

## INDEX

Individual Fund Fact sheet	
Fund Name	Page No
<b>Life Fund</b>	
UL Life Growth Super Fund	3
High Growth Fund	4
UL Life Growth Fund	5
UL Life Balanced Fund	6
UL Life Conservative Fund	7
UL Life Secured Fund	8
Dynamic Opportunities Fund	9
UL Money Market Fund	10
UL Secure Plus	11
Guaranteed Fund - Dynamic	12
Guaranteed Fund - Income	13
UL Life Diversified Equity Fund	14
UL Money Market II Fund	15
UL Sustainable Equity Fund	16
UL Pure Growth Fund	17
UL Life Dynamic Bond Fund	18
Nifty Smallcap Quality Index Fund	19
Midcap Momentum Index Fund	20
Nifty Alpha 50 Fund	21
Nifty 500 Momentum 50 Fund	22
Nifty Momentum Quality 50 Fund	23
Sustainable Wealth 50 Index Fund	24
Smart Innovation Fund	25
Nifty 500 Multifactor 50 Index Fund	26
BSE 500 Value 50 Index Fund	27
India Consumption Opportunities Fund	28
BSE 500 Dividend Leaders 50 Index Fund	29
High Growth Fund II	30
Growth Super Fund II	31
Diversified Equity Fund II	32
Discontinuance Fund Individual	33
<b>Pension Fund</b>	
UL Pension Growth Super Fund	35
Pension Life Growth Fund	36
Lifemaker Pension Maximiser Fund	37
Pension Life Balanced Fund	38
Lifemaker Pension Preserver Fund	39
Pension Life Conservative Fund	40
Pension Life Secured Fund	41
Nifty 500 Multifactor 50 Index Pension Fund	42
High Growth Pension Fund	43
BSE 500 Dividend Leaders 50 Index Pension Fund	44
BSE 500 Value 50 Index Pension Fund	45
Sustainable Wealth 50 Index Pension Fund	46
Discontinuance Fund Pension	47
<b>Group Fund</b>	
Gr Gratuity Growth Fund	49
Gr Gratuity Balanced Fund	50
Group Gratuity Bond Fund	51
Gr Gratuity Conservative Fund	52
Group Superannuation Conservative Fund	53
<b>Other</b>	
Fund Count	54

# Factsheets - Unit Linked Life Funds

## UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

30-Apr-26

**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

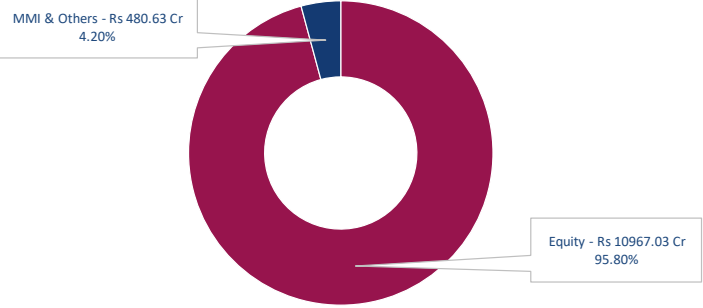
Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	4.20%
Equities	70 - 100%	95.80%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	11,447.67
NAV (Per Unit)	78.9312
Fund Management Charge	1.25%
Inception Date	21-May-07

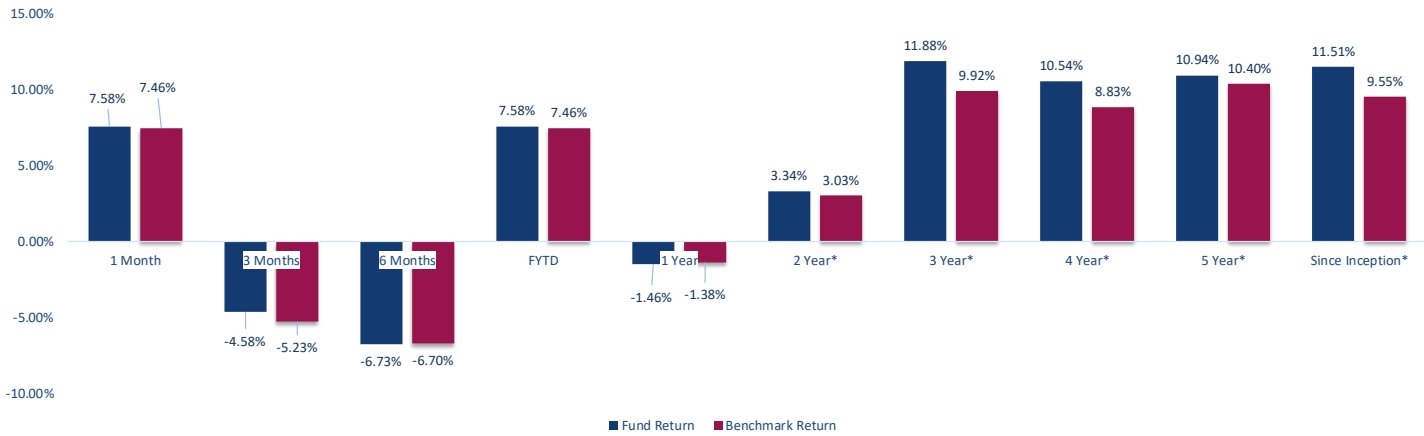
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 50

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



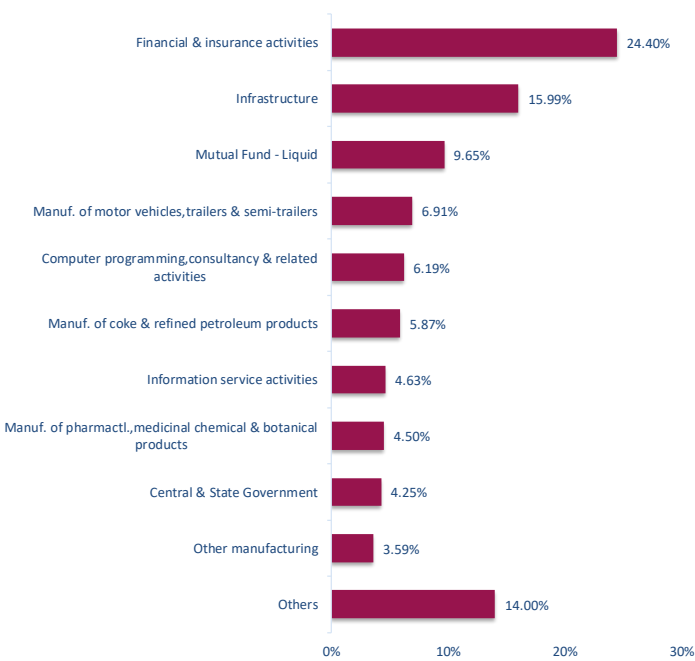
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	7.29%
HOUSING DEVELOPMENT FINANCE CORP BANK	7.11%
BHARTI AIRTEL LIMITED	5.98%
LARSEN & TOUBRO LIMITED	5.90%
RELIANCE INDUSTRIES LIMITED	5.87%
INFOSYS LIMITED	4.67%
MAHINDRA & MAHINDRA LIMITED	3.67%
ETERNAL LIMITED	3.52%
TITAN COMPANY LIMITED	3.49%
STATE BANK OF INDIA	3.30%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.32%
Beta	0.84

## HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

30-Apr-26

**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.

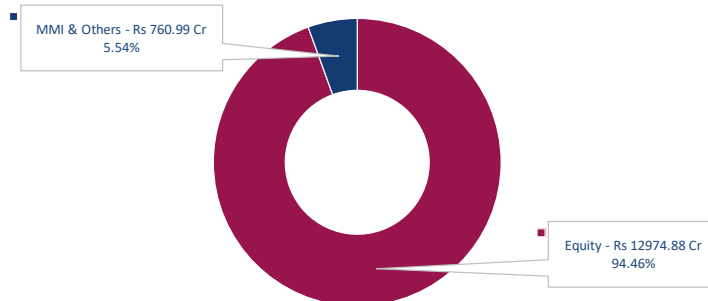
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	5.54%
Equities	70 - 100%	94.46%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	13,735.87
NAV (Per Unit)	117.0663
Fund Management Charge	1.25%
Inception Date	26-Feb-08

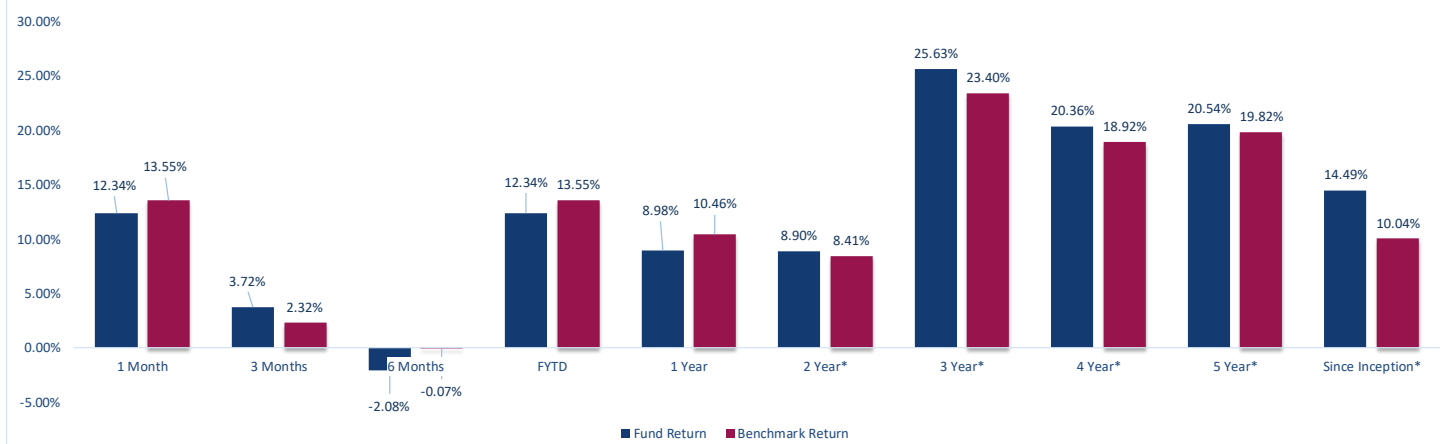
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty MidCap 100

### ASSET MIX



\* Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from January 2018 onwards

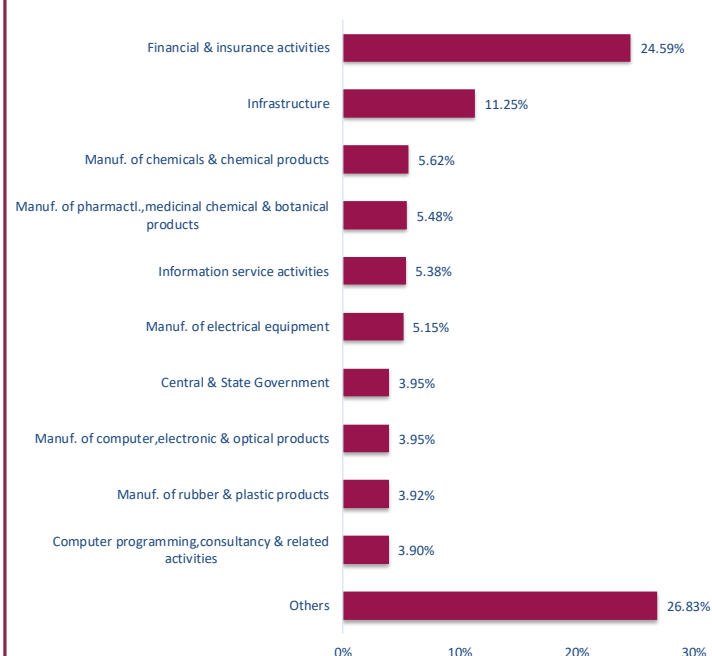
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.98%
BSE LIMITED	3.46%
FORTIS HEALTHCARE LIMITED	3.24%
ONE 97 COMMUNICATIONS LIMITED	3.06%
INDUS TOWERS LIMITED	2.87%
ASTRAL LIMITED	2.44%
MAX HEALTHCARE INSTITUTE LTD	2.40%
AU SMALL FINANCE BANK LIMITED	2.29%
PB FINTECH LTD	2.27%
CITY UNION BANK LIMITED	2.15%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.27%
Beta	0.83

## UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

30-Apr-26

**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

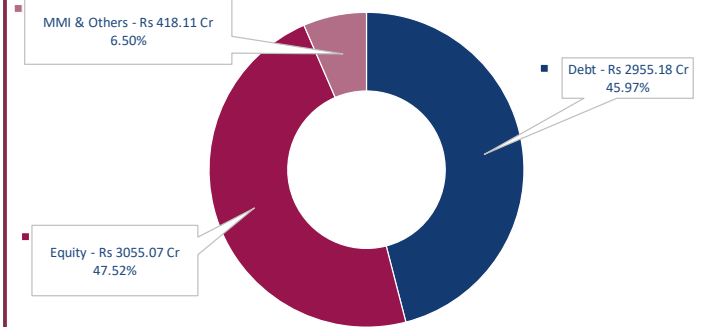
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	23.18%
Corporate Bonds	0 - 30%	22.79%
Money Market or Equivalent	0 - 40%	6.50%
Equities	20 - 70%	47.52%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	6,428.35
NAV (Per Unit)	107.5747
Fund Management Charge	1.25%
Inception Date	20-Sep-04

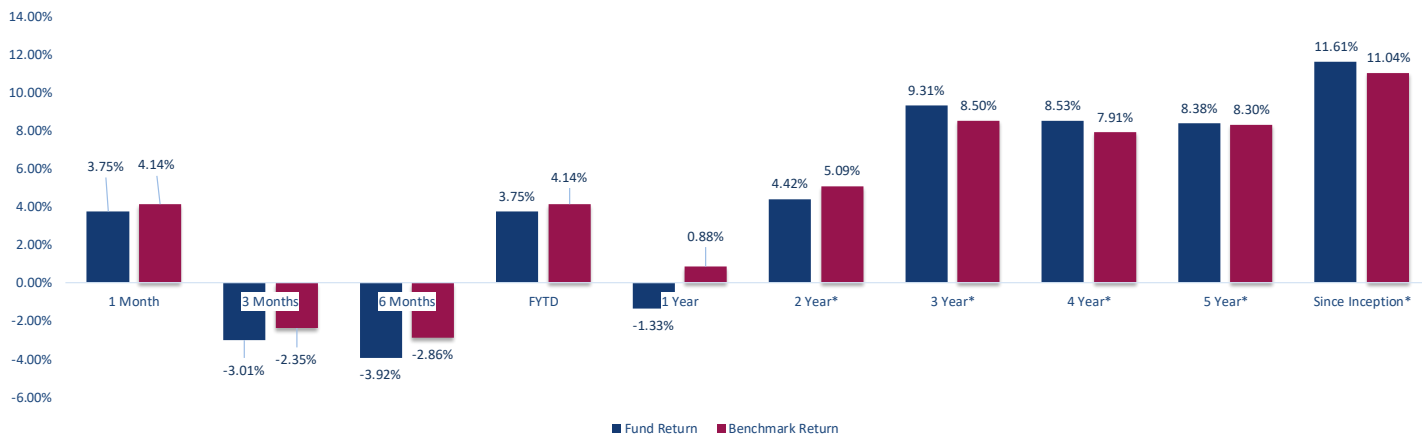
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



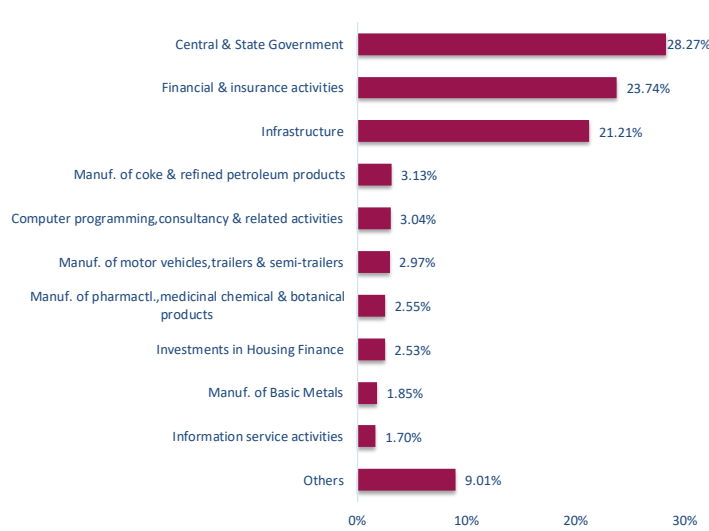
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	5.38%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.82%
RELIANCE INDUSTRIES LIMITED	3.01%
LARSEN & TOUBRO LIMITED	2.76%
BHARTI AIRTEL LIMITED	2.46%
INFOSYS LIMITED	2.20%
MAHINDRA & MAHINDRA LIMITED	1.96%
STATE BANK OF INDIA	1.84%
KOTAK MAHINDRA BANK LIMITED	1.78%
ETERNAL LIMITED	1.64%

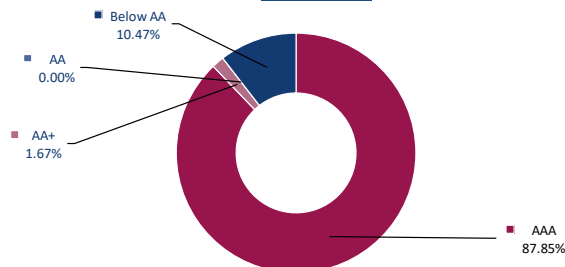
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.46 GOI 06 NOVEMBER 2073	2.81%
6.79 SGB 02 DECEMBER 2034	2.14%
6.36 GOI 16 FEB 2031	2.11%
7.43 GOI 19 JAN 2076	2.02%
6.90 GOI 15 APRIL 2065	1.78%
7.50 SGB 27 APR 2056	1.54%
7.24 GOI 18 AUGUST 2055	1.40%
6.68 GOI 07 JULY 2040	1.08%
8.07 MAHARASHTRA SDL 08 APR 2049	1.02%
6.48 GOI 06 OCT 35	0.92%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.89
Average Maturity (In Years)	13.89
Yield to Maturity	7.43%
Beta	0.84

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.71%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.86%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.07%
6.85 NABARD 19 JAN 2029	1.83%
7.68 NABARD 30 APR 2029	1.79%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.67%
9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	0.60%
7.03 NATIONAL HIGHWAYS AUTHORITY OF INDIA 15 DEC 2040	0.58%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.52%
7.8 YES BANK 01 OCT 2027	0.49%

## UL LIFE BALANCED FUND

ULIF00225/06/04LIFEBALANC104

30-Apr-26

**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

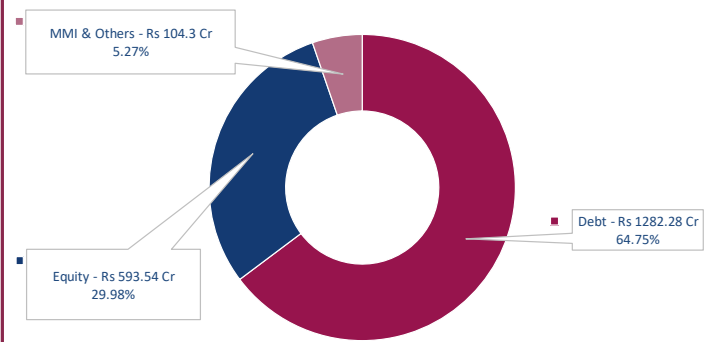
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	34.38%
Corporate Bonds	20 - 40%	30.38%
Money Market or Equivalent	0 - 40%	5.27%
Equities	10 - 40%	29.98%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	1,980.12
NAV (Per Unit)	76.8250
Fund Management Charge	1.10%
Inception Date	20-Sep-04

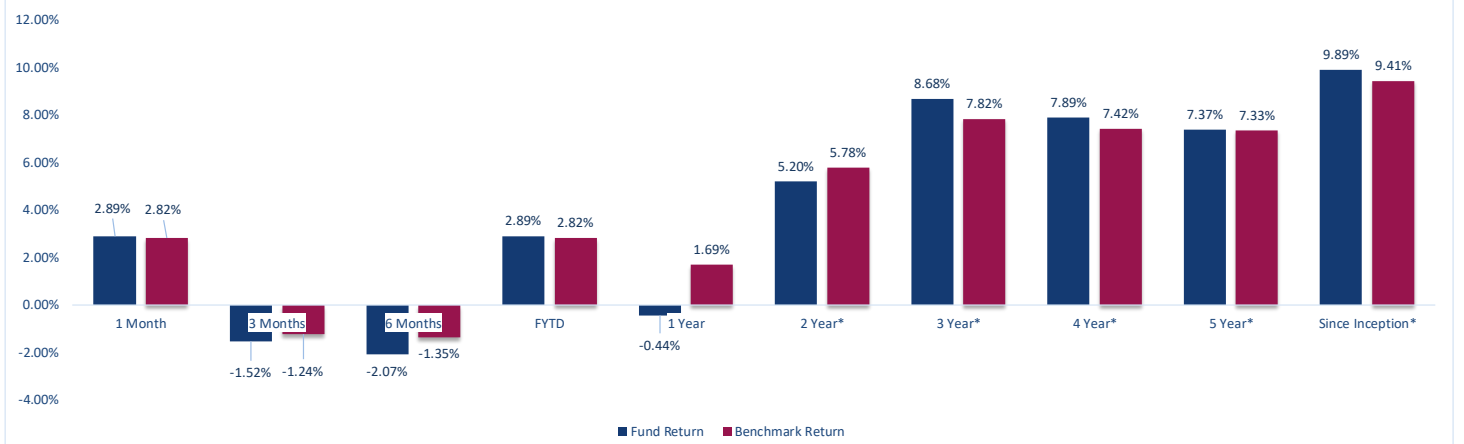
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



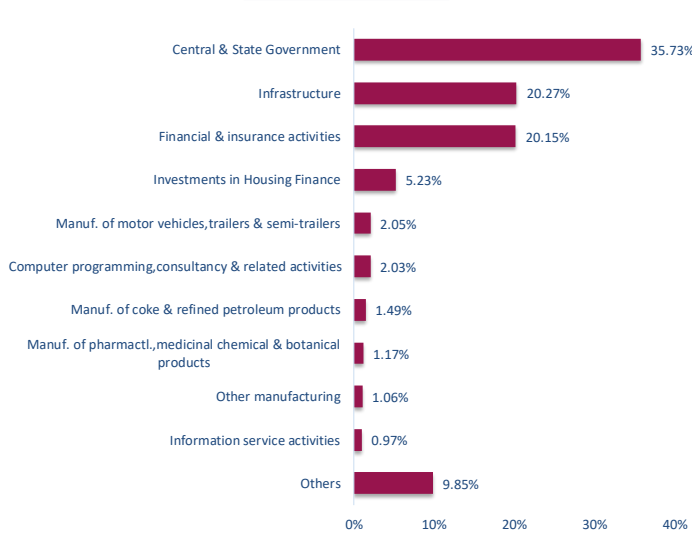
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.27%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.84%
BHARTI AIRTEL LIMITED	1.56%
INFOSYS LIMITED	1.56%
LARSEN & TOUBRO LIMITED	1.53%
RELIANCE INDUSTRIES LIMITED	1.49%
KOTAK MAHINDRA BANK LIMITED	1.41%
MAHINDRA & MAHINDRA LIMITED	1.28%
STATE BANK OF INDIA	1.21%
TITAN COMPANY LIMITED	1.06%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	7.10%
6.79 SGB 02 DECEMBER 2034	4.96%
7.50 SGB 27 APR 2056	3.75%
7.99 HARYANA SDL 30 MAR 2044	3.31%
6.90 GOI 15 APRIL 2065	2.10%
7.72 MADHYA PRADESH SDL 18 FEB 2045	1.99%
6.68 GOI 07 JULY 2040	1.62%
6.48 GOI 06 OCT 35	1.51%
6.28 GOI 14 JULY 2032	1.22%
7.40 GOI 19 SEPTEMBER 2062	1.21%

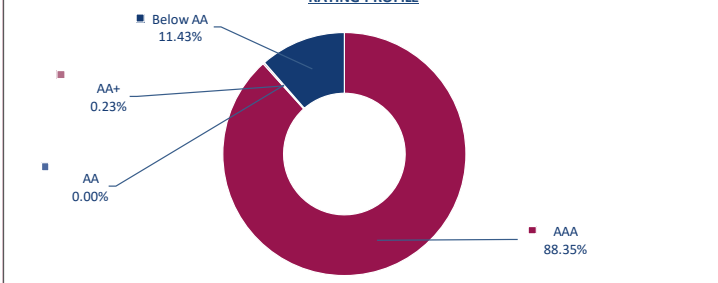
### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.80
Average Maturity (In Years)	11.07
Yield to Maturity	7.55%
Beta	0.89

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	4.08%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.43%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.43%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.01%
6.85 NABARD 19 JAN 2029	1.98%
7.8 YES BANK 01 OCT 2027	1.67%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.23%
8.20 NABARD 09 MAR 2028	1.02%
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	1.01%
7.03 NATIONAL HIGHWAYS AUTHORITY OF INDIA 15 DEC 2040	0.95%

### RATING PROFILE



## UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

30-Apr-26

**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

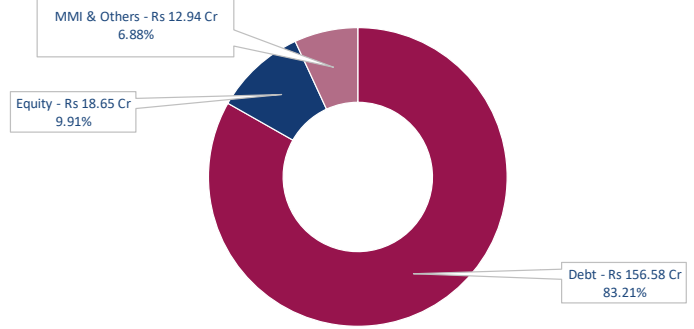
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	57.51%
Corporate Bonds	0 - 50%	25.70%
Money Market or Equivalent	0 - 40%	6.88%
Equities	0 - 15%	9.91%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	188.17
NAV (Per Unit)	57.7071
Fund Management Charge	0.90%
Inception Date	20-Sep-04

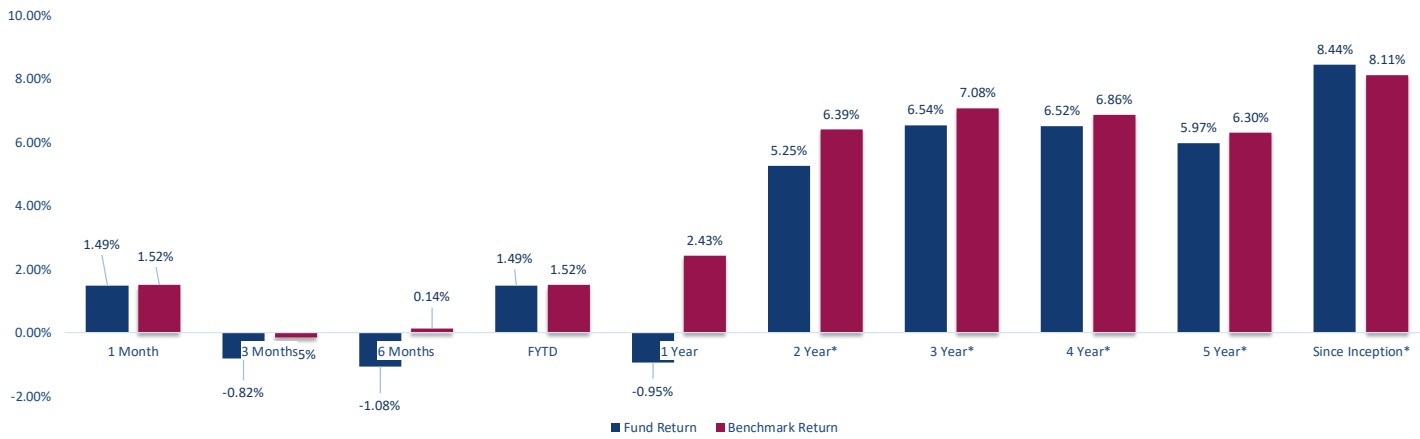
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

*Note: Benchmark for fund has been changed from November 2018 onwards*

### ASSET MIX



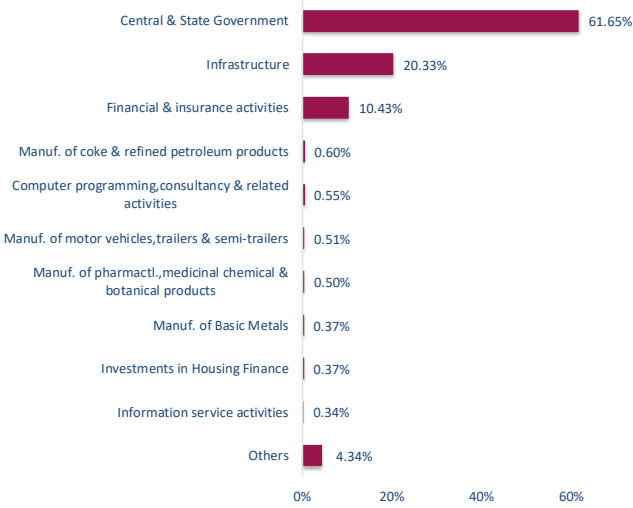
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.08%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.97%
RELIANCE INDUSTRIES LIMITED	0.60%
LARSEN & TOUBRO LIMITED	0.55%
NTPC LIMITED	0.53%
BHARTI AIRTEL LIMITED	0.47%
INFOSYS LIMITED	0.46%
KOTAK MAHINDRA BANK LIMITED	0.38%
AXIS BANK LIMITED	0.38%
MAHINDRA & MAHINDRA LIMITED	0.33%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	25.69%
7.43 GOI 19 JAN 2076	12.53%
7.50 SGB 27 APR 2056	7.89%
6.01 GOI 21 JULY 2030	2.10%
6.90 GOI 15 APRIL 2065	2.04%
6.68 GOI 07 JULY 2040	1.94%
6.48 GOI 06 OCT 35	1.62%
8.17 GOI 01 DEC 2044	0.99%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.94%
7.46 GOI 06 NOVEMBER 2073	0.64%

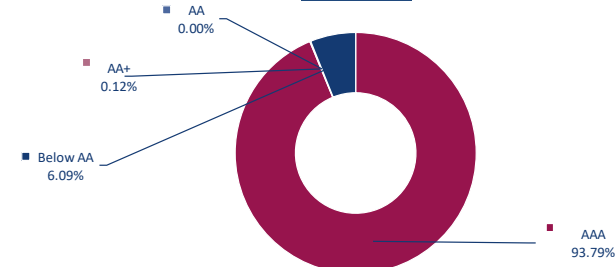
### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.09
Average Maturity (In Years)	15.03
Yield to Maturity	7.29%
Beta	0.87

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.81%
7.80 YES BANK 29 SEP 2027	4.11%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	4.08%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.69%
7.44 NABARD 17 JUL 2029	2.64%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.69%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.49%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	1.07%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.06%
7.8 YES BANK 01 OCT 2027	0.63%

### RATING PROFILE



## UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

30-Apr-26

**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

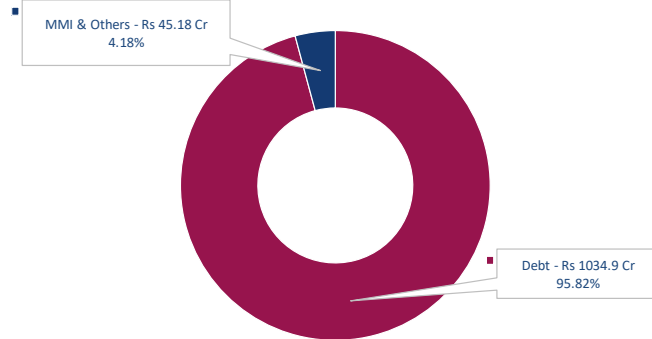
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	64.83%
Corporate Bonds	0 - 50%	30.99%
Money Market or Equivalent	0 - 40%	4.18%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	1,080.08
NAV (Per Unit)	47.1398
Fund Management Charge	0.90%
Inception Date	20-Sep-04

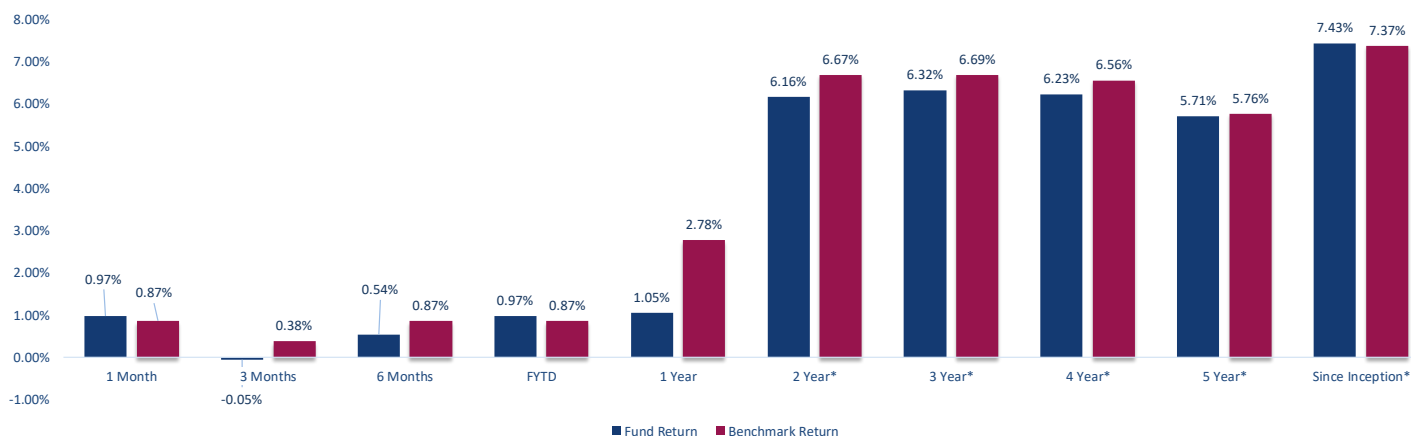
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



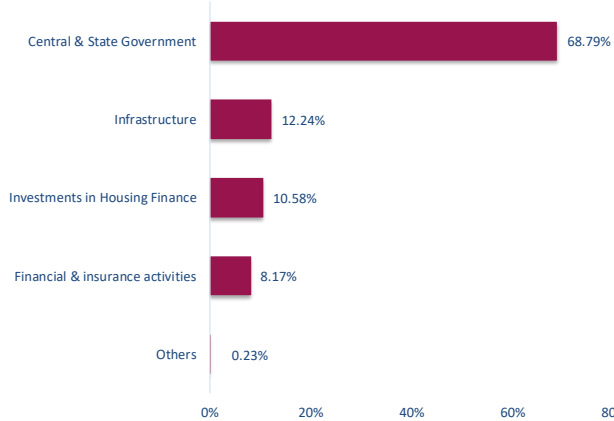
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



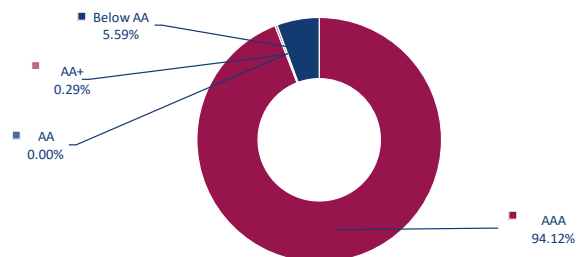
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	15.26%
6.90 GOI 15 APRIL 2065	12.23%
6.68 GOI 07 JULY 2040	7.82%
6.48 GOI 06 OCT 35	5.18%
6.28 GOI 14 JULY 2032	4.93%
7.24 GOI 18 AUGUST 2055	3.45%
7.50 SGB 27 APR 2056	2.75%
8.30 GOI 02 JUL 2040	2.59%
7.66 MAHARASHTRA SDL 04 MAR 2047	2.45%
7.82 TELANGANA SDL 22 APR 2047	1.38%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.89 BAJAJ HOUSING FINANCE LIMITED 14 JULY 2034	7.01%
7.44 NABARD 17 JUL 2029	4.09%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	3.28%
7.80 YES BANK 29 SEP 2027	3.16%
6.85 NABARD 19 JAN 2029	2.23%
7.68 NABARD 30 APR 2029	1.99%
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	1.85%
7.8 YES BANK 01 OCT 2027	1.49%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.90%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.74%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.50
Average Maturity (In Years)	13.61
Yield to Maturity	7.38%
Beta	0.80

## DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

30-Apr-26

**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

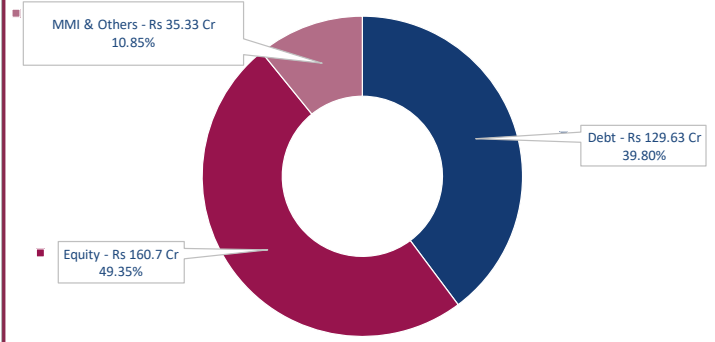
Asset Type	Asset Range	Actual
Govt. Securities	0 - 100%	27.03%
Corporate Bonds	0 - 100%	12.77%
Money Market or Equivalent	0 - 40%	10.85%
Equities	0 - 100%	49.35%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	325.67
NAV (Per Unit)	52.5015
Fund Management Charge	1.25%
Inception Date	2-May-08

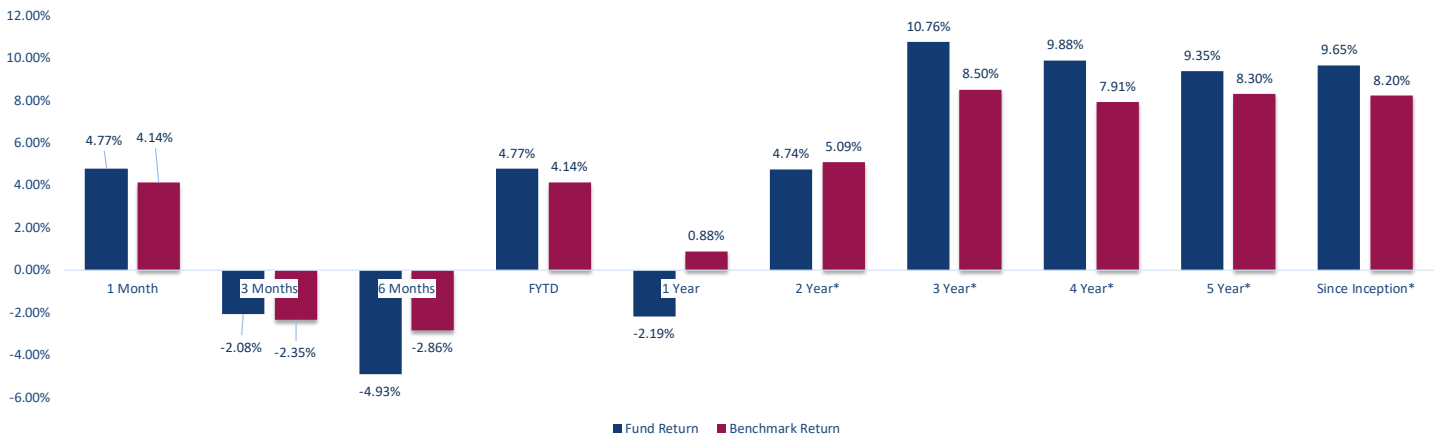
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



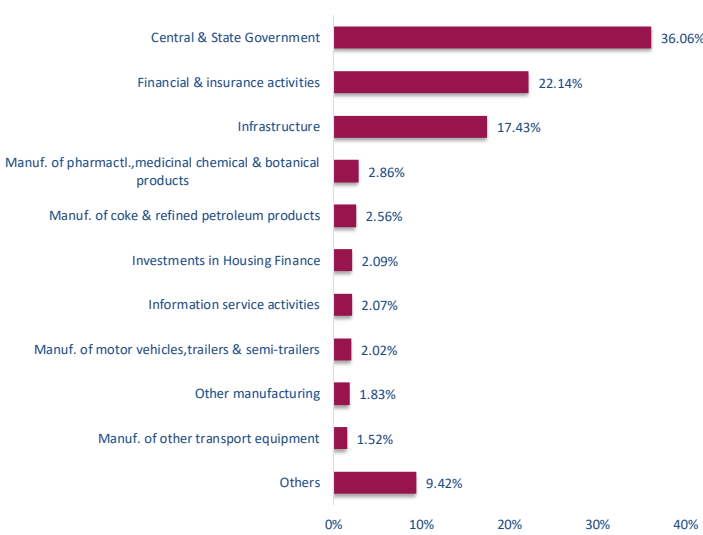
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	5.82%
ICICI BANK LIMITED	4.23%
MAX HEALTHCARE INSTITUTE LTD	2.93%
RELIANCE INDUSTRIES LIMITED	2.56%
BHARTI AIRTEL LIMITED	2.46%
STATE BANK OF INDIA	2.24%
LARSEN & TOUBRO LIMITED	2.24%
AXIS BANK LIMITED	2.05%
DIVIS LABORATORIES LIMITED	1.65%
ETERNAL LIMITED	1.57%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.50 SGB 27 APR 2056	6.08%
6.36 GOI 16 FEB 2031	5.12%
7.46 GOI 06 NOVEMBER 2073	3.11%
7.43 GOI 19 JAN 2076	2.59%
6.8 GOI 15 DEC 2060	2.30%
7.72 MADHYA PRADESH SDL 18 FEB 2045	1.51%
7.29 SGB 27 JANUARY 2033	1.43%
6.68 GOI 07 JULY 2040	1.32%
6.90 GOI 15 APRIL 2065	0.89%
6.48 GOI 06 OCT 35	0.70%

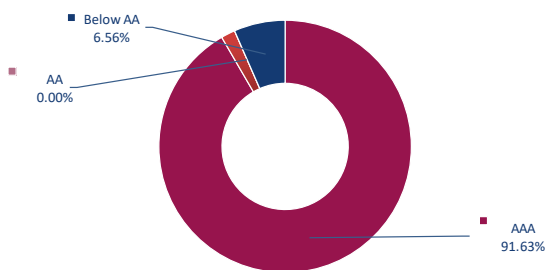
### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.96
Average Maturity (In Years)	15.22
Yield to Maturity	7.15%
Beta	1.01

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.44 NABARD 17 JUL 2029	2.13%
7.8 YES BANK 01 OCT 2027	1.95%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.46%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	1.21%
6.85 NABARD 19 JAN 2029	1.13%
7.68 NABARD 30 APR 2029	0.92%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.92%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.88%
7.80 YES BANK 29 SEP 2027	0.82%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.61%

### RATING PROFILE



## UL MONEY MARKET FUND

ULIF01528/04/09LIFEMONEYM104

30-Apr-26

**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.

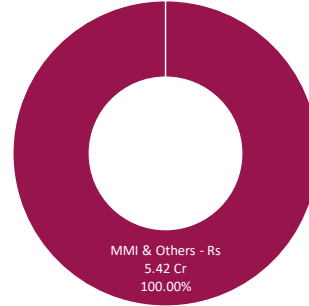
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	100.00%	100.00%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

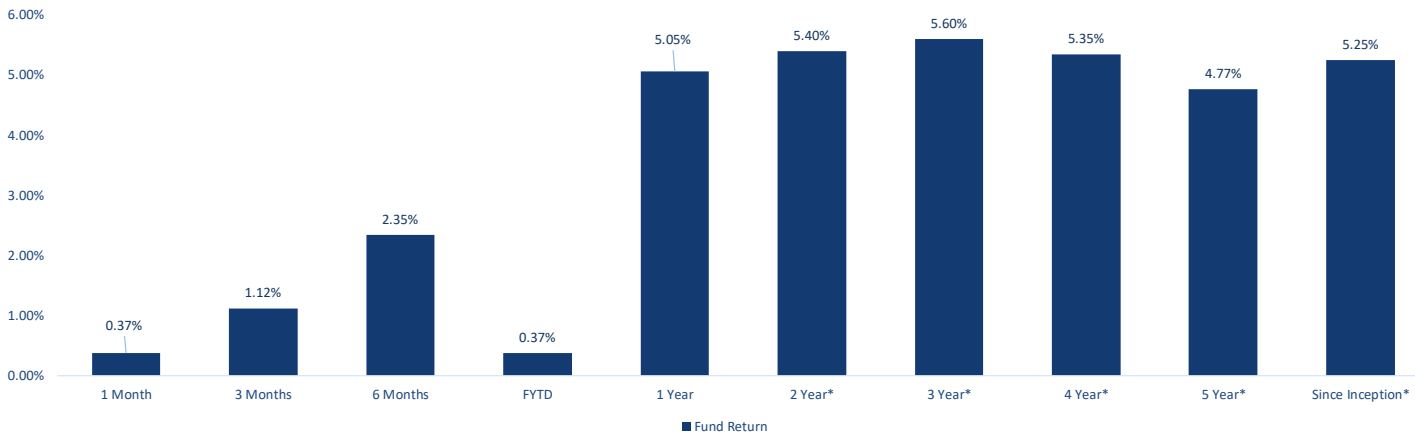
AUM (Rs.in Crores)	5.42
NAV (Per Unit)	23.9020
Fund Management Charge	0.90%
Inception Date	28-Apr-09

Fund Managers: Fixed Income - Naresh Kumar

### ASSET MIX



### PERFORMANCE

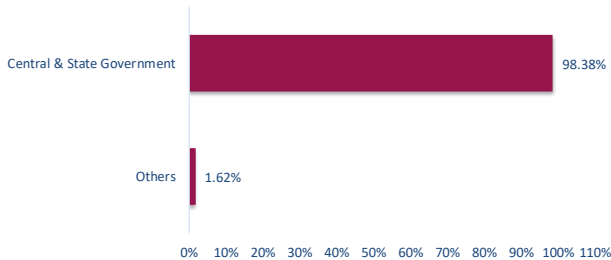


\*Returns over one year has been annualized

\*\* Benchmark - NA

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

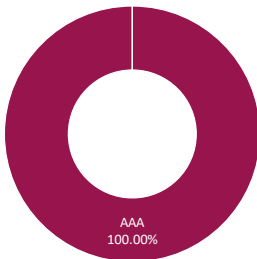
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### RATING PROFILE



### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.54
Average Maturity (In Years)	0.54
Yield to Maturity	5.40%

## UL SECURE PLUS

ULIF01628/04/09LIFESECP1S104

30-Apr-26

**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

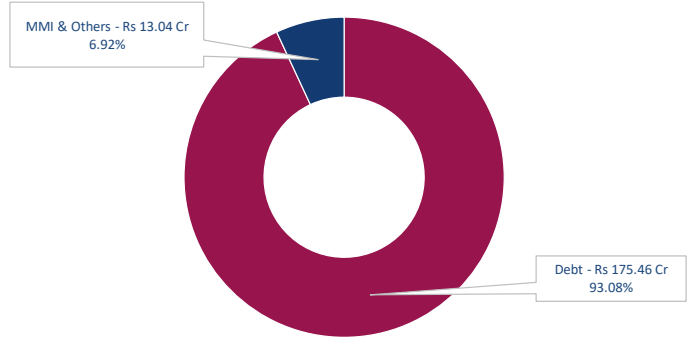
Asset Type	Asset Range	Actual
Govt. Securities	60 - 100%	70.29%
Corporate Bonds	0 - 40%	22.79%
Money Market or Equivalent	0 - 40%	6.92%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	188.50
NAV (Per Unit)	33.5082
Fund Management Charge	0.90%
Inception Date	28-Apr-09

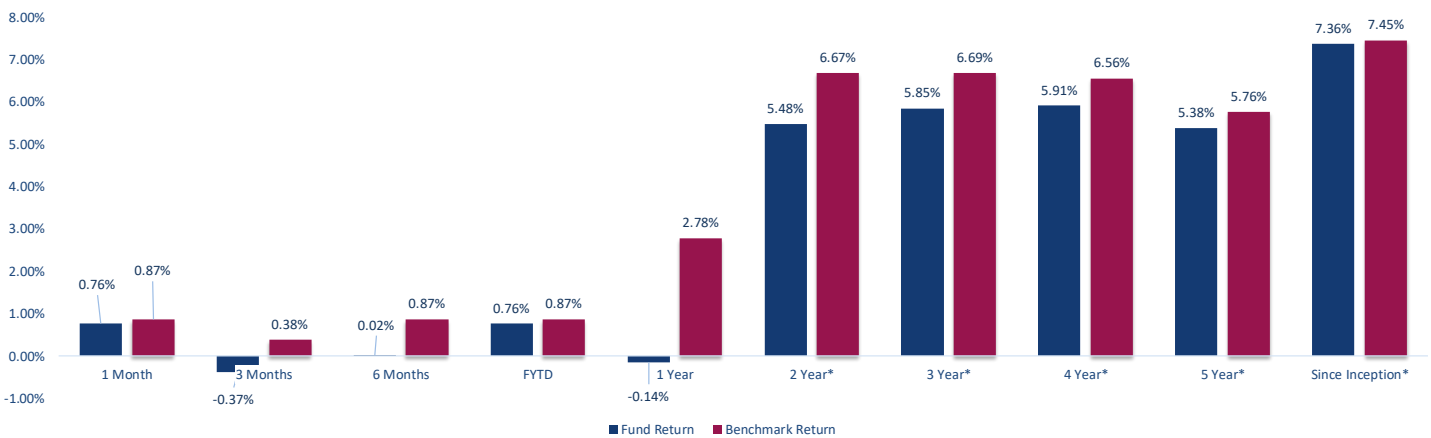
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



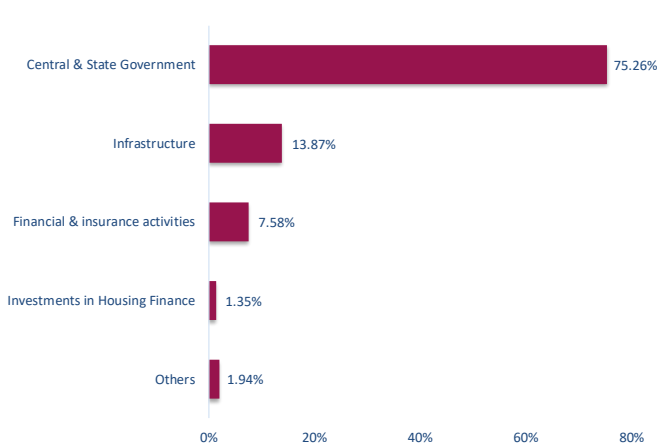
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



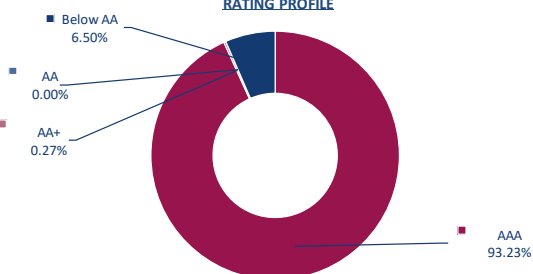
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	11.37%
6.90 GOI 15 APRIL 2065	10.38%
6.01 GOI 21 JULY 2030	9.75%
7.50 SGB 27 APR 2056	7.88%
6.68 GOI 07 JULY 2040	7.77%
7.43 GOI 19 JAN 2076	6.74%
7.24 GOI 18 AUGUST 2055	5.80%
6.48 GOI 06 OCT 35	5.67%
7.29 TELANGANA SDL 07 AUGUST 2040	1.40%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.36%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.44 NABARD 17 JUL 2029	6.32%
7.80 YES BANK 29 SEP 2027	5.52%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.55%
6.85 NABARD 19 JAN 2029	1.92%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.52%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.14%
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	1.08%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	1.03%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.86%
7.13 NHPC 11 FEB 2028	0.53%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.92
Average Maturity (In Years)	16.17
Yield to Maturity	7.32%
Beta	0.96

## GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

30-Apr-26

**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.

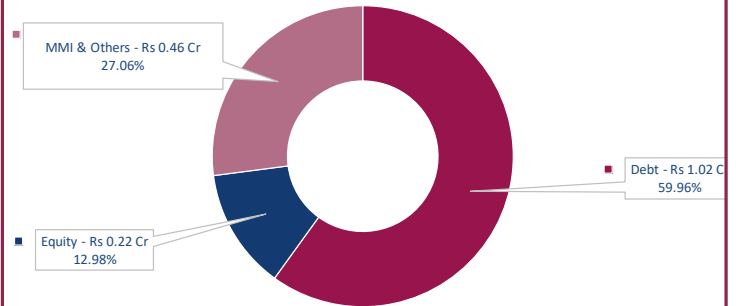
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	54.17%
Corporate Bonds	0 - 50%	5.79%
Money Market or Equivalent	0 - 40%	27.06%
Equities	0 - 30%	12.98%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	1.69
NAV (Per Unit)	35.1533
Fund Management Charge	1.70%
Inception Date	23-Oct-06

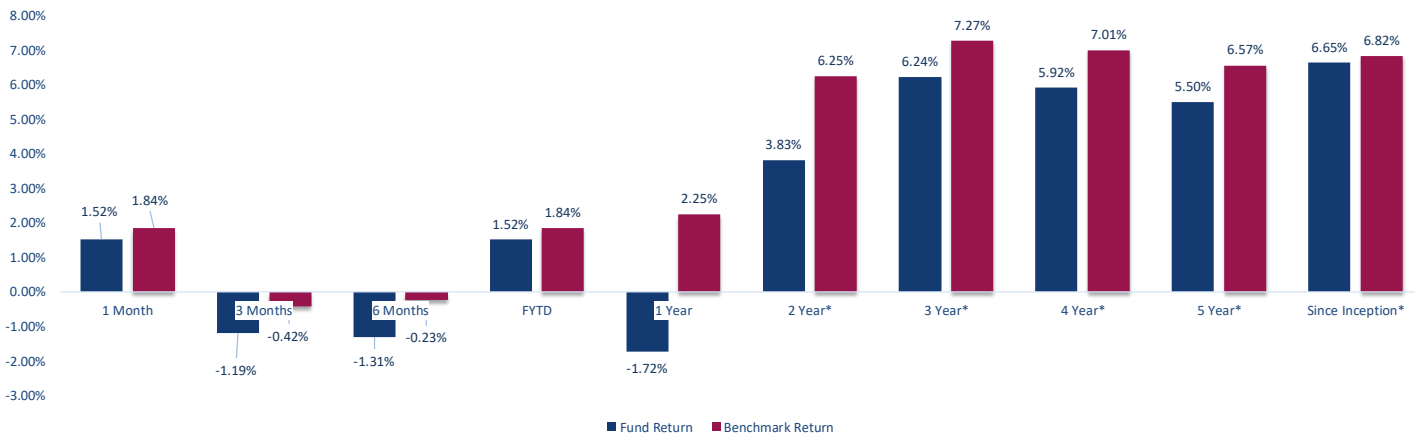
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

### ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

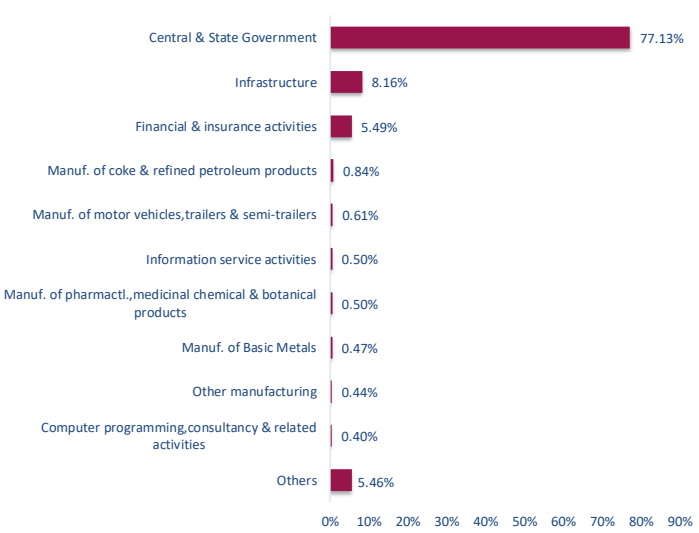
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.17
Average Maturity (In Years)	11.29
Yield to Maturity	6.69%
Beta	0.93

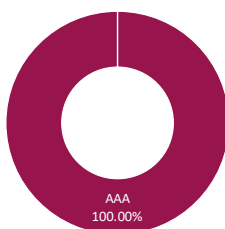
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.61%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.45%
AXIS BANK LIMITED	1.00%
RELIANCE INDUSTRIES LIMITED	0.84%
LARSEN & TOUBRO LIMITED	0.69%
NTPC LIMITED	0.65%
BHARTI AIRTEL LIMITED	0.62%
KOTAK MAHINDRA BANK LIMITED	0.53%
ETERNAL LIMITED	0.49%
STATE BANK OF INDIA	0.46%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	15.42%
6.8 GOI 15 DEC 2060	7.87%
6.90 GOI 15 APRIL 2065	5.17%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.79%
6.68 GOI 07 JULY 2040	4.76%
7.29 SGB 27 JANUARY 2033	4.59%
6.48 GOI 06 OCT 35	4.09%
6.36 GOI 16 FEB 2031	2.62%
7.46 GOI 06 NOVEMBER 2073	1.74%
8.17 GOI 01 DEC 2044	1.47%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.05%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.74%

## GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

30-Apr-26

**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

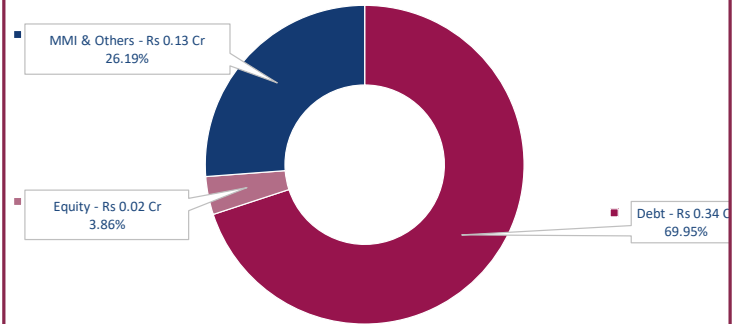
Asset Type	Asset Range	Actual
Govt.Securities	50 - 100%	69.95%
Corporate Bonds	0 - 50%	0.00%
Money Market or Equivalent	0 - 40%	26.19%
Equities	0 - 15%	3.86%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	0.49
NAV (Per Unit)	31.8436
Fund Management Charge	1.50%
Inception Date	23-Oct-06

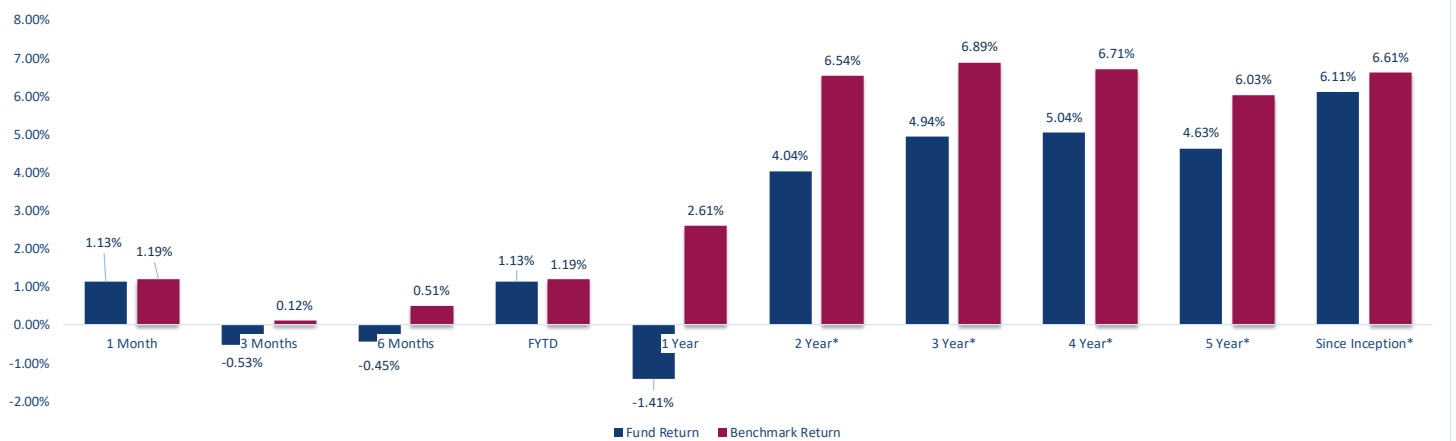
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



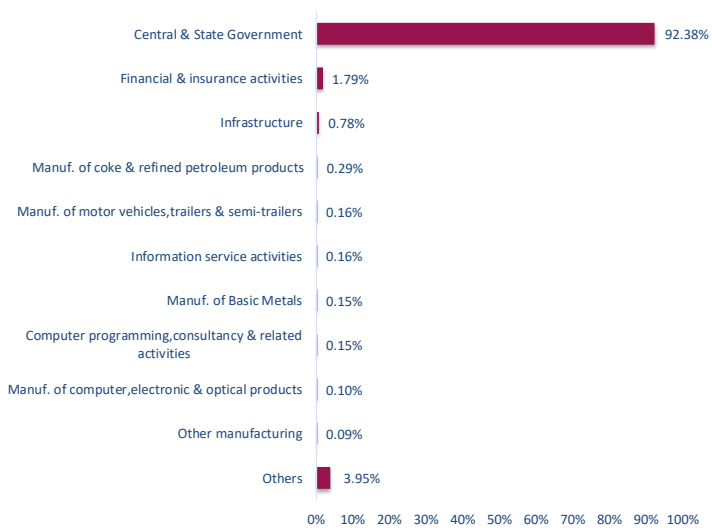
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	0.52%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.48%
AXIS BANK LIMITED	0.34%
RELIANCE INDUSTRIES LIMITED	0.29%
LARSEN & TOUBRO LIMITED	0.25%
NTPC LIMITED	0.23%
BHARTI AIRTEL LIMITED	0.19%
KOTAK MAHINDRA BANK LIMITED	0.17%
ETERNAL LIMITED	0.16%
INFOSYS LIMITED	0.15%

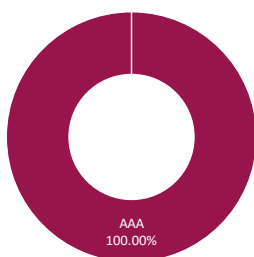
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	25.03%
6.8 GOI 15 DEC 2060	7.32%
7.29 SGB 27 JANUARY 2033	6.40%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.57%
6.90 GOI 15 APRIL 2065	4.36%
8.17 GOI 01 DEC 2044	4.28%
7.88 GOI 19 MAR 2030	4.07%
6.68 GOI 07 JULY 2040	3.99%
6.48 GOI 06 OCT 35	3.45%
6.36 GOI 16 FEB 2031	3.04%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	4.98
Average Maturity (In Years)	9.89
Yield to Maturity	6.63%
Beta	0.83

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

## UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

30-Apr-26

**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.

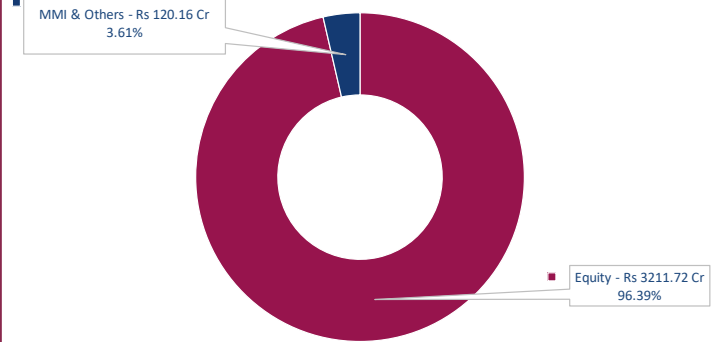
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	3.61%
Equities	70 - 100%	96.39%
<b>Total</b>		<b>100.00%</b>

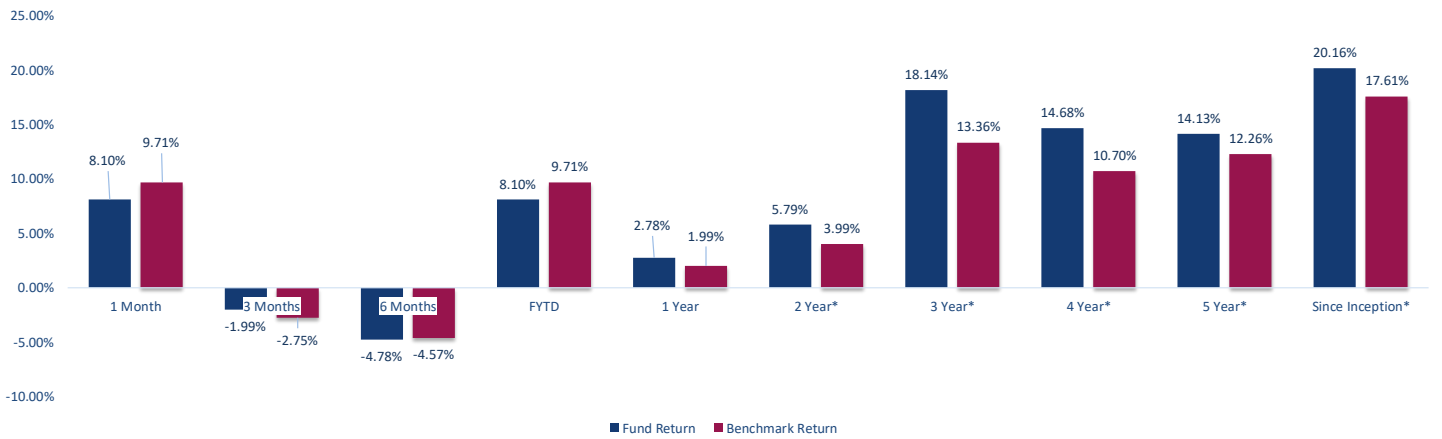
AUM (Rs.in Crores)	3,331.88
NAV (Per Unit)	29.5343
Fund Management Charge	1.25%
Inception Date	8-Jun-20

Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 200

### ASSET MIX



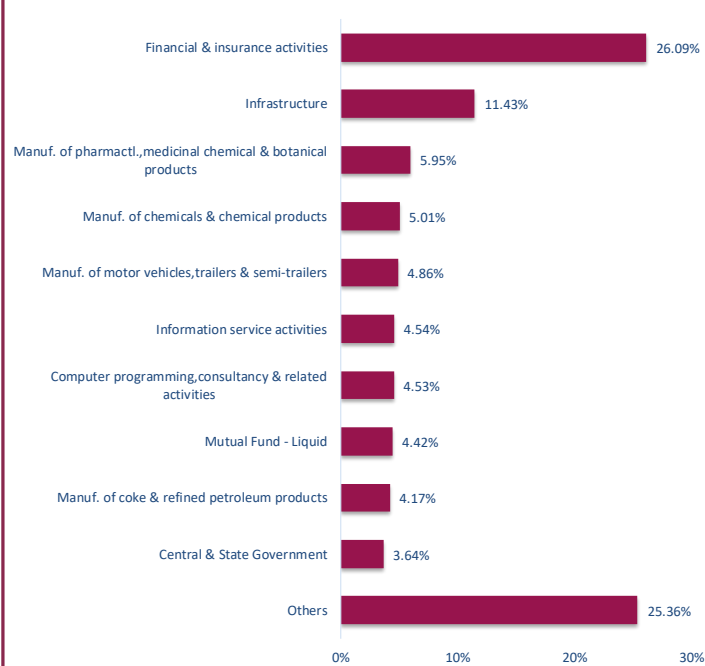
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	5.25%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.84%
RELIANCE INDUSTRIES LIMITED	3.89%
LARSEN & TOUBRO LIMITED	3.47%
ETERNAL LIMITED	2.96%
MAHINDRA & MAHINDRA LIMITED	2.72%
DIVIS LABORATORIES LIMITED	2.35%
INFOSYS LIMITED	2.33%
BHARAT ELECTRONICS LIMITED	2.14%
STATE BANK OF INDIA	2.09%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.29%
Beta	0.92

## UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

30-Apr-26

**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.

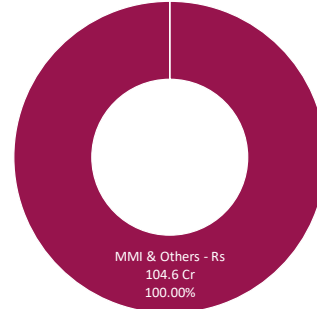
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	100.00%	100.00%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

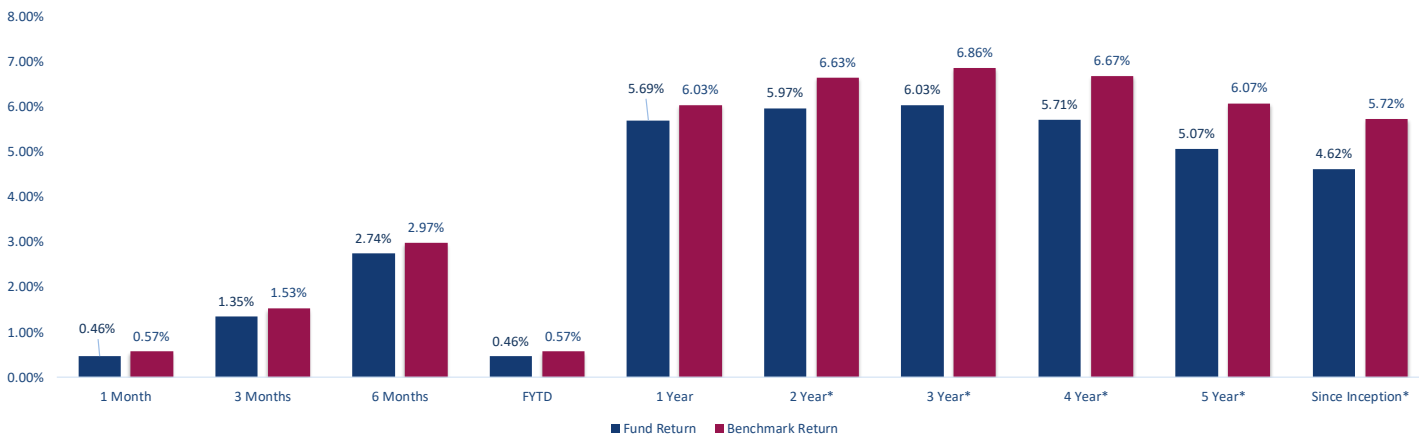
AUM (Rs.in Crores)	104.60
NAV (Per Unit)	13.0486
Fund Management Charge	0.90%
Inception Date	8-Jun-20

Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Liquid Index

### ASSET MIX



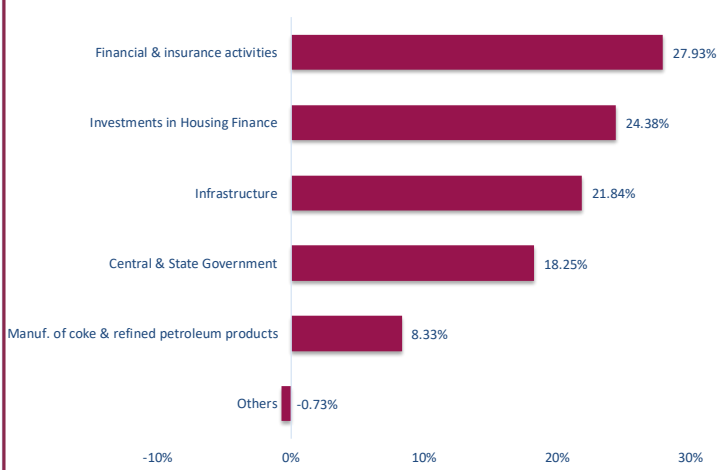
### PERFORMANCE vs BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

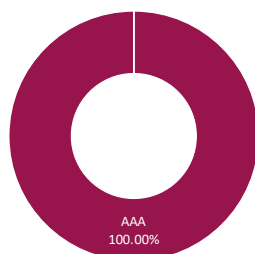
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### RATING PROFILE



### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.45
Average Maturity (In Years)	0.45
Yield to Maturity	6.41%

## UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAIN EQU104

30-Apr-26

**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

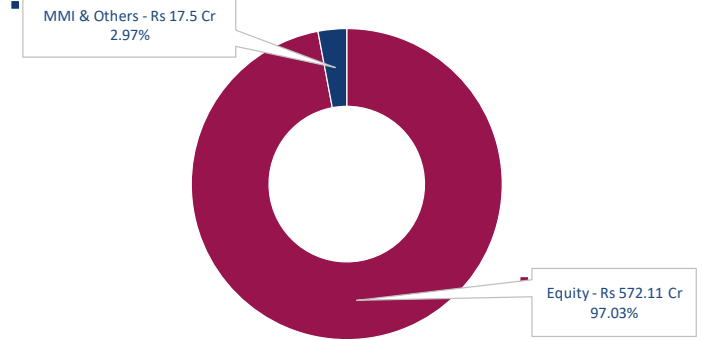
Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	2.97%
Equities	70 - 100%	97.03%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	589.61
NAV (Per Unit)	16.9203
Fund Management Charge	1.25%
Inception Date	25-May-22

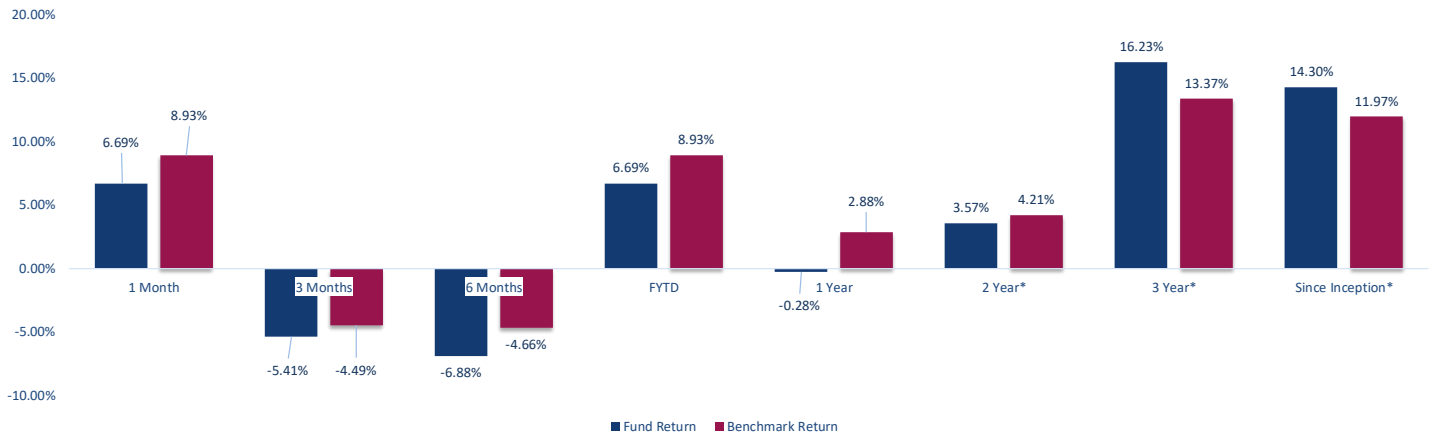
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Custom ESG Index\*

\*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)

### ASSET MIX



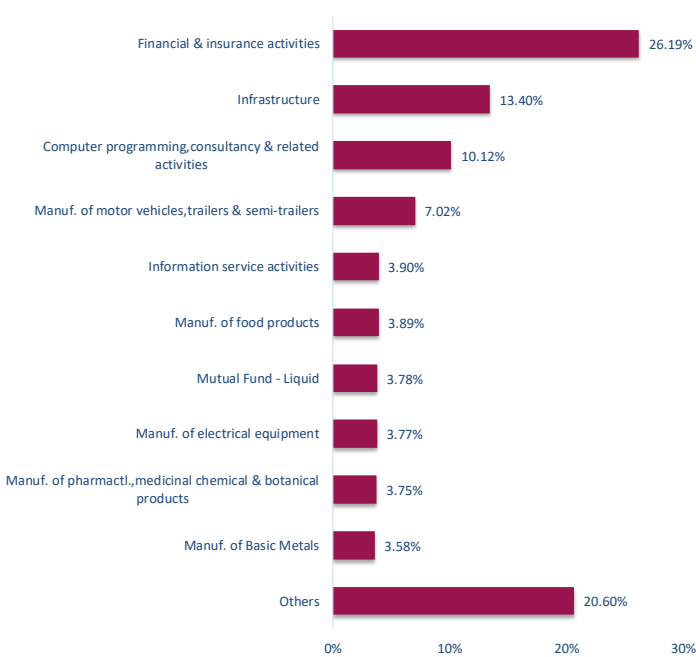
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	7.48%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.68%
BHARTI AIRTEL LIMITED	5.65%
INFOSYS LIMITED	3.95%
ICICI PRUDENTIAL BANKING ETF	3.78%
STATE BANK OF INDIA	3.68%
TITAN COMPANY LIMITED	3.31%
ETERNAL LIMITED	3.06%
MAHINDRA & MAHINDRA LIMITED	2.47%
ULTRATECH CEMENT LIMITED	2.42%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.95

## UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

30-Apr-26

**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

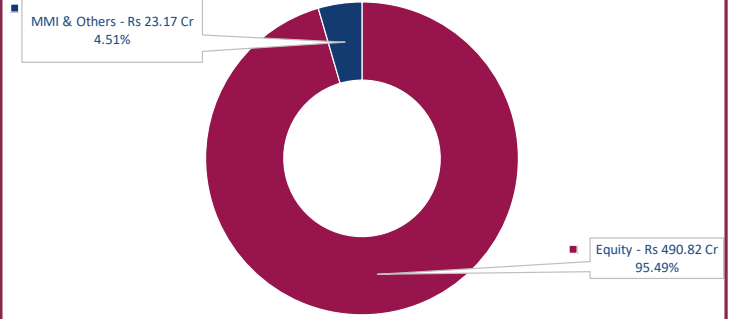
Asset Type	Asset Range	Actual
Govt.Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 40%	4.51%
Equities	60 - 100%	95.49%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	513.99
NAV (Per Unit)	16.4003
Fund Management Charge	1.25%
Inception Date	8-Feb-23

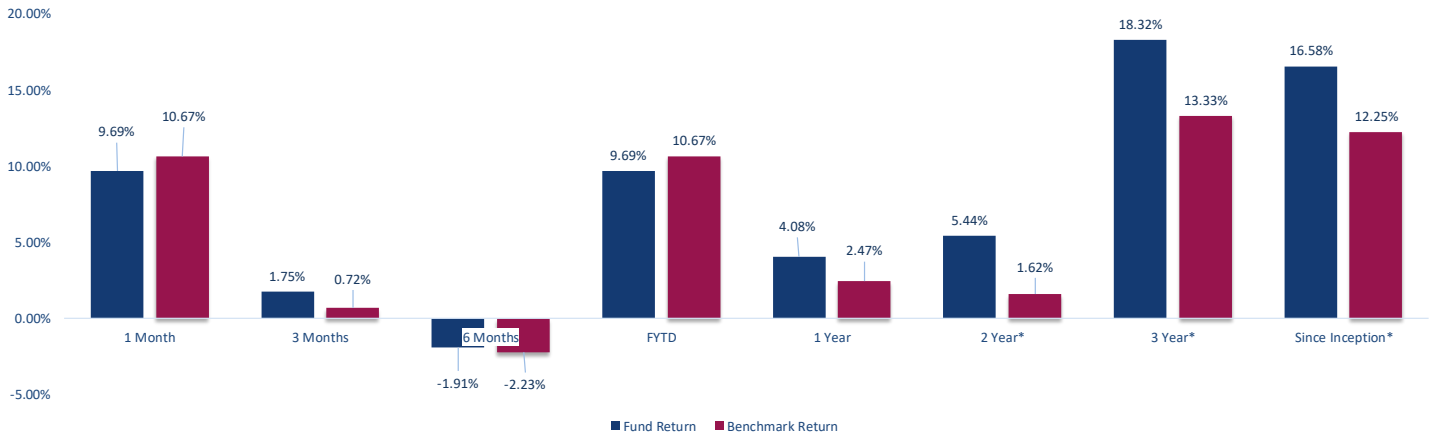
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Customised Pure Equity\*

\*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)

### ASSET MIX



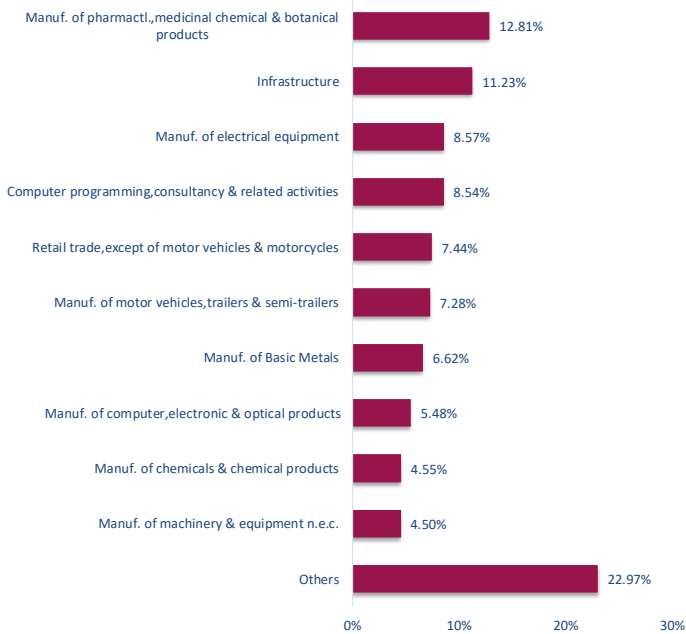
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ULTRATECH CEMENT LIMITED	4.17%
FORTIS HEALTHCARE LIMITED	4.13%
JINDAL STEEL & POWER LIMITED	4.07%
ETERNAL LIMITED	3.79%
INFOSYS LIMITED	3.46%
BHARAT ELECTRONICS LIMITED	3.37%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.95%
LUPIN LIMITED	2.92%
MEDPLUS HEALTH SERVICES LTD	2.83%
ASTRAL LIMITED	2.36%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	-
Average Maturity (In Years)	-
Yield to Maturity	-
Beta	0.95

## UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

30-Apr-26

**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.

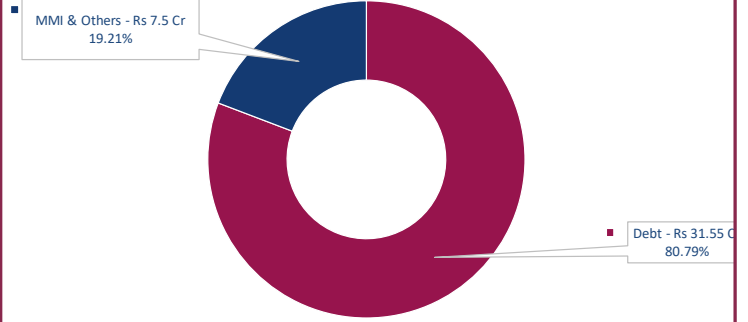
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	80.79%
Money Market or Equivalent	0 - 40%	19.21%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

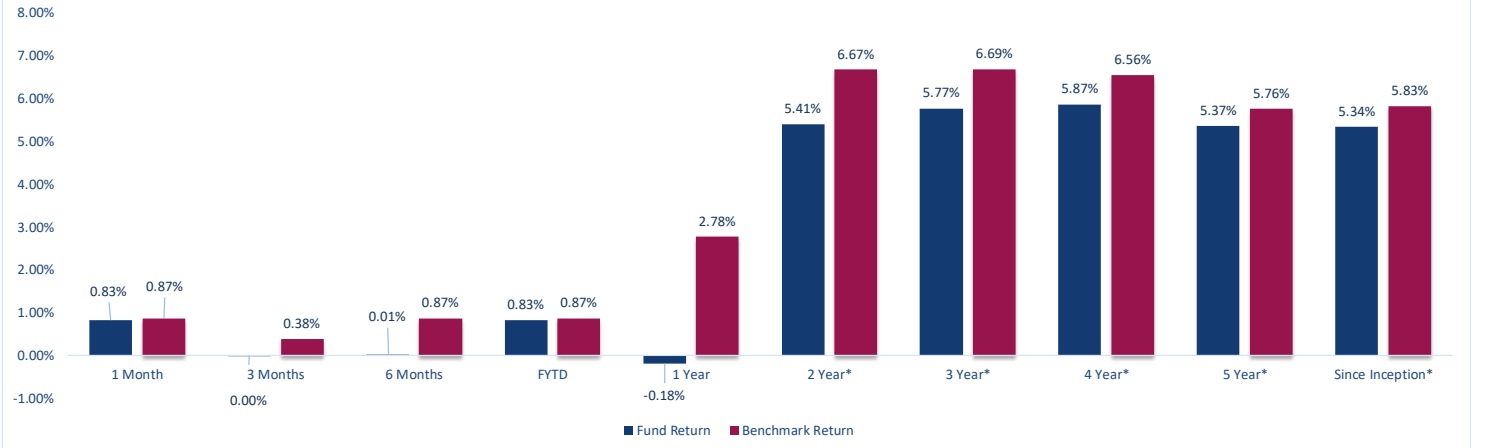
AUM (Rs.in Crores)	39.05
NAV (Per Unit)	13.5930
Fund Management Charge	0.90%
Inception Date	8-Jun-20

Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

### ASSET MIX



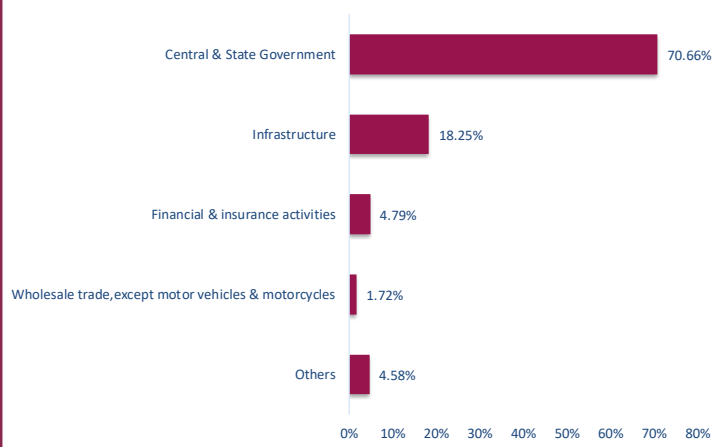
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



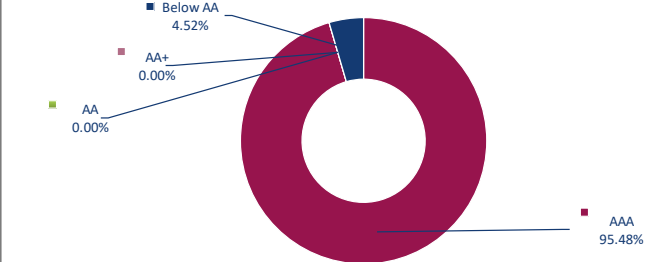
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	15.40%
7.91 MAHARASHTRA SDL 08 APR 2039	8.68%
6.68 GOI 07 JULY 2040	6.79%
6.48 GOI 06 OCT 35	5.76%
7.82 MADHYA PRADESH SDL 11 FEB 2042	5.75%
6.36 GOI 16 FEB 2031	2.99%
7.24 GOI 18 AUGUST 2055	2.91%
7.83 GUJARAT SDL 13 JUL 2026	2.57%
7.80 GUJARAT SDL 27 DEC 2027	1.30%
6.01 GOI 21 JULY 2030	1.16%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.39%
7.80 YES BANK 29 SEP 2027	4.31%
6.85 NABARD 19 JAN 2029	3.76%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.72%
7.68 NABARD 30 APR 2029	1.28%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.28%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.27%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.26%
7.23 SBI BANK INFRA 19 NOV 2039	1.22%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.02%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.09
Average Maturity (In Years)	12.92
Yield to Maturity	7.17%
Beta	0.91

## NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

30-Apr-26

**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	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.13%
Equities	80 - 100%	99.87%
<b>Total</b>		<b>100.00%</b>

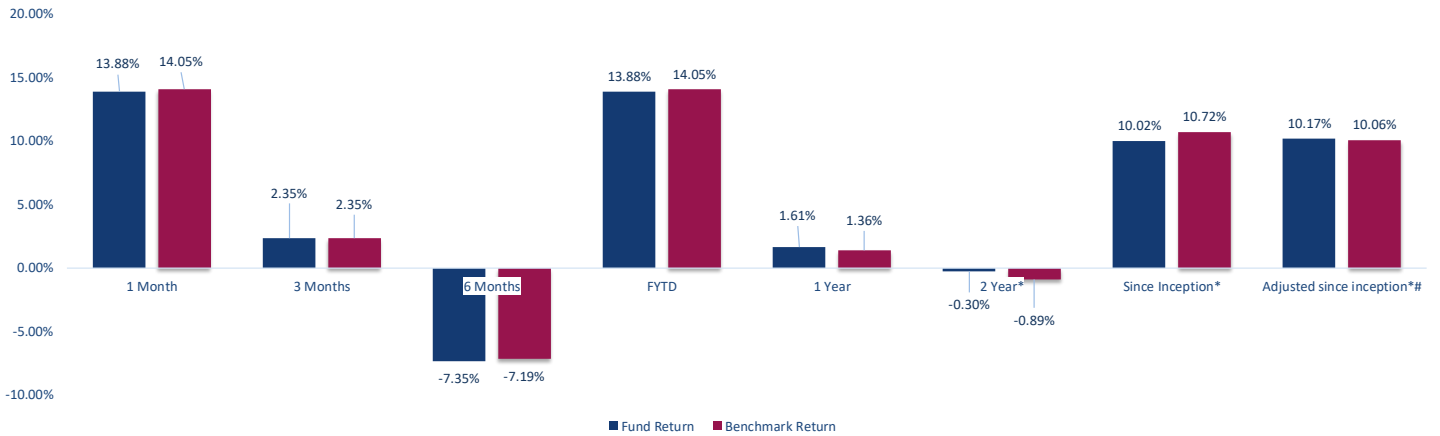
AUM (Rs.in Crores)	1,274.35
NAV (Per Unit)	12.9088
Fund Management Charge	1.00%
Inception Date	28-Aug-23

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty Smallcap 250 Quality 50 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

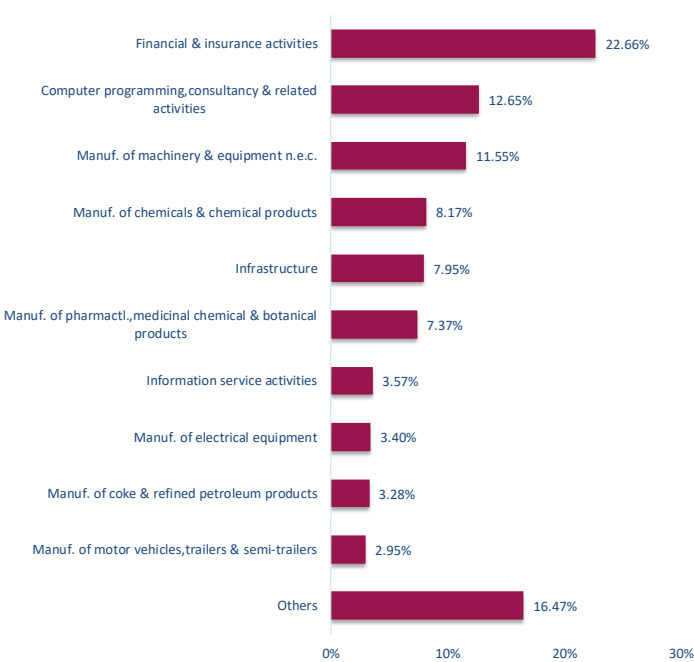


\*Returns over one year has been annualized

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

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COMPUTER AGE MANAGEMENT SERVICES LIMITED	5.09%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.18%
ANGEL ONE LIMITED	4.14%
INDIAN ENERGY EXCHANGE LIMITED	3.69%
KARUR VYSYA BANK LIMITED	3.32%
CASTROL INDIA LIMITED	3.28%
J B CHEMICALS & PHARMACEUTICALS LTD	3.20%
MOTHERSON SUMI WIRING INDIA LIMITED	2.95%
GILLETTE INDIA LTD	2.74%
ADITYA BIRLA SUN LIFE AMC LIMITED	2.72%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.98

## MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

30-Apr-26

**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.

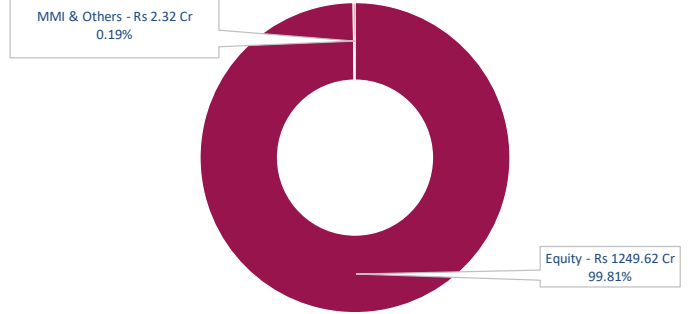
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.19%
Equities	80 - 100%	99.81%
<b>Total</b>		<b>100.00%</b>

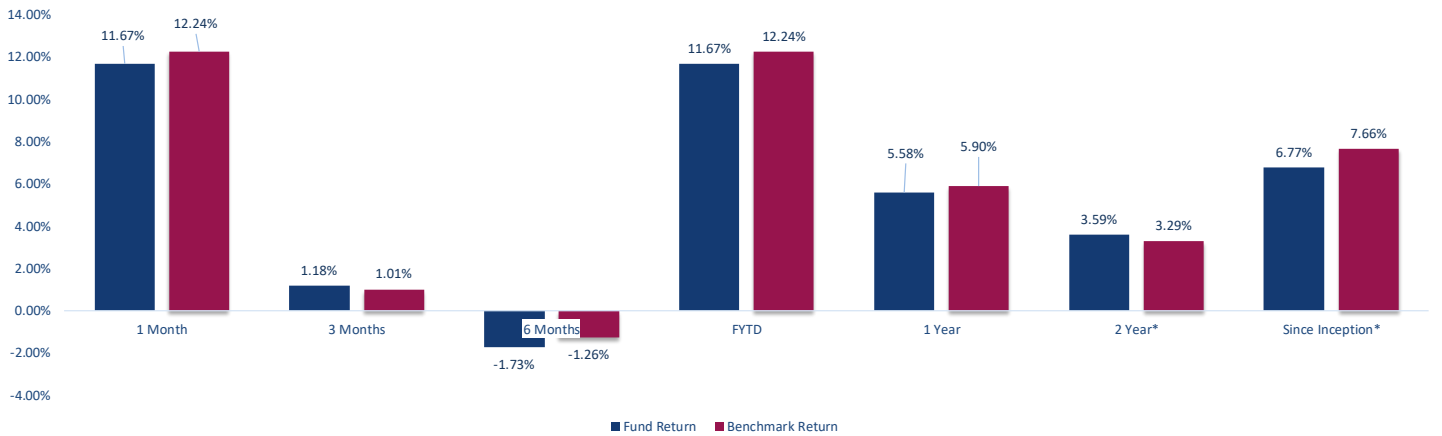
AUM (Rs.in Crores)	1,251.94
NAV (Per Unit)	11.5876
Fund Management Charge	1.25%
Inception Date	30-Jan-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty Midcap 150 Momentum 50 Index

### ASSET MIX



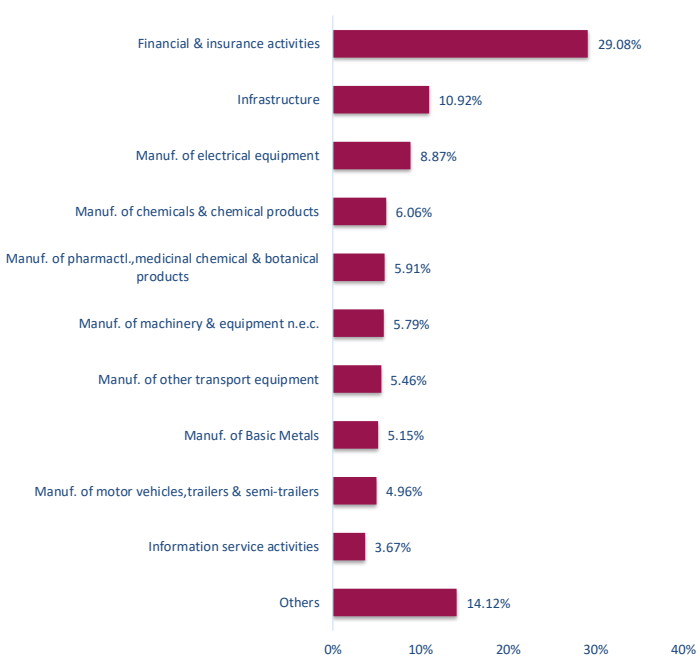
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
CUMMINS INDIA LIMITED	5.79%
HERO MOTOCORP LIMITED	5.46%
BSE LIMITED	5.19%
GE VERNOVA T&D INDIA LTD	4.13%
ASHOK LEYLAND LIMITED	3.70%
FORTIS HEALTHCARE LIMITED	3.69%
ONE 97 COMMUNICATIONS LIMITED	3.67%
AU SMALL FINANCE BANK LIMITED	3.53%
THE FEDERAL BANK LIMITED	3.41%
FSN E-COMMERCE VENTURE LTD	3.40%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.99

## NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

30-Apr-26

**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	Asset Range	Actual
Govt.Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.07%
Equities	80 - 100%	99.93%
<b>Total</b>		<b>100.00%</b>

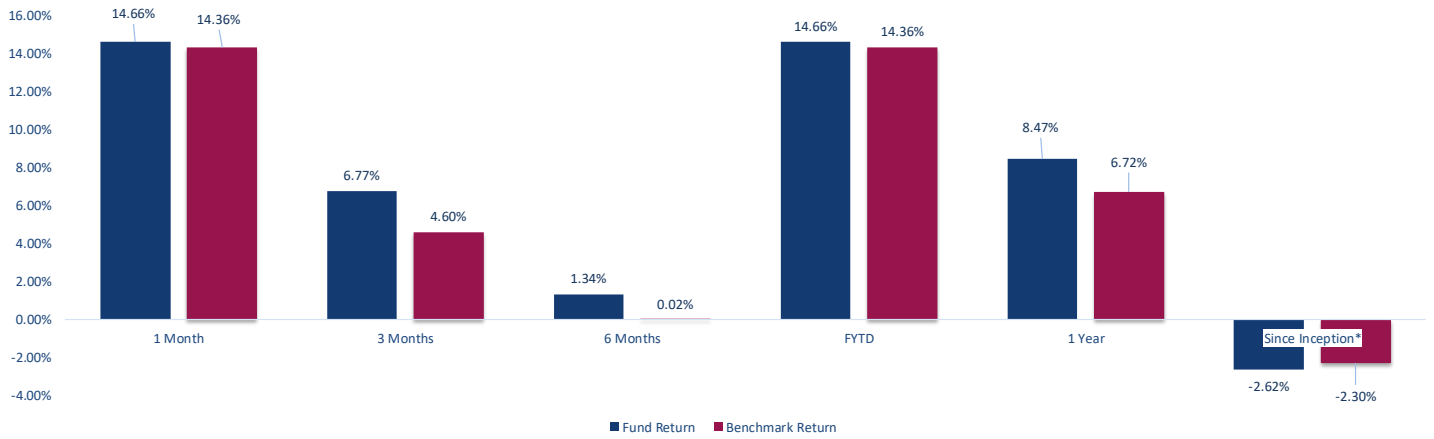
AUM (Rs.in Crores)	729.15
NAV (Per Unit)	9.5043
Fund Management Charge	1.25%
Inception Date	31-May-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty Alpha 50 Index

### ASSET MIX



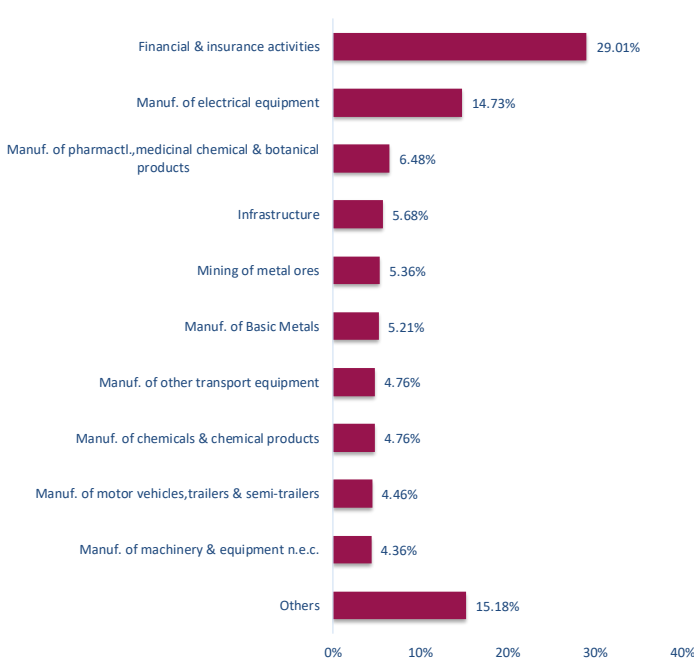
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HINDUSTAN COPPER LIMITED	5.36%
GE VERNOVA T&D INDIA LTD	5.28%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	4.26%
LAURUS LABS LIMITED	3.67%
NATIONAL ALUMINIUM COMPANY	3.27%
ASHOK LEYLAND LIMITED	3.07%
CUMMINS INDIA LIMITED	3.01%
DELHIVERY LTD	2.92%
BHARAT FORGE LIMITED	2.87%
GLENMARK PHARMACEUTICALS	2.80%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.95

## NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

30-Apr-26

**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

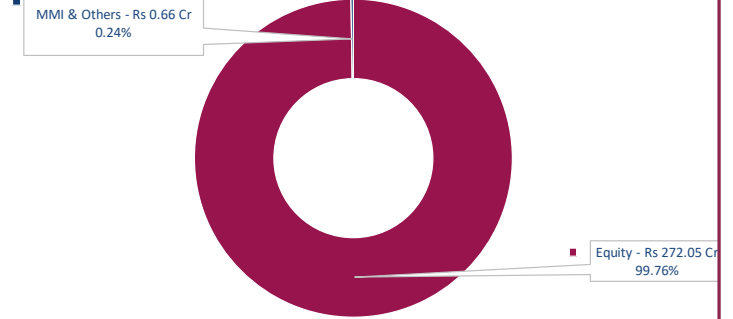
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.24%
Equities	80 - 100%	99.76%
<b>Total</b>		<b>100.00%</b>

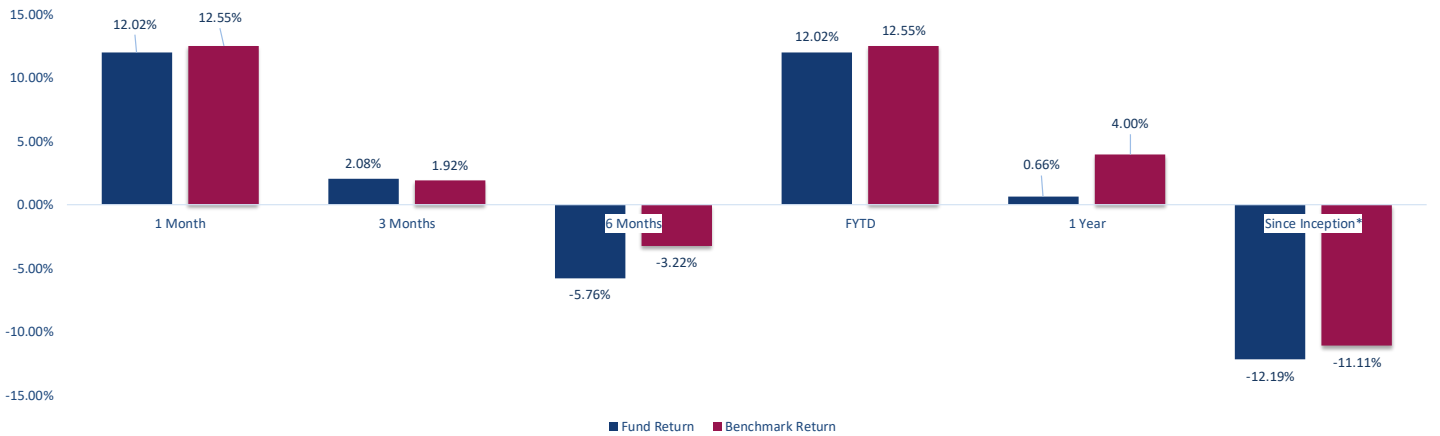
AUM (Rs.in Crores)	272.71
NAV (Per Unit)	8.0614
Fund Management Charge	1.25%
Inception Date	2-Sep-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 500 Momentum 50 Index

### ASSET MIX



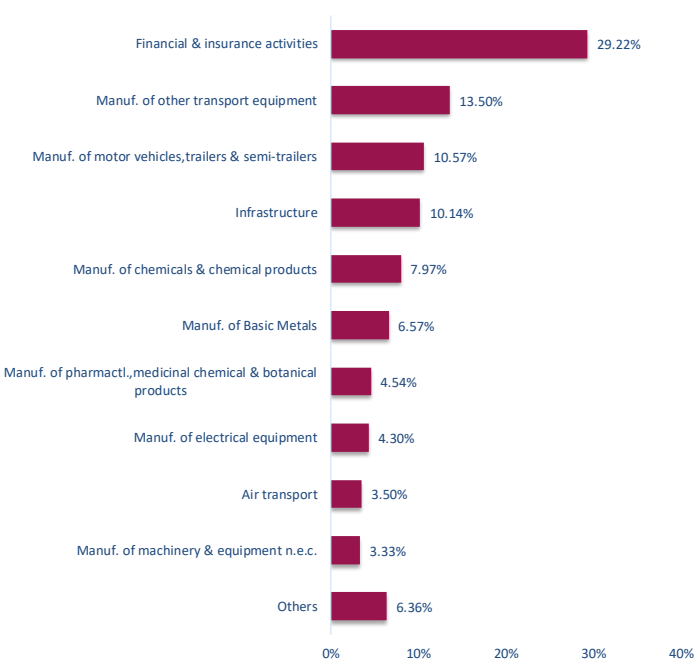
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HINDALCO INDUSTRIES LIMITED	6.24%
EICHER MOTORS LIMITED	5.76%
BHARTI AIRTEL LIMITED	5.40%
MAHINDRA & MAHINDRA LIMITED	5.15%
ASIAN PAINTS (INDIA) LIMITED	5.05%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	4.83%
TVS MOTOR COMPANY LIMITED	4.10%
HERO MOTOCORP LIMITED	3.64%
SHRIRAM FINANCE LIMITED	3.53%
INTERGLOBE AVIATION LTD	3.50%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.98

## NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

30-Apr-26

**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.

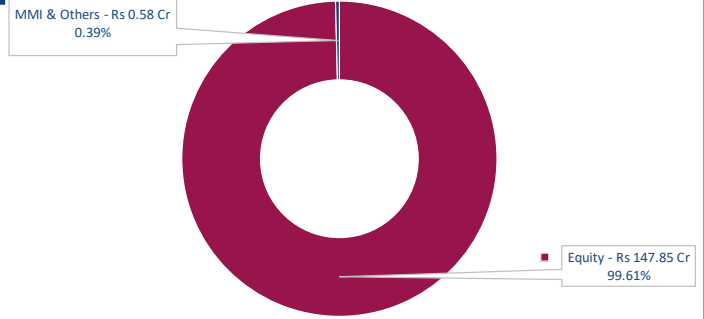
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.39%
Equities	80 - 100%	99.61%
<b>Total</b>		<b>100.00%</b>

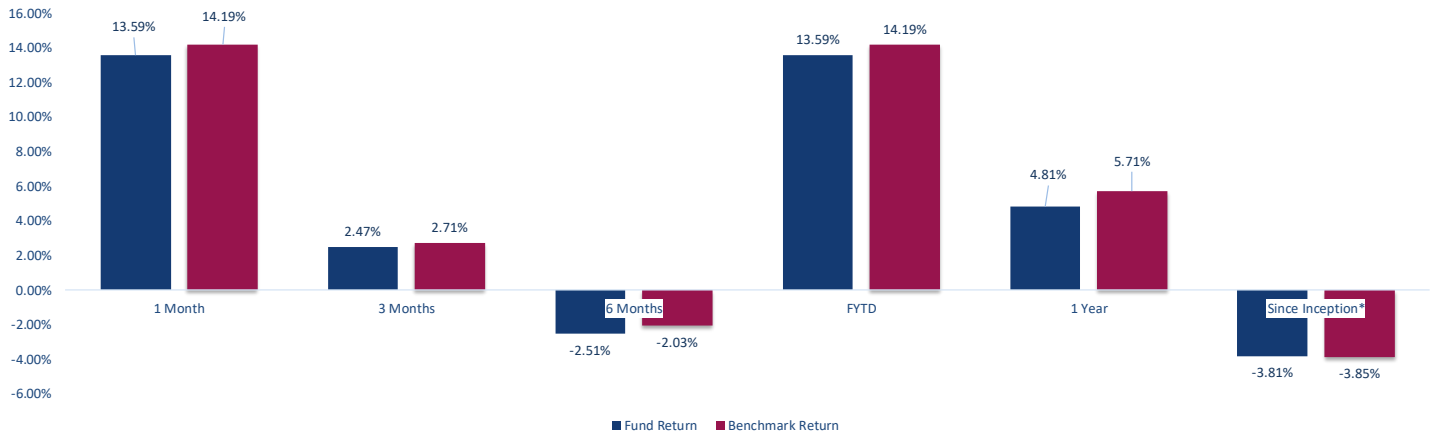
AUM (Rs.in Crores)	148.43
NAV (Per Unit)	9.4542
Fund Management Charge	1.25%
Inception Date	18-Nov-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 500 Multicap Momentum Quality 50 Index

### ASSET MIX



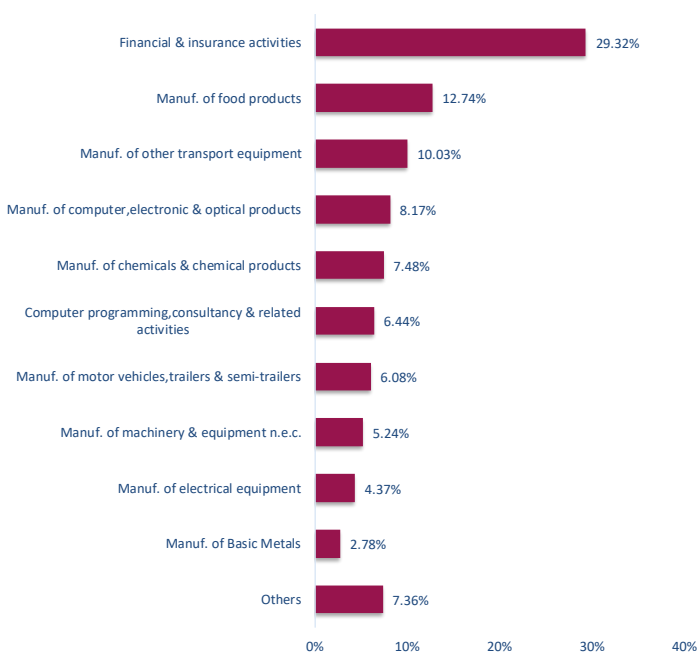
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NESTLE INDIA LIMITED	6.13%
BHARAT ELECTRONICS LIMITED	5.79%
BSE LIMITED	5.60%
CUMMINS INDIA LIMITED	5.24%
EICHER MOTORS LIMITED	5.19%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	5.05%
HERO MOTOCORP LIMITED	4.84%
ASIAN PAINTS (INDIA) LIMITED	4.76%
BRITANNIA INDUSTRIES LIMITED	4.37%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	4.29%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.99

## SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

30-Apr-26

**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	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.40%
Equities	80 - 100%	99.60%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	144.68
NAV (Per Unit)	10.0172
Fund Management Charge	1.25%
Inception Date	17-Jan-25

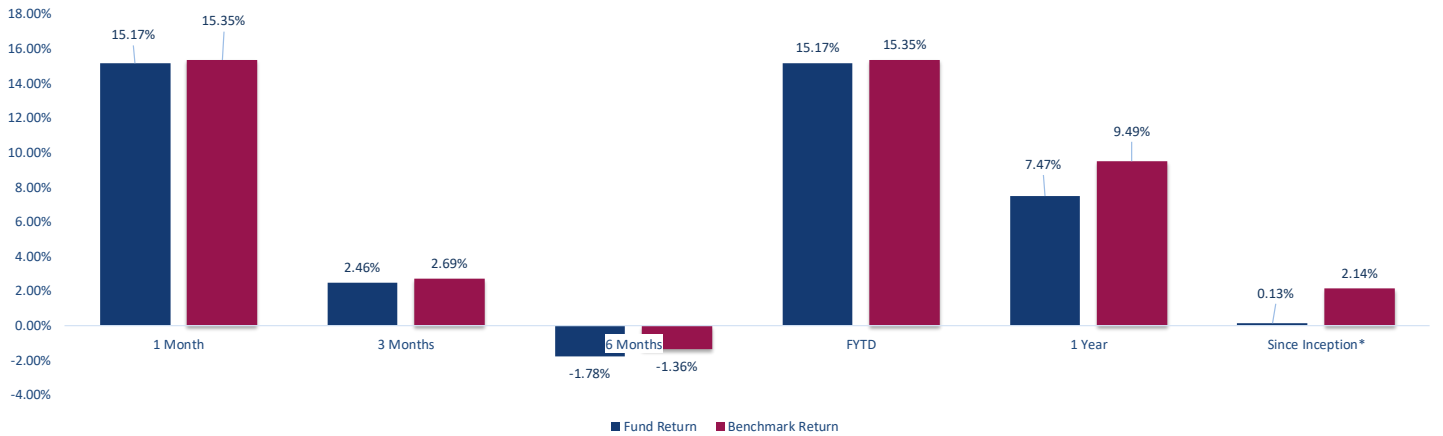
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Sustainable Yield Index\*

\* Managed by NSE

### ASSET MIX



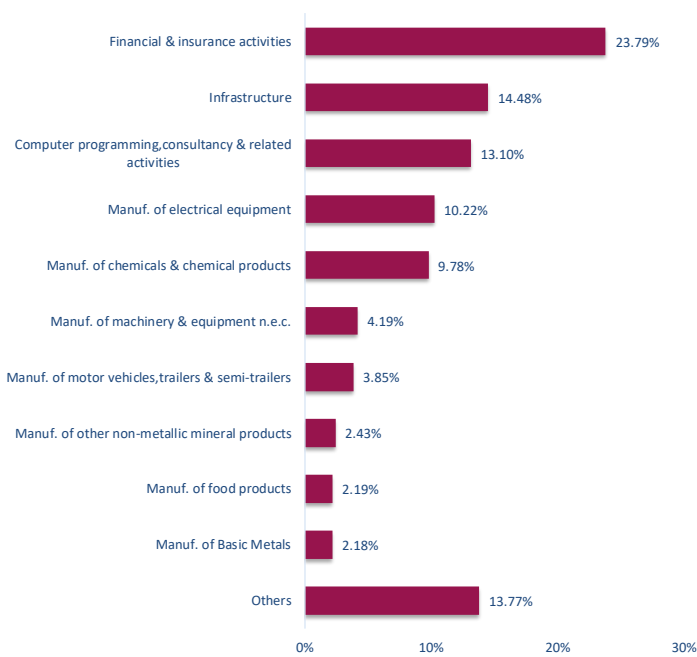
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ADANI ENERGY SOLUTIONS LTD	2.47%
HIMADRI SPECIALITY CHEMICAL LTD	2.43%
ANGEL ONE LIMITED	2.39%
ELECON ENGINEERING COMPANY LIMITED	2.35%
SIEMENS LIMITED	2.26%
HOME FIRST FINANCE COMPANY LIMITED	2.23%
NESTLE INDIA LIMITED	2.19%
BANK OF MAHARASHTRA	2.18%
JINDAL SAW LTD	2.18%
KANSAI NEROLAC PAINTS LIMITED	2.18%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.98

## SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

30-Apr-26

**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.

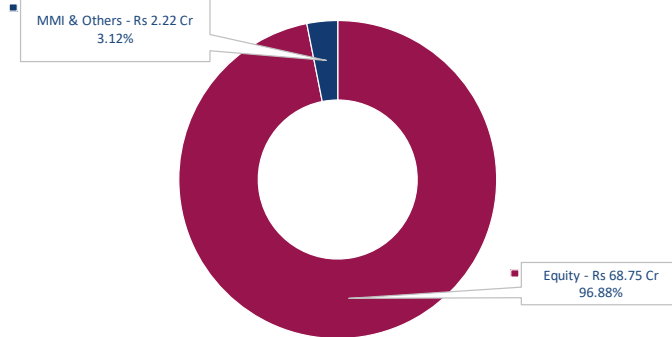
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	3.12%
Equities	70 - 100%	96.88%
<b>Total</b>		<b>100.00%</b>

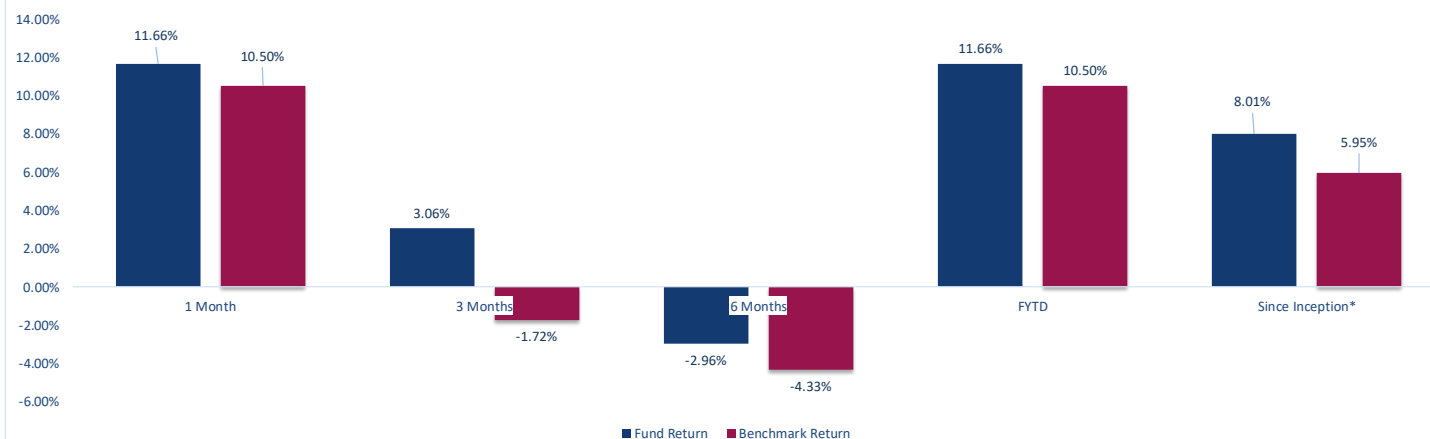
AUM (Rs.in Crores)	70.97
NAV (Per Unit)	10.8924
Fund Management Charge	1.25%
Inception Date	21-Mar-25

Fund Managers: Equity - Alkesh Jain; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 500

### ASSET MIX



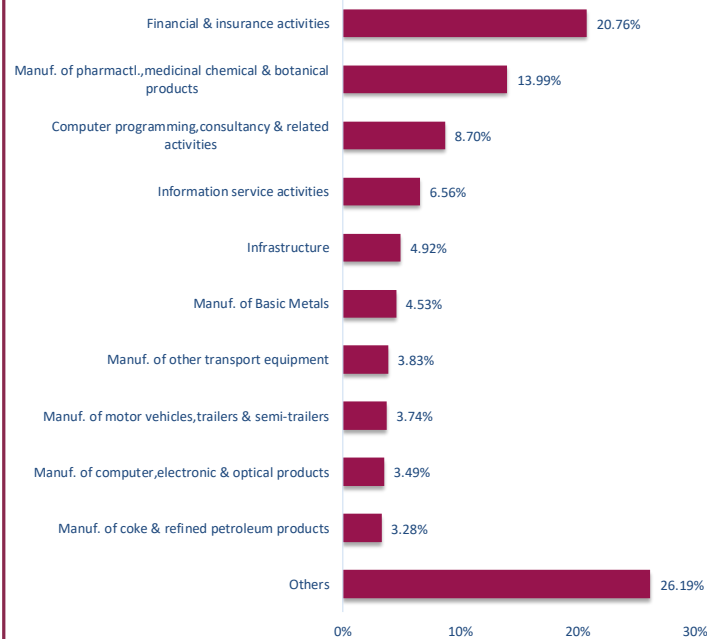
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.89%
RELIANCE INDUSTRIES LIMITED	3.28%
BOSCH LIMITED	2.96%
ONE 97 COMMUNICATIONS LIMITED	2.76%
ETERNAL LIMITED	2.74%
TUBE INVESTMENTS OF INDIA LIMITED	2.73%
PHYSICSWALLAH LIMITED	2.72%
PB FINTECH LTD	2.71%
CONCORD BIOTECH LTD	2.57%
DIXON TECHNOLOGIES INDIA LIMITED	2.44%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.30%
Beta	0.99

## NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

30-Apr-26

**Objective:** The Objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE's Nifty 500 Multifactor MQVLv 50 Index based on a combination of momentum, quality, value and low volatility factors. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

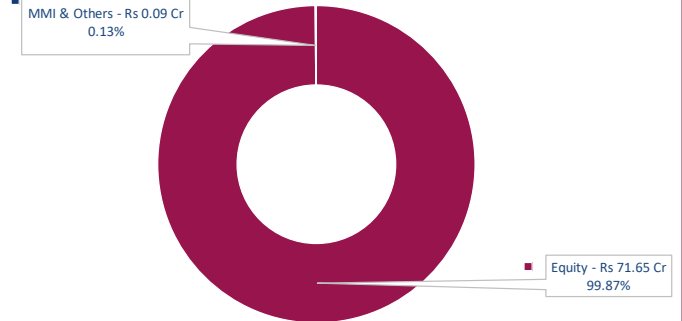
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.13%
Equities	80 - 100%	99.87%
<b>Total</b>		<b>100.00%</b>

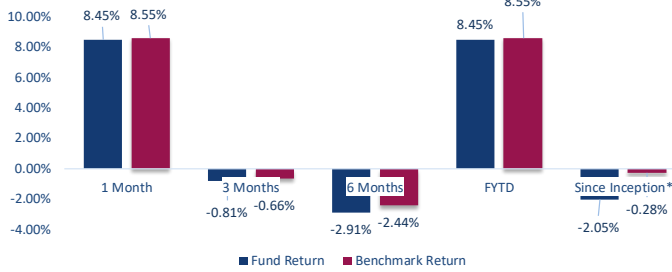
AUM (Rs.in Crores)	71.74
NAV (Per Unit)	9.7950
Fund Management Charge	1.25%
Inception Date	5-Jun-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 500 Multifactor MQVLv 50 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK



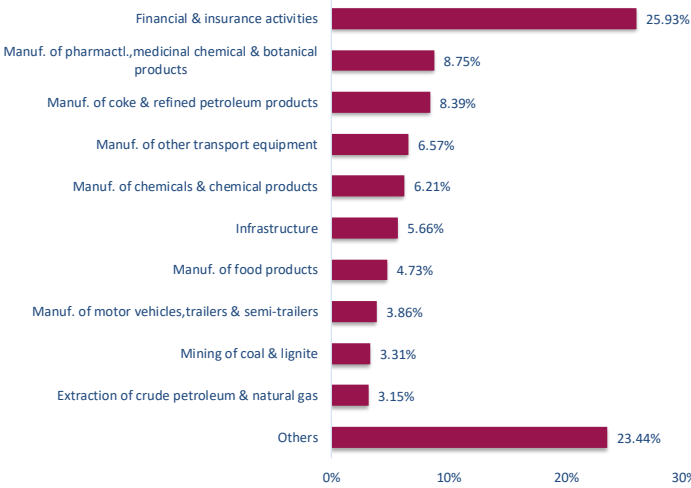
\*Returns over one year has been annualized

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

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	3.31%
OIL & NATURAL GAS CORP LIMITED	3.15%
ASTER DM HEALTHCARE LTD	2.94%
INDIAN BANK	2.79%
POWER FINANCE CORP LIMITED	2.71%
THE FEDERAL BANK LIMITED	2.70%
GREAT EASTERN SHIPPING COMPANY LTD	2.69%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.58%
NATIONAL ALUMINIUM COMPANY	2.46%
TORRENT PHARMACEUTICALS LIMITED	2.45%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.99

## BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

30-Apr-26

**Objective:** The Objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Enhanced Value 50 Index based on value parameters. The fund will 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	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.23%
Equities	80 - 100%	99.77%
<b>Total</b>		<b>100.00%</b>

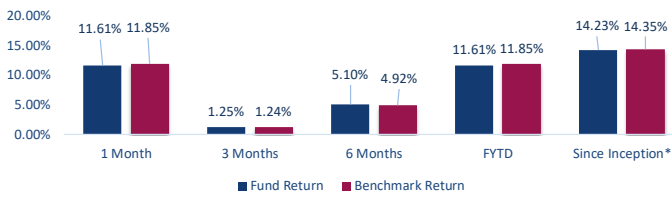
AUM (Rs.in Crores)	137.63
NAV (Per Unit)	11.4230
Fund Management Charge	1.25%
Inception Date	11-Aug-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - BSE 500 Enhanced Value 50 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

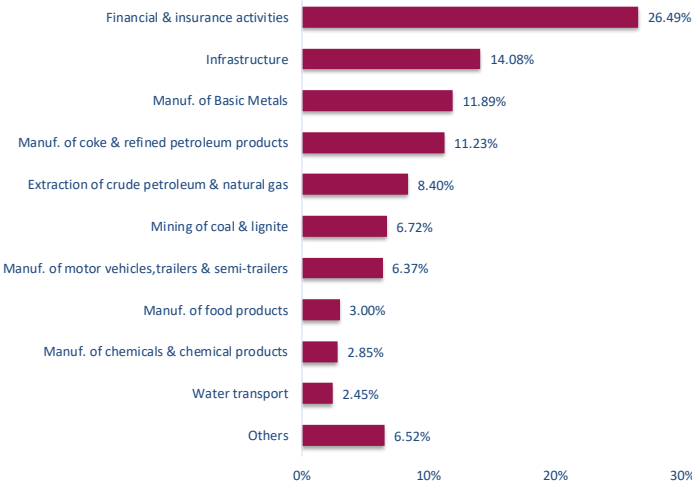


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
OIL & NATURAL GAS CORP LIMITED	6.92%
HINDALCO INDUSTRIES LIMITED	6.77%
COAL INDIA LIMITED	6.72%
TATA MOTORS PASSENGER VEHICLES LIMITED	6.37%
STATE BANK OF INDIA	5.68%
STEEL AUTHORITY OF INDIA LIMITED	4.29%
POWER FINANCE CORP LIMITED	4.27%
BHARAT PETROLEUM CORPORATION LIMITED	4.11%
INDIAN OIL CORPORATION LIMITED	3.94%
GAIL (INDIA) LIMITED	3.68%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.98

## INDIA CONSUMPTION OPPORTUNITIES FUND

ULIF03807/10/25INDIACONSU104

30-Apr-26

**Objective: The Objective of the fund is to achieve long-term capital appreciation by investing in equity instruments of companies operating in the consumption sector and its related or allied industries.**

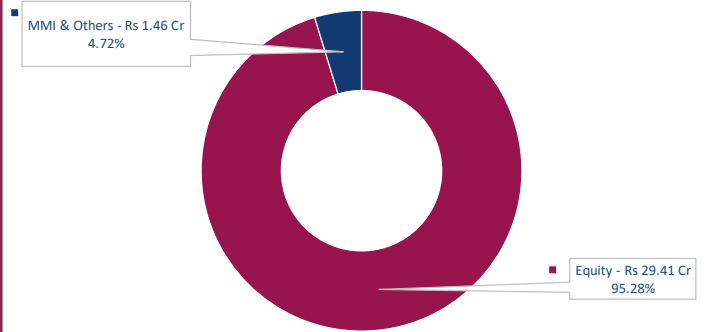
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	4.72%
Equities	70 - 100%	95.28%
<b>Total</b>		<b>100.00%</b>

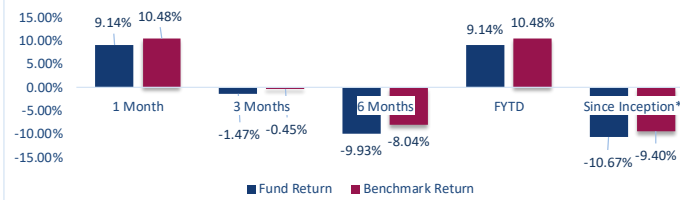
AUM (Rs.in Crores)	30.87
NAV (Per Unit)	8.9326
Fund Management Charge	1.25%
Inception Date	27-Oct-25

Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Nifty Consumption Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

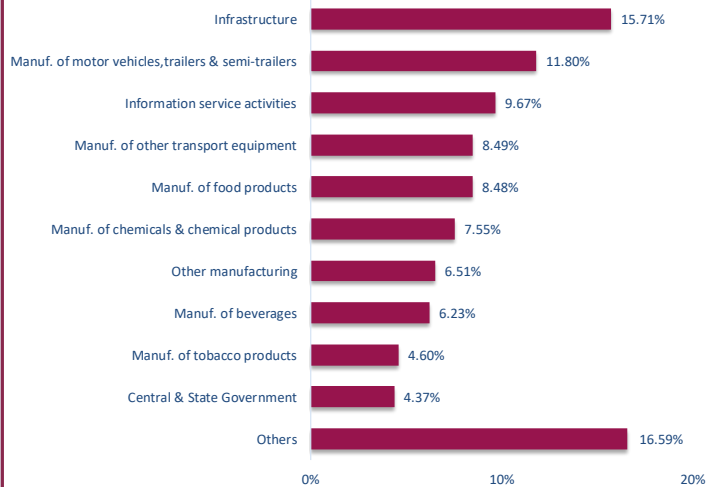


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BHARTI AIRTEL LIMITED	8.27%
MAHINDRA & MAHINDRA LIMITED	6.94%
TITAN COMPANY LIMITED	6.51%
ETERNAL LIMITED	5.75%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	4.86%
ITC LIMITED	4.60%
TVS MOTOR COMPANY LIMITED	3.95%
EICHER MOTORS LIMITED	3.66%
HINDUSTAN UNILEVER LIMITED	3.56%
NESTLE INDIA LIMITED	3.46%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.34%
Beta	0.93

## BSE 500 DIVIDEND LEADERS 50 INDEX FUND

ULIF03907/11/25BSEDIVLEAD104

30-Apr-26

**Objective:** The objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Dividend Leaders 50 Index. The fund will 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	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.19%
Equities	80 - 100%	99.81%
<b>Total</b>		<b>100.00%</b>

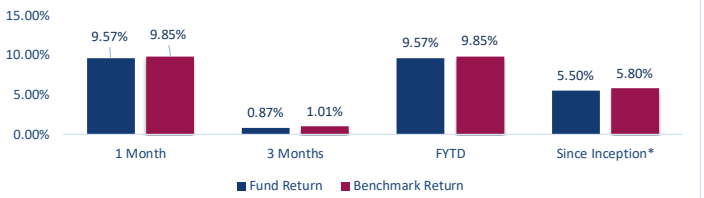
AUM (Rs.in Crores)	94.33
NAV (Per Unit)	10.5500
Fund Management Charge	1.25%
Inception Date	23-Nov-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - BSE 500 Dividend leaders 50 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

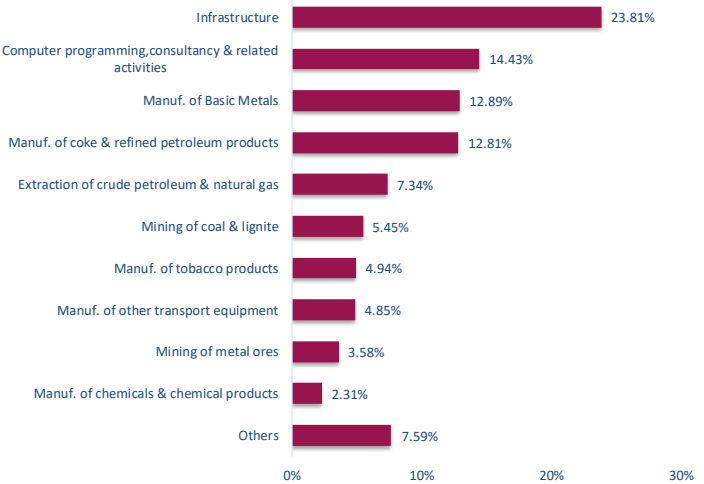


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	5.12%
OIL & NATURAL GAS CORP LIMITED	5.01%
ITC LIMITED	4.94%
HERO MOTOCORP LIMITED	4.85%
TATA STEEL LIMITED	4.80%
BHARAT PETROLEUM CORPORATION LIMITED	4.65%
POWER FINANCE CORP LIMITED	4.57%
RURAL ELECTRIFICATION CORPORATION LIMITED	4.51%
INDIAN OIL CORPORATION LIMITED	4.39%
NATIONAL ALUMINIUM COMPANY	4.17%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.97

## HIGH GROWTH FUND II

ULIF04117/12/25HIGHGROWTH104

30-Apr-26

**Objective:** High Growth Fund II is a mid cap fund investing in companies with high growth potential in the long term. At least 80% of the Fund corpus is always invested in equities. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

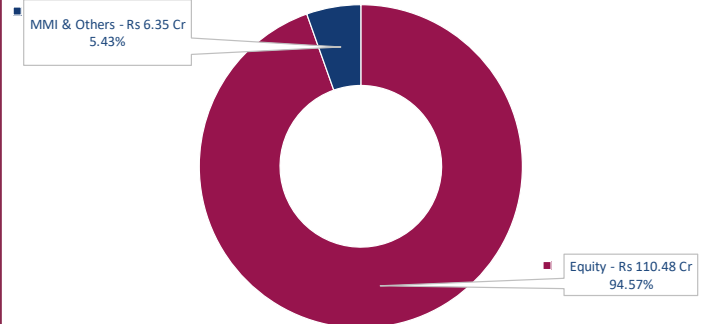
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 20%	5.43%
Equities	80 - 100%	94.57%
<b>Total</b>		<b>100.00%</b>

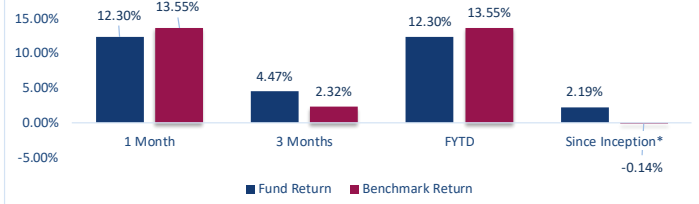
AUM (Rs.in Crores)	116.82
NAV (Per Unit)	10.2189
Fund Management Charge	1.35%
Inception Date	16-Jan-26

Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty MidCap 100

### ASSET MIX



### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BSE LIMITED	3.91%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.44%
FORTIS HEALTHCARE LIMITED	3.37%
ONE 97 COMMUNICATIONS LIMITED	3.19%
CITY UNION BANK LIMITED	2.93%
INDUS TOWERS LIMITED	2.92%
AU SMALL FINANCE BANK LIMITED	2.89%
MAX HEALTHCARE INSTITUTE LTD	2.40%
POLYCAB INDIA LIMITED	2.37%
ASTRAL LIMITED	2.12%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.30%
Beta	0.89

## GROWTH SUPER FUND II

ULIF04217/12/25GROWTHSUPR104

30-Apr-26

**Objective:** This is primarily an equity oriented fund. At least 80% 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.

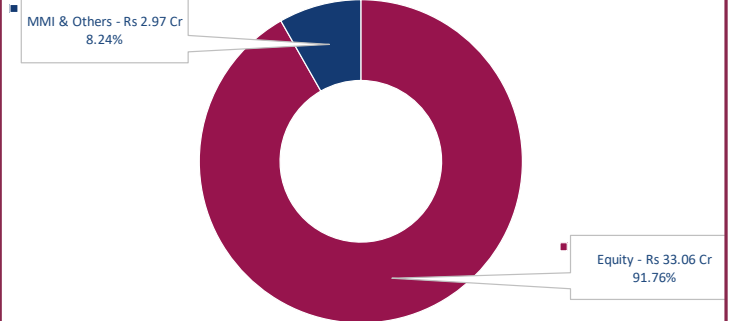
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 20%	8.24%
Equities	80 - 100%	91.76%
<b>Total</b>		<b>100.00%</b>

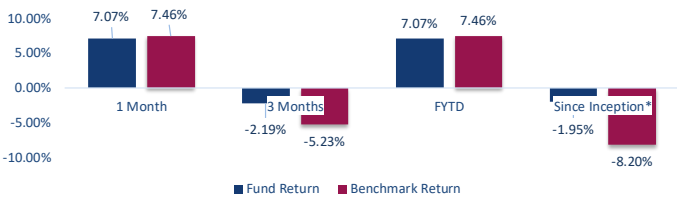
AUM (Rs.in Crores)	36.03
NAV (Per Unit)	9.8048
Fund Management Charge	1.35%
Inception Date	24-Dec-25

Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 50

### ASSET MIX



### PERFORMANCE VS BENCHMARK

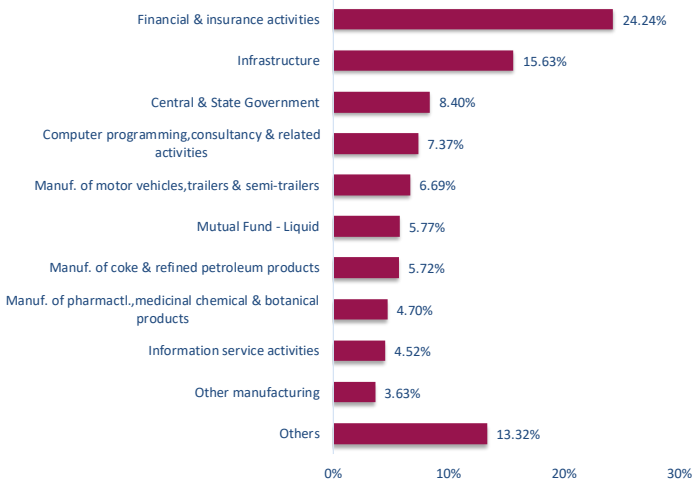


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	7.05%
HOUSING DEVELOPMENT FINANCE CORP BANK	6.90%
BHARTI AIRTEL LIMITED	5.92%
LARSEN & TOUBRO LIMITED	5.74%
RELIANCE INDUSTRIES LIMITED	5.72%
INFOSYS LIMITED	5.12%
STATE BANK OF INDIA	3.84%
MAHINDRA & MAHINDRA LIMITED	3.59%
ETERNAL LIMITED	3.44%
TITAN COMPANY LIMITED	3.41%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.30%
Beta	0.67

## DIVERSIFIED EQUITY FUND II

ULIF04317/12/25DIVIEQUITY104

30-Apr-26

**Objective:** The investment objective of the fund is to invest at least 80% of the fund corpus in a diversified basket of equity stocks over the entire market capitalization 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.

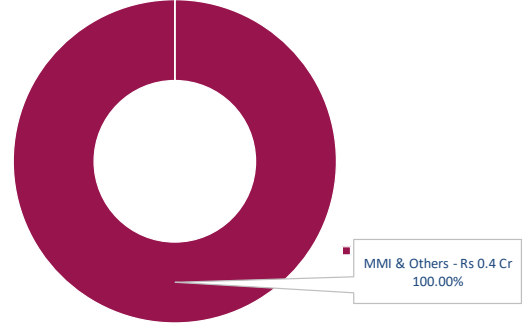
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 20%	7.14%
Equities	80 - 100%	92.86%
<b>Total</b>		<b>100.00%</b>

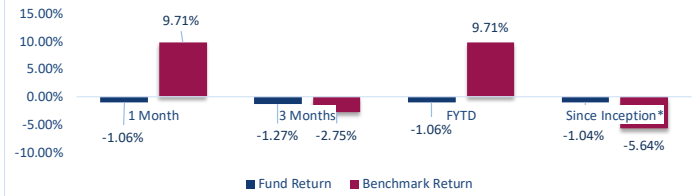
AUM (Rs.in Crores)	5.66
NAV (Per Unit)	9.8964
Fund Management Charge	1.35%
Inception Date	24-Dec-25

Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 200

### ASSET MIX



### PERFORMANCE VS BENCHMARK

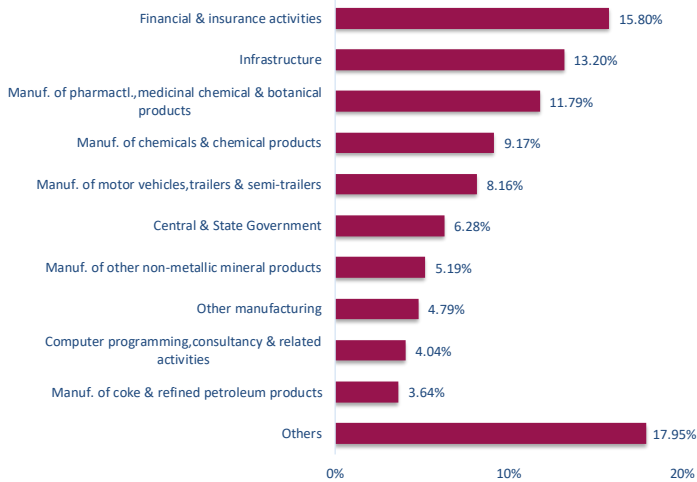


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
DIVIS LABORATORIES LIMITED	7.63%
LARSEN & TOUBRO LIMITED	7.39%
ULTRATECH CEMENT LIMITED	5.16%
TITAN COMPANY LIMITED	4.79%
MAHINDRA & MAHINDRA LIMITED	4.57%
ICICI BANK LIMITED	4.40%
NAVIN FLUORINE INTERNATIONAL LIMITED	4.13%
RELIANCE INDUSTRIES LIMITED	3.43%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.96%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.90%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.00

## DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

30-Apr-26

**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

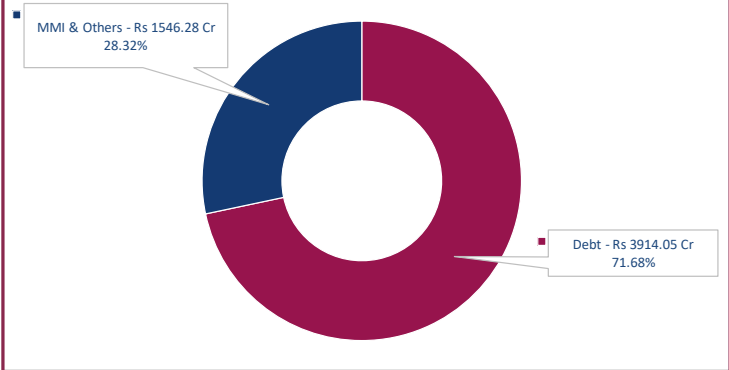
Asset Type	Asset Range	Actual
Govt.Securities	60-100%	71.68%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	28.32%
Equities	0%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	5,460.33
NAV (Per Unit)	20.9236
Fund Management Charge	0.50%
Inception Date	29-Apr-14

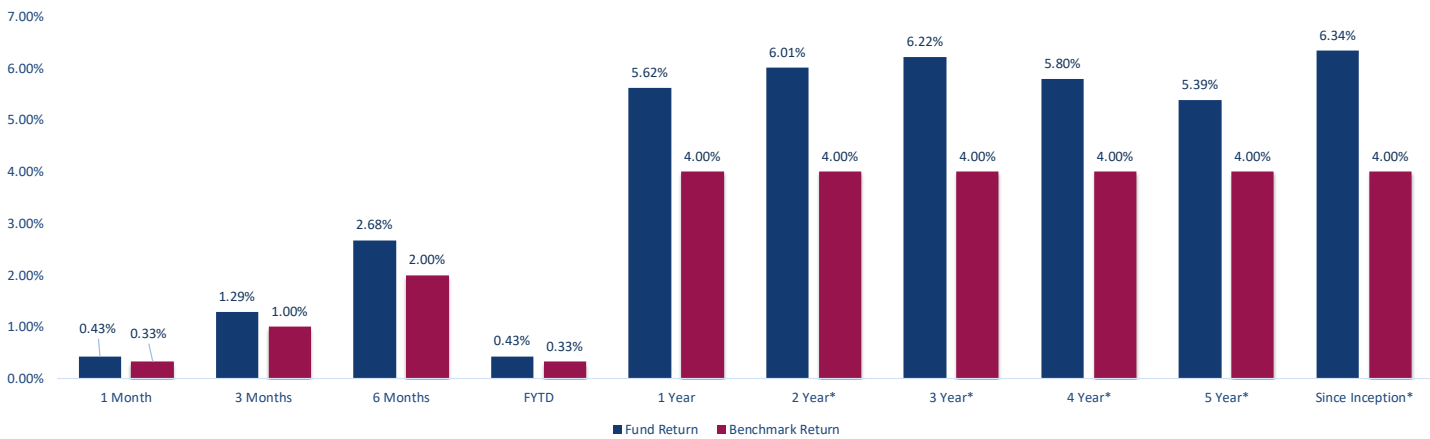
Fund Managers: Fixed Income - Naresh Kumar

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



### PERFORMANCE VS BENCHMARK

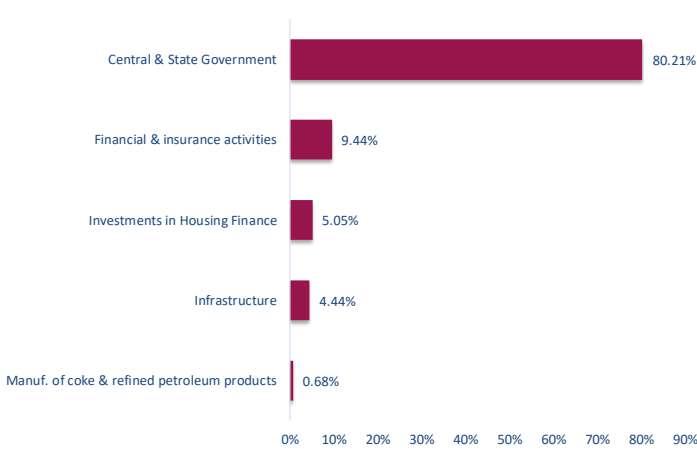


\*Returns over one year has been annualized

Note: Fund provides minimum guaranteed rate of return as prescribed by IRDAI

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

### TOP 10 SECTORS OF THE FUND



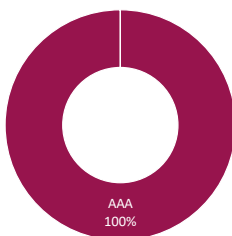
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 19 MAR 2027	11.31%
364 DAYS TBILL 15 JAN 2027	5.29%
364 DAYS TBILL 08 APR 2027	5.05%
364 DAYS TBILL 29 APR 2027	4.96%
364 DAYS TBILL 16 JULY 2026	4.75%
364 DAYS TBILL 07 JAN 2027	4.39%
364 DAYS TBILL 10 DEC 2026	4.26%
364 DAYS TBILL 20 AUG 2026	4.24%
364 DAYS TBILL 19 FEB 2027	4.20%
364 DAYS TBILL 28 JAN 2027	3.52%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.57
Average Maturity (In Years)	0.57
Yield to Maturity	5.63%

# Factsheets - Unit Linked Pension Funds

## UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

30-Apr-26

**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.

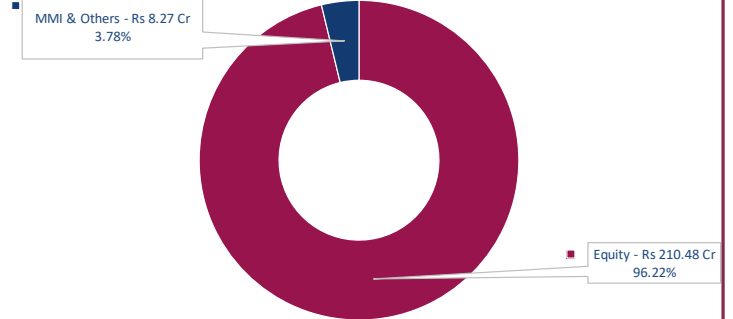
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	3.78%
Equities	70 - 100%	96.22%
<b>Total</b>		<b>100.00%</b>

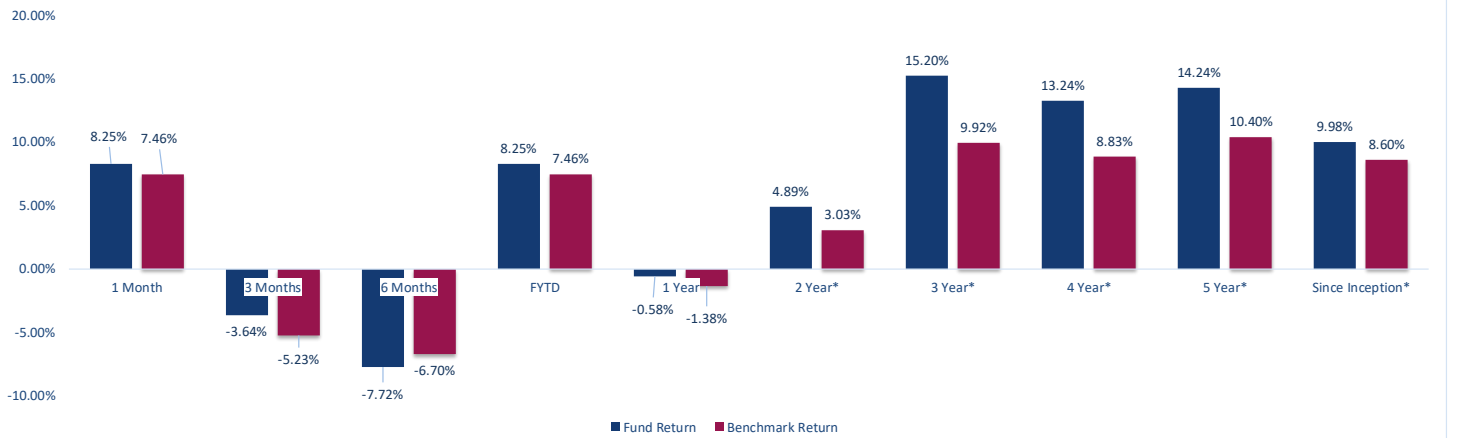
AUM (Rs.in Crores)	218.74
NAV (Per Unit)	57.9102
Fund Management Charge	1.25%
Inception Date	15-Nov-07

Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 50

### ASSET MIX



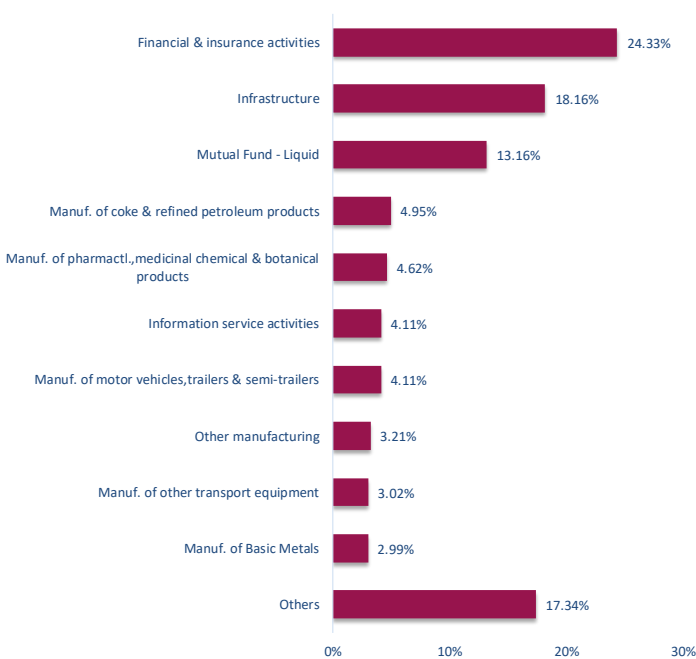
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	7.67%
ICICI BANK LIMITED	5.83%
MAX HEALTHCARE INSTITUTE LTD	5.74%
RELIANCE INDUSTRIES LIMITED	4.95%
LARSEN & TOUBRO LIMITED	4.56%
SBI NIFTY BANK ETF	4.11%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	3.90%
BHARTI AIRTEL LIMITED	3.78%
ICICI PRUDENTIAL BANKING ETF	3.72%
DIVIS LABORATORIES LIMITED	3.37%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.30%
Beta	0.89

## PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSGROWTH104

30-Apr-26

**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

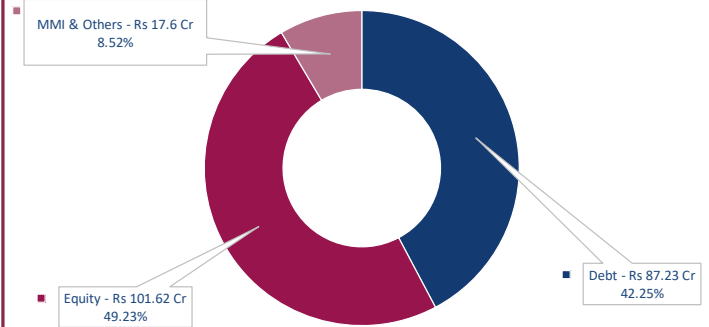
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	24.51%
Corporate Bonds	0 - 30%	17.74%
Money Market or Equivalent	0 - 40%	8.52%
Equities	20 - 70%	49.23%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	206.45
NAV (Per Unit)	69.4543
Fund Management Charge	1.25%
Inception Date	27-Jan-06

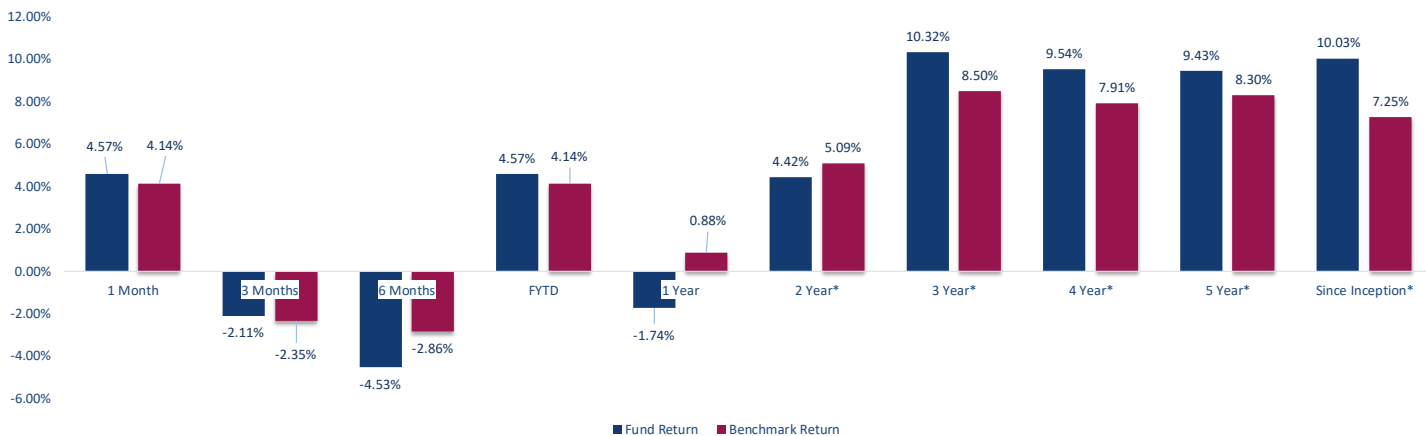
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



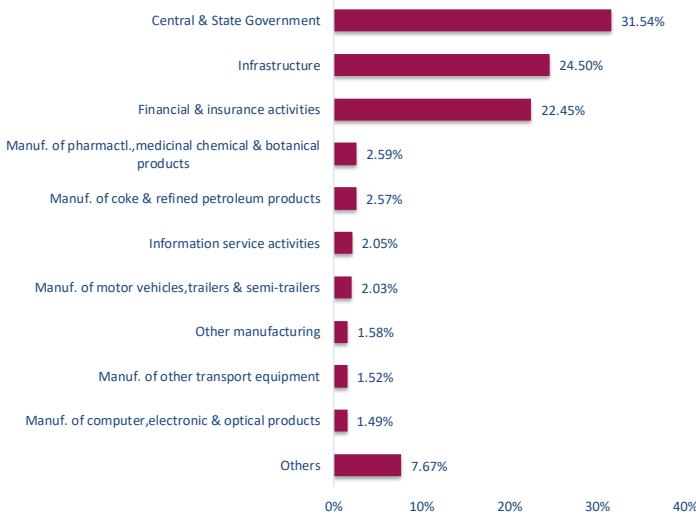
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	5.75%
ICICI BANK LIMITED	4.27%
AXIS BANK LIMITED	3.60%
MAX HEALTHCARE INSTITUTE LTD	2.94%
RELIANCE INDUSTRIES LIMITED	2.57%
BHARTI AIRTEL LIMITED	2.48%
LARSEN & TOUBRO LIMITED	2.26%
STATE BANK OF INDIA	2.24%
DIVIS LABORATORIES LIMITED	1.68%
ETERNAL LIMITED	1.55%

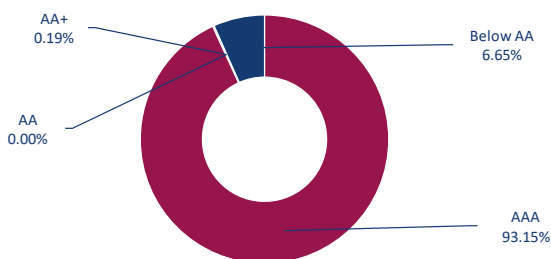
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	5.31%
7.50 SGB 27 APR 2056	4.80%
7.46 GOI 06 NOVEMBER 2073	3.48%
6.8 GOI 15 DEC 2060	1.82%
7.29 SGB 27 JANUARY 2033	1.81%
6.01 GOI 21 JULY 2030	1.76%
6.68 GOI 07 JULY 2040	1.37%
6.90 GOI 15 APRIL 2065	1.21%
6.48 GOI 06 OCT 35	0.96%
8.17 GOI 01 DEC 2044	0.56%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.58
Average Maturity (In Years)	12.70
Yield to Maturity	7.19%
Beta	0.92

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.15%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.79%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.42%
7.8 YES BANK 01 OCT 2027	2.40%
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	1.62%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.15%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.96%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	0.67%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.53%
7.80 YES BANK 29 SEP 2027	0.43%

## LIFEMAKER PENSION MAXIMISER FUND

ULIF01715/02/13PENSMAXIMI104

30-Apr-26

**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

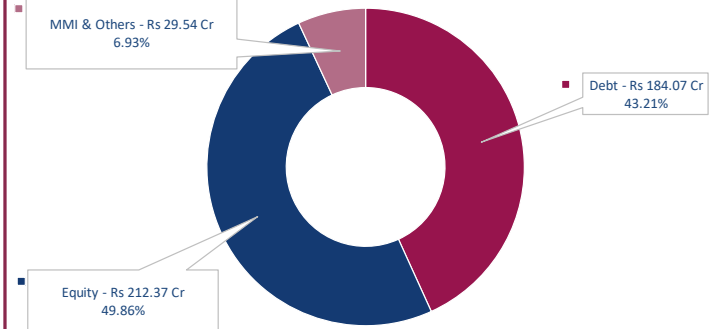
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	40-80%	43.21%
Money Market or Equivalent	0-40%	6.93%
Equities	20-60%	49.86%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	425.98
NAV (Per Unit)	32.6710
Fund Management Charge	1.65%
Inception Date	19-Aug-13

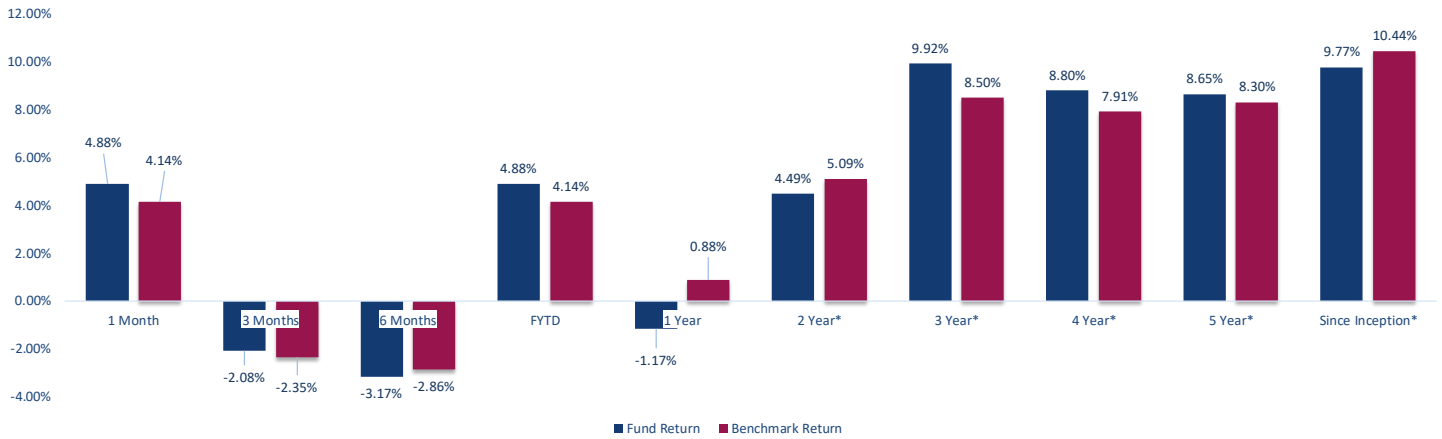
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



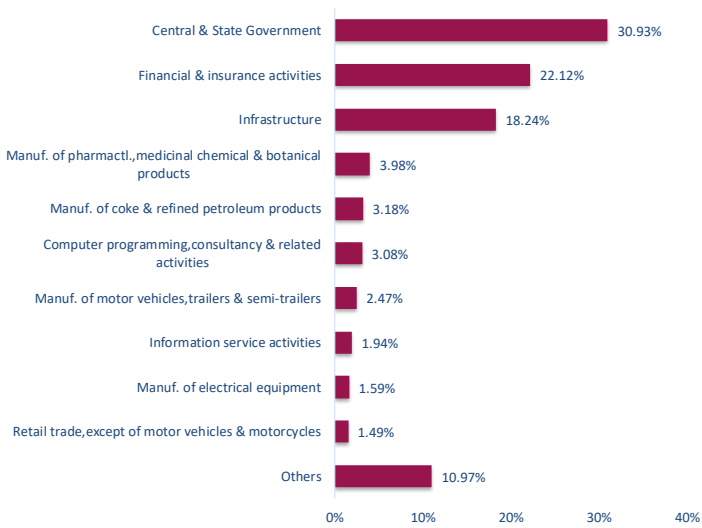
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.55%
ICICI BANK LIMITED	4.27%
AXIS BANK LIMITED	4.05%
RELIANCE INDUSTRIES LIMITED	3.18%
LARSEN & TOUBRO LIMITED	3.01%
BHARTI AIRTEL LIMITED	2.75%
ETERNAL LIMITED	1.94%
INFOSYS LIMITED	1.90%
STATE BANK OF INDIA	1.85%
TITAN COMPANY LIMITED	1.25%

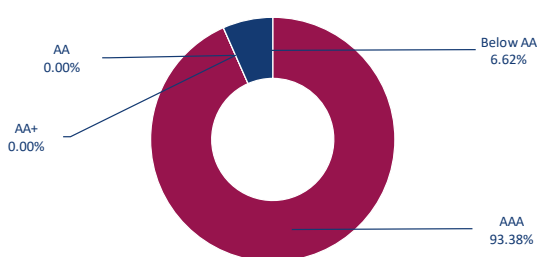
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	9.78%
6.90 GOI 15 APRIL 2065	4.05%
6.68 GOI 07 JULY 2040	3.40%
6.48 GOI 06 OCT 35	3.21%
7.43 GOI 19 JAN 2076	1.88%
7.26 MAHARASHTRA SDL 07 AUGUST 2049	1.10%
7.46 GOI 06 NOVEMBER 2073	0.76%
7.50 SGB 27 APR 2056	0.70%
6.01 GOI 21 JULY 2030	0.64%
7.24 GOI 18 AUGUST 2055	0.59%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.81
Average Maturity (In Years)	12.29
Yield to Maturity	7.26%
Beta	0.80

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.44 NABARD 17 JUL 2029	2.56%
7.80 YES BANK 29 SEP 2027	2.33%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.30%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.17%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.17%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	1.15%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.10%
7.68 NABARD 30 APR 2029	0.94%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	0.92%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.74%

## PENSION LIFE BALANCED FUND

ULIF00625/11/05PENSBALANC104

30-Apr-26

**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

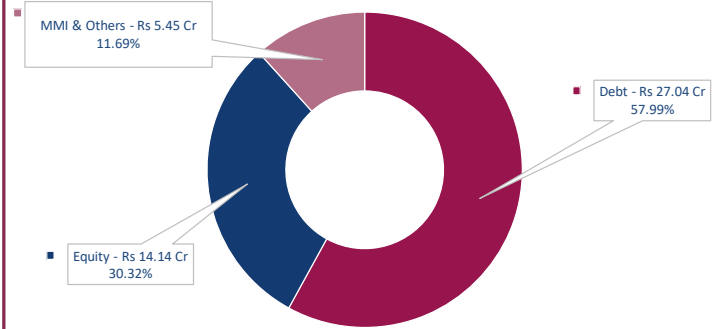
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	34.17%
Corporate Bonds	20 - 40%	23.83%
Money Market or Equivalent	0 - 40%	11.69%
Equities	10 - 40%	30.32%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	46.63
NAV (Per Unit)	52.8384
Fund Management Charge	1.10%
Inception Date	27-Jan-06

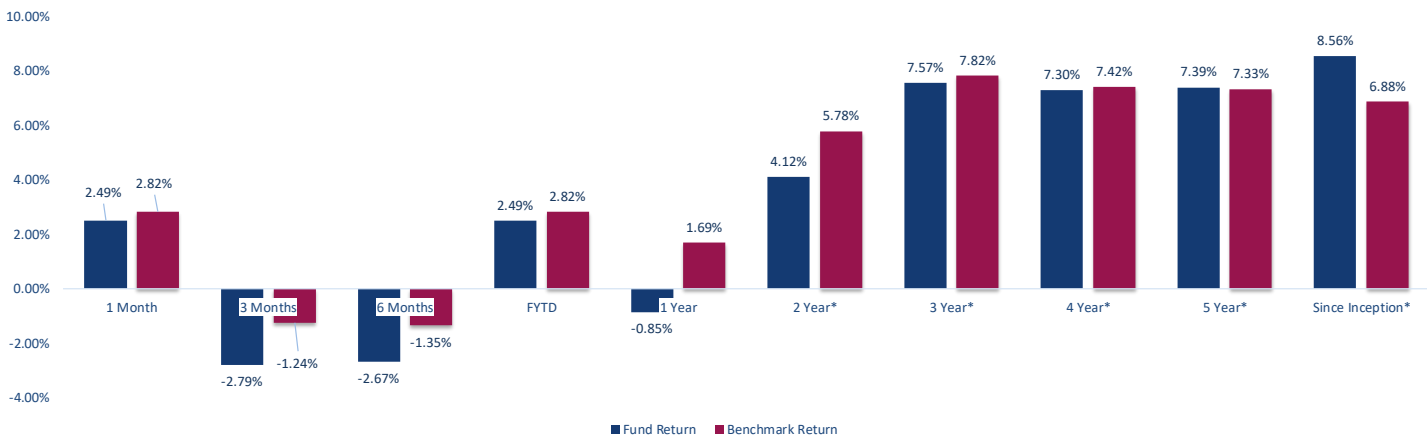
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



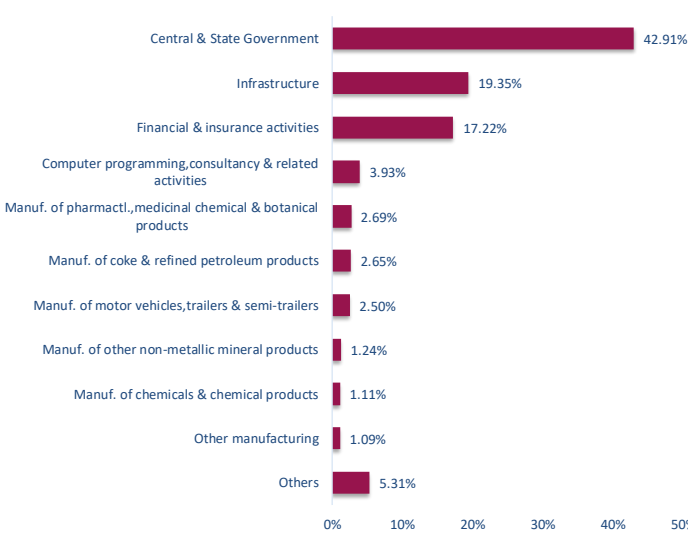
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.34%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.82%
RELIANCE INDUSTRIES LIMITED	2.65%
LARSEN & TOUBRO LIMITED	2.44%
INFOSYS LIMITED	2.36%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.91%
AXIS BANK LIMITED	1.39%
MAHINDRA & MAHINDRA LIMITED	1.39%
ULTRATECH CEMENT LIMITED	1.24%
STATE BANK OF INDIA	1.20%

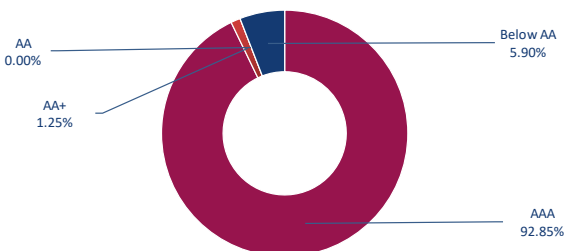
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.8 GOI 15 DEC 2060	4.91%
7.29 SGB 27 JANUARY 2033	4.66%
7.50 SGB 27 APR 2056	4.25%
7.46 GOI 06 NOVEMBER 2073	3.75%
7.91 MAHARASHTRA SDL 08 APR 2039	2.91%
6.36 GOI 16 FEB 2031	2.09%
6.68 GOI 07 JULY 2040	1.68%
6.90 GOI 15 APRIL 2065	1.31%
7.24 GOI 18 AUGUST 2055	1.23%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.11%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.58
Average Maturity (In Years)	12.65
Yield to Maturity	7.27%
Beta	0.95

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.78%
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	3.30%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.40%
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	2.15%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.14%
7.40 NABARD 29 APRIL 2030	2.12%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.11%
7.80 YES BANK 29 SEP 2027	1.70%
7.8 YES BANK 01 OCT 2027	1.70%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.07%

## LIFEMAKER PENSION PRESERVER FUND

ULIF01815/02/13PENSPRESER104

30-Apr-26

**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

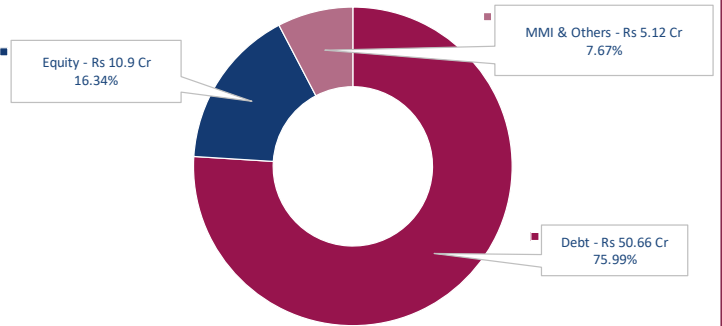
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-90%	75.98%
Money Market or Equivalent	0-40%	7.67%
Equities	10-35%	16.34%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	66.67
NAV (Per Unit)	26.2266
Fund Management Charge	1.45%
Inception Date	20-Aug-13

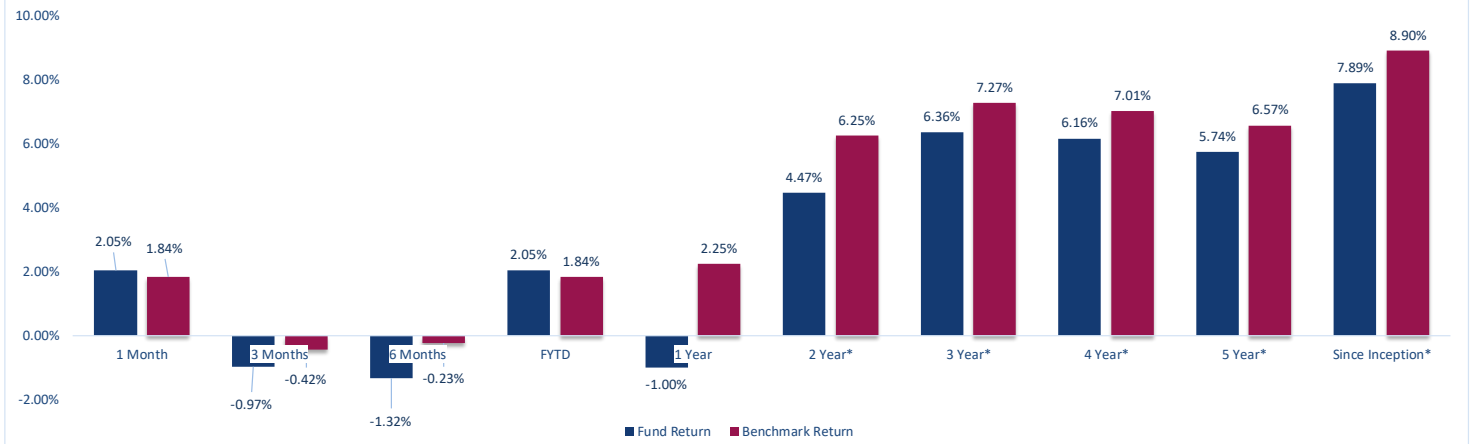
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



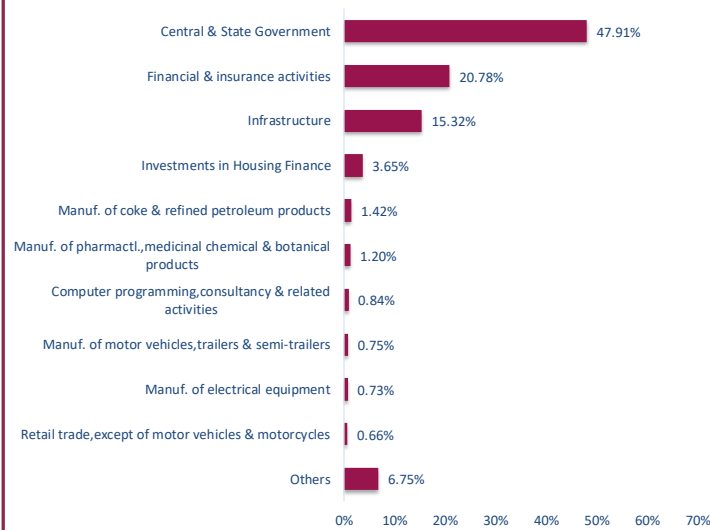
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
AXIS BANK LIMITED	1.44%
RELIANCE INDUSTRIES LIMITED	1.42%
ICICI BANK LIMITED	1.33%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.24%
LARSEN & TOUBRO LIMITED	0.94%
BHARTI AIRTEL LIMITED	0.84%
INFOSYS LIMITED	0.63%
ETERNAL LIMITED	0.61%
STATE BANK OF INDIA	0.59%
MEDPLUS HEALTH SERVICES LTD	0.44%

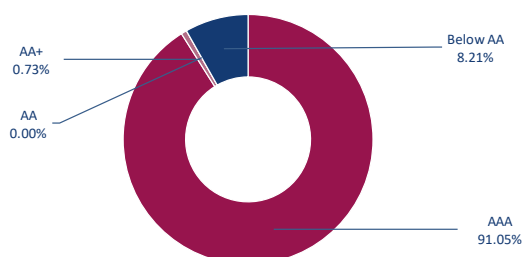
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.8 GOI 15 DEC 2060	11.00%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	6.51%
6.36 GOI 16 FEB 2031	5.04%
7.24 GOI 18 AUGUST 2055	4.92%
7.50 SGB 27 APR 2056	4.45%
7.46 GOI 06 NOVEMBER 2073	3.27%
6.90 GOI 15 APRIL 2065	2.34%
6.68 GOI 07 JULY 2040	1.96%
6.48 GOI 06 OCT 35	1.85%
7.54 GOI 23 MAY 2036	0.62%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.73
Average Maturity (In Years)	15.19
Yield to Maturity	7.53%
Beta	0.99

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	6.33%
7.44 NABARD 17 JUL 2029	5.21%
7.80 YES BANK 29 SEP 2027	3.86%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	3.06%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.61%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.24%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.84%
7.68 NABARD 30 APR 2029	1.50%
7.8 YES BANK 01 OCT 2027	1.49%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	1.19%

## PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

30-Apr-26

**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

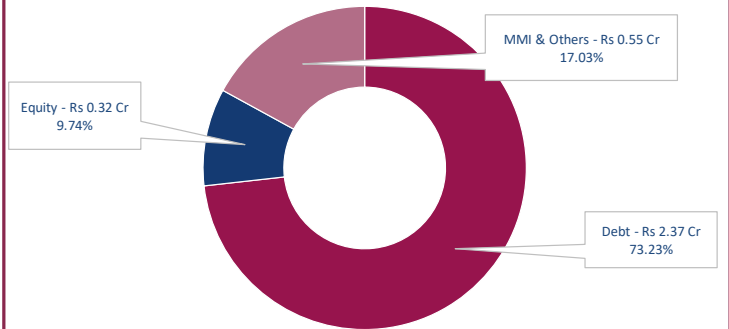
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	59.89%
Corporate Bonds	0 - 50%	13.33%
Money Market or Equivalent	0 - 40%	17.03%
Equities	0 - 15%	9.74%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	3.24
NAV (Per Unit)	44.6527
Fund Management Charge	0.90%
Inception Date	27-Jan-06

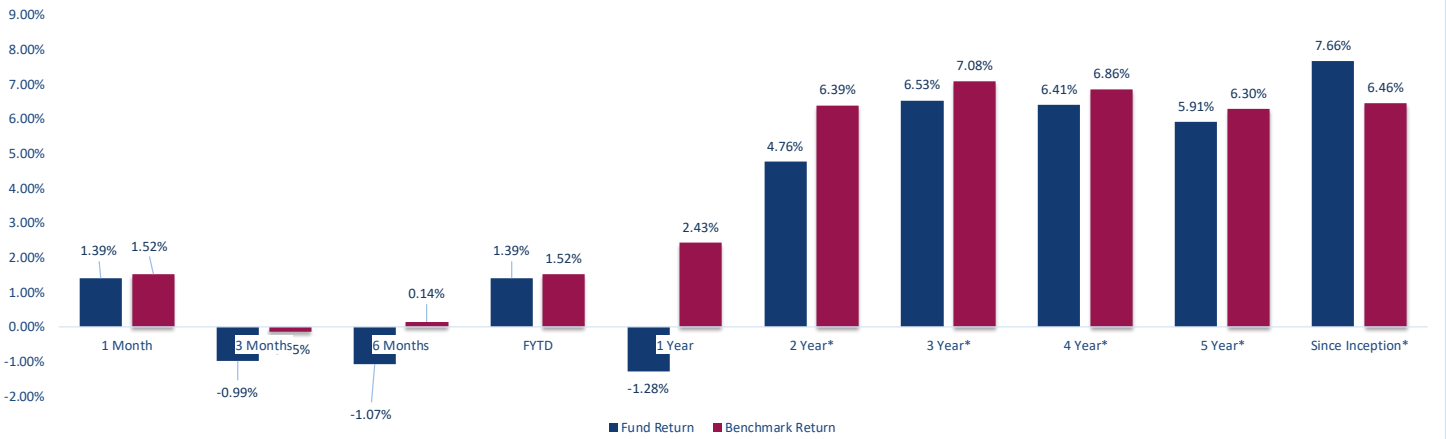
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



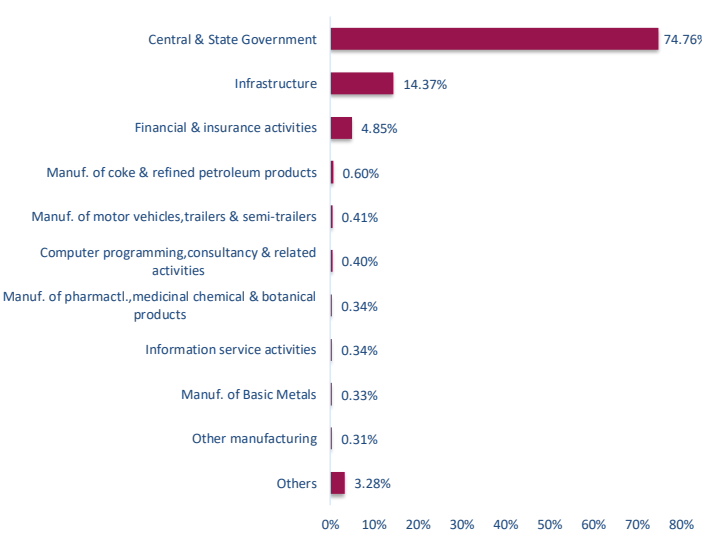
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.07%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.96%
AXIS BANK LIMITED	0.77%
NTPC LIMITED	0.65%
RELIANCE INDUSTRIES LIMITED	0.60%
LARSEN & TOUBRO LIMITED	0.59%
KOTAK MAHINDRA BANK LIMITED	0.47%
BHARTI AIRTEL LIMITED	0.45%
INFOSYS LIMITED	0.40%
ETERNAL LIMITED	0.33%

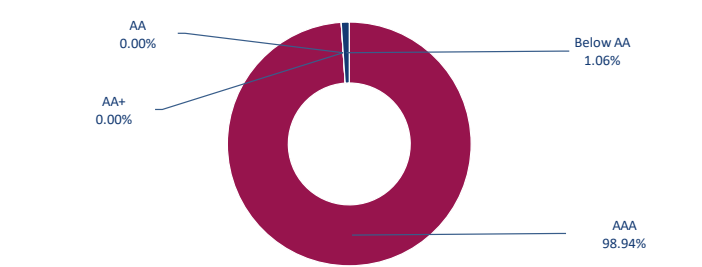
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	12.72%
6.01 GOI 21 JULY 2030	10.45%
6.68 GOI 07 JULY 2040	8.40%
6.36 GOI 16 FEB 2031	7.49%
6.48 GOI 06 OCT 35	6.75%
7.46 GOI 06 NOVEMBER 2073	6.26%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.34%
8.17 GOI 01 DEC 2044	1.41%
7.25 GOI 12 JUNE 2063	1.11%
7.80 TELANGANA SDL 11 FEB 2042	0.45%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.20
Average Maturity (In Years)	14.60
Yield to Maturity	7.00%
Beta	0.95

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	6.27%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	3.07%
7.50 NABARD (GOI SERVICED) 17 NOV 2034	3.06%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.93%

## PENSION LIFE SECURED FUND

ULIF00825/11/05PENSSECURE104

30-Apr-26

**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

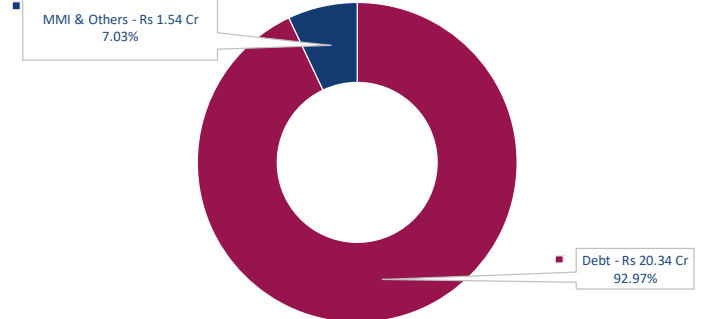
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	64.14%
Corporate Bonds	0 - 50%	28.83%
Money Market or Equivalent	0 - 40%	7.03%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	21.88
NAV (Per Unit)	39.7230
Fund Management Charge	0.90%
Inception Date	27-Jan-06

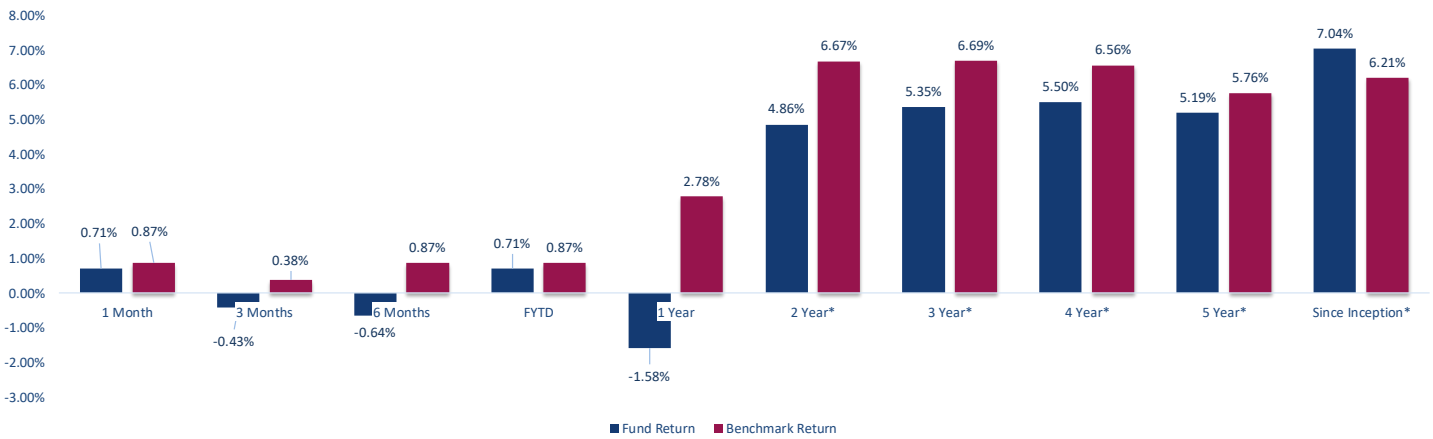
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



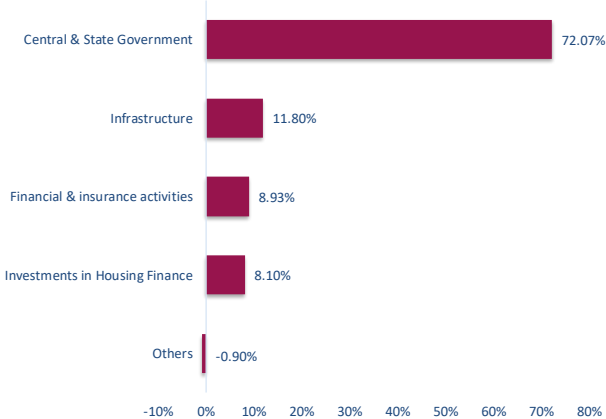
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



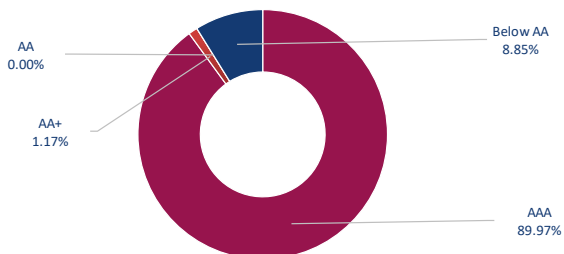
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	15.60%
7.50 SGB 27 APR 2056	9.05%
6.68 GOI 07 JULY 2040	8.18%
7.43 GOI 19 JAN 2076	7.72%
6.01 GOI 21 JULY 2030	6.50%
6.48 GOI 06 OCT 35	6.33%
6.36 GOI 16 FEB 2031	2.98%
7.24 GOI 18 AUGUST 2055	2.91%
8.13 KERALA SDL 21 MAR 2028	1.93%
7.29 SGB 27 JANUARY 2033	0.71%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	6.34%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	4.67%
7.44 NABARD 17 JUL 2029	4.54%
6.85 NABARD 19 JAN 2029	3.58%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.32%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.25%
7.80 YES BANK 29 SEP 2027	1.81%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	1.36%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	1.18%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.78%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.72
Average Maturity (In Years)	16.89
Yield to Maturity	7.36%
Beta	0.97

## NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMULFAC104

30-Apr-26

**Objective:** Objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE's Nifty 500 Multifactor MQLV 50 Index based on a combination of momentum, quality, value and low volatility factors. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

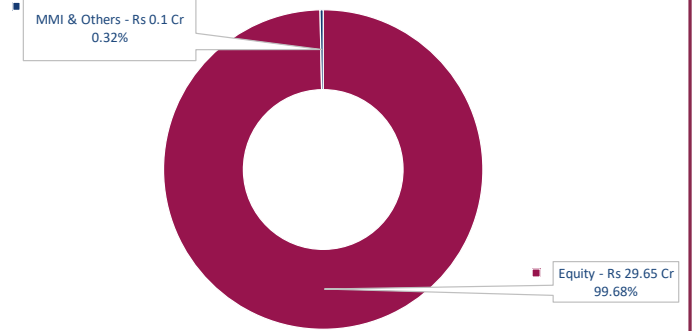
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.32%
Equities	80 - 100%	99.68%
<b>Total</b>		<b>100.00%</b>

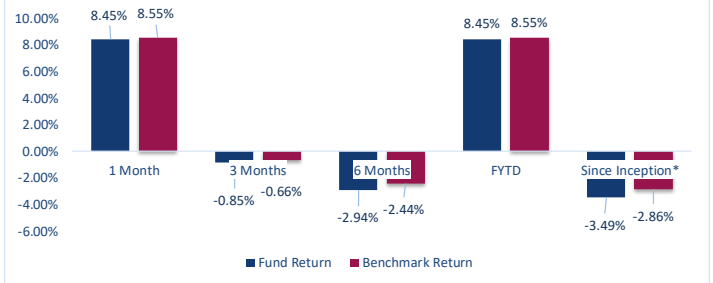
AUM (Rs.in Crores)	29.75
NAV (Per Unit)	9.6511
Fund Management Charge	1.35%
Inception Date	16-Jul-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
 Benchmark - NSE Nifty 500 Multifactor MQLV 50 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

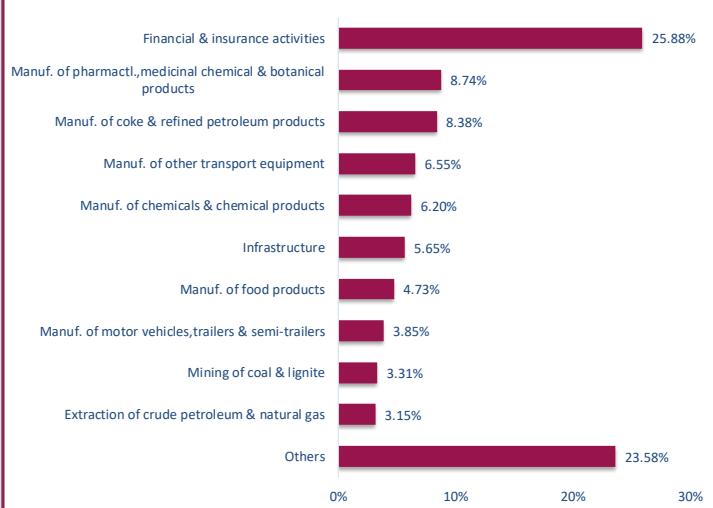


*\*Returns over one year has been annualized  
 Above Fund Returns are after deduction of Fund Management Charges (FMC)*

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	3.31%
OIL & NATURAL GAS CORP LIMITED	3.15%
ASTER DM HEALTHCARE LTD	2.94%
INDIAN BANK	2.79%
POWER FINANCE CORP LIMITED	2.71%
THE FEDERAL BANK LIMITED	2.69%
GREAT EASTERN SHIPPING COMPANY LTD	2.68%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.57%
NATIONAL ALUMINIUM COMPANY	2.46%
TORRENT PHARMACEUTICALS LIMITED	2.45%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.99

## HIGH GROWTH PENSION FUND

ULIF03722/09/25PENSHIGHGR104

30-Apr-26

**Objective:** High Growth Pension 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.

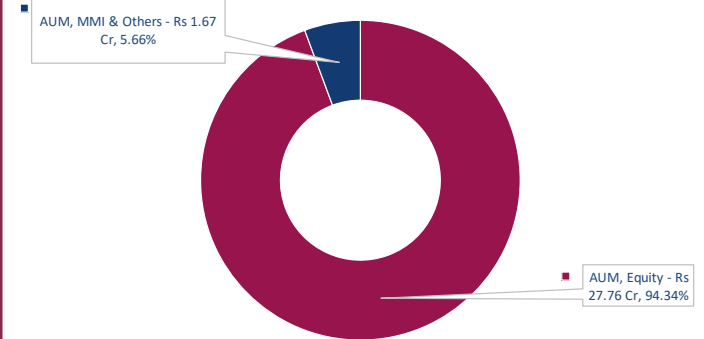
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	5.66%
Equities	70 - 100%	94.34%
<b>Total</b>		<b>100.00%</b>

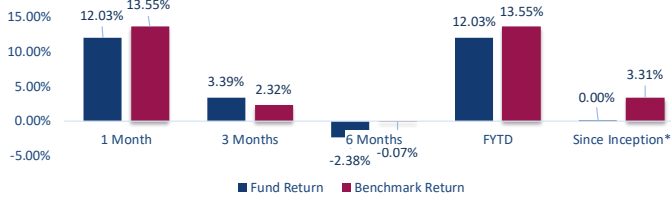
AUM (Rs.in Crores)	29.42
NAV (Per Unit)	10.0003
Fund Management Charge	1.35%
Inception Date	8-Oct-25

Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty MidCap 100 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

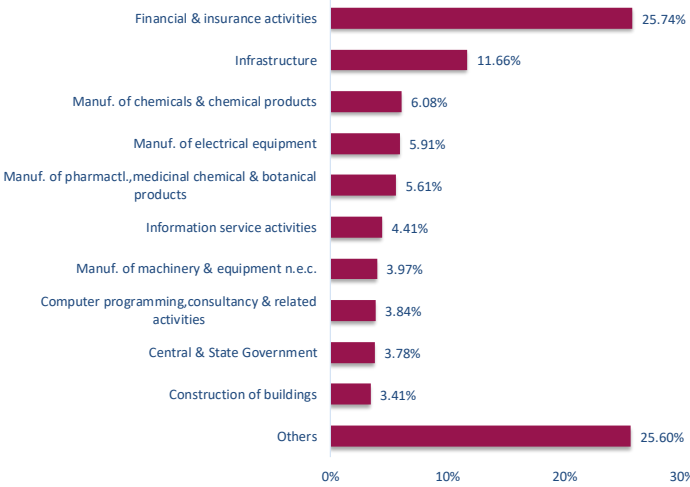


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
FORTIS HEALTHCARE LIMITED	4.19%
BSE LIMITED	3.99%
CITY UNION BANK LIMITED	2.86%
INDUS TOWERS LIMITED	2.86%
AU SMALL FINANCE BANK LIMITED	2.80%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	2.67%
MAX HEALTHCARE INSTITUTE LTD	2.36%
ONE 97 COMMUNICATIONS LIMITED	2.29%
KARUR VYSYA BANK LIMITED	2.09%
CUMMINS INDIA LIMITED	2.06%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.30%
Beta	0.91

## BSE 500 DIVIDEND LEADERS 50 INDEX PENSION FUND

ULIF04017/11/25PENDIVLEAD104

30-Apr-26

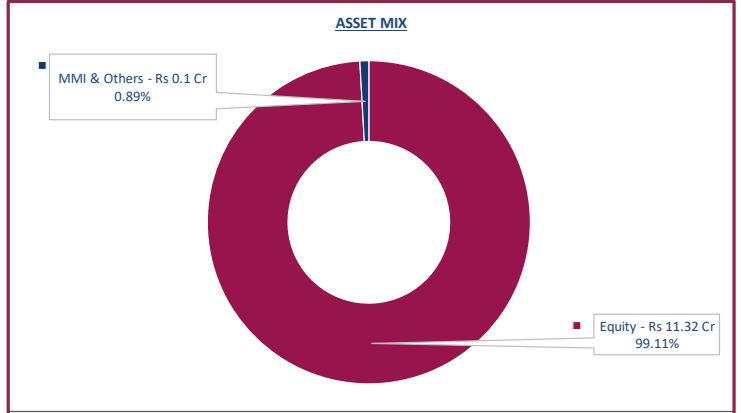
**Objective:** The objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Dividend Leaders 50 Index. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

### ASSET ALLOCATION

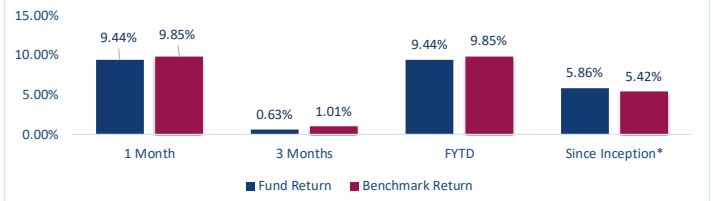
Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.89%
Equities	80 - 100%	99.11%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	11.42
NAV (Per Unit)	10.5857
Fund Management Charge	1.35%
Inception Date	5-Dec-25

Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - BSE 500 Dividend leaders 50 Index



### PERFORMANCE VS BENCHMARK

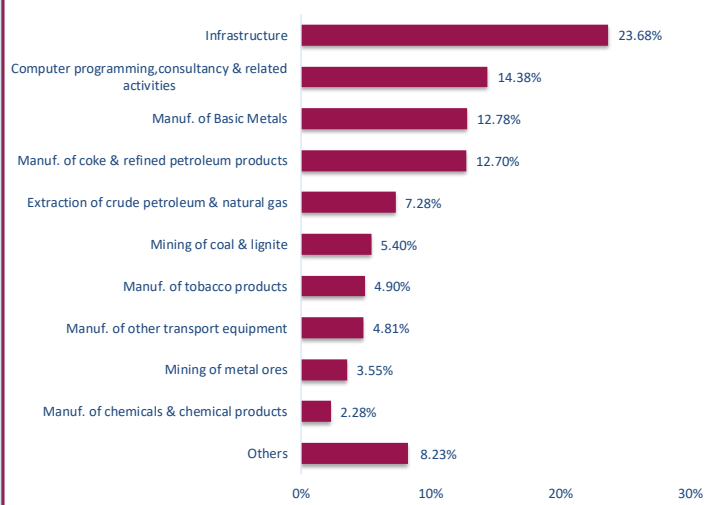


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	5.08%
OIL & NATURAL GAS CORP LIMITED	4.97%
ITC LIMITED	4.90%
HERO MOTOCORP LIMITED	4.81%
TATA STEEL LIMITED	4.76%
BHARAT PETROLEUM CORPORATION LIMITED	4.61%
POWER FINANCE CORP LIMITED	4.54%
RURAL ELECTRIFICATION CORPORATION LIMITED	4.47%
INDIAN OIL CORPORATION LIMITED	4.35%
NATIONAL ALUMINIUM COMPANY	4.13%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.95

## BSE 500 VALUE 50 INDEX PENSION FUND

ULIF04408/01/26BSEVALIPEN104

30-Apr-26

**Objective:** The Objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Enhanced Value 50 Index based on value parameters. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

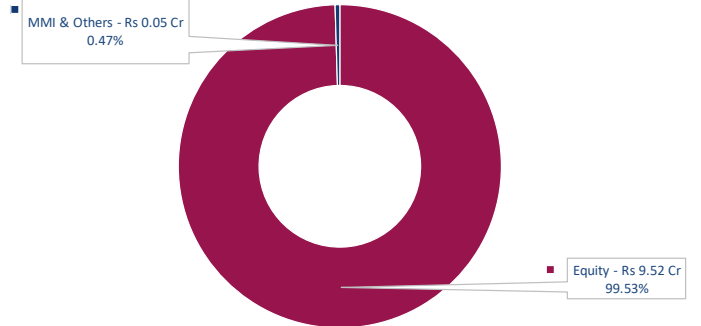
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.47%
Equities	80 - 100%	99.53%
<b>Total</b>		<b>100.00%</b>

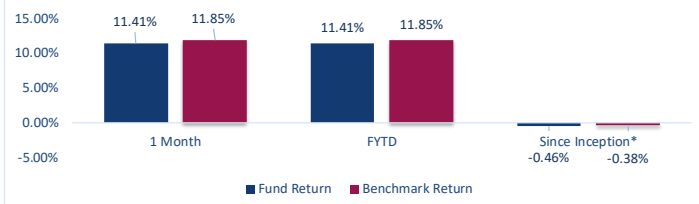
AUM (Rs.in Crores)	9.56
NAV (Per Unit)	9.9538
Fund Management Charge	1.35%
Inception Date	4-Feb-26

Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - BSE 500 Enhanced Value 50 Index

### ASSET MIX



### PERFORMANCE VS BENCHMARK

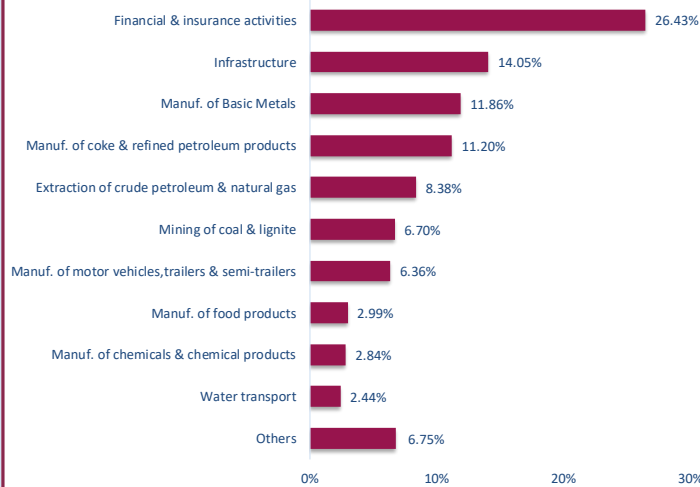


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
OIL & NATURAL GAS CORP LIMITED	6.91%
HINDALCO INDUSTRIES LIMITED	6.76%
COAL INDIA LIMITED	6.70%
TATA MOTORS PASSENGER VEHICLES LIMITED	6.36%
STATE BANK OF INDIA	5.67%
STEEL AUTHORITY OF INDIA LIMITED	4.28%
POWER FINANCE CORP LIMITED	4.26%
BHARAT PETROLEUM CORPORATION LIMITED	4.10%
INDIAN OIL CORPORATION LIMITED	3.93%
GAIL (INDIA) LIMITED	3.67%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.96

## SUSTAINABLE WEALTH 50 INDEX PENSION FUND

ULIF04506/02/26PENSUSWLTH104

30-Apr-26

**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

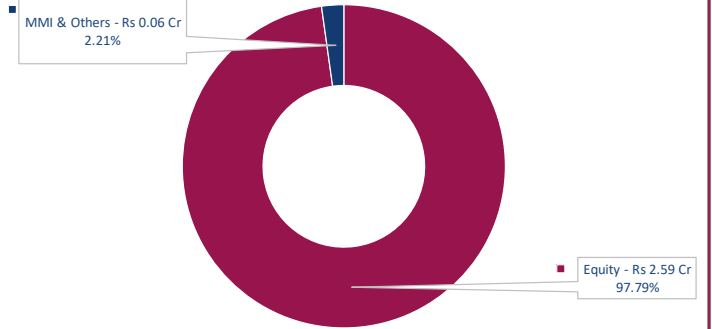
Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	2.21%
Equities	80 - 100%	97.79%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	2.65
NAV (Per Unit)	10.4420
Fund Management Charge	1.35%
Inception Date	5-Mar-26

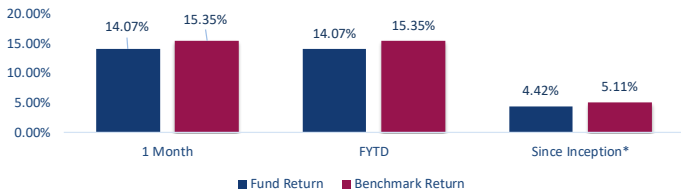
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Sustainable Yield Index\*

\* Managed by NSE

### ASSET MIX



### PERFORMANCE VS BENCHMARK

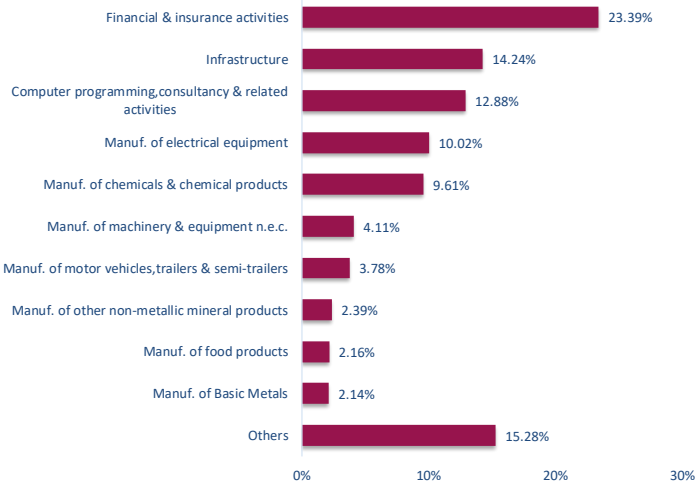


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ADANI ENERGY SOLUTIONS LTD	2.43%
HIMADRI SPECIALITY CHEMICAL LTD	2.39%
ANGEL ONE LIMITED	2.35%
ELECON ENGINEERING COMPANY LIMITED	2.31%
SIEMENS LIMITED	2.21%
HOME FIRST FINANCE COMPANY LIMITED	2.19%
NESTLE INDIA LIMITED	2.16%
BANK OF MAHARASHTRA	2.15%
JINDAL SAW LTD	2.14%
KANSAI NEROLAC PAINTS LIMITED	2.14%

### TOP 10 SECTORS OF THE FUND



### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.25%
Beta	0.96

## DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENS DISCON104

30-Apr-26

**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.

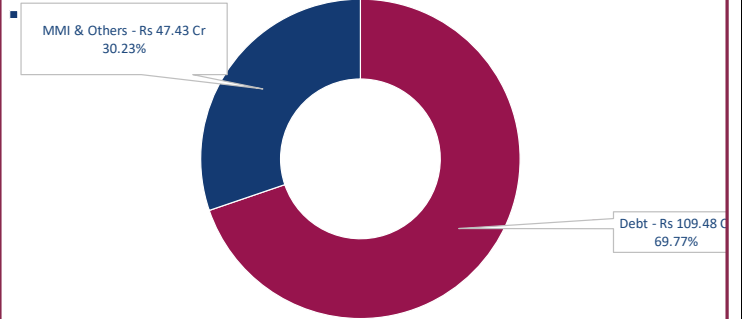
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	60-100%	69.77%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	30.23%
Equities	0%	0.00%
<b>Total</b>		<b>100.00%</b>

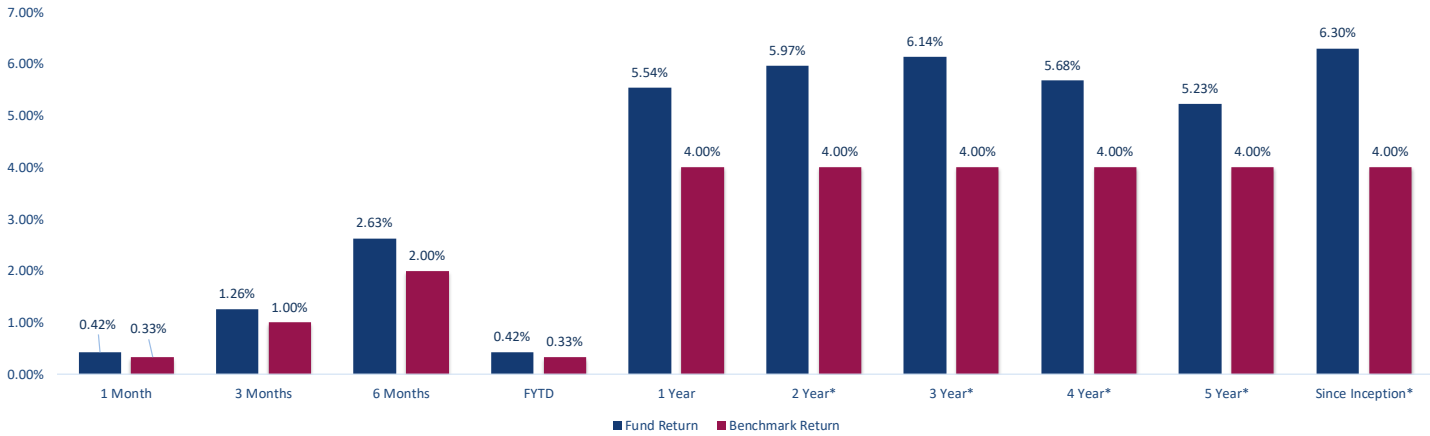
AUM (Rs.in Crores)	156.91
NAV (Per Unit)	21.0798
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar

### ASSET MIX



### PERFORMANCE VS BENCHMARK

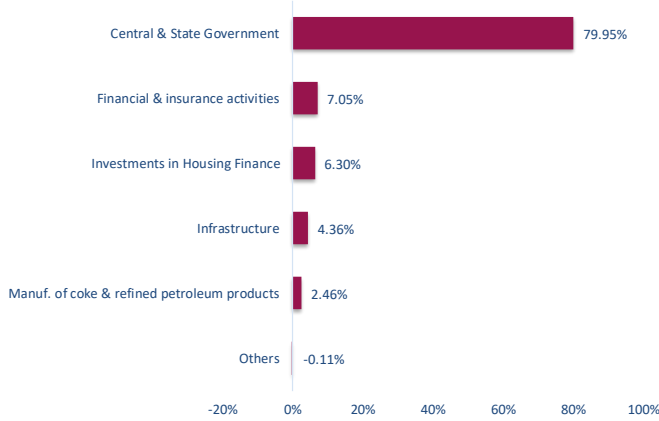


\*Returns over one year has been annualized

Note: Fund provides minimum guaranteed rate of return as prescribed by IRDAI

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

### TOP 10 SECTORS OF THE FUND



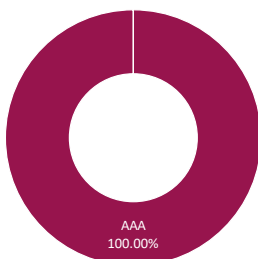
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 15 APR 2027	12.10%
364 DAYS TBILL 29 APR 2027	8.45%
364 DAYS TBILL 21 MAY 2026	6.35%
364 DAYS TBILL 10 DEC 2026	6.17%
364 DAYS TBILL 19 FEB 2027	6.10%
364 DAYS TBILL 08 APR 2027	6.06%
364 DAYS TBILL 08 OCT 2026	5.60%
364 DAYS TBILL 20 AUG 2026	4.45%
364 DAYS TBILL 15 OCT 2026	4.35%
364 DAYS TBILL 11 MAR 2027	3.04%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.53
Average Maturity (In Years)	0.53
Yield to Maturity	5.54%

# Factsheets - Unit Linked Group Funds

## GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

30-Apr-26

**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

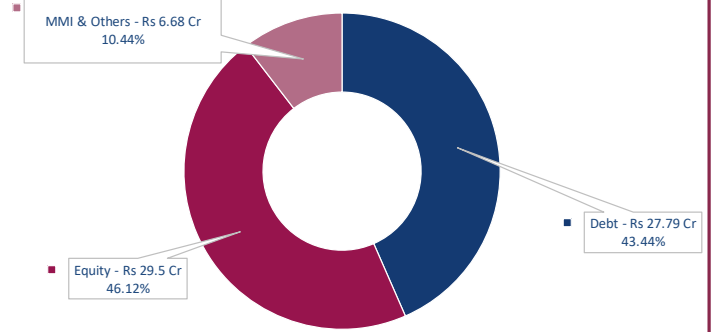
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	22.38%
Corporate Bonds	0 - 30%	21.06%
Money Market or Equivalent	0 - 20%	10.44%
Equities	20 - 60%	46.12%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	63.97
NAV (Per Unit)	64.8954
Fund Management Charge	0.50%
Inception Date	28-Aug-06

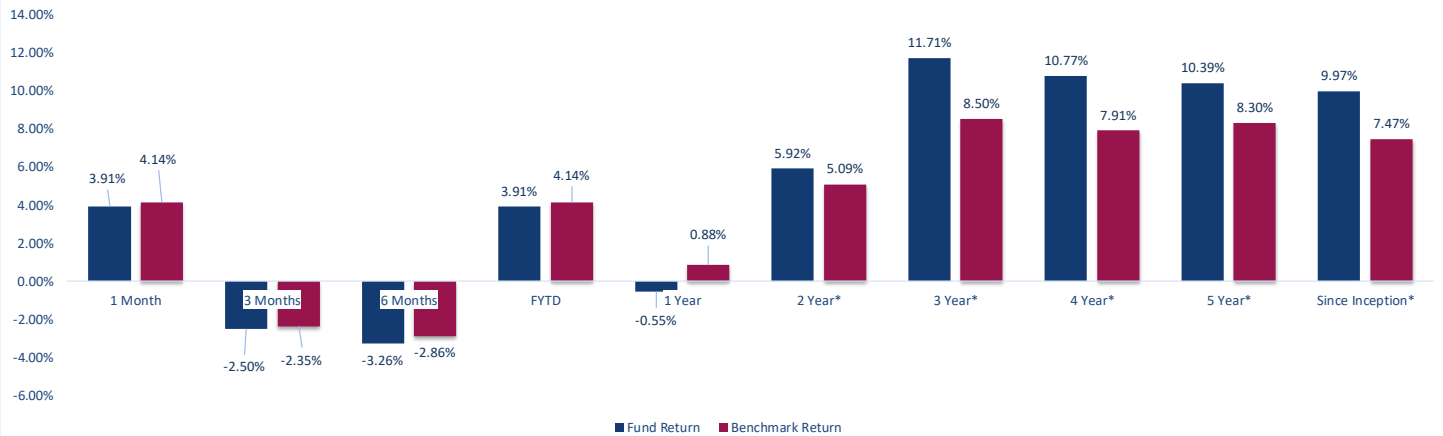
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
 Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

*Note: Benchmark for fund has been changed from November 2018 onwards*

### ASSET MIX



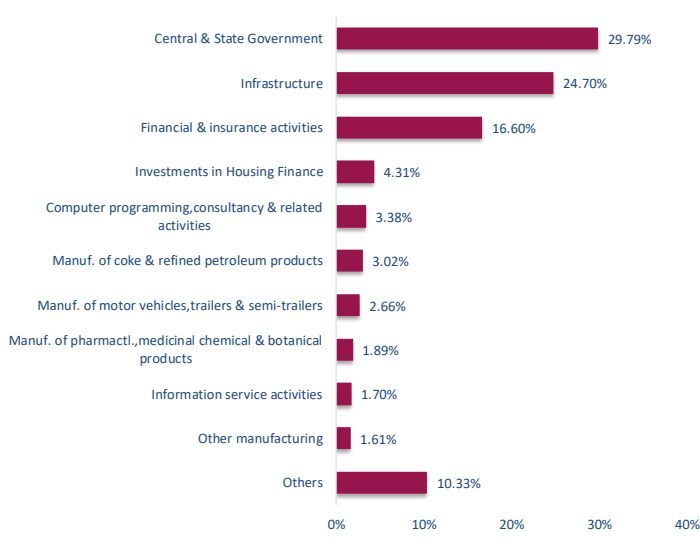
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	5.39%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.83%
RELIANCE INDUSTRIES LIMITED	3.02%
LARSEN & TOUBRO LIMITED	2.63%
INFOSYS LIMITED	2.39%
NTPC LIMITED	2.04%
MAHINDRA & MAHINDRA LIMITED	1.97%
BHARTI AIRTEL LIMITED	1.92%
KOTAK MAHINDRA BANK LIMITED	1.78%
ETERNAL LIMITED	1.64%

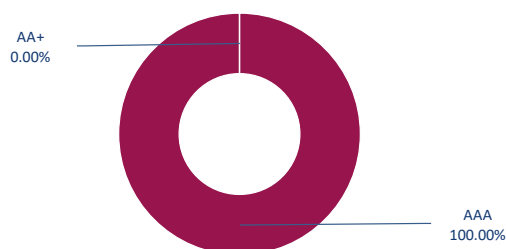
### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	6.41%
7.50 SGB 27 APR 2056	4.64%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.38%
7.46 GOI 06 NOVEMBER 2073	2.29%
6.68 GOI 07 JULY 2040	0.92%
6.8 GOI 15 DEC 2060	0.83%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.79%
6.90 GOI 15 APRIL 2065	0.76%
7.62 GOI 15 SEP 2039	0.64%
6.48 GOI 06 OCT 35	0.60%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.50
Average Maturity (In Years)	11.26
Yield to Maturity	7.17%
Beta	0.91

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	3.99%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.75%
6.85 NABARD 19 JAN 2029	3.06%
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.03%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.61%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.86%
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.65%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.62%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.50%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.32%

## GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

30-Apr-26

**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

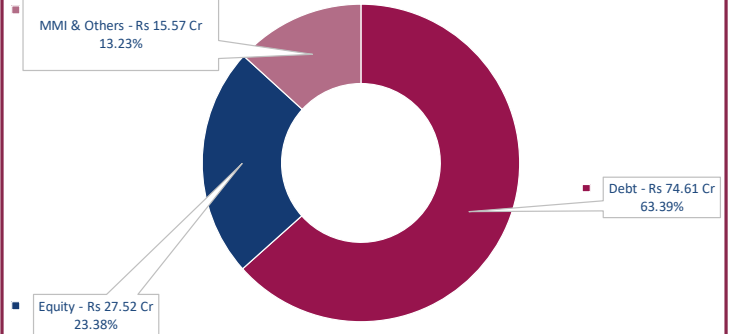
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	41.79%
Corporate Bonds	20 - 40%	21.60%
Money Market or Equivalent	0 - 20%	13.23%
Equities	10 - 40%	23.38%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	117.70
NAV (Per Unit)	58.2698
Fund Management Charge	0.45%
Inception Date	28-Aug-06

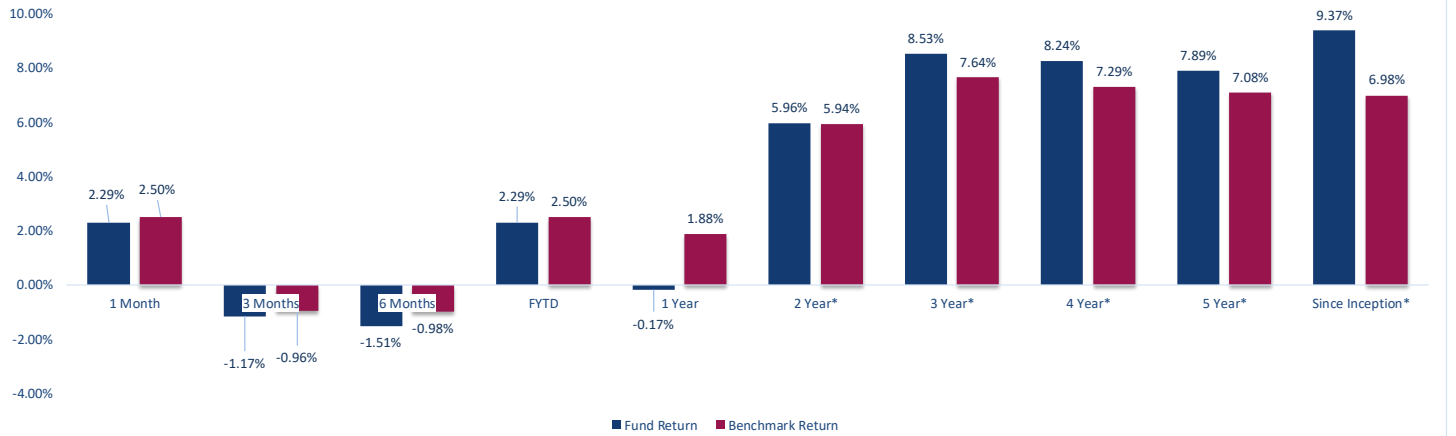
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



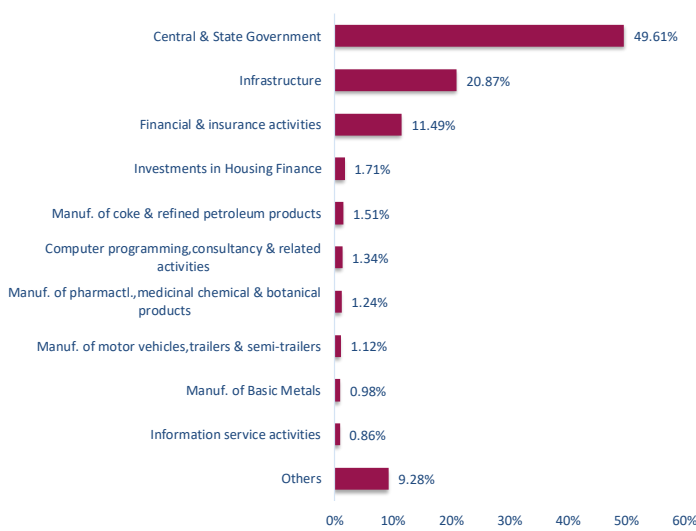
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	2.72%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.44%
RELIANCE INDUSTRIES LIMITED	1.51%
LARSEN & TOUBRO LIMITED	1.24%
BHARTI AIRTEL LIMITED	1.12%
INFOSYS LIMITED	1.08%
NTPC LIMITED	1.05%
KOTAK MAHINDRA BANK LIMITED	0.90%
ETERNAL LIMITED	0.83%
TITAN COMPANY LIMITED	0.81%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	11.45%
7.50 SGB 27 APR 2056	8.41%
7.43 GOI 19 JAN 2076	3.44%
6.68 GOI 07 JULY 2040	3.36%
6.90 GOI 15 APRIL 2065	2.65%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.25%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.11%
6.48 GOI 06 OCT 35	2.10%
7.46 GOI 06 NOVEMBER 2073	1.96%
6.01 GOI 21 JULY 2030	1.95%

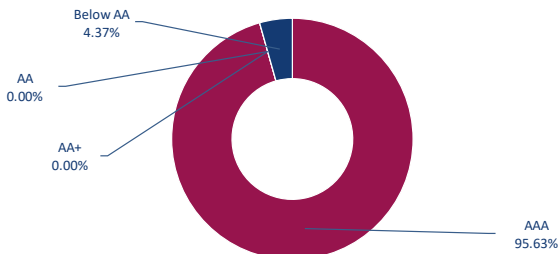
### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.84
Average Maturity (In Years)	13.13
Yield to Maturity	7.20%
Beta	0.91

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.12%
7.80 YES BANK 29 SEP 2027	3.11%
7.43 NABFID 16 JUNE 2033	2.93%
7.77 RURAL ELECTRIFICATION CORPORATION 31 MAR 2028	2.56%
7.58 NABARD 31 JULY 2026	2.12%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.67%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	1.22%
7.23 SBI BANK INFRA 19 NOV 2039	1.22%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.93%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.87%

### RATING PROFILE



## GROUP GRATUITY BOND FUND.

ULGF00707/02/13GRATPLBOND104

30-Apr-26

**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

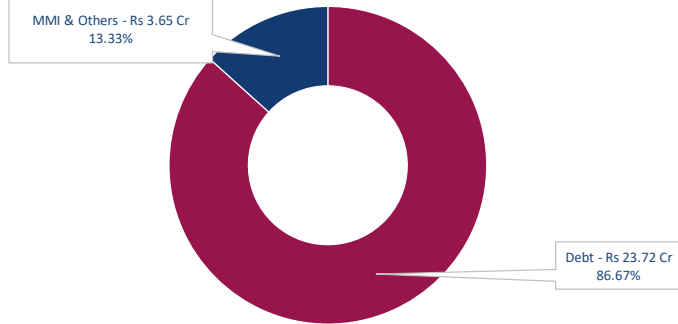
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	86.67%
Money Market or Equivalent	0-40%	13.33%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	27.37
NAV (Per Unit)	23.3210
Fund Management Charge	0.40%
Inception Date	5-Jan-14

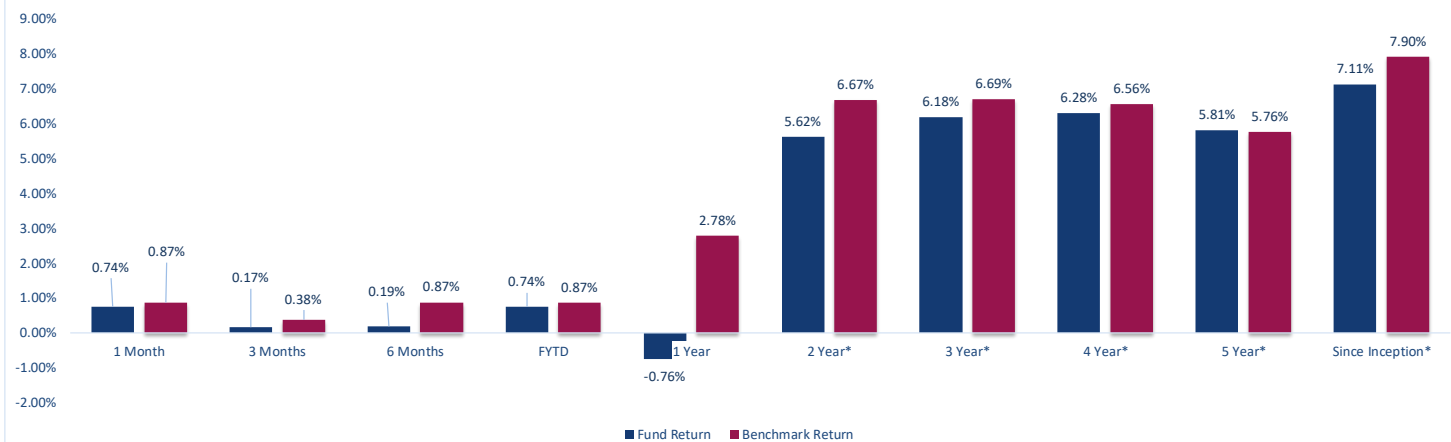
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

\* Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



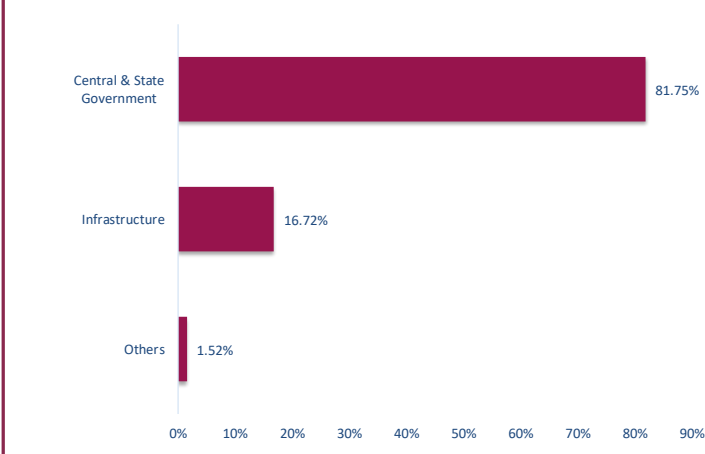
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



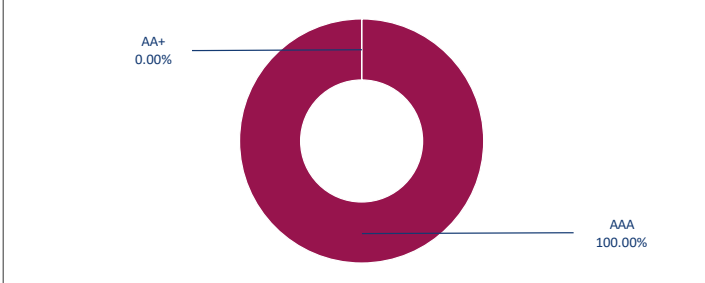
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	14.19%
6.01 GOI 21 JULY 2030	9.07%
6.68 GOI 07 JULY 2040	7.74%
6.48 GOI 06 OCT 35	7.30%
7.50 SGB 27 APR 2056	7.24%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.23%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.64%
6.36 GOI 16 FEB 2031	2.97%
7.24 GOI 18 AUGUST 2055	2.89%
7.62 GOI 15 SEP 2039	2.05%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.44 NABARD 17 JUL 2029	7.26%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.51%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.09%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.90%
7.23 SBI BANK INFRA 19 NOV 2039	0.87%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.87%
9.47 INDIAN RAILWAY FINANCE CORPORATION 10 MAY 2031	0.79%
8.22 NABARD 25 FEB 2028 - GOI SERVICED	0.37%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.36%
6.85 NABARD 19 JAN 2029	0.36%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.98
Average Maturity (In Years)	15.32
Yield to Maturity	7.17%
Beta	0.85

## GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

30-Apr-26

**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

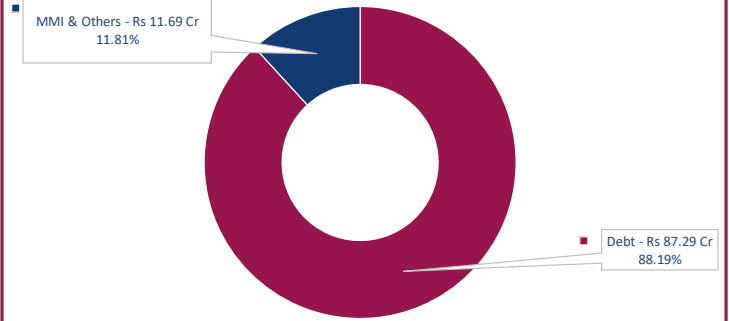
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	66.15%
Corporate Bonds	0 - 50%	22.04%
Money Market or Equivalent	0 - 20%	11.81%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	98.98
NAV (Per Unit)	43.7127
Fund Management Charge	0.40%
Inception Date	28-Aug-06

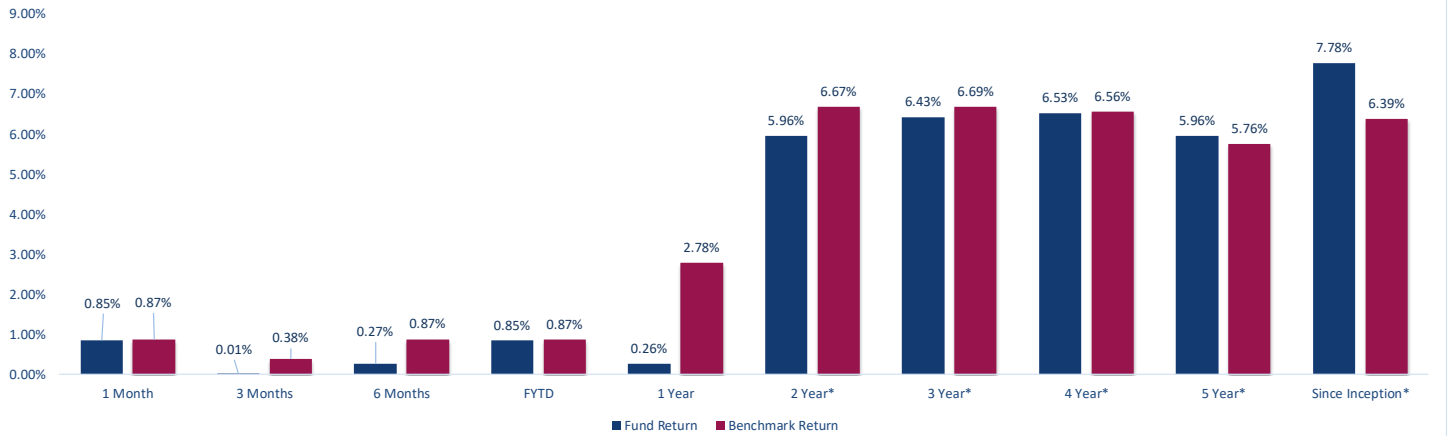
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

*Note: Benchmark for fund has been changed from November 2018 onwards*

### ASSET MIX



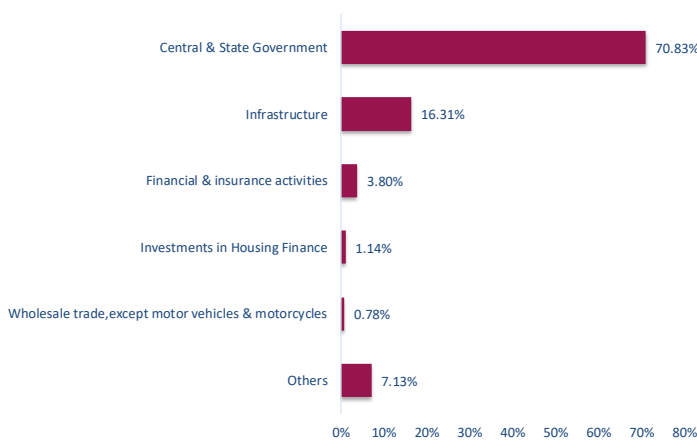
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



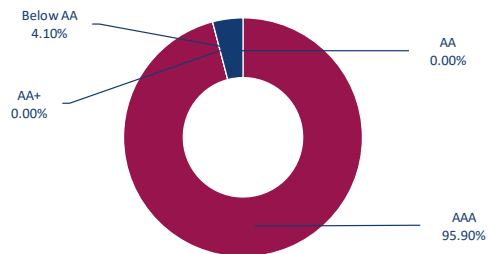
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.36 GOI 16 FEB 2031	14.90%
7.50 SGB 27 APR 2056	10.00%
7.43 GOI 19 JAN 2076	6.88%
6.68 GOI 07 JULY 2040	4.73%
6.90 GOI 15 APRIL 2065	4.49%
6.48 GOI 06 OCT 35	3.55%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.55%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.02%
7.62 GOI 15 SEP 2039	2.97%
8.13 KERALA SDL 21 MAR 2028	2.32%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.70%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.40%
7.80 YES BANK 29 SEP 2027	2.50%
7.44 NABARD 17 JUL 2029	2.01%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.41%
7.8 YES BANK 01 OCT 2027	1.30%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.23%
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.14%
7.23 SBI BANK INFRA 19 NOV 2039	0.96%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.80%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.53
Average Maturity (In Years)	14.50
Yield to Maturity	7.31%
Beta	0.88

## GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANNCONSER104

30-Apr-26

**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

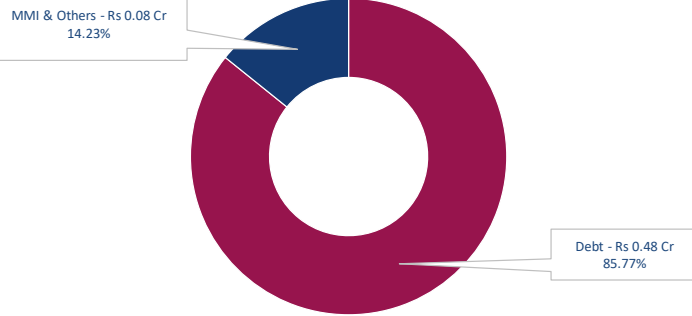
Asset Type	Asset Range	Actual
Govt.Securities	50 - 80%	71.68%
Corporate Bonds	0 - 50%	14.09%
Money Market or Equivalent	0 - 20%	14.23%
Equities	0.00%	0.00%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	0.56
NAV (Per Unit)	31.2680
Fund Management Charge	0.75%
Inception Date	9-Apr-09

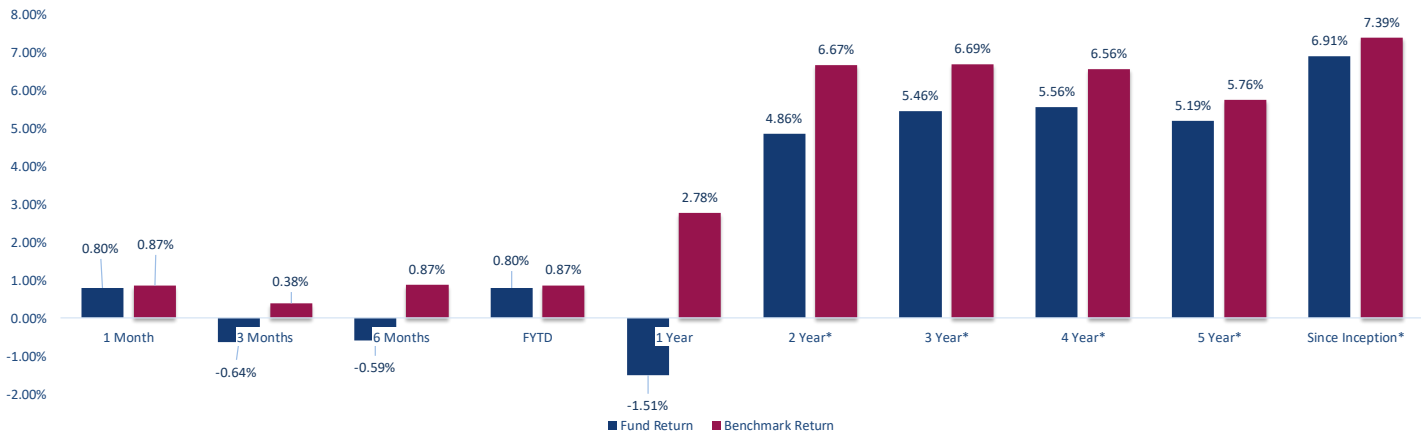
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

Note: Benchmark for fund has been changed from November 2018 onwards

### ASSET MIX



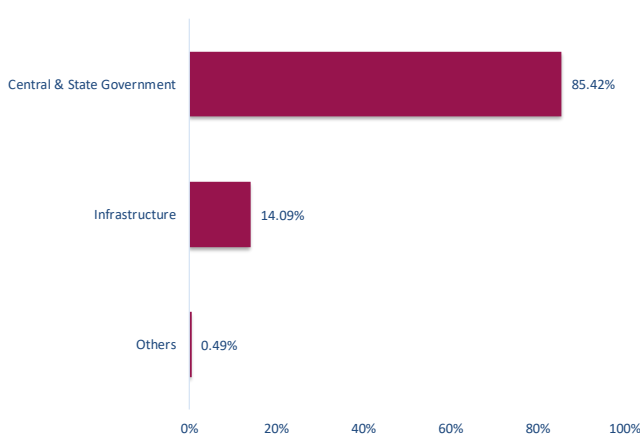
### PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

### TOP 10 SECTORS OF THE FUND



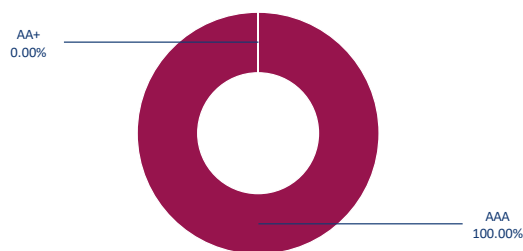
### TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	19.43%
6.90 GOI 15 APRIL 2065	11.46%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	9.70%
6.68 GOI 07 JULY 2040	7.90%
6.48 GOI 06 OCT 35	5.22%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.58%
6.36 GOI 16 FEB 2031	3.17%
7.24 GOI 18 AUGUST 2055	3.10%
7.59 GOI 20 MAR 2029	2.77%
6.8 GOI 15 DEC 2060	1.59%

### RATING PROFILE



### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	7.02%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	5.29%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.78%

### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.98
Average Maturity (In Years)	12.16
Yield to Maturity	7.03%
Beta	0.81

**Fund Managers for Unit Linked Portfolio**

Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Amit Sureka	21	Naresh Kumar	49
Kamlesh Khareta	16		
Alkesh Jain	1		