

INDEX

Individual Fund Fact sheet	
Fund Name	Page No
Life Fund	
Life Growth Super Fund	3
Life High Growth Fund	4
Life Growth Fund	5
Life Balanced Fund	6
Life Conservative Fund	7
Life Secured Fund	8
Dynamic Opportunities Fund	9
Money Market Fund	10
Secure Plus Fund -Pr Driven	11
Guaranteed Fund - Dynamic	12
Guaranteed Fund - Income	13
Diversified Equity Fund	14
Money Market II Fund	15
Sustainable Equity Fund	16
Pure Growth Fund	17
Dynamic Bond Fund	18
Nifty Smallcap Quality Index Fund	19
Midcap Momentum Index Fund	20
Discontinuance Fund Life	21
Pension Fund	
Pension Growth Super	23
Pension Growth	24
Pension Maximiser	25
Pension Balanced	26
Pension Preserver	27
Pension Conservative	28
Pension Secured	29
Discontinuance Fund Pension	30
Group Fund	
Group Gratuity Growth	32
Group Gratuity Balanced	33
Group Gratuity Bond Fund	34
Group Gratuity Conservative	35
Superannuation Conservative Fund	36
Other	
Fund Count	37



Factsheets - Unit Linked Life Funds



Fund Name		Max Life UL LIFE GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01108/02/07LIFEGRWSUP104	
AUM (Rs.in Crores)	14,946.36	NAV (p.u.)	82.6651
Debt in Portfolio (Rs.in Crores)	195.72	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	14,750.64	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	1.31%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	98.69%	Nature of Fund : An open ended equity fund with focus on large caps.	
Fund Management Charge	1.25%	Inception Date:	21-May-07

Fund Objective:

Growth Super Fund is primarily equity oriented by ensuring at least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	1.31%	0 - 30%
Equities	98.69%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 195.72 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	1,284.55	FINANCIAL AND INSURANCE ACTIVITIES	26.29%
HOUSING DEVELOPMENT FINANCE CORP BANK	1,121.59	INFRASTRUCTURE	14.99%
RELIANCE INDUSTRIES LIMITED	1,089.01	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.73%
INFOSYS LIMITED	1,085.41	MUTUAL FUND - LIQUID	7.84%
LARSEN & TOUBRO LIMITED	680.61	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.29%
TATA CONSULTANCY SERVICES LIMITED	624.44	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.58%
NTPC LIMITED	497.34	INFORMATION SERVICE ACTIVITIES	4.76%
BHARTI AIRTEL LIMITED	475.74	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	3.65%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	454.40	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.40%
ZOMATO INDIA LIMITED	449.23	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	1.88%
		OTHER	9.59%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8356

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.72%	3.92%	-0.20%
3 Months	11.84%	10.38%	1.46%
6 Months	18.49%	14.85%	3.65%
Financial Year Till Date	14.20%	11.75%	2.44%
1 Year	32.54%	26.31%	6.23%
2 Year*	23.90%	20.56%	3.34%
3 Year*	17.18%	16.53%	0.66%
4 Year*	22.98%	22.50%	0.47%
5 Year*	18.71%	17.53%	1.19%
Since Inception*	13.05%	10.82%	2.23%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life HIGH GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF01311/02/08LIFEHIGHGR104	
AUM (Rs.in Crores)	7,665.06	NAV (p.u.)	115.7188
Debt in Portfolio (Rs.in Crores)	35.50	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	7,629.56	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.46%	Benchmark - Nifty MidCap Free Float 100%	
Equity in Portfolio (In % of AUM)	99.54%	Nature of Fund : An open ended equity multicap fund with focus on midcaps.	
Fund Management Charge	1.25%	Inception Date:	26-Feb-08

Fund Objective:
The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 30%
Corporate Bonds	0.00%	0 - 30%
Money Market OR Equivalent	0.46%	0 - 30%
Equities	99.54%	70 - 100%
Total	100.00%	

** Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from Money Market OR Equivalent (Rs. In Crores) 35.50 January 2018 onwards*

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
SUZLON ENERGY LIMITED	296.30	INFRASTRUCTURE	13.11%
MAX HEALTHCARE INSTITUTE LTD	262.09	FINANCIAL AND INSURANCE ACTIVITIES	11.71%
INDUS TOWERS LIMITED	196.76	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	10.17%
VARUN BEVERAGES LIMITED	190.92	MANUFACTURE OF ELECTRICAL EQUIPMENT	9.35%
ZOMATO INDIA LIMITED	183.36	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.13%
VOLTAS LIMITED	181.03	MANUFACTURE OF BASIC METALS	5.73%
THE FEDERAL BANK LIMITED	180.66	INFORMATION SERVICE ACTIVITIES	5.70%
PB FINTECH LTD	176.01	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.27%
DIXON TECHNOLOGIES INDIA LIMITED	163.66	MANUFACTURE OF BEVERAGES	4.16%
LUPIN LIMITED	160.94	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.37%
		OTHER	26.29%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8116

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.66%	5.84%	-1.18%
3 Months	17.23%	15.97%	1.26%
6 Months	26.10%	21.46%	4.65%
Financial Year Till Date	24.08%	22.70%	1.37%
1 Year	62.60%	56.39%	6.22%
2 Year*	44.86%	41.02%	3.84%
3 Year*	28.52%	28.45%	0.07%
4 Year*	39.40%	39.71%	-0.31%
5 Year*	32.73%	29.91%	2.82%
Since Inception*	16.06%	11.07%	4.99%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life UL LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00125/06/04LIFEGROWTH104	
AUM (Rs.in Crores)	8,867.11	NAV (p.u.)	106.1302
Debt in Portfolio (Rs.in Crores)	4,183.57	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	4,683.54	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	47.18%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	52.82%	Nature of Fund : An open ended hybrid fund with equity portion focused on large caps.	
Fund Management Charge	1.25%	Inception Date:	20-Sep-04

Fund Objective:

Growth Fund invests in various asset classes such as Equities, Government Securities, Corporate Bonds and Money Market Instruments. The equities exposure in the Fund will at all times be at a minimum of 20% but not more than 70%. The Fund invests the remaining Fund corpus in debt instruments across Government, corporate and money market papers.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	22.25%	0 - 30%
Corporate Bonds	19.32%	0 - 30%
Money Market OR Equivalent	5.61%	0 - 40%
Equities	52.82%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 497.64 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	541.65	7.80 YES BANK 29 SEP 2027	230.86
7.18 GOI 14 AUGUST 2033	353.80	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	189.42
7.25 GOI 12 JUNE 2063	283.01	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	182.11
7.34 GOI 22 APRIL 2064	126.21	9.15 SHRIRAM FINANCE 19 JANUARY 2029	110.28
7.52 ANDHRA PRADESH SDL 07 FEBRUARY 2043	101.92	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	71.36
7.46 TELANGANA SDL 07 FEBRUARY 2045	76.51	7.65 HDFC BANK INFRA 20 MARCH 2034	56.07
7.51 UTTAR PRADESH SDL 27 MARCH 2040	67.58	7.50 POWERGRID CORPORATION 24 AUGUST 2033	53.73
6.8 GOI 15 DEC 2060	60.27	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	39.54
7.49 ANDHRA PRADESH SDL 07 FEBRUARY 2039	50.77	9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	39.29
7.32 GOI 13 NOVEMBER 2030	32.16	7.93 BAJAJ FINANCE LIMITED 02 MAY 2034	36.09

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	476.50	FINANCIAL AND INSURANCE ACTIVITIES	26.90%
HOUSING DEVELOPMENT FINANCE CORP BANK	475.92	CENTRAL & STATE GOVERNMENT	24.46%
INFOSYS LIMITED	430.09	INFRASTRUCTURE	17.21%
RELIANCE INDUSTRIES LIMITED	358.12	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.51%
NTPC LIMITED	233.81	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.13%
MAHINDRA & MAHINDRA LIMITED	223.28	INFORMATION SERVICE ACTIVITIES	3.22%
LARSEN & TOUBRO LIMITED	190.10	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.12%
STATE BANK OF INDIA	174.99	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.45%
BHARTI AIRTEL LIMITED	150.82	MUTUAL FUND - LIQUID	1.86%
ZOMATO INDIA LIMITED	146.30	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	1.36%
		OTHER	8.79%

Rating Profile:		Modified Duration:	
AAA	84.83%	Debt Portfolio	6.2946
AA+	6.26%	Money Market Instruments	0.0001
AA	0.47%	(Note: Debt portfolio includes MMI)	
Below AA	8.43%	Risk Profile of the Fund	
		Beta	0.8439

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.52%	2.40%	0.12%
3 Months	7.57%	6.65%	0.92%
6 Months	12.01%	9.71%	2.30%
Financial Year Till Date	8.97%	7.26%	1.71%
1 Year	21.95%	17.12%	4.83%
2 Year*	16.25%	14.27%	1.98%
3 Year*	11.90%	11.31%	0.59%
4 Year*	14.48%	13.89%	0.59%
5 Year*	12.83%	12.48%	0.35%
Since Inception*	12.62%	11.87%	0.75%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life UL LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00225/06/04LIFEBALANC104	
AUM (Rs.in Crores)	2,861.99	NAV (p.u.)	73.4705
Debt in Portfolio (Rs.in Crores)	1,945.97	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	916.02	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	67.99%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	32.01%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.10%	Inception Date:	20-Sep-04

Fund Objective:

Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and up to maximum of 40% of Fund corpus in equities.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	28.41%	20 - 50%
Corporate Bonds	29.55%	20 - 40%
Money Market OR Equivalent	10.03%	0 - 40%
Equities	32.01%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

287.09

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	251.53
7.18 GOI 14 AUGUST 2033	202.99
7.25 GOI 12 JUNE 2063	162.01
7.34 GOI 22 APRIL 2064	53.53
7.32 GOI 13 NOVEMBER 2030	32.68
7.40 GOI 19 SEPTEMBER 2062	26.03
6.99 GOI 15 DEC 2051	17.05
7.95 GOI 28 AUG 2032	10.75
7.26 GOI 22 AUGUST 2032	8.29
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	6.69

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	127.99
7.80 YES BANK 29 SEP 2027	78.23
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	63.76
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	61.59
9.15 SHRIRAM FINANCE 19 JANUARY 2029	59.07
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	40.70
8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	32.80
7.8 YES BANK 01 OCT 2027	31.96
7.48 INDIAN RAILWAY FINANCE CORP LTD 16 FEBRUARY 2034	25.04
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	24.87

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
HOUSING DEVELOPMENT FINANCE CORP BANK	98.48
ICICI BANK LIMITED	89.57
INFOSYS LIMITED	87.71
RELIANCE INDUSTRIES LIMITED	68.95
MAHINDRA & MAHINDRA LIMITED	44.15
NTPC LIMITED	41.99
LARSEN & TOUBRO LIMITED	37.83
STATE BANK OF INDIA	37.80
BHARTI AIRTEL LIMITED	31.42
PB FINTECH LTD	26.29

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	33.47%
FINANCIAL AND INSURANCE ACTIVITIES	25.30%
INFRASTRUCTURE	17.88%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.23%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.41%
INVESTMENTS IN HOUSING FINANCE	1.98%
INFORMATION SERVICE ACTIVITIES	1.92%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.83%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.34%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	1.15%
OTHER	8.50%

Rating Profile:

AAA	84.68%
AA+	8.05%
AA	0.18%
Below AA	7.09%

Modified Duration:

Debt Portfolio	5.9875
Money Market Instruments	0.0002
<i>(Note: Debt portfolio includes MMI)</i>	

Risk Profile of the Fund

Beta	0.8933
------	--------

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.93%	1.80%	0.13%
3 Months	5.83%	5.14%	0.69%
6 Months	8.86%	7.65%	1.21%
Financial Year Till Date	6.49%	5.45%	1.04%
1 Year	17.72%	13.51%	4.21%
2 Year*	13.64%	11.74%	1.90%
3 Year*	9.81%	9.15%	0.66%
4 Year*	10.62%	10.45%	0.17%
5 Year*	10.24%	10.24%	0.00%
Since Inception*	10.55%	9.94%	0.62%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life UL LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00325/06/04LIFECONSER104	
AUM (Rs.in Crores)	235.19	NAV (p.u.)	54.1860
Debt in Portfolio (Rs.in Crores)	209.73	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	25.46	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	89.17%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	10.83%	Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

Fund Objective:

Conservative Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests up to 15% of Fund corpus in equities.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	53.20%	50 - 80%
Corporate Bonds	24.70%	0 - 50%
Money Market OR Equivalent	11.27%	0 - 40%
Equities	10.83%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 26.52 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	62.57	7.80 YES BANK 29 SEP 2027	7.49
7.18 GOI 14 AUGUST 2033	28.37	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	7.14
7.25 GOI 12 JUNE 2063	12.82	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	5.13
7.32 GOI 13 NOVEMBER 2030	6.13	8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	5.10
7.51 UTTAR PRADESH SDL 27 MARCH 2038	4.05	8.60% BHARTI TELECOM LIMITED NCD 12 DECEMBER 2025	5.04
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.28	8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	4.04
8.17 GOI 01 DEC 2044	1.96	7.50 POWERGRID CORPORATION 24 AUGUST 2033	4.00
8.03 GOI FCI 15 DEC 2024	1.55	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	2.85
6.99 GOI 15 DEC 2051	1.40	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	2.57
7.54 GOI 23 MAY 2036	0.87	8.85 G.E. SHIPPING 12 APR 2028	2.18

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	2.75	CENTRAL & STATE GOVERNMENT	59.10%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.67	FINANCIAL AND INSURANCE ACTIVITIES	20.17%
RELIANCE INDUSTRIES LIMITED	2.44	INFRASTRUCTURE	8.98%
INFOSYS LIMITED	2.17	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.26%
NTPC LIMITED	1.25	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.04%
MAHINDRA & MAHINDRA LIMITED	1.20	WATER TRANSPORT	0.93%
LARSEN & TOUBRO LIMITED	0.99	INFORMATION SERVICE ACTIVITIES	0.68%
STATE BANK OF INDIA	0.97	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.59%
ZOMATO INDIA LIMITED	0.82	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.49%
BHARTI AIRTEL LIMITED	0.81	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	0.28%
		OTHER	6.49%

Rating Profile:		Modified Duration:	
AAA	89.74%	Debt Portfolio	5.8283
AA+	5.20%	Money Market Instruments	0.0002
AA	0.11%	(Note: Debt portfolio includes MMI)	
Below AA	4.94%	Risk Profile of the Fund	
		Beta	0.8553

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.30%	1.20%	0.11%
3 Months	4.01%	3.62%	0.40%
6 Months	6.17%	5.59%	0.59%
Financial Year Till Date	4.07%	3.64%	0.43%
1 Year	11.11%	9.95%	1.16%
2 Year*	9.62%	9.21%	0.41%
3 Year*	7.25%	6.94%	0.31%
4 Year*	7.12%	7.03%	0.09%
5 Year*	7.64%	7.89%	-0.24%
Since Inception*	8.87%	8.37%	0.50%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life UL LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00425/06/04LIFESECURE104	
AUM (Rs.in Crores)	1,026.10	NAV (p.u.)	43.1105
Debt in Portfolio (Rs.in Crores)	1,026.10	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

Fund Objective:

Secure Fund invests in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments, corporates and banks. The Fund also invests in money market instruments as prescribed by IRDA. No investment is made in equities.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	59.39%	50 - 100%
Corporate Bonds	28.90%	0 - 50%
Money Market OR Equivalent	11.71%	0 - 40%
Equities	0.00%	0 -0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 120.18 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	316.23	7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	50.80
7.18 GOI 14 AUGUST 2033	89.60	9.15 SHRIRAM FINANCE 19 JANUARY 2029	26.18
7.32 GOI 13 NOVEMBER 2030	40.86	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	25.88
7.25 GOI 12 JUNE 2063	38.12	7.65 HDFC BANK INFRA 20 MARCH 2034	20.24
7.34 GOI 22 APRIL 2064	28.13	7.50 HDFC BANK 08 JANUARY 2025 (FORMERLY HDFC LTD)	14.98
7.77 ANDHRA PRADESH SDL 29 NOVEMBER 2035	20.65	7.8 YES BANK 01 OCT 2027	14.40
7.30 GOI 19 JUNE 2053	20.36	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	12.77
7.51 UTTAR PRADESH SDL 27 MARCH 2038	18.93	8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	12.61
6.99 GOI 15 DEC 2051	9.45	8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	11.49
8.13 KERALA SDL 21 MAR 2028	4.88	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	10.26

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	64.42%
		FINANCIAL AND INSURANCE ACTIVITIES	17.87%
		INFRASTRUCTURE	8.45%
		INVESTMENTS IN HOUSING FINANCE	1.80%
		WATER TRANSPORT	0.78%
		OTHER	6.69%

Rating Profile:		Modified Duration:	
AAA	89.66%	Debt Portfolio	6.1172
AA+	7.57%	Money Market Instruments	0.0001
AA	0.36%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	2.41%	Risk Profile of the Fund	
		Beta	0.7827

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.93%	0.89%	0.03%
3 Months	3.07%	2.85%	0.22%
6 Months	4.83%	4.55%	0.28%
Financial Year Till Date	2.84%	2.73%	0.11%
1 Year	8.31%	8.19%	0.12%
2 Year*	7.71%	7.94%	-0.23%
3 Year*	6.11%	5.83%	0.28%
4 Year*	5.42%	5.32%	0.10%
5 Year*	6.68%	6.68%	0.01%
Since Inception*	7.63%	7.50%	0.13%

* (Returns more than 1 year are #CAGR)
Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life DYNAMIC OPPORTUNITIES FUND	
Segregated Fund Identification Number (SFIN)		ULIF01425/03/08LIFEDYNOPP104	
AUM (Rs.in Crores)	633.61	NAV (p.u.)	52.0852
Debt in Portfolio (Rs.in Crores)	221.32	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	412.29	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	34.93%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	65.07%		
Fund Management Charge	1.25%	Inception Date:	02-May-08

Fund Objective:

The investment objective of this fund is to provide potentially higher returns to the policyholder by dynamically investing in Equities, Debt or cash instruments to capitalize on changing market conditions. The funds will have flexibility to increase or decrease the debt-equity ratio of the fund basis the opportunities available in the market.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	20.62%	0 - 100%
Corporate Bonds	12.55%	0 - 100%
Money Market OR Equivalent	1.75%	0 - 40%
Equities	65.07%	0 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 11.10 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.46 GOI 06 NOVEMBER 2073	26.24	7.80 YES BANK 29 SEP 2027	26.21
7.48 UTTAR PRADESH SDL 22 MARCH 2040	25.40	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	10.26
7.30 GOI 19 JUNE 2053	15.53	7.65 HDFC BANK INFRA 20 MARCH 2034	10.12
7.10 GOI 08 APRIL 2034	14.97	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	6.63
7.25 GOI 12 JUNE 2063	13.35	7.50 POWERGRID CORPORATION 24 AUGUST 2033	5.99
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	9.79	7.8 YES BANK 01 OCT 2027	5.76
6.8 GOI 15 DEC 2060	8.10	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	3.21
7.29 SGB 27 JANUARY 2033	4.68	8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	2.64
8.21 HARYANA SPL SDL 31 MAR 2025	3.22	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.03
8.17 GOI 01 DEC 2044	2.61	8.85 POWER GRID CORPORATION 19 OCT 2024	1.50

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	43.36	FINANCIAL AND INSURANCE ACTIVITIES	24.29%
HOUSING DEVELOPMENT FINANCE CORP BANK	31.03	CENTRAL & STATE GOVERNMENT	22.12%
ZOMATO INDIA LIMITED	26.42	INFRASTRUCTURE	11.24%
RELIANCE INDUSTRIES LIMITED	20.88	INFORMATION SERVICE ACTIVITIES	6.58%
MAHINDRA & MAHINDRA LIMITED	20.62	MANUFACTURE OF ELECTRICAL EQUIPMENT	5.42%
SUZLON ENERGY LIMITED	20.41	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI TRAILERS	4.31%
PB FINTECH LTD	12.57	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.08%
KALYAN JEWELLERS INDIA LTD	12.49	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	3.33%
TVS MOTOR COMPANY LIMITED	12.33	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.30%
BHARTI AIRTEL LIMITED	11.66	OTHER MANUFACTURING	3.09%
		OTHER	12.23%

Rating Profile:		Modified Duration:	
AAA	83.11%	Debt Portfolio	7.4669
AA+	0.23%	Money Market Instruments	0.0001
AA	1.46%	(Note: Debt portfolio includes MMI)	
Below AA	15.20%	Risk Profile of the Fund	
		Beta	1.0003

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.62%	2.40%	0.21%
3 Months	8.83%	6.65%	2.18%
6 Months	13.61%	9.71%	3.90%
Financial Year Till Date	10.58%	7.26%	3.32%
1 Year	26.97%	17.12%	9.85%
2 Year*	19.56%	14.27%	5.29%
3 Year*	13.97%	11.31%	2.66%
4 Year*	16.05%	13.89%	2.16%
5 Year*	14.03%	12.48%	1.56%
Since Inception*	10.68%	8.89%	1.80%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life UL MONEY MARKET FUND	
Segregated Fund Identification Number (SFIN)		ULIF01528/04/09LIFEMONEYM104	
AUM (Rs.in Crores)	6.74	NAV (p.u.)	21.8306
Debt in Portfolio (Rs.in Crores)	6.74	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

Fund Objective:

The investment objective of the fund is to provide low risk returns primarily through a portfolio of treasury bills of duration ranging from 91 days to 180 days and cash. The goal of this fund is to preserve principal while yielding a modest return.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	100.00%	100%
Equities	0.00%	0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 6.74

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	102.08%
		OTHER	-2.08%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.2878
AA+	0.00%	Money Market Instruments	0.2878
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.49%	NA	NA
3 Months	1.47%	NA	NA
6 Months	2.93%	NA	NA
Financial Year Till Date	1.95%	NA	NA
1 Year	6.02%	NA	NA
2 Year*	5.64%	NA	NA
3 Year*	4.65%	NA	NA
4 Year*	4.03%	NA	NA
5 Year*	3.95%	NA	NA
Since Inception*	5.25%	NA	NA

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life UL SECURE PLUS	
Segregated Fund Identification Number (SFIN)		ULIF01628/04/09LIFESECLPS104	
AUM (Rs.in Crores)	285.09	NAV (p.u.)	31.0644
Debt in Portfolio (Rs.in Crores)	285.09	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration with bias towards government securities.	
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

Fund Objective:

The investment objective of the fund is to provide higher security of investment by way of higher proportion of investment in sovereign papers that carry an implicit guarantee for repayment of principal and interest from the Government of India. This fund is available only under Systematic Transfer Plan (STP) strategy.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt. Securities	63.34%	60 - 100%
Corporate Bonds	32.58%	0 - 40%
Money Market OR Equivalent	4.08%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 11.64 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt. Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.32 GOI 13 NOVEMBER 2030	49.03	9.15 SHRIRAM FINANCE 19 JANUARY 2029	10.47
7.18 GOI 14 AUGUST 2033	39.17	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	10.35
7.43 TELANGANA SDL 05 JUNE 2043	23.88	7.80 YES BANK 29 SEP 2027	7.20
7.10 GOI 08 APRIL 2034	21.24	7.65 HDFC BANK INFRA 20 MARCH 2034	7.08
7.25 GOI 12 JUNE 2063	11.46	8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	5.19
7.34 ANDHRA PRADESH SDL 31 JULY 2049	8.51	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	5.13
7.30 GOI 19 JUNE 2053	7.23	8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	5.04
7.34 GOI 22 APRIL 2064	3.82	8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.03
7.44 TELANGANA SDL 05 JUNE 2040	3.54	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	5.02
7.34 ANDHRA PRADESH SDL 31 JULY 2044	2.71	8.51 NABARD 19 DEC 2033	4.27

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	63.35%
		FINANCIAL AND INSURANCE ACTIVITIES	18.12%
		INFRASTRUCTURE	10.95%
		INVESTMENTS IN HOUSING FINANCE	2.02%
		WATER TRANSPORT	1.50%
		OTHER	4.07%

Rating Profile:		Modified Duration:	
AAA	83.66%	Debt Portfolio	6.4027
AA+	12.91%	Money Market Instruments	0.0000
AA	0.20%	(Note: Debt portfolio includes MMI)	
Below AA	3.23%	Risk Profile of the Fund	
		Beta	0.9429

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.98%	0.89%	0.08%
3 Months	3.15%	2.85%	0.30%
6 Months	4.78%	4.55%	0.23%
Financial Year Till Date	2.85%	2.73%	0.12%
1 Year	8.44%	8.19%	0.25%
2 Year*	7.79%	7.94%	-0.16%
3 Year*	6.07%	5.83%	0.25%
4 Year*	5.31%	5.32%	-0.01%
5 Year*	6.67%	6.68%	0.00%
Since Inception*	7.71%	7.63%	0.08%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life GUARANTEED FUND- DYNAMIC	
Segregated Fund Identification Number (SFIN)		ULIF01004/10/06AMSRGUADYN104	
AUM (Rs.in Crores)	1.80	NAV (p.u.)	33.8415
Debt in Portfolio (Rs.in Crores)	1.49	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	0.31	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	82.55%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	17.45%		
Fund Management Charge	1.70%	Inception Date:	23-Oct-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	75.37%	50 - 80%
Corporate Bonds	4.49%	0 - 50%
Money Market OR Equivalent	2.68%	0 - 40%
Equities	17.45%	0 - 30%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.05 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
8.51 HARYANA SDL 10 FEB 2026	0.41	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.10 GOI 08 APRIL 2034	0.22	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.15	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.02
6.8 GOI 15 DEC 2060	0.14		
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	0.10		
7.29 SGB 27 JANUARY 2033	0.08		
7.25 GOI 12 JUNE 2063	0.07		
7.30 GOI 19 JUNE 2053	0.06		
8.17 GOI 01 DEC 2044	0.03		
7.10 SGB 27 JANUARY 2028	0.03		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.04	CENTRAL & STATE GOVERNMENT	75.75%
ICICI BANK LIMITED	0.03	FINANCIAL AND INSURANCE ACTIVITIES	7.51%
RELIANCE INDUSTRIES LIMITED	0.03	INFRASTRUCTURE	6.17%
INFOSYS LIMITED	0.03	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.96%
AXIS BANK LIMITED	0.02	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.61%
NTPC LIMITED	0.02	INFORMATION SERVICE ACTIVITIES	1.05%
MAHINDRA & MAHINDRA LIMITED	0.01	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.93%
STATE BANK OF INDIA	0.01	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.78%
LARSEN & TOUBRO LIMITED	0.01	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	0.38%
BHARTI AIRTEL LIMITED	0.01	MINING OF COAL AND LIGNITE	0.28%
		OTHER	3.58%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	6.8533
AA+	0.00%	Money Market Instruments	0.0000
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9197

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.07%	1.35%	-0.28%
3 Months	3.77%	4.00%	-0.22%
6 Months	5.78%	6.10%	-0.32%
Financial Year Till Date	4.05%	4.09%	-0.04%
1 Year	12.52%	10.84%	1.69%
2 Year*	9.81%	9.84%	-0.03%
3 Year*	7.00%	7.50%	-0.50%
4 Year*	7.50%	7.88%	-0.38%
5 Year*	7.29%	8.49%	-1.19%
Since Inception*	7.12%	7.05%	0.07%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life GUARANTEED FUND-INCOME	
Segregated Fund Identification Number (SFIN)		ULIF00904/10/06AMSRGUAINC104	
AUM (Rs.in Crores)	0.72	NAV (p.u.)	30.2649
Debt in Portfolio (Rs.in Crores)	0.69	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	0.03	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	95.34%	Benchmark - Crisil Bond Index 95% and NSE Nifty 5%	
Equity in Portfolio (In % of AUM)	4.66%		
Fund Management Charge	1.50%	Inception Date:	23-Oct-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	85.36%	50 - 100%
Corporate Bonds	4.27%	0 - 50%
Money Market OR Equivalent	5.71%	0 - 40%
Equities	4.66%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.04 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	0.09	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
6.35 OIL MARKETING BOND 23 DEC 2024	0.08		
8.22 KARNATAKA SDL 09 DEC 2025	0.06		
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.05		
8.21 HARYANA SPL SDL 31 MAR 2025	0.05		
7.10 SGB 27 JANUARY 2028	0.05		
7.95 OIL MARKETING BOND GOI 18 JAN 2025	0.05		
7.88 GOI 19 MAR 2030	0.04		
6.8 GOI 15 DEC 2060	0.04		
7.29 SGB 27 JANUARY 2033	0.03		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.004	CENTRAL & STATE GOVERNMENT	88.29%
ICICI BANK LIMITED	0.004	FINANCIAL AND INSURANCE ACTIVITIES	6.03%
INFOSYS LIMITED	0.003	INFRASTRUCTURE	0.76%
RELIANCE INDUSTRIES LIMITED	0.003	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.53%
NTPC LIMITED	0.002	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.46%
MAHINDRA & MAHINDRA LIMITED	0.002	INFORMATION SERVICE ACTIVITIES	0.31%
AXIS BANK LIMITED	0.002	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.27%
STATE BANK OF INDIA	0.001	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.21%
ZOMATO INDIA LIMITED	0.001	MINING OF COAL AND LIGNITE	0.09%
BHARTI AIRTEL LIMITED	0.001	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.06%
		OTHER	3.00%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	5.0079
AA+	0.00%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8068

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.80%	1.04%	-0.24%
3 Months	2.87%	3.23%	-0.37%
6 Months	4.39%	5.07%	-0.68%
Financial Year Till Date	2.79%	3.19%	-0.40%
1 Year	8.07%	9.07%	-0.99%
2 Year*	7.37%	8.58%	-1.21%
3 Year*	5.38%	6.39%	-1.01%
4 Year*	5.50%	6.17%	-0.68%
5 Year*	5.77%	7.28%	-1.51%
Since Inception*	6.44%	6.74%	-0.29%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life UL LIFE DIVERSIFIED EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02201/01/20LIFEDIVEQF104	
AUM (Rs.in Crores)	2,632.23	NAV (p.u.)	29.9338
Debt in Portfolio (Rs.in Crores)	59.24	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	2,572.98	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	2.25%	Benchmark - NSE Nifty 200 100%	
Equity in Portfolio (In % of AUM)	97.75%	Nature of Fund : An open ended equity fund with focus on mid caps	
Fund Management Charge	1.25%	Inception Date:	08-Jun-20

Fund Objective:

The investment objective of the fund is to invest at least 70% of the fund corpus in a diversified basket of equity stocks over the entire market capitalisation range, primarily focusing on large and mid-cap companies covering a wide variety of sectors to provide investors with long term growth opportunities while ensuring liquidity of investments.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	2.25%	0 - 30%
Equities	97.75%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 59.24

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Rs.)	Security Name	Amount (In Rs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Rs.)	Industry Name	% of Fund
INFOSYS LIMITED	148.38	FINANCIAL AND INSURANCE ACTIVITIES	19.93%
HOUSING DEVELOPMENT FINANCE CORP BANK	144.87	INFRASTRUCTURE	11.75%
ICICI BANK LIMITED	135.12	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	10.05%
RELIANCE INDUSTRIES LIMITED	108.47	MUTUAL FUND - LIQUID	6.64%
MAHINDRA & MAHINDRA LIMITED	84.74	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	5.97%
LARSEN & TOUBRO LIMITED	77.12	INFORMATION SERVICE ACTIVITIES	5.65%
PB FINTECH LTD	63.60	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.78%
UTI NIFTY BANK ETF	60.20	MANUFACTURE OF ELECTRICAL EQUIPMENT	4.36%
NTPC LIMITED	56.56	CONSTRUCTION OF BUILDINGS	4.22%
STATE BANK OF INDIA	55.98	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.12%
		Other	22.55%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9050

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.19%	4.36%	-0.16%
3 Months	13.44%	11.82%	1.62%
6 Months	20.89%	18.55%	2.34%
Financial Year Till Date	17.45%	14.93%	2.52%
1 Year	45.99%	35.66%	10.34%
2 Year*	32.59%	24.84%	7.75%
3 Year*	21.37%	19.04%	2.33%
4 Year*	28.23%	25.46%	2.76%
5 Year*	NA	NA	NA
Since Inception*	30.26%	26.94%	3.31%

* (Returns more than 1 year are #CAGR)
Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life UL MONEY MARKET II FUND	
Segregated Fund Identification Number (SFIN)		ULIF02301/01/20LIFEMONMK2104	
AUM (Rs.in Crores)	66.68	NAV (p.u.)	11.8006
Debt in Portfolio (Rs.in Crores)	66.68	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Liquid Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

Fund Objective:

The investment objective of the fund is to deliver returns linked to Money Market levels through a portfolio with minimal interest rate and credit risk so as to provide a high level of safety of capital.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	100.00%	100%
Equities	0.00%	0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 66.68

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Rs.)	Security Name	Amount (In Rs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Rs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	43.42%
		FINANCIAL AND INSURANCE ACTIVITIES	28.29%
		INFRASTRUCTURE	21.99%
		INVESTMENTS IN HOUSING FINANCE	6.29%
		Other	0.01%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.4148
AA+	0.00%	Money Market Instruments	0.4148
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.52%	0.61%	-0.09%
3 Months	1.55%	1.80%	-0.25%
6 Months	3.10%	3.65%	-0.55%
Financial Year Till Date	2.07%	2.41%	-0.34%
1 Year	6.25%	7.37%	-1.12%
2 Year*	5.79%	7.05%	-1.27%
3 Year*	4.81%	6.01%	-1.20%
4 Year*	4.15%	5.43%	-1.28%
5 Year*	NA	NA	NA
Since Inception*	4.07%	5.38%	-1.31%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life UL SUSTAINABLE EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02505/10/21SUSTAIN EQU104	
AUM (Rs.in Crores)	470.82	NAV (p.u.)	17.8477
Debt in Portfolio (Rs.in Crores)	3.49	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	467.33	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.74%	Benchmark - Custom ESG Index* 100%	
Equity in Portfolio (In % of AUM)	99.26%	*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)	
Fund Management Charge	1.25%	Inception Date:	25-May-22

Fund Objective:	
Sustainable Equity fund is to focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	0.74%	0 - 30%
Equities	99.26%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 3.49

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
INFOSYS LIMITED	28.98	FINANCIAL AND INSURANCE ACTIVITIES	25.14%
HOUSING DEVELOPMENT FINANCE CORP BANK	28.28	INFRASTRUCTURE	15.36%
ICICI BANK LIMITED	25.94	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.58%
BHARTI AIRTEL LIMITED	14.38	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.51%
ZOMATO INDIA LIMITED	13.93	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.62%
INDUSIND BANK LIMITED	13.74	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	5.26%
TATA MOTORS LIMITED	12.21	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.83%
TECH MAHINDRA LIMITED	11.51	INFORMATION SERVICE ACTIVITIES	3.29%
NTPC LIMITED	11.32	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	2.71%
ZYDUS LIFESCIENCES LIMITED	10.59	MANUFACTURE OF FOOD PRODUCTS	2.60%
		OTHER	13.08%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9576

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.69%	5.14%	-0.45%
3 Months	13.16%	12.85%	0.30%
6 Months	19.71%	18.78%	0.92%
Financial Year Till Date	15.42%	14.56%	0.86%
1 Year	47.31%	36.20%	11.11%
2 Year*	29.43%	22.13%	7.30%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	30.34%	24.73%	5.61%

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life UL PURE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF02630/12/22PUREGROWTH104	
AUM (Rs.in Crores)	213.32	NAV (p.u.)	17.1007
Debt in Portfolio (Rs.in Crores)	7.02	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	206.30	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	3.29%	Benchmark - Customised Pure Equity* 100%	
Equity in Portfolio (In % of AUM)	96.71%	*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)	
Fund Management Charge	1.25%	Inception Date:	08-Feb-23

Fund Objective:
The objective of the fund is to provide medium to long term return to the investors by actively managing portfolio through investment in equities, cash and money market instruments. Fund will not invest in companies that derive significant share of income from sectors such as Alcoholic beverages, Tobacco and tobacco products, certain animal produce, Gambling, Banking & Financial Services and Entertainment (cinema, TV etc.).

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent OR Cash	3.29%	0 - 40%
Equities	96.71%	60 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 7.02

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
INFOSYS LIMITED	12.24	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.40%
VARUN BEVERAGES LIMITED	7.28	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	13.03%
SUZLON ENERGY LIMITED	6.69	INFRASTRUCTURE	12.81%
DABUR INDIA LIMITED	6.28	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	9.35%
APOLLO HOSPITALS ENTERPRISE LIMITED	5.84	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.45%
COAL INDIA LIMITED	5.61	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	4.56%
FORTIS HEALTHCARE LIMITED	5.53	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	4.40%
TRENT LIMITED	5.42	MANUFACTURE OF FOOD PRODUCTS	4.29%
TATA CONSULTANCY SERVICES LIMITED	5.39	MANUFACTURE OF BEVERAGES	3.41%
BIKAJI FOODS INTERNATIONAL LTD	5.27	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.97%
		OTHER	23.32%

Rating Profile:		Modified Duration:	
AAA	0.00%	Debt Portfolio	0.0000
AA+	0.00%	Money Market Instruments	0.0000
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9124

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.83%	6.65%	-0.82%
3 Months	15.91%	17.38%	-1.47%
6 Months	21.36%	23.07%	-1.71%
Financial Year Till Date	19.03%	21.85%	-2.82%
1 Year	52.89%	45.73%	7.15%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	43.81%	40.36%	3.45%

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life UL LIFE DYNAMIC BOND FUND	
Segregated Fund Identification Number (SFIN)		ULIF02401/01/20LIFEDYNBOF104	
AUM (Rs.in Crores)	31.58	NAV (p.u.)	12.5832
Debt in Portfolio (Rs.in Crores)	31.58	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

Fund Objective:

The investment objective of the fund is to generate superior returns by investing in high quality debt instruments including Government securities, corporate bonds and money market instruments with an objective to maximize returns keeping in mind safety and liquidity of the portfolio.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	87.69%	60-100%
Money Market OR Equivalent	12.31%	0 - 40%
Equities	0.00%	NA
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

3.89

Top 10 Govt. Securities in the Fund:

Security Name	Amount (In Crs.)
7.44 TELANGANA SDL 05 JUNE 2040	4.55
7.10 GOI 08 APRIL 2034	3.43
7.34 GOI 22 APRIL 2064	2.15
7.25 GOI 12 JUNE 2063	2.08
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	2.03
7.18 GOI 14 AUGUST 2033	1.46
7.30 GOI 19 JUNE 2053	1.39
7.83 GUJARAT SDL 13 JUL 2026	1.01
7.80 GUJARAT SDL 27 DEC 2027	0.51
7.51 UTTAR PRADESH SDL 27 MARCH 2038	0.44

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.80
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.82
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.67
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.52
8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	0.51
8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	0.50
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.50
7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.50
9.00 STEEL AUTHORITY OF INDIA LIMITED 14 OCT 2024	0.40
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.20

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	71.35%
FINANCIAL AND INSURANCE ACTIVITIES	9.60%
INFRASTRUCTURE	8.96%
WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.12%
MANUFACTURE OF BASIC METALS	1.27%
OTHER	6.69%

Rating Profile:

AAA	96.83%
AA+	1.81%
AA	1.36%
Below AA	0.00%

Modified Duration:

Debt Portfolio	7.3119
Money Market Instruments	0.0002

Risk Profile of the Fund

Beta	0.8012
------	--------

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.76%	0.89%	-0.14%
3 Months	2.86%	2.85%	0.00%
6 Months	4.66%	4.55%	0.10%
Financial Year Till Date	2.69%	2.73%	-0.04%
1 Year	7.99%	8.19%	-0.20%
2 Year*	7.63%	7.94%	-0.31%
3 Year*	5.86%	5.83%	0.03%
4 Year*	5.51%	5.32%	0.18%
5 Year*	NA	NA	NA
Since Inception*	5.70%	5.78%	-0.08%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life NIFTY SMALLCAP QUALITY INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF02702/08/23NIFTYSMALL104	
AUM (Rs.in Crores)	708.76	NAV (p.u.)	15.1614
Debt in Portfolio (Rs.in Crores)	1.49	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	707.27	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.21%	Benchmark - NIFTY Smallcap 250 Quality 50 Index	
Equity in Portfolio (In % of AUM)	99.79%	Nature of Fund : An open ended equity fund with focus on small caps.	
Fund Management Charge	1.00%	Inception Date:	28-Aug-23

Fund Objective:

The objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE Smallcap 250 Quality 50 index. The fund will invest in the companies of the above index with similar weights as the index and generate returns as closely as possible, subject to tracking error.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.21%	0 - 20%
Equities	99.79%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.49

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
CASTROL INDIA LIMITED	29.42	FINANCIAL AND INSURANCE ACTIVITIES	14.91%
INDIAN ENERGY EXCHANGE LIMITED	29.26	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	12.12%
SONATA SOFTWARE LTD.	24.13	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	9.66%
APAR INDUSTRIES LTD	23.88	INFRASTRUCTURE	9.34%
SUVEN PHARMACEUTICALS LTD	22.97	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.10%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	22.31	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.73%
AMARA RAJA ENERGY & MOBILITY LIMITED	20.34	MANUFACTURE OF BASIC METALS	6.70%
TRIVENI ENGINEERING AND INDUSTRIES LTD	19.97	INFORMATION SERVICE ACTIVITIES	5.58%
FINE ORGANIC INDUSTRIES LTD	18.31	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	5.55%
360 ONE WAM LTD	18.25	MANUFACTURE OF FOOD PRODUCTS	4.67%
		OTHER	15.63%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9756

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	6.45%	6.52%	-0.07%
3 Months	16.75%	17.02%	-0.27%
6 Months	20.81%	21.23%	-0.42%
Financial Year Till Date	27.78%	28.29%	-0.51%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	51.61%	56.44%	-4.82%
Adjusted since inception*#	52.09%	53.89%	-1.80%

* (Returns more than 1 year are #CAGR)

*# From the day the fund was fully invested; 30-Aug-2023

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life MIDCAP MOMENTUM INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF02801/01/24MIDMOMENTM104	
AUM (Rs.in Crores)	522.36	NAV (p.u.)	12.4392
Debt in Portfolio (Rs.in Crores)	0.67	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	521.69	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.13%	Benchmark - Midcap 150 Momentum 50 Index	
Equity in Portfolio (In % of AUM)	99.87%	Nature of Fund : An open ended equity fund with focus on mid caps.	
Fund Management Charge	1.25%	Inception Date:	30-Jan-24

Fund Objective:

The fund to invest in a basket of stocks drawn from the constituents of NSE Midcap 150 Momentum 50 index. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.13%	0 - 20%
Equities	99.87%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.67

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
CUMMINS INDIA LIMITED	24.08	INFRASTRUCTURE	18.88%
DIXON TECHNOLOGIES INDIA LIMITED	23.15	FINANCIAL AND INSURANCE ACTIVITIES	10.56%
BHARAT HEAVY ELECTRICALS LIMITED	21.84	CONSTRUCTION OF BUILDINGS	8.61%
OIL INDIA LIMITED	17.13	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	8.00%
RAIL VIKAS NIGAM LIMITED	16.58	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.90%
INDUS TOWERS LIMITED	16.56	MANUFACTURE OF FABRICATED METAL PRODUCTS, EXCEPT MACHINERY AND EQUIPMENT	6.54%
BSE LIMITED	16.49	MANUFACTURE OF ELECTRICAL EQUIPMENT	5.94%
LUPIN LIMITED	16.19	MANUFACTURE OF BASIC METALS	5.00%
NATIONAL HYDROELECTRIC POWER CORPORATION LIMITED	14.48	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.43%
BHARAT FORGE LIMITED	14.45	CIVIL ENGINEERING	4.18%
		OTHER	20.95%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9750

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.49%	4.60%	-0.11%
3 Months	15.20%	14.56%	0.65%
6 Months	24.42%	24.62%	-0.20%
Financial Year Till Date	23.75%	23.36%	0.39%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	24.39%	26.79%	-2.40%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)



Fund Name		Max Life NIFTY ALPHA 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF02914/05/24ALPHAFIFTY104	
AUM (Rs.in Crores)	156.04	NAV (p.u.)	10.7530
Debt in Portfolio (Rs.in Crores)	0.20	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	155.84	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.13%	Benchmark - NIFTY Alpha 50 Index	
Equity in Portfolio (In % of AUM)	99.87%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	31-May-24

Fund Objective:
 The fund to invest in a basket of stocks drawn from the constituents of NSE NIFTY Alpha 50 index that invests in 50 stocks across small cap, mid cap and large cap segment with highest alphas within the top 300 stocks by average freefloat market capitalisation. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.13%	0 - 20%
Equities	99.87%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.20

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
KALYAN JEWELLERS INDIA LTD	5.99	INFRASTRUCTURE	25.46%
INDIAN RAILWAY FINANCE CORPORATION LTD	5.84	FINANCIAL AND INSURANCE ACTIVITIES	16.75%
BSE LIMITED	5.61	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.63%
SUZLON ENERGY LIMITED	5.59	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.11%
HOUSING & URBAN DEVELOPMENT CORPORATION LTD	5.51	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.32%
RURAL ELECTRIFICATION CORPORATION LIMITED	5.13	OTHER MANUFACTURING	3.84%
RAIL VIKAS NIGAM LIMITED	4.85	CONSTRUCTION OF BUILDINGS	3.78%
TITAGARH RAIL SYSTEMS LTD	4.66	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	3.76%
SJVN LIMITED	4.41	INFORMATION SERVICE ACTIVITIES	3.68%
BHARAT HEAVY ELECTRICALS LIMITED	4.29	INVESTMENTS IN HOUSING FINANCE	3.53%
		OTHER	19.15%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8185

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	6.05%	6.70%	-0.66%
3 Months	NA	NA	NA
6 Months	NA	NA	NA
Financial Year Till Date	NA	NA	NA
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	7.53%	12.97%	-5.44%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life DISCONTINUANCE FUND INDIVIDUAL	
Segregated Fund Identification Number (SFIN)		ULIF02021/06/13LIFEDISCON104	
AUM (Rs.in Crores)	5,407.16	NAV (p.u.)	18.9196
Debt in Portfolio (Rs.in Crores)	5,407.16	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.50%	Inception Date:	29-Apr-14

Fund Objective:

In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	91.74%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	8.26%	0 - 40%
Equities	0.00%	NA
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 446.41

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
364 DAYS TBILL 11 APRIL 2025	569.61
364 DAYS TBILL 08 MAY 2025	493.68
364 DAYS TBILL 02 JANUARY 2025	388.69
364 DAYS TBILL 20 MARCH 2025	300.38
364 DAYS TBILL 23 JANUARY 2025	256.51
364 DAYS TBILL 06 MARCH 2025	239.19
364 DAYS TBILL 15 MAY 2025	234.04
364 DAYS TBILL 31 JULY 2025	218.10
364 DAYS TBILL 23 MAY 2025	208.35
364 DAYS TBILL 24 JULY 2025	206.23

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	95.23%
FINANCIAL AND INSURANCE ACTIVITIES	4.84%
INVESTMENTS IN HOUSING FINANCE	2.17%
INFRASTRUCTURE	1.65%
OTHER	-3.89%

Rating Profile:

AAA	100.00%
AA+	0.00%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	0.5393
Money Market Instruments	0.0315

(Note: Debt portfolio includes MMI)

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.54%	0.33%	0.21%
3 Months	1.62%	1.00%	0.62%
6 Months	3.24%	2.00%	1.24%
Financial Year Till Date	2.16%	1.34%	0.82%
1 Year	6.64%	4.00%	2.64%
2 Year*	6.14%	4.00%	2.14%
3 Year*	5.09%	4.00%	1.09%
4 Year*	4.81%	4.00%	0.81%
5 Year*	4.85%	4.00%	0.85%
Since Inception*	6.41%	4.00%	2.41%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Factsheets - Unit Linked Pension Funds



Fund Name		Max Life UL PENSION GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01213/08/07PENSGRWSUP104	
AUM (Rs.in Crores)	319.32	NAV (p.u.)	59.0668
Debt in Portfolio (Rs.in Crores)	1.06	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	318.26	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.33%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	99.67%		
Fund Management Charge	1.25%	Inception Date:	15-Nov-07

Fund Objective:
The investment objective of the equity fund is to provide potentially higher returns to Unit-holders by investing predominantly in Equities (to target growth in capital value of assets); however, the fund may also invest in Government securities, corporate bonds and money market instruments.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	0.33%	0 - 30%
Equities	99.67%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.06 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	27.15	FINANCIAL AND INSURANCE ACTIVITIES	16.19%
ZOMATO INDIA LIMITED	26.98	INFRASTRUCTURE	13.94%
RELIANCE INDUSTRIES LIMITED	16.13	INFORMATION SERVICE ACTIVITIES	10.98%
MAHINDRA & MAHINDRA LIMITED	14.61	MUTUAL FUND - LIQUID	7.63%
SUZLON ENERGY LIMITED	11.23	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.32%
SBI NIFTY BANK ETF	8.39	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	6.29%
KALYAN JEWELLERS INDIA LTD	8.15	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	5.60%
PB FINTECH LTD	8.07	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.06%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	7.96	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	5.05%
LARSEN & TOUBRO LIMITED	7.73	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.06%
		OTHER	18.88%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8842

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.56%	3.92%	-0.36%
3 Months	12.22%	10.38%	1.84%
6 Months	20.82%	14.85%	5.98%
Financial Year Till Date	15.98%	11.75%	4.22%
1 Year	40.91%	26.31%	14.60%
2 Year*	29.57%	20.56%	9.01%
3 Year*	20.97%	16.53%	4.44%
4 Year*	28.23%	22.50%	5.73%
5 Year*	22.24%	17.53%	4.71%
Since Inception*	11.21%	9.79%	1.41%

*(Returns more than 1 year are #CAGR)
Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life PENSION LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00525/11/05PENSGROWTH104	
AUM (Rs.in Crores)	343.92	NAV (p.u.)	68.9432
Debt in Portfolio (Rs.in Crores)	141.96	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	201.96	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	41.28%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	58.72%		
Fund Management Charge	1.25%	Inception Date:	27-Jan-06

Fund Objective:	
The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	19.96%	0 - 30%
Corporate Bonds	17.22%	0 - 30%
Money Market OR Equivalent	4.10%	0 - 40%
Equities	58.72%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 14.10 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	18.94	7.80 YES BANK 29 SEP 2027	11.23
7.25 GOI 12 JUNE 2063	15.60	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	8.19
7.10 SGB 27 JANUARY 2028	6.04	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.18
7.34 GOI 22 APRIL 2064	5.69	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	5.10
6.8 GOI 15 DEC 2060	4.08	7.8 YES BANK 01 OCT 2027	4.80
7.29 SGB 27 JANUARY 2033	3.74	8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	3.37
7.89 GUJARAT SDL 15 MAY 2025	2.82	9.35 DCB 28 MARCH 2033 TIER-2 (CALL DATE 28 MARCH 2028)	3.10
7.32 GOI 13 NOVEMBER 2030	2.81	10.00 SHRIRAM TRANSPORT FINANCE 13 NOV 2024	3.01
7.30 GOI 19 JUNE 2053	1.58	7.50 POWERGRID CORPORATION 24 AUGUST 2033	3.00
7.51 UTTAR PRADESH SDL 27 MARCH 2038	1.41	8.51 NABARD 19 DEC 2033	2.88

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	20.89	FINANCIAL AND INSURANCE ACTIVITIES	24.40%
HOUSING DEVELOPMENT FINANCE CORP BANK	13.21	CENTRAL & STATE GOVERNMENT	22.16%
ZOMATO INDIA LIMITED	13.00	INFRASTRUCTURE	14.90%
MAHINDRA & MAHINDRA LIMITED	10.69	INFORMATION SERVICE ACTIVITIES	6.15%
RELIANCE INDUSTRIES LIMITED	9.81	MANUFACTURE OF ELECTRICAL EQUIPMENT	4.82%
SUZLON ENERGY LIMITED	8.92	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI TRAILERS	4.18%
AXIS BANK LIMITED	6.83	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.85%
PB FINTECH LTD	6.66	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.85%
TVS MOTOR COMPANY LIMITED	4.95	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.53%
BHARTI AIRTEL LIMITED	4.90	OTHER MANUFACTURING	2.50%
		OTHER	12.66%

Rating Profile:		Modified Duration:	
AAA	80.66%	Debt Portfolio	6.0553
AA+	4.46%	Money Market Instruments	0.0002
AA	0.16%	(Note: Debt portfolio includes MMI)	
Below AA	14.72%	Risk Profile of the Fund	
		Beta	0.9106

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.27%	2.40%	-0.14%
3 Months	8.23%	6.65%	1.58%
6 Months	13.21%	9.71%	3.50%
Financial Year Till Date	10.06%	7.26%	2.80%
1 Year	25.43%	17.12%	8.31%
2 Year*	18.89%	14.27%	4.62%
3 Year*	13.66%	11.31%	2.35%
4 Year*	16.40%	13.89%	2.51%
5 Year*	14.13%	12.48%	1.65%
Since Inception*	10.99%	7.76%	3.23%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life LIFEMAKER PENSION MAXIMISER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01715/02/13PENSMAXIMI04	
AUM (Rs.in Crores)	667.00	NAV (p.u.)	31.9515
Debt in Portfolio (Rs.in Crores)	300.10	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	366.89	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	44.99%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	55.01%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.65%	Inception Date:	19-Aug-13

Fund Objective:

The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	42.50%	40-80%
Money Market OR Equivalent	2.49%	0-40%
Equities	55.01%	20-60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 16.64 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.32 GOI 13 NOVEMBER 2030	23.49	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	20.53
7.18 GOI 14 AUGUST 2033	23.14	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	20.48
7.77 ANDHRA PRADESH SDL 29 NOVEMBER 2035	22.72	7.80 YES BANK 29 SEP 2027	12.19
7.30 GOI 19 JUNE 2053	20.61	8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	7.87
7.25 GOI 12 JUNE 2063	17.61	9.35 DCB 28 MARCH 2033 TIER-2 (CALL DATE 28 MARCH 2028)	7.23
7.10 GOI 08 APRIL 2034	17.06	7.65 HDFC BANK INFRA 20 MARCH 2034	7.08
7.34 GOI 22 APRIL 2064	9.27	7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	5.58
7.44 TELANGANA SDL 05 JUNE 2040	7.59	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.18
7.51 UTTAR PRADESH SDL 27 MARCH 2038	3.56	8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.03
7.16 GOI 20 SEP 2050	3.14	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.76

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	34.15	FINANCIAL AND INSURANCE ACTIVITIES	26.08%
HOUSING DEVELOPMENT FINANCE CORP BANK	31.12	CENTRAL & STATE GOVERNMENT	25.66%
RELIANCE INDUSTRIES LIMITED	25.02	INFRASTRUCTURE	16.14%
INFOSYS LIMITED	23.17	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.76%
BHARTI AIRTEL LIMITED	17.90	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.45%
AXIS BANK LIMITED	17.77	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.94%
NTPC LIMITED	17.12	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.75%
LARSEN & TOUBRO LIMITED	13.86	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	2.62%
MAHINDRA & MAHINDRA LIMITED	13.04	INFORMATION SERVICE ACTIVITIES	2.41%
ORCHID PHARMA LTD	10.89	MANUFACTURE OF TOBACCO PRODUCTS	1.37%
		OTHER	7.82%

Rating Profile:		Modified Duration:	
AAA	84.98%	Debt Portfolio	6.5623
AA+	6.75%	Money Market Instruments	0.0001
AA	0.55%	(Note: Debt portfolio includes MMI)	
Below AA	7.72%	Risk Profile of the Fund	
		Beta	0.7633

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.53%	2.40%	0.12%
3 Months	6.78%	6.65%	0.13%
6 Months	10.08%	9.71%	0.36%
Financial Year Till Date	7.89%	7.26%	0.63%
1 Year	22.20%	17.12%	5.08%
2 Year*	16.91%	14.27%	2.64%
3 Year*	12.08%	11.31%	0.77%
4 Year*	13.44%	13.89%	-0.45%
5 Year*	12.75%	12.48%	0.27%
Since Inception*	11.16%	11.82%	-0.66%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life PENSION LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00625/11/05PENSBALANC104	
AUM (Rs.in Crores)	72.41	NAV (p.u.)	51.5311
Debt in Portfolio (Rs.in Crores)	45.38	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	27.03	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	62.68%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	37.32%		
Fund Management Charge	1.10%	Inception Date:	27-Jan-06

Fund Objective:

The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	29.00%	20 - 50%
Corporate Bonds	28.67%	20 - 40%
Money Market OR Equivalent	5.00%	0 - 40%
Equities	37.32%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

3.62

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	2.69	8.51 NABARD 19 DEC 2033	3.20
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.60	7.80 YES BANK 29 SEP 2027	2.40
6.8 GOI 15 DEC 2060	2.48	8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	1.57
7.29 SGB 27 JANUARY 2033	2.18	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.13
7.10 GOI 08 APRIL 2034	2.16	7.8 YES BANK 01 OCT 2027	1.06
7.10 SGB 27 JANUARY 2028	1.51	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.04
7.34 GOI 22 APRIL 2064	1.19	9.35 DCB 28 MARCH 2033 TIER-2 (CALL DATE 28 MARCH 2028)	1.03
7.25 GOI 12 JUNE 2063	1.01	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.96	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	1.02
8.21 HARYANA SPL SDL 31 MAR 2025	0.91	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	1.00

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
RELIANCE INDUSTRIES LIMITED	2.26	CENTRAL & STATE GOVERNMENT	30.40%
ICICI BANK LIMITED	2.22	FINANCIAL AND INSURANCE ACTIVITIES	25.22%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.15	INFRASTRUCTURE	16.26%
INFOSYS LIMITED	1.90	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.02%
LARSEN & TOUBRO LIMITED	1.61	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.31%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.30	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.20%
STATE BANK OF INDIA	1.03	MANUFACTURE OF BASIC METALS	2.11%
TATA CONSULTANCY SERVICES LIMITED	0.86	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.82%
ITC LIMITED	0.83	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	1.31%
MAHINDRA & MAHINDRA LIMITED	0.81	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1.17%
		OTHER	10.19%

Rating Profile:		Modified Duration:	
AAA	80.15%	Debt Portfolio	5.7262
AA+	5.87%	Money Market Instruments	0.0001
AA	2.89%	(Note: Debt portfolio includes MMI)	
Below AA	11.09%	Risk Profile of the Fund	
		Beta	0.9400

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.22%	1.80%	0.42%
3 Months	5.73%	5.14%	0.59%
6 Months	8.80%	7.65%	1.15%
Financial Year Till Date	6.37%	5.45%	0.92%
1 Year	15.96%	13.51%	2.45%
2 Year*	13.32%	11.74%	1.58%
3 Year*	10.01%	9.15%	0.86%
4 Year*	12.15%	10.45%	1.70%
5 Year*	10.99%	10.24%	0.75%
Since Inception*	9.26%	7.19%	2.07%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life LIFEMAKER PENSION PRESERVER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01815/02/13PENSRESER104	
AUM (Rs.in Crores)	140.84	NAV (p.u.)	24.9899
Debt in Portfolio (Rs.in Crores)	118.38	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	22.46	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	84.05%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	15.95%	Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.	
Fund Management Charge	1.45%	Inception Date:	20-Aug-13

Fund Objective:

The objective of the Preserver Fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The fund invests primarily in fixed income securities such as government securities, corporate bonds etc. However, the fund also invests in equities.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	80.76%	60-90%
Money Market OR Equivalent	3.30%	0-40%
Equities	15.95%	10-35%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

4.64 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.8 GOI 15 DEC 2060	7.95	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	7.17
7.10 GOI 08 APRIL 2034	6.00	9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	5.26
7.30 GOI 19 JUNE 2053	5.68	9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	4.65
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.19	7.80 YES BANK 29 SEP 2027	4.61
7.32 GOI 13 NOVEMBER 2030	5.11	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.28
7.44 TELANGANA SDL 05 JUNE 2040	5.06	9.35 DCB 28 MARCH 2033 TIER-2 (CALL DATE 28 MARCH 2028)	4.13
7.25 GOI 12 JUNE 2063	4.64	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.08
7.18 GOI 14 AUGUST 2033	4.11	8.60 MUTHOOT FINANCE 25 AUGUST 2025	3.02
8.51 MAHARASTRA SDL 09 MAR 2026	3.68	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.14
8.73 KARNATAKA SDL 29 OCT 2024	2.88	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.08

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	2.46	CENTRAL & STATE GOVERNMENT	44.91%
AXIS BANK LIMITED	1.98	FINANCIAL AND INSURANCE ACTIVITIES	25.77%
INFOSYS LIMITED	1.88	INFRASTRUCTURE	12.04%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.80	INVESTMENTS IN HOUSING FINANCE	5.52%
RELIANCE INDUSTRIES LIMITED	1.30	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.90%
NTPC LIMITED	1.02	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.29%
MAHINDRA & MAHINDRA LIMITED	1.00	WATER TRANSPORT	1.11%
LARSEN & TOUBRO LIMITED	0.96	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.92%
BHARTI AIRTEL LIMITED	0.94	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.86%
ZOMATO INDIA LIMITED	0.69	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.84%
		OTHER	4.84%

Rating Profile:		Modified Duration:	
AAA	81.01%	Debt Portfolio	5.9936
AA+	8.87%	Money Market Instruments	0.0001
AA	1.07%	(Note: Debt portfolio includes MMI)	
Below AA	9.05%	Risk Profile of the Fund	
		Beta	0.9726

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.28%	1.35%	-0.06%
3 Months	3.99%	4.00%	-0.01%
6 Months	5.77%	6.10%	-0.34%
Financial Year Till Date	4.07%	4.09%	-0.02%
1 Year	11.59%	10.84%	0.76%
2 Year*	9.96%	9.84%	0.12%
3 Year*	7.27%	7.50%	-0.23%
4 Year*	7.32%	7.88%	-0.56%
5 Year*	7.80%	8.49%	-0.68%
Since Inception*	8.70%	9.55%	-0.85%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life PENSION LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00725/11/05PENSCONSER104	
AUM (Rs.in Crores)	6.17	NAV (p.u.)	42.3086
Debt in Portfolio (Rs.in Crores)	5.47	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	0.70	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	88.67%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	11.33%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	53.95%	50 - 80%
Corporate Bonds	24.17%	0 - 50%
Money Market OR Equivalent	10.55%	0 - 40%
Equities	11.33%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.65 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	1.07	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.26
7.18 GOI 14 AUGUST 2033	0.48	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.21
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	0.27	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	0.15
7.30 GOI 19 JUNE 2053	0.26	8.51 NABARD 19 DEC 2033	0.11
7.32 GOI 13 NOVEMBER 2030	0.26	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.10
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.20	7.50 NABARD (GOI SERVICED) 17 NOV 2034	0.10
8.03 GOI FCI 15 DEC 2024	0.15	8.60% BHARTI TELECOM LIMITED NCD 12 DECEMBER 2025	0.10
7.25 GOI 12 JUNE 2063	0.15	10.00 SHRIRAM TRANSPORT FINANCE 13 NOV 2024	0.10
7.74 TAMILNADU SDL 22 FEB 2026	0.10	10.25 SHRIRAM TRANSPORT FINANCE 10 OCT 2024	0.10
8.21 HARYANA SPL SDL 31 MAR 2025	0.10	9.30 POWER GRID CORPORATION 4 SEP 2024	0.10

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	0.08	CENTRAL & STATE GOVERNMENT	59.20%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.07	FINANCIAL AND INSURANCE ACTIVITIES	15.96%
RELIANCE INDUSTRIES LIMITED	0.07	INFRASTRUCTURE	12.40%
INFOSYS LIMITED	0.06	MANUFACTURE OF BASIC METALS	1.74%
NTPC LIMITED	0.03	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.30%
MAHINDRA & MAHINDRA LIMITED	0.03	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.10%
LARSEN & TOUBRO LIMITED	0.03	INFORMATION SERVICE ACTIVITIES	0.72%
STATE BANK OF INDIA	0.03	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.61%
AXIS BANK LIMITED	0.02	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.50%
ZOMATO INDIA LIMITED	0.02	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	0.27%
		OTHER	6.22%

Rating Profile:		Modified Duration:	
AAA	91.59%	Debt Portfolio	5.7308
AA+	5.87%	Money Market Instruments	0.0002
AA	1.95%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.59%	Risk Profile of the Fund	
		Beta	0.9277

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.19%	1.20%	0.00%
3 Months	3.99%	3.62%	0.38%
6 Months	6.20%	5.59%	0.61%
Financial Year Till Date	4.11%	3.64%	0.47%
1 Year	12.09%	9.95%	2.14%
2 Year*	9.95%	9.21%	0.74%
3 Year*	7.50%	6.94%	0.56%
4 Year*	7.32%	7.03%	0.30%
5 Year*	7.81%	7.89%	-0.08%
Since Inception*	8.10%	6.58%	1.52%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life PENSION LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00825/11/05PENSECURE104	
AUM (Rs.in Crores)	33.35	NAV (p.u.)	37.2479
Debt in Portfolio (Rs.in Crores)	33.35	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

Fund Objective:	
The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	64.30%	50 - 100%
Corporate Bonds	26.83%	0 - 50%
Money Market OR Equivalent	8.86%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 2.96 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	5.63	7.8 YES BANK 01 OCT 2027	2.59
7.44 TELANGANA SDL 05 JUNE 2040	4.55	8.51 NABARD 19 DEC 2033	1.60
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.56	9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	1.43
7.30 GOI 19 JUNE 2053	1.56	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	1.04
7.18 GOI 14 AUGUST 2033	1.43	9.30 POWER GRID CORPORATION 4 SEP 2024	0.60
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	1.02	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.52
8.9 TAMILNADU SDL 24 SEP 2024	0.83	9.00 STEEL AUTHORITY OF INDIA LIMITED 14 OCT 2024	0.40
7.34 GOI 22 APRIL 2064	0.79	7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.30
7.25 GOI 12 JUNE 2063	0.75	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.29
8.03 GOI FCI 15 DEC 2024	0.50	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.17

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	68.01%
		FINANCIAL AND INSURANCE ACTIVITIES	12.59%
		INFRASTRUCTURE	9.07%
		INVESTMENTS IN HOUSING FINANCE	3.98%
		MANUFACTURE OF BASIC METALS	1.20%
		OTHER	5.16%

Rating Profile:		Modified Duration:	
AAA	84.55%	Debt Portfolio	6.2602
AA+	4.53%	Money Market Instruments	0.0001
AA	2.18%	(Note: Debt portfolio includes MMI)	
Below AA	8.74%	Risk Profile of the Fund	
		Beta	0.9487

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.89%	0.89%	0.00%
3 Months	3.10%	2.85%	0.25%
6 Months	4.58%	4.55%	0.03%
Financial Year Till Date	2.90%	2.73%	0.17%
1 Year	8.18%	8.19%	-0.01%
2 Year*	7.61%	7.94%	-0.34%
3 Year*	6.16%	5.83%	0.33%
4 Year*	5.45%	5.32%	0.13%
5 Year*	6.42%	6.68%	-0.25%
Since Inception*	7.36%	6.23%	1.13%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life DISCONTINUANCE FUND PENSION	
Segregated Fund Identification Number (SFIN)		ULIF01912/08/13PENSDISCON104	
AUM (Rs.in Crores)	247.13	NAV (p.u.)	19.0743
Debt in Portfolio (Rs.in Crores)	247.13	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.50%	Inception Date:	19-Feb-14

Fund Objective:

In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	88.49%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	11.51%	0 - 40%
Equities	0.00%	NA
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

28.46

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
364 DAYS TBILL 15 MAY 2025	47.81
364 DAYS TBILL 23 MAY 2025	26.99
364 DAYS TBILL 08 MAY 2025	23.73
364 DAYS TBILL 12 DECEMBER 2024	22.44
364 DAYS TBILL 13 FEBRUARY 2025	13.50
364 DAYS TBILL 28 NOVEMBER 2024	12.96
364 DAYS TBILL 23 JANUARY 2025	9.68
364 DAYS TBILL 02 MAY 2025	9.50
364 DAYS TBILL 16 JANUARY 2025	6.79
364 DAYS TBILL 31 JULY 2025	6.56

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	90.70%
INFRASTRUCTURE	8.08%
FINANCIAL AND INSURANCE ACTIVITIES	2.84%
INVESTMENTS IN HOUSING FINANCE	1.01%
OTHER	-2.62%

Rating Profile:

AAA	100.00%
AA+	0.00%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	0.5689
Money Market Instruments	0.0281

(Note: Debt portfolio includes MMI)

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.54%	0.33%	0.21%
3 Months	1.61%	1.00%	0.61%
6 Months	3.18%	2.00%	1.18%
Financial Year Till Date	2.13%	1.34%	0.79%
1 Year	6.51%	4.00%	2.51%
2 Year*	6.06%	4.00%	2.06%
3 Year*	4.88%	4.00%	0.88%
4 Year*	4.69%	4.00%	0.69%
5 Year*	4.75%	4.00%	0.75%
Since Inception*	6.37%	4.00%	2.37%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Factsheets - Unit Linked Group Funds

Fund Name		Max Life GR GRATUITY GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULGF00117/04/06GRATGROWTH104	
AUM (Rs.in Crores)	45.29	NAV (p.u.)	62.2785
Debt in Portfolio (Rs.in Crores)	22.44	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	22.85	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	49.54%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	50.46%		
Fund Management Charge	0.50%	Inception Date:	28-Aug-06

Fund Objective:

The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	26.71%	0 - 30%
Corporate Bonds	17.79%	0 - 30%
Money Market OR Equivalent	5.05%	0 - 20%
Equities	50.46%	20 - 60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

2.29

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.03	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.70
7.10 GOI 08 APRIL 2034	2.21	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.03
7.26 GOI 22 AUGUST 2032	1.57	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	0.61
7.30 GOI 19 JUNE 2053	1.24	7.65 HDFC BANK INFRA 20 MARCH 2034	0.61
7.25 GOI 12 JUNE 2063	0.85	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.51
6.8 GOI 15 DEC 2060	0.58	8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.43
7.62 GOI 15 SEP 2039	0.42	9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.42
7.34 GOI 22 APRIL 2064	0.37	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.41
7.18 GOI 14 AUGUST 2033	0.30	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.40
8.08% TELANGANA SDL 25 FEB 2025	0.19	8.85 G.E. SHIPPING 12 APR 2028	0.31

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	2.34	CENTRAL & STATE GOVERNMENT	29.70%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.30	FINANCIAL AND INSURANCE ACTIVITIES	21.05%
RELIANCE INDUSTRIES LIMITED	2.16	INFRASTRUCTURE	19.70%
INFOSYS LIMITED	2.05	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.15%
NTPC LIMITED	1.18	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.76%
MAHINDRA & MAHINDRA LIMITED	1.13	INFORMATION SERVICE ACTIVITIES	3.17%
STATE BANK OF INDIA	0.92	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.89%
LARSEN & TOUBRO LIMITED	0.90	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.39%
BHARTI AIRTEL LIMITED	0.76	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	1.35%
ZOMATO INDIA LIMITED	0.74	MANUFACTURE OF BASIC METALS	1.21%
		OTHER	7.63%

Rating Profile:		Modified Duration:	
AAA	95.65%	Debt Portfolio	6.8930
AA+	2.95%	Money Market Instruments	0.0002
AA	1.40%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9007

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.48%	2.40%	0.08%
3 Months	7.66%	6.65%	1.01%
6 Months	11.84%	9.71%	2.12%
Financial Year Till Date	8.95%	7.26%	1.70%
1 Year	25.85%	17.12%	8.73%
2 Year*	19.31%	14.27%	5.04%
3 Year*	14.18%	11.31%	2.87%
4 Year*	16.38%	13.89%	2.49%
5 Year*	14.33%	12.48%	1.85%
Since Inception*	10.74%	8.02%	2.71%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life GR GRATUITY BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULGF00217/04/06GRATBALANC104	
AUM (Rs.in Crores)	80.14	NAV (p.u.)	54.6376
Debt in Portfolio (Rs.in Crores)	59.67	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	20.47	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	74.46%	Benchmark - Crisil Bond Index 75% and NSE Nifty 25%	
Equity in Portfolio (In % of AUM)	25.54%		
Fund Management Charge	0.45%	Inception Date:	28-Aug-06

Fund Objective:

The investment objective of the Balanced Fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	39.77%	20 - 50%
Corporate Bonds	29.46%	20 - 40%
Money Market OR Equivalent	5.23%	0 - 20%
Equities	25.54%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

4.19

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	10.55	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.50
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.64	7.58 NABARD 31 JULY 2026	2.50
7.30 GOI 19 JUNE 2053	4.39	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	2.31
7.18 GOI 14 AUGUST 2033	2.57	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	2.04
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.08	7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.00
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	1.53	9.00 STEEL AUTHORITY OF INDIA LIMITED 14 OCT 2024	1.30
7.62 GOI 15 SEP 2039	1.15	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	1.23
8.46 TELANGANA SDL 12 NOV 2024	1.00	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.15
8.22 KARNATAKA SDL 09 DEC 2025	0.59	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.14
7.25 GOI 12 JUNE 2063	0.51	8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.04

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.19	CENTRAL & STATE GOVERNMENT	42.14%
ICICI BANK LIMITED	2.19	INFRASTRUCTURE	21.24%
RELIANCE INDUSTRIES LIMITED	1.93	FINANCIAL AND INSURANCE ACTIVITIES	17.69%
INFOSYS LIMITED	1.79	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.03%
NTPC LIMITED	1.03	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.41%
MAHINDRA & MAHINDRA LIMITED	0.98	MANUFACTURE OF BASIC METALS	1.89%
STATE BANK OF INDIA	0.80	INFORMATION SERVICE ACTIVITIES	1.58%
LARSEN & TOUBRO LIMITED	0.79	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.42%
BHARTI AIRTEL LIMITED	0.67	INVESTMENTS IN HOUSING FINANCE	1.30%
ZOMATO INDIA LIMITED	0.65	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.18%
		OTHER	6.11%

Rating Profile:		Modified Duration:	
AAA	92.79%	Debt Portfolio	6.1113
AA+	4.94%	Money Market Instruments	0.0001
AA	2.27%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9062

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.69%	1.65%	0.04%
3 Months	5.28%	4.76%	0.52%
6 Months	8.47%	7.14%	1.34%
Financial Year Till Date	5.91%	5.00%	0.91%
1 Year	15.33%	12.62%	2.71%
2 Year*	12.90%	11.11%	1.79%
3 Year*	9.80%	8.60%	1.20%
4 Year*	10.69%	9.60%	1.09%
5 Year*	10.38%	9.66%	0.72%
Since Inception*	9.93%	7.27%	2.66%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life GROUP GRATUITY BOND FUND.	
Segregated Fund Identification Number (SFIN)		ULGF00707/02/13GRATPLBOND104	
AUM (Rs.in Crores)	18.98	NAV (p.u.)	21.5405
Debt in Portfolio (Rs.in Crores)	18.98	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	05-Jan-14

Fund Objective:

The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	94.79%	60-100%
Money Market OR Equivalent	5.21%	0-40%
Equities	0.00%	0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

0.99 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt. Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.17	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.03
7.10 GOI 08 APRIL 2034	2.90	8.51 NABARD 19 DEC 2033	0.53
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.04	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.51
7.30 GOI 19 JUNE 2053	1.03	8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	0.50
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	0.85	9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.42
7.62 GOI 15 SEP 2039	0.58	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.31
7.32 GOI 13 NOVEMBER 2030	0.51	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	0.30
8.22 KARNATAKA SDL 09 DEC 2025	0.51	9.00 STEEL AUTHORITY OF INDIA LIMITED 14 OCT 2024	0.30
6.35 OIL MARKETING BOND 23 DEC 2024	0.50	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.30
7.18 GOI 14 AUGUST 2033	0.33	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.25

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	68.28%
		INFRASTRUCTURE	13.48%
		FINANCIAL AND INSURANCE ACTIVITIES	13.08%
		MANUFACTURE OF BASIC METALS	1.58%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.52%
		OTHER	3.05%

Rating Profile:		Modified Duration:	
AAA	90.45%	Debt Portfolio	6.3962
AA+	7.92%	Money Market Instruments	0.0001
AA	1.63%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8212

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.85%	0.89%	-0.04%
3 Months	3.04%	2.85%	0.19%
6 Months	5.18%	4.55%	0.62%
Financial Year Till Date	2.96%	2.73%	0.23%
1 Year	8.87%	8.19%	0.69%
2 Year*	8.28%	7.94%	0.34%
3 Year*	6.39%	5.83%	0.56%
4 Year*	5.95%	5.32%	0.63%
5 Year*	6.57%	6.68%	-0.10%
Since Inception*	7.53%	8.23%	-0.70%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life GR GRATUITY CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00317/04/06GRATCONSER104	
AUM (Rs.in Crores)	73.36	NAV (p.u.)	40.1256
Debt in Portfolio (Rs.in Crores)	73.36	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	28-Aug-06

Fund Objective:	
The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	60.19%	50 - 80%
Corporate Bonds	31.44%	0 - 50%
Money Market OR Equivalent	8.37%	0 - 20%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 6.14 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.10 GOI 08 APRIL 2034	9.32	8.06 BAJAJ FINANCE LIMITED 15 MAY 2029	3.06
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.55	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	2.31
7.18 GOI 14 AUGUST 2033	4.89	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	2.05
7.25 GOI 12 JUNE 2063	3.89	8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	1.92
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.12	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.47
7.62 GOI 15 SEP 2039	3.05	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.45
7.48 ANDHRA PRADESH SDL 14 FEBRUARY 2044	2.71	7.8 YES BANK 01 OCT 2027	1.25
6.99 GOI 17 APRIL 2026	2.51	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.24
7.30 GOI 19 JUNE 2053	1.73	9.00 STEEL AUTHORITY OF INDIA LIMITED 14 OCT 2024	1.20
7.32 GOI 13 NOVEMBER 2030	1.02	9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.16

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	63.72%
		FINANCIAL AND INSURANCE ACTIVITIES	16.01%
		INFRASTRUCTURE	11.17%
		MANUFACTURE OF BASIC METALS	1.64%
		INVESTMENTS IN HOUSING FINANCE	1.58%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.05%
		OTHER	4.84%

Rating Profile:		Modified Duration:	
AAA	89.15%	Debt Portfolio	6.0878
AA+	7.35%	Money Market Instruments	0.0001
AA	1.72%	(Note: Debt portfolio includes MMI)	
Below AA	1.79%	Risk Profile of the Fund	
		Beta	0.8670

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.96%	0.89%	0.07%
3 Months	3.07%	2.85%	0.21%
6 Months	5.06%	4.55%	0.50%
Financial Year Till Date	2.97%	2.73%	0.24%
1 Year	8.94%	8.19%	0.75%
2 Year*	8.46%	7.94%	0.51%
3 Year*	6.53%	5.83%	0.70%
4 Year*	5.87%	5.32%	0.54%
5 Year*	6.75%	6.68%	0.07%
Since Inception*	8.05%	6.43%	1.62%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		Max Life GROUP SUPERANNUATION CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00623/01/07SANNCONSER104	
AUM (Rs.in Crores)	0.52	NAV (p.u.)	29.2290
Debt in Portfolio (Rs.in Crores)	0.52	As on Date:	31-Jul-24
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.75%	Inception Date:	09-Apr-09

Fund Objective:

The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	71.18%	50 - 80%
Corporate Bonds	20.92%	0 - 50%
Money Market OR Equivalent	7.91%	0 - 20%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.04 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.10	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
7.30 GOI 19 JUNE 2053	0.03	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
7.25 GOI 12 JUNE 2063	0.03	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.02
8.21 HARYANA SPL SDL 31 MAR 2025	0.03	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.01
6.35 OIL MARKETING BOND 23 DEC 2024	0.03	7.65 INDIAN RAILWAY FINANCE CORP LTD 18 APRIL 2033	0.01
7.10 GOI 08 APRIL 2034	0.03	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
7.18 GOI 14 AUGUST 2033	0.02		
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	0.02		
7.32 GOI 13 NOVEMBER 2030	0.02		
7.59 GOI 20 MAR 2029	0.02		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	75.29%
		INFRASTRUCTURE	13.52%
		FINANCIAL AND INSURANCE ACTIVITIES	7.39%
		OTHER	3.80%

Rating Profile:		Modified Duration:	
AAA	98.49%	Debt Portfolio	6.8278
AA+	1.51%	Money Market Instruments	0.0001
AA	0.00%	<i>(Note: Debt portfolio includes MMI)</i>	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.7823

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.75%	0.89%	-0.14%
3 Months	2.79%	2.85%	-0.06%
6 Months	4.48%	4.55%	-0.07%
Financial Year Till Date	2.61%	2.73%	-0.12%
1 Year	8.05%	8.19%	-0.14%
2 Year*	7.60%	7.94%	-0.35%
3 Year*	5.74%	5.83%	-0.09%
4 Year*	5.39%	5.32%	0.06%
5 Year*	6.04%	6.68%	-0.64%
Since Inception*	7.25%	7.55%	-0.30%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Managers for Unit Linked Portfolio			
Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Saurabh Kataria	18	Naresh Kumar	33
Amit Sureka	4		