



**LIFE INSURANCE CORPORATION OF INDIA**

Future Plus - Bond  
ULIF001040305LICFUT+BND512

AS ON 31-01-2025	
Inception Date	04 March 2005
NAV	32.3574

Objective of the Fund:
Low Risk

<b>AUM (Amount in Crore)</b>		
5.12		
Equity	Money Market & Net Current Assets	Debt
0.00	0.11	5.00

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

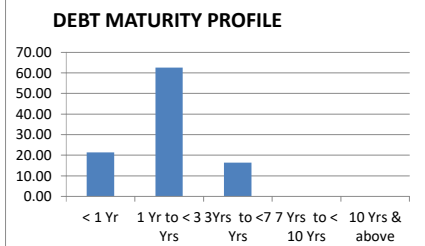
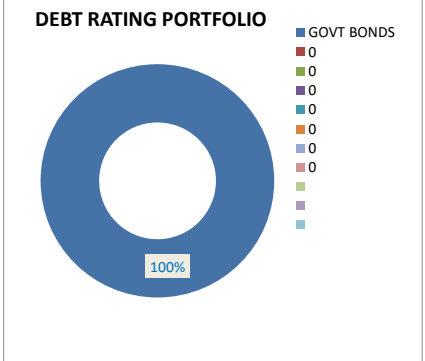
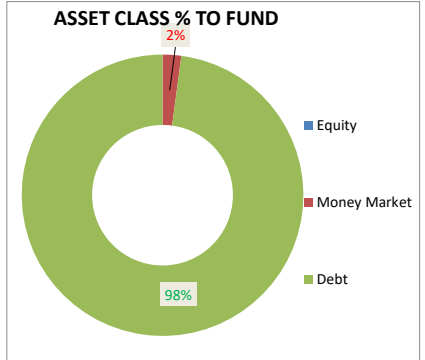
Fund Manager	Mr. Deepak Rahalkar
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<b>FUNDS MANAGED</b>	
Total Funds	11
Bond funds	2
Secured	2
Balanced	2
Growth	5

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.70%
6 Months	3.85%	3.53%
1 Year	7.95%	7.31%
2 Years	7.69%	8.59%
3 Years	6.10%	6.96%
Since Inception	N.A.	6.07%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	% to AUM
<b>GOVT.SECURITIES</b>	
7.69% WEST BENGAL SDL 27/07/2026	36.25
8.39% UTTAR PRADESH 27.01.2026	17.86
7.10% GOI 18.04.2029	15.89
8.00% GUJARAT 20.04.2026	15.84
8.24% 2027-FEB-15 GOVT OF INDIA	9.06
8.20% UTTARPRADESH SDL 24062025	2.95
OTHERS	0.00
<b>CORPORATE BONDS</b>	% to AUM
OTHERS	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	97.85
Money Market	2.15
<b>Grand Total</b>	100.00



Modified Duration : 1.62

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	97.51
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	2.49
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Future Plus - Income**  
**ULIF002040305LICFUT+INC512**

AS ON	31-01-2025
Inception Date	04 March 2005
NAV	52.6580

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)			
4.01			
Equity	Money Market & Net Current Assets	Debt	
0.76	-0.24	3.49	

Asset Allocation	
Equity	0.00% to 20.00%
Debt	70.00% to 90.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Mr. Deepak Rahalkar		
<b>FUNDS MANAGED</b>			
Total Funds	11		
Bond funds	2		
Secured	2		
Balanced	2		
Growth	5		

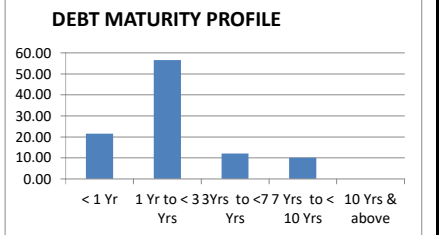
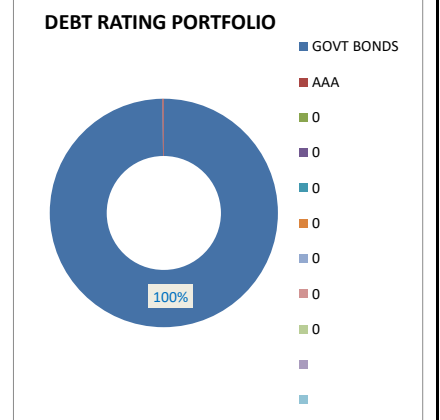
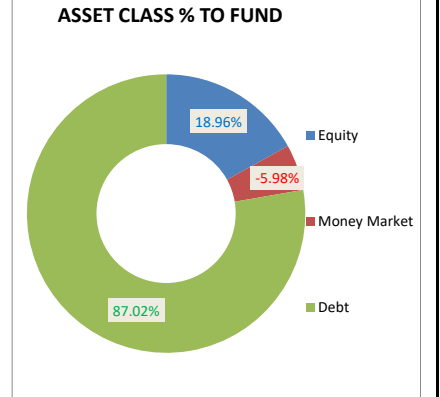
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.20%
6 Months	2.72%	2.71%
1 Year	8.00%	10.32%
2 Years	8.37%	10.10%
3 Years	6.35%	8.20%
Since Inception	N.A.	8.69%

BENCHMARK	
INDEX	CRISIL Protector (with)
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	2%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	12%
CRISIL Medium Term Gilt Index	38%
CRISIL Short Term Gilt	27%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	8%

TOP 10 HOLDINGS	
EQUITY	% to AUM
H D F C BANK LTD.	1.55
MAHINDRA & MAHINDRA LTD.	1.49
Infosys Ltd	1.45
DIVI'S LABORATORIES LTD.	1.39
I T C LTD.	1.34
GRASIM INDUSTRIES LTD.	1.25
ICICI BANK LTD.	1.25
STATE BANK OF INDIA	1.16
RELIANCE INDUSTRIES LTD.	1.10
LARSEN & TOUBRO LTD.	0.89
OTHERS	6.09
<b>Total Equity</b>	<b>18.96</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.69% WEST BENGAL SDL 27/07/2026	30.26
8.00% GUJARAT 20.04.2026	18.94
8.05% UTTARAKHAND SDL 25032025	18.49
8.17%GUJARAT SDL 24.04.2029	10.39
7.18% MAHARASHTRA 28.06.2032	7.50
7.22% RAJASTHAN SDL 26.07.2032	1.25
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.19
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>87.02</b>
Money Market	-5.99
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 1.74

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	86.74
BANKS	4.49
COMP-SOFT	3.99
PHARMA	2.24
FMCG	1.74
AUTO&ANCIL	1.50
CEMENT	1.25
OIL&GAS	1.00
CAPGOODS	1.00
POWER	0.75
OTHERS	-4.70
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Future Plus - Balanced**  
**ULIF003040305LICFUT+BAL512**

AS ON	31-01-2025
Inception Date	04 March 2005
NAV	56.5657

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
21.73			
Equity	Money Market & Net Current Assets	Debt	
5.37	0.64	15.73	

Asset Allocation	
Equity	0.00% to 30.00%
Debt	60.00% to 80.00%
Money Market	0.00% to 20.00%

Fund Manager	Mr. Deepak Rahalkar
FUNDS MANAGED	
Total Funds	11
Bond funds	2
Secured	2
Balanced	2
Growth	5

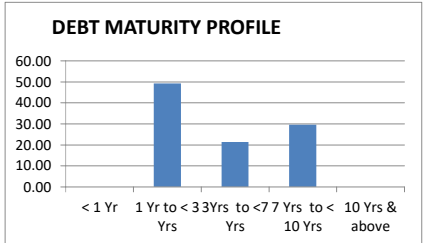
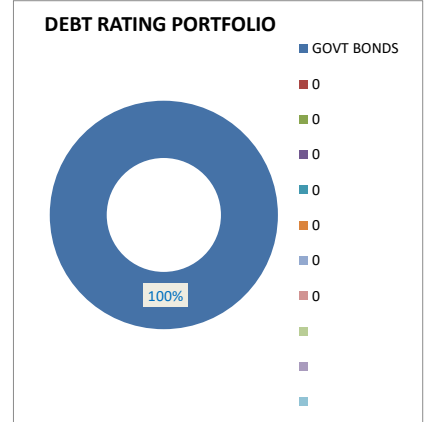
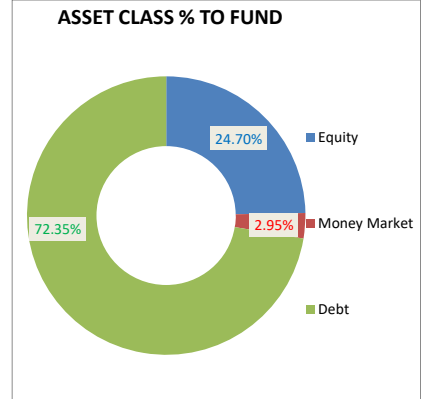
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.20%
6 Months	0.64%	0.84%
1 Year	8.18%	9.17%
2 Years	10.24%	10.45%
3 Years	7.54%	7.87%
Since Inception	N.A.	9.09%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	9%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	40%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	25%

TOP 10 HOLDINGS	
EQUITY	% to AUM
MAHINDRA & MAHINDRA LTD.	2.20
KOTAK MAHINDRA BANK LTD.	2.19
Infosys Ltd	2.16
I T C LTD.	1.85
H D F C BANK LTD.	1.76
ICICI BANK LTD.	1.73
TATA MOTORS LTD.	1.65
RELIANCE INDUSTRIES LTD.	1.63
BHARTI AIRTEL LTD.	1.50
AXIS BANK LTD.(FORLY.UTI BANK)	1.46
OTHERS	6.57
<b>Total Equity</b>	<b>24.70</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.02% TELANGANA 25.05.2026	16.09
8.25% ANDHRA PRADESH SDL 16.01.2034	15.83
8.24% 2027-FEB-15 GOVT OF INDIA	14.23
7.60% PUNJAB SDL 04.06.2029	10.58
7.22% ARUNACHAL PRADESH 12.07.2027	5.26
8.17%GUJARAT SDL 24.04.2029	4.80
7.22% RAJASTHAN SDL 26.07.2032	3.25
7.18% MAHARASHTRA 28.06.2032	2.31
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>72.35</b>
Money Market	2.95
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.37

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	72.34
BANKS	7.46
COMP-SOFT	5.38
AUTO&ANCIL	3.87
FMCG	1.84
CAPGOODS	1.79
OIL&GAS	1.61
TELECOM	1.52
CEMENT	0.92
POWER	0.18
OTHERS	3.09
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Future Plus - Growth**  
**ULIF004040305LICFUT+GRW512**

AS ON	31-01-2025
Inception Date	04 March 2005
NAV	80.7986

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
294.17			
Equity	Money Market & Net Current Assets	Debt	
165.26	5.47	123.44	

Asset Allocation	
Equity	0.00% to 60.00%
Debt	30.00% to 50.00%
Money Market	0.00% to 20.00%

Fund Manager	Mr. Deepak Rahalkar		
FUNDS MANAGED			
Total Funds	11		
Bond funds	2		
Secured	2		
Balanced	2		
Growth	5		

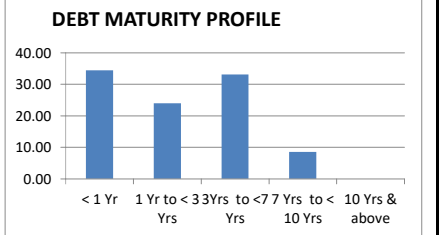
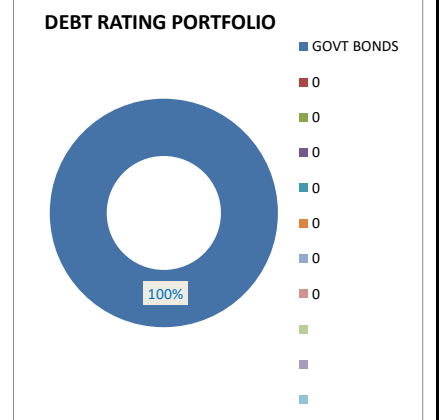
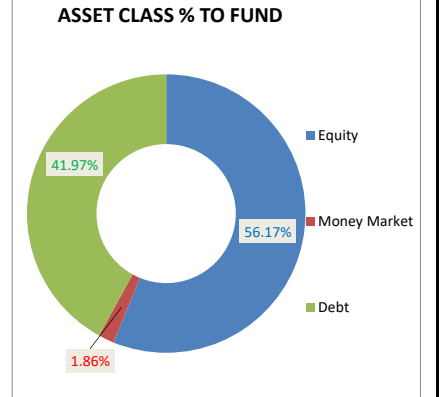
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.38%
6 Months	-1.31%	0.19%
1 Year	7.66%	11.55%
2 Years	11.09%	13.54%
3 Years	7.85%	10.22%
Since Inception	N.A.	11.06%

BENCHMARK	
INDEX	CRISIL Balancer Equity
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	2%
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	14%
CRISIL Short Term Gilt	35%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	39%

TOP 10 HOLDINGS	
EQUITY	% to AUM
BAJAJ HOLDINGS & INVESTMENT LTD.	4.28
IT C LTD.	3.65
LARSEN & TOUBRO LTD.	3.64
TATA CONSULTANCY SERVICES LTD.	3.49
MAHINDRA & MAHINDRA LTD.	3.05
AXIS BANK LTD.(FORLY.UTI BANK)	2.85
H D F C BANK LTD.	2.73
RELIANCE INDUSTRIES LTD.	2.49
Infosys Ltd	2.47
ICICI BANK LTD.	2.34
OTHERS	25.18
<b>Total Equity</b>	<b>56.17</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.20% UTTARPRADESH SDL 24062025	13.88
6.10% GOI 12.07.2031	11.52
7.26% GOI 22.08.2032	3.50
7.38% GOI 20.06.2027	3.49
8.02% TELANGANA 25.05.2026	2.07
8.24% 2027-FEB-15 GOVT OF INDIA	1.96
8% RAJASTHAN SDL 25-05-2026	1.72
7.10% GOI 18.04.2029	1.38
7.69% WEST BENGAL SDL 27/07/2026	0.71
7.60% PUNJAB SDL 04.06.2029	0.66
OTHERS	1.08

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>41.97</b>
Money Market	1.86
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 1.65

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.96
COMP-SOFT	9.92
BANKS	9.14
FMCG	6.61
CAPGOODS	5.37
FINANCE	5.32
PHARMA	5.08
AUTO&ANCIL	3.57
METALS&MIN	3.10
CEMENT	2.87
OTHERS	7.06
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

**Jeevan Plus - Bond**  
**ULIF001181005LICJVN+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	18 October 2005
NAV	38.5600

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
65.43		
Equity	Money Market & Net Current Assets	Debt
0.00	3.14	62.30

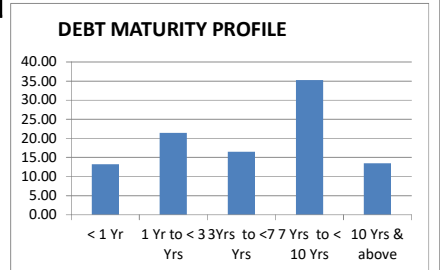
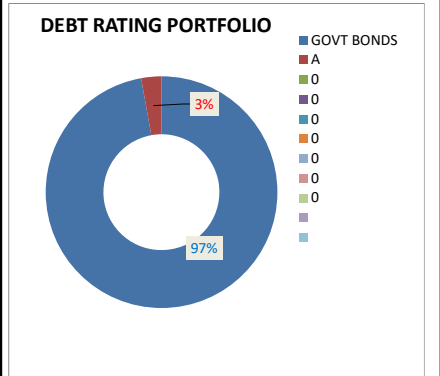
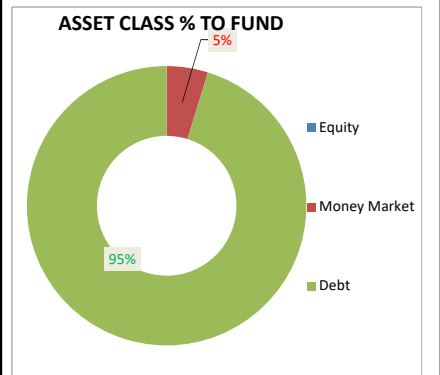
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.70%
6 Months	3.85%	3.82%
1 Year	7.95%	8.38%
2 Years	7.69%	7.83%
3 Years	6.10%	6.10%
Since Inception	N.A.	7.24%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.22% GOA 12.07.2027	10.78
7.22% RAJASTHAN SDL 26.07.2032	10.24
7.98% Uttarpradesh 11.04.2028	7.87
8.32% MAHARASHTRA SDL 15.07.2025	7.39
7.62% WEST BENGAL SDL 29.11.2032	5.70
7.48% ODISHA SDL 13.09.2032	5.62
8.25% ANDHRA PRADESH SDL 16.01.2034	4.93
7.62%GOI15.09.2039	4.91
7.53% PUDUCHERRY 22.11.2027	4.66
7.67% TELENGANA 25.10.2037	4.00
OTHERS	26.43
<b>CORPORATE BONDS</b>	
<b>% to AUM</b>	
Shree Renuka Sugars Limited NCD 2021	2.12
Shree Renuka sugars	0.57
OTHERS	0.00
<b>FIXED Deposit</b>	
0.00	
<b>Total Debt</b>	95.20
Money Market	4.80
<b>Grand Total</b>	100.00



**Modified Duration :** 4.09

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	92.51
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	7.49
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Jeevan Plus - Secured  
ULIF002181005LICJVN+SEC512

<b>AS ON 31-01-2025</b>	
Inception Date	18 October 2005
NAV	43.7669

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)		
15.17		
Equity	Money Market & Net Current Assets	Debt
2.18	0.70	12.30

Asset Allocation	
Equity	0.00% to 20.00%
Debt	70.00% to 90.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

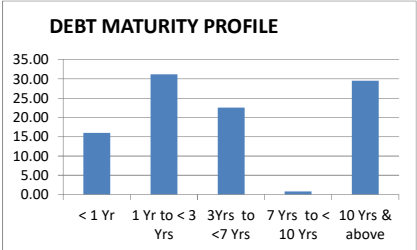
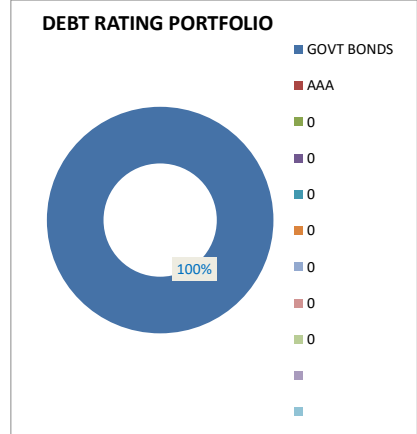
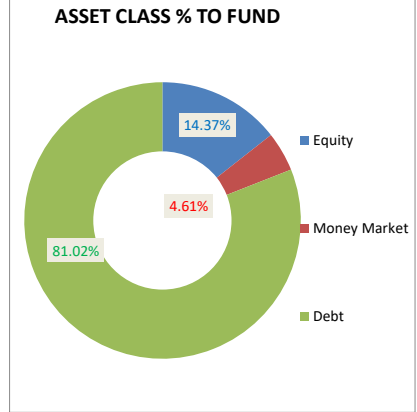
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.90%
6 Months	2.72%	2.69%
1 Year	8.00%	10.32%
2 Years	8.37%	10.20%
3 Years	6.35%	8.07%
Since Inception	N.A.	7.95%

BENCHMARK	
INDEX	CRISIL Protector (with)
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	2%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	12%
CRISIL Medium Term Gilt Index	38%
CRISIL Short Term Gilt	27%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	8%

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
Bajaj Finance Limited	1.35
H D F C BANK LTD.	1.23
MARUTI SUZUKI INDIA LIMITED	1.22
STATE BANK OF INDIA	1.20
Infosys Ltd	1.17
HINDUSTAN UNILEVER LTD.	1.14
ULTRATECH CEMENT LTD.	1.14
HINDALCO INDUSTRIES LTD.	0.90
RELIANCE INDUSTRIES LTD.	0.88
GRASIM INDUSTRIES LTD.	0.83
OTHERS	3.31
<b>Total Equity</b>	<b>14.37</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.42% KA SDL 06032035	13.47
6.10% GOI 12.07.2031	11.49
8.33 GOI 09072026	11.13
7.67% TELENGANA 25.10.2037	6.89
7.79% KARNATAKA 03.01.2028	6.74
7.53% PUDUCHERRY 22.11.2027	6.70
8.32% MAHARASHTRA SDL 15.07.2025	5.31
8.27% TAMILNADU SDL 12.8.2025	3.98
8.18%ANDHRA PRADESH SDL 10.04.2035	3.55
8.17%GUJARAT SDL 24.04.2029	3.43
OTHERS	8.33

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>81.02</b>
Money Market	4.61
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.90

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	81.07
BANKS	2.83
AUTO&ANCIL	2.37
CEMENT	1.98
FMCG	1.71
FINANCE	1.52
METALS&MIN	1.32
COMP-SOFT	1.19
OIL&GAS	0.86
TELECOM	0.53
OTHERS	4.62
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Jeevan Plus - Balanced**  
**ULIF003181005LICJVN+BAL512**

<b>AS ON 31-01-2025</b>	
Inception Date	18 October 2005
NAV	42.3597

<b>Objective of the Fund:</b>
<b>Balanced Income &amp; Growth</b>

<b>AUM (Amount in Crore)</b>		
21.09		
Equity	Money Market & Net Current Assets	Debt
5.57	1.54	13.98

<b>Asset Allocation</b>	
Equity	0.00% to 30.00%
Debt	60.00% to 80.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

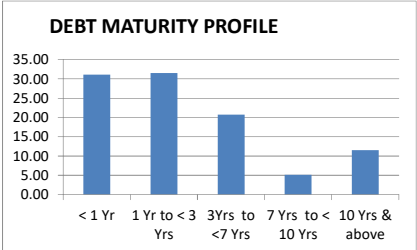
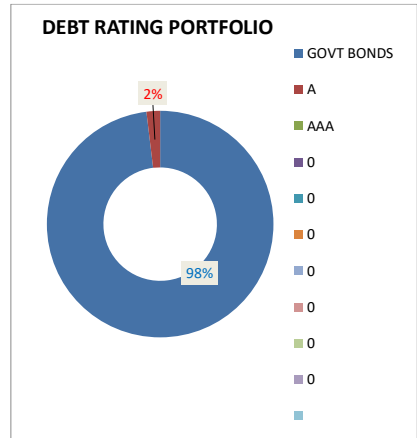
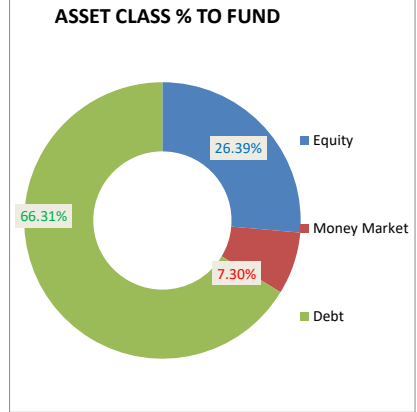
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.56%
6 Months	0.64%	1.32%
1 Year	8.18%	8.97%
2 Years	10.24%	9.78%
3 Years	7.54%	7.35%
Since Inception	N.A.	7.77%

<b>BENCHMARK</b>	
	CRISIL Balancer Debt
<b>INDEX</b>	
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	9%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	40%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	25%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
Infosys Ltd	2.35
STATE BANK OF INDIA	2.27
H D F C BANK LTD.	2.17
GRASIM INDUSTRIES LTD.	1.96
TATA CONSULTANCY SERVICES LTD.	1.95
AXIS BANK LTD.(FORLY.UTI BANK)	1.87
Bajaj Finance Limited	1.78
MARUTI SUZUKI INDIA LIMITED	1.75
HINDALCO INDUSTRIES LTD.	1.55
BHARTI AIRTEL LTD.	1.54
OTHERS	7.20
<b>Total Equity</b>	<b>26.39</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
8.24% 2027-FEB-15 GOVT OF INDIA	17.15
8.29% ANDHRA PRADESH 13.01.2026	9.61
7.10% GOI 18.04.2029	6.02
7.62%GOI15.09.2039	5.07
8.15% MAHARASHTRA SDL 16.04.2030	4.97
7.97% WEST BENGAL SDL 14.10.2025	4.78
8.27% TAMILNADIU SDL 12.8.2025	3.34
8.24% TELANGANA SDL 09.09.2025	2.87
8.18%ANDHRA PRADESH SDL 10.04.2035	2.55
8.17%GUJARAT SDL 24.04.2029	2.47
OTHERS	6.19

<b>CORPORATE BONDS</b>	
<b>% to AUM</b>	
Shree Renuka Sugars Limited NCD 2021	1.01
Shree Renuka sugars	0.27
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>66.31</b>
Money Market	7.30
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.71

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	65.05
BANKS	7.78
COMP-SOFT	4.65
AUTO&ANCIL	2.13
METALS&MIN	2.13
PHARMA	2.09
CEMENT	1.99
FINANCE	1.90
TELECOM	1.56
FMCG	0.95
OTHERS	9.77
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Jeevan Plus - Growth**  
**ULIF004181005LICJVN+GRW512**

<b>AS ON 31-01-2025</b>	
Inception Date	18 October 2005
NAV	72.7244

<b>Objective of the Fund:</b>
Long Term Capital Growth

AUM (Amount in Crore)		
1040.78		
Equity	Money Market & Net Current Assets	Debt
594.59	9.35	436.84

Asset Allocation	
Equity	50.00% to 60.00%
Debt	30.00% to 50.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya	
<b>FUNDS MANAGED</b>		
Total Funds	14	
Bond funds	4	
Secured	4	
Balanced	3	
Growth	3	

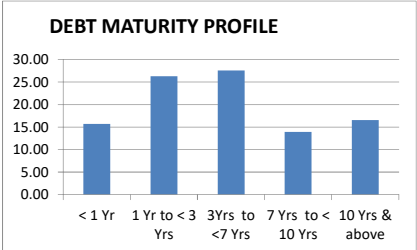
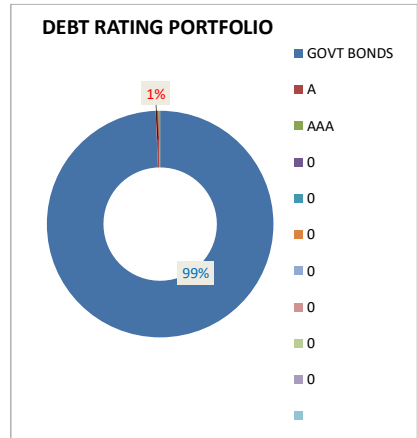
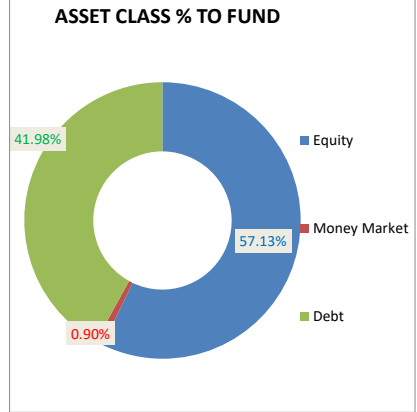
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.02%
6 Months	-1.31%	-2.88%
1 Year	7.66%	8.96%
2 Years	11.09%	12.77%
3 Years	7.85%	8.95%
Since Inception	N.A.	10.83%

BENCHMARK	
INDEX	CRISIL Balancer Equity
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	2%
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	14%
CRISIL Short Term Gilt	35%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	39%

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
STATE BANK OF INDIA	4.73
Infosys Ltd	4.64
AXIS BANK LTD.(FORLY.UTI BANK)	4.26
TECH MAHINDRA LTD	3.96
H D F C BANK LTD.	3.82
HINDALCO INDUSTRIES LTD.	3.61
ICICI BANK LTD.	3.21
I T C LTD.	3.08
ULTRATECH CEMENT LTD.	2.54
OIL & NATURAL GAS CORPN. LTD.	2.44
OTHERS	20.84
<b>Total Equity</b>	<b>57.13</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.22% ARUNACHAL PRADESH 12.07.2027	6.62
7.26% GOI 22.08.2032	3.96
7.10% GOI 18.04.2029	3.14
6.10% GOI 12.07.2031	2.84
8.22% KARNATAKA 9.12.2025	2.43
7.97% WEST BENGAL SDL 14.10.2025	2.03
8.15% MAHARASHTRA SDL 16.04.2030	2.01
7.41% GOI 19.12.2036	2.01
7.18% GOI 24.07.2037	1.48
7.53% PUDUCHERRY 22.11.2027	1.47
OTHERS	13.73

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.15
NTPC BONUS DEBENTURE	0.10
Shree Renuka sugars	0.01
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>41.98</b>
Money Market	0.90
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.89

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.71
BANKS	18.75
COMP-SOFT	13.42
OIL&GAS	5.30
FMCG	4.32
METALS&MIN	3.61
FERTI	3.15
AUTO&ANCIL	3.14
CEMENT	2.59
CAPGOODS	1.35
OTHERS	2.66
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**

**Gratuity Plus - Bond**  
**ULGF001220606LICGRT+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	22 June 2006
NAV	39.5458

<b>Objective of the Fund:</b>
<b>Low Risk</b>

<b>AUM (Amount in Crore)</b>			
0.44			
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>		<b>Debt</b>
0.00	0.05		0.39

<b>Asset Allocation</b>	
<b>Equity</b>	0.00% to 0.00%
<b>Debt</b>	80.00% to 100.00%
<b>Money Market</b>	0.00% to 20.00%

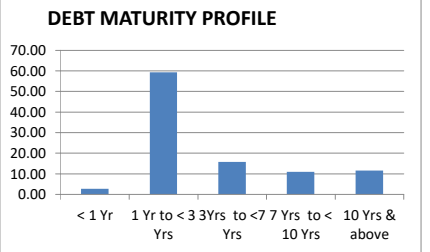
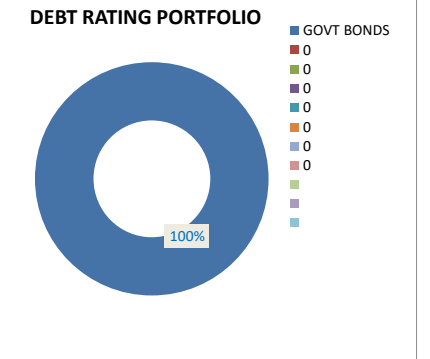
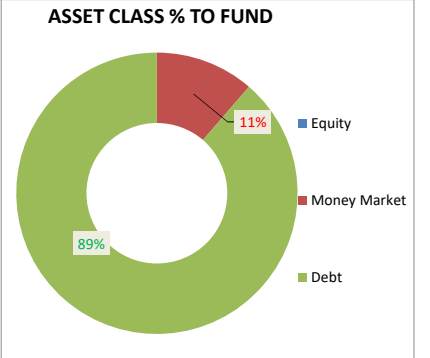
<b>Fund Manager</b>	<b>Mr. Anil Aggarwal</b>
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<b>FUNDS MANAGED</b>	
<b>Total Funds</b>	4
<b>Bond funds</b>	1
<b>Secured</b>	1
<b>Balanced</b>	1
<b>Growth</b>	1

<b>PERFORMANCE</b>		
<b>Period</b>	<b>Bench Mark Returns</b>	<b>Fund Returns</b>
1 Month	0.74%	0.69%
6 Months	3.85%	3.66%
1 Year	7.95%	7.86%
2 Years	7.69%	7.35%
3 Years	6.10%	5.90%
Since Inception	N.A.	7.66%

<b>BENCHMARK</b>	
<b>INDEX</b>	<b>CRISIL Preserver (with</b>
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>		
<b>DEBT PORTFOLIO</b>		<b>% to AUM</b>
<b>GOVT.SECURITIES</b>		
8.57% WEST BENGAL 09.03.2026		52.27
8.26% GUJARAT 14.03.2028		9.47
8.44% ANDHRA PRADESH 05.12.2033		6.20
7.70% HIMACHAL PRADESH SGS 25.01.203		4.76
6.98%TAMIL NADU SGS 14.07.2031		4.55
6.97% PUNJAB SDL 11.03.2040		4.38
7.26% GOI 22.08.2032		2.35
7.99% UTTAR PRADESH 28.10.2025		2.30
7.63% HIMACHAL PRADESH SGS 14.12.203		1.19
7.49% WEST BENGAL SDL 13.09.2032		1.16
<b>OTHERS</b>		0.00
<b>CORPORATE BONDS</b>		<b>% to AUM</b>
<b>OTHERS</b>		0.00
<b>FIXED Deposit</b>		0.00
<b>Total Debt</b>		88.64
<b>Money Market</b>		11.36
<b>Grand Total</b>		100.00



**Modified Duration :** 2.76

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	91.18
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	8.82
<b>TOTAL</b>	<b>100.00</b>



LIFE INSURANCE CORPORATION OF INDIA  
Gratuity Plus - Income  
ULGF002220606LICGRT+INC512

AS ON 31-01-2025	
Inception Date	22 June 2006
NAV	51.7759

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
0.55		
Equity	Money Market & Net Current Assets	Debt
0.09	0.06	0.39

Asset Allocation	
Equity	10.00% to 20.00%
Debt	70.00% to 90.00%
Money Market	0.00% to 20.00%

Fund Manager	Mr. Anil Aggarwal
FUNDS MANAGED	
Total Funds	4
Bond funds	1
Secured	1
Balanced	1
Growth	1

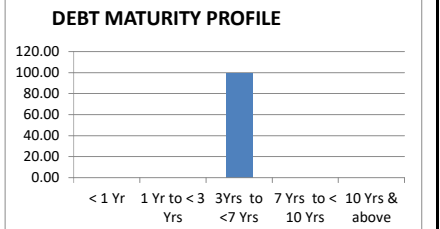
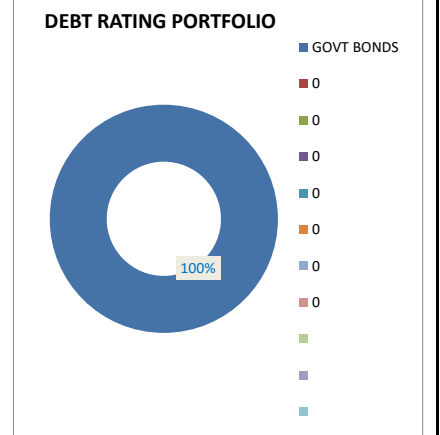
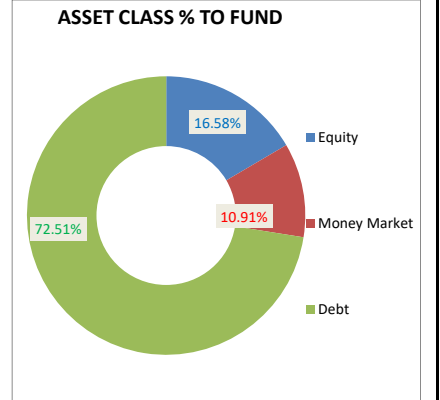
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	2.83%
6 Months	2.72%	4.29%
1 Year	8.00%	10.94%
2 Years	8.37%	11.01%
3 Years	6.35%	8.24%
Since Inception	N.A.	9.23%

BENCHMARK	
INDEX	CRISIL Protector (with)
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	2%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	12%
CRISIL Medium Term Gilt Index	38%
CRISIL Short Term Gilt	27%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	8%

TOP 10 HOLDINGS	
EQUITY	% to AUM
Bajaj Finance Limited	1.16
TATA CONSULTANCY SERVICES LTD.	1.13
WIPRO LTD.	1.00
I T C LTD.	0.98
LARSEN & TOUBRO LTD.	0.98
HINDALCO INDUSTRIES LTD.	0.98
G A I L (INDIA) LTD.	0.97
H C L TECHNOLOGIES LTD.	0.95
H D F C BANK LTD.	0.93
RELIANCE INDUSTRIES LTD.	0.93
OTHERS	6.57
<b>Total Equity</b>	<b>16.58</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.26% GUJARAT 14.03.2028	72.51
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>72.51</b>
Money Market	10.91
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.65

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.43
COMP-SOFT	5.49
OIL&GAS	3.66
BANKS	3.66
FMCG	1.83
CAPGOODS	1.83
FINANCE	1.83
METALS&MIN	1.83
CEMENT	1.83
POWER	0.00
OTHERS	6.61
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Gratuity Plus - Balanced**  
**ULGF003220606LICGRT+BAL512**

AS ON 31-01-2025	
Inception Date	22 June 2006
NAV	49.8553

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
61.77		
Equity	Money Market & Net Current Assets	Debt
15.15	2.09	44.53

Asset Allocation	
Equity	20.00% to 30.00%
Debt	60.00% to 80.00%
Money Market	0.00% to 20.00%

Fund Manager	Mr. Anil Aggarwal
FUNDS MANAGED	
Total Funds	4
Bond funds	1
Secured	1
Balanced	1
Growth	1

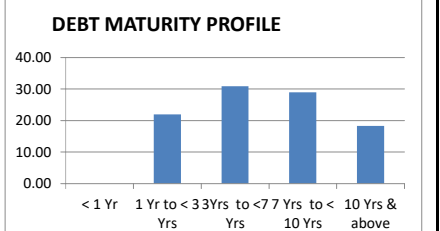
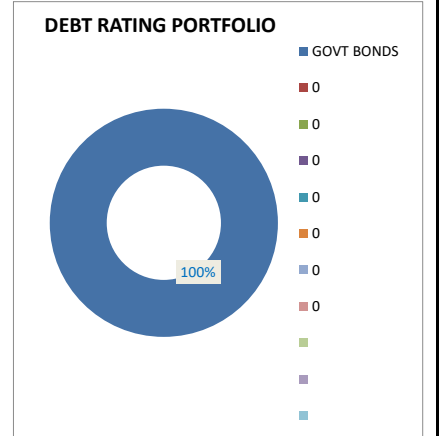
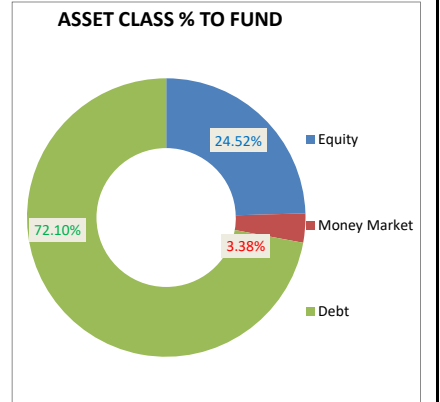
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.29%	0.69%
6 Months	0.05%	0.79%
1 Year	8.49%	9.36%
2 Years	11.29%	10.85%
3 Years	8.36%	8.59%
Since Inception	N.A.	9.01%

BENCHMARK	
INDEX	Crissil Gratuity Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	25%
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	65%
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	-
CRISIL Short Term Gilt	-
Liquid Retail Fund Index	10%
S&P BSE 200 TR	-

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	2.06
Infosys Ltd	2.03
HINDUSTAN UNILEVER LTD.	1.84
H D F C BANK LTD.	1.75
COAL INDIA LIMITED	1.47
TATA STEEL LTD.	1.44
RELIANCE INDUSTRIES LTD.	1.43
OIL & NATURAL GAS CORPN. LTD.	1.38
LARSEN & TOUBRO LTD.	1.27
BHARTI AIRTEL LTD.	1.25
OTHERS	8.60
<b>Total Equity</b>	<b>24.52</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.57% WEST BENGAL 09.03.2026	15.83
6.64% GOI 16.06.2035	9.29
8.44% ANDHRA PRADESH 05.12.2033	8.81
6.10% GOI 12.07.2031	7.37
7.18% GOI 14.08.2033	6.49
6.98%TAMIL NADU SGS 14.07.2031	6.01
8.30% GUJRAT SDL 06.02.2029	5.60
8.26% GUJARAT 14.03.2028	3.30
7.41%PUNJAB SGS 12.06.2034	2.47
7.26%PUNJAB SGS 28082036	1.47
OTHERS	5.46

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>72.10</b>
Money Market	3.38
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.71

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	72.08
BANKS	4.31
FMCG	3.30
COMP-SOFT	3.29
METALS&MIN	3.06
OIL&GAS	2.98
FERTI	1.85
TELECOM	1.44
PHARMA	1.42
CAPGOODS	1.30
OTHERS	4.97
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Gratuity Plus - Growth**  
**ULGF004220606LICGRT+GRW512**

AS ON 31-01-2025	
Inception Date	22 June 2006
NAV	57.2697

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
34.83		
Equity	Money Market & Net Current Assets	Debt
12.62	2.07	20.14

Asset Allocation	
Equity	30.00% to 40.00%
Debt	50.00% to 70.00%
Money Market	0.00% to 20.00%

Fund Manager	Mr. Anil Aggarwal
FUNDS MANAGED	
Total Funds	4
Bond funds	1
Secured	1
Balanced	1
Growth	1

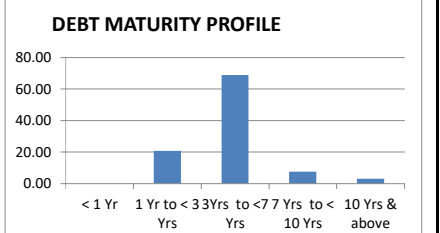
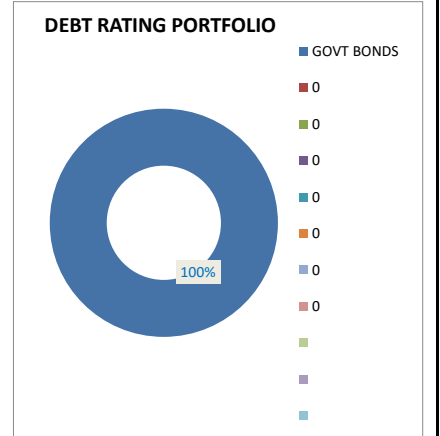
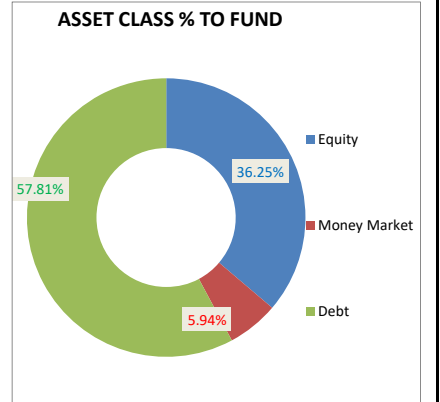
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	-0.01%
6 Months	-5.00%	-0.95%
1 Year	9.24%	8.03%
2 Years	16.34%	12.14%
3 Years	11.38%	9.71%
Since Inception	N.A.	9.82%

BENCHMARK	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	% to AUM
H D F C BANK LTD.	2.93
Infosys Ltd	2.70
H C L TECHNOLOGIES LTD.	2.63
ASIAN PAINTS LTD.	2.51
I T C LTD.	2.18
RELIANCE INDUSTRIES LTD.	2.18
TATA STEEL LTD.	1.78
HINDUSTAN UNILEVER LTD.	1.49
HINDALCO INDUSTRIES LTD.	1.42
ICICI BANK LTD.	1.26
OTHERS	15.17
<b>Total Equity</b>	<b>36.25</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	19.45
8.30% GUJRAT SDL 06.02.2029	14.40
8.57% WEST BENGAL 09.03.2026	11.83
8.26% GUJARAT 14.03.2028	5.97
7.49% WEST BENGAL SDL 13.09.2032	1.45
7.88% MADHYA PRADESH SGS 27.10.2033	0.76
7.87% HIMACHAL PRADESH SGS 09.11.2034	0.76
7.67% KARNATAKA SGS 16.11.2032	0.71
7.41% GOI 19.12.2036	0.68
7.59% KARNATAKA SGS 07.12.2038	0.58
OTHERS	1.22

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>57.81</b>
Money Market	5.94
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.75

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.79
COMP-SOFT	7.98
BANKS	7.00
FMCG	3.76
METALS&MIN	3.59
AUTO&ANCIL	2.53
FERTI	2.50
OIL&GAS	2.30
FINANCE	1.95
CEMENT	1.61
OTHERS	8.99
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

**Market Plus - Bond**  
**ULIF001050706LICMKT+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	05 July 2006
NAV	44.1815

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
16.92		
Equity	Money Market & Net Current Assets	Debt
0.00	1.06	15.87

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

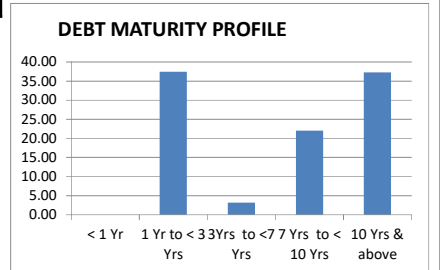
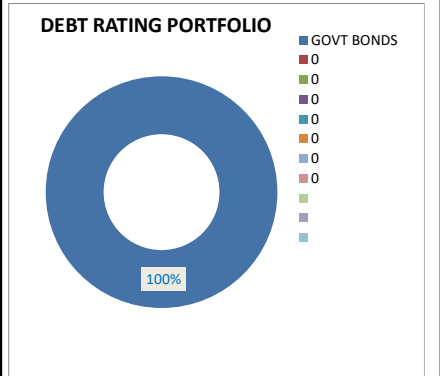
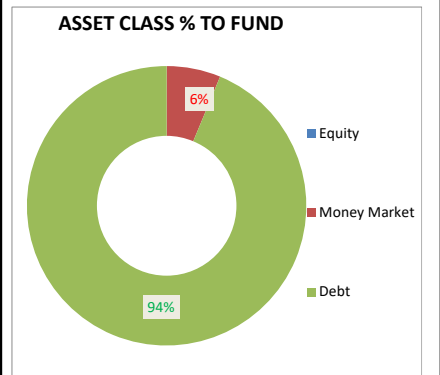
<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDS MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.83%
6 Months	3.85%	3.97%
1 Year	7.95%	8.67%
2 Years	7.69%	8.13%
3 Years	6.10%	6.75%
Since Inception	N.A.	8.32%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	% to AUM
<b>GOVT.SECURITIES</b>	
7.54% GOI 23.05.2036	31.18
7.26% GOI 22.08.2032	18.27
7.22%UTTARA KHAND 12.07.2027	17.87
7.27%GOI08.04.2026	17.26
7.62%GOI15.09.2039	3.79
7.20% TAMILNADU SDL 27.11.2031	2.98
7.22% RAJASTHAN SDL 26.07.2032	2.38

OTHERS	0.00
<b>CORPORATE BONDS</b>	% to AUM
OTHERS	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	93.74
Money Market	6.26
<b>Grand Total</b>	100.00



**Modified Duration :** 4.90

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	93.66
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	6.34
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Market Plus - Secured  
ULIF002050706LICMKT+SEC512

<b>AS ON 31-01-2025</b>	
Inception Date	05 July 2006
NAV	53.2829

<b>Objective of the Fund:</b>
Steady Income

<b>AUM (Amount in Crore)</b>		
9.24		
Equity	Money Market & Net Current Assets	Debt
2.23	0.64	6.37

<b>Asset Allocation</b>	
Equity	15.00% to 35.00%
Debt	65.00% to 85.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDS MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

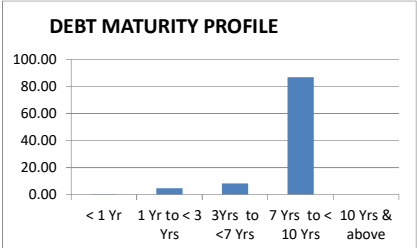
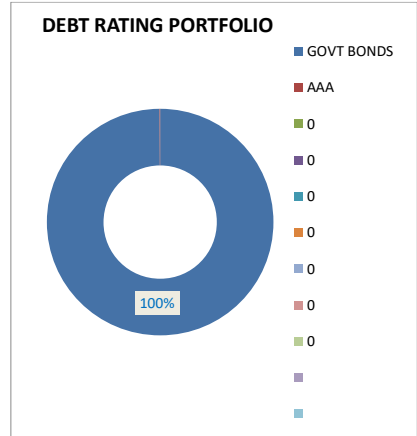
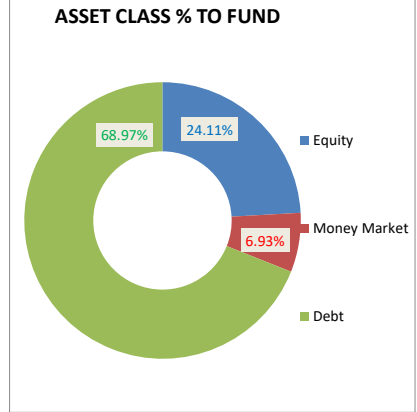
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.49%
6 Months	0.64%	1.48%
1 Year	8.18%	9.88%
2 Years	10.24%	10.31%
3 Years	7.54%	8.21%
Since Inception	N.A.	9.42%

<b>BENCHMARK</b>	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	9%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	40%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	25%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
Infosys Ltd	2.04
STATE BANK OF INDIA	1.97
MAHINDRA & MAHINDRA LTD.	1.94
CIPLA LTD.	1.60
TATA CONSULTANCY SERVICES LTD.	1.50
RELIANCE INDUSTRIES LTD.	1.37
MARUTI SUZUKI INDIA LIMITED	1.33
ULTRATECH CEMENT LTD.	1.24
H D F C BANK LTD.	1.23
GRASIM INDUSTRIES LTD.	1.22
OTHERS	8.67
<b>Total Equity</b>	<b>24.11</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT. SECURITIES</b>	
7.22% RAJASTHAN SDL 26.07.2032	59.93
8.15% MAHARASHTRA SDL 16.04.2030	5.67
8.33 GOI 09072026	3.32
OTHERS	0.00

<b>CORPORATE BONDS</b>	
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>68.97</b>
Money Market	6.93
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.37

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	68.86
BANKS	5.52
COMP-SOFT	3.57
AUTO&ANCIL	3.25
CEMENT	2.38
PHARMA	2.27
OIL&GAS	1.41
FMCG	1.41
CAPGOODS	1.19
METALS&MIN	0.97
OTHERS	9.17
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Market Plus - Balance  
ULIF003050706LICMKT+BAL512

<b>AS ON 31-01-2025</b>	
Inception Date	05 July 2006
NAV	51.4494

<b>Objective of the Fund:</b>
Balanced Income & Growth

AUM (Amount in Crore)		
54.40		
Equity	Money Market & Net Current Assets	Debt
23.73	1.71	28.97

Asset Allocation	
Equity	30.00% to 50.00%
Debt	50.00% to 70.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDs MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

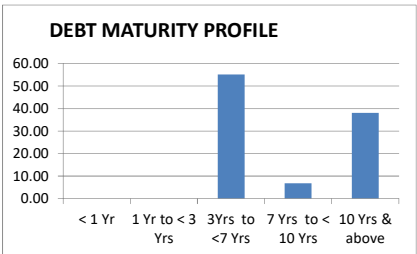
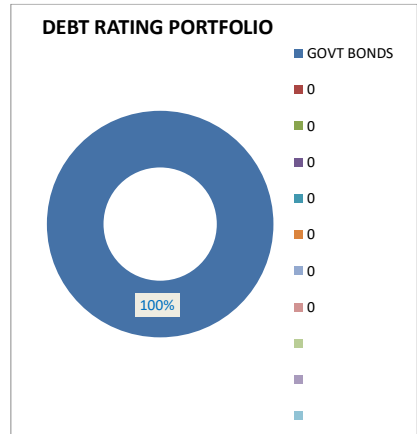
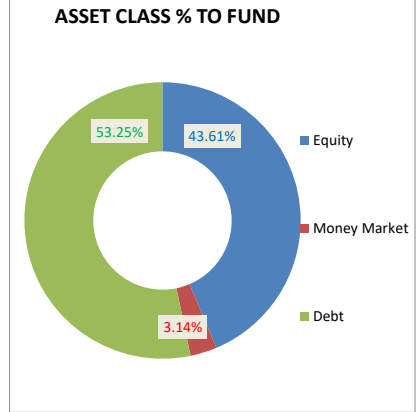
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.71%	0.48%
6 Months	-1.74%	-0.46%
1 Year	8.28%	7.42%
2 Years	12.43%	10.18%
3 Years	8.78%	7.69%
Since Inception	N.A.	9.21%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	3%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	31%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	45%

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
H C L TECHNOLOGIES LTD.	3.49
RELIANCE INDUSTRIES LTD.	3.49
TATA CONSULTANCY SERVICES LTD.	3.28
Infosys Ltd	3.28
LARSEN & TOUBRO LTD.	3.22
MARUTI SUZUKI INDIA LIMITED	3.17
CIPLA LTD.	2.72
HINDUSTAN UNILEVER LTD.	2.27
WIPRO LTD.	2.19
H D F C BANK LTD.	2.19
OTHERS	14.31
<b>Total Equity</b>	<b>43.61</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
8.15% MAHARASHTRA SDL 16.04.2030	24.09
7.18% GOI 24.07.2037	17.01
7.41% GOI 19.12.2036	2.41
7.26% GOI 22.08.2032	1.89
7.20% TAMILNADU SDL 27.11.2031	1.86
7.62% WEST BENGAL SDL 29.11.2032	1.70
8.34% PUNJAB SDL 02.01.2029	1.54
7.26% GOI 14.01.2029	0.94
7.11% MAHARSHTRA SDL 08.04.2029	0.92
6.63% TAMILNADU SDL 23.12.2035	0.89
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>53.25</b>
Money Market	3.14
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.76

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.24
COMP-SOFT	13.49
FMCG	6.31
BANKS	4.49
AUTO&ANCIL	4.14
PHARMA	3.58
OIL&GAS	3.49
CAPGOODS	3.22
FERTI	2.94
METALS&MIN	0.68
OTHERS	4.42
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Market Plus - Growth  
ULIF004050706LICMKT+GRW512

<b>AS ON 31-01-2025</b>	
Inception Date	05 July 2006
NAV	36.5411

<b>Objective of the Fund:</b>
Long Term Capital Growth

AUM (Amount in Crore)		
1442.11		
Equity	Money Market & Net Current Assets	Debt
1108.82	-85.94	419.22

Asset Allocation	
Equity	60.00% to 80.00%
Debt	20.00% to 40.00%
Money Market	0.00% to 20.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDS MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

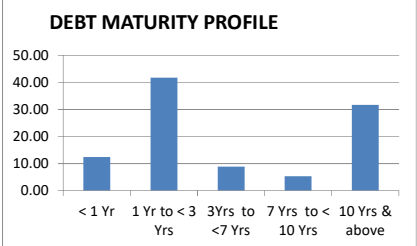
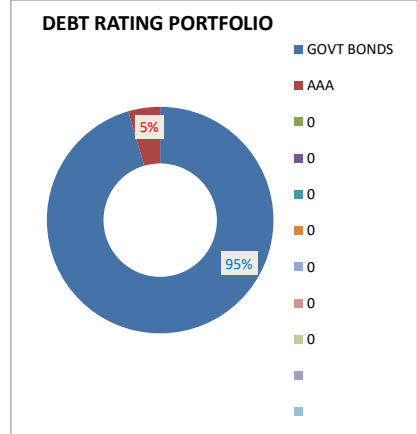
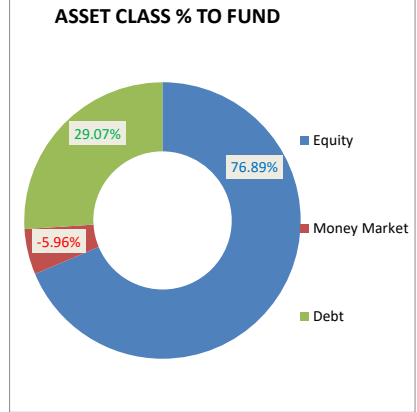
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.72%	0.74%
6 Months	-5.34%	-3.41%
1 Year	8.47%	9.71%
2 Years	15.52%	14.84%
3 Years	10.59%	12.32%
Since Inception	N.A.	7.22%

BENCHMARK		CRISIL Aggressive
INDEX		
CRISIL AAA Long Term Bond Index		-
CRISIL Dynamic Gilt Index		-
CRISIL 10 Year SDL Index		-
Liquid Retail Fund Index		-
S&P BSE 100		-
CRISIL A Medium To Long Term Bond Index		-
CRISIL A Short Term Bond Index		-
CRISIL AA Long Term Bond Index		1%
CRISIL AA- Long Term Bond Index		1%
CRISIL AA Short Term Bond Index		1%
CRISIL AA+ Medium Term Bond Index		1%
CRISIL AA+ Short Term Bond Index		1%
CRISIL AAA Long Term Bond Index		1%
CRISIL AAA Medium Term Bond Index		1%
CRISIL AAA Short Term Bond Index		3%
CRISIL Dynamic Gilt Index		-
CRISIL Long Term Gilt Index		1%
CRISIL Medium Term Gilt Index		4%
CRISIL Short Term Gilt		8%
Liquid Retail Fund Index		2%
S&P BSE 200 TR		75%

TOP 10 HOLDINGS	
EQUITY	% to AUM
IDBI BANK LTD.	5.61
Infosys Ltd	5.47
MARUTI SUZUKI INDIA LIMITED	5.08
TATA STEEL LTD.	4.83
I T C LTD.	4.76
DR. REDDY'S LABORATORIES LTD.	4.56
H D F C BANK LTD.	4.53
RELIANCE INDUSTRIES LTD.	4.16
ULTRATECH CEMENT LTD.	3.98
Bajaj Finance Limited	3.84
OTHERS	30.07
<b>Total Equity</b>	<b>76.89</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	6.99
7.62%GOI15.09.2039	6.53
7.40% MADHYA PRADESH 09.11.2026	1.47
7.27%GOI08.04.2026	1.47
8.15% MAHARASHTRA SDL 16.04.2030	1.45
7.79% KARNATAKA 03.01.2028	1.42
7.69%GOI 17.06.2043	1.37
8.24% TELANGANA SDL 09.09.2025	1.10
7.48% ODISHA SDL 13.09.2032	0.87
8.17%GUJARAT SDL 24.04.2029	0.76
OTHERS	4.32

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	1.32
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>29.07</b>
Money Market	-5.96
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.34

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	27.75
BANKS	13.53
COMP-SOFT	9.19
FMCG	8.79
PHARMA	5.52
AUTO&ANCIL	5.18
OIL&GAS	5.03
METALS&MIN	4.85
FINANCE	4.37
CEMENT	4.28
OTHERS	11.51
<b>TOTAL</b>	<b>100.00</b>





LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Bond
ULIF001201206LICMNY+BND512

AS ON 31-01-2025
Inception Date 20 December 2006
NAV 39.3893

Objective of the Fund:
Low Risk

AUM (Amount in Crore)
39.97
Equity 0.00
Money Market & Net Current Assets 0.67
Debt 39.30

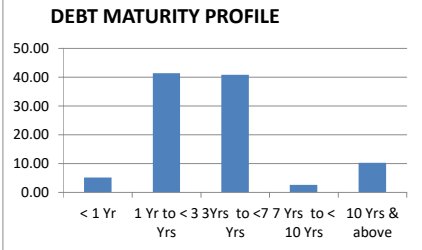
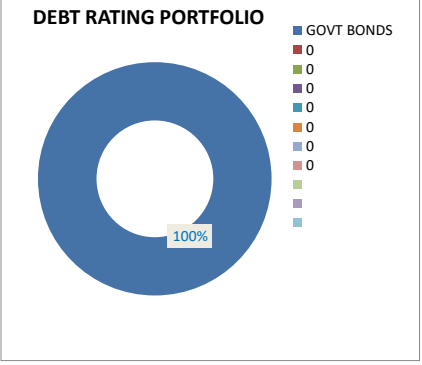
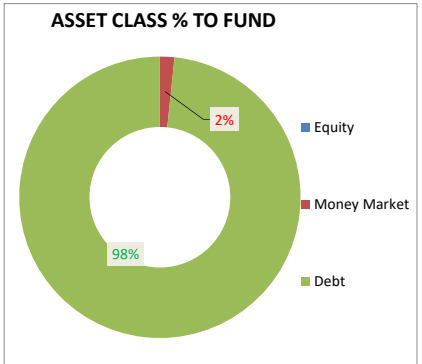
Asset Allocation
Equity 0.00% to 0.00%
Debt 80.00% to 100.00%
Money Market 0.00% to 20.00%

Fund Manager Ms. Supriya Chavan
FUNDS MANAGED
Total Funds 12
Bond funds 3
Secured 3
Balanced 3
Growth 3

PERFORMANCE
Period Bench Mark Returns Fund Returns
1 Month 0.74% 0.75%
6 Months 3.85% 3.77%
1 Year 7.95% 8.05%
2 Years 7.69% 7.57%
3 Years 6.10% 6.01%
Since Inception N.A. 7.86%

BENCHMARK
INDEX CRISIL Preserver (with
CRISIL AAA Long Term Bond Index -
CRISIL Dynamic Gilt Index -
CRISIL 10 Year SDL Index -
Liquid Retail Fund Index -
S&P BSE 100 -
CRISIL A Medium To Long Term Bond Index 1%
CRISIL A Short Term Bond Index -
CRISIL AA Long Term Bond Index 4%
CRISIL AA- Long Term Bond Index 1%
CRISIL AA Short Term Bond Index -
CRISIL AA+ Medium Term Bond Index 1%
CRISIL AA+ Short Term Bond Index 3%
CRISIL AAA Long Term Bond Index 5%
CRISIL AAA Medium Term Bond Index 1%
CRISIL AAA Short Term Bond Index 4%
CRISIL Dynamic Gilt Index -
CRISIL Long Term Gilt Index 5%
CRISIL Medium Term Gilt Index 18%
CRISIL Short Term Gilt 55%
Liquid Retail Fund Index 2%
S&P BSE 200 TR -

TOP 10 HOLDINGS
DEBT PORTFOLIO % to AUM
GOVT.SECURITIES
7.60% PUNJAB SDL 04.06.2029 17.89
7.22% GOA 12.07.2027 17.65
7.14% KARNATAKA SDL 24.12.2029 11.32
7.69% WEST BENGAL SDL 27/07/2026 7.85
7.06% GOI 10.04.2028 7.60
7.11%KARNATAKA SGS 18122035 7.51
7.72% PUNJAB 20.12.2027 5.37
8.24% TELANGANA SDL 09.09.2025 5.05
7.38% GOI 20.06.2027 3.82
7.18% GOI 24.07.2037 2.57
OTHERS 11.69
CORPORATE BONDS % to AUM
OTHERS 0.00
FIXED Deposit 0.00
Total Debt 98.32
Money Market 1.68
Grand Total 100.00



Modified Duration : 3.29

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM
GOVT SECURITIES 98.38
POWER 0.00
OTHERS 0.00
FERTI 0.00
OIL&GAS 0.00
TRANS&SHIP 0.00
FMCG 0.00
AUTO&ANCIL 0.00
PHARMA 0.00
TELECOM 0.00
OTHERS 1.62
TOTAL 100.00



**LIFE INSURANCE CORPORATION OF INDIA**  
**Money Plus - Secured**  
**ULIF002201206LICMNY+SEC512**

AS ON	31-01-2025
Inception Date	20 December 2006
NAV	43.1405

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
10.58		
Equity	Money Market & Net Current Assets	Debt
3.06	0.16	7.36

Asset Allocation	
Equity	15.00% to 35.00%
Debt	65.00% to 85.00%
Money Market	0.00% to 20.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

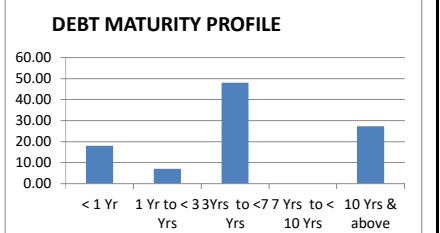
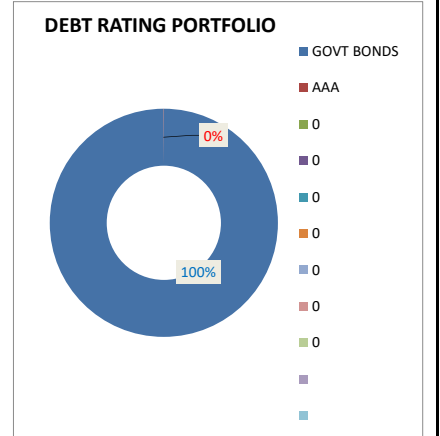
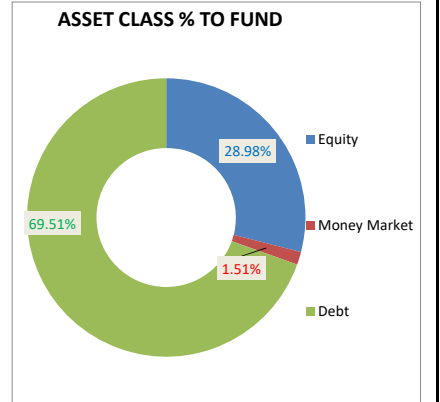
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	1.02%
6 Months	0.64%	1.30%
1 Year	8.18%	8.64%
2 Years	10.24%	10.07%
3 Years	7.54%	7.69%
Since Inception	N.A.	8.40%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	9%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	40%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	25%

TOP 10 HOLDINGS	
EQUITY	% to AUM
HINDUSTAN UNILEVER LTD.	2.33
MARUTI SUZUKI INDIA LIMITED	2.33
RELIANCE INDUSTRIES LTD.	2.29
NESTLE INDIA LTD.	2.19
DABUR INDIA LTD.	2.00
CIPLA LTD.	1.96
STATE BANK OF INDIA	1.83
LARSEN & TOUBRO LTD.	1.71
MAHINDRA & MAHINDRA LTD.	1.70
HINDALCO INDUSTRIES LTD.	1.66
OTHERS	8.98
<b>Total Equity</b>	<b>28.98</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	31.35
7.11%KARNATAKA SGS 18122035	18.93
8.24% TELANGANA SDL 09.09.2025	9.54
8.33 GOI 09072026	2.90
7.97% WEST BENGAL SDL 14.10.2025	2.86
8.17%GUJARAT SDL 24.04.2029	1.97
7.53% PUDUCHERRY 22.11.2027	1.92
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>69.51</b>
Money Market	1.51
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.99

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	69.50
FMCG	6.52
AUTO&ANCIL	5.67
BANKS	4.82
PHARMA	2.55
OIL&GAS	2.27
CAPGOODS	1.70
METALS&MIN	1.70
COMP-SOFT	1.61
MISC	1.61
OTHERS	2.05
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Money Plus - Balance**  
**ULIF003201206LICMNY+BAL512**

AS ON	31-01-2025
Inception Date	20 December 2006
NAV	49.5865

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
28.13		
Equity	Money Market & Net Current Assets	Debt
11.58	1.60	14.96

Asset Allocation	
Equity	30.00% to 50.00%
Debt	50.00% to 70.00%
Money Market	0.00% to 20.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

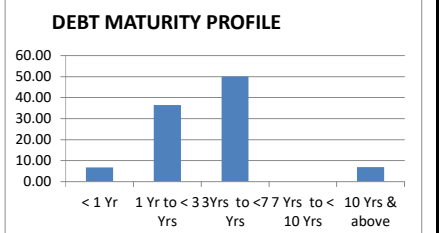
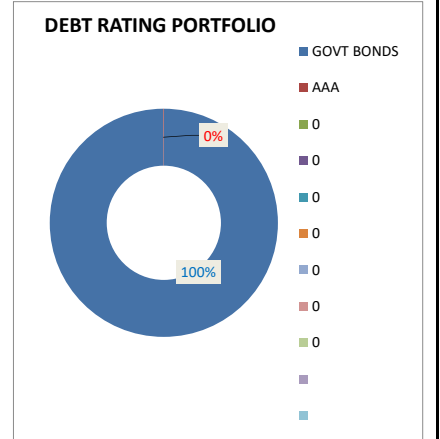
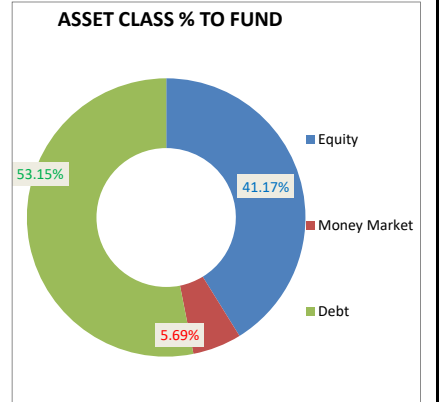
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.71%	1.26%
6 Months	-1.74%	0.75%
1 Year	8.28%	10.91%
2 Years	12.43%	12.93%
3 Years	8.78%	9.04%
Since Inception	N.A.	9.23%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	3%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	31%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	45%

TOP 10 HOLDINGS	
EQUITY	% to AUM
NESTLE INDIA LTD.	4.11
HINDUSTAN UNILEVER LTD.	3.51
MARUTI SUZUKI INDIA LIMITED	3.50
RELIANCE INDUSTRIES LTD.	3.15
Infosys Ltd	2.78
STATE BANK OF INDIA	2.75
ICICI BANK LTD.	2.60
H D F C BANK LTD.	2.53
BAJAJ AUTO LTD	2.49
MAHINDRA & MAHINDRA LTD.	1.86
OTHERS	11.89
<b>Total Equity</b>	<b>41.17</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	14.52
7.53% PUDUCHERRY 22.11.2027	13.91
6.10% GOI 12.07.2031	12.05
7.18% GOI 24.07.2037	3.65
7.72% PUNJAB 20.12.2027	3.63
5.15% GOI 09.11.2025	3.52
7.79% KARNATAKA 03.01.2028	1.82
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.05
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>53.15</b>
Money Market	5.69
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.69

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.10
BANKS	9.74
AUTO&ANCIL	9.38
FMCG	7.64
COMP-SOFT	3.73
OIL&GAS	3.55
FINANCE	1.74
PHARMA	1.71
CAPGOODS	1.21
TELECOM	1.17
OTHERS	7.03
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Money Plus - Growth**  
**ULIF004201206LICMNY+GRW512**

AS ON	31-01-2025
Inception Date	20 December 2006
NAV	35.4575

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
4824.63		
Equity	Money Market & Net Current Assets	Debt
3559.59	10.33	1254.71

Asset Allocation	
Equity	60.00% to 80.00%
Debt	20.00% to 40.00%
Money Market	0.00% to 20.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

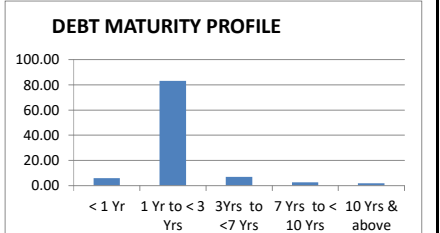
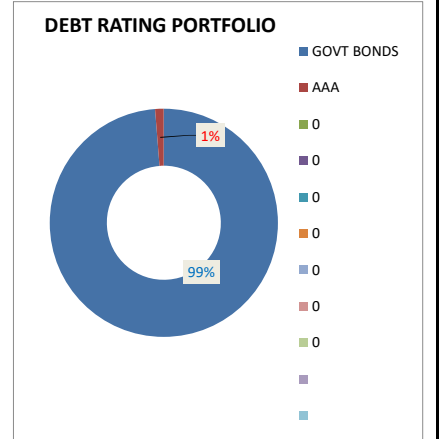
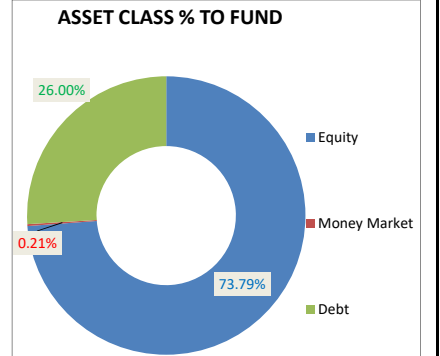
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.72%	1.05%
6 Months	-5.34%	-2.49%
1 Year	8.47%	9.70%
2 Years	15.52%	14.59%
3 Years	10.59%	11.79%
Since Inception	N.A.	7.23%

BENCHMARK	
INDEX	CRISIL Aggressive
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	1%
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	4%
CRISIL Short Term Gilt	8%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	% to AUM
ICICI BANK LTD.	6.22
Infosys Ltd	5.73
BHARTI AIRTEL LTD.	4.67
H D F C BANK LTD.	4.34
TATA CONSULTANCY SERVICES LTD.	4.33
LARSEN & TOUBRO LTD.	4.10
RELIANCE INDUSTRIES LTD.	4.08
KOTAK MAHINDRA BANK LTD.	3.80
MARUTI SUZUKI INDIA LIMITED	2.96
I T C LTD.	2.56
OTHERS	31.00
<b>Total Equity</b>	<b>73.79</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.38% GOI 20.06.2027	6.91
7.69% WEST BENGAL SDL 27/07/2026	3.78
5.74% GOI 15.11.2026	3.47
6.79% GOI 15.05.2027	1.87
7.53% SIKKIM 22.11.2027	1.56
8.33 GOI 09072026	1.27
5.15% GOI 09.11.2025	1.21
7.79% KARNATAKA 03.01.2028	1.10
7.60% PUNJAB SDL 04.06.2029	1.02
7.72% PUNJAB 20.12.2027	0.89
OTHERS	2.60

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.32
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>26.00</b>
Money Market	0.21
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.18

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.69
BANKS	17.70
COMP-SOFT	12.21
FMCG	7.43
AUTO&ANCIL	7.33
FINANCE	4.70
TELECOM	4.67
OIL&GAS	4.66
CAPGOODS	4.23
POWER	4.12
OTHERS	7.26
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

**Profit Plus\_Bond Fund  
ULIF001230807LICPFT+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	23 August 2007
NAV	39.7807

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
52.02		
Equity	Money Market & Net Current Assets	Debt
0.00	3.08	48.95

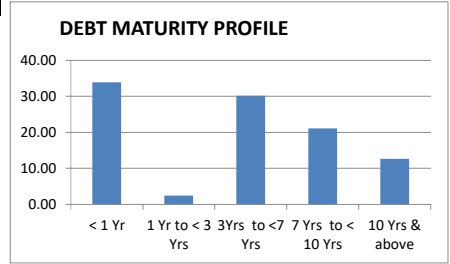
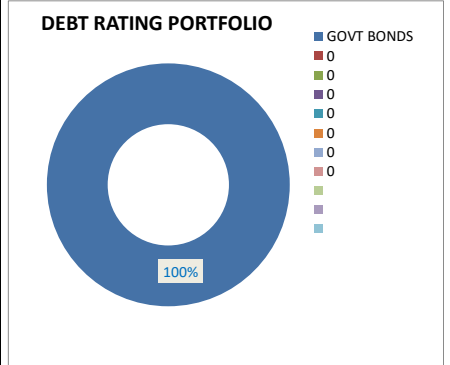
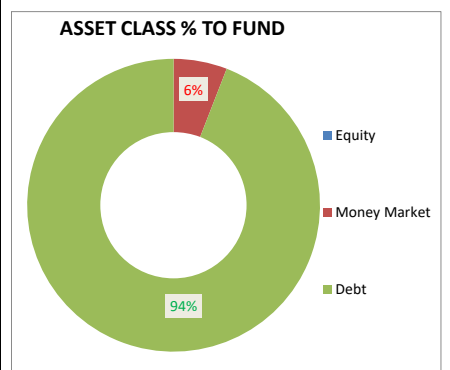
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Deepak Rahalkar
<b>FUNDs MANAGED</b>	
Total Funds	11
Bond funds	2
Secured	2
Balanced	2
Growth	5

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.79%
6 Months	3.85%	3.95%
1 Year	7.95%	8.44%
2 Years	7.69%	7.88%
3 Years	6.10%	5.99%
Since Inception	N.A.	8.23%

<b>BENCHMARK</b>	
INDEX	CRISIL Preservo r (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	% to AUM
<b>GOVT.SECURITIES</b>	
8.17% BIHAR SDL 23.09.2025	23.74
7.26% GOI 22.08.2032	19.81
6.54% GOI 17.01.2032	19.01
7.18% GOI 24.07.2037	11.86
6.10% GOI 12.07.2031	9.31
8.20% UTTARPRADESH SDL 24062025	8.12
7.22% GOA 12.07.2027	1.94
7.69% WEST BENGAL SDL 27/07/2026	0.29
OTHERS	0.00
<b>CORPORATE BONDS</b>	% to AUM
OTHERS	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	94.08
Money Market	5.92
<b>Grand Total</b>	100.00



Modified Duration : 4.08

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	94.09
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	5.91
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Profit Plus\_Secured Fund**  
**ULIF002230807LICPFT+SEC512**

AS ON	31-01-2025
Inception Date	23 August 2007
NAV	50.0911

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)			
18.06			
Equity	Money Market & Net Current Assets	Debt	
7.90	1.21	8.95	

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Deepak Rahalkar		
<b>FUNDS MANAGED</b>			
Total Funds	11		
Bond funds	2		
Secured	2		
Balanced	2		
Growth	5		

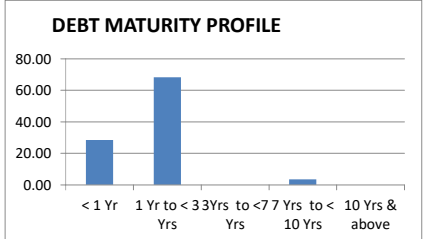
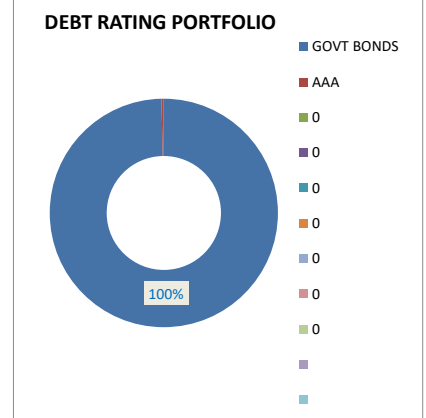
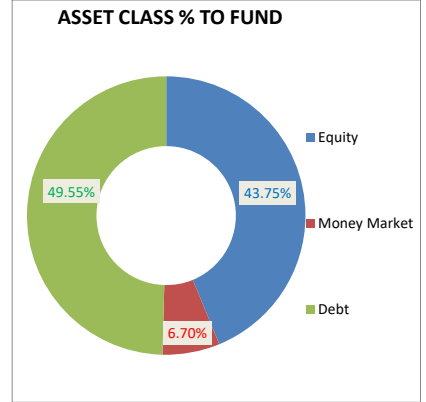
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.78%	0.31%
6 Months	-1.81%	1.74%
1 Year	9.04%	11.81%
2 Years	13.41%	14.37%
3 Years	9.67%	10.29%
Since Inception	N.A.	9.67%

BENCHMARK	
INDEX	CRISIL Builder
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	3.85
TECH MAHINDRA LTD	3.83
H D F C BANK LTD.	3.76
BHARTI AIRTEL LTD.	3.60
I T C LTD.	3.22
RELIANCE INDUSTRIES LTD.	2.92
TITAN COMPANY LTD.	2.90
KOTAK MAHINDRA BANK LTD.	2.63
MAHINDRA & MAHINDRA LTD.	2.48
CIPLA LTD.	2.46
OTHERS	12.10
<b>Total Equity</b>	<b>43.75</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	26.80
8.05% UTTARAKHAND SDL 25032025	13.87
7.22% GOA 12.07.2027	4.69
7.22% RAJASTHAN SDL 26.07.2032	1.67
7.38% GOI 20.06.2027	1.41
7.22% ARUNACHAL PRADESH 12.07.2027	0.95
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.16
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>49.55</b>
Money Market	6.70
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 1.74

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	49.38
COMP-SOFT	11.24
BANKS	10.19
FMCG	4.43
TELECOM	3.60
OIL&GAS	2.93
MISC	2.88
AUTO&ANCIL	2.49
PHARMA	2.44
POWER	1.66
OTHERS	8.76
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Profit Plus\_Balanced Fund**  
**ULIF003230807LICPFT+BAL512**

AS ON	31-01-2025
Inception Date	23 August 2007
NAV	56.4734

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
28.07			
Equity	Money Market & Net Current Assets	Debt	
18.58	-0.08	9.57	

Asset Allocation	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

Fund Manager	Mr. Deepak Rahalkar		
FUNDS MANAGED			
Total Funds	11		
Bond funds	2		
Secured	2		
Balanced	2		
Growth	5		

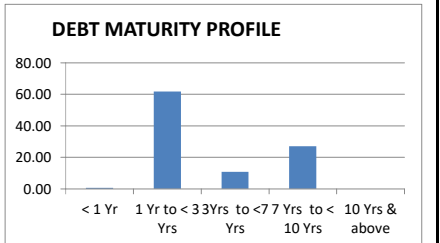
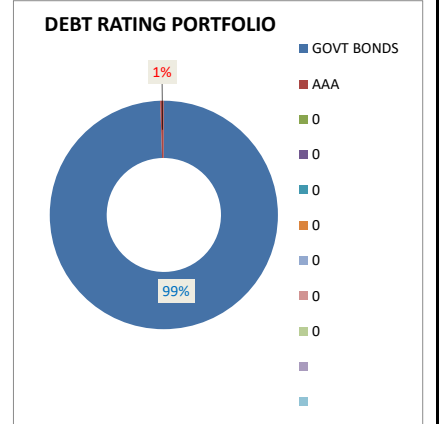
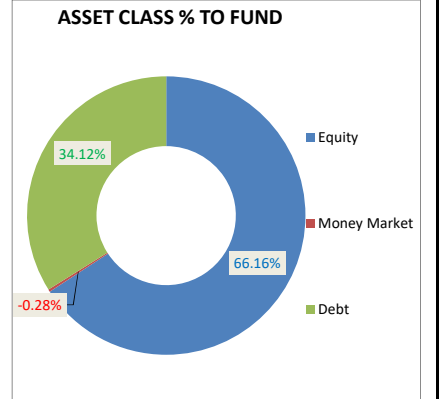
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.89%	-0.36%
6 Months	-2.20%	-0.03%
1 Year	8.97%	15.65%
2 Years	13.66%	17.01%
3 Years	9.82%	12.19%
Since Inception	N.A.	10.43%

BENCHMARK	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

TOP 10 HOLDINGS	
EQUITY	% to AUM
MAHINDRA & MAHINDRA LTD.	5.86
TECH MAHINDRA LTD	5.01
TATA CONSULTANCY SERVICES LTD.	4.77
Infosys Ltd	4.60
H D F C BANK LTD.	4.34
GRASIM INDUSTRIES LTD.	4.02
DIVI'S LABORATORIES LTD.	3.97
I T C LTD.	3.83
ICICI BANK LTD.	3.12
SIEMENS LTD.	3.03
OTHERS	23.61
<b>Total Equity</b>	<b>66.16</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	17.25
7.26% GOI 22.08.2032	9.18
7.22% GOA 12.07.2027	2.73
8.15% MAHARASHTRA SDL 16.04.2030	2.24
7.60% PUNJAB SDL 04.06.2029	1.46
7.27%GOI08.04.2026	1.08
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.18
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>34.12</b>
Money Market	-0.29
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.26

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	33.95
COMP-SOFT	16.21
BANKS	9.62
FMCG	9.26
PHARMA	6.95
AUTO&ANCIL	6.59
CEMENT	4.13
CAPGOODS	3.03
POWER	2.92
TELECOM	2.60
OTHERS	4.74
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Profit Plus\_Growth Fund**  
**ULIF004230807LICPFT+GRW512**

AS ON	31-01-2025
Inception Date	23 August 2007
NAV	35.5346

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
2281.25			
Equity	Money Market & Net Current Assets	Debt	
1743.43	-111.46	649.28	

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 40.00%
Money Market	0.00% to 40.00%

Fund Manager	Mr. Deepak Rahalkar		
FUNDS MANAGED			
Total Funds	11		
Bond funds	2		
Secured	2		
Balanced	2		
Growth	5		

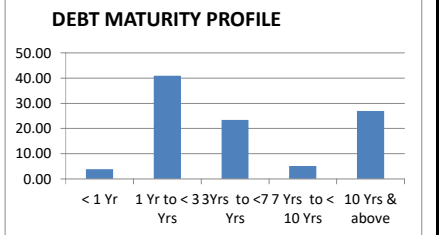
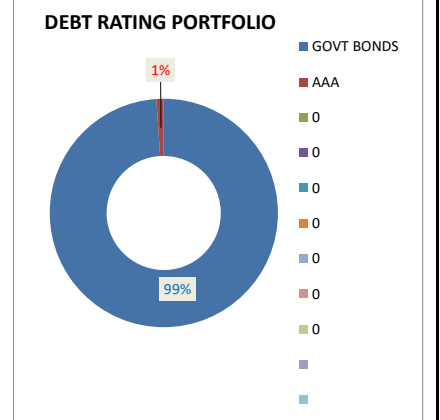
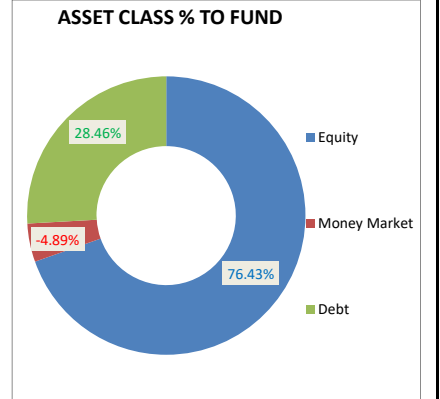
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	-0.46%
6 Months	-5.00%	-3.79%
1 Year	9.24%	11.36%
2 Years	16.34%	16.02%
3 Years	11.38%	13.02%
Since Inception	N.A.	7.53%

BENCHMARK	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	% to AUM
LARSEN & TOUBRO LTD.	6.14
H D F C BANK LTD.	5.67
SIEMENS LTD.	5.27
TATA STEEL LTD.	4.96
I T C LTD.	4.24
TATA CONSULTANCY SERVICES LTD.	4.15
Infosys Ltd	3.79
RELIANCE INDUSTRIES LTD.	3.71
HINDALCO INDUSTRIES LTD.	3.70
MAHINDRA & MAHINDRA LTD.	3.23
OTHERS	31.57
<b>Total Equity</b>	<b>76.43</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	10.23
7.18% GOI 24.07.2037	7.66
6.10% GOI 12.07.2031	4.03
7.60% PUNJAB SDL 04.06.2029	1.35
6.54% GOI 17.01.2032	1.26
7.22% ARUNACHAL PRADESH 12.07.2027	0.63
8.44% ANDHRA PRADESH 05.12.2033	0.61
8.00% GUJARAT 20.04.2026	0.60
8.25% ANDHRA PRADESH SDL 16.01.2034	0.56
8.05% UTTARAKHAND SDL 25032025	0.44
OTHERS	0.79

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.30
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>28.46</b>
Money Market	-4.89
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.17

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	28.16
CAPGOODS	12.16
COMP-SOFT	9.19
BANKS	9.03
METALS&MIN	8.66
AUTO&ANCIL	7.02
FMCG	6.51
CEMENT	4.74
OIL&GAS	4.41
PHARMA	3.59
OTHERS	6.53
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**

**Market Plus 1 - Bond**  
**ULIF001170608LICMK1+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	17 June 2008
NAV	34.7080

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
127.00		
Equity	Money Market & Net Current Assets	Debt
0.00	3.65	123.35

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

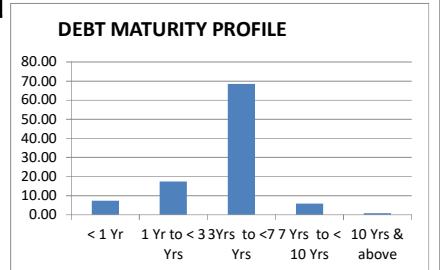
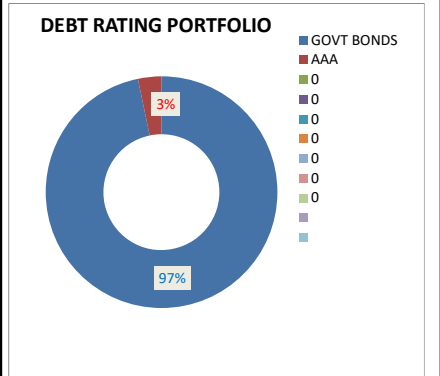
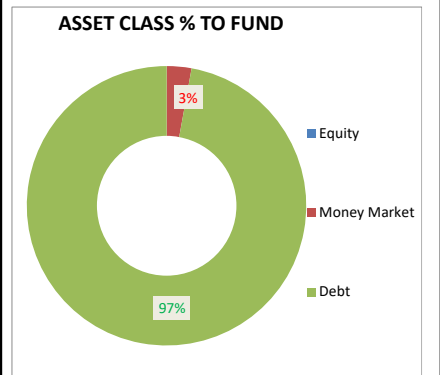
<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDS MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.81%
6 Months	3.85%	3.88%
1 Year	7.95%	8.22%
2 Years	7.69%	7.78%
3 Years	6.10%	6.18%
Since Inception	N.A.	7.77%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	% to AUM
<b>GOVT.SECURITIES</b>	
7.14% KARNATAKA SDL 24.12.2029	22.09
8.30% GUJRAT SDL 06.02.2029	17.03
8.34% PUNJAB SDL 02.01.2029	16.46
6.10% GOI 12.07.2031	7.63
7.17% GOI 08.01.2028	7.29
7.48% KERALA SDL 23.08.2032	5.62
8.24% 2027-FEB-15 GOVT OF INDIA	4.06
8.33 GOI 09072026	4.03
7.72% GOI 25/05/2025	3.95
7.10% GOI 18.04.2029	3.44
OTHERS	2.38

<b>CORPORATE BONDS</b>	
% to AUM	
8.41% PFC Unsecured Bonds 2025	3.15
OTHERS	
FIXED Deposit	0.00
Total Debt	97.13
Money Market	2.87
Grand Total	100.00



Modified Duration : 3.35

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	93.99
FINANCE	3.15
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	2.86
TOTAL	100.00



**LIFE INSURANCE CORPORATION OF INDIA**  
Market Plus 1 - Secured  
ULIF002170608LICMK1+SEC512

<b>AS ON 31-01-2025</b>	
Inception Date	17 June 2008
NAV	35.0970

<b>Objective of the Fund:</b>
Steady Income

<b>AUM (Amount in Crore)</b>		
28.63		
Equity	Money Market & Net Current Assets	Debt
13.20	0.95	14.48

<b>Asset Allocation</b>	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDs MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

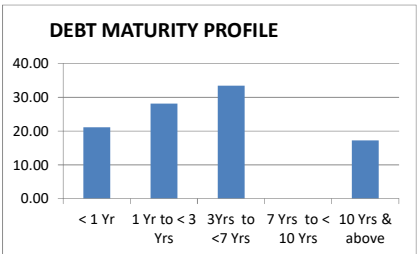
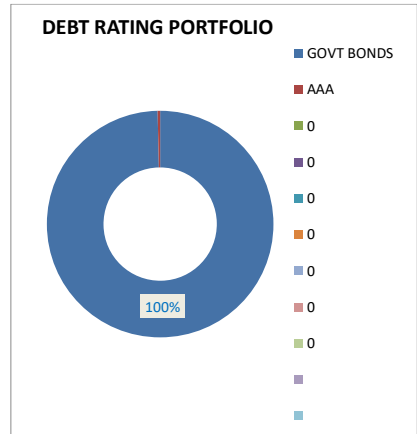
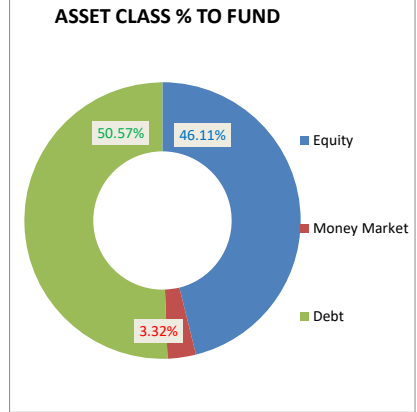
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.78%	-0.28%
6 Months	-1.81%	-0.07%
1 Year	9.04%	12.78%
2 Years	13.41%	15.04%
3 Years	9.67%	11.34%
Since Inception	N.A.	7.84%

<b>BENCHMARK</b>	
INDEX	CRISIL Builder
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
HAVELLS LTD	% to AUM 4.21
Infosys Ltd	3.94
BAJAJ AUTO LTD	3.71
H D F C BANK LTD.	3.56
ICICI BANK LTD.	3.06
TATA POWER CO. LTD.	2.93
IDBI BANK LTD.	2.51
H C L TECHNOLOGIES LTD.	2.41
TATA STEEL LTD.	2.35
BHARTI AIRTEL LTD.	2.27
OTHERS	15.16
<b>Total Equity</b>	<b>46.11</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
6.10% GOI 12.07.2031	16.91
8.10% WEST BENGAL 11-03-2025	10.50
8.33 GOI 09072026	7.15
7.38% GOI 20.06.2027	7.10
7.18% GOI 24.07.2037	5.39
6.22% GOI 16.03.2035	3.35
OTHERS	0.00

<b>CORPORATE BONDS</b>	
NTPC BONUS DEBENTURE	% to AUM 0.17
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>50.57</b>
Money Market	3.32
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.61

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	50.41
BANKS	9.50
COMP-SOFT	8.84
METALS&MIN	5.03
AUTO&ANCIL	4.96
CAPGOODS	4.72
TELECOM	3.14
POWER	3.11
MISC	2.24
PHARMA	2.10
OTHERS	5.95
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Market Plus 1 - Balance  
ULIF003170608LICMK1+BAL512

<b>AS ON 31-01-2025</b>	
Inception Date	17 June 2008
NAV	37.4449

<b>Objective of the Fund:</b>
Balanced Income & Growth

<b>AUM (Amount in Crore)</b>		
72.47		
Equity	Money Market & Net Current Assets	Debt
39.69	0.05	32.73

<b>Asset Allocation</b>	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDS MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

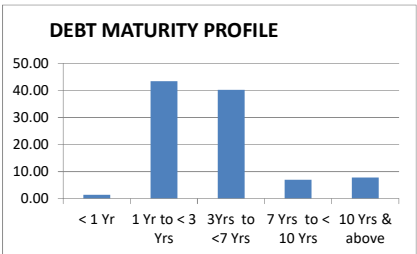
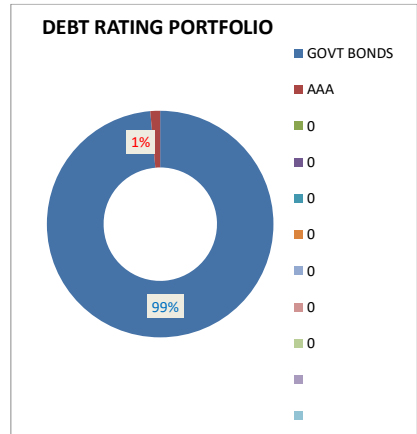
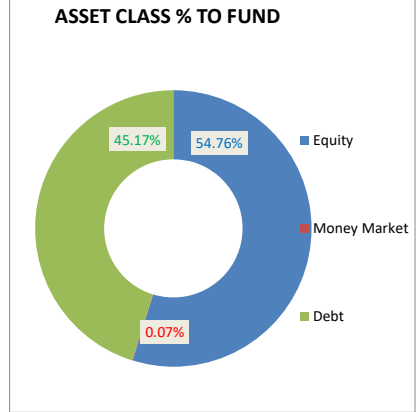
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.89%	0.26%
6 Months	-2.20%	-2.49%
1 Year	8.97%	11.26%
2 Years	13.66%	15.09%
3 Years	9.82%	10.87%
Since Inception	N.A.	8.26%

<b>BENCHMARK</b>	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
Infosys Ltd	4.67
BAJAJ AUTO LTD	4.54
MARUTI SUZUKI INDIA LIMITED	3.91
H D F C BANK LTD.	3.45
LARSEN & TOUBRO LTD.	3.27
RELIANCE INDUSTRIES LTD.	2.27
HAVELLS LTD	2.16
TATA POWER CO. LTD.	2.13
MAHINDRA & MAHINDRA LTD.	2.06
HINDALCO INDUSTRIES LTD.	1.97
OTHERS	24.33
<b>Total Equity</b>	<b>54.76</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
8.10% WEST BENGAL SDL 23.03.2026	14.00
8.17% GUJARAT SDL 24.04.2029	7.19
6.10% GOI 12.07.2031	6.68
8.34% PUNJAB SDL 02.01.2029	4.33
7.38% GOI 20.06.2027	4.21
7.62% WEST BENGAL SDL 29.11.2032	2.13
7.79% KARNATAKA 03.01.2028	1.41
7.34% PN SDL 31072035	1.40
7.09% KARNATAKA SGS 16.10.2035	1.38
8.24% TELANGANA SDL 28.02.2043	0.77
OTHERS	1.05

<b>CORPORATE BONDS</b>	
NTPC BONUS DEBENTURE	0.62
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>45.17</b>
Money Market	0.07
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.27

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	44.54
AUTO&ANCIL	10.50
COMP-SOFT	9.51
BANKS	8.61
CAPGOODS	5.44
POWER	4.22
CEMENT	3.77
OIL&GAS	3.17
METALS&MIN	2.69
FMCG	2.50
OTHERS	5.05
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Market Plus 1 - Growth  
ULIF004170608LICMK1+GRW512

<b>AS ON 31-01-2025</b>	
Inception Date	17 June 2008
NAV	46.8850

<b>Objective of the Fund:</b>
Long Term Capital Growth

AUM (Amount in Crore)		
3640.84		
Equity	Money Market & Net Current Assets	Debt
2794.38	-66.98	913.44

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
FUNDS MANAGED	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

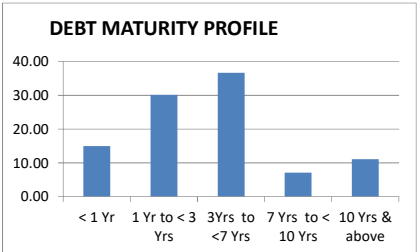
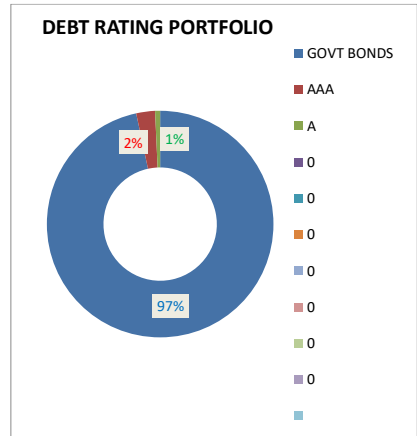
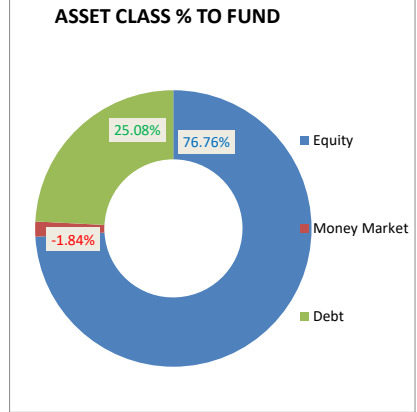
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	0.43%
6 Months	-5.00%	-3.93%
1 Year	9.24%	10.18%
2 Years	16.34%	15.86%
3 Years	11.38%	13.93%
Since Inception	N.A.	9.73%

BENCHMARK	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
LARSEN & TOUBRO LTD.	6.86
H D F C BANK LTD.	6.74
I T C LTD.	4.76
TATA STEEL LTD.	4.53
RELIANCE INDUSTRIES LTD.	4.47
Bajaj Finance Limited	3.90
Infosys Ltd	2.84
TITAN COMPANY LTD.	2.30
MARUTI SUZUKI INDIA LIMITED	2.01
ADANI PORTS AND SPECIAL ECONOMIC ZO	2.01
OTHERS	36.34
<b>Total Equity</b>	<b>76.76</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
8.34% PUNJAB SDL 02.01.2029	2.09
8.33 GOI 09072026	1.97
8.00% GUJARAT 20.04.2026	1.53
8.30% GUJARAT SDL 06.02.2029	1.46
7.53% PUDUCHERRY 22.11.2027	1.09
6.10% GOI 12.07.2031	1.06
8.24% TELANGANA SDL 09.09.2025	1.05
7.22%UTTARA KHAND 12.07.2027	1.03
8.15% MAHARASHTRA SDL 16.04.2030	0.86
7.79% KARNATAKA 03.01.2028	0.84
OTHERS	11.24

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.67
Shree Renuka Sugars Limited NCD 2021	0.15
Shree Renuka sugars	0.04
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>25.08</b>
Money Market	-1.84
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.25

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	24.23
BANKS	13.95
FMCG	9.80
CAPGOODS	8.48
METALS&MIN	7.87
COMP-SOFT	6.16
MISC	5.14
FINANCE	4.68
OIL&GAS	4.55
POWER	3.65
OTHERS	11.49
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

**Money Plus 1 - Bond**  
**ULIF001220508LICMY1+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	22 May 2008
NAV	41.6198

<b>Objective of the Fund:</b>
<b>Low Risk</b>

<b>AUM (Amount in Crore)</b>		
6.26		
Equity	Money Market & Net Current Assets	Debt
0.00	0.20	6.06

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Supriya Chavan
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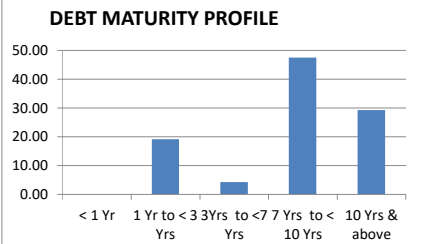
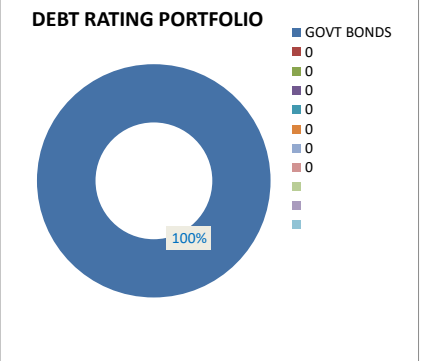
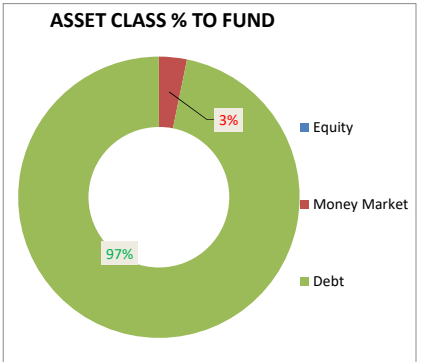
<b>FUNDS MANAGED</b>	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.79%
6 Months	3.85%	4.25%
1 Year	7.95%	8.92%
2 Years	7.69%	8.13%
3 Years	6.10%	6.74%
Since Inception	N.A.	8.91%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.62% WEST BENGAL SDL 29.11.2032	20.57
7.26% GOI 22.08.2032	17.29
7.18% GOI 24.07.2037	16.43
8.10% WEST BENGAL SDL 23.03.2026	16.19
6.64% GOI 16.06.2035	11.85
7.34% WEST BENGAL SDL 03.07.2034	8.12
7.60% PUNJAB SDL 04.06.2029	4.08
7.79% KARNATAKA 03.01.2028	1.63
7.18% JAMMU&KASHMIR 28.09.2026	0.64

<b>OTHERS</b>	0.00
<b>CORPORATE BONDS</b>	<b>% to AUM</b>
<b>OTHERS</b>	
FIXED Deposit	0.00
<b>Total Debt</b>	96.81
Money Market	3.19
<b>Grand Total</b>	100.00



Modified Duration : 5.47

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	96.81
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	3.19
<b>TOTAL</b>	100.00



**LIFE INSURANCE CORPORATION OF INDIA**  
**Money Plus 1 - Secured**  
**ULIF002220508LICMY1+SEC512**

AS ON 31-01-2025	
Inception Date	22 May 2008
NAV	55.5158

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
6.74		
Equity	Money Market & Net Current Assets	Debt
3.10	-0.12	3.75

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

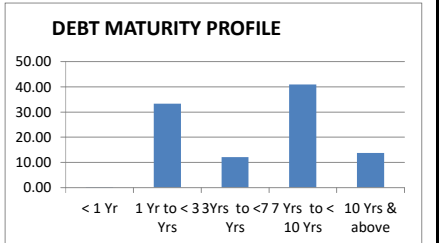
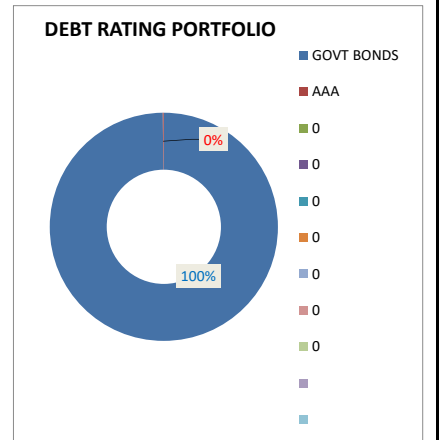
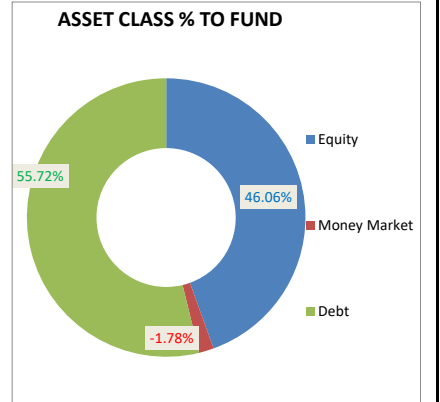
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.78%	0.47%
6 Months	-1.81%	-0.93%
1 Year	9.04%	10.76%
2 Years	13.41%	13.64%
3 Years	9.67%	10.90%
Since Inception	N.A.	10.80%

BENCHMARK	
INDEX	CRISIL Builder
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	3.84
Infosys Ltd	3.75
LARSEN & TOUBRO LTD.	3.71
HINDUSTAN UNILEVER LTD.	3.66
MAHINDRA & MAHINDRA LTD.	3.55
TATA CONSULTANCY SERVICES LTD.	3.31
STATE BANK OF INDIA	2.98
H D F C BANK LTD.	2.96
MARUTI SUZUKI INDIA LIMITED	2.74
I T C LTD.	2.32
OTHERS	13.24
<b>Total Equity</b>	<b>46.06</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	15.05
7.48% ODISHA SDL 13.09.2032	9.09
7.26% GOI 06.02.2033	7.65
7.18% GOI 24.07.2037	7.63
7.20% TAMILNADU SDL 27.11.2031	6.74
7.34% WEST BENGAL SDL 03.07.2034	6.03
7.22% GOA 12.07.2027	1.79
7.69% WEST BENGAL SDL 27/07/2026	1.05
7.58% RAJASTHAN SDL 09.08.2026	0.60
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.09
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>55.72</b>
Money Market	-1.78
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.60

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	55.49
AUTO&ANCIL	9.20
COMP-SOFT	8.31
FMCG	7.27
BANKS	6.83
OIL&GAS	3.86
CAPGOODS	3.71
CEMENT	1.63
PHARMA	1.34
METALS&MIN	1.34
OTHERS	1.02
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Money Plus 1 - Balanced**  
**ULIF003220508LICMY1+BAL512**

AS ON 31-01-2025	
Inception Date	22 May 2008
NAV	53.0560

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
6.90		
Equity	Money Market & Net Current Assets	Debt
3.54	0.10	3.26

Asset Allocation	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

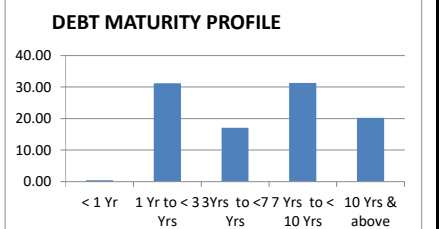
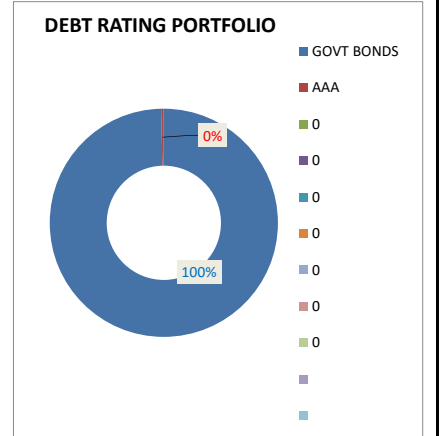
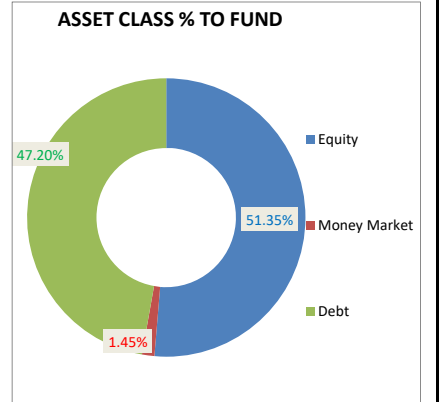
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.89%	0.80%
6 Months	-2.20%	-1.42%
1 Year	8.97%	9.41%
2 Years	13.66%	14.50%
3 Years	9.82%	10.43%
Since Inception	N.A.	10.50%

BENCHMARK	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

TOP 10 HOLDINGS	
EQUITY	% to AUM
LARSEN & TOUBRO LTD.	4.14
DR. REDDY'S LABORATORIES LTD.	3.53
STATE BANK OF INDIA	3.36
KOTAK MAHINDRA BANK LTD.	3.31
TATA CONSULTANCY SERVICES LTD.	2.98
ICICI BANK LTD.	2.73
Infosys Ltd	2.57
BAJAJ AUTO LTD	2.54
TITAN COMPANY LTD.	2.53
H D F C BANK LTD.	2.46
OTHERS	21.20
<b>Total Equity</b>	<b>51.35</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	14.67
7.48% ODISHA SDL 13.09.2032	8.14
7.20% TAMILNADU SDL 27.11.2031	8.05
7.18% GOI 24.07.2037	7.46
7.34% WEST BENGAL SDL 03.07.2034	6.63
6.22% GOI 16.03.2035	2.08
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.17
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>47.20</b>
Money Market	1.45
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.75

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	46.99
BANKS	11.89
COMP-SOFT	5.66
AUTO&ANCIL	4.93
FMCG	4.21
CAPGOODS	4.21
OIL&GAS	3.77
PHARMA	3.48
FINANCE	2.76
MISC	2.47
OTHERS	9.63
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Money Plus 1 - Growth**  
 ULIF004220508LICMY1+GRW512

AS ON	31-01-2025
Inception Date	22 May 2008
NAV	57.1853

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
413.95		
Equity	Money Market & Net Current Assets	Debt
318.13	0.59	95.23

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

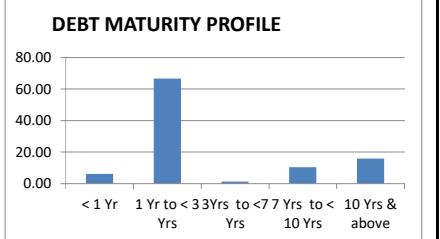
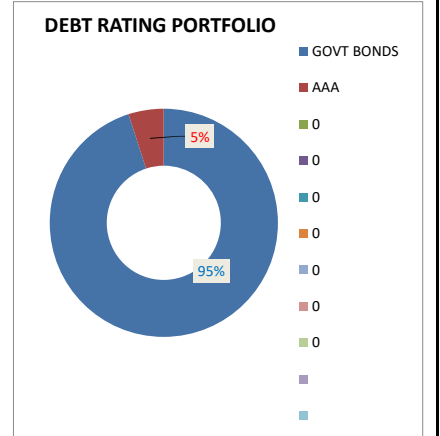
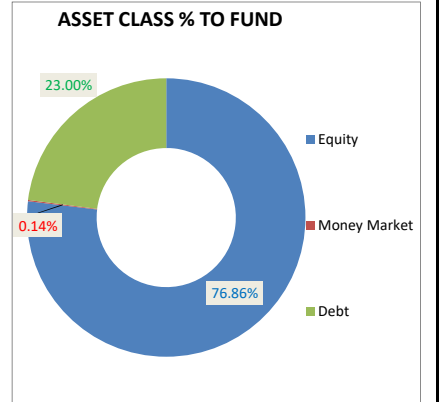
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	1.10%
6 Months	-5.00%	-2.48%
1 Year	9.24%	14.26%
2 Years	16.34%	18.38%
3 Years	11.38%	14.24%
Since Inception	N.A.	11.00%

BENCHMARK	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	6.69
H D F C BANK LTD.	6.01
MAHINDRA & MAHINDRA LTD.	5.18
GRASIM INDUSTRIES LTD.	4.37
BAJAJ AUTO LTD	4.27
TATA CONSULTANCY SERVICES LTD.	4.11
ICICI BANK LTD.	3.98
Bajaj Finance Limited	3.88
I T C LTD.	3.56
HINDUSTAN UNILEVER LTD.	3.48
OTHERS	31.33
<b>Total Equity</b>	<b>76.86</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	6.43
8.10% WEST BENGAL SDL 23.03.2026	4.53
7.53% PUDUCHERRY 22.11.2027	2.49
7.12% MH SDL 25-09-2038	2.42
8.00% GUJARAT 20.04.2026	1.35
7.22% RAJASTHAN SDL 26.07.2032	1.22
6.64% GOI 16.06.2035	1.20
7.26% GOI 22.08.2032	0.80
7.18% JAMMU&KASHMIR 28.09.2026	0.49
7.48% ODISHA SDL 13.09.2032	0.37
OTHERS	0.55

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	1.15
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>23.00</b>
Money Market	0.14
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.11

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.85
AUTO&ANCIL	16.77
BANKS	15.88
FMCG	9.05
COMP-SOFT	7.94
FINANCE	5.37
CEMENT	4.48
OIL&GAS	3.77
CAPGOODS	3.30
PHARMA	3.25
OTHERS	8.34
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**  
**Child Fortune Plus - Bond**  
**ULIF001011108LICCHF+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	01 November 2008
NAV	33.1751

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
13.86		
Equity	Money Market & Net Current Assets	Debt
0.00	1.35	12.52

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

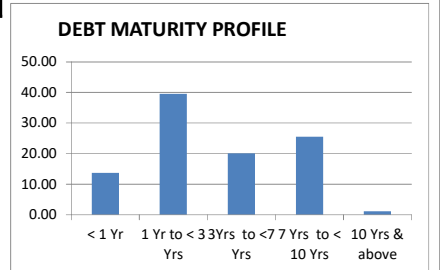
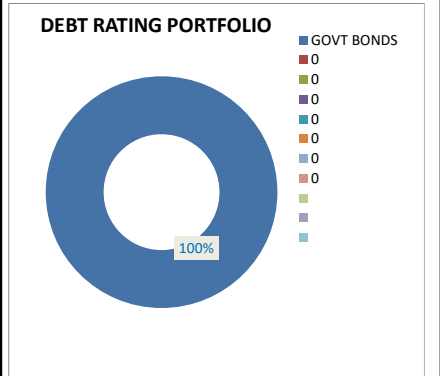
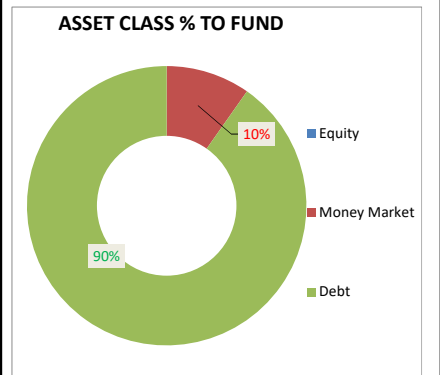
<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.67%
6 Months	3.85%	3.92%
1 Year	7.95%	8.56%
2 Years	7.69%	7.97%
3 Years	6.10%	6.42%
Since Inception	N.A.	7.65%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.69% WEST BENGAL SDL 27/07/2026	16.77
8.17% BIHAR SDL 23.09.2025	12.37
7.27%GOI08.04.2026	11.62
7.48% ODISHA SDL 13.09.2032	11.05
8.73% KARNATAKA SDL 24.10.2033	7.98
8.34% PUNJAB SDL 02.01.2029	7.54
8.10% WEST BENGAL SDL 23.03.2026	7.31
8.45% PUNJAB SDL 06.03.2031	5.79
7.22% RAJASTHAN SDL 26.07.2032	3.99
7.14% KARNATAKA SDL 24.12.2029	2.54
OTHERS	3.30

<b>CORPORATE BONDS</b>	
<b>% to AUM</b>	
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>90.26</b>
Money Market	9.74
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 2.91

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	90.23
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	9.77
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
 Child Fortune Plus - Secured  
 ULIF002011108LICCHF+SEC512

<b>AS ON 31-01-2025</b>	
Inception Date	01 November 2008
NAV	51.7924

<b>Objective of the Fund:</b>
Steady Income

<b>AUM (Amount in Crore)</b>		
14.91		
Equity	Money Market & Net Current Assets	Debt
6.71	0.49	7.72

<b>Asset Allocation</b>	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

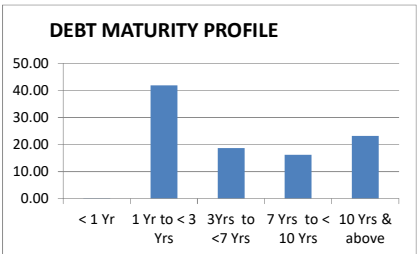
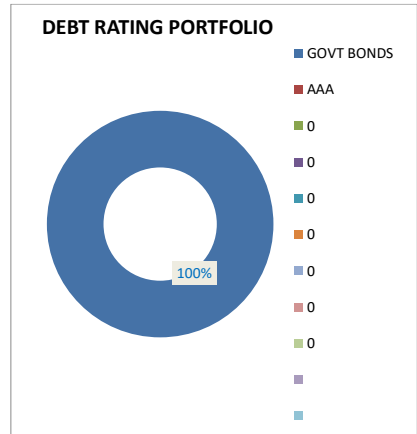
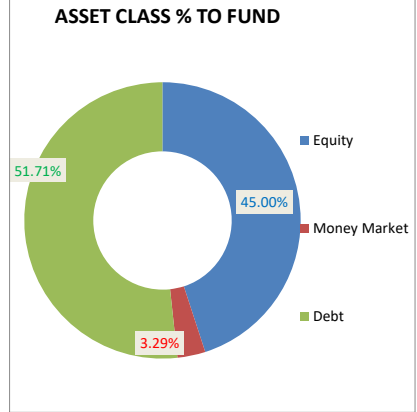
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.78%	-0.03%
6 Months	-1.81%	-2.16%
1 Year	9.04%	7.71%
2 Years	13.41%	11.30%
3 Years	9.67%	9.15%
Since Inception	N.A.	10.64%

<b>BENCHMARK</b>	
INDEX	CRISIL Builder
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
SUN PHARMACEUTICAL INDS. LTD.	3.84
HINDUSTAN UNILEVER LTD.	3.36
TITAN COMPANY LTD.	3.10
LARSEN & TOUBRO LTD.	2.92
STATE BANK OF INDIA	2.59
PIDILITE INDUSTRIES LTD.	2.56
H D F C BANK LTD.	2.51
TATA STEEL LTD.	2.46
RELIANCE INDUSTRIES LTD.	2.38
H C L TECHNOLOGIES LTD.	2.31
OTHERS	16.97
<b>Total Equity</b>	<b>45.00</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
7.27%GOI08.04.2026	10.11
8.10% WEST BENGAL SDL 23.03.2026	8.50
7.41% GOI 19.12.2036	7.02
6.64% GOI 16.06.2035	4.98
8.25% ANDHRA PRADESH SDL 16.01.2034	3.60
8.15% MAHARASHTRA SDL 16.04.2030	3.51
7.62% WEST BENGAL SDL 29.11.2032	2.07
7.20% TAMILNADU SDL 27.11.2031	2.03
7.22% RAJASTHAN SDL 26.07.2032	2.02
8.30% GUJRAT SDL 06.02.2029	1.40
OTHERS	6.47

<b>CORPORATE BONDS</b>	
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>51.71</b>
Money Market	3.29
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.04

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	51.63
BANKS	8.58
METALS&MIN	5.97
FMCG	5.77
FERTI	4.36
PHARMA	3.82
COMP-SOFT	3.76
MISC	3.08
CAPGOODS	2.95
OIL&GAS	2.35
OTHERS	7.73
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Child Fortune Plus - Balanced**  
**ULIF003011108LICCHF+BAL512**

<b>AS ON 31-01-2025</b>	
Inception Date	01 November 2008
NAV	46.8957

<b>Objective of the Fund:</b>
Balanced Income & Growth

<b>AUM (Amount in Crore)</b>		
13.65		
Equity	Money Market & Net Current Assets	Debt
7.29	0.03	6.33

<b>Asset Allocation</b>	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

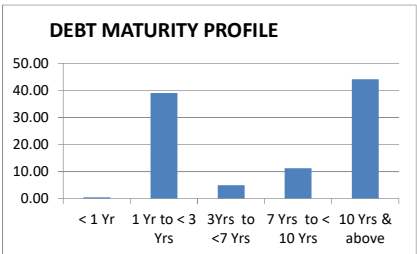
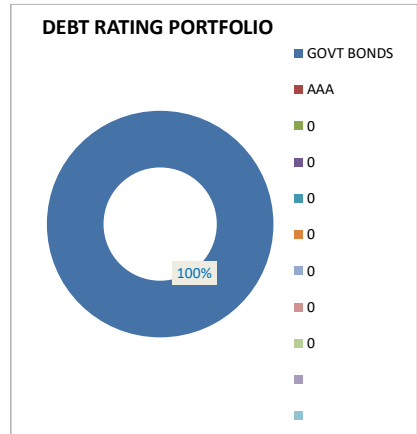
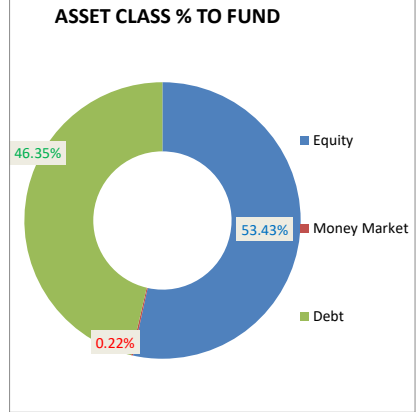
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.89%	-0.08%
6 Months	-2.20%	-3.33%
1 Year	8.97%	7.74%
2 Years	13.66%	11.76%
3 Years	9.82%	9.18%
Since Inception	N.A.	9.97%

<b>BENCHMARK</b>	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
ICICI BANK LTD.	4.13
HINDUSTAN UNILEVER LTD.	3.62
BHARTI AIRTEL LTD.	3.57
RELIANCE INDUSTRIES LTD.	3.52
TATA STEEL LTD.	2.96
HINDALCO INDUSTRIES LTD.	2.92
PIDILITE INDUSTRIES LTD.	2.84
STATE BANK OF INDIA	2.83
LARSEN & TOUBRO LTD.	2.80
H D F C BANK LTD.	2.61
OTHERS	21.63
<b>Total Equity</b>	<b>53.43</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
7.18% GOI 24.07.2037	15.06
7.27%GOI08.04.2026	8.12
8.10% WEST BENGAL SDL 23.03.2026	7.42
6.64% GOI 16.06.2035	5.44
7.62% WEST BENGAL SDL 29.11.2032	2.26
7.22% RAJASTHAN SDL 26.07.2032	2.21
8.30% GUJRAT SDL 06.02.2029	1.53
7.40% MADHYA PRADESH 09.11.2026	1.48
7.22%UTTARA KHAND 12.07.2027	1.11
7.48% ODISHA SDL 13.09.2032	0.75
OTHERS	0.96

<b>CORPORATE BONDS</b>	
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>46.35</b>
Money Market	0.22
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.84

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	46.29
BANKS	11.94
METALS&MIN	7.47
FMCG	6.81
FERTI	5.71
COMP-SOFT	4.69
OIL&GAS	4.47
TELECOM	3.81
CAPGOODS	3.37
AUTO&ANCIL	2.12
OTHERS	3.32
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Child Fortune Plus - Growth**  
**ULIF004011108LICCHF+GRW512**

<b>AS ON</b>	<b>31-01-2025</b>
<b>Inception Date</b>	<b>01 November 2008</b>
<b>NAV</b>	<b>67.7843</b>

<b>Objective of the Fund:</b>
<b>Long Term Capital Growth</b>

<b>AUM (Amount in Crore)</b>		
<b>422.67</b>		
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>	<b>Debt</b>
<b>268.29</b>	<b>29.01</b>	<b>125.37</b>

<b>Asset Allocation</b>	
<b>Equity</b>	40.00% to 80.00%
<b>Debt</b>	20.00% to 60.00%
<b>Money Market</b>	0.00% to 40.00%

<b>Fund Manager</b>	<b>Mr. Anil Kumar</b>
<b>FUNDs MANAGED</b>	
<b>Total Funds</b>	<b>14</b>
<b>Bond funds</b>	<b>4</b>
<b>Secured</b>	<b>4</b>
<b>Balanced</b>	<b>3</b>
<b>Growth</b>	<b>3</b>

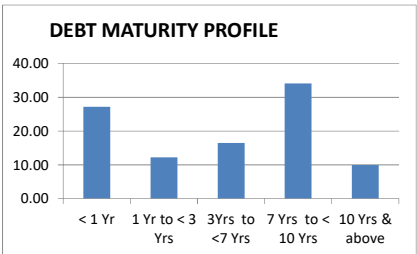
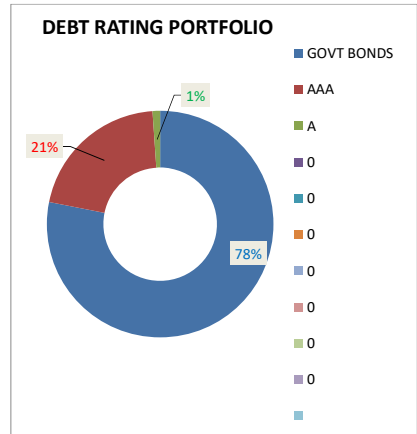
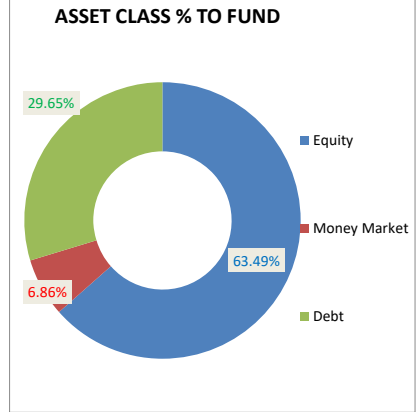
<b>PERFORMANCE</b>		
<b>Period</b>	<b>Bench Mark Returns</b>	<b>Fund Returns</b>
<b>1 Month</b>	-1.66%	0.58%
<b>6 Months</b>	-5.00%	-2.95%
<b>1 Year</b>	9.24%	10.68%
<b>2 Years</b>	16.34%	16.49%
<b>3 Years</b>	11.38%	11.50%
<b>Since Inception</b>	N.A.	12.49%

<b>BENCHMARK</b>	
<b>INDEX</b>	<b>CRISIL Magnifier</b>
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
<b>MARUTI SUZUKI INDIA LIMITED</b>	<b>% to AUM</b>
	6.17
<b>RELIANCE INDUSTRIES LTD.</b>	5.92
<b>LARSEN &amp; TOUBRO LTD.</b>	4.53
<b>H D F C BANK LTD.</b>	4.40
<b>HINDALCO INDUSTRIES LTD.</b>	3.80
<b>TATA CONSULTANCY SERVICES LTD.</b>	2.92
<b>TITAN COMPANY LTD.</b>	2.89
<b>KOTAK MAHINDRA BANK LTD.</b>	2.70
<b>IDBI BANK LTD.</b>	2.42
<b>I T C LTD.</b>	2.01
<b>OTHERS</b>	25.73
<b>Total Equity</b>	<b>63.49</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
<b>7.26% GOI 06.02.2033</b>	2.68
<b>7.18% GOI 14.08.2033</b>	2.43
<b>7.22% RAJASTHAN SDL 26.07.2032</b>	2.38
<b>8.17% BIHAR SDL 23.09.2025</b>	1.67
<b>6.64% GOI 16.06.2035</b>	1.64
<b>7.27%GOI08.04.2026</b>	1.45
<b>8.24% TELANGANA SDL 28.02.2043</b>	1.31
<b>6.54% GOI 17.01.2032</b>	1.29
<b>8.24% 2027-FEB-15 GOVT OF INDIA</b>	1.22
<b>7.26% GOI 22.08.2032</b>	1.22
<b>OTHERS</b>	5.88

<b>CORPORATE BONDS</b>	
<b>8.41% PFC Unsecured Bonds 2025</b>	6.16
<b>Shree Renuka Sugars Limited NCD 2021</b>	0.25
<b>Shree Renuka sugars</b>	0.07
<b>NTPC BONUS DEBENTURE</b>	0.00
<b>OTHERS</b>	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	<b>29.65</b>
<b>Money Market</b>	<b>6.86</b>
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 3.71

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	23.18
<b>BANKS</b>	13.84
<b>FINANCE</b>	8.33
<b>OIL&amp;GAS</b>	7.85
<b>AUTO&amp;ANCIL</b>	7.30
<b>COMP-SOFT</b>	6.92
<b>METALS&amp;MIN</b>	6.31
<b>FMCG</b>	5.29
<b>CAPGOODS</b>	4.82
<b>MISC</b>	3.03
<b>OTHERS</b>	13.13
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

LICI NIVESH/SIIP Bond Fund  
ULIF00124/12/18LICULIPBND512

AS ON 31-01-2025	
Inception Date	02 March 2020
NAV	12.7064

Objective of the Fund:
Low Risk

<b>AUM (Amount in Crore)</b>		
837.45		
Equity	Money Market & Net Current Assets	Debt
0.00	13.14	824.31

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

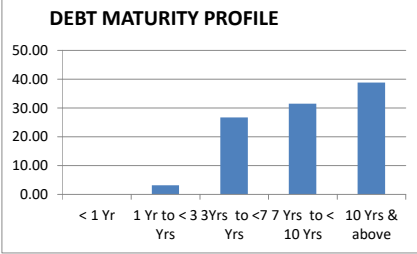
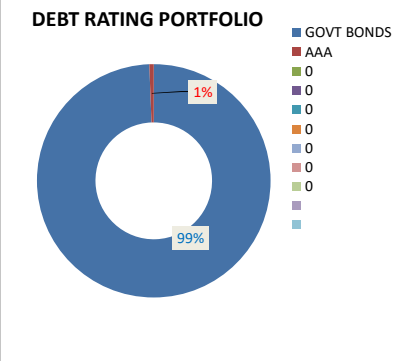
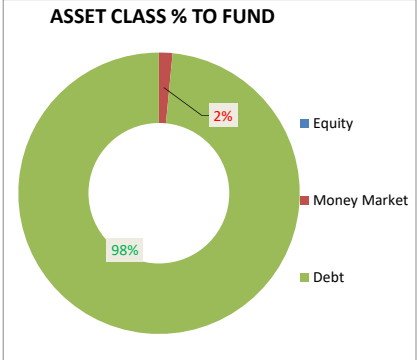
Fund Manager	Ms. Supriya Chavan
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<b>FUNDS MANAGED</b>	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.57%	0.72%
6 Months	3.42%	3.90%
1 Year	7.61%	8.47%
2 Years	6.68%	7.75%
3 Years	5.07%	6.05%
Since Inception	4.46%	4.99%

<b>BENCHMARK</b>	
INDEX	CRISIL Nivesh Bond
CRISIL AAA Long Term Bond Index	15%
CRISIL Dynamic Gilt Index	40%
CRISIL 10 Year SDL Index	40%
Liquid Retail Fund Index	5%
S&P BSE 100	0%
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	-
CRISIL Short Term Gilt	-
Liquid Retail Fund Index	-
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.10% GOI 18.04.2029	9.10
6.64% GOI 16.06.2035	8.39
6.22% GOI 16.03.2035	8.23
7.18% GOI 24.07.2037	5.75
7.62% WEST BENGAL SDL 29.11.2032	5.56
6.67% GOI 15.12.2035	5.31
7.20% TAMILNADU SDL 27.11.2031	4.76
6.10% GOI 12.07.2031	4.63
7.22% RAJASTHAN SDL 26.07.2032	3.60
6.84% MAHARASHTRA SDL 12.05.2032	2.94
OTHERS	39.53
<b>CORPORATE BONDS</b>	
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.61
OTHERS	0.00
<b>FIXED Deposit</b>	
OTHERS	0.00
<b>Total Debt</b>	<b>98.43</b>
Money Market	1.57
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 6.04

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	<b>97.81</b>
FINANCE	0.61
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	1.58
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**LICI NIVESH/SIIP Secured Fund**  
**ULIF00224/12/18LICULIPSEC512**

AS ON	31-01-2025
Inception Date	02 March 2020
NAV	15.6742

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)		
735.52		
Equity	Money Market & Net Current Assets	Debt
382.76	8.90	343.85

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

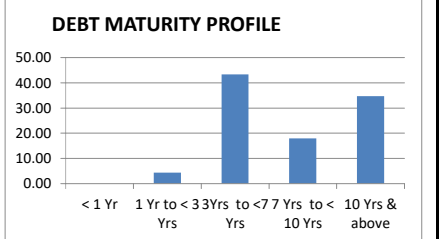
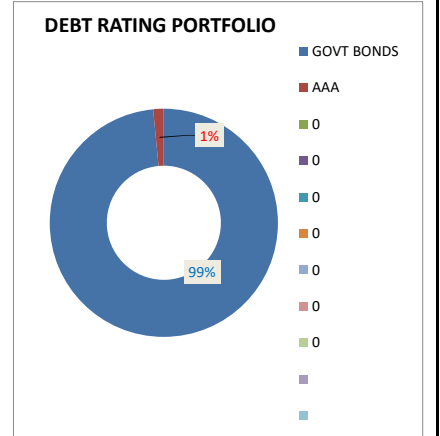
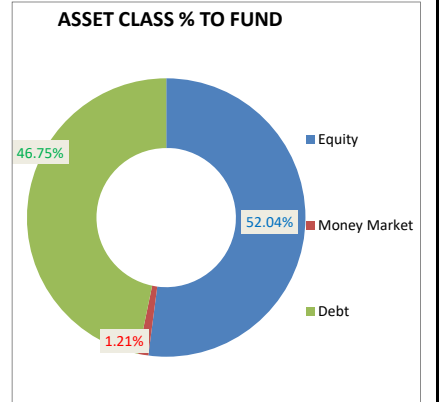
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.14%	1.62%
6 Months	0.11%	-0.71%
1 Year	7.88%	8.05%
2 Years	9.45%	10.86%
3 Years	6.82%	7.53%
Since Inception	8.16%	9.56%

BENCHMARK	
INDEX	CRISIL Nivesh Secured
CRISIL AAA Long Term Bond Index	5%
CRISIL Dynamic Gilt Index	30%
CRISIL 10 Year SDL Index	30%
Liquid Retail Fund Index	5%
S&P BSE 100	30%
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	-
CRISIL Short Term Gilt	-
Liquid Retail Fund Index	-
S&P BSE 200 TR	-

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	3.67
RELIANCE INDUSTRIES LTD.	3.58
HINDUSTAN UNILEVER LTD.	3.10
Infosys Ltd	2.95
H D F C BANK LTD.	2.68
KOTAK MAHINDRA BANK LTD.	2.52
ICICI BANK LTD.	2.29
ASIAN PAINTS LTD.	2.22
Bajaj Finance Limited	2.07
LARSEN & TOUBRO LTD.	1.77
OTHERS	25.19
<b>Total Equity</b>	<b>52.04</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	8.99
6.67% GOI 15.12.2035	5.38
6.10% GOI 12.07.2031	5.27
7.18% GOI 24.07.2037	4.05
6.64% GOI 16.06.2035	3.90
7.26% GOI 22.08.2032	2.80
7.06% GOI 10.04.2028	2.75
7.62% WEST BENGAL SDL 29.11.2032	1.78
7.20% TAMILNADU SDL 27.11.2031	1.69
7.38% GOI 20.06.2027	1.31
OTHERS	8.13

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.70
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>46.75</b>
Money Market	1.21
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.56

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	46.05
BANKS	10.87
FMCG	7.55
COMP-SOFT	7.18
AUTO&ANCIL	5.75
FINANCE	4.14
OIL&GAS	3.72
FERTI	3.52
CAPGOODS	3.23
TELECOM	1.56
OTHERS	6.43
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**LICI NIVESH/SIIP Balanced Fund**  
**ULIF00324/12/18LICULIPBAL512**

AS ON	31-01-2025
Inception Date	02 March 2020
NAV	17.6466

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)		
2277.45		
Equity	Money Market & Net Current Assets	Debt
1520.85	13.23	743.38

Asset Allocation	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

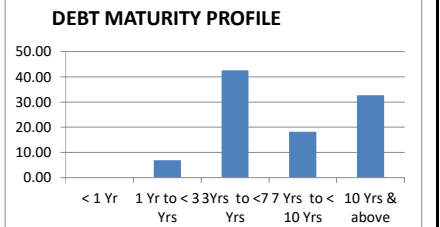
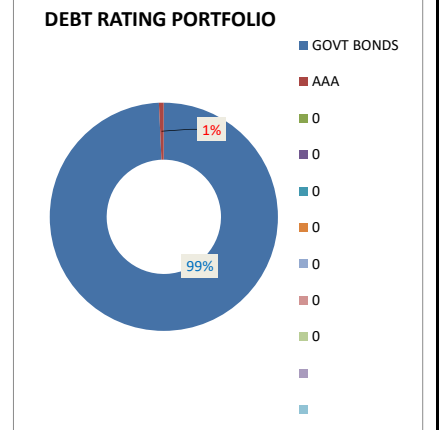
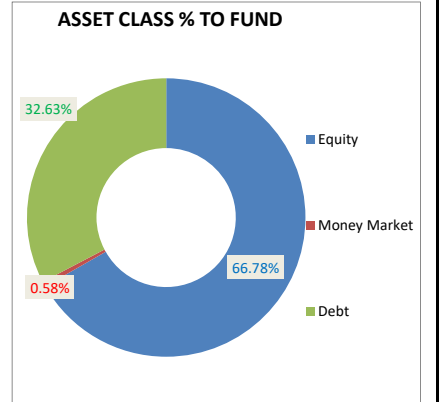
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.51%	2.01%
6 Months	-1.56%	-1.62%
1 Year	7.91%	9.33%
2 Years	10.77%	12.55%
3 Years	7.61%	8.58%
Since Inception	9.94%	12.24%

BENCHMARK	
INDEX	CRISIL Nivesh Balanced
CRISIL AAA Long Term Bond Index	5%
CRISIL Dynamic Gilt Index	23%
CRISIL 10 Year SDL Index	23%
Liquid Retail Fund Index	5%
S&P BSE 100	45%
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	-
CRISIL Short Term Gilt	-
Liquid Retail Fund Index	-
S&P BSE 200 TR	-

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	4.88
Infosys Ltd	4.44
HINDUSTAN UNILEVER LTD.	4.12
H D F C BANK LTD.	3.26
RELIANCE INDUSTRIES LTD.	3.18
Bajaj Finance Limited	3.11
ICICI BANK LTD.	2.62
BRITANNIA INDUSTRIES LTD.	2.40
LTIMINDTREE LTD	2.34
KOTAK MAHINDRA BANK LTD.	2.28
OTHERS	34.15
<b>Total Equity</b>	<b>66.78</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	6.68
7.18% GOI 24.07.2037	2.80
7.20% TAMILNADU SDL 27.11.2031	2.64
6.10% GOI 12.07.2031	2.55
6.67% GOI 15.12.2035	2.39
6.64% GOI 16.06.2035	2.35
7.26% GOI 22.08.2032	1.81
7.38% GOI 20.06.2027	1.34
7.06% GOI 10.04.2028	1.33
7.11%KARNATAKA SGS 18122035	0.88
OTHERS	7.63

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.23
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>32.63</b>
Money Market	0.58
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.51

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.41
BANKS	11.97
COMP-SOFT	10.86
FMCG	10.85
AUTO&ANCIL	8.16
FERTI	6.39
FINANCE	5.06
OIL&GAS	3.50
PHARMA	2.22
TELECOM	1.74
OTHERS	6.84
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**LICI NIVESH/SIP Growth Fund**  
**ULIF00424/12/18LICULIPGRW512**

AS ON	31-01-2025
Inception Date	02 March 2020
NAV	20.6680

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
16345.71		
Equity	Money Market & Net Current Assets	Debt
12358.34	477.87	3509.50

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

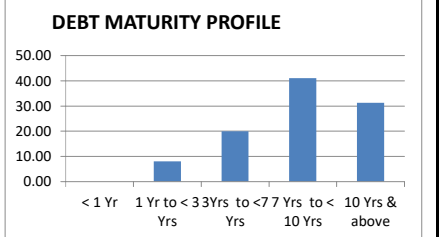
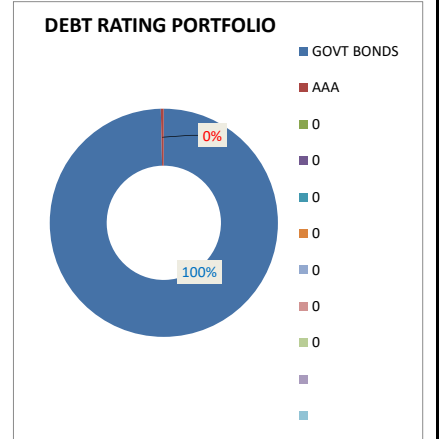
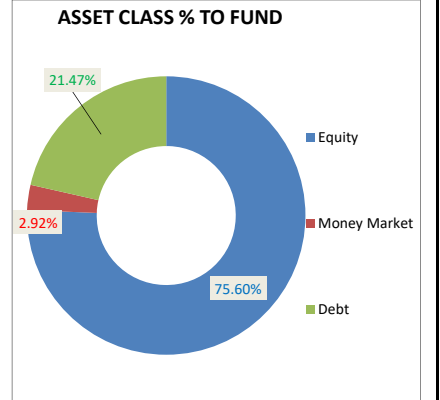
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.76%	2.68%
6 Months	-2.66%	-1.91%
1 Year	7.91%	10.25%
2 Years	11.65%	14.10%
3 Years	8.13%	9.17%
Since Inception	11.08%	15.90%

BENCHMARK	
INDEX	CRISIL Nivesh Growth
CRISIL AAA Long Term Bond Index	5%
CRISIL Dynamic Gilt Index	18%
CRISIL 10 Year SDL Index	18%
Liquid Retail Fund Index	5%
S&P BSE 100	55%
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	-
CRISIL Short Term Gilt	-
Liquid Retail Fund Index	-
S&P BSE 200 TR	-

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	6.92
Bajaj Finance Limited	5.73
RELIANCE INDUSTRIES LTD.	4.09
LARSEN & TOUBRO LTD.	3.33
Infosys Ltd	3.25
HINDUSTAN UNILEVER LTD.	3.20
NESTLE INDIA LTD.	2.94
LTIMINDTREE LTD	2.87
H D F C BANK LTD.	2.70
ASIAN PAINTS LTD.	2.70
OTHERS	37.87
<b>Total Equity</b>	<b>75.60</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	2.44
7.18% GOI 24.07.2037	0.97
6.67% GOI 15.12.2035	0.94
6.64% GOI 16.06.2035	0.85
7.18% Tamil Nadu SDL 2027	0.82
7.26% GOI 06.02.2033	0.63
7.26% GOI 22.08.2032	0.62
7.12%MEGHALAYA SGS 03102034	0.61
7.10%KERALA SGS 03102034	0.61
7.62% WEST BENGAL SDL 29.11.2032	0.56
OTHERS	12.33

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.09
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>21.47</b>
Money Market	2.92
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.99

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.38
FMCG	10.64
AUTO&ANCIL	10.15
COMP-SOFT	9.42
BANKS	9.37
FINANCE	8.40
FERTI	5.46
CAPGOODS	4.61
OIL&GAS	4.37
CEMENT	4.37
OTHERS	11.83
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**  
Health Plus Fund  
ULIF001040208LICHLT+FND512

AS ON	31-01-2025
Inception Date	04 February 2008
NAV	39.6784

<b>Objective of the Fund:</b>
Income & Growth

AUM (Amount in Crore)			
998.02			
Equity	Money Market & Net Current Assets	Debt	
410.01	12.23	575.78	

Asset Allocation	
Equity	10.00% to 50.00%
Debt	50.00% to 90.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Deepak Rahalkar		
FUNDS MANAGED			
Total Funds	11		
Bond funds	2		
Secured	2		
Balanced	2		
Growth	5		

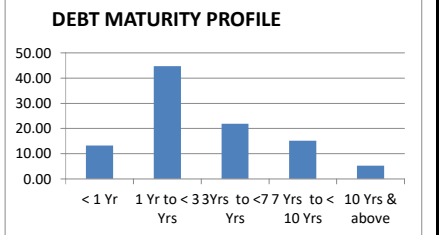
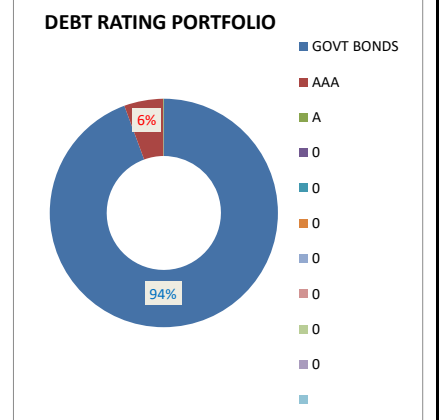
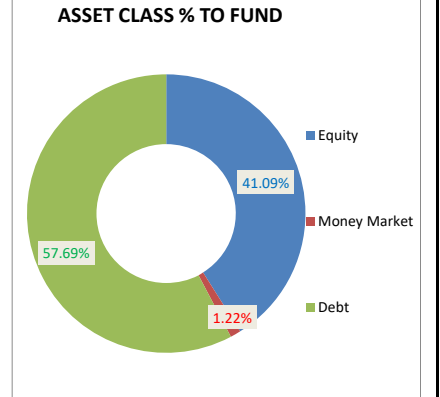
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.66%	0.19%
6 Months	-1.39%	0.56%
1 Year	8.39%	10.52%
2 Years	12.08%	12.04%
3 Years	8.59%	8.78%
Since Inception	N.A.	8.44%

BENCHMARK	
INDEX	Protector (Balance d)
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	1%
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	8%
CRISIL AAA Medium Term Bond Index	2%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	6%
CRISIL Medium Term Gilt Index	24%
CRISIL Short Term Gilt	9%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	42%

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	3.58
STATE BANK OF INDIA	3.34
TATA CONSULTANCY SERVICES LTD.	3.30
LARSEN & TOUBRO LTD.	3.22
I T C LTD.	3.08
H D F C BANK LTD.	3.06
KOTAK MAHINDRA BANK LTD.	2.82
TATA STEEL LTD.	2.70
ICICI BANK LTD.	2.07
DIVI'S LABORATORIES LTD.	1.96
OTHERS	11.96
<b>Total Equity</b>	<b>41.09</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	8.27
7.18% MAHARASHTRA 28.06.2032	4.58
8.10% WEST BENGAL SDL 23.03.2026	4.06
8.00% GUJARAT 20.04.2026	3.71
7.14% KARNATAKA SDL 24.12.2029	3.02
6.10% GOI 12.07.2031	3.01
7.62%GOI15.09.2039	2.68
7.69% WEST BENGAL SDL 27/07/2026	2.07
7.72% GOI 25/05/2025	2.01
6.54% GOI 17.01.2032	1.98
OTHERS	19.07

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	2.67
8.20% LICHFL NOV 2025 NDCs	0.50
Shree Renuka Sugars Limited NCD 2021	0.05
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
<b>Total Debt</b>	<b>57.69</b>
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	54.46
BANKS	11.51
COMP-SOFT	9.48
FINANCE	5.08
FMCG	4.38
METALS&MIN	4.10
CAPGOODS	3.23
PHARMA	1.98
AUTO&ANCIL	1.55
CEMENT	1.40
OTHERS	2.83
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Health Protection Plus Fund**  
**ULIF001290409LICHPR+FND512**

<b>AS ON 31-01-2025</b>	
Inception Date	29 April 2009
NAV	35.5072

<b>Objective of the Fund:</b>
Income & Growth

AUM (Amount in Crore)		
810.59		
Equity	Money Market & Net Current Assets	Debt
358.87	11.60	440.11

Asset Allocation	
Equity	10.00% to 50.00%
Debt	50.00% to 90.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Shubhangi Chogale
FUNDS MANAGED	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

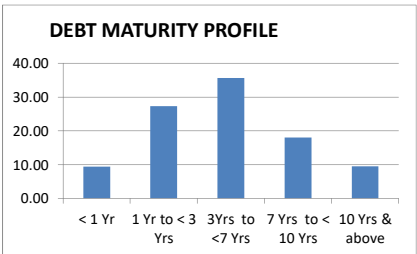
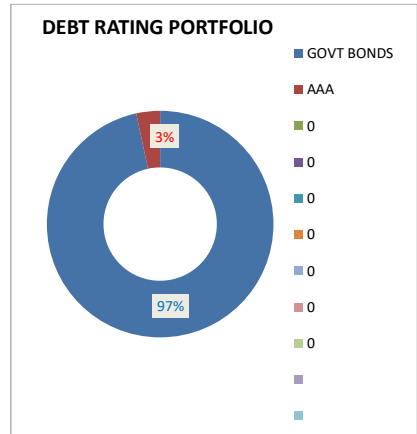
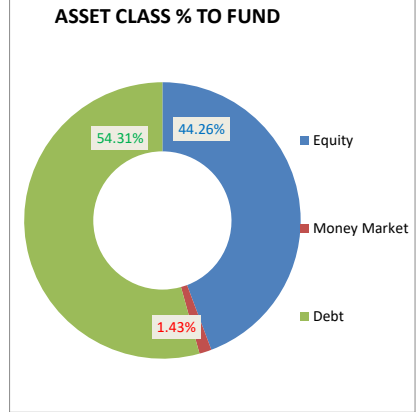
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.66%	0.58%
6 Months	-1.39%	-1.24%
1 Year	8.39%	9.14%
2 Years	12.08%	12.07%
3 Years	8.59%	8.89%
Since Inception	N.A.	8.37%

BENCHMARK		
INDEX	Protector (Balance d)	
CRISIL AAA Long Term Bond Index	-	
CRISIL Dynamic Gilt Index	-	
CRISIL 10 Year SDL Index	-	
Liquid Retail Fund Index	-	
S&P BSE 100	-	
CRISIL A Medium To Long Term Bond Index	-	
CRISIL A Short Term Bond Index	-	
CRISIL AA Long Term Bond Index	1%	
CRISIL AA- Long Term Bond Index	1%	
CRISIL AA Short Term Bond Index	1%	
CRISIL AA+ Medium Term Bond Index	1%	
CRISIL AA+ Short Term Bond Index	-	
CRISIL AAA Long Term Bond Index	8%	
CRISIL AAA Medium Term Bond Index	2%	
CRISIL AAA Short Term Bond Index	2%	
CRISIL Dynamic Gilt Index	-	
CRISIL Long Term Gilt Index	6%	
CRISIL Medium Term Gilt Index	24%	
CRISIL Short Term Gilt	9%	
Liquid Retail Fund Index	3%	
S&P BSE 200 TR	42%	

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
MARUTI SUZUKI INDIA LIMITED	4.10
Infosys Ltd	2.78
LARSEN & TOUBRO LTD.	2.68
H D F C BANK LTD.	2.68
HINDUSTAN UNILEVER LTD.	2.01
I T C LTD.	1.94
RELIANCE INDUSTRIES LTD.	1.69
Bajaj Finance Limited	1.65
TATA CONSULTANCY SERVICES LTD.	1.52
STATE BANK OF INDIA	1.50
OTHERS	21.71
<b>Total Equity</b>	<b>44.26</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.14% KARNATAKA SDL 24.12.2029	6.26
7.18% MAHARASHTRA 28.06.2032	6.19
8.24% 2027-FEB-15 GOVT OF INDIA	3.43
8.74% UTTARAKHAND SDL 12.09.2028	2.61
8.02% TELANGANA 25.05.2026	2.50
8.10% WEST BENGAL SDL 23.03.2026	2.50
8.30% GUJRAT SDL 06.02.2029	2.20
8.34% PUNJAB SDL 02.01.2029	2.06
8.00% GUJARAT 20.04.2026	1.91
6.64% GOI 16.06.2035	1.83
OTHERS	20.97

CORPORATE BONDS	
	% to AUM
8.45% Axis Bank 2025 Basel III Tier II Bonds	1.23
8.20% LICHFL NOV 2025 NDCs	0.62
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>54.31</b>
Money Market	1.43
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.69

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.44
BANKS	8.66
AUTO&ANCIL	6.37
COMP-SOFT	6.09
FMCG	5.34
CAPGOODS	3.47
FINANCE	3.24
OIL&GAS	2.81
POWER	2.34
CEMENT	2.01
OTHERS	7.23
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**  
New Endowment Plus Secured  
ULIF002201114LICNED+SEC512

	<b>AS ON</b>	<b>31-01-2025</b>
<b>Inception Date</b>		19 August 2015
<b>NAV</b>		25.2030

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)		
66.10		
Equity	Money Market & Net Current Assets	Debt
31.99	2.05	32.06

Asset Allocation	
Equity	15.00% to 25.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
FUNDS MANAGED	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

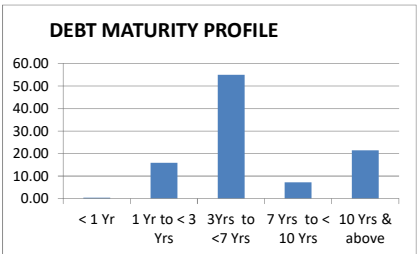
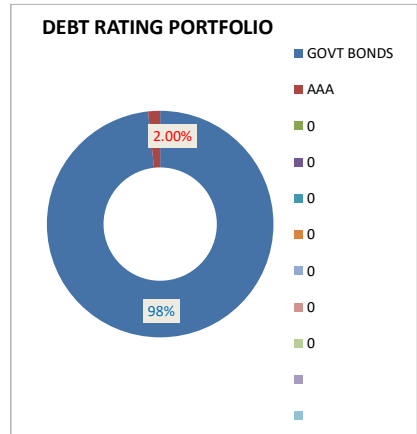
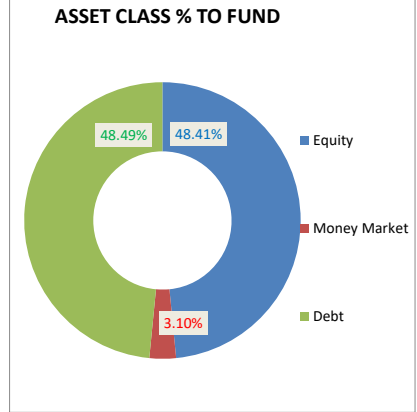
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.77%
6 Months	0.64%	-1.80%
1 Year	8.18%	9.91%
2 Years	10.24%	13.94%
3 Years	7.54%	10.07%
Since Inception	8.13%	10.26%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	9%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	40%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	25%

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	3.58
STATE BANK OF INDIA	3.16
TATA STEEL LTD.	3.05
TATA CONSULTANCY SERVICES LTD.	2.82
Bajaj Finance Limited	2.39
H D F C BANK LTD.	1.93
LARSEN & TOUBRO LTD.	1.89
ULTRATECH CEMENT LTD.	1.74
BHARTI AIRTEL LTD.	1.61
HINDUSTAN UNILEVER LTD.	1.57
OTHERS	24.67
<b>Total Equity</b>	<b>48.41</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.20% TAMILNADU SDL 27.11.2031	14.49
6.54% GOI 17.01.2032	7.48
7.18% GOI 24.07.2037	3.89
8.00% GUJARAT 20.04.2026	3.07
7.26% GOI 14.01.2029	2.40
7.69%GOI 17.06.2043	1.63
7.47% RJ SDL 27032033	1.55
6.64% GOI 16.06.2035	1.50
8.30% GUJRAT SDL 06.02.2029	1.19
8.12% HARYANA SDL 27.03.2036	0.98
OTHERS	9.48

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.78
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>48.49</b>
Money Market	3.10
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.19

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.62
BANKS	7.97
COMP-SOFT	7.84
FMCG	4.54
FERTI	3.74
FINANCE	3.57
METALS&MIN	3.51
AUTO&ANCIL	3.27
OIL&GAS	3.09
CAPGOODS	2.83
OTHERS	12.02
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
New Endowment Plus Balanced  
ULIF003201114LICNED+BAL512

<b>AS ON 31-01-2025</b>	
Inception Date	19 August 2015
NAV	26.3027

<b>Objective of the Fund:</b>
Balanced Income & Growth

AUM (Amount in Crore)		
144.65		
Equity	Money Market & Net Current Assets	Debt
86.81	4.21	53.64

Asset Allocation	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDs MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

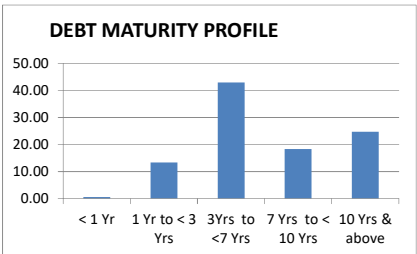
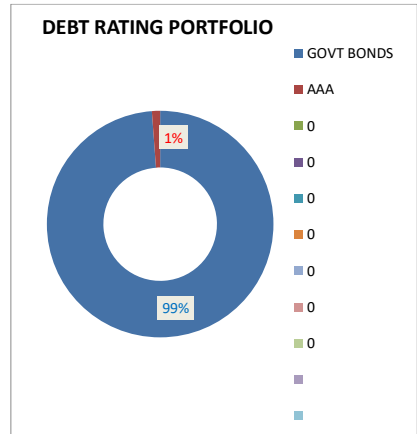
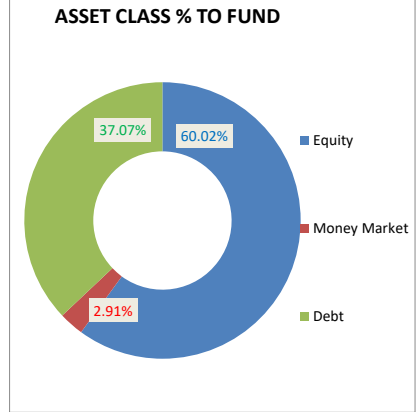
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.71%	0.44%
6 Months	-1.74%	-3.19%
1 Year	8.28%	10.68%
2 Years	12.43%	15.40%
3 Years	8.78%	11.08%
Since Inception	9.03%	10.76%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	3%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	31%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	45%

TOP 10 HOLDINGS	
EQUITY	% to AUM
TATA STEEL LTD.	4.75
STATE BANK OF INDIA	3.53
MAHINDRA & MAHINDRA LTD.	2.69
LARSEN & TOUBRO LTD.	2.63
Infosys Ltd	2.60
H D F C BANK LTD.	2.56
TATA POWER CO. LTD.	2.50
HINDUSTAN UNILEVER LTD.	2.39
TITAN COMPANY LTD.	2.17
BHARTI AIRTEL LTD.	1.98
OTHERS	32.22
<b>Total Equity</b>	<b>60.02</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	6.69
7.20% TAMILNADU SDL 27.11.2031	4.19
7.26% GOI 22.08.2032	3.56
7.38% GOI 20.06.2027	1.41
7.10% GOI 18.04.2029	1.41
7.29% KARNATAKA SDL 03.03.2036	1.40
6.64% GOI 16.06.2035	1.37
6.22% GOI 16.03.2035	1.32
7.26% GOI 14.01.2029	1.20
7.42% KA SDL 06032035	1.06
OTHERS	13.03

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.35
NTPC BONUS DEBENTURE	0.08
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>37.07</b>
Money Market	2.91
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.18

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	36.64
BANKS	9.75
FMCG	6.15
COMP-SOFT	5.99
AUTO&ANCIL	5.92
METALS&MIN	5.70
POWER	4.24
CAPGOODS	4.20
OIL&GAS	3.71
FERTI	3.17
OTHERS	14.53
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
New Endowment Plus Growth  
ULIF004201114LICNED+GRW512

<b>AS ON 31-01-2025</b>	
Inception Date	19 August 2015
NAV	27.5465

<b>Objective of the Fund:</b>
Long Term Capital Growth

AUM (Amount in Crore)		
829.21		
Equity	Money Market & Net Current Assets	Debt
625.11	17.24	186.85

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shubhangi Chogale
<b>FUNDs MANAGED</b>	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

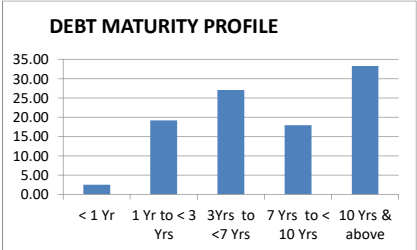
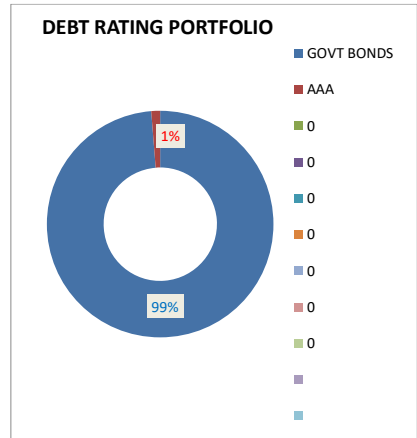
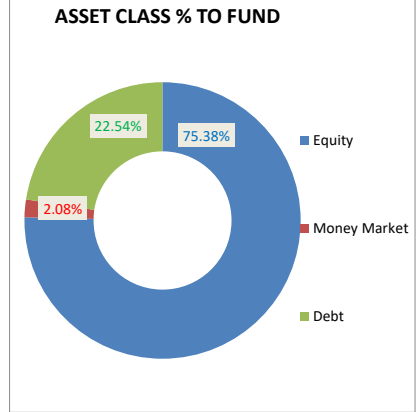
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	0.72%
6 Months	-1.31%	-4.07%
1 Year	7.66%	10.52%
2 Years	11.09%	16.39%
3 Years	7.85%	11.46%
Since Inception	8.24%	11.31%

BENCHMARK	
INDEX	CRISIL Balancer Equity
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	-
CRISIL AAA Medium Term Bond Index	2%
CRISIL AAA Short Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	14%
CRISIL Short Term Gilt	35%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	39%

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
Infosys Ltd	5.44
H D F C BANK LTD.	4.77
RELIANCE INDUSTRIES LTD.	4.00
LARSEN & TOUBRO LTD.	3.87
HINDUSTAN UNILEVER LTD.	3.84
STATE BANK OF INDIA	3.56
Bajaj Finance Limited	3.14
MARUTI SUZUKI INDIA LIMITED	3.04
ASIAN PAINTS LTD.	2.22
TATA STEEL LTD.	1.98
OTHERS	39.52
<b>Total Equity</b>	<b>75.38</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
6.64% GOI 16.06.2035	1.79
6.10% GOI 12.07.2031	1.75
7.18% GOI 24.07.2037	1.24
7.20% TAMILNADU SDL 27.11.2031	1.22
8.12% HARYANA SDL 27.03.2036	0.91
7.89% HARYANA 15.03.2027	0.80
7.48% ODISHA SDL 13.09.2032	0.65
7.62%GOI15.09.2039	0.65
7.38% GOI 20.06.2027	0.61
7.34% TAMILNADU 24072034	0.61
OTHERS	12.02

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.25
NTPC BONUS DEBENTURE	0.04
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>22.54</b>
Money Market	2.08
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.31

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.25
BANKS	12.51
FMCG	9.42
COMP-SOFT	8.79
OIL&GAS	7.27
AUTO&ANCIL	6.44
CAPGOODS	6.09
FINANCE	4.57
FERTI	4.01
CEMENT	3.26
OTHERS	15.39
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Flexi Plus Debt**  
**ULIF001180912LICFLX+DBT512**

<b>AS ON 31-01-2025</b>	
Inception Date	02 January 2013
NAV	25.1979

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
3.17		
Equity	Money Market & Net Current Assets	Debt
0.00	0.18	2.99

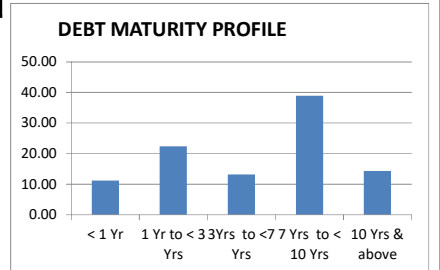
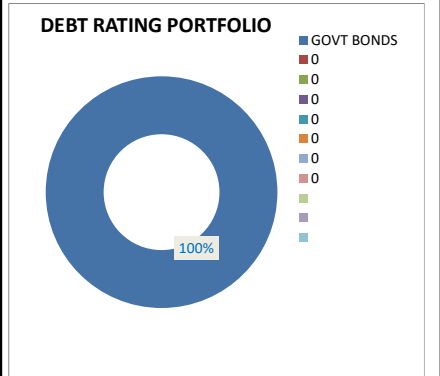
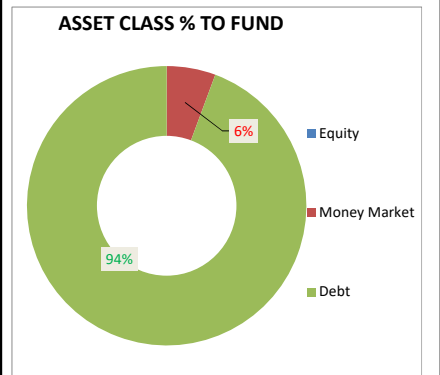
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.68%
6 Months	3.85%	4.39%
1 Year	7.95%	9.30%
2 Years	7.69%	8.59%
3 Years	6.10%	6.75%
Since Inception	N.A.	7.95%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.22% RAJASTHAN SDL 26.07.2032	23.81
7.62%GOI15.09.2039	13.51
8.10% WEST BENGAL SDL 23.03.2026	10.24
7.48% ODISHA SDL 13.09.2032	9.67
6.10% GOI 12.07.2031	9.17
7.97% WEST BENGAL SDL 14.10.2025	7.32
7.22% GOA 12.07.2027	4.77
7.88% GS 19-03-2030	3.32
7.62% WEST BENGAL SDL 29.11.2032	3.25
8.51% HARYANA 10.02.2026	3.21
OTHERS	6.07
<b>CORPORATE BONDS</b>	
<b>FIXED Deposit</b>	
OTHERS	0.00
<b>Total Debt</b>	<b>94.32</b>
Money Market	5.68
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 4.50

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	94.05
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	5.95
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Flexi Plus Mixed  
ULIF002180912LICFLX+MIX512

<b>AS ON 31-01-2025</b>	
Inception Date	02 January 2013
NAV	28.1086

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)		
4.34		
Equity	Money Market & Net Current Assets	Debt
0.98	0.26	3.10

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

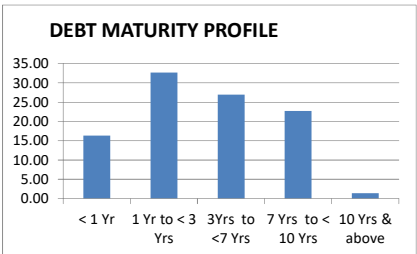
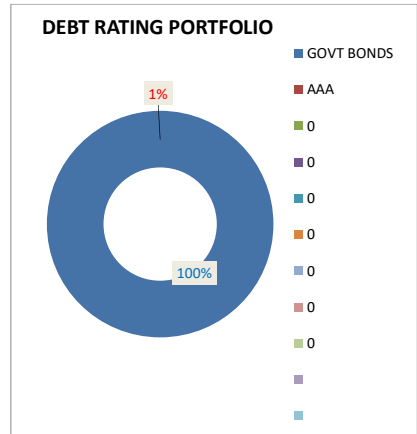
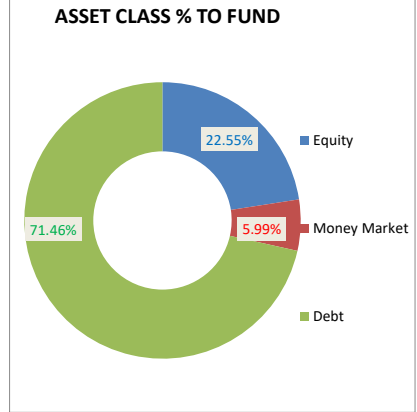
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.41%
6 Months	2.72%	1.79%
1 Year	8.00%	9.20%
2 Years	8.37%	11.40%
3 Years	6.35%	8.48%
Since Inception	N.A.	8.93%

BENCHMARK	
INDEX	CRISIL Protector (with)
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	2%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	12%
CRISIL Medium Term Gilt Index	38%
CRISIL Short Term Gilt	27%
Liquid Retail Fund Index	10%
S&P BSE 200 TR	8%

TOP 10 HOLDINGS	
EQUITY	
BHARTI AIRTEL LTD.	2.02
ULTRATECH CEMENT LTD.	1.98
Infosys Ltd	1.97
STATE BANK OF INDIA	1.89
HINDUSTAN UNILEVER LTD.	1.79
H D F C BANK LTD.	1.76
ICICI BANK LTD.	1.73
I T C LTD.	1.55
GRASIM INDUSTRIES LTD.	1.50
LARSEN & TOUBRO LTD.	1.13
OTHERS	5.23
<b>Total Equity</b>	<b>22.55</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22% RAJASTHAN SDL 26.07.2032	15.76
8.17% GUJARAT SDL 24.04.2029	11.99
8.10% WEST BENGAL SDL 23.03.2026	9.33
8.15% MAHARASHTRA SDL 16.04.2030	4.83
7.40% MADHYA PRADESH 09.11.2026	4.65
7.88% GS 19-03-2030	2.42
8.15% GOI 24112026	2.36
8.51% HARYANA 10.02.2026	2.34
8.04% SIKKIM 15.06.2026	2.34
8.39% UTTAR PRADESH 27.01.2026	2.34
OTHERS	13.09

CORPORATE BONDS	
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>71.46</b>
Money Market	5.99
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.99

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.13
BANKS	5.75
CEMENT	4.37
FMCG	3.45
TELECOM	2.30
COMP-SOFT	2.07
AUTO&ANCIL	1.15
CAPGOODS	1.15
FINANCE	0.92
PHARMA	0.69
OTHERS	7.02
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**  
**Endowment Plus Bond Fund**  
**ULIF001200910LICEND+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	20 September 2010
NAV	29.9368

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
74.50		
Equity	Money Market & Net Current Assets	Debt
0.00	5.56	68.95

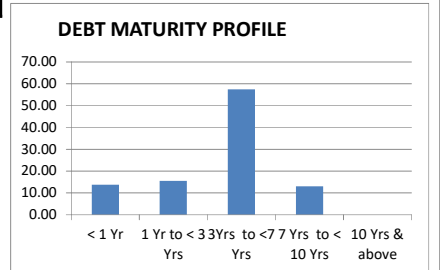
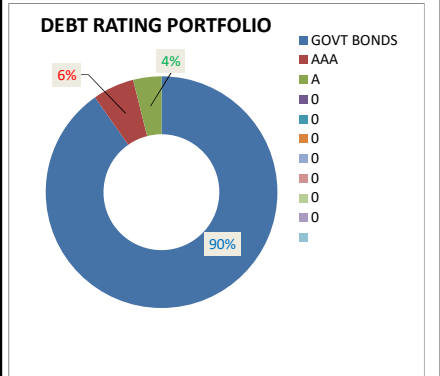
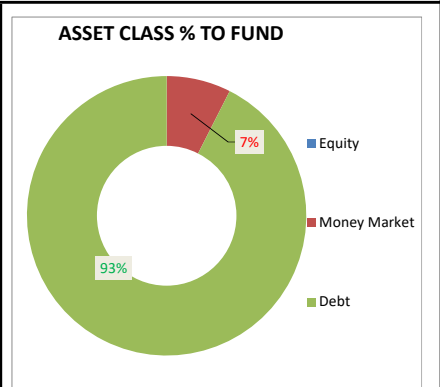
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.86%
6 Months	3.85%	3.96%
1 Year	7.95%	8.54%
2 Years	7.69%	8.47%
3 Years	6.10%	6.64%
Since Inception	N.A.	7.93%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.98% Uttarpradesh 11.04.2028	23.49
6.10% GOI 12.07.2031	22.52
7.22% RAJASTHAN SDL 26.07.2032	9.18
8.10% WEST BENGAL SDL 23.03.2026	8.16
8.24% TELANGANA SDL 09.09.2025	6.77
7.53% PUDUCHERRY 22.11.2027	3.41
7.14% KARNATAKA SDL 24.12.2029	3.37
8.26% GUJARAT 14.03.2028	2.96
7.22% ARUNACHAL PRADESH 12.07.2027	2.71
7.97% WEST BENGAL SDL 14.10.2025	0.68
OTHERS	0.28
<b>CORPORATE BONDS</b>	
<b>% to AUM</b>	
8.20% LICHFL NOV 2025 NDCs	5.38
Shree Renuka Sugars Limited NCD 2021	2.87
Shree Renuka sugars	0.77
OTHERS	0.00
<b>FIXED Deposit</b>	
0.00	
<b>Total Debt</b>	92.54
Money Market	7.46
<b>Grand Total</b>	100.00



**Modified Duration :** 3.11

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	83.51
FINANCE	5.38
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	11.11
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Endowment Plus Secured Fund**  
**ULIF002200910LICEND+SEC512**

<b>AS ON 31-01-2025</b>	
Inception Date	20 September 2010
NAV	34.2737

<b>Objective of the Fund:</b>
Steady Income

<b>AUM (Amount in Crore)</b>		
24.92		
Equity	Money Market & Net Current Assets	Debt
11.52	0.78	12.62

<b>Asset Allocation</b>	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

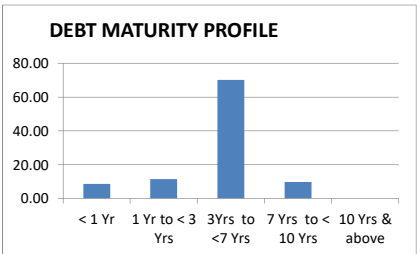
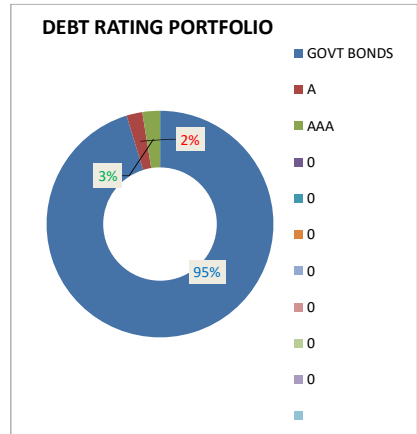
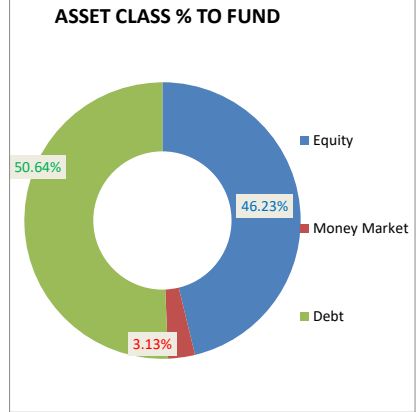
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.78%	0.40%
6 Months	-1.81%	1.21%
1 Year	9.04%	12.68%
2 Years	13.41%	15.11%
3 Years	9.67%	10.87%
Since Inception	N.A.	8.95%

<b>BENCHMARK</b>	
INDEX	CRISIL Builder
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
ULTRATECH CEMENT LTD.	4.10
AXIS BANK LTD.(FORLY.UTI BANK)	3.96
WIPRO LTD.	3.93
EICHER MOTORS LTD	3.75
H C L TECHNOLOGIES LTD.	3.46
H D F C BANK LTD.	3.41
RELIANCE INDUSTRIES LTD.	3.05
HINDUSTAN UNILEVER LTD.	3.00
HERO MOTOCORP LTD.	2.96
LARSEN & TOUBRO LTD.	2.48
OTHERS	12.13
<b>Total Equity</b>	<b>46.23</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
8.17%GUJARAT SDL 24.04.2029	25.10
6.10% GOI 12.07.2031	4.66
7.53% PUDUCHERRY 22.11.2027	4.08
7.10% GOI 18.04.2029	4.08
7.34% TS SDL 19.01.2034	4.08
8.24% TELANGANA SDL 09.09.2025	4.05
7.71% GUJARAT SGS 08.03.2034	0.73
7.25% ANDHRA PRADESH SDL21.08.2031	0.61
8.57% WEST BENGAL 09.03.2026	0.49
7.99% UTTAR PRADESH 28.10.2025	0.24
OTHERS	0.09

<b>CORPORATE BONDS</b>	
9.45% PFC 01.09.2026	1.24
Shree Renuka sugars	1.14
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>50.64</b>
Money Market	3.13
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.47

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	48.20
COMP-SOFT	11.28
BANKS	9.51
AUTO&ANCIL	7.91
CEMENT	4.90
CAPGOODS	3.73
FMCG	3.45
OIL&GAS	3.05
FINANCE	2.73
METALS&MIN	0.84
OTHERS	4.40
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Endowment Plus Balanced Fund**  
**ULIF003200910LICEND+BAL512**

<b>AS ON 31-01-2025</b>	
Inception Date	20 September 2010
NAV	35.6272

<b>Objective of the Fund:</b>
Balanced Income & Growth

<b>AUM (Amount in Crore)</b>		
57.13		
Equity	Money Market & Net Current Assets	Debt
31.39	4.58	21.16

<b>Asset Allocation</b>	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

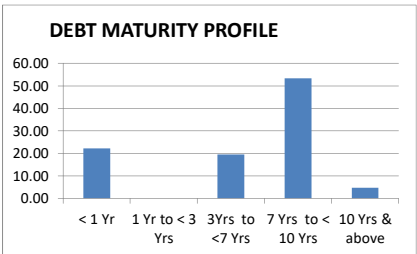
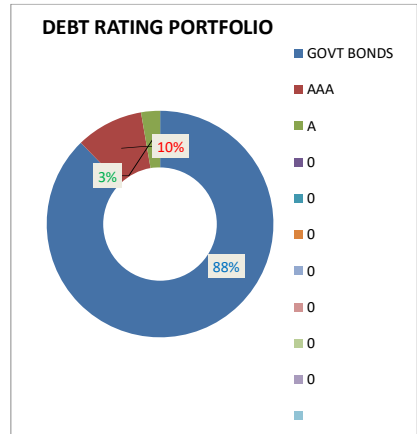
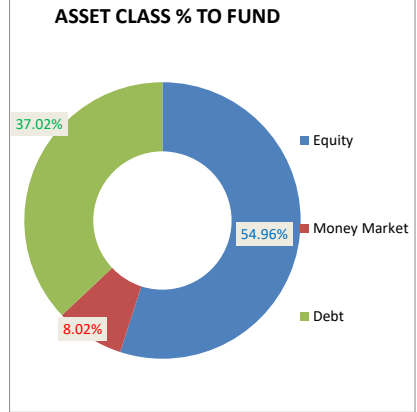
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.89%	0.98%
6 Months	-2.20%	0.55%
1 Year	8.97%	11.77%
2 Years	13.66%	15.62%
3 Years	9.82%	11.09%
Since Inception	N.A.	9.24%

<b>BENCHMARK</b>	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
LARSEN & TOUBRO LTD.	5.03
Infosys Ltd	4.49
RELIANCE INDUSTRIES LTD.	4.21
AXIS BANK LTD.(FORLY.UTI BANK)	4.10
MARUTI SUZUKI INDIA LIMITED	3.88
H D F C BANK LTD.	3.57
KOTAK MAHINDRA BANK LTD.	3.33
BAJAJ AUTO LTD	3.10
HINDUSTAN UNILEVER LTD.	2.90
WIPRO LTD.	2.81
OTHERS	17.54
<b>Total Equity</b>	<b>54.96</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
7.26% GOI 22.08.2032	18.01
7.10% GOI 18.04.2029	6.23
7.97% WEST BENGAL SDL 14.10.2025	4.41
7.30% AS SDL 07082039	1.78
7.18% BR SDL 27.11.2034	1.76
8.27% TAMILNADIU SDL 12.8.2025	0.26
OTHERS	0.00

<b>CORPORATE BONDS</b>	
8.20% LICHFL NOV 2025 NDCs	3.51
Shree Renuka sugars	1.00
NTPC BONUS DEBENTURE	0.06
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>37.02</b>
Money Market	8.02
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.22

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	32.51
BANKS	13.72
AUTO&ANCIL	11.52
COMP-SOFT	10.42
FMCG	8.14
CAPGOODS	5.02
OIL&GAS	4.20
FINANCE	3.85
CEMENT	1.00
MISC	0.28
OTHERS	9.34
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Endowment Plus Growth Fund**  
**ULIF004200910LICEND+GRW512**

<b>AS ON 31-01-2025</b>	
Inception Date	20 September 2010
NAV	41.5964

<b>Objective of the Fund:</b>
Long Term Capital Growth

AUM (Amount in Crore)		
2031.50		
Equity	Money Market & Net Current Assets	Debt
1412.83	134.56	484.11

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

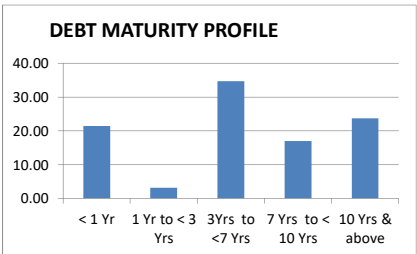
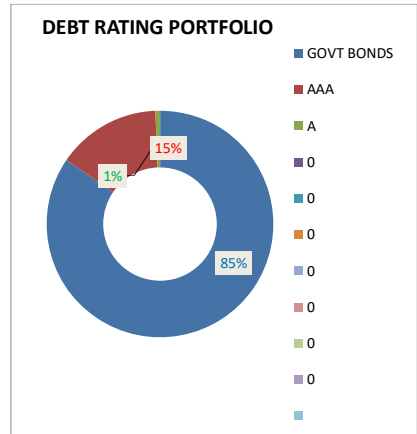
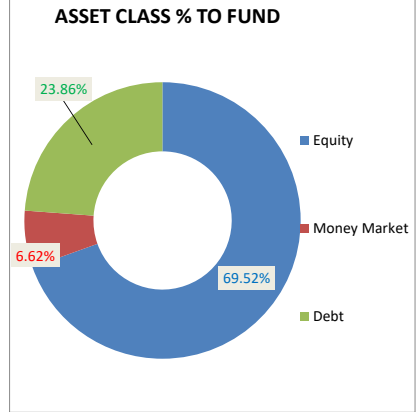
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	-0.42%
6 Months	-5.00%	-3.08%
1 Year	9.24%	9.96%
2 Years	16.34%	16.23%
3 Years	11.38%	12.55%
Since Inception	N.A.	10.42%

BENCHMARK	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	5.99
AXIS BANK LTD.(FORLY.UTI BANK)	5.92
BHARTI AIRTEL LTD.	4.20
MARUTI SUZUKI INDIA LIMITED	3.96
RELIANCE INDUSTRIES LTD.	3.89
I T C LTD.	3.71
DR. REDDY'S LABORATORIES LTD.	3.64
H D F C BANK LTD.	3.59
LARSEN & TOUBRO LTD.	3.36
TATA CONSULTANCY SERVICES LTD.	2.82
OTHERS	28.44
<b>Total Equity</b>	<b>69.52</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	3.10
6.10% GOI 12.07.2031	2.87
7.26% GOI 22.08.2032	2.03
7.18% GOI 24.07.2037	1.77
6.54% GOI 17.01.2032	1.70
7.41% GOI 19.12.2036	1.55
7.54% GOI 23.05.2036	1.49
7.26% GOI 06.02.2033	1.02
8.20% UTTARPRADESH SDL 24062025	0.54
7.34% TAMILNADU 24072034	0.50
OTHERS	3.61

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.45
Shree Renuka Sugars Limited NCD 2021	0.16
NTPC BONUS DEBENTURE	0.07
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>23.86</b>
Money Market	6.62
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.60

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	20.15
BANKS	15.64
COMP-SOFT	10.51
AUTO&ANCIL	7.33
FMCG	7.28
CAPGOODS	6.67
PHARMA	5.10
FINANCE	4.78
TELECOM	4.20
OIL&GAS	3.91
OTHERS	14.43
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Pension Plus Debt Fund**  
**ULIF001020910LICPEN+DBT512**

<b>AS ON 31-01-2025</b>	
<b>Inception Date</b>	02 September 2010
<b>NAV</b>	27.9125

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
29.07		
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>	<b>Debt</b>
0.00	1.43	27.63

<b>Asset Allocation</b>	
<b>Equity</b>	0.00% to 0.00%
<b>Debt</b>	60.00% to 100.00%
<b>Money Market</b>	0.00% to 40.00%

<b>Fund Manager</b>	<b>Mr. Anil Kumar</b>
<b>FUNDS MANAGED</b>	
<b>Total Funds</b>	14
<b>Bond funds</b>	4
<b>Secured</b>	4
<b>Balanced</b>	3
<b>Growth</b>	3

<b>PERFORMANCE</b>		
<b>Period</b>	<b>Bench Mark Returns</b>	<b>Fund Returns</b>
1 Month	0.74%	0.89%
6 Months	3.85%	4.06%
1 Year	7.95%	8.85%
2 Years	7.69%	8.33%
3 Years	6.10%	6.51%
Since Inception	N.A.	7.38%

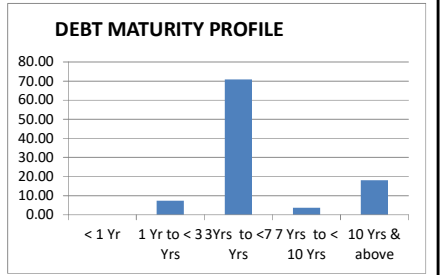
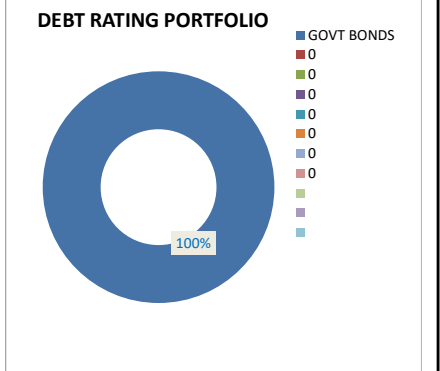
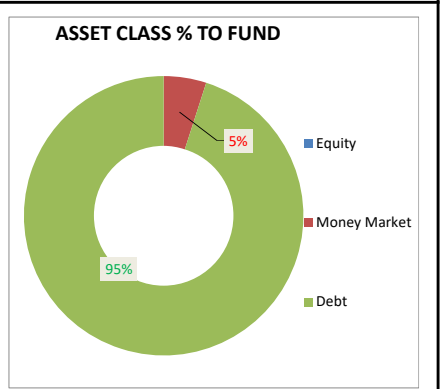
<b>BENCHMARK</b>	
<b>INDEX</b>	<b>CRISIL Preservo r (with</b>
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	<b>% to AUM</b>
7.13% ANDHRA PRADESH SDL 10.07.2030	38.03
6.10% GOI 12.07.2031	15.00
6.67% GOI 15.12.2035	14.46
8.30% GUJRAT SDL 06.02.2029	10.78
8.10% WEST BENGAL SDL 23.03.2026	6.97
7.18% GOI 14.08.2033	3.53
7.41% GOI 19.12.2036	2.70
8.45% PUNJAB SDL 06.03.2031	1.84
7.17% GOI 17.04.2030	1.76

<b>OTHERS</b>	0.00
<b>CORPORATE BONDS</b>	
	<b>% to AUM</b>


<b>OTHERS</b>	0.00
<b>FIXED Deposit</b>	0.00

<b>Total Debt</b>	95.08
<b>Money Market</b>	4.92
<b>Grand Total</b>	100.00



**Modified Duration :** 4.81

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	95.06
<b>POWER</b>	0.00
<b>OTHERS</b>	0.00
<b>FERTI</b>	0.00
<b>OIL&amp;GAS</b>	0.00
<b>TRANS&amp;SHIP</b>	0.00
<b>FMCG</b>	0.00
<b>AUTO&amp;ANCIL</b>	0.00
<b>PHARMA</b>	0.00
<b>TELECOM</b>	0.00
<b>OTHERS</b>	4.94
<b>TOTAL</b>	100.00



**LIFE INSURANCE CORPORATION OF INDIA**  
Pension Plus Mixed Fund  
ULIF002020910LICPEN+MIX512

<b>AS ON 31-01-2025</b>	
Inception Date	02 September 2010
NAV	33.3549

<b>Objective of the Fund:</b>
Steady Income

<b>AUM (Amount in Crore)</b>		
631.88		
Equity	Money Market & Net Current Assets	Debt
181.40	38.95	411.53

<b>Asset Allocation</b>	
Equity	15.00% to 35.00%
Debt	45.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

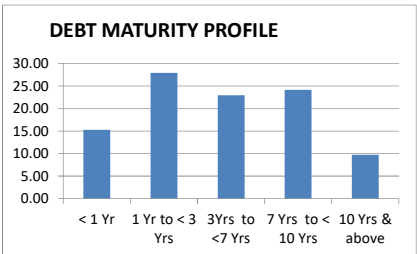
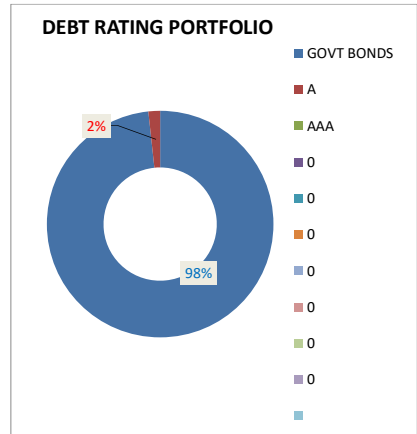
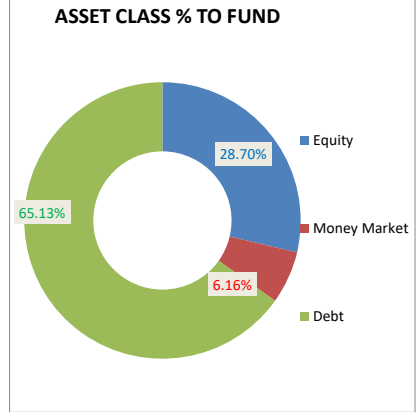
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.29%	0.56%
6 Months	0.05%	0.77%
1 Year	8.49%	10.10%
2 Years	11.29%	11.86%
3 Years	8.36%	9.45%
Since Inception	N.A.	8.71%

<b>BENCHMARK</b>	
INDEX	Crisil Pension (Debt)
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	8%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	7%
CRISIL AAA Short Term Bond Index	7%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	18%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	32%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
MARUTI SUZUKI INDIA LIMITED	2.48
RELIANCE INDUSTRIES LTD.	2.46
STATE BANK OF INDIA	2.24
IDBI BANK LTD.	2.04
LARSEN & TOUBRO LTD.	2.02
Infosys Ltd	1.84
I T C LTD.	1.78
H D F C BANK LTD.	1.57
CIPLA LTD.	1.36
KOTAK MAHINDRA BANK LTD.	1.22
OTHERS	9.69
<b>Total Equity</b>	<b>28.70</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
8.34% PUNJAB SDL 02.01.2029	5.78
8.20% UTTARPRADESH SDL 24062025	5.25
7.62% WEST BENGAL SDL 29.11.2032	4.16
7.22%UTTARA KHAND 12.07.2027	4.15
7.40% MADHYA PRADESH 09.11.2026	3.99
8.73% KARNATAKA SDL 24.10.2033	3.50
7.14% KARNATAKA SDL 24.12.2029	3.37
8.24% 2027-FEB-15 GOVT OF INDIA	3.26
8.33 GOI 09072026	3.24
7.72% PUNJAB 20.12.2027	2.43
OTHERS	24.92

<b>CORPORATE BONDS</b>	
Shree Renuka Sugars Limited NCD 2021	0.85
Shree Renuka sugars	0.23
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>65.13</b>
Money Market	6.16
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.66

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	64.05
BANKS	7.66
COMP-SOFT	4.64
CAPGOODS	2.78
AUTO&ANCIL	2.56
OIL&GAS	2.46
FMCG	2.13
CEMENT	1.75
PHARMA	1.63
METALS&MIN	1.46
OTHERS	8.88
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Jeevan Saathi Plus - Bond  
ULIF001290609LICJST+BND512

<b>AS ON 31-01-2025</b>	
Inception Date	29 June 2009
NAV	31.1370

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
0.78		
Equity	Money Market & Net Current Assets	Debt
0.00	0.08	0.70

<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

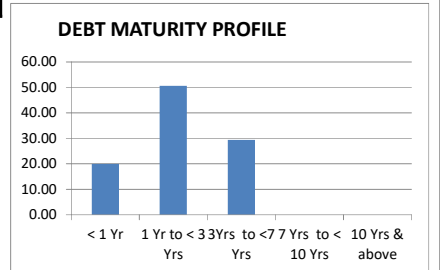
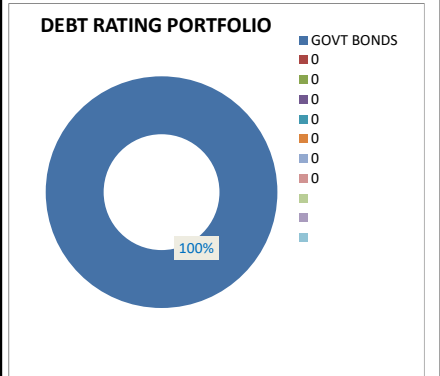
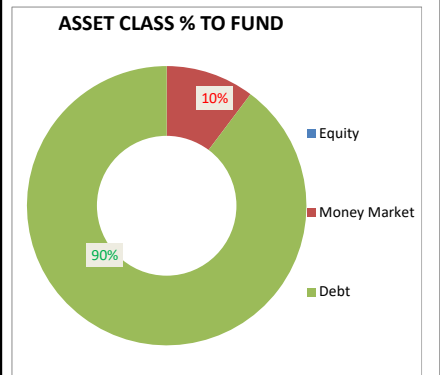
<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.72%
6 Months	3.85%	3.60%
1 Year	7.95%	7.86%
2 Years	7.69%	7.38%
3 Years	6.10%	5.92%
Since Inception	N.A.	7.55%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	% to AUM
GOVT.SECURITIES	
7.69% WEST BENGAL SDL 27/07/2026	19.56
8.17%GUJARAT SDL 24.04.2029	13.28
8.24% 2027-FEB-15 GOVT OF INDIA	13.13
7.60% PUNJAB SDL 04.06.2029	13.02
7.22% GOA 12.07.2027	12.84
8.20% UTTARPRADESH SDL 24062025	10.25
8.05% UTTARAKHAND SDL 25032025	7.66

OTHERS	0.00
<b>CORPORATE BONDS</b>	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	89.74
Money Market	10.26
<b>Grand Total</b>	100.00



Modified Duration : 1.98

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	87.92
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	12.08
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Jeevan Saathi Plus - Secured**  
**ULIF002290609LICJST+SEC512**

<b>AS ON 31-01-2025</b>	
Inception Date	29 June 2009
NAV	40.4848

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)		
0.59		
Equity	Money Market & Net Current Assets	Debt
0.24	0.04	0.31

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

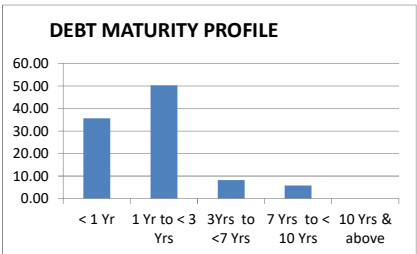
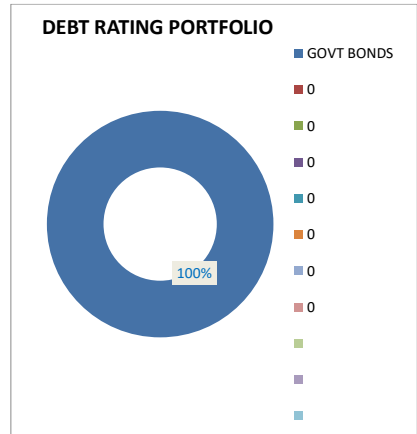
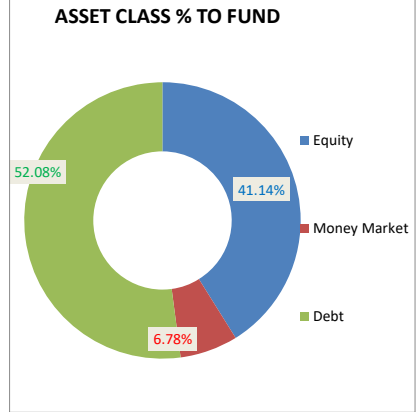
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.78%	-0.36%
6 Months	-1.81%	-0.17%
1 Year	9.04%	9.35%
2 Years	13.41%	12.28%
3 Years	9.67%	9.04%
Since Inception	N.A.	9.38%

BENCHMARK	
INDEX	CRISIL Builder
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

TOP 10 HOLDINGS	
EQUITY	
WIPRO LTD.	3.81
Infosys Ltd	3.51
I T C LTD.	3.47
RELIANCE INDUSTRIES LTD.	3.22
TATA MOTORS LTD.	3.04
H D F C BANK LTD.	2.66
AXIS BANK LTD.(FORLY.UTI BANK)	2.51
TATA STEEL LTD.	2.29
MAHINDRA & MAHINDRA LTD.	2.29
BHARAT PETROLEUM CORPN. LTD.	2.22
OTHERS	12.12
<b>Total Equity</b>	<b>41.14</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.97% WEST BENGAL SDL 14.10.2025	9.55
8.24% 2027-FEB-15 GOVT OF INDIA	8.76
7.22% GOA 12.07.2027	8.56
8.20% UTTARPRADESH SDL 24062025	8.55
7.60% PUNJAB SDL 04.06.2029	4.34
7.22% ARUNACHAL PRADESH 12.07.2027	4.28
7.22% RAJASTHAN SDL 26.07.2032	3.08
7.22%UTTARA KHAND 12.07.2027	1.71
7.27%GOI08.04.2026	1.71
7.18% JAMMU&KASHMIR 28.09.2026	1.54
OTHERS	0.00

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>52.08</b>
Money Market	6.78
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 1.81

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	54.38
COMP-SOFT	10.20
FMCG	6.80
BANKS	6.80
OIL&GAS	5.10
AUTO&ANCIL	5.10
POWER	1.70
FERTI	1.70
METALS&MIN	1.70
CEMENT	1.70
OTHERS	4.82
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**  
**Jeevan Saathi Plus - Balanced**  
**ULIF003290609LICJST+BAL512**

<b>AS ON 31-01-2025</b>	
Inception Date	29 June 2009
NAV	42.4327

<b>Objective of the Fund:</b>
Balanced Income & Growth

<b>AUM (Amount in Crore)</b>		
1.06		
Equity	Money Market & Net Current Assets	Debt
0.58	0.06	0.42

<b>Asset Allocation</b>	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

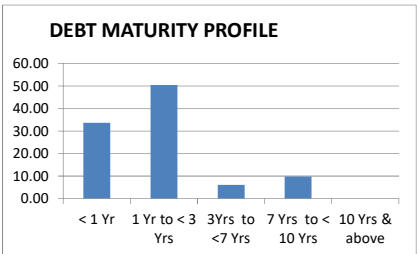
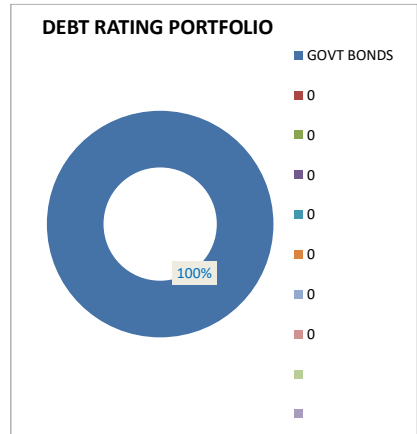
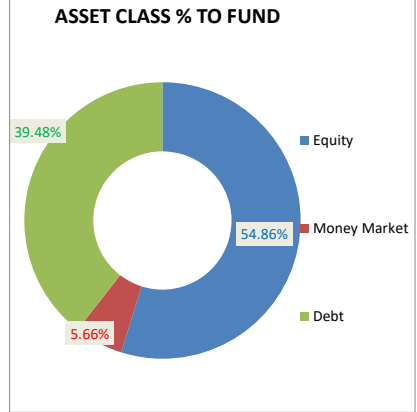
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.89%	0.33%
6 Months	-2.20%	-1.89%
1 Year	8.97%	9.68%
2 Years	13.66%	13.40%
3 Years	9.82%	9.66%
Since Inception	N.A.	9.71%

<b>BENCHMARK</b>	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
Infosys Ltd	4.89
BHARTI AIRTEL LTD.	4.62
HINDUSTAN UNILEVER LTD.	4.44
ICICI BANK LTD.	4.15
TATA CONSULTANCY SERVICES LTD.	4.05
H D F C BANK LTD.	3.76
KOTAK MAHINDRA BANK LTD.	3.60
WIPRO LTD.	3.40
I T C LTD.	3.18
N T P C LTD.	2.82
OTHERS	15.95
<b>Total Equity</b>	<b>54.86</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
7.22% GOA 12.07.2027	12.13
7.97% WEST BENGAL SDL 14.10.2025	9.54
7.62% WEST BENGAL SDL 29.11.2032	3.90
8.20% UTTARPRADESH SDL 24062025	3.81
7.38% GOI 20.06.2027	2.89
7.60% PUNJAB SDL 04.06.2029	2.42
7.58% RAJASTHAN SDL 09.08.2026	1.91
7.18% JAMMU&KASHMIR 28.09.2026	1.90
7.69% WEST BENGAL SDL 27/07/2026	0.96
OTHERS	0.00

<b>CORPORATE BONDS</b>	
NTPC BONUS DEBENTURE	0.02
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>39.48</b>
Money Market	5.66
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.00

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	39.75
BANKS	12.30
COMP-SOFT	12.30
FMCG	7.57
TELECOM	4.73
OIL&GAS	3.79
AUTO&ANCIL	3.79
POWER	2.84
PHARMA	2.84
FERTI	1.89
OTHERS	8.20
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Jeevan Saathi Plus - Growth  
ULIF004290609LICJST+GRW512

<b>AS ON 31-01-2025</b>	
Inception Date	29 June 2009
NAV	40.5670

<b>Objective of the Fund:</b>
Long Term Capital Growth

<b>AUM (Amount in Crore)</b>		
40.87		
Equity	Money Market & Net Current Assets	Debt
29.55	0.24	11.07

<b>Asset Allocation</b>	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

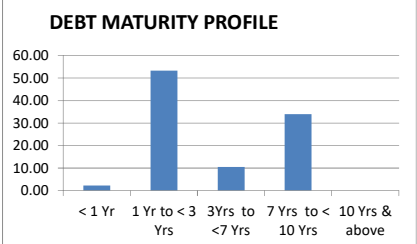
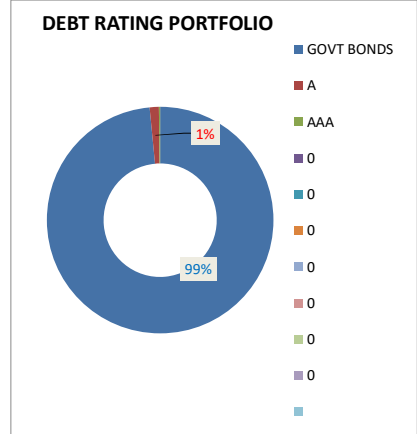
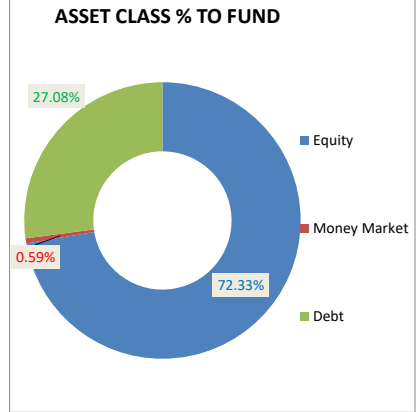
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	-0.10%
6 Months	-5.00%	-3.43%
1 Year	9.24%	8.01%
2 Years	16.34%	14.81%
3 Years	11.38%	10.75%
Since Inception	N.A.	9.39%

<b>BENCHMARK</b>	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
LARSEN & TOUBRO LTD.	6.42
CIPLA LTD.	5.07
H D F C BANK LTD.	4.95
RELIANCE INDUSTRIES LTD.	4.88
KOTAK MAHINDRA BANK LTD.	4.77
Infosys Ltd	4.60
BAJAJ AUTO LTD	4.38
TATA POWER CO. LTD.	4.24
HINDUSTAN UNILEVER LTD.	4.10
I T C LTD.	4.09
OTHERS	24.83
<b>Total Equity</b>	<b>72.33</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
7.27%GOI08.04.2026	5.27
7.22% GOA 12.07.2027	4.19
8.24% 2027-FEB-15 GOVT OF INDIA	3.78
7.62% WEST BENGAL SDL 29.11.2032	3.78
7.60% PUNJAB SDL 04.06.2029	2.50
7.48% ODISHA SDL 13.09.2032	2.50
7.57%GOI 17.06.2033	1.29
8.25% ANDHRA PRADESH SDL 16.01.2034	0.66
7.38% GOI 20.06.2027	0.62
8.20% UTTARPRADESH SDL 24062025	0.57
OTHERS	1.52

<b>CORPORATE BONDS</b>	
Shree Renuka sugars	0.35
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>27.08</b>
Money Market	0.59
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.21

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	26.70
COMP-SOFT	11.84
BANKS	11.18
AUTO&ANCIL	9.69
FMCG	8.37
CAPGOODS	6.41
PHARMA	5.48
OIL&GAS	4.87
CEMENT	4.77
POWER	4.28
OTHERS	6.41
<b>TOTAL</b>	<b>100.00</b>











**LIFE INSURANCE CORPORATION OF INDIA**

**Fortune Plus\_Bond Fund**  
**ULIF001230807LICFTN+BND512**

<b>AS ON 31-01-2025</b>	
Inception Date	23 August 2007
NAV	36.4847

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
1.88		
Equity	Money Market & Net Current Assets	Debt
0.00	0.12	1.76

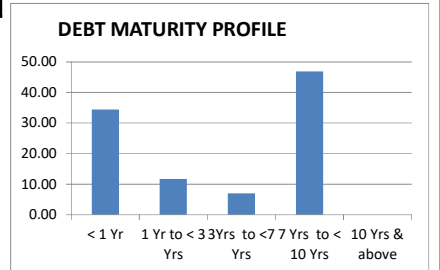
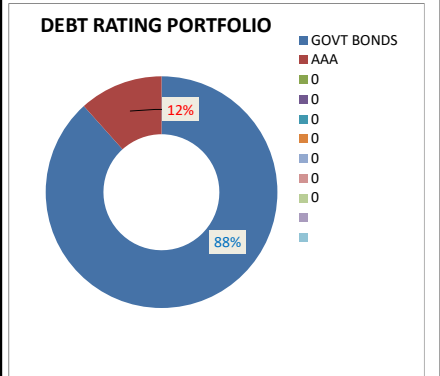
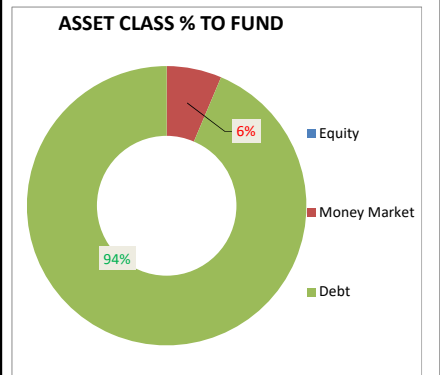
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.55%
6 Months	3.85%	3.69%
1 Year	7.95%	8.24%
2 Years	7.69%	7.56%
3 Years	6.10%	6.04%
Since Inception	N.A.	7.70%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	% to AUM
<b>GOVT.SECURITIES</b>	
7.22% RAJASTHAN SDL 26.07.2032	43.96
7.97% WEST BENGAL SDL 14.10.2025	32.23
7.10% GOI 18.04.2029	6.50
OTHERS	0.00
<b>CORPORATE BONDS</b>	% to AUM
9.45% PFC 01.09.2026	10.93
OTHERS	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	93.62
Money Market	6.38
<b>Grand Total</b>	100.00



**Modified Duration :** 3.32

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	82.05
FINANCE	11.19
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	6.76
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Fortune Plus\_Secured Fund**  
**ULIF002230807LICFTN+SEC512**

	<b>AS ON</b>	<b>31-01-2025</b>
<b>Inception Date</b>		23 August 2007
<b>NAV</b>		44.2708

<b>Objective of the Fund:</b>
Steady Income

AUM (Amount in Crore)		
0.47		
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>	<b>Debt</b>
0.19	0.04	0.24

Asset Allocation	
<b>Equity</b>	15.00% to 55.00%
<b>Debt</b>	45.00% to 85.00%
<b>Money Market</b>	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
<b>Total Funds</b>	14
<b>Bond funds</b>	4
<b>Secured</b>	4
<b>Balanced</b>	3
<b>Growth</b>	3

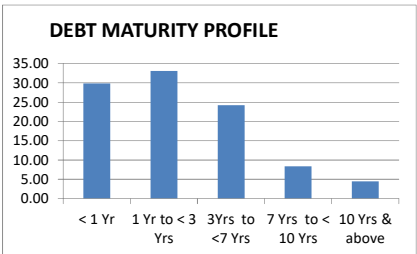
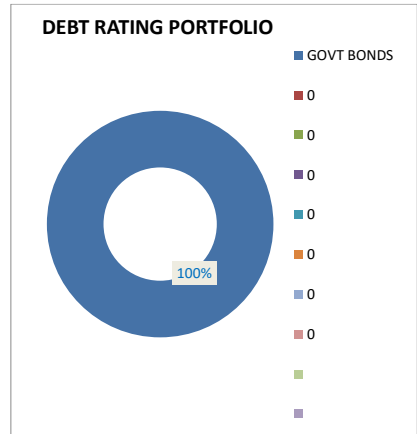
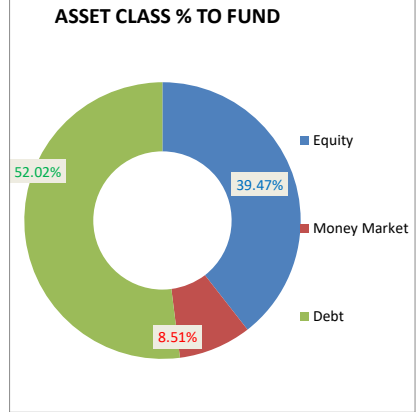
PERFORMANCE		
<b>Period</b>	<b>Bench Mark Returns</b>	<b>Fund Returns</b>
1 Month	-0.78%	0.36%
6 Months	-1.81%	-0.48%
1 Year	9.04%	10.22%
2 Years	13.41%	13.40%
3 Years	9.67%	10.55%
Since Inception	N.A.	8.90%

BENCHMARK	
<b>INDEX</b>	<b>CRISIL Builder</b>
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	5%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	2%
CRISIL Medium Term Gilt Index	13%
CRISIL Short Term Gilt	23%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	48%

TOP 10 HOLDINGS	
EQUITY	
<b>IT C LTD.</b>	3.44
Infosys Ltd	3.33
GRASIM INDUSTRIES LTD.	3.21
TATA CONSULTANCY SERVICES LTD.	3.16
HINDUSTAN UNILEVER LTD.	2.90
IDBI BANK LTD.	2.85
DABUR INDIA LTD.	2.82
RELIANCE INDUSTRIES LTD.	2.70
BHARTI AIRTEL LTD.	2.60
DIVI'S LABORATORIES LTD.	2.50
OTHERS	9.96
<b>Total Equity</b>	<b>39.47</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.51% HARYANA 10.02.2026	17.74
6.10% GOI 12.07.2031	12.39
7.97% WEST BENGAL SDL 14.10.2025	6.45
8.24% TELANGANA SDL 09.09.2025	4.30
8.27% TAMILNADIU SDL 12.8.2025	4.30
7.22% RAJASTHAN SDL 26.07.2032	4.29
8.18%ANDHRA PRADESH SDL 10.04.2035	2.30
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	0.25
OTHERS	0.00
<b>Total Debt</b>	<b>52.02</b>
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 2.53

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.18
FMCG	8.53
BANKS	6.40
COMP-SOFT	6.40
CEMENT	4.26
FERTI	2.13
OIL&GAS	2.13
AUTO&ANCIL	2.13
PHARMA	2.13
TELECOM	2.13
OTHERS	12.58
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**  
**Fortune Plus\_Balanced Fund**  
**ULIF003230807LICFTN+BAL512**

	<b>AS ON</b>	<b>31-01-2025</b>
<b>Inception Date</b>		23 August 2007
<b>NAV</b>		37.3266

<b>Objective of the Fund:</b>
<b>Balanced Income &amp; Growth</b>

<b>AUM (Amount in Crore)</b>		
<b>1.06</b>		
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>	<b>Debt</b>
0.68	0.01	0.38

<b>Asset Allocation</b>	
<b>Equity</b>	30.00% to 70.00%
<b>Debt</b>	30.00% to 70.00%
<b>Money Market</b>	0.00% to 40.00%

<b>Fund Manager</b>	<b>Ms. Shraddha S. Vaidya</b>
<b>FUNDs MANAGED</b>	
<b>Total Funds</b>	14
<b>Bond funds</b>	4
<b>Secured</b>	4
<b>Balanced</b>	3
<b>Growth</b>	3

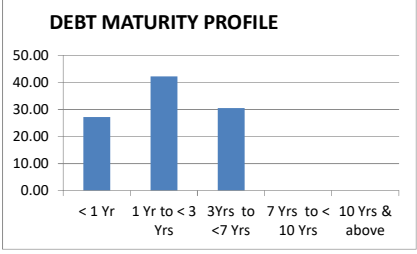
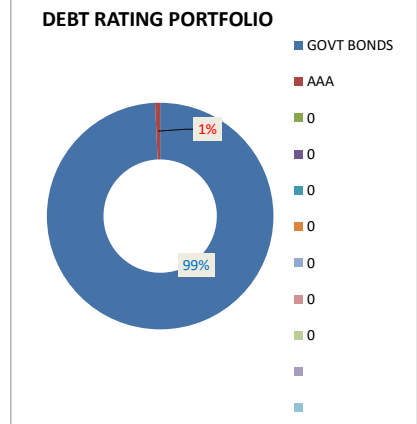
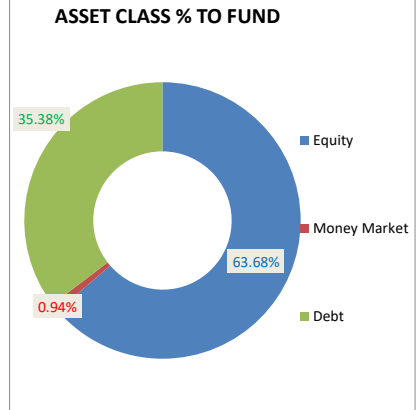
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
<b>1 Month</b>	-0.89%	0.11%
<b>6 Months</b>	-2.20%	-3.73%
<b>1 Year</b>	8.97%	11.17%
<b>2 Years</b>	13.66%	13.60%
<b>3 Years</b>	9.82%	10.99%
<b>Since Inception</b>	N.A.	7.84%

<b>BENCHMARK</b>	
INDEX	CRISIL Creator
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	2%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	2%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	2%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	4%
CRISIL Medium Term Gilt Index	8%
CRISIL Short Term Gilt	25%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	51%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	<b>% to AUM</b>
RELIANCE INDUSTRIES LTD.	5.35
BHARTI AIRTEL LTD.	4.58
Infosys Ltd	4.52
H D F C BANK LTD.	4.31
I T C LTD.	4.20
MARUTI SUZUKI INDIA LIMITED	4.05
TATA STEEL LTD.	3.92
TATA CONSULTANCY SERVICES LTD.	3.86
ASIAN PAINTS LTD.	3.67
STATE BANK OF INDIA	3.63
OTHERS	21.59
<b>Total Equity</b>	<b>63.68</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	<b>% to AUM</b>
7.18% JAMMU&KASHMIR 28.09.2026	14.74
6.10% GOI 12.07.2031	10.92
8.24% TELANGANA SDL 09.09.2025	9.47
OTHERS	0.00

<b>CORPORATE BONDS</b>	
<b>NTPC BONUS DEBENTURE</b>	<b>% to AUM</b>
	0.25
OTHERS	0.00
<b>Total Debt</b>	<b>35.38</b>
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 2.38

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	35.70
BANKS	8.45
COMP-SOFT	8.45
AUTO&ANCIL	6.58
OIL&GAS	5.64
FMCG	5.64
METALS&MIN	5.64
TRANS&SHIP	4.70
TELECOM	4.70
FERTI	3.76
OTHERS	10.74
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
Fortune Plus\_Growth Fund  
ULIF004230807LICFTN+GRW512

<b>AS ON 31-01-2025</b>	
Inception Date	23 August 2007
NAV	36.7699

<b>Objective of the Fund:</b>
Long Term Capital Growth

AUM (Amount in Crore)		
107.42		
Equity	Money Market & Net Current Assets	Debt
71.77	0.23	35.42

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Ms. Shraddha S. Vaidya
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

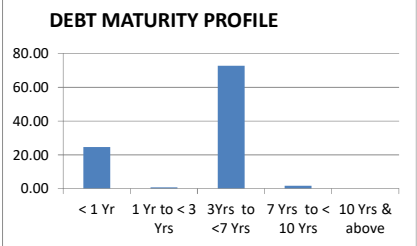
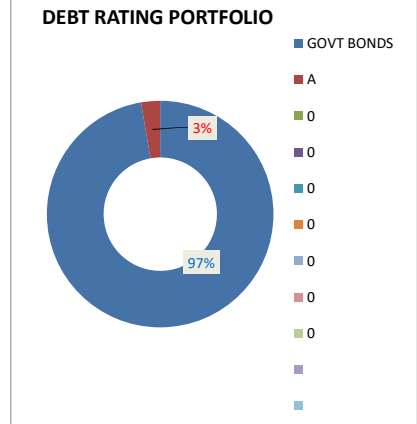
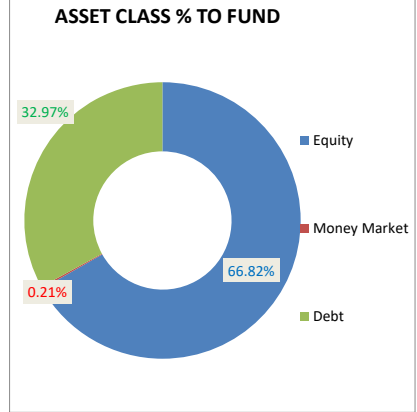
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	0.06%
6 Months	-5.00%	-3.22%
1 Year	9.24%	9.40%
2 Years	16.34%	14.30%
3 Years	11.38%	10.17%
Since Inception	N.A.	7.75%

BENCHMARK	
INDEX	CRISIL Magnifier
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	1%
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	2%
CRISIL Short Term Gilt	13%
Liquid Retail Fund Index	1%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	
ICICI BANK LTD.	4.93
MARUTI SUZUKI INDIA LIMITED	4.58
Infosys Ltd	4.54
H D F C BANK LTD.	4.43
HINDUSTAN UNILEVER LTD.	3.91
TATA CONSULTANCY SERVICES LTD.	3.81
I T C LTD.	3.76
AXIS BANK LTD.(FORLY.UTI BANK)	3.72
WIPRO LTD.	3.57
RELIANCE INDUSTRIES LTD.	3.30
OTHERS	26.27
<b>Total Equity</b>	<b>66.82</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.34% PUNJAB SDL 02.01.2029	10.20
6.10% GOI 12.07.2031	9.02
7.97% WEST BENGAL SDL 14.10.2025	8.15
8.17% GUJARAT SDL 24.04.2029	4.36
7.58% RAJASTHAN SDL 09.08.2026	0.17
7.40% MADHYA PRADESH 09.11.2026	0.10
7.22% RAJASTHAN SDL 26.07.2032	0.07
OTHERS	0.00

CORPORATE BONDS	
Shree Renuka Sugars Limited NCD 2021	0.50
Shree Renuka sugars	0.40
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>32.97</b>
Money Market	0.21
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.08
COMP-SOFT	15.15
BANKS	15.08
AUTO&ANCIL	9.32
FMCG	7.67
OIL&GAS	5.47
PHARMA	4.35
CEMENT	2.41
CAPGOODS	2.30
METALS&MIN	1.95
OTHERS	4.22
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**New Pension Plus-Bonds**  
**ULIF00101/02/22LICPENFBND512**

<b>AS ON 31-01-2025</b>	
Inception Date	05 September 2022
NAV	11.8306

<b>Objective of the Fund:</b>
Low Risk

<b>AUM (Amount in Crore)</b>		
42.45		
Equity	Money Market & Net Current Assets	Debt
0.00	4.09	38.36

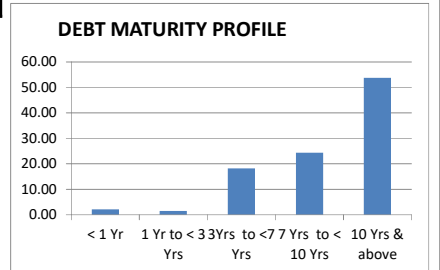
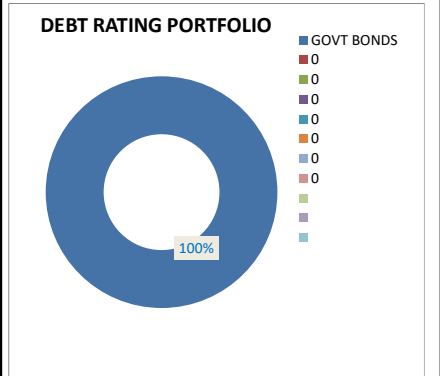
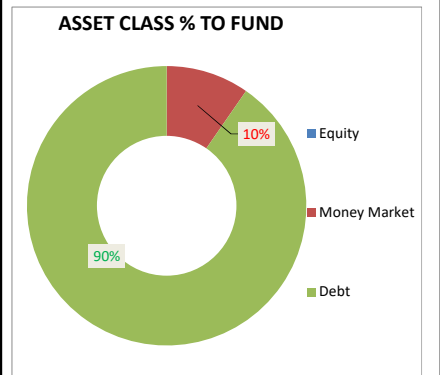
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.74%	0.70%
6 Months	3.85%	3.67%
1 Year	7.95%	8.25%
2 Years	N.A.	7.70%
3 Years	N.A.	N.A.
Since Inception	N.A.	7.23%

<b>BENCHMARK</b>	
INDEX	CRISIL Preserver (with
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	4%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	3%
CRISIL AAA Long Term Bond Index	5%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	4%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	5%
CRISIL Medium Term Gilt Index	18%
CRISIL Short Term Gilt	55%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	-

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.18% GOI 24.07.2037	15.75
7.47% MAHARASHTRA SGS 13.09.2034	9.66
7.11%KARNATAKA SGS 18122035	7.07
7.06% GOI 10.04.2028	5.96
7.41% GOI 19.12.2036	5.95
7.36% GOI 12.09.2052	4.90
7.74% RAJASTHAN SGS 06122033	4.72
7.10% GOI 18.04.2029	4.26
7.54% GOI 23.05.2036	3.48
6.95% GOI 16.12.2061	3.41
OTHERS	25.20
<b>CORPORATE BONDS</b>	
<b>FIXED Deposit</b>	
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>90.37</b>
Money Market	9.63
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 7.12

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	90.31
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
TELECOM	0.00
OTHERS	9.69
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
New Pension Plus-Secured  
ULIF00201/02/22LICPENFSEC512

<b>AS ON 31-01-2025</b>	
Inception Date	05 September 2022
NAV	12.2581

<b>Objective of the Fund:</b>
Low To Medium Risk

AUM (Amount in Crore)		
58.77		
Equity	Money Market & Net Current Assets	Debt
21.34	4.47	32.96

Asset Allocation	
Equity	10.00% to 50.00%
Debt	50.00% to 90.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

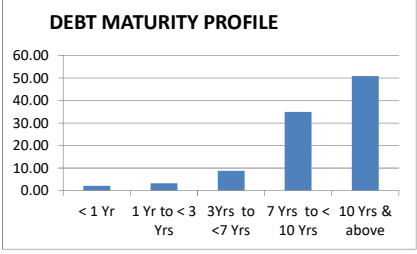
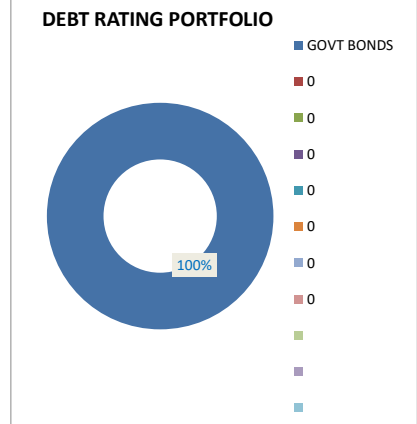
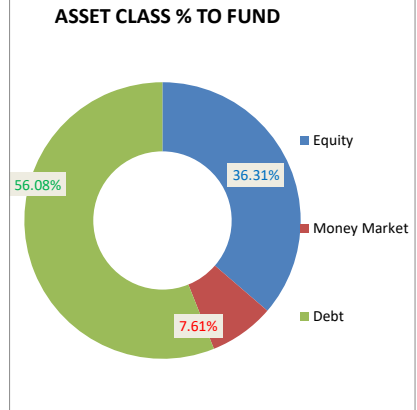
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.77%
6 Months	0.64%	-0.79%
1 Year	8.18%	8.19%
2 Years	N.A.	11.32%
3 Years	N.A.	N.A.
Since Inception	N.A.	8.82%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	1%
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	-
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	9%
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	40%
Liquid Retail Fund Index	3%
S&P BSE 200 TR	25%

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	2.86
TECH MAHINDRA LTD	2.28
HINDUSTAN UNILEVER LTD.	2.25
ASIAN PAINTS LTD.	2.15
MARUTI SUZUKI INDIA LIMITED	1.64
STATE BANK OF INDIA	1.58
TATA CONSULTANCY SERVICES LTD.	1.40
RELIANCE INDUSTRIES LTD.	1.40
BHARTI AIRTEL LTD.	1.38
DABUR INDIA LTD.	1.13
OTHERS	18.24
<b>Total Equity</b>	<b>36.31</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% BR SDL 27.11.2034	5.98
7.18% GOI 24.07.2037	5.25
7.26% GOI 22.08.2032	4.17
7.41% GOI 19.12.2036	4.14
7.31% KERALA SGS07.08.2040	3.46
7.74% RAJASTHAN SGS 06122033	3.41
7.54% GOI 23.05.2036	3.04
7.36% GOI 12.09.2052	2.41
7.10% GOI 18.04.2029	1.97
7.43% MH SDL 03042039	1.75
OTHERS	20.50

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>56.08</b>
Money Market	7.61
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 7.27

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	56.07
COMP-SOFT	6.65
BANKS	6.09
FMCG	5.77
FERTI	3.15
AUTO&ANCIL	2.98
PHARMA	2.35
FINANCE	1.97
OIL&GAS	1.48
TELECOM	1.38
OTHERS	12.11
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**New Pension Plus-Balanced**  
**ULIF00301/02/22LICPENFBAL512**

<b>AS ON 31-01-2025</b>	
<b>Inception Date</b>	05 September 2022
<b>NAV</b>	12.3687

<b>Objective of the Fund:</b>
Medium Risk

<b>AUM (Amount in Crore)</b>		
192.67		
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>	<b>Debt</b>
106.82	19.63	66.22

<b>Asset Allocation</b>	
<b>Equity</b>	30.00% to 70.00%
<b>Debt</b>	30.00% to 70.00%
<b>Money Market</b>	0.00% to 40.00%

<b>Fund Manager</b>	Mr. Anil Kumar
<b>FUNDS MANAGED</b>	
<b>Total Funds</b>	14
<b>Bond funds</b>	4
<b>Secured</b>	4
<b>Balanced</b>	3
<b>Growth</b>	3

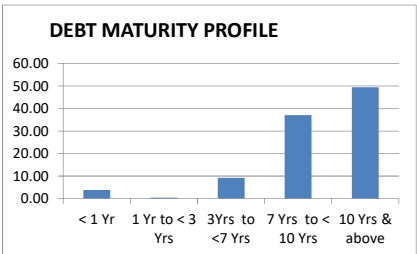
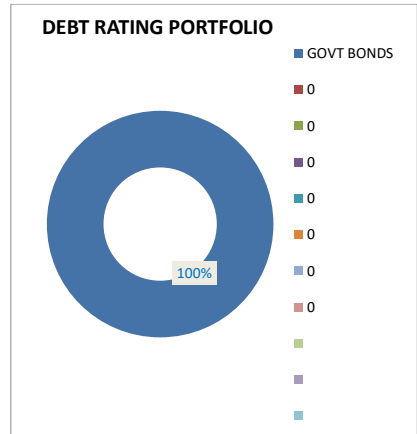
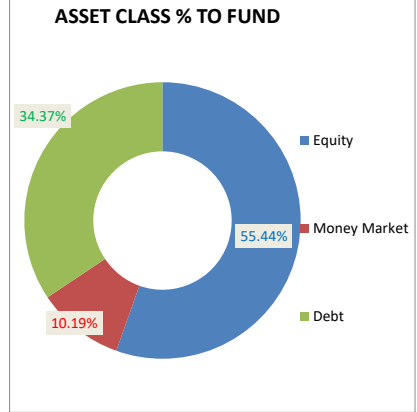
<b>PERFORMANCE</b>		
<b>Period</b>	<b>Bench Mark Returns</b>	<b>Fund Returns</b>
<b>1 Month</b>	-0.71%	1.56%
<b>6 Months</b>	-1.74%	-2.62%
<b>1 Year</b>	8.28%	8.43%
<b>2 Years</b>	N.A.	12.64%
<b>3 Years</b>	N.A.	N.A.
<b>Since Inception</b>	N.A.	9.23%

<b>BENCHMARK</b>	
<b>INDEX</b>	<b>CRISIL Balancer Debt</b>
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	-
CRISIL AA- Long Term Bond Index	3%
CRISIL AA Short Term Bond Index	-
CRISIL AA+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	31%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	45%

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
<b>HINDUSTAN UNILEVER LTD.</b>	4.61
<b>RELIANCE INDUSTRIES LTD.</b>	3.94
<b>MARUTI SUZUKI INDIA LIMITED</b>	3.74
<b>Infosys Ltd</b>	3.23
<b>STATE BANK OF INDIA</b>	2.59
<b>H D F C BANK LTD.</b>	2.27
<b>ASIAN PAINTS LTD.</b>	2.21
<b>TECH MAHINDRA LTD</b>	2.00
<b>Bajaj Finance Limited</b>	1.92
<b>BHARTI AIRTEL LTD.</b>	1.81
<b>OTHERS</b>	27.12
<b>Total Equity</b>	<b>55.44</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
7.18% GOI 24.07.2037	5.88
7.26% GOI 22.08.2032	4.55
7.18% BR SDL 27.11.2034	2.87
7.41% GOI 19.12.2036	1.83
7.36% GOI 12.09.2052	1.75
7.31% KERALA SGS07.08.2040	1.58
7.34% TS SDL 19.01.2034	1.58
7.32% MH SDL 31052032	1.58
7.10% GOI 18.04.2029	1.12
7.47% MAHARASHTRA SGS 13.09.2034	1.06
<b>OTHERS</b>	10.57

<b>CORPORATE BONDS</b>	
<b>OTHERS</b>	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	<b>34.37</b>
<b>Money Market</b>	<b>10.19</b>
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 7.21

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	34.37
<b>FMCG</b>	8.98
<b>BANKS</b>	8.20
<b>COMP-SOFT</b>	7.05
<b>AUTO&amp;ANCIL</b>	6.22
<b>FERTI</b>	5.91
<b>OIL&amp;GAS</b>	3.97
<b>FINANCE</b>	2.95
<b>CEMENT</b>	2.29
<b>METALS&amp;MIN</b>	2.03
<b>OTHERS</b>	18.03
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**New Pension Plus-Growth**  
**ULIF00401/02/22LICPENFGRW512**

<b>AS ON 31-01-2025</b>	
Inception Date	05 September 2022
NAV	12.8482

<b>Objective of the Fund:</b>
High Risk

AUM (Amount in Crore)		
2069.37		
Equity	Money Market & Net Current Assets	Debt
1612.99	281.61	174.77

Asset Allocation	
Equity	40.00% to 100.00%
Debt	0.00% to 60.00%
Money Market	0.00% to 40.00%

<b>Fund Manager</b>	<b>Mr. Anil Kumar</b>
<b>FUNDs MANAGED</b>	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

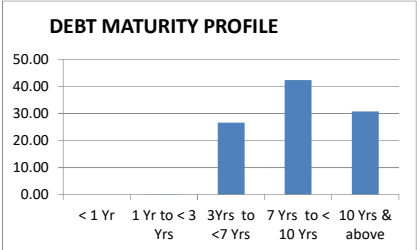
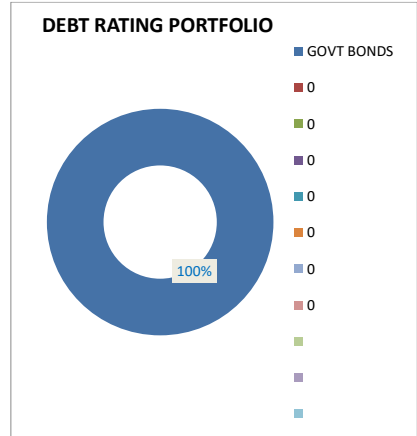
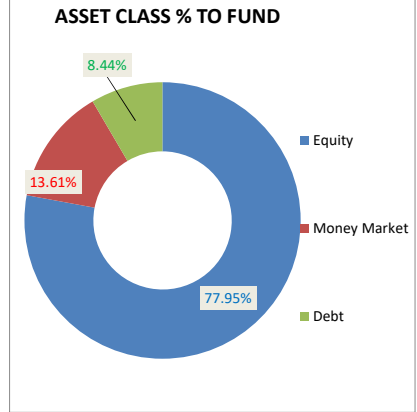
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.72%	2.55%
6 Months	-5.34%	-3.84%
1 Year	8.47%	9.31%
2 Years	N.A.	15.32%
3 Years	N.A.	N.A.
Since Inception	N.A.	10.97%

BENCHMARK	
INDEX	CRISIL Aggressive
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
CRISIL A Short Term Bond Index	-
CRISIL AA Long Term Bond Index	1%
CRISIL AA- Long Term Bond Index	1%
CRISIL AA Short Term Bond Index	1%
CRISIL AA+ Medium Term Bond Index	1%
CRISIL AA+ Short Term Bond Index	1%
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	1%
CRISIL AAA Short Term Bond Index	3%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	1%
CRISIL Medium Term Gilt Index	4%
CRISIL Short Term Gilt	8%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	75%

TOP 10 HOLDINGS	
EQUITY	
MARUTI SUZUKI INDIA LIMITED	6.46
RELIANCE INDUSTRIES LTD.	5.77
HINDUSTAN UNILEVER LTD.	4.88
Bajaj Finance Limited	4.38
ASIAN PAINTS LTD.	3.06
Infosys Ltd	3.03
NESTLE INDIA LTD.	2.82
STATE BANK OF INDIA	2.29
LARSEN & TOUBRO LTD.	2.27
TECH MAHINDRA LTD	2.27
OTHERS	40.72
<b>Total Equity</b>	<b>77.95</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.17% GOI 17.04.2030	1.33
7.18% GOI 24.07.2037	1.09
7.26% GOI 06.02.2033	0.87
7.18% BR SDL 27.11.2034	0.73
7.26% GOI 22.08.2032	0.60
7.41% GOI 19.12.2036	0.55
7.10% GOI 18.04.2029	0.52
7.40% UTTAR PRADESH SGS 26.07.2033	0.49
7.34% TAMILNADU 24072034	0.49
7.5% 2034-AUG-10 GOVT OF INDIA	0.41
OTHERS	1.36

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>8.44</b>
Money Market	13.61
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 6.40

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
FMCG	12.92
BANKS	8.98
GOVT SECURITIES	8.45
AUTO&ANCIL	8.14
COMP-SOFT	7.45
FINANCE	7.01
OIL&GAS	6.27
MISC	5.27
FERTI	5.24
CEMENT	4.89
OTHERS	25.38
<b>TOTAL</b>	<b>100.00</b>