MONTHLY UPDATE
OCTOBER 2026



25 YEARS
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Fund Performance of ULIP Funds (Group Funds) as on October 30, 2026

Period	Liquid Fund - Old Group		Secured Managed Fund - Old Group		Defensive Managed Fund - Old Group		Balanced Managed Fund - Old Group		Balanced Managed Fund - Pension Group	
Period	Fund Returns	CRISIL Liquid Fund Index	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	22.5% BSE100 77.5% CRISIL Composite Bond Fund Index	Fund Returns	45% BSE100 55% CRISIL Composite Bond Fund Index	Fund Returns	45% BSE100 55% CRISIL Composite Bond Fund Index
Since Inception	6.50%	6.57%	6.96%	6.67%	9.38%	8.44%	11.84%	10.20%	10.47%	9.01%
10 Years	5.13%	6.14%	6.21%	6.58%	7.43%	7.49%	8.63%	8.39%	8.39%	8.39%
7 Years	4.86%	5.73%	5.81%	6.23%	7.22%	7.24%	8.65%	8.25%	8.46%	8.25%
5 Years	5.34%	6.33%	5.26%	5.58%	5.44%	5.77%	6.10%	5.96%	5.84%	5.96%
3 Years	5.89%	6.67%	6.36%	6.41%	6.62%	6.71%	7.35%	7.02%	7.11%	7.02%
2 Years	5.72%	6.31%	4.15%	4.81%	2.85%	3.26%	1.81%	1.71%	1.68%	1.71%
1 Year	5.59%	6.03%	1.55%	2.37%	0.09%	-0.25%	-2.00%	-2.88%	-2.29%	-2.88%
9 Months	4.18%	4.56%	1.43%	1.89%	0.01%	-0.28%	-1.91%	-2.45%	-2.20%	-2.45%
6 Months	2.81%	2.96%	1.44%	1.49%	1.09%	0.34%	0.35%	-0.80%	0.10%	-0.80%
3 Months	1.40%	1.42%	-1.03%	-1.18%	-1.71%	-2.27%	-2.99%	-3.35%	-3.14%	-3.35%
1 Month	0.47%	0.44%	-0.63%	-0.71%	-0.26%	-0.35%	0.38%	0.02%	0.35%	0.02%

Period	Defensive Managed Fund - Pension Group		Growth Fund - Pension Group		Liquid Fund - Pension Group		Secured Managed Fund - Pension Group		Balanced Managed Fund - Life Group	
Period	Fund Returns	22.5% BSE100 77.5% CRISIL Composite Bond Fund Index	Fund Returns	BSE100	Fund Returns	CRISIL Liquid Fund Index	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	45% BSE100 55% CRISIL Composite Bond Fund Index
Since Inception	8.31%	7.82%	14.22%	11.90%	6.58%	6.62%	7.03%	6.64%	10.76%	9.01%
10 Years	7.24%	7.49%	12.82%	10.62%	5.07%	6.14%	6.16%	6.58%	8.48%	8.39%
7 Years	7.00%	7.24%	14.70%	10.72%	4.81%	5.73%	5.61%	6.23%	8.65%	8.25%
5 Years	5.29%	5.77%	10.14%	6.44%	5.29%	6.33%	5.03%	5.58%	5.94%	5.96%
3 Years	6.44%	6.71%	11.74%	7.77%	5.85%	6.67%	6.19%	6.41%	7.28%	7.02%
2 Years	2.60%	3.26%	0.87%	-2.07%	5.65%	6.31%	4.35%	4.81%	1.99%	1.71%
1 Year	-0.36%	-0.25%	-5.14%	-9.30%	5.48%	6.03%	1.62%	2.37%	-1.77%	-2.88%
9 Months	-0.32%	-0.28%	-6.74%	-7.75%	4.08%	4.56%	1.44%	1.89%	-1.72%	-2.45%
6 Months	0.79%	0.34%	-5.13%	-3.59%	2.70%	2.96%	1.38%	1.49%	0.41%	-0.80%
3 Months	-2.02%	-2.27%	-7.28%	-6.01%	1.33%	1.42%	-1.04%	-1.18%	-2.99%	-3.35%
1 Month	-0.12%	-0.35%	-0.41%	0.91%	0.44%	0.44%	-0.61%	-0.71%	0.44%	0.02%

Period	Defensive Managed Fund - Life Group		Liquid Fund - Life Group		Secured Managed Fund - Life Group		Sovereign Fund - Life		Sovereign Fund - Pension	
Period	Fund Returns	22.5% BSE100 77.5% CRISIL Composite Bond Fund Index	Fund Returns	CRISIL Liquid Fund Index	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	Mi-bex	Fund Returns	Mi-bex
Since Inception	8.85%	7.82%	6.60%	6.62%	7.17%	6.64%	6.94%	7.90%	6.39%	7.90%
10 Years	7.33%	7.49%	5.17%	6.14%	6.32%	6.58%	5.88%	6.94%	4.78%	6.94%
7 Years	7.24%	7.24%	4.90%	5.73%	5.83%	6.23%	5.56%	6.48%	4.69%	6.48%
5 Years	5.48%	5.77%	5.36%	6.33%	5.27%	5.58%	5.00%	5.92%	4.84%	5.92%
3 Years	6.69%	6.71%	5.91%	6.67%	6.33%	6.41%	5.77%	7.04%	5.05%	7.04%
2 Years	2.78%	3.26%	5.74%	6.31%	4.34%	4.81%	4.04%	5.70%	3.65%	5.70%
1 Year	-0.24%	-0.25%	5.55%	6.03%	1.66%	2.37%	1.50%	2.48%	1.81%	2.48%
9 Months	-0.21%	-0.28%	4.16%	4.56%	1.53%	1.89%	0.92%	1.42%	1.33%	1.42%
6 Months	0.98%	0.34%	2.75%	2.96%	1.43%	1.49%	0.98%	0.86%	1.49%	0.86%
3 Months	-1.91%	-2.27%	1.36%	1.42%	-1.02%	-1.18%	-1.65%	-1.96%	-1.65%	-1.96%
1 Month	-0.21%	-0.35%	0.45%	0.44%	-0.63%	-0.71%	-0.88%	-0.76%	-0.70%	-0.76%

Period	Stable Managed Fund - Old Group		Stable Managed Fund - Pension Group		Stable Managed Fund - Life Group		Balanced Managed Fund - Life Group - II		Defensive Managed Fund - Life Group - II	
Period	Fund Returns	CRISIL Low Duration Debt Index	Fund Returns	CRISIL Low Duration Debt Index	Fund Returns	CRISIL Low Duration Debt Index	Fund Returns	45% BSE100 55% CRISIL Composite Bond Fund Index	Fund Returns	22.5% BSE100 77.5% CRISIL Composite Bond Fund Index
Since Inception	6.81%	7.32%	6.99%	7.32%	7.00%	7.32%	8.28%	7.77%	7.91%	7.52%
10 Years	5.93%	6.88%	5.90%	6.88%	5.94%	6.88%	7.76%	8.39%	6.79%	7.49%
7 Years	5.58%	6.46%	5.56%	6.46%	5.60%	6.46%	7.74%	8.25%	6.65%	7.24%
5 Years	5.74%	6.68%	5.75%	6.68%	5.80%	6.68%	5.30%	5.96%	4.95%	5.77%
3 Years	6.60%	7.16%	6.60%	7.16%	6.63%	7.16%	6.49%	7.02%	6.22%	6.71%
2 Years	6.29%	6.75%	6.28%	6.75%	6.35%	6.75%	1.18%	1.71%	2.35%	3.26%
1 Year	5.27%	5.88%	5.25%	5.88%	5.31%	5.88%	-2.73%	-2.88%	-0.52%	-0.25%
9 Months	3.94%	4.61%	3.93%	4.61%	4.02%	4.61%	-2.42%	-2.45%	-0.31%	-0.28%
6 Months	2.67%	2.99%	2.69%	2.99%	2.75%	2.99%	-0.04%	-0.80%	0.79%	0.34%
3 Months	0.72%	1.19%	0.77%	1.19%	0.77%	1.19%	-3.11%	-3.35%	-2.07%	-2.27%
1 Month	0.01%	0.22%	0.00%	0.22%	0.03%	0.22%	0.24%	0.02%	-0.30%	-0.35%

Period	Liquid Fund - Life Group - II		Secured Managed Fund - Life Group - II		Stable Managed Fund - Life Group - II		Liquid Fund - Pension Group - II		Stable Managed Fund - Pension Group - II	
	Fund Returns	CRISIL Liquid Fund Index	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	CRISIL Low Duration Debt Index	Fund Returns	CRISIL Liquid Fund Index	Fund Returns	CRISIL Low Duration Debt Index
Since Inception	6.06%	6.86%	7.24%	7.27%	6.39%	7.30%	5.95%	6.82%	6.36%	7.30%
10 Years	4.55%	6.14%	5.78%	6.58%	5.38%	6.88%	4.51%	6.14%	5.39%	6.88%
7 Years	4.30%	5.73%	5.27%	6.23%	5.04%	6.46%	4.27%	5.73%	5.04%	6.46%
5 Years	4.79%	6.33%	4.69%	5.58%	5.27%	6.68%	4.77%	6.33%	5.24%	6.68%
3 Years	5.33%	6.67%	5.69%	6.41%	6.05%	7.16%	5.32%	6.67%	6.04%	7.16%
2 Years	5.12%	6.31%	3.47%	4.81%	5.83%	6.75%	5.12%	6.31%	5.86%	6.75%
1 Year	4.95%	6.03%	0.90%	2.37%	4.94%	5.88%	4.93%	6.03%	5.02%	5.88%
9 Months	3.69%	4.56%	0.96%	1.89%	3.85%	4.61%	3.68%	4.56%	3.96%	4.61%
6 Months	2.47%	2.96%	1.09%	1.49%	2.63%	2.99%	2.43%	2.96%	2.70%	2.99%
3 Months	1.23%	1.42%	-1.22%	-1.18%	0.72%	1.19%	1.21%	1.42%	0.73%	1.19%
1 Month	0.41%	0.44%	-0.67%	-0.71%	0.04%	0.22%	0.40%	0.44%	0.03%	0.22%

Period	Secure Managed Fund - Pension Group - II		Defensive Managed Fund - Pension Group - II		Balanced Managed Fund - Pension Group - II		Secured Managed Fund - Defined Benefit Group		Defensive Managed Fund - Defined Benefit Group	
	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	22.5% BSE100 77.5% CRISIL Composite Bond Fund Index	Fund Returns	45% BSE100 55% CRISIL Composite Bond Fund Index	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	22.5% BSE100 77.5% CRISIL Composite Bond Fund Index
Since Inception	7.28%	7.53%	8.48%	8.43%	10.19%	9.34%	11.24%	6.99%	9.26%	8.17%
10 Years	5.61%	6.58%	6.66%	7.49%	7.94%	8.39%	5.21%	6.58%	7.73%	7.49%
7 Years	5.03%	6.23%	6.44%	7.24%	7.78%	8.25%	4.96%	6.23%	7.44%	7.24%
5 Years	4.39%	5.58%	4.64%	5.77%	5.29%	5.96%	4.78%	5.58%	5.74%	5.77%
3 Years	5.49%	6.41%	5.67%	6.71%	6.57%	7.02%	5.58%	6.41%	6.57%	6.71%
2 Years	3.48%	4.81%	1.76%	3.26%	1.46%	1.71%	4.31%	4.81%	3.12%	3.26%
1 Year	0.83%	2.37%	-1.32%	-0.25%	-2.36%	-2.88%	2.15%	2.37%	0.47%	-0.25%
9 Months	0.91%	1.89%	-1.10%	-0.28%	-2.15%	-2.45%	1.38%	1.89%	0.15%	-0.28%
6 Months	1.10%	1.49%	0.23%	0.34%	-0.05%	-0.80%	1.15%	1.49%	0.68%	0.34%
3 Months	-1.24%	-1.18%	-2.50%	-2.27%	-3.22%	-3.35%	-0.98%	-1.18%	-1.92%	-2.27%
1 Month	-0.70%	-0.71%	-0.39%	-0.35%	0.32%	0.02%	-0.53%	-0.71%	-0.13%	-0.35%

Period	Balanced Managed Fund - Defined Benefit Group		Group Balanced Fund		Group Debt Fund		Group Growth Fund		Group Secure Fund	
	Fund Returns	45% BSE100 55% CRISIL Composite Bond Fund Index	Fund Returns	Crisil Composite Bond Index(70%) and Nifty 50 (30%)	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	Crisil Composite Bond Index (50%) and Nifty 50 (50%)	Fund Returns	Crisil Composite Bond Index (85%) and Nifty 50 (15%)
Since Inception	11.27%	9.35%	8.18%	8.44%	7.37%	6.99%	10.04%	9.40%	7.98%	7.72%
10 Years	8.74%	8.39%	6.57%	7.70%	6.07%	6.58%	8.51%	8.45%	6.91%	7.14%
7 Years	8.71%	8.25%	6.26%	7.34%	5.59%	6.23%	7.78%	8.08%	6.49%	6.78%
5 Years	6.03%	5.96%	4.88%	5.54%	4.97%	5.58%	4.99%	5.52%	5.15%	5.56%
3 Years	7.18%	7.02%	5.63%	6.44%	5.92%	6.41%	5.69%	6.46%	6.23%	6.42%
2 Years	2.19%	1.71%	1.58%	2.64%	3.79%	4.81%	0.60%	1.20%	2.91%	3.72%
1 Year	-1.63%	-2.88%	-3.85%	-1.45%	1.70%	2.37%	-5.26%	-4.00%	-0.46%	0.46%
9 Months	-1.89%	-2.45%	-3.27%	-1.36%	1.57%	1.89%	-4.74%	-3.53%	-0.32%	0.27%
6 Months	0.30%	-0.80%	-0.61%	-0.14%	1.38%	1.49%	-1.36%	-1.22%	0.45%	0.67%
3 Months	-2.78%	-3.35%	-2.81%	-2.46%	-0.95%	-1.18%	-2.70%	-3.32%	-1.75%	-1.82%
1 Month	0.39%	0.02%	0.41%	0.07%	-0.65%	-0.71%	1.16%	0.60%	-0.39%	-0.32%

Period	Capital Guarantee Debt Fund Group Life		Capital Guarantee Debt Plus Fund Group Life	
	Fund Returns	CRISIL Composite Bond Fund Index	Fund Returns	10% BSE 100 Index + 90% Crisil Composite Bond Index
Since Inception	4.47%	5.85%	3.05%	4.72%
10 Years	N.A.	N.A.	N.A.	N.A.
7 Years	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.
3 Years	N.A.	N.A.	N.A.	N.A.
2 Years	3.22%	4.81%	2.56%	4.12%
1 Year	0.63%	2.37%	-0.79%	1.21%
9 Months	0.69%	1.89%	-0.92%	0.93%
6 Months	0.96%	1.49%	-0.26%	0.98%
3 Months	-1.30%	-1.18%	-2.27%	-1.66%
1 Month	-0.68%	-0.71%	-0.35%	-0.55%

Notes:

1.Returns over 1 year have been annualized.

2.For Group Funds which got split from common funds in February 2012, NAV of the underlying common Fund is used for performance returns calculation of earlier period.

3.The benchmark index of the Stable Managed Fund - Old Group , Stable Managed Fund - Life Group, Stable Managed Fund - Pension Group, Stable Managed Fund - Life Group - II and Stable Managed Fund - Pension Group - II Funds have been changed to CRISIL Low Duration Debt Index w.e.f Dec 30, 2020. Benchmark returns are computed basis the revised benchmark index.