

# MONTHLY UPDATE

## JANUARY 2022



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## Balanced Managed Fund - Life as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF00402/01/04BalancedMF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 158.2067

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.82%	9.70%
10 Years	11.35%	10.45%
7 Years	9.35%	9.00%
5 Years	10.68%	10.51%
3 Years	12.88%	12.24%
2 Years	14.30%	13.25%
1 Year	13.93%	14.16%
6 Months	5.00%	5.17%
1 Month	-0.16%	-0.28%

# 45% BSE-100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	3.98%
Infosys Limited	3.54%
HDFC Bank Limited	3.46%
ICICI Bank Limited	3.03%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.52%
Nippon India ETF Bank Bees	1.56%
Bharti Airtel Ltd	1.51%
Larsen & Toubro Limited	1.45%
Hindustan Unilever Limited	1.39%
Tata Consultancy Services Limited	1.19%
Axis Bank Limited	1.13%
ICICI Prudential Private Banks ETF	1.06%
Kotak Mahindra Bank Limited	1.05%
Bajaj Finance Ltd	0.89%
ITC Limited	0.80%
Maruti Suzuki India Ltd	0.79%
Asian Paints (India) Ltd	0.77%
Mahindra & Mahindra Ltd.	0.69%
UltraTech Cement Limited	0.69%
HCL Technologies Limited	0.63%
ICICI Prudential IT ETF	0.54%
Tech Mahindra Limited	0.51%
Tata Steel Limited	0.51%
Nestle India Limited	0.50%
Others	10.96%
<b>Total</b>	<b>45.15%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.40%
LIC Housing Finance Ltd	2.91%
HDB Financial Services Ltd	2.57%
Export and Import Bank of India	2.48%
Sundaram Finance Ltd	2.00%
Indian Railway Finance Corporation Ltd	1.93%
State Bank of India	1.87%
National Thermal Power Corporation Ltd	1.52%
Power Grid Corporation of India Ltd	1.48%
Mahindra and Mahindra Financial Services Ltd	1.20%
Others	6.63%
<b>Total</b>	<b>27.99%</b>

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	4.97%
7.17% GOI Mat 08-Jan-2028	4.49%
8.20% GOI Mat 15-Feb-2022	2.45%
7.26% GOI Mat 14-Jan-2029	2.42%
6.45% GOI Mat 07-Oct-2029	1.85%
6.79% GOI Mat 15-May-2027	1.59%
7.65% Karnataka SDL Mat 29 Nov 2027	0.61%
8.00% Oil Bond Mat 23-Mar-2026	0.45%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.43%
6.68% GOI Mat 17-Sep-2031	0.37%
Others	2.59%
<b>Total</b>	<b>22.21%</b>

Deposits, Money Mkt Securities and Net Current Assets.	4.65%
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<b>Grand Total</b>	<b>100.00%</b>
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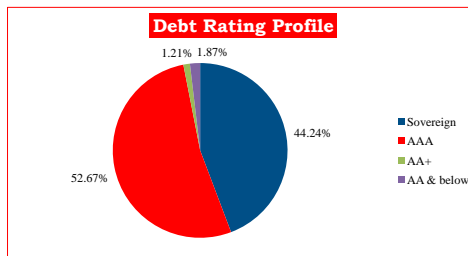
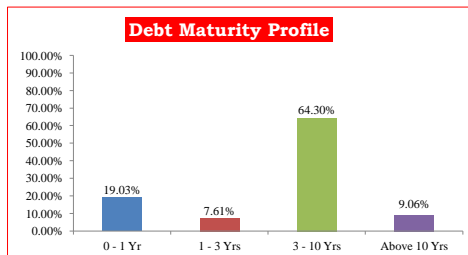
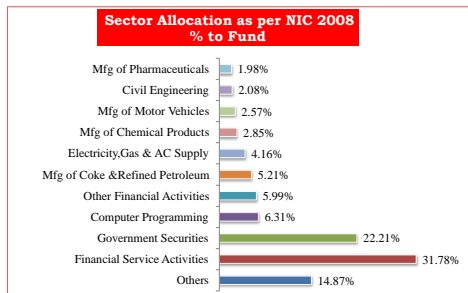
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	59.76
Modified Duration (In Years)	3.75

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
17,959.67	19,970.20	1,850.34	39,780.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.60%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	50.20%
Corporate Bonds	30% to 60%	45.15%
Equity	-	0.06%
Net Current Assets	-	0.06%





## Defensive Managed Fund - Life as on January 31, 2022

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF00302/01/04DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 111.4094

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.77%	8.28%
10 Years	10.09%	9.41%
7 Years	8.87%	8.49%
5 Years	9.25%	8.76%
3 Years	10.76%	10.37%
2 Years	10.84%	10.19%
1 Year	8.87%	8.63%
6 Months	3.83%	3.45%
1 Month	-0.20%	-0.38%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	2.43%
Reliance Industries Limited	2.43%
Infosys Limited	2.40%
HDFC Bank Limited	2.23%
Tata Consultancy Services Limited	1.30%
Bajaj Finance Ltd	1.24%
Larsen & Toubro Limited	0.94%
Kotak Mahindra Bank Limited	0.93%
Bharti Airtel Ltd	0.75%
Axis Bank Limited	0.69%
Hindustan Unilever Limited	0.67%
ITC Limited	0.54%
Others	7.81%
<b>Total</b>	<b>24.38%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.46%
Housing Development Finance Corporation Ltd	4.62%
IDFC First Bank Limited	4.07%
Power Grid Corporation of India Ltd	3.44%
State Bank of India	2.88%
Export and Import Bank of India	2.53%
IOT Utkal Energy Services Limited	2.25%
National Thermal Power Corporation Ltd	1.87%
Bajaj Finance Ltd	1.76%
Sundaram Finance Ltd	1.29%
Others	9.09%
<b>Total</b>	<b>39.26%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	8.16%
6.67% GOI Mat 15-Dec-2035	6.43%
7.26% GOI Mat 14-Jan-2029	3.30%
6.45% GOI Mat 07-Oct-2029	2.61%
8.20% GOI Mat 15-Feb-2022	2.25%
6.79% GOI Mat 15-May-2027	2.05%
Gsec C-STRIPS Mat 26-Apr-2022	1.49%
7.65% Karnataka SDL Mat 29 Nov 2027	0.85%
7.72% GOI Mat 25-May-2025	0.79%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.61%
Others	3.54%
<b>Total</b>	<b>32.08%</b>

Deposits, Money Mkt Securities and Net Current Assets.	4.27%
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<b>Grand Total</b>	<b>100.00%</b>
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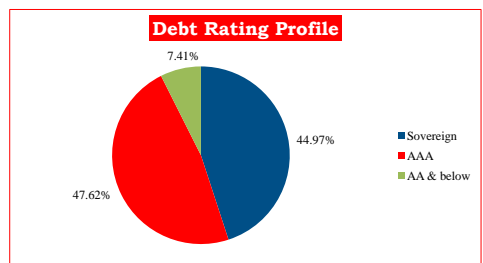
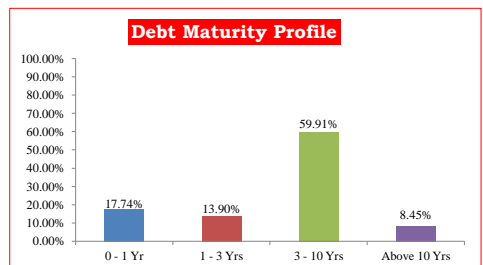
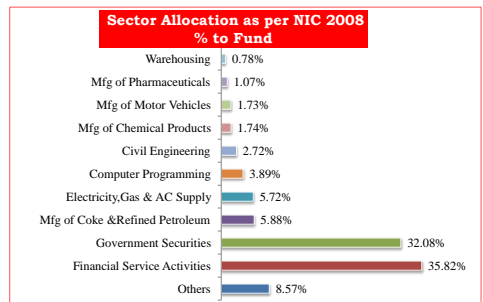
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	59.01
Modified Duration (In Years)	3.72

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
2,278.09	6,666.23	399.43	9,343.75

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.71%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	71.34%
Corporate Bonds		24.38%
Equity	15% to 30%	-0.44%
Net Current Assets	-	-



## Defensive Managed Fund - Pension as on January 31, 2022

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF01002/01/04DefensiveF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 100.8621

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.17%	8.28%
10 Years	10.13%	9.41%
7 Years	8.87%	8.49%
5 Years	9.14%	8.76%
3 Years	10.82%	10.37%
2 Years	10.87%	10.19%
1 Year	8.91%	8.63%
6 Months	3.51%	3.45%
1 Month	-0.21%	-0.38%

# 22.5% BSE -100/77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	2.41%
ICICI Bank Limited	2.41%
Infosys Limited	2.35%
HDFC Bank Limited	2.29%
Tata Consultancy Services Limited	1.24%
Bajaj Finance Ltd	1.13%
Larsen & Toubro Limited	0.92%
Kotak Mahindra Bank Limited	0.91%
Bharti Airtel Ltd	0.74%
Axis Bank Limited	0.69%
Hindustan Unilever Limited	0.67%
ITC Limited	0.53%
Others	7.91%
<b>Total</b>	<b>24.19%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	9.94%
Power Grid Corporation of India Ltd	4.33%
National Highway Authority Of India	3.54%
State Bank of India	2.95%
IOT Utkal Energy Services Limited	2.79%
Bajaj Finance Ltd	2.50%
IDFC First Bank Limited	2.41%
Indian Railway Finance Corporation Ltd	1.65%
National Bank For Agriculture & Rural Development	1.35%
Housing Development Finance Corporation Ltd	1.16%
Others	8.33%
<b>Total</b>	<b>40.95%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.61%
6.67% GOI Mat 15-Dec-2035	5.92%
6.45% GOI Mat 07-Oct-2029	4.24%
7.26% GOI Mat 14-Jan-2029	3.19%
6.79% GOI Mat 15-May-2027	1.96%
8.20% GOI Mat 15-Feb-2022	1.90%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	1.43%
7.38% Karnataka SDL Mat 27-Sep-2027	1.20%
7.65% Karnataka SDL Mat 29 Nov 2027	0.87%
7.72% GOI Mat 25-May-2025	0.73%
Others	3.97%
<b>Total</b>	<b>32.02%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.83%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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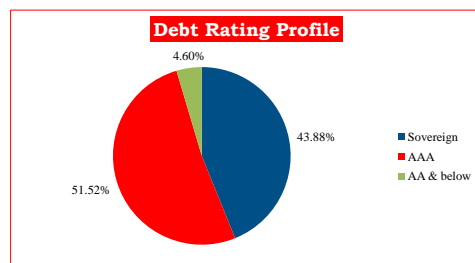
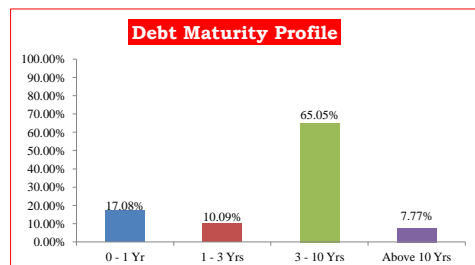
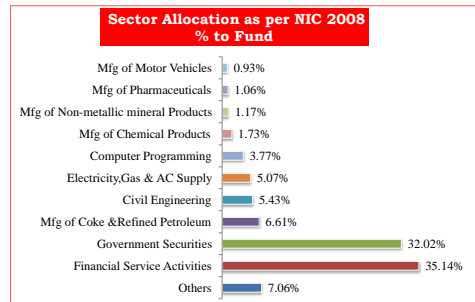
Debt Parameters	
Portfolio Yield (%)	5.99%
Avg Maturity (In Months)	60.27
Modified Duration (In Years)	3.82

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
1,060.76	3,199.64	124.12	4,384.51

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	3.24%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.98%
Corporate Bonds	15% to 30%	24.19%
Net Current Assets	-	-0.41%



## Growth Fund - Life as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF00502/01/04GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 286.5209

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.20%	13.17%
10 Years	14.55%	12.97%
7 Years	11.74%	10.24%
5 Years	15.68%	14.81%
3 Years	18.62%	16.81%
2 Years	22.85%	20.75%
1 Year	25.91%	27.69%
6 Months	8.63%	9.37%
1 Month	0.32%	-0.04%

# BSE-100

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.30%
Infosys Limited	7.86%
ICICI Bank Limited	7.58%
ICICI Prudential Private Banks ETF	4.89%
HDFC Bank Limited	4.61%
Axis Bank Limited	4.00%
Bharti Airtel Ltd	3.87%
Tata Consultancy Services Limited	2.97%
Hindustan Unilever Limited	2.95%
Larsen & Toubro Limited	2.84%
Nippon India ETF Bank Bees	2.48%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.46%
SBI-ETF Nifty Bank	2.38%
Bajaj Finance Ltd	2.28%
Dr Reddys Laboratories Limited	2.23%
UltraTech Cement Limited	2.14%
Mahindra & Mahindra Ltd.	2.10%
Housing Devt Finance Corpn Limited	2.05%
HCL Technologies Limited	1.82%
Kotak Mahindra Bank Limited	1.63%
Maruti Suzuki India Ltd	1.57%
ITC Limited	1.42%
Asian Paints (India) Ltd	1.26%
Tech Mahindra Limited	1.19%
Tata Steel Limited	1.18%
Crompton Greaves Consumer Electricals Ltd	1.00%
SBI ETF IT	0.94%
National Thermal Power Corporation Ltd.	0.88%
Bharat Petroleum Corporation Ltd	0.84%
Lupin Limited	0.78%
Ashok Leyland Limited	0.70%
Bajaj Auto Ltd.	0.56%
Shree Cement Limited	0.55%
Schaeffler India Limited	0.54%
SBI Life Insurance Company Limited	0.52%
Britannia Industries Ltd	0.51%
Godrej Consumer Products Limited	0.51%
Apollo Hospitals Enterprise Limited	0.50%
Others	12.85%
<b>Total</b>	<b>99.74%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.26%</b>
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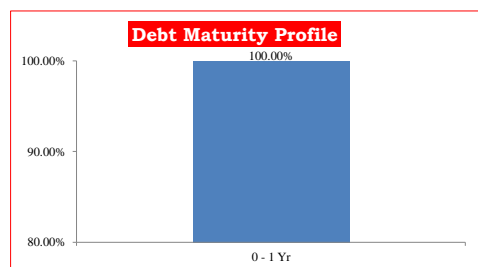
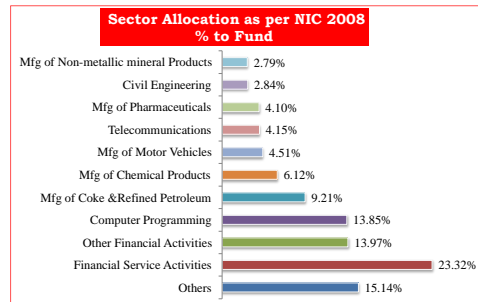
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
2,82,320.55	-	742.71	2,83,063.26

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.21%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	99.74%
Net Current Assets	-	0.05%



## Growth Fund - Pension as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF01202/01/04GrowthFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 275.0164

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.93%	13.17%
10 Years	14.56%	12.97%
7 Years	11.73%	10.24%
5 Years	15.65%	14.81%
3 Years	18.65%	16.81%
2 Years	22.88%	20.75%
1 Year	25.95%	27.69%
6 Months	8.66%	9.37%
1 Month	0.35%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized.

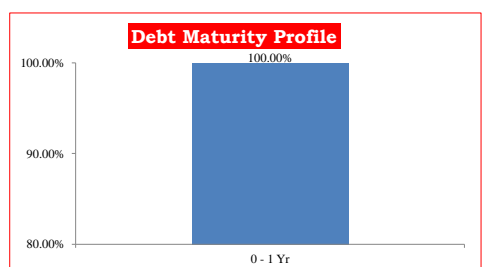
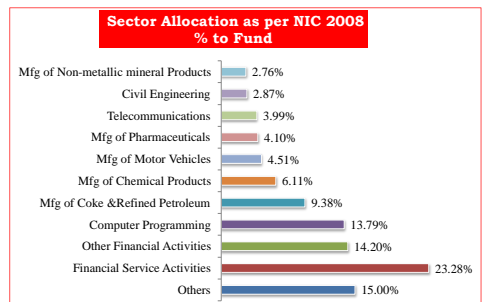
Portfolio	
Equity	% to Fund
Reliance Industries Limited	8.37%
Infosys Limited	7.84%
ICICI Bank Limited	7.59%
ICICI Prudential Private Banks ETF	4.90%
HDFC Bank Limited	4.66%
Axis Bank Limited	4.00%
Bharti Airtel Ltd	3.73%
Tata Consultancy Services Limited	2.98%
Hindustan Unilever Limited	2.94%
Larsen & Toubro Limited	2.87%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.55%
Nippon India ETF Bank Bees	2.50%
SBI-ETF Nifty Bank	2.47%
Bajaj Finance Ltd	2.27%
Dr Reddys Laboratories Limited	2.20%
UltraTech Cement Limited	2.10%
Mahindra & Mahindra Ltd.	2.09%
Housing Devt Finance Corpn Limited	2.03%
HCL Technologies Limited	1.75%
Maruti Suzuki India Ltd	1.58%
Kotak Mahindra Bank Limited	1.57%
ITC Limited	1.43%
Asian Paints (India) Ltd	1.25%
Tech Mahindra Limited	1.23%
Tata Steel Limited	1.17%
Crompton Greaves Consumer Electricals Ltd	0.96%
SBI ETF IT	0.95%
National Thermal Power Corporation Ltd.	0.88%
Bharat Petroleum Corporation Ltd	0.84%
Lupin Limited	0.79%
Ashok Leyland Limited	0.70%
Bajaj Auto Ltd.	0.56%
Shree Cement Limited	0.55%
SBI Life Insurance Company Limited	0.55%
Schaeffler India Limited	0.55%
Godrej Consumer Products Limited	0.50%
Others	13.83%
<b>Total</b>	<b>99.72%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.28%</b>
<b>Grand Total</b>	<b>100.00%</b>

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
1,23,156.61	-	349.11	1,23,505.72

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.23%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	99.72%
Net Current Assets	-	0.05%



## Liquid Fund - Life as on January 31, 2022

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF00102/01/04LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 66.0876

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.81%	6.67%
10 Years	6.34%	7.12%
7 Years	5.38%	6.37%
5 Years	4.66%	5.81%
3 Years	4.09%	4.91%
2 Years	3.28%	4.03%
1 Year	2.75%	3.66%
6 Months	1.38%	1.82%
1 Month	0.26%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

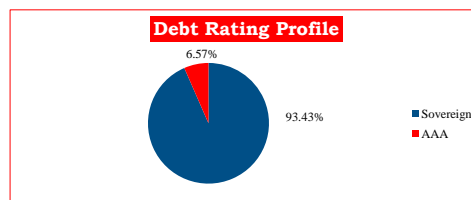
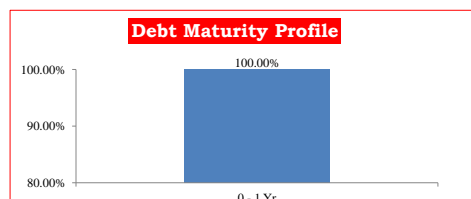
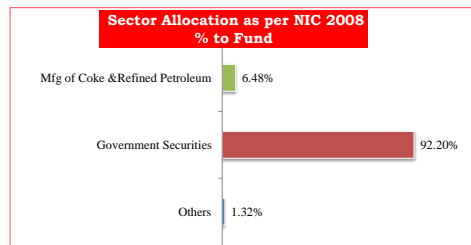
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
<b>Grand Total</b>	<b>100.00%</b>
Debt Parameters	
Portfolio Yield (%)	3.94%
Avg Maturity (In Months)	8.72
Modified Duration (In Years)	0.73

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	6,836.07	6,836.07

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity		0.00%



## Liquid Fund - Pension as on January 31, 2022

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF00802/01/04LiquidFund101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 66.5749

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.86%	6.67%
10 Years	6.33%	7.12%
7 Years	5.37%	6.37%
5 Years	4.65%	5.81%
3 Years	4.08%	4.91%
2 Years	3.26%	4.03%
1 Year	2.73%	3.66%
6 Months	1.37%	1.82%
1 Month	0.26%	0.31%

# CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

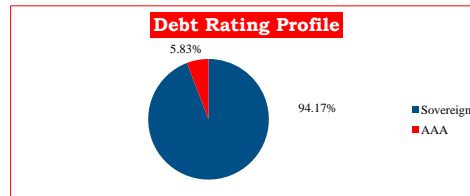
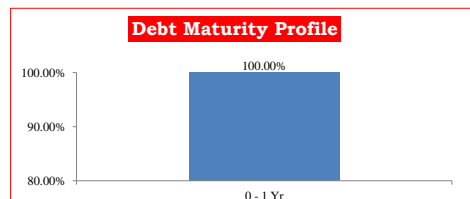
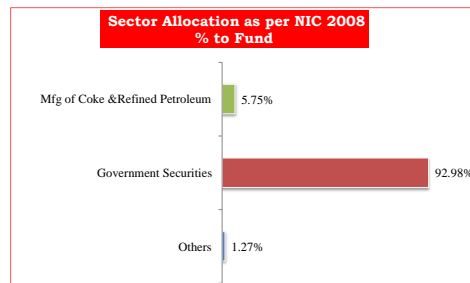
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
<b>Grand Total</b>	<b>100.00%</b>
Debt Parameters	
Portfolio Yield (%)	3.98%
Avg Maturity (In Months)	8.96
Modified Duration (In Years)	0.75

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,137.93	2,137.93

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



## Secured Managed Fund - Life as on January 31, 2022

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF00202/01/04SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 74.7378

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.50%	6.86%
10 Years	8.35%	8.38%
7 Years	7.58%	7.98%
5 Years	6.59%	7.00%
3 Years	7.92%	8.50%
2 Years	6.58%	7.12%
1 Year	2.91%	3.09%
6 Months	1.63%	1.73%
1 Month	-0.23%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	7.03%
State Bank of India	5.59%
Housing Development Finance Corporation Ltd	4.75%
Sikka Ports And Terminals	2.75%
Mahindra and Mahindra Financial Services Ltd	2.58%
LIC Housing Finance Ltd	2.09%
Sundaram Finance Ltd	1.89%
ICICI Bank Ltd	1.33%
National Bank For Agriculture & Rural Development	1.01%
Power Finance Corporation Ltd	0.86%
Others	2.41%
<b>Total</b>	<b>32.28%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.03%
7.26% GOI Mat 14-Jan-2029	10.99%
8.20% GOI Mat 15-Feb-2022	9.38%
6.67% GOI Mat 15-Dec-2035	6.64%
Gsec C-STRIPS Mat 22-Feb-2022	5.67%
6.79% GOI Mat 15-May-2027	5.01%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.89%
7.88% GOI Mat 19-Mar-2030	2.78%
7.61% GOI Mat 09-May-2030	2.74%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.62%
Others	7.40%
<b>Total</b>	<b>67.15%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 0.56%**

**Grand Total 100.00%**

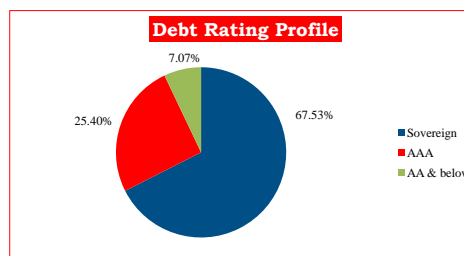
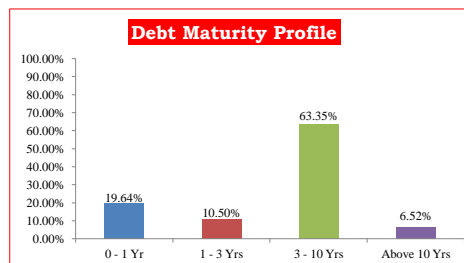
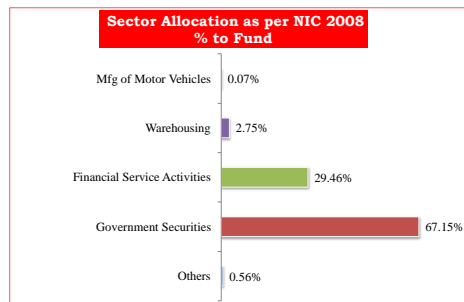
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	62.30
Modified Duration (In Years)	3.93

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,011.01	79.12	14,090.14

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.53%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	99.44%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-1.96%



## Secured Managed Fund - Pension as on January 31, 2022

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF00902/01/04SecureMgtF101
<b>Inception Date</b>	: 02 Jan 2004
<b>NAV</b>	: 73.6226

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.41%	6.86%
10 Years	8.36%	8.38%
7 Years	7.60%	7.98%
5 Years	6.61%	7.00%
3 Years	7.90%	8.50%
2 Years	6.61%	7.12%
1 Year	3.00%	3.09%
6 Months	1.68%	1.73%
1 Month	-0.22%	-0.48%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
IDFC First Bank Limited	9.48%
Housing Development Finance Corporation Ltd	5.35%
State Bank of India	5.03%
Sikka Ports And Terminals	3.91%
ICICI Bank Ltd	3.16%
Power Finance Corporation Ltd	1.39%
Mahindra and Mahindra Financial Services Ltd	0.96%
Sundaram Finance Ltd	0.62%
HDB Financial Services Ltd	0.40%
Mahindra & Mahindra Ltd	0.38%
Others	0.73%
<b>Total</b>	<b>31.39%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	13.07%
7.26% GOI Mat 14-Jan-2029	10.70%
Gsec C-STRIPS Mat 22-Feb-2022	9.84%
6.67% GOI Mat 15-Dec-2035	6.05%
6.79% GOI Mat 15-May-2027	5.00%
8.20% GOI Mat 15-Feb-2022	4.67%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.18%
7.61% GOI Mat 09-May-2030	2.81%
7.88% GOI Mat 19-Mar-2030	2.78%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.60%
Others	6.63%
<b>Total</b>	<b>66.31%</b>

Deposits, Money Mkt Securities and Net Current Assets. 2.29%

Grand Total 100.00%

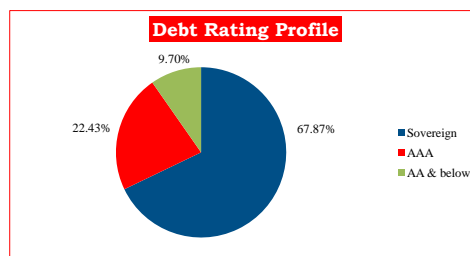
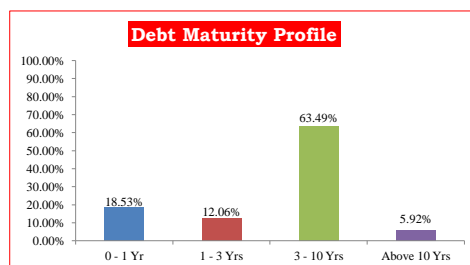
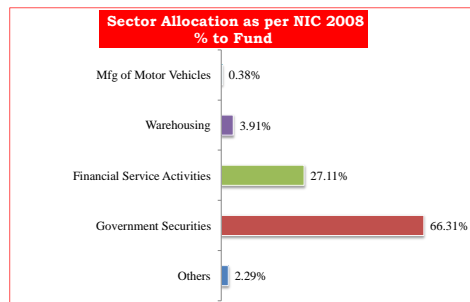
Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	61.28
Modified Duration (In Years)	3.85

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	5,450.90	127.93	5,578.83

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.41%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	97.71%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.12%



## Equity Managed Fund - Life as on January 31, 2022

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF00616/01/06EquityMgFd101
<b>Inception Date</b>	: 17 Jan 2006
<b>NAV</b>	: 244.0407

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.86%	11.99%
10 Years	14.05%	12.97%
7 Years	11.39%	10.24%
5 Years	15.06%	14.81%
3 Years	17.68%	16.81%
2 Years	21.59%	20.75%
1 Year	26.98%	27.69%
6 Months	8.58%	9.37%
1 Month	0.07%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

Portfolio	
Equity	% to Fund
Reliance Industries Limited	7.90%
Infosys Limited	7.86%
HDFC Bank Limited	7.29%
ICICI Bank Limited	6.44%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	5.43%
Tata Consultancy Services Limited	3.37%
Nippon India ETF Bank Bees	3.36%
Bharti Airtel Ltd	3.18%
Larsen & Toubro Limited	3.04%
Hindustan Unilever Limited	2.67%
Axis Bank Limited	2.48%
ICICI Prudential Private Banks ETF	2.38%
Kotak Mahindra Bank Limited	2.27%
Bajaj Finance Ltd	2.00%
Maruti Suzuki India Ltd	1.95%
Asian Paints (India) Ltd	1.81%
IITC Limited	1.78%
Mahindra & Mahindra Ltd.	1.76%
ICICI Prudential IT ETF	1.49%
UltraTech Cement Limited	1.41%
Tata Steel Limited	1.14%
Nestle India Limited	1.03%
HCL Technologies Limited	0.99%
Dr Reddys Laboratories Limited	0.96%
Titan Company Limited	0.93%
Hindalco Industries Limited	0.93%
Tech Mahindra Limited	0.89%
Bajaj Finserv Ltd	0.84%
National Thermal Power Corporation Ltd.	0.78%
Bharat Petroleum Corporation Ltd	0.76%
Divis Laboratories Ltd.	0.73%
Cipla Limited	0.73%
Vedanta Ltd	0.72%
Hindustan Petroleum Corporation Ltd.	0.63%
Wipro Limited	0.63%
SBI Life Insurance Company Limited	0.62%
Sun Pharmaceuticals Industries Limited	0.59%
Housing Devt Finance Corpn Limited	0.58%
Tata Power Co. Ltd	0.55%
Adani Port & Special Economic Zone Ltd	0.50%
Others	13.05%
<b>Total</b>	<b>98.44%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.56%</b>
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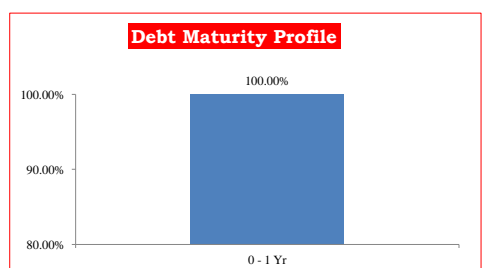
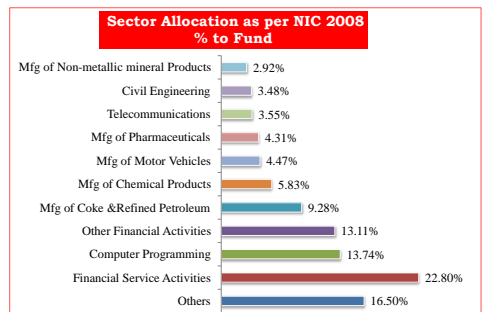
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
68,568.40	-	1,088.01	69,656.41

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.54%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	98.44%
Equity	-	0.02%
Net Current Assets	-	0.02%



## Equity Managed Fund - Pension as on January 31, 2022

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF01316/01/06EquityMgFd101
<b>Inception Date</b>	: 17 Jan 2006
<b>NAV</b>	: 235.1161

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.80%	11.99%
10 Years	14.22%	12.97%
7 Years	11.53%	10.24%
5 Years	15.19%	14.81%
3 Years	18.01%	16.81%
2 Years	21.98%	20.75%
1 Year	28.42%	27.69%
6 Months	9.26%	9.37%
1 Month	0.23%	-0.04%

# BSE-100  
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

Portfolio	
Equity	% to Fund
Reliance Industries Limited	7.85%
Infosys Limited	7.81%
HDFC Bank Limited	7.24%
ICICI Bank Limited	6.39%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	5.29%
Tata Consultancy Services Limited	3.35%
Nippon India ETF Bank Bees	3.28%
Bharti Airtel Ltd	3.16%
Larsen & Toubro Limited	3.02%
Hindustan Unilever Limited	2.66%
Axis Bank Limited	2.41%
ICICI Prudential Private Banks ETF	2.31%
Kotak Mahindra Bank Limited	2.23%
Bajaj Finance Ltd	1.96%
Maruti Suzuki India Ltd	1.87%
Asian Paints (India) Ltd	1.80%
IITC Limited	1.76%
Mahindra & Mahindra Ltd.	1.73%
ICICI Prudential IT ETF	1.47%
UltraTech Cement Limited	1.40%
Tata Steel Limited	1.11%
Nestle India Limited	1.02%
HCL Technologies Limited	0.99%
Dr Reddys Laboratories Limited	0.95%
Titan Company Limited	0.93%
Hindalco Industries Limited	0.92%
Tech Mahindra Limited	0.89%
Bajaj Finserv Ltd	0.82%
National Thermal Power Corporation Ltd.	0.78%
Bharat Petroleum Corporation Ltd	0.74%
Divis Laboratories Ltd.	0.72%
Vedanta Ltd	0.72%
Cipla Limited	0.72%
Wipro Limited	0.62%
Hindustan Petroleum Corporation Ltd.	0.62%
SBI Life Insurance Company Limited	0.61%
Sun Pharmaceuticals Industries Limited	0.59%
Housing Devt Finance Corpn Limited	0.57%
Tata Power Co. Ltd	0.55%
Others	13.25%
<b>Total</b>	<b>97.06%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.94%</b>
<b>Grand Total</b>	<b>100.00%</b>

Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

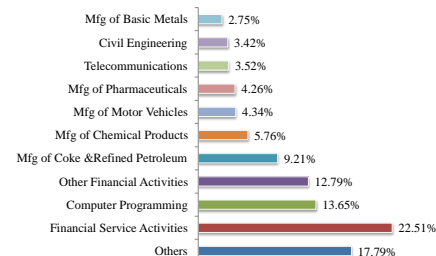
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
25,710.93	-	779.23	26,490.16

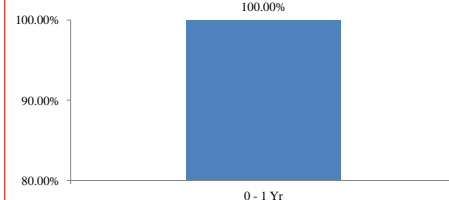
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.92%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	97.06%
Equity	-	0.02%
Net Current Assets	-	0.02%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Stable Managed Fund - Life as on January 31, 2022

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF00720/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 69.1584

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.35%	7.48%
10 Years	6.97%	8.15%
7 Years	6.33%	7.46%
5 Years	5.90%	6.86%
3 Years	5.84%	6.61%
2 Years	4.88%	5.64%
1 Year	3.41%	4.44%
6 Months	1.49%	1.98%
1 Month	0.28%	0.33%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	2.48%
Housing Development Finance Corporation Ltd	1.55%
<b>Total</b>	<b>4.03%</b>

Government Securities	% to Fund
8.62% Maharashtra SDL Mat 06-Mar-2023	29.06%
8.60% Tamil Nadu SDL Mat 06-Mar-2023	24.28%
8.67% Maharashtra SDL Mat 06-Feb-2023	11.38%
Gsec C-STRIPS Mat 22-Feb-2023	8.07%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	3.24%
<b>Total</b>	<b>76.04%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>19.93%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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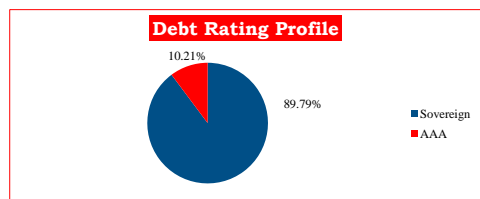
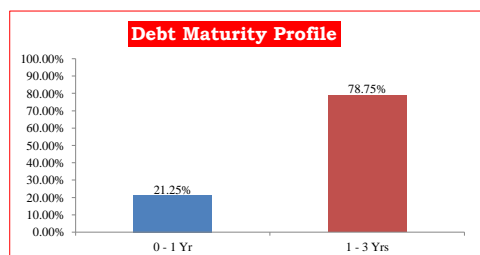
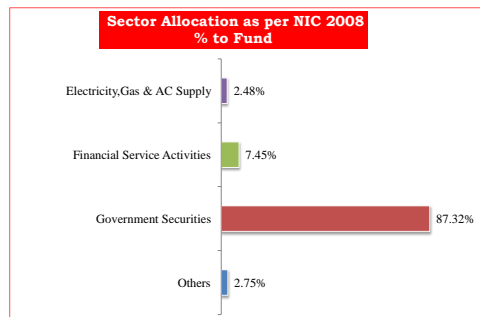
Debt Parameters	
Portfolio Yield (%)	4.75%
Avg Maturity (In Months)	12.64
Modified Duration (In Years)	0.99

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,554.90	636.09	3,190.99

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Stable Managed Fund - Pension as on January 31, 2022

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF01420/06/07StableMgFd101
<b>Inception Date</b>	: 20 Jun 2007
<b>NAV</b>	: 69.0445

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.34%	7.48%
10 Years	6.95%	8.15%
7 Years	6.30%	7.46%
5 Years	5.90%	6.86%
3 Years	5.88%	6.61%
2 Years	4.94%	5.64%
1 Year	3.37%	4.44%
6 Months	1.45%	1.98%
1 Month	0.28%	0.33%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.28%
Power Grid Corporation of India Ltd	0.87%
<b>Total</b>	<b>4.15%</b>

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	26.57%
8.62% Maharashtra SDL Mat 06-Mar-2023	18.55%
8.67% Maharashtra SDL Mat 06-Feb-2023	17.84%
Gsec C-STRIPS Mat 22-Feb-2023	12.62%
<b>Total</b>	<b>75.58%</b>

Deposits, Money Mkt Securities and Net Current Assets.	20.27%
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<b>Grand Total</b>	<b>100.00%</b>
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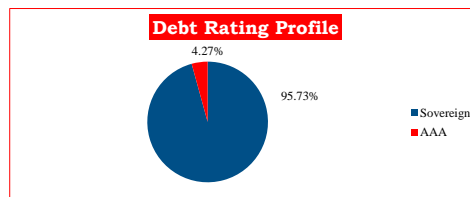
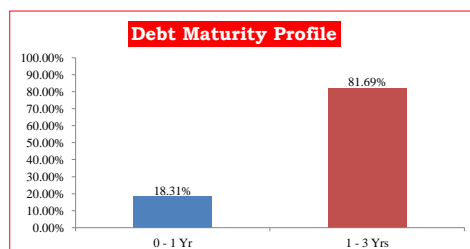
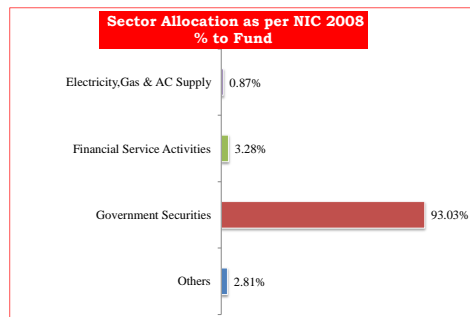
Debt Parameters	
Portfolio Yield (%)	4.72%
Avg Maturity (In Months)	12.79
Modified Duration (In Years)	1.00

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,205.63	306.45	1,512.08

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Balanced Managed Fund - Life - II as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF01920/02/08BalnedMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.3676

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.14%	8.22%
10 Years	10.85%	10.45%
7 Years	8.76%	9.00%
5 Years	10.19%	10.51%
3 Years	12.30%	12.24%
2 Years	13.66%	13.25%
1 Year	13.40%	14.16%
6 Months	4.80%	5.17%
1 Month	-0.19%	-0.28%

# 45% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	3.96%
Infosys Limited	3.53%
HDFC Bank Limited	3.45%
ICICI Bank Limited	2.99%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.59%
Nippon India ETF Bank Bees	1.62%
Bharti Airtel Ltd	1.51%
Larsen & Toubro Limited	1.44%
Hindustan Unilever Limited	1.37%
Tata Consultancy Services Limited	1.18%
Axis Bank Limited	1.12%
ICICI Prudential Private Banks ETF	1.05%
Kotak Mahindra Bank Limited	1.04%
Bajaj Finance Ltd	0.88%
ITC Limited	0.80%
Maruti Suzuki India Ltd	0.78%
Asian Paints (India) Ltd	0.77%
Mahindra & Mahindra Ltd.	0.68%
UltraTech Cement Limited	0.68%
HCL Technologies Limited	0.63%
ICICI Prudential IT ETF	0.54%
Tech Mahindra Limited	0.51%
Tata Steel Limited	0.51%
Others	11.40%
<b>Total</b>	<b>45.03%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	1.95%
Sundaram Finance Ltd	1.92%
LIC Housing Finance Ltd	1.85%
IDFC First Bank Limited	1.83%
State Bank of India	1.59%
Bajaj Finance Ltd	1.57%
Larsen & Toubro Ltd	1.15%
Ultratech Cement Ltd	1.05%
REC Limited	0.99%
National Bank For Agriculture & Rural Development	0.99%
Others	5.74%
<b>Total</b>	<b>20.63%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	5.22%
6.67% GOI Mat 15-Dec-2035	4.95%
7.26% GOI Mat 14-Jan-2029	2.26%
6.79% GOI Mat 15-May-2027	1.61%
8.20% GOI Mat 15-Feb-2022	1.56%
8.00% Oil Bond Mat 23-Mar-2026	0.72%
6.45% GOI Mat 07-Oct-2029	0.65%
7.20% Maharashtra SDL Mat 09-Aug-2027	0.63%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.59%
7.38% Karnataka SDL Mat 27-Sep-2027	0.45%
Others	2.83%
<b>Total</b>	<b>21.46%</b>

Deposits, Money Mkt Securities and Net Current Assets.	12.88%
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<b>Grand Total</b>	<b>100.00%</b>
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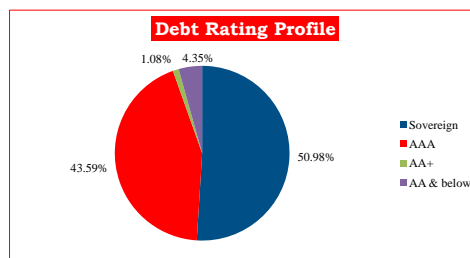
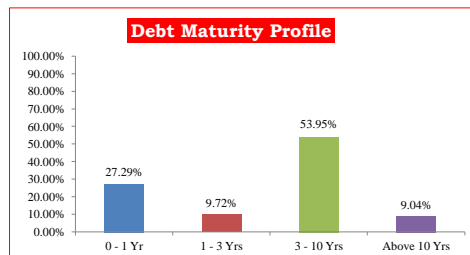
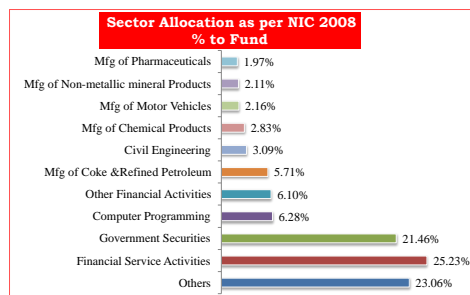
Debt Parameters	
Portfolio Yield (%)	5.60%
Avg Maturity (In Months)	55.21
Modified Duration (In Years)	3.43

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
21,095.64	19,719.26	6,032.41	46,847.32

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	13.25%
Public Deposits		
Govt. Securities	20% to 70%	42.09%
Corporate Bonds	30% to 60%	45.03%
Equity		
Net Current Assets	-	-0.37%



## Defensive Managed Fund - Life - II as on January 31, 2022

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF01820/02/08DefnsvFdII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.9172

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.92%	7.99%
10 Years	9.56%	9.41%
7 Years	8.25%	8.49%
5 Years	8.50%	8.76%
3 Years	10.05%	10.37%
2 Years	10.20%	10.19%
1 Year	8.31%	8.63%
6 Months	3.54%	3.45%
1 Month	-0.20%	-0.38%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	2.45%
Reliance Industries Limited	2.40%
Infosys Limited	2.37%
HDFC Bank Limited	2.23%
Tata Consultancy Services Limited	1.29%
Bajaj Finance Ltd	1.15%
Kotak Mahindra Bank Limited	0.93%
Larsen & Toubro Limited	0.92%
Bharti Airtel Ltd	0.73%
Axis Bank Limited	0.70%
Hindustan Unilever Limited	0.66%
ITC Limited	0.56%
Others	7.69%
<b>Total</b>	<b>24.10%</b>

Debentures / Bonds	% to Fund
State Bank of India	4.45%
NHPC Ltd	2.93%
Housing Development Finance Corporation Ltd	2.58%
Tata Capital Housing Finance Limited	2.52%
Hindalco Industries Ltd	2.35%
Bajaj Finance Ltd	1.73%
Power Finance Corporation Ltd	1.70%
Mahindra and Mahindra Financial Services Ltd	1.68%
Mahindra & Mahindra Ltd	1.54%
Power Grid Corporation of India Ltd	1.41%
Others	7.91%
<b>Total</b>	<b>30.80%</b>

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	6.65%
7.17% GOI Mat 08-Jan-2028	5.13%
6.45% GOI Mat 07-Oct-2029	4.38%
7.26% GOI Mat 14-Jan-2029	3.42%
6.79% GOI Mat 15-May-2027	2.25%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.08%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.60%
6.68% GOI Mat 17-Sep-2031	0.56%
6.79% GOI Mat 26-Dec-2029	0.56%
7.37% Maharashtra SDL Mat 14-Sep-2026	0.51%
Others	2.18%
<b>Total</b>	<b>28.33%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>16.77%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.66%
Avg Maturity (In Months)	56.68
Modified Duration (In Years)	3.56

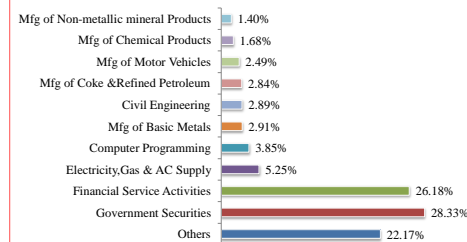
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
2,295.35	5,630.23	1,597.26	9,522.85

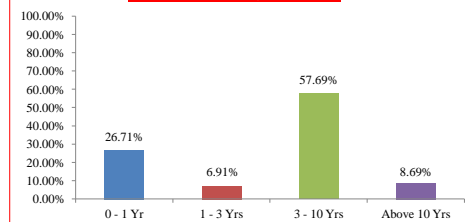
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 20%	17.47%
Govt. Securities		
Corporate Bonds	50% to 85%	59.12%
Equity	15% to 30%	24.10%
Net Current Assets	-	-0.69%

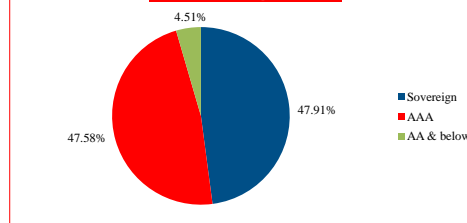
### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



### Debt Rating Profile



## Equity Managed Fund - Life - II as on January 31, 2022

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF02020/02/08EquityMFH101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 35.8062

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.65%	8.79%
10 Years	13.37%	12.97%
7 Years	10.72%	10.24%
5 Years	14.42%	14.81%
3 Years	17.07%	16.81%
2 Years	20.93%	20.75%
1 Year	26.63%	27.69%
6 Months	8.30%	9.37%
1 Month	-0.02%	-0.04%

# BSE-100  
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

Portfolio	
Equity	% to Fund
Reliance Industries Limited	7.82%
Infosys Limited	7.78%
HDFC Bank Limited	7.22%
ICICI Bank Limited	6.32%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	5.22%
Tata Consultancy Services Limited	3.34%
Nippon India ETF Bank Bees	3.23%
Bharti Airtel Ltd	3.15%
Larsen & Toubro Limited	2.99%
Hindustan Unilever Limited	2.65%
Axis Bank Limited	2.39%
ICICI Prudential Private Banks ETF	2.28%
Kotak Mahindra Bank Limited	2.20%
Bajaj Finance Ltd	1.93%
Maruti Suzuki India Ltd	1.86%
Asian Paints (India) Ltd	1.77%
ITC Limited	1.73%
Mahindra & Mahindra Ltd.	1.71%
ICICI Prudential IT ETF	1.44%
UltraTech Cement Limited	1.40%
Tata Steel Limited	1.10%
Nestle India Limited	1.02%
HCL Technologies Limited	0.98%
Dr Reddys Laboratories Limited	0.95%
Titan Company Limited	0.92%
Hindalco Industries Limited	0.92%
Tech Mahindra Limited	0.88%
Bajaj Finserv Ltd	0.80%
National Thermal Power Corporation Ltd.	0.77%
Bharat Petroleum Corporation Ltd	0.73%
Vedanta Ltd	0.71%
Cipla Limited	0.71%
Divis Laboratories Ltd.	0.71%
Wipro Limited	0.62%
Hindustan Petroleum Corporation Ltd.	0.62%
SBI Life Insurance Company Limited	0.60%
Sun Pharmaceuticals Industries Limited	0.59%
Star Health and Allied Insurance Company Limited	0.58%
Housing Devt Finance Corpn Limited	0.55%
Tata Power Co. Ltd	0.54%
Others	13.34%
<b>Total</b>	<b>97.07%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.93%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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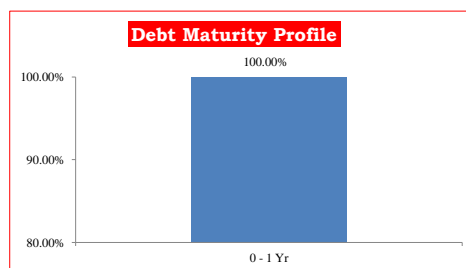
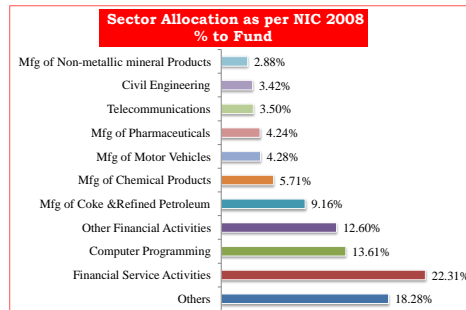
Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
66,437.65	-	2,002.82	68,440.47

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	2.91%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	97.07%
Net Current Assets	-	0.02%



## Growth Fund - Life - II as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF02120/02/08GrwthFndII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 31.8926

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.87%	8.79%
10 Years	13.97%	12.97%
7 Years	11.16%	10.24%
5 Years	15.06%	14.81%
3 Years	17.97%	16.81%
2 Years	22.20%	20.75%
1 Year	25.34%	27.69%
6 Months	8.38%	9.37%
1 Month	0.26%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.30%
Infosys Limited	7.88%
ICICI Bank Limited	7.60%
ICICI Prudential Private Banks ETF	4.89%
HDFC Bank Limited	4.59%
Axis Bank Limited	4.00%
Bharti Airtel Ltd	3.86%
Tata Consultancy Services Limited	2.95%
Hindustan Unilever Limited	2.95%
Larsen & Toubro Limited	2.86%
SBI-ETF Nifty Bank	2.62%
Nippon India ETF Bank Bees	2.44%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.39%
Bajaj Finance Ltd	2.29%
Dr Reddys Laboratories Limited	2.21%
UltraTech Cement Limited	2.12%
Mahindra & Mahindra Ltd.	2.09%
Housing Devt Finance Corpn Limited	2.00%
HCL Technologies Limited	1.74%
Kotak Mahindra Bank Limited	1.55%
Maruti Suzuki India Ltd	1.53%
ITC Limited	1.46%
Asian Paints (India) Ltd	1.24%
Tech Mahindra Limited	1.22%
Tata Steel Limited	1.17%
SBI ETF IT	1.02%
Crompton Greaves Consumer Electricals Ltd	0.98%
National Thermal Power Corporation Ltd.	0.88%
Bharat Petroleum Corporation Ltd	0.83%
Lupin Limited	0.79%
Ashok Leyland Limited	0.69%
Bajaj Auto Ltd.	0.56%
Shree Cement Limited	0.55%
Schaeffler India Limited	0.54%
SBI Life Insurance Company Limited	0.52%
Britannia Industries Ltd	0.51%
ICICI Prudential IT ETF	0.51%
Godrej Consumer Products Limited	0.50%
Others	12.95%
<b>Total</b>	<b>99.79%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.21%</b>
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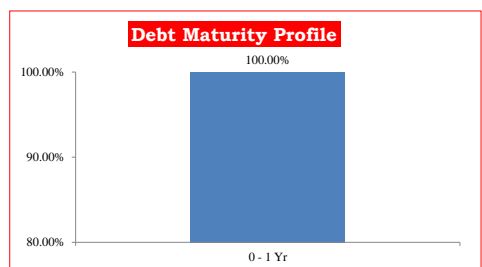
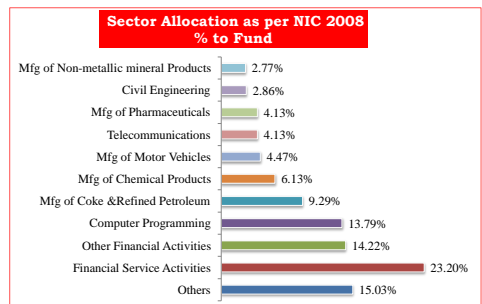
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
3,31,354.63	-	705.31	3,32,059.93

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.16%
Public Deposits		
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity	90% to 100%	99.79%
Net Current Assets	-	0.05%



## Liquid Fund - Life - II as on January 31, 2022

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF01520/02/08LiquidFdII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 24.1475

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.45%	7.00%
10 Years	5.80%	7.12%
7 Years	4.84%	6.37%
5 Years	4.13%	5.81%
3 Years	3.57%	4.91%
2 Years	2.75%	4.03%
1 Year	2.21%	3.66%
6 Months	1.12%	1.82%
1 Month	0.21%	0.31%

# CRISIL Liquid Fund Index  
Note: Returns over 1 year have been annualized.

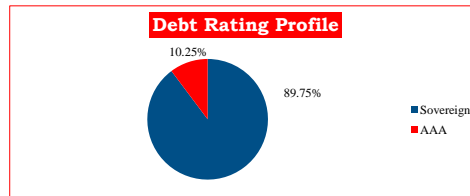
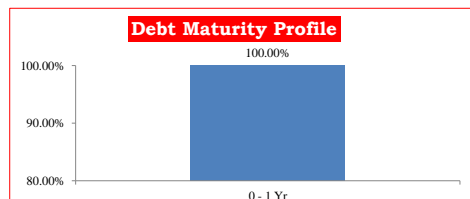
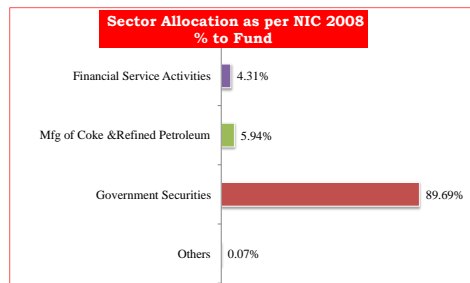
Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
<b>Grand Total</b>	<b>100.00%</b>
Debt Parameters	
Portfolio Yield (%)	3.97%
Avg Maturity (In Months)	8.80
Modified Duration (In Years)	0.73

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	3,812.22	3,812.22

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity		



## Secured Managed Fund - Life - II as on January 31, 2022

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF01720/02/08SecureMFH101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 28.9559

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.88%	7.76%
10 Years	7.97%	8.38%
7 Years	7.07%	7.98%
5 Years	6.07%	7.00%
3 Years	7.32%	8.50%
2 Years	5.97%	7.12%
1 Year	2.24%	3.09%
6 Months	1.39%	1.73%
1 Month	-0.27%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	4.57%
State Bank of India	4.43%
Sundaram Finance Ltd	3.57%
Bajaj Finance Ltd	2.96%
IDFC First Bank Limited	2.95%
Mahindra and Mahindra Financial Services Ltd	2.93%
Sikka Ports And Terminals	2.17%
LIC Housing Finance Ltd	2.00%
ICICI Bank Ltd	1.63%
National Bank For Agriculture & Rural Development	1.15%
Others	4.13%
<b>Total</b>	<b>32.47%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	13.26%
7.26% GOI Mat 14-Jan-2029	9.71%
6.67% GOI Mat 15-Dec-2035	6.72%
6.79% GOI Mat 15-May-2027	4.98%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.95%
7.88% GOI Mat 19-Mar-2030	2.79%
7.61% GOI Mat 09-May-2030	2.71%
8.20% GOI Mat 15-Feb-2022	2.20%
Gsec C-STRIPS Mat 22-Feb-2022	1.88%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.59%
Others	5.86%
<b>Total</b>	<b>54.65%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 12.87%**

**Grand Total 100.00%**

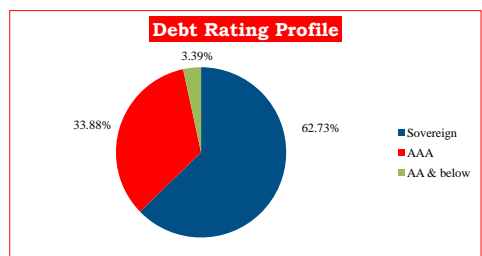
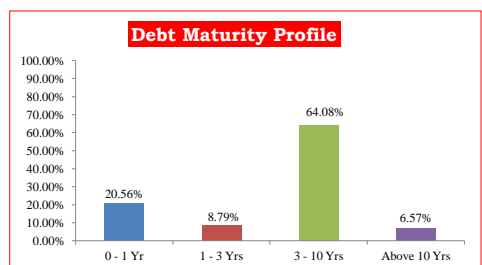
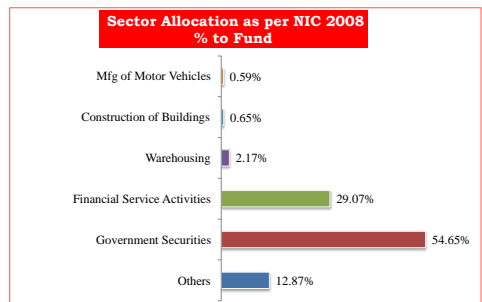
Debt Parameters	
Portfolio Yield (%)	5.86%
Avg Maturity (In Months)	62.11
Modified Duration (In Years)	3.89

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	13,857.92	2,047.65	15,905.56

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 25%	15.21%
Govt. Securities	75% to 100%	87.13%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.33%



## Stable Managed Fund - Life - II as on January 31, 2022

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF01620/02/08StableMFII101
<b>Inception Date</b>	: 20 Feb 2008
<b>NAV</b>	: 24.9084

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.73%	7.46%
10 Years	6.48%	8.15%
7 Years	5.71%	7.46%
5 Years	5.31%	6.86%
3 Years	5.18%	6.61%
2 Years	4.12%	5.64%
1 Year	2.78%	4.44%
6 Months	1.17%	1.98%
1 Month	0.24%	0.33%

# CRISIL Low Duration Debt Index  
 Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

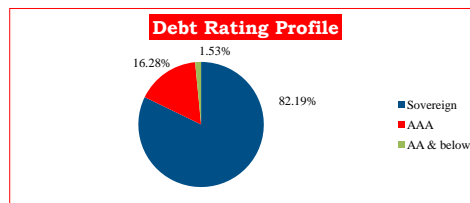
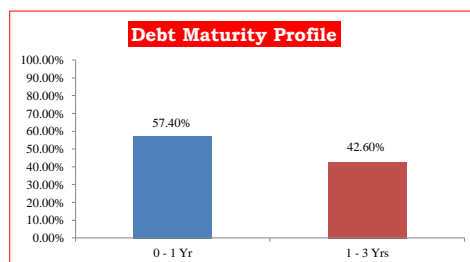
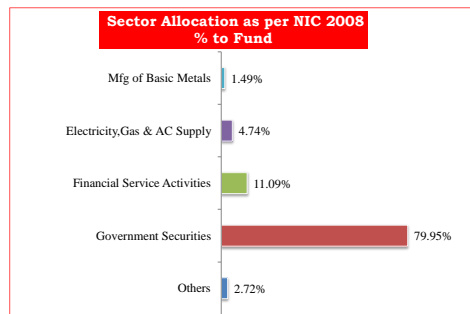
Portfolio	
<b>Debentures / Bonds</b>	<b>% to Fund</b>
Housing Development Finance Corporation Ltd	5.32%
Power Grid Corporation of India Ltd	4.74%
Hindalco Industries Ltd	1.49%
<b>Total</b>	<b>11.55%</b>
<b>Government Securities</b>	<b>% to Fund</b>
8.60% Tamil Nadu SDL Mat 06-Mar-2023	13.14%
8.31% Karnataka SDL Mat 14 Nov 2022	9.80%
8.67% Maharashtra SDL Mat 06-Feb-2023	8.60%
8.58% Gujarat SDL Mat 23-Jan-2023	8.49%
8.62% Maharashtra SDL Mat 06-Mar-2023	5.42%
Gsec C-STRIPS Mat 22-Feb-2023	4.65%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	2.78%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	2.14%
<b>Total</b>	<b>55.04%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>33.41%</b>
<b>Grand Total</b>	<b>100.00%</b>
<b>Debt Parameters</b>	
Portfolio Yield (%)	4.70%
Avg Maturity (In Months)	11.98
Modified Duration (In Years)	0.95

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	2,730.41	1,369.90	4,100.30

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Bond Opportunities Fund as on January 31, 2022

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF03004/08/08BondOprtFd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 24.4626

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.87%	8.12%
10 Years	6.69%	8.38%
7 Years	6.15%	7.98%
5 Years	5.25%	7.00%
3 Years	6.51%	8.50%
2 Years	5.28%	7.12%
1 Year	1.66%	3.09%
6 Months	1.30%	1.73%
1 Month	-0.41%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	7.15%
Tata Steel Ltd	6.94%
National Bank For Agriculture & Rural Development	6.65%
IDFC First Bank Limited	6.60%
<b>Total</b>	<b>27.34%</b>

Government Securities	% to Fund
6.19% GOI Mat 16-Sep-2034	19.01%
8.28% Maharashtra SDL Mat 29-July-2025	14.02%
7.27% GOI Mat 08-Apr-2026	9.70%
8.02% Tamil Nadu Uday Mat 22-Mar-2025	2.87%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	2.85%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	2.84%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.84%
7.67% Tamil Nadu Uday Mat 22-Mar-2023	2.78%
7.57% GOI Mat 17-Jun-2033	1.29%
7.26% GOI Mat 14-Jan-2029	0.81%
<b>Total</b>	<b>59.01%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>13.65%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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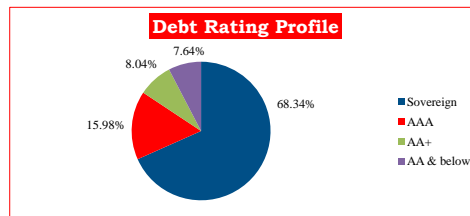
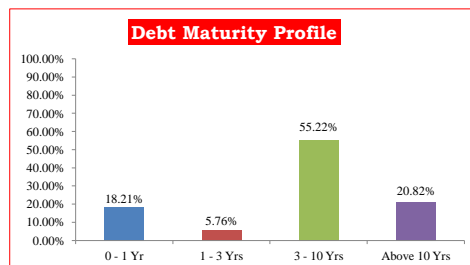
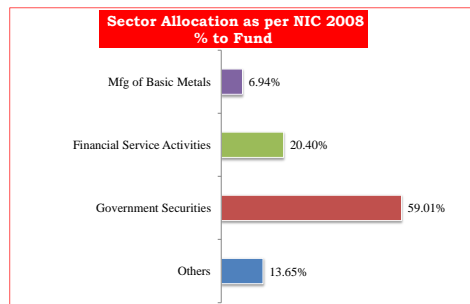
Debt Parameters	
Portfolio Yield (%)	5.96%
Avg Maturity (In Months)	67.22
Modified Duration (In Years)	4.05

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	263.98	41.73	305.71

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	11.15%
Public Deposits	0% to 5%	0.00%
Govt. Securities	50% to 60%	59.01%
Corporate Bonds	20% to 30%	27.34%
Equity	0%	0.00%
Net Current Assets	-	2.50%



## Large Cap Fund as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of pre-dominantly in large cap equity and equity related securities.

<b>SFIN Code</b>	: ULIF03204/08/08Large-CapF101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 41.4947

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.92%	10.70%
10 Years	12.40%	12.80%
7 Years	9.75%	10.16%
5 Years	14.31%	15.16%
3 Years	17.37%	16.98%
2 Years	22.48%	20.40%
1 Year	27.29%	27.18%
6 Months	8.00%	10.00%
1 Month	-1.16%	-0.08%

# Nilty 50  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.40%
Larsen & Toubro Limited	6.95%
ICICI Bank Limited	6.77%
Hindustan Unilever Limited	6.07%
HDFC Bank Limited	6.06%
Infosys Limited	5.29%
Asian Paints (India) Ltd	4.94%
Bharti Airtel Ltd	3.73%
Tata Steel Limited	2.58%
Lupin Limited	2.53%
ITC Limited	2.52%
Vedanta Ltd	2.47%
Maruti Suzuki India Ltd	2.25%
Tata Consultancy Services Limited	2.19%
Bajaj Finance Ltd	2.07%
Cipla Limited	1.92%
National Thermal Power Corporation Ltd.	1.89%
Mahindra & Mahindra Ltd.	1.85%
HCL Technologies Limited	1.79%
Tata Motors Limited	1.76%
Kotak Mahindra Bank Limited	1.76%
Hindalco Industries Limited	1.62%
Dr Reddys Laboratories Limited	1.55%
Wipro Limited	1.52%
Power Grid Corporation of India Ltd	1.41%
Tech Mahindra Limited	1.39%
Titan Company Limited	1.34%
Gas Authority of India Limited	1.33%
Sun Pharmaceuticals Industries Limited	1.29%
Nestle India Limited	1.13%
UltraTech Cement Limited	1.08%
Pidilite Industries Limited	0.91%
Bharat Petroleum Corporation Ltd	0.90%
Dabur India Limited	0.86%
Eicher Motors Limited	0.85%
Shree Cement Limited	0.84%
Britannia Industries Ltd	0.84%
Hero Motocorp Limited	0.74%
Others	0.41%
<b>Total</b>	<b>95.82%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.18%</b>
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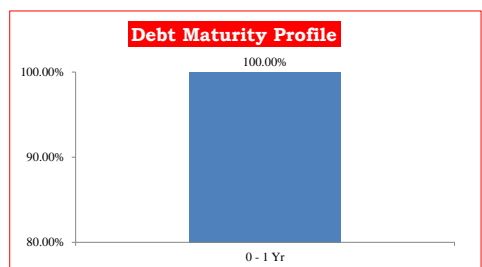
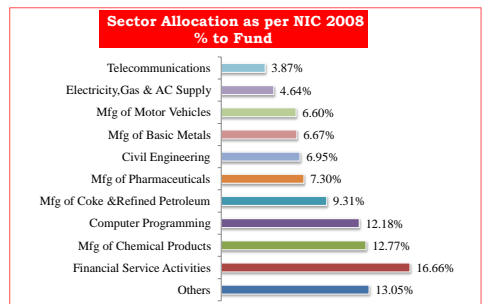
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
1,579.47	-	68.83	1,648.31

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.10%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.82%
Net Current Assets	-	0.08%



## Manager's Fund as on January 31, 2022

**Fund Objective :** The Manager's Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through the equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to the market movements.

<b>SFIN Code</b>	: ULIF03304/08/08ManagerFnd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 40.9875

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.90%	N/A
10 Years	11.06%	N/A
7 Years	9.40%	N/A
5 Years	10.88%	N/A
3 Years	13.91%	N/A
2 Years	17.78%	N/A
1 Year	21.35%	N/A
6 Months	5.42%	N/A
1 Month	-1.37%	N/A

#N/A  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	6.08%
Tata Power Co. Ltd	4.42%
ICICI Bank Limited	4.08%
Infosys Limited	3.60%
Divis Laboratories Ltd.	3.16%
Bajaj Holdings & Investment Limited	2.99%
Hindustan Unilever Limited	2.51%
Larsen & Toubro Infotech Limited	2.43%
Cholamandalam Investment & Finance Company Ltd	2.30%
Crompton Greaves Consumer Electricals Ltd	1.95%
ITC Limited	1.94%
Kotak Mahindra Bank Limited	1.74%
Mahindra & Mahindra Financial Services Limited	1.44%
Shriram Transport Finance Company Ltd	1.42%
Tata Steel Limited	1.37%
Bajaj Finance Ltd	1.29%
HCL Technologies Limited	1.27%
Maruti Suzuki India Ltd	1.18%
Volta Ltd	1.17%
Balkrishna Industries Ltd.	1.16%
Bharat Forge Ltd	1.14%
The Ramco Cements Ltd	1.07%
Tata Consultancy Services Limited	1.07%
UltraTech Cement Limited	1.03%
Cipla Limited	1.01%
Steel Authority of India Ltd	0.93%
Dr Reddys Laboratories Limited	0.91%
Tata Consumer Products Limited	0.91%
Tech Mahindra Limited	0.81%
Tata Motors Limited	0.78%
Hindalco Industries Limited	0.78%
TVS Motors Co Ltd.	0.78%
Torrent Pharmaceuticals Limited	0.77%
National Thermal Power Corporation Ltd.	0.74%
Berger Paints India Ltd	0.74%
Power Grid Corporation of India Ltd	0.70%
Mahindra & Mahindra Ltd.	0.69%
Vedanta Ltd	0.68%
Alkem Laboratories Ltd	0.64%
Nestle India Limited	0.64%
P & G Hygiene & Health Care Ltd	0.61%
Titan Company Limited	0.58%
Oil & Natural Gas Corporation Ltd.	0.58%
Endurance Technologies Ltd	0.56%
Torrent Power Ltd.	0.53%
Oracle Financial Services Software Limited	0.50%
Others	3.25%
<b>Total</b>	<b>70.91%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	0.99%
Tata Steel Ltd	0.96%
Mahindra and Mahindra Financial Services Ltd	0.48%
Sikka Ports And Terminals	0.48%
IDFC First Bank Limited	0.46%
<b>Total</b>	<b>3.37%</b>

Government Securities	% to Fund
7.32% GOI Mat 28-Jan-2024	10.39%
7.26% GOI Mat 14-Jan-2029	4.70%
8.28% Maharashtra SDL Mat 29-July-2025	2.91%
5.22% GOI Mat 15-JUN-2025	2.24%
6.35% Oil Bond Mat 23-Dec-2024	1.79%
6.84% GOI Mat 19-Dec-2022	1.39%
6.67% GOI Mat 15-Dec-2035	0.87%
<b>Total</b>	<b>24.29%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.42%</b>
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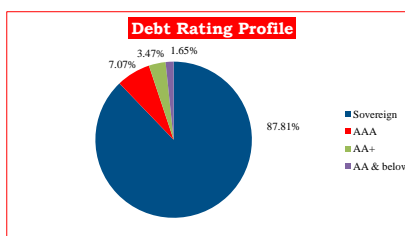
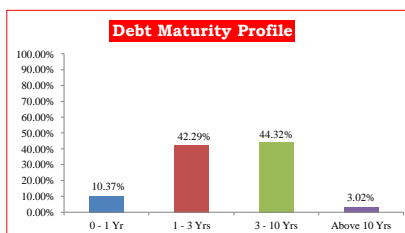
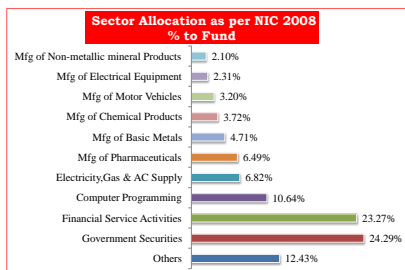
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.55%
Avg Maturity (In Months)	44.27
Modified Duration (In Years)	2.99

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
1,566.04	610.95	31.41	2,208.40

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.14%
Public Deposits		
Govt. Securities		
Corporate Bonds	5% to 65%	27.66%
Large Cap Equities	10% to 45%	42.71%
Mid Cap Equities	10% to 45%	28.20%
Net Current Assets		0.28%



## Mid Cap Fund as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of pre-dominantly in mid cap equity and equity related securities.

<b>SFIN Code</b>	: ULIF03104/08/08Mid-capFnd101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 69.9168

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.28%	11.38%
10 Years	15.42%	15.41%
7 Years	12.09%	12.58%
5 Years	12.90%	13.87%
3 Years	16.97%	19.12%
2 Years	23.74%	26.17%
1 Year	39.66%	36.12%
6 Months	11.55%	6.61%
1 Month	-1.42%	-1.43%

# BSE Mid Cap Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
Tata Power Co. Ltd	9.74%
Bajaj Holdings & Investment Limited	7.93%
Crompton Greaves Consumer Electricals Ltd	7.56%
Alkerm Laboratories Ltd	6.15%
Info Edge (India) Limited	5.82%
ABB India Ltd	5.20%
Aditya Birla Fashion & Retail Limited	5.14%
Mahindra & Mahindra Financial Services Limited	4.95%
Glaxo Smithkline Pharma Limited	4.95%
Page Industries Ltd	4.90%
Container Corporation of India Ltd	4.76%
United Breweries Limited	4.10%
TVS Motors Co Ltd.	3.69%
The Ramco Cements Ltd	3.56%
Gillette India Ltd	3.05%
Endurance Technologies Ltd	2.97%
Apollo Hospitals Enterprise Limited	2.69%
Bharat Forge Ltd	2.46%
P I Industries Limited	2.04%
The Indian Hotels Company Ltd	1.99%
LJC Housing Finance Limited	1.70%
P & G Hygiene & Health Care Ltd	1.32%
Cummins India Ltd.	0.95%
Others	0.13%
<b>Total</b>	<b>97.74%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.26%</b>
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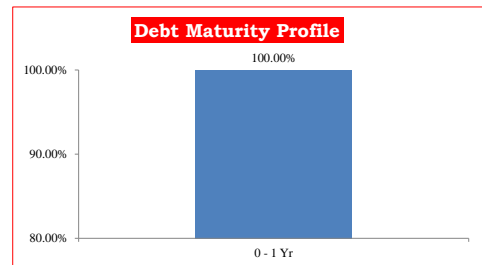
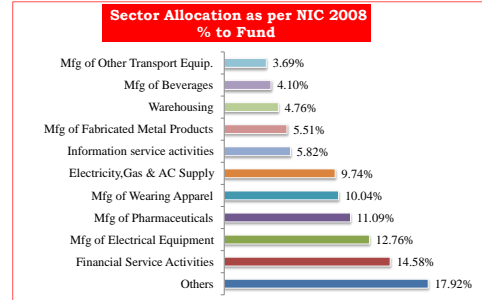
<b>Grand Total</b>	<b>100.00%</b>
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**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
558.34	-	12.93	571.27

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.21%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	97.74%
Net Current Assets	-	-1.95%



## Money Plus Fund as on January 31, 2022

**Fund Objective :** To generate optimal returns from investments biased to the highest credit quality at the short end of the yield curve, such that interest rate risks and credit risks are low.

<b>SFIN Code</b>	: ULIF02904/08/08MoneyPlusF101
<b>Inception Date</b>	: 04 Aug 2008
<b>NAV</b>	: 20.7341

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.55%	6.97%
10 Years	5.26%	7.12%
7 Years	4.79%	6.37%
5 Years	4.25%	5.81%
3 Years	4.13%	4.91%
2 Years	3.11%	4.03%
1 Year	1.80%	3.66%
6 Months	0.72%	1.82%
1 Month	0.19%	0.31%

# CRISIL Liquid Fund Index  
Note: Returns over 1 year have been annualized.

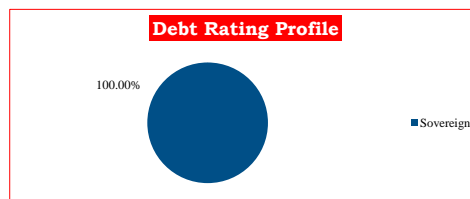
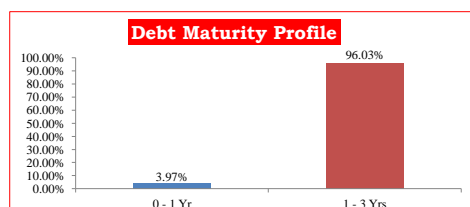
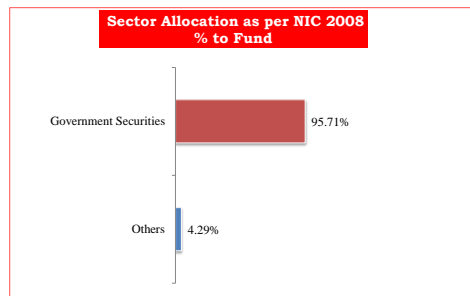
Portfolio	
<b>Government Securities</b>	<b>% to Fund</b>
8.42% Tamil Nadu SDL 25-07-2023	95.71%
<b>Total</b>	<b>95.71%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>4.29%</b>
<b>Grand Total</b>	<b>100.00%</b>
<b>Debt Parameters</b>	
Portfolio Yield (%)	5.04%
Avg Maturity (In Months)	17.05
Modified Duration (In Years)	1.33

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	463.64	20.76	484.40

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 30%	3.96%
Public Deposits	0% to 20%	0.00%
Govt. Securities	40% to 100%	95.71%
Corporate Bonds	0% to 10%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.33%



## Balanced Managed Fund - Pension - II as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

<b>SFIN Code</b>	: ULIF02608/10/08BalncdMFII101
<b>Inception Date</b>	: 03 Oct 2008
<b>NAV</b>	: 43.9572

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.10%	10.40%
10 Years	11.30%	10.45%
7 Years	9.43%	9.00%
5 Years	10.76%	10.51%
3 Years	12.44%	12.24%
2 Years	13.60%	13.25%
1 Year	13.78%	14.16%
6 Months	5.31%	5.17%
1 Month	-0.01%	-0.28%

# 4% BSE -100 55% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	4.66%
Infosys Limited	4.61%
HDFC Bank Limited	4.29%
ICICI Bank Limited	4.00%
Tata Consultancy Services Limited	2.43%
Bajaj Finance Ltd	1.85%
Larsen & Toubro Limited	1.73%
SBI-ETF Nifty Bank	1.72%
Kotak Mahindra Bank Limited	1.62%
Bharti Airtel Ltd	1.42%
Axis Bank Limited	1.35%
Hindustan Unilever Limited	1.26%
ITC Limited	1.03%
Asian Paints (India) Ltd	0.98%
Maruti Suzuki India Ltd	0.96%
Mahindra & Mahindra Ltd.	0.92%
UltraTech Cement Limited	0.90%
Tata Steel Limited	0.86%
State Bank of India	0.80%
Titan Company Limited	0.76%
Dr Reddys Laboratories Limited	0.63%
Cipla Limited	0.60%
Bharat Petroleum Corporation Ltd	0.55%
Eicher Motors Limited	0.54%
Others	6.54%
<b>Total</b>	<b>47.01%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	3.64%
State Bank of India	2.91%
Power Grid Corporation of India Ltd	2.01%
IDFC First Bank Limited	1.98%
HDB Financial Services Ltd	1.93%
IOT Utkal Energy Services Limited	1.92%
Mahindra and Mahindra Financial Services Ltd	1.23%
Sikka Ports And Terminals	1.04%
Bajaj Finance Ltd	1.02%
Indian Railway Finance Corporation Ltd	0.84%
Others	4.17%
<b>Total</b>	<b>22.68%</b>

Government Securities	% to Fund
6.67% GOI Mat 15-Dec-2035	4.86%
7.17% GOI Mat 08-Jan-2028	4.28%
7.26% GOI Mat 14-Jan-2029	2.54%
6.45% GOI Mat 07-Oct-2029	1.91%
6.79% GOI Mat 15-May-2027	1.66%
8.00% Oil Bond Mat 23-Mar-2026	1.36%
6.68% GOI Mat 17-Sep-2031	0.41%
7.37% Maharashtra SDL Mat 14-Sep-2026	0.38%
8.22% Karnataka SDL Mat 09 Dec 2025	0.37%
6.79% GOI Mat 26-Dec-2029	0.37%
Others	1.70%
<b>Total</b>	<b>19.82%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>10.49%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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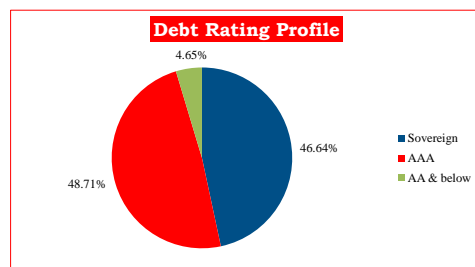
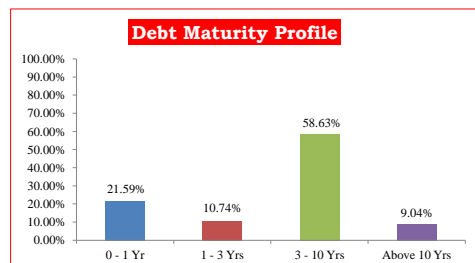
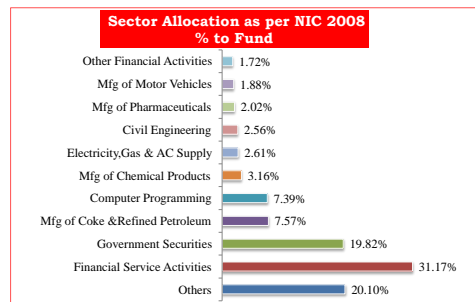
Debt Parameters	
Portfolio Yield (%)	5.74%
Avg Maturity (In Months)	58.77
Modified Duration (In Years)	3.64

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
7,563.88	6,839.71	1,687.95	16,091.55

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.18%
Public Deposits		
Govt. Securities	20% to 70%	42.50%
Corporate Bonds		
Equity	30% to 60%	47.01%
Net Current Assets	-	-0.69%



## Defensive Managed Fund - Pension - II as on January 31, 2022

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

<b>SFIN Code</b>	: ULIF02508/10/08DefnsvFdII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 35.362

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.04%	9.27%
10 Years	9.74%	9.41%
7 Years	8.45%	8.49%
5 Years	8.78%	8.76%
3 Years	10.44%	10.37%
2 Years	10.48%	10.19%
1 Year	8.43%	8.63%
6 Months	3.36%	3.45%
1 Month	-0.22%	-0.38%

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
ICICI Bank Limited	2.44%
Reliance Industries Limited	2.42%
HDFC Bank Limited	2.36%
Infosys Limited	2.34%
Tata Consultancy Services Limited	1.23%
Bajaj Finance Ltd	1.12%
Kotak Mahindra Bank Limited	0.96%
Larsen & Toubro Limited	0.91%
Bharti Airtel Ltd	0.73%
Axis Bank Limited	0.70%
Hindustan Unilever Limited	0.67%
ITC Limited	0.54%
Others	7.77%
<b>Total</b>	<b>24.19%</b>

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	4.28%
LIC Housing Finance Ltd	3.71%
Housing Development Finance Corporation Ltd	3.54%
IOT Utkal Energy Services Limited	3.47%
State Bank of India	2.67%
National Thermal Power Corporation Ltd	1.72%
Bajaj Finance Ltd	1.61%
Mahindra and Mahindra Financial Services Ltd	1.57%
Sikka Ports And Terminals	1.54%
Shriram City Union Finance Ltd	1.52%
Others	6.16%
<b>Total</b>	<b>31.78%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	6.73%
6.67% GOI Mat 15-Dec-2035	4.93%
6.45% GOI Mat 07-Oct-2029	3.79%
7.26% GOI Mat 14-Jan-2029	3.28%
6.79% GOI Mat 15-May-2027	2.07%
6.19% GOI Mat 16-Sep-2034	1.37%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.99%
6.68% GOI Mat 17-Sep-2031	0.53%
7.37% Maharashtra SDL Mat 14-Sep-2026	0.49%
6.79% GOI Mat 26-Dec-2029	0.48%
Others	2.94%
<b>Total</b>	<b>27.58%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>16.45%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	5.69%
Avg Maturity (In Months)	57.10
Modified Duration (In Years)	3.58

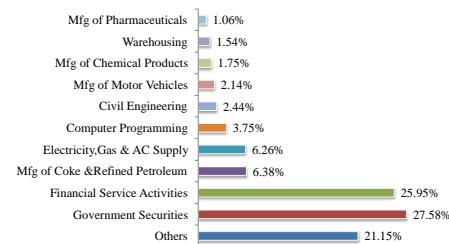
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
822.27	2,018.03	559.21	3,399.50

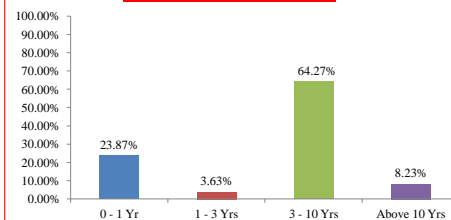
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	17.04%
Public Deposits		
Govt. Securities	50% to 85%	59.36%
Corporate Bonds		
Equity	15% to 30%	24.19%
Net Current Assets	-	-0.59%

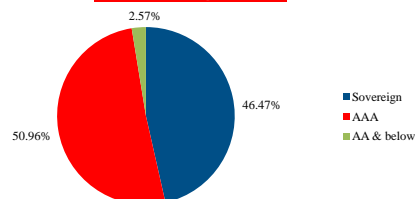
### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



### Debt Rating Profile



## Equity Managed Fund - Pension - II as on January 31, 2022

**Fund Objective :** To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

<b>SFIN Code</b>	: ULIF02708/10/08EquityMFH101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 53.2765

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.02%	13.16%
10 Years	13.41%	12.97%
7 Years	10.78%	10.24%
5 Years	14.51%	14.81%
3 Years	17.26%	16.81%
2 Years	21.08%	20.75%
1 Year	27.29%	27.69%
6 Months	8.66%	9.37%
1 Month	0.21%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

Portfolio	
Equity	% to Fund
Reliance Industries Limited	7.80%
Infosys Limited	7.76%
HDFC Bank Limited	7.20%
ICICI Bank Limited	6.35%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	5.23%
Tata Consultancy Services Limited	3.33%
Nippon India ETF Bank Bees	3.24%
Bharti Airtel Ltd	3.14%
Larsen & Toubro Limited	3.00%
Hindustan Unilever Limited	2.64%
Axis Bank Limited	2.37%
ICICI Prudential Private Banks ETF	2.30%
Kotak Mahindra Bank Limited	2.22%
Bajaj Finance Ltd	1.92%
Maruti Suzuki India Ltd	1.90%
Asian Paints (India) Ltd	1.78%
ITC Limited	1.73%
Mahindra & Mahindra Ltd.	1.72%
ICICI Prudential IT ETF	1.46%
UltraTech Cement Limited	1.40%
Tata Steel Limited	1.11%
Nestle India Limited	1.02%
HCL Technologies Limited	0.98%
Dr Reddys Laboratories Limited	0.95%
Titan Company Limited	0.92%
Hindalco Industries Limited	0.92%
Tech Mahindra Limited	0.88%
Bajaj Finserv Ltd	0.81%
National Thermal Power Corporation Ltd.	0.77%
Bharat Petroleum Corporation Ltd	0.74%
PB Fintech Limited	0.72%
Divis Laboratories Ltd.	0.71%
Vedanta Ltd	0.71%
Wipro Limited	0.62%
Hindustan Petroleum Corporation Ltd.	0.62%
Sun Pharmaceuticals Industries Limited	0.58%
Cipla Limited	0.58%
Housing Devt Finance Corpn Limited	0.55%
Tata Power Co. Ltd	0.55%
SBI Life Insurance Company Limited	0.53%
Others	13.16%
<b>Total</b>	<b>96.91%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.09%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

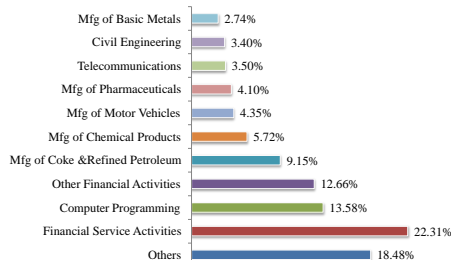
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
24,893.97	-	793.80	25,687.77

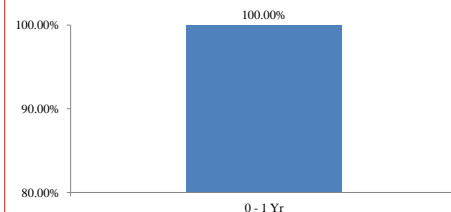
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	3.07%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	96.91%
Net Current Assets	-	0.02%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Growth Fund - Pension - II as on January 31, 2022

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

<b>SFIN Code</b>	: ULIF02808/10/08GrwthFndII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 60.1983

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.04%	13.16%
10 Years	13.85%	12.97%
7 Years	11.02%	10.24%
5 Years	14.92%	14.81%
3 Years	17.75%	16.81%
2 Years	21.73%	20.75%
1 Year	25.14%	27.69%
6 Months	8.31%	9.37%
1 Month	0.26%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized.

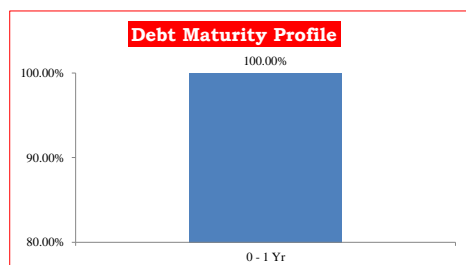
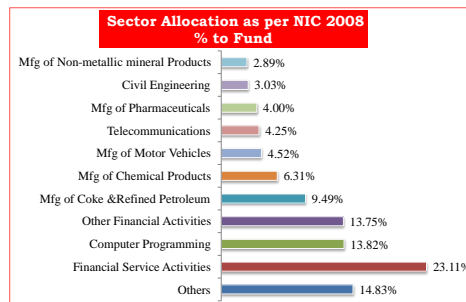
Portfolio	
Equity	% to Fund
Reliance Industries Limited	8.41%
ICICI Bank Limited	7.70%
Infosys Limited	7.63%
ICICI Prudential Private Banks ETF	4.92%
HDFC Bank Limited	4.53%
Axis Bank Limited	4.01%
Bharti Airtel Ltd	3.98%
Tata Consultancy Services Limited	3.11%
Larsen & Toubro Limited	3.03%
Hindustan Unilever Limited	3.00%
Nippon India ETF Bank Bees	2.47%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.44%
Bajaj Finance Ltd	2.33%
Dr Reddys Laboratories Limited	2.24%
UltraTech Cement Limited	2.20%
SBI-ETF Nifty Bank	2.16%
Mahindra & Mahindra Ltd.	2.10%
Housing Devt Finance Corpn Limited	1.98%
HCL Technologies Limited	1.71%
Maruti Suzuki India Ltd	1.57%
IITC Limited	1.47%
Kotak Mahindra Bank Limited	1.45%
Tech Mahindra Limited	1.37%
Asian Paints (India) Ltd	1.27%
Tata Steel Limited	1.18%
SBI ETF IT	1.05%
Crompton Greaves Consumer Electricals Ltd	0.96%
National Thermal Power Corporation Ltd.	0.88%
Bharat Petroleum Corporation Ltd	0.86%
Lupin Limited	0.81%
Ashok Leyland Limited	0.70%
Bajaj Auto Ltd.	0.59%
Shree Cement Limited	0.59%
Schaeffler India Limited	0.57%
SBI Life Insurance Company Limited	0.55%
Godrej Consumer Products Limited	0.54%
Apollo Hospitals Enterprise Limited	0.53%
Others	12.95%
<b>Total</b>	<b>99.83%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.17%</b>
<b>Grand Total</b>	<b>100.00%</b>

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
1,21,617.68	-	201.86	1,21,819.54

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.12%
Public Deposits	-	-
Govt. Securities	0%	0.00%
Corporate Bonds	-	-
Equity	90% to 100%	99.83%
Net Current Assets	-	0.05%



## Liquid Fund - Pension - II as on January 31, 2022

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

<b>SFIN Code</b>	: ULIF02208/10/08LiquidFdII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 22.8721

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.39%	6.95%
10 Years	5.81%	7.12%
7 Years	4.86%	6.37%
5 Years	4.12%	5.81%
3 Years	3.56%	4.91%
2 Years	2.74%	4.03%
1 Year	2.18%	3.66%
6 Months	1.09%	1.82%
1 Month	0.20%	0.31%

# CRISIL Liquid Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
<b>Grand Total</b>	<b>100.00%</b>

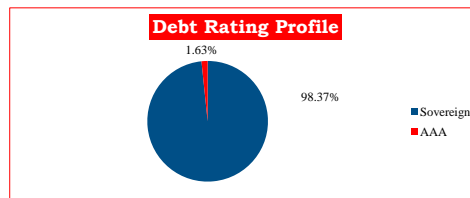
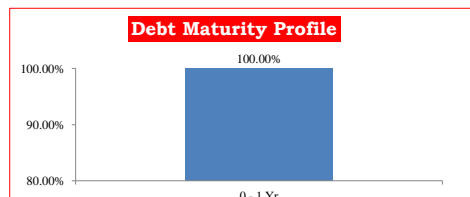
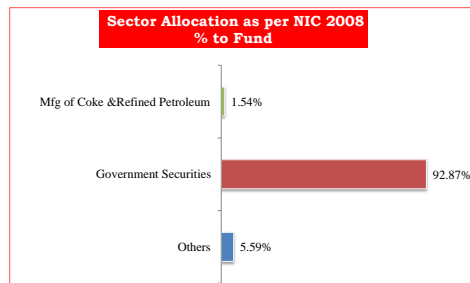
Debt Parameters	
Portfolio Yield (%)	3.85%
Avg Maturity (In Months)	8.19
Modified Duration (In Years)	0.68

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	-	1914.17	1,914.17

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity		



## Secured Managed Fund - Pension - II as on January 31, 2022

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

<b>SFIN Code</b>	: ULIF02408/10/08SecureMFH101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 28.6982

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.16%	8.14%
10 Years	8.01%	8.38%
7 Years	7.12%	7.98%
5 Years	6.11%	7.00%
3 Years	7.39%	8.50%
2 Years	6.04%	7.12%
1 Year	2.28%	3.09%
6 Months	1.40%	1.73%
1 Month	-0.27%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Debtures / Bonds	% to Fund
State Bank of India	5.20%
Housing Development Finance Corporation Ltd	4.61%
IDFC First Bank Limited	4.10%
Sundaram Finance Ltd	2.98%
Sikka Ports And Terminals	1.92%
Bajaj Finance Ltd	1.83%
ICICI Bank Ltd	1.56%
HDB Financial Services Ltd	1.30%
Mahindra and Mahindra Financial Services Ltd	1.25%
International Finance Corporation	0.71%
Others	1.91%
<b>Total</b>	<b>27.38%</b>

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	13.66%
7.17% GOI Mat 08-Jan-2028	11.78%
6.67% GOI Mat 15-Dec-2035	5.83%
6.79% GOI Mat 15-May-2027	4.98%
8.20% GOI Mat 15-Feb-2022	4.19%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.15%
7.88% GOI Mat 19-Mar-2030	2.80%
7.61% GOI Mat 09-May-2030	2.68%
8.00% Oil Bond Mat 23-Mar-2026	1.94%
Gsec C-STRIPS Mat 22-Feb-2022	1.67%
Others	7.15%
<b>Total</b>	<b>59.84%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 12.78%**

**Grand Total 100.00%**

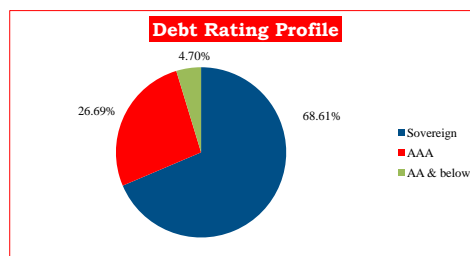
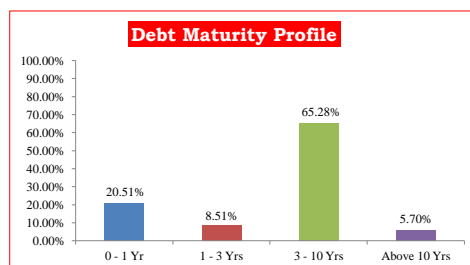
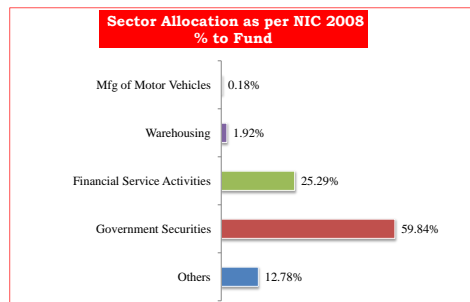
Debt Parameters	
Portfolio Yield (%)	5.86%
Avg Maturity (In Months)	61.77
Modified Duration (In Years)	3.88

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	5,208.09	763.02	5,971.11

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	15.13%
Public Deposits		
Govt. Securities	75% to 100%	87.22%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.35%



## Stable Managed Fund - Pension - II as on January 31, 2022

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

<b>SFIN Code</b>	: ULIF02308/10/08StableMFII101
<b>Inception Date</b>	: 08 Oct 2008
<b>NAV</b>	: 23.8555

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.73%	7.47%
10 Years	6.50%	8.15%
7 Years	5.72%	7.46%
5 Years	5.32%	6.86%
3 Years	5.20%	6.61%
2 Years	4.17%	5.64%
1 Year	2.74%	4.44%
6 Months	1.18%	1.98%
1 Month	0.23%	0.33%

# CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized. The benchmark index of the fund has been changed to CRISIL Low Duration Debt Index w.e.f December 30, 2020. Benchmark returns are computed basis the revised benchmark index.

### Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.15%
Housing Development Finance Corporation Ltd	4.79%
<b>Total</b>	<b>10.94%</b>

Government Securities	% to Fund
8.60% Tamil Nadu SDL Mat 06-Mar-2023	17.22%
8.67% Maharashtra SDL Mat 06-Feb-2023	15.04%
8.62% Maharashtra SDL Mat 06-Mar-2023	12.92%
8.31% Karnataka SDL Mat 14 Nov 2022	7.09%
Gsec C-STRIPS Mat 22-Feb-2023	5.27%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	2.83%
<b>Total</b>	<b>60.37%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>28.69%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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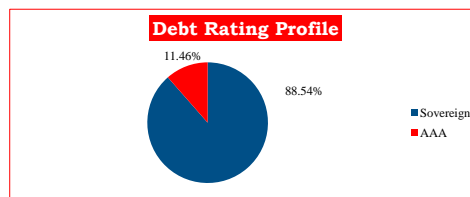
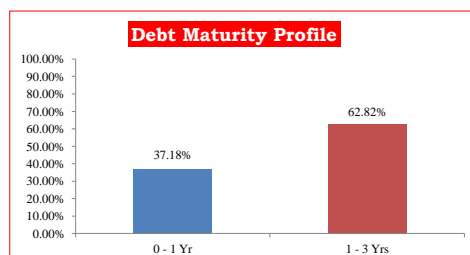
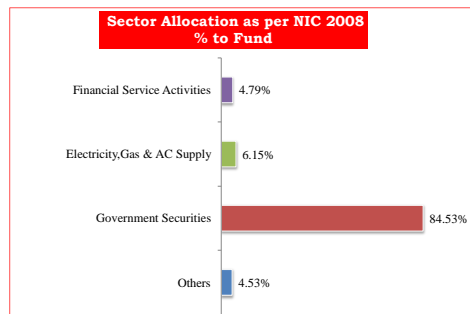
Debt Parameters	
Portfolio Yield (%)	4.70%
Avg Maturity (In Months)	12.39
Modified Duration (In Years)	0.97

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,033.50	415.79	1,449.29

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## BlueChip Fund as on January 31, 2022

**Fund Objective :** The fund aims to provide medium to long term capital appreciation by investing in a portfolio of pre-dominantly large cap companies which can perform through economic and market cycles. The fund will invest at least 80% of the AUM in companies which have a market capitalization greater than the company with the least weight in BSE100 index. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03501/01/10BlueChipFd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 34.9155

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.91%	10.20%
10 Years	13.88%	12.97%
7 Years	11.36%	10.24%
5 Years	15.01%	14.81%
3 Years	17.25%	16.81%
2 Years	20.75%	20.75%
1 Year	24.81%	27.69%
6 Months	8.23%	9.37%
1 Month	0.07%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.79%
Reliance Industries Limited	7.72%
ICICI Bank Limited	6.76%
HDFC Bank Limited	5.60%
SBI-ETF Nifty Bank	3.44%
Nippon India ETF Bank Bees	3.43%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	3.43%
Bharti Airtel Ltd	3.41%
Tata Consultancy Services Limited	3.39%
Larsen & Toubro Limited	3.35%
Bajaj Finance Ltd	2.60%
Axis Bank Limited	2.56%
Hindustan Unilever Limited	2.51%
Mahindra & Mahindra Ltd.	2.01%
Kotak Mahindra Bank Limited	1.99%
Housing Dvnt Finance Corpn Limited	1.88%
ICICI Prudential IT ETF	1.85%
UltraTech Cement Limited	1.81%
Maruti Suzuki India Ltd	1.79%
ITC Limited	1.71%
HDFC Banking ETF	1.69%
Asian Paints (India) Ltd	1.64%
Tata Steel Limited	1.62%
Dr Reddys Laboratories Limited	1.26%
Cipla Limited	1.04%
HCL Technologies Limited	1.03%
Bharat Petroleum Corporation Ltd	0.90%
Titan Company Limited	0.84%
National Thermal Power Corporation Ltd.	0.83%
SBI Life Insurance Company Limited	0.80%
Crompton Greaves Consumer Electricals Ltd	0.74%
Nestle India Limited	0.72%
Shree Cement Limited	0.69%
Avenue Supermarts Ltd	0.67%
Divis Laboratories Ltd.	0.52%
Others	12.74%
<b>Total</b>	<b>97.78%</b>

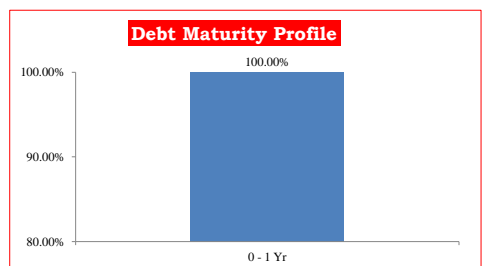
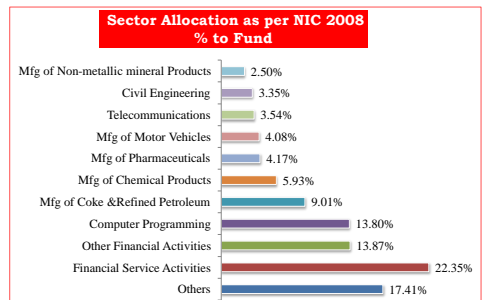
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.22%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
7,53,251.14	-	17,140.30	7,70,391.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	2.19%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	97.78%
Net Current Assets	-	0.04%



## Income Fund as on January 31, 2022

**Fund Objective :** The fund aims to provide superior returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03401/01/10IncomeFund101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 24.2305

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.60%	7.99%
10 Years	7.62%	8.38%
7 Years	6.59%	7.98%
5 Years	5.59%	7.00%
3 Years	7.11%	8.50%
2 Years	5.90%	7.12%
1 Year	2.10%	3.09%
6 Months	1.32%	1.73%
1 Month	-0.29%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.29%
State Bank of India	4.01%
ICICI Bank Ltd	2.26%
Sikka Ports And Terminals	2.26%
IDFC First Bank Limited	2.12%
LIC Housing Finance Ltd	2.05%
Mahindra & Mahindra Ltd	1.93%
Bajaj Finance Ltd	1.74%
AXIS Bank Limited	1.57%
Power Grid Corporation of India Ltd	1.30%
Others	6.58%
<b>Total</b>	<b>32.12%</b>

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	12.36%
7.17% GOI Mat 08-Jan-2028	11.82%
6.67% GOI Mat 15-Dec-2035	6.14%
6.79% GOI Mat 15-May-2027	4.98%
8.20% GOI Mat 15-Feb-2022	4.89%
7.61% GOI Mat 09-May-2030	3.30%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.78%
7.88% GOI Mat 19-Mar-2030	2.66%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.59%
6.79% GOI Mat 26-Dec-2029	1.09%
Others	6.66%
<b>Total</b>	<b>58.27%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 9.61%**

**Grand Total 100.00%**

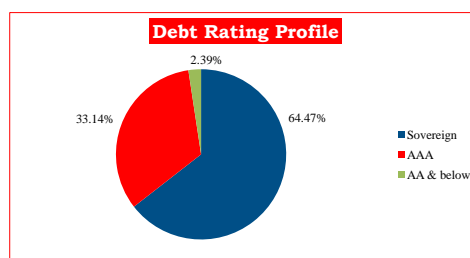
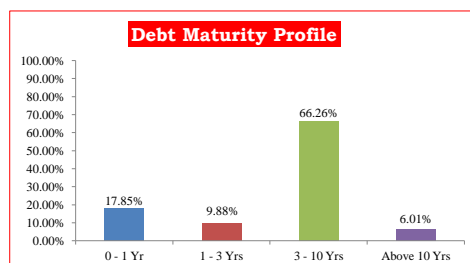
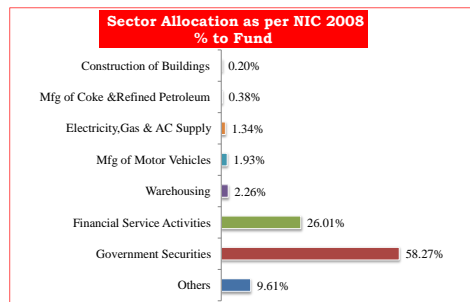
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	61.87
Modified Duration (In Years)	3.91

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	2,37,442.91	25,257.97	2,62,700.88

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.74%
Public Deposits		
Govt. Securities	80% to 100%	90.39%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.13%



## Opportunities Fund as on January 31, 2022

**Fund Objective :** The fund aims to generate long term capital appreciation by investing pre-dominantly in mid cap stocks which are likely to be the blue chips of tomorrow. The fund will invest in stocks which have a market capitalization equal to or lower than the market capitalization of the highest weighted stock in the NSE CNX Midcap Index. The fund may also invest upto 20% in money market instruments/cash.

<b>SFIN Code</b>	: ULIF03601/01/10OpprtntyFd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 46.7217

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.61%	12.08%
10 Years	16.16%	15.61%
7 Years	13.59%	12.68%
5 Years	15.05%	14.45%
3 Years	20.02%	21.44%
2 Years	25.25%	29.65%
1 Year	35.36%	44.78%
6 Months	5.46%	8.84%
1 Month	-0.78%	-0.55%

# Nifty MidCap 100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Tata Power Co. Ltd	2.80%
AU Small Finance Bank Limited	2.78%
SRF Limited	2.69%
Mphasis Limited	2.66%
MindTree Limited.	2.47%
Voltas Ltd	2.42%
Page Industries Ltd	2.40%
Crompton Greaves Consumer Electricals Ltd	2.33%
Balkrishna Industries Ltd.	2.24%
Federal Bank Limited	1.98%
IPCA Laboratories Ltd	1.81%
Trent Ltd.	1.79%
Max Financial Services Limited	1.63%
Cholamandalam Investment & Finance Company Ltd	1.62%
Sundaram Finance Limited	1.62%
Bharat Electronics Ltd	1.60%
Zee Entertainment Enterprises Limited	1.49%
Aarti Industries Limited	1.45%
The Ramco Cements Ltd	1.43%
Emami Ltd	1.42%
Bata India Ltd	1.41%
Mahindra & Mahindra Financial Services Limited	1.38%
The Indian Hotels Company Ltd	1.31%
LIC Housing Finance Limited	1.31%
Bharat Forge Ltd	1.26%
L&T Technology Services Ltd	1.25%
Godrej Properties Limited	1.24%
P I Industries Limited	1.21%
Indian Railway Catering and Tourism Corporation Limited	1.19%
City Union Bank Ltd	1.15%
Gujarat Gas Limited	1.15%
Ashok Leyland Limited	1.13%
Alkem Laboratories Ltd	1.00%
Shriram Transport Finance Company Ltd	0.95%
Torrent Power Ltd.	0.92%
Bajaj Holdings & Investment Limited	0.89%
Escorts Limited	0.89%
Kansai Nerolac Paints Ltd	0.87%
Whirlpool of India Limited	0.86%
Container Corporation of India Ltd	0.80%
3M India Ltd	0.77%
Atul Ltd	0.74%
ICICI Securities Limited	0.72%
Dr. Lal Path Labs Ltd.	0.71%
Apollo Hospitals Enterprise Limited	0.71%
Mahanagar Gas Ltd	0.70%
Supreme Industries Ltd	0.69%
Indraprastha Gas Ltd.	0.67%
MRF Ltd.	0.67%
IDFC Limited	0.66%
Canara Bank	0.65%
Cummins India Ltd.	0.65%
TVS Motors Co Ltd.	0.63%
Dalmia Bharat Limited	0.61%
REC Limited	0.59%
Alembic Pharmaceuticals Limited	0.59%
Apollo Tyres Ltd	0.53%
Bayer CropScience Ltd.	0.53%
Endurance Technologies Ltd	0.53%
Sundram Fasteners Limited	0.51%
Aditya Birla Fashion & Retail Limited	0.50%
Others	19.86%
<b>Total</b>	<b>96.01%</b>

Deposits, Money Mkt Securities and Net Current Assets.	3.99%
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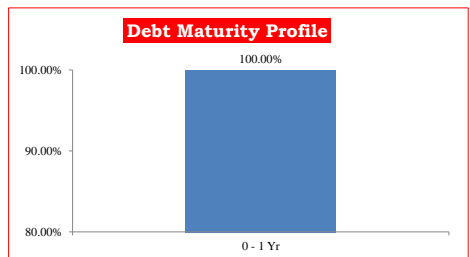
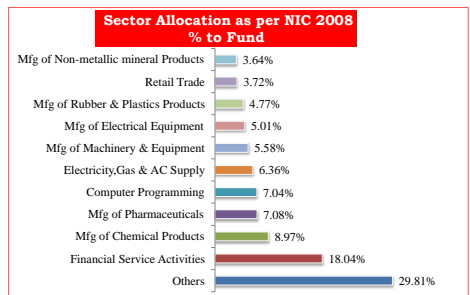
<b>Grand Total</b>	<b>100.00%</b>
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### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
28,03,983.41	-	1,16,576.18	29,20,559.59

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.96%
Public Deposits		
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity	80% to 100%	96.01%
Net Current Assets	-	0.04%



## Vantage Fund as on January 31, 2022

**Fund Objective :** The Vantage Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to market movements.

<b>SFIN Code</b>	: ULIF03701/01/10VantageFnd101
<b>Inception Date</b>	: 05 Jan 2010
<b>NAV</b>	: 31.4135

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.94%	N/A
10 Years	11.21%	N/A
7 Years	8.73%	N/A
5 Years	9.93%	N/A
3 Years	10.48%	N/A
2 Years	10.97%	N/A
1 Year	13.25%	N/A
6 Months	5.25%	N/A
1 Month	0.09%	N/A

# NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	4.89%
Infosys Limited	4.85%
ICICI Bank Limited	4.45%
SBI-ETF Nifty Bank	4.19%
Tata Consultancy Services Limited	2.57%
Bajaj Finance Ltd	2.37%
Kotak Mahindra Bank Limited	1.89%
Larsen & Toubro Limited	1.87%
Bharti Airtel Ltd	1.65%
HDFC Bank Limited	1.61%
Hindustan Unilever Limited	1.44%
ITC Limited	1.12%
Axis Bank Limited	1.12%
Maruti Suzuki India Ltd	1.03%
Asian Paints (India) Ltd	1.01%
Tata Steel Limited	0.91%
Mahindra & Mahindra Ltd.	0.86%
Cipla Limited	0.84%
Titan Company Limited	0.78%
UltraTech Cement Limited	0.74%
State Bank of India	0.71%
Bharat Petroleum Corporation Ltd	0.59%
Eicher Motors Limited	0.57%
Tech Mahindra Limited	0.52%
Others	7.23%
<b>Total</b>	<b>49.79%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	7.77%
IOT Utkal Energy Services Limited	4.78%
Power Finance Corporation Ltd	3.49%
Sikka Ports And Terminals	2.94%
Housing Development Finance Corporation Ltd	2.33%
ICICI Securities Primary Dealership Ltd	0.68%
IDFC First Bank Limited	0.38%
Tata Steel Ltd	0.13%
<b>Total</b>	<b>22.50%</b>

Government Securities	% to Fund
7.59% GOI Mat 11-Jan-2026	5.98%
5.22% GOI Mat 15-JUN-2025	5.58%
6.67% GOI Mat 15-Dec-2035	5.19%
7.27% GOI Mat 08-Apr-2026	1.74%
7.26% GOI Mat 14-Jan-2029	1.51%
7.32% GOI Mat 28-Jan-2024	1.44%
7.59% GOI Mat 20-Mar-2029	1.32%
7.67% Tamil Nadu Uday Mat 22-Mar-2023	0.70%
7.57% GOI Mat 17-Jun-2033	0.50%
8.30% GOI Mat 02-Jul-2040	0.28%
Others	1.11%
<b>Total</b>	<b>25.35%</b>

Deposits, Money Mkt Securities and Net Current Assets.	2.36%
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<b>Grand Total</b>	<b>100.00%</b>
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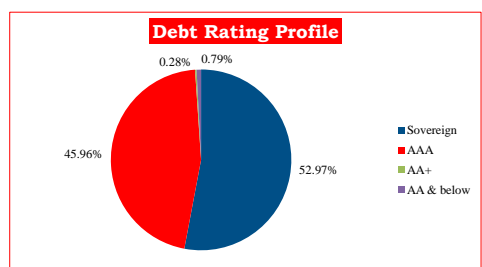
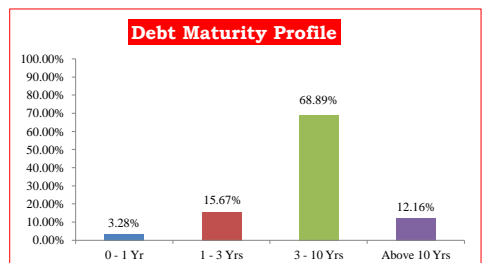
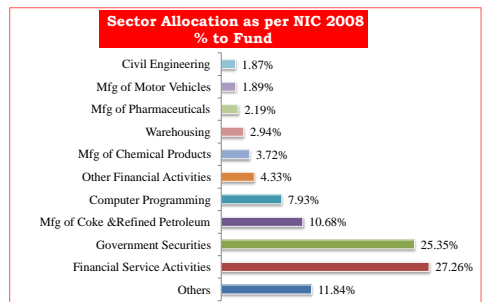
Debt Parameters	
Portfolio Yield (%)	6.03%
Avg Maturity (In Months)	61.90
Modified Duration (In Years)	3.86

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
3,968.38	3,813.50	188.46	7,970.34

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	1.23%
Public Deposits		
Govt. Securities	10% to 70%	47.85%
Corporate Bonds		
Equity	10% to 70%	49.79%
Net Current Assets	-	1.13%



## Balanced Fund as on January 31, 2022

**Fund Objective :** To invest in Debt and Equity securities so as to combine the stability of Debt instruments with the long term capital appreciation potential of Equities.

<b>SFIN Code</b>	: ULI03901/09/10BalancedFd101
<b>Inception Date</b>	: 08 Sep 2010
<b>NAV</b>	: 29.1611

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.84%	9.41%
10 Years	11.42%	11.14%
7 Years	9.08%	9.34%
5 Years	11.33%	11.69%
3 Years	13.38%	13.49%
2 Years	15.28%	15.30%
1 Year	17.10%	17.85%
6 Months	5.82%	6.31%
1 Month	-0.19%	-0.22%

# 60% BSE-100 40% CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	5.46%
Infosys Limited	4.87%
HDFC Bank Limited	4.84%
ICICI Bank Limited	4.13%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	3.41%
Nippon India ETF Bank Bees	2.12%
Bharti Airtel Ltd	2.08%
Larsen & Toubro Limited	1.99%
Hindustan Unilever Limited	1.78%
Tata Consultancy Services Limited	1.63%
Axis Bank Limited	1.56%
ICICI Prudential Private Banks ETF	1.46%
Kotak Mahindra Bank Limited	1.45%
Bajaj Finance Ltd	1.22%
ITC Limited	1.10%
Maruti Suzuki India Ltd	1.08%
UltraTech Cement Limited	1.08%
Asian Paints (India) Ltd	1.06%
Mahindra & Mahindra Ltd.	0.95%
HCL Technologies Limited	0.87%
ICICI Prudential IT ETF	0.74%
Tech Mahindra Limited	0.70%
Tata Steel Limited	0.70%
Nestle India Limited	0.70%
Titan Company Limited	0.61%
Dr Reddys Laboratories Limited	0.61%
Hindalco Industries Limited	0.57%
Others	13.29%
<b>Total</b>	<b>62.05%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	2.12%
IDFC First Bank Limited	1.71%
State Bank of India	1.39%
Bajaj Finance Ltd	1.23%
Mahindra and Mahindra Financial Services Ltd	1.14%
LIC Housing Finance Ltd	0.86%
National Bank For Agriculture & Rural Development	0.57%
Export and Import Bank of India	0.33%
Larsen & Toubro Ltd	0.32%
Ultratech Cement Ltd	0.29%
Others	2.13%
<b>Total</b>	<b>12.08%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	3.47%
6.67% GOI Mat 15-Dec-2035	3.05%
6.45% GOI Mat 07-Oct-2029	1.80%
7.26% GOI Mat 14-Jan-2029	1.74%
6.79% GOI Mat 15-May-2027	1.03%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.89%
8.15% Maharashtra SDL Mat 26-Nov-2025	0.48%
7.65% Karnataka SDL Mat 29 Nov 2027	0.35%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	0.31%
8.00% Oil Bond Mat 23-Mar-2026	0.28%
Others	1.25%
<b>Total</b>	<b>14.66%</b>

Deposits, Money Mkt Securities and Net Current Assets. **11.21%**

**Grand Total 100.00%**

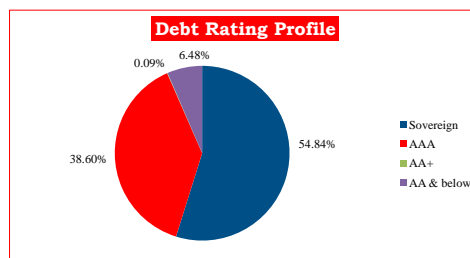
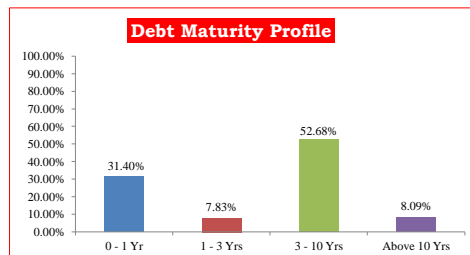
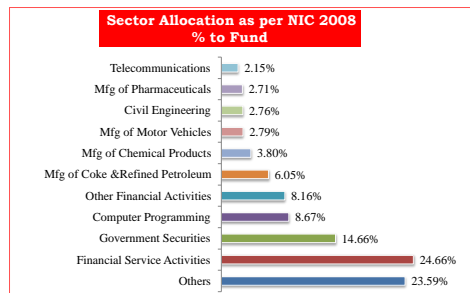
Debt Parameters	
Portfolio Yield (%)	5.48%
Avg Maturity (In Months)	54.23
Modified Duration (In Years)	3.40

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
5,07,231.58	2,18,562.77	91,658.16	8,17,452.51

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Abhishek Agarwal	-	-	13

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.32%
Public Deposits		
Govt. Securities	0% to 60%	26.74%
Corporate Bonds	40% to 80%	62.05%
Equity		
Net Current Assets	-	-0.11%



## Highest NAV Guarantee Fund as on January 31, 2022

**Fund Objective :** To Generate Returns from Hybrid asset Allocation Portfolio over 10 year Term of Fund

<b>SFIN Code</b>	: ULIF04001/09/10HighestNAV101
<b>Inception Date</b>	: 08 Sep 2010
<b>NAV</b>	: 18.4763

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.53%	N/A
10 Years	6.71%	N/A
7 Years	4.80%	N/A
5 Years	5.85%	N/A
3 Years	5.65%	N/A
2 Years	4.51%	N/A
1 Year	6.11%	N/A
6 Months	2.40%	N/A
1 Month	0.14%	N/A

\* NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
HDFC Bank Limited	1.80%
Infosys Limited	1.66%
ICICI Bank Limited	1.41%
Reliance Industries Limited	1.29%
Tata Consultancy Services Limited	0.68%
Larsen & Toubro Limited	0.53%
Kotak Mahindra Bank Limited	0.50%
Others	8.35%
<b>Total</b>	<b>16.22%</b>

Debentures / Bonds	% to Fund
IDFC First Bank Limited	5.79%
LIC Housing Finance Ltd	5.21%
Fullerton India Credit Company Ltd	2.25%
Larsen & Toubro Ltd	2.19%
Shriram City Union Finance Ltd	2.18%
Housing Development Finance Corporation Ltd	1.76%
Power Finance Corporation Ltd	1.40%
Can Fin Homes Ltd.	0.67%
ICICI Securities Primary Dealership Ltd	0.67%
Hindalco Industries Ltd	0.67%
Others	2.63%
<b>Total</b>	<b>25.43%</b>

Government Securities	% to Fund
7.37% GOI Mat 16-April-2023	7.56%
Gsec C-STRIPS Mat 17-Dec-2022	6.35%
Gsec C-STRIPS Mat 15-Jun-2023	5.66%
Gsec C-STRIPS Mat 15-Jun-2022	5.66%
Gsec C-STRIPS Mat 15-Dec-2023	5.17%
Gsec C-STRIPS Mat 15-Mar-2022	4.47%
7.68% GOI Mat 15-Dec-2023	3.73%
Gsec C-STRIPS Mat 15-Sep-2022	3.28%
Gsec C-STRIPS Mat 15-Dec-2022	2.31%
Gsec C-STRIPS Mat 26-Oct-2022	1.71%
Others	10.25%
<b>Total</b>	<b>56.15%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>2.21%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	4.59%
Avg Maturity (In Months)	12.37
Modified Duration (In Years)	0.97

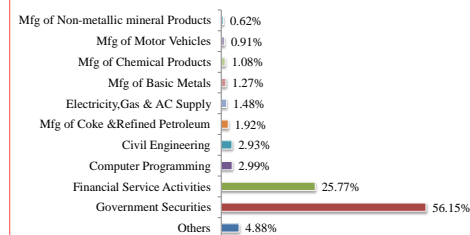
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
36,415.22	1,83,199.26	4,962.27	2,24,576.74

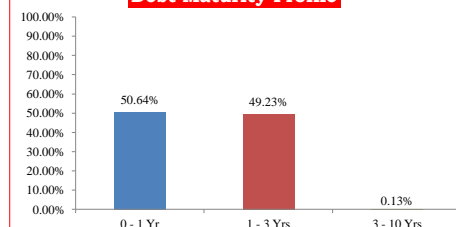
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhali	-	-	3
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 100%	82.64%
Govt. Securities		
Corporate Bonds		
Equity	0% to 100%	16.22%
Net Current Assets	-	1.14%

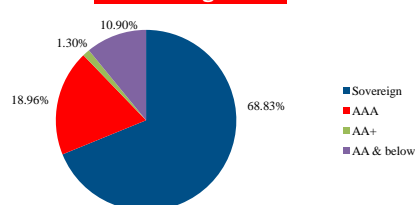
### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



### Debt Rating Profile



## Short Term Fund as on January 31, 2022

**Fund Objective :** To invest in Government securities, high grade corporate bonds and money market instruments with a maximum outstanding maturity limit of 3 years

<b>SFIN Code</b>	: ULIF03801/09/10ShortTrmFd101
<b>Inception Date</b>	: 14 Sep 2010
<b>NAV</b>	: 20.2276

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.38%	8.13%
10 Years	6.20%	8.26%
7 Years	5.26%	7.80%
5 Years	4.48%	7.25%
3 Years	4.93%	7.93%
2 Years	4.76%	6.95%
1 Year	2.83%	4.74%
6 Months	1.18%	2.05%
1 Month	0.21%	0.21%

# CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	9.45%
Larsen & Toubro Ltd	9.17%
Ultratech Cement Ltd	8.95%
Power Finance Corporation Ltd	6.64%
Housing Development Finance Corporation Ltd	5.70%
National Bank For Agriculture & Rural Development	5.25%
LIC Housing Finance Ltd	3.11%
REC Limited	1.05%
Hindalco Industries Ltd	0.74%
Hindustan Petroleum Corporation Ltd	0.53%
<b>Total</b>	<b>50.59%</b>

Government Securities	% to Fund
8.58% Gujarat SDL Mat 23-Jan-2023	7.14%
8.67% Maharashtra SDL Mat 06-Feb-2023	5.20%
Gsec C-STRIPS Mat 12-Jun-2023	5.19%
Gsec C-STRIPS Mat 22-Feb-2023	3.98%
8.90% Tamil Nadu SDL Mat 20-Sep-2022	3.32%
7.16% GOI Mat 20-May-2023	3.22%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	2.16%
8.13% GOI Mat 21-Sep-2022	1.07%
8.63% Tamil Nadu SDL Mat 09-Jan-2023	0.31%
8.80% Tamil Nadu SDL Mat 25-Oct-2022	0.12%
<b>Total</b>	<b>31.73%</b>

Deposits, Money Mkt Securities and Net Current Assets.	17.67%
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<b>Grand Total</b>	<b>100.00%</b>
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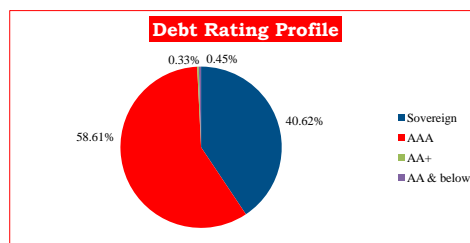
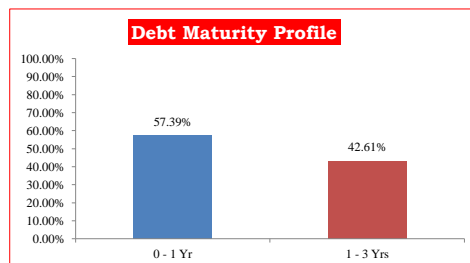
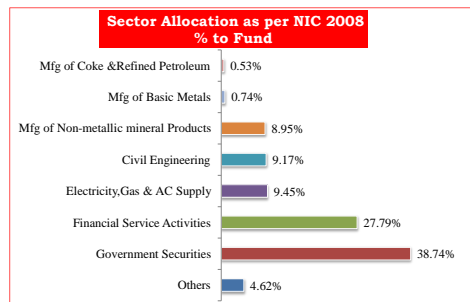
Debt Parameters	
Portfolio Yield (%)	4.75%
Avg Maturity (In Months)	12.97
Modified Duration (In Years)	1.00

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	7,886.40	1,692.85	9,579.25

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	100%	100.00%
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%



## Capital Guarantee Fund as on January 31, 2022

**Fund Objective :** To Generate Returns from Hybrid asset Allocation Portfolio with a guarantee that the corpus at the end of the investment horizon is at least equal to initial Capital.

<b>SFIN Code</b>	: ULIF04126/10/CaptlGuaFd101
<b>Inception Date</b>	: 02 Nov 2010
<b>NAV</b>	: 28.2012

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.65%	N/A
10 Years	11.43%	N/A
7 Years	8.46%	N/A
5 Years	13.42%	N/A
3 Years	14.83%	N/A
2 Years	20.08%	N/A
1 Year	41.45%	N/A
6 Months	16.23%	N/A
1 Month	1.88%	N/A

# NA  
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
Oil & Natural Gas Corporation Ltd.	9.97%
Sun Pharmaceuticals Industries Limited	9.84%
Bharti Airtel Ltd	8.74%
Maruti Suzuki India Ltd	8.55%
Reliance Industries Limited	8.46%
Vedanta Ltd	8.13%
Eicher Motors Limited	7.55%
ICICI Bank Limited	6.54%
Bharat Petroleum Corporation Ltd	6.53%
Wipro Limited	5.84%
Larsen & Toubro Limited	5.27%
Gas Authority of India Limited	5.09%
Tech Mahindra Limited	3.68%
Others	0.48%
<b>Total</b>	<b>94.66%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.34%</b>
<b>Grand Total</b>	<b>100.00%</b>
Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

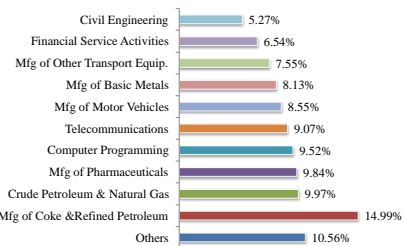
**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
102.80	-	5.80	108.60

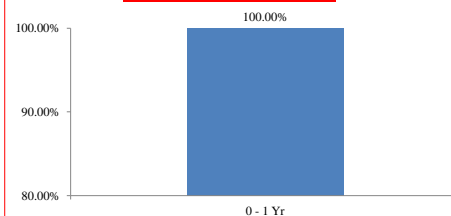
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhali	-	-	3
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 100%	4.41%
Govt. Securities		
Corporate Bonds		
Equity	0% to 100%	94.66%
Net Current Assets	-	0.93%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



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## Pension Super Plus Fund - 2012 as on January 31, 2022

**Fund Objective :** The fund aims to invest in Equity, Fixed Income Instruments, Liquid Mutual Funds and Money Market Instruments and actively manage the asset allocation between these categories to provide benefits at least equal to the guaranteed benefits.

<b>SFIN Code</b>	: ULI04818/06/12PenSuPls12101
<b>Inception Date</b>	: 06 Dec 2012
<b>NAV</b>	: 22.0635

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.02%	N/A
10 Years	N/A	N/A
7 Years	7.32%	N/A
5 Years	9.18%	N/A
3 Years	10.32%	N/A
2 Years	10.57%	N/A
1 Year	18.04%	N/A
6 Months	6.59%	N/A
1 Month	-0.10%	N/A

#NA  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	4.59%
Infosys Limited	3.58%
ICICI Bank Limited	3.54%
Tata Consultancy Services Limited	2.75%
HDFC Bank Limited	2.62%
Kotak Mahindra Bank Limited	2.07%
Larsen & Toubro Limited	2.05%
State Bank of India	1.86%
ITC Limited	1.85%
Hindustan Unilever Limited	1.85%
Bajaj Finance Ltd	1.77%
Hindalco Industries Limited	1.42%
Tata Steel Limited	1.39%
Axis Bank Limited	1.38%
Bharti Airtel Ltd	1.32%
Grasim Industries Limited	1.19%
Asian Paints (India) Ltd	1.17%
Tata Motors Limited	1.16%
Wipro Limited	1.10%
HCL Technologies Limited	1.06%
Adani Port & Special Economic Zone Ltd	1.05%
Mahindra & Mahindra Ltd.	1.03%
Oil & Natural Gas Corporation Ltd.	1.01%
Bajaj Finserv Ltd	0.98%
Maruti Suzuki India Ltd	0.96%
Tech Mahindra Limited	0.86%
Titan Company Limited	0.81%
Sun Pharmaceuticals Industries Limited	0.77%
National Thermal Power Corporation Ltd.	0.77%
Bajaj Auto Ltd.	0.76%
Cipla Limited	0.71%
Vedanta Ltd	0.69%
Dr Reddys Laboratories Limited	0.63%
UltraTech Cement Limited	0.63%
Hero Motocorp Limited	0.60%
Bharat Petroleum Corporation Ltd	0.58%
Power Grid Corporation of India Ltd	0.57%
Others	1.69%
<b>Total</b>	<b>54.85%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	7.62%
Bajaj Finance Ltd	7.37%
IOT Ukal Energy Services Limited	5.51%
Housing Development Finance Corporation Ltd	4.77%
Sikka Ports And Terminals	2.85%
Tata Steel Ltd	1.19%
Power Finance Corporation Ltd	1.13%
HDB Financial Services Ltd	1.04%
NHPC Ltd	0.83%
National Bank For Agriculture & Rural Development	0.82%
Others	3.09%
<b>Total</b>	<b>36.22%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Feb-2025	1.99%
8.20% GOI Mat 15-Feb-2022	1.01%
Gsec C-STRIPS Mat 09-Sep-2024	0.65%
Gsec C-STRIPS Mat 09-Mar-2025	0.63%
Gsec C-STRIPS Mat 09-Sep-2025	0.61%
Gsec C-STRIPS Mat 26-Oct-2023	0.37%
8.24% GOI Mat 15-Feb-2027	0.01%
<b>Total</b>	<b>5.26%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>3.67%</b>
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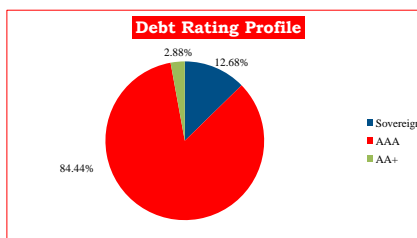
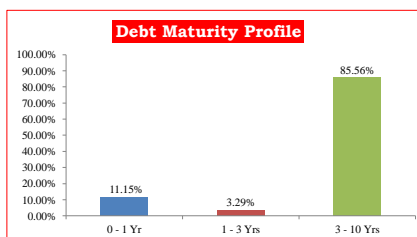
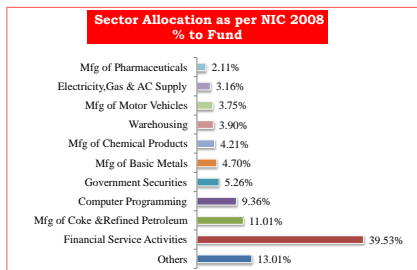
<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	6.15%
Avg Maturity (In Months)	64.75
Modified Duration (In Years)	3.94

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
81,906.03	61,946.20	5,482.94	1,49,335.18

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Badrish Kulhalli	-	-	3
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	2.56%
Public Deposits		
Govt. Securities	40% to 100%	41.48%
Corporate Bonds		
Equity	0% to 60%	54.85%
Net Current Assets	-	1.11%



## Equity Plus Fund as on January 31, 2022

**Fund Objective :** The Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

<b>SFIN Code</b>	: ULIF05301/08/13EquityPlus101
<b>Inception Date</b>	: 24 Jun 2014
<b>NAV</b>	: 22.7446

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.40%	11.49%
10 Years	N/A	N/A
7 Years	10.19%	10.16%
5 Years	14.89%	15.16%
3 Years	17.23%	16.98%
2 Years	21.68%	20.40%
1 Year	26.85%	27.18%
6 Months	8.87%	10.00%
1 Month	0.08%	-0.08%

# Nifty 50  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.26%
Infosys Limited	7.51%
HDFC Bank Limited	6.90%
ICICI Bank Limited	6.35%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	4.74%
Larsen & Toubro Limited	3.14%
Tata Consultancy Services Limited	2.98%
Bharti Airtel Ltd	2.93%
Nippon India ETF Bank Bees	2.80%
Hindustan Unilever Limited	2.73%
Axis Bank Limited	2.48%
ICICI Prudential Private Banks ETF	2.35%
ITC Limited	2.08%
Bajaj Finance Ltd	1.97%
ICICI Prudential IT ETF	1.95%
Kotak Mahindra Bank Limited	1.91%
Maruti Suzuki India Ltd	1.87%
Asian Paints (India) Ltd	1.73%
Mahindra & Mahindra Ltd.	1.71%
SBI-ETF Nifty Bank	1.64%
UltraTech Cement Limited	1.47%
Tata Steel Limited	1.21%
Housing Devt Finance Corpn Limited	1.10%
Dr Reddys Laboratories Limited	1.08%
Nestle India Limited	1.07%
Hindalco Industries Limited	1.04%
HCL Technologies Limited	1.02%
Cipla Limited	0.95%
Titan Company Limited	0.92%
Tech Mahindra Limited	0.92%
Bajaj Finserv Ltd	0.84%
State Bank of India	0.83%
National Thermal Power Corporation Ltd.	0.77%
Adani Port & Special Economic Zone Ltd	0.75%
Bharat Petroleum Corporation Ltd	0.72%
Divis Laboratories Ltd.	0.72%
Vedanta Ltd	0.72%
Shree Cement Limited	0.67%
SBI Life Insurance Company Limited	0.62%
Grasim Industries Limited	0.61%
Wipro Limited	0.59%
Tata Power Co. Ltd	0.50%
Sun Pharmaceuticals Industries Limited	0.50%
Others	6.15%
<b>Total</b>	<b>93.83%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	0.38%
REC Limited	0.24%
National Thermal Power Corporation Ltd	0.00%
<b>Total</b>	<b>0.62%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>5.55%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	3.51%
Avg Maturity (In Months)	4.62
Modified Duration (In Years)	0.31

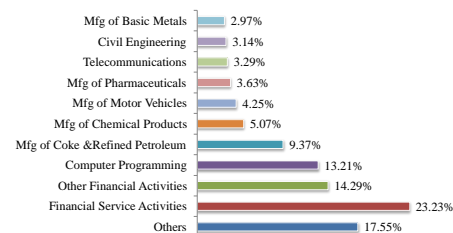
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
66,637.07	440.77	3,944.08	71,021.92

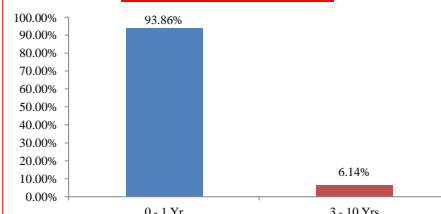
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	5.52%
Public Deposits		
Govt. Securities	0% to 20%	0.62%
Corporate Bonds		
Equity	80% to 100%	93.83%
Net Current Assets	-	0.03%

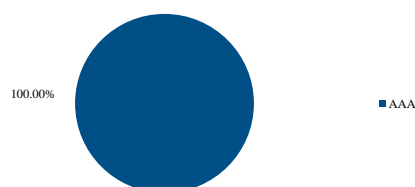
### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



### Debt Rating Profile



## Diversified Equity Fund as on January 31, 2022

**Fund Objective :** The Diversified Equity Fund aims to generate long term capital appreciation by investing in high potential companies across the market cap spectrum while taking active asset allocation calls in Equity, government securities, Money Market Instruments, Cash etc

<b>SFIN Code</b>	: ULIF05501/08/13DivrEqtyFd101
<b>Inception Date</b>	: 01 Jul 2014
<b>NAV</b>	: 27.7934

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.41%	11.38%
10 Years	N/A	N/A
7 Years	13.43%	10.24%
5 Years	16.90%	14.81%
3 Years	18.66%	16.81%
2 Years	23.07%	20.75%
1 Year	26.04%	27.69%
6 Months	8.02%	9.37%
1 Month	0.09%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.42%
Reliance Industries Limited	8.22%
ICICI Bank Limited	7.67%
HDFC Bank Limited	4.55%
Axis Bank Limited	3.83%
Bharti Airtel Ltd	3.82%
ICICI Prudential Private Banks ETF	3.78%
SBI-ETF Nifty Bank	3.60%
Hindustan Unilever Limited	2.88%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	2.87%
Larsen & Toubro Limited	2.86%
Tata Consultancy Services Limited	2.29%
Bajaj Finance Ltd	2.17%
Housing Devt Finance Corpn Limited	2.17%
Dr Reddys Laboratories Limited	2.15%
Mahindra & Mahindra Ltd.	2.08%
UltraTech Cement Limited	2.05%
HCL Technologies Limited	1.74%
Maruti Suzuki India Ltd	1.59%
Kotak Mahindra Bank Limited	1.58%
IITC Limited	1.50%
Crompton Greaves Consumer Electricals Ltd	1.38%
Tech Mahindra Limited	1.36%
Asian Paints (India) Ltd	1.32%
ICICI Prudential IT ETF	1.21%
Tata Steel Limited	1.07%
Nippon India ETF Bank Bees	0.90%
National Thermal Power Corporation Ltd.	0.87%
Bharat Petroleum Corporation Ltd	0.78%
Lupin Limited	0.72%
Ashok Leyland Limited	0.72%
Schaeffler India Limited	0.67%
Apollo Hospitals Enterprise Limited	0.55%
SBI Life Insurance Company Limited	0.53%
Bajaj Auto Ltd.	0.52%
Britannia Industries Ltd	0.52%
Shree Cement Limited	0.50%
Others	14.39%
<b>Total</b>	<b>99.87%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.13%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

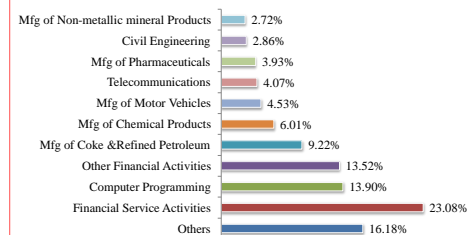
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
1,67,227.20	-	224.99	1,67,452.19

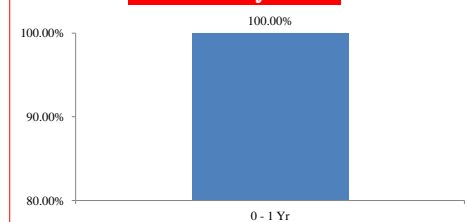
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.26%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	99.87%
Net Current Assets	-	-0.13%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Bond Fund as on January 31, 2022

**Fund Objective :** The Bond Fund aims to dynamically manage the allocation between government securities, Fixed Income instruments, Money Market instruments and Cash with the intent to dynamically manage the duration at a level that delivers superior risk adjusted returns.

<b>SFIN Code</b>	: ULIF05601/08/13Bond Funds101
<b>Inception Date</b>	: 23 Jun 2014
<b>NAV</b>	: 17.3635

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.52%	8.60%
10 Years	N/A	N/A
7 Years	6.38%	7.98%
5 Years	5.77%	7.00%
3 Years	7.04%	8.50%
2 Years	5.84%	7.12%
1 Year	2.16%	3.09%
6 Months	1.31%	1.73%
1 Month	-0.29%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	5.62%
State Bank of India	5.06%
Bajaj Finance Ltd	3.54%
Mahindra & Mahindra Ltd	2.34%
Indian Railway Finance Corporation Ltd	1.92%
IDFC First Bank Limited	1.74%
REC Limited	1.67%
Sikka Ports And Terminals	1.51%
LIC Housing Finance Ltd	1.19%
International Finance Corporation	1.13%
Others	6.12%
<b>Total</b>	<b>31.84%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.07%
7.26% GOI Mat 14-Jan-2029	12.02%
8.20% GOI Mat 15-Feb-2022	7.43%
6.67% GOI Mat 15-Dec-2035	5.94%
6.79% GOI Mat 15-May-2027	5.02%
7.61% GOI Mat 09-May-2030	3.37%
7.88% GOI Mat 19-Mar-2030	2.85%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.60%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.61%
6.79% GOI Mat 26-Dec-2029	1.46%
Others	6.39%
<b>Total</b>	<b>60.76%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 7.40%**

**Grand Total 100.00%**

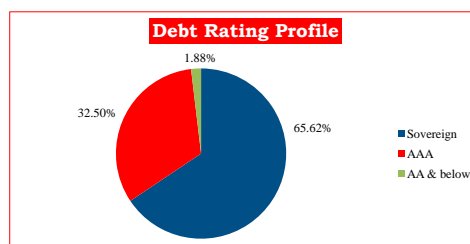
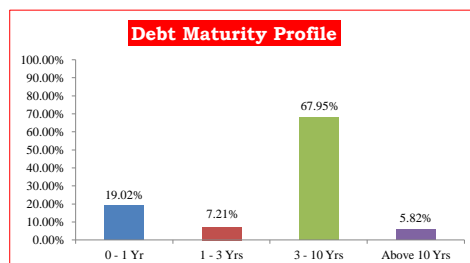
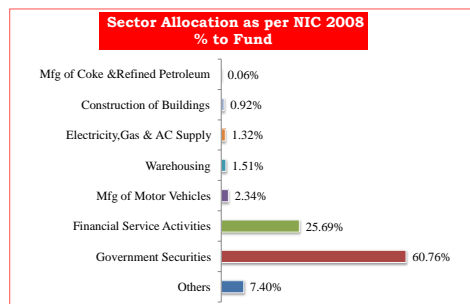
Debt Parameters	
Portfolio Yield (%)	5.92%
Avg Maturity (In Months)	62.66
Modified Duration (In Years)	3.94

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	31,205.39	2,493.05	33,698.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	9.42%
Public Deposits		
Govt. Securities	40% to 100%	92.60%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.03%



## Conservative Fund as on January 31, 2022

**Fund Objective :** The Conservative Fund is a pure Debt Fund which invests in Government securities, high grade Fixed Income Instruments, Liquid Mutual Fund and Money Market Instruments. The fund aims to deliver stable returns by investing in the short end of the yield curve to limit the volatility and risk of the Fund.

<b>SFIN Code</b>	: ULIF05801/08/13ConservFid101
<b>Inception Date</b>	: 11 Jul 2014
<b>NAV</b>	: 16.5494

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.89%	8.02%
10 Years	N/A	N/A
7 Years	6.29%	7.80%
5 Years	5.66%	7.25%
3 Years	6.35%	7.93%
2 Years	5.48%	6.95%
1 Year	2.69%	4.74%
6 Months	1.28%	2.05%
1 Month	0.13%	0.21%

# CRISIL Short Term Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	8.97%
REC Limited	8.88%
Housing Development Finance Corporation Ltd	5.53%
Power Finance Corporation Ltd	4.11%
Bajaj Finance Ltd	3.54%
Larsen & Toubro Ltd	3.29%
IDFC First Bank Limited	2.45%
AXIS Bank Limited	2.44%
Mahindra & Mahindra Financial Services Ltd	1.86%
LIC Housing Finance Ltd	1.61%
Others	3.02%
<b>Total</b>	<b>45.68%</b>

Government Securities	% to Fund
Gsec C-STRIPS Mat 22-Feb-2023	4.65%
8.67% Maharashtra SDL Mat 06-Feb-2023	3.65%
8.89% Tamil Nadu SDL Mat 05-Dec-2022	3.28%
7.05% Tamil Nadu SDL Mat 20-Nov-2026	3.01%
5.63% GOI Mat 12-Apr-2026	2.90%
Gsec C-STRIPS Mat 12-Dec-2023	2.84%
Gsec C-STRIPS Mat 15-Dec-2022	2.82%
Gsec C-STRIPS Mat 12-Jun-2024	2.76%
Gsec C-STRIPS Mat 12-Dec-2024	2.68%
7.91% Tamil Nadu Uday Mat 22-Mar-2024	2.51%
Others	7.03%
<b>Total</b>	<b>38.13%</b>

Deposits, Money Mkt Securities and Net Current Assets.	16.19%
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<b>Grand Total</b>	<b>100.00%</b>
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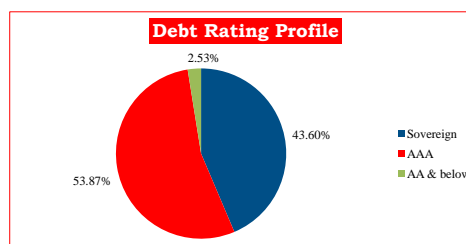
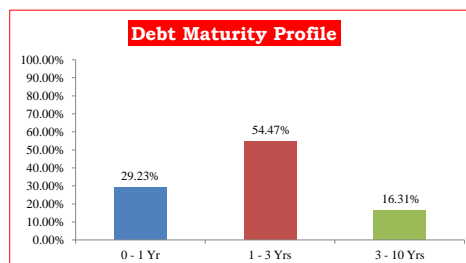
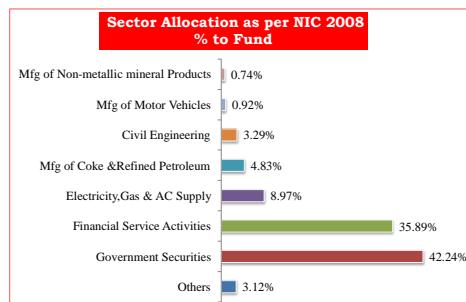
Debt Parameters	
Portfolio Yield (%)	5.12%
Avg Maturity (In Months)	22.19
Modified Duration (In Years)	1.63

### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,286.21	2,760.12	17,046.33

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Kailash Lalwani	2	13	25

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	13.82%
Public Deposits		
Govt. Securities	40% to 100%	83.81%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.37%



## Pension Income Fund as on January 31, 2022

**Fund Objective :** The Pension Income Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

<b>SFIN Code</b>	: ULIF06101/04/14PenIncFund101
<b>Inception Date</b>	: 06 Oct 2015
<b>NAV</b>	: 14.3707

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.90%	7.92%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	5.09%	7.00%
3 Years	6.54%	8.50%
2 Years	5.25%	7.12%
1 Year	1.52%	3.09%
6 Months	0.98%	1.73%
1 Month	-0.34%	-0.48%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	6.14%
State Bank of India	4.94%
Power Finance Corporation Ltd	3.09%
Sundaram Finance Ltd	2.92%
REC Limited	2.09%
Sikka Ports And Terminals	1.97%
ICICI Bank Ltd	1.89%
LIC Housing Finance Ltd	1.68%
IDFC First Bank Limited	1.39%
Mahindra & Mahindra Ltd	1.26%
Others	6.91%
<b>Total</b>	<b>34.27%</b>

Government Securities	% to Fund
7.17% GOI Mat 08-Jan-2028	12.21%
7.26% GOI Mat 14-Jan-2029	10.78%
8.20% GOI Mat 15-Feb-2022	6.33%
6.67% GOI Mat 15-Dec-2035	5.99%
6.79% GOI Mat 15-May-2027	4.98%
7.88% GOI Mat 19-Mar-2030	2.62%
7.61% GOI Mat 09-May-2030	2.54%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	2.29%
6.79% GOI Mat 26-Dec-2029	1.64%
6.44% Maharashtra SDL Mat 12-Aug-2028	1.59%
Others	6.23%
<b>Total</b>	<b>57.19%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 8.54%**

**Grand Total 100.00%**

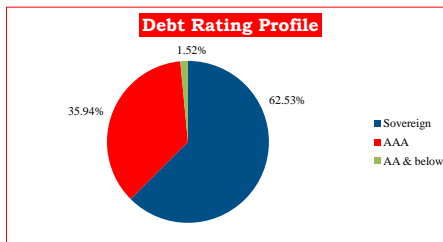
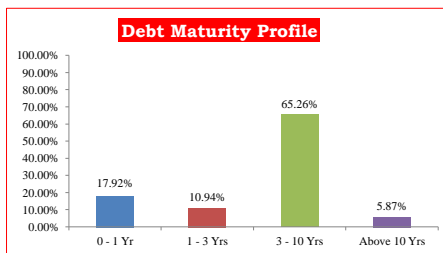
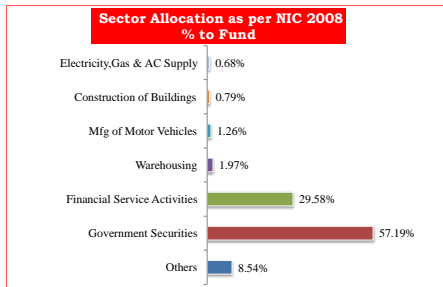
Debt Parameters	
Portfolio Yield (%)	5.90%
Avg Maturity (In Months)	61.55
Modified Duration (In Years)	3.88

### AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	83,942.81	7,834.94	91,777.75

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	10.61%
Public Deposits		
Govt. Securities	80% to 100%	91.46%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-2.08%



## Pension Equity Plus Fund as on January 31, 2022

**Fund Objective :** The Pension Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

<b>SFIN Code</b>	: ULIF06001/04/14PenEqPlsFd101
<b>Inception Date</b>	: 06 Oct 2015
<b>NAV</b>	: 20.7016

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.19%	12.67%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	14.15%	15.16%
3 Years	17.19%	16.98%
2 Years	21.86%	20.40%
1 Year	27.43%	27.18%
6 Months	9.04%	10.00%
1 Month	0.04%	-0.08%

# Nifty 50  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.83%
Infosys Limited	8.02%
HDFC Bank Limited	7.21%
ICICI Bank Limited	6.38%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	5.18%
Larsen & Toubro Limited	5.53%
Bharti Airtel Ltd	3.26%
Tata Consultancy Services Limited	3.23%
Nippon India ETF Bank Bees	3.08%
Hindustan Unilever Limited	2.86%
Axis Bank Limited	2.74%
ICICI Prudential Private Banks ETF	2.53%
ITC Limited	2.33%
Bajaj Finance Ltd	2.23%
Kotak Mahindra Bank Limited	2.20%
Maruti Suzuki India Ltd	2.15%
ICICI Prudential IT ETF	2.15%
Asian Paints (India) Ltd	1.97%
Mahindra & Mahindra Ltd.	1.91%
SBI-ETF Nifty Bank	1.79%
UltraTech Cement Limited	1.74%
Tata Steel Limited	1.32%
Nestle India Limited	1.20%
Dr Reddys Laboratories Limited	1.20%
Housing Devt Finance Corpn Limited	1.18%
HCL Technologies Limited	1.12%
Titan Company Limited	1.05%
Hindalco Industries Limited	1.04%
Tech Mahindra Limited	1.01%
Cipla Limited	1.01%
State Bank of India	0.80%
National Thermal Power Corporation Ltd.	0.72%
Bharat Petroleum Corporation Ltd	0.72%
Divis Laboratories Ltd.	0.71%
Shree Cement Limited	0.71%
Grasim Industries Limited	0.68%
Adani Port & Special Economic Zone Ltd	0.66%
Wipro Limited	0.65%
Vedanta Ltd	0.59%
SBI Life Insurance Company Limited	0.56%
Sun Pharmaceuticals Industries Limited	0.54%
Tata Power Co. Ltd	0.52%
Eicher Motors Limited	0.50%
Others	4.97%
<b>Total</b>	<b>98.75%</b>

Deposits, Money Mkt Securities and Net Current Assets.	1.25%
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<b>Grand Total</b>	<b>100.00%</b>
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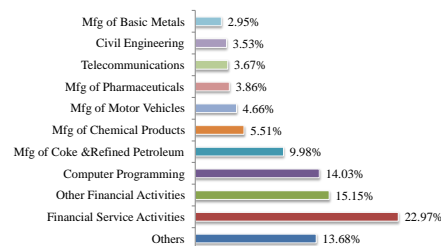
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
17,481.95	-	220.78	17,702.73

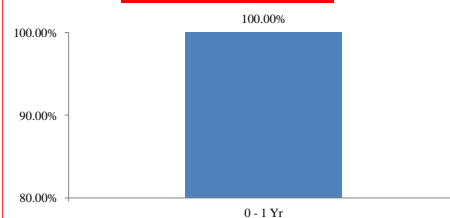
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.44%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	98.75%
Net Current Assets	-	0.80%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Capital Growth Fund as on January 31, 2022

**Fund Objective :** Capital Growth Fund aims to provide medium to long term capital appreciation by investing in a portfolio of companies which can perform through economic and market cycles. In addition up to 20% of the Fund may be invested in Money Market Instruments and Fixed Income Securities.

<b>SFIN Code</b>	: ULIF06301/04/15CapGrwthFd101
<b>Inception Date</b>	: 21 Oct 2016
<b>NAV</b>	: 21.0482

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	15.13%	13.58%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	15.43%	14.81%
3 Years	17.76%	16.81%
2 Years	21.67%	20.75%
1 Year	24.33%	27.69%
6 Months	7.59%	9.37%
1 Month	-0.20%	-0.04%

# BSE-100  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Reliance Industries Limited	8.98%
Infosys Limited	8.42%
ICICI Bank Limited	7.94%
ICICI Prudential Private Banks ETF	4.71%
HDFC Bank Limited	4.17%
Axis Bank Limited	3.97%
Bharti Airtel Ltd	3.91%
Hindustan Unilever Limited	3.26%
Larsen & Toubro Limited	3.11%
Tata Consultancy Services Limited	2.54%
Dr Reddys Laboratories Limited	2.19%
Mahindra & Mahindra Ltd.	2.16%
UltraTech Cement Limited	2.05%
Housing Devt Finance Corpn Limited	1.93%
Bajaj Finance Ltd	1.78%
Kotak Mahindra Bank Limited	1.78%
HCL Technologies Limited	1.73%
Maruti Suzuki India Ltd	1.60%
Crompton Greaves Consumer Electricals Ltd	1.56%
Tech Mahindra Limited	1.50%
Asian Paints (India) Ltd	1.46%
ITC Limited	1.27%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.24%
Tata Steel Limited	1.21%
ICICI Prudential IT ETF	1.17%
National Thermal Power Corporation Ltd.	0.94%
Nippon India ETF PSU Bank Bees	0.92%
Nippon India ETF Bank Bees	0.91%
Bharat Petroleum Corporation Ltd	0.83%
Lupin Limited	0.83%
Schaeffler India Limited	0.69%
Apollo Hospitals Enterprise Limited	0.62%
Britannia Industries Ltd	0.62%
Shree Cement Limited	0.60%
Bank of Baroda	0.57%
Godrej Consumer Products Limited	0.55%
Devyani International Limited	0.55%
SBI Life Insurance Company Limited	0.54%
Nestle India Limited	0.51%
SBI ETF IT	0.50%
Ashok Leyland Limited	0.50%
Others	13.60%
<b>Total</b>	<b>99.94%</b>

Deposits, Money Mkt Securities and Net Current Assets.	0.06%
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<b>Grand Total</b>	<b>100.00%</b>
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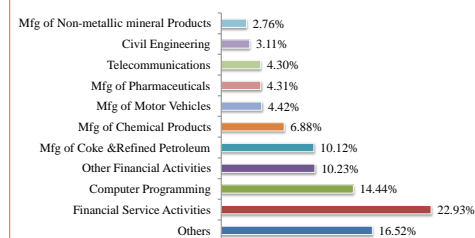
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
3,536.27	-	2.04	3,538.32

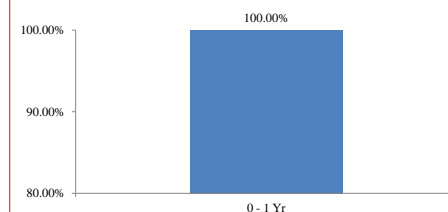
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.04%
Public Deposits	0% to 20%	0.00%
Govt. Securities	0% to 20%	0.00%
Corporate Bonds	80% to 100%	99.94%
Equity	-	0.02%
Net Current Assets	-	0.02%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Capital Secure Fund as on January 31, 2022

**Fund Objective :** Capital Secure Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

<b>SFIN Code</b>	: ULIF06401/04/15CapSecFund101
<b>Inception Date</b>	: 21 Oct 2016
<b>NAV</b>	: 13.0935

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.23%	7.21%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	4.95%	7.00%
3 Years	5.95%	8.50%
2 Years	4.85%	7.12%
1 Year	1.49%	3.09%
6 Months	1.04%	1.73%
1 Month	-0.33%	-0.48%

# CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

Debentures / Bonds	% to Fund
State Bank of India	5.03%
Power Finance Corporation Ltd	4.42%
Housing Development Finance Corporation Ltd	3.49%
Mahindra & Mahindra Ltd	3.31%
Embassy Office Parks REIT	2.76%
Bajaj Finance Ltd	2.04%
International Finance Corporation	1.59%
ICICI Bank Ltd	1.24%
Sikka Ports And Terminals	1.11%
REC Limited	0.99%
Others	4.08%
<b>Total</b>	<b>30.06%</b>

Government Securities	% to Fund
7.26% GOI Mat 14-Jan-2029	11.53%
7.17% GOI Mat 08-Jan-2028	10.61%
8.20% GOI Mat 15-Feb-2022	9.10%
6.67% GOI Mat 15-Dec-2035	6.60%
6.79% GOI Mat 15-May-2027	4.94%
7.61% GOI Mat 09-May-2030	3.83%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	3.23%
6.79% GOI Mat 26-Dec-2029	2.57%
7.88% GOI Mat 19-Mar-2030	2.19%
Gsec C-STRIPS Mat 22-Feb-2022	1.60%
Others	8.07%
<b>Total</b>	<b>64.28%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 5.66%**

**Grand Total 100.00%**

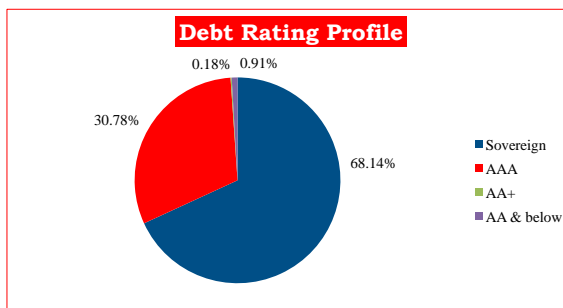
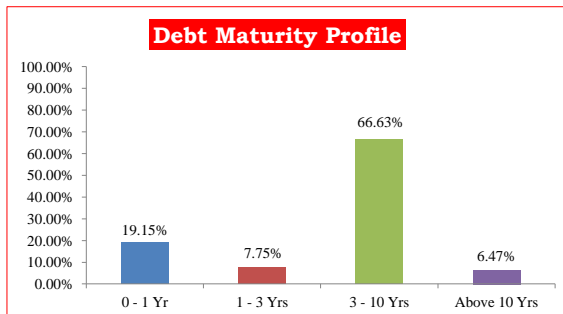
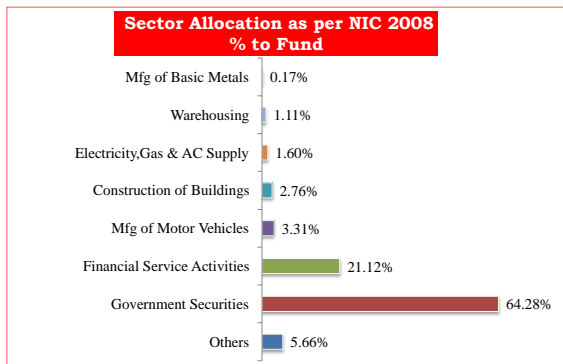
Debt Parameters	
Portfolio Yield (%)	5.89%
Avg Maturity (In Months)	61.95
Modified Duration (In Years)	3.91

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	17,653.72	1,059.95	18,713.68

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	7.77%
Public Deposits	80% to 100%	94.34%
Govt. Securities	0%	0.00%
Equity	-	-2.11%
Net Current Assets	-	-



## Policy Discontinued Fund - Life as on January 31, 2022

**Fund Objective :** The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

<b>SFIN Code</b>	: ULIF05110/03/11DiscontdPF101
<b>Inception Date</b>	: 10 Mar 2011
<b>NAV</b>	: 20.2728

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.70%	N/A
10 Years	6.60%	N/A
7 Years	5.82%	N/A
5 Years	5.24%	N/A
3 Years	4.77%	N/A
2 Years	3.96%	N/A
1 Year	3.26%	N/A
6 Months	1.64%	N/A
1 Month	0.32%	N/A

# NA

Note: Returns over 1 year have been annualized.

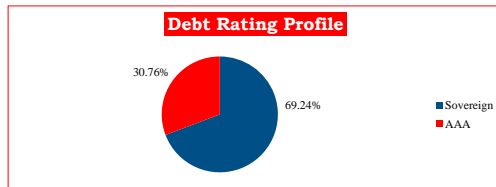
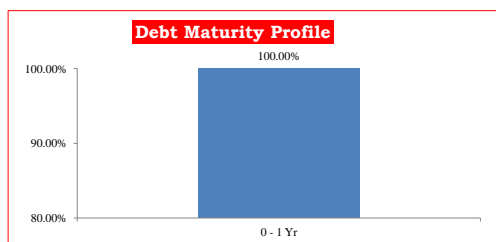
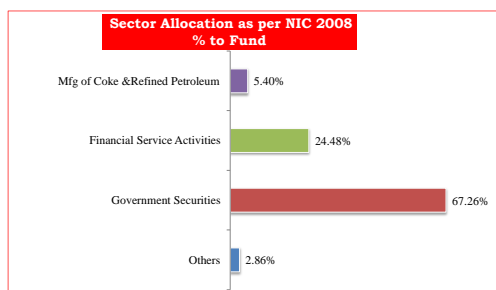
Portfolio	
Government Securities	% to Fund
364 Days T-Bill Mat 19-Jan-2023	10.31%
364 Days T-Bill Mat 24-Nov-2022	8.07%
364 Days T-Bill Mat 12-Jan-2023	6.03%
364 Days T-Bill Mat 17-Nov-2022	5.71%
364 Days T-Bill Mat 05-Jan-2023	4.58%
364 Days T-Bill Mat 01-Dec-2022	3.90%
364 Days T-Bill Mat 13-Oct-2022	3.48%
364 Days T-Bill Mat 22-Dec-2022	3.39%
Gsec C-STRIPS Mat 15-Dec-2022	2.97%
364 Days T-Bill Mat 02-Nov-2022	2.31%
Others	16.51%
<b>Total</b>	<b>67.26%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>32.74%</b>
<b>Grand Total</b>	<b>100.00%</b>
Debt Parameters	
Portfolio Yield (%)	4.21%
Avg Maturity (In Months)	8.52
Modified Duration (In Years)	0.71

AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,82,351.13	1,37,457.42	4,19,808.55

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	33.83%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbills)	60% to 100%	67.26%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	-1.09%



## Policy Discontinued Fund - Pension as on January 31, 2022

**Fund Objective :** The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

<b>SFIN Code</b>	: ULIF05201/10/13DiscontdPF101
<b>Inception Date</b>	: 01 Oct 2013
<b>NAV</b>	: 16.5035

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.19%	N/A
10 Years	N/A	N/A
7 Years	5.72%	N/A
5 Years	5.12%	N/A
3 Years	4.53%	N/A
2 Years	3.72%	N/A
1 Year	3.36%	N/A
6 Months	1.68%	N/A
1 Month	0.30%	N/A

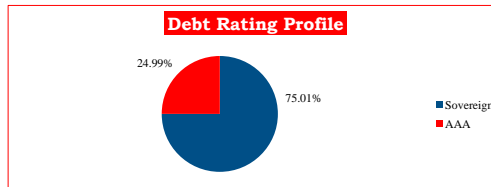
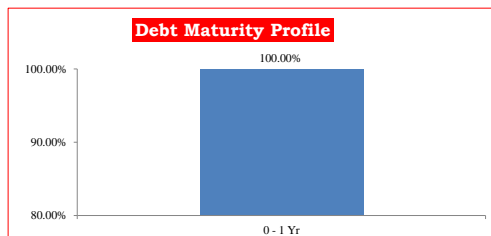
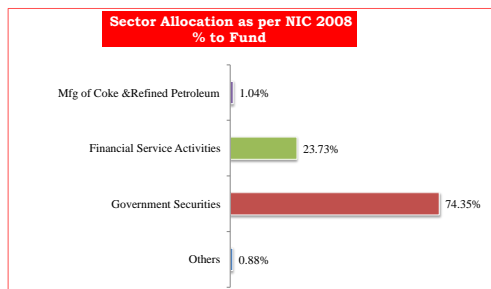
# NA  
Note: Returns over 1 year have been annualized.

Portfolio	
<b>Government Securities</b>	<b>% to Fund</b>
364 Days T-Bill Mat 01-Dec-2022	30.91%
364 Days T-Bill Mat 19-Jan-2023	7.41%
364 Days T-Bill Mat 06-Oct-2022	6.85%
364 Days T-Bill Mat 27-Oct-2022	6.82%
364 Days T-Bill Mat 10-Nov-2022	6.81%
364 Days T-Bill Mat 12-Jan-2023	3.88%
Gsec C-STRIPS Mat 22-Aug-2022	3.44%
Gsec C-STRIPS Mat 26-Oct-2022	3.40%
364 Days T-Bill Mat 17-Nov-2022	1.91%
364 Days T-Bill Mat 22-Dec-2022	1.62%
Others	1.30%
<b>Total</b>	<b>74.35%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>25.65%</b>
<b>Grand Total</b>	<b>100.00%</b>
<b>Debt Parameters</b>	
Portfolio Yield (%)	4.15%
Avg Maturity (In Months)	7.93
Modified Duration (In Years)	0.66

AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
-	10,585.53	3,652.00	14,237.53

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	25.62%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbills)	60% to 100%	74.35%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.03%



### Discovery Fund as on January 31, 2022

**Fund Objective :** The Fund aims to deliver long term growth of capital by investing predominantly in mid-cap companies. The fund will invest up to 100% in mid-cap stocks which are defined as stocks with market cap falling within the market capitalisation range in the underlying benchmark Nifty free float midcap index (getting renamed as Nifty Midcap 100 index). The fund can also invest up to 25% of the portfolio in stocks falling outside the mid-cap index market cap range. The fund may also invest up to 10% of the portfolio in fixed income instruments, money market instruments, cash, deposits and liquid mutual funds.

<b>SFIN Code</b>	: ULFI06618/01/18DiscoveryFund101
<b>Inception Date</b>	: 03 Sep 2018
<b>NAV</b>	: 22.7673

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	27.25%	13.13%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	31.02%	21.44%
2 Years	40.19%	29.65%
1 Year	49.81%	44.78%
6 Months	7.88%	8.84%
1 Month	-1.57%	-0.55%

# Nifty MidCap 100

Note: Returns over 1 year have been annualized.

#### Portfolio

Equity	% to Fund
SRF Limited	3.09%
Tata Power Co. Ltd	2.57%
Voltas Ltd	2.49%
Page Industries Ltd	2.35%
Crompton Greaves Consumer Electricals Ltd	2.33%
Indian Railway Catering and Tourism Corporation Limited	2.25%
MindTree Limited.	2.18%
Mphasis Limited	2.13%
AU Small Finance Bank Limited	2.10%
Bharat Electronics Ltd	2.09%
Max Financial Services Limited	2.07%
ICICI Bank Limited	2.04%
Aarti Industries Limited	2.01%
Balkrishna Industries Ltd.	1.94%
IPCA Laboratories Ltd	1.79%
Container Corporation of India Ltd	1.57%
Zee Entertainment Enterprises Limited	1.47%
Godrej Properties Limited	1.47%
Kotak Mahindra Bank Limited	1.46%
Bata India Ltd	1.44%
Bharat Forge Ltd	1.38%
The Ramco Cements Ltd	1.36%
Infosys Limited	1.30%
Emami Ltd	1.29%
HDFC Bank Limited	1.26%
Housing Devt Finance Corpn Limited	1.24%
Trent Ltd.	1.23%
Federal Bank Limited	1.23%
L&T Technology Services Ltd	1.21%
Asbok Leyland Limited	1.16%
Axis Bank Limited	1.09%
Gujarat Gas Limited	1.08%
Divis Laboratories Ltd.	1.04%
Shree Cement Limited	1.04%
Nesco Limited	1.03%
Apollo Hospitals Enterprise Limited	1.03%
UltraTech Cement Limited	1.03%
Avenue Supermarts Ltd	1.03%
Asian Paints (India) Ltd	1.01%
ITC Limited	1.00%
Cholamandalam Investment & Finance Company Ltd	0.98%
Indraprastha Gas Ltd.	0.98%
C.E. Info Systems Limited	0.97%
The Indian Hotels Company Ltd	0.96%
Alkem Laboratories Ltd	0.95%
Whirlpool of India Limited	0.92%
Sona BLW Precision Forgings Limited	0.92%
Jubilant FoodWorks Ltd	0.91%
Gujarat State Petronet Limited	0.87%
Shriram Transport Finance Company Ltd	0.85%
Info Edge (India) Limited	0.83%
GLAND PHARMA LIMITED	0.79%
State Bank of India	0.79%
Data Patterns (India) Limited	0.77%
TVS Motors Co Ltd.	0.77%
FSN E&C Commerce Ventures Limited	0.74%
Mahindra & Mahindra Financial Services Limited	0.72%
Dr. Lal Path Labs Ltd.	0.72%
P I Industries Limited	0.69%
Astral Limited	0.69%
Torrent Power Ltd.	0.67%
PB Fintech Limited	0.64%
Natco Pharma Limited	0.63%
MRF Ltd.	0.61%
Mahanagar Gas Ltd	0.58%
Vedanta Ltd	0.57%
Supreme Industries Ltd	0.56%
Finolex Cables Ltd	0.53%
City Union Bank Ltd	0.52%
Sundram Fasteners Limited	0.51%
Anil Ltd	0.51%
Others	4.37%
<b>Total</b>	<b>91.42%</b>

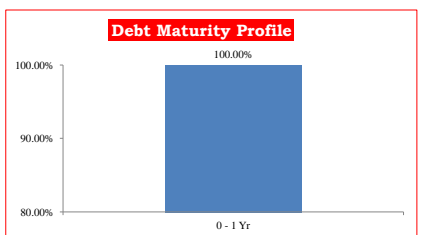
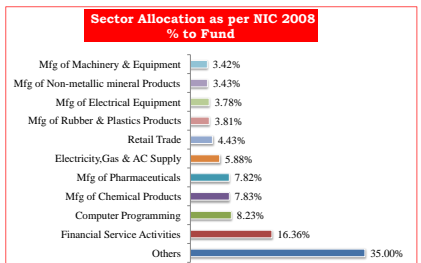
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>8.58%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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AUM ( in Lakhs)			
Equity	Debt	MMI & Others	Total
51,248.01	-	4,810.68	56,058.69

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Nishit Dholakia	3	-	16

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 10%	8.78%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	91.42%
Net Current Assets	-	-0.19%



## Equity Advantage Fund as on January 31, 2022

**Fund Objective :** Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.

<b>SFIN Code</b>	: ULIF06723/03/18EqtyAdvtdEd101
<b>Inception Date</b>	: 07 Feb 2019
<b>NAV</b>	: 17.6157

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	20.89%	17.30%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	26.97%	22.08%
1 Year	29.30%	29.75%
6 Months	7.25%	9.22%
1 Month	-0.72%	-0.31%

# BSE-200  
Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	8.47%
Reliance Industries Limited	7.74%
ICICI Bank Limited	6.69%
HDFC Bank Limited	4.10%
SBI-ETF Nifty Bank	3.76%
Axis Bank Limited	3.46%
Bharti Airtel Ltd	3.34%
Housing Devt Finance Corpn Limited	2.59%
ICICI Prudential Private Banks ETF	2.59%
Larsen & Toubro Limited	2.33%
Hindustan Unilever Limited	2.25%
Dr Reddys Laboratories Limited	1.99%
Nippon India ETF Bank Bees	1.94%
HCL Technologies Limited	1.84%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	1.80%
Kotak Mahindra Bank Limited	1.77%
Mahindra & Mahindra Ltd.	1.74%
Tata Consultancy Services Limited	1.62%
Bajaj Finance Ltd	1.61%
UltraTech Cement Limited	1.56%
Crompton Greaves Consumer Electricals Ltd	1.48%
Maruti Suzuki India Ltd	1.43%
ITC Limited	1.38%
Tech Mahindra Limited	1.37%
Tata Steel Limited	1.04%
ICICI Prudential IT ETF	1.03%
National Thermal Power Corporation Ltd.	0.82%
Ashok Leyland Limited	0.76%
Zomato Limited	0.74%
Schaeffler India Limited	0.71%
Bank of Baroda	0.71%
Barbeque Nation Hospitality Limited	0.68%
Devyani International Limited	0.66%
United Spirits Ltd.	0.66%
Asian Paints (India) Ltd	0.66%
MedPlus Health Services Ltd	0.63%
SRF Limited	0.58%
Lupin Limited	0.57%
Mahindra & Mahindra Finacial Services Limited	0.54%
ICICI Lombard General Insurance Company Limited	0.54%
Nestle India Limited	0.52%
Zee Entertainment Enterprises Limited	0.52%
SBI Life Insurance Company Limited	0.51%
Britannia Industries Ltd	0.51%
Pfizer Limited	0.50%
Others	15.63%
<b>Total</b>	<b>98.41%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>1.59%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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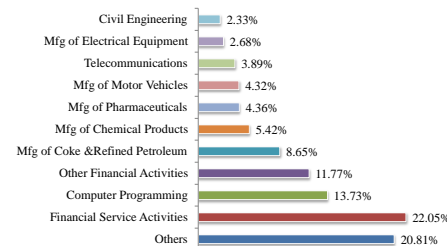
### AUM ( in Lakhs)

Equity	Debt	MMI & Others	Total
19,395.23	-	312.94	19,708.17

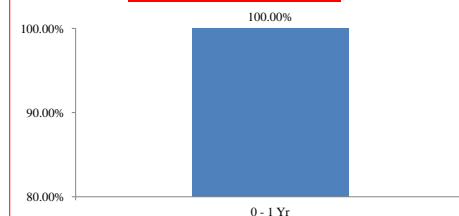
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.56%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	98.41%
Net Current Assets	-	0.02%

### Sector Allocation as per NIC 2008 % to Fund



### Debt Maturity Profile



## Bond Plus Fund as on January 31, 2022

**Fund Objective :** To generate steady returns from interest accruals from high grade bonds and moderate duration risk which will be enhanced with exposures to equity securities and instruments and investment trusts.

<b>SFIN Code</b>	: ULIF06814/06/19BondPlusFd101
<b>Inception Date</b>	: 13 Dec 2019
<b>NAV</b>	: 11.9091

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.52%	7.62%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	8.76%	7.12%
1 Year	3.74%	3.09%
6 Months	2.39%	1.73%
1 Month	-0.60%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

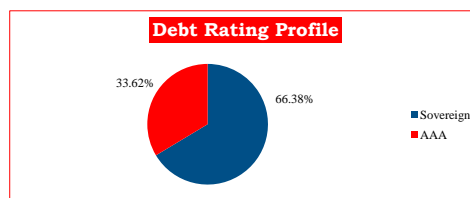
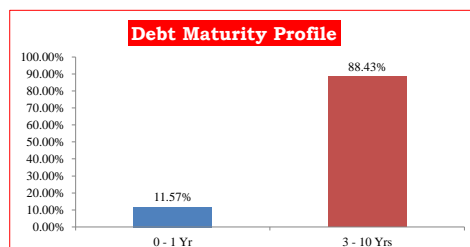
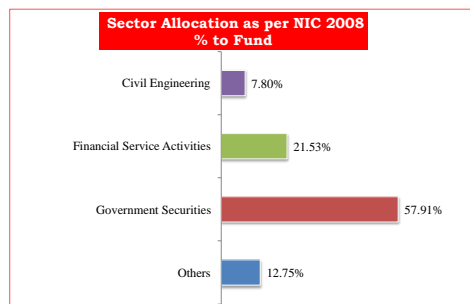
Portfolio	
<b>Debentures / Bonds</b>	
	<b>% to Fund</b>
Housing Development Finance Corporation Ltd	8.21%
Indian Railway Finance Corporation Ltd	7.83%
National Highway Authority Of India	7.80%
National Bank For Agriculture & Rural Development	5.49%
<b>Total</b>	<b>29.33%</b>
<b>Government Securities</b>	
	<b>% to Fund</b>
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	46.66%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	11.26%
<b>Total</b>	<b>57.91%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>12.75%</b>
<b>Grand Total</b>	<b>100.00%</b>
<b>Debt Parameters</b>	
Portfolio Yield (%)	6.50%
Avg Maturity (In Months)	84.11
Modified Duration (In Years)	5.12

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	8,088.42	1,182.39	9,270.80

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	11.42%
Public Deposits		
Govt. Securities	30% to 100%	87.25%
Corporate Bonds		
Equity	0% to 50%	0.00%
Net Current Assets	-	1.34%



## Secure Advantage Fund as on January 31, 2022

**Fund Objective :** To generate steady returns from higher interest accruals from high grade bonds.

<b>SFIN Code</b>	: ULIF06914/06/19SecAdvFund101
<b>Inception Date</b>	: 17 Dec 2019
<b>NAV</b>	: 11.8493

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.31%	7.57%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	8.60%	7.12%
1 Year	3.07%	3.09%
6 Months	2.13%	1.73%
1 Month	-0.22%	-0.48%

# CRISIL Composite Bond Fund Index  
Note: Returns over 1 year have been annualized.

Portfolio	
<b>Debentures / Bonds</b>	
Reliance Industries Ltd	4.13%
Indian Railway Finance Corporation Ltd	3.27%
Power Grid Corporation of India Ltd	3.26%
Housing Development Finance Corporation Ltd	3.24%
NHPC Ltd	2.74%
<b>Total</b>	<b>16.64%</b>
<b>Government Securities</b>	
7.59% GOI Mat 11-Jan-2026	31.65%
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	17.67%
7.17% GOI Mat 08-Jan-2028	6.53%
<b>Total</b>	<b>55.86%</b>
<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>27.51%</b>
<b>Grand Total</b>	<b>100.00%</b>
<b>Debt Parameters</b>	
Portfolio Yield (%)	5.55%
Avg Maturity (In Months)	50.41
Modified Duration (In Years)	3.28

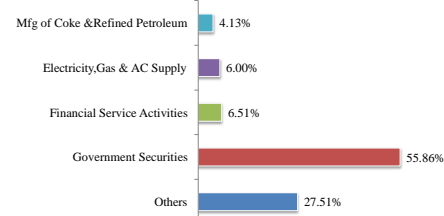
**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
-	1,151.71	437.02	1,588.73

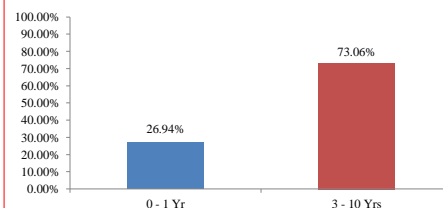
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choraria	1	29	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	26.73%
Public Deposits		
Govt. Securities	60% to 100%	72.49%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	0.78%

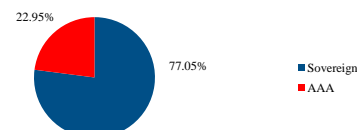
**Sector Allocation as per NIC 2008 % to Fund**



**Debt Maturity Profile**



**Debt Rating Profile**



## Sustainable Equity Fund as on January 31, 2022

**Fund Objective :** Long term capital appreciation through investment in select companies across market capitalization which conduct business in socially and environmentally responsible manner while maintaining governance standards. Upto 80% of the fund to be invested in Equity & Investment Trust

<b>SFIN Code</b>	: ULIF07019/07/21SustabEqF101
<b>Inception Date</b>	: 11 Jan 2022
<b>NAV</b>	: 10.127

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	1.27%	-5.07%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	N/A	N/A

# NIFTY 100 ESG

Note: Returns over 1 year have been annualized.

### Portfolio

Equity	% to Fund
Infosys Limited	7.94%
Tata Consultancy Services Limited	5.69%
Housing Devt Finance Corpn Limited	5.38%
Bajaj Finance Ltd	4.98%
HCL Technologies Limited	3.35%
Titan Company Limited	3.12%
Tech Mahindra Limited	3.01%
Bharti Airtel Ltd	2.96%
HDFC Bank Limited	2.87%
Hindustan Unilever Limited	2.77%
Reliance Industries Limited	2.67%
Kotak Mahindra Bank Limited	2.64%
Wipro Limited	2.56%
ICICI Bank Limited	2.48%
UltraTech Cement Limited	2.20%
SBI Life Insurance Company Limited	2.13%
Divis Laboratories Ltd.	2.05%
Mahindra & Mahindra Ltd.	1.98%
Larsen & Toubro Limited	1.94%
Axis Bank Limited	1.89%
State Bank of India	1.86%
Havells India Ltd	1.56%
Cipla Limited	1.54%
Ambuja Cements Ltd.	1.52%
Info Edge (India) Limited	1.49%
Bajaj Auto Ltd.	1.45%
Hindalco Industries Limited	1.34%
Asian Paints (India) Ltd	1.28%
Larsen & Toubro Infotech Limited	1.27%
Godrej Consumer Products Limited	1.26%
Tata Motors Limited	1.26%
Avenue Supermarts Ltd	1.25%
ICICI Prudential Life Insurance Company Limited	1.20%
Dabur India Limited	1.15%
Tata Consumer Products Limited	1.11%
Hero Motocorp Limited	1.11%
Britannia Industries Ltd	1.08%
Eicher Motors Limited	1.08%
ICICI Lombard General Insurance Company Limited	0.97%
Siemens Ltd	0.95%
Apollo Hospitals Enterprise Limited	0.91%
Cholamandalam Investment & Finance Company Ltd	0.90%
Muthoot Finance Limited	0.89%
Tata Steel Limited	0.88%
Dr Reddys Laboratories Limited	0.87%
Maruti Suzuki India Ltd	0.87%
Power Grid Corporation of India Ltd	0.85%
Jubilant FoodWorks Ltd	0.69%
Marico Limited.	0.59%
Pidilite Industries Limited	0.50%
Others	1.27%
<b>Total</b>	<b>99.56%</b>

<b>Deposits, Money Mkt Securities and Net Current Assets.</b>	<b>0.44%</b>
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<b>Grand Total</b>	<b>100.00%</b>
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Debt Parameters	
Portfolio Yield (%)	3.28%
Avg Maturity (In Months)	0.03
Modified Duration (In Years)	0.00

**AUM ( in Lakhs)**

Equity	Debt	MMI & Others	Total
9.80	-	0.04	9.84

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Balanced Fund
Mr Vineet Choria	1	29	2
Mr Ankur Sharma	1	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	13.80%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.56%
Net Current Assets	-	-13.36%

