05/08/2054)	SOV	1.66%
7.30% GOI (MD 19/06/2053)	SOV	1.56%
7.25% GOI (MD 12/06/2063)	SOV	1.41%
Money Market, Deposits & Other		2.29%
Total		100.00%

Fund Details

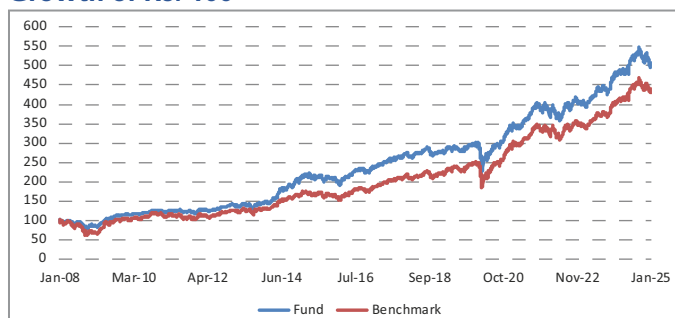
Description	
SFIN Number	ULIF04628/01/08ASALLOCPEN116
Launch Date	27-Jan-08
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	50.8103
AUM (Rs. Cr)*	36.33
Equity (Rs. Cr)	28.39
Debt (Rs. Cr)	7.63
Net current asset (Rs. Cr)	0.31

*AUM is excluding the last day unitisation.

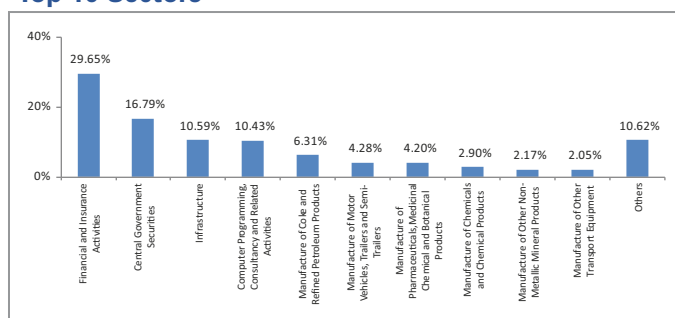
Quantitative Indicators

Modified Duration in Years	9.92
Average Maturity in Years	26.80
Yield to Maturity in %	7.02

Growth of Rs. 100

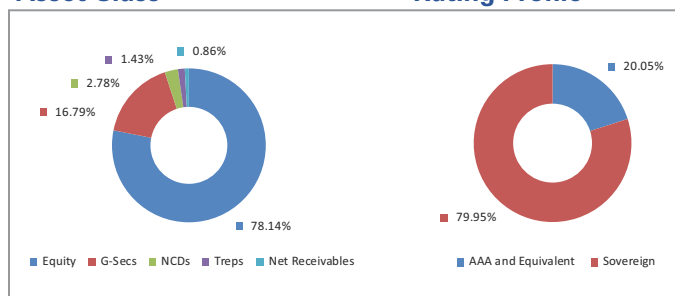


Top 10 Sectors

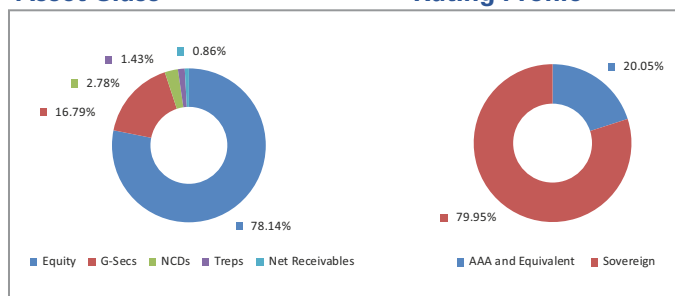


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.99%	-3.47%	6.14%	12.54%	9.21%	11.36%	11.41%	9.17%	8.90%	10.02%
Benchmark	-0.41%	-2.65%	8.46%	12.75%	9.38%	11.56%	12.27%	10.48%	9.74%	9.08%

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

January 2025

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	76.81
Debt , Bank deposits & Fixed Income Securities	0 - 60	19.73
Money Market instrument	0 - 50	2.56
Net Current Assets*		0.89
Total		100.00

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

Company/Issuer	Rating	Exposure (%)
Equity		76.81%
HDFC Bank Ltd		9.42%
Reliance Industries Ltd		6.76%
ICICI Bank Ltd		6.23%
Infosys Ltd		5.35%
Larsen & Toubro Ltd		3.43%
Bharti Airtel Ltd		3.25%
State Bank of India		2.64%
Tata Consultancy Services Ltd		2.42%
Mahindra & Mahindra Ltd		2.42%
Hindustan Unilever Ltd.		2.42%
UltraTech Cement Ltd		2.24%
Axis Bank Ltd		2.20%
Power Grid Corporation of India Ltd		2.07%
ITC Ltd		2.05%
Sun Pharmaceuticals Industries Ltd		1.94%
Kotak Mahindra Bank Ltd		1.67%
TITAN COMPANY LIMITED		1.51%
TVS Motor Company Ltd		1.18%
Bajaj Finance Limited		1.16%
Tech Mahindra Ltd		1.10%
Hindalco Industries Ltd		1.04%
HCL Technologies Ltd		1.02%
Godrej Consumer Products Ltd		0.98%
Larsen & Toubro Infotech Mindtree Limited		0.97%
Page Industries Limited		0.82%
NTPC Ltd		0.73%
Shriram Finance Limited		0.73%
Lupin Ltd		0.72%
Devyani International Ltd.		0.68%
Schaeffler India Limited		0.65%
Dr Reddys Laboratories Ltd		0.64%
Eicher Motors Ltd		0.64%
ICICI Lombard General Insurance Co. Ltd		0.55%
Trent Ltd		0.54%
Divis Laboratories Ltd		0.50%
IDFC First Bank Ltd		0.47%
Britannia Industries Ltd		0.46%
JSW Steel Ltd		0.39%
Apollo Hospitals Enterprise Limited		0.39%
HDFC Life Insurance Company Ltd		0.39%
SBI Life Insurance Company Limited		0.39%
Maruti Suzuki India Ltd		0.33%
Bharat Petroleum Corporation Ltd		0.29%

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-January-2025	30.3477
AUM (Rs. Cr)*	306.29
Equity (Rs. Cr)	235.27
Debt (Rs. Cr)	68.29
Net current asset (Rs. Cr)	2.73

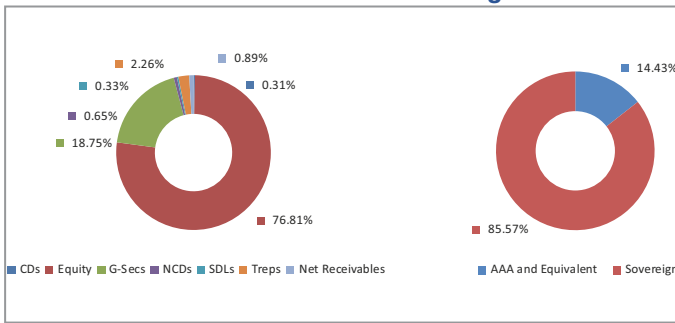
*AUM is excluding the last day unitisation.

Company/Issuer	Rating	Exposure (%)
Persistent Systems Limited		0.28%
Kalpataru Projects International Limited		0.24%
Hero MotoCorp Ltd		0.22%
Nestle India Ltd		0.20%
ITC Hotels Limited		0.10%
Corporate Bond		0.65%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	0.65%
Sovereign		19.08%
7.34% GOI (MD 22/04/2064)	SOV	10.03%
7.09% GOI (MD 05/08/2054)	SOV	8.15%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	0.33%
6.54% GOI (MD 17/01/2032)	SOV	0.32%
7.25% GOI (MD 12/06/2063)	SOV	0.18%
6.79% GOI (MD 30/12/2031)	SOV	0.07%
Money Market, Deposits & Other		3.45%
Total		100.00%

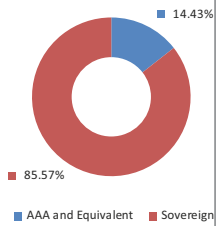
Quantitative Indicators

Modified Duration in Years	10.71
Average Maturity in Years	29.37
Yield to Maturity in %	7.00

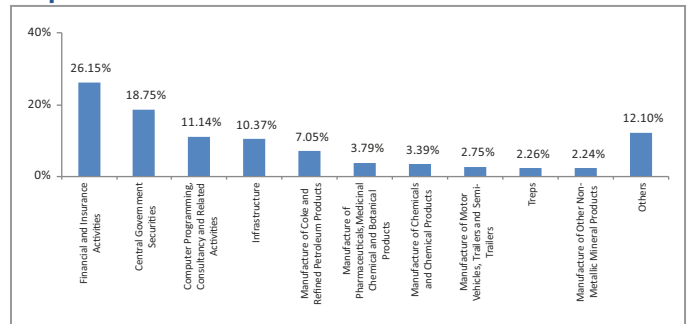
Asset Class



Rating Profile

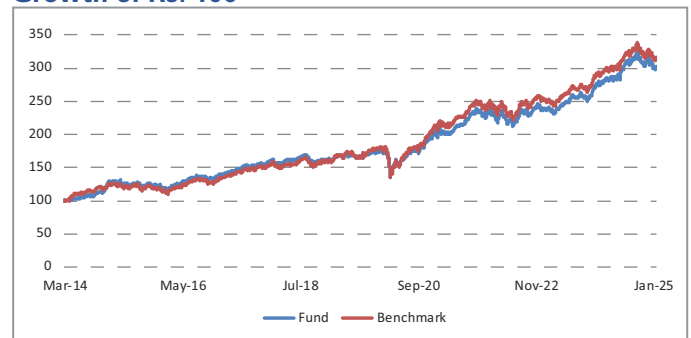


Top 10 Sectors



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

Growth of Rs. 100



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.47%	-2.64%	9.25%	13.37%	9.54%	11.61%	11.87%	9.43%	9.00%	10.78%
Benchmark	-0.41%	-2.65%	8.46%	12.75%	9.38%	11.56%	12.27%	10.48%	9.74%	11.22%

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

January 2025

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.

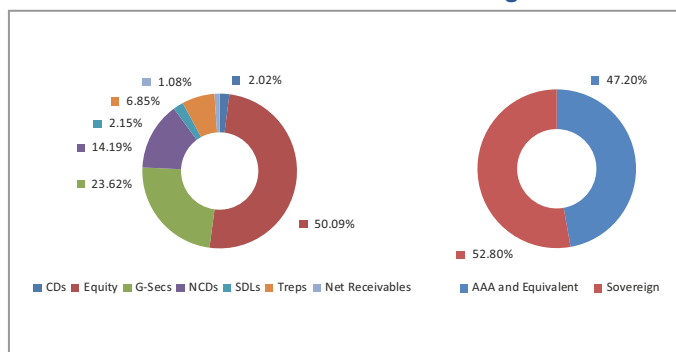
Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10% - 90%	50.09
Debt & Debt Related Instruments	10% -90%	39.97
Money market instruments	0% - 80%	8.86
Net Current Assets*		1.08
Total		100.00

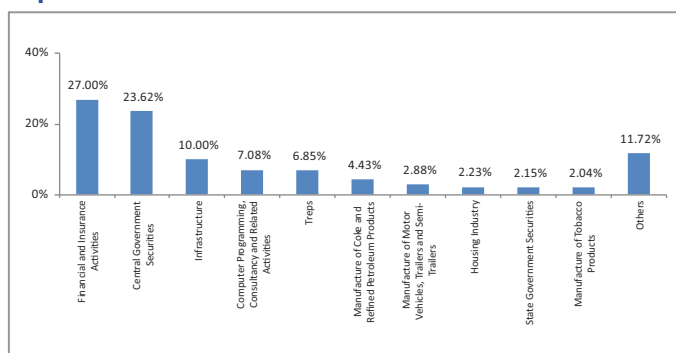
*Net current asset represents net of receivables and payables for investments held.

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-January-2025	11.5029	
AUM (Rs. Cr)*	46.44	
Equity (Rs. Cr)	23.26	
Debt (Rs. Cr)	22.68	
Net current asset (Rs. Cr)	0.50	

*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		50.09%
HDFC Bank Ltd		6.37%
ICICI Bank Ltd		4.33%
Reliance Industries Ltd		4.17%
Infosys Ltd		3.28%
Bharti Airtel Ltd		2.17%
Larsen & Toubro Ltd		2.06%
Tata Consultancy Services Ltd		2.04%
ITC Ltd		2.04%
State Bank of India		1.50%
Shriram Finance Limited		1.41%
Axis Bank Ltd		1.38%
Kotak Mahindra Bank Ltd		1.36%
Mahindra & Mahindra Ltd		1.32%
Hindustan Unilever Ltd.		1.05%
Sun Pharmaceuticals Industries Ltd		0.92%
HCL Technologies Ltd		0.82%
Maruti Suzuki India Ltd		0.80%
NTPC Ltd		0.78%
Tata Motors Ltd		0.76%
TITAN COMPANY LIMITED		0.70%
Power Grid Corporation of India Ltd		0.68%
UltraTech Cement Ltd		0.64%
Trent Ltd		0.62%
Tata Steel Ltd		0.56%
Bharat Electronics Ltd		0.53%
Tech Mahindra Ltd		0.52%
Asian Paints Ltd		0.51%
Oil & Natural Gas Corpn Ltd		0.51%
Grasim Industries Ltd.		0.46%
JSW Steel Ltd		0.45%
Coal India Ltd		0.44%
Hindalco Industries Ltd		0.44%
Wipro Ltd		0.43%
Nestle India Ltd		0.40%
Cipla Ltd		0.40%

Portfolio

Company/Issuer	Rating	Exposure (%)
Dr Reddys Laboratories Ltd		0.36%
Eicher Motors Ltd		0.35%
HDFC Life Insurance Company Ltd		0.33%
Apollo Hospitals Enterprise Limited		0.33%
IndusInd Bank Ltd		0.33%
SBI Life Insurance Company Limited		0.33%
TATA CONSUMER PRODUCTS LIMITED.		0.33%
Britannia Industries Ltd		0.29%
Hero MotoCorp Ltd		0.28%
Bharat Petroleum Corporation Ltd		0.25%
ITC Hotels Limited		0.06%
Corporate Bond		14.19%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	4.31%
8.05% Kotak Mahindra Prime Ltd. NCD (MD 15/03/2029)	AAA and Equivalent	3.30%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	2.23%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	2.18%
7.40% NABARD NCD Series 25D (U)(MD 29/04/2030)	AAA and Equivalent	2.16%
Sovereign		25.78%
7.34% GOI (MD 22/04/2064)	SOV	7.16%
7.09% GOI (MD 05/08/2054)	SOV	5.53%
7.04% GOI (MD 03/06/2029)	SOV	4.37%
8.20% GOI (MD 24/09/2025)	SOV	3.26%
6.54% GOI (MD 17/01/2032)	SOV	3.19%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	2.15%
6.79% GOI (MD 30/12/2031)	SOV	0.11%
Money Market, Deposits & Other		9.94%
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	0.01%	0.34%	8.34%	-	-	-	-	-	-	10.90%
Benchmark	-0.08%	-0.67%	8.46%	-	-	-	-	-	-	10.88%

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

January 2025

Bond Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	92.71
Money market instruments, Cash, Mutual funds*	0 - 60	5.22
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 (%)
Corporate Bond		34.89%
7.65% HDFC Bank LTD (U)(Put)Series US-004 (MD 25/05/2033)	AAA and Equivalent	2.84%
7.74% LICHF Ltd. NCD Tr. 445 Option II (S) (MD 11/02/2028)	AAA and Equivalent	2.79%
7.74% LIC Housing Finance Ltd NCD Tr.448 (S) (MD 22/10/2027)	AAA and Equivalent	2.78%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	2.78%
7.55% Sundaram Home Finance Ltd.(S) (MD 02/09/2025)	AAA and Equivalent	2.76%
7.10% HDFC Bank LTD (S) Series Z-007 (MD 12/11/2031)	AAA and Equivalent	2.75%
7.53% NABARD NCD Series 25E-R1 (U) (MD 24/03/2028)	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%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	AAA and Equivalent	1.40%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.39%
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	1.15%
7.40% NABARD NCD Series 25D (U)(MD 29/04/2030)	AAA and Equivalent	1.11%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	0.94%
7.39% IRFC Ltd NCD Series - 180 (U) (MD 15/07/2034)	AAA and Equivalent	0.84%
8.25% Cholamandalam Invnt & Fin Co NCD (MD 15052026) S 634	AA+	0.83%
8.30% Cholamandalam Invnt & Fin Co NCD (MD 04062026) Series 3	AA+	0.78%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.56%
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 Invnt & 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		50.04%
7.34% GOI (MD 22/04/2064)	SOV	28.85%
7.04% GOI (MD 03/06/2029)	SOV	5.62%
7.09% GOI (MD 05/08/2054)	SOV	4.94%
7.02% GOI (MD 18/06/2031)	SOV	1.97%
6.75% GOI (MD 23/12/2029)	SOV	1.39%

Portfolio

Company/Issuer	Rating	Exposure (%)
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	1.39%
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%
Others		2.41%
Money Market, Deposits & Other		15.07%
Total		100.00%

Fund Details

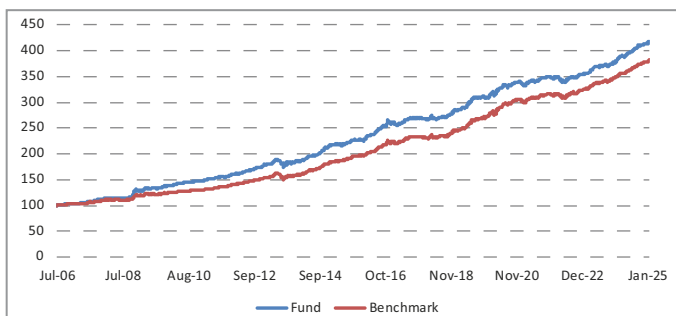
Description	
SFIN Number	ULIF02610/07/06BONDFUNDLI116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	41.7265
AUM (Rs. Cr)*	1805.72
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1768.40
Net current asset (Rs. Cr)	37.32

*AUM is excluding the last day unitisation.

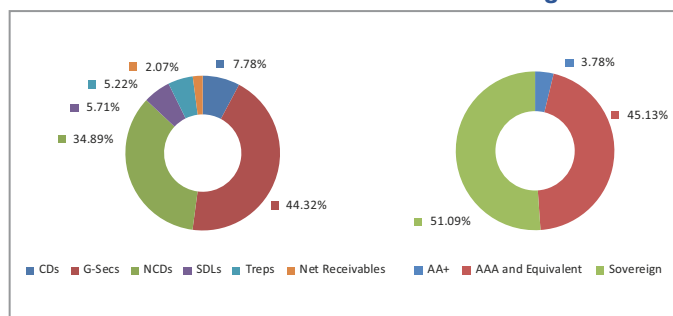
Quantitative Indicators

Modified Duration in Years	6.58
Average Maturity in Years	15.86
Yield to Maturity in %	7.15

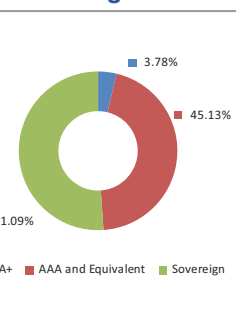
Growth of Rs. 100



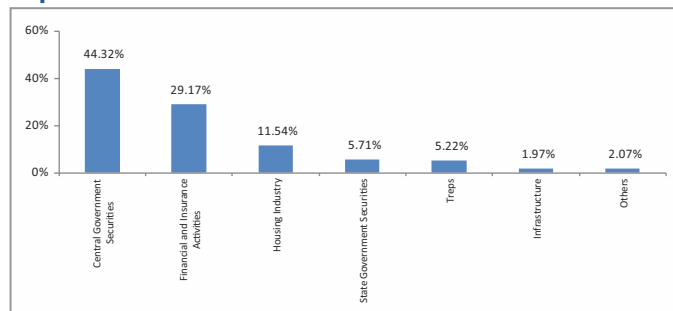
Asset Class



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	0.84%	4.23%	9.27%	8.33%	6.27%	5.28%	6.06%	6.53%	6.77%	7.99%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	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

January 2025

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	98.61
Net Current Assets*		1.39
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		8.37%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	8.37%
Sovereign		
		69.87%
7.34% GOI (MD 22/04/2064)	SOV	31.10%
7.04% GOI (MD 03/06/2029)	SOV	13.70%
6.75% GOI (MD 23/12/2029)	SOV	8.48%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	4.35%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	4.22%
7.09% GOI (MD 05/08/2054)	SOV	2.98%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	1.57%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.32%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.30%
6.97% GOI (MD 06/09/2026)	SOV	0.85%
Money Market, Deposits & Other		
		21.77%
Total		100.00%

Fund Details

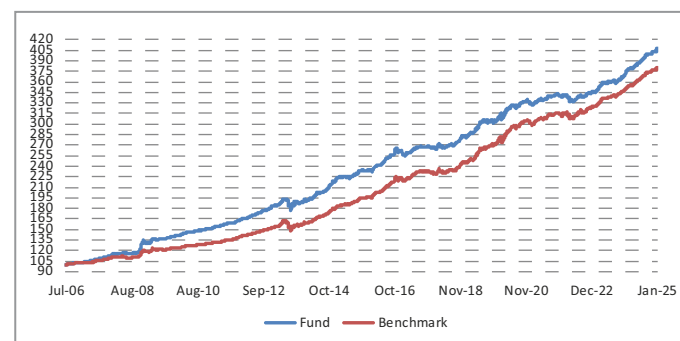
Description	
SFIN Number	ULIF03524/07/06BONDPENFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	40.6467
AUM (Rs. Cr)*	
Equity (Rs. Cr)	-
Debt (Rs. Cr)	11.69
Net current asset (Rs. Cr)	0.16

*AUM is excluding the last day unitisation.

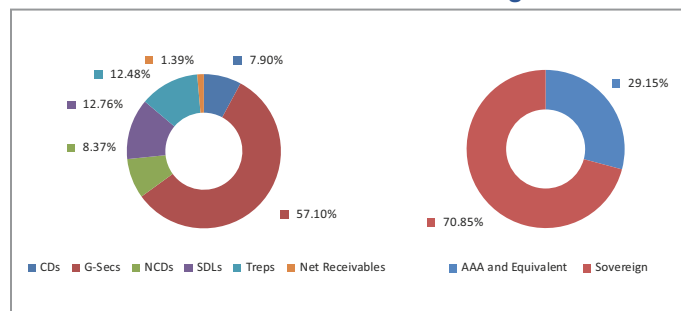
Quantitative Indicators

Modified Duration in Years	6.71
Average Maturity in Years	16.26
Yield to Maturity in %	6.93

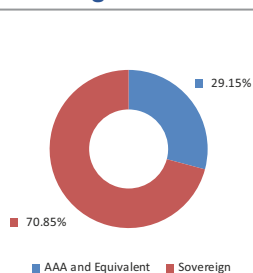
Growth of Rs. 100



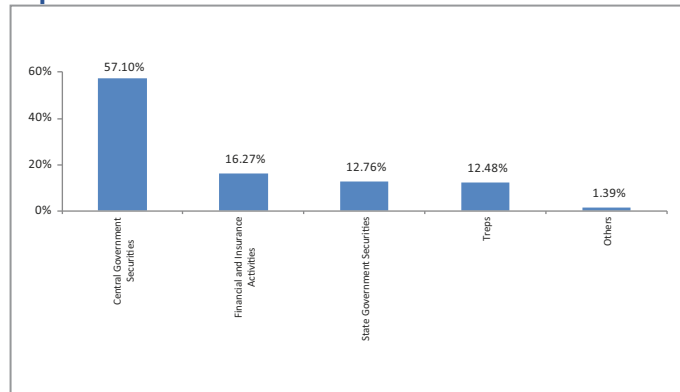
Asset Class



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	0.76%	4.30%	9.42%	8.47%	6.09%	5.13%	5.87%	6.22%	6.15%	7.86%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	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

January 2025

Debt Fund

Fund Objective

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

Portfolio Allocation

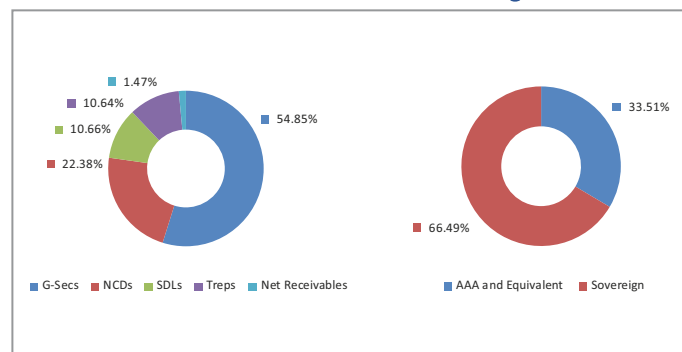
	Stated (%)	Actual (%)
Debt Instruments*	80 – 100	98.53
Money market instruments	0 - 20	1.47
Net Current Assets*		-
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		22.38%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	9.48%
7.62% NABARD NCD Series 231 (U)(MD 31/01/2028)	AAA and Equivalent	6.39%
7.73% LICHF Ltd. NCD Tr. 439 (S) PUT (MD 22/03/2034)	AAA and Equivalent	3.30%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.61%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	1.60%
Sovereign		
		65.51%
7.34% GOI (MD 22/04/2064)	SOV	28.42%
6.75% GOI (MD 23/12/2029)	SOV	10.57%
7.04% GOI (MD 03/06/2029)	SOV	6.47%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	6.38%
6.54% GOI (MD 17/01/2032)	SOV	6.30%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	2.46%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.25%
7.26% GOI (MD 06/02/2033)	SOV	0.99%
7.09% GOI (MD 05/08/2054)	SOV	0.80%
7.25% GOI (MD 12/06/2063)	SOV	0.65%
Others		1.22%
Money Market, Deposits & Other		
		12.11%
Total		100.00%

Asset Class



Rating Profile

Fund Details

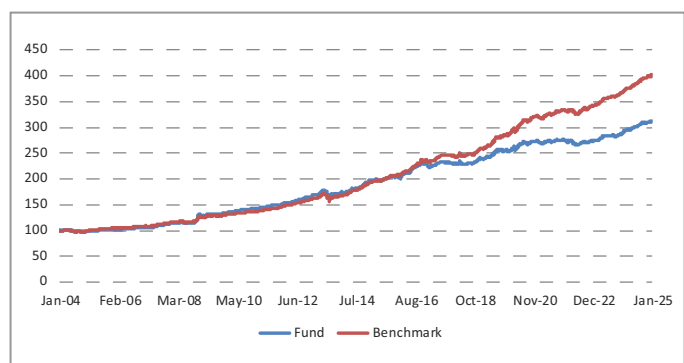
Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	31.2667
AUM (Rs. Cr)*	31.38
Equity (Rs. Cr)	-
Debt (Rs. Cr)	30.92
Net current asset (Rs. Cr)	0.46

*AUM is excluding the last day unitisation.

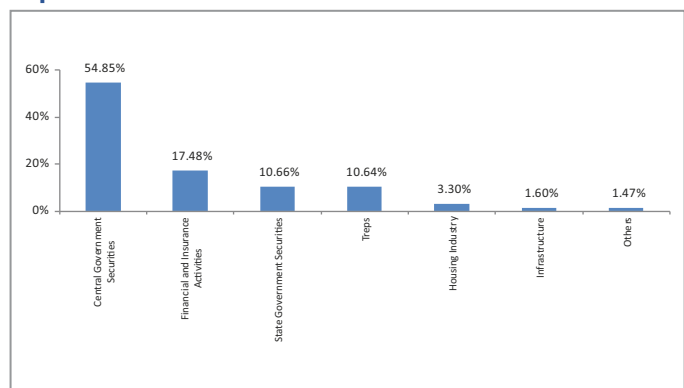
Quantitative Indicators

Modified Duration in Years	6.83
Average Maturity in Years	15.47
Yield to Maturity in %	6.96

Growth of Rs. 100



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.67%	3.35%	7.58%	6.70%	4.54%	3.42%	4.16%	4.50%	4.68%	5.56%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	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

January 2025

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	86.05
Money market instruments	0 - 20	12.74
Net Current Assets*		1.21
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	8.84%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	2.23%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.12%
Sovereign		
7.34% GOI (MD 22/04/2064)	SOV	23.78%
6.54% GOI (MD 17/01/2032)	SOV	16.74%
6.75% GOI (MD 23/12/2029)	SOV	13.88%
7.09% GOI (MD 05/08/2054)	SOV	5.61%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	4.46%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	4.02%
7.04% GOI (MD 03/06/2029)	SOV	3.39%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.16%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.80%
Money Market, Deposits & Other		
Total		100.00%

Fund Details

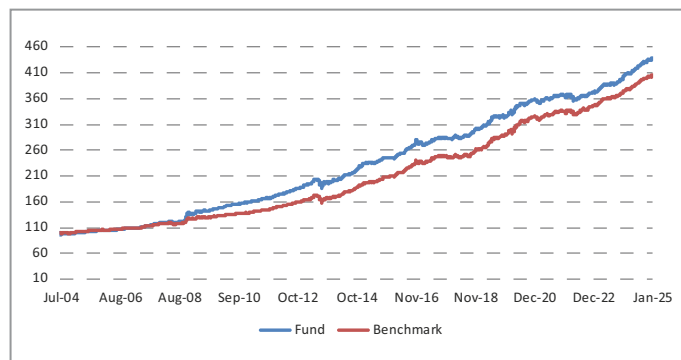
Description	
SFIN Number	ULIF00923/07/04DEBTPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	43.8921
AUM (Rs. Cr)*	44.89
Equity (Rs. Cr)	-
Debt (Rs. Cr)	44.34
Net current asset (Rs. Cr)	0.54

*AUM is excluding the last day unitisation.

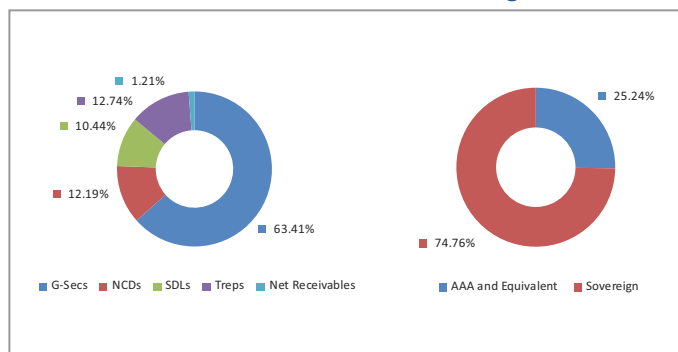
Quantitative Indicators

Modified Duration in Years	6.79
Average Maturity in Years	15.05
Yield to Maturity in %	6.89

Growth of Rs. 100

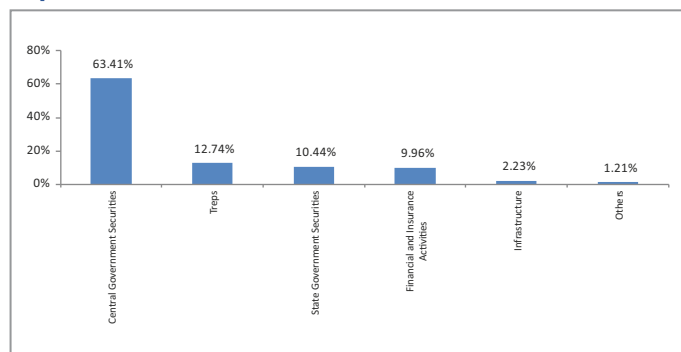


Asset Class



Rating Profile

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.80%	4.35%	9.55%	8.59%	6.29%	5.25%	6.05%	6.48%	6.49%	7.47%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	7.06%

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

January 2025

Debt Plus Pension Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	98.34
Net Current Assets*		1.66
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		
6.75% GOI (MD 23/12/2029)	SOV	21.21%
6.54% GOI (MD 17/01/2032)	SOV	20.86%
7.34% GOI (MD 22/04/2064)	SOV	19.09%
7.09% GOI (MD 05/08/2054)	SOV	10.63%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	7.54%
7.04% GOI (MD 03/06/2029)	SOV	3.06%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.57%
7.26% GOI (MD 06/02/2033)	SOV	1.55%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.55%
6.79% GOI (MD 30/12/2031)	SOV	1.51%
Others		0.70%
Money Market, Deposits & Other		
		10.70%
Total		100.00%

Fund Details

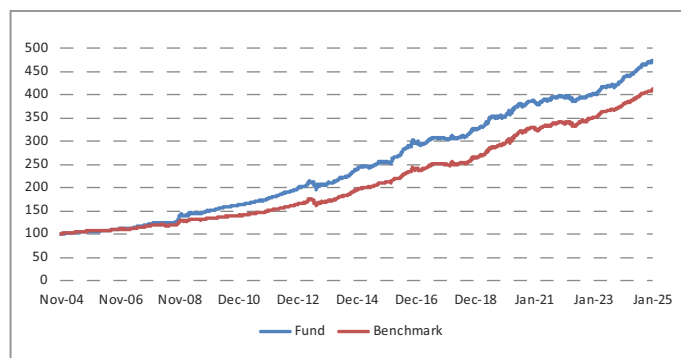
Description	
SFIN Number	ULFI01518/11/04DEBTPUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	47.4165
AUM (Rs. Cr)*	3.32
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.26
Net current asset (Rs. Cr)	0.06

*AUM is excluding the last day unitisation.

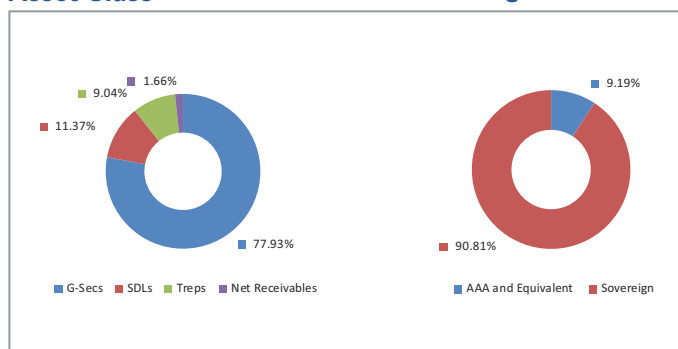
Quantitative Indicators

Modified Duration in Years	6.98
Average Maturity in Years	14.98
Yield to Maturity in %	6.83

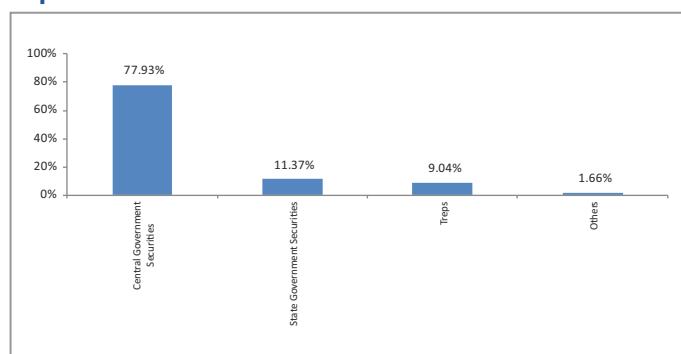
Growth of Rs. 100



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	0.73%	4.39%	9.54%	8.68%	6.24%	5.24%	6.00%	6.50%	6.84%	8.00%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	7.25%

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

January 2025

Life Long Gain Fund

Fund Objective

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

Portfolio Allocation

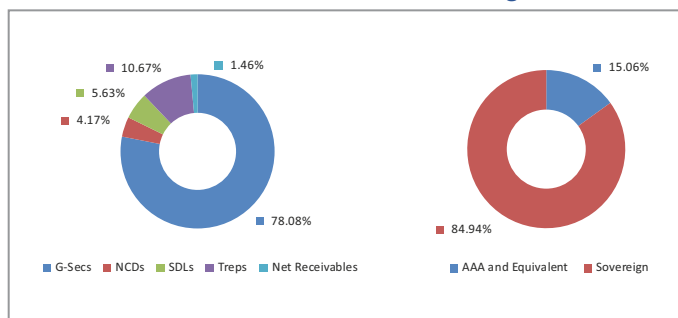
	Stated (%)	Actual (%)
Government Securities	25 - 100	65.42
Government Securities or Other Approved Securities (including above)	50 - 100	71.05
Approved Investments Infrastructure and Social Sector	15 - 100	16.83
Others*	0 - 35	10.67
Others Approved	0 - 15	-
Net Current Assets*		1.46
Total		100.00

*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'

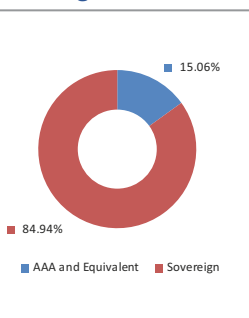
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		4.17%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	4.17%
Sovereign		83.71%
7.34% GOI (MD 22/04/2064)	SOV	23.02%
6.75% GOI (MD 23/12/2029)	SOV	19.50%
7.10% GOI SGRB (MD 27/01/2028)	SOV	11.23%
7.09% GOI (MD 05/08/2054)	SOV	10.48%
6.54% GOI (MD 17/01/2032)	SOV	9.59%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	3.47%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.45%
7.24% GOI SGRB (MD 11/12/2033)	SOV	1.43%
7.26% GOI (MD 06/02/2033)	SOV	1.43%
7.04% GOI (MD 03/06/2029)	SOV	1.41%
Others		0.71%
Money Market, Deposits & Other		12.12%
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	0.57%	3.28%	7.53%	6.73%	4.42%	3.40%	4.30%	4.79%	4.90%	5.05%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	7.06%

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

Fund Details

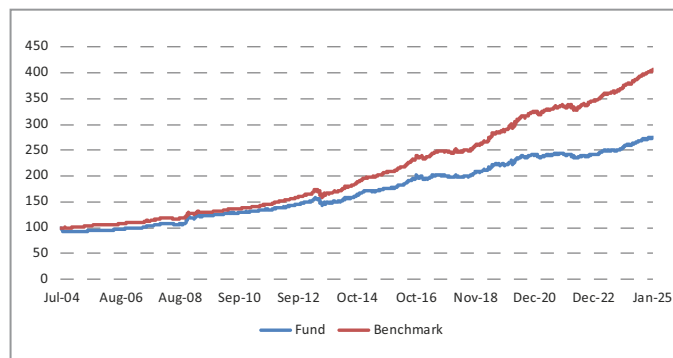
Description	
SFIN Number	ULIF01123/07/04LIFELOGAIN116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	27.5207
AUM (Rs. Cr)*	7.22
Equity (Rs. Cr)	-
Debt (Rs. Cr)	7.11
Net current asset (Rs. Cr)	0.11

*AUM is excluding the last day unitisation.

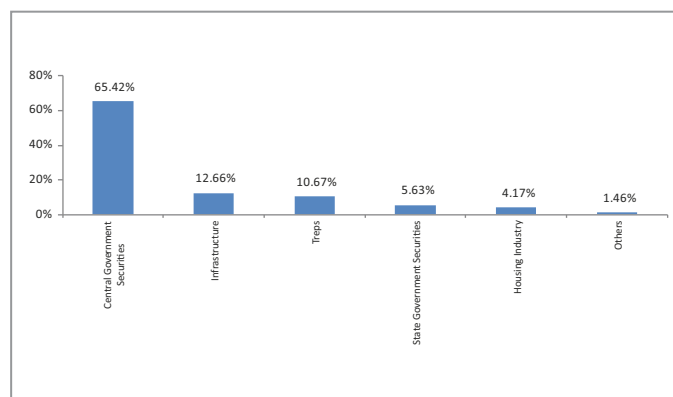
Quantitative Indicators

Modified Duration in Years	6.63
Average Maturity in Years	15.27
Yield to Maturity in %	6.84

Growth of Rs. 100



Top 10 Sectors



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

January 2025

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	81.46
Money market instruments	0 - 10	1.55
Net Current Assets [#]		16.99
Total		100.00

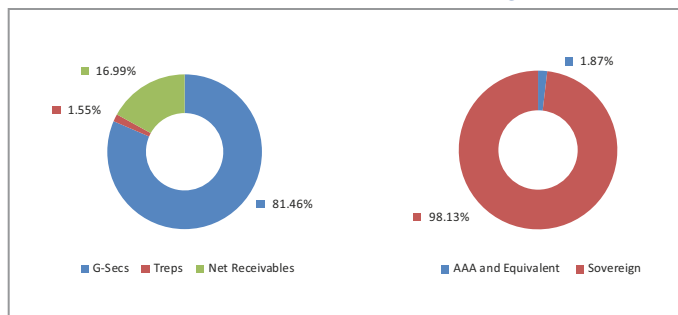
*Net current asset represents net of receivables and payables for investments held.

#Including Loan

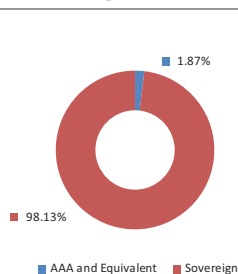
Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		
6.79% GOI (MD 07/10/2034)	SOV	42.35%
7.10% GOI (MD 08/04/2034)	SOV	39.11%
Money Market, Deposits & Other		
Total		100.00%

Asset Class



Rating Profile

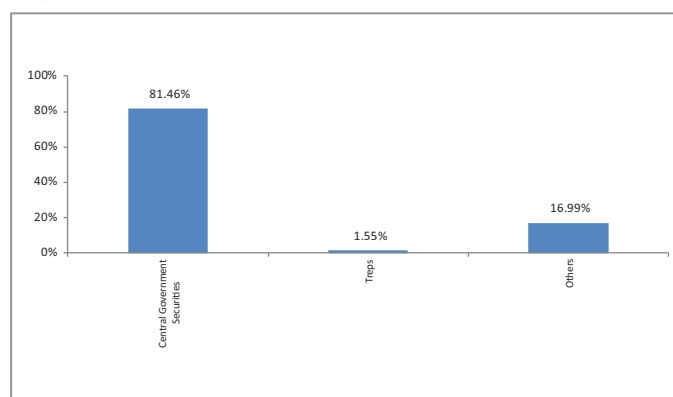


Fund Details

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-January-2025	10.6822
AUM (Rs. Cr)*	0.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.07
Net current asset (Rs. Cr)	0.02

*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	0.72%	3.89%	6.82%	-	-	-	-	-	-	5.99%
Benchmark	0.90%	4.80%	9.80%	-	-	-	-	-	-	9.90%

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

January 2025

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	99.94
Net Current Assets*		0.06
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		38.70%
LIC Housing Finance Ltd CP (MD 04/03/2025)	AAA and Equivalent	9.74%
Kotak Mahindra Prime Ltd CP (MD 05/02/2025)	AAA and Equivalent	9.22%
Cholamandalam Inv & Fin Co. Ltd CPM (MD 21/02/2025)	AAA and Equivalent	8.75%
Axis Bank Ltd CD (MD 07/01/2026)	AAA and Equivalent	4.57%
Punjab National Bank CD (MD 15/05/2025)	AAA and Equivalent	2.71%
Kotak Bank CD (MD 30/01/2026)	AAA and Equivalent	1.85%
HDFC Bank Ltd. CD (MD 30/01/2026)	AAA and Equivalent	1.40%
TREP (MD 03/02/2025)	AAA and Equivalent	0.46%
Sovereign		61.23%
364 Days T-Bill (MD 29/01/2026)	SOV	38.20%
364 Days T-Bill (MD 02/05/2025)	SOV	10.26%
364 Days T-Bill (MD 24/04/2025)	SOV	6.81%
364 Days T-Bill (MD 09/10/2025)	SOV	2.41%
364 Days T-Bill (MD 04/12/2025)	SOV	2.38%
364 Days T-Bill (MD 08/01/2026)	SOV	1.18%
Net Current Asset		0.06%
Total		100.00%

Fund Details

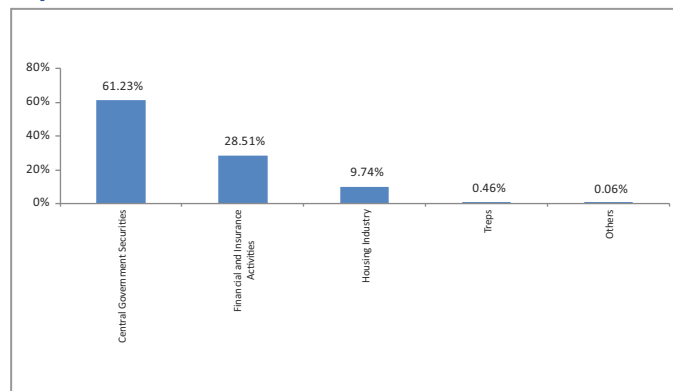
Description	
SFIN Number	ULIF02510/07/06LIQUIDFUND116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	31.8239
AUM (Rs. Cr)*	398.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	397.84
Net current asset (Rs. Cr)	0.25

*AUM is excluding the last day unitisation.

Quantitative Indicators

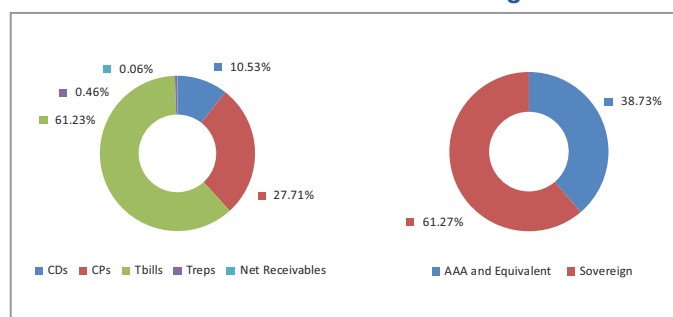
Modified Duration in Years	0.56
Average Maturity in Years	0.57
Yield to Maturity in %	6.64

Top 10 Sectors

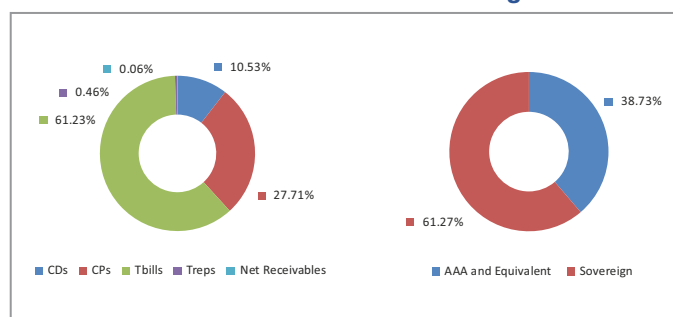


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.50%	3.05%	6.31%	6.19%	5.52%	4.77%	4.52%	3.56%	4.58%	6.43%
Benchmark	0.59%	3.54%	7.33%	7.25%	6.61%	5.86%	5.57%	6.02%	6.43%	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

January 2025

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	99.84
Net Current Assets*		0.16
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

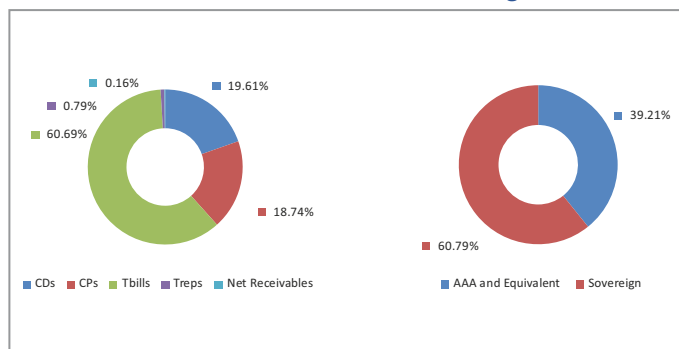
Description	
SFIN Number	ULIF00215/01/04CASHFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	28.2138
AUM (Rs. Cr)*	21.38
Equity (Rs. Cr)	-
Debt (Rs. Cr)	21.34
Net current asset (Rs. Cr)	0.03

*AUM is excluding the last day unitisation.

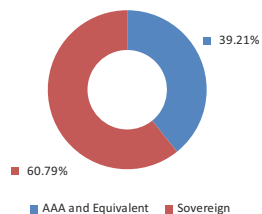
Quantitative Indicators

Modified Duration in Years	0.56
Average Maturity in Years	0.57
Yield to Maturity in %	6.69

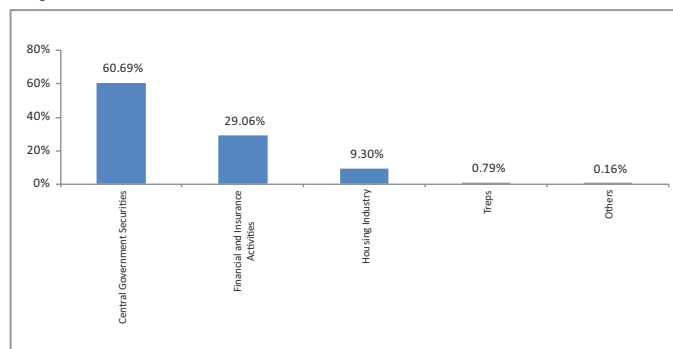
Asset Class



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	0.36%	2.21%	4.51%	4.32%	3.69%	2.99%	2.71%	3.15%	3.77%	5.05%
Benchmark	0.59%	3.54%	7.33%	7.25%	6.61%	5.86%	5.57%	6.02%	6.43%	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

January 2025

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

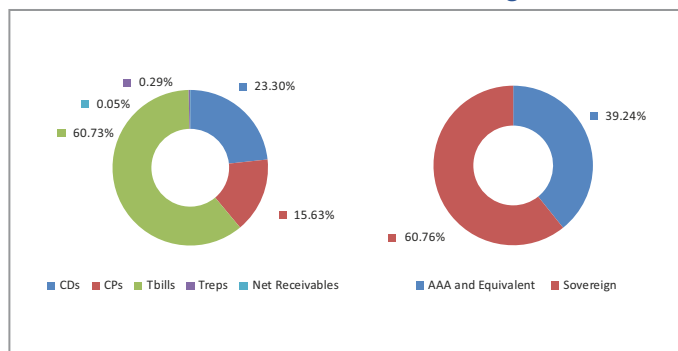
Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	40.3262
AUM (Rs. Cr)*	35.04
Equity (Rs. Cr)	-
Debt (Rs. Cr)	35.02
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

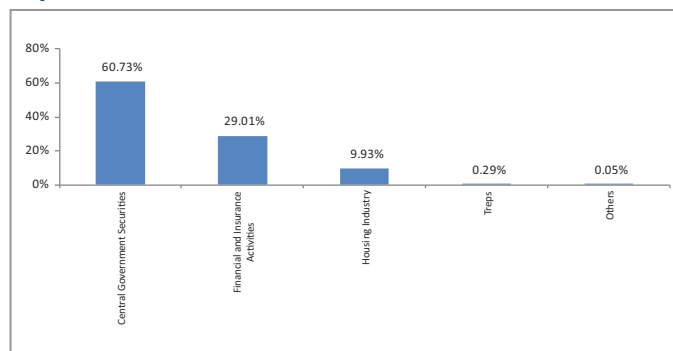
Quantitative Indicators

Modified Duration in Years	0.57
Average Maturity in Years	0.58
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	0.52%	3.15%	6.44%	6.25%	5.61%	4.92%	4.73%	5.15%	5.79%	7.02%
Benchmark	0.59%	3.54%	7.33%	7.25%	6.61%	5.86%	5.57%	6.02%	6.43%	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

January 2025

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	99.64
Net Current Assets*		0.36
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

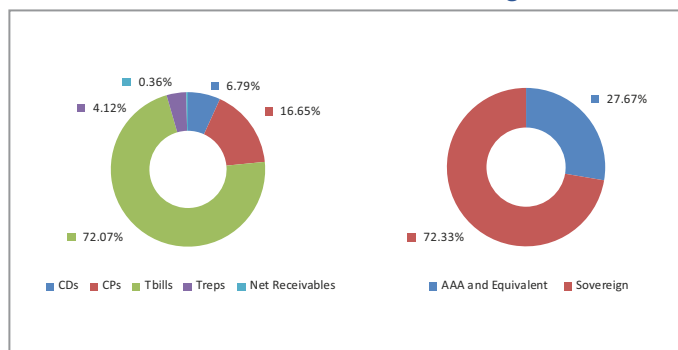
Description	
SFIN Number	ULIF01618/11/04CASHPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	40.2024
AUM (Rs. Cr)*	4.12
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.11
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

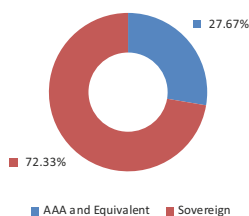
Quantitative Indicators

Modified Duration in Years	0.36
Average Maturity in Years	0.36
Yield to Maturity in %	6.65

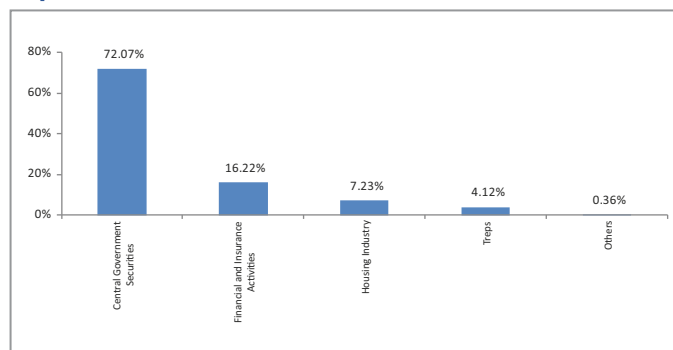
Asset Class



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	0.51%	3.10%	6.30%	6.18%	5.55%	4.86%	4.65%	5.03%	5.67%	7.12%
Benchmark	0.59%	3.54%	7.33%	7.25%	6.61%	5.86%	5.57%	6.02%	6.43%	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

January 2025

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	71.47
Mutual Funds and Money market instruments	0 - 40	26.51
Net Current Assets [#]		2.02
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		71.47%
6.75% GOI (MD 23/12/2029)	SOV	31.24%
6.63% Maharashtra SDL (MD 14/10/2030)	SOV	20.35%
5.77% GOI (MD 03/08/2030)	SOV	19.88%
Money Market, Deposits & Other		28.53%
Total		100.00%

Fund Details

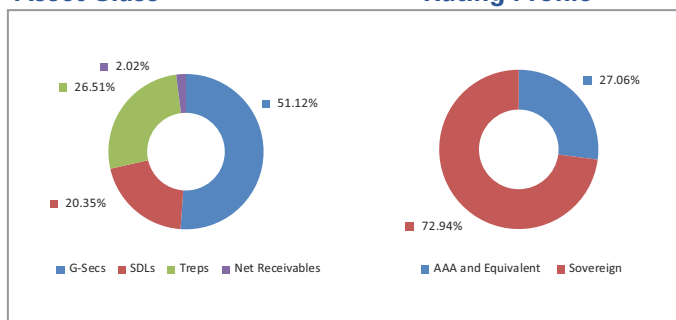
Description		
SFIN Number	ULIF06127/01/11ASSRDRETRN116	
Launch Date	28-Jan-11	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	14	-
Debt	-	10
Hybrid	11	12
NAV as on 31-January-2025	24.8859	
AUM (Rs. Cr)*	2.41	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	2.36	
Net current asset (Rs. Cr)	0.05	

*AUM is excluding the last day unitisation.

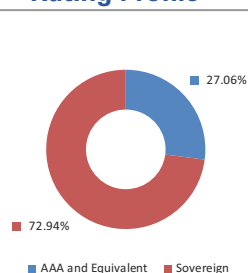
Quantitative Indicators

Modified Duration in Years	3.19
Average Maturity in Years	3.87
Yield to Maturity in %	6.70

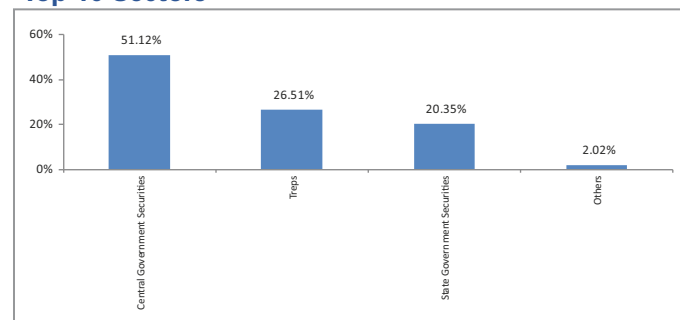
Asset Class



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	0.70%	3.48%	7.62%	7.45%	5.44%	4.92%	5.30%	5.71%	6.13%	6.72%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

January 2025

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	49.92
Debt, Fixed deposits & Debt Related Instrument	25 - 100	47.39
Mutual Funds and Money market instrument	0 - 40	0.90
Net Current Assets*		1.79
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		49.92%
Reliance Industries Ltd		7.74%
Infosys Ltd		7.60%
Bharti Airtel Ltd		6.53%
ICICI Bank Ltd		5.33%
HDFC Bank Ltd		4.87%
TITAN COMPANY LIMITED		3.94%
Power Grid Corporation of India Ltd		3.55%
Hindustan Unilever Ltd.		3.33%
Dr Reddys Laboratories Ltd		2.39%
Hero MotoCorp Ltd		2.24%
Others		2.42%
Corporate Bond		22.47%
7.99% HDB Financial Services Ltd. NCD(S)(MD 16/03/2026)	AAA and Equivalent	9.59%
7.85% PFC Ltd Series 177 NCD (U) (MD 03/04/2028)	AAA and Equivalent	4.84%
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	4.22%
7.8779% Kotak Mahindra Prime Ltd. NCD (MD 20/05/2025)	AAA and Equivalent	3.82%
Sovereign		24.92%
6.99% GOI (MD 17/04/2026)	SOV	9.60%
7.09% GOI (MD 05/08/2054)	SOV	5.78%
7.38% GOI (MD 20/06/2027)	SOV	4.86%
6.01% GOI (MD 25/03/2028)	SOV	4.68%
Money Market, Deposits & Other		2.69%
Total		100.00%

Fund Details

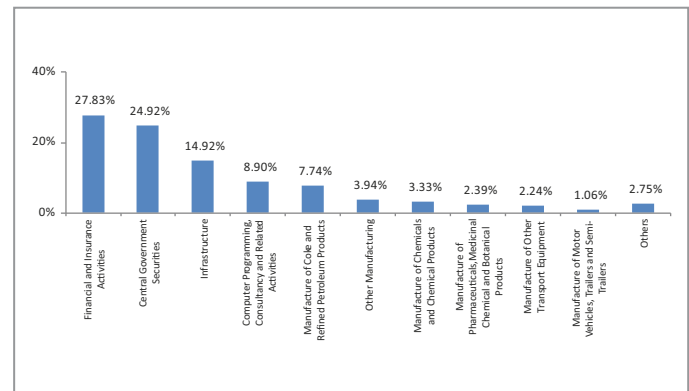
Description	
SFIN Number	ULIF06908/02/13PENSIONBUI116
Launch Date	01-Dec-14
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Abhay Moghe, Ameya Deshpande
Number of funds managed by fund manager:	Abhay Moghe Ameya Deshpande
Equity	14 -
Debt	- 8
Hybrid	11 1
NAV as on 31-January-2025	19.3072
AUM (Rs. Cr)*	104.63
Equity (Rs. Cr)	52.23
Debt (Rs. Cr)	50.53
Net current asset (Rs. Cr)	1.87

*AUM is excluding the last day unitisation.

Quantitative Indicators

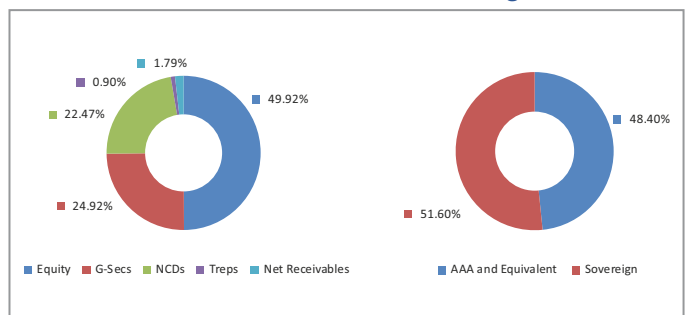
Modified Duration in Years	2.65
Average Maturity in Years	4.92
Yield to Maturity in %	7.12

Top 10 Sectors

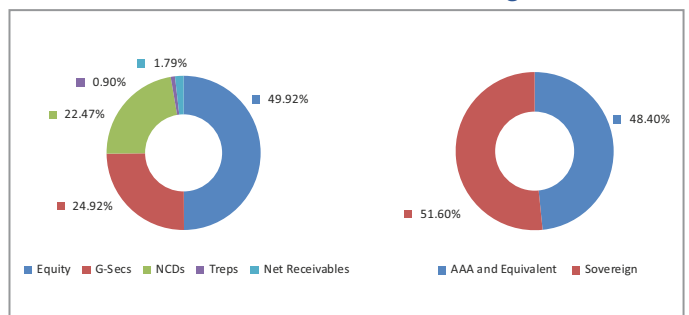


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.50%	-1.24%	6.44%	8.96%	6.66%	6.31%	6.88%	6.71%	6.67%	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

January 2025

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	65.75
Debt and debt related securities incl. Fixed deposits	0 - 80	27.97
Mutual Funds and Money market instruments	0 - 50	4.55
Net Current Assets*		1.74
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		65.75%
HDFC Bank Ltd		9.07%
Infosys Ltd		8.67%
Dr Reddys Laboratories Ltd		8.16%
ICICI Bank Ltd		7.69%
Reliance Industries Ltd		7.69%
State Bank of India		7.03%
Sun Pharmaceuticals Industries Ltd		4.64%
Bharti Airtel Ltd		4.42%
ITC Ltd		4.37%
Tata Consultancy Services Ltd		3.85%
Others		0.16%
Sovereign		27.97%
6.97% GOI (MD 06/09/2026)	SOV	27.97%
Money Market, Deposits & Other		6.29%
TREP (MD 03/02/2025)		4.55%
Net Current Asset		1.74%
Total		100.00%

Fund Details

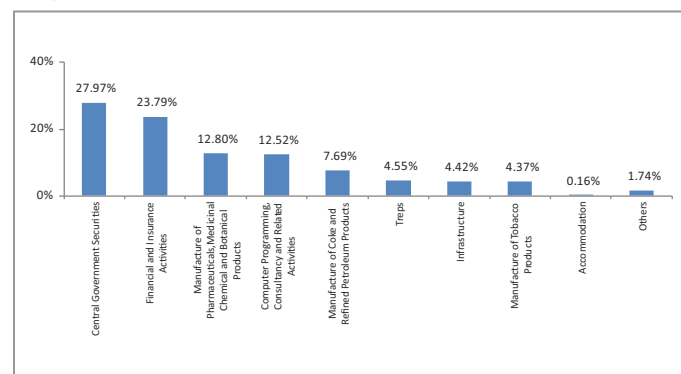
Description	
SFIN Number	ULIF07413/05/15BALEQTYFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	High
Benchmark	-
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	14 -
Debt	- 10
Hybrid	11 12
NAV as on 31-January-2025	21.9383
AUM (Rs. Cr)*	1.98
Equity (Rs. Cr)	1.30
Debt (Rs. Cr)	0.64
Net current asset (Rs. Cr)	0.03

*AUM is excluding the last day unitisation.

Quantitative Indicators

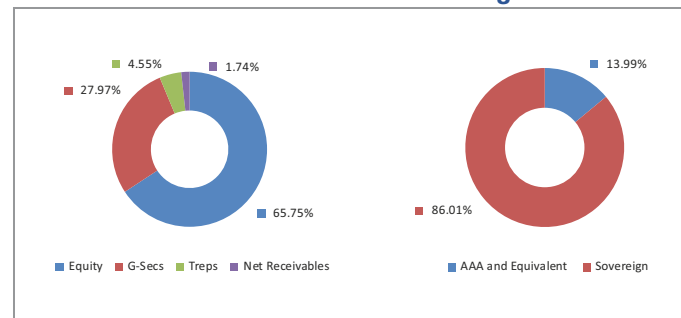
Modified Duration in Years	1.24
Average Maturity in Years	1.37
Yield to Maturity in %	6.60

Top 10 Sectors

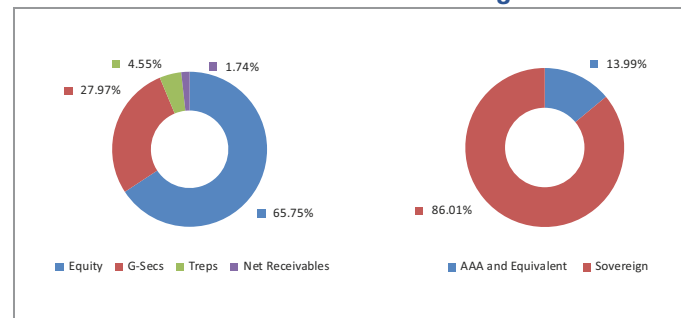


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-1.33%	-2.05%	8.30%	13.15%	11.18%	10.65%	10.59%	9.28%	-	9.22%
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

January 2025

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	96.49
Money market instruments, Cash, Mutual funds	0 - 60	-
Net Current Assets*		3.51
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	1.33%
6.35% HDB Financial Services Ltd.NCD(S) (MD 11/09/2026)	AAA and Equivalent	0.22%
8.58% Cholamandalam Invnt & 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	59.97%
6.97% GOI (MD 06/09/2026)	SOV	20.64%
7.26% GOI (MD 06/02/2033)	SOV	11.57%
8.28% GOI (MD 21/09/2027)	SOV	1.67%
7.38% Gujarat SDL (MD 28/06/2030)	SOV	0.46%
7.38% GOI (MD 20/06/2027)	SOV	0.23%
Money Market, Deposits & Other		
LIC Housing Finance Ltd CP (MD 04/03/2025)		0.11%
Net Current Asset		3.51%
Total		100.00%

Fund Details

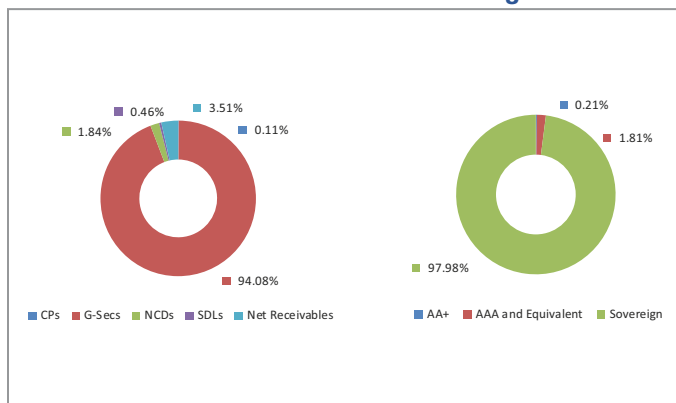
Description	
SFIN Number	ULIF07313/05/15BLDRBNDNFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	16.5367
AUM (Rs. Cr)*	44.56
Equity (Rs. Cr)	-
Debt (Rs. Cr)	43.00
Net current asset (Rs. Cr)	1.56

*AUM is excluding the last day unitisation.

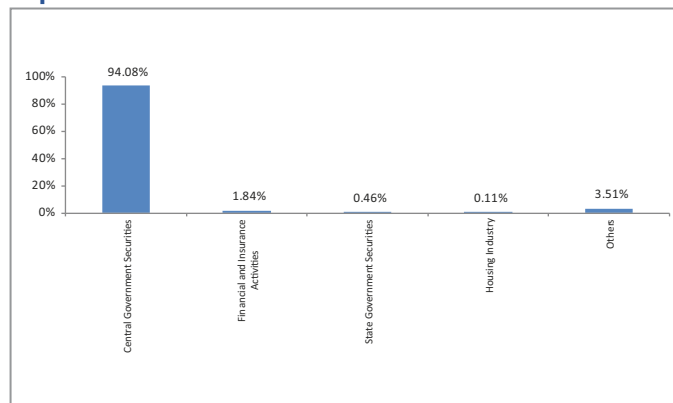
Quantitative Indicators

Modified Duration in Years	4.52
Average Maturity in Years	6.11
Yield to Maturity in %	6.75

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	0.73%	3.63%	7.16%	6.64%	4.83%	4.14%	5.07%	5.79%	-	5.81%
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

January 2025

Discontinued Pension Policy Fund

Fund Objective

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

Portfolio Allocation

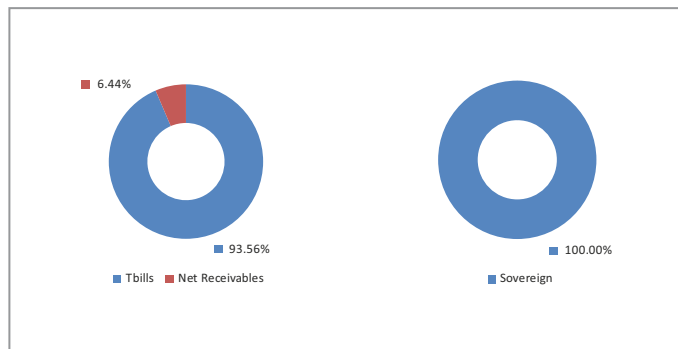
	Stated (%)	Actual (%)
Money Market instrument	0 - 40	-
Gsec	60 - 100	93.56
Net Current Assets*		6.44
Total		100.00

*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



Rating Profile

Fund Details

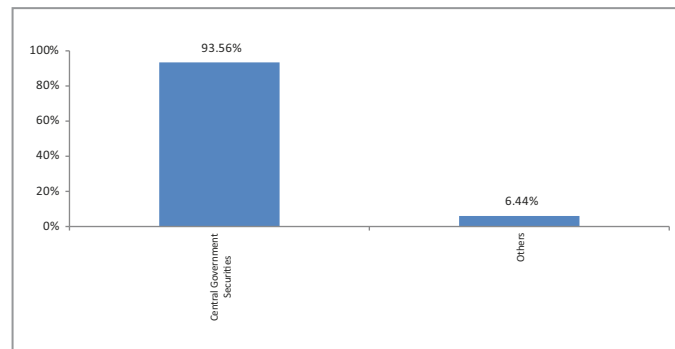
Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	15.8709
AUM (Rs. Cr)*	0.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.08
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	0.40
Average Maturity in Years	0.40
Yield to Maturity in %	6.37

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.47%	2.95%	6.42%	6.40%	5.84%	5.17%	4.86%	5.12%	-	5.04%
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

January 2025

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	26.24
Gsec	60 - 100	73.63
Net Current Assets*		0.12
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

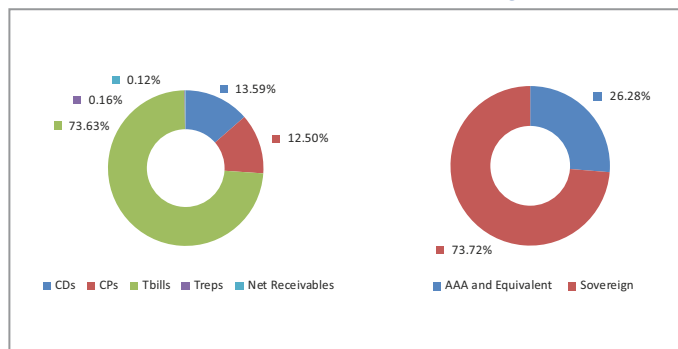
Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	16.5813
AUM (Rs. Cr)*	3086.51
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3082.70
Net current asset (Rs. Cr)	3.81

*AUM is excluding the last day unitisation.

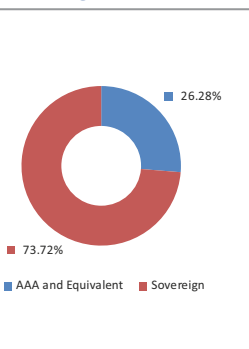
Quantitative Indicators

Modified Duration in Years	0.52
Average Maturity in Years	0.53
Yield to Maturity in %	6.61

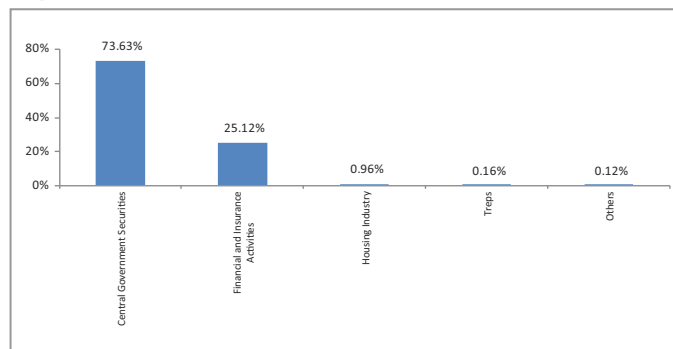
Asset Class



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	0.53%	3.22%	6.55%	6.46%	5.78%	5.16%	4.84%	4.91%	5.18%	5.18%
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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Past performance is not indicative of future performance.