

ULIP Fund

Monthly Fund Performance

June 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

 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 rallied in May given the ceasefire in West Asia. Investors reacted positively to pickup in ship cargo traffic from the Persian Gulf, while continuing to show confidence in artificial intelligence-driven growth. Nevertheless, significant geopolitical uncertainty continues to weigh on sentiment and has contributed to bouts of volatility across asset classes.

Elevated energy, transportation and logistics costs have revived inflationary pressures across major economies. Some developed market policymakers have cautioned that continuation of inflationary pressures may necessitate raising of interest rates. Emerging market central banks, such as those in Indonesia and Philippines, have raised policy rates in recent months.

The MSCI World Index rose by 4% last month, while MSCI Emerging Market Index rallied by 10%. Crude oil prices declined by 19% in May amidst tentative progress towards de-escalation in West Asia. Energy prices however remain significantly above the pre-conflict levels. Rupee continued to face depreciation pressure on account of elevated trade deficits and continuing outflows from the equity markets.

Economy: Strong economic momentum faces near term headwinds

Indian economy continues to exhibit resilience supported by steady domestic demand. High-frequency indicators remain encouraging, with industrial production growth for April increasing to 4.9%, while strong domestic demand helped revive manufacturing PMI for May to a three-month high. GST collections continued to show steady economic momentum.

However, disruption in supply chains from West Asia, and consequent increase in energy costs, is a significant headwind, particularly for the industrial sector. The India Meteorological Department (IMD) projection of deficit in this year's monsoon rainfall has emerged as a key risk for the rural economy. Both these factors are key monitorables for policymakers as well as financial markets.

Equity market: Consolidation continues

Indian equity markets continue to consolidate amidst macro-economic uncertainty induced by the West Asia conflict. In May, the Nifty index was up by 1% while Mid and Small cap indices rose by 4% each. Healthcare & Metals sectors

outperformed while Fast Moving Consumer Goods (FMCG) & Banking sectors underperformed. Foreign Institutional Investors (FIIs) sold equities worth US\$ 2.6bn, while Domestic Institutional Investors bought equities worth US\$ 8.7bn.

The global economic situation remains fragile underpinned by the West Asia conflict. Rising energy prices are expected to induce inflationary pressures. This coupled with weakening demand indicators in select major economies is likely to have an adverse impact on global growth prospect. The recently concluded FY26 corporate result season witnessed improving trends across most sectors. The outlook for the FY27 is sanguine driven by improvement in nominal GDP growth and higher export-linked earnings. Valuations continue to remain attractive. However, a quick resolution of the conflict is key to faster stability of global and local macro-economic situation, consumer sentiments, and demand environment. We maintain our positive stance on equities from a medium to long term perspective.

Fixed Income market: RBI likely to be patient amidst increasing uncertainty

The retail inflation for April at 3.5%, remained below RBI's midpoint target of 4%. Given benign inflation readings, RBI's monetary policy committee is likely to adopt a 'wait and watch' approach and keep policy rates on hold in this week's meeting. Policymakers are however expected to acknowledge the buildup of inflationary pressures on account of increase in energy prices and risk of higher food prices due to possibility of poor monsoon rainfall, and revise their inflation forecasts upwards.

Given deterioration in inflation outlook, many analysts have started to project the possibility of RBI raising policy rates later this year. Fiscal concerns have also risen on account of higher expenditure on food and fertilizer subsidy, and lower excise duty collections. However, these concerns have been partially mitigated by RBI's record high dividend payment to the government last month.

After two months of outflows, FPI inflows into debt markets resumed last month with purchases of US\$ 0.3bn. Bond yields continued to exhibit volatility on account of significant geopolitical uncertainties. The developments in West Asia combined with the progress of monsoon rainfall are key determinants of the yield trajectory, going forward.

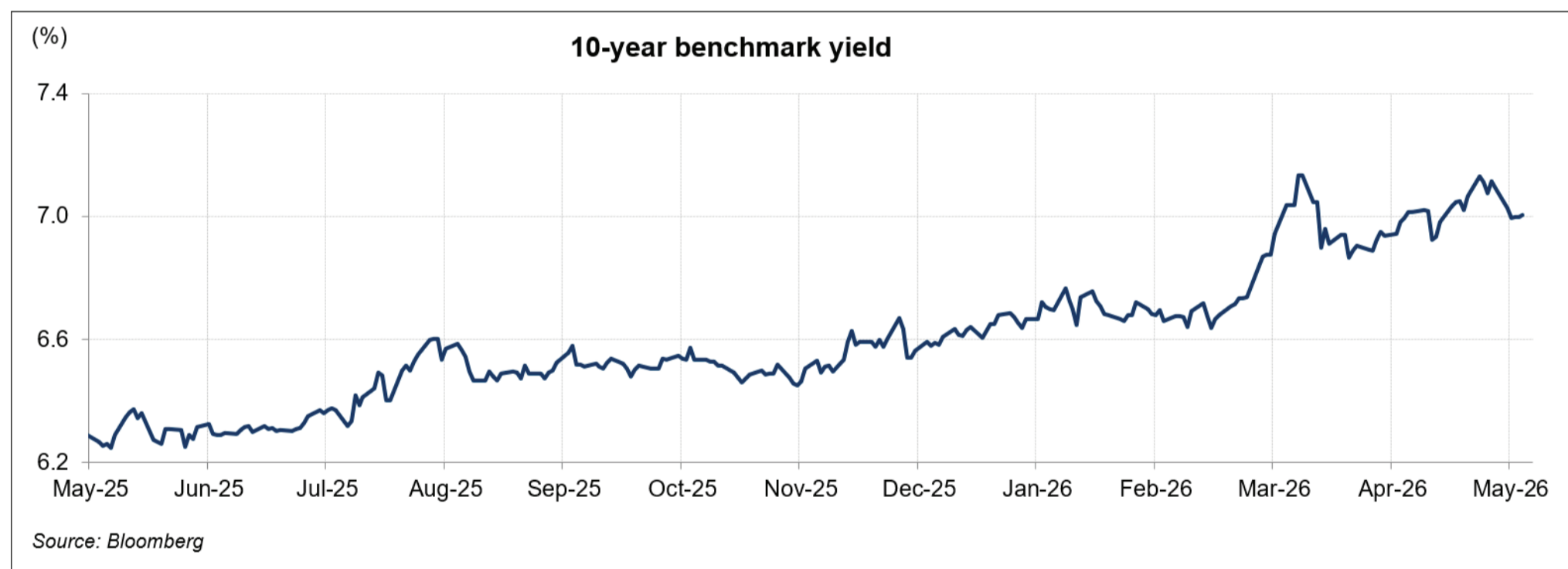


Economic and market snapshot

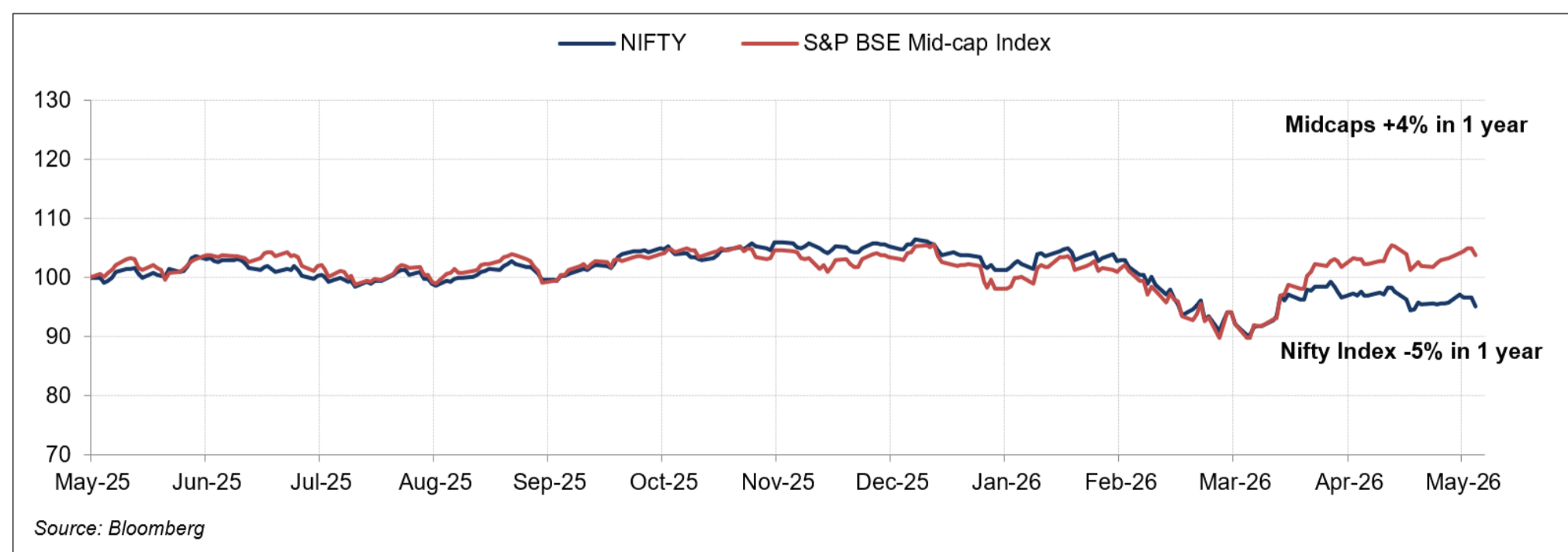
Indicators	May-25	Feb-26	May-26	QoQ Change	YoY Change
Economic Indicators					
Consumer Price Index (CPI) Inflation (%)	3.3	2.7	3.5	0.7	0.1
Gross Domestic Product (GDP Growth) %	7.4	8.4	7.8	-0.6	0.4
Index of Industrial Production (IIP) (%)	5.8	4.4	4.9	0.5	-0.9
Brent crude oil (USD/barrel)	64	114	92	-19%	43%
Domestic Markets					
Nifty Index	24,751	22,331	23,548	5%	-5%
S&P BSE Mid-cap Index	45,136	40,537	46,861	16%	4%
10-year G-Sec Yield (%)	6.3	7.0	7.0	0 bps	70 bps
30-year G-Sec Yield (%)	6.8	7.7	7.6	-10 bps	80 bps
Exchange rate (USD/INR) *	85.6	94.8	95.0	0%	11%
Exchange rate (USD/INR) *	85.5	89.9	94.8	5%	11%
Global Markets					
Dow Jones (U.S.)	42,270	49,652	51,032	3%	21%
FTSE (U.K.)	8,772	10,379	10,409	0%	19%
Nikkei 225 (Japan)	37,965	59,285	66,330	12%	75%

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

May-26	3-year (CAGR)		5-year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	14.5%	12.9%	****
Mid-Cap	24.8%	20.8%	*****
Premier Multi-Cap	16.3%	12.9%	*****
Flexi Cap	13.0%	9.0%	****
Multiplier III	14.0%	9.0%	*****
CREST (Thematic)	17.3%	12.9%	*****
Balanced			
Balanced Opportunities Fund	15.2%	7.7%	*****
Balancer II	8.9%	7.7%	****
Debt			
Bond Opportunities Fund	8.4%	5.8%	*****

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 April 30 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

May 31, 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. 45.5268	--	--	Rs. 1576 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	3.5%	1.6%
6 Months	5.5%	-0.7%
1 Year	11.8%	3.8%
2 Years	9.9%	4.6%
3 Years	24.8%	20.0%
5 Years	22.3%	16.6%
Inception	20.3%	14.0%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

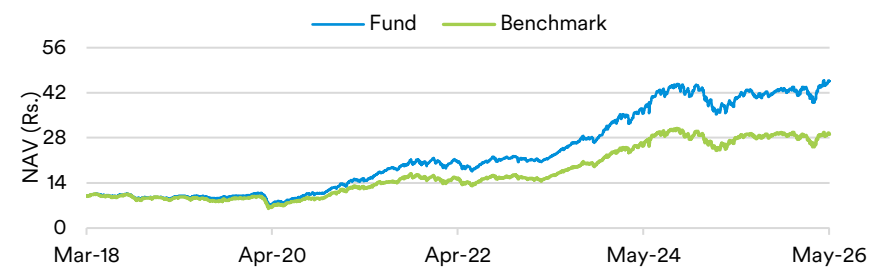
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.8%
Debt	0%	0%	0.0%
Money Market	0%	40%	2.2%

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

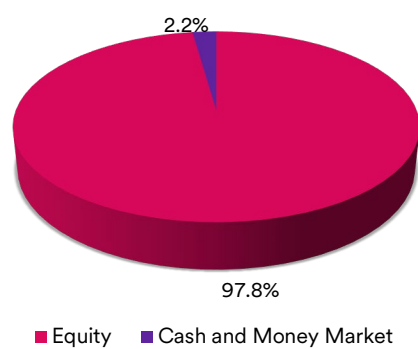


Security Name

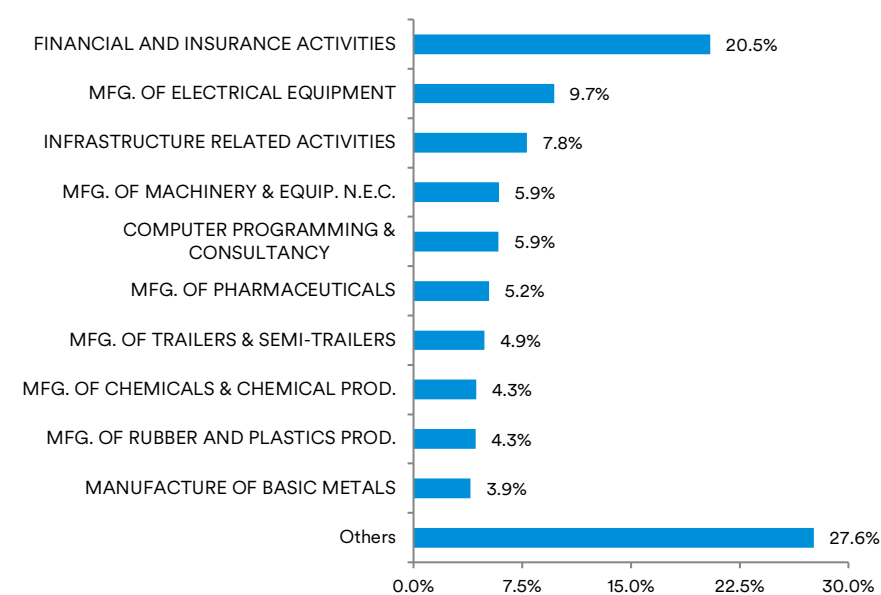
Net Asset (%)

Security Name	Net Asset (%)
Equity	
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.3%
FEDERAL BANK LTD.	2.8%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.4%
BHARAT HEAVY ELECTRICALS LTD.	2.3%
BSE LIMITED	2.2%
SYRMA SGS TECHNOLOGY LIMITED	2.1%
N M D C LTD.	1.9%
OIL INDIA LTD.	1.8%
UJJIVAN SMALL FINANCE BANK LIMITED	1.8%
POWER FINANCE CORPN. LTD.	1.8%
Others	75.5%
Total	97.8%
Cash and Money Market	2.2%
Portfolio Total	100.0%

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

May 31, 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. 69.7238	--	--	Rs. 3211 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.9%
6 Months	-3.2%
1 Year	1.0%
2 Years	0.7%
3 Years	14.5%
5 Years	12.9%
Inception	12.6%

Past performance is not indicative of future performance

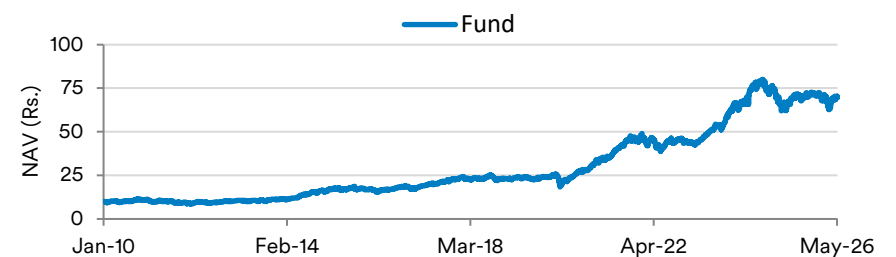
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.9%
Money Market Instruments	0%	40%	2.1%

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



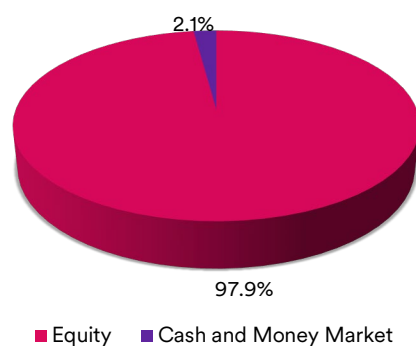
Security Name

Net Asset (%)

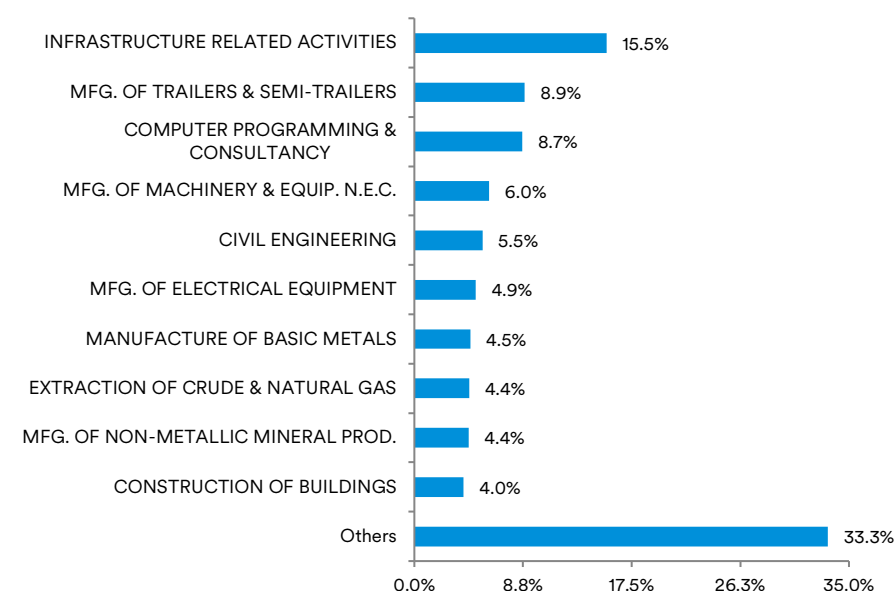
Equity

LARSEN & TOUBRO LTD.	4.2%
RELIANCE INDUSTRIES LTD.	3.9%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.8%
OIL & NATURAL GAS CORPN. LTD.	2.9%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.7%
BHARTI AIRTEL LTD.	2.6%
N T P C LTD.	2.6%
MARUTI SUZUKI INDIA LTD.	2.2%
INDUS TOWERS LIMITED	2.1%
COAL INDIA LTD.	2.0%
Others	68.9%
Total	97.9%
Cash and Money Market	2.1%
Portfolio Total	100.0%

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

May 31, 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. 33.3309	--	--	Rs. 182 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.4%	-0.3%
6 Months	-1.2%	-5.6%
1 Year	4.3%	-1.1%
2 Years	3.6%	3.1%
3 Years	16.3%	12.2%
5 Years	15.1%	11.0%
Inception	15.8%	11.8%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

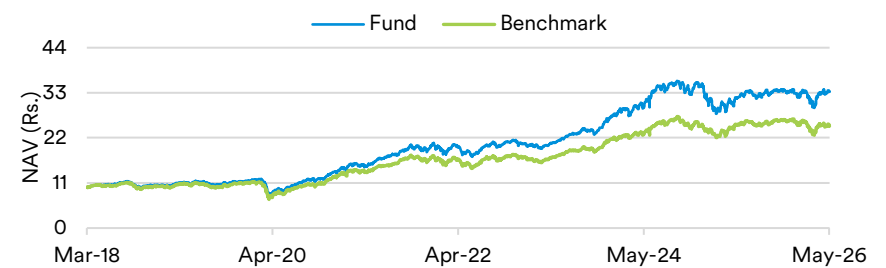
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

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

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

NAV vs Benchmark

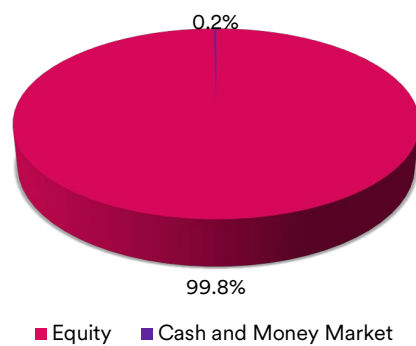


Security Name

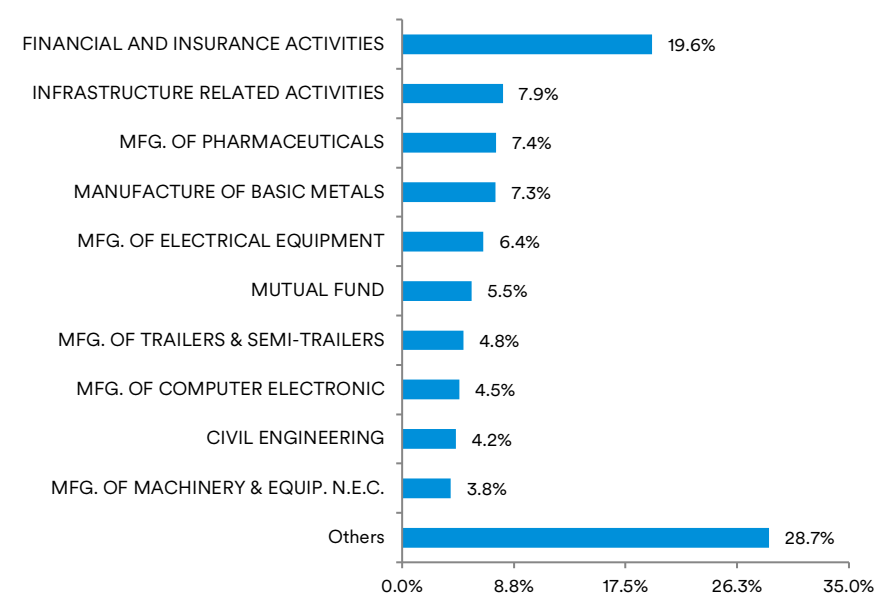
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.9%
SBI MF - NIFTY BANK ETF	4.3%
LARSEN & TOUBRO LTD.	3.7%
RELIANCE INDUSTRIES LTD.	3.3%
STATE BANK OF INDIA	2.6%
SHAILY ENGINEERING PLASTICS LIMITED	2.3%
SHRIRAM FINANCE LIMITED	2.3%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.3%
BHARTI AIRTEL LTD.	2.1%
KIRLOSKAR OIL ENGINES LTD.	2.1%
Others	69.7%
Total	99.8%
Cash and Money Market	0.2%
Portfolio Total	100.0%

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

May 31, 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. 10.987	--	--	Rs. 7.4 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.9%	-0.3%
6 Months	-0.5%	-5.6%
1 Year	6.3%	-1.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	8.7%	5.1%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

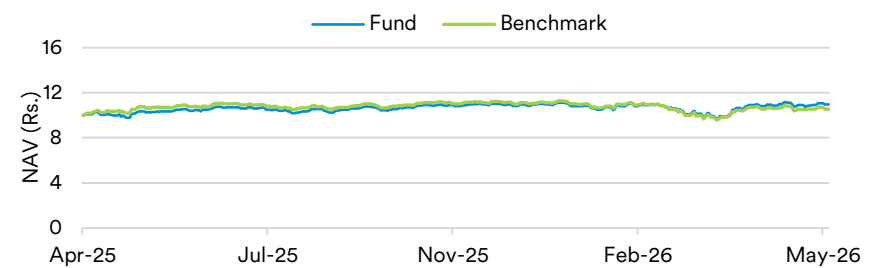
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.4%
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

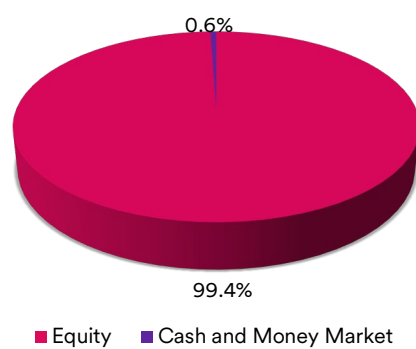


Security Name

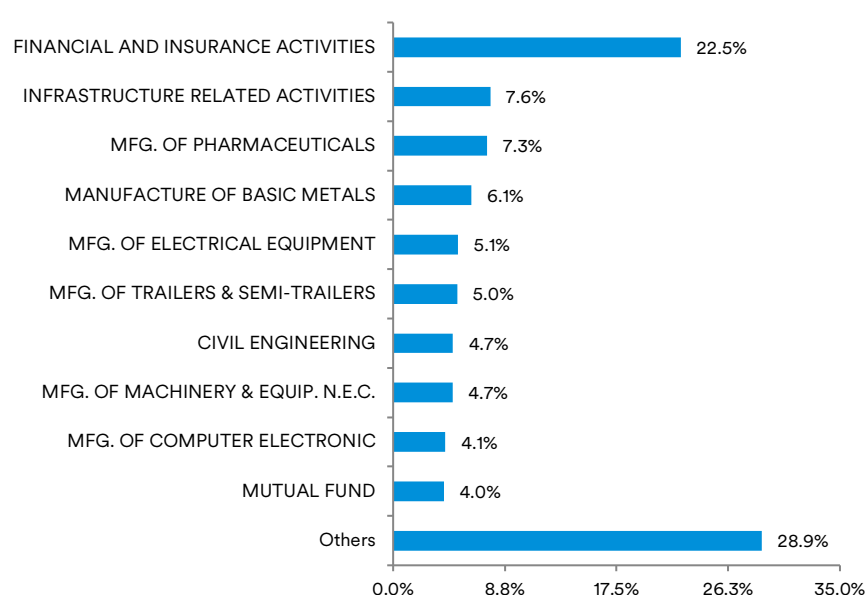
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.3%
LARSEN & TOUBRO LTD.	4.3%
RELIANCE INDUSTRIES LTD.	3.9%
STATE BANK OF INDIA	3.6%
KOTAK MAHINDRA MF - PSU BANK ETF	2.3%
KIRLOSKAR OIL ENGINES LTD.	2.2%
SHRIRAM FINANCE LIMITED	2.2%
N T P C LTD.	2.1%
BHARTI AIRTEL LTD.	2.1%
SAMVARDHANA MOTHERSON INTERNATIONAL L	1.9%
Others	68.5%
Total	99.4%
Cash and Money Market	0.6%
Portfolio Total	100.0%

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: ULIF02201/01/18CRESTTHEMF117

May 31, 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. 30.8582	--	--	Rs. 42 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.0%	-0.6%
6 Months	-0.3%	-5.8%
1 Year	7.0%	-1.1%
2 Years	5.3%	2.4%
3 Years	17.3%	12.1%
5 Years	16.1%	10.3%
Inception	14.7%	11.1%

Past performance is not indicative of future performance

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

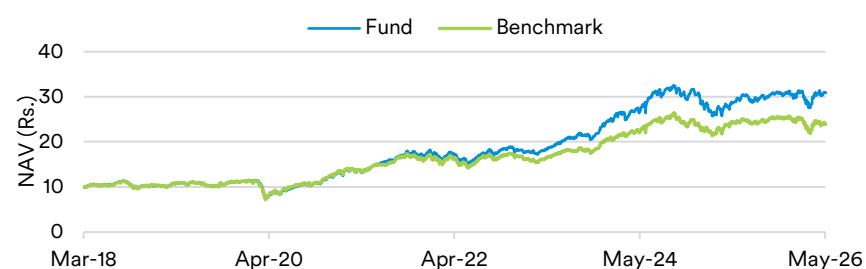
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	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.

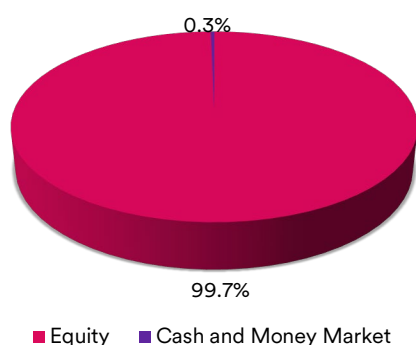
NAV vs Benchmark



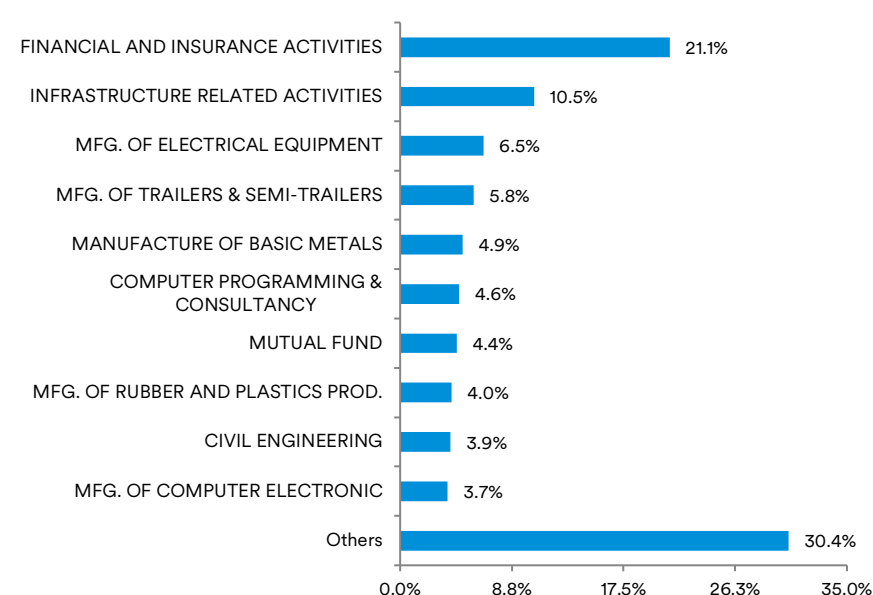
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.5%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.1%
AXIS BANK LTD.	2.9%
LARSEN & TOUBRO LTD.	2.9%
N T P C LTD.	2.3%
RELIANCE INDUSTRIES LTD.	2.2%
SHAILY ENGINEERING PLASTICS LIMITED	2.2%
I C I C I BANK LTD.	2.1%
OIL & NATURAL GAS CORPN. LTD.	2.1%
SYRMA SGS TECHNOLOGY LIMITED	1.9%
Others	73.6%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

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

May 31, 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. 32.7961	--	--	Rs. 105 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.3%	-1.9%
6 Months	-5.5%	-10.1%
1 Year	1.3%	-4.9%
2 Years	3.4%	2.2%
3 Years	14.0%	8.3%
5 Years	13.4%	8.6%
Inception	12.8%	10.8%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

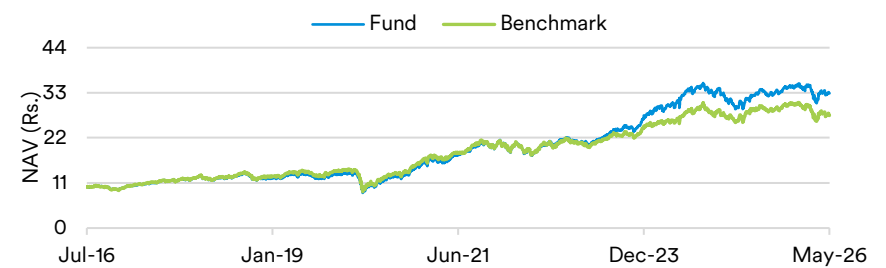
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.2%
Money Market Instruments	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

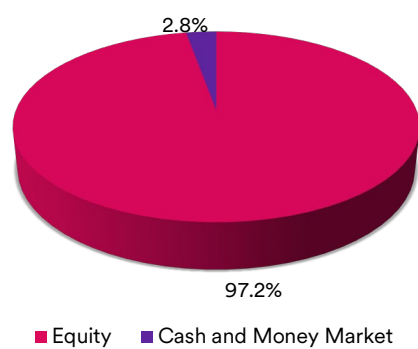


Security Name

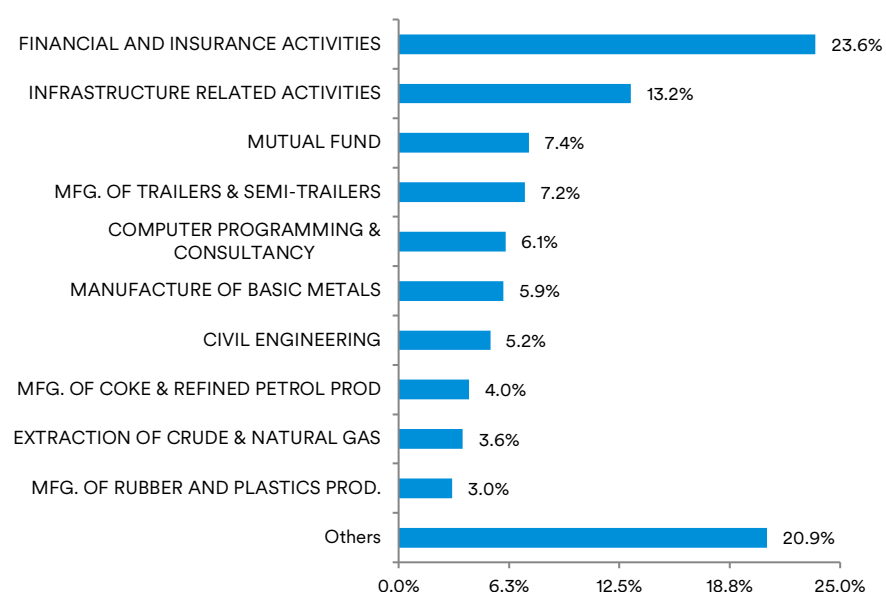
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	5.8%
LARSEN & TOUBRO LTD.	5.2%
I C I C I BANK LTD.	4.4%
RELIANCE INDUSTRIES LTD.	4.0%
AXIS BANK LTD.	3.7%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.4%
N T P C LTD.	3.0%
STATE BANK OF INDIA	2.7%
AXIS MF - NIFTY IT ETF	2.5%
BHARTI AIRTEL LTD.	2.5%
Others	59.9%
Total	97.2%
Cash and Money Market	2.8%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN117

May 31, 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. 53.17	--	--	Rs. 1020 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.8%	-0.6%
6 Months	-6.7%	-6.8%
1 Year	0.2%	-1.8%
2 Years	2.8%	2.9%
3 Years	13.0%	11.5%
5 Years	11.7%	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

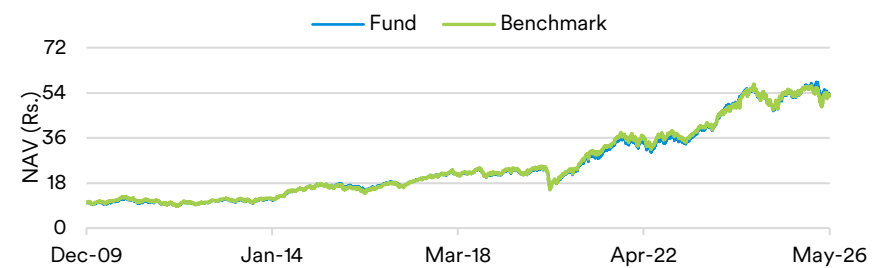
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	96.7%
Cash & Money Market	0%	40%	3.3%

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

NAV vs Benchmark

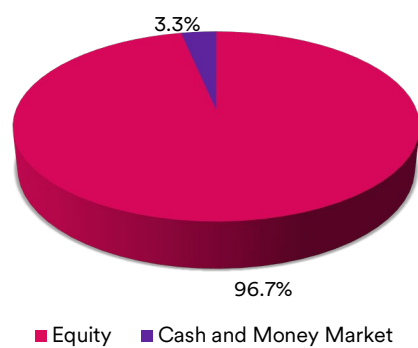


Security Name

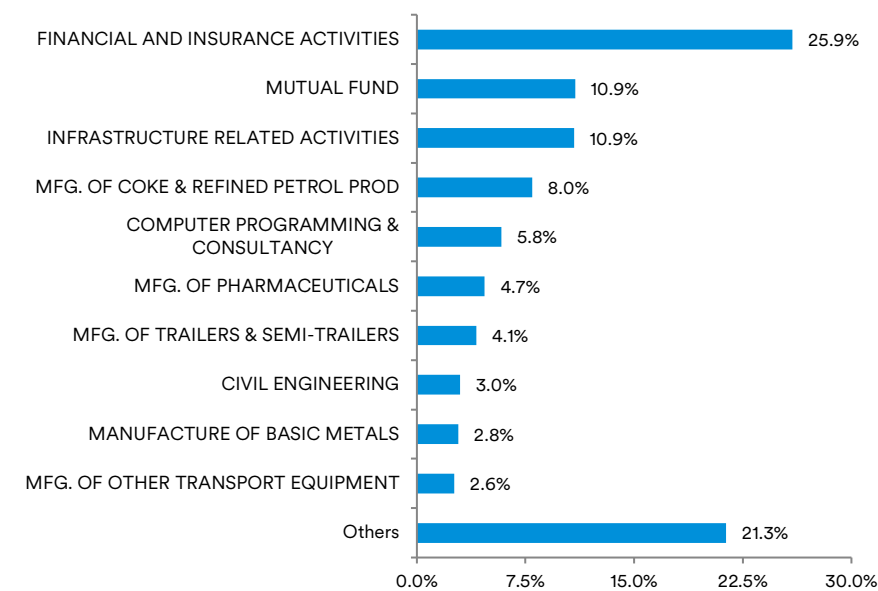
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	6.8%
H D F C BANK LTD.	5.6%
I C I C I BANK LTD.	5.3%
STATE BANK OF INDIA	3.8%
AXIS BANK LTD.	3.6%
LARSEN & TOUBRO LTD.	3.0%
BHARTI AIRTEL LTD.	2.9%
N T P C LTD.	2.6%
MAHINDRA & MAHINDRA LTD.	2.6%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF	2.3%
Others	58.2%
Total	96.7%
Cash and Money Market	3.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND117

May 31, 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. 16.0884	--	--	Rs. 100 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.3%	-1.3%
6 Months	-1.9%	-8.6%
1 Year	4.1%	-3.4%
2 Years	3.5%	2.7%
3 Years	16.0%	9.8%
5 Years	-	-
Inception	13.5%	9.2%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

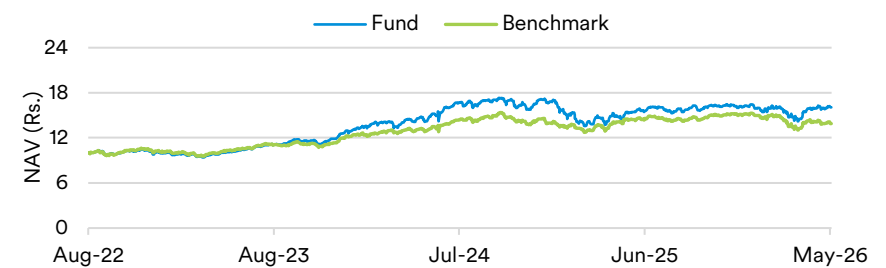
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.9%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	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

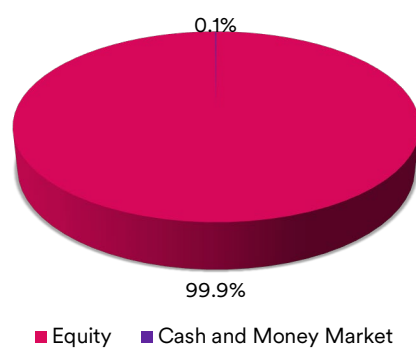


Security Name

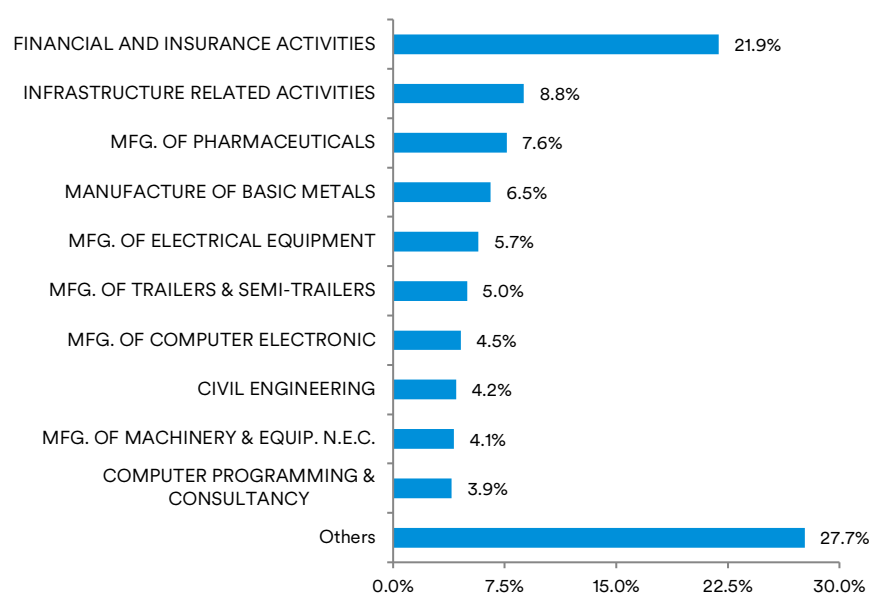
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.1%
LARSEN & TOUBRO LTD.	3.7%
RELIANCE INDUSTRIES LTD.	3.0%
BHARTI AIRTEL LTD.	2.9%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.4%
STATE BANK OF INDIA	2.4%
SHRIRAM FINANCE LIMITED	2.4%
SHAILY ENGINEERING PLASTICS LIMITED	2.3%
AXIS BANK LTD.	2.3%
KIRLOSKAR OIL ENGINES LTD.	2.1%
Others	70.4%
Total	99.9%
Cash and Money Market	0.1%
Portfolio Total	100.0%

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

May 31, 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. 14.8199	--	--	Rs. 13 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.9%	-0.3%
6 Months	-7.8%	-6.9%
1 Year	-0.3%	-0.7%
2 Years	4.6%	4.4%
3 Years	13.3%	11.4%
5 Years	-	-
Inception	12.7%	11.8%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

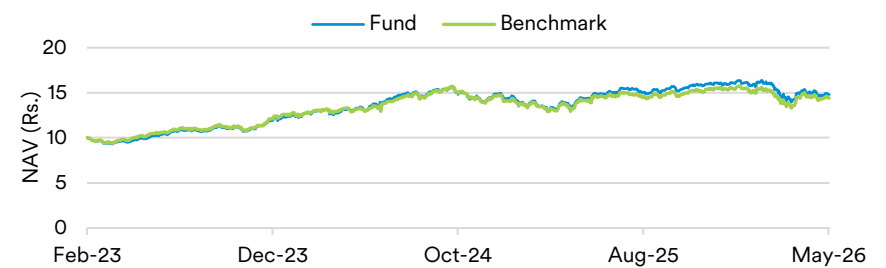
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	98.0%
Deb	0%	0%	0.0%
Money Market Investments	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

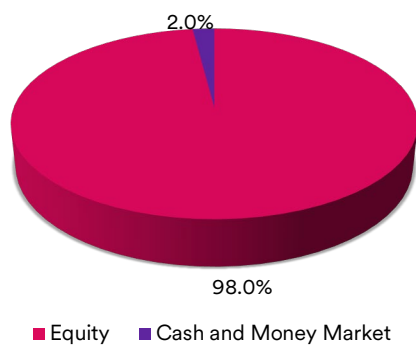


Security Name

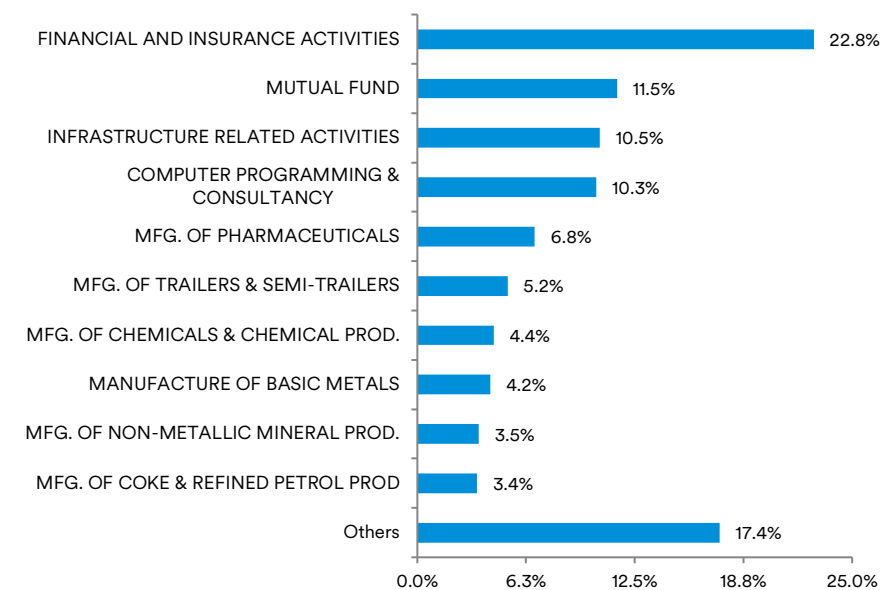
Net Asset (%)

Security Name	Net Asset (%)
Equity	
I C I C I BANK LTD.	5.3%
INFOSYS LTD.	3.8%
RELIANCE INDUSTRIES LTD.	3.4%
AXIS BANK LTD.	3.2%
STATE BANK OF INDIA	3.0%
MAHINDRA & MAHINDRA LTD.	2.8%
AXIS MF - NIFTY IT ETF	2.7%
H D F C BANK LTD.	2.6%
AXIS MF - BANK ETF	2.4%
ETERNAL LTD.	2.2%
Others	66.5%
Total	98.0%
Cash and Money Market	2.0%
Portfolio Total	100.0%

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

May 31, 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. 12.0581	--	--	Rs. 182 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	3.3%	0.7%
6 Months	5.3%	1.7%
1 Year	10.0%	1.4%
2 Years	6.2%	4.2%
3 Years	-	-
5 Years	-	-
Inception	8.7%	5.8%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

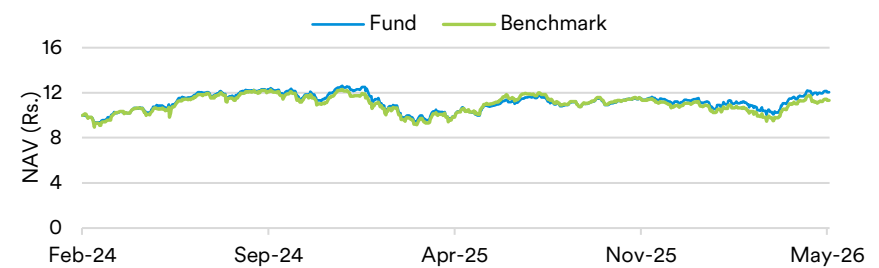
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	100.0%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.0%

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

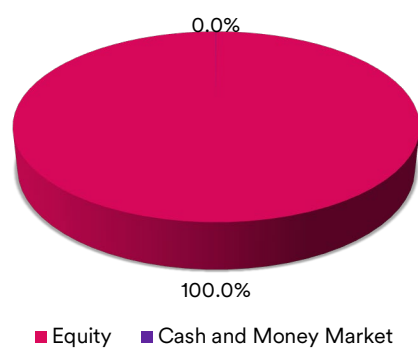


Security Name

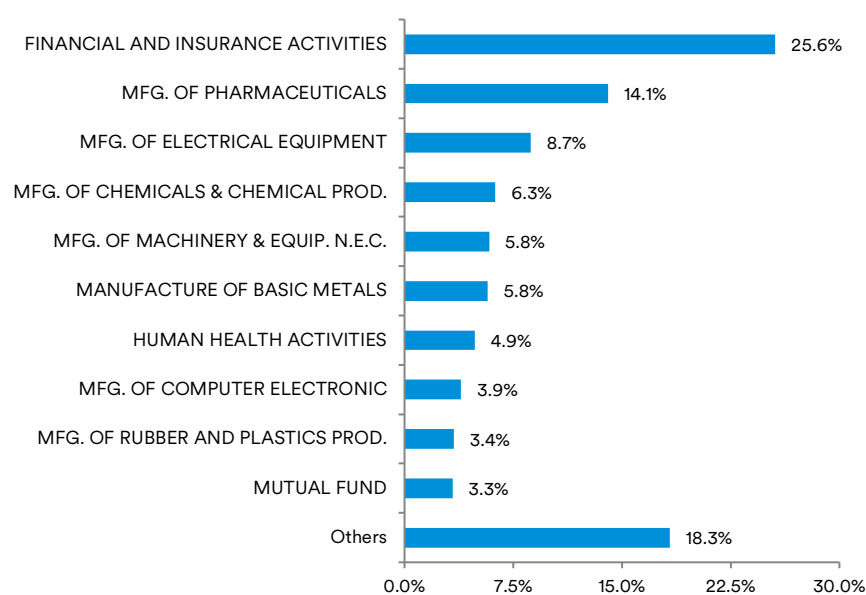
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MULTI COMMODITY EXCHANGE OF INDIA LTD.	6.9%
LAURUS LABS LIMITED	4.7%
NIPPON INDIA MUTUAL FUND	3.3%
RBL BANK LTD.	3.0%
NAVIN FLUORINE INTERNATIONAL LIMITED	2.7%
KARUR VYSYA BANK LTD.	2.6%
SHAILY ENGINEERING PLASTICS LIMITED	2.4%
TORRENT PHARMACEUTICALS LTD.	2.4%
CITY UNION BANK LTD.	2.3%
WOCKHARDT LTD.	2.3%
Others	67.4%
Total	100.0%
Cash and Money Market	0.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND17

May 31, 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. 10.5232	--	--	Rs. 613 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.6%	2.2%
6 Months	1.4%	3.8%
1 Year	9.4%	12.3%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.9%	4.2%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing

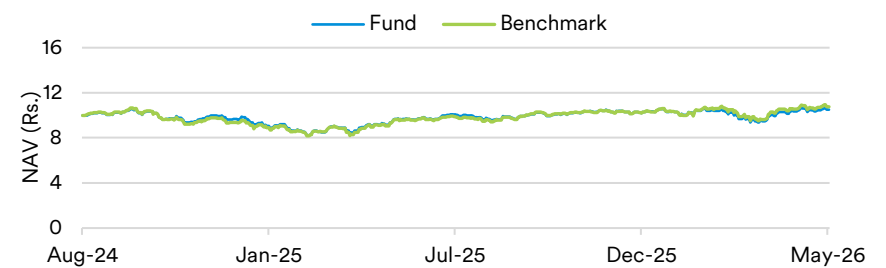
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.1%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.9%

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

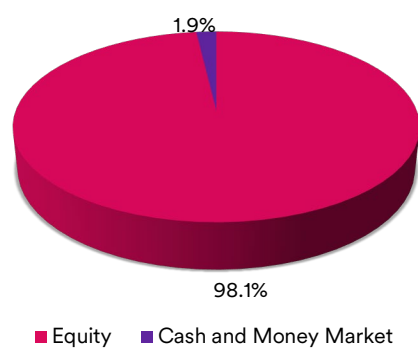


Security Name

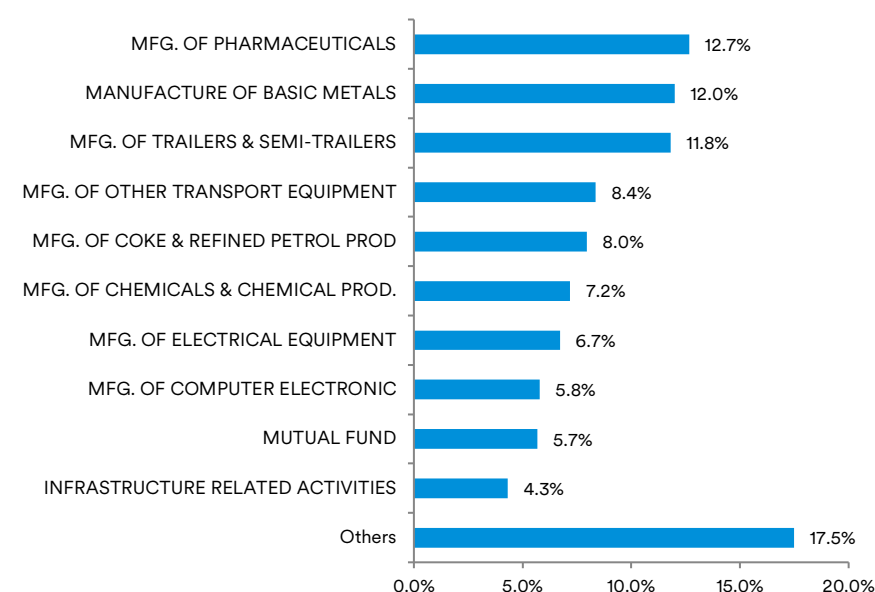
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MAHINDRA & MAHINDRA LTD.	4.8%
RELIANCE INDUSTRIES LTD.	4.7%
SUN PHARMACEUTICAL INDS. LTD.	4.6%
BHARAT ELECTRONICS LTD.	4.4%
HINDALCO INDUSTRIES LTD.	3.2%
MARUTI SUZUKI INDIA LTD.	2.8%
MIRAE ASSET MF - NIFTY METAL ETF	2.5%
J S W STEEL LTD.	2.3%
T V S MOTOR CO. LTD.	2.2%
NIPPON INDIA MF - NIFTY PHARMA ETF	2.1%
Others	64.5%
Total	98.1%
Cash and Money Market	1.9%
Portfolio Total	100.0%

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

May 31, 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. 12.3414	--	--	Rs. 8.2 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.8%	1.6%
6 Months	5.7%	-0.7%
1 Year	12.3%	3.8%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	17.7%	13.6%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

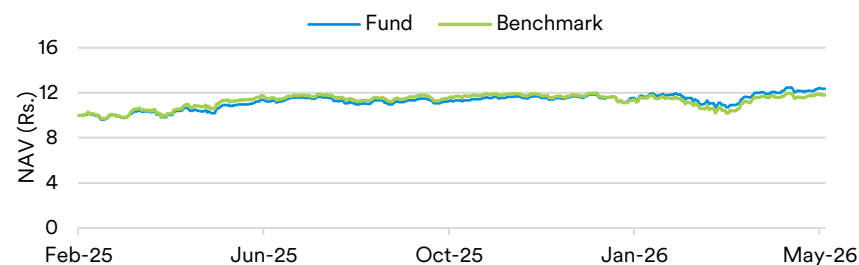
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	94.3%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	5.7%

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

NAV vs Benchmark

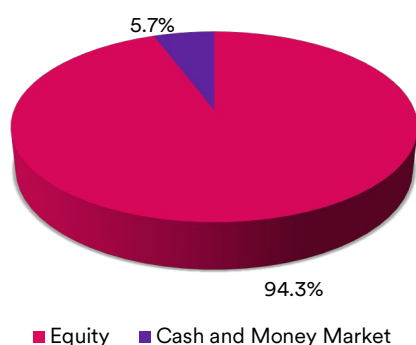


Security Name

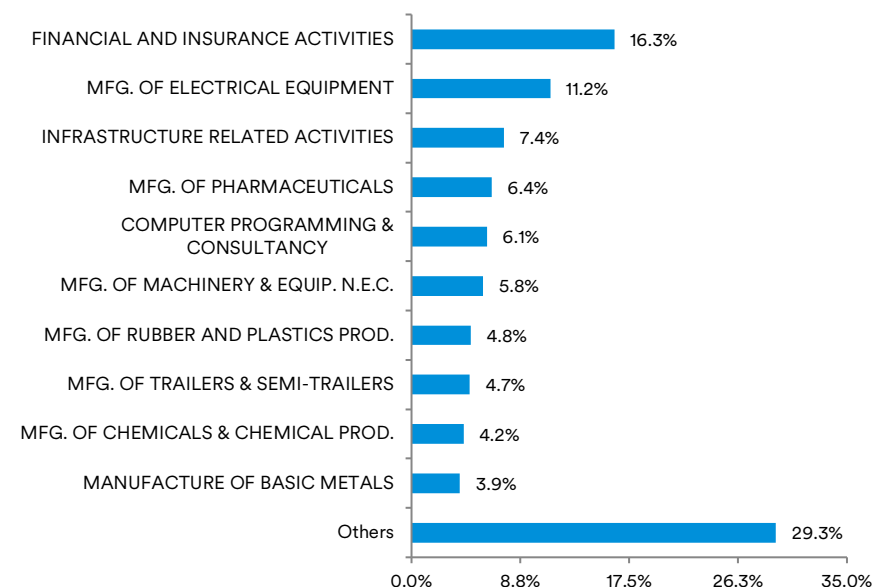
Net Asset (%)

Security Name	Net Asset (%)
Equity	
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.5%
FEDERAL BANK LTD.	2.6%
AJANTA PHARMA LTD.	2.3%
SYRMA SGS TECHNOLOGY LIMITED	2.3%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.3%
BHARAT HEAVY ELECTRICALS LTD.	2.1%
UJJIVAN SMALL FINANCE BANK LIMITED	1.9%
SHAILY ENGINEERING PLASTICS LIMITED	1.8%
N M D C LTD.	1.7%
POWER FINANCE CORPN. LTD.	1.7%
Others	72.1%
Total	94.3%
Cash and Money Market	5.7%
Portfolio Total	100.0%

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

May 31, 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
29-Nov-2024	Rs. 9.6672	--	--	Rs. 578 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.2%	-1.4%
6 Months	-7.3%	-9.7%
1 Year	-0.4%	-1.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.2%	-1.1%

Past performance is not indicative of future performance

*Benchmark is Nifty India Consumption Index

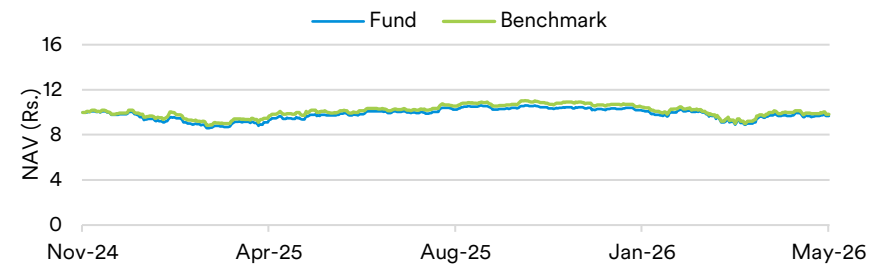
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.3%

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

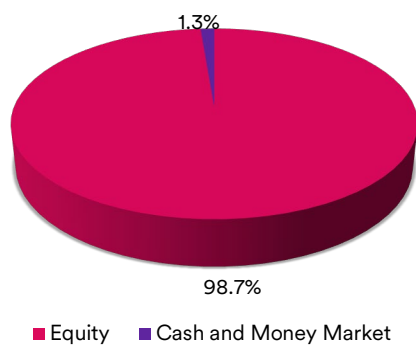


Security Name

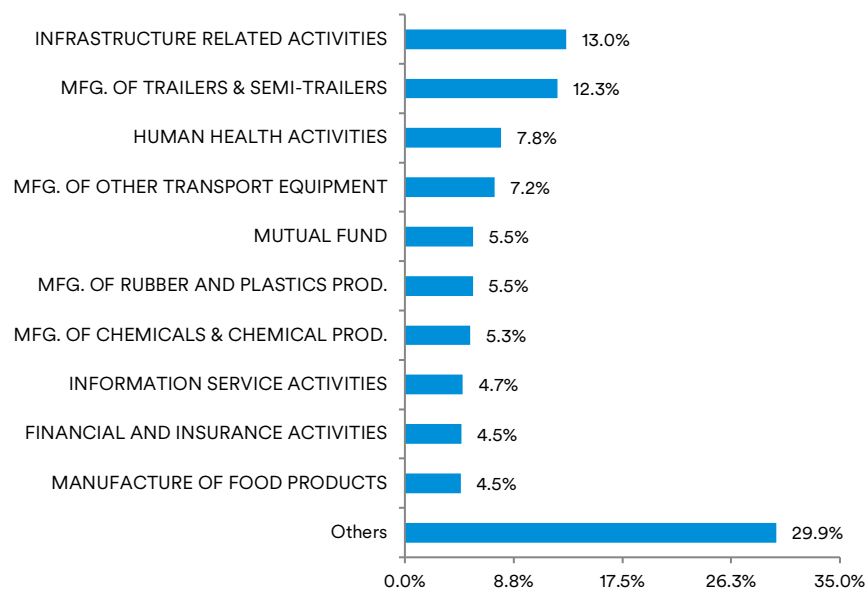
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MAHINDRA & MAHINDRA LTD.	5.5%
BHARTI AIRTEL LTD.	4.6%
I T C LTD.	4.2%
ETERNAL LTD.	4.2%
APOLLO HOSPITALS ENTERPRISE LTD.	3.8%
N T P C LTD.	3.3%
NIPPON INDIA MF - NIFTY AUTO ETF	3.3%
TITAN INDUSTRIES LTD.	3.2%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.1%
EICHER MOTORS LTD.	2.7%
Others	60.8%
Total	98.7%
Cash and Money Market	1.3%
Portfolio Total	100.0%

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

May 31, 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. 9.5642	--	--	Rs. 6.4 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.4%	-1.4%
6 Months	-4.6%	-9.7%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-4.4%	-9.3%

Past performance is not indicative of future performance

*Benchmark is Nifty India Consumption Index

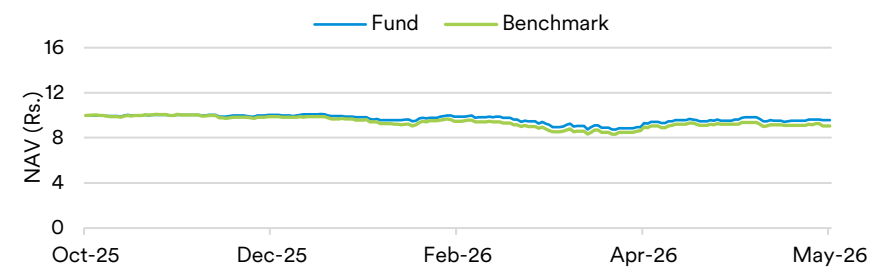
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	91.0%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	9.0%

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

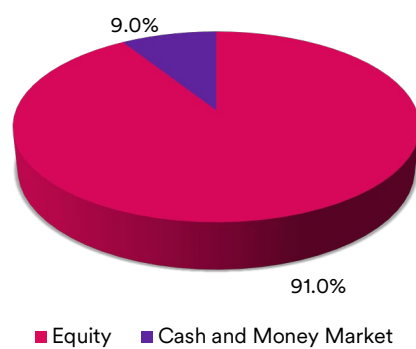


Security Name

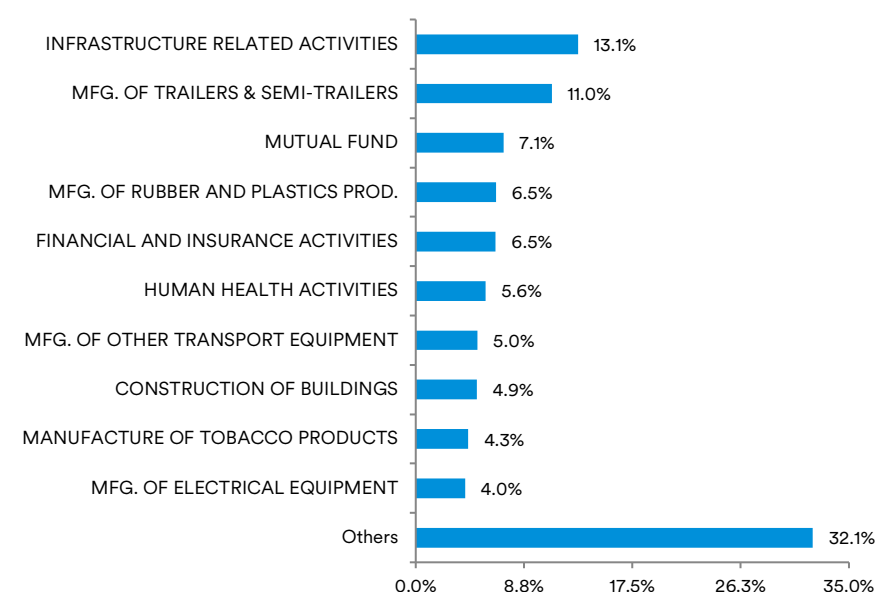
Net Asset (%)

Security Name	Net Asset (%)
Equity	
BHARTI AIRTEL LTD.	4.7%
I T C LTD.	4.3%
MAHINDRA & MAHINDRA LTD.	4.1%
NIPPON INDIA MF - NIFTY AUTO ETF	3.3%
SAMVARDHANA MOTHERSON INTERNATIONAL L	3.2%
ETERNAL LTD.	3.0%
APOLLO HOSPITALS ENTERPRISE LTD.	2.9%
N T P C LTD.	2.8%
S.J.S. ENTERPRISES LIMITED	2.7%
MARUTI SUZUKI INDIA LTD.	2.6%
Others	57.4%
Total	91.0%
Cash and Money Market	9.0%
Portfolio Total	100.0%

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

May 31, 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. 11.7955	--	--	Rs. 769 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.7%	2.5%
6 Months	-3.9%	-3.1%
1 Year	-0.6%	1.2%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	14.1%	14.3%

Past performance is not indicative of future performance

*Benchmark is Nifty500 Momentum 50

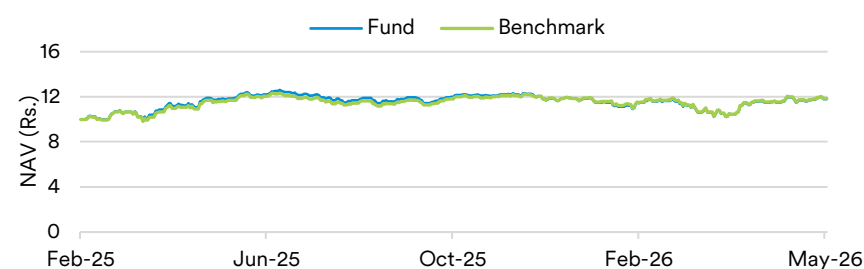
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.3%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.7%

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

NAV vs Benchmark

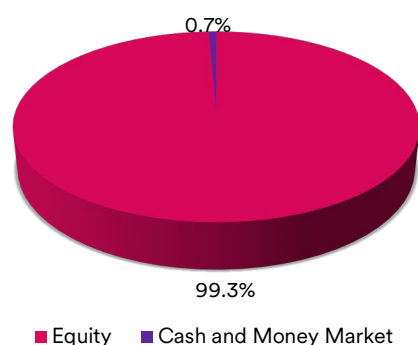


Security Name

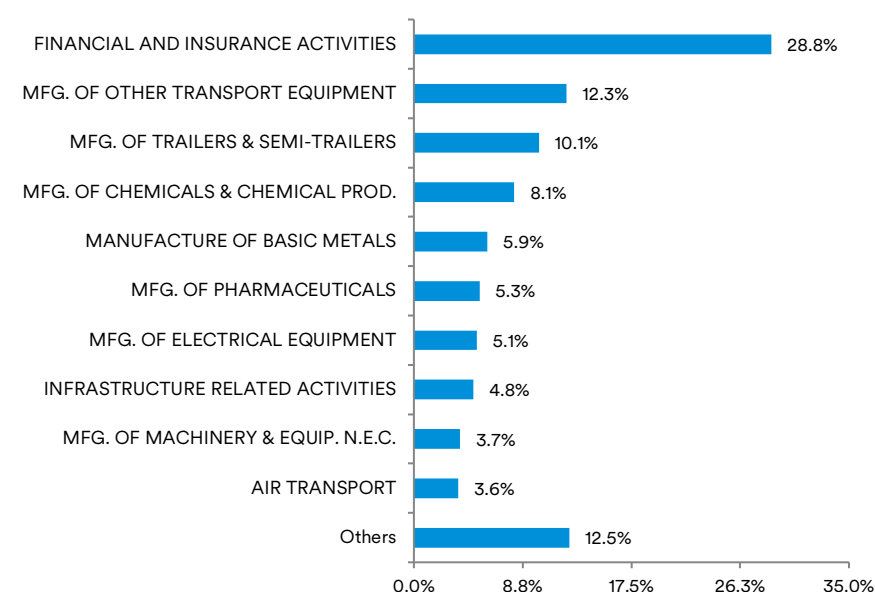
Net Asset (%)

Security Name	Net Asset (%)
Equity	
HINDALCO INDUSTRIES LTD.	5.5%
EICHER MOTORS LTD.	5.1%
ASIAN PAINTS LTD.	5.0%
MAHINDRA & MAHINDRA LTD.	4.8%
BHARTI AIRTEL LTD.	4.8%
MARUTI SUZUKI INDIA LTD.	4.7%
T V S MOTOR CO. LTD.	3.9%
LAURUS LABS LIMITED	3.7%
CUMMINS INDIA LTD.	3.7%
INTERGLOBE AVIATION LTD.	3.6%
Others	54.6%
Total	99.3%
Cash and Money Market	0.7%
Portfolio Total	100.0%

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

May 31, 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. 9.9608	--	--	Rs. 26 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-2.5%	-2.4%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-0.4%	-0.6%

Past performance is not indicative of future performance

*Benchmark is BSE 500 Dividend Leaders 50 (Customised)

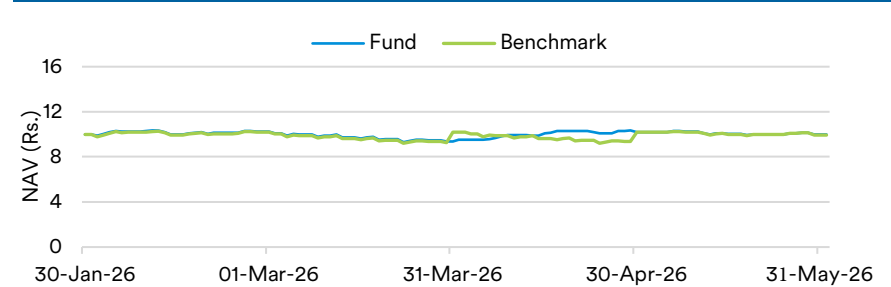
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.4%
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

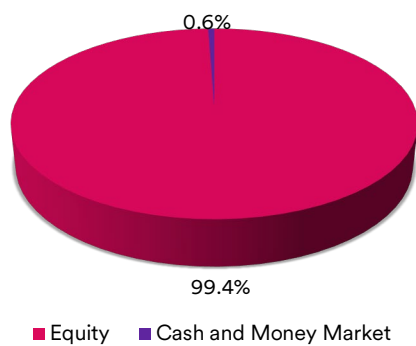


Security Name

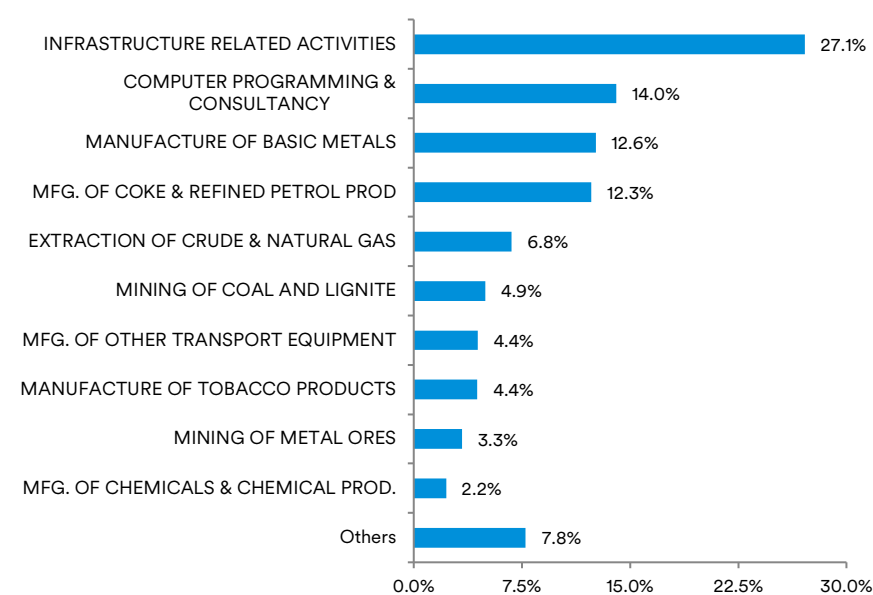
Net Asset (%)

Security Name	Net Asset (%)
Equity	
COAL INDIA LTD.	4.7%
OIL & NATURAL GAS CORPN. LTD.	4.6%
TATA STEEL LTD.	4.5%
G A I L (INDIA) LTD.	4.5%
BHARAT PETROLEUM CORPN. LTD.	4.4%
HERO MOTOCORP LTD.	4.4%
I T C LTD.	4.4%
N T P C LTD.	4.4%
POWER FINANCE CORPN. LTD.	4.2%
POWER GRID CORPN. OF INDIA LTD.	4.2%
Others	55.2%
Total	99.4%
Cash and Money Market	0.6%
Portfolio Total	100.0%

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

May 31, 2026



Fund Details

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

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

Inception Date	NAV	YTM	MD	AUM
20-Apr-2026	Rs. 9.6316	--	--	Rs. 3 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-2.6%	-2.4%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-3.7%	5.6%

Past performance is not indicative of future performance

*Benchmark is BSE 500 Dividend Leaders 50 (Customised)

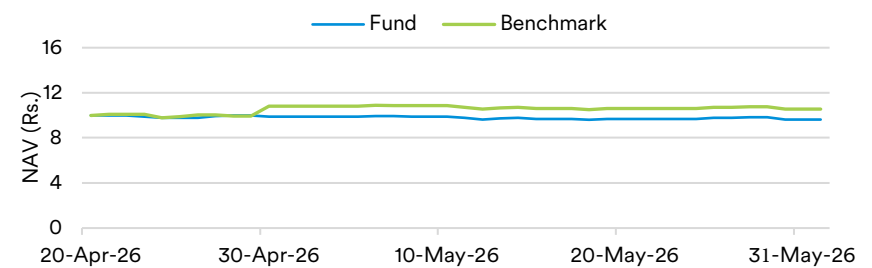
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.4%
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.

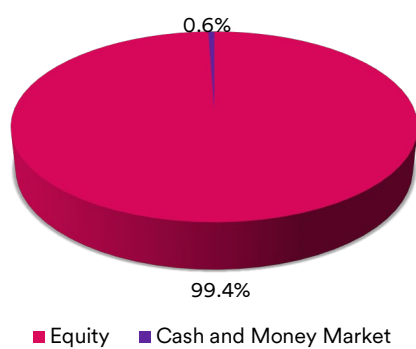
NAV vs Benchmark



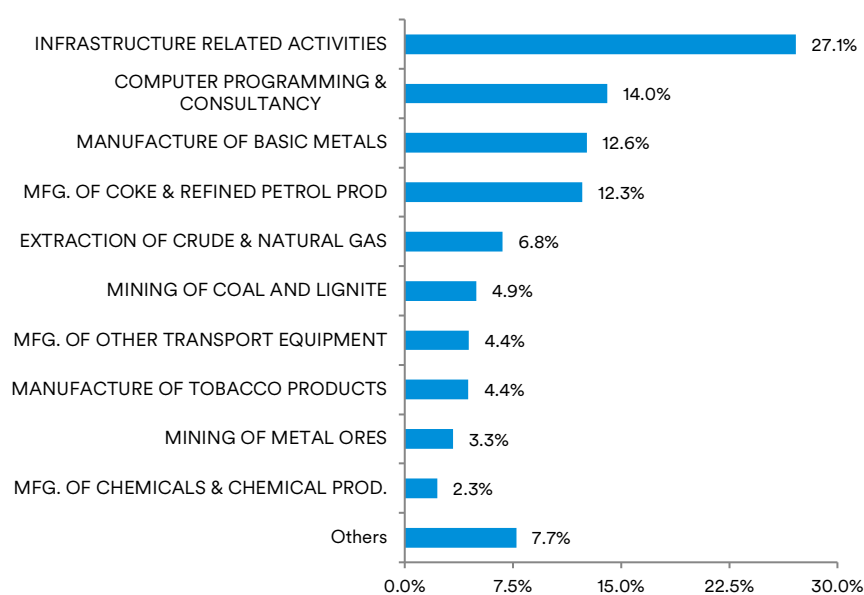
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
COAL INDIA LTD.		4.7%
OIL & NATURAL GAS CORPN. LTD.		4.5%
TATA STEEL LTD.		4.5%
G A I L (INDIA) LTD.		4.5%
HERO MOTOCORP LTD.		4.4%
BHARAT PETROLEUM CORPN. LTD.		4.4%
I T C LTD.		4.4%
N T P C LTD.		4.4%
POWER FINANCE CORPN. LTD.		4.2%
POWER GRID CORPN. OF INDIA LTD.		4.2%
Others		55.2%
Total		99.4%
Cash and Money Market		0.6%
Portfolio Total		100.0%

Asset Mix

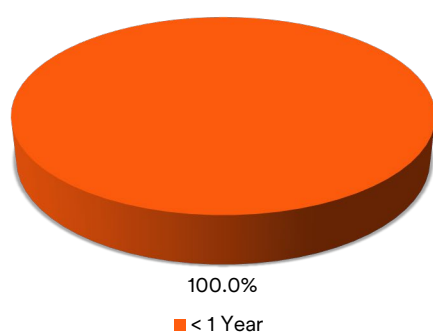


Industry Wise Exposure**



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

Debt Maturity Profile





Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

May 31, 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. 29.5442	6.7%	3.5	Rs. 44 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	0.9%	-0.1%
6 Months	0.0%	-3.1%
1 Year	4.9%	0.2%
2 Years	6.8%	4.3%
3 Years	15.2%	10.0%
5 Years	13.6%	9.0%
Inception	14.1%	10.1%

Past performance is not indicative of future performance

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

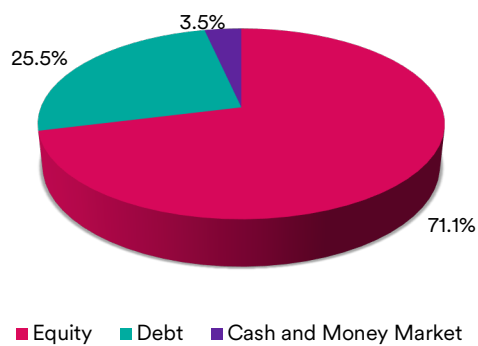
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

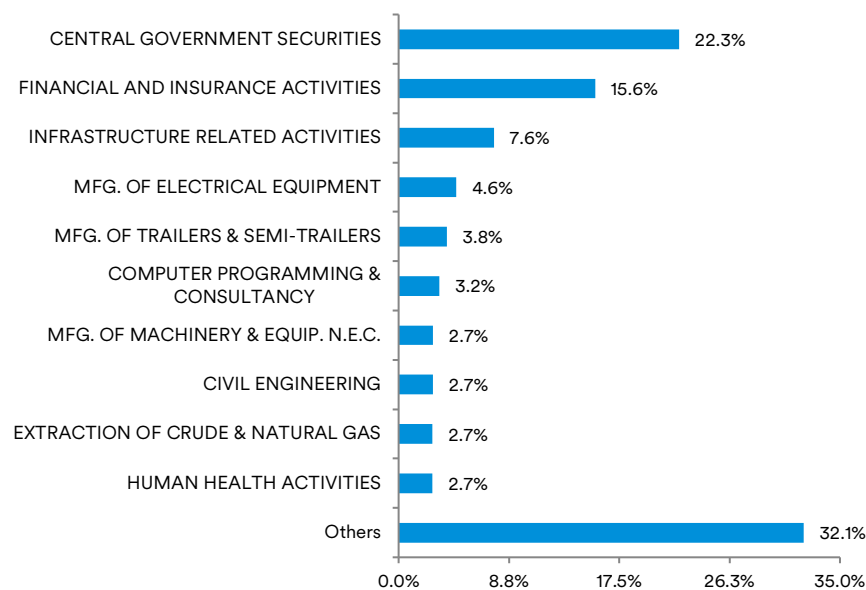
Security Type	Min	Max	Actual
Equities	40%	75%	71.1%
Debt	25%	60%	25.5%
Money Market	0%	35%	3.5%

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

Asset Mix

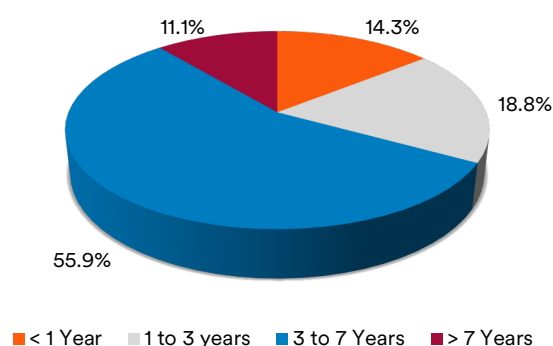


Industry Wise Exposure**

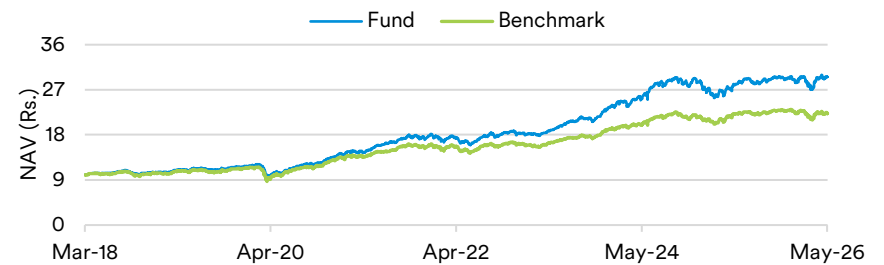


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		2.1%
LARSEN & TOUBRO LTD.		1.9%
SHRIRAM FINANCE LIMITED		1.7%
AXIS BANK LTD.		1.7%
RELIANCE INDUSTRIES LTD.		1.5%
SAMVARDHANA MOTHERSON INTERNATIONAL L		1.5%
OIL & NATURAL GAS CORPN. LTD.		1.4%
OIL INDIA LTD.		1.3%
I C I C I BANK LTD.		1.2%
SYRMA SGS TECHNOLOGY LIMITED		1.2%
Others		55.7%
Total		71.1%

Government Securities

6.01% GOI 2030	8.9%
7.06% GOI 2028	4.6%
7.02% GOI 2031	4.6%
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%
7.4% GOI 2062	0.4%
Others	0.8%
Total	24.4%

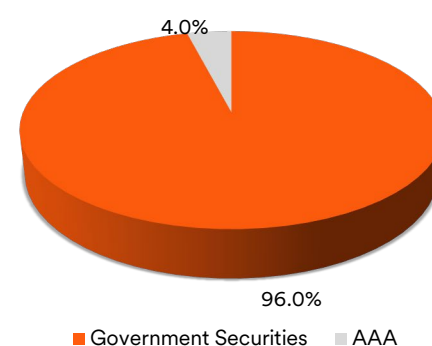
Corporate Bonds

BAJAJ FINANCE LTD.	AAA	1.0%
Total		1.0%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F117

May 31, 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. 38.8892	7.7%	5.9	Rs. 751 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	-0.5%	-0.8%
6 Months	-4.0%	-4.7%
1 Year	-0.9%	-1.4%
2 Years	3.2%	4.2%
3 Years	8.9%	7.4%
5 Years	8.2%	7.2%
Since 05-Jan-10	8.6%	8.6%
Inception	8.6%	8.8%

Past performance is not indicative of future performance

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

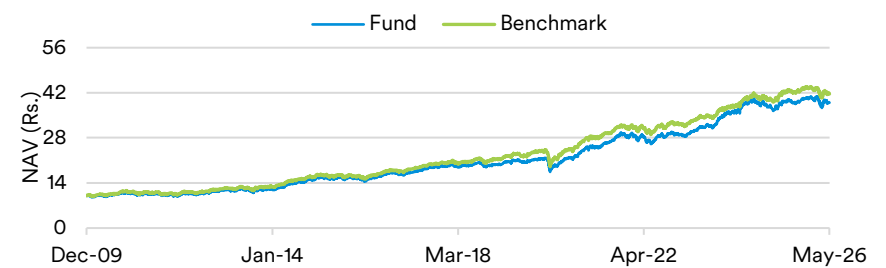
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	41.9%
Equity	0%	60%	53.4%
Cash & Money Market	0%	40%	4.7%

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

NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
RELIANCE INDUSTRIES LTD.		3.1%
LARSEN & TOUBRO LTD.		2.9%
H D F C BANK LTD.		2.8%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		2.2%
UTI MF - BANK ETF		2.0%
AXIS BANK LTD.		1.8%
BHARTI AIRTEL LTD.		1.7%
ABSL MF - NIFTY BANK ETF		1.7%
CPSE ETF		1.5%
MAHINDRA & MAHINDRA LTD.		1.4%
Others		32.2%
Total		53.4%

Government Securities

6.9% GOI 2065	2.5%
6.36% GOI 2031	1.9%
6.76% GOI 2061	1.8%
7.71% GUJARAT SDL 2034	0.7%
7.76% KARNATAKA SDL 2041	0.7%
6.99% GOI 2051	0.6%
7.3% GOI 2053	0.6%
8.13% GOI 2045	0.6%
8.3% GOI 2042	0.5%
6.03% GOI 2029	0.4%
Others	2.1%
Total	12.3%

Corporate Bonds

THE NATIONAL BANK FOR FINANCING I	AAA	5.5%
NATIONAL HOUSING BANK	AAA	4.5%
POWER FINANCE CORPN. LTD.	AAA	3.1%
SHRIRAM FINANCE LIMITED	AAA	3.0%
BAJAJ FINANCE LTD.	AAA	2.5%
SUNDARAM FINANCE LTD	AAA	2.1%
NABARD	AAA	1.7%
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%
Others		3.3%
Total		29.6%

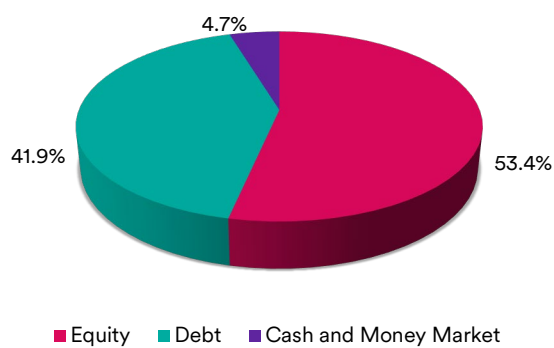
Cash and Money Market

4.7%

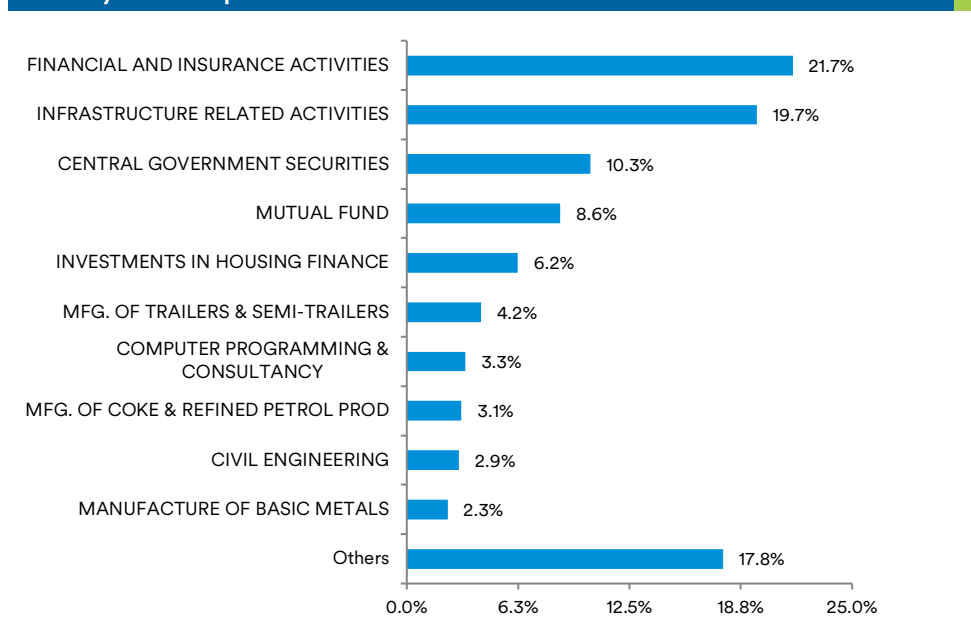
Portfolio Total

100.0%

Asset Mix

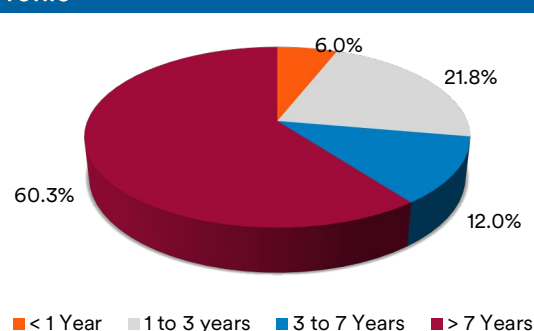


Industry Wise Exposure**

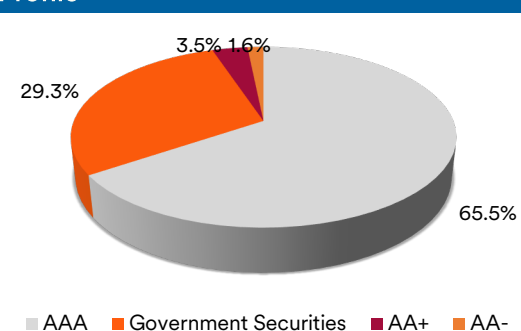


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

May 31, 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. 18.4084	7.8%	7.6	Rs. 21 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	0.6%	0.2%
6 Months	2.6%	0.7%
1 Year	4.3%	2.1%
2 Years	8.1%	6.2%
3 Years	8.4%	6.4%
5 Years	7.3%	5.7%
Inception	7.7%	7.1%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

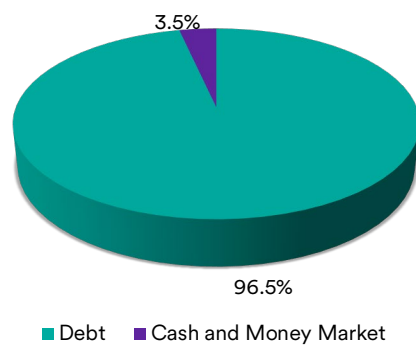
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

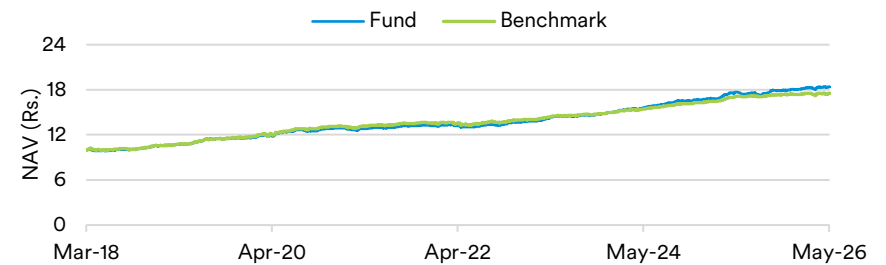
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	96.5%
Money Market	0%	20%	3.5%

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

Asset Mix

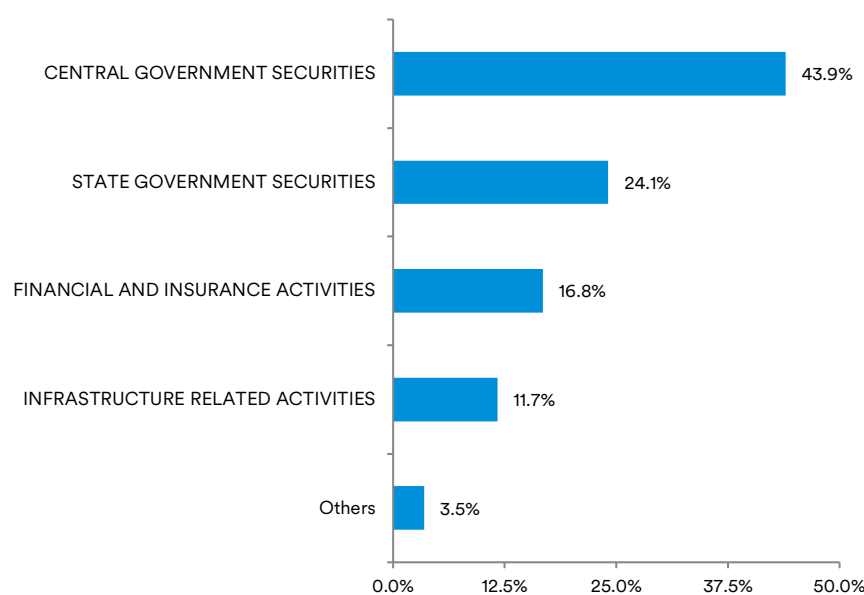


NAV vs Benchmark



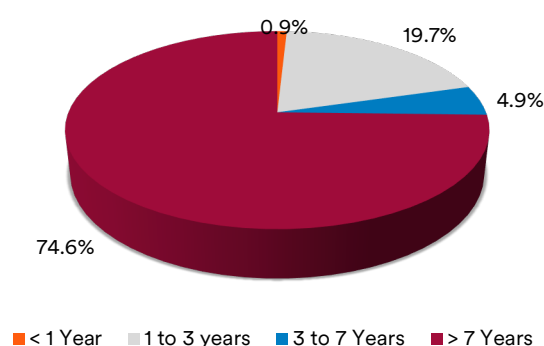
Security Name	Rating	Net Asset (%)
Government Securities		
6.68% GOI 2040		23.5%
8.07% MAHARASHTRA SDL 2049		9.8%
8.3% GOI 2042		8.9%
7.80% TAMILNADU SDL 2041		7.7%
7.71% GOI 2066		7.2%
7.69% HARYANA SDL 2044		6.6%
6.9% GOI 2065		4.3%
7.42% WEST BENGAL SDL 2036		0.0%
Total		68.0%
Corporate Bonds		
SHRIRAM FINANCE LIMITED	AAA	7.4%
BHARTI TELECOM LIMITED	AAA	7.1%
MUTHOOT FINANCE LTD.	AA+	4.7%
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	4.7%
AXIS BANK LTD.	AAA	4.6%
Total		28.5%
Cash and Money Market		3.5%
Portfolio Total		100.0%

Industry Wise Exposure**

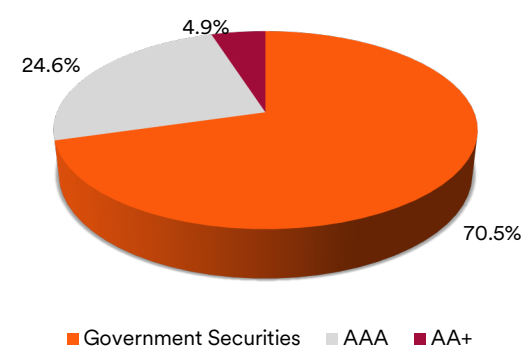


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Pension Bond Fund (Open Fund)

SFIN No: ULIF03301/02/25PEBONDFUND117

May 31, 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. 14.661	7.3%	8.5	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	0.5%	0.2%
6 Months	1.9%	0.7%
1 Year	1.3%	2.1%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	34.5%	5.0%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

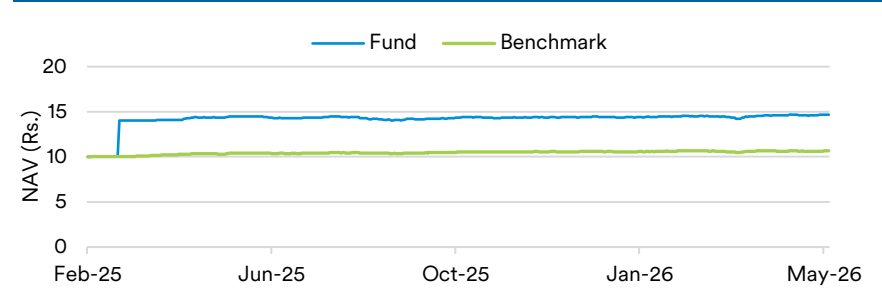
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Government and other Debt Securities	10%	100%	88.4%
Money Market	0%	90%	11.6%

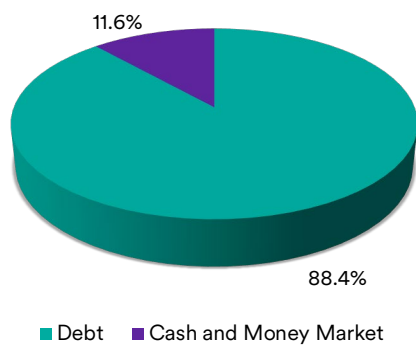
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

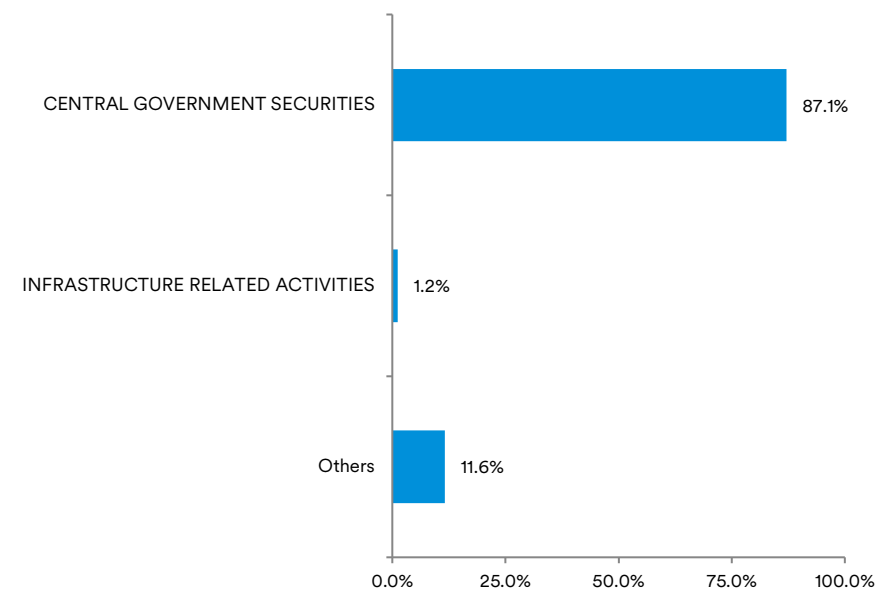


Security Name	Rating	Net Asset (%)
Government Securities		
6.68% GOI 2040		63.5%
8.3% GOI 2042		14.5%
7.36% GOI 2052		6.5%
7.4% GOI 2062		2.6%
6.98% GOI 2054		1.2%
Total		88.4%
Cash and Money Market		11.6%
Portfolio Total		100.0%

Asset Mix

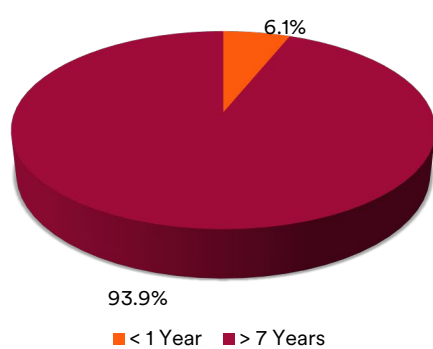


Industry Wise Exposure**

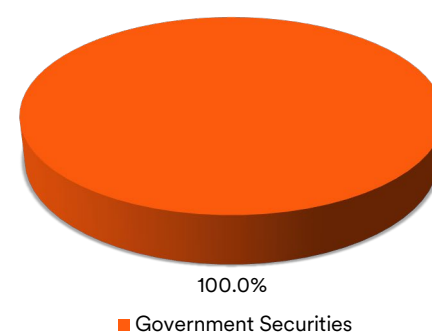


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

May 31, 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. 29.8965	6.9%	4.3	Rs. 49 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	0.5%	0.2%
6 Months	1.7%	1.2%
1 Year	1.0%	3.1%
2 Years	5.6%	7.5%
3 Years	6.1%	7.3%
5 Years	5.4%	6.3%
Inception	6.9%	8.0%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

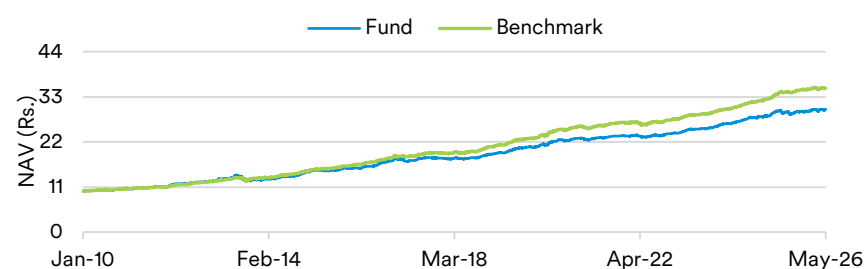
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	97.5%
Money Market Investments	0%	40%	2.5%

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

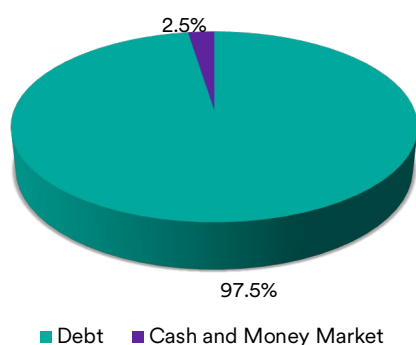
NAV vs Benchmark



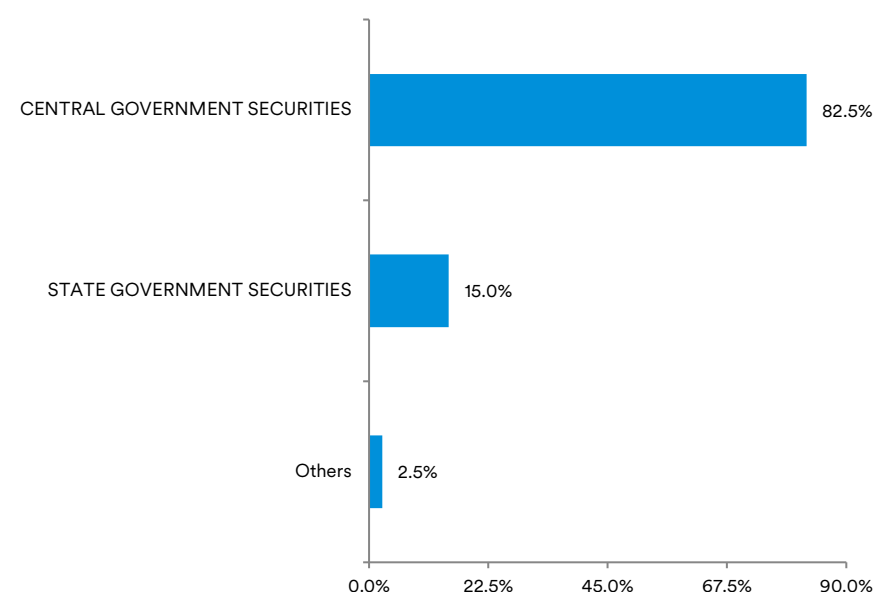
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
6.36% GOI 2031		50.3%
6.01% GOI 2030		15.6%
7.02% GOI 2031		12.4%
7.65% MADHYAPRADESH SDL 2040		10.1%
7.43% MAHARASHTRA SDL 2040		5.0%
6.03% GOI 2029		4.2%
Total		97.5%
Cash and Money Market		2.5%
Portfolio Total		100.0%

Asset Mix

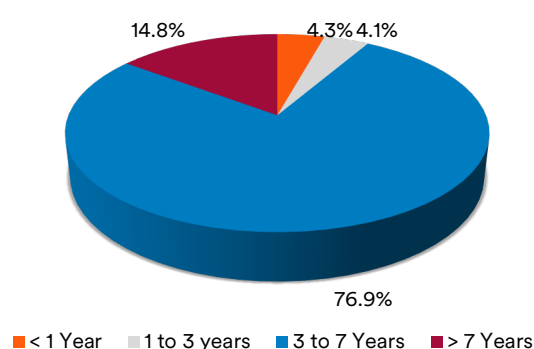


Industry Wise Exposure**

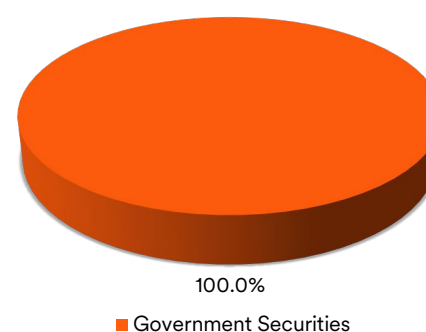


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

May 31, 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. 30.2357	7.8%	5.5	Rs. 564 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	0.4%	0.2%
6 Months	0.5%	0.7%
1 Year	0.3%	2.1%
2 Years	5.2%	6.2%
3 Years	5.6%	6.4%
5 Years	5.5%	5.7%
Inception	7.0%	7.5%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

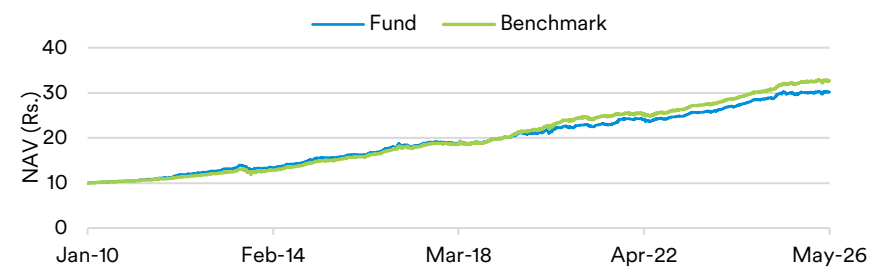
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	97.0%
Cash & Money Market	0%	40%	3.0%

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

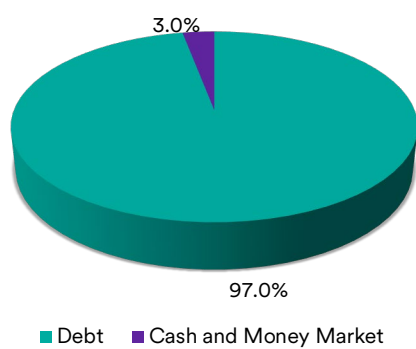
NAV vs Benchmark



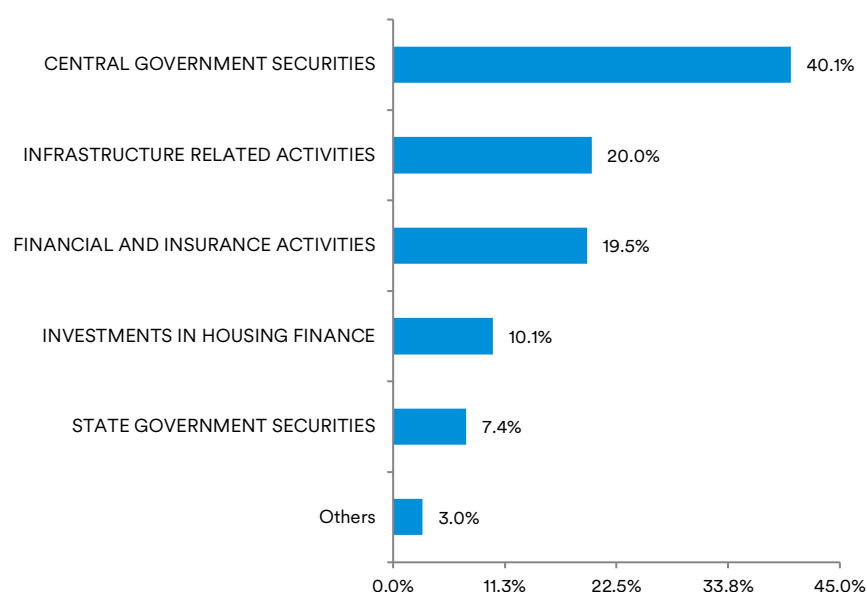
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		19.0%
7.24% GOI 2055		7.6%
6.68% GOI 2040		3.3%
6.9% GOI 2065		3.2%
8.07% MAHARASHTRA SDL 2049		2.3%
7.02% GOI 2031		2.3%
6.8% GOI 2060		1.7%
7.71% GOI 2066		1.5%
7.43% GOI 2076		0.9%
7.76% KARNATAKA SDL 2041		0.9%
Others		5.4%
Total		48.2%
Corporate Bonds		
SAMMAN CAPITAL LTD.	AA+	9.6%
STATE BANK OF INDIA	AAA	7.8%
NABARD	AAA	5.5%
MUTHOOT FINANCE LTD.	AA+	5.3%
SHRIRAM FINANCE LIMITED	AAA	4.1%
BHARTI TELECOM LIMITED	AAA	4.1%
IRFC LTD.	AAA	2.7%
PIRAMAL FINANCE LTD.	AA+	2.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.7%
AXIS BANK LTD.	AAA	1.7%
Others		4.0%
Total		48.8%
Cash and Money Market		3.0%
Portfolio Total		100.0%

Asset Mix

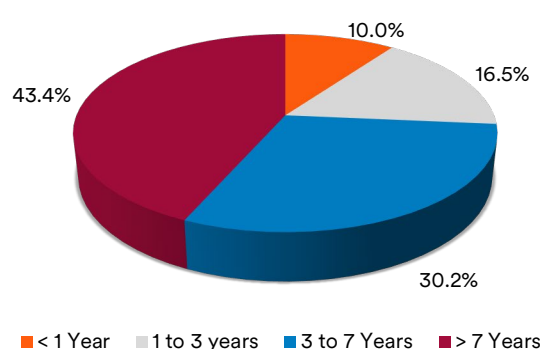


Industry Wise Exposure**

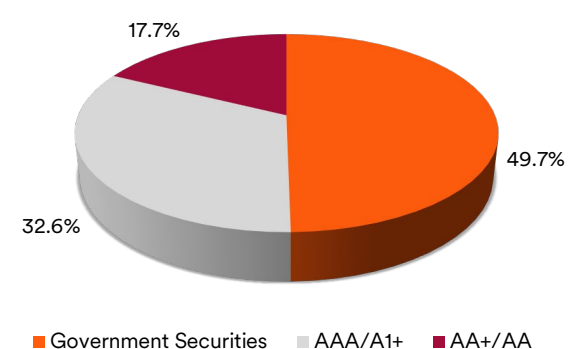


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

May 31, 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. 15.5377	6.2%	0.5	Rs. 5 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	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	4.8%	5.6%
Inception	4.6%	5.4%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

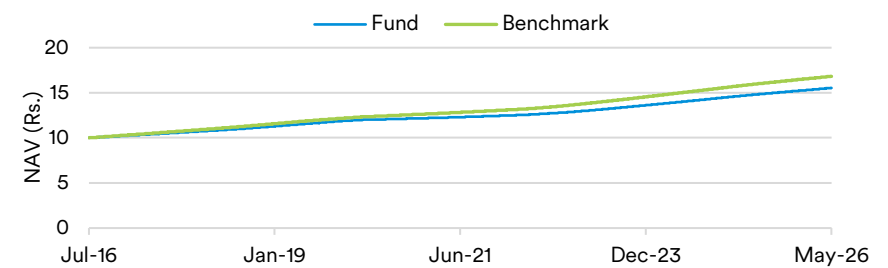
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

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



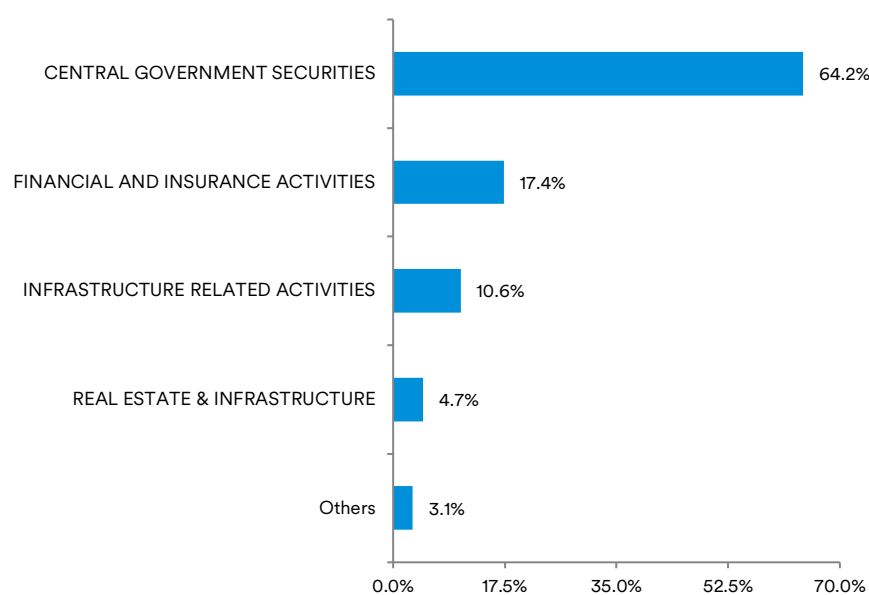
Security Name

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

Asset Mix

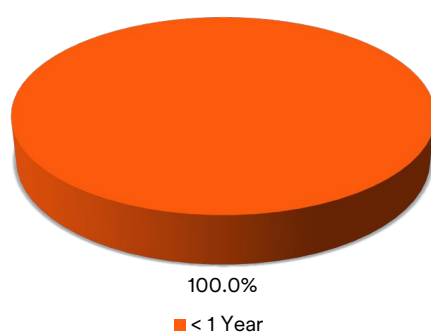


Industry Wise Exposure**

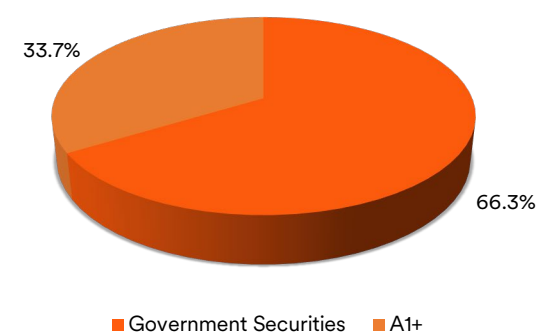


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

May 31, 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. 25.2808	6.7%	0.7	Rs. 1793 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	2.6%
1 Year	5.6%
2 Years	6.1%
3 Years	6.2%
5 Years	5.4%
Inception	6.2%

Past performance is not indicative of future performance

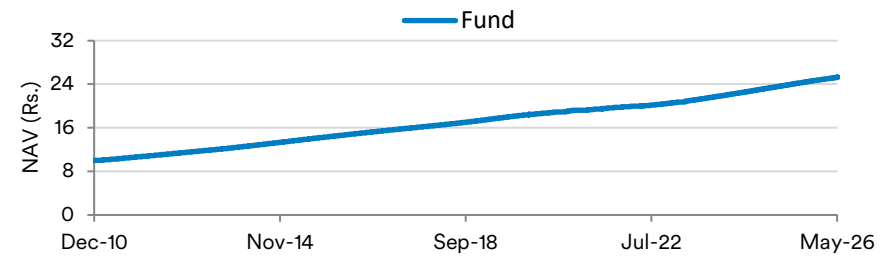
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	48.3%
Money Market Instruments	0%	100%	51.7%

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

NAV vs Benchmark

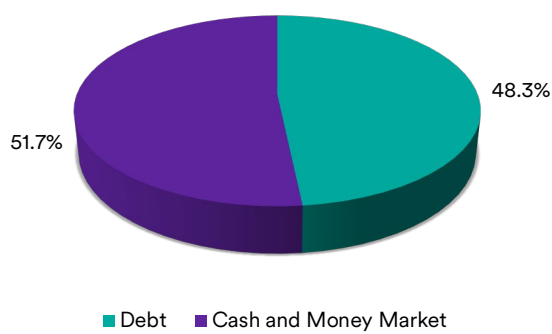


Security Name

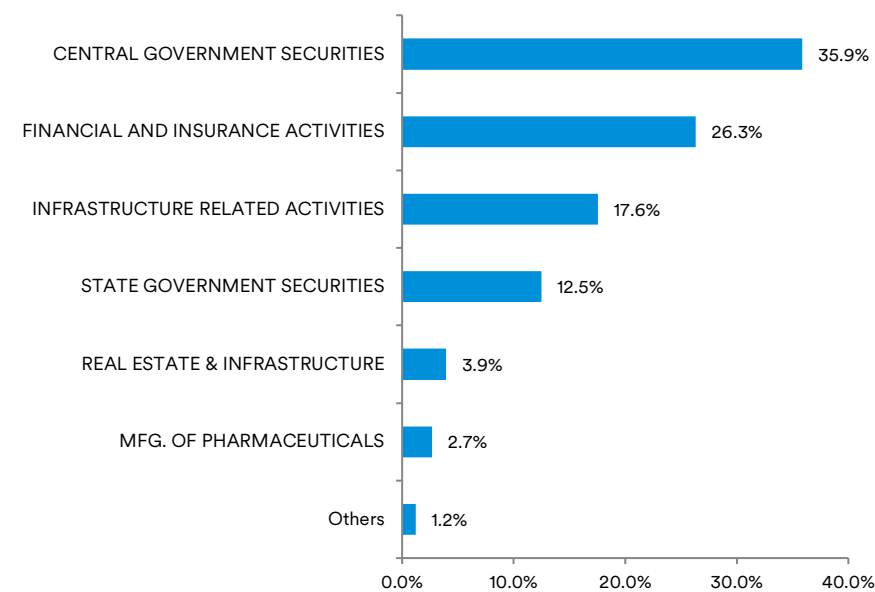
Net Asset (%)

Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2026	4.1%
6.97% KARNATAKA SDL 2028	3.1%
5.88% CHHATTISGARH SDL 2026	2.8%
364 DAY TBILL 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 2027	2.7%
Others	19.4%
Total	48.3%
Cash and Money Market	51.7%
Portfolio Total	100.0%

Asset Mix

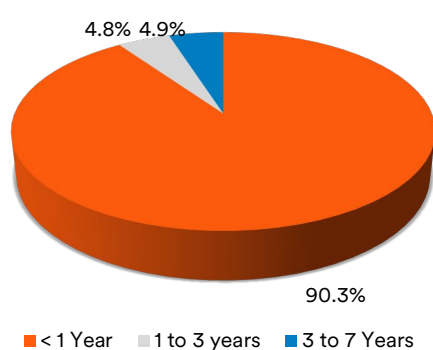


Industry Wise Exposure**

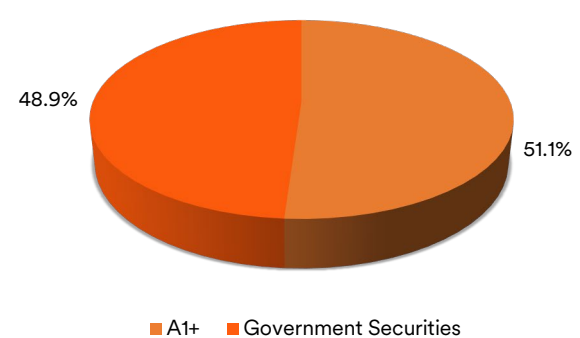


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Pension Discontinued Fund (Closed Fund)

SFIN No: ULIF03401/02/25PEDISCONTI117

May 31, 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. 10.5644	6.1%	0.4	Rs. 2.9 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	2.4%
1 Year	4.9%
2 Years	-
3 Years	-
5 Years	-
Inception	4.8%

Past performance is not indicative of future performance

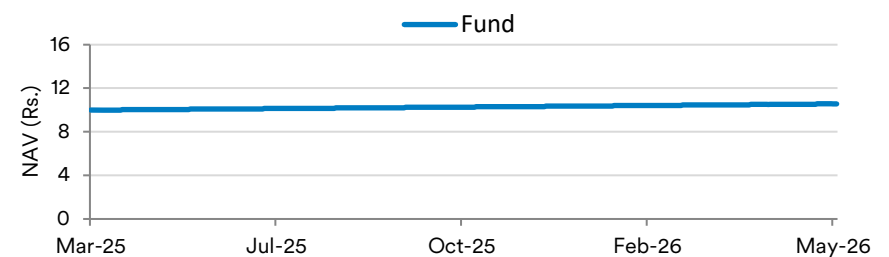
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	95%	36.1%
Money Market	5%	100%	63.9%

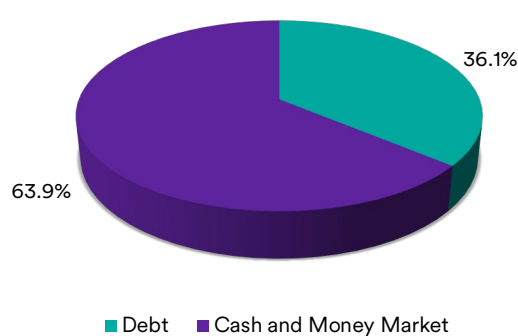
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

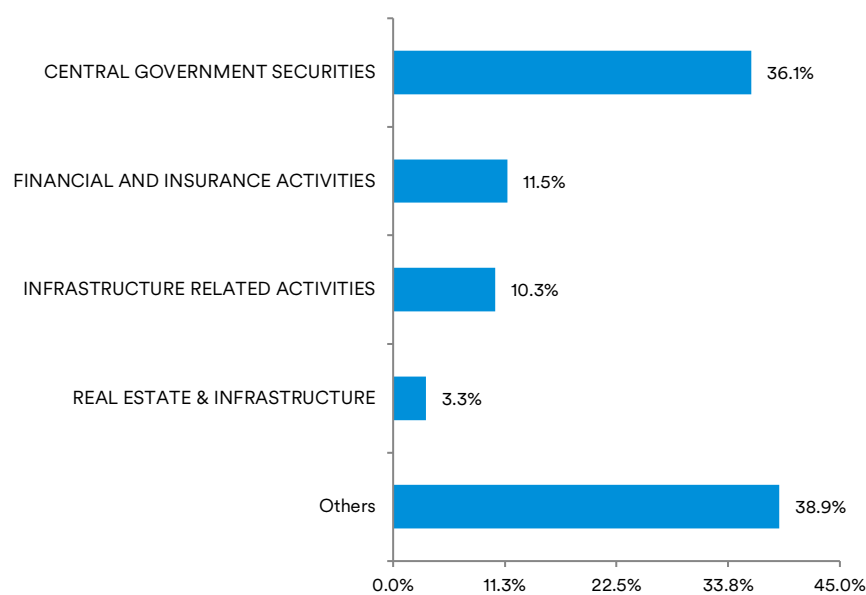


Security Name	Rating	Net Asset (%)
Government Securities (Including Treasury Bills)		
364 DAY TBILL 2027		16.6%
364 DAY TBILL 2026		6.9%
364 DAY TBILL 2026		6.8%
364 DAY TBILL 2027		3.4%
364 DAY TBILL 2026		2.4%
Total		36.1%
Cash and Money Market		63.9%
Portfolio Total		100.0%

Asset Mix

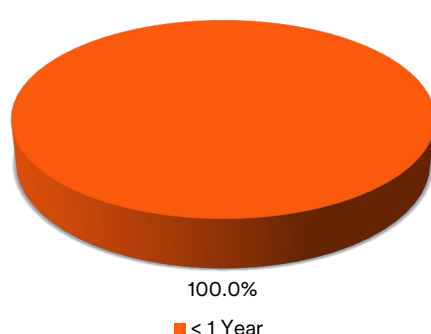


Industry Wise Exposure**

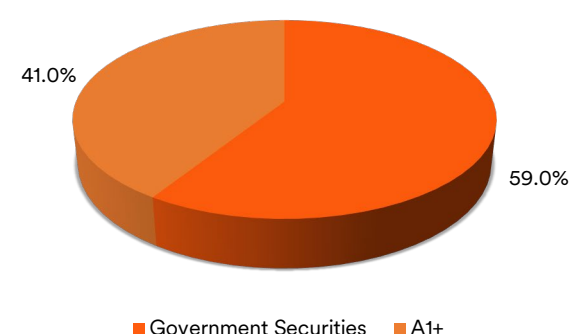


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLIE2117

May 31, 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. 45.9895	--	--	Rs. 512 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.5%	-1.9%
6 Months	-7.8%	-10.1%
1 Year	-1.5%	-4.9%
2 Years	2.4%	2.2%
3 Years	10.7%	8.3%
5 Years	10.3%	8.6%
Since 05-Jan-10	9.7%	9.5%
Inception	9.7%	9.9%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

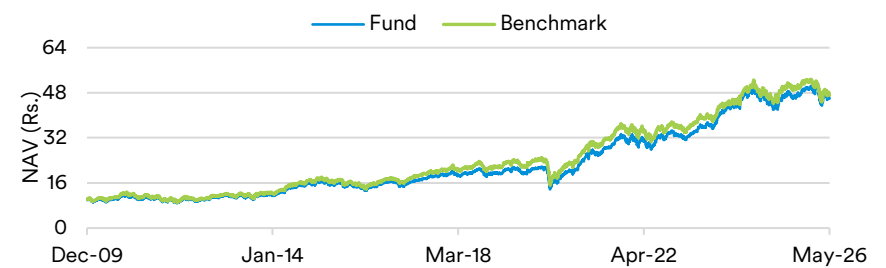
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.2%
Money Market Instruments	0%	40%	3.8%

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

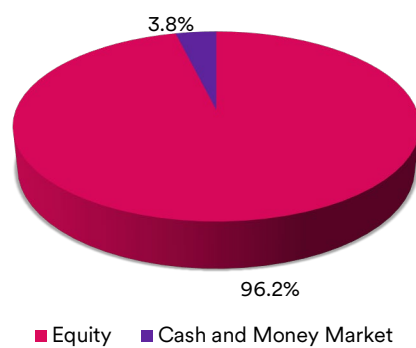


Security Name

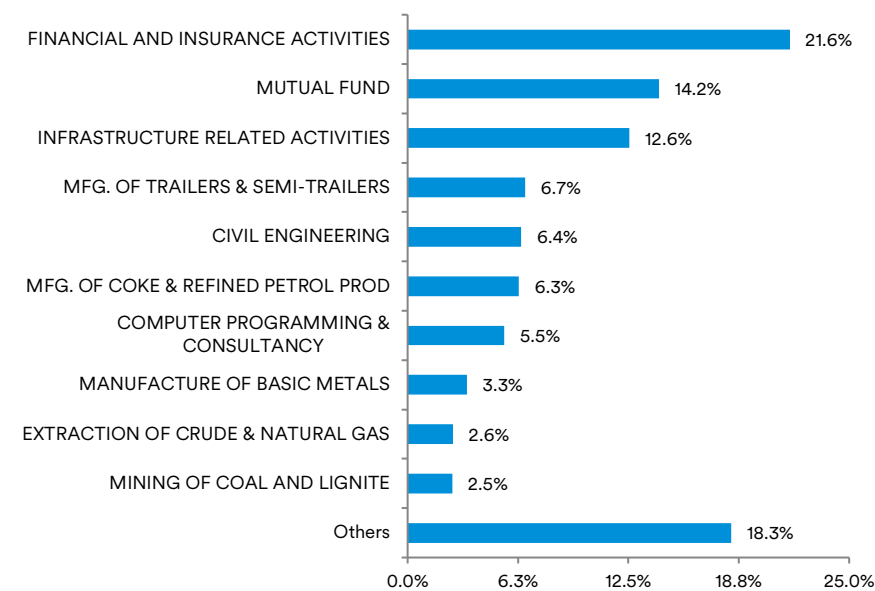
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.5%
LARSEN & TOUBRO LTD.	6.4%
RELIANCE INDUSTRIES LTD.	6.3%
SBI MF - NIFTY BANK ETF	5.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	4.1%
I C I C I BANK LTD.	4.1%
AXIS BANK LTD.	3.7%
BHARTI AIRTEL LTD.	3.6%
N T P C LTD.	3.4%
MAHINDRA & MAHINDRA LTD.	3.0%
Others	49.5%
Total	96.2%
Cash and Money Market	3.8%
Portfolio Total	100.0%

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

May 31, 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. 55.1286	--	--	Rs. 59 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund
1 Month	1.3%
6 Months	-4.4%
1 Year	0.1%
2 Years	0.1%
3 Years	13.3%
5 Years	10.4%
Inception	9.8%

Past performance is not indicative of future performance

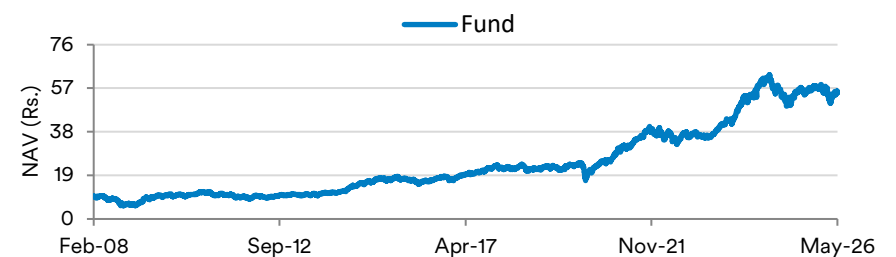
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.9%
Money Market Instruments	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

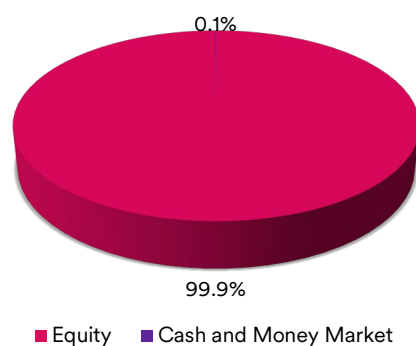


Security Name

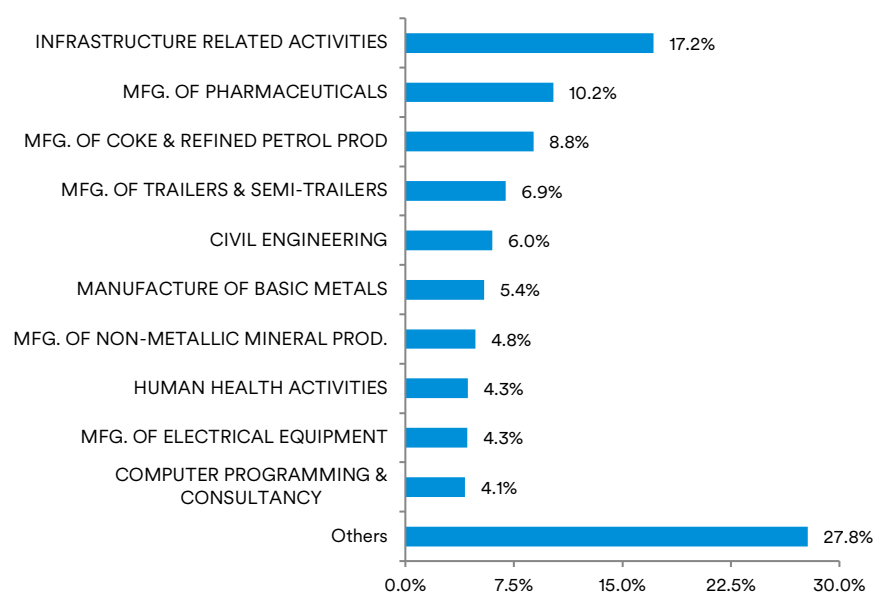
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	7.4%
LARSEN & TOUBRO LTD.	6.0%
BHARTI AIRTEL LTD.	4.3%
N T P C LTD.	3.9%
TORRENT PHARMACEUTICALS LTD.	2.9%
AXIS MF - NIFTY IT ETF	2.8%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.7%
COAL INDIA LTD.	2.6%
JINDAL STEEL & POWER LTD.	2.5%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.3%
Others	62.6%
Total	99.9%
Cash and Money Market	0.1%
Portfolio Total	100.0%

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

May 31, 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. 11.6338	--	--	Rs. 324 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.2%	0.1%
6 Months	9.1%	10.7%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	16.3%	18.6%

Past performance is not indicative of future performance

*Benchmark is NIFTY 500 Value 50

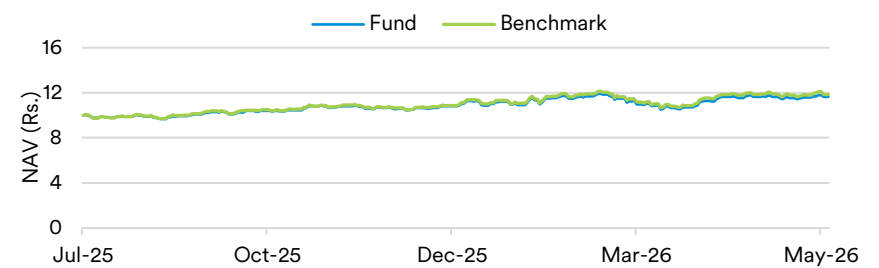
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.2%
Government and other Debt Securities	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

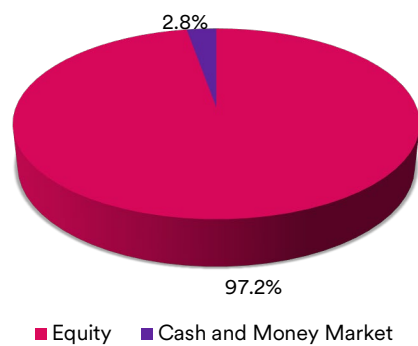


Security Name

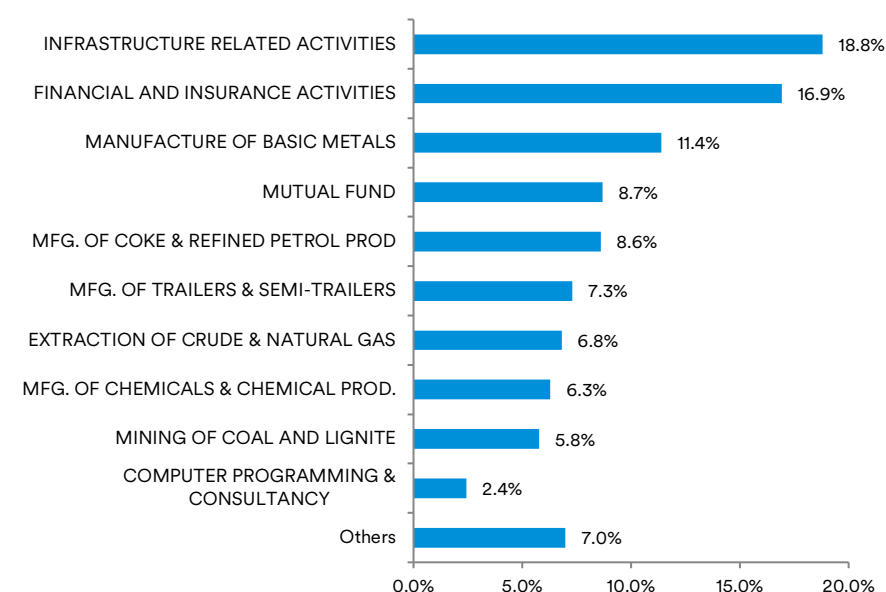
Net Asset (%)

Security Name	Net Asset (%)
Equity	
COAL INDIA LTD.	5.8%
MIRAE ASSET MF - NIFTY METAL ETF	5.5%
OIL & NATURAL GAS CORPN. LTD.	5.4%
N T P C LTD.	5.2%
TATA MOTORS LTD.	4.8%
GRASIM INDUSTRIES LTD.	4.7%
STATE BANK OF INDIA	4.7%
POWER GRID CORPN. OF INDIA LTD.	3.7%
INDIAN OIL CORPN. LTD.	3.4%
ICICI PRUDENTIAL MF - NIFTY METAL ETF	3.2%
Others	50.8%
Total	97.2%
Cash and Money Market	2.8%
Portfolio Total	100.0%

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

May 31, 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. 11.1738	--	--	Rs. 7.4 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 8 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.2%	0.1%
6 Months	9.2%	10.7%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	11.7%	14.7%

Past performance is not indicative of future performance

*Benchmark is NIFTY 500 Value 50

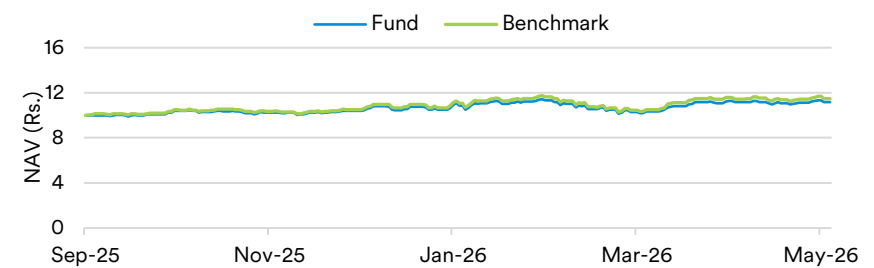
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.5%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.5%

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

NAV vs Benchmark

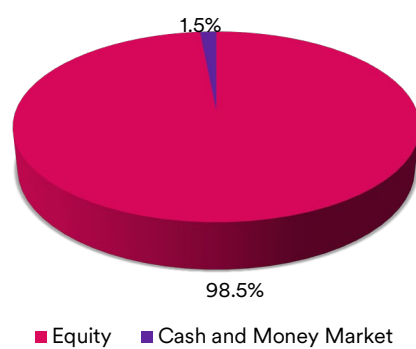


Security Name

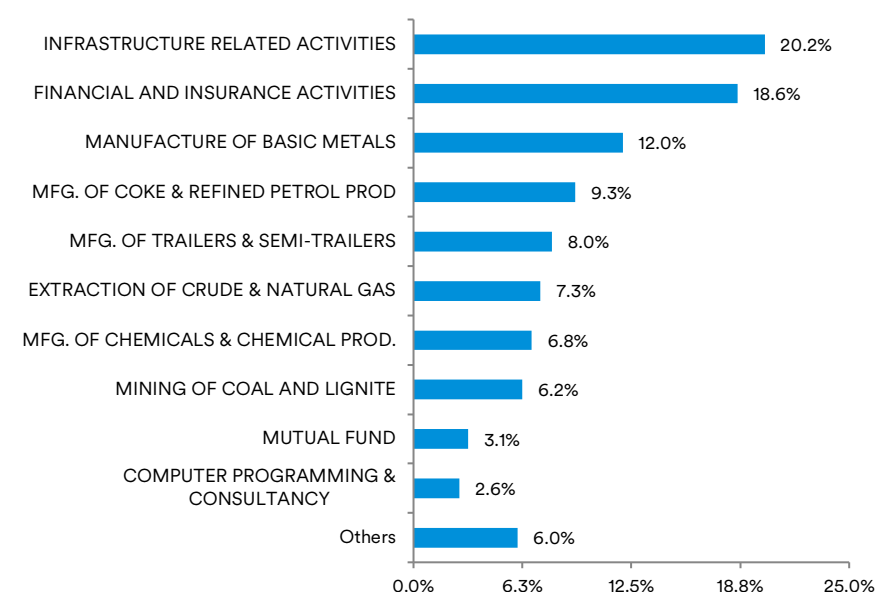
Net Asset (%)

Security Name	Net Asset (%)
Equity	
COAL INDIA LTD.	6.2%
OIL & NATURAL GAS CORPN. LTD.	5.8%
N T P C LTD.	5.6%
STATE BANK OF INDIA	5.4%
TATA MOTORS LTD.	5.3%
GRASIM INDUSTRIES LTD.	5.1%
POWER GRID CORPN. OF INDIA LTD.	4.0%
INDIAN OIL CORPN. LTD.	3.6%
HINDALCO INDUSTRIES LTD.	3.4%
ICICI PRUDENTIAL MF - NIFTY METAL ETF	3.1%
Others	50.9%
Total	98.5%
Cash and Money Market	1.5%
Portfolio Total	100.0%

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

May 31, 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. 101.8816	--	--	Rs. 1071 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-1.6%	-1.9%
6 Months	-7.8%	-10.1%
1 Year	-1.3%	-4.9%
2 Years	2.7%	2.2%
3 Years	10.8%	8.3%
5 Years	10.4%	8.6%
Inception	11.5%	12.1%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

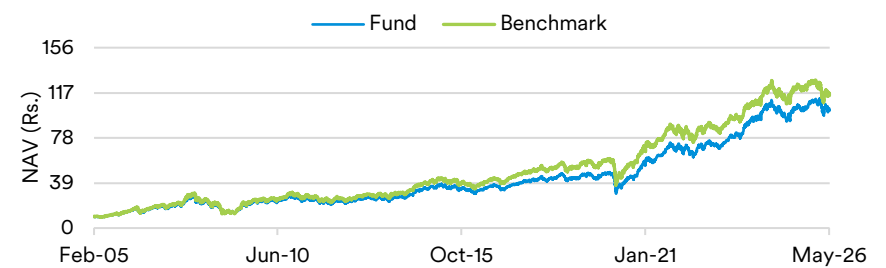
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	99.8%
Money Market Investments	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

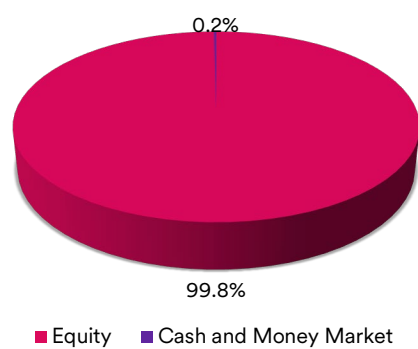


Security Name

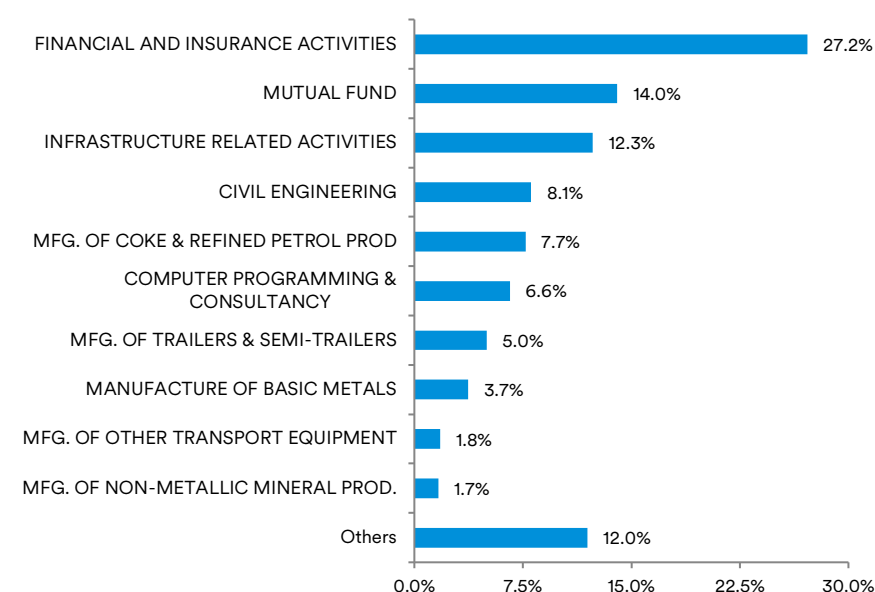
Net Asset (%)

Security Name	Net Asset (%)
Equity	
LARSEN & TOUBRO LTD.	8.1%
RELIANCE INDUSTRIES LTD.	7.7%
STATE BANK OF INDIA	6.8%
I C I C I BANK LTD.	6.7%
H D F C BANK LTD.	5.7%
BHARTI AIRTEL LTD.	5.0%
N T P C LTD.	3.5%
AXIS BANK LTD.	3.4%
UTI MF - BANK ETF	3.1%
MAHINDRA & MAHINDRA LTD.	3.0%
Others	46.8%
Total	99.8%
Cash and Money Market	0.2%
Portfolio Total	100.0%

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

May 31, 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. 79.3942	7.7%	4.7	Rs. 123 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	-1.2%	-1.5%
6 Months	-9.0%	-8.0%
1 Year	-3.4%	-3.5%
2 Years	0.7%	3.0%
3 Years	7.1%	7.9%
5 Years	7.6%	8.0%
Inception	10.2%	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.

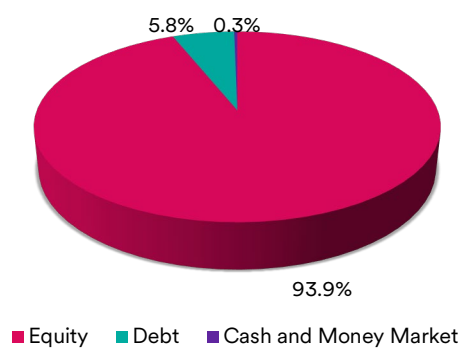
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	1.9%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	93.9%
Long Term Bonds	0%	60%	3.9%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	0.3%

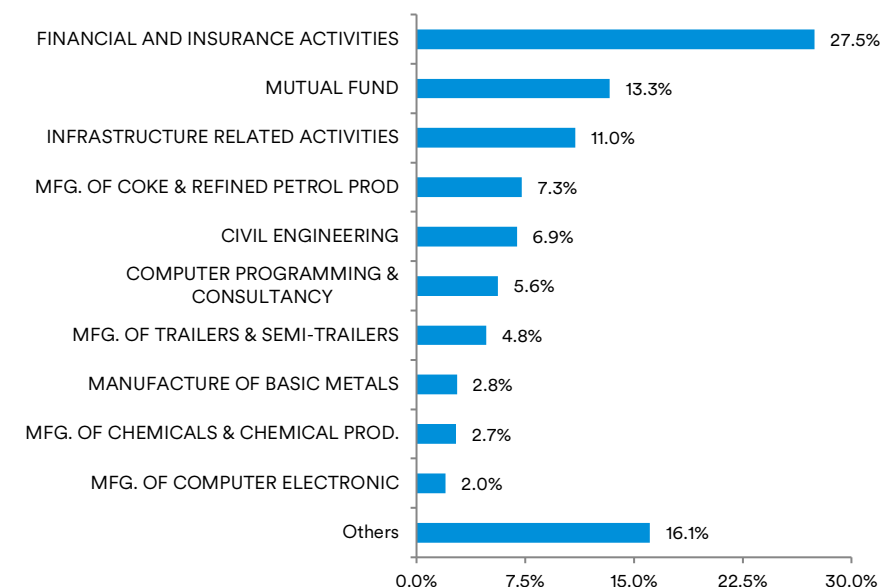
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Asset Mix

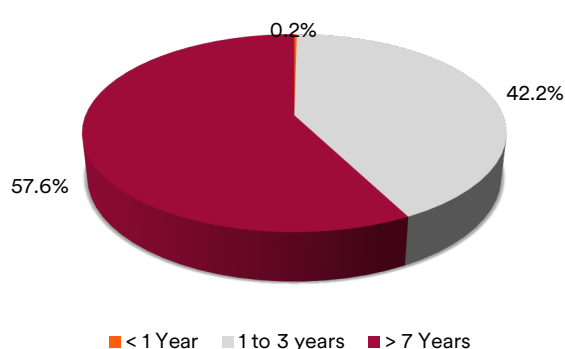


Industry Wise Exposure**

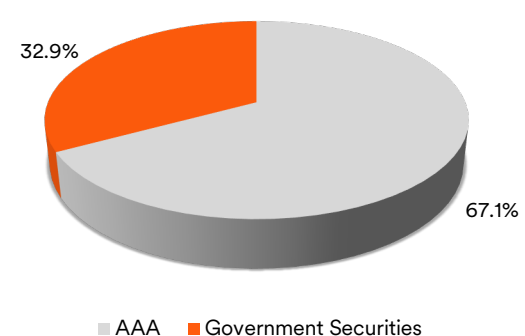


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

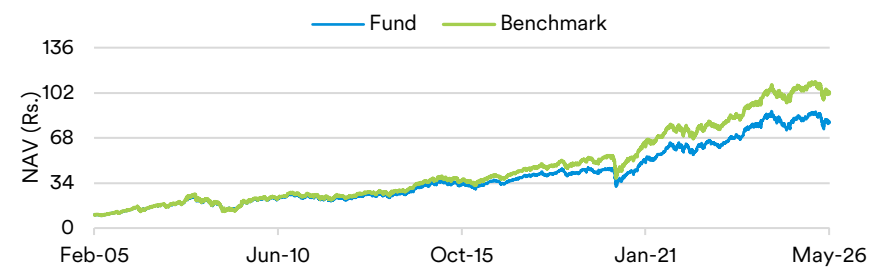
Debt Maturity Profile



Rating Credit Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		7.3%
RELIANCE INDUSTRIES LTD.		7.3%
LARSEN & TOUBRO LTD.		6.9%
AXIS MF - BANK ETF		5.7%
BHARTI AIRTEL LTD.		4.7%
I C I C I BANK LTD.		4.7%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		4.3%
STATE BANK OF INDIA		3.8%
INFOSYS LTD.		3.1%
AXIS BANK LTD.		2.9%
Others		43.3%
Total		93.9%
Government Securities		
6.48% GOI 2035		0.8%
7.51% JK SDL 2040		0.6%
7.69% HARYANA SDL 2044		0.3%
7.57% GOI 2033		0.2%
Total		1.9%
Corporate Bonds		
SUNDARAM FINANCE LTD	AAA	2.5%
POWER GRID CORPN. OF INDIA LTD.	AAA	0.8%
NATIONAL HOUSING BANK	AAA	0.7%
Total		3.9%
Cash and Money Market		0.3%
Portfolio Total		100.0%



Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

May 31, 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. 59.8894	7.6%	5.2	Rs. 148 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	-0.7%	-0.8%
6 Months	-6.0%	-4.7%
1 Year	-2.3%	-1.4%
2 Years	1.9%	4.2%
3 Years	6.1%	7.4%
5 Years	7.0%	7.2%
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.

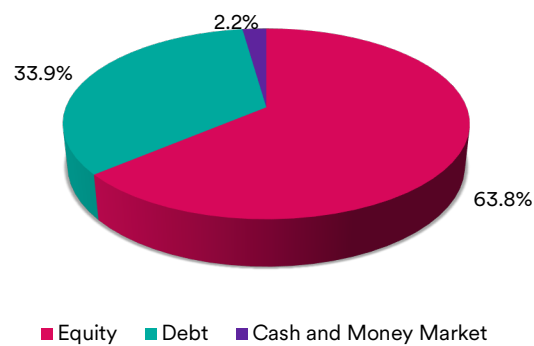
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	13.1%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	35%	65%	63.8%
Long Term Bonds	0%	60%	20.8%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	2.2%

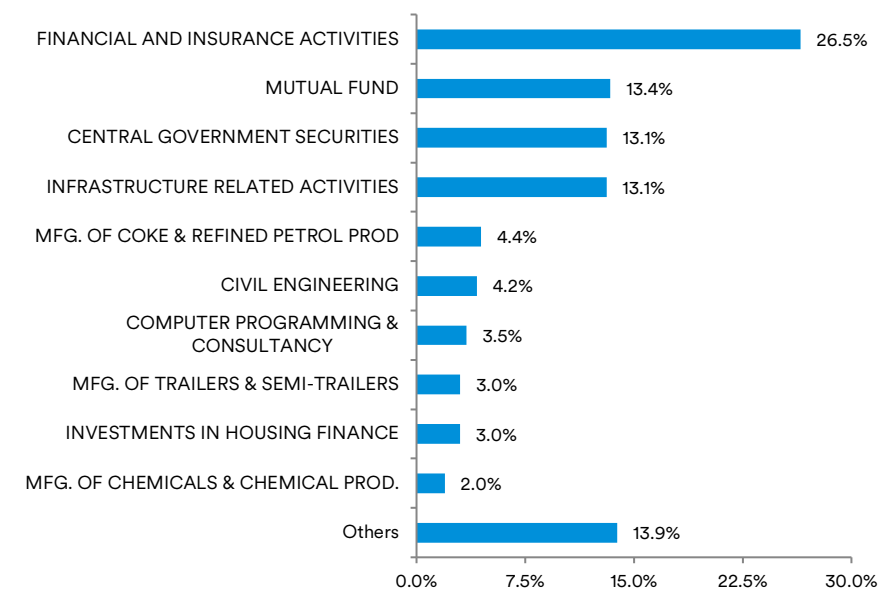
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Asset Mix

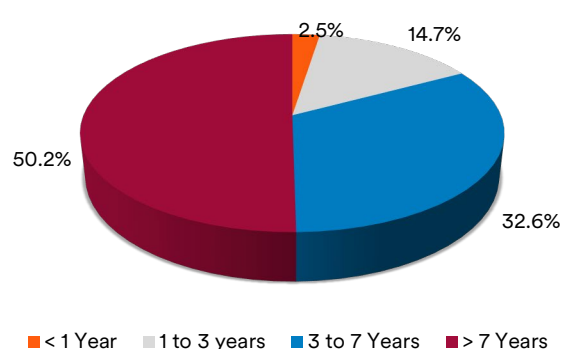


Industry Wise Exposure**

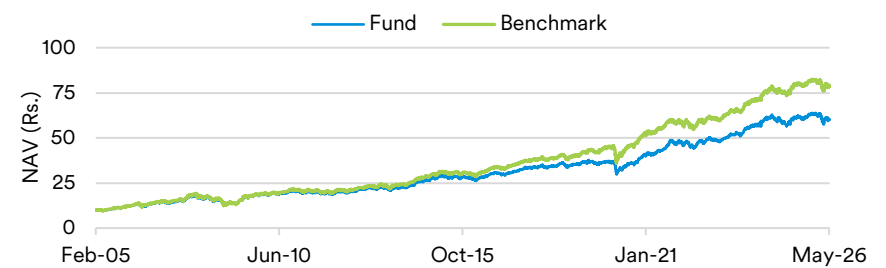


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		4.6%
RELIANCE INDUSTRIES LTD.		4.4%
AXIS MF - BANK ETF		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.		2.5%
STATE BANK OF INDIA		2.3%
INFOSYS LTD.		2.0%
AXIS BANK LTD.		1.8%
Others		30.6%
Total		63.8%

Government Securities

7.04% GOI 2029	4.3%
7.25% GOI 2063	3.2%
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%
Total	13.1%

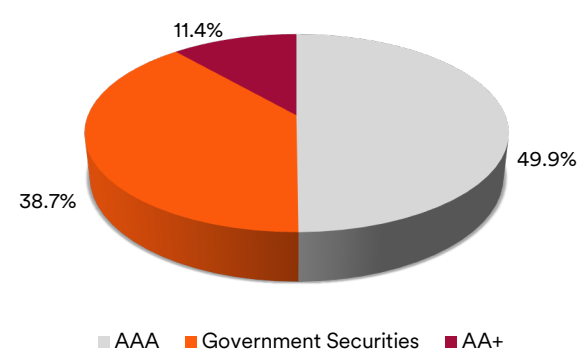
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	4.1%
PIRAMAL FINANCE LTD.	AA+	3.9%
H D F C BANK LTD.	AAA	3.2%
N T P C LTD.	AAA	3.2%
NATIONAL HOUSING BANK	AAA	3.0%
THE NATIONAL BANK FOR FINANCING I	AAA	1.3%
STATE BANK OF INDIA	AAA	1.2%
POWER FINANCE CORPN. LTD.	AAA	0.6%
SHRIRAM FINANCE LIMITED	AAA	0.3%
Total		20.8%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

May 31, 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. 43.2901	7.0%	4.9	Rs. 7.3 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	-0.1%	-0.2%
6 Months	-3.0%	-1.4%
1 Year	-1.5%	0.7%
2 Years	3.0%	5.4%
3 Years	5.3%	6.8%
5 Years	5.7%	6.3%
Inception	7.1%	8.5%

Past performance is not indicative of future performance

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

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

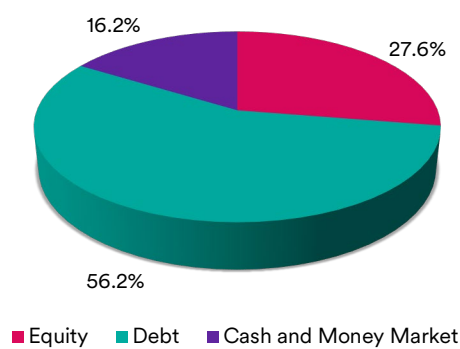
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	34.3%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	10%	30%	27.6%
Long Term Bonds	0%	60%	21.9%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	16.2%

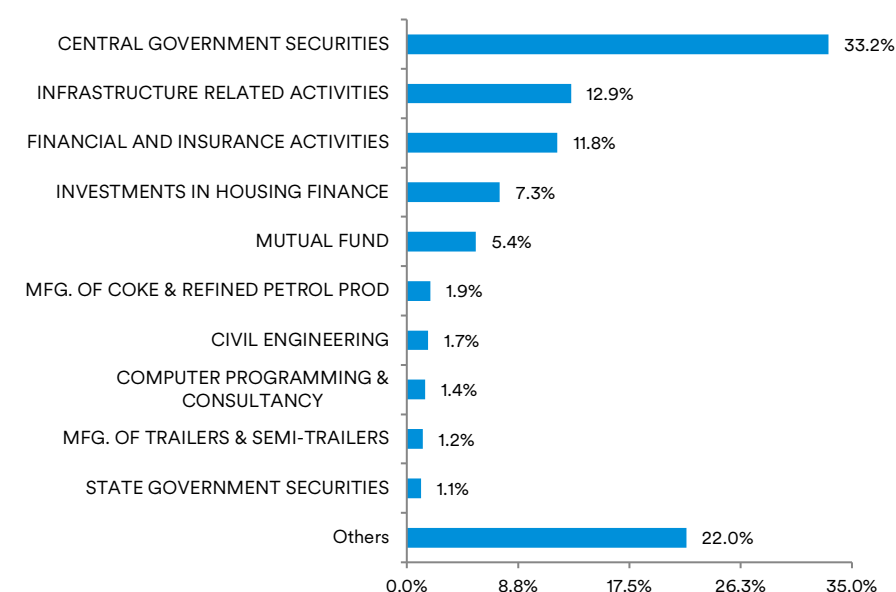
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Asset Mix

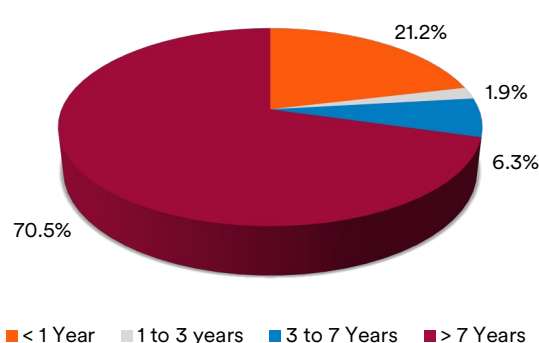


Industry Wise Exposure**



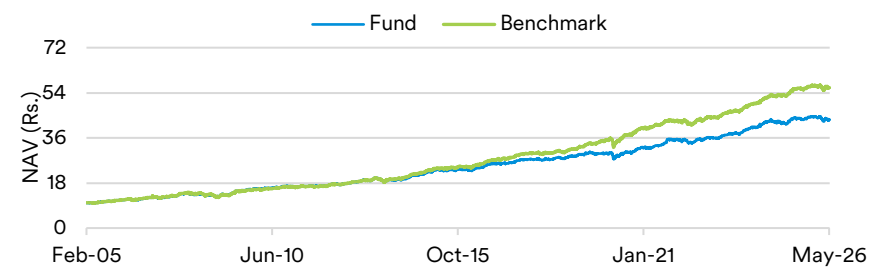
**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Legend: < 1 Year (Orange), 1 to 3 years (Grey), 3 to 7 Years (Blue), > 7 Years (Red)

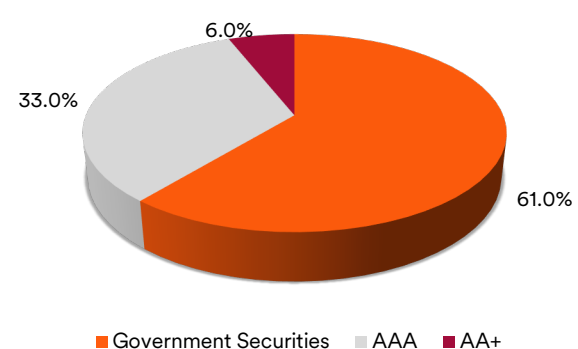
NAV vs Benchmark



Security Name

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		2.1%
RELIANCE INDUSTRIES LTD.		1.9%
LARSEN & TOUBRO LTD.		1.7%
AXIS MF - BANK ETF		1.3%
STATE BANK OF INDIA		1.3%
HDFC MF - NIFTY PSU BANK ETF		1.2%
BHARTI AIRTEL LTD.		1.2%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		1.1%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		1.0%
I C I C I BANK LTD.		1.0%
Others		13.7%
Total		27.6%
Government Securities		
6.48% GOI 2035		33.2%
7.30% KARNATAKA SDL 2032		1.1%
Total		34.3%
Corporate Bonds		
NATIONAL HOUSING BANK	AAA	7.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	6.5%
PIRAMAL FINANCE LTD.	AA+	3.4%
POWER FINANCE CORPN. LTD.	AAA	2.0%
BAJAJ FINANCE LTD.	AAA	1.4%
STATE BANK OF INDIA	AAA	1.3%
Total		21.9%
Cash and Money Market		16.2%
Portfolio Total		100.0%

Rating Credit Profile



Legend: Government Securities (Orange), AAA (Grey), AA+ (Red)



Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF117

May 31, 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. 35.5528	6.7%	3.8	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	0.4%	0.2%
6 Months	0.9%	1.2%
1 Year	0.7%	3.1%
2 Years	5.3%	7.5%
3 Years	5.6%	7.3%
5 Years	4.7%	6.3%
Inception	6.1%	7.7%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

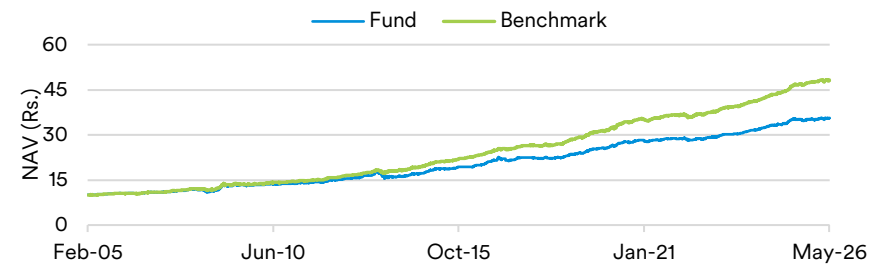
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	90.5%
Money Market Investments	0%	40%	9.5%

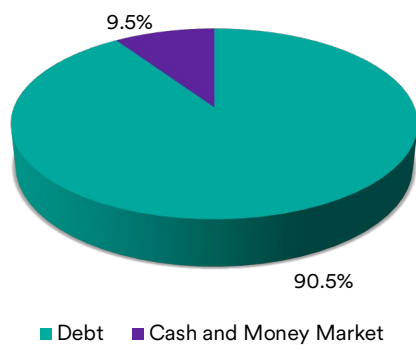
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

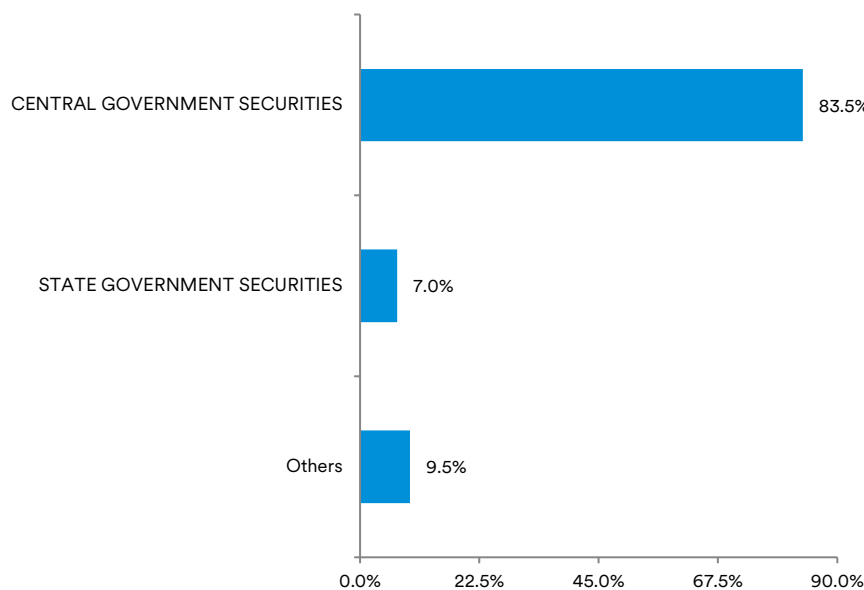


Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		53.2%
7.04% GOI 2029		16.0%
6.36% GOI 2031		14.4%
7.69% HARYANA SDL 2044		7.0%
Total		90.5%
Cash and Money Market		9.5%
Portfolio Total		100.0%

Asset Mix

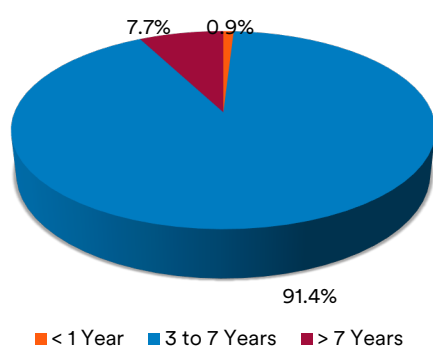


Industry Wise Exposure**

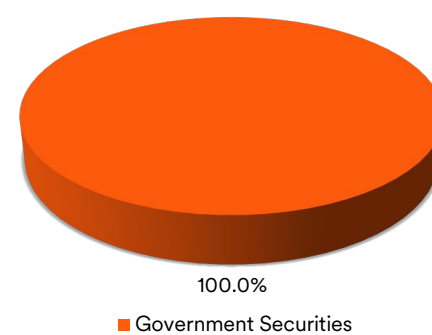


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF117

May 31, 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. 36.8683	7.6%	5.5	Rs. 44 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	0.5%	0.2%
6 Months	1.2%	0.7%
1 Year	0.4%	2.1%
2 Years	5.7%	6.2%
3 Years	5.9%	6.4%
5 Years	5.9%	5.7%
Inception	6.3%	7.1%

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.

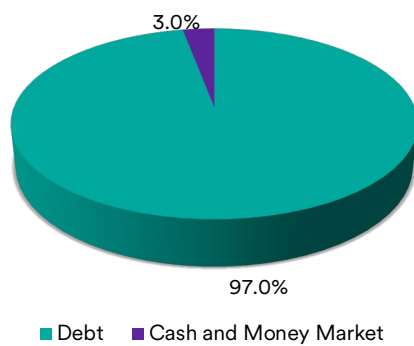
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	60.1%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Long Term Bonds	10%	60%	27.9%
Short Term Bonds	0%	45%	9.0%
Money Market Investments	0%	40%	3.0%

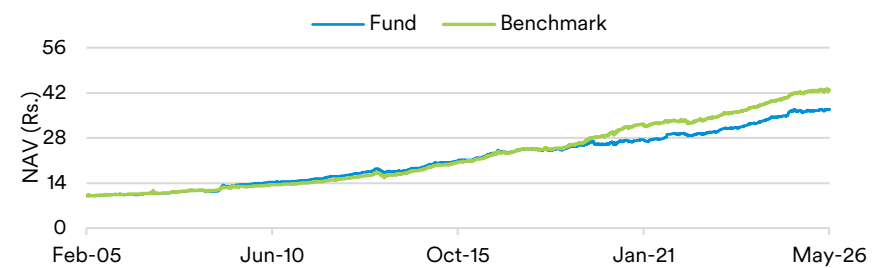
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Asset Mix



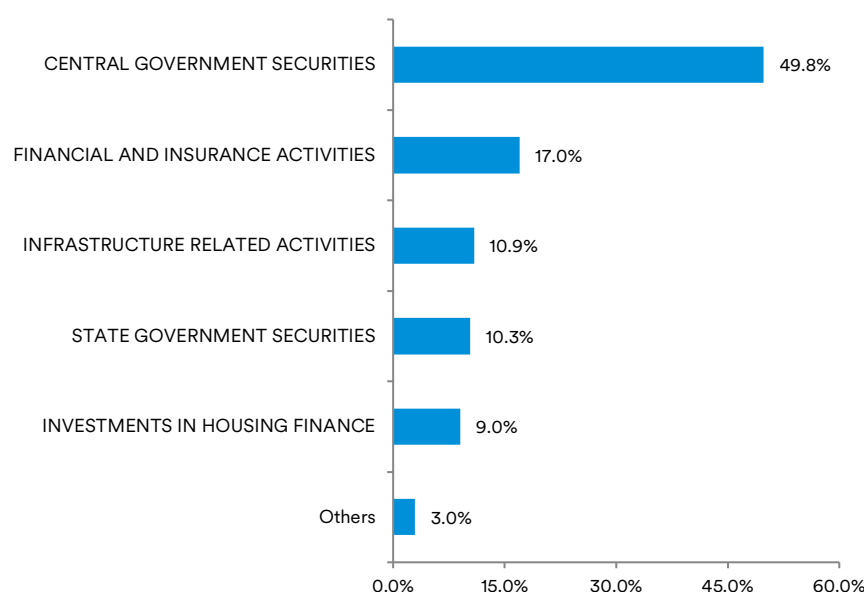
NAV vs Benchmark



Security Name Rating Net Asset (%)

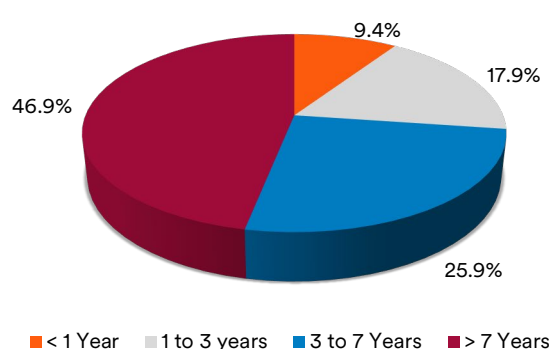
Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		20.9%
6.68% GOI 2040		16.5%
8.07% MAHARASHTRA SDL 2049		8.1%
7.06% GOI 2028		4.6%
7.09% GOI 2054		4.2%
7.71% GOI 2066		2.3%
7.75% CHHATTISGARH SDL 2042		2.2%
9.23% GOI 2043		0.6%
6.8% GOI 2060		0.4%
8.13% GOI 2045		0.3%
Total		60.1%
Corporate Bonds		
SAMMAN CAPITAL LTD.	AA+	9.0%
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	6.6%
STATE BANK OF INDIA	AAA	6.6%
NABARD	AAA	6.2%
AXIS BANK LTD.	AAA	4.3%
PIRAMAL FINANCE LTD.	AA+	4.2%
Total		36.9%
Cash and Money Market		3.0%
Portfolio Total		100.0%

Industry Wise Exposure**

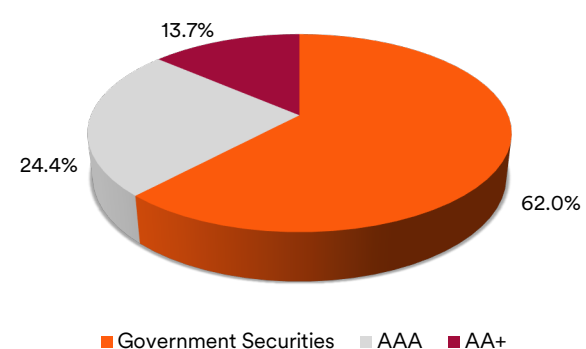


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile



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