



# Met Invest

## ULIP Fund

Monthly Fund Performance

**October 2023 Edition**



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

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



**MARKET OVERVIEW**



**FUND PERFORMANCE**



**FUND CATEGORY**

**EQUITY FUNDS**

Mid Cap

Virtue II

Premier Multi-Cap

CREST (Thematic)

Multiplier III

Flexicap

India Opportunities

Sustainable Equity

Multiplier II

Virtue

Multiplier

**BALANCED FUNDS**

Balanced Opportunities

Balancer II

Balancer

Moderator

Acclerator

**DEBT FUNDS**

Bond Opportunities

Preserver II


Protector II


Liquid

Discontinued Policy

Preserver

Protector

 Open ended Funds

 Close ended Funds



**Sanjay Kumar**  
Chief Investment Officer

## The month gone by – A snapshot

**Global economy and markets:** Global equity markets came under pressure in October on concerns around rising bond yields and geopolitical tensions. Global growth has proven to be relatively resilient despite lingering fears of recession. The US economy grew by 4.9% annualised in Q3 2023 supported by strong US consumer spending, rising rates notwithstanding. China's GDP growth in Q3 2023 came in better than expected at 4.9%YoY.

Inflation in major economies seems to be stabilising, suggesting that the end of rate hiking cycle is near. The European Central Bank left interest rates unchanged at October meeting, ending an unprecedented streak of 10 consecutive rate hikes. The US Federal Reserve kept its policy rates unchanged. The US Fed Chairman Jerome Powell in a recent speech indicated that incoming data over recent months have shown progress towards Fed's stated objectives.

The MSCI World Index was down by 3% in October while the MSCI Emerging Market index was down by 2.8%. Crude oil prices declined by 8% over the month on concerns over slowing growth and expectations that geopolitical tensions are likely to remain contained.

## Economy: IMF upgrades India's growth forecast

IMF raised India's growth forecast for FY24 to 6.3% from 6.1% earlier. It expects India to be the fastest growing economy. High frequency indicators such as PMI (Purchasing Manager's Index) indicate continued resilience, despite some signs of marginal slowdown.

## Fixed Income market: Looming threat of OMO sales a concern

The RBI kept rates on hold at the October meeting. The Governor mentioned that RBI may consider OMO sales (selling of government securities in the open market) to manage liquidity consistent with the stance of monetary policy. This coupled with the 'withdrawal of accommodation' stance led to volatility in yields. Meanwhile, India's CPI inflation moderated to 5% in Sept'23 supported by decline in vegetable prices. Core inflation sustained its moderating trend at 4.5%.

**Outlook:** Despite rising global yields, domestic yields have been relatively stable. Positive news flow around the impending inclusion of Indian bonds in the JP Morgan suite of bond indices has provided support. We expect yields to remain range bound in the near term.

## Equity markets: Near term consolidation

Following the global cues, Indian equity markets saw profit booking in October. Nifty Index corrected by 3%. Fast Moving Consumer Goods and Real Estate sectors outperformed while Banking and Metals sectors underperformed. Foreign institutional investors (FIIs) pulled out US\$3 bn from Indian equities in October.

**Outlook:** Rising geo-political tensions and volatile commodity prices have induced uncertainty in the global macro-economic situation. The impact of this needs to be monitored to assess the trajectory of global growth and corporate profitability.

From a domestic market perspective, the on-going corporate result season continues to show encouraging trends. Management commentaries remain upbeat, and earnings outlook remains robust. Valuations remain reasonable based on estimated earnings growth. While the undertone remains bullish, near-term volatility is likely given global uncertainties. We continue to maintain a positive view on equities over the medium to long term.

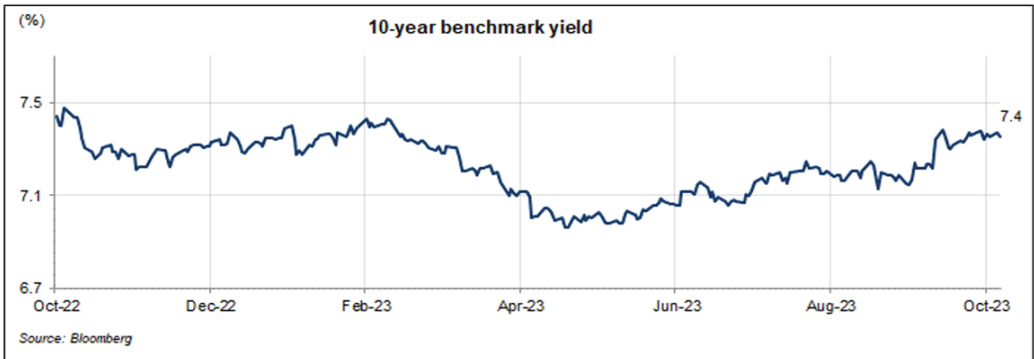


# Economic and market snapshot

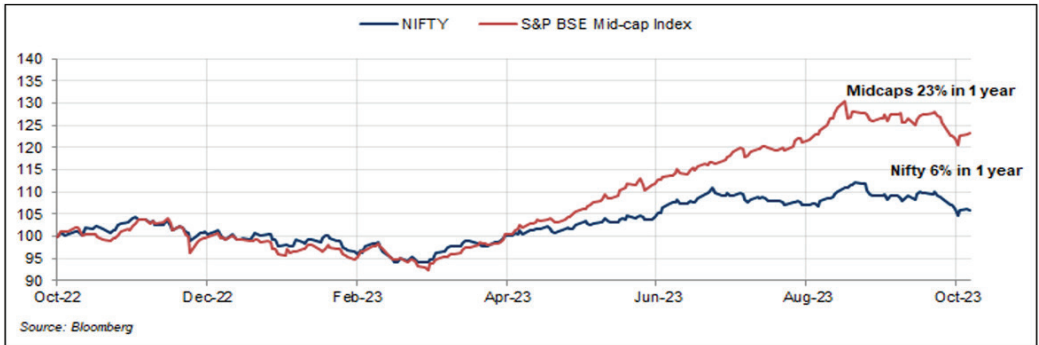
Indicators	Oct 2022	Jul 2023	Oct 2023	QoQ Change	YoY Change
<b>Economic indicators</b>					
Consumer Price Index (CPI) Inflation (%)	7.4	4.9	5.0	0.1	-2.4
Gross Domestic Product (GDP Growth) %	13.1	6.1	7.8	1.8	-5.3
Index of Industrial Production (IIP) (%)	-0.7	5.7	10.3	4.6	11.0
Brent crude oil (USD/barrel)	95	86	87	2%	-8%
<b>Domestic Markets</b>					
Nifty Index	18,012	19,754	19,080	-3%	6%
S&P BSE Mid-cap Index	25,359	30,420	31,245	3%	23%
10-year G-Sec Yield (%)	7.4	7.2	7.4	+20 bps	0 bps
30-year G-Sec Yield (%)	7.6	7.4	7.5	+10 bps	-10 bps
10-year AAA PSU Corporate Bond Yield (%)	7.6	7.7	7.7	0 bps	+10 bps
Exchange rate (USD/INR) *	82.8	82.3	83.3	1%	1%
<b>Global Markets</b>					
Dow Jones (U.S.)	32,733	35,560	33,053	-7%	1%
FTSE (U.K.)	7,095	7,699	7,322	-5%	3%
Nikkei 225 (Japan)	27,587	33,172	30,859	-7%	12%

**Source:** Central Statistics Organisation (CSO), RBI, Bloomberg. \*Negative growth number signals INR appreciation against USD, while positive growth number signals depreciation.

## 10-year government bond yield trend



## Equity Market performance





## Fund Performance of Key Open Individual Funds

Oct-23	3-year (CAGR)		Overall Morningstar Rating
	Portfolio	Morningstar median returns	
<b>Equity</b>			
Virtue II	23.0%	20.3%	*****
Mid-Cap	35.7%	26.5%	*****
Premier Multi-Cap	24.8%	20.3%	*****
Flexi Cap	20.1%	18.6%	***
Multiplier III	22.7%	18.6%	****
CREST (Thematic)	24.6%	20.3%	****
<b>Balanced</b>			
Balanced Opportunities Fund	19.0%	10.8%	*****
Balancer II	12.1%	10.8%	****
<b>Debt</b>			
Bond Opportunities Fund	4.7%	3.4%	*****

### Notes:

- Morningstar Rating is based on Morningstar Risk-Adjusted Return (MRAR) framework. MRAR is a measure of fund's past performance after adjusting for risk.
- The above Morningstar Rating is as of Sep 30, 2023

**Morningstar rating methodology:** Morningstar sets the distribution of funds across the rating levels, assigning three/five star ratings as follows:

- All funds in the category are sorted by MRAR % Rank for the respective time period in descending order.
- Starting with the highest MRAR % Rank, those in the top 10% of such funds receive a 5-star rating.
- The next 22.5% (i.e., ranking below the top 10% and up to the top 32.5%) of funds receive a 4-star rating, and the following 35% (i.e., ranking below the top 32.5% and up to the top 67.5%) of funds receive a 3-star rating.
- The next 22.5% (i.e., ranking below the top 67.5% and up to the top 90%) of funds receive a 2-star rating.
- The remaining funds (i.e., the bottom 10% of the category) receive a 1-star rating.





# Mid Cap Fund (Open Fund)

SFIN No: ULIF02501/01/18MIDCAPFUND117

October 31, 2023



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
21-Mar-2018	Rs. 26.9022	--	--	Rs. 123 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 5   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.7%	-3.4%
<b>6 Months</b>	22.1%	22.6%
<b>1 Year</b>	23.7%	23.2%
<b>2 Years</b>	16.0%	11.2%
<b>3 Years</b>	35.7%	28.0%
<b>5 Years</b>	23.4%	16.4%
<b>Inception</b>	19.3%	12.6%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE Midcap Index

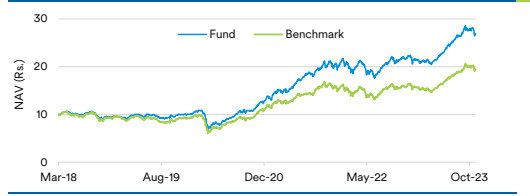
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	90.9%
Debt	0%	0%	0.0%
Money Market	0%	40%	9.1%

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

## NAV vs Benchmark



## Security Name

## Net Asset (%)

### Equity

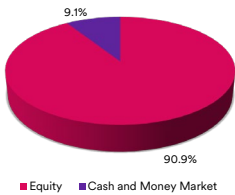
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.9%
T V S MOTOR CO. LTD.	1.8%
TATA MOTORS LTD.	1.8%
POWER FINANCE CORPN. LTD.	1.7%
CANARA BANK	1.7%
SUVEN PHARMACEUTICALS LIMITED	1.6%
FEDERAL BANK LTD.	1.5%
BIRLA CORPORATION LTD.	1.5%
BHARAT ELECTRONICS LTD.	1.5%
MAHANAGAR GAS LTD.	1.4%
Others	74.5%

**Total** **90.9%**

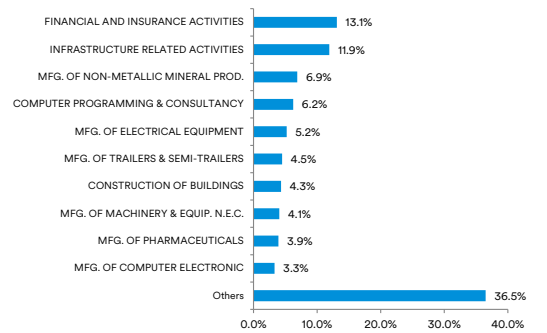
**Cash and Money Market** **9.1%**

**Portfolio Total** **100.0%**

## Asset Mix



## Industry Wise Exposure\*\*



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



# Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

October 31, 2023



Milkar life aage badhain

## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
12-Jan-2010	Rs. 51.8943	--	--	Rs. 2155 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 5   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund
<b>1 Month</b>	-3.1%
<b>6 Months</b>	15.8%
<b>1 Year</b>	13.9%
<b>2 Years</b>	7.8%
<b>3 Years</b>	23.0%
<b>5 Years</b>	17.7%
<b>Inception</b>	12.7%

Past performance is not indicative of future performance

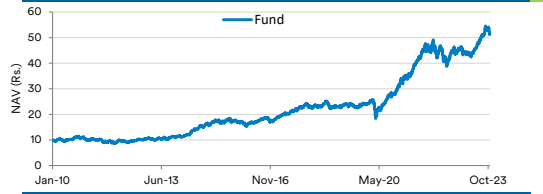
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	95.5%
Money Market Instruments	0%	40%	4.5%

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

## NAV vs Benchmark

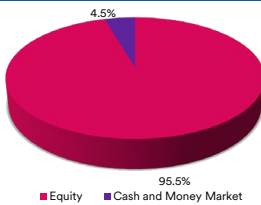


## Security Name

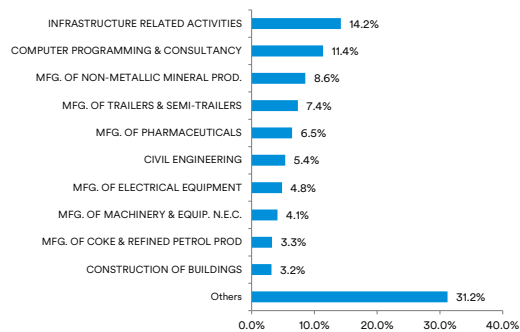
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
LARSEN & TOUBRO LTD.	3.9%
MARUTI SUZUKI INDIA LTD.	2.9%
OIL & NATURAL GAS CORPN. LTD.	2.9%
INFOSYS LTD.	2.8%
ULTRATECH CEMENT LTD.	2.7%
BHARTI AIRTEL LTD.	2.5%
N T P C LTD.	2.3%
RELIANCE INDUSTRIES LTD.	2.3%
TATA CONSULTANCY SERVICES LTD.	1.9%
G A I L (INDIA) LTD.	1.4%
Others	70.0%
<b>Total</b>	<b>95.5%</b>
<b>Cash and Money Market</b>	<b>4.5%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN117

October 31, 2023



## Fund Details

**Investment Objective:** To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
21-Mar-2018	Rs. 23.0773	--	--	Rs. 76 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 2   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.4%	-2.9%
<b>6 Months</b>	12.2%	9.9%
<b>1 Year</b>	10.4%	8.2%
<b>2 Years</b>	9.4%	5.3%
<b>3 Years</b>	24.8%	20.5%
<b>5 Years</b>	17.9%	13.9%
<b>Inception</b>	16.1%	11.9%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE 500

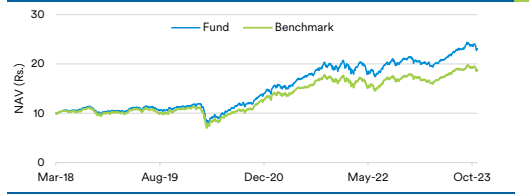
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	89.1%
Debt	0%	0%	0.0%
Money Market	0%	40%	10.9%

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

## NAV vs Benchmark

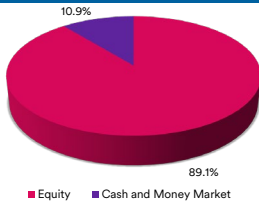


## Security Name

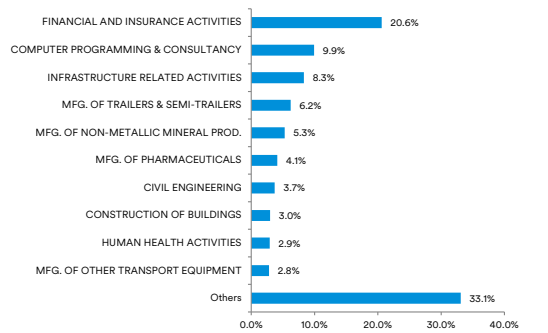
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	4.9%
I C I C I BANK LTD.	3.5%
LARSEN & TOUBRO LTD.	3.1%
I T C LTD.	2.1%
AXIS BANK LTD.	1.8%
BHARTI AIRTEL LTD.	1.7%
INFOSYS LTD.	1.7%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.5%
RELIANCE INDUSTRIES LTD.	1.4%
STATE BANK OF INDIA	1.4%
Others	66.1%
<b>Total</b>	<b>89.1%</b>
<b>Cash and Money Market</b>	<b>10.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF117

October 31, 2023



## Fund Details

**Investment Objective:** To generate wealth by investing in companies which will benefit from the present evolving economic environment such as rising consumerism (C), strengthening government reforms (RE), increasing contribution of services (S) in the economy and new technologies (T).

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

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 20.7149	--	--	Rs. 29 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 5   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.8%	-2.6%
<b>6 Months</b>	12.4%	7.5%
<b>1 Year</b>	13.2%	5.0%
<b>2 Years</b>	10.0%	3.4%
<b>3 Years</b>	24.6%	17.7%
<b>5 Years</b>	15.5%	12.2%
<b>Inception</b>	13.8%	10.7%

Past performance is not indicative of future performance

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

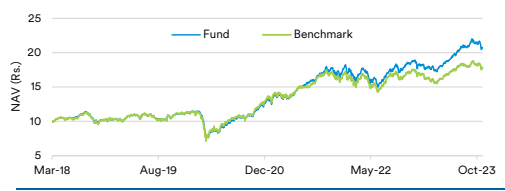
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.1%
Debt	0%	0%	0.0%
Money Market	0%	40%	2.9%

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

## NAV vs Benchmark

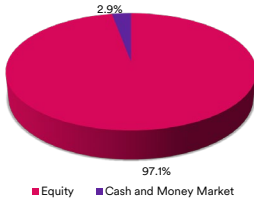


## Security Name

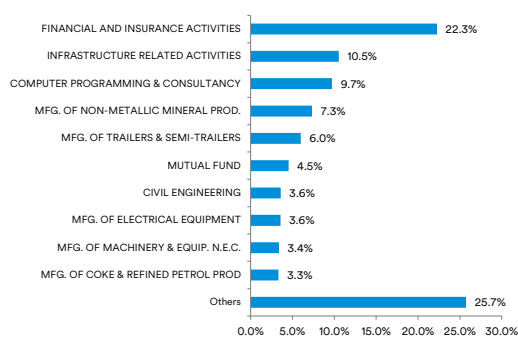
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	5.4%
I C I C I BANK LTD.	4.5%
RELIANCE INDUSTRIES LTD.	3.0%
CPSE ETF	2.4%
LARSEN & TOUBRO LTD.	2.3%
MARUTI SUZUKI INDIA LTD.	2.0%
INFOSYS LTD.	1.9%
AXIS BANK LTD.	1.9%
TATA MOTORS LTD.	1.8%
I T C LTD.	1.7%
Others	70.1%
<b>Total</b>	<b>97.1%</b>
<b>Cash and Money Market</b>	<b>2.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

October 31, 2023



Mitkar life aage badhain

## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 23.8254	--	--	Rs. 63 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 5   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.3%	-2.8%
<b>6 Months</b>	10.8%	5.6%
<b>1 Year</b>	11.4%	5.9%
<b>2 Years</b>	8.4%	3.9%
<b>3 Years</b>	22.7%	17.9%
<b>5 Years</b>	14.7%	12.9%
<b>Inception</b>	12.7%	11.6%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

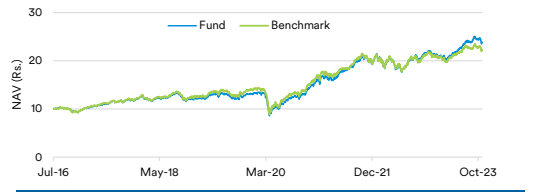
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	93.5%
Money Market Instruments	0%	40%	6.5%

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

## NAV vs Benchmark

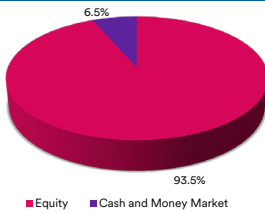


## Security Name

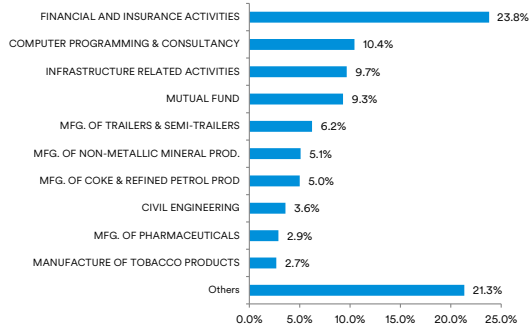
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	6.5%
I C I C I BANK LTD.	6.3%
RELIANCE INDUSTRIES LTD.	4.9%
CPSE ETF	3.1%
LARSEN & TOUBRO LTD.	2.9%
INFOSYS LTD.	2.8%
TATA MOTORS LTD.	2.8%
I T C LTD.	2.7%
BHARTI AIRTEL LTD.	2.7%
MARUTI SUZUKI INDIA LTD.	2.3%
Others	56.5%
<b>Total</b>	<b>93.5%</b>
<b>Cash and Money Market</b>	<b>6.5%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN17

October 31, 2023



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
22-Dec-2009	Rs. 39.3683	--	--	Rs. 1170 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 3   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.8%	-3.0%
<b>6 Months</b>	10.7%	8.4%
<b>1 Year</b>	9.8%	6.4%
<b>2 Years</b>	5.8%	4.6%
<b>3 Years</b>	20.1%	19.4%
<b>5 Years</b>	13.3%	13.5%
<b>Since 05-Jan-10</b>	10.3%	10.1%
<b>Inception</b>	10.4%	10.5%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 200

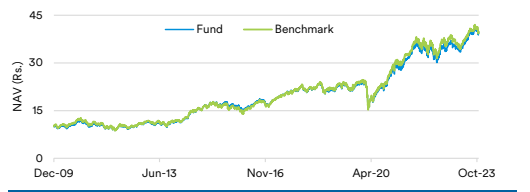
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	97.9%
Cash & Money Market	0%	40%	2.1%

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

## NAV vs Benchmark

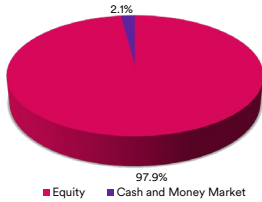


## Security Name

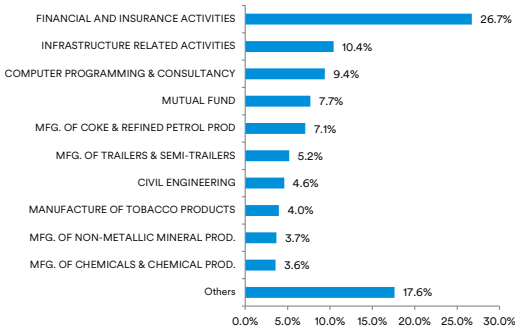
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	6.2%
RELIANCE INDUSTRIES LTD.	5.6%
H D F C BANK LTD.	4.2%
STATE BANK OF INDIA	4.1%
I T C LTD.	4.0%
AXIS BANK LTD.	3.3%
LARSEN & TOUBRO LTD.	3.2%
INFOSYS LTD.	3.1%
BHARTI AIRTEL LTD.	3.1%
TATA CONSULTANCY SERVICES LTD.	2.3%
Others	58.7%
<b>Total</b>	<b>97.9%</b>
<b>Cash and Money Market</b>	<b>2.1%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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

# India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND17

October 31, 2023



## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
26-Aug-2022	Rs. 11.2172	--	--	Rs. 45 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 2   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.4%	-2.8%
<b>6 Months</b>	12.2%	6.7%
<b>1 Year</b>	9.9%	6.3%
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	10.2%	7.3%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 100

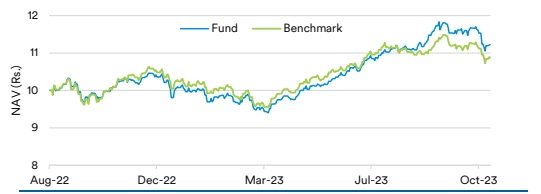
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	89.1%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	10.9%

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

## NAV vs Benchmark

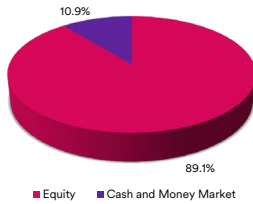


## Security Name

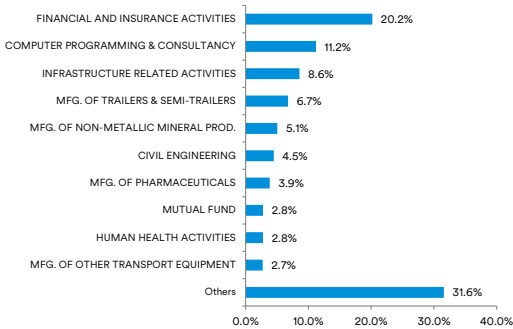
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	5.7%
LARSEN & TOUBRO LTD.	4.1%
I C I C I BANK LTD.	2.7%
I T C LTD.	2.7%
INFOSYS LTD.	2.6%
BHARTI AIRTEL LTD.	2.6%
AXIS BANK LTD.	2.1%
TATA CONSULTANCY SERVICES LTD.	1.8%
MARUTI SUZUKI INDIA LTD.	1.7%
SHRIRAM TRANSPORT FINANCE CO. LTD.	1.4%
Others	61.7%
<b>Total</b>	<b>89.1%</b>
<b>Cash and Money Market</b>	<b>10.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND117

October 31, 2023



Mitkar life aage badhain

## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
15-Feb-2023	Rs. 10.8062	--	--	Rs. 5.6 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 1   Debt - 0   Balanced - 0		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.5%	-2.5%
<b>6 Months</b>	11.1%	9.1%
<b>1 Year</b>	--	--
<b>2 Years</b>	--	--
<b>3 Years</b>	--	--
<b>5 Years</b>	--	--
<b>Inception</b>	8.1%	8.9%

Past performance is not indicative of future performance

\* Benchmark is NIFTY 100 ESG Index

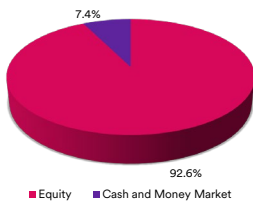
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

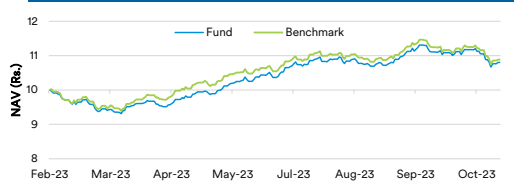
Security Type	Min	Max	Actual
Listed Equities	60%	100%	92.6%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	7.4%

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

## Asset Mix



## NAV vs Benchmark

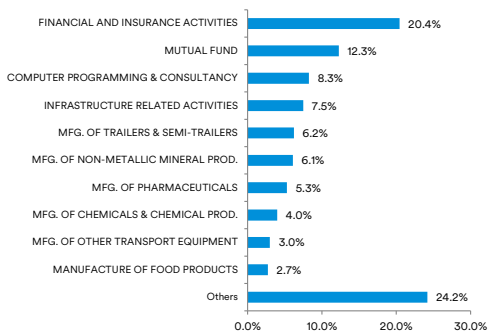


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
KOTAK MAHINDRA MF - KOTAK IT ETF	5.5%
H D F C BANK LTD.	5.4%
AXIS MF - NIFTY IT ETF	3.7%
BHARTI AIRTEL LTD.	3.0%
TITAN INDUSTRIES LTD.	2.7%
H C L TECHNOLOGIES LTD.	2.6%
INFOSYS LTD.	2.6%
I C I C I BANK LTD.	2.4%
MARUTI SUZUKI INDIA LTD.	2.1%
LARSEN & TOUBRO LTD.	1.9%
Others	60.7%
<b>Total</b>	<b>92.6%</b>
<b>Cash and Money Market</b>	<b>7.4%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*



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

# Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP17

October 31, 2023



## Fund Details

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

**Investment Philosophy:** The fund will target 60% investments in Equities and 40% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 20.7899	7.4%	4.6	Rs. 18 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5   Debt - 0   Balanced -2		
Gaurav Balre		Equity - 0   Debt - 3   Balanced -5		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.6%	-1.8%
<b>6 Months</b>	11.1%	6.9%
<b>1 Year</b>	13.3%	7.9%
<b>2 Years</b>	9.4%	4.9%
<b>3 Years</b>	19.0%	14.5%
<b>5 Years</b>	15.1%	11.5%
<b>Inception</b>	13.9%	10.1%

Past performance is not indicative of future performance

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

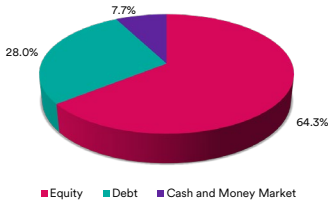
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

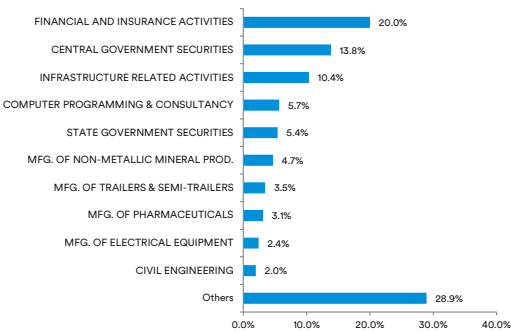
Security Type	Min	Max	Actual
Equities	40%	75%	64.3%
Debt	25%	60%	28.0%
Money Market	0%	35%	7.7%

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

## Asset Mix

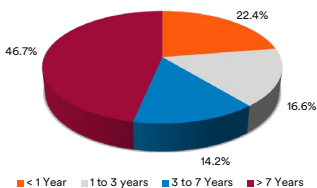


## Industry Wise Exposure\*\*

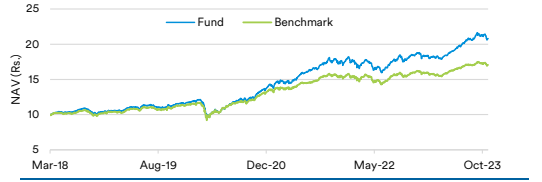


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
I C I BANK LTD.		3.3%
H D F C BANK LTD.		3.1%
I T C LTD.		1.3%
RELIANCE INDUSTRIES LTD.		1.2%
INDUSIND BANK LTD.		1.1%
TATA MOTORS LTD.		1.1%
LARSEN & TOUBRO LTD.		1.1%
BIRLA CORPORATION LTD.		1.0%
SUVEN PHARMACEUTICALS LIMITED		1.0%
STATE BANK OF INDIA		0.8%
Others		49.4%
<b>Total</b>		<b>64.3%</b>

## Government Securities

8.3% GOI 2042	5.9%
6.54% GOI 2032	3.1%
7.29% WEST BENGAL SDL 2026	2.0%
7.62% TAMILNADU SDL 2033	1.8%
6.99% GOI 2051	1.6%
5.74% GOI 2026	1.0%
8.4% GOI 2025	0.8%
7.80% TAMILNADU SDL 2042	0.6%
7.71% GUJARAT SDL 2034	0.5%
7.26% GOI 2029	0.5%
Others	1.3%
<b>Total</b>	<b>19.3%</b>

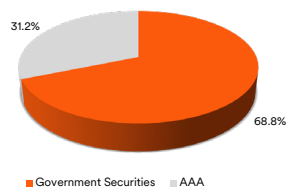
## Corporate Bonds

H D F C BANK LTD.	AAA	5.0%
REC LTD.	AAA	2.6%
BAJAJ FINANCE LTD.	AAA	0.8%
IRFC LTD.	AAA	0.3%
BRITANNIA INDUSTRIES LTD.	AAA	0.1%
<b>Total</b>		<b>8.7%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile



# Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F117

October 31, 2023



## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 31.2673	7.7%	4.8	Rs. 719 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 5   Debt - 0   Balanced - 2		
Gaurav Balre		Equity - 0   Debt - 3   Balanced - 5		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-1.9%	-1.5%
<b>6 Months</b>	5.6%	4.0%
<b>1 Year</b>	7.1%	6.6%
<b>2 Years</b>	4.2%	4.1%
<b>3 Years</b>	12.1%	11.5%
<b>5 Years</b>	10.2%	10.4%
<b>Since 05-Jan-10</b>	8.6%	8.7%
<b>Inception</b>	8.6%	9.0%

Past performance is not indicative of future performance

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

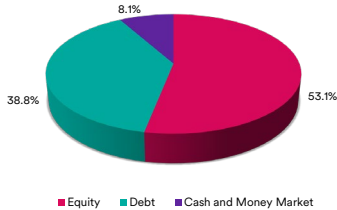
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

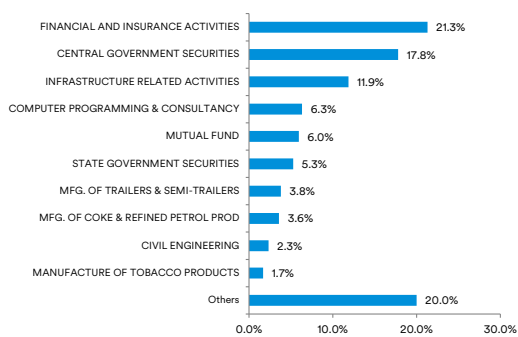
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	38.8%
Equity	0%	60%	53.1%
Cash & Money Market	0%	40%	8.1%

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

## Asset Mix

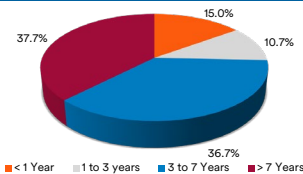


## Industry Wise Exposure\*\*

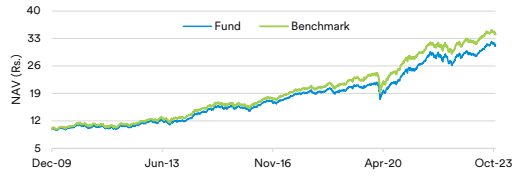


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		3.9%
I C I C I BANK LTD.		3.5%
RELIANCE INDUSTRIES LTD.		3.2%
INFOSYS LTD.		2.6%
LARSEN & TOUBRO LTD.		2.3%
BHARTI AIRTEL LTD.		1.8%
TATA CONSULTANCY SERVICES LTD.		1.8%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.7%
I T C LTD.		1.7%
CPSE ETF		1.6%
Others		28.9%
<b>Total</b>		<b>53.1%</b>

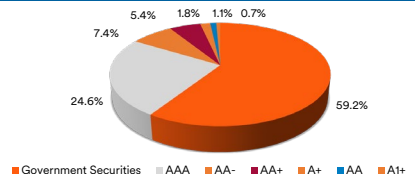
## Government Securities

7.06% GOI 2028	2.9%
7.18% GOI 2033	2.7%
7.25% GOI 2063	1.9%
7.17% GOI 2030	1.9%
8.3% GOI 2042	1.7%
8.08% GUJARAT SDL 2028	1.4%
7.38% GOI 2027	1.4%
7.62% GUJARAT SDL 2027	1.4%
7.18% GOI 2037	1.3%
7.3% GOI 2053	1.0%
Others	5.4%
<b>Total</b>	<b>23.1%</b>

## Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	2.9%
POWER FINANCE CORPN. LTD.	AAA	2.6%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	2.1%
L I C HOUSING FINANCE LTD.	AAA	1.4%
H D F C BANK LTD.	AAA	1.3%
REC LTD.	AAA	1.0%
SUNDARAM FINANCE LTD	AAA	0.8%
IRFC LTD.	AAA	0.8%
NABARD	AAA	0.7%
STATE BANK OF INDIA	AAA	0.7%
Others		1.3%
<b>Total</b>		<b>15.7%</b>
<b>Cash and Money Market</b>		<b>8.1%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Rating Credit Profile





# Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

October 31, 2023



## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
21-Mar-2018	Rs. 14.6457	7.5%	4.9	Rs. 8.5 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 3   Balanced -5		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.0%	-0.1%
<b>6 Months</b>	2.8%	2.3%
<b>1 Year</b>	9.2%	7.4%
<b>2 Years</b>	5.5%	4.3%
<b>3 Years</b>	4.7%	4.2%
<b>5 Years</b>	7.5%	7.5%
<b>Inception</b>	7.0%	7.1%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Fund Index

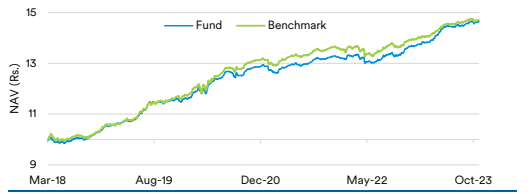
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	97.3%
Money Market	0%	20%	2.7%

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

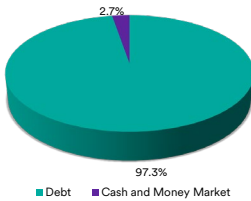
## NAV vs Benchmark



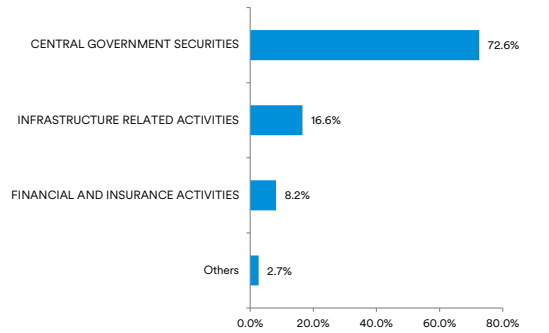
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.06% GOI 2028		58.4%
7.25% GOI 2063		5.7%
6.99% GOI 2051		4.5%
8.3% GOI 2040		4.0%
<b>Total</b>		<b>72.6%</b>
<b>Corporate Bonds</b>		
REC LTD.	AAA	8.4%
IRFC LTD.	AAA	8.1%
CHOLAMANDALAM INVESTMENT & FINA	AA+	4.7%
BAJAJ FINANCE LTD.	AAA	3.5%
<b>Total</b>		<b>24.8%</b>
<b>Cash and Money Market</b>		<b>2.7%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

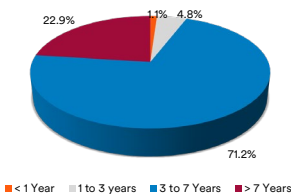


## Industry Wise Exposure\*\*

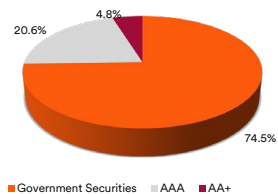


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile







# Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

October 31, 2023



## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
11-Jan-2010	Rs. 25.3022	7.3%	4.1	Rs. 78 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 3   Balanced -5		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.1%	0.1%
<b>6 Months</b>	2.2%	2.1%
<b>1 Year</b>	7.1%	7.4%
<b>2 Years</b>	4.1%	4.3%
<b>3 Years</b>	3.7%	4.3%
<b>5 Years</b>	6.5%	7.5%
<b>Inception</b>	7.0%	8.0%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

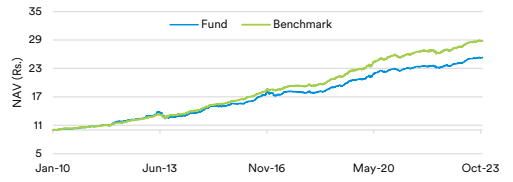
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	97.0%
Money Market Investments	0%	40%	3.0%

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

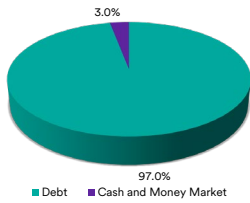
## NAV vs Benchmark



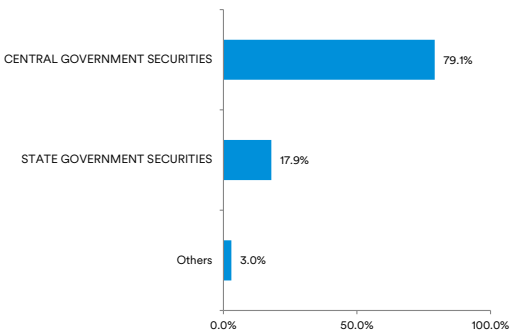
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.06% GOI 2028		28.0%
6.18% GOI 2024		12.7%
5.74% GOI 2026		12.3%
7.37% GOI 2028		6.4%
7.73% KARNATAKA SDL 2035		6.4%
7.47% MAHARASHTRA SDL 2034		6.3%
5.15% GOI 2025		5.7%
6.99% GOI 2051		4.2%
7.59% GOI 2026		3.2%
7.71% GUJRAT SDL 2033		3.0%
Others		8.7%
<b>Total</b>		<b>97.0%</b>
<b>Cash and Money Market</b>		
		<b>3.0%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

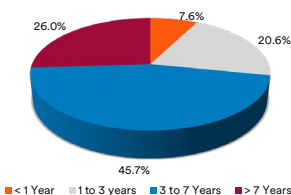


## Industry Wise Exposure\*\*

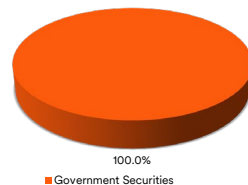


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

October 31, 2023



Milkar life aage badhain

## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 25.8148	7.8%	6.2	Rs. 755 crore
<b>Fund Manager(s)</b> Alok Bisht		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 5   Balanced - 3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-0.2%	-0.1%
<b>6 Months</b>	1.6%	2.3%
<b>1 Year</b>	6.2%	7.4%
<b>2 Years</b>	3.5%	4.3%
<b>3 Years</b>	4.4%	4.2%
<b>5 Years</b>	6.1%	7.5%
<b>Inception</b>	7.1%	7.6%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Fund Index

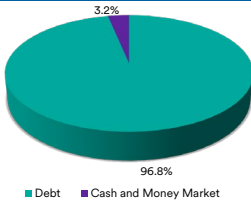
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

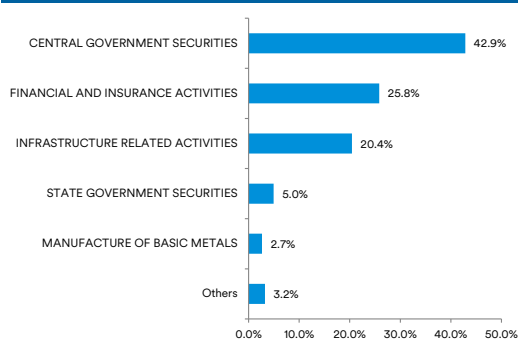
Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	96.8%
Cash & Money Market	0%	40%	3.2%

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

## Asset Mix

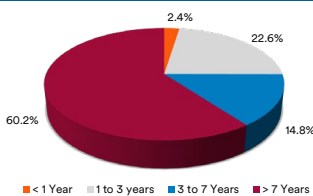


## Industry Wise Exposure\*\*

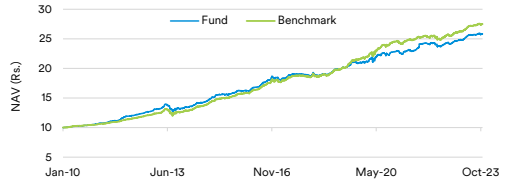


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.18% GOI 2037		12.8%
7.18% GOI 2033		12.5%
7.3% GOI 2053		12.2%
7.25% GOI 2063		5.0%
7.72% TAMIL NADU SDL 2033		2.0%
7.47% MAHARASHTRA SDL 2034		1.8%
7.85% WEST BENGAL SDL 2042		0.7%
7.69% WEST BENGAL SDL 2042		0.5%
7.17% GOI 2030		0.4%
7.64% UTTARPRADESH SDL 2036		0.0%
Others		0.0%
<b>Total</b>		<b>47.8%</b>

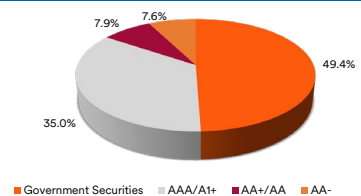
## Corporate Bonds

SIKKA PORTS & TERMINALS LTD.	AAA	9.4%
H D F C BANK LTD.	AAA	7.6%
INDIABULLS HOUSING FINANCE LTD	AA-	7.4%
POWER FINANCE CORPN. LTD.	AAA	6.0%
BAJAJ FINANCE LTD.	AAA	4.5%
L&T INFRA DEBT FUND LTD	AAA	3.4%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.1%
TATA STEEL LTD.	AA+	2.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.9%
REC LTD.	AAA	1.7%
Others		1.3%
<b>Total</b>		<b>48.9%</b>

## Cash and Money Market

<b>Cash and Money Market</b>	<b>3.2%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Rating Credit Profile





# Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

October 31, 2023



Mitkar life aage badhain

## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
26-Jul-2016	Rs. 13.5205	7.1%	0.5	Rs. 1.6 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Alok Bisht		Equity - 0   Debt - 5   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.5%	0.6%
<b>6 Months</b>	3.0%	3.4%
<b>1 Year</b>	5.7%	6.6%
<b>2 Years</b>	4.4%	5.5%
<b>3 Years</b>	3.7%	4.7%
<b>5 Years</b>	3.9%	4.8%
<b>Inception</b>	4.2%	5.2%

Past performance is not indicative of future performance

\* Benchmark is CRISIL Overnight Index

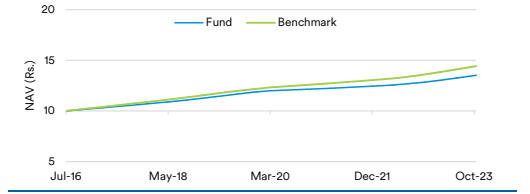
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Money Market Instruments	0%	100%	100.0%

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

## NAV vs Benchmark



## Security Name

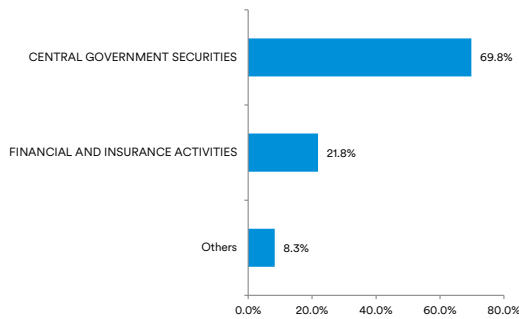
## Net Asset (%)

Cash and Money Market	100.0%
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix

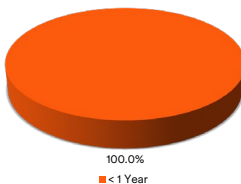


## Industry Wise Exposure\*\*

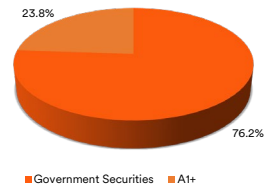


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

October 31, 2023



Mitkar life aage badhain

## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
21-Dec-2010	Rs. 21.6415	7.1%	0.5	Rs. 1204 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Alok Bisht		Equity - 0   Debt - 5   Balanced - 3		

## Fund v/s Benchmark Return (%)

	Fund
<b>1 Month</b>	0.5%
<b>6 Months</b>	3.2%
<b>1 Year</b>	6.0%
<b>2 Years</b>	4.7%
<b>3 Years</b>	4.3%
<b>5 Years</b>	4.7%
<b>Inception</b>	6.2%

Past performance is not indicative of future performance

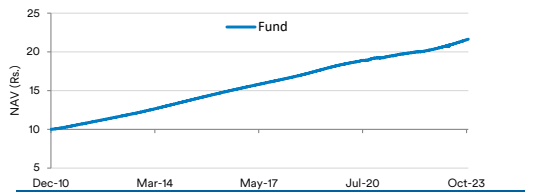
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government Securities	0%	25%	0.4%
Money Market Instruments	0%	100%	99.6%

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

## NAV vs Benchmark



## Security Name

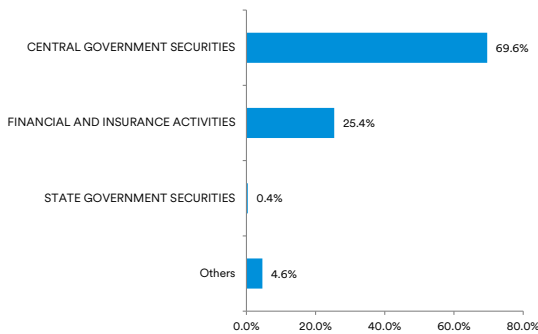
## Net Asset (%)

Security Name	Net Asset (%)
<b>Government Securities</b>	
5.95% TAMILNADU SDL 2025	0.4%
<b>Total</b>	<b>0.4%</b>
<b>Cash and Money Market</b>	<b>99.6%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix

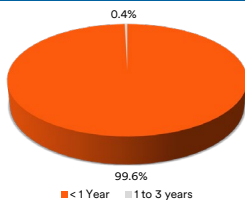


## Industry Wise Exposure\*\*

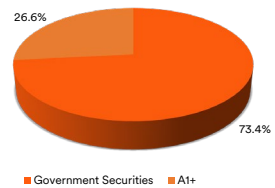


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile



# Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLIE2117

October 31, 2023



## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 35.6362	--	--	Rs. 615 crore
<b>Fund Manager(s)</b>	<b>Funds Managed by the Fund Managers</b>			
Amit Shah	Equity - 5   Debt - 0   Balanced -2			

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.0%	-2.8%
<b>6 Months</b>	7.3%	5.6%
<b>1 Year</b>	5.9%	5.9%
<b>2 Years</b>	5.7%	3.9%
<b>3 Years</b>	20.1%	17.9%
<b>5 Years</b>	13.4%	12.9%
<b>Since 05-Jan-10</b>	9.6%	9.7%
<b>Inception</b>	9.6%	10.2%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

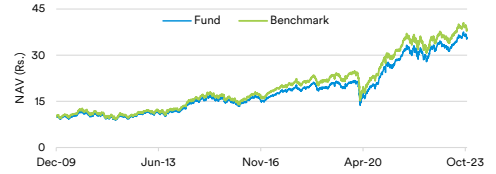
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.9%
Money Market Instruments	0%	40%	3.1%

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

## NAV vs Benchmark

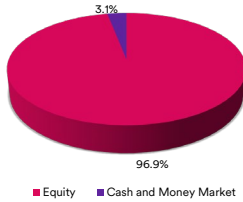


## Security Name

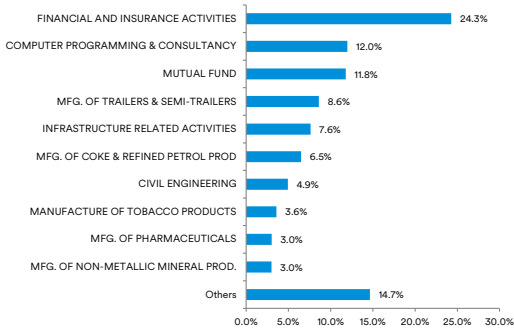
Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	7.8%
I C I C I BANK LTD.	7.3%
RELIANCE INDUSTRIES LTD.	6.5%
INFOSYS LTD.	5.0%
LARSEN & TOUBRO LTD.	4.9%
BHARTI AIRTEL LTD.	4.1%
SBI MF - NIFTY BANK ETF	3.6%
I T C LTD.	3.6%
TATA CONSULTANCY SERVICES LTD.	3.4%
CPSE ETF	3.0%
Others	47.8%
<b>Total</b>	<b>96.9%</b>
<b>Cash and Money Market</b>	<b>3.1%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

October 31, 2023



Mitkar life aage badhain

## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
27-Feb-2008	Rs. 41.9053	--	--	Rs. 73 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 3   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund
<b>1 Month</b>	-2.5%
<b>6 Months</b>	14.9%
<b>1 Year</b>	13.0%
<b>2 Years</b>	5.2%
<b>3 Years</b>	18.6%
<b>5 Years</b>	14.3%
<b>Inception</b>	9.6%

Past performance is not indicative of future performance

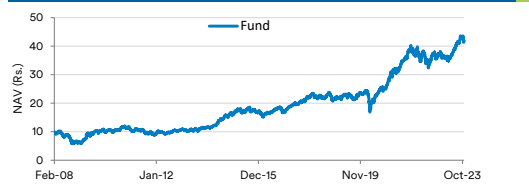
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	95.4%
Money Market Instruments	0%	40%	4.6%

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

## NAV vs Benchmark

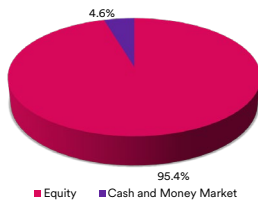


## Security Name

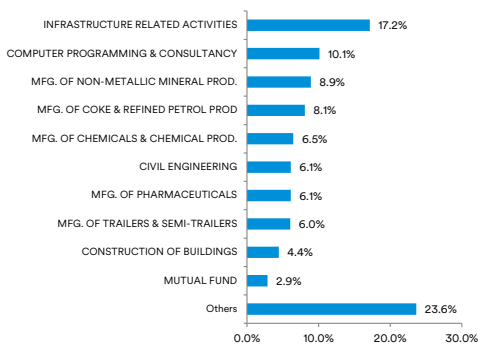
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	6.4%
LARSEN & TOUBRO LTD.	4.4%
BHARTI AIRTEL LTD.	3.5%
N T P C LTD.	2.9%
ULTRATECH CEMENT LTD.	2.6%
HINDUSTAN UNILEVER LTD.	2.5%
MARUTI SUZUKI INDIA LTD.	2.5%
TATA CONSULTANCY SERVICES LTD.	2.3%
INFOSYS LTD.	2.1%
COAL INDIA LTD.	2.0%
Others	64.3%
<b>Total</b>	<b>95.4%</b>
<b>Cash and Money Market</b>	<b>4.6%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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



# Multiplier (Closed Fund)

SFIN No: ULIF00625/01/06MULTIPLIER117

October 31, 2023



Mitkar life aage badhain

## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 78.6242	--	--	Rs. 1220 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 3   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.8%	-2.8%
<b>6 Months</b>	7.9%	5.6%
<b>1 Year</b>	7.7%	5.9%
<b>2 Years</b>	5.6%	3.9%
<b>3 Years</b>	20.7%	17.9%
<b>5 Years</b>	13.5%	12.9%
<b>Inception</b>	11.6%	12.6%

Past performance is not indicative of future performance

\* Benchmark is Nifty 50 for Equity

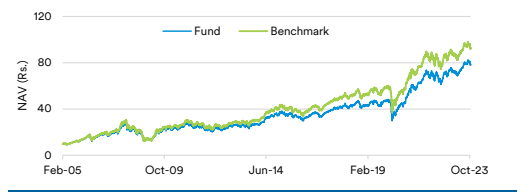
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	98.7%
Money Market Investments	0%	40%	1.3%

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

## NAV vs Benchmark

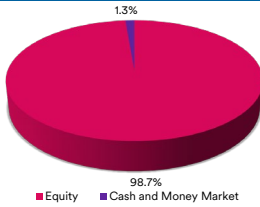


## Security Name

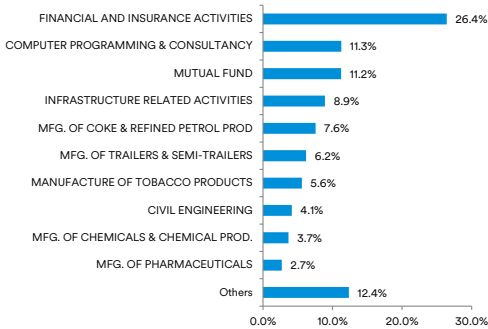
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	7.6%
RELIANCE INDUSTRIES LTD.	6.6%
H D F C BANK LTD.	6.1%
I T C LTD.	5.6%
INFOSYS LTD.	4.9%
LARSEN & TOUBRO LTD.	4.1%
BHARTI AIRTEL LTD.	4.1%
TATA CONSULTANCY SERVICES LTD.	3.8%
AXIS BANK LTD.	3.7%
STATE BANK OF INDIA	3.7%
Others	48.4%
<b>Total</b>	<b>98.7%</b>
<b>Cash and Money Market</b>	<b>1.3%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



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

# Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

October 31, 2023



## Fund Details

**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

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

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 67.2281	7.5%	2.9	Rs. 147 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Alok Bisht		Equity - 2   Debt - 0   Balanced -3 Equity - 0   Debt - 5   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.1%	-2.3%
<b>6 Months</b>	5.5%	5.0%
<b>1 Year</b>	4.8%	6.2%
<b>2 Years</b>	4.2%	4.0%
<b>3 Years</b>	16.0%	15.4%
<b>5 Years</b>	10.7%	11.9%
<b>Inception</b>	10.7%	11.8%

Past performance is not indicative of future performance

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

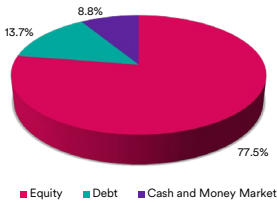
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

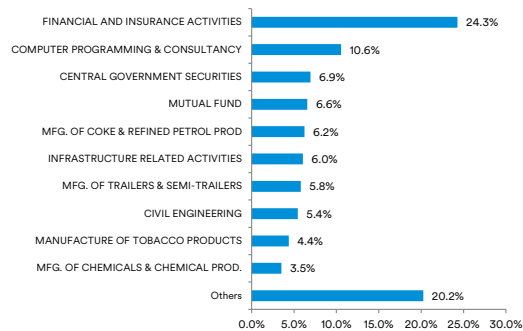
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	8.3%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	77.5%
Long Term Bonds	0%	60%	5.5%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	8.8%

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

## Asset Mix

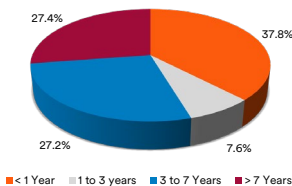


## Industry Wise Exposure\*\*

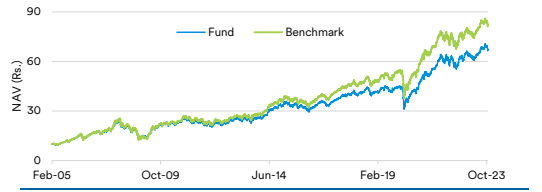


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		6.8%
RELIANCE INDUSTRIES LTD.		5.8%
LARSEN & TOUBRO LTD.		5.4%
I C I C I BANK LTD.		4.7%
I T C LTD.		4.4%
INFOSYS LTD.		4.3%
TATA CONSULTANCY SERVICES LTD.		2.8%
BHARTI AIRTEL LTD.		2.6%
HINDUSTAN UNILEVER LTD.		2.1%
MARUTI SUZUKI INDIA LTD.		2.0%
Others		36.6%
<b>Total</b>		<b>77.5%</b>

## Government Securities

7.26% GOI 2029	3.4%
7.18% GOI 2033	1.9%
7.57% GOI 2033	1.6%
7.30% KARNATAKA SDL 2032	1.3%
7.18% GOI 2037	0.1%
<b>Total</b>	<b>8.3%</b>

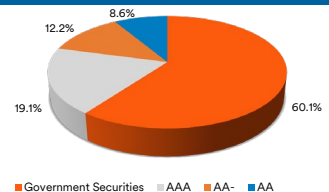
## Corporate Bonds

SUNDARAM FINANCE LTD	AAA	2.1%
INDIABULLS HOUSING FINANCE LTD	AA-	1.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.2%
H D F C BANK LTD.	AAA	0.5%
<b>Total</b>		<b>5.5%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile





# Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

October 31, 2023



## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 51.3774	7.7%	4.5	Rs. 205 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 2   Debt - 0   Balanced -3		
Alok Bisht		Equity - 0   Debt - 5   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.1%	-1.5%
<b>6 Months</b>	3.8%	4.0%
<b>1 Year</b>	5.2%	6.6%
<b>2 Years</b>	3.9%	4.1%
<b>3 Years</b>	12.3%	11.5%
<b>5 Years</b>	8.5%	10.4%
<b>Inception</b>	9.1%	10.5%

Past performance is not indicative of future performance

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

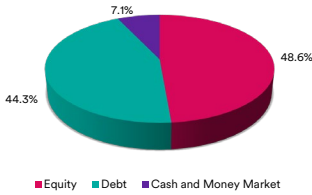
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

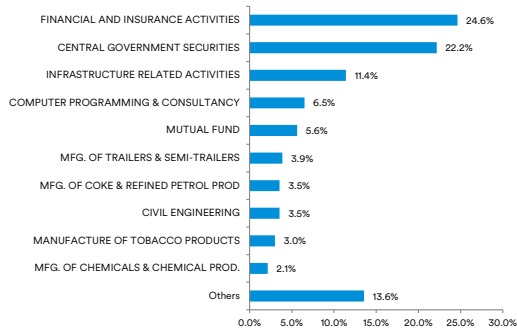
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	22.2%
Infrastructure and Social Sector Secs	0%	60%	7.5%
Listed Equities	35%	65%	48.6%
Long Term Bonds	0%	60%	14.7%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	7.1%

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

## Asset Mix

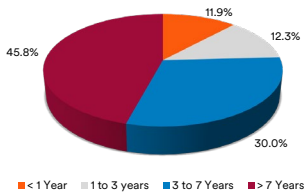


## Industry Wise Exposure\*\*

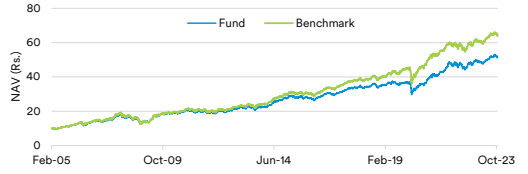


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		3.8%
RELIANCE INDUSTRIES LTD.		3.5%
LARSEN & TOUBRO LTD.		3.5%
I T C LTD.		3.0%
INFOSYS LTD.		2.7%
I C I C I BANK LTD.		2.4%
SBI MF - NIFTY BANK ETF		2.2%
TATA CONSULTANCY SERVICES LTD.		1.7%
BHARTI AIRTEL LTD.		1.6%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		1.3%
Others		22.9%
<b>Total</b>		<b>48.6%</b>

## Government Securities

7.18% GOI 2033	9.4%
7.18% GOI 2037	7.7%
7.26% GOI 2029	2.4%
7.38% GOI 2027	1.5%
7.1% GOI 2029	0.5%
7.06% GOI 2028	0.2%
7.25% GOI 2063	0.2%
7.3% GOI 2053	0.1%
7.95% GOI 2032	0.1%
8.4% GOI 2025	0.0%
<b>Total</b>	<b>22.2%</b>

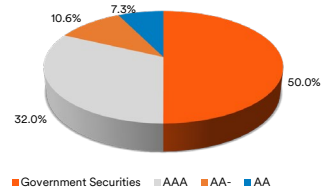
## Corporate Bonds

REC LTD.	AAA	7.5%
INDIABULLS HOUSING FINANCE LTD	AA-	4.7%
H D F C BANK LTD.	AAA	3.7%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.2%
SUNDARAM FINANCE LTD	AAA	3.0%
<b>Total</b>		<b>22.1%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile



# Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

October 31, 2023



## Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 37.522	7.7%	5.3	Rs. 9.2 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Alok Bisht		Equity - 2   Debt - 0   Balanced -3 Equity - 0   Debt - 5   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-1.1%	-0.6%
<b>6 Months</b>	2.2%	3.0%
<b>1 Year</b>	5.3%	7.1%
<b>2 Years</b>	3.3%	4.3%
<b>3 Years</b>	7.1%	7.2%
<b>5 Years</b>	6.1%	8.7%
<b>Inception</b>	7.3%	8.7%

Past performance is not indicative of future performance

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

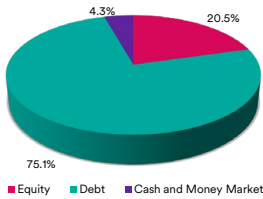
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

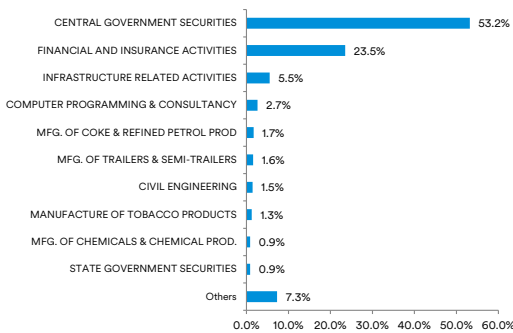
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	54.1%
Infrastructure and Social Sector Secs	0%	60%	3.8%
Listed Equities	10%	30%	20.5%
Long Term Bonds	0%	60%	17.2%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	4.3%

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

## Asset Mix

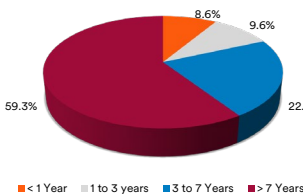


## Industry Wise Exposure\*\*

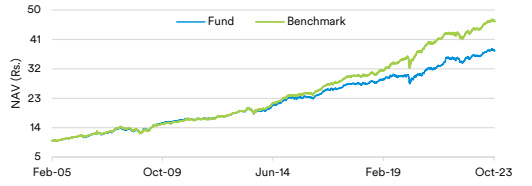


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		2.3%
RELIANCE INDUSTRIES LTD.		1.6%
I C I C I BANK LTD.		1.6%
LARSEN & TOUBRO LTD.		1.5%
I T C LTD.		1.3%
INFOSYS LTD.		1.1%
STATE BANK OF INDIA		0.8%
BHARTI AIRTEL LTD.		0.8%
TATA CONSULTANCY SERVICES LTD.		0.7%
AXIS BANK LTD.		0.7%
Others		8.3%
<b>Total</b>		<b>20.5%</b>

## Government Securities

7.18% GOI 2033	17.3%
7.57% GOI 2033	16.6%
7.06% GOI 2028	8.1%
7.18% GOI 2037	8.0%
7.38% GOI 2027	2.7%
7.30% KARNATAKA SDL 2032	0.9%
7.25% GOI 2063	0.5%
<b>Total</b>	<b>54.1%</b>

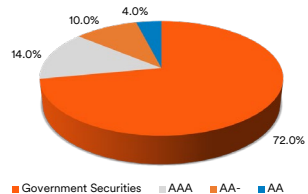
## Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	7.5%
H D F C BANK LTD.	AAA	5.6%
IRFC LTD.	AAA	3.8%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.0%
BAJAJ FINANCE LTD.	AAA	1.1%
<b>Total</b>		<b>21.0%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile





# Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

October 31, 2023



## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
10-Feb-2005	Rs. 30.3943	7.4%	4.1	Rs. 32 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Alok Bisht		Equity - 0   Debt - 5   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.0%	0.1%
<b>6 Months</b>	1.5%	2.1%
<b>1 Year</b>	5.8%	7.4%
<b>2 Years</b>	3.0%	4.3%
<b>3 Years</b>	2.8%	4.3%
<b>5 Years</b>	5.9%	7.5%
<b>Inception</b>	6.1%	7.6%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

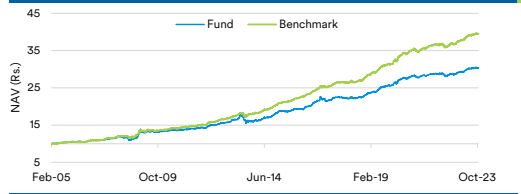
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	94.8%
Money Market Investments	0%	40%	5.2%

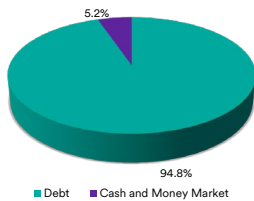
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

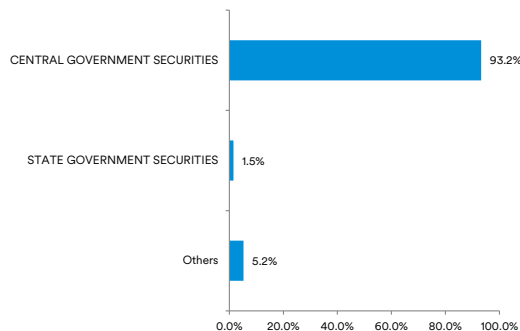


Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.06% GOI 2028		16.3%
5.63% GOI 2026		15.1%
5.74% GOI 2026		15.1%
7.38% GOI 2027		15.0%
7.18% GOI 2033		14.1%
7.1% GOI 2029		10.1%
7.17% GOI 2030		3.0%
7.18% GOI 2037		2.1%
8.13% GOI 2045		1.7%
7.47% MAHARASHTRA SDL 2034		1.5%
Others		0.8%
<b>Total</b>		<b>94.8%</b>
<b>Cash and Money Market</b>		<b>5.2%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

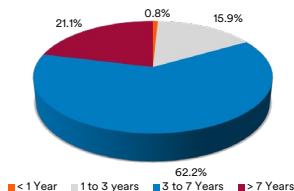


## Industry Wise Exposure\*\*

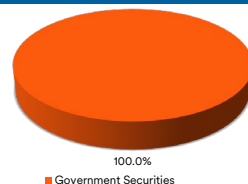


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile



# Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF117

October 31, 2023



## Fund Details

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

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

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
04-Feb-2005	Rs. 31.2075	7.8%	6.1	Rs. 58 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Alok Bisht		Equity - 0   Debt - 5   Balanced - 3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.0%	-0.1%
<b>6 Months</b>	1.7%	2.3%
<b>1 Year</b>	6.5%	7.4%
<b>2 Years</b>	3.5%	4.3%
<b>3 Years</b>	4.8%	4.2%
<b>5 Years</b>	4.9%	7.5%
<b>Inception</b>	6.3%	7.1%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Fund Index

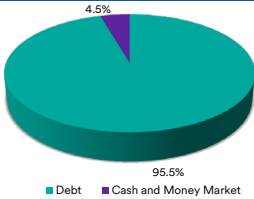
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

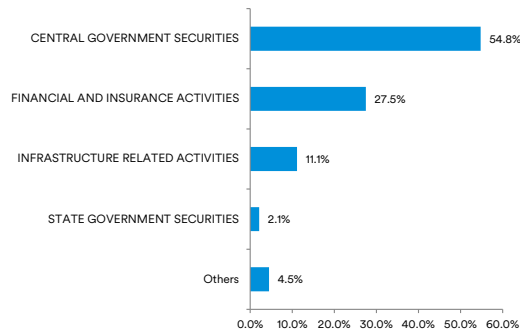
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	56.9%
Infrastructure and Social Sector Secs	0%	60%	11.1%
Long Term Bonds	10%	60%	27.5%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	4.5%

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

## Asset Mix

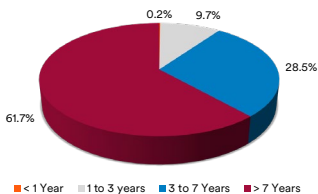


## Industry Wise Exposure\*\*

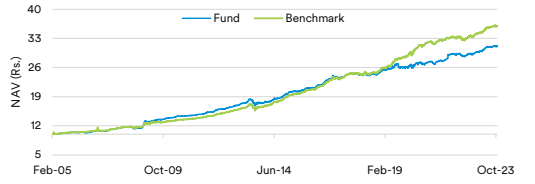


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.18% GOI 2033		18.9%
7.18% GOI 2037		13.7%
7.3% GOI 2053		8.6%
7.06% GOI 2028		6.0%
7.38% GOI 2027		3.5%
7.17% GOI 2030		2.0%
7.47% MAHARASHTRA SDL 2034		1.7%
7.1% GOI 2029		1.3%
7.25% GOI 2063		0.8%
7.69% WEST BENGAL SDL 2042		0.4%
<b>Total</b>		<b>56.9%</b>

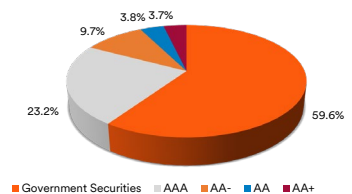
## Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA-	9.3%
H D F C BANK LTD.	AAA	8.9%
POWER FINANCE CORPN. LTD.	AAA	6.9%
REC LTD.	AAA	4.3%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.7%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.5%
BAJAJ FINANCE LTD.	AAA	2.1%
<b>Total</b>		<b>38.6%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile



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