

FUND FACT SHEET as of 30th January 2026



Fund Snapshot



Fund Name	Type of Fund	Inception Date	Scheme 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	1.92%	6.18%	12.91%	12.72%	Nifty 50	2.23%	7.71%	13.18%	11.11%
EQUITY TOP 250	Equity Fund	20-Jul-11	0.70%	2.74%	13.50%	12.78%	Nifty 200	2.02%	7.87%	14.77%	11.59%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	1.42%	3.67%	12.92%	11.19%	Nifty 50	2.23%	7.71%	13.18%	13.09%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-0.59%	3.35%	19.53%	14.86%	Nifty Midcap 100 Index	1.80%	8.79%	22.82%	15.93%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	2.44%	7.78%	13.50%	12.94%	Nifty 50	2.23%	7.71%	13.18%	11.95%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-25	-7.17%	-1.31%	NA	0.16%	Nifty Smallcap 250 Momentum Quality 100 Index	-7.94%	-3.59%	NA	-5.57%
BOND FUND	Debt Fund	28-Jul-11	2.32%	6.89%	5.90%	7.86%	CRISIL Short Term Bond Index	2.41%	7.15%	6.22%	7.80%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.60%	5.00%	5.52%	7.80%	CRISIL Composite Bond Index	1.32%	5.93%	5.77%	7.69%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	-0.27%	3.87%	NA	5.80%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	1.09%	6.29%	NA	7.80%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.61%	4.99%	5.54%	7.25%	CRISIL Composite Bond Index	1.32%	5.93%	5.77%	7.46%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.51%	6.28%	5.69%	7.25%	CRISIL Liquid Debt Index	2.84%	6.23%	5.94%	6.99%
GILT FUND	Debt Fund	13-Jun-19	0.18%	4.70%	5.60%	7.76%	CRISIL 10 Year Gilt Index	0.20%	5.17%	5.00%	6.01%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	0.68%	5.02%	6.70%	8.71%	20% Nifty 50 + 80% Crisil Composite Bond Index	1.53%	6.39%	7.38%	8.68%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	0.79%	4.32%	8.40%	10.09%	40% Nifty 50 + 60% Crisil Composite Bond Index	1.73%	6.80%	8.92%	9.56%
MANAGED FUND	Hybrid Fund	03-Aug-11	0.85%	5.22%	7.99%	9.77%	30% Nifty 50 + 70% CRISIL Composite Bond Index	1.63%	6.60%	8.15%	9.16%
PE BASED FUND	Hybrid Fund	22-Jul-11	1.38%	4.85%	9.63%	10.44%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	2.35%	7.62%	10.25%	9.84%

*Benchmark for the fund has been changed to Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index effective 1st May 2025.

- 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

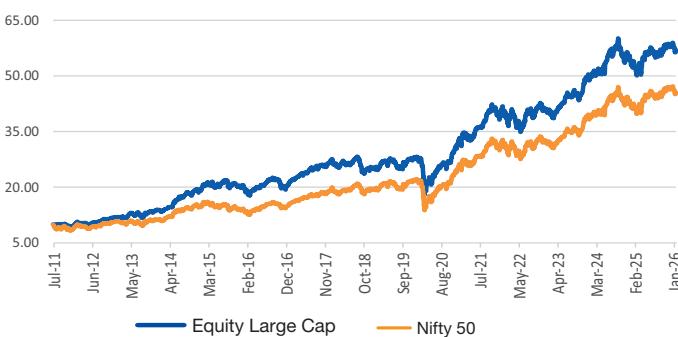
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January 2026

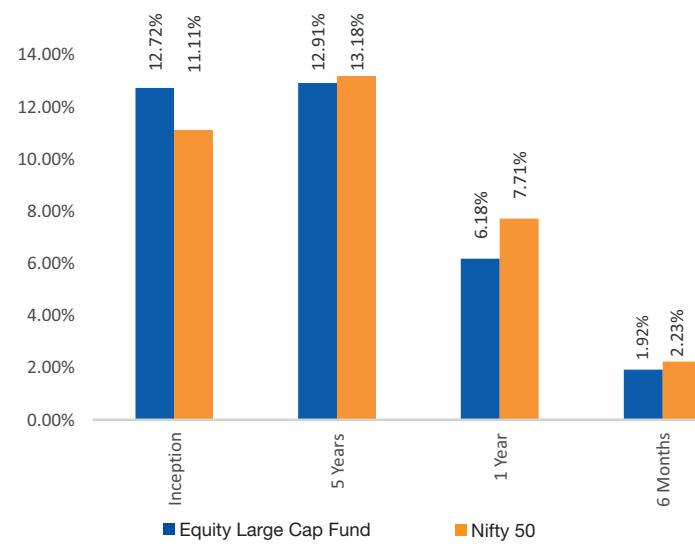


Fund Details		Inception Date	NAV as on 30-01-26	AUM as on 30-01-26
		28-Jul-2011	Rs. 56.8953	Rs. 474.46 crore
Investment Objective:	To provide high equity exposure targeting higher returns in the long term.	Fund Manager	Funds Managed by the Fund Managers	
		Ritika Chhabra	Equity - 10 Debt - 0	

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	475.64
Debt and Money market	0%	40%	0%	-1.17

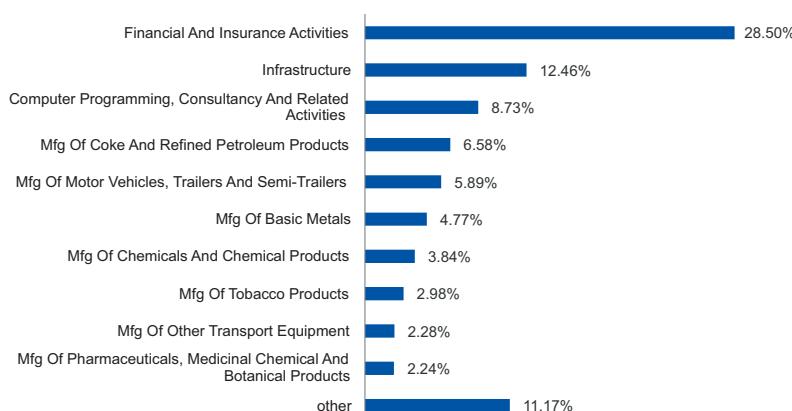
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	100.25%
HDFC Bank Ltd	8.52%
Reliance Industries Ltd	6.58%
ICICI Bank Ltd	6.20%
Bajaj Finserv Mutual Fund	5.50%
Bharti Airtel Limited	4.31%
Infosys Ltd	4.01%
Larsen & Toubro	3.22%
ITC Ltd	2.98%
State Bank Of India	2.95%
Mahindra & Mahindra Ltd	2.84%
Others	53.13%
MMI & Others	-0.25%
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

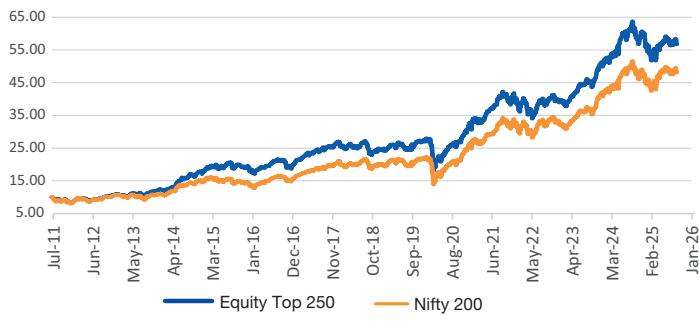
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January 2026



Fund Details		Inception Date	NAV as on 30-01-26	AUM as on 30-01-26
		20-Jul-2011	Rs. 57.5127	Rs.518.00 crore
Fund Manager		Funds Managed by the Fund Managers		
Ritika Chhabra		Equity - 10 Debt - 0		

Growth @ Rs 10



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%	500.59
Debt and Money market	0%	40%	3%	17.41

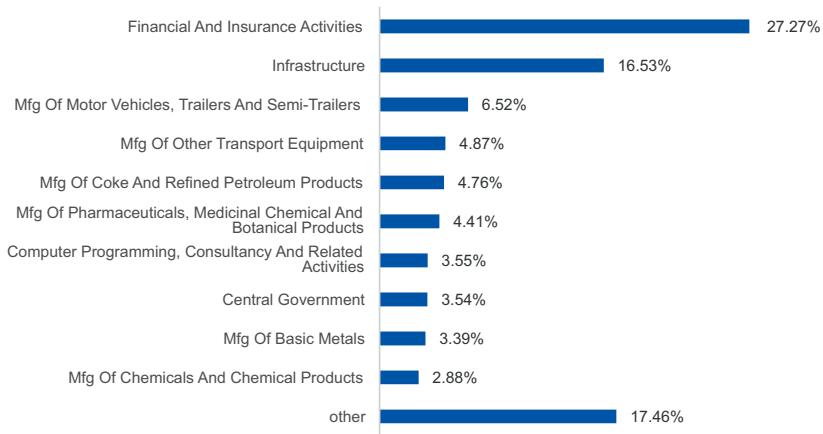
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.64%
Bharti Airtel Limited	4.85%
HDFC Bank Ltd	4.35%
Reliance Industries Ltd	4.08%
ICICI Bank Ltd	3.22%
Bajaj Finance Ltd	2.81%
Larsen & Toubro	2.62%
Mahindra & Mahindra Ltd	2.47%
Hero Motocorp Ltd	2.40%
Muthoot Finance	2.15%
State Bank Of India	2.12%
Others	65.56%
MMI & Others	3.36%
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

January 2026



Fund Details

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

Inception Date
04-Feb-2016

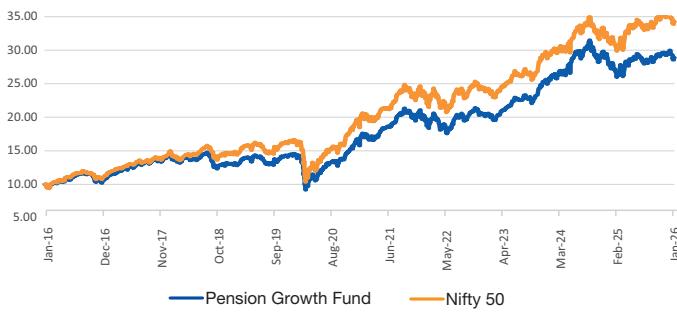
NAV as on 30-01-26
Rs. 28.8578

AUM as on 30-01-26
Rs. 17.95 crore

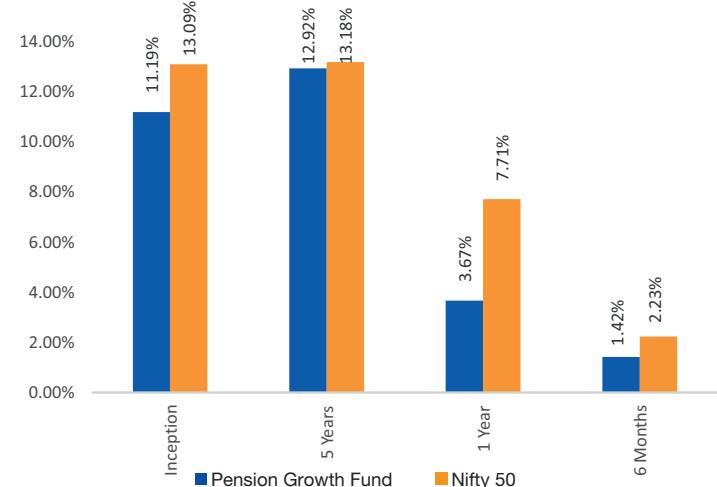
Fund Manager
Ritika Chhabra

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

Growth @ Rs 10



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%	17.26
Money Market Instruments	0%	40%	4%	0.69

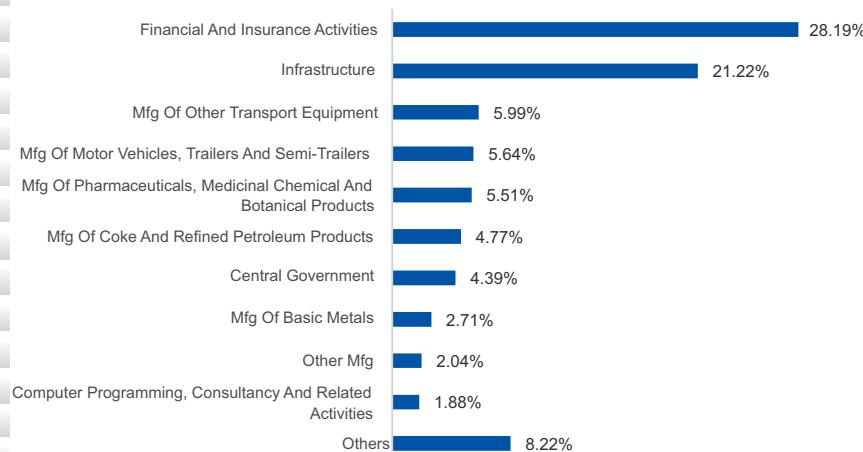
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.13%
Nippon India Mutual Fund	8.83%
Bharti Airtel Limited	7.52%
ICICI Bank Ltd	5.56%
HDFC Bank Ltd	4.87%
Bajaj Finance Ltd	4.41%
Reliance Industries Ltd	3.98%
Larsen & Toubro	3.87%
Muthoot Finance	3.07%
Mahindra & Mahindra Ltd	2.92%
Hero Motocorp Ltd	2.69%
Others	48.39%
MMI & Others	3.87%
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 Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

January 2026



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

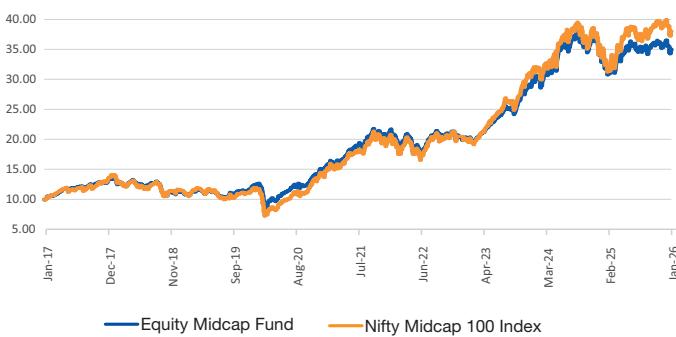
NAV as on 30-01-26
Rs. 34.9718

AUM as on 30-01-26
Rs. 558.44 crore

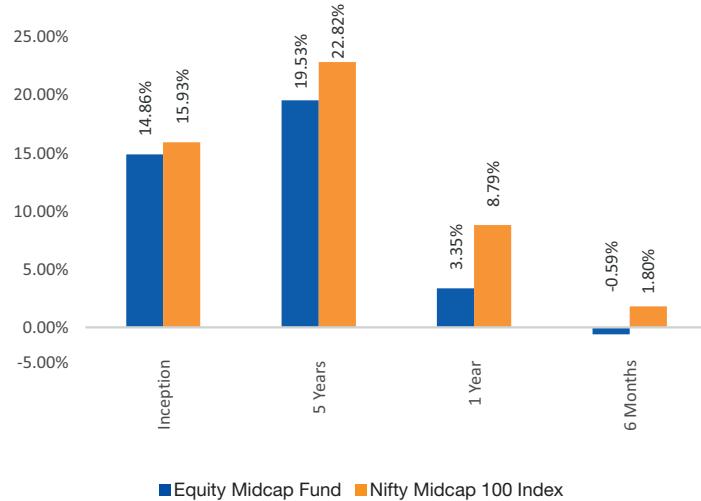
Fund Manager
Ritika Chhabra

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	94%	526.93
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	6%	31.51

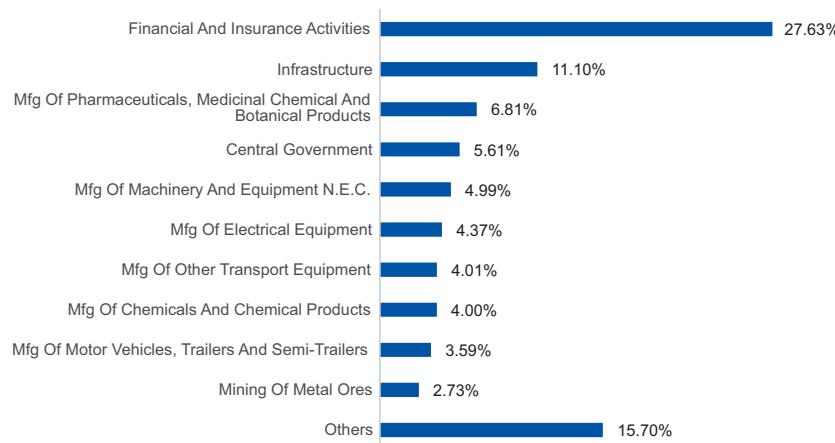
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.36%
Mirae Asset Mutual Fund	4.18%
Muthoot Finance	3.84%
Hero Motocorp Ltd	3.46%
Polycab India Limited	2.73%
Cummins India Ltd	2.67%
Ashok Leyland Ltd	2.64%
Mahindra & Mahindra Financial Services Limited	2.62%
Motilal Oswal Mutual Fund - Motilal Oswal Midcap 100 ETF	2.57%
L&t Finance Limited	2.33%
Bharti Hexacom Limited	2.33%
Others	64.99%
MMI & Others	5.64%
Grand Total	100.00%

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



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Equity Bluechip Fund

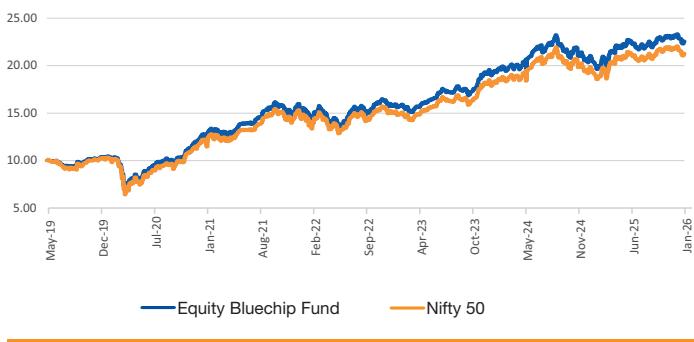
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January 2026

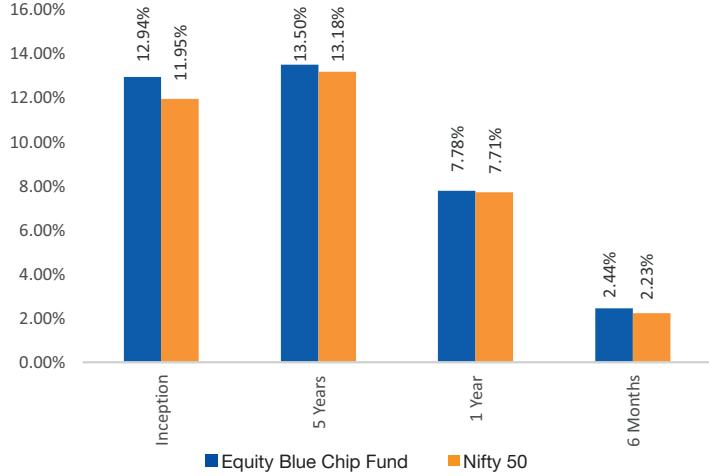


Fund Details		Inception Date	NAV as on 30-01-26	AUM as on 30-01-26
		31-May-2019	Rs. 22.5283	Rs. 156.66 crore
Fund Manager	Funds Managed by the Fund Managers			
Ritika Chhabra	Equity - 10 Debt - 0			

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	155.09
Debt and Money Market	0%	40%	1%	1.57

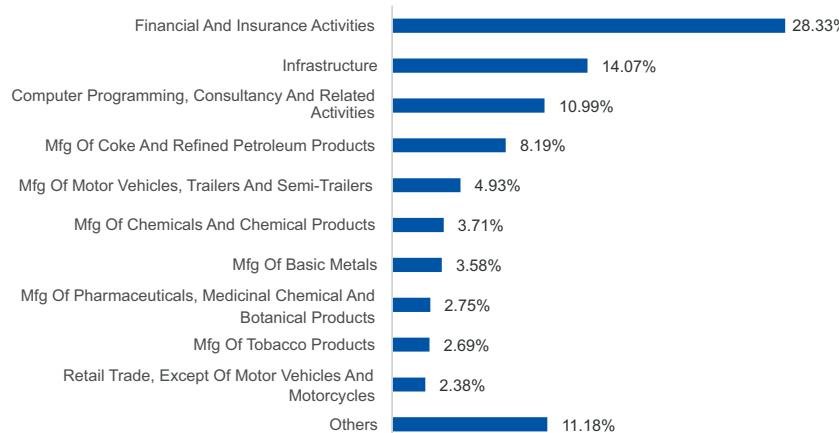
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	99.00%
HDFC Bank Ltd	8.44%
Reliance Industries Ltd	8.19%
ICICI Bank Ltd	6.38%
Infosys Ltd	5.12%
Bharti Airtel Limited	4.65%
Larsen & Toubro	4.00%
Nippon India Mutual Fund	3.51%
Tata Consultancy Services Ltd	2.77%
ITC Ltd	2.69%
State Bank Of India	2.65%
Others	50.60%
MMI & Others	1.00%
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 Small Cap Fund

ULIF01523/12/24SMALLCAP147

January 2026



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 30-01-26	AUM as on 30-01-26
		24-Jan-2025	Rs. 10.0164	Rs. 36.44 crore
Fund Manager Ritika Chhabra		Funds Managed by the Fund Managers Equity - 10 Debt - 0		

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	95%	34.54
Debt and Money market	0%	20%	5%	1.91

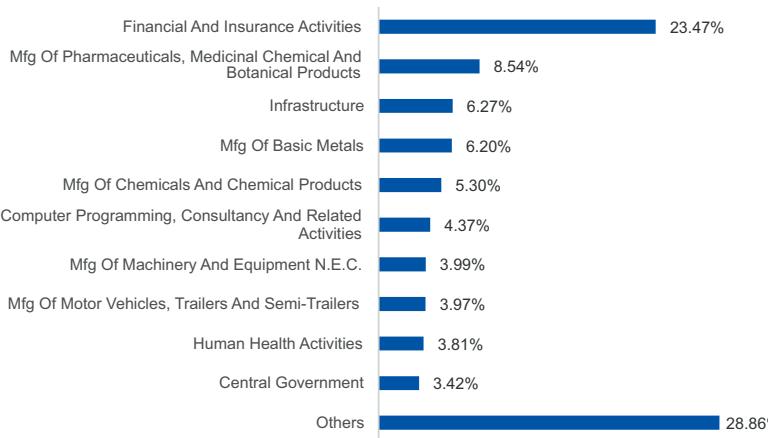
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.77%
Multi Commodity Exchange Of India Limited	3.29%
Navin Fluorine International Ltd	3.04%
Hindustan Copper Ltd	2.99%
City Union Bank Ltd	2.97%
Anand Rathi Wealth Ltd	2.74%
Central Depository Services (india) Limited	2.56%
Laurus Labs Ltd	2.56%
Steel Authority Of India Ltd	2.53%
Manappuram Finance Ltd	2.50%
Radico Khaitan Ltd	2.46%
Others	67.12%
MMI & Others	5.23%
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

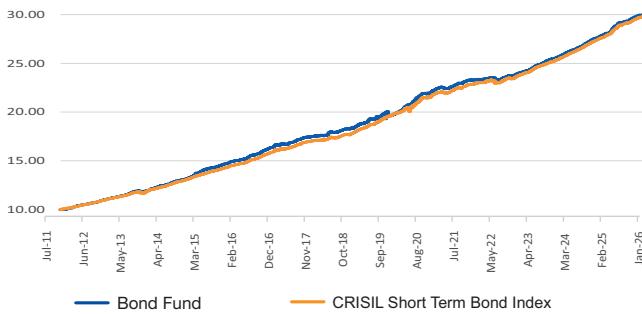
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January 2026



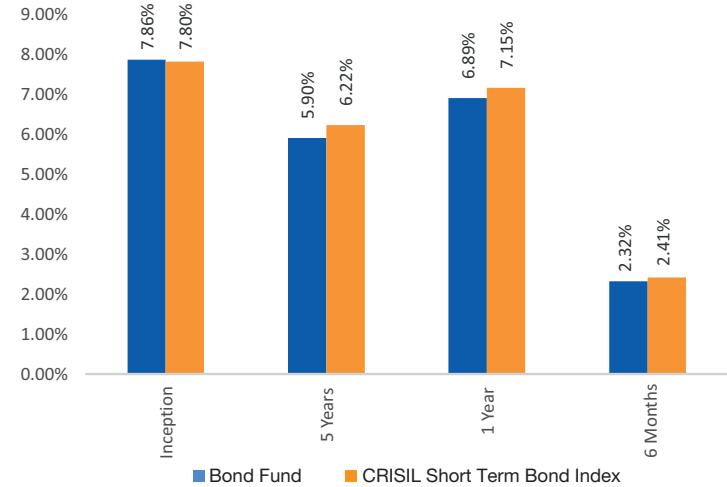
Fund Details				
Investment Objective: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.	Inception Date 28-Jul-2011	NAV as on 30-01-26 Rs. 29.9821	AUM as on 30-01-26 Rs. 119.11 crore	
Fund Manager Mahek Shah		Funds Managed by the Fund Managers Equity - 0 Debt -12		

Growth @ Rs 10



Portfolio Duration	2.25	1.88
Portfolio Yield	7.04	6.85

Fund v/s Benchmark Return (%)



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%	119.11

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

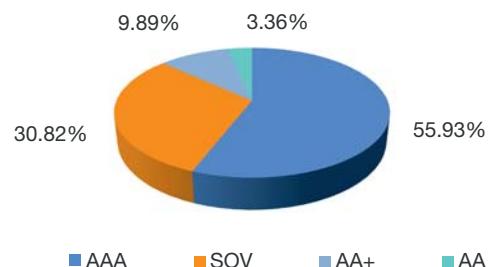
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

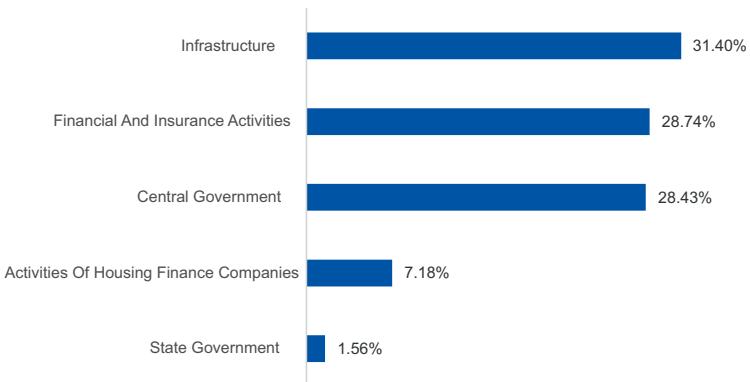
Security Name	Net Asset (%)
Debt	83.10%
Gsec And SDL	22.19%
6.01% GOI Mat 21-07-2030	20.08%
8.57% Rajasthan SDL SG 18-10-2027	1.04%
8.32% GOI CG 02-08-2032	0.54%
8.41% Rajasthan SDL SG 18-10-2028	0.44%
7.49% Gujarat SDL Mat 29-march-2028	0.09%
Corporate Bonds	60.91%
8.05% India Infradebt Limited NCD 24-07-2028	8.37%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.37%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	4.32%
7.95% Tata Capital Financial NCD 08-02-2028	4.23%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.20%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.13%
8.75% Shriram Finance Limited NCD 28-04-2028	3.93%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.90%
8.04% HDB NCD 25-02-2026	3.44%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.37%
Others	16.64%
MMI & Others	16.90%
Grand Total	100.00%

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.

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 Bond Fund

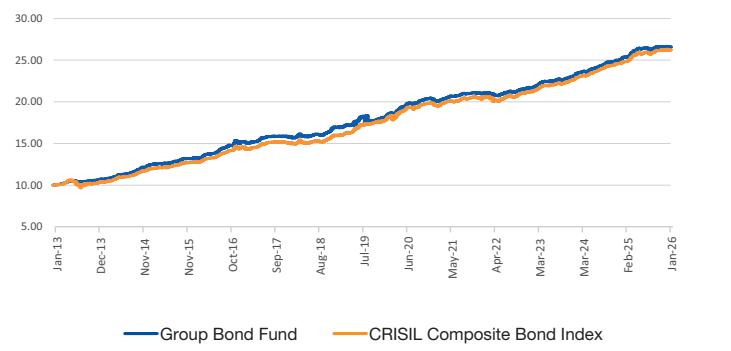
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January 2026



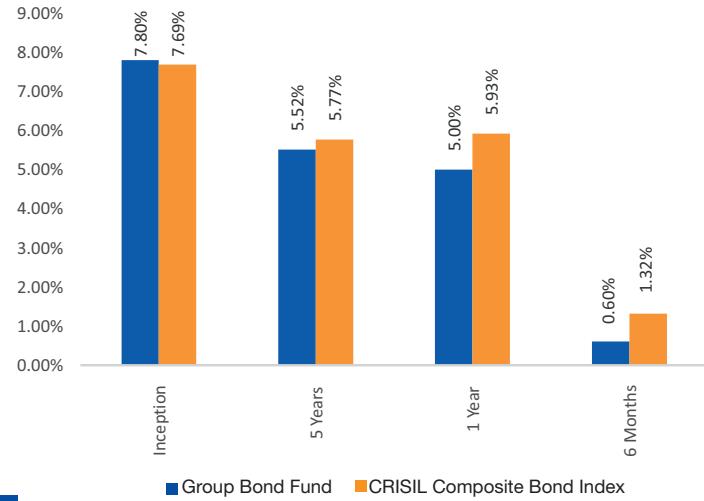
Fund Details	
Investment Objective: To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.	Inception Date 25-Jan-2013 NAV as on 30-01-26 Rs. 26.6019 AUM as on 30-01-26 Rs. 26.22 crore
Fund Manager Mahek Shah	Funds Managed by the Fund Managers Equity - 0 Debt - 12

Growth @ Rs 10



Portfolio Duration	5.60	5.30
Portfolio Yield	7.09	7.16

Fund v/s Benchmark Return (%)



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%	26.22

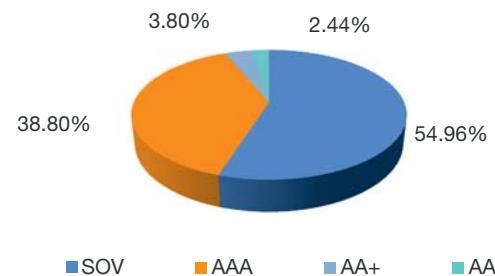
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**Rs.in Crore; AUM-Asset Under Management

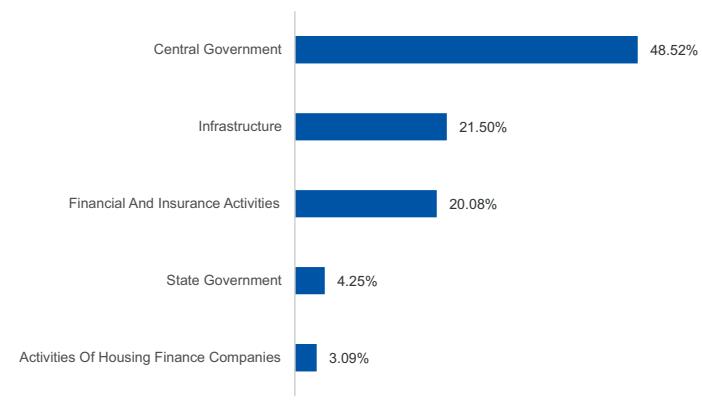
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.22%
Gsec And SDL	52.93%
6.48% GOI Mat 06-10-2035	31.17%
7.24% GOI Mat 18-aug-2055	16.18%
7.74% Rajasthan SDL SG 2034 0301	3.88%
7.29% GOI CG 27-01-2033	0.79%
6.19% GOI CG 16-09-2034	0.55%
8.24% Tamil Nadu SDL Mat 22-mar-2028	0.37%
Corporate Bonds	38.29%
8.05% India Infradebt Limited NCD 24-07-2028	6.98%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.64%
7.9873% Tata Capital Financial NCD 17-04-2026	4.97%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.09%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.99%
8.60% Cholafin NCD 15-03-2029	2.91%
6.75% Piramal Finance Limited	2.37%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.37%
8.04% HDB NCD 25-02-2026	1.91%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.73%
Others	2.32%
MMI & Others	8.78%
Grand Total	100.00%

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

Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

January 2026



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
29-Feb-2024

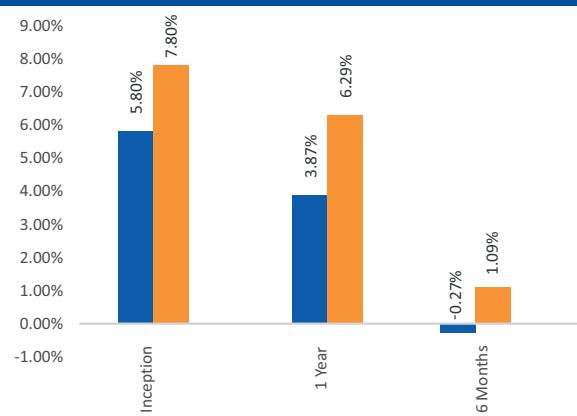
NAV as on 30-01-26
Rs. 11.1427

AUM as on 30-01-26
Rs. 4.16 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Debt -12

Fund v/s Benchmark Return (%)



■ Long Term Bond Fund ■ Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index

Debt Rating Profile**



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.

Portfolio Duration	5.77	6.31
Portfolio Yield	7.39	7.05

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%	4.16

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	96.40%
7.46% Uttar Pradesh State Government SG 2034 2802	96.40%
MMI & Others	3.60%
Grand Total	100.00%

Gilt Fund

ULIF01326/11/18ETLGILTFND147

January 2026



Fund Details

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

Inception Date
13-Jun-2019

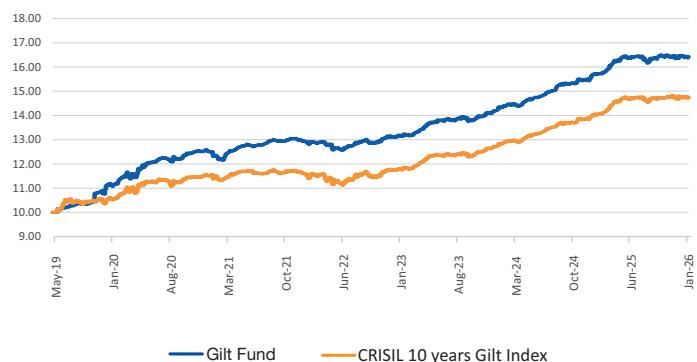
NAV as on 30-01-26
Rs. 16.4191

AUM as on 30-01-26
Rs. 20.01 crore

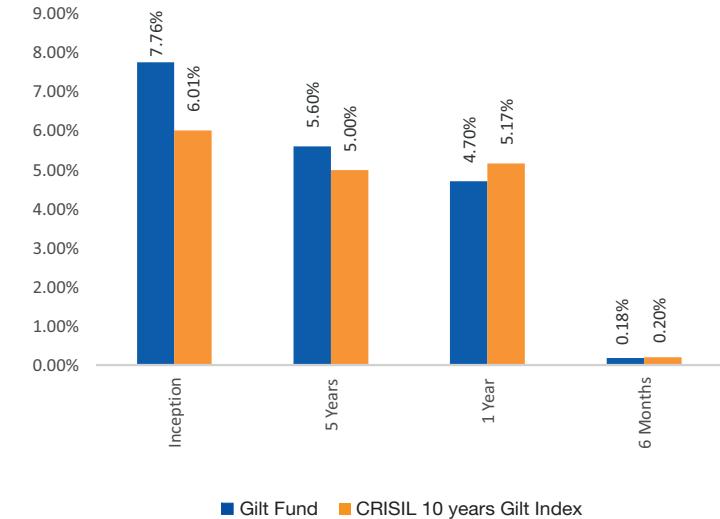
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

7.78

6.98

Portfolio Yield

6.80

6.76

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	97%	19.36
Money market Instruments	NIL	40%	3%	0.65

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.

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	96.75%
6.48% GOI Mat 06-10-2035	77.77%
7.24% GOI Mat 18-Aug-2055	18.98%
MMI & Others	3.25%
Grand Total	100.00%

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

January 2026



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 30-01-26

Rs. 20.1310

AUM as on 30-01-26

Rs. 7.96 crore

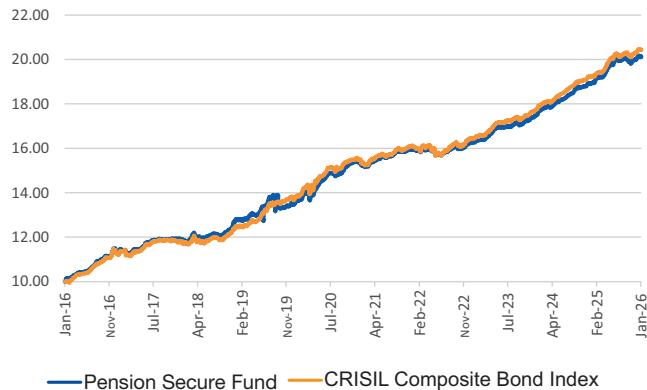
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration

5.64

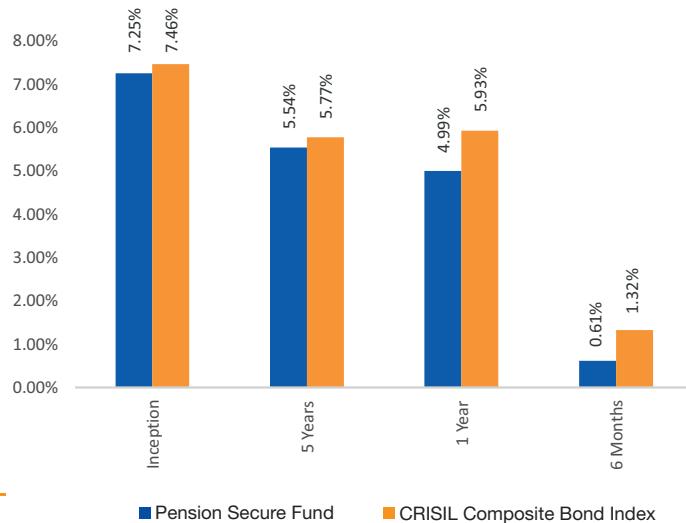
5.30

Portfolio Yield

7.11

7.16

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	97%	7.69
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

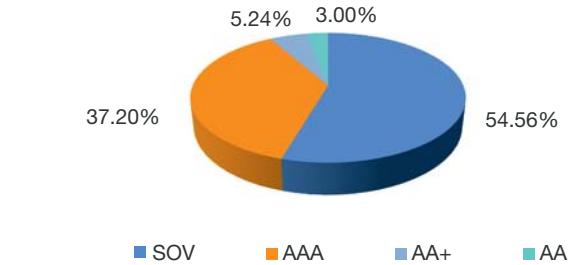
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.60%
Gsec And SDL	52.12%
6.48% GOI Mat 06-10-2035	34.65%
7.24% GOI Mat 18-aug-2055	13.63%
7.74% Rajasthan SDL SG 2034 0301	3.84%
Corporate Bonds	44.48%
7.84% HDB NCD 14-07-2026	6.29%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	5.69%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.26%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.15%
8.05% India Infradebt Limited NCD 24-07-2028	5.11%
9.233% Shriram Finance Limited NCD 18-05-2027	3.83%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.82%
6.75% Piramal Finance Limited	2.93%
7.9873% Tata Capital Financial NCD 17-04-2026	2.52%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	1.30%
Others	2.57%
MMI & Others	3.40%
Grand Total	100.00%

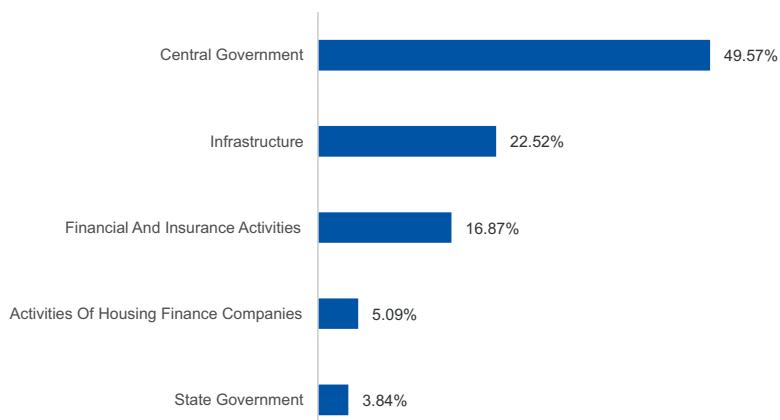
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

January 2026



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

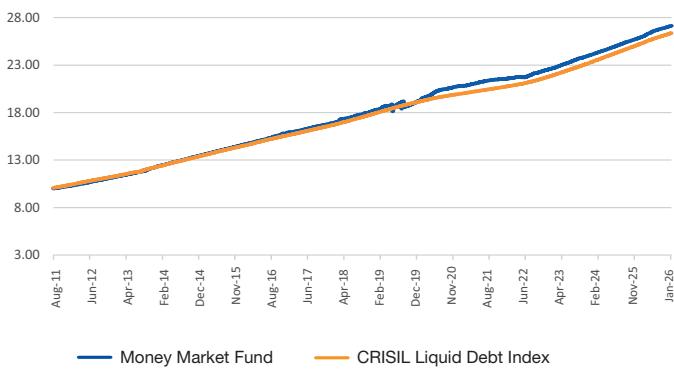
NAV as on 30-01-26
Rs. 27.4845

AUM as on 30-01-26
Rs. 1.87 crore

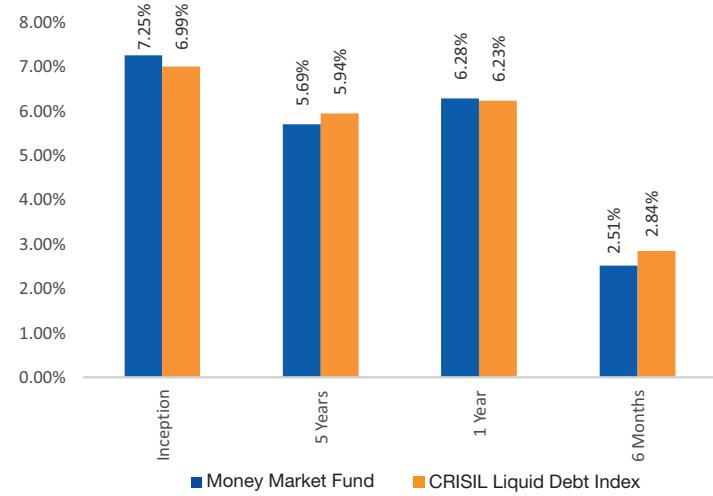
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration 0.14 0.11
Portfolio Yield 6.20 6.00

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%	1.87

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

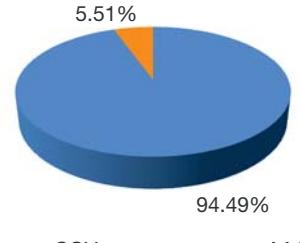
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.63%
Gsec And SDL	91.28%
8.00% Oil Bond Mat 23-mar-2026	59.04%
8.21% Haryana State Government SG 2026 3103	26.84%
8.08% Uttar Pradesh State Government SG 15062026	5.40%
Corporate Bonds	5.35%
8.04% HDB NCD 25-02-2026	5.35%
MMI & Others	3.37%
Grand Total	100.00%

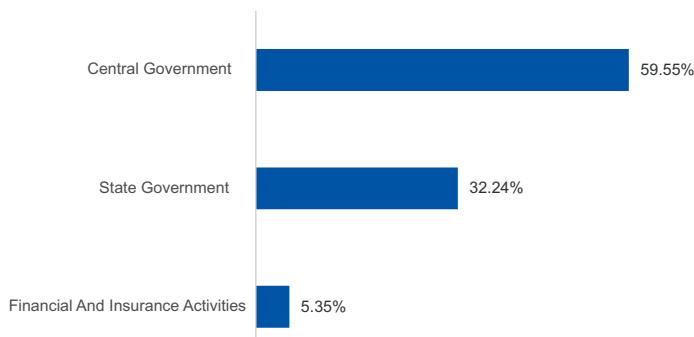
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

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

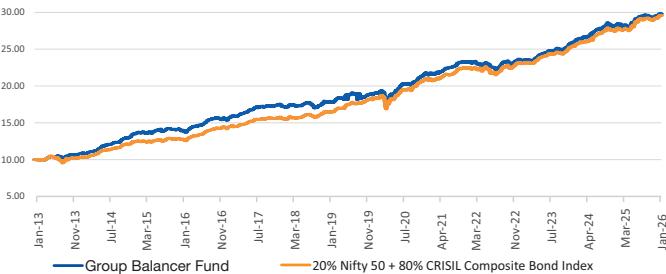
ULGF00205/09/11GFBALANCER147

January 2026



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 30-01-26 Rs. 29.6577	AUM as on 30-01-26 Rs. 30.41 crore
Fund Manager Ritika Chhabra (Equity) Mahek Shah (Debt)		Funds Managed by the Fund Managers Equity - 10 Debt - 12	

Growth @ Rs 10



Portfolio Duration

5.60

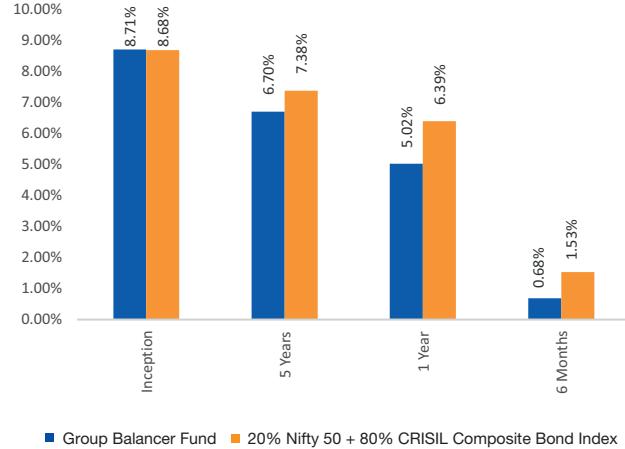
5.30

Portfolio Yield

7.12

7.16

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	23%	6.93
Debt and Money market	70%	100%	77%	23.48

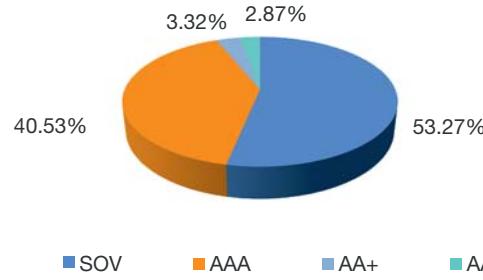
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

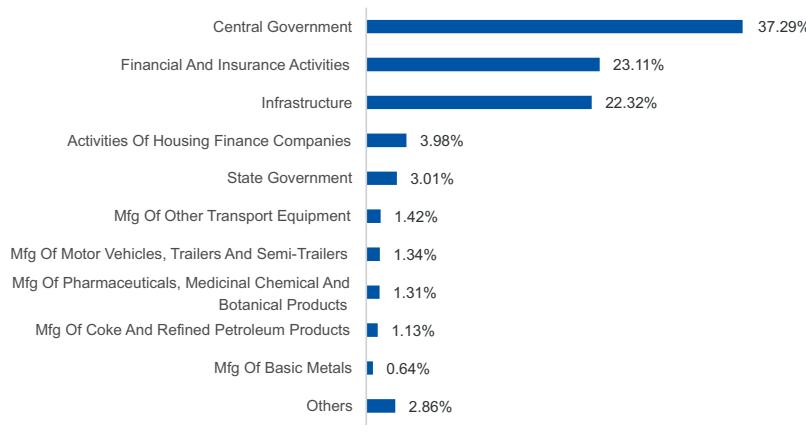
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	22.77%
ICICI Bank Ltd	1.96%
HDFC Bank Ltd	1.88%
Bharti Airtel Limited	1.79%
Bajaj Finance Ltd	1.05%
Reliance Industries Ltd	0.95%
Larsen & Toubro	0.92%
Muthoot Finance	0.73%
Mahindra & Mahindra Ltd	0.70%
State Bank Of India	0.65%
Hero Motocorp Ltd	0.64%
Others	11.52%
Debt	66.60%
Gsec And SDL	37.68%
6.48% GOI Mat 06-10-2035	23.32%
7.24% GOI Mat 18-aug-2055	10.87%
7.74% Rajasthan SDL SG 2034 0301	3.01%
6.19% GOI CG 16-09-2034	0.32%
8.40% Oil Bond Spl Mat 29-mar-2026	0.17%
Corporate Bonds	28.92%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.74%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.13%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.40%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.32%
8.05% India Infradebt Limited NCD 24-07-2028	3.01%
7.84% HDB NCD 14-07-2026	2.63%
8.60% Cholafin NCD 15-03-2029	2.51%
6.75% Piramal Finance Limited	2.17%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	0.67%
8.04% HDB NCD 25-02-2026	0.33%
MMI & Others	10.63%
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

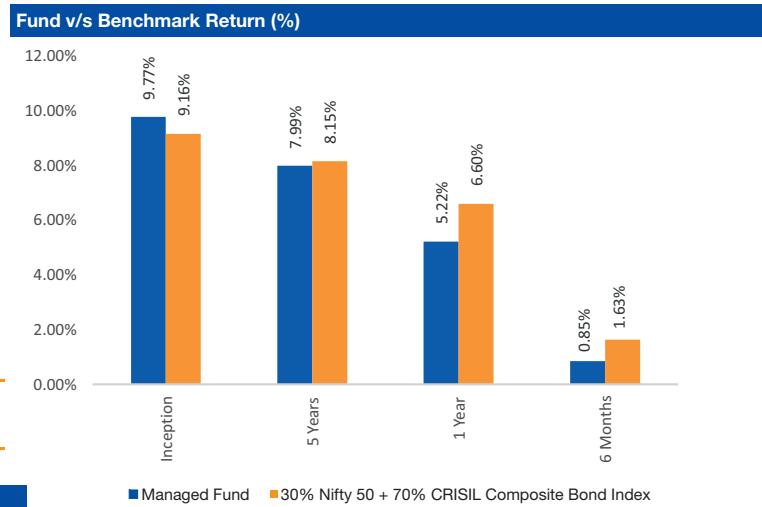
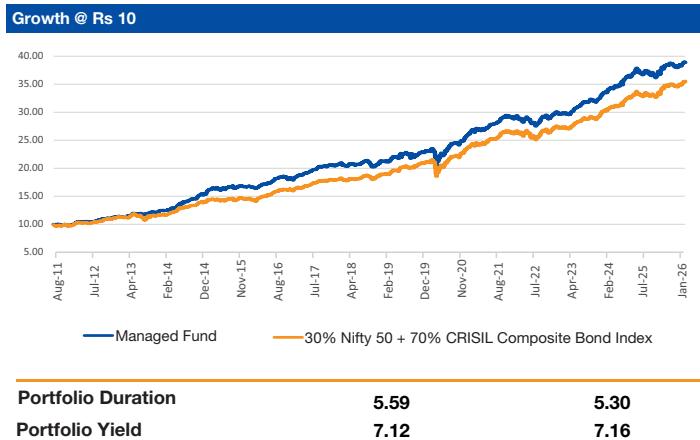
Managed Fund

ULIF00618/08/11MANAGED147

January 2026



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
Fund Manager Ritika Chhabra (Equity) Mahek Shah (Debt)	
Funds Managed by the Fund Managers Equity - 10 Debt - 12	



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	31%	9.20
Debt and Money market	60%	100%	69%	20.80

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

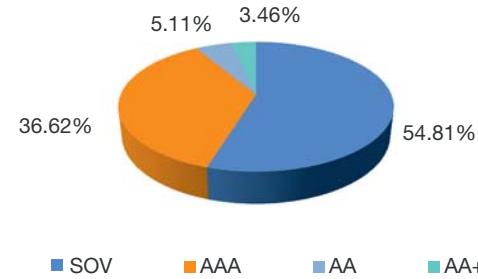
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	30.67%
ICICI Bank Ltd	2.64%
HDFC Bank Ltd	2.53%
Bharti Airtel Limited	2.41%
Bajaj Finance Ltd	1.41%
Reliance Industries Ltd	1.27%
Larsen & Toubro	1.24%
Muthoot Finance	0.98%
Mahindra & Mahindra Ltd	0.94%
State Bank Of India	0.88%
Hero Motocorp Ltd	0.86%
Others	15.52%
Debt	62.94%
Gsec And SDL	31.97%
6.48% GOI Mat 06-10-2035	20.18%
7.24% GOI Mat 18-aug-2055	8.55%
7.74% Rajasthan SDL SG 2034 0301	2.38%
7.29% GOI CG 27-01-2033	0.86%
Corporate Bonds	30.97%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.88%
7.84% HDB NCD 14-07-2026	4.34%
7.9873% Tata Capital Financial NCD 17-04-2026	3.67%
6.75% Piramal Finance Limited	3.50%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.49%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	2.69%
9.233% Shriram Finance Limited NCD 18-05-2027	2.37%
8.05% India Infradebt Limited NCD 24-07-2028	2.03%
MMI & Others	6.39%
Grand Total	100.00%

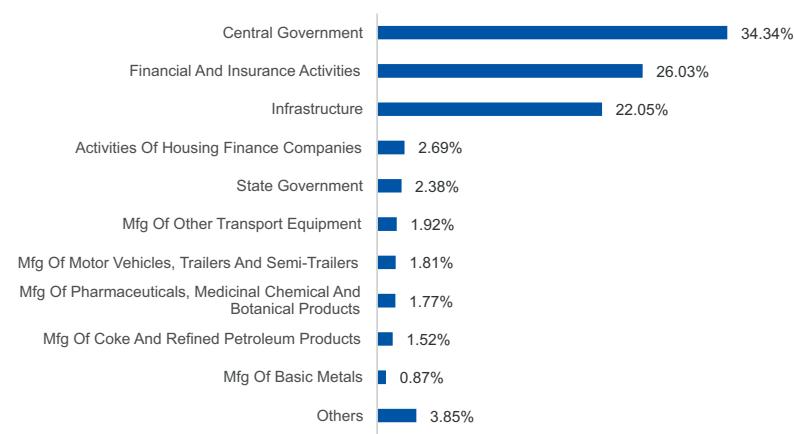
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

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

PE Based Fund

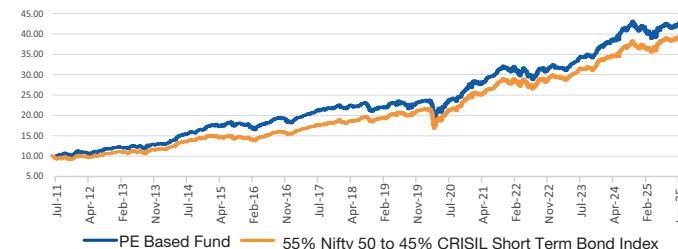
ULIF00526/08/11PEBASED147

January 2026



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 30-01-26 Rs. 42.3806
	Fund Manager Ritika Chhabra (Equity) Mahek Shah (Debt)	Funds Managed by the Fund Managers Equity - 10 Debt - 12

Growth @ Rs 10



Portfolio Duration	2.17	1.88
Portfolio Yield	7.05	6.85

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	60%	6.55
Debt and Money market	0%	100%	40%	4.43

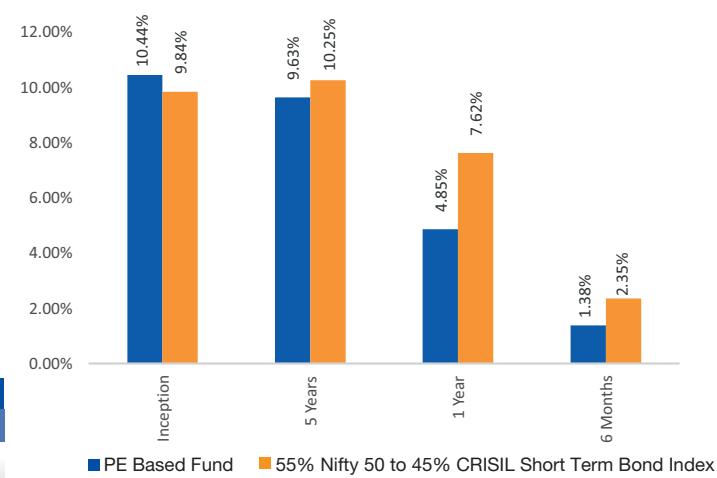
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	59.67%
Bharti Airtel Limited	4.71%
ICICI Bank Ltd	4.47%
HDFC Bank Ltd	4.11%
Bajaj Finance Ltd	2.76%
Reliance Industries Ltd	2.49%
Larsen & Toubro	2.42%
Muthoot Finance	1.92%
Mahindra & Mahindra Ltd	1.83%
Hero Motocorp Ltd	1.68%
State Bank Of India	1.64%
Others	31.63%
Debt	37.23%
Gsec And SDL	6.92%
6.01% GOI Mat 21-07-2030	6.74%
8.08% Uttar Pradesh State Government SG 15062026	0.18%
Corporate Bonds	30.31%
8.05% India Infradebt Limited NCD 24-07-2028	5.56%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.59%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	4.13%
8.75% Shriram Finance Limited NCD 28-04-2028	3.71%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.69%
6.75% Piramal Finance Limited	3.54%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.20%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	1.89%
MMI & Others	3.10%
Grand Total	100.00%

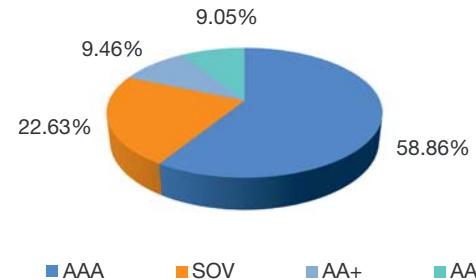
Fund v/s Benchmark Return (%)



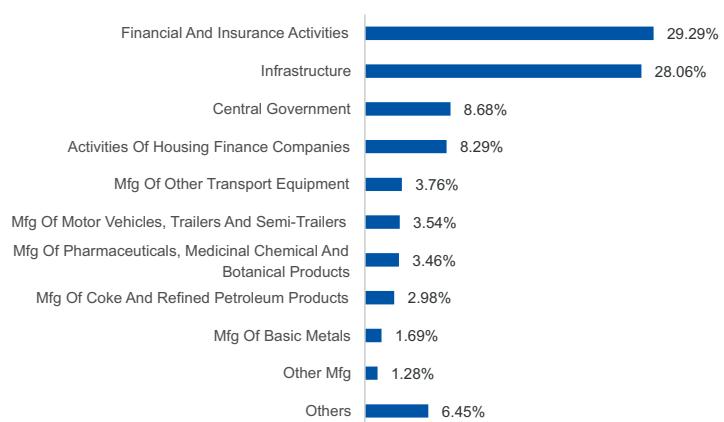
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

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

Discontinuance Fund

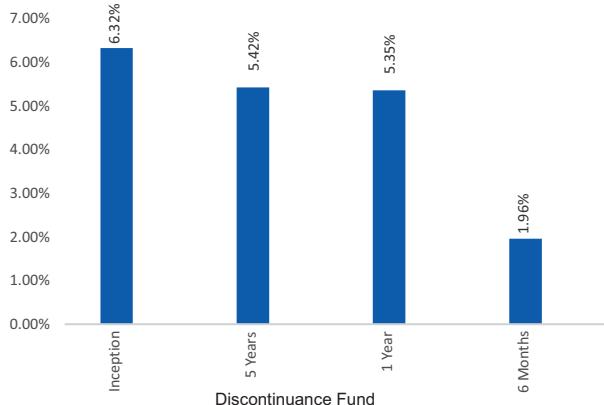
ULIF00701/01/12DISCONT147

January 2026



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 01-Feb-2012	NAV as on 30-01-26 Rs. 23.5917	AUM as on 30-01-26 Rs. 190.77 crore
Fund Manager Mahek Shah	Funds Managed by the Fund Managers Equity - 0 Debt - 12		

Fund v/s Benchmark Return (%)



- 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%	26%	50.06
Debt Instruments	60%	100%	74%	140.71

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	73.76%
4.70% GOI CG 22-09-2033 FRB	10.82%
07.95% Fert Co GOI Splbnd Mat 18-feb-2026	10.49%
Gsec C-strips Mat 15-04-2030	10.26%
8.00% Oil Bond Mat 23-mar-2026	5.03%
364 DTB 21-01-2027	4.97%
6.48% GOI Mat 06-10-2035	4.88%
8.49% Rajasthan SDL SG 18-10-2026	3.04%
364 DTB16042026	2.59%
364 DTB 23-04-2026	2.59%
364 DTB 06-11-2026	2.52%
Others	16.58%
MMI & Others	26.24%
Grand Total	100.00%

Discontinued Policy Pension Fund

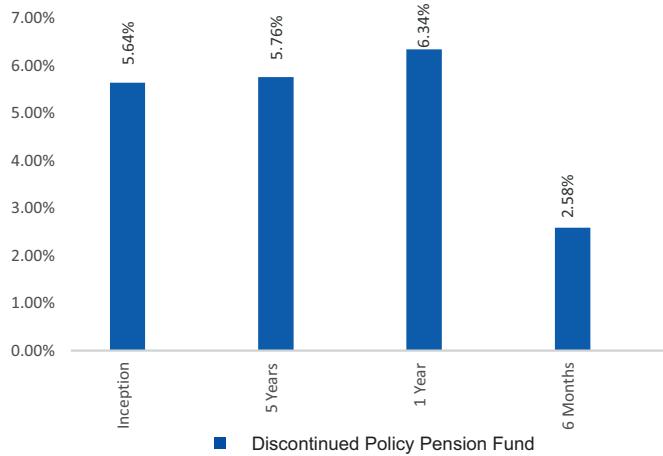
ULIF01031/03/15ETLIPNSDSC147

January 2026



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 04-Feb-2016	NAV as on 30-01-26 Rs. 17.2988	AUM as on 30-01-26 Rs. 5.46 crore
Fund Manager Mahek Shah	Funds Managed by the Fund Managers Equity - 0 Debt - 12		

Fund v/s Benchmark Return (%)



- 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%	17%	0.94
Debt Instruments	60%	100%	83%	4.52

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	82.73%
8.00% Oil Bond Mat 23-mar-2026	22.05%
364 DTB 11-06-2026	14.38%
8.88% West Bengal State Government SG 2026 2402	9.18%
8.24% Tamil Nadu SDL Mat 22-mar-2028	8.79%
8.43% Uttar Pradesh State Government SG 2026 0410	7.44%
6.85% Kerala State Government SG 23-11-26	7.38%
7.17% Rajasthan SDL SG 2026 2809	5.54%
8.57% Andhra Pradesh Government SG 2026 0903	5.11%
8.41% Rajasthan SDL SG 18-10-2028	2.86%
MMI & Others	17.27%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 30th January 2026							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-2.99%	1.92%	6.18%	6.90%	12.32%	12.91%	12.72%
Benchmark: Nifty 50	-3.10%	2.23%	7.71%	7.96%	12.76%	13.18%	11.11%
Equity Top 250 Fund	-3.02%	0.70%	2.74%	6.07%	13.77%	13.50%	12.78%
Benchmark: Nifty 200	-3.03%	2.02%	7.87%	8.58%	15.18%	14.77%	11.59%
Pension Growth Fund	-3.08%	1.42%	3.67%	6.35%	12.73%	12.92%	11.19%
Benchmark: Nifty 50	-3.10%	2.23%	7.71%	7.96%	12.76%	13.18%	13.09%
Equity Midcap Fund	-3.49%	-0.59%	3.35%	8.36%	20.25%	19.53%	14.86%
Benchmark: Nifty Midcap 100 Index	-3.39%	1.80%	8.79%	9.69%	23.96%	22.82%	15.93%
Equity Bluechip Fund	-2.89%	2.44%	7.78%	7.96%	13.02%	13.50%	12.94%
Benchmark: Nifty 50	-3.10%	2.23%	7.71%	7.96%	12.76%	13.18%	11.95%
Equity Small Cap Fund	-4.16%	-7.17%	-1.31%	NA	NA	NA	0.16%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-4.33%	-7.94%	-3.59%	NA	NA	NA	-5.57%
Bond Fund	0.00%	2.32%	6.89%	7.34%	7.46%	5.90%	7.86%
Benchmark: CRISIL Short Term Bond Index	0.08%	2.41%	7.15%	7.57%	7.51%	6.22%	7.80%
Group Bond Fund	-0.20%	0.60%	5.00%	6.92%	7.10%	5.52%	7.80%
Benchmark: CRISIL Composite Bond Index	-0.15%	1.32%	5.93%	7.34%	7.47%	5.77%	7.69%
Long Term Bond Fund	0.31%	-0.27%	3.87%	NA	NA	NA	5.80%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	-0.17%	1.09%	6.29%	NA	NA	NA	7.80%
Pension Secure Fund	-0.24%	0.61%	4.99%	7.00%	7.15%	5.54%	7.25%
Benchmark: CRISIL Composite Bond Index	-0.15%	1.32%	5.93%	7.34%	7.47%	5.77%	7.46%
Money Market Fund	0.40%	2.51%	6.28%	6.51%	6.70%	5.69%	7.25%
Benchmark: CRISIL Liquid Debt Index	0.45%	2.84%	6.23%	6.78%	6.92%	5.94%	6.99%
Gilt Fund	-0.23%	0.18%	4.70%	7.32%	7.66%	5.60%	7.76%
Benchmark: CRISIL 10 Year Gilt Index	-0.14%	0.20%	5.17%	7.46%	7.72%	5.00%	6.01%
Group Balancer Fund	-0.96%	0.68%	5.02%	6.61%	8.11%	6.70%	8.71%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	-0.74%	1.53%	6.39%	7.59%	8.63%	7.38%	8.68%
Group Growth Fund	-1.55%	0.79%	4.32%	6.51%	9.30%	8.40%	10.09%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	-1.33%	1.73%	6.80%	7.78%	9.74%	8.92%	9.56%
Managed Fund	-1.21%	0.85%	5.22%	6.98%	9.22%	7.99%	9.77%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	-1.04%	1.63%	6.60%	7.70%	9.19%	8.15%	9.16%
PE Based Fund	-2.00%	1.38%	4.85%	6.69%	10.40%	9.63%	10.44%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	-1.67%	2.35%	7.62%	7.99%	10.55%	10.25%	9.84%
Discontinuance Fund	0.24%	1.96%	5.35%	6.15%	6.55%	5.42%	6.32%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.38%	2.58%	6.34%	6.71%	6.90%	5.76%	5.64%
Benchmark:	NA	NA	NA	NA	NA	NA	NA

[#]Benchmark for the fund has been changed to Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index effective 1st May 2025.

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.