

Annual Report for Policy Holders – Economic Update

March 2025



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Balanced Managed Fund – Life as on March 31, 2025

Fund objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULIF00402/01/04BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 204.8885

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	11.32%	9.56%
10 Years	9.35%	9.19%
7 Years	9.85%	9.91%
5 Years	13.99%	14.05%
4 Years	9.37%	9.50%
3 Years	8.86%	8.99%
2 Years	12.31%	12.86%
1 Year	8.02%	7.32%
6 Months	-2.82%	-2.41%
1 Month	4.02%	4.02%

#45% BSE -100 55% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.48%
ICICI Bank Limited	3.94%
Reliance Industries Limited	3.00%
Infosys Limited	2.39%
Axis Bank Limited	1.58%
Larsen & Toubro Limited	1.56%
ITC Limited	1.33%
Tata Consultancy Services Limited	1.19%
Kotak Mahindra Bank Limited	1.09%
State Bank of India	1.01%
Bajaj Finance Ltd	0.93%
Mahindra & Mahindra Ltd.	0.91%
Bharti Airtel Ltd	0.90%
NTPC Ltd.	0.84%
UltraTech Cement Limited	0.77%
Bharti Airtel Ltd - Partly Paid	0.75%
Hindustan Unilever Limited	0.71%
Maruti Suzuki India Ltd	0.64%
Titan Company Limited	0.60%
HCL Technologies Limited	0.55%
Sun Pharmaceutical Industries Limited	0.52%
Others	15.03%

Total	45.72%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.50%
HDB Financial Services Ltd	1.56%
UC Housing Finance Ltd	1.25%
Bajaj Finance Ltd	1.07%
Sundaram Finance Ltd	1.04%
Larsen & Toubro Ltd	0.91%
Sikka Ports And Terminals	0.78%
Mahindra and Mahindra Financial Services Ltd	0.77%
National Bank For Agriculture & Rural Development	0.60%
State Bank of India	0.46%
Others	0.39%

Total	12.33%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	10.89%
7.10% GOI Mat 08-Apr-2034	7.58%
6.79% GOI Mat 30-Dec-2031	2.53%
7.23% GOI Mat 15-Apr-2039	2.41%
7.30% GOI Mat 19-Jun-2053	2.11%
7.09% GOI Mat 05-Aug-2054	1.96%
7.74% Karnataka SDL Mat 23-Nov-2037	1.12%
6.45% GOI Mat 07-Oct-2029	0.80%
6.92% GOI Mat 18-Nov-2039	0.59%
7.18% GOI Mat 14-Aug-2033	0.58%
Others	8.98%

Total	39.55%
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Deposits, Money Mkt Securities and Net Current Assets.	2.39%
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Grand Total	100.00%
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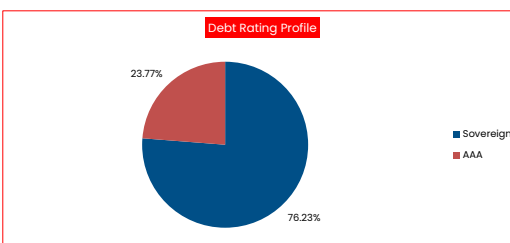
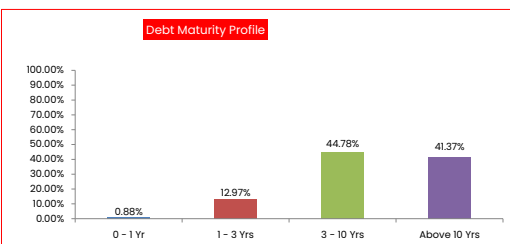
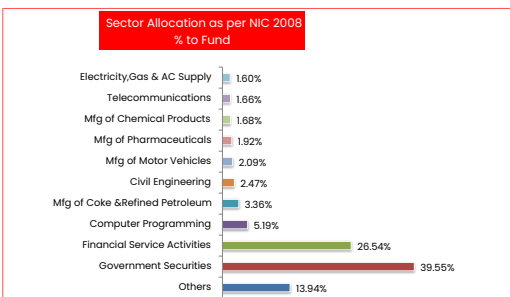
Debt Parameters	
Portfolio Yield (%)	6.90%
Avg Maturity (In Months)	188.27
Modified Duration (In Years)	7.36

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
15,176.69	17,221.93	793.78	33,192.40

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.48%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.89%
Corporate Bonds		
Equity	30% to 60%	45.72%
Net Current Assets	-	1.93%



Balanced Managed Fund – Pension as on March 31, 2025

Fund objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULIF01102/01/04BalancedMF101
Inception Date	: 02 Jan 2004
NAV	: 202.7129

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	11.27%	9.56%
10 Years	9.66%	9.19%
7 Years	9.78%	9.91%
5 Years	14.16%	14.05%
4 Years	9.59%	9.50%
3 Years	8.95%	8.99%
2 Years	12.34%	12.86%
1 Year	8.11%	7.32%
6 Months	-2.79%	-2.41%
1 Month	4.06%	4.02%

#45% BSE -100 55% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.44%
ICICI Bank Limited	3.91%
Reliance Industries Limited	3.03%
Infosys Limited	2.38%
Axis Bank Limited	1.60%
Larsen & Toubro Limited	1.55%
ITC Limited	1.33%
Tata Consultancy Services Limited	1.25%
State Bank of India	1.02%
Bajaj Finance Ltd	0.93%
Kotak Mahindra Bank Limited	0.91%
Mahindra & Mahindra Ltd.	0.91%
Bharti Airtel Ltd	0.91%
NTPC Ltd.	0.83%
UltraTech Cement Limited	0.80%
Bharti Airtel Ltd - Partly Paid	0.76%
Hindustan Unilever Limited	0.71%
Maruti Suzuki India Ltd	0.65%
Titan Company Limited	0.60%
HCL Technologies Limited	0.55%
Sun Pharmaceutical Industries Limited	0.52%
Others	15.22%

Total	45.79%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.48%
Mahindra and Mahindra Financial Services Ltd	1.11%
Larsen & Toubro Ltd	0.92%
UC Housing Finance Ltd	0.81%
National Bank For Agriculture & Rural Development	0.69%
Sundaram Finance Ltd	0.45%
State Bank of India	0.44%
Small Industries Development Bank Of India	0.41%
REC Limited	0.17%
NHPC Ltd	0.17%
Others	0.06%

Total	9.68%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	11.59%
7.10% GOI Mat 08-Apr-2034	8.25%
7.23% GOI Mat 15-Apr-2039	3.02%
7.30% GOI Mat 19-Jun-2053	2.66%
6.79% GOI Mat 30-Dec-2031	2.66%
7.09% GOI Mat 05-Aug-2054	1.96%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.23%
7.74% Karnataka SDL Mat 23-Nov-2037	0.74%
6.92% GOI Mat 18-Nov-2039	0.62%
7.64% Karnataka SDL Mat 18-Oct-2032	0.57%
Others	8.81%

Total	42.09%
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Deposits, Money Mkt Securities and Net Current Assets.	2.44%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.88%
Avg Maturity (In Months)	199.37
Modified Duration (In Years)	7.72

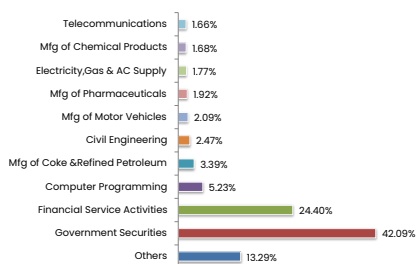
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
8,423.45	9,523.08	448.53	18,395.06

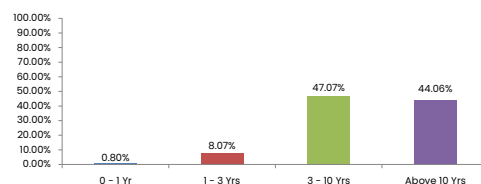
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.42%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.77%
Corporate Bonds		
Equity	30% to 60%	45.79%
Net Current Assets	-	2.02%

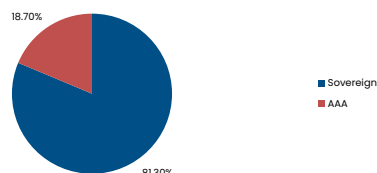
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund – Life as on March 31, 2025

Fund objective : To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

SFIN Code	: ULIF00302/01/04DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 139.8915

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.42%	8.21%
10 Years	8.62%	8.42%
7 Years	8.62%	8.68%
5 Years	10.00%	10.32%
4 Years	7.81%	7.90%
3 Years	7.74%	7.96%
2 Years	10.30%	10.69%
1 Year	8.42%	8.06%
6 Months	0.31%	0.74%
1 Month	3.04%	2.82%

#22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.76%
ICICI Bank Limited	1.94%
Reliance Industries Limited	1.50%
Infosys Limited	1.19%
Axis Bank Limited	0.79%
Larsen & Toubro Limited	0.77%
ITC Limited	0.66%
Tata Consultancy Services Limited	0.60%
State Bank of India	0.51%
Others	12.02%

Total 22.74%

Debentures/Bonds	% to Fund
Mankind Pharma Limited	5.45%
HDFC Bank Ltd	4.20%
Mahindra and Mahindra Financial Services Ltd	1.30%
Larsen & Toubro Ltd	1.27%
LIC Housing Finance Ltd	1.08%
State Bank of India	0.65%
Small Industries Development Bank Of india	0.55%
HDB Financial Services Ltd	0.54%
National Bank For Agriculture & Rural Development	0.54%
NHPC Ltd	0.52%
Others	0.89%

Total 17.00%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	15.38%
7.10% GOI Mat 08-Apr-2034	8.68%
7.30% GOI Mat 19-Jun-2053	6.27%
6.79% GOI Mat 30-Dec-2031	3.56%
7.23% GOI Mat 15-Apr-2039	2.75%
7.09% GOI Mat 05-Aug-2054	2.74%
6.45% GOI Mat 07-Oct-2029	1.86%
7.18% GOI Mat 14-Aug-2033	1.39%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.00%
6.92% GOI Mat 18-Nov-2039	0.83%
Others	11.65%

Total 56.11%

Deposits, Money Mkt Securities and Net Current Assets.	4.16%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (In Months)	195.68
Modified Duration (In Years)	7.52

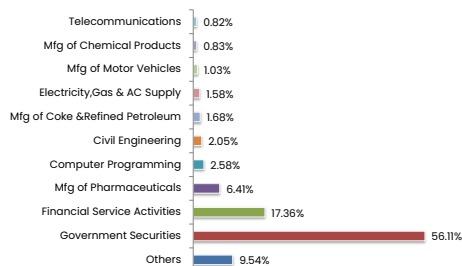
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,771.52	5,695.54	323.73	7,790.79

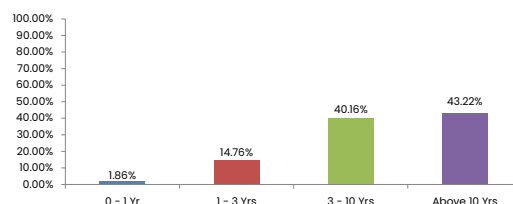
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.39%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	73.11%
Corporate Bonds	15% to 30%	22.74%
Equity	-	2.77%
Net Current Assets	-	2.77%

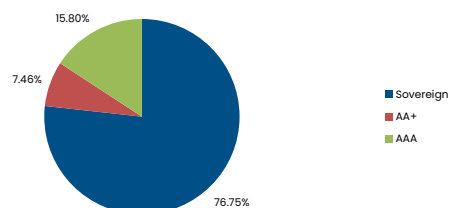
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund – Pension as on March 31, 2025

Fund objective : To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

SFIN Code	: ULIF01002/01/04DefensiveF101
Inception Date	: 02 Jan 2004
NAV	: 126.216

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.90%	8.21%
10 Years	8.60%	8.42%
7 Years	8.47%	8.68%
5 Years	10.02%	10.32%
4 Years	7.72%	7.90%
3 Years	7.65%	7.96%
2 Years	10.28%	10.69%
1 Year	8.24%	8.06%
6 Months	0.16%	0.74%
1 Month	2.96%	2.82%

#22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.77%
ICICI Bank Limited	1.95%
Reliance Industries Limited	1.51%
Infosys Limited	1.18%
Axis Bank Limited	0.80%
Larsen & Toubro Limited	0.78%
ITC Limited	0.66%
Tata Consultancy Services Limited	0.60%
State Bank of India	0.51%
Others	12.03%

Total	22.78%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.56%
Mankind Pharma Limited	3.50%
LIC Housing Finance Ltd	2.35%
Mahindra and Mahindra Financial Services Ltd	1.40%
Larsen & Toubro Ltd	1.21%
National Bank For Agriculture & Rural Development	0.88%
Nuclear Power Corporation of India Ltd	0.71%
Small Industries Development Bank Of India	0.52%
State Bank of India	0.52%
Sundaram Finance Ltd	0.35%
Others	0.35%

Total	15.37%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	14.63%
7.10% GOI Mat 08-Apr-2034	8.59%
7.30% GOI Mat 19-Jun-2053	4.98%
8.15% Tamil Nadu SDL Mat 09-May-2028	3.73%
6.79% GOI Mat 30-Dec-2031	3.43%
7.23% GOI Mat 15-Apr-2039	3.32%
6.45% GOI Mat 07-Oct-2029	2.92%
7.09% GOI Mat 05-Aug-2054	2.58%
7.18% GOI Mat 14-Aug-2033	1.52%
6.92% GOI Mat 18-Nov-2039	0.80%
Others	10.78%

Total	57.26%
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Deposits, Money Mkt Securities and Net Current Assets.	4.59%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.90%
Avg Maturity (In Months)	185.24
Modified Duration (In Years)	7.23

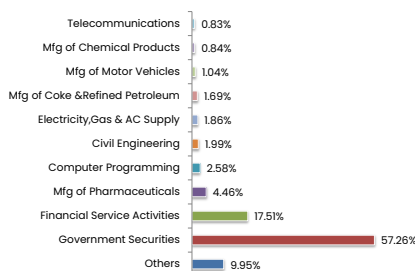
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
658.22	2,098.89	132.64	2,889.75

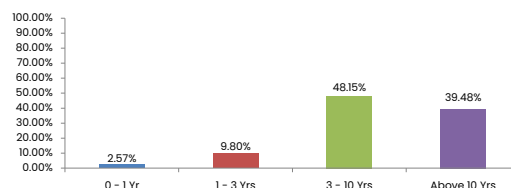
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.92%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	72.63%
Corporate Bonds	15% to 30%	22.78%
Equity	-	2.67%
Net Current Assets	-	2.67%

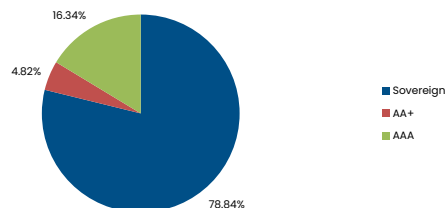
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Growth Fund - Life as on March 31, 2025

Fund objective : To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

SFIN Code	: ULIF00502/01/04GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 409.4842

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	14.71%	12.86%
10 Years	12.35%	11.06%
7 Years	13.76%	12.91%
5 Years	23.87%	23.17%
4 Years	13.90%	13.40%
3 Years	12.98%	11.51%
2 Years	18.37%	18.17%
1 Year	8.08%	5.51%
6 Months	-9.62%	-10.10%
1 Month	6.49%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.00%
ICICI Bank Limited	6.59%
Reliance Industries Limited	6.38%
Infosys Limited	5.74%
Axis Bank Limited	3.72%
Bharti Airtel Ltd - Partly Paid	3.56%
Larsen & Toubro Limited	3.33%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	3.09%
ITC Limited	2.96%
Tata Consultancy Services Limited	2.70%
NTPC Ltd.	2.14%
Mahindra & Mahindra Ltd.	2.06%
HDFC NIFTY Private Bank ETF	1.79%
Bajaj Finance Ltd	1.73%
Dr Reddys Laboratories Limited	1.65%
Hindustan Unilever Limited	1.62%
Maruti Suzuki India Ltd	1.60%
Tech Mahindra Limited	1.56%
Tata Steel Limited	1.46%
Kotak Mahindra Bank Limited	1.39%
Oil & Natural Gas Corporation Ltd.	1.28%
UltraTech Cement Limited	1.25%
Titan Company Limited	1.22%
Grasim Industries Limited	1.14%
Power Grid Corporation of India Ltd	1.01%
Crompton Greaves Consumer Electricals Ltd	0.99%
Mahindra & Mahindra Financial Services Limited	0.92%
Union Bank Of India	0.90%
HCL Technologies Limited	0.90%
Tata Motors Limited	0.86%
Coal India Limited	0.80%
Dabur India Limited	0.74%
Tata Power Co. Ltd	0.73%
Hindalco Industries Limited	0.71%
Lupin Limited	0.69%
Bharat Petroleum Corporation Ltd	0.69%
Power Finance Corporation Ltd	0.66%
FSN E-Commerce Ventures Limited	0.64%
Bharat Electronics Ltd	0.63%
Bajaj Auto Ltd.	0.62%
Aditya Birla Fashion & Retail Limited	0.59%
Jio Financial Services Ltd	0.58%
Siemens Ltd	0.58%
Tata Consumer Products Limited	0.56%
Shriram Finance Ltd	0.55%
Asian Paints (India) Ltd	0.54%
DSP Nifty Private Bank ETF	0.53%
Others	13.72%

Total	100.09%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.09%
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Grand Total	100.00%
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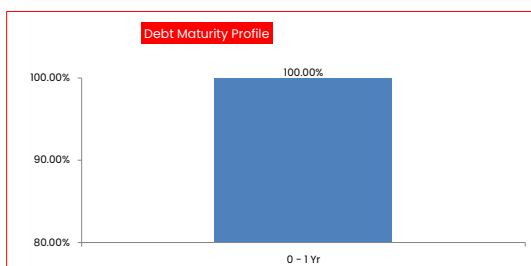
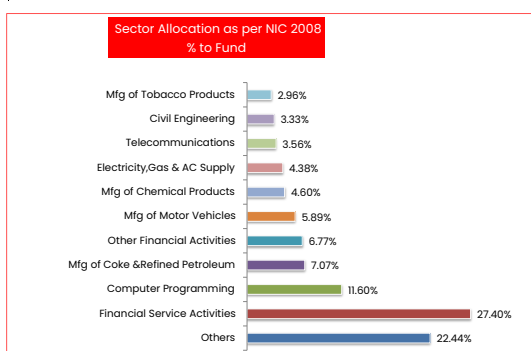
Debt Parameters	
Portfolio Yield (%)	6.63%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
283,585.88	-	-265.23	283,320.65

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.01%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	95% to 100%	100.09%
Equity	-	-0.10%
Net Current Assets	-	-0.10%



Growth Fund – Pension as on March 31, 2025

Fund objective : To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

SFIN Code	: ULIF01202/01/04GrowthFund101
Inception Date	: 02 Jan 2004
NAV	: 393.3857

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	14.49%	12.86%
10 Years	12.36%	11.06%
7 Years	13.76%	12.91%
5 Years	23.92%	23.17%
4 Years	13.94%	13.40%
3 Years	13.01%	11.51%
2 Years	18.44%	18.17%
1 Year	8.15%	5.51%
6 Months	-9.61%	-10.10%
1 Month	6.49%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.99%
ICICI Bank Limited	6.61%
Reliance Industries Limited	6.37%
Infosys Limited	5.74%
Axis Bank Limited	3.73%
Bharti Airtel Ltd – Partly Paid	3.56%
Larsen & Toubro Limited	3.34%
ICICI Prudential Nifty Private Bank ETF – Nifty Private Bank Index	3.10%
ITC Limited	2.96%
Tata Consultancy Services Limited	2.71%
NTPC Ltd.	2.15%
Mahindra & Mahindra Ltd.	2.08%
HDFC NIFTY Private Bank ETF	1.79%
Bajaj Finance Ltd	1.74%
Dr Reddys Laboratories Limited	1.66%
Maruti Suzuki India Ltd	1.59%
Hindustan Unilever Limited	1.58%
Tech Mahindra Limited	1.56%
Tata Steel Limited	1.47%
Kotak Mahindra Bank Limited	1.40%
Oil & Natural Gas Corporation Ltd.	1.28%
UltraTech Cement Limited	1.25%
Titan Company Limited	1.22%
Grasim Industries Limited	1.15%
Power Grid Corporation of India Ltd	1.01%
Crompton Greaves Consumer Electricals Ltd	0.98%
Mahindra & Mahindra Financial Services Limited	0.91%
HCL Technologies Limited	0.90%
Union Bank Of India	0.90%
Tata Motors Limited	0.85%
Coal India Limited	0.81%
Dabur India Limited	0.74%
Tata Power Co. Ltd	0.73%
Hindalco Industries Limited	0.71%
Lupin Limited	0.69%
Bharat Petroleum Corporation Ltd	0.68%
Power Finance Corporation Ltd	0.65%
FSN E-Commerce Ventures Limited	0.65%
Bharat Electronics Ltd	0.63%
Bajaj Auto Ltd.	0.62%
Aditya Birla Fashion & Retail Limited	0.60%
Jio Financial Services Ltd	0.57%
Siemens Ltd	0.57%
Tata Consumer Products Limited	0.56%
Shriram Finance Ltd	0.55%
Asian Paints (India) Ltd	0.54%
DSP Nifty Private Bank ETF	0.53%
Others	13.73%

Total	100.13%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.13%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

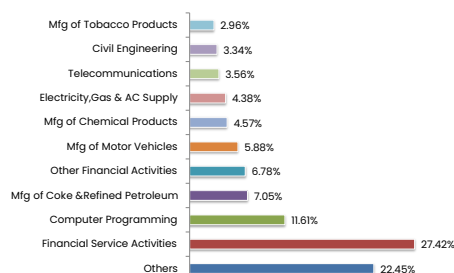
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
107,168.63	-	-141.47	107,027.15

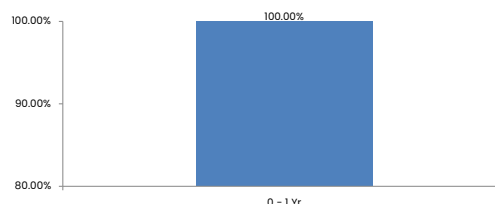
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.02%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	95% to 100%	100.13%
Equity	-	-0.15%
Net Current Assets	-	-0.15%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Liquid Fund – Life as on March 31, 2025

Fund objective : To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

SFIN Code : ULIF00102/01/04LiquidFund101
Inception Date : 02 Jan 2004
NAV : 77.9381

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.59%	6.66%
10 Years	5.33%	6.41%
7 Years	4.86%	6.01%
5 Years	4.52%	5.62%
4 Years	4.80%	6.01%
3 Years	5.48%	6.80%
2 Years	6.13%	7.29%
1 Year	6.24%	7.26%
6 Months	3.01%	3.53%
1 Month	0.49%	0.61%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.61%
Avg Maturity (In Months)	2.45
Modified Duration (In Years)	0.20

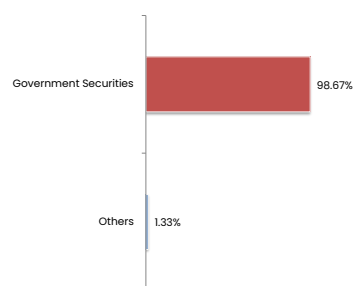
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	7,465.43	7,465.43

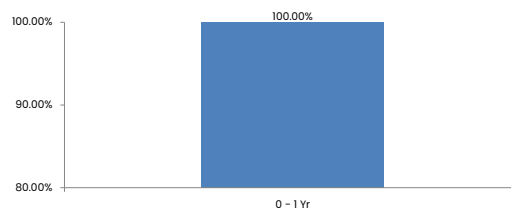
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%

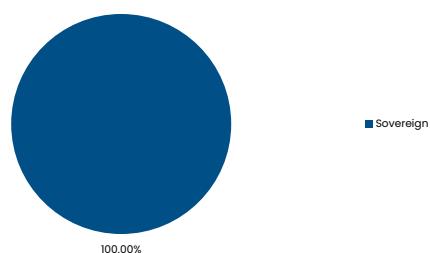
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Liquid Fund – Pension as on March 31, 2025

Fund objective : To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

SFIN Code : ULIF00802/01/04LiquidFund101
Inception Date : 02 Jan 2004
NAV : 78.6093

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.64%	6.66%
10 Years	5.33%	6.41%
7 Years	4.87%	6.01%
5 Years	4.54%	5.62%
4 Years	4.83%	6.01%
3 Years	5.52%	6.80%
2 Years	6.16%	7.29%
1 Year	6.26%	7.26%
6 Months	3.02%	3.53%
1 Month	0.49%	0.61%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.62%
Avg Maturity (In Months)	2.56
Modified Duration (In Years)	0.21

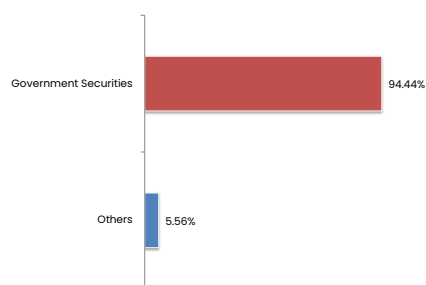
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
–	–	1,226.14	1,226.14

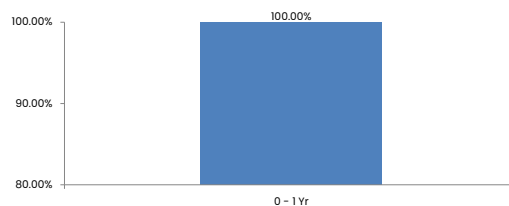
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%

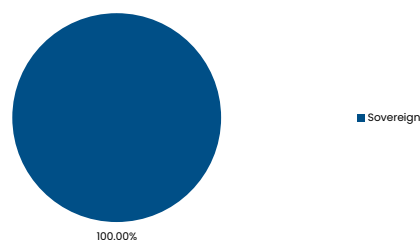
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund – Life as on March 31, 2025

Fund objective : To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

SFIN Code	: ULIF00202/01/04SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 90.9457

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.34%	6.86%
10 Years	7.26%	7.65%
7 Years	7.02%	7.45%
5 Years	6.02%	6.58%
4 Years	5.93%	6.31%
3 Years	6.57%	6.93%
2 Years	8.27%	8.53%
1 Year	8.70%	8.79%
6 Months	3.46%	3.88%
1 Month	1.76%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Mankind Pharma Limited	5.04%
HDFC Bank Ltd	4.45%
Bharti Telecom Ltd	3.50%
National Bank For Agriculture & Rural Development	3.18%
Mahindra and Mahindra Financial Services Ltd	2.58%
Sikka Ports And Terminals	1.94%
Sundaram Finance Ltd	1.90%
LIC Housing Finance Ltd	1.81%
Power Finance Corporation Ltd	1.79%
Indian Railway Finance Corporation Ltd	1.78%
Others	9.15%

Total	37.13%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	26.98%
7.34% GOI Mat 22-Apr-2064	7.64%
7.09% GOI Mat 05-Aug-2054	5.04%
Gsec C-STRIPS Mat 19-Sep-2027	4.18%
6.79% GOI Mat 30-Dec-2031	3.54%
7.09% GOI Mat 25-Nov-2074	2.27%
6.92% GOI Mat 18-Nov-2039	2.26%
7.18% GOI Mat 14-Aug-2033	1.65%
Gsec C-STRIPS Mat 19-Sep-2028	1.41%
7.59% GOI Mat 20-Mar-2029	1.08%
Others	3.50%

Total	59.56%
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Deposits, Money Mkt Securities and Net Current Assets.	3.31%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (In Months)	137.17
Modified Duration (In Years)	6.06

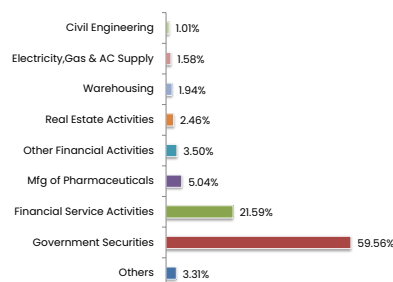
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	9,886.20	338.10	10,224.30

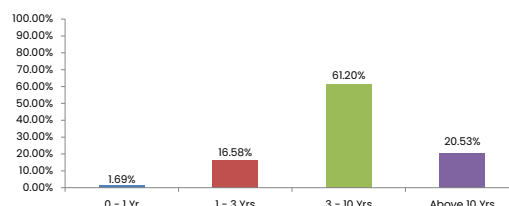
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.18%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.69%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.13%

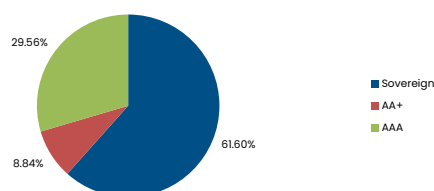
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund – Pension as on March 31, 2025

Fund objective : To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

SFIN Code	: ULIF00902/01/04SecureMgtF101
Inception Date	: 02 Jan 2004
NAV	: 89.1838

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.24%	6.86%
10 Years	7.22%	7.65%
7 Years	6.95%	7.45%
5 Years	5.97%	6.58%
4 Years	5.85%	6.31%
3 Years	6.50%	6.93%
2 Years	8.15%	8.53%
1 Year	8.69%	8.79%
6 Months	3.49%	3.88%
1 Month	1.80%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	7.24%
HDFC Bank Ltd	5.91%
Mankind Pharma Limited	5.84%
Bharti Telecom Ltd	3.93%
Power Finance Corporation Ltd	3.69%
National Bank For Agriculture & Rural Development	3.38%
Bajaj Finance Ltd	2.69%
National Housing Bank	1.92%
Mindspace Business Parks REIT	1.38%
Larsen & Toubro Ltd	1.16%
Others	3.89%

Total	41.03%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	29.30%
7.34% GOI Mat 22-Apr-2064	7.93%
7.09% GOI Mat 05-Aug-2054	4.38%
6.79% GOI Mat 30-Dec-2031	3.54%
7.09% GOI Mat 25-Nov-2074	2.85%
7.18% GOI Mat 14-Aug-2033	1.82%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	1.21%
6.92% GOI Mat 18-Nov-2039	1.18%
7.61% GOI Mat 09-May-2030	1.03%
7.45% Karnataka SDL Mat 20-Mar-2037	0.74%
Others	1.46%

Total	55.45%
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Deposits, Money Mkt Securities and Net Current Assets.	3.52%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.95%
Avg Maturity (In Months)	144.96
Modified Duration (In Years)	6.34

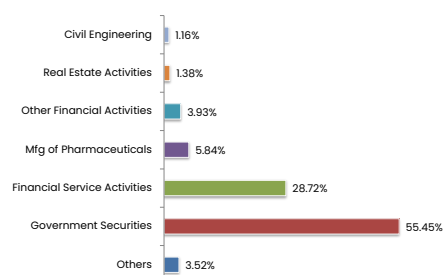
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,842.05	103.75	2,945.80

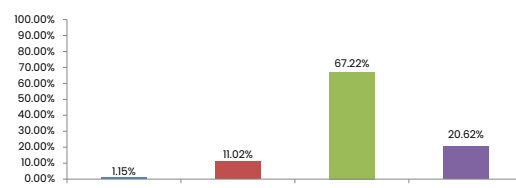
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.78%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.48%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.75%

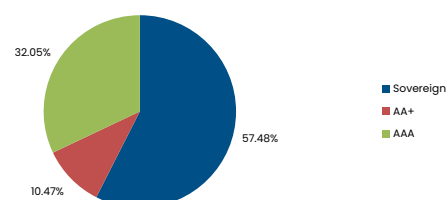
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Equity Managed Fund – Life as on March 31, 2025

Fund objective : To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

SFIN Code	: ULIF00616/01/06EquityMgFd101
Inception Date	: 17 Jan 2006
NAV	: 338.414

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	12.53%	11.84%
10 Years	11.65%	11.06%
7 Years	12.99%	12.91%
5 Years	22.81%	23.17%
4 Years	13.18%	13.40%
3 Years	11.63%	11.51%
2 Years	17.58%	18.17%
1 Year	8.11%	5.51%
6 Months	-9.00%	-10.10%
1 Month	6.27%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.02%
ICICI Bank Limited	7.45%
Reliance Industries Limited	6.71%
Infosys Limited	5.84%
Aditya Birla Sun Life Nifty Bank Etf	4.48%
Bharti Airtel Ltd - Partly Paid	3.54%
Larsen & Toubro Limited	3.40%
Axis Bank Limited	3.09%
ITC Limited	3.01%
Tata Consultancy Services Limited	2.87%
HDFC NIFTY Private Bank ETF	2.61%
Mahindra & Mahindra Ltd.	2.26%
NTPC Ltd.	1.86%
Bajaj Finance Ltd	1.83%
Maruti Suzuki India Ltd	1.66%
Hindustan Unilever Limited	1.59%
UltraTech Cement Limited	1.51%
Tata Steel Limited	1.50%
Kotak Mahindra Bank Limited	1.33%
HCL Technologies Limited	1.15%
Dr Reddys Laboratories Limited	1.02%
Titan Company Limited	1.01%
Sun Pharmaceutical Industries Limited	1.01%
Cipla Limited	0.91%
Asian Paints (India) Ltd	0.86%
Bharat Electronics Ltd	0.85%
Siemens Ltd	0.81%
Hindalco Industries Limited	0.78%
Trent Ltd.	0.73%
Bajaj Finserv Ltd	0.72%
State Bank of India	0.69%
Lupin Limited	0.68%
Bharat Petroleum Corporation Ltd	0.66%
Adani Ports & Special Economic Zone Ltd	0.65%
SBI Life Insurance Company Limited	0.63%
Nestle India Limited	0.61%
Wipro Limited	0.59%
The Indian Hotels Company Ltd	0.54%
Grasim Industries Limited	0.54%
LTIMindtree Limited	0.54%
Apollo Hospitals Enterprise Limited	0.54%
Cholamandalam Investment & Finance Company Ltd	0.54%
Tata Power Co. Ltd	0.53%
Tata Motors Limited	0.51%
Varun Beverages Ltd.	0.50%
Others	12.45%

Total	97.61%
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Deposits, Money Mkt Securities and Net Current Assets.	2.39%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

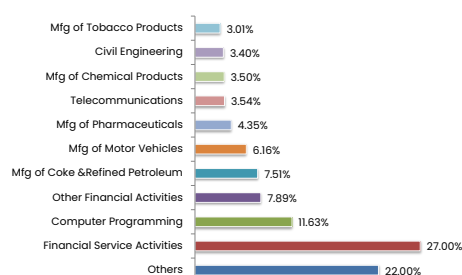
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
66,757.33	-	1,632.88	68,390.21

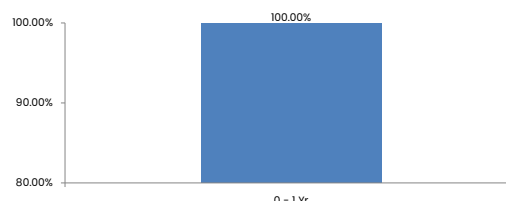
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.31%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	97.61%
Equity	-	0.07%
Net Current Assets	-	0.07%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Equity Managed Fund – Pension as on March 31, 2025

Fund objective : To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

SFIN Code	: ULIF01316/01/06EquityMgFd101
Inception Date	: 17 Jan 2006
NAV	: 339.9382

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	12.73%	11.84%
10 Years	12.22%	11.06%
7 Years	13.77%	12.91%
5 Years	24.05%	23.17%
4 Years	14.68%	13.40%
3 Years	13.15%	11.51%
2 Years	19.87%	18.17%
1 Year	9.27%	5.51%
6 Months	-8.73%	-10.10%
1 Month	6.31%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.04%
ICICI Bank Limited	7.47%
Reliance Industries Limited	6.89%
Infosys Limited	5.88%
Aditya Birla Sun Life Nifty Bank Etf	4.47%
Bharti Airtel Ltd - Partly Paid	3.64%
Larsen & Toubro Limited	3.47%
Axis Bank Limited	3.39%
ITC Limited	3.06%
Tata Consultancy Services Limited	2.91%
HDFC NIFTY Private Bank ETF	2.60%
Mahindra & Mahindra Ltd.	2.30%
NTPC Ltd.	1.90%
Bajaj Finance Ltd	1.87%
Maruti Suzuki India Ltd	1.68%
Hindustan Unilever Limited	1.62%
UltraTech Cement Limited	1.54%
Tata Steel Limited	1.51%
Kotak Mahindra Bank Limited	1.39%
HCL Technologies Limited	1.15%
Titan Company Limited	1.03%
Sun Pharmaceutical Industries Limited	1.01%
Dr Reddys Laboratories Limited	1.01%
Cipla Limited	0.88%
Asian Paints (India) Ltd	0.87%
Siemens Ltd	0.81%
Hindalco Industries Limited	0.79%
Trent Ltd.	0.75%
Bajaj Finserv Ltd	0.73%
State Bank of India	0.70%
Lupin Limited	0.70%
Adani Ports & Special Economic Zone Ltd	0.67%
Bharat Petroleum Corporation Ltd	0.67%
Nestle India Limited	0.61%
SBI Life Insurance Company Limited	0.61%
Wipro Limited	0.59%
Bharat Electronics Ltd	0.59%
Grasim Industries Limited	0.56%
Cholamandalam Investment & Finance Company Ltd	0.54%
LTIMindtree Limited	0.53%
Apollo Hospitals Enterprise Limited	0.53%
Tata Power Co. Ltd	0.52%
Varun Beverages Ltd.	0.51%
Tata Motors Limited	0.51%
Others	12.75%

Total	98.24%
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Deposits, Money Mkt Securities and Net Current Assets.	1.76%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

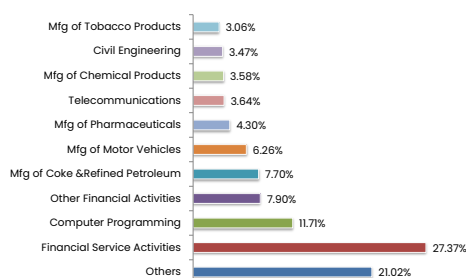
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
22,177.93	-	397.33	22,575.26

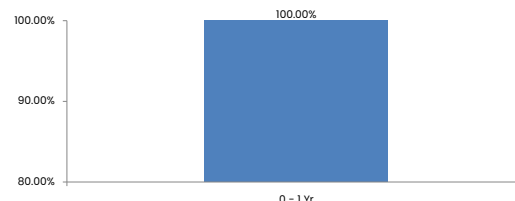
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	1.66%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	98.24%
Equity	-	0.10%
Net Current Assets	-	0.10%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Stable Managed Fund – Life as on March 31, 2025

Fund objective : To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

SFIN Code	: ULIF00720/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 82.695

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.08%	7.39%
10 Years	6.16%	7.27%
7 Years	5.93%	6.92%
5 Years	5.33%	6.44%
4 Years	5.35%	6.44%
3 Years	5.90%	7.09%
2 Years	6.93%	7.85%
1 Year	7.19%	7.95%
6 Months	3.33%	3.90%
1 Month	0.71%	0.80%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.29%
National Bank For Agriculture & Rural Development	6.25%
Sundaram Finance Ltd	5.89%
LIC Housing Finance Ltd	5.88%
REC Limited	5.78%
Kotak Mahindra Prime Ltd.	5.10%
Power Grid Corporation of India Ltd	3.93%

Total	39.12%
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Government Securities	% to Fund
7.69% Maharashtra SDL 27-Jul-2026	18.57%
7.58% Maharashtra SDL Mat 24-Aug-2026	9.08%
8.01% Tamil Nadu SDL Mat 11-May-2026	8.31%
7.83% Gujarat SDL Mat 13-Jul-2026	7.51%
Gsec C-STRIIPS Mat 06-May-2026	5.46%
7.96% Maharashtra SDL Mat 29-June-2026	4.36%
8.12% Gujarat SDL Mat 13-Nov-2025	1.97%
8.07% Tamil Nadu SDL Mat 15-Jun-2026	1.59%

Total	56.84%
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Deposits, Money Mkt Securities and Net Current Assets.	4.04%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (In Months)	14.01
Modified Duration (In Years)	1.06

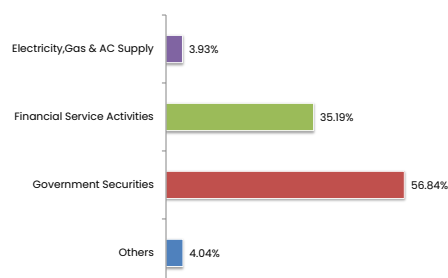
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,459.35	103.61	2,562.97

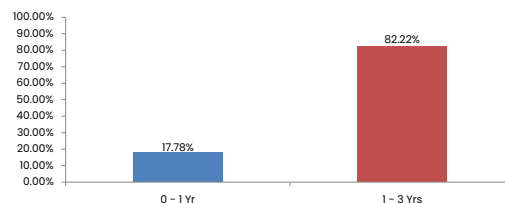
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity		

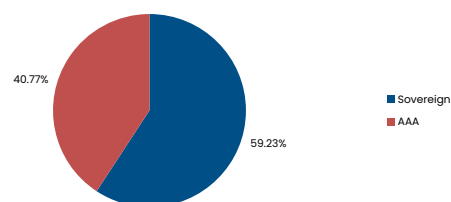
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund – Pension as on March 31, 2025

Fund objective : To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

SFIN Code	: ULIF01420/06/07StableMgFd101
Inception Date	: 20 Jun 2007
NAV	: 82.3765

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.05%	7.39%
10 Years	6.11%	7.27%
7 Years	5.91%	6.92%
5 Years	5.29%	6.44%
4 Years	5.29%	6.44%
3 Years	5.81%	7.09%
2 Years	6.84%	7.85%
1 Year	7.09%	7.95%
6 Months	3.26%	3.90%
1 Month	0.68%	0.80%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	7.15%
LIC Housing Finance Ltd	6.11%
REC Limited	6.01%
Sundaram Finance Ltd	5.61%
Kotak Mahindra Prime Ltd.	5.10%
Power Grid Corporation of India Ltd	4.08%
National Bank For Agriculture & Rural Development	4.06%
Total	38.14%

Government Securities	% to Fund
7.83% Gujarat SDL Mat 13-Jul-2026	16.96%
7.58% Maharashtra SDL Mat 24-Aug-2026	11.29%
7.96% Maharashtra SDL Mat 29-June-2026	6.18%
8.07% Tamil Nadu SDL Mat 15-Jun-2026	5.59%
8.01% Tamil Nadu SDL Mat 11-May-2026	5.14%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.57%
Total	47.73%

Deposits, Money Mkt Securities and Net Current Assets.	14.13%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.98%
Avg Maturity (In Months)	14.41
Modified Duration (In Years)	1.09

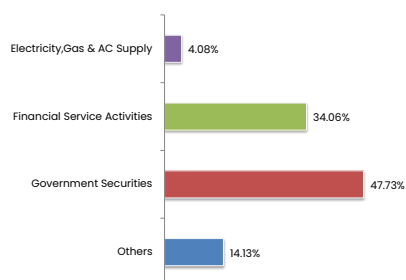
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	846.64	139.27	985.92

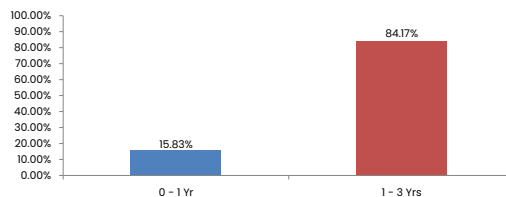
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity		

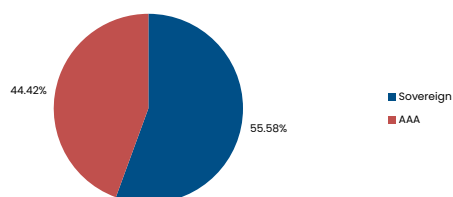
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Balanced Managed Fund – Life – II as on March 31, 2025

Fund objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULIF01920/02/08BalncdMFI101
Inception Date	: 20 Feb 2008
NAV	: 40.0052

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.93%	8.32%
10 Years	8.78%	9.19%
7 Years	9.36%	9.91%
5 Years	13.45%	14.05%
4 Years	8.86%	9.50%
3 Years	8.33%	8.99%
2 Years	11.72%	12.86%
1 Year	7.44%	7.32%
6 Months	-3.12%	-2.41%
1 Month	3.98%	4.02%

#45% BSE -100 55% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.09%
ICICI Bank Limited	4.01%
Reliance Industries Limited	3.03%
Infosys Limited	2.44%
Larsen & Toubro Limited	1.60%
Axis Bank Limited	1.59%
ITC Limited	1.37%
Tata Consultancy Services Limited	1.20%
Kotak Mahindra Bank Limited	1.09%
State Bank of India	1.02%
Bajaj Finance Ltd	0.95%
Mahindra & Mahindra Ltd.	0.94%
Bharti Airtel Ltd	0.93%
NTPC Ltd.	0.86%
Bharti Airtel Ltd – Partly Paid	0.81%
UltraTech Cement Limited	0.78%
Hindustan Unilever Limited	0.73%
Maruti Suzuki India Ltd	0.67%
Titan Company Limited	0.62%
HCL Technologies Limited	0.56%
Sun Pharmaceutical Industries Limited	0.53%
Others	15.14%

Total 45.96%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.96%
Sikka Ports And Terminals	0.72%
HDB Financial Services Ltd	0.71%
State Bank of India	0.68%
LIC Housing Finance Ltd	0.46%
Small Industries Development Bank Of India	0.45%
National Bank For Agriculture & Rural Development	0.45%
Larsen & Toubro Ltd	0.41%
Bajaj Finance Ltd	0.14%
Sundaram Finance Ltd	0.05%
Others	0.05%

Total 9.06%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	13.60%
7.10% GOI Mat 08-Apr-2034	5.97%
6.79% GOI Mat 30-Dec-2031	2.92%
7.09% GOI Mat 05-Aug-2054	2.75%
7.23% GOI Mat 15-Apr-2039	2.53%
7.18% GOI Mat 14-Aug-2033	2.06%
7.64% Karnataka SDL Mat 18-Oct-2032	1.00%
7.74% Maharashtra SDL Mat 01-Mar-2033	0.82%
7.72% Maharashtra SDL Mat 23-Mar-2032	0.77%
6.92% GOI Mat 18-Nov-2039	0.68%
Others	9.68%

Total 42.76%

Deposits, Money Mkt Securities and Net Current Assets.	2.22%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.88%
Avg Maturity (In Months)	205.40
Modified Duration (In Years)	7.83

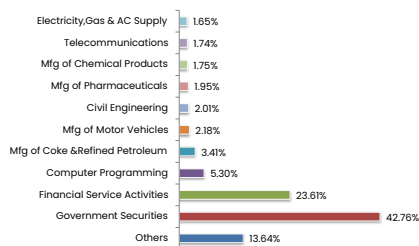
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
10,284.80	11,597.79	497.20	22,379.79

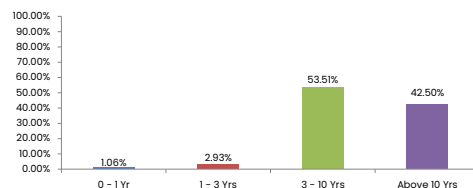
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	0.55%
Public Deposits		
Govt. Securities	20% to 70%	51.82%
Corporate Bonds		
Equity	30% to 60%	45.96%
Net Current Assets	-	1.67%

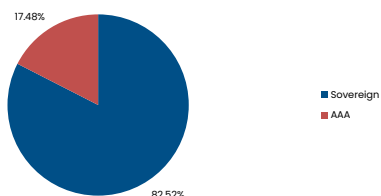
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund – Life – II as on March 31, 2025

Fund objective : To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

SFIN Code	: ULIF01820/02/08DefnsvFdlII01
Inception Date	: 20 Feb 2008
NAV	: 39.4057

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.54%	7.96%
10 Years	8.03%	8.42%
7 Years	7.93%	8.68%
5 Years	9.42%	10.32%
4 Years	7.22%	7.90%
3 Years	7.16%	7.96%
2 Years	9.77%	10.69%
1 Year	7.84%	8.06%
6 Months	-0.11%	0.74%
1 Month	2.97%	2.82%

#22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.73%
ICICI Bank Limited	1.93%
Reliance Industries Limited	1.49%
Infosys Limited	1.24%
Axis Bank Limited	0.78%
Larsen & Toubro Limited	0.77%
ITC Limited	0.65%
Tata Consultancy Services Limited	0.59%
State Bank of India	0.50%
Others	11.91%

Total	22.58%
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Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	7.34%
Mahindra and Mahindra Financial Services Ltd	3.38%
HDFC Bank Ltd	2.53%
Larsen & Toubro Ltd	1.67%
State Bank of India	0.79%
Nuclear Power Corporation of India Ltd	0.69%
Small Industries Development Bank Of India	0.58%
National Bank For Agriculture & Rural Development	0.58%
Bajaj Finance Ltd	0.23%

Total	17.79%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	17.88%
7.10% GOI Mat 08-Apr-2034	7.77%
7.30% GOI Mat 19-Jun-2053	6.11%
6.79% GOI Mat 30-Dec-2031	3.55%
7.09% GOI Mat 05-Aug-2054	3.35%
6.45% GOI Mat 07-Oct-2029	2.56%
7.23% GOI Mat 15-Apr-2039	1.02%
7.46% Maharashtra SDL Mat 13-Sep-2033	0.83%
6.92% GOI Mat 18-Nov-2039	0.82%
7.10% Tamil Nadu SDL Mat 23-Feb-2032	0.81%
Others	11.54%

Total	56.24%
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Deposits, Money Mkt Securities and Net Current Assets.	3.40%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (In Months)	205.92
Modified Duration (In Years)	7.59

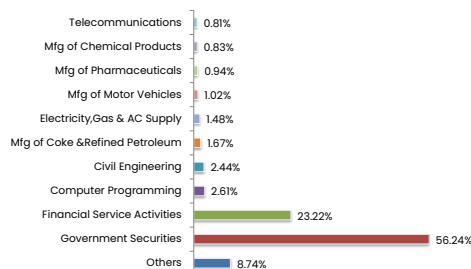
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,016.18	3,331.67	152.89	4,500.74

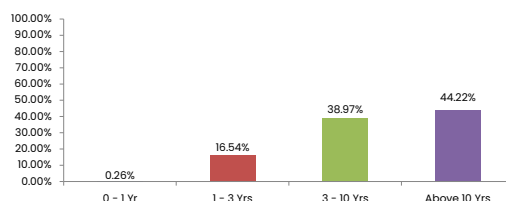
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.20%
Public Deposits		
Govt. Securities	50% to 85%	74.02%
Corporate Bonds		
Equity	15% to 30%	22.58%
Net Current Assets	-	3.20%

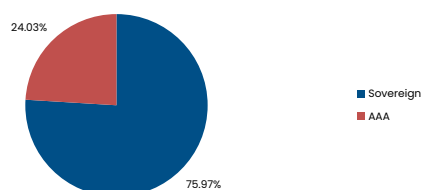
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Equity Managed Fund – Life – II as on March 31, 2025

Fund objective : To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

SFIN Code	: ULIF02020/02/08EquityMFII101
Inception Date	: 20 Feb 2008
NAV	: 48.8443

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.59%	9.21%
10 Years	11.01%	11.06%
7 Years	12.38%	12.91%
5 Years	22.18%	23.17%
4 Years	12.63%	13.40%
3 Years	11.03%	11.51%
2 Years	16.94%	18.17%
1 Year	7.51%	5.51%
6 Months	-9.31%	-10.10%
1 Month	6.36%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.08%
ICICI Bank Limited	7.49%
Reliance Industries Limited	6.81%
Aditya Birla Sun Life Nifty Bank Etf	6.29%
Infosys Limited	5.93%
Bharti Airtel Ltd - Partly Paid	3.59%
Larsen & Toubro Limited	3.46%
Axis Bank Limited	3.14%
ITC Limited	3.06%
Tata Consultancy Services Limited	2.92%
Mahindra & Mahindra Ltd.	2.29%
NTPC Ltd.	1.88%
Bajaj Finance Ltd	1.86%
Maruti Suzuki India Ltd	1.68%
Hindustan Unilever Limited	1.61%
UltraTech Cement Limited	1.57%
Tata Steel Limited	1.52%
Kotak Mahindra Bank Limited	1.35%
HCL Technologies Limited	1.16%
Dr Reddys Laboratories Limited	1.04%
Titan Company Limited	1.03%
Sun Pharmaceutical Industries Limited	1.02%
Cipla Limited	0.92%
HDFC NIFTY Private Bank ETF	0.88%
Asian Paints (India) Ltd	0.87%
Bharat Electronics Ltd	0.87%
Siemens Ltd	0.82%
Hindalco Industries Limited	0.79%
Trent Ltd.	0.74%
Bajaj Finserv Ltd	0.73%
State Bank of India	0.70%
Lupin Limited	0.69%
Bharat Petroleum Corporation Ltd	0.67%
Adani Ports & Special Economic Zone Ltd	0.66%
SBI Life Insurance Company Limited	0.64%
Nestle India Limited	0.62%
Wipro Limited	0.60%
The Indian Hotels Company Ltd	0.55%
Grasim Industries Limited	0.55%
LTIMindtree Limited	0.55%
Apollo Hospitals Enterprise Limited	0.55%
Cholamandalam Investment & Finance Company Ltd	0.54%
Tata Power Co. Ltd	0.54%
Varun Beverages Ltd.	0.51%
Tata Motors Limited	0.51%
Others	12.56%

Total	98.84%
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Deposits, Money Mkt Securities and Net Current Assets.	1.16%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

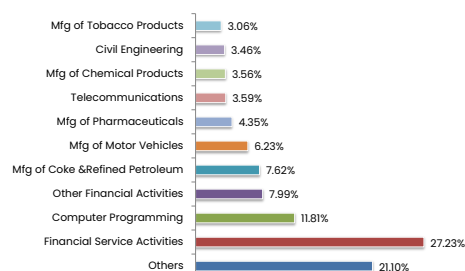
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
41,788.65	-	489.07	42,277.72

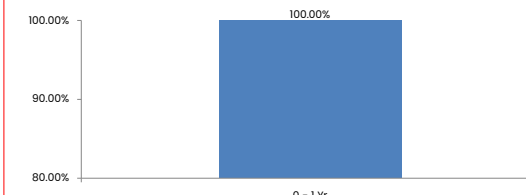
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	1.26%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	98.84%
Net Current Assets	-	-0.11%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Growth Fund – Life – II as on March 31, 2025

Fund objective : To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

SFIN Code	: ULIF02120/02/08GrwthFndII101
Inception Date	: 20 Feb 2008
NAV	: 44.8498

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.14%	9.21%
10 Years	11.77%	11.06%
7 Years	13.20%	12.91%
5 Years	23.27%	23.17%
4 Years	13.32%	13.40%
3 Years	12.40%	11.51%
2 Years	17.81%	18.17%
1 Year	7.63%	5.51%
6 Months	-9.88%	-10.10%
1 Month	6.47%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.02%
ICICI Bank Limited	6.61%
Reliance Industries Limited	6.38%
Infosys Limited	5.76%
Axis Bank Limited	3.65%
Bharti Airtel Ltd – Partly Paid	3.57%
Larsen & Toubro Limited	3.34%
ICICI Prudential Nifty Private Bank ETF – Nifty Private Bank Index	3.11%
ITC Limited	2.97%
Tata Consultancy Services Limited	2.72%
NTPC Ltd.	2.16%
Mahindra & Mahindra Ltd.	2.08%
HDFC NIFTY Private Bank ETF	1.80%
Bajaj Finance Ltd	1.76%
Dr Reddys Laboratories Limited	1.66%
Maruti Suzuki India Ltd	1.60%
Tech Mahindra Limited	1.57%
Hindustan Unilever Limited	1.55%
Tata Steel Limited	1.47%
Kotak Mahindra Bank Limited	1.41%
Oil & Natural Gas Corporation Ltd.	1.28%
UltraTech Cement Limited	1.26%
Titan Company Limited	1.23%
Grasim Industries Limited	1.15%
Power Grid Corporation of India Ltd	1.02%
Crompton Greaves Consumer Electricals Ltd	0.98%
Mahindra & Mahindra Financial Services Limited	0.92%
Union Bank Of India	0.90%
HCL Technologies Limited	0.90%
Tata Motors Limited	0.85%
Coal India Limited	0.82%
Dabur India Limited	0.75%
Tata Power Co. Ltd	0.72%
Hindalco Industries Limited	0.71%
Lupin Limited	0.69%
Bharat Petroleum Corporation Ltd	0.68%
FSN E-Commerce Ventures Limited	0.65%
Bharat Electronics Ltd	0.64%
Power Finance Corporation Ltd	0.63%
Bajaj Auto Ltd.	0.62%
Aditya Birla Fashion & Retail Limited	0.60%
Jio Financial Services Ltd	0.58%
Siemens Ltd	0.57%
Tata Consumer Products Limited	0.56%
Shriram Finance Ltd	0.56%
Asian Paints (India) Ltd	0.55%
DSP Nifty Private Bank ETF	0.54%
Max Healthcare Institute Limited	0.50%
Others	13.24%

Total	100.31%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.31%
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Grand Total	100.00%
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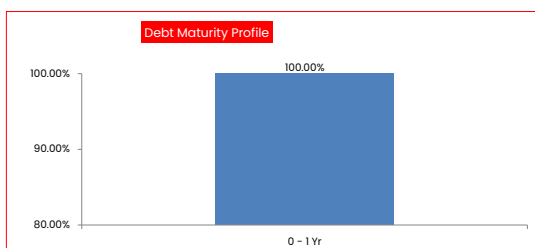
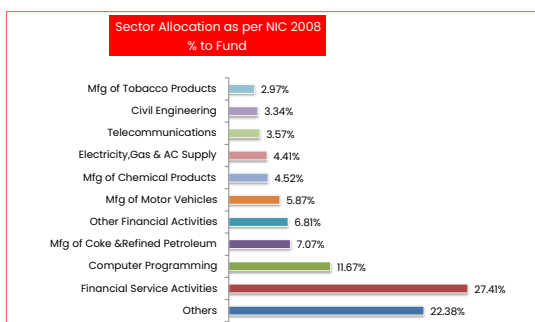
Debt Parameters	
Portfolio Yield (%)	6.68%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
224,370.83	-	-691.19	223,679.65

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.01%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	100.31%
Net Current Assets	-	-0.32%



Liquid Fund - Life - II as on March 31, 2025

Fund objective : To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

SFIN Code	: ULIF01520/02/08LiquidFdII101
Inception Date	: 20 Feb 2008
NAV	: 28.0218

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.15%	6.94%
10 Years	4.79%	6.41%
7 Years	4.33%	6.01%
5 Years	3.99%	5.62%
4 Years	4.26%	6.01%
3 Years	4.95%	6.80%
2 Years	5.60%	7.29%
1 Year	5.71%	7.26%
6 Months	2.74%	3.53%
1 Month	0.44%	0.61%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.61%
Avg Maturity (In Months)	2.62
Modified Duration (In Years)	0.22

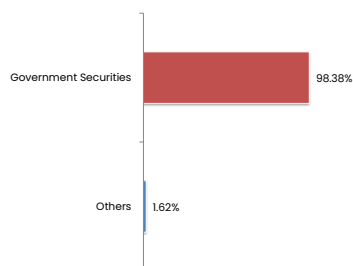
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,079.80	2,079.80

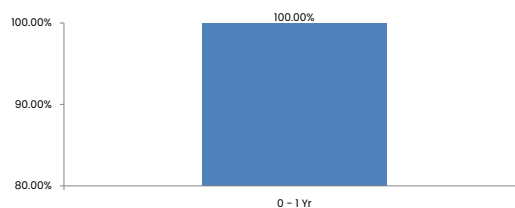
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%

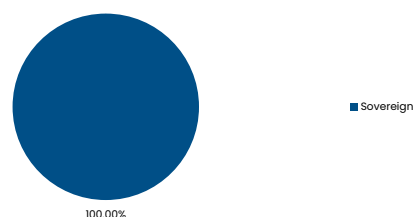
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund – Life – II as on March 31, 2025

Fund objective : To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

SFIN Code	: ULIF01720/02/08SecureMFII101
Inception Date	: 20 Feb 2008
NAV	: 34.5644

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.49%	7.60%
10 Years	6.72%	7.65%
7 Years	6.40%	7.45%
5 Years	5.38%	6.58%
4 Years	5.31%	6.31%
3 Years	5.94%	6.93%
2 Years	7.62%	8.53%
1 Year	8.15%	8.79%
6 Months	3.20%	3.88%
1 Month	1.76%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bharti Telecom Ltd	5.31%
UC Housing Finance Ltd	4.84%
HDFC Bank Ltd	4.53%
Sundaram Finance Ltd	4.06%
Mankind Pharma Limited	3.74%
National Bank For Agriculture & Rural Development	3.43%
Sikka Ports And Terminals	2.72%
Power Finance Corporation Ltd	1.88%
National Housing Bank	1.88%
Mindspace Business Parks REIT	1.81%
Others	6.59%

Total	40.80%
--------------	---------------

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	31.77%
7.34% GOI Mat 22-Apr-2064	9.32%
7.09% GOI Mat 05-Aug-2054	3.60%
6.79% GOI Mat 30-Dec-2031	3.55%
7.09% GOI Mat 25-Nov-2074	2.13%
6.92% GOI Mat 18-Nov-2039	1.50%
7.45% Karnataka SDL Mat 20-Mar-2037	1.19%
7.52% Andhra Pradesh SDL Mat 05-July-2039	0.62%
7.59% GOI Mat 20-Mar-2029	0.58%
7.23% GOI Mat 15-Apr-2039	0.57%
Others	0.53%

Total	55.38%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	3.82%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.96%
Avg Maturity (In Months)	141.78
Modified Duration (In Years)	6.21

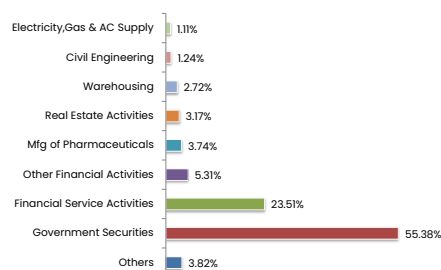
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	7,029.10	279.13	7,308.23

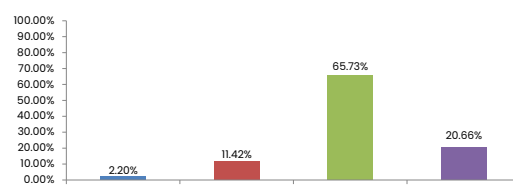
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.77%
Public Deposits		
Govt. Securities	75% to 100%	96.18%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.05%

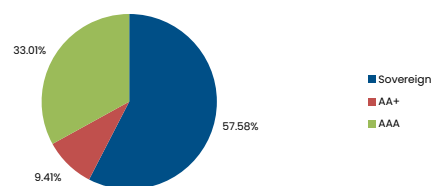
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund – Life – II as on March 31, 2025

Fund objective : To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

SFIN Code	: ULIF01620/02/08StableMFII01
Inception Date	: 20 Feb 2008
NAV	: 29.3472

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.46%	7.37%
10 Years	5.57%	7.27%
7 Years	5.39%	6.92%
5 Years	4.76%	6.44%
4 Years	4.86%	6.44%
3 Years	5.42%	7.09%
2 Years	6.29%	7.85%
1 Year	6.56%	7.95%
6 Months	3.07%	3.90%
1 Month	0.69%	0.80%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	9.59%
Kotak Mahindra Prime Ltd.	9.10%
National Bank For Agriculture & Rural Development	9.06%
REC Limited	7.06%
Sundaram Finance Ltd	6.22%
LIC Housing Finance Ltd	6.22%

Total	47.25%
--------------	---------------

Government Securities	% to Fund
Gsec C-STRIIPS Mat 06-Nov-2026	7.53%
8.21% Maharashtra SDL Mat 09-Dec-2025	7.21%
8.27% Karnataka SDL Mat 23-Dec-2025	6.74%
7.25% Maharashtra SDL Mat 28-Dec-2026	4.80%
8.14% Karnataka SDL Mat 13-Nov-2025	4.80%
8.15% Gujarat SDL Mat 26-Nov-2025	4.08%
8.26% Maharashtra SDL Mat 12-Aug-2025	2.87%
8.16% Karnataka SDL Mat 26-Nov-2025	2.40%
7.15% Maharashtra SDL Mat 13-Oct-2026	2.06%
7.83% Gujarat SDL Mat 13-Jul-2026	1.45%
Others	2.03%

Total	45.98%
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Deposits, Money Mkt Securities and Net Current Assets.	6.77%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.99%
Avg Maturity (In Months)	13.25
Modified Duration (In Years)	1.00

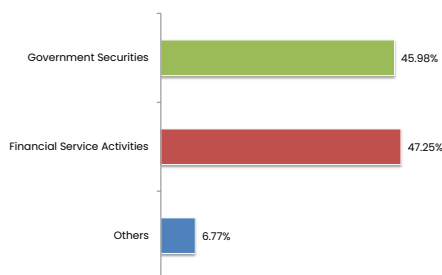
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,958.52	142.19	2,100.71

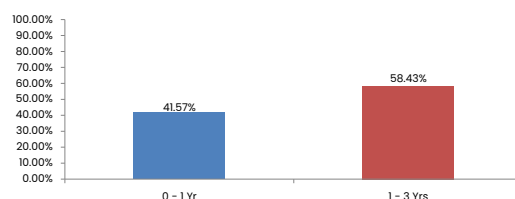
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%

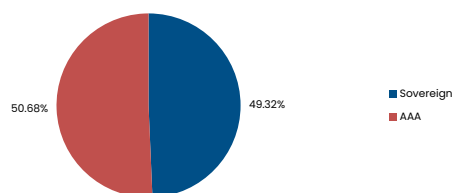
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Bond Opportunities Fund as on March 31, 2025

Fund objective : To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

SFIN Code	: ULIF03004/08/08BondOpFtd101
Inception Date	: 04 Aug 2008
NAV	: 28.3929

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.48%	7.88%
10 Years	5.81%	7.65%
7 Years	5.60%	7.45%
5 Years	4.60%	6.58%
4 Years	4.48%	6.31%
3 Years	4.91%	6.93%
2 Years	6.30%	8.53%
1 Year	6.72%	8.79%
6 Months	3.03%	3.88%
1 Month	1.10%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	7.68%
HDFC Bank Ltd	7.54%
Mahindra and Mahindra Financial Services Ltd	7.35%

Total	22.56%
--------------	---------------

Government Securities	% to Fund
6.19% GOI Mat 16-Sep-2034	21.89%
8.28% Maharashtra SDL Mat 29-July-2025	7.78%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	7.33%
7.18% GOI Mat 24-Jul-2037	5.62%
7.26% GOI Mat 14-Jan-2029	5.32%
7.57% GOI Mat 17-Jun-2033	5.25%
7.27% GOI Mat 08-Apr-2026	3.53%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	3.02%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	3.00%

Total	62.75%
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Deposits, Money Mkt Securities and Net Current Assets.	14.69%
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Grand Total	100.00%
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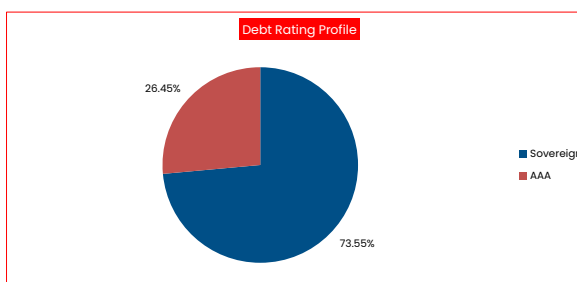
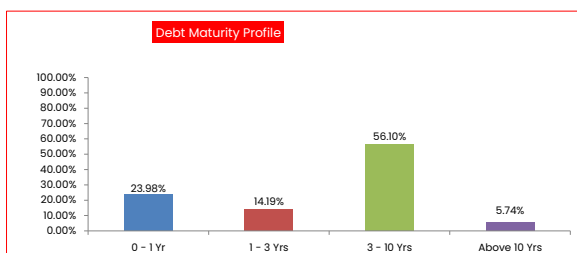
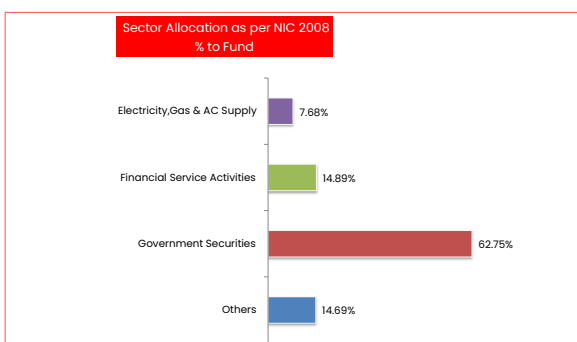
Debt Parameters	
Portfolio Yield (%)	6.84%
Avg Maturity (In Months)	57.72
Modified Duration (In Years)	3.63

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	236.80	40.77	277.57

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	12.73%
Public Deposits	0% to 5%	0.00%
Govt. Securities	50% to 60%	62.75%
Corporate Bonds	20% to 30%	22.56%
Equity	0%	0.00%
Net Current Assets	-	1.96%



Large Cap Fund as on March 31, 2025

Fund objective : To generate long term capital appreciation from a diversified portfolio of pre-dominantly in large cap equity and equity related securities.

SFIN Code	: ULIF03204/08/08Large-CapF101
Inception Date	: 04 Aug 2008
NAV	: 60.8097

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	11.28%	10.59%
10 Years	11.21%	10.73%
7 Years	13.73%	12.81%
5 Years	23.42%	22.29%
4 Years	14.72%	12.49%
3 Years	13.42%	10.43%
2 Years	19.25%	16.40%
1 Year	3.50%	5.34%
6 Months	-10.49%	-8.88%
1 Month	7.18%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bharti Airtel Ltd	7.16%
ICICI Bank Limited	7.07%
UltraTech Cement Limited	6.81%
Bharat Petroleum Corporation Ltd	6.69%
Dr Reddys Laboratories Limited	6.15%
Axis Bank Limited	4.48%
Larsen & Toubro Limited	4.11%
Bajaj Finance Ltd	3.90%
Reliance Industries Limited	3.61%
ITC Limited	3.49%
Infosys Limited	3.48%
Kotak Mahindra Bank Limited	3.23%
Tata Power Co. Ltd	3.22%
Tata Steel Limited	2.96%
Wipro Limited	2.87%
Hindustan Unilever Limited	2.73%
Cipla Limited	2.72%
HCL Technologies Limited	2.46%
Tata Consultancy Services Limited	2.23%
Power Grid Corporation of India Ltd	2.05%
GAIL (INDIA) Ltd.	2.04%
Bank of Baroda	1.98%
Hindalco Industries Limited	1.83%
Mahindra & Mahindra Ltd.	1.71%
Britannia Industries Ltd	0.95%
Titan Company Limited	0.89%
Shree Cement Limited	0.85%
Tech Mahindra Limited	0.73%
Dabur India Limited	0.65%
Jio Financial Services Ltd	0.65%
Others	1.88%

Total	95.60%
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Deposits, Money Mkt Securities and Net Current Assets.	4.40%
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Grand Total	100.00%
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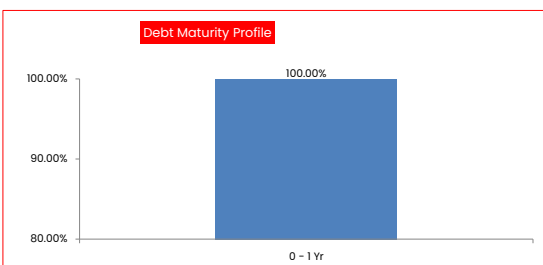
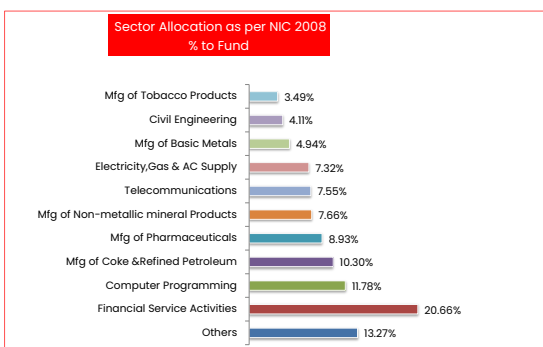
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,057.46	-	48.66	1,106.12

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	4.33%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.60%
Net Current Assets	-	0.07%



Manager's Fund as on March 31, 2025

Fund objective : The Manager's Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through the equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to the market movements.

SFIN Code	: ULIF03304/08/08ManagerFnd101
Inception Date	: 04 Aug 2008
NAV	: 52.7108

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.40%	N/A
10 Years	9.39%	N/A
7 Years	9.83%	N/A
5 Years	16.39%	N/A
4 Years	10.07%	N/A
3 Years	8.72%	N/A
2 Years	12.58%	N/A
1 Year	7.25%	N/A
6 Months	-5.80%	N/A
1 Month	3.61%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
ITC Limited	4.30%
ICICI Bank Limited	3.82%
Bank of India	3.54%
Mahindra & Mahindra Financial Services Limited	2.70%
Alkem Laboratories Ltd	2.42%
HCL Technologies Limited	2.36%
United Breweries Limited	2.23%
Mahindra & Mahindra Ltd.	2.23%
Infosys Limited	2.01%
NTPC Ltd.	2.00%
Tata Steel Limited	1.78%
UltraTech Cement Limited	1.76%
Maruti Suzuki India Ltd	1.69%
Tata Power Co. Ltd	1.64%
Tata Consumer Products Limited	1.39%
Dr Reddys Laboratories Limited	1.30%
Bayer CropScience Ltd.	1.19%
Hindalco Industries Limited	1.17%
Kotak Mahindra Bank Limited	1.13%
Whirlpool of India Limited	1.08%
Tata Consultancy Services Limited	1.06%
GAIL (INDIA) Ltd.	0.88%
Bajaj Finance Ltd	0.87%
Voltas Ltd	0.77%
Titan Company Limited	0.67%
Procter & Gamble Hygiene And Health Care Limited	0.61%
MRF Ltd.	0.55%
Others	0.62%

Total **47.77%**

Debentures/Bonds	% to Fund
HDFC Bank Ltd	1.02%
Mahindra and Mahindra Financial Services Ltd	0.52%
Sikka Ports And Terminals	0.49%

Total **2.02%**

Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	31.36%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	4.16%
7.26% GOI Mat 14-Jan-2029	2.70%
7.27% GOI Mat 08-Apr-2026	2.28%
8.28% Maharashtra SDL Mat 29-July-2025	2.20%
5.22% GOI Mat 15-JUN-2025	1.94%
8.15% GOI Mat 24-Nov-2026	1.35%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	0.95%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.49%

Total **47.43%**

Deposits, Money Mkt Securities and Net Current Assets. **2.77%**

Grand Total **100.00%**

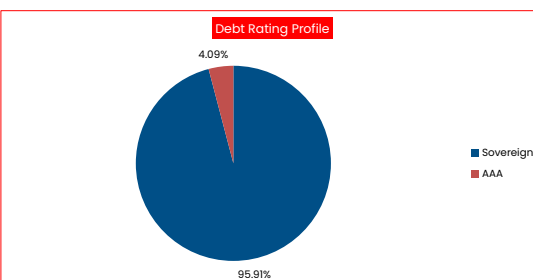
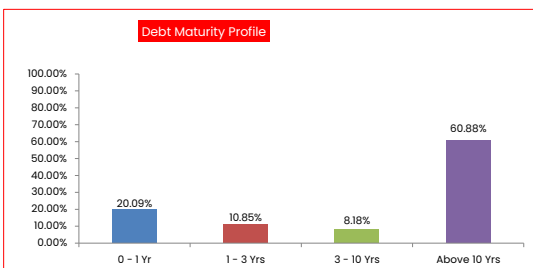
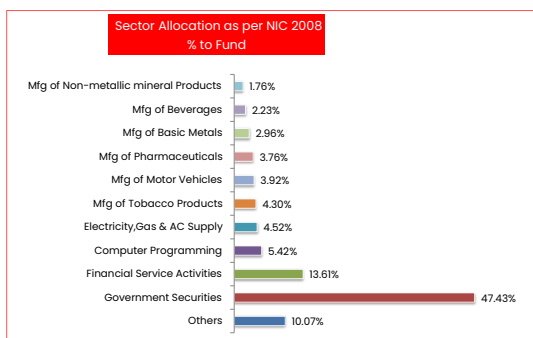
Debt Parameters	
Portfolio Yield (%)	6.71%
Avg Maturity (In Months)	97.08
Modified Duration (In Years)	5.43

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
983.06	1,017.81	57.10	2,057.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	2.05%
Public Deposits		
Govt. Securities	5% to 65%	49.46%
Corporate Bonds		
Mid Cap Equities	10% - 45%	15.14%
Large Cap Equities	10% - 45%	32.63%
Net Current Assets	-	0.72%



Mid Cap Fund as on March 31, 2025

Fund objective : To generate long term capital appreciation from a diversified portfolio of pre-dominantly in mid cap equity and equity related securities.

SFIN Code	: ULIF03104/08/08Mid-capFnd101
Inception Date	: 04 Aug 2008
NAV	: 100.7359

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	14.69%	12.61%
10 Years	12.48%	14.64%
7 Years	11.73%	14.64%
5 Years	25.88%	31.48%
4 Years	17.67%	19.77%
3 Years	14.10%	19.88%
2 Years	21.70%	31.37%
1 Year	5.23%	5.62%
6 Months	-15.10%	-15.85%
1 Month	8.02%	7.62%

#BSE Mid Cap Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
United Breweries Limited	8.36%
Bank of India	8.16%
P I Industries Limited	6.31%
Glaxo Smithkline Pharma Limited	6.15%
MRF Ltd.	5.93%
Voltas Ltd	5.51%
Crompton Greaves Consumer Electricals Ltd	4.99%
The Indian Hotels Company Ltd	4.98%
Bayer CropScience Ltd.	4.08%
Container Corporation of India Ltd	4.03%
Gillette India Ltd	3.67%
Aditya Birla Fashion & Retail Limited	3.55%
Mahindra & Mahindra Financial Services Limited	2.91%
Ashok Leyland Limited	2.71%
Alkem Laboratories Ltd	2.41%
Lupin Limited	2.32%
UPL Limited	2.20%
Honeywell Automation India Ltd.	2.19%
Federal Bank Limited	2.08%
Max Financial Services Limited	2.02%
LIC Housing Finance Limited	1.96%
ICICI Bank Limited	1.88%
Mphasis Limited	1.72%
Bharat Heavy Electricals Ltd	1.59%
Tube Investments of India Ltd.	1.39%
Aditya Birla Capital Limited	1.15%
Procter & Gamble Hygiene And Health Care Limited	0.96%
Whirlpool of India Limited	0.82%
Torrent Pharmaceuticals Limited	0.72%
Others	0.50%

Total	97.26%
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Deposits, Money Mkt Securities and Net Current Assets.	2.74%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

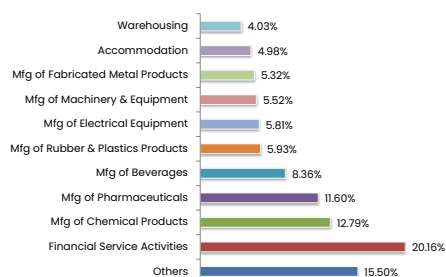
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
702.52	-	19.82	722.33

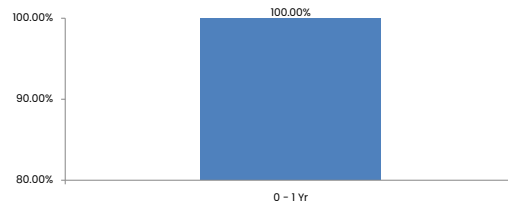
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	2.61%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	97.26%
Net Current Assets	-	0.14%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Money Plus Fund as on March 31, 2025

Fund objective : To generate optimal returns from investments biased to the highest credit quality at the short end of the yield curve, such that interest rate risks and credit risks are low.

SFIN Code	: ULIF02904/08/08MoneyPlusF101
Inception Date	: 04 Aug 2008
NAV	: 23.7287

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	5.32%	6.91%
10 Years	4.66%	6.41%
7 Years	4.32%	6.01%
5 Years	3.72%	5.62%
4 Years	3.85%	6.01%
3 Years	4.41%	6.80%
2 Years	5.51%	7.29%
1 Year	5.91%	7.26%
6 Months	2.72%	3.53%
1 Month	0.61%	0.61%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
Gsec C-STRIIPS Mat 19-Mar-2027	87.20%
8.15% GOI Mat 24-Nov-2026	8.51%

Total	95.71%
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Deposits, Money Mkt Securities and Net Current Assets.	4.29%
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Grand Total	100.00%
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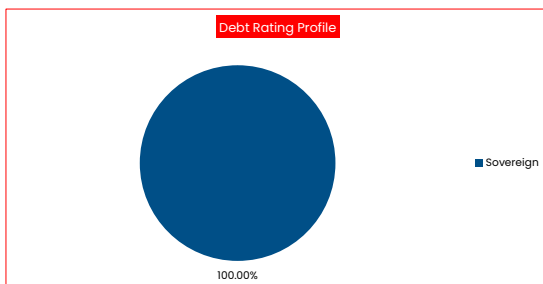
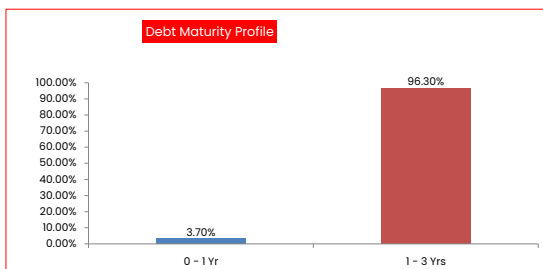
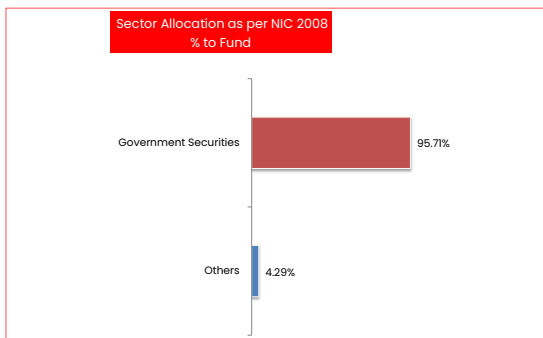
Debt Parameters	
Portfolio Yield (%)	6.44%
Avg Maturity (in Months)	22.41
Modified Duration (in Years)	1.75

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	242.36	10.87	253.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 30%	3.68%
Public Deposits	0% to 20%	0.00%
Govt. Securities	40% to 100%	95.71%
Corporate Bonds	0% to 10%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.61%



Balanced Managed Fund – Pension – II as on March 31, 2025

Fund objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN Code	: ULIF02608/10/08BalncdMFII101
Inception Date	: 08 Oct 2008
NAV	: 56.1223

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	11.30%	10.09%
10 Years	9.26%	9.19%
7 Years	9.45%	9.91%
5 Years	13.55%	14.05%
4 Years	8.94%	9.50%
3 Years	8.34%	8.99%
2 Years	11.67%	12.86%
1 Year	7.40%	7.32%
6 Months	-3.15%	-2.41%
1 Month	3.96%	4.02%

#45% BSE -100 55% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.56%
ICICI Bank Limited	3.91%
Reliance Industries Limited	3.03%
Infosys Limited	2.38%
Axis Bank Limited	1.60%
Larsen & Toubro Limited	1.56%
ITC Limited	1.33%
Tata Consultancy Services Limited	1.20%
State Bank of India	1.02%
Bajaj Finance Ltd	0.93%
Kotak Mahindra Bank Limited	0.91%
Mahindra & Mahindra Ltd.	0.91%
Bharti Airtel Ltd	0.90%
NTPC Ltd.	0.84%
UltraTech Cement Limited	0.79%
Bharti Airtel Ltd - Partly Paid	0.75%
Hindustan Unilever Limited	0.71%
Maruti Suzuki India Ltd	0.65%
Titan Company Limited	0.60%
HCL Technologies Limited	0.55%
Sun Pharmaceutical Industries Limited	0.52%
Others	15.15%

Total	45.80%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.06%
Bharti Telecom Ltd	1.80%
Larsen & Toubro Ltd	0.94%
Sundaram Finance Ltd	0.93%
HDB Financial Services Ltd	0.52%
LIC Housing Finance Ltd	0.50%
Reliance Industries Ltd	0.43%
State Bank of India	0.42%
Embassy Office Parks REIT	0.41%
Small Industries Development Bank Of India	0.41%
Others	0.99%

Total	11.40%
--------------	---------------

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	11.46%
7.10% GOI Mat 08-Apr-2034	7.17%
7.30% GOI Mat 19-Jun-2053	3.07%
6.79% GOI Mat 30-Dec-2031	2.66%
7.23% GOI Mat 15-Apr-2039	2.37%
7.09% GOI Mat 05-Aug-2054	2.02%
6.45% GOI Mat 07-Oct-2029	1.38%
6.92% GOI Mat 18-Nov-2039	0.62%
7.64% Karnataka SDL Mat 18-Oct-2032	0.58%
7.72% Maharashtra SDL Mat 23-Mar-2032	0.53%
Others	8.07%

Total	39.92%
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Deposits, Money Mkt Securities and Net Current Assets.	2.87%
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Grand Total	100.00%
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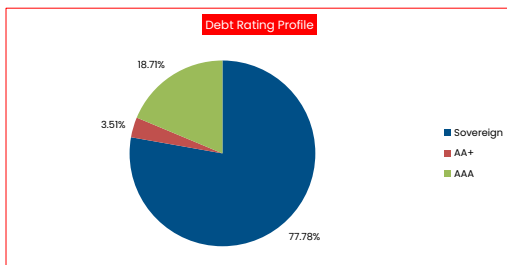
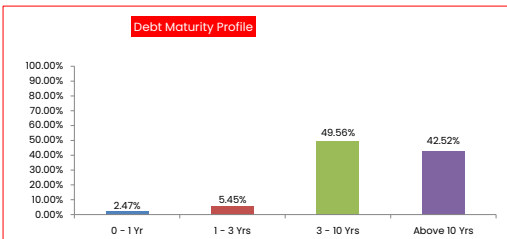
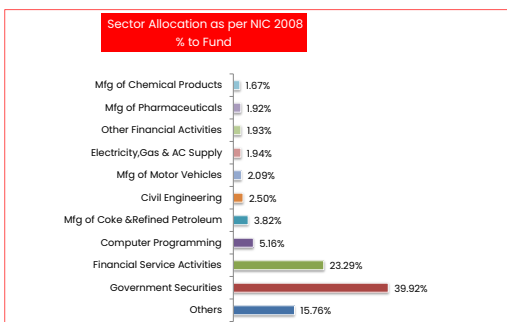
Debt Parameters	
Portfolio Yield (%)	6.90%
Avg Maturity (In Months)	197.86
Modified Duration (In Years)	7.63

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
5,572.83	6,245.87	349.83	12,168.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.88%
Public Deposits		
Govt. Securities	20% to 70%	51.33%
Corporate Bonds		
Equity	30% to 60%	45.80%
Net Current Assets	-	1.99%



Defensive Managed Fund – Pension – II as on March 31, 2025

Fund objective : To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

SFIN Code	: ULIF02508/10/08DefnsvFdlI101
Inception Date	: 08 Oct 2008
NAV	: 43.6215

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.43%	8.99%
10 Years	8.16%	8.42%
7 Years	8.09%	8.68%
5 Years	9.48%	10.32%
4 Years	7.22%	7.90%
3 Years	7.14%	7.96%
2 Years	9.68%	10.69%
1 Year	7.80%	8.06%
6 Months	-0.03%	0.74%
1 Month	2.98%	2.82%

#22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.69%
ICICI Bank Limited	1.90%
Reliance Industries Limited	1.47%
Infosys Limited	1.17%
Axis Bank Limited	0.77%
Larsen & Toubro Limited	0.76%
ITC Limited	0.64%
Tata Consultancy Services Limited	0.58%
Others	12.24%

Total	22.22%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.62%
Mankind Pharma Limited	4.11%
LIC Housing Finance Ltd	1.76%
Larsen & Toubro Ltd	1.18%
Mahindra and Mahindra Financial Services Ltd	1.03%
Bharti Telecom Ltd	0.85%
State Bank of India	0.62%
Small Industries Development Bank Of India	0.49%
National Bank For Agriculture & Rural Development	0.49%
NHPC Ltd	0.41%

Total	15.56%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	14.15%
7.10% GOI Mat 08-Apr-2034	8.21%
7.30% GOI Mat 19-Jun-2053	7.59%
6.79% GOI Mat 30-Dec-2031	3.22%
7.09% GOI Mat 05-Aug-2054	2.36%
7.18% GOI Mat 14-Aug-2033	2.32%
7.23% GOI Mat 15-Apr-2039	2.14%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.66%
6.92% GOI Mat 18-Nov-2039	0.75%
7.72% Maharashtra SDL Mat 23-Mar-2032	0.68%
Others	11.74%

Total	54.82%
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Deposits, Money Mkt Securities and Net Current Assets.	7.41%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (In Months)	187.70
Modified Duration (In Years)	7.24

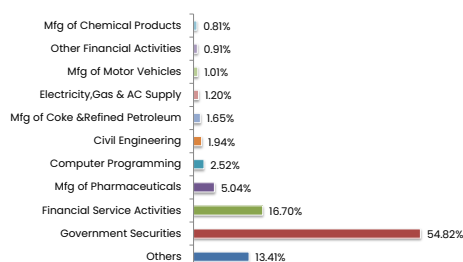
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
547.18	1,733.15	182.42	2,462.75

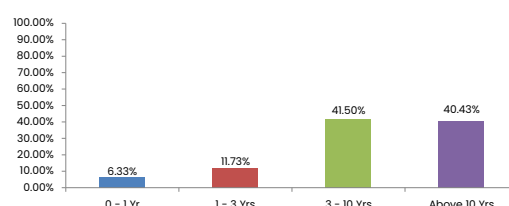
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	4.76%
Public Deposits		
Govt. Securities	50% to 85%	70.37%
Corporate Bonds		
Equity	15% to 30%	22.22%
Net Current Assets	-	2.65%

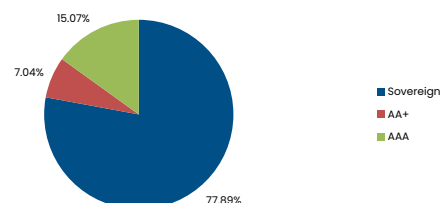
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Equity Managed Fund – Pension – II as on March 31, 2025

Fund objective : To achieve long term capital appreciation by investing pre-dominantly in equity and equity related securities and balancing it by shifting assets to the fixed income securities depending on the fund manager's views. The minimum allocation to equity will be 60%.

SFIN Code	: ULIF02708/10/08EquityMFII01
Inception Date	: 08 Oct 2008
NAV	: 75.8031

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	13.59%	12.76%
10 Years	11.52%	11.06%
7 Years	13.14%	12.91%
5 Years	23.40%	23.17%
4 Years	13.93%	13.40%
3 Years	12.61%	11.51%
2 Years	19.43%	18.17%
1 Year	9.03%	5.51%
6 Months	-8.73%	-10.10%
1 Month	6.40%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.04%
ICICI Bank Limited	7.50%
Reliance Industries Limited	6.98%
Infosys Limited	5.89%
Aditya Birla Sun Life Nifty Bank Etf	4.70%
Bharti Airtel Ltd - Partly Paid	3.69%
Larsen & Toubro Limited	3.54%
Axis Bank Limited	3.46%
ITC Limited	3.13%
Tata Consultancy Services Limited	2.97%
HDFC NIFTY Private Bank ETF	2.51%
Mahindra & Mahindra Ltd.	2.35%
NTPC Ltd.	1.94%
Bajaj Finance Ltd	1.91%
Maruti Suzuki India Ltd	1.72%
Hindustan Unilever Limited	1.66%
UltraTech Cement Limited	1.57%
Tata Steel Limited	1.55%
Kotak Mahindra Bank Limited	1.42%
HCL Technologies Limited	1.17%
Titan Company Limited	1.05%
Sun Pharmaceutical Industries Limited	1.04%
Dr Reddys Laboratories Limited	1.03%
Cipla Limited	0.90%
Asian Paints (India) Ltd	0.89%
Siemens Ltd	0.83%
Hindalco Industries Limited	0.80%
Trent Ltd.	0.77%
Bajaj Finserv Ltd	0.74%
State Bank of India	0.72%
Lupin Limited	0.71%
Adani Ports & Special Economic Zone Ltd	0.69%
Bharat Petroleum Corporation Ltd	0.68%
Nestle India Limited	0.63%
SBI Life Insurance Company Limited	0.62%
Wipro Limited	0.61%
Bharat Electronics Ltd	0.60%
Grasim Industries Limited	0.57%
Cholamandalam Investment & Finance Company Ltd	0.55%
LTIMindtree Limited	0.54%
Tata Power Co. Ltd	0.53%
Apollo Hospitals Enterprise Limited	0.53%
Varun Beverages Ltd.	0.51%
Tata Motors Limited	0.51%
The Indian Hotels Company Ltd	0.51%
Others	12.38%

Total	99.65%
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Deposits, Money Mkt Securities and Net Current Assets.	0.35%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

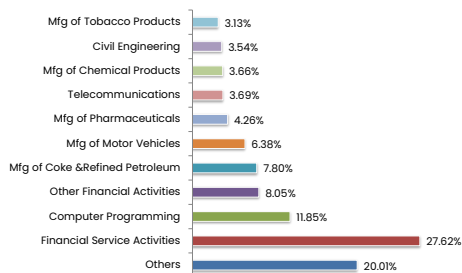
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
22,585.92	-	79.49	22,665.41

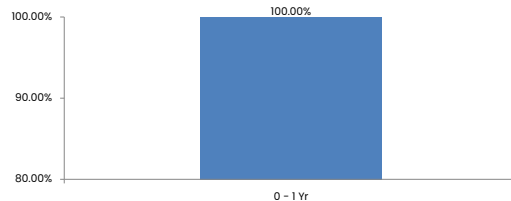
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 15%	0.37%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	99.65%
Net Current Assets	-	-0.02%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Growth Fund – Pension – II as on March 31, 2025

Fund objective : To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

SFIN Code	: ULIF02808/10/08GrwthFndII101
Inception Date	: 08 Oct 2008
NAV	: 84.675

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	14.33%	12.76%
10 Years	11.67%	11.06%
7 Years	13.09%	12.91%
5 Years	23.29%	23.17%
4 Years	13.31%	13.40%
3 Years	12.42%	11.51%
2 Years	17.83%	18.17%
1 Year	7.63%	5.51%
6 Months	-9.84%	-10.10%
1 Month	6.46%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.95%
ICICI Bank Limited	6.58%
Reliance Industries Limited	6.34%
Infosys Limited	5.76%
Axis Bank Limited	3.70%
Bharti Airtel Ltd - Partly Paid	3.57%
Larsen & Toubro Limited	3.33%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	3.09%
ITC Limited	2.98%
Tata Consultancy Services Limited	2.72%
NTPC Ltd.	2.16%
Mahindra & Mahindra Ltd.	2.07%
HDFC NIFTY Private Bank ETF	1.79%
Bajaj Finance Ltd	1.76%
Dr Reddys Laboratories Limited	1.65%
Hindustan Unilever Limited	1.61%
Maruti Suzuki India Ltd	1.59%
Tech Mahindra Limited	1.57%
Tata Steel Limited	1.48%
Kotak Mahindra Bank Limited	1.40%
Oil & Natural Gas Corporation Ltd.	1.29%
UltraTech Cement Limited	1.27%
Titan Company Limited	1.23%
Grasim Industries Limited	1.15%
Power Grid Corporation of India Ltd	1.00%
Crompton Greaves Consumer Electricals Ltd	0.98%
Mahindra & Mahindra Financial Services Limited	0.91%
HCL Technologies Limited	0.90%
Union Bank Of India	0.90%
Tata Motors Limited	0.85%
Coal India Limited	0.82%
Tata Power Co. Ltd	0.74%
Dabur India Limited	0.73%
Hindalco Industries Limited	0.72%
Lupin Limited	0.69%
Bharat Petroleum Corporation Ltd	0.69%
FSN E-Commerce Ventures Limited	0.65%
Power Finance Corporation Ltd	0.64%
Bharat Electronics Ltd	0.62%
Bajaj Auto Ltd.	0.62%
Aditya Birla Fashion & Retail Limited	0.60%
Jio Financial Services Ltd	0.58%
Tata Consumer Products Limited	0.56%
Shriram Finance Ltd	0.55%
Asian Paints (India) Ltd	0.55%
Siemens Ltd	0.54%
DSP Nifty Private Bank ETF	0.53%
Others	13.67%

Total	100.11%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.11%
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Grand Total	100.00%
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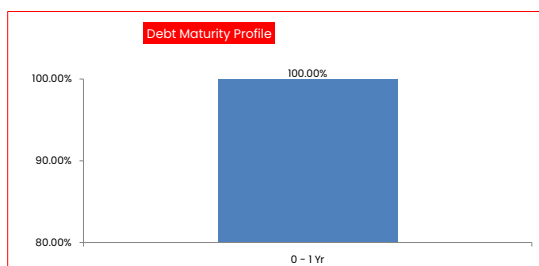
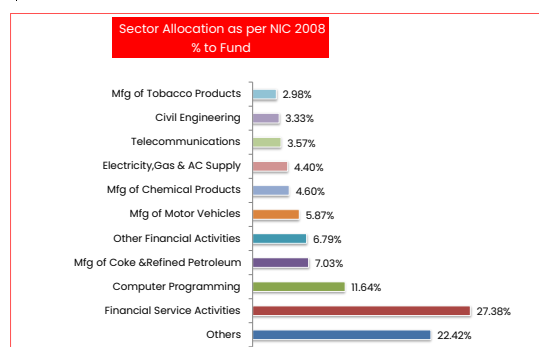
Debt Parameters	
Portfolio Yield (%)	6.70%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
100,648.25	-	-108.13	100,540.12

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.02%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	100.11%
Net Current Assets	-	-0.12%



Liquid Fund – Pension – II as on March 31, 2025

Fund objective : To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

SFIN Code	: ULIF02208/10/08LiquidFdlI101
Inception Date	: 08 Oct 2008
NAV	: 26.5191

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.08%	6.89%
10 Years	4.79%	6.41%
7 Years	4.32%	6.01%
5 Years	3.97%	5.62%
4 Years	4.23%	6.01%
3 Years	4.92%	6.80%
2 Years	5.56%	7.29%
1 Year	5.68%	7.26%
6 Months	2.73%	3.53%
1 Month	0.44%	0.61%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Deposits, Money Mkt Securities and Net Current Assets.	100.00%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.62%
Avg Maturity (In Months)	2.64
Modified Duration (In Years)	0.22

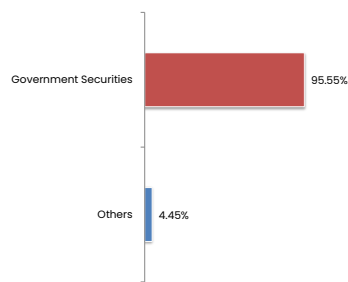
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
–	–	871.22	871.22

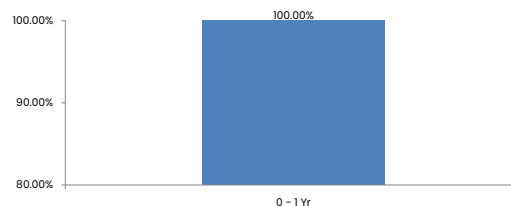
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%

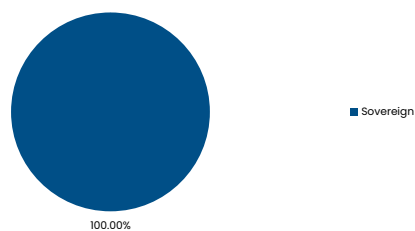
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund – Pension – II as on March 31, 2025

Fund objective : To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

SFIN Code	: ULIF02408/10/08SecureMFII101
Inception Date	: 08 Oct 2008
NAV	: 34.2729

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.69%	7.90%
10 Years	6.76%	7.65%
7 Years	6.44%	7.45%
5 Years	5.40%	6.58%
4 Years	5.35%	6.31%
3 Years	6.00%	6.93%
2 Years	7.65%	8.53%
1 Year	8.10%	8.79%
6 Months	3.19%	3.88%
1 Month	1.73%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.28%
Mankind Pharma Limited	5.89%
Bharti Telecom Ltd	4.30%
LIC Housing Finance Ltd	4.00%
National Bank For Agriculture & Rural Development	2.72%
HDB Financial Services Ltd	2.16%
Power Finance Corporation Ltd	1.89%
National Housing Bank	1.89%
Mindspace Business Parks REIT	1.48%
Credila Financial Services Limited	1.44%
Others	3.24%

Total	35.29%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	24.85%
7.09% GOI Mat 05-Aug-2054	6.37%
6.92% GOI Mat 18-Nov-2039	4.03%
7.34% GOI Mat 22-Apr-2064	3.80%
6.79% GOI Mat 30-Dec-2031	3.55%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	3.43%
Gsec C-STRIPS Mat 19-Mar-2027	3.17%
Gsec C-STRIPS Mat 19-Sep-2028	3.04%
7.09% GOI Mat 25-Nov-2074	2.55%
7.26% GOI Mat 22-Aug-2032	1.39%
Others	2.56%

Total	58.75%
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Deposits, Money Mkt Securities and Net Current Assets.	5.96%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (In Months)	136.91
Modified Duration (In Years)	6.16

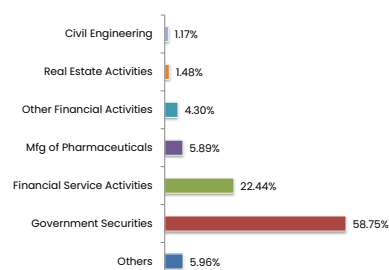
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,227.12	204.64	3,431.76

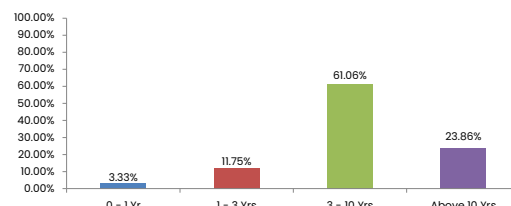
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	3.23%
Public Deposits		
Govt. Securities	75% to 100%	94.04%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.73%

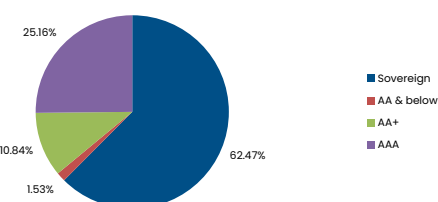
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund – Pension – II as on March 31, 2025

Fund objective : To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

SFIN Code	: ULIF02308/10/08StableMFII01
Inception Date	: 08 Oct 2008
NAV	: 28.1038

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.45%	7.38%
10 Years	5.58%	7.27%
7 Years	5.39%	6.92%
5 Years	4.76%	6.44%
4 Years	4.85%	6.44%
3 Years	5.41%	7.09%
2 Years	6.30%	7.85%
1 Year	6.54%	7.95%
6 Months	3.07%	3.90%
1 Month	0.76%	0.80%

#CRSIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	9.65%
Bajaj Finance Ltd	7.52%
National Bank For Agriculture & Rural Development	7.47%
REC Limited	7.37%
Sundaram Finance Ltd	6.43%
LIC Housing Finance Ltd	6.42%
Kotak Mahindra Prime Ltd.	5.36%

Total	50.22%
--------------	---------------

Government Securities	% to Fund
Gsec C-STRIIPS Mat 06-Nov-2026	13.01%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	8.64%
7.83% Gujarat SDL Mat 13-Jul-2026	6.48%
7.25% Maharashtra SDL Mat 28-Dec-2026	6.45%
7.15% Maharashtra SDL Mat 13-Oct-2026	5.36%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.84%
8.15% GOI Mat 24-Nov-2026	0.87%

Total	45.66%
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Deposits, Money Mkt Securities and Net Current Assets.	4.12%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.00%
Avg Maturity (In Months)	15.43
Modified Duration (In Years)	1.17

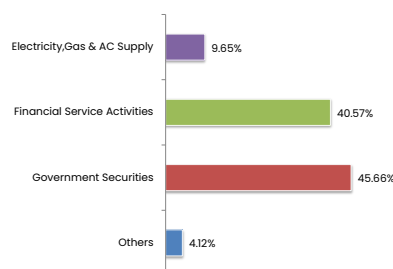
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	899.82	38.68	938.50

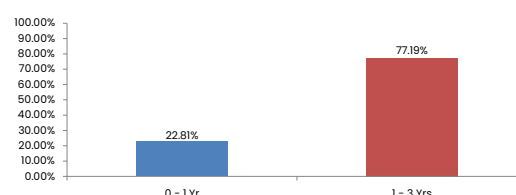
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%

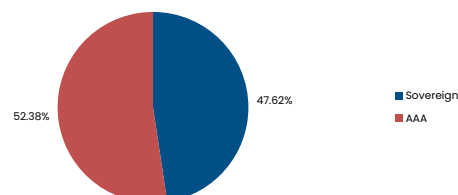
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



BlueChip Fund as on March 31, 2025

Fund objective : The fund aims to provide medium to long term capital appreciation by investing in a portfolio of pre-dominantly large cap companies which can perform through economic and market cycles. The fund will invest at least 80% of the AUM in companies which have a market capitalization greater than the company with the least weight in BSE100 index. The fund may also invest upto 20% in money market instruments/cash.

SFIN Code	: ULIF03501/01/10BlueChipFd101
Inception Date	: 05 Jan 2010
NAV	: 48.0231

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.84%	10.39%
10 Years	11.55%	11.06%
7 Years	12.76%	12.91%
5 Years	21.86%	23.17%
4 Years	12.62%	13.40%
3 Years	11.29%	11.51%
2 Years	16.60%	18.17%
1 Year	6.42%	5.51%
6 Months	-10.13%	-10.10%
1 Month	6.63%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.00%
ICICI Bank Limited	7.05%
Reliance Industries Limited	6.74%
Infosys Limited	5.88%
Bharti Airtel Ltd - Partly Paid	3.61%
Axis Bank Limited	3.44%
Larsen & Toubro Limited	3.37%
ITC Limited	3.08%
Tata Consultancy Services Limited	2.84%
Bajaj Finance Ltd	2.30%
Mahindra & Mahindra Ltd.	2.06%
SBI-ETF Nifty Bank	2.04%
Nippon India ETF Nifty Bank BeES	2.04%
NTPC Ltd.	1.97%
Maruti Suzuki India Ltd	1.69%
Hindustan Unilever Limited	1.56%
UltraTech Cement Limited	1.52%
Kotak Mahindra Bank Limited	1.39%
Tata Steel Limited	1.39%
Dr Reddys Laboratories Limited	1.33%
State Bank of India	1.11%
HCL Technologies Limited	1.07%
SBI Life Insurance Company Limited	1.04%
Titan Company Limited	1.03%
Kotak Nifty Bank ETF	1.02%
Power Grid Corporation of India Ltd	0.96%
Trent Ltd.	0.91%
Lupin Limited	0.87%
Bharat Electronics Ltd	0.83%
Apollo Hospitals Enterprise Limited	0.81%
Grasim Industries Limited	0.78%
Oil & Natural Gas Corporation Ltd.	0.75%
Cipla Limited	0.74%
Coal India Limited	0.73%
Adani Ports & Special Economic Zone Ltd	0.72%
Tata Motors Limited	0.71%
Sun Pharmaceutical Industries Limited	0.69%
Bharat Petroleum Corporation Ltd	0.68%
Siemens Ltd	0.65%
Nestle India Limited	0.62%
Wipro Limited	0.58%
Asian Paints (India) Ltd	0.57%
Bajaj Auto Ltd.	0.53%
Ambuja Cements Ltd.	0.53%
Cholamandalam Investment & Finance Company Ltd	0.51%
Others	14.87%

Total	99.62%
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Deposits, Money Mkt Securities and Net Current Assets.	0.38%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

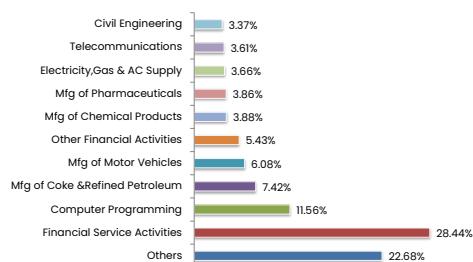
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
814,602.30	-	3,143.91	817,746.21

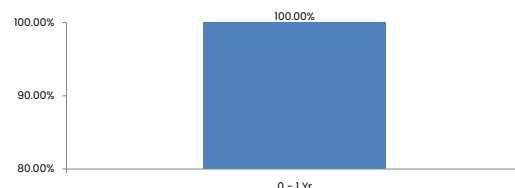
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.42%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.62%
Net Current Assets	-	-0.03%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Income Fund as on March 31, 2025

Fund objective : The fund aims to provide superior returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk. The fund may also invest upto 20% in money market instruments/cash.

SFIN Code	: ULIF03401/01/10IncomeFund101
Inception Date	: 05 Jan 2010
NAV	: 28.8185

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.19%	7.76%
10 Years	6.34%	7.65%
7 Years	6.10%	7.45%
5 Years	5.27%	6.58%
4 Years	5.21%	6.31%
3 Years	5.86%	6.93%
2 Years	7.51%	8.53%
1 Year	7.99%	8.79%
6 Months	3.14%	3.88%
1 Month	1.74%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	9.47%
UC Housing Finance Ltd	6.94%
Bharti Telecom Ltd	4.08%
National Bank For Agriculture & Rural Development	3.12%
Bajaj Finance Ltd	2.83%
Power Finance Corporation Ltd	1.93%
National Housing Bank	1.84%
Embassy Office Parks REIT	1.76%
Mindspace Business Parks REIT	1.50%
Sundaram Finance Ltd	0.69%
Others	3.87%

Total	38.05%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	28.95%
7.34% GOI Mat 22-Apr-2064	7.12%
7.09% GOI Mat 05-Aug-2054	4.47%
6.79% GOI Mat 30-Dec-2031	3.56%
7.18% GOI Mat 14-Aug-2033	2.79%
7.09% GOI Mat 25-Nov-2074	2.76%
6.92% GOI Mat 18-Nov-2039	2.76%
Gsec C-STRIPS Mat 19-Sep-2026	0.93%
7.45% Karnataka SDL Mat 20-Mar-2037	0.87%
7.26% GOI Mat 22-Aug-2032	0.51%
Others	3.83%

Total	58.54%
--------------	---------------

Deposits, Money Mkt Securities and Net Current Assets.	3.41%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (In Months)	138.58
Modified Duration (In Years)	6.15

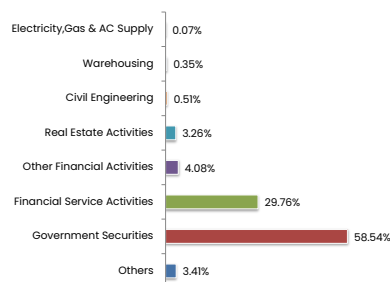
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	135,450.05	4,782.58	140,232.63

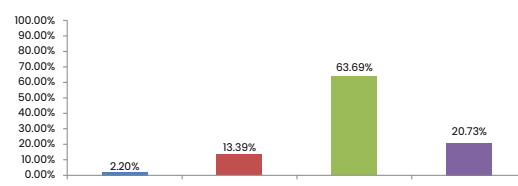
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.33%
Public Deposits		
Govt. Securities	80% to 100%	96.59%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.08%

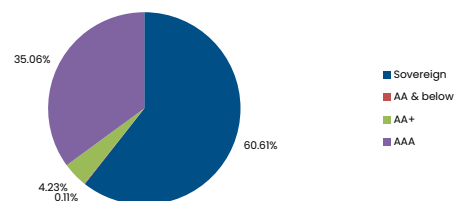
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Opportunities Fund as on March 31, 2025

Fund objective : The fund aims to generate long term capital appreciation by investing pre-dominantly in mid cap stocks which are likely to be the blue chips of tomorrow. The fund will invest in stocks which have a market capitalization equal to or lower than the market capitalization of the highest weighted stock in the NSE CNX Midcap Index. The fund may also invest upto 20% in money market instruments/cash.

SFIN Code	: ULIF03601/01/10OpprtntyFd101
Inception Date	: 05 Jan 2010
NAV	: 69.8943

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	13.60%	13.36%
10 Years	13.81%	14.80%
7 Years	13.54%	15.58%
5 Years	27.38%	34.58%
4 Years	16.09%	21.52%
3 Years	15.35%	20.28%
2 Years	25.37%	31.16%
1 Year	7.07%	7.48%
6 Months	-12.80%	-14.10%
1 Month	7.64%	7.84%

#Nilthy MidCap 100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Federal Bank Limited	2.55%
Coforge Limited	2.29%
The Indian Hotels Company Ltd	2.04%
Max Healthcare Institute Limited	1.95%
Persistent Systems Ltd.	1.87%
Cummins India Ltd.	1.74%
Bombay Stock Exchange Ltd	1.73%
PB Fintech Limited	1.72%
Lupin Limited	1.72%
Max Financial Services Limited	1.71%
Bajaj Holdings & Investment Limited	1.70%
IPCA Laboratories Ltd	1.69%
Torrent Power Ltd.	1.69%
Dixon Technologies (India) Limited	1.65%
Alkam Laboratories Ltd	1.54%
Solar Industries India Ltd	1.53%
AU Small Finance Bank Limited	1.46%
SRF Limited	1.44%
Hindustan Petroleum Corporation Ltd.	1.38%
Voltas Ltd	1.32%
Page Industries Ltd	1.30%
CG Power and Industrial Solutions Limited	1.25%
Mahindra & Mahindra Financial Services Limited	1.23%
Bharat Forge Ltd	1.18%
Macrotech Developers Ltd	1.17%
Sundaram Finance Limited	1.15%
Mphasis Limited	1.13%
UC Housing Finance Limited	1.12%
Indraprastha Gas Ltd.	1.10%
Jindal Steel & Power Limited	1.10%
Info Edge (India) Limited	1.08%
Apollo Hospitals Enterprise Limited	1.07%
Tube Investments of India Ltd.	1.01%
FSN E-Commerce Ventures Limited	1.00%
Sona BLW Precision Forgings Limited	1.00%
API Apollo Tubes Ltd	1.00%
Supreme Industries Ltd	0.98%
Ashok Leyland Limited	0.94%
KPIT TECHNOLOGIES LIMITED	0.94%
Godrej Properties Limited	0.90%
Balkrishna Industries Ltd.	0.89%
P I Industries Limited	0.89%
UNO Minda Limited	0.88%
Bharat Heavy Electricals Ltd	0.87%
Krishna Institute of Medical Sciences Limited	0.86%
MRF Ltd.	0.81%
3M India Ltd	0.79%
Jubilant FoodWorks Ltd	0.76%
IDFC First Bank Limited	0.73%
UPL Limited	0.68%
Prestige Estates Projects Ltd	0.68%
City Union Bank Ltd	0.68%
Container Corporation of India Ltd	0.68%
Tata Communications Ltd	0.65%
Oil India Limited	0.64%
The Ramco Cements Ltd	0.64%
Indian Railway Catering and Tourism Corporation Limited	0.63%
Abbot India Ltd	0.62%
Kaynes Technology India Limited	0.62%
Karur Vyasa Bank Limited	0.60%
Rainbow Childrens Medicare Ltd	0.60%
Bharti Hexacom Limited	0.58%
Polycab India Ltd	0.55%
ACC Ltd.	0.54%
Bank of India	0.54%
Bayer CropScience Ltd.	0.53%
Laurus Labs Limited	0.53%
L&T Technology Services Ltd	0.52%
Indian Bank	0.52%
Tata Elxsi Limited	0.52%
Finolex Cables Ltd	0.51%
Crompton Greaves Consumer Electricals Ltd	0.51%
Others	18.92%

Total	96.36%
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Deposits, Money Mkt Securities and Net Current	3.64%
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Grand Total	100.00%
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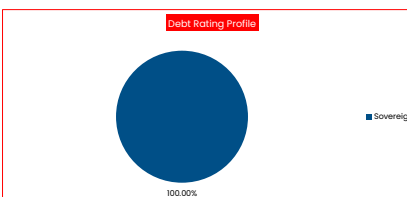
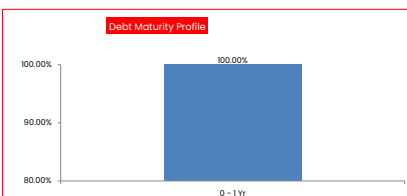
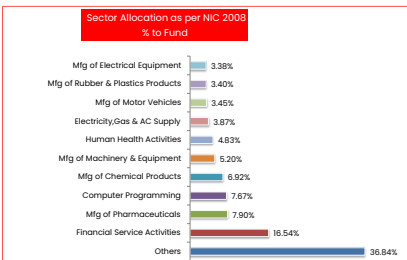
Debt Parameters	
Portfolio Yield (%)	6.50%
Avg Maturity (In Months)	1.60
Modified Duration (In Years)	0.13

AUM (₹ In Lakhs)

Equity	Debt	MMI & Others	Total
3,355,41.75	-	126,653.73	3,481,795.48

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	3.80%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	96.36%
Net Current Assets	-	-0.17%



Vantage Fund as on March 31, 2025

Fund objective : The Vantage Fund dynamically manages the asset allocation between equity and fixed income instruments to deliver higher returns through equity exposure, combined with the stability of the fixed income exposure. The fund returns are likely to be volatile due to market movements.

SFIN Code	: ULIF03701/01/10VantageFnd101
Inception Date	: 05 Jan 2010
NAV	: 40.0617

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.53%	N/A
10 Years	8.80%	N/A
7 Years	8.45%	N/A
5 Years	14.05%	N/A
4 Years	8.86%	N/A
3 Years	8.34%	N/A
2 Years	12.36%	N/A
1 Year	6.52%	N/A
6 Months	-5.24%	N/A
1 Month	4.48%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	6.78%
ICICI Bank Limited	5.26%
Reliance Industries Limited	4.00%
Infosys Limited	3.19%
Axis Bank Limited	2.11%
Larsen & Toubro Limited	2.08%
ITC Limited	1.78%
Tata Consultancy Services Limited	1.58%
Kotak Mahindra Bank Limited	1.45%
State Bank of India	1.34%
Bajaj Finance Ltd	1.24%
Mahindra & Mahindra Ltd.	1.22%
Bharti Airtel Ltd	1.21%
NTPC Ltd.	1.12%
UltraTech Cement Limited	1.03%
Bharti Airtel Ltd - Partly Paid	1.01%
Hindustan Unilever Limited	0.95%
Maruti Suzuki India Ltd	0.86%
Titan Company Limited	0.81%
HCL Technologies Limited	0.73%
Sun Pharmaceutical Industries Limited	0.69%
Tata Steel Limited	0.65%
Hindalco Industries Limited	0.60%
Bharat Electronics Ltd	0.58%
Power Grid Corporation of India Ltd	0.53%
Dr Reddys Laboratories Limited	0.50%
Others	17.22%

Total	60.53%
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Debentures/Bonds	% to Fund
IOT Utkal Energy Services Limited	5.83%
UC Housing Finance Ltd	4.22%
Sikka Ports And Terminals	3.23%
HDFC Bank Ltd	3.14%
Mahindra and Mahindra Financial Services Ltd	2.03%
ICICI Securities Primary Dealership Ltd	1.01%
Power Finance Corporation Ltd	0.42%

Total	19.88%
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Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	11.05%
7.34% GOI Mat 22-Apr-2064	4.07%
7.26% GOI Mat 14-Jan-2029	0.73%
7.25% GOI Mat 12-Jun-2063	0.62%
7.57% GOI Mat 17-Jun-2033	0.59%
8.30% GOI Mat 02-Jul-2040	0.46%
7.46% GOI Mat 06-Nov-2073	0.12%
7.40% GOI Mat 09-Sep-2035	0.00%

Total	17.65%
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Deposits, Money Mkt Securities and Net Current Assets.	1.94%
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Grand Total	100.00%
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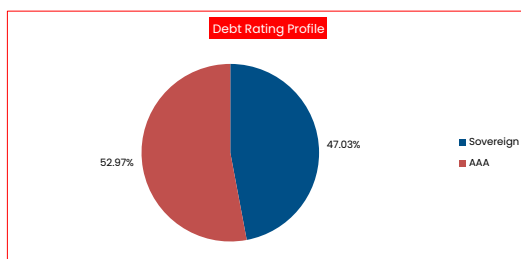
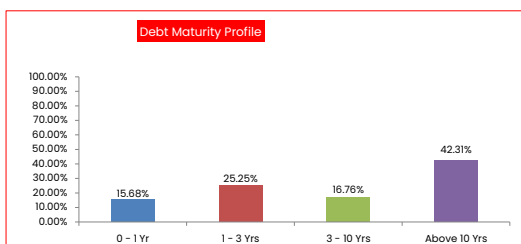
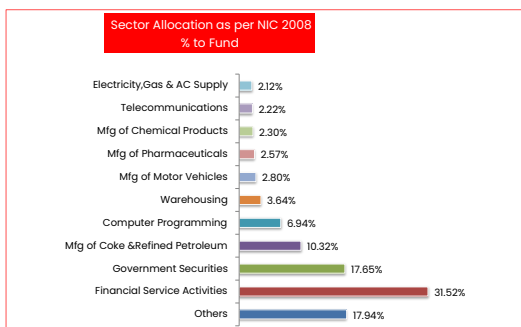
Debt Parameters	
Portfolio Yield (%)	7.05%
Avg Maturity (In Months)	120.39
Modified Duration (In Years)	5.16

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
3,022.91	1,874.19	96.97	4,994.07

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	1.05%
Public Deposits		
Govt. Securities	10% to 70%	37.53%
Corporate Bonds		
Equity	10% to 70%	60.53%
Net Current Assets	-	0.89%



Balanced Fund as on March 31, 2025

Fund objective : To invest in Debt and Equity securities so as to combine the stability of Debt instruments with the long term capital appreciation potential of Equities.

SFIN Code	: ULIF03901/09/10BalancedFd101
Inception Date	: 08 Sep 2010
NAV	: 38.0202

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.60%	9.41%
10 Years	9.29%	9.70%
7 Years	10.13%	10.73%
5 Years	16.10%	16.54%
4 Years	9.96%	10.56%
3 Years	9.21%	9.68%
2 Years	13.34%	14.31%
1 Year	7.49%	6.82%
6 Months	-4.96%	-4.51%
1 Month	4.67%	4.82%

#60% BSE-100 40% CRISIL Composite Bond Fund Index
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	7.15%
ICICI Bank Limited	5.23%
Reliance Industries Limited	4.03%
Infosys Limited	3.17%
Axis Bank Limited	2.13%
Larsen & Toubro Limited	2.07%
ITC Limited	1.77%
Kotak Mahindra Bank Limited	1.69%
Tata Consultancy Services Limited	1.60%
State Bank of India	1.36%
Bharti Airtel Ltd	1.29%
Bajaj Finance Ltd	1.24%
Mahindra & Mahindra Ltd.	1.21%
Bharti Airtel Ltd - Partly Paid	1.14%
UltraTech Cement Limited	1.10%
NTPC Ltd.	1.09%
Hindustan Unilever Limited	0.94%
Maruti Suzuki India Ltd	0.88%
Titan Company Limited	0.80%
HCL Technologies Limited	0.73%
Sun Pharmaceutical Industries Limited	0.70%
Tata Steel Limited	0.66%
Hindalco Industries Limited	0.61%
Bharat Electronics Ltd	0.59%
Power Grid Corporation of India Ltd	0.56%
Zomato Limited	0.53%
Bajaj Finserv Ltd	0.51%
Dr Reddys Laboratories Limited	0.51%
Others	15.82%
Total	61.10%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	2.82%
LIC Housing Finance Ltd	2.65%
Bajaj Finance Ltd	1.91%
Mahindra and Mahindra Financial Services Ltd	1.49%
Bharti Telecom Ltd	1.18%
National Bank For Agriculture & Rural Development	1.14%
Power Finance Corporation Ltd	0.95%
Larsen & Toubro Ltd	0.72%
Indian Railway Finance Corporation Ltd	0.53%
Small Industries Development Bank Of India	0.46%
Others	1.79%
Total	15.64%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	3.03%
7.34% GOI Mat 22-Apr-2064	2.69%
7.10% GOI Mat 08-Apr-2034	2.50%
7.18% GOI Mat 24-Jul-2037	2.17%
7.26% GOI Mat 06-Feb-2033	2.08%
7.30% GOI Mat 19-Jun-2053	1.97%
7.25% GOI Mat 12-Jun-2063	0.93%
7.46% GOI Mat 06-Nov-2073	0.84%
7.23% GOI Mat 15-Apr-2039	0.79%
7.19% Maharashtra SDL Mat 27-Feb-2040	0.78%
Others	4.28%
Total	22.06%

Deposits, Money Mkt Securities and Net Current	1.20%
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Grand Total	100.00%
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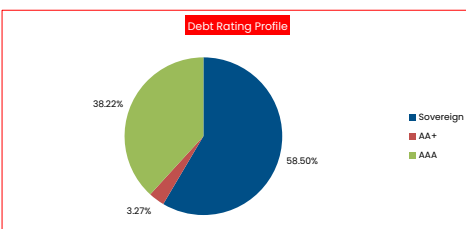
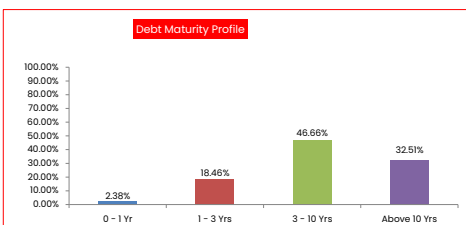
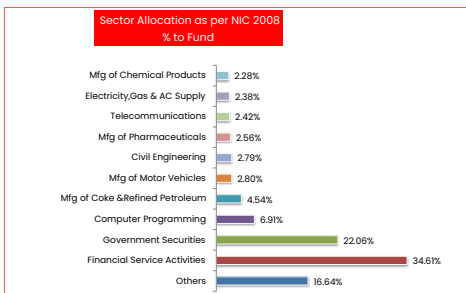
Debt Parameters	
Portfolio Yield (%)	6.95%
Avg Maturity (In Months)	151.47
Modified Duration (In Years)	6.72

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
358,795.38	221,378.45	7,047.70	587,221.52

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Abhishek Agarwal	-	1	22
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.22%
Public Deposits		
Govt. Securities	0% to 60%	37.70%
Corporate Bonds		
Equity	40% to 80%	61.10%
Net Current Assets	-	0.98%



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Short Term Fund as on March 31, 2025

Fund objective : To invest in Government securities, high grade corporate bonds and money market instruments with a maximum outstanding maturity limit of 3 years

SFIN Code	: ULIF03801/09/10ShortTrmFd101
Inception Date	: 14 Sep 2010
NAV	: 24.0196

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.21%	7.79%
10 Years	5.34%	7.39%
7 Years	4.99%	7.16%
5 Years	5.15%	6.56%
4 Years	5.05%	6.25%
3 Years	5.68%	6.61%
2 Years	6.97%	7.86%
1 Year	7.80%	8.09%
6 Months	4.01%	3.83%
1 Month	1.43%	0.93%

#CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.53%
Kotak Mahindra Prime Ltd.	6.02%
Sundaram Finance Ltd	6.01%
LIC Housing Finance Ltd	5.51%
IOT Utkal Energy Services Limited	5.20%
REC Limited	4.92%
Power Grid Corporation of India Ltd	2.51%
National Bank For Agriculture & Rural Development	1.50%

Total	38.19%
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Government Securities	% to Fund
Gsec C-STRIIPS Mat 06-Nov-2026	13.52%
7.51% Karnataka SDL Mat 11-Oct-2027	11.65%
7.20% Maharashtra SDL Mat 09-Aug-2027	9.30%
7.18% Tamil Nadu SDL Mat 26-Jul-2027	9.29%
Gsec C-STRIIPS Mat 16-Jun-2027	5.20%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	5.09%
7.61% Tamil Nadu SDL Mat 15-Feb-2027	1.52%
8.26% GOI Mat 02-Aug-2027	0.83%

Total	56.40%
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Deposits, Money Mkt Securities and Net Current Assets.	5.41%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (in Months)	21.84
Modified Duration (in Years)	1.61

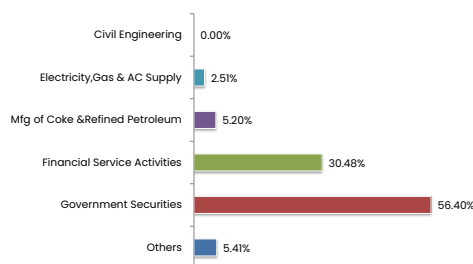
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,898.26	108.66	2,006.92

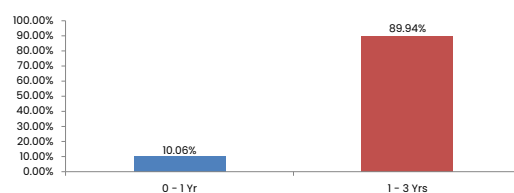
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	100.00%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%

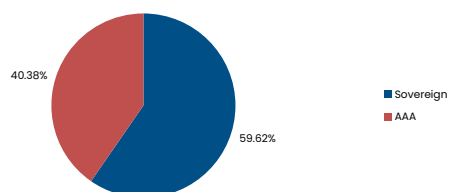
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Pension Super Plus Fund – 2012 as on March 31, 2025

Fund objective : The fund aims to invest in Equity, Fixed Income Instruments, Liquid Mutual Funds and Money Market Instruments and actively manage the asset allocation between these categories to provide benefits at least equal to the guaranteed benefits.

SFIN Code	: ULIF04818/06/12PenSuPls12101
Inception Date	: 06 Dec 2012
NAV	: 27.9172

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.89%	N/A
10 Years	7.75%	N/A
7 Years	8.70%	N/A
5 Years	12.31%	N/A
4 Years	9.35%	N/A
3 Years	7.98%	N/A
2 Years	12.43%	N/A
1 Year	3.23%	N/A
6 Months	-6.26%	N/A
1 Month	3.75%	N/A

#N/A

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
ICICI Bank Limited	3.88%
Reliance Industries Limited	3.14%
Larsen & Toubro Limited	2.93%
Infosys Limited	2.83%
Bharti Airtel Ltd	2.78%
Mahindra & Mahindra Ltd.	2.44%
ITC Limited	1.83%
State Bank of India	1.82%
Tata Consultancy Services Limited	1.81%
Bajaj Finance Ltd	1.75%
HDFC Bank Limited	1.61%
Kotak Mahindra Bank Limited	1.61%
Hindustan Unilever Limited	1.58%
NTPC Ltd.	1.55%
Axis Bank Limited	1.45%
Hindalco Industries Limited	1.36%
Bajaj Auto Ltd.	1.32%
HCL Technologies Limited	1.31%
Sun Pharmaceutical Industries Limited	1.28%
Tata Motors Limited	1.26%
Adani Ports & Special Economic Zone Ltd	1.22%
Tata Steel Limited	1.21%
Grasim Industries Limited	1.18%
Oil & Natural Gas Corporation Ltd.	1.13%
Bajaj Finserv Ltd	1.11%
Maruti Suzuki India Ltd	1.05%
UltraTech Cement Limited	1.03%
Power Grid Corporation of India Ltd	1.00%
Cipla Limited	0.97%
Coal India Limited	0.92%
Wipro Limited	0.92%
Titan Company Limited	0.92%
Eicher Motors Limited	0.84%
Tech Mahindra Limited	0.81%
Dr Reddys Laboratories Limited	0.81%
Hero Motocorp Limited	0.74%
Bharat Petroleum Corporation Ltd	0.70%
Asian Paints (India) Ltd	0.56%
Others	0.66%

Total	57.33%
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Debentures/Bonds	% to Fund
Embassy Office Parks REIT	7.23%
Cholamandalam Investment & Finance Company Ltd	7.14%
India Grid Trust	4.95%
IOT Uttal Energy Services Limited	4.89%
HDFC Bank Ltd	4.63%
Credila Financial Services Limited	2.89%
HDB Financial Services Ltd	2.07%
Bajaj Finance Ltd	0.71%
Mahindra and Mahindra Financial Services Ltd	0.28%
IDFC First Bank Limited	0.15%
Others	0.14%

Total	35.08%
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Government Securities	% to Fund
7.06% GOI Mat 10-Apr-2028	3.13%
7.38% GOI Mat 20-Jun-2027	2.29%

Total	5.42%
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Deposits, Money Mkt Securities and Net Current	2.17%
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Grand Total	100.00%
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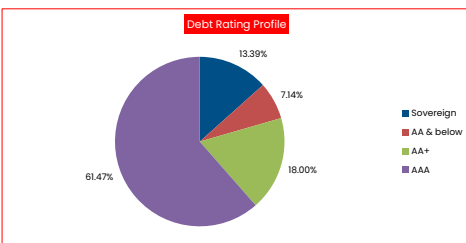
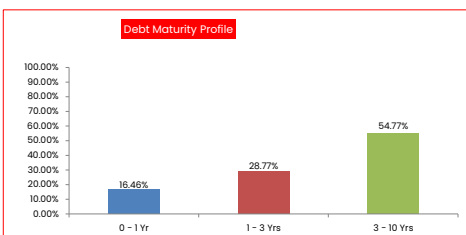
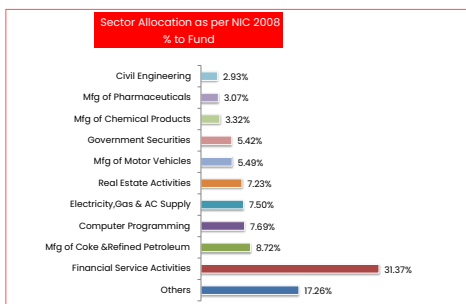
Debt Parameters	
Portfolio Yield (%)	7.28%
Avg Maturity (In Months)	40.89
Modified Duration (In Years)	2.64

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
41,029.69	28,986.61	1,554.28	71,570.58

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	1
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	1.72%
Public Deposits		
Govt. Securities	40% to 100%	40.50%
Corporate Bonds		
Equity	0% to 60%	57.33%
Net Current Assets	-	0.45%



Equity Plus Fund as on March 31, 2025

Fund objective : The Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

SFIN Code	: ULIF05301/08/13EquityPlus101
Inception Date	: 24 Jun 2014
NAV	: 31.3384

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	11.18%	11.08%
10 Years	10.91%	10.73%
7 Years	12.96%	12.81%
5 Years	22.46%	22.29%
4 Years	12.86%	12.49%
3 Years	11.12%	10.43%
2 Years	16.02%	16.40%
1 Year	5.49%	5.34%
6 Months	-9.45%	-8.88%
1 Month	6.27%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.99%
ICICI Bank Limited	8.96%
Reliance Industries Limited	8.08%
Infosys Limited	5.82%
Bharti Airtel Ltd - Partly Paid	4.22%
Larsen & Toubro Limited	3.68%
ITC Limited	3.57%
Tata Consultancy Services Limited	3.30%
Axis Bank Limited	3.09%
SBI-ETF Nifty Bank	2.75%
Mahindra & Mahindra Ltd.	2.60%
Bajaj Finance Ltd	2.52%
Kotak Mahindra Bank Limited	2.36%
HDFC NIFTY Private Bank ETF	1.83%
Tata Steel Limited	1.75%
NTPC Ltd.	1.66%
Kotak Nifty Bank ETF	1.61%
Hindustan Unilever Limited	1.57%
Maruti Suzuki India Ltd	1.52%
HCL Technologies Limited	1.46%
UltraTech Cement Limited	1.43%
Power Grid Corporation of India Ltd	1.25%
Dr Reddys Laboratories Limited	1.20%
Titan Company Limited	1.13%
Tech Mahindra Limited	1.12%
State Bank of India	1.00%
Sun Pharmaceutical Industries Limited	0.99%
Grasim Industries Limited	0.98%
Hindalco Industries Limited	0.92%
Nippon India ETF Nifty Bank BeES	0.91%
Asian Paints (India) Ltd	0.88%
Adani Ports & Special Economic Zone Ltd	0.80%
Bajaj Auto Ltd.	0.80%
Lupin Limited	0.78%
Tata Motors Limited	0.77%
Apollo Hospitals Enterprise Limited	0.76%
Oil & Natural Gas Corporation Ltd.	0.74%
Shriram Finance Ltd	0.67%
Coal India Limited	0.62%
Tata Consumer Products Limited	0.60%
SBI Life Insurance Company Limited	0.55%
Cipla Limited	0.52%
Others	6.85%

Total	98.60%
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Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	0.22%

Total	0.22%
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Deposits, Money Mkt Securities and Net Current Assets.	1.18%
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Grand Total	100.00%
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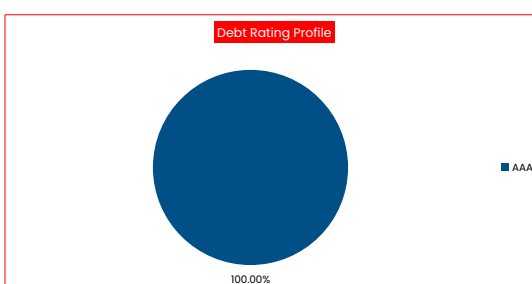
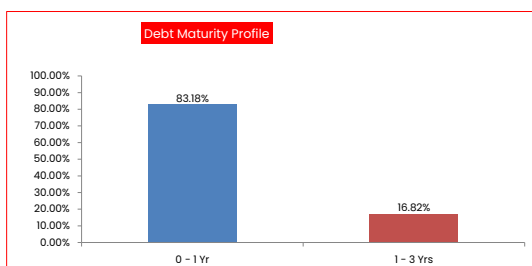
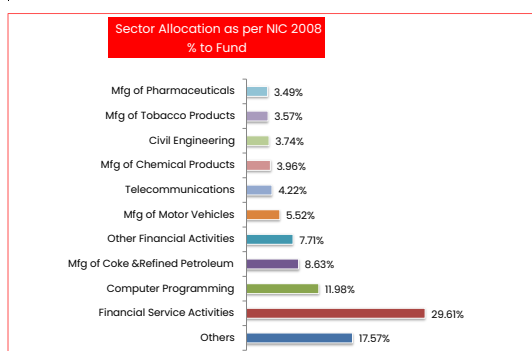
Debt Parameters	
Portfolio Yield (%)	6.88%
Avg Maturity (in Months)	5.77
Modified Duration (in Years)	0.41

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
114,583.07	254.05	1,368.46	116,205.58

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.08%
Public Deposits		
Govt. Securities	0% to 20%	0.22%
Corporate Bonds		
Equity	80% to 100%	98.60%
Net Current Assets	-	0.10%



Diversified Equity Fund as on March 31, 2025

Fund objective : The Diversified Equity Fund aims to generate long term capital appreciation by investing in high potential companies across the market cap spectrum while taking active asset allocation calls in Equity, government securities, Money Market Instruments, Cash etc

SFIN Code	: ULIF05501/08/13DivrEqtyFd101
Inception Date	: 01 Jul 2014
NAV	: 38.9219

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	13.47%	11.30%
10 Years	13.30%	11.06%
7 Years	13.66%	12.91%
5 Years	23.38%	23.17%
4 Years	13.27%	13.40%
3 Years	12.23%	11.51%
2 Years	17.64%	18.17%
1 Year	7.50%	5.51%
6 Months	-9.88%	-10.10%
1 Month	6.41%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.98%
ICICI Bank Limited	6.58%
Reliance Industries Limited	6.38%
Infosys Limited	5.73%
Axis Bank Limited	3.69%
Bharti Airtel Ltd - Partly Paid	3.56%
Larsen & Toubro Limited	3.33%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	3.09%
ITC Limited	2.96%
Tata Consultancy Services Limited	2.72%
NTPC Ltd.	2.15%
Mahindra & Mahindra Ltd.	2.06%
HDFC NIFTY Private Bank ETF	1.78%
Bajaj Finance Ltd	1.75%
Dr Reddys Laboratories Limited	1.65%
Hindustan Unilever Limited	1.64%
Maruti Suzuki India Ltd	1.59%
Tech Mahindra Limited	1.56%
Tata Steel Limited	1.45%
Kotak Mahindra Bank Limited	1.40%
Oil & Natural Gas Corporation Ltd.	1.28%
UltraTech Cement Limited	1.25%
Titan Company Limited	1.22%
Grasim Industries Limited	1.15%
Power Grid Corporation of India Ltd	1.01%
Crompton Greaves Consumer Electricals Ltd	0.98%
Mahindra & Mahindra Financial Services Limited	0.92%
HCL Technologies Limited	0.90%
Union Bank Of India	0.89%
Tata Motors Limited	0.84%
Coal India Limited	0.81%
Dabur India Limited	0.74%
Tata Power Co. Ltd	0.72%
Hindalco Industries Limited	0.71%
Lupin Limited	0.68%
Bharat Petroleum Corporation Ltd	0.68%
Power Finance Corporation Ltd	0.65%
FSN E-Commerce Ventures Limited	0.64%
Bharat Electronics Ltd	0.63%
Bajaj Auto Ltd.	0.61%
Aditya Birla Fashion & Retail Limited	0.59%
Siemens Ltd	0.57%
Jio Financial Services Ltd	0.57%
Shriram Finance Ltd	0.55%
Tata Consumer Products Limited	0.54%
Asian Paints (India) Ltd	0.54%
DSP Nifty Private Bank ETF	0.53%
Others	13.75%

Total	100.01%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.01%
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Grand Total	100.00%
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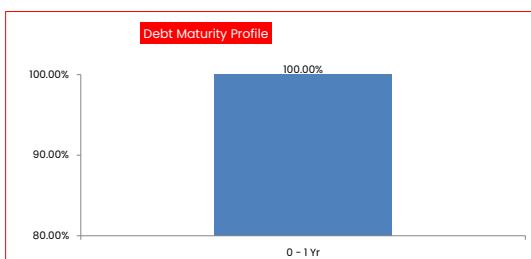
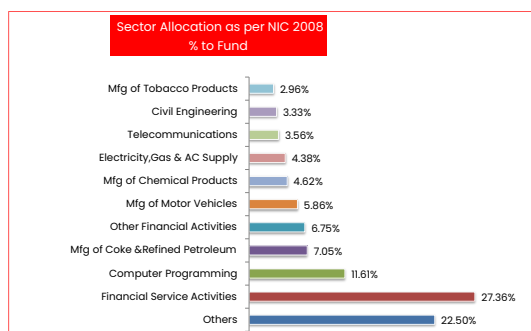
Debt Parameters	
Portfolio Yield (%)	6.63%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
340,654.46	-	-34.02	340,620.44

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	0.01%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	100.01%
Net Current Assets	-	-0.02%



Bond Fund as on March 31, 2025

Fund objective : The Bond Fund aims to dynamically manage the allocation between government securities, Fixed Income instruments, Money Market instruments and Cash with the intent to dynamically manage the duration at a level that delivers superior risk adjusted returns.

SFIN Code	: ULIF05601/08/13Bond Funds101
Inception Date	: 23 Jun 2014
NAV	: 20.78

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.02%	8.09%
10 Years	6.32%	7.65%
7 Years	6.30%	7.45%
5 Years	5.41%	6.58%
4 Years	5.36%	6.31%
3 Years	6.04%	6.93%
2 Years	7.64%	8.53%
1 Year	8.23%	8.79%
6 Months	3.02%	3.88%
1 Month	1.68%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	5.77%
LIC Housing Finance Ltd	4.94%
Cholamandalam Investment & Finance Company Ltd	3.71%
National Bank For Agriculture & Rural Development	3.01%
Mahindra and Mahindra Financial Services Ltd	2.89%
Bajaj Finance Ltd	2.05%
National Housing Bank	1.77%
Power Finance Corporation Ltd	1.76%
Bharti Telecom Ltd	1.26%
ICICI Securities Primary Dealership Ltd	1.05%
Others	6.66%

Total	34.87%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	34.66%
7.34% GOI Mat 22-Apr-2064	6.22%
7.09% GOI Mat 05-Aug-2054	3.74%
6.79% GOI Mat 30-Dec-2031	3.52%
7.18% GOI Mat 14-Aug-2033	3.17%
7.09% GOI Mat 25-Nov-2074	2.34%
6.92% GOI Mat 18-Nov-2039	1.54%
7.26% GOI Mat 22-Aug-2032	1.44%
Gsec C-STRIPS Mat 19-Sep-2028	1.27%
7.59% GOI Mat 20-Mar-2029	0.77%
Others	2.67%

Total	61.34%
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Deposits, Money Mkt Securities and Net Current Assets.	3.79%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	131.23
Modified Duration (In Years)	6.08

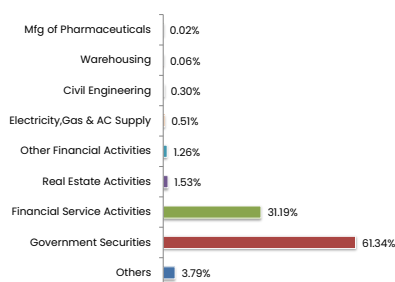
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	47,375.41	1,867.58	49,242.99

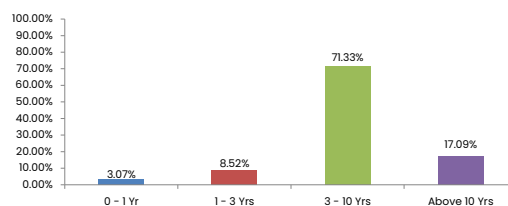
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	1.71%
Public Deposits		
Govt. Securities	40% to 100%	96.21%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.08%

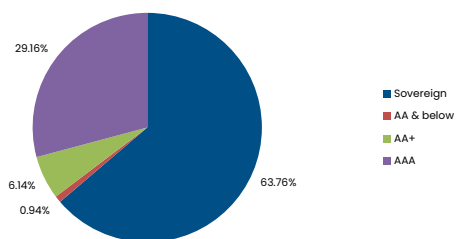
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Conservative Fund as on March 31, 2025

Fund objective : The Conservative Fund is a pure Debt Fund which invests in Government securities, high grade Fixed Income Instruments, Liquid Mutual Fund and Money Market Instruments. The fund aims to deliver stable returns by investing in the short end of the yield curve to limit the volatility and risk of the Fund.

SFIN Code	: ULIF05801/08/13ConservtFd101
Inception Date	: 11 Jul 2014
NAV	: 19.4797

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.41%	7.59%
10 Years	5.99%	7.39%
7 Years	5.82%	7.16%
5 Years	5.12%	6.56%
4 Years	4.91%	6.25%
3 Years	5.38%	6.61%
2 Years	6.61%	7.86%
1 Year	7.08%	8.09%
6 Months	3.31%	3.83%
1 Month	0.81%	0.93%

#CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	8.74%
LIC Housing Finance Ltd	7.38%
Sundaram Finance Ltd	6.04%
National Bank For Agriculture & Rural Development	5.66%
REC Limited	5.65%
Kotak Mahindra Prime Ltd.	5.29%
NHPC Ltd	2.28%
Mahindra and Mahindra Financial Services Ltd	1.90%
Power Grid Corporation of India Ltd	1.00%
Nuclear Power Corporation of India Ltd	0.67%

Total	44.63%
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Government Securities	% to Fund
7.37% GOI Mat 23-Oct-2028	6.02%
7.18% Tamil Nadu SDL Mat 26-Jul-2027	5.99%
Gsec C-STRIIPS Mat 06-Nov-2026	5.87%
8.37% Tamil Nadu SDL 06-Mar-2029	3.42%
7.10% GOI Sovereign Green Bond Mat 27-Jan-2028	3.35%
7.61% Tamil Nadu SDL Mat 15-Feb-2027	3.30%
7.18% Maharashtra SDL Mat 08-Apr-2030	3.29%
7.20% Gujarat SDL Mat 14-Jun-2027	3.28%
Gsec C-STRIIPS Mat 19-Sep-2027	2.72%
Gsec C-STRIIPS Mat 16-Jun-2027	2.68%
Others	12.30%

Total	52.21%
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Deposits, Money Mkt Securities and Net Current Assets.	3.16%
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Grand Total	100.00%
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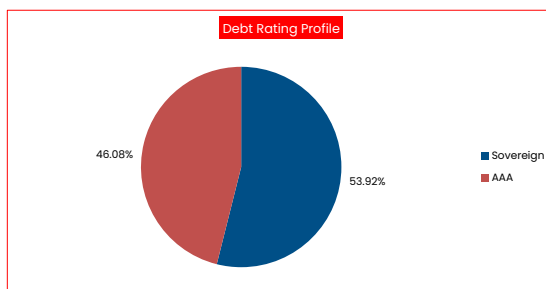
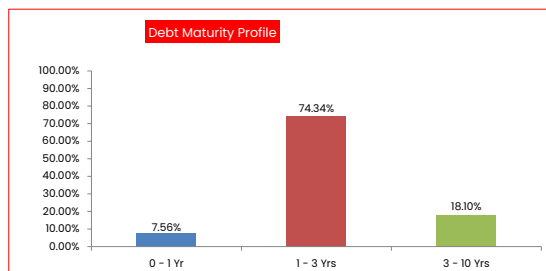
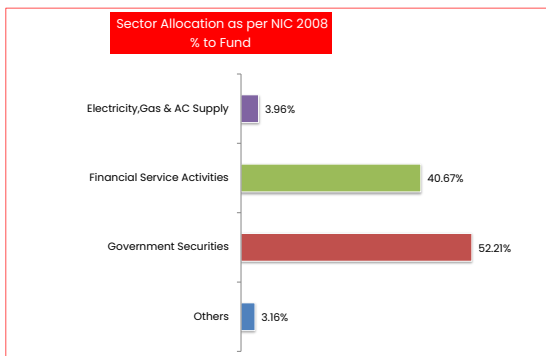
Debt Parameters	
Portfolio Yield (%)	6.95%
Avg Maturity (In Months)	25.42
Modified Duration (In Years)	1.86

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	14,907.79	486.44	15,394.23

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 60%	0.46%
Public Deposits		
Govt. Securities	40% to 100%	96.84%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.70%



Pension Income Fund as on March 31, 2025

Fund objective : The Pension Income Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

SFIN Code	: ULIF06101/04/14PenIncFund101
Inception Date	: 06 Oct 2015
NAV	: 16.7843

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	5.61%	7.57%
10 Years	N/A	N/A
7 Years	5.57%	7.45%
5 Years	4.66%	6.58%
4 Years	4.60%	6.31%
3 Years	5.22%	6.93%
2 Years	6.87%	8.53%
1 Year	7.35%	8.79%
6 Months	2.84%	3.88%
1 Month	1.68%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	7.41%
LIC Housing Finance Ltd	6.25%
Bharti Telecom Ltd	3.65%
National Bank For Agriculture & Rural Development	3.27%
Sundaram Finance Ltd	2.17%
Bajaj Finance Ltd	2.07%
Power Finance Corporation Ltd	1.84%
National Housing Bank	1.83%
Sikka Ports And Terminals	1.63%
Credila Financial Services Limited	1.51%
Others	8.21%

Total	39.85%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	28.73%
7.09% GOI Mat 05-Aug-2054	6.21%
7.34% GOI Mat 22-Apr-2064	5.13%
6.79% GOI Mat 30-Dec-2031	3.58%
7.18% GOI Mat 14-Aug-2033	2.95%
7.09% GOI Mat 25-Nov-2074	2.62%
6.92% GOI Mat 18-Nov-2039	2.01%
Gsec C-STRIIPS Mat 19-Sep-2027	1.99%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	1.17%
7.45% Karnataka SDL Mat 20-Mar-2037	0.74%
Others	1.42%

Total	56.55%
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Deposits, Money Mkt Securities and Net Current Assets.	3.60%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (In Months)	136.80
Modified Duration (In Years)	6.17

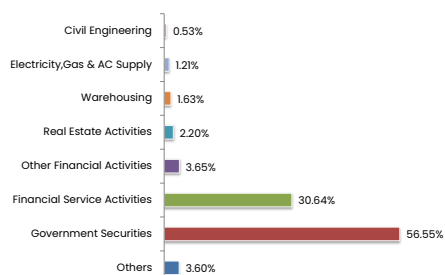
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	56,716.35	2,118.19	58,834.54

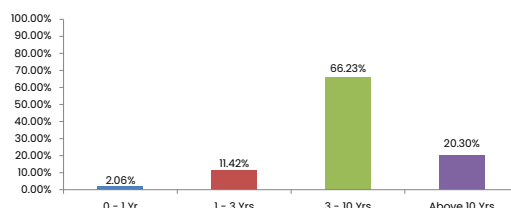
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.64%
Public Deposits		
Govt. Securities	80% to 100%	96.40%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.96%

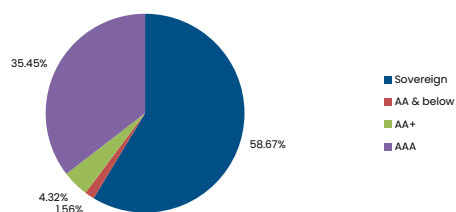
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Pension Equity Plus Fund as on March 31, 2025

Fund objective : The Pension Equity Plus Fund aims at least 80% of the equity exposure to be limited to Nifty constituent stocks at any point in time and the balance of the equity exposure in non-Nifty constituent stocks

SFIN Code	: ULIF06001/04/14PenEqPlsFd101
Inception Date	: 06 Oct 2015
NAV	: 28.2469

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	11.56%	11.81%
10 Years	N/A	N/A
7 Years	12.57%	12.81%
5 Years	22.38%	22.29%
4 Years	12.64%	12.49%
3 Years	10.95%	10.43%
2 Years	16.16%	16.40%
1 Year	5.67%	5.34%
6 Months	-9.31%	-8.88%
1 Month	6.16%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.94%
ICICI Bank Limited	8.72%
Reliance Industries Limited	8.38%
Infosys Limited	6.20%
Bharti Airtel Ltd - Partly Paid	4.49%
SBI-ETF Nifty Bank	4.44%
Larsen & Toubro Limited	4.20%
ITC Limited	3.55%
Tata Consultancy Services Limited	3.40%
Mahindra & Mahindra Ltd.	2.92%
Bajaj Finance Ltd	2.89%
Axis Bank Limited	2.78%
Kotak Mahindra Bank Limited	2.66%
NTPC Ltd.	2.01%
Hindustan Unilever Limited	1.93%
Tata Steel Limited	1.91%
Maruti Suzuki India Ltd	1.61%
UltraTech Cement Limited	1.47%
HCL Technologies Limited	1.43%
Hindalco Industries Limited	1.26%
State Bank of India	1.18%
Tech Mahindra Limited	1.16%
Power Grid Corporation of India Ltd	1.15%
Grasim Industries Limited	1.11%
Titan Company Limited	1.03%
Asian Paints (India) Ltd	0.98%
Sun Pharmaceutical Industries Limited	0.90%
Bajaj Auto Ltd.	0.90%
Dr Reddys Laboratories Limited	0.86%
SBI Life Insurance Company Limited	0.76%
Bharat Petroleum Corporation Ltd	0.75%
Tata Consumer Products Limited	0.74%
Oil & Natural Gas Corporation Ltd.	0.74%
Apollo Hospitals Enterprise Limited	0.72%
Nippon India ETF Nifty Bank BeS	0.72%
HDFC NIFTY Private Bank ETF	0.62%
Tata Motors Limited	0.61%
Cipla Limited	0.58%
Britannia Industries Ltd	0.56%
Bharat Electronics Ltd	0.52%
Others	7.40%

Total	100.18%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.18%
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Grand Total	100.00%
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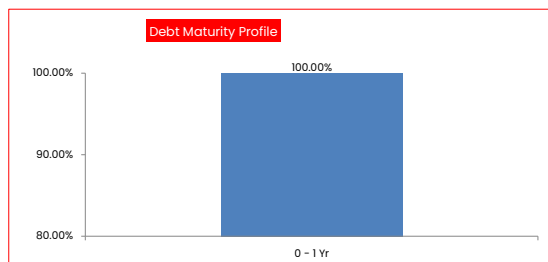
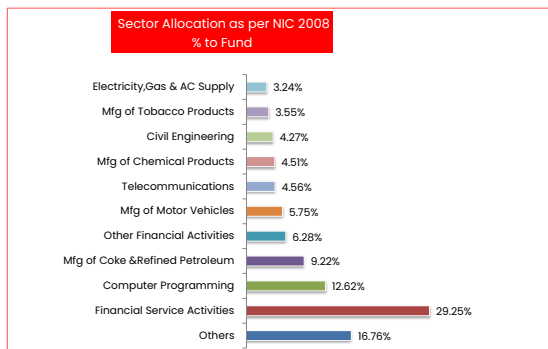
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
11,557.16	-	-21.18	11,535.98

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.37%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	100.18%
Net Current Assets	-	-0.55%



Capital Growth Fund as on March 31, 2025

Fund objective : Capital Growth Fund aims to provide medium to long term capital appreciation by investing in a portfolio of companies which can perform through economic and market cycles. In addition up to 20% of the Fund may be invested in Money Market Instruments and Fixed Income Securities.

SFIN Code	: ULIF06301/04/15CapGrwthFd101
Inception Date	: 21 Oct 2016
NAV	: 26.9171

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	12.44%	12.64%
10 Years	N/A	N/A
7 Years	11.44%	12.91%
5 Years	20.98%	23.17%
4 Years	10.49%	13.40%
3 Years	8.53%	11.51%
2 Years	11.46%	18.17%
1 Year	-1.13%	5.51%
6 Months	-16.59%	-10.10%
1 Month	5.10%	6.96%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bank of India	7.59%
Maruti Suzuki India Ltd	6.62%
R R Kabel Limited	5.71%
Volta Ltd	5.24%
National Mineral Development Corporation Ltd	5.15%
Wipro Limited	5.12%
Hindustan Unilever Limited	4.07%
Bata India Ltd	3.76%
Chemplast Sanmar Limited	3.63%
Krsnaa Diagnostics Limited	3.07%
Dr Reddys Laboratories Limited	3.05%
Sansara Engineering Limited	3.00%
Bayer CropScience Ltd.	2.85%
UltraTech Cement Limited	2.84%
ICICI Prudential Life Insurance Company Limited	2.57%
Larsen & Toubro Limited	1.95%
Axis Bank Limited	1.86%
NTPC Ltd.	1.73%
Fortis Healthcare Limited	1.51%
Ashok Leyland Limited	1.41%
UPL Limited	1.27%
ITC Limited	1.26%
Bajaj Finance Ltd	1.03%
Britannia Industries Ltd	0.97%
Siemens Ltd	0.75%
Crompton Greaves Consumer Electricals Ltd	0.68%
Bharat Petroleum Corporation Ltd	0.66%
Atul Ltd	0.57%
Bajaj Auto Ltd.	0.52%
Others	7.21%

Total	87.62%
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Deposits, Money Mkt Securities and Net Current Assets.	12.38%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

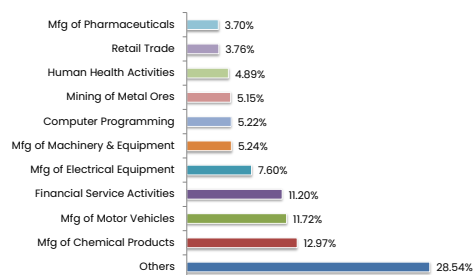
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,266.36	-	603.05	4,869.40

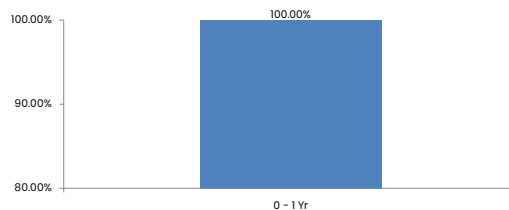
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	12.40%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	87.62%
Net Current Assets	-	-0.02%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Capital Secure Fund as on March 31, 2025

Fund objective : Capital Secure Fund aims to provide superior returns through investments in high credit quality Debt instruments while maintaining an optimal level of interest rate risk. In addition up to 20% of the Fund may be invested in cash and Money Market Instruments, Liquid Mutual Funds and Deposits to facilitate the day-to-day running of the Fund. Fund management would involve continual monitoring and credit evaluations with rigorous buy and sell disciplines to maximize upside potential and manage downside risk.

SFIN Code	: ULIF06401/04/15CapSecFund101
Inception Date	: 21 Oct 2016
NAV	: 15.3421

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	5.20%	7.08%
10 Years	N/A	N/A
7 Years	5.42%	7.45%
5 Years	4.64%	6.58%
4 Years	4.68%	6.31%
3 Years	5.33%	6.93%
2 Years	6.85%	8.53%
1 Year	7.39%	8.79%
6 Months	2.80%	3.88%
1 Month	1.66%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.49%
LIC Housing Finance Ltd	5.81%
Bajaj Finance Ltd	3.87%
National Bank For Agriculture & Rural Development	3.10%
Bharti Telecom Ltd	3.08%
Sikka Ports And Terminals	2.12%
Power Finance Corporation Ltd	1.77%
National Housing Bank	1.77%
Embassy Office Parks REIT	1.48%
India Grid Trust	1.40%
Others	7.99%

Total	38.88%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	29.50%
7.09% GOI Mat 05-Aug-2054	4.83%
7.34% GOI Mat 22-Apr-2064	4.81%
6.79% GOI Mat 30-Dec-2031	3.54%
7.09% GOI Mat 25-Nov-2074	2.22%
7.61% GOI Mat 09-May-2030	2.13%
7.18% GOI Mat 14-Aug-2033	1.92%
6.92% GOI Mat 18-Nov-2039	1.85%
7.59% GOI Mat 20-Mar-2029	1.41%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	1.41%
Others	3.54%

Total	57.18%
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Deposits, Money Mkt Securities and Net Current Assets.	3.94%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.91%
Avg Maturity (In Months)	132.93
Modified Duration (In Years)	6.14

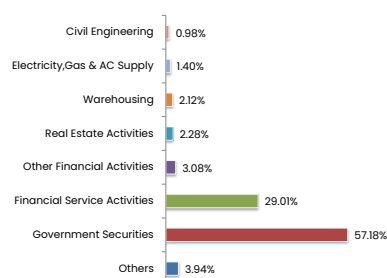
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	19,409.63	795.19	20,204.82

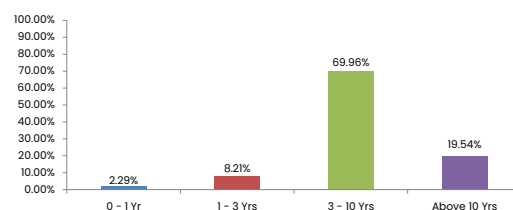
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.74%
Public Deposits		
Govt. Securities	80% to 100%	96.06%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.20%

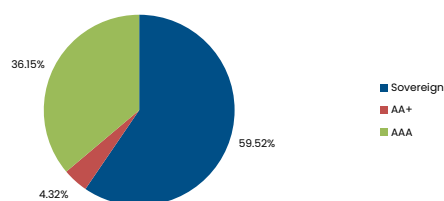
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Policy Discontinued Fund – Life as on March 31, 2025

Fund objective : The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

SFIN Code	: ULIF05110/03/11DiscontdPF101
Inception Date	: 10 Mar 2011
NAV	: 24.1993

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.48%	N/A
10 Years	5.78%	N/A
7 Years	5.37%	N/A
5 Years	4.98%	N/A
4 Years	5.22%	N/A
3 Years	5.87%	N/A
2 Years	6.56%	N/A
1 Year	6.72%	N/A
6 Months	3.16%	N/A
1 Month	0.54%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
364 Days T-Bill Mat 04-Sep-2025	10.94%
182 Days T-Bill Mat 05-Jun-2025	5.17%
364 Days T-Bill Mat 05-Mar-2026	4.93%
8.07% Tamil Nadu SDL Mat 15-Jun-2026	4.77%
7.39% Tamil Nadu SDL Mat 09-Nov-2026	3.96%
364 Days T-Bill Mat 08-Jan-2026	3.78%
7.89% Gujarat SDL Mat 15-May-2025	3.25%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	3.13%
364 Days T-Bill Mat 18-Jul-2025	2.57%
182 Days T-Bill Mat 07-Aug-2025	2.56%
Others	49.34%
Total	94.40%

Deposits, Money Mkt Securities and Net Current Assets.	5.60%
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Grand Total	100.00%
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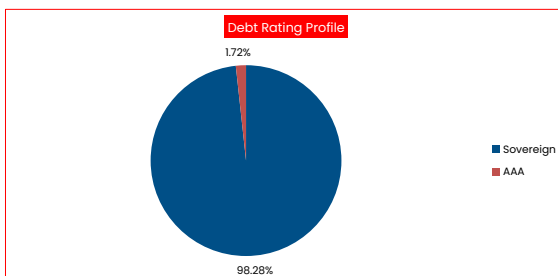
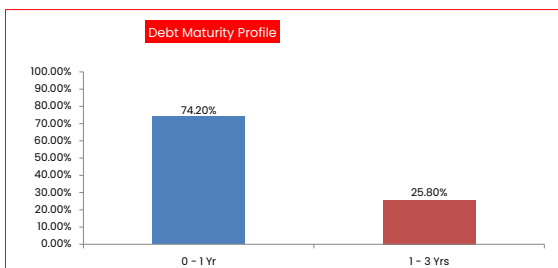
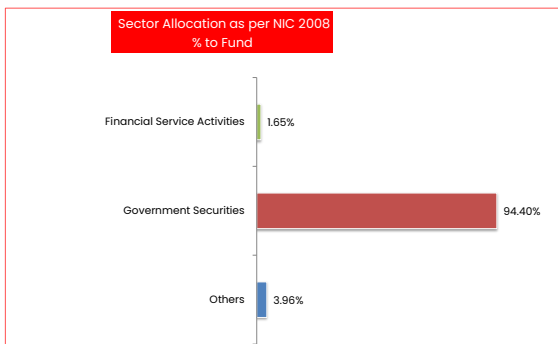
Debt Parameters	
Portfolio Yield (%)	6.56%
Avg Maturity (In Months)	8.81
Modified Duration (In Years)	0.69

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
–	361,074.24	21,439.62	382,513.86

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	5.10%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbil)	60% to 100%	94.40%
Corporate Bonds	0%	0.00%
Equity	–	0.50%
Net Current Assets	–	0.50%



Policy Discontinued Fund – Pension as on March 31, 2025

Fund objective : The Fund aims to deliver steady returns through investments in low risk Money Market instruments and Government securities.

SFIN Code	: ULIF05201/10/13DiscontdPF101
Inception Date	: 01 Oct 2013
NAV	: 19.6975

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.07%	N/A
10 Years	5.71%	N/A
7 Years	5.30%	N/A
5 Years	4.94%	N/A
4 Years	5.25%	N/A
3 Years	5.87%	N/A
2 Years	6.56%	N/A
1 Year	6.71%	N/A
6 Months	3.17%	N/A
1 Month	0.55%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
364 Days T-Bill Mat 02-May-2025	18.68%
364 Days T-Bill Mat 05-Jun-2025	14.93%
Gsec C-STRIPS Mat 22-Oct-2025	12.08%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	6.54%
8.67% Karnataka SDL Mat 24-Feb-2026	5.82%
Gsec C-STRIPS Mat 06-May-2025	4.87%
Gsec C-STRIPS Mat 22-Apr-2025	3.66%
Gsec C-STRIPS Mat 22-Oct-2026	3.48%
7.37% Tamil Nadu SDL Mat 14-Sep-2026	3.30%
7.08% Karnataka SDL 14-Dec-2026	3.29%
Others	18.89%

Total	95.54%
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Deposits, Money Mkt Securities and Net Current Assets.	4.46%
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Grand Total	100.00%
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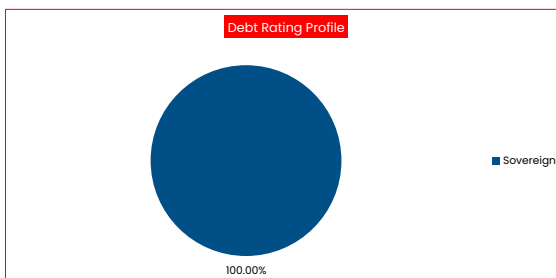
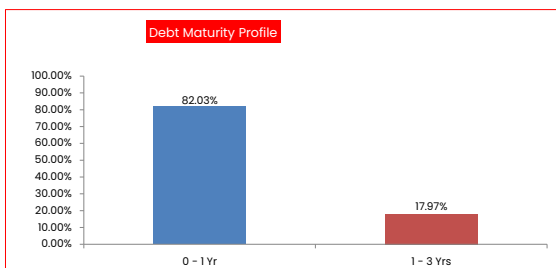
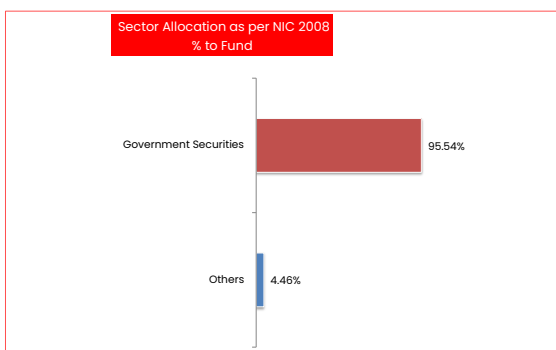
Debt Parameters	
Portfolio Yield (%)	6.55%
Avg Maturity (In Months)	6.29
Modified Duration (In Years)	0.49

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	5,850.31	273.30	6,123.62

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	3.33%
Public Deposits	0%	0.00%
Govt. Sec (Including Tbil	60% to 100%	95.54%
Corporate Bonds	0%	0.00%
Equity	-	1.13%
Net Current Assets	-	1.13%



Discovery Fund as on March 31, 2025

Fund objective : The Fund aims to deliver long term growth of capital by investing predominantly in mid-cap companies. The fund will invest up to 100% in mid-cap stocks which are defined as stocks with market cap falling within the market capitalisation range in the underlying benchmark Nifty free float midcap index (getting renamed as Nifty Midcap 100 index). The fund can also invest up to 25% of the portfolio in stocks falling outside the mid-cap index market cap range. The fund may also invest up to 10% of the portfolio in fixed income instruments, money market instruments, cash, deposits and liquid mutual funds.

SFIN Code	: UUF06618/01/18DiscrvyFndI01
Inception Date	: 03 Sep 2018
NAV	: 37.1763

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	22.09%	15.64%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	34.94%	34.58%
4 Years	20.79%	21.52%
3 Years	18.25%	20.28%
2 Years	29.25%	31.16%
1 Year	11.36%	7.48%
6 Months	-10.89%	-14.10%
1 Month	7.61%	7.84%

#Nifty MidCap 100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Max Healthcare Institute Limited	2.41%
Colarge Limited	2.28%
PB Fintech Limited	2.09%
Lupin Limited	2.08%
The Indian Hotels Company Ltd	2.03%
Dixon Technologies (India) Limited	1.93%
Federal Bank Limited	1.90%
Bombay Stock Exchange Ltd	1.84%
Max Financial Services Limited	1.68%
Cummins India Ltd.	1.61%
CG Power and Industrial Solutions Limited	1.50%
Cholamandalam Investment & Finance Company Ltd	1.49%
Alkem Laboratories Ltd	1.49%
Bajaj Holdings & Investment Limited	1.46%
Persistent Systems Ltd.	1.42%
Torrent Power Ltd.	1.39%
IPCA Laboratories Ltd	1.32%
Solar Industries India Ltd	1.32%
Voltas Ltd	1.28%
Bharti Hexacom Limited	1.24%
AU Small Finance Bank Limited	1.19%
HDFC Bank Limited	1.18%
SRF Limited	1.16%
Sanoofi Consumer Healthcare India Limited	1.13%
APL Apollo Tubes Ltd	1.12%
Mphasis Limited	1.10%
ICICI Bank Limited	1.07%
Axis Bank Limited	1.06%
Varun Beverages Ltd.	1.06%
Hindustan Petroleum Corporation Ltd.	1.06%
Page Industries Ltd	1.06%
Reliance Industries Limited	1.05%
Bharat Electronics Ltd	1.01%
Tvs Motor Company Ltd.	0.99%
Bharat Forge Ltd	0.96%
FSN E-Commerce Ventures Limited	0.94%
Trent Ltd.	0.94%
Mahindra & Mahindra Financial Services Limited	0.93%
Ashok Leyland Limited	0.92%
KPII TECHNOLOGIES LIMITED	0.92%
Prestige Estates Projects Ltd	0.83%
UNO Minds Limited	0.82%
Sona BLW Precision Forgings Limited	0.82%
Macrotech Developers Ltd	0.77%
Godrej Properties Limited	0.75%
Balkrishna Industries Ltd.	0.75%
Jindal Steel & Power Limited	0.75%
Tube Investments of India Ltd.	0.73%
Indian Bank	0.70%
Astral Limited	0.68%
National Mineral Development Corporation Ltd	0.68%
ITC Limited	0.67%
Bharat Heavy Electricals Ltd	0.63%
Titan Company Limited	0.63%
P I Industries Limited	0.60%
UPL Limited	0.60%
Indraprastha Gas Ltd.	0.59%
MRF Ltd.	0.57%
Kaynes Technology India Limited	0.56%
Fortis Healthcare Limited	0.55%
Bank of India	0.55%
Info Edge (India) Limited	0.55%
Apollo Hospitals Enterprise Limited	0.54%
Sundaram Finance Limited	0.54%
Hitachi Energy India Limited	0.53%
INOX India Limited	0.53%
Container Corporation of India Ltd	0.53%
ACC Ltd.	0.51%
Kotak Mahindra Bank Limited	0.51%
Tata Communications Ltd	0.51%
Finolex Cables Ltd	0.51%
Finolex Industries Ltd.	0.51%
Others	17.21%

Total	91.75%
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Deposits, Money Mkt Securities and Net Current	8.25%
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Grand Total	100.00%
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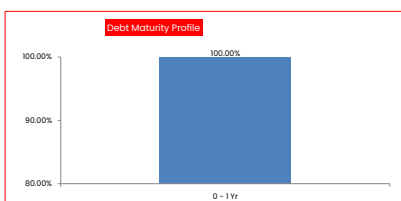
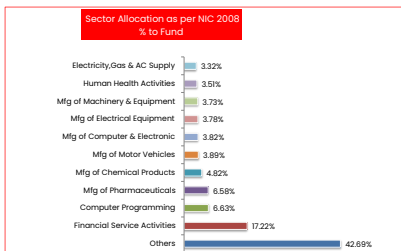
Debt Parameters	
Portfolio Yield (%)	6.50%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
783,461.00	-	70,405.22	853,866.22

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Nishit Dholakia	7	-	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	7.93%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	91.75%
Net Current Assets	-	0.31%



Equity Advantage Fund as on March 31, 2025

Fund objective : Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.

SFIN Code	: ULIF06723/03/18EqtyAdvtdF01
Inception Date	: 07 Feb 2019
NAV	: 26.0885

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	16.88%	14.28%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	25.77%	24.05%
4 Years	15.53%	13.95%
3 Years	14.31%	12.04%
2 Years	21.07%	19.80%
1 Year	6.97%	4.99%
6 Months	-11.30%	-11.10%
1 Month	6.96%	7.09%

#BSE-200

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	6.91%
Reliance Industries Limited	5.63%
ICICI Bank Limited	5.58%
Infosys Limited	4.68%
Axis Bank Limited	3.14%
Bharti Airtel Ltd - Partly Paid	2.98%
Larsen & Toubro Limited	2.89%
ITC Limited	2.48%
Tata Consultancy Services Limited	2.15%
Kotak Mahindra Bank Limited	1.79%
Kotak Nifty Bank ETF	1.79%
NTPC Ltd.	1.73%
Mahindra & Mahindra Ltd.	1.69%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	1.63%
Bajaj Finance Ltd	1.59%
Maruti Suzuki India Ltd	1.49%
Dr Reddys Laboratories Limited	1.40%
Tech Mahindra Limited	1.37%
Hindustan Unilever Limited	1.32%
Oil & Natural Gas Corporation Ltd.	1.13%
Titan Company Limited	1.09%
Bank of India	0.99%
UltraTech Cement Limited	0.99%
Bharat Electronics Ltd	0.96%
Power Finance Corporation Ltd	0.96%
Tata Steel Limited	0.95%
FSN E-Commerce Ventures Limited	0.94%
Tata Motors Limited	0.91%
Crompton Greaves Consumer Electricals Ltd	0.78%
Bharat Petroleum Corporation Ltd	0.77%
Power Grid Corporation of India Ltd	0.73%
Voltas Ltd	0.73%
HCL Technologies Limited	0.72%
Hindalco Industries Limited	0.72%
Grasim Industries Limited	0.71%
Union Bank Of India	0.66%
Lupin Limited	0.66%
ICICI Prudential Life Insurance Company Limited	0.61%
Hitachi Energy India Limited	0.60%
Page Industries Ltd	0.60%
Mahindra & Mahindra Financial Services Limited	0.58%
Coal India Limited	0.58%
Bajaj Auto Ltd.	0.57%
Tata Power Co. Ltd	0.56%
Dabur India Limited	0.56%
Macrotech Developers Ltd	0.55%
Adani Ports & Special Economic Zone Ltd	0.55%
Jio Financial Services Ltd	0.53%
Aditya Birla Fashion & Retail Limited	0.52%
Max Healthcare Institute Limited	0.52%
Mphasis Limited	0.51%
Hindustan Aeronautics Limited	0.51%
Others	23.82%

Total	99.79%
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Deposits, Money Mkt Securities and Net Current Assets.	0.21%
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Grand Total	100.00%
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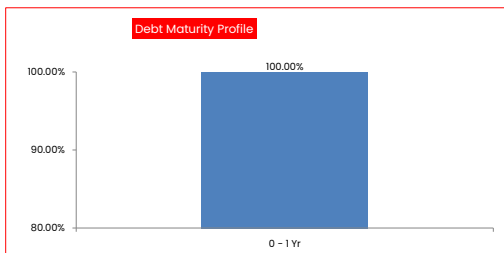
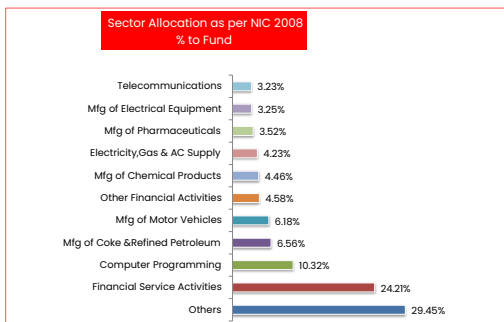
Debt Parameters	
Portfolio Yield (%)	6.79%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
95,181.74	-	195.65	95,377.39

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singh	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	0.22%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.79%
Net Current Assets	-	-0.01%



Bond Plus Fund as on March 31, 2025

Fund objective : To generate steady returns from interest accruals from high grade bonds and moderate duration risk which will be enhanced with exposures to equity securities and instruments and investment trusts.

SFIN Code	: ULIF06814/06/19BondPlusFd101
Inception Date	: 13 Dec 2019
NAV	: 14.2648

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.93%	7.17%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	6.28%	6.58%
4 Years	5.68%	6.31%
3 Years	5.93%	6.93%
2 Years	7.52%	8.53%
1 Year	7.69%	8.79%
6 Months	3.82%	3.88%
1 Month	1.41%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	7.80%
National Highway Authority Of India	7.21%
HDFC Bank Ltd	7.15%
Indian Railway Finance Corporation Ltd	6.67%
National Bank For Agriculture & Rural Development	3.97%
Bajaj Finance Ltd	3.54%
REC Limited	1.31%
Sundaram Finance Ltd	0.34%

Total	37.99%
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Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	46.07%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	13.14%

Total	59.21%
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Deposits, Money Mkt Securities and Net Current Assets.	2.80%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	7.18%
Avg Maturity (In Months)	57.15
Modified Duration (In Years)	3.80

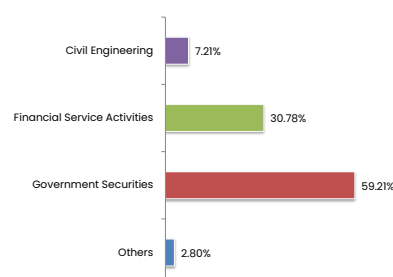
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	12,261.62	353.21	12,614.84

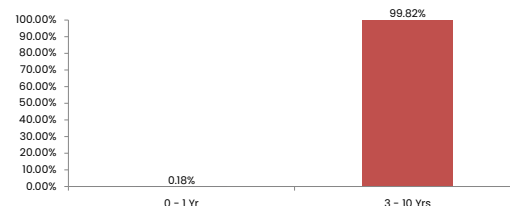
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.18%
Public Deposits		
Govt. Securities	30% to 100%	97.20%
Corporate Bonds		
Equity	0% to 50%	0.00%
Net Current Assets	-	2.62%

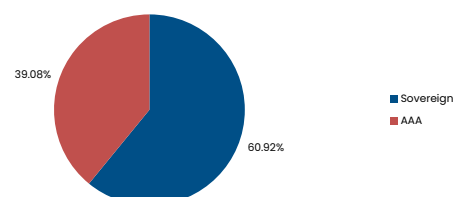
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Secure Advantage Fund as on March 31, 2025

Fund objective : To generate steady returns from higher interest accruals from high grade bonds.

SFIN Code	: ULIF06914/06/19SecAdvFund101
Inception Date	: 17 Dec 2019
NAV	: 14.3497

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.06%	7.15%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	6.21%	6.58%
4 Years	5.80%	6.31%
3 Years	6.39%	6.93%
2 Years	8.02%	8.53%
1 Year	8.17%	8.79%
6 Months	3.56%	3.88%
1 Month	1.86%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	7.12%
HDFC Bank Ltd	6.94%
LIC Housing Finance Ltd	5.51%
Indian Railway Finance Corporation Ltd	3.25%

Total	22.81%
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Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	21.17%
7.18% GOI Mat 14-Aug-2033	16.61%
7.18% GOI Mat 24-Jul-2037	9.18%
6.92% GOI Mat 18-Nov-2039	6.82%
7.09% GOI Mat 05-Aug-2054	5.26%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	4.25%
7.10% GOI Mat 08-Apr-2034	3.59%
7.30% GOI Mat 19-Jun-2053	3.08%
7.34% GOI Mat 22-Apr-2064	3.04%

Total	73.01%
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Deposits, Money Mkt Securities and Net Current Assets.	4.18%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.93%
Avg Maturity (In Months)	130.54
Modified Duration (In Years)	6.27

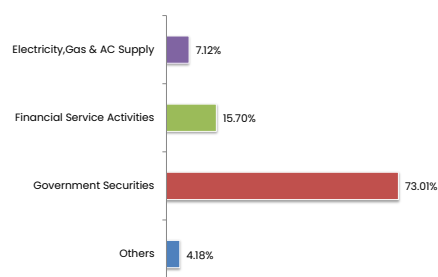
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,586.24	156.45	3,742.69

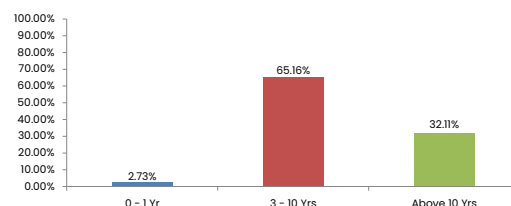
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	2.69%
Public Deposits		
Govt. Securities	60% to 100%	95.82%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.49%

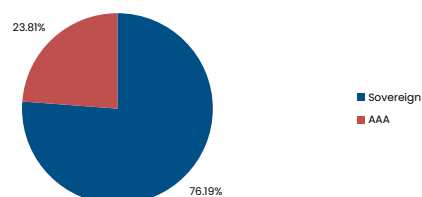
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Sustainable Equity Fund as on March 31, 2025

Fund objective : The Fund aims to deliver long term growth of capital by focusing on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

SFIN Code	: ULIF07019/07/21SustnblEqF101
Inception Date	: 11 Jan 2022
NAV	: 13.3494

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.39%	6.96%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	10.05%	9.63%
2 Years	17.57%	19.60%
1 Year	4.71%	4.92%
6 Months	-12.05%	-11.59%
1 Month	5.27%	6.25%

#NIFTY100 ESG

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.37%
ICICI Bank Limited	4.88%
Bharti Airtel Ltd	4.35%
Axis Bank Limited	3.92%
Bajaj Finance Ltd	3.28%
HCL Technologies Limited	2.99%
Larsen & Toubro Limited	2.80%
SBI ETF IT	2.78%
Reliance Industries Limited	2.64%
Mahindra & Mahindra Ltd.	2.39%
Maruti Suzuki India Ltd	2.23%
Tata Motors Limited	2.09%
Shriram Finance Ltd	2.00%
Tech Mahindra Limited	1.92%
Bajaj Finserv Ltd	1.70%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	1.69%
Tata Consultancy Services Limited	1.68%
Cholamandaram Investment & Finance Company Ltd	1.61%
UltraTech Cement Limited	1.44%
Hindustan Unilever Limited	1.44%
Eicher Motors Limited	1.42%
Dr Reddys Laboratories Limited	1.42%
Wipro Limited	1.41%
Hero Motocorp Limited	1.19%
Apollo Hospitals Enterprise Limited	1.14%
NTPC Ltd.	1.10%
Tvs Motor Company Ltd.	1.09%
Adani Ports & Special Economic Zone Ltd	1.07%
SBI Life Insurance Company Limited	1.06%
Godrej Consumer Products Limited	1.06%
Asian Paints (India) Ltd	1.06%
Cipla Limited	0.98%
Divis Laboratories Ltd.	0.98%
Titan Company Limited	0.94%
Info Edge (India) Limited	0.92%
REC Limited	0.92%
InterGlobe Aviation Ltd	0.89%
Tata Power Co. Ltd	0.88%
JSW Energy Ltd	0.86%
Dabur India Limited	0.82%
Trent Ltd.	0.80%
Power Grid Corporation of India Ltd	0.80%
ICICI Prudential Life Insurance Company Limited	0.75%
State Bank of India	0.73%
LTIMindtree Limited	0.71%
Zomato Limited	0.70%
Bajaj Auto Ltd.	0.68%
Sun Pharmaceutical Industries Limited	0.65%
ICICI Lombard General Insurance Company Limited	0.65%
GAIL (INDIA) Ltd.	0.61%
Havells India Ltd	0.61%
Bharat Petroleum Corporation Ltd	0.59%
Power Finance Corporation Ltd	0.59%
Bajaj Holdings & Investment Limited	0.56%
Tata Consumer Products Limited	0.54%
Ambuja Cements Ltd.	0.52%
Others	7.68%

Total	94.58%
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Deposits, Money Mkt Securities and Net Current	5.42%
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Grand Total	100.00%
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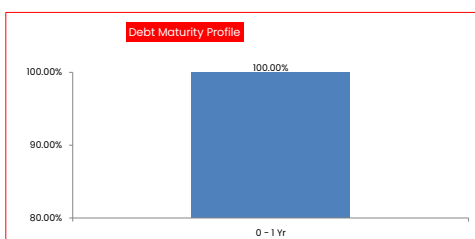
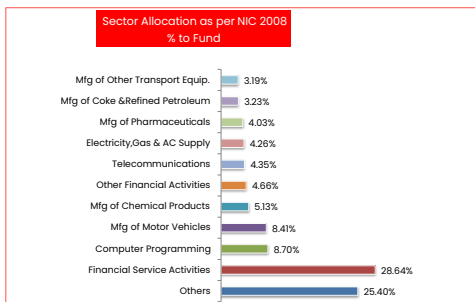
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
3,253.64	-	186.32	3,439.96

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2
Mr Ankur Sharma	1	-	-

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	5.47%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	94.58%
Net Current Assets	-	-0.05%



Active Asset Allocation Fund as on March 31, 2025

Fund objective : The fund seeks provide long term capital appreciation in a risk controlled manner by making clear and dynamic asset allocation choices as between Equities and Bonds.

SFIN Code	: ULIF01527/12/10ACTASSET101
Inception Date	: 18 Jan 2011
NAV	: 35.8377

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.40%	9.23%
10 Years	8.91%	9.19%
7 Years	10.21%	10.13%
5 Years	14.93%	14.44%
4 Years	9.90%	9.40%
3 Years	8.53%	8.68%
2 Years	12.03%	12.46%
1 Year	7.17%	7.07%
6 Months	-3.30%	-2.50%
1 Month	4.11%	3.96%

#Crisil Composite Bond Index (50%) and Nifty 50 (50%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.28%
ICICI Bank Limited	5.12%
Reliance Industries Limited	4.28%
Infosys Limited	2.66%
Bharti Airtel Ltd	2.41%
Larsen & Toubro Limited	2.02%
ITC Limited	1.75%
Kotak Mahindra Bank Limited	1.65%
Tata Consultancy Services Limited	1.63%
Axis Bank Limited	1.50%
Bajaj Finance Ltd	1.19%
Mahindra & Mahindra Ltd.	1.08%
State Bank of India	1.01%
Tata Steel Limited	0.98%
NTPC Ltd.	0.92%
Hindustan Unilever Limited	0.82%
Maruti Suzuki India Ltd	0.74%
HCL Technologies Limited	0.73%
Titan Company Limited	0.68%
Sun Pharmaceutical Industries Limited	0.60%
Kotak Nifty Bank ETF	0.57%
Bajaj Finserv Ltd	0.57%
UltraTech Cement Limited	0.54%
Dr Reddys Laboratories Limited	0.52%
Apollo Hospitals Enterprise Limited	0.51%
Hindalco Industries Limited	0.50%
Others	8.49%

Total	50.79%
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Debentures/Bonds	% to Fund
Mankind Pharma Limited	2.58%
Indian Railway Finance Corporation Ltd	1.69%
India Grid Trust	1.62%
Housing & Urban Development Corporation Limited	1.07%
HDFC Bank Ltd	1.02%
National Bank For Agriculture & Rural Development	0.79%
REC Limited	0.71%
LIC Housing Finance Ltd	0.44%
NHPC Ltd	0.43%
Power Grid Corporation of India Ltd	0.18%

Total	10.53%
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Government Securities	% to Fund
7.09% GOI Mat 05-Aug-2054	7.13%
7.26% GOI Mat 06-Feb-2033	6.26%
7.10% GOI Mat 08-Apr-2034	6.07%
7.18% GOI Mat 24-Jul-2037	2.88%
7.30% GOI Mat 19-Jun-2053	2.54%
7.09% GOI Mat 25-Nov-2074	2.52%
7.25% GOI Mat 12-Jun-2063	2.15%
7.21% Gujarat SDL Mat 05-Mar-2035	1.99%
7.26% GOI Mat 22-Aug-2032	1.86%
6.79% GOI Mat 30-Dec-2031	1.73%
Others	2.26%

Total	37.38%
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Deposits, Money Mkt Securities and Net Current Assets.	1.30%
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Grand Total	100.00%
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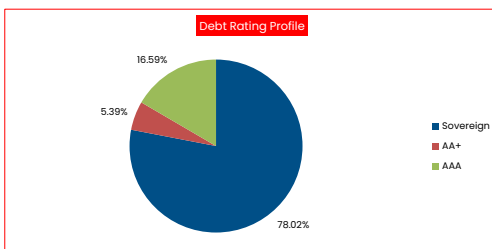
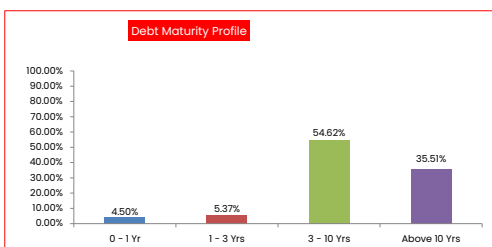
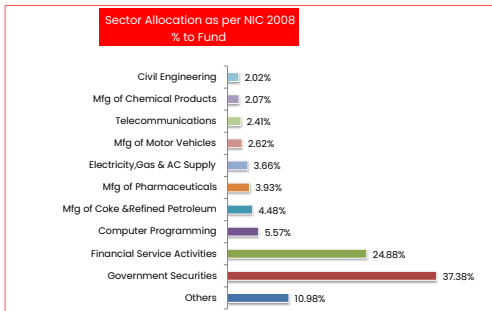
Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	178.40
Modified Duration (In Years)	7.24

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
5,970.09	5,632.57	152.76	11,755.42

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 80%	48.48%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	20% to 100%	50.79%
Net Current Assets	-	0.74%



Guaranteed NAV Fund as on March 31, 2025

Fund objective : The Fund is a simple two-asset product that invests in risk-free money-market assets as well as in equity assets. The investor benefits through continuous participation in equity market returns and simultaneous downside protection to the extent of 80% of highest-attained NAV

SFIN Code	: ULIF01403/12/10GTDNAV101
Inception Date	: 22 Dec 2010
NAV	: 24.0999

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.35%	N/A
10 Years	6.01%	N/A
7 Years	6.23%	N/A
5 Years	9.50%	N/A
4 Years	7.92%	N/A
3 Years	7.45%	N/A
2 Years	10.84%	N/A
1 Year	5.18%	N/A
6 Months	-4.39%	N/A
1 Month	2.70%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	6.82%
ICICI Bank Limited	3.78%
Reliance Industries Limited	3.49%
Infosys Limited	2.35%
Bharti Airtel Ltd	1.80%
Larsen & Toubro Limited	1.70%
ITC Limited	1.42%
Tata Consultancy Services Limited	1.38%
Axis Bank Limited	1.30%
Kotak Mahindra Bank Limited	1.28%
State Bank of India	1.09%
Mahindra & Mahindra Ltd.	1.06%
Bajaj Finance Ltd	1.01%
Hindustan Unilever Limited	0.80%
Sun Pharmaceutical Industries Limited	0.77%
NTPC Ltd.	0.74%
HCL Technologies Limited	0.71%
Maruti Suzuki India Ltd	0.68%
Tata Steel Limited	0.57%
Power Grid Corporation of India Ltd	0.57%
UltraTech Cement Limited	0.56%
Zomato Limited	0.55%
Titan Company Limited	0.51%
Others	8.32%

Total	43.26%
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Deposits, Money Mkt Securities and Net Current Assets.	56.74%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

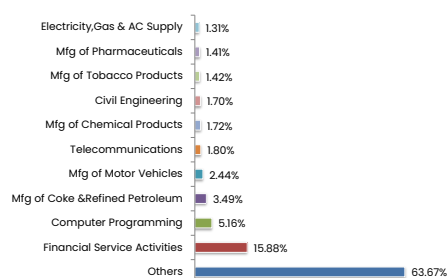
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,494.48	-	5,895.53	10,390.01

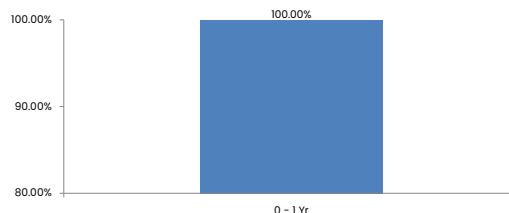
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	40% to 100%	57.09%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0% to 60%	43.26%
Net Current Assets	-	-0.34%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Individual Balanced Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term capital growth through an investment mix of upto 40% equity and the balance in high quality bonds and money market instruments.

SFIN Code	: ULIF00118/10/04BALANCEI01
Inception Date	: 02 Nov 2004
NAV	: 58.3237

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.03%	9.08%
10 Years	8.23%	8.57%
7 Years	8.79%	9.06%
5 Years	10.93%	11.30%
4 Years	8.05%	8.16%
3 Years	7.65%	7.98%
2 Years	10.53%	10.89%
1 Year	7.89%	7.76%
6 Months	-1.08%	0.05%
1 Month	3.13%	3.02%

#Crissil Composite Bond Index(70%) and Nifty 50 (30%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.81%
ICICI Bank Limited	3.20%
Reliance Industries Limited	2.41%
Infosys Limited	1.74%
Bharti Airtel Ltd	1.47%
Tata Consultancy Services Limited	1.28%
ITC Limited	1.26%
Larsen & Toubro Limited	1.16%
Kotak Mahindra Bank Limited	0.89%
State Bank of India	0.79%
Bajaj Finance Ltd	0.78%
Mahindra & Mahindra Ltd.	0.68%
Axis Bank Limited	0.67%
NTPC Ltd.	0.58%
Maruti Suzuki India Ltd	0.57%
Hindustan Unilever Limited	0.56%
Tata Steel Limited	0.51%
Others	8.00%

Total	31.37%
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Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	4.77%
Housing & Urban Development Corporation Limited	4.38%
India Grid Trust	4.36%
REC Limited	2.35%
State Bank of India	2.29%
HDFC Bank Ltd	1.57%
LIC Housing Finance Ltd	0.63%

Total	20.36%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	14.38%
7.25% GOI Mat 12-Jun-2063	5.26%
7.09% GOI Mat 05-Aug-2054	4.16%
7.09% GOI Mat 25-Nov-2074	3.56%
7.18% GOI Mat 24-Jul-2037	3.49%
7.34% GOI Mat 22-Apr-2064	3.39%
7.26% GOI Mat 22-Aug-2032	2.63%
9.20% GOI Mat 30-Sep-2030	2.06%
7.30% GOI Mat 19-Jun-2053	1.83%
6.92% GOI Mat 18-Nov-2039	1.42%
Others	4.11%

Total	46.30%
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Deposits, Money Mkt Securities and Net Current Assets.	1.98%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (in Months)	184.18
Modified Duration (in Years)	7.13

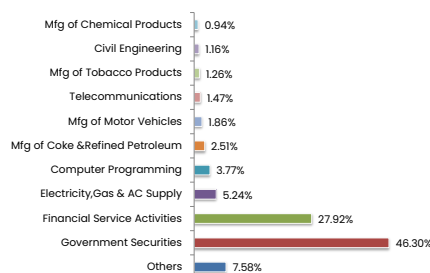
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,799.11	3,823.33	113.33	5,735.76

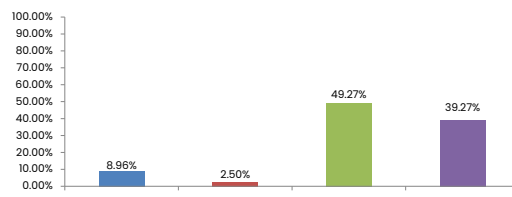
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.43%
Public Deposits		
Govt. Securities	0% to 80%	66.66%
Corporate Bonds		
Equity	20% to 40%	31.37%
Net Current Assets	-	1.55%

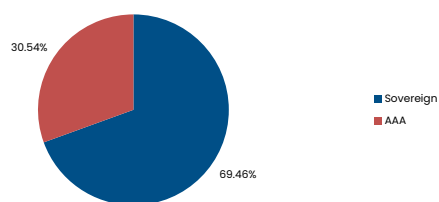
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Debt Fund as on March 31, 2025

Fund objective : The fund seeks to generate income through an investment mix of high quality bonds and money market instruments.

SFIN Code	: ULIF00218/10/04DEBT101
Inception Date	: 02 Nov 2004
NAV	: 46.8702

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	7.86%	7.24%
10 Years	7.58%	7.65%
7 Years	7.38%	7.45%
5 Years	6.28%	6.58%
4 Years	6.00%	6.31%
3 Years	6.65%	6.93%
2 Years	8.29%	8.53%
1 Year	9.01%	8.79%
6 Months	3.68%	3.88%
1 Month	1.99%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	8.95%
National Bank For Agriculture & Rural Development	3.15%
LIC Housing Finance Ltd	0.89%

Total	13.00%
--------------	---------------

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	17.92%
7.18% GOI Mat 24-Jul-2037	16.47%
7.25% GOI Mat 12-Jun-2063	11.05%
7.18% GOI Mat 14-Aug-2033	10.12%
7.26% GOI Mat 22-Aug-2032	5.97%
7.09% GOI Mat 05-Aug-2054	5.12%
7.41% GOI Mat 19-Dec-2036	4.56%
7.10% GOI Mat 08-Apr-2034	3.99%
7.54% GOI Mat 23-May-2036	3.07%
7.34% GOI Mat 22-Apr-2064	1.51%
Others	2.10%

Total	81.87%
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Deposits, Money Mkt Securities and Net Current Assets.	5.13%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.77%
Avg Maturity (In Months)	160.28
Modified Duration (In Years)	7.22

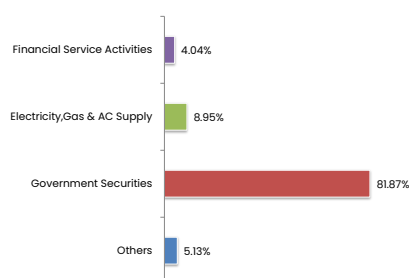
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,651.89	89.27	1,741.16

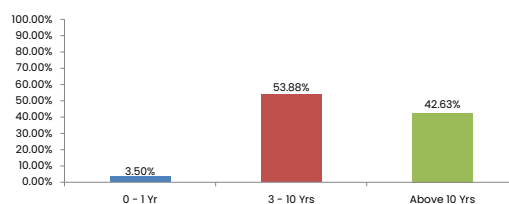
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	100%	98.01%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.99%

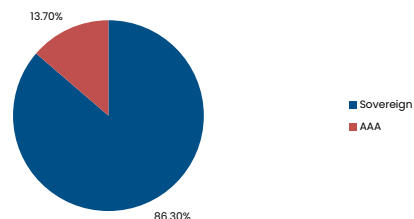
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Equity Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term accelerated capital growth through a portfolio of equities.

SFIN Code	: ULIF00514/10/05EQUITY101
Inception Date	: 16 Feb 2006
NAV	: 65.7864

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.37%	11.32%
10 Years	10.08%	10.73%
7 Years	11.69%	12.81%
5 Years	21.80%	22.29%
4 Years	12.01%	12.49%
3 Years	10.40%	10.43%
2 Years	15.75%	16.40%
1 Year	5.67%	5.34%
6 Months	-8.76%	-8.88%
1 Month	5.95%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	10.00%
ICICI Bank Limited	8.50%
Reliance Industries Limited	8.44%
Infosys Limited	5.97%
Bharti Airtel Ltd	4.90%
Larsen & Toubro Limited	4.05%
Tata Consultancy Services Limited	3.76%
ITC Limited	3.62%
Kotak Nifty Bank ETF	3.27%
Axis Bank Limited	2.89%
Kotak Mahindra Bank Limited	2.60%
Mahindra & Mahindra Ltd.	2.59%
Nippon India ETF Nifty Bank BeES	2.27%
Aditya Birla Sun Life Nifty Bank Etf	2.23%
Bajaj Finance Ltd	2.17%
Tata Steel Limited	2.07%
Maruti Suzuki India Ltd	1.97%
Hindustan Unilever Limited	1.86%
Sun Pharmaceutical Industries Limited	1.69%
NTPC Ltd.	1.58%
UltraTech Cement Limited	1.45%
HCL Technologies Limited	1.37%
State Bank of India	1.33%
Oil & Natural Gas Corporation Ltd.	1.28%
Dr Reddys Laboratories Limited	1.15%
Titan Company Limited	1.14%
Nippon India Nifty IT ETF	0.97%
Tata Motors Limited	0.95%
Bajaj Finserv Ltd	0.90%
SBI Life Insurance Company Limited	0.86%
Apollo Hospitals Enterprise Limited	0.83%
Asian Paints (India) Ltd	0.78%
Grasim Industries Limited	0.66%
Tech Mahindra Limited	0.63%
Hindalco Industries Limited	0.57%
Others	7.97%

Total	99.24%
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Deposits, Money Mkt Securities and Net Current Assets.	0.76%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

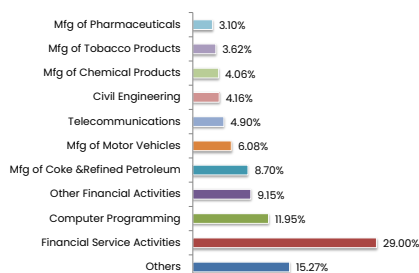
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
25,829.09	-	197.10	26,026.19

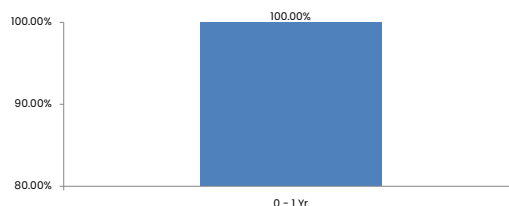
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.82%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	90% to 100%	99.24%
Net Current Assets	-	-0.07%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Individual Growth Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term accelerated capital growth through an investment mix of upto 60% equity and the balance in high quality bonds and money market instruments.

SFIN Code	: ULIF00318/10/04GROWTH101
Inception Date	: 02 Nov 2004
NAV	: 70.0055

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.01%	10.30%
10 Years	8.80%	9.19%
7 Years	9.67%	10.13%
5 Years	14.16%	14.44%
4 Years	9.08%	9.40%
3 Years	8.50%	8.68%
2 Years	12.08%	12.46%
1 Year	7.21%	7.07%
6 Months	-3.35%	-2.50%
1 Month	4.10%	3.96%

#Crisil Composite Bond Index (50%) and Nifty 50 (50%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.36%
ICICI Bank Limited	4.75%
Reliance Industries Limited	4.00%
Infosys Limited	2.90%
Bharti Airtel Ltd	2.10%
Larsen & Toubro Limited	1.80%
ITC Limited	1.76%
Tata Consultancy Services Limited	1.74%
Axis Bank Limited	1.59%
Kotak Mahindra Bank Limited	1.53%
Bajaj Finance Ltd	1.20%
State Bank of India	1.13%
Mahindra & Mahindra Ltd.	1.10%
NTPC Ltd.	0.95%
Hindustan Unilever Limited	0.95%
Tata Steel Limited	0.80%
Sun Pharmaceutical Industries Limited	0.69%
Titan Company Limited	0.68%
HCL Technologies Limited	0.66%
Hindalco Industries Limited	0.64%
Maruti Suzuki India Ltd	0.60%
Bajaj Finserv Ltd	0.56%
Power Grid Corporation of India Ltd	0.54%
Apollo Hospitals Enterprise Limited	0.53%
Others	9.12%

Total 49.67%

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	3.17%
REC Limited	2.19%
Housing & Urban Development Corporation Limited	2.16%
Small Industries Development Bank Of India	1.25%
Mankind Pharma Limited	1.16%
Power Finance Corporation Ltd	1.15%
HDFC Bank Ltd	1.03%
State Bank of India	0.75%
Bharti Telecom Ltd	0.74%
Larsen & Toubro Ltd	0.69%
Others	0.94%

Total 15.22%

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	5.52%
7.26% GOI Mat 06-Feb-2033	5.41%
7.09% GOI Mat 05-Aug-2054	5.20%
7.18% GOI Mat 14-Aug-2033	4.71%
7.18% GOI Mat 24-Jul-2037	4.17%
7.30% GOI Mat 19-Jun-2053	2.86%
7.25% GOI Mat 12-Jun-2063	1.44%
7.46% GOI Mat 06-Nov-2073	1.10%
6.79% GOI Mat 30-Dec-2031	0.99%
7.59% GOI Mat 20-Mar-2029	0.54%
Others	2.15%

Total 34.08%

Deposits, Money Mkt Securities and Net Current Assets.	1.03%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.89%
Avg Maturity (In Months)	153.15
Modified Duration (In Years)	6.84

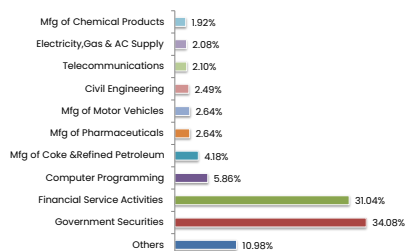
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
21,692.89	21,527.33	451.29	43,671.51

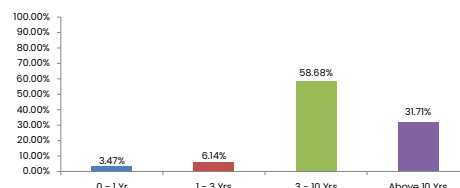
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.13%
Public Deposits		
Govt. Securities	0% to 60%	49.29%
Corporate Bonds		
Equity	40% to 60%	49.67%
Net Current Assets	-	0.91%

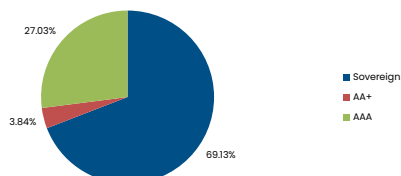
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Prime Equity Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term accelerated capital growth through a portfolio of equities

SFIN Code	: ULIF01116/12/09PRIMEEQU101
Inception Date	: 01 Jan 2010
NAV	: 40.9421

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.68%	10.40%
10 Years	10.21%	10.73%
7 Years	11.78%	12.81%
5 Years	21.72%	22.29%
4 Years	12.09%	12.49%
3 Years	10.47%	10.43%
2 Years	15.83%	16.40%
1 Year	5.51%	5.34%
6 Months	-9.05%	-8.88%
1 Month	6.00%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.98%
Reliance Industries Limited	8.35%
ICICI Bank Limited	8.31%
Infosys Limited	6.23%
Bharti Airtel Ltd	4.99%
Larsen & Toubro Limited	4.17%
Kotak Nifty Bank ETF	3.94%
ITC Limited	3.67%
Tata Consultancy Services Limited	3.55%
Axis Bank Limited	2.91%
Kotak Mahindra Bank Limited	2.55%
Mahindra & Mahindra Ltd.	2.43%
Aditya Birla Sun Life Nifty Bank Etf	2.24%
Bajaj Finance Ltd	2.05%
Hindustan Unilever Limited	1.99%
Tata Steel Limited	1.91%
Sun Pharmaceutical Industries Limited	1.69%
Maruti Suzuki India Ltd	1.59%
NTPC Ltd.	1.58%
State Bank of India	1.45%
UltraTech Cement Limited	1.41%
HCL Technologies Limited	1.39%
Dr Reddys Laboratories Limited	1.23%
Nippon India ETF Nifty Bank BeES	1.21%
Tata Motors Limited	1.10%
Oil & Natural Gas Corporation Ltd.	1.10%
Titan Company Limited	1.10%
Hindalco Industries Limited	1.08%
Apollo Hospitals Enterprise Limited	1.07%
Bajaj Finserv Ltd	0.96%
Nippon India Nifty IT ETF	0.88%
SBI Life Insurance Company Limited	0.82%
Asian Paints (India) Ltd	0.77%
Bharat Electronics Ltd	0.68%
Grasim Industries Limited	0.67%
Tech Mahindra Limited	0.59%
Others	7.91%

Total	99.54%
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Deposits, Money Mkt Securities and Net Current Assets.	0.46%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

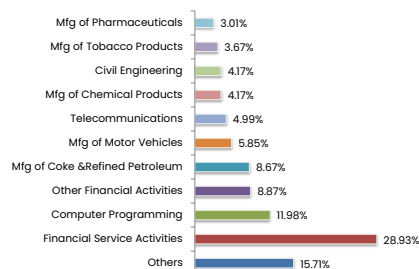
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
36,600.08	-	167.65	36,767.73

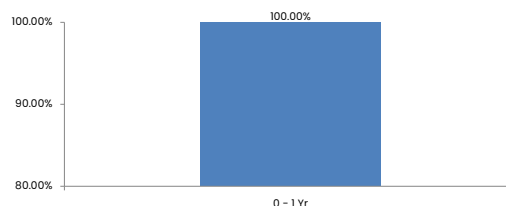
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.53%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.54%
Net Current Assets	-	-0.07%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Individual Prime Equity Pension Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term accelerated capital growth through a portfolio of equities

SFIN Code	: ULIF01316/12/09PNPRIMEEQU101
Inception Date	: 01 Jan 2010
NAV	: 42.9745

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	10.03%	10.40%
10 Years	10.84%	10.73%
7 Years	12.64%	12.81%
5 Years	23.11%	22.29%
4 Years	13.25%	12.49%
3 Years	11.46%	10.43%
2 Years	16.88%	16.40%
1 Year	5.88%	5.34%
6 Months	-9.55%	-8.88%
1 Month	5.90%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.74%
ICICI Bank Limited	8.02%
Reliance Industries Limited	7.48%
Infosys Limited	5.59%
Larsen & Toubro Limited	3.46%
Bharti Airtel Ltd	3.39%
ITC Limited	3.24%
Tata Consultancy Services Limited	3.13%
Axis Bank Limited	2.94%
Kotak Nifty Bank ETF	2.83%
Kotak Mahindra Bank Limited	2.38%
Bajaj Finance Ltd	2.08%
Mahindra & Mahindra Ltd.	1.98%
Hindustan Unilever Limited	1.90%
Tata Steel Limited	1.75%
NTPC Ltd.	1.60%
Sun Pharmaceutical Industries Limited	1.59%
State Bank of India	1.48%
DSP Nifty Private Bank ETF	1.40%
UltraTech Cement Limited	1.30%
Maruti Suzuki India Ltd	1.25%
Titan Company Limited	1.13%
Power Grid Corporation of India Ltd	1.13%
Asian Paints (India) Ltd	1.13%
HCL Technologies Limited	1.11%
Nippon India Nifty IT ETF	0.98%
Hindalco Industries Limited	0.93%
Trent Ltd.	0.92%
Bajaj Finserv Ltd	0.90%
Bajaj Auto Ltd.	0.78%
Tata Motors Limited	0.77%
Grasim Industries Limited	0.76%
Bharat Electronics Ltd	0.76%
Oil & Natural Gas Corporation Ltd.	0.73%
Shriram Finance Ltd	0.72%
SBI Life Insurance Company Limited	0.71%
Dr Reddys Laboratories Limited	0.71%
Tech Mahindra Limited	0.70%
Coal India Limited	0.67%
Bharti Hexacom Limited	0.64%
Britannia Industries Ltd	0.62%
Cipla Limited	0.59%
Tata Consumer Products Limited	0.57%
Apollo Hospitals Enterprise Limited	0.56%
Adani Ports & Special Economic Zone Ltd	0.54%
Wipro Limited	0.51%
Others	6.54%

Total 94.65%

Deposits, Money Mkt Securities and Net Current Assets.	5.35%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

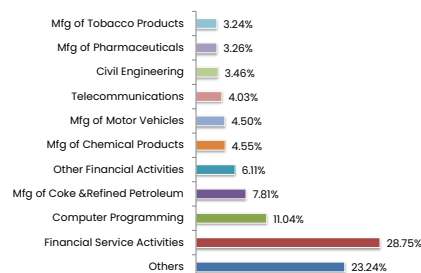
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
7,572.15	-	428.13	8,000.28

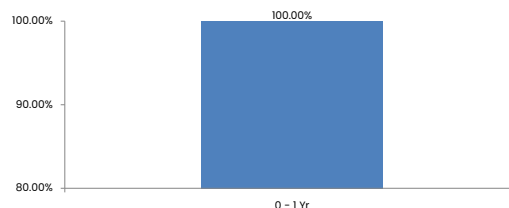
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	5.85%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	94.65%
Net Current Assets	-	-0.50%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Individual Preserver Pension Fund as on March 31, 2025

Fund objective : The fund seeks to generate income by investing in a diversified portfolio of debt and money market instruments of varying maturities.

SFIN Code	: ULIF01216/12/09PNPRESERVRI01
Inception Date	: 01 Jan 2010
NAV	: 34.0293

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.36%	7.76%
10 Years	7.34%	7.65%
7 Years	7.23%	7.45%
5 Years	6.16%	6.58%
4 Years	5.85%	6.31%
3 Years	6.56%	6.93%
2 Years	8.18%	8.53%
1 Year	8.81%	8.79%
6 Months	3.56%	3.88%
1 Month	1.96%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Finance Corporation Ltd	5.93%
National Bank For Agriculture & Rural Development	5.50%
Mankind Pharma Limited	4.08%
REC Limited	3.74%
Indian Railway Finance Corporation Ltd	3.39%
Bharti Telecom Ltd	2.70%
Small Industries Development Bank Of India	2.29%
State Bank of India	1.36%
Larsen & Toubro Ltd	1.10%
HDFC Bank Ltd	1.01%
Others	3.17%

Total	34.27%
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Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	10.14%
7.09% GOI Mat 05-Aug-2054	9.42%
7.26% GOI Mat 06-Feb-2033	8.16%
7.23% GOI Mat 15-Apr-2039	7.22%
7.10% GOI Mat 08-Apr-2034	7.06%
7.30% GOI Mat 19-Jun-2053	6.12%
6.79% GOI Mat 30-Dec-2031	2.69%
7.34% GOI Mat 22-Apr-2064	2.17%
7.25% GOI Mat 12-Jun-2063	1.75%
7.73% GOI Mat 19-Dec-2034	1.18%
Others	3.41%

Total	59.32%
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Deposits, Money Mkt Securities and Net Current Assets.	6.42%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (In Months)	146.08
Modified Duration (In Years)	6.63

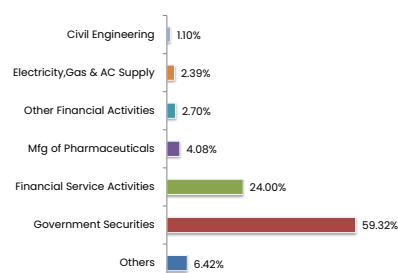
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	11,136.11	763.67	11,899.78

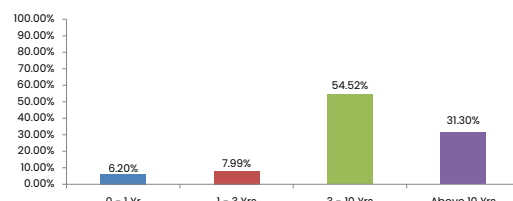
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	4.68%
Public Deposits		
Govt. Securities	75% to 100%	93.58%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.74%

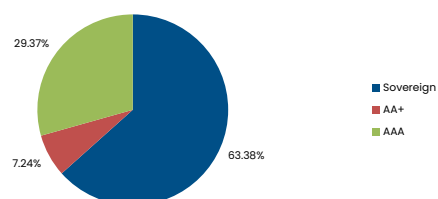
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Preserver Fund as on March 31, 2025

Fund objective : The fund seeks to generate income by investing in a diversified portfolio of debt and money market instruments of varying maturities.

SFIN Code	: ULIF01016/12/09PRESERVER101
Inception Date	: 01 Jan 2010
NAV	: 34.0225

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.36%	7.76%
10 Years	7.41%	7.65%
7 Years	7.23%	7.45%
5 Years	6.13%	6.58%
4 Years	5.87%	6.31%
3 Years	6.59%	6.93%
2 Years	8.26%	8.53%
1 Year	8.74%	8.79%
6 Months	3.54%	3.88%
1 Month	1.90%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
National Bank For Agriculture & Rural Development	7.63%
Mankind Pharma Limited	5.71%
Power Finance Corporation Ltd	3.24%
HDFC Bank Ltd	2.27%
Small Industries Development Bank Of India	2.14%
Bharti Telecom Ltd	1.81%
NHPC Ltd	1.70%
State Bank of India	1.48%
Power Grid Corporation of India Ltd	0.88%
UC Housing Finance Ltd	0.85%
Others	2.83%

Total	30.55%
--------------	---------------

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	14.54%
7.09% GOI Mat 05-Aug-2054	10.65%
7.10% GOI Mat 08-Apr-2034	9.67%
7.18% GOI Mat 24-Jul-2037	7.16%
7.26% GOI Mat 06-Feb-2033	4.55%
7.25% GOI Mat 12-Jun-2063	3.29%
6.51% Karnataka SDL 21-Oct-2030	2.78%
7.23% GOI Mat 15-Apr-2039	2.40%
7.30% GOI Mat 19-Jun-2053	2.31%
6.92% GOI Mat 18-Nov-2039	2.31%
Others	7.53%

Total	67.17%
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Deposits, Money Mkt Securities and Net Current Assets.	2.27%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.91%
Avg Maturity (In Months)	144.39
Modified Duration (In Years)	6.79

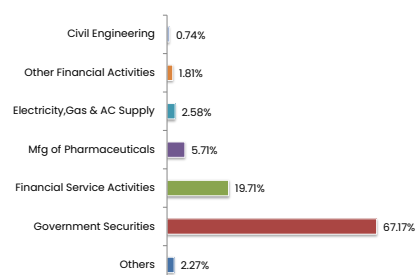
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	17,302.48	402.26	17,704.74

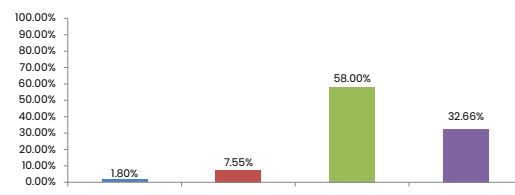
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.18%
Public Deposits		
Govt. Securities	75% to 100%	97.73%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.10%

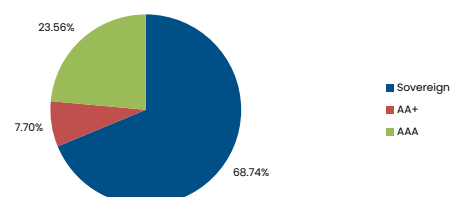
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Secure Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term moderate capital growth through an investment mix of upto 20% equity and the balance in high quality bonds and money market instruments.

SFIN Code	: ULIF00418/10/04SECURE101
Inception Date	: 02 Nov 2004
NAV	: 53.0449

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.52%	8.16%
10 Years	7.99%	8.11%
7 Years	8.30%	8.25%
5 Years	8.92%	8.94%
4 Years	7.28%	7.24%
3 Years	7.59%	7.45%
2 Years	9.84%	9.71%
1 Year	8.35%	8.28%
6 Months	1.11%	1.97%
1 Month	2.58%	2.32%

Crisil Composite Bond Index (85%) and Nifty 50 (15%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.15%
ICICI Bank Limited	1.26%
Reliance Industries Limited	1.10%
Infosys Limited	0.90%
Bharti Airtel Ltd	0.77%
ITC Limited	0.57%
Larsen & Toubro Limited	0.55%
Tata Consultancy Services Limited	0.55%
Others	7.49%

Total	15.33%
--------------	---------------

Debentures/Bonds	% to Fund
Indian Railway Finance Corporation Ltd	7.48%
Housing & Urban Development Corporation Limited	2.73%
National Bank For Agriculture & Rural Development	2.61%
REC Limited	2.37%
HDFC Bank Ltd	1.96%
LIC Housing Finance Ltd	0.67%

Total	17.82%
--------------	---------------

Government Securities	% to Fund
7.09% GOI Mat 05-Aug-2054	9.18%
7.54% GOI Mat 23-May-2036	6.96%
7.30% GOI Mat 19-Jun-2053	6.83%
7.25% GOI Mat 12-Jun-2063	6.27%
9.20% GOI Mat 30-Sep-2030	6.22%
7.26% GOI Mat 22-Aug-2032	5.93%
7.26% GOI Mat 06-Feb-2033	5.29%
7.10% GOI Mat 08-Apr-2034	4.57%
7.59% GOI Mat 20-Mar-2029	4.06%
7.18% GOI Mat 14-Aug-2033	3.04%
Others	6.19%

Total	64.54%
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Deposits, Money Mkt Securities and Net Current Assets.	2.32%
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Grand Total	100.00%
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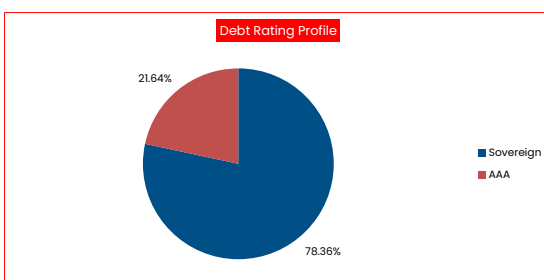
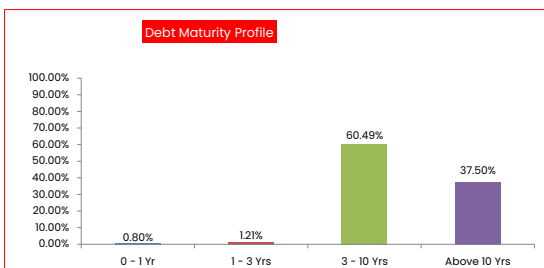
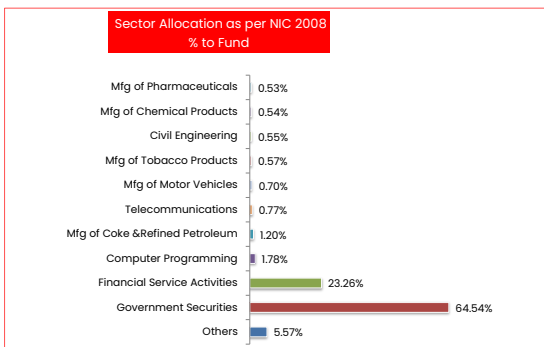
Debt Parameters	
Portfolio Yield (%)	6.83%
Avg Maturity (in Months)	161.62
Modified Duration (in Years)	7.04

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
470.31	2,527.25	71.12	3,068.69

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.66%
Public Deposits		
Govt. Securities	0% to 90%	82.36%
Corporate Bonds		
Equity	10% to 20%	15.33%
Net Current Assets	-	1.65%



Pension Debt Fund as on March 31, 2025

Fund objective : The fund seeks to generate income through an investment mix of high quality bonds and money market instruments.

SFIN Code	: ULIF00705/02/08PENDEBT01
Inception Date	: 05 Mar 2008
NAV	: 39.1411

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	8.31%	7.59%
10 Years	7.64%	7.65%
7 Years	7.51%	7.45%
5 Years	6.33%	6.58%
4 Years	6.04%	6.31%
3 Years	6.70%	6.93%
2 Years	8.27%	8.53%
1 Year	8.76%	8.79%
6 Months	3.42%	3.88%
1 Month	1.94%	1.62%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	9.85%
HDFC Bank Ltd	2.71%
LIC Housing Finance Ltd	0.70%

Total **13.26%**

Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	17.92%
7.18% GOI Mat 24-Jul-2037	12.42%
7.25% GOI Mat 12-Jun-2063	11.62%
8.47% Maharashtra SDL 10-02-2026	9.76%
7.41% GOI Mat 19-Dec-2036	8.60%
7.09% GOI Mat 05-Aug-2054	5.83%
7.30% GOI Mat 19-Jun-2053	5.67%
7.68% Karnataka SDL Mat 16-Nov-2031	4.22%
7.10% GOI Mat 08-Apr-2034	3.80%
7.34% GOI Mat 22-Apr-2064	2.85%

Total **82.69%**

Deposits, Money Mkt Securities and Net Current Assets. **4.05%**

Grand Total **100.00%**

Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	172.40
Modified Duration (In Years)	7.13

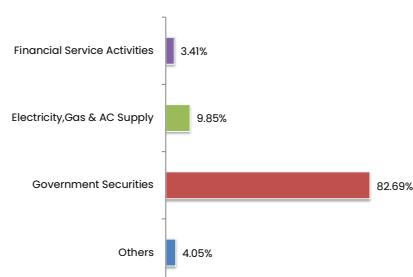
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	708.87	29.92	738.79

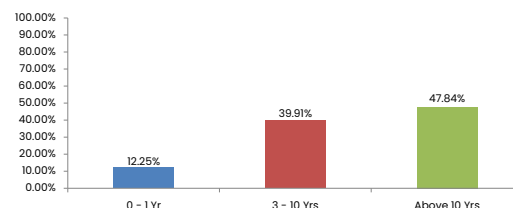
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 100%	98.23%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.77%

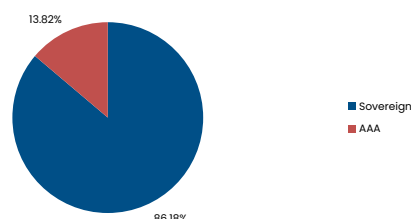
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Pension Equity Fund as on March 31, 2025

Fund objective : The fund seeks to achieve long term accelerated capital growth through a portfolio of equities.

SFIN Code	: ULIF00805/02/08PENEQUITY101
Inception Date	: 05 Mar 2008
NAV	: 46.1472

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.37%	9.59%
10 Years	10.32%	10.73%
7 Years	12.09%	12.81%
5 Years	22.05%	22.29%
4 Years	11.94%	12.49%
3 Years	10.58%	10.43%
2 Years	16.24%	16.40%
1 Year	6.09%	5.34%
6 Months	-8.94%	-8.88%
1 Month	5.80%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.86%
ICICI Bank Limited	9.17%
Reliance Industries Limited	8.55%
Infosys Limited	6.10%
Nippon India ETF Nifty Bank BeES	5.86%
Bharti Airtel Ltd	4.78%
Larsen & Toubro Limited	4.17%
Tata Consultancy Services Limited	4.12%
ITC Limited	3.98%
Axis Bank Limited	2.88%
Maruti Suzuki India Ltd	2.22%
Mahindra & Mahindra Ltd.	2.20%
Kotak Mahindra Bank Limited	2.18%
Hindustan Unilever Limited	1.94%
Bajaj Finance Ltd	1.83%
Tata Steel Limited	1.78%
Sun Pharmaceutical Industries Limited	1.61%
NTPC Ltd.	1.57%
State Bank of India	1.54%
UltraTech Cement Limited	1.54%
Titan Company Limited	1.48%
HCL Technologies Limited	1.27%
Dr Reddys Laboratories Limited	1.16%
Hindalco Industries Limited	1.15%
Tata Motors Limited	1.02%
Apollo Hospitals Enterprise Limited	1.02%
Oil & Natural Gas Corporation Ltd.	0.99%
Asian Paints (India) Ltd	0.90%
SBI Life Insurance Company Limited	0.88%
Kotak Nifty Bank ETF	0.82%
Bajaj Finserv Ltd	0.78%
Tech Mahindra Limited	0.60%
Shriram Finance Ltd	0.58%
Nestle India Limited	0.55%
Bharat Electronics Ltd	0.54%
Others	7.31%

Total	98.94%
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Deposits, Money Mkt Securities and Net Current Assets.	1.06%
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Grand Total	100.00%
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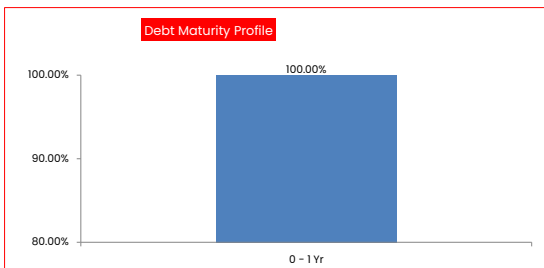
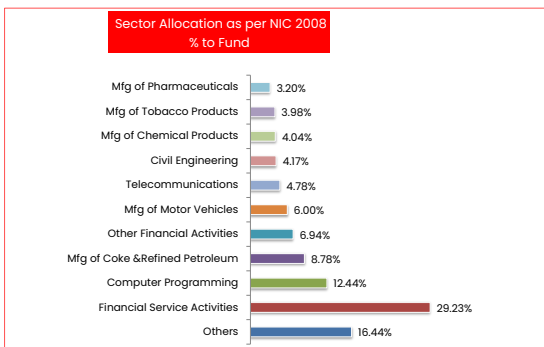
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,631.28	-	17.54	1,648.83

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 15%	1.02%
Govt. Securities		
Corporate Bonds		
Equity	85% to 100%	98.94%
Net Current Assets	-	0.05%



Pension Liquid Fund as on March 31, 2025

Fund objective : The fund seeks to provide reasonable returns while providing a high level of liquidity and low risk by investing in money market securities.

SFIN Code : ULIF00905/02/08PENLIQUID101
Inception Date : 05 Mar 2008
NAV : 29.6114

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	6.56%	6.93%
10 Years	5.56%	6.41%
7 Years	5.21%	6.01%
5 Years	4.93%	5.62%
4 Years	5.09%	6.01%
3 Years	5.85%	6.80%
2 Years	6.34%	7.29%
1 Year	6.40%	7.26%
6 Months	3.06%	3.53%
1 Month	0.50%	0.61%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio	
Deposits, Money Mkt Securities and Net Current Assets.	100.00%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.62%
Avg Maturity (In Months)	1.98
Modified Duration (In Years)	0.16

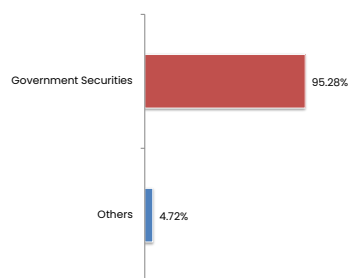
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	47.75	47.75

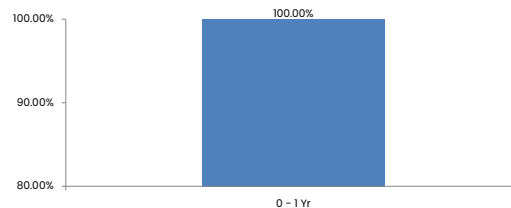
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 100%	97.36%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.64%

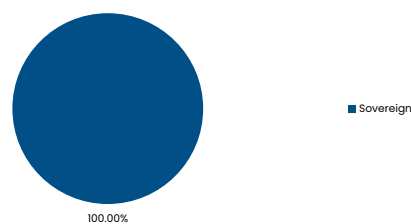
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Midcap Fund as on March 31, 2025

Fund objective : To provide for equity linked market returns with predominant investment in Midcap companies across sectors.

SFIN Code	: ULIF01701/01/17MIDCAP101
Inception Date	: 16 Mar 2017
NAV	: 28.4155

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	13.86%	14.91%
10 Years	N/A	N/A
7 Years	14.08%	15.58%
5 Years	27.15%	34.58%
4 Years	18.09%	21.52%
3 Years	18.61%	20.28%
2 Years	31.27%	31.16%
1 Year	8.71%	7.48%
6 Months	-13.64%	-14.10%
1 Month	7.69%	7.84%

#Nifty MidCap 100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Max Healthcare Institute Limited	3.52%
The Indian Hotels Company Ltd	3.37%
Bombay Stock Exchange Ltd	2.77%
CoForge Limited	2.71%
Persistent Systems Ltd.	2.68%
Max Financial Services Limited	2.55%
Cummins India Ltd.	2.40%
Federal Bank Limited	2.40%
Lupin Limited	2.39%
Dixon Technologies (India) Limited	2.30%
PB Fintech Limited	2.04%
CG Power and Industrial Solutions Limited	1.92%
Torrent Power Ltd.	1.91%
AU Small Finance Bank Limited	1.89%
Karur Vysa Bank Limited	1.80%
Hindustan Petroleum Corporation Ltd.	1.80%
Muthoot Finance Limited	1.63%
APL Apollo Tubes Ltd	1.61%
Marico Limited.	1.57%
SRF Limited	1.55%
IPCA Laboratories Ltd	1.50%
Sundaram Finance Limited	1.48%
Bharat Forge Ltd	1.40%
Prestige Estates Projects Ltd	1.38%
Colgate Palmolive (India) Ltd	1.36%
P I Industries Limited	1.31%
Volta Ltd	1.31%
Mphasis Limited	1.29%
FSN E-Commerce Ventures Limited	1.26%
Tata Communications Ltd	1.24%
Tube Investments of India Ltd.	1.22%
Sona BLW Precision Forgings Limited	1.21%
Alkem Laboratories Ltd	1.20%
SBI Cards And Payment Services Ltd.	1.18%
Solar Industries India Ltd	1.17%
Astral Limited	1.17%
Mahindra & Mahindra Financial Services Limited	1.13%
Supreme Industries Ltd	1.09%
Ashok Leyland Limited	1.09%
Godrej Properties Limited	1.04%
UPL Limited	1.01%
Tata Elxsi Limited	1.01%
LIC Housing Finance Limited	0.99%
Mankind Pharma Limited	0.91%
Bank of India	0.90%
ACC Ltd.	0.88%
Oberoi Realty Ltd	0.88%
KPIT TECHNOLOGIES LIMITED	0.87%
Bharti Hexacom Limited	0.85%
Oil India Limited	0.82%
Indus Towers Limited	0.79%
360 One WAM Limited	0.79%
Page Industries Ltd	0.78%
Steel Authority of India Ltd	0.78%
Balkrishna Industries Ltd.	0.77%
Container Corporation of India Ltd	0.74%
Exide Industries Ltd	0.71%
Apollo Tyres Ltd	0.65%
Jubilant FoodWorks Ltd	0.64%
Nippon India ETF Nifty PSU Bank BeES	0.64%
Biocon Limited	0.63%
Hitachi Energy India Limited	0.62%
Dr. Lal Path Labs Ltd.	0.62%
Siemens Ltd	0.56%
Tata Chemicals Ltd	0.55%
Escorts Kubota Limited	0.55%
IDFC First Bank Limited	0.52%
MRF Ltd.	0.52%
Housing & Urban Development Corporation Limited	0.51%
Others	6.99%

Total	98.37%
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Deposits, Money Mkt Securities and Net Current	1.63%
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Grand Total	100.00%
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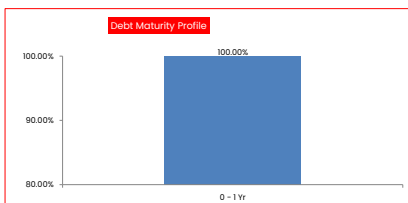
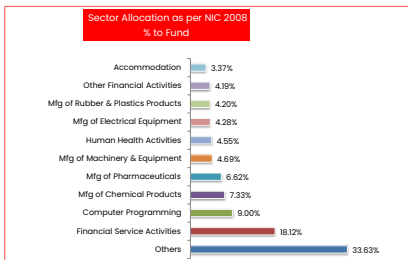
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ In Lakhs)

Equity	Debt	MMI & Others	Total
8,032.81	-	133.49	8,166.29

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.47%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	75% to 100%	98.37%
Net Current Assets	-	0.17%



Capped Nifty Index Fund as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a portfolio that is predominantly based on the Nifty-50 index, capped by the regulatory limits on stocks, sectors and groups

SFIN Code	: ULIF01801/10/18CAPNIFINDX101
Inception Date	: 25 Feb 2019
NAV	: 21.9234

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	13.74%	13.47%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	22.61%	22.29%
4 Years	12.76%	12.49%
3 Years	10.82%	10.43%
2 Years	16.16%	16.40%
1 Year	5.04%	5.34%
6 Months	-9.27%	-8.88%
1 Month	5.96%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.94%
Reliance Industries Limited	8.53%
ICICI Bank Limited	7.72%
Infosys Limited	5.65%
Bharti Airtel Ltd	4.62%
Larsen & Toubro Limited	4.10%
Tata Consultancy Services Limited	3.76%
ITC Limited	3.72%
Kotak Nifty Bank ETF	3.48%
Axis Bank Limited	2.71%
Kotak Mahindra Bank Limited	2.51%
Mahindra & Mahindra Ltd.	2.41%
Bajaj Finance Ltd	2.41%
Hindustan Unilever Limited	2.03%
State Bank of India	1.96%
Sun Pharmaceutical Industries Limited	1.87%
NTPC Ltd.	1.84%
HCL Technologies Limited	1.77%
Maruti Suzuki India Ltd	1.51%
Tata Motors Limited	1.41%
Tata Steel Limited	1.37%
Titan Company Limited	1.34%
Zomato Limited	1.32%
Power Grid Corporation of India Ltd	1.31%
Trent Ltd.	1.28%
UltraTech Cement Limited	1.27%
JSW Steel Ltd	1.15%
Bajaj Finserv Ltd	1.13%
Hindalco Industries Limited	1.11%
Asian Paints (India) Ltd	1.02%
Oil & Natural Gas Corporation Ltd.	1.01%
Tech Mahindra Limited	0.99%
Grasim Industries Limited	0.97%
Adani Ports & Special Economic Zone Ltd	0.96%
Coal India Limited	0.95%
Shriram Finance Ltd	0.94%
Bajaj Auto Ltd.	0.85%
Cipla Limited	0.82%
Dr Reddys Laboratories Limited	0.80%
Nestle India Limited	0.80%
Wipro Limited	0.79%
SBI Life Insurance Company Limited	0.74%
Eicher Motors Limited	0.71%
Tata Consumer Products Limited	0.70%
Apollo Hospitals Enterprise Limited	0.64%
Hero Motocorp Limited	0.54%
Others	0.32%

Total	99.79%
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Deposits, Money Mkt Securities and Net Current Assets.	0.21%
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Grand Total	100.00%
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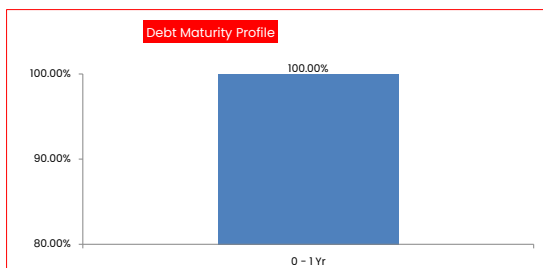
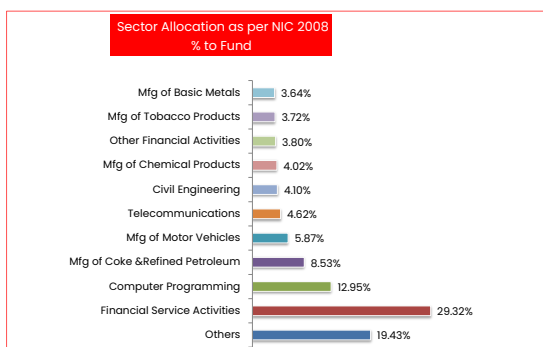
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
2,478.02	-	5.17	2,483.20

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.28%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.79%
Net Current Assets	-	-0.07%



Large Cap Pension Fund as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a portfolio that is predominantly based on the stocks which are constituents of the Nifty-50, subject to the regulatory limits on investee companies, their groups and industry sectors

SFIN Code	: ULIF01901/06/20PNLARGECAP101
Inception Date	: 05 Oct 2020
NAV	: 19.2627

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	15.73%	17.28%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	12.27%	12.49%
3 Years	10.41%	10.43%
2 Years	15.83%	16.40%
1 Year	4.72%	5.34%
6 Months	-9.21%	-8.88%
1 Month	5.91%	6.30%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.93%
Reliance Industries Limited	7.98%
ICICI Bank Limited	6.98%
Infosys Limited	5.21%
Bharti Airtel Ltd	4.28%
Kotak Nifty Bank ETF	3.82%
Larsen & Toubro Limited	3.78%
ITC Limited	3.51%
Tata Consultancy Services Limited	3.39%
Kotak Mahindra Bank Limited	2.80%
Nippon India ETF Nifty Bank BeES	2.57%
State Bank of India	2.51%
Bajaj Finance Ltd	2.31%
Mahindra & Mahindra Ltd.	2.18%
Axis Bank Limited	2.08%
Hindustan Unilever Limited	1.85%
Sun Pharmaceutical Industries Limited	1.72%
NTPC Ltd.	1.56%
HCL Technologies Limited	1.55%
Maruti Suzuki India Ltd	1.40%
Zomato Limited	1.30%
Tata Motors Limited	1.29%
Power Grid Corporation of India Ltd	1.21%
UltraTech Cement Limited	1.21%
Tata Steel Limited	1.18%
Titan Company Limited	1.17%
Asian Paints (India) Ltd	1.12%
Trent Ltd.	1.09%
DSP Nifty Private Bank ETF	1.06%
Bajaj Finserv Ltd	1.01%
Bharat Electronics Ltd	0.99%
JSW Steel Ltd	0.94%
Hindalco Industries Limited	0.91%
Grasim Industries Limited	0.89%
Oil & Natural Gas Corporation Ltd.	0.88%
Coal India Limited	0.83%
Tech Mahindra Limited	0.83%
Bajaj Auto Ltd.	0.80%
Adani Ports & Special Economic Zone Ltd	0.80%
Shriram Finance Ltd	0.77%
Nestle India Limited	0.74%
Cipla Limited	0.73%
SBI Life Insurance Company Limited	0.72%
Wipro Limited	0.68%
Eicher Motors Limited	0.68%
Dr Reddys Laboratories Limited	0.64%
Apollo Hospitals Enterprise Limited	0.62%
Tata Consumer Products Limited	0.60%
Others	0.86%

Total	97.93%
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Deposits, Money Mkt Securities and Net Current Assets.	2.07%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

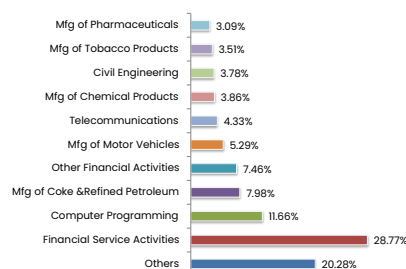
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
39,824.31	-	839.90	40,664.21

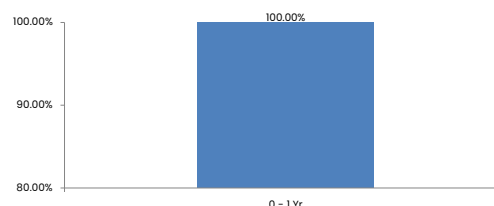
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	2.37%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	97.93%
Net Current Assets	-	-0.30%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Flexi Cap Fund as on March 31, 2025

Fund objective : To generate superior long term returns through investment in equities of companies in the large, mid and small cap segments

SFIN Code	: ULIF07114/07/23FlexiCapFd101
Inception Date	: 26 Oct 2023
NAV	: 14.1014

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	27.17%	19.42%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	8.58%	5.35%
6 Months	-10.80%	-11.98%
1 Month	6.81%	7.34%

#NSE Nifty 500

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	6.13%
Reliance Industries Limited	4.89%
ICICI Bank Limited	4.80%
Infosys Limited	4.46%
Axis Bank Limited	3.23%
DSP Nifty Private Bank ETF	2.97%
Bharti Airtel Ltd - Partly Paid	2.88%
Larsen & Toubro Limited	2.35%
ITC Limited	2.15%
Tech Mahindra Limited	1.72%
NTPC Ltd.	1.64%
Tata Consultancy Services Limited	1.57%
Maruti Suzuki India Ltd	1.54%
Kotak Mahindra Bank Limited	1.47%
Mahindra & Mahindra Ltd.	1.33%
Bajaj Finance Ltd	1.30%
Dr Reddys Laboratories Limited	1.23%
HDFC NIFTY Private Bank ETF	1.15%
Hindustan Unilever Limited	1.10%
Ashok Leyland Limited	1.07%
Oil & Natural Gas Corporation Ltd.	1.02%
UltraTech Cement Limited	1.01%
Mahindra & Mahindra Financial Services Limited	0.96%
Tata Steel Limited	0.93%
Titan Company Limited	0.92%
Bank of India	0.82%
Crompton Greaves Consumer Electricals Ltd	0.81%
Lupin Limited	0.76%
Tata Motors Limited	0.73%
Bharat Electronics Ltd	0.73%
UPL Limited	0.72%
SRF Limited	0.71%
Bharat Petroleum Corporation Ltd	0.70%
Krsnaa Diagnostics Limited	0.69%
Jio Financial Services Ltd	0.68%
HCL Technologies Limited	0.68%
Hindalco Industries Limited	0.65%
FSN E-Commerce Ventures Limited	0.65%
Dabur India Limited	0.65%
Power Finance Corporation Ltd	0.65%
Tata Power Co. Ltd	0.64%
Max Healthcare Institute Limited	0.62%
ICICI Prudential Life Insurance Company Limited	0.60%
Grasim Industries Limited	0.58%
Fortis Healthcare Limited	0.58%
ITC Hotels Limited	0.56%
Kotak Nifty Bank ETF	0.56%
Page Industries Ltd	0.54%
Voltas Ltd	0.52%
360 One WAM Limited	0.51%
JSW Steel Ltd	0.50%
Aditya Birla Fashion & Retail Limited	0.50%
Others	25.23%

Total	96.41%
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Deposits, Money Mkt Securities and Net Current Assets.	3.59%
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Grand Total	100.00%
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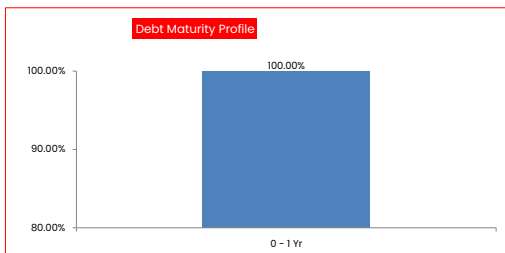
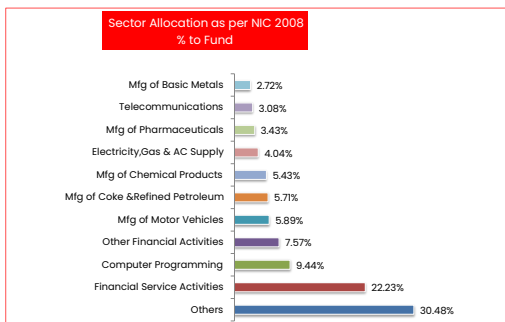
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
280,496.67	-	10,436.36	290,933.03

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	3.39%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	96.41%
Net Current Assets	-	0.19%



Flexi Cap Pension Fund as on March 31, 2025

Fund objective : To generate superior long term returns through investment in equities of companies in the large, mid and small cap segments

SFIN Code	: ULIF07201/09/23FlexiCapPF101
Inception Date	: 28 Feb 2024
NAV	: 11.028

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	9.41%	6.04%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	11.32%	5.35%
6 Months	-11.29%	-11.98%
1 Month	6.62%	7.34%

#NSE Nifty 500

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	6.26%
Reliance Industries Limited	4.84%
ICICI Bank Limited	4.71%
Infosys Limited	4.30%
Axis Bank Limited	3.19%
Bharti Airtel Ltd - Partly Paid	2.85%
Larsen & Toubro Limited	2.34%
ITC Limited	2.11%
DSP Nifty Private Bank ETF	2.09%
Tech Mahindra Limited	1.70%
NTPC Ltd.	1.57%
Maruti Suzuki India Ltd	1.48%
Tata Consultancy Services Limited	1.45%
Kotak Mahindra Bank Limited	1.28%
Mahindra & Mahindra Ltd.	1.25%
Dr Reddys Laboratories Limited	1.21%
Bajaj Finance Ltd	1.17%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Inde	1.14%
Crompton Greaves Consumer Electricals Ltd	1.14%
Hindustan Unilever Limited	1.07%
Ashok Leyland Limited	1.03%
Mahindra & Mahindra Financial Services Limited	0.98%
UltraTech Cement Limited	0.97%
Oil & Natural Gas Corporation Ltd.	0.94%
Timken India Ltd	0.92%
Tata Steel Limited	0.91%
Titan Company Limited	0.90%
FSN E-Commerce Ventures Limited	0.87%
Bank of India	0.83%
Kotak Nifty Bank ETF	0.74%
Lupin Limited	0.72%
SRF Limited	0.72%
Fortis Healthcare Limited	0.71%
Tata Motors Limited	0.68%
UPL Limited	0.68%
Bharat Petroleum Corporation Ltd	0.68%
Krsnaa Diagnostics Limited	0.67%
APL Apollo Tubes Ltd	0.66%
Jio Financial Services Ltd	0.65%
Power Finance Corporation Ltd	0.65%
Tata Power Co. Ltd	0.62%
Grasim Industries Limited	0.61%
Bharat Electronics Ltd	0.61%
Dabur India Limited	0.61%
HCL Technologies Limited	0.60%
ICICI Prudential Life Insurance Company Limited	0.57%
Hindalco Industries Limited	0.56%
Max Healthcare Institute Limited	0.55%
Nippon India ETF Nifty Bank BeES	0.55%
Page Industries Ltd	0.54%
360 One WAM Limited	0.50%
Others	24.29%

Total	93.65%
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Deposits, Money Mkt Securities and Net Current Assets.	6.35%
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Grand Total	100.00%
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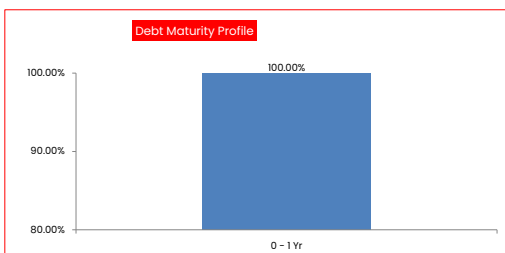
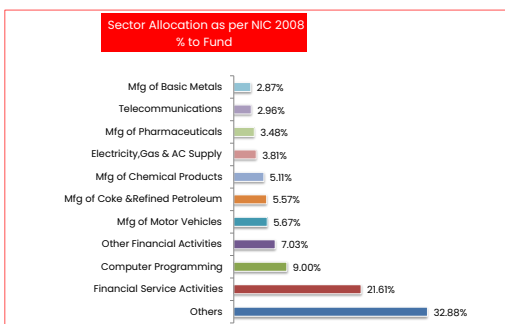
Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
27,235.46	-	1,846.75	29,082.21

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Priyank Singhal	12	1	1

Asset Category	F&U Mandate	% of Actual
Money Market Instns	0% to 20%	4.68%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	93.65%
Net Current Assets	-	1.67%



Midcap Momentum Fund as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a portfolio of mid-cap stocks that are aligned to the MidCap Momentum Index

SFIN Code	: ULIF07317/01/24MidCpMoldx101
Inception Date	: 31 Mar 2024
NAV	: 10.0765

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	0.77%	4.44%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	0.77%	4.44%
6 Months	-17.38%	-17.11%
1 Month	9.11%	9.33%

#NIFTY MIDCAP150 MOMENTUM 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bombay Stock Exchange Ltd	5.83%
The Indian Hotels Company Ltd	5.26%
Max Healthcare Institute Limited	5.18%
Persistent Systems Ltd.	4.89%
Coforge Limited	4.85%
PB Fintech Limited	4.52%
Lupin Limited	4.37%
Dixon Technologies (India) Limited	4.23%
Federal Bank Limited	3.65%
Fortis Healthcare Limited	3.51%
Voltas Ltd	3.06%
Kalyan Jewellers India Limited	2.56%
CG Power and Industrial Solutions Limited	2.42%
Cummins India Ltd.	2.32%
Oracle Financial Services Software Limited	2.32%
Indus Towers Limited	2.25%
One 97 Communications Ltd	2.14%
Coromandel International Ltd	2.06%
Mphasis Limited	1.64%
Oil India Limited	1.62%
Hindustan Petroleum Corporation Ltd.	1.62%
Lloyds Metals And Energy Ltd	1.59%
Page Industries Ltd	1.58%
IPCA Laboratories Ltd	1.53%
Solar Industries India Ltd	1.52%
Jubilant FoodWorks Ltd	1.43%
Rail Vikas Nigam Ltd	1.41%
Petronet LNG Ltd	1.37%
Mazagon Dock Shipbuilders Limited	1.21%
Godrej Properties Limited	1.19%
Aurobindo Pharma Ltd	1.19%
The Phoenix Mills Ltd	1.15%
Torrent Power Ltd.	1.12%
Syngene International Ltd	1.07%
Hitachi Energy India Limited	1.03%
Polycab India Ltd	1.02%
UNO Minda Limited	0.96%
Oberoi Realty Ltd	0.92%
Indian Renewable Energy Development Agency Limited	0.87%
Biocon Limited	0.86%
Prestige Estates Projects Ltd	0.82%
Ajanta Pharma Limited	0.80%
KEI Industries Ltd	0.75%
Indian Bank	0.72%
CRISIL Ltd	0.64%
Thermax Ltd	0.61%
Housing & Urban Development Corporation Limited	0.60%
Godrej Industries Limited	0.58%
Others	0.42%

Total	99.26%
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Deposits, Money Mkt Securities and Net Current Assets.	0.74%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

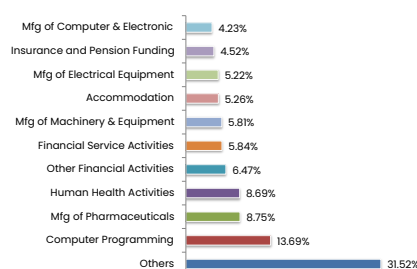
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
31,076.51	-	230.14	31,306.65

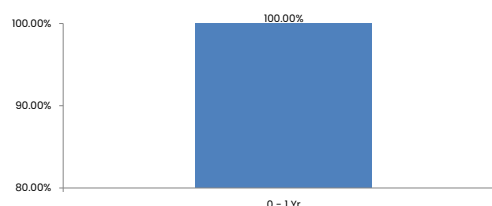
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.71%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.26%
Net Current Assets	-	0.03%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Nifty Alpha 30 Fund – Individual Life as on March 31, 2025

Fund objective : The Fund aims to generate long-term capital appreciation from a portfolio that is aligned to constituents of index which consists of 30 stocks selected from top 200 stocks based on Jensen's Alpha**. The weight of the stock in the index is further based only on free float market capitalization.

SFIN Code	: ULIF07528/05/24AlphaIdxFd101
Inception Date	: 31 Jul 2024
NAV	: 7.7022

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	-22.98%	-23.07%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	-22.66%	-22.29%
1 Month	8.25%	8.62%

#NIFTY200 ALPHA 30

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bombay Stock Exchange Ltd	5.90%
One 97 Communications Ltd	5.04%
Muthoot Finance Limited	5.00%
Divis Laboratories Ltd.	4.95%
Vedanta Ltd	4.91%
Dixon Technologies (India) Limited	4.85%
InterGlobe Aviation Ltd	4.22%
Glenmark Pharmaceuticals Ltd	3.97%
Bharti Airtel Ltd	3.95%
Mahindra & Mahindra Ltd.	3.49%
UPL Limited	3.43%
Info Edge (India) Limited	3.43%
Jubilant FoodWorks Ltd	3.30%
Zomato Limited	3.28%
Solar Industries India Ltd	3.21%
Bajaj Finance Ltd	3.17%
Indus Towers Limited	3.13%
CG Power and Industrial Solutions Limited	3.03%
Cholamandalam Investment & Finance Company Ltd	2.95%
Shriram Finance Ltd	2.91%
Ashok Leyland Limited	2.81%
Trent Ltd.	2.63%
Hindalco Industries Limited	2.62%
Bharat Electronics Ltd	2.54%
PB Fintech Limited	2.50%
Persistent Systems Ltd.	2.24%
The Indian Hotels Company Ltd	2.18%
Voltas Ltd	1.84%
Kalyan Jewellers India Limited	1.69%
Lupin Limited	1.52%

Total	100.69%
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Deposits, Money Mkt Securities and Net Current Assets.	-0.69%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

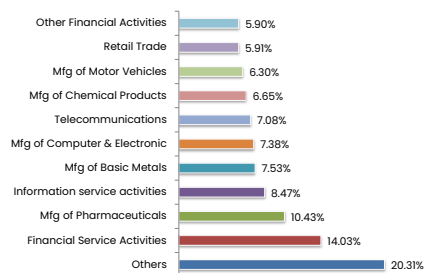
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
11,249.19	-	-76.88	11,172.31

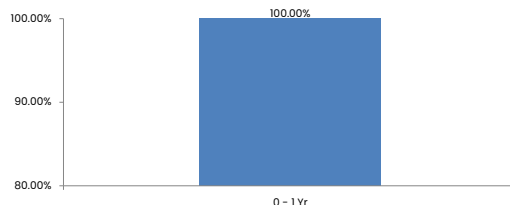
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	0.23%
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	100.69%
Equity	-	-0.92%
Net Current Assets	-	-0.92%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Top 500 Momentum 50 Fund – Individual Life as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a portfolio that is aligned to constituents of index which consists of 50 stocks selected from top 500 stocks based on Momentum Score.

SFIN Code	: ULIF07616/10/24Top500MoFd101
Inception Date	: 31 Oct 2024
NAV	: 8.163

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	-18.37%	-19.38%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	6.08%	6.33%

#NIFTY500 MOMENTUM 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Divis Laboratories Ltd.	5.61%
Mahindra & Mahindra Ltd.	5.35%
The Indian Hotels Company Ltd	5.23%
Trent Ltd.	4.50%
Bombay Stock Exchange Ltd	4.42%
Zomato Limited	4.41%
Dixon Technologies (India) Limited	4.36%
Persistent Systems Ltd.	4.33%
CoForge Limited	4.26%
Info Edge (India) Limited	4.20%
Tech Mahindra Limited	3.95%
PB Fintech Limited	3.85%
Lupin Limited	2.98%
Siemens Ltd	2.71%
United Spirits Ltd.	2.64%
Fortis Healthcare Limited	2.51%
Voltas Ltd	2.21%
Multi Commodity Exchange of India Ltd	2.09%
Oracle Financial Services Software Limited	1.72%
Kalyan Jewellers India Limited	1.69%
Glenmark Pharmaceuticals Ltd	1.67%
Suven Pharmaceuticals Ltd	1.61%
Coromandel International Ltd	1.47%
Radico Khaitan Ltd	1.36%
360 One WAM Limited	1.20%
Piramal Pharma Ltd	1.17%
Oil India Limited	1.17%
Lloyds Metals And Energy Ltd	1.14%
Cholamandalam Financial Holdings Ltd	1.12%
Kaynes Technology India Limited	1.03%
National Aluminium Company Limited	1.00%
Firstsource Solutions Ltd	0.95%
Amber Enterprises India Ltd	0.93%
Mazagon Dock Shipbuilders Limited	0.86%
KFin Technologies Ltd	0.85%
Deepak Fertilisers & Petrochemicals Corp. Ltd	0.80%
Motilal Oswal Financial Services Limited	0.80%
Hitachi Energy India Limited	0.74%
Jubilant Pharmova Ltd	0.72%
Himadri Speciality Chemical Ltd	0.69%
KEC International Ltd	0.64%
Godfrey Phillips India Ltd	0.61%
Anant Raj Ltd	0.59%
Poly Medicare Ltd	0.56%
Others	2.02%

Total	98.69%
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Deposits, Money Mkt Securities and Net Current Assets.	1.31%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

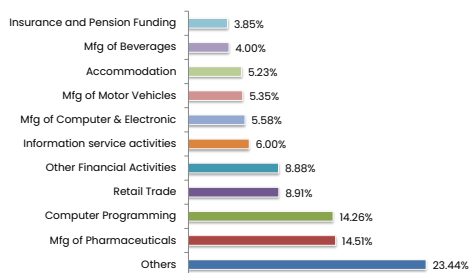
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
18,162.96	-	240.47	18,403.43

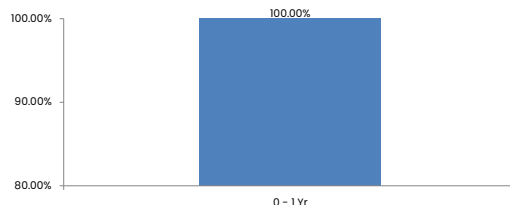
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	1.28%
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	98.69%
Equity	-	0.02%
Net Current Assets	-	0.02%

Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Top 500 Momentum 50 pension Fund – Individual Pension as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a portfolio that is aligned to constituents of index which consists of 50 stocks selected from top 500 stocks based on Momentum score.

SFIN Code	: ULIF07702/12/24Top500MoPF101
Inception Date	: 16 Dec 2024
NAV	: 7.9216

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	-20.78%	-23.14%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	6.12%	6.33%

#NIFTY500 MOMENTUM 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Mahindra & Mahindra Ltd.	5.69%
Divis Laboratories Ltd.	5.51%
The Indian Hotels Company Ltd	5.13%
Persistent Systems Ltd.	4.55%
Trent Ltd.	4.42%
Bombay Stock Exchange Ltd	4.33%
Zomato Limited	4.32%
Dixon Technologies (India) Limited	4.28%
Coforge Limited	4.15%
Info Edge (India) Limited	4.12%
Tech Mahindra Limited	3.91%
PB Fintech Limited	3.77%
Lupin Limited	3.02%
Fortis Healthcare Limited	2.83%
Siemens Ltd	2.65%
United Spirits Ltd.	2.59%
Voltas Ltd	2.20%
Multi Commodity Exchange of India Ltd	2.05%
Oracle Financial Services Software Limited	1.69%
Suven Pharmaceuticals Ltd	1.60%
Glenmark Pharmaceuticals Ltd	1.54%
Coromandel International Ltd	1.44%
Radico Khaitan Ltd	1.34%
Kalyan Jewellers India Limited	1.29%
Piramal Pharma Ltd	1.19%
360 One WAM Limited	1.18%
Oil India Limited	1.15%
Lloyds Metals And Energy Ltd	1.12%
Cholamandalam Financial Holdings Ltd	1.10%
Kaynes Technology India Limited	1.08%
National Aluminium Company Limited	0.99%
Firstsource Solutions Ltd	0.93%
Amber Enterprises India Ltd	0.91%
Mazagon Dock Shipbuilders Limited	0.85%
KFin Technologies Ltd	0.83%
Deepak Fertilisers & Petrochemicals Corp. Ltd	0.79%
Motilal Oswal Financial Services Limited	0.78%
Hitachi Energy India Limited	0.73%
Jubilant Pharmova Ltd	0.68%
Himadri Speciality Chemical Ltd	0.67%
KEC International Ltd	0.63%
Godfrey Phillips India Ltd	0.62%
Anant Raj Ltd	0.58%
Poly Medicare Ltd	0.55%
Others	1.97%

Total	97.72%
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Deposits, Money Mkt Securities and Net Current Assets.	2.28%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.80%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

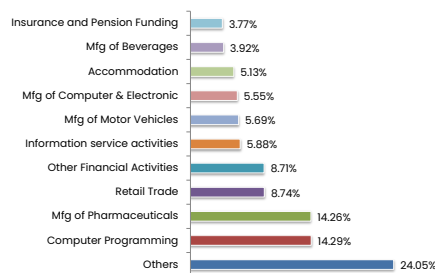
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
4,664.78	-	108.92	4,773.70

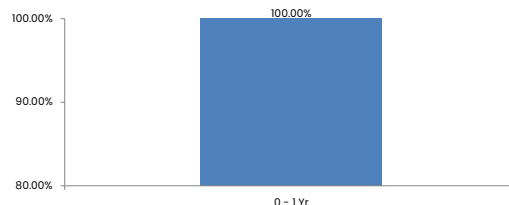
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	2.08%
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	97.72%
Equity	-	0.20%
Net Current Assets	-	0.20%

Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Dynamic Advantage Fund as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a mix of equity debt investments and make dynamic asset allocation choices between equities and bonds to capture the strategic opportunities in markets based on relative valuations.

SFIN Code	: ULIF08028/02/25DynamicFnd101
Inception Date	: 17 Mar 2025
NAV	: 10.1741

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	1.74%	3.80%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	N/A	N/A

#Nifty 50 (80%) And Crisil Composite Bond Index (20%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.34%
ICICI Bank Limited	6.61%
Reliance Industries Limited	5.39%
Infosys Limited	3.74%
Bharti Airtel Ltd	3.15%
Larsen & Toubro Limited	2.72%
ITC Limited	2.52%
Tata Consultancy Services Limited	2.34%
Kotak Mahindra Bank Limited	2.11%
Axis Bank Limited	2.08%
State Bank of India	1.82%
Bajaj Finance Ltd	1.65%
Mahindra & Mahindra Ltd.	1.56%
Sun Pharmaceutical Industries Limited	1.24%
HCL Technologies Limited	1.12%
Hindustan Unilever Limited	1.11%
NTPC Ltd.	1.05%
Maruti Suzuki India Ltd	1.00%
UltraTech Cement Limited	0.87%
Power Grid Corporation of India Ltd	0.87%
Tata Steel Limited	0.85%
Titan Company Limited	0.84%
Trent Ltd.	0.78%
Tata Motors Limited	0.78%
Bajaj Finserv Ltd	0.73%
Bharat Electronics Ltd	0.71%
Tech Mahindra Limited	0.68%
Hindalco Industries Limited	0.66%
Grasim Industries Limited	0.64%
Asian Paints (India) Ltd	0.56%
Nestle India Limited	0.53%
Oil & Natural Gas Corporation Ltd.	0.53%
Others	5.50%
Total	64.10%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	5.95%
6.79% GOI Mat 30-Dec-2031	5.54%
7.10% GOI Mat 08-Apr-2034	4.74%
7.38% GOI Mat 20-Jun-2027	4.03%
Total	20.25%

Deposits, Money Mkt Securities and Net Current Assets.	15.65%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.61%
Avg Maturity (In Months)	59.51
Modified Duration (In Years)	3.73

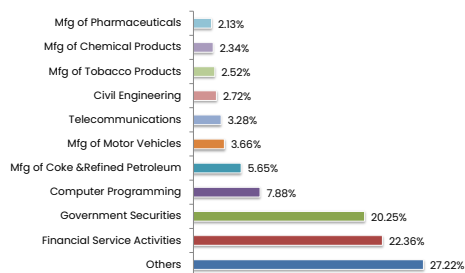
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
2,234.09	705.87	545.63	3,485.59

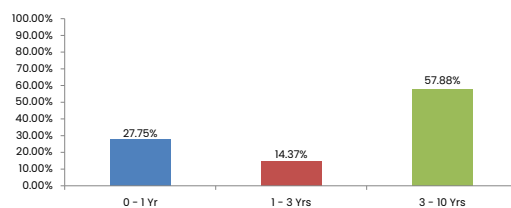
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 50%	7.78%
Govt. Securities	0% to 50%	20.25%
Corporate Bonds	50% to 100%	64.10%
Equity	-	7.88%
Net Current Assets	-	7.88%

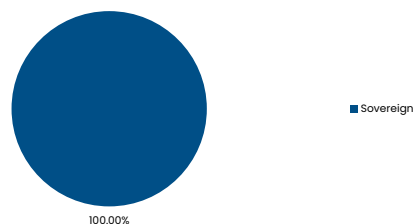
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Dynamic Advantage Pension Fund as on March 31, 2025

Fund objective : To generate long-term capital appreciation from a mix of equity debt investments and make dynamic asset allocation choices between equities and bonds to capture the strategic opportunities in markets based on relative valuations.

SFIN Code	: ULIF08128/02/25DynamicPFd101
Inception Date	: 17 Mar 2025
NAV	: 10.1776

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns
Inception	1.78%	3.80%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
4 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	N/A	N/A
6 Months	N/A	N/A
1 Month	N/A	N/A

#Nifty 50 (80%) And Crisil Composite Bond Index (20%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.85%
ICICI Bank Limited	5.25%
Reliance Industries Limited	5.18%
Bharti Airtel Ltd - Partly Paid	3.89%
Infosys Limited	3.11%
Larsen & Toubro Limited	2.54%
ITC Limited	2.17%
Tata Consultancy Services Limited	2.11%
Kotak Mahindra Bank Limited	2.01%
Axis Bank Limited	1.87%
Mahindra & Mahindra Ltd.	1.78%
State Bank of India	1.63%
Bajaj Finance Ltd	1.57%
Sun Pharmaceutical Industries Limited	1.24%
Hindustan Unilever Limited	1.10%
UltraTech Cement Limited	0.94%
NTPC Ltd.	0.93%
HCL Technologies Limited	0.93%
Tata Steel Limited	0.91%
Trent Ltd.	0.87%
Maruti Suzuki India Ltd	0.82%
Power Grid Corporation of India Ltd	0.72%
Titan Company Limited	0.70%
Tata Motors Limited	0.65%
Bajaj Finserv Ltd	0.60%
Bharat Electronics Ltd	0.59%
Asian Paints (India) Ltd	0.58%
Wipro Limited	0.56%
Hindalco Industries Limited	0.54%
Grasim Industries Limited	0.53%
Oil & Natural Gas Corporation Ltd.	0.52%
Others	5.54%
Total	58.24%

Government Securities	% to Fund
6.79% GOI Mat 30-Dec-2031	14.47%
7.10% GOI Mat 08-Apr-2034	8.41%
7.38% GOI Mat 20-Jun-2027	4.15%
Total	27.03%

Deposits, Money Mkt Securities and Net Current Assets.	14.73%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.53%
Avg Maturity (In Months)	77.73
Modified Duration (In Years)	4.91

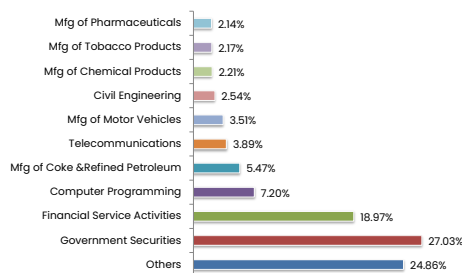
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
286.12	132.78	72.36	491.26

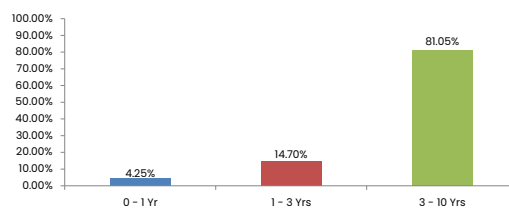
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 50%	1.20%
Govt. Securities	0% to 50%	27.03%
Corporate Bonds	50% to 100%	58.24%
Equity	-	13.53%
Net Current Assets	-	13.53%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile

