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Factsheets - Unit Linked Life Funds

Fund Name		UL LIFE GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01108/02/07LIFEGRWSUP104	
AUM (Rs.in Crores)	13,305.19	NAV (p.u.)	80.1010
Debt in Portfolio (Rs.in Crores)	30.47	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	13,274.72	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.23%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	99.77%	Nature of Fund : An open ended equity fund with focus on large caps.	
Fund Management Charge	1.25%	Inception Date:	21-May-07

Fund Objective:

Growth Super Fund is primarily equity oriented by ensuring at least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	0.23%	0 - 30%
Equities	99.77%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 30.47 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
RELIANCE INDUSTRIES LIMITED	1,185.30	FINANCIAL AND INSURANCE ACTIVITIES	27.97%
ICICI BANK LIMITED	1,170.98	INFRASTRUCTURE	12.86%
HOUSING DEVELOPMENT FINANCE CORP BANK	1,139.18	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	9.84%
BHARTI AIRTEL LIMITED	733.60	MUTUAL FUND - LIQUID	9.56%
INFOSYS LIMITED	646.35	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	9.47%
LARSEN & TOUBRO LIMITED	496.68	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	5.88%
KOTAK MAHINDRA BANK LIMITED	479.18	INFORMATION SERVICE ACTIVITIES	3.89%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	460.67	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.70%
TATA CONSULTANCY SERVICES LIMITED	453.76	MANUFACTURE OF TOBACCO PRODUCTS	2.38%
NTPC LIMITED	444.46	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	2.22%
		OTHER	12.24%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8318

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.91%	3.46%	-0.56%
3 Months	3.09%	3.51%	-0.42%
6 Months	-0.39%	0.53%	-0.93%
Financial Year Till Date	2.91%	3.46%	-0.56%
1 Year	8.37%	7.65%	0.72%
2 Year*	19.20%	16.04%	3.16%
3 Year*	14.85%	12.46%	2.39%
4 Year*	14.27%	13.55%	0.72%
5 Year*	19.94%	19.79%	0.15%
Since Inception*	12.29%	10.19%	2.10%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		HIGH GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF01311/02/08LIFEHIGHGR104	
AUM (Rs.in Crores)	9,222.91	NAV (p.u.)	107.4249
Debt in Portfolio (Rs.in Crores)	431.78	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	8,791.13	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	4.68%	Benchmark - Nifty MidCap Free Float 100%	
Equity in Portfolio (In % of AUM)	95.32%	Nature of Fund : An open ended equity multicap fund with focus on midcaps.	
Fund Management Charge	1.25%	Inception Date:	26-Feb-08

Fund Objective:	
The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 30%
Corporate Bonds	0.00%	0 - 30%
Money Market OR Equivalent	4.68%	0 - 30%
Equities	95.32%	70 - 100%
Total	100.00%	
* Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from Money Market OR Equivalent (Rs. In Crores) 431.78 January 2018 onwards		

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
BSE LIMITED	346.45	FINANCIAL AND INSURANCE ACTIVITIES	22.08%
MAX HEALTHCARE INSTITUTE LTD	312.10	INFRASTRUCTURE	11.86%
SUZLON ENERGY LIMITED	309.10	MANUFACTURE OF ELECTRICAL EQUIPMENT	7.24%
ETERNAL LIMITED	249.51	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.21%
COFORGE LIMITED	237.68	INFORMATION SERVICE ACTIVITIES	5.43%
RURAL ELECTRIFICATION CORPORATION LIMITED	234.46	CENTRAL & STATE GOVERNMENT	4.67%
INDIAN BANK	233.83	MANUFACTURE OF BASIC METALS	3.96%
PERSISTENT SYSTEMS LIMITED	231.01	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.83%
DIXON TECHNOLOGIES INDIA LIMITED	223.95	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	3.79%
SHRIRAM FINANCE LIMITED	221.88	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	3.76%
		OTHER	27.17%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8227

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.62%	4.75%	-2.12%
3 Months	0.08%	0.77%	-0.69%
6 Months	-7.07%	-3.54%	-3.53%
Financial Year Till Date	2.62%	4.75%	-2.12%
1 Year	8.83%	6.40%	2.43%
2 Year*	34.87%	30.43%	4.45%
3 Year*	24.41%	21.88%	2.54%
4 Year*	23.62%	22.28%	1.34%
5 Year*	32.15%	31.99%	0.16%
Since Inception*	14.81%	10.01%	4.80%
*(Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00125/06/04LIFEGROWTH104	
AUM (Rs.in Crores)	8,009.99	NAV (p.u.)	109.0275
Debt in Portfolio (Rs.in Crores)	3,962.14	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	4,047.84	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	49.47%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	50.53%	Nature of Fund : An open ended hybrid fund with equity portion focused on large caps.	
Fund Management Charge	1.25%	Inception Date:	20-Sep-04

Fund Objective:	
Growth Fund invests in various asset classes such as Equities, Government Securities, Corporate Bonds and Money Market Instruments. The equities exposure in the Fund will at all times be at a minimum of 20% but not more than 70%. The Fund invests the remaining Fund corpus in debt instruments across Government, corporate and money market papers.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	18.00%	0 - 30%
Corporate Bonds	27.88%	0 - 30%
Money Market OR Equivalent	3.59%	0 - 40%
Equities	50.53%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 287.23 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	223.85	7.80 YES BANK 29 SEP 2027	236.25
7.30 GOI 19 JUNE 2053	205.75	7.37 NABARD 28 MAY 2035	126.49
7.09 GOI 25 NOVEMBER 2074	157.39	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	117.80
7.09 GOI 05 AUGUST 2054	115.46	9.15 SHRIRAM FINANCE 19 JANUARY 2029	111.60
6.79 GOI 07 OCTOBER 2034	70.21	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	108.87
6.98 SGB 16 DECEMBER 2054	63.81	7.40 NABARD 29 APRIL 2030	101.79
6.8 GOI 15 DEC 2060	62.50	7.20 LARSEN & TOUBRO 22 JANUARY 2035	101.54
7.52 ANDHRA PRADESH SDL 07 FEBRUARY 2043	53.70	7.65 INDIAN RAILWAY FINANCE CORP LTD 18 APRIL 2033	98.82
7.02 GOI 18 JUNE 2031	46.96	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	74.01
7.46 GOI 06 NOVEMBER 2073	38.56	7.65 HDFC BANK INFRA 20 MARCH 2034	73.48

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	479.98	FINANCIAL AND INSURANCE ACTIVITIES	28.38%
ICICI BANK LIMITED	442.28	INFRASTRUCTURE	24.92%
RELIANCE INDUSTRIES LIMITED	377.91	CENTRAL & STATE GOVERNMENT	20.48%
INFOSYS LIMITED	258.62	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.82%
BHARTI AIRTEL LIMITED	186.66	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.41%
MAHINDRA & MAHINDRA LIMITED	182.42	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.61%
NTPC LIMITED	155.31	INFORMATION SERVICE ACTIVITIES	1.39%
KOTAK MAHINDRA BANK LIMITED	138.87	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.25%
BAJAJ FINANCE LIMITED	131.62	MUTUAL FUND - LIQUID	1.15%
LARSEN & TOUBRO LIMITED	128.01	INVESTMENTS IN HOUSING FINANCE	1.08%
		OTHER	8.50%

Rating Profile:		Modified Duration:	
AAA	81.42%	Debt Portfolio	6.6060
AA+	7.44%	Money Market Instruments	0.0003
AA	1.88%	(Note: Debt portfolio includes MMI)	
Below AA	9.27%	Risk Profile of the Fund	
		Beta	0.8389

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.46%	2.60%	-0.13%
3 Months	3.33%	3.56%	-0.23%
6 Months	2.57%	3.02%	-0.45%
Financial Year Till Date	2.46%	2.60%	-0.13%
1 Year	10.50%	9.46%	1.04%
2 Year*	15.05%	12.52%	2.53%
3 Year*	12.03%	10.36%	1.67%
4 Year*	10.95%	10.23%	0.72%
5 Year*	13.59%	13.42%	0.17%
Since Inception*	12.28%	11.56%	0.73%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00225/06/04LIFEBALANC104	
AUM (Rs.in Crores)	2,601.31	NAV (p.u.)	77.1659
Debt in Portfolio (Rs.in Crores)	1,803.43	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	797.88	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	69.33%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	30.67%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.10%	Inception Date:	20-Sep-04

Fund Objective:	
Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and up to maximum of 40% of Fund corpus in equities.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	26.72%	20 - 50%
Corporate Bonds	36.72%	20 - 40%
Money Market OR Equivalent	5.88%	0 - 40%
Equities	30.67%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 153.02 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	164.38	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	109.50
7.30 GOI 19 JUNE 2053	161.70	7.80 YES BANK 29 SEP 2027	80.06
7.09 GOI 25 NOVEMBER 2074	90.32	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	65.66
7.09 GOI 05 AUGUST 2054	73.09	9.15 SHRIRAM FINANCE 19 JANUARY 2029	59.77
6.79 GOI 07 OCTOBER 2034	58.21	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	42.31
7.22 MAHARASHTRA SDL 28 AUGUST 2049	36.73	7.39 INDIAN RAILWAY FINANCE CORP LTD 15 JULY 2034	41.12
7.40 GOI 19 SEPTEMBER 2062	26.95	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	38.74
7.26 MAHARASHTRA SDL 04 SEPTEMBER 2050	17.28	7.37 NABARD 28 MAY 2035	38.05
7.95 GOI 28 AUG 2032	11.09	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	34.08
7.46 GOI 06 NOVEMBER 2073	9.26	7.8 YES BANK 01 OCT 2027	32.71

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	92.64	CENTRAL & STATE GOVERNMENT	31.05%
ICICI BANK LIMITED	91.51	FINANCIAL AND INSURANCE ACTIVITIES	26.19%
RELIANCE INDUSTRIES LIMITED	73.08	INFRASTRUCTURE	23.90%
INFOSYS LIMITED	46.03	INVESTMENTS IN HOUSING FINANCE	2.97%
BHARTI AIRTEL LIMITED	42.73	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.81%
MAHINDRA & MAHINDRA LIMITED	33.85	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.53%
KOTAK MAHINDRA BANK LIMITED	29.32	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.36%
STATE BANK OF INDIA	27.17	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.12%
BAJAJ FINANCE LIMITED	24.41	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.84%
NTPC LIMITED	24.36	INFORMATION SERVICE ACTIVITIES	0.50%
		OTHER	5.73%

Rating Profile:		Modified Duration:	
AAA	83.60%	Debt Portfolio	7.1271
AA+	6.60%	Money Market Instruments	0.0003
AA	1.32%	(Note: Debt portfolio includes MMI)	
Below AA	8.48%	Risk Profile of the Fund	
		Beta	0.8897

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.06%	2.23%	-0.17%
3 Months	3.15%	3.55%	-0.39%
6 Months	3.74%	3.96%	-0.22%
Financial Year Till Date	2.06%	2.23%	-0.17%
1 Year	11.15%	10.03%	1.12%
2 Year*	13.54%	11.03%	2.51%
3 Year*	10.82%	9.40%	1.42%
4 Year*	9.42%	8.79%	0.62%
5 Year*	10.76%	10.79%	-0.03%
Since Inception*	10.42%	9.80%	0.61%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		UL LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00325/06/04LIFECONSER104	
AUM (Rs.in Crores)	235.94	NAV (p.u.)	58.2609
Debt in Portfolio (Rs.in Crores)	214.18	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	21.76	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	90.78%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	9.22%	Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

Fund Objective:	
Conservative Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests up to 15% of Fund corpus in equities.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	58.74%	50 - 80%
Corporate Bonds	23.37%	0 - 50%
Money Market OR Equivalent	8.67%	0 - 40%
Equities	9.22%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 20.46 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	53.18	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	8.08
6.79 GOI 07 OCTOBER 2034	34.00	7.80 YES BANK 29 SEP 2027	7.66
7.09 GOI 05 AUGUST 2054	19.23	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	7.46
7.17 GOI 17 APRIL 2030	10.44	8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	5.16
7.30 GOI 19 JUNE 2053	7.51	7.50 POWERGRID CORPORATION 24 AUGUST 2033	3.67
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.47	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.54
7.46 GOI 06 NOVEMBER 2073	2.98	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	2.96
7.09 GOI 25 NOVEMBER 2074	2.75	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	2.65
8.17 GOI 01 DEC 2044	2.03	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.13
7.54 GOI 23 MAY 2036	0.90	7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	2.12

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.83	CENTRAL & STATE GOVERNMENT	66.02%
ICICI BANK LIMITED	2.69	FINANCIAL AND INSURANCE ACTIVITIES	15.75%
RELIANCE INDUSTRIES LIMITED	2.23	INFRASTRUCTURE	12.82%
INFOSYS LIMITED	1.53	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.94%
BHARTI AIRTEL LIMITED	1.10	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.94%
MAHINDRA & MAHINDRA LIMITED	1.08	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.68%
NTPC LIMITED	0.85	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.37%
KOTAK MAHINDRA BANK LIMITED	0.82	INFORMATION SERVICE ACTIVITIES	0.28%
LARSEN & TOUBRO LIMITED	0.76	OTHER MANUFACTURING	0.11%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.73	MANUFACTURE OF TOBACCO PRODUCTS	0.09%
		OTHER	1.99%

Rating Profile:		Modified Duration:	
AAA	90.48%	Debt Portfolio	8.1518
AA+	4.69%	Money Market Instruments	0.0004
AA	0.10%	(Note: Debt portfolio includes MMI)	
Below AA	4.72%	Risk Profile of the Fund	
		Beta	0.8567

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.17%	1.85%	0.32%
3 Months	3.89%	3.51%	0.38%
6 Months	5.14%	4.87%	0.28%
Financial Year Till Date	2.17%	1.85%	0.32%
1 Year	11.84%	10.51%	1.32%
2 Year*	10.49%	9.48%	1.01%
3 Year*	9.13%	8.38%	0.75%
4 Year*	7.78%	7.29%	0.49%
5 Year*	8.19%	8.12%	0.07%
Since Inception*	8.92%	8.40%	0.52%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00425/06/04LIFESECURE104	
AUM (Rs.in Crores)	1,115.21	NAV (p.u.)	46.6499
Debt in Portfolio (Rs.in Crores)	1,115.21	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

Fund Objective:	
Secure Fund invests in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments, corporates and banks. The Fund also invests in money market instruments as prescribed by IRDA. No investment is made in equities.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	58.10%	50 - 100%
Corporate Bonds	33.67%	0 - 50%
Money Market OR Equivalent	8.23%	0 - 40%
Equities	0.00%	0 -0%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		91.83
* Benchmark for fund has been changed from November 2018 onwards		

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	177.49	7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	52.25
7.34 GOI 22 APRIL 2064	157.11	7.37 NABARD 28 MAY 2035	41.14
7.30 GOI 19 JUNE 2053	90.76	7.80 YES BANK 29 SEP 2027	34.78
7.09 GOI 25 NOVEMBER 2074	77.91	7.65 HDFC BANK INFRA 20 MARCH 2034	29.22
7.09 GOI 05 AUGUST 2054	41.32	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	26.60
7.17 GOI 17 APRIL 2030	32.38	9.15 SHRIRAM FINANCE 19 JANUARY 2029	26.50
6.98 SGB 16 DECEMBER 2054	30.75	7.40 NABARD 29 APRIL 2030	16.29
7.46 GOI 06 NOVEMBER 2073	11.00	7.8 YES BANK 01 OCT 2027	15.91
8.13 KERALA SDL 21 MAR 2028	4.94	7.76 FEDERAL BANK INFRA 12 NOV 2034	15.45
6.94 CHHATISGARH SDL 24 MAR 2029	3.55	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	13.15

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	64.53%
		FINANCIAL AND INSURANCE ACTIVITIES	17.15%
		INFRASTRUCTURE	16.22%
		INVESTMENTS IN HOUSING FINANCE	0.30%
		OTHER	1.80%

Rating Profile:		Modified Duration:	
AAA	88.05%	Debt Portfolio	7.8305
AA+	6.06%	Money Market Instruments	0.0004
AA	0.31%	(Note: Debt portfolio includes MMI)	
Below AA	5.58%	Risk Profile of the Fund	
		Beta	0.7882

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.87%	1.65%	0.22%
3 Months	3.93%	3.48%	0.45%
6 Months	5.67%	5.31%	0.36%
Financial Year Till Date	1.87%	1.65%	0.22%
1 Year	11.53%	10.72%	0.81%
2 Year*	9.06%	8.69%	0.36%
3 Year*	8.02%	7.85%	0.17%
4 Year*	6.91%	6.52%	0.39%
5 Year*	6.91%	6.78%	0.14%
Since Inception*	7.75%	7.60%	0.15%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		DYNAMIC OPPORTUNITIES FUND	
Segregated Fund Identification Number (SFIN)		ULIF01425/03/08LIFEDYNOPP104	
AUM (Rs.in Crores)	450.96	NAV (p.u.)	53.6753
Debt in Portfolio (Rs.in Crores)	230.29	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	220.67	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	51.07%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	48.93%		
Fund Management Charge	1.25%	Inception Date:	02-May-08

Fund Objective:	
The investment objective of this fund is to provide potentially higher returns to the policyholder by dynamically investing in Equities, Debt or cash instruments to capitalize on changing market conditions. The funds will have flexibility to increase or decrease the debt-equity ratio of the fund basis the opportunities available in the market.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	39.89%	0 - 100%
Corporate Bonds	9.15%	0 - 100%
Money Market OR Equivalent	2.03%	0 - 40%
Equities	48.93%	0 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 9.15 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	53.57	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	9.07
7.09 GOI 05 AUGUST 2054	37.09	7.8 YES BANK 01 OCT 2027	5.89
7.34 GOI 22 APRIL 2064	24.32	7.50 POWERGRID CORPORATION 24 AUGUST 2033	5.51
7.30 GOI 19 JUNE 2053	18.77	7.80 YES BANK 29 SEP 2027	4.91
6.98 SGB 16 DECEMBER 2054	15.12	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	3.25
7.46 GOI 06 NOVEMBER 2073	11.31	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	3.10
6.8 GOI 15 DEC 2060	8.40	8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	2.64
7.29 SGB 27 JANUARY 2033	4.83	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.11
8.17 GOI 01 DEC 2044	2.71	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	1.44
7.29 TELANGANA SDL 07 AUGUST 2040	1.82	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.35

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	27.34	CENTRAL & STATE GOVERNMENT	40.93%
ICICI BANK LIMITED	23.94	FINANCIAL AND INSURANCE ACTIVITIES	25.15%
INFOSYS LIMITED	13.89	INFRASTRUCTURE	5.49%
ETERNAL LIMITED	13.54	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.35%
RELIANCE INDUSTRIES LIMITED	13.08	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.45%
POLY MEDICURE LIMITED	9.76	INFORMATION SERVICE ACTIVITIES	3.00%
HINDUSTAN AERONAUTICS LTD	9.21	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.17%
POLYCAB INDIA LIMITED	7.65	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.14%
KOTAK MAHINDRA BANK LIMITED	7.57	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	2.04%
BAJAJ FINANCE LIMITED	7.12	MANUFACTURE OF ELECTRICAL EQUIPMENT	1.70%
		OTHER	9.60%

Rating Profile:		Modified Duration:	
AAA	89.19%	Debt Portfolio	9.1194
AA+	4.02%	Money Market Instruments	0.0001
AA	1.37%	(Note: Debt portfolio includes MMI)	
Below AA	5.42%	Risk Profile of the Fund	
		Beta	1.0087

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.11%	2.60%	-0.49%
3 Months	2.22%	3.56%	-1.34%
6 Months	-0.01%	3.02%	-3.03%
Financial Year Till Date	2.11%	2.60%	-0.49%
1 Year	12.16%	9.46%	2.69%
2 Year*	17.84%	12.52%	5.32%
3 Year*	14.21%	10.36%	3.86%
4 Year*	12.44%	10.23%	2.21%
5 Year*	14.99%	13.42%	1.57%
Since Inception*	10.39%	8.65%	1.74%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		UL MONEY MARKET FUND	
Segregated Fund Identification Number (SFIN)		ULIF01528/04/09LIFEMONEYM104	
AUM (Rs.in Crores)	6.27	NAV (p.u.)	22.7520
Debt in Portfolio (Rs.in Crores)	6.27	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

Fund Objective:	
The investment objective of the fund is to provide low risk returns primarily through a portfolio of treasury bills of duration ranging from 91 days to 180 days and cash. The goal of this fund is to preserve principal while yielding a modest return.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	100.00%	100%
Equities	0.00%	0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 6.27

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	100.00%
		OTHER	0.00%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.4825
AA+	0.00%	Money Market Instruments	0.4825
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.44%	NA	NA
3 Months	1.33%	NA	NA
6 Months	2.74%	NA	NA
Financial Year Till Date	0.44%	NA	NA
1 Year	5.75%	NA	NA
2 Year*	5.87%	NA	NA
3 Year*	5.45%	NA	NA
4 Year*	4.69%	NA	NA
5 Year*	4.19%	NA	NA
Since Inception*	5.27%	NA	NA
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL SECURE PLUS	
Segregated Fund Identification Number (SFIN)		ULIF01628/04/09LIFESECP1S104	
AUM (Rs.in Crores)	273.64	NAV (p.u.)	33.5556
Debt in Portfolio (Rs.in Crores)	273.64	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration with bias towards government securities.	
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

Fund Objective:

The investment objective of the fund is to provide higher security of investment by way of higher proportion of investment in sovereign papers that carry an implicit guarantee for repayment of principal and interest from the Government of India. This fund is available only under Systematic Transfer Plan (STP) strategy.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	66.52%	60 - 100%
Corporate Bonds	30.31%	0 - 40%
Money Market OR Equivalent	3.17%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

8.69

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	55.63
7.34 GOI 22 APRIL 2064	48.83
7.43 TELANGANA SDL 05 JUNE 2043	24.97
7.09 GOI 05 AUGUST 2054	23.38
7.34 ANDHRA PRADESH SDL 31 JULY 2049	8.96
7.30 GOI 19 JUNE 2053	5.85
7.29 TELANGANA SDL 07 AUGUST 2040	2.90
7.34 ANDHRA PRADESH SDL 31 JULY 2044	2.86
6.54 GOI 17 JAN 2032	2.22
7.54 GOI 23 MAY 2036	1.54

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.80 YES BANK 29 SEP 2027	11.10
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	10.64
7.65 HDFC BANK INFRA 20 MARCH 2034	7.31
9.15 SHRIRAM FINANCE 19 JANUARY 2029	5.30
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	5.27
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	5.05
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	5.05
8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	5.03
8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.00
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	3.56

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	68.16%
FINANCIAL AND INSURANCE ACTIVITIES	15.29%
INFRASTRUCTURE	12.89%
INVESTMENTS IN HOUSING FINANCE	2.12%
OTHER	1.53%

Rating Profile:

AAA	85.55%
AA+	9.52%
AA	0.20%
Below AA	4.73%

Modified Duration:

Debt Portfolio	8.1296
Money Market Instruments	0.0001

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.9466
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.91%	1.65%	0.25%
3 Months	3.84%	3.48%	0.36%
6 Months	5.57%	5.31%	0.26%
Financial Year Till Date	1.91%	1.65%	0.25%
1 Year	11.42%	10.72%	0.71%
2 Year*	8.97%	8.69%	0.27%
3 Year*	8.01%	7.85%	0.16%
4 Year*	6.81%	6.52%	0.29%
5 Year*	6.83%	6.78%	0.06%
Since Inception*	7.85%	7.75%	0.10%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		GUARANTEED FUND- DYNAMIC	
Segregated Fund Identification Number (SFIN)		ULIF01004/10/06AMSRGUADYN104	
AUM (Rs.in Crores)	1.67	NAV (p.u.)	35.7671
Debt in Portfolio (Rs.in Crores)	1.43	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	0.24	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	85.56%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	14.44%		
Fund Management Charge	1.70%	Inception Date:	23-Oct-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	75.52%	50 - 80%
Corporate Bonds	4.99%	0 - 50%
Money Market OR Equivalent	5.05%	0 - 40%
Equities	14.44%	0 - 30%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

0.08

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	0.23
7.34 GOI 22 APRIL 2064	0.18
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.16
8.51 HARYANA SDL 10 FEB 2026	0.15
6.8 GOI 15 DEC 2060	0.15
7.30 GOI 19 JUNE 2053	0.11
7.29 TELANGANA SDL 07 AUGUST 2042	0.08
7.29 SGB 27 JANUARY 2033	0.08
7.09 GOI 05 AUGUST 2054	0.04
7.46 GOI 06 NOVEMBER 2073	0.03

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.02

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
HOUSING DEVELOPMENT FINANCE CORP BANK	0.03
ICICI BANK LIMITED	0.03
RELIANCE INDUSTRIES LIMITED	0.03
INFOSYS LIMITED	0.02
AXIS BANK LIMITED	0.02
BHARTI AIRTEL LIMITED	0.01
MAHINDRA & MAHINDRA LIMITED	0.01
NTPC LIMITED	0.01
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.01
KOTAK MAHINDRA BANK LIMITED	0.01

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	79.10%
FINANCIAL AND INSURANCE ACTIVITIES	7.52%
INFRASTRUCTURE	5.90%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.54%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.41%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.00%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.60%
INFORMATION SERVICE ACTIVITIES	0.40%
OTHER MANUFACTURING	0.16%
MANUFACTURE OF TOBACCO PRODUCTS	0.15%
OTHER	2.22%

Rating Profile:

AAA	100.00%
AA+	0.00%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	8.5548
Money Market Instruments	0.0002

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.9256
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.21%	1.94%	0.27%
3 Months	3.63%	3.52%	0.12%
6 Months	4.04%	4.64%	-0.60%
Financial Year Till Date	2.21%	1.94%	0.27%
1 Year	9.68%	10.40%	-0.72%
2 Year*	10.45%	9.87%	0.57%
3 Year*	8.59%	8.64%	-0.05%
4 Year*	7.39%	7.67%	-0.29%
5 Year*	7.96%	8.79%	-0.83%
Since Inception*	7.12%	7.08%	0.04%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		GUARANTEED FUND-INCOME	
Segregated Fund Identification Number (SFIN)		ULIF00904/10/06AMSRGUAINC104	
AUM (Rs.in Crores)	0.49	NAV (p.u.)	32.2994
Debt in Portfolio (Rs.in Crores)	0.47	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	0.02	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	95.85%	Benchmark - Crisil Bond Index 95% and NSE Nifty 5%	
Equity in Portfolio (In % of AUM)	4.15%		
Fund Management Charge	1.50%	Inception Date:	23-Oct-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	82.40%	50 - 100%
Corporate Bonds	6.50%	0 - 50%
Money Market OR Equivalent	6.95%	0 - 40%
Equities	4.15%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.03 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	0.07	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
8.22 KARNATAKA SDL 09 DEC 2025	0.06		
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.05		
7.30 GOI 19 JUNE 2053	0.05		
6.8 GOI 15 DEC 2060	0.04		
7.29 SGB 27 JANUARY 2033	0.03		
7.09 GOI 05 AUGUST 2054	0.03		
8.17 GOI 01 DEC 2044	0.02		
7.34 GOI 22 APRIL 2064	0.02		
7.88 GOI 19 MAR 2030	0.02		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	0.003	CENTRAL & STATE GOVERNMENT	87.58%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.003	FINANCIAL AND INSURANCE ACTIVITIES	8.35%
RELIANCE INDUSTRIES LIMITED	0.003	INFRASTRUCTURE	0.64%
AXIS BANK LIMITED	0.002	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.55%
INFOSYS LIMITED	0.002	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.38%
BHARTI AIRTEL LIMITED	0.001	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.23%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.001	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.21%
NTPC LIMITED	0.001	INFORMATION SERVICE ACTIVITIES	0.13%
MAHINDRA & MAHINDRA LIMITED	0.001	MANUFACTURE OF TOBACCO PRODUCTS	0.04%
LARSEN & TOUBRO LIMITED	0.001	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.04%
		OTHER	1.87%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	7.5407
AA+	0.00%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8131

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.09%	1.75%	0.34%
3 Months	3.86%	3.49%	0.37%
6 Months	4.85%	5.09%	-0.24%
Financial Year Till Date	2.09%	1.75%	0.34%
1 Year	9.78%	10.62%	-0.84%
2 Year*	8.26%	9.09%	-0.83%
3 Year*	7.28%	8.12%	-0.83%
4 Year*	6.19%	6.91%	-0.71%
5 Year*	6.33%	7.45%	-1.12%
Since Inception*	6.53%	6.84%	-0.30%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		UL LIFE DIVERSIFIED EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02201/01/20LIFEDIVEQF104	
AUM (Rs.in Crores)	2,908.18	NAV (p.u.)	28.7346
Debt in Portfolio (Rs.in Crores)	110.78	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	2,797.40	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	3.81%	Benchmark - NSE Nifty 200 100%	
Equity in Portfolio (In % of AUM)	96.19%	Nature of Fund : An open ended equity fund with focus on mid caps	
Fund Management Charge	1.25%	Inception Date:	08-Jun-20

Fund Objective:	
The investment objective of the fund is to invest at least 70% of the fund corpus in a diversified basket of equity stocks over the entire market capitalisation range, primarily focusing on large and mid-cap companies covering a wide variety of sectors to provide investors with long term growth opportunities while ensuring liquidity of investments.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	3.81%	0 - 30%
Equities	96.19%	70 - 100%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		110.78

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Rs.)	Security Name	Amount (In Rs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Rs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	188.01	FINANCIAL AND INSURANCE ACTIVITIES	25.93%
RELIANCE INDUSTRIES LIMITED	179.94	INFRASTRUCTURE	11.50%
ICICI BANK LIMITED	157.40	MUTUAL FUND - LIQUID	7.77%
INFOSYS LIMITED	113.24	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.49%
BHARTI AIRTEL LIMITED	86.96	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	6.19%
MAHINDRA & MAHINDRA LIMITED	73.52	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.08%
LARSEN & TOUBRO LIMITED	70.61	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.45%
BAJAJ FINANCE LIMITED	65.70	CENTRAL & STATE GOVERNMENT	3.81%
KOTAK MAHINDRA BANK LIMITED	65.39	MANUFACTURE OF BEVERAGES	3.39%
UTI NIFTY BANK ETF	64.33	INFORMATION SERVICE ACTIVITIES	3.06%
		Other	22.34%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9156

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.26%	3.51%	-1.24%
3 Months	1.28%	2.86%	-1.58%
6 Months	-2.97%	-1.32%	-1.65%
Financial Year Till Date	2.26%	3.51%	-1.24%
1 Year	8.89%	6.04%	2.86%
2 Year*	26.65%	19.51%	7.14%
3 Year*	18.94%	13.77%	5.17%
4 Year*	17.16%	14.99%	2.17%
5 Year*	NA	NA	NA
Since Inception*	24.06%	21.08%	2.98%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL MONEY MARKET II FUND	
Segregated Fund Identification Number (SFIN)		ULIF02301/01/20LIFEMONMK2104	
AUM (Rs.in Crores)	80.12	NAV (p.u.)	12.3460
Debt in Portfolio (Rs.in Crores)	80.12	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Liquid Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

Fund Objective:	
The investment objective of the fund is to deliver returns linked to Money Market levels through a portfolio with minimal interest rate and credit risk so as to provide a high level of safety of capital.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	100.00%	100%
Equities	0.00%	0%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		80.12

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Rs.)	Security Name	Amount (In Rs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Rs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	49.63%
		FINANCIAL AND INSURANCE ACTIVITIES	27.96%
		INFRASTRUCTURE	20.56%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.85%
		Other	0.00%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.5335
AA+	0.00%	Money Market Instruments	0.5335
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.49%	0.57%	-0.08%
3 Months	1.46%	1.74%	-0.28%
6 Months	3.01%	3.52%	-0.51%
Financial Year Till Date	0.49%	0.57%	-0.08%
1 Year	6.24%	7.23%	-0.99%
2 Year*	6.21%	7.27%	-1.06%
3 Year*	5.72%	6.88%	-1.16%
4 Year*	4.91%	6.08%	-1.17%
5 Year*	NA	NA	NA
Since Inception*	4.40%	5.66%	-1.26%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL SUSTAINABLE EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02505/10/21SUSTAIN EQU104	
AUM (Rs.in Crores)	504.95	NAV (p.u.)	16.9686
Debt in Portfolio (Rs.in Crores)	20.06	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	484.89	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	3.97%	Benchmark - Custom ESG Index* 100%	
Equity in Portfolio (In % of AUM)	96.03%	*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)	
Fund Management Charge	1.25%	Inception Date:	25-May-22

Fund Objective:	
Sustainable Equity fund is to focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	3.97%	0 - 30%
Equities	96.03%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 20.06

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI PRUDENTIAL BANKING ETF	35.57	FINANCIAL AND INSURANCE ACTIVITIES	26.89%
HOUSING DEVELOPMENT FINANCE CORP BANK	33.69	INFRASTRUCTURE	14.44%
ICICI BANK LIMITED	31.15	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	7.32%
BHARTI AIRTEL LIMITED	30.92	MUTUAL FUND - LIQUID	7.04%
RELIANCE INDUSTRIES LIMITED	15.97	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.05%
BAJAJ FINANCE LIMITED	14.17	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.19%
SHRIRAM FINANCE LIMITED	12.79	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.68%
GODREJ CONSUMER PRODUCTS LIMITED	12.77	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.30%
ULTRATECH CEMENT LIMITED	11.44	CENTRAL & STATE GOVERNMENT	3.96%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	11.11	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.24%
		OTHER	16.89%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9506

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.19%	2.88%	-0.69%
3 Months	1.03%	2.16%	-1.13%
6 Months	-2.67%	-2.15%	-0.52%
Financial Year Till Date	2.19%	2.88%	-0.69%
1 Year	7.58%	5.57%	2.02%
2 Year*	25.47%	19.01%	6.46%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	19.75%	15.24%	4.50%

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		UL PURE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF02630/12/22PUREGROWTH104	
AUM (Rs.in Crores)	319.05	NAV (p.u.)	15.7576
Debt in Portfolio (Rs.in Crores)	14.43	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	304.62	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	4.52%	Benchmark - Customised Pure Equity* 100%	
Equity in Portfolio (In % of AUM)	95.48%	*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)	
Fund Management Charge	1.25%	Inception Date:	08-Feb-23

Fund Objective:

The objective of the fund is to provide medium to long term return to the investors by actively managing portfolio through investment in equities, cash and money market instruments. Fund will not invest in companies that derive significant share of income from sectors such as Alcoholic beverages, Tobacco and tobacco products, certain animal produce, Gambling, Banking & Financial Services and Entertainment (cinema, TV etc.).

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent OR Cash	4.52%	0 - 40%
Equities	95.48%	60 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 14.43

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
TATA CONSULTANCY SERVICES LIMITED	18.64
ULTRATECH CEMENT LIMITED	17.79
TRENT LIMITED	17.70
TECH MAHINDRA LIMITED	13.74
BHARAT ELECTRONICS LIMITED	12.60
RELIANCE INDUSTRIES LIMITED	10.67
GODREJ CONSUMER PRODUCTS LIMITED	9.88
ALKEM LABORATORIES LIMITED	8.47
APOLLO HOSPITALS ENTERPRISE LIMITED	8.35
MEDPLUS HEALTH SERVICES LTD	8.06

Top 10 Industry in the Fund:

Industry Name	% of Fund
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.40%
RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	12.07%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	11.00%
INFRASTRUCTURE	9.76%
MANUFACTURE OF FOOD PRODUCTS	8.07%
MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	7.08%
MANUFACTURE OF ELECTRICAL EQUIPMENT	6.87%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	6.72%
MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	5.28%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.34%
OTHER	16.42%

Rating Profile:

AAA	0.00%
AA+	0.00%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	0.0000
Money Market Instruments	0.0000

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.9306
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.43%	1.94%	0.48%
3 Months	-1.22%	-2.93%	1.71%
6 Months	-7.47%	-10.11%	2.64%
Financial Year Till Date	2.43%	1.94%	0.48%
1 Year	6.81%	0.79%	6.03%
2 Year*	26.15%	19.17%	6.98%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	22.68%	16.94%	5.74%

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		UL LIFE DYNAMIC BOND FUND	
Segregated Fund Identification Number (SFIN)		ULIF02401/01/20LIFEDYNBOF104	
AUM (Rs.in Crores)	39.52	NAV (p.u.)	13.6176
Debt in Portfolio (Rs.in Crores)	39.52	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

Fund Objective:	
The investment objective of the fund is to generate superior returns by investing in high quality debt instruments including Government securities, corporate bonds and money market instruments with an objective to maximize returns keeping in mind safety and liquidity of the portfolio.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	94.55%	60-100%
Money Market OR Equivalent	5.45%	0 - 40%
Equities	0.00%	NA
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 2.15

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	10.13	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.63
6.79 GOI 07 OCTOBER 2034	8.50	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.25
7.30 GOI 19 JUNE 2053	2.80	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.07
7.09 GOI 25 NOVEMBER 2074	1.53	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.06
7.83 GUJARAT SDL 13 JUL 2026	1.02	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.05
7.80 GUJARAT SDL 27 DEC 2027	0.52	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.74
7.29 SGB 27 JANUARY 2033	0.32	6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.69
7.25 MAHARASHTRA SDL 28 DEC 2026	0.25	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.54
7.74 TAMILNADU SDL 22 FEB 2026	0.10	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.53
7.26 GOI 22 AUGUST 2032	0.06	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.52

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	68.75%
		INFRASTRUCTURE	21.61%
		FINANCIAL AND INSURANCE ACTIVITIES	6.43%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.75%
		OTHER	1.46%

Rating Profile:		Modified Duration:	
AAA	97.18%	Debt Portfolio	8.4169
AA+	2.82%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8405

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.90%	1.65%	0.25%
3 Months	4.01%	3.48%	0.53%
6 Months	5.51%	5.31%	0.20%
Financial Year Till Date	1.90%	1.65%	0.25%
1 Year	11.31%	10.72%	0.59%
2 Year*	8.88%	8.69%	0.18%
3 Year*	7.96%	7.85%	0.11%
4 Year*	6.80%	6.52%	0.28%
5 Year*	NA	NA	NA
Since Inception*	6.51%	6.47%	0.04%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		NIFTY SMALLCAP QUALITY INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF02702/08/23NIFTYSMALL104	
AUM (Rs.in Crores)	996.65	NAV (p.u.)	12.7040
Debt in Portfolio (Rs.in Crores)	3.51	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	993.14	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.35%	Benchmark - NIFTY Smallcap 250 Quality 50 Index	
Equity in Portfolio (In % of AUM)	99.65%	Nature of Fund : An open ended equity fund with focus on small caps.	
Fund Management Charge	1.00%	Inception Date:	28-Aug-23

Fund Objective:

The objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE Smallcap 250 Quality 50 index. The fund will invest in the companies of the above index with similar weights as the index and generate returns as closely as possible, subject to tracking error.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.35%	0 - 20%
Equities	99.65%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 3.51

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ANGEL ONE LIMITED	52.01
INDIAN ENERGY EXCHANGE LIMITED	51.59
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	49.06
COMPUTER AGE MANAGEMENT SERVICES LIMITED	39.99
CASTROL INDIA LIMITED	34.68
GILLETTE INDIA LTD	31.20
360 ONE WAM LTD	30.72
MOTILAL OSWAL FINANCIAL SERVICES LTD.	26.48
MANAPPURAM FINANCE LIMITED	25.89
DR LAL PATHLAB LIMITED	24.89

Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	28.62%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.43%
INFRASTRUCTURE	10.83%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.63%
MANUFACTURE OF ELECTRICAL EQUIPMENT	5.98%
MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	5.77%
INFORMATION SERVICE ACTIVITIES	5.53%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.87%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.48%
MANUFACTURE OF FABRICATED METAL PRODUCTS, EXCEPT MACHINERY AND EQUIPMENT	3.13%
OTHER	9.73%

Rating Profile:

AAA	100.00%
AA+	0.00%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	0.0055
Money Market Instruments	0.0055
(Note: Debt portfolio includes MMI)	

Risk Profile of the Fund

Beta	0.9775
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.91%	1.06%	-0.15%
3 Months	-4.20%	-4.30%	0.10%
6 Months	-16.88%	-17.71%	0.83%
Financial Year Till Date	0.91%	1.06%	-0.15%
1 Year	-2.17%	-3.10%	0.92%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	15.37%	16.72%	-1.35%
Adjusted since inception*#	15.64%	15.64%	0.01%

* (Returns more than 1 year are #CAGR)

*# From the day the fund was fully invested; 30-Aug-2023

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		MIDCAP MOMENTUM INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF02801/01/24MIDMOMENTM104	
AUM (Rs.in Crores)	850.34	NAV (p.u.)	10.9751
Debt in Portfolio (Rs.in Crores)	4.21	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	846.13	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.50%	Benchmark - Midcap 150 Momentum 50 Index	
Equity in Portfolio (In % of AUM)	99.50%	Nature of Fund : An open ended equity fund with focus on mid caps.	
Fund Management Charge	1.25%	Inception Date:	30-Jan-24

Fund Objective:	
The fund to invest in a basket of stocks drawn from the constituents of NSE Midcap 150 Momentum 50 index. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.50%	0 - 20%
Equities	99.50%	80 - 100%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores) 4.21		

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
BSE LIMITED	54.13	INFRASTRUCTURE	15.97%
MAX HEALTHCARE INSTITUTE LTD	42.04	FINANCIAL AND INSURANCE ACTIVITIES	14.06%
THE INDIAN HOTELS COMPANY LIMITED	42.03	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	12.89%
DIXON TECHNOLOGIES INDIA LIMITED	40.81	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	8.46%
PERSISTENT SYSTEMS LIMITED	38.65	INFORMATION SERVICE ACTIVITIES	6.53%
PB FINTECH LTD	36.90	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.05%
LUPIN LIMITED	36.41	ACCOMMODATION	4.94%
COFORGE LIMITED	36.28	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.80%
THE FEDERAL BANK LIMITED	30.25	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.59%
FORTIS HEALTHCARE LIMITED	28.23	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.34%
		OTHER	17.36%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9839

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.78%	3.86%	-0.08%
3 Months	0.78%	1.01%	-0.23%
6 Months	-7.96%	-8.44%	0.48%
Financial Year Till Date	3.78%	3.86%	-0.08%
1 Year	1.65%	0.73%	0.91%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	7.73%	9.10%	-1.36%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		NIFTY ALPHA 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF02914/05/24ALPHA50FUND104	
AUM (Rs.in Crores)	408.88	NAV (p.u.)	8.7624
Debt in Portfolio (Rs.in Crores)	0.53	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	408.35	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.13%	Benchmark - NIFTY Alpha 50 Index	
Equity in Portfolio (In % of AUM)	99.87%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	31-May-24

Fund Objective:

The fund to invest in a basket of stocks drawn from the constituents of NSE NIFTY Alpha 50 index that invests in 50 stocks across small cap, mid cap and large cap segment with highest alphas within the top 300 stocks by average freefloat market capitalisation. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.13%	0 - 20%
Equities	99.87%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.53

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
DIXON TECHNOLOGIES INDIA LIMITED	24.73	INFRASTRUCTURE	19.39%
BSE LIMITED	24.18	FINANCIAL AND INSURANCE ACTIVITIES	17.13%
MAZAGON DOCK SHIPBUILDERS LIMITED	23.42	INFORMATION SERVICE ACTIVITIES	10.05%
PG ELECTROPLAST LIMITED	22.57	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	9.97%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	20.95	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	9.24%
FIRSTSOURCE SOLUTIONS LTD	14.72	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.23%
AEGIS LOGISTICS LTD	14.45	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.94%
DIVIS LABORATORIES LIMITED	12.27	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	3.53%
MUTHOOT FINANCE LIMITED	12.06	MANUFACTURE OF BASIC METALS	3.34%
COCHIN SHIPYARD LIMITED	11.60	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.14%
		OTHER	11.02%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9376

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.89%	3.62%	0.27%
3 Months	-2.81%	-4.59%	1.78%
6 Months	-12.75%	-15.10%	2.35%
Financial Year Till Date	3.89%	3.62%	0.27%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-12.38%	-10.38%	-2.00%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		NIFTY 500 MOMENTUM 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF03015/08/24MOMENFIFTY104	
AUM (Rs.in Crores)	129.29	NAV (p.u.)	8.0085
Debt in Portfolio (Rs.in Crores)	0.36	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	128.92	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.28%	Benchmark - NIFTY 500 MOMENTUM 50 Index	
Equity in Portfolio (In % of AUM)	99.72%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	02-Sep-24

Fund Objective:

The objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE's NIFTY 500 Momentum 50 Index that invests in 50 stocks across small cap, mid cap and large cap segment, with highest normalized momentum scores within the top 500 stocks by average free-float market capitalization. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.28%	0 - 20%
Equities	99.72%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.36

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
MAHINDRA & MAHINDRA LIMITED	7.61	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.19%
DIXON TECHNOLOGIES INDIA LIMITED	7.01	INFORMATION SERVICE ACTIVITIES	13.85%
THE INDIAN HOTELS COMPANY LIMITED	6.90	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	12.35%
BSE LIMITED	6.62	FINANCIAL AND INSURANCE ACTIVITIES	11.34%
DIVIS LABORATORIES LIMITED	6.46	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	6.87%
ETERNAL LIMITED	6.40	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.89%
TECH MAHINDRA LIMITED	5.72	ACCOMMODATION	5.33%
TRENT LIMITED	5.64	INFRASTRUCTURE	4.76%
PERSISTENT SYSTEMS LIMITED	5.37	MANUFACTURE OF BEVERAGES	4.40%
INFO EDGE LIMITED	5.26	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	4.36%
		OTHER	16.67%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9743

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.39%	4.28%	0.10%
3 Months	0.29%	0.06%	0.23%
6 Months	-14.65%	-15.93%	1.28%
Financial Year Till Date	4.39%	4.28%	0.10%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-19.91%	-20.90%	0.98%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		NIFTY MOMENTUM QUALITY 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF03127/10/24MOMQUALITY104	
AUM (Rs.in Crores)	61.11	NAV (p.u.)	9.0206
Debt in Portfolio (Rs.in Crores)	0.24	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	60.88	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.39%	Benchmark - NIFTY 500 MOMENTUM 50 Index	
Equity in Portfolio (In % of AUM)	99.61%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	18-Nov-24
Fund Objective:			
The objective of fund is to invest in a basket of stocks drawn from the constituents of NSE's NIFTY 500 Multicap Momentum Quality 50 Index that invests in 50 stocks, i.e., 10 companies from large cap universe (stocks forming part of the Nifty 100), 15 companies from midcap universe (stocks forming part of the Nifty Midcap 150) and 25 companies from the smallcap universe (stocks forming part of the Nifty Smallcap 250) based on the combination of momentum and quality factors. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.			
Asset Allocation:			
Asset Type	Actual (%)	Asset Range	
Govt.Securities	0.00%	0%	
Corporate Bonds	0.00%	0%	
Money Market OR Equivalent	0.39%	0 - 20%	
Equities	99.61%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.24	
Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
DIXON TECHNOLOGIES INDIA LIMITED	4.05	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.90%
HINDUSTAN AERONAUTICS LTD	3.59	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	12.45%
BHARAT ELECTRONICS LIMITED	3.56	MANUFACTURE OF ELECTRICAL EQUIPMENT	10.99%
BAJAJ AUTO LIMITED NEW SHS	3.43	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	10.10%
TRENT LIMITED	3.12	FINANCIAL AND INSURANCE ACTIVITIES	10.05%
VARUN BEVERAGES LIMITED	2.59	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	5.88%
CG POWER & INDUSTRIAL SOLUTIONS LIMITED	2.39	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.62%
COLGATE PALMOLIVE (INDIA) LIMITED	2.16	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	5.10%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.07	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.72%
COROMANDEL INTERNATIONAL LIMITED	1.92	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.46%
		OTHER	16.74%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9960
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.62%	2.90%	0.72%
3 Months	-0.82%	-2.59%	1.77%
6 Months	NA	NA	NA
Financial Year Till Date	3.62%	2.90%	0.72%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-9.79%	-10.62%	0.83%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		SUSTAINABLE WEALTH 50 INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF03223/12/24SUSTWEALTH104	
AUM (Rs.in Crores)	42.18	NAV (p.u.)	9.3205
Debt in Portfolio (Rs.in Crores)	0.11	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	42.07	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.27%	Benchmark - Sustainable Yield Index*	
Equity in Portfolio (In % of AUM)	99.73%	* Managed by NSE	
Fund Management Charge	1.25%	Inception Date:	17-Jan-25
Fund Objective:			
The objective of the fund is to invest in a basket of 50 stocks based on a proprietary equal weighted factor-based quantitative index designed to identify top-performing stocks from the NSE 500 universe based on Free Cash Flow Yield (FCF Yield) for non-financial companies and Dividend Yield for financial companies.			
Asset Allocation:			
Asset Type	Actual (%)	Asset Range	
Govt.Securities	0.00%	0%	
Corporate Bonds	0.00%	0%	
Money Market OR Equivalent	0.27%	0 - 20%	
Equities	99.73%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.11	
Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
CEAT LTD	0.99	INFRASTRUCTURE	26.40%
REDINGTON INDIA LIMITED	0.93	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.23%
APOLLO TYRES LIMITED	0.92	MANUFACTURE OF BASIC METALS	9.97%
INDUS TOWERS LIMITED	0.92	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.95%
PETRONET LNG LIMITED	0.91	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	6.13%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.90	MANUFACTURE OF RUBBER AND PLASTICS PRODUCTS	4.53%
NATCO PHARMA LIMITED	0.89	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.09%
BHARAT PETROLEUM CORPORATION LIMITED	0.89	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.85%
CHAMBAL FERTILIZERS & CHEMICALS LIMITED	0.89	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.21%
VEDANTA LIMITED	0.89	BROADCASTING AND PROGRAMMING ACTIVITIES	2.12%
		OTHER	18.52%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9665
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.27%	1.57%	-0.30%
3 Months	-3.15%	-3.07%	-0.07%
6 Months	NA	NA	NA
Financial Year Till Date	1.27%	1.57%	-0.30%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-6.79%	-6.15%	-0.64%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		SMART INNOVATION FUND	
Segregated Fund Identification Number (SFIN)		ULIF03301/03/25INNOVATION104	
AUM (Rs.in Crores)	25.06	NAV (p.u.)	10.2493
Debt in Portfolio (Rs.in Crores)	0.63	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	24.43	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	2.52%	Benchmark - Nifty 500	
Equity in Portfolio (In % of AUM)	97.48%		
Fund Management Charge	1.25%	Inception Date:	21-Mar-25

Fund Objective:

Smart Innovation Fund is a fund with a focus on investing in innovative companies and business benefitting from the evolving innovation eco-system with the objective to generate long term capital appreciation. At least 70% of the Fund corpus is invested in a basket of equity stocks over the entire market capitalization range at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 30%
Corporate Bonds	0.00%	0 - 30%
Money Market OR Equivalent	2.52%	0 - 30%
Equities	97.48%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.63

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
BHARTI AIRTEL LIMITED	0.82	FINANCIAL AND INSURANCE ACTIVITIES	17.48%
ETERNAL LIMITED	0.82	INFRASTRUCTURE	10.83%
ICICI BANK LIMITED	0.81	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	9.90%
PB FINTECH LTD	0.78	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.82%
MAHINDRA & MAHINDRA LIMITED	0.76	INFORMATION SERVICE ACTIVITIES	8.25%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.76	MANUFACTURE OF ELECTRICAL EQUIPMENT	7.28%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.75	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.02%
INTERGLOBE AVIATION LTD	0.74	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.39%
RELIANCE INDUSTRIES LIMITED	0.72	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.19%
BAJAJ FINANCE LIMITED	0.70	MANUFACTURE OF BASIC METALS	4.18%
		OTHER	19.67%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	1.0319

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.96%	3.24%	0.72%
3 Months	NA	NA	NA
6 Months	NA	NA	NA
Financial Year Till Date	3.96%	3.24%	0.72%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	2.49%	3.55%	-1.06%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		DISCONTINUANCE FUND INDIVIDUAL	
Segregated Fund Identification Number (SFIN)		ULIF02021/06/13LIFEDISCON104	
AUM (Rs.in Crores)	5,481.20	NAV (p.u.)	19.8111
Debt in Portfolio (Rs.in Crores)	5,481.20	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.50%	Inception Date:	29-Apr-14

Fund Objective:	
In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	89.82%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	10.18%	0 - 40%
Equities	0.00%	NA
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		558.15

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
364 DAYS TBILL 19 MARCH 2026	556.18	NIL	NA
364 DAYS TBILL 01 JANUARY 2026	518.61		
364 DAYS TBILL 08 MAY 2025	474.40		
364 DAYS TBILL 15 JANUARY 2026	334.42		
364 DAYS TBILL 01 MAY 2026	316.39		
364 DAYS TBILL 02 APRIL 2026	284.29		
364 DAYS TBILL 05 MARCH 2026	283.51		
364 DAYS TBILL 15 MAY 2025	231.27		
364 DAYS TBILL 29 JANUARY 2026	230.80		
364 DAYS TBILL 31 JULY 2025	229.16		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	98.19%
		FINANCIAL AND INSURANCE ACTIVITIES	5.06%
		INFRASTRUCTURE	2.51%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.88%
		OTHER	-6.64%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.4942
AA+	0.00%	Money Market Instruments	0.0353
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.49%	0.33%	0.16%
3 Months	1.48%	1.00%	0.48%
6 Months	3.07%	2.00%	1.07%
Financial Year Till Date	0.49%	0.33%	0.16%
1 Year	6.41%	4.00%	2.41%
2 Year*	6.52%	4.00%	2.52%
3 Year*	5.86%	4.00%	1.86%
4 Year*	5.34%	4.00%	1.34%
5 Year*	4.99%	4.00%	0.99%
Since Inception*	6.41%	4.00%	2.41%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Factsheets - Unit Linked Pension Funds

Fund Name		UL PENSION GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01213/08/07PENSGRWSUP104	
AUM (Rs.in Crores)	274.46	NAV (p.u.)	58.2476
Debt in Portfolio (Rs.in Crores)	13.88	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	260.58	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	5.06%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	94.94%		
Fund Management Charge	1.25%	Inception Date:	15-Nov-07

Fund Objective:	
The investment objective of the equity fund is to provide potentially higher returns to Unit-holders by investing predominantly in Equities (to target growth in capital value of assets); however, the fund may also invest in Government securities, corporate bonds and money market instruments.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	5.06%	0 - 30%
Equities	94.94%	70 - 100%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		13.88
* Benchmark for fund has been changed from November 2018 onwards		

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	24.38	FINANCIAL AND INSURANCE ACTIVITIES	27.96%
ICICI BANK LIMITED	22.00	MUTUAL FUND - LIQUID	10.43%
RELIANCE INDUSTRIES LIMITED	18.41	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.32%
ETERNAL LIMITED	14.89	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.68%
POLYCAB INDIA LIMITED	14.71	INFORMATION SERVICE ACTIVITIES	5.42%
INFOSYS LIMITED	14.23	MANUFACTURE OF ELECTRICAL EQUIPMENT	5.36%
TVS MOTOR COMPANY LIMITED	11.29	CENTRAL & STATE GOVERNMENT	5.05%
HINDUSTAN AERONAUTICS LTD	9.67	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.11%
SBI NIFTY BANK ETF	8.96	INFRASTRUCTURE	3.92%
TATA CONSULTANCY SERVICES LIMITED	8.59	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	3.52%
		OTHER	18.21%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8894

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.47%	3.46%	-0.99%
3 Months	1.27%	3.51%	-2.24%
6 Months	-3.07%	0.53%	-3.60%
Financial Year Till Date	2.47%	3.46%	-0.99%
1 Year	10.66%	7.65%	3.01%
2 Year*	23.99%	16.04%	7.95%
3 Year*	18.25%	12.46%	5.79%
4 Year*	18.28%	13.55%	4.73%
5 Year*	24.53%	19.79%	4.73%
Since Inception*	10.61%	9.20%	1.42%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		PENSION LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00525/11/05PENSGROWTH104	
AUM (Rs.in Crores)	297.21	NAV (p.u.)	70.6845
Debt in Portfolio (Rs.in Crores)	152.37	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	144.84	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	51.27%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	48.73%		
Fund Management Charge	1.25%	Inception Date:	27-Jan-06

Fund Objective:

The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	27.48%	0 - 30%
Corporate Bonds	21.65%	0 - 30%
Money Market OR Equivalent	2.14%	0 - 40%
Equities	48.73%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 6.35 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	27.82	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	13.34
7.34 GOI 22 APRIL 2064	14.66	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	7.04
7.46 GOI 06 NOVEMBER 2073	8.03	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.06
7.09 GOI 05 AUGUST 2054	6.68	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.32
7.29 TELANGANA SDL 07 AUGUST 2042	5.25	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	5.29
6.8 GOI 15 DEC 2060	4.23	7.8 YES BANK 01 OCT 2027	4.91
7.29 SGB 27 JANUARY 2033	3.86	8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	3.41
6.98 SGB 16 DECEMBER 2054	3.08	7.50 POWERGRID CORPORATION 24 AUGUST 2033	2.75
7.89 GUJARAT SDL 15 MAY 2025	2.50	7.80 YES BANK 29 SEP 2027	2.26
7.09 GOI 25 NOVEMBER 2074	1.33	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	2.17

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	15.51	CENTRAL & STATE GOVERNMENT	28.69%
ICICI BANK LIMITED	14.36	FINANCIAL AND INSURANCE ACTIVITIES	24.81%
RELIANCE INDUSTRIES LIMITED	10.94	INFRASTRUCTURE	17.78%
ETERNAL LIMITED	8.22	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.27%
INFOSYS LIMITED	8.01	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.19%
TVS MOTOR COMPANY LIMITED	6.95	INFORMATION SERVICE ACTIVITIES	3.27%
AXIS BANK LIMITED	6.94	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.34%
POLY MEDICURE LIMITED	5.41	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.82%
HINDUSTAN AERONAUTICS LTD	5.35	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	1.80%
TATA CONSULTANCY SERVICES LIMITED	4.67	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.72%
		OTHER	9.31%

Rating Profile:		Modified Duration:	
AAA	92.28%	Debt Portfolio	7.8936
AA+	2.11%	Money Market Instruments	0.0001
AA	0.14%	(Note: Debt portfolio includes MMI)	
Below AA	5.47%	Risk Profile of the Fund	
		Beta	0.9181

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.12%	2.60%	-0.47%
3 Months	2.31%	3.56%	-1.25%
6 Months	0.26%	3.02%	-2.76%
Financial Year Till Date	2.12%	2.60%	-0.47%
1 Year	10.96%	9.46%	1.50%
2 Year*	16.88%	12.52%	4.36%
3 Year*	13.58%	10.36%	3.22%
4 Year*	12.42%	10.23%	2.18%
5 Year*	15.30%	13.42%	1.88%
Since Inception*	10.68%	7.59%	3.09%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		LIFEMAKER PENSION MAXIMISER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01715/02/13PENSMAXIMI104	
AUM (Rs.in Crores)	554.79	NAV (p.u.)	33.0568
Debt in Portfolio (Rs.in Crores)	290.63	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	264.17	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	52.38%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	47.62%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.65%	Inception Date:	19-Aug-13

Fund Objective:

The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	50.83%	40-80%
Money Market OR Equivalent	1.56%	0-40%
Equities	47.62%	20-60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

8.64

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	75.81	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	17.55
6.79 GOI 07 OCTOBER 2034	42.24	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	14.10
7.09 GOI 05 AUGUST 2054	20.33	7.80 YES BANK 29 SEP 2027	11.98
7.17 GOI 17 APRIL 2030	6.79	7.40 NABARD 29 APRIL 2030	7.63
7.26 MAHARASHTRA SDL 07 AUGUST 2049	5.27	7.65 HDFC BANK INFRA 20 MARCH 2034	7.31
7.46 GOI 06 NOVEMBER 2073	4.70	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	6.93
7.29 TELANGANA SDL 07 AUGUST 2042	3.15	7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	5.74
7.29 SGB 27 JANUARY 2033	2.30	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	5.41
7.09 GOI 25 NOVEMBER 2074	1.73	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.32
7.65 KARNATAKA SDL 29 NOV 2027	1.09	8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.00

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	28.66	CENTRAL & STATE GOVERNMENT	30.81%
HOUSING DEVELOPMENT FINANCE CORP BANK	23.48	FINANCIAL AND INSURANCE ACTIVITIES	27.61%
RELIANCE INDUSTRIES LIMITED	19.42	INFRASTRUCTURE	17.30%
AXIS BANK LIMITED	18.06	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.47%
BHARTI AIRTEL LIMITED	10.93	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.89%
NTPC LIMITED	10.15	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.84%
TATA CONSULTANCY SERVICES LIMITED	9.74	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.81%
STATE BANK OF INDIA	9.24	INFORMATION SERVICE ACTIVITIES	1.78%
BAJAJ FINANCE LIMITED	8.81	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.70%
MAHINDRA & MAHINDRA LIMITED	7.87	MANUFACTURE OF TOBACCO PRODUCTS	1.41%
		OTHER	6.37%

Rating Profile:		Modified Duration:	
AAA	87.96%	Debt Portfolio	8.2783
AA+	6.72%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	5.32%	Risk Profile of the Fund	
		Beta	0.7778

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.52%	2.60%	-0.08%
3 Months	3.13%	3.56%	-0.44%
6 Months	2.11%	3.02%	-0.91%
Financial Year Till Date	2.52%	2.60%	-0.08%
1 Year	10.48%	9.46%	1.01%
2 Year*	15.92%	12.52%	3.40%
3 Year*	12.33%	10.36%	1.98%
4 Year*	11.25%	10.23%	1.02%
5 Year*	13.00%	13.42%	-0.42%
Since Inception*	10.76%	11.30%	-0.54%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		PENSION LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00625/11/05PENSBALANC104	
AUM (Rs.in Crores)	63.54	NAV (p.u.)	53.2910
Debt in Portfolio (Rs.in Crores)	44.11	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	19.43	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	69.43%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	30.57%		
Fund Management Charge	1.10%	Inception Date:	27-Jan-06

Fund Objective:

The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	35.12%	20 - 50%
Corporate Bonds	27.40%	20 - 40%
Money Market OR Equivalent	6.91%	0 - 40%
Equities	30.57%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 4.39 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	5.18
7.30 GOI 19 JUNE 2053	3.16
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.70
6.8 GOI 15 DEC 2060	2.57
7.29 SGB 27 JANUARY 2033	2.25
7.46 GOI 06 NOVEMBER 2073	1.95
7.09 GOI 05 AUGUST 2054	1.51
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.02
8.17 GOI 01 DEC 2044	0.52
8.00 OIL MARKETING BOND GOI 23 MAR 2026	0.51

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.08
7.65 HDFC BANK INFRA 20 MARCH 2034	2.09
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	1.58
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.15
7.8 YES BANK 01 OCT 2027	1.08
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.06
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.03
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	1.01
8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	1.01
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.89

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ICICI BANK LIMITED	2.27
HOUSING DEVELOPMENT FINANCE CORP BANK	2.21
RELIANCE INDUSTRIES LIMITED	1.53
INFOSYS LIMITED	1.52
LARSEN & TOUBRO LIMITED	0.95
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.90
MAHINDRA & MAHINDRA LIMITED	0.81
ITC LIMITED	0.71
STATE BANK OF INDIA	0.63
AXIS BANK LIMITED	0.61

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	40.61%
INFRASTRUCTURE	20.62%
FINANCIAL AND INSURANCE ACTIVITIES	18.48%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.15%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.93%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.40%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.03%
MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1.23%
MANUFACTURE OF TOBACCO PRODUCTS	1.12%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.94%
OTHER	5.49%

Rating Profile:

AAA	90.61%
AA+	3.28%
AA	0.97%
Below AA	5.14%

Modified Duration:

Debt Portfolio	7.5832
Money Market Instruments	0.0004
(Note: Debt portfolio includes MMI)	

Risk Profile of the Fund

Beta	0.9458
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.88%	2.23%	-0.34%
3 Months	2.94%	3.55%	-0.61%
6 Months	2.66%	3.96%	-1.30%
Financial Year Till Date	1.88%	2.23%	-0.34%
1 Year	9.34%	10.03%	-0.70%
2 Year*	12.04%	11.03%	1.02%
3 Year*	10.16%	9.40%	0.76%
4 Year*	9.56%	8.79%	0.77%
5 Year*	11.85%	10.79%	1.06%
Since Inception*	9.07%	7.15%	1.92%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		LIFEMAKER PENSION PRESERVER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01815/02/13PENSRESER104	
AUM (Rs.in Crores)	102.79	NAV (p.u.)	26.4902
Debt in Portfolio (Rs.in Crores)	87.57	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	15.22	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	85.19%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	14.81%	Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.	
Fund Management Charge	1.45%	Inception Date:	20-Aug-13

Fund Objective:			
The objective of the Preserver Fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The fund invests primarily in fixed income securities such as government securities, corporate bonds etc. However, the fund also invests in equities.			

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	82.33%	60-90%
Money Market OR Equivalent	2.86%	0-40%
Equities	14.81%	10-35%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 2.94 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	15.13	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	6.20
6.8 GOI 15 DEC 2060	8.24	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.44
6.79 GOI 07 OCTOBER 2034	5.67	7.80 YES BANK 29 SEP 2027	3.05
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.70	8.60 MUTHOOT FINANCE 25 AUGUST 2025	3.00
7.09 GOI 05 AUGUST 2054	4.07	9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.61
7.30 GOI 19 JUNE 2053	2.42	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.21
7.29 SGB 27 JANUARY 2033	2.25	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	2.11
8.51 MAHARASTRA SDL 09 MAR 2026	1.94	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.11
7.46 GOI 06 NOVEMBER 2073	1.34	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.62
7.18 GOI 14 AUGUST 2033	1.09	7.40 NABARD 29 APRIL 2030	1.53

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
AXIS BANK LIMITED	2.01	CENTRAL & STATE GOVERNMENT	48.86%
ICICI BANK LIMITED	1.40	FINANCIAL AND INSURANCE ACTIVITIES	23.22%
RELIANCE INDUSTRIES LIMITED	1.13	INFRASTRUCTURE	16.37%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.01	INVESTMENTS IN HOUSING FINANCE	2.46%
NTPC LIMITED	0.57	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.30%
BHARTI AIRTEL LIMITED	0.57	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.23%
ETERNAL LIMITED	0.53	INFORMATION SERVICE ACTIVITIES	0.73%
MAHINDRA & MAHINDRA LIMITED	0.52	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.59%
ITC LIMITED	0.51	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.56%
TATA CONSULTANCY SERVICES LIMITED	0.51	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.50%
		OTHER	4.18%

Rating Profile:		Modified Duration:	
AAA	86.12%	Debt Portfolio	7.9558
AA+	7.75%	Money Market Instruments	0.0001
AA	0.49%	(Note: Debt portfolio includes MMI)	
Below AA	5.64%	Risk Profile of the Fund	
		Beta	0.9785

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.95%	1.94%	0.00%
3 Months	3.11%	3.52%	-0.41%
6 Months	3.56%	4.64%	-1.09%
Financial Year Till Date	1.95%	1.94%	0.00%
1 Year	10.23%	10.40%	-0.17%
2 Year*	10.23%	9.87%	0.36%
3 Year*	8.66%	8.64%	0.02%
4 Year*	7.49%	7.67%	-0.18%
5 Year*	8.21%	8.79%	-0.58%
Since Inception*	8.68%	9.49%	-0.81%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		PENSION LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00725/11/05PENSCONSER104	
AUM (Rs.in Crores)	6.03	NAV (p.u.)	45.2300
Debt in Portfolio (Rs.in Crores)	5.47	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	0.56	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	90.71%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	9.29%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

Fund Objective:	
The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	67.11%	50 - 80%
Corporate Bonds	19.46%	0 - 50%
Money Market OR Equivalent	4.14%	0 - 40%
Equities	9.29%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.25 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	1.73	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	0.40
6.79 GOI 07 OCTOBER 2034	0.77	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.21
7.30 GOI 19 JUNE 2053	0.40	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.18
7.46 GOI 06 NOVEMBER 2073	0.34	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.11
7.09 GOI 05 AUGUST 2054	0.33	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.11
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.21	7.50 NABARD (GOI SERVICED) 17 NOV 2034	0.10
7.74 TAMILNADU SDL 22 FEB 2026	0.10	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.38 GOI 20 JUNE 2027	0.05	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.03
8.17 GOI 01 DEC 2044	0.05		
7.26 GOI 22 AUGUST 2032	0.02		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.07	CENTRAL & STATE GOVERNMENT	69.94%
ICICI BANK LIMITED	0.07	INFRASTRUCTURE	17.42%
RELIANCE INDUSTRIES LIMITED	0.06	FINANCIAL AND INSURANCE ACTIVITIES	7.43%
INFOSYS LIMITED	0.04	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.94%
BHARTI AIRTEL LIMITED	0.03	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.94%
MAHINDRA & MAHINDRA LIMITED	0.03	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.67%
AXIS BANK LIMITED	0.02	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.38%
NTPC LIMITED	0.02	INFORMATION SERVICE ACTIVITIES	0.28%
KOTAK MAHINDRA BANK LIMITED	0.02	OTHER MANUFACTURING	0.11%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.02	MANUFACTURE OF TOBACCO PRODUCTS	0.10%
		OTHER	1.80%

Rating Profile:		Modified Duration:	
AAA	99.43%	Debt Portfolio	9.6437
AA+	0.00%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.57%	Risk Profile of the Fund	
		Beta	0.9351

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.01%	1.85%	0.17%
3 Months	3.83%	3.51%	0.33%
6 Months	5.17%	4.87%	0.30%
Financial Year Till Date	2.01%	1.85%	0.17%
1 Year	11.18%	10.51%	0.66%
2 Year*	10.66%	9.48%	1.18%
3 Year*	9.10%	8.38%	0.72%
4 Year*	7.78%	7.29%	0.49%
5 Year*	8.29%	8.12%	0.17%
Since Inception*	8.15%	6.68%	1.47%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		PENSION LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00825/11/05PENSSECURE104	
AUM (Rs.in Crores)	32.38	NAV (p.u.)	40.3590
Debt in Portfolio (Rs.in Crores)	32.38	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

Fund Objective:	
The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	79.96%	50 - 100%
Corporate Bonds	16.21%	0 - 50%
Money Market OR Equivalent	3.83%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.24 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	10.37	7.8 YES BANK 01 OCT 2027	1.47
6.79 GOI 07 OCTOBER 2034	6.44	9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	1.42
7.09 GOI 05 AUGUST 2054	2.50	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	1.05
7.30 GOI 19 JUNE 2053	2.42	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.52
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.62	7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.32
7.09 GOI 25 NOVEMBER 2074	0.96	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.28
6.8 GOI 15 DEC 2060	0.45	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.17
8.13 KERALA SDL 21 MAR 2028	0.43	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
7.29 SGB 27 JANUARY 2033	0.16		
7.54 GOI 23 MAY 2036	0.10		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	82.53%
		FINANCIAL AND INSURANCE ACTIVITIES	9.51%
		INVESTMENTS IN HOUSING FINANCE	4.11%
		INFRASTRUCTURE	2.59%
		OTHER	1.25%

Rating Profile:		Modified Duration:	
AAA	89.50%	Debt Portfolio	9.2264
AA+	4.48%	Money Market Instruments	0.0001
AA	0.87%	(Note: Debt portfolio includes MMI)	
Below AA	5.15%	Risk Profile of the Fund	
		Beta	0.9541

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.98%	1.65%	0.33%
3 Months	4.23%	3.48%	0.75%
6 Months	5.80%	5.31%	0.49%
Financial Year Till Date	1.98%	1.65%	0.33%
1 Year	11.71%	10.72%	0.99%
2 Year*	8.99%	8.69%	0.30%
3 Year*	7.96%	7.85%	0.12%
4 Year*	6.95%	6.52%	0.43%
5 Year*	6.88%	6.78%	0.11%
Since Inception*	7.51%	6.39%	1.12%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		DISCONTINUANCE FUND PENSION	
Segregated Fund Identification Number (SFIN)		ULIF01912/08/13PENSDISCON104	
AUM (Rs.in Crores)	220.57	NAV (p.u.)	19.9724
Debt in Portfolio (Rs.in Crores)	220.57	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.50%	Inception Date:	19-Feb-14

Fund Objective:

In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	90.77%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	9.23%	0 - 40%
Equities	0.00%	NA
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 20.35

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
364 DAYS TBILL 15 MAY 2025	43.02
364 DAYS TBILL 08 MAY 2025	24.97
364 DAYS TBILL 23 MAY 2025	23.41
364 DAYS TBILL 09 OCTOBER 2025	14.84
364 DAYS TBILL 01 MAY 2026	14.17
364 DAYS TBILL 02 MAY 2025	13.50
364 DAYS TBILL 27 NOVEMBER 2025	9.64
364 DAYS TBILL 11 DECEMBER 2025	9.62
364 DAYS TBILL 27 FEBRUARY 2026	8.07
364 DAYS TBILL 29 JANUARY 2026	7.63

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	93.16%
FINANCIAL AND INSURANCE ACTIVITIES	7.38%
INFRASTRUCTURE	5.88%
OTHER	-6.42%

Rating Profile:

AAA	100.00%
AA+	0.00%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	0.3372
Money Market Instruments	0.0773

(Note: Debt portfolio includes MMI)

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.50%	0.33%	0.16%
3 Months	1.48%	1.00%	0.48%
6 Months	3.07%	2.00%	1.07%
Financial Year Till Date	0.50%	0.33%	0.17%
1 Year	6.39%	4.00%	2.39%
2 Year*	6.44%	4.00%	2.44%
3 Year*	5.72%	4.00%	1.72%
4 Year*	5.16%	4.00%	1.16%
5 Year*	4.89%	4.00%	0.89%
Since Inception*	6.37%	4.00%	2.37%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Factsheets - Unit Linked Group Funds

Fund Name		GR GRATUITY GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULGF00117/04/06GRATGROWTH104	
AUM (Rs.in Crores)	52.09	NAV (p.u.)	65.2564
Debt in Portfolio (Rs.in Crores)	29.22	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	22.86	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	56.11%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	43.89%		
Fund Management Charge	0.50%	Inception Date:	28-Aug-06

Fund Objective:

The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	28.00%	0 - 30%
Corporate Bonds	25.27%	0 - 30%
Money Market OR Equivalent	2.84%	0 - 20%
Equities	43.89%	20 - 60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

1.48

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.25
7.34 GOI 22 APRIL 2064	2.92
6.79 GOI 07 OCTOBER 2034	2.58
7.09 GOI 05 AUGUST 2054	0.96
7.29 TELANGANA SDL 07 AUGUST 2042	0.79
6.8 GOI 15 DEC 2060	0.60
7.26 GOI 22 AUGUST 2032	0.57
7.25 MAHARASHTRA SDL 28 DEC 2026	0.51
8.25 MAHARASTRA SDL 10 JUN 2025	0.50
7.62 GOI 15 SEP 2039	0.44

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.13
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	2.04
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.75
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.27
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.05
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.72
7.65 HDFC BANK INFRA 20 MARCH 2034	0.63
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.53
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.43
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.43

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ICICI BANK LIMITED	2.78
HOUSING DEVELOPMENT FINANCE CORP BANK	2.73
RELIANCE INDUSTRIES LIMITED	2.46
INFOSYS LIMITED	1.68
BHARTI AIRTEL LIMITED	1.21
MAHINDRA & MAHINDRA LIMITED	1.19
NTPC LIMITED	0.92
KOTAK MAHINDRA BANK LIMITED	0.90
LARSEN & TOUBRO LIMITED	0.83
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.82

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	29.69%
INFRASTRUCTURE	29.04%
FINANCIAL AND INSURANCE ACTIVITIES	20.10%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.72%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.72%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.41%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.87%
INFORMATION SERVICE ACTIVITIES	1.39%
OTHER MANUFACTURING	0.55%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.45%
OTHER	4.07%

Rating Profile:

AAA	96.98%
AA+	3.02%
AA	0.00%
Below AA	0.00%

Modified Duration:

Debt Portfolio	7.5179
Money Market Instruments	0.0002
(Note: Debt portfolio includes MMI)	

Risk Profile of the Fund

Beta	0.9042
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.96%	2.60%	0.37%
3 Months	3.48%	3.56%	-0.08%
6 Months	3.11%	3.02%	0.09%
Financial Year Till Date	2.96%	2.60%	0.37%
1 Year	12.81%	9.46%	3.34%
2 Year*	18.38%	12.52%	5.86%
3 Year*	14.83%	10.36%	4.47%
4 Year*	13.30%	10.23%	3.07%
5 Year*	15.67%	13.42%	2.25%
Since Inception*	10.56%	7.84%	2.72%

* (Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		GR GRATUITY BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULGF00217/04/06GRATBALANC104	
AUM (Rs.in Crores)	94.54	NAV (p.u.)	58.3686
Debt in Portfolio (Rs.in Crores)	73.65	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	20.89	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	77.90%	Benchmark - Crisil Bond Index 75% and NSE Nifty 25%	
Equity in Portfolio (In % of AUM)	22.10%		
Fund Management Charge	0.45%	Inception Date:	28-Aug-06

Fund Objective:	
The investment objective of the Balanced Fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	45.62%	20 - 50%
Corporate Bonds	26.51%	20 - 40%
Money Market OR Equivalent	5.77%	0 - 20%
Equities	22.10%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 5.46 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	11.66	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.61
6.79 GOI 07 OCTOBER 2034	4.89	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.08
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.89	7.58 NABARD 31 JULY 2026	2.52
7.29 TELANGANA SDL 07 AUGUST 2042	4.20	7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.06
7.30 GOI 19 JUNE 2053	3.53	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.02
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.86	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.61
7.46 GOI 06 NOVEMBER 2073	2.58	7.23 SBI BANK INFRA 19 NOV 2039	1.53
7.09 GOI 05 AUGUST 2054	2.39	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.17
8.25 MAHARASTRA SDL 10 JUN 2025	1.50	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.17
7.62 GOI 15 SEP 2039	1.21	8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.06

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.49	CENTRAL & STATE GOVERNMENT	49.92%
ICICI BANK LIMITED	2.42	INFRASTRUCTURE	23.91%
RELIANCE INDUSTRIES LIMITED	2.23	FINANCIAL AND INSURANCE ACTIVITIES	13.66%
INFOSYS LIMITED	1.52	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.35%
BHARTI AIRTEL LIMITED	1.10	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.34%
MAHINDRA & MAHINDRA LIMITED	1.07	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.70%
KOTAK MAHINDRA BANK LIMITED	0.82	INVESTMENTS IN HOUSING FINANCE	1.12%
LARSEN & TOUBRO LIMITED	0.75	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.84%
NTPC LIMITED	0.75	INFORMATION SERVICE ACTIVITIES	0.69%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.66	MANUFACTURE OF BASIC METALS	0.36%
		OTHER	3.10%

Rating Profile:		Modified Duration:	
AAA	95.42%	Debt Portfolio	7.9021
AA+	4.58%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9107

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.10%	2.13%	-0.03%
3 Months	3.37%	3.54%	-0.16%
6 Months	4.01%	4.19%	-0.18%
Financial Year Till Date	2.10%	2.13%	-0.03%
1 Year	12.47%	10.16%	2.30%
2 Year*	13.15%	10.64%	2.50%
3 Year*	11.20%	9.15%	2.05%
4 Year*	10.01%	8.42%	1.58%
5 Year*	11.18%	10.12%	1.06%
Since Inception*	9.90%	7.26%	2.64%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		GROUP GRATUITY BOND FUND.	
Segregated Fund Identification Number (SFIN)		ULGF00707/02/13GRATPLBOND104	
AUM (Rs.in Crores)	24.57	NAV (p.u.)	23.4992
Debt in Portfolio (Rs.in Crores)	24.57	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	05-Jan-14

Fund Objective:	
The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	94.96%	60-100%
Money Market OR Equivalent	5.04%	0-40%
Equities	0.00%	0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.24 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	4.50	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.35	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.72
6.79 GOI 07 OCTOBER 2034	3.09	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.53
7.30 GOI 19 JUNE 2053	1.66	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.53
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.08	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.52
7.29 TELANGANA SDL 07 AUGUST 2042	1.05	9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.42
7.62 GOI 15 SEP 2039	0.61	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.32
7.46 GOI 06 NOVEMBER 2073	0.52	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.32
8.22 KARNATAKA SDL 09 DEC 2025	0.51	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	0.30
7.09 GOI 25 NOVEMBER 2074	0.33	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.28

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	72.76%
		INFRASTRUCTURE	17.86%
		FINANCIAL AND INSURANCE ACTIVITIES	7.71%
		OTHER	1.67%

Rating Profile:		Modified Duration:	
AAA	95.13%	Debt Portfolio	8.6091
AA+	4.87%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8275

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.08%	1.65%	0.42%
3 Months	4.37%	3.48%	0.89%
6 Months	6.16%	5.31%	0.85%
Financial Year Till Date	2.08%	1.65%	0.42%
1 Year	12.41%	10.72%	1.69%
2 Year*	9.82%	8.69%	1.13%
3 Year*	8.74%	7.85%	0.89%
4 Year*	7.51%	6.52%	0.99%
5 Year*	7.20%	6.78%	0.42%
Since Inception*	7.84%	8.37%	-0.53%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		GR GRATUITY CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00317/04/06GRATCONSER104	
AUM (Rs.in Crores)	82.38	NAV (p.u.)	43.5987
Debt in Portfolio (Rs.in Crores)	82.38	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	28-Aug-06

Fund Objective:

The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	66.80%	50 - 80%
Corporate Bonds	29.17%	0 - 50%
Money Market OR Equivalent	4.03%	0 - 20%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

3.32

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	13.34
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.91
6.79 GOI 07 OCTOBER 2034	6.18
7.29 TELANGANA SDL 07 AUGUST 2042	5.77
7.09 GOI 05 AUGUST 2054	4.85
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.24
7.62 GOI 15 SEP 2039	3.19
6.99 GOI 17 APRIL 2026	2.52
8.13 KERALA SDL 21 MAR 2028	2.35
8.51 MAHARASTRA SDL 09 MAR 2026	1.53

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	5.13
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.62
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	1.79
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.61
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.49
9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.48
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.28
7.8 YES BANK 01 OCT 2027	1.28
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.17
7.23 SBI BANK INFRA 19 NOV 2039	1.02

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	69.34%
INFRASTRUCTURE	20.84%
FINANCIAL AND INSURANCE ACTIVITIES	5.95%
INVESTMENTS IN HOUSING FINANCE	1.42%
WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.96%
OTHER	1.49%

Rating Profile:

AAA	95.68%
AA+	2.74%
AA	0.00%
Below AA	1.57%

Modified Duration:

Debt Portfolio	7.8011
Money Market Instruments	0.0001

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.8718
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.98%	1.65%	0.32%
3 Months	4.14%	3.48%	0.66%
6 Months	6.01%	5.31%	0.70%
Financial Year Till Date	1.98%	1.65%	0.32%
1 Year	11.99%	10.72%	1.27%
2 Year*	9.64%	8.69%	0.95%
3 Year*	8.70%	7.85%	0.85%
4 Year*	7.43%	6.52%	0.91%
5 Year*	7.20%	6.78%	0.43%
Since Inception*	8.20%	6.58%	1.62%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Name		GROUP SUPERANNUATION CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00623/01/07SANNCONSER104	
AUM (Rs.in Crores)	0.56	NAV (p.u.)	31.7472
Debt in Portfolio (Rs.in Crores)	0.56	As on Date:	30-Apr-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.75%	Inception Date:	09-Apr-09

Fund Objective:	
The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc	

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	71.84%	50 - 80%
Corporate Bonds	21.75%	0 - 50%
Money Market OR Equivalent	6.41%	0 - 20%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.04 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	0.12	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.11	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
6.79 GOI 07 OCTOBER 2034	0.06	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.02
7.09 GOI 05 AUGUST 2054	0.03	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.01
7.30 GOI 19 JUNE 2053	0.03	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.01
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	0.02	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.01
7.59 GOI 20 MAR 2029	0.02	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
6.8 GOI 15 DEC 2060	0.01		
7.40 GOI 09 SEP 2035	0.00		
7.54 GOI 23 MAY 2036	0.00		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	76.51%
		INFRASTRUCTURE	12.89%
		FINANCIAL AND INSURANCE ACTIVITIES	8.86%
		OTHER	1.74%

Rating Profile:		Modified Duration:	
AAA	96.70%	Debt Portfolio	8.8637
AA+	3.30%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.7875

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.96%	1.65%	0.31%
3 Months	3.98%	3.48%	0.50%
6 Months	5.68%	5.31%	0.37%
Financial Year Till Date	1.96%	1.65%	0.31%
1 Year	11.65%	10.72%	0.93%
2 Year*	9.12%	8.69%	0.43%
3 Year*	8.02%	7.85%	0.17%
4 Year*	6.94%	6.52%	0.42%
5 Year*	6.40%	6.78%	-0.37%
Since Inception*	7.45%	7.68%	-0.23%

*(Returns more than 1 year are #CAGR)

Above Fund Returns are after deduction of Fund Management Charges (FMC)

Fund Managers for Unit Linked Portfolio			
Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Saurabh Kataria	22	Naresh Kumar	37
Amit Sureka	4		