



# ULIP Fund

Monthly Fund Performance

July 2025 Edition



In this policy, the investment risk in investment portfolio is borne by the policyholder.

The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year.



**FUND PERFORMANCE**



**FUND CATEGORY**

**EQUITY FUNDS**

Mid Cap

Virtue II

Premier Multi-Cap

Pension Premier Multi-Cap Fund

CREST (Thematic)

Multiplier III

Flexicap

India Opportunities

Sustainable Equity

Small Cap

Bharat Manufacturing

Bharat Consumption

Pension Mid Cap Fund

Nifty 500 Momentum 50 Index Fund

Value Fund

Multiplier II

Virtue

Multiplier

**BALANCED FUNDS**

Balanced Opportunities

Balancer II

Balancer

Moderator

Accelerator

**DEBT FUNDS**

Bond Opportunities

Preserver II

Protector II

Liquid

Pension Bond Fund


Discontinued Policy

Pension Discontinued Fund

Preserver

Protector

 Open ended Funds

 Close ended Funds

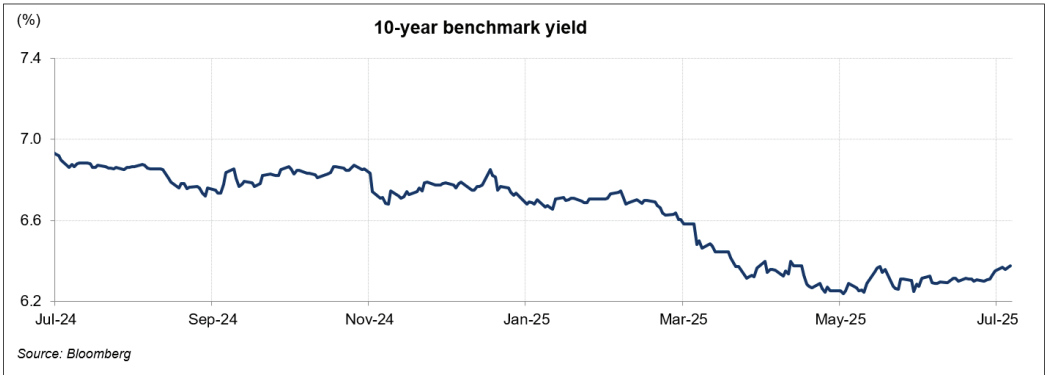


## Economic and market snapshot

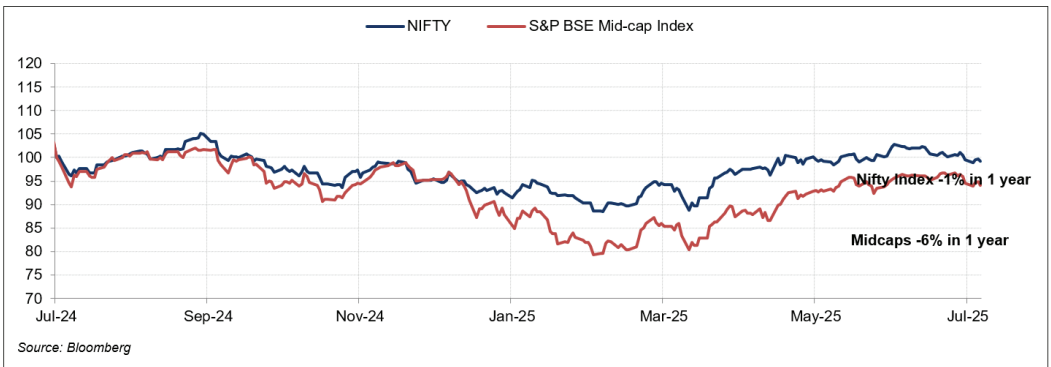
Indicators	Jul-24	Apr-25	Jul-25	QoQ Change	YoY Change
<b>Economic indicators</b>					
Consumer Price Index (CPI) Inflation (%)	5.1	3.3	2.1	-1.2	-3.0
Gross Domestic Product (GDP Growth) %	8.4	6.4	7.4	1.0	-1.0
Index of Industrial Production (IIP) (%)	4.9	3.9	1.5	-2.4	-3.4
Brent crude oil (USD/barrel)	81	63	73	15%	-10%
<b>Domestic Markets</b>					
Nifty Index	24,951	24,334	24,768	2%	-1%
S&P BSE Mid-cap Index	48,634	42,884	45,782	7%	-6%
10-year G-Sec Yield (%)	6.9	6.4	6.4	0 bps	-50 bps
30-year G-Sec Yield (%)	7.1	6.8	7.0	20 bps	-10 bps
10-year AAA PSU Corporate Bond Yield (%)	7.4	6.9	7.1	20 bps	-30 bps
Exchange rate (USD/INR) *	83.7	84.5	87.6	4%	5%
<b>Global Markets</b>					
Dow Jones (U.S.)	40,843	40,669	44,131	9%	8%
FTSE (U.K.)	8,368	8,495	9,133	8%	9%
Nikkei 225 (Japan)	39,102	36,045	41,070	14%	5%

**Source:** Central Statistics Organisation (CSO), RBI, Bloomberg. \*Negative growth number signals INR appreciation against USD, while positive growth number signals depreciation.

## 10-year government bond yield trend



## Equity Market performance





## Fund Performance of Key Open Individual Funds

Jul-25	3-year (CAGR)		5-year Morningstar Rating
	Portfolio	Morningstar median returns	
<b>Equity</b>			
Virtue II	17.17%	16.54%	****
Mid-Cap	27.33%	21.25%	*****
Premier Multi-Cap	18.67%	16.54%	*****
Flexi Cap	15.98%	13.79%	****
Multiplier III	18.14%	13.79%	*****
CREST (Thematic)	20.41%	16.54%	*****
<b>Balanced</b>			
Balanced Opportunities Fund	18.28%	10.65%	*****
Balancer II	11.69%	10.65%	****
<b>Debt</b>			
Bond Opportunities Fund	9.81%	7.61%	*****

### Notes:

- Morningstar Rating is based on Morningstar Risk-Adjusted Return (MRAR) framework. MRAR is a measure of fund's past performance after adjusting for risk.
- The above Morningstar Rating is as of June 30, 2025

**Morningstar rating methodology:** Morningstar sets the distribution of funds across the rating levels, assigning three/five star ratings as follows:

- All funds in the category are sorted by MRAR % Rank for the respective time period in descending order.
- Starting with the highest MRAR % Rank, those in the top 10% of such funds receive a 5-star rating.
- The next 22.5% (i.e., ranking below the top 10% and up to the top 32.5%) of funds receive a 4-star rating, and the following 35% (i.e., ranking below the top 32.5% and up to the top 67.5%) of funds receive a 3-star rating.
- The next 22.5% (i.e., ranking below the top 67.5% and up to the top 90%) of funds receive a 2-star rating.
- The remaining funds (i.e., the bottom 10% of the category) receive a 1-star rating.





# Mid Cap Fund (Open Fund)

SFIN No: ULIF02501/01/18MIDCAPFUND117

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 41.323	--	--	Rs. 806 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.9%	-2.3%
<b>6 Months</b>	5.7%	6.2%
<b>1 Year</b>	-4.5%	-5.9%
<b>2 Years</b>	24.5%	22.7%
<b>3 Years</b>	27.3%	23.9%
<b>5 Years</b>	33.7%	27.2%
<b>Inception</b>	21.2%	15.3%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE Midcap Index

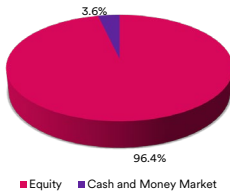
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

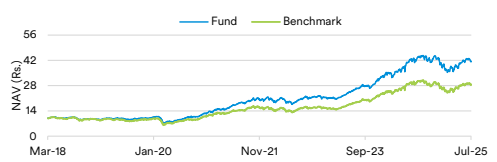
Security Type	Min	Max	Actual
Equities	60%	100%	96.4%
Debt	0%	0%	0.0%
Money Market	0%	40%	3.6%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark

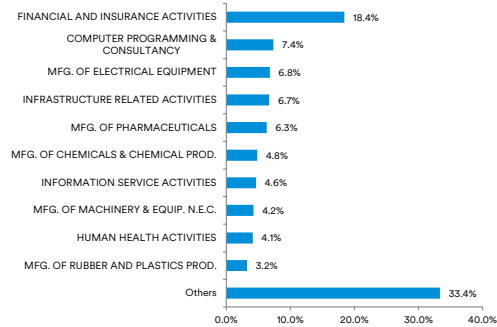


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
MAX FINANCIAL SERVICES LTD	2.7%
CAPRI GLOBAL CAPITAL LIMITED	2.2%
COFORGE LIMITED	2.1%
ONE 97 COMMUNICATIONS LIMITED	1.8%
SUZLON ENERGY LTD.	1.8%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	1.6%
FEDERAL BANK LTD.	1.4%
MAX HEALTHCARE INSTITUTE LIMITED	1.4%
NIPPON INDIA MUTUAL FUND	1.4%
AMBER ENTERPRISES INDIA LIMITED	1.4%
Others	78.8%
<b>Total</b>	<b>96.4%</b>
<b>Cash and Money Market</b>	
	<b>3.6%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

JULY 31, 2025



Mitkar life aage badhaoin

## Fund Details

**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 69.4394	--	--	Rs. 3282 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund
1 Month	-3.0%
6 Months	0.1%
1 Year	-11.4%
2 Years	16.5%
3 Years	17.2%
5 Years	21.7%
Inception	13.3%

Past performance is not indicative of future performance

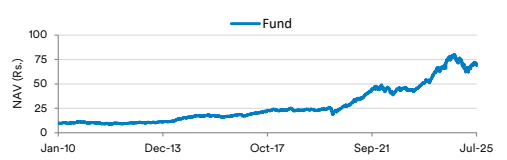
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.8%
Money Market Instruments	0%	40%	3.2%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

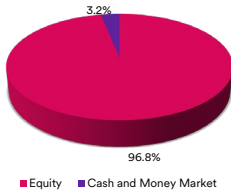


## Security Name

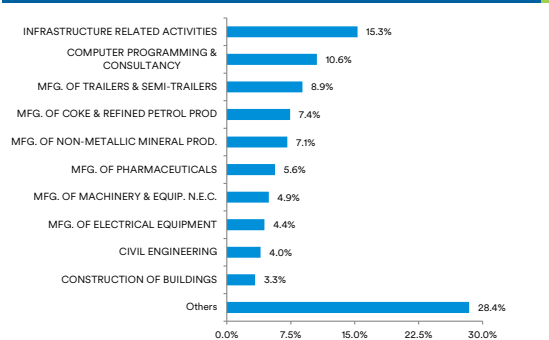
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	5.7%
BHARTI AIRTEL LTD.	4.0%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.9%
MARUTI SUZUKI INDIA LTD.	2.9%
LARSEN & TOUBRO LTD.	2.7%
ULTRATECH CEMENT LTD.	2.1%
INFOSYS LTD.	2.0%
APOLLO HOSPITALS ENTERPRISE LTD.	1.6%
UNO MINDA LTD.	1.6%
T V S MOTOR CO. LTD.	1.5%
Others	69.8%
<b>Total</b>	<b>96.8%</b>
<b>Cash and Money Market</b>	
	<b>3.2%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN17

July 31, 2025



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## Fund Details

**Investment Objective:** To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 32.5222	--	--	Rs. 157 crore
<b>Fund Manager(s)</b> Shashikant Wavhal		<b>Funds Managed by the Fund Managers</b> Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.7%	-2.9%
<b>6 Months</b>	4.2%	5.9%
<b>1 Year</b>	-7.4%	-3.2%
<b>2 Years</b>	18.4%	15.3%
<b>3 Years</b>	18.7%	15.5%
<b>5 Years</b>	24.0%	20.2%
<b>Inception</b>	17.4%	13.5%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE 500

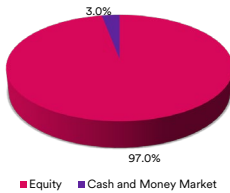
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

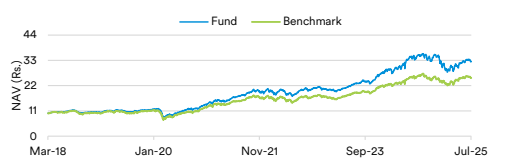
Security Type	Min	Max	Actual
Equities	60%	100%	97.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	3.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark

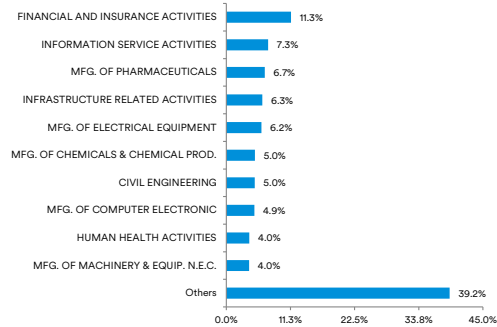


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	3.5%
BHARTI AIRTEL LTD.	3.4%
LARSEN & TOUBRO LTD.	3.3%
H D F C BANK LTD.	2.3%
ZOMATO LTD.	2.1%
AMBER ENTERPRISES INDIA LIMITED	2.1%
NIPPON INDIA MUTUAL FUND	2.0%
DIXON TECHNOLOGIES (INDIA) LTD.	2.0%
MAHINDRA & MAHINDRA LTD.	1.9%
T V S MOTOR CO. LTD.	1.7%
Others	72.6%
<b>Total</b>	<b>97.0%</b>
<b>Cash and Money Market</b>	<b>3.0%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Pension Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF03501/04/25PEMULTICAP117

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
15-Apr-2025	Rs. 10.4789	--	--	Rs. 2.4 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.6%	-2.9%
<b>6 Months</b>	-	-
<b>1 Year</b>	-	-
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	4.8%	7.5%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE 500

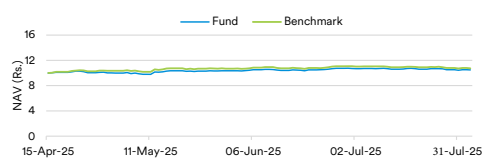
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.2%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.8%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

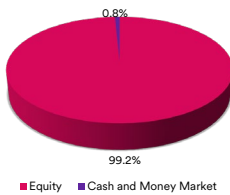
## NAV vs Benchmark



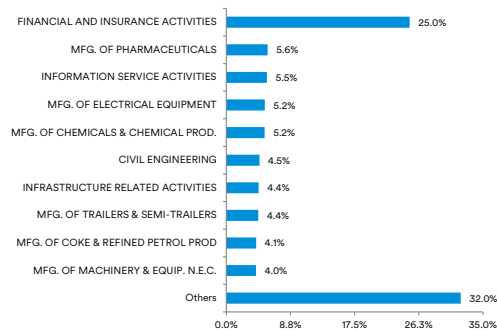
## Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	8.2%
I C I C I BANK LTD.	4.5%
RELIANCE INDUSTRIES LTD.	4.1%
BHARTI AIRTEL LTD.	3.4%
LARSEN & TOUBRO LTD.	3.3%
MAHINDRA & MAHINDRA LTD.	3.2%
NIPPON INDIA MUTUAL FUND	2.3%
INTERGLOBE AVIATION LTD.	2.0%
AMBER ENTERPRISES INDIA LIMITED	2.0%
AJANTA PHARMA LTD.	1.9%
Others	64.2%
<b>Total</b>	<b>99.2%</b>
<b>Cash and Money Market</b>	
	<b>0.8%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC





# CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

July 31, 2025



Milkar life aage badhain

## Fund Details

**Investment Objective:** To generate wealth by investing in companies which will benefit from the present evolving economic environment such as rising consumerism (C), strengthening government reforms (RE), increasing contribution of services (S) in

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 29.3814	--	--	Rs. 41 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.4%	-2.9%
<b>6 Months</b>	4.1%	5.7%
<b>1 Year</b>	-7.1%	-3.9%
<b>2 Years</b>	18.0%	15.3%
<b>3 Years</b>	20.4%	14.7%
<b>5 Years</b>	23.7%	18.4%
<b>Inception</b>	15.8%	12.7%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50 (2/3rd) and Nifty Next 50 (1/3rd) for Equity

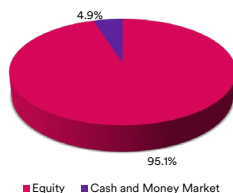
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

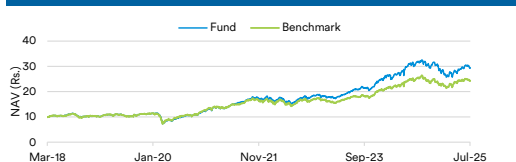
Security Type	Min	Max	Actual
Equities	60%	100%	95.1%
Debt	0%	0%	0.0%
Money Market	0%	40%	4.9%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark

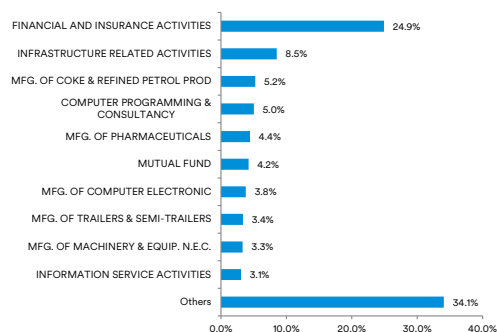


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	6.4%
RELIANCE INDUSTRIES LTD.	4.6%
CAPRI GLOBAL CAPITAL LIMITED	3.2%
I C I C I BANK LTD.	2.3%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.2%
INTERGLOBE AVIATION LTD.	1.7%
LEMON TREE HOTELS LIMITED	1.6%
LARSEN & TOUBRO LTD.	1.6%
T V S MOTOR CO. LTD.	1.5%
BHARAT ELECTRONICS LTD.	1.5%
Others	68.4%
<b>Total</b>	<b>95.1%</b>
<b>Cash and Money Market</b>	<b>4.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

July 31, 2025



Milkar life aage badhaoin

## Fund Details

**Investment Objective:** To generate long term capital appreciation by investing in diversified equities (predominantly large caps).

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 32.5998	--	--	Rs. 99 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.5%	-2.9%
<b>6 Months</b>	4.4%	5.4%
<b>1 Year</b>	-5.1%	-0.7%
<b>2 Years</b>	15.9%	12.0%
<b>3 Years</b>	18.1%	13.0%
<b>5 Years</b>	21.6%	17.5%
<b>Inception</b>	14.0%	12.5%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

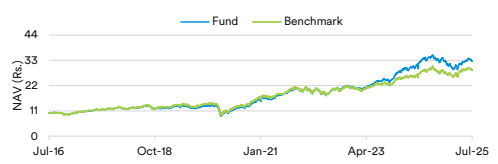
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	92.9%
Money Market Instruments	0%	40%	7.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

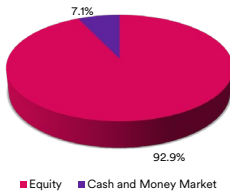


## Security Name

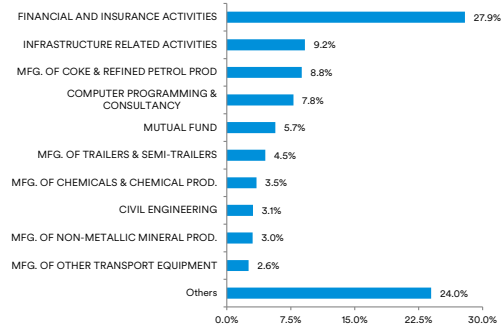
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	<b>92.9%</b>
H D F C BANK LTD.	9.9%
RELIANCE INDUSTRIES LTD.	8.3%
I C I C I BANK LTD.	4.4%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.1%
LARSEN & TOUBRO LTD.	3.1%
BHARTI AIRTEL LTD.	2.7%
KOTAK MAHINDRA BANK LTD.	2.5%
INFOSYS LTD.	2.4%
MARUTI SUZUKI INDIA LTD.	2.3%
BHARAT ELECTRONICS LTD.	2.2%
Others	52.2%
<b>Total</b>	<b>92.9%</b>
<b>Cash and Money Market</b>	<b>7.1%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN17

July 31, 2025



Milkar life aage badhao

## Fund Details

**Investment Objective:** To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
22-Dec-2009	Rs. 52.884	--	--	Rs. 1125 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.4%	-3.0%
<b>6 Months</b>	4.8%	5.5%
<b>1 Year</b>	-5.0%	-2.9%
<b>2 Years</b>	15.1%	14.7%
<b>3 Years</b>	16.0%	14.6%
<b>5 Years</b>	19.5%	19.3%
<b>Since 05-Jan-10</b>	11.2%	11.0%
<b>Inception</b>	11.3%	11.3%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 200

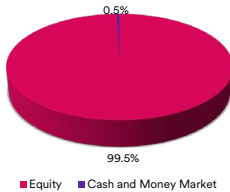
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

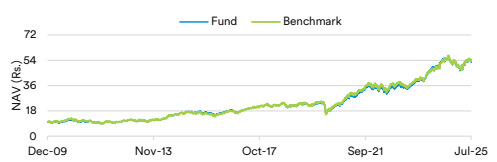
Security Type	Min	Max	Actual
Equity	60%	100%	99.5%
Cash & Money Market	0%	40%	0.5%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark

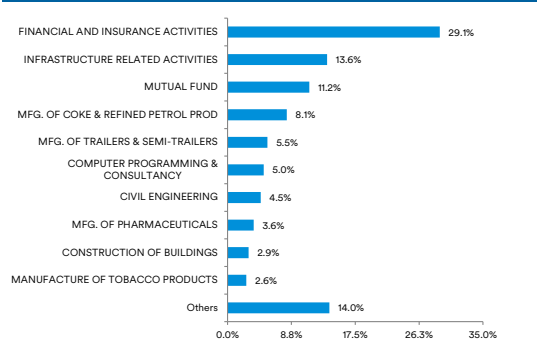


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	7.2%
RELIANCE INDUSTRIES LTD.	6.1%
H D F C BANK LTD.	5.8%
BHARTI AIRTEL LTD.	5.4%
STATE BANK OF INDIA	5.4%
LARSEN & TOUBRO LTD.	3.8%
AXIS BANK LTD.	2.7%
KOTAK MAHINDRA MF - PSU BANK ETF	2.6%
I T C LTD.	2.6%
INFOSYS LTD.	2.5%
Others	55.5%
<b>Total</b>	<b>99.5%</b>
<b>Cash and Money Market</b>	<b>0.5%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** The fund will seek to generate wealth by investing in companies which will benefit from the evolving economic situation such as increasing digitisation, strengthening economic reforms, strong focus on Atmanirbhar Bharat and Make-

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
26-Aug-2022	Rs. 15.6963	--	--	Rs. 92 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.6%	-3.0%
<b>6 Months</b>	3.7%	5.4%
<b>1 Year</b>	-7.4%	-1.8%
<b>2 Years</b>	18.3%	13.5%
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	16.6%	13.3%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 100

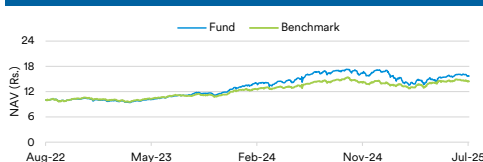
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	97.2%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	2.8%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

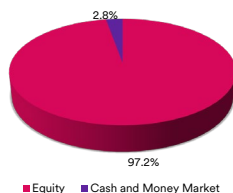


## Security Name

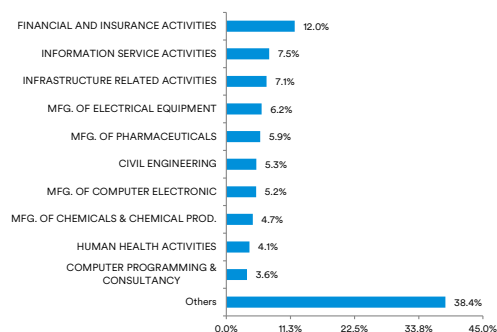
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
BHARTI AIRTEL LTD.	4.2%
LARSEN & TOUBRO LTD.	3.6%
RELIANCE INDUSTRIES LTD.	3.4%
MAHINDRA & MAHINDRA LTD.	2.8%
H D F C BANK LTD.	2.3%
ZOMATO LTD.	2.2%
STATE BANK OF INDIA	2.2%
DIXON TECHNOLOGIES (INDIA) LTD.	1.9%
NIPPON INDIA MUTUAL FUND	1.8%
T V S MOTOR CO. LTD.	1.8%
Others	71.1%
<b>Total</b>	<b>97.2%</b>
<b>Cash and Money Market</b>	<b>2.8%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 15.1156	--	--	Rs. 12 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 3   Debt - 0   Balanced -0		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.6%	-2.6%
<b>6 Months</b>	8.9%	6.1%
<b>1 Year</b>	0.1%	-2.2%
<b>2 Years</b>	17.4%	14.9%
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	18.3%	16.8%

Past performance is not indicative of future performance

\* Benchmark is NIFTY 100 ESG Index

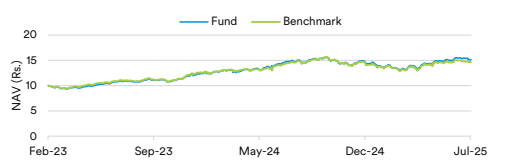
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	94.5%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	5.5%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

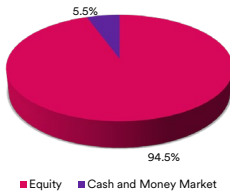
## NAV vs Benchmark



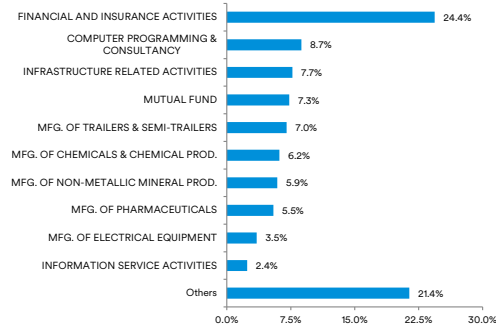
## Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	6.4%
INFOSYS LTD.	4.8%
ULTRATECH CEMENT LTD.	3.7%
MAHINDRA & MAHINDRA LTD.	3.3%
I C I C I BANK LTD.	3.2%
AXIS MF - BANK ETF	2.8%
BAJAJ FINANCE LTD.	2.7%
BHARTI AIRTEL LTD.	2.5%
HINDUSTAN UNILEVER LTD.	2.5%
ZOMATO LTD.	2.4%
Others	60.2%
<b>Total</b>	<b>94.5%</b>
<b>Cash and Money Market</b>	
	<b>5.5%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate wealth over the medium to long-term by investing in equity securities of small cap companies

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
29-Feb-2024	Rs. 11.1007	--	--	Rs. 141 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-4.4%	-5.8%
<b>6 Months</b>	3.7%	6.2%
<b>1 Year</b>	-8.4%	-6.1%
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	7.6%	8.6%

Past performance is not indicative of future performance

\*Benchmark is NIFTY Smallcap 100 Index

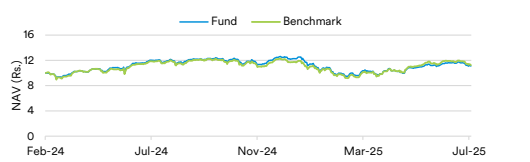
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	2.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

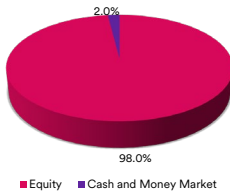
## NAV vs Benchmark



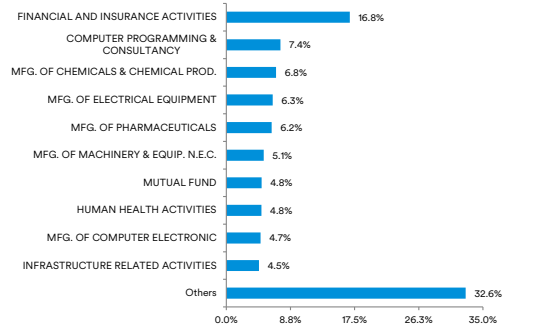
## Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
MULTI COMMODITY EXCHANGE OF INDIA LTD.	4.1%
NIPPON INDIA MUTUAL FUND	3.6%
NAVIN FLUORINE INTERNATIONAL LIMITED	3.2%
KARUR VYSYA BANK LTD.	2.6%
RADICO KHAITAN LTD.	2.6%
LAURUS LABS LIMITED	2.6%
360 ONE WAM LIMITED	2.2%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	2.1%
KFIN TECHNOLOGIES LIMITED	2.0%
PG ELECTROPLAST LIMITED	1.7%
Others	71.3%
<b>Total</b>	<b>98.0%</b>
<b>Cash and Money Market</b>	<b>2.0%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND17

July 31, 2025



## Fund Details

**Investment Objective:** To generate wealth over the medium to long-term by investing predominantly in companies engaged in manufacturing theme

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
16-Aug-2024	Rs. 9.7608	--	--	Rs. 416 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 3   Debt - 0   Balanced -0		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-2.3%	-2.2%
6 Months	7.3%	6.9%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.4%	-3.7%

Past performance is not indicative of future performance

\*Benchmark is Nifty India Manufacturing Index

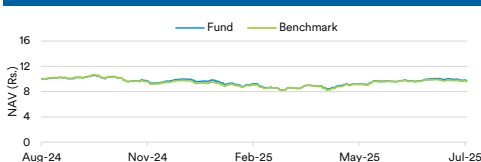
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	94.4%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	5.6%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

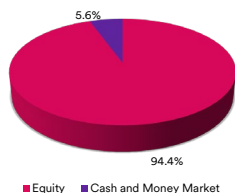


## Security Name

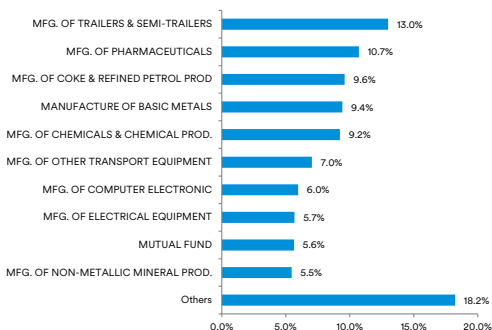
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
MAHINDRA & MAHINDRA LTD.	5.1%
RELIANCE INDUSTRIES LTD.	4.6%
BHARAT ELECTRONICS LTD.	4.2%
VEDANTA LIMITED	2.9%
MARUTI SUZUKI INDIA LTD.	2.9%
SUZLON ENERGY LTD.	2.9%
SUN PHARMACEUTICAL INDS. LTD.	2.7%
J S W STEEL LTD.	2.6%
HINDUSTAN AERONAUTICS LIMITED	2.6%
ULTRATECH CEMENT LTD.	2.5%
Others	61.6%
<b>Total</b>	<b>94.4%</b>
<b>Cash and Money Market</b>	
	<b>5.6%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Pension Mid Cap Fund (Open Fund)

SFIN No: ULIF03201/02/25PENIFTYMOM117

July 31, 2025



Mitkar life aage badhaoin

## Fund Details

**Investment Objective:** To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
14-Feb-2025	Rs. 11.243	--	--	Rs. 2.9 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.2%	-2.3%
<b>6 Months</b>	-	-
<b>1 Year</b>	-	-
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	12.4%	15.2%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE Midcap Index

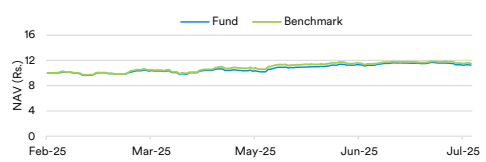
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	93.1%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	6.9%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

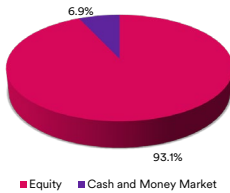


## Security Name

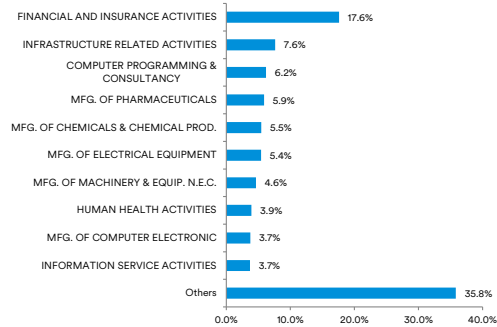
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
CAPRI GLOBAL CAPITAL LIMITED	2.9%
MAX FINANCIAL SERVICES LTD	2.3%
ONE 97 COMMUNICATIONS LIMITED	1.9%
J K LAKSHMI CEMENT LTD.	1.6%
LEMON TREE HOTELS LIMITED	1.6%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	1.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	1.5%
COFORGE LIMITED	1.5%
INDIAN BANK	1.4%
FEDERAL BANK LTD.	1.4%
Others	75.2%
<b>Total</b>	<b>93.1%</b>
<b>Cash and Money Market</b>	<b>6.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC





# Bharat Consumption Fund (Open Fund)

SFIN No: ULIF03015/11/24CONSUMFUND17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate wealth over the medium to long-term by investing predominantly in companies engaged in domestic consumption theme

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
29-Nov-2024	Rs. 10.0042	--	--	Rs. 493 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-1.1%	-0.9%
<b>6 Months</b>	7.0%	5.6%
<b>1 Year</b>	-	-
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	0.0%	2.5%

Past performance is not indicative of future performance

\*Benchmark is Nifty India Consumption Index

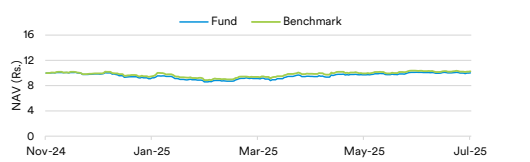
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.3%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	2.7%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

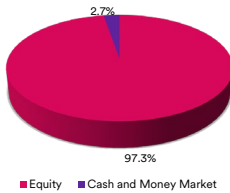
## NAV vs Benchmark



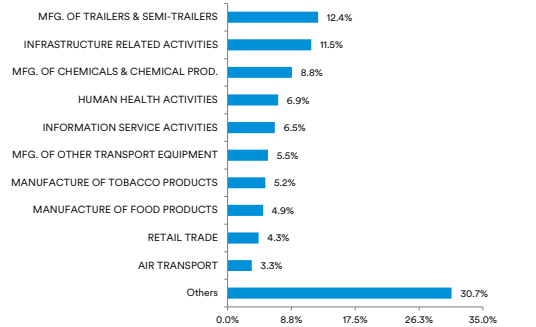
## Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
BHARTI AIRTEL LTD.	6.6%
MAHINDRA & MAHINDRA LTD.	6.1%
ZOMATO LTD.	5.6%
HINDUSTAN UNILEVER LTD.	5.3%
I T C LTD.	5.2%
MARUTI SUZUKI INDIA LTD.	4.0%
INTERGLOBE AVIATION LTD.	3.3%
APOLLO HOSPITALS ENTERPRISE LTD.	3.1%
T V S MOTOR CO. LTD.	3.0%
TITAN INDUSTRIES LTD.	2.5%
Others	52.4%
<b>Total</b>	<b>97.3%</b>
<b>Cash and Money Market</b>	
	<b>2.7%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Nifty 500 Momentum 50 Index Fund (Open Fund)

SFIN No: ULIF03115/02/25NIFTYMOMEN17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate wealth over the medium to long-term by investing in constituents of NSE's Nifty 500 Momentum 50 Index

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
28-Feb-2025	Rs. 11.8901	--	--	Rs. 498 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 3   Debt - 0   Balanced -0		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-5.7%	-6.1%
<b>6 Months</b>	-	-
<b>1 Year</b>	-	-
<b>2 Years</b>	-	-
<b>3 Years</b>	-	-
<b>5 Years</b>	-	-
<b>Inception</b>	18.9%	15.7%

Past performance is not indicative of future performance

\*Benchmark is Nifty500 Momentum 50

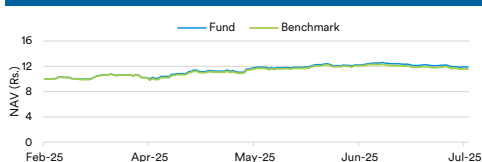
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.2%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

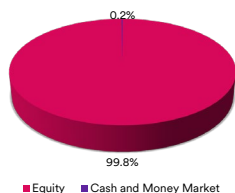


## Security Name

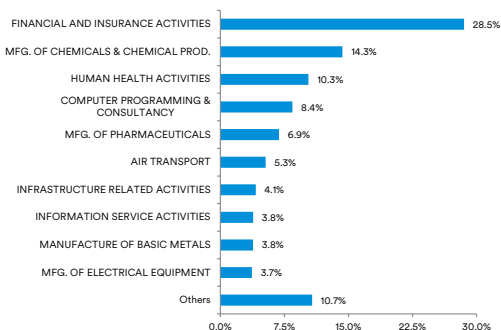
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
INTERGLOBE AVIATION LTD.	5.3%
DIVIS LABORATORIES LTD.	5.0%
MAX HEALTHCARE INSTITUTE LIMITED	5.0%
SOLAR INDUSTRIES INDIA LIMITED	3.8%
COFORGE LIMITED	3.8%
SRF LTD.	3.5%
COROMANDEL INTERNATIONAL LTD.	3.5%
SBI LIFE INSURANCE CO. LTD	3.4%
BAJAJ FINSERV LTD.	3.3%
HDFC LIFE INSURANCE COMPANY LIMITED	3.3%
Others	59.9%
<b>Total</b>	<b>99.8%</b>
<b>Cash and Money Market</b>	
	<b>0.2%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

July 31, 2025



Milkar life aage badhain

## Fund Details

**Investment Objective:** To generate capital appreciation and current income through a judicious mix of investments in equities and fixed income securities.

**Investment Philosophy:** The fund will target 60% investments in Equities and 40% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 28.6461	6.4%	5.8	Rs. 38 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 7   Debt - 0   Balanced -2		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-1.8%	-1.5%
<b>6 Months</b>	6.0%	5.4%
<b>1 Year</b>	-0.1%	1.6%
<b>2 Years</b>	17.2%	12.6%
<b>3 Years</b>	18.3%	12.7%
<b>5 Years</b>	19.5%	15.3%
<b>Inception</b>	15.4%	11.4%

Past performance is not indicative of future performance

\*Benchmark is 60% BSE 500 and 40% CRISIL Composite Bond Index

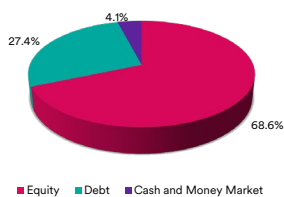
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

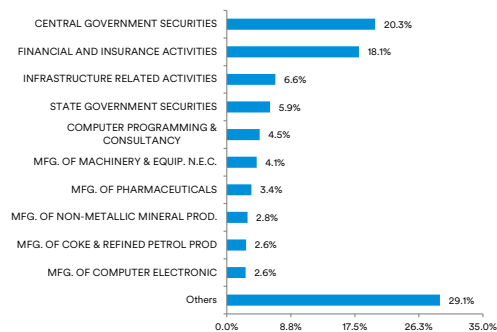
Security Type	Min	Max	Actual
Equities	40%	75%	68.6%
Debt	25%	60%	27.4%
Money Market	0%	35%	4.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

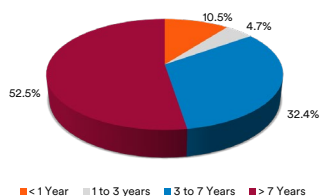


## Industry Wise Exposure\*\*

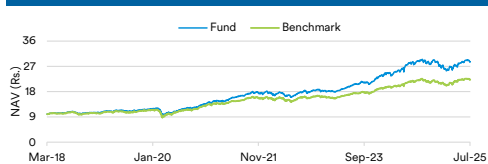


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		4.0%
AMBER ENTERPRISES INDIA LIMITED		2.7%
CAPRI GLOBAL CAPITAL LIMITED		2.6%
RELIANCE INDUSTRIES LTD.		1.9%
MAX FINANCIAL SERVICES LTD		1.1%
BHARAT ELECTRONICS LTD.		1.0%
KOTAK MAHINDRA BANK LTD.		1.0%
APOLLO HOSPITALS ENTERPRISE LTD.		1.0%
BHARTI HEXACOM LIMITED		1.0%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.0%
Others		51.2%
<b>Total</b>		<b>68.5%</b>

## Government Securities

6.75% GOI 2029	5.4%
6.79% GOI 2034	3.4%
6.92% GOI 2039	2.7%
7.05% HARYANA SDL 2038	2.4%
6.01% GOI 2030	1.8%
6.54% GOI 2032	1.6%
8.3% GOI 2042	1.3%
6.33% GOI 2035	1.3%
7.80% TAMILNADU SDL 2042	1.1%
7.29% WEST BENGAL SDL 2026	1.0%
Others	4.2%
<b>Total</b>	<b>26.2%</b>

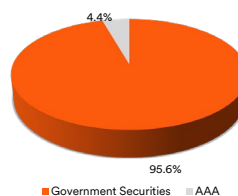
## Corporate Bonds

BAJAJ FINANCE LTD.	AAA	1.2%
<b>Total</b>		<b>1.2%</b>

## Cash and Money Market

<b>Portfolio Total</b>		<b>100.0%</b>
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## Rating Credit Profile





# Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F17

July 31, 2025



Milkar life aage badhain

## Fund Details

**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

**Investment Philosophy:** The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 39.065	7.0%	7.7	Rs. 839 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 7   Debt - 0   Balanced -2		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.6%	-1.2%
6 Months	3.0%	5.0%
1 Year	-0.6%	4.0%
2 Years	11.2%	10.2%
3 Years	11.7%	10.7%
5 Years	12.6%	12.3%
Since 05-Jan-10	9.1%	9.2%
Inception	9.1%	9.5%

Past performance is not indicative of future performance

\* Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

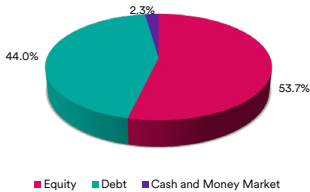
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

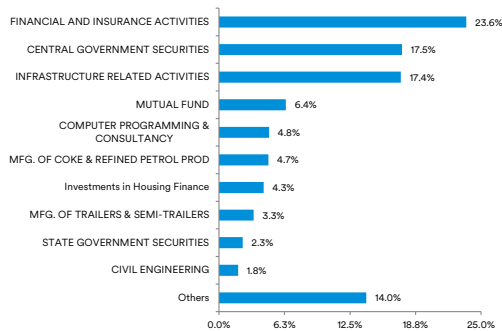
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	44.0%
Equity	0%	60%	53.7%
Cash & Money Market	0%	40%	2.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

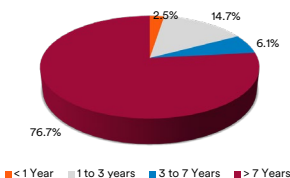


## Industry Wise Exposure\*\*

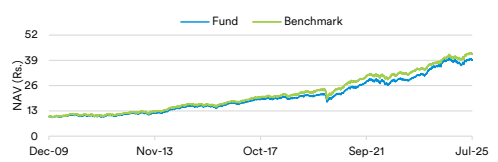


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		5.0%
RELIANCE INDUSTRIES LTD.		4.3%
I C I C BANK LTD.		2.6%
BHARTI AIRTEL LTD.		2.6%
INFOSYS LTD.		2.3%
ICICI PRUDENTIAL MF - NIFTY BANK ETF		2.0%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.7%
LARSEN & TOUBRO LTD.		1.7%
ABSL MF - NIFTY BANK ETF		1.5%
MARUTI SUZUKI INDIA LTD.		1.5%
Others		28.4%
<b>Total</b>		<b>53.7%</b>

## Government Securities

7.09% GOI 2054	4.2%
6.76% GOI 2061	2.8%
7.3% GOI 2053	2.6%
7.09% GOI 2074	2.0%
6.33% GOI 2035	1.5%
6.92% GOI 2039	1.1%
7.71% GUJARAT SDL 2034	0.6%
6.99% GOI 2051	0.6%
7.23% MADHYAPRADESH SDL 2042	0.6%
6.9% GOI 2065	0.6%
Others	3.1%
<b>Total</b>	<b>19.7%</b>

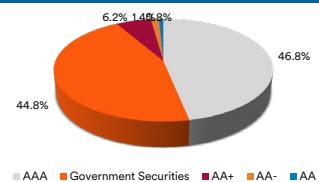
## Corporate Bonds

NATIONAL HOUSING BANK	AAA	3.0%
SHRIRAM FINANCE LIMITED	AA+	2.7%
THE NATIONAL BANK FOR FINANCING IN	AAA	2.3%
POWER FINANCE CORPN. LTD.	AAA	2.3%
BAJAJ FINANCE LTD.	AAA	2.3%
SUNDARAM FINANCE LTD	AAA	2.0%
REC LTD.	AAA	2.0%
NABARD	AAA	1.8%
STATE BANK OF INDIA	AAA	1.7%
L I C HOUSING FINANCE LTD.	AAA	1.2%
Others		2.9%
<b>Total</b>		<b>24.3%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile





# Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To provide higher accrual along with safety arising from high allocation to corporate bonds. The fund will invest up to 100% of the corpus in debt and money market securities

**Investment Philosophy:** The fund will target 100% investments in Debt securities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
21-Mar-2018	Rs. 17.5335	7.0%	10.1	Rs. 14 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.7%	0.5%
<b>6 Months</b>	4.2%	4.5%
<b>1 Year</b>	9.1%	8.8%
<b>2 Years</b>	10.1%	8.5%
<b>3 Years</b>	9.8%	8.2%
<b>5 Years</b>	6.7%	6.0%
<b>Inception</b>	7.9%	7.6%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

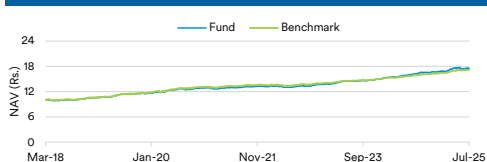
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	93.3%
Money Market	0%	20%	6.7%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

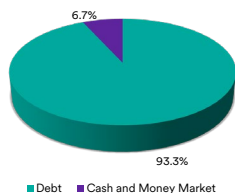
## NAV vs Benchmark



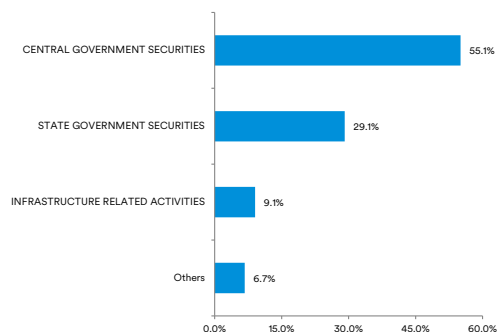
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.09% GOI 2054		54.8%
6.72% MAHARASHTRA SDL 2040		28.0%
6.92% MADHYA PRADESH SG 2043		1.2%
6.76% GOI 2061		0.3%
<b>Total</b>		<b>84.2%</b>
<b>Corporate Bonds</b>		
REC LTD.	AAA	9.1%
<b>Total</b>		<b>9.1%</b>
<b>Cash and Money Market</b>		
		<b>6.7%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

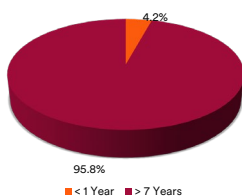


## Industry Wise Exposure\*\*

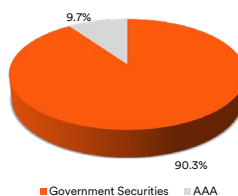


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Pension Bond Fund (Open Fund)

SFIN No: ULIF03301/02/25PEBONDFUND17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To provide accrual income and capital gains by investing opportunistically in government securities, corporate bonds and money market instruments

**Investment Philosophy:** The fund will target 100% investments in debt and money market securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
14-Feb-2025	Rs. 14.4016	7.0%	11.6	Rs. 0 crore
<b>Fund Manager(s)</b> Gaurav Balre		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.5%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	44.0%	4.4%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

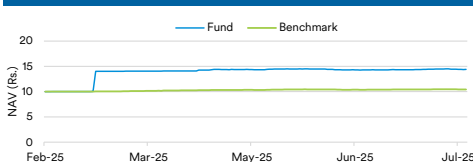
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Government and other Debt Securities	10%	100%	90.9%
Money Market	0%	90%	9.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

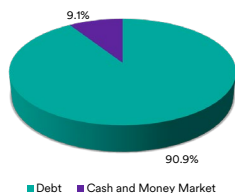
## NAV vs Benchmark



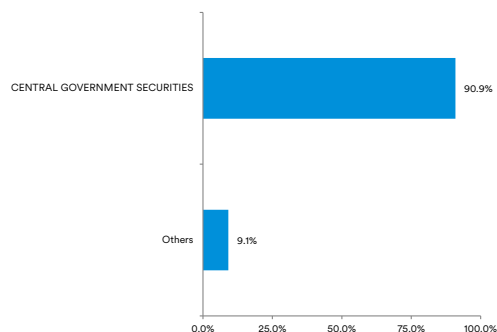
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.4% GOI 2062		43.1%
6.76% GOI 2061		19.8%
7.3% GOI 2053		14.2%
6.98% GOI 2054		13.7%
<b>Total</b>		<b>90.9%</b>
<b>Cash and Money Market</b>		
		<b>9.1%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

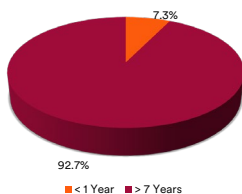


## Industry Wise Exposure\*\*

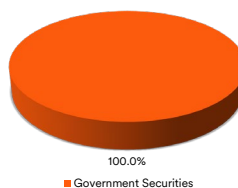


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

July 31, 2025



Mithar life aage badhain

## Fund Details

**Investment Objective:** To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

**Investment Philosophy:** The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
11-Jan-2010	Rs. 29.2319	6.8%	10.2	Rs. 63 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.6%	0.6%
<b>6 Months</b>	3.2%	5.6%
<b>1 Year</b>	7.3%	10.1%
<b>2 Years</b>	7.9%	9.4%
<b>3 Years</b>	7.6%	8.5%
<b>5 Years</b>	5.4%	6.4%
<b>Inception</b>	7.1%	8.2%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

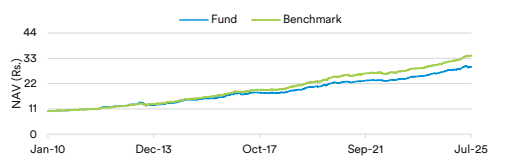
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	95.8%
Money Market Investments	0%	40%	4.2%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

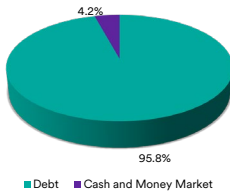
## NAV vs Benchmark



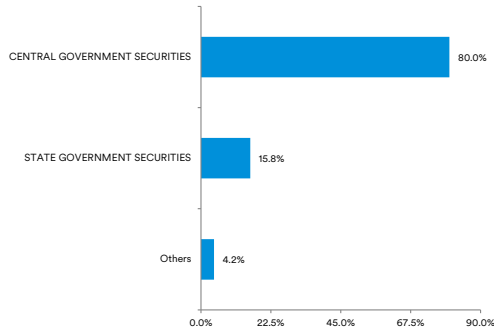
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
6.9% GOI 2065		19.7%
6.92% GOI 2039		17.7%
6.98% GOI 2054		16.9%
7.09% GOI 2054		11.1%
6.72% MAHARASHTRA SDL 2040		9.1%
6.33% GOI 2035		7.9%
6.01% GOI 2030		4.7%
6.92% MADHYA PRADESH SG 2043		3.5%
6.94% KERALA SDL 2062		3.1%
8.83% GOI 2041		1.9%
Others		0.2%
<b>Total</b>		<b>95.8%</b>
<b>Cash and Money Market</b>		
		<b>4.2%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

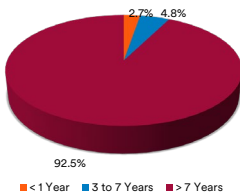


## Industry Wise Exposure\*\*

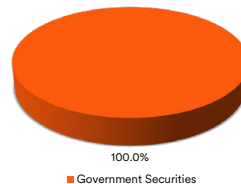


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

July 31, 2025



Milkar life aage badhain

## Fund Details

**Investment Objective:** To earn regular income by investing in high quality fixed income securities

**Investment Philosophy:** The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 29.9209	7.2%	7.8	Rs. 648 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.5%	0.5%
6 Months	3.6%	4.5%
1 Year	7.9%	8.8%
2 Years	7.9%	8.5%
3 Years	7.5%	8.2%
5 Years	5.7%	6.0%
Inception	7.3%	7.8%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

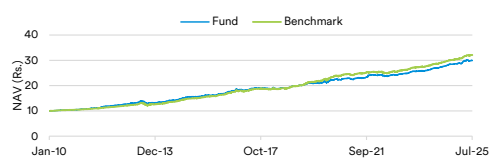
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	96.7%
Cash & Money Market	0%	40%	3.3%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.09% GOI 2054		11.3%
6.9% GOI 2065		7.5%
6.92% GOI 2039		4.6%
6.76% GOI 2061		3.4%
6.33% GOI 2035		2.8%
7.34% GOI 2064		1.7%
6.98% GOI 2054		1.5%
6.79% GOI 2034		1.3%
7.05% ANDHRA PRADESH SG 2039		1.2%
7.23% MADHYAPRADESH SDL 2042		0.8%
Others		1.3%
<b>Total</b>		<b>37.3%</b>

## Corporate Bonds

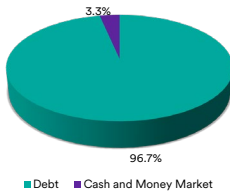
IRFC LTD.	AAA	9.8%
STATE BANK OF INDIA	AAA	9.4%
SAMMAN CAPITAL LTD.	AA-	8.9%
POWER FINANCE CORPN. LTD.	AAA	4.4%
MUTHOOT FINANCE LTD.	AA+	3.9%
POWER GRID CORPN. OF INDIA LTD.	AAA	3.8%
REC LTD.	AAA	3.7%
THE NATIONAL BANK FOR FINANCING IN	AAA	3.7%
SHRIRAM FINANCE LIMITED	AA+	3.7%
LARSEN & TOUBRO LTD.	AAA	2.3%
Others		5.8%

**Total 59.4%**

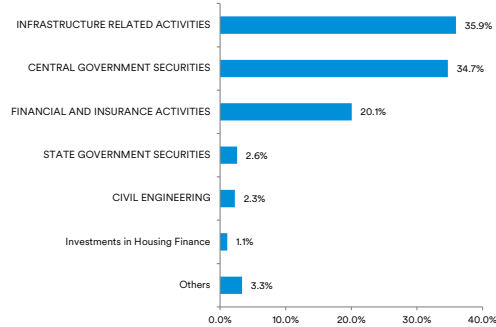
**Cash and Money Market 3.3%**

**Portfolio Total 100.0%**

## Asset Mix

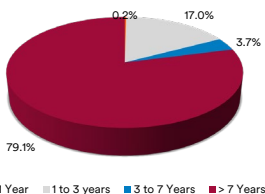


## Industry Wise Exposure\*\*

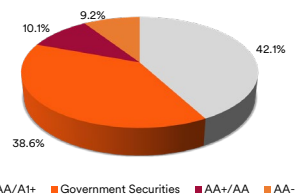


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile







# Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate stable returns by investing in very short term debt and money market instruments.

**Investment Philosophy:** The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 14.9361	6.3%	0.5	Rs. 3 crore
<b>Fund Manager(s)</b> Gaurav Balre		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.4%	0.5%
<b>6 Months</b>	2.6%	2.9%
<b>1 Year</b>	5.7%	6.3%
<b>2 Years</b>	5.9%	6.6%
<b>3 Years</b>	5.6%	6.5%
<b>5 Years</b>	4.3%	5.3%
<b>Inception</b>	4.5%	5.4%

Past performance is not indicative of future performance

\* Benchmark is CRISIL Overnight Index

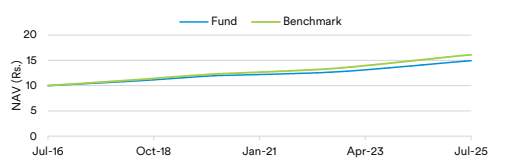
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Money Market Instruments	0%	100%	100.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

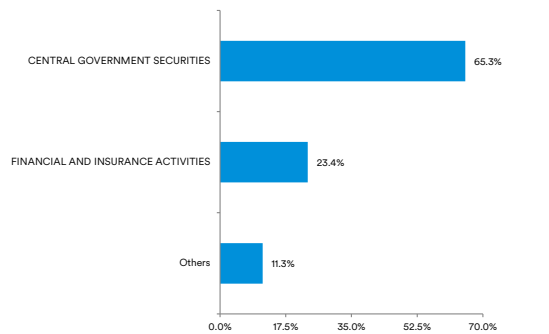


Security Name	Net Asset (%)
Cash and Money Market	100.0%
Portfolio Total	100.0%

## Asset Mix

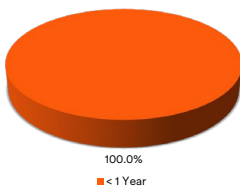


## Industry Wise Exposure\*\*

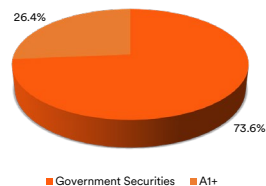


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

July 31, 2025



## Fund Details

**Investment Objective:** To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum.

**Investment Philosophy:** The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2010	Rs. 24.1752	6.6%	0.6	Rs. 1397 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund
<b>1 Month</b>	0.5%
<b>6 Months</b>	3.1%
<b>1 Year</b>	6.4%
<b>2 Years</b>	6.5%
<b>3 Years</b>	6.2%
<b>5 Years</b>	5.0%
<b>Inception</b>	6.2%

Past performance is not indicative of future performance

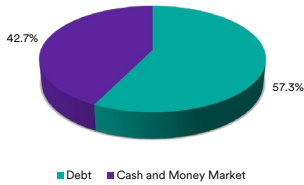
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

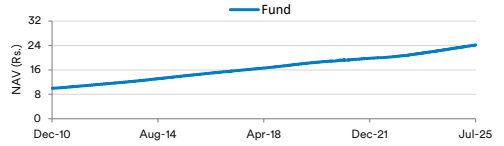
Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	57.3%
Money Market Instruments	0%	100%	42.7%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark

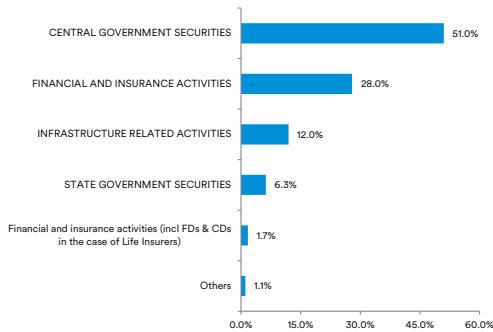


## Security Name

## Net Asset (%)

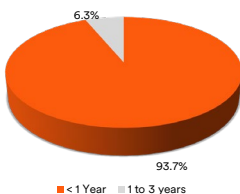
Security Name	Net Asset (%)
<b>Government Securities (Including Treasury Bills)</b>	
364 DAY TBILL 2025	7.1%
364 DAY TBILL 2025	6.0%
364 DAY TBILL 2026	5.9%
364 DAY TBILL 2025	5.3%
364 DAY TBILL 2025	5.2%
364 DAY TBILL 2025	4.9%
6.97% KARNATAKA SDL 2028	4.0%
364 DAY TBILL 2025	3.5%
364 DAY TBILL 2026	3.4%
364 DAY TBILL 2026	1.7%
Others	10.2%
<b>Total</b>	<b>57.3%</b>
<b>Cash and Money Market</b>	<b>42.7%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*

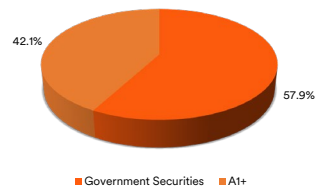


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Pension Discontinued Fund (Closed Fund)

SFIN No: ULIF03401/02/25PEDISCONT1117

July 31, 2025



## Fund Details

**Investment Objective:** To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum

**Investment Philosophy:** The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
31-Mar-2025	Rs. 10.1544	5.5%	0.5	Rs. 0.1 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund
1 Month	0.4%
6 Months	-
1 Year	-
2 Years	-
3 Years	-
5 Years	-
Inception	1.5%

Past performance is not indicative of future performance

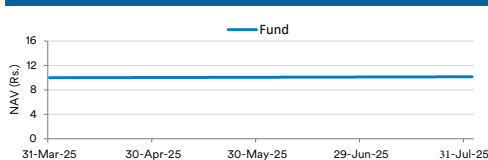
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government Securities	0%	100%	57.8%
Money Market	0%	100%	42.2%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

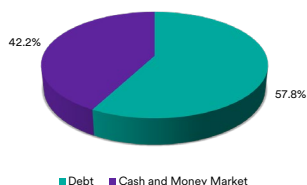
## NAV vs Benchmark



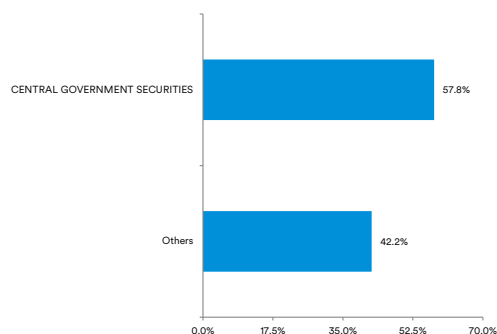
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities (Including Treasury Bills)</b>		
364 DAY TBILL 2026		57.8%
<b>Total</b>		<b>57.8%</b>
<b>Cash and Money Market</b>		<b>42.2%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

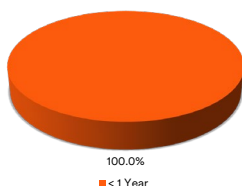


## Industry Wise Exposure\*\*

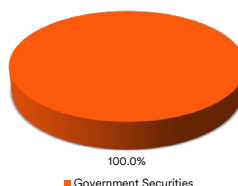


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLEI217

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate long term capital appreciation by investing in diversified equities.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 46.5843	--	--	Rs. 587 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 7   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.5%	-2.9%
<b>6 Months</b>	3.8%	5.4%
<b>1 Year</b>	-4.1%	-0.7%
<b>2 Years</b>	13.1%	12.0%
<b>3 Years</b>	14.0%	13.0%
<b>5 Years</b>	18.8%	17.5%
<b>Since 05-Jan-10</b>	10.4%	10.4%
<b>Inception</b>	10.4%	10.8%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

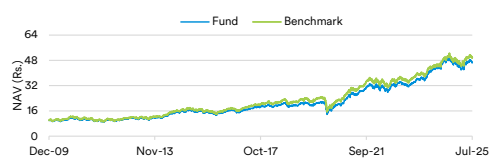
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.6%
Money Market Instruments	0%	40%	0.4%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

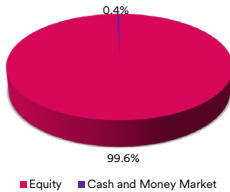


## Security Name

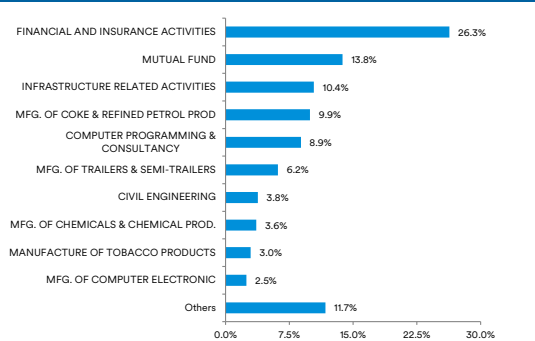
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.6%</b>
H D F C BANK LTD.	9.9%
RELIANCE INDUSTRIES LTD.	9.2%
I C I C I BANK LTD.	6.4%
BHARTI AIRTEL LTD.	5.0%
INFOSYS LTD.	5.0%
SBI MF - NIFTY BANK ETF	5.0%
LARSEN & TOUBRO LTD.	3.8%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.0%
I T C LTD.	3.0%
MARUTI SUZUKI INDIA LTD.	2.8%
Others	46.4%
<b>Total</b>	<b>99.6%</b>
<b>Cash and Money Market</b>	<b>0.4%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
27-Feb-2008	Rs. 55.1996	--	--	Rs. 66 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund
1 Month	-3.1%
6 Months	1.7%
1 Year	-9.9%
2 Years	15.1%
3 Years	15.2%
5 Years	17.8%
Inception	10.3%

Past performance is not indicative of future performance

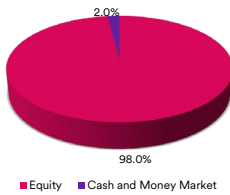
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

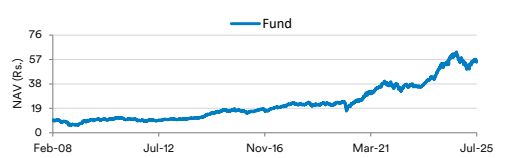
Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.0%
Money Market Instruments	0%	40%	2.0%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark

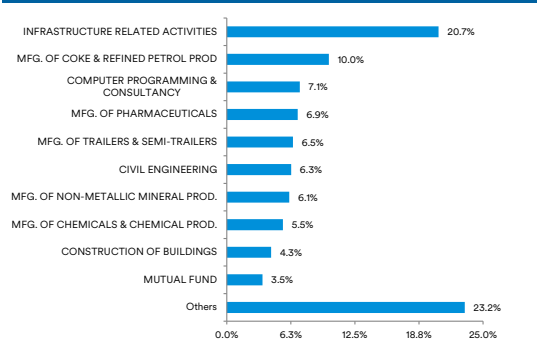


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	7.0%
BHARTI AIRTEL LTD.	5.9%
LARSEN & TOUBRO LTD.	5.3%
N T P C LTD.	3.0%
MARUTI SUZUKI INDIA LTD.	2.9%
COAL INDIA LTD.	2.7%
SUN PHARMACEUTICAL INDS. LTD.	2.6%
BRITANNIA INDUSTRIES LTD.	2.2%
ULTRATECH CEMENT LTD.	2.1%
INFOSYS LTD.	2.1%
Others	62.3%
<b>Total</b>	<b>98.0%</b>
<b>Cash and Money Market</b>	<b>2.0%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Value Fund (Open Fund)

SFIN No: ULIF03615/07/25VALUEFUNDS117

July 31, 2025



Milkar life aage badhaoin

## Fund Details

**Investment Objective:** To generate long-term capital appreciation by investing in companies which are priced attractively vs the broader market.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
28-Jul-2025	Rs. 9.9044	--	--	Rs. 82 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-	-
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-1.0%	-0.8%

Past performance is not indicative of future performance

\*Benchmark is NIFTY 500 Value 50

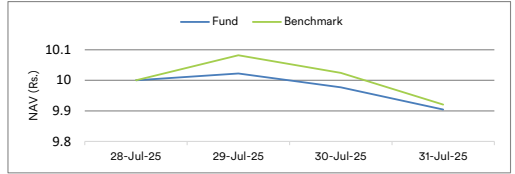
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	84.6%
Money Market	0%	40%	15.4%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

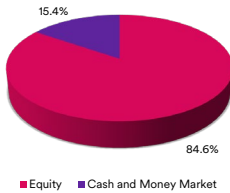


## Security Name

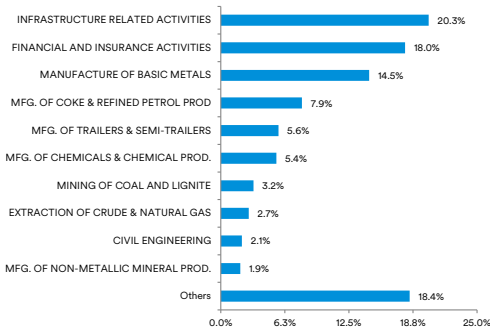
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
N T P C LTD.	4.9%
HINDALCO INDUSTRIES LTD.	4.7%
STATE BANK OF INDIA	4.7%
VEDANTA LIMITED	4.7%
POWER GRID CORPN. OF INDIA LTD.	4.4%
BHARAT PETROLEUM CORPN. LTD.	3.9%
POWER FINANCE CORPN. LTD.	3.3%
GRASIM INDUSTRIES LTD.	3.3%
COAL INDIA LTD.	3.2%
HYUNDAI MOTOR INDIA LIMITED	2.8%
Others	44.8%
<b>Total</b>	<b>84.6%</b>
<b>Cash and Money Market</b>	<b>15.4%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Multiplier (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate long term capital appreciation by investing in diversified equities.

**Investment Philosophy:** The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 102.8549	--	--	Rs. 1165 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Deb Bhattacharya		Equity - 4   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-3.2%	-2.9%
<b>6 Months</b>	3.9%	5.4%
<b>1 Year</b>	-3.8%	-0.7%
<b>2 Years</b>	13.2%	12.0%
<b>3 Years</b>	14.4%	13.0%
<b>5 Years</b>	19.1%	17.5%
<b>Inception</b>	12.0%	12.9%

Past performance is not indicative of future performance

\* Benchmark is Nifty 50 for Equity

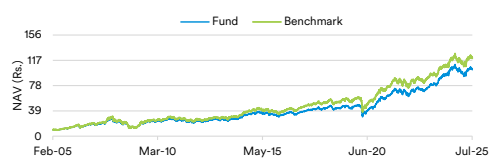
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.1%
Money Market Investments	0%	40%	0.9%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

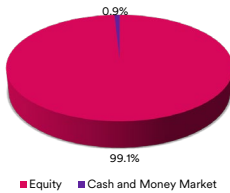


## Security Name

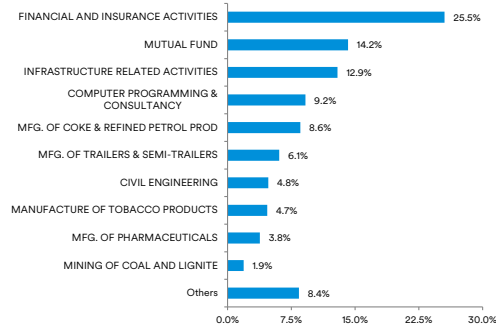
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	8.0%
RELIANCE INDUSTRIES LTD.	7.3%
H D F C BANK LTD.	6.6%
BHARTI AIRTEL LTD.	6.6%
STATE BANK OF INDIA	5.1%
LARSEN & TOUBRO LTD.	4.8%
I T C LTD.	4.7%
INFOSYS LTD.	4.0%
KOTAK MAHINDRA MF - PSU BANK ETF	3.1%
MAHINDRA & MAHINDRA LTD.	2.9%
Others	46.0%
<b>Total</b>	<b>99.1%</b>
<b>Cash and Money Market</b>	
	<b>0.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix



## Industry Wise Exposure\*\*



\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC



# Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

**Investment Philosophy:** The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
07-Feb-2005	Rs. 82.3575	6.9%	3.8	Rs. 139 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal Gaurav Balre		Equity - 4   Debt - 0   Balanced -3 Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-2.6%	-2.2%
<b>6 Months</b>	4.3%	5.2%
<b>1 Year</b>	-3.8%	1.2%
<b>2 Years</b>	9.5%	11.3%
<b>3 Years</b>	10.7%	12.1%
<b>5 Years</b>	14.6%	15.5%
<b>Inception</b>	10.8%	12.1%

Past performance is not indicative of future performance

\*Benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Index

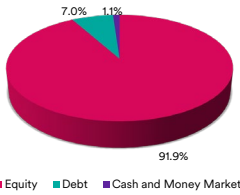
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

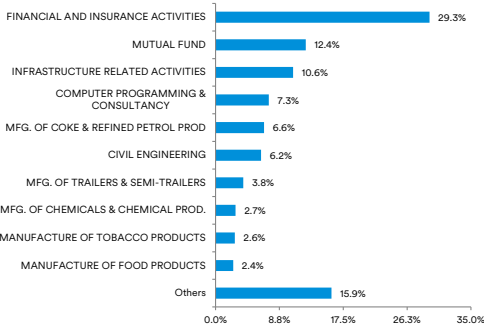
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	2.0%
Infrastructure and Social Sector Secs	0%	40%	0.7%
Listed Equities	60%	95%	91.9%
Long Term Bonds	0%	60%	4.3%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	1.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

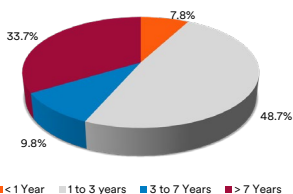


## Industry Wise Exposure\*\*

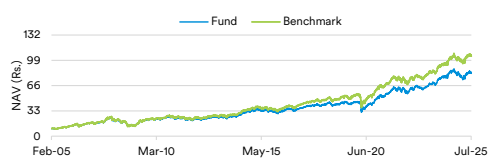


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		8.7%
BHARTI AIRTEL LTD.		7.9%
I C I C I BANK LTD.		7.5%
RELIANCE INDUSTRIES LTD.		6.6%
LARSEN & TOUBRO LTD.		6.2%
CPSE ETF		5.4%
INFOSYS LTD.		3.9%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		3.7%
I T C LTD.		2.6%
MAHINDRA & MAHINDRA LTD.		2.5%
Others		36.6%
<b>Total</b>		<b>91.9%</b>

## Government Securities

6.68% GOI 2040	1.0%
6.75% GOI 2029	0.7%
7.57% GOI 2033	0.2%
<b>Total</b>	<b>2.0%</b>

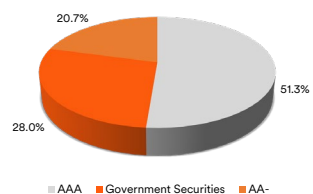
## Corporate Bonds

SUNDARAM FINANCE LTD	AAA	2.2%
SAMMAN CAPITAL LTD.	AA-	1.4%
POWER GRID CORPN. OF INDIA LTD.	AAA	0.7%
NATIONAL HOUSING BANK	AAA	0.6%
<b>Total</b>		<b>5.0%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile







# Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

July 31, 2025



Milkar life aage badhain

## Fund Details

**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

**Investment Philosophy:** The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 61.0465	7.0%	6.8	Rs. 164 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal Gaurav Balre		Equity - 4   Debt - 0   Balanced -3 Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.6%	-1.2%
6 Months	3.5%	5.0%
1 Year	-0.8%	4.0%
2 Years	8.3%	10.2%
3 Years	9.1%	10.7%
5 Years	11.4%	12.3%
Inception	9.2%	10.8%

Past performance is not indicative of future performance

\*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

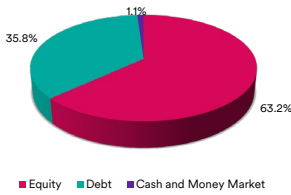
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

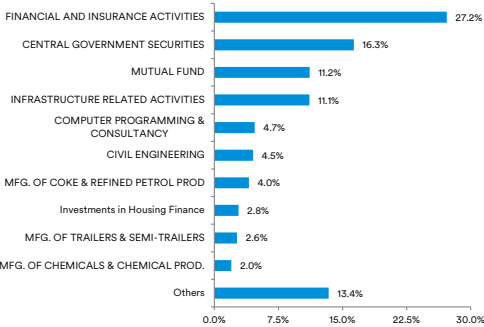
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	16.3%
Infrastructure and Social Sector Secs	0%	60%	4.5%
Listed Equities	35%	65%	63.2%
Long Term Bonds	0%	60%	15.0%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	1.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

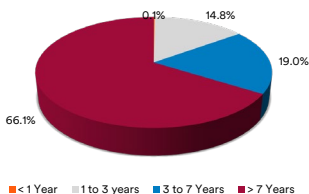


## Industry Wise Exposure\*\*

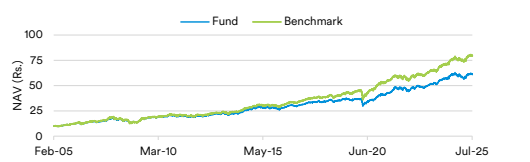


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		5.6%
BHARTI AIRTEL LTD.		5.2%
LARSEN & TOUBRO LTD.		4.5%
I C I C I BANK LTD.		4.5%
CPSE ETF		4.1%
RELIANCE INDUSTRIES LTD.		4.0%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		3.3%
INFOSYS LTD.		2.4%
BHARAT ELECTRONICS LTD.		1.9%
MIRAE ASSET MF - NIFTY FINANCIAL SERVICES ETF		1.7%
Others		25.7%
<b>Total</b>		<b>63.2%</b>

## Government Securities

6.33% GOI 2035	8.2%
7.25% GOI 2063	3.1%
7.09% GOI 2054	2.0%
7.09% GOI 2074	1.2%
6.92% GOI 2039	0.9%
6.76% GOI 2061	0.9%
<b>Total</b>	<b>16.3%</b>

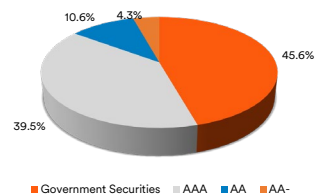
## Corporate Bonds

SUNDARAM FINANCE LTD	AAA	3.8%
PIRAMAL FINANCE LTD.	AA	3.8%
N T P C LTD.	AAA	3.0%
H D F C BANK LTD.	AAA	3.0%
NATIONAL HOUSING BANK	AAA	2.8%
SAMMAN CAPITAL LTD.	AA-	1.5%
STATE BANK OF INDIA	AAA	0.9%
POWER FINANCE CORPN. LTD.	AAA	0.5%
<b>Total</b>		<b>19.6%</b>

## Cash and Money Market

<b>Portfolio Total</b>	<b>100.0%</b>
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## Rating Credit Profile





# Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

July 31, 2025



Milkar life aage badhain

## Fund Details

**Investment Objective:** To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

**Investment Philosophy:** The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 43.6093	6.4%	5.2	Rs. 8.3 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal Gaurav Balre		Equity - 4   Debt - 0   Balanced -3 Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	-0.6%	-0.2%
<b>6 Months</b>	3.2%	4.7%
<b>1 Year</b>	2.8%	6.9%
<b>2 Years</b>	7.6%	9.2%
<b>3 Years</b>	7.7%	9.2%
<b>5 Years</b>	7.6%	8.7%
<b>Inception</b>	7.5%	8.9%

Past performance is not indicative of future performance

\*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

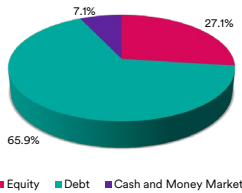
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

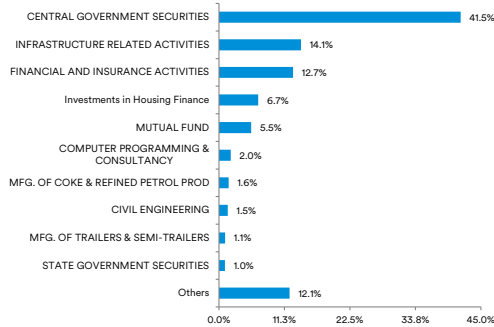
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	42.6%
Infrastructure and Social Sector Secs	0%	60%	12.2%
Listed Equities	10%	30%	27.1%
Long Term Bonds	0%	60%	11.2%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	7.1%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

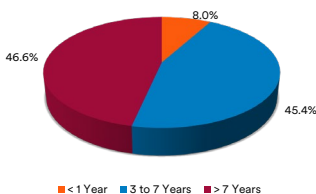


## Industry Wise Exposure\*\*

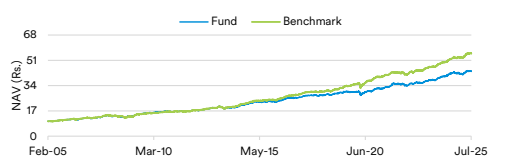


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
CPSE ETF		3.9%
H D F C BANK LTD.		2.8%
I C I C I BANK LTD.		2.2%
RELIANCE INDUSTRIES LTD.		1.6%
BHARTI AIRTEL LTD.		1.6%
LARSEN & TOUBRO LTD.		1.5%
INFOSYS LTD.		1.0%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		0.9%
STATE BANK OF INDIA		0.8%
I T C LTD.		0.7%
Others		9.9%
<b>Total</b>		<b>27.1%</b>

## Government Securities

6.01% GOI 2030	14.6%
6.75% GOI 2029	12.4%
6.33% GOI 2035	12.0%
7.09% GOI 2054	2.5%
7.30% KARNATAKA SDL 2032	1.0%
<b>Total</b>	<b>42.6%</b>

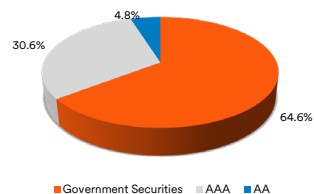
## Corporate Bonds

NATIONAL HOUSING BANK	AAA	6.7%
POWER GRID CORPN. OF INDIA LTD.	AAA	6.0%
PIRAMAL FINANCE LTD.	AA	3.2%
IRFC LTD.	AAA	3.0%
POWER FINANCE CORPN. LTD.	AAA	1.9%
STATE BANK OF INDIA	AAA	1.2%
BAJAJ FINANCE LTD.	AAA	1.2%
<b>Total</b>		<b>23.3%</b>

## Cash and Money Market

<b>Cash and Money Market</b>	<b>7.1%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Rating Credit Profile





# Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

**Investment Philosophy:** The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
10-Feb-2005	Rs. 35.1453	6.5%	7.0	Rs. 25 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.3%	0.6%
<b>6 Months</b>	4.1%	5.6%
<b>1 Year</b>	8.0%	10.1%
<b>2 Years</b>	7.9%	9.4%
<b>3 Years</b>	7.1%	8.5%
<b>5 Years</b>	4.9%	6.4%
<b>Inception</b>	6.3%	7.8%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

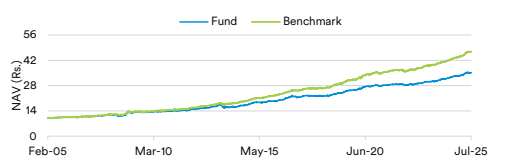
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	87.6%
Money Market Investments	0%	40%	12.4%

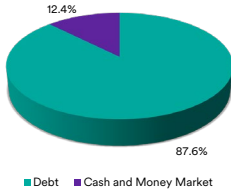
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

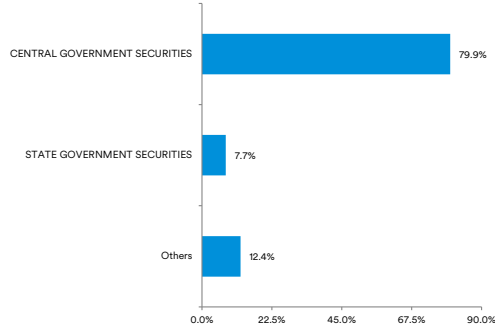


Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
6.79% GOI 2034		55.5%
6.92% GOI 2039		10.2%
6.72% MAHARASHTRA SDL 2040		7.7%
7.34% GOI 2064		7.0%
8.3% GOI 2042		6.9%
6.01% GOI 2030		0.3%
<b>Total</b>		<b>87.6%</b>
<b>Cash and Money Market</b>		<b>12.4%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

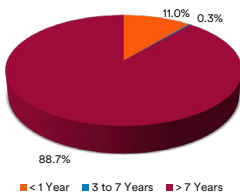


## Industry Wise Exposure\*\*

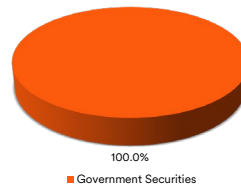


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF17

July 31, 2025



Mitkar life aage badhain

## Fund Details

**Investment Objective:** To earn regular income by investing in high quality fixed income securities

**Investment Philosophy:** The fund will target 100% investments in Government & other debt securities to meet the stated objectives

<b>Inception Date</b>	<b>NAV</b>	<b>YTM</b>	<b>MD</b>	<b>AUM</b>
04-Feb-2005	Rs. 36.3961	7.1%	8.4	Rs. 48 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Gaurav Balre		Equity - 0   Debt - 10   Balanced - 8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
<b>1 Month</b>	0.4%	0.5%
<b>6 Months</b>	4.3%	4.5%
<b>1 Year</b>	8.7%	8.8%
<b>2 Years</b>	8.4%	8.5%
<b>3 Years</b>	7.7%	8.2%
<b>5 Years</b>	5.9%	6.0%
<b>Inception</b>	6.5%	7.3%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

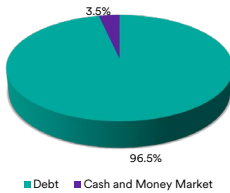
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

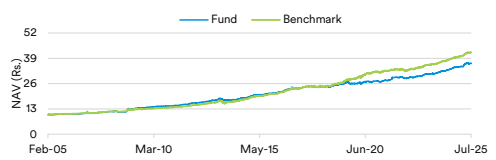
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	47.9%
Infrastructure and Social Sector Secs	0%	60%	24.7%
Long Term Bonds	10%	60%	24.0%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	3.5%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.09% GOI 2054		27.7%
6.92% GOI 2039		14.1%
6.33% GOI 2035		3.6%
7.09% GOI 2074		1.6%
6.76% GOI 2061		0.5%
7.34% GOI 2064		0.4%
<b>Total</b>		<b>47.9%</b>

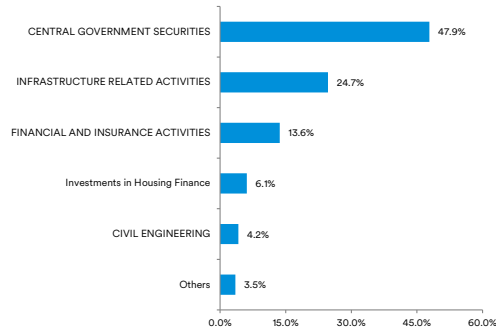
## Corporate Bonds

SAMMAN CAPITAL LTD.	AA-	9.4%
IRFC LTD.	AAA	8.7%
STATE BANK OF INDIA	AAA	7.3%
NATIONAL HOUSING BANK	AAA	6.1%
THE NATIONAL BANK FOR FINANCING IN	AAA	4.3%
PIRAMAL FINANCE LTD.	AA	4.2%
LARSEN & TOUBRO LTD.	AAA	4.2%
POWER FINANCE CORPN. LTD.	AAA	4.0%
REC LTD.	AAA	0.3%
<b>Total</b>		<b>48.7%</b>

## Cash and Money Market

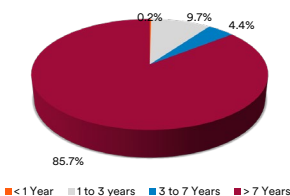
<b>Cash and Money Market</b>	<b>3.6%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Industry Wise Exposure\*\*

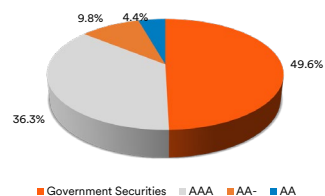


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile



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