

MONTHLY UPDATE

APRIL 2025



Sar utha ke jiyo!

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Balanced Managed Fund - Life as on April 30, 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	: 210.138

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.41%	9.64%
10 Years	9.80%	9.80%
7 Years	9.87%	9.95%
5 Years	12.88%	12.99%
3 Years	10.32%	10.19%
2 Years	12.55%	12.75%
1 Year	10.04%	8.96%
6 Months	2.66%	2.65%
1 Month	2.56%	2.37%

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

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	5.62%
ICICI Bank Limited	3.87%
Reliance Industries Limited	3.29%
Infosys Limited	2.27%
Axis Bank Limited	1.73%
Larsen & Toubro Limited	1.46%
ITC Limited	1.35%
Tata Consultancy Services Limited	1.11%
State Bank of India	1.00%
Mahindra & Mahindra Ltd.	0.98%
Kotak Mahindra Bank Limited	0.94%
Bajaj Finance Ltd	0.86%
NTPC Ltd.	0.85%
Bharti Airtel Ltd	0.85%
UltraTech Cement Limited	0.82%
Bharti Airtel Ltd - Partly Paid	0.80%
Maruti Suzuki India Ltd	0.69%
Hindustan Unilever Limited	0.64%
Titan Company Limited	0.62%
HCL Technologies Limited	0.54%
Sun Pharmaceutical Industries Limited	0.54%
Others	15.20%

Total	46.04%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.49%
Bajaj Finance Ltd	1.86%
National Bank For Agriculture & Rural Development	1.00%
Larsen & Toubro Ltd	0.92%
Mahindra and Mahindra Financial Services Ltd	0.77%
LIC Housing Finance Ltd	0.67%
HDB Financial Services Ltd	0.64%
Sundaram Finance Ltd	0.57%
State Bank of India	0.46%
Power Grid Corporation of India Ltd	0.19%

Total	10.57%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	12.59%
6.79% GOI Mat 07-Oct-2034	3.36%
7.10% GOI Mat 08-Apr-2034	2.82%
6.79% GOI Mat 30-Dec-2031	2.15%
7.30% GOI Mat 19-Jun-2053	1.94%
6.92% GOI Mat 18-Nov-2039	1.70%
7.23% GOI Mat 15-Apr-2039	1.64%
6.90% GOI Mat 15-Apr-2065	1.59%
7.74% Karnataka SDL Mat 23-Nov-2037	1.13%
6.45% GOI Mat 07-Oct-2029	0.81%
Others	11.23%

Total	40.96%
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Deposits, Money Mkt Securities and Net Current Assets.	2.43%
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Grand Total	100.00%
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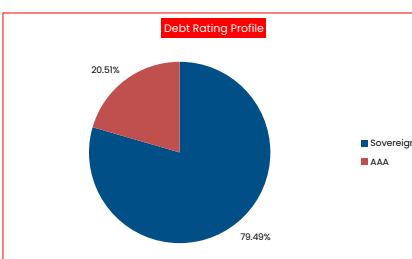
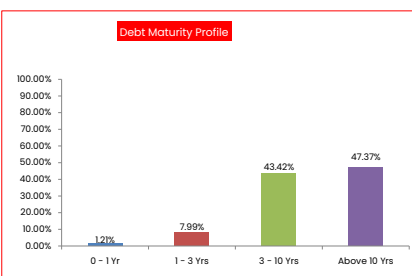
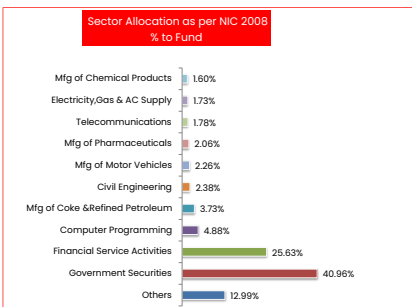
Debt Parameters	
Portfolio Yield (%)	6.67%
Avg Maturity (In Months)	215.51
Modified Duration (In Years)	8.15

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
15,322.72	17,148.48	808.63	33,279.83

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.63%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.53%
Corporate Bonds	30% to 60%	46.04%
Equity	-	1.80%
Net Current Assets	-	1.80%



Balanced Managed Fund – Pension as on April 30, 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	: 207.994

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.35%	9.64%
10 Years	10.15%	9.60%
7 Years	9.74%	9.95%
5 Years	13.13%	12.99%
3 Years	10.37%	10.19%
2 Years	12.62%	12.75%
1 Year	10.17%	8.96%
6 Months	2.72%	2.65%
1 Month	2.61%	2.37%

#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	3.94%
Reliance Industries Limited	3.37%
Infosys Limited	2.30%
Axis Bank Limited	1.78%
Larsen & Toubro Limited	1.48%
ITC Limited	1.37%
Tata Consultancy Services Limited	1.19%
State Bank of India	1.02%
Mahindra & Mahindra Ltd.	1.00%
Kotak Mahindra Bank Limited	0.92%
Bajaj Finance Ltd	0.87%
NTPC Ltd.	0.87%
Bharti Airtel Ltd	0.87%
UltraTech Cement Limited	0.86%
Bharti Airtel Ltd - Partly Paid	0.82%
Maruti Suzuki India Ltd	0.71%
Hindustan Unilever Limited	0.65%
Titan Company Limited	0.62%
HCL Technologies Limited	0.55%
Sun Pharmaceutical Industries Limited	0.55%
Others	15.62%
Total	46.91%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.22%
Bharti Telecom Ltd	1.71%
National Bank For Agriculture & Rural Development	1.10%
Larsen & Toubro Ltd	0.92%
Bajaj Finance Ltd	0.82%
UC Housing Finance Ltd	0.81%
Sundaram Finance Ltd	0.45%
State Bank of India	0.44%
Power Grid Corporation of India Ltd	0.20%
REC Limited	0.17%
Others	0.28%
Total	11.12%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	13.25%
6.78% GOI Mat 07-Oct-2034	3.51%
7.10% GOI Mat 08-Apr-2034	3.37%
6.79% GOI Mat 30-Dec-2031	2.30%
7.23% GOI Mat 15-Apr-2039	2.21%
6.92% GOI Mat 18-Nov-2039	1.73%
6.90% GOI Mat 15-Apr-2065	1.64%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.24%
7.09% GOI Mat 25-Nov-2074	0.72%
7.64% Karnataka SDL Mat 18-Oct-2032	0.57%
Others	9.48%
Total	40.03%

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 (%)	6.67%
Avg Maturity (in Months)	212.29
Modified Duration (in Years)	8.06

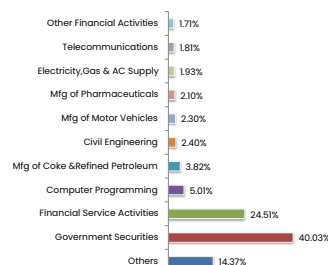
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,677.39	9,459.65	359.52	18,496.56

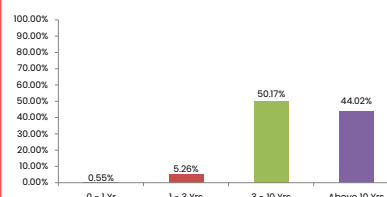
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarw	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.28%
Public Deposits	0% to 15%	0.00%
Govt. Securities	20% to 70%	51.14%
Corporate Bonds	30% to 60%	46.91%
Equity	-	1.66%
Net Current Assets	-	1.66%

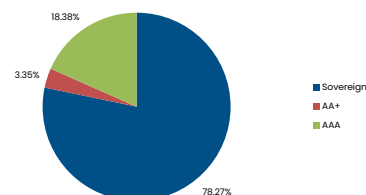
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Life as on April 30, 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	: 143.0507

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.50%	8.28%
10 Years	8.95%	8.70%
7 Years	8.88%	8.92%
5 Years	9.66%	9.89%
3 Years	8.97%	9.02%
2 Years	10.63%	10.74%
1 Year	10.81%	9.84%
6 Months	4.11%	3.98%
1 Month	2.26%	2.01%

#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	2.84%
ICICI Bank Limited	1.97%
Reliance Industries Limited	1.68%
Infosys Limited	1.15%
Axis Bank Limited	0.89%
Larsen & Toubro Limited	0.74%
ITC Limited	0.69%
Tata Consultancy Services Limited	0.57%
State Bank of India	0.51%
Others	12.42%

Total	23.47%
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Debentures/Bonds	% to Fund
Mankind Pharma Limited	4.59%
HDFC Bank Ltd	4.25%
Mahindra and Mahindra Financial Services Ltd	1.32%
Larsen & Toubro Ltd	1.29%
Bajaj Finance Ltd	1.11%
National Bank For Agriculture & Rural Development	1.10%
LIC Housing Finance Ltd	1.09%
State Bank of India	0.66%
HDB Financial Services Ltd	0.55%
NHPC Ltd	0.52%
Others	1.17%

Total	17.64%
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Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	17.74%
7.30% GOI Mat 19-Jun-2053	6.09%
6.79% GOI Mat 07-Oct-2034	4.75%
6.79% GOI Mat 30-Dec-2031	3.10%
6.92% GOI Mat 18-Nov-2039	2.34%
6.90% GOI Mat 15-Apr-2065	2.22%
7.10% GOI Mat 08-Apr-2034	2.12%
7.23% GOI Mat 15-Apr-2039	1.66%
7.18% GOI Mat 14-Aug-2033	1.41%
7.09% GOI Mat 25-Nov-2074	0.97%
Others	13.84%

Total	56.24%
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Deposits, Money Mkt Securities and Net Current Assets.	2.65%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (in Months)	222.83
Modified Duration (in Years)	8.31

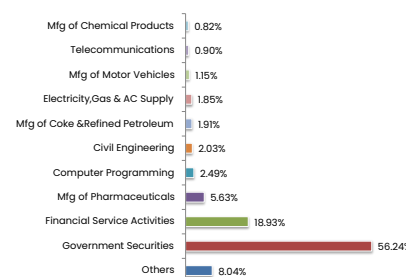
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,825.19	5,745.06	205.69	7,775.93

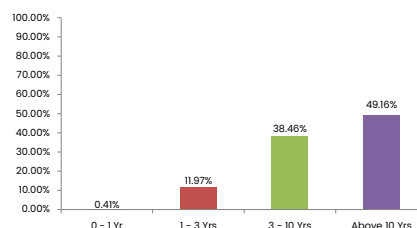
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.30%
Public Deposits	0% to 15%	0.00%
Govt. Securities		73.88%
Corporate Bonds	50% to 85%	
Equity	15% to 30%	23.47%
Net Current Assets	-	2.34%

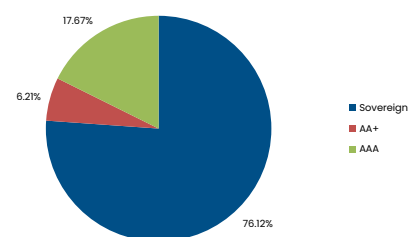
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Pension as on April 30, 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	: 129.354

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.98%	8.28%
10 Years	8.94%	8.70%
7 Years	8.79%	8.92%
5 Years	9.72%	9.89%
3 Years	8.96%	9.02%
2 Years	10.72%	10.74%
1 Year	10.89%	9.84%
6 Months	4.20%	3.98%
1 Month	2.49%	2.01%

#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	2.42%
ICICI Bank Limited	1.67%
Reliance Industries Limited	1.43%
Infosys Limited	0.98%
Axis Bank Limited	0.76%
Larsen & Toubro Limited	0.63%
ITC Limited	0.58%
Others	11.47%
Total	19.95%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.59%
Mankind Pharma Limited	3.52%
LIC Housing Finance Ltd	3.07%
National Bank For Agriculture & Rural Development	1.42%
Mahindra and Mahindra Financial Services Ltd	1.42%
Larsen & Toubro Ltd	1.23%
Bajaj Finance Ltd	1.06%
Nuclear Power Corporation of India Ltd	0.72%
State Bank of India	0.53%
Sundaram Finance Ltd	0.36%
Others	0.63%
Total	17.54%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	16.83%
7.30% GOI Mat 19-Jun-2053	4.41%
6.92% GOI Mat 18-Nov-2039	4.03%
7.59% GOI Mat 20-Mar-2029	3.85%
6.79% GOI Mat 07-Oct-2034	3.58%
6.45% GOI Mat 07-Oct-2029	2.96%
7.10% GOI Mat 08-Apr-2034	2.32%
7.23% GOI Mat 15-Apr-2039	2.27%
6.90% GOI Mat 15-Apr-2065	2.12%
6.79% GOI Mat 30-Dec-2031	1.93%
Others	15.45%
Total	59.77%

Deposits, Money Mkt Securities and Net Current Assets.	2.75%
Grand Total	100.00%

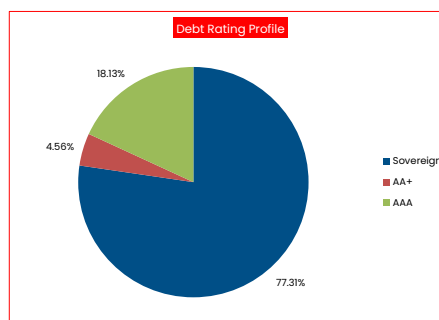
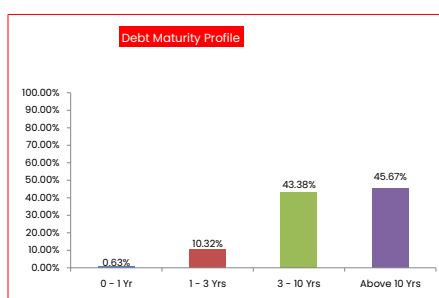
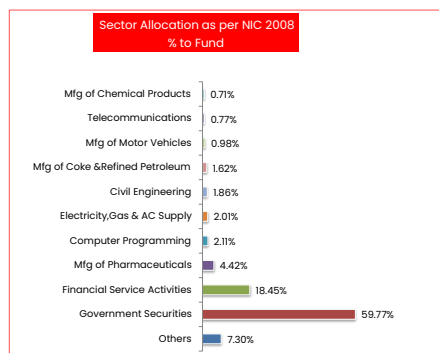
Debt Parameters	
Portfolio Yield (%)	6.67%
Avg Maturity (In Months)	204.31
Modified Duration (In Years)	7.83

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
576.49	2,234.33	79.43	2,890.25

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%	0.49%
Public Deposits	0% to 15%	0.00%
Govt. Securities	50% to 85%	77.31%
Corporate Bonds	15% to 30%	19.95%
Equity	-	2.26%
Net Current Assets	-	-



Growth Fund – Life as on April 30, 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	: 422.6188

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.81%	12.98%
10 Years	13.03%	11.79%
7 Years	13.44%	12.46%
5 Years	21.38%	20.59%
3 Years	14.70%	13.03%
2 Years	18.44%	17.67%
1 Year	8.01%	6.80%
6 Months	-0.39%	-0.59%
1 Month	3.21%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.86%
Reliance Industries Limited	6.70%
ICICI Bank Limited	6.64%
Infosys Limited	5.38%
Axis Bank Limited	3.90%
Bharti Airtel Ltd – Partly Paid	3.68%
ICICI Prudential Nifty Private Bank ETF – Nifty Private Bank Index	3.22%
Larsen & Toubro Limited	3.13%
ITC Limited	3.02%
Tata Consultancy Services Limited	2.54%
Mahindra & Mahindra Ltd.	2.21%
NTPC Ltd.	2.09%
HDFC NIFTY Private Bank ETF	1.86%
Hindustan Unilever Limited	1.69%
Tech Mahindra Limited	1.66%
Bajaj Finance Ltd	1.66%
Maruti Suzuki India Ltd	1.63%
Dr Reddys Laboratories Limited	1.58%
Kotak Mahindra Bank Limited	1.40%
Titan Company Limited	1.33%
Tata Steel Limited	1.31%
Oil & Natural Gas Corporation Ltd.	1.25%
UltraTech Cement Limited	1.20%
Grasim Industries Limited	1.18%
Power Grid Corporation of India Ltd	1.05%
Union Bank Of India	0.95%
Crompton Greaves Consumer Electricals Ltd	0.92%
HCL Technologies Limited	0.87%
Mahindra & Mahindra Financial Services Limited	0.83%
Tata Motors Limited	0.79%
Coal India Limited	0.75%
Bharat Petroleum Corporation Ltd	0.75%
Tata Power Co. Ltd	0.73%
Dabur India Limited	0.70%
FSN E-Commerce Ventures Limited	0.69%
Power Finance Corporation Ltd	0.67%
Lupin Limited	0.67%
Jio Financial Services Ltd	0.65%
Hindalco Industries Limited	0.64%
Bharat Electronics Ltd	0.64%
Tata Consumer Products Limited	0.64%
Bajaj Auto Ltd.	0.62%
Asian Paints (India) Ltd	0.59%
DSP Nifty Private Bank ETF	0.55%
Aditya Birla Fashion & Retail Limited	0.53%
SBI Life Insurance Company Limited	0.52%
Shriram Finance Ltd	0.51%
Others	13.59%

Total	99.99%
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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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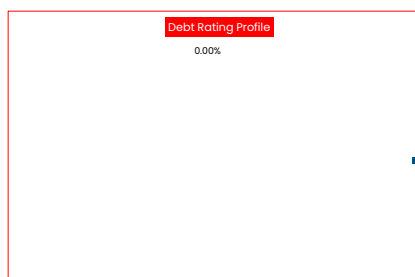
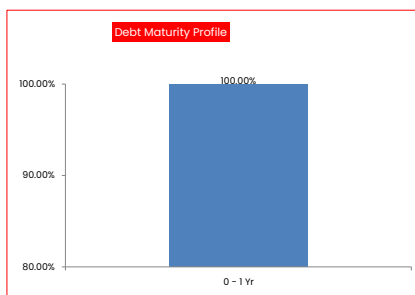
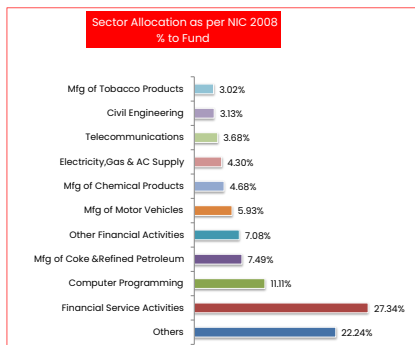
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
288,747.42	-	38.91	288,786.33

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%	0.00%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	95% to 100%	99.99%
Equity	-	0.01%
Net Current Assets	-	0.01%



Growth Fund – Pension as on April 30, 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	: 405.9393

Fund V/s Benchmark Performance			
Period	Returns (%)	Benchmark Returns (%)#	
Inception	14.60%	12.98%	
10 Years	13.03%	11.79%	
7 Years	13.44%	12.46%	
5 Years	21.43%	20.59%	
3 Years	14.74%	13.03%	
2 Years	18.50%	17.67%	
1 Year	8.05%	6.80%	
6 Months	-0.40%	-0.59%	
1 Month	3.19%	3.24%	

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.86%
Reliance Industries Limited	6.65%
ICICI Bank Limited	6.65%
Infosys Limited	5.40%
Axis Bank Limited	3.91%
Bharti Airtel Ltd – Partly Paid	3.65%
ICICI Prudential Nifty Private Bank ETF – Nifty Private Bank Index	3.23%
Larsen & Toubro Limited	3.14%
ITC Limited	3.03%
Tata Consultancy Services Limited	2.56%
Mahindra & Mahindra Ltd.	2.21%
NTPC Ltd.	2.09%
HDFC NIFTY Private Bank ETF	1.87%
Hindustan Unilever Limited	1.69%
Tech Mahindra Limited	1.66%
Bajaj Finance Ltd	1.66%
Maruti Suzuki India Ltd	1.63%
Dr Reddys Laboratories Limited	1.58%
Kotak Mahindra Bank Limited	1.40%
Titan Company Limited	1.34%
Tata Steel Limited	1.31%
Oil & Natural Gas Corporation Ltd.	1.24%
UltraTech Cement Limited	1.23%
Grasim Industries Limited	1.19%
Power Grid Corporation of India Ltd	1.05%
Union Bank Of India	0.95%
Crompton Greaves Consumer Electricals Ltd	0.92%
HCL Technologies Limited	0.87%
Mahindra & Mahindra Financial Services Limited	0.83%
Tata Motors Limited	0.78%
Coal India Limited	0.76%
Bharat Petroleum Corporation Ltd	0.75%
Tata Power Co. Ltd	0.73%
Dabur India Limited	0.71%
Lupin Limited	0.69%
FSN E-Commerce Ventures Limited	0.69%
Power Finance Corporation Ltd	0.66%
Hindalco Industries Limited	0.66%
Jio Financial Services Ltd	0.64%
Bharat Electronics Ltd	0.64%
Tata Consumer Products Limited	0.64%
Bajaj Auto Ltd.	0.62%
Asian Paints (India) Ltd	0.59%
DSP Nifty Private Bank ETF	0.55%
SBI Life Insurance Company Limited	0.55%
Aditya Birla Fashion & Retail Limited	0.53%
Shriram Finance Ltd	0.50%
Others	13.50%

Total	99.98%
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Deposits, Money Mkt Securities and Net Current Assets.	0.02%
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Grand Total	100.00%
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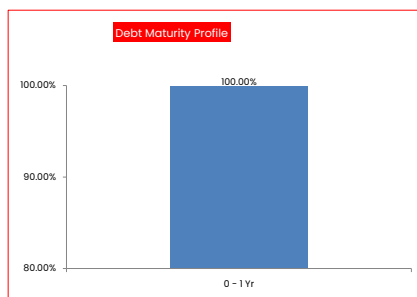
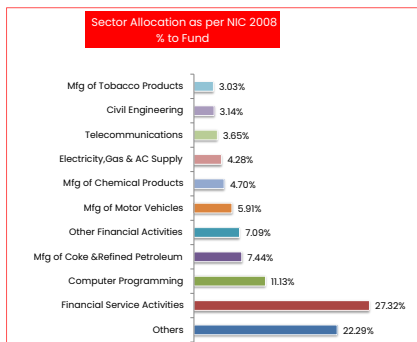
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
109,159.27	-	21.50	109,180.77

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%	99.98%
Equity	-	0.01%
Net Current Assets	-	0.01%



Liquid Fund - Life as on April 30, 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	: 78.3012

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.59%	6.67%
10 Years	5.31%	6.40%
7 Years	4.87%	6.02%
5 Years	4.54%	5.65%
3 Years	5.56%	6.89%
2 Years	6.14%	7.30%
1 Year	6.20%	7.23%
6 Months	2.95%	3.52%
1 Month	0.47%	0.57%

#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%

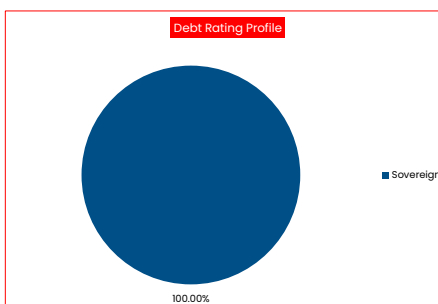
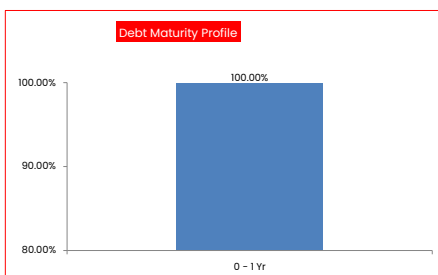
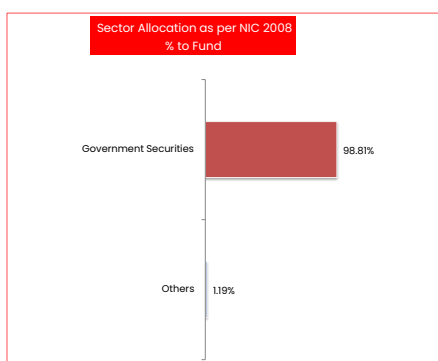
Debt Parameters	
Portfolio Yield (%)	6.56%
Avg Maturity (In Months)	2.17
Modified Duration (In Years)	0.18

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	7,775.46	7,775.46

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 Instns	100%	100.00%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%



Liquid Fund – Pension as on April 30, 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	: 78.9783

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.63%	6.67%
10 Years	5.32%	6.40%
7 Years	4.88%	6.02%
5 Years	4.55%	5.65%
3 Years	5.60%	6.89%
2 Years	6.17%	7.30%
1 Year	6.22%	7.23%
6 Months	2.96%	3.52%
1 Month	0.47%	0.57%

#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%

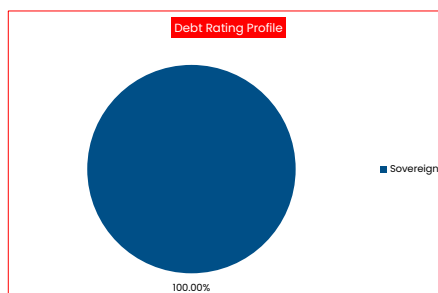
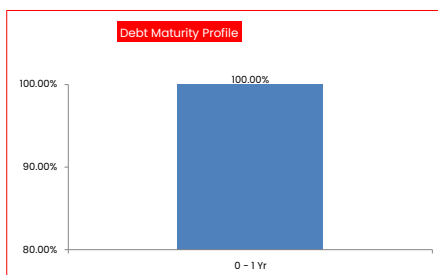
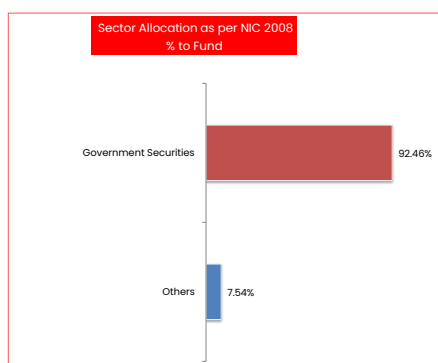
Debt Parameters	
Portfolio Yield (%)	6.51%
Avg Maturity (In Months)	2.70
Modified Duration (In Years)	0.23

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	1,325.74	1,325.74

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%



Secured Managed Fund – Life as on April 30, 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	: 92.6884

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.40%	6.91%
10 Years	7.47%	7.80%
7 Years	7.50%	7.89%
5 Years	6.27%	6.78%
3 Years	7.57%	7.86%
2 Years	8.66%	8.73%
1 Year	11.24%	10.72%
6 Months	5.51%	5.31%
1 Month	1.92%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Mankind Pharma Limited	5.26%
HDFC Bank Ltd	4.65%
Bajaj Finance Ltd	4.54%
Bharti Telecom Ltd	3.66%
National Bank For Agriculture & Rural Development	3.32%
Power Finance Corporation Ltd	2.29%
LIC Housing Finance Ltd	1.89%
Indian Railway Finance Corporation Ltd	1.87%
National Housing Bank	1.86%
Embassy Office Parks REIT	1.32%
Others	4.86%

Total 35.51%

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	20.52%
7.34% GOI Mat 22-Apr-2064	13.83%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	5.53%
7.09% GOI Mat 25-Nov-2074	4.67%
7.18% GOI Mat 14-Aug-2033	4.43%
Gsec C-STRIPS Mat 19-Sep-2027	3.08%
6.79% GOI Mat 07-Oct-2034	2.93%
Gsec C-STRIPS Mat 19-Sep-2028	1.49%
6.92% GOI Mat 18-Nov-2039	1.27%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.74%
Others	2.38%

Total 60.86%

Deposits, Money Mkt Securities and Net Current Assets.	3.63%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.71%
Avg Maturity (In Months)	176.31
Modified Duration (In Years)	7.01

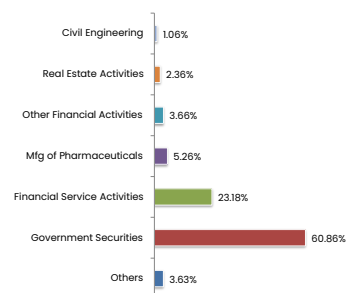
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	9,516.48	357.99	9,874.47

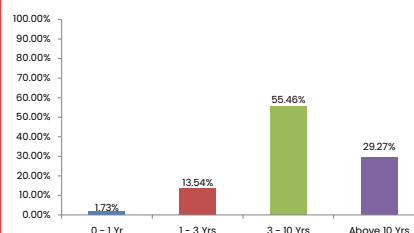
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	0.38%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	96.37%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.27%

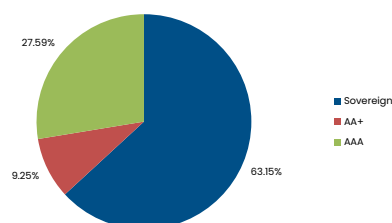
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Secured Managed Fund – Pension as on April 30, 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	: 90.8634

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.30%	6.91%
10 Years	7.43%	7.80%
7 Years	7.43%	7.89%
5 Years	6.22%	6.78%
3 Years	7.48%	7.86%
2 Years	8.51%	8.73%
1 Year	11.19%	10.72%
6 Months	5.52%	5.31%
1 Month	1.88%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	6.28%
HDFC Bank Ltd	4.95%
Bajaj Finance Ltd	4.84%
Bharti Telecom Ltd	3.97%
Mankind Pharma Limited	3.82%
National Bank For Agriculture & Rural Development	2.37%
National Housing Bank	1.95%
MindSpace Business Parks REIT	1.40%
Power Finance Corporation Ltd	1.25%
Larsen & Toubro Ltd	1.18%
Others	4.64%

Total 36.65%

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	22.22%
7.34% GOI Mat 22-Apr-2064	13.80%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	5.37%
7.09% GOI Mat 25-Nov-2074	5.13%
7.18% GOI Mat 14-Aug-2033	4.39%
6.79% GOI Mat 07-Oct-2034	2.55%
6.92% GOI Mat 18-Nov-2039	1.27%
7.45% Karnataka SDL Mat 20-Mar-2037	0.76%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.74%
7.23% GOI Mat 15-Apr-2039	0.55%
Others	0.94%

Total 57.72%

Deposits, Money Mkt Securities and Net Current Assets.	5.64%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (In Months)	179.76
Modified Duration (In Years)	7.11

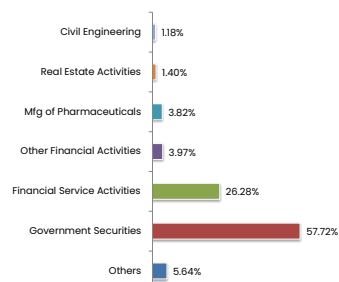
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,769.74	165.49	2,935.23

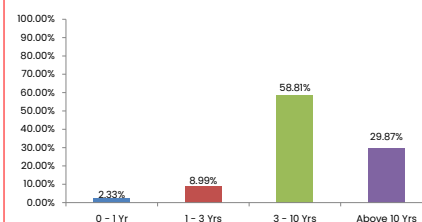
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 5%	22.5%
Public Deposits	0% to 20%	0.00%
Govt. Securities	75% to 100%	94.36%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.39%

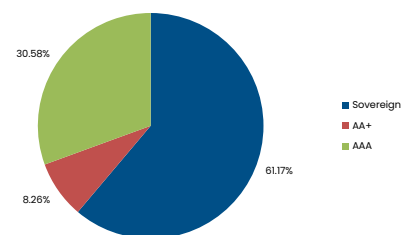
Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Debt Rating Profile



Equity Managed Fund – Life as on April 30, 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	: 349.1289

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.66%	11.97%
10 Years	12.30%	11.79%
7 Years	12.67%	12.46%
5 Years	20.28%	20.59%
3 Years	13.44%	13.03%
2 Years	17.54%	17.67%
1 Year	9.07%	6.80%
6 Months	-0.27%	-0.59%
1 Month	3.17%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.83%
ICICI Bank Limited	7.53%
Reliance Industries Limited	7.22%
Infosys Limited	5.45%
Aditya Birla Sun Life Nifty Bank Etf	4.66%
Bharti Airtel Ltd - Partly Paid	3.77%
Axis Bank Limited	3.25%
Larsen & Toubro Limited	3.18%
ITC Limited	3.06%
HDFC NIFTY Private Bank ETF	2.70%
Tata Consultancy Services Limited	2.69%
Mahindra & Mahindra Ltd.	2.42%
NTPC Ltd.	1.80%
Bajaj Finance Ltd	1.73%
Maruti Suzuki India Ltd	1.72%
Hindustan Unilever Limited	1.60%
UltraTech Cement Limited	1.49%
Tata Steel Limited	1.33%
Kotak Mahindra Bank Limited	1.32%
Titan Company Limited	1.09%
Sun Pharmaceutical Industries Limited	1.04%
Dr Reddys Laboratories Limited	1.03%
HCL Technologies Limited	0.96%
Tata Motors Limited	0.95%
Cipla Limited	0.91%
Asian Paints (India) Ltd	0.87%
Bharat Electronics Ltd	0.87%
State Bank of India	0.84%
Bharat Petroleum Corporation Ltd	0.71%
SBI Life Insurance Company Limited	0.70%
Hindalco Industries Limited	0.70%
Trent Ltd.	0.69%
Lupin Limited	0.69%
Bajaj Finserv Ltd	0.69%
Adani Ports & Special Economic Zone Ltd	0.66%
Nestle India Limited	0.63%
Apollo Hospitals Enterprise Limited	0.55%
Grasim Industries Limited	0.55%
LTIMindtree Limited	0.54%
The Indian Hotels Company Ltd	0.53%
Tata Power Co. Ltd	0.53%
Wipro Limited	0.53%
Cholamandalam Investment & Finance Company Ltd	0.51%
Others	13.59%

Total	98.10%
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Deposits, Money Mkt Securities and Net Current Assets.	1.90%
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Grand Total	100.00%
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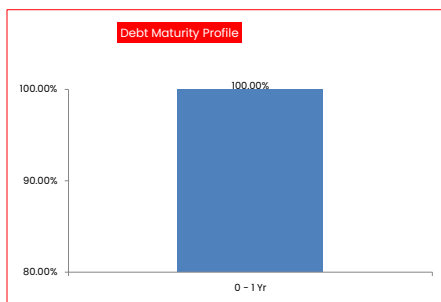
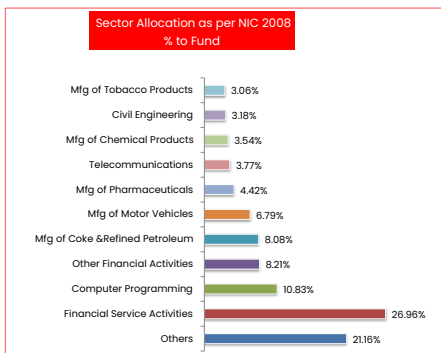
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
68,739.26	-	1,333.93	70,073.19

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%	189%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	98.10%
Equity	-	0.02%
Net Current Assets	-	0.02%



Equity Managed Fund – Pension as on April 30, 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	: 350.6963

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.86%	11.97%
10 Years	12.87%	11.79%
7 Years	13.43%	12.46%
5 Years	21.53%	20.59%
3 Years	15.00%	13.03%
2 Years	19.81%	17.67%
1 Year	10.28%	6.80%
6 Months	-0.20%	-0.59%
1 Month	3.16%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.86%
ICICI Bank Limited	7.50%
Reliance Industries Limited	7.20%
Infosys Limited	5.47%
Aditya Birla Sun Life Nifty Bank Etf	4.67%
Bharti Airtel Ltd - Partly Paid	3.81%
Axis Bank Limited	3.57%
Larsen & Toubro Limited	3.25%
ITC Limited	3.12%
Tata Consultancy Services Limited	2.73%
HDFC NIFTY Private Bank ETF	2.62%
Mahindra & Mahindra Ltd.	2.48%
NTPC Ltd.	1.85%
Bajaj Finance Ltd	1.77%
Maruti Suzuki India Ltd	1.76%
Hindustan Unilever Limited	1.65%
UltraTech Cement Limited	1.53%
Kotak Mahindra Bank Limited	1.39%
Tata Steel Limited	1.35%
Titan Company Limited	1.11%
Sun Pharmaceutical Industries Limited	1.05%
Dr Reddys Laboratories Limited	1.02%
HCL Technologies Limited	0.95%
Tata Motors Limited	0.95%
Cipla Limited	0.91%
State Bank of India	0.91%
Asian Paints (India) Ltd	0.89%
Bharat Petroleum Corporation Ltd	0.73%
Trent Ltd.	0.71%
Lupin Limited	0.71%
Hindalco Industries Limited	0.71%
Bajaj Finserv Ltd	0.69%
SBI Life Insurance Company Limited	0.68%
Adani Ports & Special Economic Zone Ltd	0.68%
Nestle India Limited	0.64%
Bharat Electronics Ltd	0.60%
Grasim Industries Limited	0.57%
Apollo Hospitals Enterprise Limited	0.55%
Wipro Limited	0.54%
LTIMindtree Limited	0.53%
Tata Power Co. Ltd	0.52%
Cholamandalam Investment & Finance Company Ltd	0.52%
Others	13.91%

Total	98.62%
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Deposits, Money Mkt Securities and Net Current Assets.	1.38%
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Grand Total	100.00%
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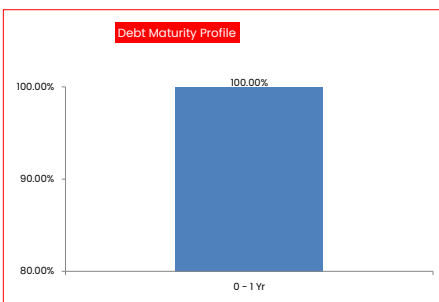
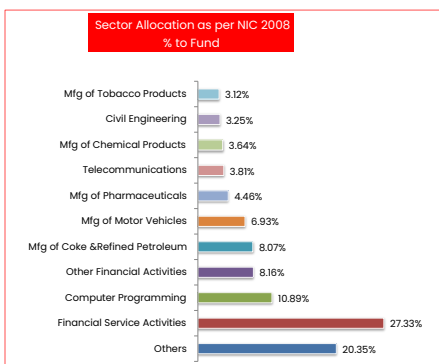
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
22,709.23	-	316.68	23,025.91

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%	138%
Public Deposits	0% to 10%	0.00%
Govt. Securities	0% to 40%	0.00%
Corporate Bonds	60% to 100%	98.62%
Equity	-	0.02%
Net Current Assets	-	0.02%



Stable Managed Fund - Life as on April 30, 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	: 83.5424

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.10%	7.41%
10 Years	6.20%	7.29%
7 Years	6.08%	7.00%
5 Years	5.36%	6.54%
3 Years	6.23%	7.32%
2 Years	7.08%	7.94%
1 Year	7.75%	8.21%
6 Months	3.89%	4.11%
1 Month	1.02%	0.86%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.46%
National Bank For Agriculture & Rural Development	6.42%
Sundaram Finance Ltd	6.05%
Kotak Mahindra Prime Ltd.	5.21%
LIC Housing Finance Ltd	4.83%
Power Grid Corporation of India Ltd	4.01%

Total	32.98%
--------------	---------------

Government Securities	% to Fund
7.69% Maharashtra SDL 27-Jul-2026	19.04%
7.37% Tamil Nadu SDL Mat 14-Sep-2026	12.12%
8.01% Tamil Nadu SDL Mat 11-May-2026	8.51%
7.83% Gujarat SDL Mat 13-Jul-2026	7.70%
7.58% Maharashtra SDL Mat 24-Aug-2026	4.86%
7.96% Maharashtra SDL Mat 29-June-2026	4.46%
7.59% GOI Mat 11-Jan-2026	4.03%
8.12% Gujarat SDL Mat 13-Nov-2025	2.01%
8.07% Tamil Nadu SDL Mat 15-Jun-2026	1.62%

Total	64.35%
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Deposits, Money Mkt Securities and Net Current Assets.	2.66%
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Grand Total	100.00%
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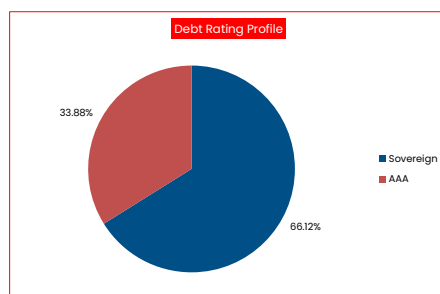
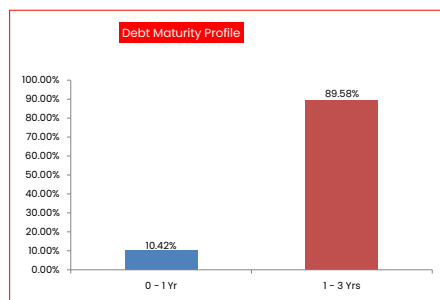
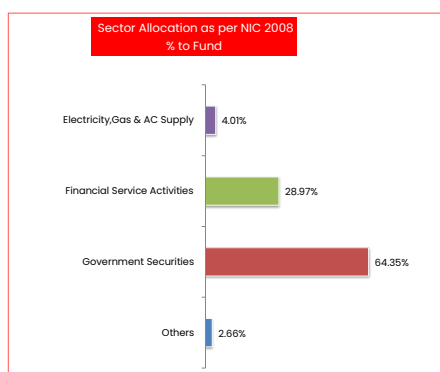
Debt Parameters	
Portfolio Yield (%)	6.45%
Avg Maturity (in Months)	15.13
Modified Duration (in Years)	1.15

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,443.75	66.84	2,510.59

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%



Stable Managed Fund - Pension as on April 30, 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	: 83.2157

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.08%	7.41%
10 Years	6.16%	7.29%
7 Years	6.06%	7.00%
5 Years	5.27%	6.54%
3 Years	6.15%	7.32%
2 Years	6.99%	7.94%
1 Year	7.66%	8.21%
6 Months	3.83%	4.11%
1 Month	1.02%	0.86%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.97%
LIC Housing Finance Ltd	5.96%
Sundaram Finance Ltd	5.47%
Kotak Mahindra Prime Ltd.	4.94%
National Bank For Agriculture & Rural Development	3.96%
Power Grid Corporation of India Ltd	1.98%

Total	29.29%
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Government Securities	% to Fund
7.83% Gujarat SDL Mat 13-Jul-2026	16.50%
7.37% Tamil Nadu SDL Mat 14-Sep-2026	13.26%
8.33% GOI Mat 09-Jul-2026	11.09%
7.96% Maharashtra SDL Mat 29-June-2026	6.01%
8.07% Tamil Nadu SDL Mat 15-Jun-2026	5.44%
8.01% Tamil Nadu SDL Mat 11-May-2026	5.00%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	2.50%

Total	59.80%
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Deposits, Money Mkt Securities and Net Current Assets.	10.91%
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Grand Total	100.00%
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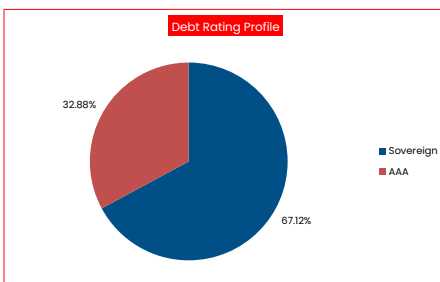
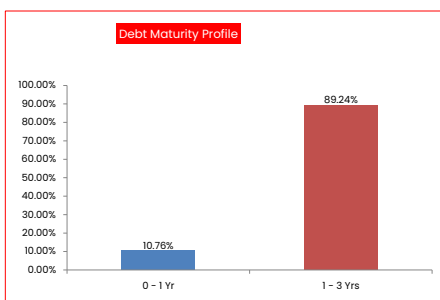
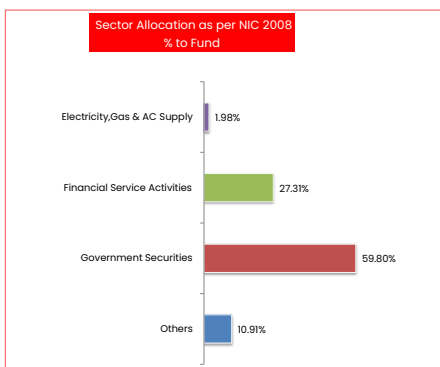
Debt Parameters	
Portfolio Yield (%)	6.38%
Avg Maturity (in Months)	14.39
Modified Duration (in Years)	1.09

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	906.61	111.01	1,017.62

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		



Balanced Managed Fund – Life – II as on April 30, 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	: ULIF01920/02/08BalncdMFII101
Inception Date	: 20 Feb 2008
NAV	: 41.0203

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.04%	8.43%
10 Years	9.22%	9.60%
7 Years	9.39%	9.95%
5 Years	12.33%	12.99%
3 Years	9.77%	10.19%
2 Years	11.97%	12.75%
1 Year	9.47%	8.96%
6 Months	2.40%	2.65%
1 Month	2.54%	2.37%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.00%
ICICI Bank Limited	3.92%
Reliance Industries Limited	3.35%
Infosys Limited	2.34%
Axis Bank Limited	1.76%
Larsen & Toubro Limited	1.51%
ITC Limited	1.41%
Tata Consultancy Services Limited	1.14%
Mahindra & Mahindra Ltd.	1.02%
State Bank of India	1.01%
Kotak Mahindra Bank Limited	0.94%
NTPC Ltd.	0.89%
Bharti Airtel Ltd	0.89%
Bharti Airtel Ltd - Partly Paid	0.87%
Bajaj Finance Ltd	0.87%
UltraTech Cement Limited	0.84%
Maruti Suzuki India Ltd	0.71%
Hindustan Unilever Limited	0.65%
Titan Company Limited	0.64%
Sun Pharmaceutical Industries Limited	0.56%
HCL Technologies Limited	0.55%
Others	15.31%
Total	46.18%

Debentures/Bonds	% to Fund
HDFC Bank Ltd	3.50%
Bajaj Finance Ltd	0.94%
National Bank For Agriculture & Rural Development	0.93%
HDB Financial Services Ltd	0.74%
State Bank of India	0.57%
UC Housing Finance Ltd	0.48%
Larsen & Toubro Ltd	0.43%
Power Grid Corporation of India Ltd	0.23%
Nuclear Power Corporation of India Ltd	0.10%
Sundaram Finance Ltd	0.05%
Others	0.05%
Total	8.02%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	15.88%
6.78% GOI Mat 07-Oct-2034	4.00%
7.18% GOI Mat 14-Aug-2033	2.17%
6.92% GOI Mat 18-Nov-2039	1.84%
6.79% GOI Mat 30-Dec-2031	1.83%
7.23% GOI Mat 15-Apr-2039	1.70%
7.64% Karnataka SDL Mat 18-Oct-2032	1.05%
8.60% GOI Mat 02-Jun-2028	0.99%
7.10% GOI Mat 08-Apr-2034	0.94%
7.74% Maharashtra SDL Mat 01-Mar-2033	0.86%
Others	11.62%
Total	42.88%

Deposits, Money Mkt Securities and Net Current Assets.	2.93%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.63%
Avg Maturity (in Months)	218.43
Modified Duration (in Years)	8.16

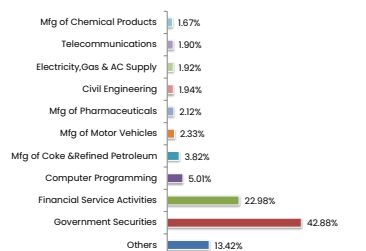
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
9,959.60	10,976.35	631.72	21,567.67

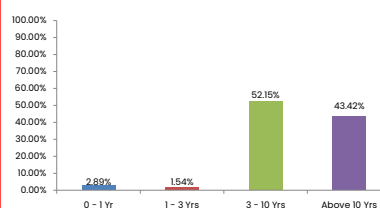
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarw	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	1.51%
Public Deposits		
Govt. Securities	20% to 70%	50.89%
Corporate Bonds		
Equity	30% to 60%	46.18%
Net Current Assets	-	1.41%

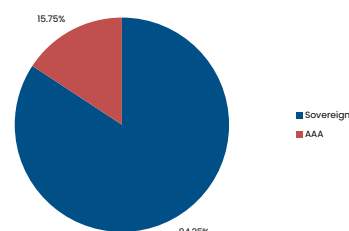
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund - Life - II as on April 30, 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	: ULIF01820/02/08DefnsVfdII101
Inception Date	: 20 Feb 2008
NAV	: 40.2704

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.64%	8.05%
10 Years	8.33%	8.70%
7 Years	8.20%	8.92%
5 Years	9.09%	9.89%
3 Years	8.38%	9.02%
2 Years	10.09%	10.74%
1 Year	10.24%	9.84%
6 Months	3.75%	3.98%
1 Month	2.19%	2.01%

#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	2.87%
ICICI Bank Limited	2.00%
Reliance Industries Limited	1.70%
Infosys Limited	1.23%
Axis Bank Limited	0.90%
Larsen & Toubro Limited	0.75%
ITC Limited	0.69%
Tata Consultancy Services Limited	0.58%
State Bank of India	0.52%
Mahindra & Mahindra Ltd.	0.50%
Others	12.10%

Total 23.83%

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	5.24%
Mahindra and Mahindra Financial Services Ltd	3.49%
HDFC Bank Ltd	2.61%
Larsen & Toubro Ltd	1.73%
Bajaj Finance Ltd	1.44%
National Bank For Agriculture & Rural Development	1.20%
State Bank of India	0.81%
Nuclear Power Corporation of India Ltd	0.71%
Power Grid Corporation of India Ltd	0.29%

Total 17.53%

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	20.66%
6.79% GOI Mat 07-Oct-2034	5.17%
7.30% GOI Mat 19-Jun-2053	3.74%
6.79% GOI Mat 30-Dec-2031	3.26%
6.45% GOI Mat 07-Oct-2029	2.65%
6.90% GOI Mat 15-Apr-2065	2.36%
6.92% GOI Mat 18-Nov-2039	2.35%
7.23% GOI Mat 15-Apr-2039	1.70%
7.10% GOI Mat 08-Apr-2034	1.05%
7.09% GOI Mat 25-Nov-2074	1.03%
Others	12.42%

Total 56.41%

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 (%)	6.69%
Avg Maturity (In Months)	224.84
Modified Duration (In Years)	8.18

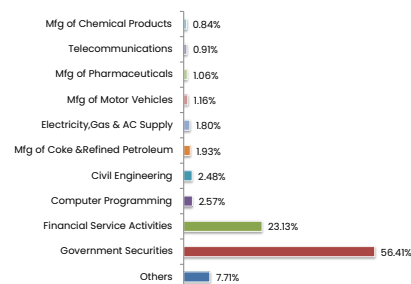
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,048.08	3,251.56	97.68	4,397.31

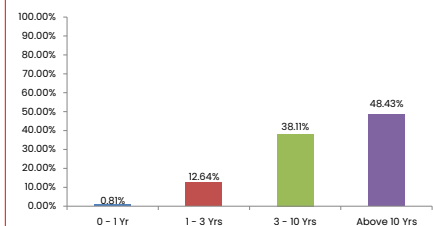
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarwal	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.61%
Public Deposits		
Govt. Securities	50% to 85%	73.94%
Corporate Bonds		
Equity	15% to 30%	23.83%
Net Current Assets	-	1.61%

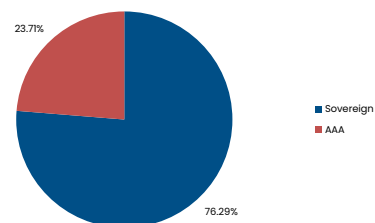
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Equity Managed Fund - Life - II as on April 30, 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	: ULIF02020/02/08EquityMFII01
Inception Date	: 20 Feb 2008
NAV	: 50.3784

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.74%	9.37%
10 Years	11.66%	11.79%
7 Years	12.08%	12.46%
5 Years	19.72%	20.59%
3 Years	12.86%	13.03%
2 Years	16.91%	17.67%
1 Year	8.46%	6.80%
6 Months	-0.53%	-0.59%
1 Month	3.14%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.88%
ICICI Bank Limited	7.55%
Reliance Industries Limited	7.24%
Aditya Birla Sun Life Nifty Bank Etf	6.63%
Infosys Limited	5.46%
Bharti Airtel Ltd - Partly Paid	3.78%
Axis Bank Limited	3.26%
Larsen & Toubro Limited	3.19%
ITC Limited	3.07%
Tata Consultancy Services Limited	2.70%
Mahindra & Mahindra Ltd.	2.43%
NTPC Ltd.	1.80%
Bajaj Finance Ltd	1.73%
Maruti Suzuki India Ltd	1.73%
Hindustan Unilever Limited	1.61%
UltraTech Cement Limited	1.50%
Tata Steel Limited	1.33%
Kotak Mahindra Bank Limited	1.33%
Titan Company Limited	1.10%
Sun Pharmaceutical Industries Limited	1.04%
Dr Reddys Laboratories Limited	1.04%
HCL Technologies Limited	0.97%
Tata Motors Limited	0.95%
Cipla Limited	0.91%
Asian Paints (India) Ltd	0.87%
Bharat Electronics Ltd	0.87%
State Bank of India	0.85%
HDFC NIFTY Private Bank ETF	0.75%
Bharat Petroleum Corporation Ltd	0.72%
SBI Life Insurance Company Limited	0.70%
Hindalco Industries Limited	0.70%
Trent Ltd.	0.69%
Lupin Limited	0.69%
Bajaj Finserv Ltd	0.69%
Adani Ports & Special Economic Zone Ltd	0.66%
Nestle India Limited	0.64%
Apollo Hospitals Enterprise Limited	0.55%
Grasim Industries Limited	0.55%
LTIMindtree Limited	0.54%
The Indian Hotels Company Ltd	0.53%
Tata Power Co. Ltd	0.53%
Wipro Limited	0.53%
Cholamandalam Investment & Finance Company Ltd	0.52%
Others	13.39%

Total	98.19%
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Deposits, Money Mkt Securities and Net Current Assets.	1.81%
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Grand Total	100.00%
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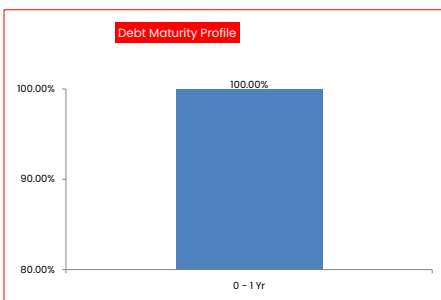
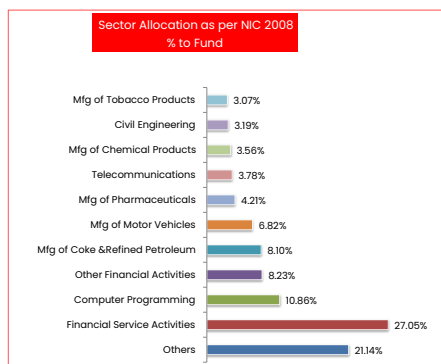
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
40,841.03	-	752.35	41,593.38

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%	0.14%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	98.19%
Net Current Assets	-	1.67%



Growth Fund – Life – II as on April 30, 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	: 46.2582

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.29%	9.37%
10 Years	12.44%	11.79%
7 Years	12.88%	12.46%
5 Years	20.77%	20.59%
3 Years	14.13%	13.03%
2 Years	17.86%	17.67%
1 Year	7.51%	6.80%
6 Months	-0.67%	-0.59%
1 Month	3.14%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.85%
Reliance Industries Limited	6.67%
ICICI Bank Limited	6.64%
Infosys Limited	5.43%
Axis Bank Limited	3.91%
Bharti Airtel Ltd – Partly Paid	3.64%
ICICI Prudential Nifty Private Bank ETF – Nifty Private Bank Index	3.24%
Larsen & Toubro Limited	3.14%
ITC Limited	3.05%
Tata Consultancy Services Limited	2.56%
Mahindra & Mahindra Ltd.	2.22%
NTPC Ltd.	2.11%
HDFC NIFTY Private Bank ETF	1.87%
Hindustan Unilever Limited	1.67%
Bajaj Finance Ltd	1.67%
Tech Mahindra Limited	1.66%
Maruti Suzuki India Ltd	1.63%
Dr Reddys Laboratories Limited	1.57%
Kotak Mahindra Bank Limited	1.40%
Titan Company Limited	1.35%
Tata Steel Limited	1.31%
Oil & Natural Gas Corporation Ltd.	1.25%
UltraTech Cement Limited	1.21%
Grasim Industries Limited	1.19%
Power Grid Corporation of India Ltd	1.06%
Union Bank Of India	0.95%
Crompton Greaves Consumer Electricals Ltd	0.93%
HCL Technologies Limited	0.87%
Mahindra & Mahindra Financial Services Limited	0.83%
Tata Motors Limited	0.79%
Bharat Petroleum Corporation Ltd	0.75%
Coal India Limited	0.75%
Tata Power Co. Ltd	0.73%
Dabur India Limited	0.70%
FSN E-Commerce Ventures Limited	0.69%
Lupin Limited	0.67%
Power Finance Corporation Ltd	0.66%
Jio Financial Services Ltd	0.65%
Hindalco Industries Limited	0.64%
Tata Consumer Products Limited	0.64%
Bharat Electronics Ltd	0.64%
Bajaj Auto Ltd.	0.62%
Asian Paints (India) Ltd	0.58%
DSP Nifty Private Bank ETF	0.55%
Aditya Birla Fashion & Retail Limited	0.54%
SBI Life Insurance Company Limited	0.53%
Shriram Finance Ltd	0.51%
Max Healthcare Institute Limited	0.50%
Others	12.96%

Total	99.99%
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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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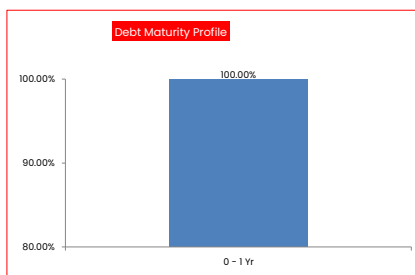
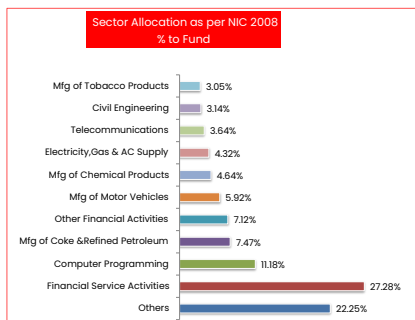
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
221,057.62	-	30.27	221,087.89

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		
Public Deposits	0% to 10%	0.01%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.99%
Net Current Assets	-	0.01%



Liquid Fund - Life - II as on April 30, 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	: 28.1398

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.15%	6.94%
10 Years	4.78%	6.40%
7 Years	4.34%	6.02%
5 Years	4.00%	5.65%
3 Years	5.02%	6.89%
2 Years	5.60%	7.30%
1 Year	5.67%	7.23%
6 Months	2.69%	3.52%
1 Month	0.42%	0.57%

#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%

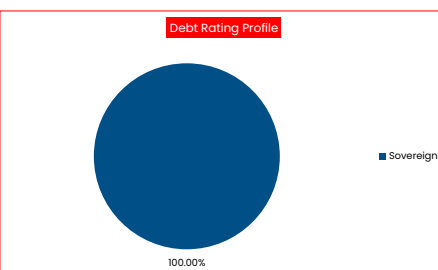
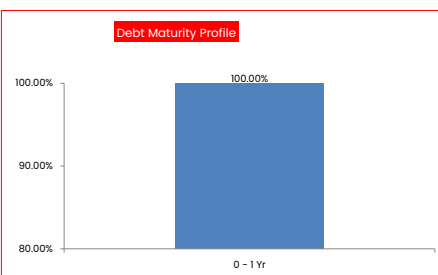
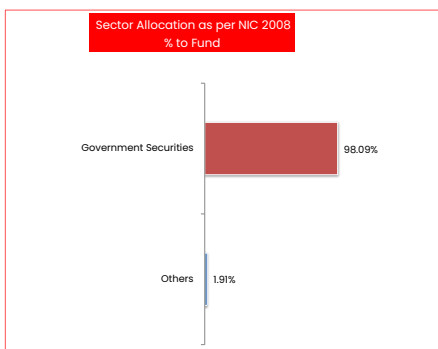
Debt Parameters	
Portfolio Yield (%)	6.56%
Avg Maturity (In Months)	1.91
Modified Duration (In Years)	0.16

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	2,078.41	2,078.41

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%



Secured Managed Fund – Life – II as on April 30, 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	: 35.1896

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.56%	7.66%
10 Years	6.93%	7.80%
7 Years	6.86%	7.89%
5 Years	5.62%	6.78%
3 Years	6.91%	7.86%
2 Years	7.96%	8.73%
1 Year	10.63%	10.72%
6 Months	5.17%	5.31%
1 Month	1.81%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bharti Telecom Ltd	5.55%
HDFC Bank Ltd	4.73%
LIC Housing Finance Ltd	4.34%
Mankind Pharma Limited	3.90%
Sundaram Finance Ltd	3.62%
National Bank For Agriculture & Rural Development	3.59%
Bajaj Finance Ltd	2.73%
Power Finance Corporation Ltd	2.40%
National Housing Bank	1.97%
Mindspace Business Parks REIT	1.89%
Others	5.61%

Total 40.32%

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	20.48%
7.34% GOI Mat 22-Apr-2064	15.90%
7.09% GOI Mat 25-Nov-2074	4.39%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	4.04%
6.79% GOI Mat 07-Oct-2034	3.77%
7.18% GOI Mat 14-Aug-2033	2.89%
6.92% GOI Mat 18-Nov-2039	1.28%
7.45% Karnataka SDL Mat 20-Mar-2037	1.25%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.74%
7.52% Andhra Pradesh SDL Mat 05-July-2039	0.65%
Others	0.61%

Total 56.00%

Deposits, Money Mkt Securities and Net Current Assets.	3.68%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.76%
Avg Maturity (In Months)	180.40
Modified Duration (In Years)	7.13

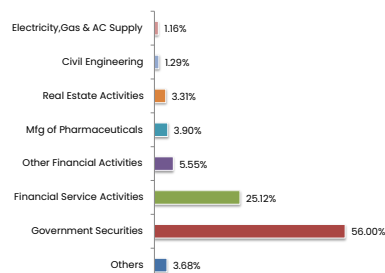
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,796.55	259.36	7,055.90

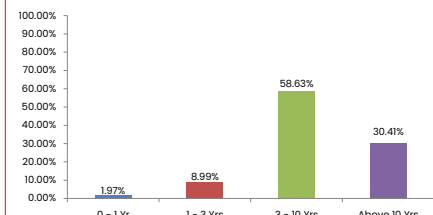
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	0.49%
Public Deposits		
Govt. Securities	75% to 100%	96.32%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.18%

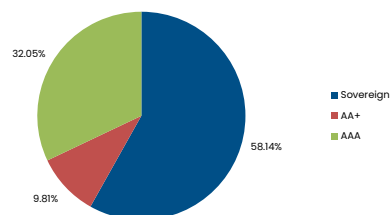
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund - Life - II as on April 30, 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	: ULIF01620/02/08StableMFII101
Inception Date	: 20 Feb 2008
NAV	: 29.6376

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.49%	7.39%
10 Years	5.61%	7.29%
7 Years	5.53%	7.00%
5 Years	4.80%	6.54%
3 Years	5.71%	7.32%
2 Years	6.50%	7.94%
1 Year	7.13%	8.21%
6 Months	3.61%	4.11%
1 Month	0.99%	0.86%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	9.43%
National Bank For Agriculture & Rural Development	9.37%
Kotak Mahindra Prime Ltd.	9.36%
Sundaram Finance Ltd	6.44%
LIC Housing Finance Ltd	6.44%

Total	41.04%
--------------	---------------

Government Securities	% to Fund
7.71% Gujarat SDL Mat 01-Mar-2027	10.03%
8.21% Maharashtra SDL Mat 09-Dec-2025	7.43%
8.27% Karnataka SDL Mat 23-Dec-2025	6.95%
8.14% Karnataka SDL Mat 13-Nov-2025	4.95%
8.15% Gujarat SDL Mat 26-Nov-2025	4.21%
7.25% Maharashtra SDL Mat 28-Dec-2026	3.48%
8.26% Maharashtra SDL Mat 12-Aug-2025	2.95%
Gsec C-STRIPS Mat 06-Nov-2026	2.69%
8.16% Karnataka SDL Mat 26-Nov-2025	2.48%
6.84% Tamil Nadu SDL Mat 23-Nov-2026	2.47%
Others	5.73%

Total	53.36%
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Deposits, Money Mkt Securities and Net Current Assets.	5.60%
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Grand Total	100.00%
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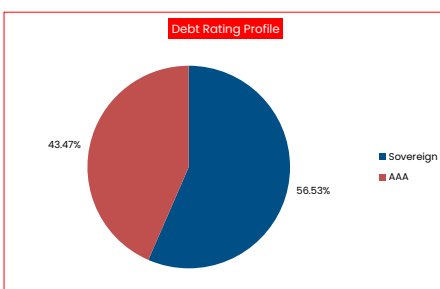
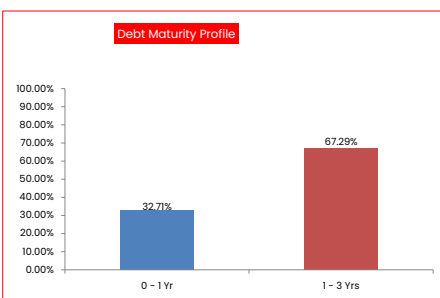
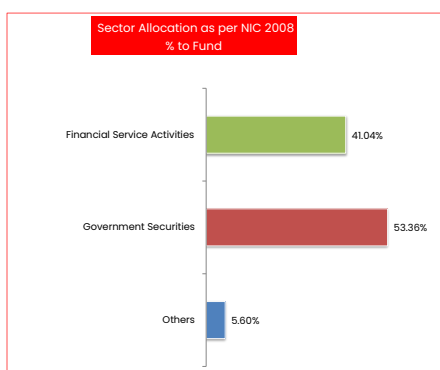
Debt Parameters	
Portfolio Yield (%)	6.46%
Avg Maturity (In Months)	14.84
Modified Duration (In Years)	1.12

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,928.00	114.30	2,042.30

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		



Bond Opportunities Fund as on April 30, 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	: ULIF03004/08/08BondOpFt101
Inception Date	: 04 Aug 2008
NAV	: 28.7694

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.53%	7.95%
10 Years	5.97%	7.80%
7 Years	5.96%	7.89%
5 Years	4.60%	6.78%
3 Years	5.73%	7.86%
2 Years	6.50%	8.73%
1 Year	8.18%	10.72%
6 Months	4.31%	5.31%
1 Month	1.33%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	7.64%
HDFC Bank Ltd	7.50%
Mahindra and Mahindra Financial Services Ltd	7.31%

Total	22.45%
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Government Securities	% to Fund
6.19% GOI Mat 16-Sep-2034	21.97%
8.28% Maharashtra SDL Mat 29-July-2025	7.68%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	7.31%
7.18% GOI Mat 24-Jul-2037	5.66%
7.26% GOI Mat 14-Jan-2029	5.32%
7.57% GOI Mat 17-Jun-2033	5.26%
7.27% GOI Mat 08-Apr-2026	3.50%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	3.01%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	2.96%

Total	62.66%
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Deposits, Money Mkt Securities and Net Current Assets.	14.88%
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Grand Total	100.00%
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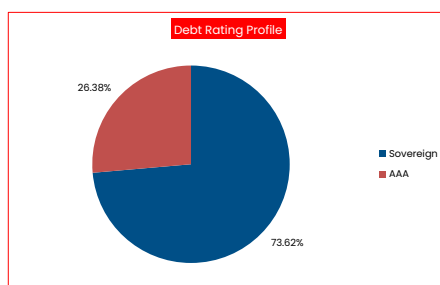
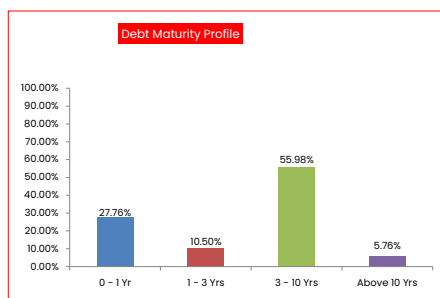
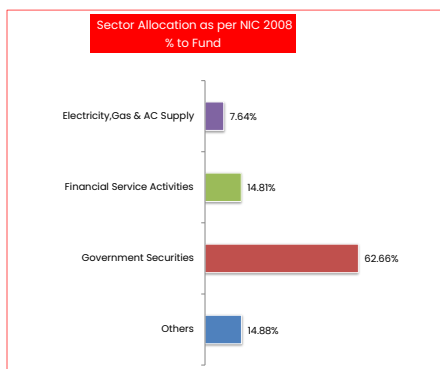
Debt Parameters	
Portfolio Yield (%)	6.44%
Avg Maturity (In Months)	56.83
Modified Duration (In Years)	3.58

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	239.33	41.85	281.18

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%	18.13%
Public Deposits	0% to 5%	0.00%
Govt. Securities	50% to 60%	62.66%
Corporate Bonds	20% to 30%	22.45%
Equity	0%	0.00%
Net Current Assets	-	1.76%



Large Cap Fund as on April 30, 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	: 62.5001

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.41%	10.76%
10 Years	11.90%	11.52%
7 Years	13.22%	12.40%
5 Years	21.06%	19.80%
3 Years	14.96%	12.47%
2 Years	18.59%	16.06%
1 Year	4.47%	7.65%
6 Months	-0.81%	0.53%
1 Month	2.78%	3.46%

#NIFTY 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bharti Airtel Ltd	7.50%
ICICI Bank Limited	7.28%
Bharat Petroleum Corporation Ltd	7.25%
UltraTech Cement Limited	6.70%
Dr Reddys Laboratories Limited	6.20%
Axis Bank Limited	4.69%
Reliance Industries Limited	3.88%
Larsen & Toubro Limited	3.83%
Bajaj Finance Ltd	3.66%
ITC Limited	3.53%
Infosys Limited	3.24%
Tata Power Co. Ltd	3.22%
Kotak Mahindra Bank Limited	3.20%
Cipla Limited	2.85%
Hindustan Unilever Limited	2.75%
Tata Steel Limited	2.62%
Wipro Limited	2.58%
HCL Technologies Limited	2.36%
Power Grid Corporation of India Ltd	2.11%
Bank of Baroda	2.11%
Tata Consultancy Services Limited	2.08%
GAIL (INDIA) Ltd.	2.06%
Mahindra & Mahindra Ltd.	1.83%
Hindalco Industries Limited	1.63%
Britannia Industries Ltd	1.02%
Titan Company Limited	0.95%
Shree Cement Limited	0.81%
Tech Mahindra Limited	0.75%
Jio Financial Services Ltd	0.73%
Dabur India Limited	0.61%
Others	1.88%

Total	95.92%
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Deposits, Money Mkt Securities and Net Current Assets.	4.08%
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Grand Total	100.00%
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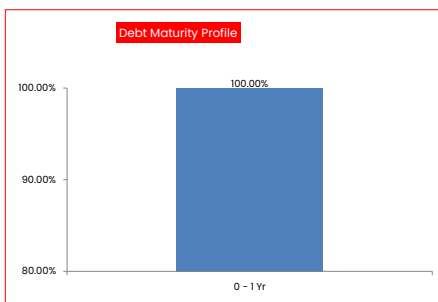
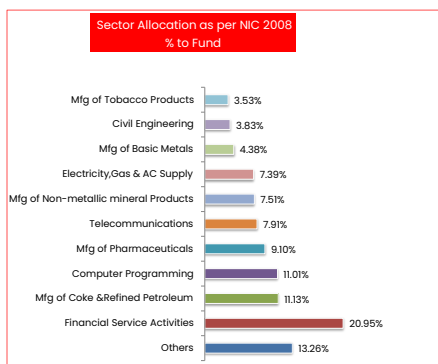
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,089.50	-	46.36	1,135.86

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 5%	3.97%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	95.92%
Net Current Assets	-	0.11%



Manager's Fund as on April 30, 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	: 53.8411

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.48%	N/A
10 Years	9.79%	N/A
7 Years	9.56%	N/A
5 Years	15.36%	N/A
3 Years	9.91%	N/A
2 Years	12.75%	N/A
1 Year	7.44%	N/A
6 Months	0.41%	N/A
1 Month	2.14%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
ITC Limited	4.44%
ICICI Bank Limited	4.01%
Bank of India	3.78%
Alkem Laboratories Ltd	2.52%
Mahindra & Mahindra Financial Services Limited	2.49%
Mahindra & Mahindra Ltd.	2.44%
United Breweries Limited	2.40%
HCL Technologies Limited	2.31%
NTPC Ltd.	1.97%
Infosys Limited	1.90%
Maruti Suzuki India Ltd	1.79%
UltraTech Cement Limited	1.76%
Tata Power Co. Ltd	1.67%
Tata Consumer Products Limited	1.61%
Tata Steel Limited	1.61%
Whirlpool of India Limited	1.36%
Dr Reddys Laboratories Limited	1.34%
Kotak Mahindra Bank Limited	1.14%
Bayer CropScience Ltd.	1.13%
Hindalco Industries Limited	1.06%
Tata Consultancy Services Limited	1.01%
GAIL (INDIA) Ltd.	0.90%
Bajaj Finance Ltd	0.83%
Titan Company Limited	0.73%
MRF Ltd.	0.65%
Voltas Ltd	0.64%
Procter & Gamble Hygiene And Health Care Limited	0.63%
Others	0.62%

Total	48.75%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	2.03%
Mahindra and Mahindra Financial Services Ltd	0.52%

Total	2.55%
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Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	31.74%
7.68% Tamil Nadu Uday Mat 22-Mar-2026	4.14%
7.26% GOI Mat 14-Jan-2029	2.72%
7.27% GOI Mat 08-Apr-2026	2.27%
8.28% Maharashtra SDL Mat 29-July-2025	2.18%
5.22% GOI Mat 15-JUN-2025	1.93%
8.15% GOI Mat 24-Nov-2026	1.34%
7.90% Tamil Nadu Uday Mat 22-Mar-2027	0.95%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	0.50%

Total	47.78%
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Deposits, Money Mkt Securities and Net Current Assets.	0.92%
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Grand Total	100.00%
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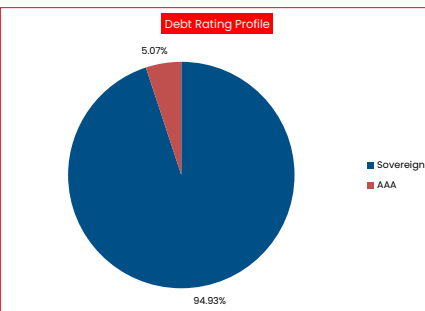
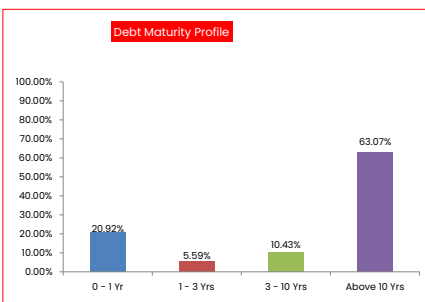
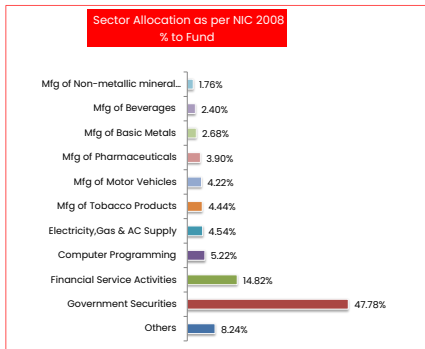
Debt Parameters	
Portfolio Yield (%)	6.40%
Avg Maturity (In Months)	100.28
Modified Duration (In Years)	5.63

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
1,009.94	1,042.85	19.07	2,071.86

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 Instns	0% to 25%	0.00%
Public Deposits		
Govt. Securities	5% to 65%	50.33%
Corporate Bonds		
Mid Cap Equities	10% - 45%	15.65%
Large Cap Equities	10% - 45%	33.09%
Net Current Assets	-	0.92%



Mid Cap Fund as on April 30, 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	: 103.6967

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.81%	12.76%
10 Years	13.09%	15.20%
7 Years	11.10%	14.12%
5 Years	24.18%	28.98%
3 Years	14.75%	20.65%
2 Years	21.18%	29.70%
1 Year	1.55%	1.81%
6 Months	-7.61%	-6.71%
1 Month	2.94%	3.26%

#BSE Mid Cap Index

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
United Breweries Limited	8.81%
Bank of India	8.55%
MRF Ltd.	6.90%
P I Industries Limited	6.53%
Glaxo Smithkline Pharma Limited	6.17%
The Indian Hotels Company Ltd	4.86%
Crompton Greaves Consumer Electricals Ltd	4.63%
Voltas Ltd	4.55%
Container Corporation of India Ltd	3.82%
Bayer CropScience Ltd.	3.80%
Gillette India Ltd	3.58%
Aditya Birla Fashion & Retail Limited	3.56%
Ashok Leyland Limited	2.92%
Mahindra & Mahindra Financial Services Limited	2.62%
Alkem Laboratories Ltd	2.46%
Lupin Limited	2.34%
UPL Limited	2.26%
Max Financial Services Limited	2.24%
Honeywell Automation India Ltd.	2.19%
Federal Bank Limited	2.07%
LIC Housing Finance Limited	2.04%
Max Healthcare Institute Limited	1.85%
Mphasis Limited	1.66%
Bharat Heavy Electricals Ltd	1.63%
Tube Investments of India Ltd.	1.42%
Aditya Birla Capital Limited	1.19%
Whirlpool of India Limited	1.02%
Procter & Gamble Hygiene And Health Care Limited	0.98%
Torrent Pharmaceuticals Limited	0.72%
Others	0.51%

Total	97.86%
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Deposits, Money Mkt Securities and Net Current Assets.	2.14%
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Grand Total	100.00%
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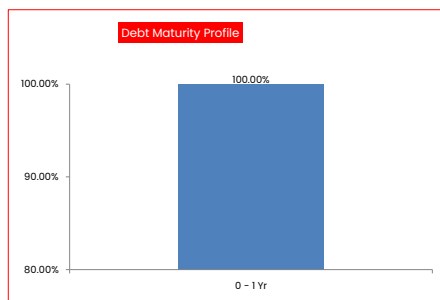
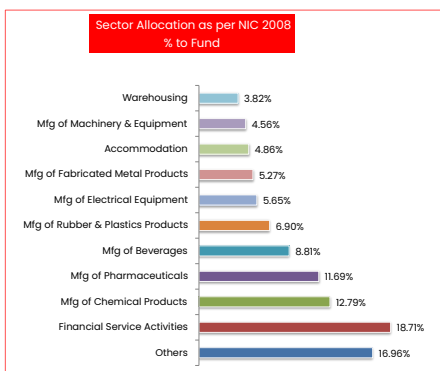
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
725.27	-	15.88	741.14

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 5%	2.01%
Public Deposits	0%	0.00%
Govt. Securities	0%	0.00%
Corporate Bonds	0%	0.00%
Equity	95% to 100%	97.86%
Net Current Assets	-	0.13%



Money Plus Fund as on April 30, 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	: 23.9828

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.36%	6.91%
10 Years	4.73%	6.40%
7 Years	4.49%	6.02%
5 Years	3.72%	5.65%
3 Years	4.83%	6.89%
2 Years	5.72%	7.30%
1 Year	6.62%	7.23%
6 Months	3.49%	3.52%
1 Month	1.07%	0.57%

#CRISIL Liquid Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Government Securities	% to Fund
Gsec C-STRIPS Mat 19-Mar-2027	87.41%
8.15% GOI Mat 24-Nov-2026	8.46%
Total	95.87%

Deposits, Money Mkt Securities and Net Current Assets.	4.13%
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Grand Total	100.00%
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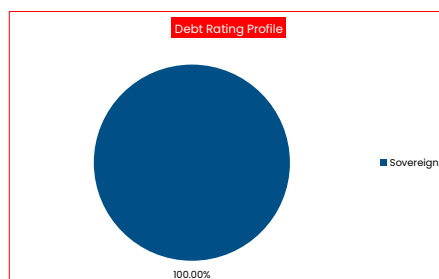
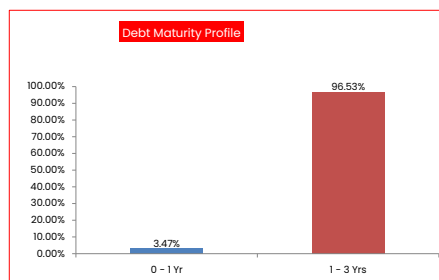
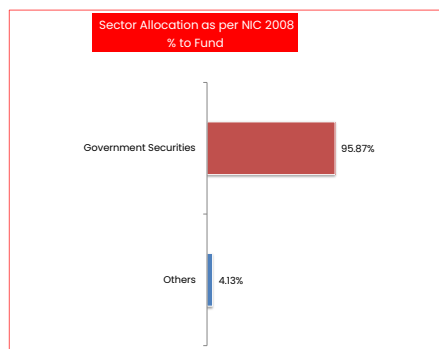
Debt Parameters	
Portfolio Yield (%)	6.01%
Avg Maturity (In Months)	21.51
Modified Duration (In Years)	1.73

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	245.32	10.56	255.88

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%	3.45%
Public Deposits	0% to 20%	0.00%
Govt. Securities	40% to 100%	95.87%
Corporate Bonds	0% to 10%	0.00%
Equity	0%	0.00%
Net Current Assets	-	0.68%



Balanced Managed Fund – Pension – II as on April 30, 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	: 57.5638

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.42%	10.19%
10 Years	9.75%	9.60%
7 Years	9.44%	9.95%
5 Years	12.48%	12.99%
3 Years	9.76%	10.19%
2 Years	11.96%	12.75%
1 Year	9.46%	8.96%
6 Months	2.37%	2.65%
1 Month	2.57%	2.37%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.61%
ICICI Bank Limited	3.89%
Reliance Industries Limited	3.32%
Infosys Limited	2.27%
Axis Bank Limited	1.76%
Larsen & Toubro Limited	1.46%
ITC Limited	1.36%
Tata Consultancy Services Limited	1.13%
State Bank of India	1.00%
Mahindra & Mahindra Ltd.	0.98%
Kotak Mahindra Bank Limited	0.91%
Bajaj Finance Ltd	0.86%
NTPC Ltd.	0.86%
Bharti Airtel Ltd	0.85%
UltraTech Cement Limited	0.85%
Bharti Airtel Ltd - Partly Paid	0.81%
Maruti Suzuki India Ltd	0.70%
Hindustan Unilever Limited	0.64%
Titan Company Limited	0.62%
HCL Technologies Limited	0.54%
Sun Pharmaceutical Industries Limited	0.54%
Others	15.29%

Total	46.25%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.16%
Bharti Telecom Ltd	1.14%
Bajaj Finance Ltd	0.84%
National Bank For Agriculture & Rural Development	0.83%
HDB Financial Services Ltd	0.53%
UC Housing Finance Ltd	0.51%
Reliance Industries Ltd	0.44%
State Bank of India	0.43%
Larsen & Toubro Ltd	0.37%
NHPC Ltd	0.34%
Others	0.45%

Total	10.04%
--------------	---------------

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	13.34%
6.79% GOI Mat 07-Oct-2034	3.58%
7.10% GOI Mat 08-Apr-2034	2.38%
6.79% GOI Mat 30-Dec-2031	2.38%
6.92% GOI Mat 18-Nov-2039	1.74%
6.90% GOI Mat 15-Apr-2065	1.66%
7.30% GOI Mat 19-Jun-2053	1.61%
7.23% GOI Mat 15-Apr-2039	1.58%
7.09% GOI Mat 25-Nov-2074	0.73%
7.64% Karnataka SDL Mat 18-Oct-2032	0.60%
Others	10.29%

Total	39.89%
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Deposits, Money Mkt Securities and Net Current Assets.	3.81%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.65%
Avg Maturity (in Months)	216.77
Modified Duration (in Years)	8.09

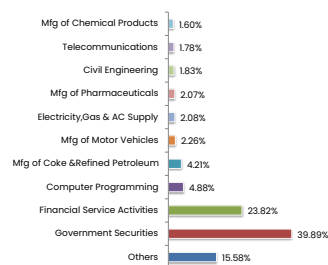
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
5,548.05	5,989.76	456.79	11,994.59

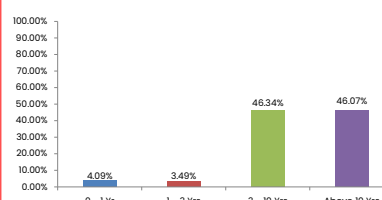
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Abhishek Agarw	-	1	22

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	2.13%
Public Deposits		
Govt. Securities	20% to 70%	49.94%
Corporate Bonds		
Equity	30% to 60%	46.25%
Net Current Assets	-	1.68%

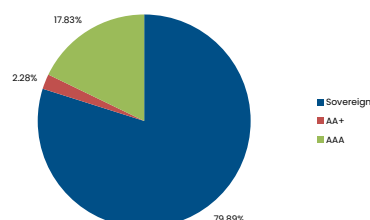
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Defensive Managed Fund – Pension – II as on April 30, 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	: ULIF02508/10/08DefnsvFdiII01
Inception Date	: 08 Oct 2008
NAV	: 44.5738

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.52%	9.08%
10 Years	8.47%	8.70%
7 Years	8.37%	8.92%
5 Years	9.13%	9.89%
3 Years	8.34%	9.02%
2 Years	10.00%	10.74%
1 Year	10.16%	9.84%
6 Months	3.71%	3.98%
1 Month	2.18%	2.01%

#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	2.66%
ICICI Bank Limited	1.85%
Reliance Industries Limited	1.58%
Infosys Limited	1.09%
Axis Bank Limited	0.83%
Larsen & Toubro Limited	0.70%
ITC Limited	0.64%
Tata Consultancy Services Limited	0.54%
Others	12.13%

Total	22.01%
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Debentures/Bonds	% to Fund
HDFC Bank Ltd	4.48%
Mankind Pharma Limited	3.98%
LIC Housing Finance Ltd	1.71%
Larsen & Toubro Ltd	1.15%
Mahindra and Mahindra Financial Services Ltd	1.00%
Bajaj Finance Ltd	0.96%
National Bank For Agriculture & Rural Development	0.95%
Bharti Telecom Ltd	0.82%
State Bank of India	0.60%
NHPC Ltd	0.40%
Others	0.23%

Total	16.28%
--------------	---------------

Government Securities	% to Fund
7.34% GOI Mat 22-Apr-2064	15.91%
7.30% GOI Mat 19-Jun-2053	7.17%
6.79% GOI Mat 07-Oct-2034	4.15%
7.23% GOI Mat 15-Apr-2039	3.19%
6.79% GOI Mat 30-Dec-2031	2.52%
7.18% GOI Mat 14-Aug-2033	2.27%
6.92% GOI Mat 18-Nov-2039	2.20%
6.90% GOI Mat 15-Apr-2065	2.02%
7.10% GOI Mat 08-Apr-2034	1.78%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	1.61%
Others	14.33%

Total	57.14%
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Deposits, Money Mkt Securities and Net Current Assets.	4.57%
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Grand Total	100.00%
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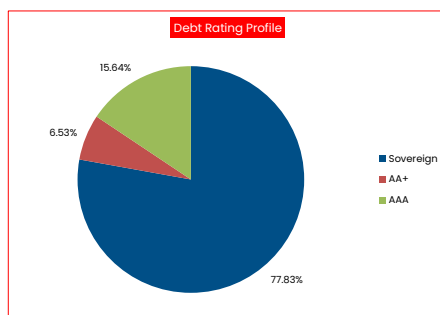
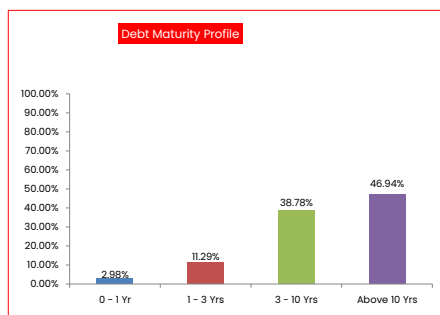
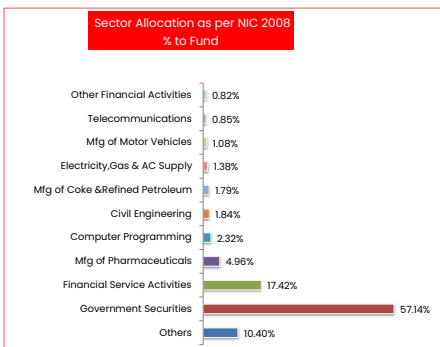
Debt Parameters	
Portfolio Yield (%)	6.68%
Avg Maturity (In Months)	209.48
Modified Duration (In Years)	7.95

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
563.81	1,881.03	117.12	2,561.97

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%	2.26%
Public Deposits		
Govt. Securities	50% to 85%	73.42%
Corporate Bonds		
Equity	15% to 30%	22.01%
Net Current Assets	-	2.31%



Equity Managed Fund – Pension – II as on April 30, 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	: ULIF02708/10/08EquityMFI101
Inception Date	: 08 Oct 2008
NAV	: 78.1092

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.72%	12.91%
10 Years	12.17%	11.79%
7 Years	12.82%	12.46%
5 Years	20.91%	20.59%
3 Years	14.44%	13.03%
2 Years	19.36%	17.67%
1 Year	9.95%	6.80%
6 Months	-0.25%	-0.59%
1 Month	3.04%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.90%
ICICI Bank Limited	7.52%
Reliance Industries Limited	7.22%
Infosys Limited	5.49%
Aditya Birla Sun Life Nifty Bank Etf	4.95%
Bharti Airtel Ltd - Partly Paid	3.81%
Axis Bank Limited	3.57%
Larsen & Toubro Limited	3.25%
ITC Limited	3.12%
Tata Consultancy Services Limited	2.73%
Mahindra & Mahindra Ltd.	2.48%
HDFC NIFTY Private Bank ETF	2.44%
NTPC Ltd.	1.85%
Bajaj Finance Ltd	1.77%
Maruti Suzuki India Ltd	1.76%
Hindustan Unilever Limited	1.65%
UltraTech Cement Limited	1.53%
Kotak Mahindra Bank Limited	1.39%
Tata Steel Limited	1.35%
Titan Company Limited	1.11%
Sun Pharmaceutical Industries Limited	1.05%
Dr Reddys Laboratories Limited	1.03%
HCL Technologies Limited	0.96%
Tata Motors Limited	0.95%
Cipla Limited	0.91%
State Bank of India	0.91%
Asian Paints (India) Ltd	0.89%
Bharat Petroleum Corporation Ltd	0.73%
Trent Ltd.	0.71%
Lupin Limited	0.71%
Hindalco Industries Limited	0.71%
Bajaj Finserv Ltd	0.69%
SBI Life Insurance Company Limited	0.68%
Adani Ports & Special Economic Zone Ltd	0.68%
Nestle India Limited	0.64%
Bharat Electronics Ltd	0.60%
Grasim Industries Limited	0.57%
Apollo Hospitals Enterprise Limited	0.55%
Wipro Limited	0.54%
LTIMindtree Limited	0.53%
Tata Power Co. Ltd	0.52%
Cholamandalam Investment & Finance Company Ltd	0.52%
Others	13.69%

Total	98.65%
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Deposits, Money Mkt Securities and Net Current Assets.	1.35%
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Grand Total	100.00%
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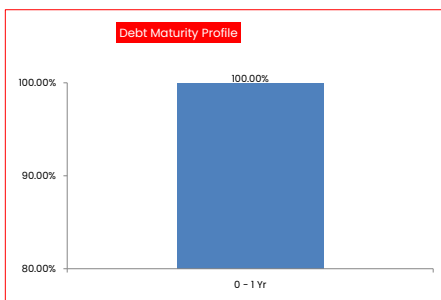
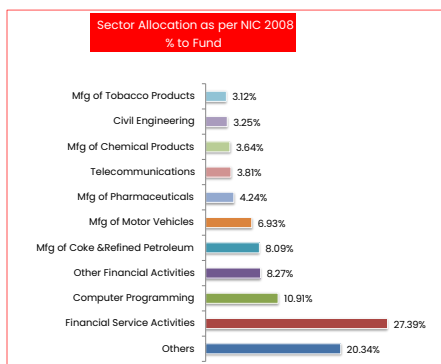
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
22,645.56	-	310.12	22,955.68

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%	1.34%
Public Deposits		
Govt. Securities	0% to 40%	0.00%
Corporate Bonds		
Equity	60% to 100%	98.65%
Net Current Assets	-	0.01%



Growth Fund – Pension – II as on April 30, 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	: 87.362

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.47%	12.91%
10 Years	12.35%	11.79%
7 Years	12.79%	12.46%
5 Years	20.77%	20.59%
3 Years	14.14%	13.03%
2 Years	17.91%	17.67%
1 Year	7.55%	6.80%
6 Months	-0.62%	-0.59%
1 Month	3.17%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.92%
Reliance Industries Limited	6.67%
ICICI Bank Limited	6.64%
Infosys Limited	5.40%
Axis Bank Limited	3.91%
Bharti Airtel Ltd – Partly Paid	3.66%
ICICI Prudential Nifty Private Bank ETF – Nifty Private Bank Index	3.23%
Larsen & Toubro Limited	3.14%
ITC Limited	3.04%
Tata Consultancy Services Limited	2.56%
Mahindra & Mahindra Ltd.	2.22%
NTPC Ltd.	2.10%
HDFC NIFTY Private Bank ETF	1.87%
Hindustan Unilever Limited	1.69%
Tech Mahindra Limited	1.67%
Maruti Suzuki India Ltd	1.63%
Bajaj Finance Ltd	1.62%
Dr Reddys Laboratories Limited	1.58%
Kotak Mahindra Bank Limited	1.40%
Titan Company Limited	1.34%
Tata Steel Limited	1.31%
Oil & Natural Gas Corporation Ltd.	1.25%
UltraTech Cement Limited	1.20%
Grasim Industries Limited	1.18%
Power Grid Corporation of India Ltd	1.05%
Union Bank Of India	0.96%
Crompton Greaves Consumer Electricals Ltd	0.93%
HCL Technologies Limited	0.86%
Mahindra & Mahindra Financial Services Limited	0.84%
Tata Motors Limited	0.79%
Bharat Petroleum Corporation Ltd	0.75%
Coal India Limited	0.74%
Tata Power Co. Ltd	0.74%
Dabur India Limited	0.71%
FSN E-Commerce Ventures Limited	0.69%
Power Finance Corporation Ltd	0.67%
Lupin Limited	0.66%
Tata Consumer Products Limited	0.66%
Jio Financial Services Ltd	0.65%
Bharat Electronics Ltd	0.64%
Bajaj Auto Ltd.	0.63%
Hindalco Industries Limited	0.63%
Asian Paints (India) Ltd	0.59%
DSP Nifty Private Bank ETF	0.56%
Aditya Birla Fashion & Retail Limited	0.53%
SBI Life Insurance Company Limited	0.53%
Shriram Finance Ltd	0.51%
Others	13.45%

Total	99.98%
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Deposits, Money Mkt Securities and Net Current Assets.	0.02%
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Grand Total	100.00%
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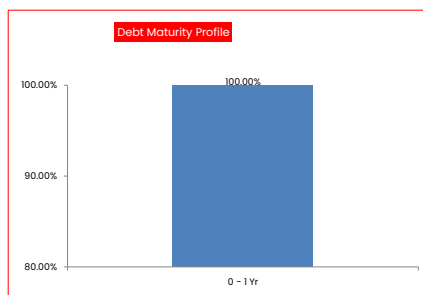
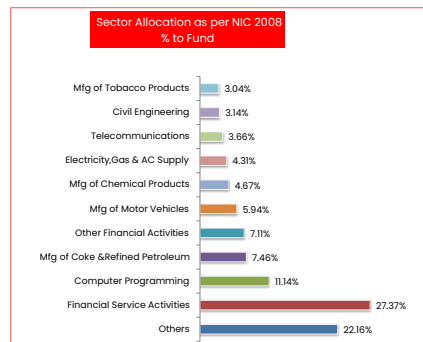
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
100,701.96	–	20.20	100,722.17

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		
Public Deposits	0% to 10%	0.01%
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.98%
Net Current Assets	–	0.01%



Liquid Fund – Pension – II as on April 30, 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	: ULIF02208/10/08LiquidFdiI101
Inception Date	: 08 Oct 2008
NAV	: 26.6308

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.08%	6.89%
10 Years	4.77%	6.40%
7 Years	4.32%	6.02%
5 Years	3.98%	5.65%
3 Years	5.00%	6.89%
2 Years	5.57%	7.30%
1 Year	5.65%	7.23%
6 Months	2.68%	3.52%
1 Month	0.42%	0.57%

#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%

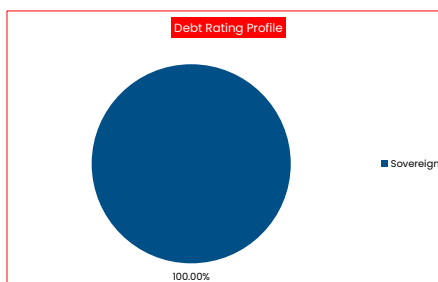
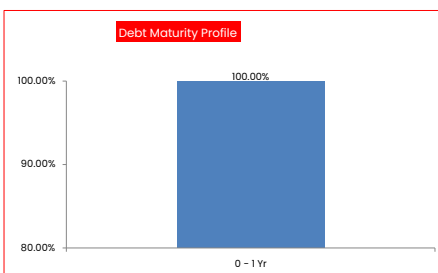
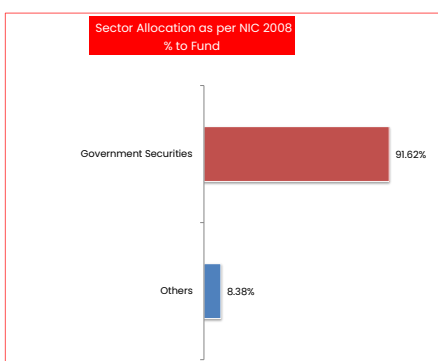
Debt Parameters	
Portfolio Yield (%)	6.51%
Avg Maturity (In Months)	1.69
Modified Duration (In Years)	0.14

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	870.03	870.03

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%



Secured Managed Fund – Pension – II as on April 30, 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	: 34.892

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.77%	7.96%
10 Years	6.97%	7.80%
7 Years	6.90%	7.89%
5 Years	5.65%	6.78%
3 Years	6.97%	7.86%
2 Years	7.98%	8.73%
1 Year	10.60%	10.72%
6 Months	5.16%	5.31%
1 Month	1.81%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.05%
Mankind Pharma Limited	5.95%
Bharti Telecom Ltd	4.35%
LIC Housing Finance Ltd	3.45%
Power Finance Corporation Ltd	2.33%
National Housing Bank	1.91%
MindSPACE Business Parks REIT	1.50%
Credila Financial Services Limited	1.45%
Larsen & Toubro Ltd	1.19%
National Bank For Agriculture & Rural Development	0.96%
Others	3.94%

Total 33.06%

Government Securities	% to Fund
6.79% GOI Mat 07-Oct-2034	11.51%
7.10% GOI Mat 08-Apr-2034	10.90%
7.34% GOI Mat 22-Apr-2064	9.76%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	9.65%
7.09% GOI Mat 25-Nov-2074	6.55%
Gsec C-STRIPS Mat 19-Sep-2028	3.10%
7.18% GOI Mat 14-Aug-2033	2.93%
6.92% GOI Mat 18-Nov-2039	1.27%
Gsec C-STRIPS Mat 19-Mar-2027	1.12%
7.45% Karnataka SDL Mat 20-Mar-2037	0.82%
Others	2.40%

Total 60.03%

Deposits, Money Mkt Securities and Net Current Assets.	6.90%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.70%
Avg Maturity (In Months)	181.39
Modified Duration (In Years)	7.11

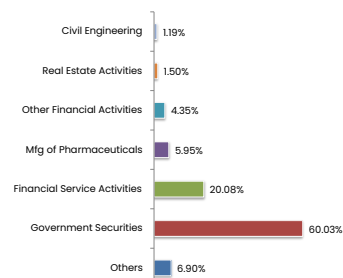
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,185.48	236.25	3,421.73

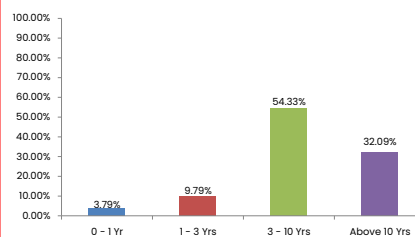
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	3.67%
Public Deposits		
Govt. Securities	75% to 100%	93.10%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.24%

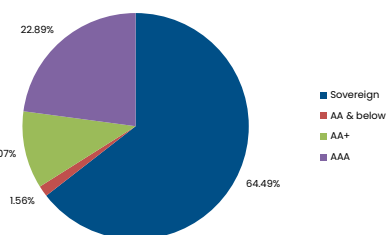
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Stable Managed Fund –Pension – II as on April 30, 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	: ULIF02308/10/08StableMFII101
Inception Date	: 08 Oct 2008
NAV	: 28.3922

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.49%	7.40%
10 Years	5.63%	7.29%
7 Years	5.53%	7.00%
5 Years	4.79%	6.54%
3 Years	5.71%	7.32%
2 Years	6.52%	7.94%
1 Year	7.13%	8.21%
6 Months	3.71%	4.11%
1 Month	1.03%	0.86%

#CRISIL Low Duration Debt Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.40%
National Bank For Agriculture & Rural Development	6.36%
Sundaram Finance Ltd	5.48%
LIC Housing Finance Ltd	5.47%
Power Grid Corporation of India Ltd	5.45%
Kotak Mahindra Prime Ltd.	4.54%

Total	33.71%
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Government Securities	% to Fund
7.39% Tamil Nadu SDL Mat 09-Nov-2026	11.92%
7.61% Tamil Nadu SDL Mat 15-Feb-2027	8.21%
Gsec C-STRIPS Mat 06-Nov-2026	7.84%
7.84% Tamil Nadu SDL Mat 13-Jul-2026	7.35%
7.83% Gujarat SDL Mat 13-Jul-2026	5.51%
7.25% Maharashtra SDL Mat 28-Dec-2026	5.50%
7.15% Maharashtra SDL Mat 13-Oct-2026	4.57%
8.21% Maharashtra SDL Mat 09-Dec-2025	4.11%
7.71% Gujarat SDL Mat 01-Mar-2027	3.23%
8.15% GOI Mat 24-Nov-2026	0.74%

Total	58.98%
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Deposits, Money Mkt Securities and Net Current Assets.	7.31%
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Grand Total	100.00%
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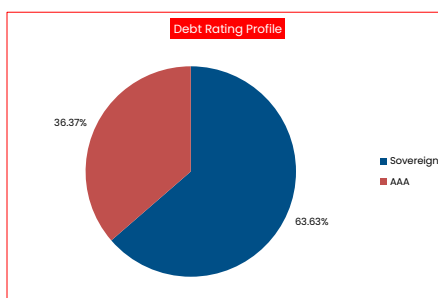
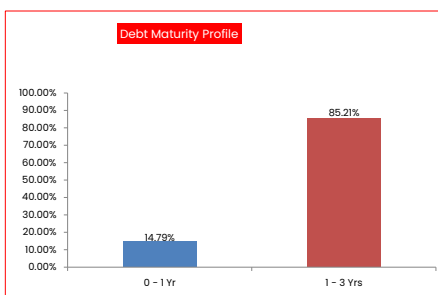
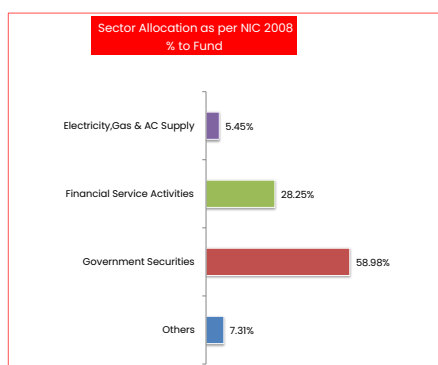
Debt Parameters	
Portfolio Yield (%)	6.43%
Avg Maturity (In Months)	16.32
Modified Duration (In Years)	1.24

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,027.36	81.06	1,108.42

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		



BlueChip Fund as on April 30, 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	: 49.5574

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.01%	10.56%
10 Years	12.19%	11.79%
7 Years	12.40%	12.46%
5 Years	19.62%	20.59%
3 Years	13.18%	13.03%
2 Years	16.63%	17.67%
1 Year	7.29%	6.80%
6 Months	-0.92%	-0.59%
1 Month	3.19%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.87%
Reliance Industries Limited	7.16%
ICICI Bank Limited	7.02%
Infosys Limited	5.40%
Bharti Airtel Ltd - Partly Paid	3.69%
Axis Bank Limited	3.41%
Larsen & Toubro Limited	3.15%
ITC Limited	3.14%
Tata Consultancy Services Limited	2.67%
Mahindra & Mahindra Ltd.	2.21%
Bajaj Finance Ltd	2.18%
Kotak Nifty Bank ETF	2.03%
Nippon India ETF Nifty Bank BeES	2.03%
SBI-ETF Nifty Bank	2.02%
NTPC Ltd.	1.91%
Maruti Suzuki India Ltd	1.76%
Hindustan Unilever Limited	1.55%
UltraTech Cement Limited	1.49%
Kotak Mahindra Bank Limited	1.39%
Dr Reddys Laboratories Limited	1.35%
Tata Steel Limited	1.24%
SBI Life Insurance Company Limited	1.12%
Titan Company Limited	1.11%
Power Grid Corporation of India Ltd	1.08%
State Bank of India	1.04%
HCL Technologies Limited	0.98%
Lupin Limited	0.88%
Apollo Hospitals Enterprise Limited	0.84%
Bharat Electronics Ltd	0.83%
Tata Motors Limited	0.83%
Grasim Industries Limited	0.79%
Cipla Limited	0.78%
Trent Ltd.	0.78%
Bharat Petroleum Corporation Ltd	0.74%
Oil & Natural Gas Corporation Ltd.	0.73%
Adani Ports & Special Economic Zone Ltd	0.73%
Sun Pharmaceutical Industries Limited	0.71%
Coal India Limited	0.69%
Nestle India Limited	0.64%
Asian Paints (India) Ltd	0.58%
Bajaj Auto Ltd.	0.53%
Britannia Industries Ltd	0.52%
Wipro Limited	0.52%
Ambuja Cements Ltd.	0.52%
Others	14.97%

Total	99.61%
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Deposits, Money Mkt Securities and Net Current Assets.	0.39%
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Grand Total	100.00%
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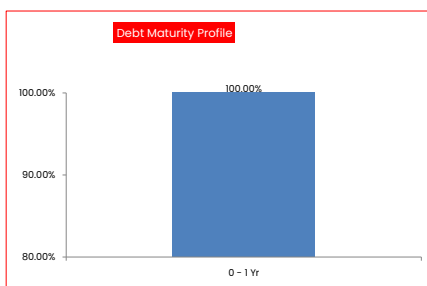
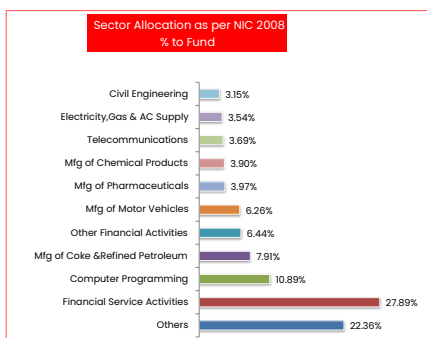
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
830,456.13	-	3,216.22	833,672.35

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 Instns	0% to 20%	0.31%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.61%
Net Current Assets	-	0.07%



Income Fund as on April 30, 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	: 29.364

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.28%	7.83%
10 Years	6.56%	7.80%
7 Years	6.63%	7.89%
5 Years	5.53%	6.78%
3 Years	6.87%	7.86%
2 Years	7.89%	8.73%
1 Year	10.54%	10.72%
6 Months	5.24%	5.31%
1 Month	1.89%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	7.89%
LIC Housing Finance Ltd	6.57%
Bharti Telecom Ltd	4.08%
Bajaj Finance Ltd	3.55%
National Bank For Agriculture & Rural Development	3.12%
National Housing Bank	2.27%
Power Finance Corporation Ltd	1.75%
Mindspace Business Parks REIT	1.50%
Embassy Office Parks REIT	1.47%
Muthoot Finance Limited	1.10%
Others	3.80%

Total	37.11%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	19.71%
7.34% GOI Mat 22-Apr-2064	13.17%
7.18% GOI Mat 14-Aug-2033	5.62%
6.79% GOI Mat 07-Oct-2034	5.28%
7.09% GOI Mat 25-Nov-2074	4.91%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	4.49%
6.92% GOI Mat 18-Nov-2039	1.27%
7.45% Karnataka SDL Mat 20-Mar-2037	0.88%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.74%
7.23% GOI Mat 15-Apr-2039	0.50%
Others	2.87%

Total	59.42%
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Deposits, Money Mkt Securities and Net Current Assets.	3.46%
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Grand Total	100.00%
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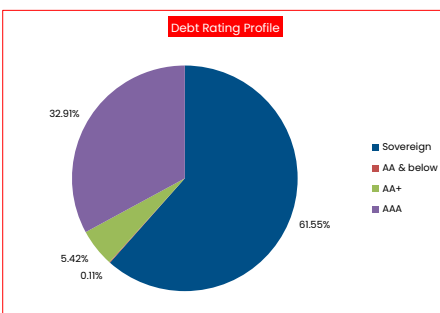
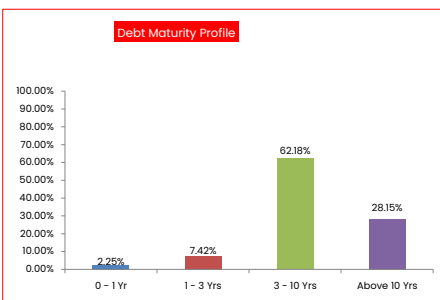
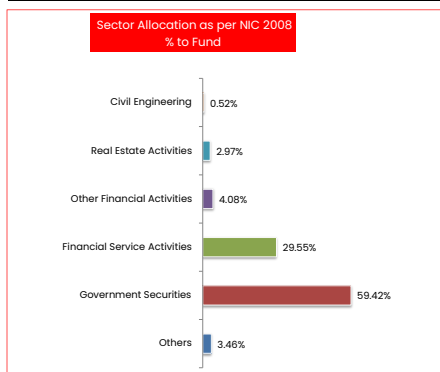
Debt Parameters	
Portfolio Yield (%)	6.71%
Avg Maturity (In Months)	174.72
Modified Duration (In Years)	7.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	136,568.05	4,895.45	141,463.51

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%	0.18%
Public Deposits		
Govt. Securities	80% to 100%	96.54%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.28%



Opportunities Fund as on April 30, 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	: ULIF03600/01/10OpprntnyFd101
Inception Date	: 05 Jan 2010
NAV	: 72.0569

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.75%	13.63%
10 Years	14.35%	15.61%
7 Years	13.15%	15.05%
5 Years	25.21%	32.01%
3 Years	16.72%	21.90%
2 Years	24.48%	30.47%
1 Year	5.77%	6.40%
6 Months	-5.39%	-3.54%
1 Month	3.09%	4.75%

#BSE MidCap 100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Federal Bank Limited	2.53%
Coforge Limited	2.11%
Bombay Stock Exchange Ltd	2.09%
Dixon Technologies (India) Limited	2.08%
Max Healthcare Institute Limited	1.99%
Max Financial Services Limited	1.85%
AU Small Finance Bank Limited	1.81%
Persistent Systems Ltd.	1.79%
PB Fintech Limited	1.77%
Solar Industries India Ltd	1.75%
Lupin Limited	1.73%
Torrent Power Ltd.	1.69%
Cummins India Ltd.	1.66%
Bajaj Holdings & Investment Limited	1.59%
Aikem Laboratories Ltd	1.55%
IPCA Laboratories Ltd	1.52%
The Indian Hotels Company Ltd	1.49%
SRF Limited	1.43%
Hindustan Petroleum Corporation Ltd.	1.41%
Page Industries Ltd	1.36%
Sundaram Finance Limited	1.29%
Macrotech Developers Ltd	1.27%
UC Housing Finance Limited	1.16%
CG Power and Industrial Solutions Limited	1.14%
Sona BLW Precision Forgings Limited	1.11%
Mahindra & Mahindra Financial Services Limited	1.09%
Voltas Ltd	1.09%
Mphasis Limited	1.09%
FSN E-Commerce Ventures Limited	1.05%
Info Edge (India) Limited	1.04%
Indraprastha Gas Ltd.	1.04%
Tube Investments of India Ltd.	1.04%
APL Apollo Tubes Ltd	1.03%
Jindal Steel & Power Limited	1.03%
Apollo Hospitals Enterprise Limited	1.03%
Bharat Forge Ltd	1.02%
Ashok Leyland Limited	1.01%
Supreme Industries Ltd	0.99%
MRF Ltd.	0.94%
KPRIT TECHNOLOGIES LIMITED	0.93%
Godrej Properties Limited	0.91%
P I Industries Limited	0.89%
Bharat Heavy Electricals Ltd	0.89%
UNO Minda Limited	0.88%
IDFC First Bank Limited	0.86%
Krishna Institute of Medical Sciences Limited	0.82%
Jubilant FoodWorks Ltd	0.80%
3M India Ltd	0.80%
Balkrishna Industries Ltd.	0.78%
Prestige Estates Projects Ltd	0.77%
City Union Bank Ltd	0.74%
UPL Limited	0.72%
Polycab India Ltd	0.68%
Oil India Limited	0.67%
Bharti Hexacom Limited	0.67%
The Ramco Cements Ltd	0.66%
Tata Communications Ltd	0.64%
Container Corporation of India Ltd	0.64%
Indian Railway Catering and Tourism Corporation Limited	0.63%
Kaynes Technology India Limited	0.62%
Karur Vysa Bank Limited	0.61%
Abbot India Ltd	0.59%
Rainbow Childrens Medicare Ltd	0.58%
Bank of India	0.56%
Indian Bank	0.53%
Emami Ltd	0.53%
Tata Elxsi Limited	0.53%
ACC Ltd.	0.50%
Others	19.69%

Total	95.78%
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Deposits, Money Mkt Securities and Net Current Assets.	4.22%
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Grand Total	100.00%
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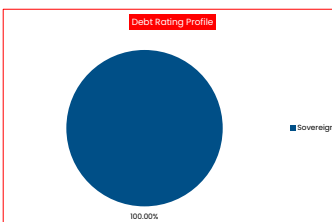
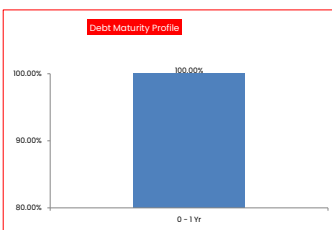
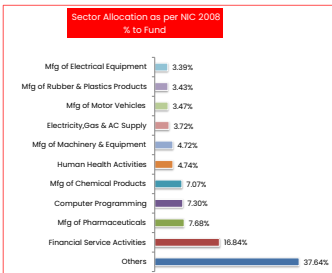
Debt Parameters	
Portfolio Yield (%)	6.04%
Avg Maturity (in Months)	125
Modified Duration (in Years)	0.10

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
3,416,874.67	-	150,369.28	3,567,243.95

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 Instr	0% to 20%	4.18%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	80% to 100%	95.78%
Net Current Assets	-	0.04%



Vantage Fund as on April 30, 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	: 41.0571

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.65%	N/A
10 Years	9.25%	N/A
7 Years	8.29%	N/A
5 Years	12.79%	N/A
3 Years	9.75%	N/A
2 Years	12.53%	N/A
1 Year	7.70%	N/A
6 Months	0.91%	N/A
1 Month	2.48%	N/A

#N/A

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	6.84%
ICICI Bank Limited	5.14%
Reliance Industries Limited	4.40%
Infosys Limited	3.04%
Axis Bank Limited	2.32%
Larsen & Toubro Limited	1.96%
ITC Limited	1.82%
Tata Consultancy Services Limited	1.49%
State Bank of India	1.33%
Mahindra & Mahindra Ltd.	1.32%
Kotak Mahindra Bank Limited	1.24%
Bharti Airtel Ltd	1.15%
NTPC Ltd.	1.15%
Bajaj Finance Ltd	1.14%
UltraTech Cement Limited	1.10%
Bharti Airtel Ltd - Partly Paid	1.08%
Maruti Suzuki India Ltd	0.92%
Hindustan Unilever Limited	0.85%
Titan Company Limited	0.83%
Sun Pharmaceutical Industries Limited	0.72%
HCL Technologies Limited	0.72%
Bharat Electronics Ltd	0.60%
Bharat Petroleum Corporation Ltd	0.59%
Tata Steel Limited	0.58%
Eternal Ltd	0.55%
Tech Mahindra Limited	0.52%
Dr Reddys Laboratories Limited	0.51%
Others	17.07%

Total	60.97%
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Debentures/Bonds	% to Fund
IOT Utkal Energy Services Limited	6.31%
LIC Housing Finance Ltd	4.60%
HDFC Bank Ltd	2.97%
Mahindra and Mahindra Financial Services Ltd	2.22%
ICICI Securities Primary Dealership Ltd	1.10%
Power Finance Corporation Ltd	0.46%

Total	17.66%
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Government Securities	% to Fund
7.18% GOI Mat 24-Jul-2037	12.19%
7.34% GOI Mat 22-Apr-2064	4.49%
7.26% GOI Mat 14-Jan-2029	0.80%
7.25% GOI Mat 12-Jun-2063	0.69%
7.57% GOI Mat 17-Jun-2033	0.65%
8.30% GOI Mat 02-Jul-2040	0.51%
7.46% GOI Mat 06-Nov-2073	0.14%
7.40% GOI Mat 09-Sep-2035	0.00%

Total	19.47%
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Deposits, Money Mkt Securities and Net Current Assets.	1.91%
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Grand Total	100.00%
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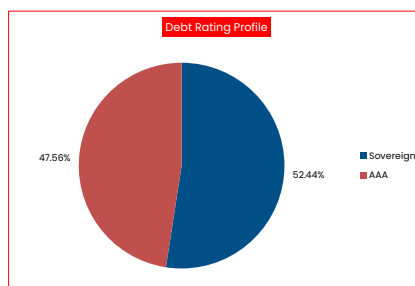
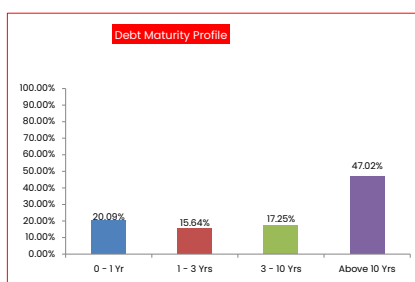
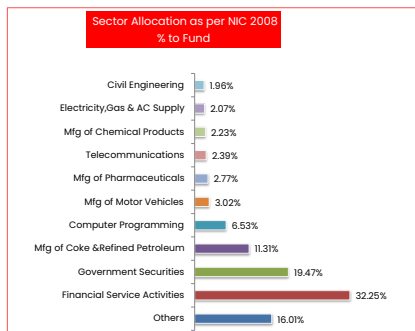
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (in Months)	130.21
Modified Duration (in Years)	5.57

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
2,811.65	1,712.25	87.90	4,611.80

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 40%	1.18%
Public Deposits		
Govt. Securities	10% to 70%	37.13%
Corporate Bonds		
Equity	10% to 70%	60.97%
Net Current Assets	-	0.72%



Balanced Fund as on April 30, 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	: 39.0208

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.74%	9.55%
10 Years	9.83%	10.20%
7 Years	10.01%	10.63%
5 Years	14.57%	15.08%
3 Years	10.78%	10.96%
2 Years	13.49%	14.10%
1 Year	8.97%	8.37%
6 Months	1.49%	1.77%
1 Month	2.63%	2.61%

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

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.20%
ICICI Bank Limited	5.16%
Reliance Industries Limited	4.42%
Infosys Limited	3.00%
Axis Bank Limited	2.31%
Larsen & Toubro Limited	1.94%
ITC Limited	1.81%
Kotak Mahindra Bank Limited	1.62%
Tata Consultancy Services Limited	1.51%
State Bank of India	1.32%
Mahindra & Mahindra Ltd.	1.31%
Bharti Airtel Ltd	1.22%
Bharti Airtel Ltd - Partly Paid	1.22%
UltraTech Cement Limited	1.17%
Bajaj Finance Ltd	1.14%
NTPC Ltd.	1.12%
Maruti Suzuki India Ltd	0.96%
Hindustan Unilever Limited	0.85%
Titan Company Limited	0.82%
HCL Technologies Limited	0.68%
Sun Pharmaceutical Industries Limited	0.64%
Bharat Electronics Ltd	0.60%
Eternal Ltd	0.59%
Tata Steel Limited	0.58%
Bharat Petroleum Corporation Ltd	0.53%
Dr Reddys Laboratories Limited	0.51%
Tech Mahindra Limited	0.51%
Others	16.29%
Total	61.04%

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	2.66%
HDFC Bank Ltd	2.55%
Bajaj Finance Ltd	1.91%
Mahindra and Mahindra Financial Services Ltd	1.49%
Bharti Telecom Ltd	1.18%
Power Finance Corporation Ltd	0.96%
Larsen & Toubro Ltd	0.73%
Indian Railway Finance Corporation Ltd	0.53%
National Bank For Agriculture & Rural Development	0.50%
Small Industries Development Bank Of India	0.47%
Others	1.85%
Total	14.81%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	4.04%
7.34% GOI Mat 22-Apr-2064	3.91%
7.10% GOI Mat 08-Apr-2034	3.09%
7.26% GOI Mat 06-Feb-2033	2.10%
7.30% GOI Mat 19-Jun-2053	1.99%
7.09% GOI Mat 25-Nov-2074	0.92%
7.25% GOI Mat 12-Jun-2063	0.85%
7.18% GOI Mat 24-Jul-2037	0.82%
7.19% Maharashtra SDL Mat 27-Feb-2040	0.79%
7.23% GOI Mat 15-Apr-2039	0.75%
Others	3.47%
Total	22.72%

Deposits, Money Mkt Securities and Net Current Assets.	1.43%
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Grand Total	100.00%
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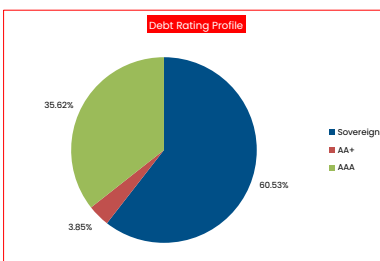
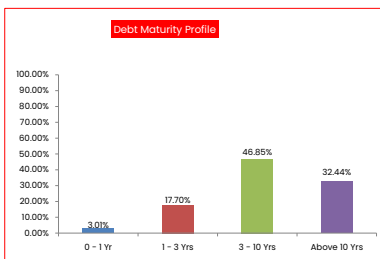
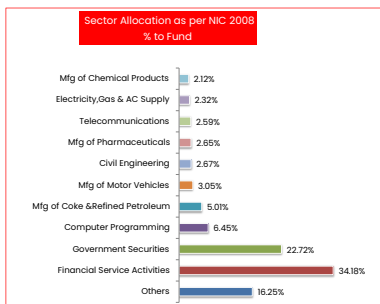
Debt Parameters	
Portfolio Yield (%)	6.71%
Avg Maturity (in Months)	160.39
Modified Duration (in Years)	6.97

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
360,686.57	221,758.00	8,459.63	590,904.20

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 Instns	0% to 20%	0.56%
Public Deposits		
Govt. Securities	0% to 60%	37.53%
Corporate Bonds		
Equity	40% to 80%	61.04%
Net Current Assets	-	0.87%



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Short Term Fund as on April 30, 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	: 24.3311

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.26%	7.83%
10 Years	5.41%	7.45%
7 Years	5.23%	7.37%
5 Years	5.26%	6.72%
3 Years	6.14%	7.15%
2 Years	7.29%	8.00%
1 Year	8.82%	8.86%
6 Months	4.95%	4.48%
1 Month	1.30%	1.17%

#CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	6.23%
Sundaram Finance Ltd	5.74%
Kotak Mahindra Prime Ltd.	5.71%
LIC Housing Finance Ltd	5.26%
IOT Utkal Energy Services Limited	4.95%
Power Grid Corporation of India Ltd	2.38%
National Bank For Agriculture & Rural Development	1.43%
Total	31.70%

Government Securities	% to Fund
7.20% Maharashtra SDL Mat 09-Aug-2027	14.24%
7.18% Tamil Nadu SDL Mat 26-Jul-2027	13.72%
7.51% Karnataka SDL Mat 11-Oct-2027	11.17%
Gsec C-STRIPS Mat 16-Jun-2027	5.00%
7.39% Maharashtra SDL Mat 09-Nov-2026	3.36%
7.69% Gujarat SDL Mat 20-Dec-2027	2.83%
7.15% Karnataka SDL Mat 11-Jan-2027	2.40%
6.84% Tamil Nadu SDL Mat 23-Nov-2026	2.38%
Gsec C-STRIPS Mat 06-Nov-2026	2.16%
7.39% Tamil Nadu SDL Mat 09-Nov-2026	2.16%
Others	3.45%

Total	62.89%
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Deposits, Money Mkt Securities and Net Current Assets.	5.42%
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Grand Total	100.00%
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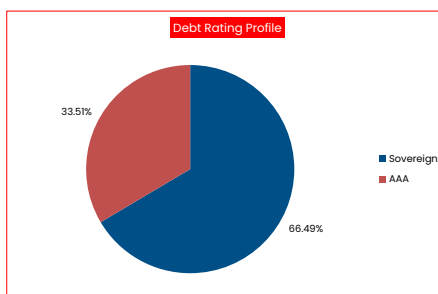
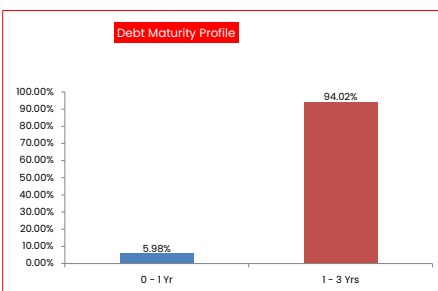
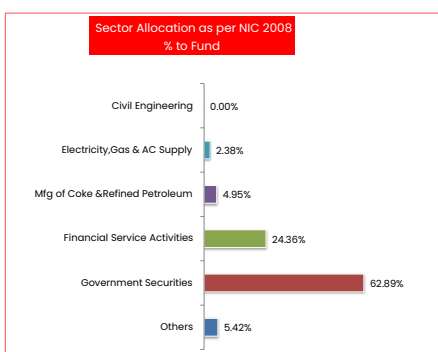
Debt Parameters	
Portfolio Yield (%)	6.43%
Avg Maturity (In Months)	22.45
Modified Duration (In Years)	1.67

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	2,000.98	114.62	2,115.60

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		



Pension Super Plus Fund - 2012 as on April 30, 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	: 28.4238

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.79%	N/A
10 Years	8.09%	N/A
7 Years	8.57%	N/A
5 Years	12.10%	N/A
3 Years	9.13%	N/A
2 Years	11.85%	N/A
1 Year	4.41%	N/A
6 Months	-0.36%	N/A
1 Month	1.81%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	4.62%
ICICI Bank Limited	3.40%
Reliance Industries Limited	3.35%
Bharti Airtel Ltd	2.89%
Larsen & Toubro Limited	2.71%
Mahindra & Mahindra Ltd.	2.59%
ITC Limited	1.84%
Tata Consultancy Services Limited	1.68%
Hindustan Unilever Limited	1.59%
State Bank of India	1.54%
Infosys Limited	1.53%
NTPC Ltd.	1.49%
Bajaj Finance Ltd	1.40%
Kotak Mahindra Bank Limited	1.35%
Sun Pharmaceutical Industries Limited	1.31%
Bajaj Auto Ltd.	1.30%
HCL Technologies Limited	1.25%
Adani Ports & Special Economic Zone Ltd	1.22%
Hindalco Industries Limited	1.20%
Grasim Industries Limited	1.20%
Maruti Suzuki India Ltd	1.09%
Oil & Natural Gas Corporation Ltd.	1.08%
Tata Steel Limited	1.06%
Power Grid Corporation of India Ltd	1.02%
UltraTech Cement Limited	1.01%
Cipla Limited	1.01%
Titan Company Limited	0.98%
Bajaj Finserv Ltd	0.89%
Coal India Limited	0.88%
Eicher Motors Limited	0.85%
Tech Mahindra Limited	0.83%
Wipro Limited	0.82%
Dr Reddys Laboratories Limited	0.81%
Bharat Petroleum Corporation Ltd	0.75%
Hero Motocorp Limited	0.74%
Asian Paints (India) Ltd	0.56%
Others	1.19%

Total	55.05%
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Debentures/Bonds	% to Fund
Embassy Office Parks REIT	7.31%
Cholamandalam Investment & Finance Company Ltd	7.26%
Indigrid Infrastructure Trust	4.98%
IOT Utkal Energy Services Limited	4.88%
HDFC Bank Ltd	4.20%
Credila Financial Services Limited	2.94%
HDB Financial Services Ltd	2.10%
Bajaj Finance Ltd	0.72%
Mahindra and Mahindra Financial Services Ltd	0.29%
IDFC First Bank Limited	0.15%

Total	34.82%
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Government Securities	% to Fund
7.06% GOI Mat 10-Apr-2028	3.18%
7.38% GOI Mat 20-Jun-2027	2.32%
5.63% GOI Mat 12-Apr-2026	1.54%
Gsec C-STRIPS Mat 19-Sep-2027	0.49%

Total	7.54%
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Deposits, Money Mkt Securities and Net Current Assets.	2.59%
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Grand Total	100.00%
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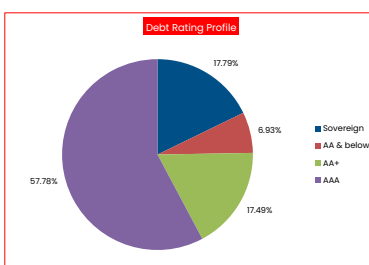
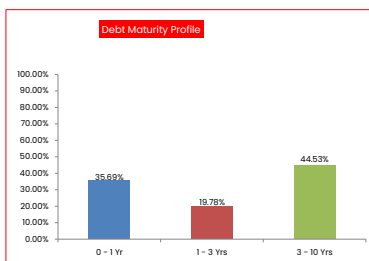
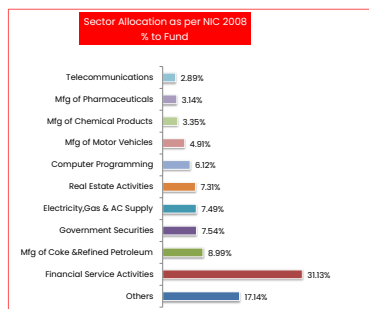
Debt Parameters	
Portfolio Yield (%)	6.88%
Avg Maturity (in Months)	41.30
Modified Duration (in Years)	2.58

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
39,147.42	30,120.20	1,841.83	71,109.45

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%	1.96%
Public Deposits		
Govt. Securities	40% to 100%	42.36%
Corporate Bonds		
Equity	0% to 60%	55.05%
Net Current Assets	-	0.63%



Equity Plus Fund as on April 30, 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	: 32.4585

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.45%	11.34%
10 Years	11.70%	11.52%
7 Years	12.68%	12.40%
5 Years	20.25%	19.80%
3 Years	13.08%	12.47%
2 Years	16.29%	16.06%
1 Year	7.21%	7.65%
6 Months	-0.01%	0.53%
1 Month	3.57%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	9.84%
ICICI Bank Limited	8.78%
Reliance Industries Limited	8.63%
Infosys Limited	5.39%
Bharti Airtel Ltd - Partly Paid	4.42%
ITC Limited	3.60%
Larsen & Toubro Limited	3.41%
Tata Consultancy Services Limited	3.06%
Axis Bank Limited	2.97%
SBI-ETF Nifty Bank	2.85%
Mahindra & Mahindra Ltd.	2.77%
Bajaj Finance Ltd	2.33%
Kotak Mahindra Bank Limited	2.29%
Nippon India ETF Nifty Bank BeES	2.15%
HDFC NIFTY Private Bank ETF	1.88%
Kotak Nifty Bank ETF	1.66%
NTPC Ltd.	1.60%
Hindustan Unilever Limited	1.58%
Maruti Suzuki India Ltd	1.56%
Tata Steel Limited	1.53%
UltraTech Cement Limited	1.40%
HCL Technologies Limited	1.40%
Power Grid Corporation of India Ltd	1.29%
Titan Company Limited	1.21%
Dr Reddys Laboratories Limited	1.18%
Tech Mahindra Limited	1.15%
Sun Pharmaceutical Industries Limited	1.01%
Grasim Industries Limited	1.00%
State Bank of India	0.99%
Asian Paints (India) Ltd	0.88%
Hindalco Industries Limited	0.82%
Adani Ports & Special Economic Zone Ltd	0.80%
Bajaj Auto Ltd.	0.79%
Eternal Ltd	0.78%
Apollo Hospitals Enterprise Limited	0.77%
Tata Motors Limited	0.72%
Oil & Natural Gas Corporation Ltd.	0.71%
Tata Consumer Products Limited	0.68%
Bharat Electronics Ltd	0.64%
SBI Life Insurance Company Limited	0.60%
Shriram Finance Ltd	0.60%
Coal India Limited	0.58%
Cipla Limited	0.54%
Britannia Industries Ltd	0.51%
Bharat Petroleum Corporation Ltd	0.51%
Others	5.84%

Total	99.69%
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Debentures/Bonds	% to Fund
UC Housing Finance Ltd	0.21%

Total	0.21%
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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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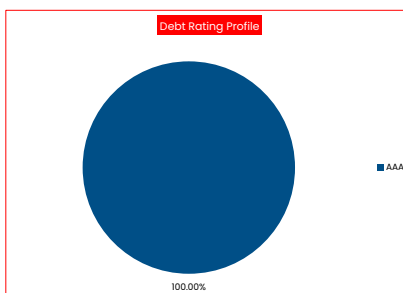
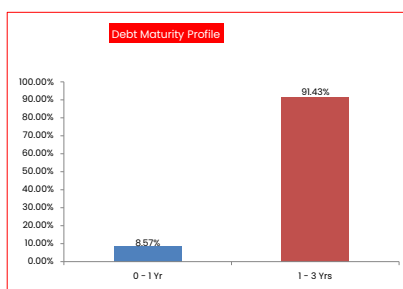
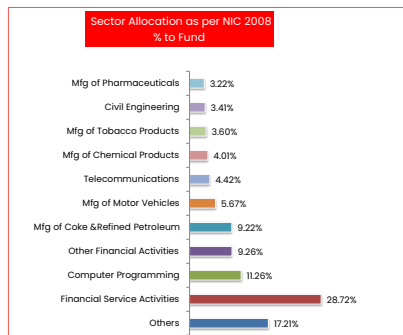
Debt Parameters	
Portfolio Yield (%)	6.84%
Avg Maturity (in Months)	30.19
Modified Duration (in Years)	2.17

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
119,408.30	256.06	110.19	119,774.55

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%	0.02%
Public Deposits		
Govt. Securities	0% to 20%	0.21%
Corporate Bonds		
Equity	80% to 100%	99.69%
Net Current Assets	-	0.07%



Diversified Equity Fund as on April 30, 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	: 40.1496

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	13.68%	11.54%
10 Years	14.05%	11.79%
7 Years	13.41%	12.46%
5 Years	20.88%	20.59%
3 Years	13.96%	13.03%
2 Years	17.73%	17.67%
1 Year	7.45%	6.80%
6 Months	-0.66%	-0.59%
1 Month	3.15%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.86%
Reliance Industries Limited	6.67%
ICICI Bank Limited	6.64%
Infosys Limited	5.40%
Axis Bank Limited	3.91%
Bharti Airtel Ltd - Partly Paid	3.68%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	3.23%
Larsen & Toubro Limited	3.15%
ITC Limited	3.04%
Tata Consultancy Services Limited	2.56%
Mahindra & Mahindra Ltd.	2.23%
NTPC Ltd.	2.10%
HDFC NIFTY Private Bank ETF	1.87%
Hindustan Unilever Limited	1.69%
Bajaj Finance Ltd	1.66%
Tech Mahindra Limited	1.66%
Maruti Suzuki India Ltd	1.63%
Dr Reddys Laboratories Limited	1.58%
Kotak Mahindra Bank Limited	1.40%
Titan Company Limited	1.37%
Tata Steel Limited	1.30%
Oil & Natural Gas Corporation Ltd.	1.25%
UltraTech Cement Limited	1.19%
Grasim Industries Limited	1.18%
Power Grid Corporation of India Ltd	1.05%
Union Bank Of India	0.95%
Crompton Greaves Consumer Electricals Ltd	0.91%
HCL Technologies Limited	0.87%
Mahindra & Mahindra Financial Services Limited	0.83%
Tata Motors Limited	0.78%
Coal India Limited	0.75%
Bharat Petroleum Corporation Ltd	0.74%
Tata Power Co. Ltd	0.73%
Dabur India Limited	0.70%
FSN E-Commerce Ventures Limited	0.69%
Lupin Limited	0.67%
Power Finance Corporation Ltd	0.66%
Jio Financial Services Ltd	0.65%
Hindalco Industries Limited	0.64%
Bharat Electronics Ltd	0.64%
Tata Consumer Products Limited	0.62%
Bajaj Auto Ltd.	0.61%
Asian Paints (India) Ltd	0.59%
DSP Nifty Private Bank ETF	0.55%
Aditya Birla Fashion & Retail Limited	0.53%
SBI Life Insurance Company Limited	0.52%
Max Healthcare Institute Limited	0.51%
Shriram Finance Ltd	0.50%
Others	13.02%

Total	99.99%
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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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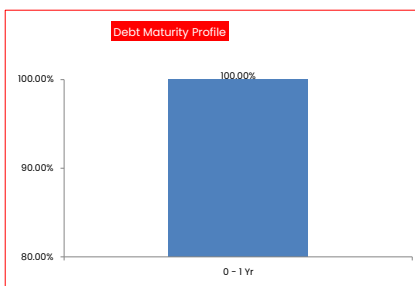
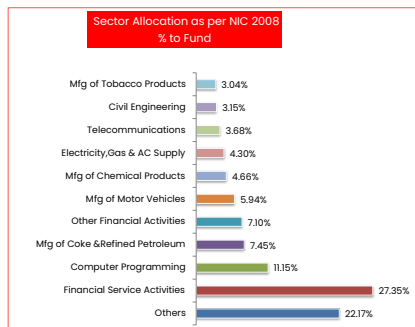
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
352,388.62	-	43.12	352,431.74

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		
Public Deposits	0% to 40%	0.01%
Govt. Securities		
Corporate Bonds	0% to 40%	0.00%
Equity	60% to 100%	99.99%
Net Current Assets	-	0.01%



Bond Fund as on April 30, 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	: 21.1734

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.15%	8.19%
10 Years	6.53%	7.80%
7 Years	6.86%	7.89%
5 Years	5.64%	6.78%
3 Years	7.04%	7.86%
2 Years	8.04%	8.73%
1 Year	10.84%	10.72%
6 Months	5.14%	5.31%
1 Month	1.89%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	5.12%
HDFC Bank Ltd	4.84%
Bajaj Finance Ltd	4.15%
Cholamandalam Investment & Finance Company Ltd	3.49%
National Bank For Agriculture & Rural Development	2.83%
Power Finance Corporation Ltd	2.06%
Mahindra and Mahindra Financial Services Ltd	2.03%
National Housing Bank	1.66%
Embassy Office Parks REIT	1.25%
Bharti Telecom Ltd	1.18%
Others	6.94%

Total	35.55%
--------------	---------------

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	23.42%
7.34% GOI Mat 22-Apr-2064	11.95%
7.09% GOI Mat 25-Nov-2074	6.49%
7.18% GOI Mat 14-Aug-2033	5.71%
6.79% GOI Mat 07-Oct-2034	4.31%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	3.29%
6.92% GOI Mat 18-Nov-2039	1.26%
Gsec C-STRIPS Mat 19-Sep-2028	1.20%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.73%
7.59% GOI Mat 20-Mar-2029	0.73%
Others	1.95%

Total	61.05%
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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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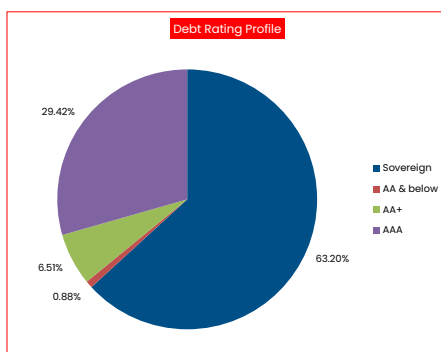
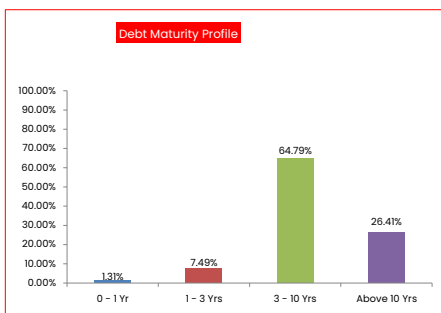
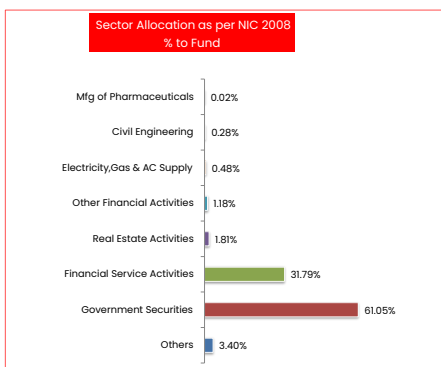
Debt Parameters	
Portfolio Yield (%)	6.70%
Avg Maturity (In Months)	175.54
Modified Duration (In Years)	7.05

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	51,109.32	1,796.61	52,905.93

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%	0.02%
Public Deposits		
Govt. Securities		96.60%
Corporate Bonds	40% to 100%	
Equity	0%	0.00%
Net Current Assets	-	3.38%



Conservative Fund as on April 30, 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	: ULIF05801/08/13ConservFvFd101
Inception Date	: 11 Jul 2014
NAV	: 19.7317

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.49%	7.64%
10 Years	6.10%	7.45%
7 Years	6.04%	7.37%
5 Years	5.27%	6.72%
3 Years	5.93%	7.15%
2 Years	6.89%	8.00%
1 Year	8.13%	8.86%
6 Months	4.22%	4.48%
1 Month	1.29%	1.17%

#CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Bajaj Finance Ltd	8.24%
LIC Housing Finance Ltd	7.52%
Sundaram Finance Ltd	5.66%
National Bank For Agriculture & Rural Development	5.29%
Kotak Mahindra Prime Ltd.	4.93%
NHPC Ltd	2.14%
Mahindra and Mahindra Financial Services Ltd	1.78%
Power Grid Corporation of India Ltd	1.06%
Nuclear Power Corporation of India Ltd	0.63%

Total	37.24%
--------------	---------------

Government Securities	% to Fund
7.18% Tamil Nadu SDL Mat 26-Jul-2027	7.17%
8.37% Tamil Nadu SDL 06-Mar-2029	3.22%
7.10% GOI Sovereign Green Bond Mat 27-Jan-2028	3.15%
7.04% GOI Mat 03-Jun-2029	3.12%
7.18% Maharashtra SDL Mat 08-Apr-2030	3.10%
7.61% Tamil Nadu SDL Mat 15-Feb-2027	3.09%
7.20% Gujarat SDL Mat 14-Jun-2027	3.08%
7.39% Tamil Nadu SDL Mat 09-Nov-2026	3.07%
7.69% Gujrat SDL Mat 20-Dec-2027	2.76%
Gsec C-STRIPS Mat 19-Sep-2027	2.57%
Others	23.67%

Total	57.99%
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Deposits, Money Mkt Securities and Net Current Assets.	4.77%
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Grand Total	100.00%
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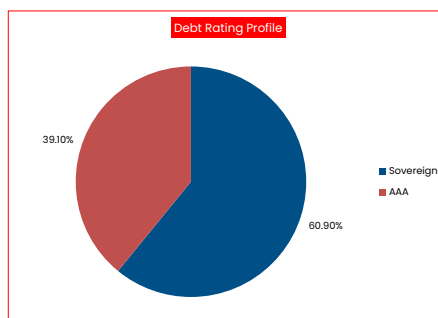
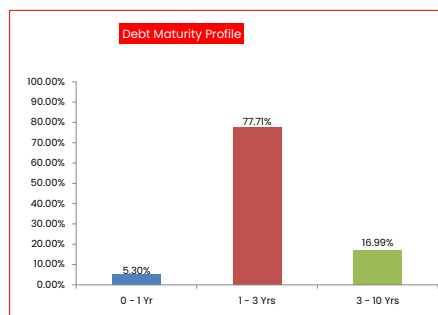
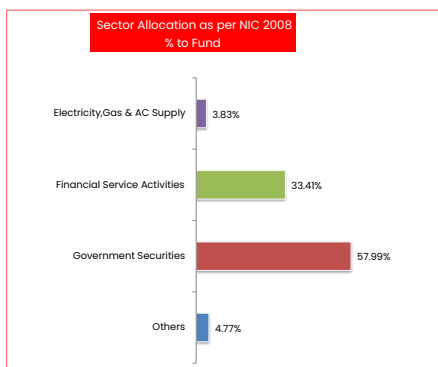
Debt Parameters	
Portfolio Yield (%)	6.46%
Avg Maturity (In Months)	25.35
Modified Duration (In Years)	1.87

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	15,758.56	790.00	16,548.56

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%	2.30%
Public Deposits		
Govt. Securities	40% to 100%	95.23%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.47%



Pension Income Fund as on April 30, 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/I4PenIncFund101
Inception Date	: 06 Oct 2015
NAV	: 17.0893

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.76%	7.69%
10 Years	N/A	N/A
7 Years	6.12%	7.89%
5 Years	4.91%	6.78%
3 Years	6.20%	7.86%
2 Years	7.23%	8.73%
1 Year	9.88%	10.72%
6 Months	4.91%	5.31%
1 Month	1.82%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	7.37%
LIC Housing Finance Ltd	5.61%
Bharti Telecom Ltd	3.63%
National Bank For Agriculture & Rural Development	3.26%
Bajaj Finance Ltd	3.15%
Power Finance Corporation Ltd	2.08%
Sundaram Finance Ltd	1.82%
National Housing Bank	1.65%
Credila Financial Services Limited	1.50%
HDB Financial Services Ltd	1.45%
Others	6.34%

Total	37.86%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	19.87%
7.34% GOI Mat 22-Apr-2064	11.24%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	7.06%
7.18% GOI Mat 14-Aug-2033	5.77%
7.09% GOI Mat 25-Nov-2074	5.28%
6.79% GOI Mat 07-Oct-2034	3.04%
Gsec C-STRIPS Mat 19-Sep-2027	1.99%
6.92% GOI Mat 18-Nov-2039	1.27%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.74%
7.45% Karnataka SDL Mat 20-Mar-2037	0.74%
Others	1.43%

Total	58.44%
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Deposits, Money Mkt Securities and Net Current Assets.	3.70%
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Grand Total	100.00%
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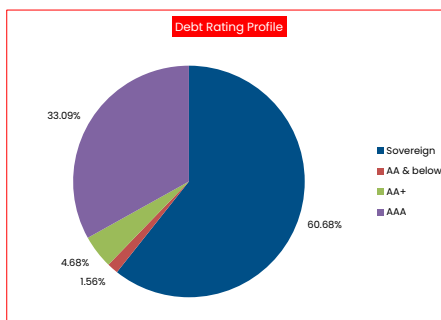
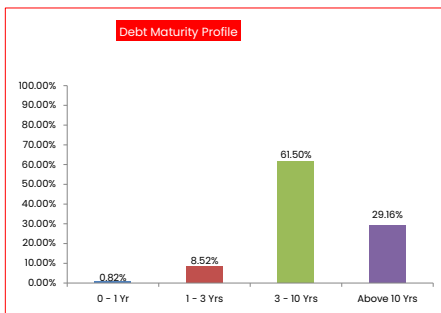
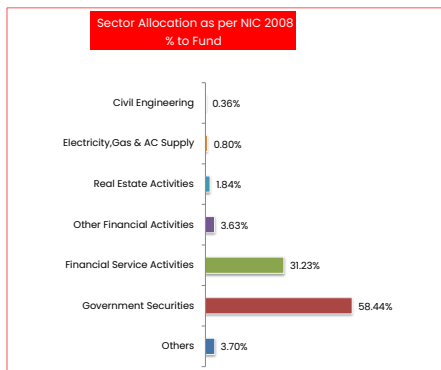
Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (In Months)	175.33
Modified Duration (In Years)	7.06

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	57,453.40	2,206.69	59,660.09

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%	0.29%
Public Deposits		
Govt. Securities	80% to 100%	96.30%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.41%



Pension Equity Plus Fund as on April 30, 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	: 29.2061

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.85%	12.10%
10 Years	N/A	N/A
7 Years	12.25%	12.40%
5 Years	20.04%	19.80%
3 Years	12.94%	12.47%
2 Years	16.31%	16.06%
1 Year	7.47%	7.65%
6 Months	-0.04%	0.53%
1 Month	3.40%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.86%
Reliance Industries Limited	8.99%
ICICI Bank Limited	8.46%
Infosys Limited	5.77%
Bharti Airtel Ltd - Partly Paid	4.71%
SBI-ETF Nifty Bank	4.65%
Larsen & Toubro Limited	3.95%
ITC Limited	3.63%
Tata Consultancy Services Limited	3.15%
Mahindra & Mahindra Ltd.	3.11%
Axis Bank Limited	2.91%
Kotak Mahindra Bank Limited	2.66%
Bajaj Finance Ltd	2.32%
Hindustan Unilever Limited	1.96%
NTPC Ltd.	1.81%
Tata Steel Limited	1.70%
Maruti Suzuki India Ltd	1.68%
HCL Technologies Limited	1.35%
UltraTech Cement Limited	1.26%
Power Grid Corporation of India Ltd	1.20%
Tech Mahindra Limited	1.18%
State Bank of India	1.18%
Grasim Industries Limited	1.15%
Hindalco Industries Limited	1.13%
Titan Company Limited	1.09%
Asian Paints (India) Ltd	1.00%
Sun Pharmaceutical Industries Limited	0.94%
Bajaj Auto Ltd.	0.90%
Nippon India ETF Nifty Bank BeES	0.89%
Dr Reddys Laboratories Limited	0.88%
SBI Life Insurance Company Limited	0.85%
Tata Consumer Products Limited	0.85%
Bharat Petroleum Corporation Ltd	0.82%
Apollo Hospitals Enterprise Limited	0.75%
Oil & Natural Gas Corporation Ltd.	0.72%
HDFC NIFTY Private Bank ETF	0.64%
Cipla Limited	0.61%
Britannia Industries Ltd	0.60%
Tata Motors Limited	0.58%
Bharat Electronics Ltd	0.54%
Others	7.37%

Total	99.83%
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Deposits, Money Mkt Securities and Net Current Assets.	0.17%
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Grand Total	100.00%
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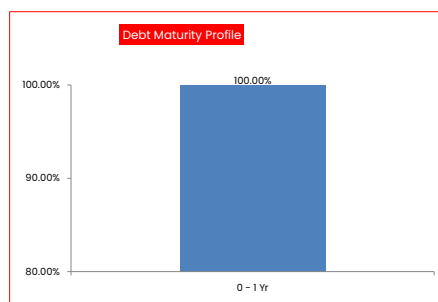
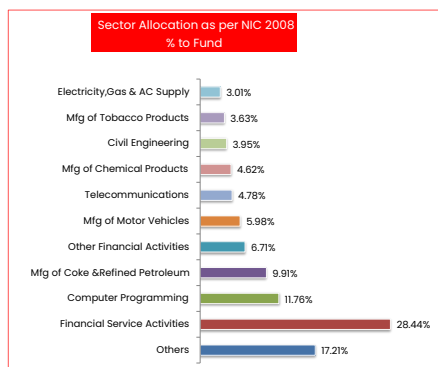
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
11,701.83	-	20.26	11,722.08

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%	0.10%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.83%
Net Current Assets	-	0.07%



Capital Growth Fund as on April 30, 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	: 26.9901

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	12.35%	12.94%
10 Years	N/A	N/A
7 Years	10.74%	12.46%
5 Years	17.92%	20.59%
3 Years	8.68%	13.03%
2 Years	9.86%	17.67%
1 Year	-2.35%	6.80%
6 Months	-10.45%	-0.59%
1 Month	0.27%	3.24%

#BSE-100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bank of India	7.76%
Maruti Suzuki India Ltd	6.70%
R R Kabel Limited	5.99%
National Mineral Development Corporation Ltd	4.61%
Wipro Limited	4.48%
Voltas Ltd	4.22%
Hindustan Unilever Limited	4.01%
Bata India Ltd	3.54%
Chemplast Sanmar Limited	3.26%
Dr Reddys Laboratories Limited	3.00%
UltraTech Cement Limited	2.73%
Krsnaa Diagnostics Limited	2.72%
ICICI Prudential Life Insurance Company Limited	2.66%
Bayer CropScience Ltd.	2.59%
Sansera Engineering Limited	2.54%
Axis Bank Limited	1.90%
Larsen & Toubro Limited	1.77%
NTPC Ltd.	1.63%
Ashok Leyland Limited	1.48%
Fortis Healthcare Limited	1.41%
UPL Limited	1.27%
ITC Limited	1.25%
Britannia Industries Ltd	1.01%
Bajaj Finance Ltd	0.94%
Bharat Petroleum Corporation Ltd	0.70%
Crompton Greaves Consumer Electricals Ltd	0.62%
Atul Ltd	0.59%
Bajaj Auto Ltd.	0.50%
Others	7.87%

Total	83.78%
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Deposits, Money Mkt Securities and Net Current Assets.	16.22%
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Grand Total	100.00%
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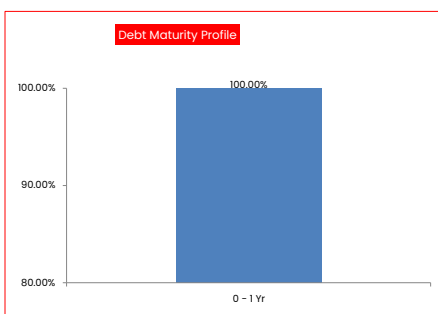
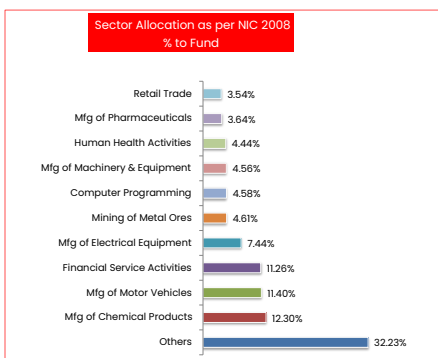
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
4,287.39	-	829.86	5,117.25

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%	16.21%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	83.78%
Net Current Assets	-	0.00%



Capital Secure Fund as on April 30, 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	: 15.6146

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.36%	7.22%
10 Years	N/A	N/A
7 Years	5.88%	7.89%
5 Years	4.87%	6.78%
3 Years	6.30%	7.86%
2 Years	7.21%	8.73%
1 Year	9.85%	10.72%
6 Months	4.85%	5.31%
1 Month	1.78%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	6.44%
HDFC Bank Ltd	6.37%
Bajaj Finance Ltd	5.32%
National Bank For Agriculture & Rural Development	3.05%
Bharti Telecom Ltd	3.02%
Power Finance Corporation Ltd	2.16%
National Housing Bank	1.74%
Embassy Office Parks REIT	1.45%
Indgrid Infrastructure Trust	1.38%
Larsen & Toubro Ltd	0.97%
Others	7.22%

Total 39.10%

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	18.39%
7.34% GOI Mat 22-Apr-2064	10.95%
7.09% GOI Mat 25-Nov-2074	6.50%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	5.85%
7.18% GOI Mat 14-Aug-2033	4.71%
6.79% GOI Mat 07-Oct-2034	2.73%
7.61% GOI Mat 09-May-2030	2.10%
7.59% GOI Mat 20-Mar-2029	1.39%
6.92% GOI Mat 18-Nov-2039	1.27%
6.77% Maharashtra SDL Mat 30-Apr-2038	0.74%
Others	2.40%

Total 57.04%

Deposits, Money Mkt Securities and Net Current Assets.	3.86%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.72%
Avg Maturity (In Months)	177.99
Modified Duration (In Years)	7.05

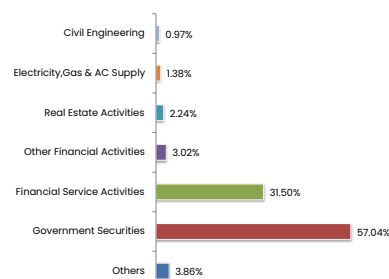
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	19,965.20	800.85	20,766.05

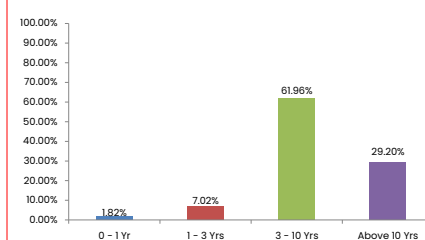
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Vineet Choraria	1	28	2

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.31%
Public Deposits		
Govt. Securities	80% to 100%	96.14%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	3.54%

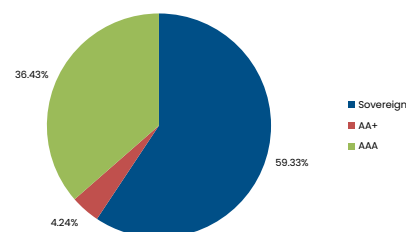
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Policy Discontinued Fund – Life as on April 30, 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	: 24.3663

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.50%	N/A
10 Years	5.79%	N/A
7 Years	5.44%	N/A
5 Years	4.99%	N/A
3 Years	6.01%	N/A
2 Years	6.68%	N/A
1 Year	6.88%	N/A
6 Months	3.33%	N/A
1 Month	0.69%	N/A

#NA

Note: Returns over 1 year have been annualized.

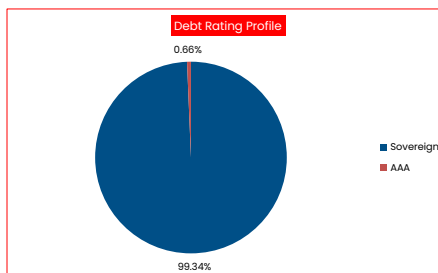
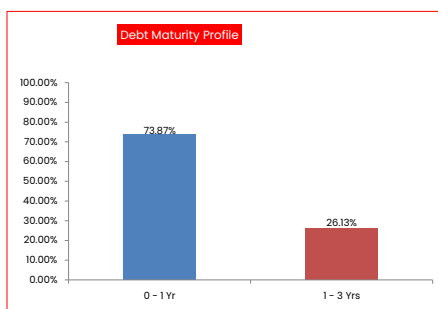
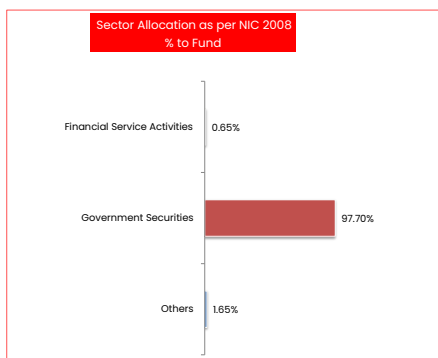
Portfolio	
Government Securities	% to Fund
364 Days T-Bill Mat 04-Sep-2025	10.37%
364 Days T-Bill Mat 26-Mar-2026	5.15%
182 Days T-Bill Mat 05-Jun-2025	4.90%
364 Days T-Bill Mat 05-Mar-2026	4.68%
364 Days T-Bill Mat 01-May-2026	4.66%
8.07% Tamil Nadu SDL Mat 15-Jun-2026	4.51%
7.39% Tamil Nadu SDL Mat 09-Nov-2026	3.54%
364 Days T-Bill Mat 08-Jan-2026	3.40%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	2.96%
364 Days T-Bill Mat 18-Jul-2025	2.43%
Others	51.11%
Total	97.70%
Deposits, Money Mkt Securities and Net Current Assets.	2.30%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.21%
Avg Maturity (in Months)	8.54
Modified Duration (in Years)	0.68

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	396,271.41	9,310.24	405,581.64

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%	61.8%
Public Deposits	0%	0.00%
Govt. Sec (including Corporate Bonds)	60% to 100%	97.70%
Equity	0%	0.00%
Net Current Assets	-	-3.90%



Policy Discontinued Fund – Pension as on April 30, 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	: 19.8456

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.09%	N/A
10 Years	5.73%	N/A
7 Years	5.36%	N/A
5 Years	5.01%	N/A
3 Years	6.03%	N/A
2 Years	6.73%	N/A
1 Year	6.96%	N/A
6 Months	3.39%	N/A
1 Month	0.75%	N/A

#NA

Note: Returns over 1 year have been annualized.

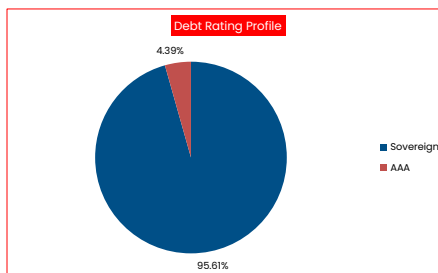
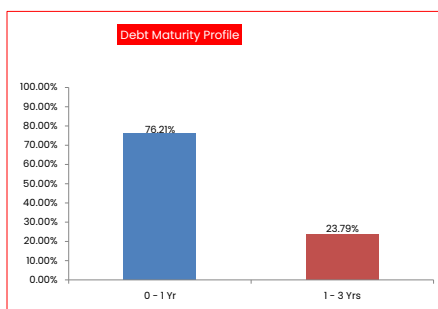
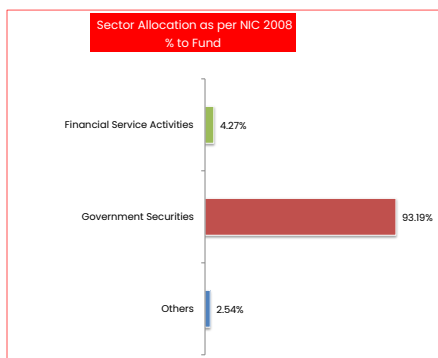
Portfolio	
Government Securities	% to Fund
364 Days T-Bill Mat 02-May-2025	15.40%
364 Days T-Bill Mat 05-Jun-2025	13.49%
Gsec C-STRIPS Mat 22-Oct-2025	10.94%
7.65% Tamil Nadu SDL Mat 06-Dec-2027	6.06%
6.90% Tamil Nadu SDL Mat 16-Oct-2025	5.89%
Gsec C-STRIPS Mat 06-May-2026	5.67%
Gsec C-STRIPS Mat 06-May-2025	4.40%
364 Days T-Bill Mat 15-Jan-2026	4.22%
Gsec C-STRIPS Mat 22-Oct-2026	3.16%
7.37% Tamil Nadu SDL Mat 14-Sep-2026	2.98%
Others	20.97%
Total	93.19%
Deposits, Money Mkt Securities and Net Current Assets.	6.81%
Grand Total	100.00%
Debt Parameters	
Portfolio Yield (%)	6.30%
Avg Maturity (in Months)	7.60
Modified Duration (in Years)	0.59

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	6,350.83	464.37	6,815.19

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%	6.34%
Public Deposits	0%	0.00%
Govt. Sec (including Corporate Bonds)	60% to 100%	93.19%
Equity	0%	0.00%
Net Current Assets	-	0.48%



Discovery Fund as on April 30, 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	: ULIF06618/01/18DiscvryFnd101
Inception Date	: 03 Sep 2018
NAV	: 38.3904

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	22.38%	16.24%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	32.42%	32.01%
3 Years	19.72%	21.90%
2 Years	26.71%	30.47%
1 Year	9.62%	6.40%
6 Months	-2.94%	-3.54%
1 Month	3.27%	4.75%

#Nifty Midcap 100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Colarge Limited	2.41%
Dixon Technologies (India) Limited	2.38%
Bombay Stock Exchange Ltd	2.27%
Max Healthcare Institute Limited	2.26%
Lupin Limited	2.13%
PB Fintech Limited	2.10%
Max Financial Services Limited	1.87%
Federal Bank Limited	1.86%
Persistent Systems Ltd.	1.64%
The Indian Hotels Company Ltd	1.62%
Bajaj Holdings & Investment Limited	1.58%
Alkem Laboratories Ltd	1.58%
Cummins India Ltd.	1.51%
HDFC Bank Limited	1.48%
Solar Industries India Ltd	1.45%
AU Small Finance Bank Limited	1.42%
Torrent Power Ltd.	1.40%
Cholamandalam Investment & Finance Company Ltd	1.36%
Bharti Hexacom Limited	1.35%
CG Power and Industrial Solutions Limited	1.29%
IPCA Laboratories Ltd	1.23%
SRF Limited	1.16%
Reliance Industries Limited	1.12%
APL Apollo Tubes Ltd	1.11%
Bharat Forge Ltd	1.10%
Voltas Ltd	1.09%
Sanoofi Consumer Healthcare India Limited	1.09%
Axis Bank Limited	1.07%
Page Industries Ltd	1.07%
ICICI Bank Limited	1.06%
Hindustan Petroleum Corporation Ltd.	1.04%
Mphasis Limited	1.04%
Tvs Motor Company Ltd.	1.03%
FSN E-Commerce Ventures Limited	1.03%
Bharat Electronics Ltd	1.00%
Ashok Leyland Limited	0.99%
KPHI TECHNOLOGIES LIMITED	0.97%
Varun Beverages Ltd.	0.96%
Prestige Estates Projects Ltd	0.91%
Mahindra & Mahindra Financial Services Limited	0.86%
Trent Ltd.	0.85%
Sona BLW Precision Forgings Limited	0.82%
Polycab India Ltd	0.82%
Macrotech Developers Ltd	0.80%
Jindal Steel & Power Limited	0.79%
UNO Minda Limited	0.79%
Godrej Properties Limited	0.77%
Indian Bank	0.75%
Balkrishna Industries Ltd.	0.74%
Tube Investments of India Ltd.	0.72%
Astral Limited	0.67%
ITC Limited	0.66%
Titan Company Limited	0.65%
National Mineral Development Corporation Ltd	0.64%
MRF Ltd.	0.64%
Bharat Heavy Electricals Ltd	0.62%
P I Industries Limited	0.60%
Bharti Airtel Ltd - Partly Paid	0.58%
Sundaram Finance Limited	0.58%
Hiltachi Energy India Limited	0.58%
Bank of India	0.56%
Indraprastha Gas Ltd.	0.55%
Apollo Hospitals Enterprise Limited	0.54%
Sapphire Foods India Limited	0.52%
ACC Ltd.	0.52%
GE Vernova T&D India Limited	0.52%
Fortis Healthcare Limited	0.51%
Info Edge (India) Limited	0.51%
Kaynes Technology India Limited	0.51%
Others	18.00%

Total	92.64%
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Deposits, Money Mkt Securities and Net Current Assets.	7.36%
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Grand Total	100.00%
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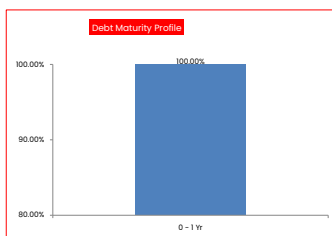
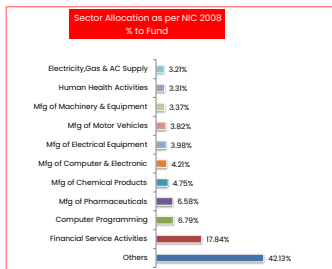
Debt Parameters	
Portfolio Yield (%)	5.94%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
842,600.15	-	66,899.95	909,500.10

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%	7.49%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	92.64%
Equity		
Net Current Assets	-	-0.14%



Equity Advantage Fund as on April 30, 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	: ULIF06723/03/18EqtyAdvtd101
Inception Date	: 07 Feb 2019
NAV	: 26.9461

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	17.25%	14.68%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	23.28%	21.49%
3 Years	16.14%	13.54%
2 Years	21.23%	19.22%
1 Year	6.42%	5.68%
6 Months	-2.17%	-1.47%
1 Month	3.29%	3.34%

#BSE-200

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.87%
Reliance Industries Limited	6.14%
ICICI Bank Limited	5.63%
Infosys Limited	4.26%
Axis Bank Limited	3.39%
Bharti Airtel Ltd - Partly Paid	3.38%
Larsen & Toubro Limited	2.63%
ITC Limited	2.58%
Tata Consultancy Services Limited	2.22%
Kotak Nifty Bank ETF	1.81%
Mahindra & Mahindra Ltd.	1.77%
Kotak Mahindra Bank Limited	1.73%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	1.65%
NTPC Ltd.	1.63%
Maruti Suzuki India Ltd	1.51%
Bajaj Finance Ltd	1.47%
Tech Mahindra Limited	1.43%
Dr Reddys Laboratories Limited	1.38%
Hindustan Unilever Limited	1.31%
Titan Company Limited	1.15%
Oil & Natural Gas Corporation Ltd.	1.07%
Bank of India	1.01%
Bharat Electronics Ltd	0.96%
UltraTech Cement Limited	0.95%
Power Finance Corporation Ltd	0.90%
Tata Motors Limited	0.83%
Tata Steel Limited	0.83%
Bharat Petroleum Corporation Ltd	0.82%
Power Grid Corporation of India Ltd	0.74%
Grasim Industries Limited	0.71%
Crompton Greaves Consumer Electricals Ltd	0.70%
HCL Technologies Limited	0.67%
Lupin Limited	0.65%
Hitachi Energy India Limited	0.65%
FSN E-Commerce Ventures Limited	0.63%
Union Bank Of India	0.63%
ICICI Prudential Life Insurance Company Limited	0.63%
Hindalco Industries Limited	0.62%
Page Industries Ltd	0.61%
Voltas Ltd	0.59%
Macrotech Developers Ltd	0.58%
Jio Financial Services Ltd	0.57%
Bajaj Auto Ltd.	0.55%
Tata Power Co. Ltd	0.55%
Adani Ports & Special Economic Zone Ltd	0.54%
Tata Consumer Products Limited	0.54%
Coal India Limited	0.53%
Hindustan Aeronautics Limited	0.52%
Mahindra & Mahindra Financial Services Limited	0.51%
Dabur India Limited	0.51%
Aditya Birla Fashion & Retail Limited	0.51%
Ashok Leyland Limited	0.50%
Others	23.41%
Total	99.95%

Deposits, Money Mkt Securities and Net Current Assets.	0.05%
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Grand Total	100.00%
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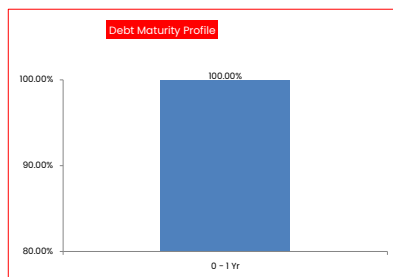
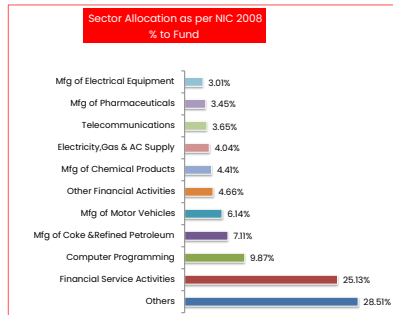
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
100,083.47	-	45.62	100,129.09

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%	0.04%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.95%
Net Current Assets	-	0.01%



Bond Plus Fund as on April 30, 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	: 14.4723

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.11%	7.39%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	6.53%	6.78%
3 Years	6.84%	7.86%
2 Years	7.51%	8.73%
1 Year	9.18%	10.72%
6 Months	5.03%	5.31%
1 Month	1.45%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
LIC Housing Finance Ltd	7.95%
National Highway Authority Of India	7.35%
HDFC Bank Ltd	7.30%
Indian Railway Finance Corporation Ltd	6.80%
National Bank For Agriculture & Rural Development	4.05%
Bajaj Finance Ltd	3.61%
REC Limited	1.33%
Sundaram Finance Ltd	0.34%
Total	38.74%

Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	47.00%
7.64% Food Corp of India Bond GOI Mat 12-Dec-2029	11.43%
Total	58.43%

Deposits, Money Mkt Securities and Net Current Assets.	2.83%
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Grand Total	100.00%
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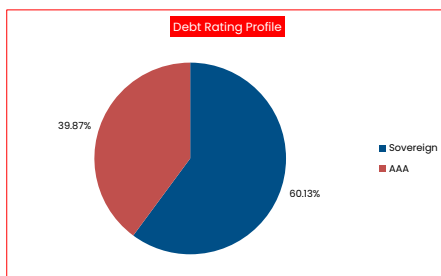
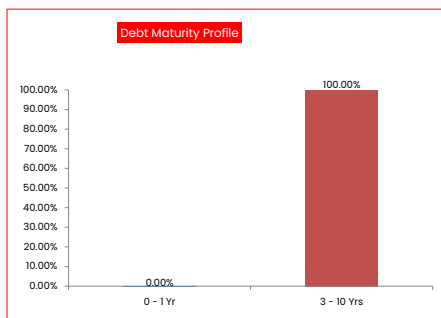
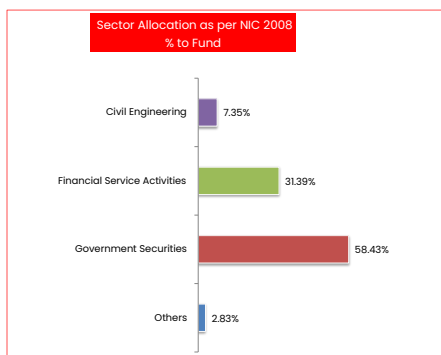
Debt Parameters	
Portfolio Yield (%)	6.92%
Avg Maturity (in Months)	56.29
Modified Duration (in Years)	3.76

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	12,133.30	353.58	12,486.89

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

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.00%
Public Deposits		
Govt. Securities	30% to 100%	97.17%
Corporate Bonds		
Equity	0% to 50%	0.00%
Net Current Assets	-	2.83%



Secure Advantage Fund as on April 30, 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	: 14.6121

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.31%	7.37%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	6.42%	6.78%
3 Years	7.29%	7.86%
2 Years	8.30%	8.73%
1 Year	10.46%	10.72%
6 Months	5.43%	5.31%
1 Month	1.83%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
HDFC Bank Ltd	6.76%
Power Grid Corporation of India Ltd	6.38%
LIC Housing Finance Ltd	5.37%
Indian Railway Finance Corporation Ltd	3.17%

Total 21.68%

Government Securities	% to Fund
7.60% Food Corp of India Bond GOI Mat 09-Jan-2030	20.66%
7.18% GOI Mat 14-Aug-2033	16.30%
7.18% GOI Mat 24-Jul-2037	9.04%
6.98% GOI Sovereign Green Bond Mat 16-Dec-2054	8.41%
7.37% GOI Sovereign Green Bond Mat 23-Jan-2054	4.16%
6.79% GOI Mat 07-Oct-2034	3.99%
7.10% GOI Mat 08-Apr-2034	3.52%
7.30% GOI Mat 19-Jun-2053	3.02%
7.34% GOI Mat 22-Apr-2064	2.99%
7.09% GOI Mat 25-Nov-2074	2.68%

Total 74.78%

Deposits, Money Mkt Securities and Net Current Assets. 3.54%

Grand Total 100.00%

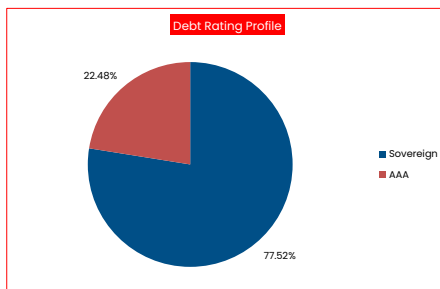
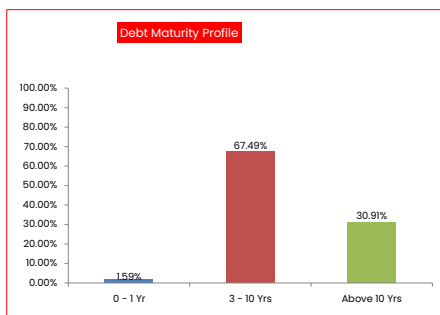
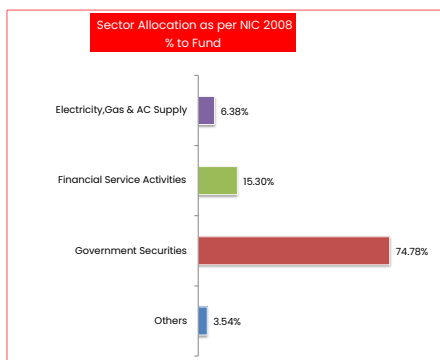
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (In Months)	148.37
Modified Duration (In Years)	6.60

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	3,736.45	137.17	3,873.62

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%	1.56%
Public Deposits		
Govt. Securities	60% to 100%	96.46%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.98%



Sustainable Equity Fund as on April 30, 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	: ULIF07019/07/2ISustnbIEqF101
Inception Date	: 11 Jan 2022
NAV	: 13.7238

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.06%	7.73%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	12.22%	11.10%
2 Years	17.47%	18.98%
1 Year	6.81%	6.62%
6 Months	-2.54%	-1.50%
1 Month	2.80%	2.94%

#NIFTY100 ESG

Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDPC Bank Limited	7.51%
ICICI Bank Limited	4.80%
Bharti Airtel Ltd	4.69%
Axis Bank Limited	3.75%
Bajaj Finance Ltd	3.06%
HCL Technologies Limited	3.02%
Reliance Industries Limited	2.81%
Larsen & Toubro Limited	2.59%
Mahindra & Mahindra Ltd.	2.54%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	2.32%
Maruti Suzuki India Ltd	2.29%
Tata Motors Limited	1.98%
Tech Mahindra Limited	1.97%
Tata Consultancy Services Limited	1.94%
Shriram Finance Ltd	1.81%
SBI ETF IT	1.74%
Bajaj Finserv Ltd	1.71%
Eicher Motors Limited	1.59%
UltraTech Cement Limited	1.57%
Godrej Consumer Products Limited	1.55%
Cholamandalam Investment & Finance Company Ltd	1.53%
Hindustan Unilever Limited	1.45%
Dr Reddys Laboratories Limited	1.42%
Asian Paints (India) Ltd	1.32%
Wipro Limited	1.26%
InterGlobe Aviation Ltd	1.25%
Hero Motocorp Limited	1.19%
Apollo Hospitals Enterprise Limited	1.17%
SBI Life Insurance Company Limited	1.17%
Tvs Motor Company Ltd.	1.16%
Adani Ports & Special Economic Zone Ltd	1.06%
NTPC Ltd.	1.06%
Cipla Limited	1.02%
Titan Company Limited	1.01%
Divis Laboratories Ltd.	1.00%
Info Edge (India) Limited	0.88%
Tata Power Co. Ltd	0.88%
REC Limited	0.87%
Eternal Ltd	0.78%
Trent Ltd.	0.76%
JSW Energy Ltd	0.74%
Bharat Petroleum Corporation Ltd	0.72%
State Bank of India	0.72%
LTIMindtree Limited	0.70%
GAIL (INDIA) Ltd.	0.70%
ICICI Prudential Life Insurance Company Limited	0.68%
Tata Consumer Products Limited	0.67%
Bajaj Auto Ltd.	0.67%
Sun Pharmaceutical Industries Limited	0.67%
Dabur India Limited	0.65%
Havells India Ltd	0.62%
Power Finance Corporation Ltd	0.56%
Indusind Bank Limited	0.53%
Bajaj Holdings & Investment Limited	0.52%
Power Grid Corporation of India Ltd	0.52%
Ambuja Cements Ltd.	0.50%
Others	8.07%

Total	95.66%
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Deposits, Money Mkt Securities and Net Current Assets.	4.34%
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Grand Total	100.00%
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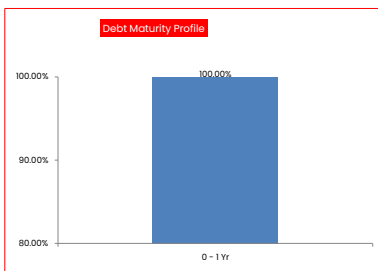
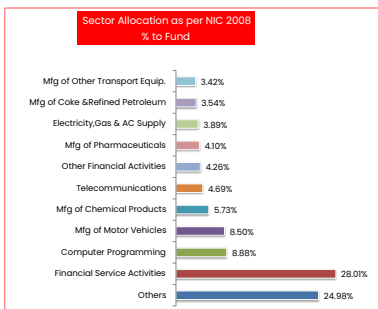
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
3,402.83	-	154.32	3,557.15

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 Instt	0% to 20%	4.30%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	95.66%
Net Current Assets	-	0.03%



Active Asset Allocation Fund as on April 30, 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	: 36.7841

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.54%	9.37%
10 Years	9.53%	9.66%
7 Years	10.02%	10.15%
5 Years	14.05%	13.29%
3 Years	10.06%	10.17%
2 Years	12.24%	12.40%
1 Year	9.14%	9.18%
6 Months	2.62%	2.92%
1 Month	2.64%	2.56%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	8.16%
ICICI Bank Limited	5.37%
Reliance Industries Limited	4.58%
Infosys Limited	2.47%
Bharti Airtel Ltd	2.44%
Larsen & Toubro Limited	1.88%
ITC Limited	1.77%
Kotak Mahindra Bank Limited	1.63%
Axis Bank Limited	1.57%
Tata Consultancy Services Limited	1.44%
Mahindra & Mahindra Ltd.	1.16%
Bajaj Finance Ltd	1.12%
State Bank of India	1.00%
NTPC Ltd.	0.89%
Tata Steel Limited	0.87%
Hindustan Unilever Limited	0.83%
Maruti Suzuki India Ltd	0.76%
Titan Company Limited	0.73%
HCL Technologies Limited	0.66%
Sun Pharmaceutical Industries Limited	0.62%
Bajaj Finserv Ltd	0.54%
UltraTech Cement Limited	0.53%
Dr Reddys Laboratories Limited	0.53%
Others	9.75%

Total	51.30%
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Debentures/Bonds	% to Fund
Mankind Pharma Limited	2.58%
Indian Railway Finance Corporation Ltd	1.69%
Indgrid Infrastructure Trust	1.60%
Housing & Urban Development Corporation Limited	1.07%
HDFC Bank Ltd	1.03%
National Bank For Agriculture & Rural Development	0.79%
REC Limited	0.71%
UC Housing Finance Ltd	0.44%
NHPC Ltd	0.43%
Power Grid Corporation of India Ltd	0.18%

Total	10.51%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	7.44%
7.09% GOI Mat 05-Aug-2054	7.19%
7.26% GOI Mat 06-Feb-2033	6.30%
7.18% GOI Mat 24-Jul-2037	2.91%
7.34% GOI Mat 22-Apr-2064	2.89%
7.30% GOI Mat 19-Jun-2053	2.56%
7.25% GOI Mat 12-Jun-2063	2.16%
7.21% Gujarat SDL Mat 05-Mar-2035	2.01%
9.20% GOI Mat 30-Sep-2030	0.81%
7.18% GOI Mat 14-Aug-2033	0.54%
Others	1.17%

Total	36.00%
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Deposits, Money Mkt Securities and Net Current Assets.	2.20%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.66%
Avg Maturity (in Months)	174.65
Modified Duration (in Years)	7.28

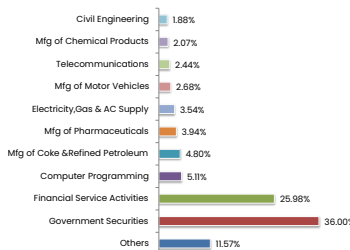
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
6,083.67	5,515.25	260.48	11,859.41

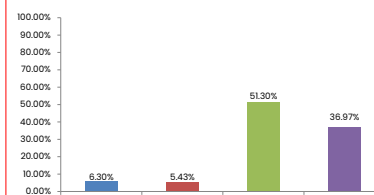
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts		
Public Deposits	0% to 80%	47.92%
Govt. Securities		
Corporate Bonds		
Equity	20% to 100%	51.30%
Net Current Assets	-	0.78%

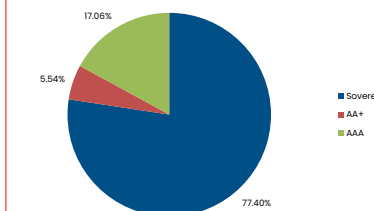
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Guaranteed NAV Fund as on April 30, 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	: 24.5143

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.44%	N/A
10 Years	6.38%	N/A
7 Years	6.03%	N/A
5 Years	9.55%	N/A
3 Years	8.40%	N/A
2 Years	10.61%	N/A
1 Year	6.08%	N/A
6 Months	0.71%	N/A
1 Month	1.72%	N/A

#NA

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.09%
ICICI Bank Limited	4.35%
Reliance Industries Limited	4.18%
Infosys Limited	2.44%
Bharti Airtel Ltd	2.11%
Larsen & Toubro Limited	1.77%
ITC Limited	1.60%
Axis Bank Limited	1.51%
Tata Consultancy Services Limited	1.44%
Kotak Mahindra Bank Limited	1.41%
Mahindra & Mahindra Ltd.	1.27%
State Bank of India	1.21%
Bajaj Finance Ltd	1.06%
Hindustan Unilever Limited	0.90%
Sun Pharmaceutical Industries Limited	0.89%
NTPC Ltd.	0.79%
Maruti Suzuki India Ltd	0.78%
HCL Technologies Limited	0.76%
Eternal Ltd	0.69%
Power Grid Corporation of India Ltd	0.65%
UltraTech Cement Limited	0.62%
Titan Company Limited	0.61%
Bharat Electronics Ltd	0.56%
Tata Steel Limited	0.56%
Grasim Industries Limited	0.54%
Tata Motors Limited	0.51%
Trent Ltd.	0.50%
Others	7.19%

Total	47.97%
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Deposits, Money Mkt Securities and Net Current Assets.	52.03%
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Grand Total	100.00%
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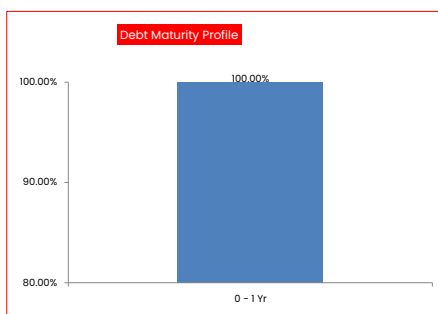
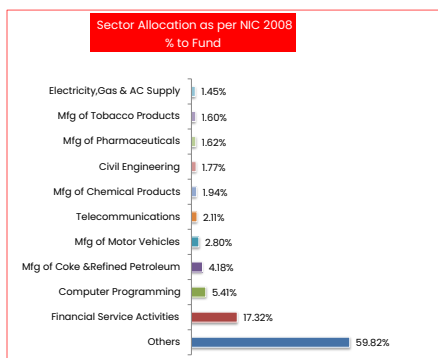
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
5,049.22	-	5,475.97	10,525.18

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		
Public Deposits	40% to 100%	52.01%
Govt. Securities		
Corporate Bonds	0%	0.00%
Equity	0% to 60%	47.97%
Net Current Assets	-	0.02%



Individual Balanced Fund as on April 30, 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	: 59.6812

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.11%	9.15%
10 Years	8.59%	8.91%
7 Years	8.95%	9.24%
5 Years	10.54%	10.69%
3 Years	9.00%	9.25%
2 Years	10.80%	10.93%
1 Year	9.91%	9.80%
6 Months	3.40%	3.88%
1 Month	2.33%	2.19%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	5.02%
ICICI Bank Limited	3.36%
Reliance Industries Limited	2.63%
Infosys Limited	1.65%
Bharti Airtel Ltd	1.56%
ITC Limited	1.29%
Tata Consultancy Services Limited	1.22%
Larsen & Toubro Limited	1.10%
Kotak Mahindra Bank Limited	0.90%
State Bank of India	0.80%
Bajaj Finance Ltd	0.74%
Mahindra & Mahindra Ltd.	0.74%
Axis Bank Limited	0.72%
Maruti Suzuki India Ltd	0.60%
Hindustan Unilever Limited	0.58%
NTPC Ltd.	0.57%
Others	8.90%

Total	32.39%
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Debentures/Bonds	% to Fund
Housing & Urban Development Corporation Limited	4.38%
Indgrid Infrastructure Trust	4.32%
National Bank For Agriculture & Rural Development	3.54%
REC Limited	2.35%
State Bank of India	2.30%
HDFC Bank Ltd	1.58%
Muthoot Finance Limited	1.26%
LIC Housing Finance Ltd	0.63%

Total	20.35%
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Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	15.93%
7.34% GOI Mat 22-Apr-2064	6.20%
7.25% GOI Mat 12-Jun-2063	5.30%
7.09% GOI Mat 05-Aug-2054	4.20%
7.18% GOI Mat 24-Jul-2037	3.53%
9.20% GOI Mat 30-Sep-2030	2.06%
7.30% GOI Mat 19-Jun-2053	1.84%
7.23% GOI Mat 15-Apr-2039	1.48%
7.54% GOI Mat 23-May-2036	0.94%
8.22% Karnataka SDL Mat 30 Jan 2031	0.74%
Others	2.32%

Total	44.54%
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Deposits, Money Mkt Securities and Net Current Assets.	2.72%
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Grand Total	100.00%
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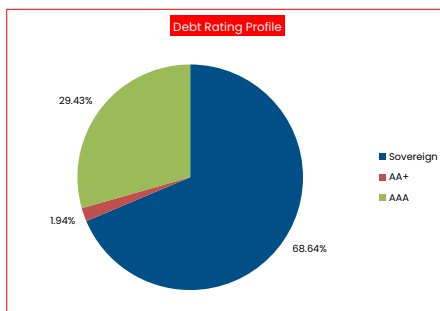
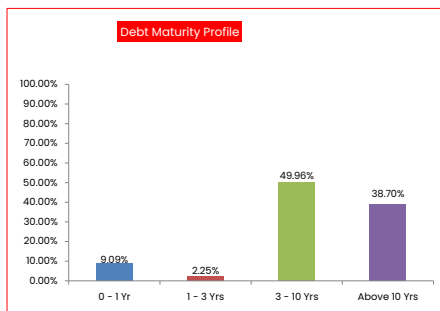
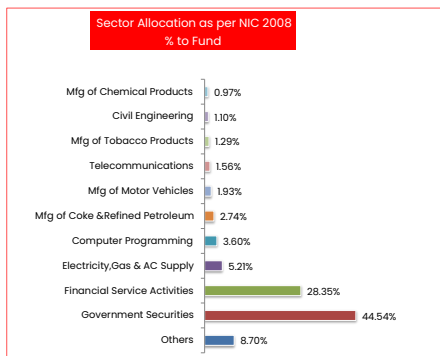
Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (in Months)	172.94
Modified Duration (in Years)	7.09

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,874.59	3,756.18	157.48	5,788.25

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%	1.74%
Public Deposits		
Govt. Securities	0% to 80%	64.89%
Corporate Bonds		
Equity	20% to 40%	32.39%
Net Current Assets	-	0.98%



Individual Debt Fund as on April 30, 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	: 47.8125

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	7.93%	7.29%
10 Years	7.80%	7.80%
7 Years	7.86%	7.89%
5 Years	6.39%	6.78%
3 Years	7.69%	7.86%
2 Years	8.71%	8.73%
1 Year	11.70%	10.72%
6 Months	5.89%	5.31%
1 Month	2.01%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	8.91%
National Bank For Agriculture & Rural Development	2.86%
LIC Housing Finance Ltd	0.89%
Muthoot Finance Limited	0.29%

Total	12.95%
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Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	17.96%
7.18% GOI Mat 24-Jul-2037	16.57%
7.25% GOI Mat 12-Jun-2063	11.10%
7.18% GOI Mat 14-Aug-2033	10.15%
7.26% GOI Mat 22-Aug-2032	5.99%
7.09% GOI Mat 05-Aug-2054	5.14%
7.10% GOI Mat 08-Apr-2034	4.59%
7.41% GOI Mat 19-Dec-2036	4.58%
7.54% GOI Mat 23-May-2036	3.08%
7.34% GOI Mat 22-Apr-2064	1.52%
Others	2.92%

Total	83.60%
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Deposits, Money Mkt Securities and Net Current Assets.	3.45%
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Grand Total	100.00%
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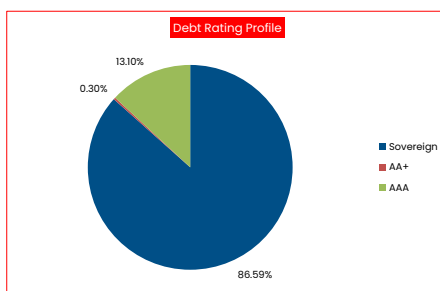
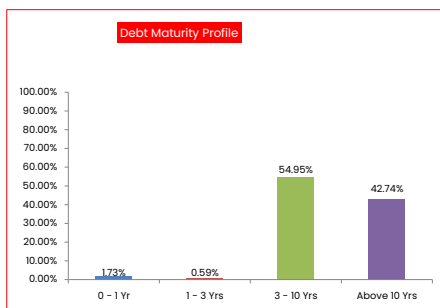
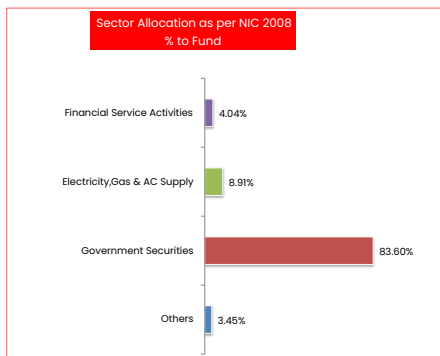
Debt Parameters	
Portfolio Yield (%)	6.53%
Avg Maturity (in Months)	160.69
Modified Duration (in Years)	7.29

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	1,702.77	60.89	1,763.66

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%	98.24%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.76%



Individual Equity Fund as on April 30, 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	: 67.943

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.50%	11.47%
10 Years	10.83%	11.52%
7 Years	11.26%	12.40%
5 Years	19.55%	19.80%
3 Years	12.48%	12.47%
2 Years	15.69%	16.06%
1 Year	7.36%	7.65%
6 Months	0.16%	0.53%
1 Month	3.28%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.82%
Reliance Industries Limited	9.10%
ICICI Bank Limited	8.36%
Infosys Limited	5.42%
Bharti Airtel Ltd	5.15%
Larsen & Toubro Limited	3.75%
ITC Limited	3.68%
Tata Consultancy Services Limited	3.53%
Kotak Nifty Bank ETF	3.40%
Axis Bank Limited	2.96%
Nippon India ETF Nifty Bank BeES	2.86%
Mahindra & Mahindra Ltd.	2.78%
Kotak Mahindra Bank Limited	2.53%
Aditya Birla Sun Life Nifty Bank Etf	2.33%
Maruti Suzuki India Ltd	2.05%
Bajaj Finance Ltd	1.98%
Hindustan Unilever Limited	1.89%
Tata Steel Limited	1.84%
Sun Pharmaceutical Industries Limited	1.74%
NTPC Ltd.	1.53%
UltraTech Cement Limited	1.43%
State Bank of India	1.33%
HCL Technologies Limited	1.32%
Oil & Natural Gas Corporation Ltd.	1.24%
Titan Company Limited	1.23%
Dr Reddys Laboratories Limited	1.16%
Nippon India Nifty IT ETF	0.92%
Tata Motors Limited	0.88%
SBI Life Insurance Company Limited	0.88%
Apollo Hospitals Enterprise Limited	0.86%
Bajaj Finserv Ltd	0.85%
Asian Paints (India) Ltd	0.79%
Grasim Industries Limited	0.68%
Tech Mahindra Limited	0.66%
Eternal Ltd	0.61%
Hindalco Industries Limited	0.51%
Others	7.67%

Total	99.75%
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Deposits, Money Mkt Securities and Net Current Assets.	0.25%
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Grand Total	100.00%
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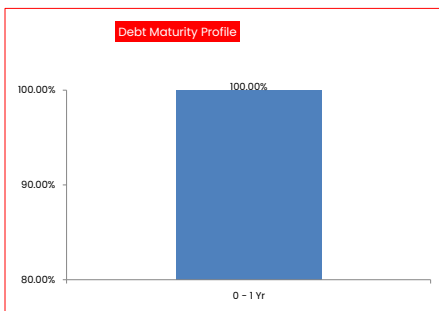
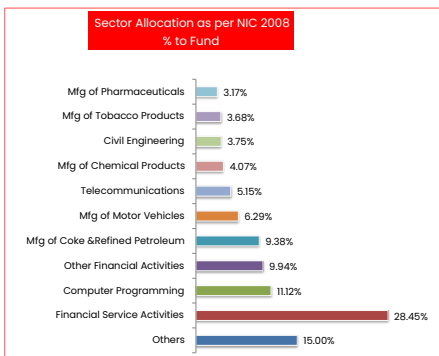
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
26,534.10	-	67.51	26,601.61

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 10%	0.17%
Govt. Securities		
Corporate Bonds		
Equity	90% to 100%	99.75%
Net Current Assets	-	0.08%



Individual Growth Fund as on April 30, 2025

Fund objective : The fund seeks to achieve long term accelerated capital growth through an investment mix of upto 80% equity and the balance in high quality bonds and money market instruments.

SFIN Code	: ULIF00318/10/04GROWTH101
Inception Date	: 02 Nov 2004
NAV	: 71.8312

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.10%	10.40%
10 Years	9.30%	9.66%
7 Years	9.63%	10.15%
5 Years	13.35%	13.29%
3 Years	10.08%	10.17%
2 Years	12.19%	12.40%
1 Year	9.07%	9.18%
6 Months	2.47%	2.92%
1 Month	2.61%	2.56%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	8.04%
ICICI Bank Limited	4.93%
Reliance Industries Limited	4.23%
Infosys Limited	2.66%
Bharti Airtel Ltd	2.17%
ITC Limited	1.76%
Larsen & Toubro Limited	1.66%
Axis Bank Limited	1.64%
Tata Consultancy Services Limited	1.60%
Kotak Mahindra Bank Limited	1.50%
Mahindra & Mahindra Ltd.	1.16%
Bajaj Finance Ltd	1.12%
State Bank of India	1.11%
Hindustan Unilever Limited	0.95%
NTPC Ltd.	0.91%
Titan Company Limited	0.72%
Sun Pharmaceutical Industries Limited	0.70%
Tata Steel Limited	0.69%
HCL Technologies Limited	0.63%
Maruti Suzuki India Ltd	0.62%
Hindalco Industries Limited	0.56%
Bajaj Finserv Ltd	0.53%
UltraTech Cement Limited	0.51%
Others	9.52%

Total	49.92%
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Debentures/Bonds	% to Fund
REC Limited	2.16%
Housing & Urban Development Corporation Limited	2.13%
Indian Railway Finance Corporation Ltd	1.30%
National Bank For Agriculture & Rural Development	1.29%
Small Industries Development Bank Of India	1.24%
Muthoot Finance Limited	1.17%
Mankind Pharma Limited	1.14%
Power Finance Corporation Ltd	1.14%
HDFC Bank Ltd	1.02%
State Bank of India	0.75%
Others	2.91%

Total	16.26%
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Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	5.38%
7.09% GOI Mat 05-Aug-2054	5.19%
7.10% GOI Mat 08-Apr-2034	4.99%
7.18% GOI Mat 14-Aug-2033	4.99%
7.18% GOI Mat 24-Jul-2037	4.17%
7.30% GOI Mat 19-Jun-2053	3.92%
7.25% GOI Mat 12-Jun-2063	1.44%
7.59% GOI Mat 20-Mar-2029	0.53%
8.24% GOI Mat 10-November-2033	0.46%
7.34% GOI Mat 22-Apr-2064	0.43%
Others	0.97%

Total	32.46%
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Deposits, Money Mkt Securities and Net Current Assets.	1.35%
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Grand Total	100.00%
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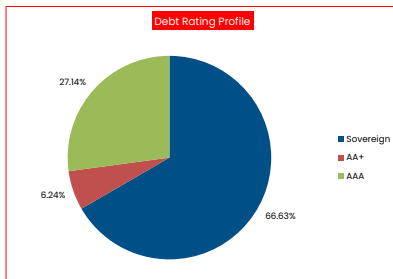
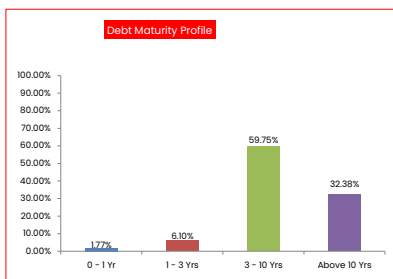
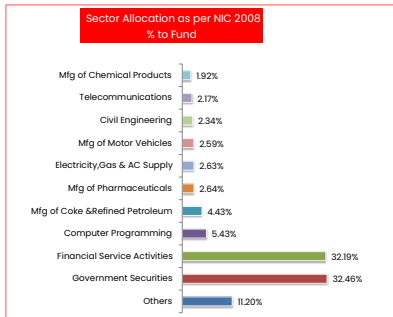
Debt Parameters	
Portfolio Yield (%)	6.67%
Avg Maturity (In Months)	150.97
Modified Duration (In Years)	6.97

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
22,227.42	21,694.41	602.70	44,524.53

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%	0.44%
Public Deposits		
Govt. Securities	0% to 60%	48.72%
Corporate Bonds		
Equity	40% to 60%	49.92%
Net Current Assets	-	0.92%



Individual Prime Equity Fund as on April 30, 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	: 42.2426

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.85%	10.58%
10 Years	10.96%	11.52%
7 Years	11.35%	12.40%
5 Years	19.53%	19.80%
3 Years	12.49%	12.47%
2 Years	15.68%	16.06%
1 Year	6.90%	7.65%
6 Months	-0.07%	0.53%
1 Month	3.18%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.78%
Reliance Industries Limited	8.97%
ICICI Bank Limited	8.21%
Infosys Limited	5.54%
Bharti Airtel Ltd	5.23%
Kotak Nifty Bank ETF	4.20%
Larsen & Toubro Limited	3.71%
ITC Limited	3.57%
Tata Consultancy Services Limited	3.31%
Axis Bank Limited	2.94%
Mahindra & Mahindra Ltd.	2.60%
Kotak Mahindra Bank Limited	2.52%
Aditya Birla Sun Life Nifty Bank Etf	2.33%
Hindustan Unilever Limited	2.01%
Bajaj Finance Ltd	1.92%
Nippon India ETF Nifty Bank BeES	1.84%
Sun Pharmaceutical Industries Limited	1.74%
Tata Steel Limited	1.70%
Maruti Suzuki India Ltd	1.65%
NTPC Ltd.	1.53%
State Bank of India	1.45%
UltraTech Cement Limited	1.39%
HCL Technologies Limited	1.34%
Dr Reddys Laboratories Limited	1.24%
Titan Company Limited	1.18%
Oil & Natural Gas Corporation Ltd.	1.06%
Tata Motors Limited	1.02%
Hindalco Industries Limited	0.97%
SBI Life Insurance Company Limited	0.92%
Apollo Hospitals Enterprise Limited	0.91%
Bajaj Finserv Ltd	0.91%
Nippon India Nifty IT ETF	0.83%
Asian Paints (India) Ltd	0.78%
Bharat Electronics Ltd	0.69%
Grasim Industries Limited	0.69%
Eternal Ltd	0.62%
Tech Mahindra Limited	0.61%
Power Grid Corporation of India Ltd	0.51%
Others	7.31%

Total	99.74%
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Deposits, Money Mkt Securities and Net Current Assets.	0.26%
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Grand Total	100.00%
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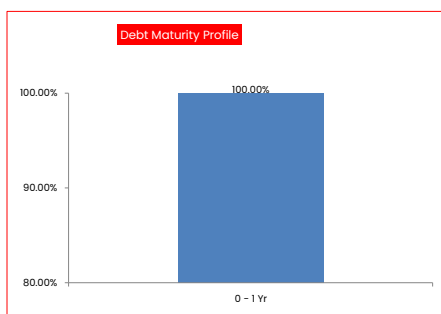
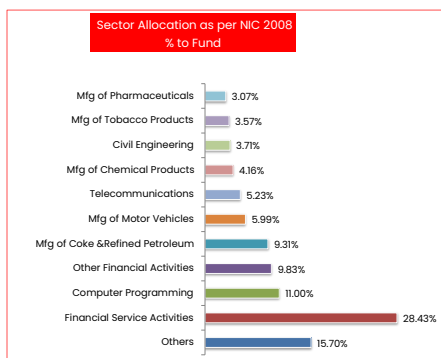
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
37,590.02	-	97.97	37,687.99

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%	0.16%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	99.74%
Net Current Assets	-	0.10%



Individual Prime Equity Pension Fund as on April 30, 2025

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

SFIN Code	: ULIF01316/12/09PNPRIMEEQ101
Inception Date	: 01 Jan 2010
NAV	: 44.4207

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	10.21%	10.58%
10 Years	11.61%	11.52%
7 Years	12.23%	12.40%
5 Years	20.75%	19.80%
3 Years	13.54%	12.47%
2 Years	17.00%	16.06%
1 Year	7.19%	7.65%
6 Months	-0.48%	0.53%
1 Month	3.37%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.57%
Reliance Industries Limited	7.99%
ICICI Bank Limited	7.19%
Infosys Limited	5.17%
Nippon India ETF Nifty Bank BeES	3.96%
Bharti Airtel Ltd	3.63%
ITC Limited	3.26%
Larsen & Toubro Limited	3.20%
Axis Bank Limited	3.19%
Kotak Nifty Bank ETF	2.91%
Tata Consultancy Services Limited	2.91%
Kotak Mahindra Bank Limited	2.34%
Mahindra & Mahindra Ltd.	2.11%
Bajaj Finance Ltd	2.01%
Hindustan Unilever Limited	1.91%
Sun Pharmaceutical Industries Limited	1.63%
Tata Steel Limited	1.54%
NTPC Ltd.	1.54%
State Bank of India	1.52%
DSP Nifty Private Bank ETF	1.44%
Eternal Ltd	1.41%
Maruti Suzuki India Ltd	1.29%
UltraTech Cement Limited	1.28%
Titan Company Limited	1.21%
Power Grid Corporation of India Ltd	1.15%
Asian Paints (India) Ltd	1.13%
Bharat Electronics Ltd	1.07%
HCL Technologies Limited	1.06%
Nippon India Nifty IT ETF	0.93%
Bajaj Finserv Ltd	0.88%
Trent Ltd.	0.86%
Hindalco Industries Limited	0.83%
SBI Life Insurance Company Limited	0.79%
Grasim Industries Limited	0.78%
Bajaj Auto Ltd.	0.77%
Bharti Hexacom Limited	0.72%
Tech Mahindra Limited	0.71%
Tata Motors Limited	0.71%
Dr Reddys Laboratories Limited	0.71%
Oil & Natural Gas Corporation Ltd.	0.71%
Britannia Industries Ltd	0.66%
Shriram Finance Ltd	0.65%
Coal India Limited	0.65%
Tata Consumer Products Limited	0.64%
Cipla Limited	0.62%
Apollo Hospitals Enterprise Limited	0.57%
Adani Ports & Special Economic Zone Ltd	0.53%
Others	6.45%

Total	98.74%
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Deposits, Money Mkt Securities and Net Current Assets.	1.26%
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Grand Total	100.00%
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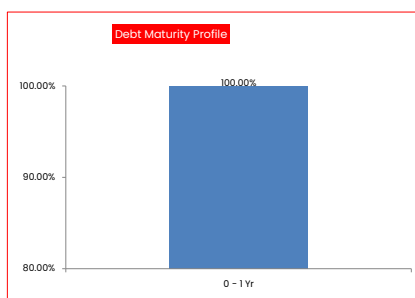
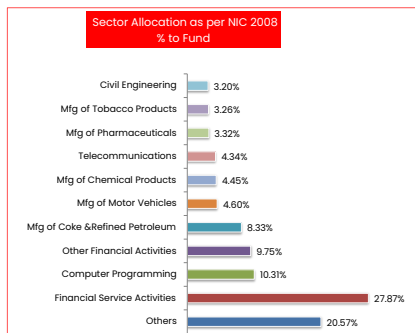
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
8,158.56	-	103.76	8,262.32

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%	1.14%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	98.74%
Net Current Assets	-	0.12%



Individual Preserver Pension Fund as on April 30, 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	: ULIF01216/12/09PNPRESERV101
Inception Date	: 01 Jan 2010
NAV	: 34.6644

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.44%	7.83%
10 Years	7.54%	7.80%
7 Years	7.65%	7.89%
5 Years	6.27%	6.78%
3 Years	7.50%	7.86%
2 Years	8.55%	8.73%
1 Year	11.34%	10.72%
6 Months	5.60%	5.31%
1 Month	1.87%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Finance Corporation Ltd	5.65%
Indian Railway Finance Corporation Ltd	5.40%
Mankind Pharma Limited	3.87%
National Bank For Agriculture & Rural Development	3.62%
REC Limited	3.56%
Power Grid Corporation of India Ltd	3.36%
Bharti Telecom Ltd	2.57%
Small Industries Development Bank Of India	2.18%
State Bank of India	1.30%
Larsen & Toubro Ltd	1.04%
Others	3.52%

Total 36.06%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	14.00%
7.09% GOI Mat 05-Aug-2054	9.04%
7.26% GOI Mat 06-Feb-2033	7.81%
7.10% GOI Mat 08-Apr-2034	7.26%
7.23% GOI Mat 15-Apr-2039	6.95%
7.30% GOI Mat 19-Jun-2053	5.86%
7.34% GOI Mat 22-Apr-2064	5.73%
7.25% GOI Mat 12-Jun-2063	1.68%
6.51% Karnataka SDL 21-Oct-2030	1.19%
7.45% Maharashtra SDL Mat 22-Mar-2038	1.12%
Others	0.82%

Total 61.47%

Deposits, Money Mkt Securities and Net Current Assets.	2.47%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.71%
Avg Maturity (In Months)	158.89
Modified Duration (In Years)	7.14

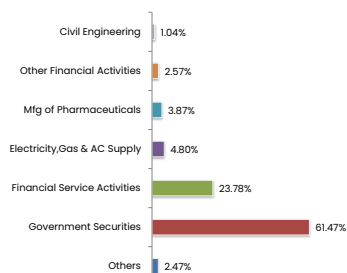
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	12,310.94	312.00	12,622.94

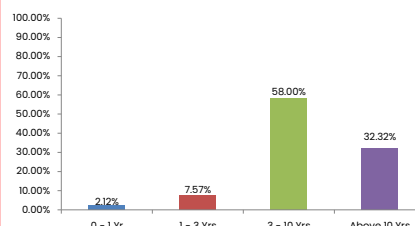
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.00%
Public Deposits		
Govt. Securities	75% to 100%	97.53%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.48%

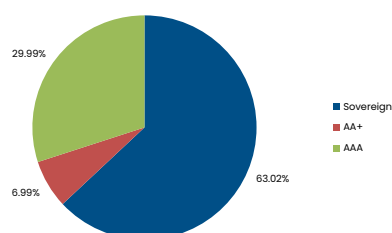
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Preserver Fund as on April 30, 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	: 34.7073

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.45%	7.83%
10 Years	7.62%	7.80%
7 Years	7.69%	7.89%
5 Years	6.26%	6.78%
3 Years	7.64%	7.86%
2 Years	8.68%	8.73%
1 Year	11.45%	10.72%
6 Months	5.72%	5.31%
1 Month	2.01%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Mankind Pharma Limited	5.65%
National Bank For Agriculture & Rural Development	4.47%
Power Finance Corporation Ltd	3.22%
Indian Railway Finance Corporation Ltd	2.93%
Power Grid Corporation of India Ltd	2.64%
HDFC Bank Ltd	2.25%
Small Industries Development Bank Of India	2.12%
Bharti Telecom Ltd	1.80%
NHPC Ltd	1.69%
Muthoot Finance Limited	1.61%
Others	4.56%

Total 32.96%

Government Securities	% to Fund
7.18% GOI Mat 14-Aug-2033	15.07%
7.10% GOI Mat 08-Apr-2034	11.60%
7.09% GOI Mat 05-Aug-2054	10.65%
7.26% GOI Mat 06-Feb-2033	4.54%
7.23% GOI Mat 15-Apr-2039	3.62%
6.90% GOI Mat 15-Apr-2065	2.82%
7.34% GOI Mat 22-Apr-2064	2.68%
7.18% GOI Mat 24-Jul-2037	2.46%
7.09% GOI Mat 25-Nov-2074	2.33%
7.30% GOI Mat 19-Jun-2053	2.30%
Others	6.24%

Total 64.32%

Deposits, Money Mkt Securities and Net Current Assets.	2.72%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.69%
Avg Maturity (In Months)	159.38
Modified Duration (In Years)	7.06

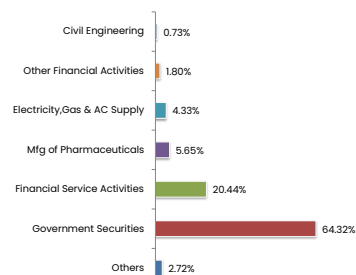
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	17,525.44	490.04	18,015.48

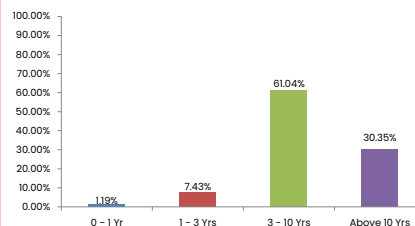
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 25%	1.17%
Public Deposits		
Govt. Securities	75% to 100%	97.28%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	1.55%

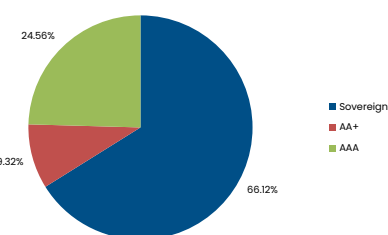
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Individual Secure Fund as on April 30, 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	: 54.1829

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.59%	8.22%
10 Years	8.27%	8.36%
7 Years	8.59%	8.57%
5 Years	8.80%	8.73%
3 Years	8.71%	8.55%
2 Years	10.19%	9.83%
1 Year	10.48%	10.26%
6 Months	4.34%	4.59%
1 Month	2.15%	1.92%

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

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	2.10%
ICICI Bank Limited	1.32%
Reliance Industries Limited	1.21%
Infosys Limited	0.85%
Bharti Airtel Ltd	0.82%
ITC Limited	0.58%
Larsen & Toubro Limited	0.52%
Tata Consultancy Services Limited	0.52%
Others	7.51%

Total	15.44%
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Debentures/Bonds	% to Fund
Indian Railway Finance Corporation Ltd	7.49%
Housing & Urban Development Corporation Limited	2.73%
National Bank For Agriculture & Rural Development	2.62%
REC Limited	2.37%
HDFC Bank Ltd	1.97%
LIC Housing Finance Ltd	0.68%

Total	17.86%
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Government Securities	% to Fund
7.09% GOI Mat 05-Aug-2054	8.27%
7.54% GOI Mat 23-May-2036	7.03%
7.30% GOI Mat 19-Jun-2053	6.90%
7.25% GOI Mat 12-Jun-2063	6.34%
9.20% GOI Mat 30-Sep-2030	6.26%
7.26% GOI Mat 22-Aug-2032	5.99%
7.26% GOI Mat 06-Feb-2033	5.34%
7.10% GOI Mat 08-Apr-2034	4.95%
7.59% GOI Mat 20-Mar-2029	4.08%
7.18% GOI Mat 14-Aug-2033	3.07%
Others	6.60%

Total	64.83%
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Deposits, Money Mkt Securities and Net Current Assets.	1.88%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.59%
Avg Maturity (In Months)	160.92
Modified Duration (In Years)	7.05

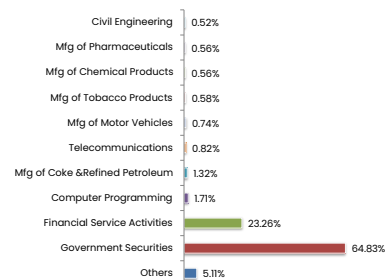
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
476.69	2,553.27	58.00	3,087.96

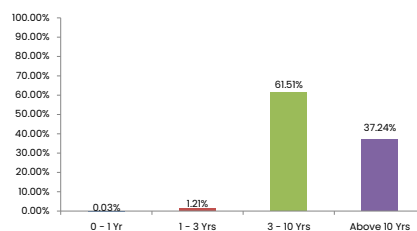
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10
Mr Pranav Parekh	-	8	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 20%	0.03%
Public Deposits		
Govt. Securities	0% to 90%	82.68%
Corporate Bonds		
Equity	10% to 20%	15.44%
Net Current Assets	-	1.85%

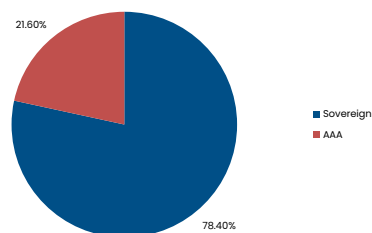
Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile



Pension Debt Fund as on April 30, 2025

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

SFIN Code	: ULIF00705/02/08PENDEBT101
Inception Date	: 05 Mar 2008
NAV	: 39.8752

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	8.39%	7.66%
10 Years	7.85%	7.80%
7 Years	7.93%	7.89%
5 Years	6.46%	6.78%
3 Years	7.72%	7.86%
2 Years	8.67%	8.73%
1 Year	11.31%	10.72%
6 Months	5.49%	5.31%
1 Month	1.88%	1.65%

#CRISIL Composite Bond Fund Index

Note: Returns over 1 year have been annualized.

Portfolio

Debentures/Bonds	% to Fund
Power Grid Corporation of India Ltd	9.84%
HDFC Bank Ltd	2.72%
LIC Housing Finance Ltd	0.70%

Total	13.26%
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Government Securities	% to Fund
7.26% GOI Mat 06-Feb-2033	18.04%
7.18% GOI Mat 24-Jul-2037	12.55%
7.25% GOI Mat 12-Jun-2063	11.71%
8.47% Maharashtra SDL 10-02-2026	9.69%
7.41% GOI Mat 19-Dec-2036	8.68%
7.09% GOI Mat 05-Aug-2054	5.88%
7.30% GOI Mat 19-Jun-2053	5.72%
7.68% Karnataka SDL Mat 16-Nov-2031	4.26%
7.10% GOI Mat 08-Apr-2034	3.83%
7.34% GOI Mat 22-Apr-2064	1.44%
Others	0.34%

Total	82.12%
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Deposits, Money Mkt Securities and Net Current Assets.	4.62%
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Grand Total	100.00%
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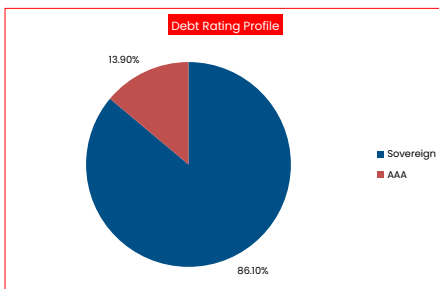
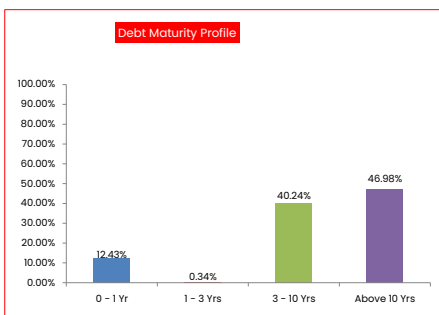
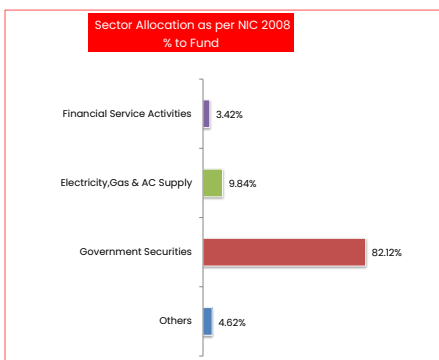
Debt Parameters	
Portfolio Yield (%)	6.55%
Avg Maturity (In Months)	166.70
Modified Duration (In Years)	7.03

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
-	710.72	34.45	745.17

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%	97.85%
Public Deposits		
Govt. Securities		
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.15%



Pension Equity Fund as on April 30, 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	: 47.641

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	9.53%	9.76%
10 Years	11.03%	11.52%
7 Years	11.66%	12.40%
5 Years	19.70%	19.80%
3 Years	12.68%	12.47%
2 Years	16.10%	16.06%
1 Year	7.62%	7.65%
6 Months	0.11%	0.53%
1 Month	3.24%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.93%
Reliance Industries Limited	9.17%
ICICI Bank Limited	8.46%
Nippon India ETF Nifty Bank BeES	6.87%
Infosys Limited	5.78%
Bharti Airtel Ltd	5.10%
ITC Limited	4.10%
Larsen & Toubro Limited	3.96%
Tata Consultancy Services Limited	3.91%
Axis Bank Limited	3.07%
Mahindra & Mahindra Ltd.	2.39%
Kotak Mahindra Bank Limited	2.20%
Maruti Suzuki India Ltd	2.00%
Hindustan Unilever Limited	1.99%
Bajaj Finance Ltd	1.75%
Sun Pharmaceutical Industries Limited	1.68%
Titan Company Limited	1.62%
Tata Steel Limited	1.60%
UltraTech Cement Limited	1.55%
NTPC Ltd.	1.55%
Kotak Nifty Bank ETF	1.48%
State Bank of India	1.32%
HCL Technologies Limited	1.24%
Dr Reddys Laboratories Limited	1.19%
Hindalco Industries Limited	1.04%
SBI Life Insurance Company Limited	0.99%
Oil & Natural Gas Corporation Ltd.	0.97%
Tata Motors Limited	0.97%
Eternal Ltd	0.84%
Apollo Hospitals Enterprise Limited	0.83%
Asian Paints (India) Ltd	0.78%
Bajaj Finserv Ltd	0.75%
Tech Mahindra Limited	0.63%
Nestle India Limited	0.57%
Bharat Electronics Ltd	0.56%
Shriram Finance Ltd	0.54%
Others	6.43%

Total	99.82%
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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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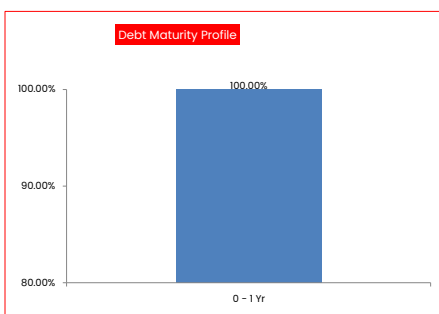
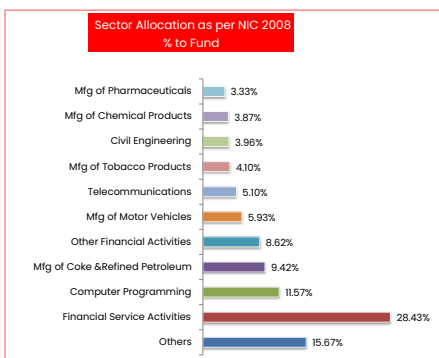
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
1,659.90	-	3.03	1,662.93

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%	0.11%
Govt. Securities		
Corporate Bonds		
Equity	85% to 100%	99.82%
Net Current Assets	-	0.07%



Pension Liquid Fund as on April 30, 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	: 29.7544

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	6.56%	6.94%
10 Years	5.55%	6.40%
7 Years	5.22%	6.02%
5 Years	4.95%	5.65%
3 Years	5.94%	6.89%
2 Years	6.35%	7.30%
1 Year	6.36%	7.23%
6 Months	3.01%	3.52%
1 Month	0.48%	0.57%

#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%

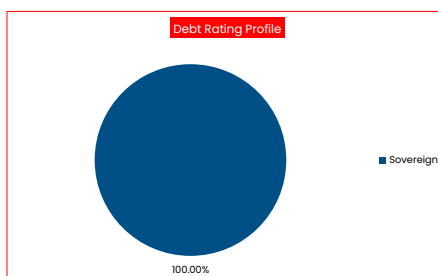
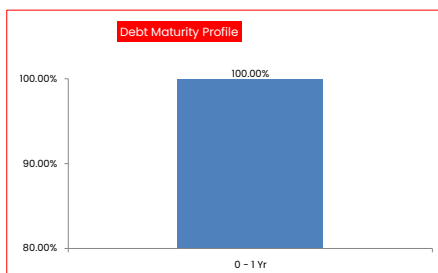
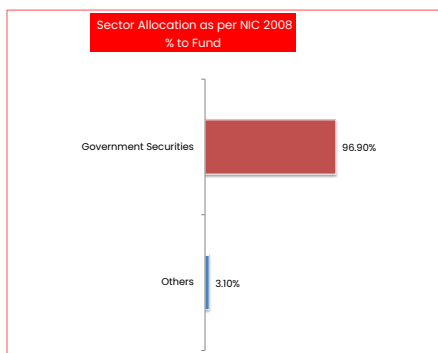
Debt Parameters	
Portfolio Yield (%)	6.57%
Avg Maturity (In Months)	1.02
Modified Duration (In Years)	0.09

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
-	-	47.21	47.21

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%	97.88%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	0%	0.00%
Net Current Assets	-	2.12%



Individual Midcap Fund as on April 30, 2025

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

SFIN Code	: UUF01701/01/17MIDCAP101
Inception Date	: 16 Mar 2017
NAV	: 29.5543

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.26%	15.40%
10 Years	N/A	N/A
7 Years	13.89%	15.05%
5 Years	25.40%	32.01%
3 Years	20.33%	21.90%
2 Years	30.90%	30.47%
1 Year	6.55%	6.40%
6 Months	-5.08%	-3.54%
1 Month	4.01%	4.75%

#Bench: Midcap 100

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Max Healthcare Institute Limited	3.35%
Bombay Stock Exchange Ltd	3.05%
Max Financial Services Limited	2.78%
CoForge Limited	2.46%
Persistent Systems Ltd.	2.46%
Lupin Limited	2.35%
Federal Bank Limited	2.34%
Dixon Technologies (India) Limited	2.34%
AU Small Finance Bank Limited	2.28%
Cummins India Ltd.	2.17%
PB Fintech Limited	1.99%
Torrent Power Ltd.	1.88%
Indus Towers Limited	1.85%
Hindustan Petroleum Corporation Ltd.	1.80%
Karur Vyasa Bank Limited	1.79%
Bank of India	1.73%
Marico Limited.	1.63%
APL Apollo Tubes Ltd	1.63%
Prestige Estates Projects Ltd	1.52%
SRF Limited	1.51%
Muthoot Finance Limited	1.41%
Colgate Palmolive (India) Ltd	1.40%
P I Industries Limited	1.33%
IPCA Laboratories Ltd	1.33%
Solar Industries India Ltd	1.30%
FSN E-Commerce Ventures Limited	1.30%
The Indian Hotels Company Ltd	1.26%
Bharat Forge Ltd	1.25%
Tube Investments of India Ltd.	1.22%
Mphasis Limited	1.21%
Sona BLW Precision Forgings Limited	1.20%
Tata Communications Ltd	1.19%
Alkem Laboratories Ltd	1.19%
Astral Limited	1.15%
Ashok Leyland Limited	1.14%
SBI Cards And Payment Services Ltd.	1.11%
Jubilant FoodWorks Ltd	1.08%
Supreme Industries Ltd	1.07%
Volta Ltd	1.06%
Tata Elsi Limited	1.06%
UPL Limited	1.01%
KPII TECHNOLOGIES LIMITED	1.01%
Polycab India Ltd	1.01%
Godrej Properties Limited	1.01%
Mahindra & Mahindra Financial Services Limited	1.00%
Bharti Hexacom Limited	0.93%
Sundaram Finance Limited	0.89%
Mankind Pharma Limited	0.88%
Indian Railway Catering and Tourism Corporation Limited	0.87%
Oberoi Realty Ltd	0.84%
Oil India Limited	0.83%
ACC Ltd.	0.82%
Bharat Dynamics Limited	0.80%
Page Industries Ltd	0.80%
360 One WAM Limited	0.78%
Bharat Heavy Electricals Ltd	0.77%
Steel Authority of India Ltd	0.73%
Container Corporation of India Ltd	0.68%
Apollo Tyres Ltd	0.68%
Exide Industries Ltd	0.66%
Dr. Lal Path Labs Ltd.	0.65%
Nippon India ETF Nifty PSU Bank BeES	0.64%
Vishal Mega Mart Limited	0.62%
MRF Ltd.	0.60%
IDFC First Bank Limited	0.59%
Indian Bank	0.59%
Biocon Limited	0.56%
Equitas Small Finance Bank Ltd	0.56%
NTPC Green Energy Limited	0.56%
Housing & Urban Development Corporation Limited	0.54%
Escorts Kubota Limited	0.52%
NHPC Ltd	0.52%
LIC Housing Finance Limited	0.51%
Others	6.43%

Total	98.04%
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Deposits, Money Mkt Securities and Net Current Assets.	1.96%
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Grand Total	100.00%
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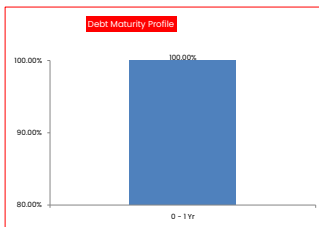
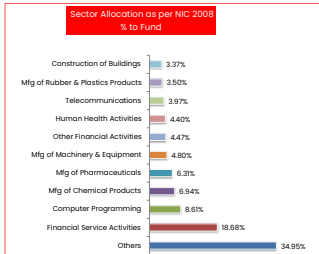
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
8,42,114	-	168.68	8,589.82

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 Instr.	0% to 25%	1.78%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds	75% to 100%	98.04%
Equity		
Net Current Assets	-	0.19%



Capped Nifty Index Fund as on April 30, 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	: 22.5912

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	14.09%	13.91%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	20.05%	19.80%
3 Years	12.74%	12.47%
2 Years	15.51%	16.06%
1 Year	6.86%	7.65%
6 Months	0.02%	0.53%
1 Month	3.05%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.83%
Reliance Industries Limited	8.59%
ICICI Bank Limited	8.01%
Infosys Limited	4.87%
Bharti Airtel Ltd	4.57%
Kotak Nifty Bank ETF	4.35%
ITC Limited	3.57%
Larsen & Toubro Limited	3.54%
Tata Consultancy Services Limited	3.18%
Nippon India ETF Nifty Bank BeES	3.10%
Kotak Mahindra Bank Limited	2.51%
Axis Bank Limited	2.43%
Mahindra & Mahindra Ltd.	2.34%
Bajaj Finance Ltd	2.09%
State Bank of India	1.97%
Hindustan Unilever Limited	1.88%
Sun Pharmaceutical Industries Limited	1.78%
HCL Technologies Limited	1.55%
NTPC Ltd.	1.52%
Eternal Ltd	1.49%
Maruti Suzuki India Ltd	1.45%
UltraTech Cement Limited	1.26%
Titan Company Limited	1.26%
Power Grid Corporation of India Ltd	1.26%
Tata Motors Limited	1.21%
Tata Steel Limited	1.04%
Asian Paints (India) Ltd	1.04%
Trent Ltd.	1.04%
Grasim Industries Limited	1.00%
Bajaj Finserv Ltd	0.98%
JSW Steel Ltd	0.88%
Cipla Limited	0.87%
Shriram Finance Ltd	0.86%
Tech Mahindra Limited	0.86%
Oil & Natural Gas Corporation Ltd.	0.86%
Hindalco Industries Limited	0.85%
Bajaj Auto Ltd.	0.85%
Nestle India Limited	0.84%
Coal India Limited	0.81%
Adani Ports & Special Economic Zone Ltd	0.81%
Eicher Motors Limited	0.73%
SBI Life Insurance Company Limited	0.71%
Wipro Limited	0.71%
Tata Consumer Products Limited	0.68%
Dr Reddys Laboratories Limited	0.67%
Apollo Hospitals Enterprise Limited	0.66%
Hero Motocorp Limited	0.54%

Total	97.86%
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Deposits, Money Mkt Securities and Net Current Assets.	2.14%
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Grand Total	100.00%
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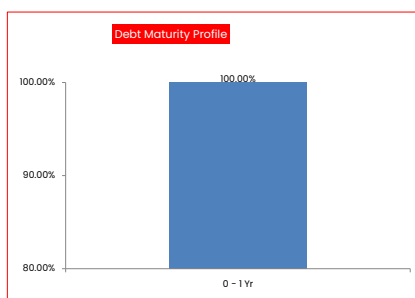
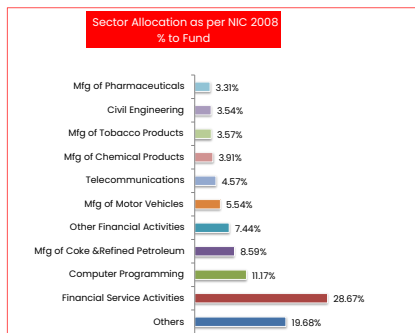
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
2,478.92	-	54.09	2,533.01

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%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	97.86%
Net Current Assets	-	0.06%



Large Cap Pension Fund as on April 30, 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	: ULIF01901/06/20PNLARGCAP101
Inception Date	: 05 Oct 2020
NAV	: 19.9115

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	16.27%	17.82%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	12.48%	12.47%
2 Years	15.43%	16.06%
1 Year	6.88%	7.65%
6 Months	0.36%	0.53%
1 Month	3.37%	3.46%

#Nifty 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.81%
Reliance Industries Limited	8.48%
ICICI Bank Limited	6.81%
Infosys Limited	4.83%
Bharti Airtel Ltd	4.48%
Nippon India ETF Nifty Bank BeES	3.87%
Kotak Nifty Bank ETF	3.81%
ITC Limited	3.53%
Larsen & Toubro Limited	3.49%
Tata Consultancy Services Limited	3.14%
Kotak Mahindra Bank Limited	2.89%
State Bank of India	2.36%
Mahindra & Mahindra Ltd.	2.31%
Axis Bank Limited	2.06%
Bajaj Finance Ltd	2.05%
Hindustan Unilever Limited	1.86%
Sun Pharmaceutical Industries Limited	1.77%
NTPC Ltd.	1.51%
HCL Technologies Limited	1.49%
Eternal Ltd	1.44%
Maruti Suzuki India Ltd	1.43%
Titan Company Limited	1.25%
Power Grid Corporation of India Ltd	1.25%
UltraTech Cement Limited	1.21%
Tata Motors Limited	1.20%
Asian Paints (India) Ltd	1.07%
Trent Ltd.	1.03%
Tata Steel Limited	1.03%
DSP Nifty Private Bank ETF	1.03%
Bharat Electronics Ltd	1.00%
Grasim Industries Limited	0.94%
Bajaj Finserv Ltd	0.90%
JSW Steel Ltd	0.88%
Oil & Natural Gas Corporation Ltd.	0.85%
Tech Mahindra Limited	0.85%
Hindalco Industries Limited	0.81%
Adani Ports & Special Economic Zone Ltd	0.81%
Bajaj Auto Ltd.	0.79%
Coal India Limited	0.78%
Cipla Limited	0.78%
SBI Life Insurance Company Limited	0.77%
Nestle India Limited	0.76%
Shriram Finance Ltd	0.76%
Eicher Motors Limited	0.68%
Tata Consumer Products Limited	0.68%
Dr Reddys Laboratories Limited	0.65%
Apollo Hospitals Enterprise Limited	0.63%
Wipro Limited	0.61%
Others	1.24%

Total	98.70%
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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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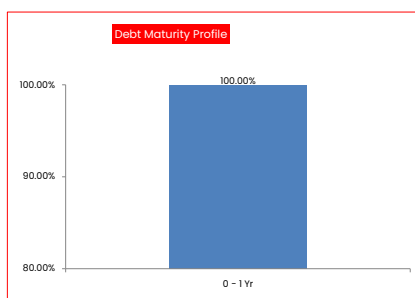
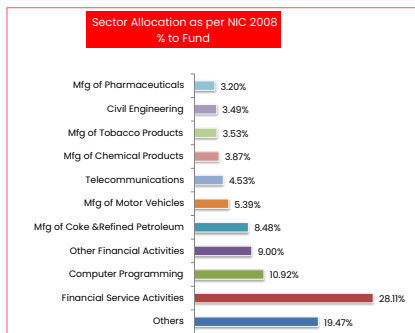
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
43,573.15	-	572.69	44,145.84

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%
Public Deposits		
Govt. Securities	0%	0.00%
Corporate Bonds		
Equity	90% to 100%	98.70%
Net Current Assets	-	0.02%



Flexi Cap Fund as on April 30, 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 : 14.519

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	27.96%	20.79%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	6.66%	4.92%
6 Months	-2.49%	-2.91%
1 Month	2.96%	3.24%

#NSE Nifty 500

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.13%
Reliance Industries Limited	5.64%
ICICI Bank Limited	5.06%
Infosys Limited	3.90%
Axis Bank Limited	3.28%
Bharti Airtel Ltd - Partly Paid	3.10%
DSP Nifty Private Bank ETF	2.82%
ITC Limited	2.22%
Larsen & Toubro Limited	2.02%
Tata Consultancy Services Limited	1.90%
Tech Mahindra Limited	1.77%
NTPC Ltd.	1.71%
Maruti Suzuki India Ltd	1.55%
Dr Reddys Laboratories Limited	1.46%
Mahindra & Mahindra Ltd.	1.35%
Kotak Mahindra Bank Limited	1.35%
Hindustan Unilever Limited	1.31%
Bajaj Finance Ltd	1.12%
Ashok Leyland Limited	1.10%
HDFC NIFTY Private Bank ETF	1.10%
UltraTech Cement Limited	1.04%
Crompton Greaves Consumer Electricals Ltd	1.01%
Titan Company Limited	1.00%
Union Bank Of India	0.98%
Oil & Natural Gas Corporation Ltd.	0.96%
Mahindra & Mahindra Financial Services Limited	0.95%
Bank of India	0.93%
APL Apollo Tubes Ltd	0.89%
Tata Steel Limited	0.86%
FSN E-Commerce Ventures Limited	0.79%
Jio Financial Services Ltd	0.77%
Dabur India Limited	0.72%
UPL Limited	0.71%
Lupin Limited	0.71%
Bharat Petroleum Corporation Ltd	0.70%
Bharat Electronics Ltd	0.69%
Aditya Birla Fashion & Retail Limited	0.66%
Tata Motors Limited	0.66%
SRF Limited	0.65%
ICICI Prudential Life Insurance Company Limited	0.63%
Power Finance Corporation Ltd	0.62%
HCL Technologies Limited	0.60%
Tata Power Co. Ltd	0.59%
Max Financial Services Limited	0.58%
JSW Energy Ltd	0.58%
Krsnaa Diagnostics Limited	0.58%
Max Healthcare Institute Limited	0.55%
Fortis Healthcare Limited	0.55%
Grasim Industries Limited	0.54%
Kotak Nifty Bank ETF	0.53%
Coal India Limited	0.53%
Hindalco Industries Limited	0.53%
Page Industries Ltd	0.52%
ICICI Lombard General Insurance Company Limited	0.51%
Volta Ltd	0.51%
360 One WAM Limited	0.51%
Others	23.38%

Total	99.44%
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Deposits, Money Mkt Securities and Net Current Assets.	0.56%
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Grand Total	100.00%
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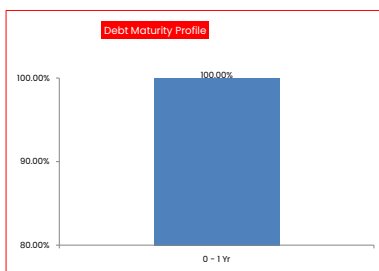
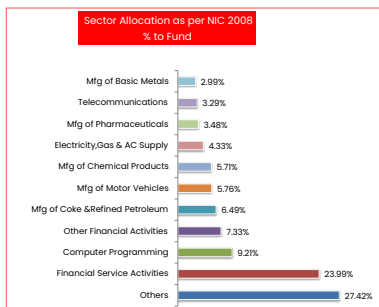
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
322,524.86	-	1,817.77	324,342.63

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%	0.55%
Public Deposits		
Govt. Securities	0% to 20%	0.00%
Corporate Bonds		
Equity	80% to 100%	99.44%
Net Current Assets	-	0.02%



Flexi Cap Pension Fund as on April 30, 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	: ULIF07201/09/23FlexiCapPFI01
Inception Date	: 28 Feb 2024
NAV	: 11.3372

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	11.32%	8.52%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	7.41%	4.92%
6 Months	-3.11%	-2.91%
1 Month	2.80%	3.24%

#NSE Nifty 500

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	7.69%
Reliance Industries Limited	5.59%
ICICI Bank Limited	4.99%
Infosys Limited	3.86%
Axis Bank Limited	3.24%
Bharti Airtel Ltd - Partly Paid	3.15%
ITC Limited	2.23%
Tata Consultancy Services Limited	1.92%
Larsen & Toubro Limited	1.89%
DSP Nifty Private Bank ETF	1.87%
Tech Mahindra Limited	1.76%
NTPC Ltd.	1.70%
Maruti Suzuki India Ltd	1.51%
Dr Reddys Laboratories Limited	1.42%
Hindustan Unilever Limited	1.31%
Mahindra & Mahindra Ltd.	1.26%
UltraTech Cement Limited	1.14%
Ashok Leyland Limited	1.10%
Kotak Mahindra Bank Limited	1.10%
Titan Company Limited	1.09%
Crompton Greaves Consumer Electricals Ltd	1.07%
ICICI Prudential Nifty Private Bank ETF - Nifty Private Bank Index	1.02%
Mahindra & Mahindra Financial Services Limited	1.00%
Union Bank Of India	0.98%
Bajaj Finance Ltd	0.95%
Oil & Natural Gas Corporation Ltd.	0.95%
Bank of India	0.85%
FSN E-Commerce Ventures Limited	0.82%
Tata Steel Limited	0.81%
Dabur India Limited	0.74%
APL Apollo Tubes Ltd	0.74%
Jio Financial Services Ltd	0.71%
Timken India Ltd	0.69%
Bharat Electronics Ltd	0.69%
Tata Motors Limited	0.67%
Kotak Nifty Bank ETF	0.66%
Aditya Birla Fashion & Retail Limited	0.66%
Bharat Petroleum Corporation Ltd	0.64%
ICICI Prudential Life Insurance Company Limited	0.63%
Power Finance Corporation Ltd	0.63%
Lupin Limited	0.63%
SRF Limited	0.62%
Britannia Industries Ltd	0.61%
UPL Limited	0.60%
Fortis Healthcare Limited	0.59%
JSW Energy Ltd	0.58%
Grasim Industries Limited	0.54%
Tata Power Co. Ltd	0.53%
Max Financial Services Limited	0.53%
Krsnaa Diagnostics Limited	0.52%
Coal India Limited	0.52%
ICICI Lombard General Insurance Company Limited	0.52%
Max Healthcare Institute Limited	0.51%
360 One WAM Limited	0.51%
Asian Paints (India) Ltd	0.51%
HCL Technologies Limited	0.50%
Others	21.87%

Total	96.45%
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Deposits, Money Mkt Securities and Net Current Assets.	3.55%
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Grand Total	100.00%
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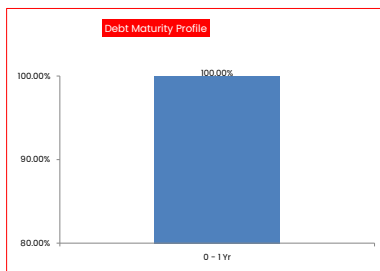
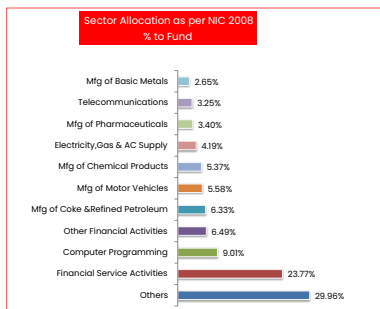
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
33,210.53	-	1,223.05	34,433.58

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 Instt	0% to 20%	3.53%
Public Deposits	0% to 20%	0.00%
Govt. Securities	0% to 20%	0.00%
Corporate Bonds	80% to 100%	96.45%
Equity	-	0.02%
Net Current Assets	-	



Midcap Momentum Fund as on April 30, 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	: 10.4067

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	3.75%	7.80%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 Years	N/A	N/A
3 Years	N/A	N/A
2 Years	N/A	N/A
1 Year	-0.39%	0.73%
6 Months	-9.10%	-8.44%
1 Month	3.28%	3.86%

#NIFTY MIDCAP150 MOMENTUM 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bombay Stock Exchange Ltd	6.35%
Dixon Technologies (India) Limited	4.95%
The Indian Hotels Company Ltd	4.93%
Max Healthcare Institute Limited	4.86%
Persistent Systems Ltd.	4.52%
PB Fintech Limited	4.33%
Lupin Limited	4.24%
Coforge Limited	4.18%
Federal Bank Limited	3.49%
Fortis Healthcare Limited	3.23%
Kalyan Jewellers India Limited	2.62%
Indus Towers Limited	2.57%
Oracle Financial Services Software Limited	2.46%
Voltas Ltd	2.43%
CG Power and Industrial Solutions Limited	2.23%
One 97 Communications Ltd	2.22%
Coromandel International Ltd	2.16%
Cummins India Ltd.	2.06%
Solar Industries India Ltd	1.67%
Oil India Limited	1.62%
Hindustan Petroleum Corporation Ltd.	1.60%
Page Industries Ltd	1.58%
Mphasis Limited	1.55%
Jubilant FoodWorks Ltd	1.44%
Lloyds Metals And Energy Ltd	1.39%
Petronet LNG Ltd	1.37%
IPCA Laboratories Ltd	1.34%
Rail Vikas Nigam Ltd	1.31%
Mazagon Dock Shipbuilders Limited	1.31%
Aurobindo Pharma Ltd	1.18%
Godrej Properties Limited	1.13%
Hitachi Energy India Limited	1.11%
The Phoenix Mills Ltd	1.09%
Torrent Power Ltd.	1.08%
Polycab India Ltd	1.03%
UNO Minda Limited	0.92%
Prestige Estates Projects Ltd	0.89%
Syngene International Ltd	0.88%
Oberoi Realty Ltd	0.86%
Indian Renewable Energy Development Agency Limited	0.85%
Ajanta Pharma Limited	0.78%
Biocon Limited	0.76%
KEI Industries Ltd	0.75%
Indian Bank	0.70%
CRISIL Ltd	0.63%
Housing & Urban Development Corporation Limited	0.63%
Godrej Industries Limited	0.52%
Thermax Ltd	0.52%
Others	0.48%

Total	96.80%
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Deposits, Money Mkt Securities and Net Current Assets.	3.20%
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Grand Total	100.00%
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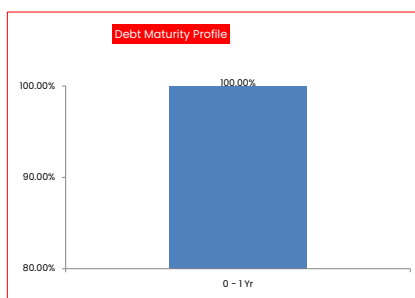
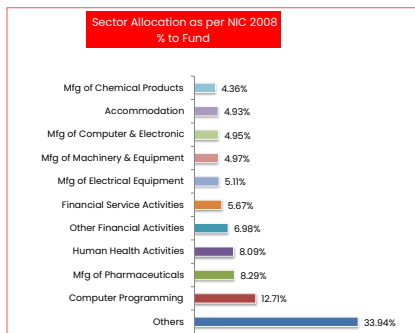
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (in Months)	0.07
Modified Duration (in Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
41,136.15	-	1,358.70	42,494.85

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%	3.19%
Public Deposits		
Govt. Securities	0% to 10%	0.00%
Corporate Bonds		
Equity	90% to 100%	96.80%
Net Current Assets	-	0.01%



Nifty Alpha 30 Fund – Individual Life as on April 30, 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	: 7.996

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	-20.04%	-19.94%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 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	-11.64%	-11.18%
1 Month	3.81%	4.07%

#NIFTY200 ALPHA 30

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Bombay Stock Exchange Ltd	6.54%
Dixon Technologies (India) Limited	5.73%
One 97 Communications Ltd	5.30%
Divis Laboratories Ltd.	4.99%
Muthoot Finance Limited	4.34%
Vedanta Ltd	4.24%
InterGlobe Aviation Ltd	4.10%
Bharti Airtel Ltd	4.04%
Mahindra & Mahindra Ltd.	3.64%
Indus Towers Limited	3.61%
Eternal Ltd	3.61%
Solar Industries India Ltd	3.60%
UPL Limited	3.46%
Glenmark Pharmaceuticals Ltd	3.40%
Jubilant FoodWorks Ltd	3.39%
Info Edge (India) Limited	3.22%
Ashok Leyland Limited	2.95%
Bajaj Finance Ltd	2.93%
CG Power and Industrial Solutions Limited	2.83%
Cholamandalam Investment & Finance Company Ltd	2.74%
Shriram Finance Ltd	2.59%
Bharat Electronics Ltd	2.48%
PB Fintech Limited	2.44%
Trent Ltd.	2.38%
Hindalco Industries Limited	2.29%
The Indian Hotels Company Ltd	2.09%
Persistent Systems Ltd.	2.08%
Kalyan Jewellers India Limited	1.80%
Lupin Limited	1.54%
Voltas Ltd	1.52%

Total	99.86%
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Deposits, Money Mkt Securities and Net Current Assets.	0.14%
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Grand Total	100.00%
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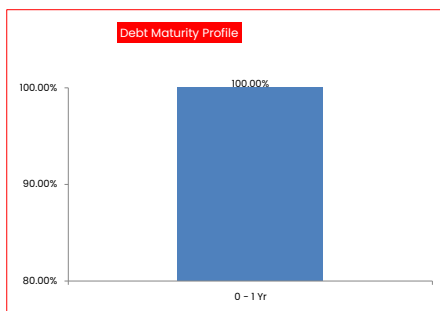
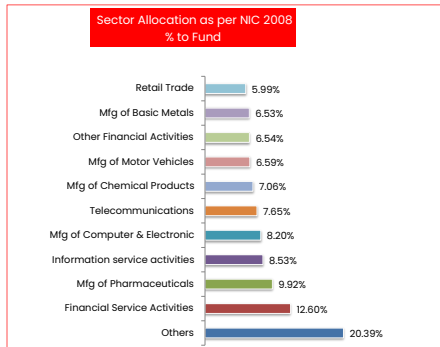
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
12,161.45	-	16.86	12,178.31

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%	0.05%
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	99.86%
Equity	-	0.05%



Top 500 Momentum 50 Fund – Individual Life as on April 30, 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	: 8.5096

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	-14.90%	-15.93%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 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	-14.90%	-15.93%
1 Month	4.25%	4.28%

#NIFTY500 MOMENTUM 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Divis Laboratories Ltd.	5.80%
Mahindra & Mahindra Ltd.	5.52%
Dixon Technologies (India) Limited	5.19%
The Indian Hotels Company Ltd	4.91%
Bombay Stock Exchange Ltd	4.84%
Tech Mahindra Limited	4.82%
Eternal Ltd	4.78%
Persistent Systems Ltd.	4.58%
Trent Ltd.	4.11%
Info Edge (India) Limited	3.89%
PB Fintech Limited	3.77%
Coforge Limited	3.59%
Lupin Limited	3.04%
United Spirits Ltd.	2.77%
Fortis Healthcare Limited	2.35%
Multi Commodity Exchange of India Ltd	2.26%
Kalyan Jewellers India Limited	1.89%
Oracle Financial Services Software Limited	1.80%
Voltas Ltd	1.79%
Coromandel International Ltd	1.54%
Suven Pharmaceuticals Ltd	1.52%
Glenmark Pharmaceuticals Ltd	1.45%
Siemens Ltd	1.40%
Radico Khaitan Ltd	1.30%
Siemens Energy India Limited	1.19%
360 One WAM Limited	1.18%
Kaynes Technology India Limited	1.17%
Oil India Limited	1.17%
Cholamandalam Financial Holdings Ltd	1.12%
Piramal Pharma Ltd	1.07%
Lloyds Metals And Energy Ltd	1.04%
Mazagon Dock Shipbuilders Limited	0.99%
KFin Technologies Ltd	0.93%
Firstsource Solutions Ltd	0.89%
Deepak Fertilisers & Petrochemicals Corp. Ltd	0.87%
National Aluminium Company Limited	0.84%
Hitachi Energy India Limited	0.80%
Motilal Oswal Financial Services Limited	0.79%
Amber Enterprises India Ltd	0.74%
Jubilant Pharmova Ltd	0.68%
Godfrey Phillips India Ltd	0.68%
Himadri Speciality Chemical Ltd	0.66%
Poly Medicure Ltd	0.61%
KEC International Ltd	0.54%
Anant Raj Ltd	0.51%
Others	1.87%

Total	99.22%
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Deposits, Money Mkt Securities and Net Current Assets.	0.78%
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Grand Total	100.00%
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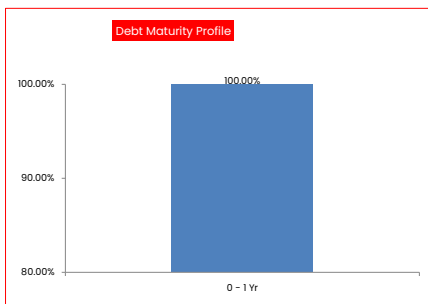
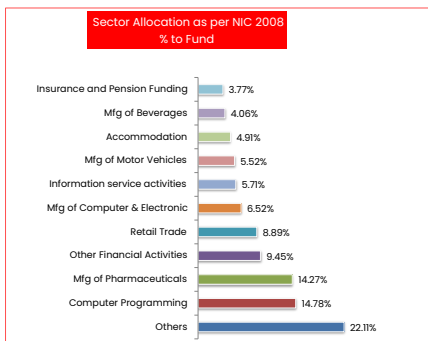
Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
19,558.64	-	154.31	19,712.95

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%	0.77%
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	99.22%
Equity	-	0.01%



Top 500 Momentum 50 pension Fund - Individual Pension as on April 30, 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/h2/24Top500MoPF101
Inception Date	: 16 Dec 2024
NAV	: 8.2566

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	-17.43%	-19.85%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 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	4.23%	4.28%

#NIFTY500 MOMENTUM 50

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
Divis Laboratories Ltd.	5.61%
Mahindra & Mahindra Ltd.	5.56%
Dixon Technologies (India) Limited	4.95%
Tech Mahindra Limited	4.80%
The Indian Hotels Company Ltd	4.76%
Bombay Stock Exchange Ltd	4.66%
Eternal Ltd	4.62%
Persistent Systems Ltd.	4.52%
Trent Ltd.	3.98%
Info Edge (India) Limited	3.76%
PB Fintech Limited	3.58%
Coforge Limited	3.46%
Lupin Limited	2.94%
United Spirits Ltd.	2.68%
Fortis Healthcare Limited	2.56%
Multi Commodity Exchange of India Ltd	2.19%
Kalyan Jewellers India Limited	1.83%
Oracle Financial Services Software Limited	1.77%
Voltas Ltd	1.74%
Coromandel International Ltd	1.53%
Suven Pharmaceuticals Ltd	1.47%
Glenmark Pharmaceuticals Ltd	1.40%
Siemens Ltd	1.35%
Radico Khaitan Ltd	1.25%
Oil India Limited	1.18%
Kaynes Technology India Limited	1.17%
360 One WAM Limited	1.14%
Siemens Energy India Limited	1.11%
Cholamandalam Financial Holdings Ltd	1.08%
Piramal Pharma Ltd	1.03%
Lloyds Metals And Energy Ltd	1.01%
Mazagon Dock Shipbuilders Limited	0.98%
KFin Technologies Ltd	0.90%
Firstsource Solutions Ltd	0.86%
Hitachi Energy India Limited	0.85%
Deepak Fertilisers & Petrochemicals Corp. Ltd	0.84%
National Aluminium Company Limited	0.81%
Motilal Oswal Financial Services Limited	0.77%
Amber Enterprises India Ltd	0.72%
Godfrey Phillips India Ltd	0.66%
Jubilant Pharmova Ltd	0.66%
Himadri Speciality Chemical Ltd	0.64%
Poly Medicure Ltd	0.59%
KEC International Ltd	0.52%
Others	2.30%

Total	96.79%
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Deposits, Money Mkt Securities and Net Current Assets.	3.21%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	5.88%
Avg Maturity (In Months)	0.07
Modified Duration (In Years)	0.01

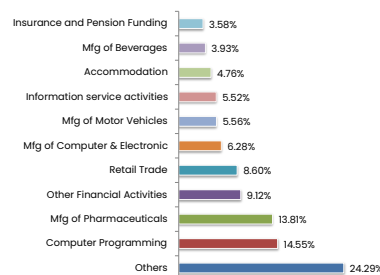
AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
5,202.20	-	172.73	5,374.93

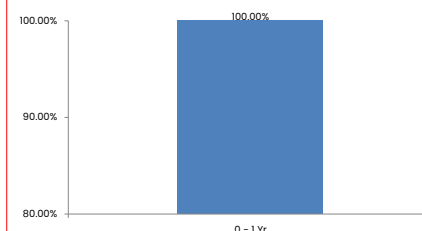
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Sumeet Hinduja	13	-	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 10%	3.19%
Govt. Securities	0% to 10%	0.00%
Corporate Bonds	90% to 100%	96.79%
Equity	-	0.02%
Net Current Assets	-	0.02%

Sector Allocation as per NIC 2008
% to Fund



Debt Maturity Profile



Dynamic Advantage Fund as on April 30, 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	: 10.5111

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.11%	7.03%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 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	3.31%	3.10%

Crisil Composite Bond Index (20%) and Nifty 50 (80%)
Note: Returns over 1 year have been annualized.

Portfolio	
Equity	% to Fund
HDFC Bank Limited	9.61%
ICICI Bank Limited	8.05%
Reliance Industries Limited	5.72%
Nippon India ETF Nifty Bank BeES	5.02%
Infosys Limited	4.06%
Larsen & Toubro Limited	2.99%
ITC Limited	2.78%
Bharti Airtel Ltd	2.67%
Axis Bank Limited	2.02%
Tata Consultancy Services Limited	1.97%
Kotak Mahindra Bank Limited	1.87%
State Bank of India	1.60%
Mahindra & Mahindra Ltd.	1.56%
Bajaj Finance Ltd	1.52%
Hindustan Unilever Limited	1.09%
Sun Pharmaceutical Industries Limited	1.08%
NTPC Ltd.	1.03%
UltraTech Cement Limited	1.00%
Maruti Suzuki India Ltd	0.92%
Bharat Electronics Ltd	0.87%
Bharti Airtel Ltd - Partly Paid	0.83%
Apollo Hospitals Enterprise Limited	0.82%
HCL Technologies Limited	0.79%
Dr Reddys Laboratories Limited	0.75%
Titan Company Limited	0.73%
Power Grid Corporation of India Ltd	0.73%
SBI Life Insurance Company Limited	0.67%
Tata Steel Limited	0.67%
Trent Ltd.	0.61%
Tata Motors Limited	0.60%
Bajaj Finserv Ltd	0.56%
Tech Mahindra Limited	0.55%
Grasim Industries Limited	0.55%
Asian Paints (India) Ltd	0.52%
Eternal Ltd	0.50%
Oil & Natural Gas Corporation Ltd.	0.50%
Others	5.94%
Total	73.76%

Government Securities	% to Fund
7.10% GOI Mat 08-Apr-2034	8.54%
6.79% GOI Mat 30-Dec-2031	7.78%
6.45% GOI Mat 07-Oct-2029	4.87%
7.18% GOI Mat 14-Aug-2033	2.59%
7.38% GOI Mat 20-Jun-2027	1.74%

Total	25.52%
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Deposits, Money Mkt Securities and Net Current Assets.	0.72%
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Grand Total	100.00%
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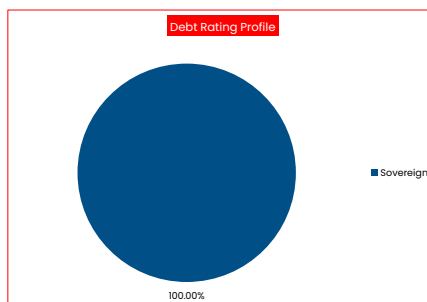
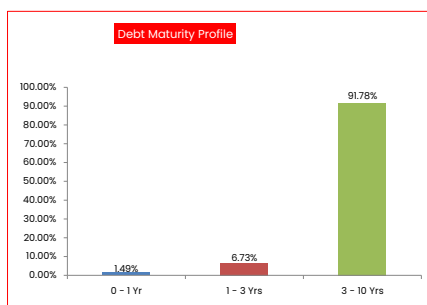
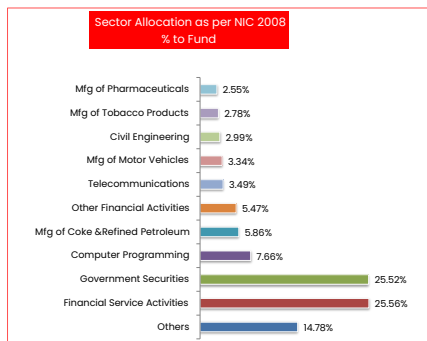
Debt Parameters	
Portfolio Yield (%)	6.22%
Avg Maturity (In Months)	81.12
Modified Duration (In Years)	5.19

AUM (₹ in Lakhs)

Equity	Debt	MMI & Others	Total
5,984.15	2,070.51	58.26	8,112.92

Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Sumeet Hinduja	13	0	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 50%	0.39%
Govt. Securities	0% to 50%	25.52%
Corporate Bonds	50% to 100%	73.76%
Equity	-	0.33%
Net Current Assets	-	0.33%



Dynamic Advantage Pension Fund as on April 30, 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	: 10.5376

Fund V/s Benchmark Performance		
Period	Returns (%)	Benchmark Returns (%)#
Inception	5.38%	7.03%
10 Years	N/A	N/A
7 Years	N/A	N/A
5 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	3.54%	3.10%

Crisil Composite Bond Index (20%) and Nifty 50 (80%)

Note: Returns over 1 year have been annualized.

Portfolio

Equity	% to Fund
HDFC Bank Limited	9.85%
ICICI Bank Limited	7.84%
Reliance Industries Limited	5.85%
Nippon India ETF Nifty Bank BeES	5.18%
Infosys Limited	4.56%
Bharti Airtel Ltd - Partly Paid	3.51%
Tata Consultancy Services Limited	2.94%
Larsen & Toubro Limited	2.67%
ITC Limited	2.38%
Kotak Mahindra Bank Limited	1.88%
Axis Bank Limited	1.81%
Mahindra & Mahindra Ltd.	1.60%
HCL Technologies Limited	1.52%
UltraTech Cement Limited	1.43%
Bajaj Finance Ltd	1.29%
State Bank of India	1.28%
NTPC Ltd.	1.25%
Maruti Suzuki India Ltd	1.20%
Tata Steel Limited	1.13%
Titan Company Limited	0.93%
Hindustan Unilever Limited	0.88%
Sun Pharmaceutical Industries Limited	0.84%
Bharat Electronics Ltd	0.79%
Nippon India ETF Nifty PSU Bank BeES	0.67%
Tech Mahindra Limited	0.66%
Dr Reddys Laboratories Limited	0.61%
Power Grid Corporation of India Ltd	0.59%
Eternal Ltd	0.58%
Tata Motors Limited	0.57%
Others	7.39%

Total	73.70%
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Government Securities	% to Fund
6.79% GOI Mat 30-Dec-2031	13.28%
6.45% GOI Mat 07-Oct-2029	6.51%
7.10% GOI Mat 08-Apr-2034	3.85%
7.38% GOI Mat 20-Jun-2027	1.88%

Total	25.53%
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Deposits, Money Mkt Securities and Net Current Assets.	0.78%
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Grand Total	100.00%
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Debt Parameters	
Portfolio Yield (%)	6.16%
Avg Maturity (in Months)	72.53
Modified Duration (in Years)	4.76

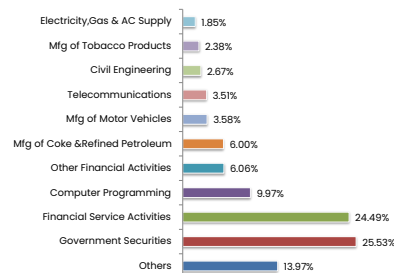
AUM (in Lakhs)

Equity	Debt	MMI & Others	Total
803.21	278.21	8.48	1,089.90

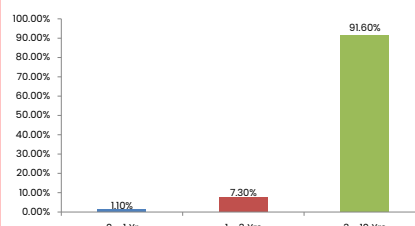
Fund Manager	No. Of Funds Managed		
	Equity Fund	Debt Fund	Hybrid Fund
Mr Kailash Lalwani	6	14	22
Mr Sumet Hinduja	13	0	10

Asset Category	F&U Mandate	% of Actual
Money Market Insts	0% to 50%	0.28%
Govt. Securities	0% to 50%	25.53%
Corporate Bonds	50% to 100%	73.70%
Equity	-	0.49%
Net Current Assets	-	0.49%

Sector Allocation as per NIC 2008 % to Fund



Debt Maturity Profile



Debt Rating Profile

