

Investment newsletter

July 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	2.57	20.27	46.21	25.91	14.73	13.18
Benchmark	0.51	16.71	42.92	19.53	11.29	0.00

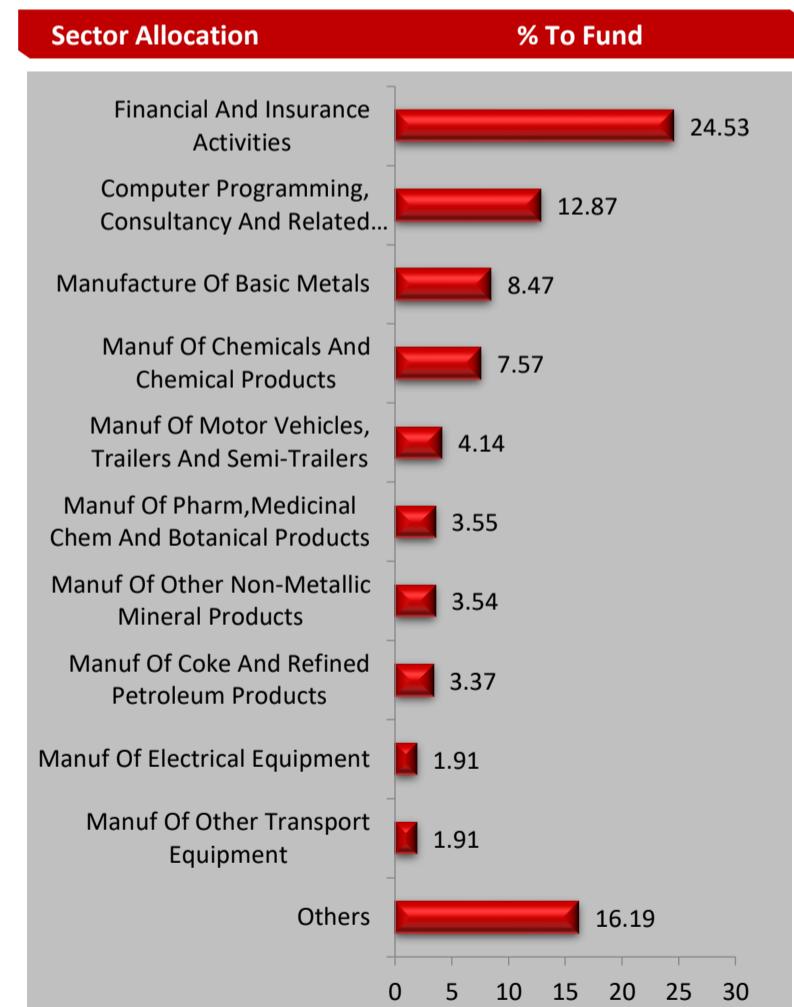
Benchmark: Nifty 100, *Inception Date- 24 Aug 2006, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
63.6146	--

Security Name	% To Fund
Equities	88.06
INFOSYS TECHNOLOGIES LTD	6.94
ICICI BANK LTD	6.49
TATA STEEL LTD	5.54
HDFC BANK LTD	4.72
HOUSING DEVELOPMENT FINANCE CORP	4.19
TATA CONSULTANCY SERVICES LTD	3.54
HINDUSTAN UNILEVER LTD	2.96
HINDALCO INDUSTRIES LTD	2.35
RELIANCE INDUSTRIES LTD	2.33
BAJAJ FINANCE Ltd.	2.11
Others	46.88
Money Market/Cash	11.94
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	28033.55	88.06
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	3801.46	11.94
Total	31835.01	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	88.06
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	11.94



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	2.35	22.64	50.44	26.73	14.53	17.41
Benchmark	1.42	20.90	51.22	22.88	12.28	15.42

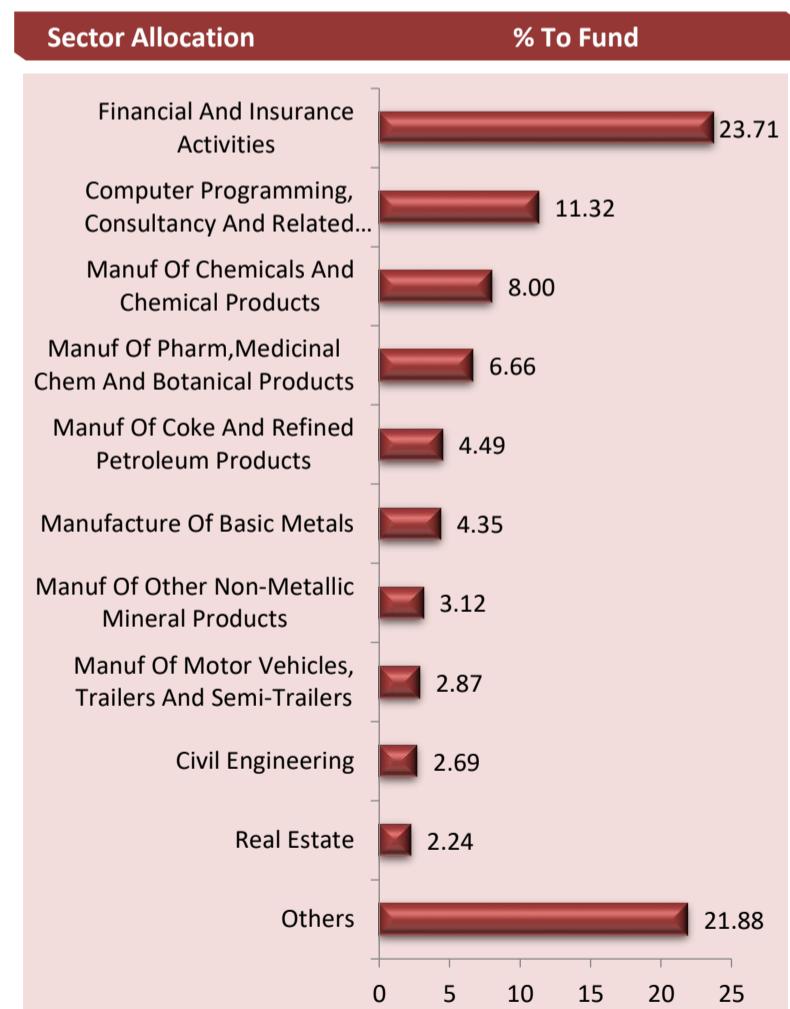
Benchmark: Nifty 500, *Inception Date- 10 Dec 2008, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
76.0298	--

Security Name	% To Fund
Equities	91.34
INFOSYS TECHNOLOGIES LTD	6.23
ICICI BANK LTD	5.50
HDFC BANK LTD	4.49
HOUSING DEVELOPMENT FINANCE CORP	3.13
STATE BANK OF INDIA LTD	2.27
RELIANCE INDUSTRIES LTD	2.14
LARSEN & TOUBRO LTD	1.88
AXIS BANK LTD	1.88
HINDUSTAN UNILEVER LTD	1.81
TATA CONSULTANCY SERVICES LTD	1.79
Others	60.23
Money Market/Cash	8.66
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	441.26	91.34
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	41.83	8.66
Total	483.09	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



Name of Fund Manager- Amit Sureka

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

Grow Money Pension Fund

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	2.42	19.80	45.73	25.89	15.01	9.75
Benchmark	0.51	16.71	42.92	19.53	11.29	7.44

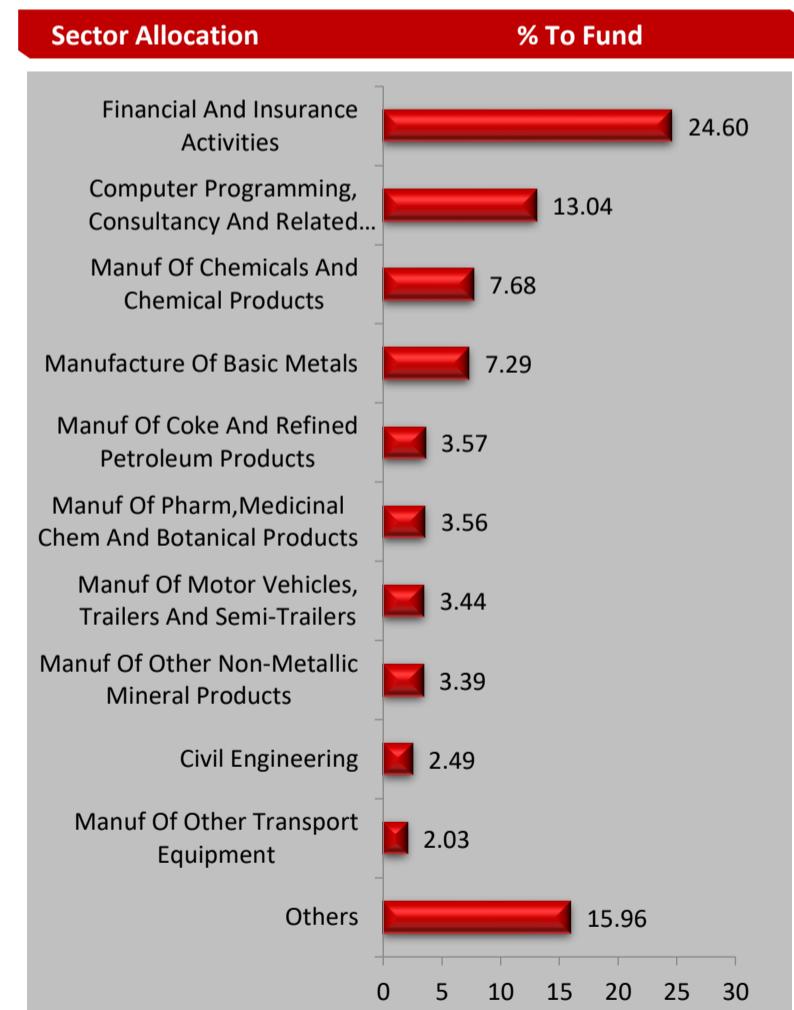
Benchmark: Nifty 100, *Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
35.4139	--

Security Name	% To Fund
Equities	87.04
INFOSYS TECHNOLOGIES LTD	7.17
ICICI BANK LTD	6.61
TATA STEEL LTD	5.14
HDFC BANK LTD	4.87
HOUSING DEVELOPMENT FINANCE CORP	4.34
TATA CONSULTANCY SERVICES LTD	3.67
HINDUSTAN UNILEVER LTD	3.06
LARSEN & TOUBRO LTD	2.49
RELIANCE INDUSTRIES LTD	2.44
BAJAJ FINANCE Ltd.	2.18
Others	45.06
Money Market/Cash	12.96
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2649.16	87.04
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	394.39	12.96
Total	3043.55	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	87.04
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	12.96



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.

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	2.19	18.76	44.40	25.32	14.56	13.15
Benchmark	0.51	16.71	42.92	19.53	11.29	10.71

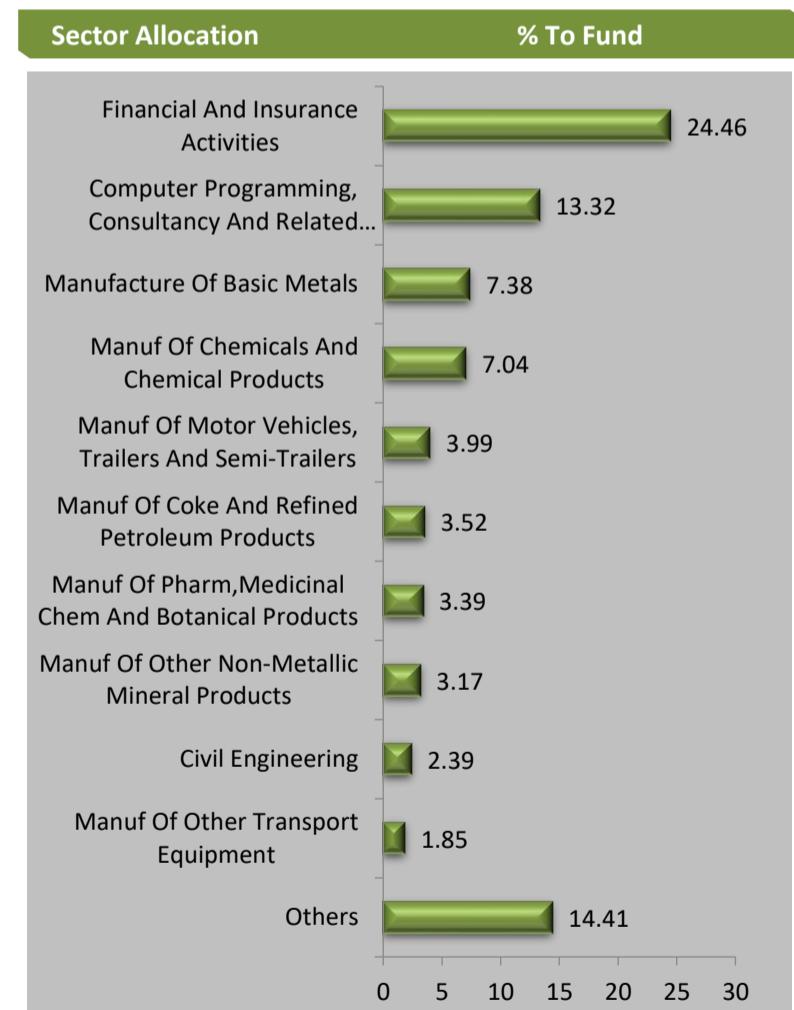
Benchmark: Nifty 100, *Inception Date- 22 Dec 2009, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
41.9766	--

Security Name	% To Fund
Equities	84.92
INFOSYS TECHNOLOGIES LTD	7.30
ICICI BANK LTD	6.75
TATA STEEL LTD	5.35
HDFC BANK LTD	4.79
HOUSING DEVELOPMENT FINANCE CORP	4.41
TATA CONSULTANCY SERVICES LTD	3.78
HINDUSTAN UNILEVER LTD	2.69
RELIANCE INDUSTRIES LTD	2.55
LARSEN & TOUBRO LTD	2.39
BAJAJ FINANCE Ltd.	2.22
Others	42.68
Money Market/Cash	15.08
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	948.44	84.92
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	168.48	15.08
Total	1116.92	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	84.92
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	15.08



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	2.66	23.15	51.42	27.58	15.18	17.87
Benchmark	1.42	20.90	51.22	22.88	12.28	15.48

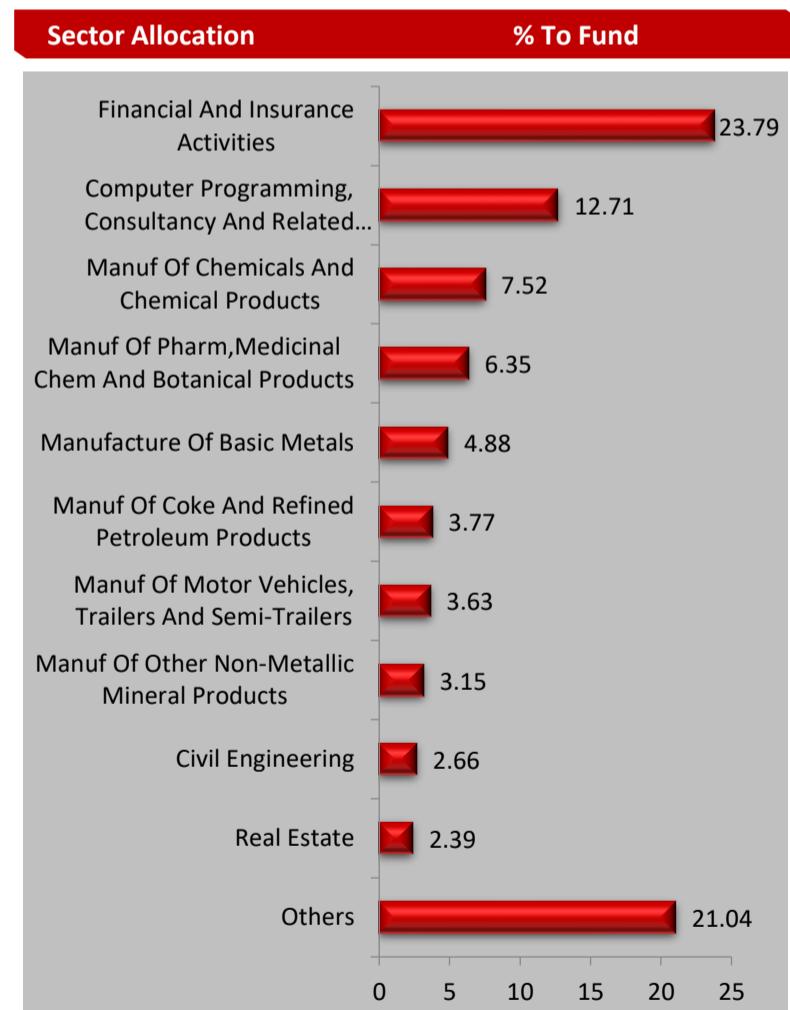
Benchmark: Nifty 500, *Inception Date- 10 Dec 2008, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
79.9427	--

Security Name	% To Fund
Equities	91.89
INFOSYS TECHNOLOGIES LTD	6.58
ICICI BANK LTD	6.01
HDFC BANK LTD	4.38
HOUSING DEVELOPMENT FINANCE CORP	2.69
TATA CONSULTANCY SERVICES LTD	2.50
STATE BANK OF INDIA LTD	2.42
LARSEN & TOUBRO LTD	2.08
TATA STEEL LTD	2.00
AXIS BANK LTD	1.86
RELIANCE INDUSTRIES LTD	1.83
Others	59.54
Money Market/Cash	8.11
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	3788.24	91.89
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	334.33	8.11
Total	4122.57	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	91.89
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	8.11



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	2.42	22.36	49.98	26.02	14.63	13.40
Benchmark	1.42	20.90	51.22	22.88	12.28	10.46

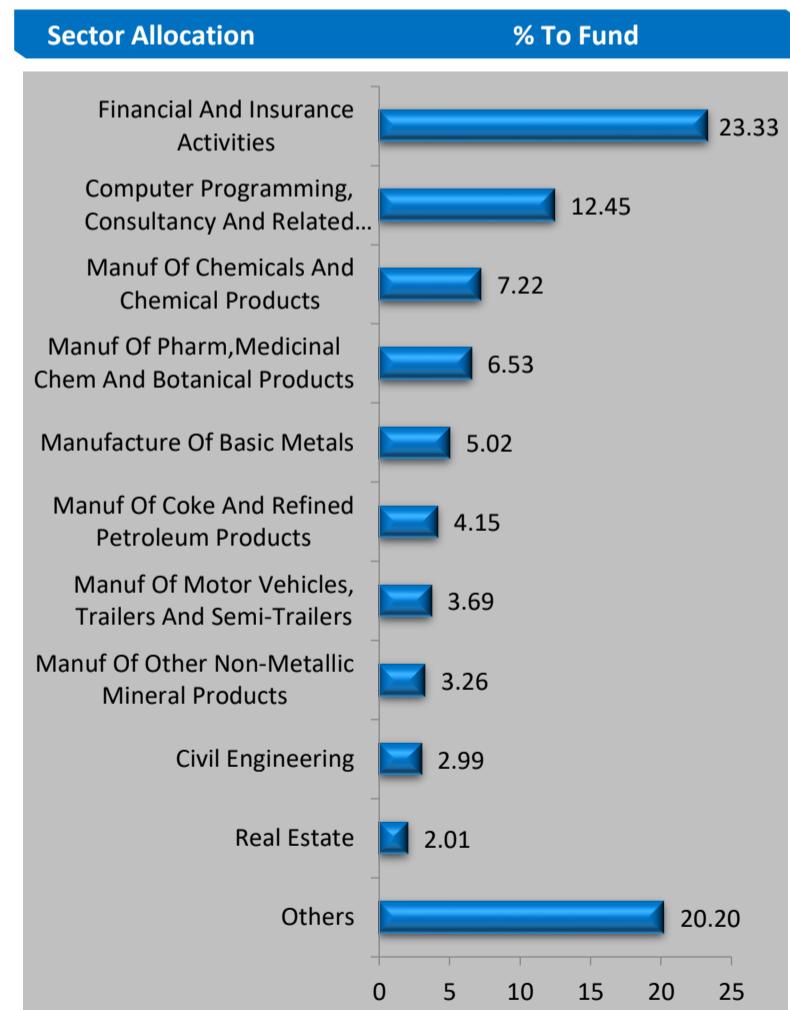
Benchmark: Nifty 500, *Inception Date- 29 Dec 2009, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
42.9863	--

Security Name	% To Fund
Equities	90.85
INFOSYS TECHNOLOGIES LTD	6.06
ICICI BANK LTD	5.80
HDFC BANK LTD	4.68
TATA CONSULTANCY SERVICES LTD	2.67
HOUSING DEVELOPMENT FINANCE CORP	2.62
STATE BANK OF INDIA LTD	2.35
LARSEN & TOUBRO LTD	2.34
HINDALCO INDUSTRIES LTD	2.23
ULTRA TECH CEMENT LTD	2.07
RELIANCE INDUSTRIES LTD	1.99
Others	58.05
Money Market/Cash	9.15
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	42382.73	90.85
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	4267.11	9.15
Total	46649.84	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	90.85
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	9.15



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	2.82	20.51	45.75	26.17	14.95	13.31
Benchmark	0.51	16.71	42.92	19.53	11.29	10.49

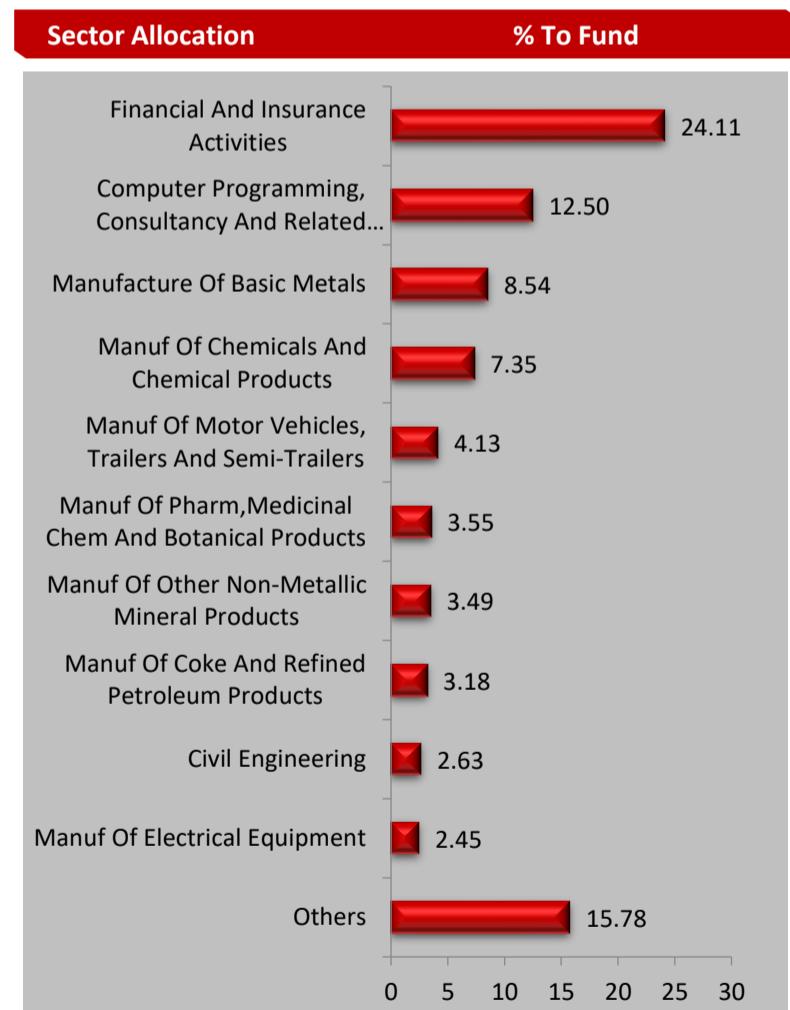
Benchmark: Nifty 100, *Inception Date- 14 Dec 2009, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
42.8040	--

Security Name	% To Fund
Equities	87.69
INFOSYS TECHNOLOGIES LTD	6.70
ICICI BANK LTD	6.25
TATA STEEL LTD	5.51
HDFC BANK LTD	4.29
HOUSING DEVELOPMENT FINANCE CORP	4.05
TATA CONSULTANCY SERVICES LTD	3.48
HINDUSTAN UNILEVER LTD	2.96
LARSEN & TOUBRO LTD	2.63
HINDALCO INDUSTRIES LTD	2.41
BAJAJ FINANCE Ltd.	2.39
Others	47.02
Money Market/Cash	12.31
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	21125.12	87.69
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	2964.62	12.31
Total	24089.75	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	87.69
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	12.31



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	2.36	22.56	51.36	27.85	15.31	14.17
Benchmark	1.42	20.90	51.22	22.88	12.28	10.60

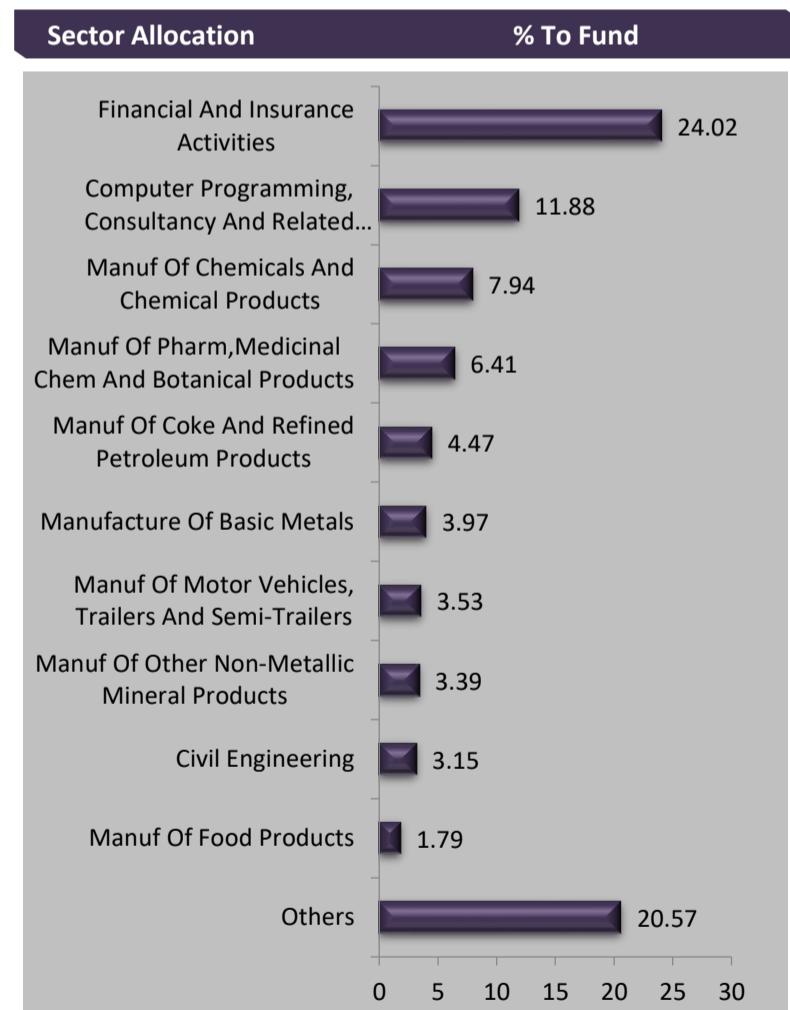
Benchmark: Nifty 500, *Inception Date- 25 Jan 2010, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
46.0331	--

Security Name	% To Fund
Equities	91.12
INFOSYS TECHNOLOGIES LTD	6.33
ICICI BANK LTD	5.35
HDFC BANK LTD	4.29
HOUSING DEVELOPMENT FINANCE CORP	3.64
TATA CONSULTANCY SERVICES LTD	2.59
LARSEN & TOUBRO LTD	2.48
RELIANCE INDUSTRIES LTD	2.29
AXIS BANK LTD	2.06
STATE BANK OF INDIA LTD	2.06
ITC LTD	1.78
Others	58.24
Money Market/Cash	8.88
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	1929.79	91.12
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	188.08	8.88
Total	2117.87	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	91.12
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	8.88



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	1.75	18.79	43.20	22.33	13.02	11.34
Benchmark	0.51	16.71	42.92	19.53	11.29	10.23

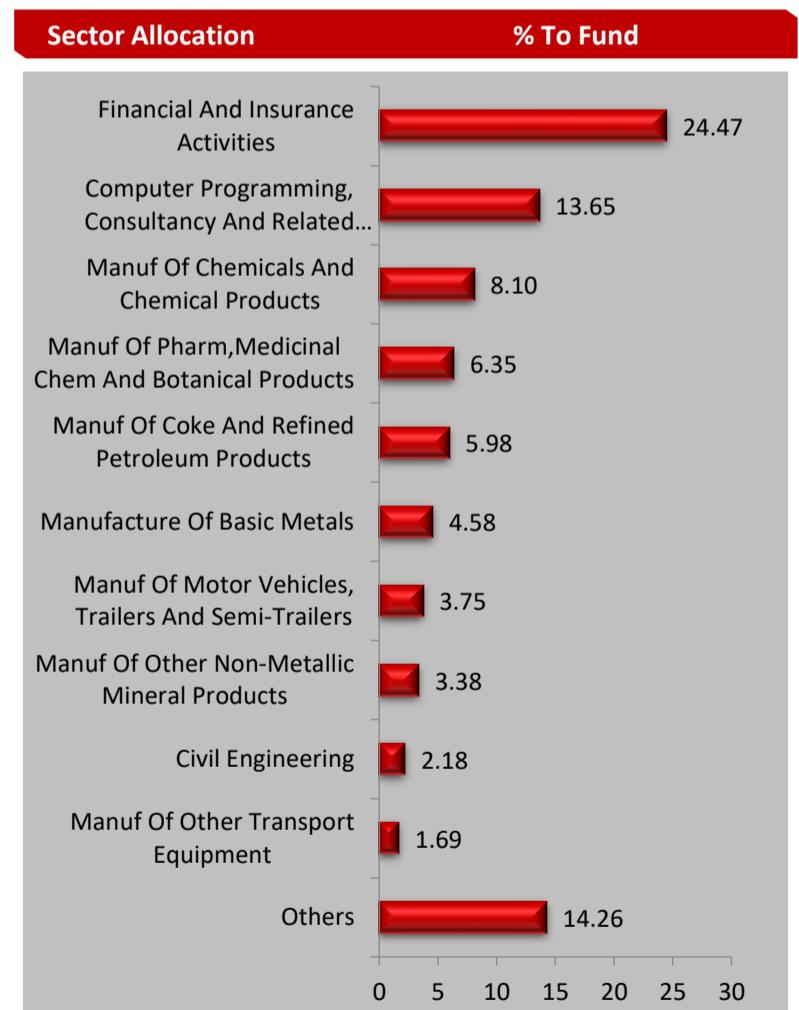
Benchmark: Nifty 100, *Inception Date- 18 Jan 2010, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
34.5396	--

Security Name	% To Fund
Equities	88.37
INFOSYS TECHNOLOGIES LTD	9.13
ICICI BANK LTD	7.26
HDFC BANK LTD	6.04
RELIANCE INDUSTRIES LTD	3.76
HOUSING DEVELOPMENT FINANCE CORP	3.58
HINDUSTAN UNILEVER LTD	2.68
LARSEN & TOUBRO LTD	2.18
TATA STEEL LTD	2.15
HCL TECHNOLOGIES LTD	2.11
ULTRA TECH CEMENT LTD	2.09
Others	47.40
Money Market/Cash	11.63
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	469.92	88.37
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	61.82	11.63
Total	531.74	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	88.37
Govt Securities	-	--
Corporate Bond	0 - 20	--
Money Market/Cash	0 - 20	11.63



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	1.75	18.49	42.94	22.29	13.15	12.30
Benchmark	0.51	16.71	42.92	19.53	11.29	11.18

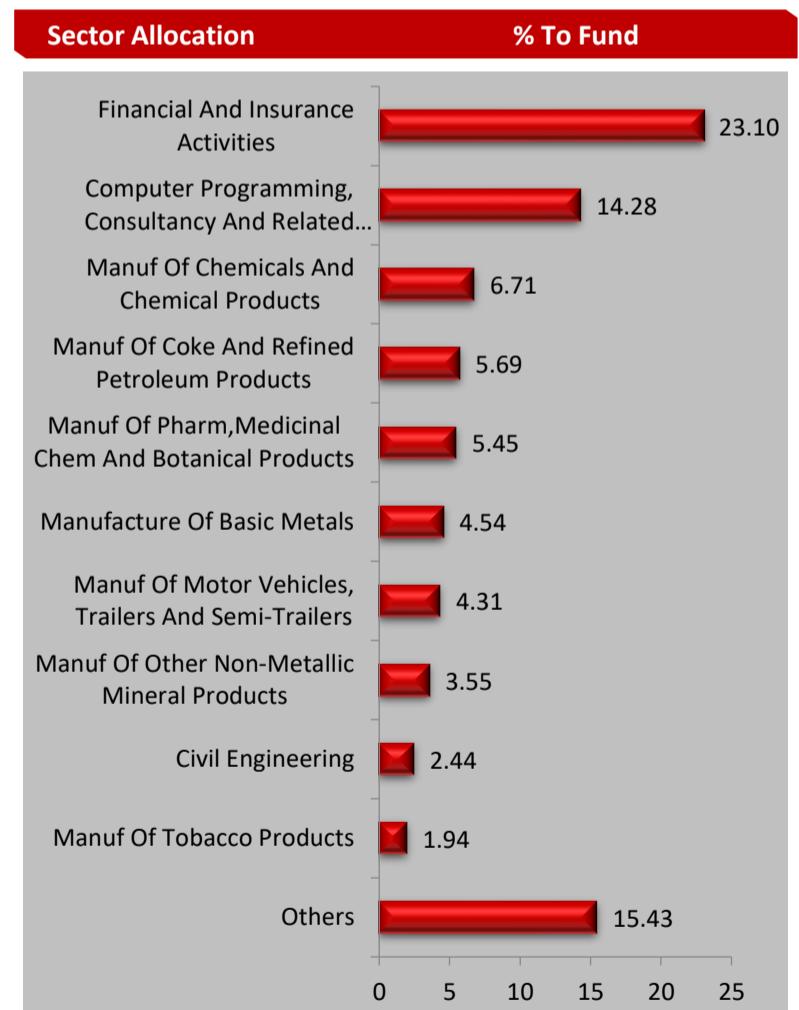
Benchmark: Nifty 100, *Inception Date- 15 Feb 2010, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
37.7971	--

Security Name	% To Fund
Equities	87.45
INFOSYS TECHNOLOGIES LTD	8.03
HDFC BANK LTD	5.88
ICICI BANK LTD	5.63
RELIANCE INDUSTRIES LTD	3.85
TATA CONSULTANCY SERVICES LTD	3.71
HOUSING DEVELOPMENT FINANCE CORP	2.97
LARSEN & TOUBRO LTD	2.44
HINDUSTAN UNILEVER LTD	2.22
ULTRA TECH CEMENT LTD	2.19
BAJAJ FINANCE Ltd.	2.09
Others	48.44
Money Market/Cash	12.55
Total	100.00

Asset Class Wise Exposure		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2558.79	87.45
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	367.35	12.55
Total	2926.14	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	87.45
Govt Securities	-	--
Corporate Bond	0 - 20	--
Money Market/Cash	0 - 20	12.55



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

ULIF00121/08/2006BSAVENGROW130

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	0.94	8.52	18.18	12.56	10.02	10.09
Benchmark	0.42	8.26	21.41	13.16	10.32	9.35

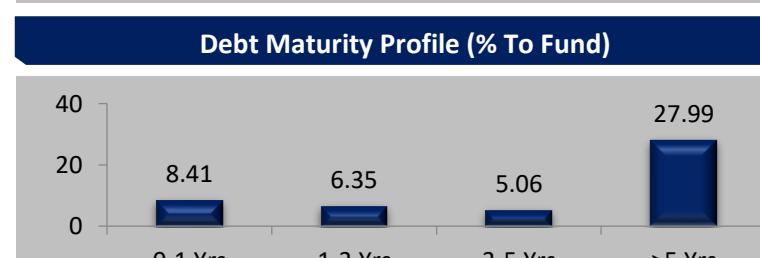
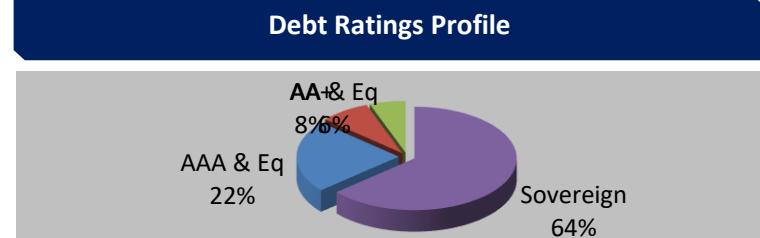
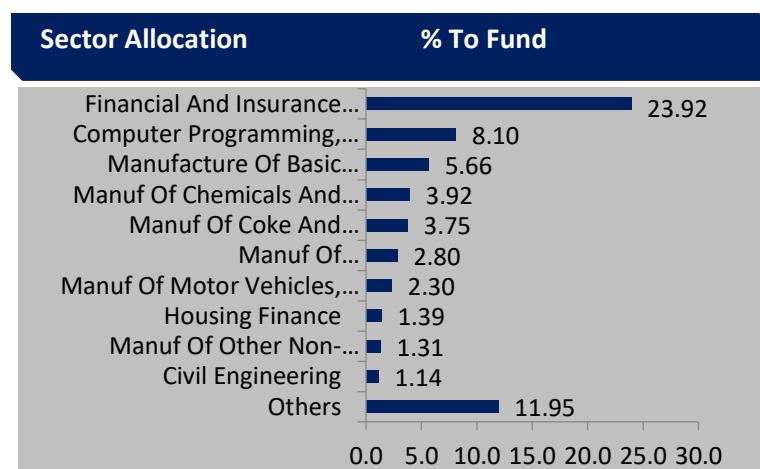
Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%,*Inception Date- 21 Aug 2006, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
42.0877	4.96

Security Name	% To Fund
Equities	48.89
INFOSYS TECHNOLOGIES LTD	4.69
HDFC BANK LTD	3.62
ICICI BANK LTD	3.31
RELIANCE INDUSTRIES LTD	2.91
TATA CONSULTANCY SERVICES LTD	2.28
HOUSING DEVELOPMENT FINANCE CORP	2.27
STATE BANK OF INDIA LTD	1.81
ASIAN PAINTS LTD	1.30
HINDUSTAN UNILEVER LTD	1.29
LARSEN & TOUBRO LTD	1.14
Others	24.27
Government Securities	30.47
6.97% GOI 06/09/2026	4.00
7.17% GOI 08/01/2028	3.82
7.27% GOI 08/04/2026	3.05
7.95% GOI 28/08/2032	2.21
7.16% GOI 20/09/2050	2.08
6.1% GOI 12/07/2031	2.02
6.67% GOI 17/12/2050	1.90
6.45% GOI 07/10/2029	1.88
6.64% GOI 16/06/2035	1.78
7.57% GOI 17/06/2033	1.78
Others	5.94
Corporate Bonds	17.33
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	3.79
9.6% EXIM Bank LTD 07/02/2024	3.06
7.59% PNB HOUSING FINANCE LTD 27/07/2022	2.72
7.27% NABARD 14/02/2030	1.43
10.25% RELIANCE GAS TRANS INFRA LTD 22/08/2021	1.40
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	1.39
7.6% AXIS BANK LTD 20/10/2023	1.19
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	1.18
7.14% REC LTD 02/03/2030	0.71
9.3% INDIA INFRADEBT LTD 05/01/2024	0.30
Others	0.16
Money Market/Cash	3.31
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	3508.77	48.89
Govt Securities	2186.74	30.47
Corporate Bond	1243.91	17.33
Money Market/Cash	236.99	3.31
Total	7176.41	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 60	48.89
Govt Securities	0 - 40	30.47
Corporate Bond	0 - 50	17.33
Money Market/Cash	0 - 40	3.31



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

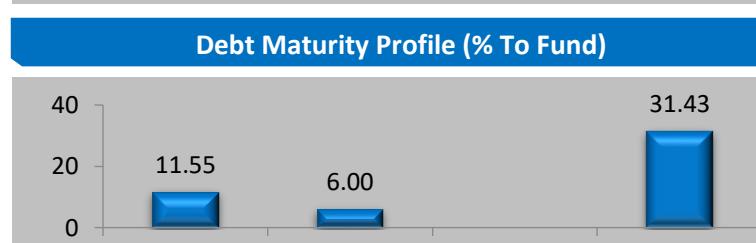
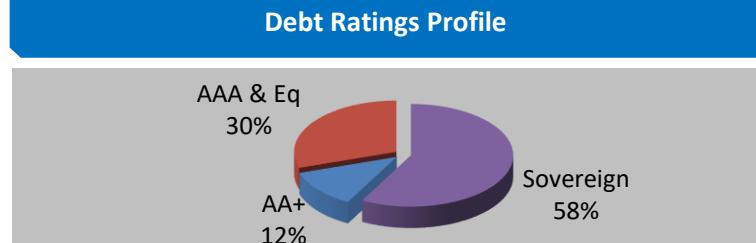
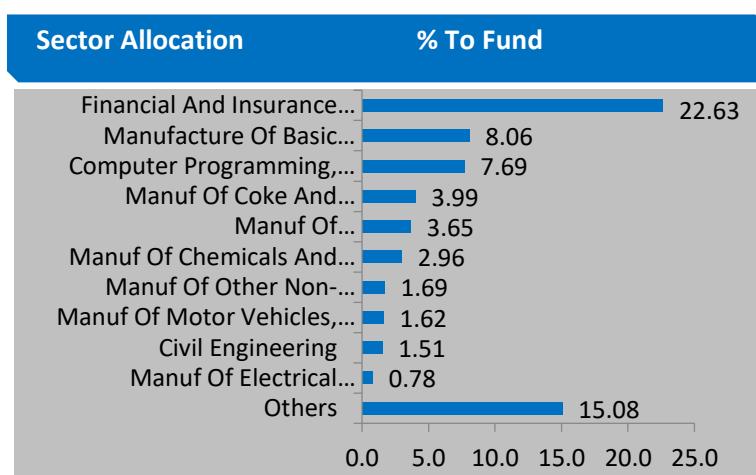
Investment Objective: To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities and a limited opportunity of capital appreciation. This would be more of a defensively managed fund.

Fund Performance(%)						
Fund	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	1.23	9.66	19.46	13.14	10.65	9.33
Benchmark	0.42	8.26	21.41	13.16	10.32	7.70
Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%,*Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR						
NAV		Modified Duration				
33.5884		4.71				

Security Name	% To Fund
Equities	49.05
INFOSYS TECHNOLOGIES LTD	4.28
HDFC BANK LTD	3.95
ICICI BANK LTD	3.78
HOUSING DEVELOPMENT FINANCE CORP	2.04
TATA CONSULTANCY SERVICES LTD	1.91
STATE BANK OF INDIA LTD	1.75
RELIANCE INDUSTRIES LTD	1.71
LARSEN & TOUBRO LTD	1.51
RELIANCE INDUSTRIES LTD	1.48
TATA STEEL LTD	1.28
Others	25.37
Government Securities	28.36
6.68% GOI 17/09/2031	10.96
6.97% GOI 06/09/2026	8.80
7.16% GOI 20/09/2050	3.24
6.45% GOI 07/10/2029	2.01
7.26% GOI 14/01/2029	1.48
6.1% GOI 12/07/2031	0.84
6.67% GOI 17/12/2050	0.82
6.64% GOI 16/06/2035	0.18
6.22% GOI 16/03/2035	0.04
Corporate Bonds	20.62
7.6% AXIS BANK LTD 20/10/2023	5.99
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	5.89
10.25% RELIANCE GAS TRANS INFRA LTD 22/08/2021	5.65
8.24% PGC LTD 14/02/2029	3.07
8% BRITANNIA INDUSTRIES LTD 28/08/2022	0.01
5.5% BRITANNIA INDUSTRIES LTD 03/06/2024	0.00
Money Market/Cash	1.97
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	174.10	49.05
Govt Securities	100.67	28.36
Corporate Bond	73.19	20.62
Money Market/Cash	7.01	1.97
Total	354.97	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 60	49.05
Govt Securities	0 - 40	28.36
Corporate Bond	0 - 50	20.62
Money Market/Cash	0 - 40	1.97



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	0.15	0.93	1.88	2.93	4.00	2.97
Benchmark	--	--	--	--	--	--

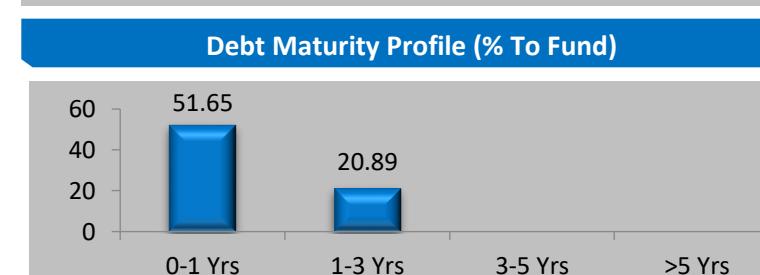
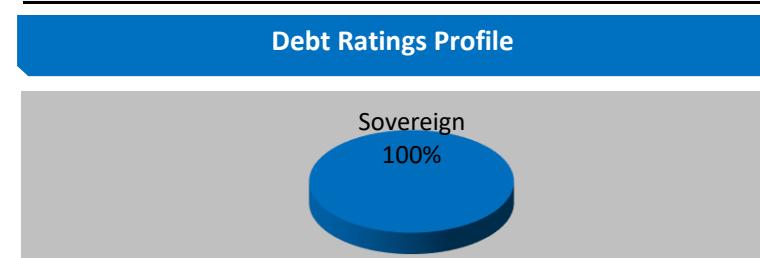
*Inception Date- 11 Oct 2010, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
13.7159	0.58

Security Name	% To Fund
Government Securities	72.54
8.6% MAHARASHTRA SDL 24/08/2021	27.49
8.79% MAHARASHTRA SDL 21/12/2021	23.76
8.91% MAHARASHTRA SDL 05/09/2022	20.11
8.13% GOI 21/09/2022	0.78
364 D TB 28/04/2022	0.40
Money Market/Cash	27.46
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	1244.21	72.54
Corporate Bond	--	--
Money Market/Cash	470.93	27.46
Total	1715.14	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 100	--
Govt Securities	0 - 100	72.54
Corporate Bond	-	--
Money Market/Cash	0 - 100	27.46



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	0.25	0.55	2.25	6.55	8.87	8.14
Benchmark	0.35	1.35	3.81	7.96	9.53	7.78

Benchmark: CRISIL Composite Bond Fund Index, *Inception Date- 05 Sep 2006, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
32.1164	5.98

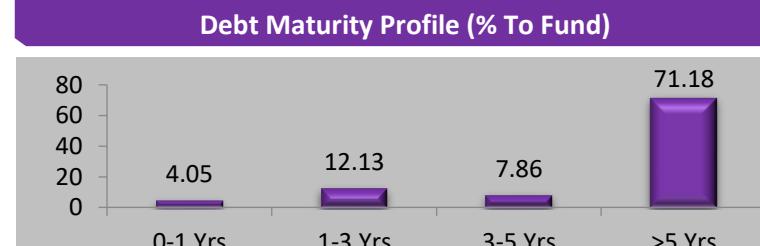
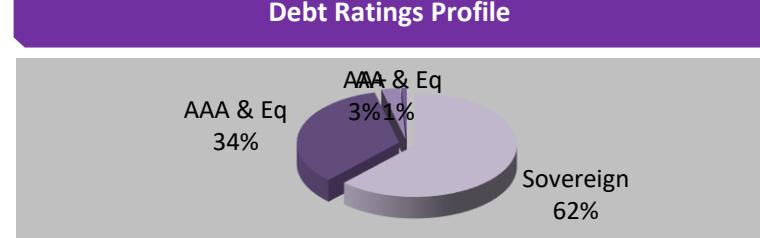
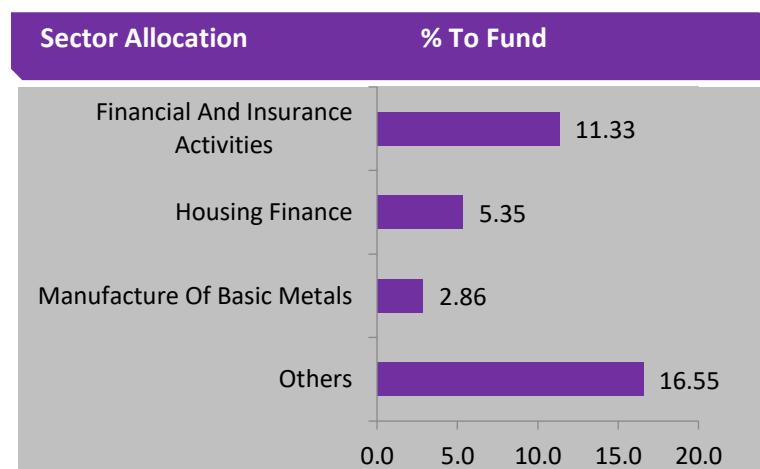
Security Name	% To Fund
Government Securities	59.12
6.64% GOI 16/06/2035	9.15
6.1% GOI 12/07/2031	8.24
6.67% GOI 17/12/2050	7.34
6.45% GOI 07/10/2029	7.06
7.17% GOI 08/01/2028	6.71
7.27% GOI 08/04/2026	3.25
6.97% GOI 06/09/2026	3.19
5.63% GOI 12/04/2026	2.43
6.35% GOI 23/12/2024	2.05
7.08% Karnataka SDL 04/03/2031	1.97
Others	7.74
Corporate Bonds	36.09
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	5.35
8.4% IRFC LTD 08/01/2029	4.80
7.6% FOOD CORPORATION OF INDIA 09/01/2030	3.57
7.14% REC LTD 02/03/2030	3.30
5.74% REC LTD 20/06/2024	2.97
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	2.86
7.6% AXIS BANK LTD 20/10/2023	2.80
9.6% EXIM Bank LTD 07/02/2024	2.68
7.71% L&T FINANCE LTD 08/08/2022	2.01
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	1.66
Others	4.09
Money Market/Cash	4.79
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	6054.57	59.12
Corporate Bond	3695.99	36.09
Money Market/Cash	490.04	4.79
Total	10240.60	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	59.12
Corporate Bond	20 - 80	36.09
Money Market/Cash	0 - 40	4.79



Build n Protect Series 1 Fund

ULIF00919/05/2009BBUILDNPS1130

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	0.92	2.27	4.25	6.94	9.10	6.59
Benchmark	0.30	-1.84	-2.87	2.03	5.74	3.75

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

NAV

Modified Duration

21.8050	2.97
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Debt portfolio

% To Fund

Government Securities	94.65
6.35% GOI 23/12/2024	51.18
8.2% GOI 15/09/2024	43.47
Money Market/Cash	5.35
Total	100.00

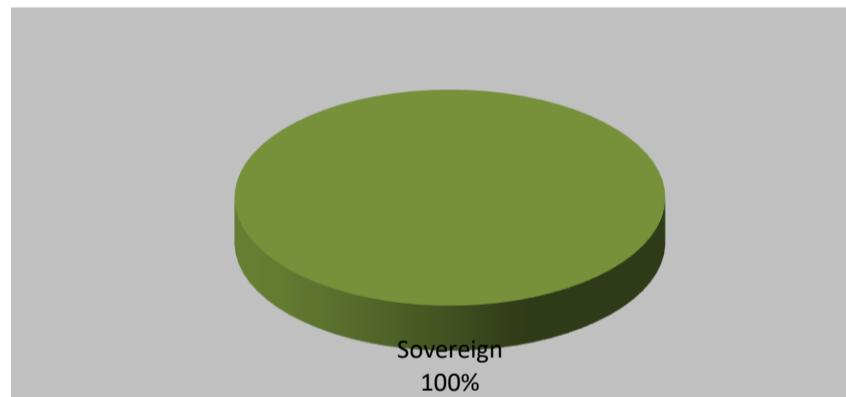
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	192.88	94.65
Corporate Bond	--	--
Money Market/Cash	10.89	5.35
Total	203.78	100

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	0 - 40	--
Govt Securities	60 - 100	94.65
Corporate Bond	-	--
Money Market/Cash	0 - 20	5.35

Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	1.10	2.21	3.28	4.05	6.11
Benchmark	0.30	1.80	3.68	4.61	5.60	7.02

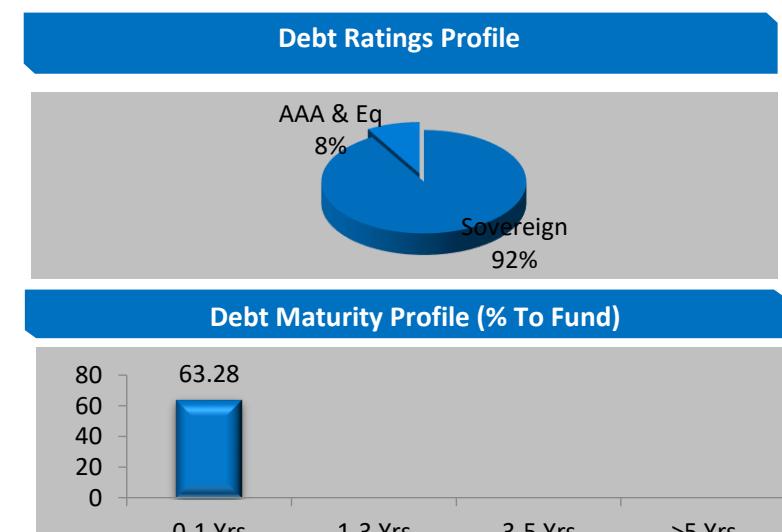
Benchmark: CRISIL Liquid Fund Index, *Inception Date- 08 Jul 2009, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
20.4574	0.42

Security Name	% To Fund
Government Securities	57.94
364 D TB 05/05/2022	13.66
364 D TB 09/06/2022	10.31
364 D TB 28/04/2022	9.21
182 D TB 23/12/2021	8.19
182 D TB 07/10/2021	7.49
364 D TB 16/06/2022	7.42
364 D TB 05/08/2021	1.66
Corporate Bonds	5.34
10.25% RELIANCE GAS TRANS INFRA LTD 22/08/2021	5.34
Money Market/Cash	36.72
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	3486.79	57.94
Corporate Bond	321.17	5.34
Money Market/Cash	2210.06	36.72
Total	6018.01	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	57.94
Corporate Bond	0 - 60	5.34
Money Market/Cash	0 - 40	36.72



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	1.11	2.25	3.20	3.98	6.06
Benchmark	0.30	1.80	3.68	4.61	5.60	7.02

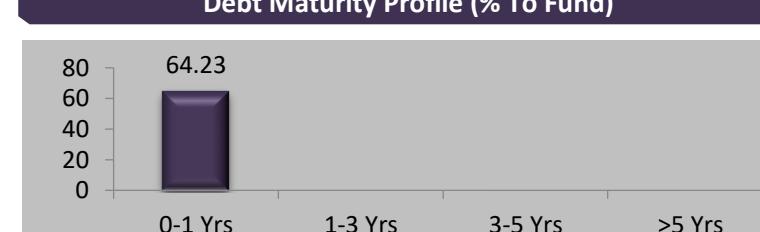
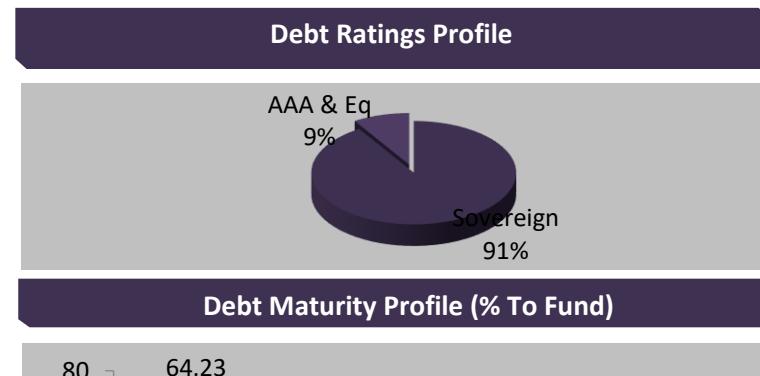
Benchmark: CRISIL Liquid Fund Index, *Inception Date- 08 Jul 2009, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
20.3429	0.32

Security Name	% To Fund
Government Securities	58.49
364 D TB 09/06/2022	26.35
364 D TB 05/05/2022	11.70
364 D TB 28/04/2022	8.08
364 D TB 16/06/2022	4.99
182 D TB 23/12/2021	3.67
182 D TB 07/10/2021	3.41
364 D TB 05/08/2021	0.29
Corporate Bonds	5.75
10.25% RELIANCE GAS TRANS INFRA LTD 22/08/2021	5.75
Money Market/Cash	35.77
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	102.16	58.49
Corporate Bond	10.04	5.75
Money Market/Cash	62.47	35.77
Total	174.66	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	58.49
Corporate Bond	0 - 60	5.75
Money Market/Cash	0 - 40	35.77



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.

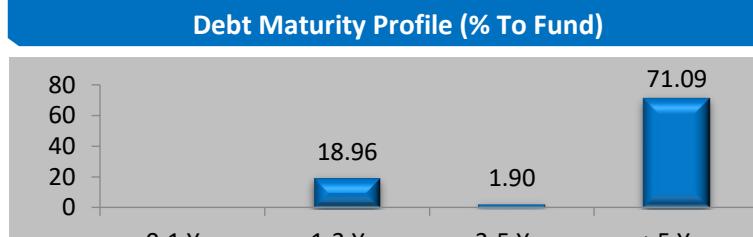
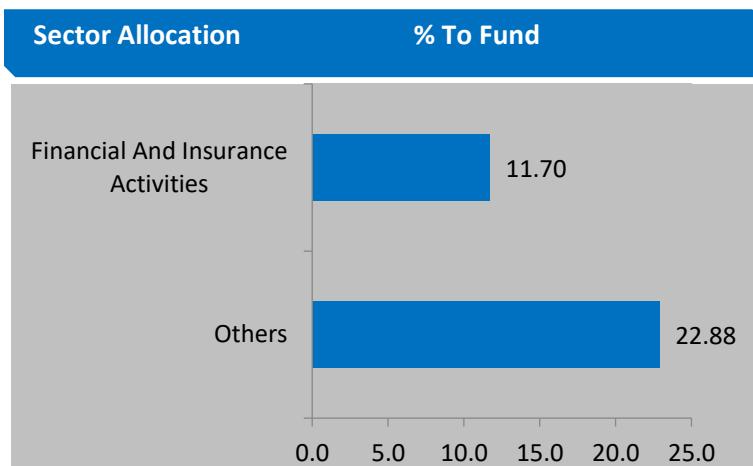
Fund Performance(%)						
	1 Month	6 Month	1 Year	2 Year	3 Year	SI
Fund	0.31	0.44	3.96	6.92	9.26	8.00
Benchmark	0.35	1.35	3.81	7.96	9.53	7.91

Benchmark: CRISIL Composite Bond Fund Index, *Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR

Security Name	% To Fund
Government Securities	57.36
7.17% GOI 08/01/2028	28.92
7.26% GOI 14/01/2029	16.36
7.95% GOI 28/08/2032	3.93
6.45% GOI 07/10/2029	3.19
6.64% GOI 16/06/2035	2.03
7.27% GOI 08/04/2026	1.90
6.67% GOI 17/12/2050	0.64
6.1% GOI 12/07/2031	0.36
6.22% GOI 16/03/2035	0.05
Corporate Bonds	34.58
9.6% EXIM Bank LTD 07/02/2024	7.89
8.24% PGC LTD 14/02/2029	7.83
8.27% NHAI LTD 28/03/2029	7.79
5.74% REC LTD 20/06/2024	7.26
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	3.81
Money Market/Cash	8.06
Total	100.00

Asset Class (% To Fund)		
Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	159.97	57.36
Corporate Bond	96.42	34.58
Money Market/Cash	22.47	8.06
Total	278.87	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	57.36
Corporate Bond	20 - 80	34.58
Money Market/Cash	0 - 40	8.06



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	0.37	0.81	2.18	6.94	8.62	7.38
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
12.9134	6.36

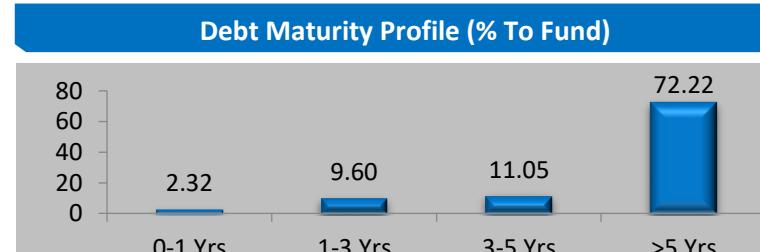
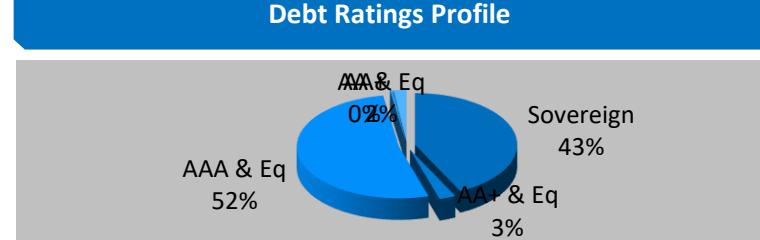
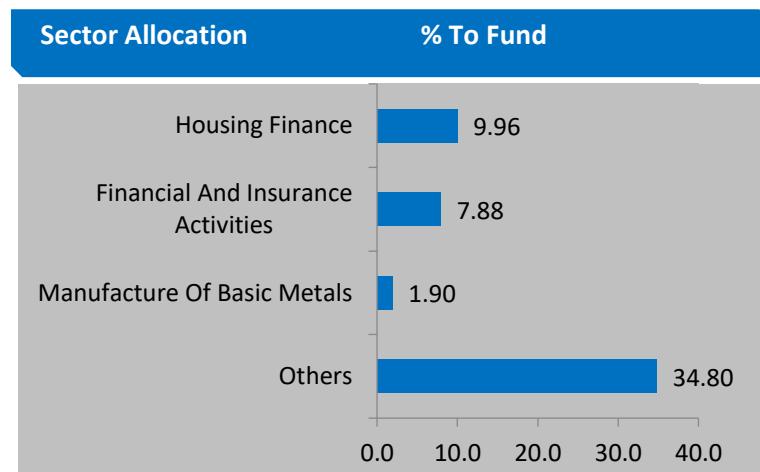
Security Name	% To Fund
Equities (AT 1 Bond)	2.40
INDUSIND BANK LTD	1.37
ICICI BANK LTD	1.03
Debt	92.78
5.15% GOI 09/11/2025	5.83
6.97% GOI 06/09/2026	4.19
6.45% GOI 07/10/2029	4.12
7.16% GOI 20/09/2050	3.95
6.64% GOI 16/06/2035	3.31
6.19% GOI 16/09/2034	3.24
7.27% GOI 08/04/2026	2.97
7.08% Karnataka SDL 04/03/2031	2.76
8.91% MAHARASHTRA SDL 05/09/2022	2.48
5.63% GOI 12/04/2026	2.04
7.27% NABARD 14/02/2030	5.60
6.99% NHAI LTD 28/05/2035	5.05
6.8% STATE BANK OF INDIA LTD 21/08/2035	4.03
8.24% PGC LTD 14/02/2029	3.88
9.3% INDIA INFRADEBT LTD 05/01/2024	3.74
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	3.41
8.24% NABARD 22/03/2029	2.99
7.25% HOUSING DEVELOPMENT FINANCE CORP 17/06/2030	2.80
6.85% IRFC LTD 29/10/2040	2.62
5.74% REC LTD 20/06/2024	2.49
Others	21.28
Money Market/Cash	4.82
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	175.59	2.40
Debt	6778.73	92.78
Money Market/Cash	352.05	4.82
Total	7306.38	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	0 - 25	2.40
Debt	55 - 100	92.78
Money Market/Cash	0 - 20	4.82



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	0.35	0.83	2.87	7.25	9.17	7.44
Benchmark	0.35	1.35	3.81	7.96	9.53	7.37

Benchmark: CRISIL Composite Bond Fund Index, *Inception Date- 03 Aug 2017, <1yr ABS & >=1yr CAGR

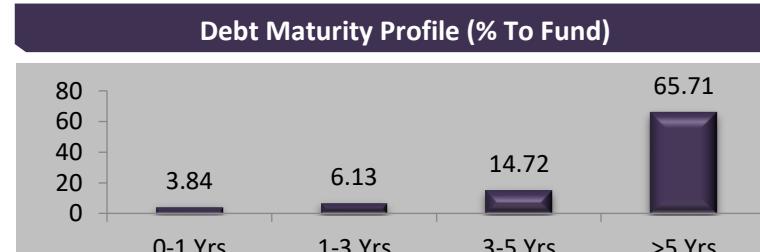
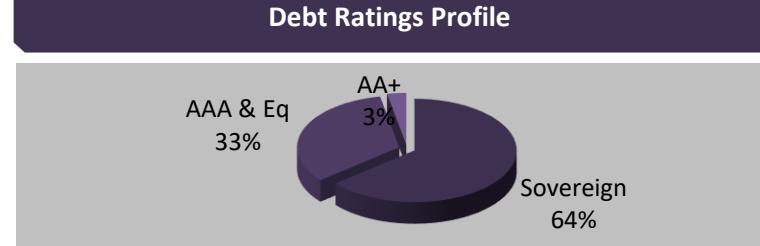
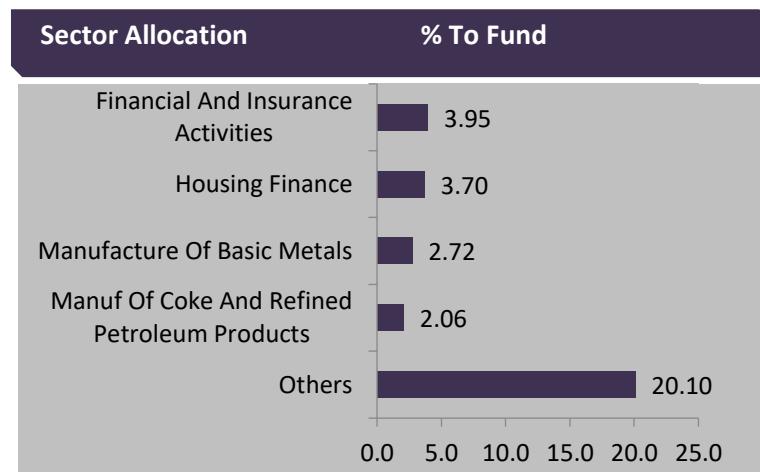
Security Name	% To Fund
Debt	90.40
7.17% GOI 08/01/2028	7.66
6.35% GOI 23/12/2024	6.41
6.64% GOI 16/06/2035	6.02
7.5% GOI 10/08/2034	5.90
6.97% GOI 06/09/2026	5.21
7.26% GOI 14/01/2029	5.07
6.45% GOI 07/10/2029	2.96
7.95% GOI 28/08/2032	2.85
7.27% GOI 08/04/2026	2.67
7.32% GOI 28/01/2024	1.98
7.6% FOOD CORPORATION OF INDIA 09/01/2030	5.83
8.27% NHAI LTD 28/03/2029	4.04
7.6% AXIS BANK LTD 20/10/2023	3.95
7.5% IRFC LTD 09/09/2029	3.87
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	3.70
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	2.72
8.37% REC LTD 07/12/2028	2.45
8.65% RELIANCE INDUSTRIES LTD 11/12/2028	2.06
8.24% PGC LTD 14/02/2029	2.03
6.99% NHAI LTD 28/05/2035	1.11
Others	11.89
Money Market/Cash	9.60
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	2430.17	90.40
Money Market/Cash	258.13	9.60
Total	2688.29	100

Asset Allocation(%)		
Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Debt	60 - 100	90.40
Money Market/Cash	0 - 40	9.60



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	2.37	2.84	--	3.19
Benchmark	0.42	8.26	21.41	13.16	10.32	13.07

Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%, *Inception Date- 27 Feb 2019, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
10.7903	--

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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