

ULIP Fund

Monthly Fund Performance

May 2026 Edition



In this policy, the investment risk in investment portfolio is borne by the policyholder.

The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year.





MARKET OVERVIEW



FUND PERFORMANCE



FUND CATEGORY

EQUITY FUNDS

- Mid Cap
- Virtue II
- Premier Multi-Cap
- Pension Premier Multi-Cap Fund
- CREST (Thematic)
- Multiplier III
- Flexicap
- India Opportunities
- Sustainable Equity
- Small Cap
- Bharat Manufacturing
- Bharat Consumption
- Pension Consumption

- Pension Mid Cap Fund
- Nifty 500 Momentum 50 Index Fund
- Dividend Leaders Index Fund
- Pension Dividend Leaders Index Fund
- Value Fund
- Pension Value Fund
- Multiplier II
- Virtue
- Multiplier

BALANCED FUNDS

- Balanced Opportunities
- Balancer II
- Balancer
- Moderator
- Acclerator

DEBT FUNDS

- Bond Opportunities
- Preserver II
- Protector II
- Liquid
- Pension Bond Fund
- Discontinued Policy
- Pension Discontinued Fund
- Preserver
- Protector

■ Open ended Funds
 ■ Close ended Funds



Sanjay Kumar
Chief Investment Officer

The month gone by – A snapshot

Global markets rallied in April as the ceasefire in West Asia, as well as renewed optimism around the AI theme, outweighed investor concerns related to energy supply-chain disruption. Elevated energy prices have started to feed into higher retail inflation in many countries. This has reduced the possibility of easing measures by central banks. While Australia's central bank has raised policy rates, most other central banks, including the US Fed, have adopted a more cautious approach, and have held policy rates unchanged for now. Continuing geopolitical tension has rendered future monetary policy path quite uncertain.

As a result of West Asia conflict, the World Bank has projected a deterioration in global growth outlook, with more significant impact on developing countries. It has cautioned that disruption to fertilizer supply chains 'could lower future crop yields, curtail food supplies, and further raise (food) prices.'

The MSCI World Index rose by 9% last month, while MSCI Emerging Market Index rallied by 15%. After a sharp increase in March, crude oil prices declined by 4% in April, but continue to remain significantly higher than the trend seen before the West-Asia conflict.

Economy: Resilient economy faces increasing risk

Despite the headwinds emerging from geopolitical tensions, Indian economy continues to demonstrate resilience. Composite PMI data for April indicates pickup in momentum in both services and manufacturing sectors. However, industrial production growth for March declined to a five-month low, due to sharp decline in fertiliser production. Additionally, IMD has projected a deficit monsoon this year, which can potentially act as a headwind for the rural economy.

India's Ministry of Finance has acknowledged these risks and has cautioned that the West Asia conflict has altered the macroeconomic outlook, with increased risk of slower growth, higher inflation and wider fiscal and external deficits, especially if energy and fertiliser supply disruptions persist.

Despite these headwinds, Indian economy is expected to remain amongst the fastest growing globally. RBI has projected India's FY 2027 GDP growth at 6.9%. The central bank has, however, highlighted that 'escalation of the (West Asia) conflict and weather-related events, pose downside risks to the domestic growth outlook'.

Equity markets continue to see beyond the current volatility

Equity markets performed well in April, with Nifty index up 7.5%, while Midcap/small cap rallied 13.6/18.4%. Amongst sectors, Real Estate, Energy and Metals outperformed while IT and Pharma underperformed. Foreign Institutional Investors (FIIs) sold equities worth US\$4.4bn while Domestic Institutional Investors (DIIs) bought equities worth US\$5.5bn.

Equity markets continue to look beyond the current events in West Asia. Given historical precedence, a resolution of the crisis would likely lead to structurally lower input prices for the world economy. Indian corporate earnings have been resilient so far, although the energy price impact will likely weigh on earnings in next 1-2 quarters. Valuations look attractive from a medium to long term perspective. We maintain our positive view on equity markets.

Fixed Income market: RBI remains on hold amidst increasing uncertainty

The retail inflation for March at 3.4% remained below RBI's midpoint target of 4%. However, acknowledging risks from disruption to energy and fertilizer supply chains, and deficit monsoon rainfall, the central bank has projected inflation to rise in the coming months. Given 'the trade-off between anchoring inflation expectations through policy tightening while minimising its impact on growth', the RBI's monetary policy committee held policy rates unchanged last month. While most analysts expect the central bank to continue to maintain policy rates on hold this year, the market has started to price in some possibility of a rate hike. FPIs sold US\$ 0.5bn from Indian debt markets in April.

The India 10-year GSec yield closed at 7.02%, though it exhibited significant volatility through the month. Amidst significant uncertainty emanating from global developments, domestic yields are likely to remain volatile in the coming months.

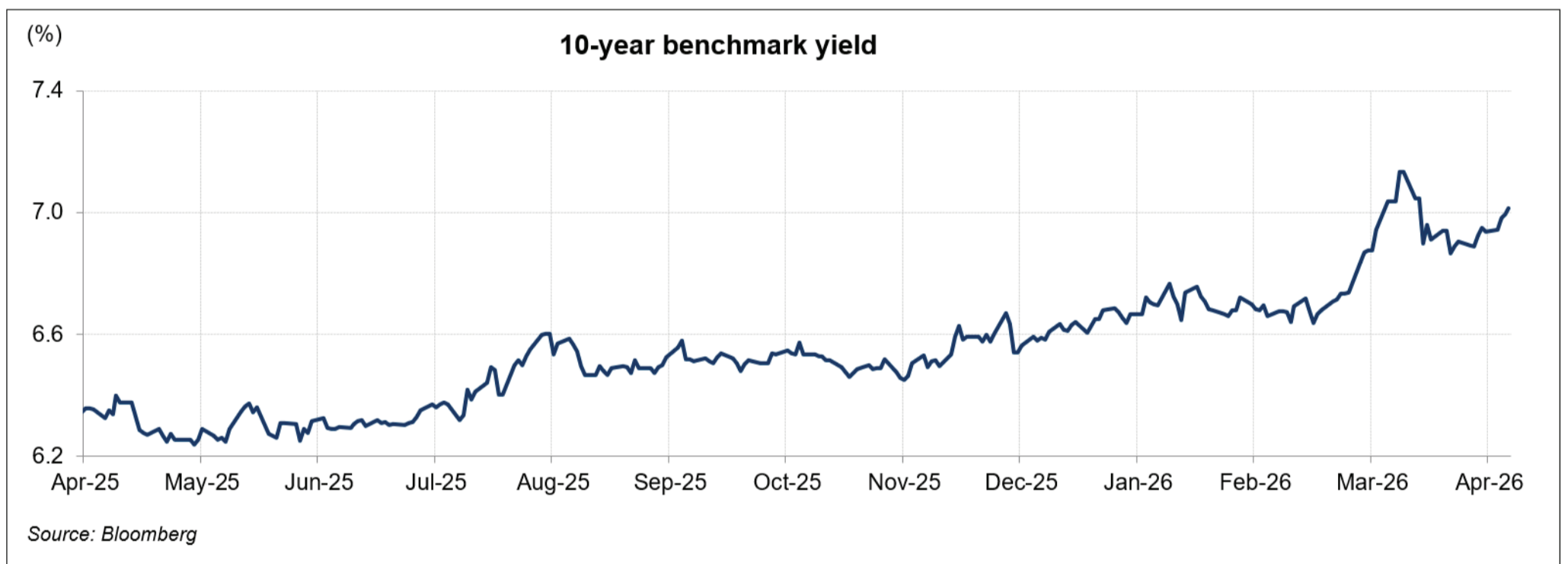


Economic and market snapshot

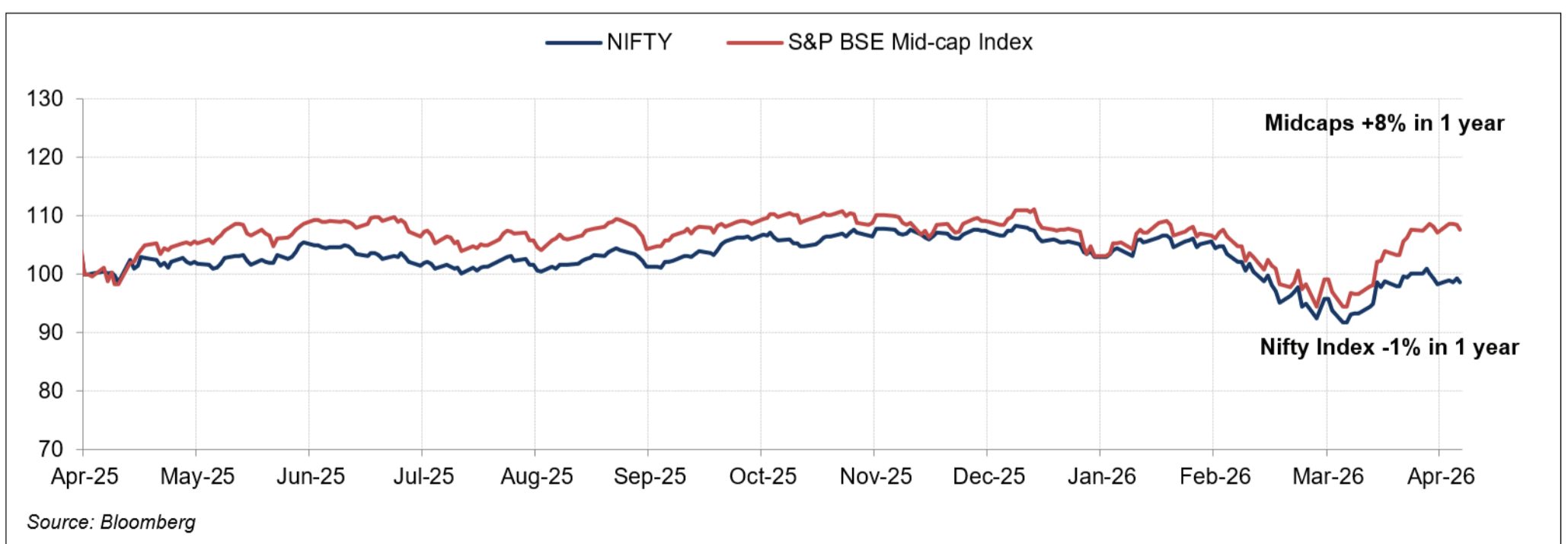
Indicators	Apr-25	Jan-26	Apr-26	QoQ Change	YoY Change
Economic Indicators					
Consumer Price Index (CPI) Inflation (%)	3.6	1.2	3.4	2.2	-0.2
Gross Domestic Product (GDP Growth) %	7.4	8.4	7.8	-0.6	0.4
Index of Industrial Production (IIP) (%)	3.9	8.0	4.1	-3.9	0.2
Brent crude oil (USD/barrel)	63	118	114	-3%	81%
Domestic Markets					
Nifty Index	24,334	22,331	23,998	7%	-1%
S&P BSE Mid-cap Index	42,884	40,537	46,134	14%	8%
10-year G-Sec Yield (%)	6.4	7.0	7.0	0 bps	60 bps
30-year G-Sec Yield (%)	6.8	7.7	7.6	-10 bps	80 bps
Exchange rate (USD/INR) *	84.5	94.8	94.9	0%	12%
Exchange rate (USD/INR) *	85.5	89.9	94.8	5%	11%
Global Markets					
Dow Jones (U.S.)	40,669	46,342	49,652	7%	22%
FTSE (U.K.)	8,495	10,176	10,379	2%	22%
Nikkei 225 (Japan)	36,045	51,064	59,285	16%	64%

Source: Central Statistics Organisation (CSO), RBI, Bloomberg. *Negative growth number signals INR appreciation against USD, while positive growth number signals depreciation.

10-year government bond yield trend



Equity Market performance





Fund Performance of Key Open Individual Funds

Apr-26	3-year (CAGR)		5-year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	15.5%	14.4%	****
Mid-Cap	25.9%	21.3%	*****
Premier Multi-Cap	16.9%	14.4%	*****
Flexi Cap	15.0%	10.7%	****
Multiplier III	15.2%	10.7%	*****
CREST (Thematic)	18.4%	14.4%	*****
Balanced			
Balanced Opportunities Fund	16.1%	8.5%	*****
Balancer II	9.7%	8.5%	****
Debt			
Bond Opportunities Fund	8.7%	6.0%	*****

Notes:

- Morningstar Rating is based on Morningstar Risk-Adjusted Return (MRAR) framework. MRAR is a measure of fund's past performance after adjusting for risk.
- The above Morningstar Rating is as of March 31 2026

Morningstar rating methodology: Morningstar sets the distribution of funds across the rating levels, assigning three/five star ratings as follows:

- All funds in the category are sorted by MRAR % Rank for the respective time period in descending order.
- Starting with the highest MRAR % Rank, those in the top 10% of such funds receive a 5-star rating.
- The next 22.5% (i.e., ranking below the top 10% and up to the top 32.5%) of funds receive a 4-star rating, and the following 35% (i.e., ranking below the top 32.5% and up to the top 67.5%) of funds receive a 3-star rating.
- The next 22.5% (i.e., ranking below the top 67.5% and up to the top 90%) of funds receive a 2-star rating.
- The remaining funds (i.e., the bottom 10% of the category) receive a 1-star rating.





Mid Cap Fund (Open Fund)

SFIN No: ULIF02501/01/18MIDCAPFUND117

April 30, 2026



Fund Details

Investment Objective: To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 43.9838	--	--	Rs. 1481 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	12.8%	13.8%
6 Months	3.2%	-1.9%
1 Year	14.3%	7.6%
2 Years	9.3%	4.7%
3 Years	25.9%	21.9%
5 Years	23.5%	17.8%
Inception	20.0%	13.9%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

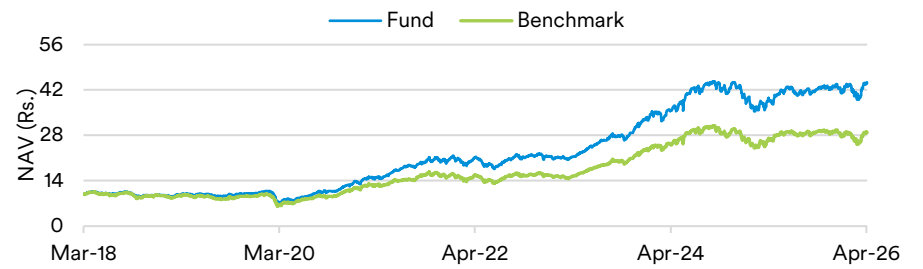
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.9%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

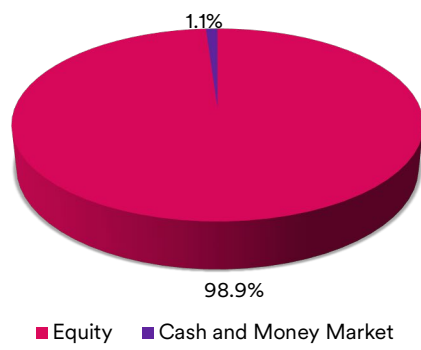


Security Name

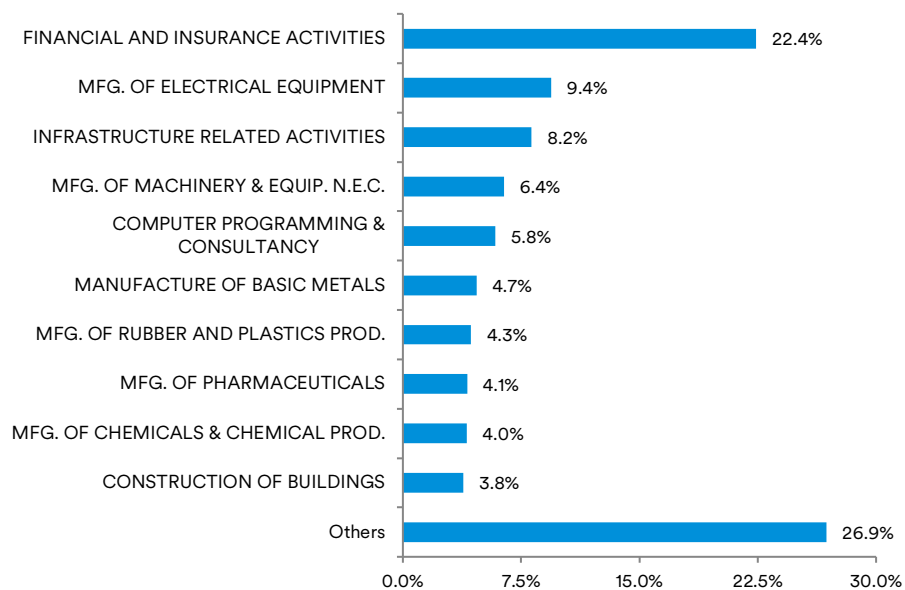
Net Asset (%)

Security Name	Net Asset (%)
Equity	
FEDERAL BANK LTD.	2.9%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.6%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.4%
SHRIRAM FINANCE LIMITED	2.3%
BHARAT HEAVY ELECTRICALS LTD.	2.1%
BSE LIMITED	2.0%
UJJIVAN SMALL FINANCE BANK LIMITED	2.0%
POWER FINANCE CORPN. LTD.	1.9%
AXIS BANK LTD.	1.8%
AU SMALL FINANCE BANK LTD	1.8%
Others	77.1%
Total	98.9%
Cash and Money Market	1.1%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

April 30, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 69.0931	--	--	Rs. 3206 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund
1 Month	9.6%
6 Months	-4.1%
1 Year	3.9%
2 Years	1.0%
3 Years	15.5%
5 Years	14.2%
Inception	12.6%

Past performance is not indicative of future performance

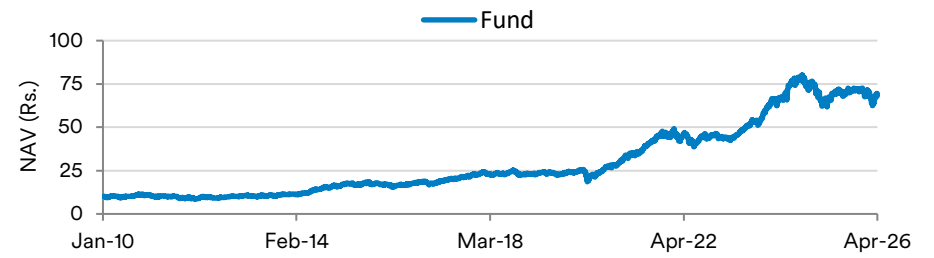
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.1%
Money Market Instruments	0%	40%	0.9%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

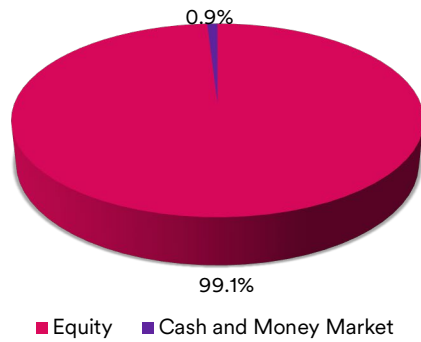


Security Name

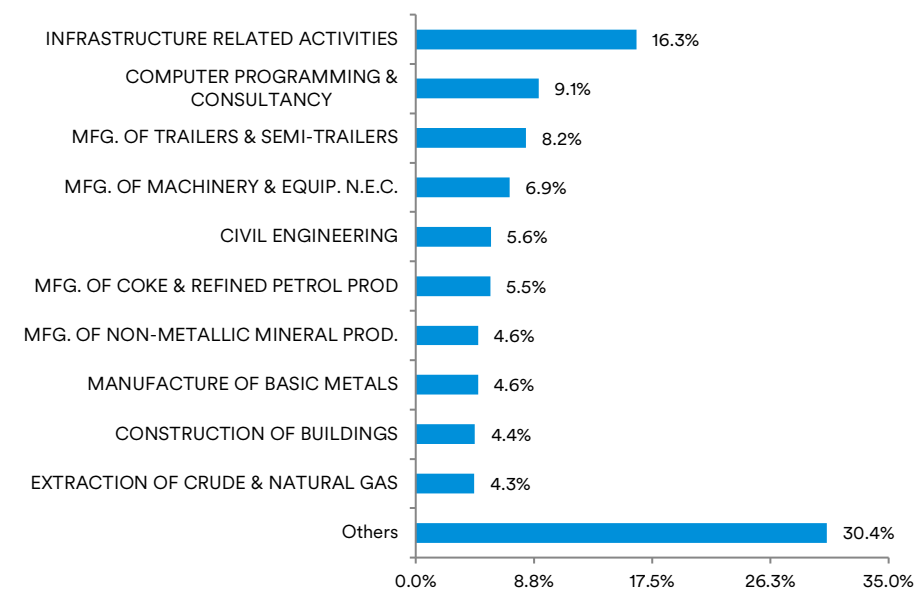
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	4.8%
LARSEN & TOUBRO LTD.	4.4%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	4.2%
BHARTI AIRTEL LTD.	3.1%
OIL & NATURAL GAS CORPN. LTD.	3.0%
N T P C LTD.	2.6%
JINDAL STEEL & POWER LTD.	2.3%
ULTRATECH CEMENT LTD.	2.3%
MARUTI SUZUKI INDIA LTD.	2.3%
COAL INDIA LTD.	2.1%
Others	68.0%
Total	99.1%
Cash and Money Market	0.9%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN117

April 30, 2026



Fund Details

Investment Objective: To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 32.8667	--	--	Rs. 177 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	12.1%	10.4%
6 Months	-1.8%	-4.6%
1 Year	7.8%	2.5%
2 Years	4.0%	3.5%
3 Years	16.9%	13.6%
5 Years	16.3%	12.5%
Inception	15.8%	12.0%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

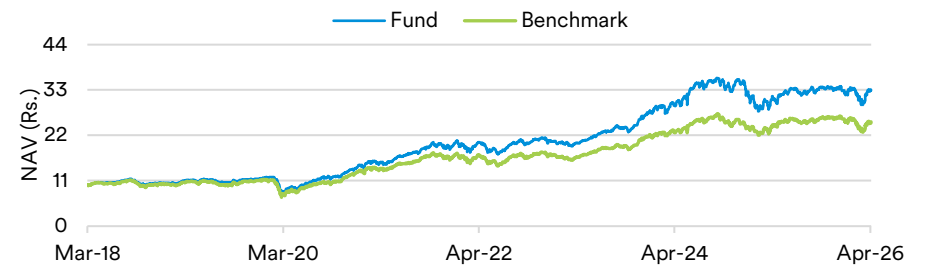
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	100.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

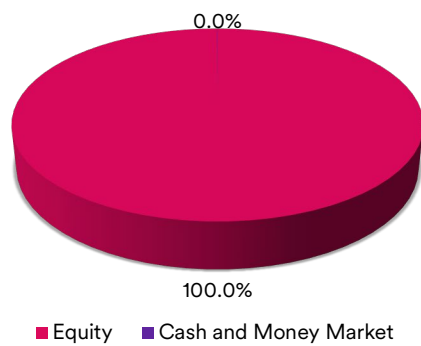


Security Name

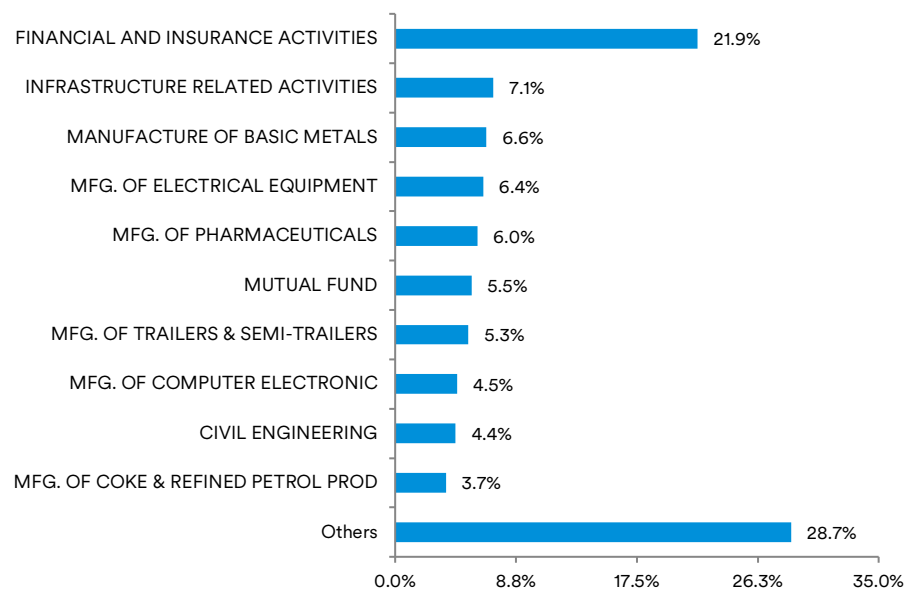
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	5.3%
SBI MF - NIFTY BANK ETF	4.4%
LARSEN & TOUBRO LTD.	3.8%
RELIANCE INDUSTRIES LTD.	3.7%
STATE BANK OF INDIA	3.0%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.4%
SHRIRAM FINANCE LIMITED	2.3%
BHARTI AIRTEL LTD.	2.2%
N T P C LTD.	2.2%
SHAILY ENGINEERING PLASTICS LIMITED	2.0%
Others	68.7%
Total	100.0%
Cash and Money Market	0.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Pension Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF03501/04/25PEMULTICAP117

April 30, 2026



Fund Details

Investment Objective: To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
15-Apr-2025	Rs. 10.8848	--	--	Rs. 7.1 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	11.9%	10.4%
6 Months	0.2%	-4.6%
1 Year	8.6%	2.5%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	8.5%	5.8%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

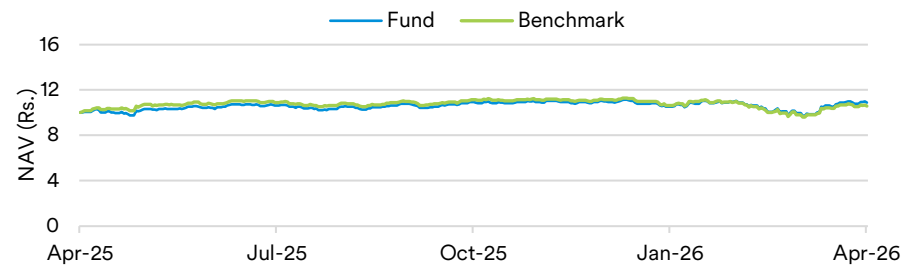
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.1%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.9%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

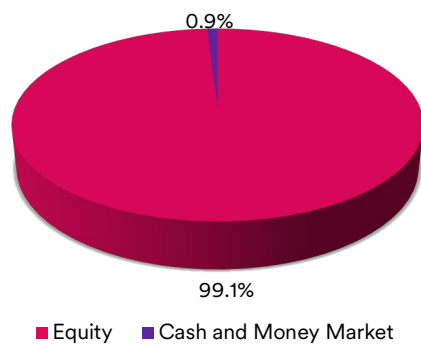


Security Name

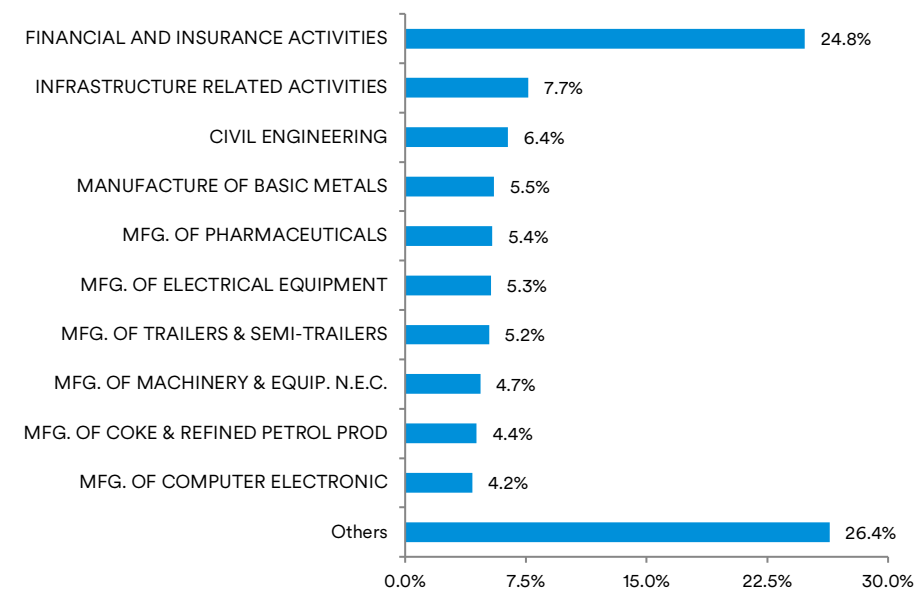
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.8%
LARSEN & TOUBRO LTD.	5.4%
RELIANCE INDUSTRIES LTD.	4.4%
STATE BANK OF INDIA	4.1%
KOTAK MAHINDRA MF - PSU BANK ETF	2.4%
N T P C LTD.	2.3%
SHRIRAM FINANCE LIMITED	2.3%
BHARTI AIRTEL LTD.	2.2%
KIRLOSKAR OIL ENGINES LTD.	2.0%
T V S MOTOR CO. LTD.	2.0%
Others	65.0%
Total	99.1%
Cash and Money Market	0.9%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

April 30, 2026



Fund Details

Investment Objective: To generate wealth by investing in companies which will benefit from the present evolving economic environment such as rising consumerism (C), strengthening government reforms (RE), increasing contribution of services (S) in the economy and new technologies (T).

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 30.5655	--	--	Rs. 42 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	11.2%	10.1%
6 Months	-0.3%	-4.6%
1 Year	9.8%	1.7%
2 Years	5.6%	3.2%
3 Years	18.4%	13.8%
5 Years	17.5%	12.0%
Inception	14.8%	11.3%

Past performance is not indicative of future performance

*Benchmark is Nifty 50 (2/3rd) and Nifty Next 50 (1/3rd) for Equity

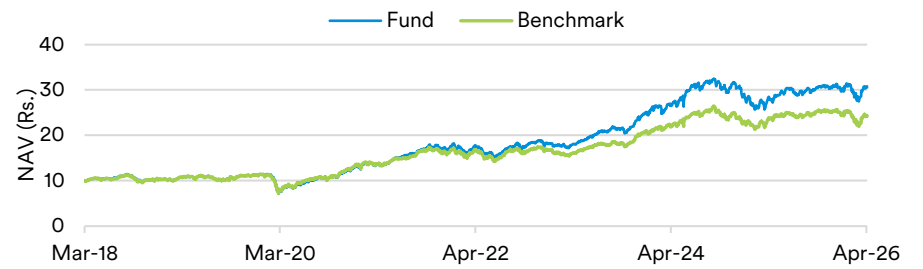
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

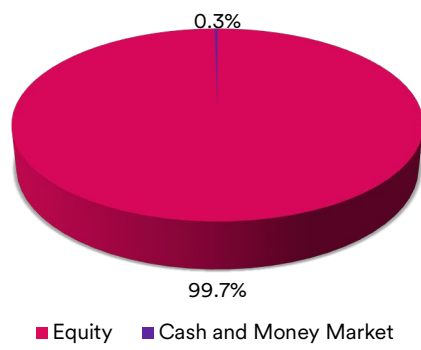


Security Name

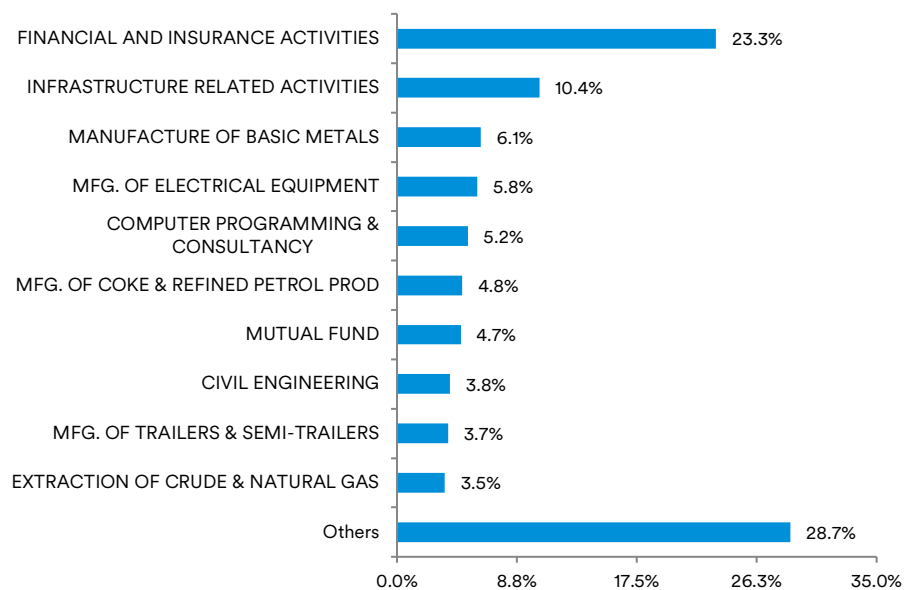
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.6%
RELIANCE INDUSTRIES LTD.	3.4%
AXIS BANK LTD.	2.9%
LARSEN & TOUBRO LTD.	2.8%
STATE BANK OF INDIA	2.7%
N T P C LTD.	2.4%
SHRIRAM FINANCE LIMITED	2.3%
I C I C I BANK LTD.	2.1%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.1%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.1%
Others	72.4%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

April 30, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities (predominantly large caps).

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 32.9024	--	--	Rs. 106 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	8.1%	7.5%
6 Months	-3.8%	-6.7%
1 Year	4.3%	-1.4%
2 Years	3.9%	3.0%
3 Years	15.2%	9.9%
5 Years	15.1%	10.4%
Inception	13.0%	11.1%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

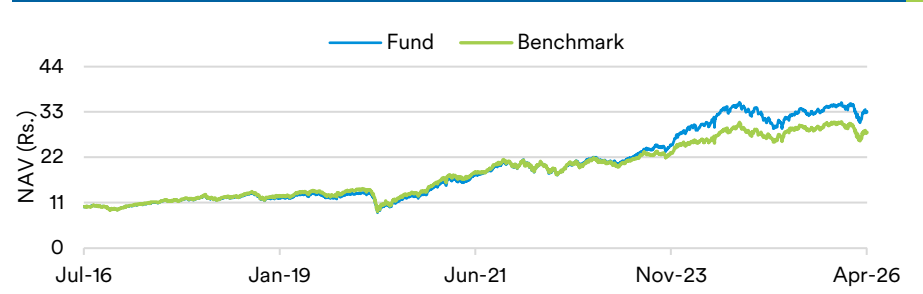
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Money Market Instruments	0%	40%	0.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

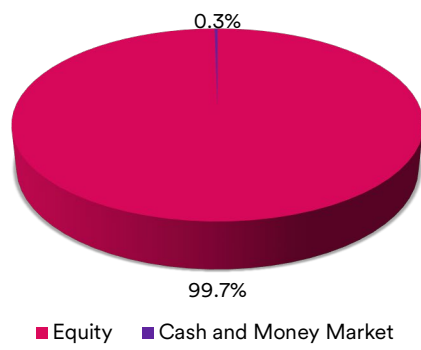


Security Name

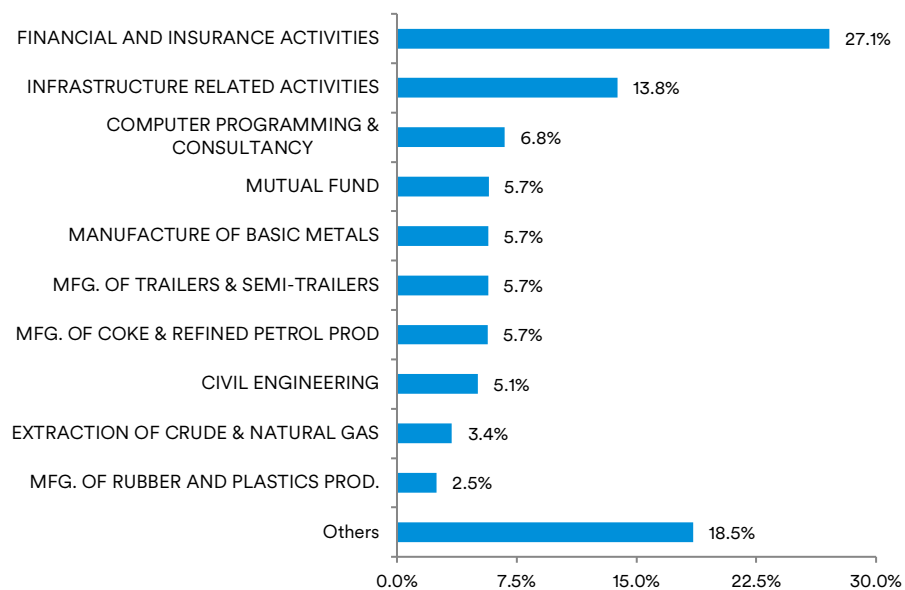
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.5%
RELIANCE INDUSTRIES LTD.	5.6%
LARSEN & TOUBRO LTD.	5.1%
STATE BANK OF INDIA	4.6%
I C I C I BANK LTD.	4.4%
AXIS BANK LTD.	3.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.6%
N T P C LTD.	3.0%
BHARTI AIRTEL LTD.	2.9%
SHRIRAM FINANCE LIMITED	2.7%
Others	57.6%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN117

April 30, 2026



Fund Details

Investment Objective: To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
22-Dec-2009	Rs. 54.1347	--	--	Rs. 1050 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	7.5%	9.4%
6 Months	-3.2%	-4.8%
1 Year	5.0%	1.4%
2 Years	4.0%	3.5%
3 Years	15.0%	12.9%
5 Years	13.6%	12.0%
Since 05-Jan-10	10.8%	10.4%
Inception	10.9%	10.7%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

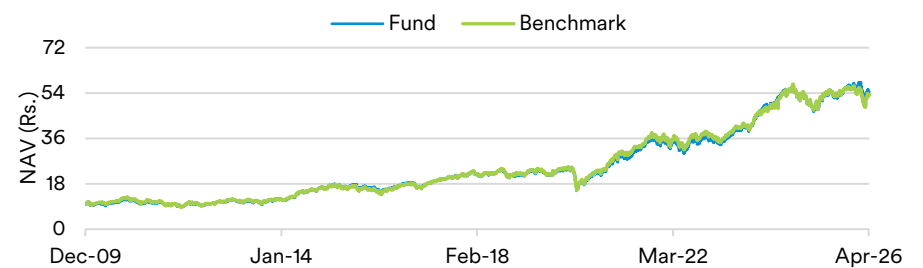
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	96.3%
Cash & Money Market	0%	40%	3.7%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

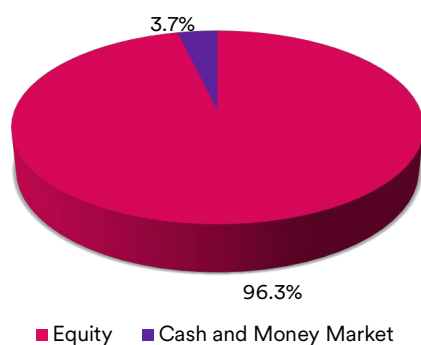


Security Name

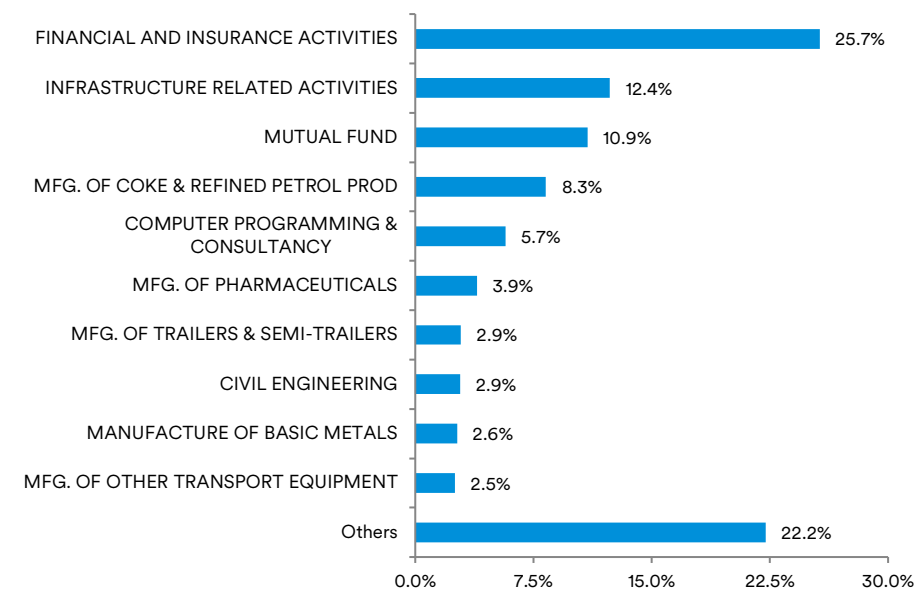
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	7.1%
H D F C BANK LTD.	5.4%
I C I C I BANK LTD.	4.8%
STATE BANK OF INDIA	3.6%
AXIS BANK LTD.	3.4%
BHARTI AIRTEL LTD.	2.9%
LARSEN & TOUBRO LTD.	2.9%
N T P C LTD.	2.6%
COAL INDIA LTD.	2.3%
SUN PHARMACEUTICAL INDS. LTD.	2.2%
Others	59.1%
Total	96.3%
Cash and Money Market	3.7%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND117

April 30, 2026



Fund Details

Investment Objective: The fund will seek to generate wealth by investing in companies which will benefit from the evolving economic situation such as increasing digitisation, strengthening economic reforms, strong focus on Atmanirbhar Bharat and Make-in-India.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 15.8849	--	--	Rs. 98 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	11.7%	8.5%
6 Months	-2.1%	-5.9%
1 Year	7.3%	0.1%
2 Years	3.9%	3.4%
3 Years	16.7%	11.5%
5 Years	-	-
Inception	13.4%	9.8%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

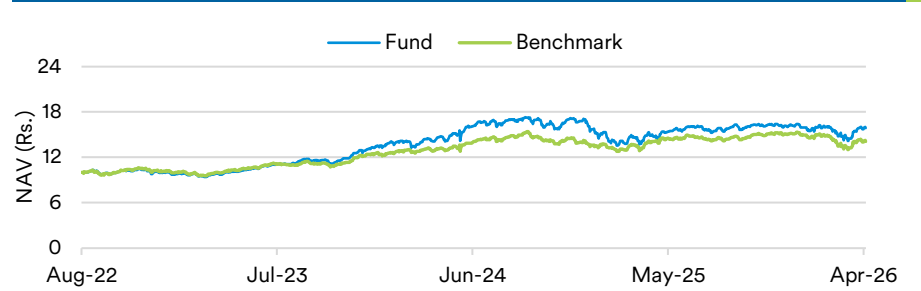
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

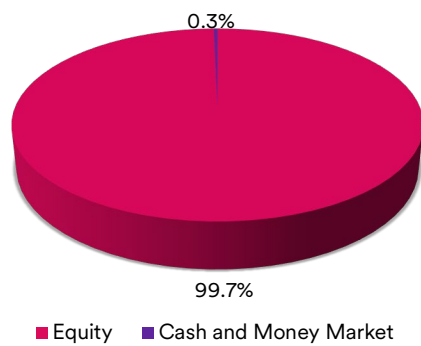


Security Name

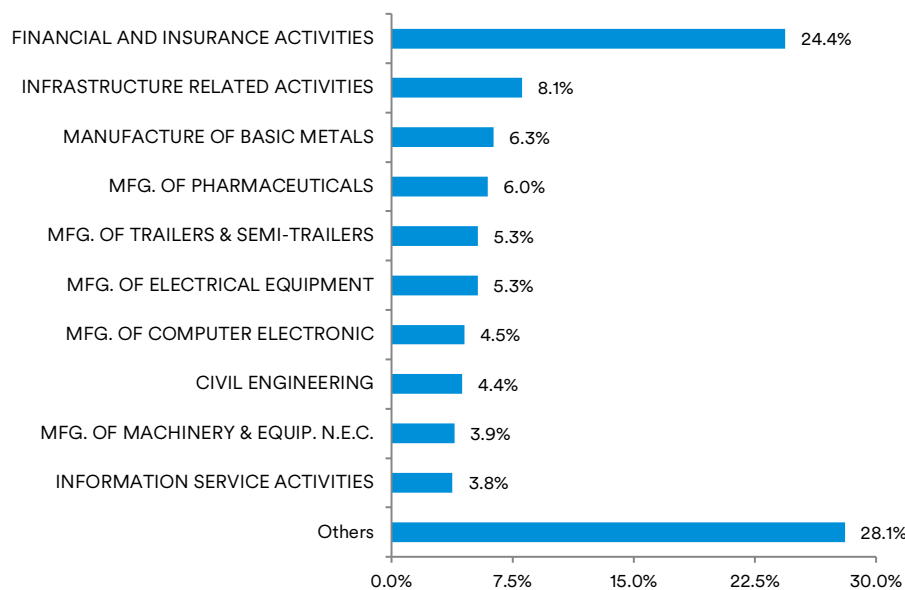
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.4%
LARSEN & TOUBRO LTD.	3.7%
RELIANCE INDUSTRIES LTD.	3.3%
BHARTI AIRTEL LTD.	3.0%
STATE BANK OF INDIA	2.7%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.5%
SHRIRAM FINANCE LIMITED	2.4%
AXIS BANK LTD.	2.3%
SHAILY ENGINEERING PLASTICS LIMITED	2.2%
N T P C LTD.	2.1%
Others	69.0%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND117

April 30, 2026



Fund Details

Investment Objective: To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 14.951	--	--	Rs. 13 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	7.0%	8.8%
6 Months	-5.5%	-4.5%
1 Year	4.4%	2.5%
2 Years	5.8%	4.5%
3 Years	15.4%	13.2%
5 Years	-	-
Inception	13.4%	12.3%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

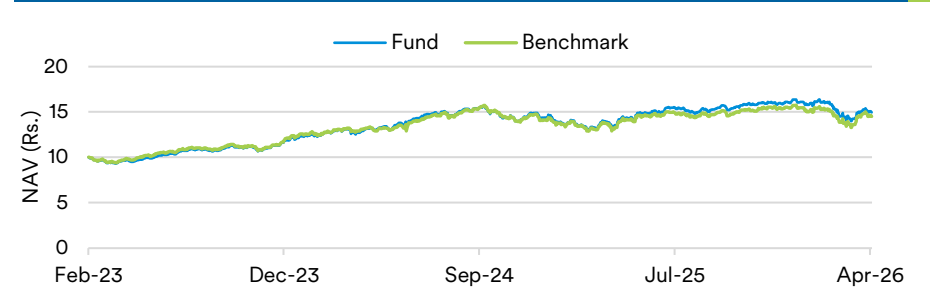
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	95.4%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	4.6%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

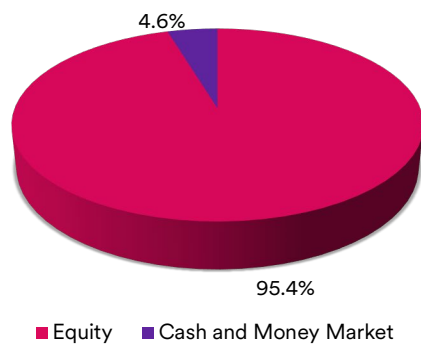


Security Name

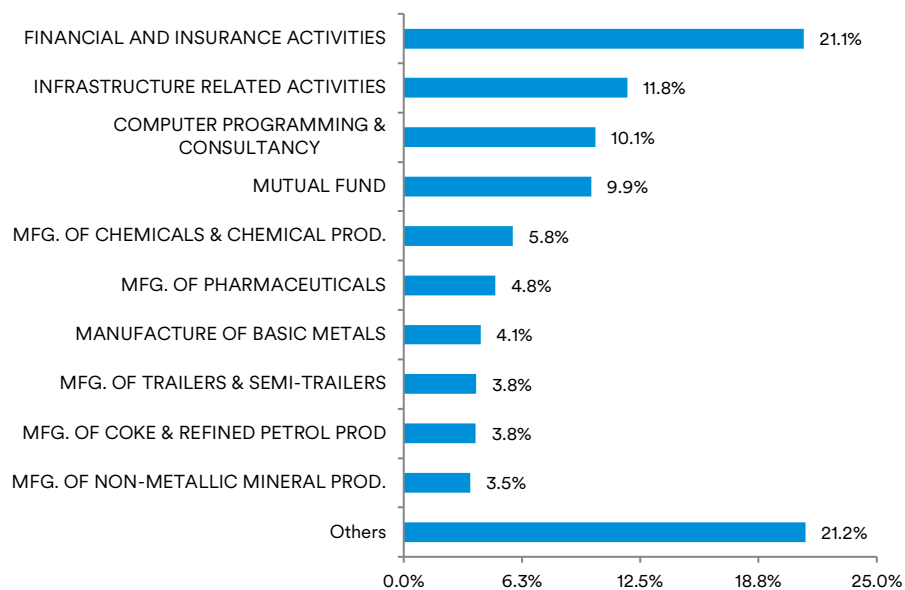
Net Asset (%)

Security Name	Net Asset (%)
Equity	
INFOSYS LTD.	3.9%
RELIANCE INDUSTRIES LTD.	3.8%
I C I C I BANK LTD.	3.4%
AXIS BANK LTD.	3.2%
STATE BANK OF INDIA	2.8%
H D F C BANK LTD.	2.7%
AXIS MF - BANK ETF	2.5%
MAHINDRA & MAHINDRA LTD.	2.5%
ULTRATECH CEMENT LTD.	2.3%
BHARTI AIRTEL LTD.	2.2%
Others	66.0%
Total	95.4%
Cash and Money Market	4.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing in equity securities of small cap companies Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives	Inception Date	NAV	YTM	MD	AUM
	29-Feb-2024	Rs. 11.6701	--	--	Rs. 172 crore
Fund Manager(s)		Funds Managed by the Fund Managers			
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3			

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	15.7%	18.4%
6 Months	2.1%	-2.0%
1 Year	13.3%	9.5%
2 Years	4.8%	2.9%
3 Years	-	-
5 Years	-	-
Inception	7.4%	5.7%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

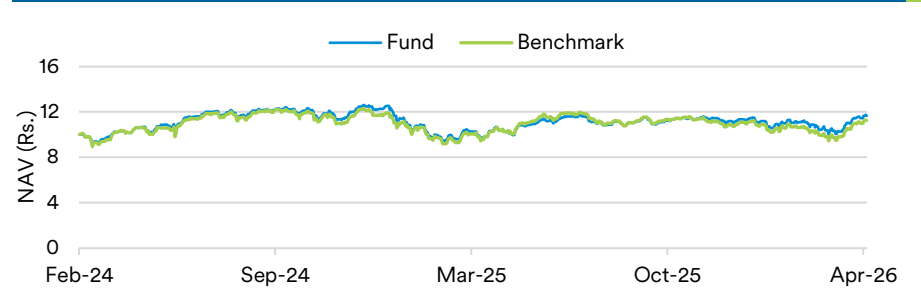
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.9%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

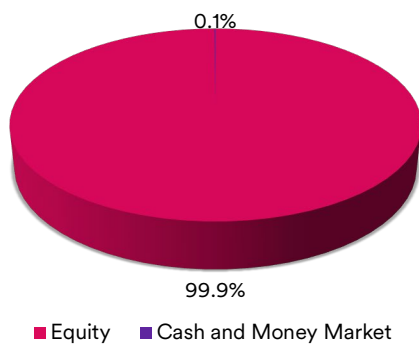


Security Name

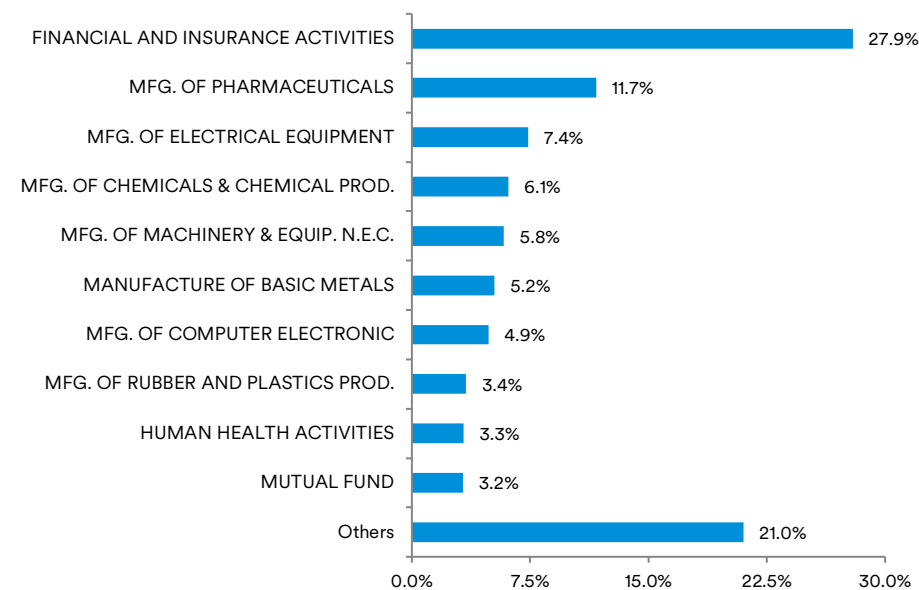
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MULTI COMMODITY EXCHANGE OF INDIA LTD.	7.8%
LAURUS LABS LIMITED	4.0%
KARUR VYSYA BANK LTD.	3.9%
NIPPON INDIA MUTUAL FUND	3.2%
NAVIN FLUORINE INTERNATIONAL LIMITED	3.0%
RADICO KHAITAN LTD.	2.7%
CITY UNION BANK LTD.	2.6%
DELHIVERY LIMITED	2.4%
TORRENT PHARMACEUTICALS LTD.	2.4%
SHAILY ENGINEERING PLASTICS LIMITED	2.4%
Others	65.5%
Total	99.9%
Cash and Money Market	0.1%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND117

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in manufacturing theme

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
16-Aug-2024	Rs. 10.3541	--	--	Rs. 602 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	10.7%	10.8%
6 Months	0.2%	1.9%
1 Year	12.7%	15.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.1%	3.1%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing

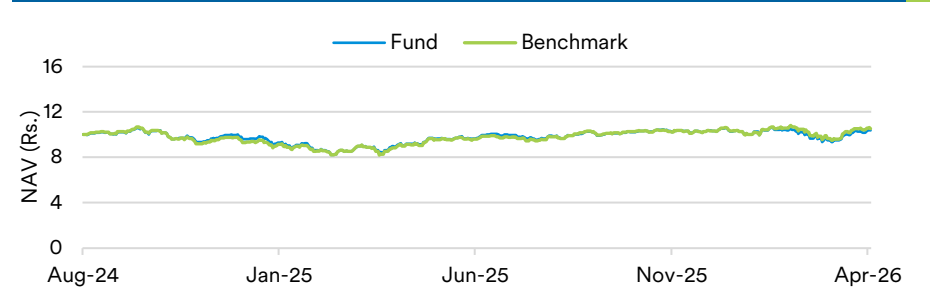
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.9%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

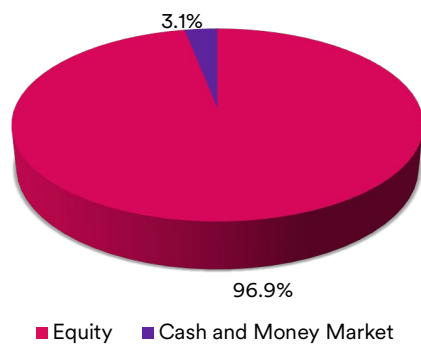


Security Name

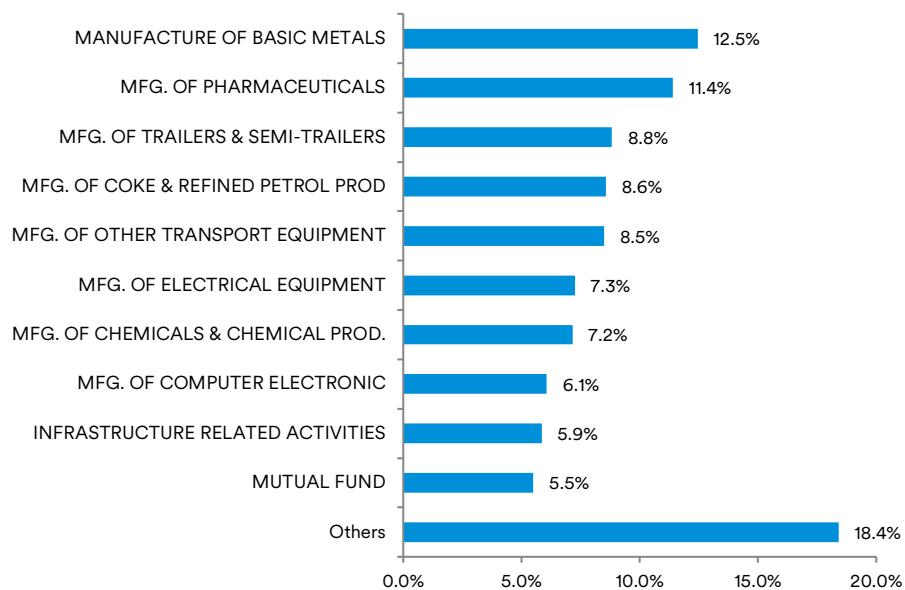
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	5.2%
SUN PHARMACEUTICAL INDS. LTD.	4.7%
BHARAT ELECTRONICS LTD.	4.7%
MAHINDRA & MAHINDRA LTD.	4.1%
HINDALCO INDUSTRIES LTD.	3.0%
MARUTI SUZUKI INDIA LTD.	2.9%
MIRAE ASSET MF - NIFTY METAL ETF	2.4%
T V S MOTOR CO. LTD.	2.4%
J S W STEEL LTD.	2.3%
TATA STEEL LTD.	2.2%
Others	63.2%
Total	96.9%
Cash and Money Market	3.1%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Pension Mid Cap Fund (Open Fund)

SFIN No: ULIF03201/02/25PENIFTYMOM117

April 30, 2026



Fund Details

Investment Objective: To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
14-Feb-2025	Rs. 12.0054	--	--	Rs. 7.6 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	12.3%	13.8%
6 Months	4.1%	-1.9%
1 Year	15.4%	7.6%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	16.4%	13.2%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

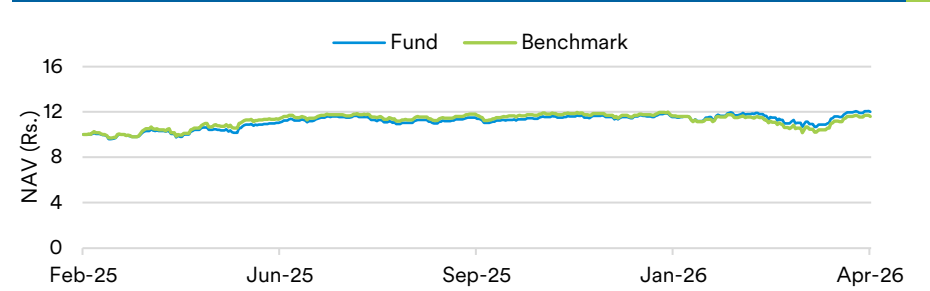
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.6%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.4%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

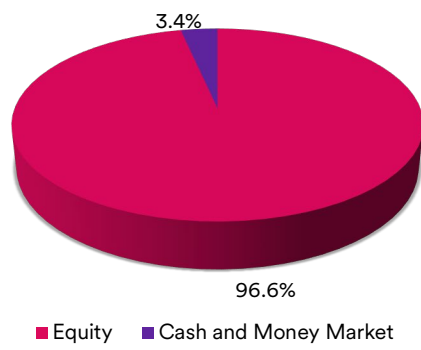


Security Name

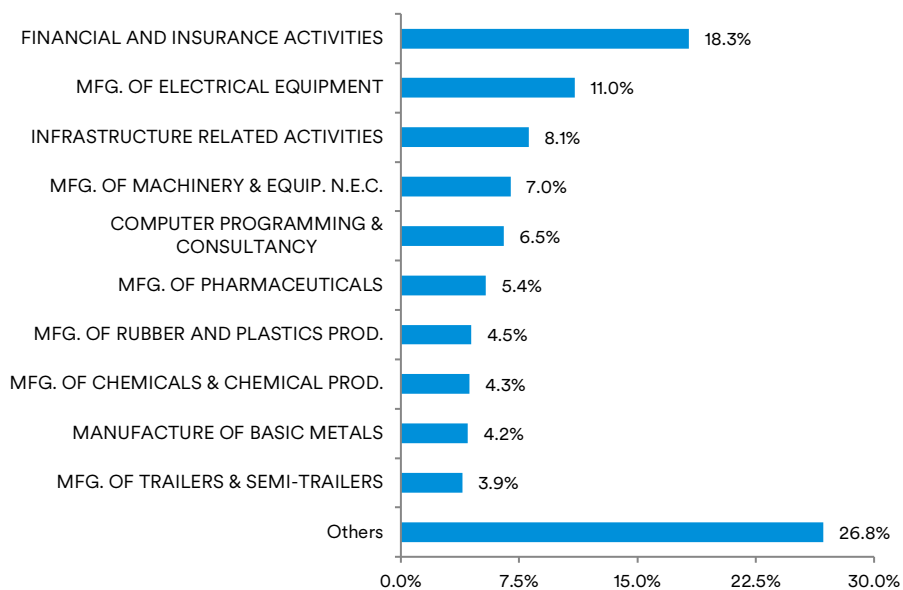
Net Asset (%)

Security Name	Net Asset (%)
Equity	
FEDERAL BANK LTD.	2.7%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.6%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.5%
AJANTA PHARMA LTD.	2.2%
UJJIVAN SMALL FINANCE BANK LIMITED	2.1%
SHRIRAM FINANCE LIMITED	2.0%
BHARAT HEAVY ELECTRICALS LTD.	1.9%
POWER FINANCE CORPN. LTD.	1.9%
SYRMA SGS TECHNOLOGY LIMITED	1.8%
AXIS BANK LTD.	1.7%
Others	75.3%
Total	96.6%
Cash and Money Market	3.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Bharat Consumption Fund (Open Fund)

SFIN No: ULIF03015/11/24CONSUMFUND117

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in domestic consumption theme

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
29-Nov-2024	Rs. 9.6824	--	--	Rs. 580 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	9.0%	10.5%
6 Months	-7.2%	-8.0%
1 Year	2.2%	0.9%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.3%	-0.2%

Past performance is not indicative of future performance

*Benchmark is Nifty India Consumption Index

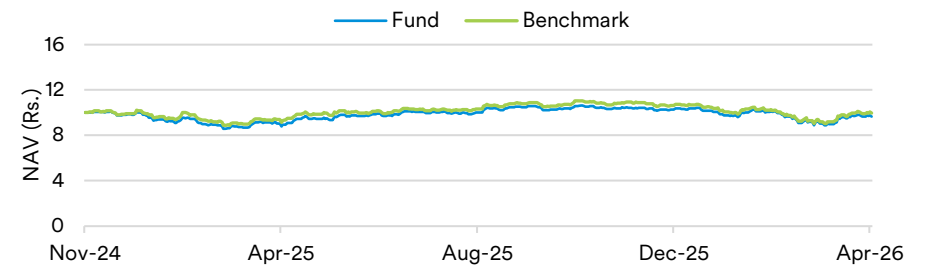
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.4%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.6%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

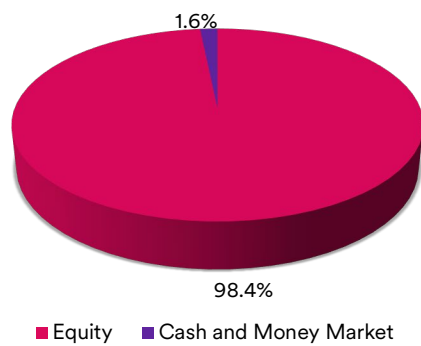


Security Name

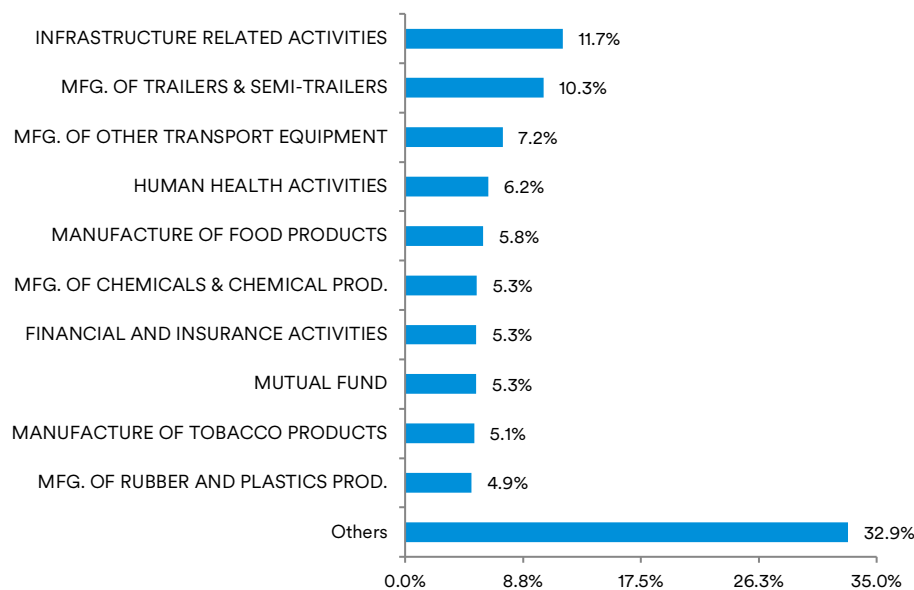
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MAHINDRA & MAHINDRA LTD.	5.5%
BHARTI AIRTEL LTD.	5.3%
I T C LTD.	5.1%
ETERNAL LTD.	4.1%
APOLLO HOSPITALS ENTERPRISE LTD.	3.5%
TITAN INDUSTRIES LTD.	3.5%
N T P C LTD.	3.4%
NIPPON INDIA MF - NIFTY AUTO ETF	3.2%
BRITANNIA INDUSTRIES LTD.	3.0%
EICHER MOTORS LTD.	2.7%
Others	59.1%
Total	98.4%
Cash and Money Market	1.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Pension Consumption Fund (Open Fund)

SFIN No: ULIF03816/10/25PECONSFUND117

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in domestic consumption theme.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
31-Oct-2025	Rs. 9.5296	--	--	Rs. 5.7 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	9.1%	10.5%
6 Months	-4.7%	-8.0%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-4.7%	-8.0%

Past performance is not indicative of future performance

*Benchmark is Nifty India Consumption Index

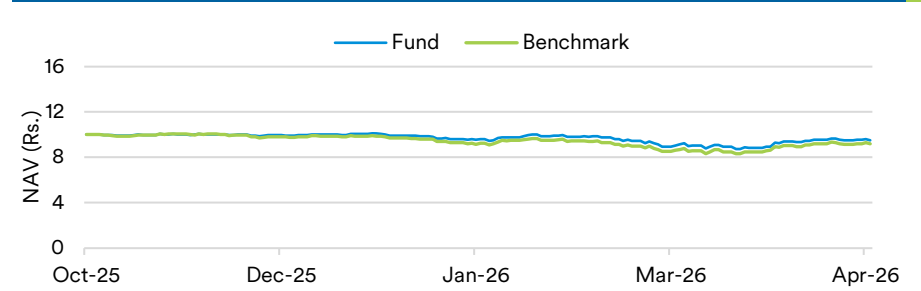
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.0%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

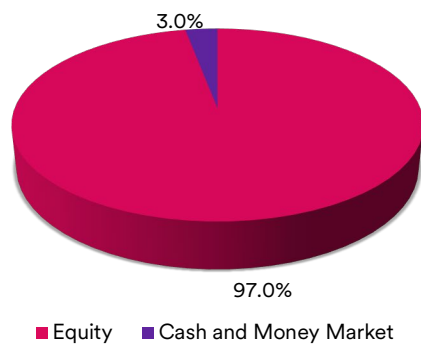


Security Name

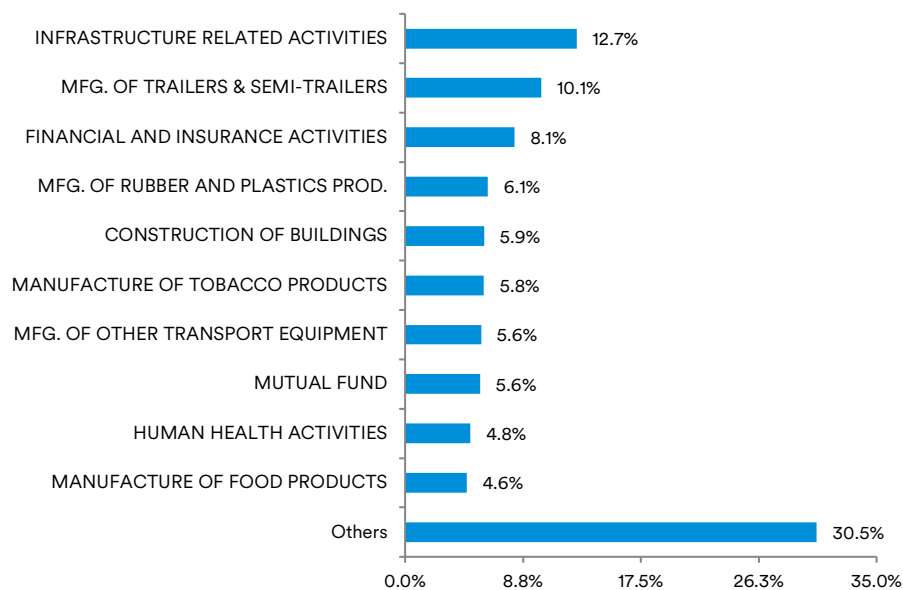
Net Asset (%)

Security Name	Net Asset (%)
Equity	
BHARTI AIRTEL LTD.	6.1%
I T C LTD.	5.8%
MAHINDRA & MAHINDRA LTD.	4.6%
NIPPON INDIA MF - NIFTY AUTO ETF	3.6%
ETERNAL LTD.	3.3%
N T P C LTD.	3.2%
APOLLO HOSPITALS ENTERPRISE LTD.	3.1%
MARUTI SUZUKI INDIA LTD.	3.0%
S.J.S. ENTERPRISES LIMITED	2.6%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.5%
Others	59.1%
Total	97.0%
Cash and Money Market	3.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Nifty 500 Momentum 50 Index Fund (Open Fund)

SFIN No: ULIF03115/02/25NIFTYMOMEN117

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing in constituents of NSE's Nifty 500 Momentum 50 Index

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
28-Feb-2025	Rs. 11.4858	--	--	Rs. 734 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	12.1%	12.6%
6 Months	-4.9%	-3.2%
1 Year	1.9%	4.0%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	12.6%	13.0%

Past performance is not indicative of future performance

*Benchmark is Nifty500 Momentum 50

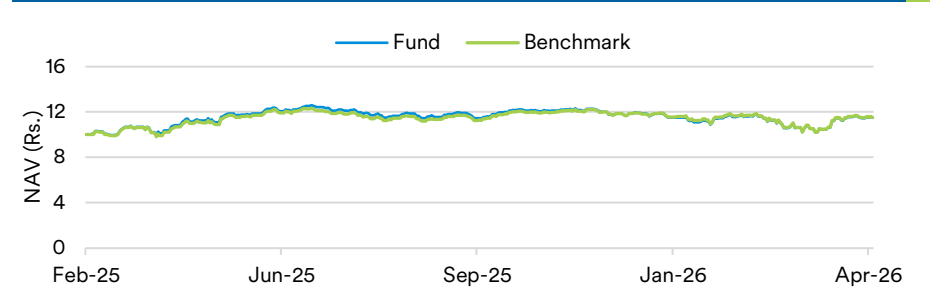
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

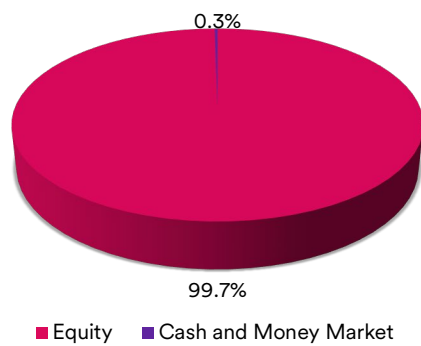


Security Name

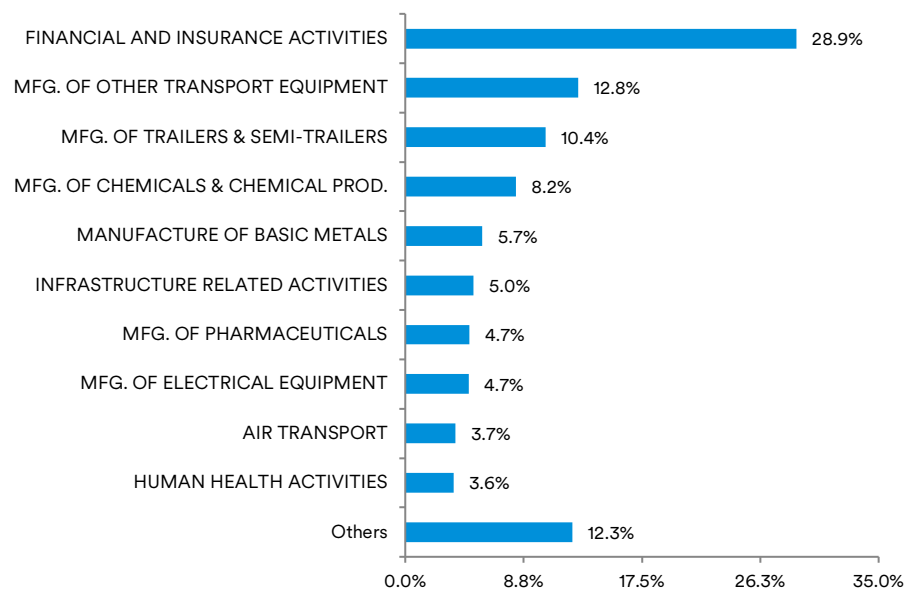
Net Asset (%)

Security Name	Net Asset (%)
Equity	
HINDALCO INDUSTRIES LTD.	5.3%
BHARTI AIRTEL LTD.	5.0%
ASIAN PAINTS LTD.	5.0%
EICHER MOTORS LTD.	5.0%
MAHINDRA & MAHINDRA LTD.	4.9%
MARUTI SUZUKI INDIA LTD.	4.8%
T V S MOTOR CO. LTD.	4.2%
INTERGLOBE AVIATION LTD.	3.7%
HERO MOTOCORP LTD.	3.6%
CUMMINS INDIA LTD.	3.5%
Others	54.7%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Dividend Leaders Index Fund (Open Fund)

SFIN No: ULIF03916/01/26DIVIDENDFN117

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by replicating the BSE 500 Dividend Leaders 50 Index

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
30-Jan-2026	Rs. 10.2181	--	--	Rs. 19 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	9.2%	10.0%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.2%	1.9%

Past performance is not indicative of future performance

*Benchmark is BSE 500 Dividend Leaders 50 (Customised)

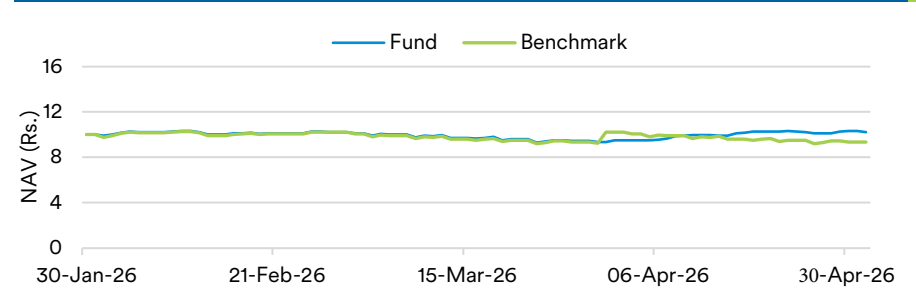
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.6%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.4%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

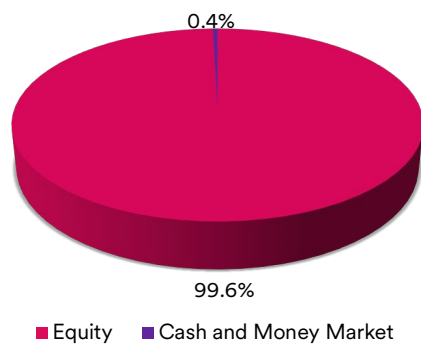


Security Name

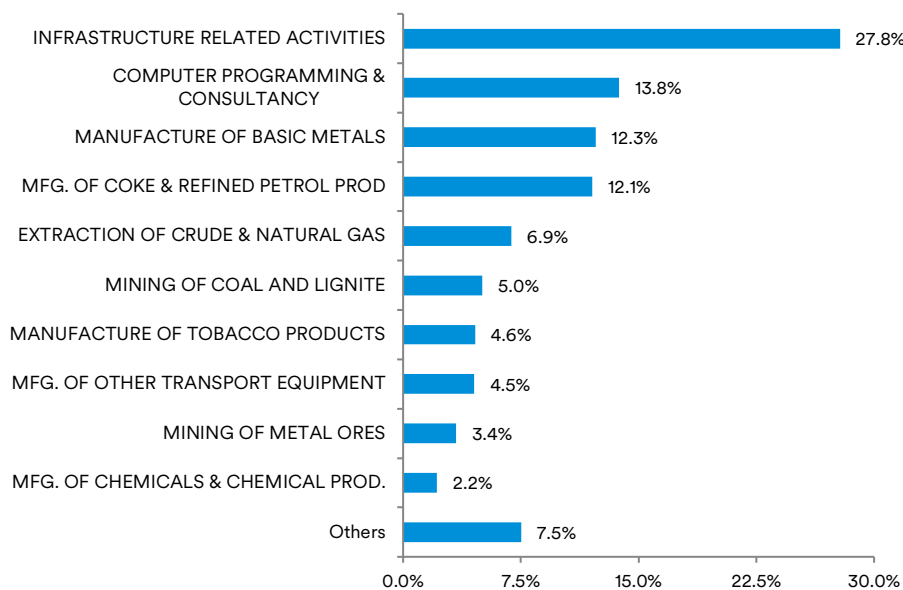
Net Asset (%)

Security Name	Net Asset (%)
Equity	
COAL INDIA LTD.	4.7%
OIL & NATURAL GAS CORPN. LTD.	4.7%
I T C LTD.	4.6%
TATA STEEL LTD.	4.5%
HERO MOTOCORP LTD.	4.5%
POWER GRID CORPN. OF INDIA LTD.	4.5%
N T P C LTD.	4.5%
POWER FINANCE CORPN. LTD.	4.4%
BHARAT PETROLEUM CORPN. LTD.	4.4%
G A I L (INDIA) LTD.	4.3%
Others	54.4%
Total	99.6%
Cash and Money Market	0.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Pension Dividend Leaders Index Fund (Open Fund)

SFIN No: ULIF04101/04/26PEDIVIDEND117

April 30, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by replicating the BSE 500 Dividend Leaders 50 Index (Customised) Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives	Inception Date	NAV	YTM	MD	AUM
	20-Apr-2026	Rs. 9.8921	--	--	Rs. 2 crore
Fund Manager(s)		Funds Managed by the Fund Managers			
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3			

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-	-
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-1.1%	-0.7%

Past performance is not indicative of future performance

*Benchmark is BSE 500 Dividend Leaders 50 (Customised)

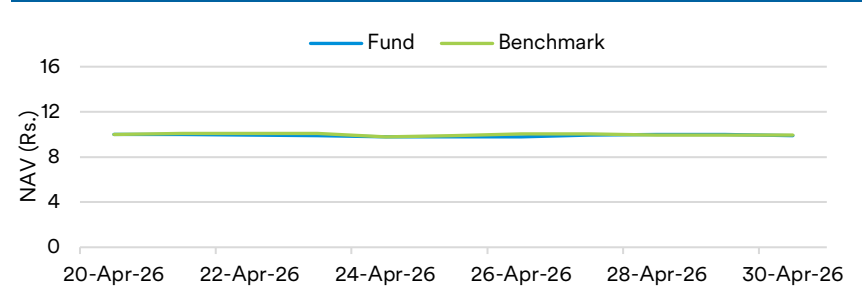
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.3%

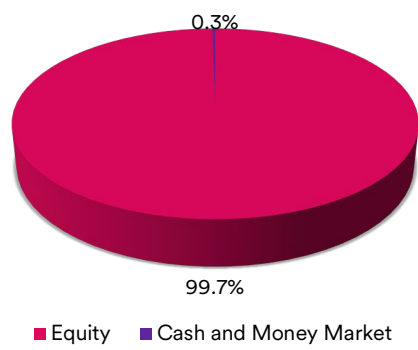
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

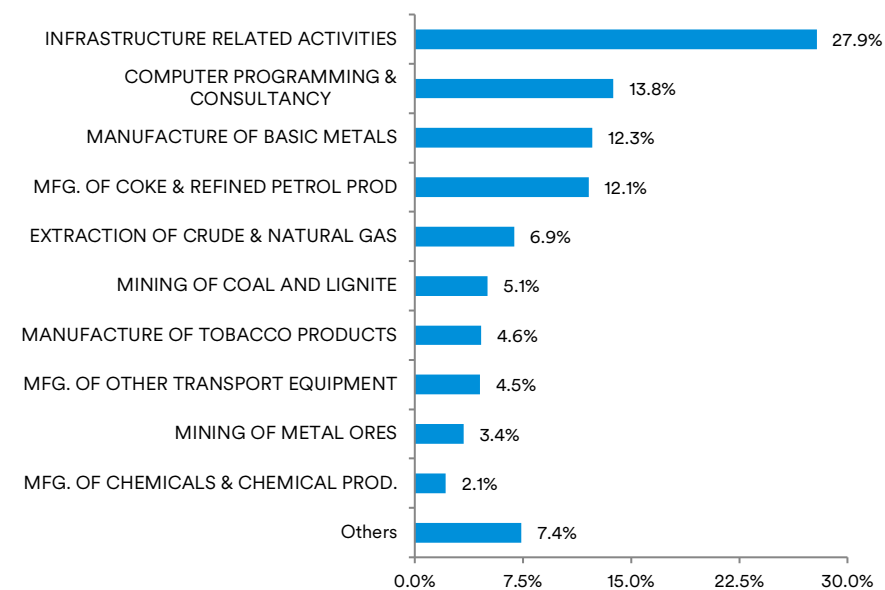


Security Name	Rating	Net Asset (%)
Equity		
COAL INDIA LTD.		4.7%
OIL & NATURAL GAS CORPN. LTD.		4.7%
I T C LTD.		4.6%
TATA STEEL LTD.		4.6%
HERO MOTOCORP LTD.		4.5%
POWER GRID CORPN. OF INDIA LTD.		4.5%
N T P C LTD.		4.5%
POWER FINANCE CORPN. LTD.		4.4%
BHARAT PETROLEUM CORPN. LTD.		4.4%
G A I L (INDIA) LTD.		4.3%
Others		54.5%
Total		99.7%
Cash and Money Market		0.3%
Portfolio Total		100.0%

Asset Mix

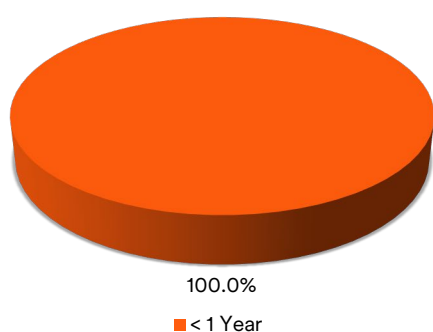


Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile





Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP17

April 30, 2026



Fund Details

Investment Objective: To generate capital appreciation and current income through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 60% investments in Equities and 40% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 29.2838	6.6%	3.6	Rs. 44 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	8.7%	6.6%
6 Months	-0.6%	-2.4%
1 Year	7.6%	2.6%
2 Years	7.0%	4.8%
3 Years	16.1%	11.0%
5 Years	14.6%	10.0%
Inception	14.2%	10.2%

Past performance is not indicative of future performance

*Benchmark is 60% BSE 500 and 40% CRISIL Composite Bond Index

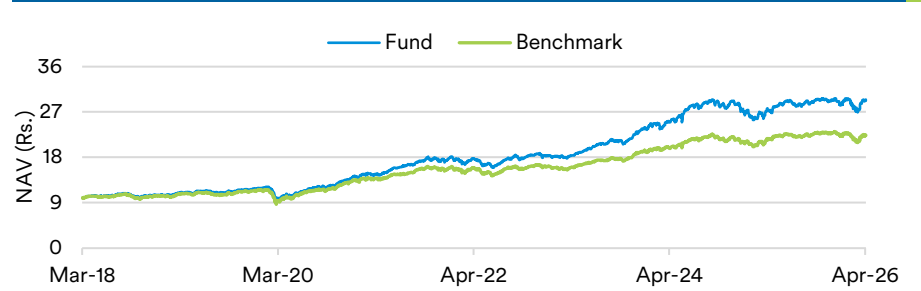
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	40%	75%	69.5%
Debt	25%	60%	26.1%
Money Market	0%	35%	4.4%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark



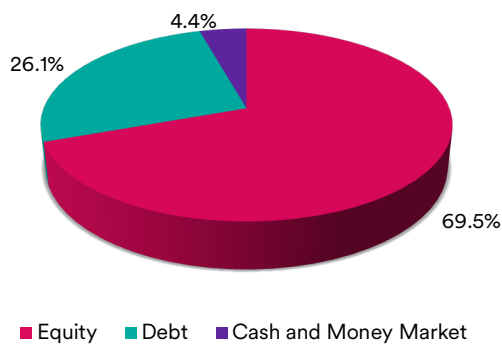
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
AMBER ENTERPRISES INDIA LIMITED		2.2%
H D F C BANK LTD.		2.2%
SHRIRAM FINANCE LIMITED		1.9%
LARSEN & TOUBRO LTD.		1.9%
RELIANCE INDUSTRIES LTD.		1.7%
AXIS BANK LTD.		1.6%
STATE BANK OF INDIA		1.5%
OIL & NATURAL GAS CORPN. LTD.		1.4%
OIL INDIA LTD.		1.2%
JINDAL STEEL & POWER LTD.		1.2%
Others		52.5%
Total		69.5%

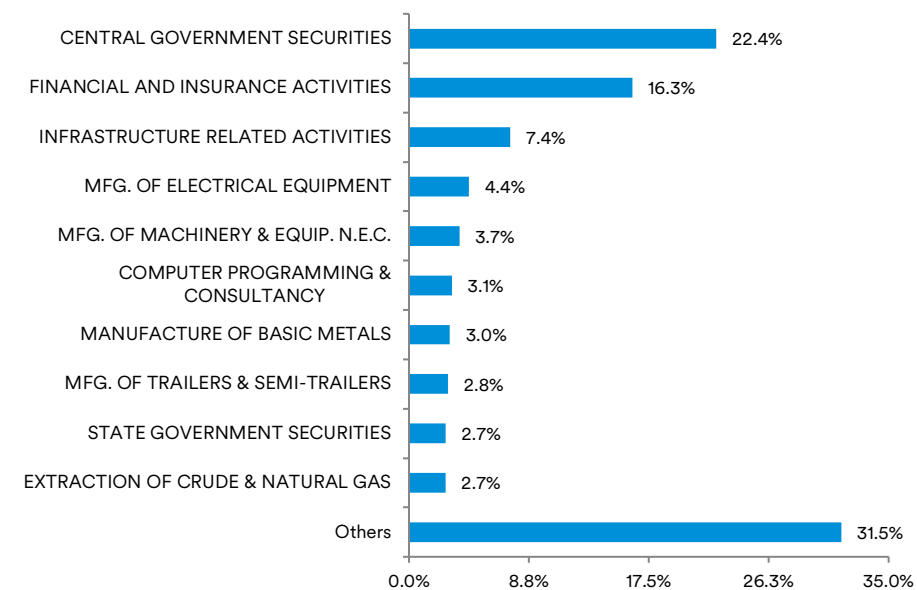
Government Securities	
6.01% GOI 2030	9.0%
7.06% GOI 2028	4.7%
7.02% GOI 2031	4.6%
6.54% GOI 2032	1.4%
8.3% GOI 2042	1.1%
7.29% WEST BENGAL SDL 2026	0.9%
7.62% TAMILNADU SDL 2033	0.8%
8.13% GOI 2045	0.6%
8.07% TELANGANA SDL 2056	0.5%
7.71% GUJARAT SDL 2034	0.5%
Others	1.2%
Total	25.1%

Corporate Bonds	
BAJAJ FINANCE LTD.	AAA 1.0%
Total	1.0%
Cash and Money Market 4.4%	
Portfolio Total	100.0%

Asset Mix

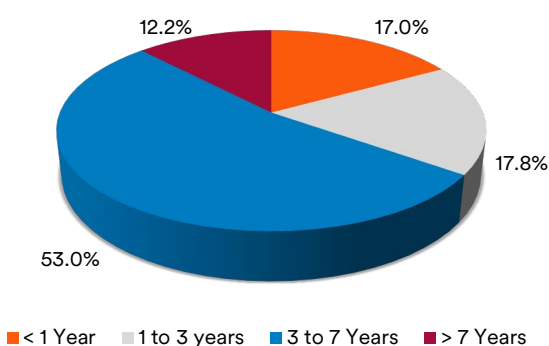


Industry Wise Exposure**

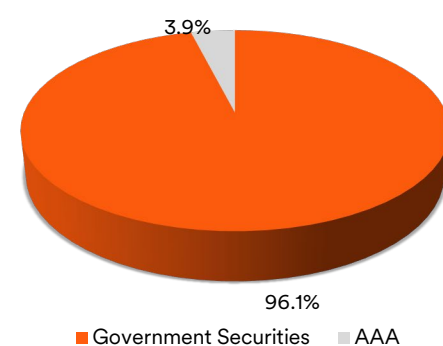


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F117

April 30, 2026



Fund Details

Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 39.1019	7.6%	6.5	Rs. 765 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	4.6%	4.2%
6 Months	-2.4%	-2.9%
1 Year	0.8%	0.7%
2 Years	3.6%	4.9%
3 Years	9.7%	8.3%
5 Years	9.2%	8.2%
Since 05-Jan-10	8.7%	8.7%
Inception	8.7%	8.9%

Past performance is not indicative of future performance

* Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

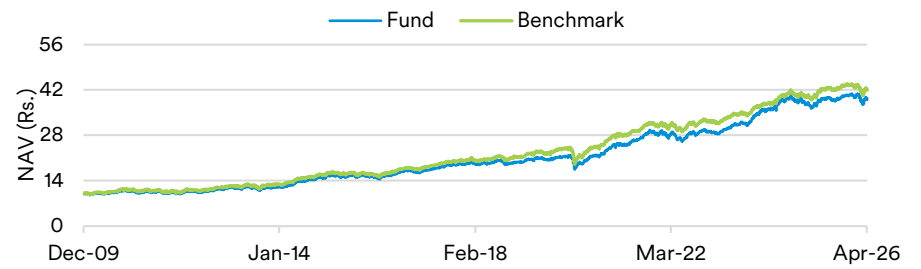
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	44.6%
Equity	0%	60%	53.3%
Cash & Money Market	0%	40%	2.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark



Security Name Rating Net Asset (%)

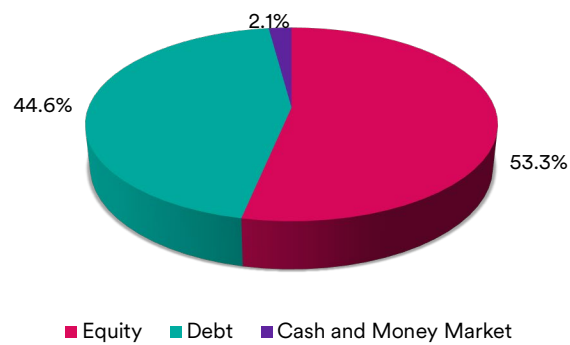
Security Name	Rating	Net Asset (%)
Equity		
RELIANCE INDUSTRIES LTD.		3.4%
H D F C BANK LTD.		3.3%
LARSEN & TOUBRO LTD.		2.8%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		2.2%
UTI MF - BANK ETF		2.0%
STATE BANK OF INDIA		2.0%
BHARTI AIRTEL LTD.		1.9%
AXIS BANK LTD.		1.8%
ABSL MF - NIFTY BANK ETF		1.7%
INFOSYS LTD.		1.6%
Others		30.5%
Total		53.3%

Government Securities		
6.9% GOI 2065		5.4%
6.36% GOI 2031		1.9%
6.76% GOI 2061		1.7%
6.48% GOI 2035		0.9%
7.71% GUJARAT SDL 2034		0.7%
7.91% PUNJAB SDL 2036		0.7%
7.76% KARNATAKA SDL 2041		0.7%
6.99% GOI 2051		0.6%
7.3% GOI 2053		0.6%
6.68% GOI 2040		0.6%
Others		2.8%
Total		16.6%

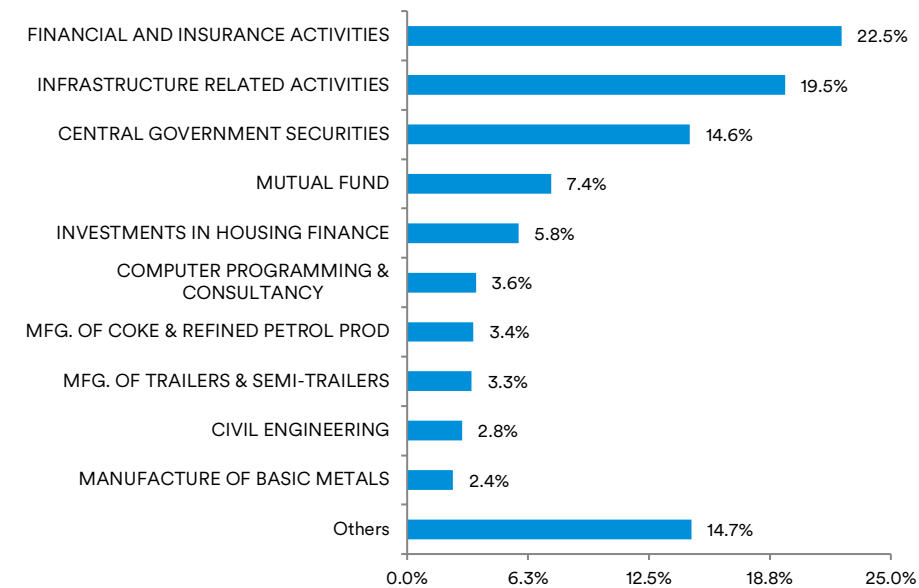
Corporate Bonds		
THE NATIONAL BANK FOR FINANCING I	AAA	5.3%
NATIONAL HOUSING BANK	AAA	4.4%
POWER FINANCE CORPN. LTD.	AAA	3.1%
SHRIRAM FINANCE LIMITED	AAA	2.9%
BAJAJ FINANCE LTD.	AAA	2.4%
SUNDARAM FINANCE LTD	AAA	2.1%
NABARD	AAA	1.7%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.6%
L I C HOUSING FINANCE LTD.	AAA	1.3%
STATE BANK OF INDIA	AAA	0.8%
Others		2.3%
Total		28.0%

Cash and Money Market	2.1%
Portfolio Total	100.0%

Asset Mix

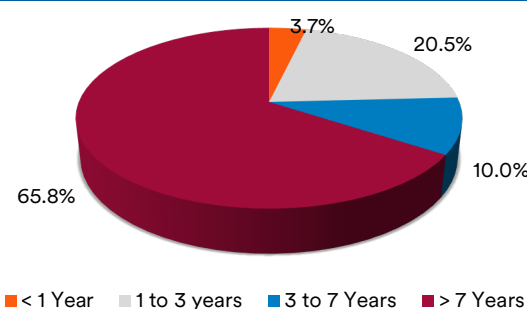


Industry Wise Exposure**

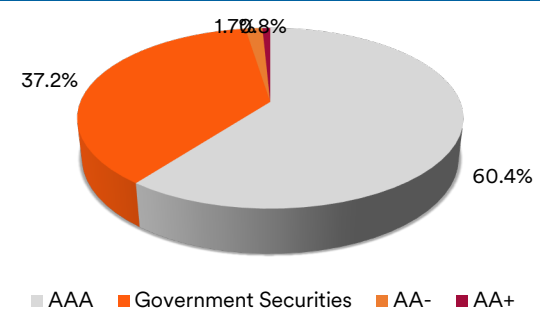


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

April 30, 2026



Fund Details

Investment Objective: To provide higher accrual along with safety arising from high allocation to corporate bonds. The fund will invest up to 100% of the corpus in debt and money market securities

Investment Philosophy: The fund will target 100% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 18.2934	7.3%	6.0	Rs. 26 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.3%	0.9%
6 Months	2.3%	0.9%
1 Year	3.9%	2.8%
2 Years	8.7%	6.7%
3 Years	8.7%	6.7%
5 Years	7.3%	5.8%
Inception	7.7%	7.1%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

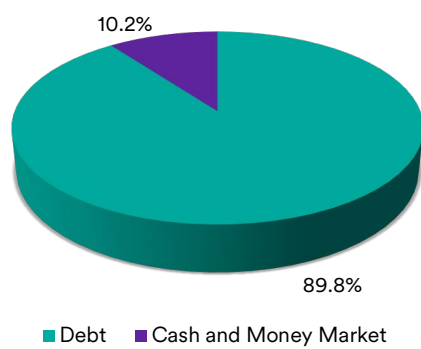
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

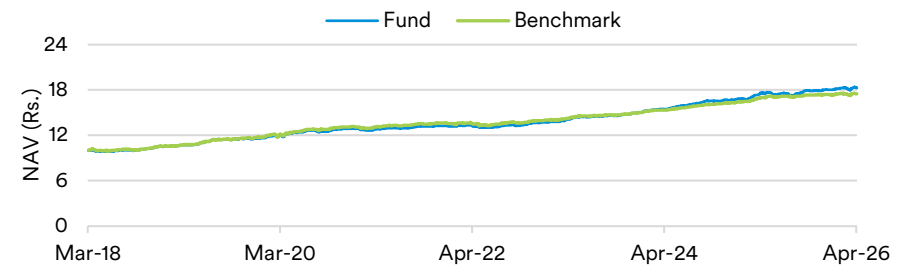
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	89.8%
Money Market	0%	20%	10.2%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix



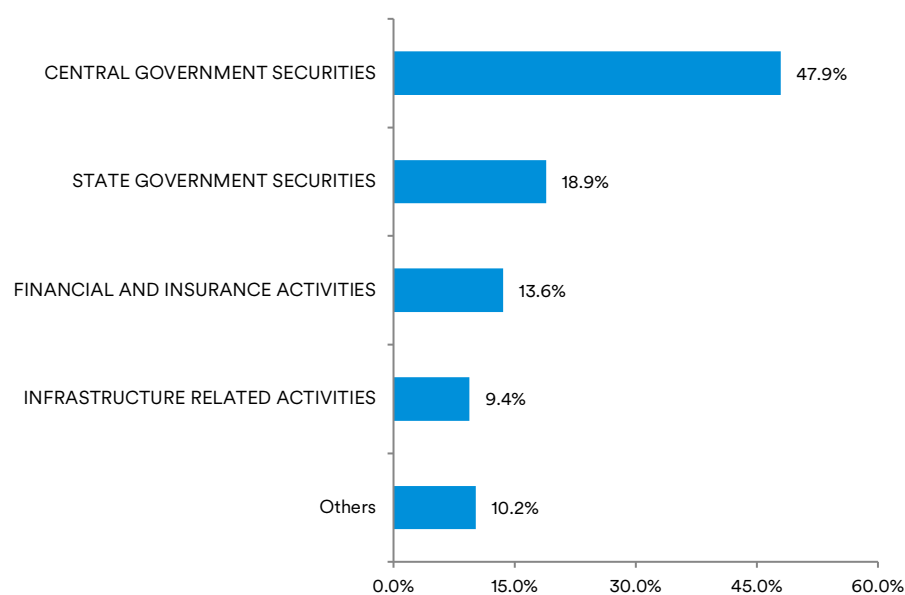
NAV vs Benchmark



Security Name Rating Net Asset (%)

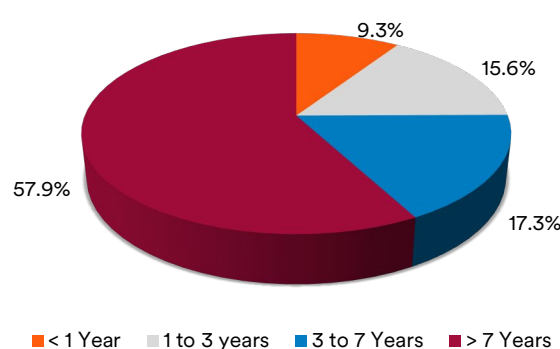
Security Name	Rating	Net Asset (%)
Government Securities		
6.48% GOI 2035		18.5%
6.36% GOI 2031		13.3%
7.91% MAHARASHTRA SDL 2039		9.7%
8.3% GOI 2042		7.2%
7.69% HARYANA SDL 2044		5.3%
6.9% GOI 2065		5.2%
7.88% KERALA SDL 2046		3.9%
7.24% GOI 2055		3.7%
7.42% WEST BENGAL SDL 2036		0.0%
Total		66.8%
Corporate Bonds		
SHRIRAM FINANCE LIMITED	AAA	5.9%
BHARTI TELECOM LIMITED	AAA	5.7%
MUTHOOT FINANCE LTD.	AA+	3.8%
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	3.8%
AXIS BANK LTD.	AAA	3.7%
Total		23.0%
Cash and Money Market		10.2%
Portfolio Total		100.0%

Industry Wise Exposure**

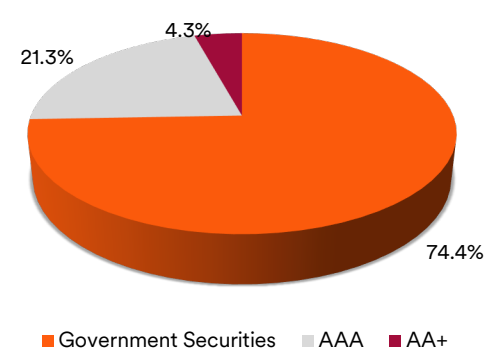


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Pension Bond Fund (Open Fund)

SFIN No: ULIF03301/02/25PEBONDFUND117

April 30, 2026



Fund Details

Investment Objective: To provide accrual income and capital gains by investing opportunistically in government securities, corporate bonds and money market instruments

Investment Philosophy: The fund will target 100% investments in debt and money market securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
14-Feb-2025	Rs. 14.5848	5.9%	2.7	Rs. 0.1 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.7%	0.9%
6 Months	2.0%	0.9%
1 Year	1.5%	2.8%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	36.8%	5.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

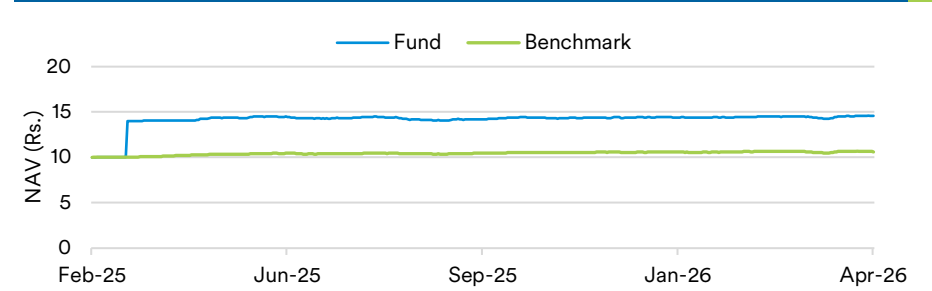
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Government and other Debt Securities	10%	100%	26.2%
Money Market	0%	90%	73.8%

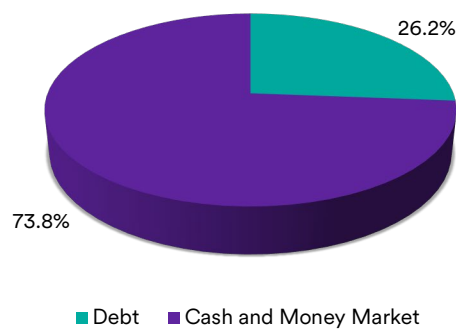
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

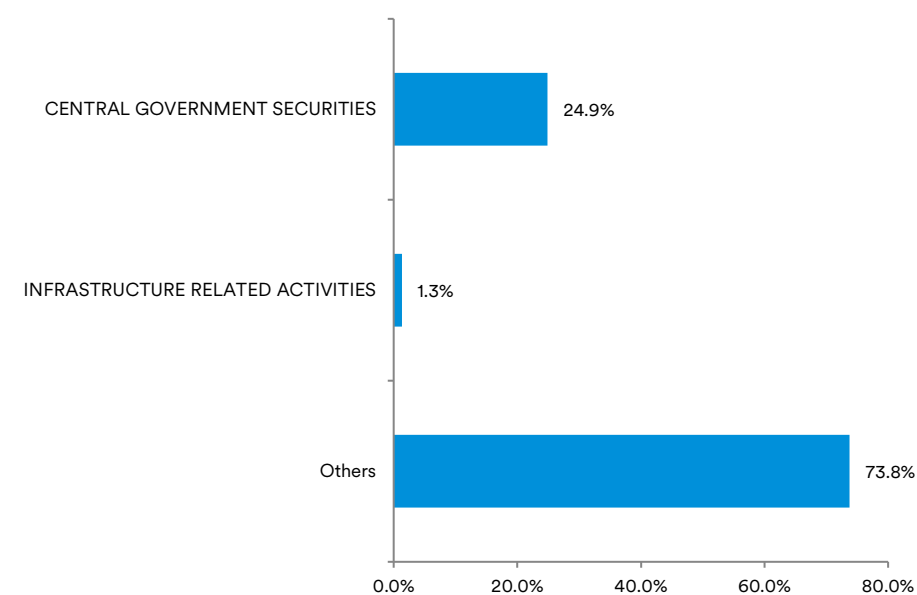


Security Name	Rating	Net Asset (%)
Government Securities		
8.3% GOI 2042		15.3%
7.36% GOI 2052		6.9%
7.4% GOI 2062		2.7%
6.98% GOI 2054		1.3%
Total		26.2%
Cash and Money Market		73.8%
Portfolio Total		100.0%

Asset Mix

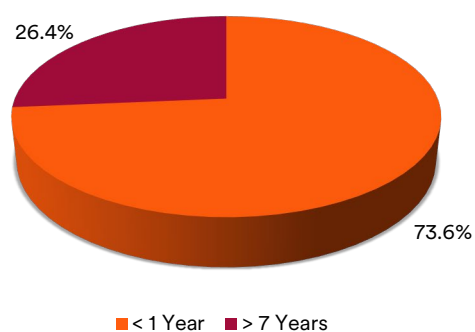


Industry Wise Exposure**

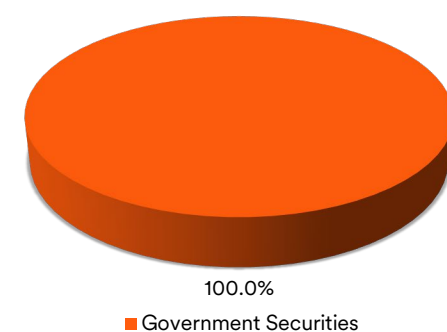


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

April 30, 2026



Fund Details

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Investment Philosophy: The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 29.7611	6.9%	4.6	Rs. 49 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.8%
6 Months	1.5%	1.6%
1 Year	0.9%	4.3%
2 Years	6.1%	8.0%
3 Years	6.3%	7.5%
5 Years	5.4%	6.3%
Inception	6.9%	8.0%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

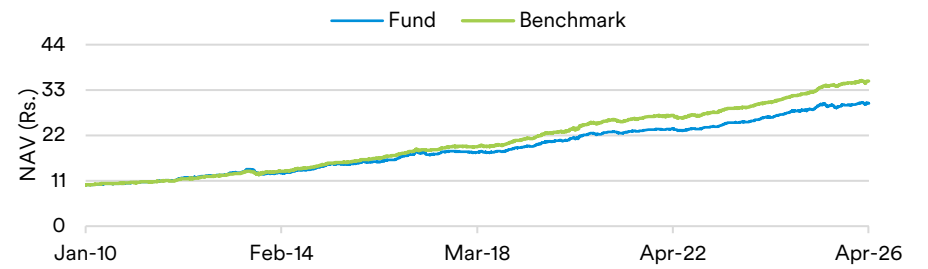
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	93.4%
Money Market Investments	0%	40%	6.6%

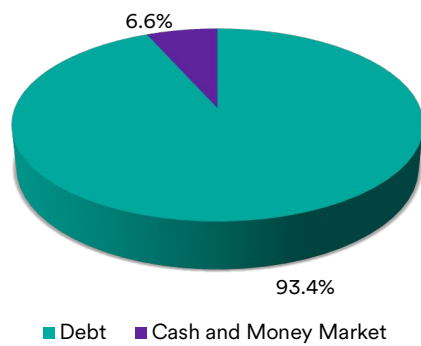
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

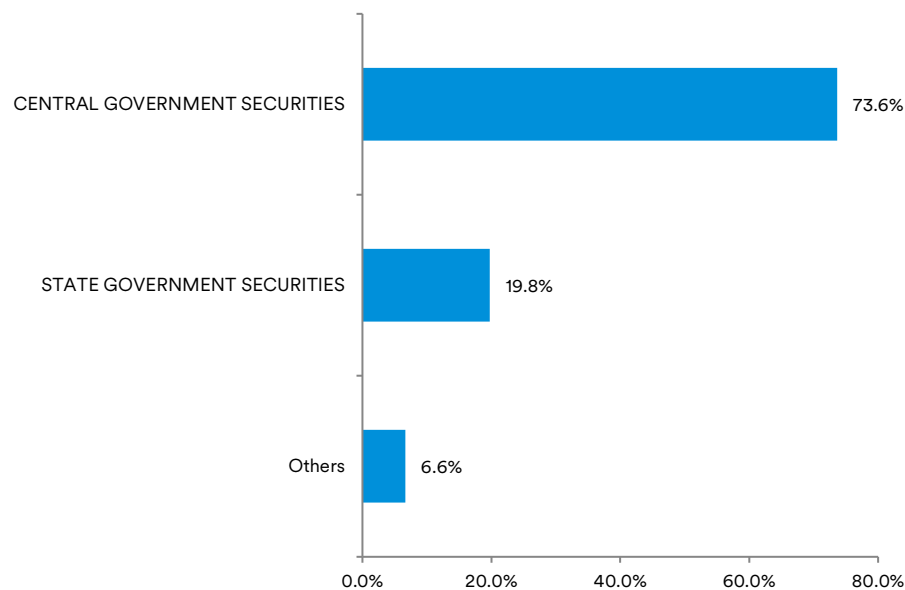


Security Name	Rating	Net Asset (%)
Government Securities		
6.36% GOI 2031		41.8%
6.01% GOI 2030		15.5%
7.02% GOI 2031		12.2%
7.65% MADHYAPRADESH SDL 2040		9.9%
7.43% MAHARASHTRA SDL 2040		9.8%
6.03% GOI 2029		4.1%
Total		93.4%
Cash and Money Market		6.6%
Portfolio Total		100.0%

Asset Mix

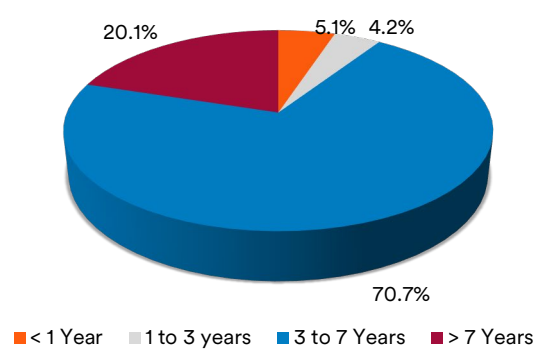


Industry Wise Exposure**

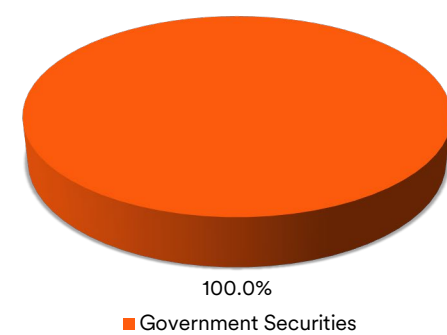


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

April 30, 2026



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 30.126	7.7%	5.3	Rs. 570 crore
Fund Manager(s) Gaurav Balre		Funds Managed by the Fund Managers Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	0.9%
6 Months	0.4%	0.9%
1 Year	0.7%	2.8%
2 Years	5.8%	6.7%
3 Years	5.8%	6.7%
5 Years	5.6%	5.8%
Inception	7.0%	7.5%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

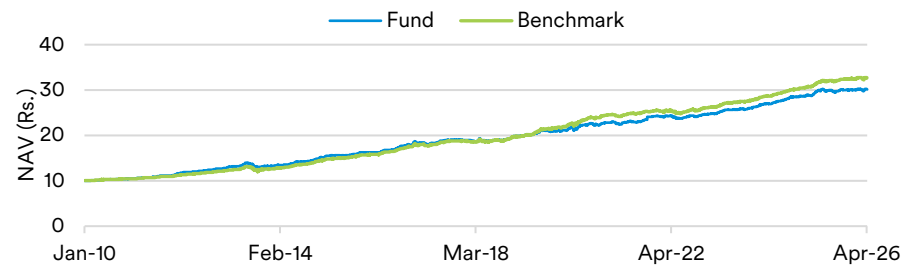
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	95.2%
Cash & Money Market	0%	40%	4.8%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

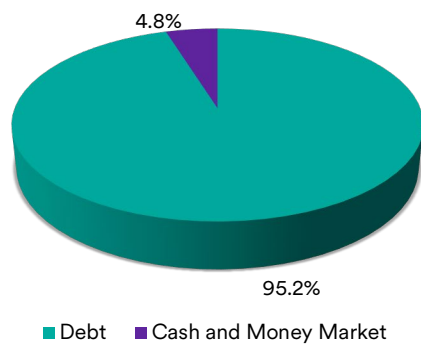
NAV vs Benchmark



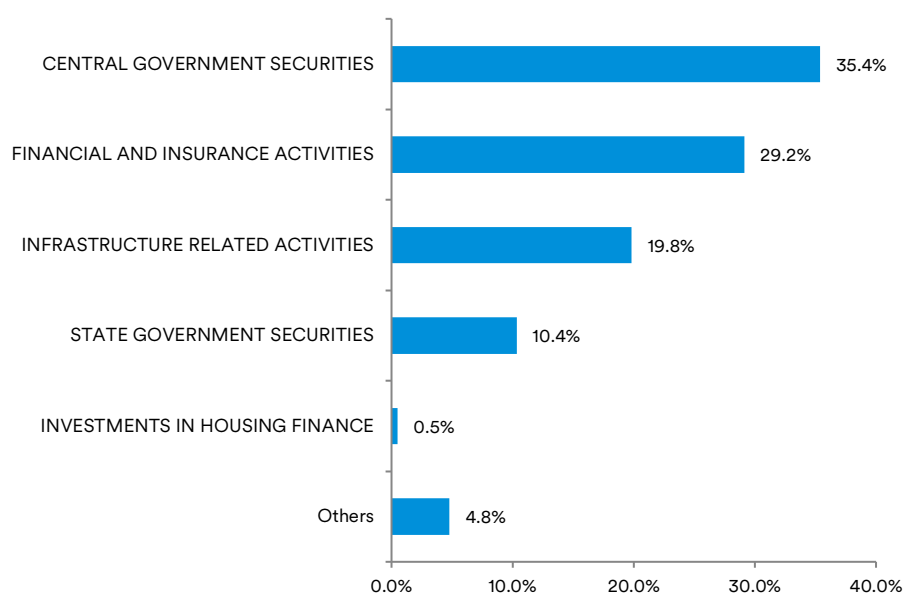
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		18.8%
7.24% GOI 2055		7.6%
6.9% GOI 2065		4.3%
7.84% WEST BENGAL SDL 2047		4.2%
7.02% GOI 2031		2.3%
7.88% WEST BENGAL SDL 2044		1.8%
6.8% GOI 2060		1.7%
7.76% KARNATAKA SDL 2041		0.9%
7.75% CHHATTISGARH SDL 2042		0.9%
6.98% GOI 2054		0.8%
Others		3.3%
Total		46.5%
Corporate Bonds		
SAMMAN CAPITAL LTD.	AA-	9.8%
STATE BANK OF INDIA	AAA	7.7%
NABARD	AAA	5.5%
MUTHOOT FINANCE LTD.	AA+	5.2%
SHRIRAM FINANCE LIMITED	AAA	4.1%
BHARTI TELECOM LIMITED	AAA	4.1%
IRFC LTD.	AAA	2.7%
PIRAMAL FINANCE LTD.	AA+	2.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.7%
AXIS BANK LTD.	AAA	1.7%
Others		3.9%
Total		48.7%
Cash and Money Market		4.8%
Portfolio Total		100.0%

Asset Mix

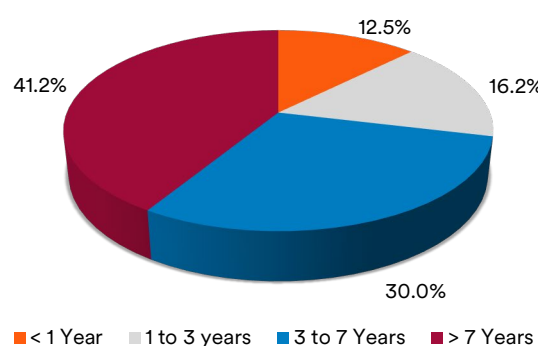


Industry Wise Exposure**

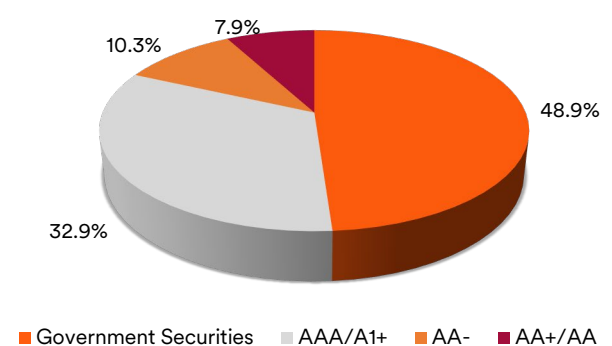


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

April 30, 2026



Fund Details

Investment Objective: To generate stable returns by investing in very short term debt and money market instruments.

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 15.4755	6.1%	0.5	Rs. 5.4 crore
Fund Manager(s) Gaurav Balre		Funds Managed by the Fund Managers Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.4%	0.4%
6 Months	2.4%	2.6%
1 Year	4.9%	5.4%
2 Years	5.4%	6.0%
3 Years	5.6%	6.3%
5 Years	4.8%	5.6%
Inception	4.6%	5.4%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

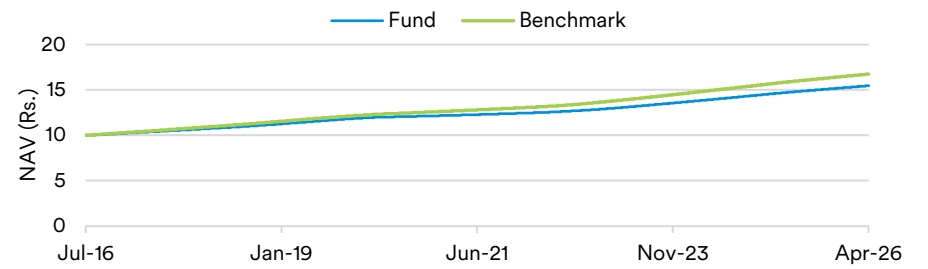
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Money Market Instruments	0%	100%	100.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark



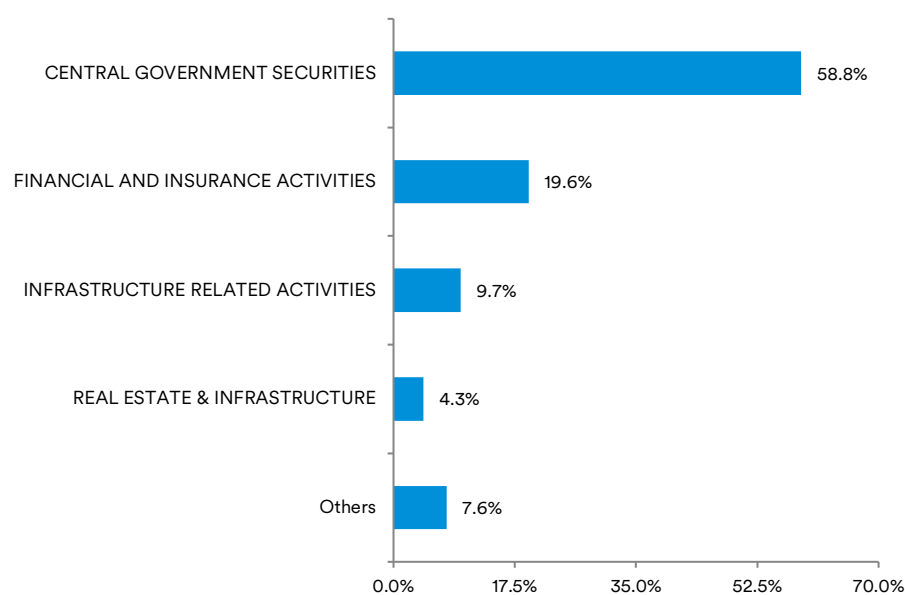
Security Name

Security Name	Net Asset (%)
Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

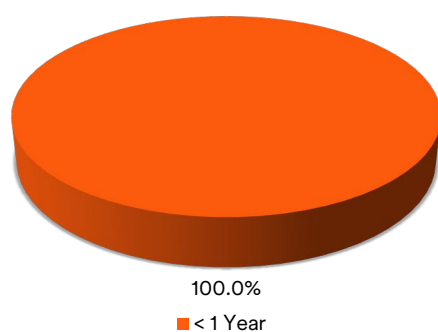


Industry Wise Exposure**

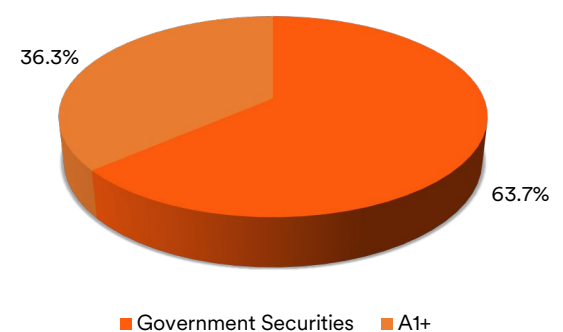


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

April 30, 2026



Fund Details

Investment Objective: To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum.

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2010	Rs. 25.1769	6.3%	0.6	Rs. 1745 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.4%
6 Months	2.6%
1 Year	5.7%
2 Years	6.1%
3 Years	6.3%
5 Years	5.4%
Inception	6.2%

Past performance is not indicative of future performance

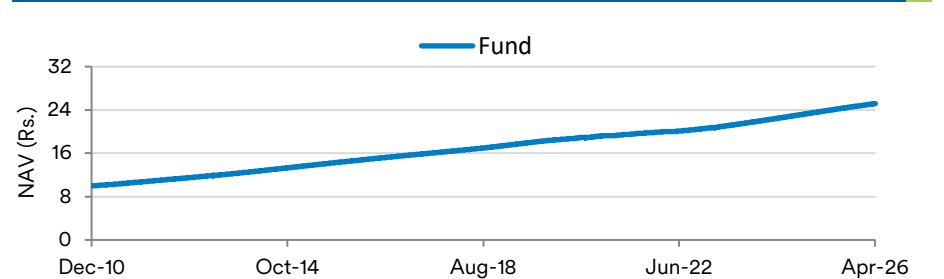
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	46.9%
Money Market Instruments	0%	100%	53.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

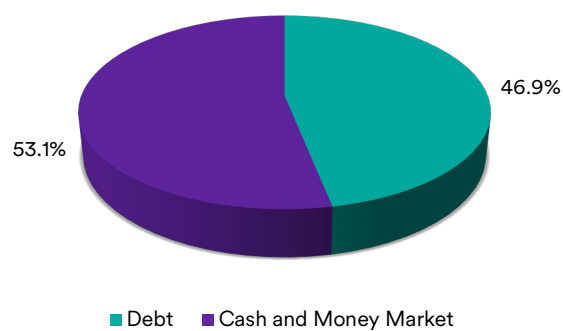


Security Name

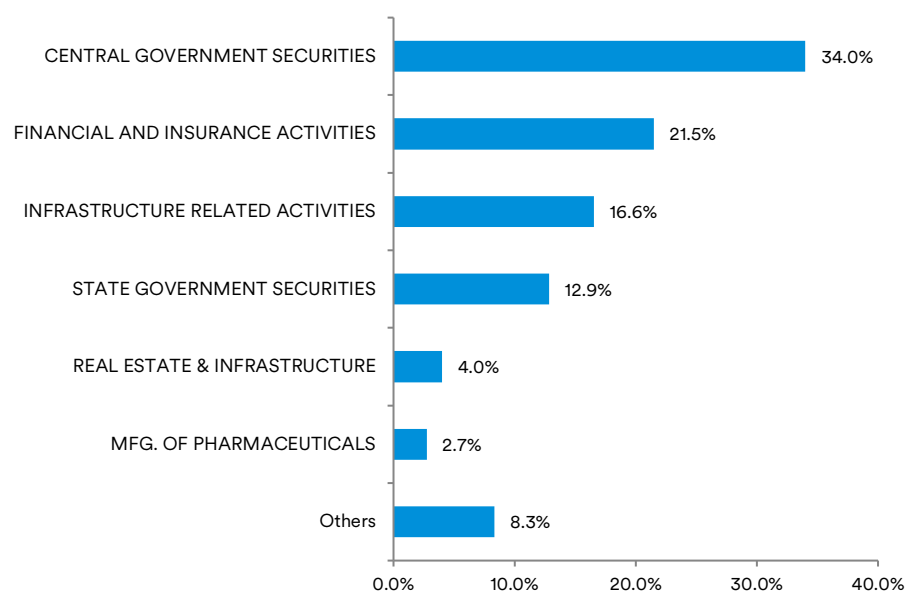
Net Asset (%)

Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2026	4.1%
6.97% KARNATAKA SDL 2028	3.2%
5.88% CHHATTISGARH SDL 2026	2.9%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2026	2.8%
364 DAY TBILL 2027	2.8%
Others	17.2%
Total	46.9%
Cash and Money Market	53.1%
Portfolio Total	100.0%

Asset Mix

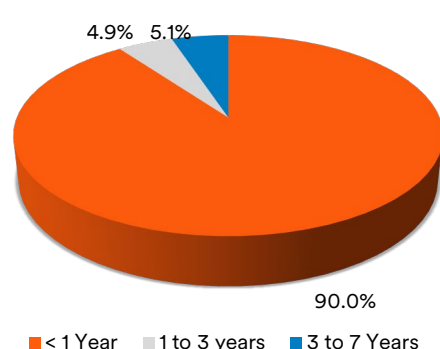


Industry Wise Exposure**

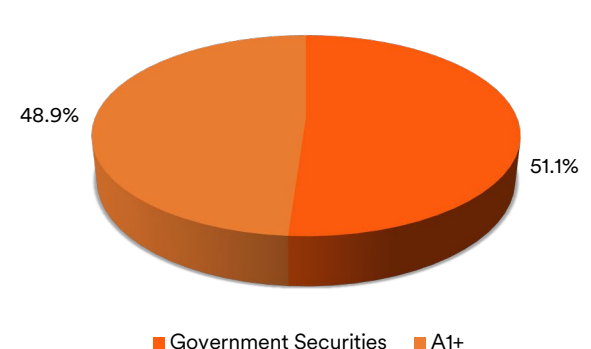


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Pension Discontinued Fund (Closed Fund)

SFIN No: ULIF03401/02/25PEDISCONTI117

April 30, 2026



Fund Details

Investment Objective: To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
31-Mar-2025	Rs. 10.5224	5.7%	0.3	Rs. 1.6 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.4%
6 Months	2.4%
1 Year	4.9%
2 Years	-
3 Years	-
5 Years	-
Inception	4.8%

Past performance is not indicative of future performance

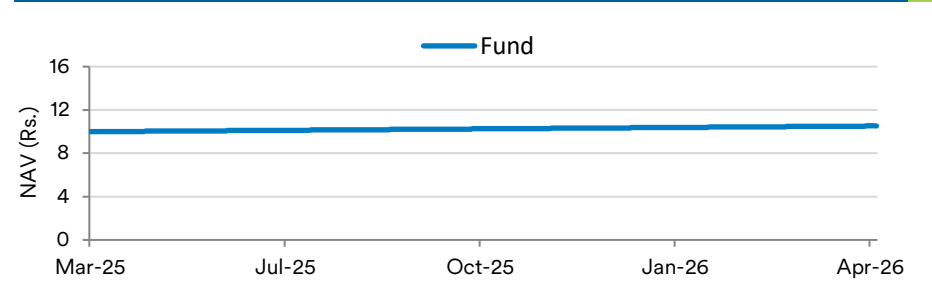
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	95%	33.7%
Money Market	5%	100%	66.3%

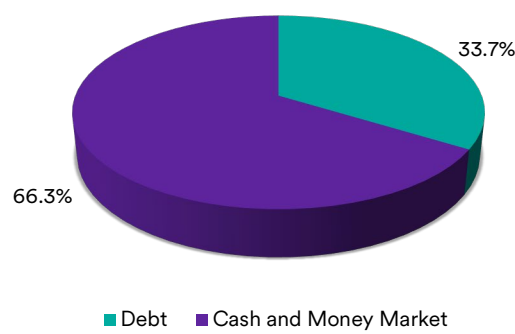
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

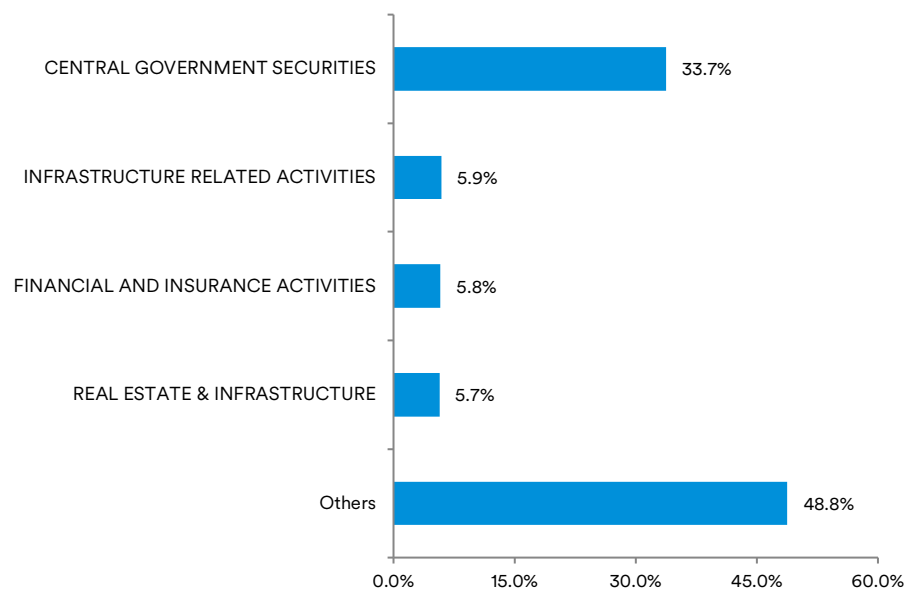


Security Name	Rating	Net Asset (%)
Government Securities (Including Treasury Bills)		
364 DAY TBILL 2026		11.9%
364 DAY TBILL 2026		11.8%
364 DAY TBILL 2027		5.9%
364 DAY TBILL 2026		4.2%
Total		33.7%
Cash and Money Market		66.3%
Portfolio Total		100.0%

Asset Mix

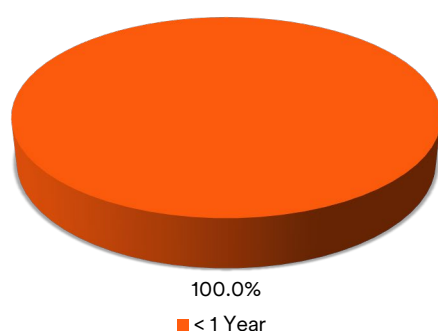


Industry Wise Exposure**

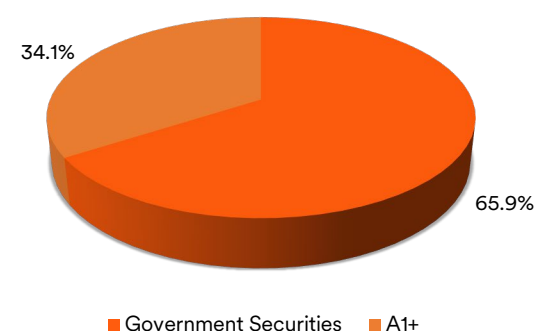


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLIE2117

April 30, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 46.6852	--	--	Rs. 524 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	7.5%	7.5%
6 Months	-4.7%	-6.7%
1 Year	1.6%	-1.4%
2 Years	2.8%	3.0%
3 Years	12.0%	9.9%
5 Years	12.1%	10.4%
Since 05-Jan-10	9.9%	9.7%
Inception	9.9%	10.1%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

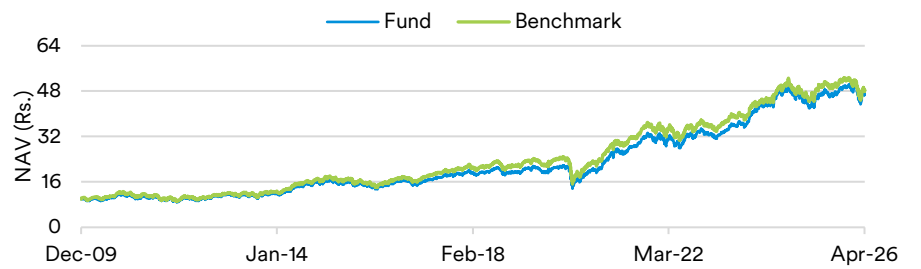
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.7%
Money Market Instruments	0%	40%	3.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

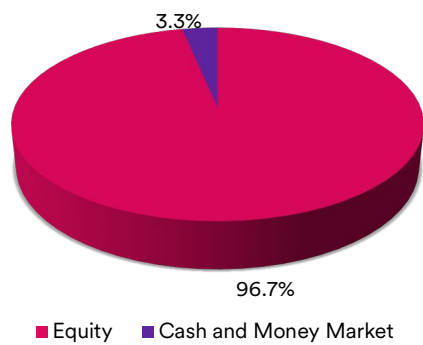


Security Name

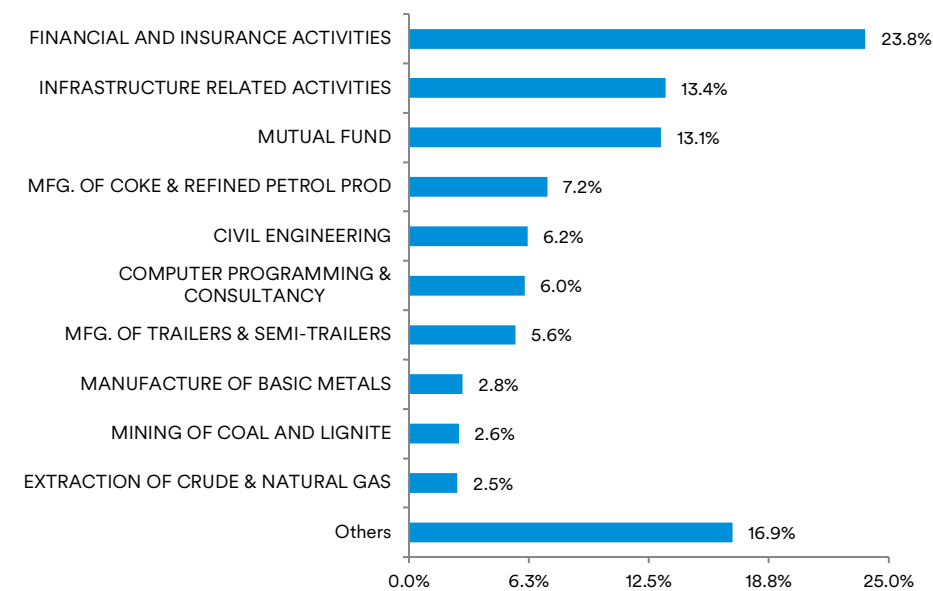
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	7.2%
H D F C BANK LTD.	7.1%
LARSEN & TOUBRO LTD.	6.2%
SBI MF - NIFTY BANK ETF	5.5%
STATE BANK OF INDIA	4.4%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	4.2%
BHARTI AIRTEL LTD.	4.2%
I C I C I BANK LTD.	4.0%
AXIS BANK LTD.	3.6%
N T P C LTD.	3.4%
Others	47.1%
Total	96.7%
Cash and Money Market	3.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

April 30, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
27-Feb-2008	Rs. 54.4236	--	--	Rs. 58 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund
1 Month	7.8%
6 Months	-5.6%
1 Year	1.7%
2 Years	0.2%
3 Years	14.3%
5 Years	11.4%
Inception	9.8%

Past performance is not indicative of future performance

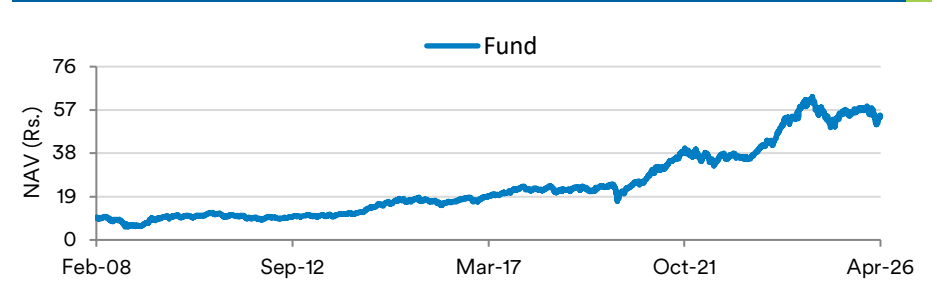
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.5%
Money Market Instruments	0%	40%	0.5%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

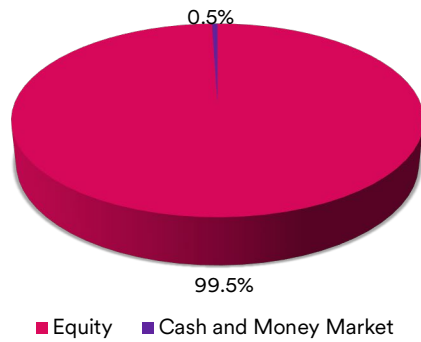


Security Name

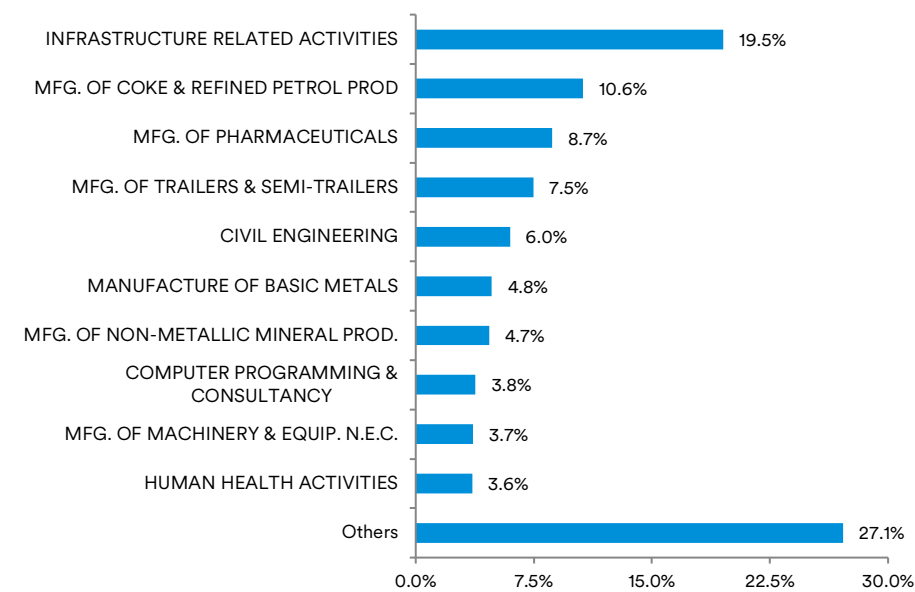
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	8.1%
LARSEN & TOUBRO LTD.	6.0%
BHARTI AIRTEL LTD.	4.5%
N T P C LTD.	4.1%
AXIS MF - NIFTY IT ETF	2.8%
TORRENT PHARMACEUTICALS LTD.	2.8%
COAL INDIA LTD.	2.7%
JINDAL STEEL & POWER LTD.	2.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.5%
ULTRATECH CEMENT LTD.	2.2%
Others	61.1%
Total	99.5%
Cash and Money Market	0.5%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Value Fund (Open Fund)

SFIN No: ULIF03615/07/25VALUEFUNDS117

April 30, 2026



Fund Details

Investment Objective: To generate long-term capital appreciation by investing in companies which are priced attractively vs the broader market.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
28-Jul-2025	Rs. 11.6162	--	--	Rs. 319 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	10.1%	10.8%
6 Months	7.7%	9.4%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	16.2%	18.5%

Past performance is not indicative of future performance

*Benchmark is NIFTY 500 Value 50

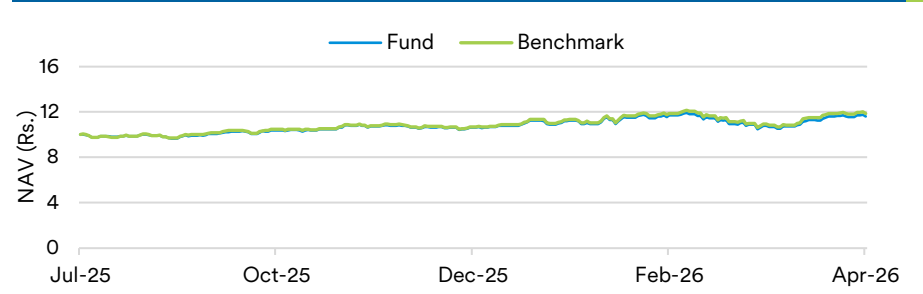
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	94.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	5.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

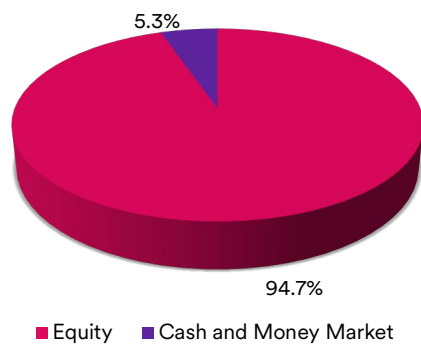


Security Name

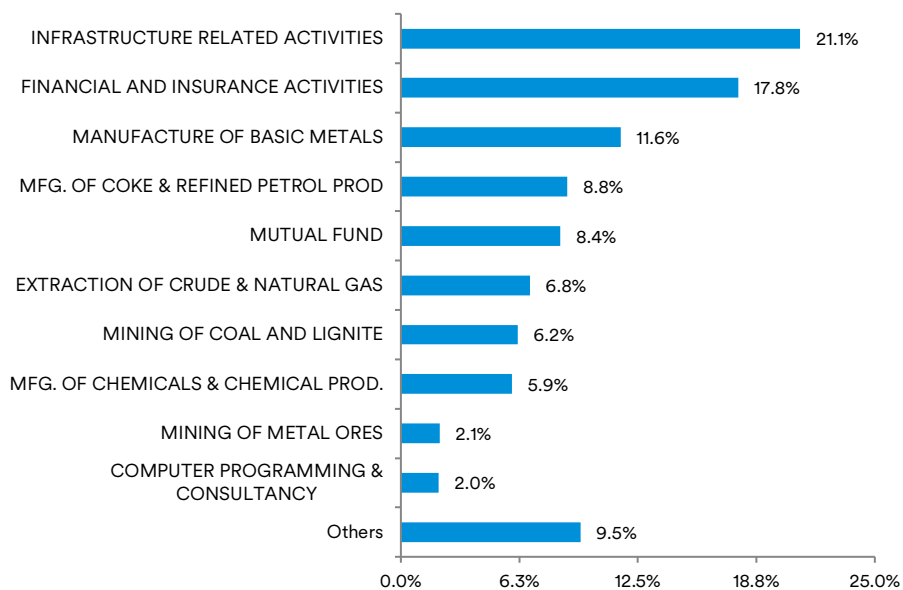
Net Asset (%)

Security Name	Net Asset (%)
Equity	
COAL INDIA LTD.	6.2%
N T P C LTD.	5.5%
OIL & NATURAL GAS CORPN. LTD.	5.4%
MIRAE ASSET MF - NIFTY METAL ETF	5.3%
STATE BANK OF INDIA	5.3%
GRASIM INDUSTRIES LTD.	4.3%
POWER GRID CORPN. OF INDIA LTD.	4.1%
INDIAN OIL CORPN. LTD.	3.5%
ICICI PRUDENTIAL MF - NIFTY METAL ETF	3.1%
HINDALCO INDUSTRIES LTD.	2.9%
Others	49.2%
Total	94.7%
Cash and Money Market	5.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Pension Value Fund (Open Fund)

SFIN No: ULIF03716/09/25PEVALUFUND117

April 30, 2026



Fund Details

Investment Objective: To generate long-term capital appreciation by investing in companies which are priced attractively vs the broader market.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
30-Sep-2025	Rs. 11.1494	--	--	Rs. 7.2 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	9.6%	10.8%
6 Months	7.5%	9.4%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	11.5%	14.5%

Past performance is not indicative of future performance

*Benchmark is NIFTY 500 Value 50

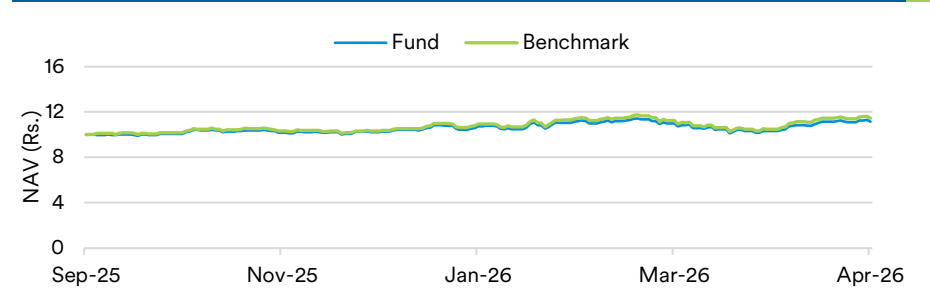
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.2%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.8%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

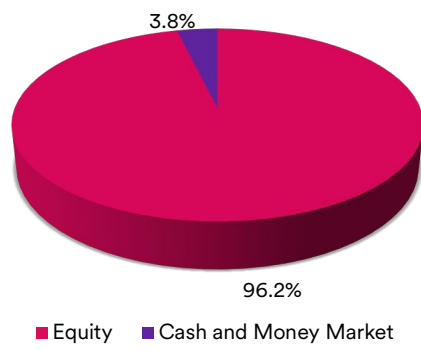


Security Name

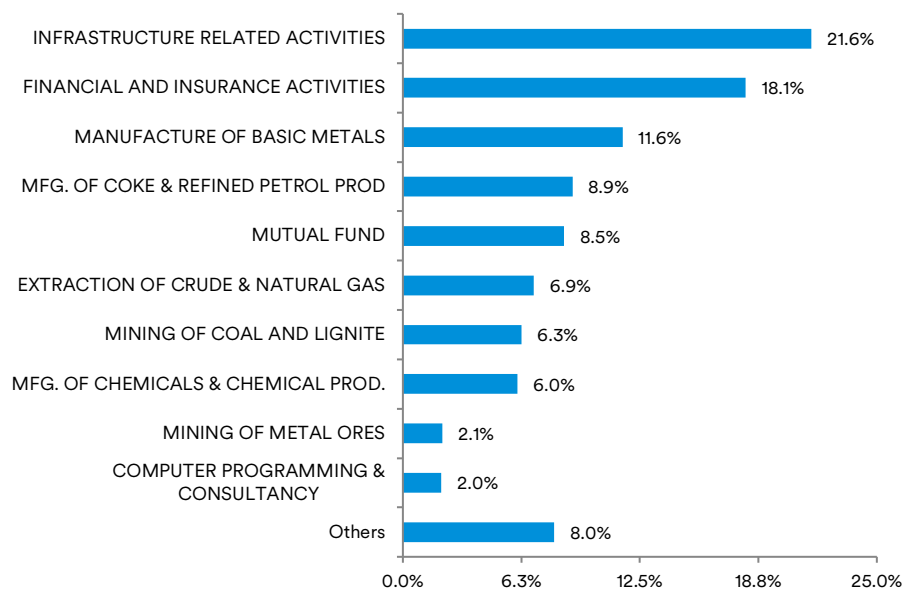
Net Asset (%)

Security Name	Net Asset (%)
Equity	
COAL INDIA LTD.	6.3%
N T P C LTD.	5.6%
OIL & NATURAL GAS CORPN. LTD.	5.4%
MIRAE ASSET MF - NIFTY METAL ETF	5.4%
STATE BANK OF INDIA	5.4%
GRASIM INDUSTRIES LTD.	4.5%
POWER GRID CORPN. OF INDIA LTD.	4.3%
INDIAN OIL CORPN. LTD.	3.5%
ICICI PRUDENTIAL MF - NIFTY METAL ETF	3.1%
HINDALCO INDUSTRIES LTD.	2.9%
Others	49.9%
Total	96.2%
Cash and Money Market	3.8%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Multiplier (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER117

April 30, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 103.5748	--	--	Rs. 1096 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	6.8%	7.5%
6 Months	-4.1%	-6.7%
1 Year	2.1%	-1.4%
2 Years	3.5%	3.0%
3 Years	12.5%	9.9%
5 Years	12.3%	10.4%
Inception	11.6%	12.2%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

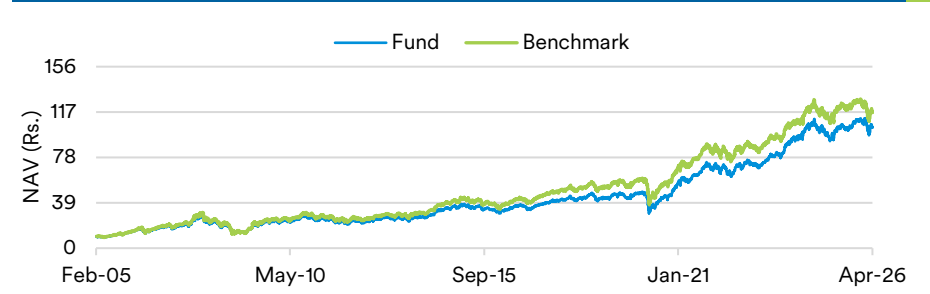
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	100.0%
Money Market Investments	0%	40%	0.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

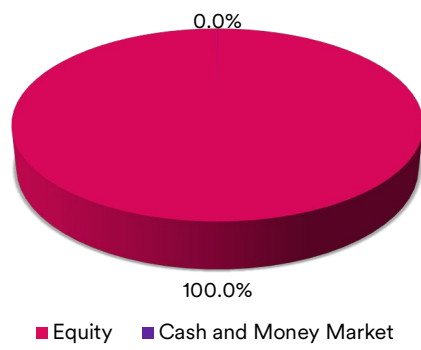


Security Name

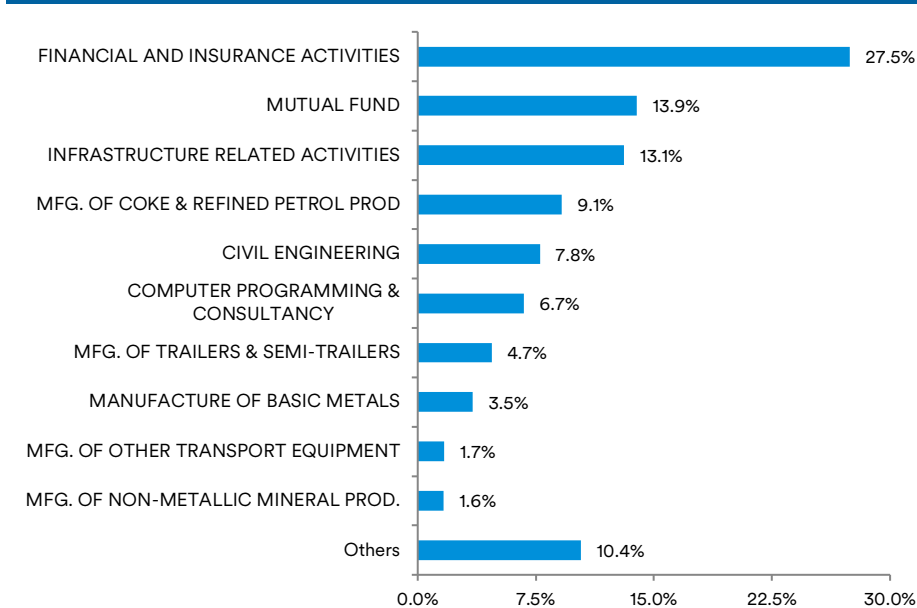
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	9.1%
LARSEN & TOUBRO LTD.	7.8%
STATE BANK OF INDIA	7.3%
I C I C I BANK LTD.	6.5%
BHARTI AIRTEL LTD.	5.9%
H D F C BANK LTD.	5.8%
N T P C LTD.	3.5%
AXIS BANK LTD.	3.3%
UTI MF - BANK ETF	3.1%
MAHINDRA & MAHINDRA LTD.	3.0%
Others	44.6%
Total	100.0%
Cash and Money Market	0.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

April 30, 2026



Fund Details

Investment Objective: To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

Investment Philosophy: The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 80.3602	7.5%	4.4	Rs. 126 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Gaurav Balre		Equity - 6 Debt - 0 Balanced -3 Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	7.6%	6.1%
6 Months	-6.3%	-5.2%
1 Year	-0.4%	-0.6%
2 Years	1.1%	3.8%
3 Years	8.0%	9.3%
5 Years	9.1%	9.5%
Inception	10.3%	11.5%

Past performance is not indicative of future performance

*Benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Index

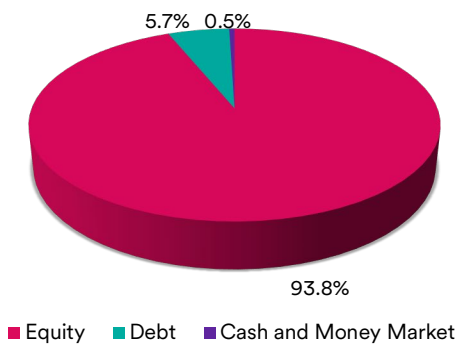
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

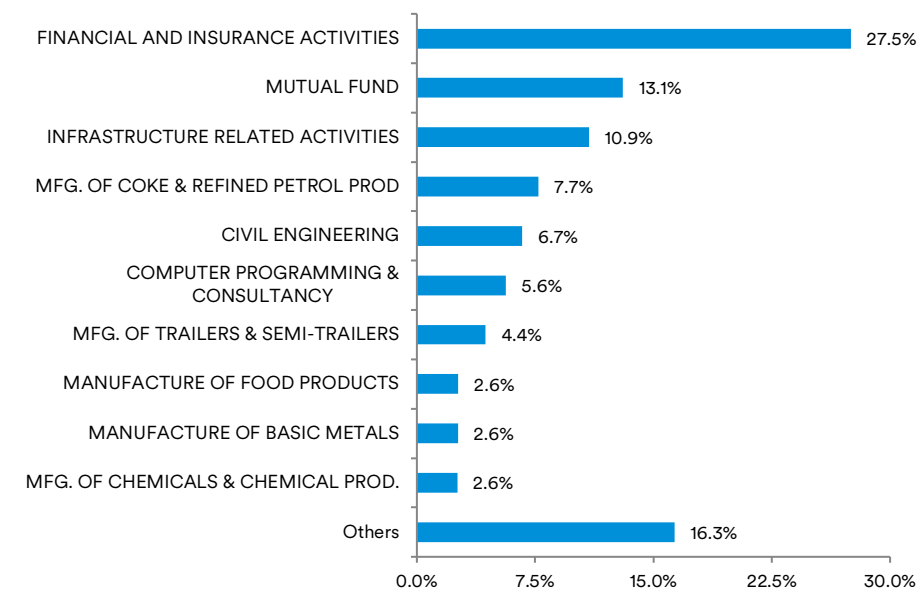
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	1.9%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	93.8%
Long Term Bonds	0%	60%	3.8%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.5%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix

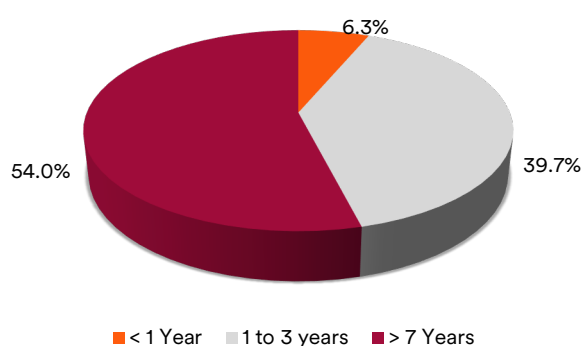


Industry Wise Exposure**

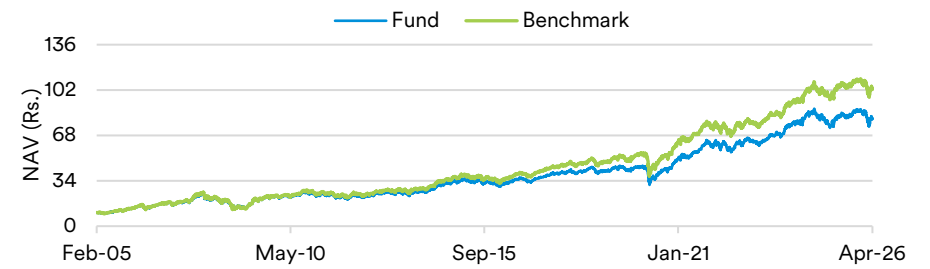


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile

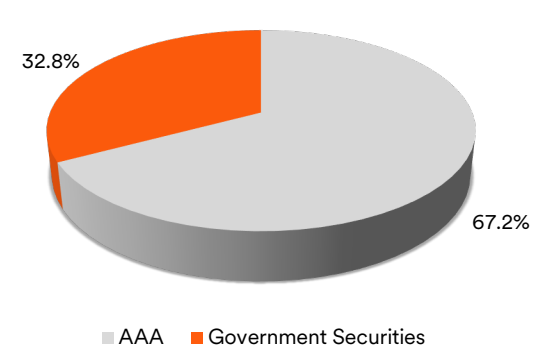


NAV vs Benchmark



Security Name	Rating	Net Asset (%)
Equity		
RELIANCE INDUSTRIES LTD.		7.7%
H D F C BANK LTD.		7.4%
LARSEN & TOUBRO LTD.		6.7%
AXIS MF - BANK ETF		5.6%
BHARTI AIRTEL LTD.		4.7%
I C I C I BANK LTD.		4.6%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		4.2%
STATE BANK OF INDIA		4.1%
INFOSYS LTD.		3.1%
AXIS BANK LTD.		2.8%
Others		42.9%
Total		93.8%
Government Securities		
6.48% GOI 2035		0.8%
7.51% JK SDL 2040		0.6%
7.69% HARYANA SDL 2044		0.3%
7.57% GOI 2033		0.2%
Total		1.9%
Corporate Bonds		
SUNDARAM FINANCE LTD	AAA	2.4%
POWER GRID CORPN. OF INDIA LTD.	AAA	0.8%
NATIONAL HOUSING BANK	AAA	0.7%
Total		3.8%
Cash and Money Market		
		0.5%
Portfolio Total		100.0%

Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

April 30, 2026



Fund Details

Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 60.3066	7.5%	5.2	Rs. 151 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal Gaurav Balre		Equity - 6 Debt - 0 Balanced -3 Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	5.2%	4.2%
6 Months	-4.2%	-2.9%
1 Year	-0.2%	0.7%
2 Years	2.4%	4.9%
3 Years	6.8%	8.3%
5 Years	8.0%	8.2%
Inception	8.8%	10.3%

Past performance is not indicative of future performance

*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

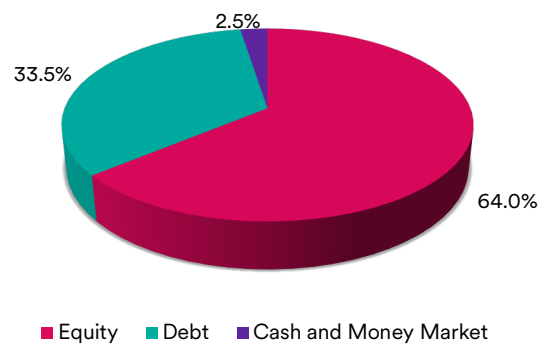
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

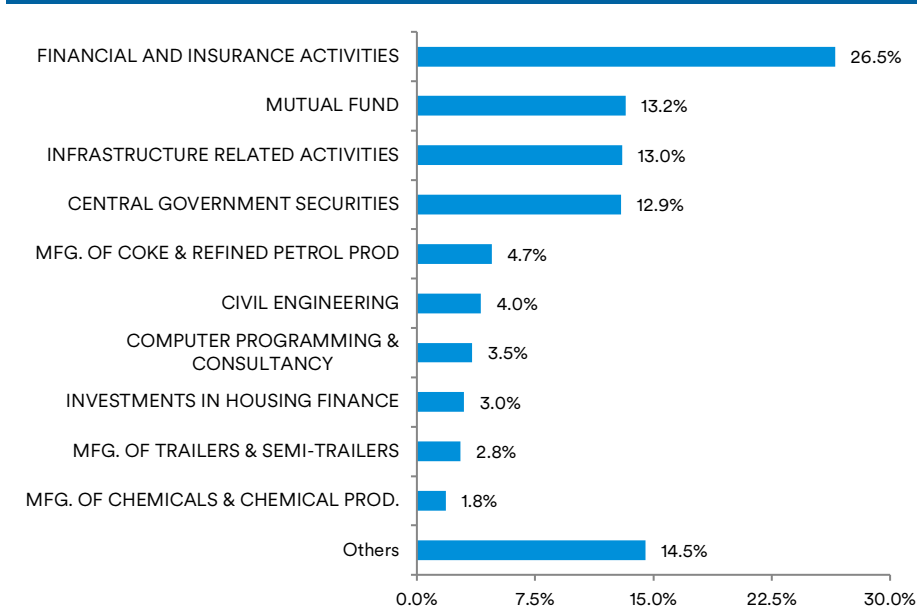
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	12.9%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	35%	65%	64.0%
Long Term Bonds	0%	60%	20.6%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	2.5%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix

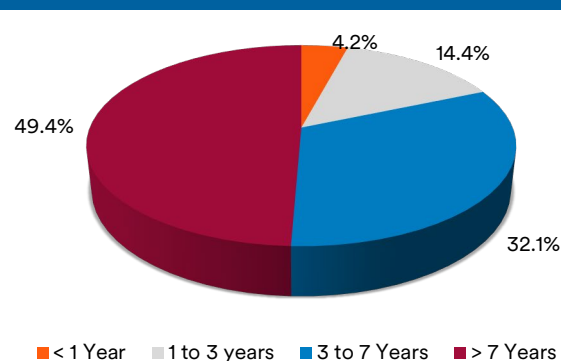


Industry Wise Exposure**

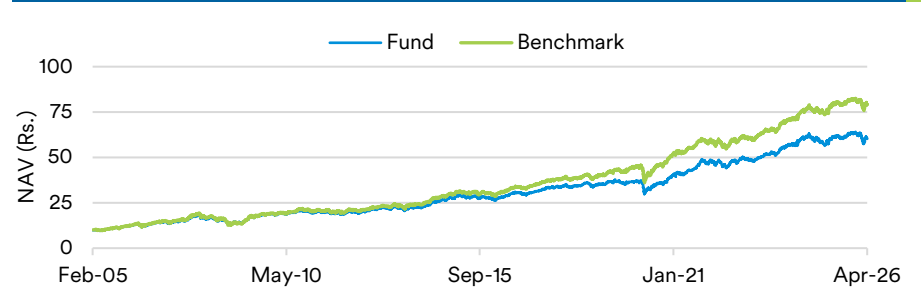


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
RELIANCE INDUSTRIES LTD.		4.7%
H D F C BANK LTD.		4.7%
AXIS MF - BANK ETF		4.3%
LARSEN & TOUBRO LTD.		4.0%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		3.8%
BHARTI AIRTEL LTD.		3.2%
STATE BANK OF INDIA		2.5%
I C I C I BANK LTD.		2.5%
INFOSYS LTD.		2.0%
MIRAE ASSET MF - NIFTY FINANCIAL SERVICES E		1.8%
Others		30.4%
Total		64.0%

Government Securities

7.04% GOI 2029	4.2%
7.25% GOI 2063	3.1%
6.48% GOI 2035	2.2%
8.3% GOI 2040	1.1%
6.76% GOI 2061	0.9%
8.83% GOI 2041	0.7%
7.06% GOI 2028	0.7%
Total	12.9%

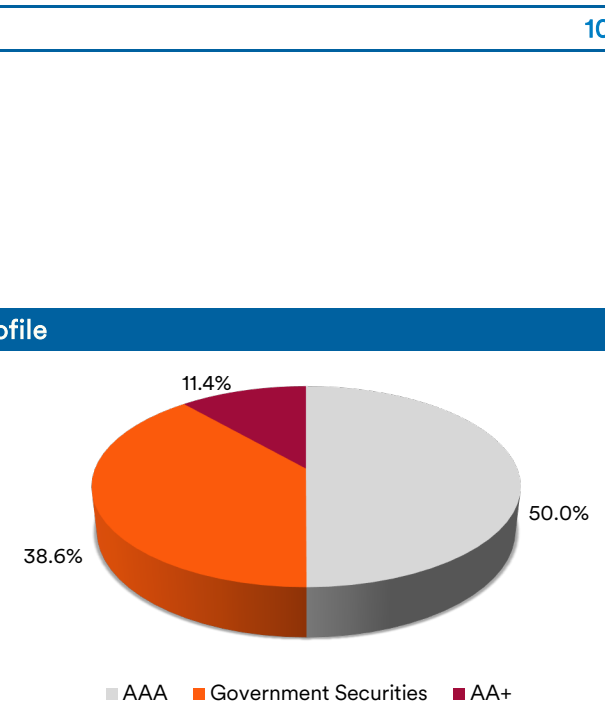
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	4.0%
PIRAMAL FINANCE LTD.	AA+	3.8%
H D F C BANK LTD.	AAA	3.2%
N T P C LTD.	AAA	3.2%
NATIONAL HOUSING BANK	AAA	3.0%
THE NATIONAL BANK FOR FINANCING I	AAA	1.3%
STATE BANK OF INDIA	AAA	1.2%
POWER FINANCE CORPN. LTD.	AAA	0.6%
SHRIRAM FINANCE LIMITED	AAA	0.3%
Total		20.6%

Cash and Money Market

Portfolio Total	100.0%
------------------------	---------------

Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

April 30, 2026



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Investment Philosophy: The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 43.341	6.9%	4.9	Rs. 7.3 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.2%	2.2%
6 Months	-2.2%	-0.6%
1 Year	-0.3%	1.9%
2 Years	3.7%	6.0%
3 Years	5.7%	7.4%
5 Years	6.1%	6.8%
Inception	7.1%	8.6%

Past performance is not indicative of future performance

*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

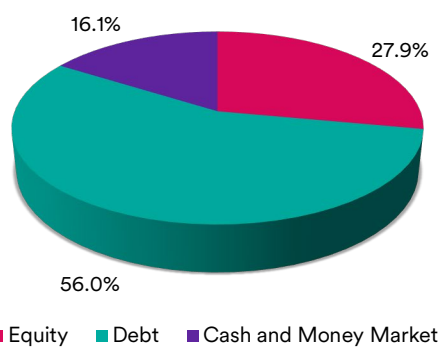
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

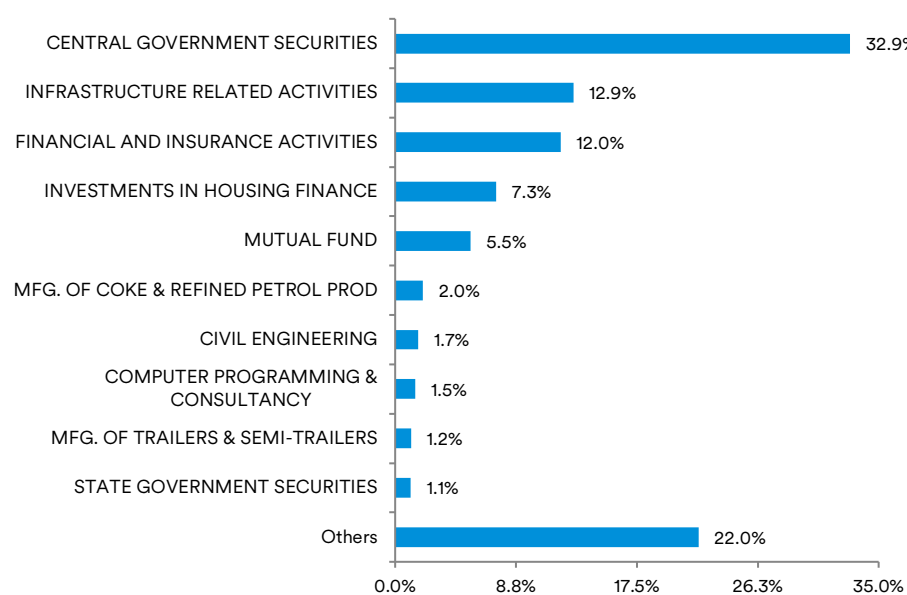
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	34.1%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	10%	30%	27.9%
Long Term Bonds	0%	60%	21.9%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	16.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix

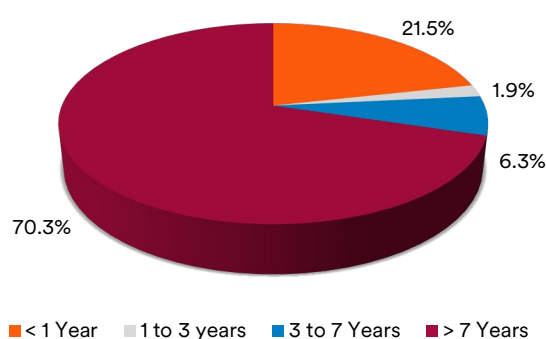


Industry Wise Exposure**

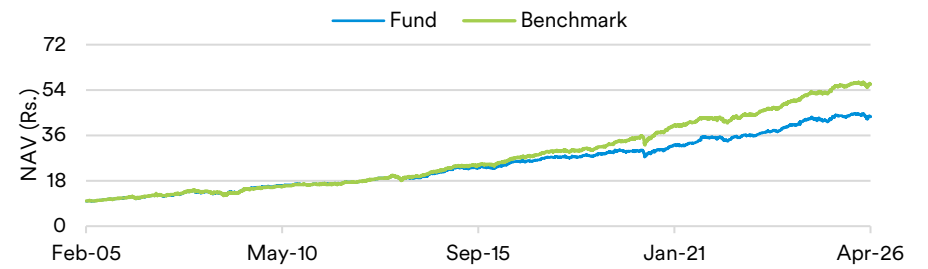


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



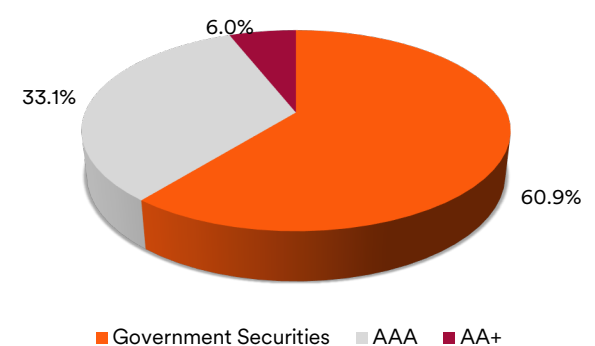
NAV vs Benchmark



Security Name

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		2.2%
RELIANCE INDUSTRIES LTD.		2.0%
LARSEN & TOUBRO LTD.		1.7%
STATE BANK OF INDIA		1.4%
AXIS MF - BANK ETF		1.3%
HDFC MF - NIFTY PSU BANK ETF		1.3%
BHARTI AIRTEL LTD.		1.2%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		1.1%
I C I C I BANK LTD.		1.0%
KOTAK MAHINDRA MF - BANKING DIV PAYOUT E		1.0%
Others		13.8%
Total		27.9%
Government Securities		
6.48% GOI 2035		32.9%
7.30% KARNATAKA SDL 2032		1.1%
Total		34.1%
Corporate Bonds		
NATIONAL HOUSING BANK	AAA	7.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	6.5%
PIRAMAL FINANCE LTD.	AA+	3.4%
POWER FINANCE CORPN. LTD.	AAA	2.0%
BAJAJ FINANCE LTD.	AAA	1.4%
STATE BANK OF INDIA	AAA	1.3%
Total		21.9%
Cash and Money Market		16.1%
Portfolio Total		100.0%

Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF117

April 30, 2026



Fund Details

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Investment Philosophy: The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
10-Feb-2005	Rs. 35.428	6.9%	5.0	Rs. 24 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	0.8%
6 Months	0.8%	1.6%
1 Year	1.1%	4.3%
2 Years	5.8%	8.0%
3 Years	5.8%	7.5%
5 Years	4.7%	6.3%
Inception	6.1%	7.7%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

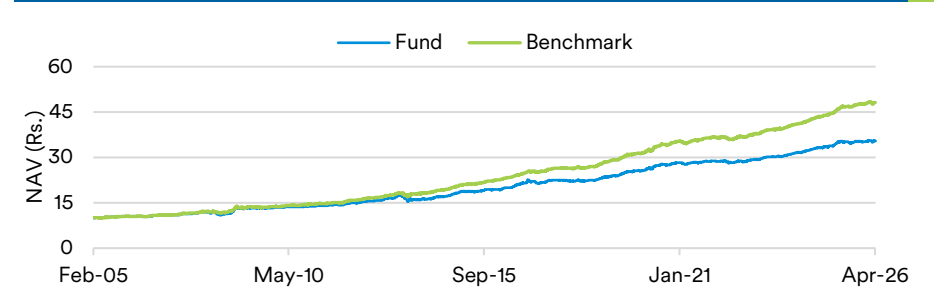
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	97.2%
Money Market Investments	0%	40%	2.8%

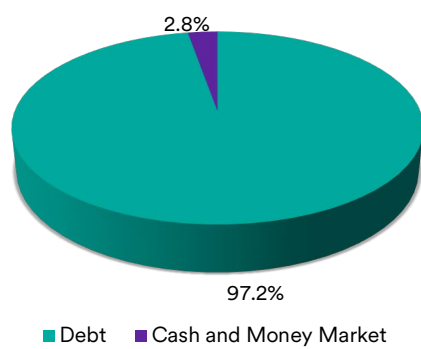
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

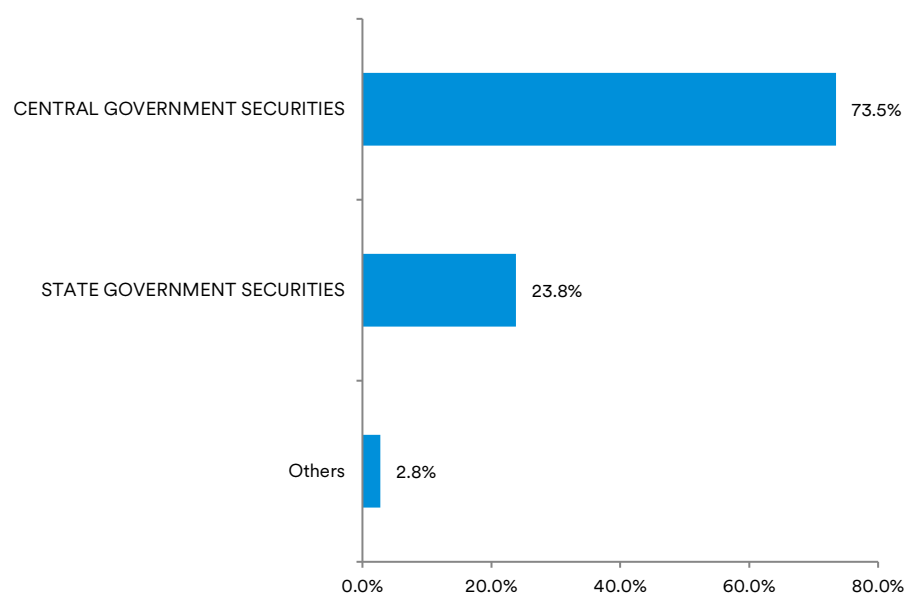


Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		53.4%
7.88% KERALA SDL 2046		16.8%
7.04% GOI 2029		16.1%
7.69% HARYANA SDL 2044		7.0%
6.48% GOI 2035		4.0%
Total		97.2%
Cash and Money Market		2.8%
Portfolio Total		100.0%

Asset Mix

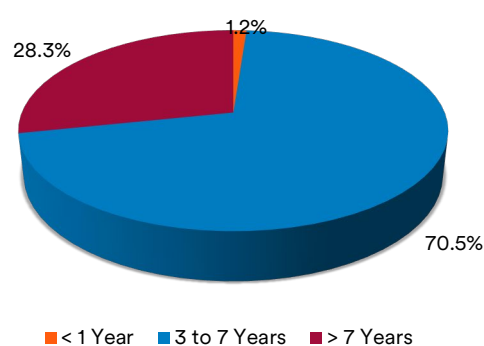


Industry Wise Exposure**

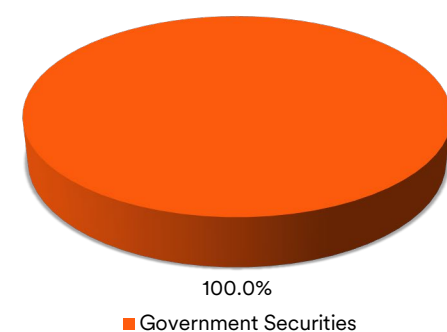


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF117

April 30, 2026



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
04-Feb-2005	Rs. 36.702	7.6%	5.4	Rs. 44 crore
Fund Manager(s) Gaurav Balre		Funds Managed by the Fund Managers Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.9%
6 Months	0.8%	0.9%
1 Year	0.8%	2.8%
2 Years	6.2%	6.7%
3 Years	6.1%	6.7%
5 Years	6.0%	5.8%
Inception	6.3%	7.1%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

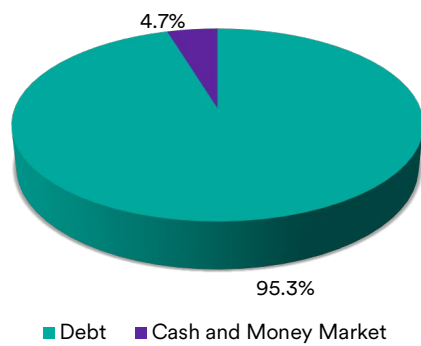
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

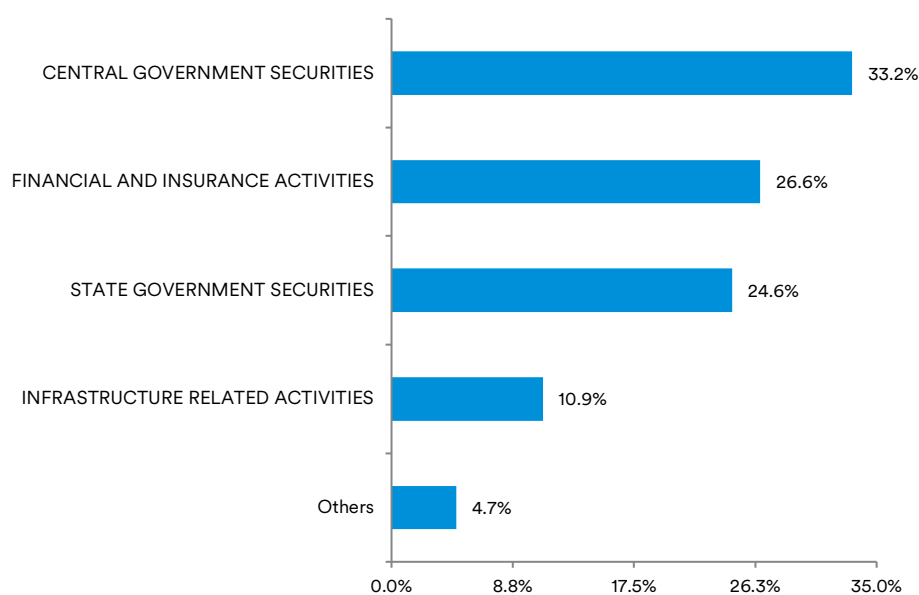
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	57.8%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Long Term Bonds	10%	60%	28.0%
Short Term Bonds	0%	45%	9.5%
Money Market Investments	0%	40%	4.7%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Mix

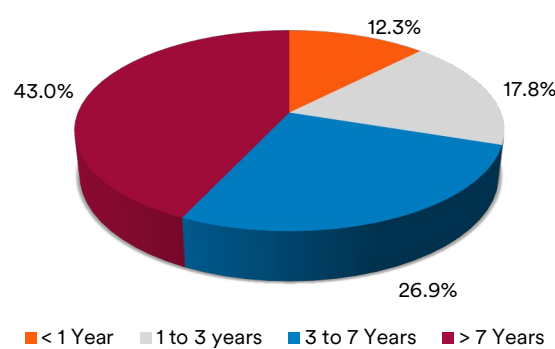


Industry Wise Exposure**

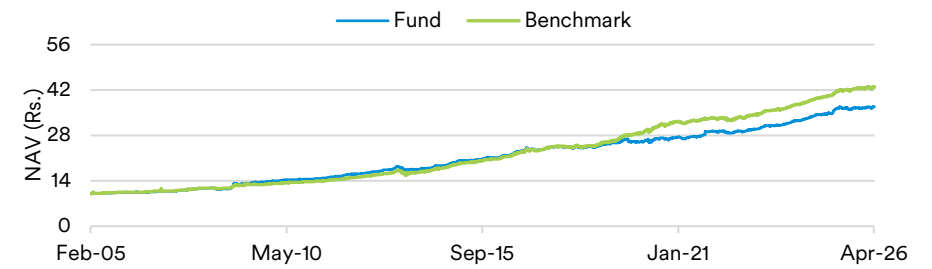


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



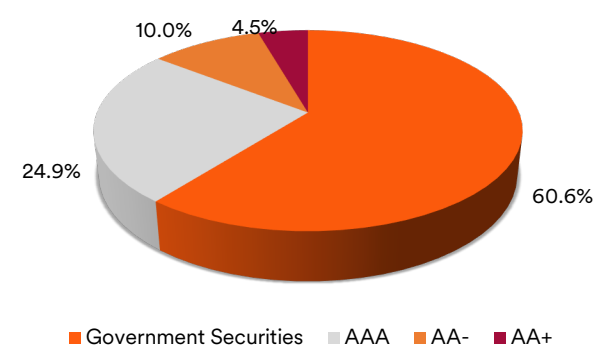
NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		22.1%
7.88% WEST BENGAL SDL 2044		11.3%
7.66% MAHARASHTRA SDL 2047		11.0%
7.06% GOI 2028		4.6%
7.09% GOI 2054		4.2%
7.75% CHHATTISGARH SDL 2042		2.2%
6.9% GOI 2065		1.0%
9.23% GOI 2043		0.6%
6.8% GOI 2060		0.4%
8.13% GOI 2045		0.3%
Total		57.8%
Corporate Bonds		
SAMMAN CAPITAL LTD.	AA-	9.5%
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	6.6%
STATE BANK OF INDIA	AAA	6.6%
NABARD	AAA	6.2%
AXIS BANK LTD.	AAA	4.3%
PIRAMAL FINANCE LTD.	AA+	4.3%
Total		37.5%
Cash and Money Market		4.7%
Portfolio Total		100.0%

Rating Credit Profile



For more details on risk factors, terms and conditions, please read product sales brochure carefully before concluding a sale. Unit-Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit-Linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the Units may go up or down based on the performance of Fund and factors influencing the capital market and the insured is responsible for his/her decisions. PNB MetLife India Insurance Company Limited is the name of the company and of Unit-Linked Life Insurance contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or the Policy Document. The various Funds offered are the names of the Funds and do not in any way indicate the quality of these plans, their future prospects and returns. The Unit-Linked Funds don't offer a guaranteed or assured return. The premium shall be adjusted on the due date even if it has been received in advance.

The fund update provided by PNB MetLife India Insurance Company Limited ("PNB MetLife") is for general informational purposes only. This information is not intended as investment advice, or as an endorsement, recommendation or sponsorship of any company, security, or fund. The opinions and analyses included in the information are based from sources believed to be reliable and written in good faith, but no representation or warranty, expressed or implied is made as to their accuracy, completeness or correctness. PNB MetLife cannot and do not assess or guarantee the suitability or profitability of any particular investment, or the potential value of any investment or informational source. You should seek the advice of a qualified securities professional before making any investment. The information contained herein does not suggest or imply and should not be construed, in any manner, a guarantee of future performance. Past performance does not guarantee future results.

"The products on Nifty 50 Index is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL does not make and expressly disclaims any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) regarding the advisability of investing in the products linked to Nifty 50 Index or particularly in the ability of the Nifty 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty 50 Index in the Offer Document / Prospectus / Information Statement".

Indices provided by CRISIL: CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL Indices.

Compound annual growth rate (CAGR) is rounded to nearest 0.1%

CIN - U66010KA2001PLC028883

IRDAI Regd. No: 117

"The marks "PNB" and "MetLife" are the registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks".

Call us Toll-free at 1-800-425-6969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in. or write to us at 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.

Registered Office: Unit No. 701, 702 and 703, 7th floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka

Get in touch

Digital Servicing 24*7



Scan to Chat with khUshi Chatbot



Scan to Download khUshi Mobile app

 Toll Free: 1800-425-6969

Write to us @  indiaservice@pnbmetlife.co.in

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS!

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.