



**LIFE INSURANCE CORPORATION OF INDIA**

**Future Plus - Bond**  
ULIF001040305LICFUT+BND512

<b>AS ON 31-12-2025</b>	
Inception Date	04 March 2005
NAV	35.0239

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

<b>AUM (Amount in Crore)</b>			
5.22			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.53	4.69	

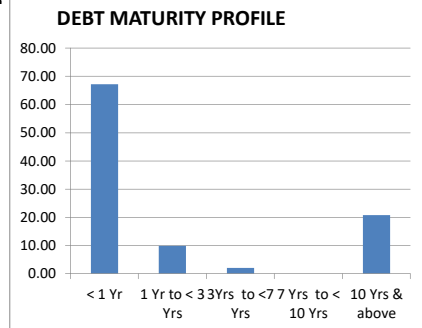
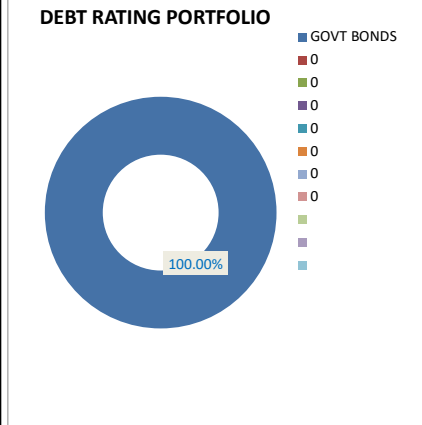
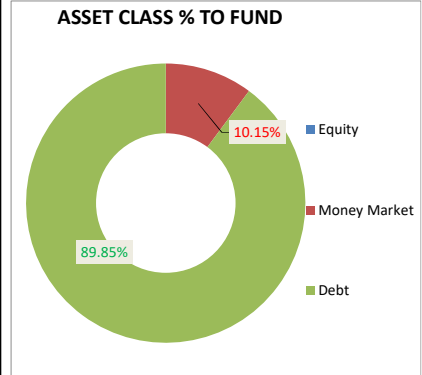
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	0.27%
6 Months	2.30%	2.39%
1 Year	7.32%	9.00%
2 Years	7.61%	8.09%
3 Years	7.48%	8.57%
Since Inception	N.A.	6.20%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.69% WEST BENGAL SDL 27/07/2026	35.42
7.22% BIHAR SGS 06082040	18.71
8.39% UTTAR PRADESH 27.01.2026	17.27
8.24% 2027-FEB-15 GOVT OF INDIA	8.85
8.00% GUJARAT 20.04.2026	7.71
6.10% GOI 12.07.2031	1.88
<b>OTHERS</b>	
	0.00
<b>CORPORATE BONDS</b>	<b>% to AUM</b>
<b>OTHERS</b>	
	0.00
<b>FIXED Deposit</b>	
	0.00
<b>Total Debt</b>	89.85
Money Market	10.15
<b>Grand Total</b>	100.00



Modified Duration : 1.48

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	89.81
MUTUAL FUND	9.00
FINANCE	6.13
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	-4.94
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Future Plus - Income  
ULIF002040305LICFUT+INC512

AS ON	31-12-2025
Inception Date	04 March 2005
NAV	56.1465

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
2.55		
Equity	Money Market & Net Current Assets	Debt
0.41	-0.11	2.24

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

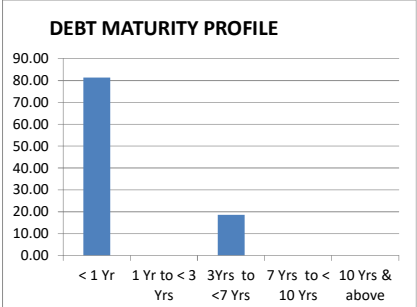
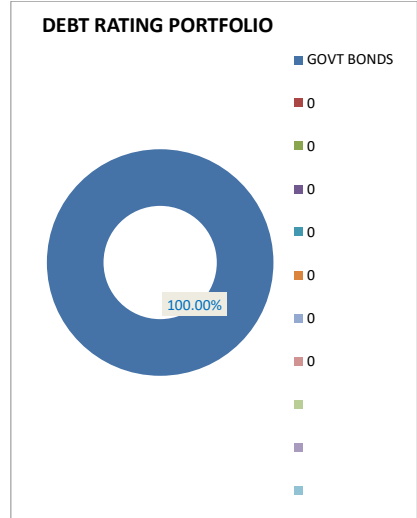
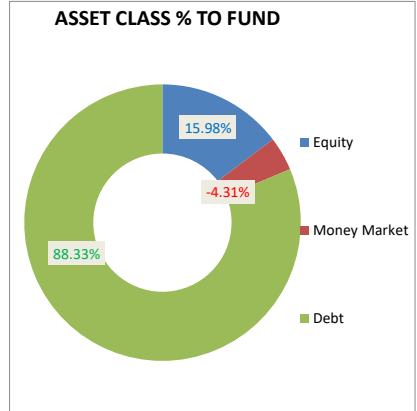
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.18%	0.37%
6 Months	1.62%	2.25%
1 Year	6.53%	6.84%
2 Years	7.44%	8.94%
3 Years	7.62%	8.94%
Since Inception	N.A.	8.63%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	1.54
LARSEN & TOUBRO LTD.	1.52
H D F C BANK LTD.	1.42
Infosys Ltd	1.33
ICICI BANK LTD.	1.32
STATE BANK OF INDIA	1.16
H C L TECHNOLOGIES LTD.	1.12
TECH MAHINDRA LTD	1.03
HINDUSTAN UNILEVER LTD.	0.91
TATA POWER CO. LTD.	0.89
OTHERS	3.74
<b>Total Equity</b>	<b>15.98</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.69% WEST BENGAL SDL 27/07/2026	47.80
8.00% GUJARAT 20.04.2026	24.13
8.17%GUJARAT SDL 24.04.2029	16.40
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>88.33</b>
Money Market	-4.31
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.90

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	88.00
BANKS	4.71
COMP-SOFT	4.71
MUTUAL FUND	4.71
OIL&GAS	1.57
CAPGOODS	1.57
POWER	0.79
FMCG	0.79
TELECOM	0.39
FINANCE	0.39
OTHERS	-7.63
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	04 March 2005
NAV	59.8380

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
13.94		
Equity	Money Market & Net Current Assets	Debt
4.12	0.46	9.36

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

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

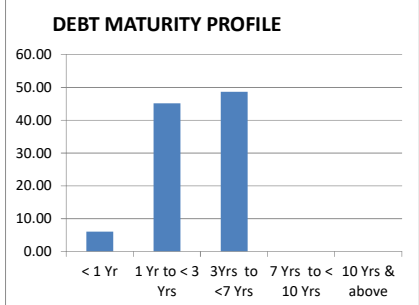
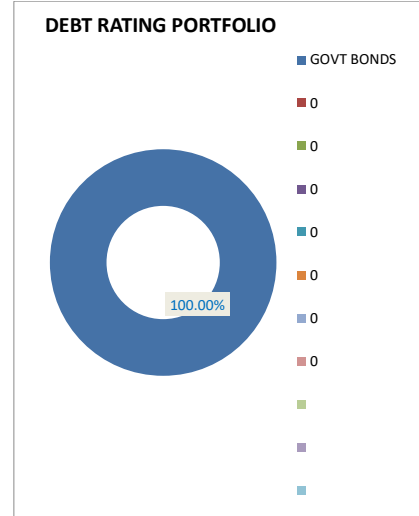
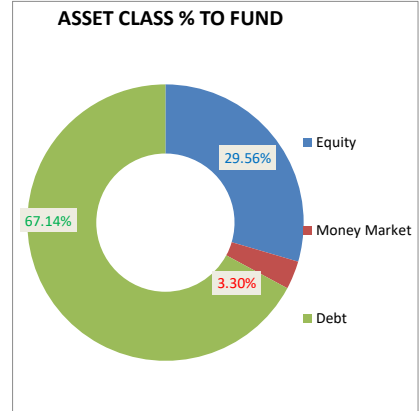
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.51%
6 Months	1.85%	1.49%
1 Year	7.08%	6.00%
2 Years	8.14%	8.09%
3 Years	9.00%	8.84%
Since Inception	N.A.	8.96%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	2.93
RELIANCE INDUSTRIES LTD.	2.90
I T C LTD.	2.60
Infosys Ltd	2.32
H D F C BANK LTD.	2.20
ICICI BANK LTD.	1.91
TECH MAHINDRA LTD	1.83
COAL INDIA LIMITED	1.67
HAVELLS LTD	1.64
KOTAK MAHINDRA BANK LTD.	1.58
OTHERS	7.98
<b>Total Equity</b>	<b>29.56</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	22.08
7.60% PUNJAB SDL 04.06.2029	16.58
7.22% ARUNACHAL PRADESH 12.07.2027	8.27
8.17%GUJARAT SDL 24.04.2029	7.48
7.22% RAJASTHAN SDL 26.07.2032	5.07
8.02% TELANGANA 25.05.2026	4.06
7.18% MAHARASHTRA 28.06.2032	3.60
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>67.14</b>
Money Market	3.30
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.24

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	67.13
BANKS	9.11
COMP-SOFT	5.81
AUTO&ANCIL	2.94
OIL&GAS	2.87
CAPGOODS	2.80
FMCG	2.58
METALS&MIN	1.65
CEMENT	1.00
POWER	0.29
OTHERS	3.82
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Future Plus - Growth  
ULIF004040305LICFUT+GRW512

AS ON	31-12-2025
Inception Date	04 March 2005
NAV	87.6646

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
214.37		
Equity	Money Market & Net Current Assets	Debt
117.34	10.19	86.84

Asset Allocation	
Equity	0.00% to 60.00%
Debt	30.00% to 50.00%
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

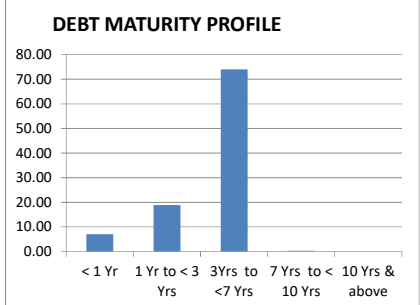
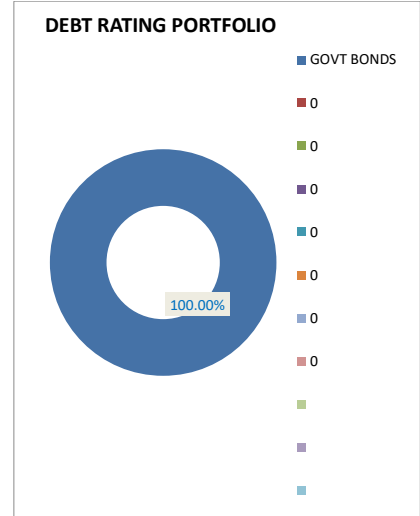
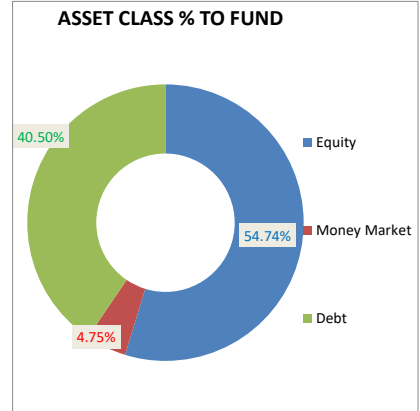
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.06%	1.60%
6 Months	1.75%	3.53%
1 Year	6.92%	8.09%
2 Years	8.05%	10.11%
3 Years	9.47%	11.87%
Since Inception	N.A.	10.98%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	5.03
LARSEN & TOUBRO LTD.	4.76
H D F C BANK LTD.	4.38
RELIANCE INDUSTRIES LTD.	4.25
I T C LTD.	3.76
TATA CONSULTANCY SERVICES LTD.	3.74
TECH MAHINDRA LTD	3.01
Infosys Ltd	2.91
ICICI BANK LTD.	2.69
APOLLO HOSPITALS ENTERPRISE LTD.	2.63
OTHERS	17.58
<b>Total Equity</b>	<b>54.74</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	26.16
7.38% GOI 20.06.2027	4.82
8.24% 2027-FEB-15 GOVT OF INDIA	2.68
8% RAJASTHAN SDL 25-05-2026	2.35
7.10% GOI 18.04.2029	1.92
7.60% PUNJAB SDL 04.06.2029	0.91
7.69% WEST BENGAL SDL 27/07/2026	0.49
7.26% GOI 22.08.2032	0.48
6.54% GOI 17.01.2032	0.47
7.22% ARUNACHAL PRADESH 12.07.2027	0.11
OTHERS	0.11

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>40.50</b>
Money Market	4.75
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	40.51
BANKS	12.33
COMP-SOFT	11.65
CAPGOODS	6.92
FMCG	5.85
MUTUAL FUND	5.09
METALS&MIN	4.71
OIL&GAS	4.25
PHARMA	3.85
AUTO&ANCIL	1.90
OTHERS	2.94
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

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

<b>AS ON 31-12-2025</b>	
Inception Date	18 October 2005
NAV	40.5961

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

<b>AUM (Amount in Crore)</b>			
65.29			
Equity	Money Market & Net Current Assets	Debt	
0.00	2.88	62.40	

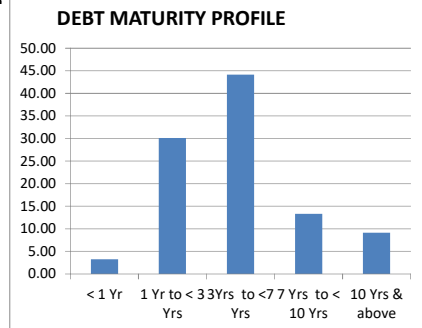
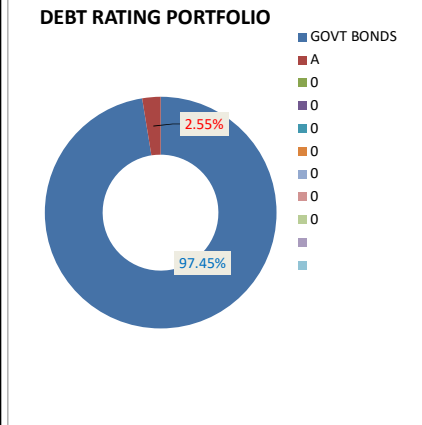
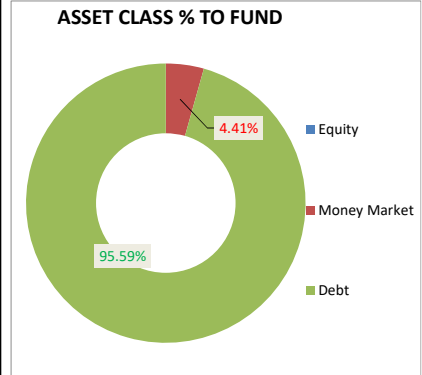
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	-0.01%
6 Months	2.30%	1.28%
1 Year	7.32%	6.01%
2 Years	7.61%	7.16%
3 Years	7.48%	7.05%
Since Inception	N.A.	7.18%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
6.10% GOI 12.07.2031	10.93
7.22% GOA 12.07.2027	10.89
7.22% RAJASTHAN SDL 26.07.2032	10.26
7.98% Uttarpradesh 11.04.2028	7.91
7.62% WEST BENGAL SDL 29.11.2032	5.70
7.48% ODISHA SDL 13.09.2032	5.62
7.62%GOI15.09.2039	4.86
8.25% ANDHRA PRADESH SDL 16.01.2034	4.84
7.53% PUDUCHERRY 22.11.2027	4.71
7.67% TELENGANA 25.10.2037	3.89
OTHERS	23.54
<b>CORPORATE BONDS</b>	
Shree Renuka Sugars Limited NCD 2021	2.04
Shree Renuka sugars	0.39
OTHERS	0.00
<b>FIXED Deposit</b>	
OTHERS	0.00
<b>Total Debt</b>	95.59
Money Market	4.41
<b>Grand Total</b>	100.00



Modified Duration : 4.01

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	93.16
MANUFACTURING	2.44
MUTUAL FUND	2.36
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
OTHERS	2.04
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	18 October 2005
NAV	46.9591

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
14.74		
Equity	Money Market & Net Current Assets	Debt
2.53	0.47	11.73

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

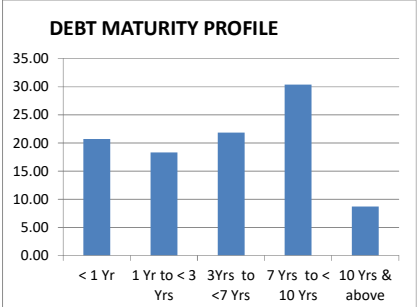
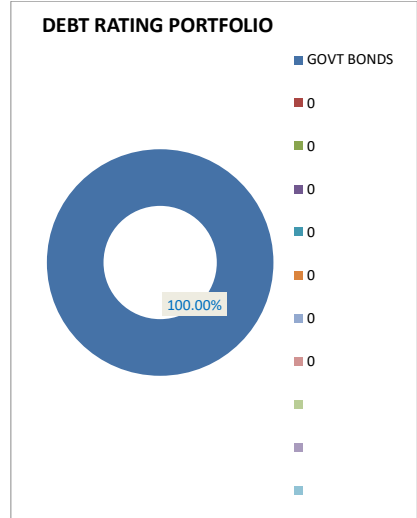
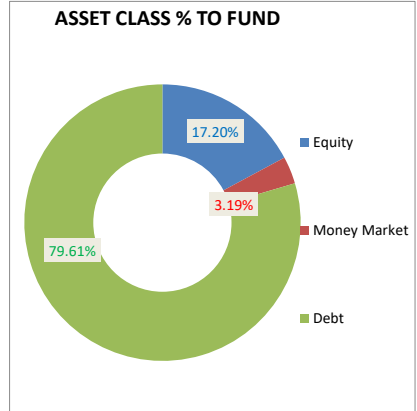
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.18%	0.25%
6 Months	1.62%	2.81%
1 Year	6.53%	8.26%
2 Years	7.44%	9.06%
3 Years	7.62%	9.22%
Since Inception	N.A.	7.95%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
SHRIRAM FINANCE LTD	1.55
MARUTI SUZUKI INDIA LIMITED	1.42
HINDALCO INDUSTRIES LTD.	1.38
STATE BANK OF INDIA	1.23
N T P C LTD.	1.23
ULTRATECH CEMENT LTD.	1.20
H D F C BANK LTD.	1.20
RELIANCE INDUSTRIES LTD.	1.12
HINDUSTAN UNILEVER LTD.	1.10
Infosys Ltd	1.04
OTHERS	4.73
<b>Total Equity</b>	<b>17.20</b>

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
7.42% KA SDL 06032035	13.58
8.33 GOI 09072026	11.36
6.10% GOI 12.07.2031	9.68
7.79% KARNATAKA 03.01.2028	6.96
7.53% PUDUCHERRY 22.11.2027	6.96
7.67% TELENGANA 25.10.2037	6.90
7.32% RAJASTHAN SGS 24.09.2035	6.73
8.02% TELANGANA 25.05.2026	5.14
8.18% ANDHRA PRADESH SDL 10.04.2035	3.56
8.17% GUJARAT SDL 24.04.2029	3.54
OTHERS	5.20

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>79.61</b>
Money Market	3.19
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.90

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	79.67
AUTO&ANCIL	2.99
BANKS	2.85
CEMENT	2.44
METALS&MIN	1.90
FINANCE	1.70
MUTUAL FUND	1.70
FMCG	1.63
POWER	1.22
OIL&GAS	1.09
OTHERS	2.81
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	18 October 2005
NAV	45.9211

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
20.14		
Equity	Money Market & Net Current Assets	Debt
5.56	1.91	12.66

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

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

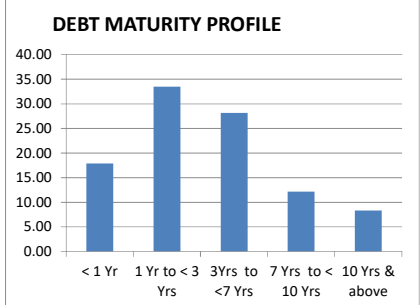
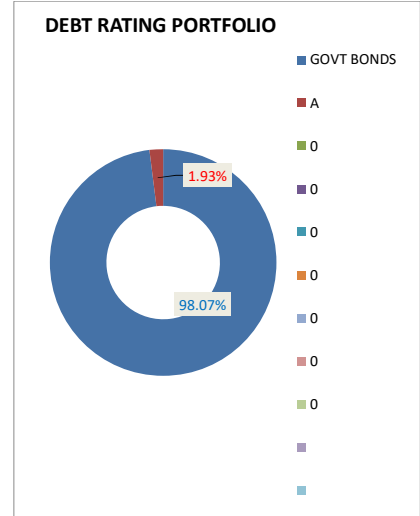
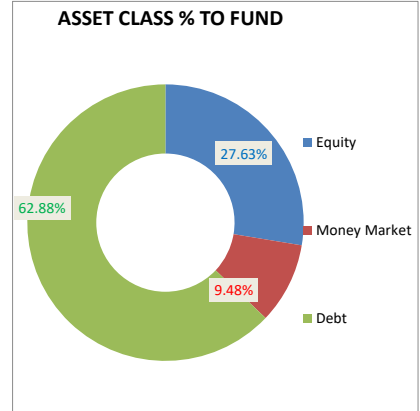
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.65%
6 Months	1.85%	3.59%
1 Year	7.08%	9.01%
2 Years	8.14%	9.01%
3 Years	9.00%	9.14%
Since Inception	N.A.	7.83%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	2.52
MARUTI SUZUKI INDIA LIMITED	2.49
HINDALCO INDUSTRIES LTD.	2.42
GRASIM INDUSTRIES LTD.	2.40
H D F C BANK LTD.	2.31
STATE BANK OF INDIA	2.24
Infosys Ltd	2.12
TATA CONSULTANCY SERVICES LTD.	1.59
CIPLA LTD.	1.50
RELIANCE INDUSTRIES LTD.	1.09
OTHERS	6.95
<b>Total Equity</b>	<b>27.63</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	17.83
8.29% ANDHRA PRADESH 13.01.2026	9.94
7.10% GOI 18.04.2029	6.40
7.62%GOI15.09.2039	5.25
8.15% MAHARASHTRA SDL 16.04.2030	5.20
6.90% BIHAR SGS 16072035	4.79
8.18%ANDHRA PRADESH SDL 10.04.2035	2.61
8.17%GUJARAT SDL 24.04.2029	2.59
7.53% PUDUCHERRY 22.11.2027	2.55
7.22% RAJASTHAN SDL 26.07.2032	2.50
OTHERS	2.00

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	1.02
Shree Renuka sugars	0.20
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>62.88</b>
Money Market	9.48
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.79

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	61.63
MUTUAL FUND	7.60
BANKS	7.40
COMP-SOFT	4.02
METALS&MIN	3.43
AUTO&ANCIL	3.03
CEMENT	2.38
PHARMA	2.28
FINANCE	1.29
MANUFACTURING	1.24
OTHERS	5.70
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	18 October 2005
NAV	78.5639

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1052.35		
Equity	Money Market & Net Current Assets	Debt
608.53	50.44	393.38

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

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

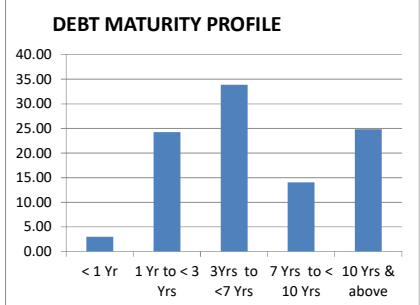
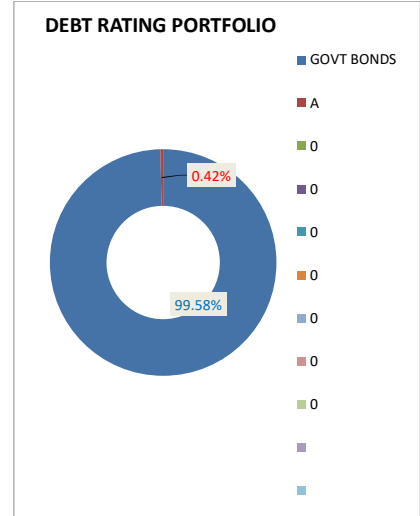
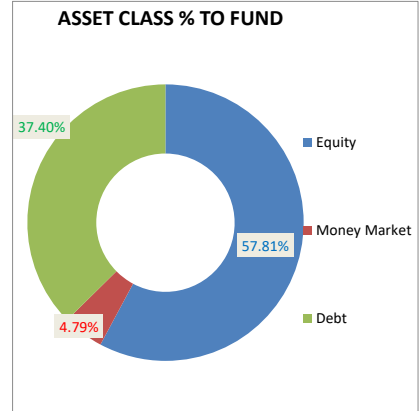
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.06%	0.73%
6 Months	1.75%	3.28%
1 Year	6.92%	8.00%
2 Years	8.05%	8.80%
3 Years	9.47%	10.91%
Since Inception	N.A.	10.73%

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

TOP 10 HOLDINGS	
EQUITY	
AXIS BANK LTD.(FORLY.UTI BANK)	5.42
HINDALCO INDUSTRIES LTD.	5.33
STATE BANK OF INDIA	5.33
Infosys Ltd	3.95
TECH MAHINDRA LTD	3.72
IDBI BANK LTD.	2.77
I T C LTD.	2.55
RELIANCE INDUSTRIES LTD.	2.46
ULTRATECH CEMENT LTD.	2.35
OIL & NATURAL GAS CORPN. LTD.	2.21
OTHERS	21.72
<b>Total Equity</b>	<b>57.81</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22% ARUNACHAL PRADESH 12.07.2027	4.18
7.10% GOI 18.04.2029	3.15
6.10% GOI 12.07.2031	2.85
6.90% BIHAR SGS 16072035	2.12
8.15% MAHARASHTRA SDL 16.04.2030	1.99
7.41% GOI 19.12.2036	1.98
7.26% MAHARASHTRA SGS 08102042	1.86
7.60% BIHAR SGS 10.12.2037	1.73
7.53% PUDUCHERRY 22.11.2027	1.46
7.18% GOI 24.07.2037	1.46
OTHERS	14.46

CORPORATE BONDS	
Shree Renuka Sugars Limited NCD 2021	0.15
Shree Renuka sugars	0.01
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>37.40</b>
Money Market	4.79
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.59

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	37.23
BANKS	17.53
COMP-SOFT	11.65
METALS&MIN	5.68
OIL&GAS	5.29
FMCG	5.15
MUTUAL FUND	4.19
AUTO&ANCIL	2.95
CEMENT	2.88
FERTI	2.80
OTHERS	4.65
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

**Gratuity Plus - Bond  
ULGF001220606LICGRT+BND512**

<b>AS ON</b> 31-12-2025	
<b>Inception Date</b>	22 June 2006
<b>NAV</b>	41.7525

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

<b>AUM (Amount in Crore)</b>		
0.46		
<b>Equity</b>	<b>Money Market &amp; Net Current Assets</b>	<b>Debt</b>
0.00	0.06	0.41

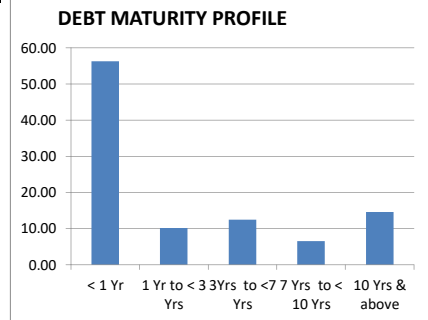
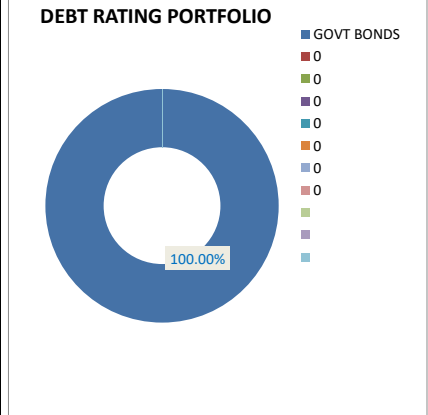
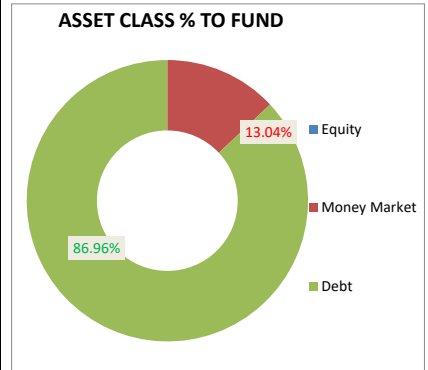
<b>Asset Allocation</b>	
<b>Equity</b>	0.00% to 0.00%
<b>Debt</b>	80.00% to 100.00%
<b>Money Market</b>	0.00% to 20.00%

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

<b>PERFORMANCE</b>		
<b>Period</b>	<b>Bench Mark Returns</b>	<b>Fund Returns</b>
1 Month	0.23%	0.16%
6 Months	2.30%	1.96%
1 Year	7.32%	6.31%
2 Years	7.61%	7.03%
3 Years	7.48%	6.87%
Since Inception	N.A.	7.59%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
8.57% WEST BENGAL 09.03.2026	48.48
8.26% GUJARAT 14.03.2028	8.96
8.44% ANDHRA PRADESH 05.12.2033	5.77
7.70% HIMACHAL PRADESH SGS 25.01.203	4.41
7.49% WEST BENGAL SDL 13.09.2032	4.41
7.63% HIMACHAL PRADESH SGS 14.12.203	4.38
6.98%TAMIL NADU SGS 14.07.2031	4.30
6.97% PUNJAB SDL 11.03.2040	4.02
7.26% GOI 22.08.2032	2.23
<b>OTHERS</b>	0.00
<b>CORPORATE BONDS</b>	<b>% to AUM</b>
<b>OTHERS</b>	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	86.96
<b>Money Market</b>	13.04
<b>Grand Total</b>	100.00



**Modified Duration :** 2.40

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
<b>GOVT SECURITIES</b>	88.52
<b>MUTUAL FUND</b>	10.80
<b>POWER</b>	0.00
<b>OTHERS</b>	0.00
<b>FERTI</b>	0.00
<b>OIL&amp;GAS</b>	0.00
<b>TRANS&amp;SHIP</b>	0.00
<b>FMCG</b>	0.00
<b>AUTO&amp;ANCIL</b>	0.00
<b>PHARMA</b>	0.00
<b>OTHERS</b>	0.68
<b>TOTAL</b>	100.00



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

<b>AS ON 31-12-2025</b>	
Inception Date	22 June 2006
NAV	55.2426

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

<b>AUM (Amount in Crore)</b>			
0.58			
Equity	Money Market & Net Current Assets	Debt	
0.10	0.05	0.44	

<b>Asset Allocation</b>	
Equity	10.00% to 20.00%
Debt	70.00% to 90.00%
Money Market	0.00% to 20.00%

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

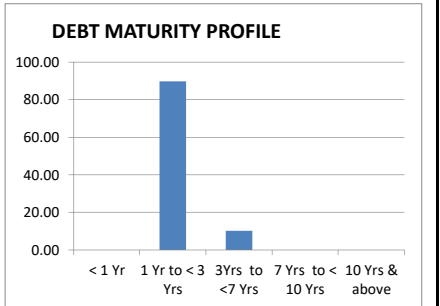
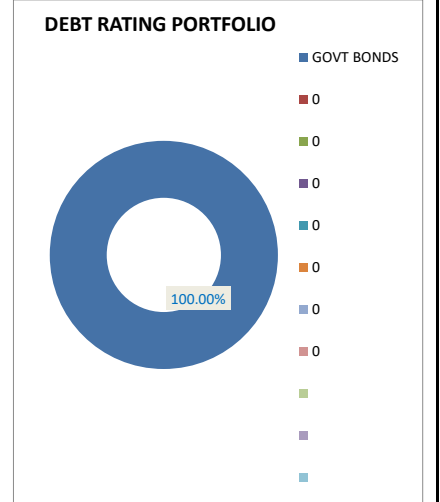
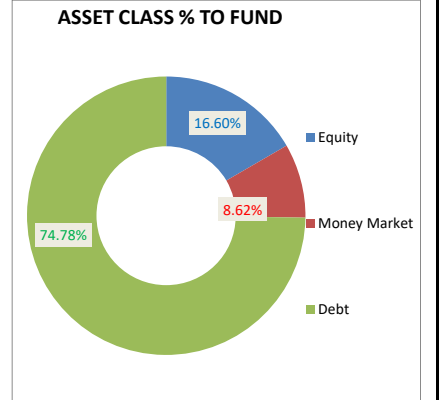
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.18%	0.32%
6 Months	1.62%	2.46%
1 Year	6.53%	9.72%
2 Years	7.44%	9.05%
3 Years	7.62%	9.49%
Since Inception	N.A.	9.14%

<b>BENCHMARK</b>	
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%

<b>TOP 10 HOLDINGS</b>	
EQUITY	% to AUM
HINDALCO INDUSTRIES LTD.	1.37
Bajaj Finance Limited	1.36
GRASIM INDUSTRIES LTD.	1.12
RELIANCE INDUSTRIES LTD.	1.08
LARSEN & TOUBRO LTD.	1.05
H D F C BANK LTD.	1.02
ASIAN PAINTS LTD.	0.95
ICICI BANK LTD.	0.92
G A I L (INDIA) LTD.	0.89
COAL INDIA LIMITED	0.86
OTHERS	5.98
<b>Total Equity</b>	<b>16.60</b>

<b>DEBT PORTFOLIO</b>	
GOVT.SECURITIES	% to AUM
8.26% GUJARAT 14.03.2028	67.09
7.26% GOI 22.08.2032	7.69
OTHERS	0.00

<b>CORPORATE BONDS</b>	
FIXED Deposit	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>74.78</b>
Money Market	8.62
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.28

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	73.82
MUTUAL FUND	5.15
OIL&GAS	3.43
BANKS	3.43
FERTI	1.72
CAPGOODS	1.72
FINANCE	1.72
METALS&MIN	1.72
CEMENT	1.72
POWER	0.00
OTHERS	5.57
<b>TOTAL</b>	<b>100.00</b>



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

AS ON 31-12-2025	
Inception Date	22 June 2006
NAV	53.3305

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
62.00			
Equity	Money Market & Net Current Assets	Debt	
16.35	2.42	43.23	

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

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

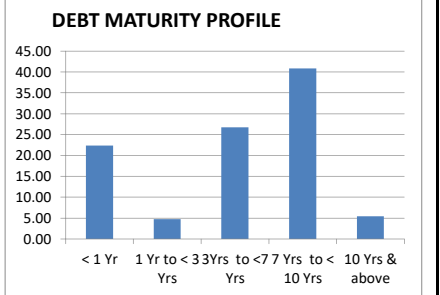
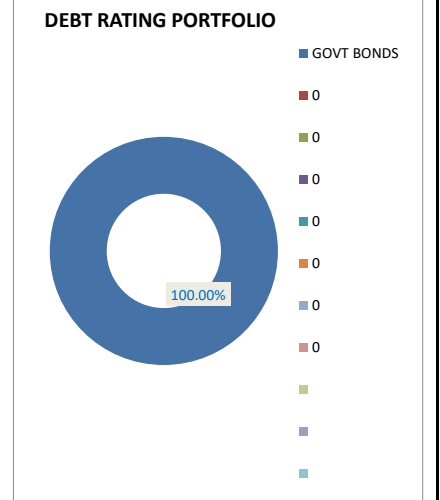
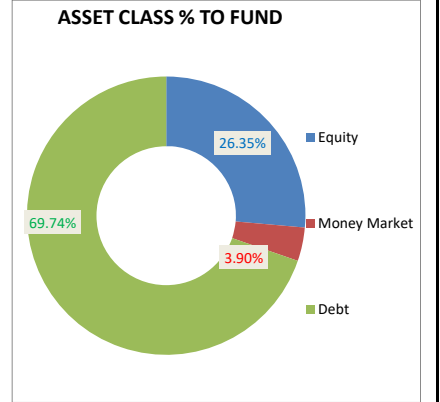
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.04%	0.13%
6 Months	2.17%	2.52%
1 Year	7.69%	7.71%
2 Years	8.72%	8.66%
3 Years	9.89%	9.44%
Since Inception	N.A.	8.94%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	2.13
H D F C BANK LTD.	2.03
TATA STEEL LTD.	1.92
RELIANCE INDUSTRIES LTD.	1.77
Infosys Ltd	1.74
HINDUSTAN UNILEVER LTD.	1.72
BHARTI AIRTEL LTD.	1.61
COAL INDIA LIMITED	1.48
LARSEN & TOUBRO LTD.	1.45
OIL & NATURAL GAS CORPN. LTD.	1.25
OTHERS	9.25
<b>Total Equity</b>	<b>26.35</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.57% WEST BENGAL 09.03.2026	15.59
6.64% GOI 16.06.2035	9.33
8.44% ANDHRA PRADESH 05.12.2033	8.62
6.10% GOI 12.07.2031	7.45
7.18% GOI 14.08.2033	6.49
8.30% GUJRAT SDL 06.02.2029	5.58
6.98%TAMIL NADU SGS 14.07.2031	4.17
8.26% GUJARAT 14.03.2028	3.28
7.41%PUNJAB SGS 12.06.2034	2.42
7.26%PUNJAB SGS 28082036	1.44
OTHERS	5.37

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>69.74</b>
Money Market	3.90
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.11

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	69.68
BANKS	4.73
METALS&MIN	3.63
FMCG	3.24
OIL&GAS	3.16
COMP-SOFT	2.81
MUTUAL FUND	2.58
FERTI	2.24
TELECOM	1.84
CAPGOODS	1.45
OTHERS	4.64
<b>TOTAL</b>	<b>100.00</b>



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

<b>AS ON 31-12-2025</b>	
Inception Date	22 June 2006
NAV	61.5772

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

<b>AUM (Amount in Crore)</b>			
31.58			
Equity	Money Market & Net Current Assets	Debt	
11.77	1.19	18.61	

<b>Asset Allocation</b>	
Equity	30.00% to 40.00%
Debt	50.00% to 70.00%
Money Market	0.00% to 20.00%

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

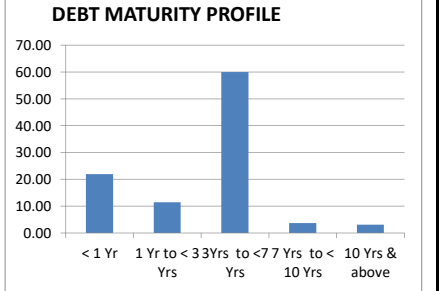
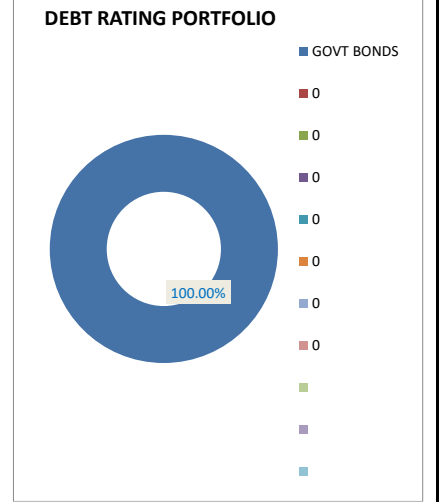
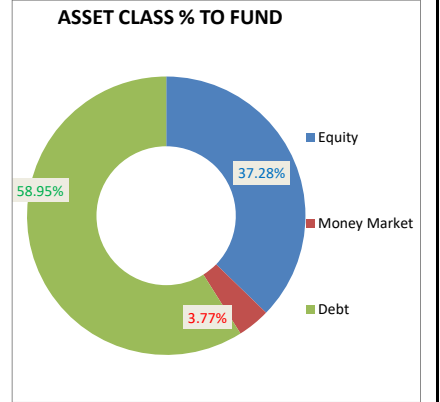
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.44%
6 Months	2.16%	2.89%
1 Year	8.32%	7.51%
2 Years	10.31%	8.19%
3 Years	13.26%	10.63%
Since Inception	N.A.	9.75%

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

<b>TOP 10 HOLDINGS</b>	
<b>EQUITY</b>	
	% to AUM
RELIANCE INDUSTRIES LTD.	2.98
H C L TECHNOLOGIES LTD.	2.73
TATA STEEL LTD.	2.62
Infosys Ltd	2.56
HINDALCO INDUSTRIES LTD.	2.34
I T C LTD.	2.17
ASIAN PAINTS LTD.	2.02
BANK OF BARODA	1.69
MARUTI SUZUKI INDIA LIMITED	1.59
HINDUSTAN UNILEVER LTD.	1.54
OTHERS	15.04
<b>Total Equity</b>	<b>37.28</b>

<b>DEBT PORTFOLIO</b>	
<b>GOVT.SECURITIES</b>	
	% to AUM
6.10% GOI 12.07.2031	17.13
8.30% GUJRAT SDL 06.02.2029	15.88
8.57% WEST BENGAL 09.03.2026	12.90
8.26% GUJARAT 14.03.2028	6.57
7.49% WEST BENGAL SDL 13.09.2032	1.55
7.88% MADHYA PRADESH SGS 27.10.2033	0.82
7.87% HIMACHAL PRADESH SGS 09.11.2034	0.82
7.67% KARNATAKA SGS 16.11.2032	0.78
7.41% GOI 19.12.2036	0.74
7.59% KARNATAKA SGS 07.12.2038	0.62
OTHERS	1.14

<b>CORPORATE BONDS</b>	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>58.95</b>
Money Market	3.77
<b>Grand Total</b>	<b>100.00</b>



**Modified Duration :** 2.94

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	58.97
COMP-SOFT	7.79
BANKS	5.57
METALS&MIN	5.42
FMCG	3.77
OIL&GAS	3.07
AUTO&ANCIL	2.91
MUTUAL FUND	2.25
FERTI	2.03
FINANCE	1.74
OTHERS	6.48
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

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

<b>AS ON 31-12-2025</b>	
Inception Date	05 July 2006
NAV	47.5611

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

<b>AUM (Amount in Crore)</b>			
16.43			
Equity	Money Market & Net Current Assets	Debt	
0.00	2.08	14.35	

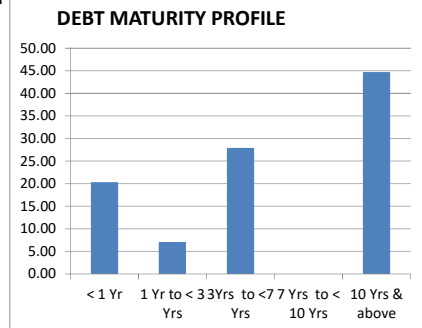
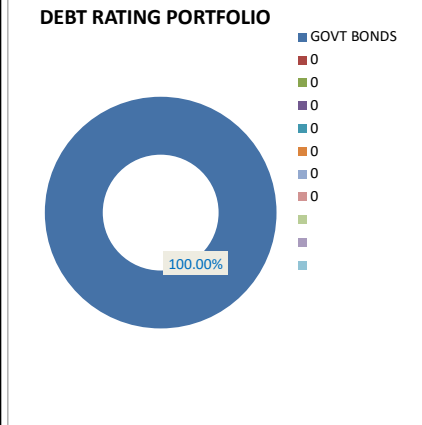
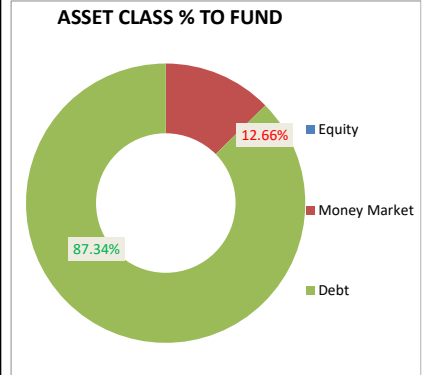
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	80.00% to 100.00%
Money Market	0.00% to 20.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	0.09%
6 Months	2.30%	1.92%
1 Year	7.32%	8.54%
2 Years	7.61%	8.64%
3 Years	7.48%	8.11%
Since Inception	N.A.	8.32%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.54% GOI 23.05.2036	32.13
7.26% GOI 22.08.2032	18.89
7.27%GOI08.04.2026	17.74
7.22%UTTARA KHAND 12.07.2027	6.18
7.62%GOI15.09.2039	3.86
7.42% WEST BENGAL SGS 24.09.2036	3.05
7.20% TAMILNADU SDL 27.11.2031	3.05
7.22% RAJASTHAN SDL 26.07.2032	2.45
OTHERS	0.00
<b>CORPORATE BONDS</b>	<b>% to AUM</b>
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>87.34</b>
Money Market	12.66
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.83

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	87.28
MUTUAL FUND	11.14
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	1.58
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	05 July 2006
NAV	57.8120

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
7.58		
Equity	Money Market & Net Current Assets	Debt
1.74	0.48	5.36

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

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

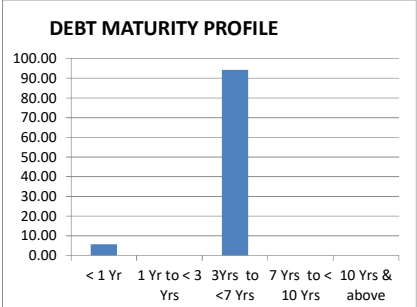
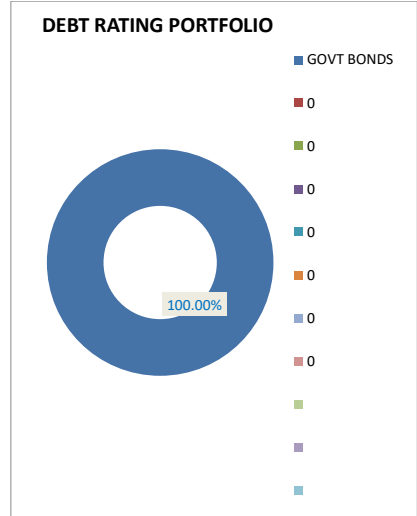
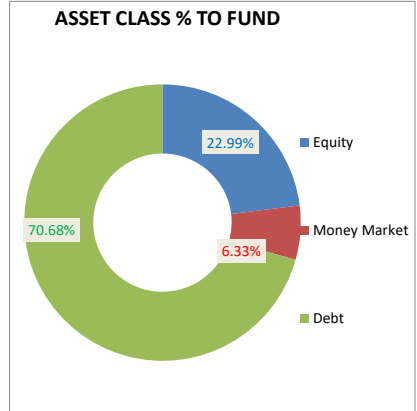
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.19%
6 Months	1.85%	3.64%
1 Year	7.08%	9.03%
2 Years	8.14%	9.57%
3 Years	9.00%	9.69%
Since Inception	N.A.	9.41%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	2.13
CIPLA LTD.	1.99
STATE BANK OF INDIA	1.69
ICICI BANK LTD.	1.60
RELIANCE INDUSTRIES LTD.	1.45
TATA CONSULTANCY SERVICES LTD.	1.42
HINDALCO INDUSTRIES LTD.	1.17
MARUTI SUZUKI INDIA LIMITED	1.10
LARSEN & TOUBRO LTD.	1.08
NESTLE INDIA LTD..	1.02
OTHERS	8.34
<b>Total Equity</b>	<b>22.99</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	59.76
8.15% MAHARASHTRA SDL 16.04.2030	6.90
8.33 GOI 09072026	4.02
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>70.68</b>
Money Market	6.33
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.61

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	70.61
BANKS	5.67
MUTUAL FUND	5.41
COMP-SOFT	3.56
PHARMA	2.77
AUTO&ANCIL	1.98
FMCG	1.85
CEMENT	1.58
OIL&GAS	1.45
METALS&MIN	1.19
OTHERS	3.93
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Market Plus - Balance

ULIF003050706LICMKT+BAL512

AS ON	31-12-2025
Inception Date	05 July 2006
NAV	54.3338

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
56.08		
Equity	Money Market & Net Current Assets	Debt
24.67	2.51	28.90

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

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

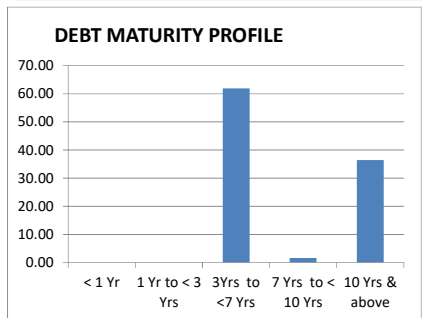
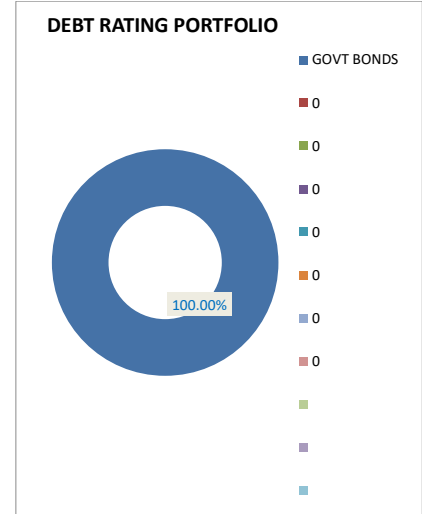
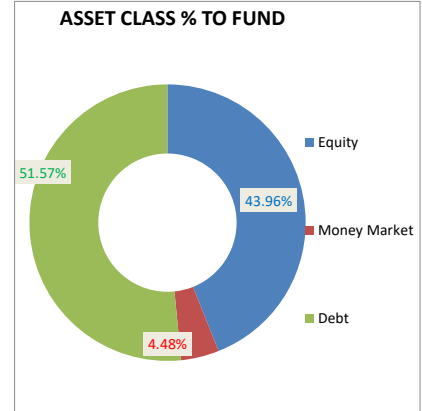
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.41%
6 Months	1.89%	2.58%
1 Year	7.46%	6.11%
2 Years	8.74%	6.93%
3 Years	10.49%	8.75%
Since Inception	N.A.	9.07%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	4.20
MARUTI SUZUKI INDIA LIMITED	4.17
LARSEN & TOUBRO LTD.	3.57
H C L TECHNOLOGIES LTD.	3.18
Infosys Ltd	2.74
CIPLA LTD.	2.69
TATA CONSULTANCY SERVICES LTD.	2.48
H D F C BANK LTD.	2.47
ASIAN PAINTS LTD.	2.07
HINDUSTAN UNILEVER LTD.	2.06
OTHERS	14.33
<b>Total Equity</b>	<b>43.96</b>

DEBT PORTFOLIO	
GOVT. SECURITIES	% to AUM
8.15% MAHARASHTRA SDL 16.04.2030	23.36
7.18% GOI 24.07.2037	16.45
7.41% GOI 19.12.2036	2.33
7.26% GOI 22.08.2032	1.84
7.20% TAMILNADU SDL 27.11.2031	1.78
7.62% WEST BENGAL SDL 29.11.2032	1.65
8.34% PUNJAB SDL 02.01.2029	1.49
7.26% GOI 14.01.2029	0.93
7.11% MAHARSHTRA SDL 08.04.2029	0.90
6.63% TAMILNADU SDL 23.12.2035	0.84
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>51.57</b>
Money Market	4.48
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.17

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.57
COMP-SOFT	11.34
FMCG	5.87
AUTO&ANCIL	5.28
BANKS	4.62
OIL&GAS	4.21
PHARMA	3.60
CAPGOODS	3.57
MUTUAL FUND	3.49
FERTI	3.25
OTHERS	3.20
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Market Plus - Growth  
ULIF004050706LICMKT+GRW512

AS ON	31-12-2025
Inception Date	05 July 2006
NAV	39.8749

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1470.32		
Equity	Money Market & Net Current Assets	Debt
1071.73	0.64	397.96

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

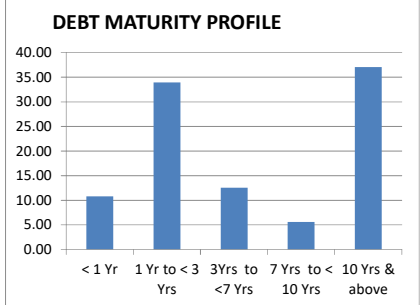
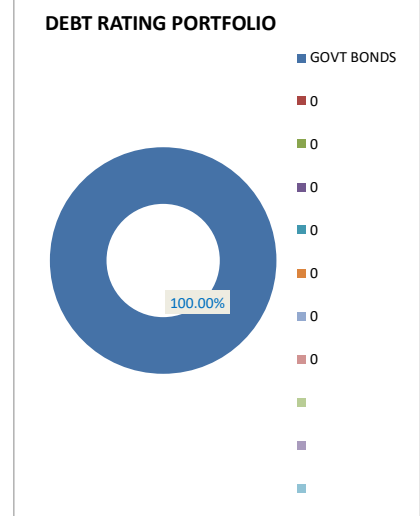
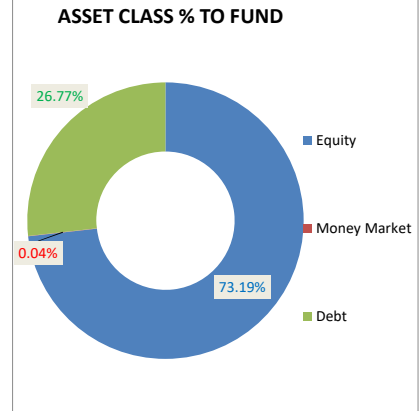
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.22%	0.91%
6 Months	1.77%	2.96%
1 Year	7.52%	9.93%
2 Years	9.51%	10.37%
3 Years	12.44%	12.89%
Since Inception	N.A.	7.35%

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

TOP 10 HOLDINGS	
EQUITY	
IDBI BANK LTD.	6.98
TATA STEEL LTD.	5.27
RELIANCE INDUSTRIES LTD.	5.13
DR. REDDY'S LABORATORIES LTD.	4.89
Infosys Ltd	4.39
I T C LTD.	3.86
MARUTI SUZUKI INDIA LIMITED	3.18
TATA CONSULTANCY SERVICES LTD.	2.94
ULTRATECH CEMENT LTD.	2.81
H D F C BANK LTD.	2.29
OTHERS	31.45
<b>Total Equity</b>	<b>73.19</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.22%UTTARA KHAND 12.07.2027	6.74
7.62%GOI15.09.2039	6.33
7.40% MADHYA PRADESH 09.11.2026	1.45
7.27%GOI08.04.2026	1.44
8.15% MAHARASHTRA SDL 16.04.2030	1.42
7.79% KARNATAKA 03.01.2028	1.40
7.69%GOI 17.06.2043	1.32
7.48% ODISHA SDL 13.09.2032	0.85
8.17%GUJARAT SDL 24.04.2029	0.75
7.18% GOI 24.07.2037	0.70
OTHERS	4.37

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>26.77</b>
Money Market	0.04
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.54

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	27.07
BANKS	12.76
COMP-SOFT	10.66
FMCG	7.60
METALS&MIN	6.11
OIL&GAS	5.97
PHARMA	5.51
CEMENT	4.55
AUTO&ANCIL	4.27
MEDIA&ENT	3.86
OTHERS	11.64
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**

Money Plus - Secured  
ULIF002201206LICMNY+SEC512

AS ON	31-12-2025
Inception Date	20 December 2006
NAV	47.2962

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
11.17			
Equity	Money Market & Net Current Assets	Debt	
3.51	0.34	7.31	

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

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

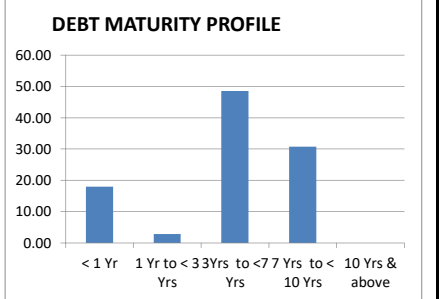
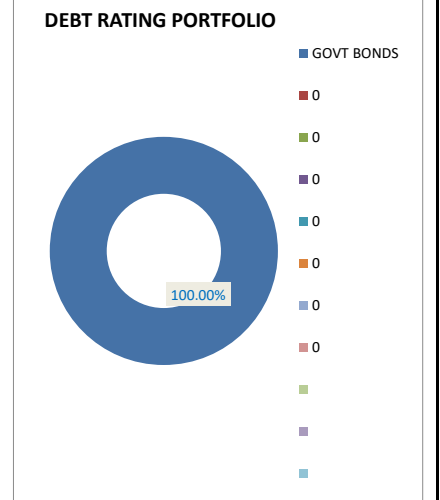
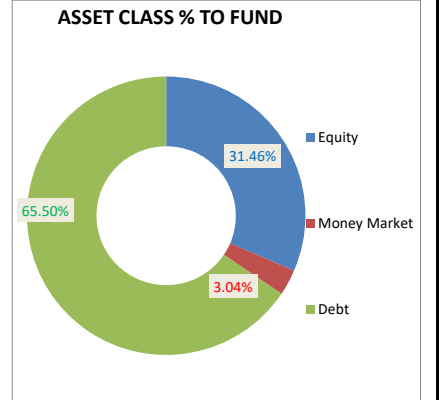
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.30%
6 Months	1.85%	4.97%
1 Year	7.08%	10.75%
2 Years	8.14%	9.58%
3 Years	9.00%	9.93%
Since Inception	N.A.	8.50%

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	2.77
SHRIRAM FINANCE LTD	2.68
HINDALCO INDUSTRIES LTD.	2.34
RELIANCE INDUSTRIES LTD.	2.32
NESTLE INDIA LTD..	2.31
STATE BANK OF INDIA	2.20
HINDUSTAN UNILEVER LTD.	2.07
MAHINDRA & MAHINDRA LTD.	1.99
CIPLA LTD.	1.89
LARSEN & TOUBRO LTD.	1.85
OTHERS	9.04
<b>Total Equity</b>	<b>31.46</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	29.91
7.11%KARNATAKA SGS 18122035	17.51
7.69% WEST BENGAL SDL 27/07/2026	9.05
8.33 GOI 09072026	2.73
6.90% BIHAR SGS 16072035	2.59
8.17%GUJARAT SDL 24.04.2029	1.87
7.53% PUDUCHERRY 22.11.2027	1.84
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>65.50</b>
Money Market	3.04
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.72

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	65.55
AUTO&ANCIL	6.00
FMCG	5.91
BANKS	4.21
FINANCE	3.04
PHARMA	2.42
MUTUAL FUND	2.42
OIL&GAS	2.33
METALS&MIN	2.33
CAPGOODS	1.88
OTHERS	3.91
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Money Plus - Balance  
ULIF003201206LICMNY+BAL512

AS ON	31-12-2025
Inception Date	20 December 2006
NAV	54.4645

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
29.18			
Equity	Money Market & Net Current Assets	Debt	
13.12	1.12	14.95	

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

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

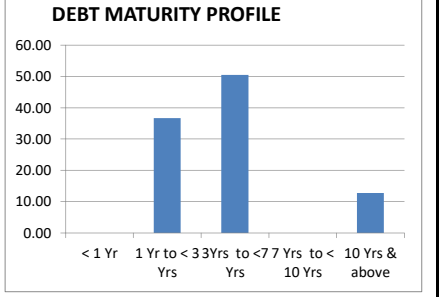
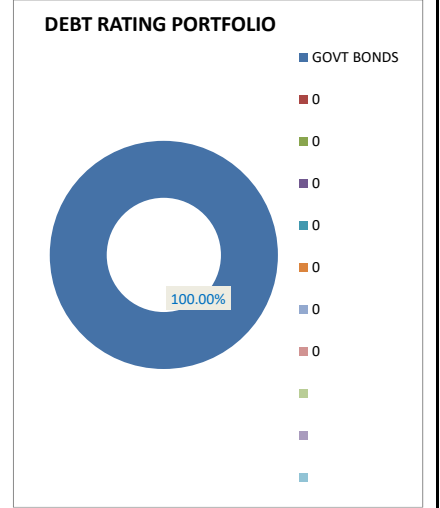
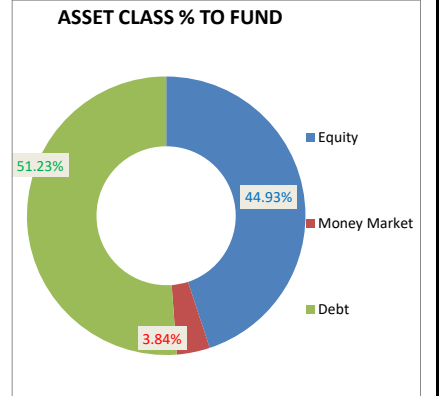
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.27%
6 Months	1.89%	4.77%
1 Year	7.46%	11.22%
2 Years	8.74%	11.32%
3 Years	10.49%	11.71%
Since Inception	N.A.	9.31%

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	4.29
STATE BANK OF INDIA	3.87
RELIANCE INDUSTRIES LTD.	3.77
NESTLE INDIA LTD..	3.53
HINDUSTAN UNILEVER LTD.	3.17
H D F C BANK LTD.	2.85
ICICI BANK LTD.	2.69
BAJAJ AUTO LTD	2.53
Infosys Ltd	2.30
MAHINDRA & MAHINDRA LTD.	2.22
OTHERS	13.71
<b>Total Equity</b>	<b>44.93</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.60% PUNJAB SDL 04.06.2029	14.11
7.53% PUDUCHERRY 22.11.2027	13.52
6.10% GOI 12.07.2031	11.79
7.72% PUNJAB 20.12.2027	3.53
7.18% GOI 24.07.2037	3.51
7.26% MAHARASHTRA SGS 08102042	3.01
7.79% KARNATAKA 03.01.2028	1.76
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>51.23</b>
Money Market	3.84
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.57

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	51.23
AUTO&ANCIL	10.69
BANKS	10.31
FMCG	6.79
OIL&GAS	4.08
COMP-SOFT	3.05
MUTUAL FUND	2.43
FINANCE	2.09
PHARMA	1.68
FERTI	1.51
OTHERS	6.14
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	20 December 2006
NAV	38.8214

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
5129.24		
Equity	Money Market & Net Current Assets	Debt
3608.70	286.91	1233.63

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

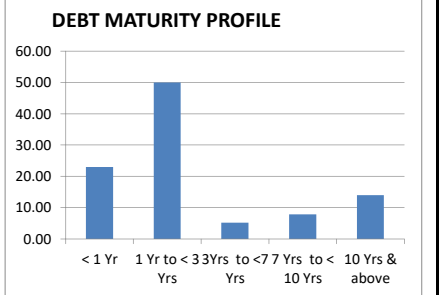
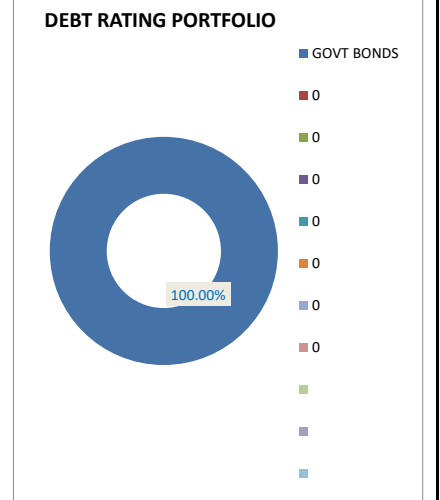
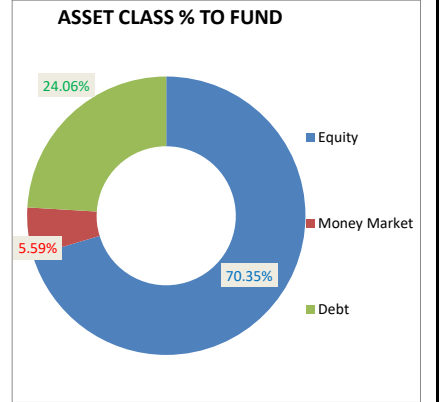
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.22%	0.23%
6 Months	1.77%	3.27%
1 Year	7.52%	10.63%
2 Years	9.51%	10.13%
3 Years	12.44%	12.46%
Since Inception	N.A.	7.38%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
ICICI BANK LTD.	5.89
BHARTI AIRTEL LTD.	5.68
Infosys Ltd	4.76
RELIANCE INDUSTRIES LTD.	4.68
H D F C BANK LTD.	4.57
KOTAK MAHINDRA BANK LTD.	4.14
LARSEN & TOUBRO LTD.	3.98
TATA CONSULTANCY SERVICES LTD.	3.70
MARUTI SUZUKI INDIA LIMITED	3.61
TATA POWER CO. LTD.	2.23
OTHERS	27.11
<b>Total Equity</b>	<b>70.35</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.38% GOI 20.06.2027	5.57
7.69% WEST BENGAL SDL 27/07/2026	3.55
6.68%GOI07072040	1.89
6.79% GOI 15.05.2027	1.78
7.53% SIKKIM 22.11.2027	1.48
8.33 GOI 09072026	1.18
7.79% KARNATAKA 03.01.2028	1.04
7.60% PUNJAB SDL 04.06.2029	0.96
7.72% PUNJAB 20.12.2027	0.85
7.98% Uttarpradesh 11.04.2028	0.50
OTHERS	5.26

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>24.06</b>
Money Market	5.59
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.66

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	24.05
BANKS	17.62
COMP-SOFT	10.66
AUTO&ANCIL	7.15
FMCG	5.78
TELECOM	5.68
OIL&GAS	5.19
CAPGOODS	4.64
POWER	4.13
MUTUAL FUND	4.01
OTHERS	11.09
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

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

<b>AS ON 31-12-2025</b>	
Inception Date	23 August 2007
NAV	42.1500

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

<b>AUM (Amount in Crore)</b>			
49.43			
Equity	Money Market & Net Current Assets	Debt	
0.00	5.31	44.12	

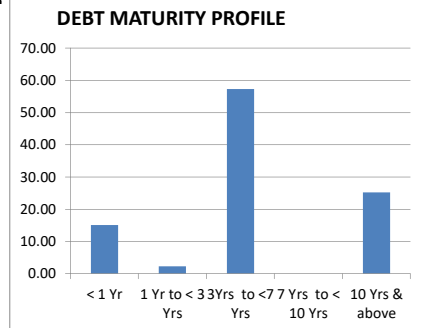
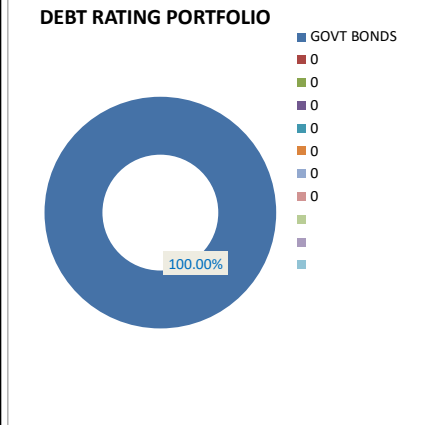
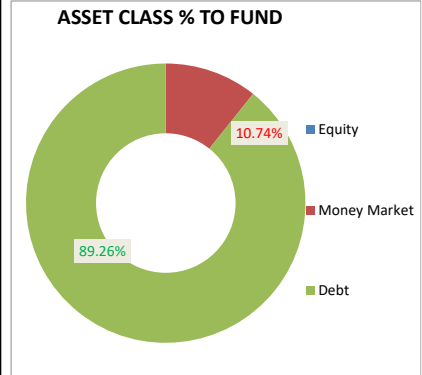
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	-0.01%
6 Months	2.30%	1.95%
1 Year	7.32%	6.80%
2 Years	7.61%	7.60%
3 Years	7.48%	7.42%
Since Inception	N.A.	8.15%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.26% GOI 22.08.2032	20.93
6.54% GOI 17.01.2032	20.22
8.10% WEST BENGAL SDL 23.03.2026	13.23
7.18% GOI 24.07.2037	12.44
7.42% WEST BENGAL SGS 24.09.2036	10.13
6.10% GOI 12.07.2031	9.95
7.22% GOA 12.07.2027	2.06
7.69% WEST BENGAL SDL 27/07/2026	0.31
<b>OTHERS</b>	0.00
<b>CORPORATE BONDS</b>	
<b>OTHERS</b>	
<b>FIXED Deposit</b>	
<b>Total Debt</b>	89.26
<b>Money Market</b>	10.74
<b>Grand Total</b>	100.00



Modified Duration : 0.01

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	89.28
MUTUAL FUND	8.88
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	1.84
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	23 August 2007
NAV	53.6333

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
16.94		
Equity	Money Market & Net Current Assets	Debt
6.64	0.34	9.96

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

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

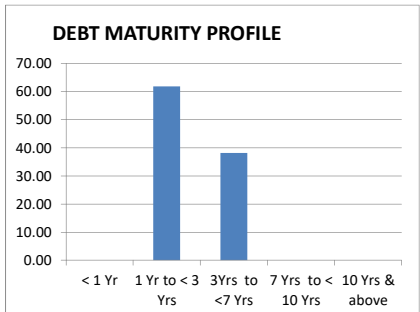
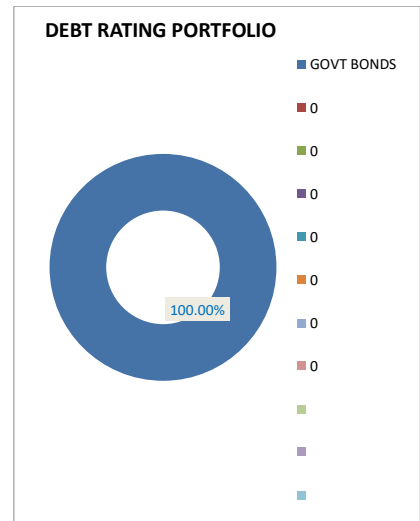
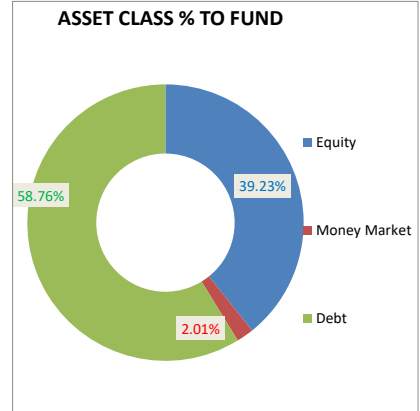
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.49%
6 Months	2.20%	2.28%
1 Year	8.11%	7.40%
2 Years	9.54%	9.96%
3 Years	11.36%	11.54%
Since Inception	N.A.	9.57%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	3.53
RELIANCE INDUSTRIES LTD.	3.24
STATE BANK OF INDIA	2.90
TITAN COMPANY LTD.	2.87
CIPLA LTD.	2.68
KOTAK MAHINDRA BANK LTD.	2.60
BHARTI AIRTEL LTD.	2.49
TECH MAHINDRA LTD	2.48
I T C LTD.	2.38
H D F C BANK LTD.	2.34
OTHERS	11.72
<b>Total Equity</b>	<b>39.23</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	28.76
6.54% GOI 17.01.2032	20.65
7.22% GOA 12.07.2027	5.04
7.22% RAJASTHAN SDL 26.07.2032	1.78
7.38% GOI 20.06.2027	1.51
7.22% ARUNACHAL PRADESH 12.07.2027	1.02
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>58.76</b>
Money Market	2.01
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	58.79
COMP-SOFT	9.21
BANKS	9.03
FMCG	3.60
OIL&GAS	3.25
MISC	2.89
PHARMA	2.66
TELECOM	2.48
AUTO&ANCIL	2.18
CEMENT	1.83
OTHERS	4.08
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	23 August 2007
NAV	59.6223

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
27.93		
Equity	Money Market & Net Current Assets	Debt
17.58	0.78	9.58

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

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

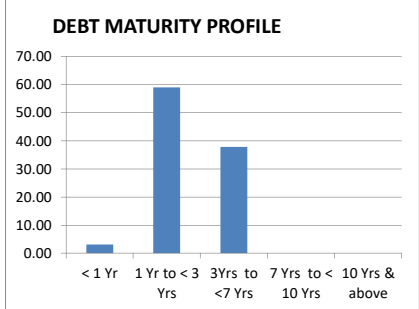
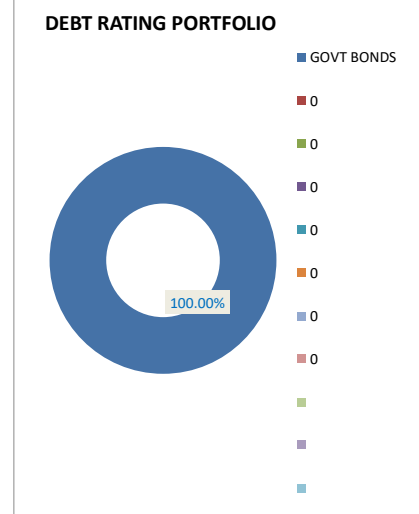
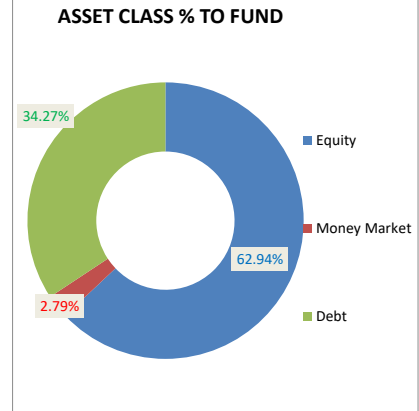
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.10%
6 Months	2.18%	1.36%
1 Year	8.05%	5.20%
2 Years	9.54%	10.81%
3 Years	11.49%	12.97%
Since Inception	N.A.	10.21%

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
MAHINDRA & MAHINDRA LTD.	5.31
H D F C BANK LTD.	5.09
TECH MAHINDRA LTD	4.78
GRASIM INDUSTRIES LTD.	4.71
DIVI'S LABORATORIES LTD.	4.58
Infosys Ltd	3.98
TATA CONSULTANCY SERVICES LTD.	3.74
I T C LTD.	3.46
ICICI BANK LTD.	3.37
TORRENT PHARMA	3.19
OTHERS	20.73
<b>Total Equity</b>	<b>62.94</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	17.45
7.26% GOI 22.08.2032	9.26
7.22% GOA 12.07.2027	2.76
8.15% MAHARASHTRA SDL 16.04.2030	2.25
7.60% PUNJAB SDL 04.06.2029	1.47
7.27%GOI08.04.2026	1.08
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>34.27</b>
Money Market	2.79
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	34.29
COMP-SOFT	14.03
FMCG	9.13
BANKS	8.99
PHARMA	8.05
AUTO&ANCIL	6.12
CEMENT	4.73
POWER	2.86
CAPGOODS	2.83
MISC	2.18
OTHERS	6.79
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	23 August 2007
NAV	39.1518

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
2361.18		
Equity	Money Market & Net Current Assets	Debt
1776.75	-49.50	633.93

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

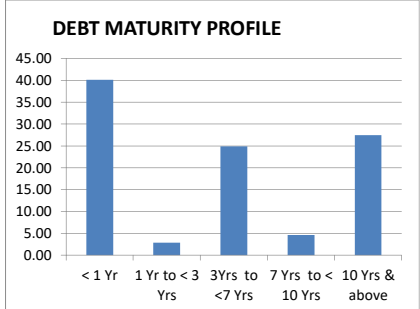
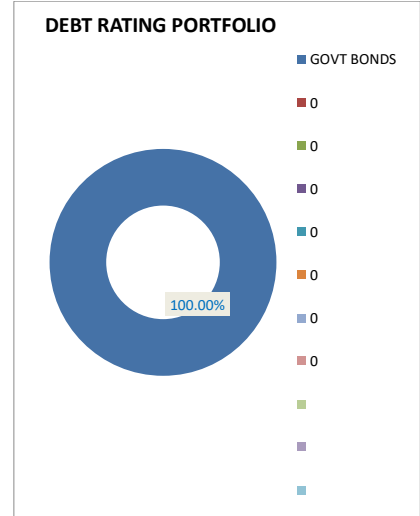
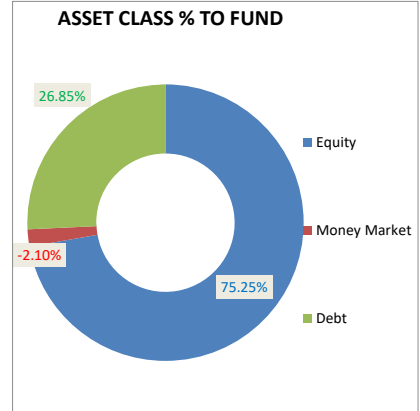
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.48%
6 Months	2.16%	4.06%
1 Year	8.32%	9.67%
2 Years	10.31%	10.74%
3 Years	13.26%	14.07%
Since Inception	N.A.	7.71%

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.	6.49
TATA STEEL LTD.	6.10
H D F C BANK LTD.	5.88
HINDALCO INDUSTRIES LTD.	5.33
RELIANCE INDUSTRIES LTD.	4.45
MAHINDRA & MAHINDRA LTD.	3.77
I T C LTD.	3.69
TATA CONSULTANCY SERVICES LTD.	3.12
GRASIM INDUSTRIES LTD.	3.11
Infosys Ltd	2.94
OTHERS	30.37
<b>Total Equity</b>	<b>75.25</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	9.88
7.18% GOI 24.07.2037	7.38
6.10% GOI 12.07.2031	3.96
7.60% PUNJAB SDL 04.06.2029	1.31
6.54% GOI 17.01.2032	1.08
8.25% ANDHRA PRADESH SDL 16.01.2034	0.67
7.22% ARUNACHAL PRADESH 12.07.2027	0.62
8.44% ANDHRA PRADESH 05.12.2033	0.57
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
<b>Total Debt</b>	<b>26.85</b>
Money Market	-2.10
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	26.85
METALS&MIN	11.43
CAPGOODS	11.34
BANKS	9.74
AUTO&ANCIL	7.66
COMP-SOFT	7.14
FMCG	5.92
CEMENT	5.00
OIL&GAS	4.45
PHARMA	3.42
OTHERS	7.05
<b>TOTAL</b>	<b>100.00</b>





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

AS ON	31-12-2025
Inception Date	17 June 2008
NAV	38.1264

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
22.36		
Equity	Money Market & Net Current Assets	Debt
10.35	0.75	11.26

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

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

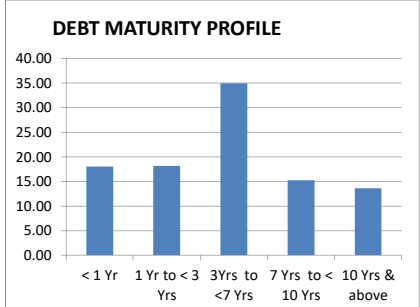
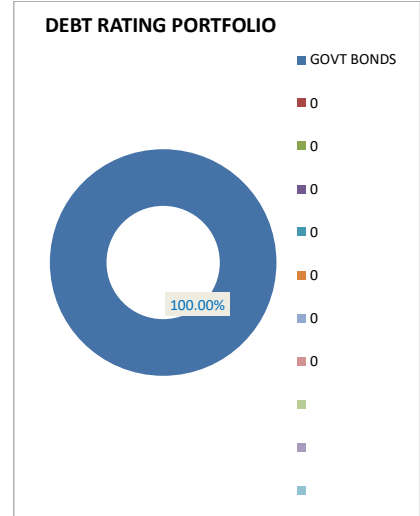
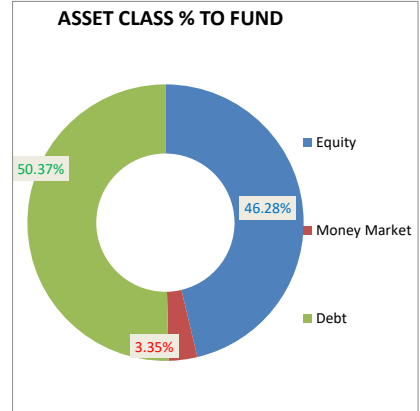
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.87%
6 Months	2.20%	2.45%
1 Year	8.11%	8.33%
2 Years	9.54%	11.91%
3 Years	11.36%	13.02%
Since Inception	N.A.	7.92%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
Infosys Ltd	4.33
IDBI BANK LTD.	4.08
BAJAJ AUTO LTD	3.76
TATA POWER CO. LTD.	3.40
ICICI BANK LTD.	3.30
HAVELLS LTD	3.19
H C L TECHNOLOGIES LTD.	2.90
CIPLA LTD.	2.75
TITAN COMPANY LTD.	2.72
TATA STEEL LTD.	2.42
OTHERS	13.43
<b>Total Equity</b>	<b>46.28</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	17.59
7.38% GOI 20.06.2027	9.16
8.33 GOI 09072026	9.08
7.18% GOI 24.07.2037	6.88
6.33% GOI 05052035	6.58
6.22% GOI 16.03.2035	1.08
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>50.37</b>
Money Market	3.35
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.49

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	50.36
COMP-SOFT	9.97
BANKS	9.57
METALS&MIN	5.05
AUTO&ANCIL	4.25
CAPGOODS	3.71
POWER	3.40
PHARMA	2.77
TELECOM	2.73
MISC	2.73
OTHERS	5.46
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	17 June 2008
NAV	41.1023

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
57.51		
Equity	Money Market & Net Current Assets	Debt
33.51	0.28	23.72

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

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

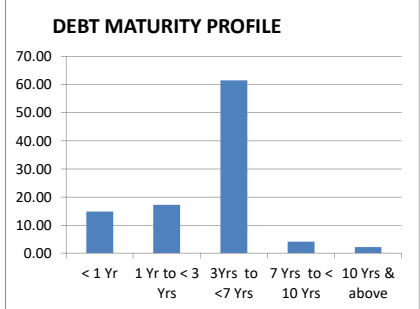
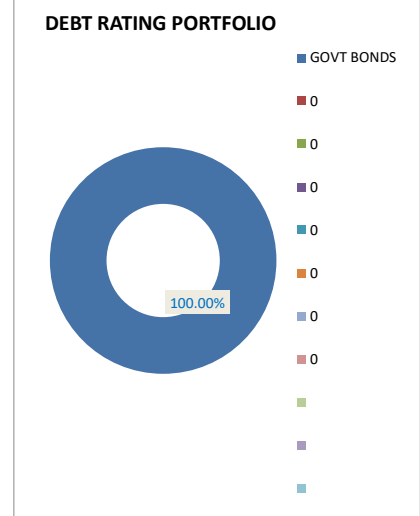
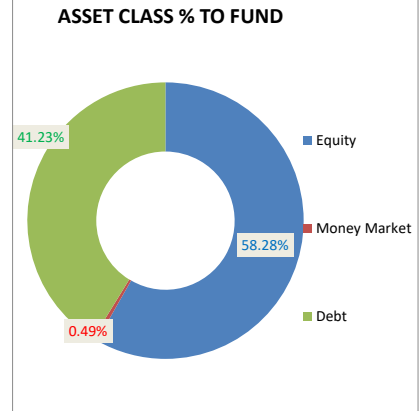
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.78%
6 Months	2.18%	4.82%
1 Year	8.05%	10.05%
2 Years	9.54%	11.01%
3 Years	11.49%	13.18%
Since Inception	N.A.	8.39%

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

TOP 10 HOLDINGS	
EQUITY	
Infosys Ltd	5.06
MARUTI SUZUKI INDIA LIMITED	4.94
BAJAJ AUTO LTD	4.55
LARSEN & TOUBRO LTD.	3.55
RELIANCE INDUSTRIES LTD.	2.73
H D F C BANK LTD.	2.59
HAVELLS LTD	2.48
TATA POWER CO. LTD.	2.44
ASIAN PAINTS LTD.	2.41
STATE BANK OF INDIA	2.39
OTHERS	25.14
<b>Total Equity</b>	<b>58.28</b>

DEBT PORTFOLIO	
GOVT. SECURITIES	
8.17% GUJARAT SDL 24.04.2029	9.06
6.10% GOI 12.07.2031	6.84
8.10% WEST BENGAL SDL 23.03.2026	6.12
8.34% PUNJAB SDL 02.01.2029	5.45
7.38% GOI 20.06.2027	5.34
7.62% WEST BENGAL SDL 29.11.2032	2.68
7.79% KARNATAKA 03.01.2028	1.78
7.09% KARNATAKA SGS 16.10.2035	1.70
8.24% TELANGANA SDL 28.02.2043	0.93
7.48% ODISHA SDL 13.09.2032	0.89
OTHERS	0.44

CORPORATE BONDS	
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>41.23</b>
Money Market	0.49
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.99

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	41.24
AUTO&ANCIL	10.78
COMP-SOFT	10.15
BANKS	9.69
CAPGOODS	6.02
OIL&GAS	4.19
POWER	3.98
METALS&MIN	2.68
FERTI	2.40
FMCG	2.35
OTHERS	6.52
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Market Plus 1 - Growth  
ULIF004170608LICMK1+GRW512

AS ON	31-12-2025
Inception Date	17 June 2008
NAV	52.9967

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
3081.00		
Equity	Money Market & Net Current Assets	Debt
2350.90	30.43	699.66

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

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

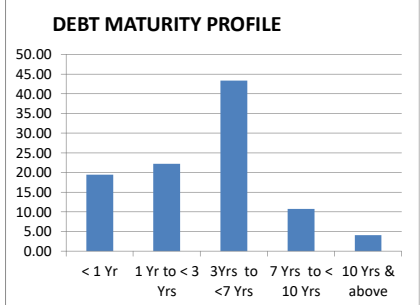
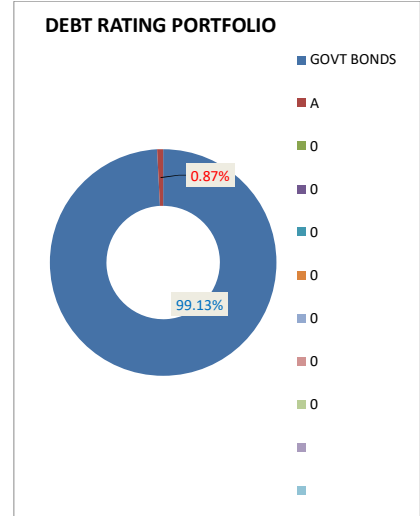
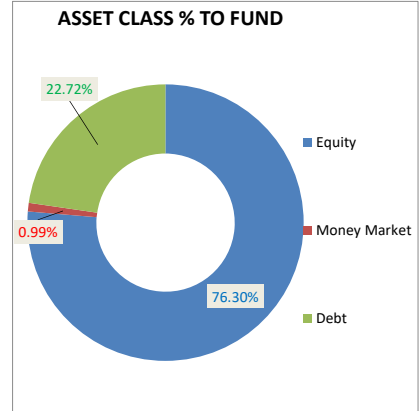
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.62%
6 Months	2.16%	4.77%
1 Year	8.32%	13.53%
2 Years	10.31%	11.86%
3 Years	13.26%	14.54%
Since Inception	N.A.	9.97%

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.	6.96
TATA STEEL LTD.	4.68
RELIANCE INDUSTRIES LTD.	4.64
I T C LTD.	3.92
ASIAN PAINTS LTD.	3.15
Infosys Ltd	2.83
IDBI BANK LTD.	2.64
BAJAJ AUTO LTD	2.35
H D F C BANK LTD.	2.25
HINDUSTAN UNILEVER LTD.	2.19
OTHERS	40.69
<b>Total Equity</b>	<b>76.30</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	2.47
8.33 GOI 09072026	2.31
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	8.19

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.17
Shree Renuka sugars	0.03
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>22.72</b>
Money Market	0.99
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.76

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.51
BANKS	10.30
FMCG	9.96
CAPGOODS	8.99
METALS&MIN	8.48
COMP-SOFT	7.62
OIL&GAS	4.85
MISC	4.71
AUTO&ANCIL	4.00
PHARMA	3.65
OTHERS	14.93
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

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

<b>AS ON 31-12-2025</b>	
Inception Date	22 May 2008
NAV	44.1344

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

<b>AUM (Amount in Crore)</b>			
6.15			
Equity	Money Market & Net Current Assets	Debt	
0.00	0.10	6.05	

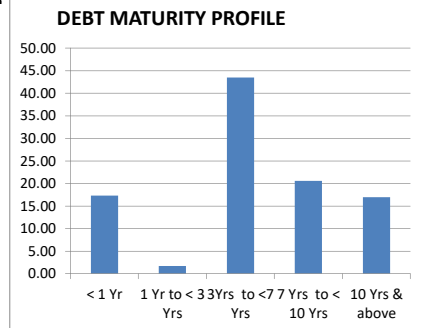
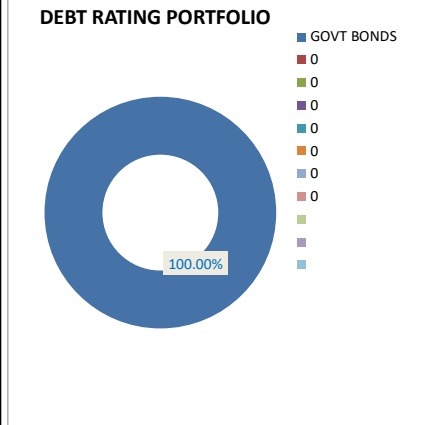
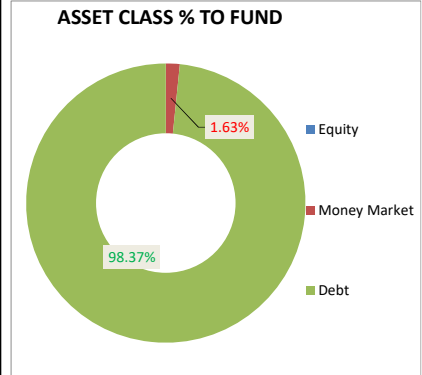
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	0.07%
6 Months	2.30%	1.55%
1 Year	7.32%	6.88%
2 Years	7.61%	7.85%
3 Years	7.48%	7.54%
Since Inception	N.A.	8.79%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.62% WEST BENGAL SDL 29.11.2032	20.89
7.26% GOI 22.08.2032	17.67
7.18% GOI 24.07.2037	16.67
8.10% WEST BENGAL SDL 23.03.2026	16.36
6.64% GOI 16.06.2035	12.16
7.34% WEST BENGAL SDL 03.07.2034	8.12
7.60% PUNJAB SDL 04.06.2029	4.18
7.79% KARNATAKA 03.01.2028	1.67
7.18% JAMMU&KASHMIR 28.09.2026	0.66
<b>OTHERS</b>	0.00
<b>CORPORATE BONDS</b>	
<b>OTHERS</b>	
<b>FIXED Deposit</b>	
<b>Total Debt</b>	98.37
<b>Money Market</b>	1.63
<b>Grand Total</b>	100.00



Modified Duration : 0.01

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	98.56
MUTUAL FUND	2.44
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	-1.00
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Money Plus 1 - Secured  
ULIF002220508LICMY1+SEC512

AS ON	31-12-2025
Inception Date	22 May 2008
NAV	59.9661

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
6.34		
Equity	Money Market & Net Current Assets	Debt
3.17	0.05	3.12

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

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

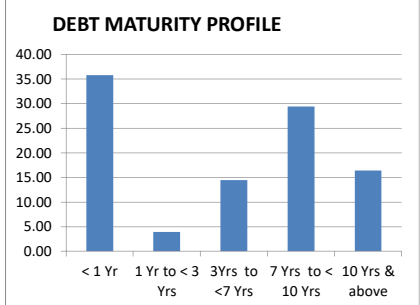
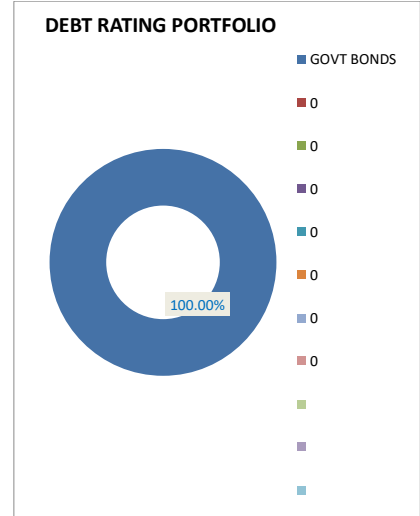
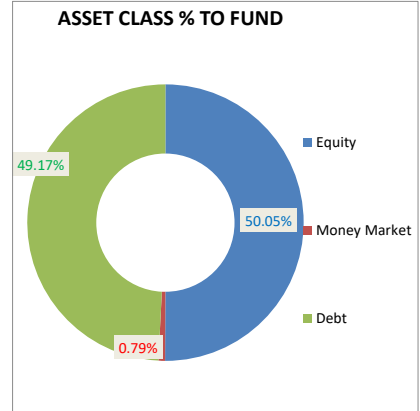
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.57%
6 Months	2.20%	4.29%
1 Year	8.11%	8.52%
2 Years	9.54%	9.92%
3 Years	11.36%	11.58%
Since Inception	N.A.	10.70%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	4.65
MARUTI SUZUKI INDIA LIMITED	3.95
RELIANCE INDUSTRIES LTD.	3.83
H D F C BANK LTD.	3.68
HINDUSTAN UNILEVER LTD.	3.65
MAHINDRA & MAHINDRA LTD.	3.51
Infosys Ltd	3.42
TATA CONSULTANCY SERVICES LTD.	2.75
LARSEN & TOUBRO LTD.	2.58
I T C LTD.	2.22
OTHERS	15.81
<b>Total Equity</b>	<b>50.05</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	15.85
7.26% GOI 06.02.2033	8.16
7.18% GOI 24.07.2037	8.08
7.20% TAMILNADU SDL 27.11.2031	7.10
7.34% WEST BENGAL SDL 03.07.2034	6.30
7.22% GOA 12.07.2027	1.92
7.69% WEST BENGAL SDL 27/07/2026	1.12
7.58% RAJASTHAN SDL 09.08.2026.	0.64
OTHERS	0.00

CORPORATE BONDS	
FIXED Deposit	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>49.17</b>
Money Market	0.79
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.03

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	49.21
AUTO&ANCIL	10.72
BANKS	9.31
FMCG	7.89
COMP-SOFT	7.57
OIL&GAS	3.79
CAPGOODS	2.52
METALS&MIN	2.05
MUTUAL FUND	1.73
PHARMA	1.58
OTHERS	3.63
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Money Plus 1 - Balanced  
ULIF003220508LICMY1+BAL512

AS ON	31-12-2025
Inception Date	22 May 2008
NAV	59.3630

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
6.80		
Equity	Money Market & Net Current Assets	Debt
4.43	0.15	2.22

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

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

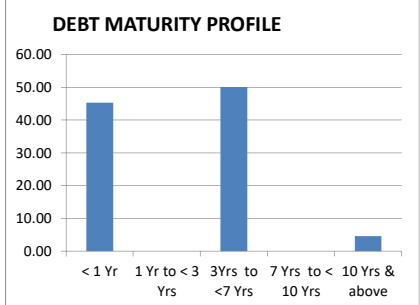
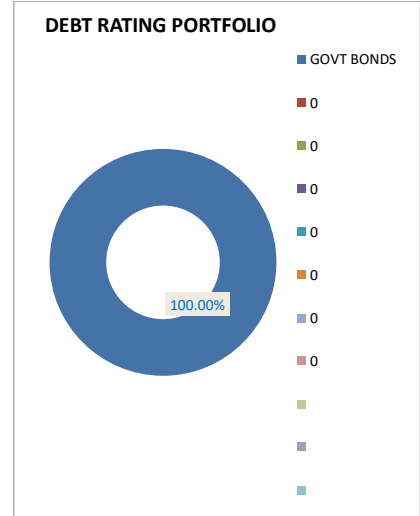
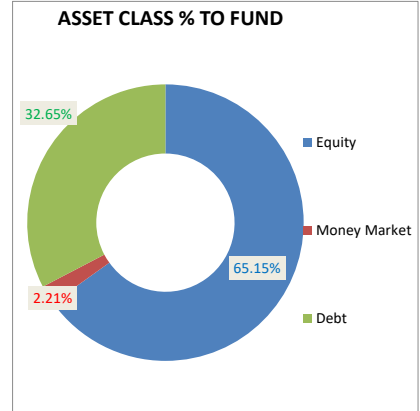
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.80%
6 Months	2.18%	4.98%
1 Year	8.05%	12.78%
2 Years	9.54%	10.82%
3 Years	11.49%	12.82%
Since Inception	N.A.	10.64%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	5.78
RELIANCE INDUSTRIES LTD.	5.78
NESTLE INDIA LTD..	3.79
DR. REDDY'S LABORATORIES LTD.	3.74
KOTAK MAHINDRA BANK LTD.	3.72
HINDALCO INDUSTRIES LTD.	3.52
HINDUSTAN UNILEVER LTD.	3.41
TITAN COMPANY LTD.	2.98
ICICI BANK LTD.	2.96
H D F C BANK LTD.	2.92
OTHERS	26.55
<b>Total Equity</b>	<b>65.15</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.10% WEST BENGAL SDL 23.03.2026	14.79
7.48% ODISHA SDL 13.09.2032	8.25
7.20% TAMILNADU SDL 27.11.2031	8.10
7.18% GOI 24.07.2037	1.51
OTHERS	0.00

CORPORATE BONDS	
OTHERS	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>32.65</b>
Money Market	2.21
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.04

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.67
BANKS	15.60
FMCG	9.86
OIL&GAS	8.53
AUTO&ANCIL	5.59
COMP-SOFT	4.56
PHARMA	3.68
FINANCE	3.53
METALS&MIN	3.53
MISC	2.94
OTHERS	9.51
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Money Plus 1 - Growth  
ULIF004220508LICMY1+GRW512

AS ON	31-12-2025
Inception Date	22 May 2008
NAV	63.8405

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
425.23		
Equity	Money Market & Net Current Assets	Debt
333.38	2.71	89.13

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

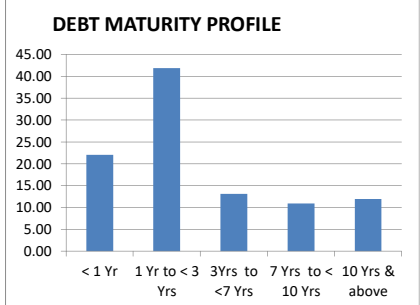
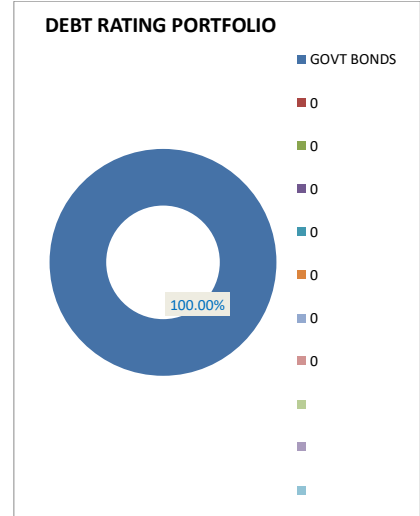
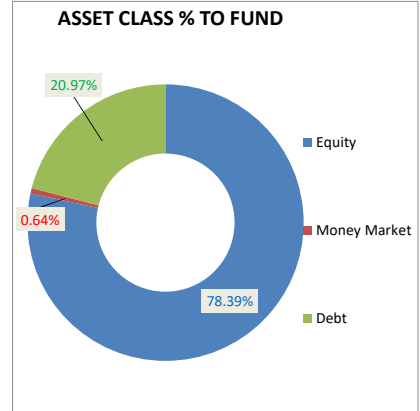
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.33%
6 Months	2.16%	5.37%
1 Year	8.32%	12.87%
2 Years	10.31%	13.60%
3 Years	13.26%	16.15%
Since Inception	N.A.	11.09%

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	6.68
MAHINDRA & MAHINDRA LTD.	5.67
H D F C BANK LTD.	4.96
GRASIM INDUSTRIES LTD.	4.96
Bajaj Finance Limited	4.64
BAJAJ AUTO LTD	4.39
ICICI BANK LTD.	4.15
RELIANCE INDUSTRIES LTD.	3.52
TATA STEEL LTD.	3.39
HINDUSTAN UNILEVER LTD.	3.17
OTHERS	32.86
<b>Total Equity</b>	<b>78.39</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22%UTTARA KHAND 12.07.2027	6.34
8.10% WEST BENGAL SDL 23.03.2026	2.84
7.53% PUDUCHERRY 22.11.2027	2.45
7.12% MH SDL 25-09-2038	2.28
8.00% GUJARAT 20.04.2026	1.30
7.22% RAJASTHAN SDL 26.07.2032	1.18
7.32% RAJASTHAN SGS 24.09.2035	1.17
6.80% ANDHRA PRADESH SGS 02072035	1.13
7.26% GOI 22.08.2032	0.78
7.48% ODISHA SDL 13.09.2032	0.50
OTHERS	1.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>20.97</b>
Money Market	0.64
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	20.96
AUTO&ANCIL	17.53
BANKS	15.37
FMCG	8.30
FINANCE	6.56
COMP-SOFT	6.41
CEMENT	4.96
OIL&GAS	4.35
METALS&MIN	4.17
CAPGOODS	3.52
OTHERS	7.87
<b>TOTAL</b>	<b>100.00</b>





**LIFE INSURANCE CORPORATION OF INDIA**

Child Fortune Plus - Secured  
ULIF002011108LICHF+SEC512

AS ON	31-12-2025
Inception Date	01 November 2008
NAV	56.3334

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
14.75			
Equity	Money Market & Net Current Assets	Debt	
7.34	-0.28	7.70	

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

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

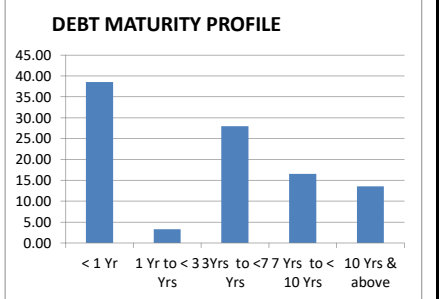
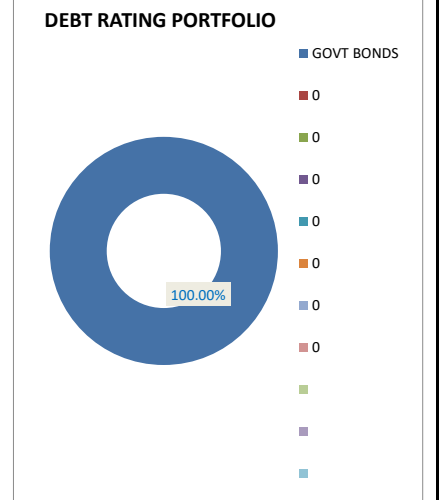
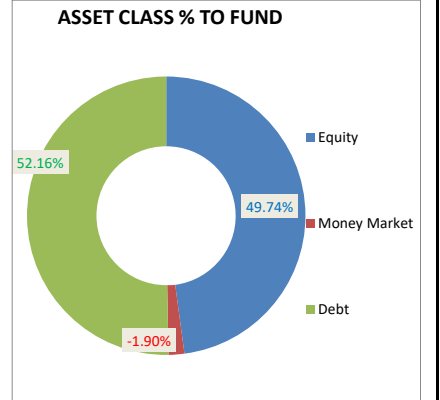
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.69%
6 Months	2.20%	3.86%
1 Year	8.11%	8.73%
2 Years	9.54%	8.55%
3 Years	11.36%	10.38%
Since Inception	N.A.	10.59%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
SUN PHARMACEUTICAL INDS. LTD.	3.83
TITAN COMPANY LTD.	3.64
LARSEN & TOUBRO LTD.	3.38
STATE BANK OF INDIA	3.33
TATA STEEL LTD.	3.32
HINDUSTAN UNILEVER LTD.	3.19
RELIANCE INDUSTRIES LTD.	2.98
H D F C BANK LTD.	2.96
PIDILITE INDUSTRIES LTD..	2.67
HINDALCO INDUSTRIES LTD.	2.48
OTHERS	17.96
<b>Total Equity</b>	<b>49.74</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.27%GOI08.04.2026	10.18
8.10% WEST BENGAL SDL 23.03.2026	8.53
7.41% GOI 19.12.2036	7.08
6.64% GOI 16.06.2035	5.07
8.25% ANDHRA PRADESH SDL 16.01.2034	3.57
8.15% MAHARASHTRA SDL 16.04.2030	3.55
7.62% WEST BENGAL SDL 29.11.2032	2.09
7.22% RAJASTHAN SDL 26.07.2032	2.05
7.20% TAMILNADU SDL 27.11.2031	2.04
8.30% GUJRAT SDL 06.02.2029	1.42
OTHERS	6.58

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>52.16</b>
Money Market	-1.90
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.39

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.15
BANKS	10.17
METALS&MIN	7.26
FMCG	5.56
FERTI	4.75
PHARMA	3.80
MISC	3.66
CAPGOODS	3.39
COMP-SOFT	3.26
OIL&GAS	2.98
OTHERS	3.02
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**  
**Child Fortune Plus - Balanced**  
**ULIF003011108LICHF+BAL512**

<b>AS ON 31-12-2025</b>	
Inception Date	01 November 2008
NAV	51.7003

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

AUM (Amount in Crore)			
13.22			
Equity	Money Market & Net Current Assets	Debt	
7.21	0.22	5.79	

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

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

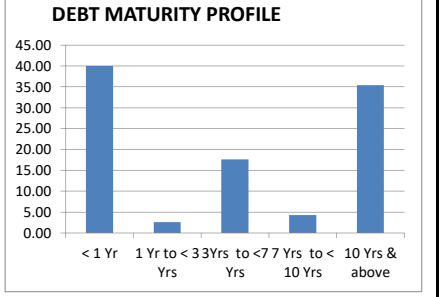
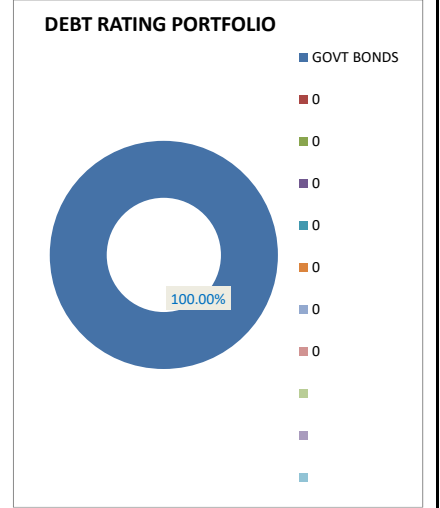
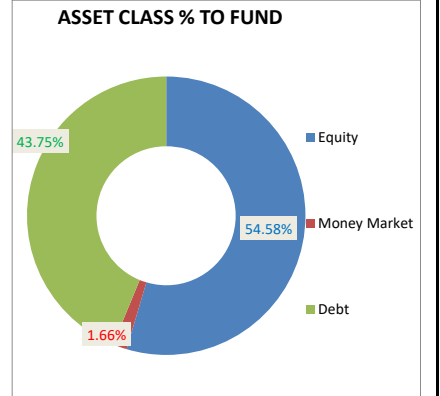
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.90%
6 Months	2.18%	3.96%
1 Year	8.05%	10.15%
2 Years	9.54%	9.30%
3 Years	11.49%	10.99%
Since Inception	N.A.	10.04%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	4.51
HINDALCO INDUSTRIES LTD.	4.49
TATA STEEL LTD.	4.09
STATE BANK OF INDIA	3.72
HINDUSTAN UNILEVER LTD.	3.50
LARSEN & TOUBRO LTD.	3.31
ASIAN PAINTS LTD.	3.21
ICICI BANK LTD.	3.05
PIDILITE INDUSTRIES LTD..	3.03
H C L TECHNOLOGIES LTD.	2.46
OTHERS	19.21
<b>Total Equity</b>	<b>54.58</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% GOI 24.07.2037	15.49
7.27%GOI08.04.2026	8.36
8.10% WEST BENGAL SDL 23.03.2026	7.61
7.62% WEST BENGAL SDL 29.11.2032	2.33
7.22% RAJASTHAN SDL 26.07.2032	2.28
6.64% GOI 16.06.2035	1.89
8.30% GUJRAT SDL 06.02.2029	1.58
7.40% MADHYA PRADESH 09.11.2026	1.53
7.22%UTTARA KHAND 12.07.2027	1.15
7.48% ODISHA SDL 13.09.2032	0.77
OTHERS	0.76

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>43.75</b>
Money Market	1.66
<b>Grand Total</b>	<b>100.00</b>



<b>Modified Duration :</b>	<b>3.96</b>
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	43.80
BANKS	10.82
METALS&MIN	9.46
FERTI	6.43
FMCG	6.28
OIL&GAS	5.52
COMP-SOFT	4.24
CAPGOODS	3.86
AUTO&ANCIL	2.42
TELECOM	1.89
OTHERS	5.28
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	01 November 2008
NAV	76.8588

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
443.24			
Equity	Money Market & Net Current Assets	Debt	
328.70	0.94	113.60	

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

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

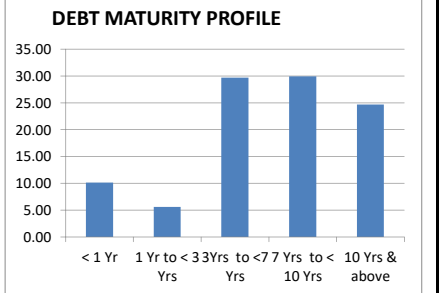
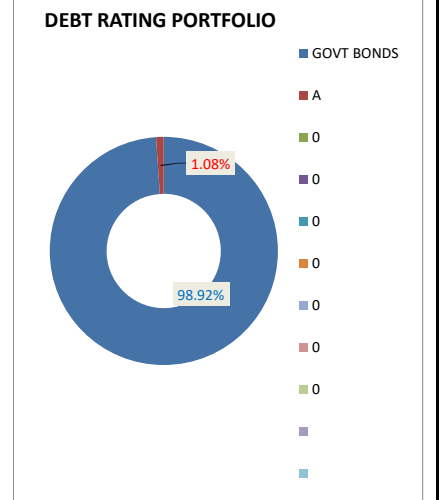
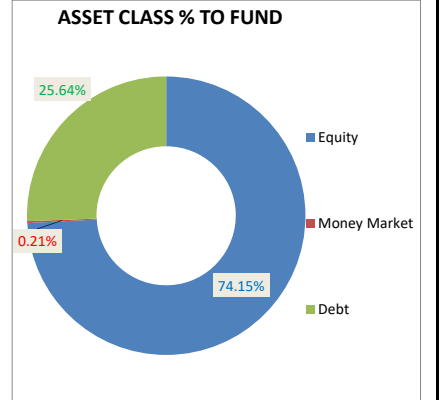
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	1.51%
6 Months	2.16%	6.15%
1 Year	8.32%	14.05%
2 Years	10.31%	12.90%
3 Years	13.26%	15.31%
Since Inception	N.A.	12.61%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	6.12
MARUTI SUZUKI INDIA LIMITED	5.65
HINDALCO INDUSTRIES LTD.	5.46
LARSEN & TOUBRO LTD.	4.94
H C L TECHNOLOGIES LTD.	4.54
H D F C BANK LTD.	3.58
TITAN COMPANY LTD.	3.38
IDBI BANK LTD.	2.93
KOTAK MAHINDRA BANK LTD.	2.48
TATA CONSULTANCY SERVICES LTD.	2.42
OTHERS	32.65
<b>Total Equity</b>	<b>74.15</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.26% GOI 06.02.2033	2.58
7.18% GOI 14.08.2033	2.33
7.22% RAJASTHAN SDL 26.07.2032	2.27
7.04% MAHARASHTRA SGS 25062040	2.18
7.42% WEST BENGAL SGS 24.09.2036	1.81
6.64% GOI 16.06.2035	1.69
7.27% GOI 08.04.2026	1.38
8.24% TELANGANA SDL 28.02.2043	1.21
7.26% GOI 22.08.2032	1.17
7.10% GOI 18.04.2029	1.16
OTHERS	7.59

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.23
Shree Renuka sugars	0.04
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>25.64</b>
Money Market	0.21
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.13

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	25.36
BANKS	14.23
COMP-SOFT	9.65
METALS&MIN	8.48
AUTO&ANCIL	8.39
CAPGOODS	7.50
OIL&GAS	6.78
FMCG	5.86
POWER	3.81
MISC	3.49
OTHERS	6.45
<b>TOTAL</b>	<b>100.00</b>



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

AS ON 31-12-2025	
Inception Date	02 March 2020
NAV	13.3161

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
933.45		
Equity	Money Market & Net Current Assets	Debt
0.00	16.49	916.97

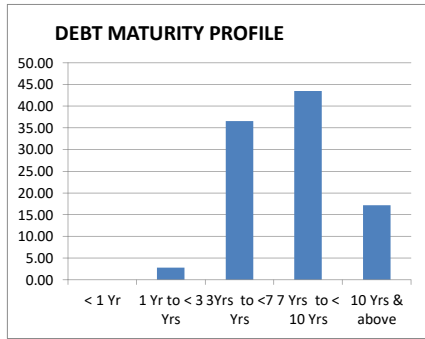
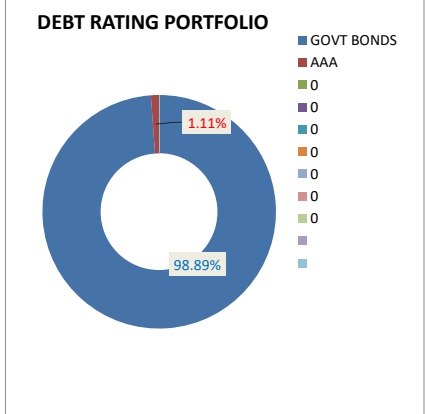
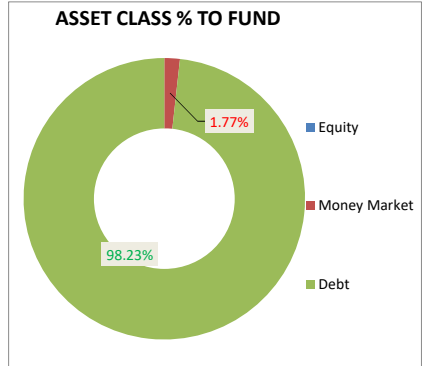
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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	-0.72%	-0.28%
6 Months	-0.54%	0.63%
1 Year	3.42%	5.56%
2 Years	5.56%	7.03%
3 Years	5.47%	6.82%
Since Inception	4.25%	5.03%

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		8.29
6.22% GOI 16.03.2035		8.10
6.64% GOI 16.06.2035		7.58
7.18% GOI 24.07.2037		5.14
7.62% WEST BENGAL SDL 29.11.2032		4.98
6.67% GOI 15.12.2035		4.81
7.20% TAMILNADU SDL 27.11.2031		4.24
6.10% GOI 12.07.2031		4.21
7.22% RAJASTHAN SDL 26.07.2032		3.23
6.84% MAHARASHTRA SDL 12.05.2032		2.64
OTHERS		43.92
CORPORATE BONDS		% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324		0.55
7.61% ABCL NCD SERIES F1 FY 2025-26 TR		0.27
7.61% ABCL NCD SERIES F1 FY 2025-26		0.27
OTHERS		0.00
FIXED Deposit		0.00
<b>Total Debt</b>		<b>98.23</b>
Money Market		1.77
<b>Grand Total</b>		<b>100.00</b>



Modified Duration : 5.82

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	97.14
FINANCE	1.09
MUTUAL FUND	0.03
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	1.74
<b>TOTAL</b>	<b>100.00</b>



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

AS ON 31-12-2025	
Inception Date	02 March 2020
NAV	17.0302

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)			
880.66			
Equity	Money Market & Net Current Assets	Debt	
362.18	10.76	507.72	

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

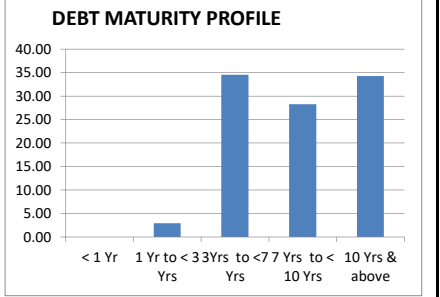
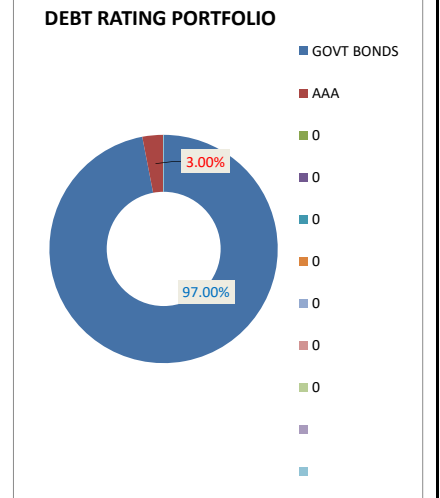
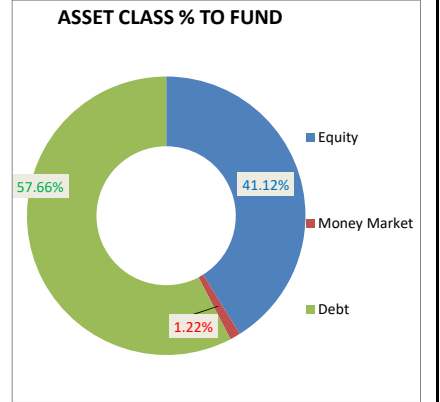
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.62%	-0.13%
6 Months	0.03%	3.29%
1 Year	4.75%	10.41%
2 Years	6.71%	8.59%
3 Years	7.68%	9.81%
Since Inception	7.72%	9.55%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	3.21
MARUTI SUZUKI INDIA LIMITED	2.82
H D F C BANK LTD.	2.62
KOTAK MAHINDRA BANK LTD.	2.44
HINDUSTAN UNILEVER LTD.	2.43
Infosys Ltd	2.21
ICICI BANK LTD.	2.05
LARSEN & TOUBRO LTD.	1.92
BHARTI AIRTEL LTD.	1.67
STATE BANK OF INDIA	1.67
OTHERS	18.08
<b>Total Equity</b>	<b>41.12</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	7.63
7.26% MAHARASHTRA SGS 08102042	6.32
6.67% GOI 15.12.2035	4.53
6.10% GOI 12.07.2031	4.47
7.18% GOI 24.07.2037	3.38
6.64% GOI 16.06.2035	3.28
7.48% WEST BENGAL SGS 26112044	2.85
7.26% GOI 22.08.2032	2.35
7.32% RAJASTHAN SGS 24.09.2035	2.25
6.68% GOI 07072040	2.21
OTHERS	16.67

CORPORATE BONDS	
	% to AUM
8% ADITYA BIRLA HOUSING FINANCE LTD NCD SER J1 FY202324	0.58
7.61% ABCL NCD SERIES F1 FY 2025-26 TRAN	0.57
7.61% ABCL NCD SERIES F1 FY 2025-26	0.57
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>57.66</b>
Money Market	1.22
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 6.36

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	55.93
BANKS	10.51
FMCG	5.96
COMP-SOFT	5.95
AUTO&ANCIL	3.66
FINANCE	3.60
OIL&GAS	3.37
CAPGOODS	3.16
TELECOM	1.69
CEMENT	1.26
OTHERS	4.91
<b>TOTAL</b>	<b>100.00</b>



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

AS ON 31-12-2025	
Inception Date	02 March 2020
NAV	19.4211

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)			
2774.75			
Equity	Money Market & Net Current Assets	Debt	
1808.94	30.92	934.89	

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

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

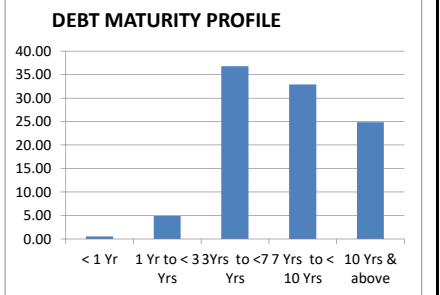
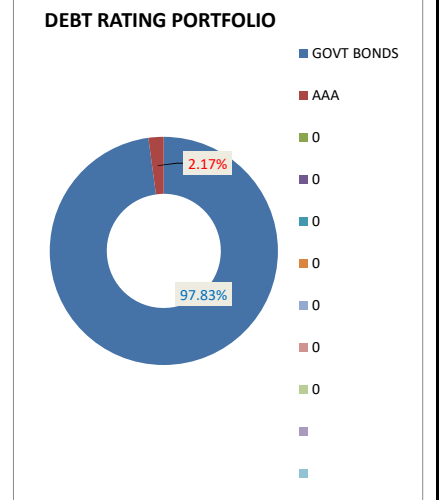
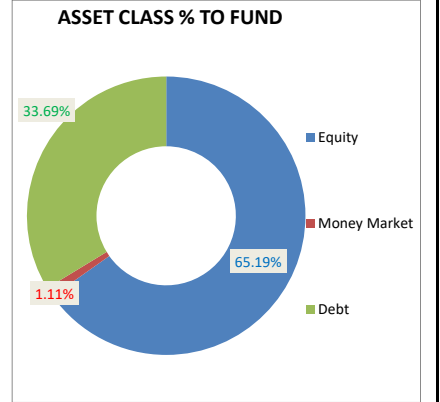
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.55%	0.15%
6 Months	0.41%	4.38%
1 Year	5.45%	12.27%
2 Years	7.26%	9.79%
3 Years	8.75%	11.21%
Since Inception	9.40%	12.05%

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	5.43
RELIANCE INDUSTRIES LTD.	4.38
Infosys Ltd	3.65
HINDUSTAN UNILEVER LTD.	3.26
TATA CONSULTANCY SERVICES LTD.	3.13
H D F C BANK LTD.	3.12
Bajaj Finance Limited	2.84
ICICI BANK LTD.	2.76
LTIMINDTREE LTD	2.26
KOTAK MAHINDRA BANK LTD.	2.16
OTHERS	32.20
<b>Total Equity</b>	<b>65.19</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	5.56
7.18% GOI 24.07.2037	2.31
7.20% TAMILNADU SDL 27.11.2031	2.15
6.10% GOI 12.07.2031	2.13
6.67% GOI 15.12.2035	1.98
6.64% GOI 16.06.2035	1.94
7.26% GOI 22.08.2032	1.49
7.38% GOI 20.06.2027	1.11
7.34%CHATTISGARH SGS 23102040	1.07
6.63% TAMILNADU SDL 23.12.2035	0.78
OTHERS	12.44

CORPORATE BONDS	
	% to AUM
7.61%ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.27
7.61% ABCL NCD SERIES F1 FY 2025-26	0.27
8% ADITYA BIRLA HOUSING FINANCE LTD N	0.19
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>33.69</b>
Money Market	1.11
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 5.83

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.96
BANKS	12.28
COMP-SOFT	11.25
FMCG	8.76
AUTO&ANCIL	7.66
FINANCE	5.14
OIL&GAS	4.72
PHARMA	3.60
FERTI	2.82
POWER	2.30
OTHERS	8.51
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	02 March 2020
NAV	22.7867

Objective of the Fund:
High Risk

AUM (Amount in Crore)			
29246.18			
Equity	Money Market & Net Current Assets	Debt	
21835.01	911.37	6499.80	

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

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

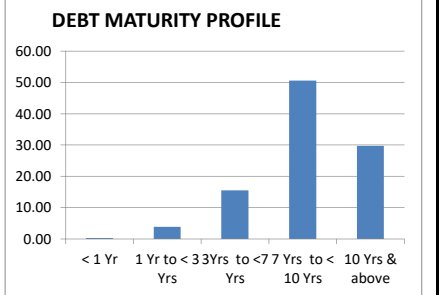
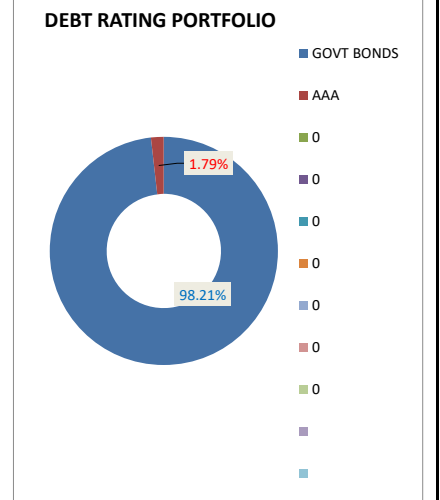
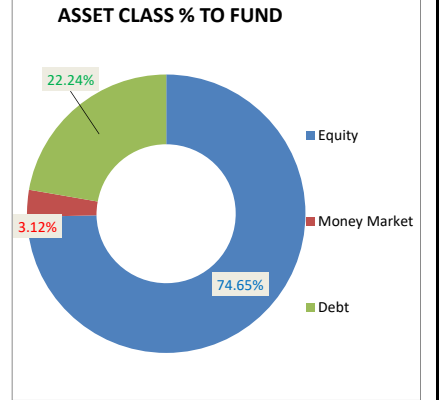
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.51%	-0.20%
6 Months	0.65%	4.58%
1 Year	5.91%	13.20%
2 Years	7.61%	10.65%
3 Years	9.46%	12.11%
Since Inception	10.49%	15.16%

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	4.19
RELIANCE INDUSTRIES LTD.	4.15
TATA CONSULTANCY SERVICES LTD.	3.92
Bajaj Finance Limited	3.84
H C L TECHNOLOGIES LTD.	3.08
LARSEN & TOUBRO LTD.	3.04
Infosys Ltd	2.93
NESTLE INDIA LTD..	2.80
HINDUSTAN UNILEVER LTD.	2.31
LTIMINDTREE LTD	2.26
OTHERS	42.13
<b>Total Equity</b>	<b>74.65</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.33% GOI 05052035	2.04
6.68%GOI07072040	1.99
7.10% GOI 18.04.2029	1.20
6.22% GOI 16.03.2035	0.74
7.32% RAJASTHAN SGS 24.09.2035	0.68
7.48%WEST BENGAL SGS 26112044	0.55
7.18% GOI 24.07.2037	0.54
6.67% GOI 15.12.2035	0.53
6.64% GOI 16.06.2035	0.49
7.18% Tamil Nadu SDL 2027	0.46
OTHERS	12.63

CORPORATE BONDS	
	% to AUM
7.61%ABCL NCD SERIES F1 FY 2025-26 TRANCHE II	0.17
7.61% ABCL NCD SERIES F1 FY 2025-26	0.17
8% ADITYA BIRLA HOUSING FINANCE LTD N	0.05
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>22.24</b>
Money Market	3.12
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 6.58

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.83
COMP-SOFT	13.20
AUTO&ANCIL	9.66
FMCG	9.58
BANKS	7.15
CAPGOODS	6.30
FINANCE	5.94
OIL&GAS	4.45
PHARMA	3.62
CEMENT	3.26
OTHERS	15.01
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	04 February 2008
NAV	43.1652

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
790.60		
Equity	Money Market & Net Current Assets	Debt
288.20	22.74	479.66

Asset Allocation	
Equity	10,00% to 50,00%
Debt	50,00% to 90,00%
Money Market	0,00% to 40,00%

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

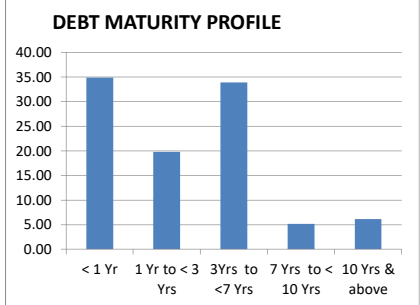
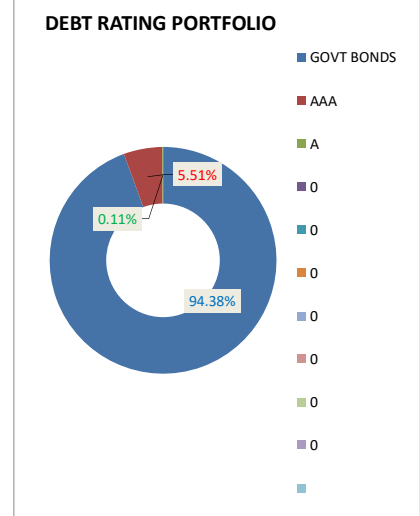
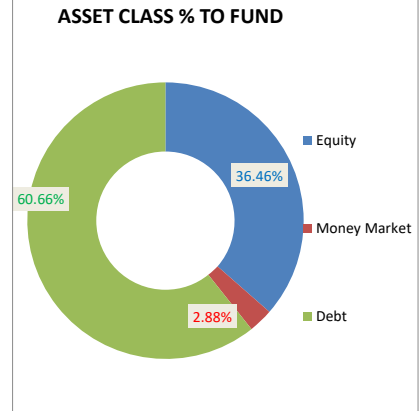
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.93%
6 Months	1.62%	3.86%
1 Year	7.04%	9.00%
2 Years	8.56%	9.84%
3 Years	10.13%	10.87%
Since Inception	N.A.	8.50%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
TATA CONSULTANCY SERVICES LTD.	3.24
STATE BANK OF INDIA	3.11
Infosys Ltd	3.06
I T C LTD.	3.06
H D F C BANK LTD.	3.01
LARSEN & TOUBRO LTD.	2.58
KOTAK MAHINDRA BANK LTD.	2.51
TATA STEEL LTD.	2.51
HINDALCO INDUSTRIES LTD.	2.30
HINDUSTAN UNILEVER LTD.	1.31
OTHERS	9.77
<b>Total Equity</b>	<b>36.46</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.24% 2027-FEB-15 GOVT OF INDIA	10.40
7.18% MAHARASHTRA 28.06.2032	5.78
8.10% WEST BENGAL SDL 23.03.2026	5.09
8.00% GUJARAT 20.04.2026	4.65
7.14% KARNATAKA SDL 24.12.2029	3.85
7.62%GOI15.09.2039	3.34
7.69% WEST BENGAL SDL 27/07/2026	2.61
6.54% GOI 17.01.2032	2.53
8% RAJASTHAN SDL 25-05-2026	2.30
7.10% GOI 18.04.2029	1.98
OTHERS	14.73

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	3.34
Shree Renuka Sugars Limited NCD 2021	0.06
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>60.66</b>
Money Market	2.88
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.02

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.26
BANKS	9.48
COMP-SOFT	9.41
METALS&MIN	4.81
FMCG	4.40
FINANCE	3.97
CAPGOODS	2.60
AUTO&ANCIL	2.34
MUTUAL FUND	2.05
CEMENT	1.24
OTHERS	2.44
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	29 April 2009
NAV	38.3692

Objective of the Fund:
Income & Growth

AUM (Amount in Crore)		
806.28		
Equity	Money Market & Net Current Assets	Debt
364.85	15.50	425.93

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

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

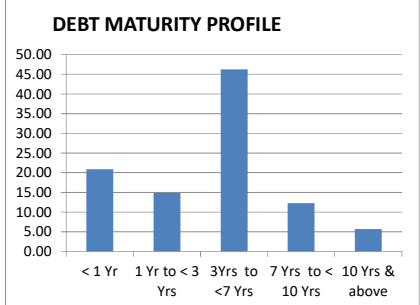
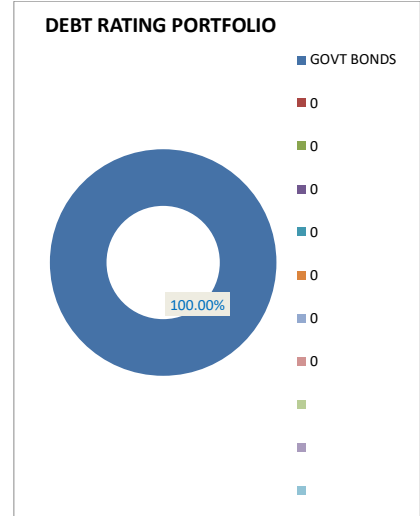
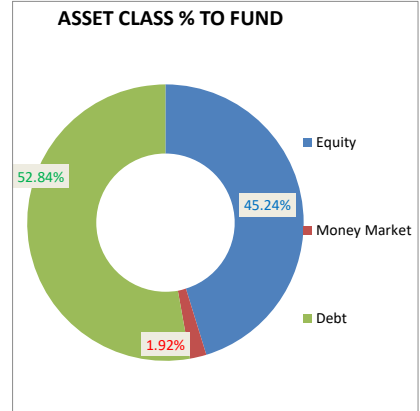
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.24%
6 Months	1.62%	3.48%
1 Year	7.04%	8.69%
2 Years	8.56%	9.17%
3 Years	10.13%	10.69%
Since Inception	N.A.	8.39%

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	2.90
LARSEN & TOUBRO LTD.	2.53
Infosys Ltd	2.42
BAJAJ AUTO LTD	2.26
RELIANCE INDUSTRIES LTD.	1.95
HINDUSTAN UNILEVER LTD.	1.92
STATE BANK OF INDIA	1.77
ASIAN PAINTS LTD.	1.68
TATA CONSULTANCY SERVICES LTD.	1.59
H C L TECHNOLOGIES LTD.	1.37
OTHERS	24.85
<b>Total Equity</b>	<b>45.24</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.14% KARNATAKA SDL 24.12.2029	6.35
7.18% MAHARASHTRA 28.06.2032	6.23
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	2.50
8.30% GUJRAT SDL 06.02.2029	2.21
8.34% PUNJAB SDL 02.01.2029	2.07
8.00% GUJARAT 20.04.2026	1.90
6.54% GOI 17.01.2032	1.86
OTHERS	21.16

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>52.84</b>
Money Market	1.92
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.39

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	52.83
AUTO&ANCIL	6.74
COMP-SOFT	6.44
BANKS	6.39
FMCG	5.71
CAPGOODS	3.30
OIL&GAS	3.29
CEMENT	3.04
POWER	2.52
FERTI	2.50
OTHERS	7.24
<b>TOTAL</b>	<b>100.00</b>





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

AS ON	31-12-2025
Inception Date	19 August 2015
NAV	27.4041

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
67.23			
Equity	Money Market & Net Current Assets	Debt	
33.12	2.13	31.98	

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

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

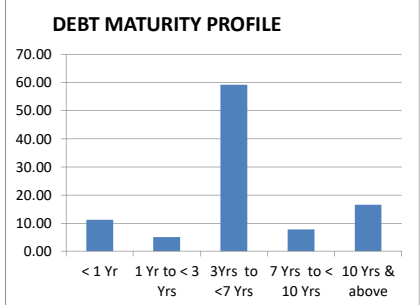
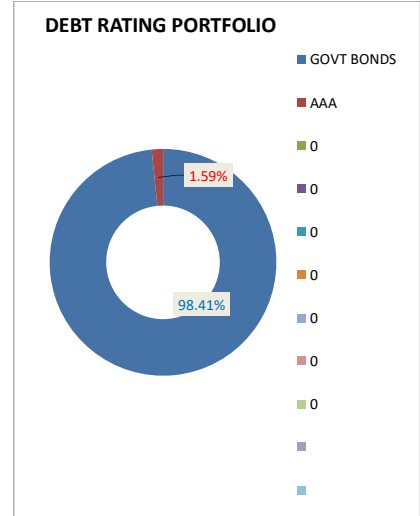
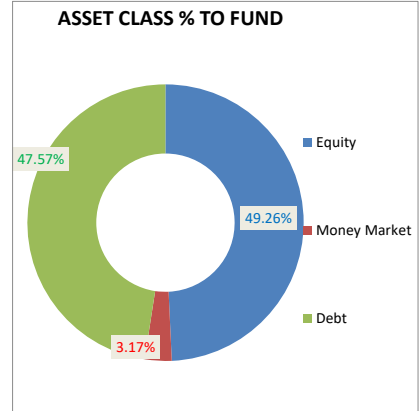
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.27%
6 Months	1.85%	3.50%
1 Year	7.08%	9.58%
2 Years	8.14%	9.85%
3 Years	9.00%	12.00%
Since Inception	8.10%	10.20%

BENCHMARK	
INDEX	CRISIL Balancer Debt
CRISIL AAA Long Term Bond Index	-
CRISIL Dynamic Gilt Index	-
CRISIL 10 Year SDL Index	-
Liquid Retail Fund Index	-
S&P BSE 100	-
CRISIL A Medium To Long Term Bond Index	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	3.94
TATA STEEL LTD.	3.27
Infosys Ltd	3.03
H D F C BANK LTD.	2.21
TATA CONSULTANCY SERVICES LTD.	2.16
LARSEN & TOUBRO LTD.	2.13
BHARTI AIRTEL LTD.	2.05
ULTRATECH CEMENT LTD.	1.75
TATA POWER CO. LTD.	1.60
HINDUSTAN UNILEVER LTD.	1.45
OTHERS	25.67
<b>Total Equity</b>	<b>49.26</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.20% TAMILNADU SDL 27.11.2031	14.14
6.54% GOI 17.01.2032	7.43
7.18% GOI 24.07.2037	3.81
8.00% GUJARAT 20.04.2026	3.10
7.26% GOI 14.01.2029	2.39
7.69%GOI 17.06.2043	1.58
7.47% RJ SDL 27032033	1.50
6.64% GOI 16.06.2035	1.48
8.30% GUJRAT SDL 06.02.2029	1.17
8.12% HARYANA SDL 27.03.2036	0.94
OTHERS	9.27

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.76
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>47.57</b>
Money Market	3.17
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	46.80
BANKS	9.30
COMP-SOFT	6.54
METALS&MIN	4.30
AUTO&ANCIL	4.03
POWER	3.75
FINANCE	3.23
FERTI	3.21
FMCG	3.08
CAPGOODS	2.97
OTHERS	12.79
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	19 August 2015
NAV	29.0728

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
155.04		
Equity	Money Market & Net Current Assets	Debt
95.95	5.89	53.19

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

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

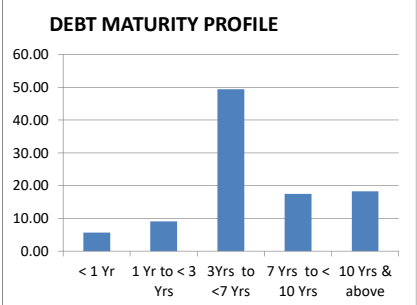
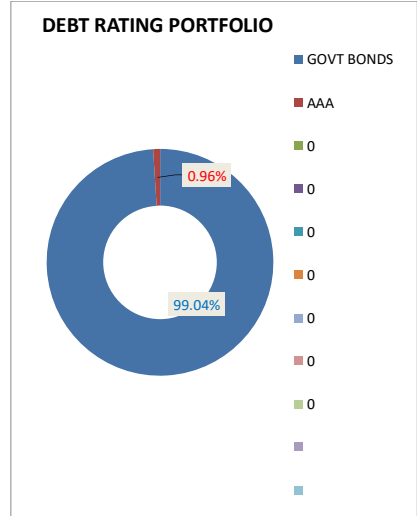
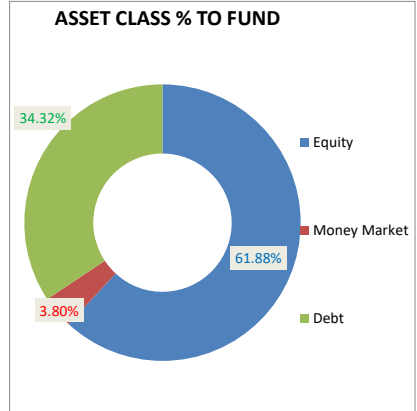
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.19%
6 Months	1.89%	4.12%
1 Year	7.46%	11.02%
2 Years	8.74%	11.04%
3 Years	10.49%	13.57%
Since Inception	9.03%	10.83%

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

TOP 10 HOLDINGS	
EQUITY	
TATA STEEL LTD.	4.76
STATE BANK OF INDIA	3.80
MAHINDRA & MAHINDRA LTD.	3.11
H D F C BANK LTD.	2.56
LARSEN & TOUBRO LTD.	2.54
TATA POWER CO. LTD.	2.43
BHARTI AIRTEL LTD.	2.39
TITAN COMPANY LTD.	2.35
HINDUSTAN UNILEVER LTD.	2.09
Infosys Ltd	2.08
OTHERS	33.77
<b>Total Equity</b>	<b>61.88</b>

DEBT PORTFOLIO	
GOVT. SECURITIES	
6.10% GOI 12.07.2031	6.34
7.20% TAMILNADU SDL 27.11.2031	3.87
7.60% BIHAR SGS 10.12.2037	2.61
7.10% GOI 18.04.2029	1.33
7.38% GOI 20.06.2027	1.32
6.64% GOI 16.06.2035	1.29
7.29% KARNATAKA SDL 03.03.2036	1.28
7.26% GOI 14.01.2029	1.14
6.90% BIHAR SGS 16072035	1.06
7.42% KA SDL 06032035	0.97
OTHERS	12.78

CORPORATE BONDS	
9.45% PFC 01.09.2026	0.33
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>34.32</b>
Money Market	3.80
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	33.97
BANKS	9.36
AUTO&ANCIL	6.97
METALS&MIN	6.02
COMP-SOFT	6.01
FMCG	5.68
CAPGOODS	5.46
POWER	4.67
OIL&GAS	3.80
PHARMA	3.30
OTHERS	14.76
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	19 August 2015
NAV	30.3265

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
900.95		
Equity	Money Market & Net Current Assets	Debt
651.79	49.77	199.39

Asset Allocation	
Equity	40,00% to 80,00%
Debt	20,00% to 60,00%
Money Market	0,00% to 40,00%

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

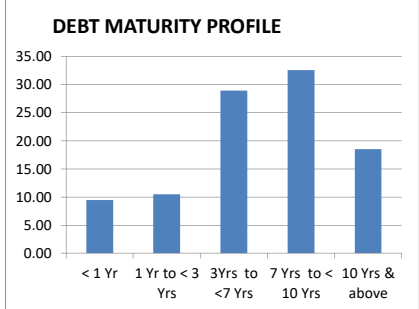
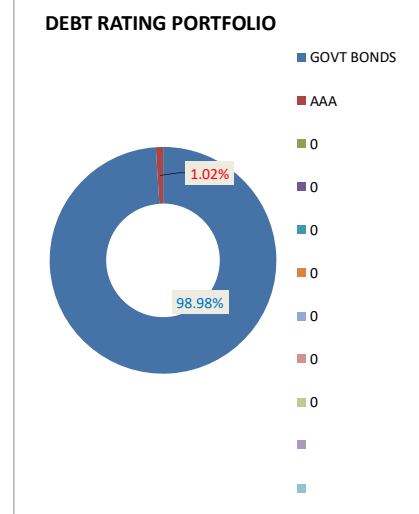
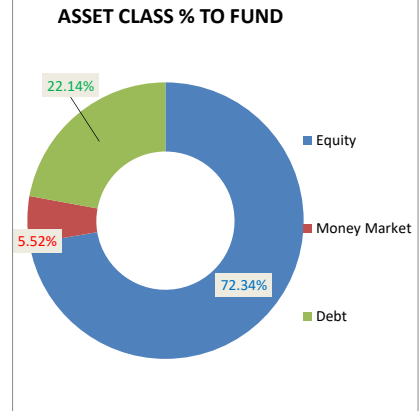
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.06%	0.18%
6 Months	1.75%	4.22%
1 Year	6.92%	10.88%
2 Years	8.05%	10.83%
3 Years	9.47%	13.96%
Since Inception	8.24%	11.29%

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

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
RELIANCE INDUSTRIES LTD.	4.59
Infosys Ltd	4.30
MARUTI SUZUKI INDIA LIMITED	3.80
TATA CONSULTANCY SERVICES LTD.	3.69
HINDUSTAN UNILEVER LTD.	3.68
LARSEN & TOUBRO LTD.	3.67
ASIAN PAINTS LTD.	3.23
STATE BANK OF INDIA	2.94
H D F C BANK LTD.	2.55
H C L TECHNOLOGIES LTD.	2.26
OTHERS	37.63
<b>Total Equity</b>	<b>72.34</b>

DEBT PORTFOLIO	
GOVT. SECURITIES	
	% to AUM
6.10% GOI 12.07.2031	1.97
6.64% GOI 16.06.2035	1.66
6.33% GOI 05052035	1.47
7.20% TAMILNADU SDL 27.11.2031	1.11
7.29% PUNJAB SGS 26112033	1.11
8.12% HARYANA SDL 27.03.2036	0.82
8.10% WEST BENGAL SDL 23.03.2026	0.78
7.89% HARYANA 15.03.2027	0.74
7.48% ODISHA SDL 13.09.2032	0.59
7.62% GOI 15.09.2039	0.59
OTHERS	11.07

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	0.23
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>22.14</b>
Money Market	5.52
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	21.90
COMP-SOFT	11.32
BANKS	8.92
FMCG	8.63
OIL&GAS	7.31
AUTO&ANCIL	7.20
CAPGOODS	6.55
FERTI	4.55
PHARMA	4.40
CEMENT	3.44
OTHERS	15.78
<b>TOTAL</b>	<b>100.00</b>





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

AS ON	31-12-2025
Inception Date	02 January 2013
NAV	30.0752

Objective of the Fund:
Steady Income

AUM (Amount in Crore)			
4.45			
Equity	Money Market & Net Current Assets	Debt	
0.97	0.27	3.21	

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

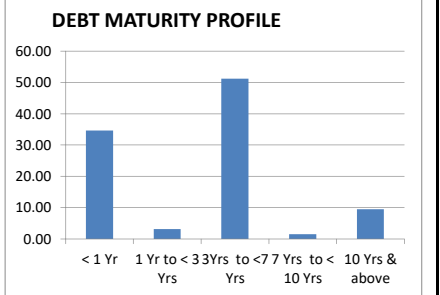
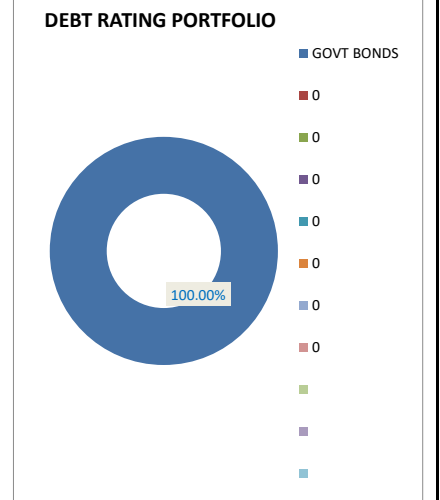
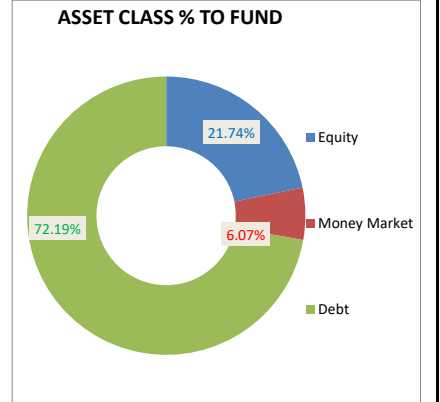
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.18%	0.14%
6 Months	1.62%	2.12%
1 Year	6.53%	7.43%
2 Years	7.44%	8.46%
3 Years	7.62%	9.79%
Since Inception	N.A.	8.84%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
STATE BANK OF INDIA	1.77
GRASIM INDUSTRIES LTD.	1.71
HINDUSTAN UNILEVER LTD.	1.64
LARSEN & TOUBRO LTD.	1.61
Infosys Ltd	1.45
MAHINDRA & MAHINDRA LTD.	1.44
BAJAJ FINSERV LTD	1.38
I T C LTD.	1.36
H D F C BANK LTD.	1.34
ULTRATECH CEMENT LTD.	1.33
OTHERS	6.71
<b>Total Equity</b>	<b>21.74</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% RAJASTHAN SDL 26.07.2032	17.75
8.17% GUJARAT SDL 24.04.2029	11.73
8.10% WEST BENGAL SDL 23.03.2026	9.05
7.14% MADHYA PRADESH SGS 09072041	5.90
8.15% MAHARASHTRA SDL 16.04.2030	4.71
7.40% MADHYA PRADESH 09.11.2026	4.56
7.88% GS 19-03-2030	2.38
8.15% GOI 24112026	2.30
7.22% GOA 12.07.2027	2.29
8.04% SIKKIM 15.06.2026	2.27
OTHERS	9.25

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>72.19</b>
Money Market	6.07
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.18

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	71.75
BANKS	4.72
CEMENT	4.72
FMCG	3.37
MUTUAL FUND	3.37
AUTO&ANCIL	2.25
CAPGOODS	1.57
TELECOM	1.35
FINANCE	1.35
COMP-SOFT	1.35
OTHERS	4.20
<b>TOTAL</b>	<b>100.00</b>



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

<b>AS ON 31-12-2025</b>	
Inception Date	20 September 2010
NAV	31.9206

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

<b>AUM (Amount in Crore)</b>			
65.99			
Equity	Money Market & Net Current Assets	Debt	
0.00	6.53	59.46	

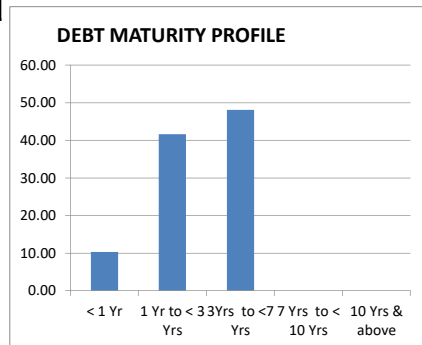
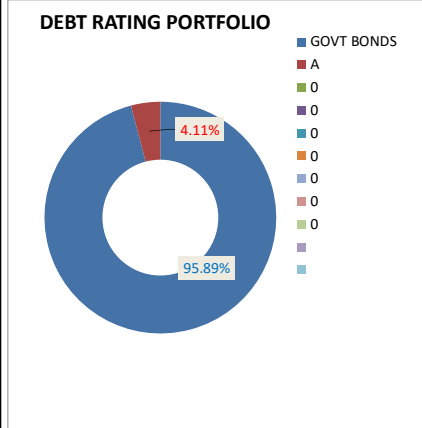
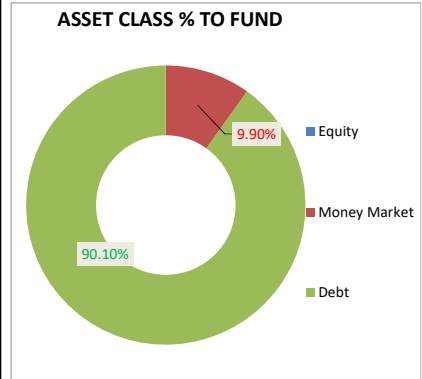
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	0.25%
6 Months	2.30%	2.28%
1 Year	7.32%	7.54%
2 Years	7.61%	7.96%
3 Years	7.48%	7.96%
Since Inception	N.A.	7.89%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	<b>% to AUM</b>
<b>GOVT.SECURITIES</b>	
7.98% Uttarpradesh 11.04.2028	26.62
6.10% GOI 12.07.2031	25.81
7.22% RAJASTHAN SDL 26.07.2032	10.37
8.10% WEST BENGAL SDL 23.03.2026	9.15
7.53% PUDUCHERRY 22.11.2027	3.88
7.14% KARNATAKA SDL 24.12.2029	3.85
8.26% GUJARAT 14.03.2028	3.33
7.22% ARUNACHAL PRADESH 12.07.2027	3.08
8.15% MAHARASHTRA SDL 16.04.2030	0.16
8.15% GOI 24112026	0.15
OTHERS	0.00
<b>CORPORATE BONDS</b>	
Shree Renuka Sugars Limited NCD 2021	3.11
Shree Renuka sugars	0.60
OTHERS	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	90.10
<b>Money Market</b>	9.90
<b>Grand Total</b>	100.00



Modified Duration : **0.01**

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	86.38
MUTUAL FUND	9.46
MANUFACTURING	3.70
FINANCE	0.24
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
OTHERS	0.22
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	20 September 2010
NAV	37.2755

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
22.93		
Equity	Money Market & Net Current Assets	Debt
11.33	0.13	11.47

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

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

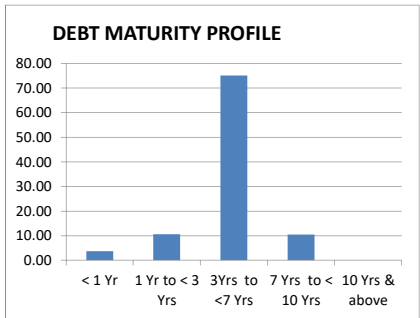
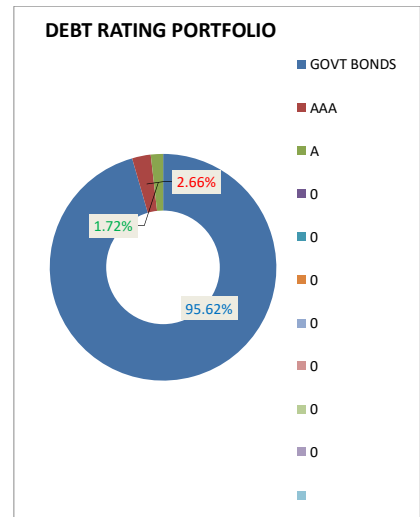
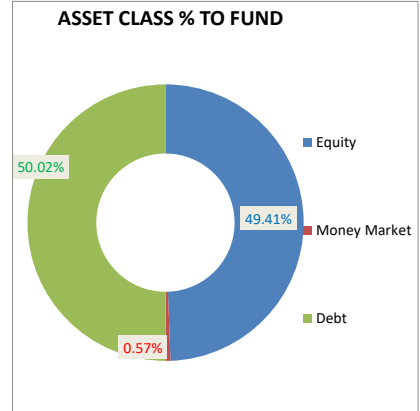
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.28%
6 Months	2.20%	3.78%
1 Year	8.11%	9.20%
2 Years	9.54%	10.95%
3 Years	11.36%	13.29%
Since Inception	N.A.	8.99%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	5.54
EICHER MOTORS LTD	4.46
H D F C BANK LTD.	4.32
ULTRATECH CEMENT LTD.	4.11
RELIANCE INDUSTRIES LTD.	4.11
WIPRO LTD.	3.60
H C L TECHNOLOGIES LTD.	3.54
LARSEN & TOUBRO LTD.	3.08
HINDUSTAN UNILEVER LTD.	3.06
ICICI BANK LTD.	2.34
OTHERS	11.25
<b>Total Equity</b>	<b>49.41</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.17%GUJARAT SDL 24.04.2029	27.29
6.10% GOI 12.07.2031	5.15
7.10% GOI 18.04.2029	4.50
7.53% PUDUCHERRY 22.11.2027	4.47
7.34% TS SDL 19.01.2034	4.35
7.71% GUJARAT SGS 08.03.2034	0.78
7.25% ANDHRA PRADESH SDL21.08.2031	0.66
8.57% WEST BENGAL 09.03.2026	0.53
7.74% MAHARASHTRA SGS 01.03.2033	0.10
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
9.45% PFC 01.09.2026	1.33
Shree Renuka sugars	0.86
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>50.02</b>
Money Market	0.57
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	47.84
BANKS	12.38
COMP-SOFT	10.64
AUTO&ANCIL	6.06
CEMENT	4.84
CAPGOODS	4.32
OIL&GAS	4.10
FINANCE	3.71
FMCG	3.53
MUTUAL FUND	3.44
OTHERS	-0.86
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	20 September 2010
NAV	39.0848

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)		
52.56		
Equity	Money Market & Net Current Assets	Debt
33.05	2.17	17.34

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

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

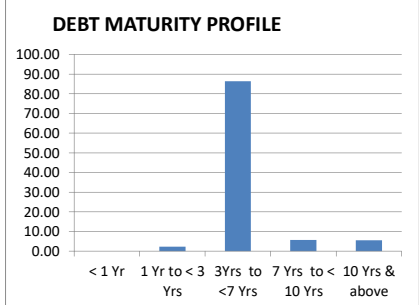
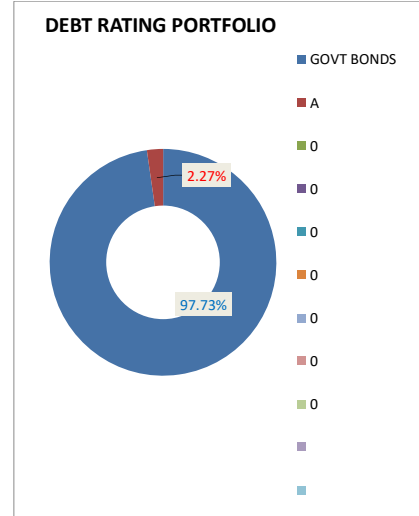
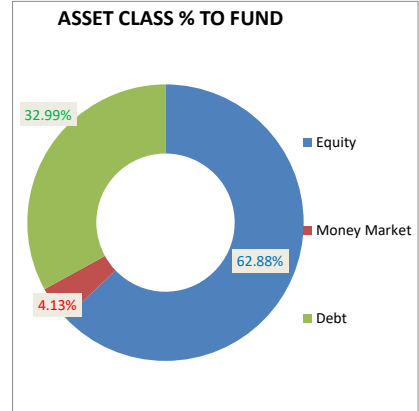
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.55%
6 Months	2.18%	5.17%
1 Year	8.05%	10.78%
2 Years	9.54%	11.16%
3 Years	11.49%	13.92%
Since Inception	N.A.	9.32%

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

TOP 10 HOLDINGS	
EQUITY	
	% to AUM
RELIANCE INDUSTRIES LTD.	5.98
LARSEN & TOUBRO LTD.	5.83
AXIS BANK LTD.(FORLY.UTI BANK)	5.74
MARUTI SUZUKI INDIA LIMITED	5.72
Infosys Ltd	4.19
KOTAK MAHINDRA BANK LTD.	4.19
H D F C BANK LTD.	3.77
BAJAJ AUTO LTD	3.55
HINDUSTAN UNILEVER LTD.	3.17
WIPRO LTD.	2.58
OTHERS	18.16
<b>Total Equity</b>	<b>62.88</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
	% to AUM
7.26% GOI 22.08.2032	19.68
7.10% GOI 18.04.2029	6.87
7.48% KERALA SDL 23.08.2032	1.94
7.18% BR SDL 27.11.2034	1.88
7.30% AS SDL 07082039	1.87
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
Shree Renuka sugars	0.75
OTHERS	0.00
<b>Total Debt</b>	<b>32.99</b>
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	32.23
BANKS	16.57
AUTO&ANCIL	12.78
FMCG	9.72
COMP-SOFT	9.68
OIL&GAS	5.97
CAPGOODS	5.82
MUTUAL FUND	3.50
CEMENT	1.12
MANUFACTURING	0.74
OTHERS	1.87
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	20 September 2010
NAV	46.0813

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)		
1780.50		
Equity	Money Market & Net Current Assets	Debt
1369.36	7.80	403.34

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

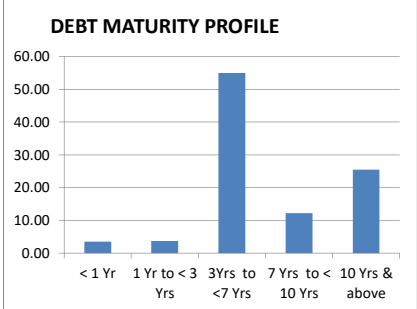
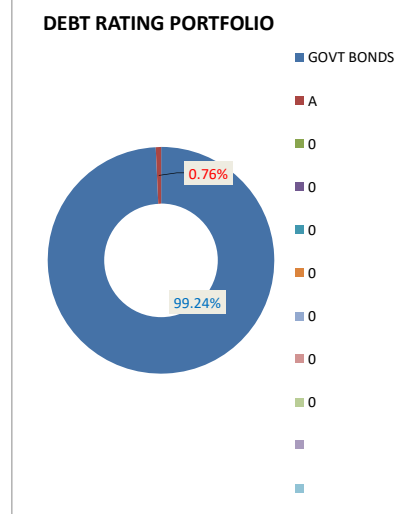
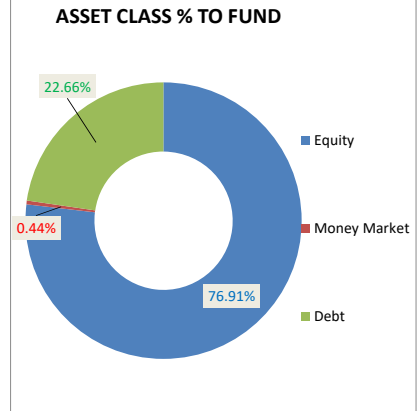
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.11%
6 Months	2.16%	5.24%
1 Year	8.32%	10.31%
2 Years	10.31%	11.04%
3 Years	13.26%	14.26%
Since Inception	N.A.	10.51%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
AXIS BANK LTD.(FORLY.UTI BANK)	8.70
MARUTI SUZUKI INDIA LIMITED	6.13
Infosys Ltd	5.98
RELIANCE INDUSTRIES LTD.	5.86
DR. REDDY'S LABORATORIES LTD.	4.50
LARSEN & TOUBRO LTD.	4.36
ASIAN PAINTS LTD.	3.85
I T C LTD.	3.81
EICHER MOTORS LTD	2.87
TATA CONSULTANCY SERVICES LTD.	2.70
OTHERS	28.15
<b>Total Equity</b>	<b>76.91</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.10% GOI 18.04.2029	3.55
6.10% GOI 12.07.2031	3.33
7.26% GOI 22.08.2032	2.33
7.18% GOI 24.07.2037	2.01
6.54% GOI 17.01.2032	1.97
7.41% GOI 19.12.2036	1.76
7.54% GOI 23.05.2036	1.70
7.26% GOI 06.02.2033	1.16
7.34% TAMILNADU 24072034	0.56
6.67% GOI 15.12.2035	0.56
OTHERS	3.56

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.17
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>22.66</b>
Money Market	0.44
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 0.00

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	22.48
BANKS	17.73
COMP-SOFT	11.11
AUTO&ANCIL	10.85
FMCG	8.95
PHARMA	6.29
OIL&GAS	5.89
CAPGOODS	5.88
FERTI	4.11
TELECOM	1.77
OTHERS	4.94
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

**Pension Plus Debt Fund  
ULIF001020910LICPEN+DBT512**

<b>AS ON</b> 31-12-2025	
<b>Inception Date</b>	02 September 2010
<b>NAV</b>	29.6922

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

<b>AUM (Amount in Crore)</b>		
27.32		
Equity	Money Market & Net Current Assets	Debt
0.00	1.51	25.81

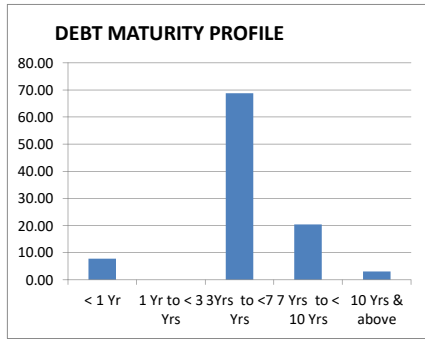
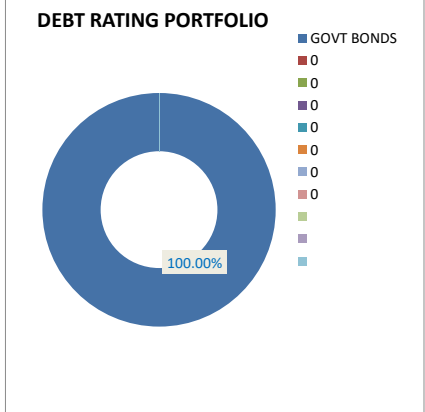
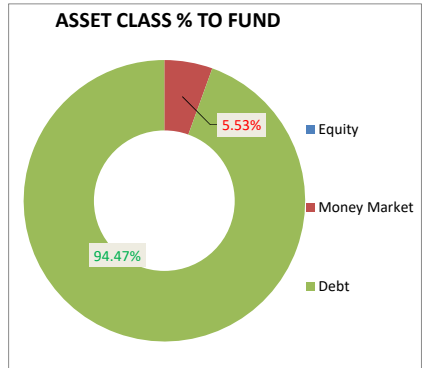
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	0.04%
6 Months	2.30%	1.83%
1 Year	7.32%	7.32%
2 Years	7.61%	7.98%
3 Years	7.48%	7.72%
Since Inception	N.A.	7.35%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	
	% to AUM
<b>GOVT.SECURITIES</b>	
7.13% ANDHRA PRADESH SDL 10.07.2030	40.65
6.67% GOI 15.12.2035	15.53
8.30% GUJRAT SDL 06.02.2029	11.47
6.10% GOI 12.07.2031	9.00
8.10% WEST BENGAL SDL 23.03.2026	7.36
7.18% GOI 14.08.2033	3.78
7.41% GOI 19.12.2036	2.87
8.45% PUNJAB SDL 06.03.2031	1.93
7.17% GOI 17.04.2030	1.89
<b>OTHERS</b>	0.00
<b>CORPORATE BONDS</b>	
	% to AUM
<b>OTHERS</b>	0.00
<b>FIXED Deposit</b>	0.00
<b>Total Debt</b>	94.47
<b>Money Market</b>	5.53
<b>Grand Total</b>	100.00



Modified Duration : 4.02

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	94.48
MUTUAL FUND	3.88
FINANCE	0.40
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
OTHERS	1.24
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	02 September 2010
NAV	36.2207

Objective of the Fund:
Steady Income

AUM (Amount in Crore)		
554.96		
Equity	Money Market & Net Current Assets	Debt
191.10	10.74	353.11

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

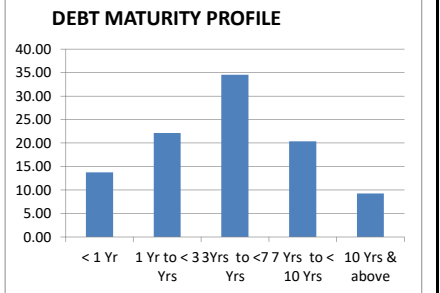
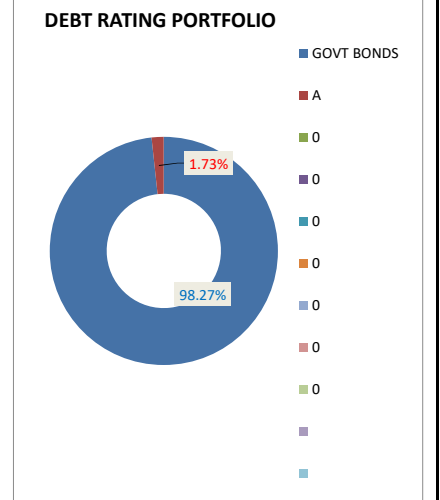
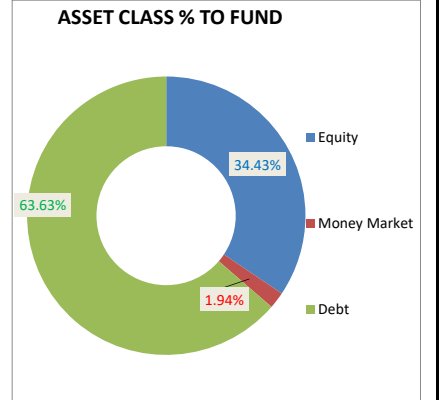
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.04%	0.28%
6 Months	2.17%	3.48%
1 Year	7.69%	9.20%
2 Years	8.72%	10.26%
3 Years	9.89%	10.65%
Since Inception	N.A.	8.75%

BENCHMARK	
INDEX	Cril 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.	3.37
IDBI BANK LTD.	2.95
MARUTI SUZUKI INDIA LIMITED	2.71
STATE BANK OF INDIA	2.46
LARSEN & TOUBRO LTD.	1.91
I T C LTD.	1.82
Infosys Ltd	1.80
H D F C BANK LTD.	1.61
CIPLA LTD.	1.58
TATA CONSULTANCY SERVICES LTD.	1.46
OTHERS	12.76
<b>Total Equity</b>	<b>34.43</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	6.61
7.22%UTTARA KHAND 12.07.2027	4.76
7.62% WEST BENGAL SDL 29.11.2032	4.72
7.40% MADHYA PRADESH 09.11.2026	4.56
8.73% KARNATAKA SDL 24.10.2033	3.91
7.14% KARNATAKA SDL 24.12.2029	3.87
8.24% 2027-FEB-15 GOVT OF INDIA	3.70
8.33 GOI 09072026	3.66
7.72% PUNJAB 20.12.2027	2.78
6.64% GOI 16.06.2035	2.69
OTHERS	21.27

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.92
Shree Renuka sugars	0.18
OTHERS	0.00
<b>Total Debt</b>	<b>63.63</b>
FIXED Deposit	0.00
Money Market	1.94
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.66

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	62.52
BANKS	9.69
COMP-SOFT	5.08
OIL&GAS	3.37
CAPGOODS	2.98
AUTO&ANCIL	2.88
FMCG	2.77
PHARMA	1.59
METALS&MIN	1.58
CEMENT	1.33
OTHERS	6.21
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Jeevan Saathi Plus - Bond  
ULIF001290609LICJST+BND512

AS ON 31-12-2025	
Inception Date	29 June 2009
NAV	32.9526

Objective of the Fund:
Low Risk

AUM (Amount in Crore)		
0.79		
Equity	Money Market & Net Current Assets	Debt
0.00	0.07	0.72

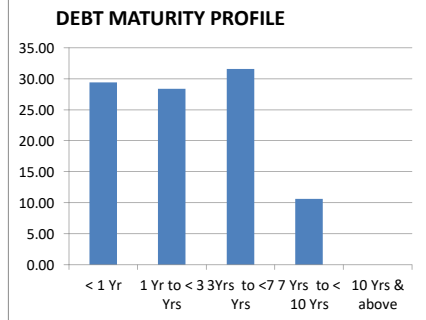
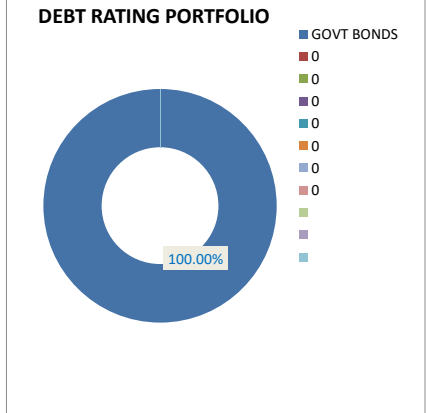
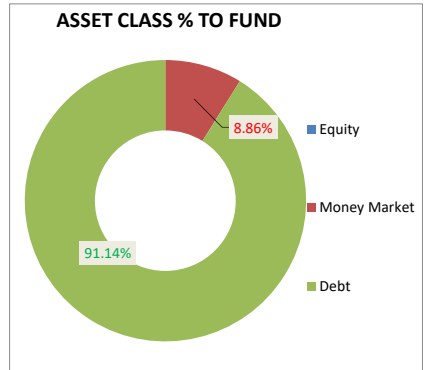
Asset Allocation	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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	0.23%	0.13%
6 Months	2.30%	2.02%
1 Year	7.32%	6.59%
2 Years	7.61%	7.21%
3 Years	7.48%	7.01%
Since Inception	N.A.	7.49%

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	18.79
8.17%GUJARAT SDL 24.04.2029	13.28
7.60% PUNJAB SDL 04.06.2029	13.08
8.24% 2027-FEB-15 GOVT OF INDIA	13.08
7.22% GOA 12.07.2027	12.93
6.80% ANDHRA PRADESH SGS 02072035	9.75
7.27%GOI08.04.2026	7.67
7.22% RAJASTHAN SDL 26.07.2032	2.56
OTHERS	
	0.00
CORPORATE BONDS	% to AUM
OTHERS	
	0.00
FIXED Deposit	
	0.00
<b>Total Debt</b>	<b>91.14</b>
Money Market	8.86
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.16

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	90.36
MUTUAL FUND	5.09
POWER	0.00
OTHERS	0.00
FERTI	0.00
OIL&GAS	0.00
TRANS&SHIP	0.00
FMCG	0.00
AUTO&ANCIL	0.00
PHARMA	0.00
OTHERS	4.55
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Jeevan Saathi Plus - Secured  
ULIF002290609LICJST+SEC512

AS ON 31-12-2025	
Inception Date	29 June 2009
NAV	43.3167

Objective of the Fund:
Steady Income

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

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

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

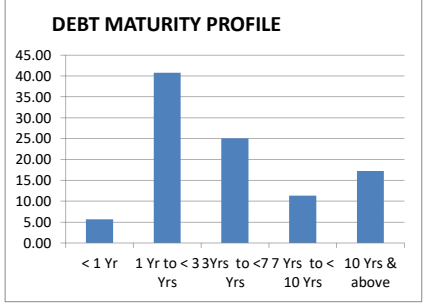
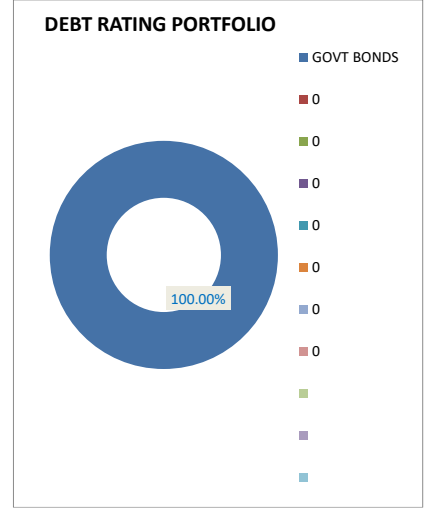
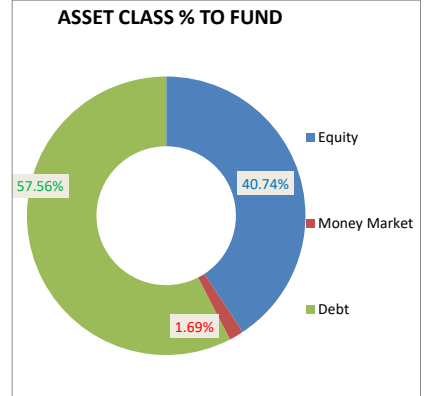
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.84%
6 Months	2.20%	2.98%
1 Year	8.11%	6.61%
2 Years	9.54%	8.99%
3 Years	11.36%	10.53%
Since Inception	N.A.	9.28%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
BHARAT PETROLEUM CORPN. LTD.	3.23
AXIS BANK LTD.(FORLY.UTI BANK)	3.21
WIPRO LTD.	3.18
I T C LTD.	3.10
TATA STEEL LTD.	3.03
Infosys Ltd	2.99
MAHINDRA & MAHINDRA LTD.	2.81
RELIANCE INDUSTRIES LTD.	2.65
OIL & NATURAL GAS CORPN. LTD.	2.03
HINDUSTAN UNILEVER LTD.	1.95
OTHERS	12.56
<b>Total Equity</b>	<b>40.74</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.14% MADHYA PRADESH SGS 09072041	10.43
8.24% 2027-FEB-15 GOVT OF INDIA	8.66
7.22% GOA 12.07.2027	8.56
7.48% ODISHA SDL 13.09.2032	6.87
6.80% ANDHRA PRADESH SGS 02072035	6.45
7.60% PUNJAB SDL 04.06.2029	4.33
7.22% ARUNACHAL PRADESH 12.07.2027	4.28
7.22% RAJASTHAN SDL 26.07.2032	3.05
7.22%UTTARA KHAND 12.07.2027	1.71
7.27%GOI08.04.2026	1.69
OTHERS	1.53

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>57.56</b>
Money Market	1.69
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.93

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	58.97
COMP-SOFT	10.11
OIL&GAS	8.42
AUTO&ANCIL	6.74
BANKS	6.74
FMCG	5.05
METALS&MIN	3.37
POWER	1.68
CEMENT	1.68
OTHERS	0.00
OTHERS	-2.76
<b>TOTAL</b>	<b>100.00</b>



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

<b>AS ON 31-12-2025</b>	
Inception Date	29 June 2009
NAV	44.2876

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

<b>AUM (Amount in Crore)</b>			
1.05			
Equity	Money Market & Net Current Assets	Debt	
0.54	0.01	0.51	

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

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

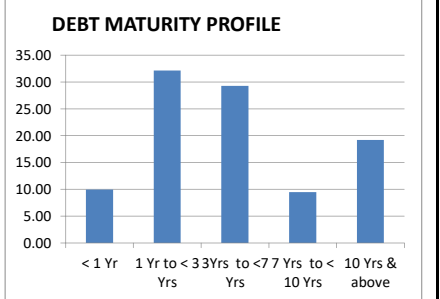
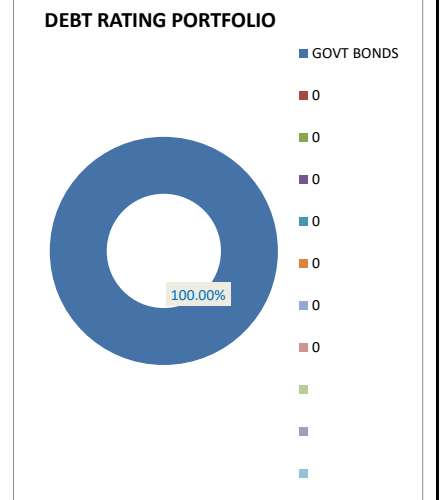
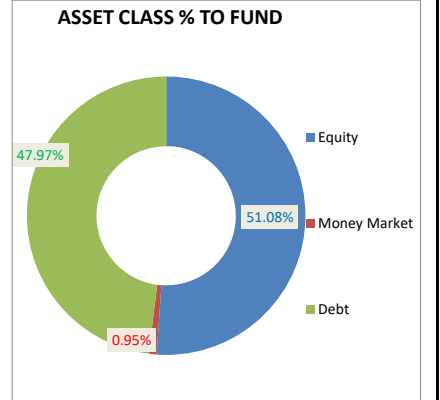
<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.51%
6 Months	2.18%	1.15%
1 Year	8.05%	4.71%
2 Years	9.54%	7.39%
3 Years	11.49%	10.12%
Since Inception	N.A.	9.43%

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

<b>TOP 10 HOLDINGS</b>	
EQUITY	% to AUM
KOTAK MAHINDRA BANK LTD.	4.19
Infosys Ltd	3.84
H D F C BANK LTD.	3.47
TATA CONSULTANCY SERVICES LTD.	3.17
HINDUSTAN UNILEVER LTD.	3.08
RELIANCE INDUSTRIES LTD.	2.99
N T P C LTD.	2.88
WIPRO LTD.	2.88
CIPLA LTD.	2.87
I T C LTD.	2.87
OTHERS	18.84
<b>Total Equity</b>	<b>51.08</b>

<b>DEBT PORTFOLIO</b>	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	12.35
7.14% MADHYA PRADESH SGS 09072041	9.24
7.48% ODISHA SDL 13.09.2032	7.76
6.80% ANDHRA PRADESH SGS 02072035	4.55
7.62% WEST BENGAL SDL 29.11.2032	3.91
7.38% GOI 20.06.2027	2.92
7.60% PUNJAB SDL 04.06.2029	2.44
7.58% RAJASTHAN SDL 09.08.2026.	1.92
7.18% JAMMU&KASHMIR 28.09.2026	1.92
7.69% WEST BENGAL SDL 27/07/2026	0.96
OTHERS	0.00

<b>CORPORATE BONDS</b>	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>47.97</b>
Money Market	0.95
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.24

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	48.49
BANKS	11.41
COMP-SOFT	9.51
FMCG	8.56
OIL&GAS	5.71
AUTO&ANCIL	4.75
POWER	2.85
PHARMA	2.85
TELECOM	1.90
FINANCE	0.95
OTHERS	3.02
<b>TOTAL</b>	<b>100.00</b>



**LIFE INSURANCE CORPORATION OF INDIA**

Jeevan Saathi Plus - Growth  
ULIF004290609LICJST+GRW512

AS ON 31-12-2025	
Inception Date	29 June 2009
NAV	43.6613

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
41.08			
Equity	Money Market & Net Current Assets	Debt	
30.12	1.25	9.71	

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

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

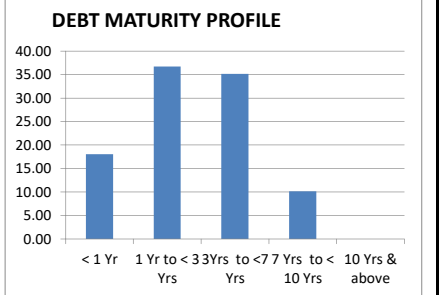
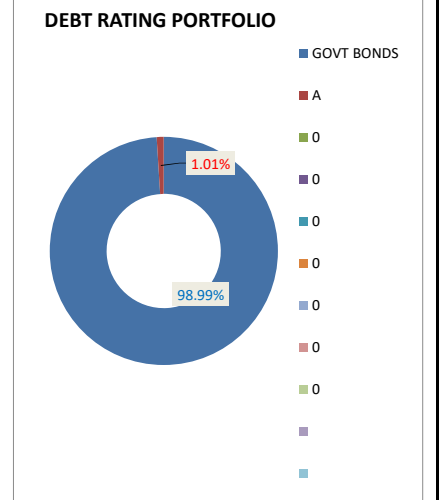
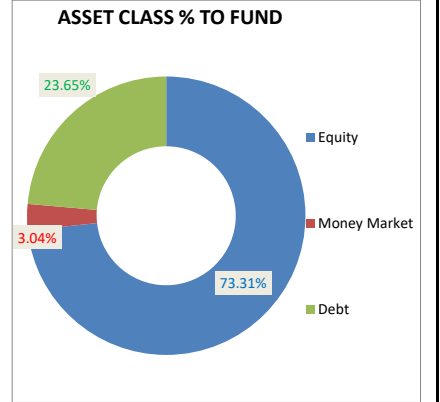
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.87%
6 Months	2.16%	3.48%
1 Year	8.32%	7.52%
2 Years	10.31%	8.59%
3 Years	13.26%	12.06%
Since Inception	N.A.	9.33%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
CIPLA LTD.	5.15
H C L TECHNOLOGIES LTD.	5.14
RELIANCE INDUSTRIES LTD.	4.87
BAJAJ AUTO LTD	4.60
TATA POWER CO. LTD.	4.39
KOTAK MAHINDRA BANK LTD.	3.99
Infosys Ltd	3.93
LARSEN & TOUBRO LTD.	3.86
HINDUSTAN UNILEVER LTD.	3.83
I T C LTD.	3.66
OTHERS	29.89
<b>Total Equity</b>	<b>73.31</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.22% GOA 12.07.2027	4.25
7.27%GOI08.04.2026	3.79
7.62% WEST BENGAL SDL 29.11.2032	3.75
8.24% 2027-FEB-15 GOVT OF INDIA	3.75
7.60% PUNJAB SDL 04.06.2029	2.50
7.48% ODISHA SDL 13.09.2032	1.56
7.57%GOI 17.06.2033	1.28
8.25% ANDHRA PRADESH SDL 16.01.2034	0.64
7.18% MAHARASHTRA 28.06.2032	0.49
7.38% GOI 20.06.2027	0.47
OTHERS	0.93

CORPORATE BONDS	
	% to AUM
Shree Renuka sugars	0.24
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>23.65</b>
Money Market	3.04
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 2.67

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	23.37
COMP-SOFT	13.97
AUTO&ANCIL	12.41
BANKS	7.55
FMCG	7.52
METALS&MIN	5.57
CEMENT	5.23
PHARMA	5.16
OIL&GAS	4.87
POWER	4.38
OTHERS	9.97
<b>TOTAL</b>	<b>100.00</b>











**LIFE INSURANCE CORPORATION OF INDIA**  
**Fortune Plus\_Bond Fund**  
**ULIF001230807LICFTN+BND512**

<b>AS ON</b> 31-12-2025	
<b>Inception Date</b>	23 August 2007
<b>NAV</b>	38.3545

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

<b>AUM (Amount in Crore)</b>		
1.85		
Equity	Money Market & Net Current Assets	Debt
0.00	0.02	1.82

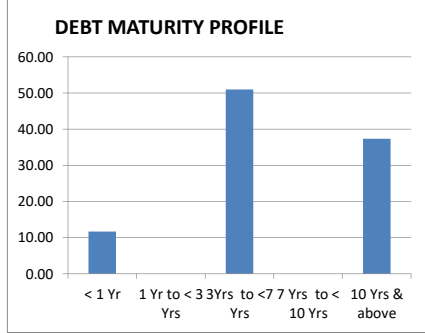
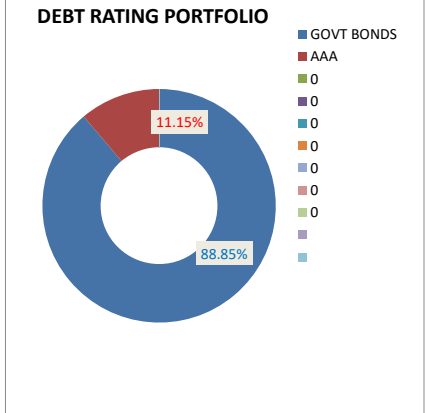
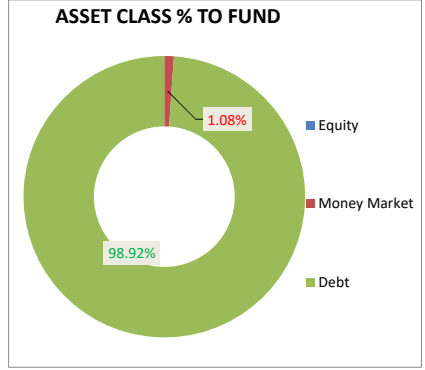
<b>Asset Allocation</b>	
Equity	0.00% to 0.00%
Debt	60.00% to 100.00%
Money Market	0.00% to 40.00%

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

<b>PERFORMANCE</b>		
Period	Bench Mark Returns	Fund Returns
1 Month	0.23%	0.01%
6 Months	2.30%	1.22%
1 Year	7.32%	5.70%
2 Years	7.61%	7.01%
3 Years	7.48%	6.84%
Since Inception	N.A.	7.59%

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

<b>TOP 10 HOLDINGS</b>	
<b>DEBT PORTFOLIO</b>	
	% to AUM
<b>GOVT.SECURITIES</b>	
7.22% RAJASTHAN SDL 26.07.2032	43.83
7.14% MADHYA PRADESH SGS 09072041	36.83
7.10% GOI 18.04.2029	6.70
7.40% MADHYA PRADESH 09.11.2026	0.55
<b>OTHERS</b>	
	0.00
<b>CORPORATE BONDS</b>	
	% to AUM
9.45% PFC 01.09.2026	11.00
<b>OTHERS</b>	
	0.00
<b>FIXED Deposit</b>	
	0.00
<b>Total Debt</b>	98.92
Money Market	1.08
<b>Grand Total</b>	100.00



Modified Duration : 5.80

<b>SECTOR ALLOCATION (AS PER NIC 2008) % of AUM</b>	
GOVT SECURITIES	87.16
FINANCE	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	2.01
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	23 August 2007
NAV	47.0127

Objective of the Fund:
Steady Income

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

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

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

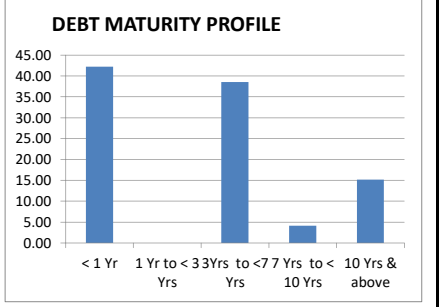
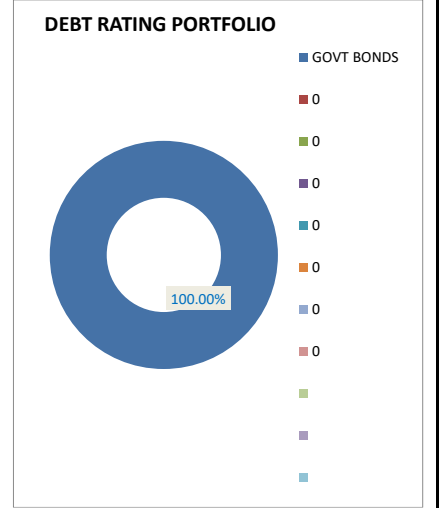
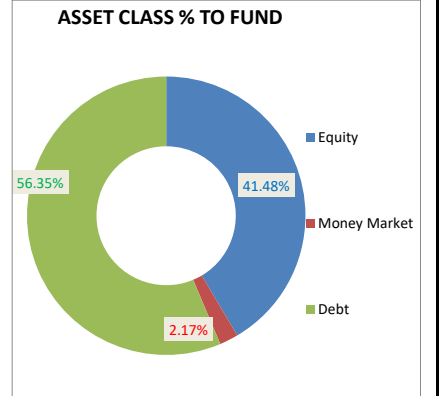
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.29%
6 Months	2.20%	1.58%
1 Year	8.11%	6.58%
2 Years	9.54%	8.87%
3 Years	11.36%	10.82%
Since Inception	N.A.	8.79%

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.	3.68
RELIANCE INDUSTRIES LTD.	3.40
I T C LTD.	3.15
GRASIM INDUSTRIES LTD.	2.94
DIVI'S LABORATORIES LTD.	2.91
Infosys Ltd	2.91
HINDUSTAN UNILEVER LTD.	2.76
PUNJAB NATIONAL BANK	2.75
TATA CONSULTANCY SERVICES LTD.	2.43
MAHINDRA & MAHINDRA LTD.	2.41
OTHERS	12.14
<b>Total Equity</b>	<b>41.48</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.51% HARYANA 10.02.2026	17.62
6.10% GOI 12.07.2031	12.79
7.14% MADHYA PRADESH SGS 09072041	8.43
8.10% WEST BENGAL SDL 23.03.2026	6.54
7.22% RAJASTHAN SDL 26.07.2032	4.36
6.54% GOI 17.01.2032	4.33
8.18%ANDHRA PRADESH SDL 10.04.2035	2.28
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>56.35</b>
Money Market	2.17
<b>Grand Total</b>	<b>100.00</b>



Modified Duration :	3.46
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SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	56.36
BANKS	8.67
AUTO&ANCIL	6.50
OIL&GAS	4.34
FMCG	4.34
COMP-SOFT	4.34
FERTI	2.17
PHARMA	2.17
CEMENT	2.17
MISC	2.17
OTHERS	6.77
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	23 August 2007
NAV	41.3664

Objective of the Fund:
Balanced Income & Growth

AUM (Amount in Crore)			
1.14			
Equity	Money Market & Net Current Assets	Debt	
0.74	-0.01	0.41	

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

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

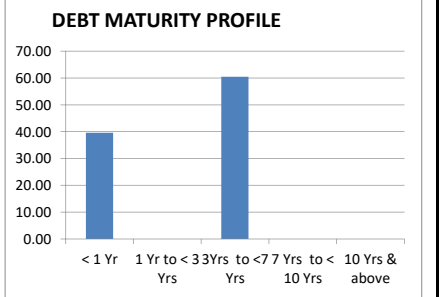
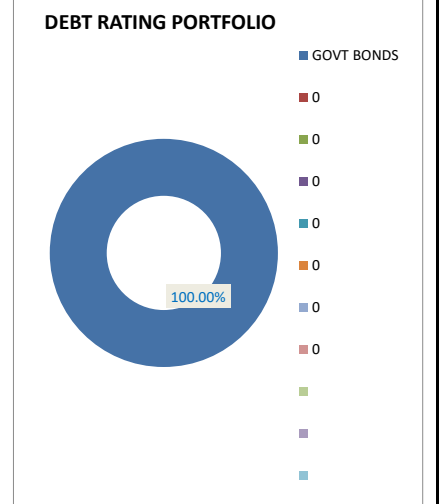
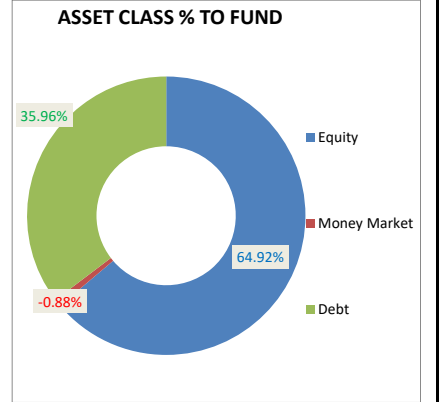
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.02%	0.87%
6 Months	2.18%	5.30%
1 Year	8.05%	10.94%
2 Years	9.54%	11.22%
3 Years	11.49%	12.47%
Since Inception	N.A.	8.04%

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	5.12
TATA STEEL LTD.	4.89
SAMVARDHANA MOTHERSON INTERNATION	4.73
STATE BANK OF INDIA	4.30
RELIANCE INDUSTRIES LTD.	4.12
ASIAN PAINTS LTD.	4.12
Infosys Ltd	3.62
I T C LTD.	3.53
AMBUJA CEMENTS LTD.	3.41
MAHINDRA & MAHINDRA LTD.	3.25
OTHERS	23.83
<b>Total Equity</b>	<b>64.92</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
6.10% GOI 12.07.2031	19.18
7.18% JAMMU&KASHMIR 28.09.2026	14.15
6.54% GOI 17.01.2032	2.63
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>35.96</b>
Money Market	-0.88
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 3.01

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	35.90
AUTO&ANCIL	13.13
METALS&MIN	9.63
BANKS	6.13
COMP-SOFT	6.13
FMCG	5.25
FERTI	4.38
OIL&GAS	4.38
TRANS&SHIP	4.38
PHARMA	3.50
OTHERS	7.19
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	23 August 2007
NAV	39.9713

Objective of the Fund:
Long Term Capital Growth

AUM (Amount in Crore)			
110.48			
Equity	Money Market & Net Current Assets	Debt	
72.11	2.63	35.74	

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

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

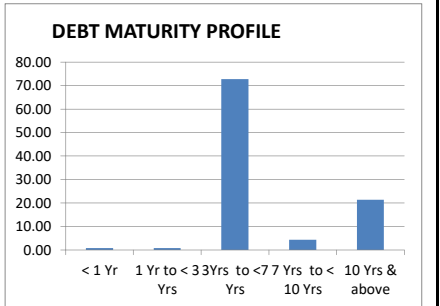
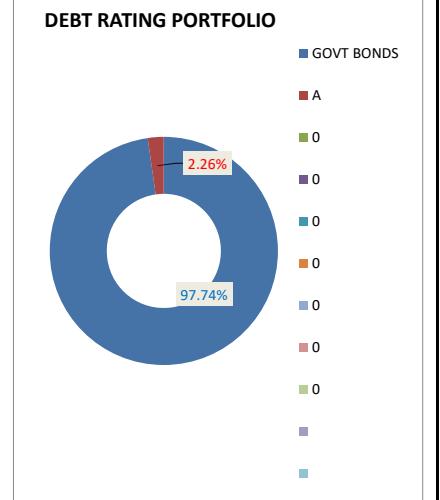
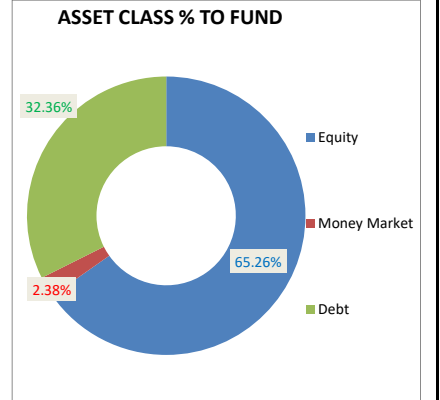
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.15%	0.36%
6 Months	2.16%	3.86%
1 Year	8.32%	8.77%
2 Years	10.31%	9.22%
3 Years	13.26%	12.29%
Since Inception	N.A.	7.83%

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.	5.40
MARUTI SUZUKI INDIA LIMITED	5.29
AXIS BANK LTD.(FORLY.UTI BANK)	4.65
HINDUSTAN UNILEVER LTD.	4.14
Infosys Ltd	3.79
TATA CONSULTANCY SERVICES LTD.	3.47
H D F C BANK LTD.	3.23
SUN PHARMACEUTICAL INDS. LTD.	3.11
I T C LTD.	3.11
H C L TECHNOLOGIES LTD.	2.94
OTHERS	26.13
<b>Total Equity</b>	<b>65.26</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
8.34% PUNJAB SDL 02.01.2029	9.95
6.10% GOI 12.07.2031	8.81
7.14% MADHYA PRADESH SGS 09072041	6.91
8.17%GUJARAT SDL 24.04.2029	4.25
7.32% RAJASTHAN SGS 24.09.2035	0.90
6.80% ANDHRA PRADESH SGS 02072035	0.50
7.58% RAJASTHAN SDL 09.08.2026.	0.16
7.40% MADHYA PRADESH 09.11.2026	0.09
7.22% RAJASTHAN SDL 26.07.2032	0.06
OTHERS	0.00

CORPORATE BONDS	
	% to AUM
Shree Renuka Sugars Limited NCD 2021	0.46
Shree Renuka sugars	0.27
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>32.36</b>
Money Market	2.38
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 4.58

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	31.62
COMP-SOFT	12.90
BANKS	12.34
FMCG	8.66
AUTO&ANCIL	7.77
OIL&GAS	7.07
PHARMA	4.74
METALS&MIN	3.50
CAPGOODS	2.56
CEMENT	2.54
OTHERS	6.30
<b>TOTAL</b>	<b>100.00</b>





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

AS ON	31-12-2025
Inception Date	05 September 2022
NAV	13.1858

Objective of the Fund:
Low To Medium Risk

AUM (Amount in Crore)		
76.70		
Equity	Money Market & Net Current Assets	Debt
29.45	3.02	44.23

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

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

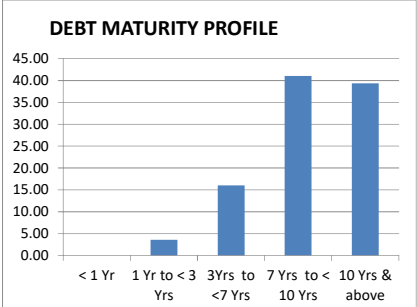
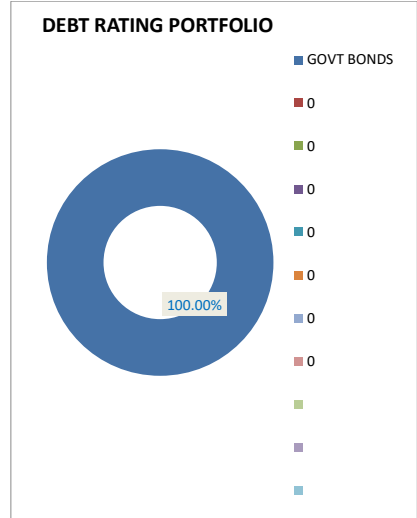
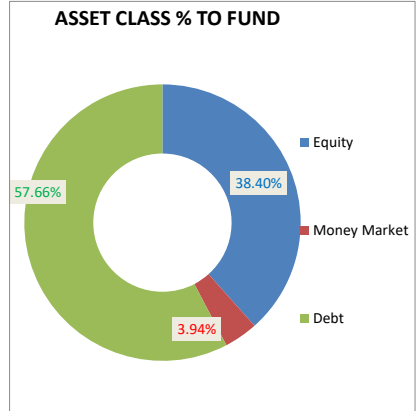
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	0.11%	0.02%
6 Months	1.85%	3.21%
1 Year	7.08%	8.40%
2 Years	N.A.	8.29%
3 Years	N.A.	9.57%
Since Inception	N.A.	8.68%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
ASIAN PAINTS LTD.	2.89
RELIANCE INDUSTRIES LTD.	2.87
Infosys Ltd	1.96
STATE BANK OF INDIA	1.79
MARUTI SUZUKI INDIA LIMITED	1.71
HINDUSTAN UNILEVER LTD.	1.71
TECH MAHINDRA LTD	1.66
TATA CONSULTANCY SERVICES LTD.	1.55
NESTLE INDIA LTD..	1.34
HINDALCO INDUSTRIES LTD.	1.20
OTHERS	19.72
<b>Total Equity</b>	<b>38.40</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% BR SDL 27.11.2034	4.49
7.18% GOI 24.07.2037	4.01
7.26% GOI 22.08.2032	3.21
7.41% GOI 19.12.2036	3.16
7.49% HR SDL 27032035	2.62
6.95% TAMILNADU SGS 17022031	2.58
7.74% RAJASTHAN SGS 06122033	2.57
7.31% KERALA SGS07.08.2040	2.57
7.54% GOI 23.05.2036	2.33
7.44% BIHAR SGS 12112040	1.95
OTHERS	28.17

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>57.66</b>
Money Market	3.94
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 6.83

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	57.65
FMCG	6.41
COMP-SOFT	5.74
BANKS	5.32
AUTO&ANCIL	4.77
FERTI	3.62
OIL&GAS	2.92
MUTUAL FUND	2.66
PHARMA	1.93
FINANCE	1.84
OTHERS	7.14
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	05 September 2022
NAV	13.6186

Objective of the Fund:
Medium Risk

AUM (Amount in Crore)		
260.33		
Equity	Money Market & Net Current Assets	Debt
157.97	11.71	90.65

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

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

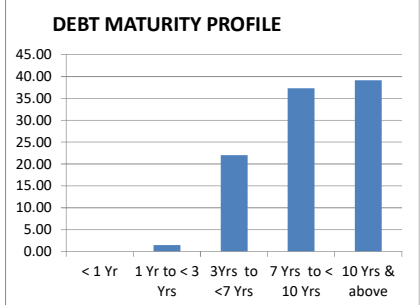
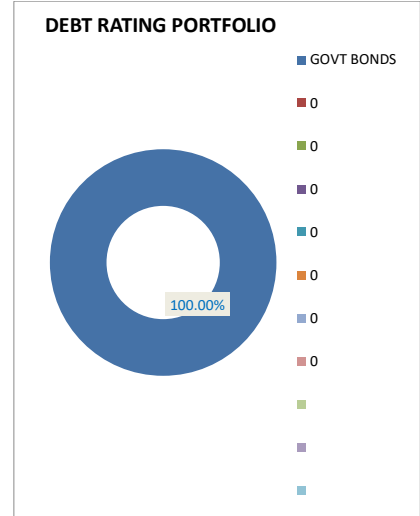
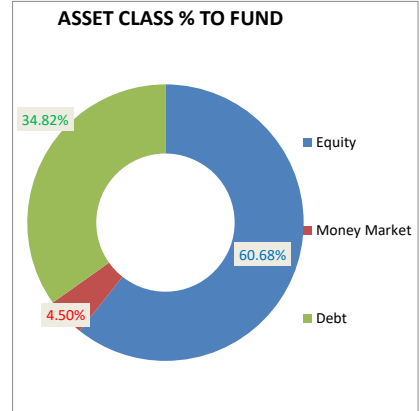
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.08%	0.05%
6 Months	1.89%	4.65%
1 Year	7.46%	11.82%
2 Years	N.A.	9.57%
3 Years	N.A.	11.07%
Since Inception	N.A.	9.74%

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

TOP 10 HOLDINGS	
EQUITY	% to AUM
RELIANCE INDUSTRIES LTD.	4.83
MARUTI SUZUKI INDIA LIMITED	3.75
ASIAN PAINTS LTD.	3.32
HINDUSTAN UNILEVER LTD.	3.29
STATE BANK OF INDIA	2.81
Infosys Ltd	2.60
H D F C BANK LTD.	1.77
TECH MAHINDRA LTD	1.47
HINDALCO INDUSTRIES LTD.	1.44
TATA CONSULTANCY SERVICES LTD.	1.42
OTHERS	33.98
<b>Total Equity</b>	<b>60.68</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	% to AUM
7.18% GOI 24.07.2037	4.32
7.26% GOI 22.08.2032	3.38
7.18% BR SDL 27.11.2034	2.09
7.41% GOI 19.12.2036	1.35
7.36% GOI 12.09.2052	1.25
7.32% MH SDL 31052032	1.17
7.34% TS SDL 19.01.2034	1.15
7.17% TN SDL 27022033	1.15
6.95% TAMILNADU SGS 17022031	1.14
7.27%CHHATTISGARH SGS 05032035	1.14
OTHERS	16.68

CORPORATE BONDS	
	% to AUM
OTHERS	0.00
FIXED Deposit	0.00
<b>Total Debt</b>	<b>34.82</b>
Money Market	4.50
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : 6.83

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
GOVT SECURITIES	34.82
FMCG	9.50
AUTO&ANCIL	9.24
BANKS	8.86
COMP-SOFT	7.14
FERTI	5.66
OIL&GAS	4.89
MUTUAL FUND	3.44
METALS&MIN	2.73
FINANCE	2.47
OTHERS	11.25
<b>TOTAL</b>	<b>100.00</b>



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

AS ON	31-12-2025
Inception Date	05 September 2022
NAV	14.2749

Objective of the Fund:
High Risk

AUM (Amount in Crore)		
3573.60		
Equity	Money Market & Net Current Assets	Debt
3234.66	64.01	274.93

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

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

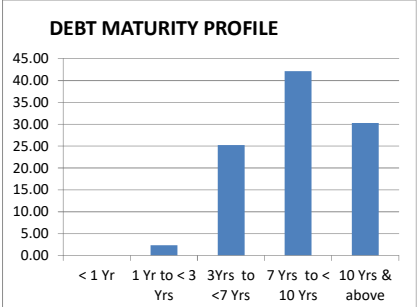
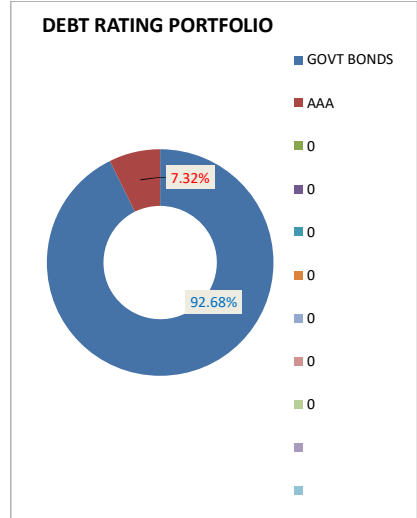
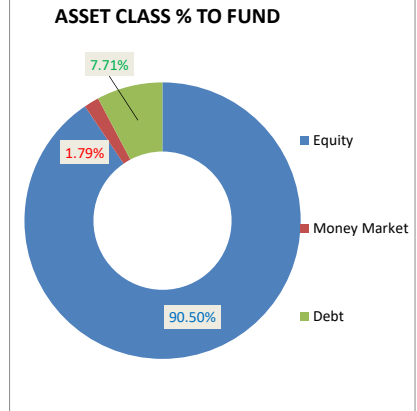
PERFORMANCE		
Period	Bench Mark Returns	Fund Returns
1 Month	-0.22%	0.15%
6 Months	1.77%	5.08%
1 Year	7.52%	13.93%
2 Years	N.A.	10.40%
3 Years	N.A.	13.01%
Since Inception	N.A.	11.30%

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	
RELIANCE INDUSTRIES LTD.	5.62
BAJAJ AUTO LTD	4.31
MARUTI SUZUKI INDIA LIMITED	4.11
TATA CONSULTANCY SERVICES LTD.	3.63
HINDUSTAN UNILEVER LTD.	3.53
H C L TECHNOLOGIES LTD.	3.27
ASIAN PAINTS LTD.	3.18
NESTLE INDIA LTD..	2.94
Infosys Ltd	2.40
STATE BANK OF INDIA	2.06
OTHERS	55.45
<b>Total Equity</b>	<b>90.50</b>

DEBT PORTFOLIO	
GOVT.SECURITIES	
7.17% GOI 17.04.2030	0.79
7.18% GOI 24.07.2037	0.63
7.26% GOI 06.02.2033	0.51
7.18% BR SDL 27.11.2034	0.41
7.26% GOI 22.08.2032	0.35
7.41% GOI 19.12.2036	0.32
7.10% GOI 18.04.2029	0.31
7.48% KERALA SDL 23.08.2032	0.29
7.40% UTTAR PRADESH SGS 26.07.2033	0.28
7.34% TAMILNADU 24072034	0.28
OTHERS	2.98

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
OTHERS	0.00
<b>Total Debt</b>	<b>7.71</b>
<b>Grand Total</b>	<b>100.00</b>



Modified Duration : **6.12**

SECTOR ALLOCATION (AS PER NIC 2008) % of AUM	
FMCG	13.53
COMP-SOFT	13.16
AUTO&ANCIL	12.80
BANKS	7.29
GOVT SECURITIES	7.13
PHARMA	6.41
OIL&GAS	6.23
CAPGOODS	5.29
FINANCE	5.20
CEMENT	4.86
OTHERS	18.10
<b>TOTAL</b>	<b>100.00</b>