

# ULIP Fund

Monthly Fund Performance

July 2026 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.


**MARKET OVERVIEW**

**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  
Consumption

 Multifactor Index  
Fund

 Pension  
Mid Cap Fund

 Nifty 500 Momentum  
50 Index Fund

 Dividend Leaders  
Index Fund

 Pension Dividend  
Leaders Index Fund

Value Fund

Pension Value Fund

Multiplier II

Virtue

Multiplier

**BALANCED FUNDS**

Balanced Opportunities

Balancer II

Balancer

Moderator

Acclerator

**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




**Sanjay Kumar**  
Chief Investment Officer

## The month gone by – A snapshot

Global markets corrected last month, as emerging concerns about the sustainability of 'AI' rally prompted profit booking. The ceasefire in West Asia has largely held, though intermittent clashes have added to market volatility. Higher energy prices due to the conflict had led to increase in inflation in many countries. This led to European Central Bank and Bank of Japan's decision to raise policy rates last month. The US Fed, in its first meeting under new Chair Kevin Warsh, held policy rates unchanged, though it raised inflation projections.

The pickup in shipments through the Strait of Hormuz, combined with US providing a temporary sanction waiver to crude oil exports from Iran, led to a sharp 21% decline in crude oil prices last month. Lower energy prices have led some analysts to dial back expectations of rate hikes by global central banks.

The MSCI World Index corrected by 1% last month, while MSCI Emerging Market Index declined by 2%. MSCI India outperformed global markets with over 1% return. Measures to attract capital flows have stabilised the Rupee, which appreciated against the US Dollar last month.

### Economy: Steady momentum amidst monsoon risks

Indian economy continued to exhibit resilience in June with high frequency indicators such as bank credit, GST collections and vehicle sales indicating strong economic momentum. Composite PMI, however, fell to a three-month low as increase in energy prices and disruption to global supply chains adversely impacted some industries. Deficit monsoon rainfall is emerging as a key headwind, particularly for the rural economy.

RBI's measures to attract overseas capital flows into the economy, especially the banking sector, has helped pause depreciating pressure on the currency. Most analysts expect significant inflows of foreign capital to accrue over the coming months, which should lead to stability in the external account sector.

### Equity Market: Positive momentum building

Indian equity markets demonstrated resilience despite volatility arising from global geopolitical developments and concerns around economic growth. In June, Nifty index gained 1.4%, Small-cap index rose by 4% while Mid-cap index remained flat. Banking, Realty and Healthcare sectors

outperformed, whereas Information Technology (IT), Metals and Power sectors underperformed. Foreign Portfolio Investors (FPIs) sold equities worth US\$3.1 bn during the month, while Domestic Institutional Investors (DIIs) bought equities worth US\$8.3 billion.

Looking ahead, the outlook for Indian equities remains constructive, supported by lower energy prices, policy support, improving earnings visibility and sustained domestic liquidity. Corporate earnings are expected to remain buoyant, supported by steady nominal GDP growth and strength in export-linked sectors.

### Fixed Income market: RBI holds policy rates amidst global uncertainty

Higher inflation of food items, coupled with increase in energy prices, contributed to retail inflation for May rising to a 16-month high at 3.9%. Weak monsoon rainfall has led to decline in sowing of crops compared to last year. A resultant possible increase in food prices is emerging as a key risk to inflation outlook. However, government's ability to intervene through its large stock of cereal crops, as well as recent decline in energy prices should help mitigate the overall impact of poor rainfall.

RBI held policy rates steady last month despite increasing uncertainty. In subsequent interactions, RBI Governor indicated that it is 'premature' to speculate on the need to raise policy rates. The Government's decision to remove taxes on capital gains and interest income for foreign investors in government securities contributed to FPI inflows rising sharply to US\$5.3 billion last month.

A dovish RBI commentary, combined with significant inflows from FPIs led to a 25bps decline in 10-year GSec yield to 6.75%. Progress of monsoon rains, sustainability of lower energy prices, and possible decision on inclusion of Indian debt in a major global debt index, are key monitorables for debt markets.



# Economic and market snapshot

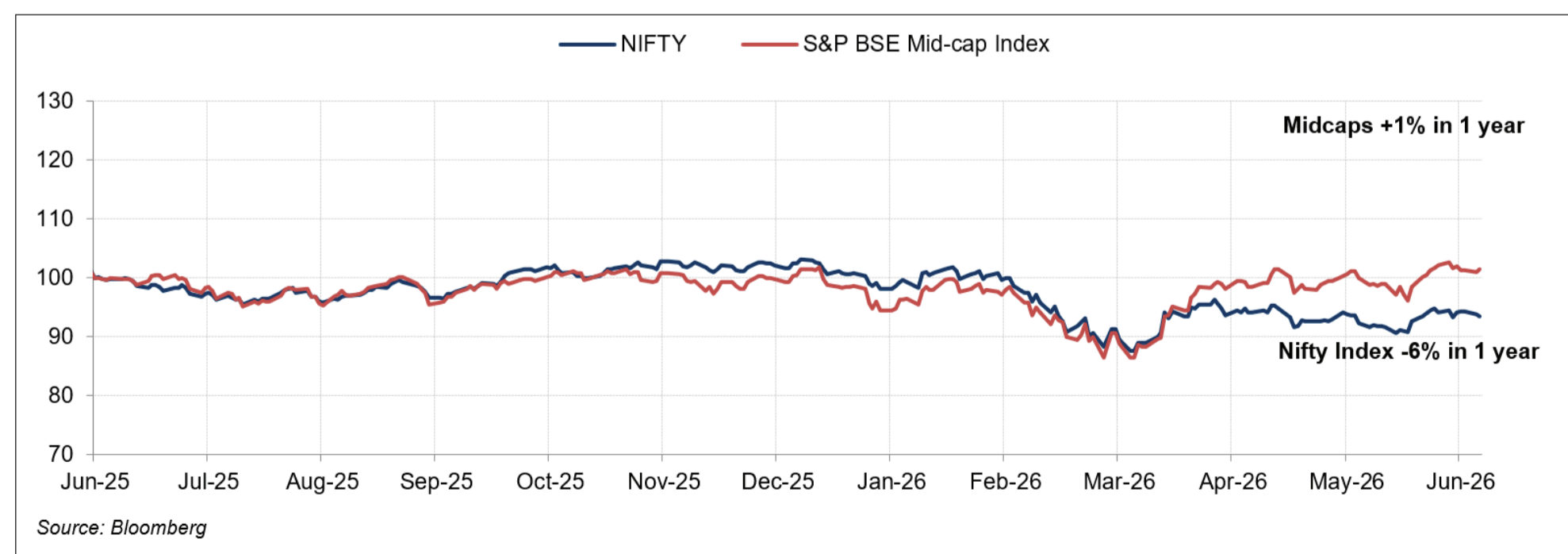
Indicators	Jun-25	Mar-26	Jun-26	QoQ Change	YoY Change
<b>Economic Indicators</b>					
Consumer Price Index (CPI) Inflation (%)	2.3	3.4	3.9	0.5	1.6
Gross Domestic Product (GDP Growth) %	7.0	8.0	7.8	-0.2	0.8
Index of Industrial Production (IIP) (%)	3.0	3.0	5.1	2.1	2.1
Brent crude oil (USD/barrel)	68	118	73	-38%	8%
<b>Domestic Markets</b>					
Nifty Index	25,517	22,331	23,866	7%	-6%
S&P BSE Mid-cap Index	46,854	40,537	47,510	17%	1%
10-year G-Sec Yield (%)	6.3	7.0	6.8	-20 bps	50 bps
30-year G-Sec Yield (%)	7.1	7.7	7.3	-40 bps	20 bps
Exchange rate (USD/INR) *	85.8	94.8	94.7	0%	10%
Exchange rate (USD/INR) *	85.5	89.9	94.8	5%	11%
<b>Global Markets</b>					
Dow Jones (U.S.)	44,095	46,342	52,319	13%	19%
FTSE (U.K.)	8,761	10,176	10,497	3%	20%
Nikkei 225 (Japan)	40,487	51,064	70,062	37%	73%

**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

Jun-26	3-year (CAGR)		5-year Morningstar Rating
	Portfolio	Morningstar median returns	
<b>Equity</b>			
Virtue II	12.88%	12.30%	****
Mid-Cap	23.47%	18.59%	*****
Premier Multi-Cap	15.49%	12.30%	*****
Flexi Cap	11.87%	8.22%	****
Multiplier III	12.68%	8.22%	*****
CREST (Thematic)	16.35%	12.30%	*****
<b>Balanced</b>			
Balanced Opportunities Fund	14.85%	7.58%	*****
Balancer II	8.71%	7.58%	****
<b>Debt</b>			
Bond Opportunities Fund	9.53%	6.64%	*****

### 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 May 31 2026

**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

June 30, 2026



## 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. 46.8312	--	--	Rs. 1685 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.9%	1.4%
6 Months	8.4%	1.2%
1 Year	9.0%	1.4%
2 Years	6.9%	1.5%
3 Years	23.5%	18.2%
5 Years	21.6%	16.1%
Inception	20.5%	14.0%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE Midcap Index

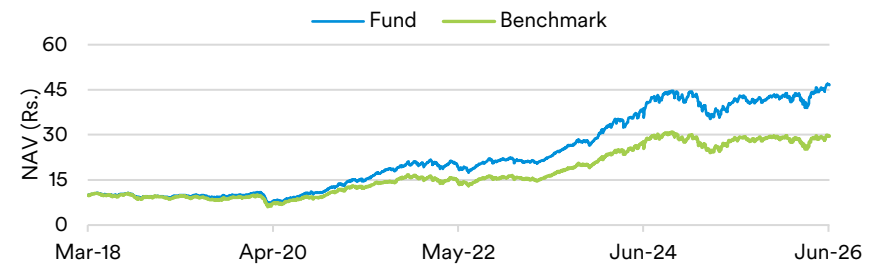
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	97.4%
Debt	0%	0%	0.0%
Money Market	0%	40%	2.6%

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

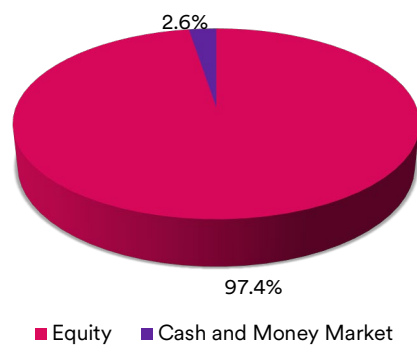


## Security Name

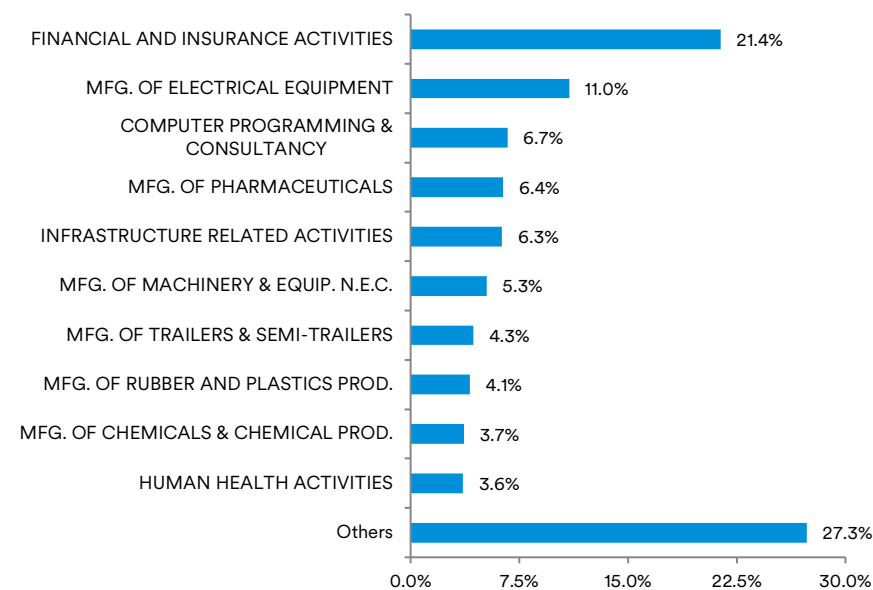
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.4%
FEDERAL BANK LTD.	3.3%
AU SMALL FINANCE BANK LTD	2.8%
SHRIRAM FINANCE LIMITED	2.3%
BHARAT HEAVY ELECTRICALS LTD.	2.1%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.1%
AXIS BANK LTD.	1.9%
BSE LIMITED	1.9%
UJJIVAN SMALL FINANCE BANK LIMITED	1.8%
SYRMA SGS TECHNOLOGY LIMITED	1.8%
Others	74.0%
<b>Total</b>	<b>97.4%</b>
<b>Cash and Money Market</b>	<b>2.6%</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



# Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

June 30, 2026



## 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. 69.9259	--	--	Rs. 3212 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund
1 Month	0.3%
6 Months	-2.5%
1 Year	-2.4%
2 Years	-3.0%
3 Years	12.9%
5 Years	11.8%
Inception	12.5%

Past performance is not indicative of future performance

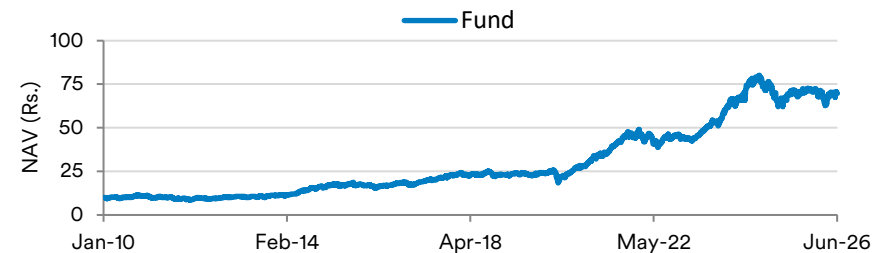
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	97.0%
Money Market Instruments	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.

## NAV vs Benchmark

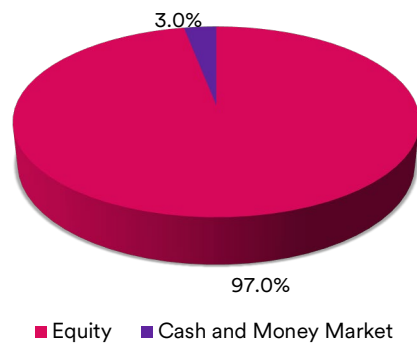


## Security Name

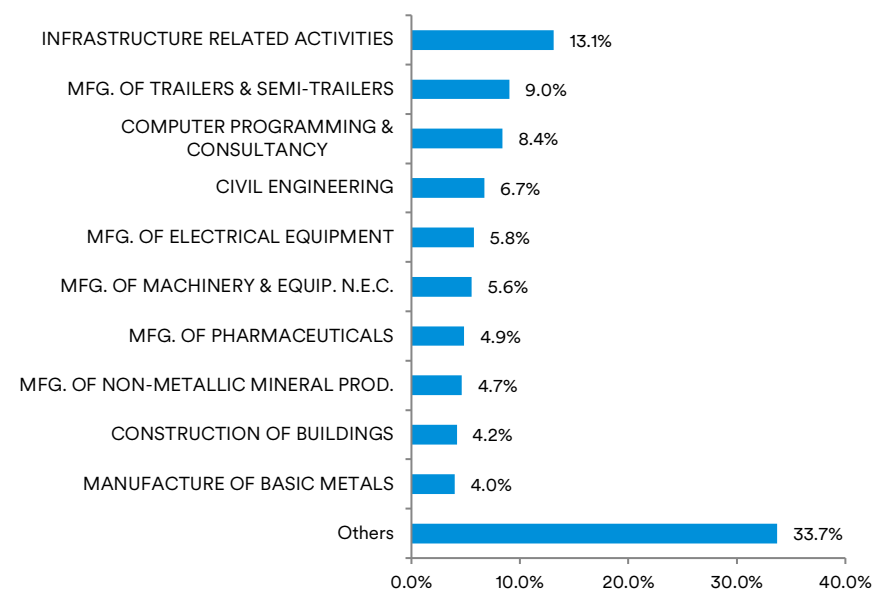
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
LARSEN & TOUBRO LTD.	5.0%
RELIANCE INDUSTRIES LTD.	3.5%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.3%
BHARTI AIRTEL LTD.	2.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.6%
N T P C LTD.	2.4%
APOLLO HOSPITALS ENTERPRISE LTD.	2.2%
MARUTI SUZUKI INDIA LTD.	2.1%
ULTRATECH CEMENT LTD.	1.9%
GRASIM INDUSTRIES LTD.	1.8%
Others	69.5%
<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>

## 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: ULIF02101/01/18MULTICAPFN117

June 30, 2026



## 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. 34.2515	--	--	Rs. 189 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.8%	1.5%
6 Months	2.2%	-4.0%
1 Year	2.5%	-2.9%
2 Years	1.0%	0.5%
3 Years	15.5%	11.3%
5 Years	14.9%	10.9%
Inception	16.0%	11.9%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE 500

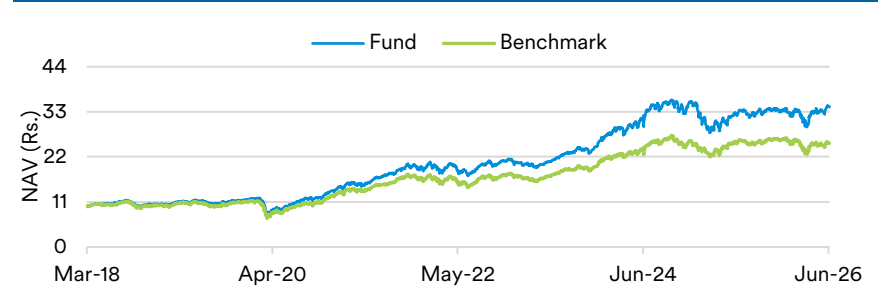
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.3%

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

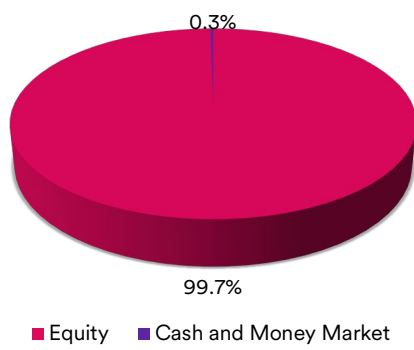


## Security Name

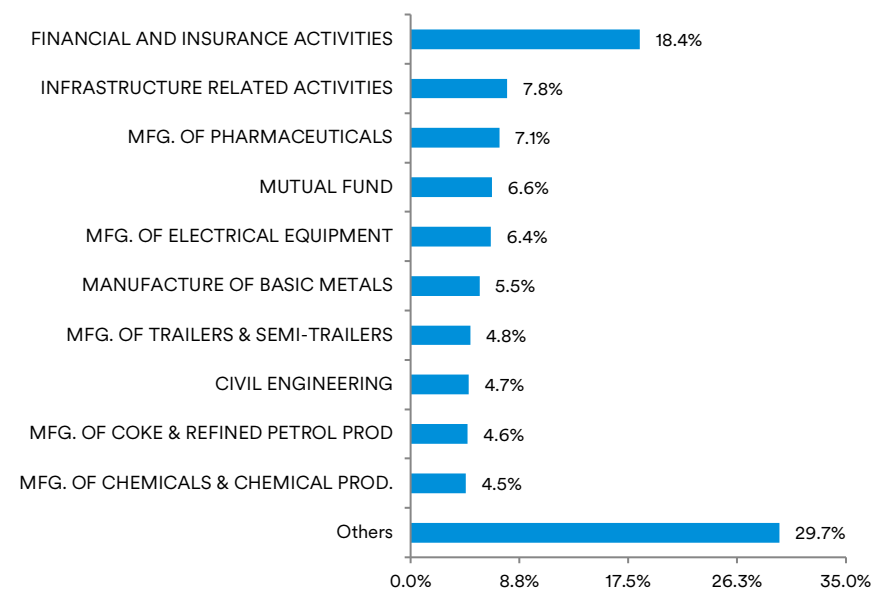
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	4.9%
RELIANCE INDUSTRIES LTD.	4.6%
SBI MF - NIFTY BANK ETF	4.4%
LARSEN & TOUBRO LTD.	3.6%
STATE BANK OF INDIA	2.7%
SHRIRAM FINANCE LIMITED	2.4%
SHAILY ENGINEERING PLASTICS LIMITED	2.2%
BHARTI AIRTEL LTD.	2.1%
SAMVARDHANA MOTHERSON INTERNATIONAL L	1.9%
N T P C LTD.	1.8%
Others	69.2%
<b>Total</b>	<b>99.7%</b>
<b>Cash and Money Market</b>	<b>0.3%</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 Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF03501/04/25PEMULTICAP117

June 30, 2026



## 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
15-Apr-2025	Rs. 11.2615	--	--	Rs. 8 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.5%	1.5%
6 Months	2.3%	-4.0%
1 Year	4.7%	-2.9%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	10.3%	6.1%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE 500

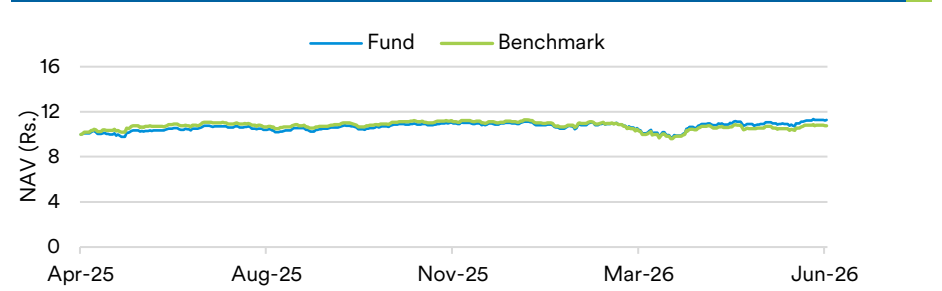
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.0%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.0%

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

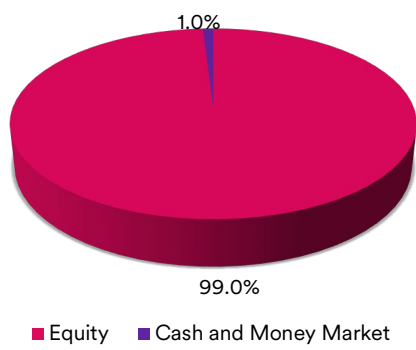


## Security Name

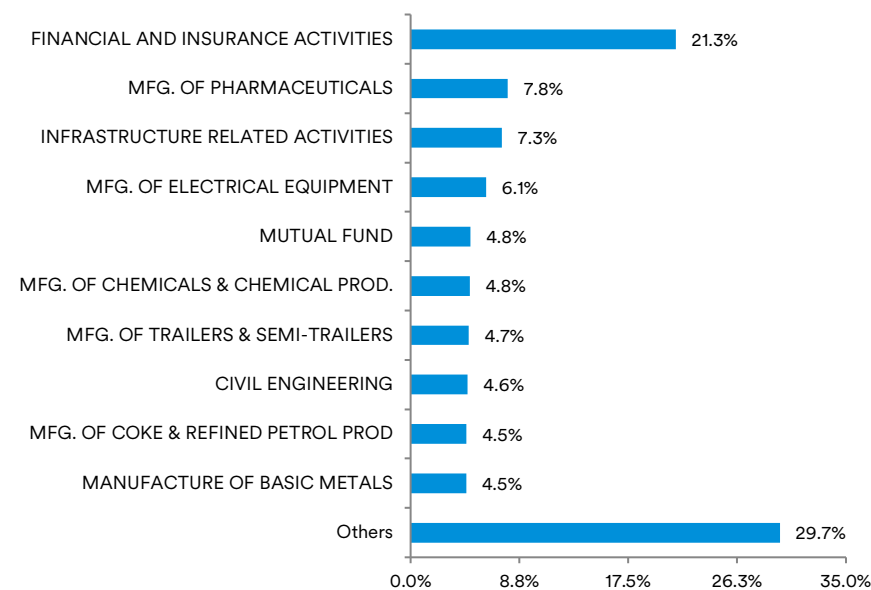
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	5.3%
RELIANCE INDUSTRIES LTD.	4.5%
LARSEN & TOUBRO LTD.	3.6%
STATE BANK OF INDIA	3.5%
SHRIRAM FINANCE LIMITED	2.3%
KOTAK MAHINDRA MF - PSU BANK ETF	2.2%
SHAILY ENGINEERING PLASTICS LIMITED	2.0%
BHARTI AIRTEL LTD.	2.0%
SAMVARDHANA MOTHERSON INTERNATIONAL L	1.9%
N T P C LTD.	1.8%
Others	70.0%
<b>Total</b>	<b>99.0%</b>
<b>Cash and Money Market</b>	<b>1.0%</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



# CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

June 30, 2026



## 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 the economy and new technologies (T).

**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. 31.6038	--	--	Rs. 43 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.4%	1.2%
6 Months	2.1%	-4.7%
1 Year	3.9%	-3.0%
2 Years	2.5%	-0.2%
3 Years	16.3%	11.2%
5 Years	15.8%	10.3%
Inception	14.9%	11.2%

Past performance is not indicative of future performance

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

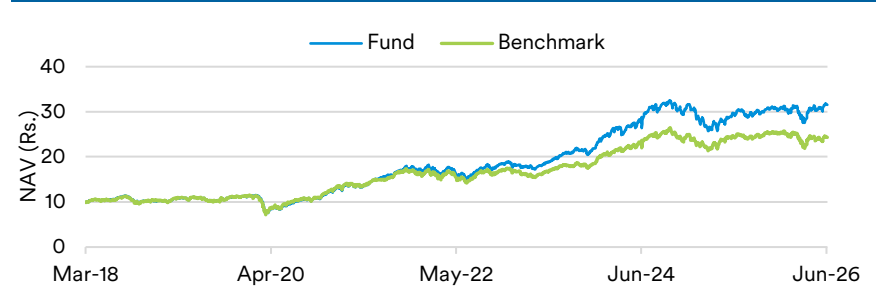
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	97.2%
Debt	0%	0%	0.0%
Money Market	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

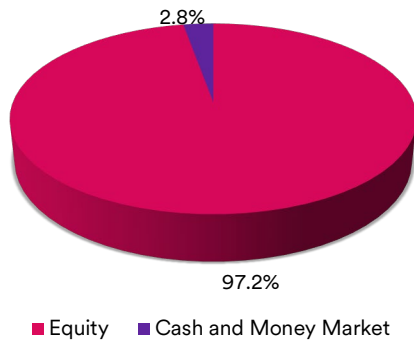


## Security Name

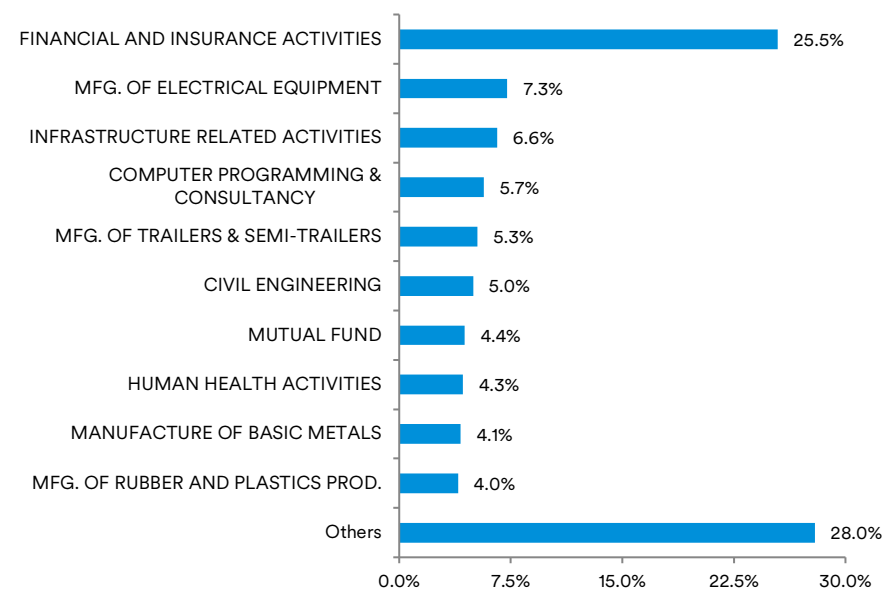
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	4.7%
I C I C I BANK LTD.	3.7%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.6%
LARSEN & TOUBRO LTD.	3.6%
AXIS BANK LTD.	3.4%
SHRIRAM FINANCE LIMITED	2.5%
FEDERAL BANK LTD.	2.3%
N T P C LTD.	2.1%
RELIANCE INDUSTRIES LTD.	2.1%
SHAILY ENGINEERING PLASTICS LIMITED	2.0%
Others	67.3%
<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



# Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

June 30, 2026



## 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. 33.0822	--	--	Rs. 108 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.9%	1.4%
6 Months	-5.3%	-8.7%
1 Year	-2.1%	-6.5%
2 Years	0.5%	-0.3%
3 Years	12.7%	7.5%
5 Years	13.1%	8.7%
Inception	12.8%	10.8%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

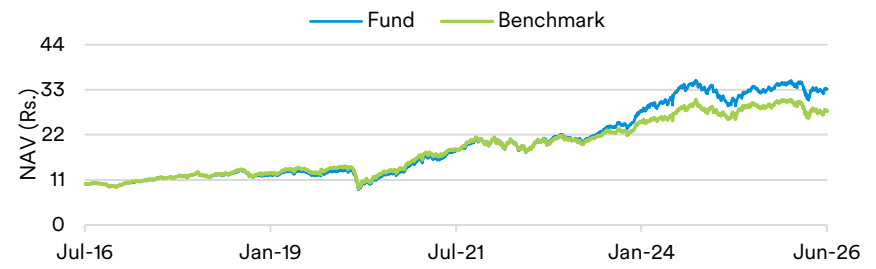
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	95.6%
Money Market Instruments	0%	40%	4.4%

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

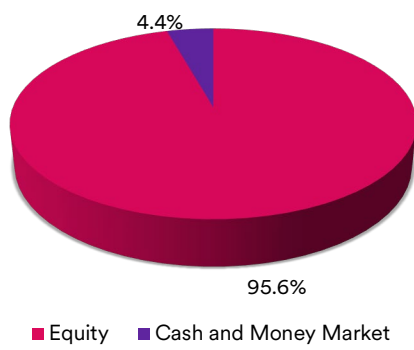


## Security Name

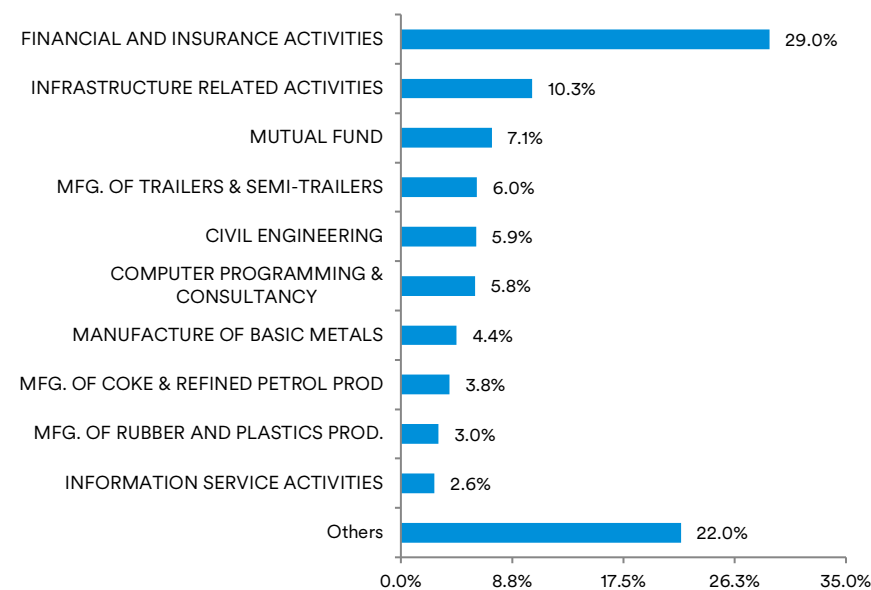
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	6.7%
H D F C BANK LTD.	6.1%
LARSEN & TOUBRO LTD.	5.9%
AXIS BANK LTD.	4.1%
RELIANCE INDUSTRIES LTD.	3.8%
SHRIRAM FINANCE LIMITED	2.9%
STATE BANK OF INDIA	2.8%
N T P C LTD.	2.7%
BHARTI AIRTEL LTD.	2.5%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.4%
Others	55.8%
<b>Total</b>	<b>95.6%</b>
<b>Cash and Money Market</b>	<b>4.4%</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



# Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN17

June 30, 2026



## 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. 53.6377	--	--	Rs. 1020 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.9%	1.2%
6 Months	-6.1%	-5.4%
1 Year	-2.1%	-3.7%
2 Years	0.2%	0.3%
3 Years	11.9%	10.5%
5 Years	11.4%	10.4%
Since 05-Jan-10	10.7%	10.3%
Inception	10.7%	10.6%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 200

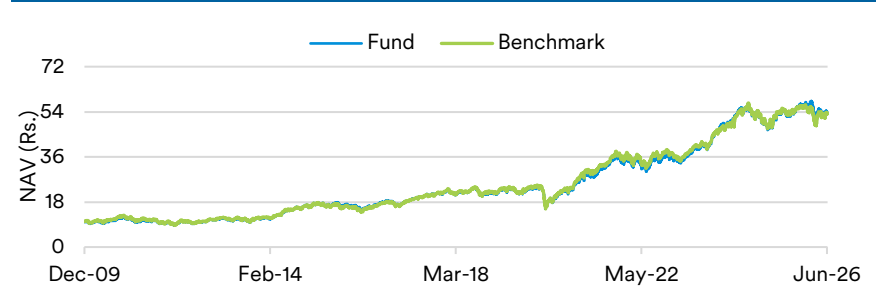
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equity	60%	100%	97.4%
Cash & Money Market	0%	40%	2.6%

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

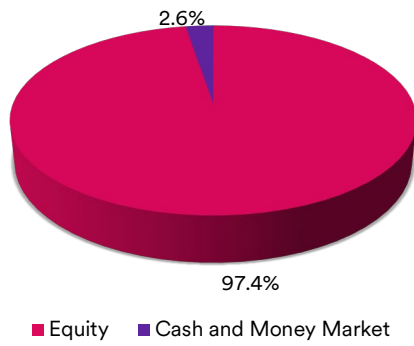


## Security Name

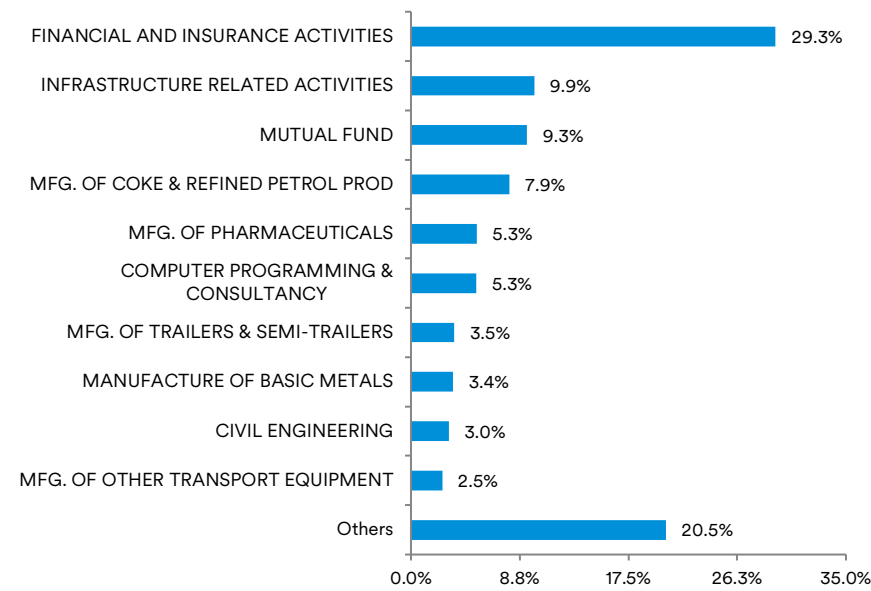
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	7.4%
H D F C BANK LTD.	6.6%
RELIANCE INDUSTRIES LTD.	6.5%
AXIS BANK LTD.	3.7%
STATE BANK OF INDIA	3.5%
LARSEN & TOUBRO LTD.	3.0%
BHARTI AIRTEL LTD.	2.9%
MAHINDRA & MAHINDRA LTD.	2.6%
N T P C LTD.	2.4%
SUN PHARMACEUTICAL INDS. LTD.	2.3%
Others	56.3%
<b>Total</b>	<b>97.4%</b>
<b>Cash and Money Market</b>	<b>2.6%</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



# India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND117

June 30, 2026



## 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-in-India.

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

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 16.5193	--	--	Rs. 102 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.7%	1.4%
6 Months	1.4%	-7.0%
1 Year	2.5%	-5.0%
2 Years	1.0%	0.0%
3 Years	15.2%	9.1%
5 Years	-	-
Inception	13.9%	9.4%

Past performance is not indicative of future performance

\* Benchmark is S&P BSE 100

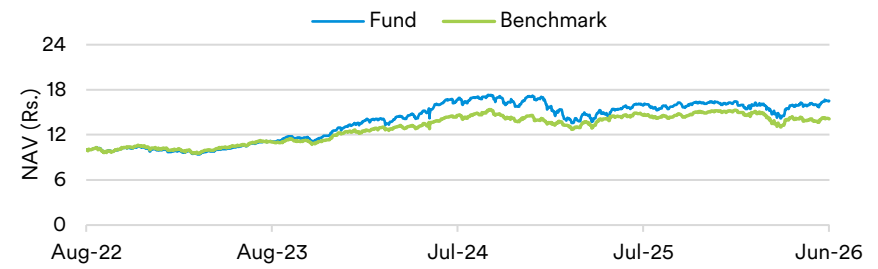
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.3%

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

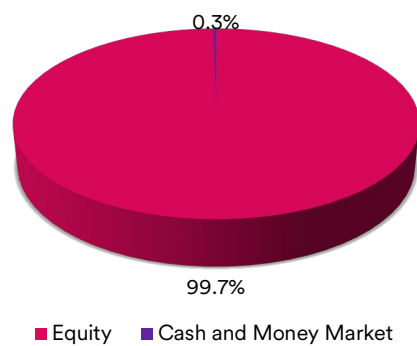


## Security Name

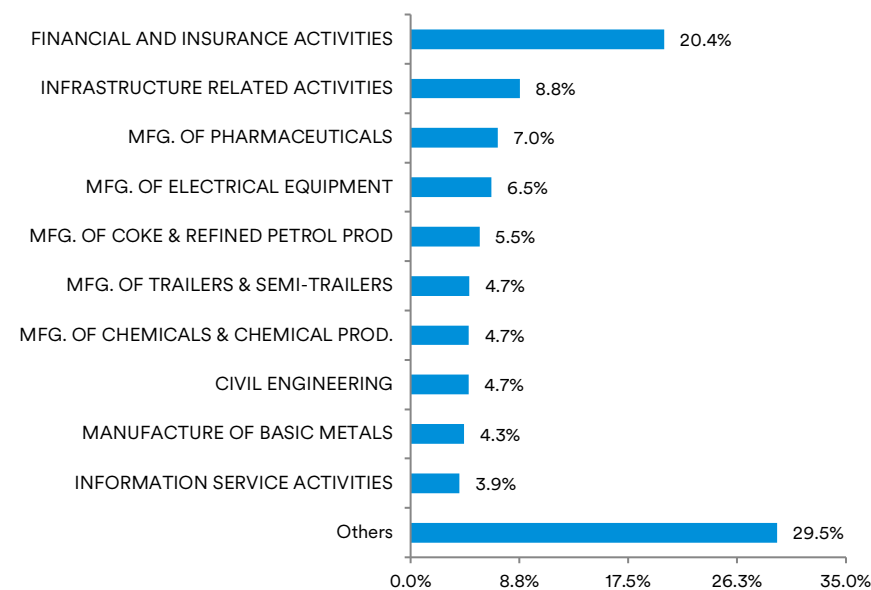
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
H D F C BANK LTD.	6.0%
RELIANCE INDUSTRIES LTD.	5.5%
LARSEN & TOUBRO LTD.	3.6%
BHARTI AIRTEL LTD.	2.9%
SHRIRAM FINANCE LIMITED	2.5%
STATE BANK OF INDIA	2.5%
AXIS BANK LTD.	2.3%
SHAILY ENGINEERING PLASTICS LIMITED	2.2%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.0%
KOTAK MAHINDRA BANK LTD.	1.9%
Others	68.3%
<b>Total</b>	<b>99.7%</b>
<b>Cash and Money Market</b>	<b>0.3%</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: ULIF02610/12/21SUSTAINFND117

June 30, 2026



## 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. 14.8036	--	--	Rs. 13 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.1%	0.5%
6 Months	-8.4%	-6.5%
1 Year	-4.6%	-3.4%
2 Years	0.9%	1.0%
3 Years	11.6%	10.3%
5 Years	-	-
Inception	12.3%	11.7%

Past performance is not indicative of future performance

\* Benchmark is NIFTY 100 ESG Index

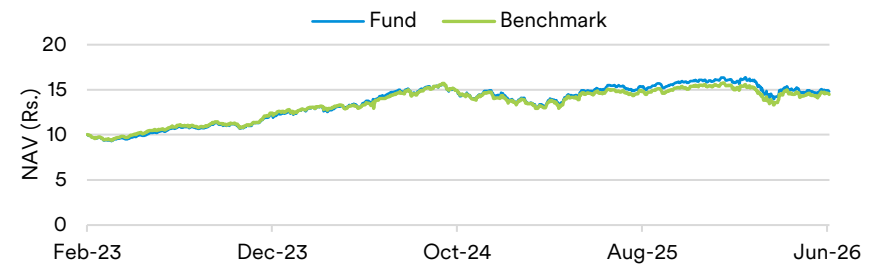
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	60%	100%	94.4%
Deb	0%	0%	0.0%
Money Market Investments	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

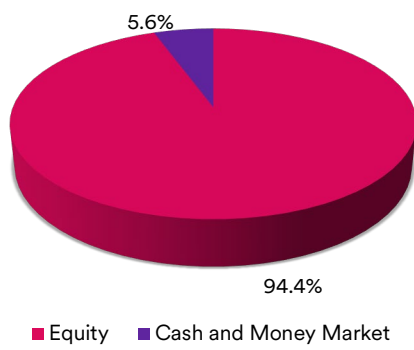


## Security Name

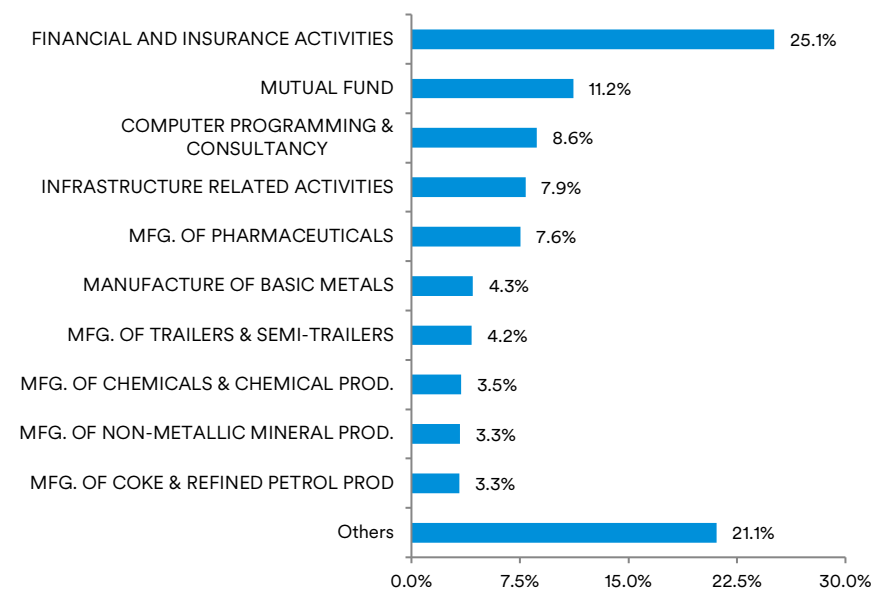
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
I C I C I BANK LTD.	6.6%
RELIANCE INDUSTRIES LTD.	3.3%
AXIS BANK LTD.	3.3%
H D F C BANK LTD.	3.3%
INFOSYS LTD.	3.2%
STATE BANK OF INDIA	3.1%
MAHINDRA & MAHINDRA LTD.	2.8%
AXIS MF - BANK ETF	2.6%
AXIS MF - NIFTY IT ETF	2.4%
ETERNAL	2.3%
Others	61.5%
<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



# Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

June 30, 2026



## 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

Inception Date	NAV	YTM	MD	AUM
29-Feb-2024	Rs. 12.5888	--	--	Rs. 197 crore
<b>Fund Manager(s)</b> Shashikant Wavhal		<b>Funds Managed by the Fund Managers</b> Equity - 6   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	4.4%	4.0%
6 Months	10.8%	6.5%
1 Year	8.4%	-1.1%
2 Years	4.1%	1.5%
3 Years	-	-
5 Years	-	-
Inception	10.4%	7.4%

Past performance is not indicative of future performance

\*Benchmark is NIFTY Smallcap 100 Index

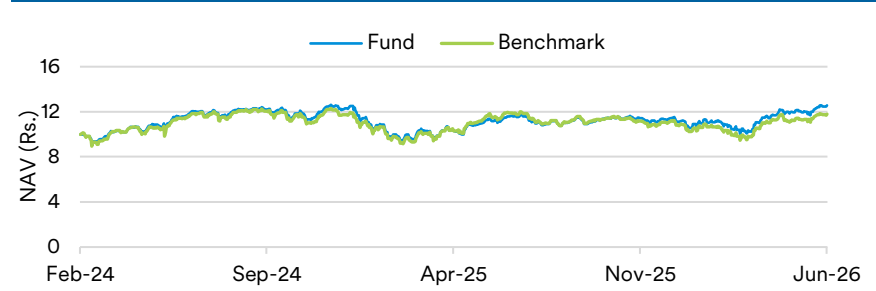
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	98.9%
Debt	0%	0%	0.0%
Money Market	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.

## NAV vs Benchmark

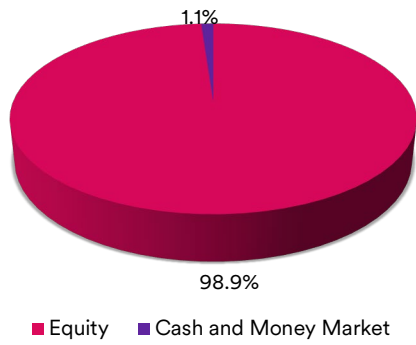


## Security Name

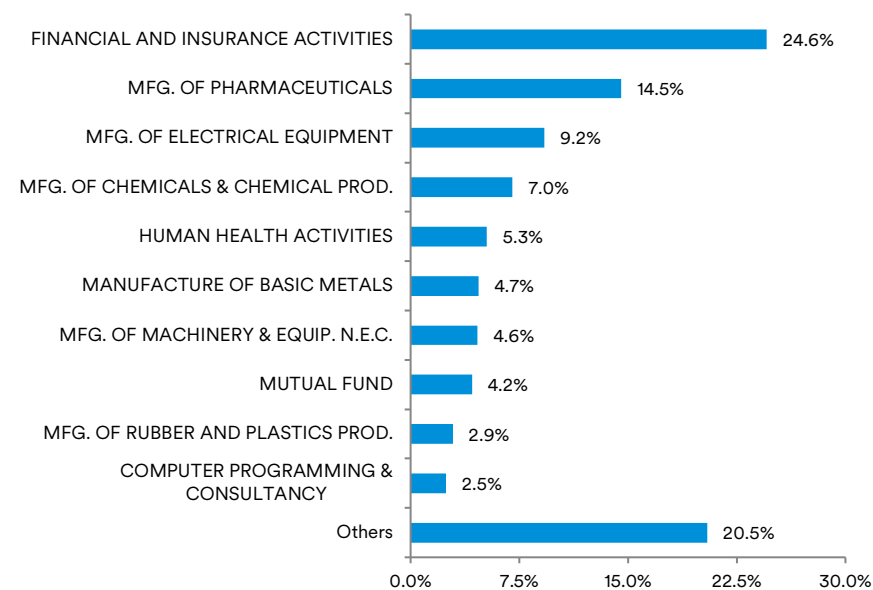
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
LAURUS LABS LIMITED	4.3%
NIPPON INDIA MUTUAL FUND	3.2%
RBL BANK LTD.	2.9%
NAVIN FLUORINE INTERNATIONAL LIMITED	2.7%
KARUR VYSYA BANK LTD.	2.4%
CITY UNION BANK LTD.	2.4%
TORRENT PHARMACEUTICALS LTD.	2.3%
BANDHAN BANK LIMITED	2.2%
DELHIVERY LIMITED	2.1%
PIRAMAL FINANCE LTD.	2.1%
Others	72.2%
<b>Total</b>	<b>98.9%</b>
<b>Cash and Money Market</b>	<b>1.1%</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



# Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND117

June 30, 2026



## 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. 10.4352	--	--	Rs. 606 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.8%	-0.1%
6 Months	0.0%	3.0%
1 Year	4.5%	9.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.3%	3.9%

Past performance is not indicative of future performance

\*Benchmark is Nifty India Manufacturing

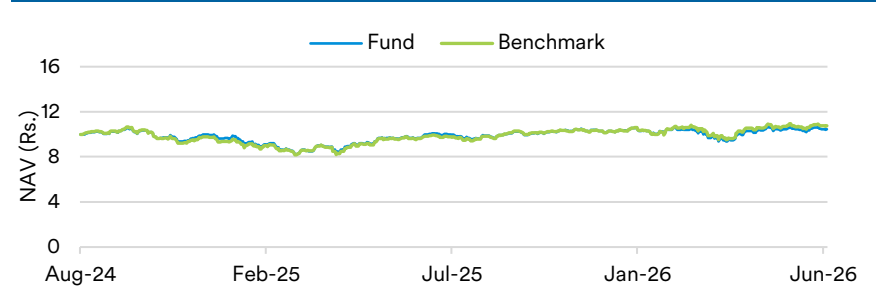
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	98.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.2%

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

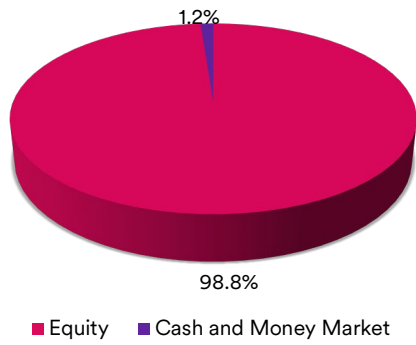


## Security Name

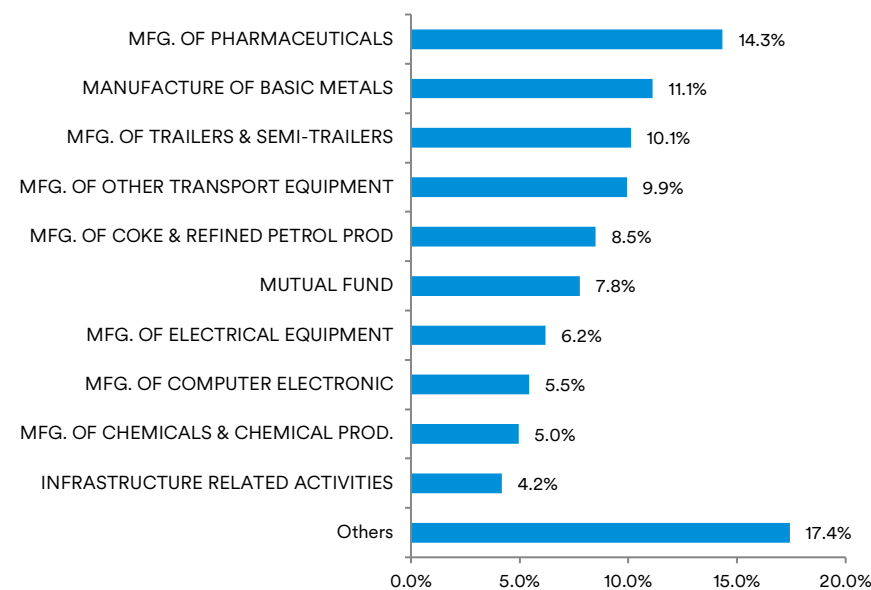
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	5.1%
MAHINDRA & MAHINDRA LTD.	4.9%
BHARAT ELECTRONICS LTD.	3.4%
NIPPON INDIA MF - NIFTY PHARMA ETF	3.4%
SUN PHARMACEUTICAL INDS. LTD.	3.3%
MARUTI SUZUKI INDIA LTD.	3.1%
EICHER MOTORS LTD.	2.8%
HINDALCO INDUSTRIES LTD.	2.7%
MIRAE ASSET MF - NIFTY METAL ETF	2.4%
T V S MOTOR CO. LTD.	2.3%
Others	65.4%
<b>Total</b>	<b>98.8%</b>
<b>Cash and Money Market</b>	<b>1.2%</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



# Pension Mid Cap Fund (Open Fund)

SFIN No: ULIF03201/02/25PENIFTYMOM117

June 30, 2026



## 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. 12.7414	--	--	Rs. 9.1 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Amit Shah		Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	3.2%	1.4%
6 Months	9.2%	1.2%
1 Year	9.8%	1.4%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	19.3%	13.9%

Past performance is not indicative of future performance

\*Benchmark is S&P BSE Midcap Index

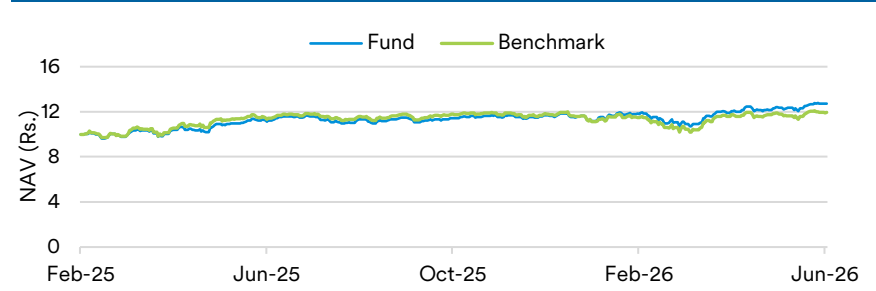
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	93.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	6.2%

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

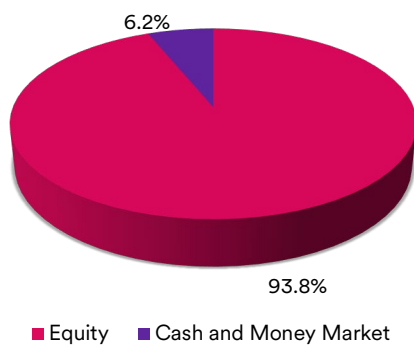


## Security Name

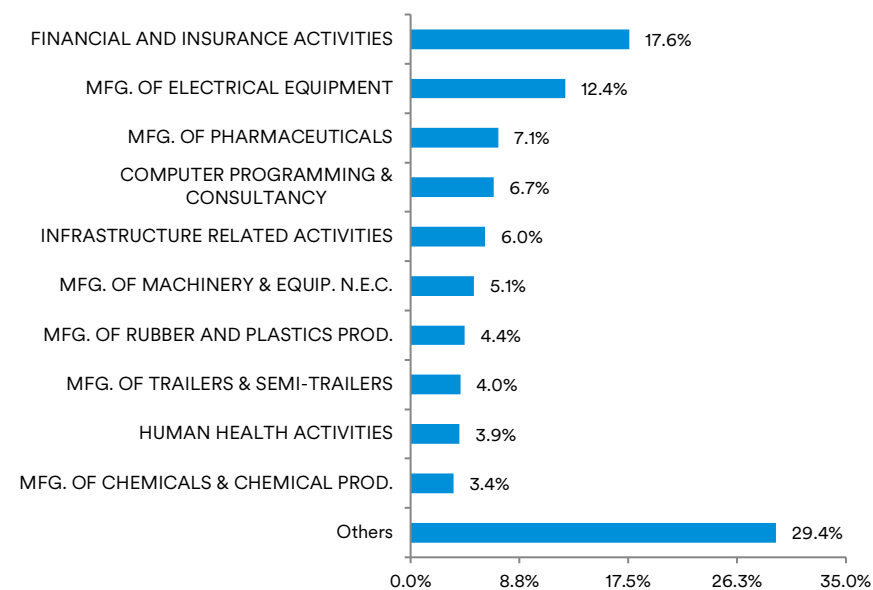
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.5%
FEDERAL BANK LTD.	2.9%
AU SMALL FINANCE BANK LTD	2.8%
AJANTA PHARMA LTD.	2.5%
SYRMA SGS TECHNOLOGY LIMITED	2.0%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.0%
BHARAT HEAVY ELECTRICALS LTD.	1.9%
SHRIRAM FINANCE LIMITED	1.9%
UJJIVAN SMALL FINANCE BANK LIMITED	1.9%
GLOBAL HEALTH LIMITED	1.8%
Others	70.6%
<b>Total</b>	<b>93.8%</b>
<b>Cash and Money Market</b>	<b>6.2%</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



# Bharat Consumption Fund (Open Fund)

SFIN No: ULIF03015/11/24CONSUMFUND117

June 30, 2026



## Fund Details

<b>Investment Objective:</b> To generate wealth over the medium to long-term by investing predominantly in companies engaged in domestic consumption theme <b>Investment Philosophy:</b> 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. 9.8468	--	--	Rs. 586 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>			
Amit Shah		Equity - 8   Debt - 0   Balanced -2			

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.9%	2.3%
6 Months	-5.0%	-6.3%
1 Year	-2.6%	-2.8%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-1.0%	0.4%

Past performance is not indicative of future performance

\*Benchmark is Nifty India Consumption Index

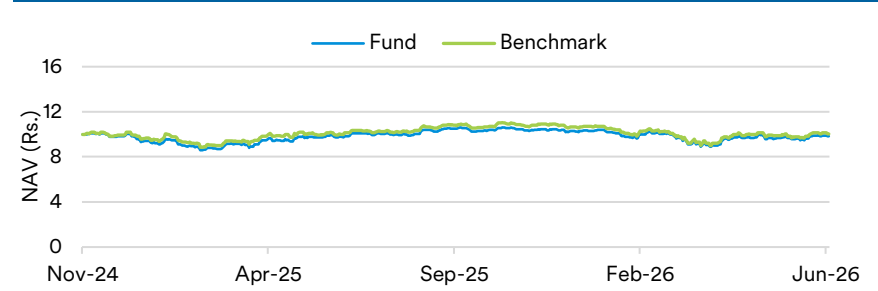
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.4%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.6%

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

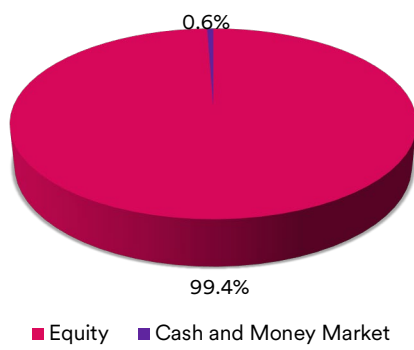


## Security Name

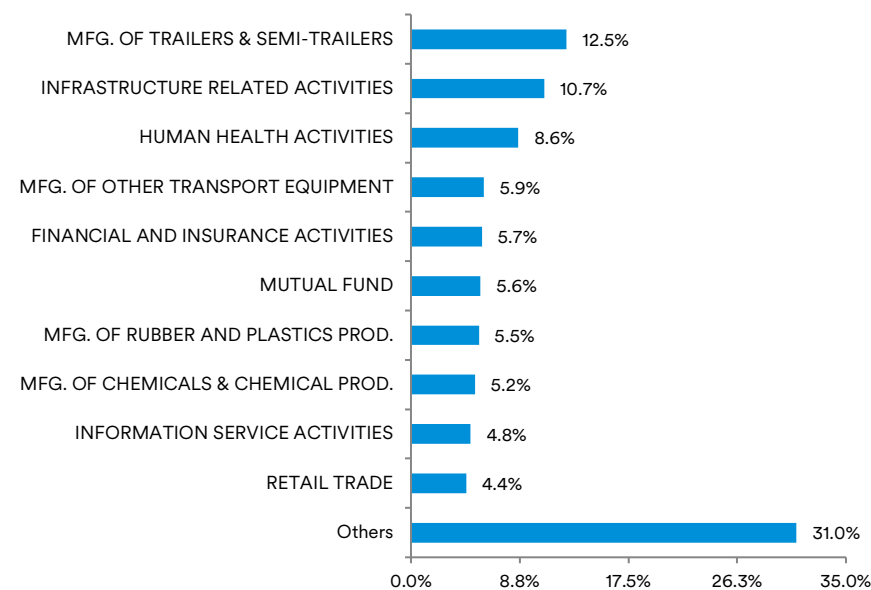
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
MAHINDRA & MAHINDRA LTD.	5.1%
BHARTI AIRTEL LTD.	4.6%
ETERNAL	4.3%
I T C LTD.	4.1%
APOLLO HOSPITALS ENTERPRISE LTD.	4.0%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.7%
TITAN INDUSTRIES LTD.	3.5%
NIPPON INDIA MF - NIFTY AUTO ETF	3.3%
MARUTI SUZUKI INDIA LTD.	3.3%
N T P C LTD.	3.0%
Others	60.6%
<b>Total</b>	<b>99.4%</b>
<b>Cash and Money Market</b>	<b>0.6%</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 Consumption Fund (Open Fund)

SFIN No: ULIF03816/10/25PECONSFUND117

June 30, 2026



## 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

Inception Date	NAV	YTM	MD	AUM
31-Oct-2025	Rs. 9.7706	--	--	Rs. 7.4 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.2%	2.3%
6 Months	-2.8%	-6.3%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.3%	-7.3%

Past performance is not indicative of future performance

\*Benchmark is Nifty India Consumption Index

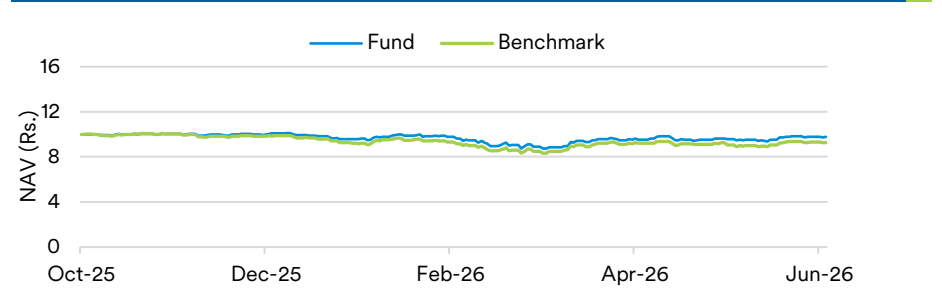
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	98.0%
Government and other Debt Securities	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

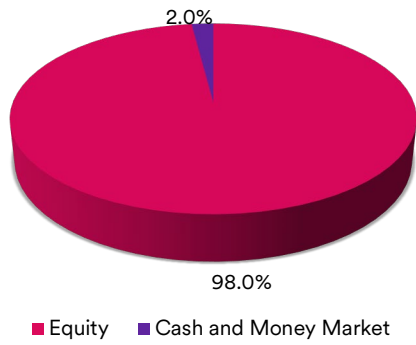


## Security Name

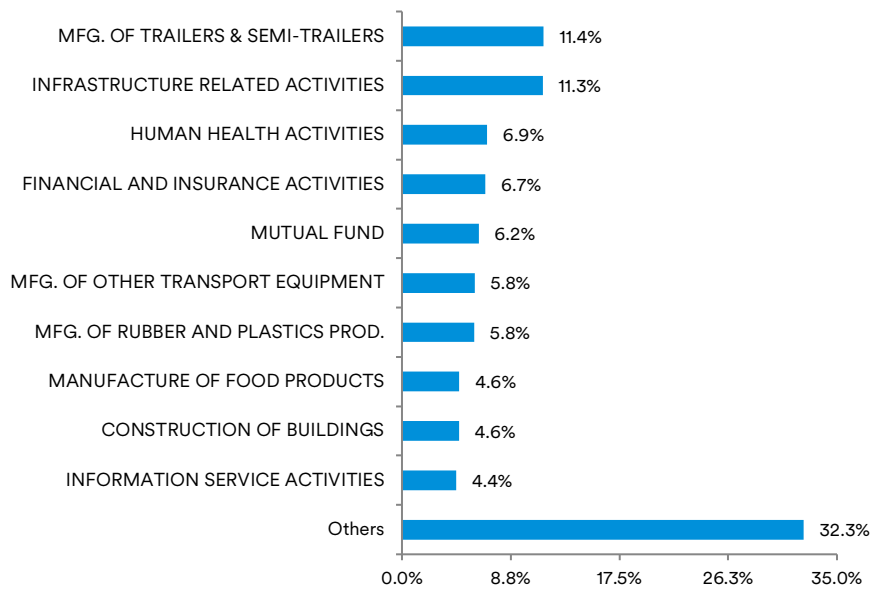
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
MAHINDRA & MAHINDRA LTD.	4.5%
TITAN INDUSTRIES LTD.	4.3%
ETERNAL	4.2%
BHARTI AIRTEL LTD.	4.2%
APOLLO HOSPITALS ENTERPRISE LTD.	3.8%
I T C LTD.	3.7%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.6%
MARUTI SUZUKI INDIA LTD.	3.0%
N T P C LTD.	2.9%
NIPPON INDIA MF - NIFTY AUTO ETF	2.9%
Others	60.9%
<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



# Nifty 500 Momentum 50 Index Fund (Open Fund)

SFIN No: ULIF03115/02/25NIFTYMOMEN117

June 30, 2026



## 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

Inception Date	NAV	YTM	MD	AUM
28-Feb-2025	Rs. 12.0363	--	--	Rs. 810 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.0%	1.6%
6 Months	2.8%	2.3%
1 Year	-4.5%	-2.5%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	14.9%	14.8%

Past performance is not indicative of future performance

\*Benchmark is Nifty500 Momentum 50

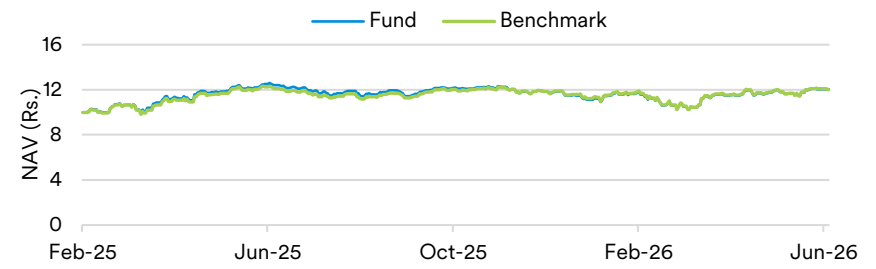
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.9%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.1%

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

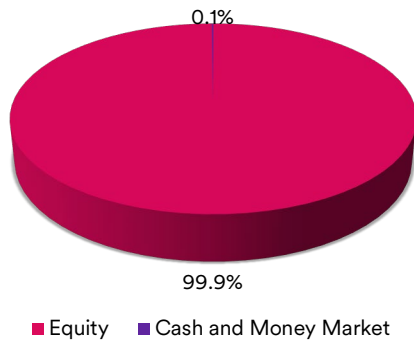


## Security Name

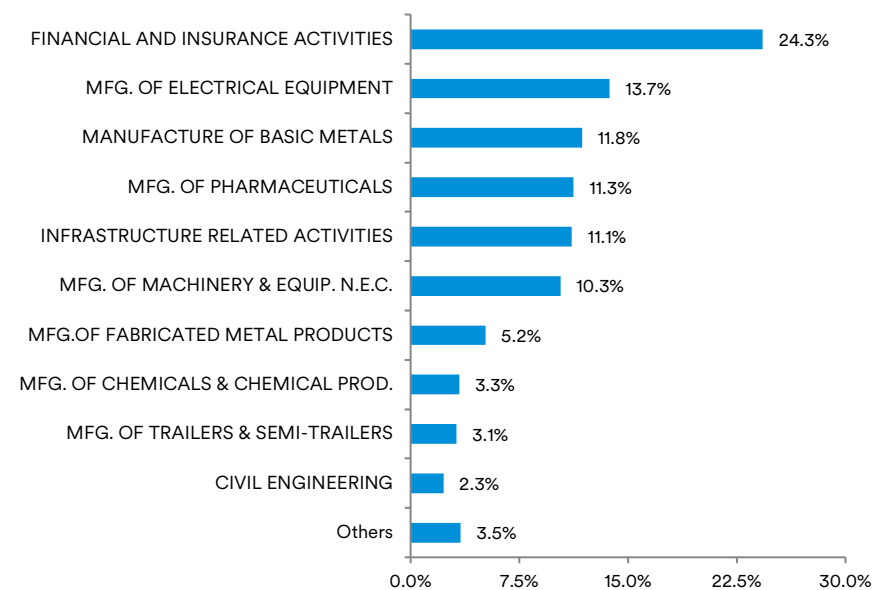
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
LAURUS LABS LIMITED	5.1%
CUMMINS INDIA LTD.	5.0%
SHRIRAM FINANCE LIMITED	5.0%
HINDALCO INDUSTRIES LTD.	5.0%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	5.0%
ADANI POWER LTD.	5.0%
BSE LIMITED	4.9%
FEDERAL BANK LTD.	3.9%
BHARAT FORGE LTD.	3.7%
BHARAT HEAVY ELECTRICALS LTD.	3.6%
Others	53.7%
<b>Total</b>	<b>99.9%</b>
<b>Cash and Money Market</b>	<b>0.1%</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



# Multifactor Index Fund (Open Fund)

SFIN No: ULIF04215/06/26MULTIFACTO117

June 30, 2026



Milkar life aage badhain

## Fund Details

**Investment Objective:** To generate long-term capital appreciation by replicating the Multifactor Index

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

Inception Date	NAV	YTM	MD	AUM
29-Jun-2026	Rs. 9.9713	--	--	Rs. 20 crore
<b>Fund Manager(s)</b> Ankur Kulshrestha		<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-	-
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-0.3%	0.0%

Past performance is not indicative of future performance

\*Benchmark is Multifactor

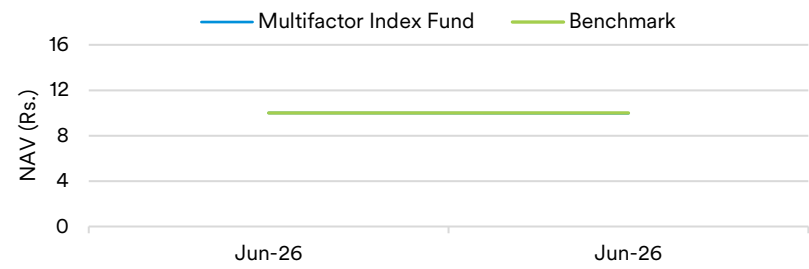
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.0%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.0%

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

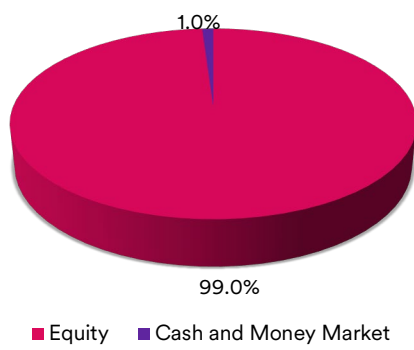


## Security Name

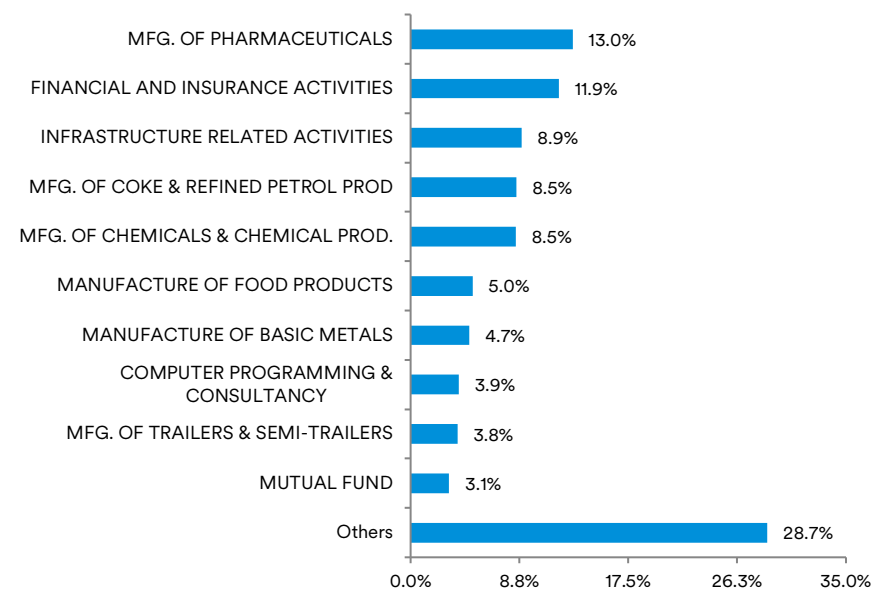
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
COAL INDIA LTD.	2.9%
MARICO LTD.	2.9%
OIL & NATURAL GAS CORPN. LTD.	2.7%
ANAND RATHI WEALTH LIMITED	2.5%
TORRENT PHARMACEUTICALS LTD.	2.5%
POWER FINANCE CORPN. LTD.	2.5%
ASTER DM HEALTHCARE LIMITED	2.4%
NATIONAL ALUMINIUM CO. LTD.	2.4%
L I C HOUSING FINANCE LTD.	2.3%
HINDALCO INDUSTRIES LTD.	2.3%
Others	73.5%
<b>Total</b>	<b>99.0%</b>
<b>Cash and Money Market</b>	<b>1.0%</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



# Dividend Leaders Index Fund (Open Fund)

SFIN No: ULIF03916/01/26DIVIDENDFN117

June 30, 2026



## Fund Details

**Investment Objective:** To generate wealth over the medium to long-term by replicating the BSE 500 Dividend Leaders 50 Index

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

Inception Date	NAV	YTM	MD	AUM
30-Jan-2026	Rs. 9.5913	--	--	Rs. 34 crore
<b>Fund Manager(s)</b> Ankur Kulshrestha		<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-3.7%	-3.5%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-4.1%	-4.0%

Past performance is not indicative of future performance

\*Benchmark is BSE 500 Dividend Leaders 50 (Customised)

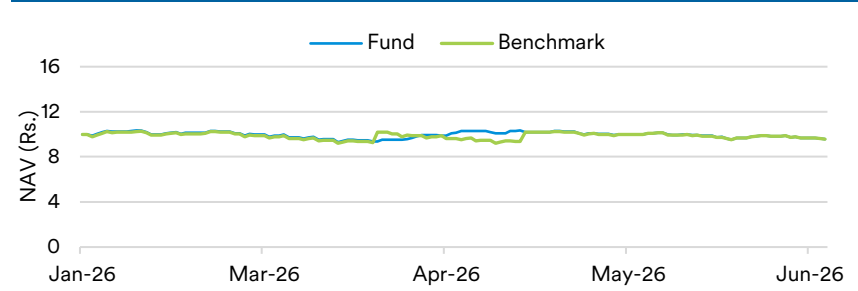
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.3%

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

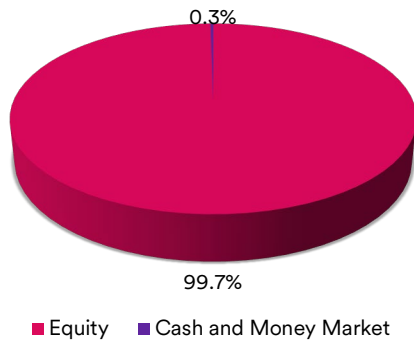


## Security Name

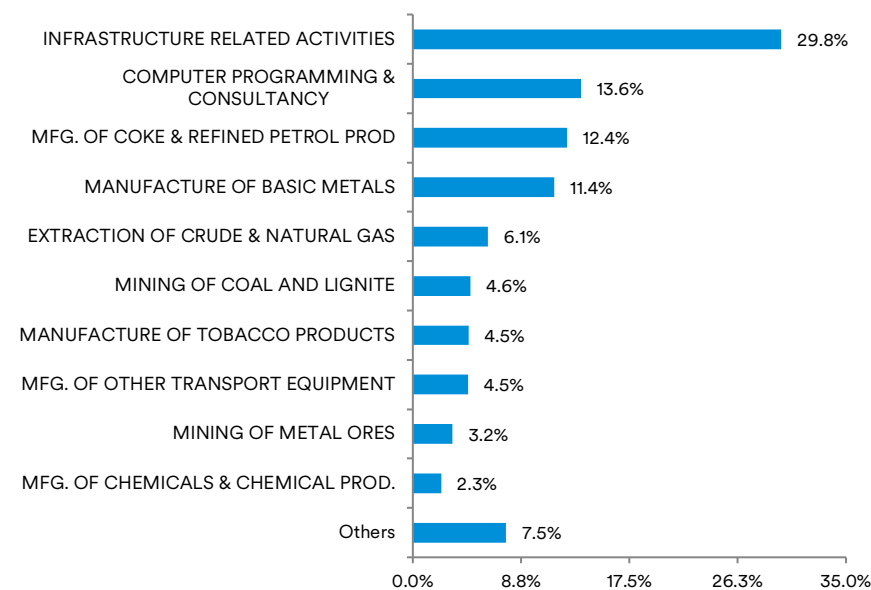
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
BHARAT PETROLEUM CORPN. LTD.	4.7%
REC LTD.	4.6%
G A I L (INDIA) LTD.	4.6%
N T P C LTD.	4.5%
I T C LTD.	4.5%
HERO MOTOCORP LTD.	4.5%
POWER GRID CORPN. OF INDIA LTD.	4.4%
POWER FINANCE CORPN. LTD.	4.4%
COAL INDIA LTD.	4.4%
TATA STEEL LTD.	4.2%
Others	54.9%
<b>Total</b>	<b>99.7%</b>
<b>Cash and Money Market</b>	<b>0.3%</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 Dividend Leaders Index Fund (Open Fund)

SFIN No: ULIF04101/04/26PEDIVIDEND117

June 30, 2026



## Fund Details

<b>Investment Objective:</b> To generate wealth over the medium to long-term by replicating the BSE 500 Dividend Leaders 50 Index (Customised) <b>Investment Philosophy:</b> 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>
	20-Apr-2026	Rs. 9.3023	--	--	Rs. 4 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>			
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3			

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-3.4%	-3.5%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-7.0%	-6.4%

Past performance is not indicative of future performance

\*Benchmark is BSE 500 Dividend Leaders 50 (Customised)

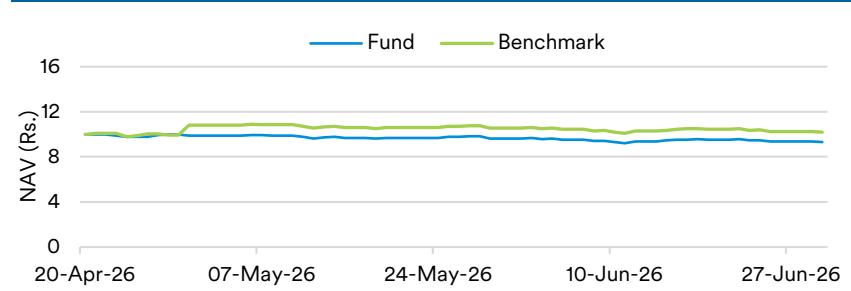
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.3%

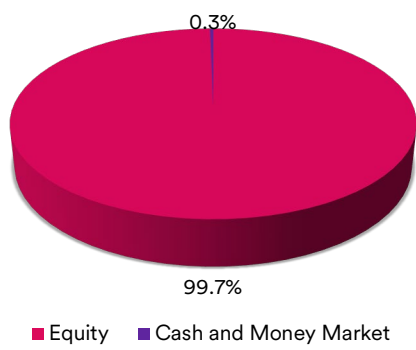
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

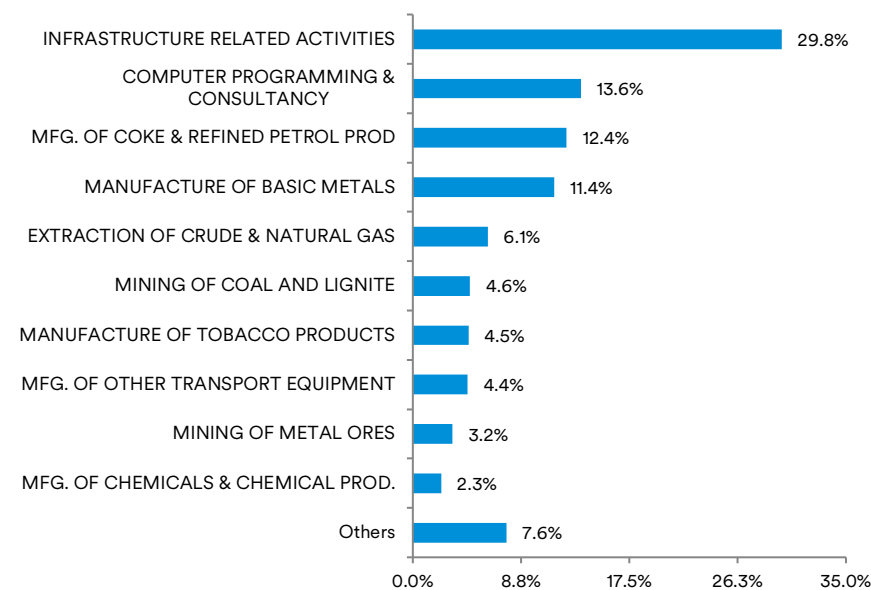


Security Name	Rating	Net Asset (%)
<b>Equity</b>		
BHARAT PETROLEUM CORPN. LTD.		4.7%
REC LTD.		4.6%
G A I L (INDIA) LTD.		4.6%
N T P C LTD.		4.5%
I T C LTD.		4.5%
POWER GRID CORPN. OF INDIA LTD.		4.4%
HERO MOTOCORP LTD.		4.4%
POWER FINANCE CORPN. LTD.		4.4%
COAL INDIA LTD.		4.4%
TATA STEEL LTD.		4.2%
Others		54.9%
<b>Total</b>		<b>99.7%</b>
<b>Cash and Money Market</b>		<b>0.3%</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: ULIF02301/01/18BALANCEOPP17

June 30, 2026



## 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. 30.3087	6.5%	4.1	Rs. 45 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8   Debt - 0   Balanced -2		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.6%	1.9%
6 Months	3.1%	-1.2%
1 Year	3.9%	0.2%
2 Years	4.7%	3.1%
3 Years	14.9%	9.7%
5 Years	13.6%	9.1%
Inception	14.3%	10.2%

Past performance is not indicative of future performance

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

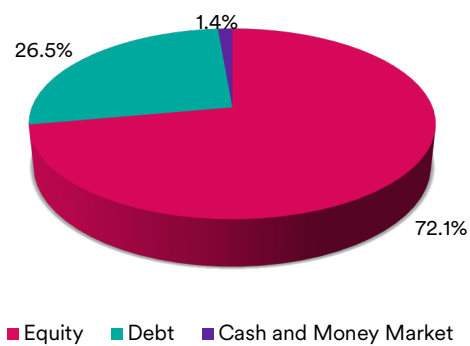
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

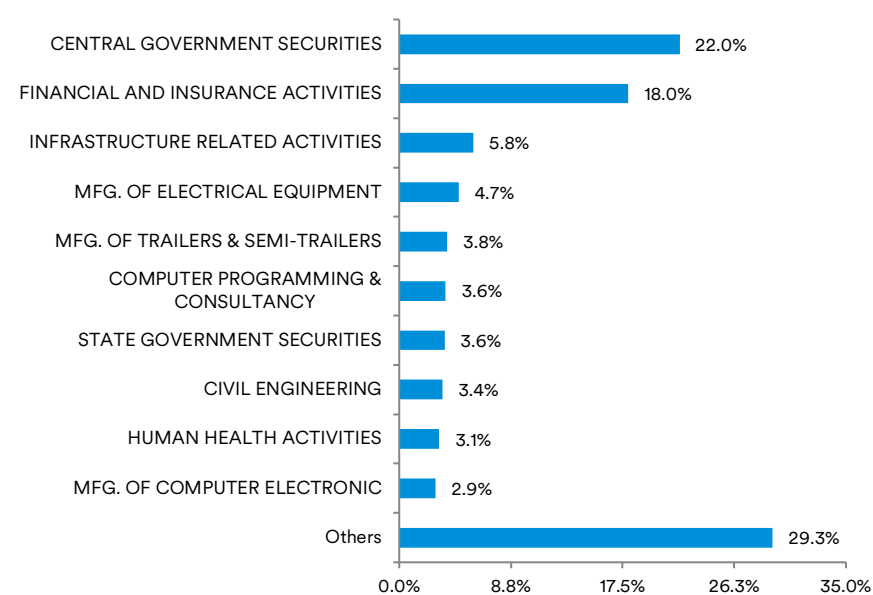
Security Type	Min	Max	Actual
Equities	40%	75%	72.1%
Debt	25%	60%	26.5%
Money Market	0%	35%	1.4%

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

## Asset Mix

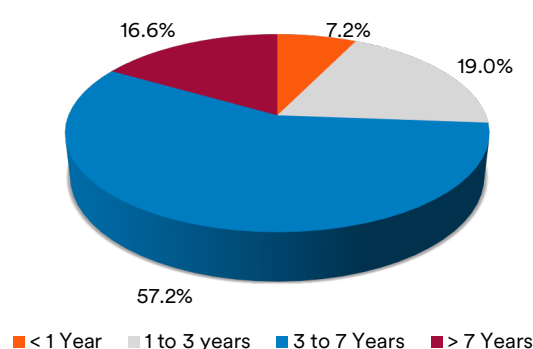


## Industry Wise Exposure\*\*

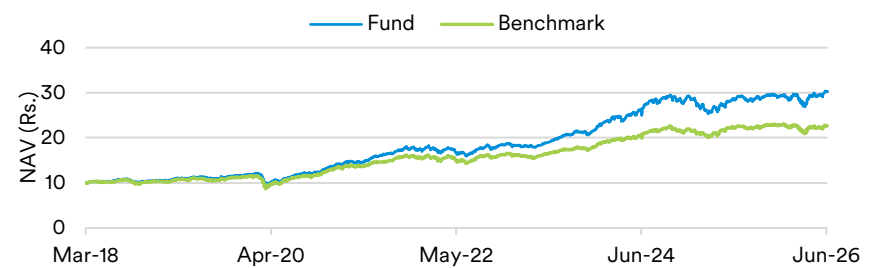


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



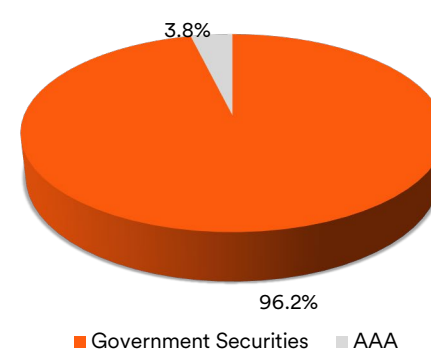
## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
LARSEN & TOUBRO LTD.		2.3%
H D F C BANK LTD.		2.2%
SHRIRAM FINANCE LIMITED		2.0%
AXIS BANK LTD.		1.9%
I C I C I BANK LTD.		1.8%
SAMVARDHANA MOTHERSON INTERNATIONAL L		1.8%
RELIANCE INDUSTRIES LTD.		1.5%
FEDERAL BANK LTD.		1.4%
ORACLE FINANCIAL SERVICES SOFTWARE LTD.		1.2%
STATE BANK OF INDIA		1.1%
Others		54.8%
<b>Total</b>		<b>72.1%</b>
<b>Government Securities</b>		
6.01% GOI 2030		8.8%
7.02% GOI 2031		4.5%
7.06% GOI 2028		4.5%
7.75% DELHI SDL 2041		1.4%
6.54% GOI 2032		1.3%
8.3% GOI 2042		1.1%
7.29% WEST BENGAL SDL 2026		0.9%
7.62% TAMILNADU SDL 2033		0.8%
8.13% GOI 2045		0.6%
7.71% GUJARAT SDL 2034		0.5%
Others		1.2%
<b>Total</b>		<b>25.5%</b>
<b>Corporate Bonds</b>		
BAJAJ FINANCE LTD.	AAA	1.0%
<b>Total</b>		<b>1.0%</b>
<b>Cash and Money Market</b>		
		<b>1.4%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Rating Credit Profile





# Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F117

June 30, 2026



## 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. 39.5196	7.1%	5.6	Rs. 753 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8   Debt - 0   Balanced -2		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.6%	1.9%
6 Months	-2.8%	-2.9%
1 Year	-0.5%	-0.8%
2 Years	2.0%	3.4%
3 Years	8.7%	7.4%
5 Years	8.4%	7.5%
Since 05-Jan-10	8.7%	8.7%
Inception	8.7%	8.9%

Past performance is not indicative of future performance

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

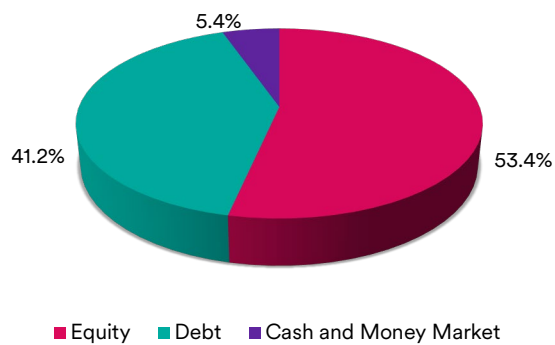
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

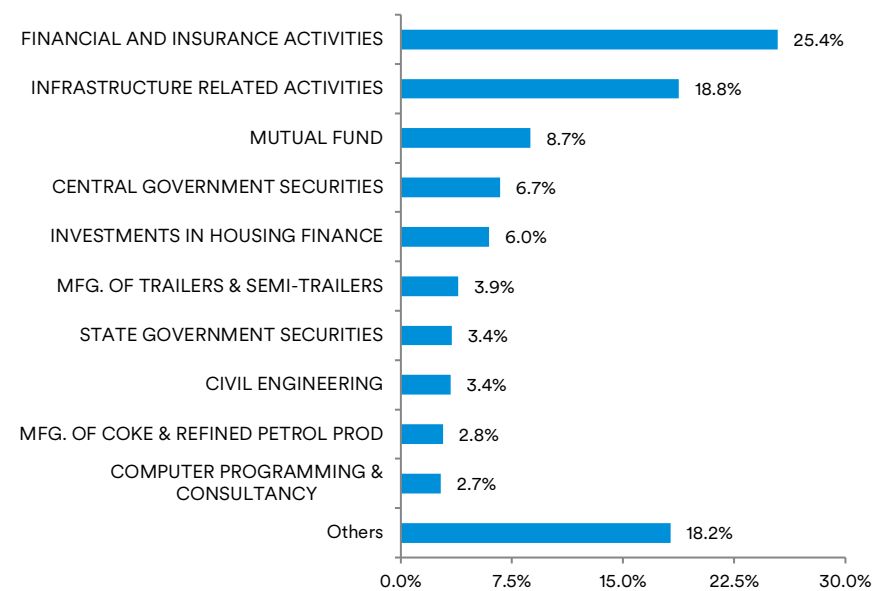
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	41.2%
Equity	0%	60%	53.4%
Cash & Money Market	0%	40%	5.4%

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

## Asset Mix

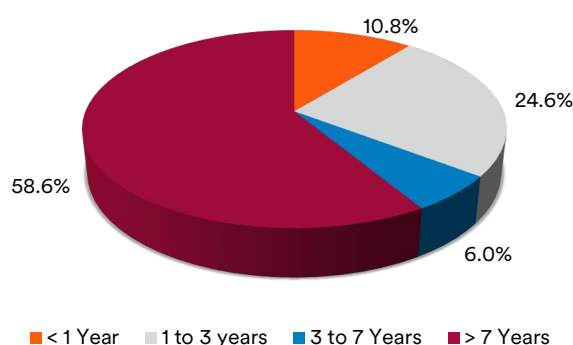


## Industry Wise Exposure\*\*

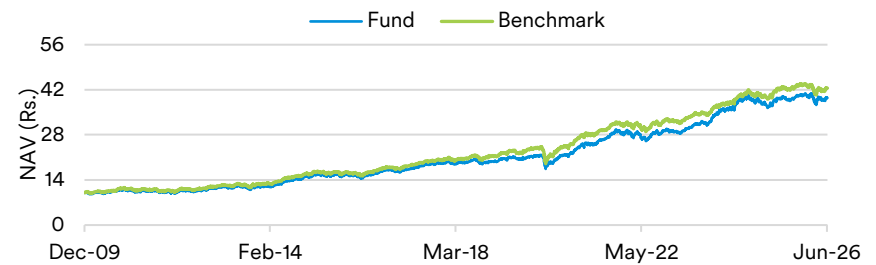


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
LARSEN & TOUBRO LTD.		3.4%
H D F C BANK LTD.		3.0%
RELIANCE INDUSTRIES LTD.		2.8%
I C I C I BANK LTD.		2.6%
UTI MF - BANK ETF		2.2%
AXIS BANK LTD.		2.1%
ABSL MF - NIFTY BANK ETF		1.8%
BHARTI AIRTEL LTD.		1.7%
SHRIRAM FINANCE LIMITED		1.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.5%
Others		30.9%
<b>Total</b>		<b>53.4%</b>

## Government Securities

6.76% GOI 2061	1.8%
8.07% MAHARASHTRA SDL 2049	1.4%
7.76% KARNATAKA SDL 2041	1.0%
8.3% GOI 2042	0.7%
7.71% GOI 2066	0.7%
7.71% GUJARAT SDL 2034	0.7%
6.99% GOI 2051	0.7%
7.3% GOI 2053	0.7%
8.13% GOI 2045	0.6%
6.03% GOI 2029	0.4%
Others	1.5%
<b>Total</b>	<b>10.1%</b>

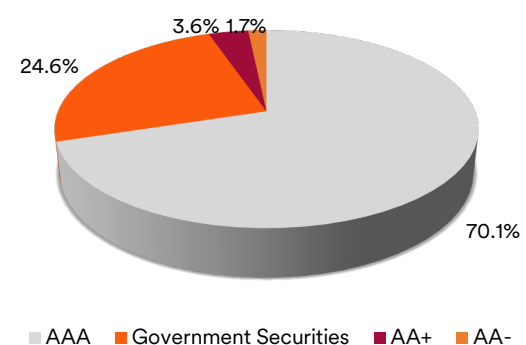
## Corporate Bonds

THE NATIONAL BANK FOR FINANCING I	AAA	5.7%
NATIONAL HOUSING BANK	AAA	4.6%
BAJAJ FINANCE LTD.	AAA	3.2%
POWER FINANCE CORPN. LTD.	AAA	3.2%
SHRIRAM FINANCE LIMITED	AAA	3.0%
SUNDARAM FINANCE LTD	AAA	2.2%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.7%
L I C HOUSING FINANCE LTD.	AAA	1.3%
STATE BANK OF INDIA	AAA	0.9%
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	0.9%
Others		4.3%
<b>Total</b>		<b>31.1%</b>

## Cash and Money Market

**Portfolio Total 100.0%**

## Rating Credit Profile





# Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

June 30, 2026



## 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

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 18.9696	7.4%	6.8	Rs. 21 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	3.0%	2.4%
6 Months	5.0%	2.9%
1 Year	9.0%	4.9%
2 Years	9.2%	7.0%
3 Years	9.5%	7.2%
5 Years	8.0%	6.2%
Inception	8.0%	7.3%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

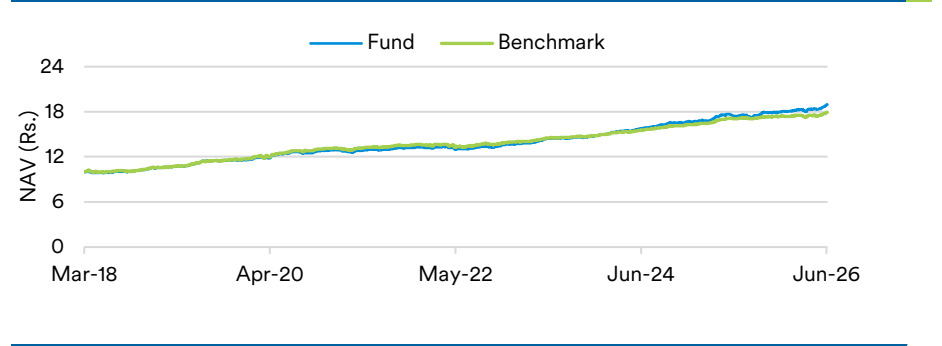
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	98.2%
Money Market	0%	20%	1.8%

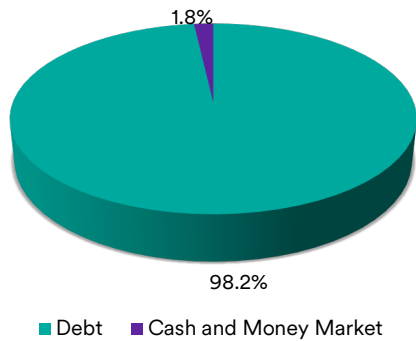
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

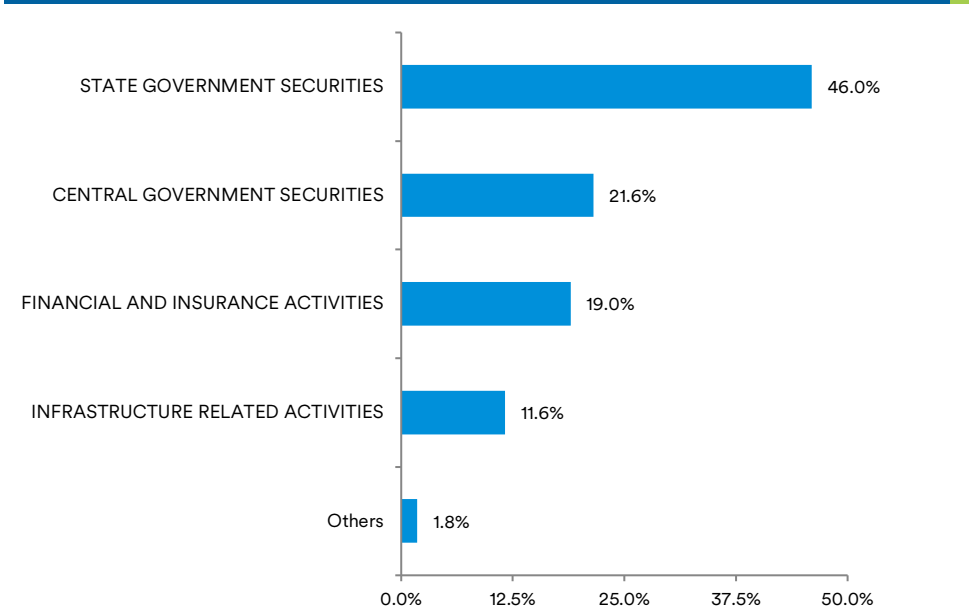


Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.83% CHHATTISGARH SDL 2040		23.6%
7.61% GUJARAT SDL 2039		13.0%
7.64% TELANGANA SDL 2044		9.4%
6.68% GOI 2040		9.1%
6.9% GOI 2065		7.6%
7.71% GOI 2066		4.9%
7.42% WEST BENGAL SDL 2036		0.0%
<b>Total</b>		<b>67.6%</b>
<b>Corporate Bonds</b>		
SHRIRAM FINANCE LIMITED	AAA	7.3%
BAJAJ FINANCE LTD.	AAA	7.0%
BHARTI TELECOM LIMITED	AAA	7.0%
MUTHOOT FINANCE LTD.	AA+	4.7%
AXIS BANK LTD.	AAA	4.6%
<b>Total</b>		<b>30.6%</b>
<b>Cash and Money Market</b>		<b>1.8%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

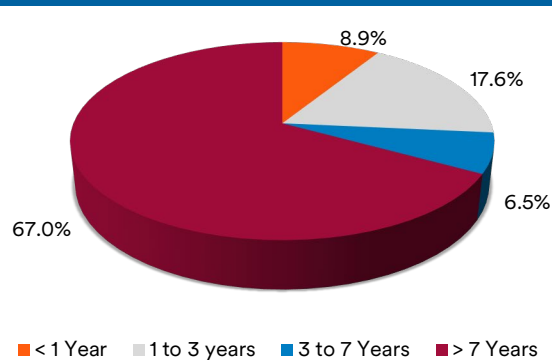


## Industry Wise Exposure\*\*

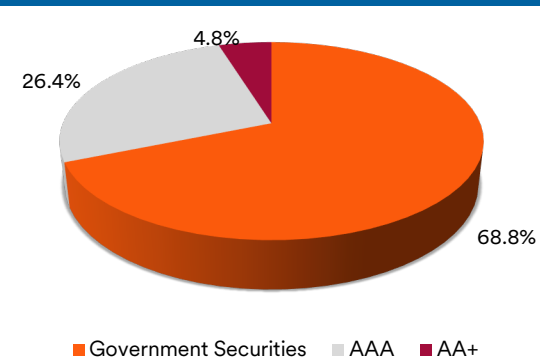


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Pension Bond Fund (Open Fund)

SFIN No: ULIF03301/02/25PEBONDFUND117

June 30, 2026



## 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. 15.0626	7.0%	6.8	Rs. 0.1 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.7%	2.4%
6 Months	4.2%	2.9%
1 Year	5.4%	4.9%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	34.8%	6.5%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

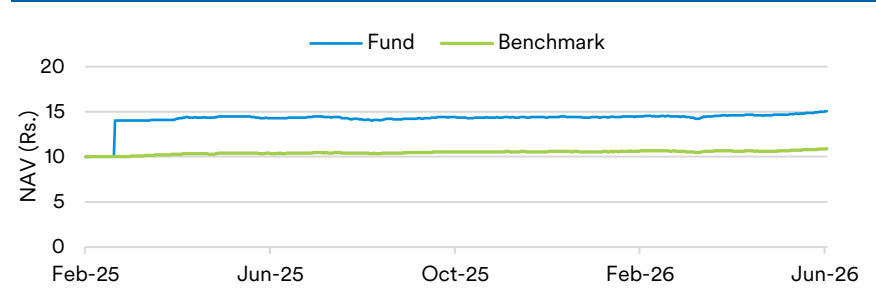
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Government and other Debt Securities	10%	100%	76.3%
Money Market	0%	90%	23.7%

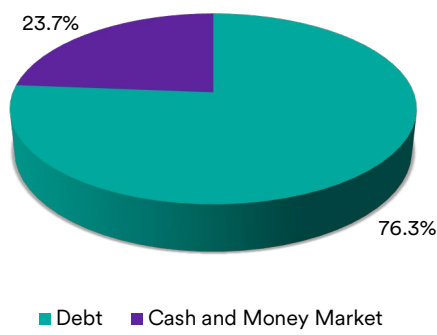
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

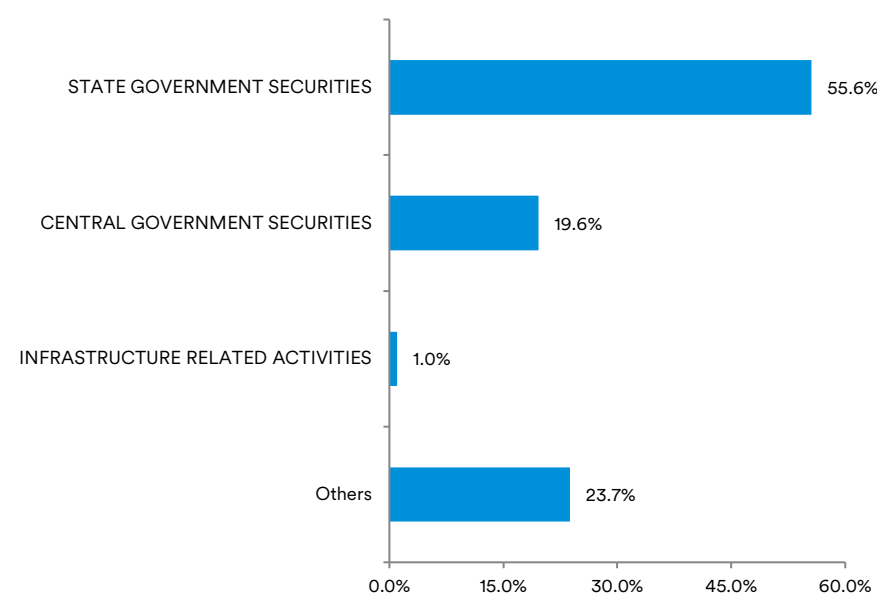


Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
7.83% CHHATTISGARH SDL 2040		55.6%
8.3% GOI 2042		12.0%
7.36% GOI 2052		5.5%
7.4% GOI 2062		2.2%
6.98% GOI 2054		1.0%
<b>Total</b>		<b>76.3%</b>
<b>Cash and Money Market</b>		<b>23.7%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

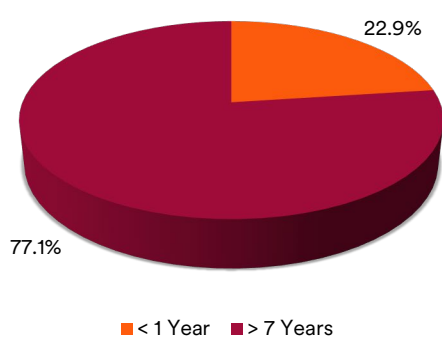


## Industry Wise Exposure\*\*

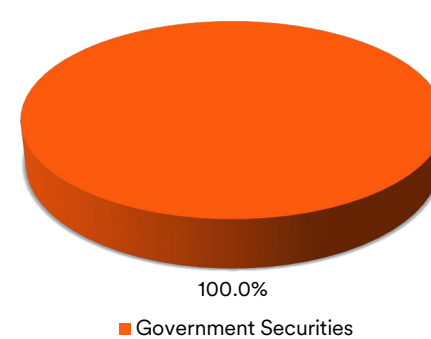


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

June 30, 2026



## 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

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 30.4852	6.5%	3.6	Rs. 48 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.0%	2.1%
6 Months	3.4%	3.3%
1 Year	4.9%	5.7%
2 Years	6.2%	8.2%
3 Years	6.8%	8.0%
5 Years	5.8%	6.7%
Inception	7.0%	8.1%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

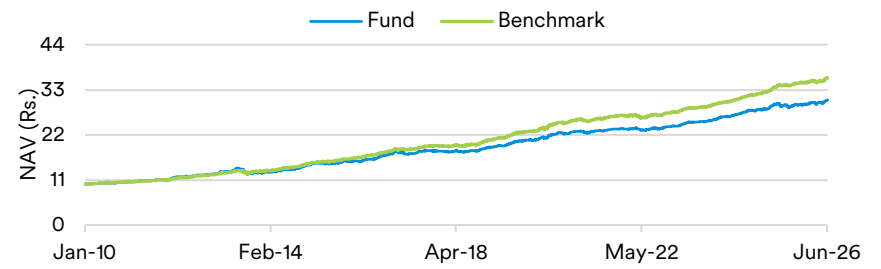
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	96.7%
Money Market Investments	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.

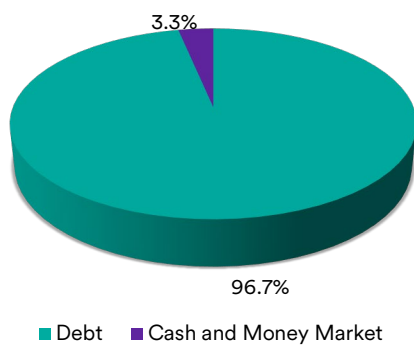
## NAV vs Benchmark



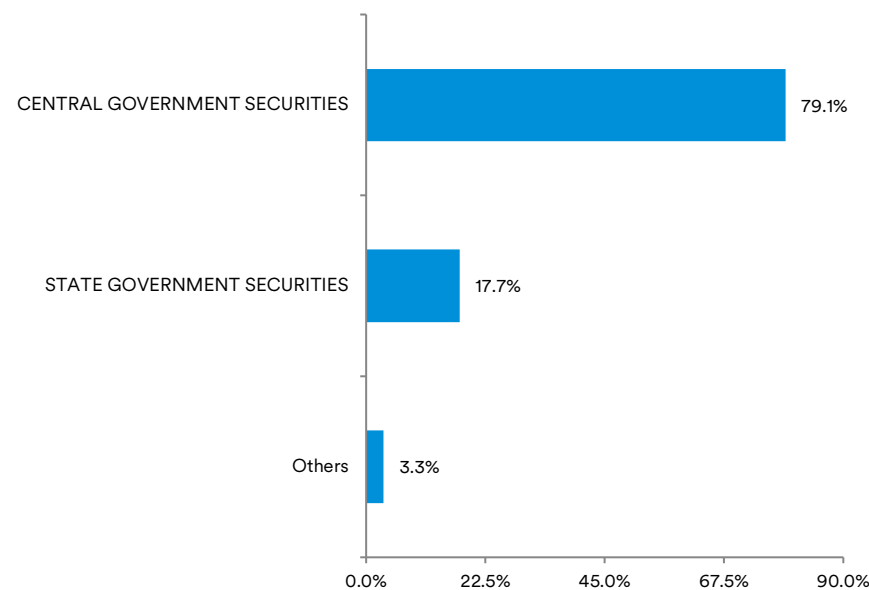
## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
6.36% GOI 2031		45.8%
6.01% GOI 2030		16.1%
7.02% GOI 2031		12.8%
8.61% UTTARAKHAND SDL 2028		9.2%
7.20% KARNATAKA SDL 2029		5.3%
6.03% GOI 2029		4.3%
7.61% GUJARAT SDL 2039		3.2%
<b>Total</b>		<b>96.7%</b>
<b>Cash and Money Market</b>		<b>3.3%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

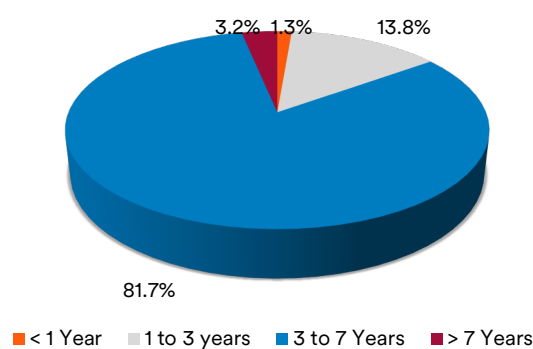


## Industry Wise Exposure\*\*

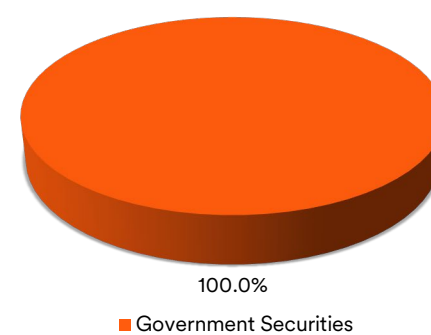


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

June 30, 2026



## 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. 31.0294	7.3%	5.3	Rs. 564 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	2.6%	2.4%
6 Months	2.9%	2.9%
1 Year	4.2%	4.9%
2 Years	6.2%	7.0%
3 Years	6.6%	7.2%
5 Years	6.2%	6.2%
Inception	7.1%	7.6%

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

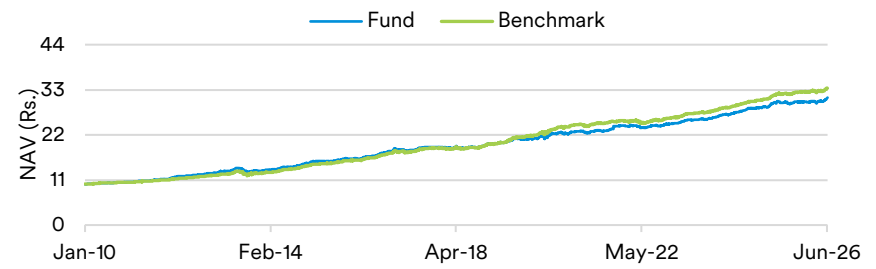
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	94.6%
Cash & Money Market	0%	40%	5.4%

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

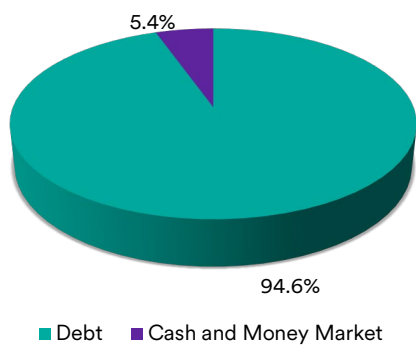


## Security Name Rating Net Asset (%)

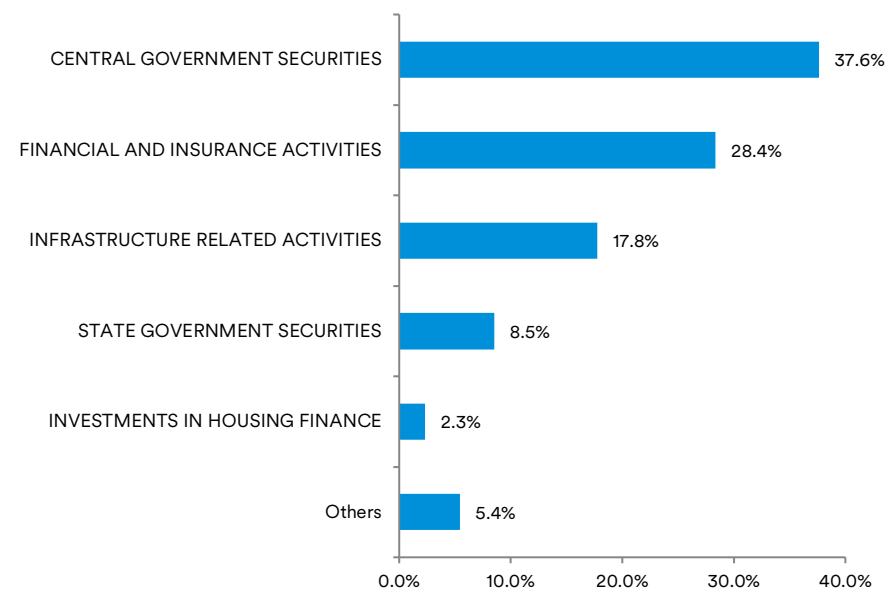
Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
6.01% GOI 2030		14.8%
6.68% GOI 2040		5.2%
6.94% GOI 2036		4.5%
7.24% GOI 2055		4.4%
7.71% GOI 2066		3.7%
7.02% GOI 2031		2.4%
7.79% ANDHRA PRADESH 2042		1.8%
6.8% GOI 2060		1.8%
8.07% MAHARASHTRA SDL 2049		0.9%
7.75% CHHATTISGARH SDL 2042		0.9%
Others		6.6%
<b>Total</b>		<b>47.0%</b>

Security Name	Rating	Net Asset (%)
<b>Corporate Bonds</b>		
SAMMAN CAPITAL LTD.	AA+	9.6%
STATE BANK OF INDIA	AAA	8.0%
BAJAJ FINANCE LTD.	AAA	5.8%
MUTHOOT FINANCE LTD.	AA+	5.4%
BHARTI TELECOM LIMITED	AAA	4.2%
SHRIRAM FINANCE LIMITED	AAA	4.2%
PIRAMAL FINANCE LTD.	AA+	2.3%
TATA CAPITAL HOUSING FINANCE LIM	AAA	1.8%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.8%
AXIS BANK LTD.	AAA	1.7%
Others		2.9%
<b>Total</b>		<b>47.6%</b>
<b>Cash and Money Market</b>		<b>5.4%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

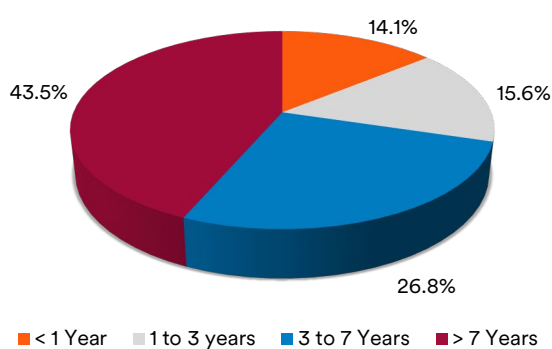


## Industry Wise Exposure\*\*

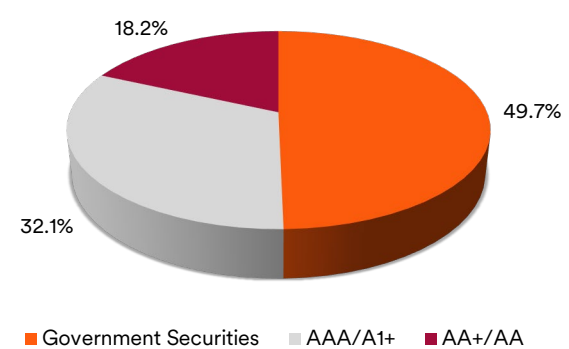


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

June 30, 2026



## 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. 15.6048	6.2%	0.6	Rs. 4.9 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	0.4%	0.4%
6 Months	2.4%	2.5%
1 Year	4.9%	5.3%
2 Years	5.4%	5.9%
3 Years	5.6%	6.2%
5 Years	4.9%	5.7%
Inception	4.6%	5.4%

Past performance is not indicative of future performance

\* Benchmark is CRISIL Overnight Index

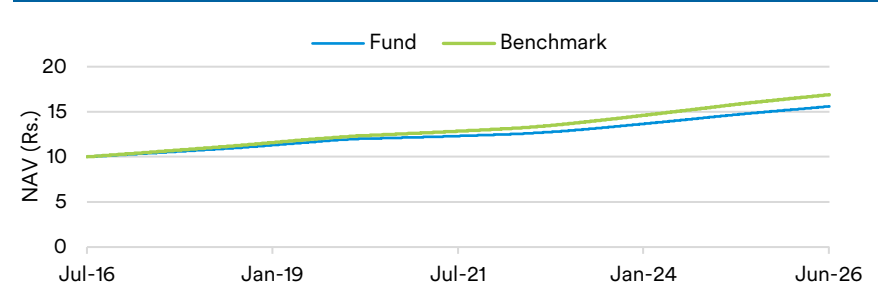
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## 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



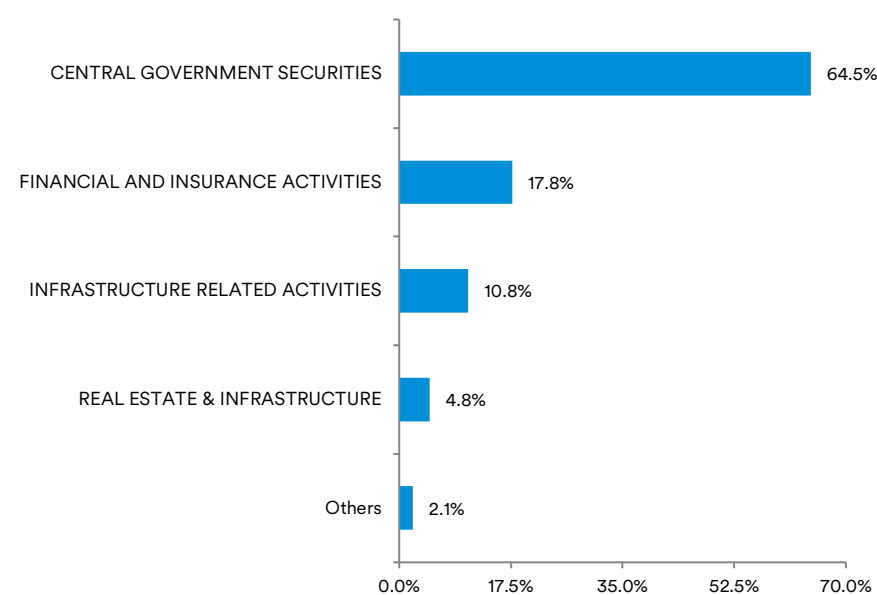
## Security Name

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

## Asset Mix

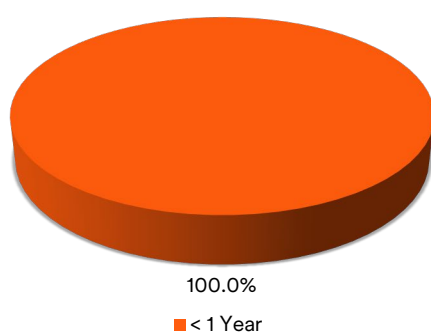


## Industry Wise Exposure\*\*

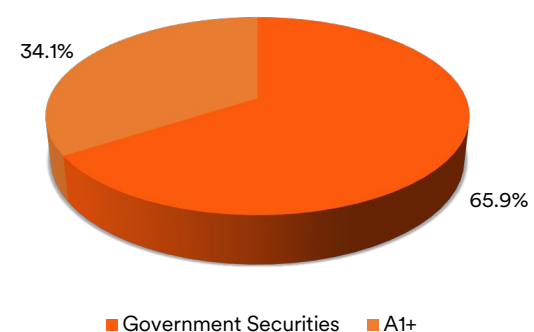


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

June 30, 2026



## 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. 25.4417	6.5%	0.7	Rs. 1804 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	0.6%
6 Months	2.8%
1 Year	5.8%
2 Years	6.1%
3 Years	6.3%
5 Years	5.5%
Inception	6.2%

Past performance is not indicative of future performance

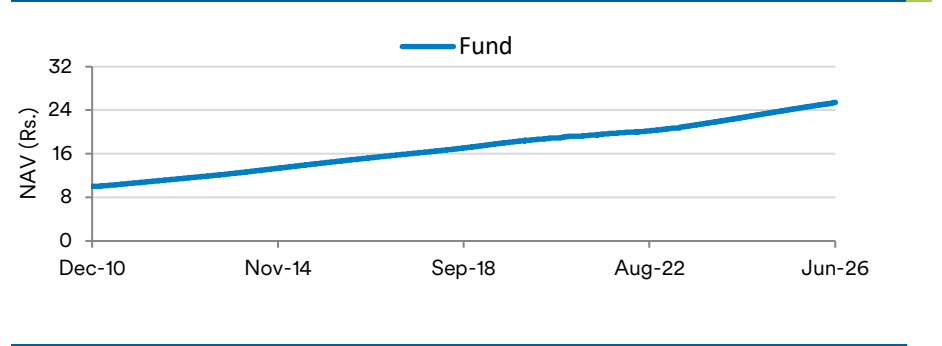
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	48.1%
Money Market Instruments	0%	100%	51.9%

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

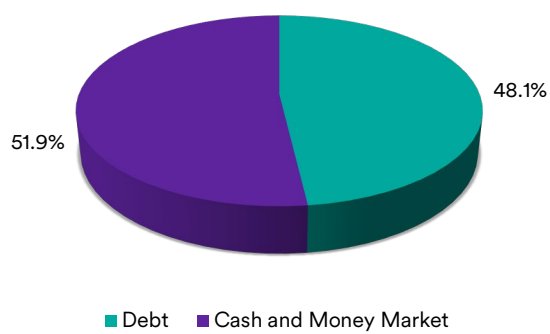


## Security Name

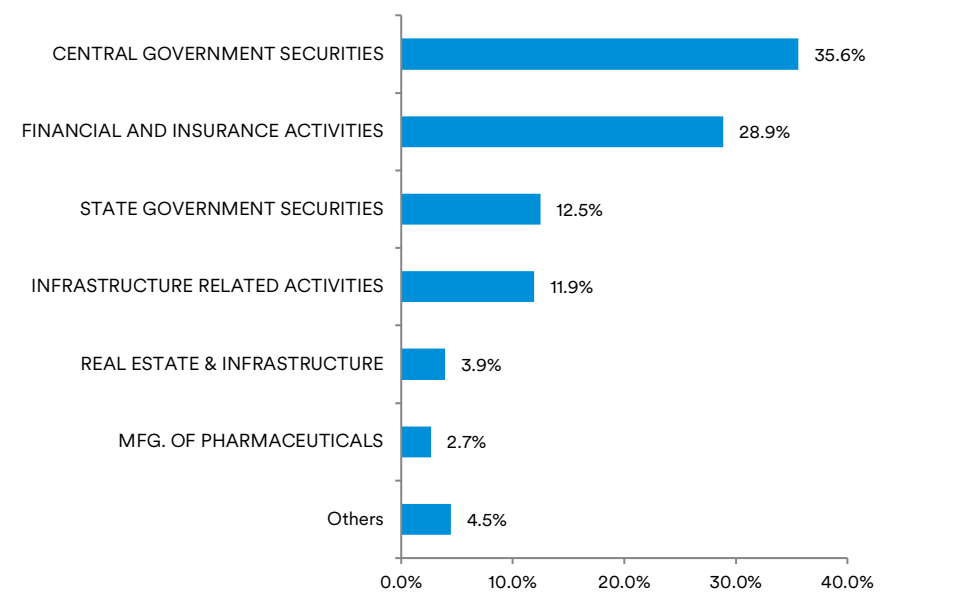
## Net Asset (%)

Security Name	Net Asset (%)
<b>Government Securities (Including Treasury Bills)</b>	
364 DAY TBILL 2026	4.0%
6.97% KARNATAKA SDL 2028	3.1%
5.88% CHHATTISGARH SDL 2026	2.8%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2026	2.7%
364 DAY TBILL 2027	2.7%
Others	19.3%
<b>Total</b>	<b>48.1%</b>
<b>Cash and Money Market</b>	<b>51.9%</b>
<b>Portfolio Total</b>	<b>100.0%</b>

## Asset Mix

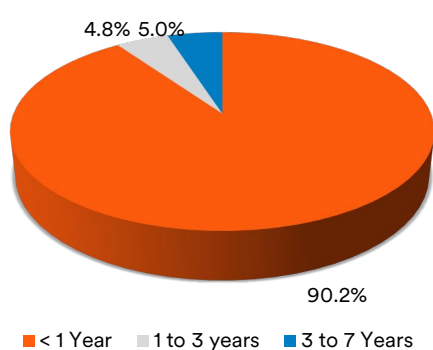


## Industry Wise Exposure\*\*

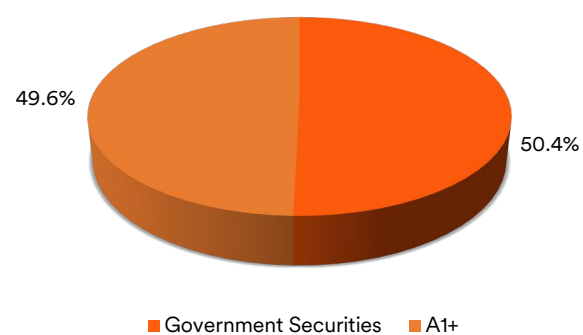


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Pension Discontinued Fund (Closed Fund)

SFIN No: ULIF03401/02/25PEDISCONTI117

June 30, 2026



## 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. 10.6146	6.3%	0.7	Rs. 3.2 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund
1 Month	0.4%
6 Months	2.5%
1 Year	4.9%
2 Years	-
3 Years	-
5 Years	-
Inception	4.9%

Past performance is not indicative of future performance

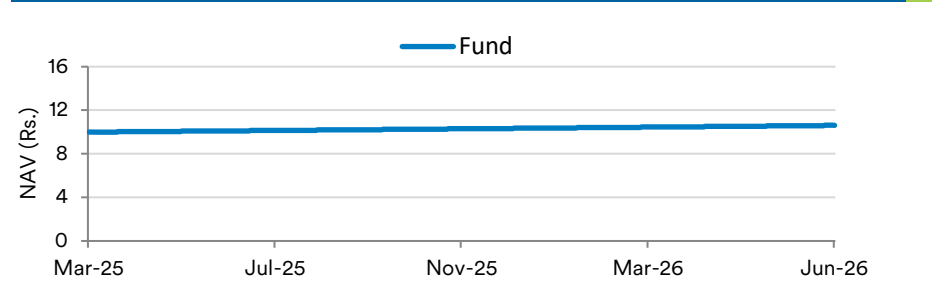
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	95%	61.7%
Money Market	5%	100%	38.3%

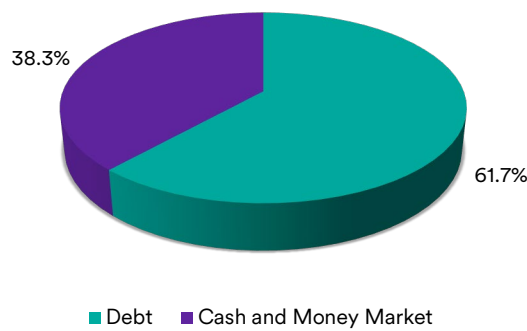
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

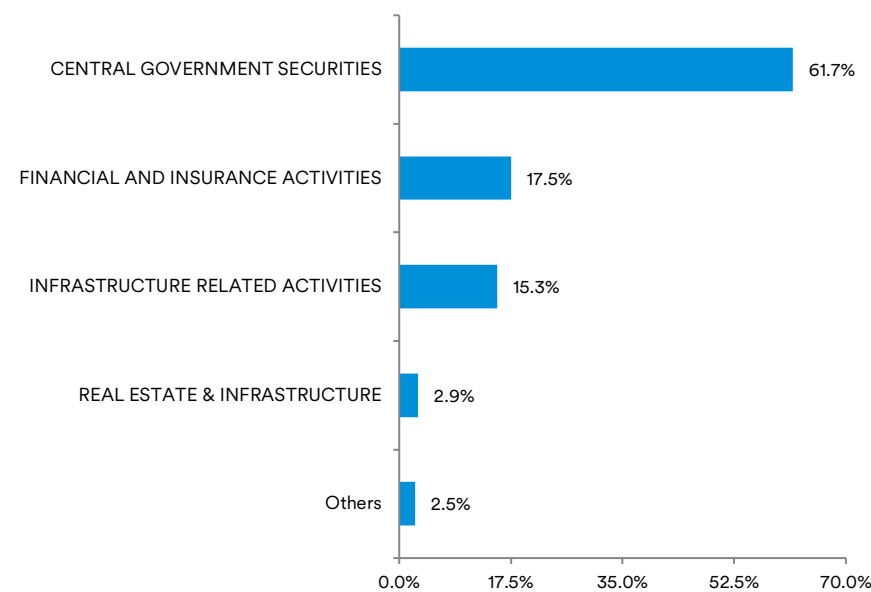


Security Name	Rating	Net Asset (%)
<b>Government Securities (Including Treasury Bills)</b>		
364 DAY TBILL 2027		29.5%
364 DAY TBILL 2027		14.8%
364 DAY TBILL 2026		6.1%
364 DAY TBILL 2026		6.1%
364 DAY TBILL 2027		3.0%
364 DAY TBILL 2026		2.2%
<b>Total</b>		<b>61.7%</b>
<b>Cash and Money Market</b>		<b>38.3%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

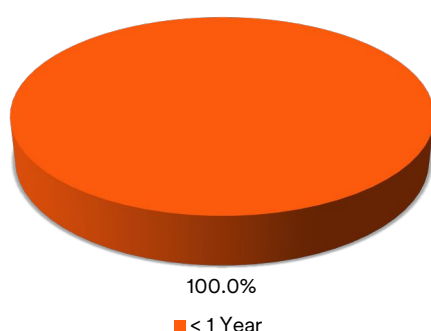


## Industry Wise Exposure\*\*

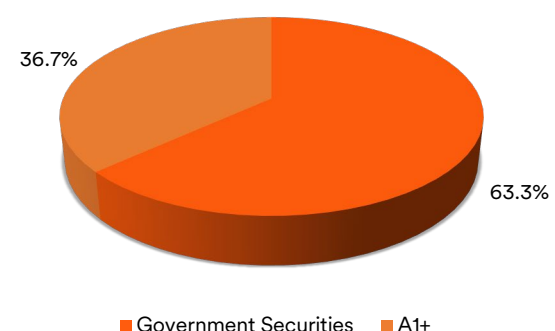


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLIE2117

June 30, 2026



## 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. 46.5105	--	--	Rs. 512 crore
<b>Fund Manager(s)</b> Amit Shah		<b>Funds Managed by the Fund Managers</b> Equity - 8   Debt - 0   Balanced -2		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.1%	1.4%
6 Months	-6.9%	-8.7%
1 Year	-3.7%	-6.5%
2 Years	0.1%	-0.3%
3 Years	9.8%	7.5%
5 Years	10.3%	8.7%
Since 05-Jan-10	9.8%	9.6%
Inception	9.7%	9.9%

Past performance is not indicative of future performance

\*Benchmark is Nifty 50

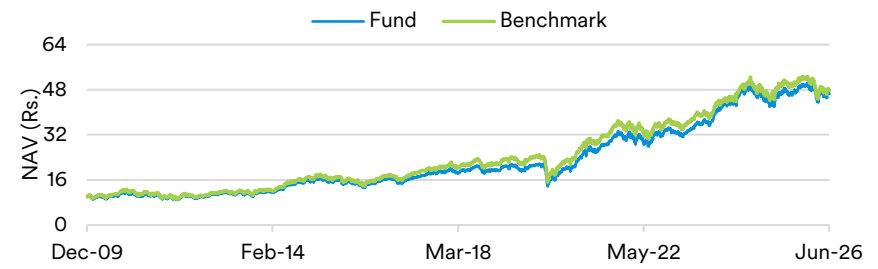
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	99.4%
Money Market Instruments	0%	40%	0.6%

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

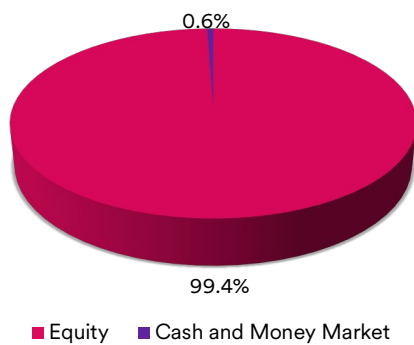


## Security Name

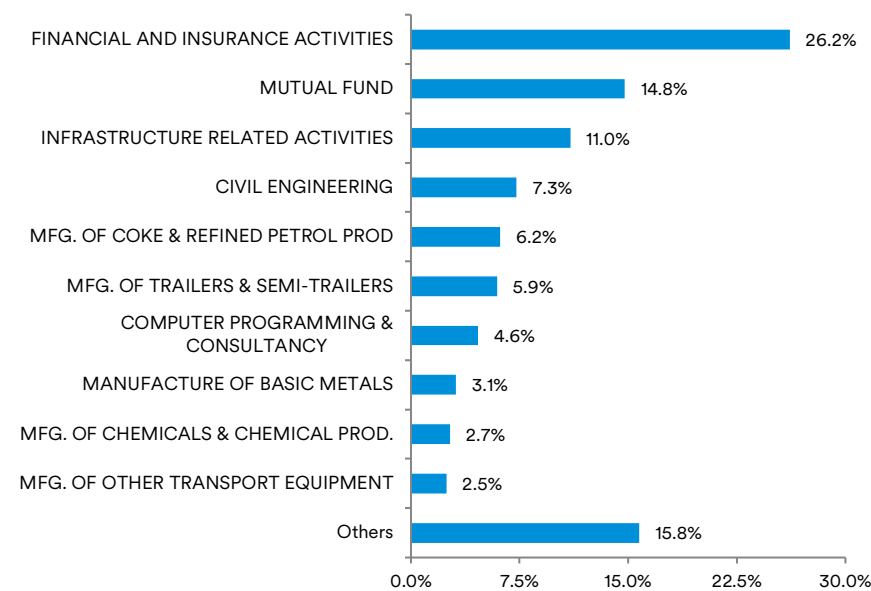
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
LARSEN & TOUBRO LTD.	7.3%
H D F C BANK LTD.	7.0%
I C I C I BANK LTD.	6.7%
RELIANCE INDUSTRIES LTD.	6.2%
SBI MF - NIFTY BANK ETF	5.9%
AXIS BANK LTD.	4.2%
BHARTI AIRTEL LTD.	3.6%
SHRIRAM FINANCE LIMITED	3.2%
STATE BANK OF INDIA	3.2%
N T P C LTD.	3.1%
Others	49.1%
<b>Total</b>	<b>99.4%</b>
<b>Cash and Money Market</b>	<b>0.6%</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



# Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

June 30, 2026



## 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. 55.5692	--	--	Rs. 59 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund
1 Month	0.8%
6 Months	-3.8%
1 Year	-2.4%
2 Years	-2.4%
3 Years	12.0%
5 Years	9.9%
Inception	9.8%

Past performance is not indicative of future performance

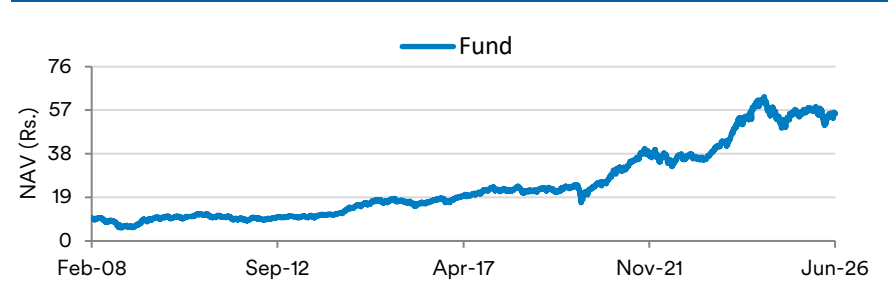
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.8%
Money Market Instruments	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

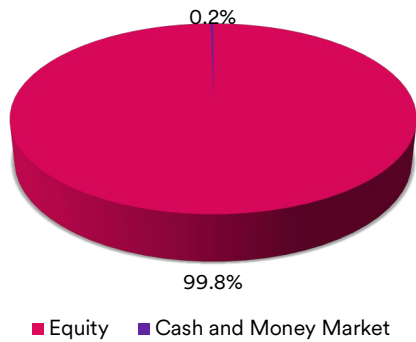


## Security Name

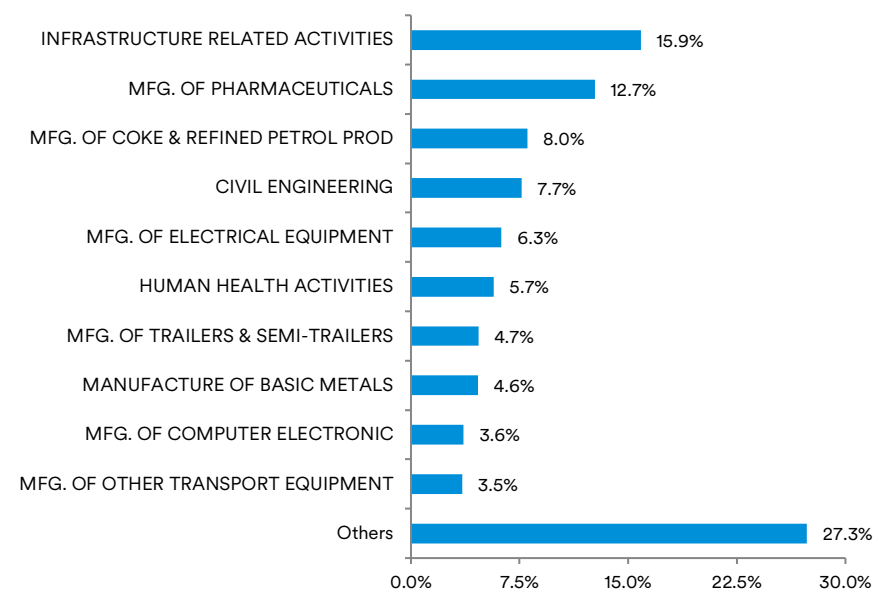
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
RELIANCE INDUSTRIES LTD.	8.0%
LARSEN & TOUBRO LTD.	6.1%
BHARTI AIRTEL LTD.	4.4%
N T P C LTD.	3.6%
TORRENT PHARMACEUTICALS LTD.	3.0%
AXIS MF - NIFTY IT ETF	2.5%
JINDAL STEEL & POWER LTD.	2.2%
SUN PHARMACEUTICAL INDS. LTD.	2.2%
SHAILY ENGINEERING PLASTICS LIMITED	2.2%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.2%
Others	63.3%
<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



# Value Fund (Open Fund)

SFIN No: ULIF03615/07/25VALUEFUNDS117

June 30, 2026



## 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. 11.2904	--	--	Rs. 322 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-2.9%	-2.8%
6 Months	2.5%	3.8%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	12.9%	15.4%

Past performance is not indicative of future performance

\*Benchmark is NIFTY 500 Value 50

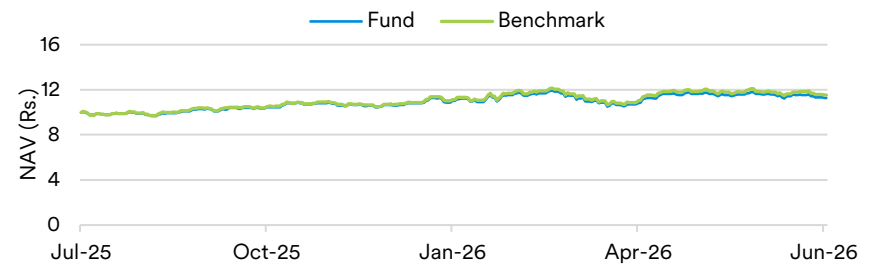
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	92.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	7.2%

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

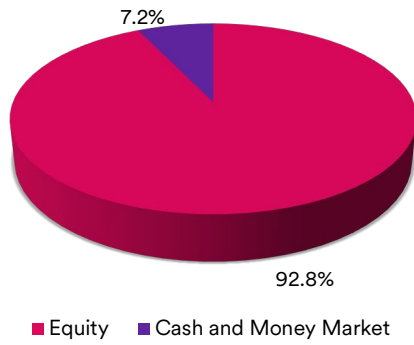


## Security Name

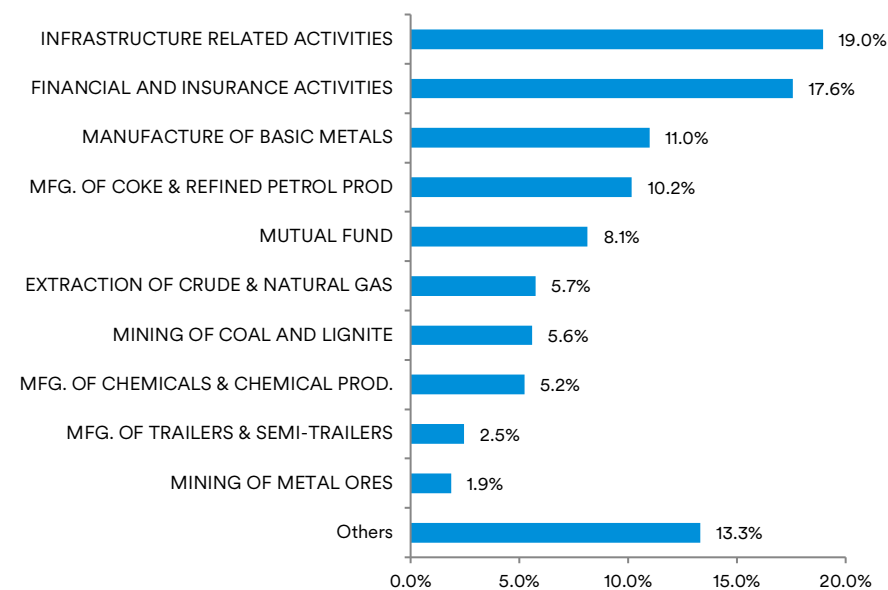
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
COAL INDIA LTD.	5.6%
GRASIM INDUSTRIES LTD.	5.2%
MIRAE ASSET MF - NIFTY METAL ETF	5.2%
POWER GRID CORPN. OF INDIA LTD.	5.1%
STATE BANK OF INDIA	5.0%
N T P C LTD.	4.8%
OIL & NATURAL GAS CORPN. LTD.	4.8%
INDIAN OIL CORPN. LTD.	3.4%
ICICI PRUDENTIAL MF - NIFTY METAL ETF	3.0%
HINDALCO INDUSTRIES LTD.	2.7%
Others	48.1%
<b>Total</b>	<b>92.8%</b>
<b>Cash and Money Market</b>	<b>7.2%</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



# Pension Value Fund (Open Fund)

SFIN No: ULIF03716/09/25PEVALUFUND117

June 30, 2026



## 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
30-Sep-2025	Rs. 10.8472	--	--	Rs. 8 crore
<b>Fund Manager(s)</b>		<b>Funds Managed by the Fund Managers</b>		
Ankur Kulshrestha		Equity - 9   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-2.9%	-2.8%
6 Months	2.4%	3.8%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	8.5%	11.5%

Past performance is not indicative of future performance

\*Benchmark is NIFTY 500 Value 50

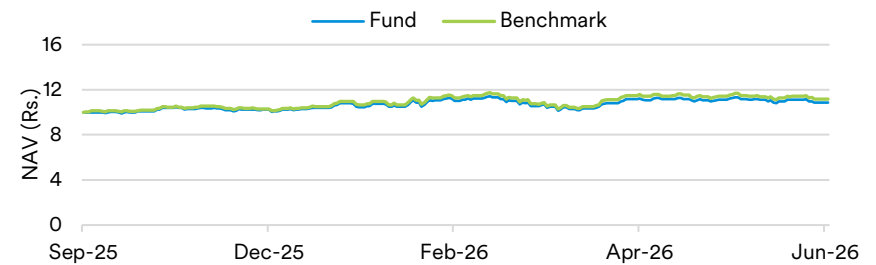
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Equities	60%	100%	95.9%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	4.1%

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

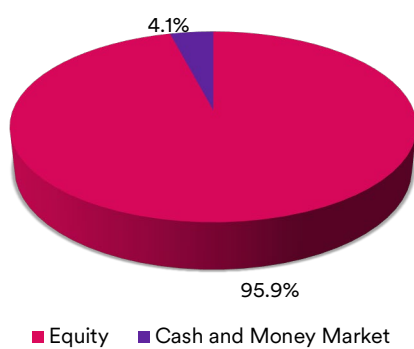


## Security Name

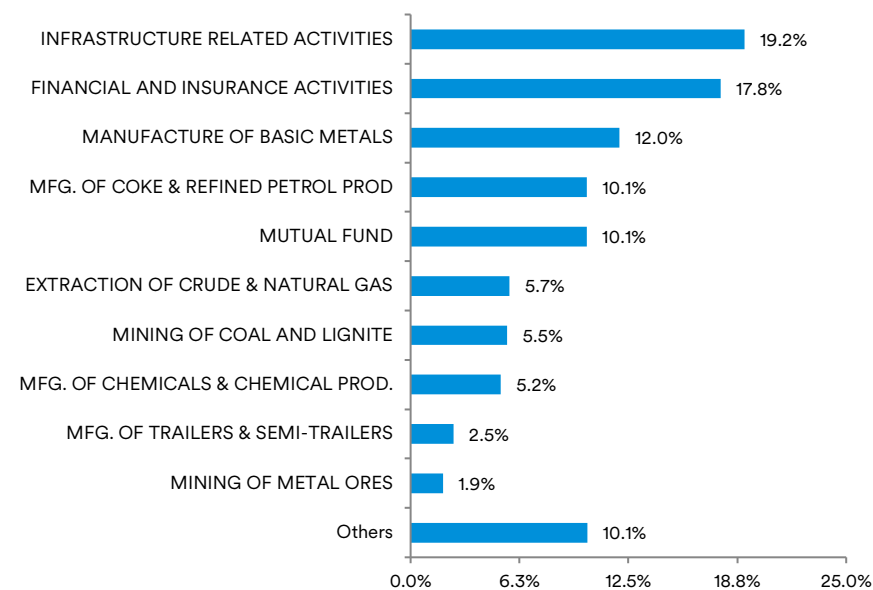
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
MIRAE ASSET MF - NIFTY METAL ETF	7.4%
COAL INDIA LTD.	5.5%
STATE BANK OF INDIA	5.4%
GRASIM INDUSTRIES LTD.	5.2%
POWER GRID CORPN. OF INDIA LTD.	5.1%
N T P C LTD.	4.8%
OIL & NATURAL GAS CORPN. LTD.	4.8%
INDIAN OIL CORPN. LTD.	3.3%
VEDANTA ALUMINIUM METAL LIMITED	3.0%
ICICI PRUDENTIAL MF - NIFTY METAL ETF	2.7%
Others	48.8%
<b>Total</b>	<b>95.9%</b>
<b>Cash and Money Market</b>	<b>4.1%</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



# Multiplier (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER117

June 30, 2026



## 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. 103.8588	--	--	Rs. 1084 crore
<b>Fund Manager(s)</b> Shashikant Wavhal		<b>Funds Managed by the Fund Managers</b> Equity - 6   Debt - 0   Balanced -3		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.0%	1.4%
6 Months	-6.0%	-8.7%
1 Year	-2.2%	-6.5%
2 Years	0.8%	-0.3%
3 Years	10.2%	7.5%
5 Years	10.7%	8.7%
Inception	11.6%	12.1%

Past performance is not indicative of future performance

\* Benchmark is Nifty 50 for Equity

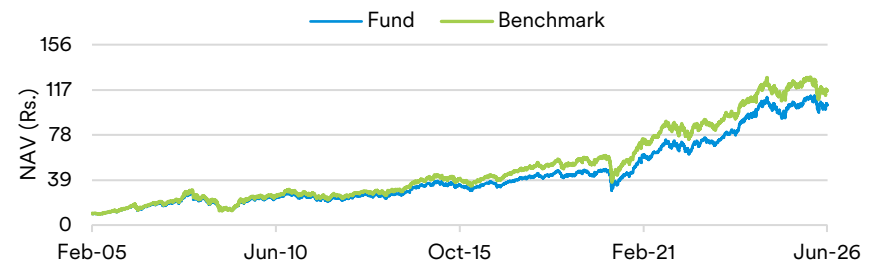
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.9%
Money Market Investments	0%	40%	0.1%

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

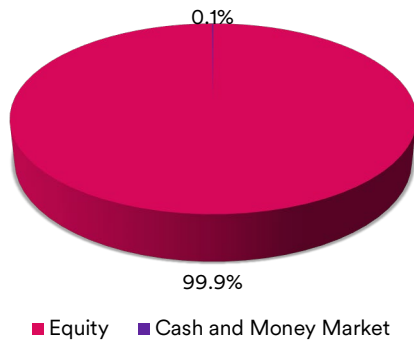


## Security Name

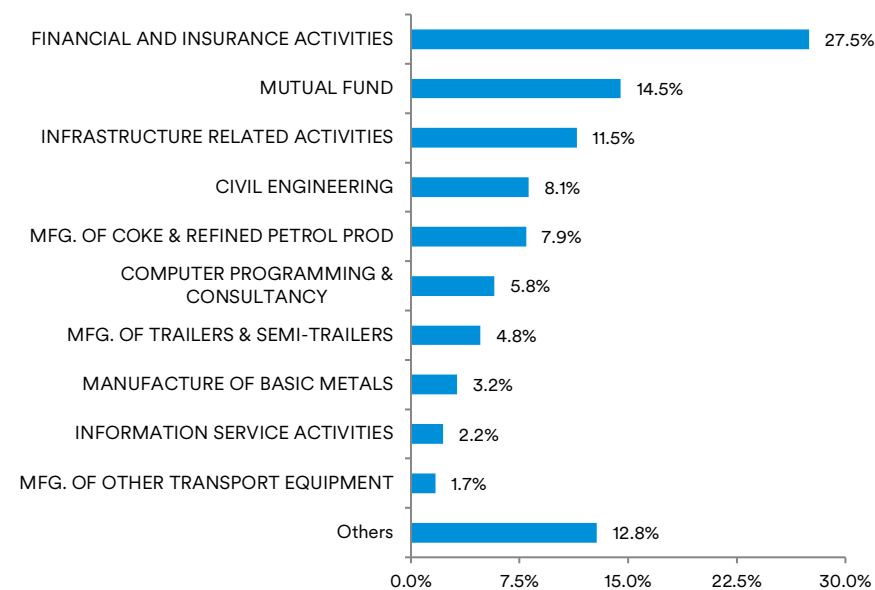
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equity</b>	
LARSEN & TOUBRO LTD.	8.1%
RELIANCE INDUSTRIES LTD.	7.9%
I C I C I BANK LTD.	7.2%
STATE BANK OF INDIA	6.1%
H D F C BANK LTD.	6.0%
BHARTI AIRTEL LTD.	5.0%
AXIS BANK LTD.	3.6%
UTI MF - BANK ETF	3.3%
MAHINDRA & MAHINDRA LTD.	3.0%
N T P C LTD.	2.9%
Others	46.8%
<b>Total</b>	<b>99.9%</b>
<b>Cash and Money Market</b>	<b>0.1%</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



# Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

June 30, 2026



## 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.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 80.8456	7.2%	4.3	Rs. 125 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.8%	1.6%
6 Months	-7.0%	-6.4%
1 Year	-4.4%	-4.2%
2 Years	-0.7%	1.2%
3 Years	6.6%	7.5%
5 Years	7.9%	8.2%
Inception	10.3%	11.4%

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.

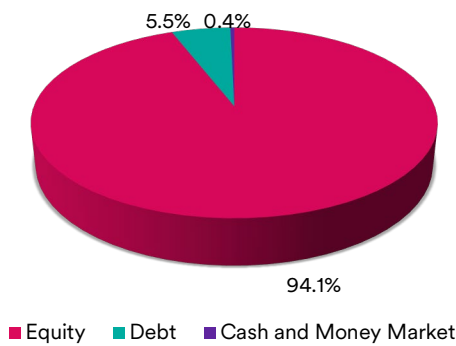
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	1.6%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	94.1%
Long Term Bonds	0%	60%	3.9%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.4%

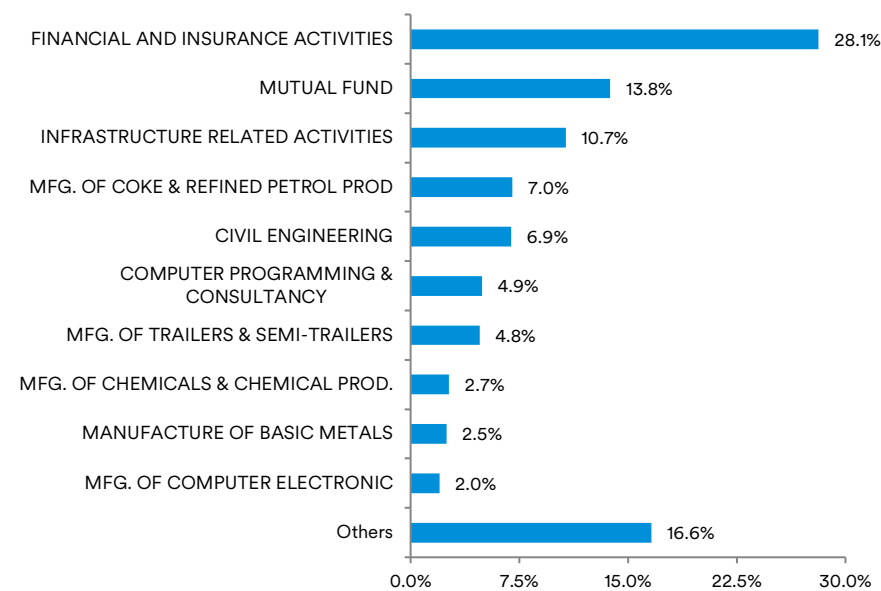
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*We have considered Infra and Social sector Secs under "Long Term Bonds" and "Short Term Bonds" basis their duration.

## Asset Mix

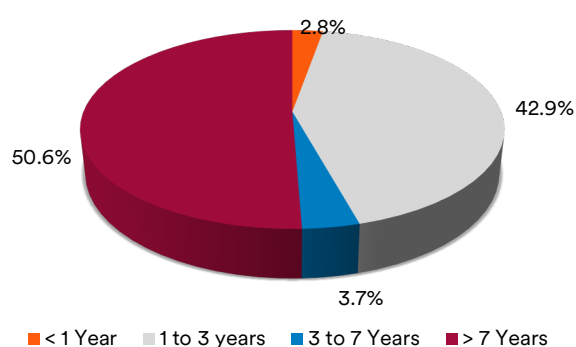


## Industry Wise Exposure\*\*

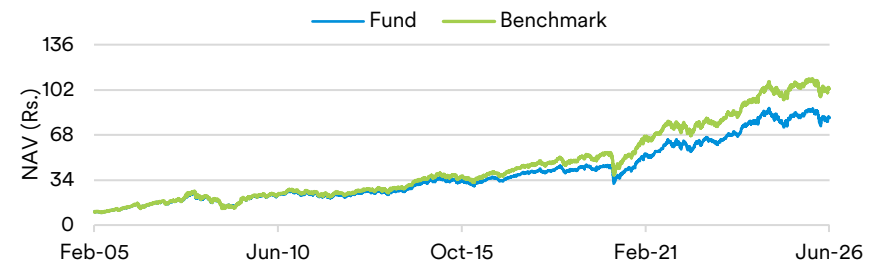


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile

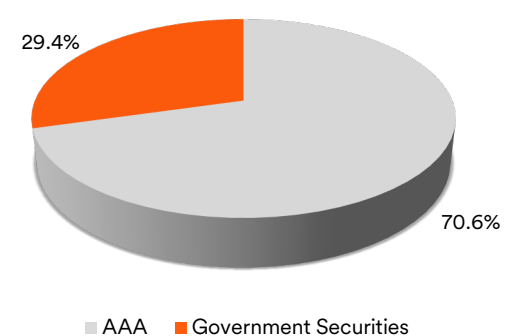


## NAV vs Benchmark



Security Name	Rating	Net Asset (%)
<b>Equity</b>		
RELIANCE INDUSTRIES LTD.		7.0%
LARSEN & TOUBRO LTD.		6.9%
H D F C BANK LTD.		6.9%
AXIS MF - BANK ETF		6.0%
I C I C I BANK LTD.		5.0%
BHARTI AIRTEL LTD.		4.7%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		4.3%
STATE BANK OF INDIA		3.9%
AXIS BANK LTD.		3.0%
MAHINDRA & MAHINDRA LTD.		2.7%
Others		43.5%
<b>Total</b>		<b>94.1%</b>
<b>Government Securities</b>		
6.48% GOI 2035		0.8%
7.51% JK SDL 2040		0.6%
7.57% GOI 2033		0.2%
<b>Total</b>		<b>1.6%</b>
<b>Corporate Bonds</b>		
SUNDARAM FINANCE LTD	AAA	2.4%
POWER GRID CORPN. OF INDIA LTD.	AAA	0.8%
NATIONAL HOUSING BANK	AAA	0.7%
<b>Total</b>		<b>3.9%</b>
<b>Cash and Money Market</b>		<b>0.4%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Rating Credit Profile





# Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

June 30, 2026



## 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. 61.2235	7.2%	5.4	Rs. 150 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.2%	1.9%
6 Months	-3.7%	-2.9%
1 Year	-1.3%	-0.8%
2 Years	1.4%	3.4%
3 Years	6.2%	7.4%
5 Years	7.4%	7.5%
Inception	8.8%	10.2%

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.

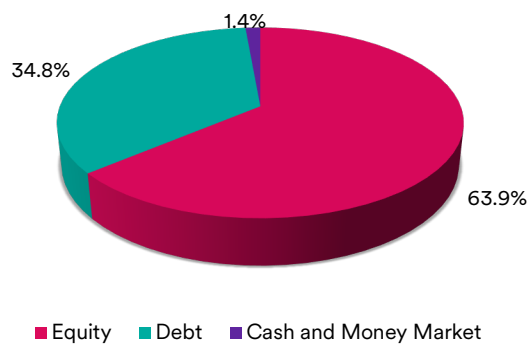
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	13.7%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	35%	65%	63.9%
Long Term Bonds	0%	60%	21.1%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	1.4%

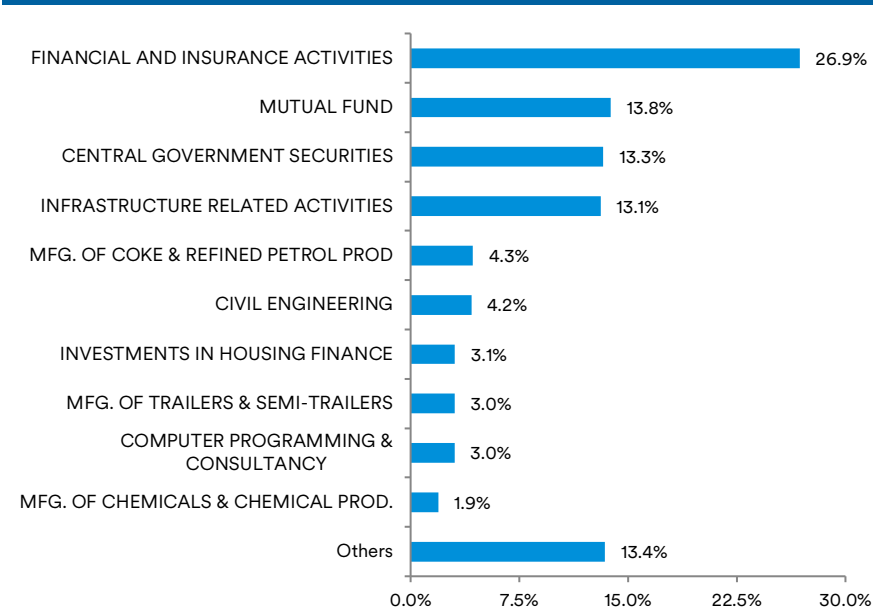
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*We have considered Infra and Social sector Secs under "Long Term Bonds" and "Short Term Bonds" basis their duration.

## Asset Mix

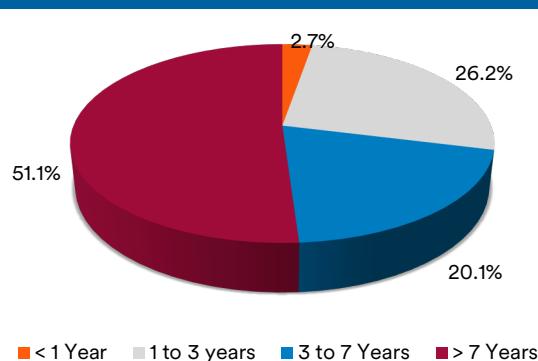


## Industry Wise Exposure\*\*

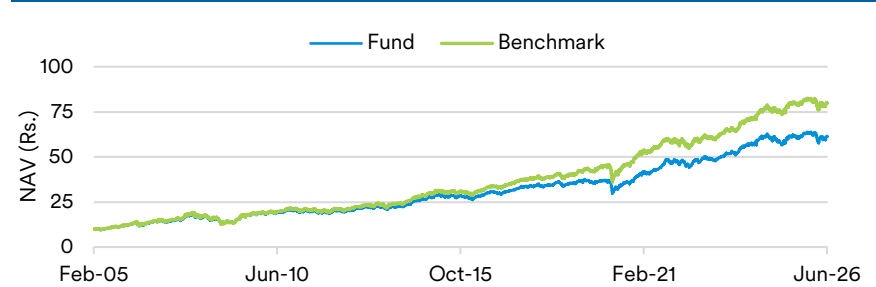


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
<b>Equity</b>		
AXIS MF - BANK ETF		4.5%
H D F C BANK LTD.		4.4%
RELIANCE INDUSTRIES LTD.		4.3%
LARSEN & TOUBRO LTD.		4.2%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		4.0%
BHARTI AIRTEL LTD.		3.1%
I C I C I BANK LTD.		2.7%
STATE BANK OF INDIA		2.5%
AXIS BANK LTD.		1.9%
MIRAE ASSET MF - NIFTY FINANCIAL SERVICES E		1.9%
Others		30.4%
<b>Total</b>		<b>63.9%</b>

## Government Securities

7.04% GOI 2029	4.3%
7.25% GOI 2063	3.3%
6.48% GOI 2035	2.3%
8.3% GOI 2040	1.1%
6.76% GOI 2061	0.9%
8.83% GOI 2041	0.8%
7.06% GOI 2028	0.7%
7.64% TELANGANA SDL 2044	0.4%
<b>Total</b>	<b>13.7%</b>

## Corporate Bonds

SUNDARAM FINANCE LTD	AAA	4.1%
PIRAMAL FINANCE LTD.	AA+	3.9%
H D F C BANK LTD.	AAA	3.3%
N T P C LTD.	AAA	3.3%
NATIONAL HOUSING BANK	AAA	3.1%
THE NATIONAL BANK FOR FINANCING I	AAA	1.3%
STATE BANK OF INDIA	AAA	1.3%
POWER FINANCE CORPN. LTD.	AAA	0.6%
SHRIRAM FINANCE LIMITED	AAA	0.3%
<b>Total</b>		<b>21.1%</b>

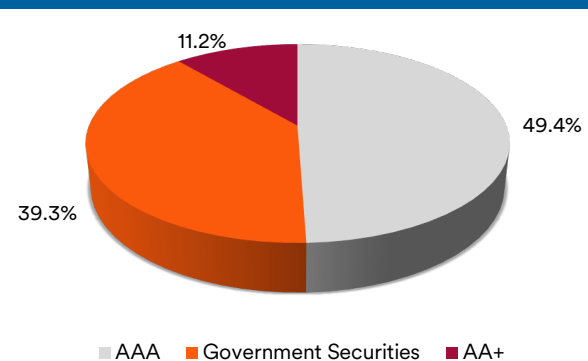
## Cash and Money Market

<b>Total</b>	<b>1.4%</b>
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## Portfolio Total

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





# Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF117

June 30, 2026



## 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. 44.1804	6.7%	4.8	Rs. 7.5 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6   Debt - 0   Balanced -3		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.0%	2.2%
6 Months	-0.8%	0.6%
1 Year	0.7%	2.7%
2 Years	3.1%	5.6%
3 Years	5.8%	7.3%
5 Years	6.1%	6.7%
Inception	7.2%	8.6%

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.

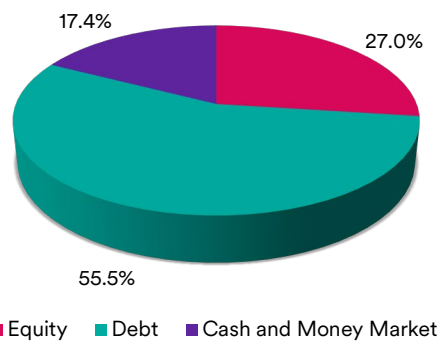
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	33.7%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	10%	30%	27.0%
Long Term Bonds	0%	60%	21.8%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	17.4%

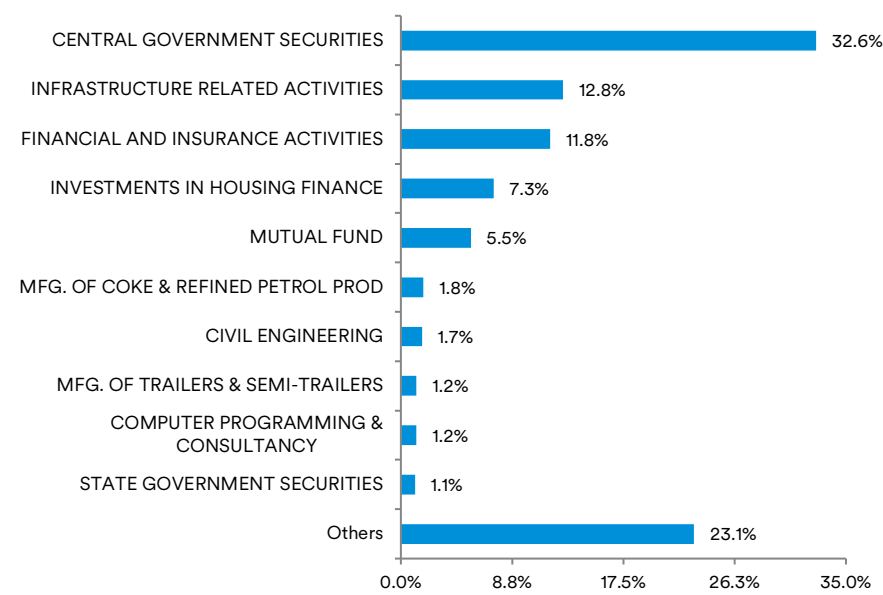
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*We have considered Infra and Social sector Secs under "Long Term Bonds" and "Short Term Bonds" basis their duration.

## Asset Mix

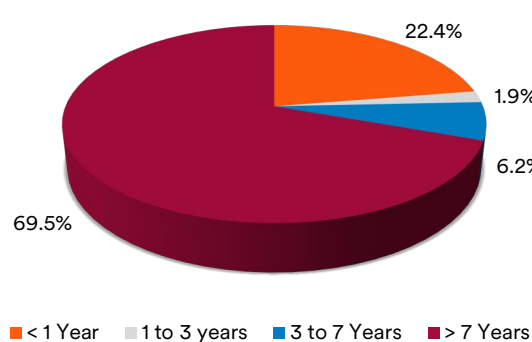


## Industry Wise Exposure\*\*

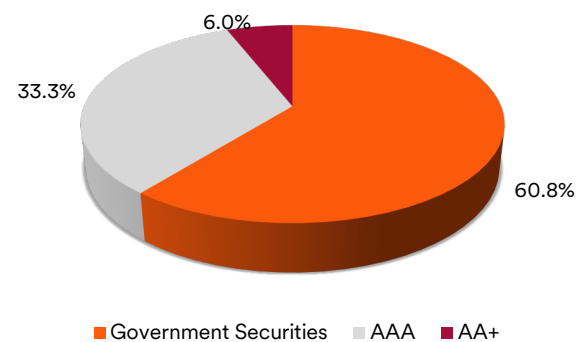


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

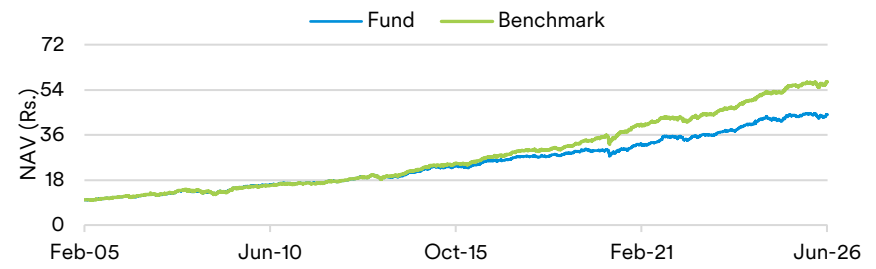
## Debt Maturity Profile



## Rating Credit Profile



## NAV vs Benchmark



Security Name	Rating	Net Asset (%)
<b>Equity</b>		
H D F C BANK LTD.		2.0%
RELIANCE INDUSTRIES LTD.		1.8%
LARSEN & TOUBRO LTD.		1.7%
AXIS MF - BANK ETF		1.3%
STATE BANK OF INDIA		1.3%
HDFC MF - NIFTY PSU BANK ETF		1.3%
BHARTI AIRTEL LTD.		1.2%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		1.1%
I C I C I BANK LTD.		1.0%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.0%
Others		13.4%
<b>Total</b>		<b>27.0%</b>
<b>Government Securities</b>		
6.48% GOI 2035		32.6%
7.30% KARNATAKA SDL 2032		1.1%
<b>Total</b>		<b>33.7%</b>
<b>Corporate Bonds</b>		
NATIONAL HOUSING BANK	AAA	7.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	6.5%
PIRAMAL FINANCE LTD.	AA+	3.3%
POWER FINANCE CORPN. LTD.	AAA	2.0%
BAJAJ FINANCE LTD.	AAA	1.3%
STATE BANK OF INDIA	AAA	1.3%
<b>Total</b>		<b>21.8%</b>
<b>Cash and Money Market</b>		<b>17.4%</b>
<b>Portfolio Total</b>		<b>100.0%</b>



# Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF117

June 30, 2026



## 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

Inception Date	NAV	YTM	MD	AUM
10-Feb-2005	Rs. 36.1553	6.3%	3.1	Rs. 24 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0   Debt - 10   Balanced -8		

## Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.7%	2.1%
6 Months	2.6%	3.3%
1 Year	3.1%	5.7%
2 Years	5.8%	8.2%
3 Years	6.3%	8.0%
5 Years	5.1%	6.7%
Inception	6.2%	7.7%

Past performance is not indicative of future performance

\*Benchmark is ISEC Mibex

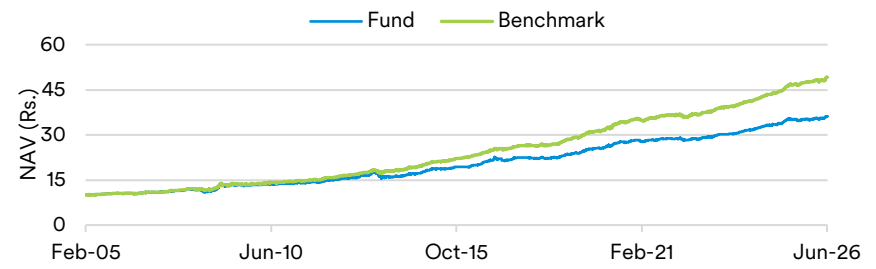
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	95.9%
Money Market Investments	0%	40%	4.1%

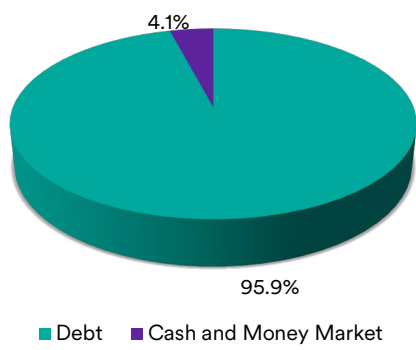
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark

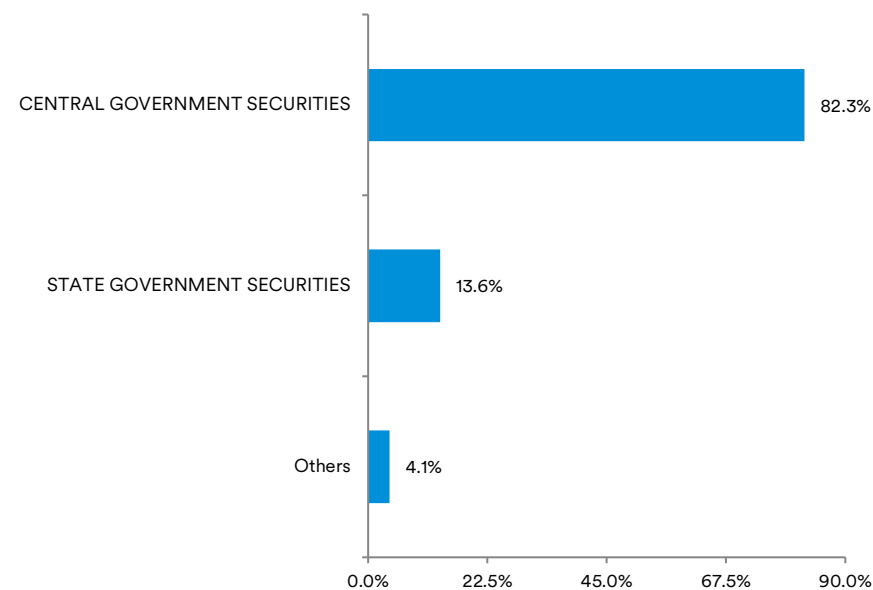


Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
6.01% GOI 2030		53.7%
7.04% GOI 2029		16.1%
6.36% GOI 2031		12.5%
7.20% KARNATAKA SDL 2029		7.2%
8.13% KERALA SDL 2028		6.4%
<b>Total</b>		<b>95.9%</b>
<b>Cash and Money Market</b>		<b>4.1%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## Asset Mix

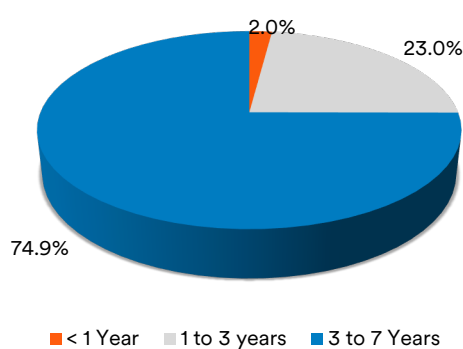


## Industry Wise Exposure\*\*

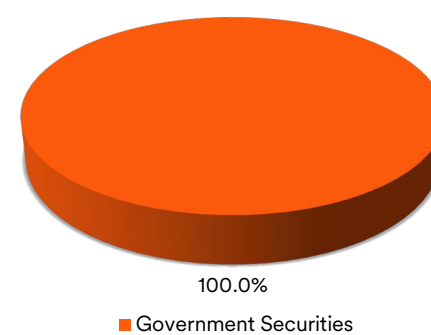


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile





# Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF117

June 30, 2026



## 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
04-Feb-2005	Rs. 37.7646	7.1%	5.1	Rs. 45 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	2.4%	2.4%
6 Months	3.3%	2.9%
1 Year	4.2%	4.9%
2 Years	6.6%	7.0%
3 Years	6.9%	7.2%
5 Years	6.5%	6.2%
Inception	6.4%	7.2%

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.

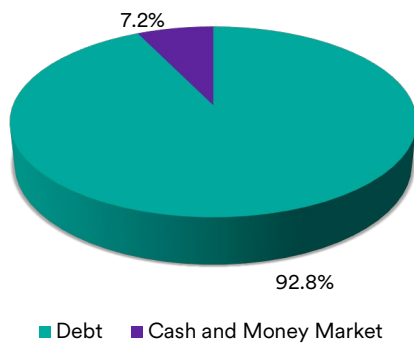
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	58.2%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Long Term Bonds	10%	60%	25.8%
Short Term Bonds	0%	45%	8.8%
Money Market Investments	0%	40%	7.2%

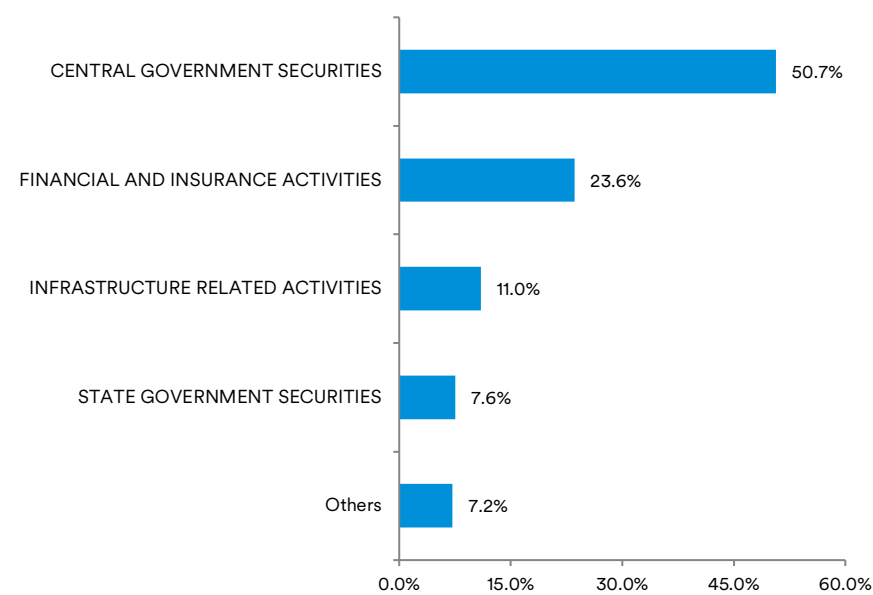
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*We have considered Infra and Social sector Secs under "Long Term Bonds" and "Short Term Bonds" basis their duration.

## Asset Mix

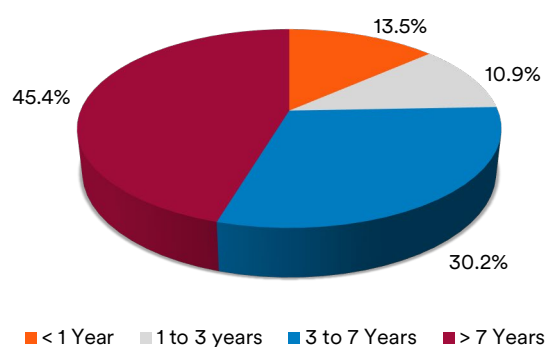


## Industry Wise Exposure\*\*

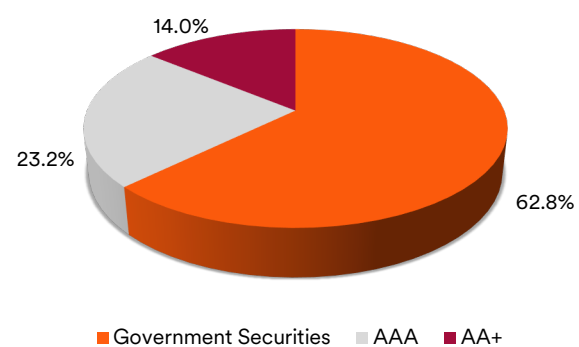


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



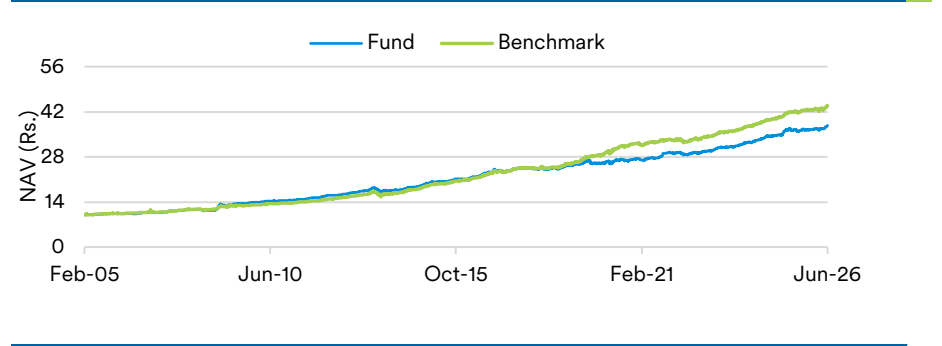
## Rating Credit Profile



## NAV vs Benchmark

Security Name	Rating	Net Asset (%)
<b>Government Securities</b>		
6.01% GOI 2030		20.7%
6.94% GOI 2036		11.2%
7.61% GUJARAT SDL 2039		5.3%
7.06% GOI 2028		4.5%
6.68% GOI 2040		4.3%
7.09% GOI 2054		4.3%
7.71% GOI 2066		2.3%
7.75% CHHATTISGARH SDL 2042		2.2%
6.9% GOI 2065		2.0%
9.23% GOI 2043		0.6%
Others		0.7%
<b>Total</b>		<b>58.2%</b>
<b>Corporate Bonds</b>		
SAMMAN CAPITAL LTD.	AA+	8.8%
STATE BANK OF INDIA	AAA	6.7%
NABARD	AAA	6.1%
BAJAJ FINANCE LTD.	AAA	4.4%
AXIS BANK LTD.	AAA	4.3%
PIRAMAL FINANCE LTD.	AA+	4.2%
<b>Total</b>		<b>34.6%</b>
<b>Cash and Money Market</b>		<b>7.2%</b>
<b>Portfolio Total</b>		<b>100.0%</b>

## NAV vs Benchmark



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