

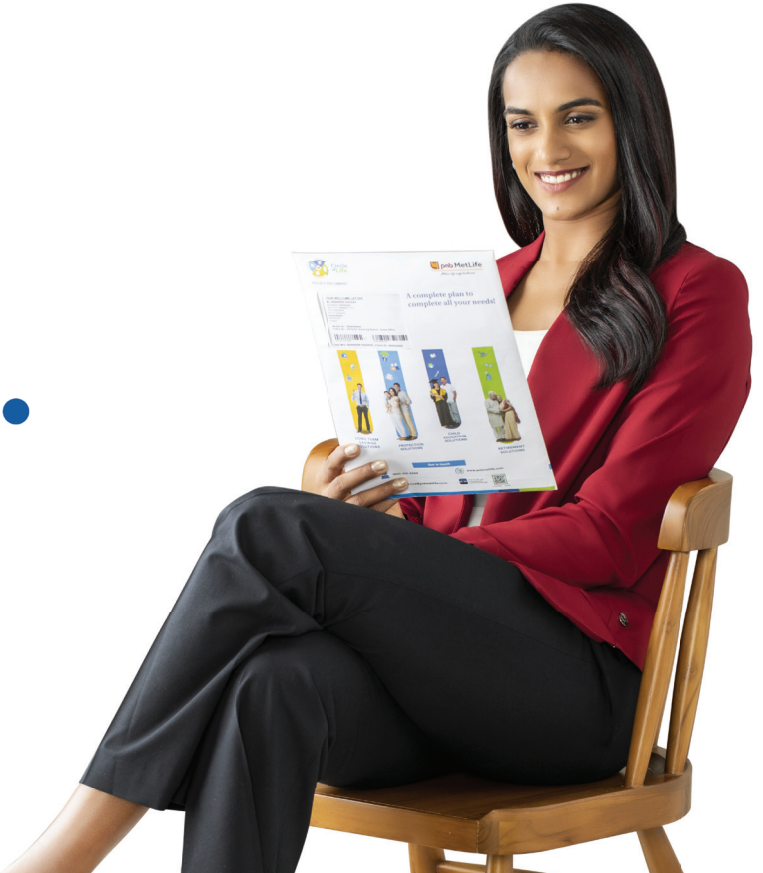


# Met Invest

# ULIP Fund

## Monthly Fund Performance

**June 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 rallied strongly in June as economic performance, particularly in the US, has turned out to be better than expected. Both the World Bank and OECD have raised global growth forecasts for the current year, largely on account of better-than-expected performance by the US. Economic activity in China continues to disappoint, as the impetus from post-Covid reopening seems to have run out of steam.

Inflation in most major economies continues to decline at a gradual pace. However, given that inflation is still above central banks' target levels, most policymakers have indicated that they intend to maintain a cautious stance. The US Fed has indicated that it is likely to resume rate hikes this month, while the European Central Bank has also indicated further rate hikes. The Chinese central bank has reduced key rates amidst concerns over slowing growth.

MSCI World Index rallied by 6% in June as most developed markets exhibited strong performance, while MSCI Emerging Market index rallied by 3%. MSCI India outperformed its emerging market peers with a 4% return, as strong inflows from foreign institutional investors supported the market. Crude oil prices rose by 3% last month amidst significant political uncertainty in Russia.

## Economy: Indian economic outlook remains robust

Most global multilateral agencies expect India to be the fastest growing major economy in 2023. Global rating agency, Fitch, has raised India's GDP growth projection to 6.3% as the 'economy has been showing broad-based strength'. High frequency data points such as industrial production data, credit growth and GST collections reinforce these expectations. After a late onset, the south-west monsoon rains have picked up momentum over the last few days. The progress of monsoon along with its spatial distribution is a key monitorable, going forward.

## Equity markets: At all-time high

Indian equity markets continued their ascent amidst buoyancy in global markets, strong capital flows and resilient macro-economic environment. The Nifty index gained 3.5%

in June and is currently trading at all-time high level. Foreign institutional investors bought equities worth US\$ 5bn in June.

**Outlook:** The global macro-economic data points continue to remain a mixed bag. However, benign commodity prices, better-than-expected employment situation and stable corporate performance have led to a strong rally in global markets.

From a domestic market perspective, we continue to witness a goldilocks scenario on the back of resilient economic growth, lower commodity prices and stable-to-improving external situation. Indian corporates have exhibited a marked improvement in profitability over the last few years. This strong performance was driven by deleveraging of balance sheets, strong policy measures announced by the government, market share gains from unorganised sector and improving exports.

After a strong rally we expect markets to consolidate in the near term, as investors keenly await Q1FY24 corporate results and management commentaries. We continue to remain positive on Indian equity markets from a medium to long term perspective.

## Fixed Income market: RBI maintains policy stance

Retail inflation in May declined to a 25-month low, primarily on account of decline in food inflation. RBI continues to maintain a cautious stance and has stated that 'fight against inflation is not yet over'. Most economists expect RBI to maintain policy rates unchanged.

**Outlook:** Amidst easing inflation, domestic yields had declined sharply over the past two months. However, amidst renewed uncertainty on the global monetary front, domestic yields have trended up slightly in June. Domestic yields are likely to remain range-bound in the near term.

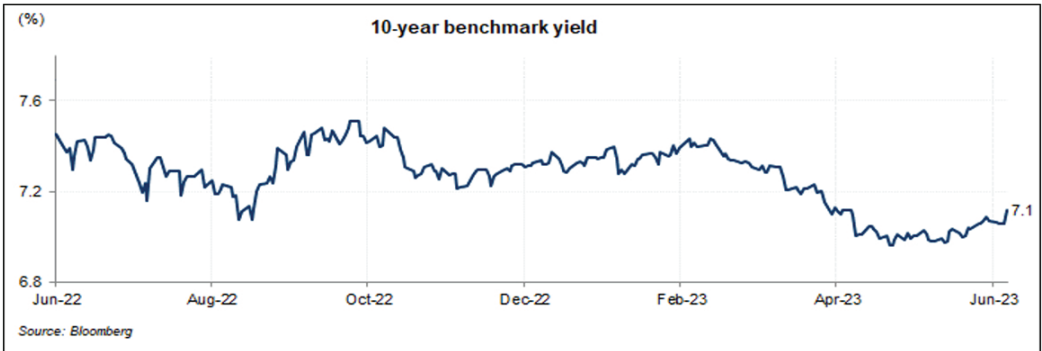


# Economic and market snapshot

Indicators	Jun 2022	Mar 2023	Jun 2023	QoQ Change	YoY Change
<b>Economic indicators</b>					
Consumer Price Index (CPI) Inflation (%)	7.0	6.4	4.3	-2.1	-2.7
Gross Domestic Product (GDP Growth) %	4.0	4.5	6.1	1.6	2.1
Index of Industrial Production (IIP) (%)	6.7	5.8	4.2	-1.6	-2.5
Brent crude oil (USD/barrel)	115	80	75	-6%	-35%
<b>Domestic Markets</b>					
Nifty Index	15,780	17,360	19,189	11%	22%
S&P BSE Mid-cap Index	21,713	24,066	28,776	20%	33%
10-year G-Sec Yield (%)	7.4	7.3	7.1	-20 bps	-30 bps
30-year G-Sec Yield (%)	7.7	7.4	7.4	0 bps	-30 bps
10-year AAA PSU Corporate Bond Yield (%)	7.7	7.8	7.5	-30 bps	-20 bps
Exchange rate (USD/INR) *	79.0	82.2	82.0	0%	4%
<b>Global Markets</b>					
Dow Jones (U.S.)	30,775	33,274	34,408	3%	12%
FTSE (U.K.)	7,169	7,632	7,532	-1%	5%
Nikkei 225 (Japan)	26,393	28,041	33,189	18%	26%

**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

Jun-23	3-year (CAGR)		Overall Morningstar Rating
	Portfolio	Morningstar median returns	
<b>Equity</b>			
Virtue II	26.5%	24.3%	*****
Mid-Cap	40.7%	29.9%	*****
Premier Multi-Cap	29.4%	24.3%	*****
Flexi Cap	23.8%	23.5%	***
Multiplier III	26.7%	23.5%	****
CREST (Thematic)	28.5%	24.3%	****
<b>Balanced</b>			
Balanced Opportunities Fund	21.5%	13.2%	*****
Balancer II	14.5%	13.2%	***
<b>Debt</b>			
Bond Opportunities Fund	5.0%	3.8%	*****

### 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 May 31, 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

June 30, 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. 24.8784	--	--	Rs. 76 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>	6.3%	6.2%
<b>6 Months</b>	15.6%	13.7%
<b>1 Year</b>	35.9%	32.5%
<b>2 Years</b>	19.0%	13.0%
<b>3 Years</b>	40.7%	30.1%
<b>5 Years</b>	20.2%	13.2%
<b>Inception</b>	18.8%	11.7%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE Midcap Index

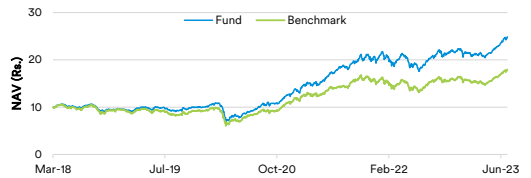
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.0%

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

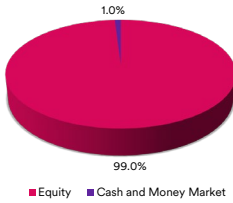


## Security Name

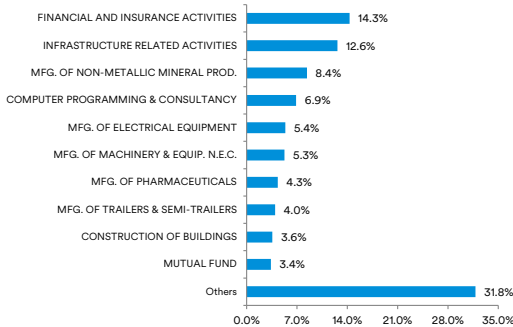
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
SHRIRAM TRANSPORT FINANCE CO. LTD.	2.4%
NLC INDIA LIMITED	2.2%
MAHINDRA CIE AUTOMOTIVE LTD.	2.1%
CHOLAMANDALAM INVEST & FIN CO. LTD.	2.0%
SUNDRAM FASTENERS LIMITED	1.9%
BHARAT ELECTRONICS LTD.	1.8%
POWER FINANCE CORPN. LTD.	1.8%
SYNGENE INTERNATIONAL LIMITED	1.8%
MADRAS CEMENTS LTD.	1.8%
INDUSIND BANK LTD.	1.7%
Others	79.6%
<b>Total</b>	<b>99.0%</b>
<b>Cash and Money Market</b>	
	<b>1.0%</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



# Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

June 30, 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.

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 48.6185	--	--	Rs. 1913 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>	4.7%
<b>6 Months</b>	9.8%
<b>1 Year</b>	20.1%
<b>2 Years</b>	10.2%
<b>3 Years</b>	26.5%
<b>5 Years</b>	16.0%
<b>Inception</b>	12.5%

Past performance is not indicative of future performance

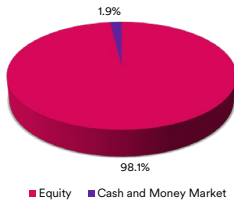
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

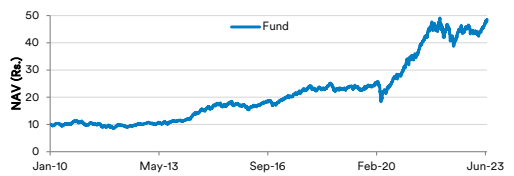
Security Type	Min	Max	Actual
Equities	60%	100%	98.1%
Money Market Instruments	0%	40%	1.9%

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

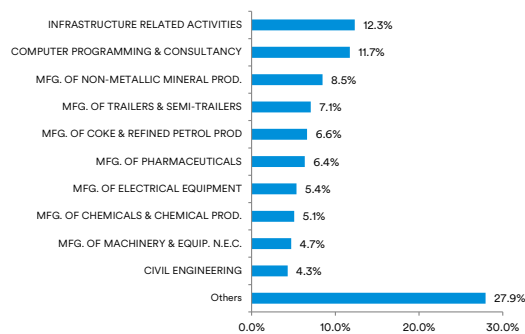


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	4.5%
LARSEN & TOUBRO LTD.	3.2%
MARUTI SUZUKI INDIA LTD.	2.8%
ULTRATECH CEMENT LTD.	2.6%
BHARTI AIRTEL LTD.	2.0%
BRITANNIA INDUSTRIES LTD.	1.8%
OIL & NATURAL GAS CORPN. LTD.	1.7%
INFOSYS LTD.	1.6%
N T P C LTD.	1.6%
HINDUSTAN UNILEVER LTD.	1.4%
Others	74.9%
<b>Total</b>	<b>98.1%</b>
<b>Cash and Money Market</b>	
	<b>1.9%</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



# Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN17

June 30, 2023



Mitkar life aage badhain

## 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. 22.2346	--	--	Rs. 61 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>	4.8%	4.1%
<b>6 Months</b>	7.4%	6.0%
<b>1 Year</b>	23.3%	22.3%
<b>2 Years</b>	14.1%	10.2%
<b>3 Years</b>	29.4%	24.7%
<b>5 Years</b>	16.1%	12.4%
<b>Inception</b>	16.3%	12.2%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE 500

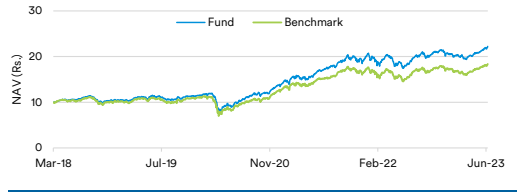
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.2%

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

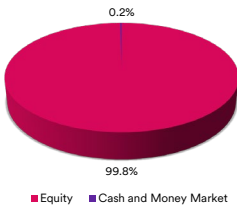


## Security Name

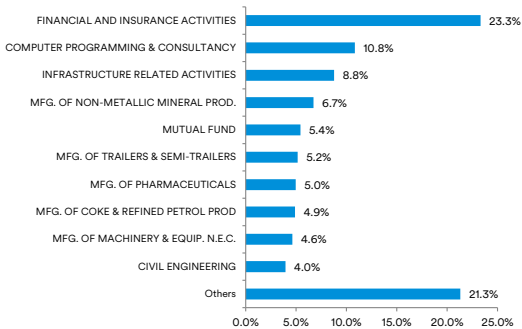
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.8%</b>
H D F C BANK LTD.	4.8%
I C I C I BANK LTD.	4.4%
I T C LTD.	3.6%
RELIANCE INDUSTRIES LTD.	3.6%
HDFC LTD.	3.5%
LARSEN & TOUBRO LTD.	3.0%
INFOSYS LTD.	2.8%
AXIS BANK LTD.	2.2%
BHARTI AIRTEL LTD.	1.9%
KOTAK MAHINDRA MUTUAL FUND	1.8%
Others	68.1%
<b>Total</b>	<b>99.8%</b>
<b>Cash and Money Market</b>	<b>0.2%</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





# CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

June 30, 2023



Mitkar life aage badhain

## 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. 20.0653	--	--	Rs. 30 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>	5.0%	3.7%
<b>6 Months</b>	10.0%	5.2%
<b>1 Year</b>	29.0%	21.0%
<b>2 Years</b>	15.0%	9.2%
<b>3 Years</b>	28.5%	21.8%
<b>5 Years</b>	13.9%	11.3%
<b>Inception</b>	14.1%	11.4%

Past performance is not indicative of future performance

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

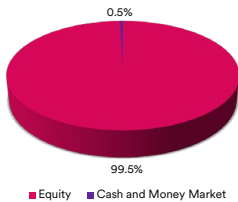
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

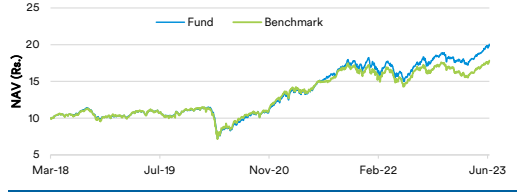
Security Type	Min	Max	Actual
Equities	60%	100%	99.5%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.5%

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

## Asset Mix



## NAV vs Benchmark

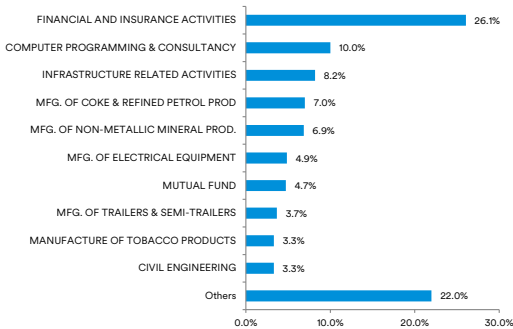


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
Equity	
I C I C I BANK LTD.	5.8%
H D F C BANK LTD.	5.3%
RELIANCE INDUSTRIES LTD.	5.0%
I T C LTD.	3.3%
INDUSIND BANK LTD.	2.6%
AXIS BANK LTD.	2.2%
NIPPON INDIA MUTUAL FUND	2.0%
LARSEN & TOUBRO LTD.	1.9%
HDFC LTD.	1.9%
BRITANNIA INDUSTRIES LTD.	1.8%
Others	67.8%
<b>Total</b>	<b>99.5%</b>
<b>Cash and Money Market</b>	<b>0.5%</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



# Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

June 30, 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. 23.1211	--	--	Rs. 57 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>	4.4%	3.5%
<b>6 Months</b>	8.4%	6.0%
<b>1 Year</b>	26.2%	21.6%
<b>2 Years</b>	13.7%	10.5%
<b>3 Years</b>	26.7%	23.0%
<b>5 Years</b>	13.4%	12.4%
<b>Inception</b>	12.9%	12.3%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

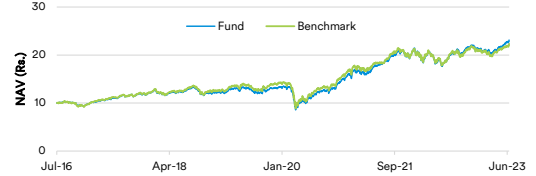
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	98.1%
Money Market Instruments	0%	40%	1.9%

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

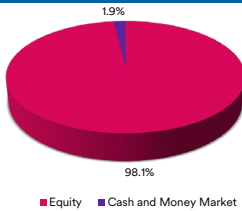
## NAV vs Benchmark



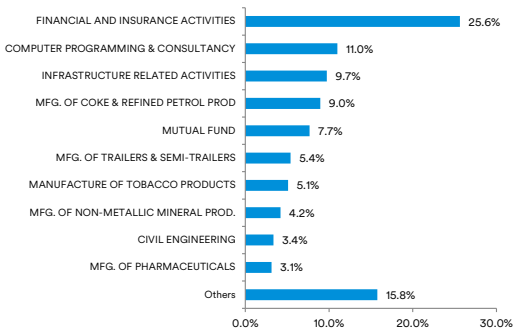
## Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	7.4%
I C I C I BANK LTD.	6.9%
H D F C BANK LTD.	6.3%
I T C LTD.	5.1%
AXIS BANK LTD.	2.8%
LARSEN & TOUBRO LTD.	2.5%
BHARTI AIRTEL LTD.	2.3%
HDFC LTD.	2.3%
INFOSYS LTD.	2.3%
TATA MOTORS LTD.	2.2%
Others	58.2%
<b>Total</b>	<b>98.1%</b>
<b>Cash and Money Market</b>	<b>1.9%</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



# Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN17

June 30, 2023



Milkar 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.

Inception Date	NAV	YTM	MD	AUM
22-Dec-2009	Rs. 38.3095	--	--	Rs. 1199 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>	4.0%	3.8%
<b>6 Months</b>	7.4%	5.4%
<b>1 Year</b>	23.1%	21.5%
<b>2 Years</b>	10.7%	10.1%
<b>3 Years</b>	23.8%	23.8%
<b>5 Years</b>	11.8%	12.4%
<b>Since 05-Jan-10</b>	10.4%	10.2%
<b>Inception</b>	10.4%	10.7%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 200

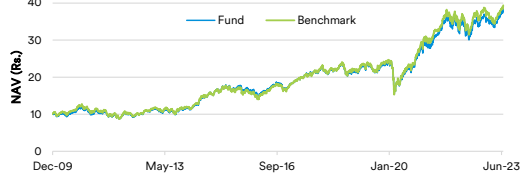
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equity	60%	100%	99.6%
Cash & Money Market	0%	40%	0.4%

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

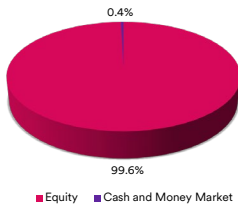


## Security Name

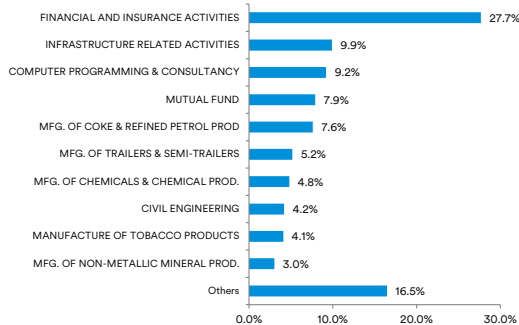
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.6%</b>
I C I C I BANK LTD.	6.2%
RELIANCE INDUSTRIES LTD.	6.1%
I T C LTD.	4.1%
STATE BANK OF INDIA	4.1%
H D F C BANK LTD.	3.9%
AXIS BANK LTD.	3.6%
BHARTI AIRTEL LTD.	2.9%
INFOSYS LTD.	2.8%
LARSEN & TOUBRO LTD.	2.8%
TATA CONSULTANCY SERVICES LTD.	2.1%
Others	61.1%
<b>Total</b>	<b>99.6%</b>
<b>Cash and Money Market</b>	<b>0.4%</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

June 30, 2023



Mitkar life aage badhacis

## 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

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 10.8004	--	--	Rs. 35 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 2   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	4.7%	3.5%
<b>6 Months</b>	7.2%	6.2%
<b>1 Year</b>	-	-
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	8.0%	8.8%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 100

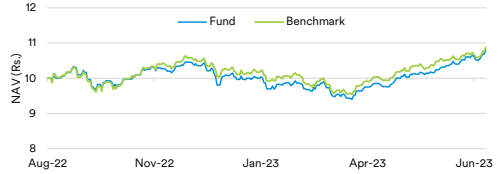
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.5%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.5%

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

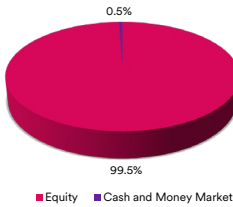


## Security Name

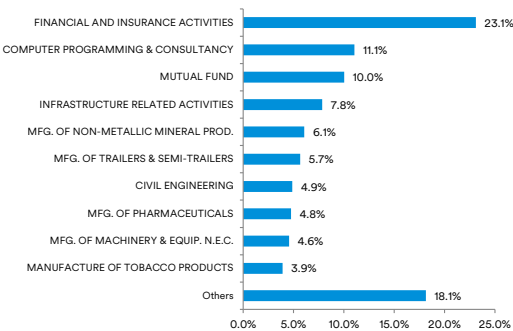
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
HDFC LTD.	5.1%
LARSEN & TOUBRO LTD.	4.0%
SBI MUTUAL FUND	4.0%
I T C LTD.	3.9%
I C I C I BANK LTD.	3.9%
H D F C BANK LTD.	3.3%
INFOSYS LTD.	3.1%
BHARTI AIRTEL LTD.	2.1%
AXIS BANK LTD.	2.0%
UTI MUTUAL FUND	2.0%
Others	66.1%
<b>Total</b>	<b>99.5%</b>
<b>Cash and Money Market</b>	<b>0.5%</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



# Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND17

June 30, 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

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 10.6528	--	--	Rs. 4.8 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*
1 Month	4.4%	3.5%
6 Months	--	--
1 Year	--	--
2 Years	--	--
3 Years	--	--
5 Years	--	--
Inception	6.5%	8.3%

Past performance is not indicative of future performance

\* Benchmark is NIFTY 100 ESG Index

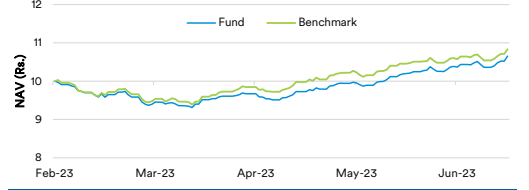
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.8%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	1.2%

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

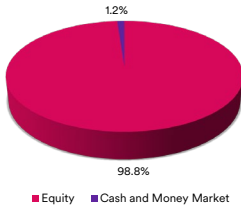


## Security Name

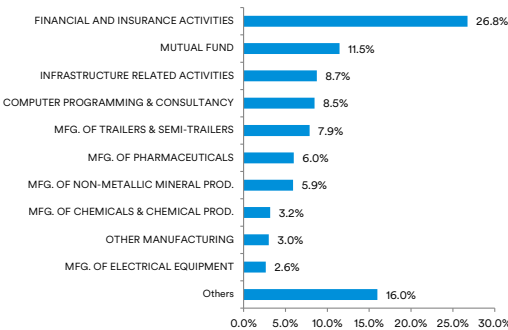
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
KOTAK MAHINDRA MUTUAL FUND	5.5%
HDFC LTD.	3.9%
TITAN INDUSTRIES LTD.	3.0%
I C I C I BANK LTD.	2.9%
BHARTI AIRTEL LTD.	2.8%
AXIS MUTUAL FUND	2.5%
MARUTI SUZUKI INDIA LTD.	2.3%
HERO MOTOCORP LTD.	2.1%
TATA CONSULTANCY SERVICES LTD.	2.1%
EICHER MOTORS LTD.	2.0%
Others	69.8%
<b>Total</b>	<b>98.8%</b>
<b>Cash and Money Market</b>	<b>1.2%</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



# Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

June 30, 2023



Mitkar life aage badhain

## 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. 20.0047	7.3%	4.9	Rs. 15 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
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>	3.6%	2.4%
<b>6 Months</b>	9.1%	5.3%
<b>1 Year</b>	22.2%	16.8%
<b>2 Years</b>	11.8%	8.0%
<b>3 Years</b>	21.5%	17.5%
<b>5 Years</b>	14.1%	10.6%
<b>Inception</b>	14.0%	10.4%

Past performance is not indicative of future performance

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

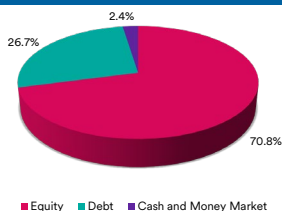
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

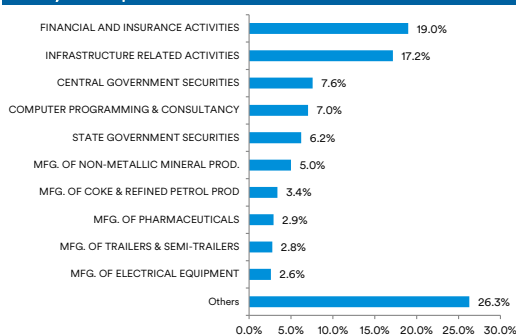
Security Type	Min	Max	Actual
Equities	40%	75%	70.8%
Debt	25%	60%	26.7%
Money Market	0%	35%	2.4%

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

## Asset Mix

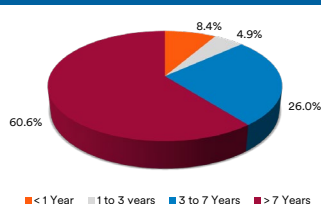


## Industry Wise Exposure\*\*

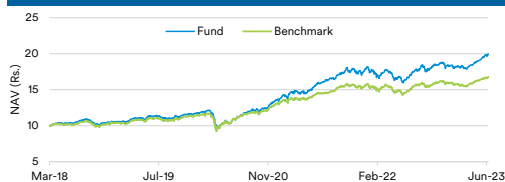


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
I C I C I BANK LTD.		4.2%
H D F C BANK LTD.		3.8%
RELIANCE INDUSTRIES LTD.		2.2%
I T C LTD.		2.1%
INDUSIND BANK LTD.		1.4%
DREAMFOLKS SERVICES LTD		1.3%
LARSEN & TOUBRO LTD.		1.1%
SHRIRAM TRANSPORT FINANCE CO. LTD.		1.0%
STATE BANK OF INDIA		1.0%
BIRLA CORPORATION LTD.		0.9%
Others		51.7%
<b>Total</b>		<b>70.8%</b>

## Government Securities

6.54% GOI 2032	3.9%
7.29% SDL 2026	2.6%
7.62% SDL 2033	2.3%
5.74% GOI 2026	1.3%
8.4% GOI 2025	1.1%
7.8% SDL 2042	0.8%
7.26% GOI 2029	0.7%
7.88% GOI 2030	0.6%
7.99% SDL 2025	0.3%
6.99% SDL 2036	0.2%
Others	0.0%
<b>Total</b>	<b>13.8%</b>

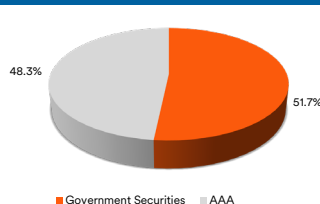
## Corporate Bonds

POWER FINANCE CORPN. LTD.	AAA	6.9%
REC LTD.	AAA	3.3%
HDFC LTD.	AAA	1.3%
BAJAJ FINANCE LTD.	AAA	1.0%
IRFC LTD.	AAA	0.3%
BRITANNIA INDUSTRIES LTD.	AAA	0.1%
<b>Total</b>		<b>12.9%</b>

## Cash and Money Market

<b>Cash and Money Market</b>	<b>2.4%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Rating Credit Profile





# Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

June 30, 2023



Milkar life aage badhain

## 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. 30.7573	7.4%	4.4	Rs. 699 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*
1 Month	2.1%	1.8%
6 Months	5.2%	5.1%
1 Year	15.3%	15.0%
2 Years	7.9%	7.6%
3 Years	14.5%	14.6%
5 Years	9.5%	10.1%
Since 05-Jan-10	8.7%	8.9%
Inception	8.7%	9.2%

Past performance is not indicative of future performance

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

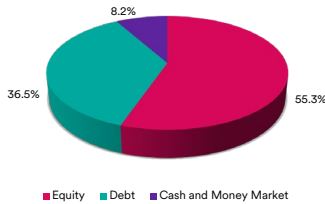
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

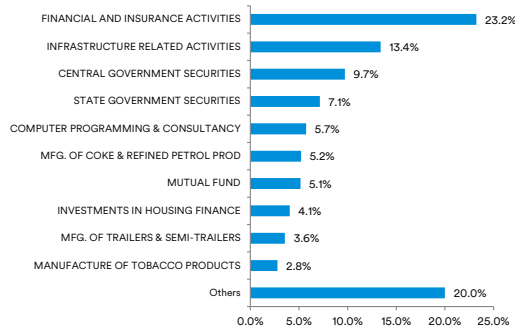
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	36.5%
Equity	0%	60%	55.3%
Cash & Money Market	0%	40%	8.2%

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

## Asset Mix

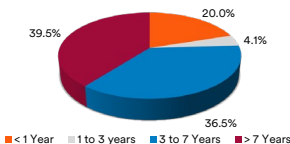


## Industry Wise Exposure\*\*

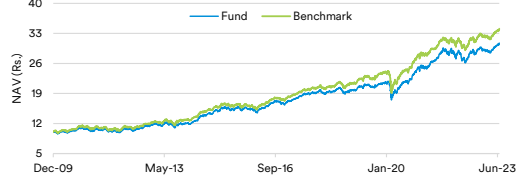


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
RELIANCE INDUSTRIES LTD.		4.5%
H D F C BANK LTD.		4.5%
I C I C I BANK LTD.		4.2%
I T C LTD.		2.8%
INFOSYS LTD.		2.1%
ICICI PRUDENTIAL MUTUAL FUND		1.8%
BHARTI AIRTEL LTD.		1.6%
LARSEN & TOUBRO LTD.		1.5%
ULTRATECH CEMENT LTD.		1.5%
ADITYA BIRLA SUN LIFE MUTUAL FUND		1.4%
Others		29.3%
<b>Total</b>		<b>55.3%</b>

## Government Securities

7.26% GOI 2033	2.9%
8.08% SDL 2028	2.2%
7.06% GOI 2028	1.9%
7.62% SDL 2027	1.4%
7.36% GOI 2052	1.4%
7.83% SDL 2039	0.9%
8.25% SDL 2025	0.7%
7.41% GOI 2036	0.7%
7.17% GOI 2030	0.7%
6.97% SDL 2028	0.7%
Others	2.9%
<b>Total</b>	<b>16.6%</b>

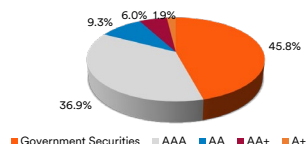
## Corporate Bonds

POWER FINANCE CORPN. LTD.	AAA	5.9%
INDIABULLS HOUSING FINANCE LTD	AA	3.0%
HDFC LTD.	AAA	2.6%
SHRIRAM TRANSPORT FINANCE CO. LTD.	AA+	2.2%
L I C HOUSING FINANCE LTD.	AAA	1.4%
REC LTD.	AAA	1.1%
SUNDARAM FINANCE LTD	AAA	0.9%
STATE BANK OF INDIA	AAA	0.7%
JAMMU & KASHMIR BANK LTD.	A+	0.7%
NABARD	AAA	0.7%
Others		0.7%
<b>Total</b>		<b>20.0%</b>

## Cash and Money Market

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





# Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

June 30, 2023



Milkar life aage badhain

## 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

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 14.4369	7.3%	4.8	Rs. 7.6 crore
<b>Fund Manager(s)</b> Gaurav Balre		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 3   Balanced - 5		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-0.2%	0.0%
<b>6 Months</b>	5.4%	4.2%
<b>1 Year</b>	10.3%	8.5%
<b>2 Years</b>	5.7%	4.7%
<b>3 Years</b>	5.0%	4.7%
<b>5 Years</b>	7.8%	7.7%
<b>Inception</b>	7.2%	7.4%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

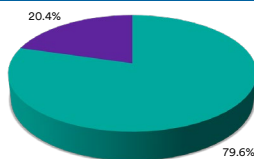
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	79.6%
Money Market	0%	20%	20.4%

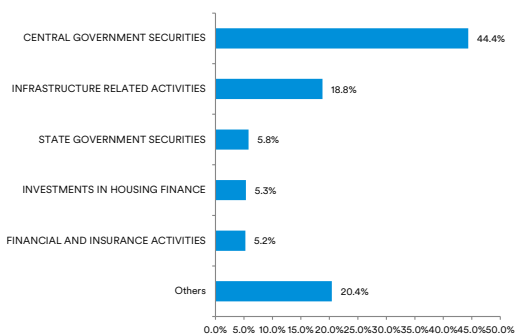
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



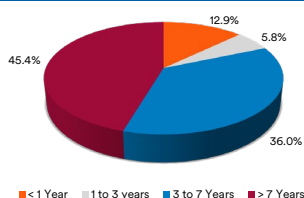
■ Debt ■ Cash and Money Market

## Industry Wise Exposure\*\*



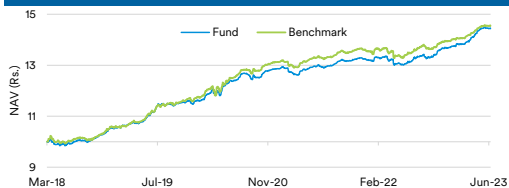
\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



■ < 1 Year ■ 1 to 3 years ■ 3 to 7 Years ■ > 7 Years

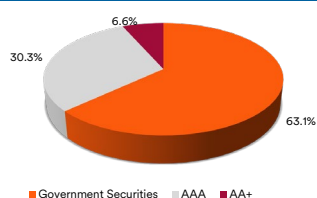
## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.06% GOI 2028		32.9%
7.26% GOI 2033		6.6%
7.71% SDL 2034		5.8%
6.99% GOI 2051		3.9%
6.95% GOI 2061		1.0%
<b>Total</b>		<b>50.2%</b>
<b>Corporate Bonds</b>		
REC LTD.	AAA	9.5%
POWER FINANCE CORPN. LTD.	AAA	9.3%
HDFC LTD.	AAA	5.3%
CHOLAMANDALAM INVEST & FIN CO. LT	AA+	5.2%
<b>Total</b>		<b>29.4%</b>
<b>Cash and Money Market</b>		<b>20.4%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Rating Credit Profile



■ Government Securities ■ AAA ■ AA+





# Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER217

June 30, 2023



Mithar life aage badhain

## 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. 25.0458	7.1%	3.5	Rs. 77 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%	0.0%
<b>6 Months</b>	4.4%	4.3%
<b>1 Year</b>	7.8%	8.1%
<b>2 Years</b>	4.4%	4.9%
<b>3 Years</b>	3.9%	4.7%
<b>5 Years</b>	6.9%	8.0%
<b>Inception</b>	7.1%	8.1%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

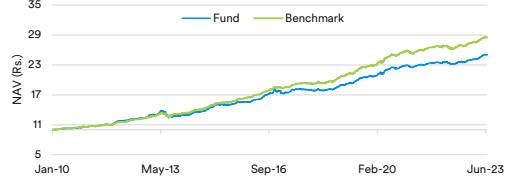
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	81.8%
Money Market Investments	0%	40%	18.2%

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

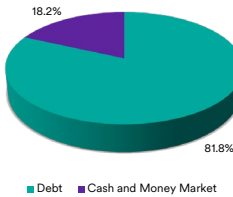
## NAV vs Benchmark



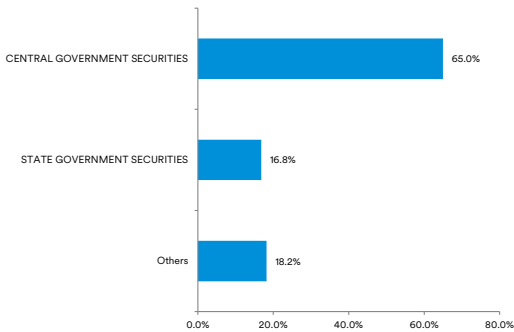
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.06% GOI 2028		19.4%
6.18% GOI 2024		12.8%
5.74% GOI 2026		12.4%
7.71% SDL 2034		8.4%
7.38% GOI 2027		6.5%
5.15% GOI 2025		5.7%
7.83% SDL 2039		5.4%
7.59% GOI 2026		3.3%
7.71% SDL 2033		3.1%
7.17% GOI 2030		2.8%
Others		2.0%
<b>Total</b>		<b>81.8%</b>
<b>Cash and Money Market</b>		
		<b>18.2%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

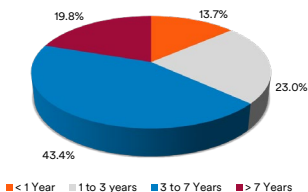


## Industry Wise Exposure\*\*

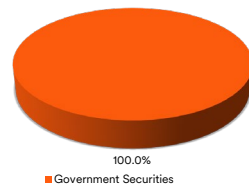


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

June 30, 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. 25.6118	7.5%	5.7	Rs. 778 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*
1 Month	-0.2%	0.0%
6 Months	3.8%	4.2%
1 Year	7.5%	8.5%
2 Years	5.7%	4.7%
3 Years	4.8%	4.7%
5 Years	6.3%	7.7%
Inception	7.2%	7.7%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

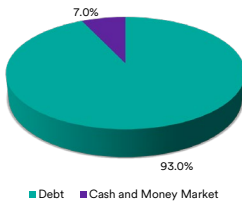
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

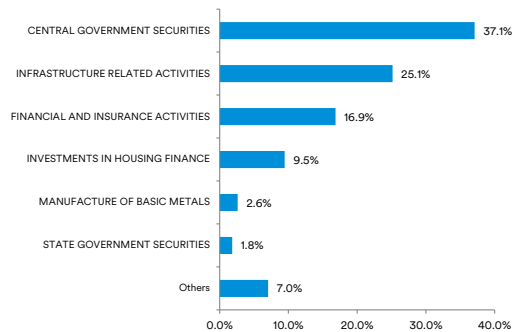
Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	93.0%
Cash & Money Market	0%	40%	7.0%

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

## Asset Mix

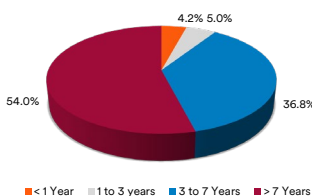


## Industry Wise Exposure\*\*

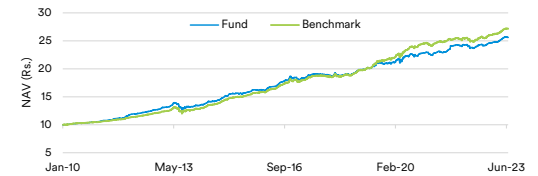


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



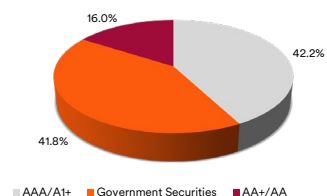
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.26% GOI 2033		11.1%
7.36% GOI 2052		5.7%
7.41% GOI 2036		5.6%
7.26% GOI 2032		4.1%
7.3% GOI 2053		2.9%
7.25% GOI 2063		2.7%
7.1% GOI 2029		2.1%
7.54% GOI 2036		1.7%
7.85% SDL 2042		0.7%
8.22% SDL 2026		0.6%
Others		1.7%
<b>Total</b>		<b>38.9%</b>

## Corporate Bonds

HDFC LTD.	AAA	9.5%
SIKKA PORTS & TERMINALS LTD.	AAA	9.1%
INDIABULLS HOUSING FINANCE LTD	AA	7.3%
REC LTD.	AAA	6.2%
POWER FINANCE CORPN. LTD.	AAA	5.8%
L&T INFRA DEBT FUND LTD	AAA	3.3%
BAJAJ FINANCE LTD.	AAA	3.3%
SHRIRAM TRANSPORT FINANCE CO. LTD.	AA+	3.0%
TATA STEEL LTD.	AA+	2.6%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.9%
Others		2.0%
<b>Total</b>		<b>54.1%</b>
<b>Cash and Money Market</b>		<b>7.0%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Rating Credit Profile





# Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND17

June 30, 2023



Milkar 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. 13.2559	7.2%	0.6	Rs. 1.4 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%	0.5%
<b>6 Months</b>	2.8%	3.2%
<b>1 Year</b>	5.0%	6.2%
<b>2 Years</b>	3.8%	4.9%
<b>3 Years</b>	3.2%	4.3%
<b>5 Years</b>	3.9%	4.7%
<b>Inception</b>	4.2%	5.1%

Past performance is not indicative of future performance

\* Benchmark is CRISIL Overnight Index

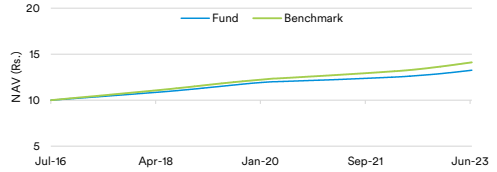
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## 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

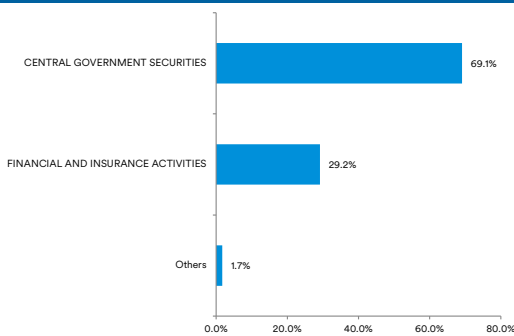
## Net Asset (%)

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

## Asset Mix

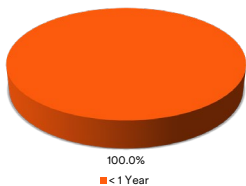


## Industry Wise Exposure\*\*

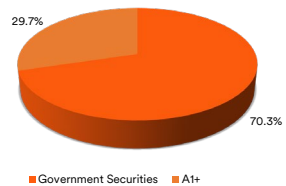


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU17

June 30, 2023



## 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. 21.1851	7.0%	0.6	Rs. 1227 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>	2.9%
<b>1 Year</b>	5.3%
<b>2 Years</b>	4.2%
<b>3 Years</b>	4.0%
<b>5 Years</b>	4.7%
<b>Inception</b>	6.2%

Past performance is not indicative of future performance

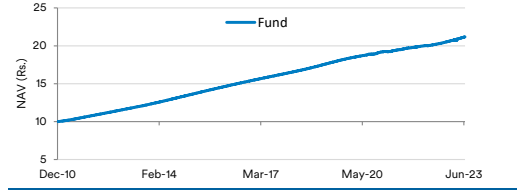
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## 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

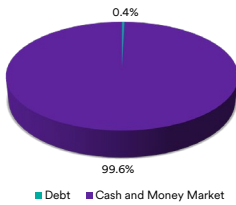


## Security Name

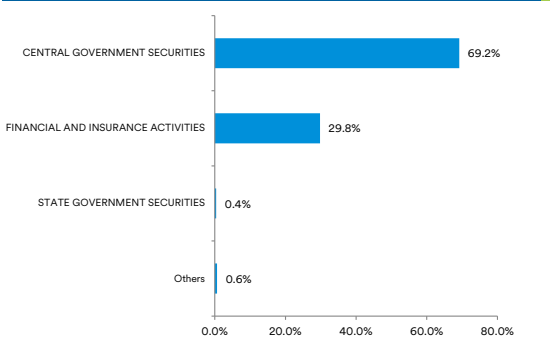
## Net Asset (%)

Security Name	Net Asset (%)
<b>Government Securities</b>	
5.95% 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

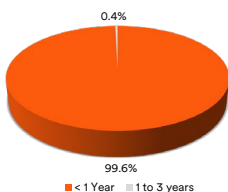


## Industry Wise Exposure\*\*

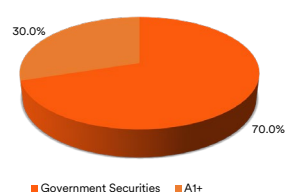


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLE2117

June 30, 2023



Milkar 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
21-Dec-2009	Rs. 35.1754	--	--	Rs. 634 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>	3.7%	3.5%
<b>6 Months</b>	5.5%	6.0%
<b>1 Year</b>	21.8%	21.6%
<b>2 Years</b>	11.2%	10.5%
<b>3 Years</b>	24.4%	23.0%
<b>5 Years</b>	12.4%	12.4%
<b>Since 05-Jan-10</b>	9.8%	10.0%
<b>Inception</b>	9.7%	10.5%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

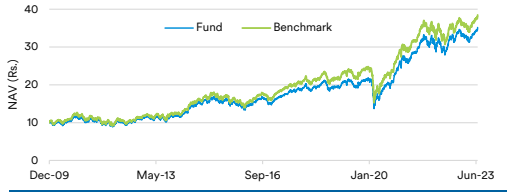
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	98.4%
Money Market Instruments	0%	40%	1.6%

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

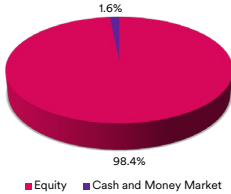


## Security Name

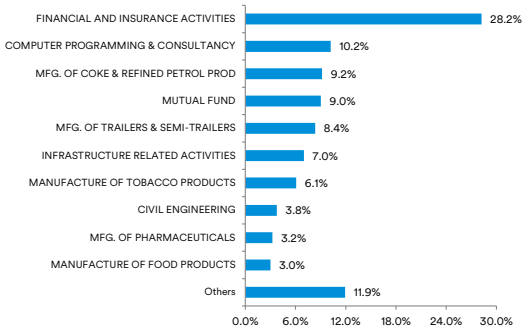
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.4%</b>
RELIANCE INDUSTRIES LTD.	8.9%
I C I C I BANK LTD.	7.5%
H D F C BANK LTD.	6.9%
I T C LTD.	6.1%
HDFC LTD.	4.3%
INFOSYS LTD.	3.8%
LARSEN & TOUBRO LTD.	3.8%
SBI MUTUAL FUND	3.6%
AXIS BANK LTD.	3.4%
BHARTI AIRTEL LTD.	3.3%
Others	46.9%
<b>Total</b>	<b>98.4%</b>
<b>Cash and Money Market</b>	<b>1.6%</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



# Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

June 30, 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.

Inception Date	NAV	YTM	MD	AUM
27-Feb-2008	Rs. 39.5781	--	--	Rs. 72 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
1 Month	4.4%
6 Months	8.8%
1 Year	17.5%
2 Years	6.8%
3 Years	20.1%
5 Years	12.6%
Inception	9.4%

Past performance is not indicative of future performance

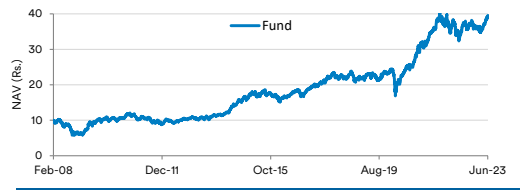
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	60%	100%	97.4%
Money Market Instruments	0%	40%	2.6%

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

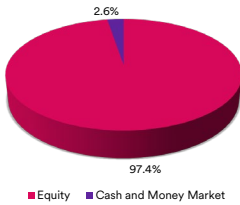


## Security Name

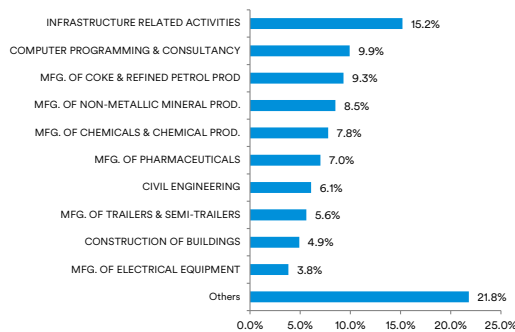
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	7.1%
LARSEN & TOUBRO LTD.	4.4%
BHARTI AIRTEL LTD.	3.4%
HINDUSTAN UNILEVER LTD.	2.7%
ULTRATECH CEMENT LTD.	2.6%
N T P C LTD.	2.3%
MARUTI SUZUKI INDIA LTD.	2.3%
TATA CONSULTANCY SERVICES LTD.	2.2%
TECH MAHINDRA LTD.	1.7%
HERO MOTOCORP LTD.	1.7%
Others	67.0%
<b>Total</b>	<b>97.4%</b>
<b>Cash and Money Market</b>	<b>2.6%</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: ULIF00625/01/05MULTIPLIER17

June 30, 2023



Milkar 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. 77.7008	--	--	Rs. 1271 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>	3.7%	3.5%
<b>6 Months</b>	6.5%	6.0%
<b>1 Year</b>	23.0%	21.6%
<b>2 Years</b>	11.4%	10.5%
<b>3 Years</b>	25.0%	23.0%
<b>5 Years</b>	12.3%	12.4%
<b>Inception</b>	11.8%	12.8%

Past performance is not indicative of future performance

\* Benchmark is Nifty 50 for Equity

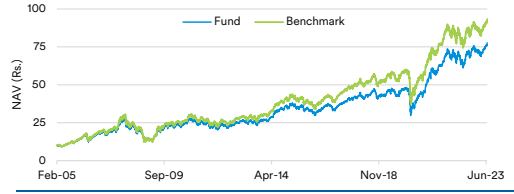
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.6%
Money Market Investments	0%	40%	0.4%

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

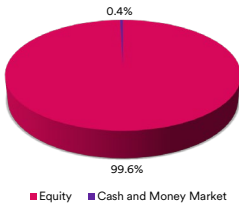


## Security Name

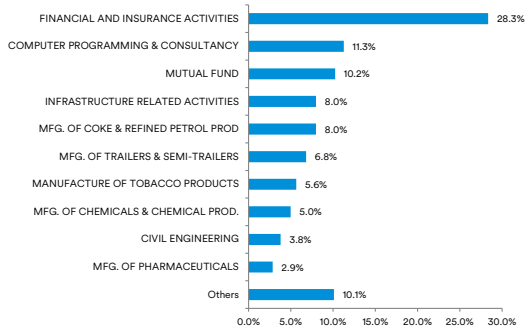
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	7.5%
RELIANCE INDUSTRIES LTD.	7.1%
I T C LTD.	5.6%
H D F C BANK LTD.	4.9%
INFOSYS LTD.	4.8%
AXIS BANK LTD.	3.9%
LARSEN & TOUBRO LTD.	3.8%
BHARTI AIRTEL LTD.	3.8%
STATE BANK OF INDIA	3.6%
TATA CONSULTANCY SERVICES LTD.	3.5%
Others	51.2%
<b>Total</b>	<b>99.6%</b>
<b>Cash and Money Market</b>	<b>0.4%</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

June 30, 2023



Milkar life aage badhnaein

## 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.

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
07-Feb-2005	Rs. 66.7678	7.6%	4.8	Rs. 153 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>	3.2%	2.8%
<b>6 Months</b>	4.0%	5.6%
<b>1 Year</b>	17.3%	19.0%
<b>2 Years</b>	9.8%	9.3%
<b>3 Years</b>	19.5%	19.8%
<b>5 Years</b>	10.0%	11.5%
<b>Inception</b>	10.9%	12.0%

Past performance is not indicative of future performance

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

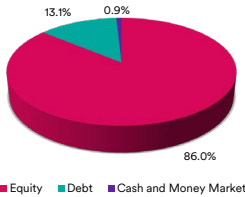
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

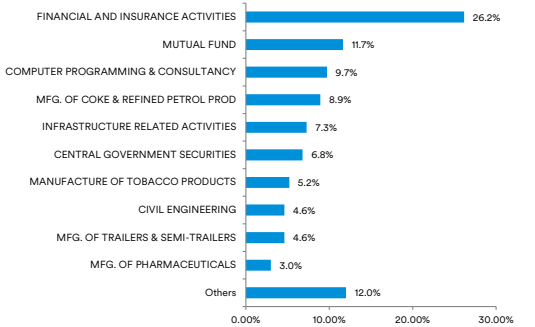
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	8.1%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	86.0%
Long Term Bonds	0%	60%	5.0%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.9%

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

## Asset Mix

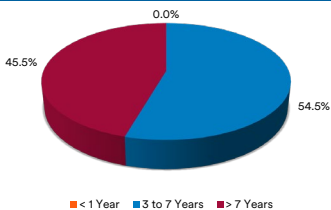


## Industry Wise Exposure\*\*

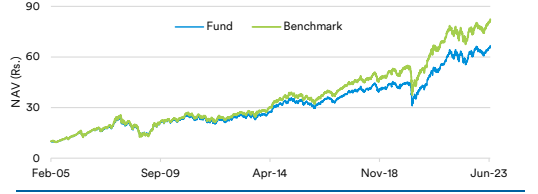


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
RELIANCE INDUSTRIES LTD.		8.5%
H D F C BANK LTD.		5.7%
I C I C I BANK LTD.		5.5%
I T C LTD.		5.2%
HDFC LTD.		4.7%
LARSEN & TOUBRO LTD.		4.6%
INFOSYS LTD.		4.6%
KOTAK MAHINDRA MUTUAL FUND		4.4%
TATA CONSULTANCY SERVICES LTD.		2.9%
BHARTI AIRTEL LTD.		2.7%
Others		37.1%
<b>Total</b>		<b>86.0%</b>

## Government Securities

7.26% GOI 2029	3.3%
7.26% GOI 2032	2.0%
7.57% GOI 2033	1.5%
7.3% SDL 2032	1.3%
<b>Total</b>	<b>8.1%</b>

## Corporate Bonds

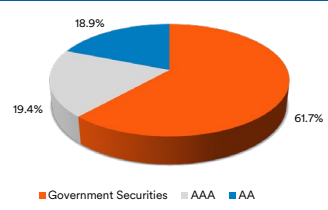
SUNDARAM FINANCE LTD	AAA	2.0%
INDIABULLS HOUSING FINANCE LTD	AA	1.3%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	1.2%
HDFC LTD.	AAA	0.5%
<b>Total</b>		<b>5.0%</b>

## Cash and Money Market

<b>Total</b>	<b>0.9%</b>
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<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile







# Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

June 30, 2023



Milkar life aage badhain

## 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. 51.0814	7.5%	5.0	Rs. 215 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
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>	1.9%	1.8%
<b>6 Months</b>	3.9%	5.1%
<b>1 Year</b>	13.6%	15.0%
<b>2 Years</b>	9.3%	7.6%
<b>3 Years</b>	14.6%	14.6%
<b>5 Years</b>	8.1%	10.1%
<b>Inception</b>	9.3%	10.7%

Past performance is not indicative of future performance

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

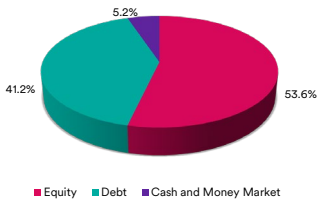
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

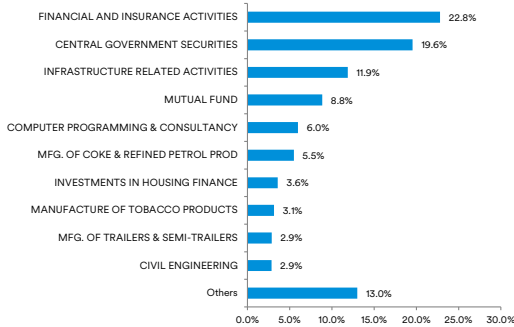
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	19.6%
Infrastructure and Social Sector Secs	0%	60%	7.4%
Listed Equities	35%	65%	53.6%
Long Term Bonds	0%	60%	14.2%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	5.2%

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

## Asset Mix

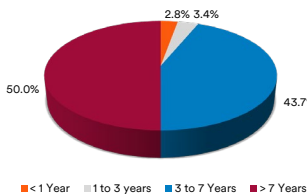


## Industry Wise Exposure\*\*

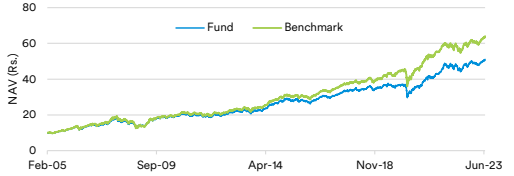


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
RELIANCE INDUSTRIES LTD.		5.2%
HDFC LTD.		3.4%
I T C LTD.		3.1%
H D F C BANK LTD.		3.1%
LARSEN & TOUBRO LTD.		2.9%
INFOSYS LTD.		2.8%
KOTAK MAHINDRA MUTUAL FUND		2.7%
I C I C I BANK LTD.		2.6%
SBI MUTUAL FUND		2.1%
ICICI PRUDENTIAL MUTUAL FUND		1.8%
Others		23.9%
<b>Total</b>		<b>53.6%</b>

## Government Securities

7.26% GOI 2032	6.0%
7.26% GOI 2033	3.8%
7.54% GOI 2036	3.1%
7.26% GOI 2029	2.3%
7.41% GOI 2036	1.8%
7.38% GOI 2027	1.4%
7.25% GOI 2063	0.5%
7.3% GOI 2053	0.3%
7.95% GOI 2032	0.3%
8.22% SDL 2026	0.0%
Others	0.0%
<b>Total</b>	<b>19.6%</b>

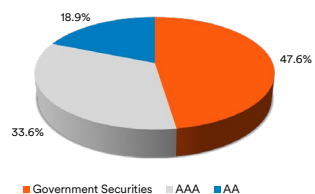
## Corporate Bonds

REC LTD.	AAA	7.4%
INDIABULLS HOUSING FINANCE LTD	AA	4.6%
HDFC LTD.	AAA	3.6%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.2%
SUNDARAM FINANCE LTD	AAA	2.9%
<b>Total</b>		<b>21.6%</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

June 30, 2023



Milkar life aage badhain

## 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. 37.3329	7.4%	5.6	Rs. 9.6 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
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>	0.7%	0.7%
<b>6 Months</b>	3.7%	4.6%
<b>1 Year</b>	9.6%	11.1%
<b>2 Years</b>	6.6%	5.9%
<b>3 Years</b>	8.2%	8.9%
<b>5 Years</b>	6.3%	8.7%
<b>Inception</b>	7.4%	8.8%

Past performance is not indicative of future performance

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

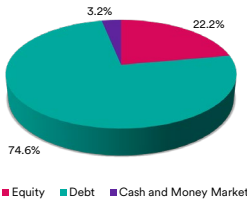
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

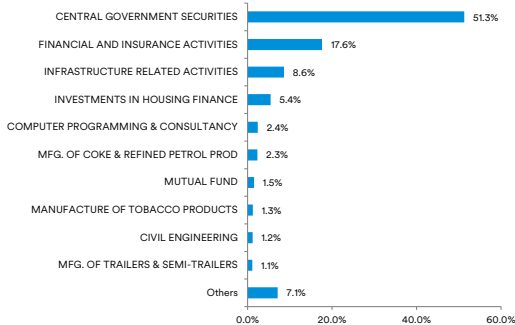
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	52.1%
Infrastructure and Social Sector Secs	0%	60%	6.8%
Listed Equities	10%	30%	22.2%
Long Term Bonds	0%	60%	15.7%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	3.2%

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

## Asset Mix

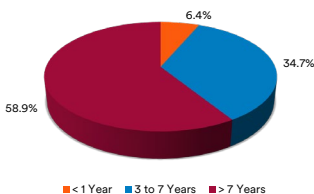


## Industry Wise Exposure\*\*

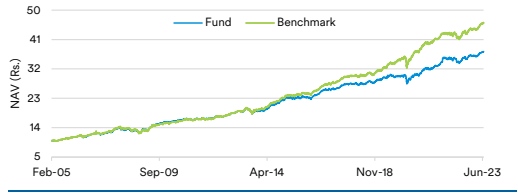


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
RELIANCE INDUSTRIES LTD.		2.2%
I C I C I BANK LTD.		2.1%
H D F C BANK LTD.		1.8%
HDFC LTD.		1.3%
I T C LTD.		1.3%
LARSEN & TOUBRO LTD.		1.2%
INFOSYS LTD.		1.2%
KOTAK MAHINDRA MUTUAL FUND		1.1%
AXIS BANK LTD.		0.8%
STATE BANK OF INDIA		0.8%
Others		8.3%
<b>Total</b>		<b>22.2%</b>

## Government Securities

7.57% GOI 2033	16.1%
7.26% GOI 2032	13.7%
7.06% GOI 2028	7.8%
7.54% GOI 2036	5.3%
7.38% GOI 2027	2.6%
7.3% GOI 2053	2.6%
7.41% GOI 2036	1.6%
7.25% GOI 2063	1.5%
7.3% SDL 2032	0.9%
<b>Total</b>	<b>62.1%</b>

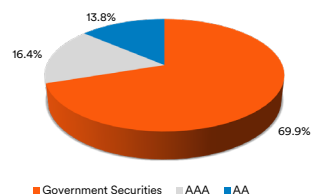
## Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA	7.3%
HDFC LTD.	AAA	5.4%
IRFC LTD.	AAA	3.7%
REC LTD.	AAA	3.1%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.0%
<b>Total</b>		<b>22.5%</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

June 30, 2023



Milkar life aage badhain

## 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. 30.1418	7.1%	4.4	Rs. 34 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>	-0.2%	0.0%
<b>6 Months</b>	3.4%	4.3%
<b>1 Year</b>	6.4%	8.1%
<b>2 Years</b>	3.3%	4.9%
<b>3 Years</b>	3.1%	4.7%
<b>5 Years</b>	6.2%	8.0%
<b>Inception</b>	6.2%	7.7%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

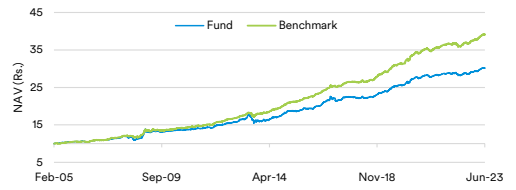
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	87.2%
Money Market Investments	0%	40%	12.8%

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

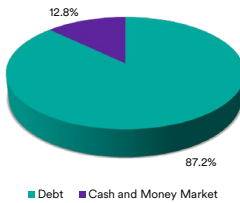
## NAV vs Benchmark



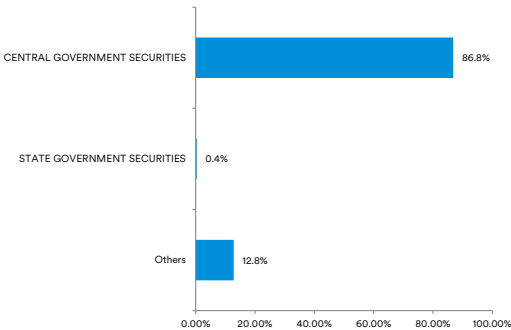
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
5.63% GOI 2026		14.3%
5.74% GOI 2026		14.3%
7.38% GOI 2027		14.2%
7.26% GOI 2033		11.1%
7.06% GOI 2028		8.9%
7.26% GOI 2032		8.2%
7.1% GOI 2029		5.9%
7.36% GOI 2052		4.4%
7.25% GOI 2063		2.9%
7.59% GOI 2026		1.2%
Others		1.7%
<b>Total</b>		<b>87.2%</b>
<b>Cash and Money Market</b>		
		<b>12.8%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

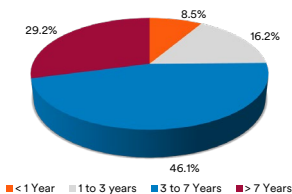


## Industry Wise Exposure\*\*

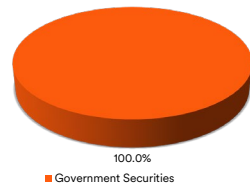


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

June 30, 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
04-Feb-2005	Rs. 30.9206	7.5%	5.7	Rs. 61 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>	-0.3%	0.0%
<b>6 Months</b>	4.0%	4.2%
<b>1 Year</b>	7.3%	8.5%
<b>2 Years</b>	5.9%	4.7%
<b>3 Years</b>	4.8%	4.7%
<b>5 Years</b>	5.0%	7.7%
<b>Inception</b>	6.3%	7.1%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

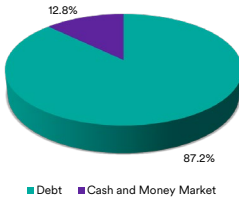
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

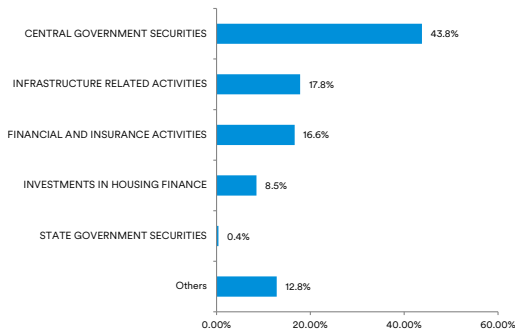
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	44.2%
Infrastructure and Social Sector Secs	0%	60%	17.8%
Long Term Bonds	10%	60%	25.1%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	12.8%

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

## Asset Mix

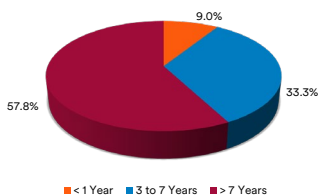


## Industry Wise Exposure\*\*

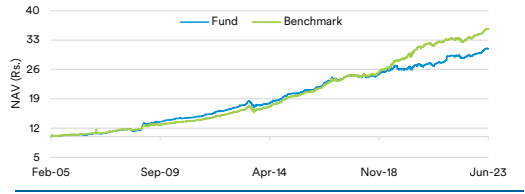


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.26% GOI 2033		12.7%
7.36% GOI 2052		6.5%
7.26% GOI 2032		5.3%
7.41% GOI 2036		5.0%
7.38% GOI 2027		3.3%
7.1% GOI 2029		3.3%
7.25% GOI 2063		3.0%
7.06% GOI 2028		2.4%
7.3% GOI 2053		1.6%
7.17% GOI 2030		0.7%
Others		0.4%
<b>Total</b>		<b>44.2%</b>

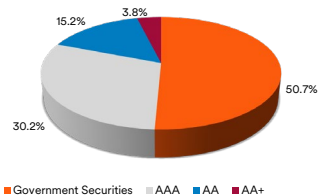
## Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA	9.7%
POWER FINANCE CORPN. LTD.	AAA	9.2%
REC LTD.	AAA	8.7%
HDFC LTD.	AAA	8.5%
PIRAMAL CAPITAL & HOUSING FIN LTD.	AA	3.6%
SHRIRAM TRANSPORT FINANCE CO. LTD	AA+	3.4%
<b>Total</b>		<b>43.0%</b>

## Cash and Money Market

**Portfolio Total 100.0%**

## Rating Credit Profile



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