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## Factsheets - Unit Linked Life Funds

Fund Name		UL LIFE GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01108/02/07LIFEGRWSUP104	
AUM (Rs.in Crores)	13,661.94	NAV (p.u.)	84.1837
Debt in Portfolio (Rs.in Crores)	55.97	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	13,605.98	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.41%	Benchmark - NSE Nifty 50	
Equity in Portfolio (In % of AUM)	99.59%	Nature of Fund : An open ended equity fund with focus on large caps.	
Fund Management Charge	1.25%	Inception Date:	21-May-07

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	0.41%	0 - 30%
Equities	99.59%	70 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

55.97

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

#### Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
HOUSING DEVELOPMENT FINANCE CORP BANK	1,204.29
ICICI BANK LIMITED	1,104.79
RELIANCE INDUSTRIES LIMITED	1,023.94
INFOSYS LIMITED	947.80
BHARTI AIRTEL LIMITED	842.66
LARSEN & TOUBRO LIMITED	545.56
ETERNAL LIMITED	492.00
BAJAJ FINANCE LIMITED	489.06
KOTAK MAHINDRA BANK LIMITED	469.50
MAHINDRA & MAHINDRA LIMITED	431.25

#### Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	27.49%
INFRASTRUCTURE	13.23%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	10.99%
MUTUAL FUND - LIQUID	9.73%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.49%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.90%
INFORMATION SERVICE ACTIVITIES	3.60%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.16%
RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	3.12%
MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	2.76%
OTHER	13.51%

#### Rating Profile:

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

#### Modified Duration:

Debt Portfolio	0.0027
Money Market Instruments	0.0027

(Note: Debt portfolio includes MMI)

#### Risk Profile of the Fund

Beta	0.8324
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#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.52%	3.10%	0.42%
3 Months	8.15%	8.49%	-0.34%
6 Months	5.32%	7.92%	-2.60%
Financial Year Till Date	8.15%	8.49%	-0.34%
1 Year	5.62%	6.27%	-0.65%
2 Year*	18.24%	15.29%	2.95%
3 Year*	19.45%	17.36%	2.10%
4 Year*	13.73%	12.86%	0.87%
5 Year*	20.39%	19.88%	0.51%
Since Inception*	12.47%	10.38%	2.09%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		HIGH GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF01311/02/08LIFEHIGHGR104	
AUM (Rs.in Crores)	10,631.93	NAV (p.u.)	119.3285
Debt in Portfolio (Rs.in Crores)	111.55	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	10,520.38	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	1.05%	Benchmark - NSE Nifty MidCap 100	
Equity in Portfolio (In % of AUM)	98.95%	Nature of Fund : An open ended equity multicap fund with focus on midcaps.	
Fund Management Charge	1.25%	Inception Date:	26-Feb-08

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 30%
Corporate Bonds	0.00%	0 - 30%
Money Market OR Equivalent	1.05%	0 - 30%
Equities	98.95%	70 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 111.55 *\* Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from January 2018 onwards*

**Top 10 Govt.Securities in the Fund:**

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

**Top 10 Bonds in Fund :**
**Top 10 Equities in the Fund:**

Security Name	Amount (In Crs.)	Industry Name	% of Fund
MAX HEALTHCARE INSTITUTE LTD	362.62	FINANCIAL AND INSURANCE ACTIVITIES	24.01%
SRF LIMITED	351.81	INFRASTRUCTURE	11.50%
BSE LIMITED	348.76	MANUFACTURE OF ELECTRICAL EQUIPMENT	7.28%
SUZLON ENERGY LIMITED	346.02	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.88%
ETERNAL LIMITED	327.26	INFORMATION SERVICE ACTIVITIES	4.86%
COFORGE LIMITED	313.08	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.41%
POLYCAB INDIA LIMITED	301.50	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.33%
PERSISTENT SYSTEMS LIMITED	298.21	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.08%
AU SMALL FINANCE BANK LIMITED	297.98	MANUFACTURE OF BASIC METALS	3.97%
SHRIRAM FINANCE LIMITED	276.45	MANUFACTURE OF BEVERAGES	2.56%
		OTHER	26.11%

**Rating Profile:**

AAA	100.00%	Modified Duration:	
AA+	0.00%	Debt Portfolio	0.0027
AA	0.00%	Money Market Instruments	0.0027
Below AA	0.00%	(Note: Debt portfolio includes MMI)	

**Risk Profile of the Fund**

	Beta	0.8240
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**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.83%	4.04%	0.79%
3 Months	14.00%	15.62%	-1.62%
6 Months	0.52%	4.44%	-3.92%
Financial Year Till Date	14.00%	15.62%	-1.62%
1 Year	7.92%	7.18%	0.74%
2 Year*	33.79%	29.22%	4.57%
3 Year*	33.60%	31.17%	2.43%
4 Year*	23.31%	21.98%	1.33%
5 Year*	33.75%	32.34%	1.40%
Since Inception*	15.36%	10.54%	4.82%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		UL LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00125/06/04LIFEGROWTH104	
AUM (Rs.in Crores)	7,962.09	NAV (p.u.)	111.7337
Debt in Portfolio (Rs.in Crores)	3,881.46	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	4,080.63	Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	48.75%	Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%	
Equity in Portfolio (In % of AUM)	51.25%	Nature of Fund : An open ended hybrid fund with equity portion focused on large caps.	
Fund Management Charge	1.25%	Inception Date:	20-Sep-04

#### Fund Objective:

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	20.21%	0 - 30%
Corporate Bonds	24.09%	0 - 30%
Money Market OR Equivalent	4.44%	0 - 40%
Equities	51.25%	20 - 70%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

353.61

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	531.66	7.80 YES BANK 29 SEP 2027	238.08
7.34 GOI 22 APRIL 2064	312.92	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	137.21
6.79 GOI 07 OCTOBER 2034	193.78	8.20 MUTHOOT FINANCE 30 APRIL 2030	121.99
6.98 SGB 16 DECEMBER 2054	61.80	7.37 NABARD 28 MAY 2035	115.65
6.8 GOI 15 DEC 2060	60.06	6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	78.92
7.52 ANDHRA PRADESH SDL 07 FEBRUARY 2043	52.07	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	73.66
7.46 GOI 06 NOVEMBER 2073	36.92	7.65 HDFC BANK INFRA 20 MARCH 2034	73.14
7.41 GOI 19 DECEMBER 2036	28.46	7.3006 CUBE HIGHWAYS TRUST 25 APR 2032 (STEP UP & STEP DOWN)	56.42
7.46 TELANGANA SDL 07 FEBRUARY 2045	25.88	7.76 FEDERAL BANK INFRA 12 NOV 2034	56.40
7.20 TAMIL NADU SDL 27 FEBRUARY 2055	25.29	8.70 IIFL HOME FINANCE LIMITED 20 OCT 2025	55.23

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	458.32	FINANCIAL AND INSURANCE ACTIVITIES	27.33%
ICICI BANK LIMITED	436.01	INFRASTRUCTURE	21.18%
RELIANCE INDUSTRIES LIMITED	403.63	CENTRAL & STATE GOVERNMENT	20.72%
INFOSYS LIMITED	296.22	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.93%
BHARTI AIRTEL LIMITED	201.19	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	5.51%
MAHINDRA & MAHINDRA LIMITED	198.26	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.70%
NTPC LIMITED	146.70	INFORMATION SERVICE ACTIVITIES	1.31%
BAJAJ FINANCE LIMITED	142.75	MUTUAL FUND - LIQUID	1.25%
LARSEN & TOUBRO LIMITED	140.60	INVESTMENTS IN HOUSING FINANCE	1.08%
KOTAK MAHINDRA BANK LIMITED	113.88	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.03%
		OTHER	11.94%

Rating Profile:		Modified Duration:	
AAA	78.98%	Debt Portfolio	7.4960
AA+	9.28%	Money Market Instruments	0.0000
AA	2.04%	(Note: Debt portfolio includes MMI)	
Below AA	9.71%	Risk Profile of the Fund	
		Beta	0.8395

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.13%	1.32%	-0.19%
3 Months	5.00%	5.37%	-0.36%
6 Months	4.75%	6.45%	-1.69%
Financial Year Till Date	5.00%	5.37%	-0.36%
1 Year	7.94%	7.94%	-0.01%
2 Year*	14.60%	12.01%	2.58%
3 Year*	14.28%	13.01%	1.28%
4 Year*	10.55%	9.90%	0.65%
5 Year*	13.64%	13.12%	0.52%
Since Inception*	12.31%	11.60%	0.71%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		UL LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00225/06/04LIFEBALANC104	
AUM (Rs.in Crores)	2,555.47	NAV (p.u.)	78.1277
Debt in Portfolio (Rs.in Crores)	1,738.15	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	817.32	Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	68.02%	Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%	
Equity in Portfolio (In % of AUM)	31.98%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.10%	Inception Date:	20-Sep-04

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	27.15%	20 - 50%
Corporate Bonds	34.04%	20 - 40%
Money Market OR Equivalent	6.83%	0 - 40%
Equities	31.98%	10 - 40%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

174.42

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	299.57	7.80 YES BANK 29 SEP 2027	80.68
7.34 GOI 22 APRIL 2064	198.35	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	65.50
6.79 GOI 07 OCTOBER 2034	46.16	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	51.01
7.22 MAHARASHTRA SDL 28 AUGUST 2049	35.60	8.20 MUTHOOT FINANCE 30 APRIL 2030	47.86
7.40 GOI 19 SEPTEMBER 2062	25.84	9.15 SHRIRAM FINANCE 19 JANUARY 2029	45.95
7.26 MAHARASHTRA SDL 04 SEPTEMBER 2050	16.72	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	42.09
7.95 GOI 28 AUG 2032	11.05	7.39 INDIAN RAILWAY FINANCE CORP LTD 15 JULY 2034	40.93
7.46 GOI 06 NOVEMBER 2073	8.87	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	38.57
7.88 GOI 19 MAR 2030	8.01	7.37 NABARD 28 MAY 2035	37.87
7.26 GOI 22 AUGUST 2032	5.40	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	33.92

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	90.81	CENTRAL & STATE GOVERNMENT	28.57%
ICICI BANK LIMITED	89.75	FINANCIAL AND INSURANCE ACTIVITIES	27.01%
RELIANCE INDUSTRIES LIMITED	78.06	INFRASTRUCTURE	20.39%
INFOSYS LIMITED	49.15	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.38%
BHARTI AIRTEL LIMITED	46.05	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.31%
MAHINDRA & MAHINDRA LIMITED	36.79	INVESTMENTS IN HOUSING FINANCE	3.03%
BAJAJ FINANCE LIMITED	26.47	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.67%
LARSEN & TOUBRO LIMITED	26.34	INFORMATION SERVICE ACTIVITIES	0.85%
NTPC LIMITED	23.01	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.69%
KOTAK MAHINDRA BANK LIMITED	20.66	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.62%
		OTHER	10.47%

Rating Profile:		Modified Duration:	
AAA	80.37%	Debt Portfolio	7.7726
AA+	8.76%	Money Market Instruments	0.0001
AA	1.45%	(Note: Debt portfolio includes MMI)	
Below AA	9.41%	Risk Profile of the Fund	
		Beta	0.8904

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.29%	0.61%	-0.32%
3 Months	3.33%	4.09%	-0.77%
6 Months	3.89%	5.79%	-1.89%
Financial Year Till Date	3.33%	4.09%	-0.77%
1 Year	8.39%	8.48%	-0.10%
2 Year*	12.90%	10.60%	2.31%
3 Year*	12.41%	11.19%	1.22%
4 Year*	9.13%	8.59%	0.54%
5 Year*	10.49%	10.36%	0.13%
Since Inception*	10.39%	9.82%	0.58%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00325/06/04LIFECONSER104	
AUM (Rs.in Crores)	225.13	NAV (p.u.)	57.9510
Debt in Portfolio (Rs.in Crores)	202.34	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	22.79	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	89.88%	Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%	
Equity in Portfolio (In % of AUM)	10.12%	Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	57.63%	50 - 80%
Corporate Bonds	29.25%	0 - 50%
Money Market OR Equivalent	2.99%	0 - 40%
Equities	10.12%	0 - 15%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

6.74

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	50.89	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	10.20
7.34 GOI 22 APRIL 2064	33.41	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	8.04
7.09 GOI 25 NOVEMBER 2074	23.27	7.80 YES BANK 29 SEP 2027	7.72
7.17 GOI 17 APRIL 2030	10.44	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	7.46
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.36	8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	5.18
7.46 GOI 06 NOVEMBER 2073	2.86	7.50 POWERGRID CORPORATION 24 AUGUST 2033	3.67
8.17 GOI 01 DEC 2044	1.99	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.53
7.54 GOI 23 MAY 2036	0.90	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	2.95
7.26 GOI 22 AUGUST 2032	0.75	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	2.64
6.79 GOI 15 MAY 2027	0.64	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.12

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.94	CENTRAL & STATE GOVERNMENT	58.01%
ICICI BANK LIMITED	2.73	INFRASTRUCTURE	18.01%
RELIANCE INDUSTRIES LIMITED	2.38	FINANCIAL AND INSURANCE ACTIVITIES	16.89%
INFOSYS LIMITED	1.63	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.06%
BHARTI AIRTEL LIMITED	1.19	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.04%
MAHINDRA & MAHINDRA LIMITED	1.17	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.77%
LARSEN & TOUBRO LIMITED	0.83	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.36%
KOTAK MAHINDRA BANK LIMITED	0.80	INFORMATION SERVICE ACTIVITIES	0.33%
NTPC LIMITED	0.80	OTHER MANUFACTURING	0.13%
AXIS BANK LIMITED	0.67	CIVIL ENGINEERING	0.10%
		OTHER	3.30%

Rating Profile:		Modified Duration:	
AAA	89.49%	Debt Portfolio	8.0014
AA+	5.30%	Money Market Instruments	0.0000
AA	0.11%	(Note: Debt portfolio includes MMI)	
Below AA	5.10%	Risk Profile of the Fund	
		Beta	0.8582

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.08%	-0.09%	-0.99%
3 Months	1.63%	2.81%	-1.18%
6 Months	3.65%	5.09%	-1.43%
Financial Year Till Date	1.63%	2.81%	-1.18%
1 Year	8.34%	8.95%	-0.61%
2 Year*	9.33%	9.13%	0.21%
3 Year*	9.37%	9.34%	0.03%
4 Year*	7.34%	7.21%	0.12%
5 Year*	7.49%	7.58%	-0.09%
Since Inception*	8.82%	8.38%	0.44%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		UL LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00425/06/04LIFESECURE104	
AUM (Rs.in Crores)	1,080.65	NAV (p.u.)	46.2291
Debt in Portfolio (Rs.in Crores)	1,080.65	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	65.77%	50 - 100%
Corporate Bonds	32.07%	0 - 50%
Money Market OR Equivalent	2.17%	0 - 40%
Equities	0.00%	0 -0%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

23.42

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	297.62	7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	52.12
6.79 GOI 07 OCTOBER 2034	268.46	7.80 YES BANK 29 SEP 2027	35.04
7.34 GOI 22 APRIL 2064	35.61	7.65 HDFC BANK INFRA 20 MARCH 2034	29.09
7.17 GOI 17 APRIL 2030	32.36	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	26.52
6.98 SGB 16 DECEMBER 2054	29.78	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	17.34
7.46 GOI 06 NOVEMBER 2073	10.53	7.40 NABARD 29 APRIL 2030	16.33
6.79 GOI 15 MAY 2027	5.22	7.8 YES BANK 01 OCT 2027	16.04
8.13 KERALA SDL 21 MAR 2028	4.96	7.76 FEDERAL BANK INFRA 12 NOV 2034	15.38
6.94 CHHATISGARH SDL 24 MAR 2029	3.56	8.20 MUTHOOT FINANCE 30 APRIL 2030	13.53
7.69 TAMIL NADU SDL 28 DECEMBER 2037	3.46	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	13.12

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	66.49%
		FINANCIAL AND INSURANCE ACTIVITIES	17.25%
		INFRASTRUCTURE	14.51%
		INVESTMENTS IN HOUSING FINANCE	0.31%
		OTHER	1.44%

Rating Profile:		Modified Duration:	
AAA	88.16%	Debt Portfolio	8.1550
AA+	5.75%	Money Market Instruments	0.0000
AA	0.32%	(Note: Debt portfolio includes MMI)	
Below AA	5.77%	Risk Profile of the Fund	
		Beta	0.7903

**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.41%	-0.44%	-0.96%
3 Months	0.95%	2.16%	-1.21%
6 Months	3.71%	4.72%	-1.01%
Financial Year Till Date	0.95%	2.16%	-1.21%
1 Year	8.23%	9.16%	-0.93%
2 Year*	7.94%	8.37%	-0.44%
3 Year*	7.93%	8.40%	-0.47%
4 Year*	6.52%	6.51%	0.01%
5 Year*	6.06%	6.18%	-0.12%
Since Inception*	7.64%	7.56%	0.08%

\* (Returns more than 1 year are #CAGR)

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



Fund Name		DYNAMIC OPPORTUNITIES FUND	
Segregated Fund Identification Number (SFIN)		ULIF01425/03/08LIFEDYNOPP104	
AUM (Rs.in Crores)	426.87	NAV (p.u.)	54.8833
Debt in Portfolio (Rs.in Crores)	194.36	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	232.51	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	45.53%	Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%	
Equity in Portfolio (In % of AUM)	54.47%		
Fund Management Charge	1.25%	Inception Date:	02-May-08

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	30.28%	0 - 100%
Corporate Bonds	14.03%	0 - 100%
Money Market OR Equivalent	1.22%	0 - 40%
Equities	54.47%	0 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

5.20

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	42.08	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	18.36
6.79 GOI 07 OCTOBER 2034	34.59	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	9.07
6.98 SGB 16 DECEMBER 2054	14.64	7.8 YES BANK 01 OCT 2027	6.34
7.46 GOI 06 NOVEMBER 2073	10.83	7.50 POWERGRID CORPORATION 24 AUGUST 2033	5.51
6.8 GOI 15 DEC 2060	8.07	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	3.23
7.34 GOI 22 APRIL 2064	5.96	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	3.11
7.29 SGB 27 JANUARY 2033	4.81	7.80 YES BANK 29 SEP 2027	2.67
8.17 GOI 01 DEC 2044	2.66	8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	2.64
6.79 GOI 15 MAY 2027	2.61	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.10
7.29 TELANGANA SDL 07 AUGUST 2040	1.77	8.20 MUTHOOT FINANCE 30 APRIL 2030	2.08

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	28.42	CENTRAL & STATE GOVERNMENT	30.37%
ICICI BANK LIMITED	24.26	FINANCIAL AND INSURANCE ACTIVITIES	26.87%
INFOSYS LIMITED	15.89	INFRASTRUCTURE	10.77%
ETERNAL LIMITED	15.39	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.06%
RELIANCE INDUSTRIES LIMITED	13.97	INFORMATION SERVICE ACTIVITIES	3.60%
HINDUSTAN AERONAUTICS LTD	9.99	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.27%
POLY MEDICURE LIMITED	8.43	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.43%
BAJAJ FINANCE LIMITED	7.73	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	2.34%
POLYCAB INDIA LIMITED	6.90	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.98%
MAHINDRA & MAHINDRA LIMITED	6.63	MANUFACTURE OF ELECTRICAL EQUIPMENT	1.62%
		OTHER	11.69%

Rating Profile:		Modified Duration:	
AAA	86.96%	Debt Portfolio	8.9220
AA+	5.88%	Money Market Instruments	0.0000
AA	1.64%	(Note: Debt portfolio includes MMI)	
Below AA	5.52%	Risk Profile of the Fund	
		Beta	1.0083

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.94%	1.32%	-0.38%
3 Months	4.40%	5.37%	-0.96%
6 Months	0.87%	6.45%	-5.57%
Financial Year Till Date	4.40%	5.37%	-0.96%
1 Year	8.13%	7.94%	0.19%
2 Year*	17.04%	12.01%	5.03%
3 Year*	16.50%	13.01%	3.49%
4 Year*	12.07%	9.90%	2.18%
5 Year*	15.02%	13.12%	1.90%
Since Inception*	10.42%	8.73%	1.70%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		UL MONEY MARKET FUND	
Segregated Fund Identification Number (SFIN)		ULIF01528/04/09LIFEMONEYM104	
AUM (Rs.in Crores)	6.37	NAV (p.u.)	22.9534
Debt in Portfolio (Rs.in Crores)	6.37	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

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

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

Money Market OR Equivalent (Rs. In Crores) 6.37

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

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

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.3183
AA+	0.00%	Money Market Instruments	0.3183
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.43%	NA	NA
3 Months	1.33%	NA	NA
6 Months	2.70%	NA	NA
Financial Year Till Date	1.33%	NA	NA
1 Year	5.66%	NA	NA
2 Year*	5.83%	NA	NA
3 Year*	5.58%	NA	NA
4 Year*	4.83%	NA	NA
5 Year*	4.29%	NA	NA
Since Inception*	5.27%	NA	NA
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL SECURE PLUS	
Segregated Fund Identification Number (SFIN)		ULIF01628/04/09LIFESECPLS104	
AUM (Rs.in Crores)	240.20	NAV (p.u.)	33.3031
Debt in Portfolio (Rs.in Crores)	240.20	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration with bias towards government securities.	
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	62.52%	60 - 100%
Corporate Bonds	34.59%	0 - 40%
Money Market OR Equivalent	2.89%	0 - 40%
Equities	0.00%	0 - 0%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	59.67	7.80 YES BANK 29 SEP 2027	11.19
6.79 GOI 07 OCTOBER 2034	38.10	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	10.61
7.43 TELANGANA SDL 05 JUNE 2043	24.27	7.65 HDFC BANK INFRA 20 MARCH 2034	7.27
7.34 ANDHRA PRADESH SDL 31 JULY 2049	8.69	9.15 SHRIRAM FINANCE 19 JANUARY 2029	5.31
6.79 GOI 15 MAY 2027	3.18	8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	5.27
7.29 TELANGANA SDL 07 AUGUST 2040	2.82	8.20 MUTHOOT FINANCE 30 APRIL 2030	5.20
7.34 ANDHRA PRADESH SDL 31 JULY 2044	2.77	8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	5.05
7.34 GOI 22 APRIL 2064	2.64	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	5.03
6.54 GOI 17 JAN 2032	2.22	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	5.02
7.54 GOI 23 MAY 2036	1.53	8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	3.55

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	63.22%
		FINANCIAL AND INSURANCE ACTIVITIES	17.53%
		INFRASTRUCTURE	14.64%
		INVESTMENTS IN HOUSING FINANCE	2.42%
		OTHER	2.19%

Rating Profile:		Modified Duration:	
AAA	83.31%	Debt Portfolio	7.9729
AA+	11.00%	Money Market Instruments	0.0000
AA	0.23%	(Note: Debt portfolio includes MMI)	
Below AA	5.46%	Risk Profile of the Fund	
		Beta	0.9476

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.28%	-0.44%	-0.83%
3 Months	1.14%	2.16%	-1.02%
6 Months	3.88%	4.72%	-0.84%
Financial Year Till Date	1.14%	2.16%	-1.02%
1 Year	8.26%	9.16%	-0.90%
2 Year*	7.97%	8.37%	-0.41%
3 Year*	7.97%	8.40%	-0.43%
4 Year*	6.49%	6.51%	-0.01%
5 Year*	5.97%	6.18%	-0.22%
Since Inception*	7.72%	7.70%	0.02%

\*(Returns more than 1 year are #CAGR)

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

Fund Name		GUARANTEED FUND- DYNAMIC	
Segregated Fund Identification Number (SFIN)		ULIF01004/10/06AMSRGUADYN104	
AUM (Rs.in Crores)	1.67	NAV (p.u.)	35.5158
Debt in Portfolio (Rs.in Crores)	1.42	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	0.25	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	84.89%	Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%	
Equity in Portfolio (In % of AUM)	15.11%		
Fund Management Charge	1.70%	Inception Date:	23-Oct-06

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	75.17%	50 - 80%
Corporate Bonds	4.98%	0 - 50%
Money Market OR Equivalent	4.73%	0 - 40%
Equities	15.11%	0 - 30%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

0.08

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	0.33	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.34 GOI 22 APRIL 2064	0.19	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.15	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.02
8.51 HARYANA SDL 10 FEB 2026	0.15		
6.8 GOI 15 DEC 2060	0.14		
7.29 TELANGANA SDL 07 AUGUST 2042	0.08		
7.29 SGB 27 JANUARY 2033	0.08		
7.09 GOI 25 NOVEMBER 2074	0.05		
7.46 GOI 06 NOVEMBER 2073	0.03		
8.17 GOI 01 DEC 2044	0.03		

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.03	CENTRAL & STATE GOVERNMENT	78.62%
ICICI BANK LIMITED	0.03	FINANCIAL AND INSURANCE ACTIVITIES	7.74%
RELIANCE INDUSTRIES LIMITED	0.03	INFRASTRUCTURE	5.99%
INFOSYS LIMITED	0.02	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.65%
AXIS BANK LIMITED	0.02	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.49%
BHARTI AIRTEL LIMITED	0.01	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.07%
MAHINDRA & MAHINDRA LIMITED	0.01	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.56%
NTPC LIMITED	0.01	INFORMATION SERVICE ACTIVITIES	0.46%
LARSEN & TOUBRO LIMITED	0.01	OTHER MANUFACTURING	0.18%
KOTAK MAHINDRA BANK LIMITED	0.01	MANUFACTURE OF TOBACCO PRODUCTS	0.15%
		OTHER	2.10%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	8.0694
AA+	0.00%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9267

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.10%	0.08%	-1.19%
3 Months	1.49%	3.13%	-1.64%
6 Months	2.88%	5.26%	-2.38%
Financial Year Till Date	1.49%	3.13%	-1.64%
1 Year	6.07%	8.84%	-2.77%
2 Year*	9.13%	9.50%	-0.37%
3 Year*	8.91%	9.81%	-0.90%
4 Year*	6.64%	7.56%	-0.92%
5 Year*	7.36%	8.28%	-0.91%
Since Inception*	7.01%	7.08%	-0.06%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		GUARANTEED FUND-INCOME	
Segregated Fund Identification Number (SFIN)		ULIF00904/10/06AMSRGUAINC104	
AUM (Rs.in Crores)	0.48	NAV (p.u.)	31.9443
Debt in Portfolio (Rs.in Crores)	0.46	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	0.02	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	95.63%	Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%	
Equity in Portfolio (In % of AUM)	4.37%		
Fund Management Charge	1.50%	Inception Date:	23-Oct-06

#### Fund Objective:

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	83.84%	50 - 100%
Corporate Bonds	6.55%	0 - 50%
Money Market OR Equivalent	5.24%	0 - 40%
Equities	4.37%	0 - 15%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

0.03

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	0.08	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
6.79 GOI 07 OCTOBER 2034	0.07		
8.22 KARNATAKA SDL 09 DEC 2025	0.06		
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.05		
6.8 GOI 15 DEC 2060	0.04		
7.29 SGB 27 JANUARY 2033	0.03		
8.17 GOI 01 DEC 2044	0.02		
7.09 GOI 25 NOVEMBER 2074	0.02		
7.88 GOI 19 MAR 2030	0.02		
8.30 GOI 02 JUL 2040	0.00		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
RELIANCE INDUSTRIES LIMITED	0.003	CENTRAL & STATE GOVERNMENT	87.55%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.003	FINANCIAL AND INSURANCE ACTIVITIES	8.47%
ICICI BANK LIMITED	0.003	INFRASTRUCTURE	0.67%
INFOSYS LIMITED	0.002	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.59%
AXIS BANK LIMITED	0.002	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.40%
BHARTI AIRTEL LIMITED	0.001	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.23%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.001	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.21%
MAHINDRA & MAHINDRA LIMITED	0.001	INFORMATION SERVICE ACTIVITIES	0.15%
NTPC LIMITED	0.001	CIVIL ENGINEERING	0.04%
LARSEN & TOUBRO LIMITED	0.001	MANUFACTURE OF TOBACCO PRODUCTS	0.04%
		OTHER	1.64%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	7.8180
AA+	0.00%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8154

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.40%	-0.27%	-1.13%
3 Months	0.96%	2.48%	-1.52%
6 Months	3.07%	4.91%	-1.84%
Financial Year Till Date	0.96%	2.48%	-1.52%
1 Year	6.40%	9.06%	-2.66%
2 Year*	7.02%	8.75%	-1.73%
3 Year*	7.19%	8.87%	-1.68%
4 Year*	5.60%	6.86%	-1.26%
5 Year*	5.71%	6.88%	-1.17%
Since Inception*	6.41%	6.81%	-0.40%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		UL LIFE DIVERSIFIED EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02201/01/20LIFEDIVEQF104	
AUM (Rs.in Crores)	3,167.17	NAV (p.u.)	30.6793
Debt in Portfolio (Rs.in Crores)	54.41	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	3,112.76	Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	1.72%	Benchmark - NSE Nifty 200	
Equity in Portfolio (In % of AUM)	98.28%	Nature of Fund : An open ended equity fund with focus on mid caps	
Fund Management Charge	1.25%	Inception Date:	08-Jun-20

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	1.72%	0 - 30%
Equities	98.28%	70 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

54.41

#### Top 10 Govt.Securities in the Fund:

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

#### Top 10 Bonds in Fund :

#### Top 10 Equities in the Fund:

Security Name	Amount (In Rs.)	Industry Name	% of Fund
RELIANCE INDUSTRIES LIMITED	223.21	FINANCIAL AND INSURANCE ACTIVITIES	25.16%
HOUSING DEVELOPMENT FINANCE CORP BANK	195.48	INFRASTRUCTURE	13.78%
ICICI BANK LIMITED	159.48	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	9.25%
INFOSYS LIMITED	145.18	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.84%
MAHINDRA & MAHINDRA LIMITED	95.61	MUTUAL FUND - LIQUID	6.24%
BHARTI AIRTEL LIMITED	93.73	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.93%
LARSEN & TOUBRO LIMITED	88.57	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.24%
BAJAJ FINANCE LIMITED	71.26	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.72%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	66.05	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.32%
SAGILITY INDIA LTD	62.44	INFORMATION SERVICE ACTIVITIES	2.23%
		Other	21.30%

#### Rating Profile:

AAA	100.00%	Modified Duration:	
AA+	0.00%	Debt Portfolio	0.0027
AA	0.00%	Money Market Instruments	0.0027
Below AA	0.00%	(Note: Debt portfolio includes MMI)	
		Risk Profile of the Fund	
		Beta	0.9159

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.06%	3.29%	0.77%
3 Months	9.19%	9.78%	-0.60%
6 Months	2.50%	6.31%	-3.81%
Financial Year Till Date	9.19%	9.78%	-0.60%
1 Year	6.79%	4.96%	1.83%
2 Year*	25.94%	18.74%	7.20%
3 Year*	25.07%	19.77%	5.29%
4 Year*	17.07%	14.37%	2.69%
5 Year*	24.69%	21.63%	3.06%
Since Inception*	24.78%	21.72%	3.06%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		UL MONEY MARKET II FUND	
Segregated Fund Identification Number (SFIN)		ULIF02301/01/20LIFEMONMK2104	
AUM (Rs.in Crores)	88.64	NAV (p.u.)	12.4663
Debt in Portfolio (Rs.in Crores)	88.64	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Liquid Index	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	100.00%	100%
Equities	0.00%	0%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		88.64

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Rs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	45.32%
		INFRASTRUCTURE	25.91%
		FINANCIAL AND INSURANCE ACTIVITIES	25.42%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.35%
		Other	0.00%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.4834
AA+	0.00%	Money Market Instruments	0.4834
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.46%	0.50%	-0.04%
3 Months	1.47%	1.63%	-0.15%
6 Months	2.98%	3.41%	-0.43%
Financial Year Till Date	1.47%	1.63%	-0.15%
1 Year	6.19%	7.09%	-0.90%
2 Year*	6.20%	7.21%	-1.00%
3 Year*	5.86%	7.00%	-1.14%
4 Year*	5.07%	6.20%	-1.13%
5 Year*	4.49%	5.70%	-1.21%
Since Inception*	4.45%	5.69%	-1.24%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		UL SUSTAINABLE EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02505/10/21SUSTAIN EQU104	
AUM (Rs.in Crores)	560.58	NAV (p.u.)	17.8079
Debt in Portfolio (Rs.in Crores)	5.78	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	554.79	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	1.03%	Benchmark - Custom ESG Index*	
Equity in Portfolio (In % of AUM)	98.97%	*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)	
Fund Management Charge	1.25%	Inception Date:	25-May-22

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	1.03%	0 - 30%
Equities	98.97%	70 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 5.78

**Top 10 Govt.Securities in the Fund:**

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

**Top 10 Bonds in Fund :**
**Top 10 Equities in the Fund:**

Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	36.53	FINANCIAL AND INSURANCE ACTIVITIES	26.53%
HOUSING DEVELOPMENT FINANCE CORP BANK	35.03	INFRASTRUCTURE	13.63%
BHARTI AIRTEL LIMITED	33.33	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	11.97%
ICICI PRUDENTIAL BANKING ETF	20.50	MUTUAL FUND - LIQUID	5.51%
ETERNAL LIMITED	18.51	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	5.38%
BAJAJ FINANCE LIMITED	17.46	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.97%
RELIANCE INDUSTRIES LIMITED	17.06	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.44%
TECH MAHINDRA LIMITED	16.29	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	4.02%
SHRIRAM FINANCE LIMITED	14.78	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	3.44%
TATA CONSULTANCY SERVICES LIMITED	14.33	INFORMATION SERVICE ACTIVITIES	3.30%
		OTHER	16.81%

**Rating Profile:**

AAA	100.00%	<b>Modified Duration:</b>	
AA+	0.00%	Debt Portfolio	0.0027
AA	0.00%	Money Market Instruments	0.0027
Below AA	0.00%	(Note: Debt portfolio includes MMI)	
		<b>Risk Profile of the Fund</b>	
		Beta	0.9478

**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.34%	3.24%	0.10%
3 Months	7.24%	9.39%	-2.14%
6 Months	2.30%	6.58%	-4.29%
Financial Year Till Date	7.24%	9.39%	-2.14%
1 Year	4.46%	4.58%	-0.12%
2 Year*	23.27%	17.69%	5.58%
3 Year*	22.70%	18.02%	4.68%
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	20.45%	16.65%	3.80%

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



Fund Name		UL PURE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF02630/12/22PUREGROWTH104	
AUM (Rs.in Crores)	364.01	NAV (p.u.)	16.7980
Debt in Portfolio (Rs.in Crores)	13.11	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	350.90	Fund Managers: Equity - Kamlesh Khareta	
Debt in Portfolio (In % of AUM)	3.60%	Benchmark - Customised Pure Equity*	
Equity in Portfolio (In % of AUM)	96.40%	*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)	
Fund Management Charge	1.25%	Inception Date:	08-Feb-23

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent OR Cash	3.60%	0 - 40%
Equities	96.40%	60 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 13.11

#### Top 10 Govt.Securities in the Fund:

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

#### Top 10 Bonds in Fund :

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
TRENT LIMITED	21.27	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.87%
TATA CONSULTANCY SERVICES LIMITED	18.69	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	11.80%
ULTRATECH CEMENT LIMITED	18.48	INFRASTRUCTURE	9.25%
BHARAT ELECTRONICS LIMITED	16.91	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	9.18%
TECH MAHINDRA LIMITED	16.55	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.77%
FORTIS HEALTHCARE LIMITED	12.18	MANUFACTURE OF FOOD PRODUCTS	6.73%
RELIANCE INDUSTRIES LIMITED	11.40	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	6.67%
SUZLON ENERGY LIMITED	10.30	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	5.70%
MEDPLUS HEALTH SERVICES LTD	10.27	MANUFACTURE OF BASIC METALS	4.25%
BIKAJI FOODS INTERNATIONAL LTD	10.20	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.05%
		OTHER	19.72%

#### Rating Profile:

AAA	0.00%	Debt Portfolio	0.0000
AA+	0.00%	Money Market Instruments	0.0000
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		
		Risk Profile of the Fund	
		Beta	0.9308

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.90%	2.68%	0.23%
3 Months	9.19%	8.11%	1.08%
6 Months	-2.11%	-2.70%	0.58%
Financial Year Till Date	9.19%	8.11%	1.08%
1 Year	3.96%	-2.89%	6.85%
2 Year*	24.77%	17.45%	7.32%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	24.22%	18.55%	5.67%

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

Fund Name		UL LIFE DYNAMIC BOND FUND	
Segregated Fund Identification Number (SFIN)		ULIF02401/01/20LIFEDYNBOF104	
AUM (Rs.in Crores)	39.27	NAV (p.u.)	13.5218
Debt in Portfolio (Rs.in Crores)	39.27	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	94.85%	60-100%
Money Market OR Equivalent	5.15%	0 - 40%
Equities	0.00%	NA
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

2.02

**Top 10 Govt.Securities in the Fund:**

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	10.30	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.61
7.34 GOI 22 APRIL 2064	6.61	7.80 YES BANK 29 SEP 2027	1.68
6.79 GOI 07 OCTOBER 2034	3.75	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.24
7.83 GUJARAT SDL 13 JUL 2026	1.02	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.07
7.80 GUJARAT SDL 27 DEC 2027	0.52	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.06
7.29 SGB 27 JANUARY 2033	0.32	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.04
7.25 MAHARASHTRA SDL 28 DEC 2026	0.25	8.20 MUTHOOT FINANCE 30 APRIL 2030	1.04
6.79 GOI 15 MAY 2027	0.21	6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.69
7.74 TAMILNADU SDL 22 FEB 2026	0.10	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.54
7.38 GOI 20 JUNE 2027	0.07	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.53

**Top 10 Equities in the Fund:**

Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	62.01%
		INFRASTRUCTURE	19.80%
		FINANCIAL AND INSURANCE ACTIVITIES	13.39%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.76%
		OTHER	3.03%

**Rating Profile:**

AAA	89.97%	<b>Modified Duration:</b>	
AA+	5.61%	Debt Portfolio	8.6460
AA	0.00%	Money Market Instruments	0.0001
Below AA	4.42%	<i>(Note: Debt portfolio includes MMI)</i>	
		<b>Risk Profile of the Fund</b>	
		Beta	0.8558

**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.35%	-0.44%	-0.90%
3 Months	1.18%	2.16%	-0.98%
6 Months	3.90%	4.72%	-0.82%
Financial Year Till Date	1.18%	2.16%	-0.98%
1 Year	8.27%	9.16%	-0.88%
2 Year*	7.87%	8.37%	-0.50%
3 Year*	7.94%	8.40%	-0.47%
4 Year*	6.38%	6.51%	-0.12%
5 Year*	6.12%	6.18%	-0.06%
Since Inception*	6.14%	6.35%	-0.21%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		NIFTY SMALLCAP QUALITY INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF02702/08/23NIFTYSMALL104	
AUM (Rs.in Crores)	1,174.83	NAV (p.u.)	14.6817
Debt in Portfolio (Rs.in Crores)	5.56	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	1,169.27	Fund Managers: Equity - Amit Sureka	
Debt in Portfolio (In % of AUM)	0.47%	Benchmark - NSE Nifty Smallcap 250 Quality 50 Index	
Equity in Portfolio (In % of AUM)	99.53%	Nature of Fund : An open ended equity fund with focus on small caps.	
Fund Management Charge	1.00%	Inception Date:	28-Aug-23

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.47%	0 - 20%
Equities	99.53%	80 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 5.56

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

#### Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	55.63
INDIAN ENERGY EXCHANGE LIMITED	53.03
COMPUTER AGE MANAGEMENT SERVICES LIMITED	49.42
ANAND RATHI WEALTH LTD	46.64
CASTROL INDIA LIMITED	42.94
GILLETTE INDIA LTD	39.46
ANGEL ONE LIMITED	37.92
KARUR VYSYA BANK LIMITED	31.94
MANAPPURAM FINANCE LIMITED	29.30
BAYER CROPSINCE LIMITED	29.01

#### Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	26.21%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.91%
INFRASTRUCTURE	11.10%
MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	9.38%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.37%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	5.49%
INFORMATION SERVICE ACTIVITIES	5.22%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.66%
MANUFACTURE OF ELECTRICAL EQUIPMENT	3.49%
MANUFACTURE OF FABRICATED METAL PRODUCTS, EXCEPT MACHINERY AND EQUIPMENT	3.36%
OTHER	10.83%

#### Rating Profile:

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

#### Modified Duration:

Debt Portfolio	0.0027
Money Market Instruments	0.0027
(Note: Debt portfolio includes MMI)	

#### Risk Profile of the Fund

Beta	0.9783
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#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.42%	4.52%	-0.10%
3 Months	16.62%	16.77%	-0.14%
6 Months	-2.98%	-3.36%	0.38%
Financial Year Till Date	16.62%	16.77%	-0.14%
1 Year	3.08%	1.91%	1.17%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	23.19%	24.49%	-1.29%
Adjusted since inception*#	23.48%	23.46%	0.02%

\* (Returns more than 1 year are #CAGR)

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

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

Fund Name		MIDCAP MOMENTUM INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF02801/01/24MIDMOMENTM104	
AUM (Rs.in Crores)	1,011.71	NAV (p.u.)	12.1782
Debt in Portfolio (Rs.in Crores)	3.03	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	1,008.68	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.30%	Benchmark - NSE Nifty Midcap 150 Momentum 50 Index	
Equity in Portfolio (In % of AUM)	99.70%	Nature of Fund : An open ended equity fund with focus on mid caps.	
Fund Management Charge	1.25%	Inception Date:	30-Jan-24

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt. Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.30%	0 - 20%
Equities	99.70%	80 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 3.03

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
BSE LIMITED	60.45	FINANCIAL AND INSURANCE ACTIVITIES	25.09%
MAX HEALTHCARE INSTITUTE LTD	51.04	INFRASTRUCTURE	14.25%
SUZLON ENERGY LIMITED	45.38	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	14.02%
SOLAR INDUSTRIES INDIA LTD	44.41	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	7.40%
COFORGE LIMITED	39.52	MANUFACTURE OF ELECTRICAL EQUIPMENT	7.32%
PERSISTENT SYSTEMS LIMITED	35.36	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.76%
SRF LIMITED	33.57	INFORMATION SERVICE ACTIVITIES	4.62%
SBI CARDS AND PAYMENT SERVICES LIMITED	33.45	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.21%
HDFC ASSET MANAGEMENT COMPANY LIMITED	33.25	CENTRAL & STATE GOVERNMENT	3.19%
COROMANDEL INTERNATIONAL LIMITED	30.58	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	2.57%
		OTHER	13.58%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9845

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.25%	4.98%	0.27%
3 Months	15.15%	15.12%	0.04%
6 Months	-0.67%	-0.65%	-0.02%
Financial Year Till Date	15.15%	15.12%	0.04%
1 Year	2.30%	1.95%	0.35%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	14.93%	16.12%	-1.19%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		NIFTY ALPHA 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF02914/05/24ALPHA50FUND104	
AUM (Rs.in Crores)	522.61	NAV (p.u.)	9.9633
Debt in Portfolio (Rs.in Crores)	1.75	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	520.86	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.34%	Benchmark - NSE Nifty Alpha 50 Index	
Equity in Portfolio (In % of AUM)	99.66%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	31-May-24

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.34%	0 - 20%
Equities	99.66%	80 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 1.75

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
BSE LIMITED	39.24	FINANCIAL AND INSURANCE ACTIVITIES	24.90%
MAZAGON DOCK SHIPBUILDERS LIMITED	26.57	INFRASTRUCTURE	18.68%
FIRSTSOURCE SOLUTIONS LTD	23.82	INFORMATION SERVICE ACTIVITIES	9.58%
COROMANDEL INTERNATIONAL LIMITED	20.20	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	8.22%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	19.55	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.98%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	19.17	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	7.76%
COFORGE LIMITED	18.38	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.55%
BAJAJ HOLDINGS & INVESTMENT LTD	18.15	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	5.20%
SOLAR INDUSTRIES INDIA LTD	18.15	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.86%
PG ELECTROPLAST LIMITED	16.90	CENTRAL & STATE GOVERNMENT	2.57%
		OTHER	3.70%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9399

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	5.65%	5.32%	0.34%
3 Months	18.13%	17.16%	0.97%
6 Months	-1.64%	-4.25%	2.61%
Financial Year Till Date	18.13%	17.16%	0.97%
1 Year	-1.74%	-4.29%	2.55%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-0.34%	1.23%	-1.57%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		NIFTY 500 MOMENTUM 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF03015/08/24MOMENFIFTY104	
AUM (Rs.in Crores)	167.20	NAV (p.u.)	8.9393
Debt in Portfolio (Rs.in Crores)	0.26	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	166.94	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.16%	Benchmark - NSE Nifty 500 Momentum 50 Index	
Equity in Portfolio (In % of AUM)	99.84%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	02-Sep-24
<b>Fund Objective:</b>			
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			
<b>Asset Allocation:</b>			
<b>Asset Type</b>	<b>Actual (%)</b>	<b>Asset Range</b>	
Govt.Securities	0.00%	0%	
Corporate Bonds	0.00%	0%	
Money Market OR Equivalent	0.16%	0 - 20%	
Equities	99.84%	80 - 100%	
<b>Total</b>	<b>100.00%</b>		
Money Market OR Equivalent (Rs. In Crores)		0.26	
<b>Top 10 Govt.Securities in the Fund:</b>		<b>Top 10 Bonds in Fund :</b>	
<b>Security Name</b>	<b>Amount (In Crs.)</b>	<b>Security Name</b>	<b>Amount (In Crs.)</b>
NIL	NA	NIL	NA
<b>Top 10 Equities in the Fund:</b>		<b>Top 10 Industry in the Fund:</b>	
<b>Security Name</b>	<b>Amount (In Crs.)</b>	<b>Industry Name</b>	<b>% of Fund</b>
INTERGLOBE AVIATION LTD	10.90	FINANCIAL AND INSURANCE ACTIVITIES	28.17%
MAX HEALTHCARE INSTITUTE LTD	10.10	INFRASTRUCTURE	17.09%
DIVIS LABORATORIES LIMITED	10.09	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	13.95%
SOLAR INDUSTRIES INDIA LTD	7.31	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.19%
COFORGE LIMITED	6.43	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.65%
PERSISTENT SYSTEMS LIMITED	5.83	AIR TRANSPORT	6.52%
HDFC LIFE INSURANCE COMPANY LIMITED	5.78	INFORMATION SERVICE ACTIVITIES	3.19%
BAJAJ FINSERV LIMITED	5.77	MANUFACTURE OF ELECTRICAL EQUIPMENT	2.21%
BAJAJ FINANCE LIMITED	5.73	MINING OF METAL ORES	2.00%
SBI LIFE INSURANCE COMPANY LIMITED	5.64	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	1.77%
		OTHER	9.26%
<b>Rating Profile:</b>		<b>Modified Duration:</b>	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	<b>Risk Profile of the Fund</b>	
		Beta	0.9780
<b>Fund Performance vs Benchmark</b>			
<b>Time Horizon</b>	<b>Fund Return</b>	<b>Benchmark Return</b>	<b>Performance Against Benchmark</b>
1 Month	5.92%	5.48%	0.44%
3 Months	16.52%	15.94%	0.57%
6 Months	-2.38%	-3.29%	0.91%
Financial Year Till Date	16.52%	15.94%	0.57%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	-10.61%	-12.05%	1.44%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		NIFTY MOMENTUM QUALITY 50 FUND	
Segregated Fund Identification Number (SFIN)		ULIF03127/10/24MOMQUALITY104	
AUM (Rs.in Crores)	83.33	NAV (p.u.)	10.0384
Debt in Portfolio (Rs.in Crores)	0.42	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	82.91	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.50%	Benchmark - NSE Nifty 500 Multicap Momentum Quality 50 Index	
Equity in Portfolio (In % of AUM)	99.50%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	18-Nov-24

**Fund Objective:**  
The objective of fund is to invest in a basket of stocks drawn from the constituents of NSE's NIFTY 500 Multicap Momentum Quality 50 Index that invests in 50 stocks, i.e., 10 companies from large cap universe (stocks forming part of the Nifty 100), 15 companies from midcap universe (stocks forming part of the Nifty Midcap 150) and 25 companies from the smallcap universe (stocks forming part of the Nifty Smallcap 250) based on the combination of momentum and quality factors. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.50%	0 - 20%
Equities	99.50%	80 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 0.42

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
BHARAT ELECTRONICS LIMITED	4.26	FINANCIAL AND INSURANCE ACTIVITIES	20.42%
NESTLE INDIA LIMITED	4.24	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.41%
DIVIS LABORATORIES LIMITED	4.21	MANUFACTURE OF FOOD PRODUCTS	12.85%
BAJAJ FINANCE LIMITED	4.17	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	8.75%
BSE LIMITED	4.09	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.33%
SUZLON ENERGY LIMITED	4.09	MANUFACTURE OF ELECTRICAL EQUIPMENT	7.15%
BRITANNIA INDUSTRIES LIMITED	3.99	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	6.43%
EICHER MOTORS LIMITED	3.76	INFRASTRUCTURE	4.52%
HCL TECHNOLOGIES LIMITED	3.68	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.52%
HINDUSTAN AERONAUTICS LTD	3.68	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	4.41%
		OTHER	9.20%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9938

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.74%	4.28%	-0.54%
3 Months	15.32%	15.11%	0.20%
6 Months	-1.05%	-2.43%	1.38%
Financial Year Till Date	15.32%	15.11%	0.20%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	0.38%	-0.02%	0.41%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		SUSTAINABLE WEALTH 50 INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF03223/12/24SUSTWEALTH104	
AUM (Rs.in Crores)	64.68	NAV (p.u.)	10.3629
Debt in Portfolio (Rs.in Crores)	0.48	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	64.19	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.75%	Benchmark - Sustainable Yield Index*	
Equity in Portfolio (In % of AUM)	99.25%	* Managed by NSE	
Fund Management Charge	1.25%	Inception Date:	17-Jan-25
Fund Objective:			
The objective of the fund is to invest in a basket of 50 stocks based on a proprietary equal weighted factor-based quantitative index designed to identify top-performing stocks from the NSE 500 universe based on Free Cash Flow Yield (FCF Yield) for non-financial companies and Dividend Yield for financial companies.			
Asset Allocation:			
Asset Type	Actual (%)	Asset Range	
Govt.Securities	0.00%	0%	
Corporate Bonds	0.00%	0%	
Money Market OR Equivalent	0.75%	0 - 20%	
Equities	99.25%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.48	
Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HIMADRI SPECIALITY CHEMICAL LTD	1.43	FINANCIAL AND INSURANCE ACTIVITIES	23.76%
GLAXOSMITHKLINE PHARMACEUTICALS LTD	1.34	INFRASTRUCTURE	14.03%
RAINBOW CHILDRENS MEDICARE LIMITED	1.33	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.52%
CASTROL INDIA LIMITED	1.33	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	9.95%
HOME FIRST FINANCE COMPANY LIMITED	1.32	MANUFACTURE OF ELECTRICAL EQUIPMENT	9.85%
ADANI ENERGY SOLUTIONS LTD	1.32	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	3.98%
INTERNATIONAL GEMMOLOGICAL INSTITUTE (INDIA) LTD	1.31	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.98%
ASIAN PAINTS (INDIA) LIMITED	1.31	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	2.21%
JSW ENERGY LTD	1.31	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.08%
SRF LIMITED	1.31	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.05%
		OTHER	14.59%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9675
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.94%	4.02%	-1.08%
3 Months	12.60%	14.23%	-1.63%
6 Months	NA	NA	NA
Financial Year Till Date	12.60%	14.23%	-1.63%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	3.63%	5.54%	-1.91%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			



Fund Name		SMART INNOVATION FUND	
Segregated Fund Identification Number (SFIN)		ULIF03301/03/25INNOVATION104	
AUM (Rs.in Crores)	30.22	NAV (p.u.)	11.2680
Debt in Portfolio (Rs.in Crores)	0.97	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	29.26	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	3.20%	Benchmark - NSE Nifty 500	
Equity in Portfolio (In % of AUM)	96.80%		
Fund Management Charge	1.25%	Inception Date:	21-Mar-25

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 30%
Corporate Bonds	0.00%	0 - 30%
Money Market OR Equivalent	3.20%	0 - 30%
Equities	96.80%	70 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 0.97

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
STATE BANK OF INDIA	1.53	FINANCIAL AND INSURANCE ACTIVITIES	25.26%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.30	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	9.58%
SBI LIFE INSURANCE COMPANY LIMITED	1.26	INFRASTRUCTURE	9.25%
ICICI BANK LIMITED	1.12	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	8.75%
SHRIRAM FINANCE LIMITED	1.08	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.18%
POLY MEDICURE LIMITED	1.00	INFORMATION SERVICE ACTIVITIES	5.54%
BAJAJ FINANCE LIMITED	0.96	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.40%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.95	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.37%
BHARTI AIRTEL LIMITED	0.88	MANUFACTURE OF BASIC METALS	3.60%
TRENT LIMITED	0.83	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	3.31%
		OTHER	19.77%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	UESIFbenchmark return

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.80%	3.58%	0.23%
3 Months	14.29%	10.67%	3.61%
6 Months	NA	NA	NA
Financial Year Till Date	14.29%	10.67%	3.61%
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	12.68%	11.01%	1.67%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		NIFTY 500 MULTIFACTOR 50 INDEX FUND	
Segregated Fund Identification Number (SFIN)		ULIF03414/05/25MULTIFACTO104	
AUM (Rs.in Crores)	9.74	NAV (p.u.)	10.1582
Debt in Portfolio (Rs.in Crores)	0.09	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	9.65	Fund Managers: Equity - Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.93%	Benchmark - NSE Nifty 500 Multifactor MQVLv 50 Index	
Equity in Portfolio (In % of AUM)	99.07%		
Fund Management Charge	1.25%	Inception Date:	05-Jun-25

#### Fund 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	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	0.93%	0 - 20%
Equities	99.07%	80 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 0.09

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
INDIAN OIL CORPORATION LIMITED	0.28	FINANCIAL AND INSURANCE ACTIVITIES	19.21%
BHARAT PETROLEUM CORPORATION LIMITED	0.27	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	13.90%
BRITANNIA INDUSTRIES LIMITED	0.27	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	11.62%
MRF LTD	0.26	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	10.59%
SBI CARDS AND PAYMENT SERVICES LIMITED	0.26	CENTRAL & STATE GOVERNMENT	5.68%
NARAYANA HRUDAYALAYA LIMITED	0.25	MANUFACTURE OF FOOD PRODUCTS	5.20%
BAJAJ FINANCE LIMITED	0.25	INFRASTRUCTURE	4.41%
COAL INDIA LIMITED	0.24	MANUFACTURE OF RUBBER AND PLASTICS PRODUCTS	4.21%
DR REDDYS LABORATORIES LIMITED	0.24	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.04%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.24	MANUFACTURE OF ELECTRICAL EQUIPMENT	2.91%
		OTHER	18.23%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0027
AA+	0.00%	Money Market Instruments	0.0027
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	UMFISbenchmark return

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	NA	NA	NA
3 Months	NA	NA	NA
6 Months	NA	NA	NA
Financial Year Till Date	NA	NA	NA
1 Year	NA	NA	NA
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	1.58%	3.02%	-1.43%

\*(Returns more than 1 year are #CAGR)

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

Fund Name		DISCONTINUANCE FUND INDIVIDUAL	
Segregated Fund Identification Number (SFIN)		ULIF02021/06/13LIFEDISCON104	
AUM (Rs.in Crores)	5,455.01	NAV (p.u.)	20.0023
Debt in Portfolio (Rs.in Crores)	5,455.01	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.50%	Inception Date:	29-Apr-14

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	88.81%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	11.19%	0 - 40%
Equities	0.00%	NA
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 610.61

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
364 DAYS TBILL 19 MARCH 2026	562.02	NIL	NA
364 DAYS TBILL 01 JANUARY 2026	524.28		
364 DAYS TBILL 01 MAY 2026	414.85		
364 DAYS TBILL 02 APRIL 2026	411.69		
364 DAYS TBILL 15 JANUARY 2026	338.09		
364 DAYS TBILL 05 MARCH 2026	286.58		
364 DAYS TBILL 12 MARCH 2026	240.30		
364 DAYS TBILL 29 JANUARY 2026	233.30		
364 DAYS TBILL 31 JULY 2025	231.63		
364 DAYS TBILL 10 APRIL 2026	225.16		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	91.85%
		FINANCIAL AND INSURANCE ACTIVITIES	3.99%
		INFRASTRUCTURE	3.30%
		MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.85%
		OTHER	0.00%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.5413
AA+	0.00%	Money Market Instruments	0.0468
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.47%	0.33%	0.13%
3 Months	1.46%	1.00%	0.46%
6 Months	2.99%	2.00%	0.99%
Financial Year Till Date	1.46%	1.00%	0.46%
1 Year	6.30%	4.00%	2.30%
2 Year*	6.47%	4.00%	2.47%
3 Year*	6.16%	4.00%	2.16%
4 Year*	5.39%	4.00%	1.39%
5 Year*	5.05%	4.00%	1.05%
Since Inception*	6.40%	4.00%	2.40%

\* (Returns more than 1 year are #CAGR)

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

## Factsheets - Unit Linked Pension Funds

Fund Name		UL PENSION GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01213/08/07PENSGRWSUP104	
AUM (Rs.in Crores)	261.17	NAV (p.u.)	61.7820
Debt in Portfolio (Rs.in Crores)	2.44	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	258.73	Fund Managers: Equity -Saurabh Kataria	
Debt in Portfolio (In % of AUM)	0.93%	Benchmark - NSE Nifty 50	
Equity in Portfolio (In % of AUM)	99.07%		
Fund Management Charge	1.25%	Inception Date:	15-Nov-07

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 20%
Corporate Bonds	0.00%	0 - 20%
Money Market OR Equivalent	0.93%	0 - 30%
Equities	99.07%	70 - 100%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 2.44 \* Benchmark for fund has been changed from November 2018 onwards

#### Top 10 Govt.Securities in the Fund:

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

#### Top 10 Bonds in Fund :

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	25.35	FINANCIAL AND INSURANCE ACTIVITIES	27.03%
INFOSYS LIMITED	20.43	MUTUAL FUND - LIQUID	11.47%
RELIANCE INDUSTRIES LIMITED	19.67	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	8.87%
ICICI BANK LIMITED	19.54	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	7.53%
ETERNAL LIMITED	16.91	INFORMATION SERVICE ACTIVITIES	6.47%
TVS MOTOR COMPANY LIMITED	12.33	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.72%
HINDUSTAN AERONAUTICS LTD	10.49	INFRASTRUCTURE	4.47%
SBI NIFTY BANK ETF	9.36	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	4.02%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	8.85	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.40%
POLYCAB INDIA LIMITED	8.85	MANUFACTURE OF ELECTRICAL EQUIPMENT	3.39%
		OTHER	18.63%

#### Rating Profile:

AAA	100.00%	Modified Duration:	
AA+	0.00%	Debt Portfolio	0.0027
AA	0.00%	Money Market Instruments	0.0027
Below AA	0.00%	(Note: Debt portfolio includes MMI)	
		Risk Profile of the Fund	
		Beta	0.8899

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.61%	3.10%	0.52%
3 Months	8.69%	8.49%	0.20%
6 Months	0.83%	7.92%	-7.09%
Financial Year Till Date	8.69%	8.49%	0.20%
1 Year	8.32%	6.27%	2.05%
2 Year*	23.97%	15.29%	8.68%
3 Year*	23.96%	17.36%	6.60%
4 Year*	17.57%	12.86%	4.71%
5 Year*	25.32%	19.88%	5.44%
Since Inception*	10.88%	9.40%	1.48%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		PENSION LIFE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00525/11/05PENSGROWTH104	
AUM (Rs.in Crores)	273.78	NAV (p.u.)	72.4509
Debt in Portfolio (Rs.in Crores)	126.24	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	147.54	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	46.11%	Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%	
Equity in Portfolio (In % of AUM)	53.89%		
Fund Management Charge	1.25%	Inception Date:	27-Jan-06

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	25.55%	0 - 30%
Corporate Bonds	18.90%	0 - 30%
Money Market OR Equivalent	1.66%	0 - 40%
Equities	53.89%	20 - 70%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

4.55

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	26.98
7.09 GOI 25 NOVEMBER 2074	14.52
7.46 GOI 06 NOVEMBER 2073	7.69
7.29 TELANGANA SDL 07 AUGUST 2042	5.08
6.8 GOI 15 DEC 2060	4.07
7.29 SGB 27 JANUARY 2033	3.85
6.98 SGB 16 DECEMBER 2054	2.98
8.17 GOI 01 DEC 2044	1.24
7.34 GOI 22 APRIL 2064	1.23
6.19 GOI 16 SEP 2034	0.48

#### Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	8.16
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.03
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.30
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	5.26
7.8 YES BANK 01 OCT 2027	4.95
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	3.42
7.50 POWERGRID CORPORATION 24 AUGUST 2033	2.76
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	2.16
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	2.13
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.12

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
HOUSING DEVELOPMENT FINANCE CORP BANK	16.13
ICICI BANK LIMITED	13.07
RELIANCE INDUSTRIES LIMITED	11.68
INFOSYS LIMITED	9.52
ETERNAL LIMITED	9.34
TVS MOTOR COMPANY LIMITED	7.59
AXIS BANK LIMITED	7.03
HINDUSTAN AERONAUTICS LTD	5.80
BAJAJ FINANCE LIMITED	4.76
TATA CONSULTANCY SERVICES LIMITED	4.68

#### Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	26.27%
CENTRAL & STATE GOVERNMENT	25.99%
INFRASTRUCTURE	15.50%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.19%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.27%
INFORMATION SERVICE ACTIVITIES	3.41%
MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.77%
REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	2.12%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.98%
WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.71%
OTHER	10.80%

Rating Profile:		Modified Duration:	
AAA	90.83%	Debt Portfolio	7.8664
AA+	3.41%	Money Market Instruments	0.0000
AA	0.17%	(Note: Debt portfolio includes MMI)	
Below AA	5.59%	Risk Profile of the Fund	
		Beta	0.9186

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.04%	1.32%	-0.28%
3 Months	4.68%	5.37%	-0.69%
6 Months	1.37%	6.45%	-5.07%
Financial Year Till Date	4.68%	5.37%	-0.69%
1 Year	7.47%	7.94%	-0.48%
2 Year*	16.16%	12.01%	4.15%
3 Year*	15.92%	13.01%	2.91%
4 Year*	11.82%	9.90%	1.93%
5 Year*	15.24%	13.12%	2.12%
Since Inception*	10.73%	7.67%	3.05%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		LIFEMAKER PENSION MAXIMISER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01715/02/13PENSMAXIMI104	
AUM (Rs.in Crores)	540.75	NAV (p.u.)	33.6708
Debt in Portfolio (Rs.in Crores)	254.00	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	286.75	Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	46.97%	Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%	
Equity in Portfolio (In % of AUM)	53.03%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.65%	Inception Date:	19-Aug-13

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	44.35%	40-80%
Money Market OR Equivalent	2.62%	0-40%
Equities	53.03%	20-60%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.09 GOI 25 NOVEMBER 2074	72.33	7.80 YES BANK 29 SEP 2027	9.80
6.79 GOI 07 OCTOBER 2034	37.07	7.65 HDFC BANK INFRA 20 MARCH 2034	7.27
7.34 GOI 22 APRIL 2064	18.93	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	6.93
7.17 GOI 17 APRIL 2030	6.79	7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	5.73
7.26 MAHARASHTRA SDL 07 AUGUST 2049	5.11	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	5.39
7.46 GOI 06 NOVEMBER 2073	4.50	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.30
7.29 TELANGANA SDL 07 AUGUST 2042	3.05	8.20 MUTHOOT FINANCE 30 APRIL 2030	5.20
6.79 GOI 15 MAY 2027	2.35	7.40 NABARD 29 APRIL 2030	5.10
7.29 SGB 27 JANUARY 2033	2.29	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.92
7.65 KARNATAKA SDL 29 NOV 2027	1.09	9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	4.71

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	29.04	CENTRAL & STATE GOVERNMENT	30.10%
HOUSING DEVELOPMENT FINANCE CORP BANK	24.41	FINANCIAL AND INSURANCE ACTIVITIES	27.29%
RELIANCE INDUSTRIES LIMITED	20.74	INFRASTRUCTURE	12.46%
AXIS BANK LIMITED	16.30	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.20%
INFOSYS LIMITED	13.31	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.38%
ETERNAL LIMITED	10.84	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.63%
BAJAJ FINANCE LIMITED	10.76	INFORMATION SERVICE ACTIVITIES	2.54%
BHARTI AIRTEL LIMITED	10.16	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.17%
STATE BANK OF INDIA	9.62	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.87%
MAHINDRA & MAHINDRA LIMITED	8.55	MANUFACTURE OF BASIC METALS	1.35%
		OTHER	10.00%

#### Rating Profile:

AAA	86.81%	Debt Portfolio	8.4449
AA+	7.89%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	5.30%	<b>Risk Profile of the Fund</b>	
		Beta	0.7802

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.77%	1.32%	-0.55%
3 Months	4.42%	5.37%	-0.94%
6 Months	3.22%	6.45%	-3.22%
Financial Year Till Date	4.42%	5.37%	-0.94%
1 Year	8.04%	7.94%	0.10%
2 Year*	14.79%	12.01%	2.78%
3 Year*	14.72%	13.01%	1.72%
4 Year*	10.76%	9.90%	0.86%
5 Year*	12.78%	13.12%	-0.34%
Since Inception*	10.77%	11.38%	-0.61%

\*(Returns more than 1 year are #CAGR)

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

Fund Name		PENSION LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00625/11/05PENSBALANC104	
AUM (Rs.in Crores)	58.51	NAV (p.u.)	53.9491
Debt in Portfolio (Rs.in Crores)	38.66	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	19.85	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	66.07%	Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%	
Equity in Portfolio (In % of AUM)	33.93%		
Fund Management Charge	1.10%	Inception Date:	27-Jan-06

**Fund Objective:**

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	32.65%	20 - 50%
Corporate Bonds	30.09%	20 - 40%
Money Market OR Equivalent	3.33%	0 - 40%
Equities	33.93%	10 - 40%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 1.95 \* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	3.94	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.57
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.67	7.65 HDFC BANK INFRA 20 MARCH 2034	2.08
6.8 GOI 15 DEC 2060	2.47	8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	1.59
7.29 SGB 27 JANUARY 2033	2.24	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.16
7.46 GOI 06 NOVEMBER 2073	1.87	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.06
6.79 GOI 07 OCTOBER 2034	1.50	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.03
7.09 GOI 25 NOVEMBER 2074	1.45	7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	1.02
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.99	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	1.00
8.17 GOI 01 DEC 2044	0.51	7.80 YES BANK 29 SEP 2027	0.89
8.00 OIL MARKETING BOND GOI 23 MAR 2026	0.51	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.88

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.06	CENTRAL & STATE GOVERNMENT	33.09%
ICICI BANK LIMITED	2.03	INFRASTRUCTURE	23.41%
RELIANCE INDUSTRIES LIMITED	1.63	FINANCIAL AND INSURANCE ACTIVITIES	19.17%
INFOSYS LIMITED	1.63	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.01%
LARSEN & TOUBRO LIMITED	1.04	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.02%
MAHINDRA & MAHINDRA LIMITED	0.88	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.79%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.82	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.33%
ITC LIMITED	0.70	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1.40%
COFORGE LIMITED	0.67	MANUFACTURE OF TOBACCO PRODUCTS	1.19%
STATE BANK OF INDIA	0.65	INFORMATION SERVICE ACTIVITIES	1.07%
		OTHER	7.52%

Rating Profile:		Modified Duration:	
AAA	89.79%	Debt Portfolio	7.5471
AA+	3.83%	Money Market Instruments	0.0000
AA	1.14%	(Note: Debt portfolio includes MMI)	
Below AA	5.25%	Risk Profile of the Fund	
		Beta	0.9466

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.14%	0.61%	-0.47%
3 Months	3.14%	4.09%	-0.95%
6 Months	3.25%	5.79%	-2.54%
Financial Year Till Date	3.14%	4.09%	-0.95%
1 Year	7.01%	8.48%	-1.47%
2 Year*	10.96%	10.60%	0.37%
3 Year*	11.65%	11.19%	0.46%
4 Year*	9.00%	8.59%	0.41%
5 Year*	11.29%	10.36%	0.93%
Since Inception*	9.06%	7.19%	1.87%
*(Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			



Fund Name		LIFEMAKER PENSION PRESERVER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01815/02/13PENSPRESER104	
AUM (Rs.in Crores)	97.00	NAV (p.u.)	26.4432
Debt in Portfolio (Rs.in Crores)	81.41	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	15.59	Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	83.93%	Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%	
Equity in Portfolio (In % of AUM)	16.07%	Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.	
Fund Management Charge	1.45%	Inception Date:	20-Aug-13

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	80.19%	60-90%
Money Market OR Equivalent	3.74%	0-40%
Equities	16.07%	10-35%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	14.52	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.43
7.09 GOI 25 NOVEMBER 2074	10.00	7.80 YES BANK 29 SEP 2027	2.67
6.8 GOI 15 DEC 2060	7.92	9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.61
7.34 GOI 22 APRIL 2064	6.50	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.20
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.65	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.10
7.29 SGB 27 JANUARY 2033	2.24	8.20 MUTHOOT FINANCE 30 APRIL 2030	2.08
8.51 MAHARASTRA SDL 09 MAR 2026	1.94	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.62
7.46 GOI 06 NOVEMBER 2073	1.29	7.40 NABARD 29 APRIL 2030	1.53
7.18 GOI 14 AUGUST 2033	1.08	6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.29
7.54 GOI 23 MAY 2036	0.43	7.76 FEDERAL BANK INFRA 12 NOV 2034	1.03

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	1.42	CENTRAL & STATE GOVERNMENT	54.52%
RELIANCE INDUSTRIES LIMITED	1.20	FINANCIAL AND INSURANCE ACTIVITIES	20.37%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.05	INFRASTRUCTURE	10.61%
AXIS BANK LIMITED	0.91	INVESTMENTS IN HOUSING FINANCE	2.60%
INFOSYS LIMITED	0.80	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.47%
ETERNAL LIMITED	0.69	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.37%
MAHINDRA & MAHINDRA LIMITED	0.56	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.94%
BAJAJ FINANCE LIMITED	0.55	INFORMATION SERVICE ACTIVITIES	0.88%
TRENT LIMITED	0.53	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.58%
BHARTI AIRTEL LIMITED	0.48	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.57%
		OTHER	6.08%

Rating Profile:		Modified Duration:	
AAA	86.52%	Debt Portfolio	7.8209
AA+	7.26%	Money Market Instruments	0.0000
AA	0.53%	(Note: Debt portfolio includes MMI)	
Below AA	5.68%	Risk Profile of the Fund	
		Beta	0.9803

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-0.75%	0.08%	-0.84%
3 Months	1.76%	3.13%	-1.37%
6 Months	2.83%	5.26%	-2.43%
Financial Year Till Date	1.76%	3.13%	-1.37%
1 Year	7.18%	8.84%	-1.67%
2 Year*	9.11%	9.50%	-0.39%
3 Year*	9.33%	9.81%	-0.48%
4 Year*	7.10%	7.56%	-0.46%
5 Year*	7.56%	8.28%	-0.72%
Since Inception*	8.54%	9.46%	-0.92%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		PENSION LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00725/11/05PENSCONSER104	
AUM (Rs.in Crores)	5.72	NAV (p.u.)	44.8355
Debt in Portfolio (Rs.in Crores)	5.14	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	0.59	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	89.76%	Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%	
Equity in Portfolio (In % of AUM)	10.24%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	62.22%	50 - 80%
Corporate Bonds	20.43%	0 - 50%
Money Market OR Equivalent	7.11%	0 - 40%
Equities	10.24%	0 - 15%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

0.41

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	1.49	7.12 POWER GRID CORPORATION 24 DECEMBER 2034	0.40
7.34 GOI 22 APRIL 2064	1.05	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.21
7.46 GOI 06 NOVEMBER 2073	0.32	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.18
7.09 GOI 25 NOVEMBER 2074	0.27	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.11
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.21	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.11
7.74 TAMILNADU SDL 22 FEB 2026	0.10	7.50 NABARD (GOI SERVICED) 17 NOV 2034	0.10
8.17 GOI 01 DEC 2044	0.05	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.26 GOI 22 AUGUST 2032	0.02	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.03
6.95 GOI 16 DEC 2061	0.01		
6.8 GOI 15 DEC 2060	0.01		

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.08	CENTRAL & STATE GOVERNMENT	64.96%
ICICI BANK LIMITED	0.07	INFRASTRUCTURE	18.36%
RELIANCE INDUSTRIES LIMITED	0.06	FINANCIAL AND INSURANCE ACTIVITIES	7.95%
INFOSYS LIMITED	0.04	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.06%
BHARTI AIRTEL LIMITED	0.03	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.05%
MAHINDRA & MAHINDRA LIMITED	0.03	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.76%
AXIS BANK LIMITED	0.02	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.37%
NTPC LIMITED	0.02	INFORMATION SERVICE ACTIVITIES	0.33%
LARSEN & TOUBRO LIMITED	0.02	OTHER MANUFACTURING	0.12%
KOTAK MAHINDRA BANK LIMITED	0.02	CIVIL ENGINEERING	0.10%
		OTHER	4.94%

#### Rating Profile:

AAA	99.37%	Debt Portfolio	8.4394
AA+	0.00%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.63%	<b>Risk Profile of the Fund</b>	
		Beta	0.9378

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.29%	-0.09%	-1.20%
3 Months	1.12%	2.81%	-1.69%
6 Months	3.32%	5.09%	-1.77%
Financial Year Till Date	1.12%	2.81%	-1.69%
1 Year	7.24%	8.95%	-1.71%
2 Year*	9.34%	9.13%	0.21%
3 Year*	9.28%	9.34%	-0.06%
4 Year*	7.27%	7.21%	0.05%
5 Year*	7.50%	7.58%	-0.08%
Since Inception*	8.03%	6.67%	1.36%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		PENSION LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00825/11/05PENSSECURE104	
AUM (Rs.in Crores)	41.23	NAV (p.u.)	39.7327
Debt in Portfolio (Rs.in Crores)	41.23	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	84.04%	50 - 100%
Corporate Bonds	12.52%	0 - 50%
Money Market OR Equivalent	3.44%	0 - 40%
Equities	0.00%	0 - 0%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

1.42

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

**Top 10 Govt.Securities in the Fund:**

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	18.49	9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	1.42
7.09 GOI 25 NOVEMBER 2074	9.58	7.8 YES BANK 01 OCT 2027	1.39
7.34 GOI 22 APRIL 2064	2.89	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	1.05
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.60	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.53
6.79 GOI 15 MAY 2027	0.51	7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.31
8.13 KERALA SDL 21 MAR 2028	0.43	6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.28
6.8 GOI 15 DEC 2060	0.43	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.17
7.29 SGB 27 JANUARY 2033	0.16	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
7.54 GOI 23 MAY 2036	0.10		
7.26 GOI 22 AUGUST 2032	0.10		

**Top 10 Equities in the Fund:**

Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	85.78%
		FINANCIAL AND INSURANCE ACTIVITIES	7.25%
		INVESTMENTS IN HOUSING FINANCE	3.23%
		INFRASTRUCTURE	2.04%
		OTHER	1.71%

**Rating Profile:**

AAA	91.94%	<b>Modified Duration:</b>	
AA+	3.53%	Debt Portfolio	8.1131
AA	0.69%	Money Market Instruments	0.0000
Below AA	3.85%	(Note: Debt portfolio includes MMI)	
		<b>Risk Profile of the Fund</b>	
		Beta	0.9568

**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.83%	-0.44%	-1.39%
3 Months	0.40%	2.16%	-1.76%
6 Months	3.16%	4.72%	-1.56%
Financial Year Till Date	0.40%	2.16%	-1.76%
1 Year	7.62%	9.16%	-1.53%
2 Year*	7.57%	8.37%	-0.81%
3 Year*	7.70%	8.40%	-0.70%
4 Year*	6.41%	6.51%	-0.10%
5 Year*	5.97%	6.18%	-0.21%
Since Inception*	7.36%	6.36%	1.00%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		DISCONTINUANCE FUND PENSION	
Segregated Fund Identification Number (SFIN)		ULIF01912/08/13PENSDISCON104	
AUM (Rs.in Crores)	211.29	NAV (p.u.)	20.1635
Debt in Portfolio (Rs.in Crores)	211.29	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%		
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.50%	Inception Date:	19-Feb-14

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	80.40%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	19.60%	0 - 40%
Equities	0.00%	NA
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 41.41

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
364 DAYS TBILL 16 APRIL 2026	33.49	NIL	NA
364 DAYS TBILL 02 APRIL 2026	19.16		
364 DAYS TBILL 09 OCTOBER 2025	14.99		
364 DAYS TBILL 10 APRIL 2026	14.37		
364 DAYS TBILL 01 MAY 2026	14.30		
364 DAYS TBILL 27 NOVEMBER 2025	9.75		
364 DAYS TBILL 11 DECEMBER 2025	9.73		
364 DAYS TBILL 21 MAY 2026	9.52		
364 DAYS TBILL 27 FEBRUARY 2026	8.16		
364 DAYS TBILL 29 JANUARY 2026	7.71		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	82.73%
		FINANCIAL AND INSURANCE ACTIVITIES	10.38%
		INFRASTRUCTURE	6.89%
		OTHER	0.00%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.5855
AA+	0.00%	Money Market Instruments	0.1015
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%		

**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.46%	0.33%	0.13%
3 Months	1.46%	1.00%	0.46%
6 Months	2.99%	2.00%	0.99%
Financial Year Till Date	1.46%	1.00%	0.46%
1 Year	6.28%	4.00%	2.28%
2 Year*	6.39%	4.00%	2.39%
3 Year*	6.10%	4.00%	2.10%
4 Year*	5.24%	4.00%	1.24%
5 Year*	4.95%	4.00%	0.95%
Since Inception*	6.36%	4.00%	2.36%

\* (Returns more than 1 year are #CAGR)

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

## Factsheets - Unit Linked Group Funds

Fund Name		GR GRATUITY GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULGF00117/04/06GRATGROWTH104	
AUM (Rs.in Crores)	57.28	NAV (p.u.)	66.5411
Debt in Portfolio (Rs.in Crores)	33.30	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	23.98	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	58.13%	Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%	
Equity in Portfolio (In % of AUM)	41.87%		
Fund Management Charge	0.50%	Inception Date:	28-Aug-06

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	25.82%	0 - 30%
Corporate Bonds	27.72%	0 - 30%
Money Market OR Equivalent	4.60%	0 - 20%
Equities	41.87%	20 - 60%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

2.63

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

#### Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.13	7.40 NABARD 29 APRIL 2030	2.55
7.34 GOI 22 APRIL 2064	3.94	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.12
6.79 GOI 07 OCTOBER 2034	1.83	7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	2.03
7.09 GOI 25 NOVEMBER 2074	1.03	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.75
6.79 GOI 15 MAY 2027	0.76	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.26
7.29 TELANGANA SDL 07 AUGUST 2042	0.76	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.04
6.8 GOI 15 DEC 2060	0.58	8.20 MUTHOOT FINANCE 30 APRIL 2030	1.04
7.26 GOI 22 AUGUST 2032	0.57	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.72
7.25 MAHARASHTRA SDL 28 DEC 2026	0.51	7.65 HDFC BANK INFRA 20 MARCH 2034	0.62
7.62 GOI 15 SEP 2039	0.43	8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.43

#### Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.84	INFRASTRUCTURE	29.63%
ICICI BANK LIMITED	2.81	CENTRAL & STATE GOVERNMENT	28.14%
RELIANCE INDUSTRIES LIMITED	2.62	FINANCIAL AND INSURANCE ACTIVITIES	20.67%
INFOSYS LIMITED	1.79	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.58%
BHARTI AIRTEL LIMITED	1.31	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.53%
MAHINDRA & MAHINDRA LIMITED	1.29	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.32%
LARSEN & TOUBRO LIMITED	0.91	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.60%
KOTAK MAHINDRA BANK LIMITED	0.88	INFORMATION SERVICE ACTIVITIES	1.43%
NTPC LIMITED	0.87	OTHER MANUFACTURING	0.54%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.75	CIVIL ENGINEERING	0.44%
		OTHER	5.12%

Rating Profile:		Modified Duration:	
AAA	94.04%	Debt Portfolio	7.1237
AA+	5.96%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9039

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.73%	1.32%	-0.60%
3 Months	4.99%	5.37%	-0.38%
6 Months	4.60%	6.45%	-1.84%
Financial Year Till Date	4.99%	5.37%	-0.38%
1 Year	9.50%	7.94%	1.55%
2 Year*	17.18%	12.01%	5.17%
3 Year*	16.78%	13.01%	3.77%
4 Year*	12.67%	9.90%	2.78%
5 Year*	15.54%	13.12%	2.42%
Since Inception*	10.58%	7.92%	2.66%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		GR GRATUITY BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULGF00217/04/06GRATBALANC104	
AUM (Rs.in Crores)	95.20	NAV (p.u.)	58.7391
Debt in Portfolio (Rs.in Crores)	73.23	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	21.96	Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	76.93%	Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%	
Equity in Portfolio (In % of AUM)	23.07%		
Fund Management Charge	0.45%	Inception Date:	28-Aug-06

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	42.58%	20 - 50%
Corporate Bonds	28.41%	20 - 40%
Money Market OR Equivalent	5.94%	0 - 20%
Equities	23.07%	10 - 40%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

5.65

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

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	12.46	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.59
6.79 GOI 07 OCTOBER 2034	5.35	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.06
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.75	7.80 YES BANK 29 SEP 2027	2.57
7.29 TELANGANA SDL 07 AUGUST 2042	4.07	7.58 NABARD 31 JULY 2026	2.52
7.09 GOI 25 NOVEMBER 2074	3.84	7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.05
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.83	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.01
7.46 GOI 06 NOVEMBER 2073	2.47	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.60
6.79 GOI 15 MAY 2027	1.27	7.23 SBI BANK INFRA 19 NOV 2039	1.53
7.62 GOI 15 SEP 2039	1.18	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.17
8.22 KARNATAKA SDL 09 DEC 2025	0.59	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.17

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	2.59	CENTRAL & STATE GOVERNMENT	44.84%
ICICI BANK LIMITED	2.46	INFRASTRUCTURE	22.75%
RELIANCE INDUSTRIES LIMITED	2.38	FINANCIAL AND INSURANCE ACTIVITIES	17.13%
INFOSYS LIMITED	1.63	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.50%
BHARTI AIRTEL LIMITED	1.19	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.45%
MAHINDRA & MAHINDRA LIMITED	1.17	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.81%
LARSEN & TOUBRO LIMITED	0.83	INVESTMENTS IN HOUSING FINANCE	1.11%
KOTAK MAHINDRA BANK LIMITED	0.80	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.79%
NTPC LIMITED	0.71	INFORMATION SERVICE ACTIVITIES	0.78%
BAJAJ FINANCE LIMITED	0.66	MANUFACTURE OF BASIC METALS	0.40%
		OTHER	5.45%

Rating Profile:		Modified Duration:	
AAA	90.81%	Debt Portfolio	7.7576
AA+	5.50%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	3.69%	Risk Profile of the Fund	
		Beta	0.9111

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-0.31%	0.44%	-0.75%
3 Months	2.75%	3.77%	-1.02%
6 Months	3.94%	5.61%	-1.68%
Financial Year Till Date	2.75%	3.77%	-1.02%
1 Year	9.32%	8.61%	0.71%
2 Year*	12.05%	10.23%	1.82%
3 Year*	12.13%	10.73%	1.40%
4 Year*	9.47%	8.25%	1.22%
5 Year*	10.72%	9.67%	1.05%
Since Inception*	9.85%	7.29%	2.56%

\* (Returns more than 1 year are #CAGR)

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

Fund Name		GROUP GRATUITY BOND FUND.	
Segregated Fund Identification Number (SFIN)		ULGF00707/02/13GRATPLBOND104	
AUM (Rs.in Crores)	24.06	NAV (p.u.)	23.2465
Debt in Portfolio (Rs.in Crores)	24.06	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	05-Jan-14

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	91.87%	60-100%
Money Market OR Equivalent	8.13%	0-40%
Equities	0.00%	0%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 1.96 \* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	4.08	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.02
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.25	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.72
7.09 GOI 25 NOVEMBER 2074	2.88	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.53
6.79 GOI 07 OCTOBER 2034	2.10	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.52
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.07	9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.42
7.29 TELANGANA SDL 07 AUGUST 2042	1.02	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.32
7.62 GOI 15 SEP 2039	0.60	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.32
8.22 KARNATAKA SDL 09 DEC 2025	0.51	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	0.30
7.46 GOI 06 NOVEMBER 2073	0.50	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.28
7.26 GOI 22 AUGUST 2032	0.13	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.26

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	72.15%
		INFRASTRUCTURE	15.99%
		FINANCIAL AND INSURANCE ACTIVITIES	7.88%
		OTHER	3.98%

Rating Profile:		Modified Duration:	
AAA	94.89%	Debt Portfolio	8.7313
AA+	5.11%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8313

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.65%	-0.44%	-1.21%
3 Months	0.98%	2.16%	-1.18%
6 Months	3.94%	4.72%	-0.79%
Financial Year Till Date	0.98%	2.16%	-1.18%
1 Year	8.84%	9.16%	-0.32%
2 Year*	8.56%	8.37%	0.19%
3 Year*	8.51%	8.40%	0.11%
4 Year*	6.91%	6.51%	0.41%
5 Year*	6.52%	6.18%	0.34%
Since Inception*	7.62%	8.29%	-0.67%

\* (Returns more than 1 year are #CAGR)

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



Fund Name		GR GRATUITY CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00317/04/06GRATCONSER104	
AUM (Rs.in Crores)	82.22	NAV (p.u.)	43.3265
Debt in Portfolio (Rs.in Crores)	82.22	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	28-Aug-06

#### Fund Objective:

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

#### Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	64.29%	50 - 80%
Corporate Bonds	29.86%	0 - 50%
Money Market OR Equivalent	5.85%	0 - 20%
Equities	0.00%	0 - 0%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores) 4.81 \* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.34 GOI 22 APRIL 2064	9.56	7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	5.10
7.09 GOI 25 NOVEMBER 2074	7.30	7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.61
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.71	7.80 YES BANK 29 SEP 2027	2.08
6.79 GOI 07 OCTOBER 2034	6.31	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.60
7.29 TELANGANA SDL 07 AUGUST 2042	5.59	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.49
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.21	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.48
7.62 GOI 15 SEP 2039	3.12	7.8 YES BANK 01 OCT 2027	1.29
6.99 GOI 17 APRIL 2026	2.52	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.27
8.13 KERALA SDL 21 MAR 2028	2.36	9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.17
8.51 MAHARASTRA SDL 09 MAR 2026	1.53	7.23 SBI BANK INFRA 19 NOV 2039	1.02

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	66.48%
		INFRASTRUCTURE	18.64%
		FINANCIAL AND INSURANCE ACTIVITIES	8.84%
		INVESTMENTS IN HOUSING FINANCE	1.43%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.96%
		OTHER	3.66%

Rating Profile:		Modified Duration:	
AAA	92.59%	Debt Portfolio	7.4579
AA+	3.16%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	4.25%	Risk Profile of the Fund	
		Beta	0.8741

#### Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.35%	-0.44%	-0.90%
3 Months	1.34%	2.16%	-0.82%
6 Months	4.27%	4.72%	-0.45%
Financial Year Till Date	1.34%	2.16%	-0.82%
1 Year	9.02%	9.16%	-0.14%
2 Year*	8.65%	8.37%	0.28%
3 Year*	8.68%	8.40%	0.28%
4 Year*	7.06%	6.51%	0.55%
5 Year*	6.55%	6.18%	0.36%
Since Inception*	8.09%	6.55%	1.54%

\*(Returns more than 1 year are #CAGR)

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

Fund Name		GROUP SUPERANNUATION CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00623/01/07SANNCONSER104	
AUM (Rs.in Crores)	0.56	NAV (p.u.)	31.3492
Debt in Portfolio (Rs.in Crores)	0.56	As on Date:	30-Jun-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.75%	Inception Date:	09-Apr-09

**Fund Objective:**

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

**Asset Allocation:**

Asset Type	Actual (%)	Asset Range
Govt.Securities	72.06%	50 - 80%
Corporate Bonds	21.94%	0 - 50%
Money Market OR Equivalent	6.00%	0 - 20%
Equities	0.00%	0 - 0%
<b>Total</b>	<b>100.00%</b>	

Money Market OR Equivalent (Rs. In Crores)

0.03

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

**Top 10 Govt.Securities in the Fund:**

Security Name	Amount (In Crs.)
6.79 GOI 07 OCTOBER 2034	0.13
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.10
7.34 GOI 22 APRIL 2064	0.09
7.09 GOI 25 NOVEMBER 2074	0.02
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	0.02
7.59 GOI 20 MAR 2029	0.02
6.8 GOI 15 DEC 2060	0.01
7.40 GOI 09 SEP 2035	0.00
7.54 GOI 23 MAY 2036	0.00
7.46 GOI 06 NOVEMBER 2073	0.00

**Top 10 Bonds in Fund :**

Security Name	Amount (In Crs.)
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.02
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.01
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.01
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.01
7.60 MUTHOOT FINANCE 20 APR 2026	0.01

**Top 10 Equities in the Fund:**

Security Name	Amount (In Crs.)
NIL	NA

**Top 10 Industry in the Fund:**

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	75.95%
INFRASTRUCTURE	13.00%
FINANCIAL AND INSURANCE ACTIVITIES	8.94%
OTHER	2.10%

**Rating Profile:**

AAA	96.65%
AA+	3.35%
AA	0.00%
Below AA	0.00%

**Modified Duration:**

Debt Portfolio	8.1291
Money Market Instruments	0.0001

(Note: Debt portfolio includes MMI)

**Risk Profile of the Fund**

Beta	0.7912
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**Fund Performance vs Benchmark**

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	-1.73%	-0.44%	-1.28%
3 Months	0.68%	2.16%	-1.48%
6 Months	3.44%	4.72%	-1.28%
Financial Year Till Date	0.68%	2.16%	-1.48%
1 Year	8.06%	9.16%	-1.10%
2 Year*	7.84%	8.37%	-0.53%
3 Year*	7.83%	8.40%	-0.57%
4 Year*	6.24%	6.51%	-0.26%
5 Year*	5.84%	6.18%	-0.34%
Since Inception*	7.29%	7.63%	-0.34%

\* (Returns more than 1 year are #CAGR)

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

Fund Managers for Unit Linked Portfolio			
Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Saurabh Kataria	20	Naresh Kumar	25
Amit Sureka	4		
Kamlesh Khareta	3		

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