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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)	13,356.95	NAV (p.u.)	81.3257
Debt in Portfolio (Rs.in Crores)	52.17	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	13,304.78	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.39%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	99.61%	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	0.39%	0 - 30%	
Equities	99.61%	70 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		52.17	
* 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
ICICI BANK LIMITED	1,146.12	FINANCIAL AND INSURANCE ACTIVITIES	27.24%
RELIANCE INDUSTRIES LIMITED	1,143.94	INFRASTRUCTURE	12.97%
HOUSING DEVELOPMENT FINANCE CORP BANK	1,110.97	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	10.20%
BHARTI AIRTEL LIMITED	730.34	MUTUAL FUND - LIQUID	9.65%
INFOSYS LIMITED	673.32	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	9.13%
LARSEN & TOUBRO LIMITED	546.35	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	5.68%
TATA CONSULTANCY SERVICES LIMITED	455.04	INFORMATION SERVICE ACTIVITIES	3.32%
KOTAK MAHINDRA BANK LIMITED	450.23	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	3.13%
ETERNAL LIMITED	443.87	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.02%
BAJAJ FINANCE LIMITED	428.04	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	2.58%
		OTHER	13.08%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8322
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.53%	1.71%	-0.18%
3 Months	11.26%	11.87%	-0.61%
6 Months	-0.06%	2.57%	-2.63%
Financial Year Till Date	4.48%	5.24%	-0.75%
1 Year	8.93%	9.85%	-0.92%
2 Year*	18.40%	15.56%	2.85%
3 Year*	16.50%	14.28%	2.22%
4 Year*	13.16%	12.26%	0.90%
5 Year*	21.02%	20.90%	0.12%
Since Inception*	12.32%	10.25%	2.08%
*(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)	9,927.90	NAV (p.u.)	113.8310
Debt in Portfolio (Rs.in Crores)	530.71	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	9,397.19	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	5.35%	Benchmark - Nifty MidCap Free Float 100%	
Equity in Portfolio (In % of AUM)	94.65%	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	5.35%	0 - 30%	
Equities	94.65%	70 - 100%	
Total	100.00%	* Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from January 2018 onwards	
Money Market OR Equivalent (Rs. In Crores)		530.71	
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	437.05	FINANCIAL AND INSURANCE ACTIVITIES	22.15%
SUZLON ENERGY LIMITED	415.44	INFRASTRUCTURE	11.15%
MAX HEALTHCARE INSTITUTE LTD	319.77	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.14%
SRF LIMITED	280.85	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.35%
COFORGE LIMITED	278.20	CENTRAL & STATE GOVERNMENT	5.32%
ETERNAL LIMITED	255.72	INFORMATION SERVICE ACTIVITIES	4.42%
INDIAN BANK	254.82	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.13%
HDFC ASSET MANAGEMENT COMPANY LIMITED	247.40	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.04%
PERSISTENT SYSTEMS LIMITED	244.75	MANUFACTURE OF BASIC METALS	4.03%
SHRIRAM FINANCE LIMITED	231.91	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.42%
		OTHER	26.86%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8235
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.96%	6.09%	-0.12%
3 Months	18.55%	19.84%	-1.29%
6 Months	-2.66%	1.82%	-4.48%
Financial Year Till Date	8.74%	11.12%	-2.38%
1 Year	12.21%	11.05%	1.15%
2 Year*	34.67%	30.41%	4.26%
3 Year*	29.36%	26.62%	2.74%
4 Year*	23.63%	22.17%	1.46%
5 Year*	34.31%	34.04%	0.28%
Since Inception*	15.12%	10.34%	4.79%
* (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)	7,999.01	NAV (p.u.)	110.4755
Debt in Portfolio (Rs.in Crores)	3,844.18	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	4,154.83	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	48.06%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	51.94%	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	19.99%	0 - 30%
Corporate Bonds	26.05%	0 - 30%
Money Market OR Equivalent	2.02%	0 - 40%
Equities	51.94%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

161.32

* 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	503.98
7.09 GOI 25 NOVEMBER 2074	345.94
6.90 GOI 15 APRIL 2065	115.51
6.98 SGB 16 DECEMBER 2054	63.76
6.8 GOI 15 DEC 2060	62.12
7.52 ANDHRA PRADESH SDL 07 FEBRUARY 2043	53.76
7.46 GOI 06 NOVEMBER 2073	38.31
7.41 GOI 19 DECEMBER 2036	28.88
7.75 UTTAR PRADESH SDL 29 NOVEMBER 2033	27.53
7.46 TELANGANA SDL 07 FEBRUARY 2045	26.67

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.80 YES BANK 29 SEP 2027	238.01
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	153.10
7.37 NABARD 28 MAY 2035	117.23
9.15 SHRIRAM FINANCE 19 JANUARY 2029	112.34
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	109.71
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	79.99
7.20 LARSEN & TOUBRO 22 JANUARY 2035	76.82
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	74.63
7.65 HDFC BANK INFRA 20 MARCH 2034	74.05
7.76 FEDERAL BANK INFRA 12 NOV 2034	57.12

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
HOUSING DEVELOPMENT FINANCE CORP BANK	484.94
ICICI BANK LIMITED	448.10
RELIANCE INDUSTRIES LIMITED	382.19
INFOSYS LIMITED	269.41
BHARTI AIRTEL LIMITED	185.83
MAHINDRA & MAHINDRA LIMITED	185.41
NTPC LIMITED	146.26
LARSEN & TOUBRO LIMITED	140.81
BAJAJ FINANCE LIMITED	139.94
KOTAK MAHINDRA BANK LIMITED	130.48

Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	28.64%
INFRASTRUCTURE	22.62%
CENTRAL & STATE GOVERNMENT	21.05%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.34%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	5.20%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.49%
INFORMATION SERVICE ACTIVITIES	1.56%
MANUFACTURE OF BASIC METALS	1.28%
INVESTMENTS IN HOUSING FINANCE	1.08%
MANUFACTURE OF TOBACCO PRODUCTS	1.00%
OTHER	8.73%

Rating Profile:		Modified Duration:	
AAA	80.78%	Debt Portfolio	7.6328
AA+	7.69%	Money Market Instruments	0.0002
AA	1.93%	(Note: Debt portfolio includes MMII)	
Below AA	9.60%	Risk Profile of the Fund	
		Beta	0.8393

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.33%	1.35%	-0.02%
3 Months	8.41%	8.09%	0.32%
6 Months	3.08%	4.26%	-1.18%
Financial Year Till Date	3.82%	3.98%	-0.16%
1 Year	10.98%	10.45%	0.53%
2 Year*	14.96%	12.26%	2.70%
3 Year*	13.15%	11.66%	1.49%
4 Year*	10.45%	9.66%	0.80%
5 Year*	14.03%	13.80%	0.23%
Since Inception*	12.30%	11.58%	0.72%

* (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)	2,594.05	NAV (p.u.)	77.8935
Debt in Portfolio (Rs.in Crores)	1,764.77	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	829.28	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	68.03%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	31.97%	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	30.28%	20 - 50%
Corporate Bonds	34.44%	20 - 40%
Money Market OR Equivalent	3.31%	0 - 40%
Equities	31.97%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 85.82 * 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	304.03	7.80 YES BANK 29 SEP 2027	80.66
7.09 GOI 25 NOVEMBER 2074	177.69	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	66.24
7.30 GOI 19 JUNE 2053	79.07	9.15 SHRIRAM FINANCE 19 JANUARY 2029	60.17
6.90 GOI 15 APRIL 2065	60.75	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	51.90
7.22 MAHARASHTRA SDL 28 AUGUST 2049	36.64	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	42.74
7.40 GOI 19 SEPTEMBER 2062	26.83	7.39 INDIAN RAILWAY FINANCE CORP LTD 15 JULY 2034	41.46
7.26 MAHARASHTRA SDL 04 SEPTEMBER 2050	17.22	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	39.03
7.95 GOI 28 AUG 2032	11.21	7.37 NABARD 28 MAY 2035	38.39
6.79 GOI 07 OCTOBER 2034	11.20	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	34.36
7.46 GOI 06 NOVEMBER 2073	9.20	7.8 YES BANK 01 OCT 2027	32.95

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	93.60	CENTRAL & STATE GOVERNMENT	32.22%
ICICI BANK LIMITED	92.71	FINANCIAL AND INSURANCE ACTIVITIES	25.98%
RELIAANCE INDUSTRIES LIMITED	73.91	INFRASTRUCTURE	21.62%
INFOSYS LIMITED	47.95	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.09%
BHARTI AIRTEL LIMITED	42.54	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.08%
MAHINDRA & MAHINDRA LIMITED	34.41	INVESTMENTS IN HOUSING FINANCE	2.99%
KOTAK MAHINDRA BANK LIMITED	27.55	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.28%
LARSEN & TOUBRO LIMITED	26.38	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.85%
BAJAJ FINANCE LIMITED	25.95	INFORMATION SERVICE ACTIVITIES	0.68%
NTPC LIMITED	22.94	MANUFACTURE OF BASIC METALS	0.61%
		OTHER	6.59%

Rating Profile:		Modified Duration:	
AAA	83.18%	Debt Portfolio	8.0776
AA+	6.76%	Money Market Instruments	0.0002
AA	1.35%	(Note: Debt portfolio includes MMI)	
Below AA	8.71%	Risk Profile of the Fund	
		Beta	0.8901

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.94%	1.19%	-0.25%
3 Months	6.52%	6.56%	-0.04%
6 Months	3.76%	4.87%	-1.10%
Financial Year Till Date	3.02%	3.45%	-0.43%
1 Year	11.16%	10.52%	0.64%
2 Year*	13.36%	10.84%	2.52%
3 Year*	11.88%	10.51%	1.37%
4 Year*	9.15%	8.49%	0.66%
5 Year*	10.85%	10.91%	-0.06%
Since Inception*	10.42%	9.82%	0.60%
* (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)	233.68	NAV (p.u.)	58.5744
Debt in Portfolio (Rs.in Crores)	211.58	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	22.10	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	90.54%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	9.46%	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	57.51%	50 - 80%	
Corporate Bonds	30.43%	0 - 50%	
Money Market OR Equivalent	2.60%	0 - 40%	
Equities	9.46%	0 - 15%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		6.08 * 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	84.69	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	15.57
7.09 GOI 25 NOVEMBER 2074	15.09	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	8.15
6.79 GOI 07 OCTOBER 2034	10.76	7.80 YES BANK 29 SEP 2027	7.72
7.17 GOI 17 APRIL 2030	10.54	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	7.50
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.47	8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	5.20
7.46 GOI 06 NOVEMBER 2073	2.96	7.50 POWERGRID CORPORATION 24 AUGUST 2033	3.70
8.17 GOI 01 DEC 2044	2.03	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.57
7.30 GOI 19 JUNE 2053	1.21	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	2.99
7.54 GOI 23 MAY 2036	0.91	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	2.67
7.26 GOI 22 AUGUST 2032	0.76	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.14
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	2.86	CENTRAL & STATE GOVERNMENT	58.48%
ICICI BANK LIMITED	2.73	INFRASTRUCTURE	19.71%
RELIANCE INDUSTRIES LIMITED	2.25	FINANCIAL AND INSURANCE ACTIVITIES	16.04%
INFOSYS LIMITED	1.59	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.99%
BHARTI AIRTEL LIMITED	1.10	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.96%
MAHINDRA & MAHINDRA LIMITED	1.09	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.71%
LARSEN & TOUBRO LIMITED	0.83	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.35%
NTPC LIMITED	0.80	INFORMATION SERVICE ACTIVITIES	0.30%
KOTAK MAHINDRA BANK LIMITED	0.77	OTHER MANUFACTURING	0.12%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.67	CIVIL ENGINEERING	0.10%
		OTHER	2.27%
Rating Profile:		Modified Duration:	
AAA	90.28%	Debt Portfolio	9.4680
AA+	4.79%	Money Market Instruments	0.0001
AA	0.10%	(Note: Debt portfolio includes MMI)	
Below AA	4.83%	Risk Profile of the Fund	
		Beta	0.8575
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.54%	1.02%	-0.48%
3 Months	5.32%	5.03%	0.29%
6 Months	5.12%	5.43%	-0.31%
Financial Year Till Date	2.72%	2.89%	-0.17%
1 Year	11.03%	10.48%	0.55%
2 Year*	10.10%	9.37%	0.73%
3 Year*	9.69%	9.31%	0.39%
4 Year*	7.63%	7.26%	0.38%
5 Year*	7.94%	8.00%	-0.06%
Since Inception*	8.91%	8.42%	0.50%
* (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)	1,116.50	NAV (p.u.)	46.8812
Debt in Portfolio (Rs.in Crores)	1,116.50	As on Date:	30-May-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	65.41%	50 - 100%	
Corporate Bonds	31.74%	0 - 50%	
Money Market OR Equivalent	2.85%	0 - 40%	
Equities	0.00%	0 -0%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		31.79	
* 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	314.99	7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	52.70
7.09 GOI 25 NOVEMBER 2074	203.61	7.80 YES BANK 29 SEP 2027	35.03
6.90 GOI 15 APRIL 2065	49.94	7.65 HDFC BANK INFRA 20 MARCH 2034	29.45
6.79 GOI 07 OCTOBER 2034	38.31	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	26.81
7.17 GOI 17 APRIL 2030	32.67	9.15 SHRIRAM FINANCE 19 JANUARY 2029	26.67
6.98 SGB 16 DECEMBER 2054	30.73	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	17.65
7.30 GOI 19 JUNE 2053	14.62	7.40 NABARD 29 APRIL 2030	16.43
7.46 GOI 06 NOVEMBER 2073	10.93	7.8 YES BANK 01 OCT 2027	16.03
6.79 GOI 15 MAY 2027	5.23	7.76 FEDERAL BANK INFRA 12 NOV 2034	15.58
8.13 KERALA SDL 21 MAR 2028	4.98	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	13.26
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	66.86%
		FINANCIAL AND INSURANCE ACTIVITIES	17.24%
		INFRASTRUCTURE	14.19%
		INVESTMENTS IN HOUSING FINANCE	0.30%
		OTHER	1.40%
Rating Profile:		Modified Duration:	
AAA	88.04%	Debt Portfolio	9.6327
AA+	6.06%	Money Market Instruments	0.0001
AA	0.31%	(Note: Debt portfolio includes MMI)	
Below AA	5.59%	Risk Profile of the Fund	
		Beta	0.7890
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.50%	0.93%	-0.44%
3 Months	4.76%	4.26%	0.50%
6 Months	5.64%	5.70%	-0.06%
Financial Year Till Date	2.38%	2.60%	-0.22%
1 Year	10.53%	10.42%	0.10%
2 Year*	8.70%	8.61%	0.09%
3 Year*	8.50%	8.68%	-0.18%
4 Year*	6.88%	6.61%	0.26%
5 Year*	6.51%	6.54%	-0.03%
Since Inception*	7.75%	7.62%	0.13%
*(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)	434.96	NAV (p.u.)	54.3686
Debt in Portfolio (Rs.in Crores)	211.57	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	223.39	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	48.64%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	51.36%		
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	34.25%	0 - 100%	
Corporate Bonds	13.32%	0 - 100%	
Money Market OR Equivalent	1.07%	0 - 40%	
Equities	51.36%	0 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		4.64 * 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	44.84	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	18.68
7.09 GOI 25 NOVEMBER 2074	41.98	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	9.13
6.98 SGB 16 DECEMBER 2054	15.11	7.8 YES BANK 01 OCT 2027	5.94
7.46 GOI 06 NOVEMBER 2073	11.24	7.50 POWERGRID CORPORATION 24 AUGUST 2033	5.54
6.8 GOI 15 DEC 2060	8.35	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	3.27
6.90 GOI 15 APRIL 2065	7.71	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	3.12
7.29 SGB 27 JANUARY 2033	4.85	7.80 YES BANK 29 SEP 2027	2.67
6.79 GOI 07 OCTOBER 2034	3.59	8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	2.64
7.30 GOI 19 JUNE 2053	3.02	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.13
8.17 GOI 01 DEC 2044	2.70	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	1.45
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	27.62	CENTRAL & STATE GOVERNMENT	34.32%
ICICI BANK LIMITED	24.26	FINANCIAL AND INSURANCE ACTIVITIES	25.99%
INFOSYS LIMITED	14.47	INFRASTRUCTURE	10.09%
ETERNAL LIMITED	13.88	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.64%
RELIANCE INDUSTRIES LIMITED	13.23	INFORMATION SERVICE ACTIVITIES	3.19%
HINDUSTAN AERONAUTICS LTD	10.20	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.04%
POLY MEDICURE LIMITED	8.57	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	2.35%
POLYCAB INDIA LIMITED	8.31	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.31%
BAJAJ FINANCE LIMITED	7.57	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.97%
KOTAK MAHINDRA BANK LIMITED	7.11	MANUFACTURE OF ELECTRICAL EQUIPMENT	1.91%
		OTHER	10.19%
Rating Profile:		Modified Duration:	
AAA	89.23%	Debt Portfolio	10.5151
AA+	4.40%	Money Market Instruments	0.0000
AA	1.51%	(Note: Debt portfolio includes MMI)	
Below AA	4.85%	Risk Profile of the Fund	
		Beta	1.0083
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.29%	1.35%	-0.06%
3 Months	8.46%	8.09%	0.37%
6 Months	-0.06%	4.26%	-4.31%
Financial Year Till Date	3.42%	3.98%	-0.56%
1 Year	12.83%	10.45%	2.37%
2 Year*	17.54%	12.26%	5.28%
3 Year*	15.39%	11.66%	3.73%
4 Year*	11.96%	9.66%	2.30%
5 Year*	15.41%	13.80%	1.62%
Since Inception*	10.42%	8.69%	1.73%
* (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)	6.39	NAV (p.u.)	22.8510
Debt in Portfolio (Rs.in Crores)	6.39	As on Date:	30-May-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)		6.39	
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	99.99%
		OTHER	0.01%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.3971
AA+	0.00%	Money Market Instruments	0.3971
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	1.34%	NA	NA
6 Months	2.72%	NA	NA
Financial Year Till Date	0.88%	NA	NA
1 Year	5.69%	NA	NA
2 Year*	5.85%	NA	NA
3 Year*	5.52%	NA	NA
4 Year*	4.76%	NA	NA
5 Year*	4.24%	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)	252.98	NAV (p.u.)	33.7279
Debt in Portfolio (Rs.in Crores)	252.98	As on Date:	30-May-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	64.33%	60 - 100%
Corporate Bonds	33.80%	0 - 40%
Money Market OR Equivalent	1.87%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 4.73 * 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	54.01	7.80 YES BANK 29 SEP 2027	11.18
7.09 GOI 25 NOVEMBER 2074	48.99	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	10.72
7.43 TELANGANA SDL 05 JUNE 2043	25.11	7.65 HDFC BANK INFRA 20 MARCH 2034	7.36
7.34 ANDHRA PRADESH SDL 31 JULY 2049	8.94	9.15 SHRIRAM FINANCE 19 JANUARY 2029	5.33
6.79 GOI 07 OCTOBER 2034	7.75	8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	5.30
6.79 GOI 15 MAY 2027	3.19	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	5.09
7.29 TELANGANA SDL 07 AUGUST 2040	2.91	8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	5.06
7.34 ANDHRA PRADESH SDL 31 JULY 2044	2.86	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	5.03
6.54 GOI 17 JAN 2032	2.24	8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.00
7.54 GOI 23 MAY 2036	1.56	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.57

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	64.37%
		FINANCIAL AND INSURANCE ACTIVITIES	16.61%
		INFRASTRUCTURE	14.88%
		INVESTMENTS IN HOUSING FINANCE	2.31%
		OTHER	1.83%

Rating Profile:		Modified Duration:	
AAA	84.26%	Debt Portfolio	9.1367
AA+	10.35%	Money Market Instruments	0.0000
AA	0.22%	(Note: Debt portfolio includes MMI)	
Below AA	5.17%	Risk Profile of the Fund	
		Beta	0.9468

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.51%	0.93%	-0.42%
3 Months	4.45%	4.26%	0.19%
6 Months	5.78%	5.70%	0.08%
Financial Year Till Date	2.43%	2.60%	-0.17%
1 Year	10.46%	10.42%	0.04%
2 Year*	8.61%	8.61%	0.00%
3 Year*	8.48%	8.68%	-0.20%
4 Year*	6.80%	6.61%	0.19%
5 Year*	6.41%	6.54%	-0.13%
Since Inception*	7.84%	7.77%	0.07%

* (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)	1.68	NAV (p.u.)	35.9076
Debt in Portfolio (Rs.in Crores)	1.44	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	0.24	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	85.46%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	14.54%		
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	75.56%	50 - 80%	
Corporate Bonds	5.00%	0 - 50%	
Money Market OR Equivalent	4.89%	0 - 40%	
Equities	14.54%	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:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	0.48	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.16	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
8.51 HARYANA SDL 10 FEB 2026	0.15	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.02
6.8 GOI 15 DEC 2060	0.15		
7.29 TELANGANA SDL 07 AUGUST 2042	0.08		
7.29 SGB 27 JANUARY 2033	0.08		
6.79 GOI 07 OCTOBER 2034	0.06		
7.46 GOI 06 NOVEMBER 2073	0.03		
8.17 GOI 01 DEC 2044	0.03		
7.30 GOI 19 JUNE 2053	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	0.03	CENTRAL & STATE GOVERNMENT	78.75%
ICICI BANK LIMITED	0.03	FINANCIAL AND INSURANCE ACTIVITIES	7.55%
RELIANCE INDUSTRIES LIMITED	0.03	INFRASTRUCTURE	5.90%
INFOSYS LIMITED	0.02	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.55%
AXIS BANK LIMITED	0.02	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.44%
BHARTI AIRTEL LIMITED	0.01	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.02%
MAHINDRA & MAHINDRA LIMITED	0.01	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.56%
NTPC LIMITED	0.01	INFORMATION SERVICE ACTIVITIES	0.42%
LARSEN & TOUBRO LIMITED	0.01	OTHER MANUFACTURING	0.17%
KOTAK MAHINDRA BANK LIMITED	0.01	MANUFACTURE OF TOBACCO PRODUCTS	0.15%
		OTHER	2.48%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	9.3998
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	0.9264
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.39%	1.07%	-0.67%
3 Months	5.14%	5.41%	-0.27%
6 Months	4.14%	5.30%	-1.16%
Financial Year Till Date	2.61%	3.03%	-0.42%
1 Year	9.10%	10.50%	-1.40%
2 Year*	10.08%	9.74%	0.34%
3 Year*	9.21%	9.61%	-0.40%
4 Year*	7.03%	7.57%	-0.54%
5 Year*	7.84%	8.73%	-0.89%
Since Inception*	7.11%	7.11%	0.00%
* (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.)	32.3928
Debt in Portfolio (Rs.in Crores)	0.47	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	0.02	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	95.83%	Benchmark - Crisil Bond Index 95% and NSE Nifty 5%	
Equity in Portfolio (In % of AUM)	4.17%		
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	84.87%	50 - 100%
Corporate Bonds	6.51%	0 - 50%
Money Market OR Equivalent	4.45%	0 - 40%
Equities	4.17%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.02 * 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	0.16
8.22 KARNATAKA SDL 09 DEC 2025	0.06
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.05
6.8 GOI 15 DEC 2060	0.04
7.29 SGB 27 JANUARY 2033	0.03
8.17 GOI 01 DEC 2044	0.02
7.88 GOI 19 MAR 2030	0.02
6.79 GOI 07 OCTOBER 2034	0.01
7.30 GOI 19 JUNE 2053	0.01
8.30 GOI 02 JUL 2040	0.00

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ICICI BANK LIMITED	0.003
HOUSING DEVELOPMENT FINANCE CORP BANK	0.003
RELIANCE INDUSTRIES LIMITED	0.003
INFOSYS LIMITED	0.002
AXIS BANK LIMITED	0.002
BHARTI AIRTEL LIMITED	0.001
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.001
MAHINDRA & MAHINDRA LIMITED	0.001
NTPC LIMITED	0.001
LARSEN & TOUBRO LIMITED	0.001

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	87.32%
FINANCIAL AND INSURANCE ACTIVITIES	8.37%
INFRASTRUCTURE	0.64%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.55%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.39%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.21%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.21%
INFORMATION SERVICE ACTIVITIES	0.13%
MANUFACTURE OF TOBACCO PRODUCTS	0.04%
CIVIL ENGINEERING	0.04%
OTHER	2.10%

Rating Profile:

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

Modified Duration:

Debt Portfolio	8.8806
Money Market Instruments	0.0002

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.8142
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.29%	0.98%	-0.69%
3 Months	4.62%	4.64%	-0.02%
6 Months	4.87%	5.57%	-0.70%
Financial Year Till Date	2.38%	2.74%	-0.36%
1 Year	8.89%	10.45%	-1.56%
2 Year*	7.89%	8.99%	-1.10%
3 Year*	7.70%	9.00%	-1.29%
4 Year*	6.00%	6.94%	-0.93%
5 Year*	6.17%	7.27%	-1.10%
Since Inception*	6.52%	6.86%	-0.34%

* (Returns more than 1 year are #CAGR)

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

Fund Name		ULIF02201/01/20LIFEDIVEQF104	
Segregated Fund Identification Number (SFIN)		ULIF02201/01/20LIFEDIVEQF104	
AUM (Rs.in Crores)	3,026.22	NAV (p.u.)	29.4822
Debt in Portfolio (Rs.in Crores)	130.70	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	2,895.52	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	4.32%	Benchmark - NSE Nifty 200 100%	
Equity in Portfolio (In % of AUM)	95.68%	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	4.32%	0 - 30%	
Equities	95.68%	70 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		130.70	
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	189.96	FINANCIAL AND INSURANCE ACTIVITIES	26.37%
RELIANCE INDUSTRIES LIMITED	181.98	INFRASTRUCTURE	12.09%
ICICI BANK LIMITED	159.48	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	7.38%
INFOSYS LIMITED	117.97	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	6.79%
LARSEN & TOUBRO LIMITED	88.69	MUTUAL FUND - LIQUID	5.39%
BHARTI AIRTEL LIMITED	86.57	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.72%
MAHINDRA & MAHINDRA LIMITED	74.73	CENTRAL & STATE GOVERNMENT	4.51%
BAJAJ FINANCE LIMITED	69.86	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.23%
KOTAK MAHINDRA BANK LIMITED	61.44	MANUFACTURE OF BEVERAGES	2.67%
SAGILITY INDIA LTD	59.89	INFORMATION SERVICE ACTIVITIES	2.20%
		Other	23.65%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9151
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.60%	2.68%	-0.08%
3 Months	12.41%	13.88%	-1.48%
6 Months	-1.78%	1.26%	-3.04%
Financial Year Till Date	4.92%	6.28%	-1.36%
1 Year	10.96%	8.28%	2.68%
2 Year*	26.41%	19.12%	7.30%
3 Year*	21.82%	16.42%	5.40%
4 Year*	16.51%	13.88%	2.64%
5 Year*	NA	NA	NA
Since Inception*	24.26%	21.34%	2.92%
* (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)	89.28	NAV (p.u.)	12.4069
Debt in Portfolio (Rs.in Crores)	89.28	As on Date:	30-May-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)		89.28	
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	49.22%
		FINANCIAL AND INSURANCE ACTIVITIES	26.20%
		INFRASTRUCTURE	22.90%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.67%
		Other	0.01%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.5343
AA+	0.00%	Money Market Instruments	0.5343
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%	0.53%	-0.04%
3 Months	1.50%	1.72%	-0.22%
6 Months	3.00%	3.48%	-0.48%
Financial Year Till Date	0.99%	1.11%	-0.12%
1 Year	6.22%	7.15%	-0.93%
2 Year*	6.21%	7.24%	-1.03%
3 Year*	5.80%	6.96%	-1.16%
4 Year*	5.00%	6.15%	-1.15%
5 Year*	NA	NA	NA
Since Inception*	4.43%	5.68%	-1.25%
* (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)	535.61	NAV (p.u.)	17.2329
Debt in Portfolio (Rs.in Crores)	13.84	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	521.76	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	2.58%	Benchmark - Custom ESG Index* 100%	
Equity in Portfolio (In % of AUM)	97.42%	*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	2.58%	0 - 30%	
Equities	97.42%	70 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		13.84	
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	34.04	FINANCIAL AND INSURANCE ACTIVITIES	26.21%
ICICI BANK LIMITED	31.56	INFRASTRUCTURE	13.58%
ICICI PRUDENTIAL BANKING ETF	30.98	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.16%
BHARTI AIRTEL LIMITED	30.79	MUTUAL FUND - LIQUID	7.64%
ETERNAL LIMITED	16.70	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.57%
RELIANCE INDUSTRIES LIMITED	16.15	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.06%
DIVIS LABORATORIES LIMITED	15.21	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.56%
BAJAJ FINANCE LIMITED	15.06	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.04%
TATA CONSULTANCY SERVICES LIMITED	14.33	CENTRAL & STATE GOVERNMENT	3.86%
SHRIRAM FINANCE LIMITED	13.37	INFORMATION SERVICE ACTIVITIES	3.12%
		OTHER	17.20%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9474
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.56%	2.99%	-1.43%
3 Months	10.46%	12.55%	-2.09%
6 Months	-2.17%	1.09%	-3.26%
Financial Year Till Date	3.78%	5.96%	-2.18%
1 Year	8.53%	8.47%	0.05%
2 Year*	24.17%	18.04%	6.13%
3 Year*	19.27%	14.63%	4.64%
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	19.77%	15.93%	3.85%
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)	343.00	NAV (p.u.)	16.3249
Debt in Portfolio (Rs.in Crores)	7.11	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	335.89	Equity - Kamlesh Khareta	
Debt in Portfolio (In % of AUM)	2.07%	Benchmark - Customised Pure Equity* 100%	
Equity in Portfolio (In % of AUM)	97.93%	*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	2.07%	0 - 40%	
Equities	97.93%	60 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		7.11	
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
TRENT LIMITED	19.31	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.25%
TATA CONSULTANCY SERVICES LIMITED	18.69	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	10.70%
ULTRATECH CEMENT LIMITED	17.13	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	9.71%
TECH MAHINDRA LIMITED	15.44	MANUFACTURE OF ELECTRICAL EQUIPMENT	9.29%
BHARAT ELECTRONICS LIMITED	15.43	INFRASTRUCTURE	9.27%
SUZLON ENERGY LIMITED	10.87	MANUFACTURE OF FOOD PRODUCTS	6.80%
RELIANCE INDUSTRIES LIMITED	10.79	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	6.50%
MEDPLUS HEALTH SERVICES LTD	9.67	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	6.39%
GODREJ CONSUMER PRODUCTS LIMITED	9.65	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	5.60%
ETERNAL LIMITED	8.86	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.15%
		OTHER	19.34%
Rating Profile:		Modified Duration:	
AAA	0.00%	Debt Portfolio	0.0000
AA+	0.00%	Money Market Instruments	0.0000
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9298
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.60%	3.28%	0.32%
3 Months	12.81%	12.82%	-0.02%
6 Months	-4.83%	-6.13%	1.30%
Financial Year Till Date	6.11%	5.29%	0.82%
1 Year	8.32%	2.22%	6.10%
2 Year*	25.64%	18.34%	7.29%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	23.67%	17.93%	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)	39.31	NAV (p.u.)	13.7040
Debt in Portfolio (Rs.in Crores)	39.31	As on Date:	30-May-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)	94.58%	60-100%	
Money Market OR Equivalent	5.42%	0 - 40%	
Equities	0.00%	NA	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		2.13	
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	10.55	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.65
7.09 GOI 25 NOVEMBER 2074	4.76	7.80 YES BANK 29 SEP 2027	1.68
6.90 GOI 15 APRIL 2065	4.36	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.26
6.79 GOI 07 OCTOBER 2034	1.39	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.07
7.83 GUJARAT SDL 13 JUL 2026	1.02	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.07
7.80 GUJARAT SDL 27 DEC 2027	0.52	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.06
7.30 GOI 19 JUNE 2053	0.45	6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.70
7.29 SGB 27 JANUARY 2033	0.32	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.55
7.25 MAHARASHTRA SDL 28 DEC 2026	0.26	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.54
6.79 GOI 15 MAY 2027	0.21	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	65.62%
		INFRASTRUCTURE	20.03%
		FINANCIAL AND INSURANCE ACTIVITIES	10.79%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.77%
		OTHER	1.79%
Rating Profile:		Modified Duration:	
AAA	92.78%	Debt Portfolio	9.2740
AA+	2.86%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	4.36%	Risk Profile of the Fund	
		Beta	0.8466
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.63%	0.93%	-0.30%
3 Months	4.92%	4.26%	0.66%
6 Months	5.85%	5.70%	0.15%
Financial Year Till Date	2.54%	2.60%	-0.05%
1 Year	10.55%	10.42%	0.13%
2 Year*	8.65%	8.61%	0.04%
3 Year*	8.51%	8.68%	-0.17%
4 Year*	6.80%	6.61%	0.18%
5 Year*	NA	NA	NA
Since Inception*	6.53%	6.55%	-0.02%
* (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)	1,115.64	NAV (p.u.)	14.0603
Debt in Portfolio (Rs.in Crores)	2.18	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	1,113.46	Equity - Amit Sureka	
Debt in Portfolio (In % of AUM)	0.20%	Benchmark - NIFTY Smallcap 250 Quality 50 Index	
Equity in Portfolio (In % of AUM)	99.80%	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	0.20%	0 - 20%	
Equities	99.80%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		2.18	
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
ANGEL ONE LIMITED	68.84	FINANCIAL AND INSURANCE ACTIVITIES	29.50%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	57.54	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.96%
INDIAN ENERGY EXCHANGE LIMITED	55.22	INFRASTRUCTURE	9.94%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	40.82	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.57%
CASTROL INDIA LIMITED	38.53	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.68%
GILLETTE INDIA LTD	36.66	INFORMATION SERVICE ACTIVITIES	5.96%
APAR INDUSTRIES LTD	34.10	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	5.62%
MOTILAL OSWAL FINANCIAL SERVICES LTD.	33.21	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.43%
360 ONE WAM LTD	31.71	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.45%
MANAPPURAM FINANCE LIMITED	27.16	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.32%
		OTHER	9.56%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9782
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	10.68%	10.54%	0.13%
3 Months	19.58%	19.62%	-0.04%
6 Months	-7.61%	-8.69%	1.08%
Financial Year Till Date	11.69%	11.72%	-0.03%
1 Year	10.60%	9.41%	1.19%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	21.41%	22.69%	-1.27%
Adjusted since inception*#	21.71%	21.62%	0.09%
* (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)	936.28	NAV (p.u.)	11.5710
Debt in Portfolio (Rs.in Crores)	4.88	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	931.40	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.52%	Benchmark - Midcap 150 Momentum 50 Index	
Equity in Portfolio (In % of AUM)	99.48%	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	0.52%	0 - 20%
Equities	99.48%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

4.88

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA

Top 10 Bonds in Fund :

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
BSE LIMITED	71.23	INFRASTRUCTURE	15.42%
MAX HEALTHCARE INSTITUTE LTD	44.91	FINANCIAL AND INSURANCE ACTIVITIES	15.37%
COFORGE LIMITED	44.27	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.14%
THE INDIAN HOTELS COMPANY LIMITED	42.88	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.67%
PERSISTENT SYSTEMS LIMITED	42.73	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.60%
PB FINTECH LTD	41.76	INFORMATION SERVICE ACTIVITIES	6.60%
DIXON TECHNOLOGIES INDIA LIMITED	38.15	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.65%
LUPIN LIMITED	35.47	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.58%
THE FEDERAL BANK LIMITED	32.39	ACCOMMODATION	4.58%
FORTIS HEALTHCARE LIMITED	30.28	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.08%
		OTHER	17.31%

Rating Profile:

AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMII)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9843

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.43%	5.59%	-0.16%
3 Months	19.40%	19.89%	-0.48%
6 Months	-3.97%	-4.43%	0.47%
Financial Year Till Date	9.41%	9.66%	-0.25%
1 Year	2.55%	1.69%	0.86%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	11.58%	13.03%	-1.45%

* (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)	453.64	NAV (p.u.)	9.4306
Debt in Portfolio (Rs.in Crores)	1.39	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	452.26	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.31%	Benchmark - NIFTY Alpha 50 Index	
Equity in Portfolio (In % of AUM)	99.69%	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	0.31%	0 - 20%	
Equities	99.69%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		1.39	
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	31.22	INFRASTRUCTURE	20.00%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	28.44	FINANCIAL AND INSURANCE ACTIVITIES	18.35%
MAZAGON DOCK SHIPBUILDERS LIMITED	27.25	INFORMATION SERVICE ACTIVITIES	9.85%
DIXON TECHNOLOGIES INDIA LIMITED	22.57	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	8.81%
PG ELECTROPLAST LIMITED	21.66	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.66%
FIRSTSOURCE SOLUTIONS LTD	16.40	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	8.33%
AEGIS LOGISTICS LTD	14.98	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.94%
MOTILAL OSWAL FINANCIAL SERVICES LTD.	14.71	MANUFACTURE OF BASIC METALS	3.30%
COCHIN SHIPYARD LIMITED	14.50	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	3.30%
DIVIS LABORATORIES LIMITED	13.61	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.00%
		OTHER	10.45%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9387
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	7.63%	7.36%	0.27%
3 Months	23.63%	21.09%	2.53%
6 Months	-5.99%	-8.79%	2.80%
Financial Year Till Date	11.81%	11.25%	0.57%
1 Year	-5.69%	-3.78%	-1.91%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-5.69%	-3.78%	-1.91%
*(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)	145.89	NAV (p.u.)	8.4399
Debt in Portfolio (Rs.in Crores)	0.71	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	145.18	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.49%	Benchmark - NIFTY 500 MOMENTUM 50 Index	
Equity in Portfolio (In % of AUM)	99.51%	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	0.49%	0 - 20%	
Equities	99.51%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.71	
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	8.95	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.78%
MAHINDRA & MAHINDRA LIMITED	8.29	INFORMATION SERVICE ACTIVITIES	13.69%
DIVIS LABORATORIES LIMITED	7.75	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	12.49%
THE INDIAN HOTELS COMPANY LIMITED	7.19	FINANCIAL AND INSURANCE ACTIVITIES	12.46%
ETERNAL LIMITED	7.04	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	6.09%
DIXON TECHNOLOGIES INDIA LIMITED	6.70	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.68%
TRENT LIMITED	6.59	ACCOMMODATION	4.93%
TECH MAHINDRA LIMITED	6.28	INFRASTRUCTURE	4.79%
PB FINTECH LTD	5.84	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	4.52%
PERSISTENT SYSTEMS LIMITED	5.83	MANUFACTURE OF BEVERAGES	4.13%
		OTHER	17.44%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9772
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.39%	5.40%	-0.02%
3 Months	16.95%	16.87%	0.08%
6 Months	-10.10%	-11.40%	1.30%
Financial Year Till Date	10.01%	9.92%	0.09%
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*	-15.60%	-16.62%	1.02%
* (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)	73.11	NAV (p.u.)	9.6768
Debt in Portfolio (Rs.in Crores)	0.12	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	72.99	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.16%	Benchmark - NIFTY 500 MOMENTUM 50 Index	
Equity in Portfolio (In % of AUM)	99.84%	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	0.16%	0 - 20%	
Equities	99.84%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.12	
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
BHARAT ELECTRONICS LIMITED	4.88	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.93%
HINDUSTAN AERONAUTICS LTD	4.45	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	12.18%
BAJAJ AUTO LIMITED NEW SHS	4.12	MANUFACTURE OF ELECTRICAL EQUIPMENT	11.53%
DIXON TECHNOLOGIES INDIA LIMITED	4.02	FINANCIAL AND INSURANCE ACTIVITIES	10.48%
TRENT LIMITED	3.83	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	10.08%
CG POWER & INDUSTRIAL SOLUTIONS LIMITED	2.93	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	6.09%
VARUN BEVERAGES LIMITED	2.64	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.63%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.53	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	5.24%
SOLAR INDUSTRIES INDIA LTD	2.50	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.60%
COLGATE PALMOLIVE (INDIA) LIMITED	2.30	INFRASTRUCTURE	4.33%
		OTHER	15.92%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9945
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	7.27%	7.27%	0.01%
3 Months	21.73%	20.00%	1.73%
6 Months	-6.68%	-8.91%	2.23%
Financial Year Till Date	11.16%	10.38%	0.78%
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*	-3.23%	-4.13%	0.90%
* (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)	54.64	NAV (p.u.)	10.0675
Debt in Portfolio (Rs.in Crores)	0.08	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	54.55	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.15%	Benchmark - Sustainable Yield Index*	
Equity in Portfolio (In % of AUM)	99.85%	* 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	0.15%	0 - 20%	
Equities	99.85%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.08	
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	1.35	INFRASTRUCTURE	25.75%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	1.31	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.54%
VARROC ENGINEERING LIMITED	1.25	MANUFACTURE OF BASIC METALS	9.87%
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.25	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.82%
EID PARRY (INDIA) LTD	1.22	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	6.48%
BIRLA CORPORATION LIMITED	1.21	MANUFACTURE OF RUBBER AND PLASTICS PRODUCTS	4.50%
TANLA PLATFORMS LTD	1.20	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	4.28%
REDINGTON INDIA LIMITED	1.18	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	3.68%
TATA MOTORS LIMITED	1.18	BROADCASTING AND PROGRAMMING ACTIVITIES	2.39%
LAXMI ORGANIC INDUSTRIES LIMITED	1.17	MANUFACTURE OF FOOD PRODUCTS	2.23%
		OTHER	18.45%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9701
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	8.01%	8.11%	-0.10%
3 Months	18.23%	19.16%	-0.94%
6 Months	NA	NA	NA
Financial Year Till Date	9.39%	9.81%	-0.43%
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*	0.67%	1.46%	-0.78%
* (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)	28.02	NAV (p.u.)	10.8558
Debt in Portfolio (Rs.in Crores)	0.56	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	27.46	Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	2.01%	Benchmark - Nifty 500	
Equity in Portfolio (In % of AUM)	97.99%		
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	2.01%	0 - 30%
Equities	97.99%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 0.56

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
STATE BANK OF INDIA	1.12	FINANCIAL AND INSURANCE ACTIVITIES	19.85%
ETERNAL LIMITED	1.05	INFRASTRUCTURE	9.94%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.96	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	9.07%
SUZLON ENERGY LIMITED	0.91	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.53%
PB FINTECH LTD	0.85	INFORMATION SERVICE ACTIVITIES	8.44%
ICICI BANK LIMITED	0.82	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.34%
BHARTI AIRTEL LIMITED	0.81	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.54%
MAHINDRA & MAHINDRA LIMITED	0.77	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.45%
INTERGLOBE AVIATION LTD	0.75	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	3.94%
BAJAJ FINANCE LIMITED	0.74	MANUFACTURE OF BASIC METALS	3.81%
		OTHER	19.09%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		
		Risk Profile of the Fund	
		Beta	1.0138

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.92%	3.50%	2.41%
3 Months	NA	NA	NA
6 Months	NA	NA	NA
Financial Year Till Date	10.11%	6.85%	3.25%
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*	8.56%	7.18%	1.38%

* (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)	5,472.31	NAV (p.u.)	19.9062
Debt in Portfolio (Rs.in Crores)	5,472.31	As on Date:	30-May-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	86.33%	60-100%	
Corporate Bonds	0.00%	NA	
Money Market OR Equivalent	13.67%	0 - 40%	
Equities	0.00%	NA	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		748.28	
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	559.05	NIL	NA
364 DAYS TBILL 01 JANUARY 2026	521.40		
364 DAYS TBILL 01 MAY 2026	412.80		
364 DAYS TBILL 02 APRIL 2026	409.63		
364 DAYS TBILL 15 JANUARY 2026	336.23		
364 DAYS TBILL 05 MARCH 2026	285.02		
364 DAYS TBILL 12 MARCH 2026	239.12		
364 DAYS TBILL 29 JANUARY 2026	232.03		
364 DAYS TBILL 31 JULY 2025	230.38		
364 DAYS TBILL 10 APRIL 2026	224.09		
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	89.70%
		FINANCIAL AND INSURANCE ACTIVITIES	6.54%
		INFRASTRUCTURE	2.88%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.88%
		OTHER	0.00%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.5970
AA+	0.00%	Money Market Instruments	0.0503
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	0.48%	0.33%	0.15%
3 Months	1.49%	1.00%	0.49%
6 Months	3.04%	2.00%	1.04%
Financial Year Till Date	0.97%	0.66%	0.32%
1 Year	6.34%	4.00%	2.34%
2 Year*	6.49%	4.00%	2.49%
3 Year*	6.12%	4.00%	2.12%
4 Year*	5.28%	4.00%	1.28%
5 Year*	5.02%	4.00%	1.02%
Since Inception*	6.40%	4.00%	2.40%
* (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)	275.27	NAV (p.u.)	59.6294
Debt in Portfolio (Rs.in Crores)	0.72	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	274.55	Equity -Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.26%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	99.74%		
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	0.26%	0 - 30%	
Equities	99.74%	70 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.72 * 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	24.63	FINANCIAL AND INSURANCE ACTIVITIES	28.31%
ICICI BANK LIMITED	22.29	MUTUAL FUND - LIQUID	10.55%
RELIANCE INDUSTRIES LIMITED	18.62	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.52%
POLYCAB INDIA LIMITED	15.97	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.82%
ETERNAL LIMITED	15.26	MANUFACTURE OF ELECTRICAL EQUIPMENT	5.80%
INFOSYS LIMITED	14.82	INFORMATION SERVICE ACTIVITIES	5.54%
TVS MOTOR COMPANY LIMITED	11.75	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.27%
HINDUSTAN AERONAUTICS LTD	10.71	INFRASTRUCTURE	4.07%
SBI NIFTY BANK ETF	9.08	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	3.89%
TATA CONSULTANCY SERVICES LIMITED	8.62	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.44%
		OTHER	17.78%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0082
AA+	0.00%	Money Market Instruments	0.0082
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8896
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.37%	1.71%	0.66%
3 Months	12.25%	11.87%	0.38%
6 Months	-2.91%	2.57%	-5.48%
Financial Year Till Date	4.91%	5.24%	-0.33%
1 Year	12.79%	9.85%	2.94%
2 Year*	23.75%	15.56%	8.19%
3 Year*	20.80%	14.28%	6.53%
4 Year*	17.18%	12.26%	4.92%
5 Year*	25.96%	20.90%	5.05%
Since Inception*	10.71%	9.26%	1.45%
* (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)		ULIF00525/11/05PENSNGROWTH104	
AUM (Rs.in Crores)	288.99	NAV (p.u.)	71.6989
Debt in Portfolio (Rs.in Crores)	144.19	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	144.80	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	49.90%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	50.10%		
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	28.04%	0 - 30%	
Corporate Bonds	19.52%	0 - 30%	
Money Market OR Equivalent	2.33%	0 - 40%	
Equities	50.10%	20 - 70%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		6.73 * 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	28.13	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	13.49
7.09 GOI 25 NOVEMBER 2074	19.86	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.11
7.46 GOI 06 NOVEMBER 2073	7.98	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.36
7.29 TELANGANA SDL 07 AUGUST 2042	5.26	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	5.33
6.8 GOI 15 DEC 2060	4.21	7.8 YES BANK 01 OCT 2027	4.95
6.79 GOI 07 OCTOBER 2034	4.13	8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	3.43
7.29 SGB 27 JANUARY 2033	3.88	7.50 POWERGRID CORPORATION 24 AUGUST 2033	2.77
6.98 SGB 16 DECEMBER 2054	3.07	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	2.18
8.17 GOI 01 DEC 2044	1.26	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.15
6.79 GOI 15 MAY 2027	1.08	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	2.15
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	15.67	CENTRAL & STATE GOVERNMENT	29.39%
ICICI BANK LIMITED	13.07	FINANCIAL AND INSURANCE ACTIVITIES	24.69%
RELIANCE INDUSTRIES LIMITED	11.06	INFRASTRUCTURE	16.06%
ETERNAL LIMITED	8.42	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.51%
INFOSYS LIMITED	8.35	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.83%
TVS MOTOR COMPANY LIMITED	7.23	INFORMATION SERVICE ACTIVITIES	3.44%
AXIS BANK LIMITED	6.99	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.50%
HINDUSTAN AERONAUTICS LTD	5.93	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	2.05%
POLY MEDICURE LIMITED	4.75	MANUFACTURE OF ELECTRICAL EQUIPMENT	1.83%
TATA CONSULTANCY SERVICES LIMITED	4.68	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.83%
		OTHER	9.87%
Rating Profile:		Modified Duration:	
AAA	92.74%	Debt Portfolio	9.3442
AA+	2.25%	Money Market Instruments	0.0002
AA	0.15%	(Note: Debt portfolio includes MMI)	
Below AA	4.86%	Risk Profile of the Fund	
		Beta	0.9184
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.44%	1.35%	0.08%
3 Months	8.47%	8.09%	0.38%
6 Months	0.33%	4.26%	-3.92%
Financial Year Till Date	3.59%	3.98%	-0.39%
1 Year	11.71%	10.45%	1.26%
2 Year*	16.62%	12.26%	4.36%
3 Year*	14.78%	11.66%	3.11%
4 Year*	11.80%	9.66%	2.14%
5 Year*	15.82%	13.80%	2.02%
Since Inception*	10.72%	7.63%	3.08%
* (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)		ULIF01715/02/13PENSMAIMI104	
AUM (Rs.in Crores)	547.57	NAV (p.u.)	33.4126
Debt in Portfolio (Rs.in Crores)	269.14	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	278.42	Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	49.15%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	50.85%	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)	47.91%	40-80%
Money Market OR Equivalent	1.25%	0-40%
Equities	50.85%	20-60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

6.82 * 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.)
7.09 GOI 25 NOVEMBER 2074	69.80	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	14.21
7.34 GOI 22 APRIL 2064	60.47	7.80 YES BANK 29 SEP 2027	9.80
6.79 GOI 07 OCTOBER 2034	8.15	7.65 HDFC BANK INFRA 20 MARCH 2034	7.36
7.17 GOI 17 APRIL 2030	6.85	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	6.98
7.26 MAHARASHTRA SDL 07 AUGUST 2049	5.26	7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	5.79
7.46 GOI 06 NOVEMBER 2073	4.67	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	5.46
6.79 GOI 15 MAY 2027	3.63	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.36
7.29 TELANGANA SDL 07 AUGUST 2042	3.16	7.40 NABARD 29 APRIL 2030	5.14
7.29 SGB 27 JANUARY 2033	2.31	8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.00
7.65 KARNATAKA SDL 29 NOV 2027	1.10	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.98

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	29.04	CENTRAL & STATE GOVERNMENT	31.86%
HOUSING DEVELOPMENT FINANCE CORP BANK	23.72	FINANCIAL AND INSURANCE ACTIVITIES	27.52%
RELIANCE INDUSTRIES LIMITED	19.64	INFRASTRUCTURE	13.53%
AXIS BANK LIMITED	16.20	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.60%
ETERNAL LIMITED	9.78	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.57%
TATA CONSULTANCY SERVICES LIMITED	9.77	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.55%
STATE BANK OF INDIA	9.52	INFORMATION SERVICE ACTIVITIES	2.30%
BHARTI AIRTEL LIMITED	9.39	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.09%
BAJAJ FINANCE LIMITED	9.37	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.74%
MAHINDRA & MAHINDRA LIMITED	7.99	MANUFACTURE OF BASIC METALS	1.09%
		OTHER	8.15%

Rating Profile:		Modified Duration:	
AAA	87.92%	Debt Portfolio	9.3632
AA+	7.21%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	4.87%	Risk Profile of the Fund	
		Beta	0.7793

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.08%	1.35%	-0.28%
3 Months	8.11%	8.09%	0.02%
6 Months	2.31%	4.26%	-1.94%
Financial Year Till Date	3.62%	3.98%	-0.36%
1 Year	11.26%	10.45%	0.80%
2 Year*	15.50%	12.26%	3.24%
3 Year*	13.65%	11.66%	1.99%
4 Year*	10.72%	9.66%	1.06%
5 Year*	13.18%	13.80%	-0.62%
Since Inception*	10.78%	11.34%	-0.56%
* (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)	62.51	NAV (p.u.)	53.8679
Debt in Portfolio (Rs.in Crores)	42.79	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	19.72	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	68.46%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	31.54%		
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	37.71%	20 - 50%	
Corporate Bonds	28.89%	20 - 40%	
Money Market OR Equivalent	1.85%	0 - 40%	
Equities	31.54%	10 - 40%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		1.16 * 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	8.14	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.63
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.73	7.65 HDFC BANK INFRA 20 MARCH 2034	2.10
6.8 GOI 15 DEC 2060	2.56	8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	1.60
7.29 SGB 27 JANUARY 2033	2.26	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.16
7.46 GOI 06 NOVEMBER 2073	1.94	7.8 YES BANK 01 OCT 2027	1.09
6.79 GOI 07 OCTOBER 2034	1.04	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.07
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.02	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.04
6.90 GOI 15 APRIL 2065	0.97	7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	1.02
8.17 GOI 01 DEC 2044	0.52	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	1.01
7.30 GOI 19 JUNE 2053	0.51	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.89
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	2.23	CENTRAL & STATE GOVERNMENT	38.03%
ICICI BANK LIMITED	2.23	INFRASTRUCTURE	22.12%
INFOSYS LIMITED	1.59	FINANCIAL AND INSURANCE ACTIVITIES	18.90%
RELIANCE INDUSTRIES LIMITED	1.55	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.48%
LARSEN & TOUBRO LIMITED	1.04	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.78%
MAHINDRA & MAHINDRA LIMITED	0.83	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.47%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.83	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.09%
ITC LIMITED	0.70	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1.22%
STATE BANK OF INDIA	0.65	MANUFACTURE OF TOBACCO PRODUCTS	1.12%
AXIS BANK LIMITED	0.61	INFORMATION SERVICE ACTIVITIES	0.95%
		OTHER	5.84%
Rating Profile:		Modified Duration:	
AAA	90.25%	Debt Portfolio	8.2869
AA+	3.40%	Money Market Instruments	0.0000
AA	1.01%	(Note: Debt portfolio includes MMI)	
Below AA	5.34%	Risk Profile of the Fund	
		Beta	0.9463
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.08%	1.19%	-0.11%
3 Months	6.42%	6.56%	-0.14%
6 Months	3.16%	4.87%	-1.70%
Financial Year Till Date	2.99%	3.45%	-0.46%
1 Year	9.97%	10.52%	-0.55%
2 Year*	11.62%	10.84%	0.78%
3 Year*	11.18%	10.51%	0.67%
4 Year*	9.19%	8.49%	0.70%
5 Year*	11.88%	10.91%	0.98%
Since Inception*	9.09%	7.19%	1.91%
* (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)		ULIF01815/02/13PENSPRESER104	
AUM (Rs.in Crores)	101.38	NAV (p.u.)	26.6405
Debt in Portfolio (Rs.in Crores)	86.50	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	14.87	Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	85.33%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	14.67%	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)	81.86%	60-90%	
Money Market OR Equivalent	3.47%	0-40%	
Equities	14.67%	10-35%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		3.51 * 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	19.28	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.49
7.09 GOI 25 NOVEMBER 2074	10.14	8.60 MUTHOOT FINANCE 25 AUGUST 2025	3.00
6.8 GOI 15 DEC 2060	8.19	7.80 YES BANK 29 SEP 2027	2.67
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.75	9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.63
6.79 GOI 07 OCTOBER 2034	2.64	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.23
7.29 SGB 27 JANUARY 2033	2.26	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	2.13
8.51 MAHARASTRA SDL 09 MAR 2026	1.94	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.12
7.46 GOI 06 NOVEMBER 2073	1.34	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.64
7.18 GOI 14 AUGUST 2033	1.09	7.40 NABARD 29 APRIL 2030	1.54
7.54 GOI 23 MAY 2036	0.44	6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.31
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	1.42	CENTRAL & STATE GOVERNMENT	54.94%
RELIANCE INDUSTRIES LIMITED	1.14	FINANCIAL AND INSURANCE ACTIVITIES	22.23%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.02	INFRASTRUCTURE	10.35%
AXIS BANK LIMITED	0.90	INVESTMENTS IN HOUSING FINANCE	2.51%
ETERNAL LIMITED	0.63	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.33%
MAHINDRA & MAHINDRA LIMITED	0.53	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.28%
INFOSYS LIMITED	0.53	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.86%
TATA CONSULTANCY SERVICES LIMITED	0.51	INFORMATION SERVICE ACTIVITIES	0.77%
TRENT LIMITED	0.48	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.54%
BAJAJ FINANCE LIMITED	0.47	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.52%
		OTHER	4.67%
Rating Profile:		Modified Duration:	
AAA	86.37%	Debt Portfolio	8.6791
AA+	7.86%	Money Market Instruments	0.0002
AA	0.50%	(Note: Debt portfolio includes MMI)	
Below AA	5.27%	Risk Profile of the Fund	
		Beta	0.9794
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.57%	1.07%	-0.50%
3 Months	5.34%	5.41%	-0.07%
6 Months	3.85%	5.30%	-1.45%
Financial Year Till Date	2.52%	3.03%	-0.50%
1 Year	9.83%	10.50%	-0.67%
2 Year*	9.83%	9.74%	0.09%
3 Year*	9.41%	9.61%	-0.20%
4 Year*	7.26%	7.57%	-0.31%
5 Year*	8.04%	8.73%	-0.69%
Since Inception*	8.67%	9.52%	-0.85%
* (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)	6.00	NAV (p.u.)	45.4165
Debt in Portfolio (Rs.in Crores)	5.43	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	0.57	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	90.52%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	9.48%		
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	67.59%	50 - 80%	
Corporate Bonds	19.70%	0 - 50%	
Money Market OR Equivalent	3.24%	0 - 40%	
Equities	9.48%	0 - 15%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.19 * 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	2.75	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	0.41
6.79 GOI 07 OCTOBER 2034	0.42	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.21
7.46 GOI 06 NOVEMBER 2073	0.33	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.18
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.21	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.11
7.74 TAMILNADU SDL 22 FEB 2026	0.10	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.11
7.30 GOI 19 JUNE 2053	0.06	7.50 NABARD (GOI SERVICED) 17 NOV 2034	0.11
7.38 GOI 20 JUNE 2027	0.05	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
8.17 GOI 01 DEC 2044	0.05	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.03
7.26 GOI 22 AUGUST 2032	0.02		
6.95 GOI 16 DEC 2061	0.01		
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	69.47%
ICICI BANK LIMITED	0.07	INFRASTRUCTURE	17.64%
RELIANCE INDUSTRIES LIMITED	0.06	FINANCIAL AND INSURANCE ACTIVITIES	7.54%
INFOSYS LIMITED	0.04	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.98%
BHARTI AIRTEL LIMITED	0.03	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.96%
MAHINDRA & MAHINDRA LIMITED	0.03	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.69%
AXIS BANK LIMITED	0.02	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.35%
NTPC LIMITED	0.02	INFORMATION SERVICE ACTIVITIES	0.29%
LARSEN & TOUBRO LIMITED	0.02	OTHER MANUFACTURING	0.11%
KOTAK MAHINDRA BANK LIMITED	0.02	MANUFACTURE OF TOBACCO PRODUCTS	0.10%
		OTHER	1.87%
Rating Profile:		Modified Duration:	
AAA	99.42%	Debt Portfolio	10.2533
AA+	0.00%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.58%	Risk Profile of the Fund	
		Beta	0.9367
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.41%	1.02%	-0.61%
3 Months	5.20%	5.03%	0.17%
6 Months	5.07%	5.43%	-0.36%
Financial Year Till Date	2.43%	2.89%	-0.45%
1 Year	10.17%	10.48%	-0.31%
2 Year*	10.26%	9.37%	0.90%
3 Year*	9.69%	9.31%	0.39%
4 Year*	7.61%	7.26%	0.36%
5 Year*	8.00%	8.00%	0.01%
Since Inception*	8.13%	6.70%	1.43%
* (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)	31.98	NAV (p.u.)	40.4686
Debt in Portfolio (Rs.in Crores)	31.98	As on Date:	30-May-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	82.27%	50 - 100%	
Corporate Bonds	16.50%	0 - 50%	
Money Market OR Equivalent	1.23%	0 - 40%	
Equities	0.00%	0 - 0%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.39 * 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	11.12	7.8 YES BANK 01 OCT 2027	1.48
7.09 GOI 25 NOVEMBER 2074	8.63	9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	1.42
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.64	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	1.06
6.79 GOI 07 OCTOBER 2034	1.35	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.53
6.90 GOI 15 APRIL 2065	1.09	7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.32
6.79 GOI 15 MAY 2027	0.51	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	0.44	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
7.30 GOI 19 JUNE 2053	0.39		
7.29 SGB 27 JANUARY 2033	0.16		
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	82.42%
		FINANCIAL AND INSURANCE ACTIVITIES	9.66%
		INVESTMENTS IN HOUSING FINANCE	4.19%
		INFRASTRUCTURE	2.65%
		OTHER	1.09%
Rating Profile:		Modified Duration:	
AAA	89.34%	Debt Portfolio	10.6237
AA+	4.52%	Money Market Instruments	0.0000
AA	0.89%	(Note: Debt portfolio includes MMI)	
Below AA	5.24%	Risk Profile of the Fund	
		Beta	0.9549
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.27%	0.93%	-0.66%
3 Months	4.68%	4.26%	0.42%
6 Months	5.60%	5.70%	-0.10%
Financial Year Till Date	2.26%	2.60%	-0.34%
1 Year	10.44%	10.42%	0.02%
2 Year*	8.55%	8.61%	-0.06%
3 Year*	8.44%	8.68%	-0.24%
4 Year*	6.83%	6.61%	0.22%
5 Year*	6.47%	6.54%	-0.06%
Since Inception*	7.49%	6.41%	1.08%
* (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)	219.54	NAV (p.u.)	20.0675
Debt in Portfolio (Rs.in Crores)	219.54	As on Date:	30-May-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	78.34%	60-100%	
Corporate Bonds	0.00%	NA	
Money Market OR Equivalent	21.66%	0 - 40%	
Equities	0.00%	NA	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		47.55	
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 16 APRIL 2026	33.33	NIL	NA
364 DAYS TBILL 02 APRIL 2026	19.07		
364 DAYS TBILL 09 OCTOBER 2025	14.91		
364 DAYS TBILL 10 APRIL 2026	14.30		
364 DAYS TBILL 01 MAY 2026	14.23		
364 DAYS TBILL 27 NOVEMBER 2025	9.69		
364 DAYS TBILL 11 DECEMBER 2025	9.67		
364 DAYS TBILL 21 MAY 2026	9.47		
364 DAYS TBILL 27 FEBRUARY 2026	8.11		
364 DAYS TBILL 29 JANUARY 2026	7.67		
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	80.30%
		FINANCIAL AND INSURANCE ACTIVITIES	13.10%
		INFRASTRUCTURE	6.59%
		OTHER	0.00%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.6441
AA+	0.00%	Money Market Instruments	0.1135
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	0.48%	0.33%	0.14%
3 Months	1.49%	1.00%	0.49%
6 Months	3.03%	2.00%	1.03%
Financial Year Till Date	0.97%	0.66%	0.32%
1 Year	6.33%	4.00%	2.33%
2 Year*	6.42%	4.00%	2.42%
3 Year*	6.07%	4.00%	2.07%
4 Year*	5.12%	4.00%	1.12%
5 Year*	4.92%	4.00%	0.92%
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)	56.73	NAV (p.u.)	66.0549
Debt in Portfolio (Rs.in Crores)	33.50	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	23.23	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	59.05%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	40.95%		
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	26.26%	0 - 30%	
Corporate Bonds	26.43%	0 - 30%	
Money Market OR Equivalent	6.36%	0 - 20%	
Equities	40.95%	20 - 60%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		3.61 * 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	4.93	7.40 NABARD 29 APRIL 2030	2.57
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.26	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.15
6.90 GOI 15 APRIL 2065	1.46	7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	2.06
7.29 TELANGANA SDL 07 AUGUST 2042	0.79	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.77
6.8 GOI 15 DEC 2060	0.59	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.28
7.26 GOI 22 AUGUST 2032	0.57	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.06
6.79 GOI 07 OCTOBER 2034	0.54	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.72
7.25 MAHARASHTRA SDL 28 DEC 2026	0.51	7.65 HDFC BANK INFRA 20 MARCH 2034	0.63
8.25 MAHARASHTRA SDL 10 JUN 2025	0.50	8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.44
7.62 GOI 15 SEP 2039	0.44	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.43
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	2.81	CENTRAL & STATE GOVERNMENT	31.27%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.76	INFRASTRUCTURE	29.93%
RELIANCE INDUSTRIES LIMITED	2.48	FINANCIAL AND INSURANCE ACTIVITIES	18.68%
INFOSYS LIMITED	1.75	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.48%
BHARTI AIRTEL LIMITED	1.21	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.38%
MAHINDRA & MAHINDRA LIMITED	1.20	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.21%
LARSEN & TOUBRO LIMITED	0.92	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.61%
NTPC LIMITED	0.86	INFORMATION SERVICE ACTIVITIES	1.35%
KOTAK MAHINDRA BANK LIMITED	0.85	OTHER MANUFACTURING	0.53%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.75	CIVIL ENGINEERING	0.43%
		OTHER	4.13%
Rating Profile:		Modified Duration:	
AAA	97.34%	Debt Portfolio	7.2980
AA+	2.66%	Money Market Instruments	0.0007
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9040
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.22%	1.35%	-0.13%
3 Months	7.86%	8.09%	-0.23%
6 Months	3.57%	4.26%	-0.69%
Financial Year Till Date	4.22%	3.98%	0.24%
1 Year	13.33%	10.45%	2.88%
2 Year*	17.95%	12.26%	5.69%
3 Year*	15.90%	11.66%	4.23%
4 Year*	12.70%	9.66%	3.04%
5 Year*	16.05%	13.80%	2.25%
Since Inception*	10.58%	7.88%	2.70%
*(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)	94.95	NAV (p.u.)	58.9150
Debt in Portfolio (Rs.in Crores)	73.67	As on Date:	30-May-25
Equity in Portfolio (Rs.in Crores)	21.28	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	77.59%	Benchmark - Crisil Bond Index 75% and NSE Nifty 25%	
Equity in Portfolio (In % of AUM)	22.41%		
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	46.73%	20 - 50%	
Corporate Bonds	28.20%	20 - 40%	
Money Market OR Equivalent	2.66%	0 - 20%	
Equities	22.41%	10 - 40%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		2.53 * 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	18.89	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.64
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.90	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.11
7.29 TELANGANA SDL 07 AUGUST 2042	4.21	7.80 YES BANK 29 SEP 2027	2.57
6.90 GOI 15 APRIL 2065	2.92	7.58 NABARD 31 JULY 2026	2.53
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.89	7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.08
7.46 GOI 06 NOVEMBER 2073	2.56	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.04
6.79 GOI 07 OCTOBER 2034	1.61	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.62
8.25 MAHARASTRA SDL 10 JUN 2025	1.50	7.23 SBI BANK INFRA 19 NOV 2039	1.55
7.62 GOI 15 SEP 2039	1.21	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.18
7.09 GOI 25 NOVEMBER 2074	0.61	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.17
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	2.52	CENTRAL & STATE GOVERNMENT	47.71%
ICICI BANK LIMITED	2.46	INFRASTRUCTURE	22.90%
RELIANCE INDUSTRIES LIMITED	2.25	FINANCIAL AND INSURANCE ACTIVITIES	16.46%
INFOSYS LIMITED	1.59	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.40%
BHARTI AIRTEL LIMITED	1.09	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.37%
MAHINDRA & MAHINDRA LIMITED	1.09	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.74%
LARSEN & TOUBRO LIMITED	0.83	INVESTMENTS IN HOUSING FINANCE	1.12%
KOTAK MAHINDRA BANK LIMITED	0.77	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.79%
NTPC LIMITED	0.71	INFORMATION SERVICE ACTIVITIES	0.73%
BAJAJ FINANCE LIMITED	0.64	MANUFACTURE OF BASIC METALS	0.38%
		OTHER	3.40%
Rating Profile:		Modified Duration:	
AAA	91.81%	Debt Portfolio	8.5527
AA+	4.62%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	3.57%	Risk Profile of the Fund	
		Beta	0.9109
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.94%	1.15%	-0.21%
3 Months	5.95%	6.18%	-0.23%
6 Months	4.34%	5.01%	-0.67%
Financial Year Till Date	3.06%	3.31%	-0.25%
1 Year	12.33%	10.52%	1.82%
2 Year*	12.80%	10.48%	2.32%
3 Year*	12.01%	10.22%	1.80%
4 Year*	9.67%	8.19%	1.48%
5 Year*	11.18%	10.18%	1.00%
Since Inception*	9.91%	7.29%	2.62%
* (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)	24.55	NAV (p.u.)	23.6326
Debt in Portfolio (Rs.in Crores)	24.55	As on Date:	30-May-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)	94.12%	60-100%	
Money Market OR Equivalent	5.88%	0-40%	
Equities	0.00%	0%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		1.44 * 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	6.73	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.04
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.36	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.72
6.90 GOI 15 APRIL 2065	1.94	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.54
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.09	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.53
7.29 TELANGANA SDL 07 AUGUST 2042	1.05	9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.43
7.62 GOI 15 SEP 2039	0.61	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.32
6.79 GOI 07 OCTOBER 2034	0.55	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.32
7.46 GOI 06 NOVEMBER 2073	0.52	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	0.30
8.22 KARNATAKA SDL 09 DEC 2025	0.51	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.28
7.09 GOI 25 NOVEMBER 2074	0.33	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.26
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	74.63%
		INFRASTRUCTURE	15.88%
		FINANCIAL AND INSURANCE ACTIVITIES	7.76%
		OTHER	1.72%
Rating Profile:		Modified Duration:	
AAA	95.10%	Debt Portfolio	9.3691
AA+	4.90%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8290
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.57%	0.93%	-0.37%
3 Months	5.03%	4.26%	0.77%
6 Months	6.37%	5.70%	0.67%
Financial Year Till Date	2.65%	2.60%	0.06%
1 Year	11.49%	10.42%	1.07%
2 Year*	9.50%	8.61%	0.89%
3 Year*	9.23%	8.68%	0.55%
4 Year*	7.39%	6.61%	0.78%
5 Year*	6.93%	6.54%	0.39%
Since Inception*	7.83%	8.39%	-0.56%
* (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)	82.50	NAV (p.u.)	43.9113
Debt in Portfolio (Rs.in Crores)	82.50	As on Date:	30-May-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	67.64%	50 - 80%	
Corporate Bonds	29.71%	0 - 50%	
Money Market OR Equivalent	2.65%	0 - 20%	
Equities	0.00%	0 - 0%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		2.18 * 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	18.40	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	5.19
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.93	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.64
7.29 TELANGANA SDL 07 AUGUST 2042	5.78	7.80 YES BANK 29 SEP 2027	2.08
7.09 GOI 25 NOVEMBER 2074	4.98	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.62
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.27	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.50
7.62 GOI 15 SEP 2039	3.20	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.49
6.99 GOI 17 APRIL 2026	2.53	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.29
8.13 KERALA SDL 21 MAR 2028	2.37	7.8 YES BANK 01 OCT 2027	1.29
6.79 GOI 07 OCTOBER 2034	2.13	9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.18
8.51 MAHARASTRA SDL 09 MAR 2026	1.53	7.23 SBI BANK INFRA 19 NOV 2039	1.03
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	68.51%
		INFRASTRUCTURE	18.82%
		FINANCIAL AND INSURANCE ACTIVITIES	8.50%
		INVESTMENTS IN HOUSING FINANCE	1.43%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.96%
		OTHER	1.78%
Rating Profile:		Modified Duration:	
AAA	93.09%	Debt Portfolio	8.1997
AA+	2.76%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	4.15%	Risk Profile of the Fund	
		Beta	0.8729
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.72%	0.93%	-0.22%
3 Months	4.97%	4.26%	0.71%
6 Months	6.34%	5.70%	0.64%
Financial Year Till Date	2.71%	2.60%	0.11%
1 Year	11.24%	10.42%	0.82%
2 Year*	9.43%	8.61%	0.82%
3 Year*	9.27%	8.68%	0.59%
4 Year*	7.43%	6.61%	0.82%
5 Year*	7.00%	6.54%	0.46%
Since Inception*	8.20%	6.61%	1.60%
* (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)		ULGF00623/01/075ANNCONSER104	
AUM (Rs.in Crores)	0.57	NAV (p.u.)	31.8944
Debt in Portfolio (Rs.in Crores)	0.57	As on Date:	30-May-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	73.40%	50 - 80%	
Corporate Bonds	21.81%	0 - 50%	
Money Market OR Equivalent	4.79%	0 - 20%	
Equities	0.00%	0 - 0%	
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.)
7.34 GOI 22 APRIL 2064	0.22	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	0.03	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.02
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	0.02	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.01
7.59 GOI 20 MAR 2029	0.02	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.01
6.8 GOI 15 DEC 2060	0.01	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.01
7.30 GOI 19 JUNE 2053	0.00	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
7.40 GOI 09 SEP 2035	0.00		
7.54 GOI 23 MAY 2036	0.00		
7.46 GOI 06 NOVEMBER 2073	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	76.28%
		INFRASTRUCTURE	12.94%
		FINANCIAL AND INSURANCE ACTIVITIES	8.87%
		OTHER	1.92%
Rating Profile:		Modified Duration:	
AAA	96.70%	Debt Portfolio	9.5025
AA+	3.30%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.7893
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.46%	0.93%	-0.47%
3 Months	4.67%	4.26%	0.41%
6 Months	5.87%	5.70%	0.17%
Financial Year Till Date	2.43%	2.60%	-0.17%
1 Year	10.70%	10.42%	0.28%
2 Year*	8.81%	8.61%	0.20%
3 Year*	8.56%	8.68%	-0.13%
4 Year*	6.80%	6.61%	0.19%
5 Year*	6.27%	6.54%	-0.27%
Since Inception*	7.45%	7.70%	-0.26%
* (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	19	Naresh Kumar	25
Amit Sureka	4		
Kamlesh Khareta	3		