



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Bond
ULIF001040305LICFUT+BND512

AS ON 28-11-2025	
Inception Date	04 March 2005
NAV	34.9280

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
5.29			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.58	4.71	

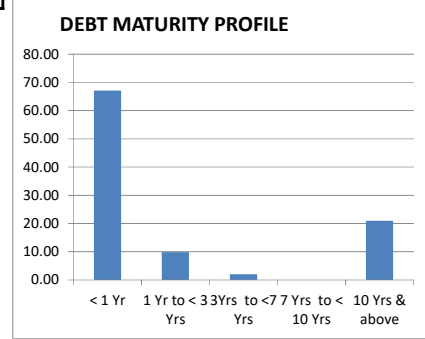
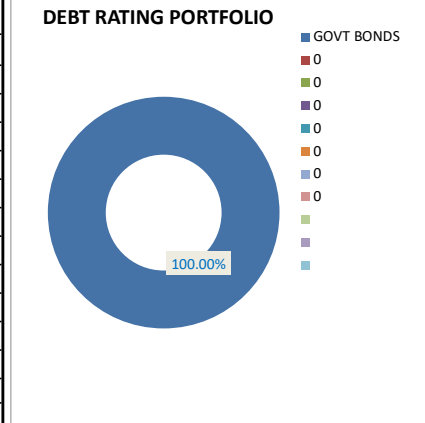
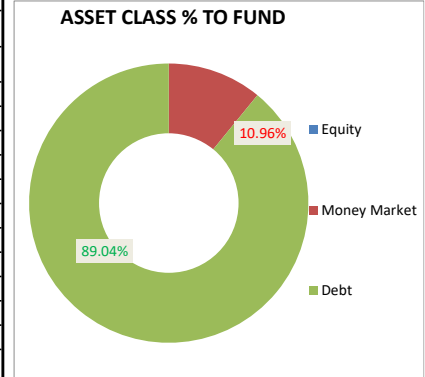
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

Fund Manager	Ms. Shraddha S. Vaidya
FUNDs MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.35%
6 Months	1.99%	2.45%
1 Year	7.63%	9.15%
2 Years	8.03%	8.35%
3 Years	7.53%	8.63%
Since Inception	N.A.	6.21%

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	35.04
7.22% BIHAR SGS 06082040	18.64
8.39% UTTAR PRADESH 27.01.2026	17.10
8.24% 2027-FEB-15 GOVT OF INDIA	8.77
8.00% GUJARAT 20.04.2026	7.63
6.10% GOI 12.07.2031	1.87
OTHERS	
0.00	
CORPORATE BONDS	% to AUM
OTHERS	
0.00	
FIXED Deposit	
0.00	
Total Debt	89.04
Money Market	10.96
Grand Total	100.00



Modified Duration : **1.55**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	88.91
MUTUAL FUND	8.70
FINANCE	6.05
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
OTHERS	-3.66
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Income
ULIF002040305LICFUT+INC512

AS ON	28-11-2025
Inception Date	04 March 2005
NAV	55.9382

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
2.58		
Equity	Money Market & Net Current Assets	Debt
0.41	-0.07	2.25

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

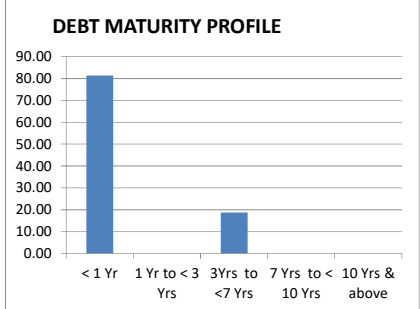
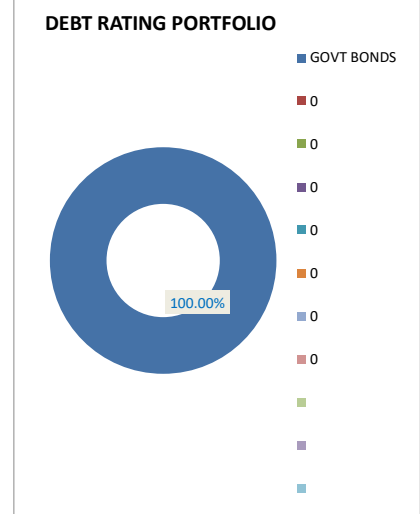
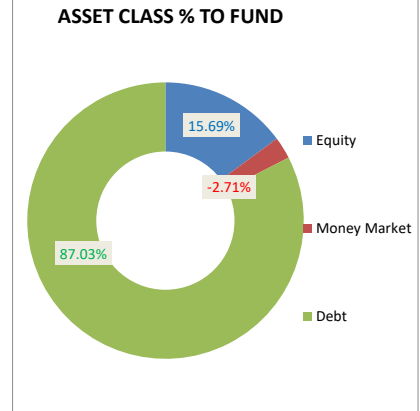
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.45%	0.74%
6 Months	1.39%	2.79%
1 Year	6.62%	6.47%
2 Years	8.22%	9.71%
3 Years	7.54%	8.79%
Since Inception	N.A.	8.65%

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
RELIANCE INDUSTRIES LTD.	1.52
LARSEN & TOUBRO LTD.	1.50
H D F C BANK LTD.	1.42
ICICI BANK LTD.	1.34
Infosys Ltd	1.27
STATE BANK OF INDIA	1.14
H C L TECHNOLOGIES LTD.	1.10
TECH MAHINDRA LTD	0.97
HINDUSTAN UNILEVER LTD.	0.95
TATA POWER CO. LTD.	0.91
OTHERS	3.57
Total Equity	15.69

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.69% WEST BENGAL SDL 27/07/2026	46.94
8.00% GUJARAT 20.04.2026	23.82
8.17%GUJARAT SDL 24.04.2029	16.27
OTHERS	0.00

CORPORATE BONDS	
FIXED Deposit	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	87.03
Money Market	-2.71
Grand Total	100.00



Modified Duration : 0.99

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	87.10
BANKS	4.65
COMP-SOFT	4.65
MUTUAL FUND	4.65
OIL&GAS	1.55
CAPGOODS	1.55
POWER	0.77
FMCG	0.77
TELECOM	0.39
FINANCE	0.39
OTHERS	-6.47
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	04 March 2005
NAV	59.5321

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
14.08		
Equity	Money Market & Net Current Assets	Debt
4.14	0.54	9.40

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

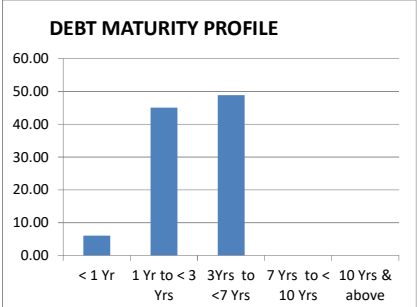
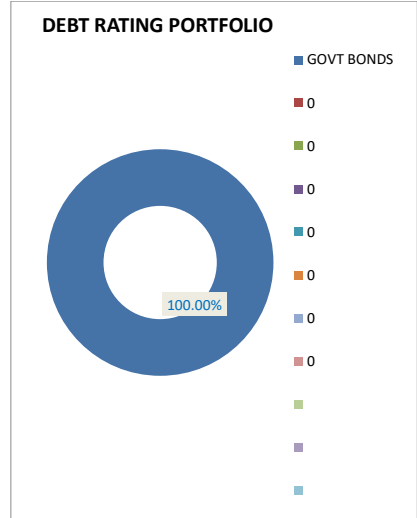
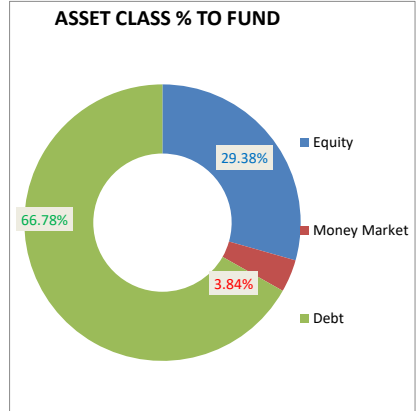
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.65%	1.85%
6 Months	2.42%	1.71%
1 Year	6.85%	5.21%
2 Years	9.60%	9.27%
3 Years	8.73%	8.34%
Since Inception	N.A.	8.98%

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
AXIS BANK LTD.(FORLY.UTI BANK)	2.93
RELIANCE INDUSTRIES LTD.	2.87
Infosys Ltd	2.77
I T C LTD.	2.58
H D F C BANK LTD.	2.58
TECH MAHINDRA LTD	1.72
HAVELLS LTD	1.64
COAL INDIA LIMITED	1.56
KOTAK MAHINDRA BANK LTD.	1.51
ICICI BANK LTD.	1.48
OTHERS	7.74
Total Equity	29.38

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	21.94
7.60% PUNJAB SDL 04.06.2029	16.53
7.22% ARUNACHAL PRADESH 12.07.2027	8.19
8.17%GUJARAT SDL 24.04.2029	7.46
7.22% RAJASTHAN SDL 26.07.2032	5.05
8.02% TELANGANA 25.05.2026	4.02
7.18% MAHARASHTRA 28.06.2032	3.59
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	66.78
Money Market	3.84
Grand Total	100.00



Modified Duration : 2.30

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	66.77
BANKS	8.95
COMP-SOFT	6.11
OIL&GAS	2.84
CAPGOODS	2.77
AUTO&ANCIL	2.70
FMCG	2.56
METALS&MIN	1.56
CEMENT	1.07
MUTUAL FUND	0.50
OTHERS	4.17
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Growth
ULIF004040305LICFUT+GRW512

AS ON	28-11-2025
Inception Date	04 March 2005
NAV	86.2825

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
217.05		
Equity	Money Market & Net Current Assets	Debt
118.16	2.41	96.48

Asset Allocation	
Equity	0.00% 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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

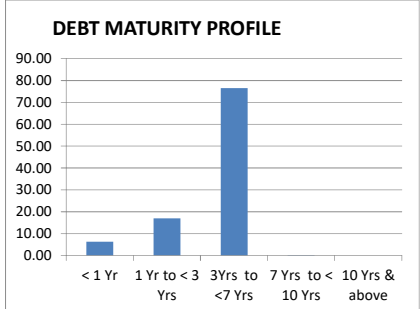
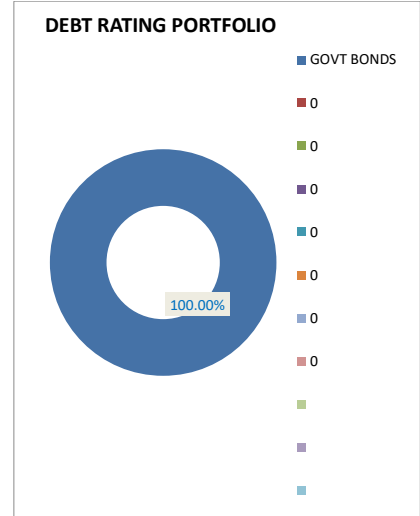
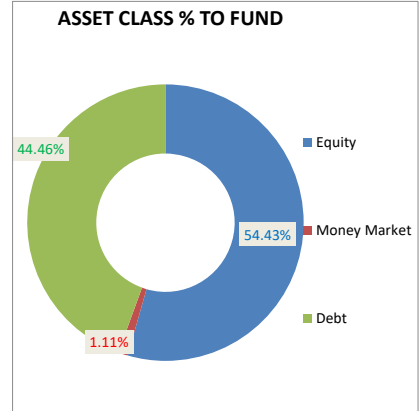
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.81%	0.69%
6 Months	3.11%	3.33%
1 Year	6.48%	6.09%
2 Years	10.07%	11.55%
3 Years	9.06%	10.58%
Since Inception	N.A.	10.94%

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	
AXIS BANK LTD.(FORLY.UTI BANK)	5.01
LARSEN & TOUBRO LTD.	4.69
H D F C BANK LTD.	4.40
RELIANCE INDUSTRIES LTD.	4.19
I T C LTD.	3.72
TATA CONSULTANCY SERVICES LTD.	3.61
TATA STEEL LTD.	3.02
TECH MAHINDRA LTD	2.83
Infosys Ltd	2.77
ICICI BANK LTD.	2.75
OTHERS	17.44
Total Equity	54.43

DEBT PORTFOLIO	
GOVT.SECURITIES	
6.10% GOI 12.07.2031	25.90
7.26% GOI 22.08.2032	4.81
7.38% GOI 20.06.2027	4.77
8.24% 2027-FEB-15 GOVT OF INDIA	2.66
8% RAJASTHAN SDL 25-05-2026	2.33
7.10% GOI 18.04.2029	1.91
7.60% PUNJAB SDL 04.06.2029	0.91
7.69% WEST BENGAL SDL 27/07/2026	0.49
6.54% GOI 17.01.2032	0.46
7.22% ARUNACHAL PRADESH 12.07.2027	0.11
OTHERS	0.11

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	44.46
Money Market	1.11
Grand Total	100.00



Modified Duration : 1.94

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	44.45
BANKS	12.38
COMP-SOFT	11.12
CAPGOODS	6.85
FMCG	5.89
METALS&MIN	5.07
OIL&GAS	4.19
PHARMA	3.93
AUTO&ANCIL	1.83
MUTUAL FUND	1.33
OTHERS	2.96
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Bond
ULIF001181005LICJVN+BND512

AS ON 28-11-2025	
Inception Date	18 October 2005
NAV	40.6015

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
65.54			
Equity	Money Market & Net Current Assets	Debt	
0.00	2.64	62.90	

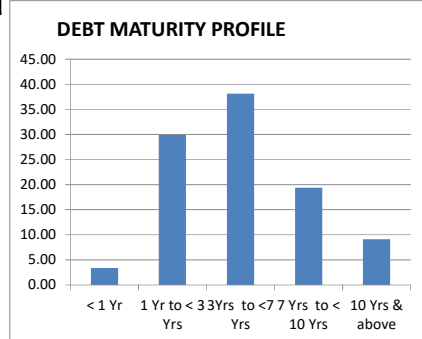
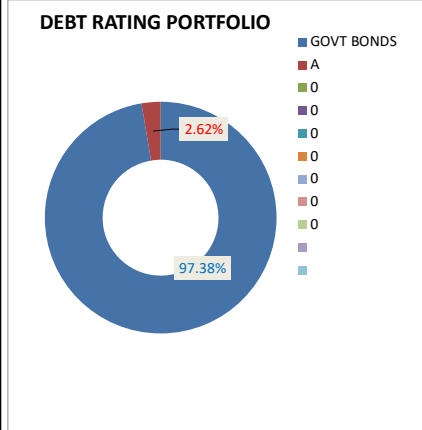
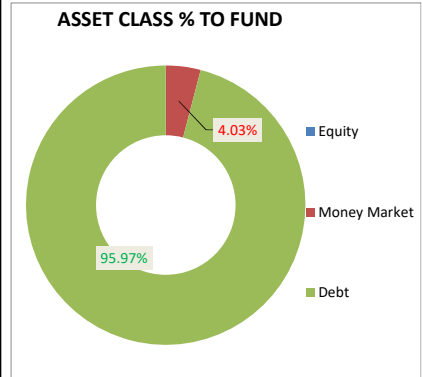
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

Fund Manager	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.48%
6 Months	1.99%	0.91%
1 Year	7.63%	6.63%
2 Years	8.03%	7.70%
3 Years	7.53%	7.23%
Since Inception	N.A.	7.21%

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	10.91
7.22% GOA 12.07.2027	10.85
7.22% RAJASTHAN SDL 26.07.2032	10.28
7.98% Uttarpradesh 11.04.2028	7.91
7.62% WEST BENGAL SDL 29.11.2032	5.71
7.48% ODISHA SDL 13.09.2032	5.64
8.25% ANDHRA PRADESH SDL 16.01.2034	4.89
7.62%GOI15.09.2039	4.84
7.53% PUDUCHERRY 22.11.2027	4.69
7.67% TELENGANA 25.10.2037	3.94
OTHERS	23.80
CORPORATE BONDS	
Shree Renuka Sugars Limited NCD 2021	2.10
Shree Renuka sugars	0.42
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	95.97
Money Market	4.03
Grand Total	100.00



Modified Duration : **4.09**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	93.42
MANUFACTURING	2.50
MUTUAL FUND	2.01
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	2.07
TOTAL	100.00



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

	AS ON	28-11-2025
Inception Date		18 October 2005
NAV		46.8437

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
14.78		
Equity	Money Market & Net Current Assets	Debt
2.46	0.49	11.83

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

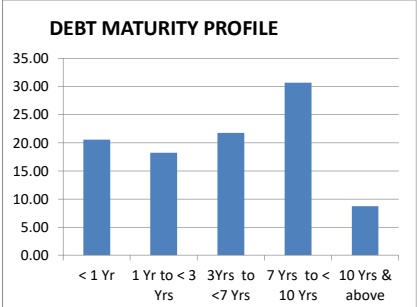
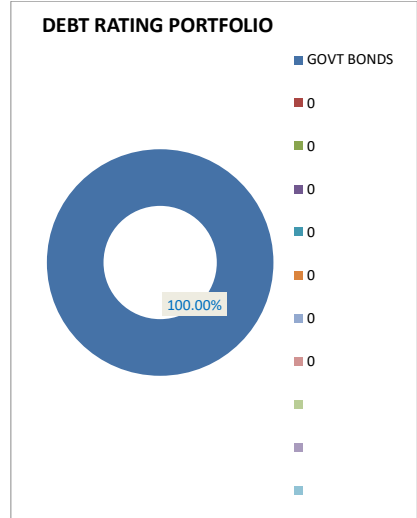
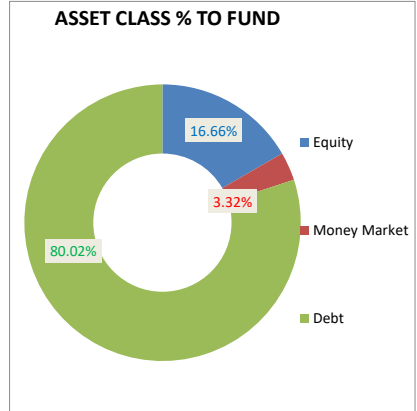
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.45%	0.53%
6 Months	1.39%	2.98%
1 Year	6.62%	8.09%
2 Years	8.22%	10.19%
3 Years	7.54%	9.12%
Since Inception	N.A.	7.97%

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
MARUTI SUZUKI INDIA LIMITED	1.34
SHRIRAM FINANCE LTD	1.33
HINDALCO INDUSTRIES LTD.	1.26
STATE BANK OF INDIA	1.23
N T P C LTD.	1.21
H D F C BANK LTD.	1.21
ULTRATECH CEMENT LTD.	1.18
HINDUSTAN UNILEVER LTD.	1.17
RELIANCE INDUSTRIES LTD.	1.11
Infosys Ltd	1.00
OTHERS	4.62
Total Equity	16.66

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
7.42% KA SDL 06032035	13.76
8.33 GOI 09072026	11.34
6.10% GOI 12.07.2031	9.68
7.67% TELENGANA 25.10.2037	6.98
7.79% KARNATAKA 03.01.2028	6.96
7.53% PUDUCHERRY 22.11.2027	6.94
7.32% RAJASTHAN SGS 24.09.2035	6.85
8.02% TELANGANA 25.05.2026	5.13
8.18% ANDHRA PRADESH SDL 10.04.2035	3.62
8.17% GUJARAT SDL 24.04.2029	3.55
OTHERS	5.21

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	80.02
Money Market	3.32
Grand Total	100.00



Modified Duration : 4.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	80.18
AUTO&ANCIL	2.98
BANKS	2.84
CEMENT	2.30
METALS&MIN	1.83
MUTUAL FUND	1.76
FMCG	1.69
FINANCE	1.49
POWER	1.22
OIL&GAS	1.08
OTHERS	2.63
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Balanced

ULIF003181005LICJVN+BAL512

AS ON	28-11-2025
Inception Date	18 October 2005
NAV	45.6226

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
19.93		
Equity	Money Market & Net Current Assets	Debt
5.44	1.76	12.74

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

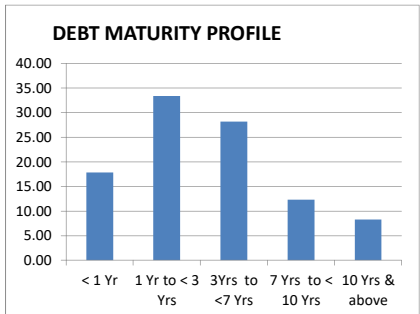
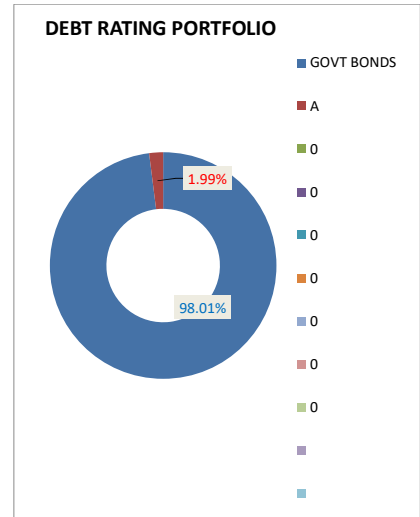
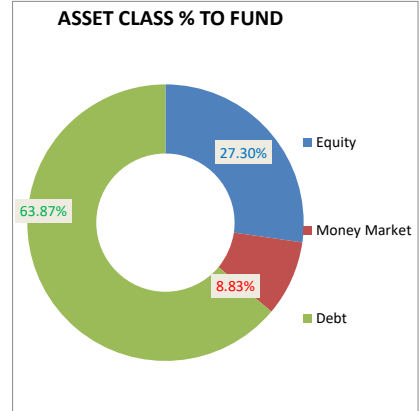
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.65%	0.49%
6 Months	2.42%	3.85%
1 Year	6.85%	7.78%
2 Years	9.60%	9.99%
3 Years	8.73%	8.78%
Since Inception	N.A.	7.83%

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
AXIS BANK LTD.(FORLY.UTI BANK)	2.57
MARUTI SUZUKI INDIA LIMITED	2.39
H D F C BANK LTD.	2.38
GRASIM INDUSTRIES LTD.	2.34
STATE BANK OF INDIA	2.26
HINDALCO INDUSTRIES LTD.	2.23
Infosys Ltd	2.07
TATA CONSULTANCY SERVICES LTD.	1.57
CIPLA LTD.	1.54
RELIANCE INDUSTRIES LTD.	1.10
OTHERS	6.85
Total Equity	27.30

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	18.05
8.29% ANDHRA PRADESH 13.01.2026	10.06
7.10% GOI 18.04.2029	6.50
7.62%GOI15.09.2039	5.30
8.15% MAHARASHTRA SDL 16.04.2030	5.28
6.90% BIHAR SGS 16072035	4.94
8.18%ANDHRA PRADESH SDL 10.04.2035	2.69
8.17%GUJARAT SDL 24.04.2029	2.64
7.53% PUDUCHERRY 22.11.2027	2.57
7.22% RAJASTHAN SDL 26.07.2032	2.54
OTHERS	2.03

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	1.06
Shree Renuka sugars	0.21
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	63.87
Money Market	8.83
Grand Total	100.00



Modified Duration : 2.88

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	62.62
MUTUAL FUND	7.73
BANKS	7.48
COMP-SOFT	3.91
METALS&MIN	3.16
AUTO&ANCIL	2.96
PHARMA	2.36
CEMENT	2.36
MANUFACTURING	1.25
FMCG	1.20
OTHERS	4.97
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Growth

ULIF004181005LICJVN+GRW512

AS ON	28-11-2025
Inception Date	18 October 2005
NAV	77.9966

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1052.87		
Equity	Money Market & Net Current Assets	Debt
591.83	24.71	436.32

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

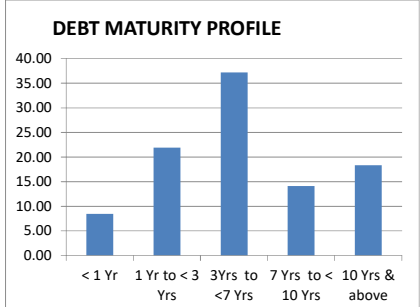
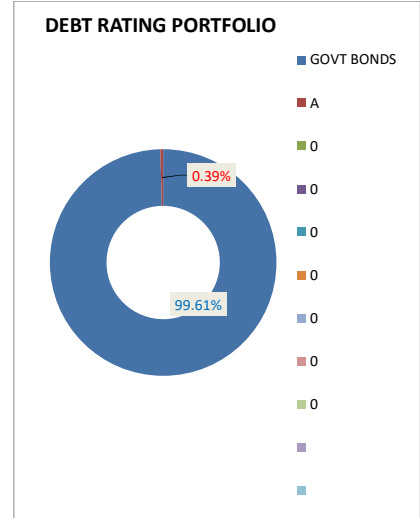
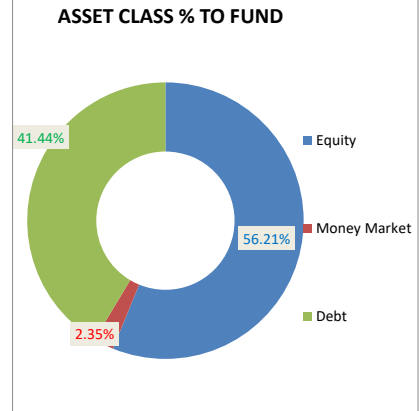
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.81%	0.96%
6 Months	3.11%	4.29%
1 Year	6.48%	5.48%
2 Years	10.07%	11.23%
3 Years	9.06%	10.08%
Since Inception	N.A.	10.75%

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
AXIS BANK LTD.(FORLY.UTI BANK)	5.46
STATE BANK OF INDIA	5.31
HINDALCO INDUSTRIES LTD.	4.86
Infosys Ltd	3.81
TECH MAHINDRA LTD	3.55
IDBI BANK LTD.	2.70
I T C LTD.	2.56
RELIANCE INDUSTRIES LTD.	2.46
ULTRATECH CEMENT LTD.	2.31
OIL & NATURAL GAS CORPN. LTD.	2.23
OTHERS	20.96
Total Equity	56.21

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% ARUNACHAL PRADESH 12.07.2027	4.17
7.26% GOI 22.08.2032	3.96
7.10% GOI 18.04.2029	3.16
6.10% GOI 12.07.2031	2.86
8.22% KARNATAKA 9.12.2025	2.38
6.90% BIHAR SGS 16072035	2.16
8.15% MAHARASHTRA SDL 16.04.2030	2.00
7.41% GOI 19.12.2036	1.99
7.26% MAHARASHTRA SGS 08102042	1.89
7.18% GOI 24.07.2037	1.46
OTHERS	15.25

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.15
Shree Renuka sugars	0.01
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	41.44
Money Market	2.35
Grand Total	100.00



Modified Duration : 4.29

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.28
BANKS	17.54
COMP-SOFT	11.20
OIL&GAS	5.27
METALS&MIN	5.19
FMCG	4.89
AUTO&ANCIL	2.89
FERTI	2.87
CEMENT	2.87
CAPGOODS	1.59
OTHERS	4.41
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Gratuity Plus - Bond
ULGF001220606LICGRT+BND512

AS ON 28-11-2025	
Inception Date	22 June 2006
NAV	41.6852

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
0.46		
Equity	Money Market & Net Current Assets	Debt
0.00	0.05	0.41

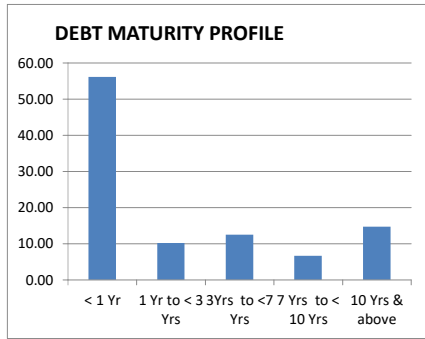
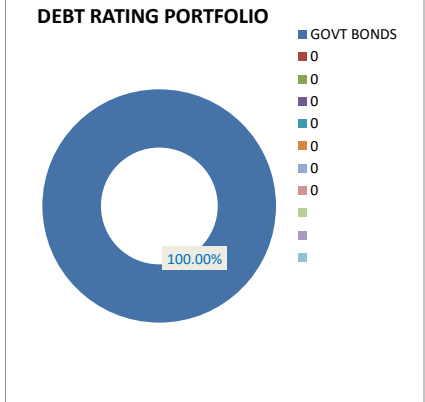
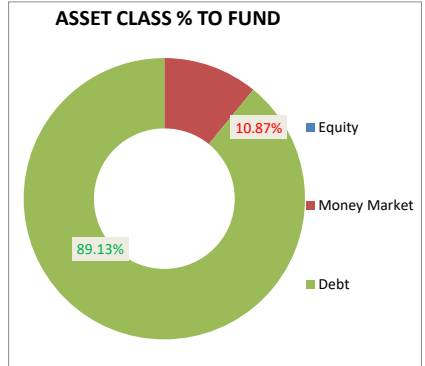
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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	0.53%	0.45%
6 Months	1.99%	1.87%
1 Year	7.63%	6.73%
2 Years	8.03%	7.39%
3 Years	7.53%	6.98%
Since Inception	N.A.	7.62%

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	
8.57% WEST BENGAL 09.03.2026	50.23
8.26% GUJARAT 14.03.2028	9.01
8.44% ANDHRA PRADESH 05.12.2033	5.85
7.70% HIMACHAL PRADESH SGS 25.01.203	4.49
7.63% HIMACHAL PRADESH SGS 14.12.203	4.45
7.49% WEST BENGAL SDL 13.09.2032	4.44
6.98%TAMIL NADU SGS 14.07.2031	4.34
6.97% PUNJAB SDL 11.03.2040	4.06
7.26% GOI 22.08.2032	2.26
OTHERS	0.00
CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	
OTHERS	0.00
Total Debt	89.13
Money Market	10.87
Grand Total	100.00



Modified Duration : 2.48

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	88.66
MUTUAL FUND	8.65
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	2.69
TOTAL	100.00



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

AS ON 28-11-2025	
Inception Date	22 June 2006
NAV	55.0682

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.58			
Equity	Money Market & Net Current Assets	Debt	
0.10	0.04	0.44	

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

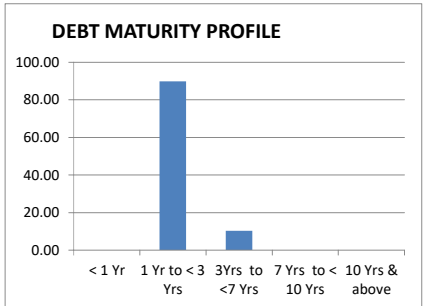
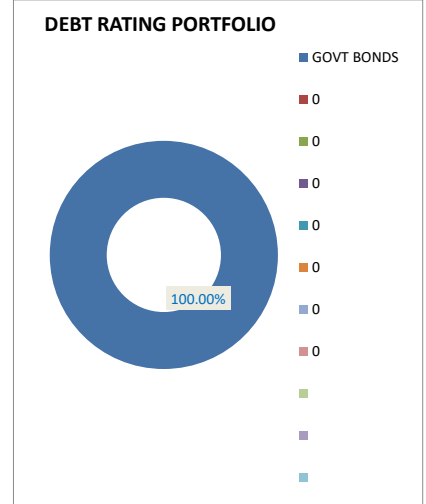
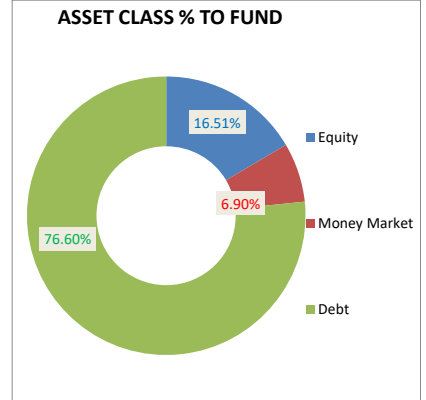
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.45%	0.69%
6 Months	1.39%	2.74%
1 Year	6.62%	9.31%
2 Years	8.22%	10.30%
3 Years	7.54%	9.36%
Since Inception	N.A.	9.17%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
Bajaj Finance Limited	1.43
HINDALCO INDUSTRIES LTD.	1.25
GRASIM INDUSTRIES LTD.	1.09
RELIANCE INDUSTRIES LTD.	1.08
LARSEN & TOUBRO LTD.	1.05
H D F C BANK LTD.	1.04
ASIAN PAINTS LTD.	0.99
ICICI BANK LTD.	0.96
G A I L (INDIA) LTD.	0.91
H C L TECHNOLOGIES LTD.	0.84
OTHERS	5.87
Total Equity	16.51

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.26% GUJARAT 14.03.2028	68.82
7.26% GOI 22.08.2032	7.78
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	76.60
Money Market	6.90
Grand Total	100.00



Modified Duration : 2.37

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	77.50
MUTUAL FUND	5.17
OIL&GAS	3.44
BANKS	3.44
FERTI	1.72
CAPGOODS	1.72
FINANCE	1.72
METALS&MIN	1.72
CEMENT	1.72
POWER	0.00
OTHERS	1.85
TOTAL	100.00



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

AS ON 28-11-2025	
Inception Date	22 June 2006
NAV	53.2618

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
61.92			
Equity	Money Market & Net Current Assets	Debt	
16.24	2.18	43.50	

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

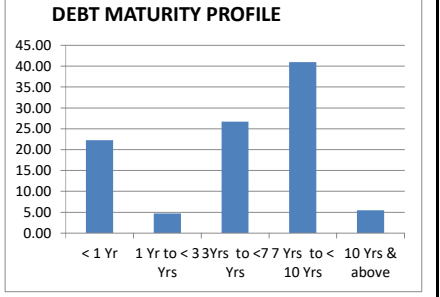
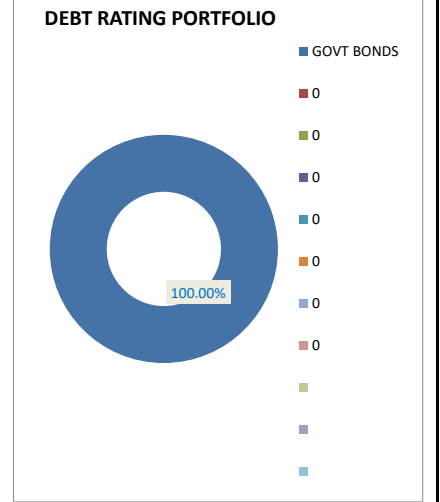
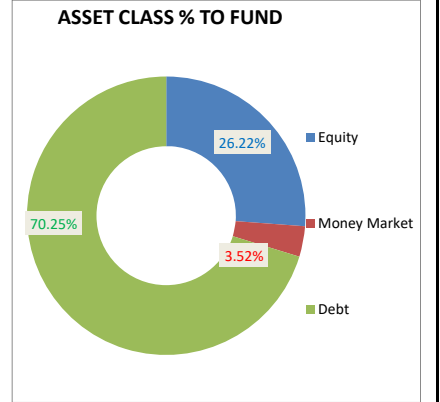
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.80%	0.94%
6 Months	3.11%	2.68%
1 Year	7.39%	7.22%
2 Years	10.48%	10.11%
3 Years	9.58%	9.24%
Since Inception	N.A.	8.98%

BENCHMARK	
INDEX	Cril 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
H D F C BANK LTD.	2.07
HINDUSTAN UNILEVER LTD.	1.83
TATA STEEL LTD.	1.79
RELIANCE INDUSTRIES LTD.	1.77
Infosys Ltd	1.68
BHARTI AIRTEL LTD.	1.61
LARSEN & TOUBRO LTD.	1.45
COAL INDIA LIMITED	1.40
OIL & NATURAL GAS CORPN. LTD.	1.27
OTHERS	9.22
Total Equity	26.22

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.57% WEST BENGAL 09.03.2026	15.61
6.64% GOI 16.06.2035	9.38
8.44% ANDHRA PRADESH 05.12.2033	8.74
6.10% GOI 12.07.2031	7.49
7.18% GOI 14.08.2033	6.54
8.30% GUJRAT SDL 06.02.2029	5.62
6.98% TAMIL NADU SGS 14.07.2031	4.22
8.26% GUJARAT 14.03.2028	3.30
7.41% PUNJAB SGS 12.06.2034	2.46
7.26% PUNJAB SGS 28082036	1.46
OTHERS	5.43

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	70.25
Money Market	3.52
Grand Total	100.00



Modified Duration : 4.14

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.25
BANKS	4.78
METALS&MIN	3.39
FMCG	3.28
OIL&GAS	3.18
COMP-SOFT	2.70
FERTI	2.26
MUTUAL FUND	1.94
TELECOM	1.84
PHARMA	1.49
OTHERS	4.89
TOTAL	100.00



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

AS ON 28-11-2025	
Inception Date	22 June 2006
NAV	61.3058

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
32.63			
Equity	Money Market & Net Current Assets	Debt	
12.28	1.65	18.70	

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

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

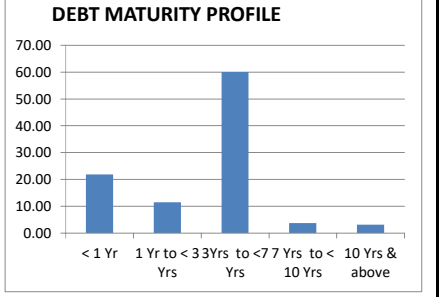
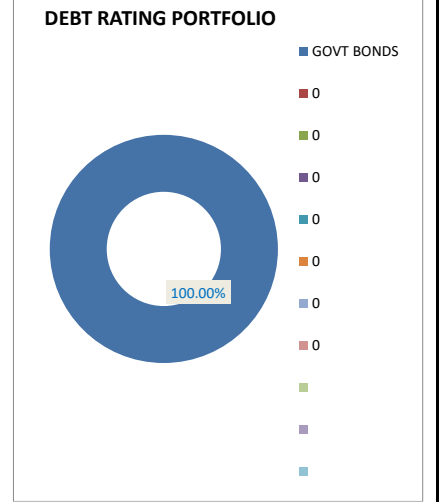
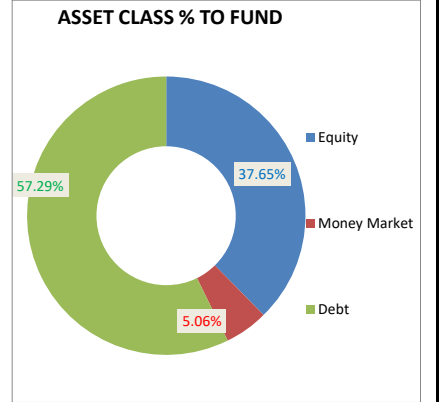
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	1.17%
6 Months	4.92%	3.46%
1 Year	7.17%	6.32%
2 Years	13.86%	10.32%
3 Years	12.40%	10.14%
Since Inception	N.A.	9.77%

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
ASIAN PAINTS LTD.	3.35
RELIANCE INDUSTRIES LTD.	2.88
H C L TECHNOLOGIES LTD.	2.64
Infosys Ltd	2.39
TATA STEEL LTD.	2.37
I T C LTD.	2.11
HINDALCO INDUSTRIES LTD.	2.06
BANK OF BARODA	1.60
HINDUSTAN UNILEVER LTD.	1.59
MARUTI SUZUKI INDIA LIMITED	1.46
OTHERS	15.20
Total Equity	37.65

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	16.63
8.30% GUJRAT SDL 06.02.2029	15.46
8.57% WEST BENGAL 09.03.2026	12.50
8.26% GUJARAT 14.03.2028	6.38
7.49% WEST BENGAL SDL 13.09.2032	1.51
7.88% MADHYA PRADESH SGS 27.10.2033	0.80
7.87% HIMACHAL PRADESH SGS 09.11.2034	0.80
7.67% KARNATAKA SGS 16.11.2032	0.76
7.41% GOI 19.12.2036	0.72
7.59% KARNATAKA SGS 07.12.2038	0.62
OTHERS	1.11

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	57.29
Money Market	5.06
Grand Total	100.00



Modified Duration : 3.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.27
COMP-SOFT	7.35
BANKS	5.39
METALS&MIN	4.81
MUTUAL FUND	3.89
FMCG	3.71
FERTI	3.34
OIL&GAS	2.97
AUTO&ANCIL	2.64
FINANCE	2.45
OTHERS	6.18
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus - Bond
ULIF001050706LICMKT+BND512

AS ON 28-11-2025	
Inception Date	05 July 2006
NAV	47.5205

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
16.49			
Equity	Money Market & Net Current Assets	Debt	
0.00	2.06	14.43	

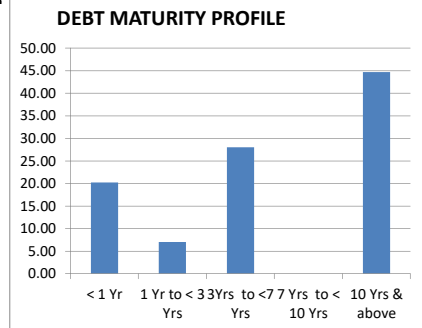
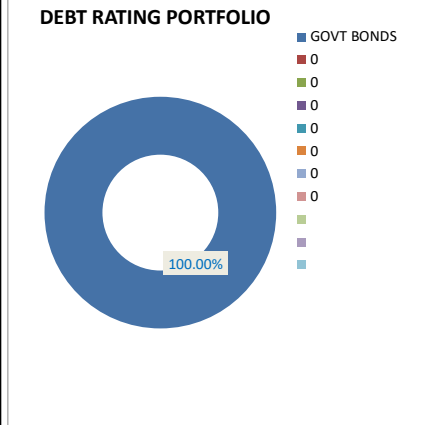
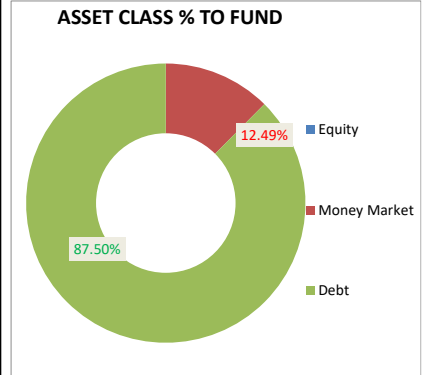
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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%	0.65%
6 Months	1.99%	1.19%
1 Year	7.63%	8.99%
2 Years	8.03%	9.15%
3 Years	7.53%	8.20%
Since Inception	N.A.	8.36%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.54% GOI 23.05.2036	32.19
7.26% GOI 22.08.2032	18.98
7.27%GOI08.04.2026	17.70
7.22%UTTARA KHAND 12.07.2027	6.16
7.62%GOI15.09.2039	3.85
7.42% WEST BENGAL SGS 24.09.2036	3.09
7.20% TAMILNADU SDL 27.11.2031	3.08
7.22% RAJASTHAN SDL 26.07.2032	2.45
OTHERS	0.00
CORPORATE BONDS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	87.51
Money Market	12.49
Grand Total	100.00



Modified Duration : **0.02**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	87.51
MUTUAL FUND	13.52
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	-1.03
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	05 July 2006
NAV	57.6996

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
7.62		
Equity	Money Market & Net Current Assets	Debt
1.73	0.51	5.39

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

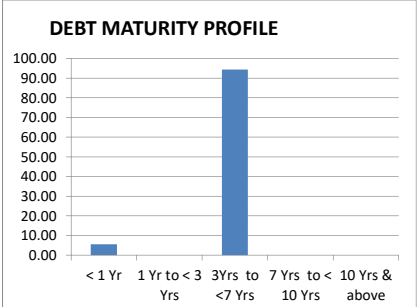
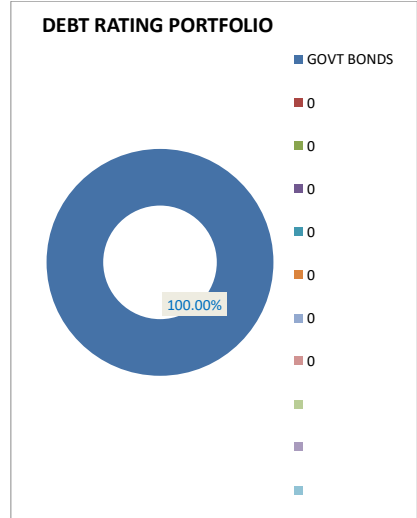
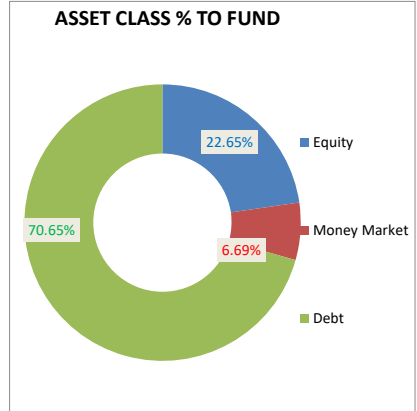
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.65%	0.87%
6 Months	2.42%	3.65%
1 Year	6.85%	8.86%
2 Years	9.60%	10.84%
3 Years	8.73%	9.56%
Since Inception	N.A.	9.45%

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
CIPLA LTD.	2.01
STATE BANK OF INDIA	1.67
ICICI BANK LTD.	1.64
RELIANCE INDUSTRIES LTD.	1.44
TATA CONSULTANCY SERVICES LTD.	1.38
LARSEN & TOUBRO LTD.	1.07
HINDALCO INDUSTRIES LTD.	1.06
MARUTI SUZUKI INDIA LIMITED	1.04
TATA POWER CO. LTD.	1.02
OTHERS	8.27
Total Equity	22.65

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	59.74
8.15% MAHARASHTRA SDL 16.04.2030	6.91
8.33 GOI 09072026	4.00
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	70.65
Money Market	6.69
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.56
BANKS	5.51
MUTUAL FUND	5.51
COMP-SOFT	3.54
PHARMA	2.75
AUTO&ANCIL	2.10
FMCG	1.84
OIL&GAS	1.44
CEMENT	1.44
POWER	1.05
OTHERS	4.26
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	05 July 2006
NAV	54.1109

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
55.87		
Equity	Money Market & Net Current Assets	Debt
24.42	2.39	29.06

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

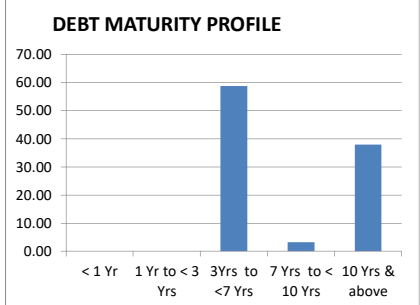
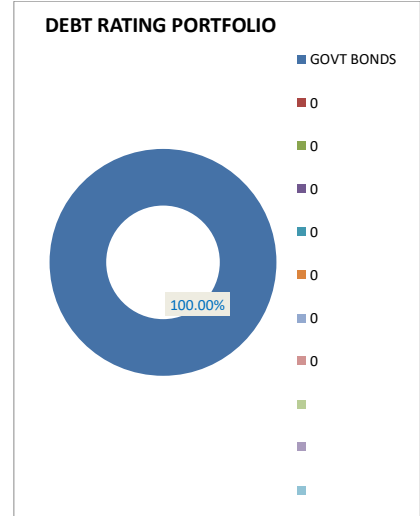
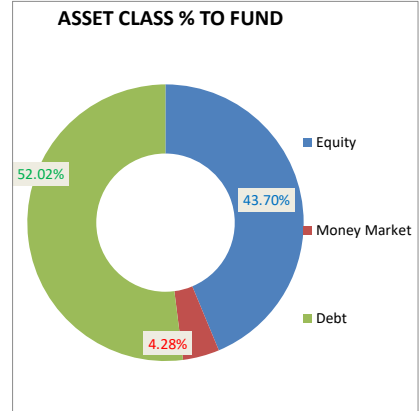
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.88%	1.44%
6 Months	3.46%	2.73%
1 Year	6.95%	5.15%
2 Years	11.05%	8.53%
3 Years	10.02%	8.12%
Since Inception	N.A.	9.09%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	-
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
RELIANCE INDUSTRIES LTD.	4.21
MARUTI SUZUKI INDIA LIMITED	3.98
LARSEN & TOUBRO LTD.	3.57
H C L TECHNOLOGIES LTD.	3.20
CIPLA LTD.	2.74
Infosys Ltd	2.65
H D F C BANK LTD.	2.52
TATA CONSULTANCY SERVICES LTD.	2.44
HINDUSTAN UNILEVER LTD.	2.21
ASIAN PAINTS LTD.	2.16
OTHERS	14.02
Total Equity	43.70

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.15% MAHARASHTRA SDL 16.04.2030	23.57
7.18% GOI 24.07.2037	16.54
7.41% GOI 19.12.2036	2.35
7.26% GOI 22.08.2032	1.87
7.20% TAMILNADU SDL 27.11.2031	1.82
7.62% WEST BENGAL SDL 29.11.2032	1.67
8.34% PUNJAB SDL 02.01.2029	1.50
7.26% GOI 14.01.2029	0.93
7.11% MAHARSHTRA SDL 08.04.2029	0.91
6.63% TAMILNADU SDL 23.12.2035	0.86
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	52.02
Money Market	4.28
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.98
COMP-SOFT	11.10
FMCG	5.96
AUTO&ANCIL	5.03
BANKS	4.69
OIL&GAS	4.21
PHARMA	3.63
CAPGOODS	3.58
MUTUAL FUND	3.53
FERTI	3.29
OTHERS	3.00
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus - Growth
ULIF004050706LICMKT+GRW512

AS ON	28-11-2025
Inception Date	05 July 2006
NAV	39.5166

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1468.17		
Equity	Money Market & Net Current Assets	Debt
1092.75	-13.62	389.04

Asset Allocation	
Equity	60,00% to 80,00%
Debt	20,00% to 40,00%
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

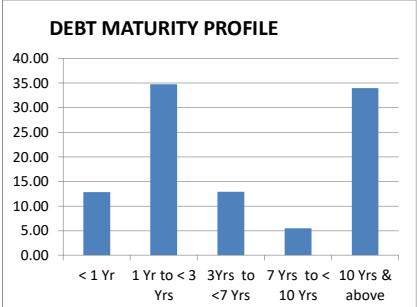
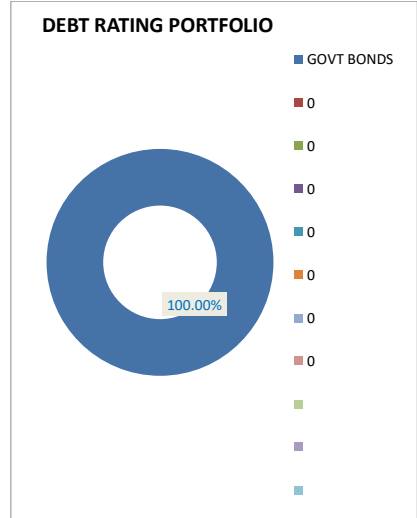
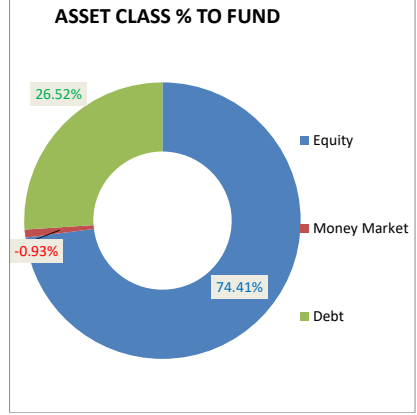
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.14%	0.56%
6 Months	4.53%	3.94%
1 Year	6.38%	8.42%
2 Years	13.04%	12.44%
3 Years	11.60%	11.76%
Since Inception	N.A.	7.33%

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	
IDBI BANK LTD.	6.81
RELIANCE INDUSTRIES LTD.	5.55
TATA STEEL LTD.	5.03
DR. REDDY'S LABORATORIES LTD.	4.84
Infosys Ltd	4.25
I T C LTD.	3.58
MARUTI SUZUKI INDIA LIMITED	3.03
ULTRATECH CEMENT LTD.	2.77
TATA CONSULTANCY SERVICES LTD.	2.67
BHARTI AIRTEL LTD.	2.43
OTHERS	33.45
Total Equity	74.41

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22%UTTARA KHAND 12.07.2027	7.09
7.62%GOI15.09.2039	6.33
7.40% MADHYA PRADESH 09.11.2026	1.45
7.27%GOI08.04.2026	1.44
8.15% MAHARASHTRA SDL 16.04.2030	1.43
7.79% KARNATAKA 03.01.2028	1.40
7.69%GOI 17.06.2043	1.33
7.48% ODISHA SDL 13.09.2032	0.86
8.17%GUJARAT SDL 24.04.2029	0.75
7.18% GOI 24.07.2037	0.70
OTHERS	3.74

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	26.52
Money Market	-0.93
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	26.50
BANKS	12.69
COMP-SOFT	9.88
FMCG	7.65
OIL&GAS	6.40
METALS&MIN	5.83
MUTUAL FUND	5.53
PHARMA	5.39
CEMENT	4.55
AUTO&ANCIL	4.03
OTHERS	11.55
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	20 December 2006
NAV	47.1558

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
11.17		
Equity	Money Market & Net Current Assets	Debt
3.45	0.34	7.39

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

Fund Manager	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

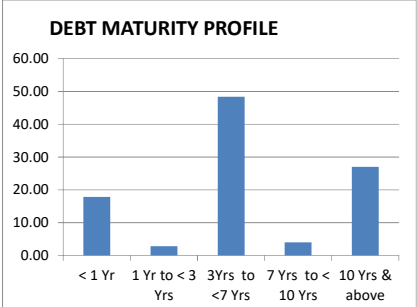
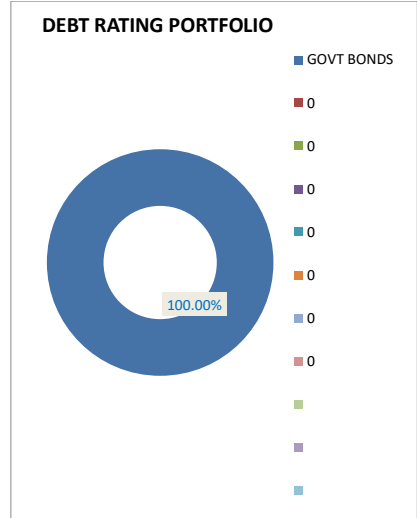
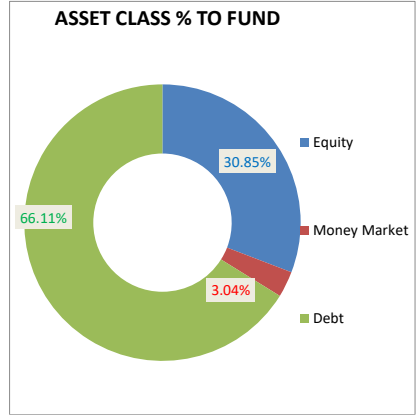
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.65%	1.41%
6 Months	2.42%	5.33%
1 Year	6.85%	9.72%
2 Years	9.60%	10.90%
3 Years	8.73%	9.73%
Since Inception	N.A.	8.53%

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
MARUTI SUZUKI INDIA LIMITED	2.63
RELIANCE INDUSTRIES LTD.	2.31
SHRIRAM FINANCE LTD	2.29
NESTLE INDIA LTD..	2.26
HINDUSTAN UNILEVER LTD.	2.21
STATE BANK OF INDIA	2.19
HINDALCO INDUSTRIES LTD.	2.13
MAHINDRA & MAHINDRA LTD.	2.02
CIPLA LTD.	1.92
LARSEN & TOUBRO LTD.	1.84
OTHERS	9.05
Total Equity	30.85

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	30.09
7.11%KARNATAKA SGS 18122035	17.87
7.69% WEST BENGAL SDL 27/07/2026	9.06
8.33 GOI 09072026	2.73
6.90% BIHAR SGS 16072035	2.64
8.17%GUJARAT SDL 24.04.2029	1.88
7.53% PUDUCHERRY 22.11.2027	1.84
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	66.11
Money Market	3.04
Grand Total	100.00



Modified Duration : 3.72

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	66.15
FMCG	6.00
AUTO&ANCIL	6.00
BANKS	4.21
FINANCE	2.77
PHARMA	2.42
OIL&GAS	2.33
METALS&MIN	2.15
CAPGOODS	1.88
MISC	1.79
OTHERS	4.30
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Balance

ULIF003201206LICMNY+BAL512

AS ON	28-11-2025
Inception Date	20 December 2006
NAV	54.3168

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
29.18		
Equity	Money Market & Net Current Assets	Debt
13.05	1.13	15.00

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

Fund Manager	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

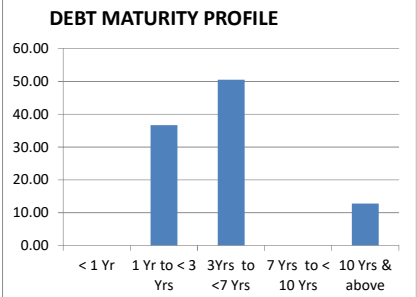
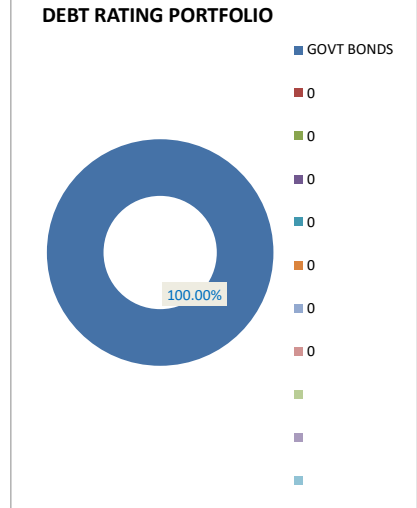
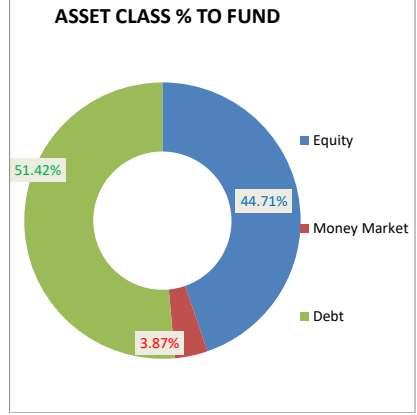
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.88%	1.87%
6 Months	3.46%	5.34%
1 Year	6.95%	10.17%
2 Years	11.05%	13.33%
3 Years	10.02%	11.14%
Since Inception	N.A.	9.34%

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
MARUTI SUZUKI INDIA LIMITED	4.09
STATE BANK OF INDIA	3.86
RELIANCE INDUSTRIES LTD.	3.76
NESTLE INDIA LTD..	3.46
HINDUSTAN UNILEVER LTD.	3.38
H D F C BANK LTD.	2.90
ICICI BANK LTD.	2.78
BAJAJ AUTO LTD	2.46
MAHINDRA & MAHINDRA LTD.	2.25
Infosys Ltd	2.22
OTHERS	13.55
Total Equity	44.71

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	14.19
7.53% PUDUCHERRY 22.11.2027	13.53
6.10% GOI 12.07.2031	11.83
7.72% PUNJAB 20.12.2027	3.53
7.18% GOI 24.07.2037	3.52
7.26% MAHARASHTRA SGS 08102042	3.06
7.79% KARNATAKA 03.01.2028	1.76
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	51.42
Money Market	3.87
Grand Total	100.00



Modified Duration : 3.63

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.41
BANKS	10.38
AUTO&ANCIL	10.32
FMCG	6.85
OIL&GAS	4.08
COMP-SOFT	2.95
MUTUAL FUND	2.43
FINANCE	2.19
PHARMA	1.71
FERTI	1.58
OTHERS	6.10
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Growth
ULIF004201206LICMNY+GRW512

AS ON	28-11-2025
Inception Date	20 December 2006
NAV	38.7336

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
5132.92		
Equity	Money Market & Net Current Assets	Debt
3575.71	246.54	1310.68

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

Fund Manager	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

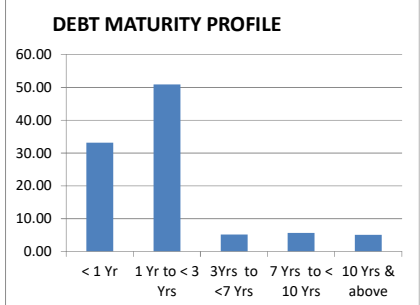
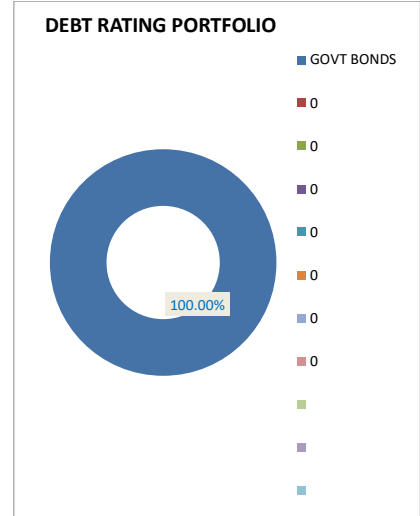
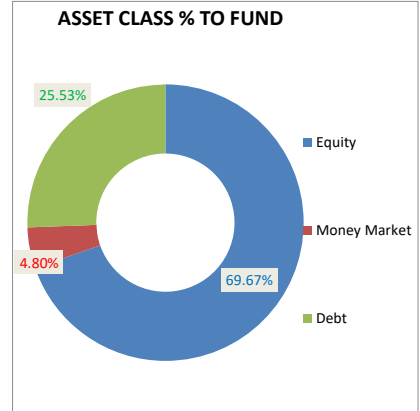
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.14%	2.06%
6 Months	4.53%	5.37%
1 Year	6.38%	8.43%
2 Years	13.04%	13.17%
3 Years	11.60%	11.42%
Since Inception	N.A.	7.41%

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	
ICICI BANK LTD.	6.09
BHARTI AIRTEL LTD.	5.67
RELIANCE INDUSTRIES LTD.	4.67
H D F C BANK LTD.	4.64
Infosys Ltd	4.51
KOTAK MAHINDRA BANK LTD.	3.99
LARSEN & TOUBRO LTD.	3.96
TATA CONSULTANCY SERVICES LTD.	3.62
MARUTI SUZUKI INDIA LIMITED	3.44
HINDUSTAN UNILEVER LTD.	2.36
OTHERS	26.72
Total Equity	69.67

DEBT PORTFOLIO	
GOVT. SECURITIES	
7.38% GOI 20.06.2027	6.56
7.69% WEST BENGAL SDL 27/07/2026	3.55
5.74% GOI 15.11.2026	3.32
6.79% GOI 15.05.2027	1.78
7.53% SIKKIM 22.11.2027	1.48
8.33 GOI 09072026	1.18
7.79% KARNATAKA 03.01.2028	1.04
7.60% PUNJAB SDL 04.06.2029	0.97
7.72% PUNJAB 20.12.2027	0.85
7.98% Uttarpradesh 11.04.2028	0.50
OTHERS	4.30

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	25.53
Money Market	4.80
Grand Total	100.00



Modified Duration : 1.92

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.54
BANKS	17.71
COMP-SOFT	10.27
AUTO&ANCIL	6.82
FMCG	5.77
TELECOM	5.67
OIL&GAS	5.18
CAPGOODS	4.58
MUTUAL FUND	4.24
POWER	4.19
OTHERS	10.03
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Profit Plus_Bond Fund
ULIF001230807LICPFT+BND512**

AS ON 28-11-2025	
Inception Date	23 August 2007
NAV	42.1548

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
49.74			
Equity	Money Market & Net Current Assets	Debt	
0.00	5.34	44.40	

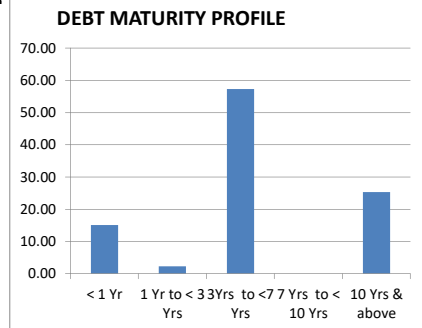
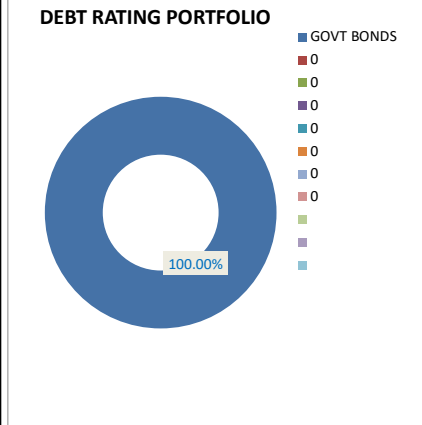
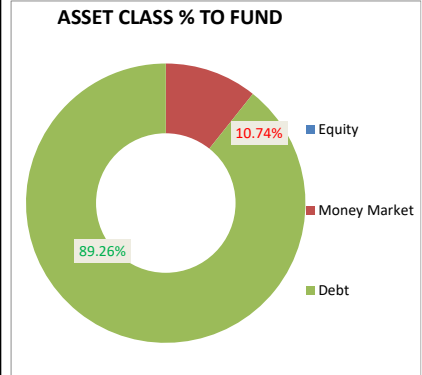
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

Fund Manager	Mr. Deepak Rahalkar
FUNDs MANAGED	
Total Funds	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.59%
6 Months	1.99%	1.55%
1 Year	7.63%	7.33%
2 Years	8.03%	8.08%
3 Years	7.53%	7.55%
Since Inception	N.A.	8.19%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.26% GOI 22.08.2032	20.97
6.54% GOI 17.01.2032	20.23
8.10% WEST BENGAL SDL 23.03.2026	13.16
7.18% GOI 24.07.2037	12.39
7.42% WEST BENGAL SGS 24.09.2036	10.25
6.10% GOI 12.07.2031	9.91
7.22% GOA 12.07.2027	2.04
7.69% WEST BENGAL SDL 27/07/2026	0.31
OTHERS	0.00
CORPORATE BONDS	
OTHERS	
FIXED Deposit	
Total Debt	89.26
Money Market	10.74
Grand Total	100.00



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	89.27
MUTUAL FUND	9.23
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	1.50
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Secured Fund
ULIF002230807LICPFT+SEC512

AS ON	28-11-2025
Inception Date	23 August 2007
NAV	53.3736

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
16.90		
Equity	Money Market & Net Current Assets	Debt
6.74	0.17	9.99

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

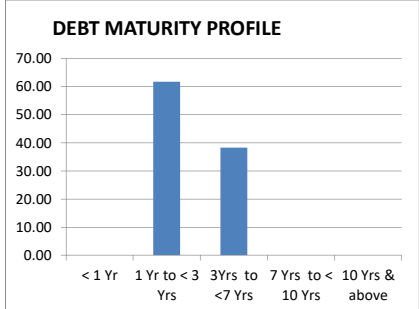
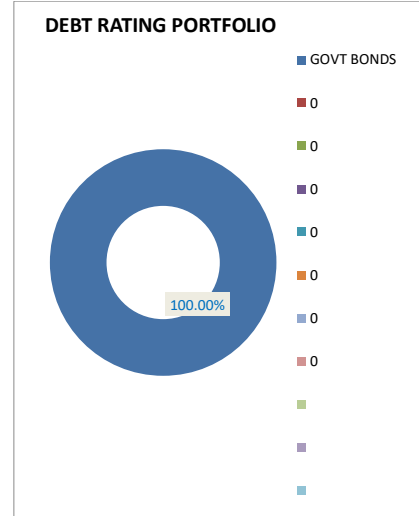
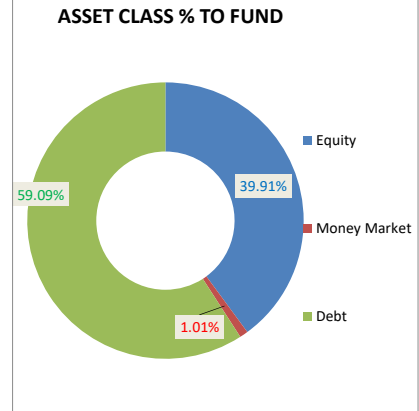
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	1.28%
6 Months	3.87%	3.57%
1 Year	7.50%	6.56%
2 Years	11.97%	11.79%
3 Years	10.84%	10.87%
Since Inception	N.A.	9.59%

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
TITAN COMPANY LTD.	3.47
Infosys Ltd	3.42
RELIANCE INDUSTRIES LTD.	3.25
STATE BANK OF INDIA	2.90
CIPLA LTD.	2.72
KOTAK MAHINDRA BANK LTD.	2.51
BHARTI AIRTEL LTD.	2.49
I T C LTD.	2.39
H D F C BANK LTD.	2.39
TECH MAHINDRA LTD	2.37
OTHERS	12.00
Total Equity	39.91

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	28.86
6.54% GOI 17.01.2032	20.84
7.22% GOA 12.07.2027	5.05
7.22% RAJASTHAN SDL 26.07.2032	1.80
7.38% GOI 20.06.2027	1.52
7.22% ARUNACHAL PRADESH 12.07.2027	1.02
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	59.09
Money Market	1.01
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	59.06
BANKS	8.99
COMP-SOFT	8.82
FMCG	3.67
MISC	3.49
OIL&GAS	3.25
PHARMA	2.72
TELECOM	2.49
AUTO&ANCIL	2.25
CEMENT	1.78
OTHERS	3.48
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Balanced Fund
ULIF003230807LICPFT+BAL512

AS ON	28-11-2025
Inception Date	23 August 2007
NAV	59.5638

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
27.99		
Equity	Money Market & Net Current Assets	Debt
17.57	0.82	9.61

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

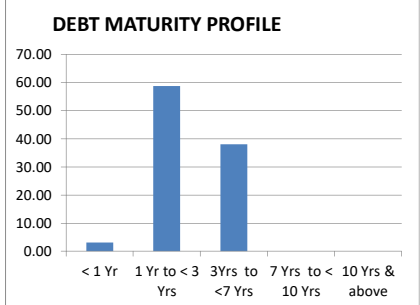
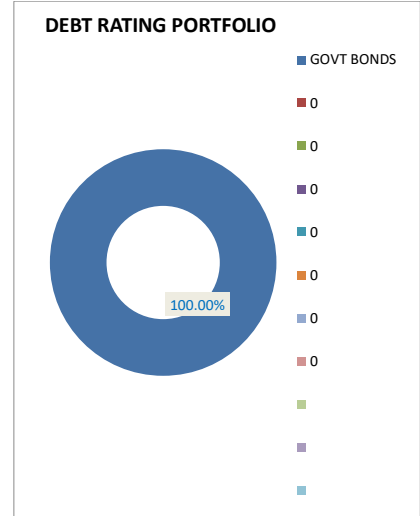
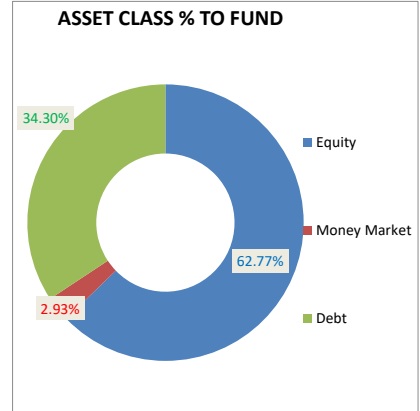
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.97%	1.55%
6 Months	3.90%	4.99%
1 Year	7.36%	3.62%
2 Years	12.09%	13.39%
3 Years	10.93%	12.20%
Since Inception	N.A.	10.25%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MAHINDRA & MAHINDRA LTD.	5.37
H D F C BANK LTD.	5.17
DIVI'S LABORATORIES LTD.	4.63
TECH MAHINDRA LTD	4.55
GRASIM INDUSTRIES LTD.	4.55
Infosys Ltd	3.83
TATA CONSULTANCY SERVICES LTD.	3.65
ICICI BANK LTD.	3.47
I T C LTD.	3.47
TORRENT PHARMA	3.08
OTHERS	21.00
Total Equity	62.77

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	17.40
7.26% GOI 22.08.2032	9.32
7.22% GOA 12.07.2027	2.76
8.15% MAHARASHTRA SDL 16.04.2030	2.26
7.60% PUNJAB SDL 04.06.2029	1.48
7.27%GOI08.04.2026	1.08
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	34.30
Money Market	2.93
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	34.29
COMP-SOFT	13.47
BANKS	9.18
FMCG	9.14
PHARMA	8.00
AUTO&ANCIL	6.14
CEMENT	4.54
POWER	2.93
MUTUAL FUND	2.21
MISC	2.11
OTHERS	7.99
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Growth Fund
ULIF004230807LICPFT+GRW512

AS ON	28-11-2025
Inception Date	23 August 2007
NAV	38.9646

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
2366.65		
Equity	Money Market & Net Current Assets	Debt
1828.07	-97.07	635.65

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

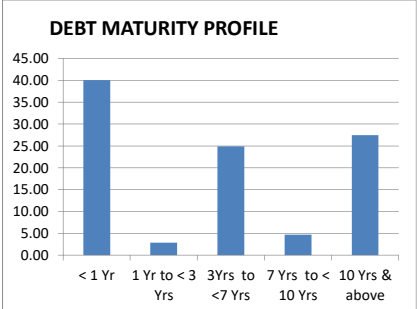
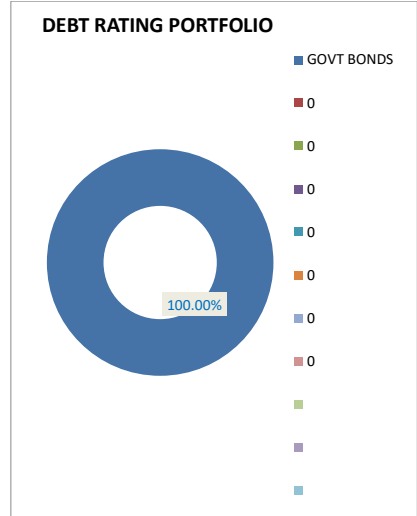
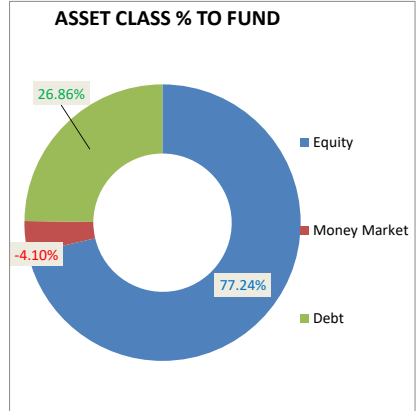
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	0.40%
6 Months	4.92%	8.31%
1 Year	7.17%	6.61%
2 Years	13.86%	13.94%
3 Years	12.40%	13.41%
Since Inception	N.A.	7.72%

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.	6.45
H D F C BANK LTD.	5.96
TATA STEEL LTD.	5.68
HINDALCO INDUSTRIES LTD.	4.85
RELIANCE INDUSTRIES LTD.	4.43
MAHINDRA & MAHINDRA LTD.	3.81
I T C LTD.	3.69
TATA CONSULTANCY SERVICES LTD.	3.05
GRASIM INDUSTRIES LTD.	3.00
Infosys Ltd	2.83
OTHERS	33.49
Total Equity	77.24

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	9.85
7.18% GOI 24.07.2037	7.38
6.10% GOI 12.07.2031	3.96
7.60% PUNJAB SDL 04.06.2029	1.32
6.54% GOI 17.01.2032	1.08
8.25% ANDHRA PRADESH SDL 16.01.2034	0.68
7.22% ARUNACHAL PRADESH 12.07.2027	0.62
8.44% ANDHRA PRADESH 05.12.2033	0.58
8.00% GUJARAT 20.04.2026	0.57
8.02% TELANGANA 25.05.2026	0.32
OTHERS	0.50

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	26.86
Money Market	-4.10
Grand Total	100.00



Modified Duration : 0.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	26.86
METALS&MIN	10.53
CAPGOODS	9.88
BANKS	9.78
AUTO&ANCIL	7.64
COMP-SOFT	7.00
FMCG	5.93
OIL&GAS	5.10
CEMENT	4.87
PHARMA	3.52
OTHERS	8.89
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	17 June 2008
NAV	37.7967

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
22.41			
Equity	Money Market & Net Current Assets	Debt	
10.19	0.94	11.29	

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

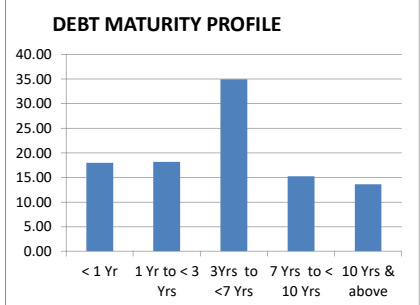
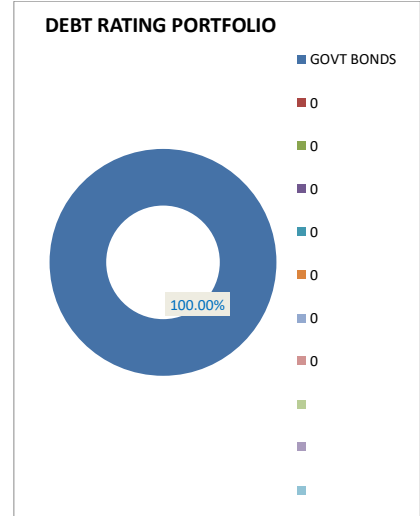
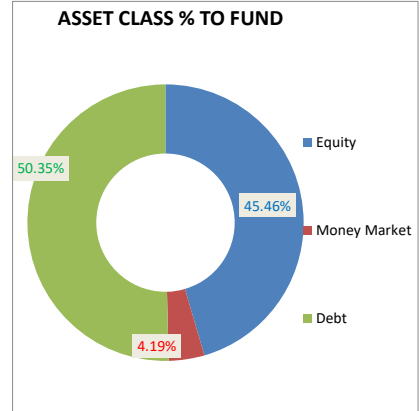
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	0.59%
6 Months	3.87%	2.92%
1 Year	7.50%	6.60%
2 Years	11.97%	13.71%
3 Years	10.84%	12.21%
Since Inception	N.A.	7.91%

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	4.18
IDBI BANK LTD.	3.96
BAJAJ AUTO LTD	3.64
TATA POWER CO. LTD.	3.48
ICICI BANK LTD.	3.41
HAVELLS LTD	3.22
H C L TECHNOLOGIES LTD.	2.90
CIPLA LTD.	2.78
TITAN COMPANY LTD.	2.62
TATA STEEL LTD.	2.25
OTHERS	13.02
Total Equity	45.46

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	17.59
7.38% GOI 20.06.2027	9.15
8.33 GOI 09072026	9.07
7.18% GOI 24.07.2037	6.87
6.33% GOI 05052035	6.59
6.22% GOI 16.03.2035	1.08
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	50.35
Money Market	4.19
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	50.33
COMP-SOFT	9.68
BANKS	9.55
METALS&MIN	4.60
AUTO&ANCIL	4.15
CAPGOODS	3.75
POWER	3.48
MUTUAL FUND	3.21
PHARMA	2.77
TELECOM	2.72
OTHERS	5.76
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	17 June 2008
NAV	40.7833

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
58.13		
Equity	Money Market & Net Current Assets	Debt
33.08	1.21	23.84

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

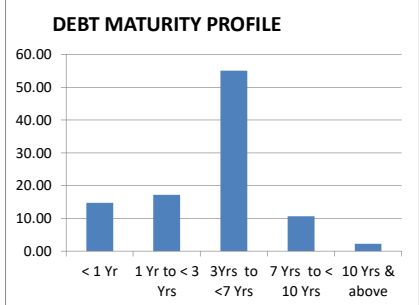
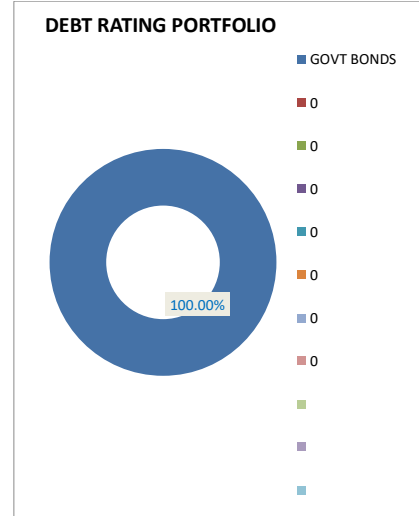
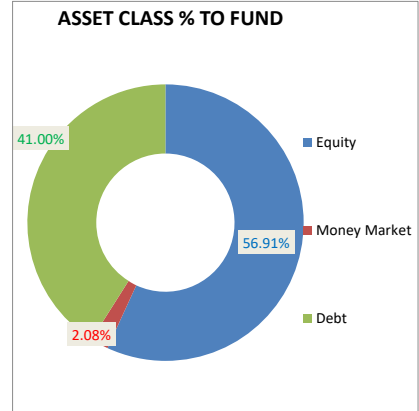
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.97%	0.91%
6 Months	3.90%	5.86%
1 Year	7.36%	7.54%
2 Years	12.09%	13.46%
3 Years	10.93%	12.55%
Since Inception	N.A.	8.38%

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	4.83
MARUTI SUZUKI INDIA LIMITED	4.65
BAJAJ AUTO LTD	4.37
LARSEN & TOUBRO LTD.	3.50
RELIANCE INDUSTRIES LTD.	2.70
H D F C BANK LTD.	2.60
TATA POWER CO. LTD.	2.48
HAVELLS LTD	2.48
ASIAN PAINTS LTD.	2.47
STATE BANK OF INDIA	2.36
OTHERS	24.47
Total Equity	56.91

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.17%GUJARAT SDL 24.04.2029	9.03
6.10% GOI 12.07.2031	6.79
8.10% WEST BENGAL SDL 23.03.2026	6.07
8.34% PUNJAB SDL 02.01.2029	5.42
7.38% GOI 20.06.2027	5.29
7.62% WEST BENGAL SDL 29.11.2032	2.67
7.79% KARNATAKA 03.01.2028	1.77
7.09%KARNATAKA SGS 16.10.2035	1.71
8.24% TELANGANA SDL 28.02.2043	0.93
7.48% ODISHA SDL 13.09.2032	0.88
OTHERS	0.44

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	41.00
Money Market	2.08
Grand Total	100.00



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	40.99
AUTO&ANCIL	10.30
COMP-SOFT	9.84
BANKS	9.58
CAPGOODS	5.97
MUTUAL FUND	4.11
OIL&GAS	4.08
POWER	4.04
FERTI	2.48
METALS&MIN	2.39
OTHERS	6.22
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus 1 - Growth
ULIF004170608LICMK1+GRW512

AS ON	28-11-2025
Inception Date	17 June 2008
NAV	52.6679

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
3093.99		
Equity	Money Market & Net Current Assets	Debt
2376.96	13.70	703.33

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

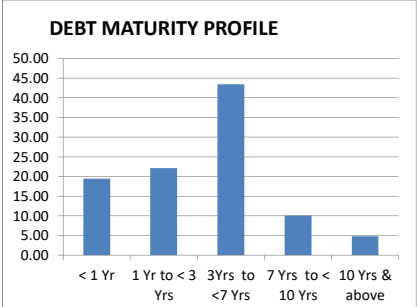
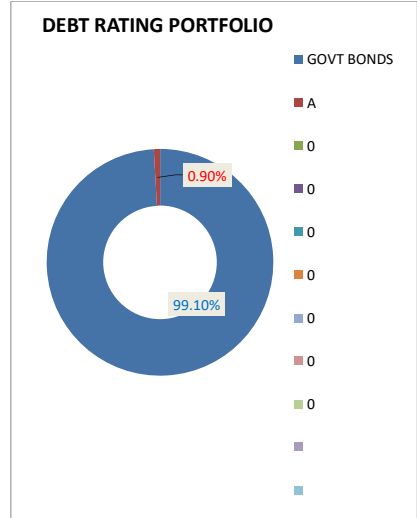
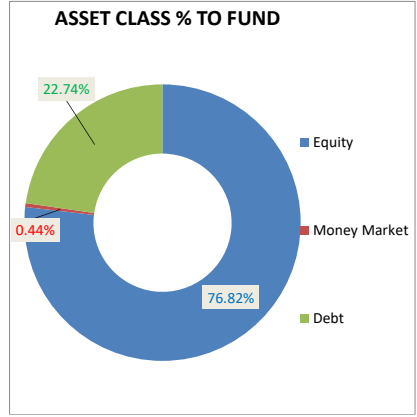
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	0.69%
6 Months	4.92%	6.52%
1 Year	7.17%	11.04%
2 Years	13.86%	15.42%
3 Years	12.40%	13.51%
Since Inception	N.A.	9.98%

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.	7.23
RELIANCE INDUSTRIES LTD.	5.07
TATA STEEL LTD.	4.56
I T C LTD.	3.92
ASIAN PAINTS LTD.	3.25
Infosys Ltd	2.62
IDBI BANK LTD.	2.56
TITAN COMPANY LTD.	2.40
HINDUSTAN UNILEVER LTD.	2.33
H D F C BANK LTD.	2.28
OTHERS	40.60
Total Equity	76.82

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	2.50
8.33 GOI 09072026	2.30
8.00% GUJARAT 20.04.2026	1.79
8.30% GUJRAT SDL 06.02.2029	1.73
7.53% PUDUCHERRY 22.11.2027	1.29
7.22%UTTARA KHAND 12.07.2027	1.22
8.15% MAHARASHTRA SDL 16.04.2030	1.02
7.79% KARNATAKA 03.01.2028	1.00
6.54% GOI 17.01.2032	0.81
7.10% GOI 18.04.2029	0.67
OTHERS	8.21

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.17
Shree Renuka sugars	0.03
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.74
Money Market	0.44
Grand Total	100.00



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.53
BANKS	10.17
FMCG	9.98
CAPGOODS	9.27
METALS&MIN	8.07
COMP-SOFT	7.25
OIL&GAS	5.28
MISC	5.05
AUTO&ANCIL	3.74
PHARMA	3.65
OTHERS	15.01
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

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

AS ON 28-11-2025	
Inception Date	22 May 2008
NAV	44.1016

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
6.40			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.32	6.08	

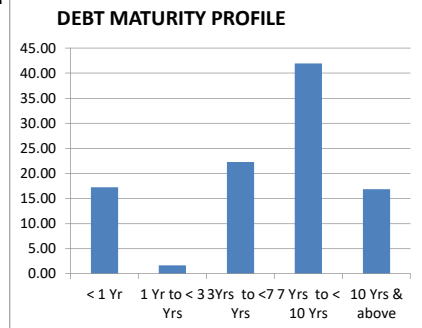
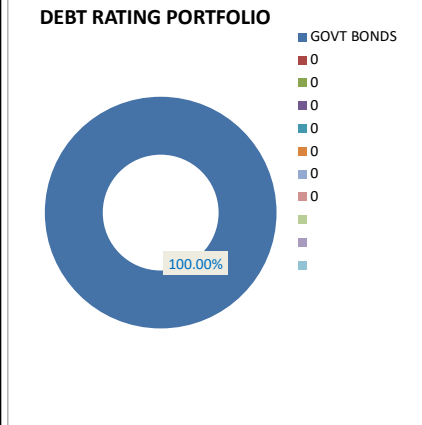
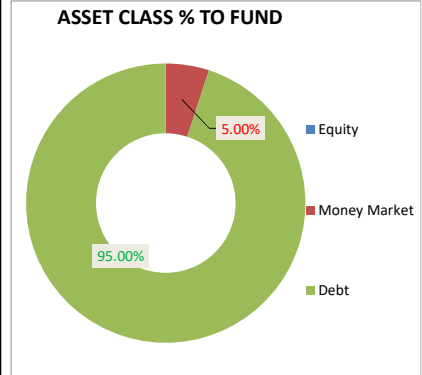
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

Fund Manager	Mr. Deepak Rahalkar
FUNDS MANAGED	
Total Funds	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.66%
6 Months	1.99%	0.82%
1 Year	7.63%	7.41%
2 Years	8.03%	8.36%
3 Years	7.53%	7.72%
Since Inception	N.A.	8.83%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.62% WEST BENGAL SDL 29.11.2032	20.22
7.26% GOI 22.08.2032	17.11
7.18% GOI 24.07.2037	16.03
8.10% WEST BENGAL SDL 23.03.2026	15.73
6.64% GOI 16.06.2035	11.73
7.34% WEST BENGAL SDL 03.07.2034	7.91
7.60% PUNJAB SDL 04.06.2029	4.04
7.79% KARNATAKA 03.01.2028	1.61
7.18% JAMMU&KASHMIR 28.09.2026	0.63
OTHERS	0.00
CORPORATE BONDS	
OTHERS	
FIXED Deposit	
Total Debt	95.00
Money Market	5.00
Grand Total	100.00



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	95.10
MUTUAL FUND	4.53
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	0.37
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Secured
ULIF002220508LICMY1+SEC512

AS ON	28-11-2025
Inception Date	22 May 2008
NAV	59.6253

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
6.39		
Equity	Money Market & Net Current Assets	Debt
3.14	0.12	3.14

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

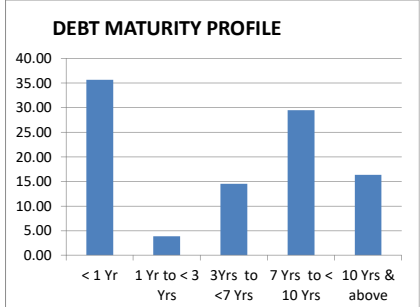
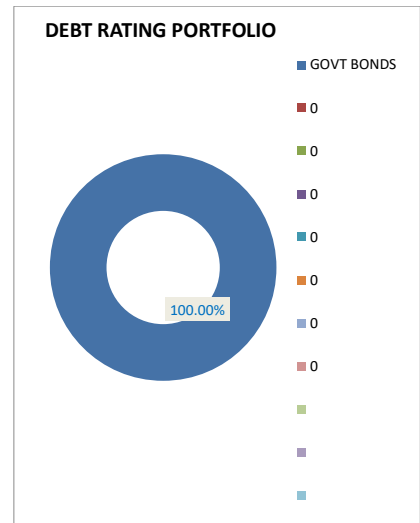
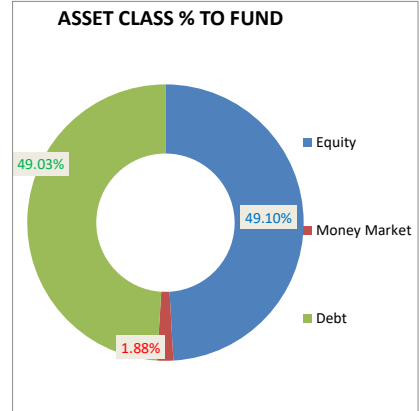
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	1.93%
6 Months	3.87%	4.68%
1 Year	7.50%	7.09%
2 Years	11.97%	12.02%
3 Years	10.84%	10.89%
Since Inception	N.A.	10.72%

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
STATE BANK OF INDIA	4.60
HINDUSTAN UNILEVER LTD.	3.86
RELIANCE INDUSTRIES LTD.	3.79
MARUTI SUZUKI INDIA LIMITED	3.73
H D F C BANK LTD.	3.71
MAHINDRA & MAHINDRA LTD.	3.53
Infosys Ltd	3.28
TATA CONSULTANCY SERVICES LTD.	2.67
LARSEN & TOUBRO LTD.	2.55
I T C LTD.	2.21
OTHERS	15.17
Total Equity	49.10

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	15.71
7.26% GOI 06.02.2033	8.15
7.18% GOI 24.07.2037	8.03
7.20% TAMILNADU SDL 27.11.2031	7.15
7.34% WEST BENGAL SDL 03.07.2034	6.34
7.22% GOA 12.07.2027	1.91
7.69% WEST BENGAL SDL 27/07/2026	1.11
7.58% RAJASTHAN SDL 09.08.2026	0.63
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	49.03
Money Market	1.88
Grand Total	100.00



Modified Duration : 0.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	49.14
AUTO&ANCIL	10.33
BANKS	9.39
FMCG	8.14
COMP-SOFT	7.36
OIL&GAS	3.76
CAPGOODS	2.50
MUTUAL FUND	2.50
METALS&MIN	1.88
CEMENT	1.56
OTHERS	3.44
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Balanced
ULIF003220508LICMY1+BAL512

AS ON	28-11-2025
Inception Date	22 May 2008
NAV	58.8920

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
6.77		
Equity	Money Market & Net Current Assets	Debt
4.37	0.17	2.23

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

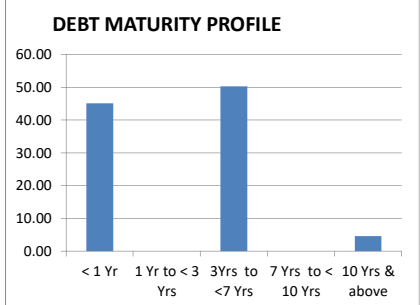
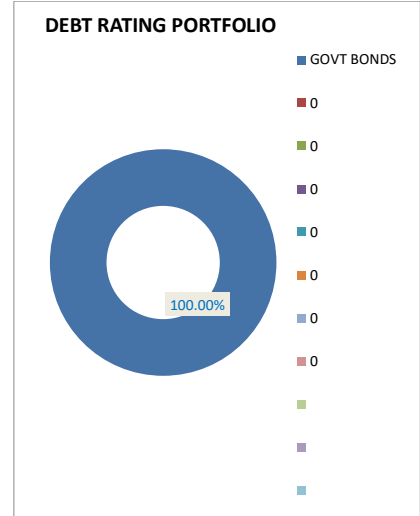
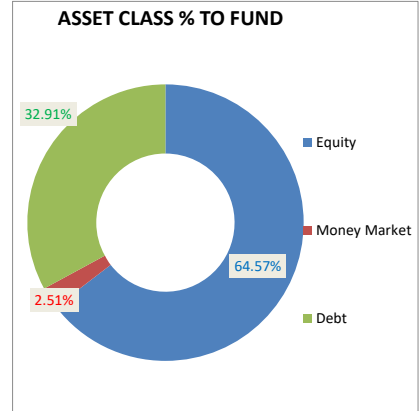
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.97%	1.41%
6 Months	3.90%	5.76%
1 Year	7.36%	10.55%
2 Years	12.09%	13.61%
3 Years	10.93%	12.01%
Since Inception	N.A.	10.64%

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.	5.79
STATE BANK OF INDIA	5.78
NESTLE INDIA LTD..	3.72
DR. REDDY'S LABORATORIES LTD.	3.72
HINDUSTAN UNILEVER LTD.	3.64
KOTAK MAHINDRA BANK LTD.	3.61
HINDALCO INDUSTRIES LTD.	3.22
ICICI BANK LTD.	3.08
Bajaj Finance Limited	3.06
H D F C BANK LTD.	2.98
OTHERS	25.97
Total Equity	64.57

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	14.82
7.48% ODISHA SDL 13.09.2032	8.33
7.20% TAMILNADU SDL 27.11.2031	8.24
7.18% GOI 24.07.2037	1.52
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	32.91
Money Market	2.51
Grand Total	100.00



Modified Duration : 0.04

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.93
BANKS	15.65
FMCG	9.89
OIL&GAS	8.42
AUTO&ANCIL	5.76
COMP-SOFT	4.58
PHARMA	3.69
FINANCE	3.69
METALS&MIN	3.25
MISC	2.95
OTHERS	9.19
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Growth
ULIF004220508LICMY1+GRW512

AS ON	28-11-2025
Inception Date	22 May 2008
NAV	63.6287

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
427.34			
Equity	Money Market & Net Current Assets	Debt	
333.46	4.23	89.65	

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

Fund Manager	Mr. Deepak Rahalkar
FUNDS MANAGED	
Total Funds	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

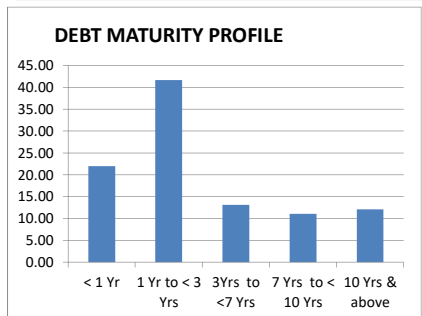
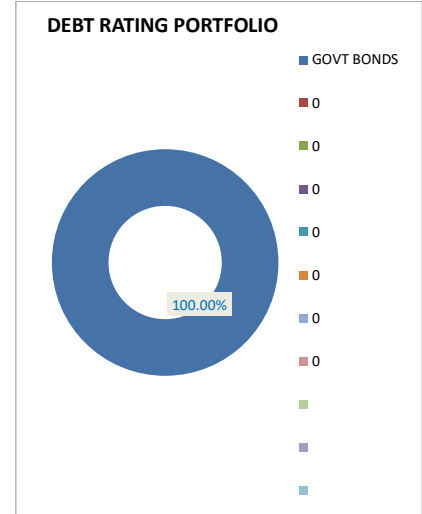
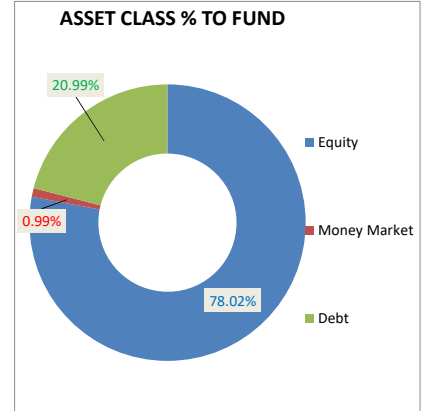
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	0.82%
6 Months	4.92%	7.31%
1 Year	7.17%	10.96%
2 Years	13.86%	16.59%
3 Years	12.40%	15.19%
Since Inception	N.A.	11.13%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	6.70
MAHINDRA & MAHINDRA LTD.	5.71
H D F C BANK LTD.	5.02
Bajaj Finance Limited	4.86
GRASIM INDUSTRIES LTD.	4.78
ICICI BANK LTD.	4.27
BAJAJ AUTO LTD	4.25
RELIANCE INDUSTRIES LTD.	3.49
HINDUSTAN UNILEVER LTD.	3.36
TATA STEEL LTD.	3.15
OTHERS	32.43
Total Equity	78.02

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	6.32
8.10% WEST BENGAL SDL 23.03.2026	2.83
7.53% PUDUCHERRY 22.11.2027	2.44
7.12% MH SDL 25-09-2038	2.32
8.00% GUJARAT 20.04.2026	1.30
7.32% RAJASTHAN SGS 24.09.2035	1.18
7.22% RAJASTHAN SDL 26.07.2032	1.18
6.80% ANDHRA PRADESH SGS 02072035	1.14
7.26% GOI 22.08.2032	0.78
7.48% ODISHA SDL 13.09.2032	0.50
OTHERS	1.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	20.99
Money Market	0.99
Grand Total	100.00



Modified Duration : 0.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	20.98
AUTO&ANCIL	17.48
BANKS	15.42
FMCG	8.44
FINANCE	6.75
COMP-SOFT	6.22
CEMENT	4.78
OIL&GAS	4.34
METALS&MIN	3.86
CAPGOODS	3.50
OTHERS	8.23
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Child Fortune Plus - Secured
ULIF002011108LICCHF+SEC512

AS ON	28-11-2025
Inception Date	01 November 2008
NAV	55.9478

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
15.35			
Equity	Money Market & Net Current Assets	Debt	
7.24	0.38	7.73	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

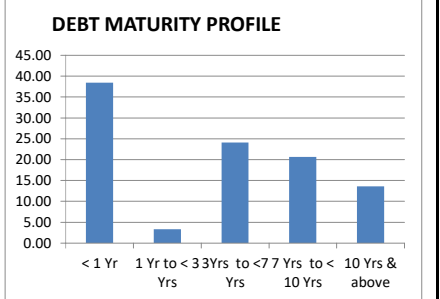
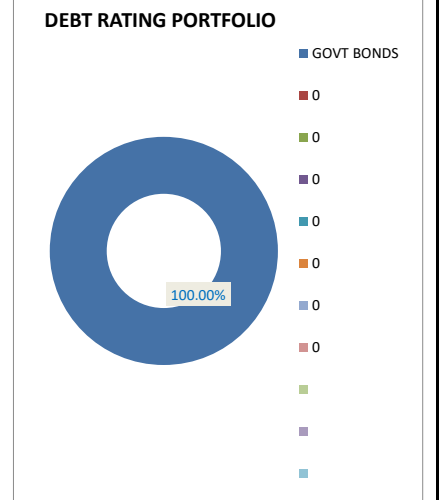
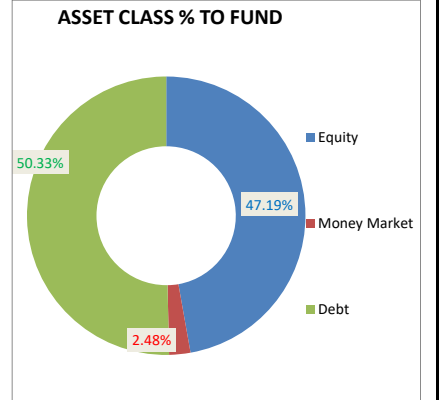
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	1.91%
6 Months	3.87%	3.98%
1 Year	7.50%	7.05%
2 Years	11.97%	10.39%
3 Years	10.84%	9.86%
Since Inception	N.A.	10.60%

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.	3.91
TITAN COMPANY LTD.	3.37
HINDUSTAN UNILEVER LTD.	3.26
LARSEN & TOUBRO LTD.	3.24
STATE BANK OF INDIA	3.19
TATA STEEL LTD.	2.98
H D F C BANK LTD.	2.89
RELIANCE INDUSTRIES LTD.	2.86
PIDILITE INDUSTRIES LTD..	2.55
HINDALCO INDUSTRIES LTD.	2.17
OTHERS	16.77
Total Equity	47.19

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	9.80
8.10% WEST BENGAL SDL 23.03.2026	8.20
7.41% GOI 19.12.2036	6.84
6.64% GOI 16.06.2035	4.89
8.25% ANDHRA PRADESH SDL 16.01.2034	3.48
8.15% MAHARASHTRA SDL 16.04.2030	3.43
7.62% WEST BENGAL SDL 29.11.2032	2.02
7.20% TAMILNADU SDL 27.11.2031	1.98
7.22% RAJASTHAN SDL 26.07.2032	1.98
8.30% GUJRAT SDL 06.02.2029	1.37
OTHERS	6.34

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	50.33
Money Market	2.48
Grand Total	100.00



Modified Duration : 3.42

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	50.29
BANKS	9.77
METALS&MIN	6.25
FMCG	5.47
FERTI	4.62
PHARMA	3.91
MUTUAL FUND	3.52
MISC	3.39
CAPGOODS	3.26
COMP-SOFT	3.13
OTHERS	6.39
TOTAL	100.00



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

AS ON 28-11-2025	
Inception Date	01 November 2008
NAV	75.7124

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
441.86			
Equity	Money Market & Net Current Assets	Debt	
325.32	2.15	114.39	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

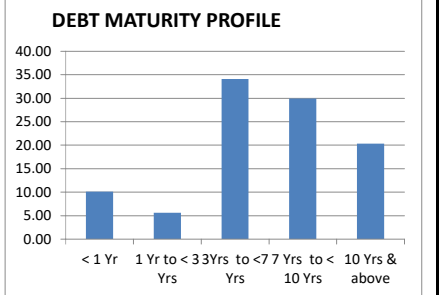
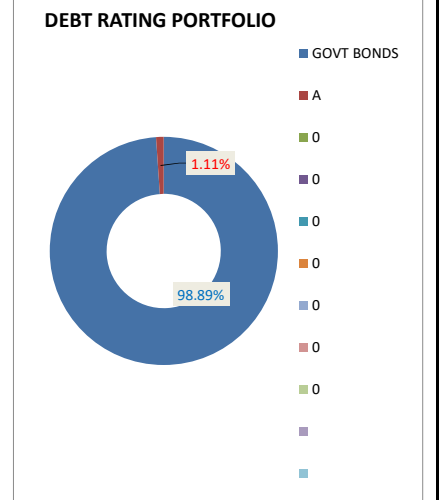
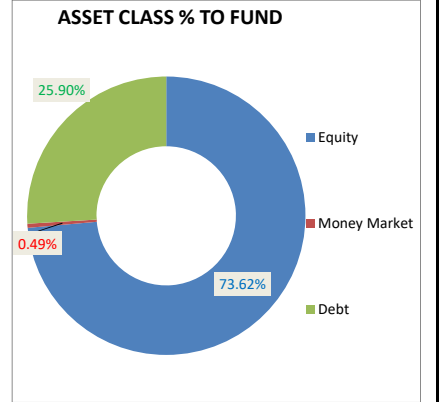
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	1.52%
6 Months	4.92%	6.87%
1 Year	7.17%	10.38%
2 Years	13.86%	15.27%
3 Years	12.40%	14.01%
Since Inception	N.A.	12.58%

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
RELIANCE INDUSTRIES LTD.	6.13
MARUTI SUZUKI INDIA LIMITED	5.40
HINDALCO INDUSTRIES LTD.	4.99
LARSEN & TOUBRO LTD.	4.94
H C L TECHNOLOGIES LTD.	4.56
H D F C BANK LTD.	3.65
TITAN COMPANY LTD.	3.27
IDBI BANK LTD.	2.86
KOTAK MAHINDRA BANK LTD.	2.40
TATA CONSULTANCY SERVICES LTD.	2.38
OTHERS	33.04
Total Equity	73.62

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 06.02.2033	2.60
7.18% GOI 14.08.2033	2.35
7.22% RAJASTHAN SDL 26.07.2032	2.29
7.04% MAHARASHTRA SGS 25062040	2.19
7.42% WEST BENGAL SGS 24.09.2036	1.85
6.64% GOI 16.06.2035	1.70
7.27% GOI 08.04.2026	1.39
6.54% GOI 17.01.2032	1.24
8.24% TELANGANA SDL 28.02.2043	1.22
7.26% GOI 22.08.2032	1.18
OTHERS	7.60

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.24
Shree Renuka sugars	0.05
OTHERS	0.00
Total Debt	25.90
FIXED Deposit	0.00
Money Market	0.49
Grand Total	100.00



Modified Duration : 4.99

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.60
BANKS	14.22
COMP-SOFT	9.52
AUTO&ANCIL	7.94
CAPGOODS	7.83
METALS&MIN	7.52
OIL&GAS	6.75
FMCG	5.89
POWER	3.85
MISC	3.38
OTHERS	7.50
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
LICI NIVESH/SIIP Bond Fund
ULIF00124/12/18LICULIPBND512

AS ON 28-11-2025	
Inception Date	02 March 2020
NAV	13.3538

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
932.35		
Equity	Money Market & Net Current Assets	Debt
0.00	22.99	909.36

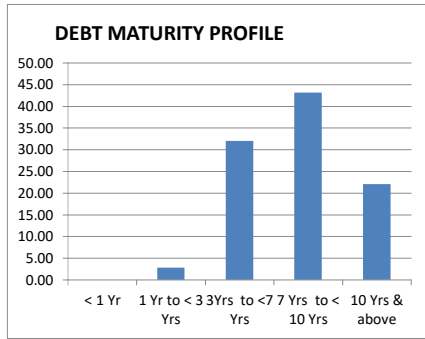
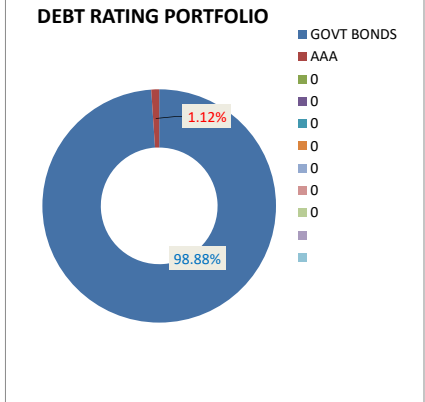
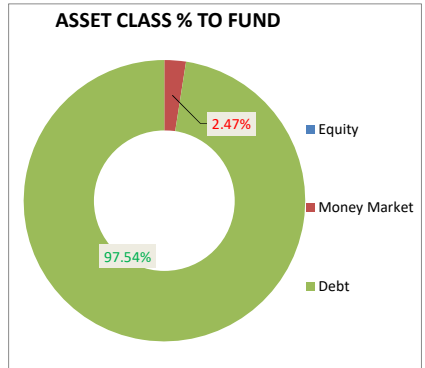
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.39%	0.59%
6 Months	-0.73%	0.04%
1 Year	4.65%	6.46%
2 Years	6.48%	7.80%
3 Years	5.88%	7.07%
Since Inception	4.45%	5.16%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.10% GOI 18.04.2029	8.33
6.22% GOI 16.03.2035	8.14
6.64% GOI 16.06.2035	7.63
7.18% GOI 24.07.2037	5.16
7.62% WEST BENGAL SDL 29.11.2032	5.01
6.67% GOI 15.12.2035	4.84
7.20% TAMILNADU SDL 27.11.2031	4.30
6.10% GOI 12.07.2031	4.23
7.22% RAJASTHAN SDL 26.07.2032	3.26
6.84% MAHARASHTRA SDL 12.05.2032	2.66
OTHERS	42.89
CORPORATE BONDS	
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.55
7.61% ABCL NCD SERIES F1 FY 2025-26 TR	0.27
7.61% ABCL NCD SERIES F1 FY 2025-26	0.27
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	97.53
Money Market	2.47
Grand Total	100.00



Modified Duration : 5.79

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	96.44
FINANCE	1.09
MUTUAL FUND	0.46
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	2.01
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	02 March 2020
NAV	17.0530

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)			
872.01			
Equity	Money Market & Net Current Assets	Debt	
363.94	36.65	471.42	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

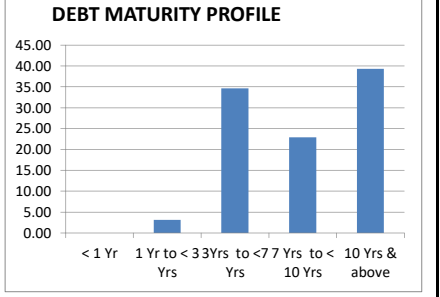
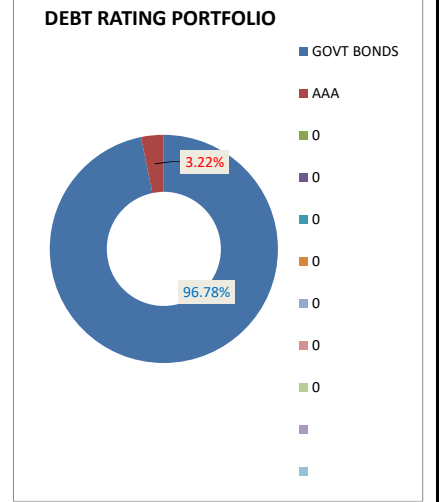
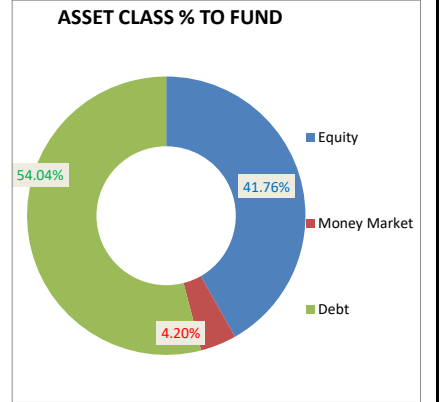
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.71%	1.61%
6 Months	0.94%	4.93%
1 Year	5.11%	9.05%
2 Years	8.69%	10.77%
3 Years	7.64%	9.41%
Since Inception	7.96%	9.74%

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
RELIANCE INDUSTRIES LTD.	3.24
MARUTI SUZUKI INDIA LIMITED	2.72
H D F C BANK LTD.	2.69
HINDUSTAN UNILEVER LTD.	2.62
KOTAK MAHINDRA BANK LTD.	2.38
Infosys Ltd	2.16
ICICI BANK LTD.	2.14
LARSEN & TOUBRO LTD.	1.94
BHARTI AIRTEL LTD.	1.69
STATE BANK OF INDIA	1.68
OTHERS	18.50
Total Equity	41.76

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	7.73
7.26% MAHARASHTRA SGS 08102042	6.49
6.67% GOI 15.12.2035	4.60
6.10% GOI 12.07.2031	4.52
7.18% GOI 24.07.2037	3.41
6.64% GOI 16.06.2035	3.33
7.26% GOI 22.08.2032	2.39
7.32% RAJASTHAN SGS 24.09.2035	2.32
6.68%GOI07072040	2.24
7.62% WEST BENGAL SDL 29.11.2032	1.50
OTHERS	13.78

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.59
7.61%ABCL NCD SERIES F1 FY 2025-26 TRAN	0.57
7.61% ABCL NCD SERIES F1 FY 2025-26	0.57
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	54.04
Money Market	4.20
Grand Total	100.00



Modified Duration : 6.17

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.32
BANKS	10.87
FMCG	6.09
COMP-SOFT	5.86
FINANCE	3.71
AUTO&ANCIL	3.51
OIL&GAS	3.41
CAPGOODS	2.89
TELECOM	1.70
CEMENT	1.29
OTHERS	8.35
TOTAL	100.00



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

AS ON 28-11-2025	
Inception Date	02 March 2020
NAV	19.3926

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)			
2752.14			
Equity	Money Market & Net Current Assets	Debt	
1762.47	108.57	881.10	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

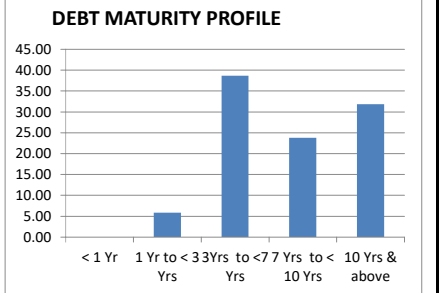
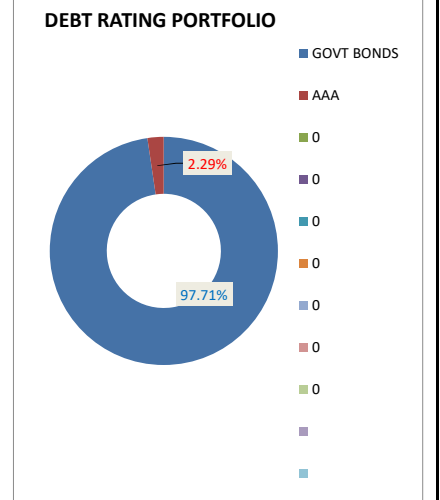
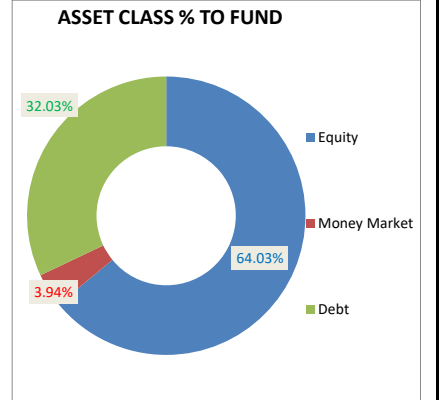
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.87%	2.01%
6 Months	1.86%	6.27%
1 Year	5.35%	10.37%
2 Years	9.75%	12.54%
3 Years	8.46%	10.44%
Since Inception	9.66%	12.22%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	5.21
RELIANCE INDUSTRIES LTD.	4.40
HINDUSTAN UNILEVER LTD.	3.50
Infosys Ltd	3.27
H D F C BANK LTD.	3.20
Bajaj Finance Limited	3.01
TATA CONSULTANCY SERVICES LTD.	2.91
ICICI BANK LTD.	2.63
LTIMINDTREE LTD	2.29
KOTAK MAHINDRA BANK LTD.	2.10
OTHERS	31.51
Total Equity	64.03

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	5.64
7.18% GOI 24.07.2037	2.33
7.20% TAMILNADU SDL 27.11.2031	2.19
6.10% GOI 12.07.2031	2.15
6.67% GOI 15.12.2035	2.01
6.64% GOI 16.06.2035	1.97
7.26% GOI 22.08.2032	1.52
7.38% GOI 20.06.2027	1.12
7.34%CHATTISGARH SGS 23102040	1.09
6.63% TAMILNADU SDL 23.12.2035	0.81
OTHERS	10.47

CORPORATE BONDS	
	% to AUM
7.61%ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.27
7.61% ABCL NCD SERIES F1 FY 2025-26	0.27
8% ADITYA BIRLA HOUSING FINANCE LTD N	0.19
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	32.03
Money Market	3.94
Grand Total	100.00



Modified Duration : 5.64

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	31.28
BANKS	12.24
COMP-SOFT	10.36
FMCG	8.91
AUTO&ANCIL	7.37
FINANCE	5.27
OIL&GAS	4.75
FERTI	3.13
PHARMA	3.00
POWER	2.36
OTHERS	11.33
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	02 March 2020
NAV	22.8333

Objective of the Fund:
High Risk

AUM (Amount in Crore)			
28072.67			
Equity	Money Market & Net Current Assets	Debt	
20964.53	855.75	6252.39	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

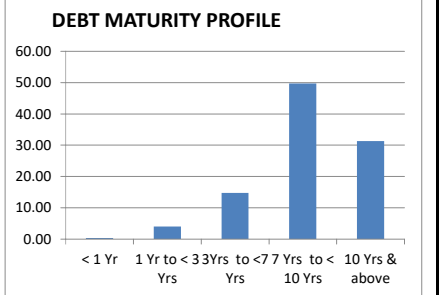
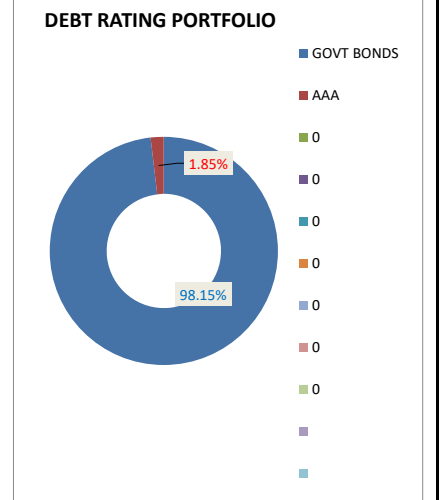
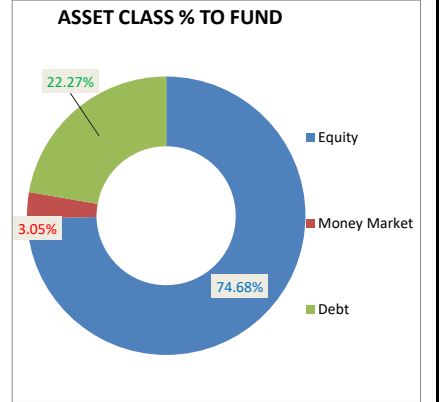
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.98%	2.40%
6 Months	2.48%	6.87%
1 Year	5.49%	11.57%
2 Years	10.44%	13.76%
3 Years	9.00%	11.18%
Since Inception	10.76%	15.45%

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
RELIANCE INDUSTRIES LTD.	4.31
MARUTI SUZUKI INDIA LIMITED	4.16
Bajaj Finance Limited	4.06
TATA CONSULTANCY SERVICES LTD.	3.57
LARSEN & TOUBRO LTD.	3.15
NESTLE INDIA LTD..	2.86
H C L TECHNOLOGIES LTD.	2.85
ASIAN PAINTS LTD.	2.82
LTIMINDTREE LTD	2.37
Infosys Ltd	2.36
OTHERS	42.17
Total Equity	74.68

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.33% GOI 05052035	2.11
6.68%GOI07072040	1.74
7.10% GOI 18.04.2029	1.25
6.22% GOI 16.03.2035	0.77
7.32% RAJASTHAN SGS 24.09.2035	0.72
7.18% GOI 24.07.2037	0.57
6.67% GOI 15.12.2035	0.55
6.64% GOI 16.06.2035	0.52
7.18% Tamil Nadu SDL 2027	0.48
6.84% ANDHRA PRADESH SGS 04062039	0.48
OTHERS	12.67

CORPORATE BONDS	
	% to AUM
7.61%ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.18
7.61% ABCL NCD SERIES F1 FY 2025-26	0.18
8% ADITYA BIRLA HOUSING FINANCE LTD N	0.05
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.27
Money Market	3.05
Grand Total	100.00



Modified Duration : 6.50

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.86
COMP-SOFT	12.09
FMCG	9.73
AUTO&ANCIL	9.61
FINANCE	6.73
BANKS	6.69
CAPGOODS	6.05
OIL&GAS	4.64
FERTI	3.85
CEMENT	3.45
OTHERS	15.30
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Health Plus Fund
ULIF001040208LICHLT+FND512

AS ON	28-11-2025
Inception Date	04 February 2008
NAV	42.7668

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
799.75		
Equity	Money Market & Net Current Assets	Debt
282.62	27.55	489.58

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

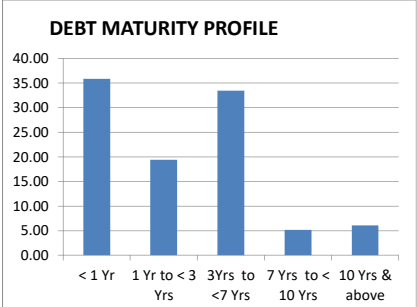
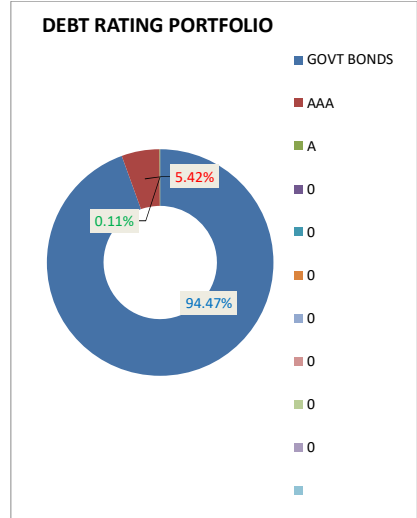
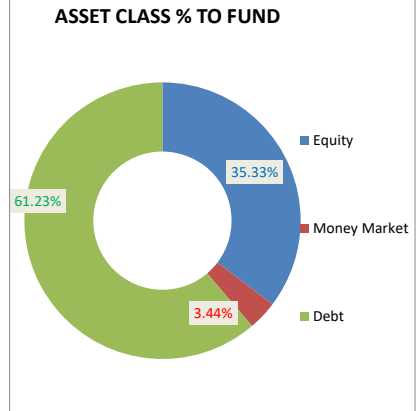
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.81%	1.18%
6 Months	2.89%	3.87%
1 Year	6.58%	7.39%
2 Years	10.77%	11.70%
3 Years	9.70%	10.06%
Since Inception	N.A.	8.49%

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
TATA CONSULTANCY SERVICES LTD.	3.14
STATE BANK OF INDIA	3.06
I T C LTD.	3.03
H D F C BANK LTD.	3.02
Infosys Ltd	2.93
LARSEN & TOUBRO LTD.	2.54
KOTAK MAHINDRA BANK LTD.	2.39
TATA STEEL LTD.	2.31
HINDALCO INDUSTRIES LTD.	2.07
HINDUSTAN UNILEVER LTD.	1.38
OTHERS	9.46
Total Equity	35.33

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	10.29
7.18% MAHARASHTRA 28.06.2032	5.75
8.10% WEST BENGAL SDL 23.03.2026	5.04
8.00% GUJARAT 20.04.2026	4.60
7.14% KARNATAKA SDL 24.12.2029	3.84
7.62%GOI15.09.2039	3.30
7.69% WEST BENGAL SDL 27/07/2026	2.59
6.54% GOI 17.01.2032	2.52
8% RAJASTHAN SDL 25-05-2026	2.28
7.10% GOI 18.04.2029	1.97
OTHERS	15.66

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	3.32
Shree Renuka Sugars Limited NCD 2021	0.07
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	61.23
Money Market	3.44
Grand Total	100.00



Modified Duration : 0.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.83
BANKS	9.35
COMP-SOFT	9.07
FMCG	4.42
METALS&MIN	4.38
FINANCE	3.96
CAPGOODS	2.56
AUTO&ANCIL	2.15
MUTUAL FUND	1.46
CEMENT	1.21
OTHERS	3.61
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	29 April 2009
NAV	38.2783

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
811.60		
Equity	Money Market & Net Current Assets	Debt
360.69	28.82	422.08

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

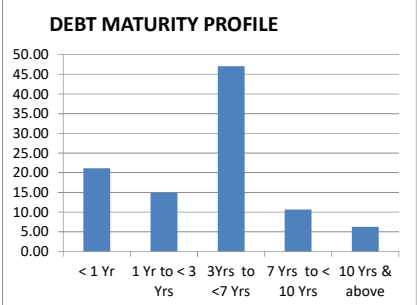
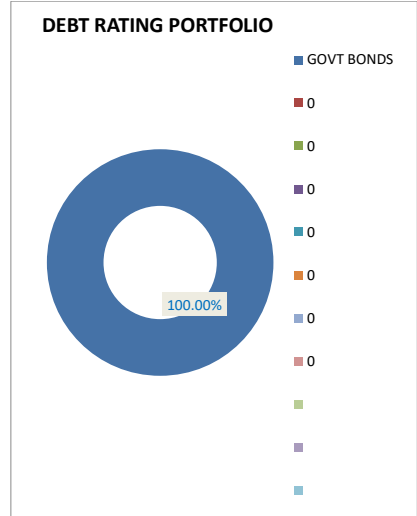
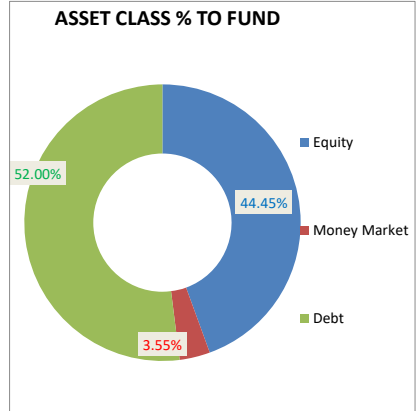
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.81%	0.98%
6 Months	2.89%	4.65%
1 Year	6.58%	7.41%
2 Years	10.77%	11.20%
3 Years	9.70%	10.26%
Since Inception	N.A.	8.42%

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	2.74
LARSEN & TOUBRO LTD.	2.51
RELIANCE INDUSTRIES LTD.	2.32
BAJAJ AUTO LTD	2.18
Infosys Ltd	2.13
HINDUSTAN UNILEVER LTD.	2.04
STATE BANK OF INDIA	1.99
ASIAN PAINTS LTD.	1.74
TATA CONSULTANCY SERVICES LTD.	1.35
I T C LTD.	1.20
OTHERS	24.25
Total Equity	44.45

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.14% KARNATAKA SDL 24.12.2029	6.33
7.18% MAHARASHTRA 28.06.2032	6.22
8.24% 2027-FEB-15 GOVT OF INDIA	3.43
8.74% UTTARAKHAND SDL 12.09.2028	2.62
8.02% TELANGANA 25.05.2026	2.49
8.10% WEST BENGAL SDL 23.03.2026	2.48
8.30% GUJRAT SDL 06.02.2029	2.21
8.34% PUNJAB SDL 02.01.2029	2.07
8.00% GUJARAT 20.04.2026	1.90
6.54% GOI 17.01.2032	1.86
OTHERS	20.39

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	52.00
Money Market	3.55
Grand Total	100.00



Modified Duration : 3.36

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.01
AUTO&ANCIL	6.56
BANKS	6.16
FMCG	5.75
COMP-SOFT	5.46
OIL&GAS	3.65
CAPGOODS	3.01
CEMENT	3.00
POWER	2.56
FERTI	2.54
OTHERS	9.30
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	19 August 2015
NAV	27.3293

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
67.70			
Equity	Money Market & Net Current Assets	Debt	
33.15	2.31	32.24	

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

Fund Manager	Ms. Shraddha S. Vaidya
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

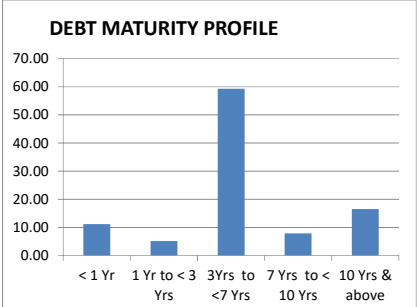
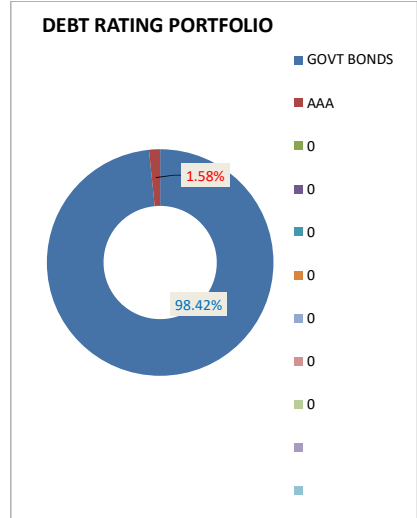
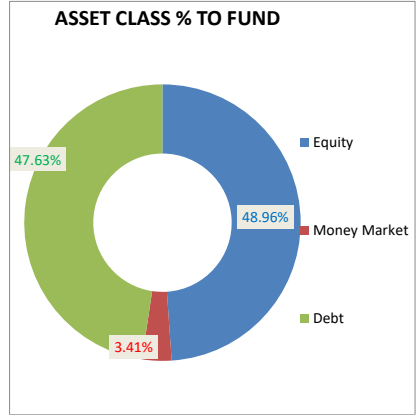
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.65%	1.10%
6 Months	2.42%	4.50%
1 Year	6.85%	8.06%
2 Years	9.60%	12.54%
3 Years	8.73%	11.59%
Since Inception	8.17%	10.27%

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
STATE BANK OF INDIA	3.90
TATA STEEL LTD.	3.03
Infosys Ltd	2.90
H D F C BANK LTD.	2.23
LARSEN & TOUBRO LTD.	2.10
TATA CONSULTANCY SERVICES LTD.	2.10
BHARTI AIRTEL LTD.	2.03
ULTRATECH CEMENT LTD.	1.71
TATA POWER CO. LTD.	1.64
HINDUSTAN UNILEVER LTD.	1.53
OTHERS	25.79
Total Equity	48.96

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.20% TAMILNADU SDL 27.11.2031	14.26
6.54% GOI 17.01.2032	7.43
7.18% GOI 24.07.2037	3.79
8.00% GUJARAT 20.04.2026	3.08
7.26% GOI 14.01.2029	2.38
7.69%GOI 17.06.2043	1.58
7.47% RJ SDL 27032033	1.51
6.64% GOI 16.06.2035	1.48
8.30% GUJRAT SDL 06.02.2029	1.16
8.12% HARYANA SDL 27.03.2036	0.95
OTHERS	9.26

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.75
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	47.63
Money Market	3.41
Grand Total	100.00



Modified Duration : 4.65

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	46.87
BANKS	9.25
COMP-SOFT	6.32
AUTO&ANCIL	4.05
METALS&MIN	3.97
POWER	3.78
OIL&GAS	3.22
FERTI	3.21
FMCG	3.13
FINANCE	3.10
OTHERS	13.10
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	19 August 2015
NAV	29.0184

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
155.39		
Equity	Money Market & Net Current Assets	Debt
92.49	7.33	55.57

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

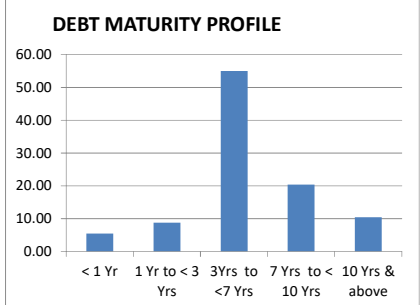
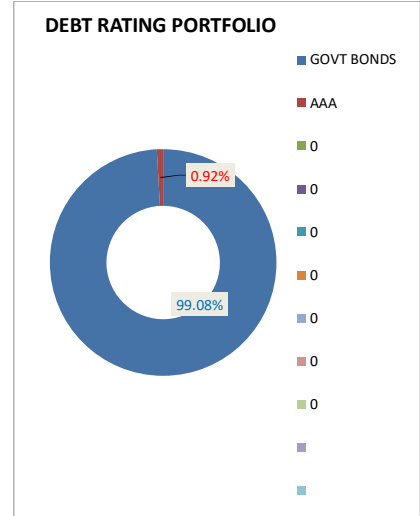
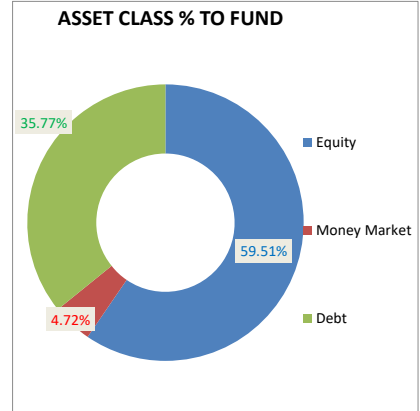
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.88%	1.00%
6 Months	3.46%	6.10%
1 Year	6.95%	8.97%
2 Years	11.05%	14.25%
3 Years	10.02%	13.04%
Since Inception	9.13%	10.91%

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	
TATA STEEL LTD.	4.43
STATE BANK OF INDIA	3.78
MAHINDRA & MAHINDRA LTD.	3.14
H D F C BANK LTD.	2.59
LARSEN & TOUBRO LTD.	2.53
TATA POWER CO. LTD.	2.49
BHARTI AIRTEL LTD.	2.38
TITAN COMPANY LTD.	2.26
HINDUSTAN UNILEVER LTD.	2.22
Infosys Ltd	2.01
OTHERS	31.68
Total Equity	59.51

DEBT PORTFOLIO	
GOVT. SECURITIES	
6.10% GOI 12.07.2031	6.35
7.20% TAMILNADU SDL 27.11.2031	3.92
7.26% GOI 22.08.2032	3.36
7.10% GOI 18.04.2029	1.33
7.38% GOI 20.06.2027	1.32
7.29% KARNATAKA SDL 03.03.2036	1.30
6.64% GOI 16.06.2035	1.29
6.22% GOI 16.03.2035	1.25
7.26% GOI 14.01.2029	1.14
6.90% BIHAR SGS 16072035	1.08
OTHERS	13.10

CORPORATE BONDS	
9.45% PFC 01.09.2026	0.33
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	35.77
Money Market	4.72
Grand Total	100.00



Modified Duration : 4.73

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.43
BANKS	9.91
AUTO&ANCIL	6.98
METALS&MIN	5.58
COMP-SOFT	5.28
CAPGOODS	5.06
POWER	4.73
FMCG	4.32
OIL&GAS	4.04
MUTUAL FUND	3.96
OTHERS	14.71
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	19 August 2015
NAV	30.2727

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
898.65		
Equity	Money Market & Net Current Assets	Debt
657.99	43.83	196.82

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

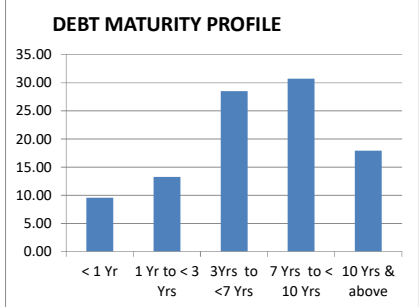
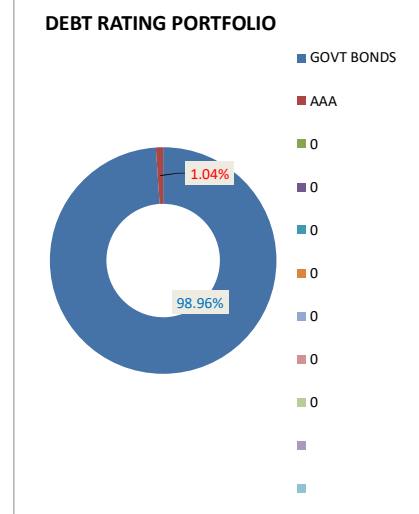
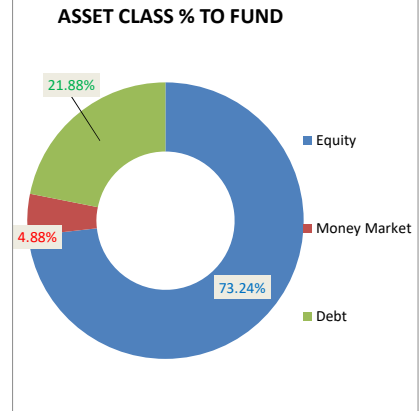
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.81%	1.74%
6 Months	3.11%	6.23%
1 Year	6.48%	8.68%
2 Years	10.07%	14.26%
3 Years	9.06%	13.03%
Since Inception	8.32%	11.37%

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
RELIANCE INDUSTRIES LTD.	4.59
Infosys Ltd	4.17
HINDUSTAN UNILEVER LTD.	3.93
LARSEN & TOUBRO LTD.	3.67
MARUTI SUZUKI INDIA LIMITED	3.63
STATE BANK OF INDIA	3.49
TATA CONSULTANCY SERVICES LTD.	3.43
ASIAN PAINTS LTD.	3.36
H D F C BANK LTD.	2.60
H C L TECHNOLOGIES LTD.	2.27
OTHERS	38.10
Total Equity	73.24

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	1.95
6.64% GOI 16.06.2035	1.67
7.20% TAMILNADU SDL 27.11.2031	1.13
7.29% PUNJAB SGS 26112033	1.12
8.12% HARYANA SDL 27.03.2036	0.83
8.10% WEST BENGAL SDL 23.03.2026	0.78
7.89% HARYANA 15.03.2027	0.74
7.48% ODISHA SDL 13.09.2032	0.60
7.62%GOI15.09.2039	0.59
7.38% GOI 20.06.2027	0.57
OTHERS	11.67

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.23
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	21.88
Money Market	4.88
Grand Total	100.00



Modified Duration : 4.84

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.67
COMP-SOFT	10.89
BANKS	10.05
FMCG	8.57
OIL&GAS	7.58
AUTO&ANCIL	6.85
CAPGOODS	6.36
FERTI	4.69
PHARMA	4.06
CEMENT	3.49
OTHERS	15.79
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Flexi Plus Mixed
ULIF002180912LICFLX+MIX512

AS ON 28-11-2025	
Inception Date	02 January 2013
NAV	30.0317

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
4.43			
Equity	Money Market & Net Current Assets	Debt	
0.96	0.25	3.22	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

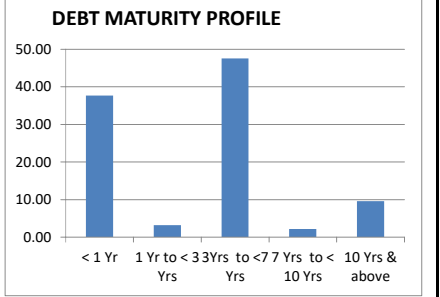
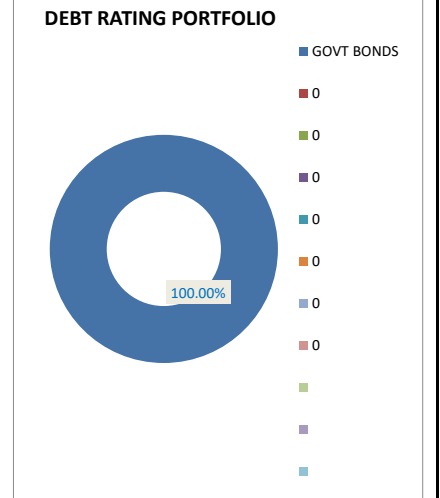
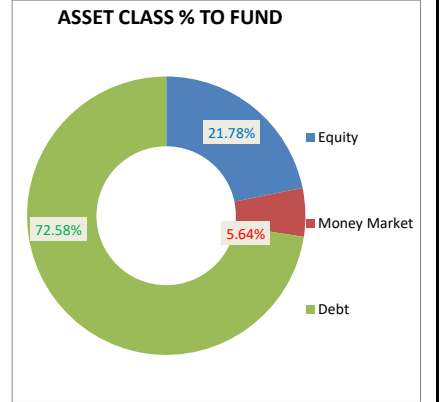
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.45%	0.41%
6 Months	1.39%	2.70%
1 Year	6.62%	7.28%
2 Years	8.22%	9.76%
3 Years	7.54%	9.53%
Since Inception	N.A.	8.89%

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
STATE BANK OF INDIA	1.77
HINDUSTAN UNILEVER LTD.	1.75
GRASIM INDUSTRIES LTD.	1.66
LARSEN & TOUBRO LTD.	1.61
MAHINDRA & MAHINDRA LTD.	1.47
BAJAJ FINSERV LTD	1.42
Infosys Ltd	1.41
I T C LTD.	1.37
H D F C BANK LTD.	1.36
ULTRATECH CEMENT LTD.	1.31
OTHERS	6.65
Total Equity	21.78

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	15.49
8.17%GUJARAT SDL 24.04.2029	11.85
8.10% WEST BENGAL SDL 23.03.2026	9.09
7.14% MADHYA PRADESH SGS 09072041	5.96
8.15% MAHARASHTRA SDL 16.04.2030	4.75
7.40% MADHYA PRADESH 09.11.2026	4.58
7.88% GS 19-03-2030	2.40
8.15% GOI 24112026	2.31
7.22% GOA 12.07.2027	2.29
8.04% SIKKIM15.06.2026	2.28
OTHERS	11.58

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	72.58
Money Market	5.64
Grand Total	100.00



Modified Duration : 3.12

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	72.45
BANKS	4.97
CEMENT	4.51
FMCG	3.61
AUTO&ANCIL	2.48
CAPGOODS	1.58
TELECOM	1.35
FINANCE	1.35
COMP-SOFT	1.35
MUTUAL FUND	0.68
OTHERS	5.67
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	20 September 2010
NAV	37.1699

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
24.02		
Equity	Money Market & Net Current Assets	Debt
11.28	1.18	11.55

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

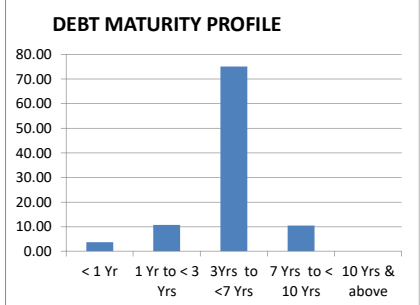
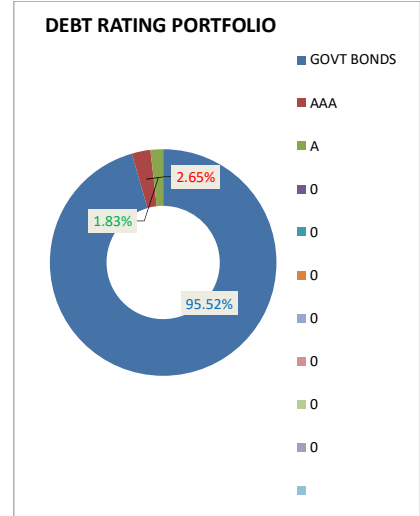
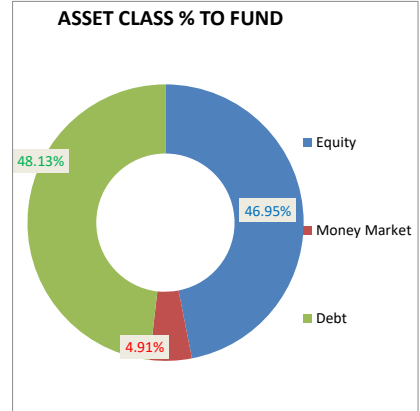
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	1.25%
6 Months	3.87%	4.99%
1 Year	7.50%	8.36%
2 Years	11.97%	13.29%
3 Years	10.84%	12.74%
Since Inception	N.A.	9.02%

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
AXIS BANK LTD.(FORLY.UTI BANK)	5.33
H D F C BANK LTD.	4.20
EICHER MOTORS LTD	4.11
RELIANCE INDUSTRIES LTD.	3.92
ULTRATECH CEMENT LTD.	3.86
H C L TECHNOLOGIES LTD.	3.38
WIPRO LTD.	3.26
HINDUSTAN UNILEVER LTD.	3.11
LARSEN & TOUBRO LTD.	2.93
ICICI BANK LTD.	2.31
OTHERS	10.54
Total Equity	46.95

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.17%GUJARAT SDL 24.04.2029	26.28
6.10% GOI 12.07.2031	4.93
7.10% GOI 18.04.2029	4.31
7.53% PUDUCHERRY 22.11.2027	4.27
7.34% TS SDL 19.01.2034	4.21
7.71% GUJARAT SGS 08.03.2034	0.75
7.25% ANDHRA PRADESH SDL21.08.2031	0.63
8.57% WEST BENGAL 09.03.2026	0.50
7.74% MAHARASHTRA SGS 01.03.2033	0.10
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	1.27
Shree Renuka sugars	0.88
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	48.13
Money Market	4.91
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	45.93
BANKS	12.03
COMP-SOFT	9.87
MUTUAL FUND	6.41
AUTO&ANCIL	5.70
CEMENT	4.66
CAPGOODS	4.12
OIL&GAS	3.91
FMCG	3.54
FINANCE	3.50
OTHERS	0.33
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	20 September 2010
NAV	38.8711

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
55.58		
Equity	Money Market & Net Current Assets	Debt
32.74	5.33	17.51

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	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

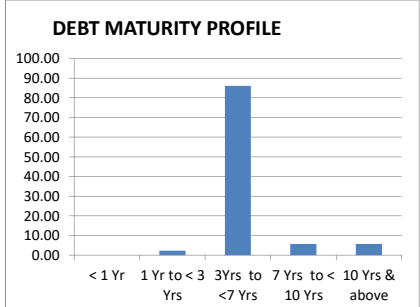
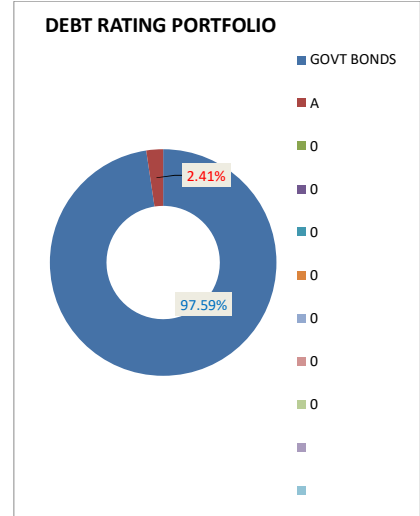
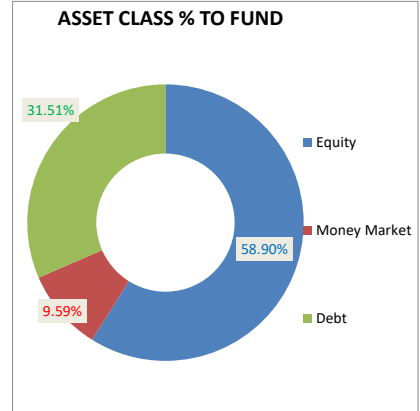
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.97%	1.51%
6 Months	3.90%	5.75%
1 Year	7.36%	9.01%
2 Years	12.09%	13.58%
3 Years	10.93%	13.05%
Since Inception	N.A.	9.34%

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.	5.64
LARSEN & TOUBRO LTD.	5.49
AXIS BANK LTD.(FORLY.UTI BANK)	5.47
MARUTI SUZUKI INDIA LIMITED	5.15
Infosys Ltd	3.83
KOTAK MAHINDRA BANK LTD.	3.82
H D F C BANK LTD.	3.63
BAJAJ AUTO LTD	3.26
HINDUSTAN UNILEVER LTD.	3.20
ICICI BANK LTD.	2.50
OTHERS	16.91
Total Equity	58.90

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 22.08.2032	18.77
7.10% GOI 18.04.2029	6.52
7.48% KERALA SDL 23.08.2032	1.85
7.30% AS SDL 07082039	1.81
7.18% BR SDL 27.11.2034	1.80
OTHERS	0.00

CORPORATE BONDS	
Shree Renuka sugars	0.76
OTHERS	0.00
Total Debt	31.51
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	30.73
BANKS	15.76
AUTO&ANCIL	11.71
MUTUAL FUND	10.58
FMCG	9.28
COMP-SOFT	8.87
OIL&GAS	5.65
CAPGOODS	5.49
CEMENT	1.04
MANUFACTURING	0.76
OTHERS	0.13
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	20 September 2010
NAV	46.0322

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
1916.41			
Equity	Money Market & Net Current Assets	Debt	
1505.24	1.70	409.46	

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

Fund Manager	Mr. Deepak Rahalkar
FUNDS MANAGED	
Total Funds	15
Bond funds	3
Secured	4
Balanced	3
Growth	5

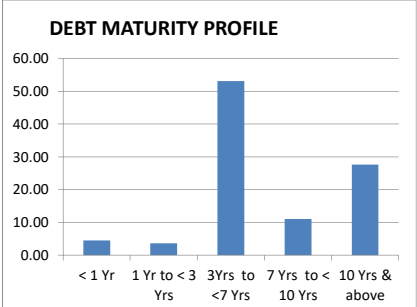
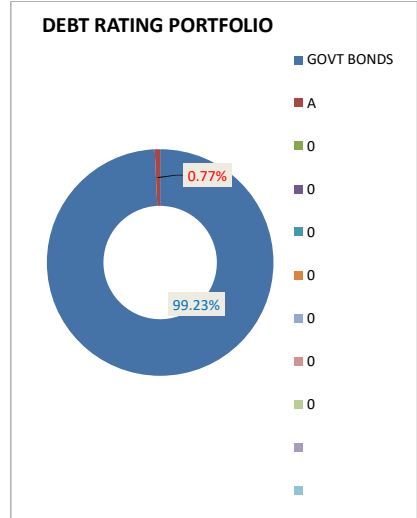
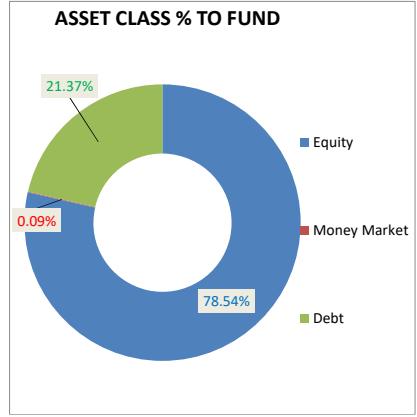
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	2.27%
6 Months	4.92%	7.31%
1 Year	7.17%	8.65%
2 Years	13.86%	13.65%
3 Years	12.40%	13.19%
Since Inception	N.A.	10.57%

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)	8.15
RELIANCE INDUSTRIES LTD.	5.44
MARUTI SUZUKI INDIA LIMITED	5.42
Infosys Ltd	5.36
DR. REDDY'S LABORATORIES LTD.	4.14
LARSEN & TOUBRO LTD.	4.03
ASIAN PAINTS LTD.	3.71
I T C LTD.	3.55
EICHER MOTORS LTD	3.50
HINDUSTAN UNILEVER LTD.	2.58
OTHERS	32.66
Total Equity	78.54

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	3.30
6.10% GOI 12.07.2031	3.10
7.26% GOI 22.08.2032	2.18
7.18% GOI 24.07.2037	1.88
6.54% GOI 17.01.2032	1.84
7.41% GOI 19.12.2036	1.64
7.54% GOI 23.05.2036	1.59
7.26% GOI 06.02.2033	1.09
7.34% TAMILNADU 24072034	0.53
6.67% GOI 15.12.2035	0.52
OTHERS	3.53

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.17
OTHERS	0.00
Total Debt	21.37
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.20
BANKS	17.29
AUTO&ANCIL	10.65
COMP-SOFT	10.39
FMCG	9.27
PHARMA	5.86
OIL&GAS	5.46
CAPGOODS	5.17
FERTI	4.75
CEMENT	2.83
OTHERS	7.13
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	02 September 2010
NAV	36.1183

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
582.92		
Equity	Money Market & Net Current Assets	Debt
200.76	12.29	369.87

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

Fund Manager	Ms. Shradha S. Vaidya
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

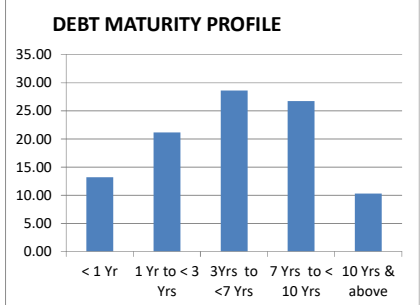
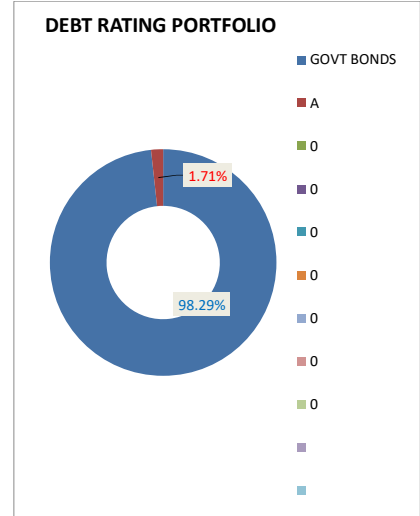
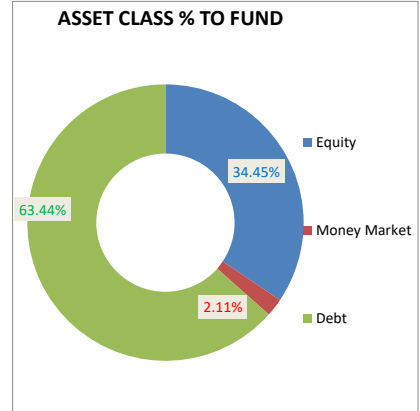
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.80%	0.95%
6 Months	3.11%	4.14%
1 Year	7.39%	8.43%
2 Years	10.48%	11.98%
3 Years	9.58%	10.24%
Since Inception	N.A.	8.79%

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.	3.20
STATE BANK OF INDIA	3.17
IDBI BANK LTD.	2.74
MARUTI SUZUKI INDIA LIMITED	2.45
LARSEN & TOUBRO LTD.	1.82
I T C LTD.	1.74
Infosys Ltd	1.66
H D F C BANK LTD.	1.56
CIPLA LTD.	1.53
TATA CONSULTANCY SERVICES LTD.	1.36
OTHERS	13.22
Total Equity	34.45

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	6.30
7.22%UTTARA KHAND 12.07.2027	4.53
7.62% WEST BENGAL SDL 29.11.2032	4.52
7.40% MADHYA PRADESH 09.11.2026	4.35
8.73% KARNATAKA SDL 24.10.2033	3.77
7.14% KARNATAKA SDL 24.12.2029	3.71
8.24% 2027-FEB-15 GOVT OF INDIA	3.53
8.33 GOI 09072026	3.49
7.72% PUNJAB 20.12.2027	2.65
6.64% GOI 16.06.2035	2.58
OTHERS	22.92

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.91
Shree Renuka sugars	0.18
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	63.44
Money Market	2.11
Grand Total	100.00



Modified Duration : 3.77

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	62.36
BANKS	9.99
COMP-SOFT	4.72
OIL&GAS	3.20
CAPGOODS	2.77
FMCG	2.66
AUTO&ANCIL	2.60
FINANCE	1.84
MUTUAL FUND	1.83
PHARMA	1.54
OTHERS	6.49
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Bond
ULIF001290609LICJST+BND512

AS ON 28-11-2025	
Inception Date	29 June 2009
NAV	32.9106

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
0.78		
Equity	Money Market & Net Current Assets	Debt
0.00	0.06	0.72

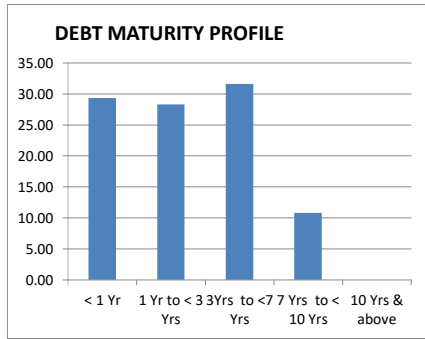
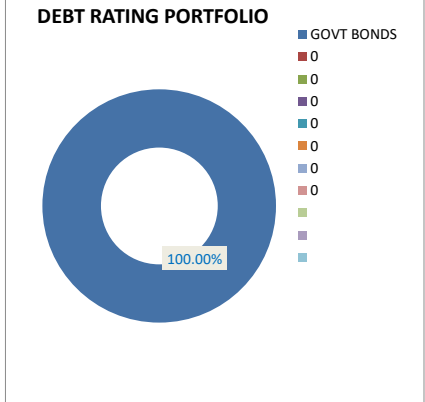
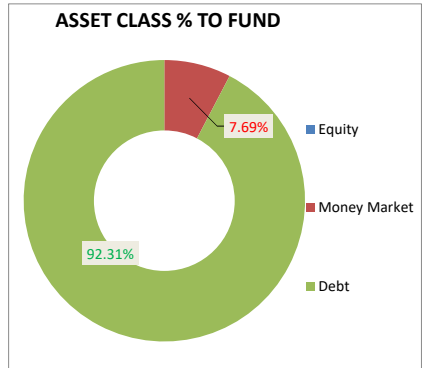
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

Fund Manager	Ms. Supriya Chavan
FUNDS MANAGED	
Total Funds	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.53%	0.48%
6 Months	1.99%	2.14%
1 Year	7.63%	6.89%
2 Years	8.03%	7.61%
3 Years	7.53%	7.12%
Since Inception	N.A.	7.52%

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	19.34
8.17%GUJARAT SDL 24.04.2029	13.40
7.60% PUNJAB SDL 04.06.2029	13.20
8.24% 2027-FEB-15 GOVT OF INDIA	13.14
7.22% GOA 12.07.2027	12.97
6.80% ANDHRA PRADESH SGS 02072035	9.97
7.27%GOI08.04.2026	7.70
7.22% RAJASTHAN SDL 26.07.2032	2.58
OTHERS	
	0.00
CORPORATE BONDS	% to AUM
OTHERS	
	0.00
FIXED Deposit	
	0.00
Total Debt	92.31
Money Market	7.69
Grand Total	100.00



Modified Duration : 2.25

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	91.87
MUTUAL FUND	5.10
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	3.03
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Secured
ULIF002290609LICJST+SEC512

AS ON 28-11-2025	
Inception Date	29 June 2009
NAV	42.9575

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.59			
Equity	Money Market & Net Current Assets	Debt	
0.24	0.01	0.34	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

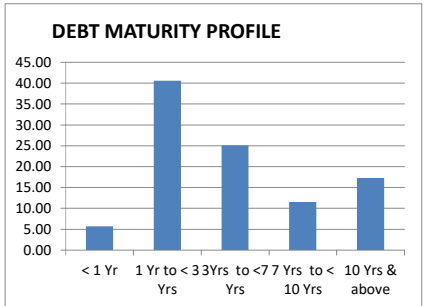
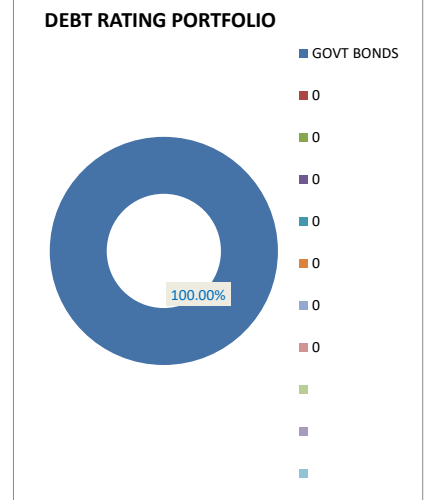
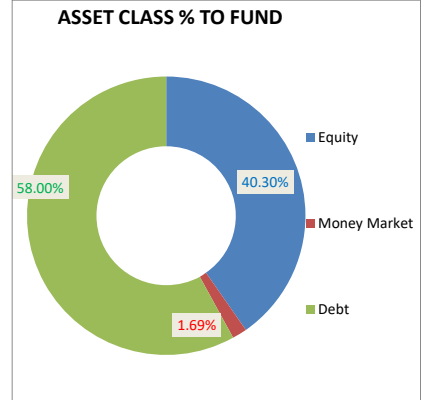
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	2.00%
6 Months	3.87%	3.42%
1 Year	7.50%	5.37%
2 Years	11.97%	10.43%
3 Years	10.84%	9.76%
Since Inception	N.A.	9.28%

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
AXIS BANK LTD.(FORLY.UTI BANK)	3.26
I T C LTD.	3.13
BHARAT PETROLEUM CORPN. LTD.	3.05
WIPRO LTD.	3.05
Infosys Ltd	2.92
MAHINDRA & MAHINDRA LTD.	2.87
TATA STEEL LTD.	2.86
RELIANCE INDUSTRIES LTD.	2.67
HINDUSTAN UNILEVER LTD.	2.10
OIL & NATURAL GAS CORPN. LTD.	2.07
OTHERS	12.32
Total Equity	40.30

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.14% MADHYA PRADESH SGS 09072041	10.18
8.24% 2027-FEB-15 GOVT OF INDIA	8.75
7.22% GOA 12.07.2027	8.64
7.48% ODISHA SDL 13.09.2032	6.98
6.80% ANDHRA PRADESH SGS 02072035	6.64
7.60% PUNJAB SDL 04.06.2029	4.40
7.22% ARUNACHAL PRADESH 12.07.2027	4.32
7.22% RAJASTHAN SDL 26.07.2032	3.10
7.22%UTTARA KHAND 12.07.2027	1.73
7.27%GOI08.04.2026	1.71
OTHERS	1.55

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	58.00
Money Market	1.69
Grand Total	100.00



Modified Duration : 4.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	59.51
COMP-SOFT	10.20
OIL&GAS	8.50
AUTO&ANCIL	6.80
BANKS	6.80
FMCG	5.10
METALS&MIN	3.40
POWER	1.70
CEMENT	1.70
OTHERS	0.00
OTHERS	-3.71
TOTAL	100.00



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

AS ON 28-11-2025	
Inception Date	29 June 2009
NAV	44.0626

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
1.04			
Equity	Money Market & Net Current Assets	Debt	
0.53	0.00	0.51	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

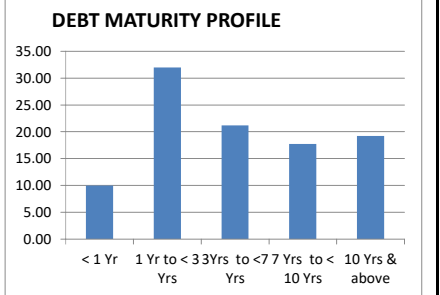
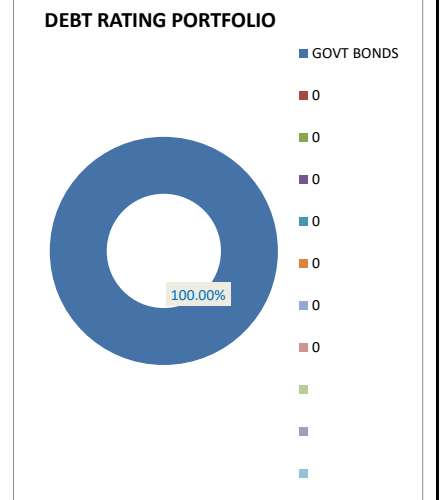
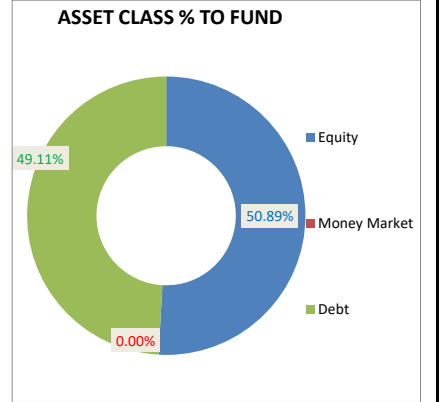
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.97%	1.46%
6 Months	3.90%	2.11%
1 Year	7.36%	2.96%
2 Years	12.09%	9.95%
3 Years	10.93%	9.18%
Since Inception	N.A.	9.45%

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
KOTAK MAHINDRA BANK LTD.	4.07
Infosys Ltd	3.73
H D F C BANK LTD.	3.55
HINDUSTAN UNILEVER LTD.	3.31
TATA CONSULTANCY SERVICES LTD.	3.12
RELIANCE INDUSTRIES LTD.	3.00
CIPLA LTD.	2.93
I T C LTD.	2.90
N T P C LTD.	2.87
TRENT LTD.	2.85
OTHERS	18.56
Total Equity	50.89

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	12.97
7.14% MADHYA PRADESH SGS 09072041	9.37
7.48% ODISHA SDL 13.09.2032	7.86
6.80% ANDHRA PRADESH SGS 02072035	4.68
7.62% WEST BENGAL SDL 29.11.2032	3.96
7.38% GOI 20.06.2027	2.94
7.60% PUNJAB SDL 04.06.2029	2.48
7.58% RAJASTHAN SDL 09.08.2026	1.94
7.18% JAMMU&KASHMIR 28.09.2026	1.94
7.69% WEST BENGAL SDL 27/07/2026	0.97
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	49.11
Money Market	0.00
Grand Total	100.00



Modified Duration : 4.32

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	48.82
BANKS	11.49
COMP-SOFT	9.57
FMCG	8.61
OIL&GAS	5.74
AUTO&ANCIL	4.79
POWER	2.87
PHARMA	2.87
TELECOM	1.91
FINANCE	0.96
OTHERS	2.37
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Growth
ULIF004290609LICJST+GRW512

AS ON 28-11-2025	
Inception Date	29 June 2009
NAV	43.2853

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
40.96			
Equity	Money Market & Net Current Assets	Debt	
29.77	1.44	9.75	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

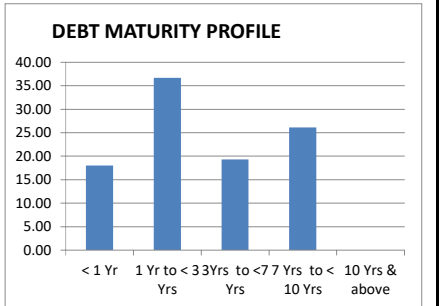
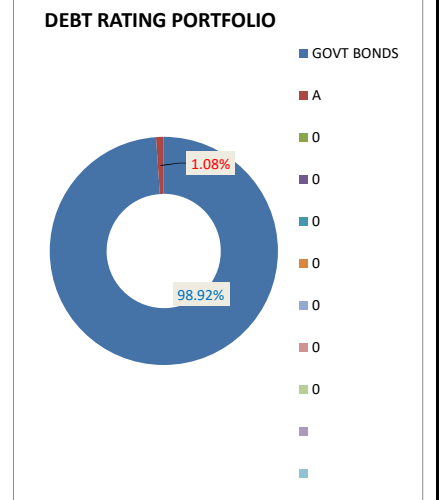
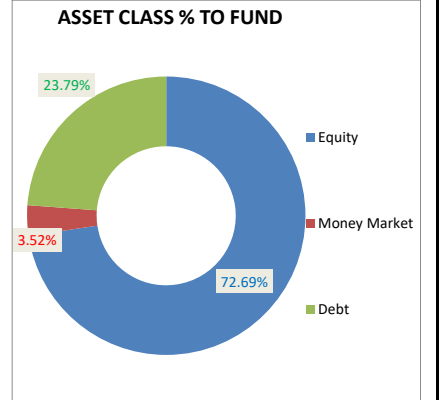
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	2.35%
6 Months	4.92%	4.82%
1 Year	7.17%	4.70%
2 Years	13.86%	11.61%
3 Years	12.40%	10.76%
Since Inception	N.A.	9.33%

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
CIPLA LTD.	5.23
H C L TECHNOLOGIES LTD.	5.16
RELIANCE INDUSTRIES LTD.	4.88
TATA POWER CO. LTD.	4.52
BAJAJ AUTO LTD	4.48
HINDUSTAN UNILEVER LTD.	4.09
KOTAK MAHINDRA BANK LTD.	3.86
LARSEN & TOUBRO LTD.	3.86
Infosys Ltd	3.81
I T C LTD.	3.69
OTHERS	29.11
Total Equity	72.69

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	4.20
7.27%GOI08.04.2026	3.81
7.62% WEST BENGAL SDL 29.11.2032	3.79
8.24% 2027-FEB-15 GOVT OF INDIA	3.77
7.60% PUNJAB SDL 04.06.2029	2.53
7.48% ODISHA SDL 13.09.2032	1.58
7.57%GOI 17.06.2033	1.29
8.25% ANDHRA PRADESH SDL 16.01.2034	0.65
7.18% MAHARASHTRA 28.06.2032	0.49
7.38% GOI 20.06.2027	0.48
OTHERS	0.94

CORPORATE BONDS	
	% to AUM
Shree Renuka sugars	0.26
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	23.79
Money Market	3.52
Grand Total	100.00



Modified Duration : 2.70

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	23.51
COMP-SOFT	13.67
AUTO&ANCIL	12.01
FMCG	7.76
BANKS	7.47
PHARMA	5.22
METALS&MIN	5.20
CEMENT	5.20
OIL&GAS	4.88
POWER	4.52
OTHERS	10.56
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus Secured Fund
ULIF002230807LICFTN+SEC512

AS ON 28-11-2025	
Inception Date	23 August 2007
NAV	46.8758

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.46			
Equity	Money Market & Net Current Assets	Debt	
0.19	0.01	0.26	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

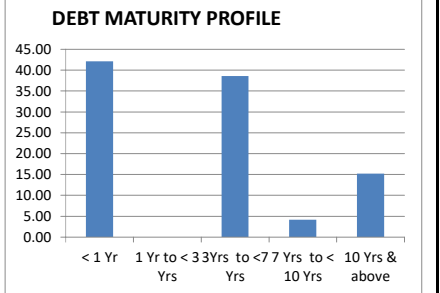
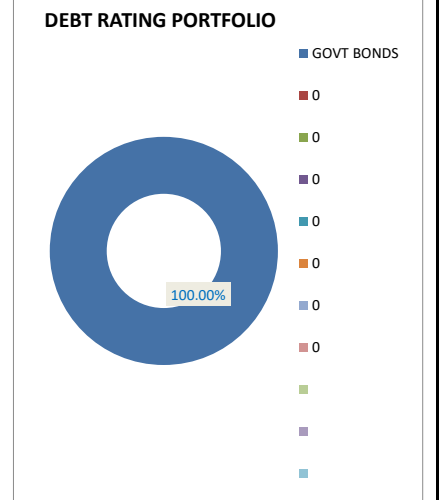
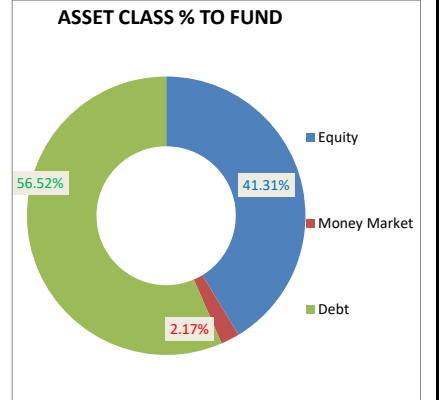
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.95%	1.88%
6 Months	3.87%	3.10%
1 Year	7.50%	5.17%
2 Years	11.97%	10.44%
3 Years	10.84%	10.23%
Since Inception	N.A.	8.82%

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
IDBI BANK LTD.	3.60
RELIANCE INDUSTRIES LTD.	3.40
I T C LTD.	3.16
DIV'S LABORATORIES LTD.	2.95
HINDUSTAN UNILEVER LTD.	2.95
GRASIM INDUSTRIES LTD.	2.86
Infosys Ltd	2.81
PUNJAB NATIONAL BANK	2.77
ASIAN PAINTS LTD.	2.50
MAHINDRA & MAHINDRA LTD.	2.45
OTHERS	11.86
Total Equity	41.31

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.51% HARYANA 10.02.2026	17.52
6.10% GOI 12.07.2031	12.85
7.14% MADHYA PRADESH SGS 09072041	8.50
8.10% WEST BENGAL SDL 23.03.2026	6.56
7.22% RAJASTHAN SDL 26.07.2032	4.40
6.54% GOI 17.01.2032	4.37
8.18%ANDHRA PRADESH SDL 10.04.2035	2.32
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	56.52
Money Market	2.17
Grand Total	100.00



Modified Duration : 3.56

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	56.48
BANKS	8.69
AUTO&ANCIL	6.52
OIL&GAS	4.34
FMCG	4.34
COMP-SOFT	4.34
FERTI	2.17
PHARMA	2.17
CEMENT	2.17
MISC	2.17
OTHERS	6.61
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus Balanced Fund
ULIF003230807LICFTN+BAL512

AS ON 28-11-2025	
Inception Date	23 August 2007
NAV	41.0104

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
1.13			
Equity	Money Market & Net Current Assets	Debt	
0.73	-0.01	0.41	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

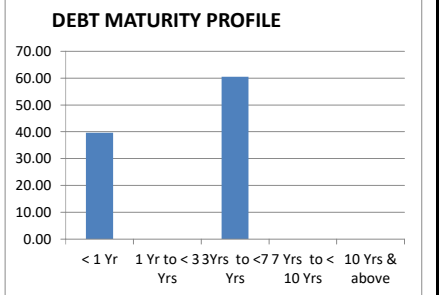
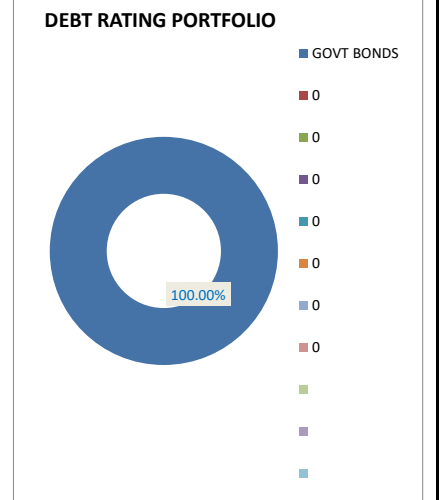
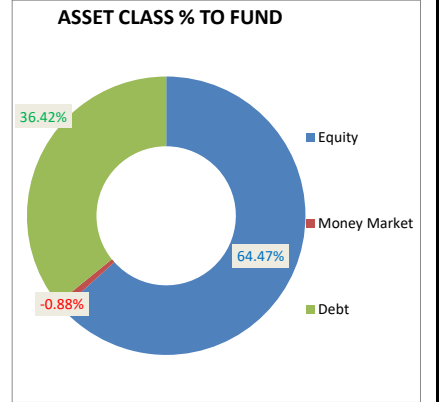
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.97%	1.05%
6 Months	3.90%	6.41%
1 Year	7.36%	8.05%
2 Years	12.09%	13.18%
3 Years	10.93%	11.34%
Since Inception	N.A.	8.03%

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
MARUTI SUZUKI INDIA LIMITED	4.91
SAMVARDHANA MOTHERSON INTERNATION	4.61
TATA STEEL LTD.	4.59
STATE BANK OF INDIA	4.31
ASIAN PAINTS LTD.	4.31
RELIANCE INDUSTRIES LTD.	4.14
I T C LTD.	3.56
Infosys Ltd	3.52
AMBUJA CEMENTS LTD.	3.39
MAHINDRA & MAHINDRA LTD.	3.31
OTHERS	23.82
Total Equity	64.47

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	19.50
7.18% JAMMU&KASHMIR 28.09.2026	14.26
6.54% GOI 17.01.2032	2.66
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	36.42
Money Market	-0.88
Grand Total	100.00



Modified Duration : 3.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	36.14
AUTO&ANCIL	13.22
METALS&MIN	7.93
BANKS	6.17
COMP-SOFT	6.17
FMCG	5.29
FERTI	4.41
OIL&GAS	4.41
TRANS&SHIP	4.41
PHARMA	3.53
OTHERS	8.32
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus Growth Fund
ULIF004230807LICFTN+GRW512

AS ON	28-11-2025
Inception Date	23 August 2007
NAV	39.8269

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
110.72		
Equity	Money Market & Net Current Assets	Debt
71.60	3.13	35.99

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

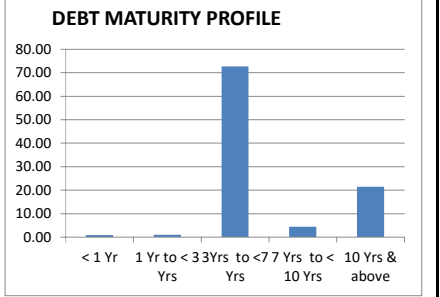
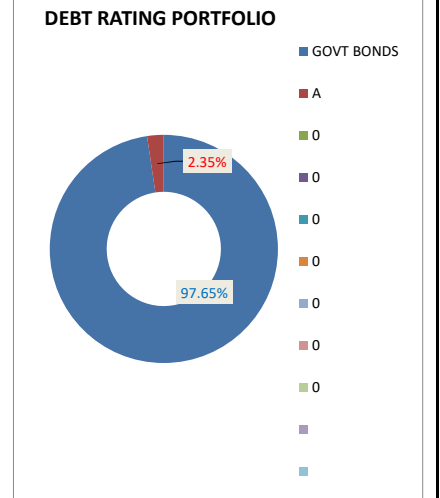
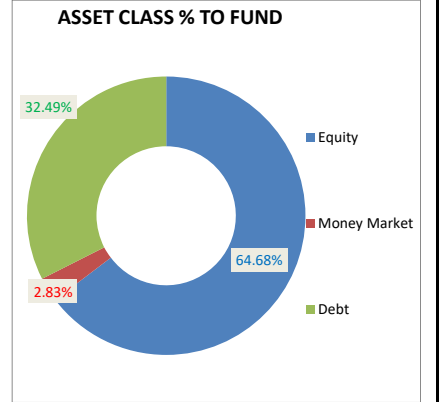
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.20%	1.91%
6 Months	4.92%	5.49%
1 Year	7.17%	6.55%
2 Years	13.86%	11.75%
3 Years	12.40%	11.55%
Since Inception	N.A.	7.85%

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
RELIANCE INDUSTRIES LTD.	5.38
MARUTI SUZUKI INDIA LIMITED	5.03
AXIS BANK LTD.(FORLY.UTI BANK)	4.68
HINDUSTAN UNILEVER LTD.	4.40
Infosys Ltd	3.66
TATA CONSULTANCY SERVICES LTD.	3.39
SUN PHARMACEUTICAL INDS. LTD.	3.31
H D F C BANK LTD.	3.28
I T C LTD.	3.11
H C L TECHNOLOGIES LTD.	2.94
OTHERS	25.50
Total Equity	64.68

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	9.96
6.10% GOI 12.07.2031	8.82
7.14% MADHYA PRADESH SGS 09072041	6.94
8.17%GUJARAT SDL 24.04.2029	4.27
7.32% RAJASTHAN SGS 24.09.2035	0.91
6.80% ANDHRA PRADESH SGS 02072035	0.51
7.58% RAJASTHAN SDL 09.08.2026	0.16
7.40% MADHYA PRADESH 09.11.2026	0.09
7.22% RAJASTHAN SDL 26.07.2032	0.06
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.48
Shree Renuka sugars	0.29
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	32.49
Money Market	2.83
Grand Total	100.00



Modified Duration : 4.67

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	31.74
COMP-SOFT	12.53
BANKS	12.40
FMCG	8.87
AUTO&ANCIL	7.32
OIL&GAS	7.09
PHARMA	4.98
METALS&MIN	3.21
MUTUAL FUND	2.85
CAPGOODS	2.55
OTHERS	6.46
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	05 September 2022
NAV	13.1834

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)		
74.68		
Equity	Money Market & Net Current Assets	Debt
29.07	3.49	42.12

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

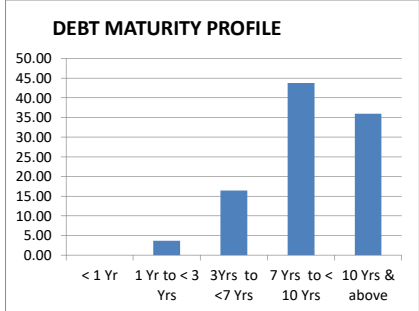
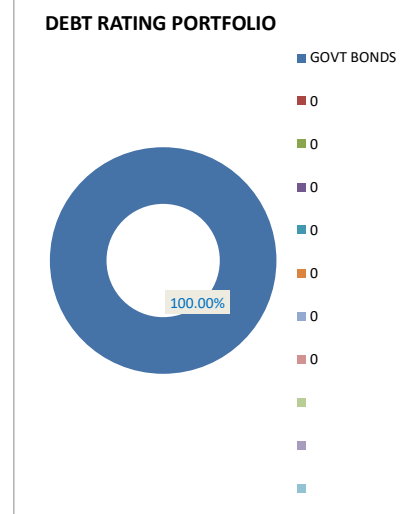
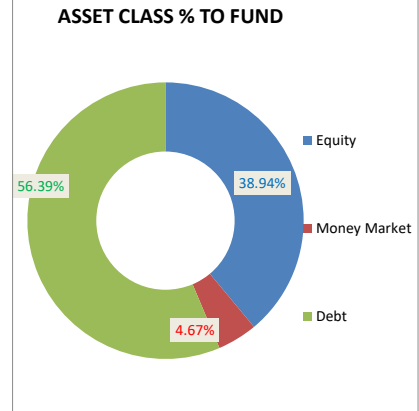
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.65%	1.71%
6 Months	2.42%	3.71%
1 Year	6.85%	7.36%
2 Years	N.A.	10.58%
3 Years	N.A.	9.04%
Since Inception	N.A.	8.92%

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
ASIAN PAINTS LTD.	3.08
RELIANCE INDUSTRIES LTD.	2.94
Infosys Ltd	1.95
HINDUSTAN UNILEVER LTD.	1.87
STATE BANK OF INDIA	1.84
MARUTI SUZUKI INDIA LIMITED	1.67
TECH MAHINDRA LTD	1.63
NESTLE INDIA LTD..	1.35
TATA CONSULTANCY SERVICES LTD.	1.34
HINDALCO INDUSTRIES LTD.	1.13
OTHERS	20.14
Total Equity	38.94

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% BR SDL 27.11.2034	4.70
7.18% GOI 24.07.2037	4.12
7.26% GOI 22.08.2032	3.33
7.41% GOI 19.12.2036	3.26
7.49% HR SDL 27032035	2.74
6.95% TAMILNADU SGS 17022031	2.68
7.74% RAJASTHAN SGS 06122033	2.67
7.31% KERALA SGS07.08.2040	2.66
7.54% GOI 23.05.2036	2.40
7.36% GOI 12.09.2052	1.84
OTHERS	25.99

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	56.39
Money Market	4.67
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	56.36
FMCG	6.59
COMP-SOFT	5.49
BANKS	5.45
AUTO&ANCIL	4.61
FERTI	3.84
MUTUAL FUND	3.58
OIL&GAS	2.99
PHARMA	2.02
FINANCE	1.97
OTHERS	7.10
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	05 September 2022
NAV	13.6114

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)		
255.07		
Equity	Money Market & Net Current Assets	Debt
156.52	12.14	86.41

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

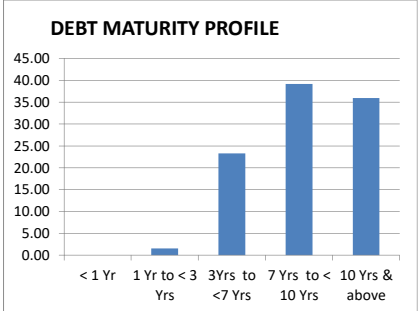
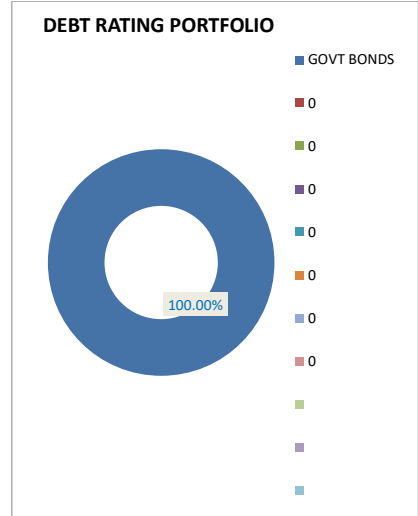
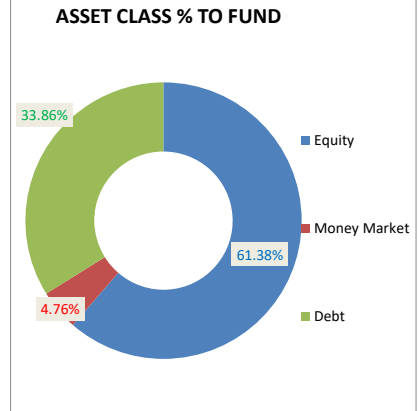
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.88%	2.12%
6 Months	3.46%	6.05%
1 Year	6.95%	9.82%
2 Years	N.A.	12.27%
3 Years	N.A.	10.30%
Since Inception	N.A.	10.01%

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
RELIANCE INDUSTRIES LTD.	4.92
MARUTI SUZUKI INDIA LIMITED	3.65
HINDUSTAN UNILEVER LTD.	3.58
ASIAN PAINTS LTD.	3.52
STATE BANK OF INDIA	2.86
Infosys Ltd	2.39
H D F C BANK LTD.	1.83
LARSEN & TOUBRO LTD.	1.44
TECH MAHINDRA LTD	1.43
TATA CONSUMER PRODUCTS LTD	1.36
OTHERS	34.40
Total Equity	61.38

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% GOI 24.07.2037	4.40
7.26% GOI 22.08.2032	3.48
7.18% BR SDL 27.11.2034	2.16
7.41% GOI 19.12.2036	1.39
7.36% GOI 12.09.2052	1.28
7.32% MH SDL 31052032	1.20
7.34% TS SDL 19.01.2034	1.19
7.27%CHHATTISGARH SGS 05032035	1.19
7.17% TN SDL 27022033	1.18
6.95% TAMILNADU SGS 17022031	1.18
OTHERS	15.21

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	33.86
Money Market	4.76
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	33.89
FMCG	9.84
BANKS	9.42
AUTO&ANCIL	9.04
COMP-SOFT	6.69
FERTI	5.88
OIL&GAS	4.98
MUTUAL FUND	4.05
METALS&MIN	2.56
FINANCE	2.55
OTHERS	11.10
TOTAL	100.00



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

AS ON	28-11-2025
Inception Date	05 September 2022
NAV	14.2532

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
3433.63		
Equity	Money Market & Net Current Assets	Debt
3101.92	58.26	273.45

Asset Allocation	
Equity	40.00% to 100.00%
Debt	0.00% 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

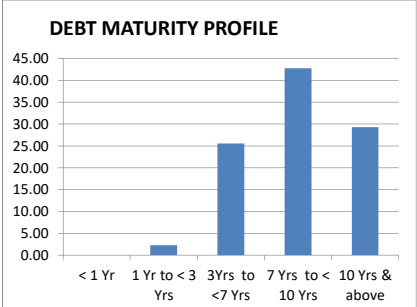
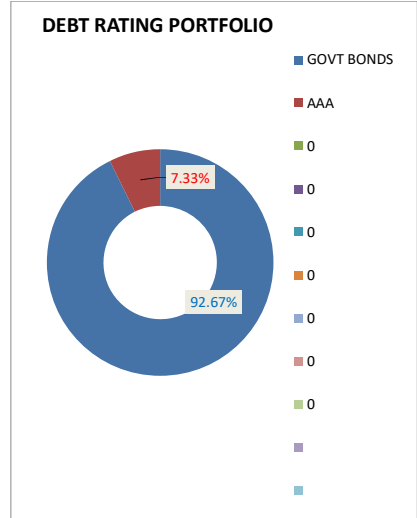
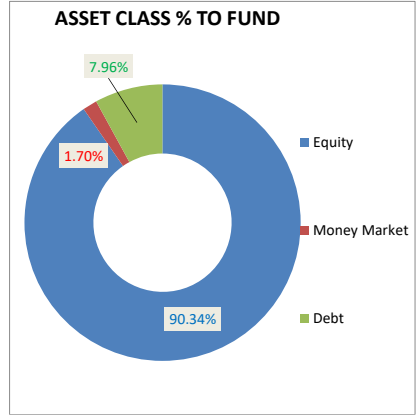
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.14%	2.35%
6 Months	4.53%	7.39%
1 Year	6.38%	11.13%
2 Years	N.A.	13.59%
3 Years	N.A.	11.78%
Since Inception	N.A.	11.59%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	6.21
MARUTI SUZUKI INDIA LIMITED	4.07
HINDUSTAN UNILEVER LTD.	3.74
BAJAJ AUTO LTD	3.67
ASIAN PAINTS LTD.	3.44
H C L TECHNOLOGIES LTD.	3.03
TATA CONSULTANCY SERVICES LTD.	3.02
NESTLE INDIA LTD..	2.99
STATE BANK OF INDIA	2.32
Infosys Ltd	2.27
OTHERS	55.58
Total Equity	90.34

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.17% GOI 17.04.2030	0.82
7.18% GOI 24.07.2037	0.66
7.26% GOI 06.02.2033	0.53
7.18% BR SDL 27.11.2034	0.44
7.26% GOI 22.08.2032	0.36
7.41% GOI 19.12.2036	0.33
7.10% GOI 18.04.2029	0.32
7.48% KERALA SDL 23.08.2032	0.30
7.40% UTTAR PRADESH SGS 26.07.2033	0.30
7.34% TAMILNADU 24072034	0.29
OTHERS	3.03

CORPORATE BONDS	
	% to AUM
7.61% ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.29
7.61% ABCL NCD SERIES F1 FY 2025-26	0.29
OTHERS	0.00
Total Debt	7.96
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
FMCG	13.69
AUTO&ANCIL	12.26
COMP-SOFT	12.06
BANKS	7.69
GOVT SECURITIES	7.38
OIL&GAS	6.85
PHARMA	5.76
FINANCE	5.51
CAPGOODS	5.06
CEMENT	4.74
OTHERS	19.00
TOTAL	100.00