

FUND FACT SHEET as of 30th April 2026



Fund Snapshot



Fund Name	Type of Fund	Inception Date	6 Months	1 Year	5 Years	Inception	Benchmark	6 Months	1 Year	5 Years	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-2011	-6.49%	-1.50%	10.18%	12.12%	Nifty 50	-6.70%	-1.38%	10.40%	10.51%
EQUITY TOP 250 Fund	Equity Fund	20-Jul-2011	-5.41%	0.37%	10.91%	12.35%	Nifty 200	-4.57%	1.99%	12.27%	11.18%
PENSION GROWTH FUND	Equity Fund	04-Feb-2016	-5.20%	-1.68%	10.31%	10.45%	Nifty 50	-6.70%	-1.38%	10.40%	12.17%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-2017	-2.72%	4.52%	16.17%	14.42%	Nifty Midcap 100 Index	-0.07%	10.46%	19.83%	15.76%
EQUITY BLUECHIP FUND	Equity Fund	31-May-2019	-6.41%	-1.08%	10.65%	11.57%	Nifty 50	-6.70%	-1.38%	10.40%	10.64%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-2025	-3.43%	4.87%	NA	3.21%	Nifty Smallcap 250 Momentum Quality 100 Index	-4.12%	4.28%	NA	-1.00%
BOND FUND	Debt Fund	28-Jul-2011	1.88%	5.41%	5.94%	7.81%	CRISIL Short Term Bond Index	2.05%	5.53%	6.18%	7.75%
GROUP BOND FUND	Debt Fund	25-Jan-2013	0.36%	2.13%	5.49%	7.67%	CRISIL Composite Bond Index	0.87%	2.78%	5.76%	7.58%
LONG TERM BOND FUND	Debt Fund	29-Feb-2024	-0.01%	-0.11%	NA	5.01%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	0.43%	2.27%	NA	6.91%
PENSION SECURE FUND	Debt Fund	04-Feb-2016	0.46%	2.26%	5.53%	7.11%	CRISIL Composite Bond Index	0.87%	2.78%	5.76%	7.32%
MONEY MARKET FUND	Debt Fund	25-Aug-2011	2.61%	5.59%	5.74%	7.22%	CRISIL Liquid Debt Index	2.97%	6.03%	6.07%	6.98%
GILT FUND	Debt Fund	13-Jun-2019	0.56%	1.64%	5.56%	7.56%	CRISIL 10 Year Gilt Index	-0.53%	0.59%	4.78%	5.71%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-2013	-1.10%	1.15%	6.09%	8.48%	20% Nifty 50 + 80% Crisil Composite Bond Index	-0.60%	2.07%	6.83%	8.46%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-2013	-2.20%	0.40%	7.28%	9.77%	40% Nifty 50 + 60% Crisil Composite Bond Index	-2.10%	1.29%	7.83%	9.23%
MANAGED FUND	Hybrid Fund	03-Aug-2011	-1.85%	0.47%	7.12%	9.50%	30% Nifty 50 +70% CRISIL Composite Bond Index	-1.35%	1.69%	7.34%	8.91%
PE BASED FUND	Hybrid Fund	22-Jul-2011	-2.72%	0.81%	8.21%	10.12%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	-2.72%	1.88%	8.73%	9.49%

#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

ULIF00118/08/11EQLARGCAP147

April 2026



Fund Details

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

Inception Date

28-Jul-2011

NAV as on 30-04-26

Rs. 54.1373

AUM as on 30-04-26

Rs. 448.17 crore

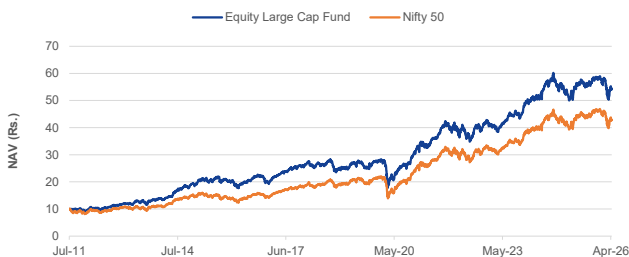
Fund Manager

Ritika Chhabra

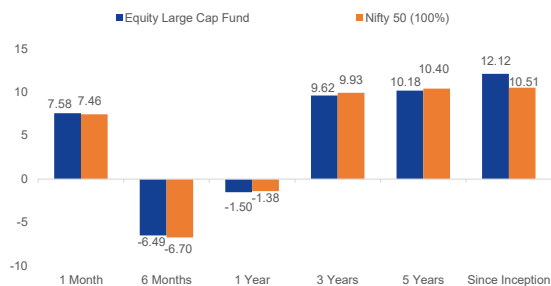
Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



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**
Equity and Equity Related Instruments	60%	100%	99.38%	445.41
Debt and Money market	0%	40%	0.62%	2.76

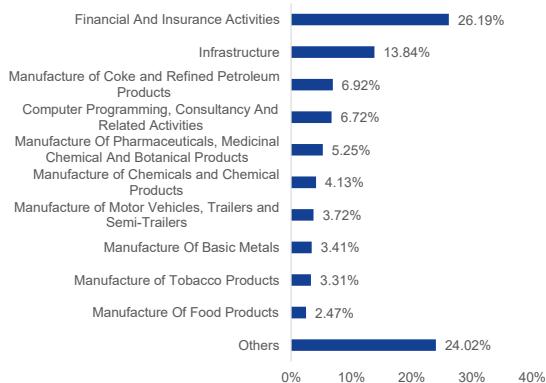
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.38%
HDFC Bank Limited	7.99%
Reliance Industries Limited	6.92%
ICICI Bank Limited	6.13%
Bharti Airtel Limited	4.12%
Larsen & Toubro Limited	3.92%
Kotak Nifty Bank ETF	3.34%
ITC Limited	3.31%
Infosys Limited	2.95%
State Bank Of India	2.91%
Axis Bank Limited	2.34%
Others	55.43%
MMI & Others	0.62%
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

April 2026



Fund Details

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

Inception Date

20-Jul-2011

NAV as on 30-04-26

Rs. 55.9303

AUM as on 30-04-26

Rs. 498.16 crore

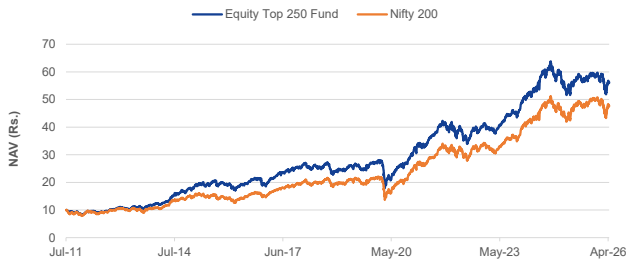
Fund Manager

Ritika Chhabra

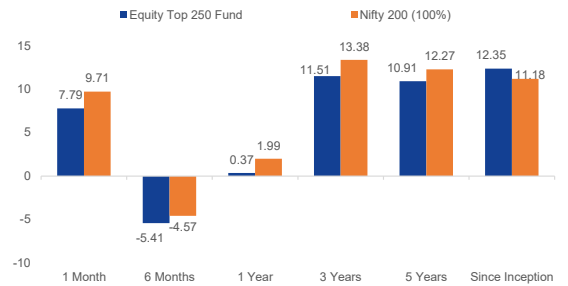
Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



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**
Equity and Equity Related Instruments	60%	100%	94.14%	468.99
Debt and Money market	0%	40%	5.86%	29.17

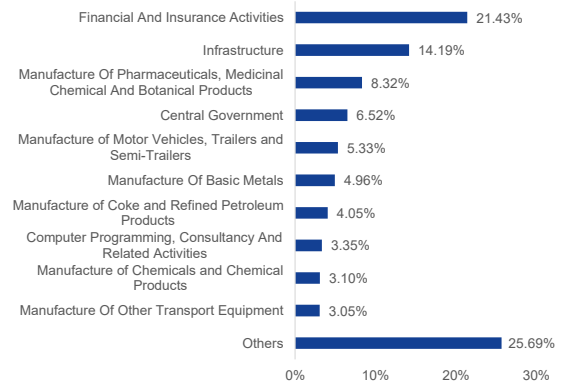
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**Rs.in Crore, AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.14%
Reliance Industries Limited	3.88%
Larsen & Toubro Limited	3.64%
Bharti Airtel Limited	3.05%
Nippon India ETF Nifty Bank BeES	3.00%
Titan Company Limited	2.93%
ICICI Bank Limited	2.86%
ITC Limited	2.65%
Mahindra & Mahindra Limited	2.50%
HDFC Bank Limited	2.27%
State Bank Of India	2.20%
Others	65.16%
MMI & Others	5.86%
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

April 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 30-04-26

Rs. 27.6816

AUM as on 30-04-26

Rs. 15.17 crore

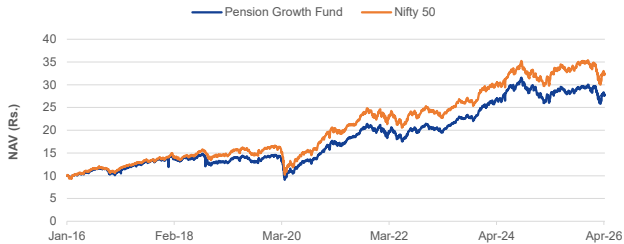
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97.65%	14.81
Debt and Money market	0%	40%	2.35%	0.36

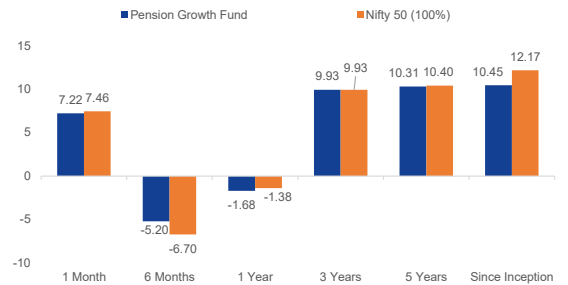
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**Rs.in Crore; AUM-Asset Under Management

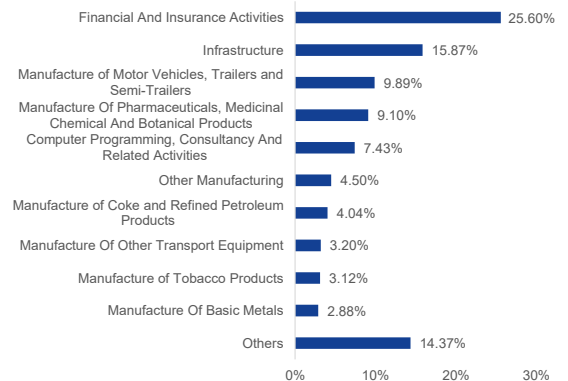
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.65%
Mahindra & Mahindra Limited	5.71%
Titan Company Limited	4.50%
Bharti Airtel Limited	4.25%
HDFC Bank Limited	4.24%
Infosys Limited	4.01%
Indus Towers Limited	3.83%
Reliance Industries Limited	3.46%
ITC Limited	3.12%
Muthoot Finance Limited	3.07%
Ashok Leyland Limited	2.92%
Others	58.54%
MMI & Others	2.35%
Grand Total	100.00%

Fund v/s Benchmark Return (%)



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

April 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 30-04-26

Rs. 34.9129

AUM as on 30-04-26

Rs. 585.02 crore

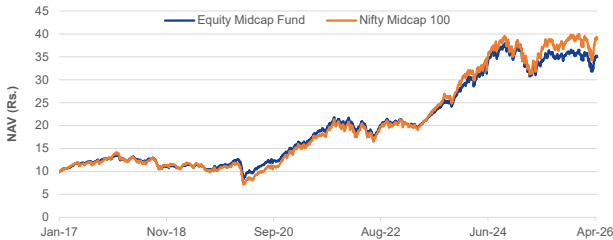
Fund Manager

Ritika Chhabra

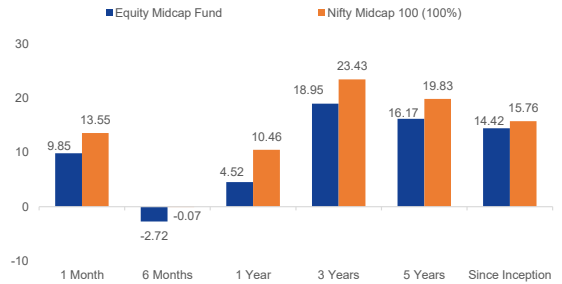
Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



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**
Equity and Equity Related Instruments	80%	100%	95.08%	556.22
Debt Instruments	0%	20%	--	--
Money Market Instruments	0%	20%	4.92%	28.79

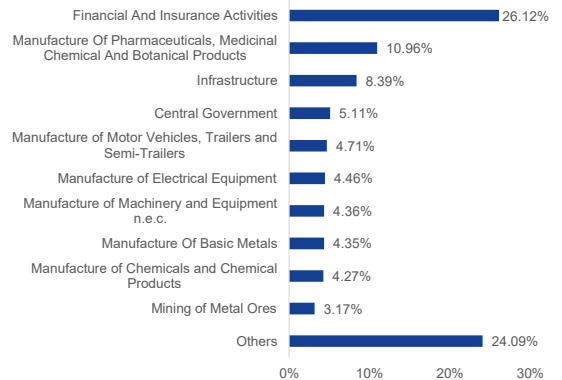
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	95.08%
Mirae Asset Nifty Midcap 150 ETF	4.11%
Muthoot Finance Limited	3.63%
Indus Towers Limited	2.80%
Lupin Limited	2.77%
L&T Finance Limited	2.72%
Motilal Oswal Mutual Fund - Motilal Oswal Midcap 100 ETF	2.52%
Federal Bank Limited	2.50%
NMDC Limited	2.46%
BSE Limited	2.27%
Mahindra & Mahindra Financial Services Limited	2.18%
Others	67.13%
MMI & Others	4.92%
Grand Total	100.00%

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



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

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

April 2026



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 30-04-26

Rs. 21.3333

AUM as on 30-04-26

Rs. 154.62 crore

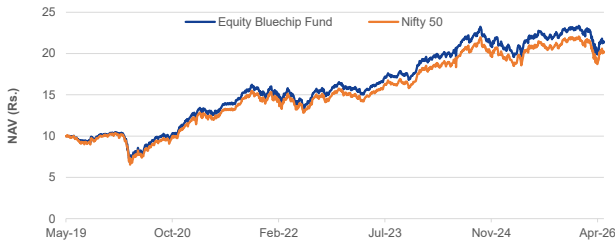
Fund Manager

Ritika Chhabra

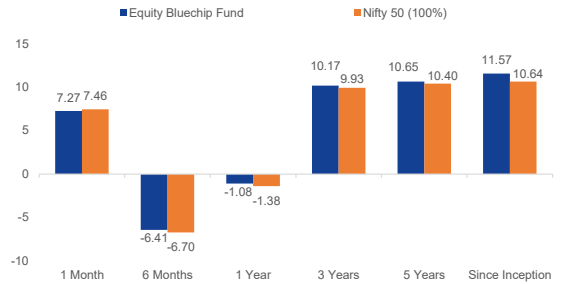
Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



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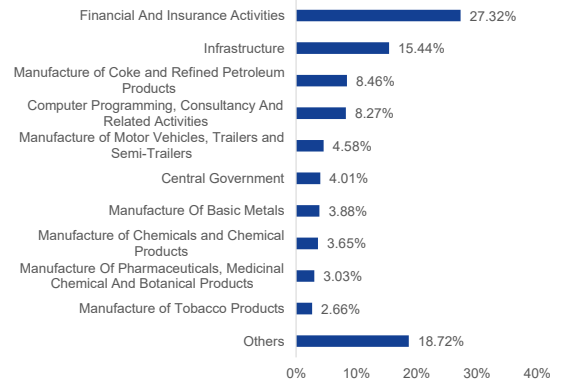
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97.31%	150.47
Debt and Money market	0%	40%	2.69%	4.15

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



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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.31%
Reliance Industries Limited	8.46%
HDFC Bank Limited	8.35%
ICICI Bank Limited	6.44%
Bharti Airtel Limited	5.07%
Larsen & Toubro Limited	4.13%
Nippon India ETF Nifty Bank BeES	3.68%
Infosys Limited	3.63%
State Bank Of India	2.81%
ITC Limited	2.66%
Mahindra & Mahindra Limited	2.42%
Others	49.68%
MMI & Others	2.69%
Grand Total	100.00%

Equity Small Cap Fund

ULIF01523/12/24SMALLCAP147

April 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

24-Jan-2025

NAV as on 30-04-26

Rs. 10.4076

AUM as on 30-04-26

Rs. 47.45 crore

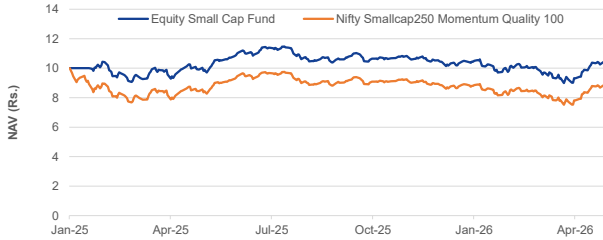
Fund Manager

Ritika Chhabra

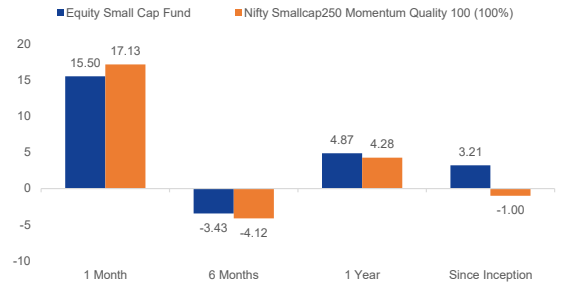
Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



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).

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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	100.49%	47.68
Debt and Money market	0%	20%	-0.49%	-0.23

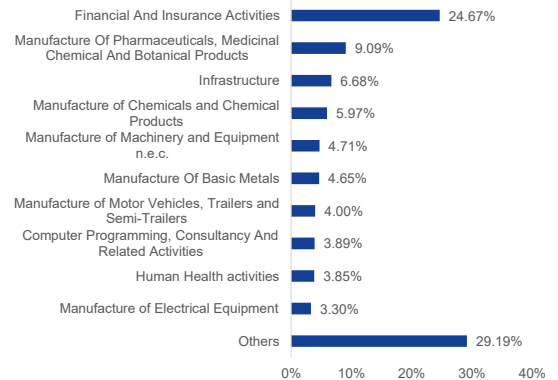
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	100.49%
Mirae Asset MF-Mirae Asset Nifty Smallcap 250 Momentum Quality 100 ETF	4.92%
Multi Commodity Exchange Of India Limited	3.87%
Anand Rathi Wealth Ltd	3.42%
Navin Fluorine International Limited	3.40%
Radico Khaitan Limited	2.98%
Laurus Labs Limited	2.92%
City Union Bank Limited	2.66%
Manappuram Finance Limited	2.58%
Central Depository Services (India) Limited	2.47%
Computer Age Management Services Limited	2.36%
Others	68.90%
MMI & Others	-0.49%
Grand Total	100.00%

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



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

Bond Fund

ULIF00317/08/11BONDFUND147

April 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 30-04-26

Rs. 30.3387

AUM as on 30-04-26

Rs. 130.77 crore

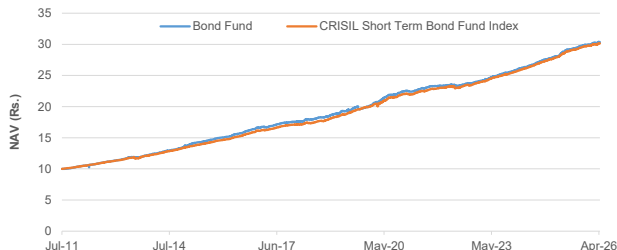
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10

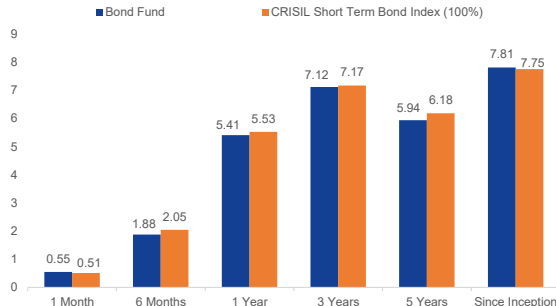


Portfolio Duration	1.99	1.80
Portfolio Yield	7.21%	6.95%

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Fund v/s Benchmark Return (%)



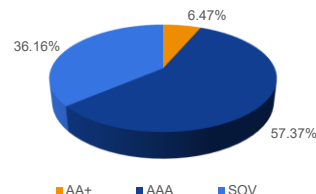
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt and Money market	100%	100%	100.00%	130.77

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

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

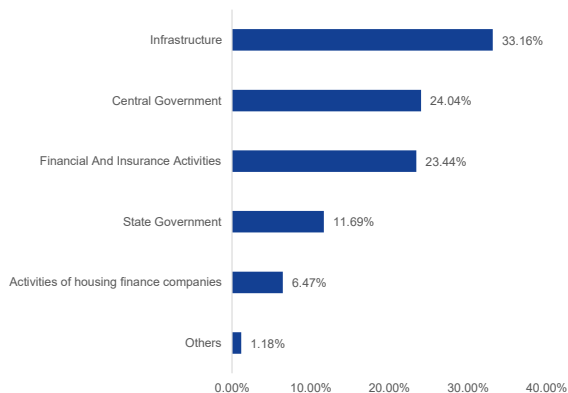
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	89.04%
Gsec And SDL	29.58%
6.36% GOI Mat 16-02-2031	10.91%
08.23% GOI FCI 12-02-2027	6.98%
7.28% MADHYA PRADESH STATE GOVERNMENT SG 23-08-2027	6.18%
7.37% UTTAR PRADESH STATE GOVERNMENT SG 13-09-2027	3.87%
8.57% RAJASTHAN SDL SG 18-10-2027	0.94%
8.41% RAJASTHAN SDL SG 18-10-2028	0.39%
8.46% CHHATISGARH SDL SG 28-03-2029	0.23%
7.49% Gujarat SDL Mat 29-March-2028	0.08%
Bonds	59.46%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	7.56%
6.45% ICICI Bank NCD Mat 15-06-2028	5.89%
9.233% SHRIRAM FINANCE LIMITED NCD 18-05-2027	4.43%
9.10% LIC HOUSING FINANCE LTD NCD 24-09-2028	3.94%
7.93% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 20-05-2032	3.86%
7.95% TATA CAPITAL FINANCIAL NCD 08-02-2028	3.83%
6.79% BHARAT SANCHAR NIGAM LIMITED NCD 23-09-2030	3.71%
8.75% SHRIRAM FINANCE LIMITED NCD 28-04-2028	3.57%
9.09% MUTHOOT FINANCE LIMITED NCD 01-06-2029	3.52%
7.545% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 13-11-2028	3.42%
Others	15.73%
MMI & Others	10.96%
Grand Total	100.00%

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



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

Group Bond Fund

ULGF00305/09/11GFBOND147

April 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 30-04-26

Rs. 26.6701

AUM as on 30-04-26

Rs. 28.22 crore

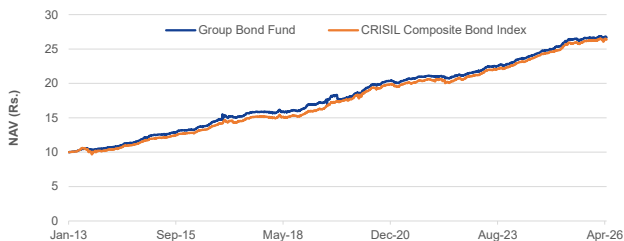
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration	5.08	5.16
Portfolio Yield	7.20%	7.37%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt and Money market	100%	100%	100.00%	28.22

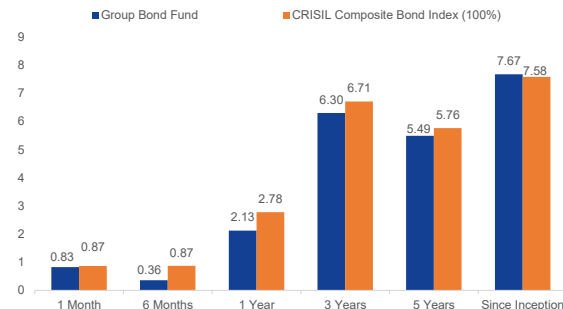
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**Rs.in Crore; AUM-Asset Under Management

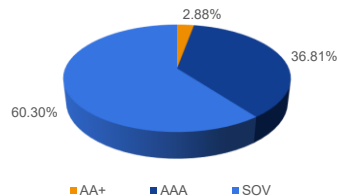
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	90.41%
Gsec And SDL	54.96%
6.48% GOI Mat 06-10-2035	47.09%
7.24% GOI Mat 18-Aug-2055	6.81%
7.29% GOI CG 27-01-2033	0.72%
8.24% Tamil Nadu SDL Mat 22-Mar-2028	0.34%
Bonds	35.45%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	6.43%
7.77% BAJFINANCE NCD 17-04-2029	4.97%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	2.86%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	2.85%
7.55% POWER GRID CORPORATION OF INDIA LTD NCD 23-04-2034	2.82%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	2.72%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	2.18%
9.233% SHRIRAM FINANCE LIMITED NCD 18-05-2027	2.16%
6.75% Piramal Finance Limited	2.13%
6.45% ICICI Bank NCD Mat 15-06-2028	2.07%
Others	4.26%
MMI & Others	9.59%
Grand Total	100.00%

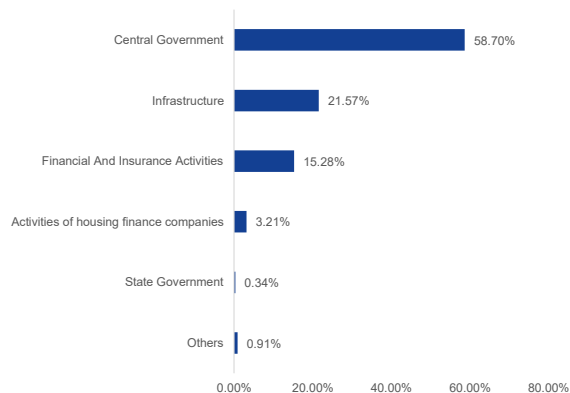
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

April 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 30-04-26

Rs. 11.1179

AUM as on 30-04-26

Rs. 4.15 crore

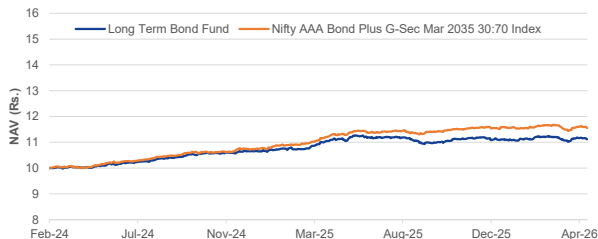
Fund Manager

Mahek Shah

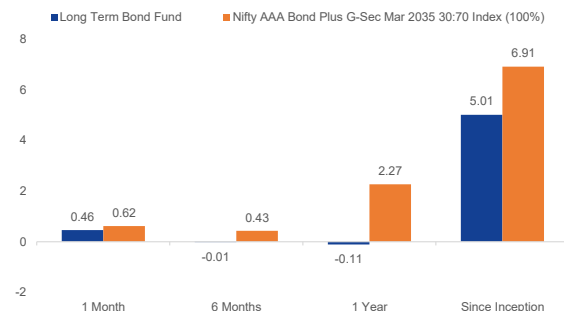
Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.66	6.27
Portfolio Yield	7.67%	7.27%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt and Money market	100%	100%	100.00%	4.15

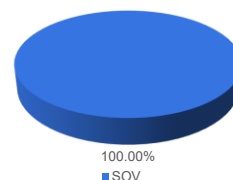
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

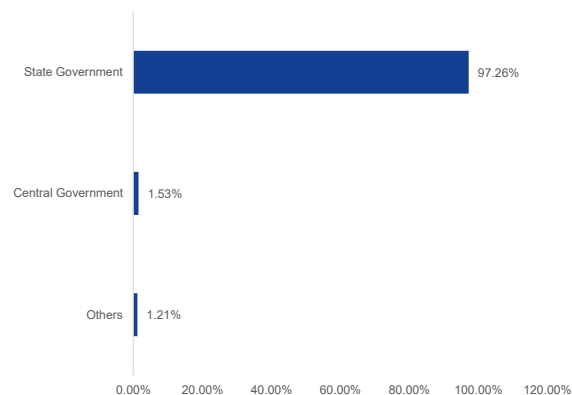
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.26%
Gsec And SDL	97.26%
7.46% UTTAR PRADESH STATE GOVERNMENT SG 2034 2802	97.26%
MMI & Others	2.74%
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

Fund Details

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

Inception Date
13-Jun-2019

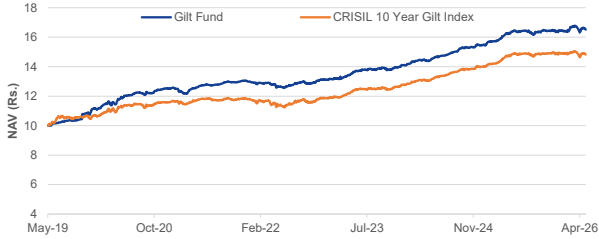
NAV as on 30-04-26
Rs. 16.5142

AUM as on 30-04-26
Rs. 20.75 crore

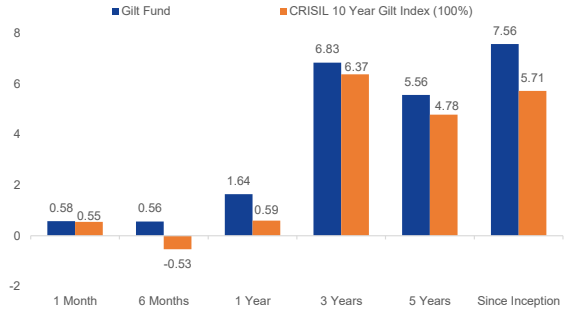
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration 6.73 6.93
Portfolio Yield 7.01% 7.06%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt Instruments	60%	100%	100.31%	20.81
Money Market Instruments	NIL	40%	-0.31%	-0.06

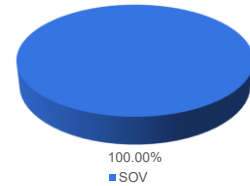
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

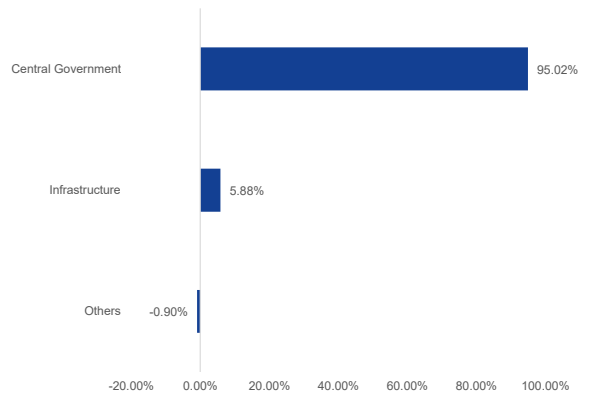
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	100.31%
Gsec And SDL	100.31%
6.48% GOI Mat 06-10-2035	94.43%
7.29% GOI CG 27-01-2033	5.88%
MMI & Others	-0.31%
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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

April 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 30-04-26

Rs. 20.2131

AUM as on 30-04-26

Rs. 6.53 crore

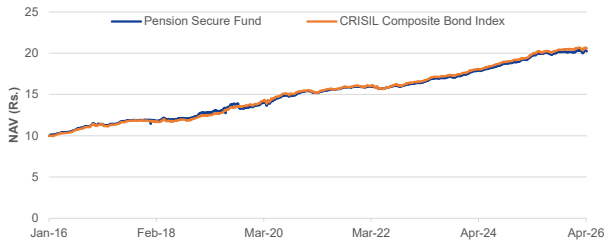
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration	5.22	5.16
Portfolio Yield	7.28%	7.37%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	40%	100%	--	--
Debt and Money market	0%	60%	100.00%	6.53

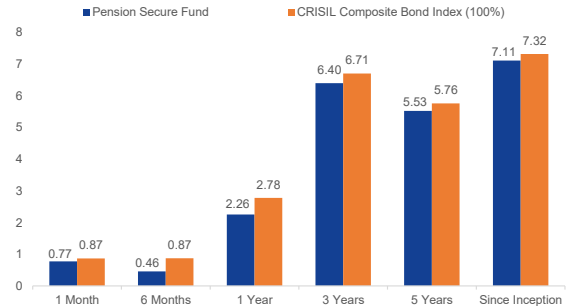
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

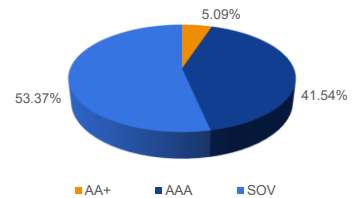
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	93.13%
Gsec And SDL	47.14%
6.48% GOI Mat 06-10-2035	34.65%
7.24% GOI Mat 18-Aug-2055	12.50%
Bonds	45.99%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	6.27%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	6.18%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	6.17%
7.84% HDB NCD 14-07-2026	6.13%
9.233% SHRIRAM FINANCE LIMITED NCD 18-05-2027	4.66%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.62%
7.77% BAJFINANCE NCD 17-04-2029	3.83%
6.75% Piramal Finance Limited	3.45%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	1.57%
9.09% MUTHOOT FINANCE LIMITED NCD 01-06-2029	1.56%
Others	1.54%
MMI & Others	6.87%
Grand Total	100.00%

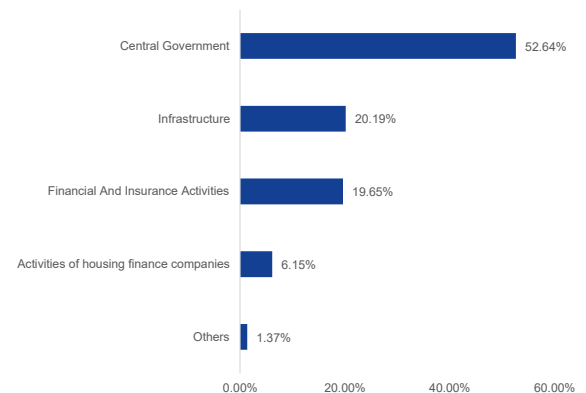
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

April 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 30-04-26

Rs. 27.8465

AUM as on 30-04-26

Rs. 2.09 crore

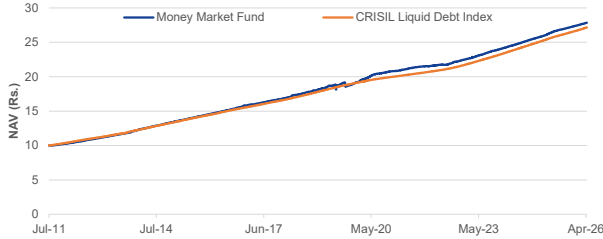
Fund Manager

Mahek Shah

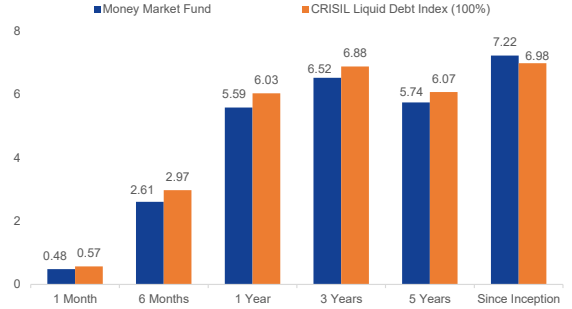
Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	0.37	0.11
Portfolio Yield	5.97%	5.64%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt and Money market	100%	100%	100.00%	2.09

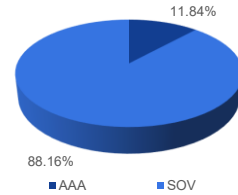
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

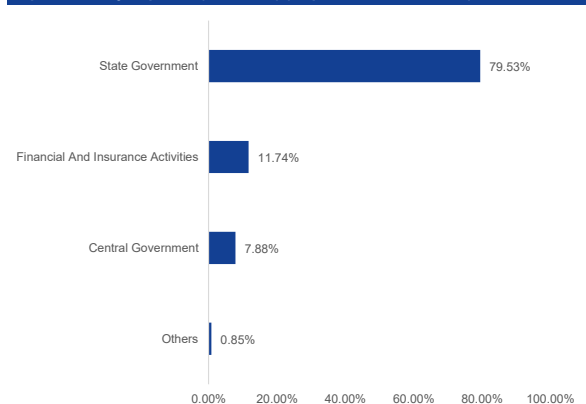
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	79.53%
Gsec And SDL	79.53%
8.49% RAJASTHAN SDL SG 18-10-2026	31.41%
8.43% UTTAR PRADESH STATE GOVERNMENT SG 2026 0410	28.93%
6.85% KERALA STATE GOVERNMENT SG 23-11-26	14.41%
8.08% UTTAR PRADESH STATE GOVERNMENT SG 15062026	4.79%
MMI & Others	20.47%
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

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

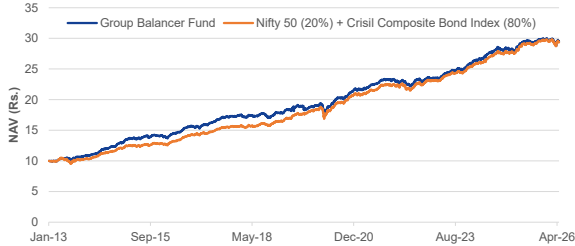
NAV as on 30-04-26
Rs. 29.4453

AUM as on 30-04-26
Rs. 32.25 crore

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

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

Growth @ Rs 10



Portfolio Duration	5.11	5.16
Portfolio Yield	7.11%	7.37%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	23.44%	7.56
Debt and Money market	70%	100%	76.56%	24.69

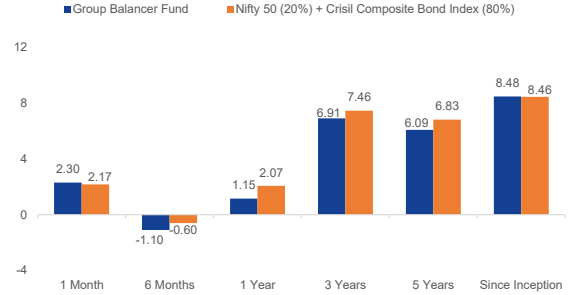
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

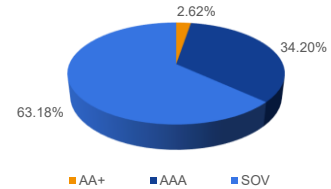
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	23.44%
ICICI Prudential Nifty 50 ETF	9.56%
HDFC Bank Limited	0.87%
Mahindra & Mahindra Limited	0.78%
ICICI Bank Limited	0.65%
Reliance Industries Limited	0.62%
Titan Company Limited	0.61%
Bharti Airtel Limited	0.58%
Infosys Limited	0.54%
Indus Towers Limited	0.52%
ITC Limited	0.42%
Others	8.30%
Debt	63.32%
Gsec And SDL	41.63%
6.48% GOI Mat 06-10-2035	35.82%
7.24% GOI Mat 18-Aug-2055	5.81%
Bonds	21.69%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	3.81%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	3.17%
7.90% LIC Housing Finance LTD NCD 23 06 2027	3.11%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	2.81%
7.84% HDB NCD 14-07-2026	2.48%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	2.19%
6.75% Piramal Finance Limited	1.98%
6.45% ICICI Bank NCD Mat 15-06-2028	1.51%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	0.62%
MMI & Others	13.24%
Grand Total	100.00%

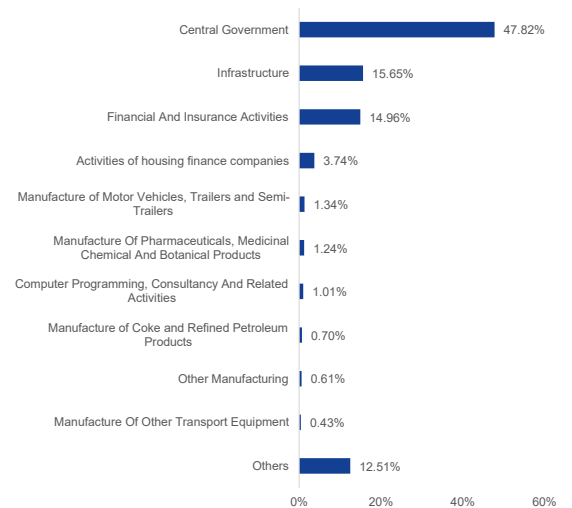
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Fund Details

Investment Objective: 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

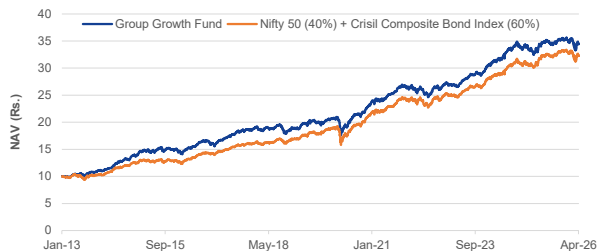
NAV as on 30-04-26
Rs. 34.4325

AUM as on 30-04-26
Rs. 65.86 crore

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

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

Growth @ Rs 10



Portfolio Duration 5.08 **5.16**
Portfolio Yield 7.19% **7.37%**

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	38.33%	25.24
Debt and Money market	40%	80%	61.67%	40.61

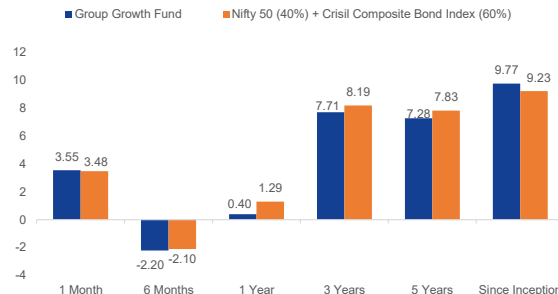
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

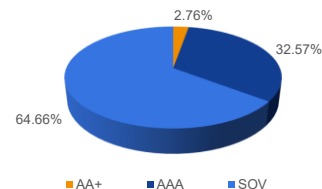
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	38.33%
Nippon India ETF Nifty 50 BeES	7.05%
ICICI Prudential Nifty 50 ETF	7.04%
HDFC Bank Limited	1.51%
Mahindra & Mahindra Limited	1.35%
ICICI Bank Limited	1.13%
Reliance Industries Limited	1.08%
Titan Company Limited	1.07%
Bharti Airtel Limited	1.01%
Infosys Limited	0.95%
Indus Towers Limited	0.91%
Others	15.24%
Debt	50.28%
Gsec And SDL	29.55%
6.48% GOI Mat 06-10-2035	24.49%
7.24% GOI Mat 18-Aug-2055	4.23%
7.29% GOI CG 27-01-2033	0.39%
7.64% Gujarat SDL 10-01-2031	0.29%
8.28% GOI CG 15-02-2032	0.16%
Bonds	20.72%
7.90% LIC Housing Finance LTD NCD 23 06 2027	3.96%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	2.57%
7.84% HDB NCD 14-07-2026	2.28%
7.77% RURAL ELECTRIFICATION CORPORATION LTD NCD 30-09-2026	2.28%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	2.17%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	1.99%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	1.38%
6.75% Piramal Finance Limited	1.37%
6.45% ICICI Bank NCD Mat 15-06-2028	1.04%
7.55% POWER GRID CORPORATION OF INDIA LTD NCD 23-04-2034	0.85%
Others	0.84%
MMI & Others	11.39%
Grand Total	100.00%

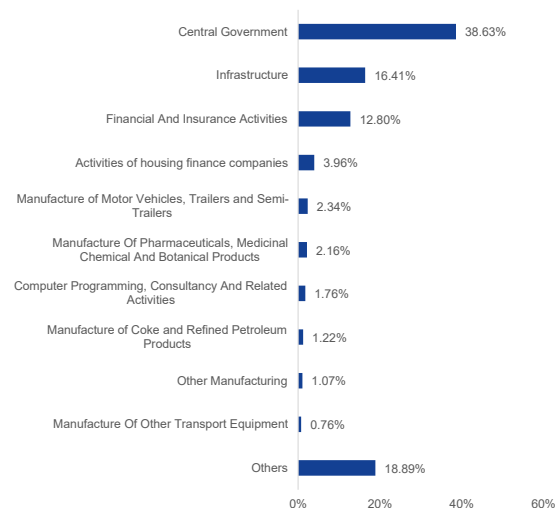
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Fund Details

Investment Objective: 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

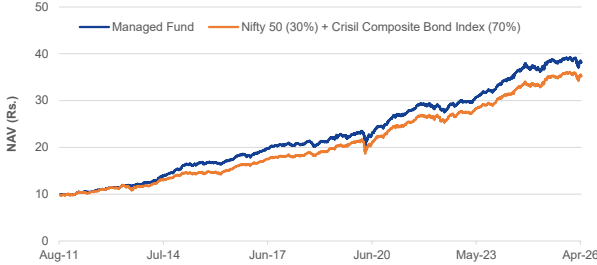
NAV as on 30-04-26
Rs. 38.1237

AUM as on 30-04-26
Rs. 27.71 crore

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

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

Growth @ Rs 10



Portfolio Duration	5.24	5.16
Portfolio Yield	7.27%	7.37%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	33.72%	9.34
Debt and Money market	60%	100%	66.28%	18.37

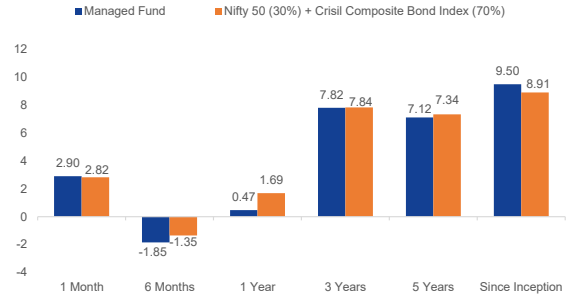
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

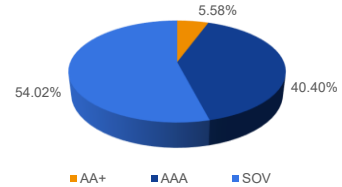
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	33.72%
HDFC Bank Limited	2.11%
Mahindra & Mahindra Limited	1.88%
ICICI Bank Limited	1.57%
Reliance Industries Limited	1.50%
Titan Company Limited	1.48%
Bharti Airtel Limited	1.40%
Infosys Limited	1.32%
Indus Towers Limited	1.26%
ITC Limited	1.03%
Muthoot Finance Limited	1.01%
Others	19.16%
Debt	60.07%
Gsec And SDL	29.91%
6.48% GOI Mat 06-10-2035	21.02%
7.24% GOI Mat 18-Aug-2055	7.97%
7.29% GOI CG 27-01-2033	0.92%
Bonds	30.16%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	6.55%
7.77% BAJFINANCE NCD 17-04-2029	5.42%
7.84% HDB NCD 14-07-2026	4.69%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	3.70%
6.75% Piramal Finance Limited	3.66%
7.90% LIC Housing Finance LTD NCD 23 06 2027	2.90%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	2.18%
6.45% ICICI Bank NCD Mat 15-06-2028	1.06%
MMI & Others	6.21%
Grand Total	100.00%

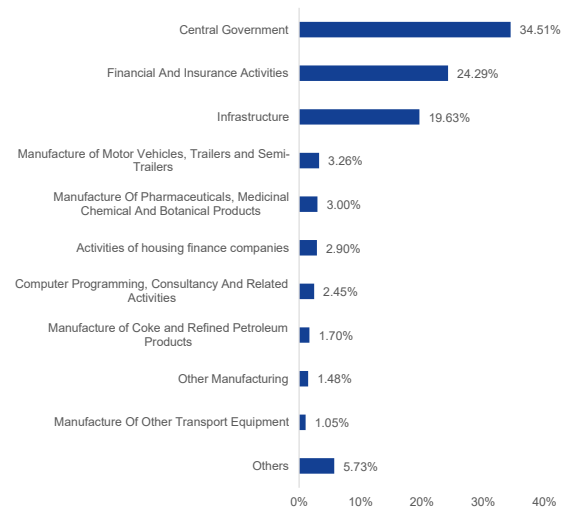
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

PE Based Fund

ULIF00526/08/11PEBASED147

April 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

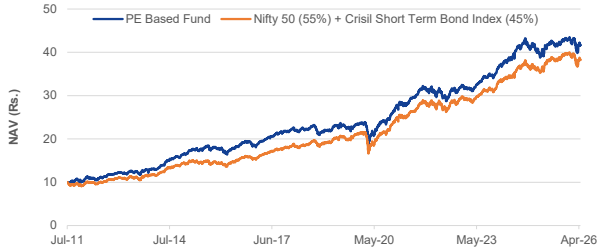
NAV as on 30-04-26
Rs. 41.5709

AUM as on 30-04-26
Rs. 9.86 crore

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

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

Growth @ Rs 10



Portfolio Duration 2.05 1.80
Portfolio Yield 7.43% 6.95%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	60.40%	5.96
Debt and Money market	0%	100%	39.60%	3.90

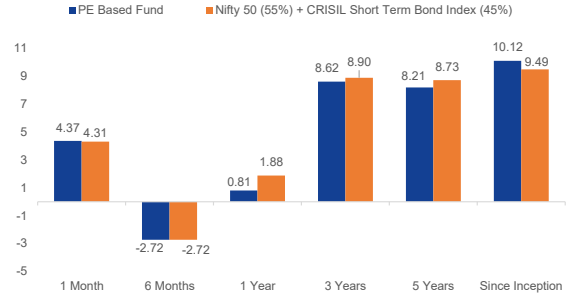
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

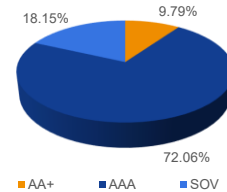
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	60.40%
HDFC Bank Limited	3.77%
Mahindra & Mahindra Limited	3.37%
ICICI Bank Limited	2.81%
Reliance Industries Limited	2.69%
Titan Company Limited	2.66%
Bharti Airtel Limited	2.51%
Infosys Limited	2.37%
Indus Towers Limited	2.26%
ITC Limited	1.84%
Muthoot Finance Limited	1.81%
Others	34.32%
Debt	37.08%
Gsec And SDL	5.19%
6.36% GOI Mat 16-02-2031	4.99%
8.08% Uttarakhand State Government SG 15062026	0.20%
Bonds	31.88%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	6.14%
8.75% SHRIRAM FINANCE LIMITED NCD 28-04-2028	4.12%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.08%
7.90% LIC Housing Finance LTD NCD 23 06 2027	4.07%
7.55% POWER GRID CORPORATION OF INDIA LTD NCD 23-04-2034	4.03%
6.75% Piramal Finance Limited	3.81%
7.77% RURAL ELECTRIFICATION CORPORATION LTD NCD 30-09-2026	3.55%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	2.08%
MMI & Others	2.52%
Grand Total	100.00%

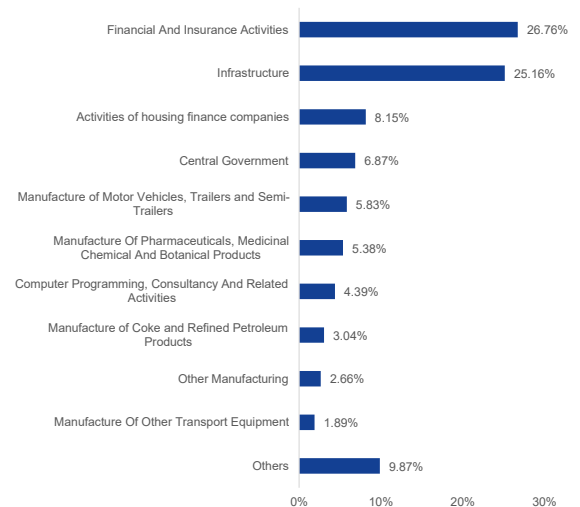
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Discontinuance Fund

ULIF00701/01/12DISCONT147

April 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 30-04-26

Rs. 23.7194

AUM as on 30-04-26

Rs. 201.89 crore

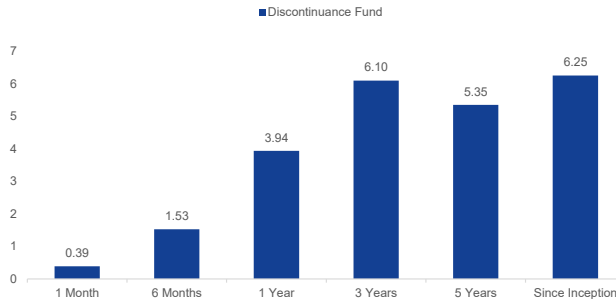
Fund Manager

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%	33.26%	67.16
Debt Instruments	60%	100%	66.74%	134.73

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	66.74%
Gsec And SDL	66.74%
364D TB 21-01-2027	9.52%
0.00% GOI CG 12-12-2031 C	8.44%
08.23% GOI FCI 12-02- 2027	7.53%
4.70% GOI CG 22-09-2033 FRB	5.15%
364D TB 08-04-2027	4.71%
364D TB 11-03-2027	4.25%
8.49% RAJASTHAN SDL SG 18-10-2026	2.53%
7.37% UTTAR PRADESH STATE GOVERNMENT SG 13-09-2027	2.51%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.50%
7.74% RAJASTHAN SDL SG 2034 0301	2.49%
Others	17.11%
MMI & Others	33.26%
Grand Total	100.00%

Discontinued Policy Pension

ULIF01031/03/15ETLIPNSDSC147

April 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 30-04-26

Rs. 17.5014

AUM as on 30-04-26

Rs. 5.47 crore

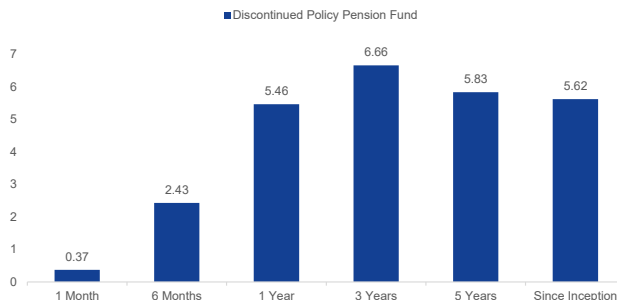
Fund Manager

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%	7.82%	0.43
Debt Instruments	60%	100%	92.18%	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 (%)
Debt	92.18%
Gsec And SDL	92.18%
08.23% GOI FCI 12-02- 2027	18.54%
364D TB 11-03-2027	17.45%
364D TB 11-06-2026	14.55%
8.24% Tamil Nadu SDL Mat 22-Mar-2028	8.72%
8.43% UTTAR PRADESH STATE GOVERNMENT SG 2026 0410	7.38%
6.85% KERALA STATE GOVERNMENT SG 23-11-26	7.36%
7.17% RAJASTHAN SDL SG 2026 2809	5.51%
8.55% UTTAR PRADESH STATE GOVERNMENT SG 04-10-2026	4.99%
9.99% RAJASTHAN SDL SG 18-10-2028	4.86%
8.41% RAJASTHAN SDL SG 18-10-2028	2.82%
MMI & Others	7.82%
Grand Total	100.00%

Performance Snapshot

April 2026



Fund v/s Benchmark Return (%) As on 30th April 2026

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	7.58%	-6.49%	-1.50%	2.23%	9.62%	10.18%	12.12%
Benchmark: Nifty 50	7.46%	-6.70%	-1.38%	3.03%	9.93%	10.40%	10.51%
Equity Top 250 Fund	7.79%	-5.41%	0.37%	1.45%	11.51%	10.91%	12.35%
Benchmark: Nifty 200	9.71%	-4.57%	1.99%	3.99%	13.38%	12.27%	11.18%
Pension Growth Fund	7.22%	-5.20%	-1.68%	1.30%	9.93%	10.31%	10.45%
Benchmark: Nifty 50	7.46%	-6.70%	-1.38%	3.03%	9.93%	10.40%	12.17%
Equity Midcap Fund	9.85%	-2.72%	4.52%	4.31%	18.95%	16.17%	14.42%
Benchmark: Nifty Midcap 100 Index	13.55%	-0.07%	10.46%	8.41%	23.43%	19.83%	15.76%
Equity Bluechip Fund	7.27%	-6.41%	-1.08%	2.99%	10.17%	10.65%	11.57%
Benchmark: Nifty 50	7.46%	-6.70%	-1.38%	3.03%	9.93%	10.40%	10.64%
Equity Small Cap Fund	15.50%	-3.43%	4.87%	NA	NA	NA	3.21%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	17.13%	-4.12%	4.28%	NA	NA	NA	-1.00%
Bond Fund	0.55%	1.88%	5.41%	7.16%	7.12%	5.94%	7.81%
Benchmark: CRISIL Short Term Bond Index	0.51%	2.05%	5.53%	7.18%	7.17%	6.18%	7.75%
Group Bond Fund	0.83%	0.36%	2.13%	6.18%	6.30%	5.49%	7.67%
Benchmark: CRISIL Composite Bond Index	0.87%	0.87%	2.78%	6.67%	6.71%	5.76%	7.58%
Long Term Bond Fund	0.46%	-0.01%	-0.11%	5.41%	NA	NA	5.01%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	0.62%	0.43%	2.27%	7.30%	NA	NA	6.91%
Pension Secure Fund	0.77%	0.46%	2.26%	6.31%	6.40%	5.53%	7.11%
Benchmark: CRISIL Composite Bond Index	0.87%	0.87%	2.78%	6.67%	6.71%	5.76%	7.32%
Money Market Fund	0.48%	2.61%	5.59%	6.36%	6.52%	5.74%	7.22%
Benchmark: CRISIL Liquid Debt Index	0.57%	2.97%	6.03%	6.63%	6.88%	6.07%	6.98%
Gilt Fund	0.58%	0.56%	1.64%	7.02%	6.83%	5.56%	7.56%
Benchmark: CRISIL 10 Year Gilt Index	0.55%	-0.53%	0.59%	6.42%	6.37%	4.78%	5.71%
Group Balancer Fund	2.30%	-1.10%	1.15%	4.92%	6.92%	6.09%	8.48%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	2.17%	-0.60%	2.07%	6.10%	7.46%	6.83%	8.46%
Group Growth Fund	3.55%	-2.20%	0.40%	3.95%	7.72%	7.28%	9.77%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	3.48%	-2.10%	1.29%	5.44%	8.19%	7.83%	9.23%
Managed Fund	2.90%	-1.85%	0.47%	4.60%	7.72%	7.12%	9.50%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	2.82%	-1.35%	1.69%	5.78%	7.84%	7.34%	8.91%
PE Based Fund	4.37%	-2.72%	0.81%	3.48%	8.63%	8.21%	10.12%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	4.31%	-2.72%	1.88%	5.13%	8.90%	8.73%	9.49%
Discontinuance Fund	0.39%	1.53%	3.94%	5.43%	6.10%	5.35%	6.25%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.37%	2.43%	5.46%	6.34%	6.66%	5.83%	5.62%
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-YearG-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.

