

FUND FACT SHEET as of 31st March 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	-9.16%	-5.53%	8.47%	11.63%	Nifty 50	-9.26%	-5.05%	8.74%	10.03%
EQUITY TOP 250	Equity Fund	20-Jul-11	8.46%	-5.80%	9.30%	11.85%	Nifty 200	-9.08%	-3.78%	10.24%	10.54%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-8.26%	-6.50%	8.77%	9.79%	Nifty 50	-9.26%	-5.05%	8.74%	11.48%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-7.05%	-3.25%	14.67%	13.39%	Nifty Midcap 100 Index	-6.86%	1.89%	17.32%	14.32%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-9.08%	-4.75%	9.01%	10.58%	Nifty 50	-9.26%	-5.05%	8.74%	9.61%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-25	-13.73%	-8.63%	NA	-8.44%	Nifty Smallcap 250 Momentum Quality 100 Index	-15.43%	-10.85%	NA	-13.46%
BOND FUND	Debt Fund	28-Jul-11	-1.95%	6.05%	5.99%	7.81%	CRISIL Short Term Bond Index	2.17%	6.22%	6.25%	7.76%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.17%	2.83%	5.49%	7.66%	CRISIL Composite Bond Index	0.69%	3.58%	5.76%	7.56%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	0.84%	1.31%	NA	4.98%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	0.74%	3.73%	NA	6.87%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.34%	2.94%	5.53%	7.09%	CRISIL Composite Bond Index	0.69%	3.58%	5.76%	7.29%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.54%	5.93%	5.72%	7.23%	CRISIL Liquid Debt Index	2.88%	6.04%	6.02%	6.98%
GILT FUND	Debt Fund	13-Jun-19	0.64%	2.99%	5.67%	7.56%	CRISIL 10 Year Gilt Index	-0.57%	2.11%	4.95%	5.70%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-2.00%	0.46%	5.74%	8.35%	20% Nifty 50 + 80% Crisil Composite Bond Index	-1.31%	1.93%	6.50%	8.33%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-3.65%	-1.33%	6.62%	9.54%	40% Nifty 50 + 60% Crisil Composite Bond Index	-3.31%	0.25%	7.17%	9.01%
MANAGED FUND	Hybrid Fund	03-Aug-11	-3.00%	-0.76%	6.61%	9.34%	30% Nifty 50 +70% CRISIL Composite Bond Index	-2.31%	1.10%	6.85%	8.75%
PE BASED FUND	Hybrid Fund	22-Jul-11	-4.44%	-1.83%	7.33%	9.86%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	-4.17%	0.09%	7.85%	9.24%

*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

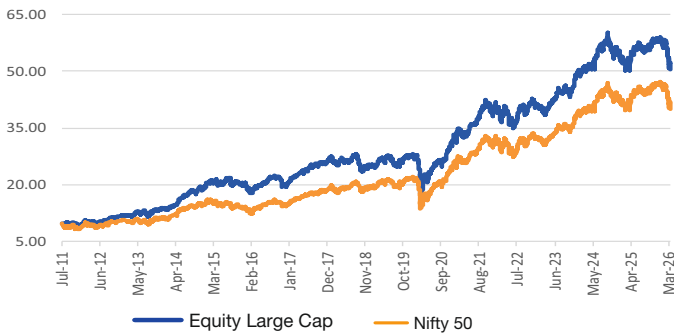
ULIF00118/08/11EQLARGECAP147

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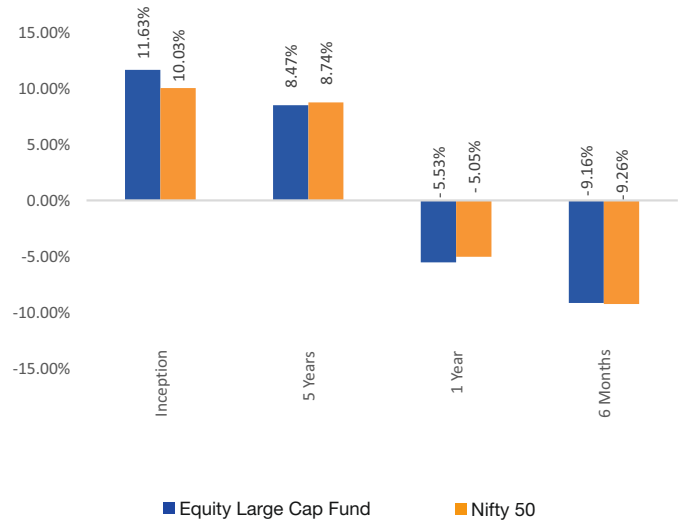


Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	Inception Date	NAV as on 31-03-26	AUM as on 31-03-26
	28-Jul-2011	Rs. 50.3215	Rs. 419.21 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10 Debt - 0	

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%	98%	412.71
Debt and Money market	0%	40%	2%	6.50

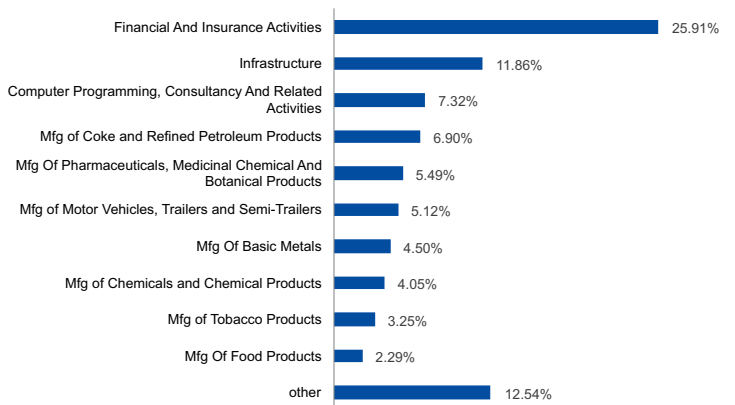
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.45%
HDFC Bank Ltd	7.61%
Reliance Industries Ltd	6.90%
ICICI Bank Ltd	5.71%
Bharti Airtel Ltd	3.78%
Infosys Ltd	3.33%
ITC Ltd	3.25%
Larsen & Toubro	3.13%
State Bank Of India	2.79%
Mahindra & Mahindra Ltd	2.59%
Kotak Mutual Fund	2.29%
Others	57.07%
MMI & Others	1.55%
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

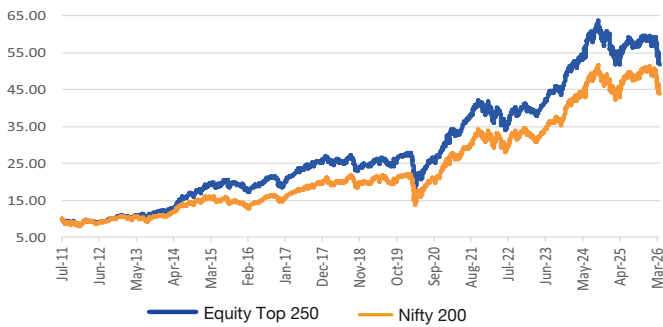
ULIF0027/07/11EQTOP250147

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Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 31-03-26	AUM as on 31-03-26
	20-Jul-2011	Rs. 51.8867	Rs. 467.47 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%	91%	423.27
Debt and Money market	0%	40%	9%	44.20

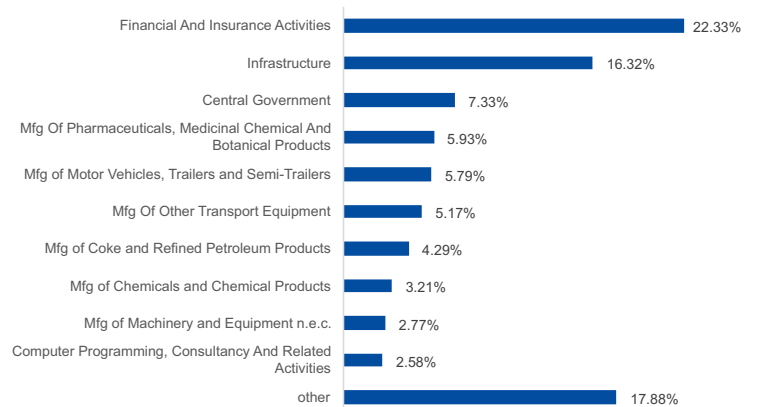
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	90.54%
Reliance Industries Ltd	4.29%
Bharti Airtel Ltd	4.24%
ICICI Bank Ltd	3.58%
Larsen & Toubro	3.00%
State Bank Of India	2.29%
Mahindra & Mahindra Ltd	2.20%
HDFC Bank Ltd	2.18%
Titan Company Ltd	2.18%
Hero Motocorp Ltd	1.97%
Bajaj Finance Ltd	1.89%
Others	62.72%
MMI & Others	9.46%
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

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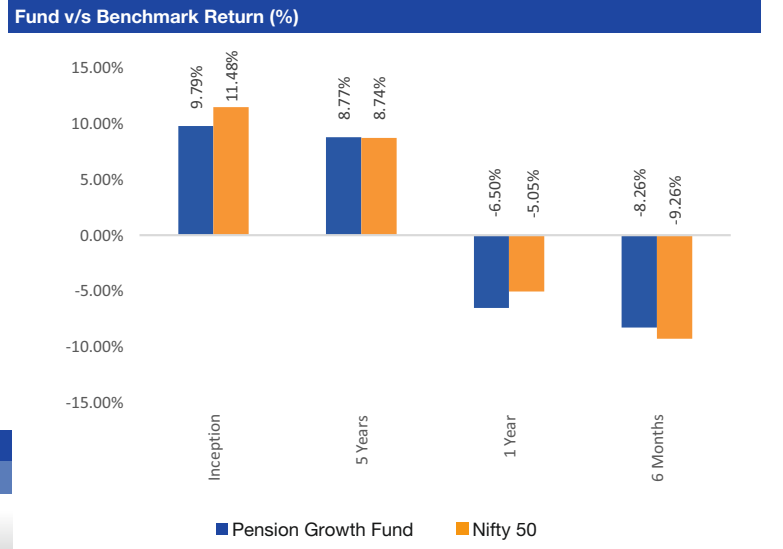
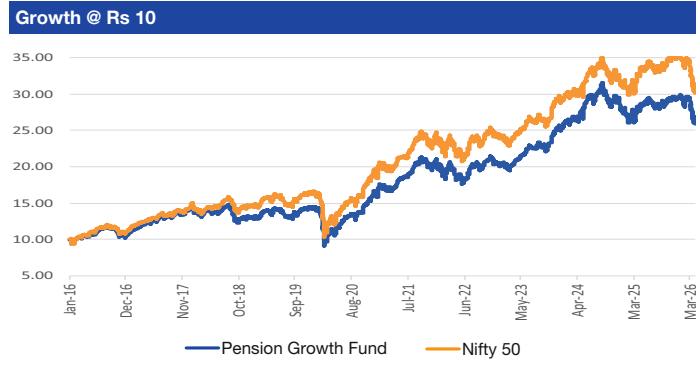
Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

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Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	Inception Date	NAV as on 31-03-26	AUM as on 31-03-26
	04-Feb-2016	Rs. 25.818	Rs. 13.86 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	60%	100%	103%	14.27
Money Market Instruments	0%	40%	-3%	-0.41

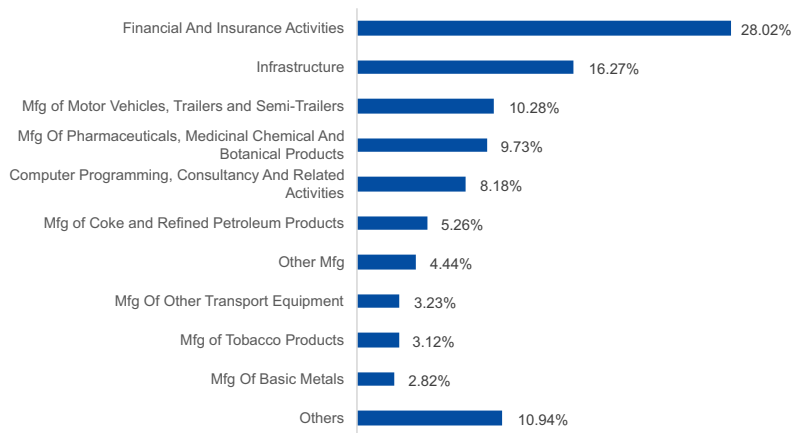
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	102.95%
Mahindra & Mahindra Ltd	5.96%
HDFC Bank Ltd	5.54%
Reliance Industries Ltd	4.69%
Infosys Ltd	4.64%
Titan Company Ltd	4.44%
Bharti Airtel Ltd	4.39%
Indus Towers Ltd	4.28%
ICICI Bank Ltd	4.02%
ITC Ltd	3.12%
Muthoot Finance	3.10%
Others	58.78%
MMI & Others	-2.95%
Grand Total	100.00%

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



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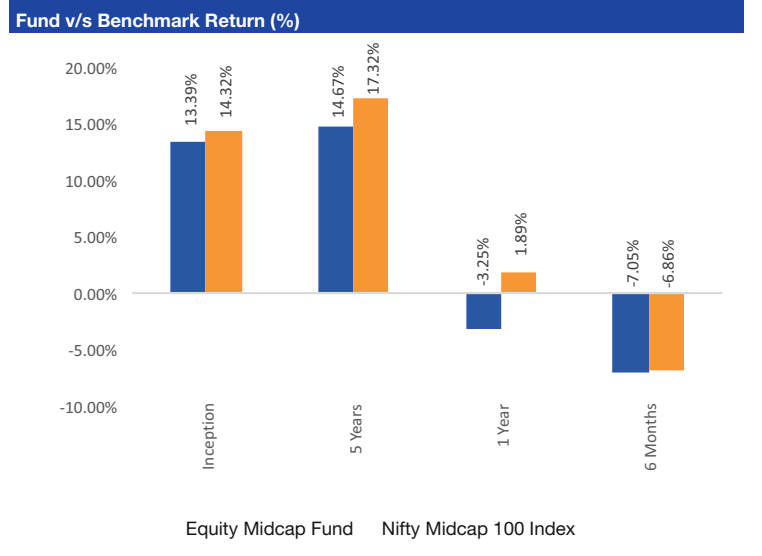
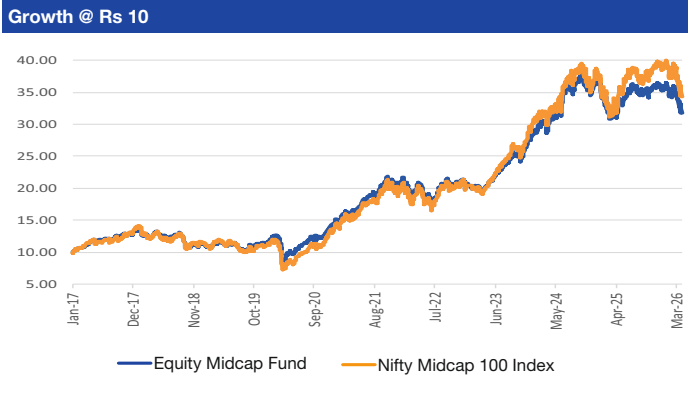
Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

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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 31-03-26 Rs. 31.7821	AUM as on 31-03-26 Rs. 534.80 crore
	Funds Managed by the Fund Managers Equity - 10 Debt - 0		
Fund Manager Ritika Chhabra			



Actual v/s Targeted Asset Allocation (%)

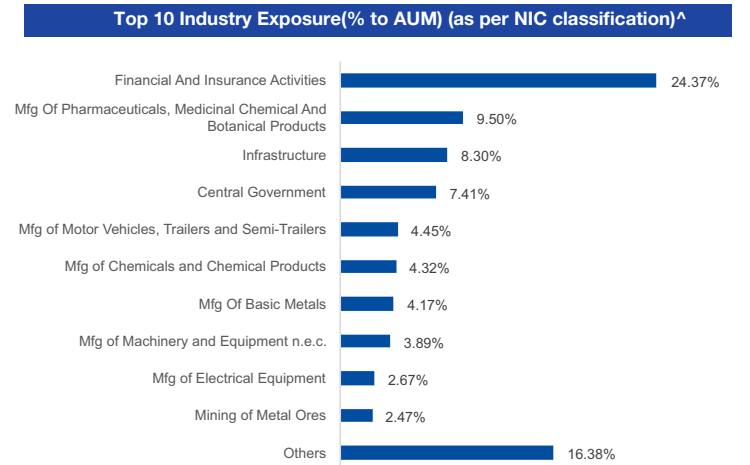
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	90%	481.59
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	10%	53.21

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	90.05%
Mirae Asset Mutual Fund	3.96%
Muthoot Finance	3.37%
Indus Towers Ltd	2.62%
Lupin Ltd	2.43%
Motilal Oswal Mutual Fund - Motilal Oswal Midcap 100 ETF	2.43%
APL Apollo Tubes Ltd	2.37%
Federal Bank Ltd	2.29%
L&T Finance Ltd	2.26%
Mahindra & Mahindra Financial Services Ltd	2.07%
NMDC Ltd	1.92%
Others	64.33%
MMI & Others	9.95%
Grand Total	100.00%



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Equity Bluechip Fund

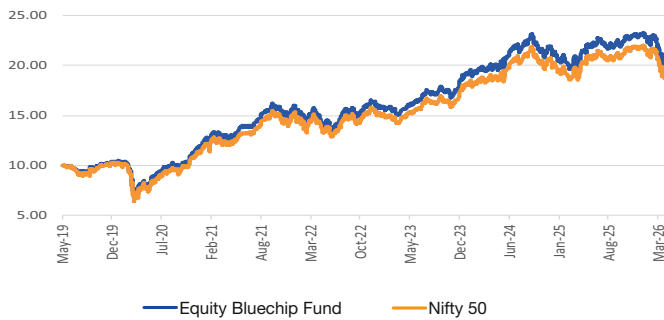
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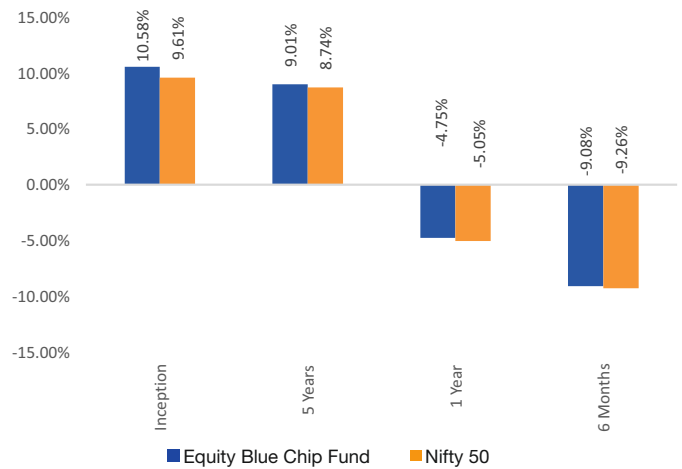


Fund Details			
Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.	Inception Date 31-May-2019	NAV as on 31-03-26 Rs. 19.8883	AUM as on 31-03-26 Rs. 145.19 crore
	Fund Manager Ritika Chhabra		
		Funds Managed by the Fund 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%	139.81
Debt and Money Market	0%	40%	4%	5.38

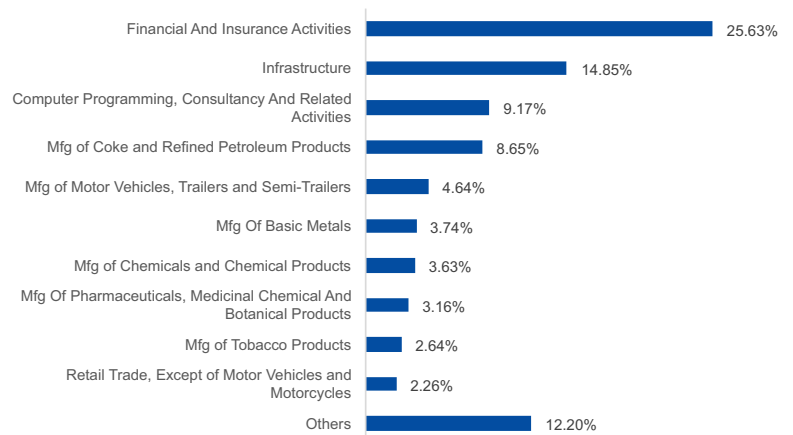
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**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Percentage
Equity	96.29%
Reliance Industries Ltd	8.65%
HDFC Bank Ltd	7.88%
ICICI Bank Ltd	5.94%
Bharti Airtel Ltd	4.73%
Infosys Ltd	4.18%
Larsen & Toubro	3.92%
Nippon India Mutual Fund	3.60%
ITC Ltd	2.64%
Mahindra & Mahindra Ltd	2.51%
State Bank Of India	2.38%
Others	49.86%
MMI & Others	3.71%
Grand Total	100.00%

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



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Equity Small Cap Fund

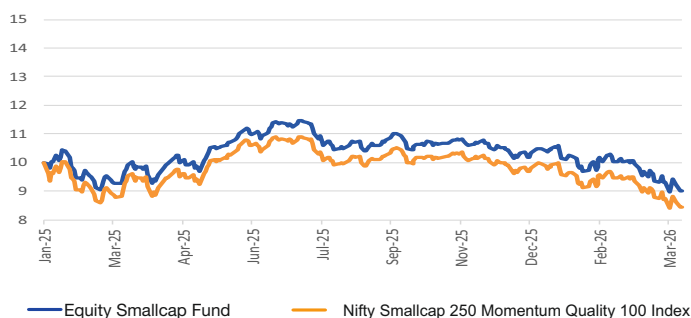
ULIF01523/12/24SMALLCAP147

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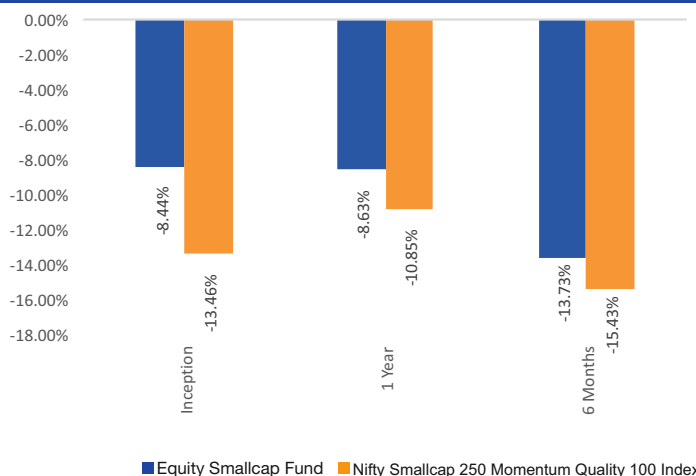


Fund Details			
Investment Objective: The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely investing in Smallcap Companies	Inception Date 24-Jan-2025	NAV as on 31-03-26 Rs. 9.0106	AUM as on 31-03-26 Rs. 41.29 crore
	Fund Manager Ritika 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%	90%	37.30
Debt and Money market	0%	20%	10%	4.00

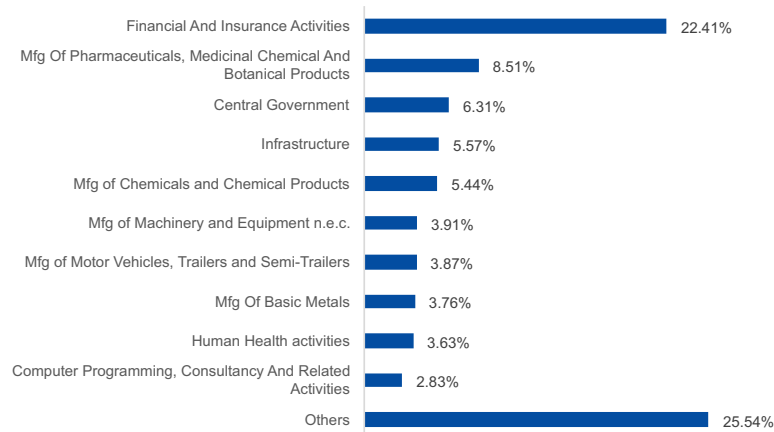
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	90.32%
Mirae Asset Mutual Fund	4.83%
Multi Commodity Exchange Of India Ltd	3.24%
Navin Fluorine International Ltd	3.20%
Anand Rathii Wealth Ltd	3.00%
Laurus Labs Ltd	2.74%
City Union Bank Ltd	2.46%
Radico Khaitan Ltd	2.38%
Manappuram Finance Ltd	2.29%
Central Depository Services (India) Ltd	2.26%
Force Motors Ltd	2.09%
Others	61.84%
MMI & Others	9.68%
Grand Total	100.00%

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



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Bond Fund

ULIF00317/08/11BONDFUND147

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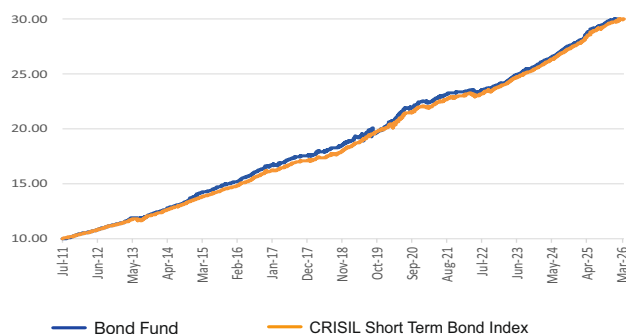
Fund Details

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.

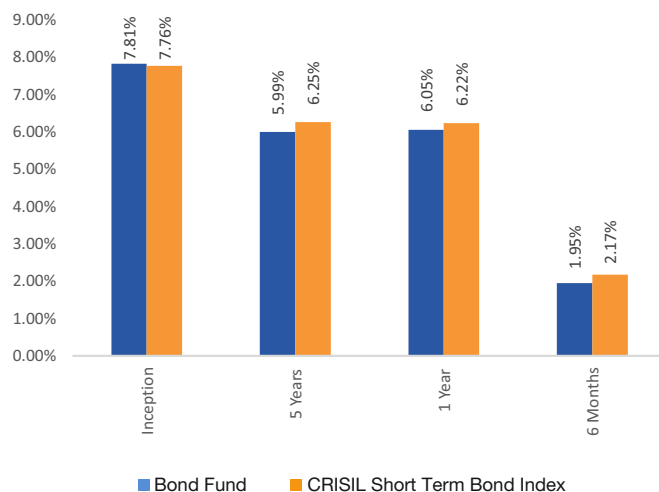
Inception Date 28-Jul-2011	NAV as on 31-03-26 Rs. 30.1729	AUM as on 31-03-26 Rs. 133.90 crore
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Fund Manager Mahek Shah	Funds Managed by the Fund Managers Equity - 0 Debt -12
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Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	2.01	1.75
Portfolio Yield	7.21	6.98

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%	133.90

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

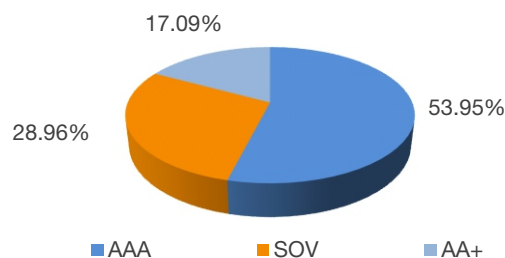
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

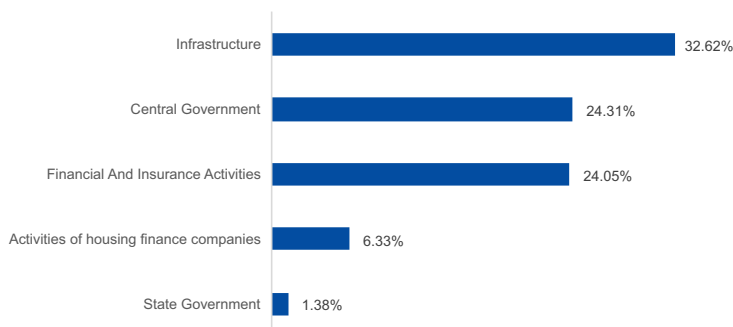
Security Name	Net Asset (%)
Debt	71.54%
Gsec And SDL	12.04%
6.36% GOI Mat 16-02-2031	10.66%
8.57% Rajasthan SDL SG 18-10-2027	0.92%
8.41% Rajasthan SDL SG 18-10-2028	0.39%
7.49% Gujarat SDL Mat 29-March-2028	0.08%
Corporate Bonds	59.50%
8.05% India Infradebt Ltd NCD 24-07-2028	7.39%
6.45% ICICI Bank NCD Mat 15-06-2028	5.75%
9.233% Shriram Finance Ltd NCD 18-05-2027	4.31%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	3.85%
7.93% NIIF Infrastructure Finance Ltd NCD 20-05-2032	3.78%
7.95% Tata Capital Financial NCD 08-02-2028	3.74%
6.79% Bharat Sanchar Nigam Ltd NCD 23-09-2030	3.63%
8.75% Shriram Finance Ltd NCD 28-04-2028	3.47%
9.09% Muthoot Finance Ltd NCD 01-06-2029	3.44%
7.545% NIIF Infrastructure Finance Ltd NCD 13-11-2028	3.35%
Others	16.80%
MMI & Others	28.46%
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)^



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Group Bond Fund

ULGF00305/09/11GFBOND147

March 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 31-03-26

Rs. 26.4506

AUM as on 31-03-26

Rs. 28.01 crore

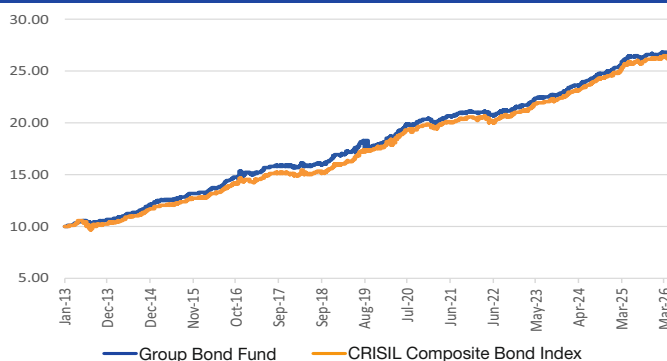
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

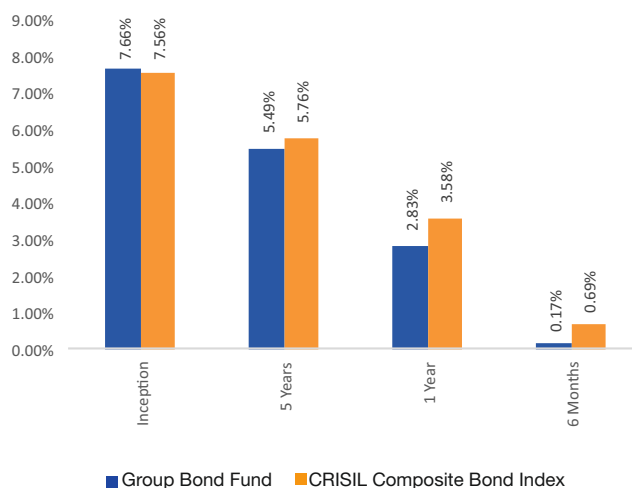
Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration	5.36	5.10
Portfolio Yield	7.38	7.23

Fund v/s Benchmark Return (%)



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- 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%	28.01

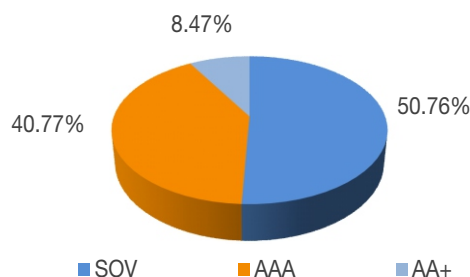
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**Rs.in Crore; AUM-Asset Under Management

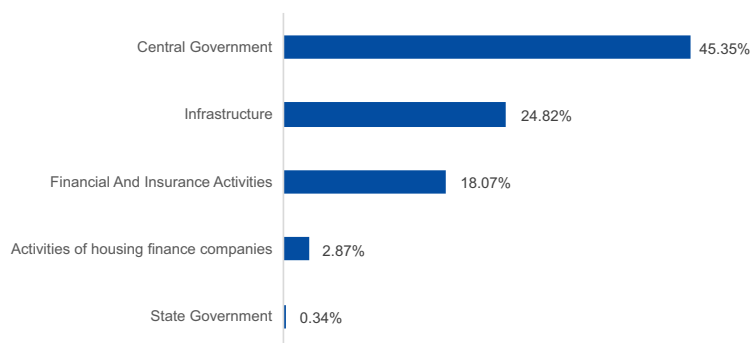
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	86.89%
Gsec And SDL	45.74%
6.48% GOI Mat 06-10-2035	29.05%
7.24% GOI Mat 18-Aug-2055	15.63%
7.29% GOI CG 27-01-2033	0.72%
8.24% Tamil Nadu SDL Mat 22-Mar-2028	0.34%
Corporate Bonds	41.15%
7.72% Bharat Sanchar Nigam Ltd NCD 22-12-2032	7.19%
8.05% India Infradebt Ltd NCD 24-07-2028	6.49%
7.9873% Tata Capital Financial NCD 17-04-2026	5.00%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	2.87%
8.07% NIIF Infrastructure Finance Ltd NCD 24-01-2039	2.75%
8.60% Cholafin NCD 15-03-2029	2.70%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.20%
9.233% Shriram Finance Ltd NCD 18-05-2027	2.17%
6.75% Piramal Finance Ltd	2.15%
6.45% ICICI Bank NCD Mat 15-06-2028	2.09%
Others	5.54%
MMI & Others	13.11%
Grand Total	100.00%

Debt Rating Profile**



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



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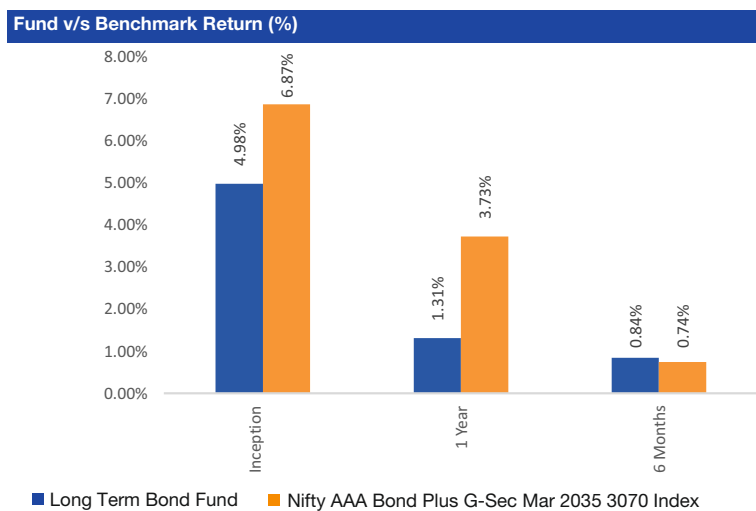
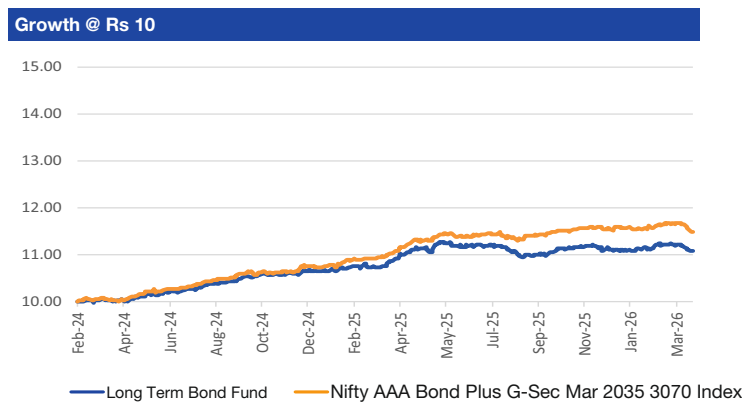
Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

March 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 31-03-26 Rs. 11.0666	AUM as on 31-03-26 Rs. 4.13 crore
	Fund Manager Mahek Shah		
Funds Managed by the Fund Managers 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.

Portfolio Duration	5.74	6.22
Portfolio Yield	7.66	7.05

Actual v/s Targeted Asset Allocation (%)

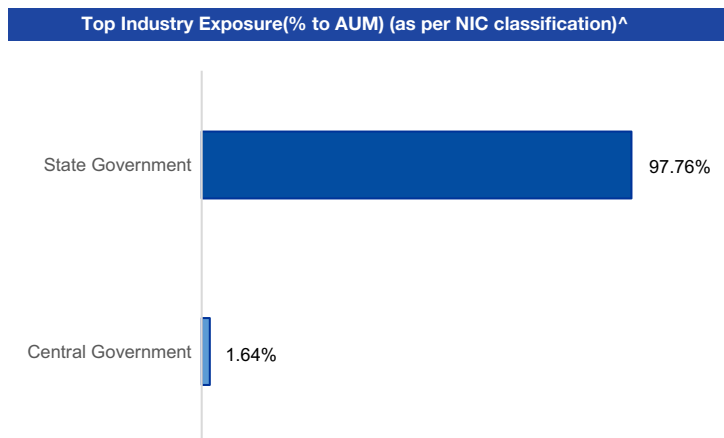
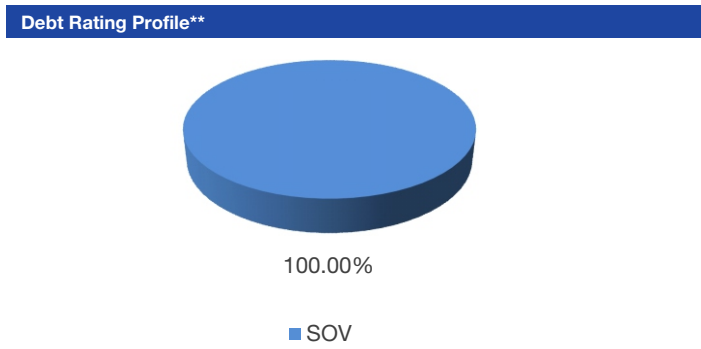
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.13

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 (%)
Gsec and SDL	97.76%
7.46% Uttar Pradesh State Government SG 2034 2802	97.76%
MMI & Others	2.24%
Grand Total	100.00%



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

Gilt Fund

ULIF01326/11/18ETLGILTFND147

March 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 31-03-26

Rs. 16.4197

AUM as on 31-03-26

Rs. 26.14 crore

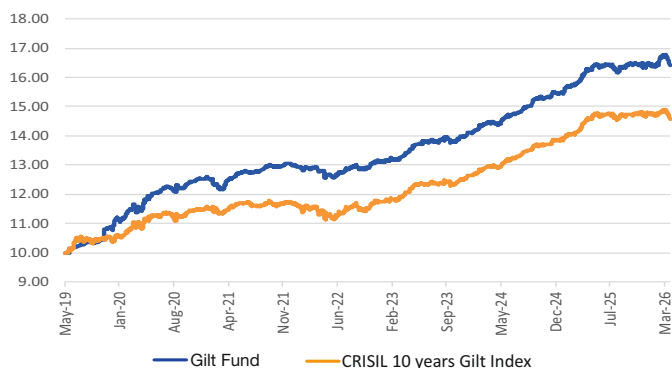
Fund Manager

Mahek Shah

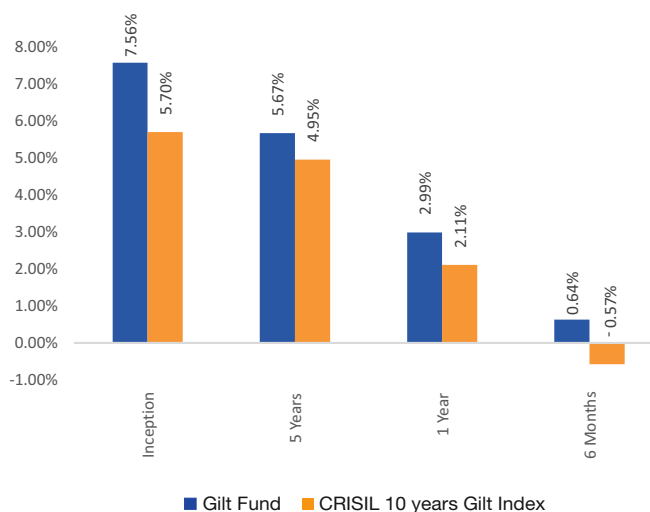
Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	6.68	6.82
Portfolio Yield	7.02	6.78

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	93%	24.21
Money market Instruments	NIL	40%	7%	1.93

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

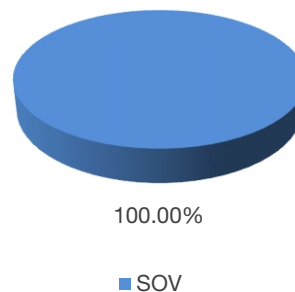
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	92.62%
6.48% GOI Mat 06-10-2035	89.71%
7.29% GOI CG 27-01-2033	2.91%
MMI & Others	7.38%
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**



Pension Secure Fund

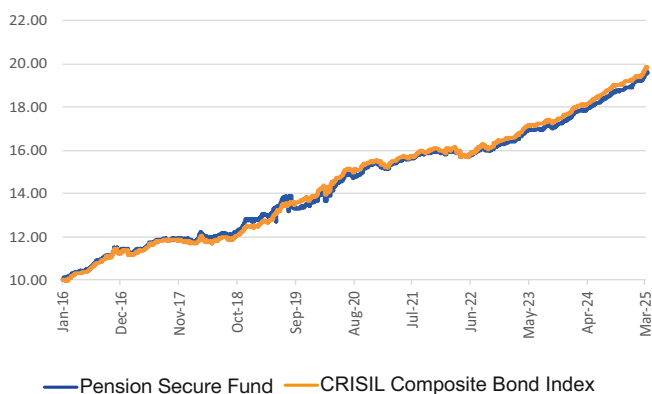
ULIF00931/03/15ETLIPNSSCR147

March 2026

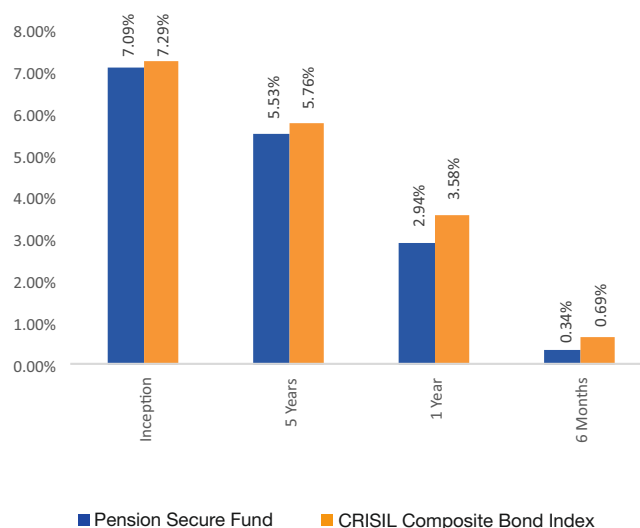


Fund Details			
Investment Objective: To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.	Inception Date 04-Feb-2016	NAV as on 31-03-26 Rs. 20.0582	AUM as on 31-03-26 Rs. 6.41 crore
	Fund Manager Mahek Shah		
		Funds Managed by the Fund Managers Equity - 0 Debt - 12	

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.45	5.10
Portfolio Yield	7.38	7.23

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	104%	6.70
Money Market Instruments	0%	60%	-4%	-0.29

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

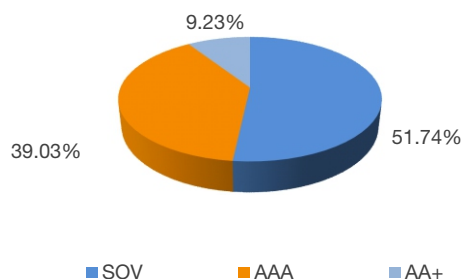
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

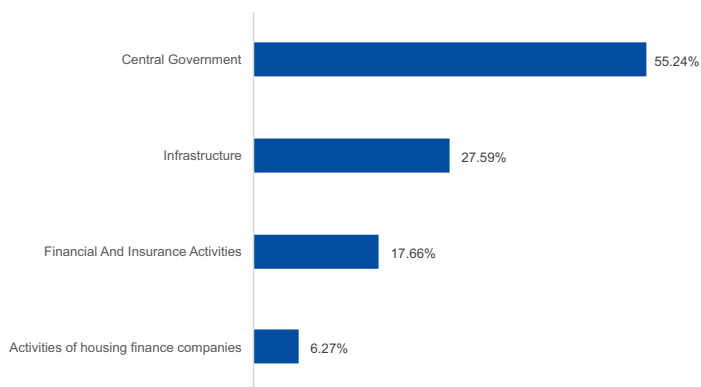
Security Name	Net Asset (%)
Debt	104.46%
Gsec And SDL	52.95%
6.48% GOI Mat 06-10-2035	36.80%
7.24% GOI Mat 18-Aug-2055	16.15%
Corporate Bonds	51.52%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	7.00%
8.07% NIIF Infrastructure Finance Ltd NCD 24-01-2039	6.40%
8.05% India Infradebt Ltd NCD 24-07-2028	6.30%
7.72% Bharat Sanchar Nigam Ltd NCD 22-12-2032	6.28%
7.84% HDB NCD 14-07-2026	6.24%
9.233% Shriram Finance Ltd NCD 18-05-2027	4.73%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.71%
6.75% Piramal Finance Ltd	3.52%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	1.60%
9.09% Muthoot Finance Ltd NCD 01-06-2029	1.60%
Others	3.13%
MMI & Others	-4.46%
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

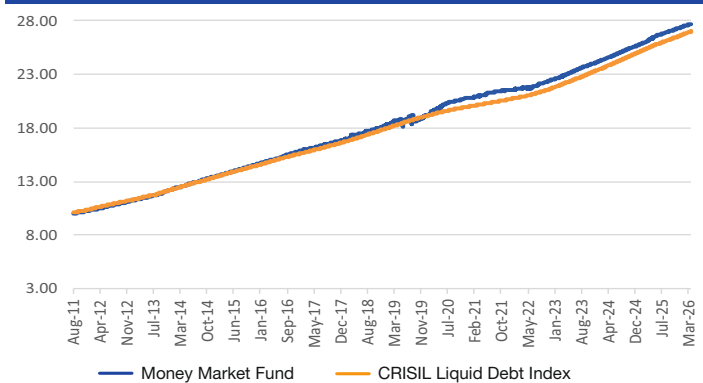
ULIF00425/08/11MONEYMARKET147

March 2026

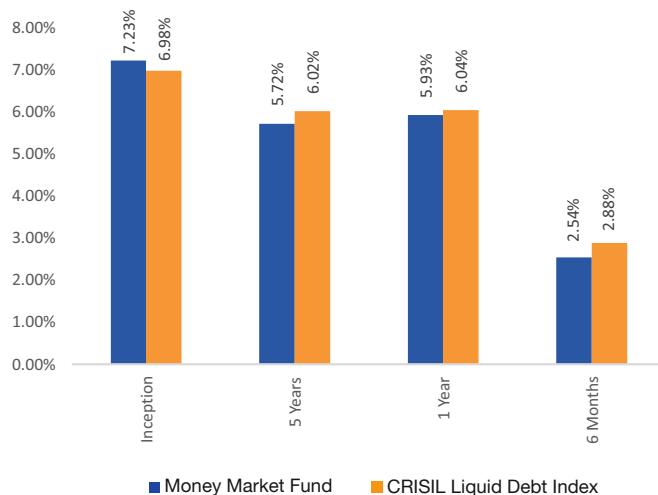


Fund Details			
Investment Objective: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.	Inception Date 25-Aug-2011	NAV as on 31-03-26 Rs. 27.7124	AUM as on 31-03-26 Rs. 2.11 crore
	Fund Manager Mahek Shah		
		Funds Managed by the Fund Managers Equity - 0 Debt - 12	

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	0.44	0.10
Portfolio Yield	6.06	6.51

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%	2.11

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

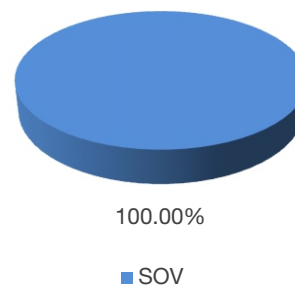
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

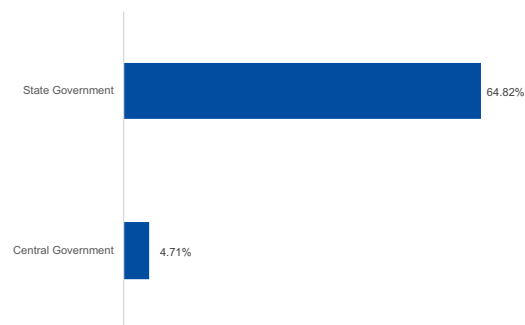
Security Name	Net Asset (%)
Debt	64.82%
Gsec And SDL	64.82%
8.49% Rajasthan SDL SG 18-10-2026	31.24%
8.43% Uttar Pradesh State Government SG 2026 0410	28.81%
8.08% Uttar Pradesh State Government SG 15062026	4.77%
MMI & Others	35.18%
Grand Total	100.00%

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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 Growth Fund

ULGF00105/09/11GFGROWTH147

March 2026



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

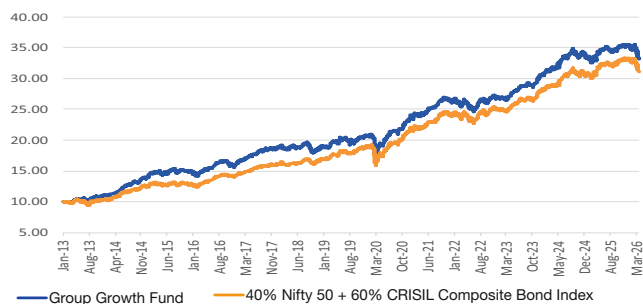
NAV as on 31-03-26
Rs. 33.2517

AUM as on 31-03-26
Rs. 63.72 crore

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

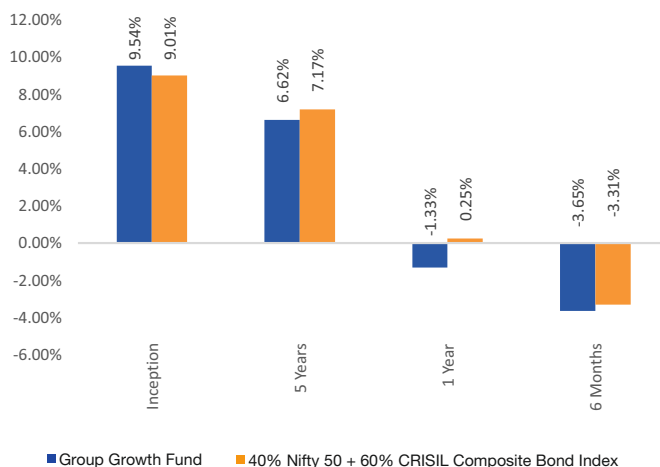
Funds Managed by the Fund Managers
Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration	5.51	5.10
Portfolio Yield	7.45	7.23

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	38%	23.91
Debt and Money market	40%	80%	62%	39.81

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

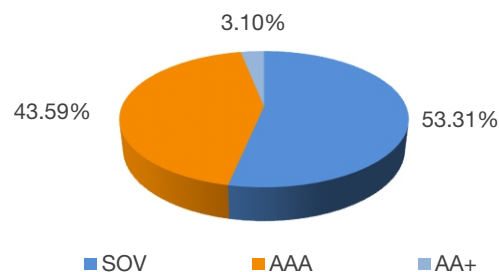
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

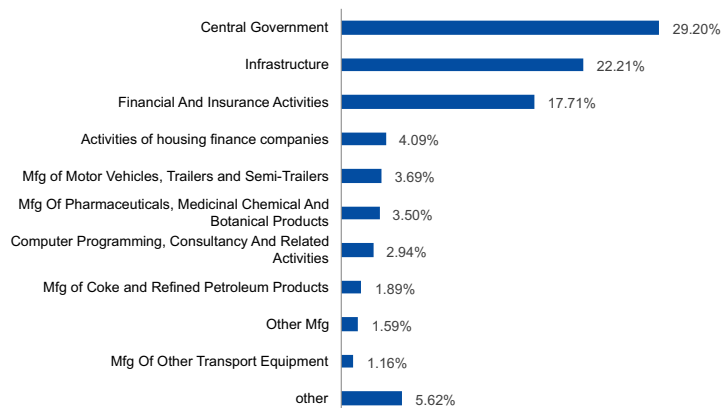
Security Name	Net Asset (%)
Equity	37.52%
HDFC Bank Ltd	2.38%
Mahindra & Mahindra Ltd	2.14%
ICICI Bank Ltd	1.79%
Reliance Industries Ltd	1.68%
Infosys Ltd	1.67%
Titan Company Ltd	1.59%
Bharti Airtel Limited	1.58%
Indus Towers Limited	1.54%
ITC Ltd	1.12%
Muthoot Finance	1.11%
Others	20.91%
Debt	50.65%
Gsec And SDL	25.24%
6.48% GOI Mat 06-10-2035	16.32%
7.24% GOI Mat 18-Aug-2055	8.05%
7.29% GOI CG 27-01-2033	0.40%
7.64% Gujarat SDL 10-01-2031	0.30%
8.28% GOI CG 15-02-2032	0.17%
Corporate Bonds	25.41%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.22%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.09%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.66%
7.84% HDB NCD 14-07-2026	2.36%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.35%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.25%
8.05% India Infradebt Limited NCD 24-07-2028	1.43%
6.75% Piramal Finance Limited	1.42%
7.9873% Tata Capital Financial NCD 17-04-2026	1.26%
6.45% ICICI Bank NCD Mat 15-06-2028	1.07%
Others	1.31%
MMI & Others	11.83%
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

Group Balancer Fund

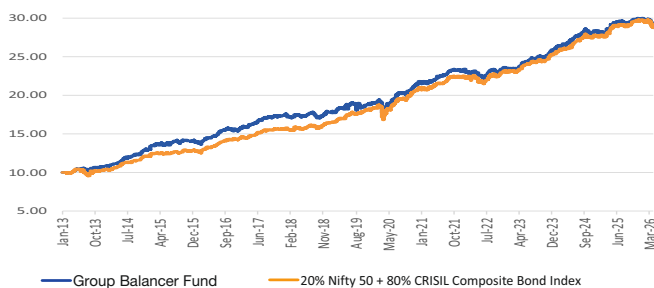
ULGF00205/09/11GFBALANCER147

March 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 31-03-26 Rs. 28.7838	AUM as on 31-03-26 Rs. 31.56 crore
	Fund Manager Ritika Chhabra (Equity) Mahek Shah (Debt)		Funds Managed by the Fund Managers Equity - 10 Debt - 12

Growth @ Rs 10



Portfolio Duration	5.43	5.10
Portfolio Yield	7.37	7.23

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	19%	6.15
Debt and Money market	70%	100%	81%	25.41

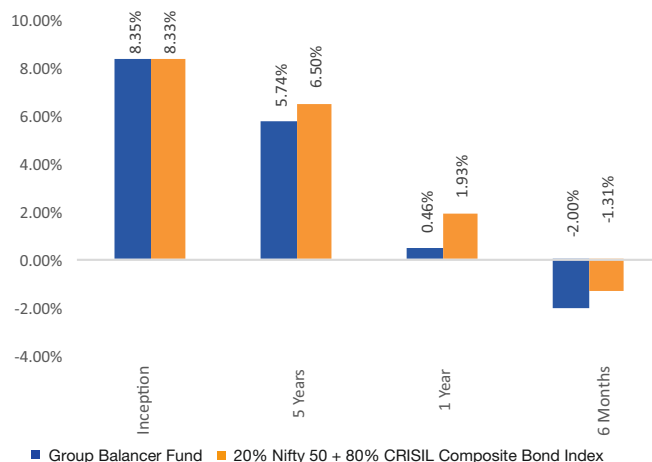
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	19.48%
HDFC Bank Ltd	1.24%
Mahindra & Mahindra Ltd	1.11%
ICICI Bank Ltd	0.93%
Reliance Industries Ltd	0.88%
Infosys Ltd	0.87%
Titan Company Ltd	0.83%
Bharti Airtel Ltd	0.82%
Indus Towers Ltd	0.80%
ITC Ltd	0.58%
Muthoot Finance	0.58%
Others	10.86%
Debt	62.20%
Gsec And SDL	33.46%
6.48% GOI Mat 06-10-2035	21.97%
7.24% GOI Mat 18-Aug-2055	11.48%
Corporate Bonds	28.74%
7.72% Bharat Sanchar Nigam Ltd NCD 22-12-2032	6.38%
8.07% NIIF Infrastructure Finance Ltd NCD 24-01-2039	3.90%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.25%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.18%
8.05% India Infradebt Ltd NCD 24-07-2028	2.88%
7.84% HDB NCD 14-07-2026	2.54%
8.60% Cholafin NCD 15-03-2029	2.40%
6.75% Piramal Finance Ltd	2.03%
6.45% ICICI Bank NCD Mat 15-06-2028	1.54%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	0.64%
MMI & Others	18.32%
Grand Total	100.00%

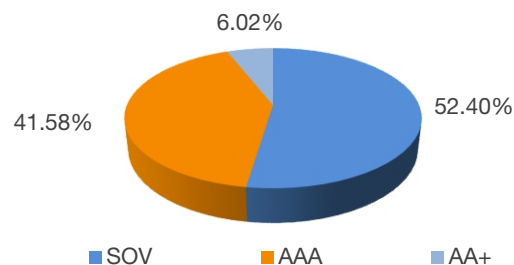
Fund v/s Benchmark Return (%)



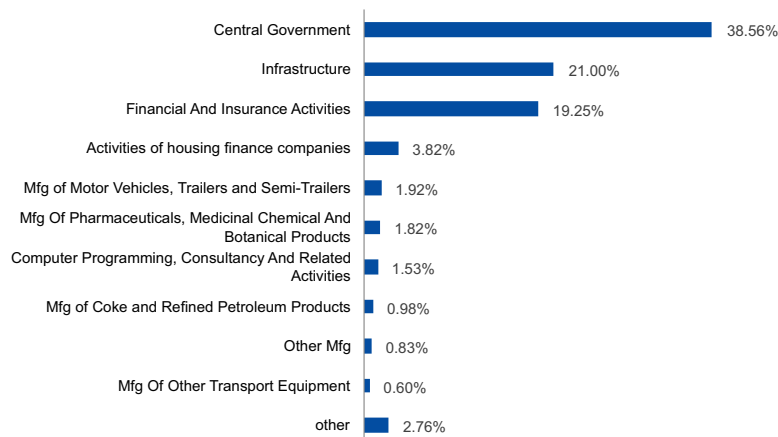
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- 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

Managed Fund

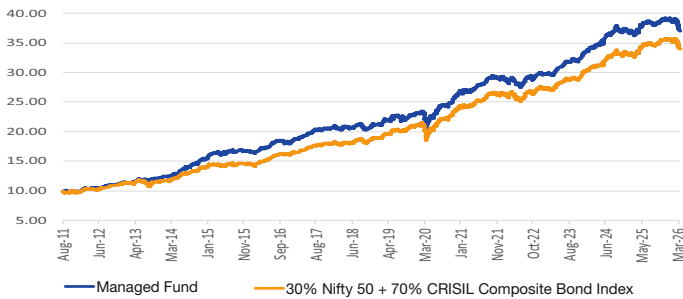
ULIF00618/08/11MANAGED147

March 2026

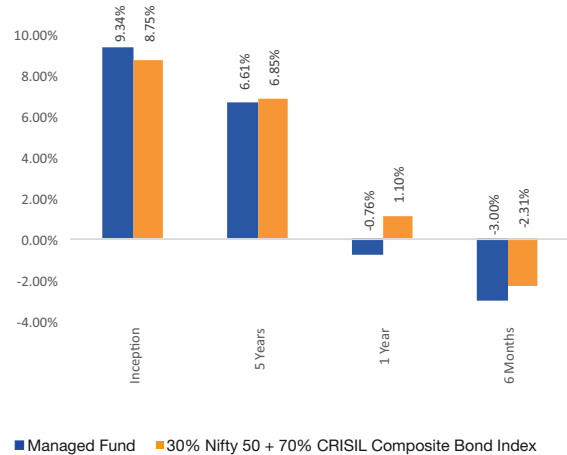


Fund Details			
Investment Objective: This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection securities.	Inception Date 03-Aug-2011	NAV as on 31-03-26 Rs. 37.048	AUM as on 31-03-26 Rs. 26.04 crore
	Fund Manager Ritika Chhabra (Equity) Mahek Shah (Debt)		Funds Managed by the Fund Managers Equity - 10 Debt - 12

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.46	5.10
Portfolio Yield	7.38	7.23

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	33%	8.71
Debt and Money market	60%	100%	67%	17.33

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

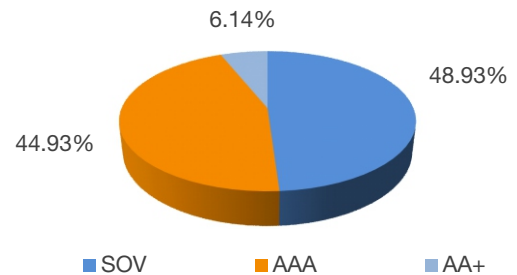
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

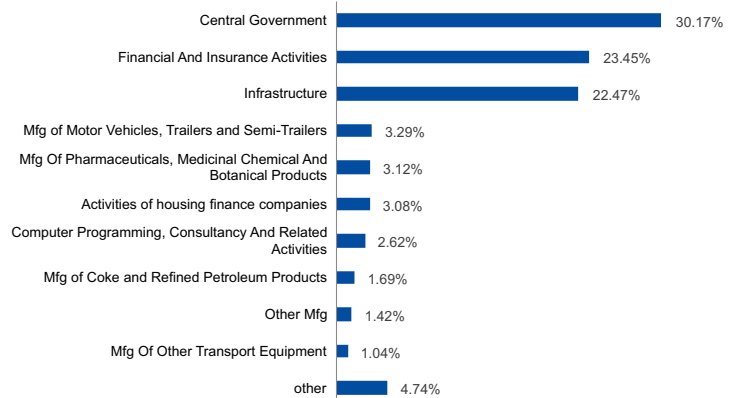
Security Name	Net Asset (%)
Equity	33.45%
HDFC Bank Ltd	2.12%
Mahindra & Mahindra Ltd	1.91%
ICICI Bank Ltd	1.59%
Reliance Industries Ltd	1.50%
Infosys Ltd	1.49%
Titan Company Ltd	1.42%
Bharti Airtel Ltd	1.41%
Indus Towers Ltd	1.37%
ITC Ltd	1.00%
Muthoot Finance	0.99%
Others	18.64%
Debt	63.44%
Gsec And SDL	30.94%
6.48% GOI Mat 06-10-2035	22.74%
7.24% GOI Mat 18-Aug-2055	7.23%
7.29% GOI CG 27-01-2033	0.97%
Corporate Bonds	32.50%
7.72% Bharat Sanchar Nigam Ltd NCD 22-12-2032	8.90%
7.84% HDB NCD 14-07-2026	5.00%
7.9873% Tata Capital Financial NCD 17-04-2026	4.23%
8.07% NIIF Infrastructure Finance Ltd NCD 24-01-2039	3.94%
6.75% Piramal Finance Ltd	3.90%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.08%
8.05% India Infradebt Ltd NCD 24-07-2028	2.33%
6.45% ICICI Bank NCD Mat 15-06-2028	1.12%
MMI & Others	3.11%
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

March 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

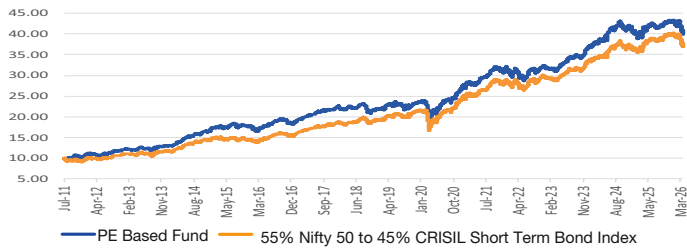
NAV as on 31-03-26
Rs. 39.8321

AUM as on 31-03-26
Rs. 9.56 crore

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

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

Growth @ Rs 10



Portfolio Duration 2.19 1.75
Portfolio Yield 7.64 6.98

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	58%	5.55
Debt and Money market	0%	100%	42%	4.00

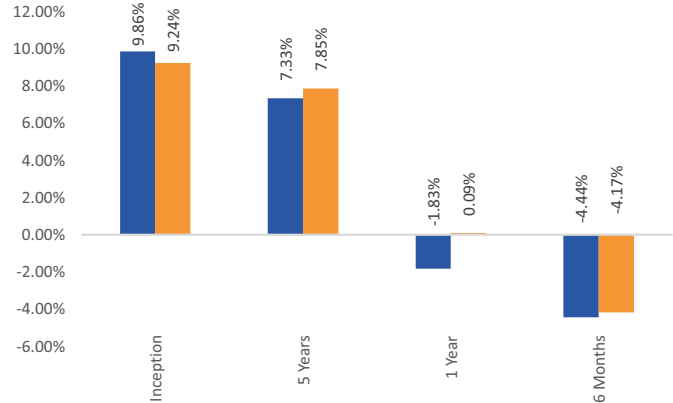
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	58.11%
HDFC Bank Ltd	3.69%
Mahindra & Mahindra Ltd	3.31%
ICICI Bank Ltd	2.77%
Reliance Industries Ltd	2.61%
Infosys Ltd	2.58%
Titan Company Ltd	2.47%
Bharti Airtel Ltd	2.44%
Indus Towers Ltd	2.38%
ITC Ltd	1.74%
Muthoot Finance	1.72%
Others	32.40%
Debt	39.84%
Gsec And SDL	5.36%
6.36% GOI Mat 16-02-2031	5.15%
8.08% Uttar Pradesh State Government SG 15062026	0.21%
Corporate Bonds	34.48%
8.05% India Infradebt Ltd NCD 24-07-2028	6.34%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	5.25%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	4.69%
8.75% Shriram Finance Ltd NCD 28-04-2028	4.23%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.21%
6.75% Piramal Finance Ltd	3.94%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.66%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.15%
MMI & Others	2.05%
Grand Total	100.00%

Fund v/s Benchmark Return (%)

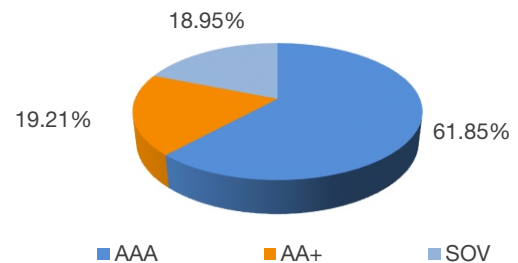


■ PE Based Fund ■ 55% Nifty 50 to 45% CRISIL Short Term Bond Index

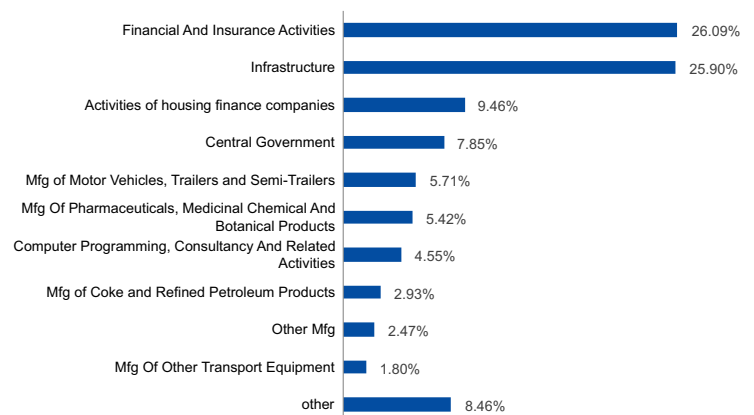
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- 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

Discontinuance Fund

ULIF00701/01/12DISCONT147

March 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

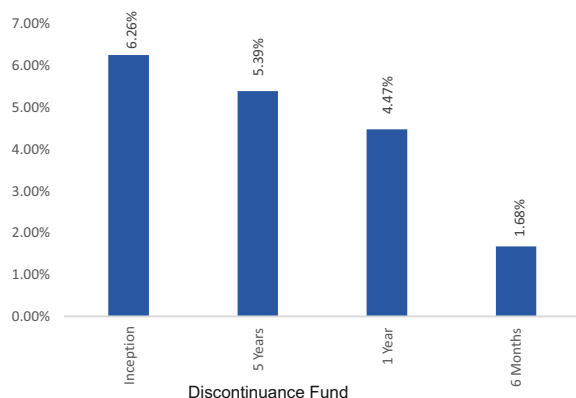
NAV as on 31-03-26
Rs. 23.6279

AUM as on 31-03-26
Rs. 173.85 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%	21%	36.05
Debt Instruments	60%	100%	79%	137.80

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 (%)
Gsec And SDL	79.27%
08.23% GOI FCI 12-02- 2027	14.03%
4.70% GOI CG 22-09-2033 FRB	11.96%
364D TB 21-01-2027	11.01%
0.00% GOI CG 12-12-2031 C	9.72%
364D TB 11-03-2027	4.92%
8.49% Rajasthan SDL SG 18-10-2026	2.94%
7.74% Rajasthan SDL SG 2034 0301	2.89%
364 DTB 16042026	2.87%
364D TB 06-11-2026	2.79%
364D TB 12-11-2026	2.78%
Others	13.36%
MMI & Others	20.73%
Grand Total	100.00%

Discontinued Policy Pension Fund

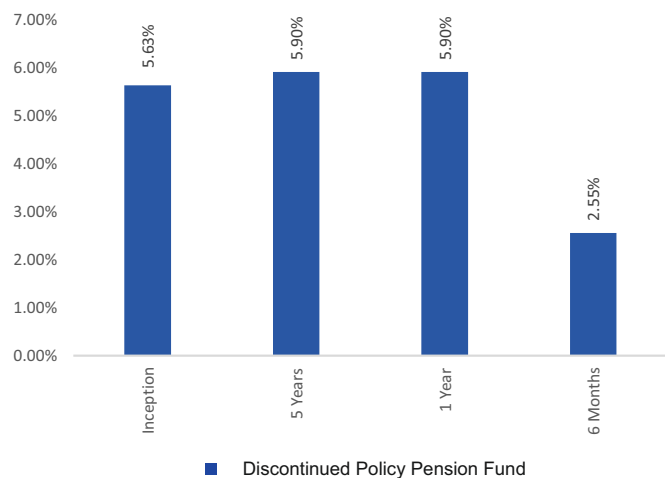
ULIF01031/03/15ETLIPNSDSC147

March 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 31-03-26 Rs. 17.4363	AUM as on 31-03-26 Rs. 5.48 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%	8%	0.44
Debt Instruments	60%	100%	92%	5.04

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	91.97%
08.23% GOI FCI 12-02- 2027	18.55%
364D TB 11-03-2027	17.32%
364D TB 11-06-2026	14.45%
8.24% Tamil Nadu SDL Mat 22-Mar-2028	8.74%
8.43% Uttar Pradesh State Government SG 2026 0410	7.38%
6.85% Kerala State Government SG 23-11-26	7.34%
7.17% Rajasthan SDL SG 2026 2809	5.50%
8.55% Uttar Pradesh State Government SG 04-10-2026	4.98%
9.99% Rajasthan SDL SG 18-10-2028	4.88%
8.41% Rajasthan SDL SG 18-10-2028	2.83%
MMI & Others	8.03%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 31st March 2026							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-11.41%	-9.16%	-5.53%	-0.77%	8.45%	8.47%	11.63%
Benchmark: Nifty 50	-11.31%	-9.26%	-5.05%	0.01%	8.76%	8.74%	10.03%
Equity Top 250 Fund	-11.38%	-8.46%	-5.80%	-0.79%	10.47%	9.30%	11.85%
Benchmark: Nifty 200	-11.54%	-9.08%	-3.78%	0.66%	11.52%	10.24%	10.54%
Pension Growth Fund	-11.71%	-8.26%	-6.50%	-1.39%	8.98%	8.77%	9.79%
Benchmark: Nifty 50	-11.31%	-9.26%	-5.05%	0.01%	8.76%	8.74%	11.48%
Equity Midcap Fund	-10.38%	-7.05%	-3.25%	2.64%	17.07%	14.67%	13.39%
Benchmark: Nifty Midcap 100 Index	-10.94%	-6.86%	1.89%	4.65%	20.57%	17.32%	14.32%
Equity Bluechip Fund	-11.28%	-9.08%	-4.75%	0.19%	8.95%	9.01%	10.58%
Benchmark: Nifty 50	-11.31%	-9.26%	-5.05%	0.01%	8.76%	8.74%	9.61%
Equity Small Cap Fund	-9.44%	-13.73%	-8.63%	NA	NA	NA	-8.44%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-9.93%	-15.43%	-10.85%	NA	NA	NA	-13.46%
Bond Fund	-0.26%	1.95%	6.05%	7.00%	7.26%	5.99%	7.81%
Benchmark: CRISIL Short Term Bond Index	-0.13%	2.17%	6.22%	7.15%	7.31%	6.25%	7.76%
Group Bond Fund	-1.51%	0.17%	2.83%	5.67%	6.50%	5.49%	7.66%
Benchmark: CRISIL Composite Bond Index	-1.31%	0.69%	3.58%	6.15%	6.85%	5.76%	7.56%
Long Term Bond Fund	-1.22%	0.84%	1.31%	4.94%	NA	NA	4.98%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	-1.55%	0.74%	3.73%	6.77%	NA	NA	6.87%
Pension Secure Fund	-1.49%	0.34%	2.94%	5.85%	6.62%	5.53%	7.09%
Benchmark: CRISIL Composite Bond Index	-1.31%	0.69%	3.58%	6.15%	6.85%	5.76%	7.29%
Money Market Fund	0.43%	2.54%	5.93%	6.35%	6.58%	5.72%	7.23%
Benchmark: CRISIL Liquid Debt Index	0.50%	2.88%	6.04%	6.65%	6.87%	6.02%	6.98%
Gilt Fund	-1.90%	0.64%	2.99%	6.45%	7.21%	5.67%	7.56%
Benchmark: CRISIL 10 Year Gilt Index	-1.78%	-0.57%	2.11%	5.93%	6.80%	4.95%	5.70%
Group Balancer Fund	-3.76%	-2.00%	0.46%	3.95%	6.81%	5.74%	8.35%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	-3.36%	-1.31%	1.93%	5.05%	7.36%	6.50%	8.33%
Group Growth Fund	-5.86%	-3.65%	-1.33%	2.56%	7.41%	6.62%	9.54%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	-5.38%	-3.31%	0.25%	3.88%	7.80%	7.17%	9.01%
Managed Fund	-5.06%	-3.00%	-0.76%	3.46%	7.52%	6.61%	9.34%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	-4.37%	-2.31%	1.10%	4.47%	7.59%	6.85%	8.75%
PE Based Fund	-7.17%	-4.44%	-1.83%	1.94%	8.16%	7.33%	9.86%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	-6.38%	-4.17%	0.09%	3.40%	8.31%	7.85%	9.24%
Discontinuance Fund	-0.08%	1.68%	4.47%	5.56%	6.17%	5.39%	6.26%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.31%	2.55%	5.90%	6.51%	6.77%	5.90%	5.63%
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.