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Factsheets - Unit Linked Life Funds

Fund Name		GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01108/02/07LIFEGRWSUP104	
AUM (Rs.in Crores)	13,041.44	NAV (p.u.)	77.8378
Debt in Portfolio (Rs.in Crores)	18.05	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	13,023.39	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.14%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	99.86%	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	0.14%	0 - 30%
Equities	99.86%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

18.05

* 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.)
ICICI BANK LIMITED	1,125.37
HOUSING DEVELOPMENT FINANCE CORP BANK	1,100.90
RELIANCE INDUSTRIES LIMITED	1,075.71
INFOSYS LIMITED	708.23
BHARTI AIRTEL LIMITED	630.64
LARSEN & TOUBRO LIMITED	519.17
KOTAK MAHINDRA BANK LIMITED	471.17
BAJAJ FINANCE LIMITED	466.28
SUN PHARMACEUTICAL INDUSTRIES LIMITED	465.53
NTPC LIMITED	448.29

Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	28.64%
INFRASTRUCTURE	12.52%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	9.96%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	8.76%
MUTUAL FUND - LIQUID	8.46%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.14%
MANUFACTURE OF BASIC METALS	3.84%
INFORMATION SERVICE ACTIVITIES	3.82%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.45%
OTHER MANUFACTURING	2.19%
OTHER	12.21%

Rating Profile:

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

Modified Duration:

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

Risk Profile of the Fund

Beta	0.8309
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	6.49%	6.30%	0.19%
3 Months	-2.62%	-0.53%	-2.09%
6 Months	-8.82%	-8.88%	0.06%
Financial Year Till Date	7.53%	5.34%	2.19%
1 Year	7.53%	5.34%	2.19%
2 Year*	19.54%	16.37%	3.17%
3 Year*	12.83%	10.42%	2.41%
4 Year*	13.01%	12.48%	0.53%
5 Year*	22.07%	22.28%	-0.21%
Since Inception*	12.17%	10.03%	2.14%

*(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)	8,769.01	NAV (p.u.)	104.6783
Debt in Portfolio (Rs.in Crores)	459.97	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	8,309.05	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	5.25%	Benchmark - Nifty MidCap Free Float 100%	
Equity in Portfolio (In % of AUM)	94.75%	Nature of Fund : An open ended equity multicap fund with focus on midcaps.	
Fund Management Charge	1.25%	Inception Date:	26-Feb-08

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0 - 30%
Corporate Bonds	0.00%	0 - 30%
Money Market OR Equivalent	5.25%	0 - 30%
Equities	94.75%	70 - 100%
Total	100.00%	

* Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from Money Market OR Equivalent (Rs. In Crores) 459.97 January 2018 onwards

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
MAX HEALTHCARE INSTITUTE LTD	311.74	FINANCIAL AND INSURANCE ACTIVITIES	20.48%
BSE LIMITED	298.55	INFRASTRUCTURE	10.05%
SUZLON ENERGY LIMITED	277.54	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.86%
COFORGE LIMITED	263.84	INFORMATION SERVICE ACTIVITIES	6.11%
RURAL ELECTRIFICATION CORPORATION LIMITED	239.54	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.78%
PERSISTENT SYSTEMS LIMITED	239.36	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	5.47%
SHRIRAM FINANCE LIMITED	237.95	MANUFACTURE OF BASIC METALS	5.37%
ZOMATO INDIA LIMITED	216.44	CENTRAL & STATE GOVERNMENT	4.78%
DIXON TECHNOLOGIES INDIA LIMITED	209.40	MANUFACTURE OF BEVERAGES	3.71%
INDIAN BANK	200.27	CONSTRUCTION OF BUILDINGS	3.50%
		OTHER	27.90%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8215

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	9.02%	7.84%	1.17%
3 Months	-11.82%	-9.66%	-2.16%
6 Months	-13.77%	-14.10%	0.33%
Financial Year Till Date	12.24%	7.48%	4.76%
1 Year	12.24%	7.48%	4.76%
2 Year*	35.47%	31.12%	4.36%
3 Year*	22.61%	20.26%	2.35%
4 Year*	22.92%	21.51%	1.41%
5 Year*	34.39%	34.56%	-0.17%
Since Inception*	14.72%	9.76%	4.95%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF00125/06/04LIFEGROWTH104	
AUM (Rs.in Crores)	7,940.66	NAV (p.u.)	106.4088
Debt in Portfolio (Rs.in Crores)	3,900.80	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	4,039.86	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	49.12%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	50.88%	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	21.05%	0 - 30%
Corporate Bonds	25.51%	0 - 30%
Money Market OR Equivalent	2.56%	0 - 40%
Equities	50.88%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 203.42 * 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.)
7.30 GOI 19 JUNE 2053	391.83	7.80 YES BANK 29 SEP 2027	234.19
7.09 GOI 25 NOVEMBER 2074	178.79	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	116.72
7.34 GOI 22 APRIL 2064	167.72	9.15 SHRIRAM FINANCE 19 JANUARY 2029	110.89
7.25 GOI 12 JUNE 2063	159.38	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	107.76
6.8 GOI 15 DEC 2060	61.42	7.20 LARSEN & TOUBRO 22 JANUARY 2035	100.38
7.52 ANDHRA PRADESH SDL 07 FEBRUARY 2043	52.56	7.65 INDIAN RAILWAY FINANCE CORP LTD 18 APRIL 2033	97.86
7.09 GOI 05 AUGUST 2054	49.84	7.37 NABARD 28 MAY 2035	76.24
7.02 GOI 18 JUNE 2031	46.17	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	73.20
7.46 GOI 06 NOVEMBER 2073	39.97	7.65 HDFC BANK INFRA 20 MARCH 2034	72.71
6.98 SGB 16 DECEMBER 2054	30.24	7.76 FEDERAL BANK INFRA 12 NOV 2034	56.01

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	455.85	FINANCIAL AND INSURANCE ACTIVITIES	28.23%
ICICI BANK LIMITED	431.34	INFRASTRUCTURE	22.97%
RELIANCE INDUSTRIES LIMITED	342.97	CENTRAL & STATE GOVERNMENT	22.51%
INFOSYS LIMITED	270.78	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.66%
BHARTI AIRTEL LIMITED	173.54	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.42%
MAHINDRA & MAHINDRA LIMITED	166.04	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	3.07%
NTPC LIMITED	156.64	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.03%
LARSEN & TOUBRO LIMITED	150.38	MANUFACTURE OF BASIC METALS	1.71%
STATE BANK OF INDIA	142.47	INFORMATION SERVICE ACTIVITIES	1.30%
KOTAK MAHINDRA BANK LIMITED	136.55	MUTUAL FUND - LIQUID	1.10%
		OTHER	8.00%

Rating Profile:		Modified Duration:	
AAA	81.26%	Debt Portfolio	7.1690
AA+	7.50%	Money Market Instruments	0.0002
AA	1.90%	(Note: Debt portfolio includes MMI)	
Below AA	9.34%	Risk Profile of the Fund	
		Beta	0.8384

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.42%	3.95%	0.47%
3 Months	-0.24%	1.02%	-1.26%
6 Months	-2.96%	-2.61%	-0.35%
Financial Year Till Date	9.26%	7.30%	1.96%
1 Year	9.26%	7.30%	1.96%
2 Year*	15.10%	12.57%	2.53%
3 Year*	10.48%	8.88%	1.60%
4 Year*	10.29%	9.60%	0.69%
5 Year*	14.49%	14.52%	-0.03%
Since Inception*	12.20%	11.47%	0.74%
*(Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00225/06/04LIFEBALANC104	
AUM (Rs.in Crores)	2,584.78	NAV (p.u.)	75.6120
Debt in Portfolio (Rs.in Crores)	1,810.78	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	773.99	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	70.06%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	29.94%	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	29.76%	20 - 50%
Corporate Bonds	37.65%	20 - 40%
Money Market OR Equivalent	2.65%	0 - 40%
Equities	29.94%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

68.41

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	266.61
7.09 GOI 25 NOVEMBER 2074	128.22
7.25 GOI 12 JUNE 2063	103.74
7.34 GOI 22 APRIL 2064	79.69
7.09 GOI 05 AUGUST 2054	46.30
7.22 MAHARASHTRA SDL 28 AUGUST 2049	35.81
7.40 GOI 19 SEPTEMBER 2062	26.47
7.26 MAHARASHTRA SDL 04 SEPTEMBER 2050	16.88
7.95 GOI 28 AUG 2032	10.96
7.46 GOI 06 NOVEMBER 2073	9.09

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	108.50
7.80 YES BANK 29 SEP 2027	79.36
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	65.00
9.15 SHRIRAM FINANCE 19 JANUARY 2029	59.39
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	43.34
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	41.82
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	41.74
7.39 INDIAN RAILWAY FINANCE CORP LTD 15 JULY 2034	40.67
7.37 NABARD 28 MAY 2035	35.58
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	33.71

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
HOUSING DEVELOPMENT FINANCE CORP BANK	89.90
ICICI BANK LIMITED	86.46
RELIANCE INDUSTRIES LIMITED	66.33
INFOSYS LIMITED	48.19
BHARTI AIRTEL LIMITED	39.72
MAHINDRA & MAHINDRA LIMITED	30.81
LARSEN & TOUBRO LIMITED	30.59
KOTAK MAHINDRA BANK LIMITED	28.83
STATE BANK OF INDIA	26.58
BAJAJ FINANCE LIMITED	25.29

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	30.80%
FINANCIAL AND INSURANCE ACTIVITIES	25.91%
INFRASTRUCTURE	25.38%
INVESTMENTS IN HOUSING FINANCE	2.97%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.65%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.57%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.04%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.22%
MANUFACTURE OF BASIC METALS	0.89%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	0.56%
OTHER	5.00%

Rating Profile:

AAA	83.77%
AA+	6.53%
AA	1.31%
Below AA	8.38%

Modified Duration:

Debt Portfolio	7.8132
Money Market Instruments	0.0001

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.8890
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.40%	3.01%	0.39%
3 Months	0.55%	1.63%	-1.08%
6 Months	-0.09%	-0.04%	-0.05%
Financial Year Till Date	9.60%	7.96%	1.64%
1 Year	9.60%	7.96%	1.64%
2 Year*	13.52%	10.98%	2.55%
3 Year*	9.62%	8.14%	1.48%
4 Year*	8.97%	8.33%	0.64%
5 Year*	11.27%	11.36%	-0.09%
Since Inception*	10.35%	9.73%	0.62%

*(Returns more than 1 year are #CAGR)

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

Fund Name		CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00325/06/04LIFECONSER104	
AUM (Rs.in Crores)	229.19	NAV (p.u.)	57.0238
Debt in Portfolio (Rs.in Crores)	208.03	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	21.16	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	90.77%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	9.23%	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	64.31%	50 - 80%
Corporate Bonds	20.35%	0 - 50%
Money Market OR Equivalent	6.11%	0 - 40%
Equities	9.23%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 14.00 * 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.)
7.30 GOI 19 JUNE 2053	39.30	7.80 YES BANK 29 SEP 2027	7.60
7.34 GOI 22 APRIL 2064	35.17	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	7.40
7.09 GOI 05 AUGUST 2054	18.90	8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	5.12
7.04 GOI 03 JUNE 2029	15.32	7.50 POWERGRID CORPORATION 24 AUGUST 2033	3.64
7.17 GOI 17 APRIL 2030	10.29	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.51
7.09 GOI 25 NOVEMBER 2074	9.17	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	2.93
7.25 GOI 12 JUNE 2063	8.20	7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	2.62
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.40	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.11
7.46 GOI 06 NOVEMBER 2073	2.89	7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	2.09
8.17 GOI 01 DEC 2044	2.00	7.76 FEDERAL BANK INFRA 12 NOV 2034	2.04

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	2.84	CENTRAL & STATE GOVERNMENT	67.91%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.69	FINANCIAL AND INSURANCE ACTIVITIES	15.54%
INFOSYS LIMITED	1.91	INFRASTRUCTURE	9.37%
RELIANCE INDUSTRIES LIMITED	1.87	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.06%
MAHINDRA & MAHINDRA LIMITED	1.12	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.82%
BHARTI AIRTEL LIMITED	0.95	INFORMATION SERVICE ACTIVITIES	0.67%
NTPC LIMITED	0.85	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.49%
PB FINTECH LTD	0.83	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.48%
WAAREE ENERGIES LTD	0.80	OTHER MANUFACTURING	0.39%
STATE BANK OF INDIA	0.79	MANUFACTURE OF ELECTRICAL EQUIPMENT	0.35%
		OTHER	2.92%

Rating Profile:		Modified Duration:	
AAA	90.16%	Debt Portfolio	8.8301
AA+	4.85%	Money Market Instruments	0.0002
AA	0.11%	(Note: Debt portfolio includes MMI)	
Below AA	4.88%	Risk Profile of the Fund	
		Beta	0.8554

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.53%	2.08%	0.45%
3 Months	1.99%	2.22%	-0.22%
6 Months	2.57%	2.57%	0.00%
Financial Year Till Date	9.52%	8.53%	0.98%
1 Year	9.52%	8.53%	0.98%
2 Year*	10.17%	9.34%	0.83%
3 Year*	7.95%	7.34%	0.61%
4 Year*	7.38%	6.99%	0.39%
5 Year*	8.15%	8.18%	-0.03%
Since Inception*	8.85%	8.34%	0.51%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00425/06/04LIFESECURE104	
AUM (Rs.in Crores)	1,098.96	NAV (p.u.)	45.7924
Debt in Portfolio (Rs.in Crores)	1,098.96	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration.	
Fund Management Charge	0.90%	Inception Date:	20-Sep-04

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	62.09%	50 - 100%
Corporate Bonds	34.12%	0 - 50%
Money Market OR Equivalent	3.79%	0 - 40%
Equities	0.00%	0 -0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

41.60

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	259.19
7.34 GOI 22 APRIL 2064	104.96
7.09 GOI 25 NOVEMBER 2074	86.76
7.04 GOI 03 JUNE 2029	67.39
7.09 GOI 05 AUGUST 2054	40.61
7.17 GOI 17 APRIL 2030	31.89
7.25 GOI 12 JUNE 2063	31.60
6.98 SGB 16 DECEMBER 2054	20.16
7.46 GOI 06 NOVEMBER 2073	10.79
8.13 KERALA SDL 21 MAR 2028	4.89

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	51.73
7.37 NABARD 28 MAY 2035	40.66
7.80 YES BANK 29 SEP 2027	34.47
7.65 HDFC BANK INFRA 20 MARCH 2034	28.92
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	26.34
9.15 SHRIRAM FINANCE 19 JANUARY 2029	26.33
7.40 NABARD 29 APRIL 2030	16.15
7.8 YES BANK 01 OCT 2027	15.77
7.76 FEDERAL BANK INFRA 12 NOV 2034	15.28
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	13.02

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	62.75%
FINANCIAL AND INSURANCE ACTIVITIES	17.26%
INFRASTRUCTURE	16.56%
INVESTMENTS IN HOUSING FINANCE	0.30%
OTHER	3.13%

Rating Profile:

AAA	87.80%
AA+	6.20%
AA	0.31%
Below AA	5.69%

Modified Duration:

Debt Portfolio	8.6622
Money Market Instruments	0.0000

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.7866
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.32%	1.62%	0.71%
3 Months	2.73%	2.51%	0.22%
6 Months	3.67%	3.88%	-0.21%
Financial Year Till Date	9.24%	8.79%	0.45%
1 Year	9.24%	8.79%	0.45%
2 Year*	8.78%	8.51%	0.27%
3 Year*	7.10%	6.92%	0.18%
4 Year*	6.60%	6.30%	0.30%
5 Year*	6.79%	6.58%	0.21%
Since Inception*	7.69%	7.55%	0.14%

* (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)	491.17	NAV (p.u.)	52.5685
Debt in Portfolio (Rs.in Crores)	224.92	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	266.25	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	45.79%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	54.21%		
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	28.96%	0 - 100%
Corporate Bonds	15.22%	0 - 100%
Money Market OR Equivalent	1.61%	0 - 40%
Equities	54.21%	0 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

7.93

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	45.16
7.34 GOI 22 APRIL 2064	33.51
7.09 GOI 05 AUGUST 2054	21.13
7.46 GOI 06 NOVEMBER 2073	11.10
6.98 SGB 16 DECEMBER 2054	10.08
6.8 GOI 15 DEC 2060	8.25
7.29 SGB 27 JANUARY 2033	4.77
8.17 GOI 01 DEC 2044	2.66
7.09 GOI 25 NOVEMBER 2074	2.60
7.29 TELANGANA SDL 07 AUGUST 2040	1.78

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	16.53
7.65 HDFC BANK INFRA 20 MARCH 2034	10.33
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	9.00
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	6.98
7.8 YES BANK 01 OCT 2027	5.84
7.50 POWERGRID CORPORATION 24 AUGUST 2033	5.46
7.80 YES BANK 29 SEP 2027	4.87
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	3.21
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	3.08
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	2.63

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ICICI BANK LIMITED	30.01
HOUSING DEVELOPMENT FINANCE CORP BANK	28.14
MAHINDRA & MAHINDRA LIMITED	22.09
RELIANCE INDUSTRIES LIMITED	20.69
KOTAK MAHINDRA BANK LIMITED	17.86
TVS MOTOR COMPANY LIMITED	14.69
INFOSYS LIMITED	14.54
SUN PHARMACEUTICAL INDUSTRIES LIMITED	12.83
TRENT LIMITED	11.49
HINDUSTAN AERONAUTICS LTD	8.57

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	32.25%
FINANCIAL AND INSURANCE ACTIVITIES	24.51%
INFRASTRUCTURE	10.54%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.04%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.21%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.00%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.71%
MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.99%
INFORMATION SERVICE ACTIVITIES	2.97%
RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.34%
OTHER	7.46%

Rating Profile:

AAA	89.61%
AA+	3.86%
AA	1.32%
Below AA	5.21%

Modified Duration:

Debt Portfolio	8.9478
Money Market Instruments	0.0004

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	1.0079
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.87%	3.95%	0.92%
3 Months	-3.38%	1.02%	-4.40%
6 Months	-5.69%	-2.61%	-3.08%
Financial Year Till Date	11.60%	7.30%	4.30%
1 Year	11.60%	7.30%	4.30%
2 Year*	18.25%	12.57%	5.68%
3 Year*	12.66%	8.88%	3.78%
4 Year*	11.73%	9.60%	2.14%
5 Year*	16.14%	14.52%	1.62%
Since Inception*	10.30%	8.53%	1.78%

* (Returns more than 1 year are #CAGR)

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

Fund Name		MONEY MARKET FUND	
Segregated Fund Identification Number (SFIN)		ULIF01528/04/09LIFEMONEYM104	
AUM (Rs.in Crores)	6.70	NAV (p.u.)	22.6518
Debt in Portfolio (Rs.in Crores)	6.70	As on Date:	31-Mar-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) 6.70

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
NIL	NA	NIL	NA
Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	99.99%
		OTHER	0.01%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.5251
AA+	0.00%	Money Market Instruments	0.5251
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%	NA	NA
3 Months	1.35%	NA	NA
6 Months	2.78%	NA	NA
Financial Year Till Date	5.79%	NA	NA
1 Year	5.79%	NA	NA
2 Year*	5.89%	NA	NA
3 Year*	5.38%	NA	NA
4 Year*	4.63%	NA	NA
5 Year*	4.15%	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		SECURE PLUS FUND	
Segregated Fund Identification Number (SFIN)		ULIF01628/04/09LIFESECP1S104	
AUM (Rs.in Crores)	266.39	NAV (p.u.)	32.9281
Debt in Portfolio (Rs.in Crores)	266.39	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%	Nature of Fund : An open ended debt fund which invests across duration with bias towards government securities.	
Fund Management Charge	0.90%	Inception Date:	28-Apr-09

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	65.99%	60 - 100%
Corporate Bonds	29.02%	0 - 40%
Money Market OR Equivalent	4.99%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

13.28

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	46.74
7.34 GOI 22 APRIL 2064	30.15
7.43 TELANGANA SDL 05 JUNE 2043	24.52
7.09 GOI 05 AUGUST 2054	22.97
7.04 GOI 03 JUNE 2029	19.40
7.34 ANDHRA PRADESH SDL 31 JULY 2049	8.79
7.25 GOI 12 JUNE 2063	7.66
7.29 TELANGANA SDL 07 AUGUST 2040	2.85
7.34 ANDHRA PRADESH SDL 31 JULY 2044	2.79
6.54 GOI 17 JAN 2032	2.19

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.80 YES BANK 29 SEP 2027	11.00
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	10.54
7.65 HDFC BANK INFRA 20 MARCH 2034	7.23
9.15 SHRIRAM FINANCE 19 JANUARY 2029	5.27
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	5.23
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	5.04
8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	5.02
8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.00
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	3.55
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.51

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	66.68%
FINANCIAL AND INSURANCE ACTIVITIES	15.62%
INFRASTRUCTURE	11.24%
INVESTMENTS IN HOUSING FINANCE	2.16%
OTHER	4.30%

Rating Profile:

AAA	84.81%
AA+	10.02%
AA	0.21%
Below AA	4.96%

Modified Duration:

Debt Portfolio	8.4885
Money Market Instruments	0.0000

Risk Profile of the Fund

Beta	0.9450
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	1.97%	1.62%	0.35%
3 Months	2.71%	2.51%	0.20%
6 Months	3.73%	3.88%	-0.15%
Financial Year Till Date	9.02%	8.79%	0.23%
1 Year	9.02%	8.79%	0.23%
2 Year*	8.70%	8.51%	0.19%
3 Year*	7.08%	6.92%	0.16%
4 Year*	6.49%	6.30%	0.19%
5 Year*	6.72%	6.58%	0.14%
Since Inception*	7.77%	7.68%	0.08%

* (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)	1.64	NAV (p.u.)	34.9939
Debt in Portfolio (Rs.in Crores)	1.39	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	0.25	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	84.97%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	15.03%		
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	80.07%	50 - 80%
Corporate Bonds	9.91%	0 - 50%
Money Market OR Equivalent	-5.02%	0 - 40%
Equities	15.03%	0 - 30%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) -0.08 * Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
8.51 HARYANA SDL 10 FEB 2026	0.30	7.08 POWER GRID CORPORATION 25 OCTOBER 2034	0.08
7.30 GOI 19 JUNE 2053	0.26	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.16	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
6.8 GOI 15 DEC 2060	0.15	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.02
7.25 GOI 12 JUNE 2063	0.09		
7.29 TELANGANA SDL 07 AUGUST 2042	0.08		
7.29 SGB 27 JANUARY 2033	0.08		
7.34 GOI 22 APRIL 2064	0.07		
7.09 GOI 05 AUGUST 2054	0.04		
7.46 GOI 06 NOVEMBER 2073	0.03		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	0.03	CENTRAL & STATE GOVERNMENT	86.77%
ICICI BANK LIMITED	0.03	INFRASTRUCTURE	10.81%
INFOSYS LIMITED	0.02	FINANCIAL AND INSURANCE ACTIVITIES	7.30%
RELIANCE INDUSTRIES LIMITED	0.02	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.81%
AXIS BANK LIMITED	0.01	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.43%
MAHINDRA & MAHINDRA LIMITED	0.01	INFORMATION SERVICE ACTIVITIES	1.17%
BHARTI AIRTEL LIMITED	0.01	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.85%
NTPC LIMITED	0.01	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.81%
PB FINTECH LTD	0.01	OTHER MANUFACTURING	0.26%
STATE BANK OF INDIA	0.01	MANUFACTURE OF TOBACCO PRODUCTS	0.15%
		OTHER	-11.36%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	7.8877
AA+	0.00%	Money Market Instruments	0.0004
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9242

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.47%	2.31%	0.15%
3 Months	1.37%	2.07%	-0.70%
6 Months	0.92%	1.91%	-0.99%
Financial Year Till Date	7.59%	8.40%	-0.80%
1 Year	7.59%	8.40%	-0.80%
2 Year*	10.00%	9.75%	0.25%
3 Year*	7.18%	7.55%	-0.37%
4 Year*	6.89%	7.33%	-0.45%
5 Year*	8.00%	8.98%	-0.97%
Since Inception*	7.03%	7.00%	0.03%
* (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.)	31.6396
Debt in Portfolio (Rs.in Crores)	0.45	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	0.03	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	94.45%	Benchmark - Crisil Bond Index 95% and NSE Nifty 5%	
Equity in Portfolio (In % of AUM)	5.55%		
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	106.28%	50 - 100%
Corporate Bonds	6.58%	0 - 50%
Money Market OR Equivalent	-18.40%	0 - 40%
Equities	5.55%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

-0.09

* 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.)
7.30 GOI 19 JUNE 2053	0.11	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
7.34 GOI 22 APRIL 2064	0.07		
8.22 KARNATAKA SDL 09 DEC 2025	0.06		
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.05		
7.46 GOI 06 NOVEMBER 2073	0.04		
6.8 GOI 15 DEC 2060	0.04		
7.29 SGB 27 JANUARY 2033	0.03		
7.25 GOI 12 JUNE 2063	0.03		
7.09 GOI 05 AUGUST 2054	0.03		
8.17 GOI 01 DEC 2044	0.02		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	0.004	CENTRAL & STATE GOVERNMENT	119.47%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.003	FINANCIAL AND INSURANCE ACTIVITIES	8.75%
INFOSYS LIMITED	0.003	INFRASTRUCTURE	0.77%
RELIANCE INDUSTRIES LIMITED	0.003	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.67%
MAHINDRA & MAHINDRA LIMITED	0.002	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.59%
AXIS BANK LIMITED	0.001	INFORMATION SERVICE ACTIVITIES	0.45%
BHARTI AIRTEL LIMITED	0.001	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.34%
NTPC LIMITED	0.001	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.31%
PB FINTECH LTD	0.001	OTHER MANUFACTURING	0.06%
STATE BANK OF INDIA	0.001	MANUFACTURE OF TOBACCO PRODUCTS	0.06%
		OTHER	-31.48%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	8.6744
AA+	0.00%	Money Market Instruments	0.0006
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8104

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.19%	1.85%	0.34%
3 Months	2.09%	2.36%	-0.28%
6 Months	2.51%	3.22%	-0.72%
Financial Year Till Date	7.46%	8.67%	-1.21%
1 Year	7.46%	8.67%	-1.21%
2 Year*	7.84%	8.93%	-1.09%
3 Year*	6.19%	7.13%	-0.95%
4 Year*	5.80%	6.65%	-0.85%
5 Year*	6.23%	7.38%	-1.15%
Since Inception*	6.44%	6.77%	-0.32%

* (Returns more than 1 year are #CAGR)

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

Fund Name		DIVERSIFIED EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02201/01/20LIFEDIVEQF104	
AUM (Rs.in Crores)	2,806.10	NAV (p.u.)	28.0984
Debt in Portfolio (Rs.in Crores)	152.32	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	2,653.78	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	5.43%	Benchmark - NSE Nifty 200 100%	
Equity in Portfolio (In % of AUM)	94.57%	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	5.43%	0 - 30%
Equities	94.57%	70 - 100%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		152.32

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Rs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	178.56	FINANCIAL AND INSURANCE ACTIVITIES	25.41%
ICICI BANK LIMITED	148.73	INFRASTRUCTURE	12.61%
RELIANCE INDUSTRIES LIMITED	148.61	MUTUAL FUND - LIQUID	7.58%
INFOSYS LIMITED	118.57	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.83%
LARSEN & TOUBRO LIMITED	84.85	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	5.30%
BHARTI AIRTEL LIMITED	80.84	CENTRAL & STATE GOVERNMENT	4.99%
BAJAJ FINANCE LIMITED	68.07	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.63%
MAHINDRA & MAHINDRA LIMITED	66.92	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.83%
KOTAK MAHINDRA BANK LIMITED	64.29	MANUFACTURE OF BASIC METALS	3.34%
UTI NIFTY BANK ETF	60.88	INFORMATION SERVICE ACTIVITIES	3.03%
		Other	22.46%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9146

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	7.13%	7.15%	-0.02%
3 Months	-6.13%	-3.16%	-2.96%
6 Months	-10.10%	-11.14%	1.04%
Financial Year Till Date	10.25%	5.30%	4.95%
1 Year	10.25%	5.30%	4.95%
2 Year*	27.35%	20.02%	7.33%
3 Year*	17.05%	12.13%	4.92%
4 Year*	16.48%	14.05%	2.44%
5 Year*	NA	NA	NA
Since Inception*	23.94%	20.61%	3.33%
*(Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		MONEY MARKET II FUND	
Segregated Fund Identification Number (SFIN)		ULIF02301/01/20LIFEMONMK2104	
AUM (Rs.in Crores)	78.00	NAV (p.u.)	12.2853
Debt in Portfolio (Rs.in Crores)	78.00	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Liquid Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

Fund Objective:

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

Asset Allocation:

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

Money Market OR Equivalent (Rs. In Crores) 78.00

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Rs.)
NIL	NA

Top 10 Bonds in Fund :

Security Name	Amount (In Rs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Rs.)
NIL	NA

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	55.64%
FINANCIAL AND INSURANCE ACTIVITIES	27.83%
INFRASTRUCTURE	15.56%
Other	0.97%

Rating Profile:

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

Modified Duration:

Debt Portfolio	0.5165
Money Market Instruments	0.5165

(Note: Debt portfolio includes MMI)

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	0.50%	0.61%	-0.10%
3 Months	1.48%	1.75%	-0.27%
6 Months	3.05%	3.53%	-0.48%
Financial Year Till Date	6.26%	7.26%	-1.00%
1 Year	6.26%	7.26%	-1.00%
2 Year*	6.19%	7.27%	-1.08%
3 Year*	5.64%	6.79%	-1.15%
4 Year*	4.83%	6.01%	-1.17%
5 Year*	NA	NA	NA
Since Inception*	4.37%	5.63%	-1.27%

* (Returns more than 1 year are #CAGR)

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

Fund Name		SUSTAINABLE EQUITY FUND	
Segregated Fund Identification Number (SFIN)		ULIF02505/10/21SUSTAIN EQU104	
AUM (Rs.in Crores)	483.88	NAV (p.u.)	16.6050
Debt in Portfolio (Rs.in Crores)	29.84	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	454.04	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	6.17%	Benchmark - Custom ESG Index* 100%	
Equity in Portfolio (In % of AUM)	93.83%	*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	6.17%	0 - 30%
Equities	93.83%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 29.84

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	37.01	FINANCIAL AND INSURANCE ACTIVITIES	27.80%
HOUSING DEVELOPMENT FINANCE CORP BANK	32.00	INFRASTRUCTURE	13.75%
BHARTI AIRTEL LIMITED	20.98	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	9.61%
BAJAJ FINANCE LIMITED	14.68	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	6.33%
RELIANCE INDUSTRIES LIMITED	14.50	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	6.02%
MAHINDRA & MAHINDRA LIMITED	13.87	CENTRAL & STATE GOVERNMENT	5.93%
SHRIRAM FINANCE LIMITED	13.72	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.12%
LARSEN & TOUBRO LIMITED	13.16	MANUFACTURE OF BASIC METALS	3.49%
TVS MOTOR COMPANY LIMITED	12.85	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.00%
ULTRATECH CEMENT LIMITED	11.31	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	2.62%
		OTHER	17.34%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9537

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	6.43%	6.22%	0.21%
3 Months	-4.61%	-2.56%	-2.05%
6 Months	-10.80%	-12.36%	1.56%
Financial Year Till Date	7.38%	4.17%	3.21%
1 Year	7.38%	4.17%	3.21%
2 Year*	26.00%	20.04%	5.95%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	19.46%	14.57%	4.89%

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

Fund Name		PURE GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULIF02630/12/22PUREGROWTH104	
AUM (Rs.in Crores)	299.27	NAV (p.u.)	15.3845
Debt in Portfolio (Rs.in Crores)	10.17	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	289.10	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	3.40%	Benchmark - Customised Pure Equity* 100%	
Equity in Portfolio (In % of AUM)	96.60%	*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	3.40%	0 - 40%
Equities	96.60%	60 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 10.17

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
TRENT LIMITED	18.92	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	12.85%
ULTRATECH CEMENT LIMITED	17.58	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	10.44%
TATA CONSULTANCY SERVICES LIMITED	15.13	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	9.50%
RELIANCE INDUSTRIES LIMITED	12.40	INFRASTRUCTURE	8.62%
BHARAT ELECTRONICS LIMITED	11.70	MANUFACTURE OF FOOD PRODUCTS	7.55%
GODREJ CONSUMER PRODUCTS LIMITED	9.09	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	6.70%
ALKEM LABORATORIES LIMITED	8.09	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	6.50%
NATIONAL MINERAL DEVELOPMENT CORPORATION LIMITED	7.94	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.25%
APOLLO HOSPITALS ENTERPRISE LIMITED	7.92	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.58%
MEDPLUS HEALTH SERVICES LTD	7.60	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.14%
		OTHER	22.87%

Rating Profile:		Modified Duration:	
AAA	0.00%	Debt Portfolio	0.0000
AA+	0.00%	Money Market Instruments	0.0000
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9317

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	6.31%	7.16%	-0.85%
3 Months	-10.35%	-9.99%	-0.36%
6 Months	-14.89%	-18.49%	3.59%
Financial Year Till Date	7.08%	2.63%	4.45%
1 Year	7.08%	2.63%	4.45%
2 Year*	25.49%	19.75%	5.73%
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	22.27%	16.60%	5.67%

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

Fund Name		DYNAMIC BOND FUND	
Segregated Fund Identification Number (SFIN)		ULIF02401/01/20LIFEDYNBOF104	
AUM (Rs.in Crores)	37.48	NAV (p.u.)	13.3640
Debt in Portfolio (Rs.in Crores)	37.48	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	08-Jun-20

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	89.76%	60-100%
Money Market OR Equivalent	10.24%	0 - 40%
Equities	0.00%	NA
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 3.84

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	6.74	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.23
7.09 GOI 25 NOVEMBER 2074	5.10	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.06
7.25 GOI 12 JUNE 2063	4.41	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.05
7.04 GOI 03 JUNE 2029	3.06	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.73
7.34 GOI 22 APRIL 2064	2.74	6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.68
7.09 GOI 05 AUGUST 2054	1.47	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.54
7.83 GUJARAT SDL 13 JUL 2026	1.01	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.53
7.80 GUJARAT SDL 27 DEC 2027	0.51	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.51
7.29 SGB 27 JANUARY 2033	0.32	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.45
7.25 MAHARASHTRA SDL 28 DEC 2026	0.25	7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.21

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	74.07%
		INFRASTRUCTURE	11.51%
		FINANCIAL AND INSURANCE ACTIVITIES	6.72%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.82%
		OTHER	5.87%

Rating Profile:		Modified Duration:	
AAA	96.91%	Debt Portfolio	9.0708
AA+	3.09%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8289

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.32%	1.62%	0.70%
3 Months	2.69%	2.51%	0.18%
6 Months	3.38%	3.88%	-0.50%
Financial Year Till Date	9.07%	8.79%	0.27%
1 Year	9.07%	8.79%	0.27%
2 Year*	8.57%	8.51%	0.06%
3 Year*	6.96%	6.92%	0.04%
4 Year*	6.50%	6.30%	0.20%
5 Year*	NA	NA	NA
Since Inception*	6.21%	6.22%	-0.01%
* (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)	967.74	NAV (p.u.)	12.5889
Debt in Portfolio (Rs.in Crores)	9.11	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	958.63	Fund Managers: Equity -Amit Sureka; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.94%	Benchmark - NIFTY Smallcap 250 Quality 50 Index	
Equity in Portfolio (In % of AUM)	99.06%	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	0.94%	0 - 20%
Equities	99.06%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

9.11

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
NIL	NA

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ANGEL ONE LIMITED	50.63
INDIAN ENERGY EXCHANGE LIMITED	46.41
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	44.13
COMPUTER AGE MANAGEMENT SERVICES LIMITED	37.14
CASTROL INDIA LIMITED	34.78
GILLETTE INDIA LTD	30.45
360 ONE WAM LTD	28.53
MANAPPURAM FINANCE LIMITED	25.07
MAHANAGAR GAS LIMITED	24.92
MOTILAL OSWAL FINANCIAL SERVICES LTD.	24.37

Top 10 Industry in the Fund:

Industry Name	% of Fund
FINANCIAL AND INSURANCE ACTIVITIES	27.37%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.27%
INFRASTRUCTURE	10.45%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.63%
MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	6.47%
MANUFACTURE OF ELECTRICAL EQUIPMENT	5.98%
INFORMATION SERVICE ACTIVITIES	5.75%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.82%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.59%
MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.15%
OTHER	10.51%

Rating Profile:

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

Modified Duration:

Debt Portfolio	0.0055
Money Market Instruments	0.0055

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.9769
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	7.07%	7.07%	0.00%
3 Months	-16.81%	-17.24%	0.42%
6 Months	-20.27%	-21.14%	0.86%
Financial Year Till Date	6.09%	5.12%	0.98%
1 Year	6.09%	5.12%	0.98%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	15.56%	16.88%	-1.32%
Adjusted since inception*#	15.85%	15.74%	0.11%

* (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)	757.71	NAV (p.u.)	10.5756
Debt in Portfolio (Rs.in Crores)	12.42	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	745.30	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	1.64%	Benchmark - Midcap 150 Momentum 50 Index	
Equity in Portfolio (In % of AUM)	98.36%	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	1.64%	0 - 20%	
Equities	98.36%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		12.42	
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
BSE LIMITED	42.44	INFRASTRUCTURE	15.46%
THE INDIAN HOTELS COMPANY LIMITED	38.86	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	13.29%
MAX HEALTHCARE INSTITUTE LTD	36.82	FINANCIAL AND INSURANCE ACTIVITIES	13.10%
PERSISTENT SYSTEMS LIMITED	35.80	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	8.59%
COFORGE LIMITED	35.36	INFORMATION SERVICE ACTIVITIES	6.57%
PB FINTECH LTD	34.19	MANUFACTURE OF ELECTRICAL EQUIPMENT	5.93%
LUPIN LIMITED	32.60	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	5.27%
DIXON TECHNOLOGIES INDIA LIMITED	32.39	ACCOMMODATION	5.13%
THE FEDERAL BANK LIMITED	26.71	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	4.27%
FORTIS HEALTHCARE LIMITED	25.71	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.04%
		OTHER	18.34%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9825
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	9.13%	9.33%	-0.20%
3 Months	-13.74%	-13.69%	-0.04%
6 Months	-16.68%	-17.11%	0.43%
Financial Year Till Date	5.21%	4.44%	0.77%
1 Year	5.21%	4.44%	0.77%
2 Year*	NA	NA	NA
3 Year*	NA	NA	NA
4 Year*	NA	NA	NA
5 Year*	NA	NA	NA
Since Inception*	4.91%	6.27%	-1.35%
* (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)	374.36	NAV (p.u.)	8.4342
Debt in Portfolio (Rs.in Crores)	2.61	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	371.75	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	0.70%	Benchmark - NIFTY Alpha 50 Index	
Equity in Portfolio (In % of AUM)	99.30%	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	0.70%	0 - 20%
Equities	99.30%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 2.61

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
PG ELECTROPLAST LIMITED	23.47	INFRASTRUCTURE	18.60%
BSE LIMITED	19.65	FINANCIAL AND INSURANCE ACTIVITIES	16.58%
MAZAGON DOCK SHIPBUILDERS LIMITED	19.10	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	11.84%
DIXON TECHNOLOGIES INDIA LIMITED	18.69	INFORMATION SERVICE ACTIVITIES	10.03%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	17.21	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	7.94%
AEGIS LOGISTICS LTD	13.98	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.61%
FIRSTSOURCE SOLUTIONS LTD	13.87	MANUFACTURE OF ELECTRICAL EQUIPMENT	6.49%
MUTHOOT FINANCE LIMITED	12.49	MANUFACTURE OF BASIC METALS	3.83%
DIVIS LABORATORIES LIMITED	10.98	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	3.73%
FORTIS HEALTHCARE LIMITED	10.56	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.00%
		OTHER	11.34%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9319

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	10.57%	8.85%	1.71%
3 Months	-16.74%	-18.28%	1.54%
6 Months	-21.93%	-23.85%	1.91%
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*	-15.66%	-13.51%	-2.15%

*(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)	108.88	NAV (p.u.)	7.6720
Debt in Portfolio (Rs.in Crores)	1.56	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	107.32	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	1.43%	Benchmark - NIFTY 500 MOMENTUM 50 Index	
Equity in Portfolio (In % of AUM)	98.57%	Nature of Fund : An open ended equity fund with focus on small caps, mid cap and large cap	
Fund Management Charge	1.25%	Inception Date:	02-Sep-24

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	0.00%	0%
Corporate Bonds	0.00%	0%
Money Market OR Equivalent	1.43%	0 - 20%
Equities	98.57%	80 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.56

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
MAHINDRA & MAHINDRA LIMITED	6.12	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.11%
THE INDIAN HOTELS COMPANY LIMITED	5.98	INFORMATION SERVICE ACTIVITIES	14.10%
DIVIS LABORATORIES LIMITED	5.22	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	12.30%
TRENT LIMITED	5.14	FINANCIAL AND INSURANCE ACTIVITIES	10.49%
ZOMATO INDIA LIMITED	5.05	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	5.87%
BSE LIMITED	5.04	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.62%
DIXON TECHNOLOGIES INDIA LIMITED	5.00	ACCOMMODATION	5.49%
INFO EDGE LIMITED	4.80	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	4.72%
PERSISTENT SYSTEMS LIMITED	4.67	MANUFACTURE OF BEVERAGES	4.20%
TECH MAHINDRA LIMITED	4.53	INFRASTRUCTURE	3.63%
		OTHER	19.47%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9697

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	6.31%	6.33%	-0.02%
3 Months	-16.22%	-16.59%	0.37%
6 Months	-24.22%	-25.32%	1.11%
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*	-23.28%	-24.15%	0.87%

*(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)	49.99	NAV (p.u.)	8.7052
Debt in Portfolio (Rs.in Crores)	0.89	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	49.10	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	1.78%	Benchmark - NIFTY 500 MOMENTUM 50 Index	
Equity in Portfolio (In % of AUM)	98.22%	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	1.78%	0 - 20%	
Equities	98.22%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.89	
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	2.86	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.20%
BAJAJ AUTO LIMITED NEW SHS	2.82	MANUFACTURE OF ELECTRICAL EQUIPMENT	12.61%
HINDUSTAN AERONAUTICS LTD	2.81	MANUFACTURE OF COMPUTER, ELECTRONIC AND OPTICAL PRODUCTS	11.23%
DIXON TECHNOLOGIES INDIA LIMITED	2.76	FINANCIAL AND INSURANCE ACTIVITIES	9.61%
TRENT LIMITED	2.66	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	9.30%
VARUN BEVERAGES LIMITED	2.25	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	5.65%
CG POWER & INDUSTRIAL SOLUTIONS LIMITED	2.03	REPAIR AND INSTALLATION OF MACHINERY AND EQUIPMENT	5.62%
COLGATE PALMOLIVE (INDIA) LIMITED	1.69	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	5.33%
HDFC ASSET MANAGEMENT COMPANY LIMITED	1.59	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	4.89%
PAGE INDUSTRIES LIMITED	1.50	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	4.84%
		OTHER	16.72%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9966
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	9.51%	8.72%	0.79%
3 Months	-14.19%	-15.24%	1.05%
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*	-12.95%	-13.15%	0.20%
* (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)	31.55	NAV (p.u.)	9.2036
Debt in Portfolio (Rs.in Crores)	0.37	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	31.18	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	1.19%	Benchmark - Sustainable Yield Index*	
Equity in Portfolio (In % of AUM)	98.81%	* 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	1.19%	0 - 20%	
Equities	98.81%	80 - 100%	
Total	100.00%		
Money Market OR Equivalent (Rs. In Crores)		0.37	
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
REDINGTON INDIA LIMITED	0.89	INFRASTRUCTURE	25.68%
CHAMBAL FERTILIZERS & CHEMICALS LIMITED	0.89	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	12.79%
HINDALCO INDUSTRIES LIMITED	0.79	MANUFACTURE OF BASIC METALS	11.94%
WELSPUN CORP LIMITED	0.78	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	9.00%
CASTROL INDIA LIMITED	0.77	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	5.60%
HINDUSTAN ZINC LIMITED	0.75	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	4.50%
BHARTI AIRTEL LIMITED	0.75	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	3.83%
CHENNAI PETROLEUM CORPORATION LTD	0.75	MANUFACTURE OF RUBBER AND PLASTICS PRODUCTS	3.66%
VEDANTA LIMITED	0.75	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.82%
NLC INDIA LTD	0.74	CENTRAL & STATE GOVERNMENT	2.35%
		OTHER	17.84%
Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9565
Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	8.08%	8.51%	-0.43%
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*	-7.96%	-7.61%	-0.36%
* (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)	13.68	NAV (p.u.)	9.8593
Debt in Portfolio (Rs.in Crores)	1.77	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	11.91	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	12.95%	Benchmark - Nifty 500	
Equity in Portfolio (In % of AUM)	87.05%		
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	12.95%	0 - 30%
Equities	87.05%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.77

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
PB FINTECH LTD	0.45	FINANCIAL AND INSURANCE ACTIVITIES	14.54%
BHARTI AIRTEL LIMITED	0.44	INFRASTRUCTURE	10.59%
ICICI BANK LIMITED	0.39	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	10.12%
MANKIND PHARMA LIMITED	0.39	CENTRAL & STATE GOVERNMENT	9.42%
SIEMENS LIMITED	0.39	MANUFACTURE OF ELECTRICAL EQUIPMENT	8.80%
RELIANCE INDUSTRIES LIMITED	0.39	INFORMATION SERVICE ACTIVITIES	7.09%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.37	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.59%
CONCORD BIOTECH LTD	0.36	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	4.23%
ZOMATO INDIA LIMITED	0.33	MANUFACTURE OF BASIC METALS	4.14%
STATE BANK OF INDIA	0.33	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.97%
		OTHER	21.50%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.3080

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*	-1.41%	0.31%	-1.72%

*(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)	5,247.83	NAV (p.u.)	19.7144
Debt in Portfolio (Rs.in Crores)	5,247.83	As on Date:	31-Mar-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	91.24%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	8.76%	0 - 40%
Equities	0.00%	NA
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		459.78

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 11 APRIL 2025	595.68	NIL	NA
364 DAYS TBILL 01 JANUARY 2026	515.82		
364 DAYS TBILL 08 MAY 2025	471.82		
364 DAYS TBILL 15 JANUARY 2026	332.62		
364 DAYS TBILL 19 MARCH 2026	318.49		
364 DAYS TBILL 05 MARCH 2026	282.00		
364 DAYS TBILL 15 MAY 2025	244.89		
364 DAYS TBILL 29 JANUARY 2026	229.57		
364 DAYS TBILL 31 JULY 2025	227.95		
364 DAYS TBILL 23 MAY 2025	217.95		

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	93.31%
		FINANCIAL AND INSURANCE ACTIVITIES	5.47%
		INFRASTRUCTURE	1.04%
		OTHER	0.18%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.4559
AA+	0.00%	Money Market Instruments	0.0271
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	0.51%	0.33%	0.18%
3 Months	1.51%	1.00%	0.51%
6 Months	3.11%	2.00%	1.11%
Financial Year Till Date	6.45%	4.00%	2.45%
1 Year	6.45%	4.00%	2.45%
2 Year*	6.55%	4.00%	2.55%
3 Year*	5.68%	4.00%	1.68%
4 Year*	5.39%	4.00%	1.39%
5 Year*	4.98%	4.00%	0.98%
Since Inception*	6.41%	4.00%	2.41%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Factsheets - Unit Linked Pension Funds

Fund Name		PENSION GROWTH SUPER FUND	
Segregated Fund Identification Number (SFIN)		ULIF01213/08/07PENSGRWSUP104	
AUM (Rs.in Crores)	271.75	NAV (p.u.)	56.8409
Debt in Portfolio (Rs.in Crores)	8.79	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	262.96	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	3.24%	Benchmark - NSE Nifty 100%	
Equity in Portfolio (In % of AUM)	96.76%		
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	3.24%	0 - 30%
Equities	96.76%	70 - 100%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 8.79 * Benchmark for fund has been changed from November 2018 onwards

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

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
HOUSING DEVELOPMENT FINANCE CORP BANK	24.11	FINANCIAL AND INSURANCE ACTIVITIES	28.72%
ICICI BANK LIMITED	23.48	MUTUAL FUND - LIQUID	11.15%
KOTAK MAHINDRA BANK LIMITED	17.78	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	7.54%
MAHINDRA & MAHINDRA LIMITED	17.53	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	7.39%
RELIANCE INDUSTRIES LIMITED	16.71	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	6.51%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	15.75	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	6.15%
INFOSYS LIMITED	14.90	RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	4.29%
TRENT LIMITED	11.65	INFRASTRUCTURE	4.09%
TVS MOTOR COMPANY LIMITED	10.23	MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	3.76%
HINDUSTAN AERONAUTICS LTD	9.00	CENTRAL & STATE GOVERNMENT	3.66%
		OTHER	16.74%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.0055
AA+	0.00%	Money Market Instruments	0.0055
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8886

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	7.00%	6.30%	0.70%
3 Months	-7.23%	-0.53%	-6.70%
6 Months	-11.26%	-8.88%	-2.38%
Financial Year Till Date	11.61%	5.34%	6.27%
1 Year	11.61%	5.34%	6.27%
2 Year*	25.05%	16.37%	8.68%
3 Year*	16.94%	10.42%	6.52%
4 Year*	17.76%	12.48%	5.28%
5 Year*	26.86%	22.28%	4.58%
Since Inception*	10.51%	9.03%	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)	298.83	NAV (p.u.)	69.2149
Debt in Portfolio (Rs.in Crores)	153.65	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	145.18	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	51.42%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	48.58%		
Fund Management Charge	1.25%	Inception Date:	27-Jan-06

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	28.35%	0 - 30%
Corporate Bonds	14.82%	0 - 30%
Money Market OR Equivalent	8.25%	0 - 40%
Equities	48.58%	20 - 70%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

24.67

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	23.93
7.34 GOI 22 APRIL 2064	17.25
7.46 GOI 06 NOVEMBER 2073	7.88
7.09 GOI 05 AUGUST 2054	6.57
7.25 GOI 12 JUNE 2063	5.81
7.29 TELANGANA SDL 07 AUGUST 2042	5.14
7.09 GOI 25 NOVEMBER 2074	4.43
6.8 GOI 15 DEC 2060	4.16
7.29 SGB 27 JANUARY 2033	3.81
7.89 GUJARAT SDL 15 MAY 2025	2.50

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	6.98
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.27
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	4.98
7.8 YES BANK 01 OCT 2027	4.87
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	3.38
7.50 POWERGRID CORPORATION 24 AUGUST 2033	2.73
7.80 YES BANK 29 SEP 2027	2.24
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	2.14
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	2.12
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.11

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ICICI BANK LIMITED	14.76
HOUSING DEVELOPMENT FINANCE CORP BANK	14.73
MAHINDRA & MAHINDRA LIMITED	11.52
RELIANCE INDUSTRIES LIMITED	9.93
KOTAK MAHINDRA BANK LIMITED	9.91
INFOSYS LIMITED	8.39
SUN PHARMACEUTICAL INDUSTRIES LIMITED	7.16
AXIS BANK LIMITED	6.46
TVS MOTOR COMPANY LIMITED	6.29
TRENT LIMITED	6.20

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	35.70%
FINANCIAL AND INSURANCE ACTIVITIES	20.94%
INFRASTRUCTURE	12.83%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	4.29%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.87%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.48%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.32%
INFORMATION SERVICE ACTIVITIES	2.59%
MANUFACTURE OF OTHER TRANSPORT EQUIPMENT	2.11%
RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	2.08%
OTHER	8.79%

Rating Profile:

AAA	92.41%
AA+	2.07%
AA	0.14%
Below AA	5.38%

Modified Duration:

Debt Portfolio	7.9504
Money Market Instruments	0.0008

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.9172
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.71%	3.95%	0.77%
3 Months	-3.15%	1.02%	-4.18%
6 Months	-5.39%	-2.61%	-2.78%
Financial Year Till Date	10.49%	7.30%	3.19%
1 Year	10.49%	7.30%	3.19%
2 Year*	17.22%	12.57%	4.65%
3 Year*	12.08%	8.88%	3.21%
4 Year*	11.88%	9.60%	2.29%
5 Year*	16.31%	14.52%	1.79%
Since Inception*	10.61%	7.48%	3.13%

* (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)	551.34	NAV (p.u.)	32.2447
Debt in Portfolio (Rs.in Crores)	286.85	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	264.50	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	52.03%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	47.97%	Nature of Fund : An open ended hybrid fund investing in a mixture of debt instruments and equities.	
Fund Management Charge	1.65%	Inception Date:	19-Aug-13

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	50.80%	40-80%
Money Market OR Equivalent	1.23%	0-40%
Equities	47.97%	20-60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

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

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	44.62
7.34 GOI 22 APRIL 2064	38.79
7.09 GOI 05 AUGUST 2054	19.98
7.25 GOI 12 JUNE 2063	16.56
7.04 GOI 03 JUNE 2029	10.21
7.17 GOI 17 APRIL 2030	6.69
7.09 GOI 25 NOVEMBER 2074	5.77
7.26 MAHARASHTRA SDL 07 AUGUST 2049	5.14
7.46 GOI 06 NOVEMBER 2073	4.61
7.16 GOI 20 SEP 2050	3.20

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	17.39
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	13.96
7.80 YES BANK 29 SEP 2027	11.88
7.40 NABARD 29 APRIL 2030	7.57
7.65 HDFC BANK INFRA 20 MARCH 2034	7.23
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	6.88
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	5.69
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	5.36
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	5.27
8.60 MUTHOOT FINANCE 25 AUGUST 2025	5.00

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)
ICICI BANK LIMITED	29.16
HOUSING DEVELOPMENT FINANCE CORP BANK	24.40
RELIANCE INDUSTRIES LIMITED	19.99
AXIS BANK LIMITED	16.80
BHARTI AIRTEL LIMITED	13.96
NTPC LIMITED	10.24
BAJAJ FINANCE LIMITED	9.13
STATE BANK OF INDIA	9.04
INFOSYS LIMITED	7.74
ITC LIMITED	7.54

Top 10 Industry in the Fund:

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	30.27%
FINANCIAL AND INSURANCE ACTIVITIES	26.72%
INFRASTRUCTURE	18.18%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	4.00%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	3.01%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.40%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.00%
RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	1.81%
INFORMATION SERVICE ACTIVITIES	1.63%
MANUFACTURE OF TOBACCO PRODUCTS	1.37%
OTHER	8.61%

Rating Profile:

AAA	87.83%
AA+	6.80%
AA	0.00%
Below AA	5.37%

Modified Duration:

Debt Portfolio	8.6246
Money Market Instruments	0.0000

(Note: Debt portfolio includes MMI)

Risk Profile of the Fund

Beta	0.7747
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	4.33%	3.95%	0.38%
3 Months	-1.15%	1.02%	-2.17%
6 Months	-2.88%	-2.61%	-0.26%
Financial Year Till Date	8.88%	7.30%	1.57%
1 Year	8.88%	7.30%	1.57%
2 Year*	15.73%	12.57%	3.16%
3 Year*	11.01%	8.88%	2.13%
4 Year*	10.48%	9.60%	0.89%
5 Year*	13.41%	14.52%	-1.11%
Since Inception*	10.60%	11.13%	-0.54%

* (Returns more than 1 year are #CAGR)

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

Fund Name		PENSION LIFE BALANCED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00625/11/05PENSBALANC104	
AUM (Rs.in Crores)	63.88	NAV (p.u.)	52.3056
Debt in Portfolio (Rs.in Crores)	44.55	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	19.33	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	69.74%	Benchmark - Crisil Bond Index 70% and NSE Nifty 30%	
Equity in Portfolio (In % of AUM)	30.26%		
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	39.92%	20 - 50%
Corporate Bonds	22.24%	20 - 40%
Money Market OR Equivalent	7.58%	0 - 40%
Equities	30.26%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

4.84

* 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.)
7.30 GOI 19 JUNE 2053	7.60	7.65 HDFC BANK INFRA 20 MARCH 2034	2.07
7.34 GOI 22 APRIL 2064	3.59	8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	1.57
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.66	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.14
6.8 GOI 15 DEC 2060	2.53	7.8 YES BANK 01 OCT 2027	1.07
7.29 SGB 27 JANUARY 2033	2.22	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.05
7.46 GOI 06 NOVEMBER 2073	1.92	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.02
7.09 GOI 05 AUGUST 2054	1.48	7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	1.01
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.00	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	1.00
7.25 GOI 12 JUNE 2063	0.55	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.88
8.17 GOI 01 DEC 2044	0.51	7.80 YES BANK 29 SEP 2027	0.88

Top 10 Equities in the Fund:

Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	2.31	CENTRAL & STATE GOVERNMENT	44.46%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.28	FINANCIAL AND INSURANCE ACTIVITIES	18.36%
INFOSYS LIMITED	1.59	INFRASTRUCTURE	15.69%
RELIANCE INDUSTRIES LIMITED	1.39	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.36%
LARSEN & TOUBRO LIMITED	0.99	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	2.82%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.85	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.17%
MAHINDRA & MAHINDRA LIMITED	0.74	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.86%
ITC LIMITED	0.69	MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1.21%
STATE BANK OF INDIA	0.61	MANUFACTURE OF TOBACCO PRODUCTS	1.07%
ULTRATECH CEMENT LIMITED	0.58	MANUFACTURE OF MACHINERY AND EQUIPMENT N.E.C.	0.99%
		OTHER	7.02%

Rating Profile:

Rating	Percentage	Modified Duration:	Value
AAA	90.54%	Debt Portfolio	7.8486
AA+	3.31%	Money Market Instruments	0.0004
AA	0.98%	(Note: Debt portfolio includes MMI)	
Below AA	5.17%	Risk Profile of the Fund	
		Beta	0.9451

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.33%	3.01%	0.32%
3 Months	0.10%	1.63%	-1.52%
6 Months	-1.10%	-0.04%	-1.05%
Financial Year Till Date	7.97%	7.96%	0.01%
1 Year	7.97%	7.96%	0.01%
2 Year*	12.13%	10.98%	1.15%
3 Year*	9.06%	8.14%	0.91%
4 Year*	9.15%	8.33%	0.82%
5 Year*	12.51%	11.36%	1.15%
Since Inception*	9.01%	7.06%	1.95%

*(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)	103.44	NAV (p.u.)	25.9847
Debt in Portfolio (Rs.in Crores)	86.68	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	16.77	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	83.79%	Benchmark - Crisil Bond Index 85% and NSE Nifty 15%	
Equity in Portfolio (In % of AUM)	16.21%	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)	79.18%	60-90%
Money Market OR Equivalent	4.61%	0-40%
Equities	16.21%	10-35%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

4.77 * 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.)
6.8 GOI 15 DEC 2060	8.10	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	6.14
7.34 GOI 22 APRIL 2064	7.82	6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.39
7.30 GOI 19 JUNE 2053	5.83	7.80 YES BANK 29 SEP 2027	3.02
7.25 GOI 12 JUNE 2063	5.76	8.60 MUTHOOT FINANCE 25 AUGUST 2025	3.00
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.63	9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.59
7.09 GOI 05 AUGUST 2054	4.00	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.19
7.29 SGB 27 JANUARY 2033	2.22	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	2.09
7.09 GOI 25 NOVEMBER 2074	2.04	8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.09
8.51 MAHARASTRA SDL 09 MAR 2026	1.93	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.61
7.46 GOI 06 NOVEMBER 2073	1.48	7.40 NABARD 29 APRIL 2030	1.51

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
AXIS BANK LIMITED	1.87	CENTRAL & STATE GOVERNMENT	47.85%
ICICI BANK LIMITED	1.64	FINANCIAL AND INSURANCE ACTIVITIES	23.15%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.38	INFRASTRUCTURE	16.80%
RELIANCE INDUSTRIES LIMITED	1.02	INVESTMENTS IN HOUSING FINANCE	2.42%
NTPC LIMITED	0.87	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.09%
BHARTI AIRTEL LIMITED	0.72	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.86%
MAHINDRA & MAHINDRA LIMITED	0.66	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.80%
BAJAJ FINANCE LIMITED	0.55	INFORMATION SERVICE ACTIVITIES	0.65%
INFOSYS LIMITED	0.53	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.60%
ITC LIMITED	0.50	WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.59%
		OTHER	5.19%

Rating Profile:		Modified Duration:	
AAA	86.04%	Debt Portfolio	7.9425
AA+	7.81%	Money Market Instruments	0.0002
AA	0.49%	(Note: Debt portfolio includes MMI)	
Below AA	5.66%	Risk Profile of the Fund	
		Beta	0.9767

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.75%	2.31%	0.44%
3 Months	1.05%	2.07%	-1.02%
6 Months	1.43%	1.91%	-0.48%
Financial Year Till Date	8.22%	8.40%	-0.18%
1 Year	8.22%	8.40%	-0.18%
2 Year*	10.04%	9.75%	0.29%
3 Year*	7.65%	7.55%	0.10%
4 Year*	7.06%	7.33%	-0.27%
5 Year*	8.32%	8.98%	-0.66%
Since Inception*	8.57%	9.38%	-0.81%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		PENSION LIFE CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULIF00725/11/05PENSCONSER104	
AUM (Rs.in Crores)	5.92	NAV (p.u.)	44.3383
Debt in Portfolio (Rs.in Crores)	5.37	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	0.56	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	90.58%	Benchmark - Crisil Bond Index 90% and NSE Nifty 10%	
Equity in Portfolio (In % of AUM)	9.42%		
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	60.12%	50 - 80%
Corporate Bonds	12.85%	0 - 50%
Money Market OR Equivalent	17.61%	0 - 40%
Equities	9.42%	0 - 15%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

1.04

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:		Top 10 Bonds in Fund :	
Security Name	Amount (In Crs.)	Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	0.96	8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.21
7.34 GOI 22 APRIL 2064	0.82	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.18
7.04 GOI 03 JUNE 2029	0.51	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.11
7.46 GOI 06 NOVEMBER 2073	0.33	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.11
7.09 GOI 05 AUGUST 2054	0.32	7.50 NABARD (GOI SERVICED) 17 NOV 2034	0.10
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.21	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.03
7.25 GOI 12 JUNE 2063	0.15	9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.03
7.74 TAMILNADU SDL 22 FEB 2026	0.10		
7.38 GOI 20 JUNE 2027	0.05		
8.17 GOI 01 DEC 2044	0.05		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
ICICI BANK LIMITED	0.08	CENTRAL & STATE GOVERNMENT	74.14%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.07	INFRASTRUCTURE	10.63%
INFOSYS LIMITED	0.05	FINANCIAL AND INSURANCE ACTIVITIES	7.11%
RELIANCE INDUSTRIES LIMITED	0.05	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	1.09%
MAHINDRA & MAHINDRA LIMITED	0.03	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	0.83%
LAXMI DENTAL LIMITED	0.03	INFORMATION SERVICE ACTIVITIES	0.68%
BHARTI AIRTEL LIMITED	0.03	OTHER MANUFACTURING	0.60%
NTPC LIMITED	0.02	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.50%
PB FINTECH LTD	0.02	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.50%
AXIS BANK LIMITED	0.02	MANUFACTURE OF TOBACCO PRODUCTS	0.10%
		OTHER	3.81%

Rating Profile:		Modified Duration:	
AAA	99.41%	Debt Portfolio	8.0217
AA+	0.00%	Money Market Instruments	0.0009
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.59%	Risk Profile of the Fund	
		Beta	0.9335

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.70%	2.08%	0.62%
3 Months	2.17%	2.22%	-0.04%
6 Months	2.28%	2.57%	-0.29%
Financial Year Till Date	9.10%	8.53%	0.57%
1 Year	9.10%	8.53%	0.57%
2 Year*	10.42%	9.34%	1.08%
3 Year*	8.01%	7.34%	0.67%
4 Year*	7.39%	6.99%	0.39%
5 Year*	8.34%	8.18%	0.16%
Since Inception*	8.07%	6.60%	1.47%

* (Returns more than 1 year are #CAGR)

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

Fund Name		PENSION LIFE SECURED FUND	
Segregated Fund Identification Number (SFIN)		ULIF00825/11/05PENSSECURE104	
AUM (Rs.in Crores)	32.45	NAV (p.u.)	39.5747
Debt in Portfolio (Rs.in Crores)	32.45	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.90%	Inception Date:	27-Jan-06

Fund Objective:

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

Asset Allocation:

Asset Type	Actual (%)	Asset Range
Govt.Securities	72.64%	50 - 100%
Corporate Bonds	18.83%	0 - 50%
Money Market OR Equivalent	8.54%	0 - 40%
Equities	0.00%	0 - 0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

2.77

* Benchmark for fund has been changed from November 2018 onwards

Top 10 Govt.Securities in the Fund:

Security Name	Amount (In Crs.)
7.30 GOI 19 JUNE 2053	5.82
7.34 GOI 22 APRIL 2064	4.83
7.09 GOI 25 NOVEMBER 2074	3.19
7.04 GOI 03 JUNE 2029	3.06
7.09 GOI 05 AUGUST 2054	2.46
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.60
7.25 GOI 12 JUNE 2063	1.06
6.8 GOI 15 DEC 2060	0.44
8.13 KERALA SDL 21 MAR 2028	0.43
7.29 SGB 27 JANUARY 2033	0.16

Top 10 Bonds in Fund :

Security Name	Amount (In Crs.)
7.8 YES BANK 01 OCT 2027	1.46
9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	1.42
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	1.04
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	0.90
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	0.52
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.31
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.28
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.17
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	79.32%
FINANCIAL AND INSURANCE ACTIVITIES	9.43%
INFRASTRUCTURE	5.32%
INVESTMENTS IN HOUSING FINANCE	4.07%
OTHER	1.85%

Rating Profile:

AAA	89.52%
AA+	4.48%
AA	0.87%
Below AA	5.13%

Modified Duration:

Debt Portfolio	8.5960
Money Market Instruments	0.0004
(Note: Debt portfolio includes MMI)	

Risk Profile of the Fund

Beta	0.9520
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Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.37%	1.62%	0.75%
3 Months	2.75%	2.51%	0.24%
6 Months	3.87%	3.88%	-0.01%
Financial Year Till Date	9.33%	8.79%	0.53%
1 Year	9.33%	8.79%	0.53%
2 Year*	8.64%	8.51%	0.13%
3 Year*	7.02%	6.92%	0.10%
4 Year*	6.63%	6.30%	0.32%
5 Year*	6.67%	6.58%	0.09%
Since Inception*	7.43%	6.33%	1.11%

* (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)	218.30	NAV (p.u.)	19.8739
Debt in Portfolio (Rs.in Crores)	218.30	As on Date:	31-Mar-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	94.26%	60-100%
Corporate Bonds	0.00%	NA
Money Market OR Equivalent	5.74%	0 - 40%
Equities	0.00%	NA
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores)		12.54

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 15 MAY 2025	47.75	NIL	NA
364 DAYS TBILL 23 MAY 2025	28.23		
364 DAYS TBILL 08 MAY 2025	24.83		
364 DAYS TBILL 09 OCTOBER 2025	14.76		
364 DAYS TBILL 02 MAY 2025	13.42		
364 DAYS TBILL 27 NOVEMBER 2025	9.59		
364 DAYS TBILL 11 DECEMBER 2025	9.57		
364 DAYS TBILL 27 FEBRUARY 2026	8.03		
364 DAYS TBILL 29 JANUARY 2026	7.59		
364 DAYS TBILL 31 JULY 2025	7.00		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	94.31%
		FINANCIAL AND INSURANCE ACTIVITIES	3.15%
		INFRASTRUCTURE	2.46%
		OTHER	0.08%

Rating Profile:		Modified Duration:	
AAA	100.00%	Debt Portfolio	0.3192
AA+	0.00%	Money Market Instruments	0.0155
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	0.51%	0.33%	0.18%
3 Months	1.51%	1.00%	0.51%
6 Months	3.10%	2.00%	1.10%
Financial Year Till Date	6.41%	4.00%	2.41%
1 Year	6.41%	4.00%	2.41%
2 Year*	6.43%	4.00%	2.43%
3 Year*	5.45%	4.00%	1.45%
4 Year*	5.22%	4.00%	1.22%
5 Year*	4.87%	4.00%	0.87%
Since Inception*	6.37%	4.00%	2.37%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Factsheets - Unit Linked Group Funds

Fund Name		GR GRATUITY GROWTH FUND	
Segregated Fund Identification Number (SFIN)		ULGF00117/04/06GRATGROWTH104	
AUM (Rs.in Crores)	51.27	NAV (p.u.)	63.3792
Debt in Portfolio (Rs.in Crores)	30.38	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	20.89	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	59.26%	Benchmark - Crisil Bond Index 50% and NSE Nifty 50%	
Equity in Portfolio (In % of AUM)	40.74%		
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	27.02%	0 - 30%
Corporate Bonds	26.30%	0 - 30%
Money Market OR Equivalent	5.94%	0 - 20%
Equities	40.74%	20 - 60%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

3.05

* 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.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.17	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.11
7.34 GOI 22 APRIL 2064	1.92	7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	2.02
7.30 GOI 19 JUNE 2053	1.73	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.73
7.04 GOI 03 JUNE 2029	1.02	7.08 POWER GRID CORPORATION 25 OCTOBER 2034	1.49
7.09 GOI 05 AUGUST 2054	0.94	7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.25
7.29 TELANGANA SDL 07 AUGUST 2042	0.77	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.71
6.8 GOI 15 DEC 2060	0.59	7.65 HDFC BANK INFRA 20 MARCH 2034	0.62
7.26 GOI 22 AUGUST 2032	0.56	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.52
7.25 MAHARASHTRA SDL 28 DEC 2026	0.50	8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.43
8.25 MAHARASTRA SDL 10 JUN 2025	0.50	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.42

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	2.75	CENTRAL & STATE GOVERNMENT	31.57%
ICICI BANK LIMITED	2.73	INFRASTRUCTURE	29.11%
INFOSYS LIMITED	2.14	FINANCIAL AND INSURANCE ACTIVITIES	17.69%
RELIANCE INDUSTRIES LIMITED	2.02	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	5.21%
MAHINDRA & MAHINDRA LIMITED	1.25	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3.95%
BHARTI AIRTEL LIMITED	1.07	INFORMATION SERVICE ACTIVITIES	3.03%
NTPC LIMITED	0.92	MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	3.01%
STATE BANK OF INDIA	0.88	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	2.44%
PB FINTECH LTD	0.80	OTHER MANUFACTURING	0.76%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	0.78	INVESTMENTS IN HOUSING FINANCE	0.41%
		OTHER	2.81%

Rating Profile:		Modified Duration:	
AAA	97.10%	Debt Portfolio	7.1201
AA+	2.90%	Money Market Instruments	0.0004
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9044

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	3.49%	3.95%	-0.46%
3 Months	-0.37%	1.02%	-1.39%
6 Months	-3.00%	-2.61%	-0.39%
Financial Year Till Date	10.88%	7.30%	3.58%
1 Year	10.88%	7.30%	3.58%
2 Year*	18.13%	12.57%	5.56%
3 Year*	13.01%	8.88%	4.13%
4 Year*	12.43%	9.60%	2.83%
5 Year*	16.51%	14.52%	1.99%
Since Inception*	10.44%	7.73%	2.71%
* (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)	83.36	NAV (p.u.)	57.1671
Debt in Portfolio (Rs.in Crores)	65.18	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	18.19	Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar	
Debt in Portfolio (In % of AUM)	78.18%	Benchmark - Crisil Bond Index 75% and NSE Nifty 25%	
Equity in Portfolio (In % of AUM)	21.82%		
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	42.71%	20 - 50%
Corporate Bonds	27.30%	20 - 40%
Money Market OR Equivalent	8.17%	0 - 20%
Equities	21.82%	10 - 40%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores)

6.81

* 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.)
7.30 GOI 19 JUNE 2053	8.48	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.57
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.80	7.58 NABARD 31 JULY 2026	2.51
7.29 TELANGANA SDL 07 AUGUST 2042	4.12	7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.49
7.34 GOI 22 APRIL 2064	3.28	7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.04
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.82	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.00
7.09 GOI 05 AUGUST 2054	2.35	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.59
7.09 GOI 25 NOVEMBER 2074	2.07	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.16
8.25 MAHARASTRA SDL 10 JUN 2025	1.50	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.16
7.25 GOI 12 JUNE 2063	1.19	8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.05
7.62 GOI 15 SEP 2039	1.18	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	1.04

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	2.37	CENTRAL & STATE GOVERNMENT	47.01%
ICICI BANK LIMITED	2.29	INFRASTRUCTURE	23.55%
RELIANCE INDUSTRIES LIMITED	1.71	FINANCIAL AND INSURANCE ACTIVITIES	13.89%
INFOSYS LIMITED	1.71	COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	2.60%
MAHINDRA & MAHINDRA LIMITED	1.00	MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	2.05%
BHARTI AIRTEL LIMITED	0.86	INFORMATION SERVICE ACTIVITIES	1.63%
NTPC LIMITED	0.76	INVESTMENTS IN HOUSING FINANCE	1.26%
PB FINTECH LTD	0.74	MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1.20%
STATE BANK OF INDIA	0.71	MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	1.20%
ZOMATO INDIA LIMITED	0.62	OTHER MANUFACTURING	0.38%
		OTHER	5.23%

Rating Profile:		Modified Duration:	
AAA	94.69%	Debt Portfolio	7.4480
AA+	5.31%	Money Market Instruments	0.0003
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.9104

Fund Performance vs Benchmark

Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.81%	2.78%	0.03%
3 Months	1.15%	1.77%	-0.62%
6 Months	0.12%	0.61%	-0.48%
Financial Year Till Date	10.81%	8.11%	2.70%
1 Year	10.81%	8.11%	2.70%
2 Year*	13.06%	10.57%	2.49%
3 Year*	9.97%	7.95%	2.02%
4 Year*	9.55%	8.00%	1.55%
5 Year*	11.46%	10.57%	0.89%
Since Inception*	9.82%	7.17%	2.65%

* (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)	24.22	NAV (p.u.)	23.0215
Debt in Portfolio (Rs.in Crores)	24.22	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	05-Jan-14

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Fixed Income Securities (Bonds & Govt. Securities)	93.43%	60-100%
Money Market OR Equivalent	6.57%	0-40%
Equities	0.00%	0%
Total	100.00%	

Money Market OR Equivalent (Rs. In Crores) 1.59 * 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.)
7.30 GOI 19 JUNE 2053	4.00	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.71
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.28	7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.53
7.04 GOI 03 JUNE 2029	2.55	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	0.52
7.34 GOI 22 APRIL 2064	1.41	7.08 POWER GRID CORPORATION 25 OCTOBER 2034	0.50
7.09 GOI 25 NOVEMBER 2074	1.11	9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.42
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.06	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.32
7.29 TELANGANA SDL 07 AUGUST 2042	1.03	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.32
7.09 GOI 05 AUGUST 2054	0.88	8.45 CHOLAMANDALAM INVESTMENT & FIN CO LTD 21 NOVEMBER 2025	0.30
7.62 GOI 15 SEP 2039	0.60	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.27
7.46 GOI 06 NOVEMBER 2073	0.51	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.25

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	77.06%
		INFRASTRUCTURE	12.61%
		FINANCIAL AND INSURANCE ACTIVITIES	7.77%
		OTHER	2.56%

Rating Profile:		Modified Duration:	
AAA	95.04%	Debt Portfolio	8.2484
AA+	4.96%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.8244

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.31%	1.62%	0.69%
3 Months	2.93%	2.51%	0.42%
6 Months	4.15%	3.88%	0.27%
Financial Year Till Date	10.04%	8.79%	1.25%
1 Year	10.04%	8.79%	1.25%
2 Year*	9.47%	8.51%	0.95%
3 Year*	7.75%	6.92%	0.83%
4 Year*	7.16%	6.30%	0.86%
5 Year*	6.97%	6.58%	0.39%
Since Inception*	7.70%	8.27%	-0.57%
* (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)	81.69	NAV (p.u.)	42.7541
Debt in Portfolio (Rs.in Crores)	81.69	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.40%	Inception Date:	28-Aug-06

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	74.47%	50 - 80%
Corporate Bonds	20.95%	0 - 50%
Money Market OR Equivalent	4.58%	0 - 20%
Equities	0.00%	0 - 0%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores) 3.74 * 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.)
7.30 GOI 19 JUNE 2053	11.98	7.08 POWER GRID CORPORATION 25 OCTOBER 2034	1.99
7.34 GOI 22 APRIL 2064	9.45	7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	1.77
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.78	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	1.59
7.29 TELANGANA SDL 07 AUGUST 2042	5.66	8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.48
7.09 GOI 05 AUGUST 2054	4.77	9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.47
7.25 GOI 12 JUNE 2063	3.33	7.8 YES BANK 01 OCT 2027	1.27
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.19	7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.26
7.62 GOI 15 SEP 2039	3.13	9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.16
6.99 GOI 17 APRIL 2026	2.51	7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.91
8.13 KERALA SDL 21 MAR 2028	2.33	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.85

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	76.97%
		INFRASTRUCTURE	12.62%
		FINANCIAL AND INSURANCE ACTIVITIES	5.96%
		INVESTMENTS IN HOUSING FINANCE	1.42%
		WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.96%
		OTHER	2.08%

Rating Profile:		Modified Duration:	
AAA	95.65%	Debt Portfolio	8.4447
AA+	2.77%	Money Market Instruments	0.0001
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	1.58%	Risk Profile of the Fund	
		Beta	0.8699

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.20%	1.62%	0.58%
3 Months	2.89%	2.51%	0.39%
6 Months	4.02%	3.88%	0.14%
Financial Year Till Date	9.72%	8.79%	0.92%
1 Year	9.72%	8.79%	0.92%
2 Year*	9.33%	8.51%	0.82%
3 Year*	7.75%	6.92%	0.83%
4 Year*	7.03%	6.30%	0.73%
5 Year*	7.03%	6.58%	0.45%
Since Inception*	8.12%	6.52%	1.60%
* (Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

Fund Name		GROUP SUPERANNUATION CONSERVATIVE FUND	
Segregated Fund Identification Number (SFIN)		ULGF00623/01/07SANNCONSER104	
AUM (Rs.in Crores)	0.55	NAV (p.u.)	31.1374
Debt in Portfolio (Rs.in Crores)	0.55	As on Date:	31-Mar-25
Equity in Portfolio (Rs.in Crores)	-	Fund Managers: Fixed Income -Naresh Kumar	
Debt in Portfolio (In % of AUM)	100.00%	Benchmark - Crisil Bond Index 100%	
Equity in Portfolio (In % of AUM)	0.00%		
Fund Management Charge	0.75%	Inception Date:	09-Apr-09

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

Asset Allocation:		
Asset Type	Actual (%)	Asset Range
Govt.Securities	64.41%	50 - 80%
Corporate Bonds	23.76%	0 - 50%
Money Market OR Equivalent	11.83%	0 - 20%
Equities	0.00%	0 - 0%
Total	100.00%	
Money Market OR Equivalent (Rs. In Crores) 0.07 * 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.)
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.10	7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	0.03
7.30 GOI 19 JUNE 2053	0.07	7.43 NABFID 04 JULY 2034 (PUT OPTION)	0.03
7.34 GOI 22 APRIL 2064	0.07	7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.02
7.09 GOI 05 AUGUST 2054	0.03	8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.01
7.25 GOI 12 JUNE 2063	0.02	9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.01
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	0.02	7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.01
7.59 GOI 20 MAR 2029	0.02	7.08 POWER GRID CORPORATION 25 OCTOBER 2034	0.01
6.8 GOI 15 DEC 2060	0.01	7.60 MUTHOOT FINANCE 20 APR 2026	0.01
7.40 GOI 09 SEP 2035	0.00		
7.54 GOI 23 MAY 2036	0.00		

Top 10 Equities in the Fund:		Top 10 Industry in the Fund:	
Security Name	Amount (In Crs.)	Industry Name	% of Fund
NIL	NA	CENTRAL & STATE GOVERNMENT	68.24%
		INFRASTRUCTURE	14.81%
		FINANCIAL AND INSURANCE ACTIVITIES	8.95%
		OTHER	8.00%

Rating Profile:		Modified Duration:	
AAA	96.43%	Debt Portfolio	9.0709
AA+	3.57%	Money Market Instruments	0.0002
AA	0.00%	(Note: Debt portfolio includes MMI)	
Below AA	0.00%	Risk Profile of the Fund	
		Beta	0.7850

Fund Performance vs Benchmark			
Time Horizon	Fund Return	Benchmark Return	Performance Against Benchmark
1 Month	2.19%	1.62%	0.57%
3 Months	2.75%	2.51%	0.24%
6 Months	3.76%	3.88%	-0.12%
Financial Year Till Date	9.31%	8.79%	0.52%
1 Year	9.31%	8.79%	0.52%
2 Year*	8.78%	8.51%	0.26%
3 Year*	7.02%	6.92%	0.10%
4 Year*	6.59%	6.30%	0.28%
5 Year*	6.27%	6.58%	-0.31%
Since Inception*	7.36%	7.61%	-0.25%
*(Returns more than 1 year are #CAGR)			
Above Fund Returns are after deduction of Fund Management Charges (FMC)			

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