

Investment
newsletter
**September
2021**



Grow Money Fund

ULIF00221/08/2006EGROWMONEY130

Investment Objective: To provide long term capital appreciation by investing across a diversified high quality equity portfolio.

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	1.49	20.40	54.49	27.33	19.91	13.62
Benchmark	2.72	20.51	56.74	23.92	17.04	0.00

Benchmark: Nifty 100,*Inception Date- 24 Aug 2006, <1yr ABS & >=1yr CAGR

NAV

68.8532

Modified Duration

Security Name	% To Fund
Equities	86.81
INFOSYS TECHNOLOGIES LTD	6.89
ICICI BANK LTD	5.60
HOUSING DEVELOPMENT FINANCE CORP	5.03
HDFC BANK LTD	4.78
TATA CONSULTANCY SERVICES LTD	4.09
HINDUSTAN UNILEVER LTD	3.22
RELIANCE INDUSTRIES LTD	2.90
RELIANCE INDUSTRIES LTD	2.90
BAJAJ FINANCE Ltd.	2.74
ASIAN PAINTS LTD	2.42
Others	46.23
Money Market/Cash	13.19
Total	100.00

Asset Class Wise Exposure

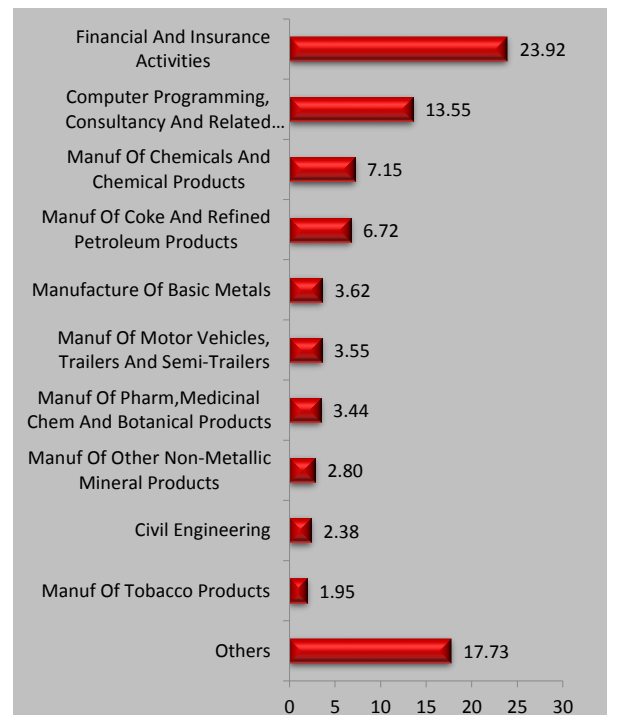
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	29451.37	86.81
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	4476.05	13.19
Total	33927.42	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	86.81
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	13.19

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Build India Fund, Build India Pension Fund, Grow Money Pension Fund, Grow Money Pension Plus, Grow Money Plus.

Growth Opportunities Pension Fund

ULIF00814/12/2008EGRWTHOPRP130

Investment Objective: To provide long term capital appreciation by investing in stocks across all market capitalization ranges (Large, Mid or small)

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	3.53	22.71	61.19	29.12	20.77	18.02
Benchmark	3.41	22.24	61.13	26.90	18.18	16.08

Benchmark: Nifty 500,*Inception Date- 10 Dec 2008, <1yr ABS & >=1yr CAGR

NAV

83.5042

Modified Duration

Security Name	% To Fund
Equities	91.34
INFOSYS TECHNOLOGIES LTD	6.08
HDFC BANK LTD	5.21
ICICI BANK LTD	4.60
RELIANCE INDUSTRIES LTD	3.82
HOUSING DEVELOPMENT FINANCE CORP	3.73
ITC LTD	2.51
LARSEN & TOUBRO LTD	2.48
TATA CONSULTANCY SERVICES LTD	2.40
ASIAN PAINTS LTD	2.08
HINDUSTAN UNILEVER LTD	2.02
Others	56.41
Money Market/Cash	8.66
Total	100.00

Asset Class Wise Exposure

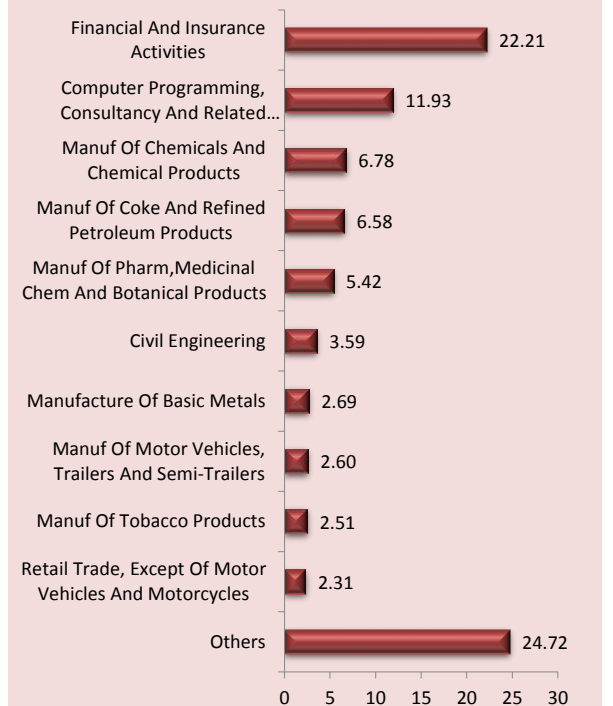
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	456.49	91.34
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	43.29	8.66
Total	499.78	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	91.34
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	8.66

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Growth Opportunities Plus, Growth Opportunities, Growth Opportunities Pension Plus.

ULIF00526/12/2007EGROWMONYP130

Investment Objective: To provide long term capital appreciation by investing across a diversified high quality equity portfolio.

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	1.49	20.31	54.55	27.46	20.20	10.29
Benchmark	2.72	20.51	56.74	23.92	17.04	8.18

Benchmark: Nifty 100,*Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR

NAV

38.4587

Modified Duration

Security Name	% To Fund
Equities	86.33
INFOSYS TECHNOLOGIES LTD	7.00
HOUSING DEVELOPMENT FINANCE CORP	5.13
ICICI BANK LTD	5.11
HDFC BANK LTD	4.83
TATA CONSULTANCY SERVICES LTD	4.44
HINDUSTAN UNILEVER LTD	3.48
RELIANCE INDUSTRIES LTD	3.18
LARSEN & TOUBRO LTD	3.17
RELIANCE INDUSTRIES LTD	2.94
BAJAJ FINANCE Ltd.	2.64
Others	44.40
Money Market/Cash	13.67
Total	100.00

Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Build India Fund, Build India Pension Fund, Grow Money Fund, Grow Money Pension Plus, Grow Money Plus.

Asset Class Wise Exposure

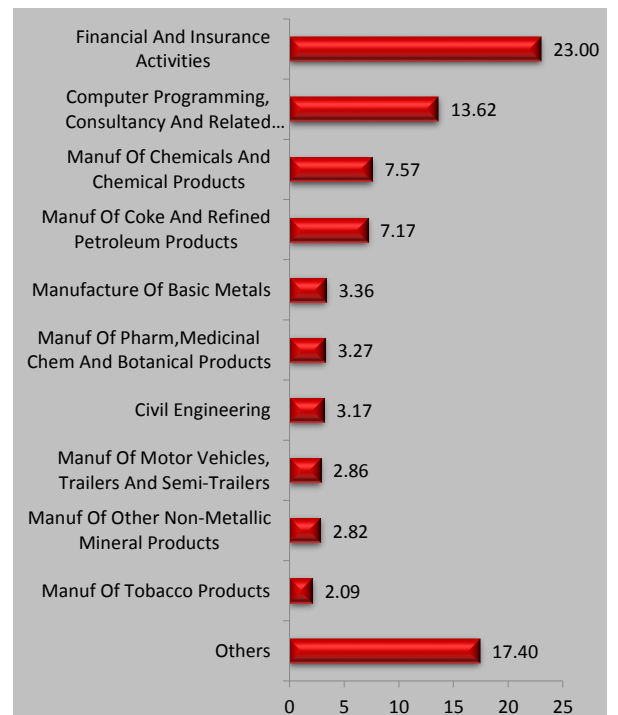
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2673.50	86.33
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	423.18	13.67
Total	3096.68	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	86.33
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	13.67

Sector Allocation

% To Fund



Grow Money Pension Plus Fund

ULIF01501/01/2010EGRMONYPLP130

Investment Objective: To provide long term capital appreciation by investing across a diversified high quality equity portfolio.

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	1.63	20.41	53.61	27.06	20.08	13.77
Benchmark	2.72	20.51	56.74	23.92	17.04	11.56

Benchmark: Nifty 100,*Inception Date- 22 Dec 2009, <1yr ABS & >=1yr CAGR

NAV

45.7284

Modified Duration

Security Name	% To Fund
Equities	85.09
INFOSYS TECHNOLOGIES LTD	6.83
ICICI BANK LTD	5.49
HOUSING DEVELOPMENT FINANCE CORP	5.31
HDFC BANK LTD	4.94
TATA CONSULTANCY SERVICES LTD	4.10
RELIANCE INDUSTRIES LTD	3.39
LARSEN & TOUBRO LTD	3.14
RELIANCE INDUSTRIES LTD	3.00
BAJAJ FINANCE Ltd.	2.74
HINDUSTAN UNILEVER LTD	2.63
Others	43.49
Money Market/Cash	14.91
Total	100.00

Asset Class Wise Exposure

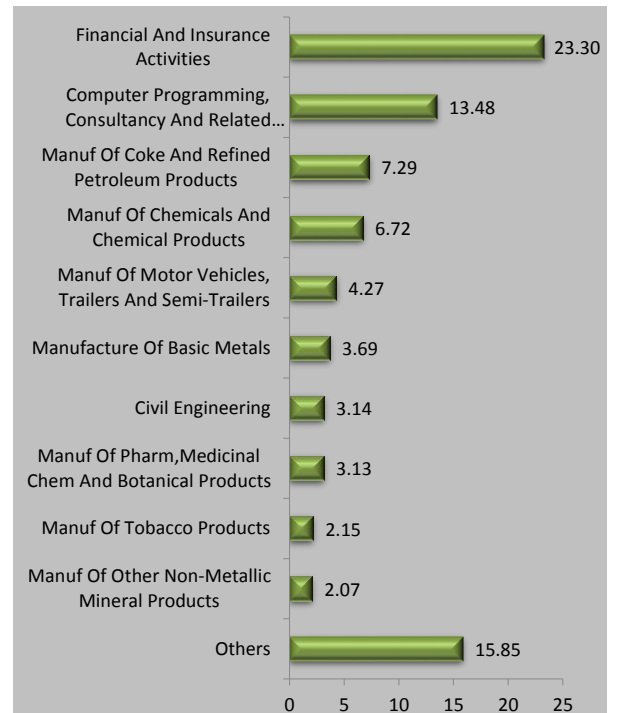
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	947.90	85.09
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	166.05	14.91
Total	1113.95	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	85.09
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	14.91

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Build India Fund, Build India Pension Fund, Grow Money Fund, Grow Money Pension Fund, Grow Money Plus.

Growth Opportunities Fund

ULIF00708/12/2008EGROWTHOPR130

Investment Objective: To provide long term capital appreciation by investing in stocks across all market capitalization ranges (Large, Mid or small).

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	3.42	22.99	61.69	29.81	21.47	18.48
Benchmark	3.41	22.24	61.13	26.90	18.18	16.13

Benchmark: Nifty 500,*Inception Date- 10 Dec 2008, <1yr ABS & >=1yr CAGR

NAV

87.8337

Modified Duration

Security Name

% To Fund

Equities	90.99
INFOSYS TECHNOLOGIES LTD	6.16
HDFC BANK LTD	4.95
ICICI BANK LTD	4.65
HOUSING DEVELOPMENT FINANCE CORP	3.44
TATA CONSULTANCY SERVICES LTD	2.83
LARSEN & TOUBRO LTD	2.62
RELIANCE INDUSTRIES LTD	2.61
RELIANCE INDUSTRIES LTD	2.28
ASIAN PAINTS LTD	1.96
BHARTI AIRTEL LTD	1.90
Others	57.59
Money Market/Cash	9.01
Total	100.00

Asset Class Wise Exposure

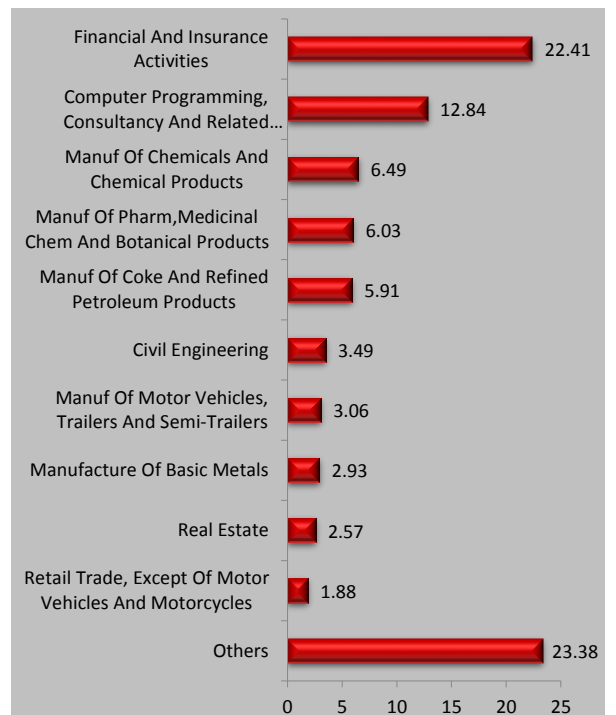
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	3998.93	90.99
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	395.78	9.01
Total	4394.71	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	90.99
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	9.01

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Growth Opportunities Plus, Growth Opportunities Pension Fund, Growth Opportunities Pension Plus.

Growth Opportunities Plus Fund

ULIF01614/12/2009EGRWTHOPPL130

Investment Objective: To provide long term capital appreciation by investing in stocks across all market capitalization ranges (Large, Mid or small).

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	3.22	22.54	60.42	28.66	20.48	14.11
Benchmark	3.41	22.24	61.13	26.90	18.18	11.22

Benchmark: Nifty 500,*Inception Date- 29 Dec 2009, <1yr ABS & >=1yr CAGR

NAV

47.2069

Modified Duration

Security Name	% To Fund
Equities	90.72
INFOSYS TECHNOLOGIES LTD	5.58
HDFC BANK LTD	4.98
ICICI BANK LTD	4.63
RELIANCE INDUSTRIES LTD	3.40
HOUSING DEVELOPMENT FINANCE CORP	3.17
TATA CONSULTANCY SERVICES LTD	3.16
LARSEN & TOUBRO LTD	2.74
HCL TECHNOLOGIES LTD	2.31
BHARTI AIRTEL LTD	2.27
HINDUSTAN UNILEVER LTD	1.90
Others	56.57
Money Market/Cash	9.28
Total	100.00

Asset Class Wise Exposure

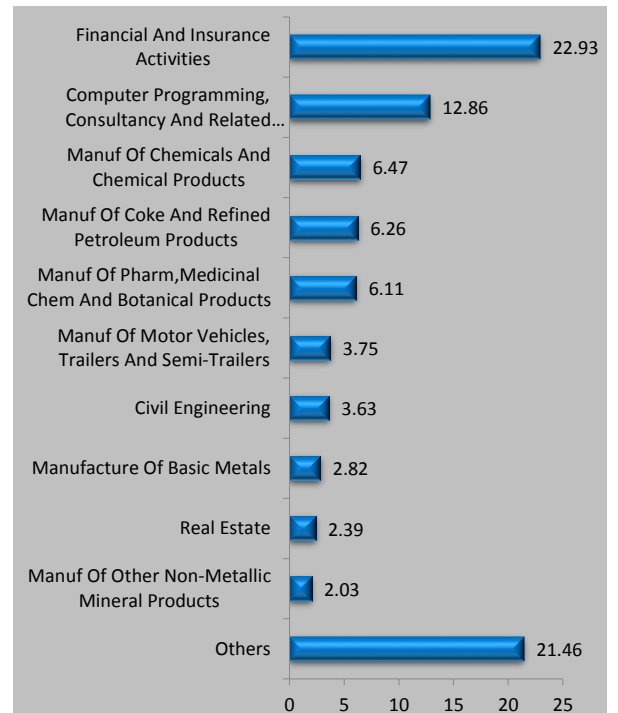
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	47847.51	90.72
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	4896.83	9.28
Total	52744.33	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	90.72
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	9.28

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Growth Opportunities, Growth Opportunities Pension Fund, Growth Opportunities Pension Plus.

Grow Money Plus Fund

ULIF01214/12/2009EGROMONYPL130

Investment Objective: To provide long term capital appreciation by investing across a diversified high quality equity portfolio.

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	1.51	20.95	54.14	27.89	20.18	13.88
Benchmark	2.72	20.51	56.74	23.92	17.04	11.34

Benchmark: Nifty 100,*Inception Date- 14 Dec 2009, <1yr ABS & >=1yr CAGR

NAV

46.3730

Modified Duration

Security Name	% To Fund
Equities	87.40
INFOSYS TECHNOLOGIES LTD	6.72
ICICI BANK LTD	5.28
HOUSING DEVELOPMENT FINANCE CORP	4.80
HDFC BANK LTD	4.78
TATA CONSULTANCY SERVICES LTD	4.15
HINDUSTAN UNILEVER LTD	3.17
LARSEN & TOUBRO LTD	3.13
BAJAJ FINANCE Ltd.	3.02
RELIANCE INDUSTRIES LTD	2.88
RELIANCE INDUSTRIES LTD	2.78
Others	46.69
Money Market/Cash	12.60
Total	100.00

Asset Class Wise Exposure

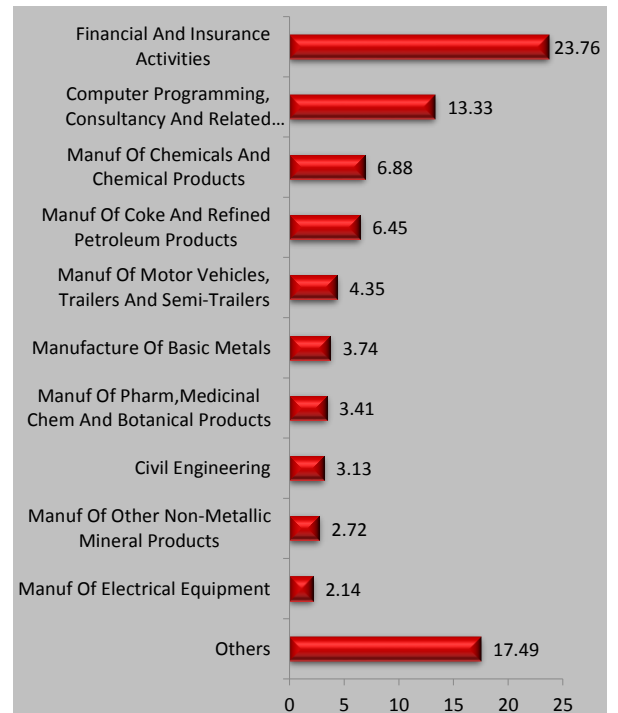
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	22815.20	87.40
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	3290.40	12.60
Total	26105.59	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	87.40
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	12.60

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Build India Fund, Build India Pension Fund, Grow Money Fund, Grow Money Pension Fund, Grow Money Pension Plus.

Growth Opportunities Pension Plus Fund

ULIF01801/01/2010EGRWTHOPLP130

Investment Objective: To provide long term capital appreciation by investing in stocks across all market capitalization ranges (Large, Mid or small).

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	3.69	23.21	62.36	30.07	21.78	14.89
Benchmark	3.41	22.24	61.13	26.90	18.18	11.36

Benchmark: Nifty 500,*Inception Date- 25 Jan 2010, <1yr ABS & >=1yr CAGR

NAV

50.6561

Modified Duration

Asset Class Wise Exposure

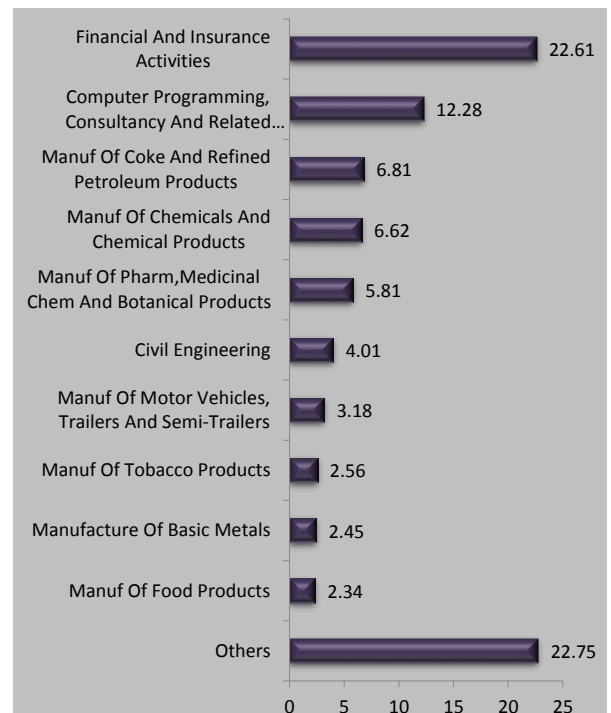
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2042.82	91.44
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	191.31	8.56
Total	2234.12	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	91.44
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	8.56

Sector Allocation

% To Fund



Security Name	% To Fund
Equities	91.44
INFOSYS TECHNOLOGIES LTD	6.25
ICICI BANK LTD	4.57
HOUSING DEVELOPMENT FINANCE CORP	4.21
HDFC BANK LTD	4.17
TATA CONSULTANCY SERVICES LTD	3.26
LARSEN & TOUBRO LTD	3.06
RELIANCE INDUSTRIES LTD	3.03
RELIANCE INDUSTRIES LTD	2.88
ITC LTD	2.56
AXIS BANK LTD	2.11
Others	55.35
Money Market/Cash	8.56
Total	100.00

Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Growth Opportunities,Growth Opportunities Pension Fund,Growth Opportunities Plus.

Build India Pension Fund

ULIF01704/01/2010EBUILDINDP130

Investment Objective: To provide long term capital appreciation, through exposure to equity investments in Infrastructure and allied sectors, and by diversifying investments across various sub-sectors of the infrastructure sector.

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	2.14	20.73	54.15	25.08	17.96	12.01
Benchmark	2.72	20.51	56.74	23.92	17.04	11.09

Benchmark: Nifty 100,*Inception Date- 18 Jan 2010, <1yr ABS & >=1yr CAGR

NAV

37.7370

Modified Duration

Security Name	% To Fund
Equities	87.91
INFOSYS TECHNOLOGIES LTD	8.04
RELIANCE INDUSTRIES LTD	6.59
HDFC BANK LTD	5.76
ICICI BANK LTD	5.73
HOUSING DEVELOPMENT FINANCE CORP	4.18
HINDUSTAN UNILEVER LTD	2.98
LARSEN & TOUBRO LTD	2.79
HCL TECHNOLOGIES LTD	2.77
BAJAJ FINANCE Ltd.	2.46
TATA CONSULTANCY SERVICES LTD	2.38
Others	44.23
Money Market/Cash	12.09
Total	100.00

Asset Class Wise Exposure

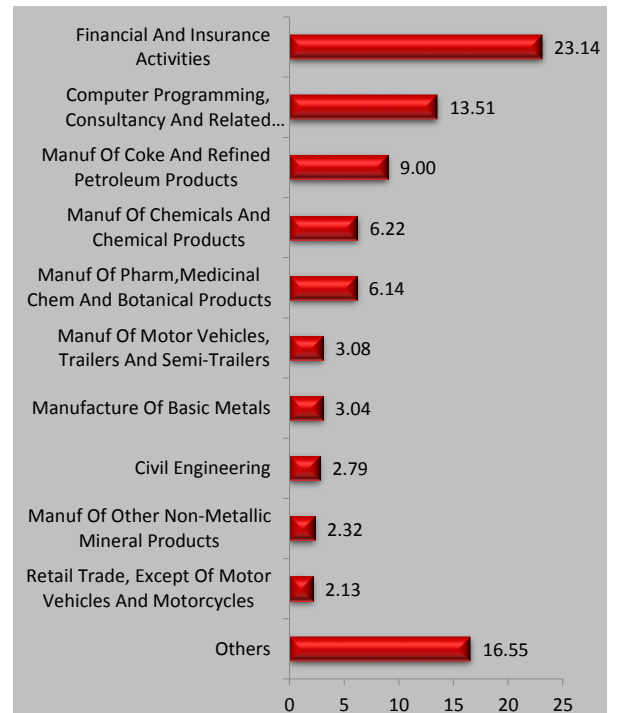
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	487.69	87.91
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	67.09	12.09
Total	554.78	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	87.91
Govt Securities	-	--
Corporate Bond	0 - 20	--
Money Market/Cash	0 - 20	12.09

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Build India Fund, Grow Money Fund, Grow Money Pension Fund, Grow Money Pension Plus, Grow Money Plus.

Build India Fund

ULIF01909/02/2010EBUILDINDA130

Investment Objective: To provide long term capital appreciation, through exposure to equity investments in Infrastructure and allied sectors, and by diversifying investments across various sub-sectors of the infrastructure sector.

Fund Performance(%)

	1 Month	6 Month	1 Year	2 Year	3 Year	Since Inception
Fund	2.58	21.20	54.68	25.39	18.44	13.04
Benchmark	2.72	20.51	56.74	23.92	17.04	12.03

Benchmark: Nifty 100,*Inception Date- 15 Feb 2010, <1yr ABS & >=1yr CAGR

NAV

41.6043

Modified Duration

Security Name	% To Fund
Equities	86.33
INFOSYS TECHNOLOGIES LTD	6.76
RELIANCE INDUSTRIES LTD	6.62
HDFC BANK LTD	6.23
ICICI BANK LTD	4.50
TATA CONSULTANCY SERVICES LTD	4.31
HOUSING DEVELOPMENT FINANCE CORP	3.48
BAJAJ FINANCE Ltd.	2.73
LARSEN & TOUBRO LTD	2.61
ITC LTD	2.46
HINDUSTAN UNILEVER LTD	2.42
Others	44.21
Money Market/Cash	13.67
Total	100.00

Asset Class Wise Exposure

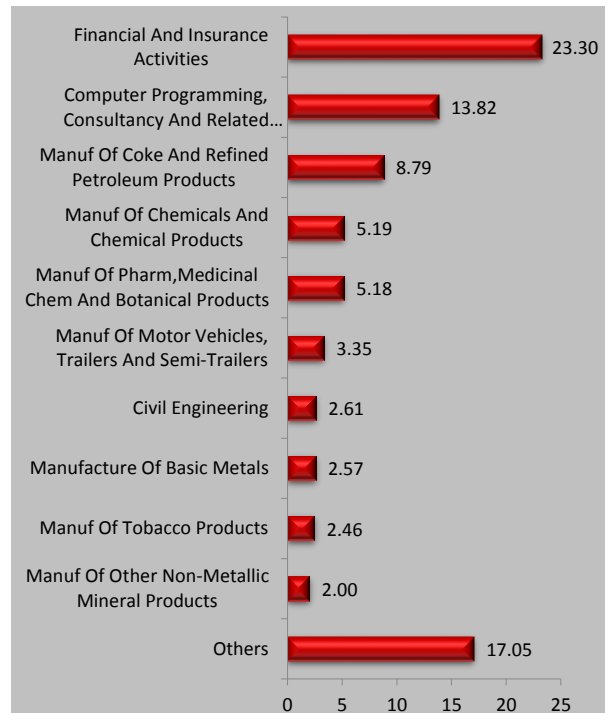
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2674.53	86.33
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	423.32	13.67
Total	3097.85	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	86.33
Govt Securities	-	--
Corporate Bond	0 - 20	--
Money Market/Cash	0 - 20	13.67

Sector Allocation

% To Fund



Name of Fund Manager- Amit Sureka

Other Funds Managed By fund Manager: Build India Pension Fund, Grow Money Fund, Grow Money Pension Fund, Grow Money Pension Plus, Grow Money Plus.

Save and Grow Money Fund

ULIF00121/08/2006BSAENGROW130

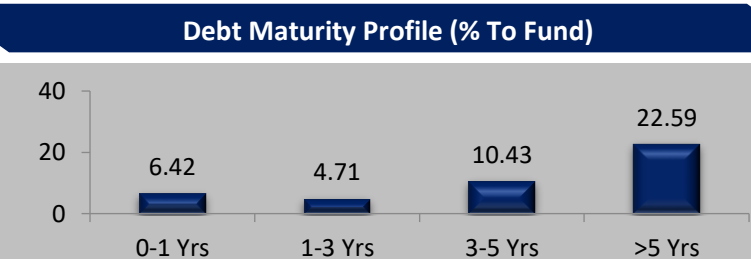
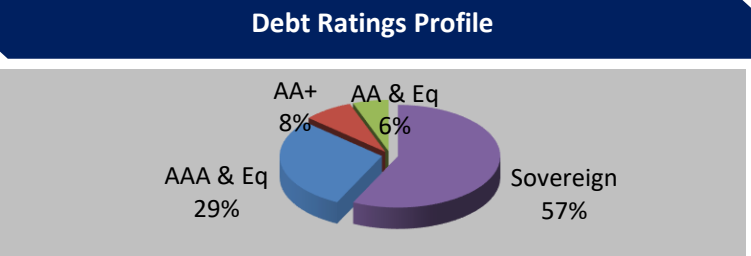
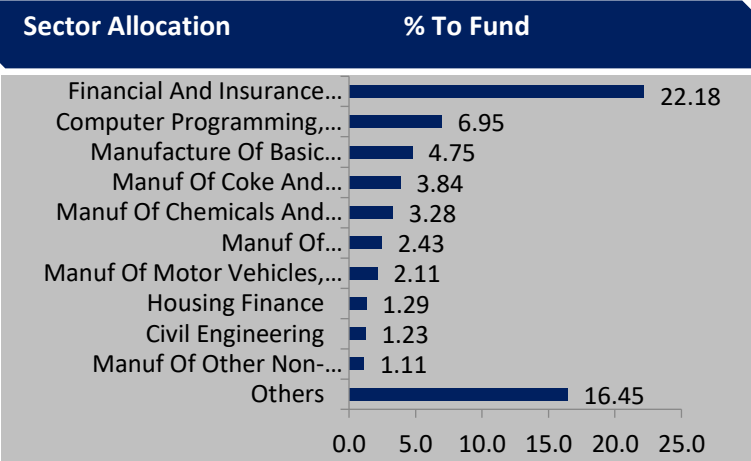
Investment Objective: To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities and a limited opportunity of capital appreciation. This would be more of a defensively managed fund.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	1.66	11.76	25.30	14.64	13.11	10.40
Benchmark	1.62	11.10	28.74	15.47	13.29	9.66
Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%,*Inception Date- 21 Aug 2006, <1yr ABS & >=1yr CAGR						
NAV			Modified Duration			
44.6332			5.23			

Security Name	% To Fund
Equities	46.74
HDFC BANK LTD	3.90
INFOSYS TECHNOLOGIES LTD	3.71
RELIANCE INDUSTRIES LTD	3.03
ICICI BANK LTD	2.84
HOUSING DEVELOPMENT FINANCE CORP	2.69
TATA CONSULTANCY SERVICES LTD	2.05
STATE BANK OF INDIA LTD	1.76
BHARTI AIRTEL LTD	1.57
ASIAN PAINTS LTD	1.44
HINDUSTAN UNILEVER LTD	1.38
Others	22.38
Government Securities	25.26
6.97% GOI 06/09/2026	3.38
6.1% GOI 12/07/2031	3.37
5.63% GOI 12/04/2026	3.00
7.27% GOI 08/04/2026	2.83
6.64% GOI 16/06/2035	2.24
7.16% GOI 20/09/2050	1.97
7.57% GOI 17/06/2033	1.66
7.5% GOI 10/08/2034	1.38
7.08% Karnataka SDL 04/03/2031	1.31
6.76% GOI 22/02/2061	1.25
Others	2.88
Corporate Bonds	18.88
7.27% NABARD 14/02/2030	6.67
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	3.47
7.59% PNB HOUSING FINANCE LTD 27/07/2022	2.50
9.6% EXIM Bank LTD 07/02/2024	1.70
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	1.29
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	1.09
7.6% AXIS BANK LTD 20/10/2023	1.09
7.14% REC LTD 02/03/2030	0.66
9.3% INDIA INFRADEBT LTD 05/01/2024	0.28
8.01% REC LTD 24/03/2028	0.14
Money Market/Cash	9.12
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	3631.25	46.74
Govt Securities	1962.57	25.26
Corporate Bond	1467.06	18.88
Money Market/Cash	707.98	9.12
Total	7768.85	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 60	46.74
Govt Securities	0 - 40	25.26
Corporate Bond	0 - 50	18.88
Money Market/Cash	0 - 40	9.12



Name of Fund Manager- Debt: Vishnu Soni & Ankur Khandelwal

Equity: Amit Sureka

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund, Stability Plus Money Fund, Group Debt Fund, Group Balance Fund.

Save and Grow Money Pension Fund

ULIF00426/12/2007BSNGROWPEN130

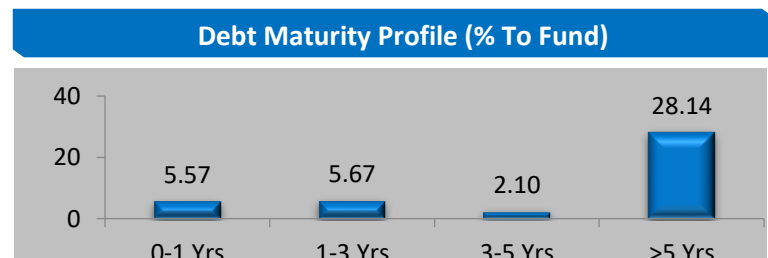
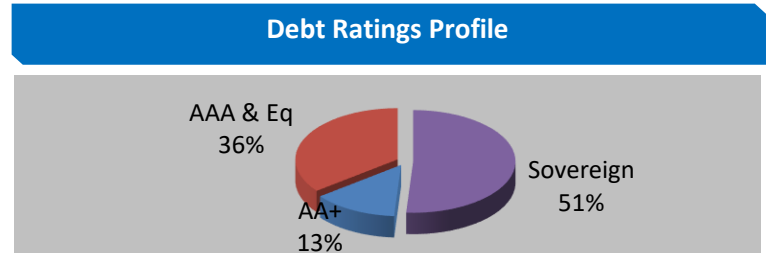
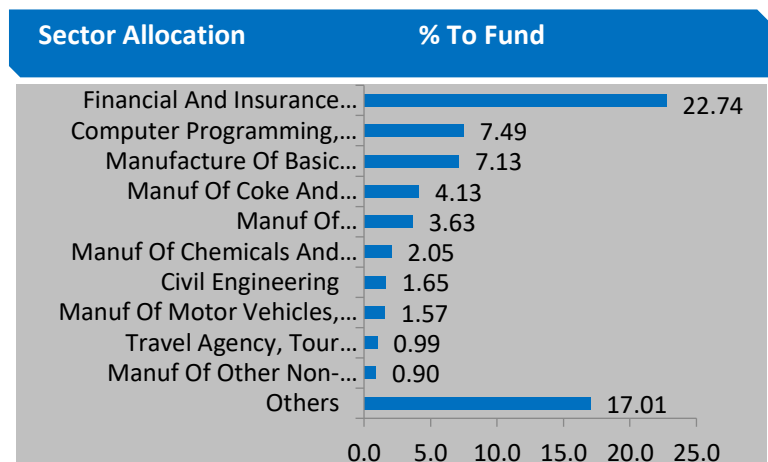
Investment Objective: To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities and a limited opportunity of capital appreciation. This would be more of a defensively managed fund.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	1.57	12.13	26.53	15.15	13.36	9.65
Benchmark	1.62	11.10	28.74	15.47	13.29	8.05
Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%,*Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR						
NAV		Modified Duration				
35.5078		5.45				

Security Name	% To Fund
Equities	49.01
HDFC BANK LTD	4.38
INFOSYS TECHNOLOGIES LTD	3.95
ICICI BANK LTD	3.39
HOUSING DEVELOPMENT FINANCE CORP	2.54
TATA CONSULTANCY SERVICES LTD	1.92
RELIANCE INDUSTRIES LTD	1.88
STATE BANK OF INDIA LTD	1.76
LARSEN & TOUBRO LTD	1.65
RELIANCE INDUSTRIES LTD	1.56
BHARTI AIRTEL LTD	1.32
Others	24.66
Government Securities	21.20
6.68% GOI 17/09/2031	10.61
6.1% GOI 12/07/2031	3.82
7.16% GOI 20/09/2050	3.17
5.63% GOI 12/04/2026	2.10
6.64% GOI 16/06/2035	1.51
Corporate Bonds	20.28
8.55% IRFC LTD 21/02/2029	6.05
7.6% AXIS BANK LTD 20/10/2023	5.67
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	5.57
8.24% PGC LTD 14/02/2029	2.99
Money Market/Cash	9.51
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	182.20	49.01
Govt Securities	78.80	21.20
Corporate Bond	75.40	20.28
Money Market/Cash	35.34	9.51
Total	371.74	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 60	49.01
Govt Securities	0 - 40	21.20
Corporate Bond	0 - 50	20.28
Money Market/Cash	0 - 40	9.51



Name of Fund Manager- Debt: Vishnu Soni & Ankur Khandelwal

Equity: Amit Sureka

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund, Stability Plus Money Fund, Group Debt Fund, Group Balance Fund.

True Wealth Fund

ULIF02104/10/2010BTRUEWLTHG130

Investment Objective: To provide the highest daily NAV guarantee during the tracking period, subject to a minimum NAV of Rs. 12, at maturity by investing in a mix of fixed income securities, money market instruments and diversified high quality equities in such a manner so as to meet the highest NAV guarantee on maturity. We would also use equity and fixed income derivatives as permitted by IRDA from time to time.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.10	0.96	1.99	2.48	3.99	2.95
Benchmark	--	--	--	--	--	--

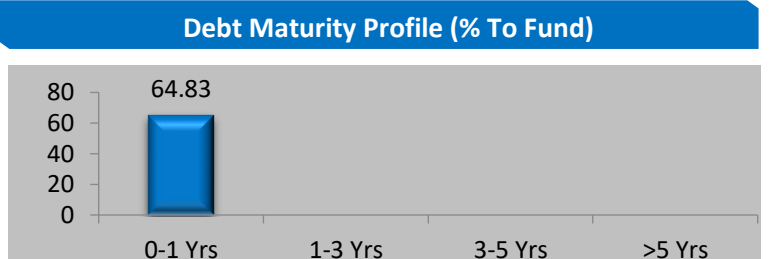
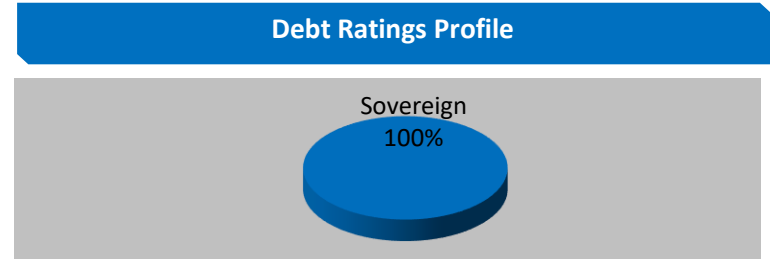
*Inception Date- 11 Oct 2010, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
13.7568	0.35

Security Name	% To Fund
Government Securities	64.83
8.79% MAHARASHTRA SDL 21/12/2021	34.17
8.91% MAHARASHTRA SDL 05/09/2022	28.96
8.13% GOI 21/09/2022	1.12
364 D TB 28/04/2022	0.58
Money Market/Cash	35.17
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	767.05	64.83
Corporate Bond	--	--
Money Market/Cash	416.06	35.17
Total	1183.12	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 100	--
Govt Securities	0 - 100	64.83
Corporate Bond	-	--
Money Market/Cash	0 - 100	35.17



Name of Fund Manager- Vishnu Soni & Ankur Khandelwal

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, Stability Plus Money Fund, Group Debt Fund, Group Balance Fund.

Steady Money Fund

ULIF00321/08/2006DSTDYMOENY130

Investment Objective: To provide steady accumulation of income in medium to long term by investing in corporate bonds and government securities.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.86	3.08	5.01	7.34	9.42	8.17
Benchmark	0.73	3.39	5.83	8.56	10.23	7.80
Benchmark: CRISIL Composite Bond Fund Index,*Inception Date- 05 Sep 2006, <1yr ABS & >=1yr CAGR						
NAV			Modified Duration			
32.661			4.94			

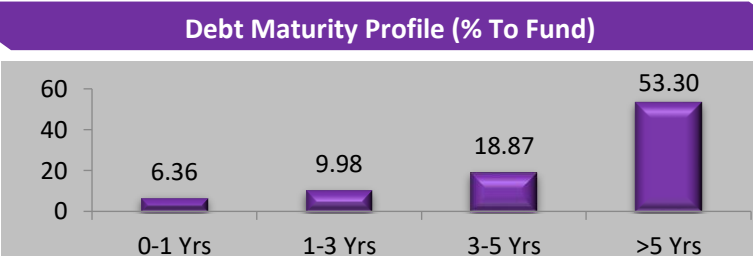
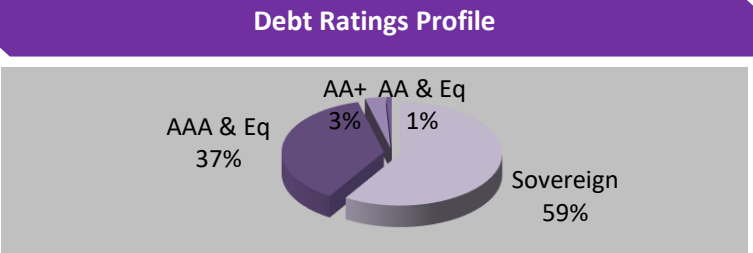
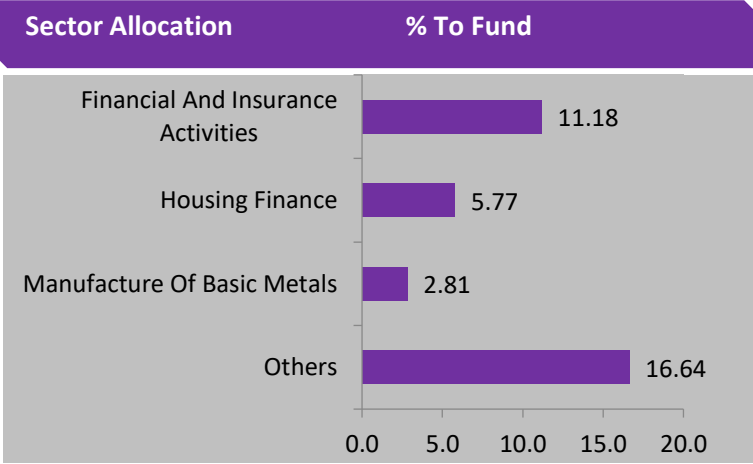
Security Name	% To Fund
Government Securities	52.10
5.63% GOI 12/04/2026	15.21
6.1% GOI 12/07/2031	13.64
6.64% GOI 16/06/2035	5.60
6.67% GOI 17/12/2050	4.66
6.45% GOI 07/10/2029	2.45
6.76% GOI 22/02/2061	2.35
7.17% GOI 08/01/2028	2.09
6.35% GOI 23/12/2024	2.03
7.08% Karnataka SDL 04/03/2031	1.97
7.72% GOI 15/06/2049	1.06
Others	1.05
Corporate Bonds	36.40
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	5.34
8.4% IRFC LTD 08/01/2029	4.85
7.6% FOOD CORPORATION OF INDIA 09/01/2030	3.64
7.14% REC LTD 02/03/2030	3.29
5.74% REC LTD 20/06/2024	2.93
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	2.81
7.6% AXIS BANK LTD 20/10/2023	2.75
9.6% EXIM Bank LTD 07/02/2024	2.66
7.71% L&T FINANCE LTD 08/08/2022	1.99
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	1.63
Others	4.51
Money Market/Cash	11.50
Total	100.00

Name of Fund Manager- Vishnu Soni & Ankur Khandelwal

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Safe Money Fund, Steady Money Pension Fund, True Wealth Fund, Stability Plus Money Fund, Group Debt Fund, Group Balance Fund.

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	5384.58	52.10
Corporate Bond	3761.51	36.40
Money Market/Cash	1188.56	11.50
Total	10334.65	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	52.10
Corporate Bond	20 - 80	36.40
Money Market/Cash	0 - 40	11.50



Build n Protect Series 1 Fund

ULIF00919/05/2009BBUILDNP51130

Investment Objective: To protect investments at maturity through steady accumulation of income by investing in government securities while seeking to provide a limited opportunity for capital appreciation by investing in equities.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.24	2.78	5.32	6.83	9.07	6.56
Benchmark	-0.04	0.49	-1.05	2.45	6.21	3.73

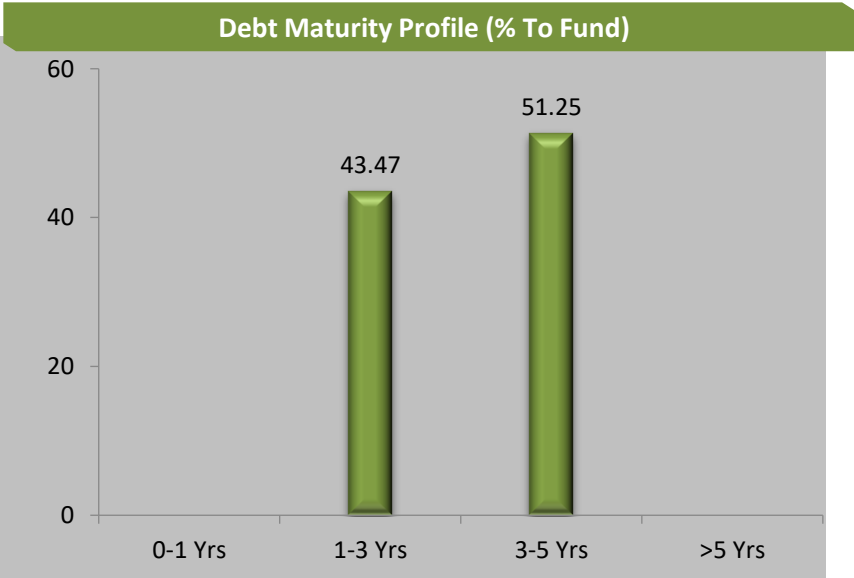
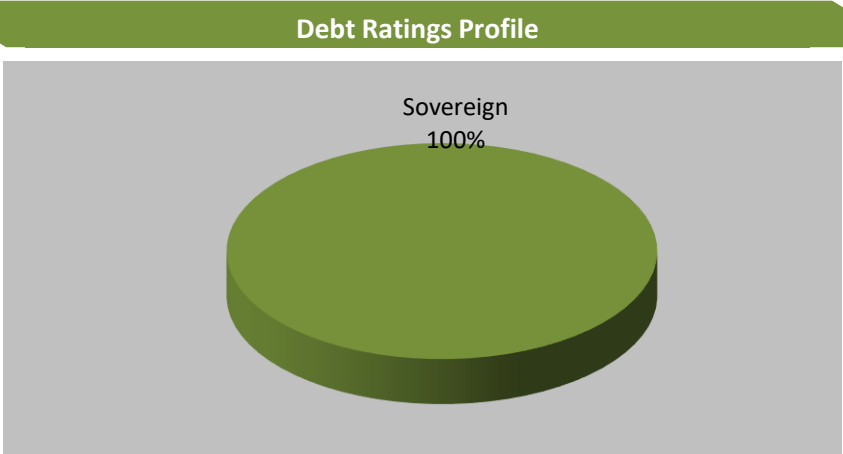
Benchmark: 7 Years G-Sec*,*Inception Date- 19 May 2009, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
21.9507	2.60

Debt portfolio	% To Fund
Government Securities	94.71
6.35% GOI 23/12/2024	51.25
8.2% GOI 15/09/2024	43.47
Money Market/Cash	5.29
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	192.47	94.71
Corporate Bond	--	--
Money Market/Cash	10.74	5.29
Total	203.22	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 40	--
Govt Securities	60 - 100	94.71
Corporate Bond	-	--
Money Market/Cash	0 - 20	5.29



Name of Fund Manager- Vishnu Soni & Ankur Khandelwal

Other Funds Managed By fund Manager: Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund,Save N Grow Money Pension Fund, Steady Money Fund,Steady Money Pension Fund, True Wealth Fund,Stability Plus Money Fund,Group Debt Fund,Group Balance Fund.

Safe Money Fund

ULIF01007/07/2009LSAFEMONEY130

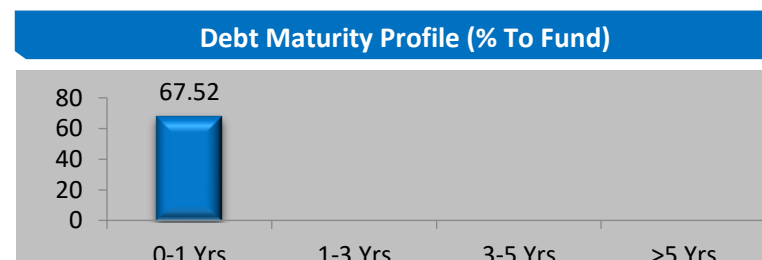
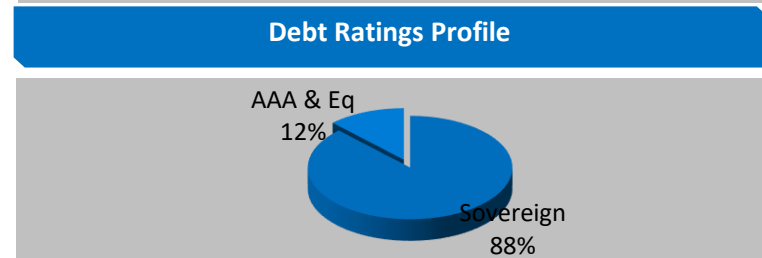
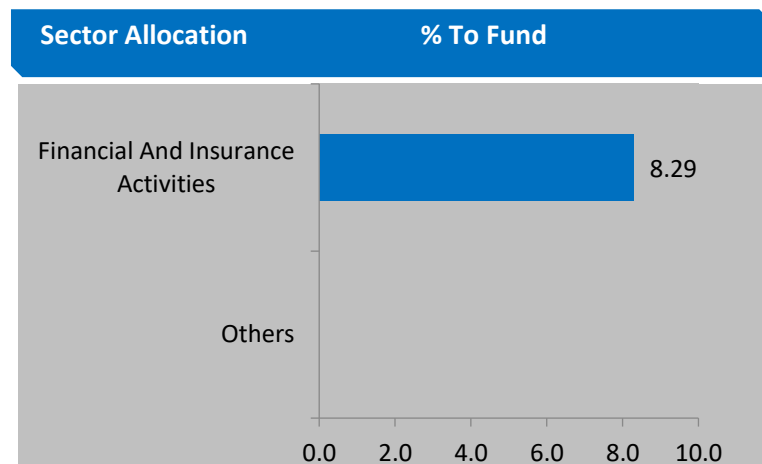
Investment Objective: To provide capital protection through investment in low-risk money-market & short-term debt instruments with maturity of 1 year or lesser.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.19	1.17	2.21	3.02	3.87	6.06
Benchmark	0.27	1.77	3.59	4.38	5.37	6.97
Benchmark: CRISIL Liquid Fund Index,*Inception Date- 08 Jul 2009, <1yr ABS & >=1yr CAGR						
NAV						
20.5375						
Modified Duration						
0.30						

Security Name	% To Fund
Government Securities	59.23
364 D TB 05/05/2022	13.81
364 D TB 09/06/2022	10.42
364 D TB 28/04/2022	9.31
182 D TB 07/10/2021	7.57
364 D TB 16/06/2022	7.50
182 D TB 23/12/2021	7.45
182 D TB 12/11/2021	1.83
91 D TB 07/10/2021	1.33
Corporate Bonds	8.29
8.72% KOTAK MAHINDRA BANK LTD 14/01/2022	8.29
Money Market/Cash	32.48
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	3547.90	59.23
Corporate Bond	496.45	8.29
Money Market/Cash	1945.92	32.48
Total	5990.26	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	59.23
Corporate Bond	0 - 60	8.29
Money Market/Cash	0 - 40	32.48



Name of Fund Manager- Vishnu Soni & Ankur Khandelwal

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund,Stability Plus Money Fund,Group Debt Fund,Group Balance Fund.

Safe Money Pension Fund

ULIF01107/12/2009LSAFEMONYP130

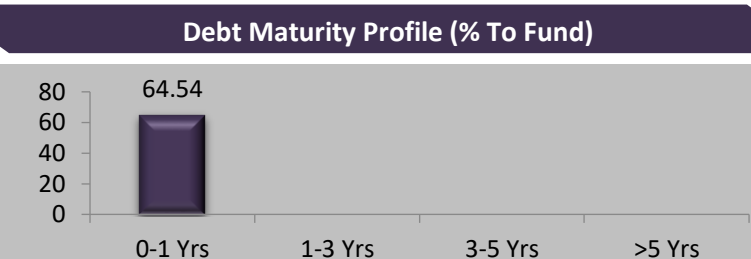
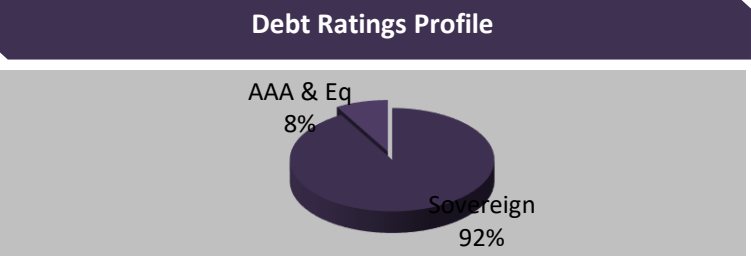
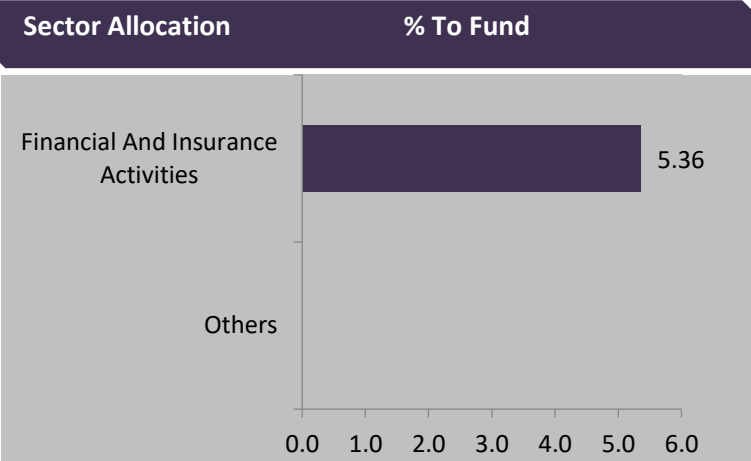
Investment Objective: To provide capital protection through investment in low-risk money-market & short-term debt instruments with maturity of 1 year or lesser.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.19	1.14	2.25	2.94	3.80	6.01
Benchmark	0.27	1.77	3.59	4.38	5.37	6.97
Benchmark: CRISIL Liquid Fund Index,*Inception Date- 08 Jul 2009, <1yr ABS & >=1yr CAGR						
NAV		Modified Duration				
20.4223		0.33				

Security Name	% To Fund
Government Securities	59.18
364 D TB 09/06/2022	24.52
364 D TB 05/05/2022	10.88
182 D TB 07/10/2021	8.46
364 D TB 28/04/2022	7.00
364 D TB 16/06/2022	4.64
182 D TB 23/12/2021	3.41
91 D TB 07/10/2021	0.26
Corporate Bonds	5.36
8.72% KOTAK MAHINDRA BANK LTD 14/01/2022	5.36
Money Market/Cash	35.46
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	111.81	59.18
Corporate Bond	10.13	5.36
Money Market/Cash	66.99	35.46
Total	188.93	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	59.18
Corporate Bond	0 - 60	5.36
Money Market/Cash	0 - 40	35.46



Name of Fund Manager- Vishnu Soni & Ankur Khandelwal
Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund, Stability Plus Money Fund, Group Debt Fund, Group Balance Fund.

Steady Money Pension Fund

ULIF00626/12/2007DSTDYMONYP130

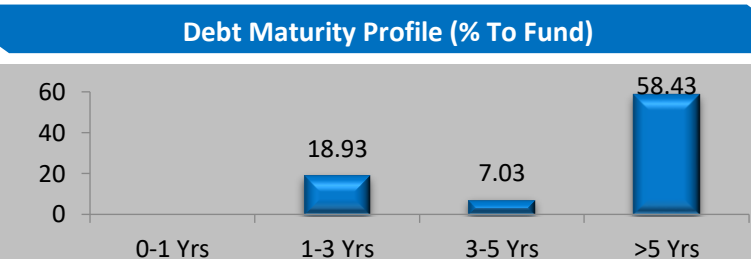
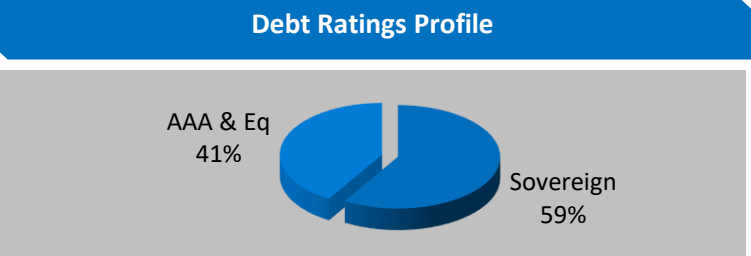
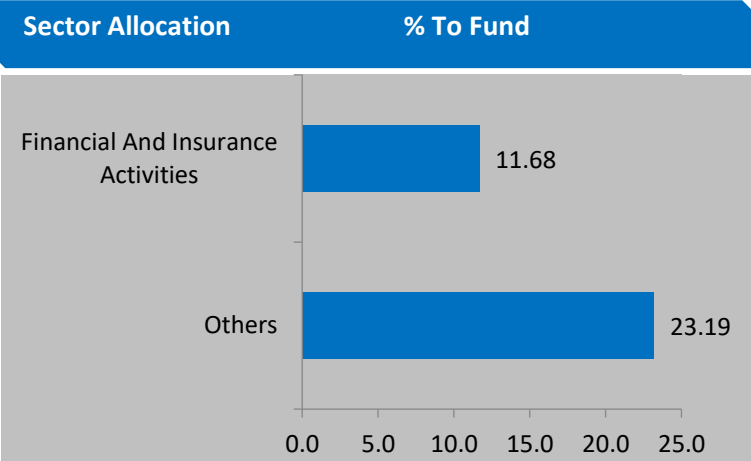
Investment Objective: To provide steady accumulation of income in medium to long term by investing in corporate bonds and government securities.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.83	3.43	5.10	7.83	9.81	8.05
Benchmark	0.73	3.39	5.83	8.56	10.23	7.94
Benchmark: CRISIL Composite Bond Fund Index,*Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR						
NAV			Modified Duration			
29.0039			5.20			

Security Name	% To Fund
Government Securities	49.52
6.64% GOI 16/06/2035	17.37
7.17% GOI 08/01/2028	12.14
6.76% GOI 22/02/2061	10.47
5.63% GOI 12/04/2026	5.13
6.1% GOI 12/07/2031	2.51
7.27% GOI 08/04/2026	1.91
Corporate Bonds	34.87
8.24% PGC LTD 14/02/2029	7.98
8.27% NHAI LTD 28/03/2029	7.95
9.6% EXIM Bank LTD 07/02/2024	7.89
5.74% REC LTD 20/06/2024	7.26
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	3.79
Money Market/Cash	15.61
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	137.96	49.52
Corporate Bond	97.13	34.87
Money Market/Cash	43.48	15.61
Total	278.57	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	49.52
Corporate Bond	20 - 80	34.87
Money Market/Cash	0 - 40	15.61



Name of Fund Manager- Vishnu Soni & Ankur Khandelwal
Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, True Wealth Fund, Stability Plus Money Fund, Group Debt Fund, Group Balance Fund.

Stability Plus Money Fund

ULIF02322/02/17STAPLUMONF130

Investment Objective: To provide long term absolute total return through investing across a diversified high quality debt portfolio.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.99	3.06	5.06	7.71	9.11	7.55
Benchmark	0.58	3.50	7.00	7.00	7.00	7.00

Benchmark: 7% of NET FMC, *Inception Date- 28 Dec 2017, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
13.1474	5.49

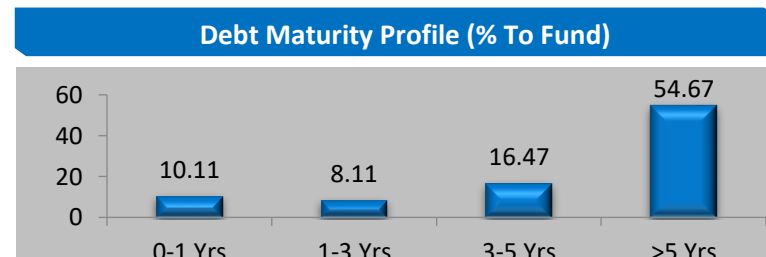
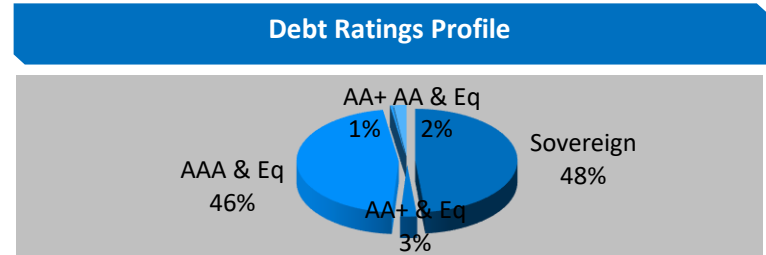
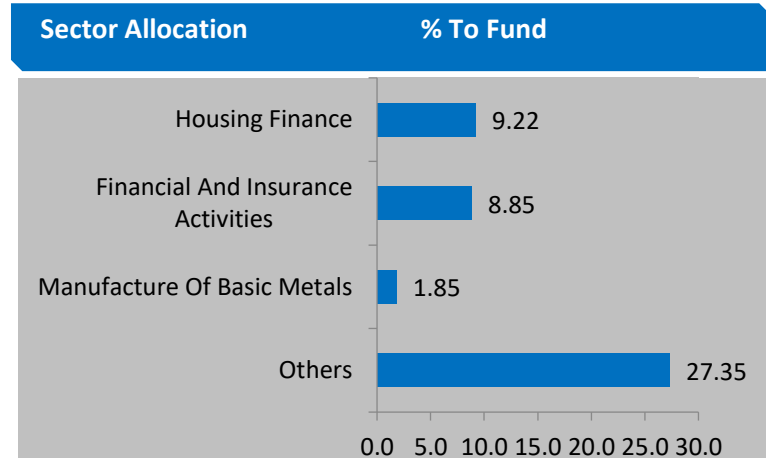
Security Name	% To Fund
Equities (AT 1 Bond)	2.32
INDUSIND BANK LTD	1.33
ICICI BANK LTD	1.00
Debt	89.36
6.1% GOI 12/07/2031	11.49
5.63% GOI 12/04/2026	7.06
5.15% GOI 09/11/2025	5.71
182 D TB 12/11/2021	5.18
7.16% GOI 20/09/2050	3.95
6.97% GOI 06/09/2026	3.43
7.08% Karnataka SDL 04/03/2031	2.72
8.91% MAHARASHTRA SDL 05/09/2022	2.40
364 D TB 16/06/2022	1.30
6.76% GOI 22/02/2061	0.58
6.99% NHAI LTD 28/05/2035	4.95
6.8% STATE BANK OF INDIA LTD 21/08/2035	3.95
8.24% PGC LTD 14/02/2029	3.86
9.3% INDIA INFRADEBT LTD 05/01/2024	3.65
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	3.35
8.24% NABARD 22/03/2029	2.97
7.25% HOUSING DEVELOPMENT FINANCE CORP 17/06/2030	2.75
6.85% IRFC LTD 29/10/2040	2.60
5.74% REC LTD 20/06/2024	2.43
6.94% NHAI LTD 27/11/2037	2.00
Others	13.04
Money Market/Cash	8.32
Total	100.00

Name of Fund Manager- Vishnu Soni & Ankur Khandelwal

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund, Group Debt Fund, Group Balance Fund.

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	174.15	2.32
Debt	6697.22	89.36
Money Market/Cash	623.13	8.32
Total	7494.51	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 25	2.32
Debt	55 - 100	89.36
Money Market/Cash	0 - 20	8.32



Group Debt Fund

ULGF00303/08/17GROUPDEBTF130

Investment Objective: To produce better risk adjusted return than the benchmark with priority being given to total return.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.94	3.26	5.47	8.07	9.59	7.60
Benchmark	0.73	3.39	5.83	8.56	10.23	7.48
Benchmark: CRISIL Composite Bond Fund Index,*Inception Date- 03 Aug 2017, <1yr ABS & >=1yr CAGR						
NAV		Modified Duration				
13.5651		5.14				

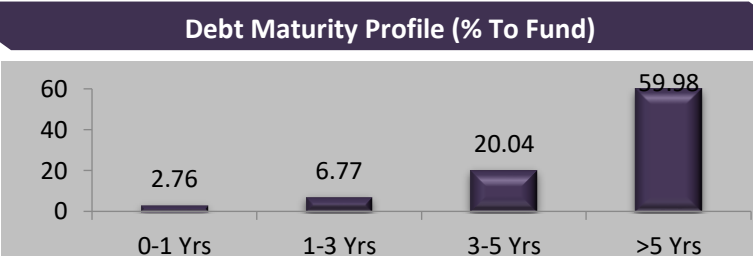
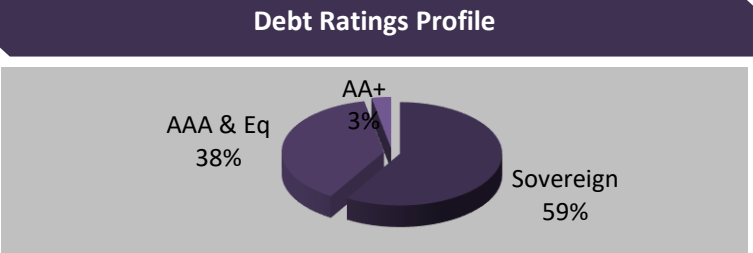
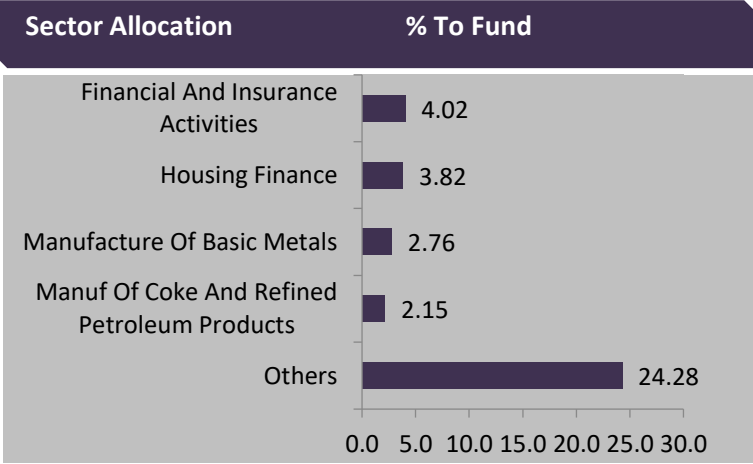
Security Name	% To Fund
Debt	89.55
6.1% GOI 12/07/2031	16.00
6.64% GOI 16/06/2035	6.98
6.35% GOI 23/12/2024	6.56
5.63% GOI 12/04/2026	5.37
6.76% GOI 22/02/2061	2.78
7.27% GOI 08/04/2026	2.75
7.5% GOI 10/08/2034	2.04
7.32% GOI 28/01/2024	2.01
6.97% GOI 06/09/2026	2.00
7.16% GOI 20/09/2050	1.93
7.5% IRFC LTD 09/09/2029	7.31
7.6% FOOD CORPORATION OF INDIA 09/01/2030	6.14
8.27% NHAI LTD 28/03/2029	4.22
7.6% AXIS BANK LTD 20/10/2023	4.02
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	3.82
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	2.76
8.37% REC LTD 07/12/2028	2.56
8.65% RELIANCE INDUSTRIES LTD 11/12/2028	2.15
8.24% PGC LTD 14/02/2029	2.12
6.99% NHAI LTD 28/05/2035	1.15
Others	4.87
Money Market/Cash	10.45
Total	100.00

Name of Fund Manager- Vishnu Soni & Ankur Khandelwal

Other Funds Managed By fund Manager: Build N Protect Fund Series 1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund, Stability Plus Money Fund, Group Balance Fund.

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Debt	2349.92	89.55
Money Market/Cash	274.35	10.45
Total	2624.27	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Debt	60 - 100	89.55
Money Market/Cash	0 - 40	10.45



Group Balance Fund

ULGF00203/08/17GROUPBALDF130

Investment Objective: To produce better risk adjusted return than the benchmark with priority being given to total return.

Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.20	1.21	2.38	2.67	--	3.14
Benchmark	1.62	11.10	28.74	15.47	13.29	14.74
Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%,*Inception Date- 27 Feb 2019, <1yr ABS & >=1yr CAGR						
NAV			Modified Duration			
10.8339						

Security Name	% To Fund
Money Market/Cash	100.00
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Debt	--	--
Money Market/Cash	1.19	100.00
Total	1.19	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	25 - 60	--
Debt	30 - 75	--
Money Market/Cash	0 - 40	100.00

Name of Fund Manager- Debt: Vishnu Soni & Ankur Khandelwal Equity: Amit Sureka
Other Funds Managed By fund Manager: Build N Protect Fund Series
1, Safe Money Fund, Safe Money Pension Fund, Save N Grow Money Fund, Save N Grow Money Pension Fund, Steady Money Fund, Steady Money Pension Fund, True Wealth Fund, Stability Plus Money Fund, Group Debt Fund.

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Bharti AXA Life Insurance Company Limited. (IRDA Regn.No. 130), Regd. Address: Unit No. 1904, 19th Floor,

Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, Near MCA Club, Bandra East, Mumbai- 400 051.

Toll free: 1800 102 4444

SMS SERVICE to 56677 (We will be in touch within 24 hours to address your query),

Email: service@bharti-axalife.com, www.bharti-axalife.com

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