

FUND FACT SHEET

as of 30th June 2025



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	5.92%	4.31%	19.34%	13.38%	Nifty 50	7.92%	6.27%	19.89%	11.66%
EQUITY TOP 250	Equity Fund	20-Jul-11	0.26%	0.66%	20.26%	13.60%	Nifty 200	6.31%	4.96%	21.65%	12.20%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	2.03%	1.34%	19.52%	12.19%	Nifty 50	7.92%	6.27%	19.89%	14.06%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-0.85%	3.86%	27.36%	16.54%	Nifty Midcap 100 Index	4.44%	7.18%	32.36%	17.43%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	8.08%	6.08%	20.09%	14.40%	Nifty 50	7.92%	6.27%	19.89%	13.31%
BOND FUND	Debt Fund	28-Jul-11	4.70%	8.91%	6.06%	7.98%	CRISIL Short Term Bond Index	4.73%	8.90%	6.36%	7.92%
GROUP BOND FUND	Debt Fund	25-Jan-13	5.48%	9.68%	6.16%	8.11%	CRISIL Composite Bond Index	4.72%	9.16%	6.19%	7.91%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	5.21%	9.66%	NA	12.00%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	5.75%	10.91%	NA	13.78%
PENSION SECURE FUND	Debt Fund	04-Feb-16	5.36%	9.77%	6.31%	7.62%	CRISIL Composite Bond Index	4.72%	9.16%	6.19%	7.73%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.74%	7.24%	5.59%	7.34%	CRISIL Liquid Debt Index	3.41%	7.13%	5.70%	7.05%
GILT FUND	Debt Fund	13-Jun-19	5.85%	11.20%	6.22%	8.50%	CRISIL 10 Year Gilt Index	5.91%	11.08%	5.48%	6.56%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	4.75%	7.81%	8.52%	9.13%	20% Nifty 50 + 80% Crisil Composite Bond Index	5.44%	8.73%	8.98%	8.99%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	3.73%	6.16%	11.42%	10.65%	40% Nifty 50 + 60% Crisil Composite Bond Index	6.12%	8.23%	11.75%	9.96%
MANAGED FUND	Hybrid Fund	03-Aug-11	4.53%	7.62%	10.53%	10.23%	30% Nifty 50 +70% CRISIL Composite Bond Index	5.79%	8.49%	10.37%	9.48%
PE BASED FUND	Hybrid Fund	22-Jul-11	3.10%	4.76%	13.53%	10.96%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	6.61%	7.69%	13.90%	10.20%

#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

June 2025



Fund Details

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

Inception Date
28-Jul-2011

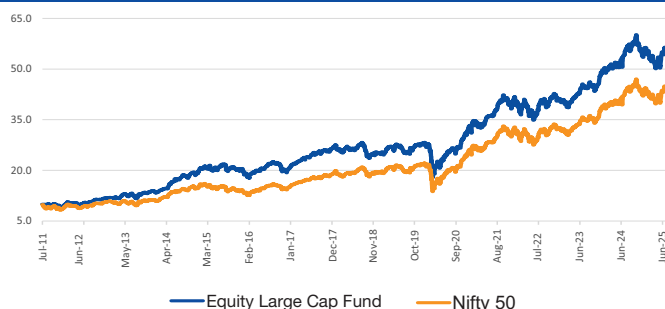
NAV as on 30-06-25
Rs. 57.5415

AUM as on 30-06-25
Rs. 498.15 crore

Fund Manager
Ritika Chhabra

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

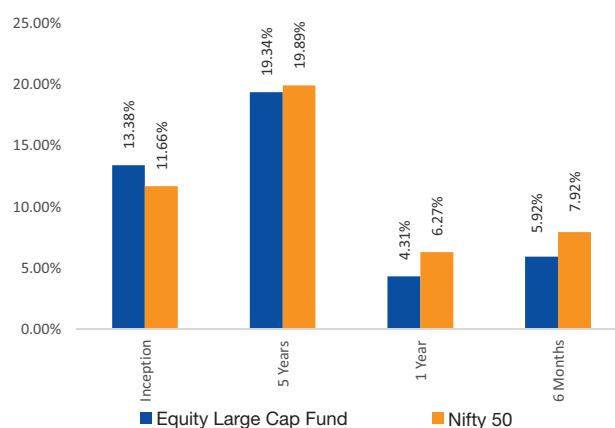
Growth @ Rs 10



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

- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	485.40
Debt and Money market	0%	40%	3%	12.75

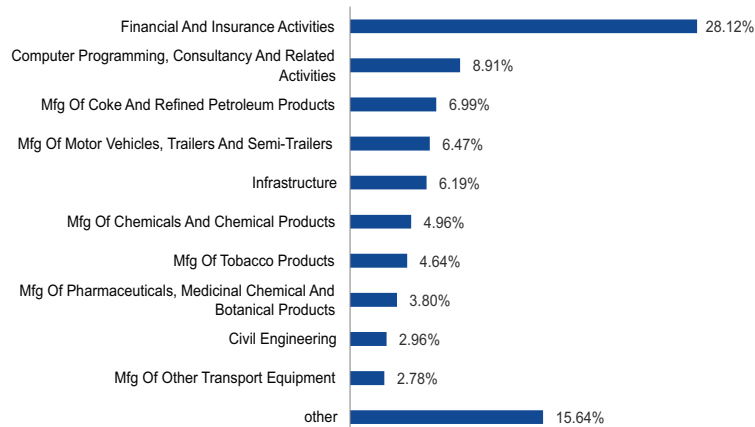
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.44%
HDFC Bank Limited	8.49%
Reliance Industries Limited	6.99%
ICICI Bank Limited	6.41%
ITC Limited	4.64%
Infosys Limited	3.96%
Nippon India ETF Nifty Bank BEES	3.43%
Larsen & Toubro Limited	2.96%
Mahindra & Mahindra Limited	2.92%
Bharti Airtel Ltd PP Rights	2.82%
Hindustan Unilever Limited	2.51%
Others	52.32%
MMI & Others	2.56%
Grand Total	100.00%

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



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

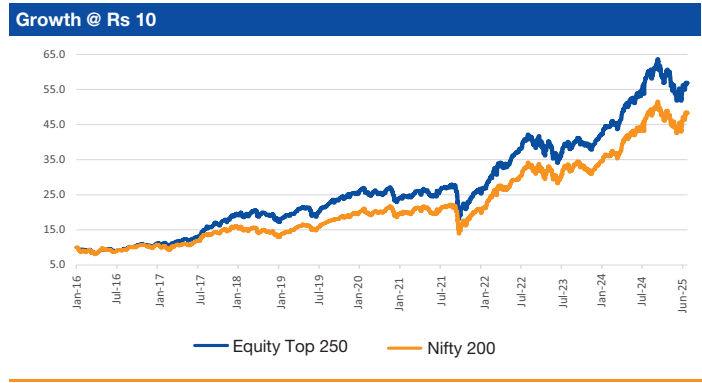
Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

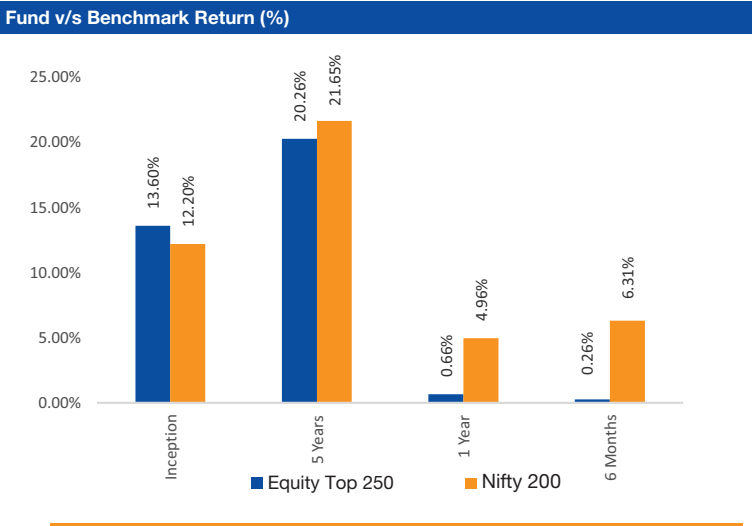
June 2025



Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 30-06-25	AUM as on 30-06-25
	20-Jul-2011	Rs. 59.2746	Rs. 553.93 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10 Debt - 0	



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.



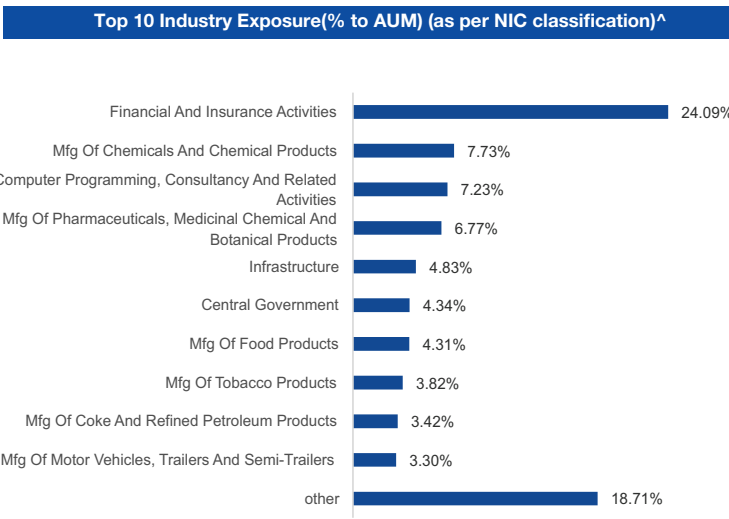
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	95%	528.50
Debt and Money market	0%	40%	5%	25.43

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	95.41%
ICICI Prudential Nifty Bank ETF	3.67%
ITC Limited	3.53%
Kotak Nifty Bank ETF	2.93%
Bajaj Finance Limited	2.69%
HCL Technologies Limited	2.48%
Solar Industries India Limited	2.32%
Muthoot Finance Limited	2.24%
Reliance Industries Limited	2.08%
ICICI Bank Limited	2.06%
Sun Pharmaceutical Industries Limited	1.96%
Others	69.45%
MMI & Others	4.59%
Grand Total	100.00%



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

June 2025



Fund Details

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

Inception Date
04-Feb-2016

NAV as on 30-06-25
Rs. 29.5216

AUM as on 30-06-25
Rs. 19.20 crore

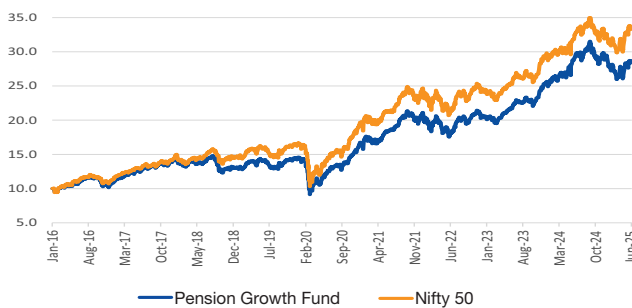
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

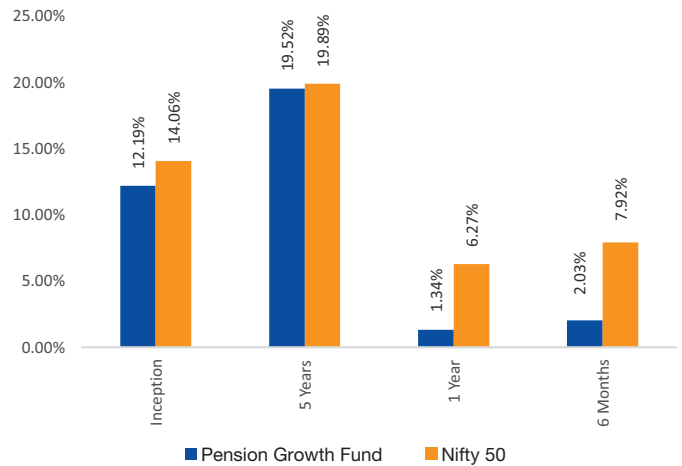
Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	18.50
Money Market Instruments	0%	40%	4%	0.70

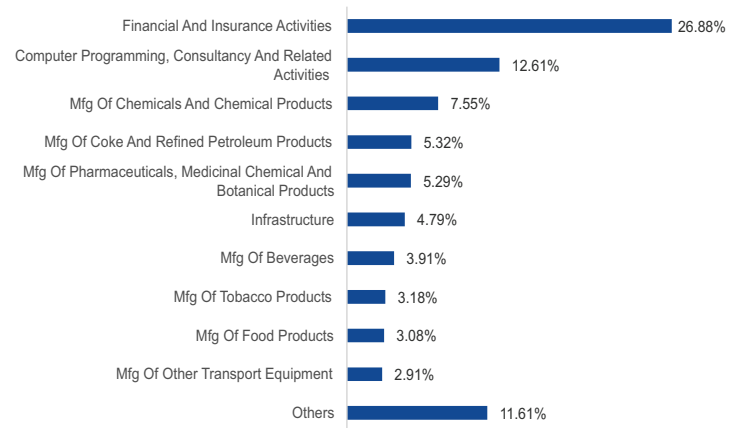
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.37%
HCL Technologies Limited	6.06%
SBI Nifty Bank ETF	5.77%
ICICI Bank Limited	4.17%
Nippon India ETF Nifty Bank BEES	4.04%
Reliance Industries Limited	3.77%
Bajaj Finance Limited	3.53%
United Spirits Limited	3.49%
Axis Bank Limited	3.00%
ITC Limited	2.80%
Eternal Limited	2.54%
Others	57.21%
MMI & Others	3.63%
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

ULIF01226/11/18ETLBLUCHIP147

June 2025



Fund Details

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

Inception Date
31-May-2019

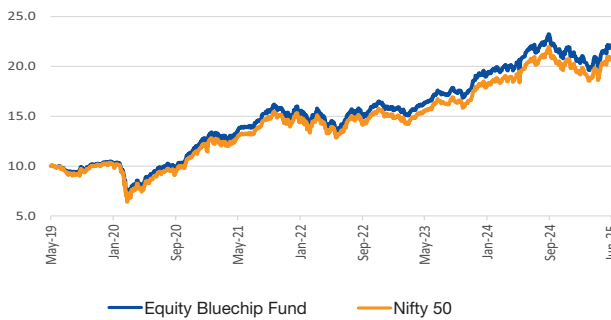
NAV as on 30-06-25
Rs. 22.6778

AUM as on 30-06-25
Rs. 153.38 crore

Fund Manager
Ritika Chhabra

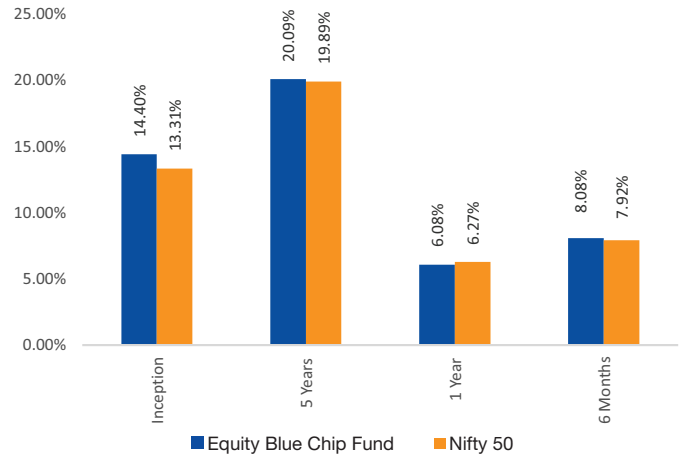
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

Growth @ Rs 10



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Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	150.73
Debt and Money Market	0%	40%	2%	2.64

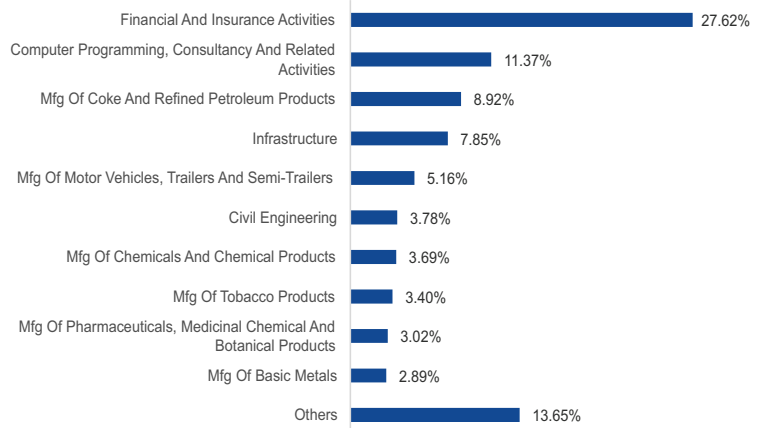
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	
Equity	98.28%
Reliance Industries Limited	8.92%
HDFC Bank Limited	8.01%
ICICI Bank Limited	6.97%
Infosys Limited	5.06%
Larsen & Toubro Limited	3.78%
Nippon India ETF Nifty Bank BEES	3.73%
Bharti Airtel Ltd PP Rights	3.59%
ITC Limited	3.40%
Tata Consultancy Services Limited	3.10%
Mahindra & Mahindra Limited	2.47%
Others	49.25%
MMI & Others	1.72%
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

June 2025



Fund Details

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

Inception Date
28-Jul-2011

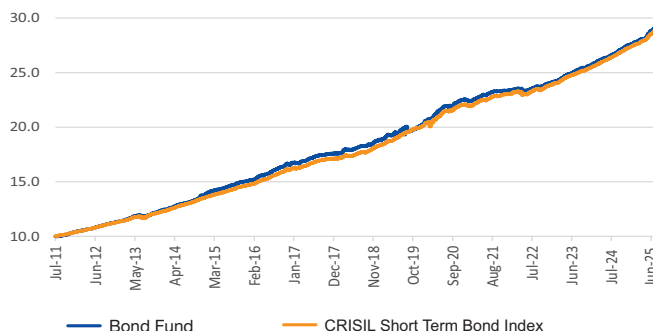
NAV as on 30-06-25
Rs. 29.1440

AUM as on 30-06-25
Rs. 124.54 crore

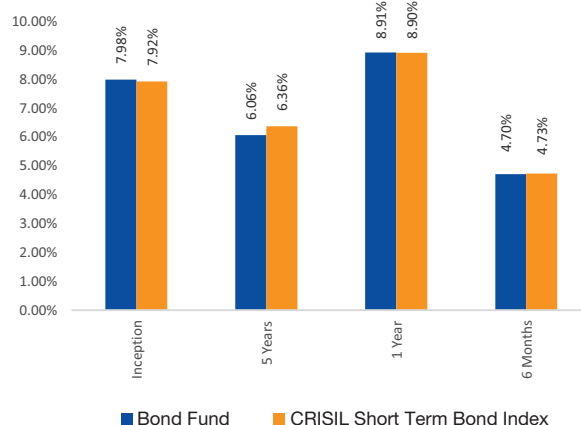
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

2.32

1.79

Portfolio Yield

6.70

6.44

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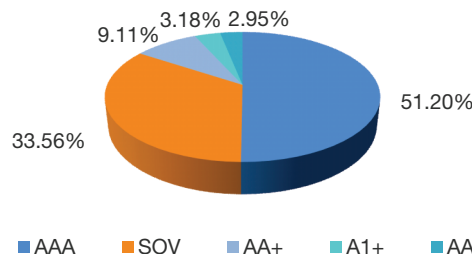
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	124.54

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

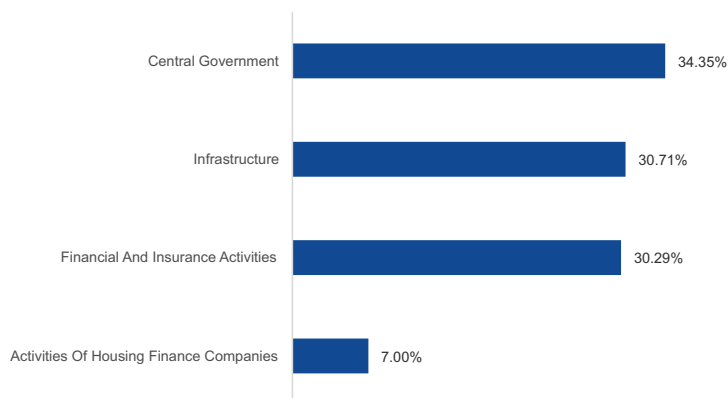
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	86.92%
Gsec And SDL	21.92%
6.75 GOI 23-12-2029	16.11%
05.63 GOI 12-04-2026	3.21%
07.95% FERT CO GOI SPLBND Mat 18-Feb-2026	2.60%
Corporate Bonds	64.99%
8.05% India Infradebt Limited NCD 24-07-2028	8.15%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.28%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	4.21%
7.95% Tata Capital Financial NCD 08-02-2028	4.08%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.04%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.01%
5.78% HDFC Series Y Ltd NCD Mat 25-11-2025	4.00%
8.75% Shriram Finance Limited NCD 28-04-2028	3.80%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.78%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.72%
Others	20.92%
MMI & Others	13.08%
Grand Total	100.00%

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



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

Group Bond Fund

ULGF00305/09/11GFBOND147

June 2025



Fund Details

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

Inception Date
25-Jan-2013

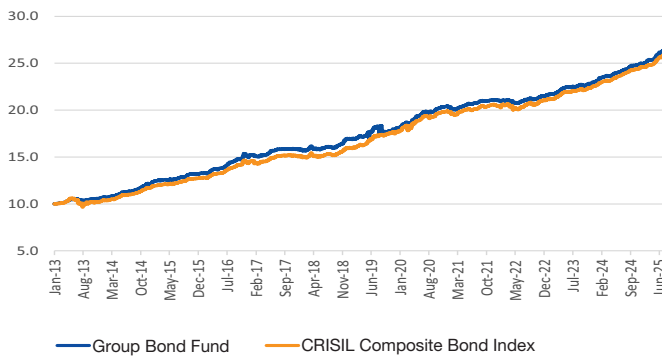
NAV as on 30-06-25
Rs. 26.3758

AUM as on 30-06-25
Rs. 25.11 crore

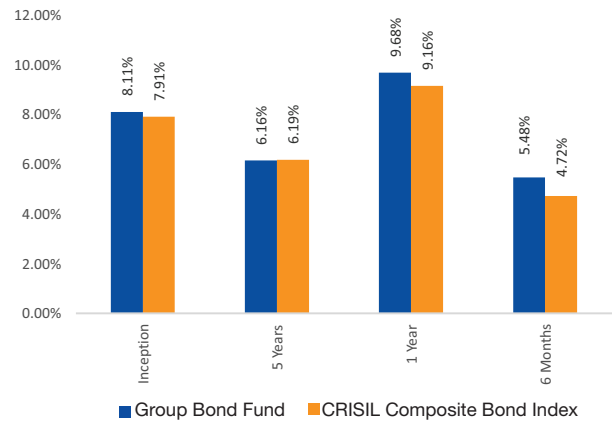
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.40	5.43
Portfolio Yield	6.71	6.74

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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	25.11

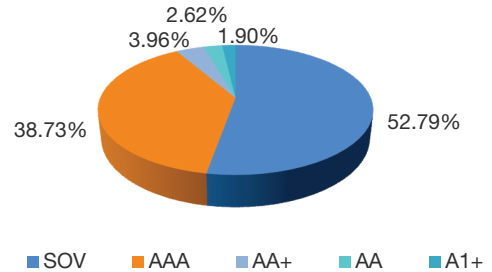
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

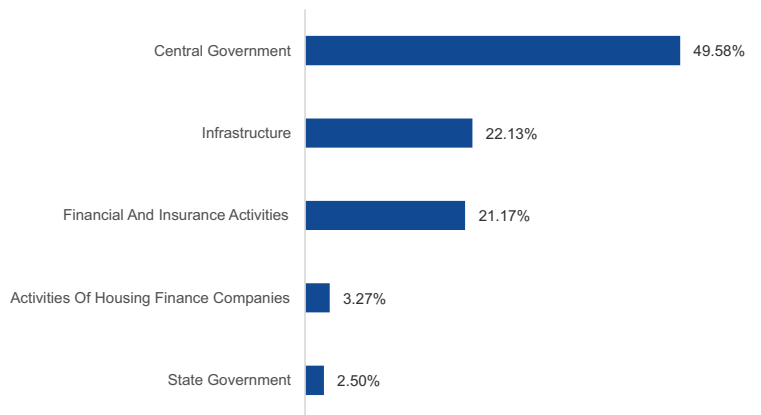
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.33%
Gsec And SDL	51.63%
06.33 GOI 05-05-2035	34.47%
6.92% GOI CG 18-11-2039	14.66%
7.46% Uttar Pradesh State Government SG 2034 2802	2.50%
Corporate Bonds	44.70%
8.05% India Infradebt Limited NCD 24-07-2028	7.42%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.10%
7.9873% Tata Capital Financial NCD 17-04-2026	5.21%
7.90% Bajifinance NCD 17-11-2025	3.98%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	3.27%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.25%
8.60% Cholafin NCD 15-03-2029	3.08%
6.75% Piramal Finance Limited	2.58%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.53%
8.04% HDB NCD 25-02-2026	2.00%
Others	4.28%
MMI & Others	3.67%
Grand Total	100.00%

Debt Rating Profile**



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



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

Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

June 2025



Fund Details

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

Inception Date
19-Jan-2017

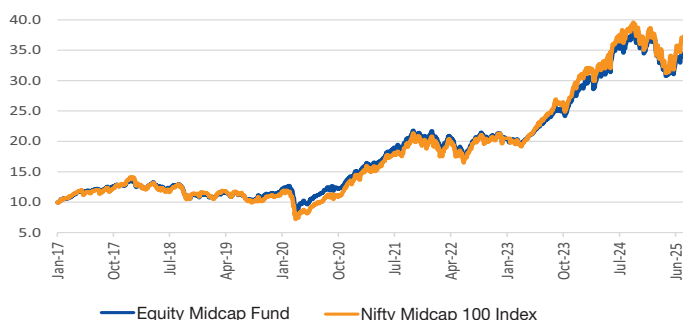
NAV as on 30-06-25
Rs. 36.4410

AUM as on 30-06-25
Rs. 556.73 crore

Fund Manager
Ritika Chhabra

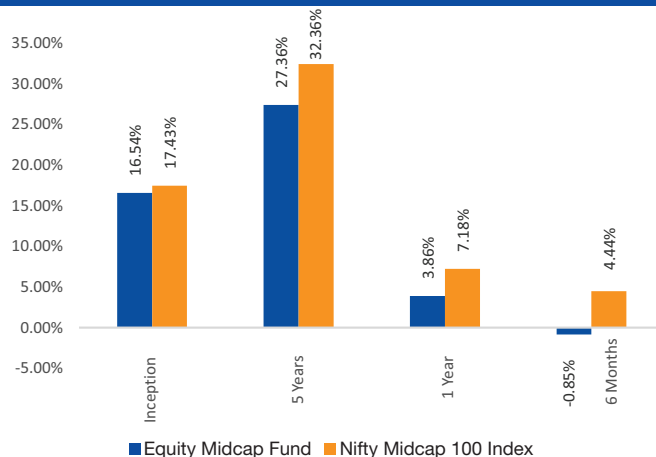
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	94%	523.35
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	6%	33.38

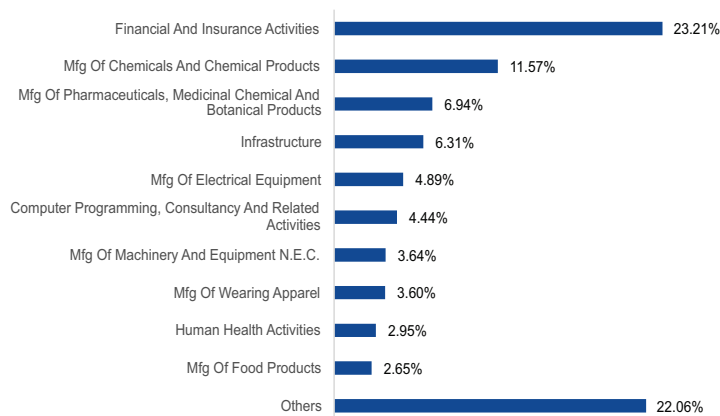
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.00%
Mirae Asset Nifty Midcap 150 ETF	3.81%
Suzlon Energy Limited	3.45%
Muthoot Finance Limited	3.17%
Page Industries Limited	3.08%
Solar Industries India Limited	3.03%
Persistent Systems Limited	2.97%
Bharti Hexacom Limited	2.57%
BSE Limited	2.55%
SRF Limited	2.01%
Coromandel International Limited	1.94%
Others	65.42%
MMI & Others	6.00%
Grand Total	100.00%

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



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

Gilt Fund

ULIF01326/11/18ETLGILTFND147

June 2025



Fund Details

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

Inception Date
13-Jun-2019

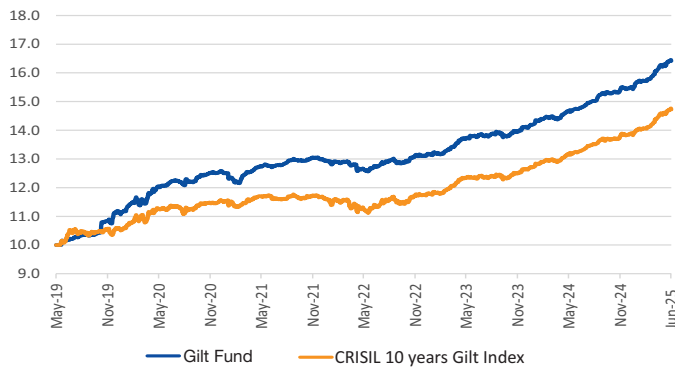
NAV as on 30-06-25
Rs. 16.3882

AUM as on 30-06-25
Rs. 20.74 crore

Fund Manager
Mahek Shah

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

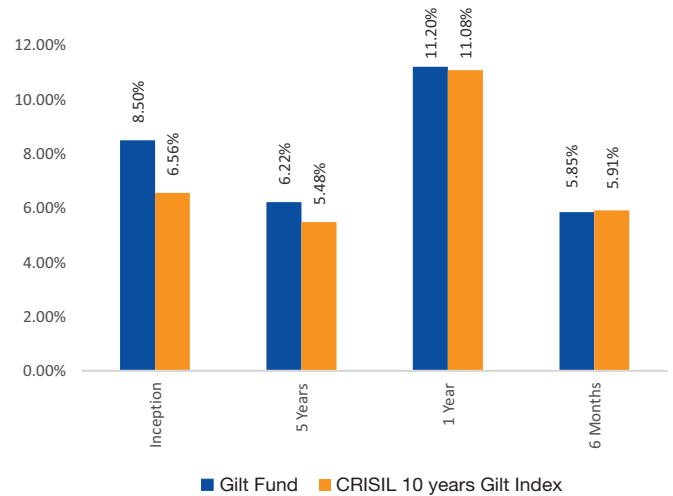
Growth @ Rs 10



Portfolio Duration	7.12	7.22
Portfolio Yield	6.43	6.30

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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 Instruments	60%	100%	81%	16.81
Money market Instruments	NIL	40%	19%	3.93

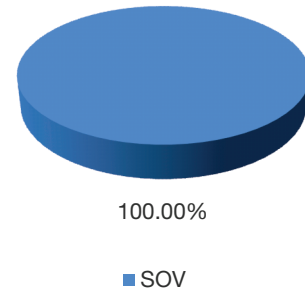
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	81.03%
06.33 GOI 05-05-2035	47.53%
7.09% GOI CG 05-08-2054	24.22%
7.29% GOI CG 27-01-2033	6.14%
6.19% GOI CG 16-09-2034	1.66%
6.92% GOI CG 18-11-2039	1.48%
MMI & Others	18.97%
Grand Total	100.00%

Debt Rating Profile**



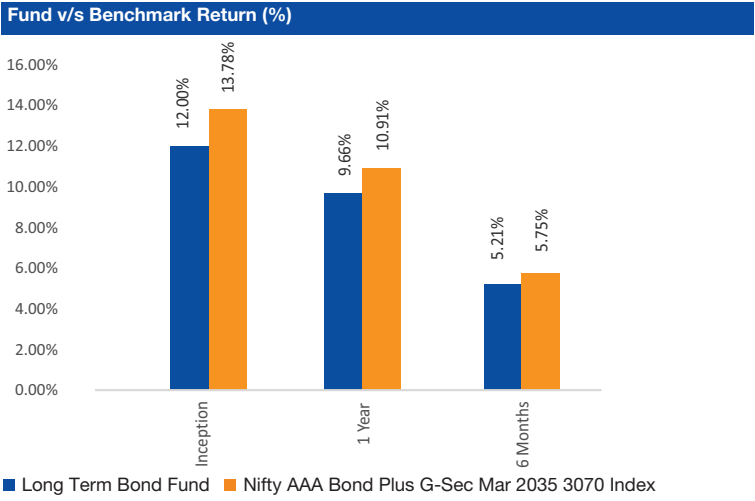
Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

June 2025



Fund Details			
Investment Objective: The objective of the fund is to generate consistent income on its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.	Inception Date	NAV as on 30-06-25	AUM as on 30-06-25
	29-Feb-2024	Rs. 11.1998	Rs. 4.18 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	



Portfolio Duration	6.20	6.42
Portfolio Yield	6.77	6.65

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

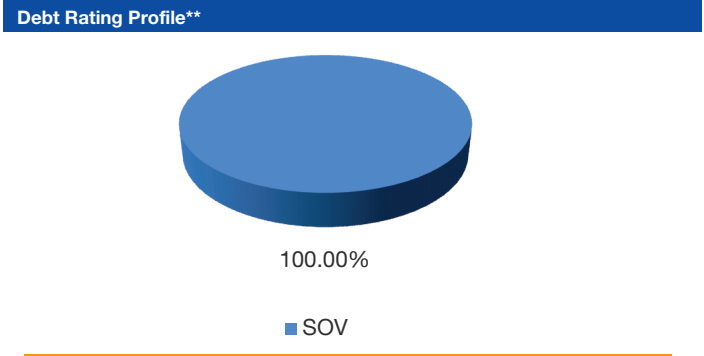
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.18

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	97.35%
7.46% Uttar Pradesh State Government SG 2034 2802	97.35%
MMI & Others	2.65%
Grand Total	100.00%



Money Market Fund

ULIF00425/08/11MONEYMARKET147

June 2025



Fund Details

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

Inception Date
25-Aug-2011

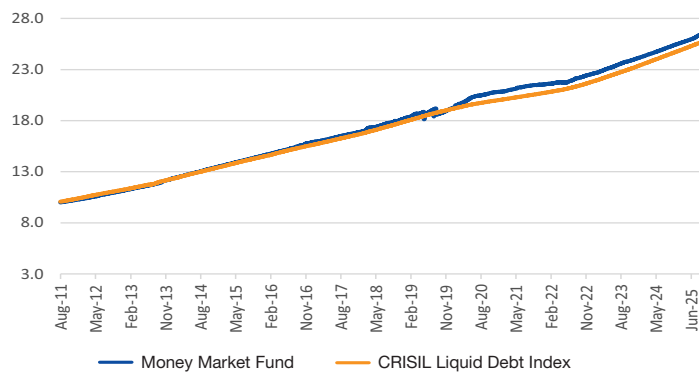
NAV as on 30-06-25
Rs. 26.6817

AUM as on 30-06-25
Rs. 2.79 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration 0.65 0.11
Portfolio Yield 6.11 5.67

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%	2.79

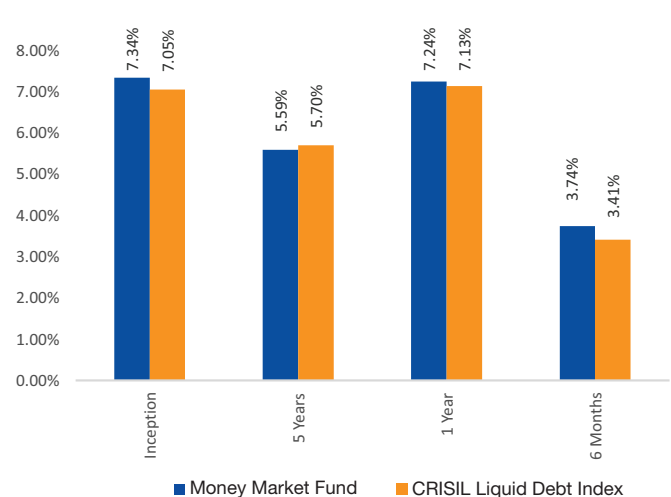
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

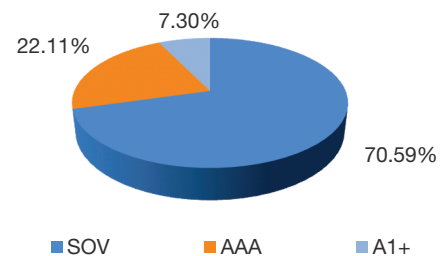
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	86.75%
Gsec And SDL	65.05%
8.00% Oil Bond Mat 23-mar-2026	42.24%
8.21% Haryana State Government SG 2026 3103	18.20%
8.08% Uttar Pradesh State Government SG 15062026	4.61%
Corporate Bonds	21.70%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	7.26%
7.9873% Tata Capital Financial NCD 17-04-2026	7.22%
8.04% HDB NCD 25-02-2026	7.21%
MMI & Others	13.25%
Grand Total	100.00%

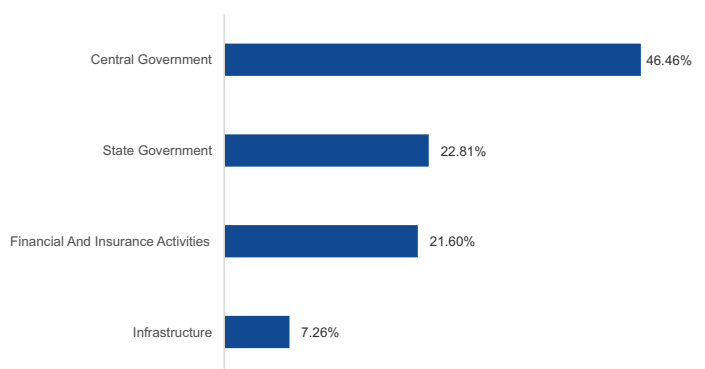
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

PE Based Fund

ULIF00526/08/11PEBASED147

June 2025



Fund Details

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

Inception Date
22-Jul-2011

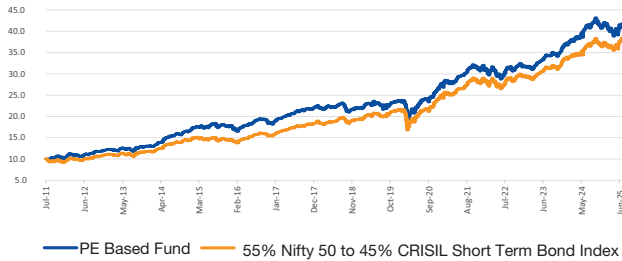
NAV as on 30-06-25
Rs. 42.6746

AUM as on 30-06-25
Rs.12.65 crore

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

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

Growth @ Rs 10



Portfolio Duration 2.22 1.79
Portfolio Yield 6.63 6.44

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	60%	7.57
Debt and Money market	0%	100%	40%	5.09

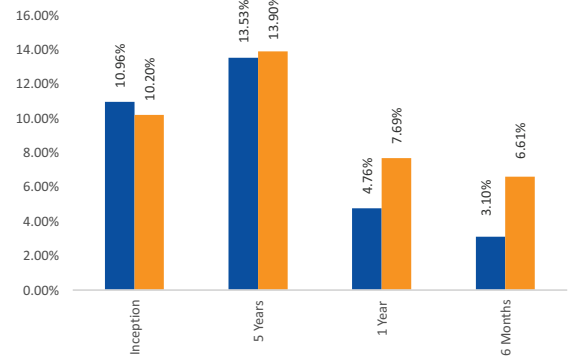
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

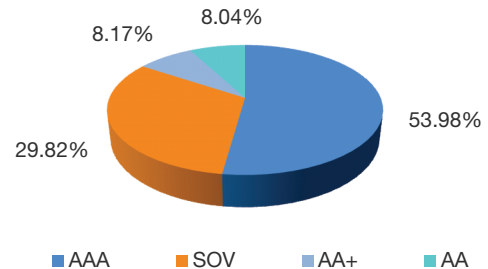
Security Name	Net Asset (%)
Equity	59.80%
ICICI Bank Limited	4.09%
HCL Technologies Limited	3.71%
Axis Bank Limited	2.35%
Reliance Industries Limited	2.31%
Bajaj Finance Limited	2.16%
United Spirits Limited	2.14%
HDFC Bank Limited	1.99%
ITC Limited	1.71%
Kotak Mahindra Bank Limited	1.66%
Eternal Limited	1.56%
Others	36.12%
Debt	32.05%
Gsec And SDL	4.07%
6.75 GOI 23-12-2029	4.07%
Corporate Bonds	27.99%
8.05% India Infradebt Limited NCD 24-07-2028	6.55%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.04%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.65%
8.75% Shriram Finance Limited NCD 28-04-2028	3.26%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.25%
6.75% Piramal Finance Limited	3.21%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.20%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.84%
MMI & Others	8.15%
Grand Total	100.00%

Fund v/s Benchmark Return (%)

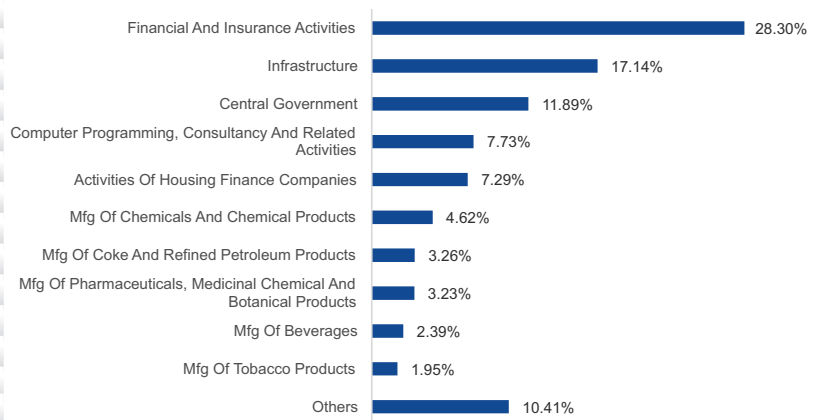


■ PE Based Fund ■ 55% Nifty 50 to 45% CRISIL Short Term Bond Index

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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

June 2025



Fund Details

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

Inception Date

04-Feb-2016

NAV as on 30-06-25

Rs. 19.9553

AUM as on 30-06-25

Rs. 8.19 crore

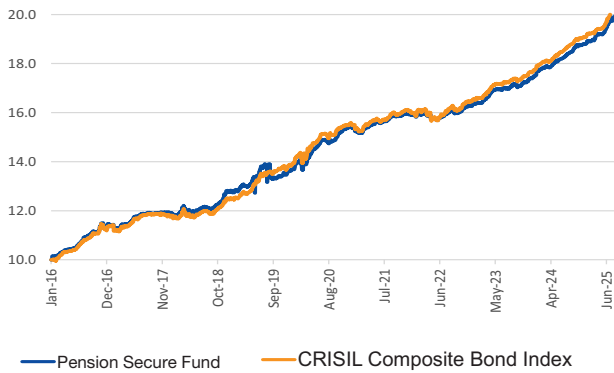
Fund Manager

Mahek Shah

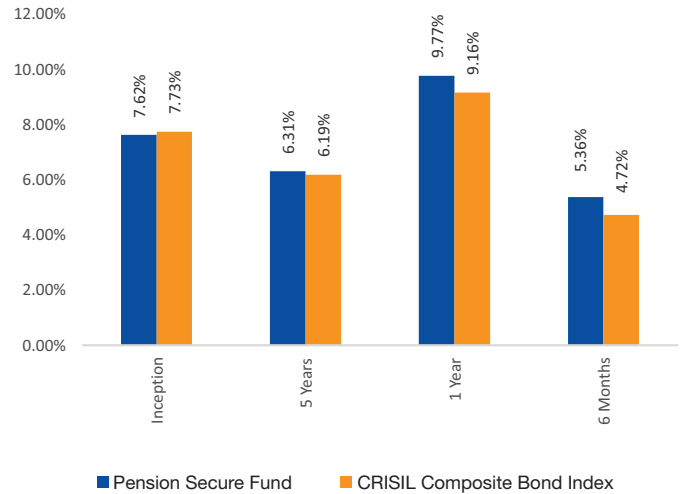
Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

5.26

5.43

Portfolio Yield

6.66

6.74

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

- Past Performance is not indicative of future performance.

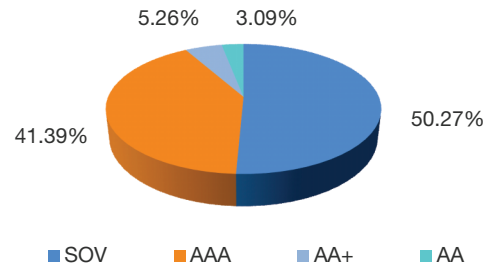
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	95%	7.79
Money Market Instruments	0%	60%	5%	0.40

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

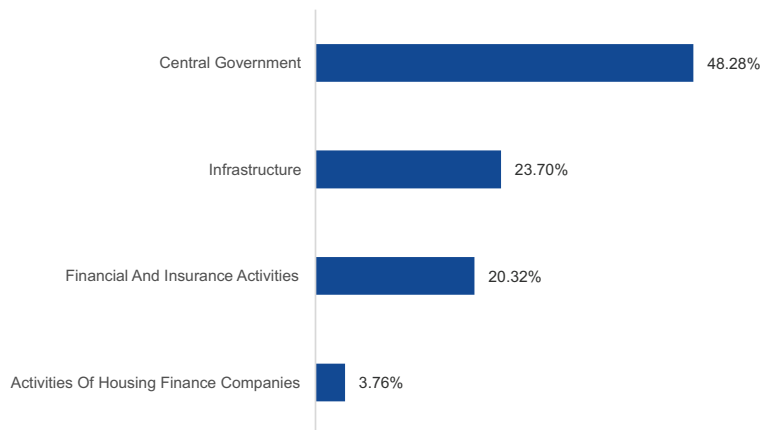
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.08%
Gsec And SDL	47.31%
06.33 GOI 05-05-2035	31.76%
6.92% GOI CG 18-11-2039	14.35%
6.19% GOI CG 16-09-2034	1.20%
Corporate Bonds	47.77%
7.9873% Tata Capital Financial NCD 17-04-2026	6.14%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	5.63%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.31%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.12%
8.05% India Infradebt Limited NCD 24-07-2028	5.05%
7.84% HDB NCD 14-07-2026	4.92%
9.233% Shriram Finance Limited NCD 18-05-2027	3.77%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.76%
6.75% Piramal Finance Limited	2.97%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.58%
Others	2.50%
MMI & Others	4.92%
Grand Total	100.00%

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



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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

June 2025



Fund Details

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

Inception Date
25-Jan-2013

NAV as on 30-06-25
Rs. 29.6462

AUM as on 30-06-25
Rs. 29.61 crore

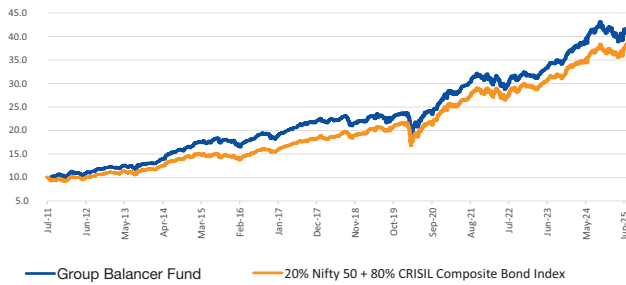
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

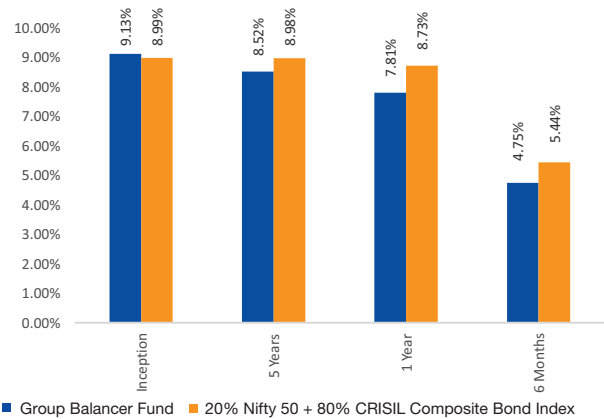
Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration	5.37	5.43
Portfolio Yield	6.69	6.74

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	23%	6.88
Debt and Money market	70%	100%	77%	22.72

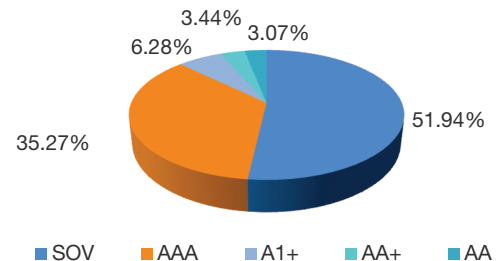
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

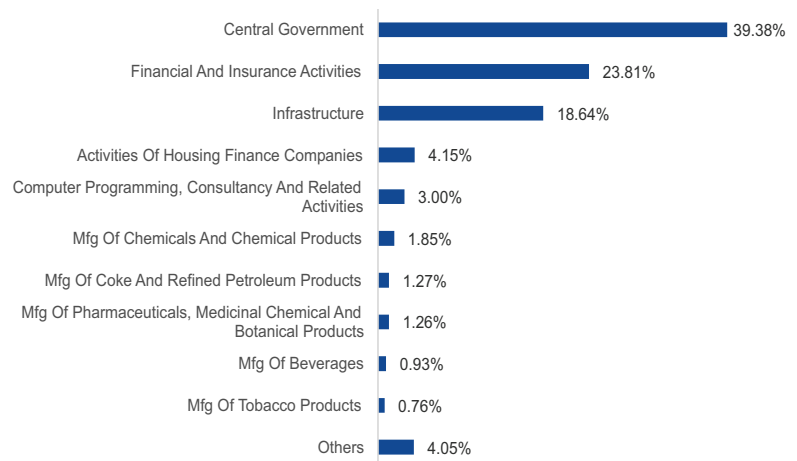
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	23.25%
ICICI Bank Limited	1.77%
HCL Technologies Limited	1.44%
HDFC Bank Limited	0.98%
Axis Bank Limited	0.97%
Reliance Industries Limited	0.90%
Bajaj Finance Limited	0.84%
United Spirits Limited	0.83%
Kotak Mahindra Bank Limited	0.70%
ITC Limited	0.66%
State Bank Of India	0.63%
Others	13.54%
Debt	67.40%
Gsec And SDL	35.71%
06.33 GOI 05-05-2035	25.52%
6.92% GOI CG 18-11-2039	10.19%
Corporate Bonds	31.69%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.08%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.41%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.57%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.45%
7.90% Bajfinance NCD 17-11-2025	2.70%
8.60% Cholafin NCD 15-03-2029	2.61%
8.05% India Infradebt Limited NCD 24-07-2028	2.45%
7.84% HDB NCD 14-07-2026	2.38%
6.75% Piramal Finance Limited	2.33%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	0.69%
MMI & Others	9.35%
Grand Total	100.00%

Debt Rating Profile**



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



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

Managed Fund

ULIF00618/08/11MANAGED147

June 2025



Fund Details

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

Inception Date

03-Aug-2011

NAV as on 30-06-25

Rs. 38.7876

AUM as on 30-06-25

Rs. 31.82 crore

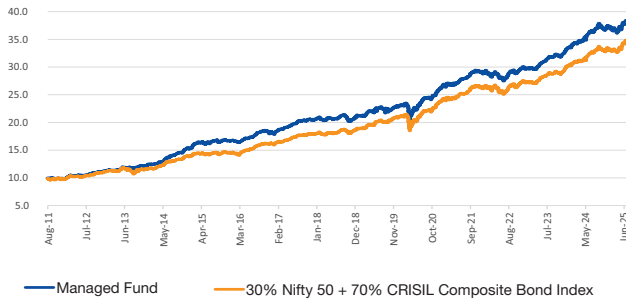
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

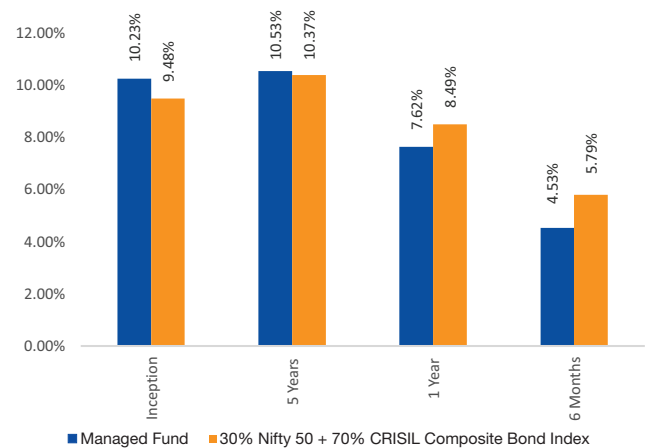
Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

5.46

5.43

Portfolio Yield

6.70

6.74

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%	35%	11.04
Debt and Money market	60%	100%	65%	20.79

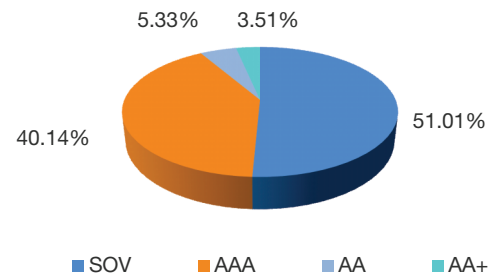
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

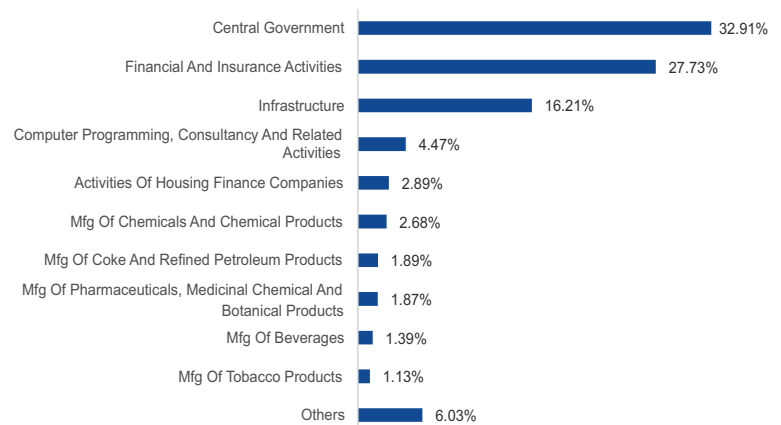
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	34.68%
ICICI Bank Limited	2.64%
HCL Technologies Limited	2.15%
HDFC Bank Limited	1.46%
Axis Bank Limited	1.45%
Reliance Industries Limited	1.34%
Bajaj Finance Limited	1.25%
United Spirits Limited	1.24%
Kotak Mahindra Bank Limited	1.05%
ITC Limited	0.99%
State Bank Of India	0.95%
Others	20.18%
Debt	63.31%
Gsec And SDL	31.70%
06.33 GOI 05-05-2035	21.07%
6.92% GOI CG 18-11-2039	7.71%
8.32% GOI CG 02-08-2032	2.10%
7.29% GOI CG 27-01-2033	0.82%
Corporate Bonds	31.60%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.56%
7.84% HDB NCD 14-07-2026	4.75%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.93%
7.9873% Tata Capital Financial NCD 17-04-2026	3.80%
6.75% Piramal Finance Limited	3.44%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	2.89%
9.233% Shriram Finance Limited NCD 18-05-2027	2.27%
8.05% India Infradebt Limited NCD 24-07-2028	1.95%
MMI & Others	2.01%
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

Group Growth Fund

ULGF00105/09/11GFGROWTH147

June 2025



Fund Details

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

Inception Date
25-Jan-2013

NAV as on 30-06-25
Rs. 35.1952

AUM as on 30-06-25
Rs. 62.03 crore

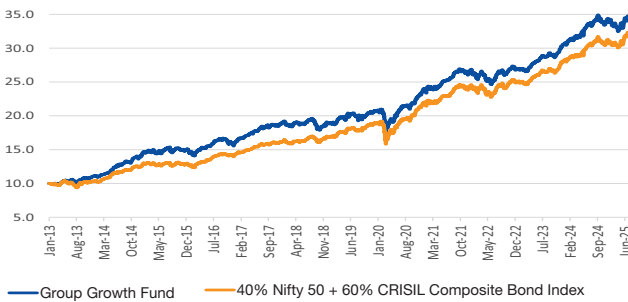
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

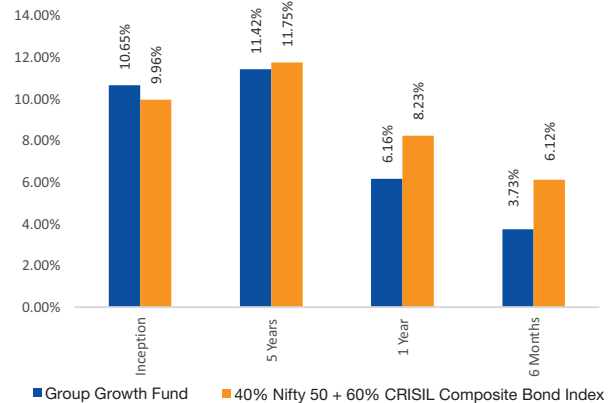
Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.35	5.43
Portfolio Yield	6.64	6.74

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%	44%	27.05
Debt and Money market	40%	80%	56%	34.98

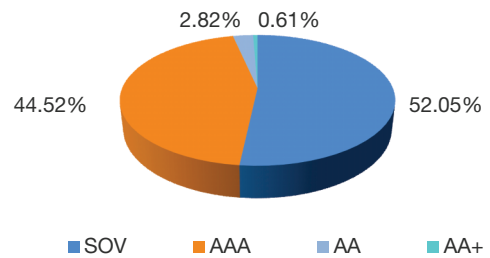
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

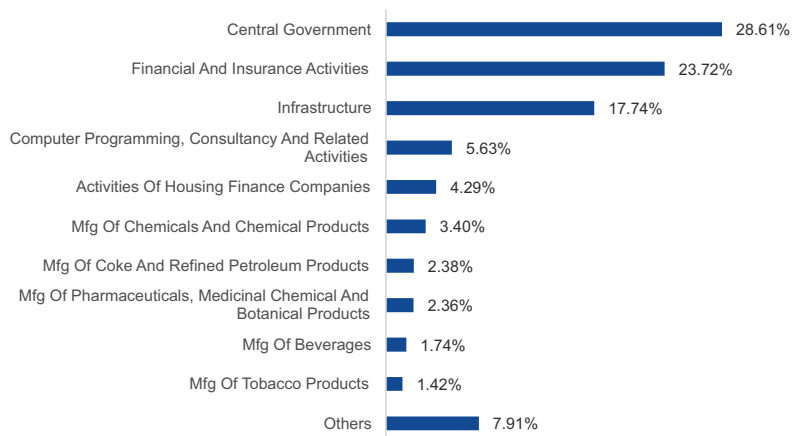
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	43.61%
ICICI Bank Limited	3.32%
HCL Technologies Limited	2.70%
HDFC Bank Limited	1.83%
Axis Bank Limited	1.83%
Reliance Industries Limited	1.68%
Bajaj Finance Limited	1.57%
United Spirits Limited	1.56%
Kotak Mahindra Bank Limited	1.32%
ITC Limited	1.25%
State Bank Of India	1.19%
Others	25.36%
Debt	53.16%
Gsec And SDL	26.51%
06.33 GOI 05-05-2035	17.75%
6.92% GOI CG 18-11-2039	7.58%
7.29% GOI CG 27-01-2033	0.68%
7.64% Gujarat SDL 10-01-2031	0.32%
8.28% GOI CG 15-02-2032	0.18%
Corporate Bonds	26.65%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.58%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.29%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.63%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.45%
7.84% HDB NCD 14-07-2026	2.44%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.39%
6.75% Piramal Finance Limited	1.57%
8.05% India Infradebt Limited NCD 24-07-2028	1.50%
7.9873% Tata Capital Financial NCD 17-04-2026	1.30%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.04%
Others	1.47%
MMI & Others	3.24%
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

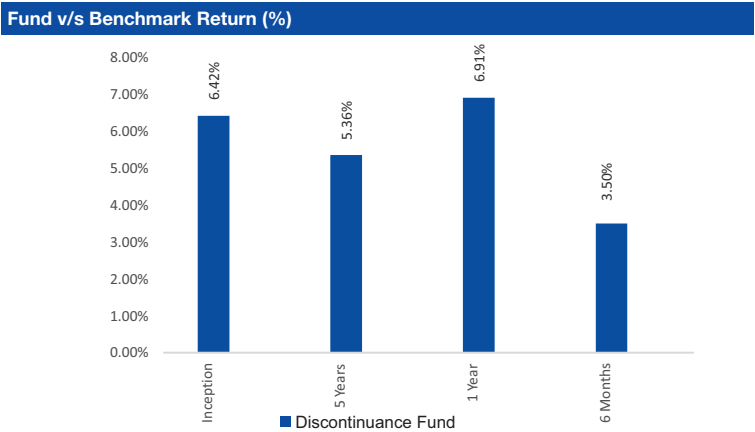
Discontinuance Fund

ULIF00701/01/12DISCONT147

June 2025



Fund Details			
Investment Objective: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.	Inception Date	NAV as on 30-06-25	AUM as on 30-06-25
	01-Feb-2012	Rs. 23.0594	Rs. 170.50 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0 Debt - 12	



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

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	20%	33.47
Debt Instruments	60%	100%	80%	137.03

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	80.37%
4.70% GOI CG 22-09-2033 FRB	24.41%
07.95% FERT CO GOI SPLBND Mat 18-Feb-2026	9.98%
06.33 GOI 05-05-2035	8.01%
Gsec C-STRIPS Mat 15-04-2030	6.62%
8.00% Oil Bond Mat 23-Mar-2026	5.48%
364 DTB 08-01-2026	5.11%
7.74% RAJASTHAN SDL SG 2034 0301	3.10%
182 DTB 18092025	2.89%
364 DTB 26-12-2025	2.84%
364 D TB 20-02-2026	2.82%
Others	9.10%
MMI & Others	19.63%
Grand Total	100.00%

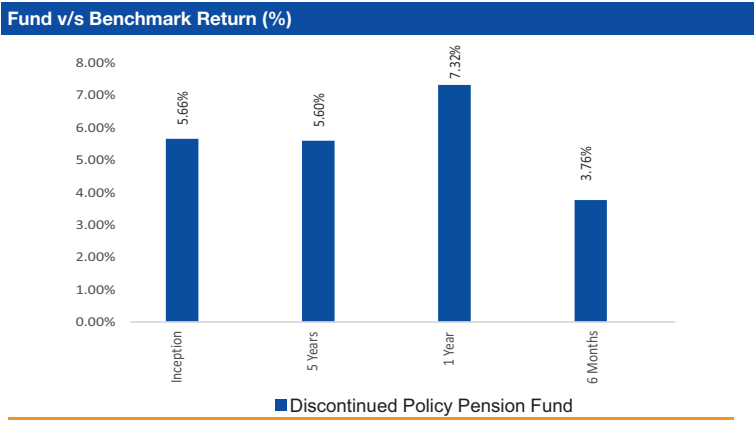
Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

June 2025



Fund Details			
Investment Objective: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.	Inception Date	NAV as on 30-06-25	AUM as on 30-06-25
	04-Feb-2016	Rs. 16.7873	Rs. 4.25 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0 Debt - 12	



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

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	8%	0.34
Debt Instruments	60%	100%	92%	3.91

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	92.09%
8.00% Oil Bond Mat 23-Mar-2026	35.85%
8.88% West Bengal State Government SG 2026 2402	12.00%
364D TB 11-06-2026	11.19%
8.25% Maharashtra State Government SG 2026 1301	9.54%
8.15% Maharashtra State Government SG 26-11-2025	9.51%
7.17% Rajasthan SDL SG 2026 2809	7.16%
364 DTB 08-01-2026	6.85%
MMI & Others	7.91%
Grand Total	100.00%

Fund Details			
Investment Objective: The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely investing in Smallcap Companies	Inception Date	NAV as on 30-06-25	AUM as on 30-06-25
	24-Jan-2025	Rs. 11.4343	Rs. 29.78 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10 Debt - 0	

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	94%	28.07
Debt and Money market	0%	20%	6%	1.72

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.24%
Multi Commodity Exchange Of India Limited	2.70%
Central Depository Services (India) Limited	2.69%
Endurance Technologies Limited	2.65%
Narayana Hrudayalaya Limited	2.58%
GE T&D India Limited	2.55%
Manappuram Finance Limited	2.44%
Redington Ltd	2.37%
Computer Age Management Services Limited	2.07%
Indian Energy Exchange Limited	2.05%
Godfrey Phillips India Limited	1.98%
others	70.17%
MMI & Others	5.76%
Grand Total	100.00%



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

Performance Snapshot



Fund v/s Benchmark Return (%) As on 30th June 2025

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	2.94%	5.92%	4.31%	14.61%	17.03%	19.34%	13.38%
Benchmark: Nifty 50	3.10%	7.92%	6.27%	15.32%	17.37%	19.89%	11.66%
Equity Top 250 Fund	4.27%	0.26%	0.66%	17.24%	19.08%	20.26%	13.60%
Benchmark: Nifty 200	3.29%	6.31%	4.96%	18.77%	19.79%	21.65%	12.20%
Pension Growth Fund	3.41%	2.03%	1.34%	15.49%	17.70%	19.52%	12.19%
Benchmark: Nifty 50	3.10%	7.92%	6.27%	15.32%	17.37%	19.89%	14.06%
Equity Midcap Fund	5.26%	-0.85%	3.86%	26.49%	26.82%	27.36%	16.54%
Benchmark: Nifty Midcap 100 Index	4.04%	4.44%	7.18%	29.26%	31.20%	32.36%	17.43%
Equity Bluechip Fund	3.25%	8.08%	6.08%	15.66%	17.99%	20.09%	14.40%
Benchmark: Nifty 50	3.10%	7.92%	6.27%	15.32%	17.37%	19.89%	13.31%
Bond Fund	0.16%	4.70%	8.91%	8.05%	7.62%	6.06%	7.98%
Benchmark: CRISIL Short Term Bond Index	0.37%	4.73%	8.90%	8.10%	7.79%	6.36%	7.92%
Group Bond Fund	-0.08%	5.48%	9.68%	8.43%	8.14%	6.16%	8.11%
Benchmark: CRISIL Composite Bond Index	-0.43%	4.72%	9.16%	8.39%	8.41%	6.19%	7.91%
Long Term Bond Fund	-0.24%	5.21%	9.66%	NA	NA	NA	12.00%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	-0.46%	5.75%	10.91%	NA	NA	NA	13.78%
Pension Secure Fund	-0.10%	5.36%	9.77%	8.53%	8.13%	6.31%	7.62%
Benchmark: CRISIL Composite Bond Index	-0.43%	4.72%	9.16%	8.39%	8.41%	6.19%	7.73%
Money Market Fund	0.50%	3.74%	7.24%	7.00%	7.03%	5.59%	7.34%
Benchmark: CRISIL Liquid Debt Index	0.52%	3.41%	7.13%	7.22%	7.00%	5.70%	7.05%
Gilt Fund	-0.15%	5.85%	11.20%	9.05%	8.94%	6.22%	8.50%
Benchmark: CRISIL 10 Year Gilt Index	-0.19%	5.91%	11.08%	9.16%	9.20%	5.48%	6.56%
Group Balancer Fund	0.72%	4.75%	7.81%	9.83%	9.84%	8.52%	9.13%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	0.28%	5.44%	8.73%	9.88%	10.28%	8.98%	8.99%
Group Growth Fund	1.43%	3.73%	6.16%	11.33%	12.07%	11.42%	10.65%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	0.98%	6.12%	8.23%	11.33%	12.12%	11.75%	9.96%
Managed Fund	1.10%	4.53%	7.62%	11.07%	11.69%	10.53%	10.23%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	0.63%	5.79%	8.49%	10.61%	11.20%	10.37%	9.48%
PE Based Fund	2.16%	3.10%	4.76%	12.51%	13.38%	13.53%	10.96%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	1.87%	6.61%	7.69%	12.24%	13.18%	13.90%	10.20%
Discontinuance Fund	0.42%	3.50%	6.91%	7.13%	7.32%	5.36%	6.42%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.49%	3.76%	7.32%	7.26%	7.18%	5.60%	5.66%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Equity Small Cap Fund	6.72%	NA	NA	NA	NA	NA	14.34%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	5.97%	NA	NA	NA	NA	NA	8.87%

*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.