



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

AS ON	31-07-2025
Inception Date	04 March 2005
NAV	54.7877

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
2.87		
Equity	Money Market & Net Current Assets	Debt
0.55	-0.08	2.41

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

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

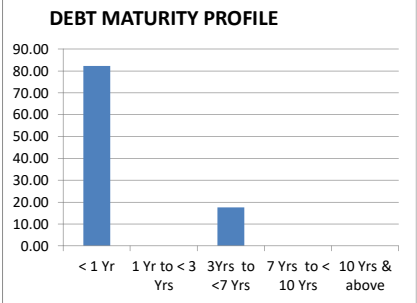
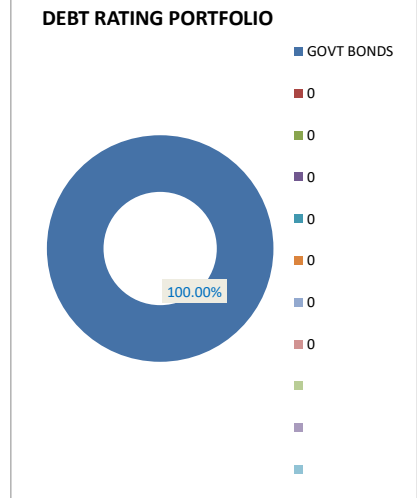
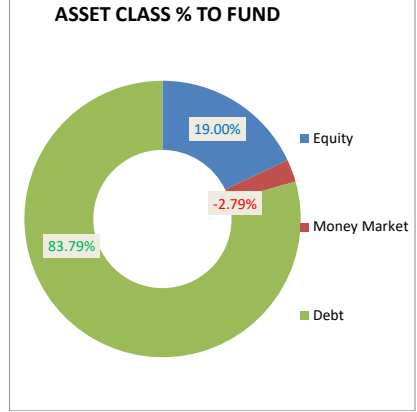
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	-0.23%
6 Months	4.45%	4.04%
1 Year	7.29%	6.87%
2 Years	8.40%	9.52%
3 Years	8.01%	9.22%
Since Inception	N.A.	8.69%

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

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
IT C LTD.	1.72
RELIANCE INDUSTRIES LTD.	1.69
Infosys Ltd	1.63
H D F C BANK LTD.	1.40
BHARTI AIRTEL LTD.	1.33
ICICI BANK LTD.	1.29
LARSEN & TOUBRO LTD.	1.26
CIPLA LTD.	1.08
H C L TECHNOLOGIES LTD.	0.89
HINDUSTAN UNILEVER LTD.	0.88
OTHERS	5.83
Total Equity	19.00

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.69% WEST BENGAL SDL 27/07/2026	42.53
8.00% GUJARAT 20.04.2026	26.49
8.17%GUJARAT SDL 24.04.2029	14.77
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	83.79
Money Market	-2.79
Grand Total	100.00



Modified Duration : 1.25

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	83.48
COMP-SOFT	4.52
BANKS	4.17
FMCG	2.78
MUTUAL FUND	2.78
OIL&GAS	1.74
TELECOM	1.39
CAPGOODS	1.39
PHARMA	1.04
POWER	0.70
OTHERS	-3.99
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	04 March 2005
NAV	58.3996

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
14.85		
Equity	Money Market & Net Current Assets	Debt
4.09	0.57	10.20

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

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

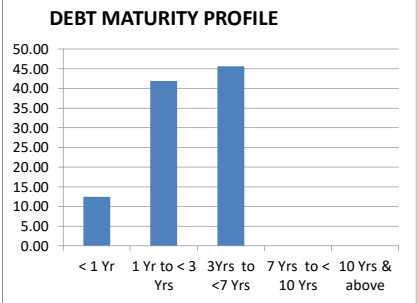
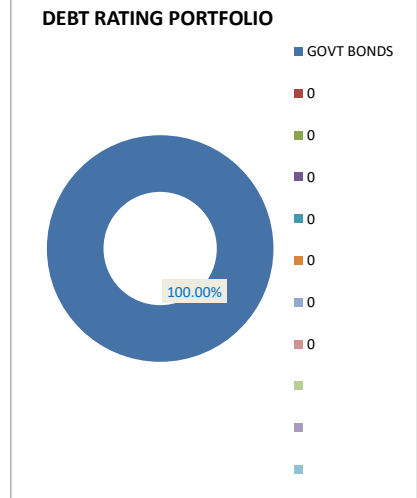
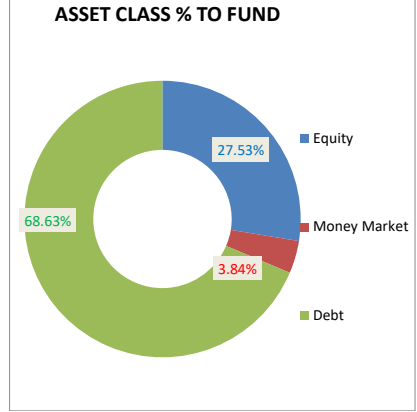
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.42%	-0.95%
6 Months	4.78%	3.24%
1 Year	5.45%	4.11%
2 Years	9.63%	9.00%
3 Years	9.27%	8.92%
Since Inception	N.A.	9.03%

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	2.54
I T C LTD.	2.50
ICICI BANK LTD.	2.49
H D F C BANK LTD.	2.45
RELIANCE INDUSTRIES LTD.	2.43
AXIS BANK LTD.(FORLY.UTI BANK)	2.32
TATA MOTORS LTD.	2.24
HAVELLS LTD	1.62
TECH MAHINDRA LTD	1.58
KOTAK MAHINDRA BANK LTD.	1.33
OTHERS	6.03
Total Equity	27.53

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	20.91
7.60% PUNJAB SDL 04.06.2029	15.81
8.02% TELANGANA 25.05.2026	8.56
7.22% ARUNACHAL PRADESH 12.07.2027	7.82
8.17%GUJARAT SDL 24.04.2029	7.15
7.22% RAJASTHAN SDL 26.07.2032	4.90
7.18% MAHARASHTRA 28.06.2032	3.48
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	68.63
Money Market	3.84
Grand Total	100.00



Modified Duration : 2.47

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	68.68
BANKS	8.95
COMP-SOFT	6.26
AUTO&ANCIL	2.76
CAPGOODS	2.63
FMCG	2.49
OIL&GAS	2.42
CEMENT	1.21
MUTUAL FUND	0.94
FINANCE	0.34
OTHERS	3.32
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		04 March 2005
NAV		83.6045

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
232.39		
Equity	Money Market & Net Current Assets	Debt
129.43	1.72	101.24

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

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

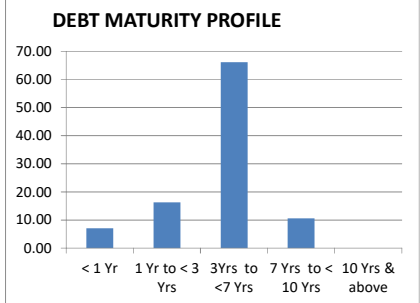
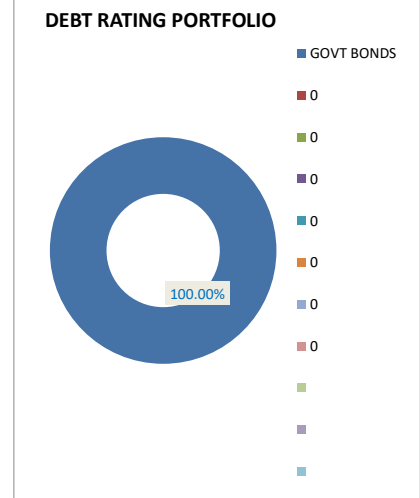
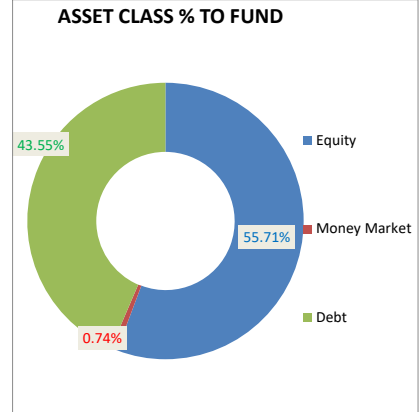
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.93%	-1.27%
6 Months	4.71%	3.47%
1 Year	3.34%	3.67%
2 Years	9.94%	11.28%
3 Years	9.59%	11.53%
Since Inception	N.A.	10.96%

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
H D F C BANK LTD.	4.11
LARSEN & TOUBRO LTD.	3.91
AXIS BANK LTD.(FORLY.UTI BANK)	3.91
I T C LTD.	3.55
ICICI BANK LTD.	3.51
RELIANCE INDUSTRIES LTD.	3.47
TATA CONSULTANCY SERVICES LTD.	3.27
APOLLO HOSPITALS ENTERPRISE LTD.	3.23
MAHINDRA & MAHINDRA LTD.	2.76
TATA STEEL LTD.	2.65
OTHERS	21.34
Total Equity	55.71

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	25.68
7.26% GOI 22.08.2032	4.53
7.38% GOI 20.06.2027	4.47
8.24% 2027-FEB-15 GOVT OF INDIA	2.50
8% RAJASTHAN SDL 25-05-2026	2.19
7.10% GOI 18.04.2029	1.78
7.69% WEST BENGAL SDL 27/07/2026	0.90
7.60% PUNJAB SDL 04.06.2029	0.85
6.54% GOI 17.01.2032	0.44
7.22% ARUNACHAL PRADESH 12.07.2027	0.11
OTHERS	0.10

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	43.55
Money Market	0.74
Grand Total	100.00



Modified Duration : 2.32

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	43.56
BANKS	11.70
COMP-SOFT	10.03
FMCG	7.44
CAPGOODS	6.01
METALS&MIN	4.56
PHARMA	4.38
OIL&GAS	3.47
AUTO&ANCIL	3.42
FERTI	2.32
OTHERS	3.11
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Bond
ULIF001181005LICJVN+BND512

AS ON 31-07-2025	
Inception Date	18 October 2005
NAV	40.3593

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
66.77			
Equity	Money Market & Net Current Assets	Debt	
0.00	1.44	65.33	

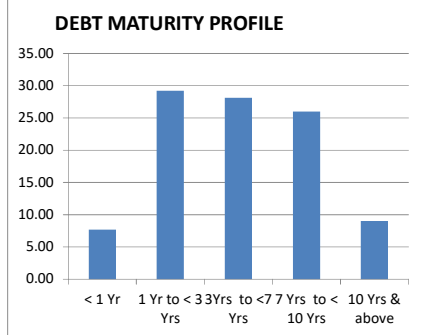
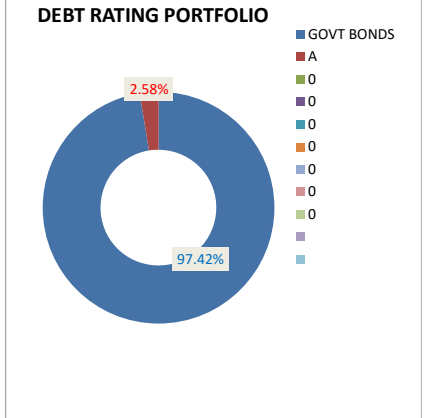
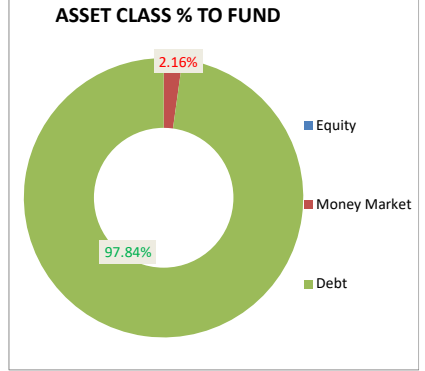
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.69%
6 Months	4.62%	4.67%
1 Year	8.65%	8.67%
2 Years	8.11%	7.91%
3 Years	7.68%	7.93%
Since Inception	N.A.	7.30%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	
GOVT.SECURITIES	
6.10% GOI 12.07.2031	10.79
7.22% GOA 12.07.2027	10.73
7.22% RAJASTHAN SDL 26.07.2032	10.33
7.98% Uttarpradesh 11.04.2028	7.82
7.62% WEST BENGAL SDL 29.11.2032	5.75
7.48% ODISHA SDL 13.09.2032	5.67
8.25% ANDHRA PRADESH SDL 16.01.2034	4.91
7.62%GOI15.09.2039	4.86
7.53% PUDUCHERRY 22.11.2027	4.65
7.67% TELENGANA 25.10.2037	3.97
OTHERS	25.83
CORPORATE BONDS	
Shree Renuka Sugars Limited NCD 2021	2.07
Shree Renuka sugars	0.46
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	97.84
Money Market	2.16
Grand Total	100.00



Modified Duration : 4.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	95.29
MANUFACTURING	2.53
MUTUAL FUND	1.12
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	1.06
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		18 October 2005
NAV		45.7275

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
14.68		
Equity	Money Market & Net Current Assets	Debt
2.13	0.79	11.76

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

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

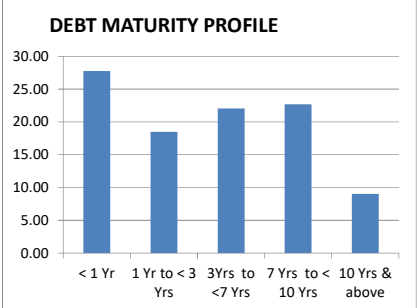
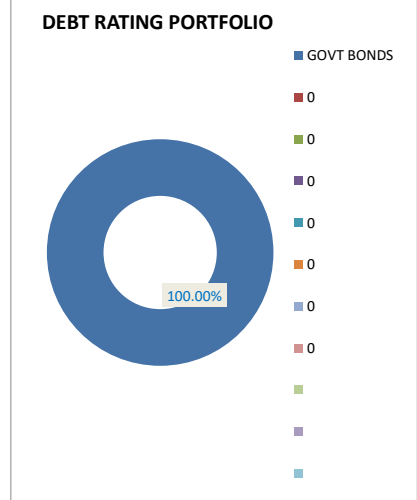
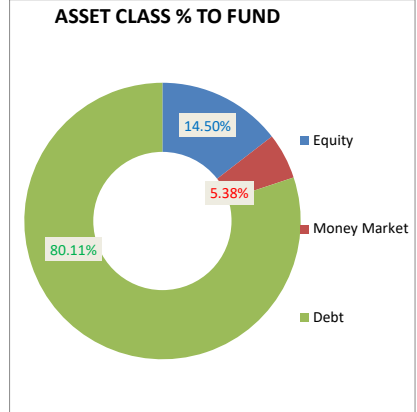
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.12%
6 Months	4.45%	4.48%
1 Year	7.29%	7.29%
2 Years	8.40%	9.76%
3 Years	8.01%	9.66%
Since Inception	N.A.	7.98%

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	1.29
STATE BANK OF INDIA	1.28
ULTRATECH CEMENT LTD.	1.25
H D F C BANK LTD.	1.22
HINDUSTAN UNILEVER LTD.	1.20
HINDALCO INDUSTRIES LTD.	1.07
RELIANCE INDUSTRIES LTD.	0.99
Infosys Ltd	0.97
GRASIM INDUSTRIES LTD.	0.97
Bajaj Finance Limited	0.84
OTHERS	3.42
Total Equity	14.50

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.42% KA SDL 06032035	14.13
8.33 GOI 09072026	11.51
6.10% GOI 12.07.2031	9.81
7.67% TELENGANA 25.10.2037	7.22
7.79% KARNATAKA 03.01.2028	7.06
7.53% PUDUCHERRY 22.11.2027	7.04
8.02% TELANGANA 25.05.2026	5.20
8.27% TAMILNADU SDL 12.8.2025	4.09
8.18%ANDHRA PRADESH SDL 10.04.2035	3.72
8.17%GUJARAT SDL 24.04.2029	3.62
OTHERS	6.71

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	80.11
Money Market	5.38
Grand Total	100.00



Modified Duration : 3.73

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	80.11
MUTUAL FUND	3.00
BANKS	2.93
AUTO&ANCIL	2.52
CEMENT	2.45
FMCG	1.84
METALS&MIN	1.57
OIL&GAS	1.02
FINANCE	0.95
COMP-SOFT	0.95
OTHERS	2.66
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	18 October 2005
NAV	44.0574

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
19.68		
Equity	Money Market & Net Current Assets	Debt
5.04	0.50	14.14

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

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

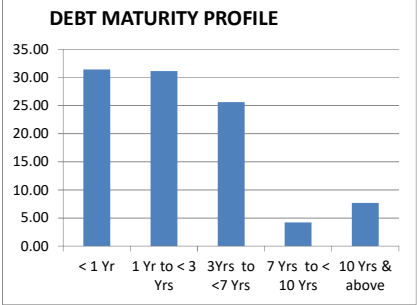
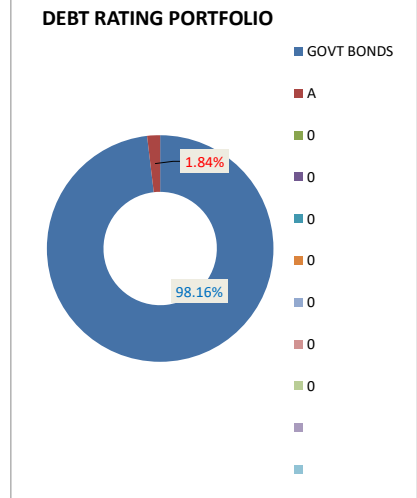
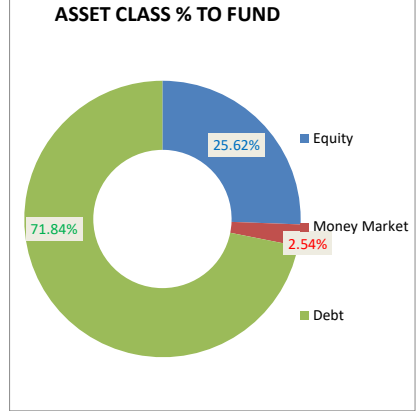
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.42%	-0.62%
6 Months	4.78%	4.01%
1 Year	5.45%	5.38%
2 Years	9.63%	9.05%
3 Years	9.27%	9.03%
Since Inception	N.A.	7.78%

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	2.47
H D F C BANK LTD.	2.41
GRASIM INDUSTRIES LTD.	2.38
AXIS BANK LTD.(FORLY.UTI BANK)	2.17
Infosys Ltd	2.02
MARUTI SUZUKI INDIA LIMITED	1.92
HINDALCO INDUSTRIES LTD.	1.91
CIPLA LTD.	1.58
TATA CONSULTANCY SERVICES LTD.	1.54
Bajaj Finance Limited	1.23
OTHERS	5.99
Total Equity	25.62

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	18.44
8.29% ANDHRA PRADESH 13.01.2026	10.28
7.10% GOI 18.04.2029	6.58
7.62%GOI15.09.2039	5.50
7.97% WEST BENGAL SDL 14.10.2025	5.46
8.15% MAHARASHTRA SDL 16.04.2030	5.41
8.27% TAMILNADU SDL 12.8.2025	3.56
8.18%ANDHRA PRADESH SDL 10.04.2035	2.77
8.17%GUJARAT SDL 24.04.2029	2.70
7.22% RAJASTHAN SDL 26.07.2032	2.63
OTHERS	7.19

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	1.08
Shree Renuka sugars	0.24
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	71.84
Money Market	2.54
Grand Total	100.00



Modified Duration : 2.38

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.49
BANKS	7.42
COMP-SOFT	3.86
METALS&MIN	2.64
PHARMA	2.39
CEMENT	2.39
AUTO&ANCIL	2.34
FINANCE	1.47
MANUFACTURING	1.32
FMCG	1.17
OTHERS	4.51
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	18 October 2005
NAV	74.6003

Objective of the Fund:	
Long Term Capital Growth	

AUM (Amount in Crore)		
1035.55		
Equity	Money Market & Net Current Assets	Debt
558.62	30.60	446.34

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

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

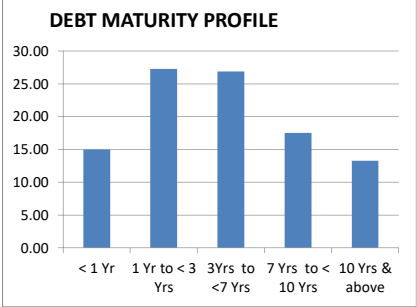
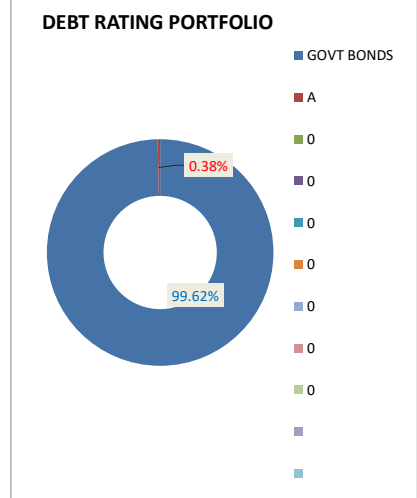
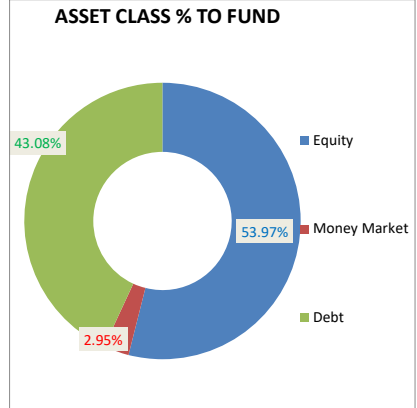
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.93%	-1.93%
6 Months	4.71%	2.58%
1 Year	3.34%	-0.38%
2 Years	9.94%	9.85%
3 Years	9.59%	10.84%
Since Inception	N.A.	10.68%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	4.90
AXIS BANK LTD.(FORLY.UTI BANK)	4.64
HINDALCO INDUSTRIES LTD.	4.18
Infosys Ltd	3.75
TECH MAHINDRA LTD	3.48
I T C LTD.	2.85
ULTRATECH CEMENT LTD.	2.72
RELIANCE INDUSTRIES LTD.	2.55
IDBI BANK LTD.	2.54
OIL & NATURAL GAS CORPN. LTD.	2.25
OTHERS	20.11
Total Equity	53.97

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% ARUNACHAL PRADESH 12.07.2027	6.71
7.26% GOI 22.08.2032	4.07
7.10% GOI 18.04.2029	3.22
6.10% GOI 12.07.2031	2.93
8.22% KARNATAKA 9.12.2025	2.44
8.15% MAHARASHTRA SDL 16.04.2030	2.06
7.41% GOI 19.12.2036	2.05
7.97% WEST BENGAL SDL 14.10.2025	2.04
7.18% GOI 24.07.2037	1.51
7.53% PUDUCHERRY 22.11.2027	1.50
OTHERS	14.39

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	43.08
Money Market	2.95
Grand Total	100.00



Modified Duration : 3.70

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	42.94
BANKS	16.25
COMP-SOFT	11.05
OIL&GAS	5.48
FMCG	4.74
METALS&MIN	4.25
CEMENT	3.28
FERTI	2.97
AUTO&ANCIL	2.83
MUTUAL FUND	2.36
OTHERS	3.85
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Gratuity Plus - Bond
ULGF001220606LICGRT+BND512

AS ON 31-07-2025	
Inception Date	22 June 2006
NAV	41.1168

Objective of the Fund:	
Low Risk	

AUM (Amount in Crore)		
0.46		
Equity	Money Market & Net Current Assets	Debt
0.00	0.06	0.39

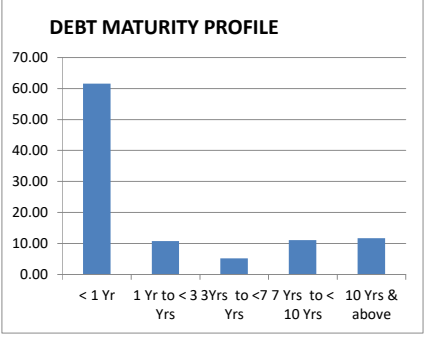
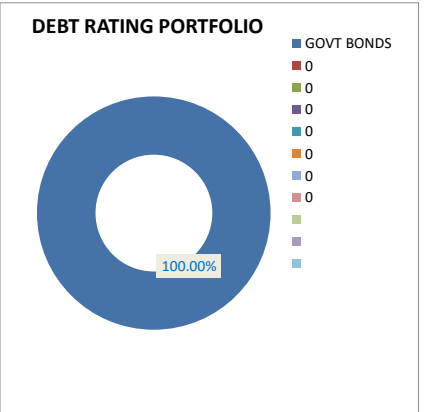
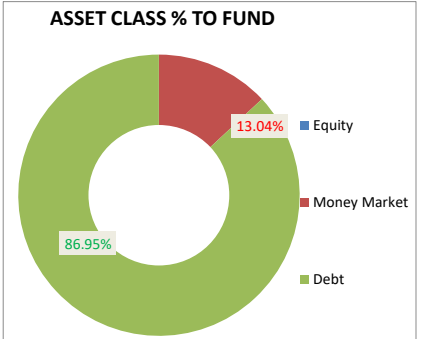
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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	0.47%	0.40%
6 Months	4.62%	3.97%
1 Year	8.65%	7.78%
2 Years	8.11%	7.50%
3 Years	7.68%	7.25%
Since Inception	N.A.	7.67%

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	
GOVT.SECURITIES	
8.57% WEST BENGAL 09.03.2026	51.53
8.26% GUJARAT 14.03.2028	9.21
8.44% ANDHRA PRADESH 05.12.2033	6.04
7.70% HIMACHAL PRADESH SGS 25.01.203	4.66
6.98%TAMIL NADU SGS 14.07.2031	4.47
6.97% PUNJAB SDL 11.03.2040	4.22
7.26% GOI 22.08.2032	2.31
7.99% UTTAR PRADESH 28.10.2025	2.20
7.63% HIMACHAL PRADESH SGS 14.12.203	1.16
7.49% WEST BENGAL SDL 13.09.2032	1.15
OTHERS	0.00
CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	
OTHERS	0.00
Total Debt	86.96
Money Market	
Grand Total	100.00



Modified Duration : **2.40**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	87.70
MUTUAL FUND	10.96
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	1.34
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	22 June 2006
NAV	53.8439

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.57			
Equity	Money Market & Net Current Assets	Debt	
0.09	0.05	0.42	

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

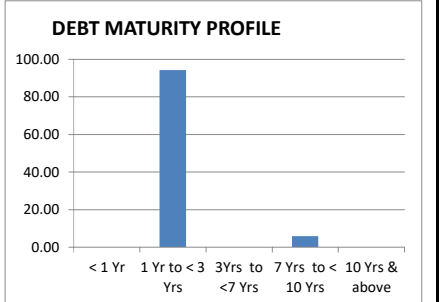
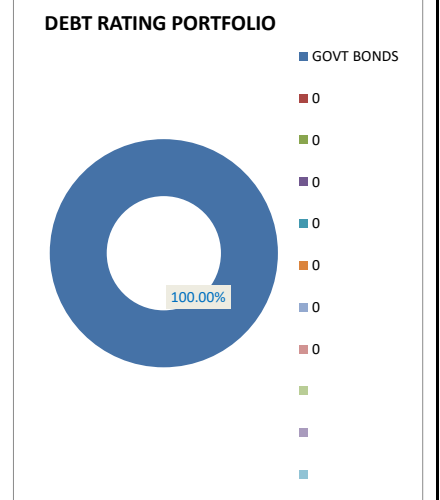
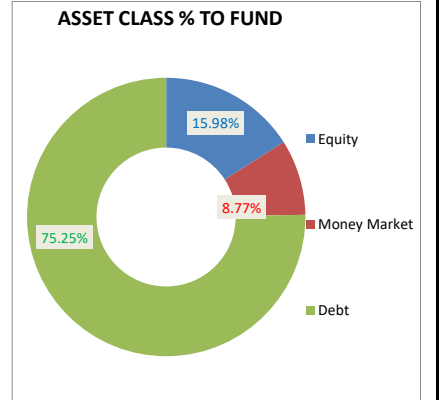
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	-0.13%
6 Months	4.45%	3.99%
1 Year	7.29%	8.45%
2 Years	8.40%	10.01%
3 Years	8.01%	9.84%
Since Inception	N.A.	9.20%

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	1.24
GRASIM INDUSTRIES LTD.	1.11
HINDALCO INDUSTRIES LTD.	1.08
H D F C BANK LTD.	1.07
ICICI BANK LTD.	1.04
RELIANCE INDUSTRIES LTD.	0.98
LARSEN & TOUBRO LTD.	0.96
G A I L (INDIA) LTD.	0.94
I T C LTD.	0.87
ASIAN PAINTS LTD.	0.84
OTHERS	5.85
Total Equity	15.98

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.26% GUJARAT 14.03.2028	70.93
7.26% GOI 22.08.2032	4.32

OTHERS	0.00
CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	75.25
Money Market	8.77
Grand Total	100.00



Modified Duration : 2.46

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	73.97
MUTUAL FUND	7.05
OIL&GAS	3.52
BANKS	3.52
CAPGOODS	1.76
FINANCE	1.76
METALS&MIN	1.76
CEMENT	1.76
POWER	0.00
OTHERS	0.00
OTHERS	4.90
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	22 June 2006
NAV	51.9999

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
61.38			
Equity	Money Market & Net Current Assets	Debt	
15.53	1.82	44.03	

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

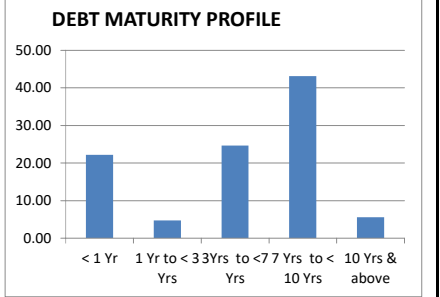
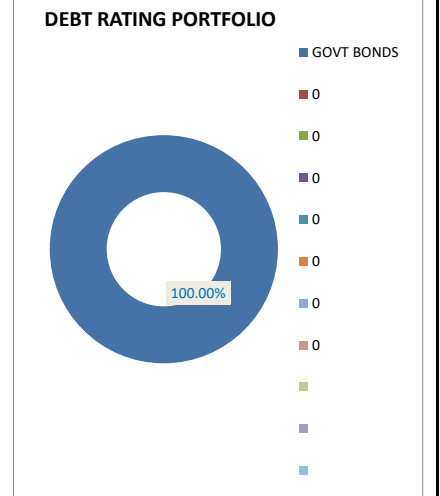
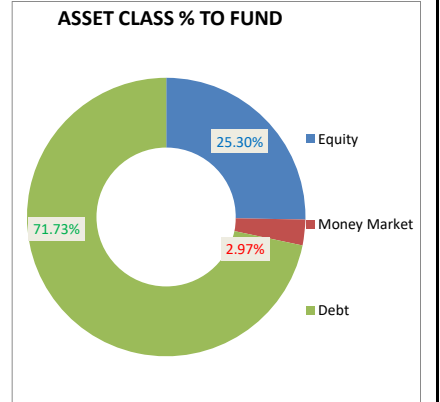
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.61%	-0.04%
6 Months	5.07%	4.30%
1 Year	5.12%	5.12%
2 Years	10.32%	10.04%
3 Years	10.12%	10.02%
Since Inception	N.A.	9.01%

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.	2.09
HINDUSTAN UNILEVER LTD.	1.89
TATA STEEL LTD.	1.70
Infosys Ltd	1.64
RELIANCE INDUSTRIES LTD.	1.59
BHARTI AIRTEL LTD.	1.48
COAL INDIA LIMITED	1.41
LARSEN & TOUBRO LTD.	1.31
OIL & NATURAL GAS CORPN. LTD.	1.27
OTHERS	8.79
Total Equity	25.30

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.57% WEST BENGAL 09.03.2026	15.88
6.64% GOI 16.06.2035	9.57
8.44% ANDHRA PRADESH 05.12.2033	8.98
6.10% GOI 12.07.2031	7.61
7.18% GOI 14.08.2033	6.65
8.30% GUJRAT SDL 06.02.2029	5.73
6.98%TAMIL NADU SGS 14.07.2031	4.32
8.26% GUJARAT 14.03.2028	3.35
7.41%PUNJAB SGS 12.06.2034	2.54
7.26%PUNJAB SGS 28082036	1.51
OTHERS	5.59

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	71.73
Money Market	2.97
Grand Total	100.00



Modified Duration : 4.42

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.75
BANKS	4.82
FMCG	3.36
METALS&MIN	3.24
OIL&GAS	3.00
COMP-SOFT	2.64
FERTI	1.99
TELECOM	1.71
MUTUAL FUND	1.50
PHARMA	1.42
OTHERS	4.57
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Gratuity Plus - Growth
ULGF004220606LICGRT+GRW512

AS ON	31-07-2025
Inception Date	22 June 2006
NAV	59.3280

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
33.25			
Equity	Money Market & Net Current Assets	Debt	
11.48	1.34	20.43	

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

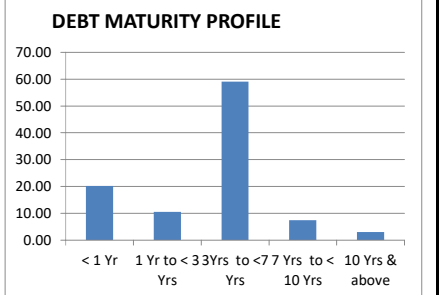
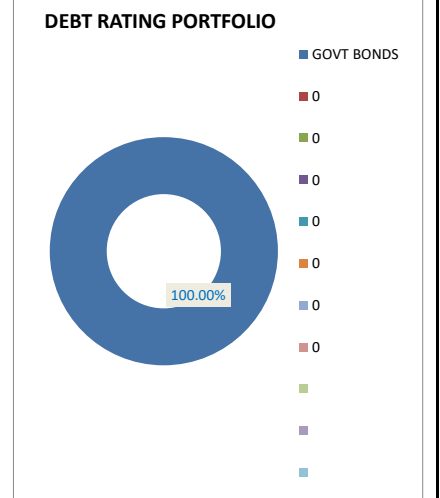
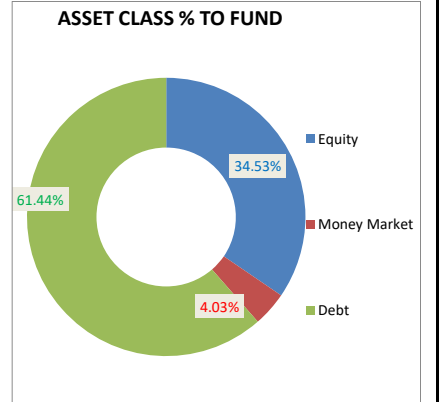
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-0.87%
6 Months	5.62%	3.59%
1 Year	0.33%	2.61%
2 Years	13.44%	9.92%
3 Years	13.38%	10.91%
Since Inception	N.A.	9.76%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
ASIAN PAINTS LTD.	2.74
RELIANCE INDUSTRIES LTD.	2.51
H C L TECHNOLOGIES LTD.	2.34
Infosys Ltd	2.27
TATA STEEL LTD.	2.19
I T C LTD.	2.11
HINDALCO INDUSTRIES LTD.	1.71
HINDUSTAN UNILEVER LTD.	1.59
BANK OF BARODA	1.29
H D F C BANK LTD.	1.21
OTHERS	14.57
Total Equity	34.53

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	20.89
8.30% GUJRAT SDL 06.02.2029	15.34
8.57% WEST BENGAL 09.03.2026	12.38
8.26% GUJARAT 14.03.2028	6.32
7.49% WEST BENGAL SDL 13.09.2032	1.57
7.87% HIMACHAL PRADESH SGS 09.11.2034	0.81
7.88% MADHYA PRADESH SGS 27.10.2033	0.80
7.67% KARNATAKA SGS 16.11.2032	0.77
7.41% GOI 19.12.2036	0.72
7.59% KARNATAKA SGS 07.12.2038	0.61
OTHERS	1.23

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	61.44
Money Market	4.03
Grand Total	100.00



Modified Duration : 3.42

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	61.45
COMP-SOFT	6.83
BANKS	4.90
METALS&MIN	4.30
FMCG	3.70
FERTI	2.74
MUTUAL FUND	2.62
OIL&GAS	2.59
FINANCE	2.44
AUTO&ANCIL	2.20
OTHERS	6.23
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus - Bond
ULIF001050706LICMKT+BND512

AS ON 31-07-2025	
Inception Date	05 July 2006
NAV	46.9129

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
14.82			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.76	14.06	

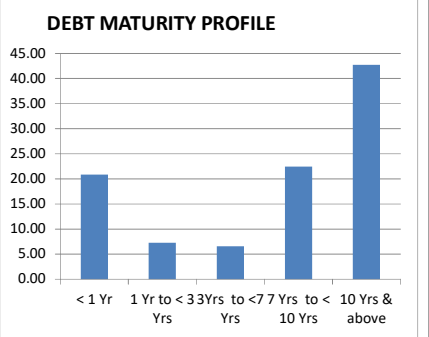
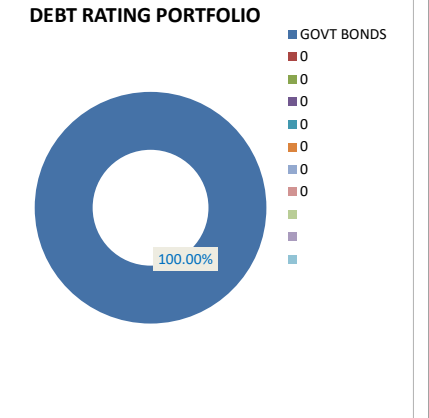
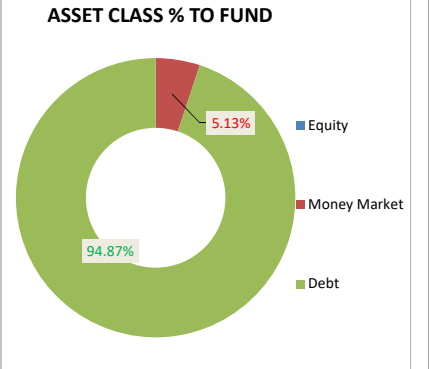
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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	0.47%	0.53%
6 Months	4.62%	6.18%
1 Year	8.65%	10.40%
2 Years	8.11%	9.16%
3 Years	7.68%	8.67%
Since Inception	N.A.	8.44%

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		% to AUM
DEBT PORTFOLIO		
GOVT.SECURITIES		
7.54% GOI 23.05.2036		36.22
7.26% GOI 22.08.2032		21.32
7.27%GOI08.04.2026		19.78
7.22%UTTARA KHAND 12.07.2027		6.90
7.62%GOI15.09.2039		4.38
7.20% TAMILNADU SDL 27.11.2031		3.48
7.22% RAJASTHAN SDL 26.07.2032		2.80
OTHERS		
0.00		
CORPORATE BONDS		
% to AUM		
OTHERS		
0.00		
FIXED Deposit		
0.00		
Total Debt		94.87
Money Market		5.13
Grand Total		100.00



Modified Duration : 5.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	94.79
MUTUAL FUND	3.71
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
Market Plus - Secured
ULIF002050706LICMKT+SEC512

AS ON	31-07-2025
Inception Date	05 July 2006
NAV	56.0215

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
9.18		
Equity	Money Market & Net Current Assets	Debt
2.31	0.33	6.54

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

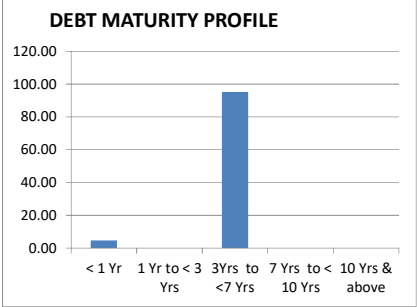
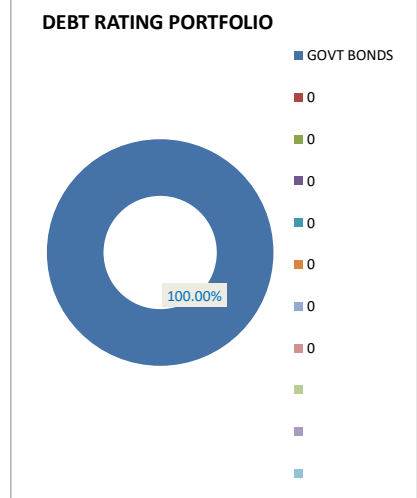
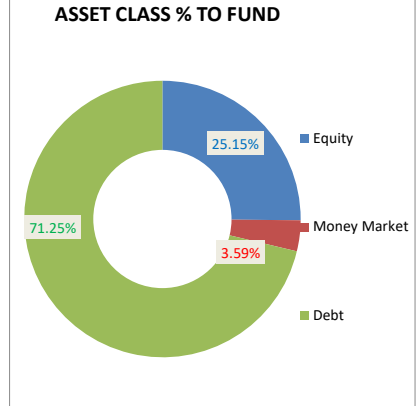
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.42%	0.43%
6 Months	4.78%	5.14%
1 Year	5.45%	6.70%
2 Years	9.63%	9.88%
3 Years	9.27%	10.10%
Since Inception	N.A.	9.45%

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
MAHINDRA & MAHINDRA LTD.	2.09
STATE BANK OF INDIA	2.04
CIPLA LTD.	1.69
Infosys Ltd	1.64
RELIANCE INDUSTRIES LTD.	1.51
H D F C BANK LTD.	1.47
ICICI BANK LTD.	1.45
GRASIM INDUSTRIES LTD.	1.42
MARUTI SUZUKI INDIA LIMITED	1.37
ULTRATECH CEMENT LTD.	1.33
OTHERS	9.14
Total Equity	25.15

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	62.10
8.15% MAHARASHTRA SDL 16.04.2030	5.80
8.33 GOI 09072026	3.35
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	71.25
Money Market	3.59
Grand Total	100.00



Modified Duration : 5.11

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.26
BANKS	6.21
MUTUAL FUND	4.58
AUTO&ANCIL	3.49
COMP-SOFT	2.72
CEMENT	2.72
PHARMA	2.40
OIL&GAS	1.53
FMCG	1.42
CAPGOODS	1.20
OTHERS	2.47
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		05 July 2006
NAV		52.4509

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
54.44		
Equity	Money Market & Net Current Assets	Debt
23.11	1.89	29.43

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

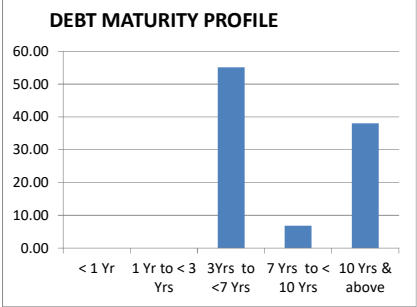
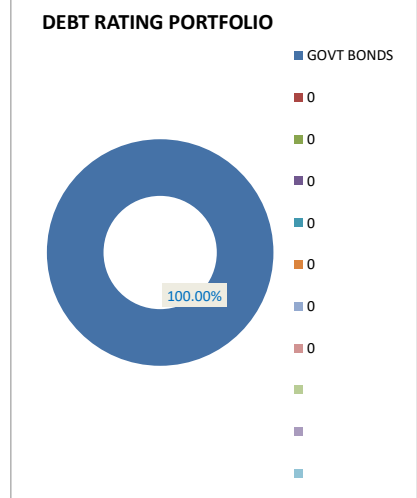
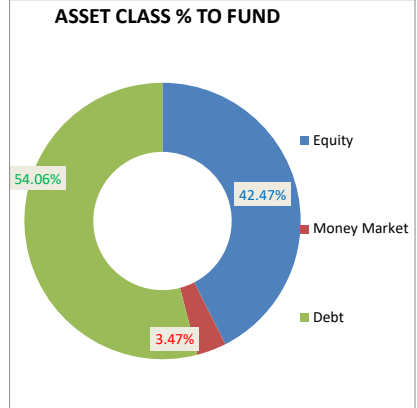
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.10%	-0.97%
6 Months	5.06%	1.95%
1 Year	3.23%	1.47%
2 Years	10.86%	7.97%
3 Years	10.66%	8.75%
Since Inception	N.A.	9.07%

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.	3.83
LARSEN & TOUBRO LTD.	3.28
MARUTI SUZUKI INDIA LIMITED	3.24
H C L TECHNOLOGIES LTD.	2.97
CIPLA LTD.	2.86
Infosys Ltd	2.63
H D F C BANK LTD.	2.60
TATA CONSULTANCY SERVICES LTD.	2.42
HINDUSTAN UNILEVER LTD.	2.32
I T C LTD.	1.97
OTHERS	14.35
Total Equity	42.47

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.15% MAHARASHTRA SDL 16.04.2030	24.44
7.18% GOI 24.07.2037	17.25
7.41% GOI 19.12.2036	2.44
7.26% GOI 22.08.2032	1.94
7.20% TAMILNADU SDL 27.11.2031	1.89
7.62% WEST BENGAL SDL 29.11.2032	1.75
8.34% PUNJAB SDL 02.01.2029	1.56
7.26% GOI 14.01.2029	0.95
7.11% MAHARSHTRA SDL 08.04.2029	0.94
6.63% TAMILNADU SDL 23.12.2035	0.90
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	54.06
Money Market	3.47
Grand Total	100.00



Modified Duration : 5.50

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	54.06
COMP-SOFT	10.84
FMCG	6.10
BANKS	4.87
AUTO&ANCIL	4.21
OIL&GAS	3.84
PHARMA	3.80
CAPGOODS	3.27
FERTI	3.25
MUTUAL FUND	2.54
OTHERS	3.22
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	05 July 2006
NAV	38.0101

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1443.00		
Equity	Money Market & Net Current Assets	Debt
1057.44	-26.52	412.08

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

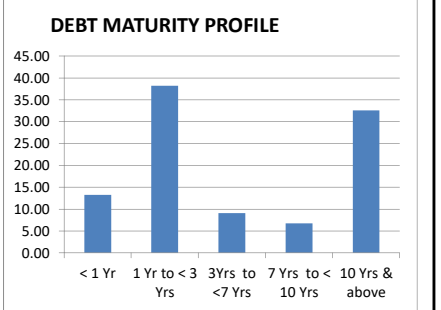
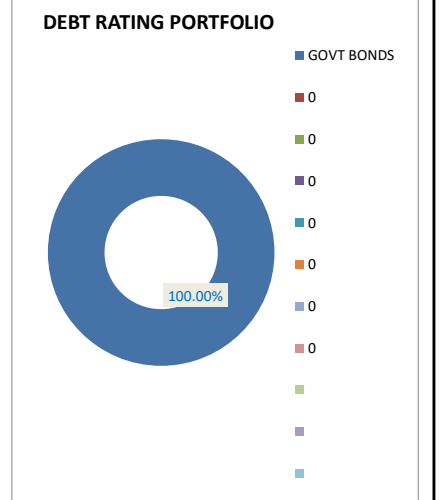
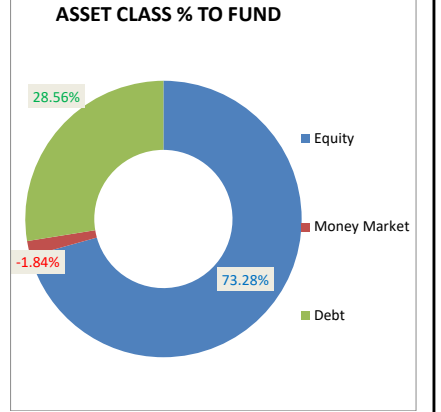
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.10%	-1.86%
6 Months	5.23%	4.02%
1 Year	-0.39%	0.47%
2 Years	12.62%	11.32%
3 Years	12.57%	12.74%
Since Inception	N.A.	7.25%

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
IDBI BANK LTD.	6.40
TATA STEEL LTD.	5.68
RELIANCE INDUSTRIES LTD.	5.01
DR. REDDY'S LABORATORIES LTD.	4.93
Infosys Ltd	4.18
I T C LTD.	3.99
MARUTI SUZUKI INDIA LIMITED	3.89
ULTRATECH CEMENT LTD.	3.40
DABUR INDIA LTD.	3.19
H D F C BANK LTD.	2.38
OTHERS	30.23
Total Equity	73.28

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	7.23
7.62%GOI15.09.2039	6.60
7.40% MADHYA PRADESH 09.11.2026	1.48
8.15% MAHARASHTRA SDL 16.04.2030	1.48
7.27%GOI08.04.2026	1.47
7.79% KARNATAKA 03.01.2028	1.44
7.69%GOI 17.06.2043	1.39
8.24% TELANGANA SDL 09.09.2025	1.09
7.48% ODISHA SDL 13.09.2032	0.90
8.17%GUJARAT SDL 24.04.2029	0.77
OTHERS	4.71

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	28.56
Money Market	-1.84
Grand Total	100.00



Modified Duration : 4.26

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	28.56
BANKS	12.14
FMCG	9.02
COMP-SOFT	7.48
OIL&GAS	5.87
METALS&MIN	5.70
PHARMA	5.49
CEMENT	5.14
MUTUAL FUND	4.59
AUTO&ANCIL	4.56
OTHERS	11.45
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Bond
ULIF001201206LICMNY+BND512

AS ON 31-07-2025	
Inception Date	20 December 2006
NAV	41.2797

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
40.71			
Equity	Money Market & Net Current Assets	Debt	
0.00	1.07	39.64	

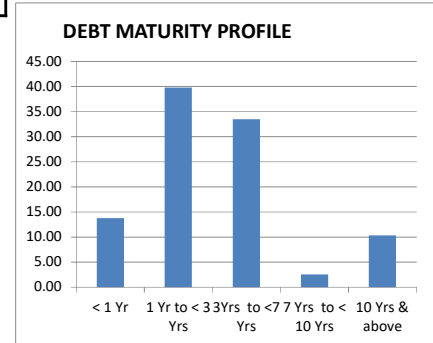
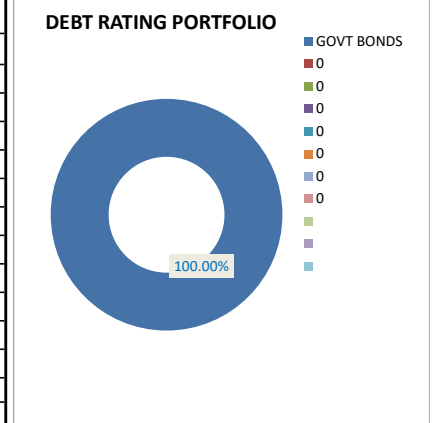
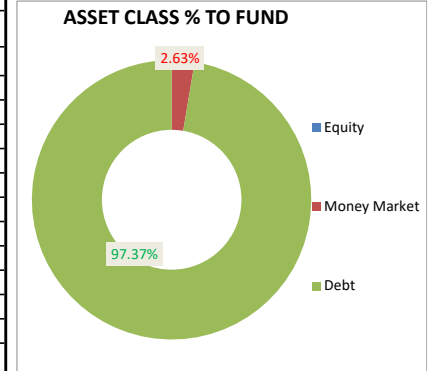
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.50%
6 Months	4.62%	4.80%
1 Year	8.65%	8.75%
2 Years	8.11%	8.09%
3 Years	7.68%	7.68%
Since Inception	N.A.	7.91%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.60% PUNJAB SDL 04.06.2029	17.96
7.22% GOA 12.07.2027	17.60
7.14% KARNATAKA SDL 24.12.2029	11.41
7.69% WEST BENGAL SDL 27/07/2026	7.75
7.06% GOI 10.04.2028	7.58
7.11%KARNATAKA SGS 18122035	7.49
7.72% PUNJAB 20.12.2027	5.36
8.24% TELANGANA SDL 09.09.2025	4.93
7.38% GOI 20.06.2027	3.79
7.18% GOI 24.07.2037	2.56
OTHERS	10.93
CORPORATE BONDS	
OTHERS	
FIXED Deposit	0.00
Total Debt	97.37
Money Market	2.63
Grand Total	100.00



Modified Duration : 2.95

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	97.35
MUTUAL FUND	1.40
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	1.25
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	20 December 2006
NAV	45.0848

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
10.81		
Equity	Money Market & Net Current Assets	Debt
2.97	0.38	7.46

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

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

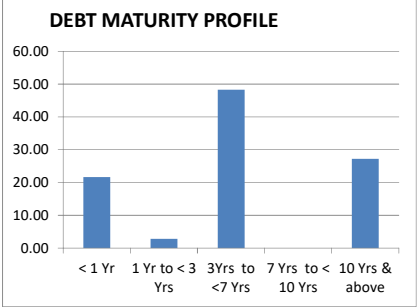
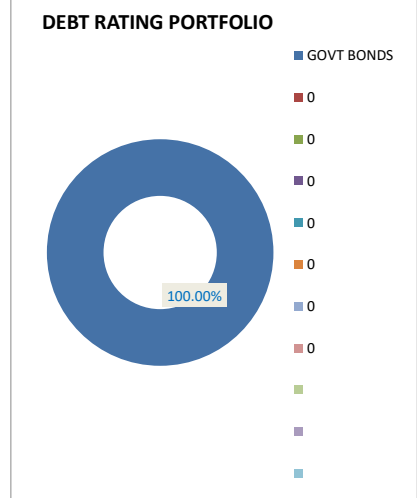
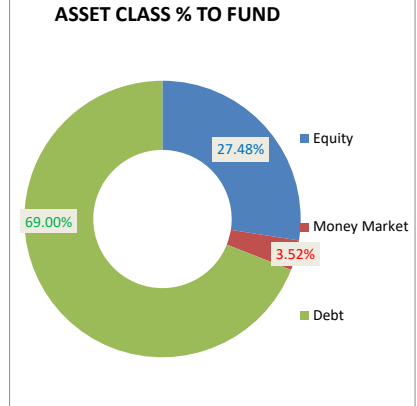
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.42%	0.06%
6 Months	4.78%	4.51%
1 Year	5.45%	5.87%
2 Years	9.63%	9.61%
3 Years	9.27%	9.41%
Since Inception	N.A.	8.42%

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	2.33
HINDUSTAN UNILEVER LTD.	2.33
NESTLE INDIA LTD.	2.08
CIPLA LTD.	2.01
DABUR INDIA LTD.	1.96
RELIANCE INDUSTRIES LTD.	1.93
HINDALCO INDUSTRIES LTD.	1.86
STATE BANK OF INDIA	1.84
MAHINDRA & MAHINDRA LTD.	1.78
H D F C BANK LTD.	1.73
OTHERS	7.63
Total Equity	27.48

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	31.40
7.11%KARNATAKA SGS 18122035	18.82
8.24% TELANGANA SDL 09.09.2025	9.28
8.33 GOI 09072026	2.84
7.97% WEST BENGAL SDL 14.10.2025	2.79
8.17%GUJARAT SDL 24.04.2029	1.96
7.53% PUDUCHERRY 22.11.2027	1.91
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	69.00
Money Market	3.52
Grand Total	100.00



Modified Duration : 3.67

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	68.93
FMCG	6.29
AUTO&ANCIL	5.64
BANKS	3.98
PHARMA	2.59
MUTUAL FUND	2.50
OIL&GAS	1.94
METALS&MIN	1.85
CAPGOODS	1.67
MISC	1.57
OTHERS	3.04
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Balance
ULIF003201206LICMNY+BAL512

AS ON	31-07-2025
Inception Date	20 December 2006
NAV	51.9041

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
27.74		
Equity	Money Market & Net Current Assets	Debt
11.73	0.79	15.23

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

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

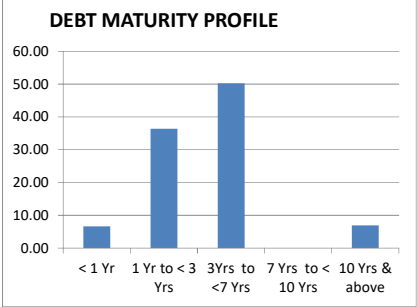
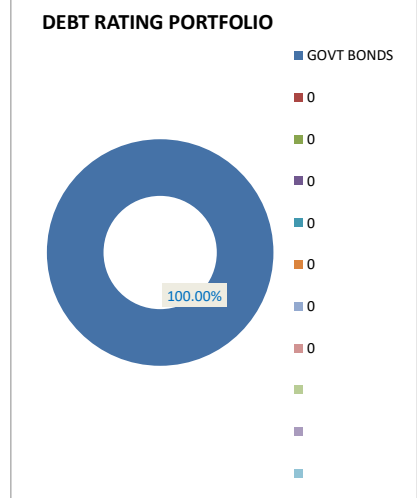
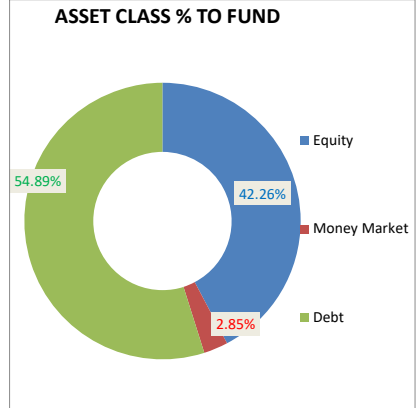
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.10%	-0.16%
6 Months	5.06%	4.67%
1 Year	3.23%	5.45%
2 Years	10.86%	11.95%
3 Years	10.66%	11.00%
Since Inception	N.A.	9.24%

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	3.64
HINDUSTAN UNILEVER LTD.	3.63
STATE BANK OF INDIA	3.59
RELIANCE INDUSTRIES LTD.	3.51
NESTLE INDIA LTD.	3.24
ICICI BANK LTD.	3.12
H D F C BANK LTD.	3.05
BAJAJ AUTO LTD	2.28
Infosys Ltd	2.26
MAHINDRA & MAHINDRA LTD.	2.02
OTHERS	11.92
Total Equity	42.26

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	15.03
7.53% PUDUCHERRY 22.11.2027	14.35
6.10% GOI 12.07.2031	12.53
7.18% GOI 24.07.2037	3.76
7.72% PUNJAB 20.12.2027	3.75
5.15% GOI 09.11.2025	3.60
7.79% KARNATAKA 03.01.2028	1.87
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	54.89
Money Market	2.85
Grand Total	100.00



Modified Duration : 3.35

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	54.93
BANKS	10.67
AUTO&ANCIL	9.41
FMCG	6.88
OIL&GAS	3.89
COMP-SOFT	3.03
MUTUAL FUND	2.13
FINANCE	2.02
PHARMA	1.80
FERTI	1.37
OTHERS	3.87
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	20 December 2006
NAV	36.8310

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
4932.25		
Equity	Money Market & Net Current Assets	Debt
3626.75	48.86	1256.64

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

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

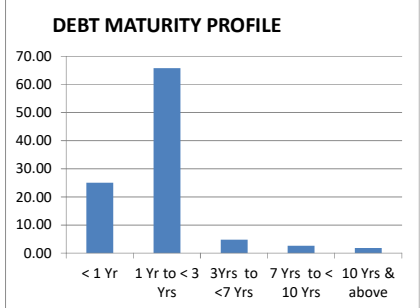
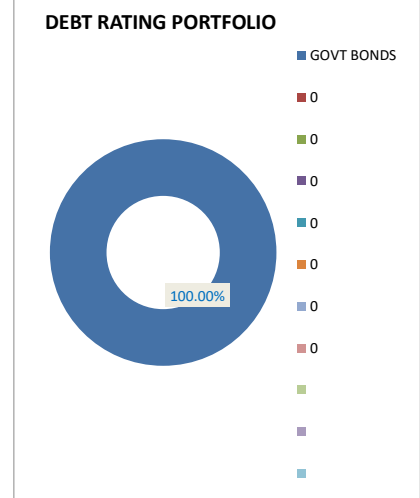
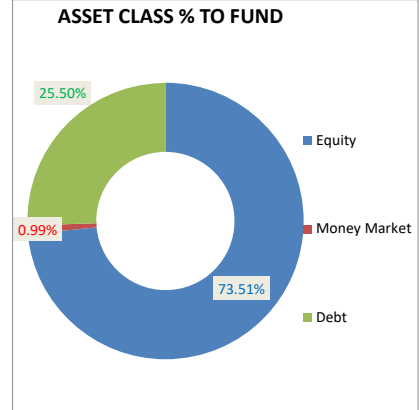
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.10%	-2.03%
6 Months	5.23%	3.87%
1 Year	-0.39%	1.28%
2 Years	12.62%	11.66%
3 Years	12.57%	12.15%
Since Inception	N.A.	7.25%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
ICICI BANK LTD.	6.76
BHARTI AIRTEL LTD.	5.37
H D F C BANK LTD.	4.83
Infosys Ltd	4.54
RELIANCE INDUSTRIES LTD.	4.38
LARSEN & TOUBRO LTD.	4.09
KOTAK MAHINDRA BANK LTD.	3.87
TATA CONSULTANCY SERVICES LTD.	3.19
MARUTI SUZUKI INDIA LIMITED	2.96
Bajaj Finance Limited	2.54
OTHERS	30.98
Total Equity	73.51

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.38% GOI 20.06.2027	6.87
7.69% WEST BENGAL SDL 27/07/2026	3.72
5.74% GOI 15.11.2026	3.45
6.79% GOI 15.05.2027	1.86
7.53% SIKKIM 22.11.2027	1.55
8.33 GOI 09072026	1.24
5.15% GOI 09.11.2025	1.20
7.79% KARNATAKA 03.01.2028	1.09
7.60% PUNJAB SDL 04.06.2029	1.02
7.72% PUNJAB 20.12.2027	0.89
OTHERS	2.61

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	25.50
Money Market	0.99
Grand Total	100.00



Modified Duration : 1.80

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.48
BANKS	18.98
COMP-SOFT	9.60
FMCG	7.37
AUTO&ANCIL	7.19
TELECOM	5.37
FINANCE	5.02
OIL&GAS	4.90
CAPGOODS	4.25
POWER	3.93
OTHERS	7.91
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Bond Fund
ULIF001230807LICPFT+BND512

AS ON 31-07-2025	
Inception Date	23 August 2007
NAV	41.5712

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
50.59			
Equity	Money Market & Net Current Assets	Debt	
0.00	5.23	45.36	

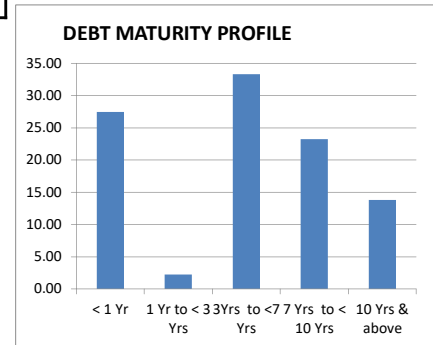
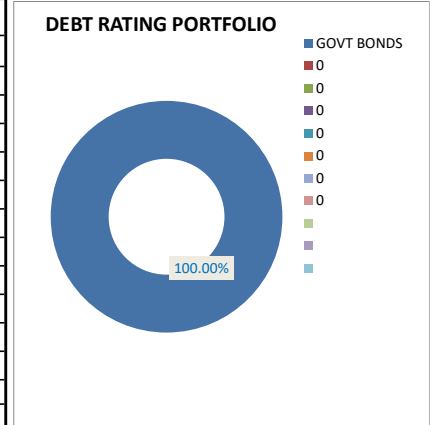
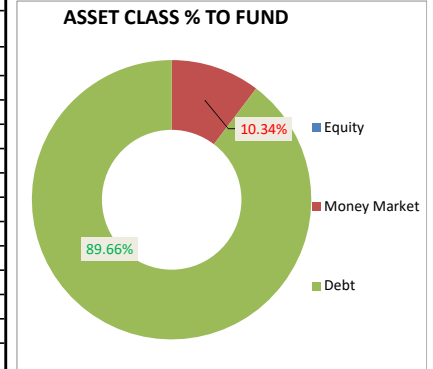
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.55%
6 Months	4.62%	4.50%
1 Year	8.65%	8.62%
2 Years	8.11%	8.22%
3 Years	7.68%	7.76%
Since Inception	N.A.	8.26%

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	
8.17% BIHAR SDL 23.09.2025	24.29
7.26% GOI 22.08.2032	20.82
6.54% GOI 17.01.2032	20.03
7.18% GOI 24.07.2037	12.37
6.10% GOI 12.07.2031	9.82
7.22% GOA 12.07.2027	2.02
7.69% WEST BENGAL SDL 27/07/2026	0.30
OTHERS	0.00
CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	89.66
Money Market	10.34
Grand Total	100.00



Modified Duration : 0.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	89.64
MUTUAL FUND	8.82
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	1.54
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Secured Fund
ULIF002230807LICPFT+SEC512

AS ON	31-07-2025
Inception Date	23 August 2007
NAV	51.7131

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
17.21		
Equity	Money Market & Net Current Assets	Debt
7.57	-0.43	10.06

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

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

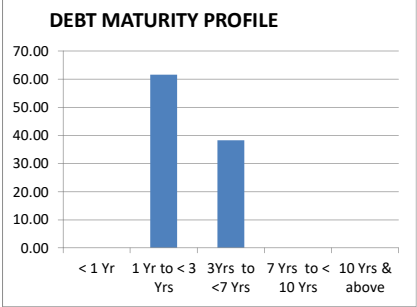
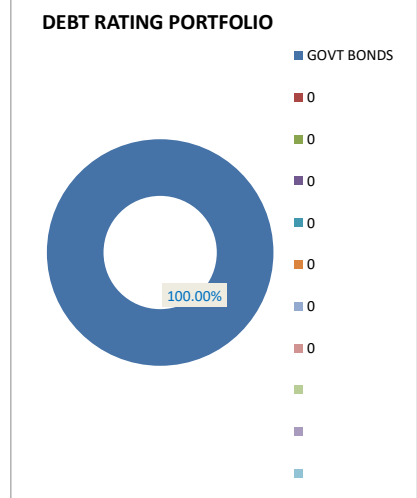
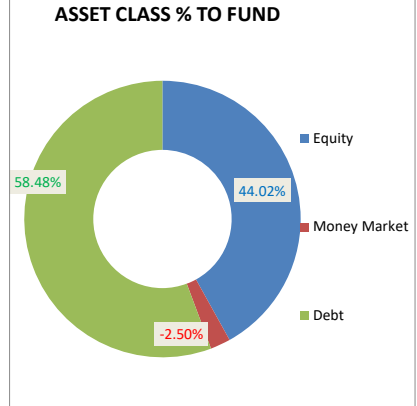
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-1.38%
6 Months	5.40%	3.24%
1 Year	3.50%	5.03%
2 Years	11.77%	11.64%
3 Years	11.54%	11.63%
Since Inception	N.A.	9.59%

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
H D F C BANK LTD.	3.52
TECH MAHINDRA LTD	3.52
RELIANCE INDUSTRIES LTD.	3.37
BHARTI AIRTEL LTD.	3.34
Infosys Ltd	3.24
I T C LTD.	3.11
TITAN COMPANY LTD.	2.92
KOTAK MAHINDRA BANK LTD.	2.87
MAHINDRA & MAHINDRA LTD.	2.79
CIPLA LTD.	2.71
OTHERS	12.63
Total Equity	44.02

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	28.55
6.54% GOI 17.01.2032	20.61
7.22% GOA 12.07.2027	5.00
7.22% RAJASTHAN SDL 26.07.2032	1.81
7.38% GOI 20.06.2027	1.50
7.22% ARUNACHAL PRADESH 12.07.2027	1.01
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	58.48
Money Market	-2.50
Grand Total	100.00



Modified Duration : 3.11

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	58.46
BANKS	10.46
COMP-SOFT	9.71
FMCG	4.47
OIL&GAS	3.37
TELECOM	3.31
MISC	2.91
AUTO&ANCIL	2.79
PHARMA	2.73
POWER	1.74
OTHERS	0.05
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Balanced Fund
ULIF003230807LICPFT+BAL512

	AS ON	31-07-2025
Inception Date		23 August 2007
NAV		58.1727

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
27.60		
Equity	Money Market & Net Current Assets	Debt
17.42	0.49	9.68

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

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

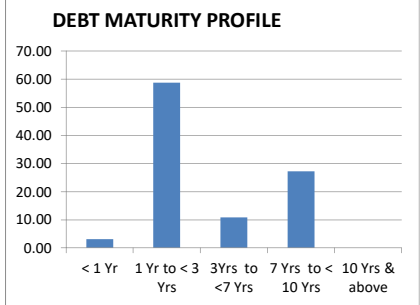
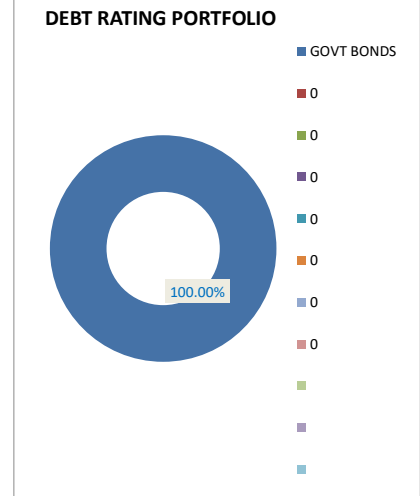
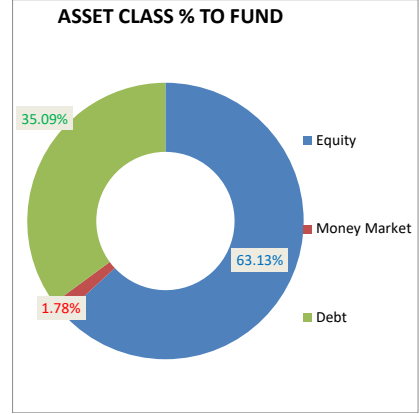
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.10%
6 Months	5.37%	3.01%
1 Year	3.05%	2.98%
2 Years	11.86%	13.56%
3 Years	11.68%	13.13%
Since Inception	N.A.	10.31%

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.	5.80
H D F C BANK LTD.	5.25
DIVI'S LABORATORIES LTD.	4.78
GRASIM INDUSTRIES LTD.	4.63
TECH MAHINDRA LTD	4.45
Infosys Ltd	3.76
ICICI BANK LTD.	3.76
TATA CONSULTANCY SERVICES LTD.	3.59
I T C LTD.	3.58
TORRENT PHARMA	3.14
OTHERS	20.39
Total Equity	63.13

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	17.81
7.26% GOI 22.08.2032	9.54
7.22% GOA 12.07.2027	2.82
8.15% MAHARASHTRA SDL 16.04.2030	2.31
7.60% PUNJAB SDL 04.06.2029	1.51
7.27%GOI08.04.2026	1.10
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	35.09
Money Market	1.78
Grand Total	100.00



Modified Duration : **2.93**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.07
COMP-SOFT	13.26
BANKS	9.46
FMCG	9.35
PHARMA	8.22
AUTO&ANCIL	6.52
CEMENT	4.64
POWER	3.04
MISC	1.81
MANUFACTURING	1.63
OTHERS	7.00
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus 1 - Bond
ULIF001170608LICMK1+BND512

AS ON 31-07-2025	
Inception Date	17 June 2008
NAV	36.5258

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
115.73			
Equity	Money Market & Net Current Assets	Debt	
0.00	2.18	113.56	

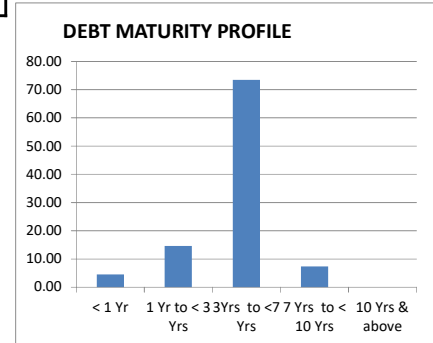
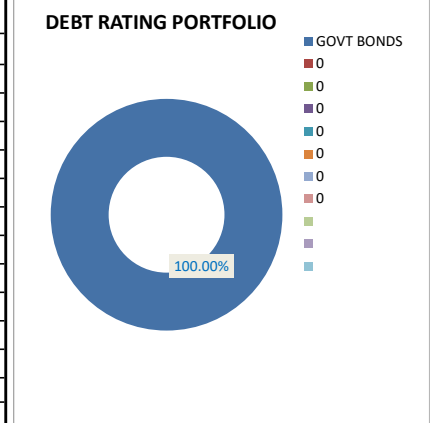
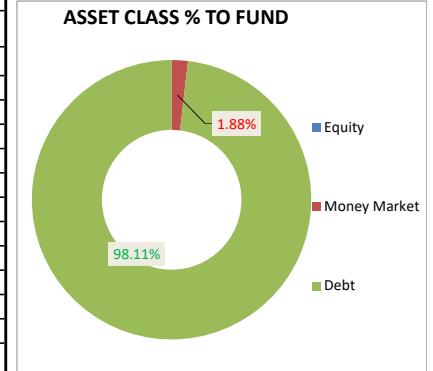
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.58%
6 Months	4.62%	5.24%
1 Year	8.65%	9.32%
2 Years	8.11%	8.51%
3 Years	7.68%	8.02%
Since Inception	N.A.	7.85%

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

TOP 10 HOLDINGS		
DEBT PORTFOLIO		% to AUM
GOVT. SECURITIES		
7.14% KARNATAKA SDL 24.12.2029		24.88
8.30% GUJRAT SDL 06.02.2029		19.00
8.34% PUNJAB SDL 02.01.2029		18.35
7.17% GOI 08.01.2028		8.12
7.48% KERALA SDL 23.08.2032		6.35
6.10% GOI 12.07.2031		6.01
8.24% 2027-FEB-15 GOVT OF INDIA		4.48
8.33 GOI 09072026		4.43
7.10% GOI 18.04.2029		3.85
7.38% GOI 20.06.2027		1.78
OTHERS		0.87
CORPORATE BONDS		% to AUM
OTHERS		
FIXED Deposit		0.00
Total Debt		98.12
Money Market		1.88
Grand Total		100.00



Modified Duration : 3.21

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	98.10
MUTUAL FUND	0.92
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	0.98
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	17 June 2008
NAV	36.5902

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
24.59		
Equity	Money Market & Net Current Assets	Debt
11.72	0.74	12.12

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

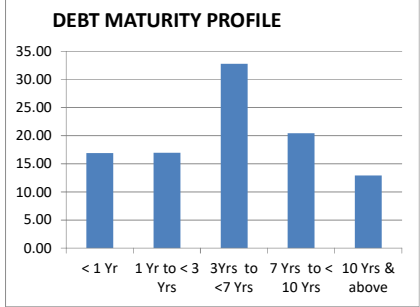
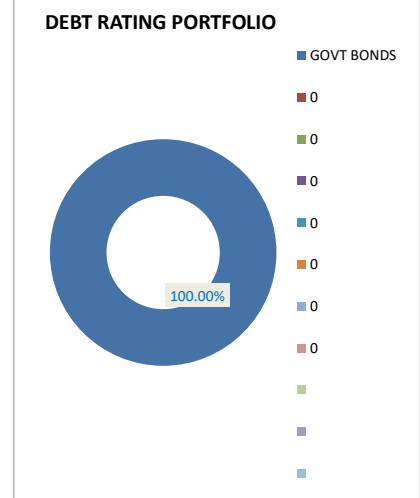
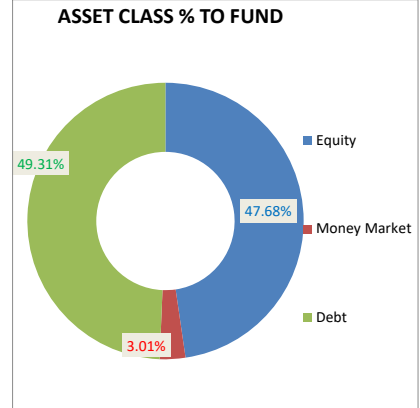
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-1.67%
6 Months	5.40%	4.25%
1 Year	3.50%	4.18%
2 Years	11.77%	13.87%
3 Years	11.54%	13.10%
Since Inception	N.A.	7.87%

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
HAVELLS LTD	4.09
BAJAJ AUTO LTD	3.91
Infosys Ltd	3.68
IDBI BANK LTD.	3.34
ICICI BANK LTD.	3.31
H D F C BANK LTD.	3.28
TATA POWER CO. LTD.	3.24
TATA STEEL LTD.	3.21
CIPLA LTD.	2.58
H C L TECHNOLOGIES LTD.	2.39
OTHERS	14.65
Total Equity	47.68

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	16.17
7.38% GOI 20.06.2027	8.37
8.33 GOI 09072026	8.33
7.18% GOI 24.07.2037	6.37
6.33% GOI 05052035	6.08
6.22% GOI 16.03.2035	3.99
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	49.31
Money Market	3.01
Grand Total	100.00



Modified Duration : 4.53

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	49.29
BANKS	10.25
COMP-SOFT	8.38
METALS&MIN	6.06
AUTO&ANCIL	5.21
CAPGOODS	4.68
POWER	3.25
MUTUAL FUND	2.64
PHARMA	2.56
TELECOM	2.28
OTHERS	5.40
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	17 June 2008
NAV	38.6984

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
63.56		
Equity	Money Market & Net Current Assets	Debt
37.91	1.56	24.08

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

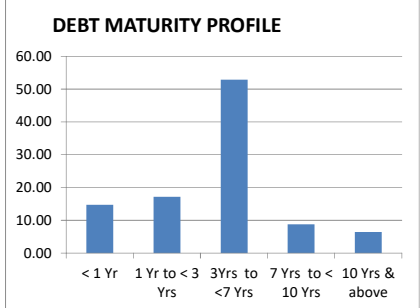
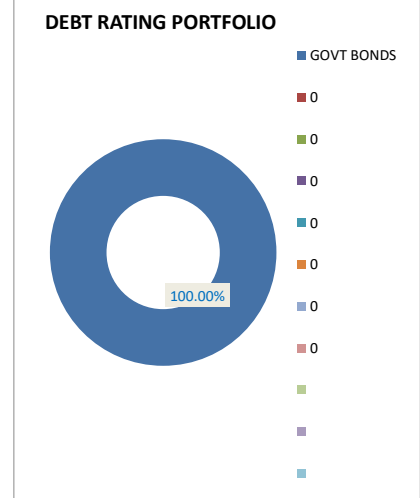
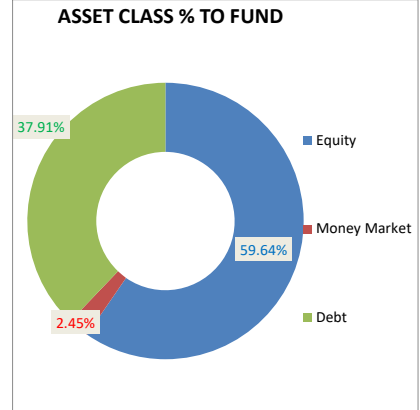
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.31%
6 Months	5.37%	3.35%
1 Year	3.05%	0.78%
2 Years	11.86%	12.37%
3 Years	11.68%	12.48%
Since Inception	N.A.	8.22%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
BAJAJ AUTO LTD	4.68
MARUTI SUZUKI INDIA LIMITED	4.56
H D F C BANK LTD.	4.45
Infosys Ltd	4.27
LARSEN & TOUBRO LTD.	3.80
RELIANCE INDUSTRIES LTD.	2.84
MAHINDRA & MAHINDRA LTD.	2.52
HAVELLS LTD	2.36
TATA POWER CO. LTD.	2.32
HINDALCO INDUSTRIES LTD.	2.04
OTHERS	25.80
Total Equity	59.64

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.17%GUJARAT SDL 24.04.2029	8.36
6.10% GOI 12.07.2031	6.25
8.10% WEST BENGAL SDL 23.03.2026	5.59
8.34% PUNJAB SDL 02.01.2029	5.01
7.38% GOI 20.06.2027	4.86
7.62% WEST BENGAL SDL 29.11.2032	2.50
7.79% KARNATAKA 03.01.2028	1.63
7.09%KARNATAKA SGS 16.10.2035	1.60
8.24% TELANGANA SDL 28.02.2043	0.87
7.48% ODISHA SDL 13.09.2032	0.83
OTHERS	0.41

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	37.91
Money Market	2.45
Grand Total	100.00



Modified Duration : 3.35

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	37.92
AUTO&ANCIL	11.77
BANKS	10.15
COMP-SOFT	9.25
CAPGOODS	6.17
OIL&GAS	4.04
POWER	3.92
MUTUAL FUND	3.82
CEMENT	3.56
METALS&MIN	2.83
OTHERS	6.57
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		17 June 2008
NAV		49.7215

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
3250.70		
Equity	Money Market & Net Current Assets	Debt
2538.22	-77.51	790.00

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

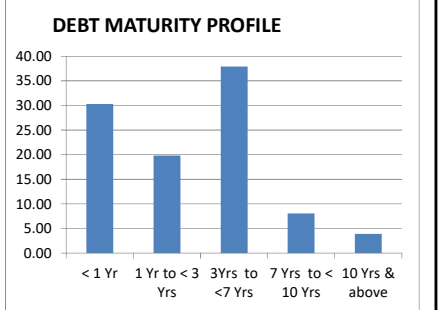
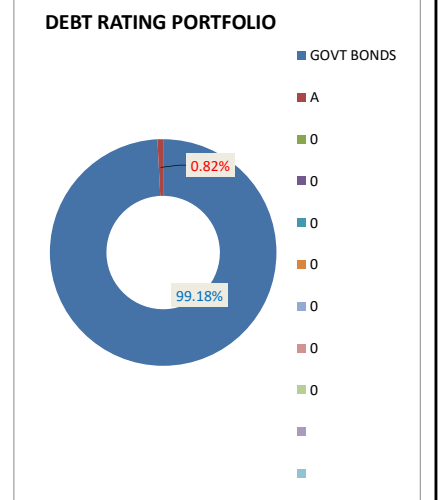
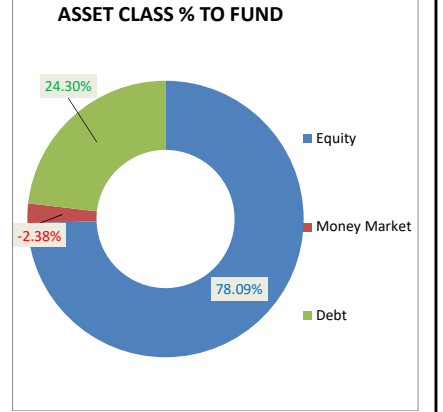
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-1.70%
6 Months	5.62%	6.05%
1 Year	0.33%	1.88%
2 Years	13.44%	13.55%
3 Years	13.38%	14.39%
Since Inception	N.A.	9.81%

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.	6.94
TATA STEEL LTD.	5.93
RELIANCE INDUSTRIES LTD.	5.48
I T C LTD.	4.69
H D F C BANK LTD.	4.35
ASIAN PAINTS LTD.	2.58
Infosys Ltd	2.41
ADANI PORTS AND SPECIAL ECONOMIC ZO	2.37
HINDALCO INDUSTRIES LTD.	2.31
HINDUSTAN UNILEVER LTD.	2.26
OTHERS	38.77
Total Equity	78.09

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	2.38
8.33 GOI 09072026	2.21
8.00% GUJARAT 20.04.2026	1.72
8.30% GUJRAT SDL 06.02.2029	1.66
7.53% PUDUCHERRY 22.11.2027	1.24
7.22%UTTARA KHAND 12.07.2027	1.17
8.24% TELANGANA SDL 09.09.2025	1.17
8.15% MAHARASHTRA SDL 16.04.2030	0.98
7.79% KARNATAKA 03.01.2028	0.96
6.54% GOI 17.01.2032	0.78
OTHERS	9.83

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.16
Shree Renuka sugars	0.04
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	24.30
Money Market	-2.38
Grand Total	100.00



Modified Duration : 2.60

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	24.10
BANKS	11.51
FMCG	10.01
METALS&MIN	9.59
CAPGOODS	8.88
COMP-SOFT	5.78
OIL&GAS	5.68
MISC	5.26
PHARMA	3.69
POWER	3.41
OTHERS	12.09
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Bond
ULIF001220508LICMY1+BND512

AS ON 31-07-2025	
Inception Date	22 May 2008
NAV	43.7645

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
6.53			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.36	6.17	

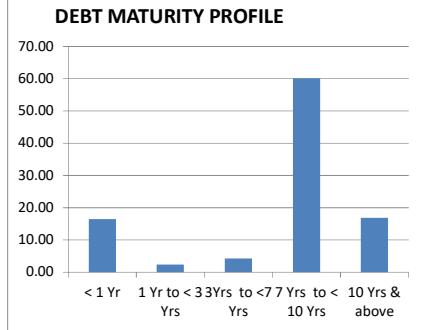
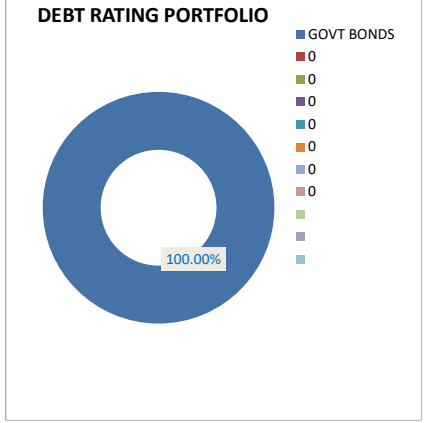
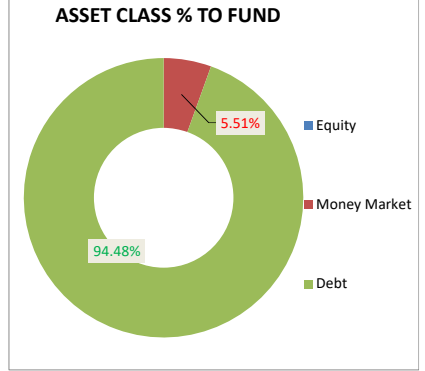
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.70%
6 Months	4.62%	5.15%
1 Year	8.65%	9.62%
2 Years	8.11%	8.68%
3 Years	7.68%	8.36%
Since Inception	N.A.	8.96%

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

TOP 10 HOLDINGS		
DEBT PORTFOLIO		% to AUM
GOVT. SECURITIES		
7.62% WEST BENGAL SDL 29.11.2032		20.28
7.26% GOI 22.08.2032		16.93
7.18% GOI 24.07.2037		15.97
8.10% WEST BENGAL SDL 23.03.2026		15.53
6.64% GOI 16.06.2035		11.63
7.34% WEST BENGAL SDL 03.07.2034		7.94
7.60% PUNJAB SDL 04.06.2029		4.00
7.79% KARNATAKA 03.01.2028		1.59
7.18% JAMMU&KASHMIR 28.09.2026		0.62
OTHERS		0.00
CORPORATE BONDS		% to AUM
OTHERS		0.00
FIXED Deposit		0.00
Total Debt		94.49
Money Market		5.51
Grand Total		100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	94.31
MUTUAL FUND	3.83
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	1.86
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		22 May 2008
NAV		57.0563

Objective of the Fund:	
Steady Income	

AUM (Amount in Crore)		
6.46		
Equity	Money Market & Net Current Assets	Debt
3.16	0.13	3.17

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

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

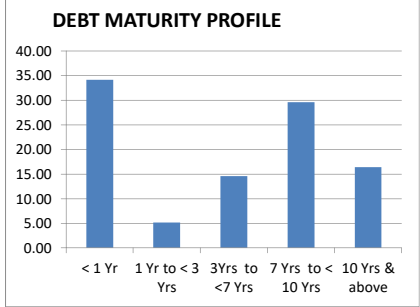
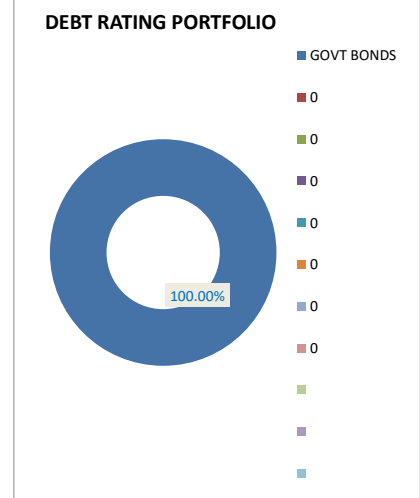
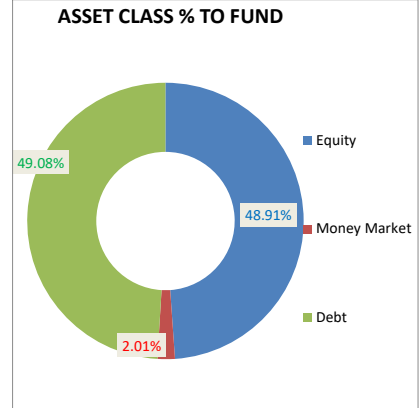
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-0.77%
6 Months	5.40%	2.77%
1 Year	3.50%	1.82%
2 Years	11.77%	10.85%
3 Years	11.54%	11.27%
Since Inception	N.A.	10.65%

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	
MAHINDRA & MAHINDRA LTD.	3.96
LARSEN & TOUBRO LTD.	3.94
HINDUSTAN UNILEVER LTD.	3.90
STATE BANK OF INDIA	3.70
H D F C BANK LTD.	3.67
RELIANCE INDUSTRIES LTD.	3.32
Infosys Ltd	3.14
MARUTI SUZUKI INDIA LIMITED	2.93
TATA CONSULTANCY SERVICES LTD.	2.55
I T C LTD.	2.23
OTHERS	15.57
Total Equity	48.91

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.10% WEST BENGAL SDL 23.03.2026	15.66
7.26% GOI 06.02.2033	8.12
7.18% GOI 24.07.2037	8.07
7.20% TAMILNADU SDL 27.11.2031	7.18
7.34% WEST BENGAL SDL 03.07.2034	6.42
7.22% GOA 12.07.2027	1.90
7.69% WEST BENGAL SDL 27/07/2026	1.10
7.58% RAJASTHAN SDL 09.08.2026	0.63
OTHERS	0.00

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	49.08
Money Market	2.01
Grand Total	100.00



Modified Duration : **4.12**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	48.73
AUTO&ANCIL	9.75
FMCG	8.82
BANKS	8.51
COMP-SOFT	6.81
CAPGOODS	3.87
OIL&GAS	3.25
MUTUAL FUND	2.17
CEMENT	1.86
PHARMA	1.55
OTHERS	4.68
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	22 May 2008
NAV	55.7912

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
6.74		
Equity	Money Market & Net Current Assets	Debt
4.54	-0.06	2.26

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

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

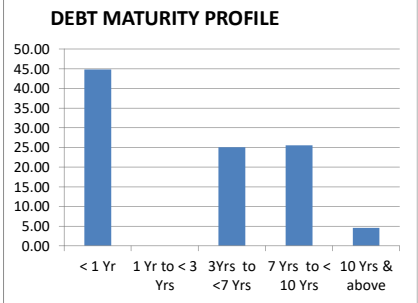
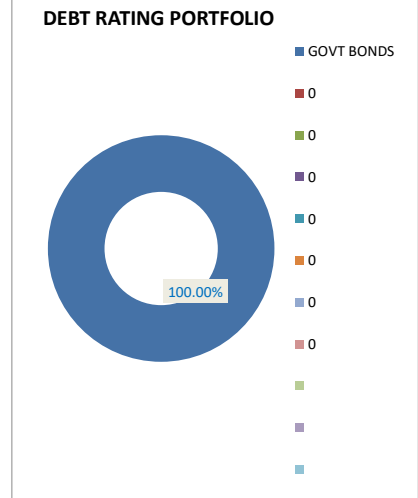
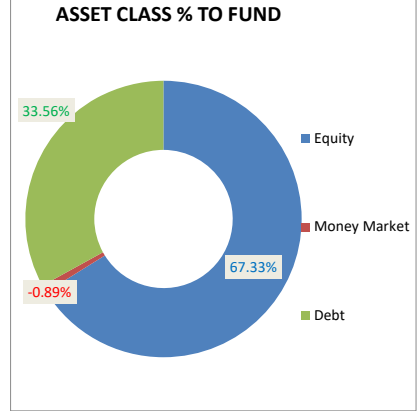
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.34%
6 Months	5.37%	5.16%
1 Year	3.05%	3.66%
2 Years	11.86%	11.82%
3 Years	11.68%	12.13%
Since Inception	N.A.	10.51%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	5.91
RELIANCE INDUSTRIES LTD.	5.15
LARSEN & TOUBRO LTD.	4.31
ASIAN PAINTS LTD.	3.97
DR. REDDY'S LABORATORIES LTD.	3.77
HINDUSTAN UNILEVER LTD.	3.74
KOTAK MAHINDRA BANK LTD.	3.37
NESTLE INDIA LTD.	3.33
ICICI BANK LTD.	3.30
H D F C BANK LTD.	2.99
OTHERS	27.49
Total Equity	67.33

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	15.03
7.48% ODISHA SDL 13.09.2032	8.57
7.20% TAMILNADU SDL 27.11.2031	8.41
7.18% GOI 24.07.2037	1.55
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	33.56
Money Market	-0.89
Grand Total	100.00



Modified Duration : 3.26

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	33.52
BANKS	15.87
FMCG	9.79
OIL&GAS	7.56
AUTO&ANCIL	4.75
CAPGOODS	4.30
COMP-SOFT	4.30
FERTI	4.15
PHARMA	3.71
FINANCE	3.26
OTHERS	8.79
TOTAL	100.00



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

	AS ON 31-07-2025
Inception Date	22 May 2008
NAV	59.8824

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
410.96		
Equity	Money Market & Net Current Assets	Debt
316.14	2.77	92.06

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

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

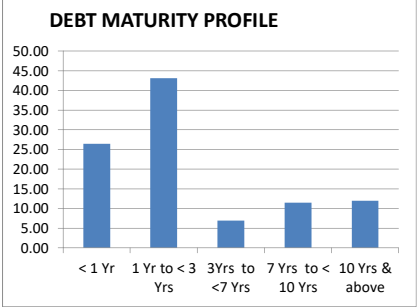
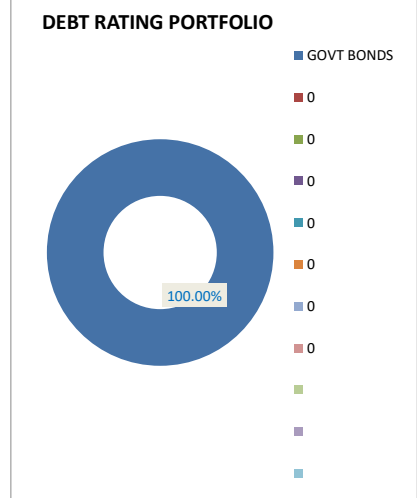
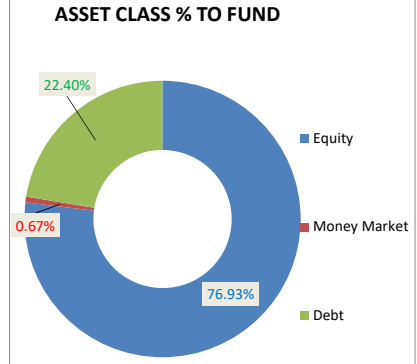
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-1.16%
6 Months	5.62%	4.72%
1 Year	0.33%	2.11%
2 Years	13.44%	15.20%
3 Years	13.38%	15.48%
Since Inception	N.A.	10.96%

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	
MARUTI SUZUKI INDIA LIMITED	6.90
H D F C BANK LTD.	5.23
MAHINDRA & MAHINDRA LTD.	5.07
GRASIM INDUSTRIES LTD.	4.98
ICICI BANK LTD.	4.74
Bajaj Finance Limited	4.29
BAJAJ AUTO LTD	3.90
HINDUSTAN UNILEVER LTD.	3.58
I T C LTD.	3.30
RELIANCE INDUSTRIES LTD.	3.22
OTHERS	31.72
Total Equity	76.93

DEBT PORTFOLIO	
GOVT. SECURITIES	
7.22%UTTARA KHAND 12.07.2027	6.59
8.10% WEST BENGAL SDL 23.03.2026	4.57
7.53% PUDUCHERRY 22.11.2027	2.55
7.12% MH SDL 25-09-2038	2.45
8.00% GUJARAT 20.04.2026	1.36
7.22% RAJASTHAN SDL 26.07.2032	1.26
6.80% ANDHRA PRADESH SGS 02072035	1.21
7.26% GOI 22.08.2032	0.82
7.48% ODISHA SDL 13.09.2032	0.54
7.18% JAMMU&KASHMIR 28.09.2026	0.49
OTHERS	0.56

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.40
Money Market	0.67
Grand Total	100.00



Modified Duration : 3.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.40
AUTO&ANCIL	16.48
BANKS	15.51
FMCG	8.97
FINANCE	6.27
COMP-SOFT	6.19
CEMENT	4.98
OIL&GAS	4.10
METALS&MIN	3.70
PHARMA	3.39
OTHERS	8.01
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	01 November 2008
NAV	34.6767

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
12.41		
Equity	Money Market & Net Current Assets	Debt
0.00	1.09	11.32

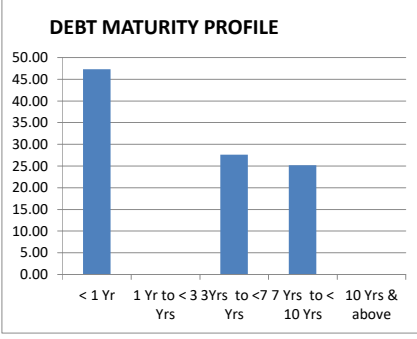
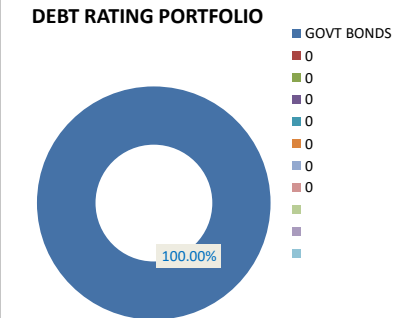
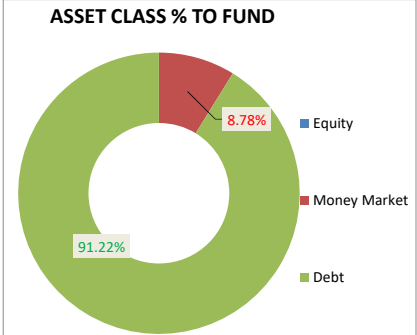
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.62%
6 Months	4.62%	4.53%
1 Year	8.65%	8.62%
2 Years	8.11%	8.18%
3 Years	7.68%	7.98%
Since Inception	N.A.	7.70%

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	
GOVT.SECURITIES	
8.17% BIHAR SDL 23.09.2025	13.73
7.27%GOI08.04.2026	13.03
7.48% ODISHA SDL 13.09.2032	12.70
8.73% KARNATAKA SDL 24.10.2033	9.01
8.34% PUNJAB SDL 02.01.2029	8.56
7.69% WEST BENGAL SDL 27/07/2026	8.20
8.10% WEST BENGAL SDL 23.03.2026	8.17
8.45% PUNJAB SDL 06.03.2031	6.56
7.22% RAJASTHAN SDL 26.07.2032	4.59
7.14% KARNATAKA SDL 24.12.2029	2.91
OTHERS	3.76
CORPORATE BONDS	
OTHERS	
FIXED Deposit	0.00
Total Debt	91.22
Money Market	8.78
Grand Total	100.00



Modified Duration :	2.75
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	91.20
MUTUAL FUND	6.93
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	1.87
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Child Fortune Plus - Secured
ULIF002011108LICCHF+SEC512

AS ON	31-07-2025
Inception Date	01 November 2008
NAV	53.8047

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
15.19			
Equity	Money Market & Net Current Assets	Debt	
6.86	0.51	7.82	

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

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

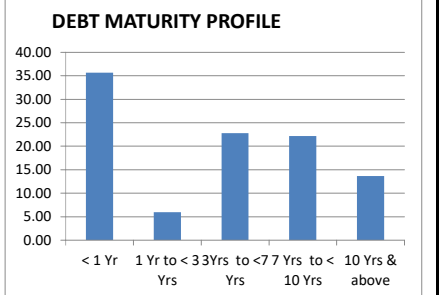
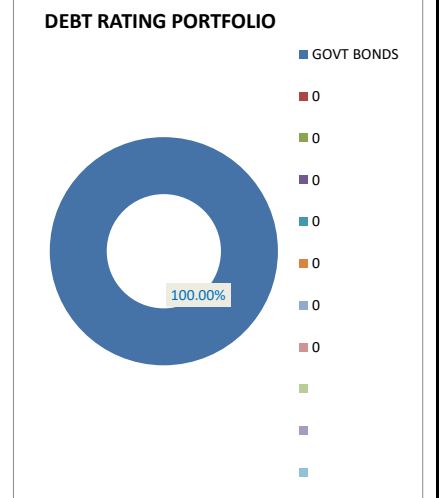
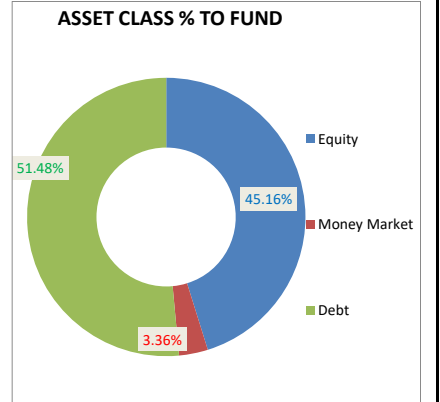
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-0.81%
6 Months	5.40%	3.89%
1 Year	3.50%	1.64%
2 Years	11.77%	9.28%
3 Years	11.54%	10.46%
Since Inception	N.A.	10.56%

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.	3.68
HINDUSTAN UNILEVER LTD.	3.37
LARSEN & TOUBRO LTD.	2.93
H D F C BANK LTD.	2.92
TITAN COMPANY LTD.	2.92
TATA STEEL LTD.	2.83
STATE BANK OF INDIA	2.62
RELIANCE INDUSTRIES LTD.	2.56
PIDILITE INDUSTRIES LTD.	2.51
KOTAK MAHINDRA BANK LTD.	1.95
OTHERS	16.87
Total Equity	45.16

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	9.99
8.10% WEST BENGAL SDL 23.03.2026	8.35
7.41% GOI 19.12.2036	7.00
6.64% GOI 16.06.2035	5.00
8.25% ANDHRA PRADESH SDL 16.01.2034	3.60
8.15% MAHARASHTRA SDL 16.04.2030	3.50
7.62% WEST BENGAL SDL 29.11.2032	2.09
7.22% RAJASTHAN SDL 26.07.2032	2.05
7.20% TAMILNADU SDL 27.11.2031	2.04
8.30% GUJRAT SDL 06.02.2029	1.40
OTHERS	6.46

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	51.48
Money Market	3.36
Grand Total	100.00



Modified Duration : 3.73

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.47
BANKS	9.28
METALS&MIN	6.45
FMCG	5.60
FERTI	4.34
PHARMA	3.69
CAPGOODS	2.90
COMP-SOFT	2.90
MISC	2.90
MUTUAL FUND	2.83
OTHERS	7.64
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	01 November 2008
NAV	49.1781

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
13.19			
Equity	Money Market & Net Current Assets	Debt	
6.77	0.51	5.90	

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

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

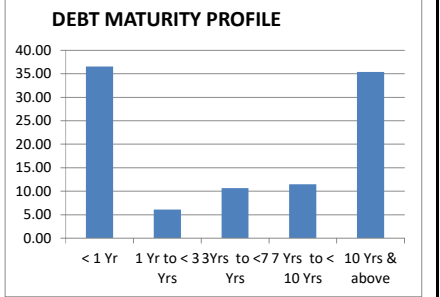
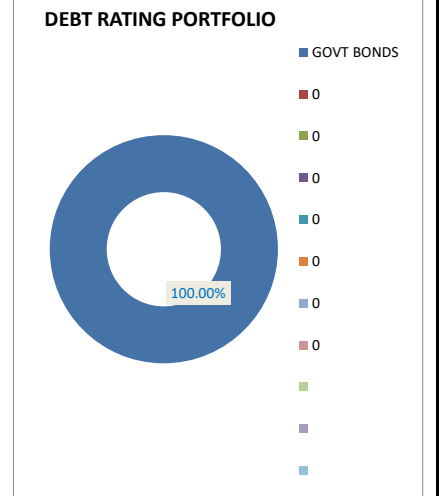
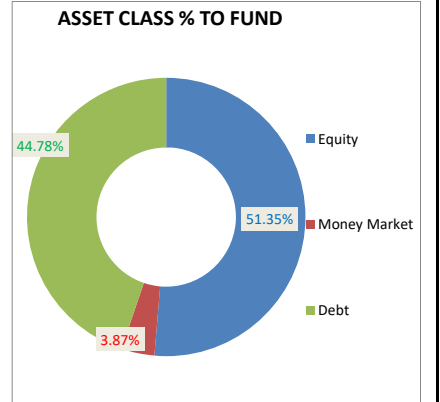
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.11%
6 Months	5.37%	4.87%
1 Year	3.05%	1.37%
2 Years	11.86%	9.98%
3 Years	11.68%	11.15%
Since Inception	N.A.	9.97%

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.	4.01
HINDUSTAN UNILEVER LTD.	3.82
TATA STEEL LTD.	3.59
HINDALCO INDUSTRIES LTD.	3.47
ICICI BANK LTD.	3.37
STATE BANK OF INDIA	3.02
LARSEN & TOUBRO LTD.	2.95
PIDILITE INDUSTRIES LTD.	2.94
ASIAN PAINTS LTD.	2.78
H D F C BANK LTD.	2.45
OTHERS	18.95
Total Equity	51.35

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% GOI 24.07.2037	15.85
7.27%GOI08.04.2026	8.43
8.10% WEST BENGAL SDL 23.03.2026	7.69
7.62% WEST BENGAL SDL 29.11.2032	2.41
7.22% RAJASTHAN SDL 26.07.2032	2.36
6.64% GOI 16.06.2035	1.92
8.30% GUJRAT SDL 06.02.2029	1.61
7.40% MADHYA PRADESH 09.11.2026	1.54
7.22%UTTARA KHAND 12.07.2027	1.16
7.48% ODISHA SDL 13.09.2032	0.80
OTHERS	1.01

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	44.78
Money Market	3.87
Grand Total	100.00



Modified Duration : 4.34

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	44.67
BANKS	10.31
METALS&MIN	8.34
FMCG	6.82
FERTI	6.07
OIL&GAS	5.00
COMP-SOFT	3.87
CAPGOODS	3.56
MUTUAL FUND	3.34
AUTO&ANCIL	2.05
OTHERS	5.97
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Child Fortune Plus - Growth
ULIF004011108LICCHF+GRW512

AS ON	31-07-2025
Inception Date	01 November 2008
NAV	70.7043

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
423.38			
Equity	Money Market & Net Current Assets	Debt	
289.96	28.78	104.64	

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

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

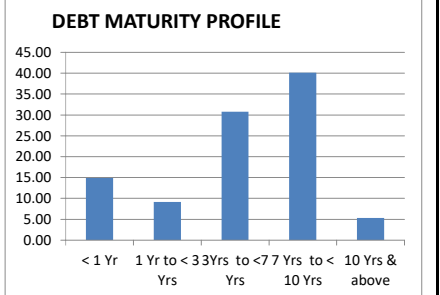
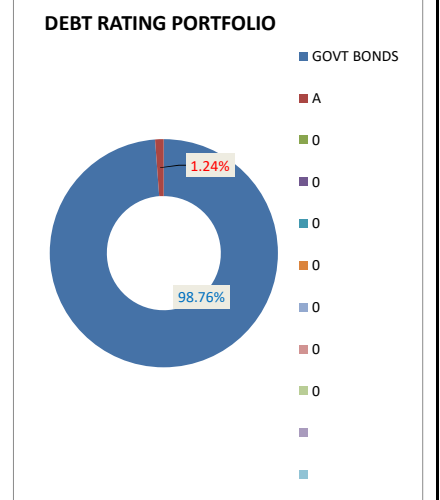
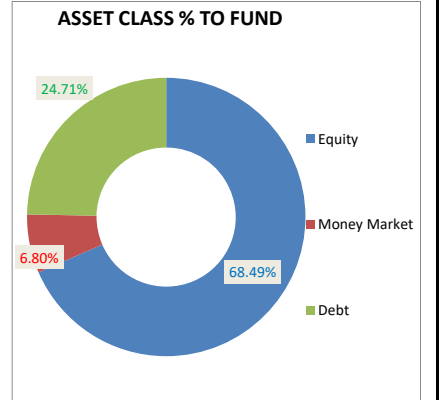
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-2.35%
6 Months	5.62%	4.31%
1 Year	0.33%	1.23%
2 Years	13.44%	13.86%
3 Years	13.38%	14.29%
Since Inception	N.A.	12.38%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	5.96
RELIANCE INDUSTRIES LTD.	5.67
LARSEN & TOUBRO LTD.	4.61
HINDALCO INDUSTRIES LTD.	4.40
H D F C BANK LTD.	3.81
TITAN COMPANY LTD.	2.93
IDBI BANK LTD.	2.76
TATA CONSULTANCY SERVICES LTD.	2.40
KOTAK MAHINDRA BANK LTD.	2.34
I T C LTD.	1.85
OTHERS	31.76
Total Equity	68.49

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 06.02.2033	2.72
7.18% GOI 14.08.2033	2.47
7.22% RAJASTHAN SDL 26.07.2032	2.45
6.64% GOI 16.06.2035	1.79
8.17% BIHAR SDL 23.09.2025	1.66
7.27%GOI08.04.2026	1.46
6.54% GOI 17.01.2032	1.32
8.24% TELANGANA SDL 28.02.2043	1.30
7.26% GOI 22.08.2032	1.24
7.10% GOI 18.04.2029	1.22
OTHERS	6.77

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.25
Shree Renuka sugars	0.06
OTHERS	0.00
Total Debt	24.71
FIXED Deposit	0.00
Money Market	6.80
Grand Total	100.00



Modified Duration : 4.35

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	24.41
BANKS	13.72
AUTO&ANCIL	8.10
OIL&GAS	7.96
METALS&MIN	7.44
FMCG	6.43
COMP-SOFT	6.37
MUTUAL FUND	6.37
CAPGOODS	5.65
MISC	3.05
OTHERS	10.50
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	02 March 2020
NAV	13.2980

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
915.49		
Equity	Money Market & Net Current Assets	Debt
0.00	22.66	892.83

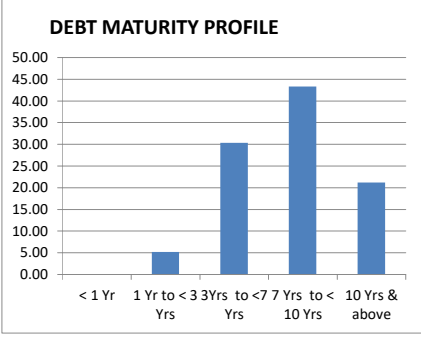
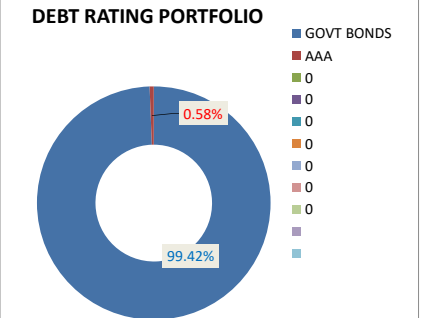
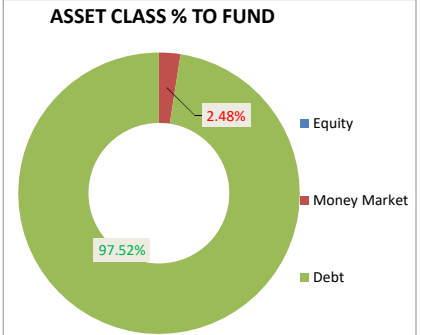
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.10%	0.50%
6 Months	3.50%	4.66%
1 Year	7.04%	8.74%
2 Years	6.71%	8.04%
3 Years	6.67%	7.86%
Since Inception	4.71%	5.40%

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	8.49
6.22% GOI 16.03.2035	8.36
6.64% GOI 16.06.2035	7.85
7.18% GOI 24.07.2037	5.34
7.62% WEST BENGAL SDL 29.11.2032	5.23
6.67% GOI 15.12.2035	4.99
7.20% TAMILNADU SDL 27.11.2031	4.45
6.10% GOI 12.07.2031	4.34
7.22% RAJASTHAN SDL 26.07.2032	3.39
6.84% MAHARASHTRA SDL 12.05.2032	2.77
OTHERS	41.74
CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.56
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	97.52
Money Market	2.48
Grand Total	100.00



Modified Duration : 5.85

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	96.96
MUTUAL FUND	1.23
FINANCE	0.56
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	1.25
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	02 March 2020
NAV	16.3213

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)			
807.57			
Equity	Money Market & Net Current Assets	Debt	
418.61	14.26	374.70	

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

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

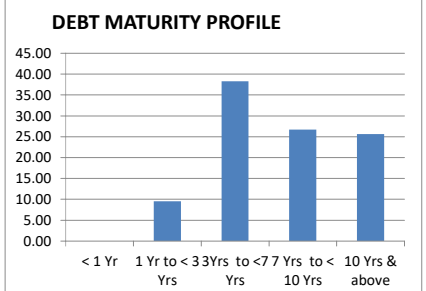
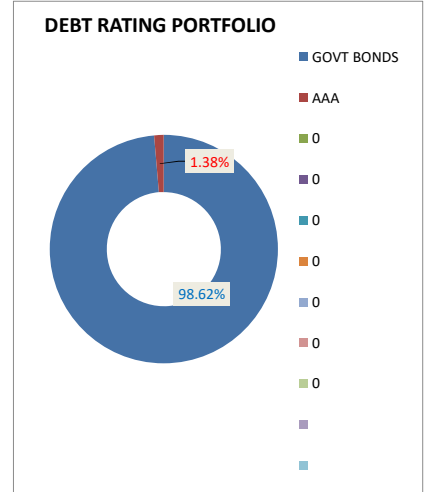
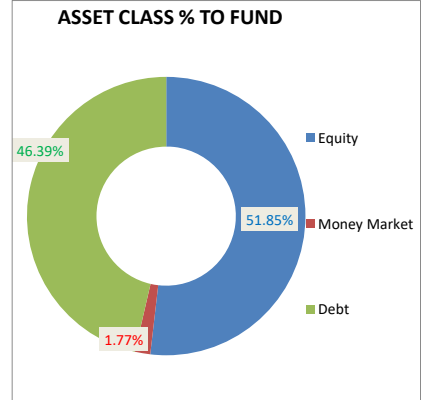
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.86%	-1.00%
6 Months	3.96%	4.13%
1 Year	4.08%	3.39%
2 Years	8.47%	9.39%
3 Years	8.54%	9.44%
Since Inception	8.16%	9.47%

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		
RELIANCE INDUSTRIES LTD.		% to AUM
		4.01
MARUTI SUZUKI INDIA LIMITED		3.42
H D F C BANK LTD.		2.90
HINDUSTAN UNILEVER LTD.		2.89
ASIAN PAINTS LTD.		2.85
ICICI BANK LTD.		2.47
KOTAK MAHINDRA BANK LTD.		2.39
Infosys Ltd		2.25
Bajaj Finance Limited		2.11
LARSEN & TOUBRO LTD.		1.87
OTHERS		24.69
Total Equity		51.85

DEBT PORTFOLIO		
GOVT.SECURITIES		
7.10% GOI 18.04.2029		8.32
6.67% GOI 15.12.2035		5.03
6.10% GOI 12.07.2031		4.92
7.18% GOI 24.07.2037		3.75
6.64% GOI 16.06.2035		3.64
7.26% GOI 22.08.2032		2.61
7.06% GOI 10.04.2028		2.55
7.62% WEST BENGAL SDL 29.11.2032		1.66
6.22% GOI 16.03.2035		1.58
7.20% TAMILNADU SDL 27.11.2031		1.57
OTHERS		10.12

CORPORATE BONDS		
0% ADITYA BIRLA HOUSING FINANCE LTD		% to AUM
MCD SEP 14 FY20224		0.64
OTHERS		0.00
FIXED Deposit		0.00
Total Debt		46.39
Money Market		1.77
Grand Total		100.00



Modified Duration : 5.42

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	45.76
BANKS	11.04
FMCG	7.52
COMP-SOFT	5.61
AUTO&ANCIL	5.51
FINANCE	4.98
OIL&GAS	4.19
FERTI	3.92
CAPGOODS	2.86
TELECOM	1.67
OTHERS	6.94
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	02 March 2020
NAV	18.3382

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)			
2537.34			
Equity	Money Market & Net Current Assets	Debt	
1693.77	37.41	806.16	

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

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

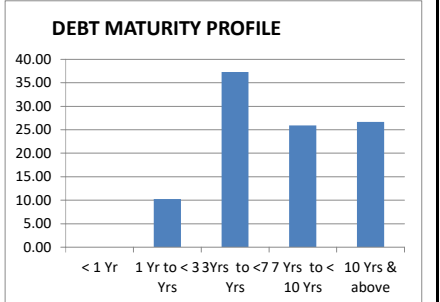
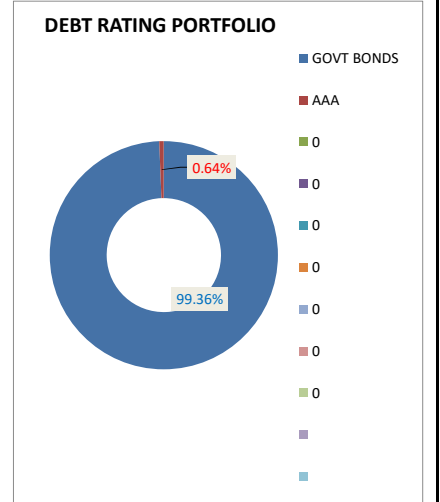
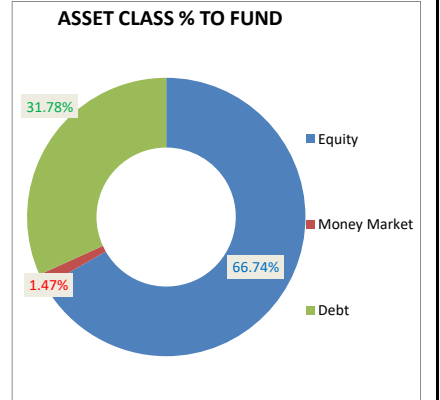
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.34%	-1.44%
6 Months	4.15%	3.92%
1 Year	2.53%	2.24%
2 Years	9.26%	10.56%
3 Years	9.41%	10.33%
Since Inception	9.81%	11.85%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	4.48
HINDUSTAN UNILEVER LTD.	3.88
RELIANCE INDUSTRIES LTD.	3.58
H D F C BANK LTD.	3.47
Infosys Ltd	3.43
Bajaj Finance Limited	3.12
ICICI BANK LTD.	2.78
ASIAN PAINTS LTD.	2.68
BRITANNIA INDUSTRIES LTD.	2.47
KOTAK MAHINDRA BANK LTD.	2.13
OTHERS	34.72
Total Equity	66.74

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	6.12
7.18% GOI 24.07.2037	2.57
7.20% TAMILNADU SDL 27.11.2031	2.42
6.10% GOI 12.07.2031	2.35
6.67% GOI 15.12.2035	2.20
6.64% GOI 16.06.2035	2.16
7.26% GOI 22.08.2032	1.66
7.38% GOI 20.06.2027	1.22
7.06% GOI 10.04.2028	1.22
6.63% TAMILNADU SDL 23.12.2035	0.89
OTHERS	8.77

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.20
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	31.78
Money Market	1.47
Grand Total	100.00



Modified Duration : 5.36

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	31.57
BANKS	12.25
FMCG	10.73
COMP-SOFT	8.78
AUTO&ANCIL	7.79
FERTI	6.69
FINANCE	5.61
OIL&GAS	3.95
PHARMA	2.28
TELECOM	1.84
OTHERS	8.51
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	02 March 2020
NAV	21.3107

Objective of the Fund:
High Risk

AUM (Amount in Crore)			
22617.18			
Equity	Money Market & Net Current Assets	Debt	
17050.11	438.19	5128.88	

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

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

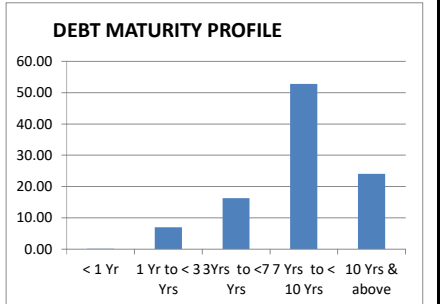
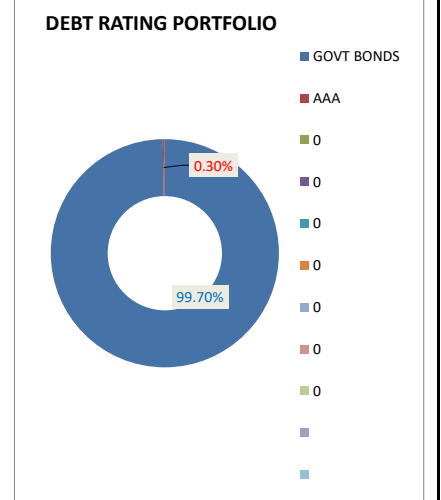
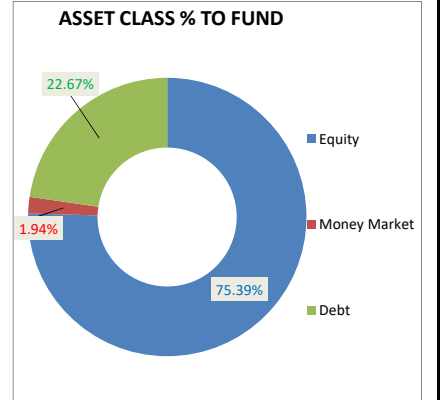
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.66%	-2.20%
6 Months	4.27%	3.11%
1 Year	1.50%	1.13%
2 Years	9.76%	11.04%
3 Years	9.97%	10.79%
Since Inception	10.87%	14.99%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	5.12
Bajaj Finance Limited	4.51
RELIANCE INDUSTRIES LTD.	4.05
LARSEN & TOUBRO LTD.	3.34
ASIAN PAINTS LTD.	3.18
HINDUSTAN UNILEVER LTD.	2.91
Infosys Ltd	2.82
TATA CONSULTANCY SERVICES LTD.	2.71
NESTLE INDIA LTD.	2.62
HERO MOTOCORP LTD.	2.29
OTHERS	41.84
Total Equity	75.39

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	1.78
6.33% GOI 05052035	1.54
6.22% GOI 16.03.2035	0.96
7.18% GOI 24.07.2037	0.72
6.67% GOI 15.12.2035	0.70
6.64% GOI 16.06.2035	0.65
7.18% Tamil Nadu SDL 2027	0.60
6.84% ANDHRA PRADESH SGS 04062039	0.57
7.26% GOI 06.02.2033	0.46
7.26% GOI 22.08.2032	0.46
OTHERS	14.16

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.07
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.67
Money Market	1.94
Grand Total	100.00



Modified Duration : 6.15

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.61
AUTO&ANCIL	11.59
FMCG	10.42
COMP-SOFT	9.81
FINANCE	7.39
BANKS	7.05
CAPGOODS	5.72
CEMENT	4.96
FERTI	4.63
OIL&GAS	4.42
OTHERS	11.40
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Health Plus Fund
ULIF001040208LICHLT+FND512

AS ON	31-07-2025
Inception Date	04 February 2008
NAV	41.2581

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
845.18		
Equity	Money Market & Net Current Assets	Debt
310.70	19.04	515.43

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

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

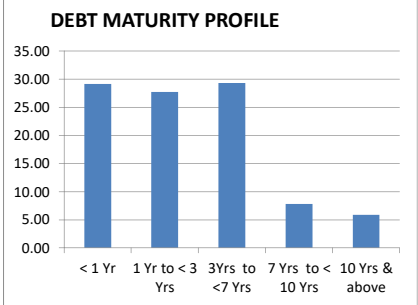
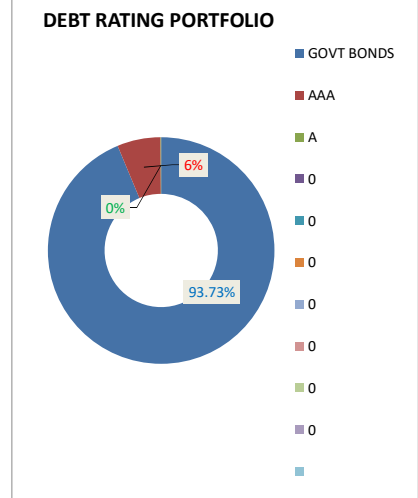
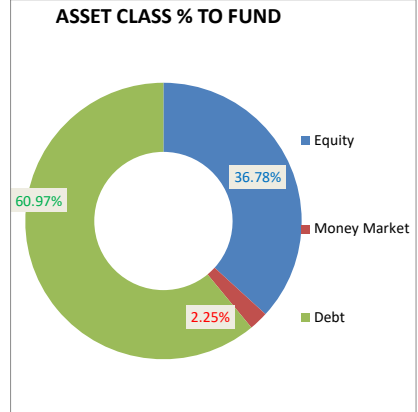
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.03%	-0.73%
6 Months	4.93%	3.98%
1 Year	3.48%	4.57%
2 Years	10.62%	10.69%
3 Years	10.46%	10.40%
Since Inception	N.A.	8.44%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
TATA STEEL LTD.	3.36
STATE BANK OF INDIA	3.30
LARSEN & TOUBRO LTD.	3.23
I T C LTD.	3.17
TATA CONSULTANCY SERVICES LTD.	2.87
H D F C BANK LTD.	2.87
Infosys Ltd	2.68
KOTAK MAHINDRA BANK LTD.	2.11
HINDALCO INDUSTRIES LTD.	1.66
HINDUSTAN UNILEVER LTD.	1.34
OTHERS	10.19
Total Equity	36.78

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	9.80
7.18% MAHARASHTRA 28.06.2032	5.56
8.10% WEST BENGAL SDL 23.03.2026	4.80
8.00% GUJARAT 20.04.2026	4.39
7.14% KARNATAKA SDL 24.12.2029	3.66
7.62%GOI15.09.2039	3.20
7.69% WEST BENGAL SDL 27/07/2026	2.46
6.54% GOI 17.01.2032	2.40
8% RAJASTHAN SDL 25-05-2026	2.17
7.10% GOI 18.04.2029	1.86
OTHERS	16.85

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	3.17
8.20% LICHFL NOV 2025 NDCs	0.59
Shree Renuka Sugars Limited NCD 2021	0.06
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	60.97
Money Market	2.25
Grand Total	100.00



Modified Duration : 2.80

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.16
BANKS	9.08
COMP-SOFT	8.16
METALS&MIN	5.22
FMCG	4.50
FINANCE	4.40
CAPGOODS	3.24
AUTO&ANCIL	1.77
CEMENT	1.67
MUTUAL FUND	1.18
OTHERS	3.62
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	29 April 2009
NAV	36.7716

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
807.17		
Equity	Money Market & Net Current Assets	Debt
348.92	13.37	444.88

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

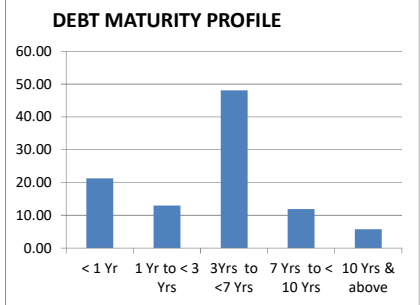
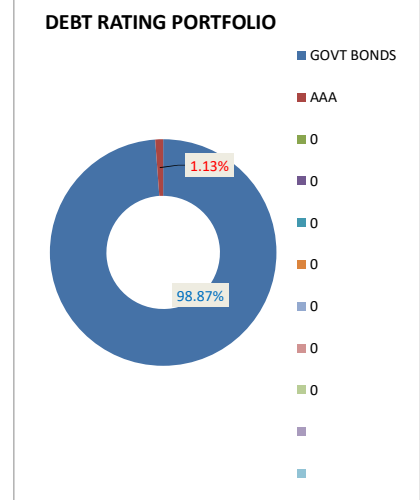
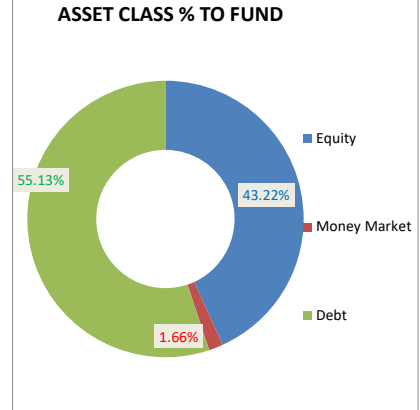
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.03%	-0.82%
6 Months	4.93%	3.56%
1 Year	3.48%	2.27%
2 Years	10.62%	10.41%
3 Years	10.46%	10.39%
Since Inception	N.A.	8.33%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	3.76
LARSEN & TOUBRO LTD.	2.25
RELIANCE INDUSTRIES LTD.	2.15
HINDUSTAN UNILEVER LTD.	2.09
Infosys Ltd	2.08
STATE BANK OF INDIA	1.87
ASIAN PAINTS LTD.	1.60
BAJAJ AUTO LTD	1.59
I T C LTD.	1.48
TATA CONSULTANCY SERVICES LTD.	1.32
OTHERS	23.03
Total Equity	43.22

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.14% KARNATAKA SDL 24.12.2029	6.44
7.18% MAHARASHTRA 28.06.2032	6.40
8.24% 2027-FEB-15 GOVT OF INDIA	3.47
8.74% UTTARAKHAND SDL 12.09.2028	2.66
8.02% TELANGANA 25.05.2026	2.52
8.10% WEST BENGAL SDL 23.03.2026	2.51
8.30% GUJRAT SDL 06.02.2029	2.25
8.34% PUNJAB SDL 02.01.2029	2.11
8.00% GUJARAT 20.04.2026	1.92
6.54% GOI 17.01.2032	1.88
OTHERS	22.35

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	0.62
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	55.13
Money Market	1.66
Grand Total	100.00



Modified Duration : 3.52

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	54.49
AUTO&ANCIL	6.67
FMCG	5.87
BANKS	5.64
COMP-SOFT	5.08
OIL&GAS	3.47
CEMENT	3.20
CAPGOODS	2.70
FINANCE	2.65
FERTI	2.46
OTHERS	7.77
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		19 August 2015
NAV		26.2150

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
67.95		
Equity	Money Market & Net Current Assets	Debt
31.97	3.40	32.58

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

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

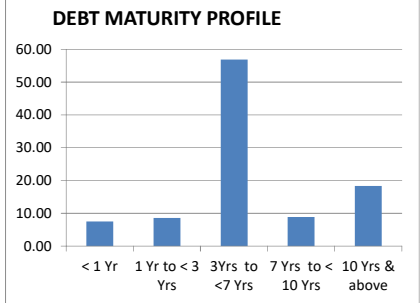
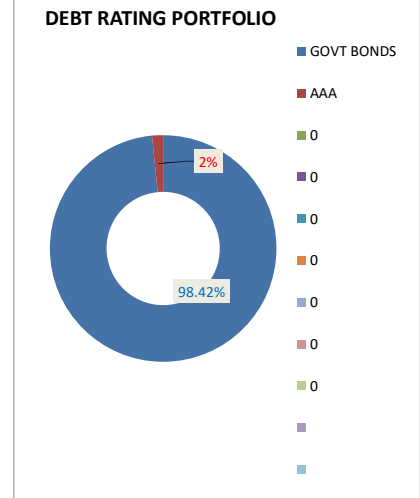
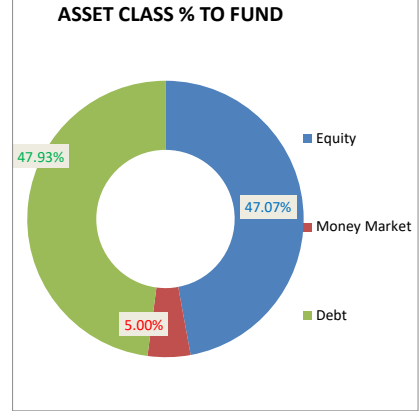
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.42%	-0.99%
6 Months	4.78%	4.02%
1 Year	5.45%	2.14%
2 Years	9.63%	11.75%
3 Years	9.27%	11.64%
Since Inception	8.22%	10.16%

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
TATA STEEL LTD.	3.49
STATE BANK OF INDIA	3.17
Infosys Ltd	2.80
Bajaj Finance Limited	2.59
H D F C BANK LTD.	2.23
TATA CONSULTANCY SERVICES LTD.	2.03
LARSEN & TOUBRO LTD.	1.87
BHARTI AIRTEL LTD.	1.85
ULTRATECH CEMENT LTD.	1.80
TATA POWER CO. LTD.	1.66
OTHERS	23.58
Total Equity	47.07

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.20% TAMILNADU SDL 27.11.2031	14.39
6.54% GOI 17.01.2032	7.46
7.18% GOI 24.07.2037	3.84
8.00% GUJARAT 20.04.2026	2.99
7.26% GOI 14.01.2029	2.37
7.69%GOI 17.06.2043	1.61
7.47% RJ SDL 27032033	1.53
6.64% GOI 16.06.2035	1.49
8.30% GUJRAT SDL 06.02.2029	1.17
8.12% HARYANA SDL 27.03.2036	0.97
OTHERS	9.35

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.76
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	47.93
Money Market	5.00
Grand Total	100.00



Modified Duration : 4.92

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.17
BANKS	8.26
COMP-SOFT	6.05
MUTUAL FUND	4.30
METALS&MIN	4.24
FINANCE	3.84
FMCG	3.61
FERTI	3.47
AUTO&ANCIL	3.22
OIL&GAS	3.15
OTHERS	12.69
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		19 August 2015
NAV		27.6110

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
151.99		
Equity	Money Market & Net Current Assets	Debt
89.06	8.39	54.54

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

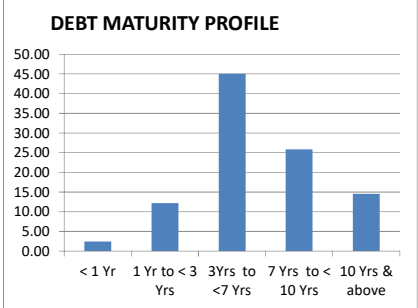
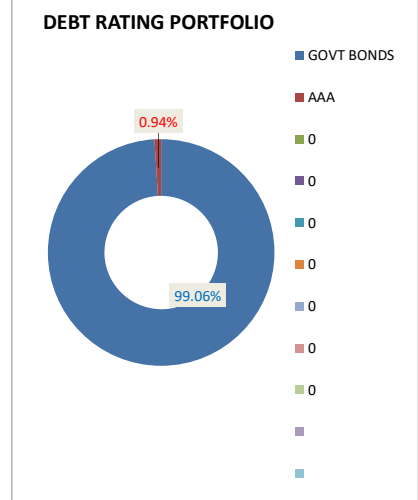
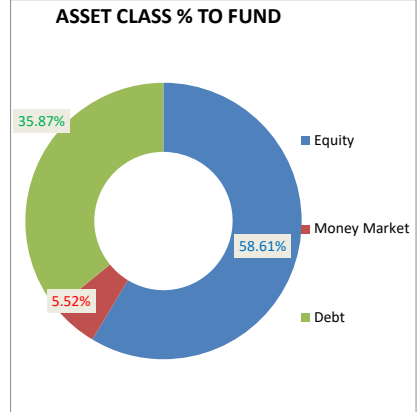
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.10%	-1.12%
6 Months	5.06%	4.97%
1 Year	3.23%	1.63%
2 Years	10.86%	13.19%
3 Years	10.66%	13.06%
Since Inception	9.10%	10.74%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
TATA STEEL LTD.	5.30
STATE BANK OF INDIA	3.67
MAHINDRA & MAHINDRA LTD.	2.74
H D F C BANK LTD.	2.66
TATA POWER CO. LTD.	2.60
LARSEN & TOUBRO LTD.	2.55
HINDUSTAN UNILEVER LTD.	2.32
BHARTI AIRTEL LTD.	2.22
Infosys Ltd	1.99
TITAN COMPANY LTD.	1.98
OTHERS	30.58
Total Equity	58.61

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	6.53
7.20% TAMILNADU SDL 27.11.2031	4.07
7.26% GOI 22.08.2032	3.47
7.10% GOI 18.04.2029	1.36
7.29% KARNATAKA SDL 03.03.2036	1.36
7.38% GOI 20.06.2027	1.35
6.64% GOI 16.06.2035	1.33
6.22% GOI 16.03.2035	1.29
7.26% GOI 14.01.2029	1.16
7.42% KA SDL 06032035	1.02
OTHERS	12.59

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.34
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	35.87
Money Market	5.52
Grand Total	100.00



Modified Duration : 4.91

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.55
BANKS	9.59
METALS&MIN	6.32
AUTO&ANCIL	5.78
FMCG	5.30
MUTUAL FUND	4.88
COMP-SOFT	4.61
POWER	4.14
OIL&GAS	3.85
CAPGOODS	3.45
OTHERS	16.53
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		19 August 2015
NAV		28.6410

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
881.54		
Equity	Money Market & Net Current Assets	Debt
655.44	27.43	198.67

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

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

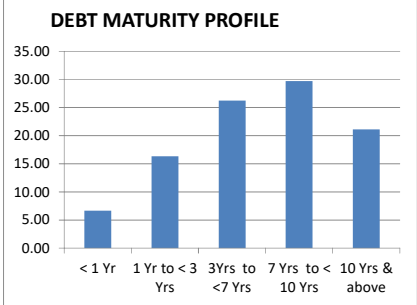
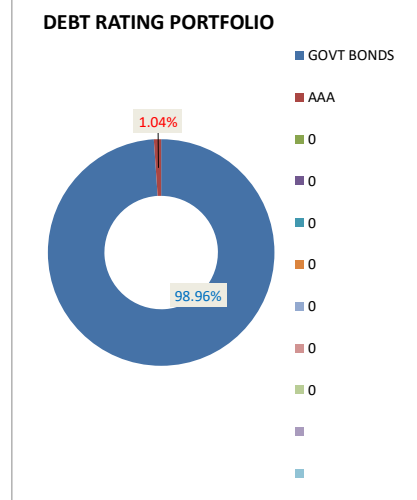
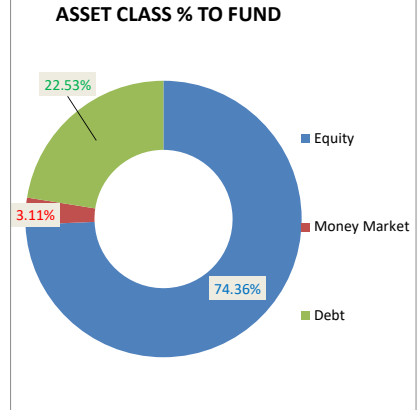
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.93%	-1.57%
6 Months	4.71%	3.97%
1 Year	3.34%	-0.26%
2 Years	9.94%	12.99%
3 Years	9.59%	13.31%
Since Inception	8.31%	11.15%

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.	4.54
Infosys Ltd	4.11
HINDUSTAN UNILEVER LTD.	4.09
STATE BANK OF INDIA	3.80
LARSEN & TOUBRO LTD.	3.55
MARUTI SUZUKI INDIA LIMITED	2.93
ASIAN PAINTS LTD.	2.85
H D F C BANK LTD.	2.66
TATA STEEL LTD.	2.22
HAVELLS LTD	1.55
OTHERS	42.06
Total Equity	74.36

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
6.64% GOI 16.06.2035	1.72
6.10% GOI 12.07.2031	1.69
7.18% GOI 24.07.2037	1.18
7.20% TAMILNADU SDL 27.11.2031	1.17
8.12% HARYANA SDL 27.03.2036	0.87
8.10% WEST BENGAL SDL 23.03.2026	0.81
7.89% HARYANA 15.03.2027	0.76
7.48% ODISHA SDL 13.09.2032	0.63
7.62%GOI15.09.2039	0.61
7.34% TAMILNADU 24072034	0.59
OTHERS	12.27

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.23
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.53
Money Market	3.11
Grand Total	100.00



Modified Duration : 5.06

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.31
BANKS	10.01
FMCG	9.99
OIL&GAS	7.90
AUTO&ANCIL	7.62
COMP-SOFT	7.38
CAPGOODS	5.44
CEMENT	5.25
FERTI	4.68
METALS&MIN	3.53
OTHERS	15.89
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Flexi Plus Debt
ULIF001180912LICFLX+DBT512

AS ON 31-07-2025	
Inception Date	02 January 2013
NAV	26.4608

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
3.10		
Equity	Money Market & Net Current Assets	Debt
0.00	0.14	2.96

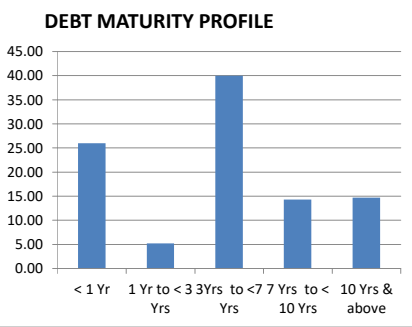
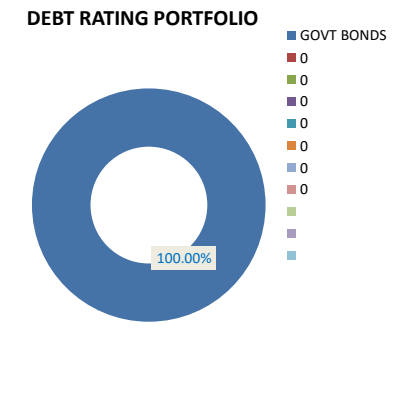
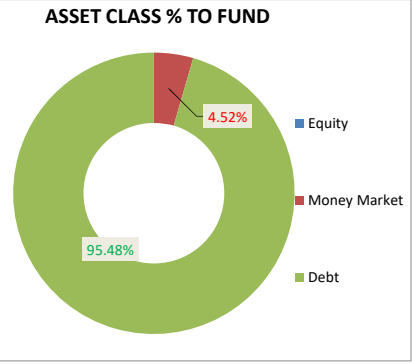
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.83%
6 Months	4.62%	5.01%
1 Year	8.65%	9.62%
2 Years	8.11%	8.82%
3 Years	7.68%	8.49%
Since Inception	N.A.	8.04%

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	
7.22% RAJASTHAN SDL 26.07.2032	25.11
7.62%GOI15.09.2039	13.97
8.10% WEST BENGAL SDL 23.03.2026	10.48
7.48% ODISHA SDL 13.09.2032	10.18
6.10% GOI 12.07.2031	9.62
7.97% WEST BENGAL SDL 14.10.2025	7.46
7.22% GOA 12.07.2027	4.96
8.24% TELANGANA SDL 09.09.2025	3.56
7.88% GS 19-03-2030	3.46
7.62% WEST BENGAL SDL 29.11.2032	3.42
OTHERS	3.27
CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	95.48
Money Market	4.52
Grand Total	100.00



Modified Duration : 4.29

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	95.55
MUTUAL FUND	2.91
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	1.54
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Flexi Plus Mixed
ULIF002180912LICFLX+MIX512

AS ON	31-07-2025
Inception Date	02 January 2013
NAV	29.5172

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
4.34			
Equity	Money Market & Net Current Assets	Debt	
0.92	0.25	3.16	

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

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

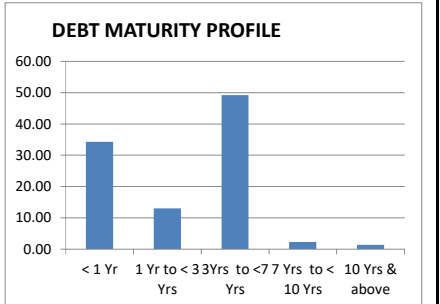
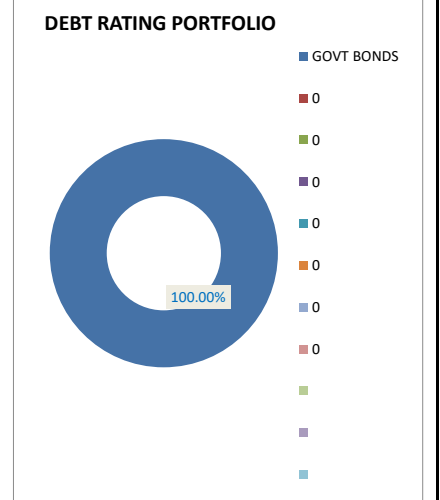
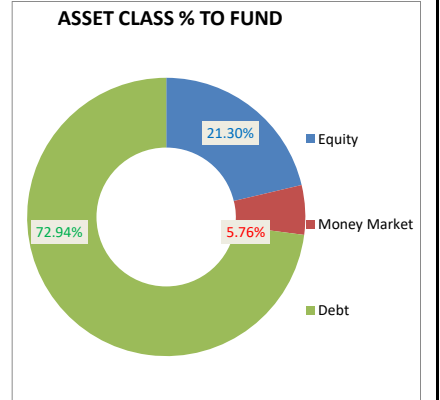
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.22%
6 Months	4.45%	5.01%
1 Year	7.29%	6.89%
2 Years	8.40%	9.84%
3 Years	8.01%	10.28%
Since Inception	N.A.	8.98%

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
HINDUSTAN UNILEVER LTD.	1.83
GRASIM INDUSTRIES LTD.	1.70
STATE BANK OF INDIA	1.47
LARSEN & TOUBRO LTD.	1.47
I T C LTD.	1.42
ULTRATECH CEMENT LTD.	1.41
H D F C BANK LTD.	1.39
Infosys Ltd	1.39
ICICI BANK LTD.	1.37
BAJAJ FINSERV LTD	1.35
OTHERS	6.50
Total Equity	21.30

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	16.32
8.17% GUJARAT SDL 24.04.2029	12.23
8.10% WEST BENGAL SDL 23.03.2026	9.35
8.15% MAHARASHTRA SDL 16.04.2030	4.90
7.40% MADHYA PRADESH 09.11.2026	4.69
7.88% GS 19-03-2030	2.47
8.15% GOI 24112026	2.37
7.22% GOA 12.07.2027	2.36
8.04% SIKKIM 15.06.2026	2.35
8.51% HARYANA 10.02.2026	2.34
OTHERS	13.56

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	72.94
Money Market	5.76
Grand Total	100.00



Modified Duration : 2.74

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	72.35
BANKS	4.61
CEMENT	4.61
MUTUAL FUND	4.15
FMCG	3.92
AUTO&ANCIL	2.07
TELECOM	1.38
CAPGOODS	1.38
FINANCE	1.38
COMP-SOFT	1.38
OTHERS	2.77
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	20 September 2010
NAV	31.4104

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
73.87			
Equity	Money Market & Net Current Assets	Debt	
0.00	3.99	69.88	

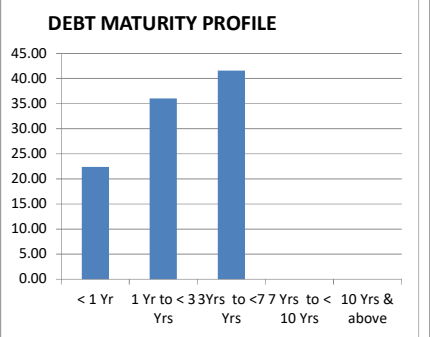
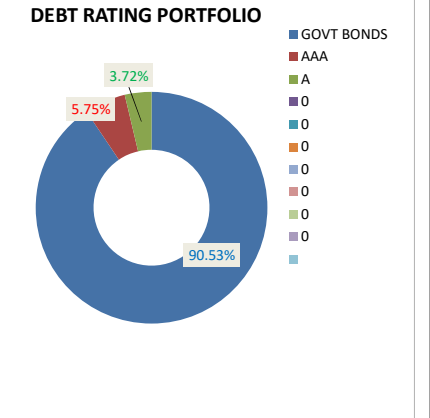
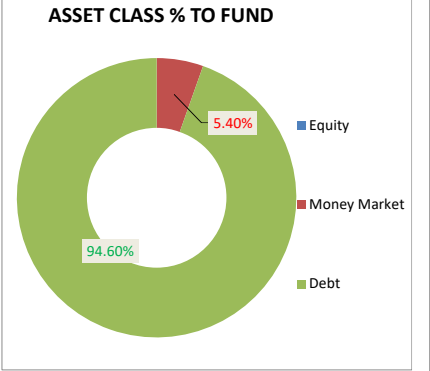
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.47%	0.65%
6 Months	4.62%	4.92%
1 Year	8.65%	9.08%
2 Years	8.11%	8.57%
3 Years	7.68%	8.44%
Since Inception	N.A.	8.00%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT. SECURITIES	
7.98% Uttarpradesh 11.04.2028	24.04
6.10% GOI 12.07.2031	23.30
7.22% RAJASTHAN SDL 26.07.2032	9.54
8.10% WEST BENGAL SDL 23.03.2026	8.24
8.24% TELANGANA SDL 09.09.2025	6.79
7.53% PUDUCHERRY 22.11.2027	3.50
7.14% KARNATAKA SDL 24.12.2029	3.49
8.26% GUJARAT 14.03.2028	3.01
7.22% ARUNACHAL PRADESH 12.07.2027	2.77
7.97% WEST BENGAL SDL 14.10.2025	0.68
OTHERS	0.28
CORPORATE BONDS	
8.20% LICHFL NOV 2025 NDCs	5.44
Shree Renuka Sugars Limited NCD 2021	2.88
Shree Renuka sugars	0.64
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	94.60
Money Market	5.40
Grand Total	100.00



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	85.66
FINANCE	5.66
MUTUAL FUND	3.79
MANUFACTURING	3.51
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL & GAS	0.00
TRANS & SHIP	0.00
FMCG	0.00
OTHERS	1.38
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	20 September 2010
NAV	35.4745

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
24.86		
Equity	Money Market & Net Current Assets	Debt
11.62	0.48	12.76

Asset Allocation	
Equity	15,00% to 55,00%
Debt	45,00% to 85,00%
Money Market	0,00% to 40,00%

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

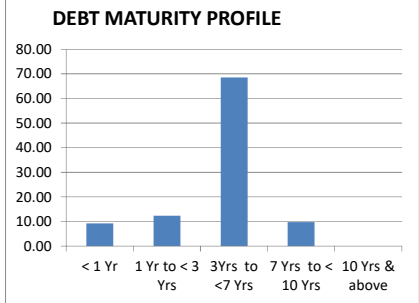
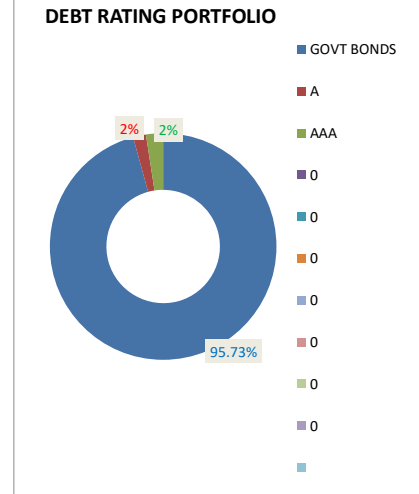
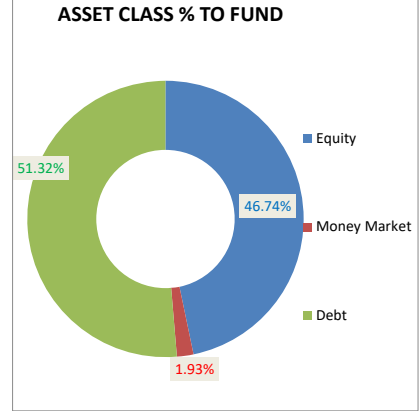
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-1.23%
6 Months	5.40%	3.50%
1 Year	3.50%	4.76%
2 Years	11.77%	13.36%
3 Years	11.54%	12.61%
Since Inception	N.A.	8.89%

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
ULTRATECH CEMENT LTD.	4.38
AXIS BANK LTD.(FORLY.UTI BANK)	4.30
H D F C BANK LTD.	4.06
EICHER MOTORS LTD	3.96
RELIANCE INDUSTRIES LTD.	3.36
WIPRO LTD.	3.13
HINDUSTAN UNILEVER LTD.	3.07
H C L TECHNOLOGIES LTD.	2.95
HERO MOTOCORP LTD.	2.91
LARSEN & TOUBRO LTD.	2.53
OTHERS	12.09
Total Equity	46.74

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.17%GUJARAT SDL 24.04.2029	25.60
6.10% GOI 12.07.2031	4.80
7.10% GOI 18.04.2029	4.17
7.34% TS SDL 19.01.2034	4.17
7.53% PUDUCHERRY 22.11.2027	4.16
8.24% TELANGANA SDL 09.09.2025	4.03
7.71% GUJARAT SGS 08.03.2034	0.75
7.25% ANDHRA PRADESH SDL21.08.2031	0.62
8.57% WEST BENGAL 09.03.2026	0.49
7.99% UTTAR PRADESH 28.10.2025	0.24
OTHERS	0.10

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	1.24
Shree Renuka sugars	0.95
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	51.32
Money Market	1.93
Grand Total	100.00



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	49.11
BANKS	10.86
COMP-SOFT	9.09
AUTO&ANCIL	8.12
CEMENT	5.11
CAPGOODS	3.74
FMCG	3.46
OIL&GAS	3.34
FINANCE	3.34
METALS&MIN	1.01
OTHERS	2.82
TOTAL	100.00



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

	AS ON	31-07-2025
Inception Date		20 September 2010
NAV		36.5683

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
57.07		
Equity	Money Market & Net Current Assets	Debt
32.10	2.56	22.41

Asset Allocation	
Equity	30,00% to 70,00%
Debt	30,00% to 70,00%
Money Market	0,00% to 40,00%

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

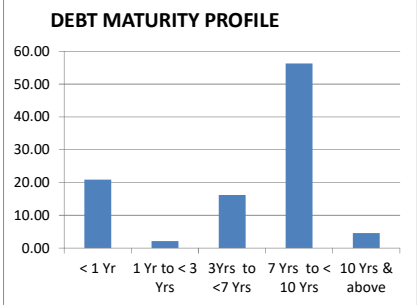
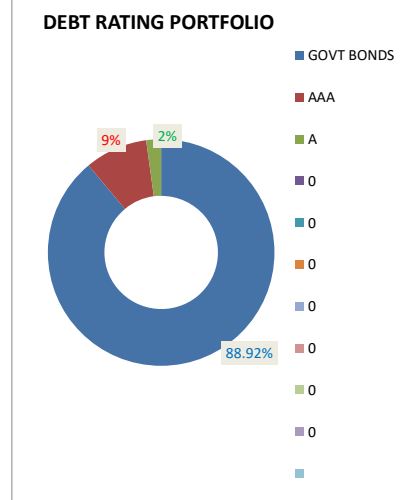
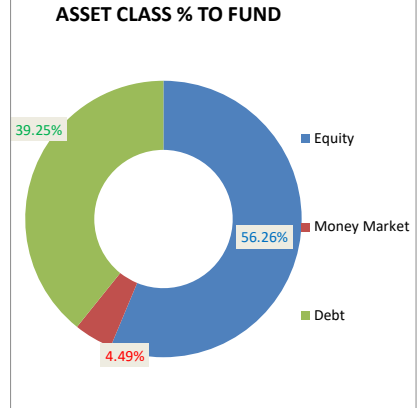
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.60%
6 Months	5.37%	2.64%
1 Year	3.05%	3.20%
2 Years	11.86%	12.72%
3 Years	11.68%	12.74%
Since Inception	N.A.	9.11%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
LARSEN & TOUBRO LTD.	5.13
RELIANCE INDUSTRIES LTD.	4.87
AXIS BANK LTD.(FORLY.UTI BANK)	4.45
MARUTI SUZUKI INDIA LIMITED	3.98
Infosys Ltd	3.61
H D F C BANK LTD.	3.54
KOTAK MAHINDRA BANK LTD.	3.47
HINDUSTAN UNILEVER LTD.	3.18
BAJAJ AUTO LTD	2.81
HERO MOTOCORP LTD.	2.76
OTHERS	18.46
Total Equity	56.26

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 22.08.2032	18.45
7.10% GOI 18.04.2029	6.36
7.97% WEST BENGAL SDL 14.10.2025	4.40
7.48% KERALA SDL 23.08.2032	1.84
7.18% BR SDL 27.11.2034	1.80
7.30% AS SDL 07082039	1.79
8.27% TAMILNADIU SDL 12.8.2025	0.26
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.52
Shree Renuka sugars	0.83
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	39.25
Money Market	4.49
Grand Total	100.00



Modified Duration : **0.02**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	34.91
BANKS	14.35
AUTO&ANCIL	12.20
FMCG	8.81
COMP-SOFT	8.34
CAPGOODS	5.13
OIL&GAS	4.87
FINANCE	4.08
MUTUAL FUND	3.12
CEMENT	1.07
OTHERS	3.12
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	20 September 2010
NAV	42.8087

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
2036.54		
Equity	Money Market & Net Current Assets	Debt
1438.93	107.44	490.17

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

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

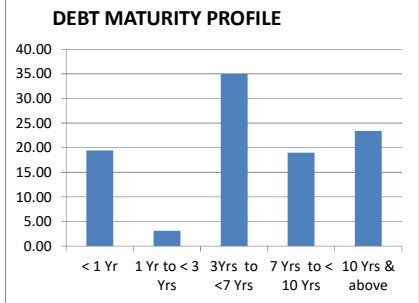
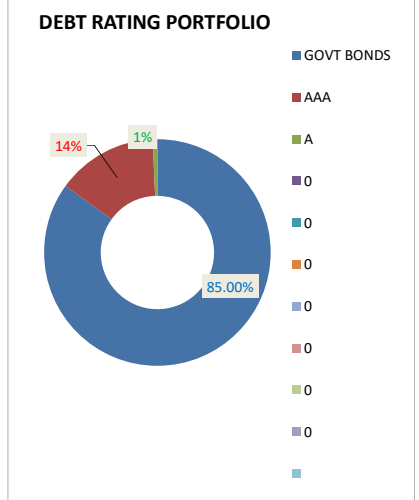
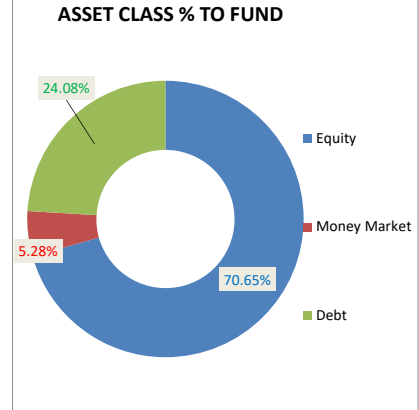
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-2.23%
6 Months	5.62%	2.91%
1 Year	0.33%	-0.25%
2 Years	13.44%	11.53%
3 Years	13.38%	13.27%
Since Inception	N.A.	10.27%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	6.40
Infosys Ltd	4.88
RELIANCE INDUSTRIES LTD.	4.54
MARUTI SUZUKI INDIA LIMITED	4.05
DR. REDDY'S LABORATORIES LTD.	3.93
LARSEN & TOUBRO LTD.	3.42
I T C LTD.	3.41
ASIAN PAINTS LTD.	2.91
EICHER MOTORS LTD	2.55
HINDUSTAN UNILEVER LTD.	2.48
OTHERS	32.08
Total Equity	70.65

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	3.13
6.10% GOI 12.07.2031	2.94
7.26% GOI 22.08.2032	2.07
7.18% GOI 24.07.2037	1.79
6.54% GOI 17.01.2032	1.74
7.41% GOI 19.12.2036	1.57
7.54% GOI 23.05.2036	1.51
7.26% GOI 06.02.2033	1.03
7.34% TAMILNADU 24072034	0.51
6.67% GOI 15.12.2035	0.50
OTHERS	3.68

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.45
Shree Renuka Sugars Limited NCD 2021	0.16
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	24.08
Money Market	5.28
Grand Total	100.00



Modified Duration : 0.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	20.46
BANKS	14.73
COMP-SOFT	9.39
AUTO&ANCIL	8.66
FMCG	8.64
CAPGOODS	6.00
PHARMA	5.53
FINANCE	5.03
MUTUAL FUND	4.88
OIL&GAS	4.56
OTHERS	12.12
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	02 September 2010
NAV	34.7048

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
640.50		
Equity	Money Market & Net Current Assets	Debt
201.70	42.45	396.34

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

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

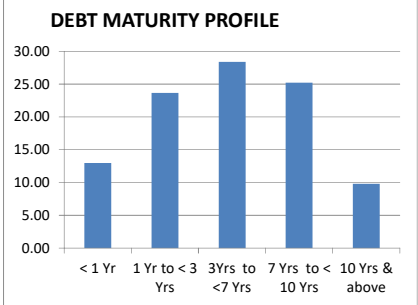
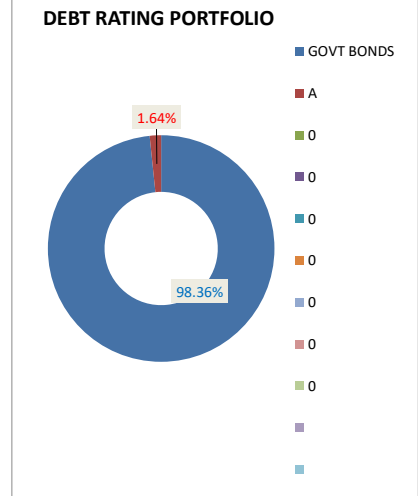
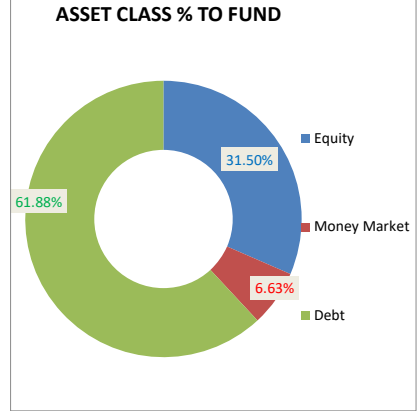
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.61%	-0.85%
6 Months	5.07%	4.05%
1 Year	5.12%	4.85%
2 Years	10.32%	10.62%
3 Years	10.12%	10.90%
Since Inception	N.A.	8.70%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	2.89
MARUTI SUZUKI INDIA LIMITED	2.50
STATE BANK OF INDIA	2.41
IDBI BANK LTD.	2.30
LARSEN & TOUBRO LTD.	2.03
I T C LTD.	1.61
H D F C BANK LTD.	1.58
Infosys Ltd	1.46
CIPLA LTD.	1.41
KOTAK MAHINDRA BANK LTD.	1.10
OTHERS	12.21
Total Equity	31.50

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	5.81
7.62% WEST BENGAL SDL 29.11.2032	4.22
7.22%UTTARA KHAND 12.07.2027	4.15
7.40% MADHYA PRADESH 09.11.2026	3.98
8.73% KARNATAKA SDL 24.10.2033	3.49
7.14% KARNATAKA SDL 24.12.2029	3.41
8.24% 2027-FEB-15 GOVT OF INDIA	3.24
8.33 GOI 09072026	3.20
7.72% PUNJAB 20.12.2027	2.43
6.64% GOI 16.06.2035	2.37
OTHERS	24.57

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.83
Shree Renuka sugars	0.18
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	61.88
Money Market	6.63
Grand Total	100.00



Modified Duration : 3.78

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	60.87
BANKS	8.46
MUTUAL FUND	5.75
COMP-SOFT	3.71
AUTO&ANCIL	3.17
OIL&GAS	2.89
CAPGOODS	2.77
FMCG	2.69
CEMENT	1.84
METALS&MIN	1.81
OTHERS	6.04
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Secured
ULIF002290609LICJST+SEC512

AS ON 31-07-2025	
Inception Date	29 June 2009
NAV	41.7782

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.61			
Equity	Money Market & Net Current Assets	Debt	
0.23	0.05	0.33	

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

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

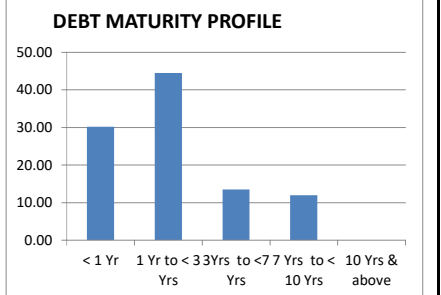
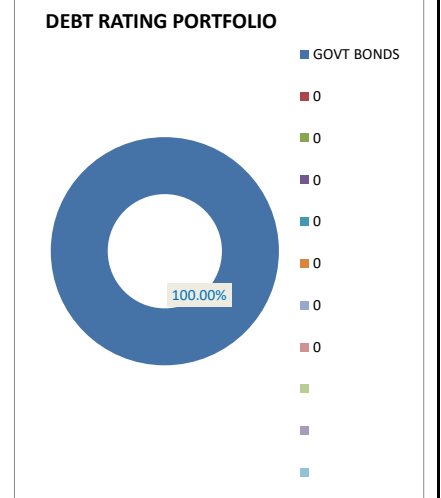
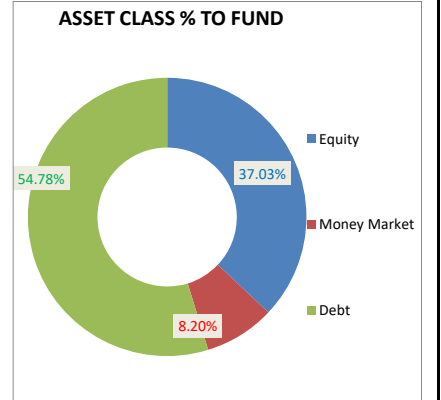
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-0.68%
6 Months	5.40%	3.19%
1 Year	3.50%	3.02%
2 Years	11.77%	10.29%
3 Years	11.54%	10.40%
Since Inception	N.A.	9.29%

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
ITC LTD.		3.07
WIPRO LTD.		2.91
TATA MOTORS LTD.		2.72
Infosys Ltd		2.71
BHARAT PETROLEUM CORPN. LTD.		2.69
AXIS BANK LTD.(FORLY.UTI BANK)		2.62
TATA STEEL LTD.		2.58
MAHINDRA & MAHINDRA LTD.		2.36
RELIANCE INDUSTRIES LTD.		2.27
HINDUSTAN UNILEVER LTD.		2.06
OTHERS		11.04
Total Equity		37.03

DEBT PORTFOLIO		
GOVT.SECURITIES		
		% to AUM
7.97% WEST BENGAL SDL 14.10.2025		10.22
8.24% 2027-FEB-15 GOVT OF INDIA		8.47
7.22% GOA 12.07.2027		8.36
6.80% ANDHRA PRADESH SGS 02072035		6.50
8.24% TELANGANA SDL 09.09.2025		4.92
7.60% PUNJAB SDL 04.06.2029		4.27
7.22% ARUNACHAL PRADESH 12.07.2027		4.18
7.22% RAJASTHAN SDL 26.07.2032		3.05
7.22%UTTARA KHAND 12.07.2027		1.67
7.27%GOI08.04.2026		1.65
OTHERS		1.49

CORPORATE BONDS		
		% to AUM
OTHERS		0.00
FIXED Deposit		0.00
Total Debt		54.78
Money Market		8.20
Grand Total		100.00



Modified Duration : 2.19

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	55.57
COMP-SOFT	9.81
OIL&GAS	6.54
BANKS	6.54
MUTUAL FUND	6.54
FMCG	4.90
AUTO&ANCIL	4.90
METALS&MIN	3.27
POWER	1.63
CEMENT	1.63
OTHERS	-1.33
TOTAL	100.00



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

AS ON 31-07-2025	
Inception Date	29 June 2009
NAV	43.2754

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
1.06			
Equity	Money Market & Net Current Assets	Debt	
0.53	0.09	0.43	

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

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

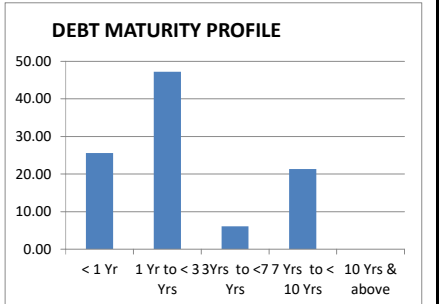
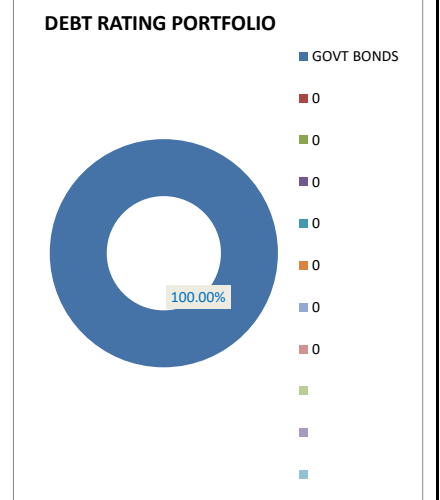
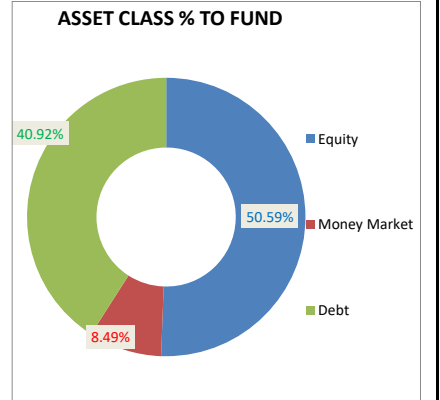
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.17%
6 Months	5.37%	1.99%
1 Year	3.05%	0.06%
2 Years	11.86%	9.80%
3 Years	11.68%	10.38%
Since Inception	N.A.	9.53%

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
HINDUSTAN UNILEVER LTD.	4.53
KOTAK MAHINDRA BANK LTD.	3.75
Infosys Ltd	3.57
H D F C BANK LTD.	3.52
TRENT LTD.	3.33
TATA CONSULTANCY SERVICES LTD.	2.99
CIPLA LTD.	2.94
I T C LTD.	2.92
N T P C LTD.	2.91
WIPRO LTD.	2.70
OTHERS	17.43
Total Equity	50.59

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	12.49
7.97% WEST BENGAL SDL 14.10.2025	9.51
6.80% ANDHRA PRADESH SGS 02072035	4.71
7.62% WEST BENGAL SDL 29.11.2032	4.01
7.38% GOI 20.06.2027	2.92
7.60% PUNJAB SDL 04.06.2029	2.47
7.58% RAJASTHAN SDL 09.08.2026	1.93
7.18% JAMMU&KASHMIR 28.09.2026	1.92
7.69% WEST BENGAL SDL 27/07/2026	0.96
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	40.92
Money Market	8.49
Grand Total	100.00



Modified Duration : 2.39

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	40.71
FMCG	11.36
BANKS	10.41
COMP-SOFT	9.47
MUTUAL FUND	7.57
OIL&GAS	5.68
AUTO&ANCIL	3.79
POWER	2.84
PHARMA	2.84
TELECOM	1.89
OTHERS	3.44
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Growth
ULIF004290609LICJST+GRW512

AS ON	31-07-2025
Inception Date	29 June 2009
NAV	41.4799

Objective of the Fund:	
Long Term Capital Growth	

AUM (Amount in Crore)			
39.83			
Equity	Money Market & Net Current Assets	Debt	
25.73	3.83	10.27	

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

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

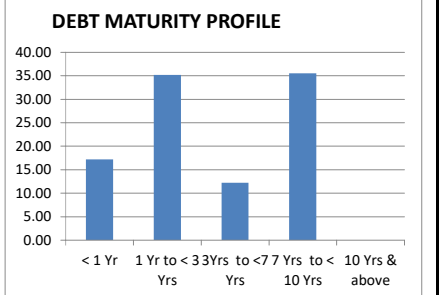
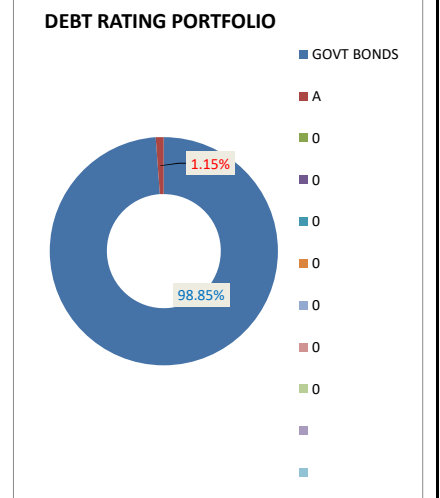
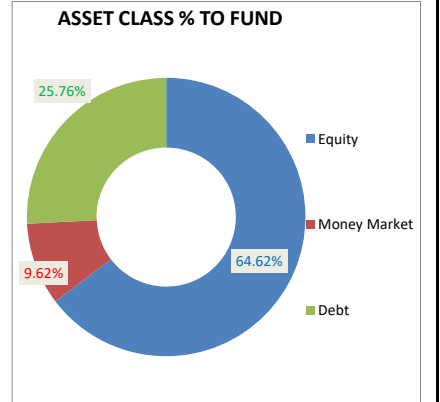
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-1.69%
6 Months	5.62%	2.25%
1 Year	0.33%	-1.25%
2 Years	13.44%	10.86%
3 Years	13.38%	11.44%
Since Inception	N.A.	9.24%

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.	5.47
TATA POWER CO. LTD.	4.74
RELIANCE INDUSTRIES LTD.	4.45
HINDUSTAN UNILEVER LTD.	4.30
BAJAJ AUTO LTD	4.07
I T C LTD.	3.86
Infosys Ltd	3.79
KOTAK MAHINDRA BANK LTD.	3.70
LARSEN & TOUBRO LTD.	3.55
GRASIM INDUSTRIES LTD.	3.21
OTHERS	23.48
Total Equity	64.62

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	4.35
7.62% WEST BENGAL SDL 29.11.2032	3.99
7.27%GOI08.04.2026	3.93
8.24% 2027-FEB-15 GOVT OF INDIA	3.90
7.48% ODISHA SDL 13.09.2032	2.64
7.60% PUNJAB SDL 04.06.2029	2.62
7.57%GOI 17.06.2033	1.34
8.25% ANDHRA PRADESH SDL 16.01.2034	0.69
7.18% MAHARASHTRA 28.06.2032	0.52
8.44% ANDHRA PRADESH 05.12.2033	0.50
OTHERS	0.98

CORPORATE BONDS	
	% to AUM
Shree Renuka sugars	0.30
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	25.76
Money Market	9.62
Grand Total	100.00



Modified Duration : 3.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.46
MUTUAL FUND	9.64
COMP-SOFT	9.62
AUTO&ANCIL	9.17
FMCG	8.16
BANKS	7.18
PHARMA	5.47
CEMENT	5.37
POWER	4.75
OIL&GAS	4.44
OTHERS	10.74
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	23 August 2007
NAV	45.9139

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.45			
Equity	Money Market & Net Current Assets	Debt	
0.19	0.02	0.24	

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

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

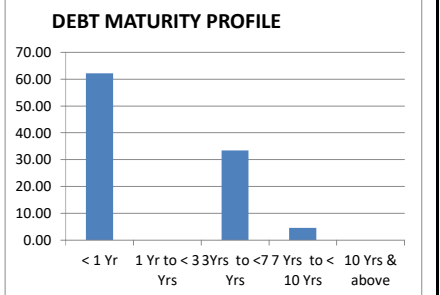
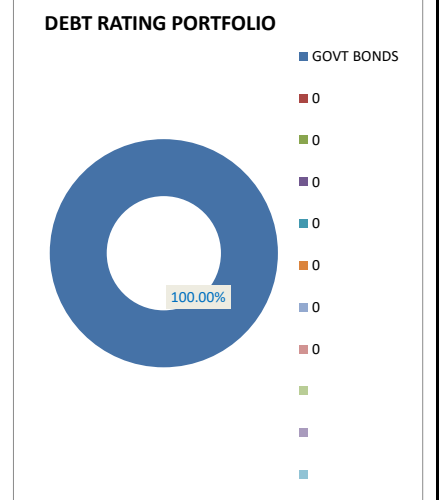
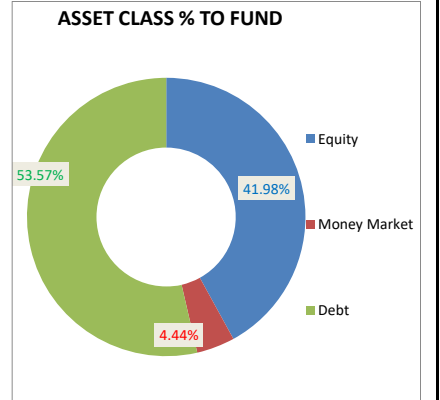
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.14%	-0.79%
6 Months	5.40%	3.71%
1 Year	3.50%	3.22%
2 Years	11.77%	10.02%
3 Years	11.54%	11.29%
Since Inception	N.A.	8.86%

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
GRASIM INDUSTRIES LTD.	3.82
IDBI BANK LTD.	3.38
ITC LTD.	3.28
BHARTI AIRTEL LTD.	3.17
RELIANCE INDUSTRIES LTD.	3.07
HINDUSTAN UNILEVER LTD.	3.06
DIVI'S LABORATORIES LTD.	3.06
DABUR INDIA LTD.	2.92
Infosys Ltd	2.77
TATA CONSULTANCY SERVICES LTD.	2.42
OTHERS	11.03
Total Equity	41.98

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.51% HARYANA 10.02.2026	17.90
6.10% GOI 12.07.2031	13.17
7.97% WEST BENGAL SDL 14.10.2025	6.66
7.22% RAJASTHAN SDL 26.07.2032	4.58
8.24% TELANGANA SDL 09.09.2025	4.43
8.27% TAMILNADIU SDL 12.8.2025	4.42
8.18%ANDHRA PRADESH SDL 10.04.2035	2.41
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	53.57
Money Market	4.44
Grand Total	100.00



Modified Duration : 2.19

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.03
BANKS	8.84
FMCG	6.63
COMP-SOFT	4.42
CEMENT	4.42
FERTI	2.21
OIL&GAS	2.21
AUTO&ANCIL	2.21
PHARMA	2.21
TELECOM	2.21
OTHERS	11.61
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Fortune Plus_Balanced Fund
ULIF003230807LICFTN+BAL512

AS ON	31-07-2025
Inception Date	23 August 2007
NAV	38.8816

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
1.08			
Equity	Money Market & Net Current Assets	Debt	
0.69	0.01	0.38	

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

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

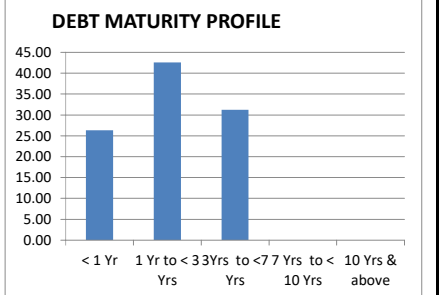
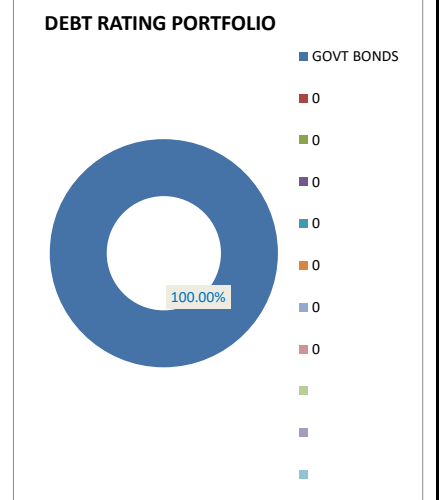
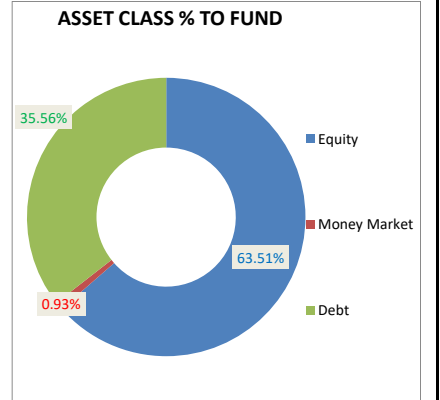
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-1.24%	-1.03%
6 Months	5.37%	4.17%
1 Year	3.05%	0.28%
2 Years	11.86%	11.11%
3 Years	11.68%	11.76%
Since Inception	N.A.	7.86%

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
TATA STEEL LTD.	4.53
MARUTI SUZUKI INDIA LIMITED	4.08
SAMVARDHANA MOTHERSON INTERNATION	4.05
RELIANCE INDUSTRIES LTD.	3.86
AMBUJA CEMENTS LTD.	3.84
I T C LTD.	3.81
ASIAN PAINTS LTD.	3.77
STATE BANK OF INDIA	3.69
Infosys Ltd	3.58
MAHINDRA & MAHINDRA LTD.	2.96
OTHERS	25.34
Total Equity	63.51

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% JAMMU&KASHMIR 28.09.2026	15.24
6.10% GOI 12.07.2031	11.04
8.24% TELANGANA SDL 09.09.2025	9.28
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	35.56
Money Market	0.93
Grand Total	100.00



Modified Duration : 2.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.17
AUTO&ANCIL	10.18
METALS&MIN	8.33
FMCG	6.48
BANKS	6.48
COMP-SOFT	6.48
TRANS&SHIP	4.63
MUTUAL FUND	4.63
FERTI	3.70
OIL&GAS	3.70
OTHERS	10.22
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	23 August 2007
NAV	37.6285

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
106.64			
Equity	Money Market & Net Current Assets	Debt	
68.37	3.09	35.18	

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

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

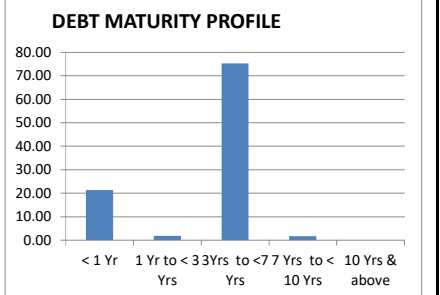
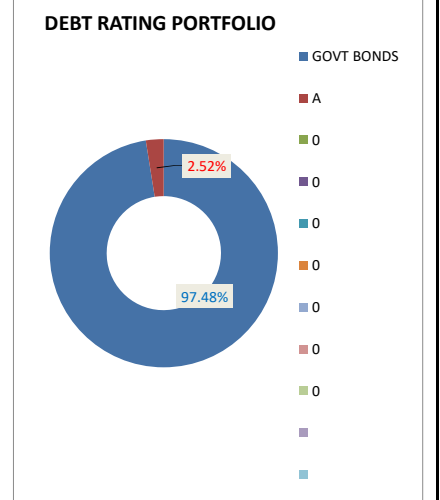
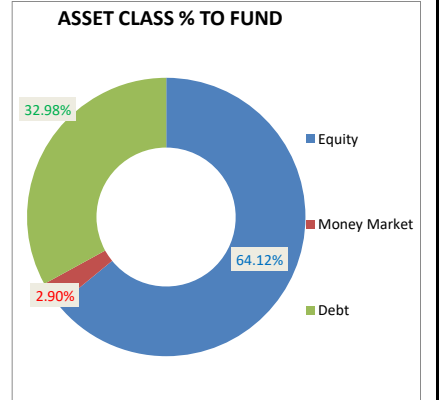
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.04%	-2.22%
6 Months	5.62%	2.34%
1 Year	0.33%	-0.96%
2 Years	13.44%	10.31%
3 Years	13.38%	11.68%
Since Inception	N.A.	7.66%

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	4.73
HINDUSTAN UNILEVER LTD.	4.67
AXIS BANK LTD.(FORLY.UTI BANK)	4.06
Infosys Ltd	3.67
RELIANCE INDUSTRIES LTD.	3.65
H D F C BANK LTD.	3.41
TATA CONSULTANCY SERVICES LTD.	3.40
EICHER MOTORS LTD	3.31
I T C LTD.	3.29
H C L TECHNOLOGIES LTD.	2.76
OTHERS	27.17
Total Equity	64.12

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	10.44
6.10% GOI 12.07.2031	9.32
7.97% WEST BENGAL SDL 14.10.2025	7.03
8.17%GUJARAT SDL 24.04.2029	4.48
6.80% ANDHRA PRADESH SGS 02072035	0.54
7.58% RAJASTHAN SDL 09.08.2026	0.17
7.40% MADHYA PRADESH 09.11.2026	0.10
7.22% RAJASTHAN SDL 26.07.2032	0.07
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.50
Shree Renuka sugars	0.33
OTHERS	0.00
Total Debt	32.98
Grand Total	100.00



Modified Duration : 2.93

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.14
COMP-SOFT	12.47
BANKS	12.03
AUTO&ANCIL	9.55
FMCG	9.40
OIL&GAS	5.43
CEMENT	5.08
METALS&MIN	2.93
MUTUAL FUND	2.81
CAPGOODS	2.36
OTHERS	5.80
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	05 September 2022
NAV	12.7078

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)		
69.55		
Equity	Money Market & Net Current Assets	Debt
25.75	8.07	35.73

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

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

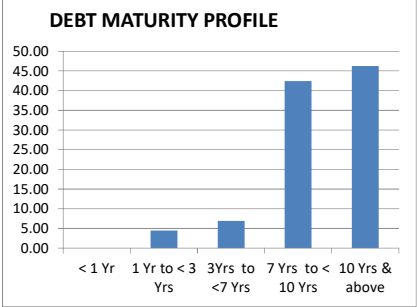
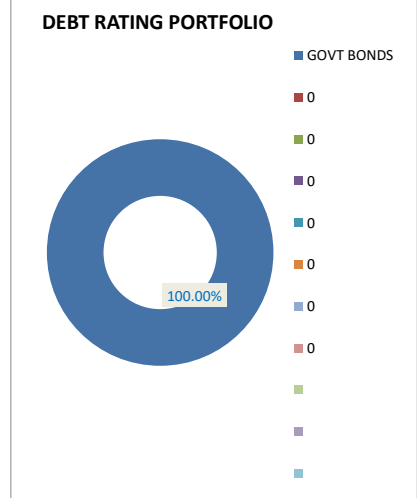
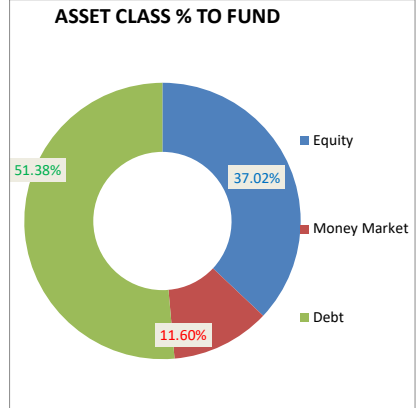
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.42%	-0.53%
6 Months	4.78%	3.67%
1 Year	5.45%	2.85%
2 Years	N.A.	9.57%
3 Years	N.A.	N.A.
Since Inception	N.A.	8.60%

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.	2.76
HINDUSTAN UNILEVER LTD.	2.05
Infosys Ltd	2.02
HERO MOTOCORP LTD.	2.02
TECH MAHINDRA LTD	1.68
STATE BANK OF INDIA	1.60
RELIANCE INDUSTRIES LTD.	1.50
DABUR INDIA LTD.	1.49
MARUTI SUZUKI INDIA LIMITED	1.42
HINDALCO INDUSTRIES LTD.	1.02
OTHERS	19.46
Total Equity	37.02

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% BR SDL 27.11.2034	5.18
7.18% GOI 24.07.2037	4.50
7.26% GOI 22.08.2032	3.60
7.41% GOI 19.12.2036	3.55
7.31% KERALA SGS07.08.2040	2.93
7.74% RAJASTHAN SGS 06122033	2.92
7.54% GOI 23.05.2036	2.61
7.36% GOI 12.09.2052	2.03
7.10% GOI 18.04.2029	1.70
7.47% MAHARASHTRA SGS 13.09.2034	1.50
OTHERS	20.86

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	51.38
Money Market	11.60
Grand Total	100.00



Modified Duration : 7.14

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.41
MUTUAL FUND	10.50
FMCG	6.83
BANKS	5.98
COMP-SOFT	4.92
AUTO&ANCIL	4.60
FERTI	3.65
PHARMA	2.19
FINANCE	1.90
METALS&MIN	1.57
OTHERS	6.45
TOTAL	100.00



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

AS ON	31-07-2025
Inception Date	05 September 2022
NAV	13.2862

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
2798.88		
Equity	Money Market & Net Current Assets	Debt
2442.37	141.99	214.52

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

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

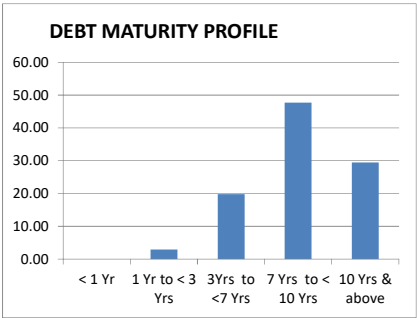
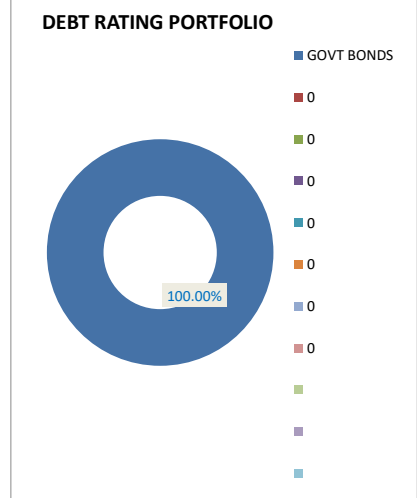
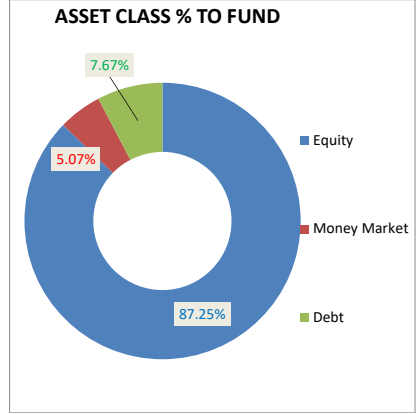
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-2.10%	-2.19%
6 Months	5.23%	3.41%
1 Year	-0.39%	-0.57%
2 Years	N.A.	11.33%
3 Years	N.A.	N.A.
Since Inception	N.A.	10.28%

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.	5.76
HINDUSTAN UNILEVER LTD.	4.46
MARUTI SUZUKI INDIA LIMITED	4.44
ASIAN PAINTS LTD.	3.66
DABUR INDIA LTD.	3.12
HERO MOTOCORP LTD.	2.66
BAJAJ AUTO LTD	2.66
Infosys Ltd	2.53
NESTLE INDIA LTD.	2.49
STATE BANK OF INDIA	2.40
OTHERS	53.07
Total Equity	87.25

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.17% GOI 17.04.2030	1.01
7.18% GOI 24.07.2037	0.82
7.26% GOI 06.02.2033	0.66
7.18% BR SDL 27.11.2034	0.55
7.26% GOI 22.08.2032	0.45
7.41% GOI 19.12.2036	0.41
7.10% GOI 18.04.2029	0.39
7.48% KERALA SDL 23.08.2032	0.38
7.34% TAMILNADU 24072034	0.37
7.40% UTTAR PRADESH SGS 26.07.2033	0.37
OTHERS	2.26

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	7.67
Money Market	5.07
Grand Total	100.00



Modified Duration : 6.21

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
FMCG	15.20
AUTO&ANCIL	12.59
COMP-SOFT	8.37
GOVT SECURITIES	7.67
BANKS	7.62
OIL&GAS	6.43
FERTI	5.85
CEMENT	5.58
FINANCE	5.52
PHARMA	4.72
OTHERS	20.45
TOTAL	100.00