



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Bond
ULIF001040305LICFUT+BND512

AS ON 31-12-2024	
Inception Date	04 March 2005
NAV	32.1330

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
5.17		
Equity	Money Market & Net Current Assets	Debt
0.00	-0.03	5.20

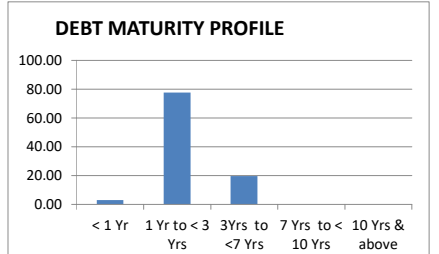
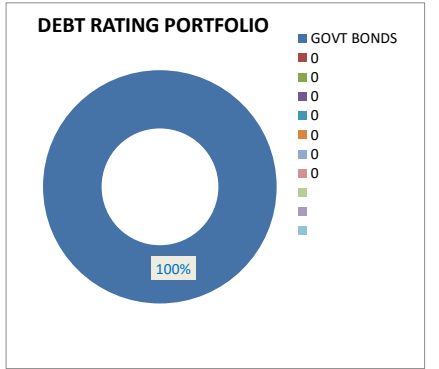
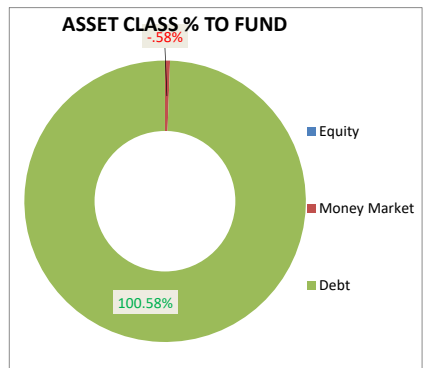
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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	0.53%	0.42%
6 Months	4.06%	3.69%
1 Year	7.90%	7.19%
2 Years	7.56%	8.36%
3 Years	5.81%	6.72%
Since Inception	N.A.	6.06%

BENCHMARK		
INDEX	CRISIL Preservor (with Credit)	
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	
7.69% WEST BENGAL SDL 27/07/2026	35.77
7.10% GOI 18.04.2029	19.60
8.39% UTTAR PRADESH 27.01.2026	17.66
8.00% GUJARAT 20.04.2026	15.67
8.24% 2027-FEB-15 GOVT OF INDIA	8.96
8.20% UTTARPRADESH SDL 24062025	2.92
OTHERS	
0.00	
CORPORATE BONDS	% to AUM
OTHERS	
0.00	
FIXED Deposit	
0.00	
Total Debt	100.58
Money Market	-0.58
Grand Total	100.00



Modified Duration : 1.75

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	100.39
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	-0.39
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	04 March 2005
NAV	52.5522

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
4.16			
Equity	Money Market & Net Current Assets	Debt	
0.78	-0.11	3.49	

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

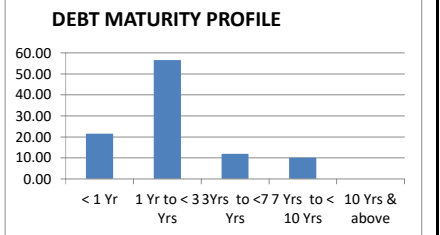
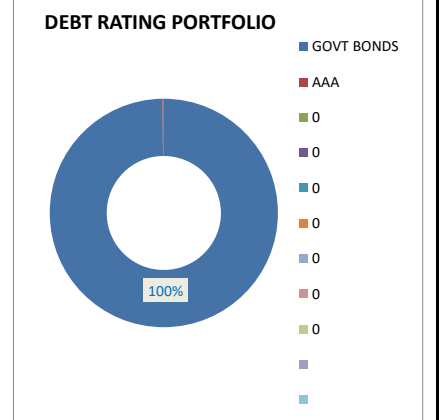
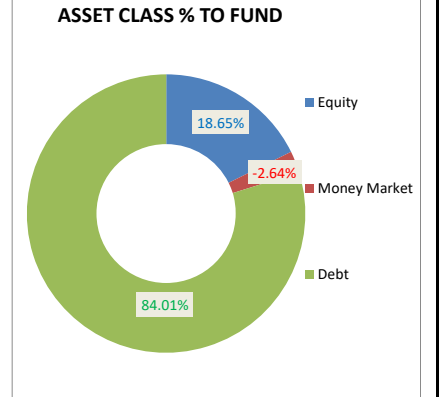
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.28%	0.02%
6 Months	3.48%	4.19%
1 Year	8.35%	11.09%
2 Years	8.17%	10.00%
3 Years	6.04%	7.85%
Since Inception	N.A.	8.72%

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.	1.56
DIVI'S LABORATORIES LTD.	1.47
MAHINDRA & MAHINDRA LTD.	1.45
Infosys Ltd	1.40
I T C LTD.	1.40
ICICI BANK LTD.	1.23
GRASIM INDUSTRIES LTD.	1.17
STATE BANK OF INDIA	1.15
RELIANCE INDUSTRIES LTD.	1.02
LARSEN & TOUBRO LTD.	0.87
OTHERS	5.92
Total Equity	18.64

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.69% WEST BENGAL SDL 27/07/2026	29.27
8.00% GUJARAT 20.04.2026	18.26
8.05% UTTARAKHAND SDL 25032025	17.85
8.17%GUJARAT SDL 24.04.2029	9.99
7.18% MAHARASHTRA 28.06.2032	7.25
7.22% RAJASTHAN SDL 26.07.2032	1.21
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.18
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	84.01
Money Market	-2.64
Grand Total	100.00



Modified Duration : 1.80

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	83.68
BANKS	4.57
COMP-SOFT	3.85
PHARMA	2.16
FMCG	1.92
AUTO&ANCIL	1.44
CEMENT	1.20
OIL&GAS	0.96
CAPGOODS	0.96
POWER	0.72
OTHERS	-1.46
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	04 March 2005
NAV	56.4507

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
21.95			
Equity	Money Market & Net Current Assets	Debt	
5.78	0.48	15.70	

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		

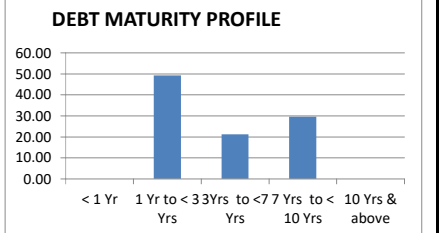
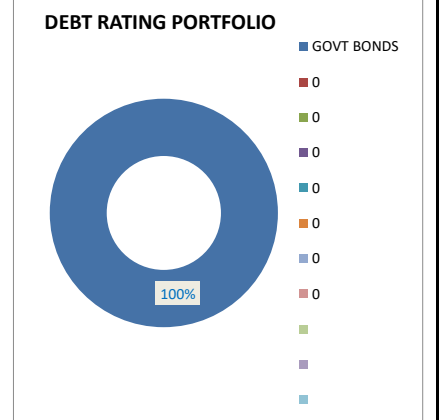
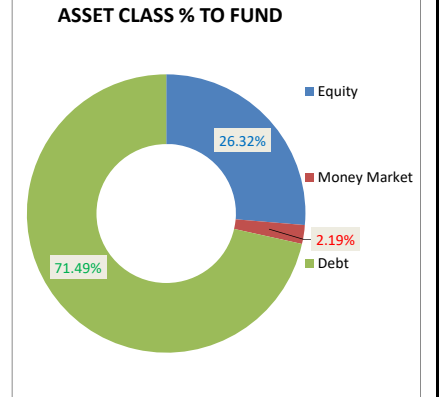
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.11%	-0.23%
6 Months	2.49%	2.50%
1 Year	9.21%	10.22%
2 Years	9.97%	10.29%
3 Years	7.46%	7.57%
Since Inception	N.A.	9.12%

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
ICICI BANK LTD.	2.60
MAHINDRA & MAHINDRA LTD.	2.19
BHARTI AIRTEL LTD.	2.17
Infosys Ltd	2.14
KOTAK MAHINDRA BANK LTD.	2.03
I T C LTD.	1.98
H D F C BANK LTD.	1.82
TATA MOTORS LTD.	1.69
AXIS BANK LTD.(FORLY.UTI BANK)	1.56
RELIANCE INDUSTRIES LTD.	1.55
OTHERS	6.59
Total Equity	26.32

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.02% TELANGANA 25.05.2026	15.91
8.25% ANDHRA PRADESH SDL 16.01.2034	15.63
8.24% 2027-FEB-15 GOVT OF INDIA	14.07
7.60% PUNJAB SDL 04.06.2029	10.44
7.22% ARUNACHAL PRADESH 12.07.2027	5.20
8.17%GUJARAT SDL 24.04.2029	4.73
7.22% RAJASTHAN SDL 26.07.2032	3.22
7.18% MAHARASHTRA 28.06.2032	2.29
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	71.49
Money Market	2.19
Grand Total	100.00



Modified Duration : 3.38

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.52
BANKS	8.29
COMP-SOFT	5.24
AUTO&ANCIL	3.87
TELECOM	2.19
FMCG	2.00
CAPGOODS	1.87
OIL&GAS	1.55
CEMENT	0.96
POWER	0.18
OTHERS	2.33
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	04 March 2005
NAV	81.1034

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
298.72			
Equity	Money Market & Net Current Assets	Debt	
167.29	8.25	123.18	

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		

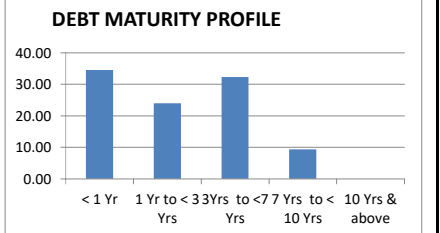
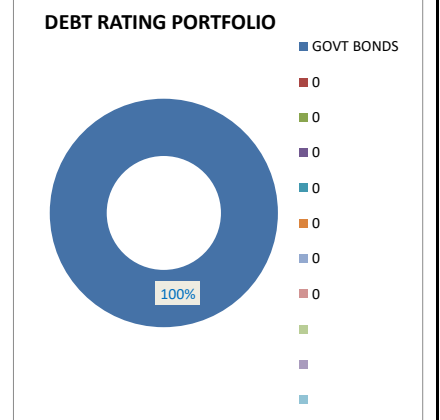
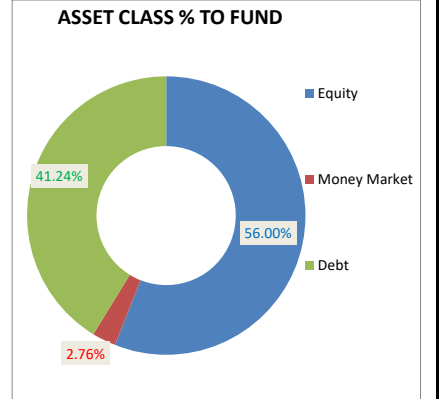
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.47%	-0.27%
6 Months	1.42%	3.65%
1 Year	9.19%	12.17%
2 Years	10.76%	13.80%
3 Years	7.98%	10.03%
Since Inception	N.A.	11.13%

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.	4.33
I T C LTD.	3.89
LARSEN & TOUBRO LTD.	3.62
TATA CONSULTANCY SERVICES LTD.	3.43
AXIS BANK LTD.(FORLY.UTI BANK)	3.03
MAHINDRA & MAHINDRA LTD.	3.02
H D F C BANK LTD.	2.81
APOLLO HOSPITALS ENTERPRISE LTD.	2.44
Infosys Ltd	2.43
RELIANCE INDUSTRIES LTD.	2.36
OTHERS	24.64
Total Equity	56.00

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.20% UTTARPRADESH SDL 24062025	13.66
6.10% GOI 12.07.2031	11.29
7.26% GOI 22.08.2032	3.43
7.38% GOI 20.06.2027	3.43
8.02% TELANGANA 25.05.2026	2.04
8.24% 2027-FEB-15 GOVT OF INDIA	1.93
8% RAJASTHAN SDL 25-05-2026	1.70
7.10% GOI 18.04.2029	1.36
7.69% WEST BENGAL SDL 27/07/2026	0.69
7.60% PUNJAB SDL 04.06.2029	0.65
OTHERS	1.06

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	41.24
Money Market	2.76
Grand Total	100.00



Modified Duration : 1.67

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.24
COMP-SOFT	9.83
BANKS	9.33
FMCG	6.65
CAPGOODS	5.44
PHARMA	5.37
FINANCE	5.31
AUTO&ANCIL	3.48
METALS&MIN	3.11
CEMENT	2.79
OTHERS	7.45
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Bond
ULIF001181005LICJVN+BND512

AS ON 31-12-2024	
Inception Date	18 October 2005
NAV	38.2931

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
65.28		
Equity	Money Market & Net Current Assets	Debt
0.00	3.29	61.99

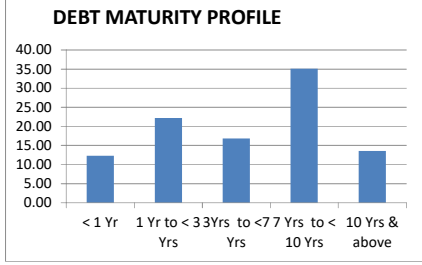
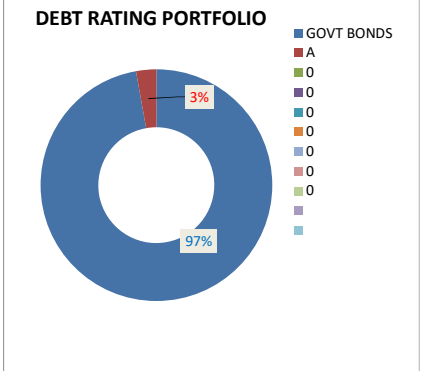
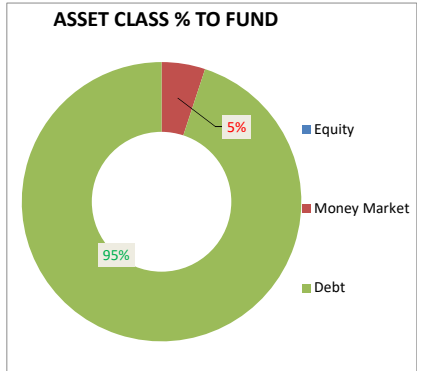
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

Fund Manager	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	0.53%	0.56%
6 Months	4.06%	3.99%
1 Year	7.90%	8.31%
2 Years	7.56%	7.57%
3 Years	5.81%	5.64%
Since Inception	N.A.	7.24%

BENCHMARK	
INDEX	CRISIL Preservor (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	
7.22% GOA 12.07.2027	10.78
7.22% RAJASTHAN SDL 26.07.2032	10.18
7.98% Uttarpradesh 11.04.2028	7.86
8.32% MAHARASHTRA SDL 15.07.2025	7.41
7.62% WEST BENGAL SDL 29.11.2032	5.72
7.48% ODISHA SDL 13.09.2032	5.47
8.25% ANDHRA PRADESH SDL 16.01.2034	4.93
7.62%GOI15.09.2039	4.90
7.53% PUDUCHERRY 22.11.2027	4.66
7.67% TELENGANA 25.10.2037	4.00
OTHERS	26.40
CORPORATE BONDS	
% to AUM	
Shree Renuka Sugars Limited NCD 2021	2.08
Shree Renuka sugars	0.58
OTHERS	0.00
FIXED Deposit	
0.00	
Total Debt	94.96
Money Market	5.04
Grand Total	100.00



Modified Duration : 4.11

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	92.28
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	7.72
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	18 October 2005
NAV	43.3769

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
15.11		
Equity	Money Market & Net Current Assets	Debt
2.12	0.71	12.28

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

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

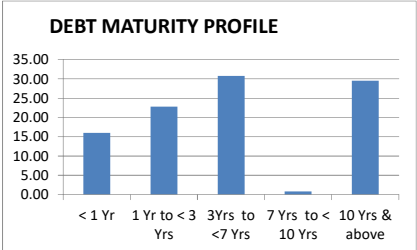
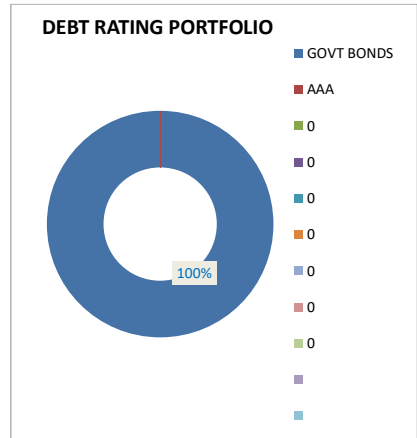
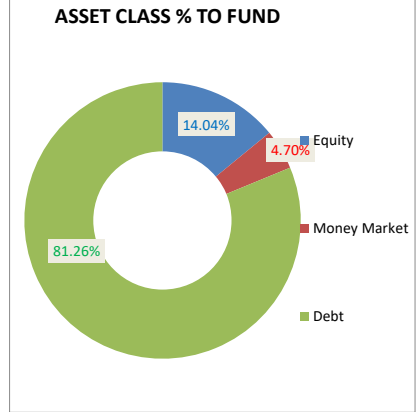
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.28%	0.09%
6 Months	3.48%	3.20%
1 Year	8.35%	9.87%
2 Years	8.17%	9.70%
3 Years	6.04%	7.92%
Since Inception	N.A.	7.93%

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	
	% to AUM
H D F C BANK LTD.	1.29
STATE BANK OF INDIA	1.24
Infosys Ltd	1.18
Bajaj Finance Limited	1.17
ULTRATECH CEMENT LTD.	1.13
HINDUSTAN UNILEVER LTD.	1.08
MARUTI SUZUKI INDIA LIMITED	1.08
HINDALCO INDUSTRIES LTD.	0.92
GRASIM INDUSTRIES LTD.	0.81
RELIANCE INDUSTRIES LTD.	0.80
OTHERS	3.34
Total Equity	14.04

DEBT PORTFOLIO	
GOVT. SECURITIES	
	% to AUM
7.42% KA SDL 06032035	13.54
6.10% GOI 12.07.2031	11.48
8.33 GOI 09072026	11.18
7.67% TELENGANA 25.10.2037	6.91
7.79% KARNATAKA 03.01.2028	6.75
7.53% PUDUCHERRY 22.11.2027	6.72
8.32% MAHARASHTRA SDL 15.07.2025	5.33
8.27% TAMILNADU SDL 12.8.2025	4.00
8.18% ANDHRA PRADESH SDL 10.04.2035	3.57
8.17% GUJARAT SDL 24.04.2029	3.44
OTHERS	8.35

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	81.26
Money Market	4.70
Grand Total	100.00



Modified Duration : 3.93

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	81.16
BANKS	2.98
AUTO&ANCIL	2.18
CEMENT	1.92
FMCG	1.72
FINANCE	1.32
METALS&MIN	1.32
COMP-SOFT	1.19
OIL&GAS	0.79
TELECOM	0.53
OTHERS	4.89
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	18 October 2005
NAV	42.1259

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
21.04		
Equity	Money Market & Net Current Assets	Debt
5.57	1.54	13.93

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

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

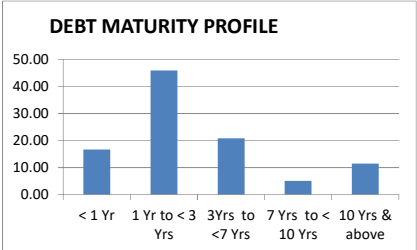
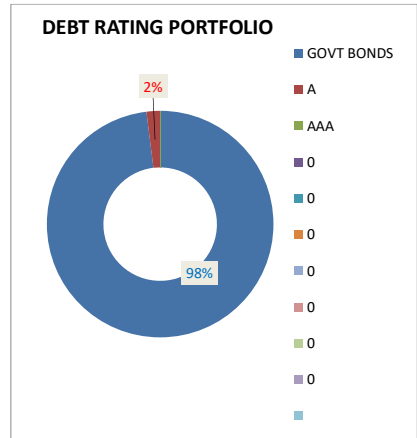
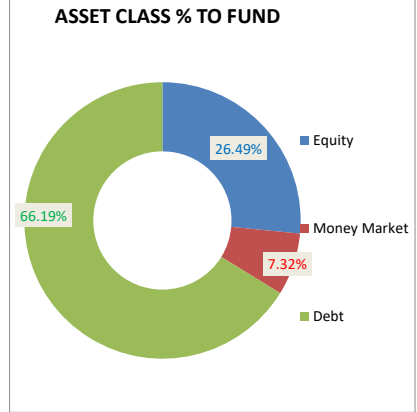
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.11%	-0.48%
6 Months	2.49%	2.18%
1 Year	9.21%	9.01%
2 Years	9.97%	9.21%
3 Years	7.46%	7.34%
Since Inception	N.A.	7.77%

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	
Infosys Ltd	2.45
STATE BANK OF INDIA	2.34
H D F C BANK LTD.	2.27
AXIS BANK LTD.(FORLY.UTI BANK)	2.02
TATA CONSULTANCY SERVICES LTD.	1.95
GRASIM INDUSTRIES LTD.	1.92
HINDALCO INDUSTRIES LTD.	1.57
MARUTI SUZUKI INDIA LIMITED	1.55
Bajaj Finance Limited	1.54
BHARTI AIRTEL LTD.	1.51
OTHERS	7.37
Total Equity	26.49

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.24% 2027-FEB-15 GOVT OF INDIA	17.12
8.29% ANDHRA PRADESH 13.01.2026	9.63
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	4.79
8.27% TAMILNADIU SDL 12.8.2025	3.35
8.24% TELANGANA SDL 09.09.2025	2.88
8.18%ANDHRA PRADESH SDL 10.04.2035	2.56
8.17%GUJARAT SDL 24.04.2029	2.47
OTHERS	6.05

CORPORATE BONDS	
Shree Renuka Sugars Limited NCD 2021	0.99
Shree Renuka sugars	0.28
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	66.19
Money Market	7.32
Grand Total	100.00



Modified Duration : 2.77

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	65.01
BANKS	8.13
COMP-SOFT	4.75
PHARMA	2.19
METALS&MIN	2.14
CEMENT	1.95
AUTO&ANCIL	1.90
FINANCE	1.71
TELECOM	1.52
FMCG	0.95
OTHERS	9.75
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	18 October 2005
NAV	72.7425

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1046.83		
Equity	Money Market & Net Current Assets	Debt
598.20	12.92	435.71

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

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

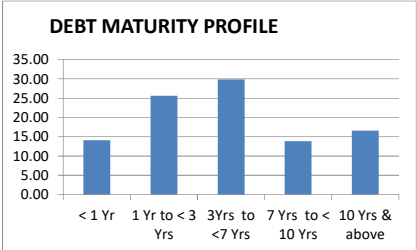
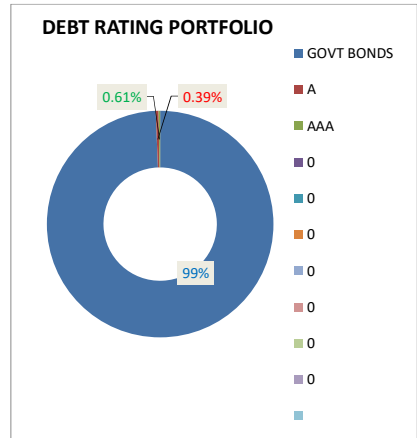
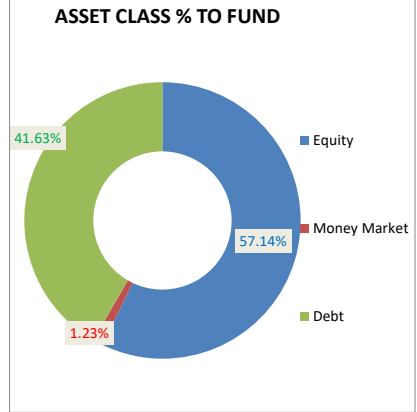
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.47%	-1.63%
6 Months	1.42%	0.43%
1 Year	9.19%	9.61%
2 Years	10.76%	12.39%
3 Years	7.98%	9.22%
Since Inception	N.A.	10.88%

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	
STATE BANK OF INDIA	4.83
Infosys Ltd	4.62
AXIS BANK LTD.(FORLY.UTI BANK)	4.57
TECH MAHINDRA LTD	4.01
H D F C BANK LTD.	3.96
HINDALCO INDUSTRIES LTD.	3.64
I T C LTD.	3.31
ICICI BANK LTD.	3.27
ULTRATECH CEMENT LTD.	2.51
TATA CONSULTANCY SERVICES LTD.	2.35
OTHERS	20.07
Total Equity	57.14

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22% ARUNACHAL PRADESH 12.07.2027	6.56
7.26% GOI 22.08.2032	3.92
7.10% GOI 18.04.2029	3.11
6.10% GOI 12.07.2031	2.81
8.22% KARNATAKA 9.12.2025	2.42
7.97% WEST BENGAL SDL 14.10.2025	2.02
8.15% MAHARASHTRA SDL 16.04.2030	2.00
7.41% GOI 19.12.2036	1.99
7.18% GOI 24.07.2037	1.47
7.53% PUDUCHERRY 22.11.2027	1.45
OTHERS	13.62

CORPORATE BONDS	
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
Total Debt	41.63
Money Market	1.23
Grand Total	100.00



Modified Duration : 3.92

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.36
BANKS	19.19
COMP-SOFT	13.37
OIL&GAS	5.02
FMCG	4.48
METALS&MIN	3.64
FERTI	3.15
AUTO&ANCIL	2.92
CEMENT	2.56
CAPGOODS	1.38
OTHERS	2.93
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	22 June 2006
NAV	50.3495

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
5.73			
Equity	Money Market & Net Current Assets	Debt	
0.95	0.65	4.14	

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

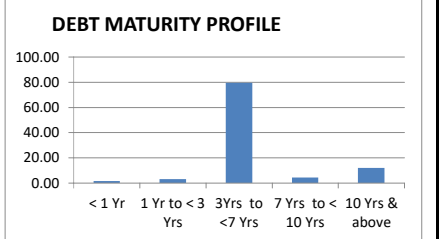
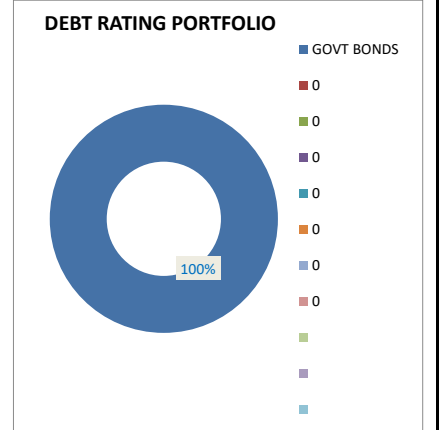
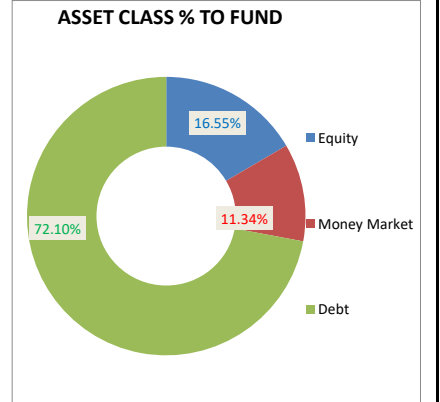
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.28%	-0.05%
6 Months	3.48%	3.13%
1 Year	8.35%	8.38%
2 Years	8.17%	9.38%
3 Years	6.04%	7.05%
Since Inception	N.A.	9.11%

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
Infosys Ltd	1.41
ICICI BANK LTD.	1.41
H C L TECHNOLOGIES LTD.	1.37
H D F C BANK LTD.	1.36
HINDALCO INDUSTRIES LTD.	1.26
I T C LTD.	1.21
G A I L (INDIA) LTD.	1.14
TATA CONSULTANCY SERVICES LTD.	1.01
HERO MOTOCORP LTD.	0.94
LARSEN & TOUBRO LTD.	0.90
OTHERS	4.54
Total Equity	16.55

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.26% GUJARAT 14.03.2028	45.02
6.10% GOI 12.07.2031	5.04
6.98%TAMIL NADU SGS 14.07.2031	4.51
6.97% PUNJAB SDL 11.03.2040	4.20
6.64% GOI 16.06.2035	3.44
7.25% ANDHRA PRADESH SDL21.08.2031	2.64
8.57% WEST BENGAL 09.03.2026	2.13
7.26% GOI 22.08.2032	1.75
7.99% UTTAR PRADESH 28.10.2025	1.06
7.63% HIMACHAL PRADESH SGS 14.12.2037	0.91
OTHERS	1.40

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	72.10
Money Market	11.34
Grand Total	100.00



Modified Duration : 3.85

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	72.08
COMP-SOFT	4.71
BANKS	4.19
OIL&GAS	1.75
FMCG	1.75
METALS&MIN	1.22
AUTO&ANCIL	0.87
CAPGOODS	0.87
FERTI	0.52
FINANCE	0.35
OTHERS	11.69
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	22 June 2006
NAV	49.5117

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
61.34			
Equity	Money Market & Net Current Assets	Debt	
15.11	3.13	43.11	

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

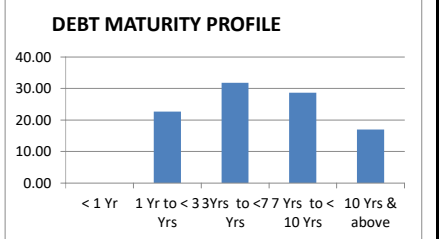
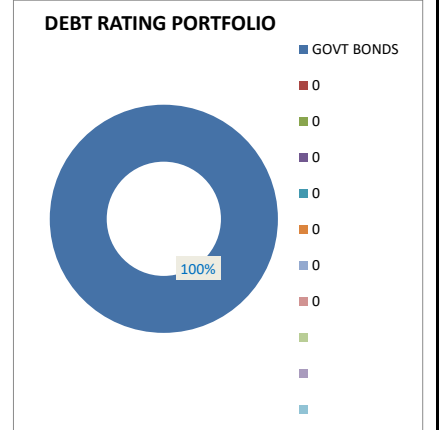
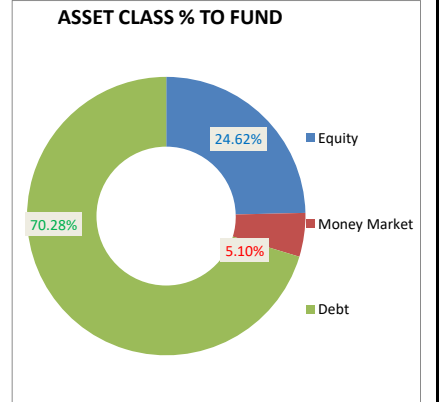
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.23%	-0.33%
6 Months	2.33%	2.53%
1 Year	9.76%	9.62%
2 Years	11.00%	10.31%
3 Years	8.40%	8.24%
Since Inception	N.A.	9.01%

BENCHMARK	
INDEX	Crisil 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	2.13
Infosys Ltd	2.04
H D F C BANK LTD.	1.84
HINDUSTAN UNILEVER LTD.	1.74
TATA STEEL LTD.	1.49
COAL INDIA LIMITED	1.44
RELIANCE INDUSTRIES LTD.	1.39
LARSEN & TOUBRO LTD.	1.30
OIL & NATURAL GAS CORPN. LTD.	1.26
SUN PHARMACEUTICAL INDS. LTD.	1.23
OTHERS	8.76
Total Equity	24.62

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.57% WEST BENGAL 09.03.2026	15.94
8.44% ANDHRA PRADESH 05.12.2033	8.88
6.64% GOI 16.06.2035	8.02
6.10% GOI 12.07.2031	7.38
7.18% GOI 14.08.2033	6.51
6.98%TAMIL NADU SGS 14.07.2031	6.02
8.30% GUJRAT SDL 06.02.2029	5.62
8.26% GUJARAT 14.03.2028	3.30
7.41%PUNJAB SGS 12.06.2034	2.48
7.26%PUNJAB SGS 28082036	1.48
OTHERS	4.65

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	70.28
Money Market	5.10
Grand Total	100.00



Modified Duration : 4.70

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.28
BANKS	4.50
COMP-SOFT	3.33
FMCG	3.24
METALS&MIN	3.08
OIL&GAS	2.80
FERTI	1.74
PHARMA	1.56
TELECOM	1.43
CAPGOODS	1.32
OTHERS	6.72
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus - Bond
ULIF001050706LICMKT+BND512

AS ON 31-12-2024	
Inception Date	05 July 2006
NAV	43.8180

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
17.03		
Equity	Money Market & Net Current Assets	Debt
0.00	1.22	15.81

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

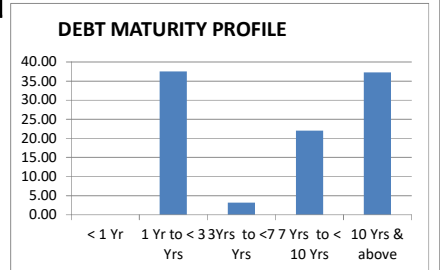
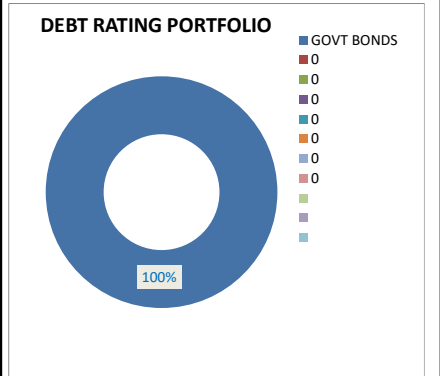
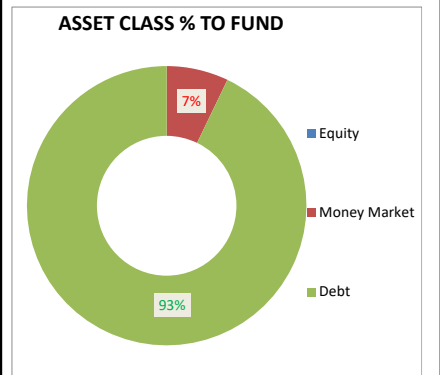
Fund Manager	Ms. Shubhangi Chogale
FUNDS MANAGED	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.50%
6 Months	4.06%	4.05%
1 Year	7.90%	8.74%
2 Years	7.56%	7.90%
3 Years	5.81%	6.48%
Since Inception	N.A.	8.31%

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	
7.54% GOI 23.05.2036	30.83
7.26% GOI 22.08.2032	18.07
7.22%UTTARA KHAND 12.07.2027	17.72
7.27%GOI08.04.2026	17.15
7.62%GOI15.09.2039	3.75
7.20% TAMILNADU SDL 27.11.2031	2.95
7.22% RAJASTHAN SDL 26.07.2032	2.36

OTHERS	0.00
CORPORATE BONDS	% to AUM
OTHERS	
FIXED Deposit	0.00
OTHERS	0.00
Total Debt	92.84
Money Market	7.16
Grand Total	100.00



Modified Duration : 4.95

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	92.83
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	7.17
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	05 July 2006
NAV	53.0228

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
9.19		
Equity	Money Market & Net Current Assets	Debt
2.21	0.61	6.37

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

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

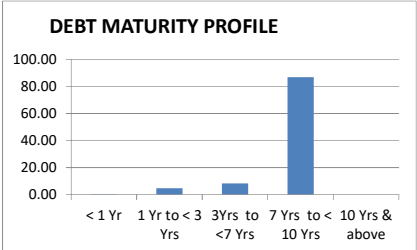
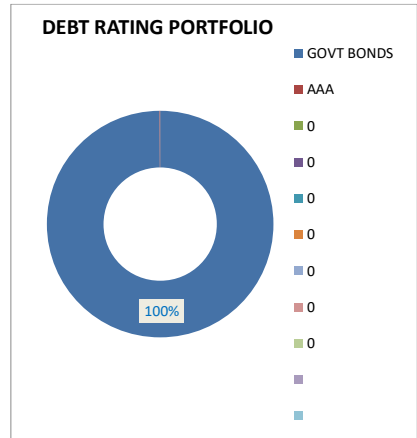
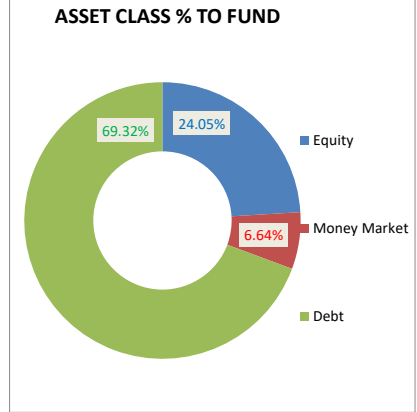
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.11%	0.03%
6 Months	2.49%	2.69%
1 Year	9.21%	10.12%
2 Years	9.97%	10.02%
3 Years	7.46%	7.62%
Since Inception	N.A.	9.43%

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	2.05
STATE BANK OF INDIA	2.03
MAHINDRA & MAHINDRA LTD.	1.96
CIPLA LTD.	1.66
TATA CONSULTANCY SERVICES LTD.	1.50
RELIANCE INDUSTRIES LTD.	1.32
H D F C BANK LTD.	1.29
ICICI BANK LTD.	1.25
ULTRATECH CEMENT LTD.	1.24
GRASIM INDUSTRIES LTD.	1.20
OTHERS	8.55
Total Equity	24.05

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	60.24
8.15% MAHARASHTRA SDL 16.04.2030	5.69
8.33 GOI 09072026	3.34
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.05
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	69.32
Money Market	6.64
Grand Total	100.00



Modified Duration : 5.27

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	69.30
BANKS	5.77
COMP-SOFT	3.59
AUTO&ANCIL	3.15
PHARMA	2.39
CEMENT	2.39
FMCG	1.41
OIL&GAS	1.31
CAPGOODS	1.20
POWER	0.98
OTHERS	8.51
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	05 July 2006
NAV	51.2038

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
54.13		
Equity	Money Market & Net Current Assets	Debt
23.01	2.15	28.98

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

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

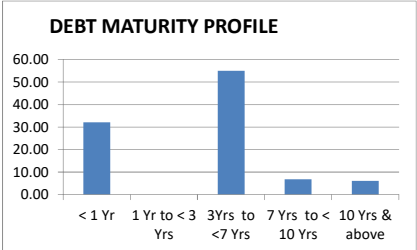
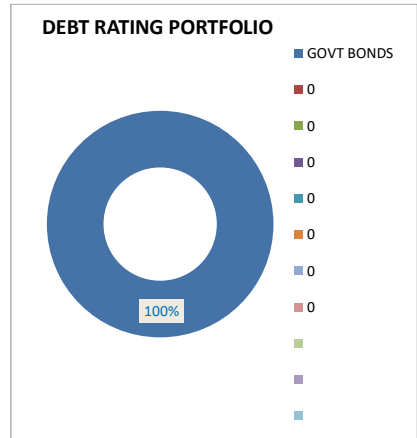
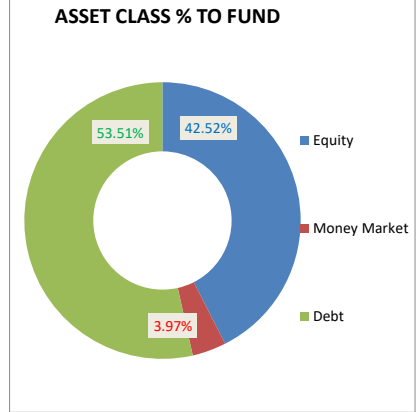
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.56%	-0.50%
6 Months	1.37%	2.52%
1 Year	10.03%	7.75%
2 Years	12.04%	10.09%
3 Years	8.96%	7.45%
Since Inception	N.A.	9.23%

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
H C L TECHNOLOGIES LTD.	3.90
Infosys Ltd	3.30
TATA CONSULTANCY SERVICES LTD.	3.29
LARSEN & TOUBRO LTD.	3.27
CIPLA LTD.	2.82
MARUTI SUZUKI INDIA LIMITED	2.81
I T C LTD.	2.32
H D F C BANK LTD.	2.29
RELIANCE INDUSTRIES LTD.	2.25
HINDUSTAN UNILEVER LTD.	2.15
OTHERS	14.12
Total Equity	42.52

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
8.15% MAHARASHTRA SDL 16.04.2030	24.14
8.10%WEST BENGAL 28-01-2025	17.20
7.41% GOI 19.12.2036	2.41
7.26% GOI 22.08.2032	1.90
7.20% TAMILNADU SDL 27.11.2031	1.86
7.62% WEST BENGAL SDL 29.11.2032	1.71
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
Total Debt	53.51
Money Market	3.97
Grand Total	100.00



Modified Duration : 3.20

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.53
COMP-SOFT	13.89
FMCG	6.28
BANKS	4.60
AUTO&ANCIL	3.81
PHARMA	3.81
CAPGOODS	3.27
FERTI	2.75
OIL&GAS	2.25
POWER	0.72
OTHERS	5.09
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	20 December 2006
NAV	42.7058

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
10.48			
Equity	Money Market & Net Current Assets	Debt	
3.01	0.13	7.34	

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

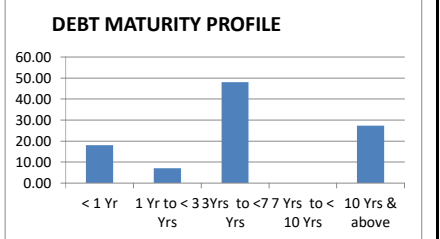
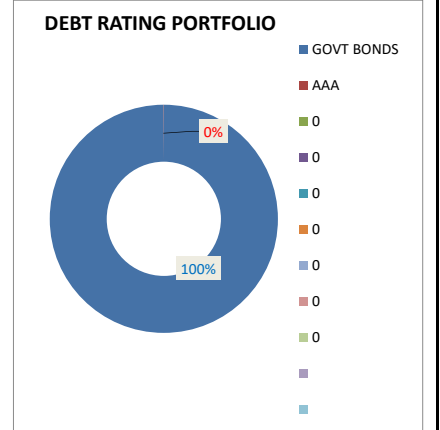
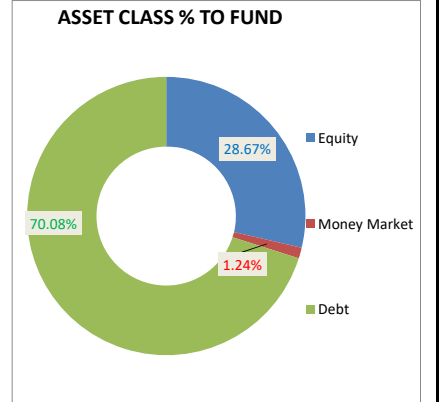
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.11%	-0.63%
6 Months	2.49%	2.01%
1 Year	9.21%	8.43%
2 Years	9.97%	9.52%
3 Years	7.46%	7.25%
Since Inception	N.A.	8.38%

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.	2.22
RELIANCE INDUSTRIES LTD.	2.22
MARUTI SUZUKI INDIA LIMITED	2.07
NESTLE INDIA LTD.	2.07
CIPLA LTD.	2.04
DABUR INDIA LTD.	1.93
STATE BANK OF INDIA	1.90
LARSEN & TOUBRO LTD.	1.74
MAHINDRA & MAHINDRA LTD.	1.72
HINDALCO INDUSTRIES LTD.	1.70
OTHERS	9.06
Total Equity	28.67

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	31.60
7.11%KARNATAKA SGS 18122035	19.09
8.24% TELANGANA SDL 09.09.2025	9.62
8.33 GOI 09072026	2.93
7.97% WEST BENGAL SDL 14.10.2025	2.88
8.17%GUJARAT SDL 24.04.2029	1.98
7.53% PUDUCHERRY 22.11.2027	1.94
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.04
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	70.08
Money Market	1.24
Grand Total	100.00



Modified Duration : 4.06

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.02
FMCG	6.20
AUTO&ANCIL	5.44
BANKS	4.96
PHARMA	2.67
OIL&GAS	2.19
CAPGOODS	1.72
METALS&MIN	1.72
COMP-SOFT	1.62
OTHERS	1.53
OTHERS	1.93
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	20 December 2006
NAV	48.9715

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
27.87			
Equity	Money Market & Net Current Assets	Debt	
11.49	1.47	14.91	

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

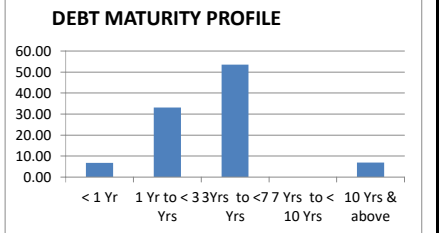
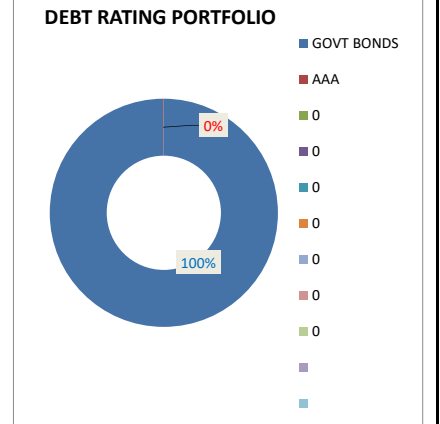
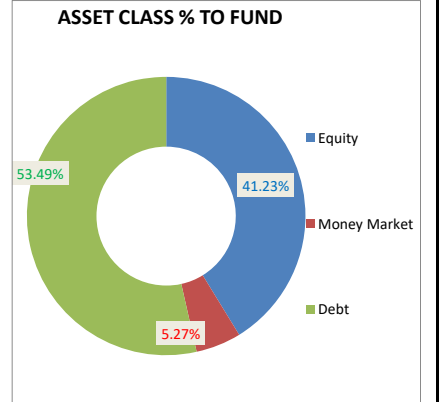
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.56%	-0.67%
6 Months	1.37%	2.29%
1 Year	10.03%	11.41%
2 Years	12.04%	11.96%
3 Years	8.96%	8.31%
Since Inception	N.A.	9.20%

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.	3.89
RELIANCE INDUSTRIES LTD.	3.58
HINDUSTAN UNILEVER LTD.	3.34
MARUTI SUZUKI INDIA LIMITED	3.12
STATE BANK OF INDIA	2.85
Infosys Ltd	2.80
ICICI BANK LTD.	2.69
H D F C BANK LTD.	2.67
BAJAJ AUTO LTD	2.50
MAHINDRA & MAHINDRA LTD.	1.89
OTHERS	11.90
Total Equity	41.23

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	14.62
7.53% PUDUCHERRY 22.11.2027	14.01
6.10% GOI 12.07.2031	12.10
7.18% GOI 24.07.2037	3.68
7.72% PUNJAB 20.12.2027	3.66
5.15% GOI 09.11.2025	3.54
7.79% KARNATAKA 03.01.2028	1.83
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	53.49
Money Market	5.27
Grand Total	100.00



Modified Duration : 3.71

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.43
BANKS	9.97
AUTO&ANCIL	9.15
FMCG	7.25
OIL&GAS	4.02
COMP-SOFT	3.73
PHARMA	1.87
FINANCE	1.61
CAPGOODS	1.26
TELECOM	1.15
OTHERS	6.56
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Profit Plus_Bond Fund
ULIF001230807LICPFT+BND512**

AS ON 31-12-2024	
Inception Date	23 August 2007
NAV	39.4679

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
52.05		
Equity	Money Market & Net Current Assets	Debt
0.00	3.23	48.82

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

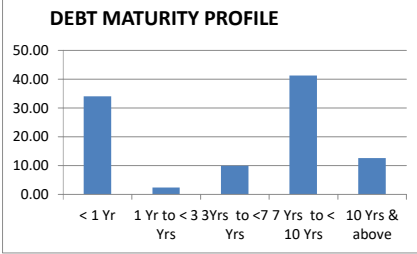
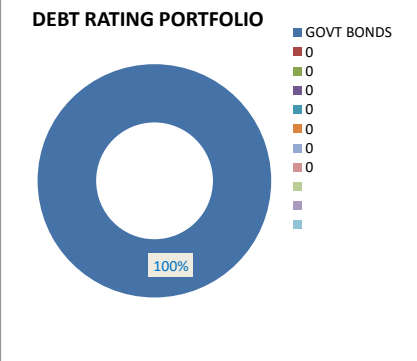
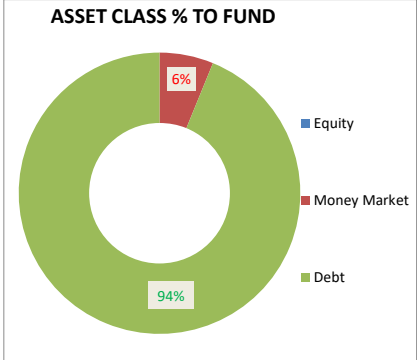
Fund Manager	Mr. Deepak Rahalkar
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FUNDS MANAGED	
Total Funds	11
Bond funds	2
Secured	2
Balanced	2
Growth	5

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.49%
6 Months	4.06%	4.17%
1 Year	7.90%	8.41%
2 Years	7.56%	7.73%
3 Years	5.81%	5.73%
Since Inception	N.A.	8.22%

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	
8.17% BIHAR SDL 23.09.2025	23.74
7.26% GOI 22.08.2032	19.71
6.54% GOI 17.01.2032	18.93
7.18% GOI 24.07.2037	11.81
6.10% GOI 12.07.2031	9.26
8.20% UTTARPRADESH SDL 24062025	8.12
7.22% GOA 12.07.2027	1.93
7.69% WEST BENGAL SDL 27/07/2026	0.29
OTHERS	0.00
CORPORATE BONDS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	93.79
Money Market	6.21
Grand Total	100.00



Modified Duration : 4.06

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	93.81
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	6.19
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Secured Fund
ULIF002230807LICPFT+SEC512

AS ON	31-12-2024
Inception Date	23 August 2007
NAV	49.9357

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
18.15			
Equity	Money Market & Net Current Assets	Debt	
7.91	1.30	8.94	

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
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		

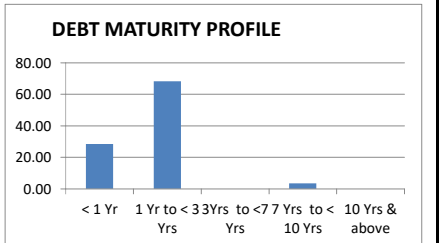
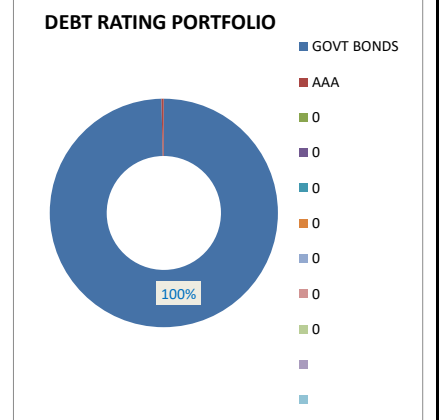
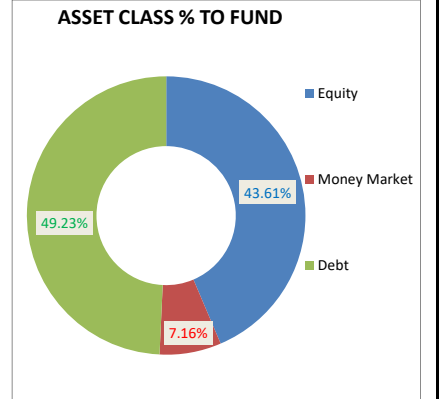
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.30%
6 Months	1.51%	3.88%
1 Year	10.98%	12.58%
2 Years	13.02%	13.66%
3 Years	9.88%	9.60%
Since Inception	N.A.	9.70%

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
H D F C BANK LTD.	3.91
TECH MAHINDRA LTD	3.89
Infosys Ltd	3.83
BHARTI AIRTEL LTD.	3.50
I T C LTD.	3.46
RELIANCE INDUSTRIES LTD.	2.79
TITAN COMPANY LTD.	2.69
CIPLA LTD.	2.53
MAHINDRA & MAHINDRA LTD.	2.49
KOTAK MAHINDRA BANK LTD.	2.46
OTHERS	12.06
Total Equity	43.61

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	26.59
8.05% UTTARAKHAND SDL 25032025	13.82
7.22% GOA 12.07.2027	4.66
7.22% RAJASTHAN SDL 26.07.2032	1.66
7.38% GOI 20.06.2027	1.40
7.22% ARUNACHAL PRADESH 12.07.2027	0.94
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.16
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	49.23
Money Market	7.16
Grand Total	100.00



Modified Duration : 1.76

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	49.04
COMP-SOFT	11.30
BANKS	10.19
FMCG	4.63
TELECOM	3.53
OIL&GAS	2.81
OTHERS	2.70
PHARMA	2.53
AUTO&ANCIL	2.48
POWER	1.76
OTHERS	9.03
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Balanced Fund
ULIF003230807LICPFT+BAL512

AS ON	31-12-2024
Inception Date	23 August 2007
NAV	56.6760

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
28.86			
Equity	Money Market & Net Current Assets	Debt	
18.93	0.38	9.54	

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

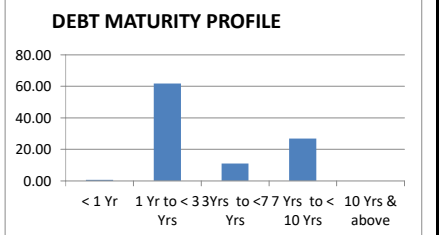
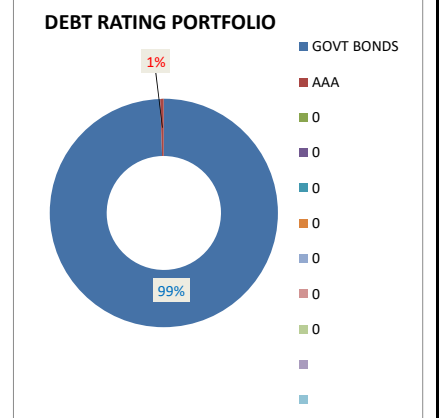
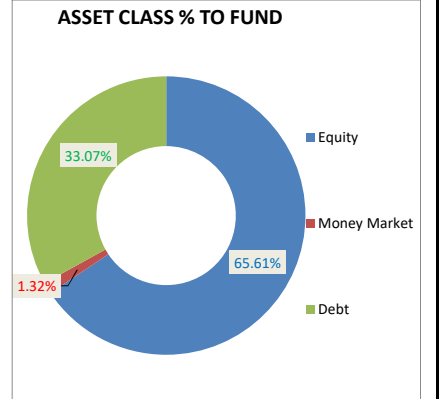
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.40%
6 Months	1.29%	4.06%
1 Year	11.05%	16.71%
2 Years	13.25%	17.07%
3 Years	10.05%	11.68%
Since Inception	N.A.	10.50%

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
MAHINDRA & MAHINDRA LTD.	6.25
TECH MAHINDRA LTD	4.97
TATA CONSULTANCY SERVICES LTD.	4.62
Infosys Ltd	4.48
H D F C BANK LTD.	4.41
DIVI'S LABORATORIES LTD.	4.23
I T C LTD.	4.02
GRASIM INDUSTRIES LTD.	3.81
SIEMENS LTD.	3.17
ICICI BANK LTD.	3.11
OTHERS	22.54
Total Equity	65.61

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	16.72
7.26% GOI 22.08.2032	8.89
7.22% GOA 12.07.2027	2.65
8.15% MAHARASHTRA SDL 16.04.2030	2.18
7.60% PUNJAB SDL 04.06.2029	1.41
7.27%GOI08.04.2026	1.05
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.17
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	33.07
Money Market	1.32
Grand Total	100.00



Modified Duration : 3.29

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.88
COMP-SOFT	15.73
BANKS	9.49
FMCG	8.97
PHARMA	7.21
AUTO&ANCIL	7.00
CEMENT	3.92
CAPGOODS	3.19
POWER	3.01
TELECOM	2.46
OTHERS	6.14
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Growth Fund
ULIF004230807LICPFT+GRW512

AS ON	31-12-2024
Inception Date	23 August 2007
NAV	35.6994

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
2309.61			
Equity	Money Market & Net Current Assets	Debt	
1767.26	-105.52	647.86	

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		

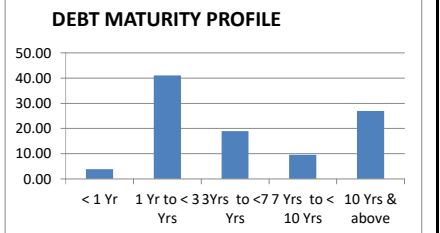
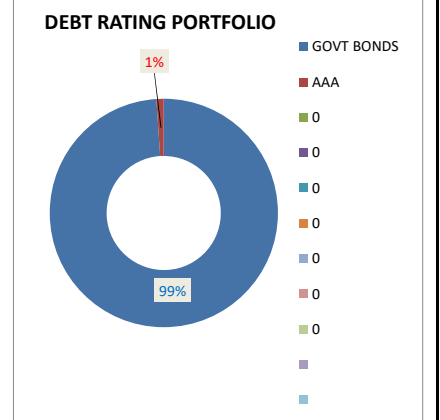
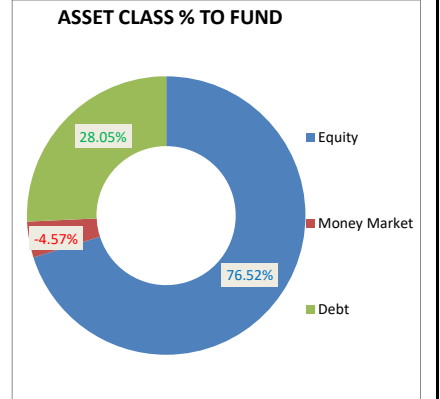
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-2.32%
6 Months	-0.07%	-1.38%
1 Year	12.33%	11.81%
2 Years	15.81%	16.34%
3 Years	11.90%	13.09%
Since Inception	N.A.	7.60%

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.	6.13
H D F C BANK LTD.	5.85
SIEMENS LTD.	5.60
TATA STEEL LTD.	5.02
I T C LTD.	4.53
TATA CONSULTANCY SERVICES LTD.	4.08
Infosys Ltd	3.91
HINDALCO INDUSTRIES LTD.	3.70
RELIANCE INDUSTRIES LTD.	3.52
MAHINDRA & MAHINDRA LTD.	3.39
OTHERS	30.79
Total Equity	76.52

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	10.11
7.18% GOI 24.07.2037	7.54
6.10% GOI 12.07.2031	3.96
7.60% PUNJAB SDL 04.06.2029	1.33
6.54% GOI 17.01.2032	1.24
7.22% ARUNACHAL PRADESH 12.07.2027	0.62
8.44% ANDHRA PRADESH 05.12.2033	0.60
8.00% GUJARAT 20.04.2026	0.59
8.25% ANDHRA PRADESH SDL 16.01.2034	0.55
8.05% UTTARAKHAND SDL 25032025	0.43
OTHERS	0.78

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.29
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	28.04
Money Market	-4.57
Grand Total	100.00



Modified Duration : 4.13

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	27.76
CAPGOODS	12.53
COMP-SOFT	9.21
BANKS	9.14
METALS&MIN	8.72
AUTO&ANCIL	7.07
FMCG	6.63
CEMENT	4.59
OIL&GAS	4.26
PHARMA	3.81
OTHERS	6.28
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus 1 - Bond
ULIF001170608LICMK1+BND512

AS ON 31-12-2024	
Inception Date	17 June 2008
NAV	34.4301

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
131.32		
Equity	Money Market & Net Current Assets	Debt
0.00	5.21	126.11

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

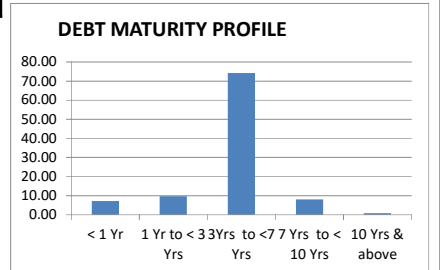
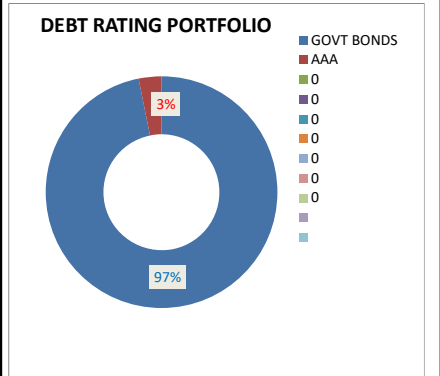
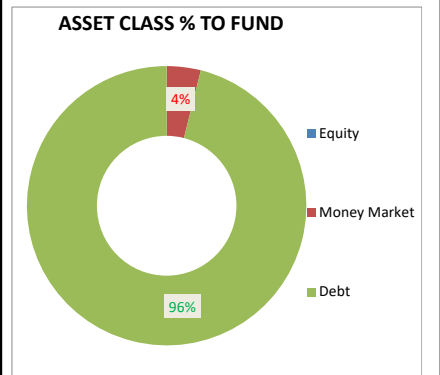
Fund Manager	Ms. Shubhangi Chogale
FUNDS MANAGED	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.37%
6 Months	4.06%	4.16%
1 Year	7.90%	8.18%
2 Years	7.56%	7.57%
3 Years	5.81%	5.98%
Since Inception	N.A.	7.76%

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	
7.14% KARNATAKA SDL 24.12.2029	21.27
8.30% GUJRAT SDL 06.02.2029	16.42
8.34% PUNJAB SDL 02.01.2029	15.88
7.48% KERALA SDL 23.08.2032	7.79
6.10% GOI 12.07.2031	7.34
7.17% GOI 08.01.2028	7.04
8.24% 2027-FEB-15 GOVT OF INDIA	3.92
8.33 GOI 09072026	3.90
7.72% GOI 25/05/2025	3.82
7.10% GOI 18.04.2029	3.32
OTHERS	2.29

CORPORATE BONDS	
% to AUM	
8.41% PFC Unsecured Bonds 2025	3.05
OTHERS	
FIXED Deposit	0.00
Total Debt	96.03
Money Market	3.97
Grand Total	100.00



Modified Duration : 3.44

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	92.99
FINANCE	3.05
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
OTHERS	3.96
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	17 June 2008
NAV	35.1940

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
30.39		
Equity	Money Market & Net Current Assets	Debt
13.43	0.55	16.41

Asset Allocation	
Equity	15.00% to 55.00%
Debt	45.00% to 85.00%
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

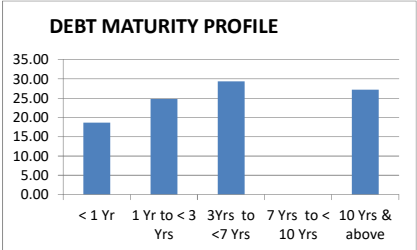
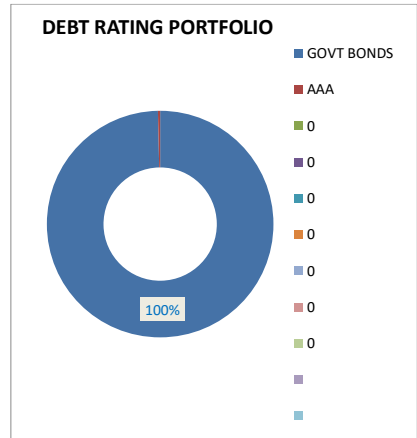
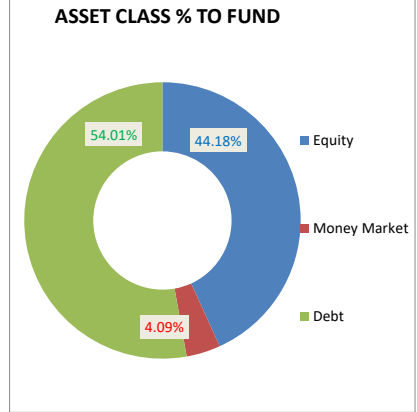
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.74%
6 Months	1.51%	3.34%
1 Year	10.98%	15.60%
2 Years	13.02%	15.45%
3 Years	9.88%	10.81%
Since Inception	N.A.	7.90%

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	
HAVELLS LTD	% to AUM 4.24
Infosys Ltd	3.71
H D F C BANK LTD.	3.50
BAJAJ AUTO LTD	3.47
TATA POWER CO. LTD.	2.97
ICICI BANK LTD.	2.95
H C L TECHNOLOGIES LTD.	2.52
TATA STEEL LTD.	2.27
IDBI BANK LTD.	2.23
BHARTI AIRTEL LTD.	2.09
OTHERS	14.23
Total Equity	44.18

DEBT PORTFOLIO	
GOVT.SECURITIES	
6.10% GOI 12.07.2031	15.85
8.10% WEST BENGAL 11-03-2025	9.90
8.33 GOI 09072026	6.74
7.38% GOI 20.06.2027	6.68
6.64% GOI 16.06.2035	6.48
7.18% GOI 24.07.2037	5.06
6.22% GOI 16.03.2035	3.14
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM 0.16
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	54.01
Money Market	4.09
Grand Total	100.00



Modified Duration : 4.05

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.87
BANKS	9.02
COMP-SOFT	8.62
METALS&MIN	4.84
CAPGOODS	4.71
AUTO&ANCIL	4.67
POWER	3.13
TELECOM	2.93
PHARMA	2.04
OTHERS	1.97
OTHERS	4.20
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	17 June 2008
NAV	37.3493

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
75.75		
Equity	Money Market & Net Current Assets	Debt
39.76	-0.65	36.64

Asset Allocation	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
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

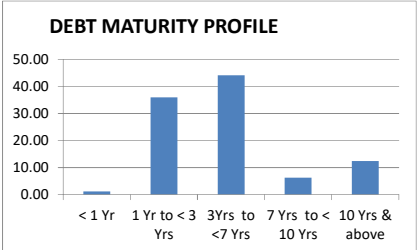
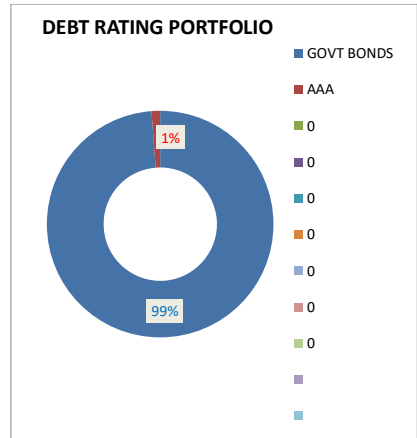
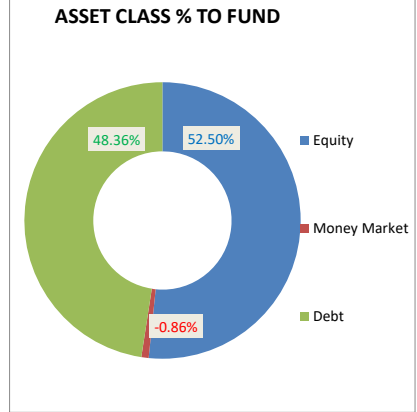
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.52%
6 Months	1.29%	0.63%
1 Year	11.05%	11.97%
2 Years	13.25%	14.78%
3 Years	10.05%	10.66%
Since Inception	N.A.	8.29%

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
Infosys Ltd	4.47
BAJAJ AUTO LTD	4.32
H D F C BANK LTD.	3.45
MARUTI SUZUKI INDIA LIMITED	3.30
LARSEN & TOUBRO LTD.	3.17
HAVELLS LTD	2.21
TATA POWER CO. LTD.	2.20
RELIANCE INDUSTRIES LTD.	2.09
MAHINDRA & MAHINDRA LTD.	1.98
HINDALCO INDUSTRIES LTD.	1.91
OTHERS	23.40
Total Equity	52.50

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	13.35
8.17% GUJARAT SDL 24.04.2029	6.86
6.10% GOI 12.07.2031	6.36
8.34% PUNJAB SDL 02.01.2029	4.13
7.38% GOI 20.06.2027	4.02
7.20% TAMILNADU SDL 27.11.2031	2.65
6.64% GOI 16.06.2035	2.60
7.62% WEST BENGAL SDL 29.11.2032	2.04
7.79% KARNATAKA 03.01.2028	1.35
7.34% PN SDL 31072035	1.34
OTHERS	3.06

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.60
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	48.36
Money Market	-0.86
Grand Total	100.00



Modified Duration : 3.63

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.78
AUTO&ANCIL	9.60
COMP-SOFT	9.08
BANKS	8.49
CAPGOODS	5.39
POWER	4.26
CEMENT	3.58
OIL&GAS	3.05
METALS&MIN	2.61
FMCG	2.30
OTHERS	3.86
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	17 June 2008
NAV	46.6821

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
3752.05		
Equity	Money Market & Net Current Assets	Debt
2906.45	-78.10	923.70

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
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

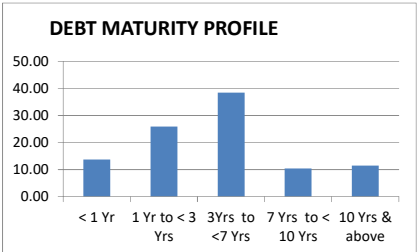
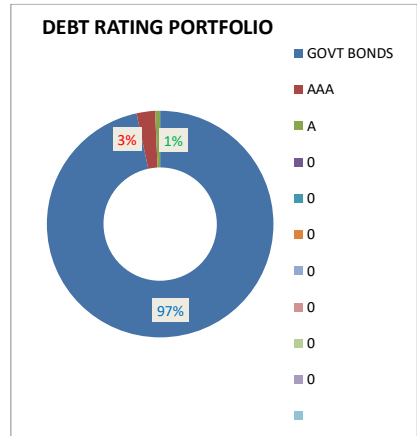
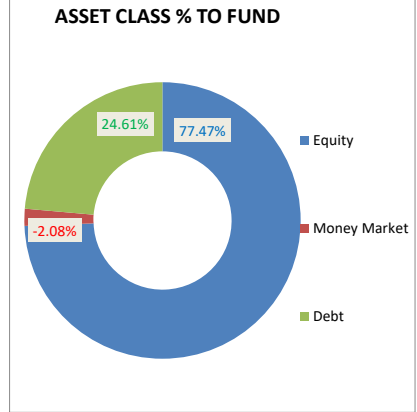
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-1.58%
6 Months	-0.07%	-0.74%
1 Year	12.33%	10.22%
2 Years	15.81%	15.05%
3 Years	11.90%	13.92%
Since Inception	N.A.	9.76%

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	
H D F C BANK LTD.	6.83
LARSEN & TOUBRO LTD.	6.73
IT C LTD.	4.99
TATA STEEL LTD.	4.50
Infosys Ltd	4.26
RELIANCE INDUSTRIES LTD.	4.15
Bajaj Finance Limited	3.27
TITAN COMPANY LTD.	2.30
ICICI BANK LTD.	2.24
TATA CONSULTANCY SERVICES LTD.	2.18
OTHERS	36.02
Total Equity	77.47

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.34% PUNJAB SDL 02.01.2029	2.01
8.33 GOI 09072026	1.91
8.00% GUJARAT 20.04.2026	1.48
8.30% GUJARAT SDL 06.02.2029	1.41
7.53% PUDUCHERRY 22.11.2027	1.05
6.10% GOI 12.07.2031	1.03
8.24% TELANGANA SDL 09.09.2025	1.02
7.22%UTTARA KHAND 12.07.2027	1.00
8.15% MAHARASHTRA SDL 16.04.2030	0.84
7.79% KARNATAKA 03.01.2028	0.82
OTHERS	11.21

CORPORATE BONDS	
% to AUM	
NTPC BONUS DEBENTURE	0.65
Shree Renuka Sugars Limited NCD 2021	0.14
Shree Renuka sugars	0.04
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	24.61
Money Market	-2.08
Grand Total	100.00



Modified Duration : 3.34

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	23.79
BANKS	14.06
FMCG	9.51
CAPGOODS	8.41
COMP-SOFT	8.03
METALS&MIN	7.86
OTHERS	5.28
OIL&GAS	4.23
FINANCE	4.07
POWER	3.67
OTHERS	11.09
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Bond
ULIF001220508LICMY1+BND512

AS ON 31-12-2024	
Inception Date	22 May 2008
NAV	41.2928

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
6.33		
Equity	Money Market & Net Current Assets	Debt
0.00	0.29	6.04

Asset Allocation	
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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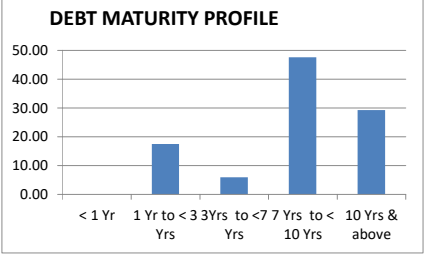
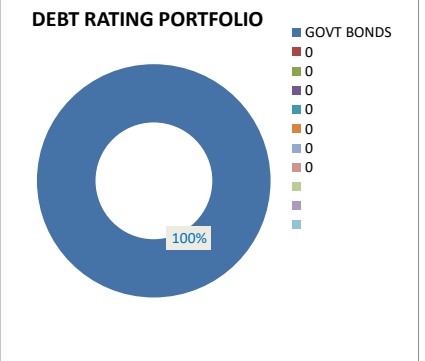
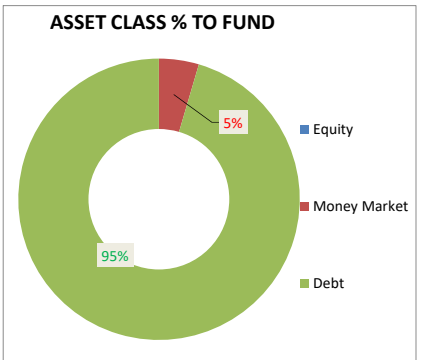
FUNDS MANAGED	
Total Funds	12
Bond funds	3
Secured	3
Balanced	3
Growth	3

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.57%
6 Months	4.06%	4.33%
1 Year	7.90%	8.84%
2 Years	7.56%	7.88%
3 Years	5.81%	6.36%
Since Inception	N.A.	8.91%

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	
7.62% WEST BENGAL SDL 29.11.2032	20.32
7.26% GOI 22.08.2032	17.01
7.18% GOI 24.07.2037	16.18
8.10% WEST BENGAL SDL 23.03.2026	15.99
6.64% GOI 16.06.2035	11.65
7.34% WEST BENGAL SDL 03.07.2034	8.00
7.60% PUNJAB SDL 04.06.2029	4.02
7.79% KARNATAKA 03.01.2028	1.61
7.18% JAMMU&KASHMIR 28.09.2026	0.63

CORPORATE BONDS	
	% to AUM
OTHERS 0.00	
FIXED Deposit 0.00	
Total Debt	95.42
Money Market	4.58
Grand Total	100.00



Modified Duration : 5.47

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	95.37
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	4.63
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	22 May 2008
NAV	55.2587

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
6.94			
Equity	Money Market & Net Current Assets	Debt	
3.11	0.09	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

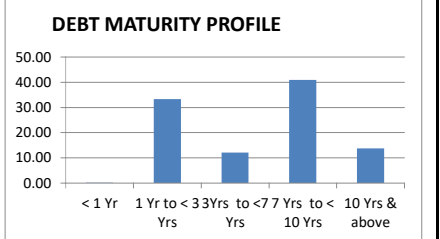
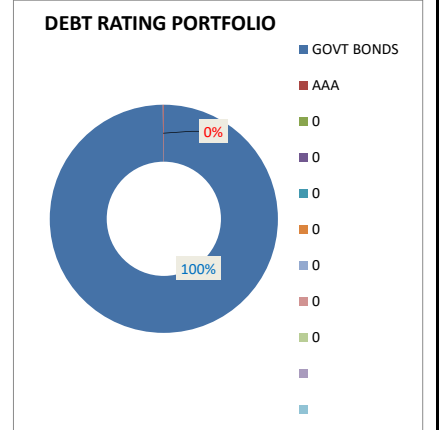
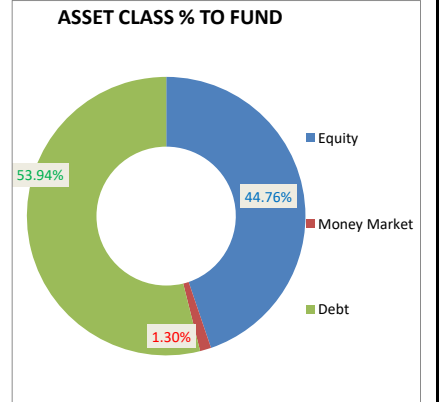
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.75%
6 Months	1.51%	1.97%
1 Year	10.98%	11.34%
2 Years	13.02%	13.15%
3 Years	9.88%	10.96%
Since Inception	N.A.	10.83%

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	3.64
LARSEN & TOUBRO LTD.	3.64
RELIANCE INDUSTRIES LTD.	3.58
MAHINDRA & MAHINDRA LTD.	3.47
HINDUSTAN UNILEVER LTD.	3.35
TATA CONSULTANCY SERVICES LTD.	3.20
H D F C BANK LTD.	3.00
STATE BANK OF INDIA	2.98
I T C LTD.	2.44
MARUTI SUZUKI INDIA LIMITED	2.35
OTHERS	13.11
Total Equity	44.76

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	14.55
7.48% ODISHA SDL 13.09.2032	8.83
7.26% GOI 06.02.2033	7.40
7.18% GOI 24.07.2037	7.38
7.20% TAMILNADU SDL 27.11.2031	6.52
7.34% WEST BENGAL SDL 03.07.2034	5.84
7.22% GOA 12.07.2027	1.74
7.69% WEST BENGAL SDL 27/07/2026	1.02
7.58% RAJASTHAN SDL 09.08.2026	0.58
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.08
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	53.94
Money Market	1.30
Grand Total	100.00



Modified Duration : 4.61

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.76
AUTO&ANCIL	8.65
COMP-SOFT	8.36
FMCG	6.92
BANKS	6.92
OIL&GAS	3.60
CAPGOODS	3.60
CEMENT	1.59
PHARMA	1.44
METALS&MIN	1.30
OTHERS	3.86
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	22 May 2008
NAV	52.6373

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
6.90			
Equity	Money Market & Net Current Assets	Debt	
3.67	-0.22	3.25	

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

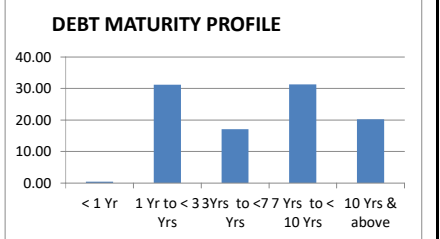
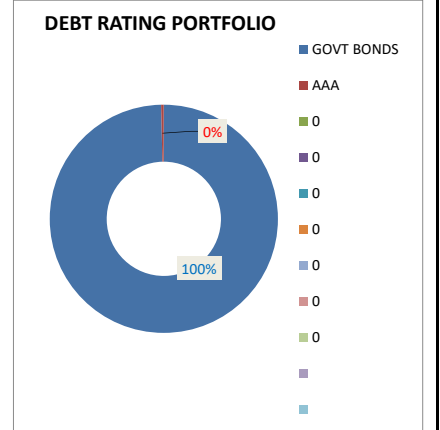
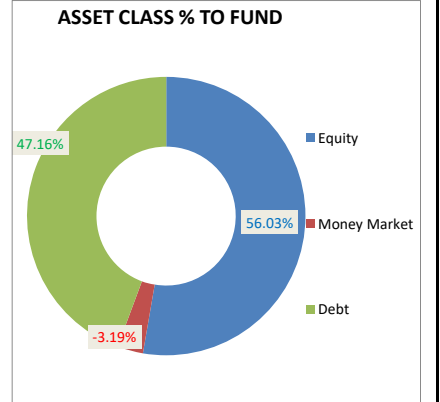
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.19%
6 Months	1.29%	0.17%
1 Year	11.05%	8.91%
2 Years	13.25%	12.84%
3 Years	10.05%	10.22%
Since Inception	N.A.	10.51%

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
HINDALCO INDUSTRIES LTD.	4.97
TITAN COMPANY LTD.	4.71
LARSEN & TOUBRO LTD.	4.18
DR. REDDY'S LABORATORIES LTD.	4.02
STATE BANK OF INDIA	3.45
KOTAK MAHINDRA BANK LTD.	3.10
TATA CONSULTANCY SERVICES LTD.	2.97
ICICI BANK LTD.	2.78
Infosys Ltd	2.57
H D F C BANK LTD.	2.57
OTHERS	20.71
Total Equity	56.03

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	14.76
7.48% ODISHA SDL 13.09.2032	8.13
7.20% TAMILNADU SDL 27.11.2031	8.01
7.18% GOI 24.07.2037	7.42
7.34% WEST BENGAL SDL 03.07.2034	6.60
6.22% GOI 16.03.2035	2.07

OTHERS	0.00
CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.17
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	47.16
Money Market	-3.19
Grand Total	100.00



Modified Duration : 4.75

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	46.78
BANKS	11.88
COMP-SOFT	5.50
METALS&MIN	4.92
OTHERS	4.78
AUTO&ANCIL	4.63
CAPGOODS	4.20
FMCG	4.06
PHARMA	4.06
OIL&GAS	3.91
OTHERS	5.28
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	22 May 2008
NAV	56.5614

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
414.88			
Equity	Money Market & Net Current Assets	Debt	
320.25	-0.42	95.04	

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

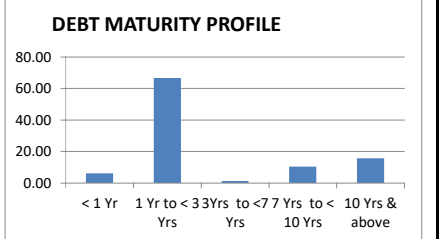
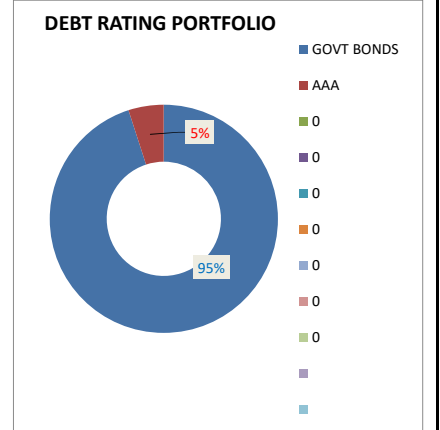
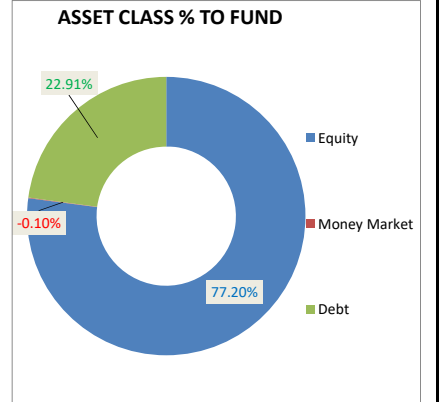
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-1.36%
6 Months	-0.07%	0.44%
1 Year	12.33%	14.33%
2 Years	15.81%	17.82%
3 Years	11.90%	14.26%
Since Inception	N.A.	10.99%

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.	6.26
MARUTI SUZUKI INDIA LIMITED	5.89
MAHINDRA & MAHINDRA LTD.	5.19
GRASIM INDUSTRIES LTD.	4.25
BAJAJ AUTO LTD	4.24
TATA CONSULTANCY SERVICES LTD.	4.08
ICICI BANK LTD.	4.06
I T C LTD.	3.84
Bajaj Finance Limited	3.35
HINDUSTAN UNILEVER LTD.	3.27
OTHERS	32.77
Total Equity	77.20

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	6.43
8.10% WEST BENGAL SDL 23.03.2026	4.52
7.53% PUDUCHERRY 22.11.2027	2.48
7.12% MH SDL 25-09-2038	2.40
8.00% GUJARAT 20.04.2026	1.34
7.22% RAJASTHAN SDL 26.07.2032	1.21
6.64% GOI 16.06.2035	1.19
7.26% GOI 22.08.2032	0.79
7.18% JAMMU&KASHMIR 28.09.2026	0.48
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
Total Debt	22.91
Money Market	-0.10
Grand Total	100.00



Modified Duration : 3.15

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.76
BANKS	17.15
AUTO&ANCIL	16.34
FMCG	9.05
COMP-SOFT	7.87
FINANCE	4.91
CEMENT	4.35
OIL&GAS	3.66
PHARMA	3.61
CAPGOODS	3.38
OTHERS	7.92
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	01 November 2008
NAV	51.8086

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
14.91			
Equity	Money Market & Net Current Assets	Debt	
6.78	0.43	7.70	

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

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

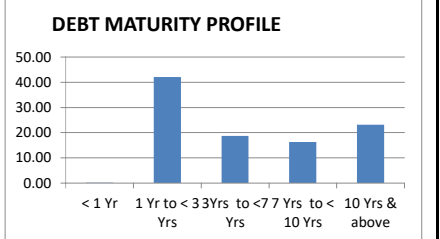
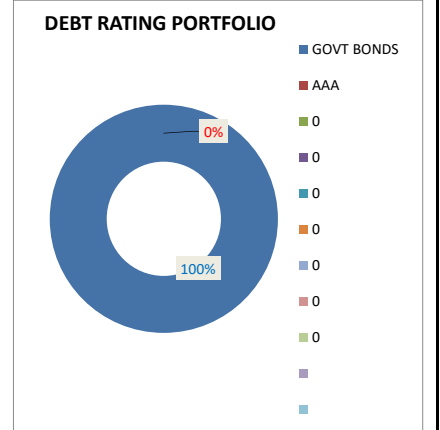
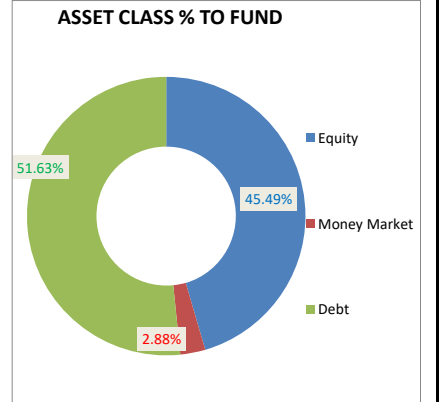
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.87%
6 Months	1.51%	0.38%
1 Year	10.98%	8.36%
2 Years	13.02%	11.21%
3 Years	9.88%	9.12%
Since Inception	N.A.	10.70%

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
SUN PHARMACEUTICAL INDS. LTD.	4.15
HINDUSTAN UNILEVER LTD.	3.17
LARSEN & TOUBRO LTD.	2.96
TITAN COMPANY LTD.	2.89
STATE BANK OF INDIA	2.67
H D F C BANK LTD.	2.62
PIDILITE INDUSTRIES LTD.	2.59
H C L TECHNOLOGIES LTD.	2.57
TATA STEEL LTD.	2.52
RELIANCE INDUSTRIES LTD.	2.28
OTHERS	17.07
Total Equity	45.49

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	10.12
8.10% WEST BENGAL SDL 23.03.2026	8.49
7.41% GOI 19.12.2036	6.99
6.64% GOI 16.06.2035	4.95
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
7.22% RAJASTHAN SDL 26.07.2032	2.03
7.20% TAMILNADU SDL 27.11.2031	2.02
8.30% GUJRAT SDL 06.02.2029	1.40
OTHERS	6.45

CORPORATE BONDS	
	% to AUM
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	51.63
Money Market	2.88
Grand Total	100.00



Modified Duration : 4.08

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.57
BANKS	8.65
METALS&MIN	6.17
FMCG	5.63
FERTI	4.43
PHARMA	4.16
COMP-SOFT	3.89
CAPGOODS	2.95
OTHERS	2.88
OIL&GAS	2.28
OTHERS	7.39
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	01 November 2008
NAV	67.3910

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
423.20		
Equity	Money Market & Net Current Assets	Debt
266.76	31.30	125.14

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

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

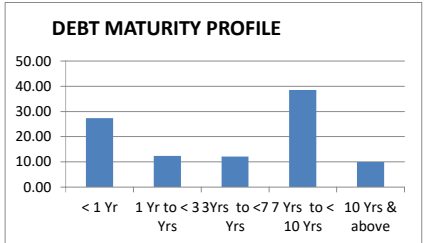
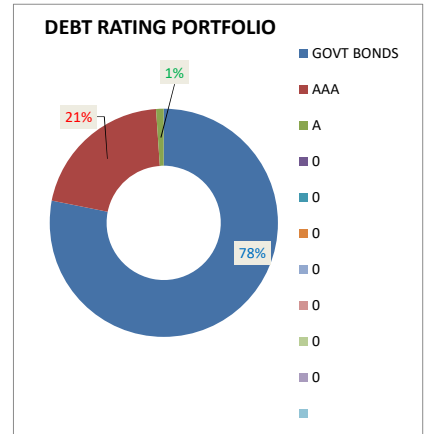
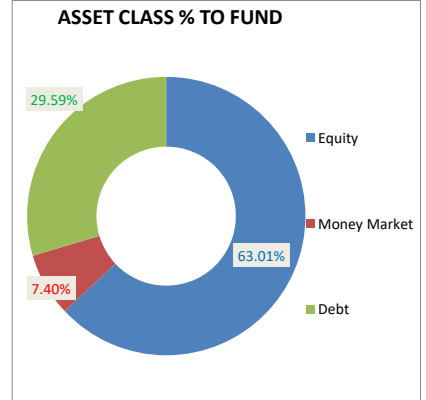
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-1.75%
6 Months	-0.07%	0.74%
1 Year	12.33%	11.77%
2 Years	15.81%	15.95%
3 Years	11.90%	10.95%
Since Inception	N.A.	12.52%

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	5.82
RELIANCE INDUSTRIES LTD.	5.64
LARSEN & TOUBRO LTD.	4.57
H D F C BANK LTD.	4.52
HINDALCO INDUSTRIES LTD.	3.84
TATA CONSULTANCY SERVICES LTD.	2.90
TITAN COMPANY LTD.	2.69
KOTAK MAHINDRA BANK LTD.	2.53
IDBI BANK LTD.	2.28
I T C LTD.	2.17
OTHERS	26.05
Total Equity	63.01

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 06.02.2033	2.69
7.18% GOI 14.08.2033	2.42
7.22% RAJASTHAN SDL 26.07.2032	2.38
8.17% BIHAR SDL 23.09.2025	1.67
6.64% GOI 16.06.2035	1.63
7.27%GOI08.04.2026	1.45
8.24% TELANGANA SDL 28.02.2043	1.31
6.54% GOI 17.01.2032	1.28
8.24% 2027-FEB-15 GOVT OF INDIA	1.22
7.26% GOI 22.08.2032	1.21
OTHERS	5.86

CORPORATE BONDS	
	% to AUM
8.41% PFC Unsecured Bonds 2025	6.15
Shree Renuka Sugars Limited NCD 2021	0.25
Shree Renuka sugars	0.07
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	29.59
Money Market	7.40
Grand Total	100.00



Modified Duration : 3.75

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	23.10
BANKS	13.84
FINANCE	8.57
OIL&GAS	7.83
AUTO&ANCIL	7.19
COMP-SOFT	7.04
METALS&MIN	6.08
FMCG	5.21
CAPGOODS	4.85
OTHERS	2.82
OTHERS	13.47
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	02 March 2020
NAV	15.4247

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)		
712.85		
Equity	Money Market & Net Current Assets	Debt
362.53	7.53	342.79

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

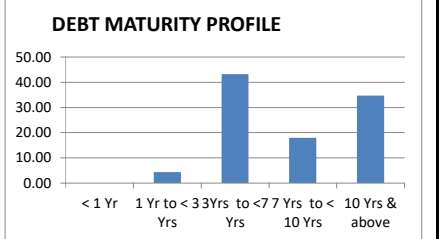
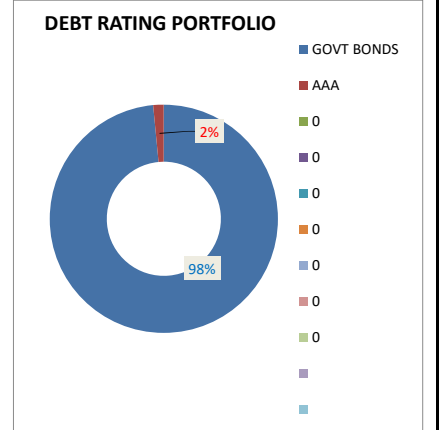
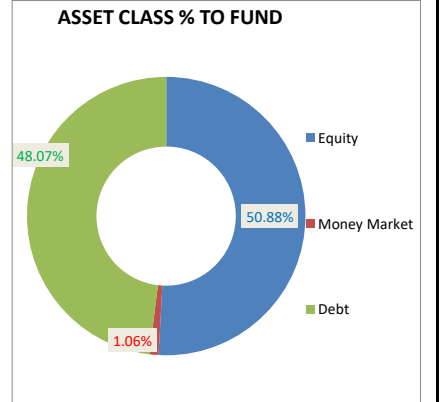
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.28%	-1.36%
6 Months	2.00%	0.15%
1 Year	8.71%	6.79%
2 Years	9.17%	9.50%
3 Years	6.69%	6.62%
Since Inception	8.34%	9.38%

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	3.34
RELIANCE INDUSTRIES LTD.	3.29
Infosys Ltd	3.05
HINDUSTAN UNILEVER LTD.	3.02
H D F C BANK LTD.	2.64
KOTAK MAHINDRA BANK LTD.	2.45
ICICI BANK LTD.	2.42
ASIAN PAINTS LTD.	2.27
Bajaj Finance Limited	1.85
LARSEN & TOUBRO LTD.	1.85
OTHERS	24.70
Total Equity	50.88

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	9.24
6.67% GOI 15.12.2035	5.54
6.10% GOI 12.07.2031	5.41
7.18% GOI 24.07.2037	4.17
6.64% GOI 16.06.2035	4.00
7.26% GOI 22.08.2032	2.88
7.06% GOI 10.04.2028	2.83
7.62% WEST BENGAL SDL 29.11.2032	1.83
7.20% TAMILNADU SDL 27.11.2031	1.73
7.38% GOI 20.06.2027	1.35
OTHERS	8.37

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.72
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	48.07
Money Market	1.06
Grand Total	100.00



Modified Duration : 5.58

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.36
BANKS	11.15
COMP-SOFT	7.38
FMCG	6.87
AUTO&ANCIL	5.96
FINANCE	3.54
OIL&GAS	3.42
CAPGOODS	3.35
FERTI	3.26
TELECOM	1.57
OTHERS	6.14
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	02 March 2020
NAV	17.2991

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)		
2200.86		
Equity	Money Market & Net Current Assets	Debt
1447.16	12.65	741.04

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

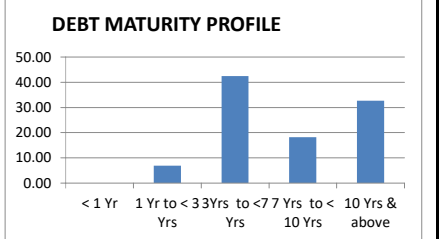
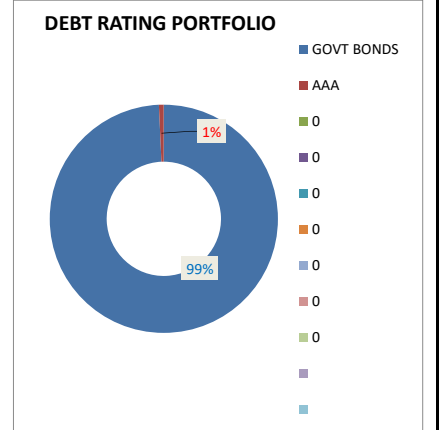
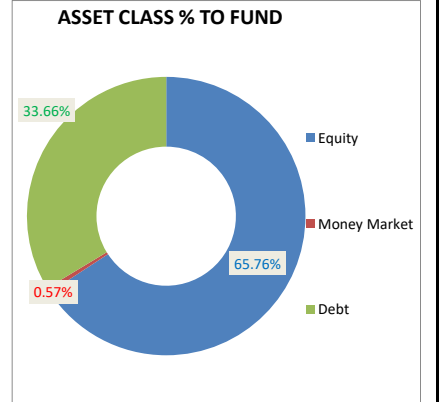
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.54%
6 Months	1.14%	-0.38%
1 Year	9.09%	7.37%
2 Years	10.44%	10.69%
3 Years	7.65%	7.51%
Since Inception	10.24%	12.00%

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
Infosys Ltd	4.59
MARUTI SUZUKI INDIA LIMITED	4.45
HINDUSTAN UNILEVER LTD.	3.80
H D F C BANK LTD.	3.44
RELIANCE INDUSTRIES LTD.	3.00
Bajaj Finance Limited	2.79
ICICI BANK LTD.	2.78
LTIMINDTREE LTD	2.28
ASIAN PAINTS LTD.	2.27
TATA CONSULTANCY SERVICES LTD.	2.22
OTHERS	34.14
Total Equity	65.76

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	6.90
7.18% GOI 24.07.2037	2.89
7.20% TAMILNADU SDL 27.11.2031	2.72
6.10% GOI 12.07.2031	2.63
6.67% GOI 15.12.2035	2.47
6.64% GOI 16.06.2035	2.41
7.26% GOI 22.08.2032	1.86
7.38% GOI 20.06.2027	1.38
7.06% GOI 10.04.2028	1.38
7.11%KARNATAKA SGS 18122035	0.91
OTHERS	7.88

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.23
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	33.66
Money Market	0.57
Grand Total	100.00



Modified Duration : 5.54

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	33.44
BANKS	12.66
COMP-SOFT	11.17
FMCG	9.89
AUTO&ANCIL	7.84
FERTI	6.05
FINANCE	4.55
OIL&GAS	3.32
PHARMA	2.52
TELECOM	1.76
OTHERS	6.80
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	02 March 2020
NAV	20.1293

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
14883.69		
Equity	Money Market & Net Current Assets	Debt
10537.55	845.98	3500.17

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

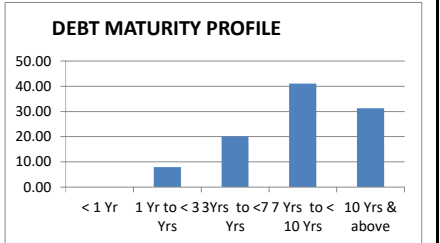
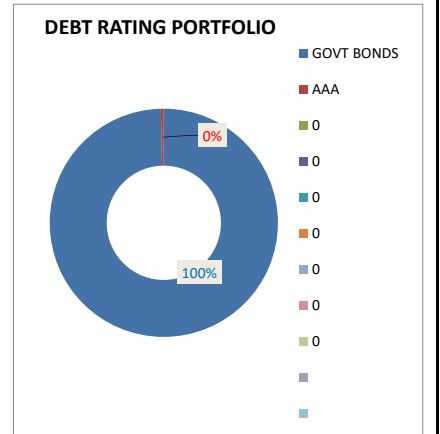
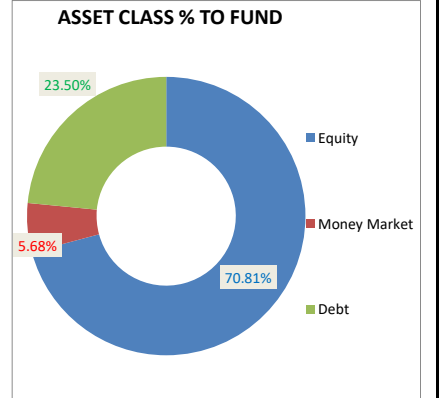
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.90%	-1.65%
6 Months	0.56%	-1.10%
1 Year	9.33%	8.16%
2 Years	11.28%	11.57%
3 Years	8.27%	7.87%
Since Inception	11.46%	15.57%

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	6.70
Bajaj Finance Limited	5.45
RELIANCE INDUSTRIES LTD.	3.75
LARSEN & TOUBRO LTD.	3.70
Infosys Ltd	3.57
LTIMINDTREE LTD	2.98
H D F C BANK LTD.	2.98
HINDUSTAN UNILEVER LTD.	2.87
ASIAN PAINTS LTD.	2.76
ULTRATECH CEMENT LTD.	2.55
OTHERS	33.50
Total Equity	70.81

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	2.63
7.18% GOI 24.07.2037	1.07
6.67% GOI 15.12.2035	1.03
6.64% GOI 16.06.2035	0.93
7.18% Tamil Nadu SDL 2027	0.90
7.26% GOI 06.02.2033	0.69
7.26% GOI 22.08.2032	0.68
7.12% MEGHALAYA SGS 03102034	0.67
7.10% KERALA SGS 03102034	0.67
7.62% WEST BENGAL SDL 29.11.2032	0.62
OTHERS	13.51

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.10
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	23.50
Money Market	5.68
Grand Total	100.00



Modified Duration : 6.04

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	23.41
BANKS	10.43
COMP-SOFT	10.18
AUTO&ANCIL	9.88
FMCG	7.94
FINANCE	7.08
FERTI	4.80
CAPGOODS	4.53
CEMENT	4.09
OIL&GAS	4.02
OTHERS	13.64
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Health Plus Fund
ULIF001040208LICHLT+FND512

AS ON	31-12-2024
Inception Date	04 February 2008
NAV	39.6023

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)			
1013.69			
Equity	Money Market & Net Current Assets	Debt	
421.19	17.80	574.70	

Asset Allocation	
Equity	10.00% to 50.00%
Debt	50.00% to 90.00%
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		

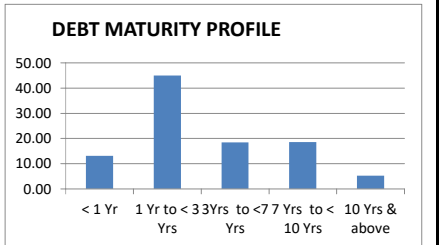
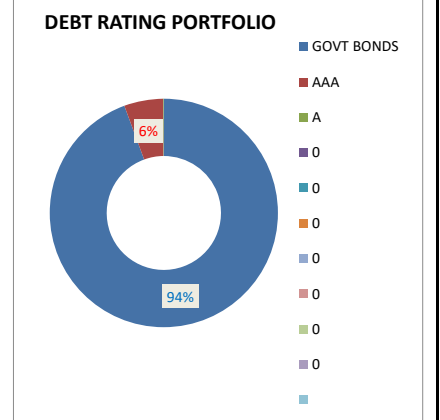
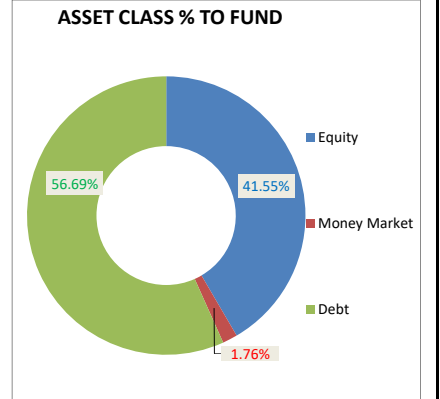
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.50%	-0.56%
6 Months	1.56%	3.37%
1 Year	10.10%	10.69%
2 Years	11.71%	11.82%
3 Years	8.67%	8.70%
Since Inception	N.A.	8.48%

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	3.80
STATE BANK OF INDIA	3.38
I T C LTD.	3.28
TATA CONSULTANCY SERVICES LTD.	3.23
LARSEN & TOUBRO LTD.	3.20
H D F C BANK LTD.	3.15
TATA STEEL LTD.	2.72
KOTAK MAHINDRA BANK LTD.	2.61
DIVI'S LABORATORIES LTD.	2.11
ICICI BANK LTD.	2.09
OTHERS	11.98
Total Equity	41.55

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	8.13
7.18% MAHARASHTRA 28.06.2032	4.51
8.10% WEST BENGAL SDL 23.03.2026	4.00
8.00% GUJARAT 20.04.2026	3.65
7.14% KARNATAKA SDL 24.12.2029	2.96
6.10% GOI 12.07.2031	2.95
7.62%GOI15.09.2039	2.63
7.69% WEST BENGAL SDL 27/07/2026	2.04
7.72% GOI 25/05/2025	1.98
6.54% GOI 17.01.2032	1.94
OTHERS	18.73

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	2.63
8.20% LICHFL NOV 2025 NDCs	0.49
Shree Renuka Sugars Limited NCD 2021	0.05
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
Total Debt	56.70
Grand Total	100.00



Modified Duration : 3.06

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.51
BANKS	11.46
COMP-SOFT	9.83
FINANCE	4.86
FMCG	4.48
METALS&MIN	4.12
CAPGOODS	3.21
PHARMA	2.46
AUTO&ANCIL	1.48
CEMENT	1.38
OTHERS	3.21
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	29 April 2009
NAV	35.3021

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
810.68		
Equity	Money Market & Net Current Assets	Debt
357.24	14.24	439.20

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

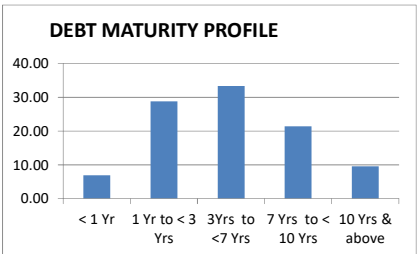
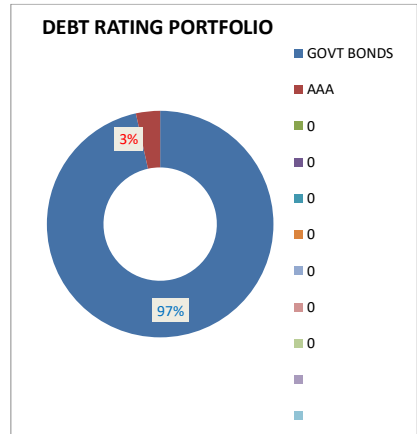
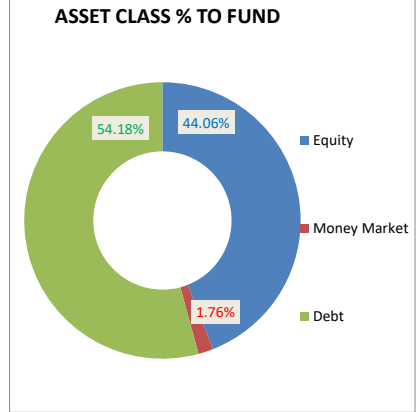
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.50%	-0.94%
6 Months	1.56%	1.29%
1 Year	10.10%	9.65%
2 Years	11.71%	11.71%
3 Years	8.67%	8.59%
Since Inception	N.A.	8.37%

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	3.62
Infosys Ltd	2.78
H D F C BANK LTD.	2.78
LARSEN & TOUBRO LTD.	2.71
I T C LTD.	2.10
HINDUSTAN UNILEVER LTD.	1.89
RELIANCE INDUSTRIES LTD.	1.60
STATE BANK OF INDIA	1.54
TATA CONSULTANCY SERVICES LTD.	1.52
Bajaj Finance Limited	1.43
OTHERS	22.09
Total Equity	44.06

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.14% KARNATAKA SDL 24.12.2029	6.22
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	2.60
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	1.90
6.54% GOI 17.01.2032	1.82
OTHERS	20.91

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
Total Debt	54.18
Money Market	1.76
Grand Total	100.00



Modified Duration : 3.74

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.32
BANKS	8.76
COMP-SOFT	6.16
AUTO&ANCIL	5.91
FMCG	5.30
CAPGOODS	3.57
FINANCE	3.10
OIL&GAS	2.81
POWER	2.48
CEMENT	2.00
OTHERS	7.59
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
New Endowment Plus Bond
ULIF001201114LICNE+BND512

AS ON 31-12-2024	
Inception Date	19 August 2015
NAV	19.7120

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
120.05		
Equity	Money Market & Net Current Assets	Debt
0.00	6.14	113.90

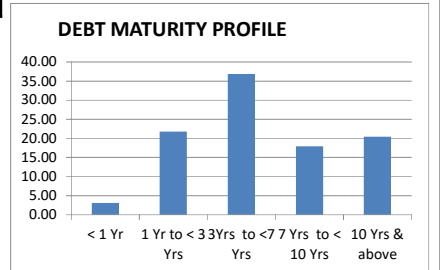
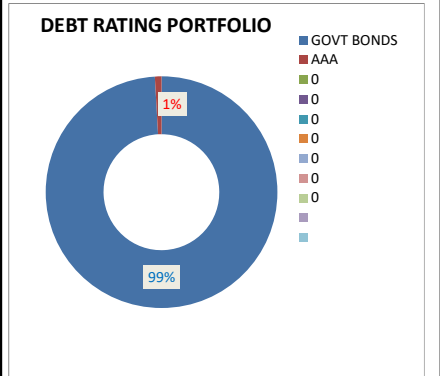
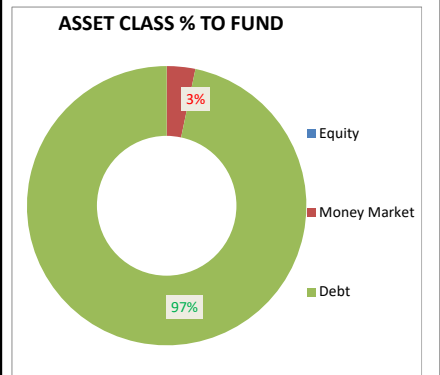
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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	0.53%	0.55%
6 Months	4.06%	5.41%
1 Year	7.90%	8.72%
2 Years	7.56%	7.84%
3 Years	5.81%	5.88%
Since Inception	7.04%	7.51%

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	
6.10% GOI 12.07.2031	12.04
7.20% TAMILNADU SDL 27.11.2031	8.37
6.22% GOI 16.03.2035	7.95
7.40% MADHYA PRADESH 09.11.2026	5.45
7.62%GOI15.09.2039	5.33
7.17% GOI 17.04.2030	5.08
7.48% ODISHA SDL 13.09.2032	4.46
6.54% GOI 17.01.2032	4.10
8.15% MAHARASHTRA SDL 16.04.2030	3.05
7.22% GOA 12.07.2027	2.93
OTHERS	35.25
CORPORATE BONDS	
9.45% PFC 01.09.2026	0.85
OTHERS	0.00
FIXED Deposit	
	1.80
Total Debt	96.68
Money Market	3.32
Grand Total	100.00



Modified Duration : 4.73

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	94.00
BANKS	1.80
FINANCE	0.86
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
OTHERS	3.34
TOTAL	100.00



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

	AS ON	31-12-2024
Inception Date		19 August 2015
NAV		25.0095

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
65.98		
Equity	Money Market & Net Current Assets	Debt
31.78	2.24	31.96

Asset Allocation	
Equity	15.00% to 25.00%
Debt	45.00% to 85.00%
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

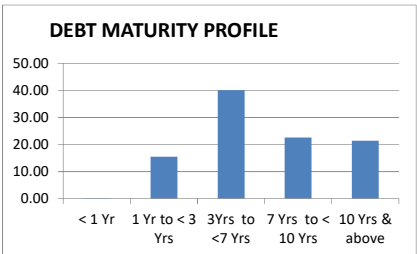
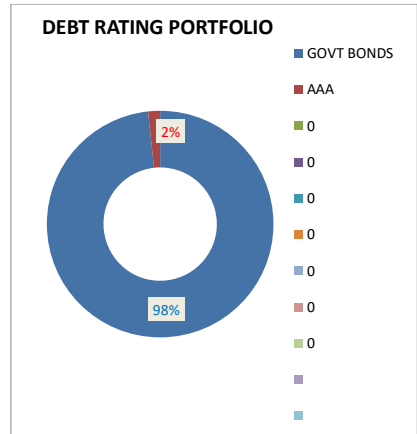
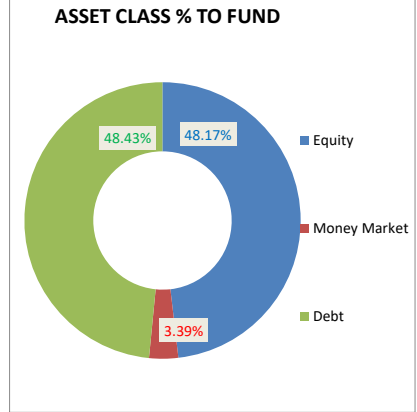
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.11%	-1.12%
6 Months	2.49%	0.29%
1 Year	9.21%	10.13%
2 Years	9.97%	13.24%
3 Years	7.46%	9.74%
Since Inception	8.21%	10.27%

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	3.59
STATE BANK OF INDIA	3.25
TATA STEEL LTD.	3.14
TATA CONSULTANCY SERVICES LTD.	2.81
Bajaj Finance Limited	2.07
H D F C BANK LTD.	2.02
LARSEN & TOUBRO LTD.	1.91
ULTRATECH CEMENT LTD.	1.73
TATA POWER CO. LTD.	1.69
BHARTI AIRTEL LTD.	1.58
OTHERS	24.38
Total Equity	48.17

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.20% TAMILNADU SDL 27.11.2031	14.48
6.54% GOI 17.01.2032	7.47
7.18% GOI 24.07.2037	3.88
8.00% GUJARAT 20.04.2026	3.07
7.26% GOI 14.01.2029	2.39
7.69%GOI 17.06.2043	1.63
7.47% RJ SDL 27032033	1.55
6.64% GOI 16.06.2035	1.49
8.30% GUJRAT SDL 06.02.2029	1.18
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
Total Debt	48.43
Money Market	3.39
Grand Total	100.00



Modified Duration : 5.20

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.57
BANKS	8.09
COMP-SOFT	7.96
FMCG	4.32
METALS&MIN	3.59
FERTI	3.49
FINANCE	3.26
AUTO&ANCIL	3.20
OIL&GAS	3.11
CAPGOODS	2.93
OTHERS	12.48
TOTAL	100.00



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

	AS ON	31-12-2024
Inception Date	19 August 2015	
NAV	26.1874	

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
143.99		
Equity	Money Market & Net Current Assets	Debt
86.19	4.34	53.46

Asset Allocation	
Equity	30.00% to 70.00%
Debt	30.00% to 70.00%
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

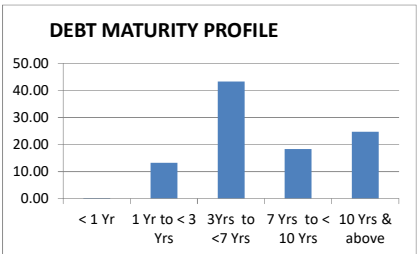
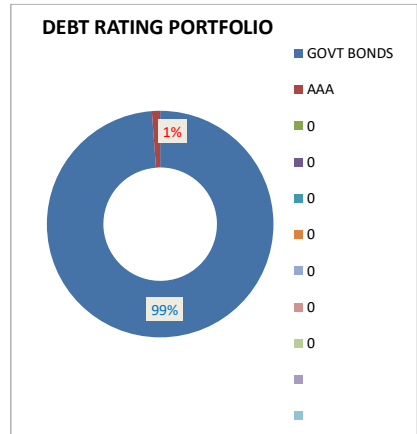
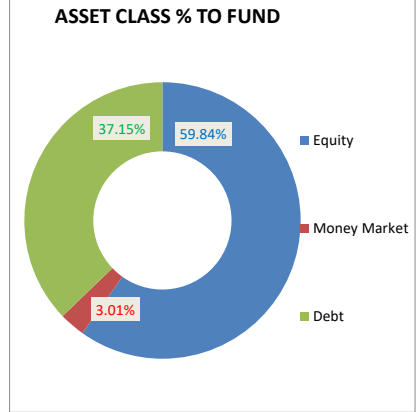
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.56%	-1.66%
6 Months	1.37%	-0.91%
1 Year	10.03%	11.06%
2 Years	12.04%	14.86%
3 Years	8.96%	10.76%
Since Inception	9.20%	10.81%

BENCHMARK	
	CRISIL Balancer Debt
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	-
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	
TATA STEEL LTD.	4.79
STATE BANK OF INDIA	3.64
MAHINDRA & MAHINDRA LTD.	2.71
TATA POWER CO. LTD.	2.71
H D F C BANK LTD.	2.68
LARSEN & TOUBRO LTD.	2.67
Infosys Ltd	2.61
HINDUSTAN UNILEVER LTD.	2.26
TITAN COMPANY LTD.	2.03
BHARTI AIRTEL LTD.	1.94
OTHERS	31.80
Total Equity	59.84

DEBT PORTFOLIO	
GOVT.SECURITIES	
6.10% GOI 12.07.2031	6.73
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	13.06

CORPORATE BONDS	
9.45% PFC 01.09.2026	0.36
NTPC BONUS DEBENTURE	0.08
OTHERS	0.00
Total Debt	37.15
Grand Total	100.00



Modified Duration : 5.21

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	36.67
BANKS	9.95
COMP-SOFT	6.13
FMCG	5.87
AUTO&ANCIL	5.76
METALS&MIN	5.76
CAPGOODS	4.37
POWER	4.35
OIL&GAS	3.75
FERTI	2.97
OTHERS	14.42
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
New Endowment Plus Growth
ULIF004201114LICNE+GRW512

AS ON 31-12-2024	
Inception Date	19 August 2015
NAV	27.3503

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
818.28		
Equity	Money Market & Net Current Assets	Debt
599.43	33.51	185.34

Asset Allocation	
Equity	40.00% to 80.00%
Debt	20.00% to 60.00%
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

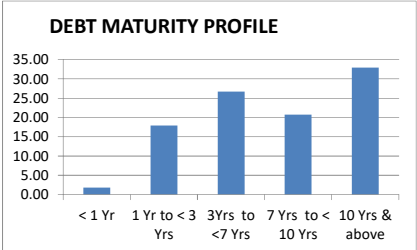
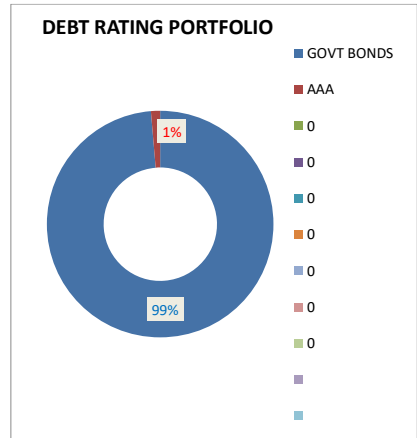
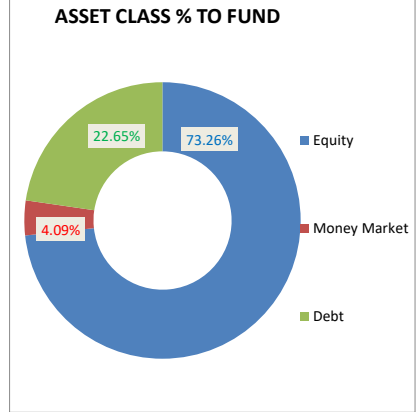
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.47%	-1.81%
6 Months	1.42%	-0.95%
1 Year	9.19%	10.79%
2 Years	10.76%	15.53%
3 Years	7.98%	11.16%
Since Inception	8.38%	11.33%

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	5.51
H D F C BANK LTD.	5.03
LARSEN & TOUBRO LTD.	3.97
RELIANCE INDUSTRIES LTD.	3.82
HINDUSTAN UNILEVER LTD.	3.67
STATE BANK OF INDIA	3.66
Bajaj Finance Limited	2.75
MARUTI SUZUKI INDIA LIMITED	2.72
ASIAN PAINTS LTD.	2.23
TATA STEEL LTD.	1.89
OTHERS	38.01
Total Equity	73.26

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
6.64% GOI 16.06.2035	1.81
6.10% GOI 12.07.2031	1.77
7.18% GOI 24.07.2037	1.25
7.20% TAMILNADU SDL 27.11.2031	1.23
8.12% HARYANA SDL 27.03.2036	0.92
7.89% HARYANA 15.03.2027	0.81
7.48% ODISHA SDL 13.09.2032	0.65
7.62%GOI15.09.2039	0.65
7.34% TAMILNADU 24072034	0.62
7.38% GOI 20.06.2027	0.62
OTHERS	12.03

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.25
NTPC BONUS DEBENTURE	0.04
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.65
Money Market	4.09
Grand Total	100.00



Modified Duration : 5.30

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.36
BANKS	12.74
COMP-SOFT	9.00
FMCG	8.51
OIL&GAS	7.15
CAPGOODS	6.24
AUTO&ANCIL	6.11
FINANCE	4.24
FERTI	3.95
PHARMA	3.47
OTHERS	16.23
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Flexi Plus Mixed
ULIF002180912LICFLX+MIX512

AS ON 31-12-2024	
Inception Date	02 January 2013
NAV	27.9940

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
4.46		
Equity	Money Market & Net Current Assets	Debt
0.99	0.32	3.15

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

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

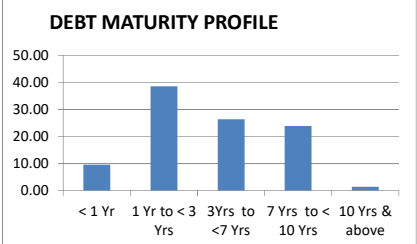
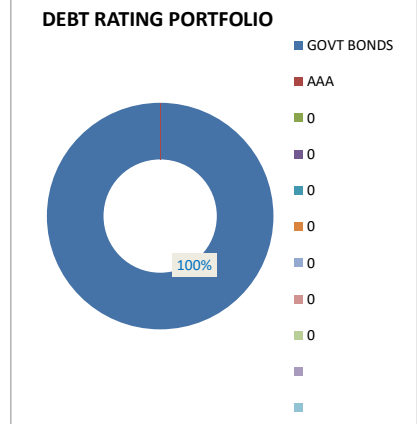
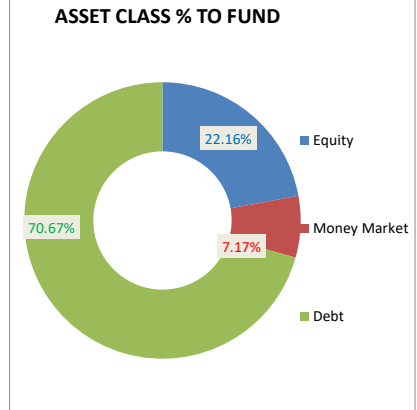
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.28%	0.00%
6 Months	3.48%	3.43%
1 Year	8.35%	9.50%
2 Years	8.17%	10.98%
3 Years	6.04%	8.23%
Since Inception	N.A.	8.95%

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	
Infosys Ltd	2.02
BHARTI AIRTEL LTD.	1.92
ULTRATECH CEMENT LTD.	1.92
STATE BANK OF INDIA	1.90
H D F C BANK LTD.	1.79
ICICI BANK LTD.	1.73
HINDUSTAN UNILEVER LTD.	1.64
I T C LTD.	1.63
GRASIM INDUSTRIES LTD.	1.42
LARSEN & TOUBRO LTD.	1.12
OTHERS	5.07
Total Equity	22.16

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22% RAJASTHAN SDL 26.07.2032	16.93
8.17% GUJARAT SDL 24.04.2029	11.65
8.10% WEST BENGAL SDL 23.03.2026	9.09
8.15% MAHARASHTRA SDL 16.04.2030	4.70
7.40% MADHYA PRADESH 09.11.2026	4.52
7.88% GS 19-03-2030	2.34
8.15% GOI 24112026	2.30
8.51% HARYANA 10.02.2026	2.28
8.04% SIKKIM 15.06.2026	2.28
8.39% UTTAR PRADESH 27.01.2026	2.28
OTHERS	12.29

CORPORATE BONDS	
NTPC BONUS DEBENTURE	0.01
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	70.67
Money Market	7.17
Grand Total	100.00



Modified Duration : 3.06

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.45
BANKS	5.83
CEMENT	4.04
FMCG	3.14
TELECOM	2.24
COMP-SOFT	2.02
AUTO&ANCIL	1.12
CAPGOODS	1.12
FINANCE	0.90
PHARMA	0.67
OTHERS	8.47
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Endowment Plus Bond Fund
ULIF001200910LICEND+BND512**

AS ON 31-12-2024	
Inception Date	20 September 2010
NAV	29.6817

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
75.09		
Equity	Money Market & Net Current Assets	Debt
0.00	8.55	66.54

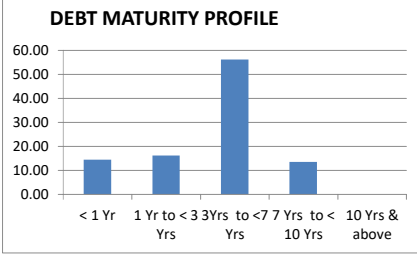
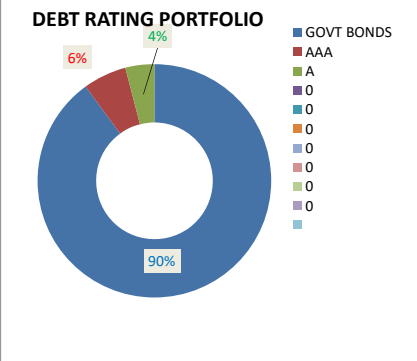
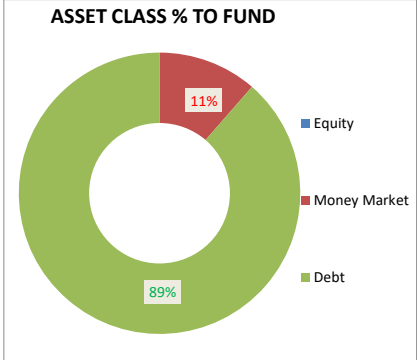
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.48%
6 Months	4.06%	4.08%
1 Year	7.90%	8.37%
2 Years	7.56%	8.17%
3 Years	5.81%	6.23%
Since Inception	N.A.	7.91%

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	
7.98% Uttarpradesh 11.04.2028	23.24
6.10% GOI 12.07.2031	22.22
7.22% RAJASTHAN SDL 26.07.2032	9.12
8.10% WEST BENGAL SDL 23.03.2026	8.09
8.24% TELANGANA SDL 09.09.2025	6.72
7.53% PUDUCHERRY 22.11.2027	3.38
7.14% KARNATAKA SDL 24.12.2029	3.33
7.22% ARUNACHAL PRADESH 12.07.2027	2.68
7.97% WEST BENGAL SDL 14.10.2025	0.67
8.15% MAHARASHTRA SDL 16.04.2030	0.14
OTHERS	0.14
CORPORATE BONDS	
8.20% LICHFL NOV 2025 NDCs	5.33
Shree Renuka Sugars Limited NCD 2021	2.78
Shree Renuka sugars	0.78
OTHERS	0.00
FIXED Deposit	
OTHERS	0.00
Total Debt	88.61
Money Market	11.39
Grand Total	100.00



Modified Duration : 3.14

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	79.71
FINANCE	5.34
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	14.95
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	20 September 2010
NAV	34.1355

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
25.12			
Equity	Money Market & Net Current Assets	Debt	
11.47	1.60	12.05	

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

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

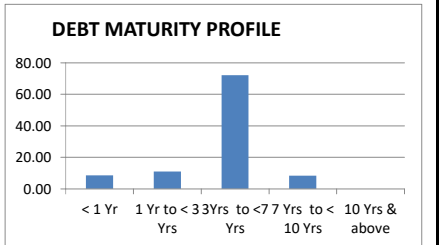
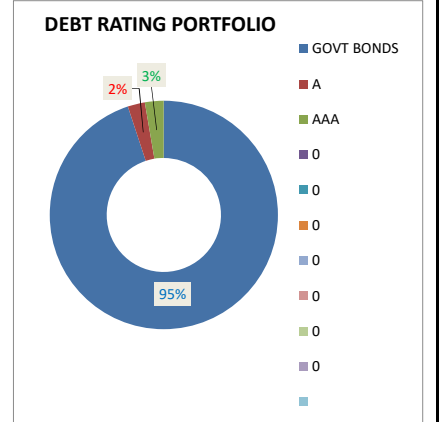
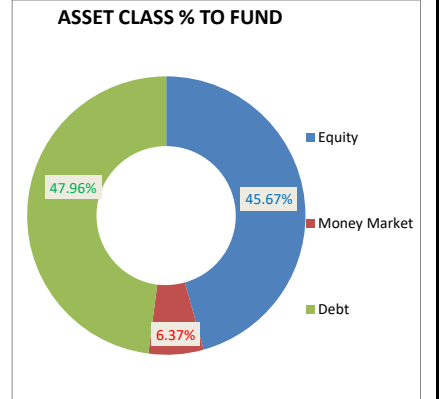
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-0.49%
6 Months	1.51%	3.08%
1 Year	10.98%	12.73%
2 Years	13.02%	15.39%
3 Years	9.88%	10.69%
Since Inception	N.A.	8.97%

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
H C L TECHNOLOGIES LTD.	4.38
Infosys Ltd	4.28
AXIS BANK LTD.(FORLY.UTI BANK)	4.24
MAHINDRA & MAHINDRA LTD.	4.19
ULTRATECH CEMENT LTD.	4.05
WIPRO LTD.	3.77
H D F C BANK LTD.	3.53
EICHER MOTORS LTD	3.46
HERO MOTOCORP LTD.	2.82
LARSEN & TOUBRO LTD.	2.49
OTHERS	8.46
Total Equity	45.67

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.17%GUJARAT SDL 24.04.2029	24.79
6.10% GOI 12.07.2031	4.60
7.53% PUDUCHERRY 22.11.2027	4.04
7.10% GOI 18.04.2029	4.03
7.34% TS SDL 19.01.2034	4.03
8.24% TELANGANA SDL 09.09.2025	4.02
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	1.23
Shree Renuka sugars	1.17
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
Total Debt	47.96
Grand Total	100.00



Modified Duration : 3.48

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	45.51
COMP-SOFT	14.05
AUTO&ANCIL	10.47
BANKS	9.91
CEMENT	4.06
CAPGOODS	2.47
FMCG	2.35
OIL&GAS	1.95
FINANCE	1.59
POWER	0.04
OTHERS	7.60
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	20 September 2010
NAV	35.2801

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
57.41			
Equity	Money Market & Net Current Assets	Debt	
31.97	4.32	21.11	

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

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

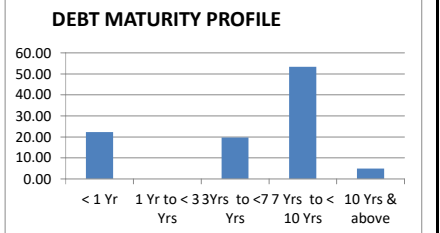
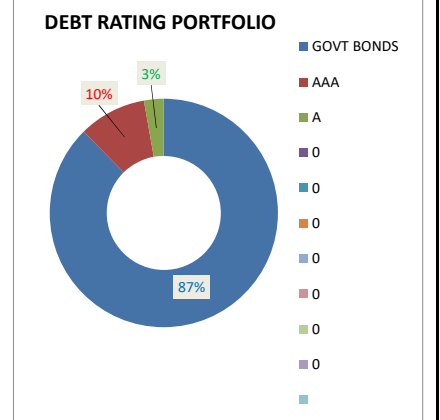
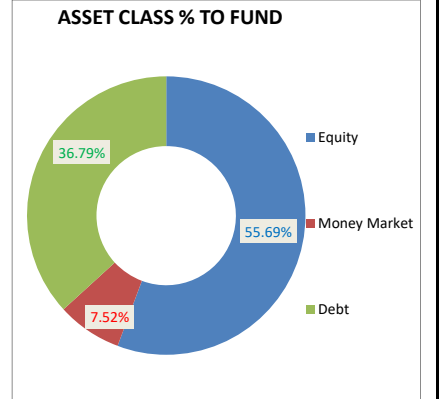
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.06%
6 Months	1.29%	2.26%
1 Year	11.05%	11.54%
2 Years	13.25%	15.53%
3 Years	10.05%	10.92%
Since Inception	N.A.	9.22%

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.	5.06
Infosys Ltd	4.47
AXIS BANK LTD.(FORLY.UTI BANK)	4.40
RELIANCE INDUSTRIES LTD.	4.02
H D F C BANK LTD.	3.71
MARUTI SUZUKI INDIA LIMITED	3.40
MAHINDRA & MAHINDRA LTD.	3.14
KOTAK MAHINDRA BANK LTD.	3.11
BAJAJ AUTO LTD	3.07
HINDUSTAN UNILEVER LTD.	2.72
OTHERS	18.59
Total Equity	55.69

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 22.08.2032	17.88
7.10% GOI 18.04.2029	6.18
7.97% WEST BENGAL SDL 14.10.2025	4.39
7.30% AS SDL 07082039	1.76
7.18% BR SDL 27.11.2034	1.75
8.27% TAMILNADU SDL 12.8.2025	0.26
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.49
Shree Renuka sugars	1.02
NTPC BONUS DEBENTURE	0.06
OTHERS	0.00
Total Debt	36.79
Grand Total	100.00



Modified Duration : 4.29

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.21
BANKS	14.02
AUTO&ANCIL	12.38
COMP-SOFT	10.43
FMCG	7.87
CAPGOODS	5.07
OIL&GAS	4.02
FINANCE	3.90
CEMENT	0.99
OTHERS	0.28
OTHERS	8.83
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	20 September 2010
NAV	41.7737

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
2051.76			
Equity	Money Market & Net Current Assets	Debt	
1452.07	117.28	482.41	

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

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

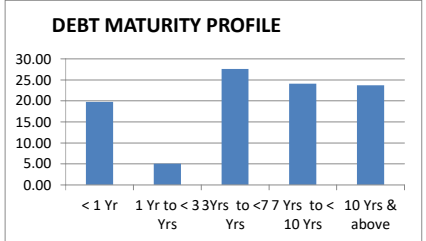
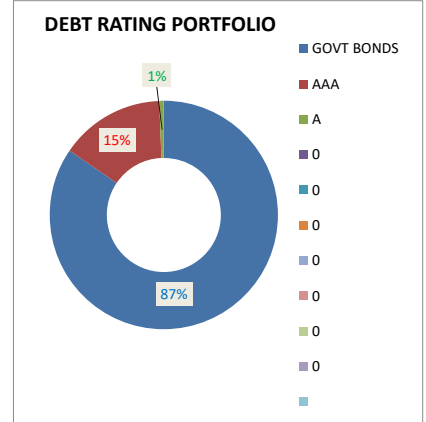
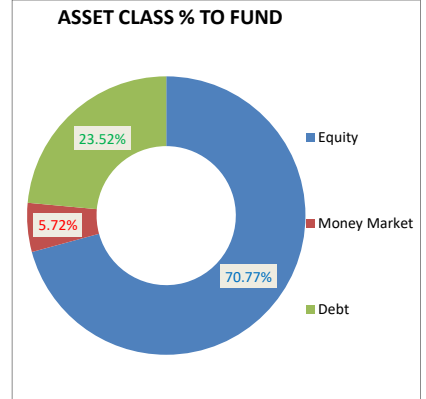
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-1.40%
6 Months	-0.07%	0.64%
1 Year	12.33%	11.77%
2 Years	15.81%	16.29%
3 Years	11.90%	12.33%
Since Inception	N.A.	10.52%

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
AXIS BANK LTD.(FORLY.UTI BANK)	6.33
Infosys Ltd	6.17
DR. REDDY'S LABORATORIES LTD.	4.11
BHARTI AIRTEL LTD.	4.06
I T C LTD.	3.97
H D F C BANK LTD.	3.71
RELIANCE INDUSTRIES LTD.	3.68
MARUTI SUZUKI INDIA LIMITED	3.46
LARSEN & TOUBRO LTD.	3.37
EICHER MOTORS LTD	3.06
OTHERS	28.85
Total Equity	70.77

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	3.03
6.10% GOI 12.07.2031	2.82
7.26% GOI 22.08.2032	2.00
7.18% GOI 24.07.2037	1.75
6.54% GOI 17.01.2032	1.68
7.41% GOI 19.12.2036	1.52
7.54% GOI 23.05.2036	1.47
7.26% GOI 06.02.2033	1.00
8.20% UTTARPRADESH SDL 24062025	0.54
7.34% TAMILNADU 24072034	0.49
OTHERS	3.58

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.42
Shree Renuka Sugars Limited NCD 2021	0.15
NTPC BONUS DEBENTURE	0.07
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	23.52
Money Market	5.72
Grand Total	100.00



Modified Duration : 4.61

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	19.87
BANKS	16.08
COMP-SOFT	10.80
AUTO&ANCIL	7.82
FMCG	7.30
CAPGOODS	6.98
PHARMA	5.63
FINANCE	4.72
TELECOM	4.06
OIL&GAS	3.70
OTHERS	13.04
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	02 September 2010
NAV	33.1684

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
633.14		
Equity	Money Market & Net Current Assets	Debt
179.24	42.56	411.34

Asset Allocation	
Equity	15.00% to 35.00%
Debt	45.00% to 100.00%
Money Market	0.00% to 40.00%

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

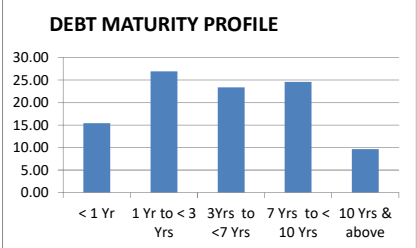
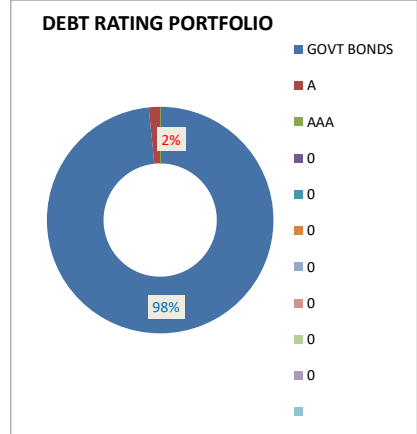
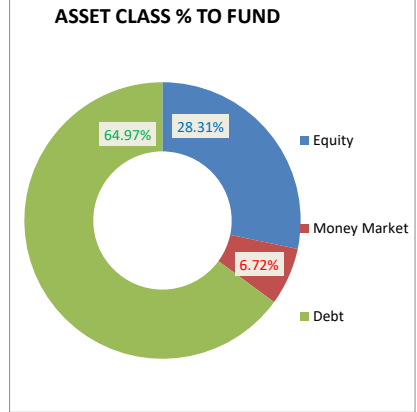
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.23%	-0.43%
6 Months	2.33%	2.97%
1 Year	9.76%	11.33%
2 Years	11.00%	11.38%
3 Years	8.40%	9.20%
Since Inception	N.A.	8.72%

BENCHMARK	
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%

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	2.36
STATE BANK OF INDIA	2.30
MARUTI SUZUKI INDIA LIMITED	2.18
LARSEN & TOUBRO LTD.	2.04
IDBI BANK LTD.	1.92
I T C LTD.	1.92
Infosys Ltd	1.84
H D F C BANK LTD.	1.64
CIPLA LTD.	1.40
H C L TECHNOLOGIES LTD.	1.16
OTHERS	9.55
Total Equity	28.31

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	5.76
8.20% UTTARPRADESH SDL 24062025	5.25
7.62% WEST BENGAL SDL 29.11.2032	4.15
7.22%UTTARA KHAND 12.07.2027	4.13
7.40% MADHYA PRADESH 09.11.2026	3.98
8.73% KARNATAKA SDL 24.10.2033	3.50
7.14% KARNATAKA SDL 24.12.2029	3.35
8.24% 2027-FEB-15 GOVT OF INDIA	3.25
8.33 GOI 09072026	3.23
7.72% PUNJAB 20.12.2027	2.42
OTHERS	24.90

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.82
Shree Renuka sugars	0.23
NTPC BONUS DEBENTURE	0.00
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	64.97
Money Market	6.72
Grand Total	100.00



Modified Duration : 3.70

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	63.91
BANKS	7.60
COMP-SOFT	4.75
CAPGOODS	2.85
OIL&GAS	2.36
FMCG	2.25
AUTO&ANCIL	2.25
PHARMA	1.70
CEMENT	1.69
METALS&MIN	1.29
OTHERS	9.35
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Bond
ULIF001290609LICJST+BND512

AS ON 31-12-2024	
Inception Date	29 June 2009
NAV	30.9154

Objective of the Fund:
Low Risk

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

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

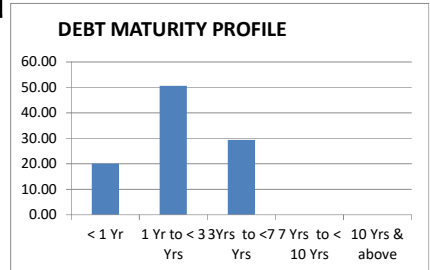
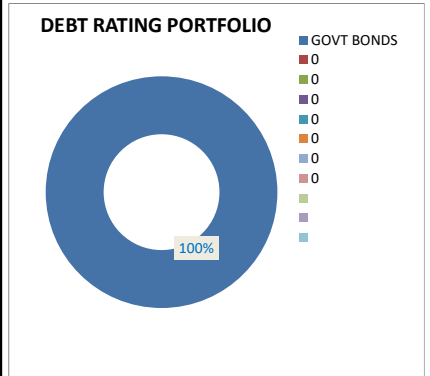
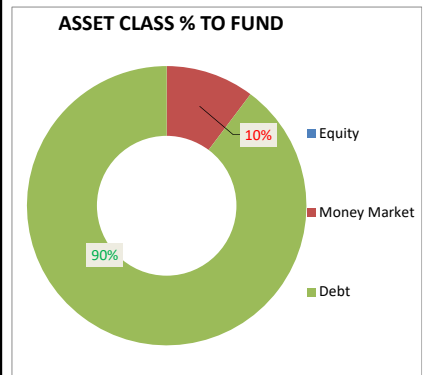
Fund Manager	Ms. Shraddha S. Vaidya
FUNDs MANAGED	
Total Funds	14
Bond funds	4
Secured	4
Balanced	3
Growth	3

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.41%
6 Months	4.06%	3.69%
1 Year	7.90%	7.84%
2 Years	7.56%	7.23%
3 Years	5.81%	5.52%
Since Inception	N.A.	7.54%

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	
7.69% WEST BENGAL SDL 27/07/2026	19.41
8.17%GUJARAT SDL 24.04.2029	13.29
8.24% 2027-FEB-15 GOVT OF INDIA	13.17
7.60% PUNJAB SDL 04.06.2029	13.02
7.22% GOA 12.07.2027	12.86
8.20% UTTARPRADESH SDL 24062025	10.30
8.05% UTTARAKHAND SDL 25032025	7.70

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



Modified Duration : 2.04

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	88.24
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	11.76
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	29 June 2009
NAV	42.2935

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
1.05		
Equity	Money Market & Net Current Assets	Debt
0.58	0.05	0.42

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

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

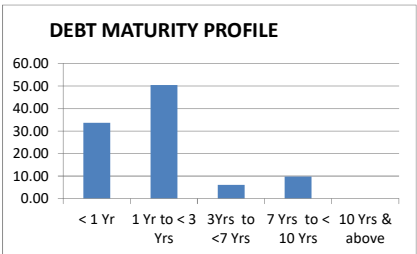
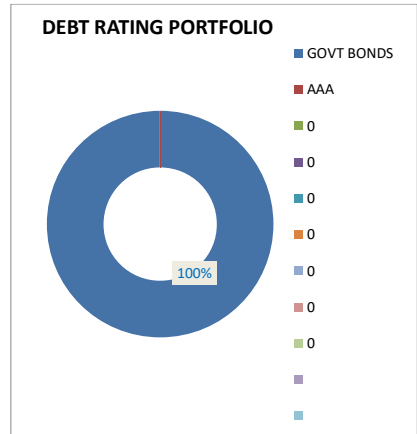
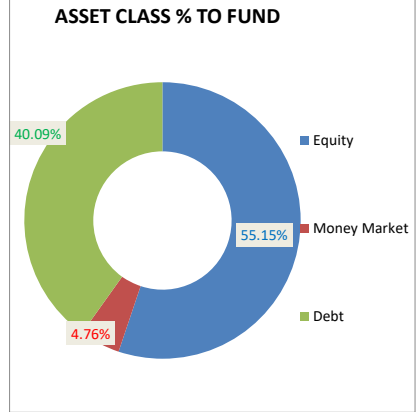
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.18%
6 Months	1.29%	1.33%
1 Year	11.05%	10.14%
2 Years	13.25%	12.93%
3 Years	10.05%	9.24%
Since Inception	N.A.	9.74%

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	
Infosys Ltd	4.91
BHARTI AIRTEL LTD.	4.52
ICICI BANK LTD.	4.26
HINDUSTAN UNILEVER LTD.	4.20
TATA CONSULTANCY SERVICES LTD.	4.05
H D F C BANK LTD.	3.94
I T C LTD.	3.45
KOTAK MAHINDRA BANK LTD.	3.39
WIPRO LTD.	3.30
N T P C LTD.	2.91
OTHERS	16.22
Total Equity	55.15

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22% GOA 12.07.2027	12.66
7.97% WEST BENGAL SDL 14.10.2025	9.57
7.62% WEST BENGAL SDL 29.11.2032	3.92
8.20% UTTARPRADESH SDL 24062025	3.82
7.38% GOI 20.06.2027	2.89
7.60% PUNJAB SDL 04.06.2029	2.42
7.58% RAJASTHAN SDL 09.08.2026	1.92
7.18% JAMMU&KASHMIR 28.09.2026	1.91
7.69% WEST BENGAL SDL 27/07/2026	0.96
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	0.02
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	40.09
Money Market	4.76
Grand Total	100.00



Modified Duration : 2.05

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	39.90
BANKS	12.35
COMP-SOFT	11.40
FMCG	7.60
TELECOM	4.75
AUTO&ANCIL	3.80
POWER	2.85
OIL&GAS	2.85
PHARMA	2.85
FERTI	1.90
OTHERS	9.75
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	29 June 2009
NAV	40.6064

Objective of the Fund:	
Long Term Capital Growth	

AUM (Amount in Crore)		
41.56		
Equity	Money Market & Net Current Assets	Debt
30.29	-0.08	11.34

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

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

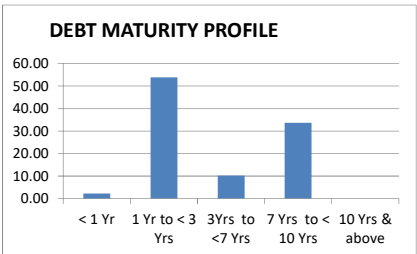
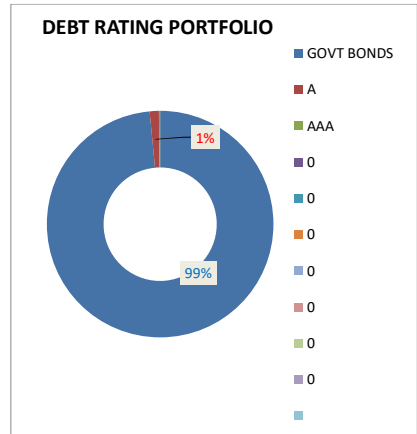
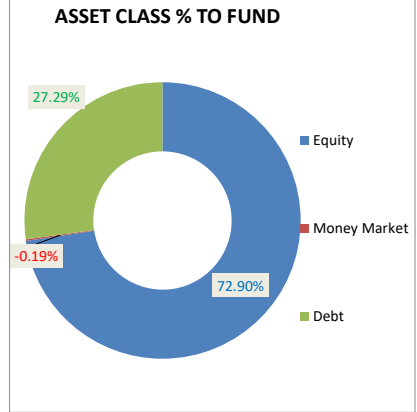
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-1.78%
6 Months	-0.07%	0.15%
1 Year	12.33%	9.68%
2 Years	15.81%	14.40%
3 Years	11.90%	10.71%
Since Inception	N.A.	9.45%

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	
LARSEN & TOUBRO LTD.	6.39
CIPLA LTD.	5.15
H D F C BANK LTD.	5.08
RELIANCE INDUSTRIES LTD.	4.61
Infosys Ltd	4.52
TATA POWER CO. LTD.	4.49
KOTAK MAHINDRA BANK LTD.	4.41
I T C LTD.	4.35
BAJAJ AUTO LTD	4.28
HINDUSTAN UNILEVER LTD.	3.80
OTHERS	25.82
Total Equity	72.90

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.27%GOI08.04.2026	5.20
7.22% GOA 12.07.2027	4.11
7.62% WEST BENGAL SDL 29.11.2032	3.72
8.24% 2027-FEB-15 GOVT OF INDIA	3.72
7.48% ODISHA SDL 13.09.2032	2.46
7.60% PUNJAB SDL 04.06.2029	2.45
7.57%GOI 17.06.2033	1.26
8.25% ANDHRA PRADESH SDL 16.01.2034	0.65
7.38% GOI 20.06.2027	0.61
8.20% UTTARPRADESH SDL 24062025	0.56
OTHERS	2.15

CORPORATE BONDS	
Shree Renuka sugars	0.35
NTPC BONUS DEBENTURE	0.05
OTHERS	0.00
Total Debt	27.29
Grand Total	100.00



Modified Duration : 3.24

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	26.88
COMP-SOFT	12.61
BANKS	11.21
AUTO&ANCIL	9.36
FMCG	8.30
CAPGOODS	6.38
PHARMA	5.58
CEMENT	4.64
OIL&GAS	4.60
POWER	4.52
OTHERS	5.92
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Discontinued Policy Fund-Life
ULIF001201114LICDPFNLF512

AS ON 31-12-2024	
Inception Date	20 August 2015
NAV	19.5558

Objective of the Fund:

AUM (Amount in Crore)		
579.16		
Equity	Money Market & Net Current Assets	Debt
0.00	16.46	562.70

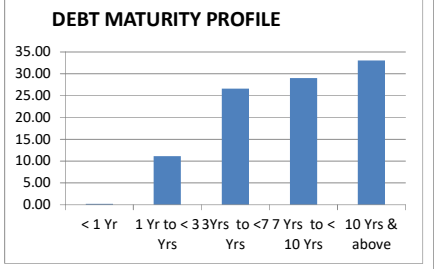
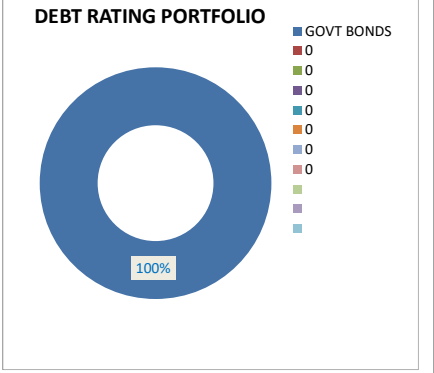
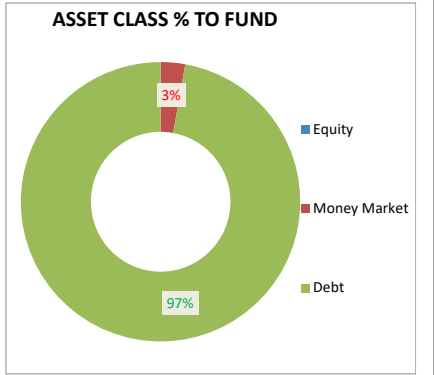
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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	NA	0.63%
6 Months	N.A.	4.52%
1 Year	N.A.	9.17%
2 Years	N.A.	8.19%
3 Years	N.A.	6.08%
Since Inception	N.A.	7.42%

BENCHMARK	
INDEX	0
CRISIL AAA Long Term Bond Index	#N/A
CRISIL Dynamic Gilt Index	#N/A
CRISIL 10 Year SDL Index	#N/A
Liquid Retail Fund Index	#N/A
S&P BSE 100	#N/A
CRISIL A Medium To Long Term Bond Index	#N/A
CRISIL A Short Term Bond Index	#N/A
CRISIL AA Long Term Bond Index	#N/A
CRISIL AA- Long Term Bond Index	#N/A
CRISIL AA Short Term Bond Index	#N/A
CRISIL AA+ Medium Term Bond Index	#N/A
CRISIL AA+ Short Term Bond Index	#N/A
CRISIL AAA Long Term Bond Index	#N/A
CRISIL AAA Medium Term Bond Index	#N/A
CRISIL AAA Short Term Bond Index	#N/A
CRISIL Dynamic Gilt Index	#N/A
CRISIL Long Term Gilt Index	#N/A
CRISIL Medium Term Gilt Index	#N/A
CRISIL Short Term Gilt	#N/A
Liquid Retail Fund Index	#N/A
S&P BSE 200 TR	#N/A

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.10% GOI 18.04.2029	9.54
7.18% GOI 24.07.2037	8.58
7.42% KA SDL 06032035	5.64
7.38% GOI 20.06.2027	5.08
6.79% GOI 15.05.2027	3.54
6.10% GOI 12.07.2031	3.49
7.46% MAHARASHTRA SGS 13.09.2033	3.18
7.17% GOI 17.04.2030	3.07
8.34% PUNJAB SDL 02.01.2029	2.81
7.48% UTTAR PRADESH SGS 22032042	2.67
OTHERS	49.54
CORPORATE BONDS	
OTHERS	
FIXED Deposit	
Total Debt	97.16
Money Market	2.84
Grand Total	100.00



Modified Duration : 5.74

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	97.16
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	2.84
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Discontinued PolicyFnd Pension
ULIF00501/02/22LICDPFPENS512

AS ON 31-12-2024	
Inception Date	05 September 2022
NAV	11.6651

Objective of the Fund:

AUM (Amount in Crore)		
97.55		
Equity	Money Market & Net Current Assets	Debt
0.00	5.29	92.26

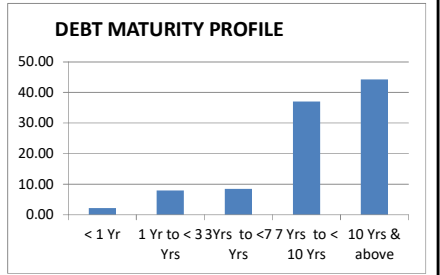
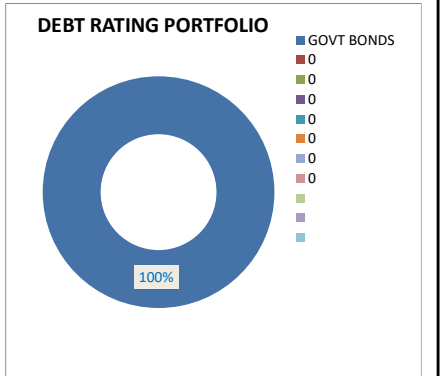
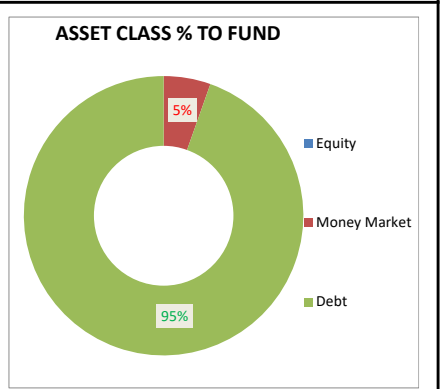
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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	NA	0.66%
6 Months	N.A.	4.59%
1 Year	N.A.	9.21%
2 Years	N.A.	7.87%
3 Years	N.A.	N.A.
Since Inception	N.A.	6.85%

BENCHMARK	
INDEX	0
CRISIL AAA Long Term Bond Index	#N/A
CRISIL Dynamic Gilt Index	#N/A
CRISIL 10 Year SDL Index	#N/A
Liquid Retail Fund Index	#N/A
S&P BSE 100	#N/A
CRISIL A Medium To Long Term Bond Index	#N/A
CRISIL A Short Term Bond Index	#N/A
CRISIL AA Long Term Bond Index	#N/A
CRISIL AA- Long Term Bond Index	#N/A
CRISIL AA Short Term Bond Index	#N/A
CRISIL AA+ Medium Term Bond Index	#N/A
CRISIL AA+ Short Term Bond Index	#N/A
CRISIL AAA Long Term Bond Index	#N/A
CRISIL AAA Medium Term Bond Index	#N/A
CRISIL AAA Short Term Bond Index	#N/A
CRISIL Dynamic Gilt Index	#N/A
CRISIL Long Term Gilt Index	#N/A
CRISIL Medium Term Gilt Index	#N/A
CRISIL Short Term Gilt	#N/A
Liquid Retail Fund Index	#N/A
S&P BSE 200 TR	#N/A

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.18% GOI 24.07.2037	13.66
7.26% GOI 22.08.2032	10.52
7.42% KA SDL 06032035	8.38
7.48% UTTAR PRADESH SGS 22032042	5.28
7.40% UTTAR PRADESH SGS 26.07.2033	5.23
7.34% PN SDL 31072035	4.17
6.79% GOI 15.05.2027	4.11
7.41% GOI 19.12.2036	3.20
7.47% RJ SDL 27032033	3.15
7.18% GOI 14.08.2033	3.15
OTHERS	33.73
CORPORATE BONDS	
FIXED Deposit	
OTHERS	0.00
Total Debt	94.58
Money Market	5.42
Grand Total	100.00



Modified Duration : 6.20

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	94.57
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	5.43
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus_Bond Fund
ULIF001230807LICFTN+BND512

AS ON 31-12-2024	
Inception Date	23 August 2007
NAV	36.2856

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
1.89		
Equity	Money Market & Net Current Assets	Debt
0.00	0.13	1.76

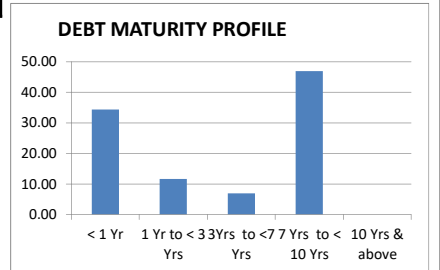
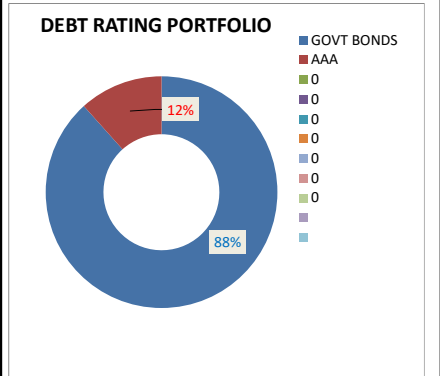
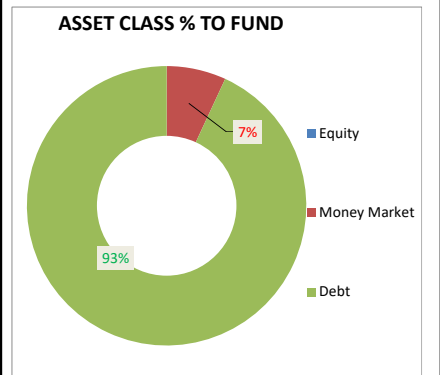
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

Fund Manager	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	0.53%	0.61%
6 Months	4.06%	3.99%
1 Year	7.90%	8.34%
2 Years	7.56%	7.42%
3 Years	5.81%	5.74%
Since Inception	N.A.	7.70%

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	
7.22% RAJASTHAN SDL 26.07.2032	43.83
7.97% WEST BENGAL SDL 14.10.2025	32.00
7.10% GOI 18.04.2029	6.43
OTHERS	0.00
CORPORATE BONDS	% to AUM
9.45% PFC 01.09.2026	10.86
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	93.12
Money Market	6.88
Grand Total	100.00



Modified Duration : 3.31

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	82.01
FINANCE	11.11
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	6.88
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus_Secured Fund
ULIF002230807LICFTN+SEC512

	AS ON	31-12-2024
Inception Date		23 August 2007
NAV		44.1111

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
0.47		
Equity	Money Market & Net Current Assets	Debt
0.18	0.04	0.24

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

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

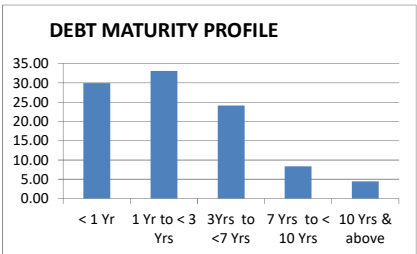
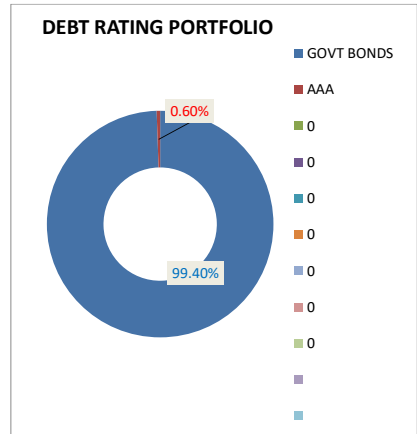
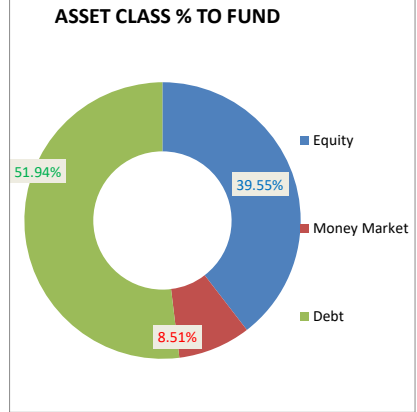
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.58%	-1.03%
6 Months	1.51%	3.23%
1 Year	10.98%	11.20%
2 Years	13.02%	13.00%
3 Years	9.88%	10.41%
Since Inception	N.A.	8.92%

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	
IT C LTD.	% to AUM 3.72
Infosys Ltd	3.34
TATA CONSULTANCY SERVICES LTD.	3.15
GRASIM INDUSTRIES LTD.	3.13
DIVIS LABORATORIES LTD.	2.74
HINDUSTAN UNILEVER LTD.	2.74
DABUR INDIA LTD.	2.71
IDBI BANK LTD.	2.70
RELIANCE INDUSTRIES LTD.	2.60
BHARTI AIRTEL LTD.	2.55
OTHERS	10.17
Total Equity	39.55

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.51% HARYANA 10.02.2026	17.65
6.10% GOI 12.07.2031	12.36
7.97% WEST BENGAL SDL 14.10.2025	6.46
8.24% TELANGANA SDL 09.09.2025	4.31
8.27% TAMILNADU SDL 12.8.2025	4.31
7.22% RAJASTHAN SDL 26.07.2032	4.30
8.18%ANDHRA PRADESH SDL 10.04.2035	2.30
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM 0.25
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	51.94
Money Market	8.51
Grand Total	100.00



Modified Duration : 2.55

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.31
FMCG	8.55
BANKS	6.41
COMP-SOFT	6.41
FERTI	2.14
OIL&GAS	2.14
AUTO&ANCIL	2.14
PHARMA	2.14
TELECOM	2.14
CEMENT	2.14
OTHERS	14.48
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus_Balanced Fund
ULIF003230807LICFTN+BAL512

	AS ON	31-12-2024
Inception Date		23 August 2007
NAV		37.2869

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
1.06		
Equity	Money Market & Net Current Assets	Debt
0.69	0.00	0.38

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

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

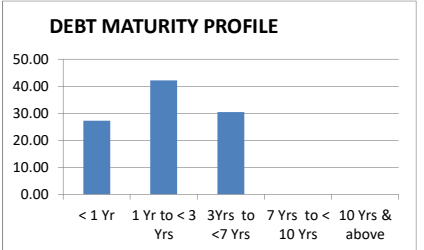
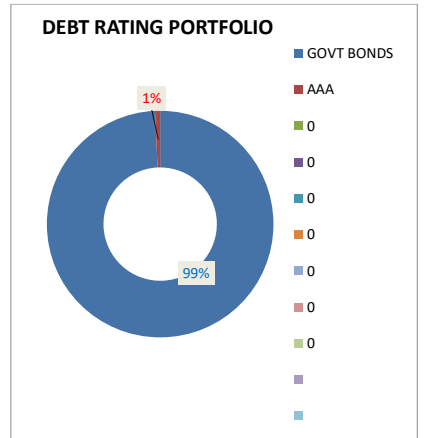
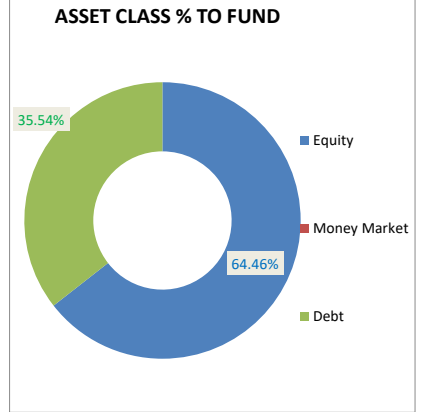
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.65%	-1.76%
6 Months	1.29%	-0.76%
1 Year	11.05%	11.51%
2 Years	13.25%	13.24%
3 Years	10.05%	11.05%
Since Inception	N.A.	7.87%

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
RELIANCE INDUSTRIES LTD.	5.71
I T C LTD.	4.54
Infosys Ltd	4.52
H D F C BANK LTD.	4.50
BHARTI AIRTEL LTD.	4.47
TATA STEEL LTD.	4.02
TATA CONSULTANCY SERVICES LTD.	3.85
STATE BANK OF INDIA	3.73
ASIAN PAINTS LTD.	3.64
MARUTI SUZUKI INDIA LIMITED	3.57
OTHERS	21.91
Total Equity	64.46

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% JAMMU&KASHMIR 28.09.2026	14.96
6.10% GOI 12.07.2031	10.86
8.24% TELANGANA SDL 09.09.2025	9.47
OTHERS	0.00

CORPORATE BONDS	
NTPC BONUS DEBENTURE	% to AUM
	0.25
OTHERS	0.00
FIXED Deposit	0.00
Money Market	0.00
Total Debt	35.54
Grand Total	100.00



Modified Duration : 2.41

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.68
BANKS	8.45
COMP-SOFT	8.45
FMCG	6.57
AUTO&ANCIL	6.57
OIL&GAS	5.63
METALS&MIN	5.63
TRANS&SHIP	4.70
TELECOM	4.70
FERTI	3.76
OTHERS	9.86
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus_Growth Fund
ULIF004230807LICFTN+GRW512

AS ON 31-12-2024	
Inception Date	23 August 2007
NAV	36.7482

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
108.01		
Equity	Money Market & Net Current Assets	Debt
72.43	0.51	35.08

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

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

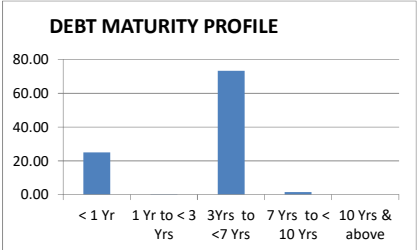
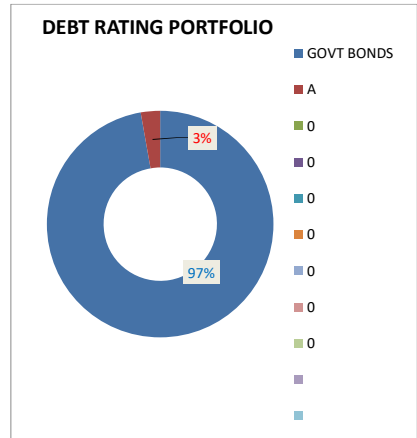
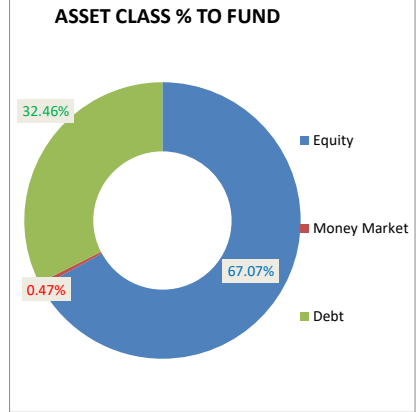
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.21%	-1.69%
6 Months	-0.07%	0.92%
1 Year	12.33%	9.66%
2 Years	15.81%	14.09%
3 Years	11.90%	9.85%
Since Inception	N.A.	7.78%

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
ICICI BANK LTD.	5.14
H D F C BANK LTD.	4.60
Infosys Ltd	4.52
I T C LTD.	4.04
MARUTI SUZUKI INDIA LIMITED	4.02
AXIS BANK LTD.(FORLY.UTI BANK)	3.99
TATA CONSULTANCY SERVICES LTD.	3.77
HINDUSTAN UNILEVER LTD.	3.66
H C L TECHNOLOGIES LTD.	3.56
WIPRO LTD.	3.44
OTHERS	26.33
Total Equity	67.07

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	10.12
6.10% GOI 12.07.2031	8.92
7.97% WEST BENGAL SDL 14.10.2025	8.10
8.17% GUJARAT SDL 24.04.2029	4.33
7.40% MADHYA PRADESH 09.11.2026	0.10
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.48
Shree Renuka sugars	0.41
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	32.46
Money Market	0.47
Grand Total	100.00



Modified Duration : 3.09

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	31.59
BANKS	15.60
COMP-SOFT	15.29
AUTO&ANCIL	8.75
FMCG	7.70
OIL&GAS	5.48
PHARMA	4.57
CEMENT	2.33
CAPGOODS	2.31
METALS&MIN	1.95
OTHERS	4.43
TOTAL	100.00



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

AS ON	31-12-2024
Inception Date	05 September 2022
NAV	11.7484

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
40.59		
Equity	Money Market & Net Current Assets	Debt
0.00	2.91	37.68

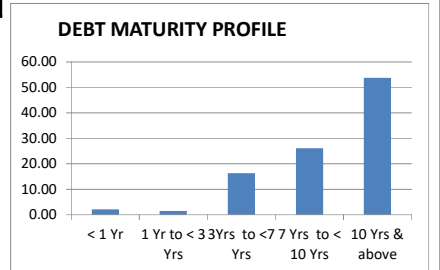
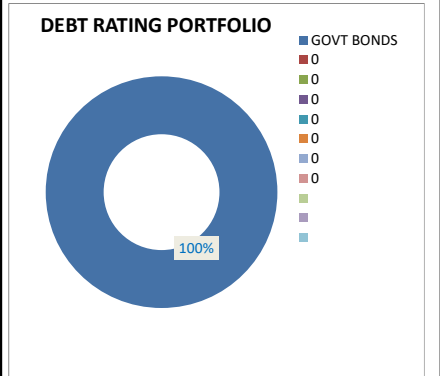
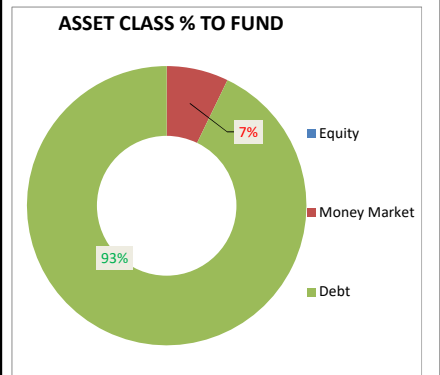
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.52%
6 Months	4.06%	3.87%
1 Year	7.90%	8.53%
2 Years	N.A.	7.57%
3 Years	N.A.	N.A.
Since Inception	N.A.	7.18%

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	
7.18% GOI 24.07.2037	16.40
7.47% MAHARASHTRA SGS 13.09.2034	10.06
7.11%KARNATAKA SGS 18122035	7.40
7.06% GOI 10.04.2028	6.22
7.41% GOI 19.12.2036	6.19
7.36% GOI 12.09.2052	5.15
7.74% RAJASTHAN SGS 06122033	4.94
7.10% GOI 18.04.2029	4.44
7.54% GOI 23.05.2036	3.62
6.95% GOI 16.12.2061	3.55
OTHERS	24.86
CORPORATE BONDS	
FIXED Deposit	
Total Debt	92.83
Money Market	7.17
Grand Total	100.00



Modified Duration : 7.14

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	92.76
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	7.24
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	05 September 2022
NAV	12.1785

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)		
184.39		
Equity	Money Market & Net Current Assets	Debt
100.99	17.37	66.03

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

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

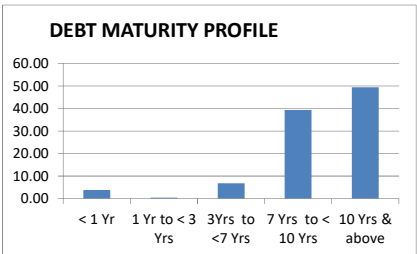
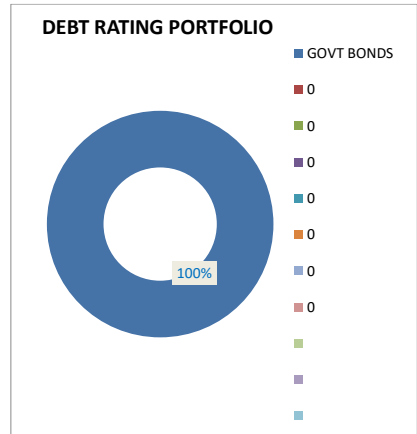
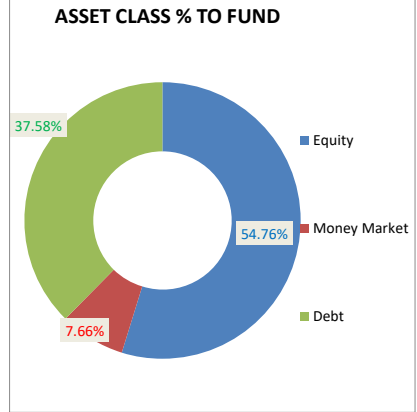
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.56%	-1.74%
6 Months	1.37%	-0.67%
1 Year	10.03%	7.36%
2 Years	N.A.	10.70%
3 Years	N.A.	N.A.
Since Inception	N.A.	8.85%

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
HINDUSTAN UNILEVER LTD.	4.54
Infosys Ltd	4.09
RELIANCE INDUSTRIES LTD.	3.92
MARUTI SUZUKI INDIA LIMITED	3.44
STATE BANK OF INDIA	2.78
H D F C BANK LTD.	2.40
ASIAN PAINTS LTD.	2.29
TECH MAHINDRA LTD	2.13
BHARTI AIRTEL LTD.	1.85
LARSEN & TOUBRO LTD.	1.76
OTHERS	25.56
Total Equity	54.76

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.18% GOI 24.07.2037	6.11
7.26% GOI 22.08.2032	4.73
7.18% BR SDL 27.11.2034	2.99
7.41% GOI 19.12.2036	1.90
7.36% GOI 12.09.2052	1.84
7.31% KERALA SGS07.08.2040	1.65
7.34% TS SDL 19.01.2034	1.65
7.32% MH SDL 31052032	1.65
7.10% GOI 18.04.2029	1.17
7.47% MAHARASHTRA SGS 13.09.2034	1.11
OTHERS	11.02

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	1.76
Total Debt	37.58
Money Market	7.66
Grand Total	100.00



Modified Duration : 6.88

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.82
BANKS	10.48
FMCG	8.98
COMP-SOFT	8.10
FERTI	5.78
AUTO&ANCIL	5.75
OIL&GAS	3.95
FINANCE	2.62
PHARMA	1.85
TELECOM	1.85
OTHERS	14.82
TOTAL	100.00



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

AS ON 31-12-2024	
Inception Date	05 September 2022
NAV	12.5292

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
1896.21		
Equity	Money Market & Net Current Assets	Debt
1478.12	243.89	174.20

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

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

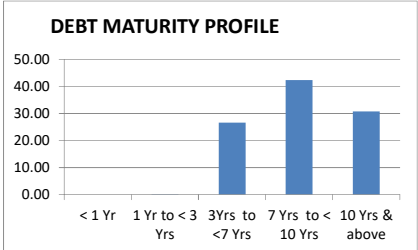
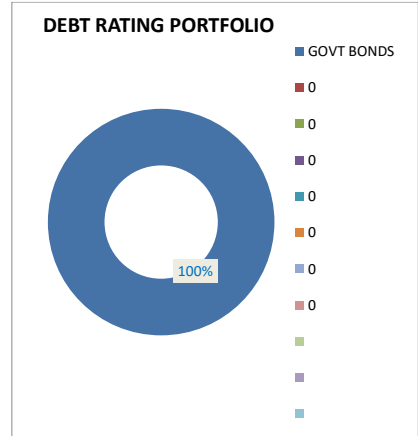
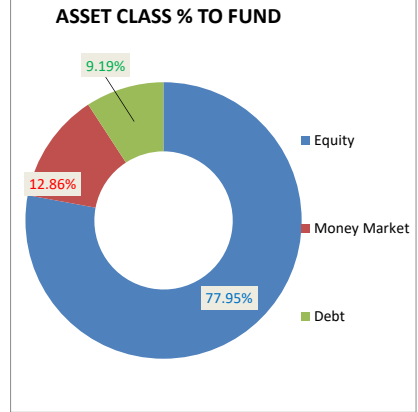
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.27%	-2.31%
6 Months	-0.43%	-2.20%
1 Year	11.54%	6.98%
2 Years	N.A.	12.56%
3 Years	N.A.	N.A.
Since Inception	N.A.	10.19%

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	6.13
RELIANCE INDUSTRIES LTD.	5.72
HINDUSTAN UNILEVER LTD.	4.85
Bajaj Finance Limited	4.14
Infosys Ltd	4.06
ASIAN PAINTS LTD.	3.31
NESTLE INDIA LTD.	2.56
STATE BANK OF INDIA	2.53
TECH MAHINDRA LTD	2.52
LARSEN & TOUBRO LTD.	2.51
OTHERS	39.62
Total Equity	77.95

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.17% GOI 17.04.2030	1.44
7.18% GOI 24.07.2037	1.19
7.26% GOI 06.02.2033	0.95
7.18% BR SDL 27.11.2034	0.79
7.26% GOI 22.08.2032	0.65
7.41% GOI 19.12.2036	0.60
7.10% GOI 18.04.2029	0.57
7.40% UTTAR PRADESH SGS 26.07.2033	0.54
7.34% TAMILNADU 24072034	0.54
7.5% 2034-AUG-10 GOVT OF INDIA	0.44
OTHERS	1.48

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	9.19
Money Market	12.86
Grand Total	100.00



Modified Duration : 6.41

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
FMCG	12.57
BANKS	9.78
GOVT SECURITIES	9.19
COMP-SOFT	8.91
AUTO&ANCIL	8.28
FINANCE	6.39
OIL&GAS	6.26
FERTI	5.63
OTHERS	5.02
CEMENT	4.67
OTHERS	23.30
TOTAL	100.00