



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Bond
ULIF001040305LICFUT+BND512

AS ON 31-10-2025	
Inception Date	04 March 2005
NAV	34.8073

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
5.31			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.60	4.72	

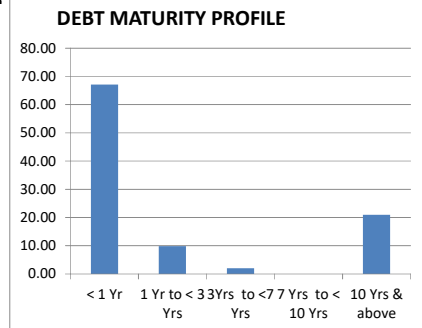
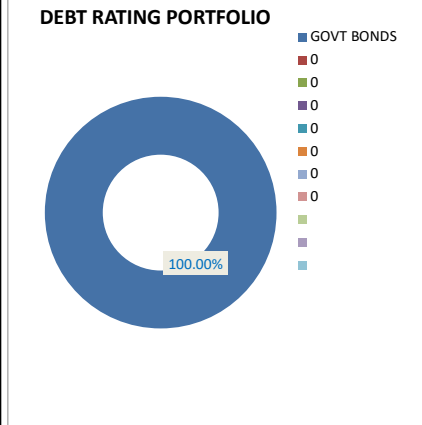
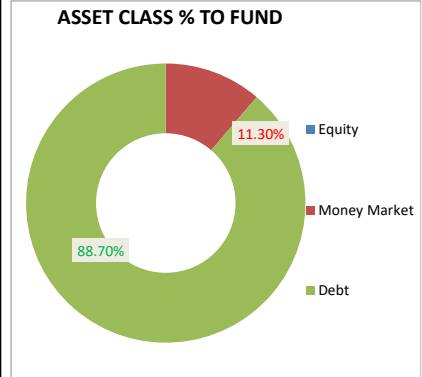
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.62%
6 Months	2.53%	3.45%
1 Year	7.69%	9.29%
2 Years	8.16%	8.52%
3 Years	7.79%	8.84%
Since Inception	N.A.	6.22%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.69% WEST BENGAL SDL 27/07/2026	34.85
7.22% BIHAR SGS 06082040	18.60
8.39% UTTAR PRADESH 27.01.2026	17.05
8.24% 2027-FEB-15 GOVT OF INDIA	8.74
8.00% GUJARAT 20.04.2026	7.61
6.10% GOI 12.07.2031	1.86
OTHERS	
	0.00
CORPORATE BONDS	% to AUM
OTHERS	
	0.00
FIXED Deposit	
	0.00
Total Debt	88.70
Money Market	11.30
Grand Total	100.00



Modified Duration : 1.61

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	88.66
MUTUAL FUND	7.15
FINANCE	6.02
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	-1.83
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Income
ULIF002040305LICFUT+INC512

AS ON	31-10-2025
Inception Date	04 March 2005
NAV	55.5253

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
2.62			
Equity	Money Market & Net Current Assets	Debt	
0.40	-0.03	2.25	

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

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

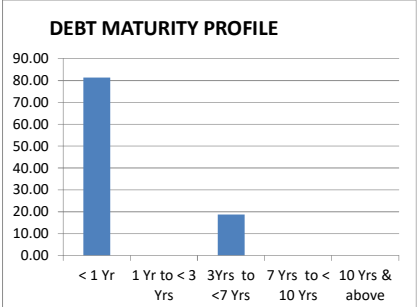
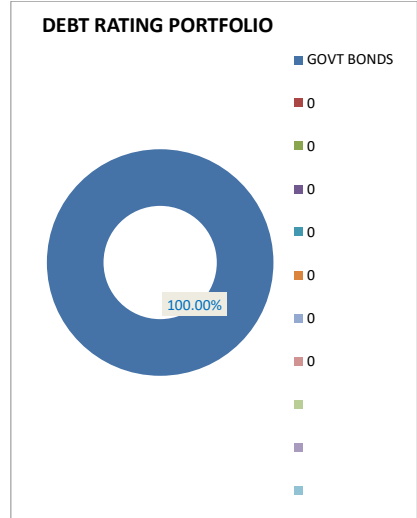
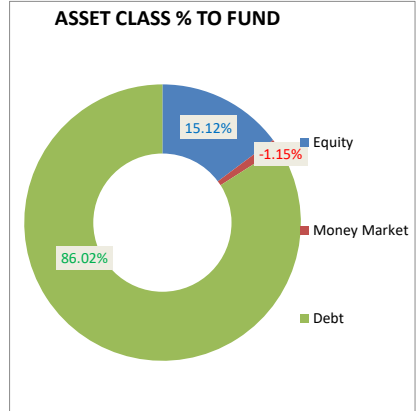
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.83%	1.18%
6 Months	2.00%	3.22%
1 Year	6.69%	6.41%
2 Years	8.66%	10.02%
3 Years	7.91%	9.00%
Since Inception	N.A.	8.65%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
LARSEN & TOUBRO LTD.	1.46
RELIANCE INDUSTRIES LTD.	1.42
H D F C BANK LTD.	1.38
ICICI BANK LTD.	1.28
Infosys Ltd	1.19
STATE BANK OF INDIA	1.07
H C L TECHNOLOGIES LTD.	1.03
HINDUSTAN UNILEVER LTD.	0.94
TATA POWER CO. LTD.	0.93
TECH MAHINDRA LTD	0.90
OTHERS	3.52
Total Equity	15.12

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.69% WEST BENGAL SDL 27/07/2026	46.43
8.00% GUJARAT 20.04.2026	23.54
8.17%GUJARAT SDL 24.04.2029	16.05
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	86.02
Money Market	-1.15
Grand Total	100.00



Modified Duration : 1.07

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	86.30
MUTUAL FUND	5.73
BANKS	4.58
COMP-SOFT	4.20
OIL&GAS	1.53
CAPGOODS	1.53
POWER	0.76
FMCG	0.76
TELECOM	0.38
FINANCE	0.38
OTHERS	-6.15
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	04 March 2005
NAV	58.4483

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
13.86		
Equity	Money Market & Net Current Assets	Debt
3.93	0.53	9.41

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

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

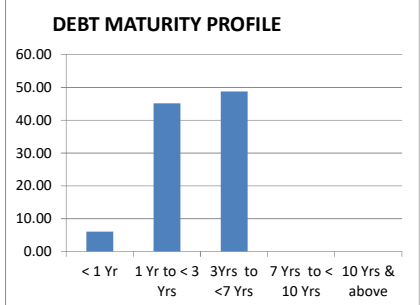
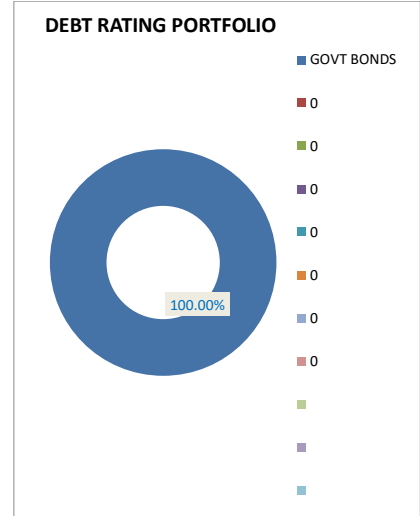
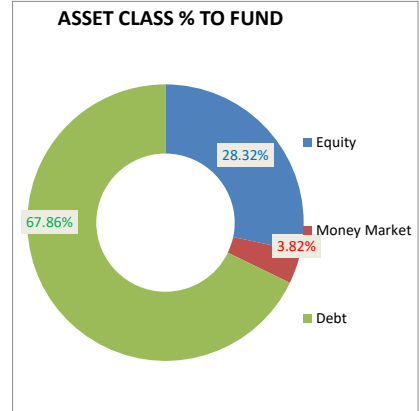
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.46%	0.68%
6 Months	3.16%	1.22%
1 Year	6.60%	3.95%
2 Years	10.46%	9.37%
3 Years	9.16%	8.27%
Since Inception	N.A.	8.92%

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

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	2.86
RELIANCE INDUSTRIES LTD.	2.79
I T C LTD.	2.73
Infosys Ltd	2.67
H D F C BANK LTD.	2.56
HAVELLS LTD	1.72
TECH MAHINDRA LTD	1.64
COAL INDIA LIMITED	1.64
KOTAK MAHINDRA BANK LTD.	1.52
TATA MOTORS PASSENGER VEHICLES LIM	1.48
OTHERS	6.71
Total Equity	28.32

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	22.32
7.60% PUNJAB SDL 04.06.2029	16.79
7.22% ARUNACHAL PRADESH 12.07.2027	8.34
8.17%GUJARAT SDL 24.04.2029	7.58
7.22% RAJASTHAN SDL 26.07.2032	5.11
8.02% TELANGANA 25.05.2026	4.09
7.18% MAHARASHTRA 28.06.2032	3.63
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	67.86
Money Market	3.82
Grand Total	100.00



Modified Duration : 2.37

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	67.90
BANKS	8.95
COMP-SOFT	5.92
CAPGOODS	2.89
OIL&GAS	2.81
FMCG	2.74
AUTO&ANCIL	1.66
METALS&MIN	1.66
CEMENT	1.08
POWER	0.29
OTHERS	4.10
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Future Plus - Growth
ULIF004040305LICFUT+GRW512

AS ON	31-10-2025
Inception Date	04 March 2005
NAV	85.6872

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
220.22		
Equity	Money Market & Net Current Assets	Debt
119.93	3.82	96.48

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

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

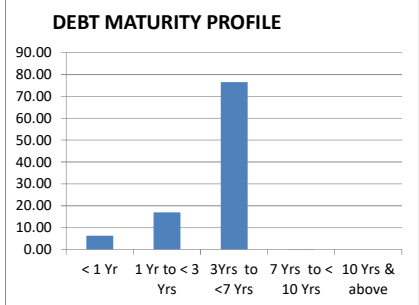
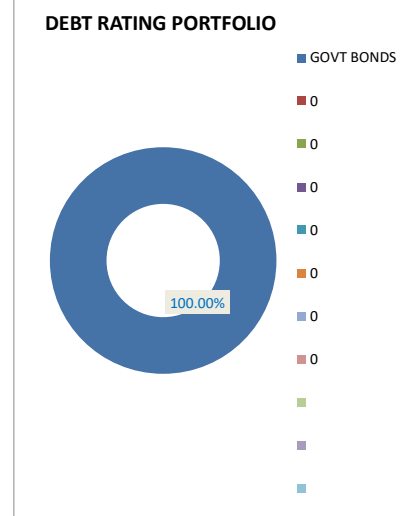
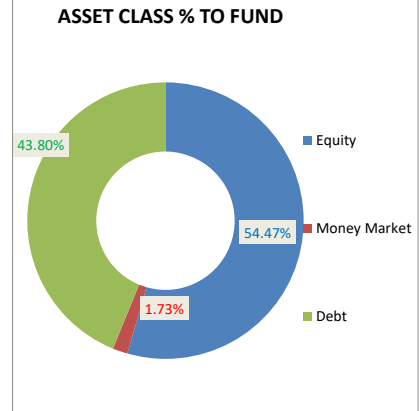
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.98%	2.97%
6 Months	3.89%	3.97%
1 Year	5.96%	6.42%
2 Years	11.25%	13.08%
3 Years	9.48%	11.12%
Since Inception	N.A.	10.95%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	4.76
LARSEN & TOUBRO LTD.	4.58
H D F C BANK LTD.	4.25
RELIANCE INDUSTRIES LTD.	3.91
I T C LTD.	3.82
TATA CONSULTANCY SERVICES LTD.	3.47
TATA STEEL LTD.	3.24
APOLLO HOSPITALS ENTERPRISE LTD.	2.79
ICICI BANK LTD.	2.63
TECH MAHINDRA LTD	2.62
OTHERS	18.40
Total Equity	54.47

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	25.54
7.26% GOI 22.08.2032	4.72
7.38% GOI 20.06.2027	4.70
8.24% 2027-FEB-15 GOVT OF INDIA	2.62
8% RAJASTHAN SDL 25-05-2026	2.30
7.10% GOI 18.04.2029	1.88
7.60% PUNJAB SDL 04.06.2029	0.89
7.69% WEST BENGAL SDL 27/07/2026	0.48
6.54% GOI 17.01.2032	0.46
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	43.80
Money Market	1.73
Grand Total	100.00



Modified Duration : 1.98

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	43.81
BANKS	11.84
COMP-SOFT	10.49
CAPGOODS	6.78
FMCG	5.94
METALS&MIN	5.35
PHARMA	3.97
OIL&GAS	3.91
AUTO&ANCIL	2.15
FERTI	1.82
OTHERS	3.94
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	18 October 2005
NAV	46.5951

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
14.75		
Equity	Money Market & Net Current Assets	Debt
2.49	0.43	11.83

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

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

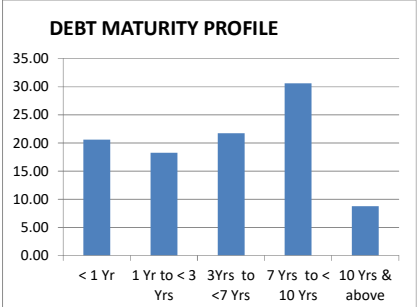
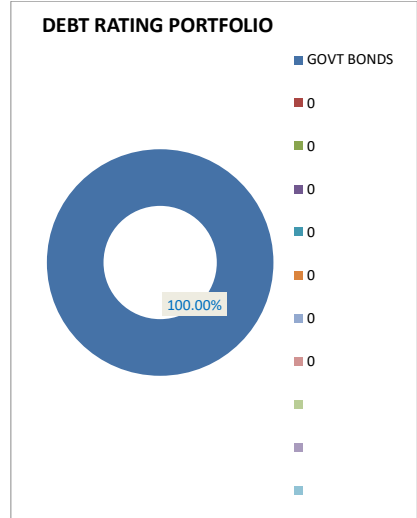
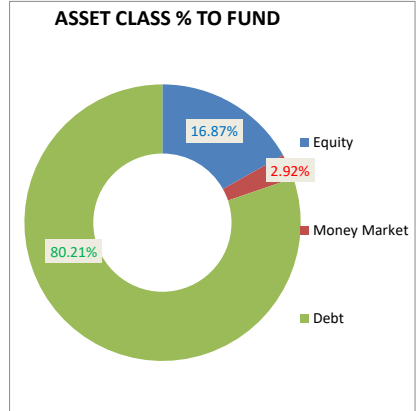
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.83%	1.59%
6 Months	2.00%	3.37%
1 Year	6.69%	7.77%
2 Years	8.66%	10.70%
3 Years	7.91%	9.56%
Since Inception	N.A.	7.98%

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
STATE BANK OF INDIA	1.49
MARUTI SUZUKI INDIA LIMITED	1.37
HINDALCO INDUSTRIES LTD.	1.32
N T P C LTD.	1.26
ULTRATECH CEMENT LTD.	1.21
H D F C BANK LTD.	1.19
HINDUSTAN UNILEVER LTD.	1.17
SHRIRAM FINANCE LTD	1.17
RELIANCE INDUSTRIES LTD.	1.06
GRASIM INDUSTRIES LTD.	1.01
OTHERS	4.62
Total Equity	16.87

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
7.42% KA SDL 06032035	13.77
8.33 GOI 09072026	11.38
6.10% GOI 12.07.2031	9.70
7.67% TELENGANA 25.10.2037	7.03
7.79% KARNATAKA 03.01.2028	6.97
7.53% PUDUCHERRY 22.11.2027	6.97
7.32% RAJASTHAN SGS 24.09.2035	6.85
8.02% TELANGANA 25.05.2026	5.15
8.18% ANDHRA PRADESH SDL 10.04.2035	3.62
8.17% GUJARAT SDL 24.04.2029	3.56
OTHERS	5.21

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	80.21
Money Market	2.92
Grand Total	100.00



Modified Duration : 4.08

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	80.26
BANKS	3.12
AUTO&ANCIL	2.85
CEMENT	2.44
METALS&MIN	1.90
FMCG	1.76
POWER	1.29
FINANCE	1.29
MUTUAL FUND	1.22
OIL&GAS	1.08
OTHERS	2.79
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Balanced
ULIF003181005LICJVN+BAL512

AS ON	31-10-2025
Inception Date	18 October 2005
NAV	45.4007

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
19.66		
Equity	Money Market & Net Current Assets	Debt
5.49	1.42	12.75

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

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

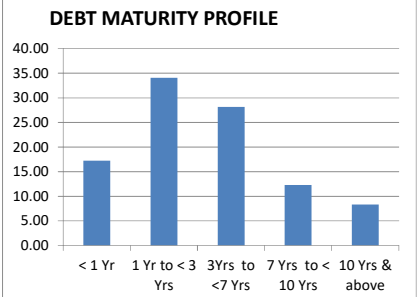
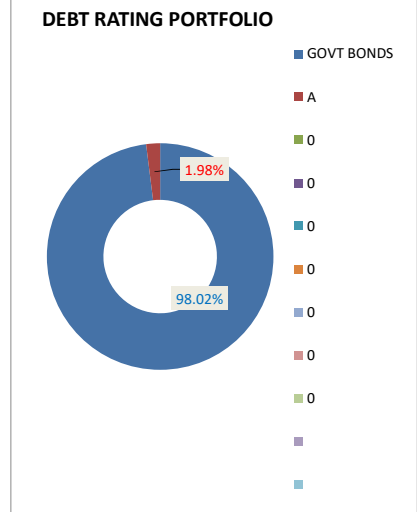
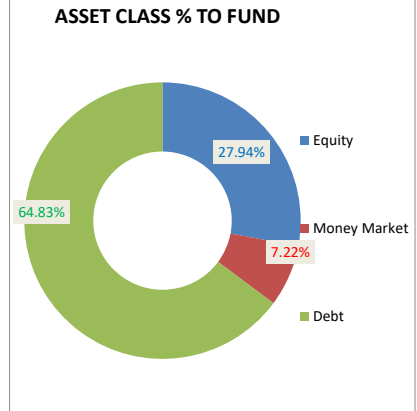
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.46%	2.00%
6 Months	3.16%	4.25%
1 Year	6.60%	7.60%
2 Years	10.46%	10.62%
3 Years	9.16%	9.26%
Since Inception	N.A.	7.84%

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	2.67
AXIS BANK LTD.(FORLY.UTI BANK)	2.51
GRASIM INDUSTRIES LTD.	2.51
MARUTI SUZUKI INDIA LIMITED	2.47
HINDALCO INDUSTRIES LTD.	2.37
H D F C BANK LTD.	2.36
Infosys Ltd	1.99
TATA CONSULTANCY SERVICES LTD.	1.56
CIPLA LTD.	1.53
RELIANCE INDUSTRIES LTD.	1.06
OTHERS	6.91
Total Equity	27.94

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	18.34
8.29% ANDHRA PRADESH 13.01.2026	10.22
7.10% GOI 18.04.2029	6.58
7.62%GOI15.09.2039	5.41
8.15% MAHARASHTRA SDL 16.04.2030	5.38
6.90% BIHAR SGS 16072035	4.98
8.18%ANDHRA PRADESH SDL 10.04.2035	2.72
8.17%GUJARAT SDL 24.04.2029	2.67
7.53% PUDUCHERRY 22.11.2027	2.61
7.22% RAJASTHAN SDL 26.07.2032	2.57
OTHERS	2.06

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	1.07
Shree Renuka sugars	0.22
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	64.83
Money Market	7.22
Grand Total	100.00



Modified Duration : 2.96

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	63.46
BANKS	7.78
MUTUAL FUND	6.36
COMP-SOFT	3.86
METALS&MIN	3.41
AUTO&ANCIL	3.05
CEMENT	2.49
PHARMA	2.39
FMCG	1.27
MANUFACTURING	1.27
OTHERS	4.66
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Plus - Growth

ULIF004181005LICJVN+GRW512

AS ON	31-10-2025
Inception Date	18 October 2005
NAV	77.2524

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1048.98		
Equity	Money Market & Net Current Assets	Debt
585.02	24.24	439.71

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

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

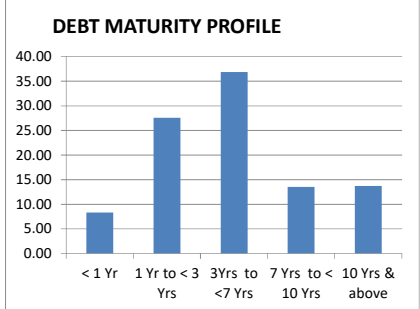
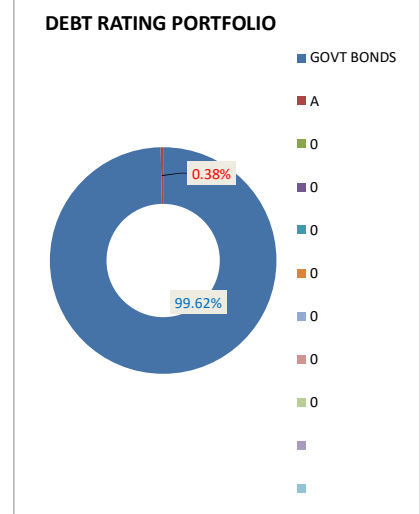
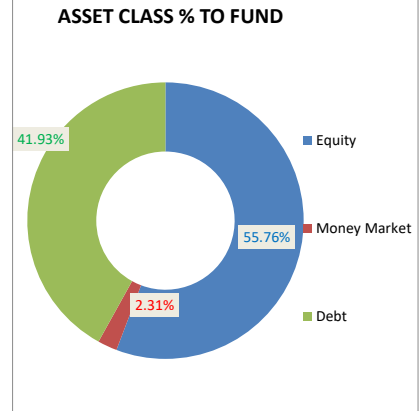
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.98%	3.07%
6 Months	3.89%	5.20%
1 Year	5.96%	4.89%
2 Years	11.25%	12.60%
3 Years	9.48%	10.71%
Since Inception	N.A.	10.74%

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	5.49
AXIS BANK LTD.(FORLY.UTI BANK)	5.28
HINDALCO INDUSTRIES LTD.	5.12
Infosys Ltd	3.63
TECH MAHINDRA LTD	3.34
IDBI BANK LTD.	2.80
I T C LTD.	2.67
ULTRATECH CEMENT LTD.	2.39
OIL & NATURAL GAS CORPN. LTD.	2.35
RELIANCE INDUSTRIES LTD.	2.34
OTHERS	20.35
Total Equity	55.76

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% ARUNACHAL PRADESH 12.07.2027	6.62
7.26% GOI 22.08.2032	3.96
7.10% GOI 18.04.2029	3.17
6.10% GOI 12.07.2031	2.87
8.22% KARNATAKA 9.12.2025	2.39
6.90% BIHAR SGS 16072035	2.16
8.15% MAHARASHTRA SDL 16.04.2030	2.02
7.41% GOI 19.12.2036	1.99
7.53% PUDUCHERRY 22.11.2027	1.47
7.18% GOI 24.07.2037	1.47
OTHERS	13.65

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.15
Shree Renuka sugars	0.01
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	41.93
Money Market	2.31
Grand Total	100.00



Modified Duration : 3.96

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.76
BANKS	17.55
COMP-SOFT	10.72
OIL&GAS	5.42
METALS&MIN	5.36
FMCG	4.47
CEMENT	2.96
FERTI	2.90
AUTO&ANCIL	2.82
MUTUAL FUND	1.86
OTHERS	4.18
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Gratuity Plus - Bond
ULGF001220606LICGRT+BND512**

AS ON 31-10-2025	
Inception Date	22 June 2006
NAV	41.5002

Objective of the Fund:
Low Risk

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

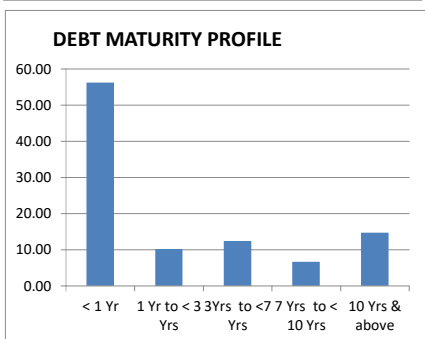
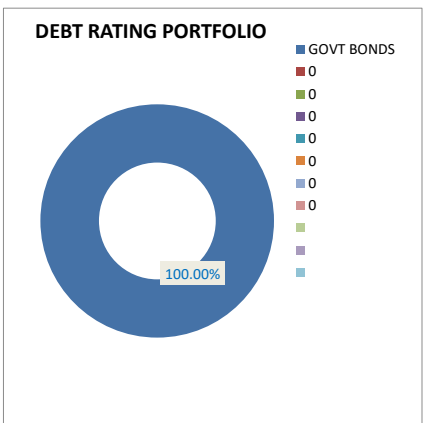
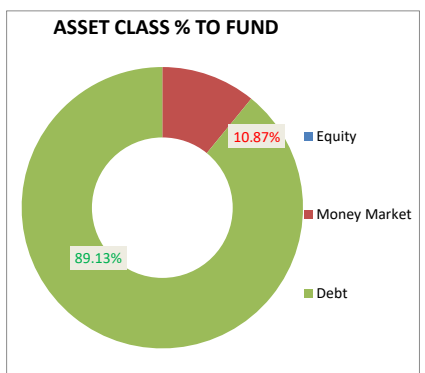
Asset Allocation	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.77%
6 Months	2.53%	2.19%
1 Year	7.69%	6.69%
2 Years	8.16%	7.46%
3 Years	7.79%	7.23%
Since Inception	N.A.	7.62%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
8.57% WEST BENGAL 09.03.2026	50.07
8.26% GUJARAT 14.03.2028	9.04
8.44% ANDHRA PRADESH 05.12.2033	5.87
7.70% HIMACHAL PRADESH SGS 25.01.203	4.50
7.63% HIMACHAL PRADESH SGS 14.12.203	4.49
7.49% WEST BENGAL SDL 13.09.2032	4.45
6.98%TAMIL NADU SGS 14.07.2031	4.35
6.97% PUNJAB SDL 11.03.2040	4.11
7.26% GOI 22.08.2032	2.26
OTHERS	0.00
CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	
Total Debt	89.13
Money Market	10.87
Grand Total	100.00



Modified Duration : 2.55

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	89.06
MUTUAL FUND	8.69
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	2.25
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	22 June 2006
NAV	54.6893

Objective of the Fund:
Steady Income

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

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

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

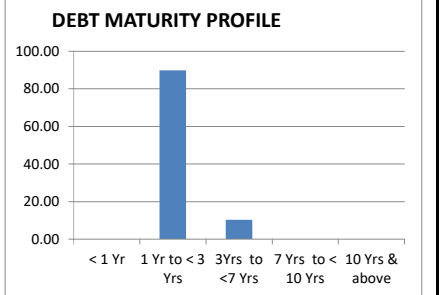
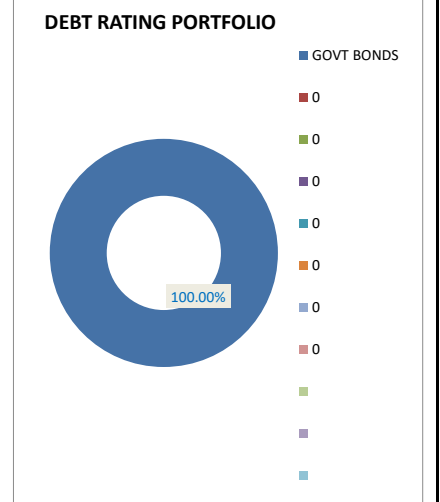
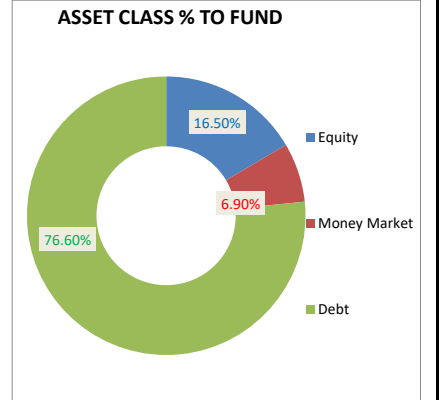
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.83%	1.59%
6 Months	2.00%	3.20%
1 Year	6.69%	8.94%
2 Years	8.66%	10.73%
3 Years	7.91%	9.73%
Since Inception	N.A.	9.17%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
Bajaj Finance Limited	1.45
HINDALCO INDUSTRIES LTD.	1.32
GRASIM INDUSTRIES LTD.	1.15
LARSEN & TOUBRO LTD.	1.05
RELIANCE INDUSTRIES LTD.	1.03
H D F C BANK LTD.	1.03
G A I L (INDIA) LTD.	0.95
ICICI BANK LTD.	0.93
I T C LTD.	0.87
ASIAN PAINTS LTD.	0.87
OTHERS	5.85
Total Equity	16.50

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.26% GUJARAT 14.03.2028	68.80
7.26% GOI 22.08.2032	7.80
OTHERS	0.00

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



Modified Duration : 2.44

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	76.30
MUTUAL FUND	5.20
OIL&GAS	3.47
BANKS	3.47
FERTI	1.73
FMCG	1.73
CAPGOODS	1.73
FINANCE	1.73
METALS&MIN	1.73
CEMENT	1.73
OTHERS	1.18
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	22 June 2006
NAV	52.7658

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
62.27			
Equity	Money Market & Net Current Assets	Debt	
16.24	2.55	43.48	

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

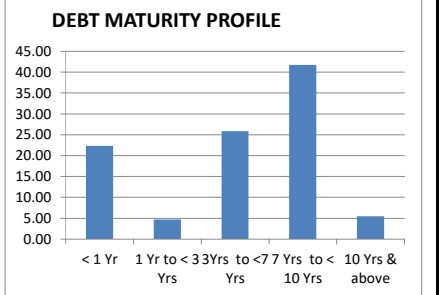
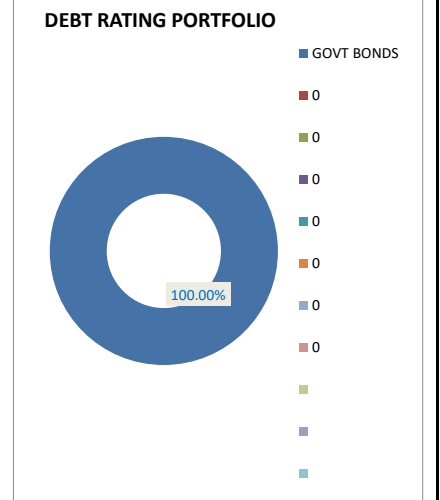
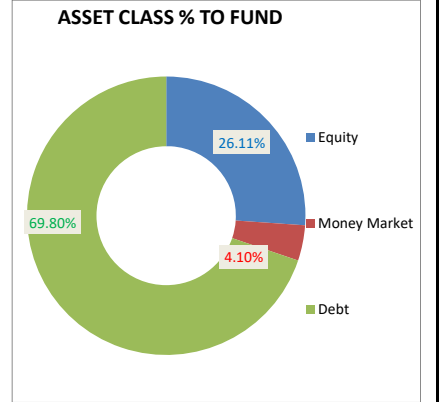
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.87%	1.81%
6 Months	3.85%	3.13%
1 Year	6.94%	6.38%
2 Years	11.47%	10.61%
3 Years	9.99%	9.63%
Since Inception	N.A.	8.97%

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	2.48
H D F C BANK LTD.	2.02
TATA STEEL LTD.	1.94
HINDUSTAN UNILEVER LTD.	1.82
RELIANCE INDUSTRIES LTD.	1.67
Infosys Ltd	1.59
BHARTI AIRTEL LTD.	1.57
COAL INDIA LIMITED	1.44
LARSEN & TOUBRO LTD.	1.43
OIL & NATURAL GAS CORPN. LTD.	1.33
OTHERS	8.82
Total Equity	26.11

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.57% WEST BENGAL 09.03.2026	15.54
6.64% GOI 16.06.2035	9.31
8.44% ANDHRA PRADESH 05.12.2033	8.68
6.10% GOI 12.07.2031	7.45
7.18% GOI 14.08.2033	6.49
8.30% GUJRAT SDL 06.02.2029	5.59
6.98%TAMIL NADU SGS 14.07.2031	4.18
8.26% GUJARAT 14.03.2028	3.28
7.41%PUNJAB SGS 12.06.2034	2.44
7.26%PUNJAB SGS 28082036	1.45
OTHERS	5.39

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	69.80
Money Market	4.10
Grand Total	100.00



Modified Duration : 4.20

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	69.78
BANKS	5.06
METALS&MIN	3.55
FMCG	3.29
OIL&GAS	3.13
MUTUAL FUND	2.76
COMP-SOFT	2.57
FERTI	2.06
TELECOM	1.80
CAPGOODS	1.43
OTHERS	4.57
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Gratuity Plus - Growth
ULGF004220606LICGRT+GRW512

AS ON 31-10-2025	
Inception Date	22 June 2006
NAV	60.5963

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
32.49			
Equity	Money Market & Net Current Assets	Debt	
12.01	1.78	18.71	

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

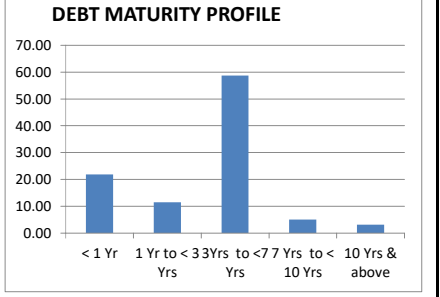
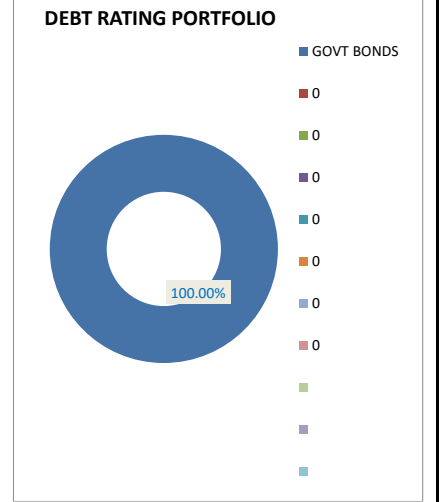
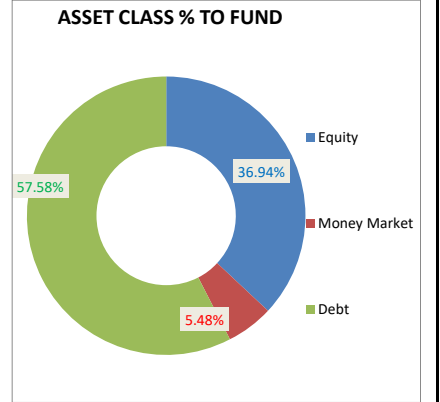
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	2.16%
6 Months	5.98%	3.82%
1 Year	6.09%	4.97%
2 Years	16.07%	11.11%
3 Years	13.02%	10.65%
Since Inception	N.A.	9.75%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
ASIAN PAINTS LTD.	2.94
RELIANCE INDUSTRIES LTD.	2.74
TATA STEEL LTD.	2.59
H C L TECHNOLOGIES LTD.	2.52
Infosys Ltd	2.28
I T C LTD.	2.20
HINDALCO INDUSTRIES LTD.	2.17
HINDUSTAN UNILEVER LTD.	1.59
BANK OF BARODA	1.54
MARUTI SUZUKI INDIA LIMITED	1.49
OTHERS	14.88
Total Equity	36.94

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	16.72
8.30% GUJRAT SDL 06.02.2029	15.53
8.57% WEST BENGAL 09.03.2026	12.59
8.26% GUJARAT 14.03.2028	6.41
7.49% WEST BENGAL SDL 13.09.2032	1.51
7.88% MADHYA PRADESH SGS 27.10.2033	0.80
7.87% HIMACHAL PRADESH SGS 09.11.2034	0.80
7.67% KARNATAKA SGS 16.11.2032	0.76
7.41% GOI 19.12.2036	0.72
7.59% KARNATAKA SGS 07.12.2038	0.62
OTHERS	1.12

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	57.58
Money Market	5.48
Grand Total	100.00



Modified Duration : 3.09

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.55
COMP-SOFT	7.05
BANKS	5.20
METALS&MIN	5.20
MUTUAL FUND	4.55
FMCG	3.79
FERTI	2.92
OIL&GAS	2.86
FINANCE	2.52
AUTO&ANCIL	2.43
OTHERS	5.93
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Market Plus - Bond
ULIF001050706LICMKT+BND512**

AS ON 31-10-2025	
Inception Date	05 July 2006
NAV	47.2143

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
16.44			
Equity	Money Market & Net Current Assets	Debt	
0.00	2.04	14.40	

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

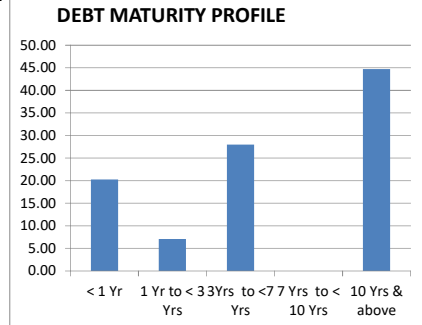
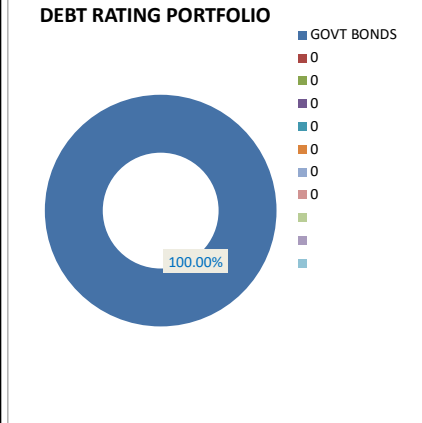
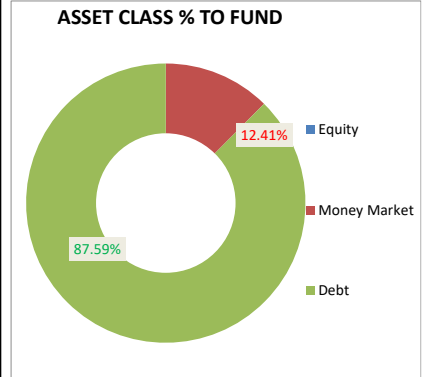
Fund Manager	Ms. Shubhangi Chogale
FUNDs MANAGED	
Total Funds	15
Bond funds	5
Secured	3
Balanced	3
Growth	4

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.68%
6 Months	2.53%	3.24%
1 Year	7.69%	8.81%
2 Years	8.16%	9.28%
3 Years	7.79%	8.46%
Since Inception	N.A.	8.36%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.54% GOI 23.05.2036	32.17
7.26% GOI 22.08.2032	18.97
7.27%GOI08.04.2026	17.75
7.22%UTTARA KHAND 12.07.2027	6.20
7.62%GOI15.09.2039	3.88
7.42% WEST BENGAL SGS 24.09.2036	3.09
7.20% TAMILNADU SDL 27.11.2031	3.08
7.22% RAJASTHAN SDL 26.07.2032	2.46

OTHERS	0.00
CORPORATE BONDS	% to AUM
OTHERS	
FIXED Deposit	0.00
Total Debt	87.59
Money Market	12.41
Grand Total	100.00



Modified Duration : 4.90

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	87.66
MUTUAL FUND	10.83
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	1.51
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	05 July 2006
NAV	57.2041

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
7.54		
Equity	Money Market & Net Current Assets	Debt
1.75	0.42	5.38

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

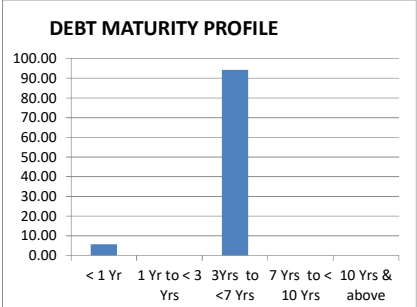
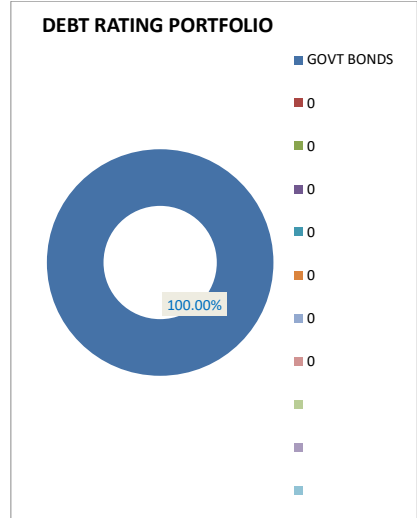
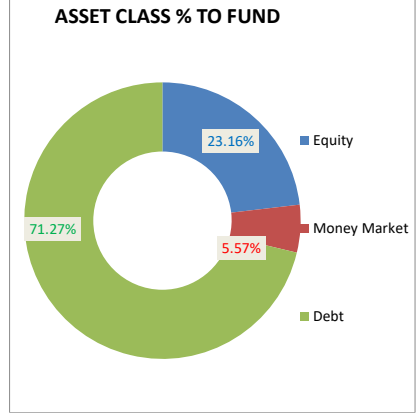
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.46%	1.98%
6 Months	3.16%	4.31%
1 Year	6.60%	8.29%
2 Years	10.46%	11.04%
3 Years	9.16%	9.97%
Since Inception	N.A.	9.44%

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	2.24
CIPLA LTD.	1.99
Infosys Ltd	1.97
ICICI BANK LTD.	1.61
RELIANCE INDUSTRIES LTD.	1.38
TATA CONSULTANCY SERVICES LTD.	1.36
HINDALCO INDUSTRIES LTD.	1.12
TATA POWER CO. LTD.	1.07
MARUTI SUZUKI INDIA LIMITED	1.07
LARSEN & TOUBRO LTD.	1.07
OTHERS	8.28
Total Equity	23.16

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	60.21
8.15% MAHARASHTRA SDL 16.04.2030	7.01
8.33 GOI 09072026	4.05
OTHERS	0.00

CORPORATE BONDS	
FIXED Deposit	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	71.27
Money Market	5.57
Grand Total	100.00



Modified Duration : 4.78

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.34
BANKS	6.10
MUTUAL FUND	5.57
COMP-SOFT	3.31
PHARMA	2.78
AUTO&ANCIL	1.99
FMCG	1.86
CEMENT	1.59
OIL&GAS	1.33
POWER	1.06
OTHERS	3.07
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	05 July 2006
NAV	53.3427

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
55.16		
Equity	Money Market & Net Current Assets	Debt
23.96	2.12	29.09

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

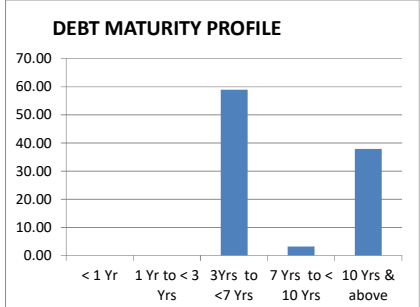
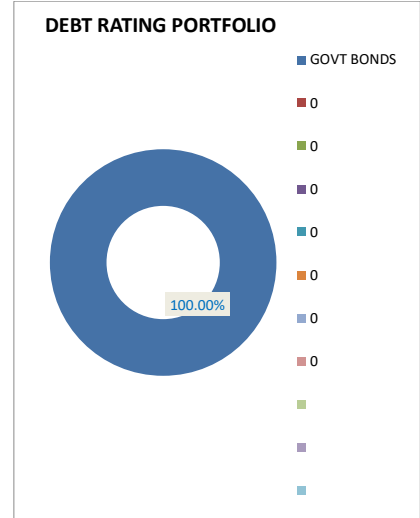
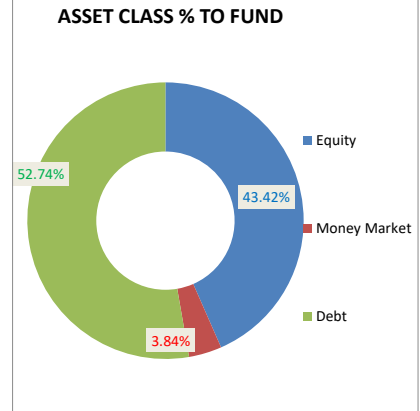
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.33%	2.14%
6 Months	4.31%	2.69%
1 Year	6.36%	4.05%
2 Years	12.42%	8.78%
3 Years	10.50%	8.40%
Since Inception	N.A.	9.04%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	4.11
RELIANCE INDUSTRIES LTD.	4.04
LARSEN & TOUBRO LTD.	3.58
H C L TECHNOLOGIES LTD.	3.07
CIPLA LTD.	2.72
Infosys Ltd	2.55
H D F C BANK LTD.	2.51
TATA CONSULTANCY SERVICES LTD.	2.41
HINDUSTAN UNILEVER LTD.	2.23
I T C LTD.	1.98
OTHERS	14.22
Total Equity	43.42

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.15% MAHARASHTRA SDL 16.04.2030	23.98
7.18% GOI 24.07.2037	16.75
7.41% GOI 19.12.2036	2.36
7.26% GOI 22.08.2032	1.88
7.20% TAMILNADU SDL 27.11.2031	1.83
7.62% WEST BENGAL SDL 29.11.2032	1.68
8.34% PUNJAB SDL 02.01.2029	1.52
7.26% GOI 14.01.2029	0.94
7.11% MAHARSHTRA SDL 08.04.2029	0.92
6.63% TAMILNADU SDL 23.12.2035	0.88
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	52.74
Money Market	3.84
Grand Total	100.00



Modified Duration : 5.30

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.72
COMP-SOFT	10.75
FMCG	6.13
AUTO&ANCIL	4.86
BANKS	4.68
OIL&GAS	4.04
PHARMA	3.63
CAPGOODS	3.59
FERTI	3.37
MUTUAL FUND	3.24
OTHERS	2.99
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus - Growth
ULIF004050706LICMKT+GRW512

AS ON	31-10-2025
Inception Date	05 July 2006
NAV	39.2963

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1467.87		
Equity	Money Market & Net Current Assets	Debt
1094.33	-16.40	389.95

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

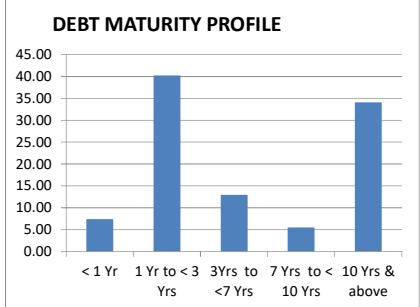
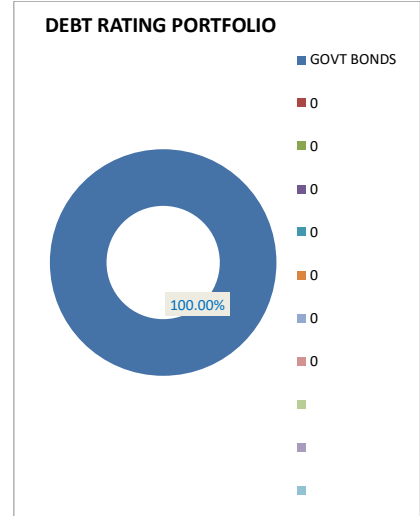
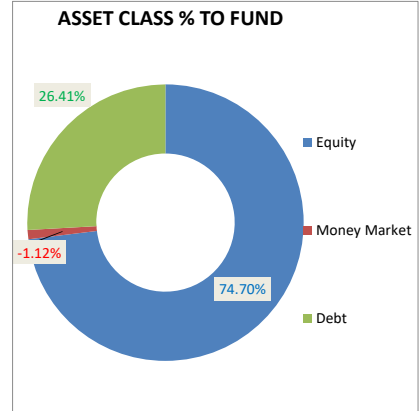
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.41%	3.23%
6 Months	5.58%	6.72%
1 Year	5.31%	7.77%
2 Years	15.23%	13.94%
3 Years	12.20%	12.57%
Since Inception	N.A.	7.33%

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

TOP 10 HOLDINGS	
EQUITY	
IDBI BANK LTD.	7.05
TATA STEEL LTD.	6.23
RELIANCE INDUSTRIES LTD.	5.47
DR. REDDY'S LABORATORIES LTD.	4.61
Infosys Ltd	4.04
I T C LTD.	3.86
MARUTI SUZUKI INDIA LIMITED	3.09
ULTRATECH CEMENT LTD.	2.85
TATA CONSULTANCY SERVICES LTD.	2.60
BHARTI AIRTEL LTD.	2.38
OTHERS	32.52
Total Equity	74.70

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22%UTTARA KHAND 12.07.2027	6.92
7.62%GOI15.09.2039	6.38
7.40% MADHYA PRADESH 09.11.2026	1.45
8.15% MAHARASHTRA SDL 16.04.2030	1.44
7.27%GOI08.04.2026	1.44
7.79% KARNATAKA 03.01.2028	1.40
7.69%GOI 17.06.2043	1.33
7.48% ODISHA SDL 13.09.2032	0.86
8.17%GUJARAT SDL 24.04.2029	0.75
7.18% GOI 24.07.2037	0.70
OTHERS	3.74

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	26.41
Money Market	-1.12
Grand Total	100.00



Modified Duration : 4.43

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	26.57
BANKS	12.79
COMP-SOFT	9.06
FMCG	7.70
METALS&MIN	6.92
OIL&GAS	6.36
MUTUAL FUND	5.31
PHARMA	5.17
CEMENT	4.67
MEDIA&ENT	3.86
OTHERS	11.59
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	20 December 2006
NAV	46.4982

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
11.06		
Equity	Money Market & Net Current Assets	Debt
3.34	0.33	7.38

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

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

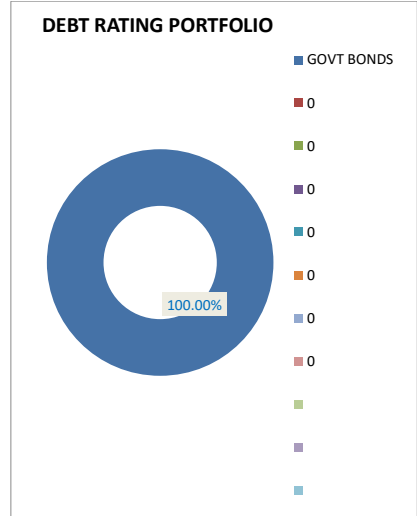
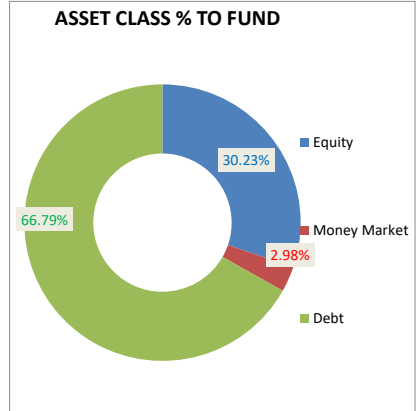
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.46%	2.19%
6 Months	3.16%	5.35%
1 Year	6.60%	8.89%
2 Years	10.46%	11.24%
3 Years	9.16%	9.90%
Since Inception	N.A.	8.48%

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	2.71
NESTLE INDIA LTD..	2.30
HINDALCO INDUSTRIES LTD.	2.26
HINDUSTAN UNILEVER LTD.	2.23
RELIANCE INDUSTRIES LTD.	2.22
STATE BANK OF INDIA	2.12
SHRIRAM FINANCE LTD	2.03
CIPLA LTD.	1.90
MAHINDRA & MAHINDRA LTD.	1.89
LARSEN & TOUBRO LTD.	1.84
OTHERS	8.73
Total Equity	30.23

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	30.44
7.11%KARNATAKA SGS 18122035	18.01
7.69% WEST BENGAL SDL 27/07/2026	9.16
8.33 GOI 09072026	2.76
6.90% BIHAR SGS 16072035	2.66
8.17%GUJARAT SDL 24.04.2029	1.90
7.53% PUDUCHERRY 22.11.2027	1.86
OTHERS	0.00

CORPORATE BONDS	
FIXED Deposit	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	66.79
Money Market	2.98
Grand Total	100.00



Modified Duration : 3.79

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	66.74
FMCG	5.97
AUTO&ANCIL	5.79
BANKS	4.07
PHARMA	2.44
FINANCE	2.44
OIL&GAS	2.26
METALS&MIN	2.26
CAPGOODS	1.81
MISC	1.72
OTHERS	4.50
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Balance

ULIF003201206LICMNY+BAL512

AS ON	31-10-2025
Inception Date	20 December 2006
NAV	53.3208

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
28.61		
Equity	Money Market & Net Current Assets	Debt
12.70	0.78	15.12

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

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

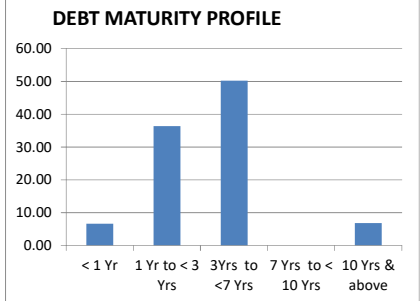
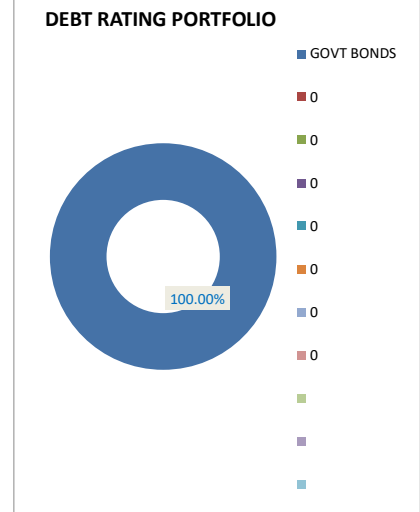
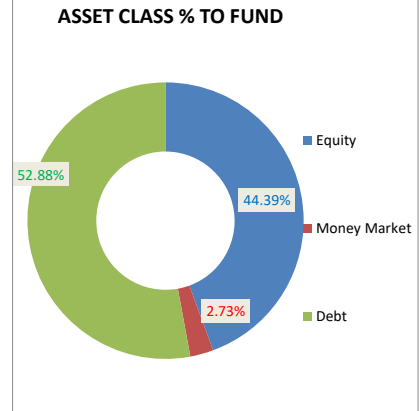
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.33%	1.57%
6 Months	4.31%	5.11%
1 Year	6.36%	8.73%
2 Years	12.42%	13.67%
3 Years	10.50%	11.36%
Since Inception	N.A.	9.27%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	4.24
STATE BANK OF INDIA	4.09
RELIANCE INDUSTRIES LTD.	3.64
NESTLE INDIA LTD..	3.56
HINDUSTAN UNILEVER LTD.	3.45
H D F C BANK LTD.	2.89
ICICI BANK LTD.	2.75
BAJAJ AUTO LTD	2.46
Infosys Ltd	2.15
MAHINDRA & MAHINDRA LTD.	2.13
OTHERS	13.03
Total Equity	44.39

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	14.47
7.53% PUDUCHERRY 22.11.2027	13.84
6.10% GOI 12.07.2031	12.07
7.72% PUNJAB 20.12.2027	3.61
7.18% GOI 24.07.2037	3.59
5.15% GOI 09.11.2025	3.50
7.79% KARNATAKA 03.01.2028	1.80
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	52.88
Money Market	2.73
Grand Total	100.00



Modified Duration : 3.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.86
BANKS	10.63
AUTO&ANCIL	9.68
FMCG	7.03
OIL&GAS	4.06
COMP-SOFT	2.90
FINANCE	2.24
PHARMA	1.68
TELECOM	1.43
MUTUAL FUND	1.43
OTHERS	6.06
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus - Growth
ULIF004201206LICMNY+GRW512

AS ON	31-10-2025
Inception Date	20 December 2006
NAV	37.9510

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
5044.16		
Equity	Money Market & Net Current Assets	Debt
3594.91	163.81	1285.44

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

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

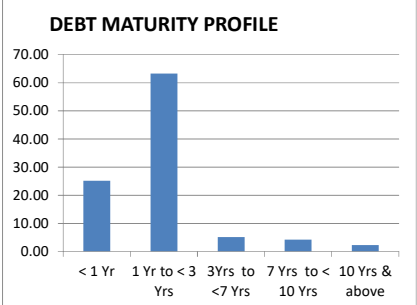
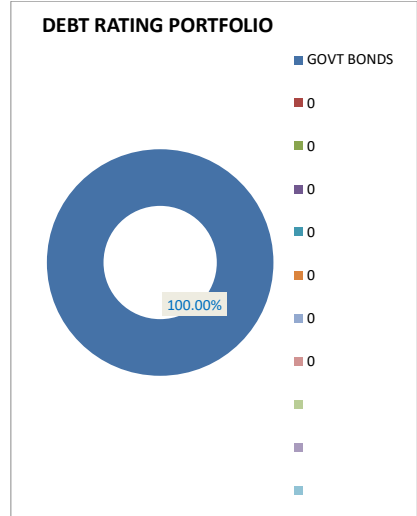
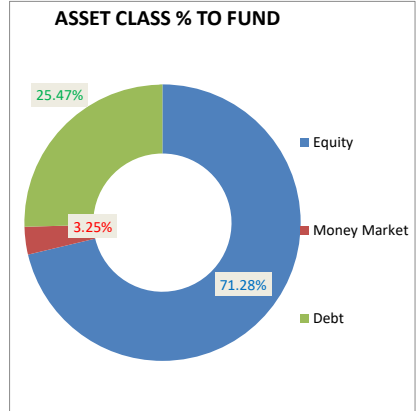
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.41%	2.94%
6 Months	5.58%	4.85%
1 Year	5.31%	6.41%
2 Years	15.23%	14.11%
3 Years	12.20%	11.95%
Since Inception	N.A.	7.32%

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

TOP 10 HOLDINGS	
EQUITY	
ICICI BANK LTD.	6.00
BHARTI AIRTEL LTD.	5.64
H D F C BANK LTD.	4.63
RELIANCE INDUSTRIES LTD.	4.51
Infosys Ltd	4.36
KOTAK MAHINDRA BANK LTD.	4.02
LARSEN & TOUBRO LTD.	3.99
TATA CONSULTANCY SERVICES LTD.	3.59
MARUTI SUZUKI INDIA LIMITED	3.56
TATA POWER CO. LTD.	2.42
OTHERS	28.56
Total Equity	71.28

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.38% GOI 20.06.2027	6.66
7.69% WEST BENGAL SDL 27/07/2026	3.62
5.74% GOI 15.11.2026	3.37
6.79% GOI 15.05.2027	1.81
7.53% SIKKIM 22.11.2027	1.51
8.33 GOI 09072026	1.20
5.15% GOI 09.11.2025	1.17
7.79% KARNATAKA 03.01.2028	1.06
7.60% PUNJAB SDL 04.06.2029	0.99
7.72% PUNJAB 20.12.2027	0.87
OTHERS	3.21

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	25.47
Money Market	3.25
Grand Total	100.00



Modified Duration : 1.64

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.48
BANKS	18.60
COMP-SOFT	9.98
AUTO&ANCIL	6.19
FMCG	5.95
TELECOM	5.64
OIL&GAS	5.05
POWER	4.44
CAPGOODS	4.31
FINANCE	4.14
OTHERS	10.22
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Profit Plus_Bond Fund
ULIF001230807LICPFT+BND512**

AS ON 31-10-2025	
Inception Date	23 August 2007
NAV	41.9060

Objective of the Fund:
Low Risk

AUM (Amount in Crore)			
49.66			
Equity	Money Market & Net Current Assets	Debt	
0.00	5.31	44.35	

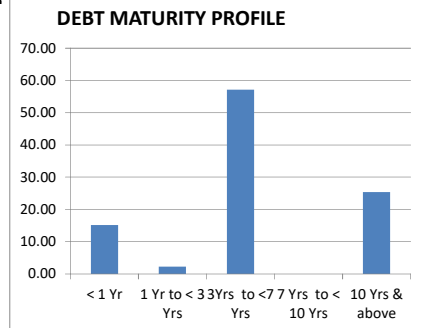
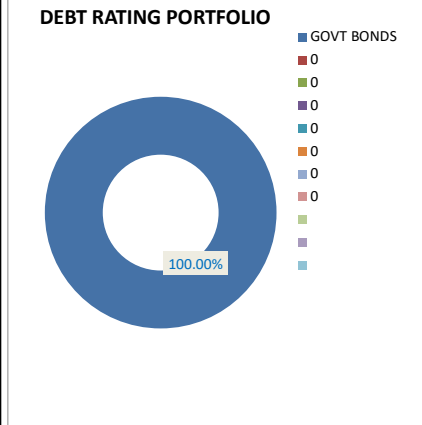
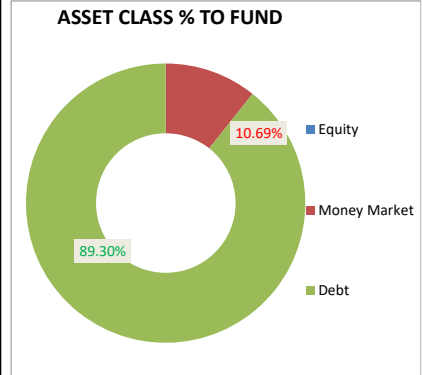
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.64%
6 Months	2.53%	1.97%
1 Year	7.69%	7.28%
2 Years	8.16%	8.18%
3 Years	7.79%	7.76%
Since Inception	N.A.	8.19%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.26% GOI 22.08.2032	20.92
6.54% GOI 17.01.2032	20.24
8.10% WEST BENGAL SDL 23.03.2026	13.21
7.18% GOI 24.07.2037	12.40
7.42% WEST BENGAL SGS 24.09.2036	10.24
6.10% GOI 12.07.2031	9.94
7.22% GOA 12.07.2027	2.05
7.69% WEST BENGAL SDL 27/07/2026	0.31
OTHERS	0.00
CORPORATE BONDS	
OTHERS	
FIXED Deposit	
Total Debt	89.31
Money Market	10.69
Grand Total	100.00



Modified Duration : 4.90

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	89.29
MUTUAL FUND	9.75
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	0.96
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Secured Fund
ULIF002230807LICPFT+SEC512

AS ON	31-10-2025
Inception Date	23 August 2007
NAV	52.6979

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
16.73		
Equity	Money Market & Net Current Assets	Debt
6.68	0.05	9.99

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

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

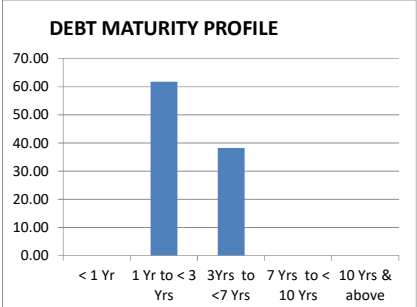
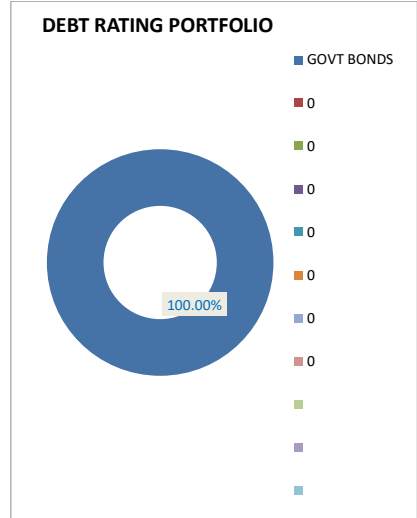
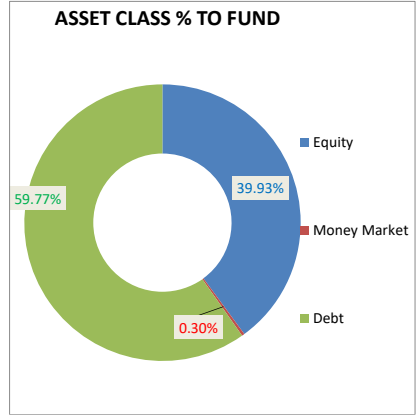
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	2.51%
6 Months	4.74%	3.38%
1 Year	6.85%	6.13%
2 Years	13.42%	13.09%
3 Years	11.33%	11.07%
Since Inception	N.A.	9.56%

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
TITAN COMPANY LTD.	3.36
Infosys Ltd	3.28
RELIANCE INDUSTRIES LTD.	3.11
STATE BANK OF INDIA	2.80
CIPLA LTD.	2.69
KOTAK MAHINDRA BANK LTD.	2.51
IT C LTD.	2.51
BHARTI AIRTEL LTD.	2.46
H D F C BANK LTD.	2.36
TECH MAHINDRA LTD	2.25
OTHERS	12.60
Total Equity	39.93

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	29.24
6.54% GOI 17.01.2032	21.04
7.22% GOA 12.07.2027	5.11
7.22% RAJASTHAN SDL 26.07.2032	1.81
7.38% GOI 20.06.2027	1.53
7.22% ARUNACHAL PRADESH 12.07.2027	1.04
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	59.77
Money Market	0.30
Grand Total	100.00



Modified Duration : 2.86

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	59.79
BANKS	9.33
COMP-SOFT	8.55
FMCG	3.83
MISC	3.35
OIL&GAS	3.11
PHARMA	2.69
TELECOM	2.45
AUTO&ANCIL	2.09
CEMENT	1.91
OTHERS	2.90
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Balanced Fund
ULIF003230807LICPFT+BAL512

AS ON	31-10-2025
Inception Date	23 August 2007
NAV	58.6571

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
27.63		
Equity	Money Market & Net Current Assets	Debt
17.19	0.83	9.61

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

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

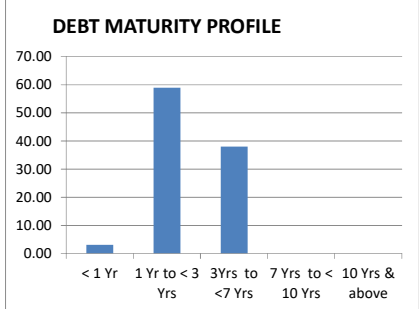
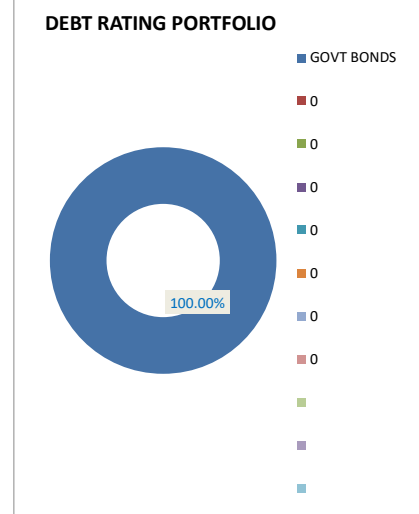
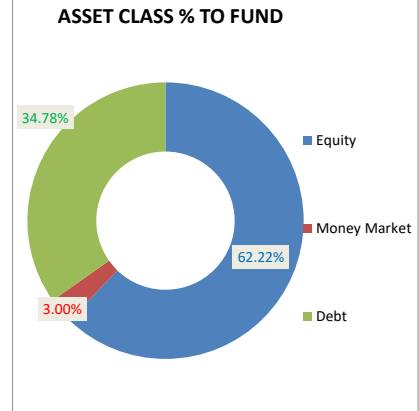
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.55%	2.41%
6 Months	4.80%	4.96%
1 Year	6.65%	3.66%
2 Years	13.63%	15.04%
3 Years	11.45%	12.44%
Since Inception	N.A.	10.21%

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
H D F C BANK LTD.	5.13
MAHINDRA & MAHINDRA LTD.	5.05
DIVI'S LABORATORIES LTD.	4.88
GRASIM INDUSTRIES LTD.	4.87
TECH MAHINDRA LTD	4.33
Infosys Ltd	3.69
I T C LTD.	3.65
TATA CONSULTANCY SERVICES LTD.	3.61
ICICI BANK LTD.	3.41
TATA POWER CO. LTD.	3.08
OTHERS	20.52
Total Equity	62.22

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	17.69
7.26% GOI 22.08.2032	9.40
7.22% GOA 12.07.2027	2.80
8.15% MAHARASHTRA SDL 16.04.2030	2.30
7.60% PUNJAB SDL 04.06.2029	1.50
7.27%GOI08.04.2026	1.09
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	34.78
Money Market	3.00
Grand Total	100.00



Modified Duration : 2.73

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	34.75
COMP-SOFT	13.07
FMCG	9.41
BANKS	9.05
PHARMA	8.14
AUTO&ANCIL	5.47
CEMENT	4.85
POWER	3.08
MUTUAL FUND	2.68
MISC	2.03
OTHERS	7.47
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Profit Plus_Growth Fund
ULIF004230807LICPFT+GRW512

AS ON	31-10-2025
Inception Date	23 August 2007
NAV	38.8087

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
2368.38			
Equity	Money Market & Net Current Assets	Debt	
1836.04	-103.38	635.72	

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

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

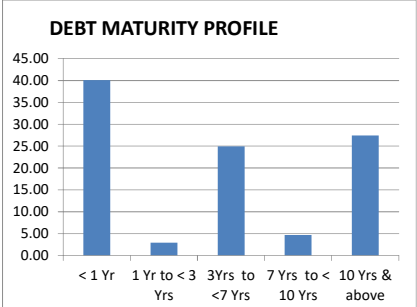
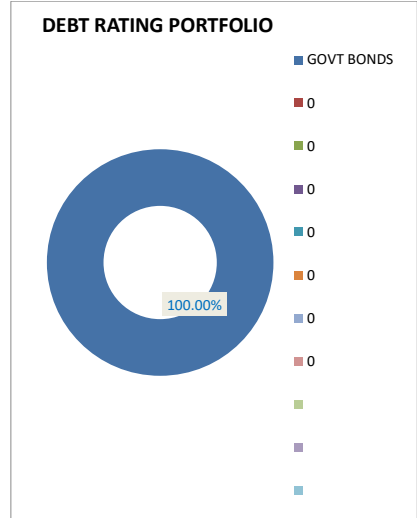
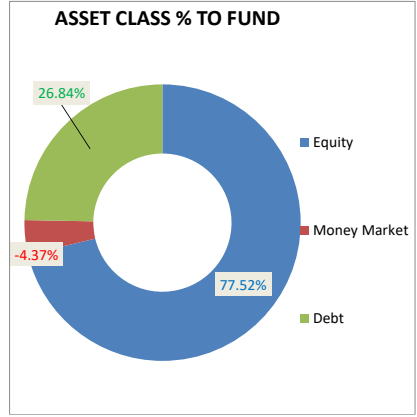
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	3.81%
6 Months	5.98%	10.75%
1 Year	6.09%	7.03%
2 Years	16.07%	16.28%
3 Years	13.02%	14.28%
Since Inception	N.A.	7.73%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
LARSEN & TOUBRO LTD.	6.47
TATA STEEL LTD.	6.33
H D F C BANK LTD.	5.84
HINDALCO INDUSTRIES LTD.	5.08
RELIANCE INDUSTRIES LTD.	4.20
I T C LTD.	3.83
MAHINDRA & MAHINDRA LTD.	3.53
GRASIM INDUSTRIES LTD.	3.17
TATA CONSULTANCY SERVICES LTD.	2.97
Infosys Ltd	2.69
OTHERS	33.41
Total Equity	77.52

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	9.85
7.18% GOI 24.07.2037	7.37
6.10% GOI 12.07.2031	3.96
7.60% PUNJAB SDL 04.06.2029	1.32
6.54% GOI 17.01.2032	1.08
8.25% ANDHRA PRADESH SDL 16.01.2034	0.68
7.22% ARUNACHAL PRADESH 12.07.2027	0.62
8.44% ANDHRA PRADESH 05.12.2033	0.58
8.00% GUJARAT 20.04.2026	0.57
8.02% TELANGANA 25.05.2026	0.32
OTHERS	0.49

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	26.84
Money Market	-4.37
Grand Total	100.00



Modified Duration : 3.72

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	26.84
METALS&MIN	11.41
CAPGOODS	9.75
BANKS	9.55
AUTO&ANCIL	7.13
COMP-SOFT	6.71
FMCG	6.08
CEMENT	5.08
OIL&GAS	4.89
PHARMA	3.79
OTHERS	8.77
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	17 June 2008
NAV	37.5747

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
22.35		
Equity	Money Market & Net Current Assets	Debt
10.10	0.96	11.29

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

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

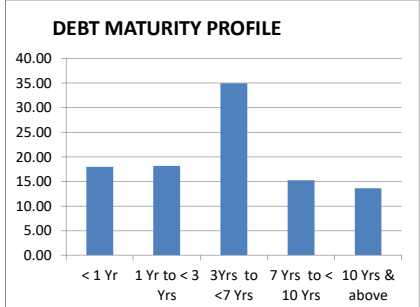
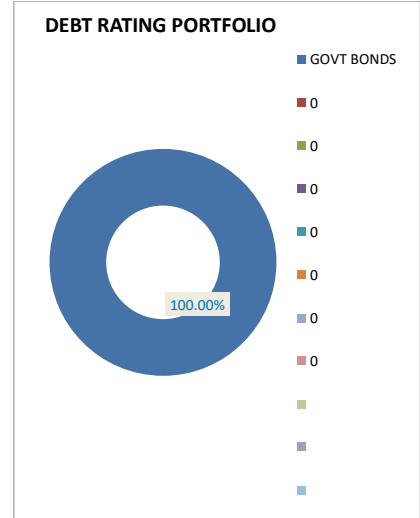
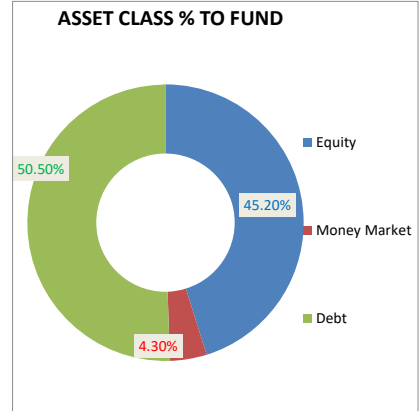
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	2.77%
6 Months	4.74%	4.71%
1 Year	6.85%	6.56%
2 Years	13.42%	15.15%
3 Years	11.33%	13.01%
Since Inception	N.A.	7.91%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
IDBI BANK LTD.	4.11
Infosys Ltd	3.98
TATA POWER CO. LTD.	3.62
BAJAJ AUTO LTD	3.58
HAVELLS LTD	3.34
ICICI BANK LTD.	3.31
H C L TECHNOLOGIES LTD.	2.76
CIPLA LTD.	2.74
TITAN COMPANY LTD.	2.51
TATA STEEL LTD.	2.45
OTHERS	12.80
Total Equity	45.20

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	17.63
7.38% GOI 20.06.2027	9.18
8.33 GOI 09072026	9.10
7.18% GOI 24.07.2037	6.89
6.33% GOI 05052035	6.62
6.22% GOI 16.03.2035	1.08
OTHERS	0.00

CORPORATE BONDS	
FIXED Deposit	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	50.50
Money Market	4.30
Grand Total	100.00



Modified Duration : 3.61

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	50.51
BANKS	9.53
COMP-SOFT	9.31
METALS&MIN	4.88
AUTO&ANCIL	4.03
CAPGOODS	3.89
POWER	3.62
MUTUAL FUND	3.22
PHARMA	2.73
TELECOM	2.73
OTHERS	5.55
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	17 June 2008
NAV	40.4172

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
58.09			
Equity	Money Market & Net Current Assets	Debt	
32.69	1.56	23.84	

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

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

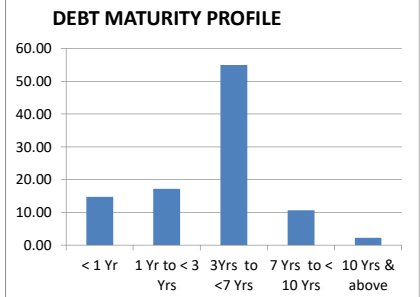
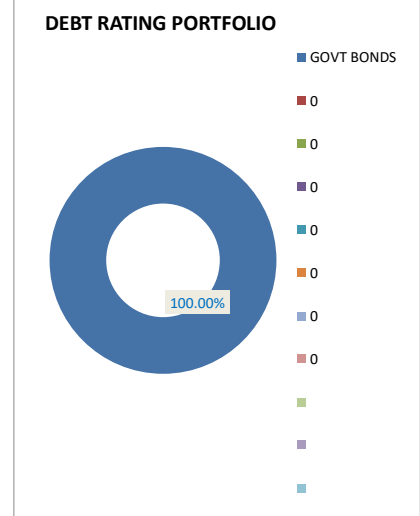
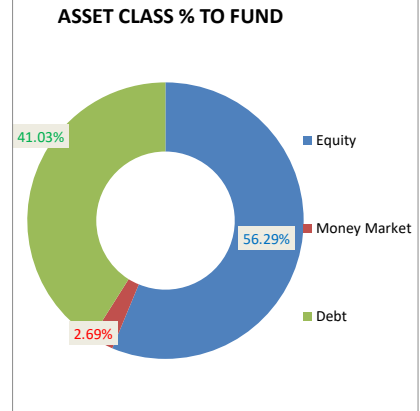
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.55%	2.90%
6 Months	4.80%	6.63%
1 Year	6.65%	6.69%
2 Years	13.63%	15.18%
3 Years	11.45%	13.18%
Since Inception	N.A.	8.37%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	4.74
Infosys Ltd	4.59
BAJAJ AUTO LTD	4.29
LARSEN & TOUBRO LTD.	3.47
TATA POWER CO. LTD.	2.58
HAVELLS LTD	2.57
RELIANCE INDUSTRIES LTD.	2.56
H D F C BANK LTD.	2.55
STATE BANK OF INDIA	2.26
ASIAN PAINTS LTD.	2.16
OTHERS	24.52
Total Equity	56.29

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
8.17% GUJARAT SDL 24.04.2029	9.04
6.10% GOI 12.07.2031	6.79
8.10% WEST BENGAL SDL 23.03.2026	6.08
8.34% PUNJAB SDL 02.01.2029	5.43
7.38% GOI 20.06.2027	5.30
7.62% WEST BENGAL SDL 29.11.2032	2.66
7.79% KARNATAKA 03.01.2028	1.77
7.09% KARNATAKA SGS 16.10.2035	1.71
8.24% TELANGANA SDL 28.02.2043	0.94
7.48% ODISHA SDL 13.09.2032	0.88
OTHERS	0.43

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	41.03
Money Market	2.69
Grand Total	100.00



Modified Duration : 3.14

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.04
AUTO&ANCIL	10.22
COMP-SOFT	9.55
BANKS	9.36
CAPGOODS	6.04
POWER	4.32
MUTUAL FUND	3.99
OIL&GAS	3.96
METALS&MIN	2.48
FMCG	2.20
OTHERS	6.84
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Market Plus 1 - Growth
ULIF004170608LICMK1+GRW512

AS ON	31-10-2025
Inception Date	17 June 2008
NAV	52.3083

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
3095.51		
Equity	Money Market & Net Current Assets	Debt
2359.17	22.70	713.64

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

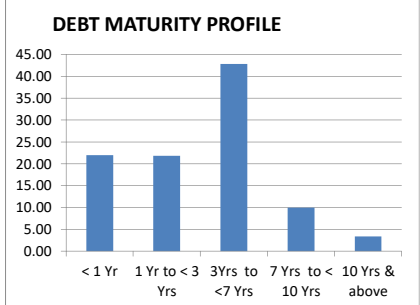
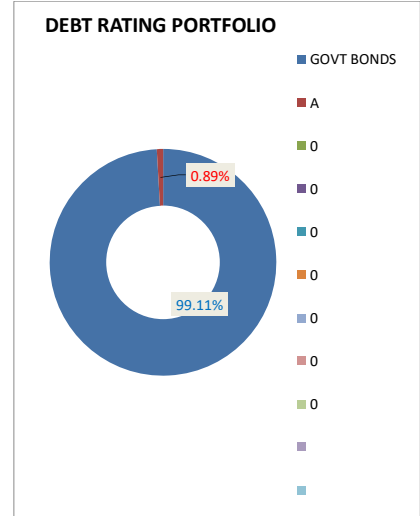
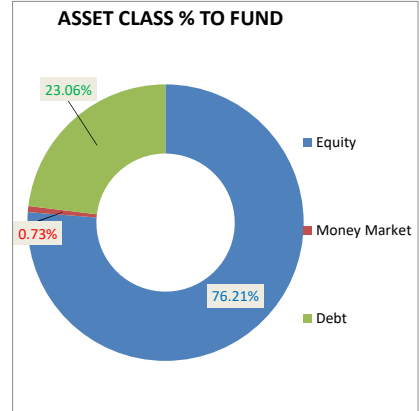
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	4.23%
6 Months	5.98%	8.90%
1 Year	6.09%	9.80%
2 Years	16.07%	17.35%
3 Years	13.02%	14.95%
Since Inception	N.A.	9.99%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
LARSEN & TOUBRO LTD.	7.16
TATA STEEL LTD.	5.32
RELIANCE INDUSTRIES LTD.	5.04
I T C LTD.	4.07
ASIAN PAINTS LTD.	2.84
IDBI BANK LTD.	2.65
Infosys Ltd	2.49
HINDUSTAN UNILEVER LTD.	2.33
TITAN COMPANY LTD.	2.30
H D F C BANK LTD.	2.23
OTHERS	39.78
Total Equity	76.21

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	2.48
8.33 GOI 09072026	2.30
8.00% GUJARAT 20.04.2026	1.80
8.30% GUJRAT SDL 06.02.2029	1.72
7.53% PUDUCHERRY 22.11.2027	1.30
7.22%UTTARA KHAND 12.07.2027	1.23
8.15% MAHARASHTRA SDL 16.04.2030	1.02
7.79% KARNATAKA 03.01.2028	1.00
6.54% GOI 17.01.2032	0.81
7.10% GOI 18.04.2029	0.67
OTHERS	8.53

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.17
Shree Renuka sugars	0.03
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	23.06
Money Market	0.73
Grand Total	100.00



Modified Duration : 2.76

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.85
FMCG	10.09
BANKS	9.78
CAPGOODS	9.20
METALS&MIN	8.92
COMP-SOFT	6.68
OIL&GAS	5.26
MISC	5.01
PHARMA	3.77
POWER	3.71
OTHERS	14.73
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Bond
ULIF001220508LICMY1+BND512

AS ON 31-10-2025	
Inception Date	22 May 2008
NAV	43.8127

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
6.36		
Equity	Money Market & Net Current Assets	Debt
0.00	0.29	6.07

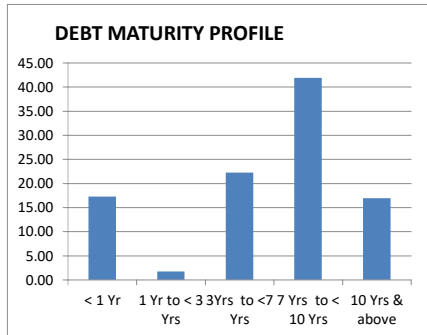
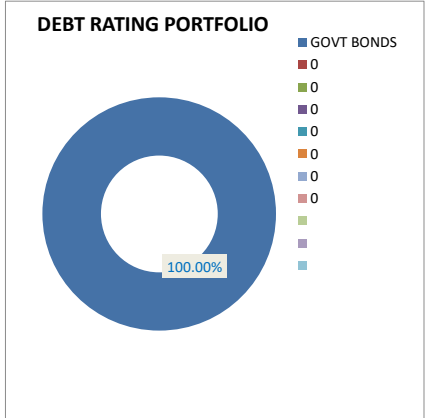
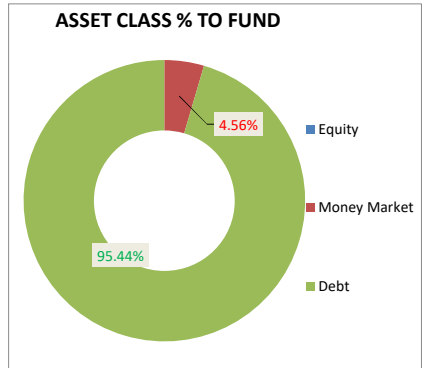
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.71%
6 Months	2.53%	1.41%
1 Year	7.69%	7.19%
2 Years	8.16%	8.36%
3 Years	7.79%	7.95%
Since Inception	N.A.	8.83%

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	17.14
7.18% GOI 24.07.2037	16.13
8.10% WEST BENGAL SDL 23.03.2026	15.86
6.64% GOI 16.06.2035	11.77
7.34% WEST BENGAL SDL 03.07.2034	7.94
7.60% PUNJAB SDL 04.06.2029	4.06
7.79% KARNATAKA 03.01.2028	1.62
7.18% JAMMU&KASHMIR 28.09.2026	0.64
OTHERS	0.00
CORPORATE BONDS	
% to AUM	
OTHERS	
FIXED Deposit	
0.00	
Total Debt	95.44
Money Market	4.56
Grand Total	100.00



Modified Duration : 4.98

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	95.53
MUTUAL FUND	4.56
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	-0.09
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Secured
ULIF002220508LICMY1+SEC512

AS ON 31-10-2025	
Inception Date	22 May 2008
NAV	58.4940

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
6.26			
Equity	Money Market & Net Current Assets	Debt	
3.04	0.09	3.13	

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

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

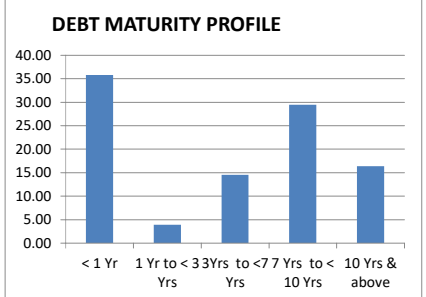
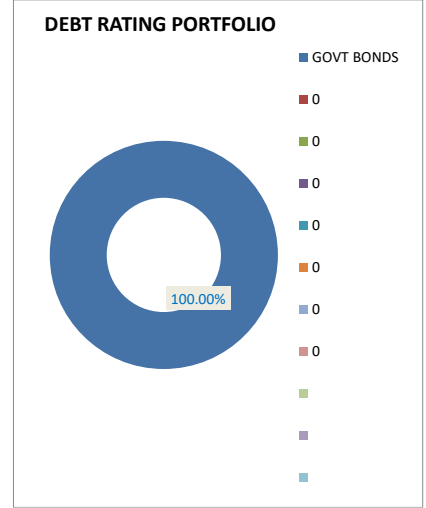
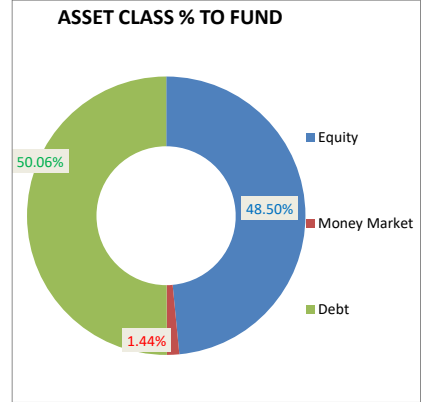
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	1.64%
6 Months	4.74%	4.54%
1 Year	6.85%	5.73%
2 Years	13.42%	12.32%
3 Years	11.33%	11.04%
Since Inception	N.A.	10.65%

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	% to AUM
STATE BANK OF INDIA	4.49
HINDUSTAN UNILEVER LTD.	3.94
MARUTI SUZUKI INDIA LIMITED	3.88
H D F C BANK LTD.	3.71
RELIANCE INDUSTRIES LTD.	3.67
MAHINDRA & MAHINDRA LTD.	3.34
Infosys Ltd	3.18
TATA CONSULTANCY SERVICES LTD.	2.65
LARSEN & TOUBRO LTD.	2.58
I T C LTD.	2.35
OTHERS	14.71
Total Equity	48.50

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	16.10
7.26% GOI 06.02.2033	8.30
7.18% GOI 24.07.2037	8.20
7.20% TAMILNADU SDL 27.11.2031	7.27
7.34% WEST BENGAL SDL 03.07.2034	6.46
7.22% GOA 12.07.2027	1.95
7.69% WEST BENGAL SDL 27/07/2026	1.13
7.58% RAJASTHAN SDL 09.08.2026	0.65
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	50.06
Money Market	1.44
Grand Total	100.00



Modified Duration : 3.88

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	50.02
AUTO&ANCIL	9.59
BANKS	9.27
FMCG	8.47
COMP-SOFT	7.19
OIL&GAS	3.68
CAPGOODS	2.56
MUTUAL FUND	2.56
METALS&MIN	2.08
CEMENT	1.60
OTHERS	2.98
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Money Plus 1 - Balanced
ULIF003220508LICMY1+BAL512

AS ON 31-10-2025	
Inception Date	22 May 2008
NAV	58.0752

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
6.67			
Equity	Money Market & Net Current Assets	Debt	
4.30	0.14	2.23	

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

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

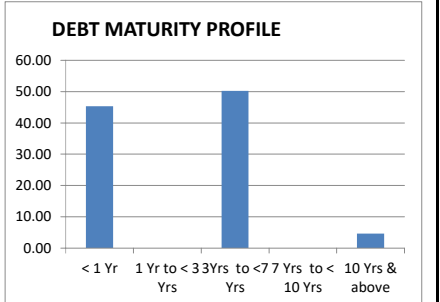
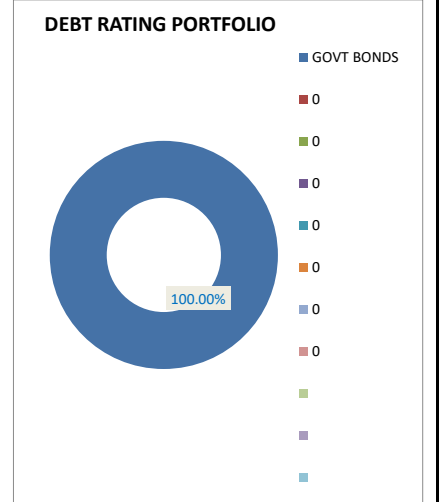
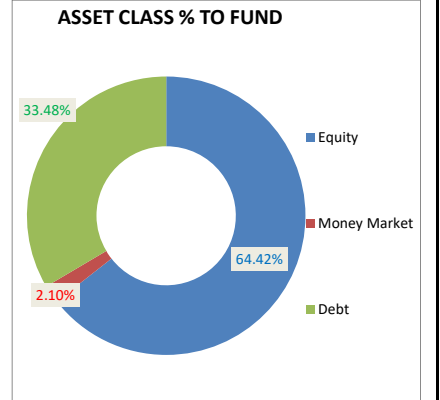
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.55%	3.17%
6 Months	4.80%	5.98%
1 Year	6.65%	8.89%
2 Years	13.63%	14.50%
3 Years	11.45%	12.44%
Since Inception	N.A.	10.60%

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		5.62
RELIANCE INDUSTRIES LTD.		5.57
NESTLE INDIA LTD..		3.81
HINDUSTAN UNILEVER LTD.		3.70
KOTAK MAHINDRA BANK LTD.		3.62
DR. REDDY'S LABORATORIES LTD.		3.59
HINDALCO INDUSTRIES LTD.		3.43
Bajaj Finance Limited		3.13
ICICI BANK LTD.		3.03
H D F C BANK LTD.		2.96
OTHERS		25.96
Total Equity		64.42

DEBT PORTFOLIO		% to AUM
GOVT.SECURITIES		
8.10% WEST BENGAL SDL 23.03.2026		15.16
7.48% ODISHA SDL 13.09.2032		8.44
7.20% TAMILNADU SDL 27.11.2031		8.34
7.18% GOI 24.07.2037		1.54
OTHERS		0.00

CORPORATE BONDS		% to AUM
OTHERS		0.00
FIXED Deposit		0.00
Total Debt		33.48
Money Market		2.10
Grand Total		100.00



Modified Duration : 3.04

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	33.43
BANKS	15.44
FMCG	10.04
OIL&GAS	8.25
AUTO&ANCIL	5.70
COMP-SOFT	4.35
FINANCE	3.75
PHARMA	3.60
METALS&MIN	3.45
MISC	2.85
OTHERS	9.14
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	22 May 2008
NAV	63.1088

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
425.33			
Equity	Money Market & Net Current Assets	Debt	
330.35	5.26	89.72	

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

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

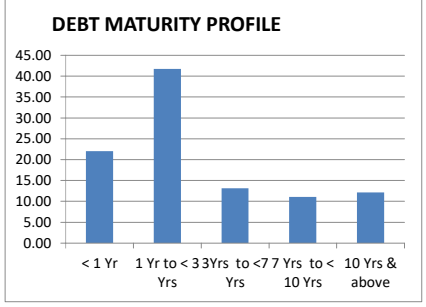
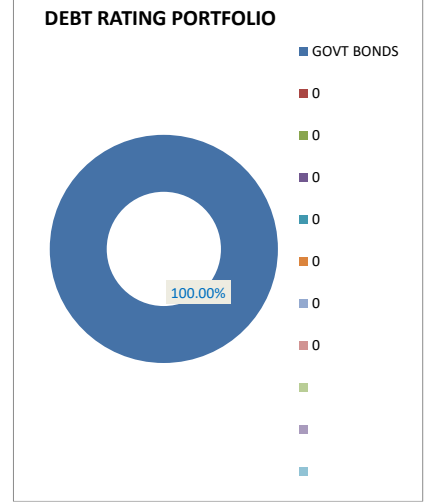
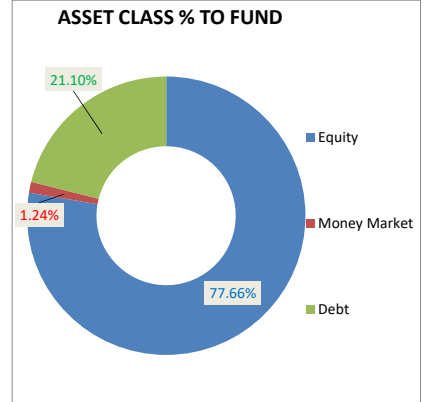
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	3.13%
6 Months	5.98%	9.03%
1 Year	6.09%	10.09%
2 Years	16.07%	18.57%
3 Years	13.02%	15.95%
Since Inception	N.A.	11.13%

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

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
MARUTI SUZUKI INDIA LIMITED	6.85
MAHINDRA & MAHINDRA LTD.	5.33
GRASIM INDUSTRIES LTD.	5.07
H D F C BANK LTD.	4.94
Bajaj Finance Limited	4.90
BAJAJ AUTO LTD	4.18
ICICI BANK LTD.	4.16
TATA STEEL LTD.	3.44
HINDUSTAN UNILEVER LTD.	3.38
RELIANCE INDUSTRIES LTD.	3.33
OTHERS	32.08
Total Equity	77.66

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.22%UTTARA KHAND 12.07.2027	6.33
8.10% WEST BENGAL SDL 23.03.2026	2.85
7.53% PUDUCHERRY 22.11.2027	2.45
7.12% MH SDL 25-09-2038	2.33
8.00% GUJARAT 20.04.2026	1.31
7.32% RAJASTHAN SGS 24.09.2035	1.19
7.22% RAJASTHAN SDL 26.07.2032	1.19
6.80% ANDHRA PRADESH SGS 02072035	1.15
7.26% GOI 22.08.2032	0.78
7.48% ODISHA SDL 13.09.2032	0.51
OTHERS	1.01

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	21.10
Money Market	1.24
Grand Total	100.00



Modified Duration : 3.20

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	
AUTO&ANCIL	17.07
BANKS	15.23
FMCG	8.56
FINANCE	6.81
COMP-SOFT	6.00
CEMENT	5.07
OIL&GAS	4.21
METALS&MIN	4.19
CAPGOODS	3.51
OTHERS	8.25
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Child Fortune Plus - Secured
ULIF002011108LICHF+SEC512

AS ON 31-10-2025	
Inception Date	01 November 2008
NAV	54.9013

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
15.20			
Equity	Money Market & Net Current Assets	Debt	
7.01	0.47	7.73	

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

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

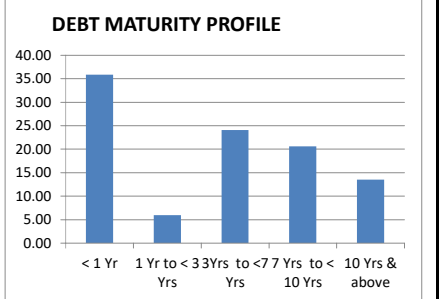
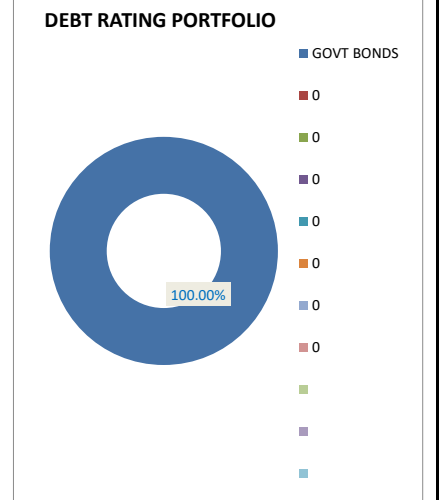
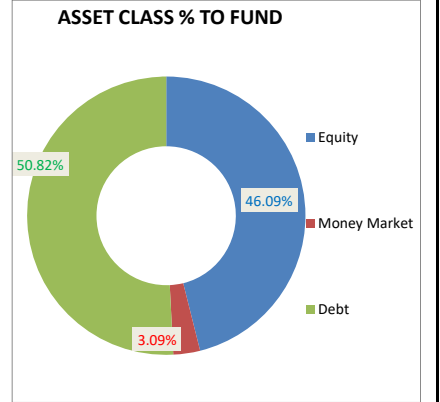
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	2.04%
6 Months	4.74%	3.53%
1 Year	6.85%	4.66%
2 Years	13.42%	10.73%
3 Years	11.33%	10.12%
Since Inception	N.A.	10.53%

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.	3.65
HINDUSTAN UNILEVER LTD.	3.29
TATA STEEL LTD.	3.27
TITAN COMPANY LTD.	3.27
LARSEN & TOUBRO LTD.	3.24
STATE BANK OF INDIA	3.08
H D F C BANK LTD.	2.86
RELIANCE INDUSTRIES LTD.	2.74
PIDILITE INDUSTRIES LTD..	2.53
HINDALCO INDUSTRIES LTD.	2.30
OTHERS	15.86
Total Equity	46.09

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	9.92
8.10% WEST BENGAL SDL 23.03.2026	8.30
7.41% GOI 19.12.2036	6.86
6.64% GOI 16.06.2035	4.93
8.25% ANDHRA PRADESH SDL 16.01.2034	3.51
8.15% MAHARASHTRA SDL 16.04.2030	3.48
7.62% WEST BENGAL SDL 29.11.2032	2.04
7.20% TAMILNADU SDL 27.11.2031	2.00
7.22% RAJASTHAN SDL 26.07.2032	1.99
8.30% GUJRAT SDL 06.02.2029	1.38
OTHERS	6.41

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	50.82
Money Market	3.09
Grand Total	100.00



Modified Duration : 3.48

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	50.72
BANKS	9.60
METALS&MIN	6.71
FMCG	5.59
FERTI	4.41
PHARMA	3.62
MUTUAL FUND	3.55
MISC	3.29
CAPGOODS	3.22
COMP-SOFT	3.03
OTHERS	6.26
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Child Fortune Plus - Growth
ULIF004011108LICCHF+GRW512

AS ON	31-10-2025
Inception Date	01 November 2008
NAV	74.5799

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
438.90			
Equity	Money Market & Net Current Assets	Debt	
301.91	23.65	113.34	

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

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

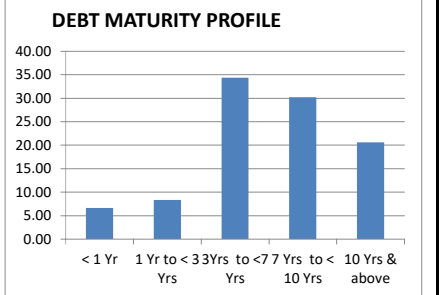
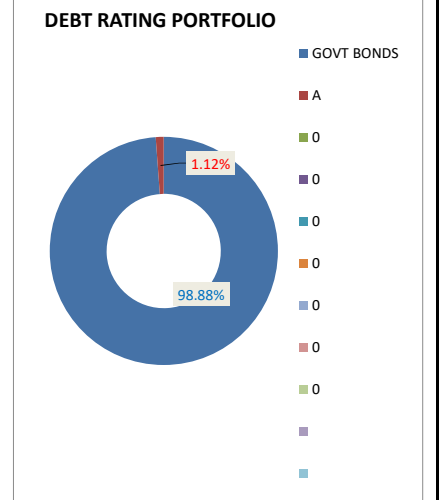
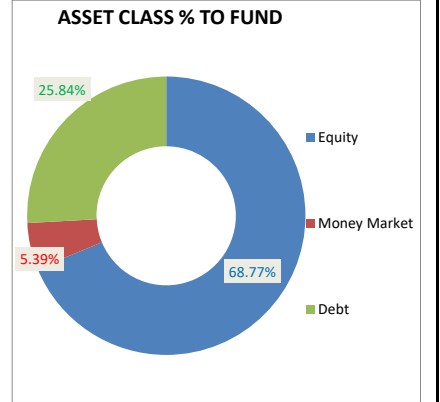
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	3.76%
6 Months	5.98%	7.60%
1 Year	6.09%	9.18%
2 Years	16.07%	16.84%
3 Years	13.02%	14.67%
Since Inception	N.A.	12.54%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	5.85
MARUTI SUZUKI INDIA LIMITED	5.53
HINDALCO INDUSTRIES LTD.	5.27
LARSEN & TOUBRO LTD.	4.92
H D F C BANK LTD.	3.60
TITAN COMPANY LTD.	3.16
IDBI BANK LTD.	2.98
H C L TECHNOLOGIES LTD.	2.60
KOTAK MAHINDRA BANK LTD.	2.39
TATA CONSULTANCY SERVICES LTD.	2.33
OTHERS	30.14
Total Equity	68.77

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 06.02.2033	2.63
7.18% GOI 14.08.2033	2.36
7.22% RAJASTHAN SDL 26.07.2032	2.30
7.04% MAHARASHTRA SGS 25062040	2.22
7.42% WEST BENGAL SGS 24.09.2036	1.85
6.64% GOI 16.06.2035	1.71
7.27% GOI 08.04.2026	1.40
6.54% GOI 17.01.2032	1.25
8.24% TELANGANA SDL 28.02.2043	1.24
7.26% GOI 22.08.2032	1.18
OTHERS	7.41

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.24
Shree Renuka sugars	0.05
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	25.84
Money Market	5.39
Grand Total	100.00



Modified Duration : 5.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.54
BANKS	14.13
METALS&MIN	7.85
AUTO&ANCIL	7.43
COMP-SOFT	7.40
OIL&GAS	6.47
FMCG	5.98
CAPGOODS	5.96
MUTUAL FUND	5.22
MISC	3.27
OTHERS	10.75
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

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

AS ON 31-10-2025	
Inception Date	02 March 2020
NAV	13.2754

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
926.96		
Equity	Money Market & Net Current Assets	Debt
0.00	19.06	907.90

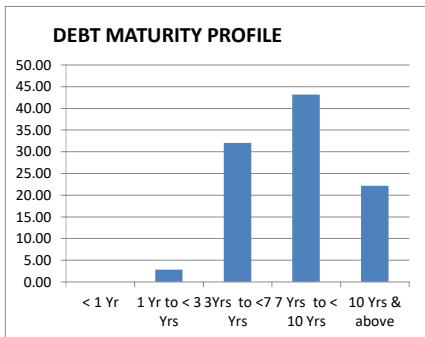
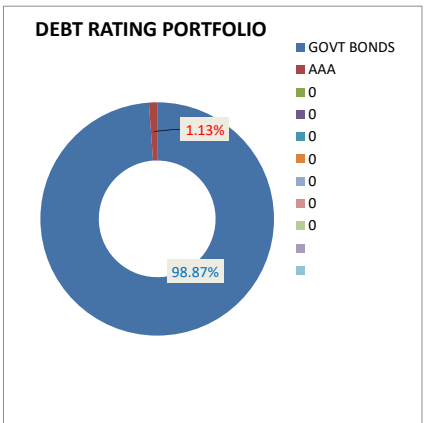
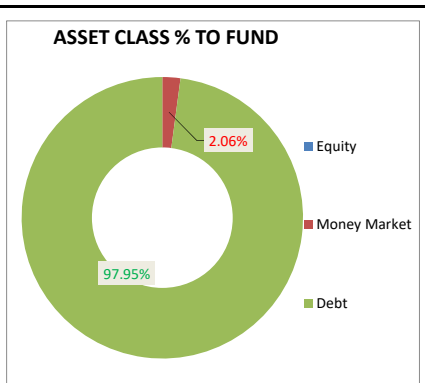
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.82%	0.80%
6 Months	-0.33%	0.67%
1 Year	4.53%	6.20%
2 Years	6.56%	7.88%
3 Years	6.25%	7.40%
Since Inception	4.43%	5.13%

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	8.37
6.22% GOI 16.03.2035	8.15
6.64% GOI 16.06.2035	7.65
7.18% GOI 24.07.2037	5.19
7.62% WEST BENGAL SDL 29.11.2032	5.03
6.67% GOI 15.12.2035	4.86
7.20% TAMILNADU SDL 27.11.2031	4.31
6.10% GOI 12.07.2031	4.26
7.22% RAJASTHAN SDL 26.07.2032	3.27
6.84% MAHARASHTRA SDL 12.05.2032	2.67
OTHERS	43.08
CORPORATE BONDS	
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.56
7.61% ABCL NCD SERIES F1 FY 2025-26 TR	0.27
7.61% ABCL NCD SERIES F1 FY 2025-26	0.27
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	97.94
Money Market	2.06
Grand Total	100.00



Modified Duration : 5.85

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	96.83
FINANCE	1.11
MUTUAL FUND	0.39
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
OTHERS	1.67
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	02 March 2020
NAV	16.7831

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)			
853.05			
Equity	Money Market & Net Current Assets	Debt	
419.06	24.41	409.58	

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

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

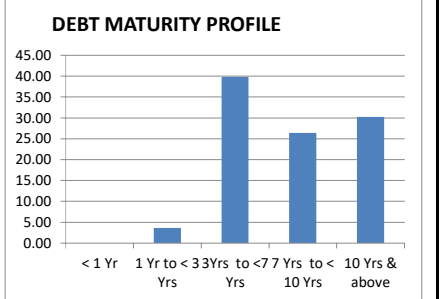
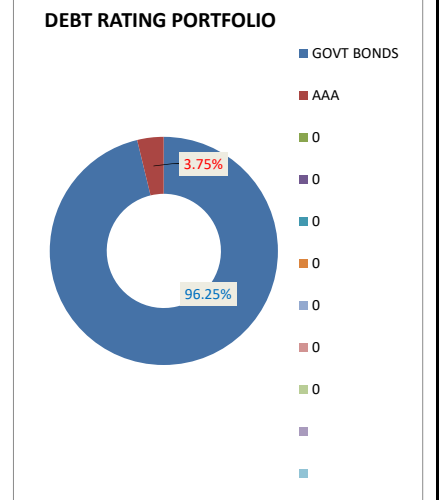
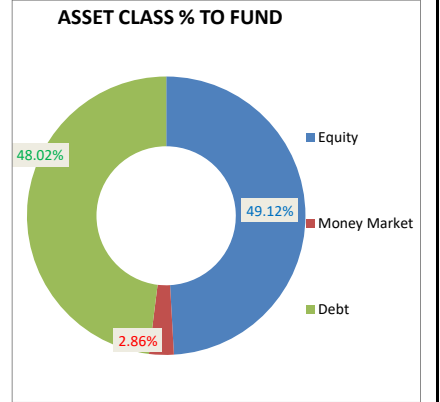
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.90%	2.25%
6 Months	1.38%	4.58%
1 Year	4.57%	7.52%
2 Years	9.46%	11.30%
3 Years	8.11%	9.67%
Since Inception	7.94%	9.56%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	4.49
MARUTI SUZUKI INDIA LIMITED	4.16
ASIAN PAINTS LTD.	2.82
H D F C BANK LTD.	2.69
HINDUSTAN UNILEVER LTD.	2.67
KOTAK MAHINDRA BANK LTD.	2.41
ICICI BANK LTD.	2.12
Infosys Ltd	2.09
LARSEN & TOUBRO LTD.	1.96
BHARTI AIRTEL LTD.	1.69
OTHERS	22.02
Total Equity	49.12

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	7.87
6.67% GOI 15.12.2035	4.69
6.10% GOI 12.07.2031	4.63
7.18% GOI 24.07.2037	3.49
6.64% GOI 16.06.2035	3.40
7.26% GOI 22.08.2032	2.44
7.32% RAJASTHAN SGS 24.09.2035	2.37
6.68%GOI07072040	2.30
7.62% WEST BENGAL SDL 29.11.2032	1.53
6.22% GOI 16.03.2035	1.48
OTHERS	12.01

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.61
7.61%ABCL NCD SERIES F1 FY 2025-26 TRAN	0.60
7.61% ABCL NCD SERIES F1 FY 2025-26	0.60
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	48.02
Money Market	2.86
Grand Total	100.00



Modified Duration : 5.74

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	46.21
BANKS	10.81
FMCG	6.24
COMP-SOFT	5.72
FINANCE	5.15
AUTO&ANCIL	4.77
OIL&GAS	4.68
FERTI	3.78
CAPGOODS	2.89
TELECOM	1.70
OTHERS	8.05
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	02 March 2020
NAV	19.0114

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)			
2683.88			
Equity	Money Market & Net Current Assets	Debt	
1786.47	61.82	835.59	

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

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

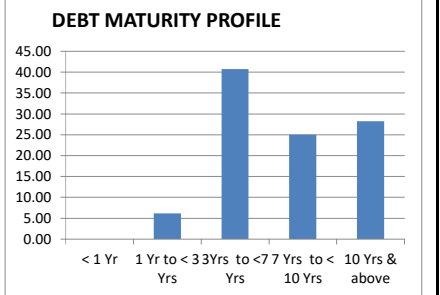
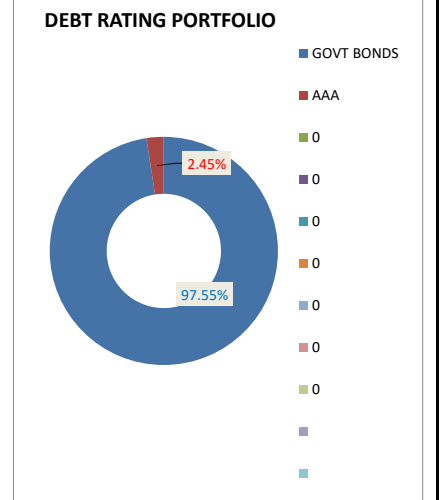
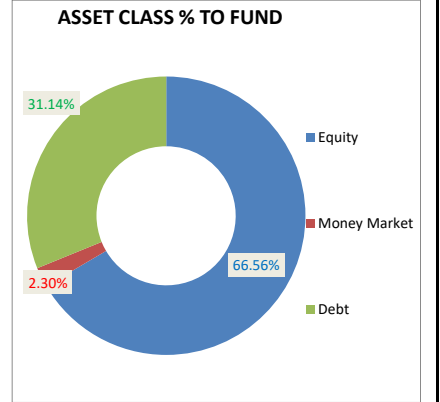
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.44%	2.79%
6 Months	2.36%	5.44%
1 Year	4.58%	7.98%
2 Years	10.85%	13.26%
3 Years	9.00%	10.70%
Since Inception	9.63%	12.00%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	5.44
RELIANCE INDUSTRIES LTD.	4.28
HINDUSTAN UNILEVER LTD.	3.58
H D F C BANK LTD.	3.21
Infosys Ltd	3.19
Bajaj Finance Limited	3.11
TATA CONSULTANCY SERVICES LTD.	2.91
ASIAN PAINTS LTD.	2.65
ICICI BANK LTD.	2.39
LTIMINDTREE LTD	2.19
OTHERS	33.61
Total Equity	66.56

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	5.79
7.18% GOI 24.07.2037	2.39
7.20% TAMILNADU SDL 27.11.2031	2.24
6.10% GOI 12.07.2031	2.21
6.67% GOI 15.12.2035	2.05
6.64% GOI 16.06.2035	2.01
7.26% GOI 22.08.2032	1.55
7.38% GOI 20.06.2027	1.15
6.63% TAMILNADU SDL 23.12.2035	0.83
7.11%KARNATAKA SGS 18122035	0.74
OTHERS	9.43

CORPORATE BONDS	
7.61%ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.28
7.61% ABCL NCD SERIES F1 FY 2025-26	0.28
8% ADITYA BIRLA HOUSING FINANCE LTD N	0.19
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	31.14
Money Market	2.30
Grand Total	100.00



Modified Duration : 5.51

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	30.37
BANKS	11.98
COMP-SOFT	9.85
FMCG	8.79
AUTO&ANCIL	7.20
FERTI	6.61
FINANCE	6.09
OIL&GAS	4.65
PHARMA	2.50
MISC	2.35
OTHERS	9.61
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	02 March 2020
NAV	22.2991

Objective of the Fund:
High Risk

AUM (Amount in Crore)			
26550.34			
Equity	Money Market & Net Current Assets	Debt	
19955.98	718.34	5876.03	

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

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

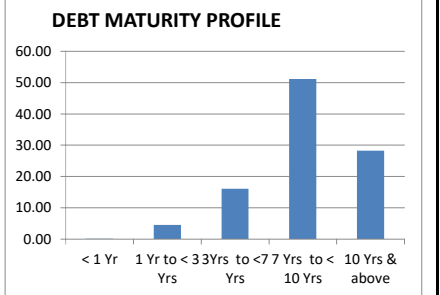
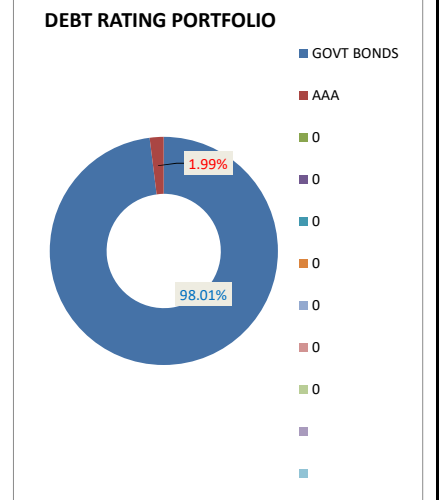
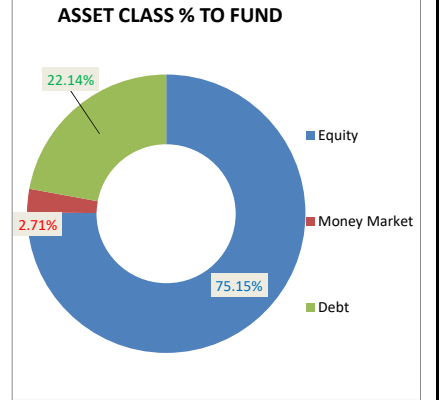
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.80%	2.84%
6 Months	3.01%	6.20%
1 Year	4.58%	8.72%
2 Years	11.78%	14.33%
3 Years	9.57%	11.42%
Since Inception	10.72%	15.20%

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	4.47
RELIANCE INDUSTRIES LTD.	4.32
Bajaj Finance Limited	4.31
TATA CONSULTANCY SERVICES LTD.	3.65
LARSEN & TOUBRO LTD.	3.30
NESTLE INDIA LTD..	3.05
ASIAN PAINTS LTD.	2.84
HINDUSTAN UNILEVER LTD.	2.42
Infosys Ltd	2.36
LTIMINDTREE LTD	2.34
OTHERS	42.09
Total Equity	75.15

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.33% GOI 05052035	1.85
6.68%GOI07072040	1.48
7.10% GOI 18.04.2029	1.33
6.22% GOI 16.03.2035	0.81
7.32% RAJASTHAN SGS 24.09.2035	0.76
7.18% GOI 24.07.2037	0.60
6.67% GOI 15.12.2035	0.58
6.64% GOI 16.06.2035	0.55
7.18% Tamil Nadu SDL 2027	0.51
6.84% ANDHRA PRADESH SGS 04062039	0.51
OTHERS	12.72

CORPORATE BONDS	
	% to AUM
7.61%ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.19
7.61% ABCL NCD SERIES F1 FY 2025-26	0.19
8% ADITYA BIRLA HOUSING FINANCE LTD N	0.06
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	22.14
Money Market	2.71
Grand Total	100.00



Modified Duration : 6.38

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.69
COMP-SOFT	11.60
AUTO&ANCIL	9.34
FMCG	9.32
FINANCE	7.81
BANKS	6.49
CAPGOODS	5.94
OIL&GAS	4.65
FERTI	4.03
MISC	3.94
OTHERS	15.19
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Health Plus Fund
ULIF001040208LICHLT+FND512

AS ON	31-10-2025
Inception Date	04 February 2008
NAV	42.2682

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
807.84		
Equity	Money Market & Net Current Assets	Debt
281.19	18.71	507.94

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

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

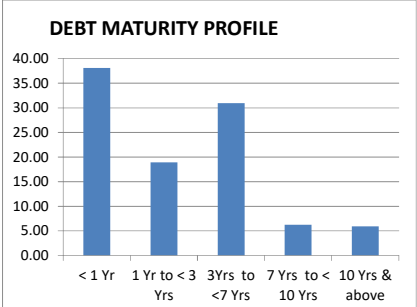
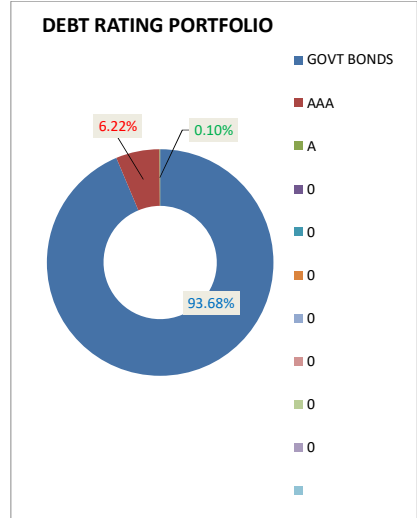
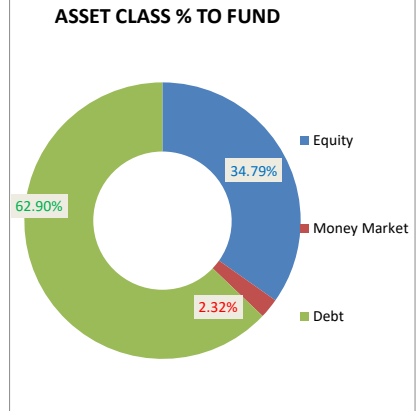
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.21%	2.08%
6 Months	3.76%	4.88%
1 Year	6.04%	7.00%
2 Years	12.08%	12.43%
3 Years	10.20%	10.56%
Since Inception	N.A.	8.46%

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
I T C LTD.	3.25
STATE BANK OF INDIA	3.13
TATA CONSULTANCY SERVICES LTD.	3.03
H D F C BANK LTD.	2.93
Infosys Ltd	2.75
LARSEN & TOUBRO LTD.	2.74
TATA STEEL LTD.	2.49
KOTAK MAHINDRA BANK LTD.	2.34
HINDALCO INDUSTRIES LTD.	2.15
HINDUSTAN UNILEVER LTD.	1.37
OTHERS	8.61
Total Equity	34.79

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	10.24
7.18% MAHARASHTRA 28.06.2032	5.67
8.10% WEST BENGAL SDL 23.03.2026	5.00
8.00% GUJARAT 20.04.2026	4.57
7.14% KARNATAKA SDL 24.12.2029	3.80
7.62%GOI15.09.2039	3.29
7.69% WEST BENGAL SDL 27/07/2026	2.56
6.54% GOI 17.01.2032	2.49
8% RAJASTHAN SDL 25-05-2026	2.25
7.10% GOI 18.04.2029	1.94
OTHERS	17.11

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	3.29
8.20% LICHFL NOV 2025 NDCs	0.62
Shree Renuka Sugars Limited NCD 2021	0.07
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	62.90
Money Market	2.32
Grand Total	100.00



Modified Duration : 2.56

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	58.90
BANKS	9.24
COMP-SOFT	8.59
METALS&MIN	4.64
FMCG	4.62
FINANCE	4.54
CAPGOODS	2.76
AUTO&ANCIL	1.66
CEMENT	1.24
FERTI	0.85
OTHERS	2.96
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	29 April 2009
NAV	37.9061

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
810.28		
Equity	Money Market & Net Current Assets	Debt
360.26	15.07	434.95

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

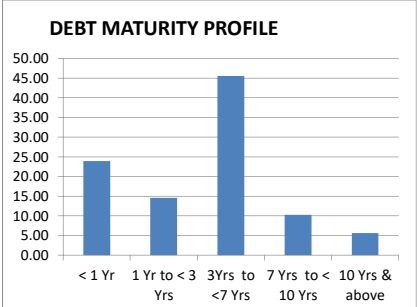
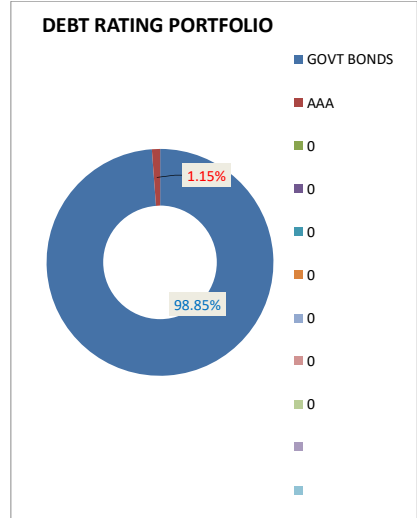
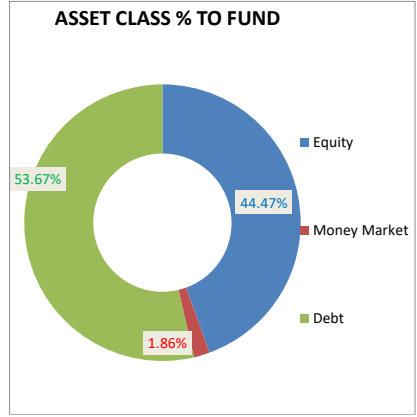
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.21%	2.07%
6 Months	3.76%	5.13%
1 Year	6.04%	6.61%
2 Years	12.08%	12.10%
3 Years	10.20%	10.64%
Since Inception	N.A.	8.40%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	2.80
RELIANCE INDUSTRIES LTD.	2.57
LARSEN & TOUBRO LTD.	2.49
BAJAJ AUTO LTD	2.14
STATE BANK OF INDIA	2.08
HINDUSTAN UNILEVER LTD.	2.04
Infosys Ltd	2.03
ASIAN PAINTS LTD.	1.67
TATA CONSULTANCY SERVICES LTD.	1.32
I T C LTD.	1.25
OTHERS	24.08
Total Equity	44.47

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.14% KARNATAKA SDL 24.12.2029	6.32
7.18% MAHARASHTRA 28.06.2032	6.21
8.24% 2027-FEB-15 GOVT OF INDIA	3.44
8.74% UTTARAKHAND SDL 12.09.2028	2.62
8.02% TELANGANA 25.05.2026	2.50
8.10% WEST BENGAL SDL 23.03.2026	2.49
8.30% GUJRAT SDL 06.02.2029	2.22
8.34% PUNJAB SDL 02.01.2029	2.08
8.00% GUJARAT 20.04.2026	1.90
6.54% GOI 17.01.2032	1.86
OTHERS	21.41

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	0.62
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	53.67
Money Market	1.86
Grand Total	100.00



Modified Duration : 3.29

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	53.07
AUTO&ANCIL	6.45
BANKS	6.02
FMCG	5.77
COMP-SOFT	5.11
OIL&GAS	3.95
CEMENT	3.10
CAPGOODS	2.93
POWER	2.64
FERTI	2.51
OTHERS	8.45
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**New Endowment Plus Bond
ULIF001201114LICNED+BND512**

AS ON 31-10-2025	
Inception Date	19 August 2015
NAV	20.9292

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
115.67		
Equity	Money Market & Net Current Assets	Debt
0.00	4.16	111.51

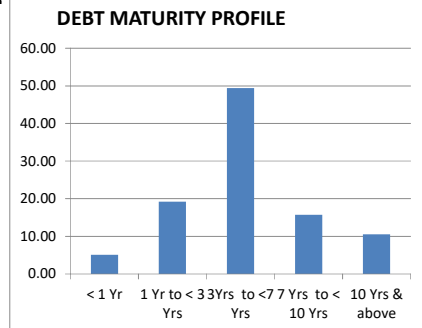
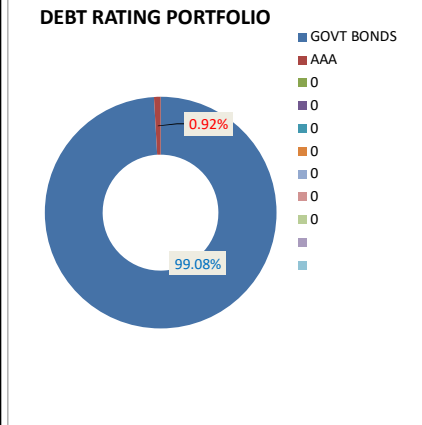
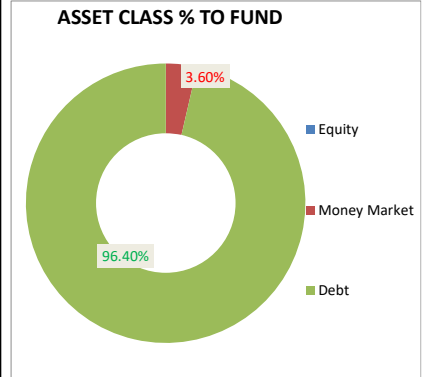
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.77%
6 Months	2.53%	1.69%
1 Year	7.69%	7.20%
2 Years	8.16%	8.48%
3 Years	7.79%	7.96%
Since Inception	7.10%	7.50%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
6.10% GOI 12.07.2031	12.80
7.20% TAMILNADU SDL 27.11.2031	8.75
6.22% GOI 16.03.2035	8.37
7.40% MADHYA PRADESH 09.11.2026	5.70
7.62%GOI15.09.2039	5.52
7.17% GOI 17.04.2030	5.39
7.48% ODISHA SDL 13.09.2032	4.65
6.54% GOI 17.01.2032	4.35
8.15% MAHARASHTRA SDL 16.04.2030	3.20
7.22% GOA 12.07.2027	3.08
OTHERS	33.72
CORPORATE BONDS	% to AUM
9.45% PFC 01.09.2026	0.88
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	96.40
Money Market	3.60
Grand Total	100.00



Modified Duration : 4.43

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	95.52
MUTUAL FUND	2.06
FINANCE	0.88
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	1.54
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	19 August 2015
NAV	27.0316

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
67.25			
Equity	Money Market & Net Current Assets	Debt	
33.05	2.00	32.20	

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

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

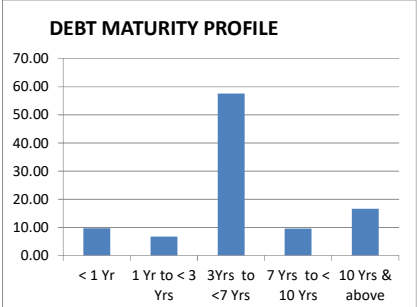
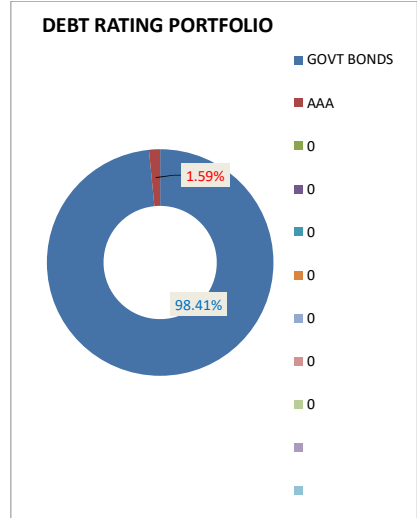
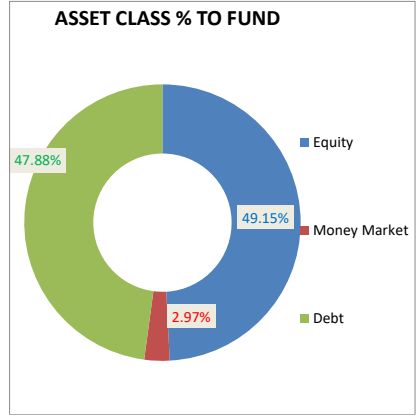
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.46%	2.54%
6 Months	3.16%	5.37%
1 Year	6.60%	7.02%
2 Years	10.46%	13.85%
3 Years	9.16%	11.94%
Since Inception	8.16%	10.23%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	3.76
TATA STEEL LTD.	3.32
Infosys Ltd	2.78
H D F C BANK LTD.	2.20
LARSEN & TOUBRO LTD.	2.10
TATA CONSULTANCY SERVICES LTD.	2.06
BHARTI AIRTEL LTD.	2.00
ULTRATECH CEMENT LTD.	1.78
TATA POWER CO. LTD.	1.71
HINDUSTAN UNILEVER LTD.	1.54
OTHERS	25.90
Total Equity	49.15

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.20% TAMILNADU SDL 27.11.2031	14.29
6.54% GOI 17.01.2032	7.47
7.18% GOI 24.07.2037	3.82
8.00% GUJARAT 20.04.2026	3.11
7.26% GOI 14.01.2029	2.39
7.69%GOI 17.06.2043	1.59
7.47% RJ SDL 27032033	1.52
6.64% GOI 16.06.2035	1.49
8.30% GUJRAT SDL 06.02.2029	1.17
8.12% HARYANA SDL 27.03.2036	0.95
OTHERS	9.32

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.76
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	47.88
Money Market	2.97
Grand Total	100.00



Modified Duration : 4.67

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.14
BANKS	9.03
COMP-SOFT	6.10
METALS&MIN	4.30
POWER	3.96
AUTO&ANCIL	3.73
FERTI	3.48
OIL&GAS	3.43
FMCG	3.17
FINANCE	3.00
OTHERS	12.66
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	19 August 2015
NAV	28.7303

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
154.53		
Equity	Money Market & Net Current Assets	Debt
92.97	6.07	55.49

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

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

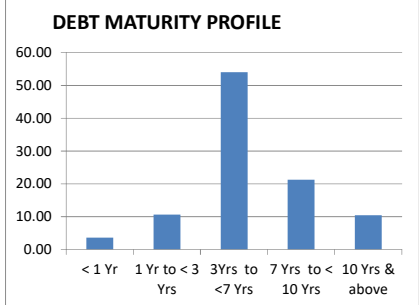
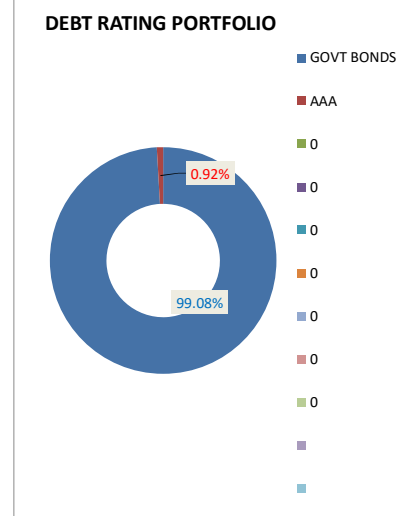
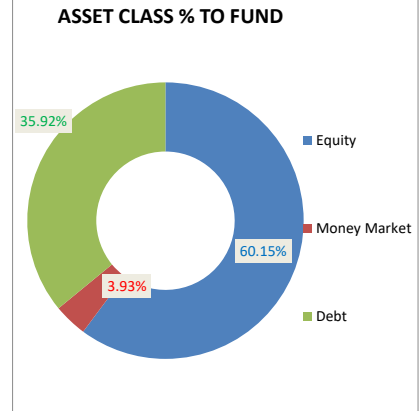
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.33%	3.00%
6 Months	4.31%	7.33%
1 Year	6.36%	8.02%
2 Years	12.42%	16.12%
3 Years	10.50%	13.56%
Since Inception	9.10%	10.89%

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+ Medium Term Bond Index	-
CRISIL AA+ Short Term Bond Index	-
CRISIL AAA Long Term Bond Index	1%
CRISIL AAA Medium Term Bond Index	-
CRISIL AAA Short Term Bond Index	1%
CRISIL Dynamic Gilt Index	-
CRISIL Long Term Gilt Index	-
CRISIL Medium Term Gilt Index	17%
CRISIL Short Term Gilt	31%
Liquid Retail Fund Index	2%
S&P BSE 200 TR	45%

TOP 10 HOLDINGS	
EQUITY	
TATA STEEL LTD.	5.44
STATE BANK OF INDIA	4.24
MAHINDRA & MAHINDRA LTD.	2.93
TATA POWER CO. LTD.	2.60
H D F C BANK LTD.	2.56
LARSEN & TOUBRO LTD.	2.52
BHARTI AIRTEL LTD.	2.34
HINDUSTAN UNILEVER LTD.	2.23
TITAN COMPANY LTD.	2.18
Infosys Ltd	1.92
OTHERS	31.19
Total Equity	60.15

DEBT PORTFOLIO	
GOVT. SECURITIES	
6.10% GOI 12.07.2031	6.40
7.20% TAMILNADU SDL 27.11.2031	3.93
7.26% GOI 22.08.2032	3.36
7.10% GOI 18.04.2029	1.34
7.38% GOI 20.06.2027	1.33
7.29% KARNATAKA SDL 03.03.2036	1.30
6.64% GOI 16.06.2035	1.29
6.22% GOI 16.03.2035	1.25
7.26% GOI 14.01.2029	1.14
6.90% BIHAR SGS 16072035	1.08
OTHERS	13.17

CORPORATE BONDS	
9.45% PFC 01.09.2026	0.33
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	35.92
Money Market	3.93
Grand Total	100.00



Modified Duration : 4.78

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.59
BANKS	10.28
METALS&MIN	6.65
AUTO&ANCIL	6.55
CAPGOODS	5.05
POWER	4.56
COMP-SOFT	4.50
FMCG	4.34
OIL&GAS	4.06
FERTI	3.31
OTHERS	15.11
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	19 August 2015
NAV	29.7535

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
887.39		
Equity	Money Market & Net Current Assets	Debt
646.74	35.48	205.17

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

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

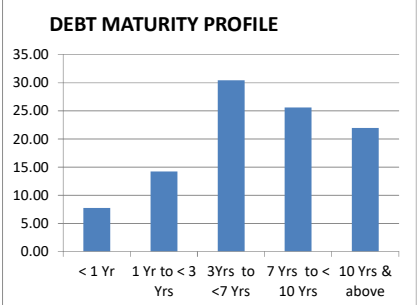
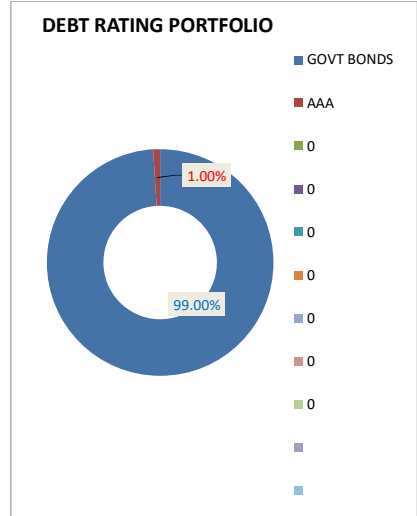
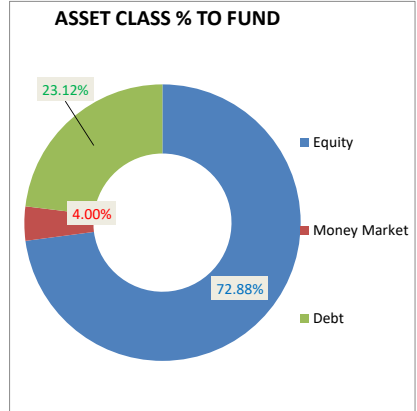
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.98%	2.82%
6 Months	3.89%	6.38%
1 Year	5.96%	6.70%
2 Years	11.25%	15.80%
3 Years	9.48%	13.58%
Since Inception	8.30%	11.27%

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	4.43
RELIANCE INDUSTRIES LTD.	4.41
Infosys Ltd	4.01
HINDUSTAN UNILEVER LTD.	3.97
MARUTI SUZUKI INDIA LIMITED	3.74
LARSEN & TOUBRO LTD.	3.68
ASIAN PAINTS LTD.	2.97
H D F C BANK LTD.	2.58
TATA CONSULTANCY SERVICES LTD.	2.47
TATA STEEL LTD.	2.35
OTHERS	38.27
Total Equity	72.88

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
6.10% GOI 12.07.2031	1.99
6.64% GOI 16.06.2035	1.69
7.18% GOI 24.07.2037	1.16
7.20% TAMILNADU SDL 27.11.2031	1.14
8.12% HARYANA SDL 27.03.2036	0.84
8.10% WEST BENGAL SDL 23.03.2026	0.80
7.89% HARYANA 15.03.2027	0.75
7.48% ODISHA SDL 13.09.2032	0.61
7.62% GOI 15.09.2039	0.60
7.38% GOI 20.06.2027	0.58
OTHERS	12.73

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.23
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	23.12
Money Market	4.00
Grand Total	100.00



Modified Duration : 4.97

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.89
BANKS	10.93
COMP-SOFT	8.69
FMCG	8.03
OIL&GAS	7.99
CAPGOODS	6.46
AUTO&ANCIL	6.34
FERTI	4.55
CEMENT	3.63
PHARMA	3.50
OTHERS	16.99
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA
Flexi Plus Mixed
ULIF002180912LICFLX+MIX512

AS ON	31-10-2025
Inception Date	02 January 2013
NAV	29.9097

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
4.41			
Equity	Money Market & Net Current Assets	Debt	
0.96	0.13	3.32	

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

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

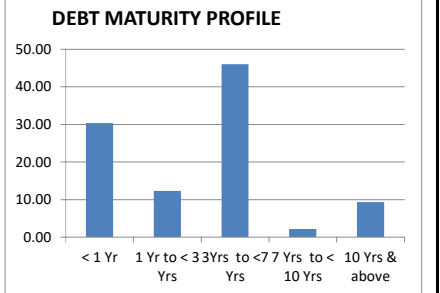
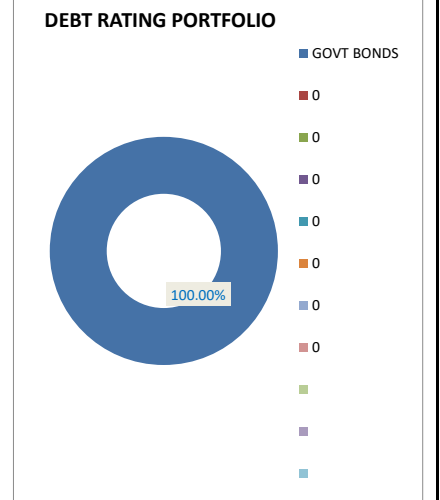
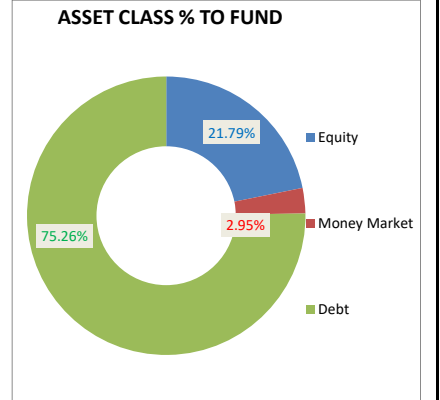
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.83%	1.34%
6 Months	2.00%	3.35%
1 Year	6.69%	7.06%
2 Years	8.66%	10.56%
3 Years	7.91%	9.96%
Since Inception	N.A.	8.91%

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.	1.76
GRASIM INDUSTRIES LTD.	1.76
STATE BANK OF INDIA	1.70
LARSEN & TOUBRO LTD.	1.60
I T C LTD.	1.43
BAJAJ FINSERV LTD	1.42
MAHINDRA & MAHINDRA LTD.	1.37
ULTRATECH CEMENT LTD.	1.35
Infosys Ltd	1.34
H D F C BANK LTD.	1.34
OTHERS	6.72
Total Equity	21.79

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	15.51
8.17%GUJARAT SDL 24.04.2029	11.91
8.10% WEST BENGAL SDL 23.03.2026	9.15
7.14% MADHYA PRADESH SGS 09072041	6.04
8.15% MAHARASHTRA SDL 16.04.2030	4.79
7.40% MADHYA PRADESH 09.11.2026	4.60
7.88% GS 19-03-2030	2.41
8.15% GOI 24112026	2.32
7.22% GOA 12.07.2027	2.31
8.04% SIKKIM15.06.2026	2.30
OTHERS	13.92

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	75.26
Money Market	2.95
Grand Total	100.00



Modified Duration : 3.10

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	75.27
CEMENT	4.76
BANKS	4.53
FMCG	3.17
AUTO&ANCIL	2.27
CAPGOODS	1.59
TELECOM	1.36
FINANCE	1.36
COMP-SOFT	1.36
MUTUAL FUND	0.68
OTHERS	3.65
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Endowment Plus Bond Fund
ULIF001200910LICEND+BND512**

AS ON 31-10-2025	
Inception Date	20 September 2010
NAV	31.6742

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
70.39		
Equity	Money Market & Net Current Assets	Debt
0.00	6.66	63.73

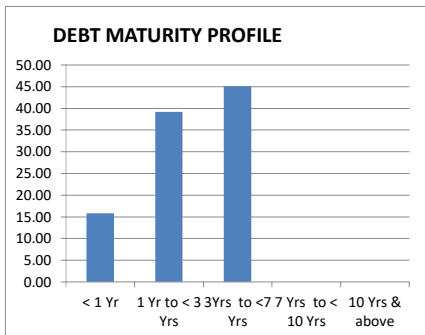
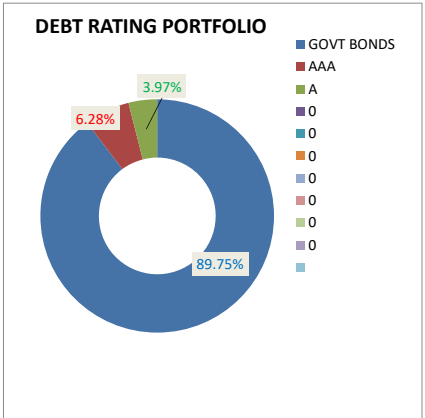
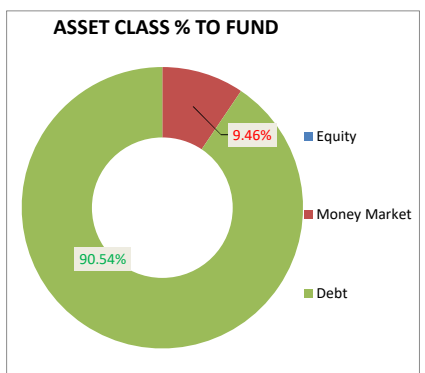
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.84%
6 Months	2.53%	2.56%
1 Year	7.69%	7.76%
2 Years	8.16%	8.52%
3 Years	7.79%	8.30%
Since Inception	N.A.	7.92%

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	25.02
6.10% GOI 12.07.2031	24.28
7.22% RAJASTHAN SDL 26.07.2032	9.75
8.10% WEST BENGAL SDL 23.03.2026	8.60
7.53% PUDUCHERRY 22.11.2027	3.65
7.14% KARNATAKA SDL 24.12.2029	3.63
8.26% GUJARAT 14.03.2028	3.14
7.22% ARUNACHAL PRADESH 12.07.2027	2.89
8.15% MAHARASHTRA SDL 16.04.2030	0.15
8.15% GOI 24112026	0.15
OTHERS	0.00
CORPORATE BONDS	
8.20% LICHFL NOV 2025 NDCs	5.69
Shree Renuka Sugars Limited NCD 2021	2.99
Shree Renuka sugars	0.60
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	90.54
Money Market	9.46
Grand Total	100.00



Modified Duration :	2.75
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	81.28
MUTUAL FUND	10.58
FINANCE	5.91
MANUFACTURING	3.58
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
OTHERS	-1.35
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	20 September 2010
NAV	36.7114

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
24.60			
Equity	Money Market & Net Current Assets	Debt	
11.05	1.99	11.56	

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

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

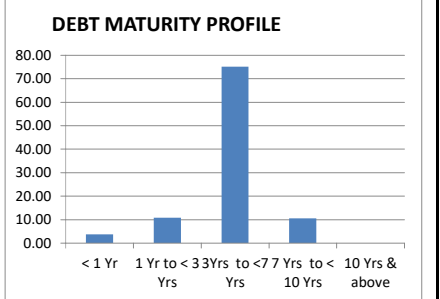
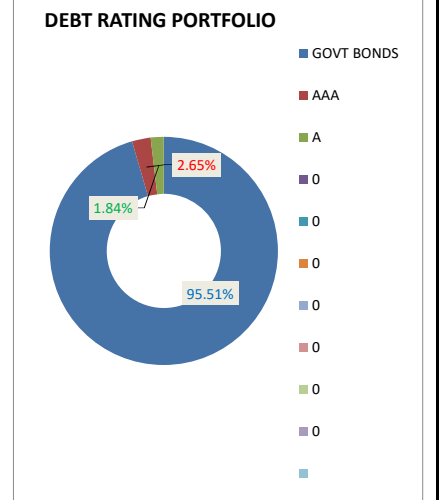
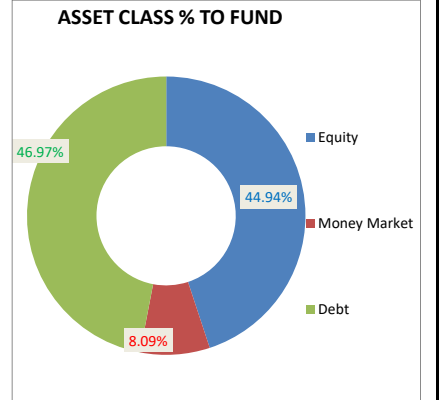
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	2.08%
6 Months	4.74%	5.32%
1 Year	6.85%	8.31%
2 Years	13.42%	15.13%
3 Years	11.33%	13.39%
Since Inception	N.A.	8.98%

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	
AXIS BANK LTD.(FORLY.UTI BANK)	5.01
H D F C BANK LTD.	4.01
EICHER MOTORS LTD	3.99
ULTRATECH CEMENT LTD.	3.89
RELIANCE INDUSTRIES LTD.	3.63
H C L TECHNOLOGIES LTD.	3.13
WIPRO LTD.	3.07
HINDUSTAN UNILEVER LTD.	3.04
LARSEN & TOUBRO LTD.	2.84
ICICI BANK LTD.	2.19
OTHERS	10.14
Total Equity	44.94

DEBT PORTFOLIO	
GOVT.SECURITIES	
8.17%GUJARAT SDL 24.04.2029	25.61
6.10% GOI 12.07.2031	4.81
7.10% GOI 18.04.2029	4.21
7.53% PUDUCHERRY 22.11.2027	4.18
7.34% TS SDL 19.01.2034	4.11
7.71% GUJARAT SGS 08.03.2034	0.74
7.25% ANDHRA PRADESH SDL21.08.2031	0.62
8.57% WEST BENGAL 09.03.2026	0.49
7.74% MAHARASHTRA SGS 01.03.2033	0.09
OTHERS	0.00

CORPORATE BONDS	
9.45% PFC 01.09.2026	1.25
Shree Renuka sugars	0.86
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	46.97
Money Market	8.09
Grand Total	100.00



Modified Duration : 3.16

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	44.80
BANKS	11.38
MUTUAL FUND	9.51
COMP-SOFT	9.27
AUTO&ANCIL	5.41
CEMENT	4.68
CAPGOODS	4.07
OIL&GAS	3.62
FMCG	3.50
FINANCE	3.42
OTHERS	0.34
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	20 September 2010
NAV	38.2917

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
56.57			
Equity	Money Market & Net Current Assets	Debt	
32.36	4.75	19.46	

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

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

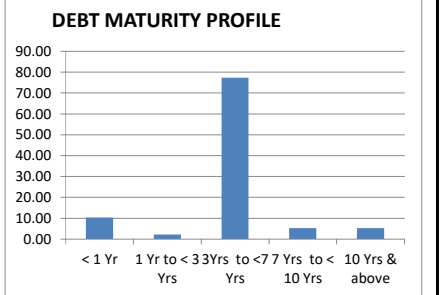
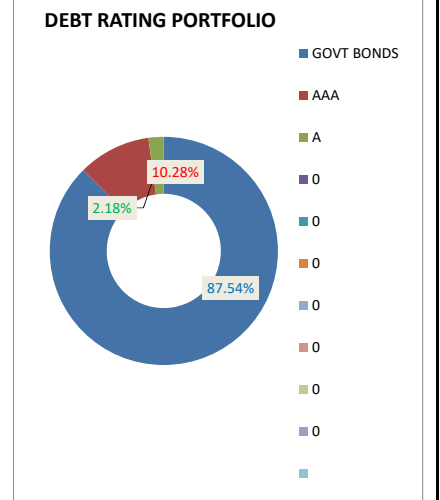
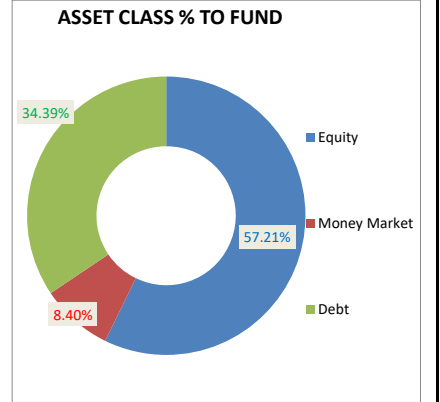
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.55%	2.77%
6 Months	4.80%	5.94%
1 Year	6.65%	8.33%
2 Years	13.63%	15.08%
3 Years	11.45%	13.62%
Since Inception	N.A.	9.28%

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.	5.34
RELIANCE INDUSTRIES LTD.	5.25
AXIS BANK LTD.(FORLY.UTI BANK)	5.18
MARUTI SUZUKI INDIA LIMITED	5.15
KOTAK MAHINDRA BANK LTD.	3.72
Infosys Ltd	3.58
H D F C BANK LTD.	3.49
BAJAJ AUTO LTD	3.14
HINDUSTAN UNILEVER LTD.	3.14
ICICI BANK LTD.	2.38
OTHERS	16.84
Total Equity	57.21

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 22.08.2032	18.35
7.10% GOI 18.04.2029	6.40
7.48% KERALA SDL 23.08.2032	1.81
7.18% BR SDL 27.11.2034	1.77
7.30% AS SDL 07082039	1.77
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.54
Shree Renuka sugars	0.75
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	34.39
Money Market	8.40
Grand Total	100.00



Modified Duration : 4.34

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	30.10
BANKS	15.10
AUTO&ANCIL	11.38
FMCG	9.19
MUTUAL FUND	9.09
COMP-SOFT	8.34
CAPGOODS	5.34
OIL&GAS	5.25
FINANCE	4.07
CEMENT	1.06
OTHERS	1.08
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	20 September 2010
NAV	45.0122

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
1969.94			
Equity	Money Market & Net Current Assets	Debt	
1486.39	4.71	478.84	

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

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

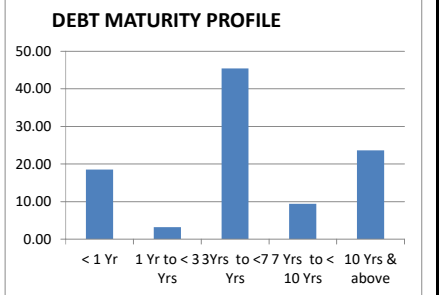
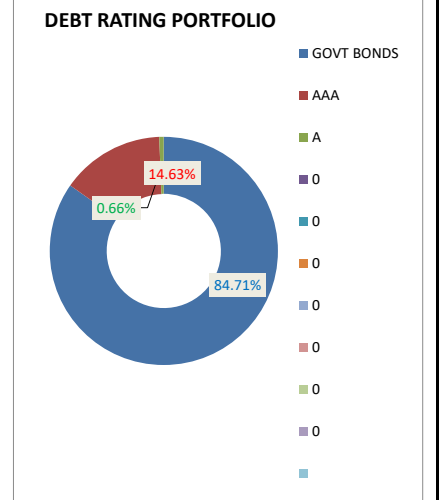
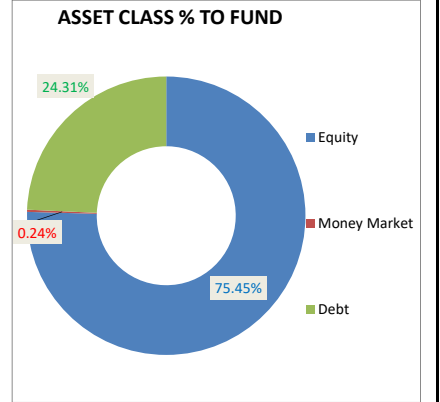
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	3.37%
6 Months	5.98%	6.57%
1 Year	6.09%	6.28%
2 Years	16.07%	14.94%
3 Years	13.02%	13.25%
Since Inception	N.A.	10.46%

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)	7.64
MARUTI SUZUKI INDIA LIMITED	5.37
RELIANCE INDUSTRIES LTD.	5.01
Infosys Ltd	4.96
LARSEN & TOUBRO LTD.	3.89
DR. REDDY'S LABORATORIES LTD.	3.83
I T C LTD.	3.59
EICHER MOTORS LTD	3.38
ASIAN PAINTS LTD.	3.15
HINDUSTAN UNILEVER LTD.	2.51
OTHERS	32.12
Total Equity	75.45

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	3.21
6.10% GOI 12.07.2031	3.02
7.26% GOI 22.08.2032	2.12
7.18% GOI 24.07.2037	1.82
6.54% GOI 17.01.2032	1.79
7.41% GOI 19.12.2036	1.59
7.54% GOI 23.05.2036	1.54
7.26% GOI 06.02.2033	1.05
7.34% TAMILNADU 24072034	0.51
6.67% GOI 15.12.2035	0.51
OTHERS	3.43

CORPORATE BONDS	
	% to AUM
8.20% LICHFL NOV 2025 NDCs	3.56
Shree Renuka Sugars Limited NCD 2021	0.16
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	24.31
Money Market	0.24
Grand Total	100.00



Modified Duration : 4.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	20.59
BANKS	16.59
AUTO&ANCIL	10.13
COMP-SOFT	9.69
FMCG	9.12
PHARMA	5.43
CAPGOODS	5.31
FINANCE	5.20
OIL&GAS	5.04
FERTI	4.16
OTHERS	8.74
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	02 September 2010
NAV	35.7794

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
603.39		
Equity	Money Market & Net Current Assets	Debt
208.15	25.34	369.89

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

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

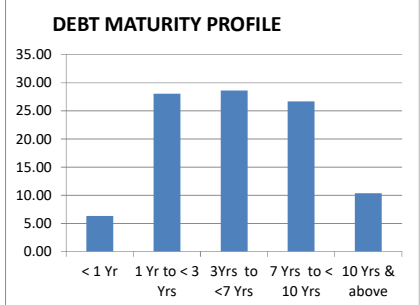
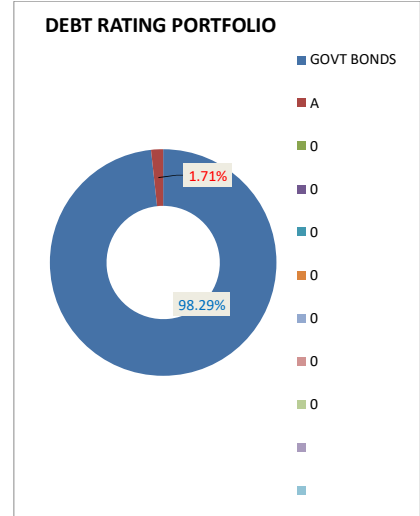
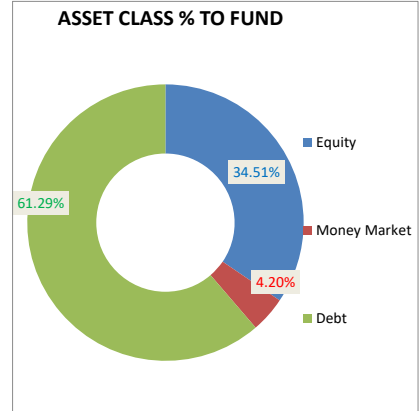
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.87%	2.45%
6 Months	3.85%	4.84%
1 Year	6.94%	7.92%
2 Years	11.47%	12.37%
3 Years	9.99%	10.77%
Since Inception	N.A.	8.76%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	3.28
MARUTI SUZUKI INDIA LIMITED	3.01
STATE BANK OF INDIA	3.00
IDBI BANK LTD.	2.74
LARSEN & TOUBRO LTD.	1.92
I T C LTD.	1.75
H D F C BANK LTD.	1.64
Infosys Ltd	1.52
CIPLA LTD.	1.45
KOTAK MAHINDRA BANK LTD.	1.24
OTHERS	12.96
Total Equity	34.51

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	6.08
7.22%UTTARA KHAND 12.07.2027	4.39
7.62% WEST BENGAL SDL 29.11.2032	4.36
7.40% MADHYA PRADESH 09.11.2026	4.21
8.73% KARNATAKA SDL 24.10.2033	3.64
7.14% KARNATAKA SDL 24.12.2029	3.58
8.24% 2027-FEB-15 GOVT OF INDIA	3.42
8.33 GOI 09072026	3.37
7.72% PUNJAB 20.12.2027	2.57
6.64% GOI 16.06.2035	2.48
OTHERS	22.14

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.87
Shree Renuka sugars	0.18
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	61.29
Money Market	4.20
Grand Total	100.00



Modified Duration : 3.84

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	60.25
BANKS	9.77
COMP-SOFT	3.95
OIL&GAS	3.27
MUTUAL FUND	3.20
AUTO&ANCIL	3.09
CAPGOODS	2.87
FMCG	2.62
METALS&MIN	2.16
FINANCE	1.67
OTHERS	7.15
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Jeevan Saathi Plus - Bond
ULIF001290609LICJST+BND512**

AS ON 31-10-2025	
Inception Date	29 June 2009
NAV	32.7535

Objective of the Fund:
Low Risk

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

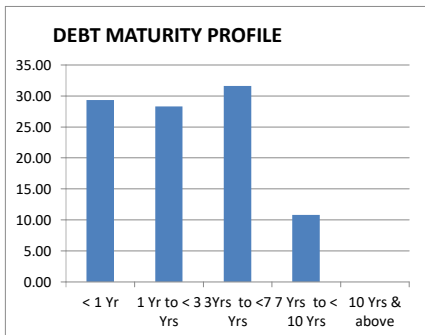
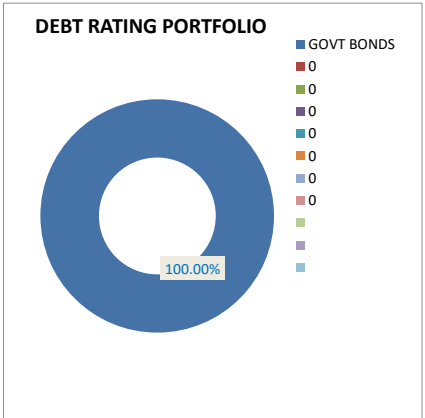
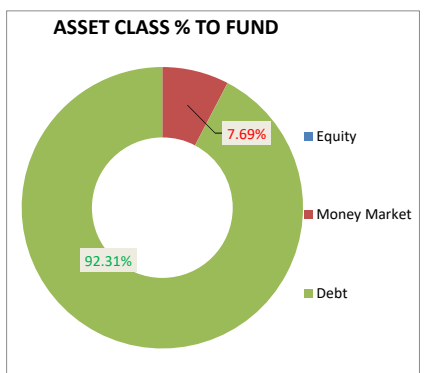
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.72%
6 Months	2.53%	2.65%
1 Year	7.69%	6.93%
2 Years	8.16%	7.71%
3 Years	7.79%	7.32%
Since Inception	N.A.	7.53%

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	
7.69% WEST BENGAL SDL 27/07/2026	19.01
8.17%GUJARAT SDL 24.04.2029	13.46
7.60% PUNJAB SDL 04.06.2029	13.25
8.24% 2027-FEB-15 GOVT OF INDIA	13.22
7.22% GOA 12.07.2027	13.05
6.80% ANDHRA PRADESH SGS 02072035	9.99
7.27%GOI08.04.2026	7.74
7.22% RAJASTHAN SDL 26.07.2032	2.59
OTHERS	0.00
CORPORATE BONDS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	92.31
Money Market	7.69
Grand Total	100.00



Modified Duration :	2.32
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	92.26
MUTUAL FUND	3.84
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	3.90
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Secured
ULIF002290609LICJST+SEC512

AS ON 31-10-2025	
Inception Date	29 June 2009
NAV	42.1163

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.58			
Equity	Money Market & Net Current Assets	Debt	
0.23	0.01	0.34	

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

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

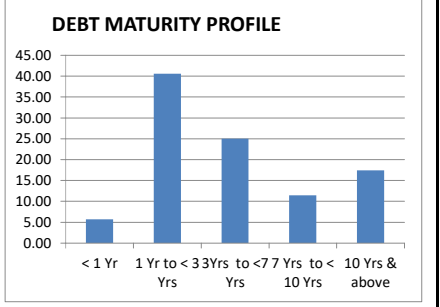
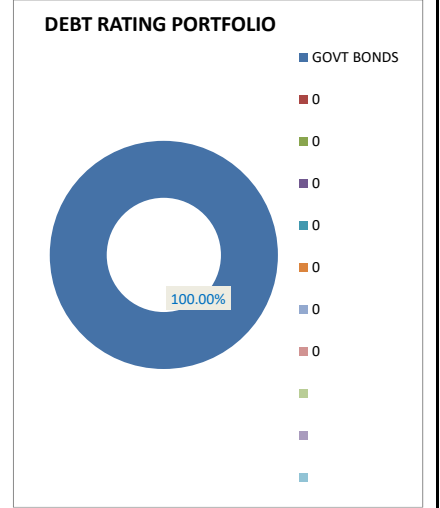
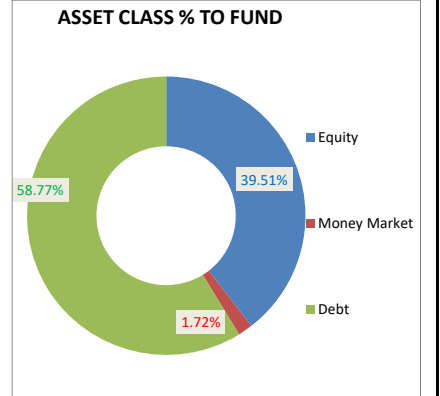
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	0.84%
6 Months	4.74%	3.05%
1 Year	6.85%	3.48%
2 Years	13.42%	10.87%
3 Years	11.33%	9.90%
Since Inception	N.A.	9.19%

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.	3.33
AXIS BANK LTD.(FORLY.UTI BANK)	3.21
TATA STEEL LTD.	3.17
BHARAT PETROLEUM CORPN. LTD.	3.10
WIPRO LTD.	3.00
Infosys Ltd	2.83
MAHINDRA & MAHINDRA LTD.	2.72
RELIANCE INDUSTRIES LTD.	2.58
OIL & NATURAL GAS CORPN. LTD.	2.22
HINDUSTAN UNILEVER LTD.	2.14
OTHERS	11.21
Total Equity	39.51

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.14% MADHYA PRADESH SGS 09072041	9.94
8.24% 2027-FEB-15 GOVT OF INDIA	8.95
7.22% GOA 12.07.2027	8.84
7.48% ODISHA SDL 13.09.2032	7.11
6.80% ANDHRA PRADESH SGS 02072035	6.77
7.60% PUNJAB SDL 04.06.2029	4.49
7.22% ARUNACHAL PRADESH 12.07.2027	4.42
7.22% RAJASTHAN SDL 26.07.2032	3.15
7.22%UTTARA KHAND 12.07.2027	1.77
7.27%GOI08.04.2026	1.75
OTHERS	1.58

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	58.77
Money Market	1.72
Grand Total	100.00



Modified Duration : 4.12

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	60.76
COMP-SOFT	10.42
OIL&GAS	6.94
BANKS	6.94
FMCG	5.21
AUTO&ANCIL	5.21
METALS&MIN	3.47
POWER	1.74
CEMENT	1.74
OTHERS	0.00
OTHERS	-2.43
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

Jeevan Saathi Plus - Growth
ULIF004290609LICJST+GRW512

AS ON 31-10-2025	
Inception Date	29 June 2009
NAV	42.2935

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
39.99			
Equity	Money Market & Net Current Assets	Debt	
29.38	0.86	9.75	

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

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

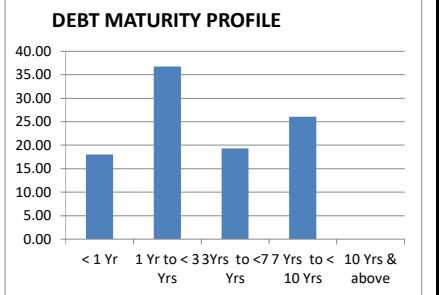
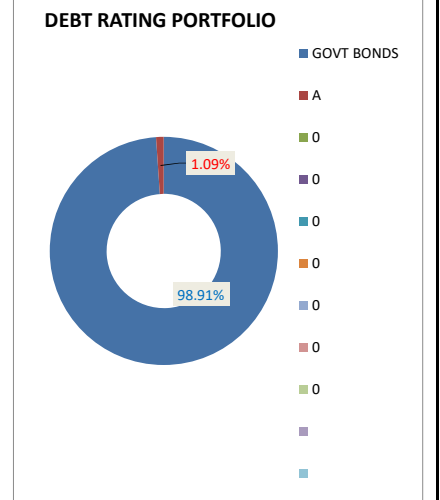
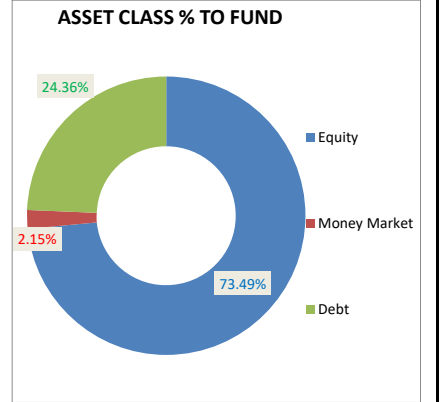
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	2.15%
6 Months	5.98%	3.74%
1 Year	6.09%	2.20%
2 Years	16.07%	12.46%
3 Years	13.02%	11.05%
Since Inception	N.A.	9.22%

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.	5.26
H C L TECHNOLOGIES LTD.	5.01
TATA POWER CO. LTD.	4.81
RELIANCE INDUSTRIES LTD.	4.74
BAJAJ AUTO LTD	4.50
HINDUSTAN UNILEVER LTD.	4.18
I T C LTD.	3.93
LARSEN & TOUBRO LTD.	3.92
KOTAK MAHINDRA BANK LTD.	3.92
Infosys Ltd	3.71
OTHERS	29.51
Total Equity	73.49

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	4.30
7.27%GOI08.04.2026	3.90
7.62% WEST BENGAL SDL 29.11.2032	3.87
8.24% 2027-FEB-15 GOVT OF INDIA	3.87
7.60% PUNJAB SDL 04.06.2029	2.59
7.48% ODISHA SDL 13.09.2032	1.61
7.57%GOI 17.06.2033	1.32
8.25% ANDHRA PRADESH SDL 16.01.2034	0.67
7.18% MAHARASHTRA 28.06.2032	0.50
7.38% GOI 20.06.2027	0.49
OTHERS	0.97

CORPORATE BONDS	
	% to AUM
Shree Renuka sugars	0.27
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	24.36
Money Market	2.15
Grand Total	100.00



Modified Duration : 2.77

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	24.08
COMP-SOFT	13.35
AUTO&ANCIL	10.73
FMCG	8.10
BANKS	7.55
METALS&MIN	5.55
CEMENT	5.53
PHARMA	5.25
POWER	4.80
OIL&GAS	4.75
OTHERS	10.31
TOTAL	100.00



LIFE INSURANCE CORPORATION OF INDIA

**Fortune Plus_Bond Fund
ULIF001230807LICFTN+BND512**

AS ON 31-10-2025	
Inception Date	23 August 2007
NAV	38.2391

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
1.86		
Equity	Money Market & Net Current Assets	Debt
0.00	0.02	1.84

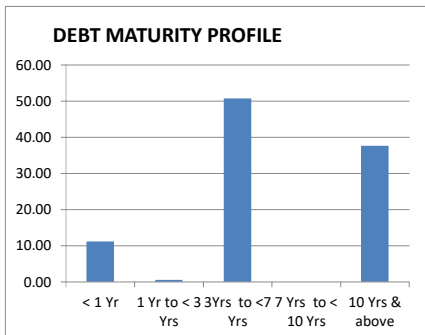
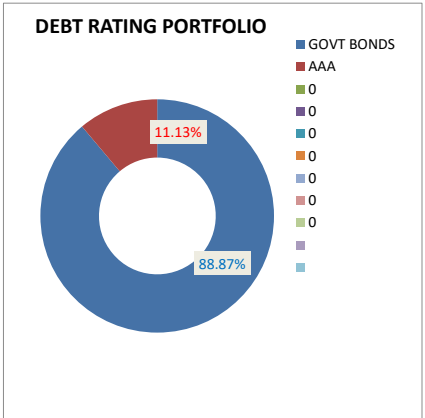
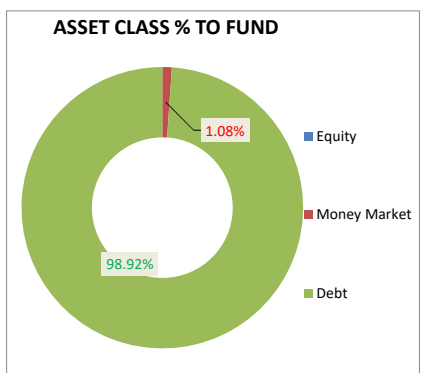
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.60%	0.71%
6 Months	2.53%	1.87%
1 Year	7.69%	6.35%
2 Years	8.16%	7.58%
3 Years	7.79%	7.32%
Since Inception	N.A.	7.65%

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

TOP 10 HOLDINGS	
DEBT PORTFOLIO	% to AUM
GOVT.SECURITIES	
7.22% RAJASTHAN SDL 26.07.2032	43.46
7.14% MADHYA PRADESH SGS 09072041	37.22
7.10% GOI 18.04.2029	6.69
7.40% MADHYA PRADESH 09.11.2026	0.55
OTHERS	
	0.00
CORPORATE BONDS	
% to AUM	
9.45% PFC 01.09.2026	11.01
OTHERS	
	0.00
FIXED Deposit	
	0.00
Total Debt	98.92
Money Market	1.08
Grand Total	100.00



Modified Duration :	6.00
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	87.78
FINANCE	10.77
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	1.45
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	23 August 2007
NAV	46.0107

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
0.45			
Equity	Money Market & Net Current Assets	Debt	
0.18	0.01	0.26	

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

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

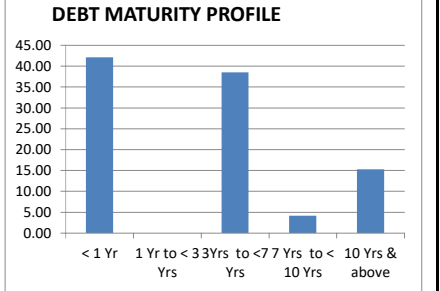
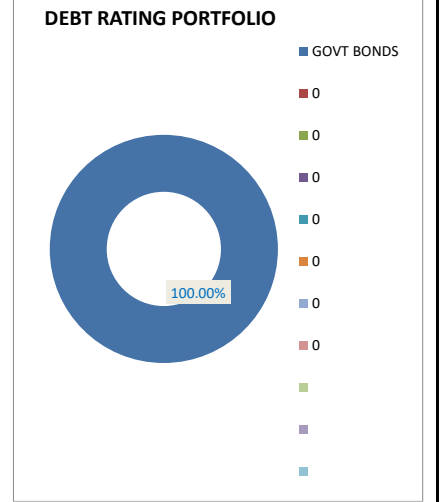
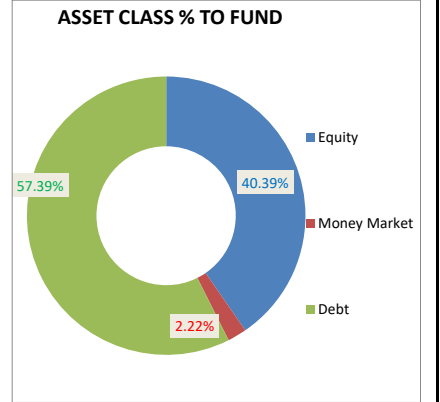
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.45%	1.58%
6 Months	4.74%	2.56%
1 Year	6.85%	3.63%
2 Years	13.42%	10.64%
3 Years	11.33%	10.31%
Since Inception	N.A.	8.75%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
IDBI BANK LTD.	3.79
I T C LTD.	3.35
RELIANCE INDUSTRIES LTD.	3.29
DIV'S LABORATORIES LTD.	3.13
GRASIM INDUSTRIES LTD.	3.07
HINDUSTAN UNILEVER LTD.	3.00
PUNJAB NATIONAL BANK	2.79
Infosys Ltd	2.72
TATA CONSULTANCY SERVICES LTD.	2.37
MAHINDRA & MAHINDRA LTD.	2.31
OTHERS	10.57
Total Equity	40.39

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.51% HARYANA 10.02.2026	17.60
6.10% GOI 12.07.2031	13.09
7.14% MADHYA PRADESH SGS 09072041	8.73
8.10% WEST BENGAL SDL 23.03.2026	6.70
7.22% RAJASTHAN SDL 26.07.2032	4.46
6.54% GOI 17.01.2032	4.45
8.18%ANDHRA PRADESH SDL 10.04.2035	2.36
OTHERS	0.00

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	57.39
Money Market	2.22
Grand Total	100.00



Modified Duration :	3.65
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.49
BANKS	8.85
FMCG	6.63
AUTO&ANCIL	4.42
COMP-SOFT	4.42
FERTI	2.21
OIL&GAS	2.21
PHARMA	2.21
CEMENT	2.21
MISC	2.21
OTHERS	7.14
TOTAL	100.00



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

AS ON 31-10-2025	
Inception Date	23 August 2007
NAV	40.5838

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
1.12			
Equity	Money Market & Net Current Assets	Debt	
0.72	-0.01	0.41	

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

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

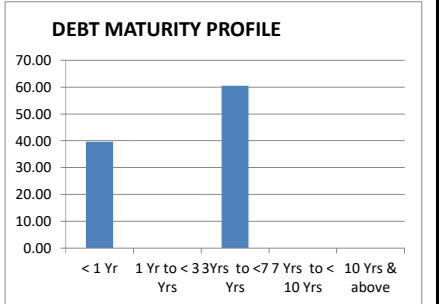
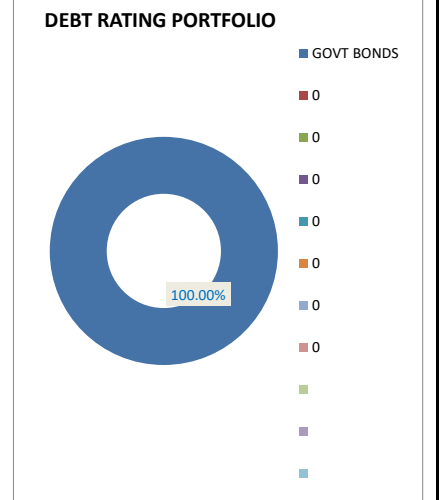
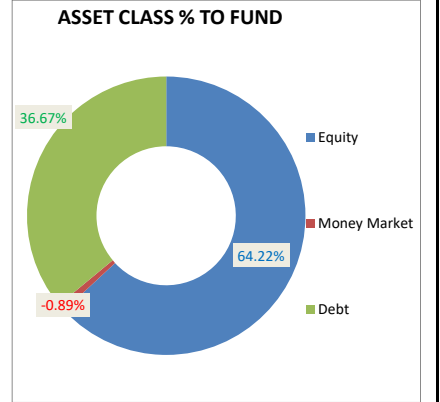
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.55%	3.05%
6 Months	4.80%	6.84%
1 Year	6.65%	7.02%
2 Years	13.63%	14.13%
3 Years	11.45%	11.77%
Since Inception	N.A.	8.00%

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.	5.04
MARUTI SUZUKI INDIA LIMITED	5.04
SAMVARDHANA MOTHERSON INTERNATION	4.22
STATE BANK OF INDIA	4.17
RELIANCE INDUSTRIES LTD.	3.97
ASIAN PAINTS LTD.	3.80
I T C LTD.	3.74
AMBUJA CEMENTS LTD.	3.52
Infosys Ltd	3.38
MAHINDRA & MAHINDRA LTD.	3.10
OTHERS	24.24
Total Equity	64.22

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	19.58
7.18% JAMMU&KASHMIR 28.09.2026	14.41
6.54% GOI 17.01.2032	2.68
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	36.67
Money Market	-0.89
Grand Total	100.00



Modified Duration : 3.18

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	36.48
AUTO&ANCIL	12.46
METALS&MIN	8.90
BANKS	6.23
COMP-SOFT	6.23
FMCG	5.34
TRANS&SHIP	4.45
FERTI	3.56
OIL&GAS	3.56
PHARMA	3.56
OTHERS	9.23
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	23 August 2007
NAV	39.0795

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
109.09			
Equity	Money Market & Net Current Assets	Debt	
69.61	3.42	36.06	

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	18
Bond funds	5
Secured	5
Balanced	4
Growth	4

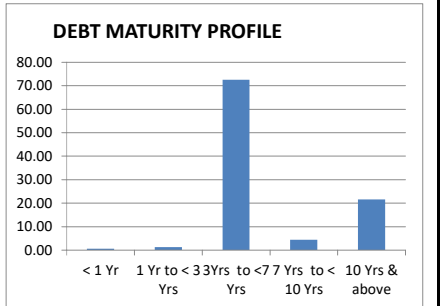
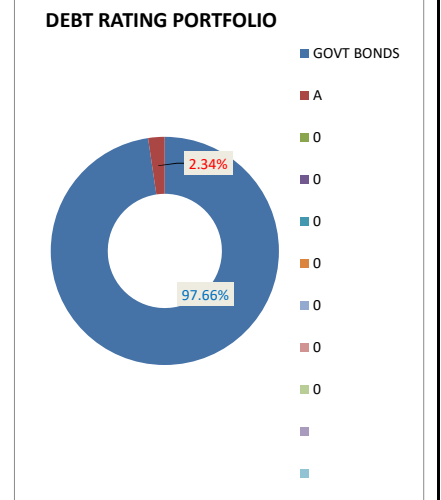
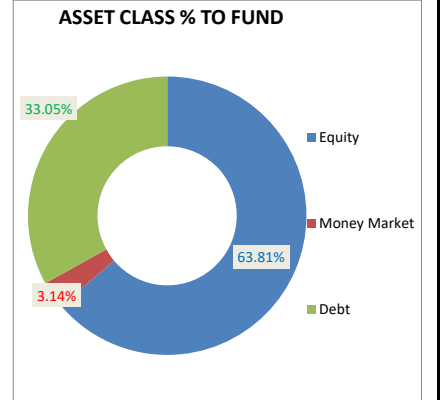
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.47%	2.46%
6 Months	5.98%	5.28%
1 Year	6.09%	4.94%
2 Years	16.07%	12.99%
3 Years	13.02%	11.97%
Since Inception	N.A.	7.78%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
MARUTI SUZUKI INDIA LIMITED	5.19
RELIANCE INDUSTRIES LTD.	5.18
AXIS BANK LTD.(FORLY.UTI BANK)	4.58
HINDUSTAN UNILEVER LTD.	4.46
Infosys Ltd	3.53
TATA CONSULTANCY SERVICES LTD.	3.35
I T C LTD.	3.28
H D F C BANK LTD.	3.26
SUN PHARMACEUTICAL INDS. LTD.	3.10
H C L TECHNOLOGIES LTD.	2.83
OTHERS	25.05
Total Equity	63.81

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	10.13
6.10% GOI 12.07.2031	8.95
7.14% MADHYA PRADESH SGS 09072041	7.10
8.17%GUJARAT SDL 24.04.2029	4.33
7.32% RAJASTHAN SGS 24.09.2035	0.93
6.80% ANDHRA PRADESH SGS 02072035	0.52
7.58% RAJASTHAN SDL 09.08.2026	0.17
7.40% MADHYA PRADESH 09.11.2026	0.09
7.22% RAJASTHAN SDL 26.07.2032	0.06
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.48
Shree Renuka sugars	0.29
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	33.05
Money Market	3.14
Grand Total	100.00



Modified Duration :	4.76
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.28
BANKS	12.36
COMP-SOFT	12.21
FMCG	9.05
OIL&GAS	6.98
AUTO&ANCIL	6.69
PHARMA	4.86
METALS&MIN	3.41
MUTUAL FUND	3.01
CEMENT	2.63
OTHERS	6.52
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	05 September 2022
NAV	12.9620

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)		
72.98		
Equity	Money Market & Net Current Assets	Debt
27.23	3.66	42.09

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

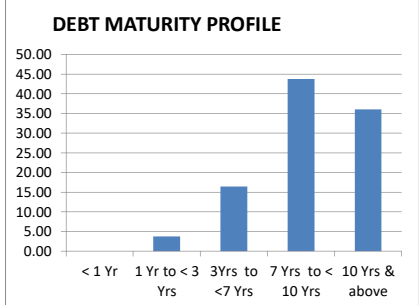
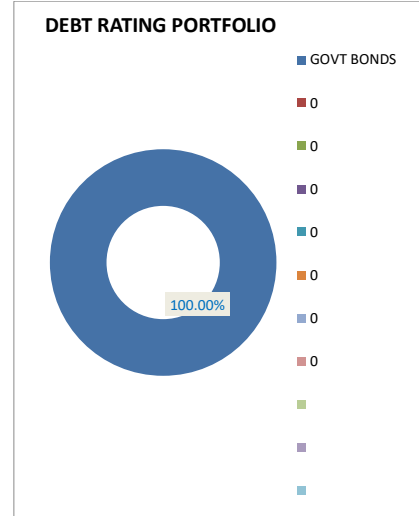
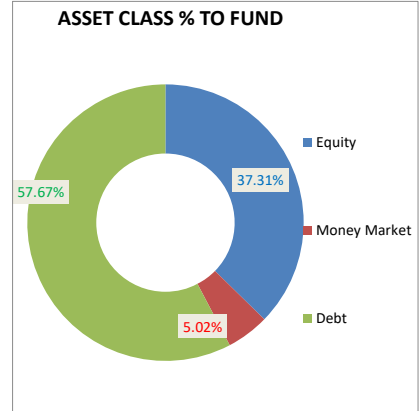
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	1.46%	1.48%
6 Months	3.16%	3.27%
1 Year	6.60%	5.25%
2 Years	N.A.	10.93%
3 Years	N.A.	9.41%
Since Inception	N.A.	8.57%

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	
RELIANCE INDUSTRIES LTD.	2.85
ASIAN PAINTS LTD.	2.75
HINDUSTAN UNILEVER LTD.	1.91
Infosys Ltd	1.90
STATE BANK OF INDIA	1.80
MARUTI SUZUKI INDIA LIMITED	1.74
TECH MAHINDRA LTD	1.56
TATA CONSULTANCY SERVICES LTD.	1.34
HINDALCO INDUSTRIES LTD.	1.21
BANK OF BARODA	1.11
OTHERS	19.14
Total Equity	37.31

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.18% BR SDL 27.11.2034	4.78
7.18% GOI 24.07.2037	4.22
7.26% GOI 22.08.2032	3.39
7.41% GOI 19.12.2036	3.32
7.49% HR SDL 27032035	2.80
6.95% TAMILNADU SGS 17022031	2.74
7.31% KERALA SGS07.08.2040	2.74
7.74% RAJASTHAN SGS 06122033	2.73
7.54% GOI 23.05.2036	2.45
7.36% GOI 12.09.2052	1.89
OTHERS	26.61

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	57.67
Money Market	5.02
Grand Total	100.00



Modified Duration : 6.78

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.70
FMCG	6.22
COMP-SOFT	5.37
BANKS	5.36
MUTUAL FUND	3.78
FERTI	3.56
AUTO&ANCIL	3.49
OIL&GAS	2.91
PHARMA	2.06
FINANCE	2.00
OTHERS	7.55
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	05 September 2022
NAV	13.3293

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)		
247.11		
Equity	Money Market & Net Current Assets	Debt
151.26	9.52	86.34

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

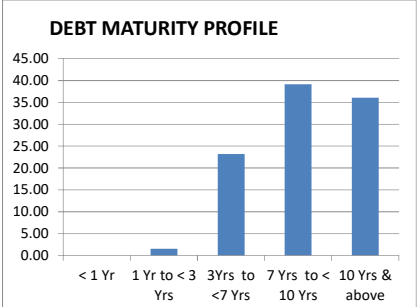
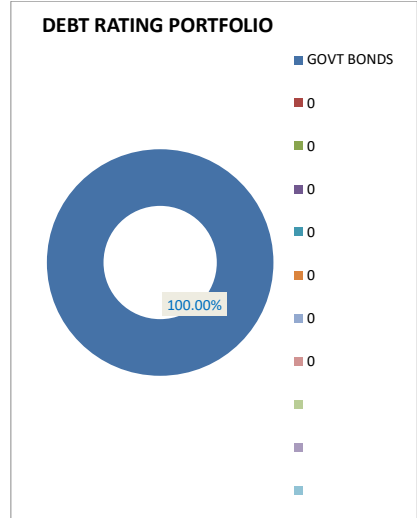
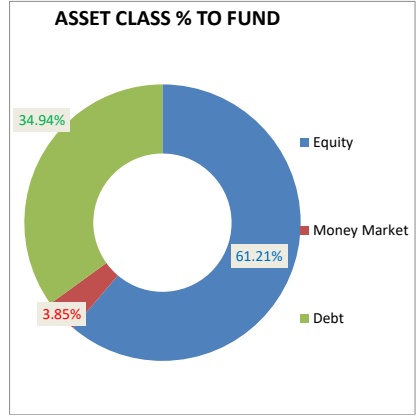
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	2.33%	2.20%
6 Months	4.31%	5.30%
1 Year	6.36%	7.40%
2 Years	N.A.	12.94%
3 Years	N.A.	10.64%
Since Inception	N.A.	9.53%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	4.82
MARUTI SUZUKI INDIA LIMITED	3.83
HINDUSTAN UNILEVER LTD.	3.69
ASIAN PAINTS LTD.	3.17
STATE BANK OF INDIA	2.82
Infosys Ltd	2.34
H D F C BANK LTD.	1.85
LARSEN & TOUBRO LTD.	1.47
HINDALCO INDUSTRIES LTD.	1.45
TATA CONSUMER PRODUCTS LTD	1.40
OTHERS	34.37
Total Equity	61.21

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% GOI 24.07.2037	4.58
7.26% GOI 22.08.2032	3.57
7.18% BR SDL 27.11.2034	2.23
7.41% GOI 19.12.2036	1.42
7.36% GOI 12.09.2052	1.33
7.32% MH SDL 31052032	1.23
7.34% TS SDL 19.01.2034	1.23
7.27%CHHATTISGARH SGS 05032035	1.22
7.17% TN SDL 27022033	1.22
6.95% TAMILNADU SGS 17022031	1.21
OTHERS	15.70

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	34.94
Money Market	3.85
Grand Total	100.00



Modified Duration : 6.85

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	34.95
FMCG	10.15
BANKS	9.05
AUTO&ANCIL	8.51
FERTI	6.43
COMP-SOFT	6.33
OIL&GAS	4.88
MUTUAL FUND	3.04
METALS&MIN	2.80
FINANCE	2.62
OTHERS	11.24
TOTAL	100.00



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

AS ON	31-10-2025
Inception Date	05 September 2022
NAV	13.9262

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
3267.50		
Equity	Money Market & Net Current Assets	Debt
2924.07	73.10	270.33

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

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

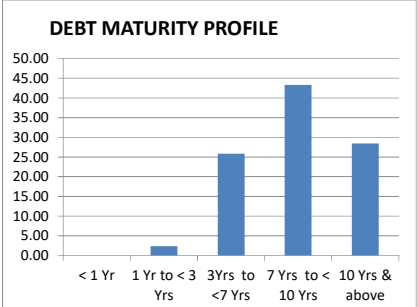
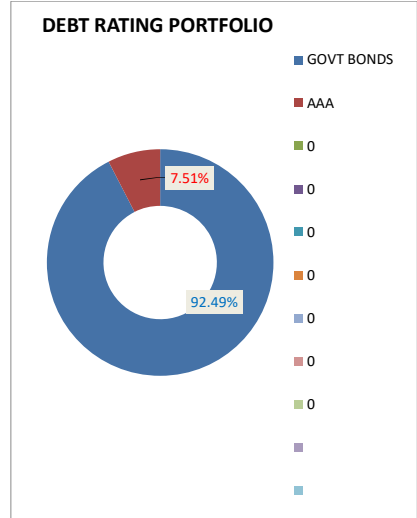
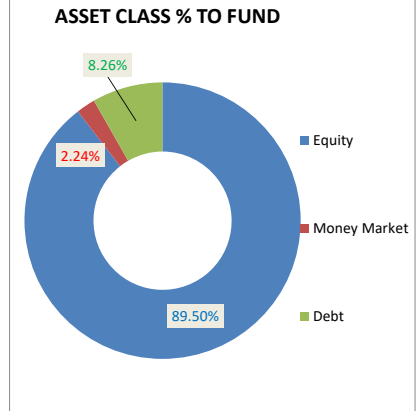
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	3.41%	3.00%
6 Months	5.58%	6.77%
1 Year	5.31%	7.88%
2 Years	N.A.	14.50%
3 Years	N.A.	12.17%
Since Inception	N.A.	11.06%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	6.19
MARUTI SUZUKI INDIA LIMITED	4.36
HINDUSTAN UNILEVER LTD.	3.75
BAJAJ AUTO LTD	3.73
ASIAN PAINTS LTD.	3.29
NESTLE INDIA LTD..	3.17
TATA CONSULTANCY SERVICES LTD.	2.67
STATE BANK OF INDIA	2.44
H C L TECHNOLOGIES LTD.	2.34
Infosys Ltd	2.22
OTHERS	55.34
Total Equity	89.50

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.17% GOI 17.04.2030	0.84
7.18% GOI 24.07.2037	0.69
7.26% GOI 06.02.2033	0.56
7.18% BR SDL 27.11.2034	0.46
7.26% GOI 22.08.2032	0.38
7.41% GOI 19.12.2036	0.35
7.10% GOI 18.04.2029	0.34
7.48% KERALA SDL 23.08.2032	0.31
7.40% UTTAR PRADESH SGS 26.07.2033	0.31
7.34% TAMILNADU 24072034	0.31
OTHERS	3.09

CORPORATE BONDS	
	% to AUM
7.61% ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.31
7.61% ABCL NCD SERIES F1 FY 2025-26	0.31
OTHERS	0.00
FIXED Deposit	0.00
Total Debt	8.26
Money Market	2.24
Grand Total	100.00



Modified Duration : 6.21

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
FMCG	13.25
AUTO&ANCIL	11.82
COMP-SOFT	10.92
GOVT SECURITIES	7.65
BANKS	7.44
OIL&GAS	6.79
FINANCE	5.89
MISC	5.52
FERTI	5.21
PHARMA	5.14
OTHERS	20.37
TOTAL	100.00