

FUND FACT SHEET as of 28th February 2025



Fund Snapshot

Fund Name	Type of Fund	Inception Date	Absolute Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Years	Inception		6 Months	1 Year	5 Years	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	-13.49%	-0.47%	14.27%	12.59%	Nifty 50	-12.33%	0.65%	14.58%	10.80%
EQUITY TOP 250	Equity Fund	20-Jul-11	-15.78%	-0.60%	14.76%	12.82%	Nifty 200	-15.25%	-0.36%	15.84%	11.18%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-14.52%	-0.28%	14.43%	11.10%	Nifty 50	-12.33%	0.65%	14.58%	12.82%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-17.47%	1.96%	20.70%	14.84%	Nifty Free Float Midcap 100 Index	-19.18%	-0.87%	23.34%	15.04%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-12.48%	0.47%	15.45%	12.44%	Nifty 50	-12.33%	0.65%	14.58%	11.34%
BOND FUND	Debt Fund	28-Jul-11	3.27%	7.33%	6.38%	7.89%	CRISIL Short Term Bond Fund Index	3.67%	7.87%	6.49%	7.85%
GROUP BOND FUND	Debt Fund	25-Jan-13	3.70%	7.83%	6.46%	7.99%	CRISIL Composite Bond Fund Index	3.32%	7.86%	6.40%	7.81%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	3.32%	7.39%	NA	7.39%	CRISIL 10 years gilt Index	4.06%	9.06%	NA	9.06%
PENSION SECURE FUND	Debt Fund	04-Feb-16	3.79%	7.98%	6.56%	7.44%	CRISIL Composite Bond Fund Index	3.32%	7.86%	6.40%	7.59%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.21%	6.67%	5.84%	7.32%	CRISIL Liquid Fund Index	3.51%	7.27%	5.60%	7.05%
GILT FUND	Debt Fund	13-Jun-19	4.65%	9.24%	6.52%	8.23%	CRISIL 10 Year Gilt Index	4.06%	9.06%	5.41%	6.14%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-0.85%	5.72%	7.90%	8.84%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	0.04%	6.54%	8.29%	8.72%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-4.78%	4.08%	9.86%	10.23%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-3.16%	5.15%	10.06%	9.52%
MANAGED FUND	Hybrid Fund	03-Aug-11	-2.34%	5.58%	9.49%	9.92%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-1.57%	5.85%	9.19%	9.16%
PE BASED FUND	Hybrid Fund	22-Jul-11	-7.84%	2.78%	11.19%	10.48%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-5.36%	4.08%	11.35%	9.70%

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

February 2025



Fund Details

Investment Objective: To provide high equity exposure targeting higher returns in the long term.

Inception Date
28-Jul-2011

NAV as on 28-02-25
Rs. 50.1708

AUM as on 28-02-25
Rs. 433.16 crore

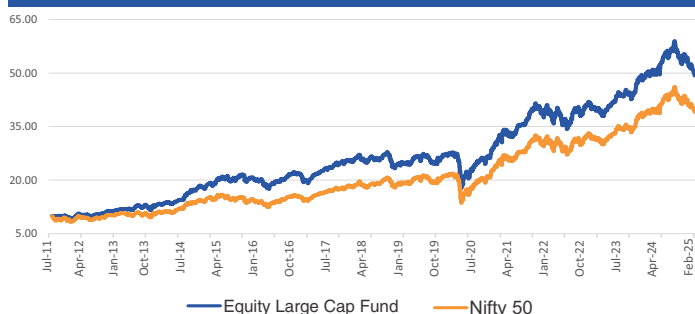
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

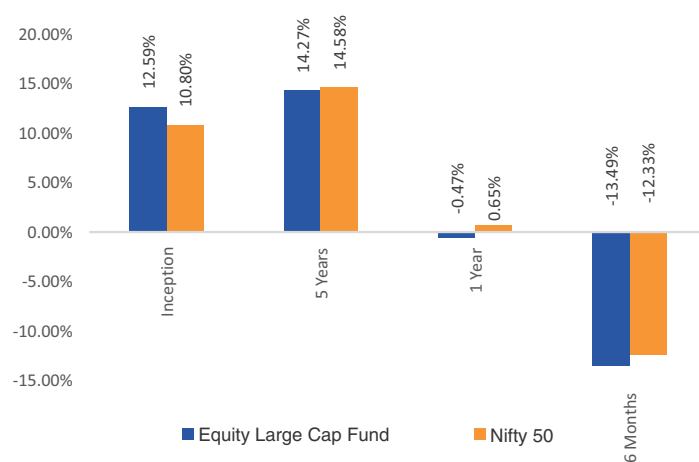
Growth @ Rs 10



Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	426.40
Debt and Money market	0%	40%	2%	6.76

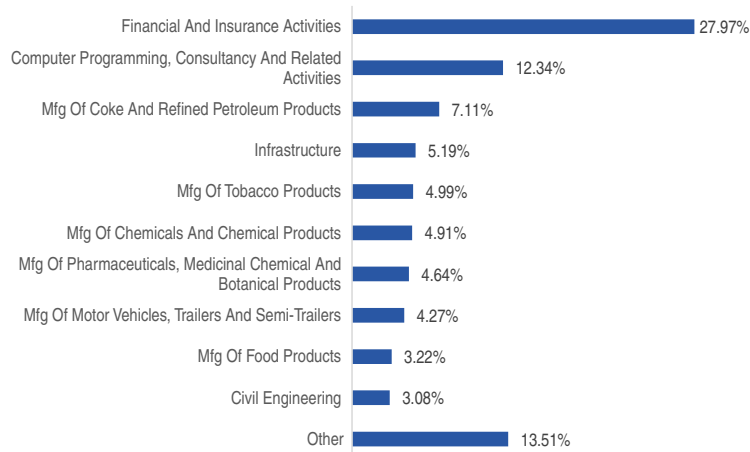
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.44%
HDFC Bank Ltd	9.76%
ICICI Bank Ltd	7.02%
Reliance Industries Ltd	6.73%
Infosys Ltd	5.07%
ITC Ltd	4.99%
LARSEN & TOUBRO	3.08%
Tata Consultancy Services Ltd	2.99%
Nippon India Mutual Fund	2.95%
Hindustan Unilever Ltd	2.79%
Bharti Hexacom Limited	2.47%
Others	50.59%
MMI & Others	1.56%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

February 2025



Fund Details

Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)

Inception Date
20-Jul-2011

NAV as on 28-02-25
Rs. 51.7256

AUM as on 28-02-25
Rs. 495.36 crore

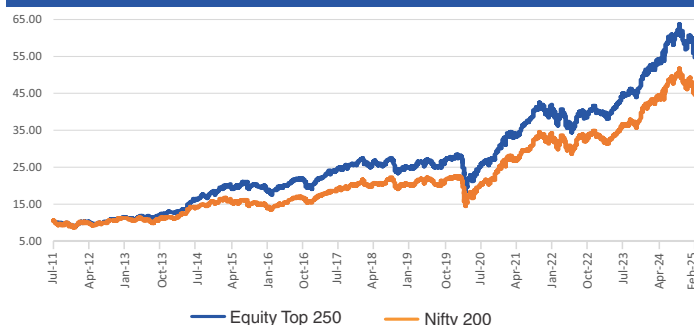
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

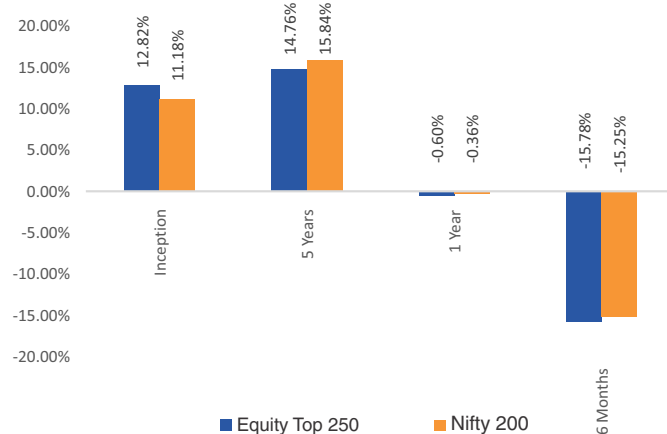
Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	475.63
Debt and Money market	0%	40%	4%	19.73

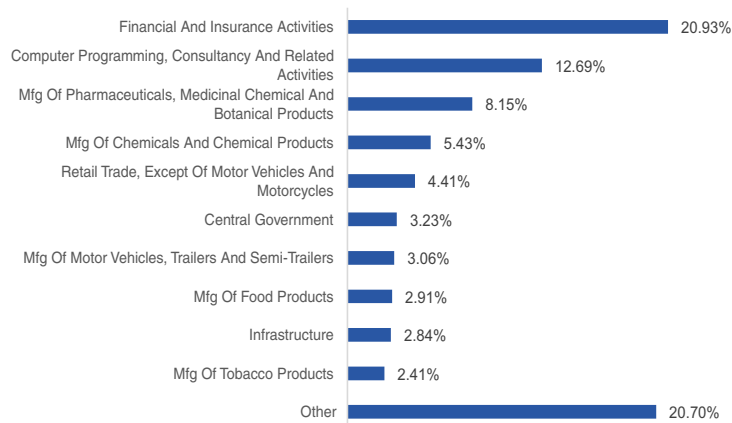
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.02%
Kotak Mutual Fund	4.02%
Aditya Birla Mutual Fund	3.31%
ICICI Bank Ltd	2.88%
Bajaj Finance Ltd	2.66%
PERSISTENT SYSTEMS LTD	2.55%
Kotak Mahindra Bank Ltd	2.42%
ITC Ltd	2.41%
Tata Consultancy Services Ltd	2.38%
HCL Technologies Ltd	2.28%
ICICI PRUDENTIAL MUTUAL FUND	2.23%
Others	68.89%
MMI & Others	3.98%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

February 2025



Fund Details

Investment Objective: To provide high equity exposure targeting higher returns in the long term.

Inception Date
04-Feb-2016

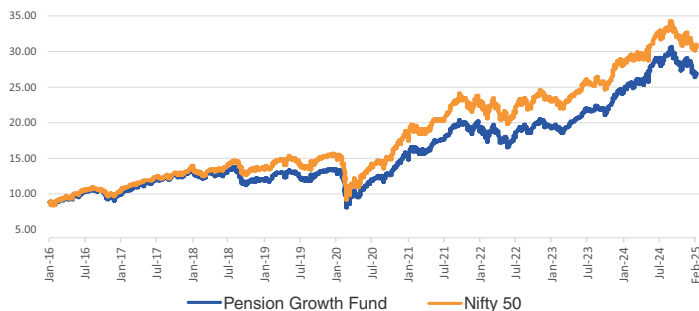
NAV as on 28-02-25
Rs. 25.9799

AUM as on 28-02-25
Rs. 16.87 crore

Fund Manager
Ritika Chhabra

Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

Growth @ Rs 10



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Fund v/s Benchmark Return (%)



■ Pension Growth Fund ■ Nifty 50

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	93%	15.74
Money Market Instruments	0%	40%	7%	1.13

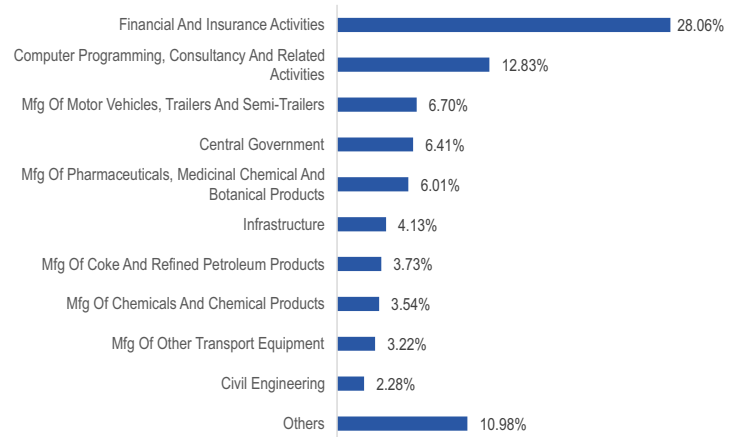
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	93.31%
Mirae Asset Mutual Fund	6.18%
Nippon India Mutual Fund	5.65%
ICICI Bank Ltd	5.64%
Kotak Mahindra Bank Ltd	5.59%
Tata Consultancy Services Ltd	3.86%
HCL Technologies Ltd	3.79%
Bajaj Finance Ltd	3.39%
Reliance Industries Ltd	3.38%
Persistent Systems Ltd	2.72%
Eicher Motors Ltd	2.62%
Others	50.49%
MMI & Others	6.69%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

February 2025



Fund Details

Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.

Inception Date

31-May-2019

NAV as on 28-02-25

Rs. 19.6335

AUM as on 28-02-25

Rs. 131.51 crore

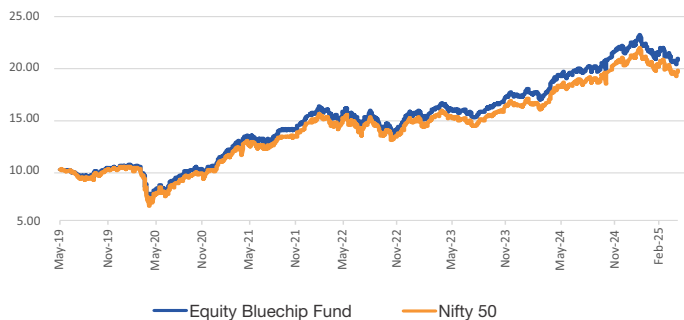
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

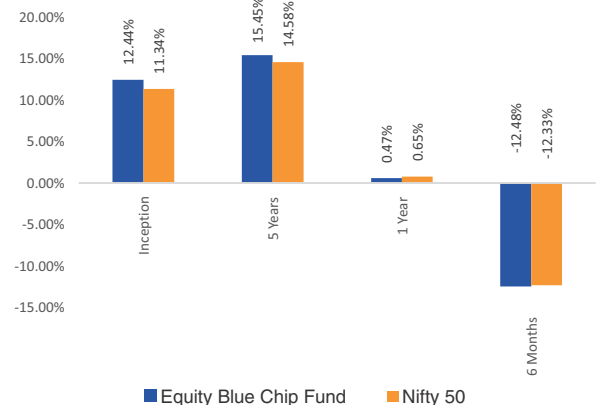
Growth @ Rs 10



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Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	126.92
Debt and Money Market	0%	40%	3%	4.60

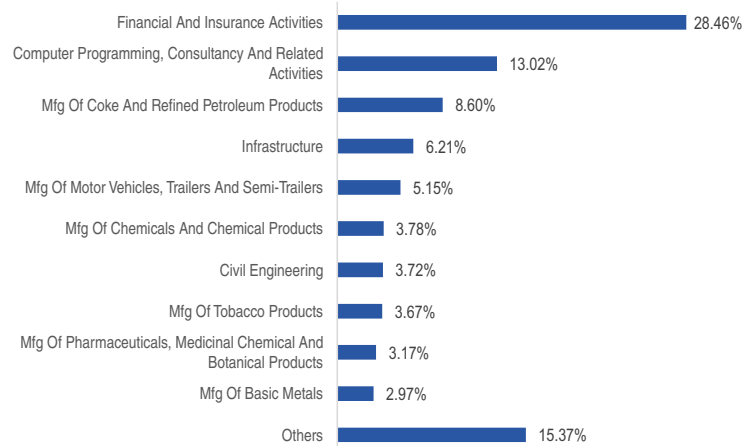
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	
Equity	96.51%
HDFC Bank Ltd	9.78%
Reliance Industries Ltd	8.14%
ICICI Bank Ltd	7.01%
Infosys Ltd	6.07%
LARSEN & TOUBRO	3.72%
ITC Ltd	3.67%
Tata Consultancy Services Ltd	3.56%
Bharti Hexacom Limited	2.99%
KESORAM INDUSTRIES LIMITED	2.54%
Bajaj Finance Ltd	2.38%
Others	46.65%
MMI & Others	3.49%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Bond Fund

ULIF00317/08/11BONDFUND147

February 2025



Fund Details

Investment Objective: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Inception Date
28-Jul-2011

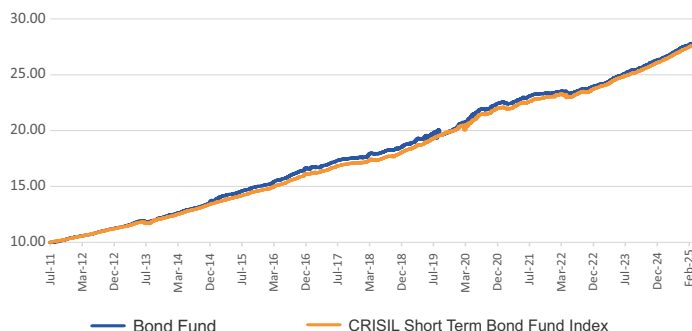
NAV as on 28-02-25
Rs. 28.1001

AUM as on 28-02-25
Rs. 111.36 crore

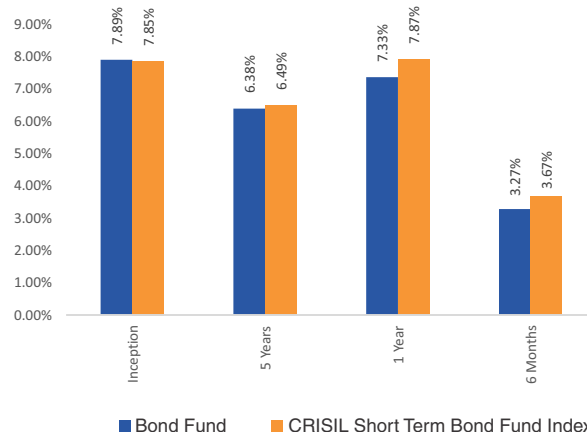
Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt -12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration 2.38 **1.76**
Portfolio Yield 7.37 **7.33**

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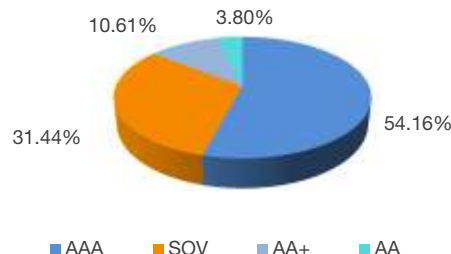
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	111.36

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

**Rs.in Crore; AUM-Asset Under Management

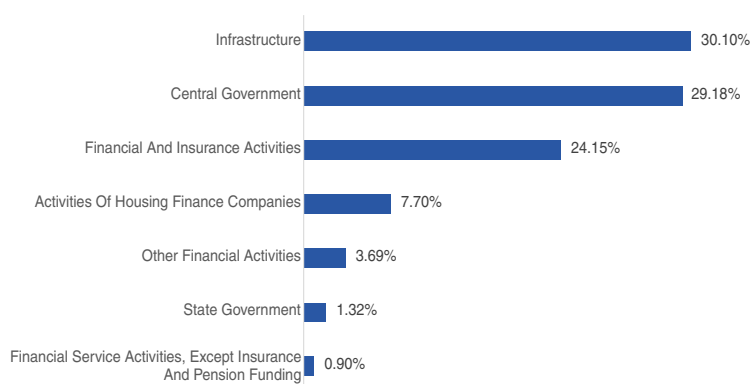
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	85.23%
Gsec And SDL	18.69%
6.75 GOI 23-12-2029	13.08%
0.00% GOI CG 22-04-2030	3.20%
8.00% Oil Bond Mat 23-Mar-2026	1.09%
8.43% Uttar Pradesh State Government SG 2026 0410	0.92%
8.32% Uttar Pradesh State Government SG 2025 0206	0.41%
Corporate Bonds	66.53%
8.05% India Infradebt Limited NCD 24-07-2028	8.94%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.70%
7.95% Tata Capital Financial NCD 08-02-2028	4.51%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.48%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.39%
8.75% Shriram Finance Limited NCD 28-04-2028	4.20%
9.09% Muthoot Finance Limited NCD 01-06-2029	4.17%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	4.07%
6.75% Piramal Capital And Housing Finance Limited	3.69%
8.04% HDB NCD 25-02-2026	3.60%
Others	19.78%
MMI & Others	14.77%
Grand Total	100.00%

Top Industry Exposure(% to AUM) (as per NIC classification)^



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

Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

February 2025



Fund Details

Investment Objective: This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

Inception Date
19-Jan-2017

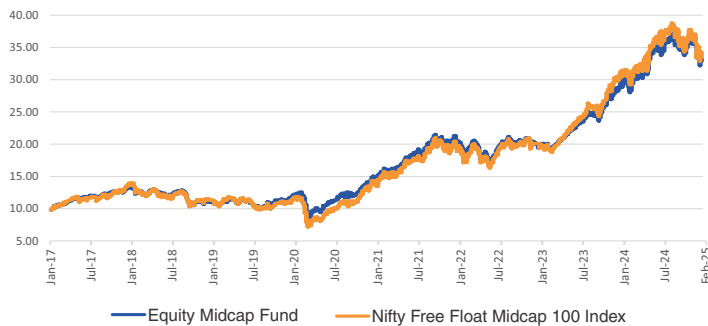
NAV as on 28-02-25
Rs. 30.7306

AUM as on 28-02-25
Rs. 471.70 crore

Fund Manager
Ritika Chhabra

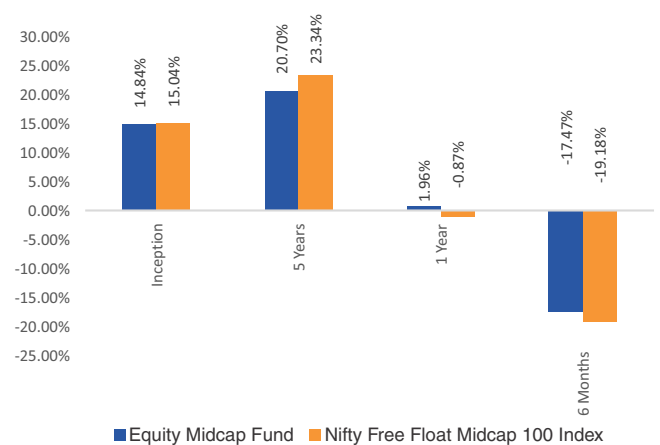
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

Growth @ Rs 10



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Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	93%	438.93
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	7%	32.77

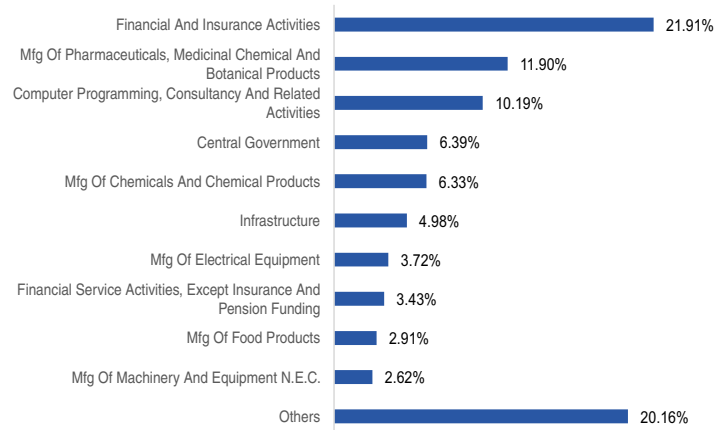
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	93.05%
Muthoot Finance	4.28%
Persistent Systems Ltd	4.14%
Lupin Ltd	3.04%
Cigniti Technologies Limited	2.89%
Icici Lombard General Insurance Company Limited	2.73%
Federal Bank Ltd	2.64%
Icici Prudential Mutual Fund	2.54%
Colgate-palmolive (India) Ltd	2.45%
Suzlon Energy Ltd	2.37%
Sona BLW Precision Forgings Limited	2.21%
Others	63.75%
MMI & Others	6.95%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Group Bond Fund

ULGF00305/09/11GFBOND147

February 2025



Fund Details

Investment Objective: To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Inception Date
25-Jan-2013

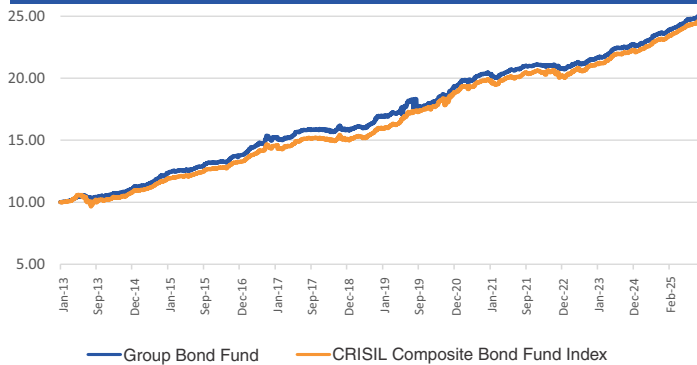
NAV as on 28-02-25
Rs. 25.3382

AUM as on 28-02-25
Rs. 25.83 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

Growth @ Rs 10

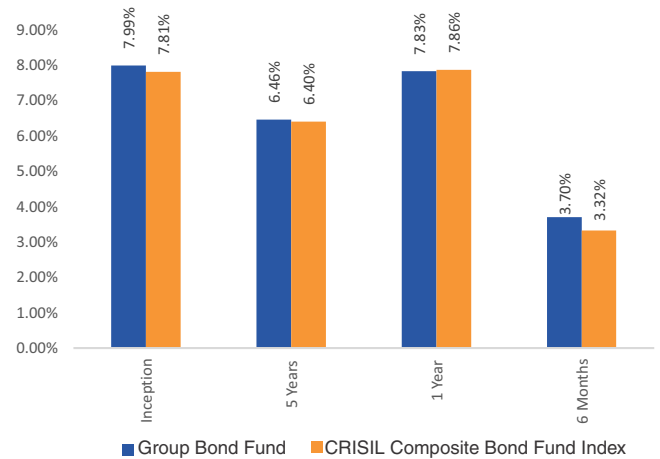


Portfolio Duration	5.33	5.33
Portfolio Yield	7.20	7.28

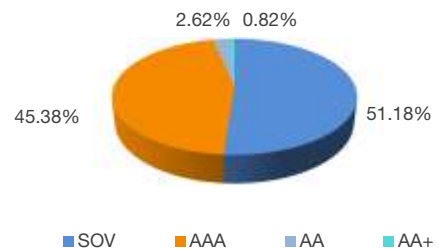
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Fund v/s Benchmark Return (%)



Debt Rating Profile**



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	25.83

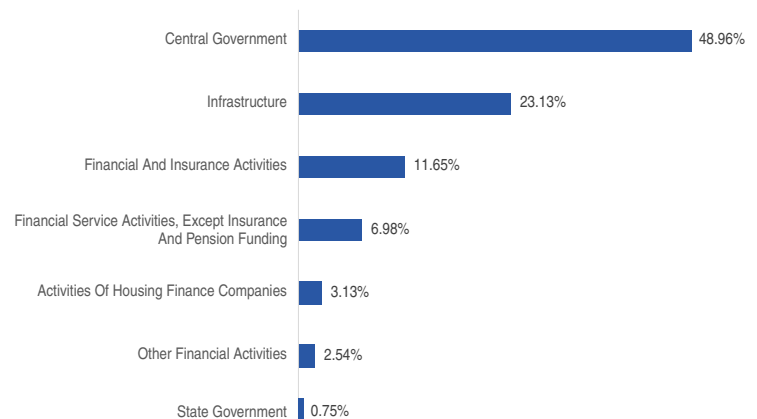
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.33%
Gsec And SDL	48.91%
6.79% GOI CG 07-10-2034	31.12%
6.92% GOI CG 18-11-2039	10.08%
07.34 GOI CG 22-04-2064	3.97%
7.29% GOI CG 27-01-2033	2.99%
7.64% Gujarat SDL 10-01-2031	0.75%
Corporate Bonds	47.42%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.56%
8.05% India Infradebt Limited NCD 24-07-2028	7.08%
7.9873% Tata Capital Financial NCD 17-04-2026	6.98%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.11%
7.90% Bajifinance NCD 17-11-2025	3.87%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	3.13%
8.04% HDB NCD 25-02-2026	2.71%
6.75% Piramal Capital And Housing Finance Limited	2.54%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.42%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.96%
Others	5.06%
MMI & Others	3.67%
Grand Total	100.00%

Top Industry Exposure(% to AUM) (as per NIC classification)^



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

Fund Details

Investment Objective: To generate income and capital appreciation through investments predominantly in Government securities

Inception Date
13-Jun-2019

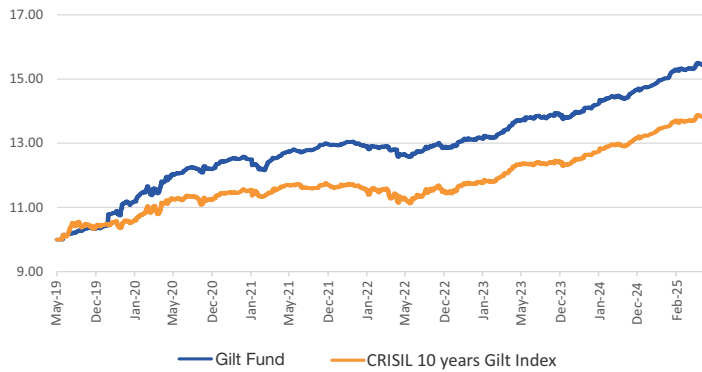
NAV as on 28-02-25
Rs. 15.7209

AUM as on 28-02-25
Rs. 20.76 crore

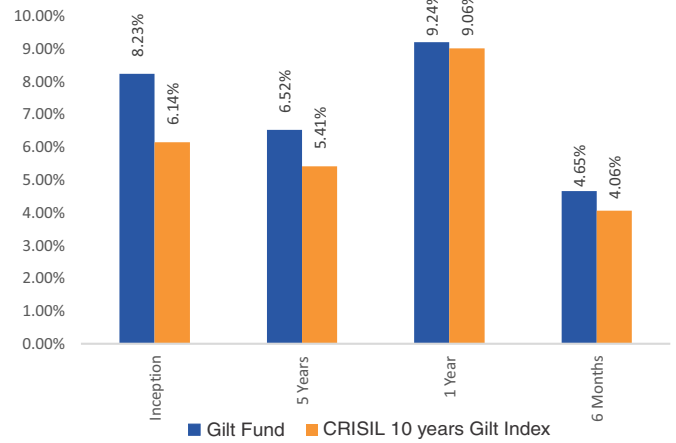
Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	6.59	6.52
Portfolio Yield	6.73	6.76

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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	96%	19.99
Money market Instruments	NIL	40%	4%	0.77

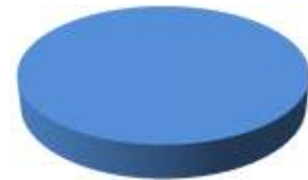
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**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	96.28%
6.79% GOI CG 07-10-2034	88.56%
7.29% GOI CG 27-01-2033	6.74%
08.39 Rajasthan SDL Uday 15 03 2026	0.98%
MMI & Others	3.72%
Grand Total	100.00%

Debt Rating Profile**



100.00%

■ SOV

Long Term Bond Fund

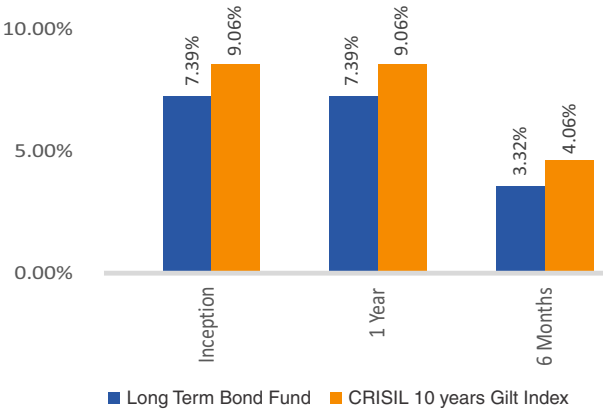
ULIF01426/06/20ETLLNGTERM147

February 2025



Fund Details			
Investment Objective: The objective of the fund is to generate consistent income on its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.	Inception Date	NAV as on 28-02-25	AUM as on 28-02-25
	29-Feb-2024	Rs. 10.7388	Rs. 4.01 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	
Parth Shah		Debt -01	

Fund v/s Benchmark Return (%)



Debt Rating Profile**



Portfolio Duration	6.19	6.52
Portfolio Yield	7.14	6.76

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.01

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

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec and SDL	95.24%
7.46% UTTAR PRADESH STATE GOVERNMENT SG 2034 2802	95.24%
MMI & Others	4.76%
Grand Total	100.00%

Money Market Fund

ULIF00425/08/11MONEYMARKET147

February 2025



Fund Details

Investment Objective: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Inception Date
25-Aug-2011

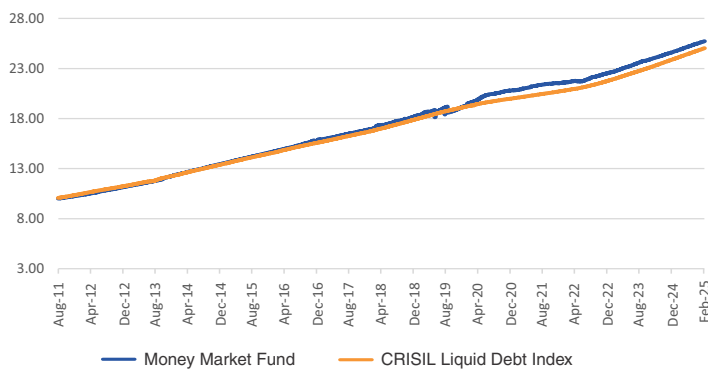
NAV as on 28-02-25
Rs. 25.9919

AUM as on 28-02-25
Rs. 2.86 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

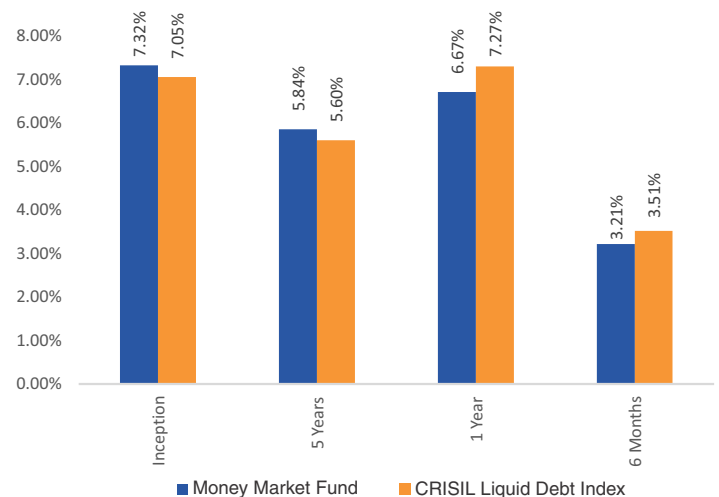
Growth @ Rs 10



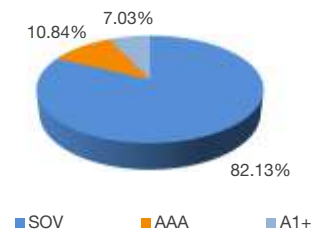
Portfolio Duration 0.66 0.10
Portfolio Yield 6.93 6.93

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Debt Rating Profile**



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money Market	100%	100%	100%	2.86

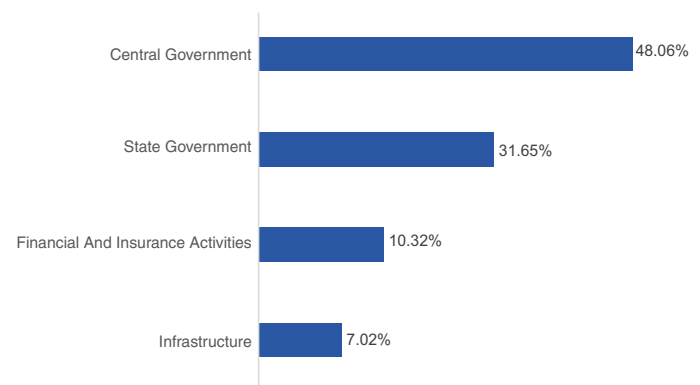
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	83.29%
Gsec And SDL	72.77%
8.00% Oil Bond Mat 23-Mar-2026	41.12%
8.02% Tamil Nadu State Government SG 2025 2203	17.51%
8.21% Haryana State Government SG 2026 3103	10.64%
8.21% Haryana State Government SG 2025 3103	3.50%
Corporate Bonds	10.52%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	7.02%
8.43% HDFC Bank Ltd NCD 04-03-2025	3.50%
MMI & Others	16.71%
Grand Total	100.00%

Top Industry Exposure (% to AUM) (as per NIC classification)^



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

February 2025



Fund Details

Investment Objective: To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.

Inception Date
04-Feb-2016

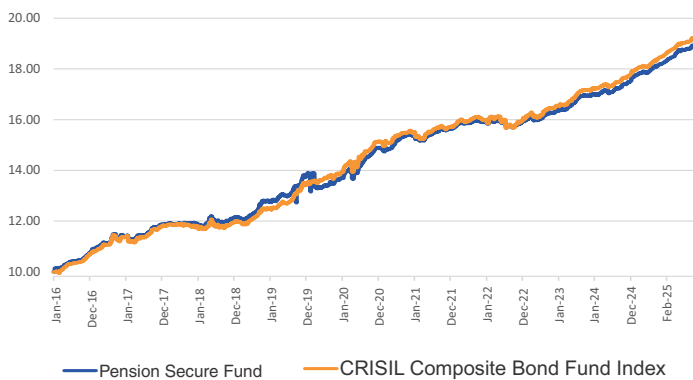
NAV as on 28-02-25
Rs. 19.1799

AUM as on 28-02-25
Rs. 8.09 crore

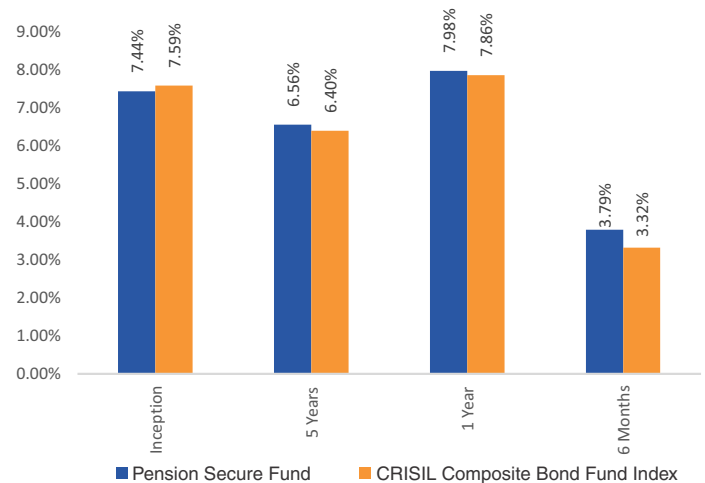
Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration 5.24 **5.33**
Portfolio Yield 7.25 **7.28**

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

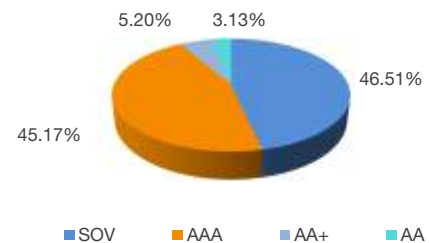
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	97%	7.82
Money Market Instruments	0%	60%	3%	0.27

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

**Rs.in Crore; AUM-Asset Under Management

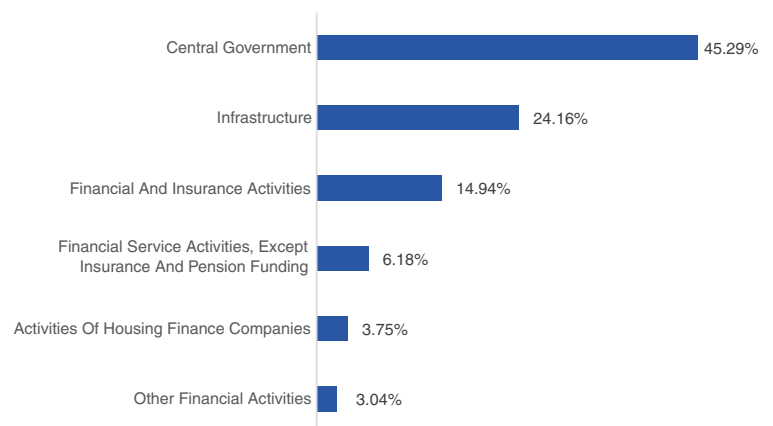
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.63%
Gsec And SDL	44.55%
6.79% GOI CG 07-10-2034	24.20%
6.92% GOI CG 18-11-2039	11.14%
6.19% GOI CG 16-09-2034	4.14%
07.34 GOI CG 22-04-2064	3.80%
6.19% GOI CG 16-09-2034	1.27%
Corporate Bonds	52.08%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	6.25%
7.9873% Tata Capital Financial NCD 17-04-2026	6.18%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.24%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.08%
8.05% India Infradebt Limited NCD 24-07-2028	5.02%
7.84% HDB NCD 14-07-2026	4.94%
9.233% Shriram Finance Limited NCD 18-05-2027	3.78%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	3.75%
8.43% HDFC Bank Ltd NCD 04-03-2025	3.71%
6.75% Piramal Capital And Housing Finance Limited	3.04%
Others	5.09%
MMI & Others	3.37%
Grand Total	100.00%

Top Industry Exposure(% to AUM) (as per NIC classification)^



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

PE Based Fund

ULIF00526/08/11PEBASED147

February 2025



Fund Details

Investment Objective: To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

Inception Date
22-Jul-2011

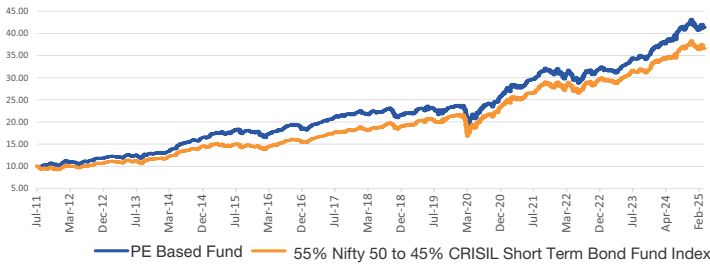
NAV as on 28-02-25
Rs. 38.8368

AUM as on 28-02-25
Rs. 12.48 crore

Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers
Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration 2.45 1.76
Portfolio Yield 7.39 7.33

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	60%	7.52
Debt and Money market	0%	100%	40%	4.96

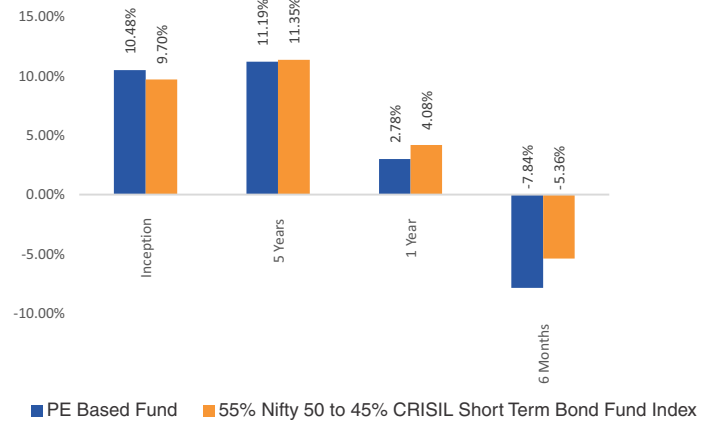
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

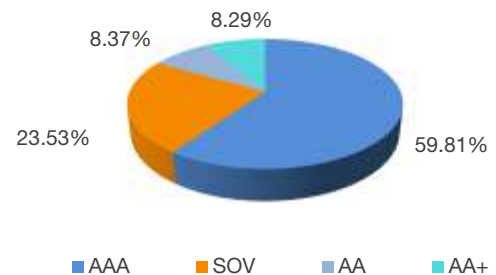
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	60.24%
ICICI Bank Ltd	4.67%
Kotak Mahindra Bank Ltd	4.02%
Tata Consultancy Services Ltd	3.53%
HCL Technologies Ltd	2.93%
HDFC Bank Ltd	2.40%
Bajaj Finance Ltd	2.19%
Reliance Industries Ltd	2.18%
Persistent Systems Ltd	2.02%
Eicher Motors Ltd	1.69%
Tata Motors Ltd	1.54%
Others	33.07%
Debt	4.02%
Gsec And SDL	4.02%
6.75 GOI 23-12-2029	4.02%
Corporate Bonds	30.04%
8.05% India Infradebt Limited NCD 24-07-2028	6.51%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.86%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	4.05%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.03%
6.75% Piramal Capital And Housing Finance Limited	3.29%
8.75% Shriram Finance Limited NCD 28-04-2028	3.26%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.21%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.83%
MMI & Others	5.70%
Grand Total	100.00%

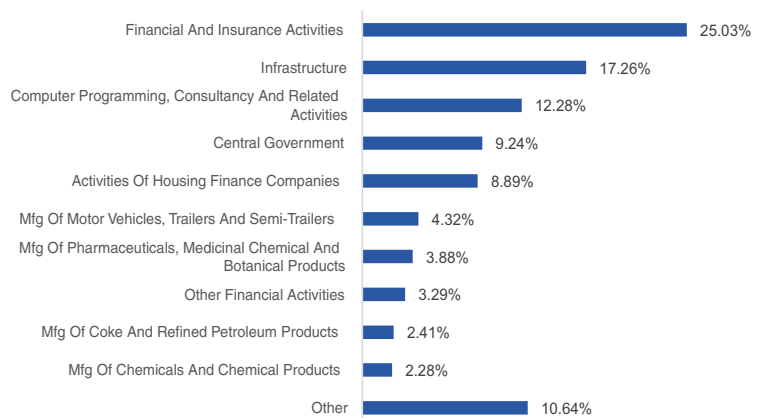
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top Industry Exposure(% to AUM) (as per NIC classification)^



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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

February 2025



Fund Details

Investment Objective: To provide a balanced investment choice through a large part of funds into debt investments & a small part GOIng to equities to enhance returns on a long term basis.

Inception Date

25-Jan-2013

NAV as on 28-02-25

Rs. 27.8842

AUM as on 28-02-25

Rs. 31.01 crore

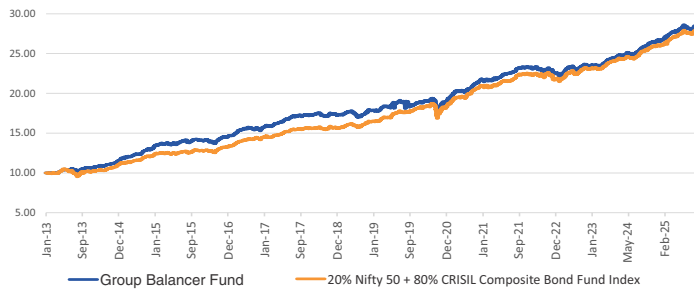
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



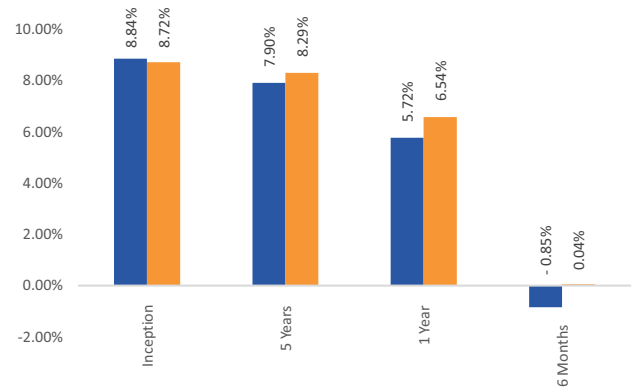
Portfolio Duration

5.45 5.33

Portfolio Yield

7.27 7.28

Fund v/s Benchmark Return (%)



■ Group Balancer Fund ■ 20% Nifty 50 + 80% CRISIL Composite Bond Fund Index

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	20%	6.20
Debt and Money market	70%	100%	80%	24.81

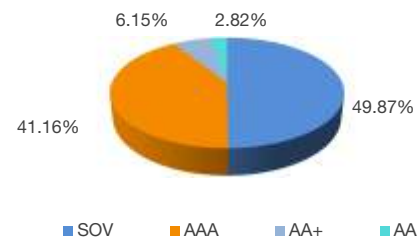
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

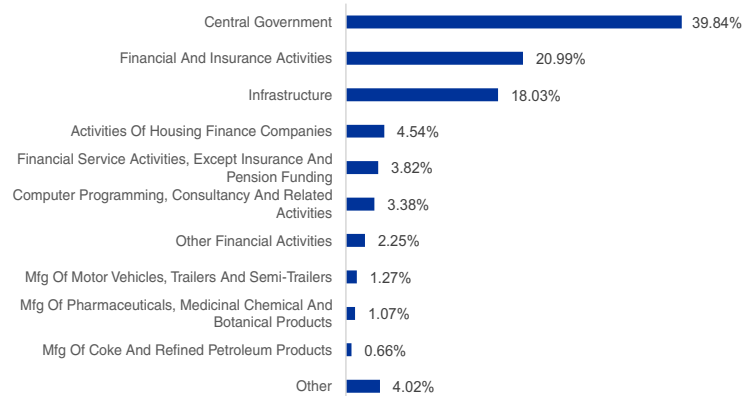
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	19.99%
Aavas Financiers Limited	2.42%
ICICI Bank Ltd	1.28%
Kotak Mahindra Bank Ltd	1.10%
Tata Consultancy Services Ltd	0.97%
HCL Technologies Ltd	0.81%
HDFC Bank Ltd	0.66%
Bajaj Finance Ltd	0.60%
Reliance Industries Ltd	0.60%
Persistent Systems Ltd	0.56%
NTPC Ltd	0.47%
Others	10.52%
Debt	73.66%
Gsec And SDL	33.60%
6.79% GOI CG 07-10-2034	24.13%
6.92% GOI CG 18-11-2039	4.84%
07.34 GOI CG 22-04-2064	4.62%
Corporate Bonds	40.05%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.63%
8.60% Cholafin NCD 15-03-2029	4.91%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.54%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.11%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	4.03%
8.1965% HDB NCD 30-05-2025	3.23%
7.90% Bajfinance NCD 17-11-2025	2.58%
8.05% India Infradebt Limited NCD 24-07-2028	2.29%
7.84% HDB NCD 14-07-2026	2.26%
6.75% Piramal Capital And Housing Finance Limited	2.25%
Others	3.23%
MMI & Others	6.35%
Grand Total	100.00%

Debt Rating Profile**



Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Managed Fund

ULIF00618/08/11MANAGED147

February 2025



Fund Details

Investment Objective: This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection securities.

Inception Date

03-Aug-2011

NAV as on 28-02-25

Rs. 36.1328

AUM as on 28-02-25

Rs. 30.62 crore

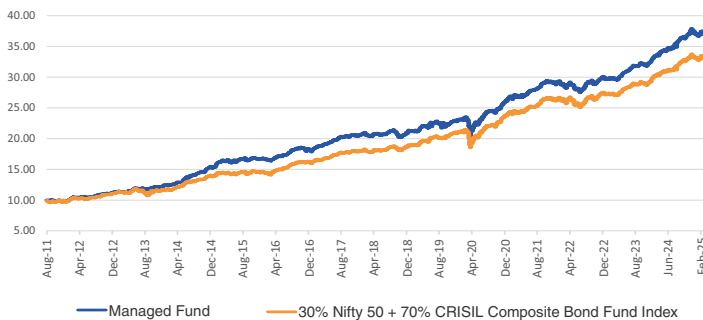
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration

5.35

Portfolio Yield

7.25

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	32%	9.82
Debt and Money market	60%	100%	68%	20.81

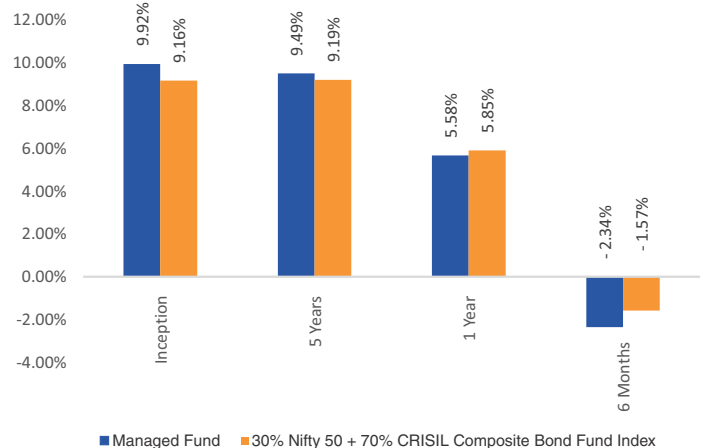
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

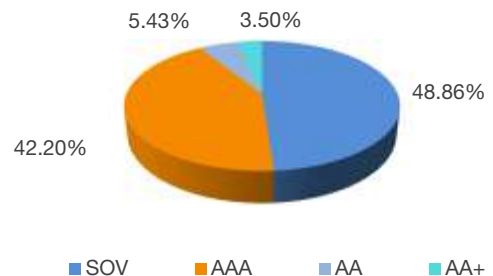
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	32.06%
ICICI Bank Ltd	2.34%
Kotak Mahindra Bank Ltd	2.02%
Tata Consultancy Services Ltd	1.77%
HCL Technologies Ltd	1.47%
Aavas Financiers Limited	1.31%
HDFC Bank Ltd	1.21%
Bajaj Finance Ltd	1.09%
Reliance Industries Ltd	1.09%
Persistent Systems Ltd	1.01%
Eicher Motors Ltd	0.85%
Others	17.90%
Debt	63.32%
Gsec And SDL	29.25%
6.79% GOI CG 07-10-2034	26.24%
07.34 GOI CG 22-04-2064	3.01%
Corporate Bonds	34.06%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.73%
7.84% HDB NCD 14-07-2026	6.53%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.99%
7.9873% Tata Capital Financial NCD 17-04-2026	3.92%
6.75% Piramal Capital And Housing Finance Limited	3.62%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	2.96%
9.233% Shriram Finance Limited NCD 18-05-2027	2.33%
8.05% India Infradebt Limited NCD 24-07-2028	1.99%
MMI & Others	4.62%
Grand Total	100.00%

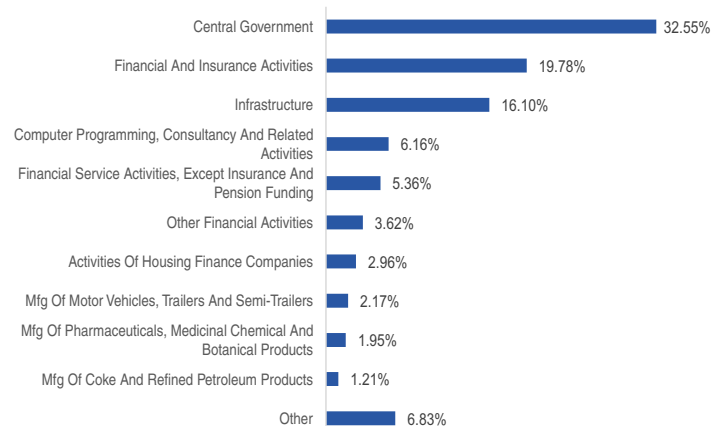
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Group Growth Fund

ULGF00105/09/11GFGROWTH147

February 2025



Fund Details

Investment Objective: To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Inception Date

25-Jan-2013

NAV as on 28-02-25

Rs. 32.4909

AUM as on 28-02-25

Rs. 49.85 crore

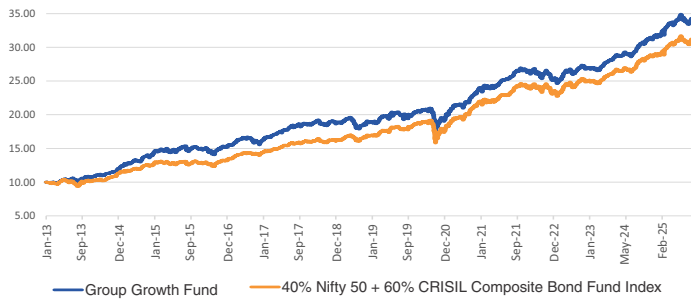
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration

5.50

5.33

Portfolio Yield

7.20

7.28

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	43%	21.25
Debt and Money market	40%	80%	57%	28.60

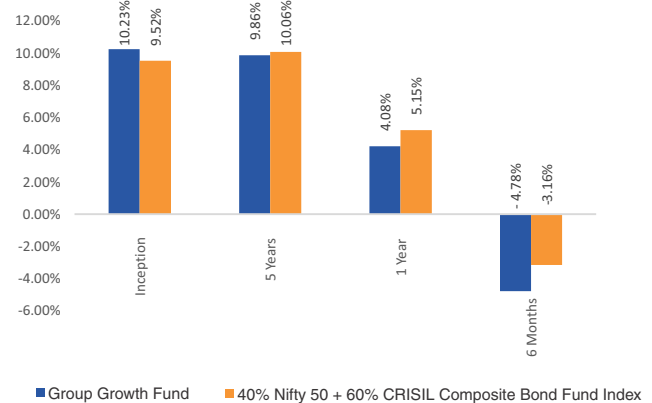
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

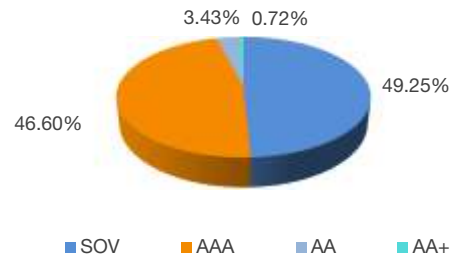
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	42.62%
ICICI Bank Ltd	3.16%
Kotak Mahindra Bank Ltd	2.72%
Tata Consultancy Services Ltd	2.39%
Aavas Financiers Limited	2.00%
HCL Technologies Ltd	1.98%
HDFC Bank Ltd	1.63%
Bajaj Finance Ltd	1.48%
Reliance Industries Ltd	1.48%
Persistent Systems Ltd	1.37%
Eicher Motors Ltd	1.15%
Others	23.27%
Debt	54.93%
Gsec And SDL	25.65%
6.79% GOI CG 07-10-2034	22.77%
07.34 GOI CG 22-04-2064	2.88%
Corporate Bonds	29.28%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.39%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.44%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.02%
7.84% HDB NCD 14-07-2026	3.01%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.66%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.51%
6.75% Piramal Capital And Housing Finance Limited	1.98%
8.05% India Infradebt Limited NCD 24-07-2028	1.83%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.42%
7.90% Bajfinance NCD 17-11-2025	1.00%
Others	1.02%
MMI & Others	2.45%
Grand Total	100.00%

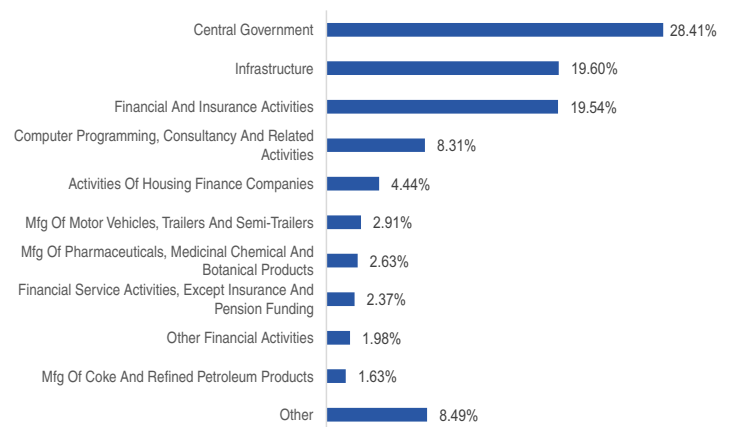
Fund v/s Benchmark Return (%)



Debt Rating Profile**

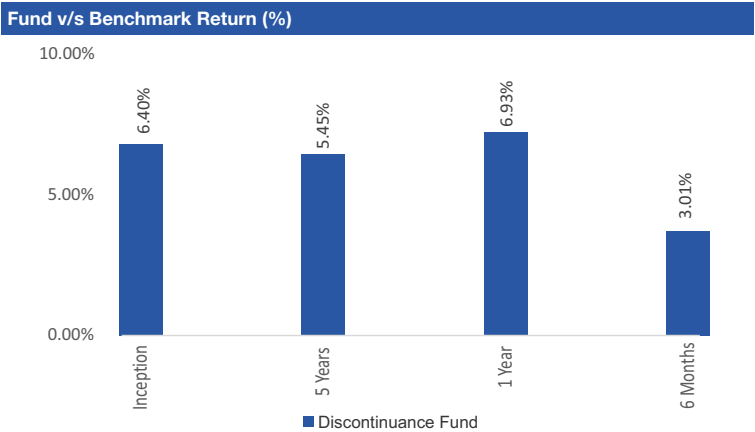


Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Fund Details			
Investment Objective: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.	Inception Date	NAV as on 28-02-25	AUM as on 28-02-25
	01-Feb-2012	Rs. 22.5170	Rs. 160.47 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0 Debt - 12	



- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	21%	32.91
Debt Instruments	60%	100%	79%	127.56

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

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	79.49%
4.70% GOI CG 22-09-2033 FRB	28.52%
0.00% GOI CG 22-04-2032	11.80%
364 D TB 27-03-2025	6.20%
364 D TB 18-12-2025	5.92%
7.74% Rajasthan SDL SG 2034 0301	3.24%
8.05% Uttarakhand State Government SG 2025 2503	3.12%
182 D TB 17-04-2025	3.09%
364 DTB 26-12-2025	2.96%
364 DTB 08-01-2026	2.95%
364 D TB 20-02-2026	2.93%
Others	8.76%
MMI & Others	20.51%
Grand Total	100.00%

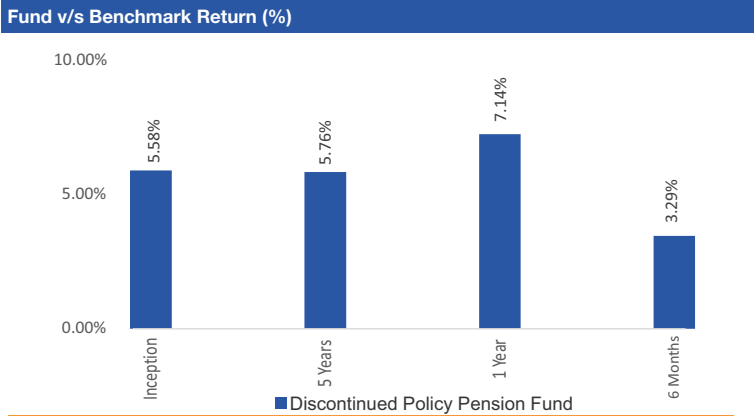
Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

February 2025



Fund Details			
Investment Objective: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.	Inception Date	NAV as on 28-02-25	AUM as on 28-02-25
	04-Feb-2016	Rs. 16.3669	Rs. 2.82 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0 Debt - 12	



- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	10%	0.28
Debt Instruments	60%	100%	90%	2.53

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

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	89.90%
8.00% Oil Bond Mat 23-Mar-2026	35.96%
4.70% GOI CG 22-09-2033 FRB	18.26%
8.25% Maharashtra State Government SG 2026 1301	14.39%
8.06% Tamil Nadu State Government SG 2025 2904	10.68%
182 D TB 24-04-2025	7.04%
7.17% Rajasthan SDL SG 2026 2809	3.57%
MMI & Others	10.10%
Grand Total	100.00%

Equity Small Cap Fund

ULIF01523/12/24SMALLCAP147

February 2025



Fund Details			
Investment Objective: The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely investing in Smallcap Companies	Inception Date	NAV as on 28-02-25	AUM as on 28-02-25
	24-Jan-2025	Rs. 9.1363	Rs. 11.78 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10 Debt - 0	

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	87%	10.27
Debt and Money market	0%	20%	13%	1.51

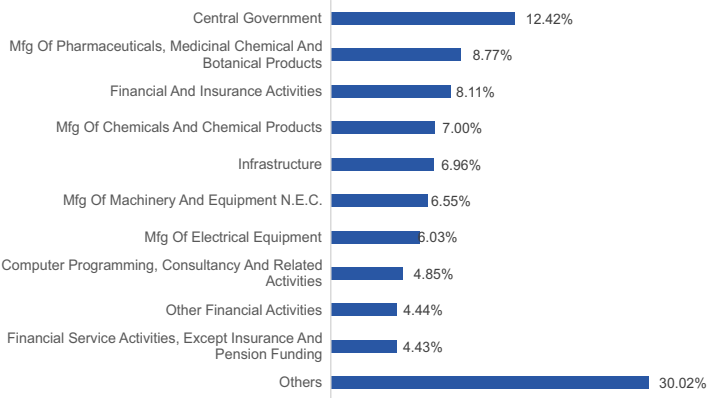
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	87.16%
Suven Pharmaceuticals Limited	3.13%
Glenmark Pharmaceuticals Ltd	2.45%
360 One Wam Limited	2.35%
Multi Commodity Exchange Of India Limited	2.32%
PG Electroplast Limited	2.23%
Radico Khaitan Ltd	2.22%
Krishna Institute Of Medical Sciences Limited	2.12%
Aavas Financiers Limited	2.12%
ACME Solar Holdings Limited	2.11%
Berger Paints India Ltd	2.07%
Others	62.04%
MMI & Others	12.84%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

Performance Snapshot



Fund v/s Benchmark Return (%) As on 28th February 2025

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-6.37%	-13.49%	-0.47%	12.72%	9.33%	14.27%	12.59%
Benchmark: Nifty 50	-5.89%	-12.33%	0.65%	13.07%	9.62%	14.58%	10.80%
Equity Top 250 Fund	-7.59%	-15.78%	-0.60%	15.78%	10.89%	14.76%	12.82%
Benchmark: Nifty 200	-7.26%	-15.25%	-0.36%	16.26%	11.02%	15.84%	11.18%
Pension Growth Fund	-6.67%	-14.52%	-0.28%	14.18%	10.48%	14.43%	11.10%
Benchmark: Nifty 50	-5.89%	-12.33%	0.65%	13.07%	9.62%	14.58%	12.82%
Equity Midcap Fund	-9.18%	-17.47%	1.96%	24.29%	16.96%	20.70%	14.84%
Benchmark: Nifty Free Float Midcap 100 Index	-10.79%	-19.18%	-0.87%	26.13%	19.29%	23.34%	15.04%
Equity Bluechip Fund	-6.07%	-12.48%	0.47%	13.02%	10.04%	15.45%	12.44%
Benchmark: Nifty 50	-5.89%	-12.33%	0.65%	13.07%	9.62%	14.58%	11.34%
Bond Fund	0.18%	3.27%	7.33%	7.69%	6.19%	6.38%	7.89%
Benchmark: CRISIL Short Term Bond Fund Index	0.54%	3.67%	7.87%	7.80%	6.42%	6.49%	7.85%
Group Bond Fund	0.01%	3.70%	7.83%	8.09%	6.37%	6.46%	7.99%
Benchmark: CRISIL Composite Bond Fund Index	0.18%	3.32%	7.86%	8.21%	6.43%	6.40%	7.81%
Long Term Bond Fund	0.10%	3.32%	7.39%	NA	NA	NA	7.39%
Benchmark: CRISIL 10 years gilt Index	0.36%	4.06%	9.06%	NA	NA	NA	9.06%
Pension Secure Fund	0.03%	3.79%	7.98%	8.20%	6.36%	6.56%	7.44%
Benchmark: CRISIL Composite Bond Fund Index	0.18%	3.32%	7.86%	8.21%	6.43%	6.40%	7.59%
Money Market Fund	0.51%	3.21%	6.67%	6.94%	6.31%	5.84%	7.32%
Benchmark: CRISIL Liquid Debt Index	0.54%	3.51%	7.27%	7.29%	6.70%	5.60%	7.05%
Gilt Fund	0.25%	4.65%	9.24%	9.31%	6.82%	6.52%	8.23%
Benchmark: CRISIL 10 Year Gilt Index	0.36%	4.06%	9.06%	9.24%	6.77%	5.41%	6.14%
Group Balancer Fund	-1.26%	-0.85%	5.72%	9.12%	6.74%	7.90%	8.84%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Fund Index	-1.06%	0.04%	6.54%	9.29%	7.21%	8.29%	8.72%
Group Growth Fund	-3.03%	-4.78%	4.08%	10.41%	7.84%	9.86%	10.23%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index	-2.28%	-3.16%	5.15%	10.32%	7.92%	10.06%	9.52%
Managed Fund	-1.68%	-2.34%	5.58%	10.46%	8.07%	9.49%	9.92%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index	-1.67%	-1.57%	5.85%	9.81%	7.57%	9.19%	9.16%
PE Based Fund	-3.91%	-7.84%	2.78%	11.39%	8.38%	11.19%	10.48%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-3.03%	-5.36%	4.08%	10.87%	8.40%	11.35%	9.70%
Discontinuance Fund	0.55%	3.01%	6.93%	7.18%	6.46%	5.45%	6.40%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.61%	3.29%	7.14%	7.34%	6.33%	5.76%	5.58%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Equity Small Cap Fund	-9.98%	NA	NA	NA	NA	NA	-8.64%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-11.41%	NA	NA	NA	NA	NA	-13.32%

NAV:

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

Holdings:

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of our investments, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

Sector allocation:

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

Asset allocation:

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes -equities, fixed-income, and cash and equivalents -have different levels of risk and return & behave differently over time.

Fund Manager:

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

Risk profile:

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

Portfolio Duration:

Portfolio Duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.