Investment newsletter

December 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	2.15	9.69	25.21	23.73	19.61	13.29
Benchmark	2.02	10.40	25.04	19.81	16.60	0.00

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

NAV	Modified Duration
68.0288	--

Security Name	% To Fund
Equities	**86.72**
RELIANCE INDUSTRIES LTD	8.40
INFOSYS TECHNOLOGIES LTD	8.01
ICICI BANK LTD	5.24
HOUSING DEVELOPMENT FINANCE CORP	4.58
HDFC BANK LTD	4.44
TATA CONSULTANCY SERVICES LTD	3.65
LARSEN & TOUBRO LTD	2.73
HINDUSTAN UNILEVER LTD	2.70
ASIAN PAINTS LTD	2.61
BAJAJ FINANCE Ltd.	2.57
Others	41.80
Money Market/Cash	**13.28**
Total	**100.00**

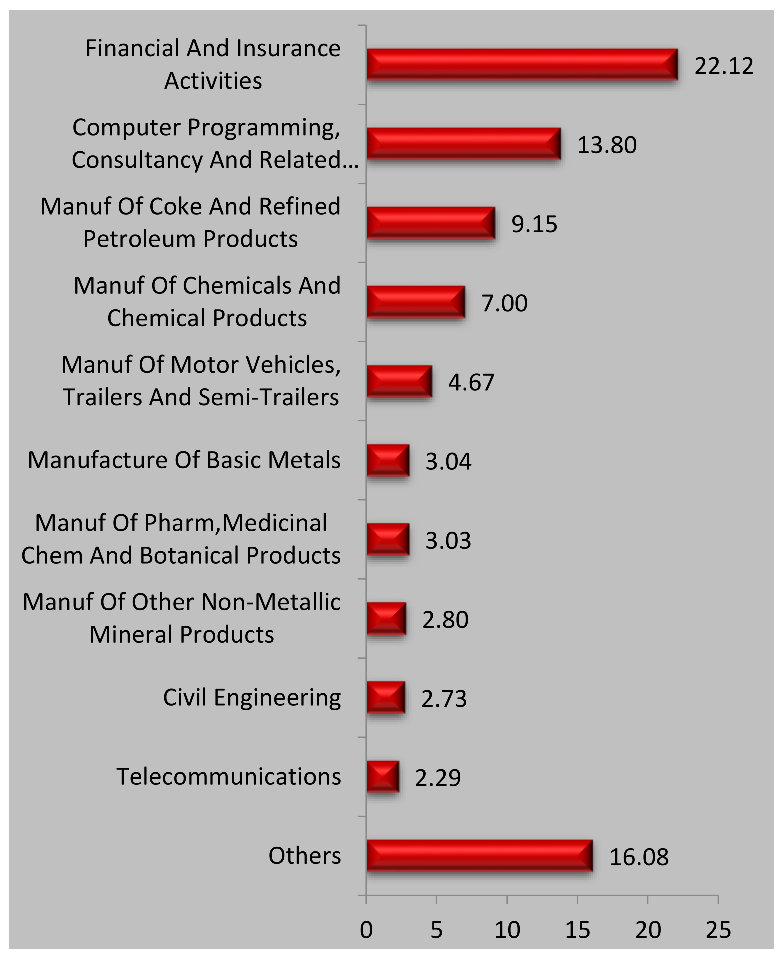
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	28564.22	86.72
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	4373.93	13.28
Total	**32938.15**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	86.72
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	13.28

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	2.65	12.18	31.92	26.00	20.85	17.63
Benchmark	2.37	11.30	30.19	23.21	17.80	15.71

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

NAV	Modified Duration
83.3352	--

Security Name	% To Fund
Equities	**90.86**
INFOSYS TECHNOLOGIES LTD	6.93
RELIANCE INDUSTRIES LTD	6.46
HDFC BANK LTD	4.68
ICICI BANK LTD	4.45
HOUSING DEVELOPMENT FINANCE CORP	3.53
LARSEN & TOUBRO LTD	2.88
ITC LTD	2.52
BHARTI AIRTEL LTD	2.26
ASIAN PAINTS LTD	2.25
TECH MAHINDRA LTD	2.08
Others	52.84
Money Market/Cash	**9.14**
Total	**100.00**

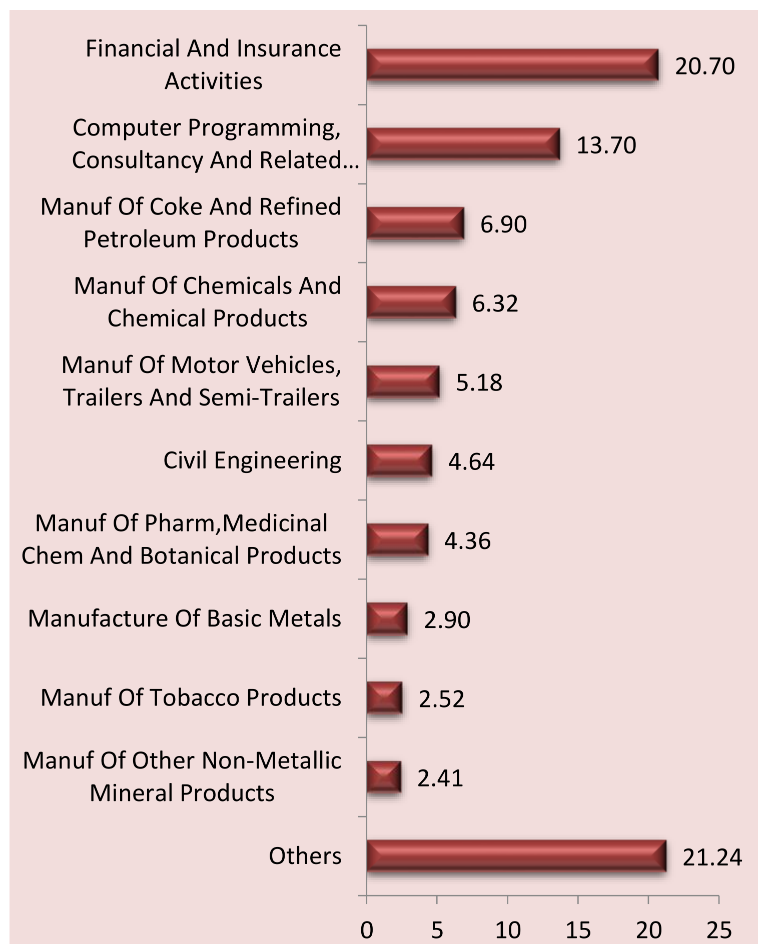
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	449.85	90.86
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	45.24	9.14
Total	**495.09**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	90.86
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	9.14

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.

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	2.04	9.87	25.19	23.94	19.91	10.00
Benchmark	2.02	10.40	25.04	19.81	16.60	7.93

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

NAV	Modified Duration
37.9913	--

Security Name	% To Fund
Equities	**86.58**
RELIANCE INDUSTRIES LTD	8.56
INFOSYS TECHNOLOGIES LTD	8.09
ICICI BANK LTD	5.50
HOUSING DEVELOPMENT FINANCE CORP	5.12
HDFC BANK LTD	4.53
TATA CONSULTANCY SERVICES LTD	4.13
LARSEN & TOUBRO LTD	3.51
HINDUSTAN UNILEVER LTD	3.03
ASIAN PAINTS LTD	2.80
BAJAJ FINANCE Ltd.	2.55
Others	38.75
Money Market/Cash	**13.42**
Total	**100.00**

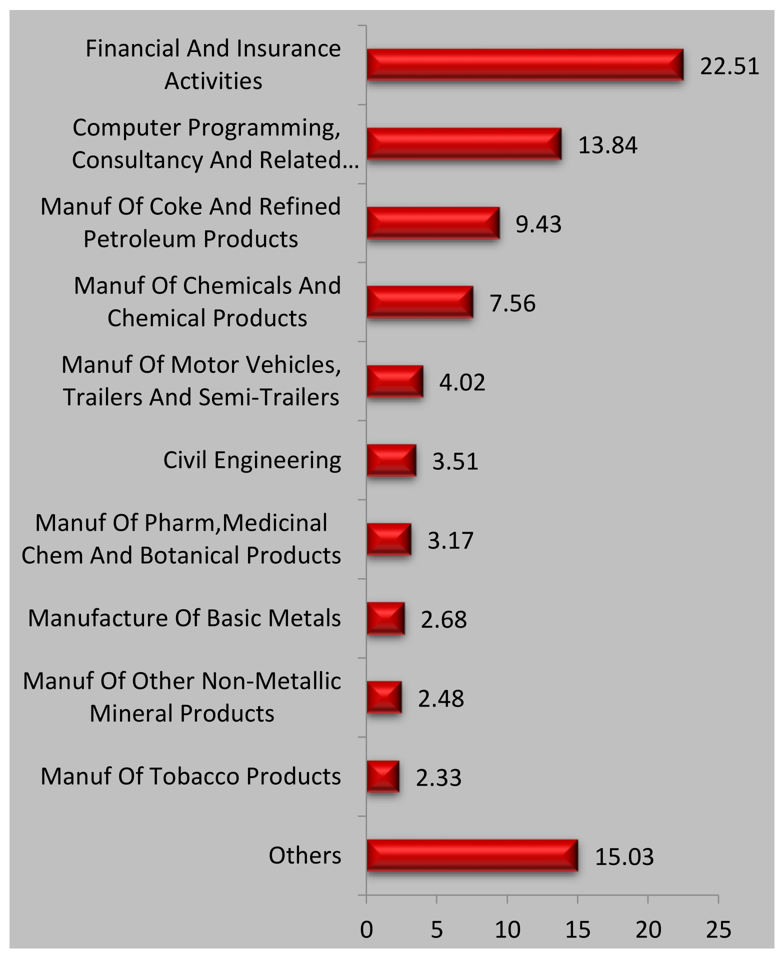
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2523.39	86.58
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	391.14	13.42
Total	**2914.54**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	86.58
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	13.42

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 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	2.29	10.33	24.98	23.60	19.72	13.38
Benchmark	2.02	10.40	25.04	19.81	16.60	11.18

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

NAV	Modified Duration
45.3206	--

Security Name	% To Fund
Equities	**85.96**
RELIANCE INDUSTRIES LTD	8.61
INFOSYS TECHNOLOGIES LTD	7.99
ICICI BANK LTD	5.48
HOUSING DEVELOPMENT FINANCE CORP	4.87
HDFC BANK LTD	4.32
TATA CONSULTANCY SERVICES LTD	3.68
LARSEN & TOUBRO LTD	3.38
BAJAJ FINANCE Ltd.	2.58
ITC LTD	2.34
ASIAN PAINTS LTD	2.33
Others	40.37
Money Market/Cash	**14.04**
Total	**100.00**

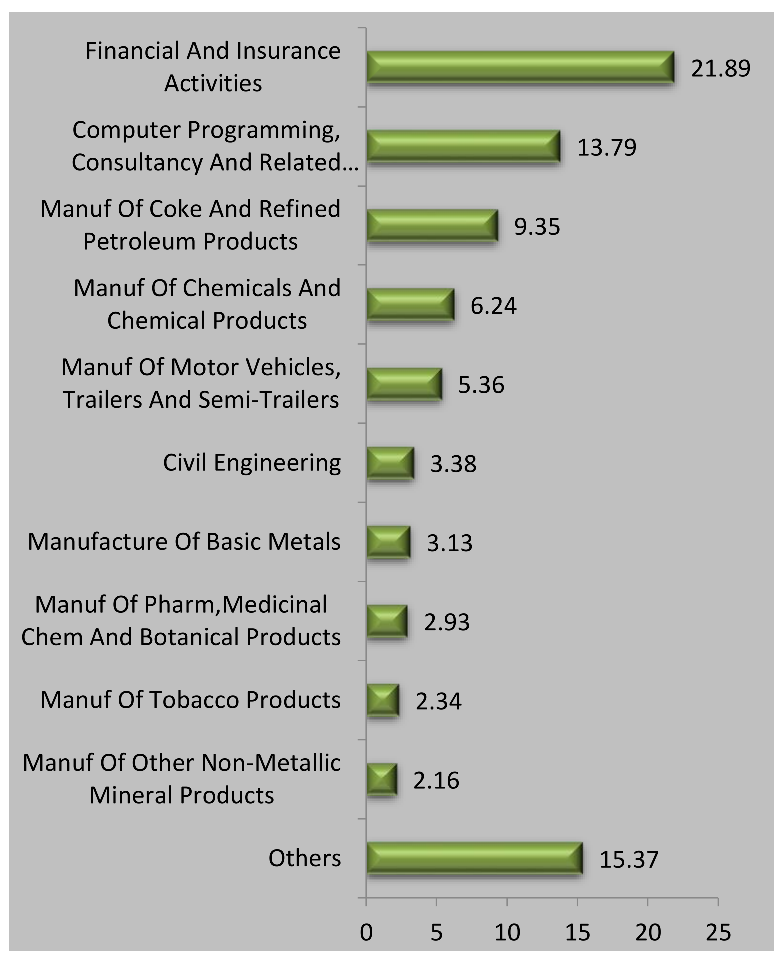
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	925.36	85.96
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	151.20	14.04
Total	**1076.56**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	85.96
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	14.04

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	2.80	12.88	32.53	26.63	21.71	18.10
Benchmark	2.37	11.30	30.19	23.21	17.80	0.00

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

NAV	Modified Duration
87.9058	--

Security Name	% To Fund
Equities	**90.24**
INFOSYS TECHNOLOGIES LTD	7.00
RELIANCE INDUSTRIES LTD	6.21
HDFC BANK LTD	4.62
ICICI BANK LTD	4.49
HOUSING DEVELOPMENT FINANCE CORP	3.26
LARSEN & TOUBRO LTD	3.02
TECH MAHINDRA LTD	2.35
ASIAN PAINTS LTD	2.34
TATA CONSULTANCY SERVICES LTD	2.30
BHARTI AIRTEL LTD	2.21
Others	52.44
Money Market/Cash	**9.76**
Total	**100.00**

Name of Fund Manager- Amit Sureka

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

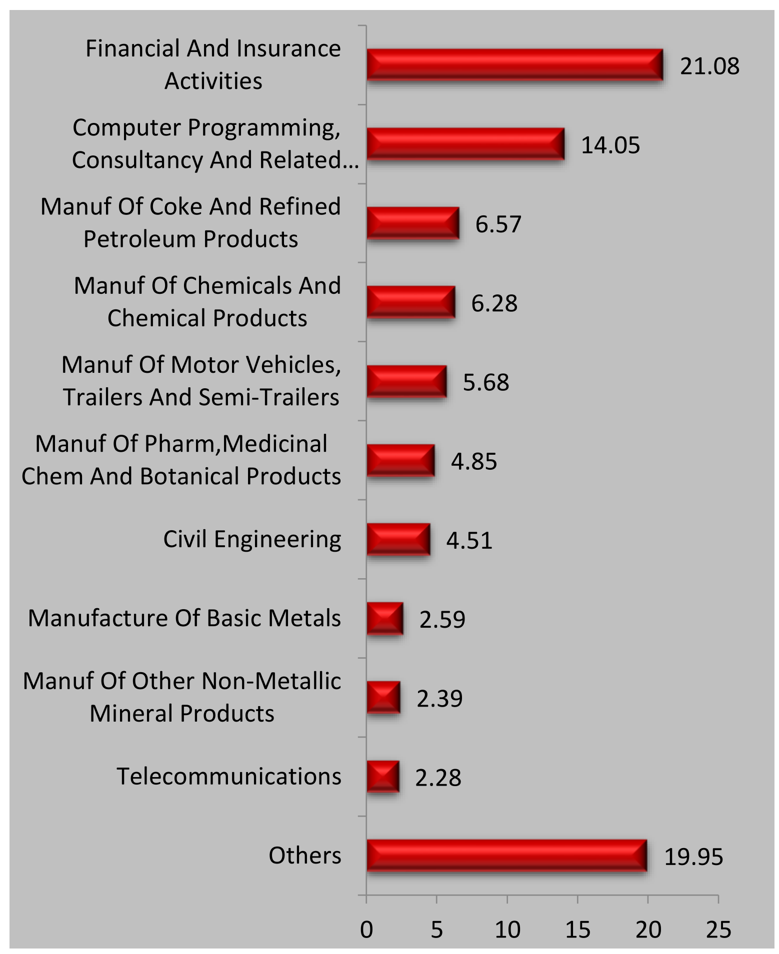
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	3939.78	90.24
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	426.33	9.76
Total	**4366.11**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	90.24
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	9.76

Sector Allocation — % To Fund



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	2.62	12.17	31.41	25.35	20.67	13.76
Benchmark	2.37	11.30	30.19	23.21	17.80	10.94

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

NAV	Modified Duration
47.0815	--

Security Name	% To Fund
Equities	**88.01**
INFOSYS TECHNOLOGIES LTD	6.43
RELIANCE INDUSTRIES LTD	6.20
HDFC BANK LTD	4.40
ICICI BANK LTD	4.22
LARSEN & TOUBRO LTD	2.98
HOUSING DEVELOPMENT FINANCE CORP	2.84
BHARTI AIRTEL LTD	2.66
TATA CONSULTANCY SERVICES LTD	2.49
ASIAN PAINTS LTD	2.08
TECH MAHINDRA LTD	2.06
Others	51.65
Money Market/Cash	**11.99**
Total	**100.00**

Name of Fund Manager- Amit Sureka

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

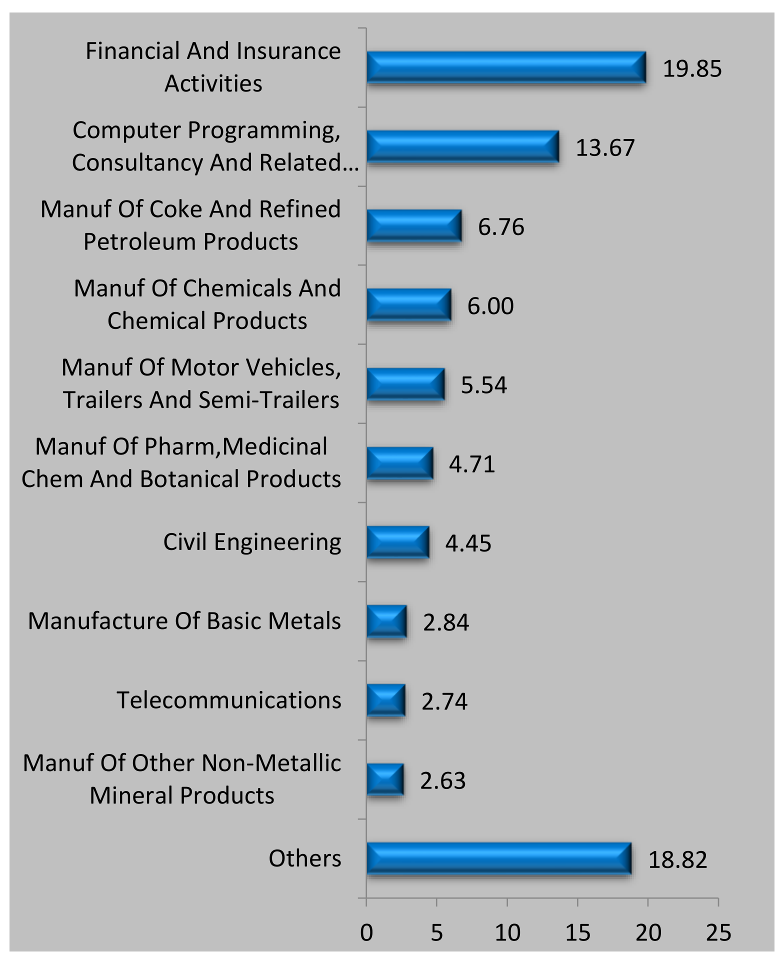
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	48722.02	88.01
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	6638.81	11.99
Total	**55360.83**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	88.01
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	11.99

Sector Allocation — % To Fund



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	2.24	10.39	26.03	24.38	20.04	13.49
Benchmark	2.02	10.40	25.04	19.81	16.60	10.97

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

NAV	Modified Duration
45.9564	--

Security Name	% To Fund
Equities	**83.20**
INFOSYS TECHNOLOGIES LTD	7.78
RELIANCE INDUSTRIES LTD	7.72
ICICI BANK LTD	4.90
HDFC BANK LTD	4.21
HOUSING DEVELOPMENT FINANCE CORP	4.08
TATA CONSULTANCY SERVICES LTD	3.48
LARSEN & TOUBRO LTD	3.16
BAJAJ FINANCE Ltd.	2.66
HINDUSTAN UNILEVER LTD	2.50
ASIAN PAINTS LTD	2.33
Others	40.38
Money Market/Cash	**16.80**
Total	**100.00**

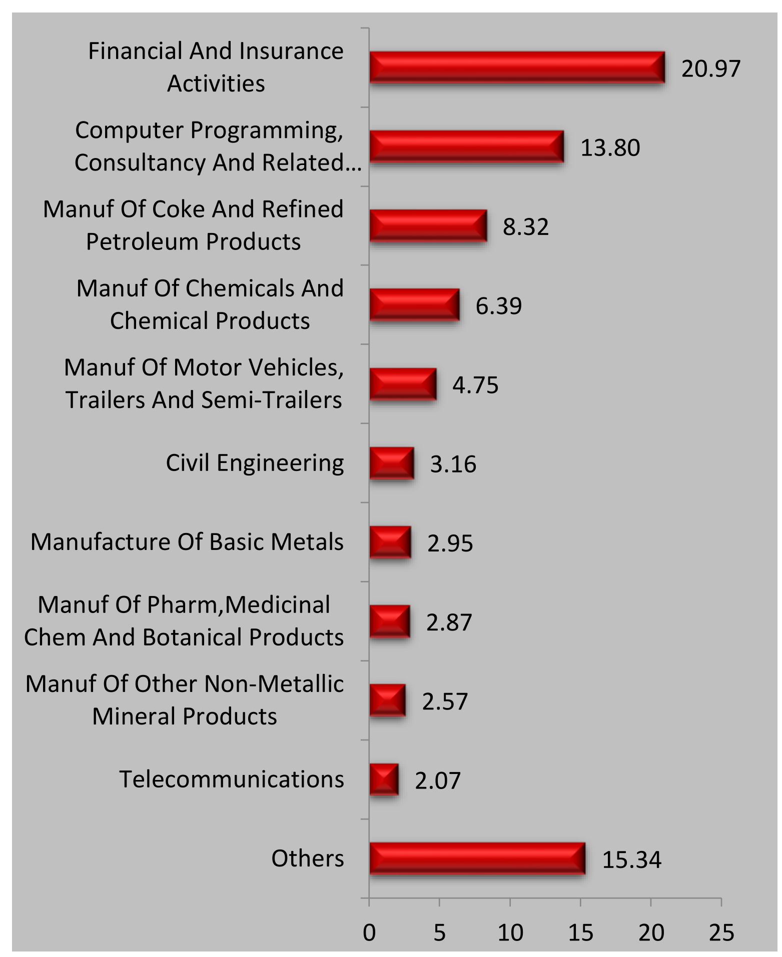
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	22438.94	83.20
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	4531.83	16.80
Total	**26970.77**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	83.20
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	16.80

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	2.69	12.45	32.01	26.95	21.86	14.54
Benchmark	2.37	11.30	30.19	23.21	17.80	11.08

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

NAV	Modified Duration
50.5681	--

Security Name	% To Fund
Equities	**91.28**
INFOSYS TECHNOLOGIES LTD	7.43
RELIANCE INDUSTRIES LTD	6.72
ICICI BANK LTD	4.62
HOUSING DEVELOPMENT FINANCE CORP	4.17
HDFC BANK LTD	4.08
LARSEN & TOUBRO LTD	3.43
TATA CONSULTANCY SERVICES LTD	2.88
ITC LTD	2.67
ASIAN PAINTS LTD	2.25
TATA MOTORS LTD.	1.58
Others	51.45
Money Market/Cash	**8.72**
Total	**100.00**

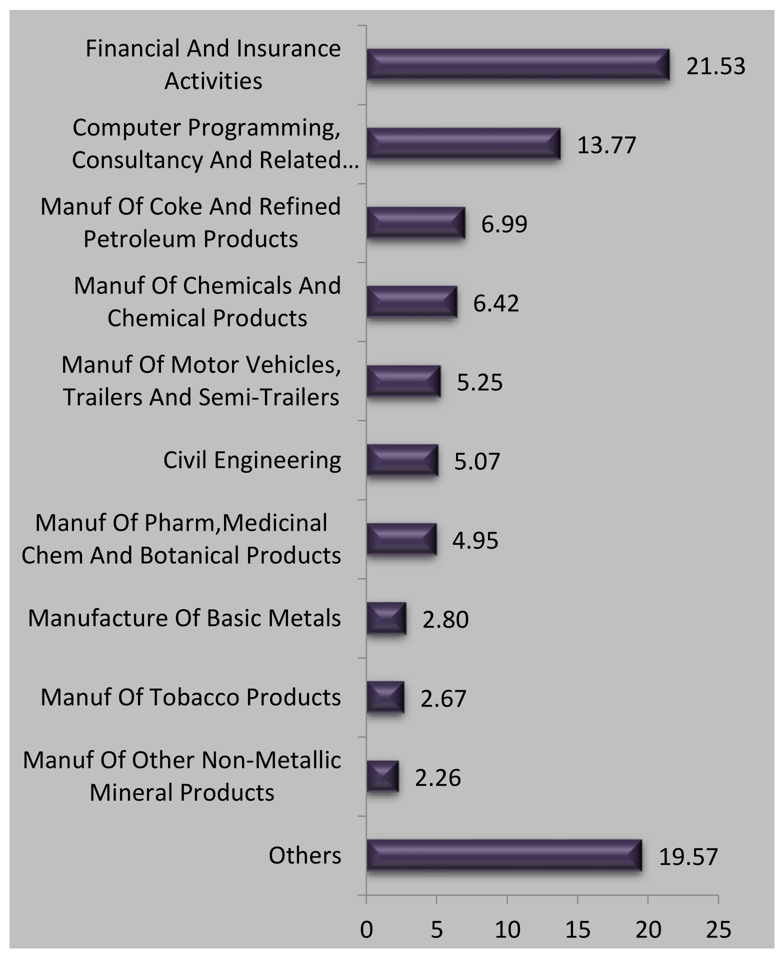
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	1930.43	91.28
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	184.39	8.72
Total	**2114.82**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	91.28
Govt Securities	-	--
Corporate Bond	-	--
Money Market/Cash	0 - 40	8.72

Sector Allocation — % To Fund



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	2.04	9.96	24.40	21.48	17.95	11.64
Benchmark	2.02	10.40	25.04	19.81	16.60	10.72

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

NAV	Modified Duration
37.3253	--

Security Name	% To Fund
Equities	**86.29**
INFOSYS TECHNOLOGIES LTD	8.99
RELIANCE INDUSTRIES LTD	8.23
HDFC BANK LTD	5.58
ICICI BANK LTD	5.50
HOUSING DEVELOPMENT FINANCE CORP	4.10
LARSEN & TOUBRO LTD	3.24
BHARTI AIRTEL LTD	2.54
HINDUSTAN UNILEVER LTD	2.52
ASIAN PAINTS LTD	2.39
BAJAJ FINANCE Ltd.	2.34
Others	40.85
Money Market/Cash	**13.71**
Total	**100.00**

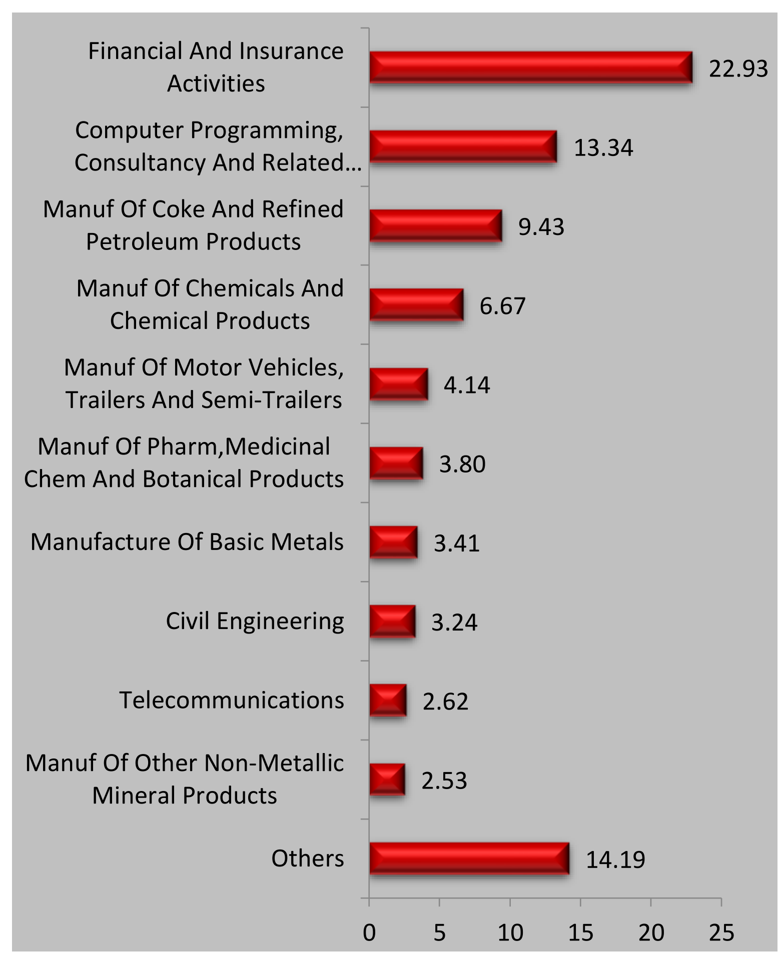
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	458.44	86.29
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	72.85	13.71
Total	**531.29**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	86.29
Govt Securities	-	--
Corporate Bond	0 - 20	--
Money Market/Cash	0 - 20	13.71

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	2.07	11.21	26.62	22.04	18.47	12.68
Benchmark	2.02	10.40	25.04	19.81	16.60	11.65

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

NAV	Modified Duration
41.3131	--

Security Name	% To Fund
Equities	**81.22**
INFOSYS TECHNOLOGIES LTD	7.94
RELIANCE INDUSTRIES LTD	7.46
HDFC BANK LTD	5.18
ICICI BANK LTD	4.09
TATA CONSULTANCY SERVICES LTD	3.19
HOUSING DEVELOPMENT FINANCE CORP	2.94
LARSEN & TOUBRO LTD	2.86
BHARTI AIRTEL LTD	2.50
BAJAJ FINANCE Ltd.	2.44
ITC LTD	2.24
Others	40.37
Money Market/Cash	**18.78**
Total	**100.00**

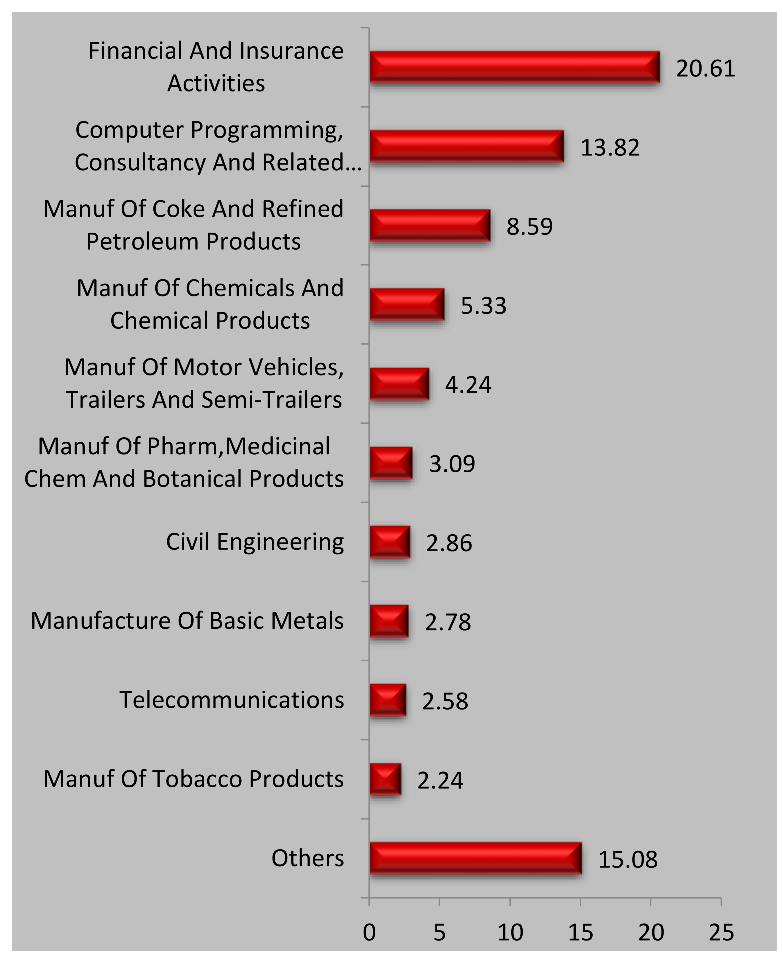
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	2559.17	81.22
Govt Securities	--	--
Corporate Bond	--	--
Money Market/Cash	591.81	18.78
Total	**3150.98**	**100**

Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	80 - 100	81.22
Govt Securities	-	--
Corporate Bond	0 - 20	--
Money Market/Cash	0 - 20	18.78

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

ULIF00121/08/2006BSAVENGROW130

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	0.83	6.75	13.37	12.68	12.25	10.20
Benchmark	0.79	6.08	13.16	13.18	12.27	9.47

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

NAV	Modified Duration
44.508	5.28

Security Name	% To Fund
Equities	**46.48**
INFOSYS TECHNOLOGIES LTD	4.19
HDFC BANK LTD	3.67
RELIANCE INDUSTRIES LTD	3.57
ICICI BANK LTD	2.76
HOUSING DEVELOPMENT FINANCE CORP	2.41
BHARTI AIRTEL LTD	1.73
TATA CONSULTANCY SERVICES LTD	1.71
STATE BANK OF INDIA LTD	1.70
LARSEN & TOUBRO LTD	1.60
ASIAN PAINTS LTD	1.57
Others	21.57
Government Securities	**28.83**
6.67% GOI 15/12/2035	7.19
6.64% GOI 16/06/2035	5.78
6.97% GOI 06/09/2026	3.20
6.1% GOI 12/07/2031	2.99
7.27% GOI 08/04/2026	2.68
5.63% GOI 12/04/2026	1.82
7.57% GOI 17/06/2033	1.57
7.5% GOI 10/08/2034	1.31
5.22% GOI 15/06/2025	0.61
7.19% GOI 15/09/2060	0.47
Others	1.22
Corporate Bonds	**18.74**
7.27% NABARD 14/02/2030	6.36
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	3.27
7.59% PNB HOUSING FINANCE LTD 27/07/2022	2.37
9.6% EXIM Bank LTD 07/02/2024	1.60
6.9423% BAJAJ HOUSING FINANCE LTD. 25/03/2022	1.24
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	1.22
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	1.02
7.6% AXIS BANK LTD 20/10/2023	1.02
9.3% INDIA INFRADEBT LTD 05/01/2024	0.26
8.02% LARSEN & TOUBRO LTD 22/05/2022	0.25
Others	0.13
Money Market/Cash	**5.95**
Total	**100.00**

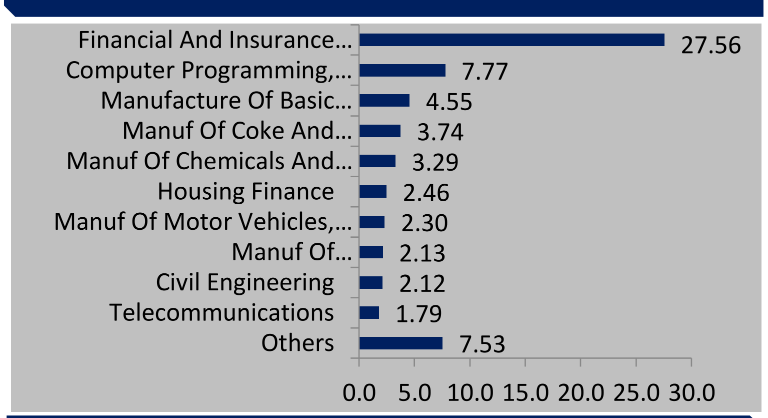
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	3785.34	46.48
Govt Securities	2347.87	28.83
Corporate Bond	1526.51	18.74
Money Market/Cash	484.11	5.95
Total	**8143.83**	**100**

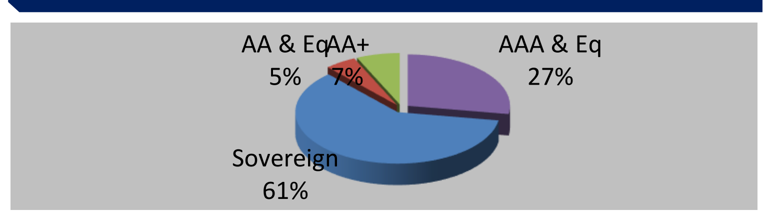
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	0 - 60	46.48
Govt Securities	0 - 40	28.83
Corporate Bond	0 - 50	18.74
Money Market/Cash	0 - 40	5.95

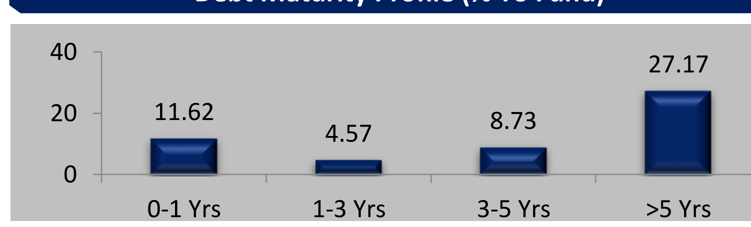
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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 PensionFund,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	0.94	6.70	13.98	13.16	12.56	9.45
Benchmark	0.79	6.08	13.16	13.18	12.27	7.88

Benchmark: Nifty 100=45%, Crisil Composite Bond Fund Index=55%,*Inception Date- 03 Jan 2008, <1yr ABS & >=1yr CAGR

NAV	Modified Duration
35.4013	5.29

Security Name	% To Fund
Equities	**47.77**
INFOSYS TECHNOLOGIES LTD	4.80
HDFC BANK LTD	4.18
RELIANCE INDUSTRIES LTD	3.78
ICICI BANK LTD	3.69
HOUSING DEVELOPMENT FINANCE CORP	2.46
LARSEN & TOUBRO LTD	1.89
STATE BANK OF INDIA LTD	1.84
TATA CONSULTANCY SERVICES LTD	1.71
BHARTI AIRTEL LTD	1.60
ASIAN PAINTS LTD	1.14
Others	20.69
Government Securities	**26.03**
6.68% GOI 17/09/2031	10.79
6.67% GOI 15/12/2035	5.96
6.64% GOI 16/06/2035	5.04
5.63% GOI 12/04/2026	4.24
Corporate Bonds	**20.56**
8.55% IRFC LTD 21/02/2029	6.11
7.6% AXIS BANK LTD 20/10/2023	5.77
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	5.66
8.24% PGC LTD 14/02/2029	3.02
Money Market/Cash	**5.64**
Total	**100.00**

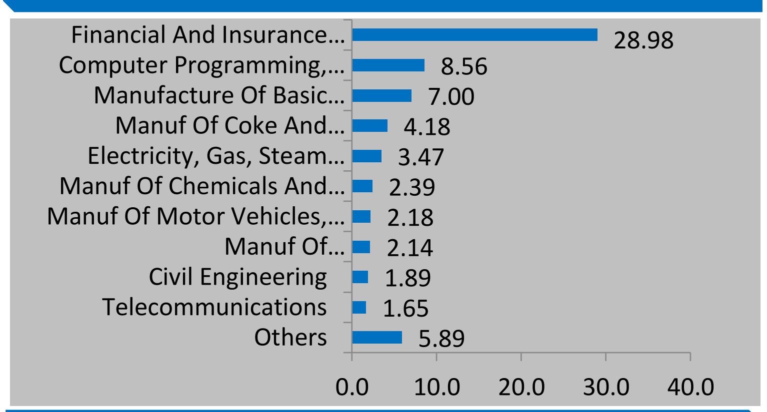
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	172.61	47.77
Govt Securities	94.05	26.03
Corporate Bond	74.28	20.56
Money Market/Cash	20.36	5.64
Total	**361.30**	**100**

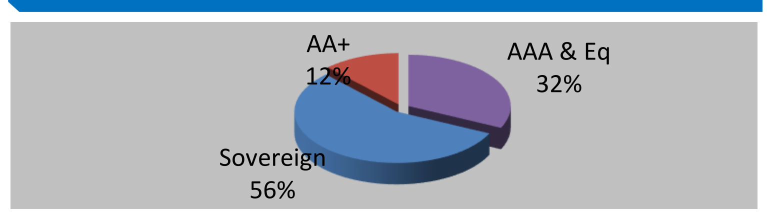
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	0 - 60	47.77
Govt Securities	0 - 40	26.03
Corporate Bond	0 - 50	20.56
Money Market/Cash	0 - 40	5.64

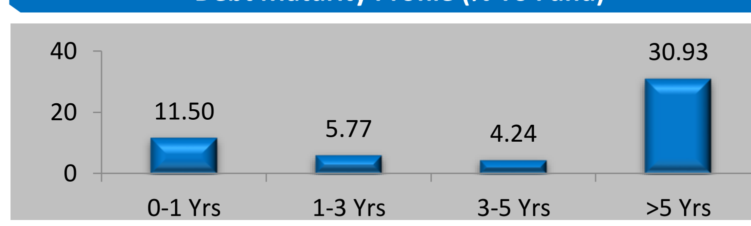
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	0.00	0.60	1.31	1.56	3.15	2.90
Benchmark	--	--	--	--	--	--

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

NAV	Modified Duration
13.7782	0.72

Security Name	% To Fund
Government Securities	**56.39**
8.91% MAHARASHTRA SDL 05/09/2022	53.23
8.13% GOI 21/09/2022	2.07
364 D TB 28/04/2022	1.09
Money Market/Cash	**43.61**
Total	**100.00**

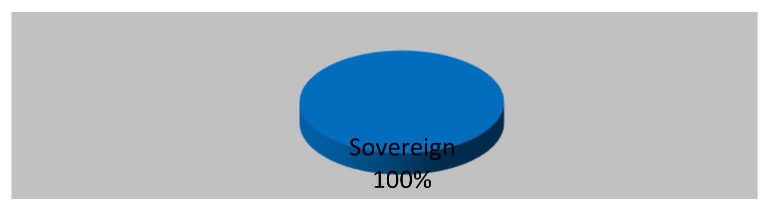
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	357.67	56.39
Corporate Bond	--	--
Money Market/Cash	276.57	43.61
Total	**634.24**	**100.0011316**

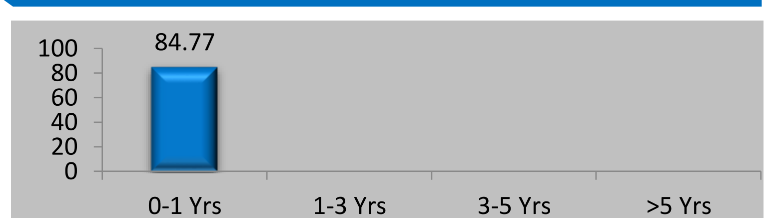
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	0 - 100	--
Govt Securities	0 - 100	56.39
Corporate Bond	-	--
Money Market/Cash	0 - 100	43.61

Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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 PensionFund,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	-0.08	2.29	2.78	6.83	7.94	8.05
Benchmark	-0.22	2.55	3.44	7.76	8.74	7.71

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

NAV	Modified Duration
32.7704	4.83

Security Name	% To Fund
Government Securities	**50.72**
6.67% GOI 15/12/2035	14.54
6.1% GOI 12/07/2031	11.63
5.63% GOI 12/04/2026	8.03
6.64% GOI 16/06/2035	6.64
6.45% GOI 07/10/2029	2.61
364 D TB 06/01/2022	2.60
6.35% GOI 23/12/2024	2.17
7.72% GOI 15/06/2049	1.12
364 D TB 28/04/2022	0.77
364 D TB 13/10/2022	0.30
Others	0.30
Corporate Bonds	**39.66**
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	5.70
8.4% IRFC LTD 08/01/2029	5.13
7.13% LIC HOUSING FINANCE 28/11/2031	3.91
7.6% FOOD CORPORATION OF INDIA 09/01/2030	3.85
5.74% REC LTD 20/06/2024	3.14
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	2.98
7.6% AXIS BANK LTD 20/10/2023	2.93
9.6% EXIM Bank LTD 07/02/2024	2.83
7.71% L&T FINANCE LTD 08/08/2022	2.12
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	1.74
Others	5.32
Money Market/Cash	**9.62**
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.

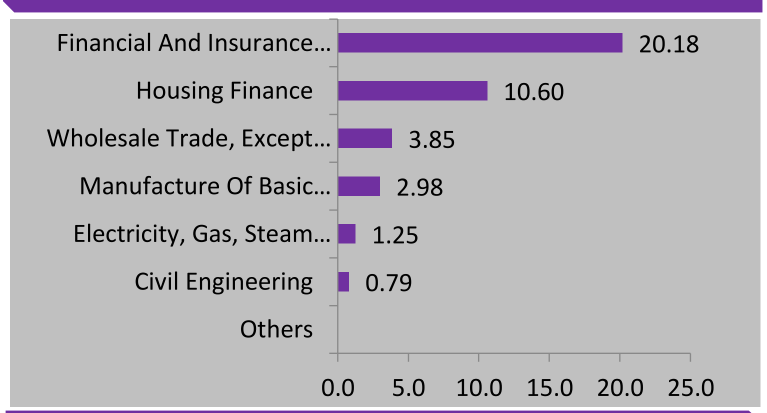
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	4867.75	50.72
Corporate Bond	3805.91	39.66
Money Market/Cash	923.63	9.62
Total	**9597.29**	**100**

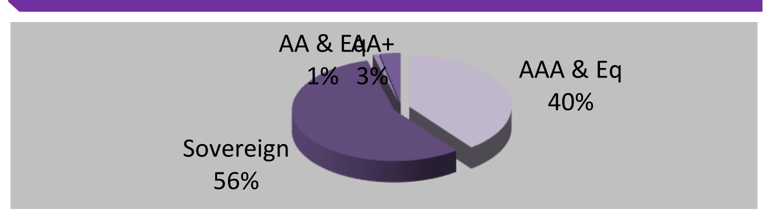
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	50.72
Corporate Bond	20 - 80	39.66
Money Market/Cash	0 - 40	9.62

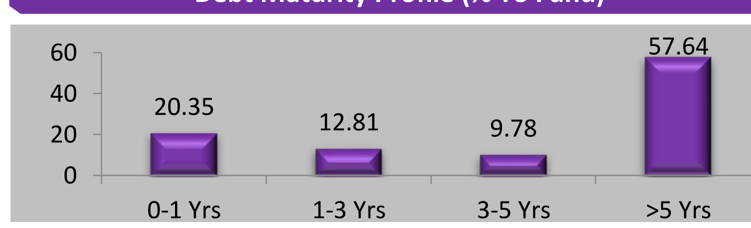
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	0.48	2.33	3.25	6.51	7.57	6.48
Benchmark	-0.69	-0.51	-3.40	2.12	3.46	3.58

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

NAV	Modified Duration
22.1090	2.49

Debt portfolio	% To Fund
Government Securities	**96.72**
6.35% GOI 23/12/2024	52.35
8.2% GOI 15/09/2024	44.36
Money Market/Cash	**3.28**
Total	**100.00**

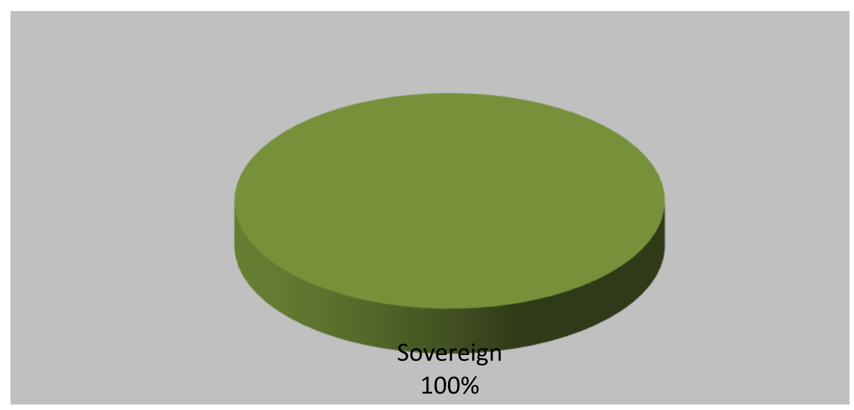
Asset Class Wise Exposure

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	191.33	96.72
Corporate Bond	--	--
Money Market/Cash	6.49	3.28
Total	**197.82**	**100**

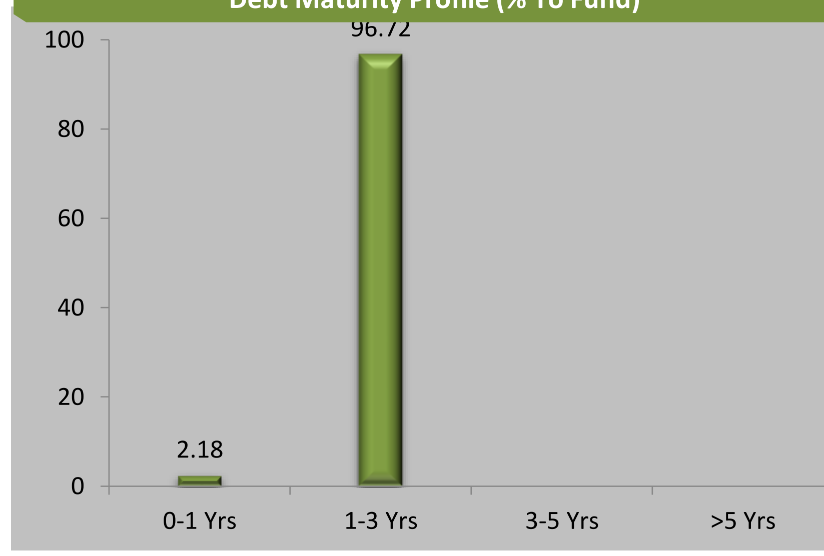
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	0 - 40	--
Govt Securities	60 - 100	96.72
Corporate Bond	-	--
Money Market/Cash	0 - 20	3.28

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	0.22	1.21	2.31	2.72	3.63	5.99
Benchmark	0.31	1.80	3.60	4.10	5.01	6.90

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

NAV	Modified Duration
20.6664	0.40

Security Name	% To Fund
Government Securities	**56.68**
364 D TB 05/05/2022	14.55
364 D TB 09/06/2022	11.15
364 D TB 13/10/2022	9.04
364 D TB 28/04/2022	8.61
364 D TB 16/06/2022	7.90
91 D TB 24/03/2022	5.42
Corporate Bonds	**39.65**
8.18% POWER FINANCE CORP LTD. 19/03/2022	8.62
8.72% KOTAK MAHINDRA BANK LTD 14/01/2022	8.56
8.02% LARSEN & TOUBRO LTD 22/05/2022	8.30
4.545% LIC HOUSING FINANCE 28/03/2022	8.03
6.9423% BAJAJ HOUSING FINANCE LTD. 25/03/2022	6.14
Money Market/Cash	**3.67**
Total	**100.00**

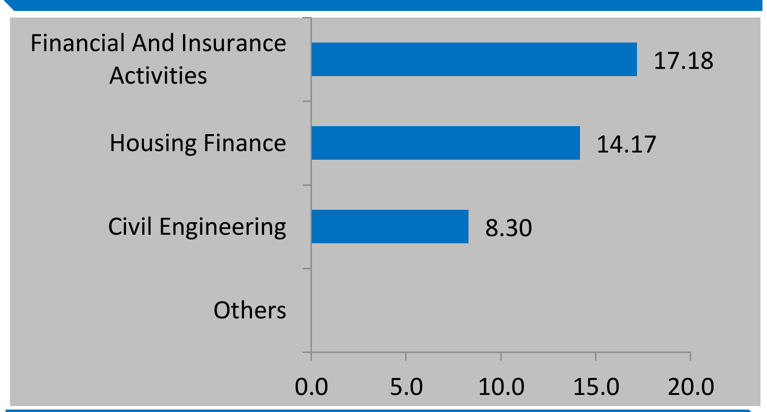
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	3250.94	56.68
Corporate Bond	2274.14	39.65
Money Market/Cash	210.59	3.67
Total	**5735.66**	**100**

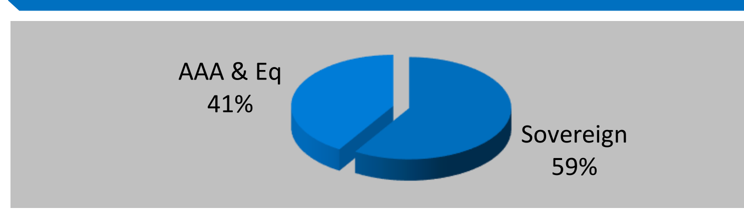
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	56.68
Corporate Bond	0 - 60	39.65
Money Market/Cash	0 - 40	3.67

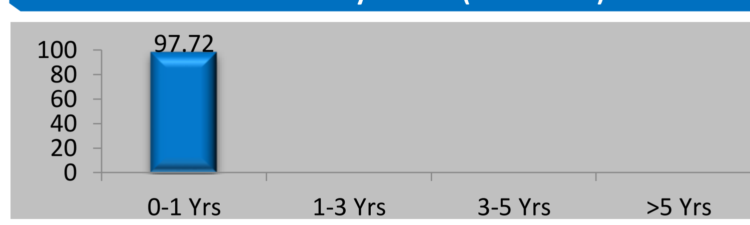
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	0.21	1.20	2.30	2.65	3.55	5.94
Benchmark	0.31	1.80	3.60	4.10	5.01	6.90

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

NAV	Modified Duration
20.5478	0.39

Security Name	% To Fund
Government Securities	**56.86**
364 D TB 09/06/2022	21.55
364 D TB 05/05/2022	12.11
364 D TB 13/10/2022	9.35
364 D TB 16/06/2022	5.17
364 D TB 28/04/2022	4.91
91 D TB 24/03/2022	3.77
Corporate Bonds	**29.38**
8.02% LARSEN & TOUBRO LTD 22/05/2022	5.92
8.18% POWER FINANCE CORP LTD. 19/03/2022	5.89
6.9423% BAJAJ HOUSING FINANCE LTD. 25/03/2022	5.88
8.72% KOTAK MAHINDRA BANK LTD 14/01/2022	5.85
4.545% LIC HOUSING FINANCE 28/03/2022	5.85
Money Market/Cash	**13.76**
Total	**100.00**

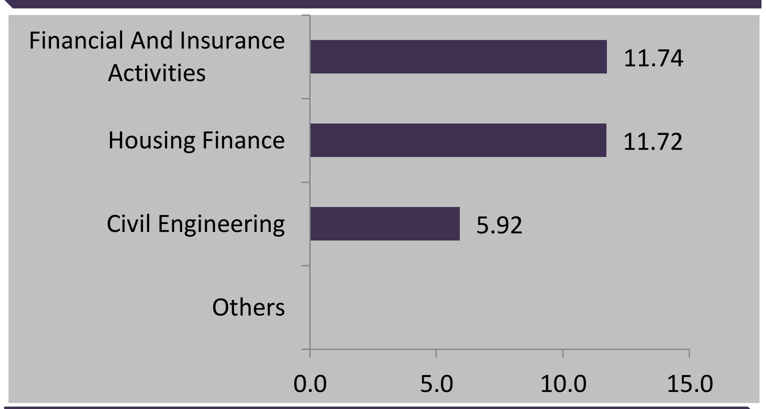
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	97.37	56.86
Corporate Bond	50.31	29.38
Money Market/Cash	23.56	13.76
Total	**171.24**	**100**

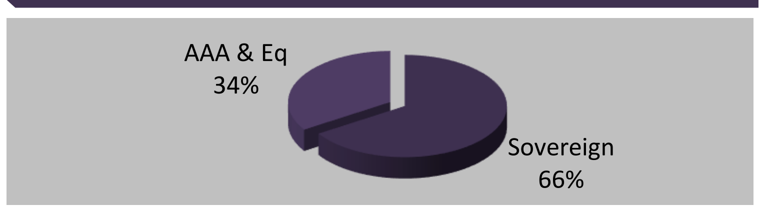
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	56.86
Corporate Bond	0 - 60	29.38
Money Market/Cash	0 - 40	13.76

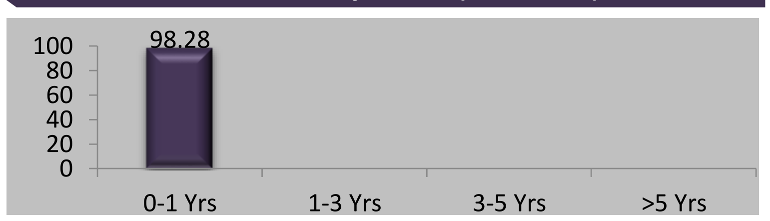
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	-0.23	2.23	2.16	7.04	8.18	7.90
Benchmark	-0.22	2.55	3.44	7.76	8.74	7.83

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

NAV	Modified Duration
29.0017	4.63

Security Name	% To Fund
Government Securities	**50.19**
6.67% GOI 15/12/2035	15.49
6.64% GOI 16/06/2035	13.41
5.63% GOI 12/04/2026	12.83
6.1% GOI 12/07/2031	3.86
7.27% GOI 08/04/2026	2.08
364 D TB 06/01/2022	1.98
7.17% GOI 08/01/2028	0.54
Corporate Bonds	**37.90**
8.24% PGC LTD 14/02/2029	8.64
8.27% NHAI LTD 28/03/2029	8.61
9.6% EXIM Bank LTD 07/02/2024	8.60
5.74% REC LTD 20/06/2024	7.94
9.6% HDB FINANCIAL SERVICES LTD 22/03/2023	4.12
Money Market/Cash	**11.91**
Total	**100.00**

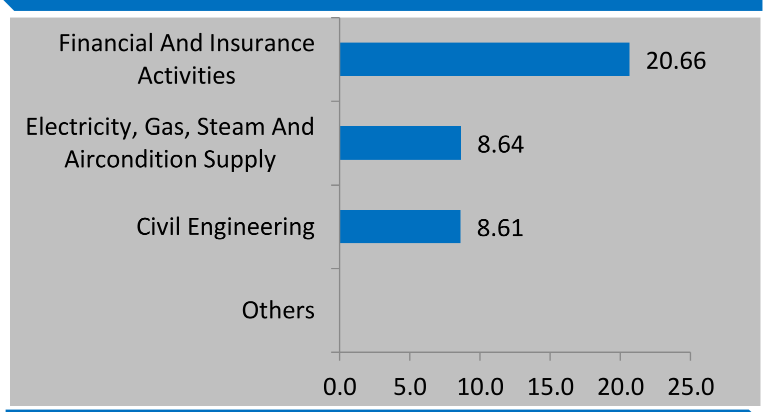
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Govt Securities	126.92	50.19
Corporate Bond	95.85	37.90
Money Market/Cash	30.11	11.91
Total	**252.88**	**100**

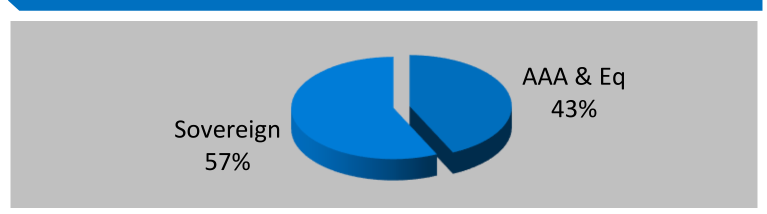
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Govt Securities	40 - 60	50.19
Corporate Bond	20 - 80	37.90
Money Market/Cash	0 - 40	11.91

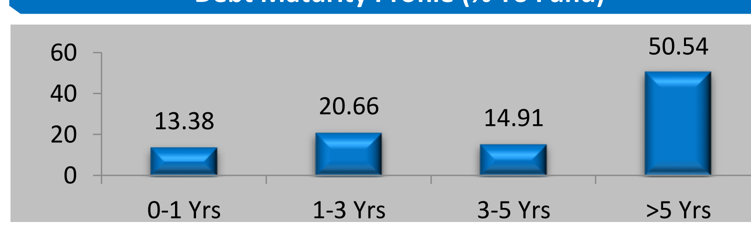
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	-0.08	2.53	2.95	6.71	8.30	7.15
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
13.1913	5.38

Security Name	% To Fund
Equities (AT 1 Bond)	**2.53**
INDUSIND BANK LTD	1.45
ICICI BANK LTD	1.08
Debt	**88.77**
6.1% GOI 12/07/2031	6.87
5.15% GOI 09/11/2025	6.23
5.63% GOI 12/04/2026	5.99
6.64% GOI 16/06/2035	5.59
6.97% GOI 06/09/2026	3.74
6.67% GOI 15/12/2035	3.59
364 D TB 06/01/2022	3.30
8.91% MAHARASHTRA SDL 05/09/2022	2.60
364 D TB 16/06/2022	1.44
364 D TB 13/10/2022	0.28
6.99% NHAI LTD 28/05/2035	5.40
6.8% STATE BANK OF INDIA LTD 21/08/2035	4.31
8.24% PGC LTD 14/02/2029	4.17
9.3% INDIA INFRADEBT LTD 05/01/2024	3.96
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	3.65
8.24% NABARD 22/03/2029	3.21
7.25% HOUSING DEVELOPMENT FINANCE CORP 17/06/2030	3.00
6.85% IRFC LTD 29/10/2040	2.82
5.74% REC LTD 20/06/2024	2.65
6.94% NHAI LTD 27/11/2037	2.18
Others	13.80
Money Market/Cash	**8.70**
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.

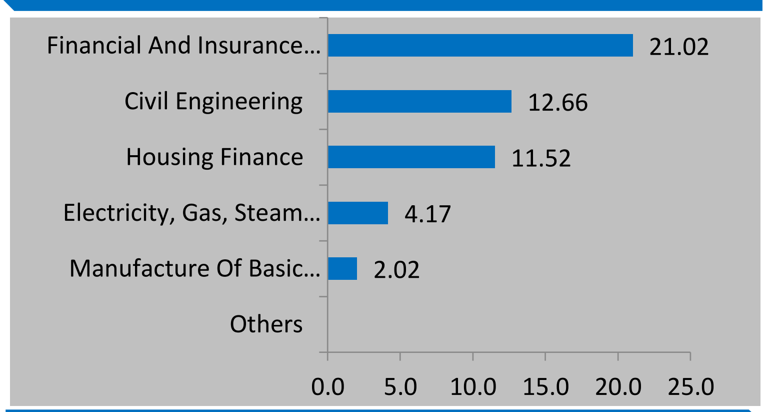
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	172.66	2.53
Debt	6049.42	88.77
Money Market/Cash	592.32	8.70
Total	**6814.40**	**100**

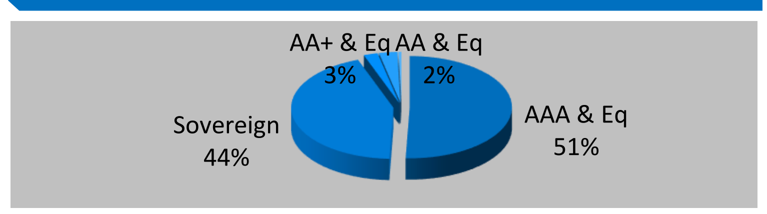
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	0 - 25	2.53
Debt	55 - 100	88.77
Money Market/Cash	0 - 20	8.70

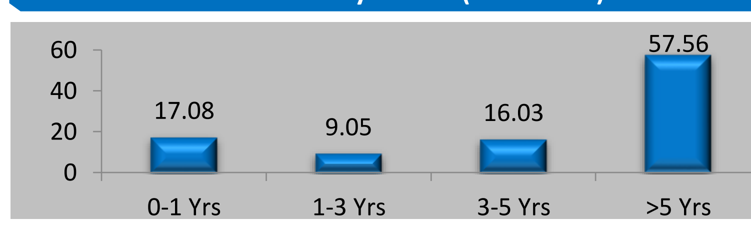
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	0.04	2.51	2.92	7.28	8.30	7.23
Benchmark	-0.22	2.55	3.44	7.76	8.74	7.17

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

NAV	Modified Duration
13.6074	4.73

Security Name	% To Fund
Debt	**89.97**
6.64% GOI 16/06/2035	10.40
5.63% GOI 12/04/2026	8.05
6.67% GOI 15/12/2035	7.72
6.35% GOI 23/12/2024	6.72
6.1% GOI 12/07/2031	4.40
7.27% GOI 08/04/2026	2.81
7.5% GOI 10/08/2034	2.09
7.32% GOI 28/01/2024	2.05
6.97% GOI 06/09/2026	2.04
5.22% GOI 15/06/2025	1.94
7.5% IRFC LTD 09/09/2029	7.40
7.6% FOOD CORPORATION OF INDIA 09/01/2030	6.21
8.27% NHAI LTD 28/03/2029	4.27
7.6% AXIS BANK LTD 20/10/2023	4.09
6.83% HOUSING DEVELOPMENT FINANCE CORP 08/01/2031	3.90
9.55% HINDALCO INDUSTRIES LTD 27/06/2022	2.81
8.37% REC LTD 07/12/2028	2.59
8.65% RELIANCE INDUSTRIES LTD 11/12/2028	2.17
8.24% PGC LTD 14/02/2029	2.14
7.13% LIC HOUSING FINANCE 28/11/2031	1.19
Others	4.98
Money Market/Cash	**10.03**
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.

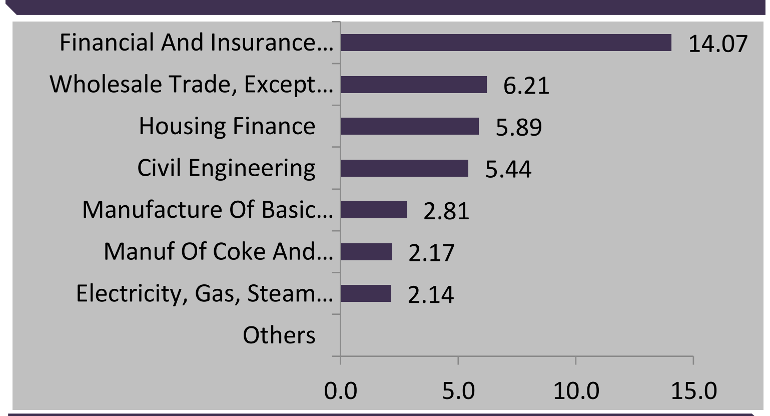
Asset Class (% To Fund)

Asset Class	AUM (In Rs. Lakhs)	Exposure (%)
Equity	--	--
Debt	2293.39	89.97
Money Market/Cash	255.65	10.03
Total	**2549.04**	**100**

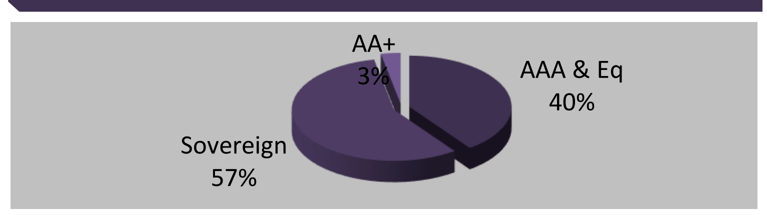
Asset Allocation(%)

Instrument	Asset Mix (F&U)	Actual
Equity	-	--
Debt	60 - 100	89.97
Money Market/Cash	0 - 40	10.03

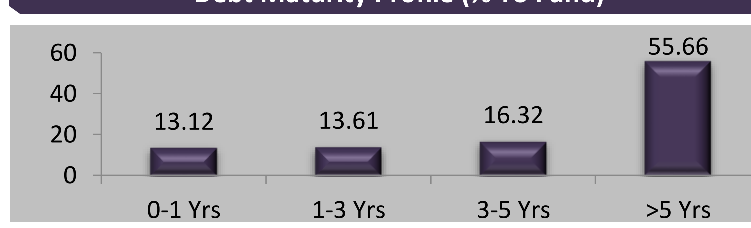
Sector Allocation % To Fund



Debt Ratings Profile



Debt Maturity Profile (% To Fund)



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	0.21	1.22	2.44	2.49	--	3.08
Benchmark	0.79	6.08	13.16	13.18	12.27	13.22

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

NAV	Modified Duration
10.9006	--

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	1.20	100.00
Total	**1.20**	**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 PensionFund,Steady Money Fund,Steady Money Pension Fund,True Wealth Fund,Stability Plus Money Fund,Group Debt Fund.

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Compliance No.: Comp- Jan-2021-4633
CIN – U66010MH2005PLC157108