

# **INVESTMENT'Z INSIGHT**

**Monthly Investment Update November 2025**

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## Fund Performance Summary

FUND PERFORMANCE SUMMARY

				Absolute Return						CAGR Return								
Type	FUND NAMES	SFIN Code	AUM in CR	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year	Returns since Inception CAGR	Inception Date			
Asset Allocation Fund	Asset Allocation Fund	ULIF04528/09/07ASSETALOC116	585.0	1.25%	5.69%	4.83%	5.48%	11.81%	10.12%	9.52%	11.52%	10.29%	9.88%	9.96%	1-Oct-07			
Asset Allocation Fund	Asset Allocation Fund II	ULIF07205/12/13ASSETALOC2116	280.7	1.33%	5.71%	4.87%	5.39%	11.83%	10.10%	9.46%	11.41%	10.65%	10.15%	10.67%	31-Mar-14			
Asset Allocation Fund	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPEN116	33.3	1.44%	6.00%	5.34%	5.47%	11.23%	9.70%	9.36%	11.36%	10.37%	10.09%	10.02%	27-Jan-08			
Asset Allocation Fund	Asset Allocation Pension Fund II	ULIF09917/04/25ASPPENFDII116	1.2	0.45%	2.88%	3.75%	-	-	-	-	-	-	-	3.71%	19-May-25			
	CRISIL Balanced Fund – Aggressive Index			1.30%	5.46%	4.22%	7.64%	12.07%	10.32%	9.69%	11.93%	11.77%	11.23%					
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	20.0	0.32%	1.03%	2.02%	4.18%	4.35%	4.25%	3.67%	3.11%	3.13%	3.58%	5.01%	15-Jan-04			
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFU116	32.8	0.45%	1.46%	2.95%	6.11%	6.27%	6.18%	5.59%	5.06%	5.13%	5.60%	6.99%	23-Jul-04			
Cash Fund	Cash Plus Pension Fund	ULIF01618/11/04CASHPLUPEN116	5.0	0.41%	1.33%	2.66%	5.72%	6.02%	6.00%	5.46%	4.92%	4.96%	5.47%	7.07%	18-Nov-04			
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	520.5	0.42%	1.38%	2.77%	5.79%	6.07%	6.04%	5.45%	4.88%	4.52%	4.38%	6.40%	10-Jul-06			
Cash Fund	Liquid Pension Fund II	ULIF09717/04/25LQDPENFDII116	0.8	0.36%	1.10%	1.99%	-	-	-	-	-	-	-	2.00%	27-May-25			
	Crisil Liquid Fund Index			0.47%	1.42%	2.90%	6.49%	6.94%	6.99%	6.44%	5.86%	5.88%	6.28%					
Debt Fund	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	29.2	0.12%	1.37%	-0.25%	4.98%	6.83%	5.91%	4.15%	3.53%	4.63%	4.78%	5.53%	15-Jan-04			
Debt Fund	Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116	42.7	0.26%	1.78%	0.55%	6.87%	8.74%	7.78%	5.95%	5.36%	6.53%	6.57%	7.44%	23-Jul-04			
Debt Fund	Debt Plus Pension Fund	ULIF01518/11/04DEBTPLUPEN116	3.2	0.20%	1.72%	0.27%	6.40%	8.60%	7.70%	5.80%	5.21%	6.49%	6.95%	7.93%	18-Nov-04			
Debt Fund	Life Long Gain Fund	ULIF01123/07/04LIFELOGAIN116	6.6	0.01%	1.20%	-0.56%	4.48%	6.63%	5.76%	3.95%	3.40%	4.75%	4.93%	5.02%	23-Jul-04			
Debt Fund	Bond Fund	ULIF02610/07/06BONDFUNDLI116	1,663.3	0.23%	1.73%	0.49%	6.60%	8.41%	7.53%	5.87%	5.33%	6.65%	6.83%	7.92%	10-Jul-06			
Debt Fund	Bond Pension Fund	ULIF03524/07/06BONDPPENFUND116	9.5	0.17%	1.56%	0.09%	6.02%	8.29%	7.40%	5.63%	5.10%	6.26%	6.18%	7.77%	24-Jul-06			
Debt Fund	Bond Pension Fund II	ULIF09817/04/25BNDPPENFDII116	-	-0.07%	-0.25%	-	-	-	-	-	-	-	-	-0.52%	2-Jun-25			
	Crisil Composite Bond Fund Index			0.38%	1.99%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%					
Debt Fund	Long Term Debt Solution Fund	ULIF09019/10/23LNTRMBTSL116	0.5	0.43%	2.04%	0.73%	6.35%	-	-	-	-	-	-	6.13%	14-Dec-23			
	CRISIL Long Term Debt Solution Index			0.61%	2.38%	1.69%	8.29%	-	-	-	-	-	-					
Large Cap Fund	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	358.2	1.69%	6.61%	3.81%	3.20%	10.89%	9.87%	9.68%	12.78%	11.12%	11.06%	14.10%	23-Jul-04			
Large Cap Fund	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	594.4	2.26%	7.06%	4.88%	5.32%	12.73%	11.51%	11.44%	14.51%	12.79%	12.87%	15.40%	23-Jul-04			
Large Cap Fund	Equity Plus Pension Fund	ULIF01218/11/04EQUPLUSPEN116	23.1	1.58%	6.65%	3.75%	4.08%	11.86%	11.03%	11.11%	14.37%	12.75%	12.71%	15.97%	18-Nov-04			
Large Cap Fund	Premier Equity Gain Fund	ULIF02217/12/05PREREQGAIN116	24.9	1.80%	6.59%	3.72%	3.15%	10.80%	9.94%	9.96%	13.04%	11.58%	11.57%	12.71%	17-Dec-05			
Large Cap Fund	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	2,616.7	2.08%	6.95%	4.27%	4.92%	12.55%	11.34%	11.24%	14.22%	12.44%	12.41%	12.12%	24-Jul-06			
Large Cap Fund	Equity Growth Fund II	ULIF05106/01/10EQTYGROWQ2116	4,653.5	2.18%	7.34%	5.16%	5.34%	12.84%	11.70%	11.54%	14.65%	13.23%	13.12%	13.60%	6-Jan-10			
Large Cap Fund	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROW116	6.8	1.60%	7.53%	5.33%	4.33%	11.49%	10.28%	9.97%	13.08%	11.31%	11.23%	11.35%	24-Jul-06			
Large Cap Fund	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPEN116	53.2	1.73%	6.49%	4.00%	4.45%	12.24%	11.24%	11.37%	14.55%	12.87%	12.83%	13.05%	24-Jul-06			
	Nifty 50 Index			1.87%	7.27%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%					
Small Cap Fund	Small Cap Fund	ULIF08717/01/23SMALLCAPFU116	3,821.5	-0.93%	3.88%	4.76%	0.83%	17.31%	-	-	-	-	-	30.90%	23-May-23			
	Nifty Smallcap 100 Index			-3.00%	3.50%	-0.30%	-4.41%	12.18%	-	-	-	-	-					
Flexi Cap Fund	Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116	3,252.0	1.43%	4.97%	3.90%	2.94%	14.37%	15.40%	-	-	-	-	17.23%	20-May-22			
	Nifty 200 Index			1.51%	7.40%	5.66%	6.99%	15.74%	13.88%	-	-	-	-					
ESG Fund	Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116	293.8	2.33%	6.61%	7.00%	6.89%	16.23%	-	-	-	-	-	18.76%	16-Feb-23			
	NIFTY 100 ESG INDEX			2.26%	6.99%	6.62%	8.24%	15.43%	-	-	-	-	-					
Focused Fund	Focused 25 Fund	ULIF09606/02/25FOCUSED25F116	180.2	1.77%	6.54%	7.73%	-	-	-	-	-	-	-	15.52%	20-Mar-25			
	NSE 100 Index			1.40%	6.94%	5.50%	-	-	-	-	-	-	-					
Hybrid Fund	Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALOC116	57.2	0.95%	3.91%	2.71%	6.99%	10.62%	-	-	-	-	-	10.43%	25-Sep-23			
	Crisil Dynamic Asset Allocation Index <small>*Sensex 50 Index (Equity) 45% + CRISIL Composite Bond Index (Debt) 45% + CRISIL Liquid Debt Index (Liquid) 10%</small>			1.03%	4.33%	3.50%	7.47%	10.82%	-	-	-	-	-					
Mid Cap Fund	Equity Midcap Fund	ULIF01709/03/05EQUIMIDFUND116	69.7	-0.49%	3.76%	2.95%	-5.21%	11.76%	14.81%	13.67%	17.67%	12.17%	11.77%	13.74%	9-Mar-05			
Mid Cap Fund	Equity Midcap Plus Fund	ULIF01809/03/05EQUIMIDPLUS116	151.3	-0.07%	4.37%	3.17%	-3.82%	13.41%	16.45%	15.47%	19.54%	13.95%	13.43%	16.32%	9-Mar-05			
Mid Cap Fund	Accelerator Mid Cap Fund	ULIF03124/07/06ACCCEMIDCAP116	513.7	-0.41%	3.88%	3.22%	-4.20%	12.86%	15.82%	14.91%	18.93%	13.90%	13.63%	14.56%	24-Jul-06			
Mid Cap Fund	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCAO2116	5,748.4	0.67%	6.03%	4.50%	-0.51%	13.92%	17.45%	14.56%	18.69%	14.72%	14.38%	14.33%	6-Jan-10			
Mid Cap Fund	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCCEMIDPEN116	35.8	-0.43%	4.23%	3.76%	-3.14%	14.03%	17.06%	15.98%	20.11%	14.46%	13.89%	15.22%	24-Jul-06			
	Nifty Midcap 50 Index			2.45%	10.87%	8.90%	10.99%	19.53%	25.33%	20.80%	25.64%	20.29%	17.72%					
Index Fund	Equity Fund	ULIF00315/01/04EQUITYFUND116	179.3	1.66%	6.35%	5.26%	6.06%	13.10%	11.22%	11.49%	15.19%	13.07%	11.92%	11.42%	15-Jan-04			
Index Fund	Equity Index Fund	ULIF00623/07/04EQINDEXFUND116	102.1	1.83%	6.73%	6.04%	7.60%	14.78%	12.88%	13.08%	16.77%	14.75%	13.58%	14.29%	23-Jul-04			
Index Fund	Equity Index Pension Fund	ULIF01318/11/04EQINDEXPEN116	3.4	1.83%	6.66%	6.18%	7.19%	14.47%	12.77%	12.93%	16.67%	14.75%	13.59%	13.88%	18-Nov-04			
Index Fund	Premier Equity Fund	ULIF02117/12/05PRMREQFUND116	12.4	1.71%	6.42%	5.35%	6.16%	12.89%	11.32%	11.47%	15.18%	13.03%	11.85%	10.86%	17-Dec-05			
Index Fund	Equity Index Fund II	ULIF03024/07/06EQTYINDXO2116	1,669.4	1.75%	6.68%	5.93%	7.32%	13.97%	12.39%	12.32%	16.14%	14.25%	12.84%	11.64%	24-Jul-06			
Index Fund	Equity Index Pension Fund II	ULIF03724/07/06EQINDPENO2116	77.1	1.84%	6.71%	6.02%	6.98%	14.30%	12.26%	12.56%	16.27%	14.53%	13.37%	11.90%	24-Jul-06			
Index Fund	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPEQ116	1,033.2	1.79%	6.64%	5.93%	7.45%	14.25%	12.63%	12.47%	16.22%	14.39%	13.25%	10.87%	1-Nov-10			
	Nifty 50 Index			1.87%	7.27%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%					
Index Fund	Midcap Index Fund	ULIF08919/10/23MIDCPINDFD116	523.2	1.57%	7.67%	5.62%	5.99%	15.82%	-	-	-	-	-	15.76%	28-Nov-23			
	Nifty Mid Cap 150			1.59%	7.93%	6.01%	7.12%	18.47%	-	-	-	-	-					
Index Fund	SmallCap Quality Index Fund	ULIF09103/01/24SMCPQYINDF116	669.1	-2.88%	-1.15%	-4.42%	-14.02%	-	-	-	-	-	-	5.06%	15-Mar-24			
	Nifty SmallCap 250 Quality 50 Index			-2.93%	-1.10%	-4.10%	-12.43%	-	-	-	-	-	-					
Index Fund	Nifty Alpha 50 Fund	ULIF09221/05/24NYAPA50IND116	713.6	2.68%	6.59%	1.76%	-5.95%	-	-	-	-	-	-	-8.94%	15-Jul-24			
	Nifty Alpha 50			2.43%	6.19%	1.81%	-7.14%	-	-	-	-	-	-					
Index Fund	Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116	172.5	2.26%	5.27%	5.25%	-2.98%	-	-	-	-	-	-	-8.32%	16-Sep-24			
Index Fund	Nifty 200 Alpha 30 Index Pension Fund	ULIF010217/04/25N200A30PEN116	17.9	2.20%	5.97%	4.87%	-	-	-	-	-	-	-	4.87%	30-May-25			
	Nifty 200 Alpha 30 Index			2.47%	6.25%	6.46%	-1.58%	-	-	-	-	-	-					
Index Fund	Nifty 200 Momentum 30 Index Fund	ULIF09429/10/24N200M30IN116	311.5	1.76%	6.72%	3.56%	-	-	-	-	-	-	-	-7.24%	16-Dec-24			
	Nifty 200 Momentum 30 Index			2.23%	8.46%	5.38%	-	-	-									

Fund Performance Summary

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return				CAGR Return							Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year			
	BSE 500 Enhanced Value 50 Index			-0.86%	-	-	-	-	-	-	-	-	-	-	-	
Ethical Fund	Pure Equity Fund	ULIF02017/12/05PUREEQFUND116	48.6	1.24%	4.27%	4.29%	3.82%	14.29%	16.08%	13.49%	17.31%	14.97%	13.74%	15.09%		17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUN116	7,547.2	1.21%	3.76%	3.76%	3.00%	14.67%	16.01%	13.38%	16.64%	14.69%	13.76%	15.33%		21-Jul-06
Ethical Fund	Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116	4,943.2	1.21%	3.69%	3.64%	2.83%	14.09%	15.06%	12.94%	16.02%	13.72%	-	12.59%		5-Jun-17
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPEN116	7.8	0.08%	0.39%	0.65%	-4.79%	9.61%	12.12%	10.46%	12.25%	11.09%	10.95%	13.73%		17-Apr-08
Ethical Fund	Pure Stock Pension Fund II	ULIF010017/04/25PURSTKPEN2116	9.9	1.64%	3.38%	-	-	-	-	-	-	-	-	3.39%		28-Aug-25
	Nifty 50 Index			1.87%	7.27%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%			
Others	Assured Return Fund	ULIF06127/01/11ASSRDRETRN116	2.4	0.42%	1.60%	1.26%	6.46%	7.66%	6.98%	5.38%	5.04%	5.84%	6.08%	6.70%		28-Jan-11
Others	Balanced Equity Fund	ULIF07413/05/15BALEQTYFND116	1.7	1.87%	4.97%	4.67%	6.91%	11.09%	10.26%	10.75%	10.39%	10.01%	-	9.28%		8-Mar-16
Others	Builder Bond Fund	ULIF07313/05/15BLDRBNDFND116	42.3	0.53%	1.89%	0.92%	6.86%	7.16%	6.54%	4.82%	4.42%	5.95%	-	5.89%		8-Mar-16
Others	Discontinue Pension Policy Fund	ULIF07126/03/13DISCONPENS116	0.3	0.37%	1.19%	2.48%	5.30%	5.94%	6.07%	5.60%	5.10%	5.05%	5.14%	5.05%		9-Sep-15
Others	Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116	3,849.4	0.43%	1.41%	2.89%	6.09%	6.32%	6.33%	5.73%	5.22%	5.08%	5.28%	5.24%		28-Jan-15
Others	Pension Builder Fund	ULIF06908/02/13PENSIONBUI116	76.4	1.54%	3.33%	2.70%	5.68%	8.19%	7.73%	6.63%	6.42%	7.04%	6.84%	6.74%		1-Dec-14
	Benchmark			-	-	-	-	-	-	-	-	-	-	-	-	

Note- Equity classification of Large, Mid & Small Cap is as per the AMFI classification prescribed by SEBI (as amended from time to time).

November 2025

## Accelerator Mid-Cap Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	92.92
- Large Cap Stocks		25.13
- Mid Cap Stocks		55.59
- Small Cap Stocks		19.28
- Others		-
Bank deposits and money market instruments	0 - 40	7.04
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Portfolio

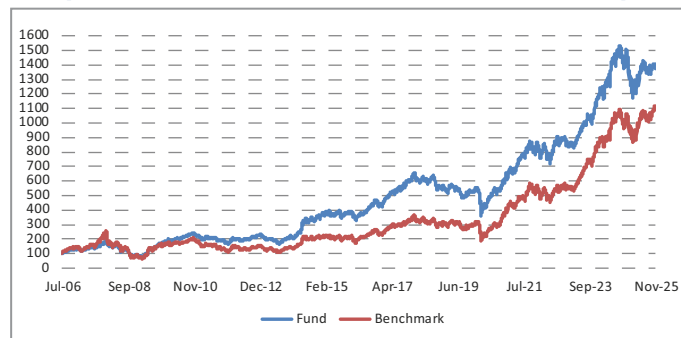
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>92.92%</b>
Muthoot Finance Ltd	3.58%
MRF Ltd	3.57%
PB Fintech Ltd	3.07%
Dixon Technologies (India) Ltd	2.89%
Persistent Systems Ltd	2.80%
Ajanta Pharma Ltd	2.33%
Cummins India Ltd	2.32%
Power Finance Corporation Ltd	2.21%
CEAT Ltd	2.18%
Coforge Ltd	2.15%
Others	65.81%
<b>Money Market, Deposits &amp; Other</b>	<b>7.08%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

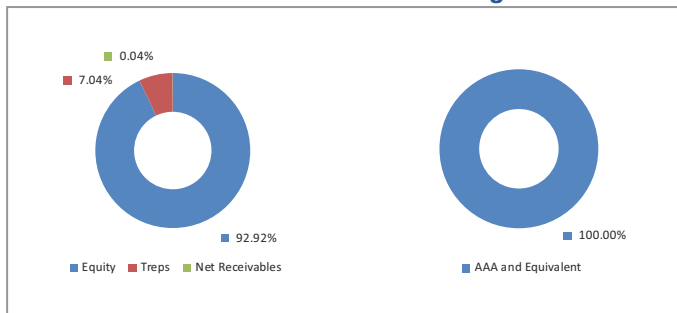
Description	
SFIN Number	ULIF03124/07/06ACCEMIDCAP116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	138.9274
AUM (Rs. Cr)*	513.69
Equity (Rs. Cr)	477.34
Debt (Rs. Cr)	36.16
Net current asset (Rs. Cr)	0.19

\*AUM is excluding the last day unitisation.

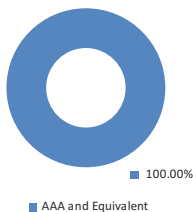
### Lumpsum Investment Growth of ₹100 Since Inception



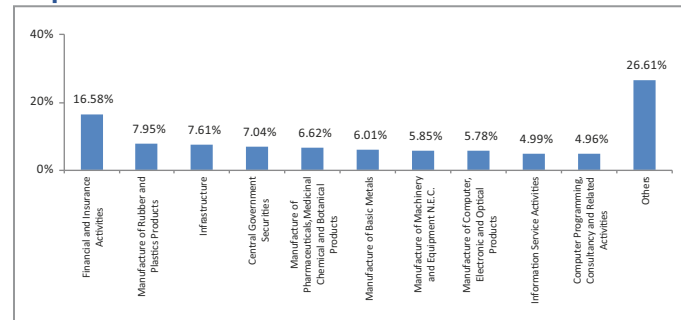
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.41%	3.22%	-4.20%	12.86%	15.82%	14.91%	18.93%	13.90%	13.63%	14.56%
Benchmark	2.45%	8.90%	10.99%	19.53%	25.33%	20.80%	25.64%	20.29%	17.72%	13.29%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Growth Fund

### Fund Objective

To provide capital appreciation through investment in select equity stocks those have the potential for capital appreciation.

### Portfolio Allocation

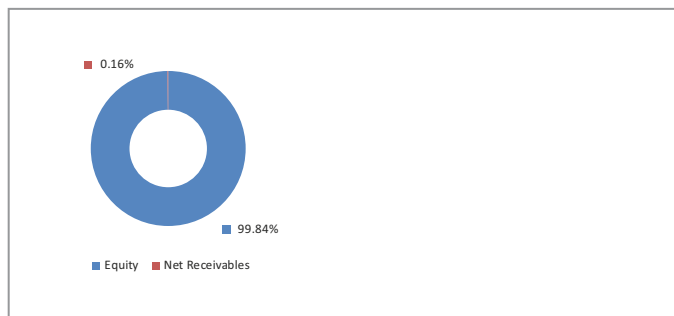
	Stated (%)	Actual (%)
Equity	60 - 100	99.84
Bank deposits and money market instruments	0 - 40	-
Net Current Assets*		0.16
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.84%</b>
HDFC Bank Ltd	9.73%
Reliance Industries Ltd	9.42%
ICICI Bank Ltd	8.69%
Infosys Ltd	6.07%
Larsen & Toubro Ltd	5.46%
Bharti Airtel Ltd	4.99%
Mahindra & Mahindra Ltd	3.72%
ITC Ltd	3.61%
State Bank of India	2.90%
Maruti Suzuki India Ltd	2.78%
Others	42.49%
<b>Money Market, Deposits &amp; Other</b>	<b>0.16%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



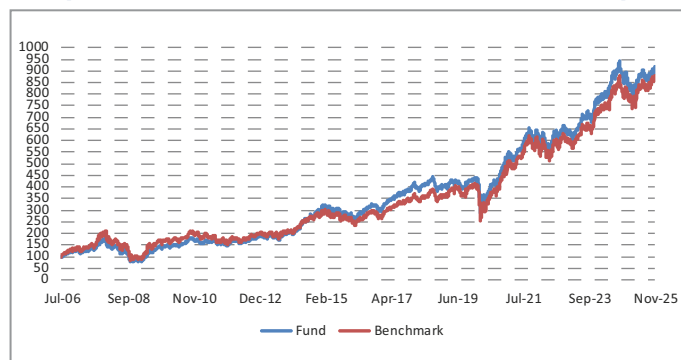
### Rating Profile

### Fund Details

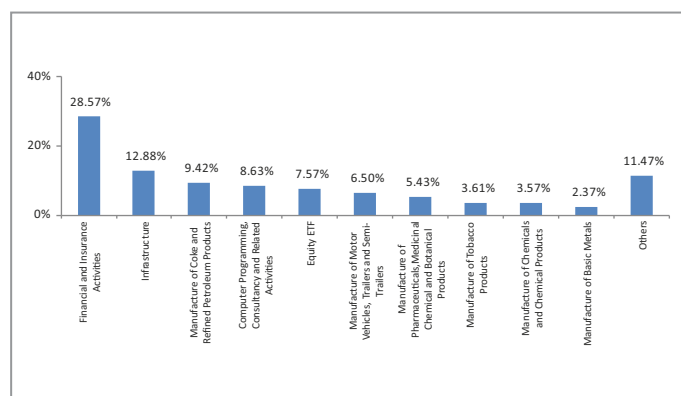
Description	
SFIN Number	ULIF02924/07/06EQGROWFUND116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	91.6435
AUM (Rs. Cr)*	2616.66
Equity (Rs. Cr)	2612.56
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	4.09

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.08%	4.27%	4.92%	12.55%	11.34%	11.24%	14.22%	12.44%	12.41%	12.12%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Index Fund II

### Fund Objective

To provide capital appreciation through investment in equities forming part of National Stock Exchange NIFTY.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	99.44
Bank deposits and money market instruments	0 - 40	0.51
Net Current Assets*		0.05
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

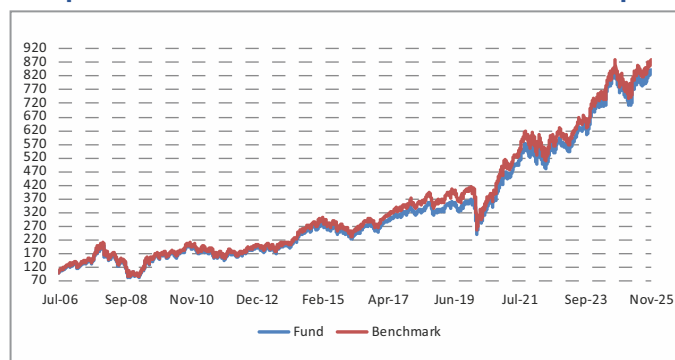
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.44%</b>
Reliance Industries Ltd	9.90%
HDFC Bank Ltd	9.21%
ICICI Bank Ltd	8.91%
Bharti Airtel Ltd	5.28%
Infosys Ltd	5.18%
Larsen & Toubro Ltd	4.41%
ITC Ltd	3.59%
Mahindra & Mahindra Ltd	3.07%
Tata Consultancy Services Ltd	2.95%
State Bank of India	2.38%
Others	44.55%
<b>Money Market, Deposits &amp; Other</b>	<b>0.56%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

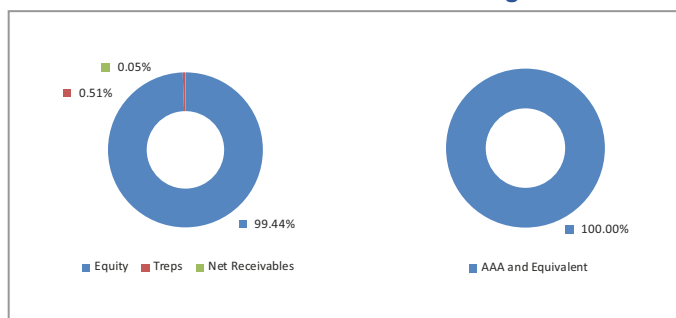
Description	
SFIN Number	ULIF03024/07/06EQTYINDX02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	84.2594
AUM (Rs. Cr)*	1669.39
Equity (Rs. Cr)	1659.99
Debt (Rs. Cr)	8.50
Net current asset (Rs. Cr)	0.91

\*AUM is excluding the last day unitisation.

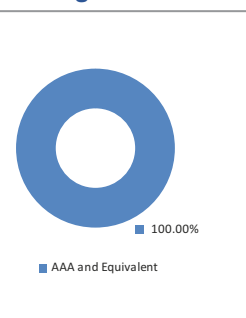
### Lumpsum Investment Growth of ₹100 Since Inception



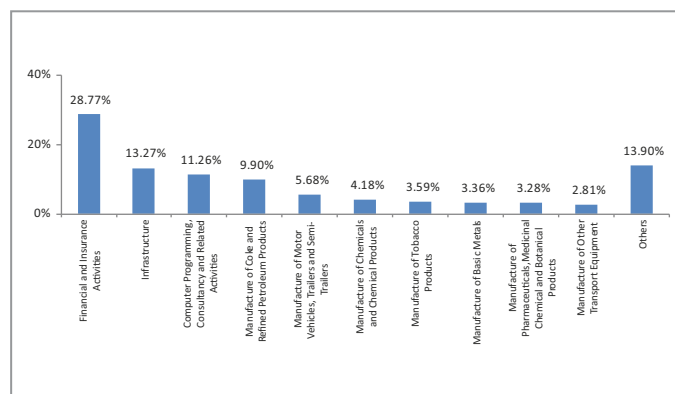
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.75%	5.93%	7.32%	13.97%	12.39%	12.32%	16.14%	14.25%	12.84%	11.64%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Pure Stock Fund

### Fund Objective

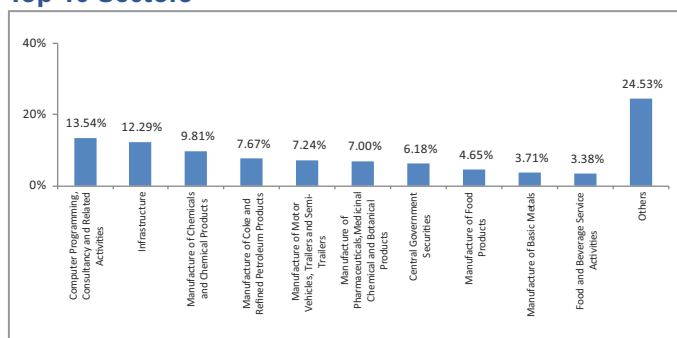
To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	93.62
Government treasury bills (Non-interest bearing)	0 - 40	6.18
Net Current Assets*		0.20
<b>Total</b>		<b>100.00</b>

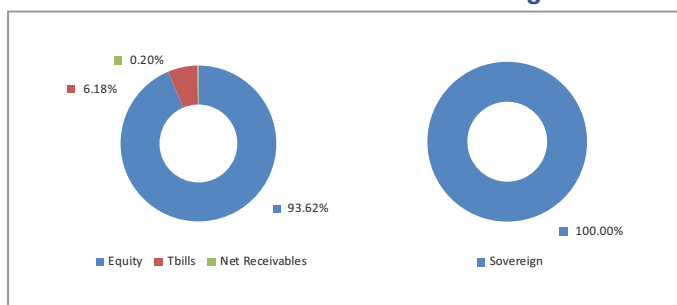
\*Net current asset represents net of receivables and payables for investments held.

### Top 10 Sectors

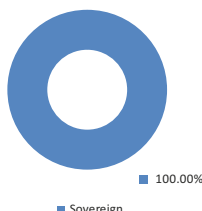


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.  
Central Government Securities (including TREPS).

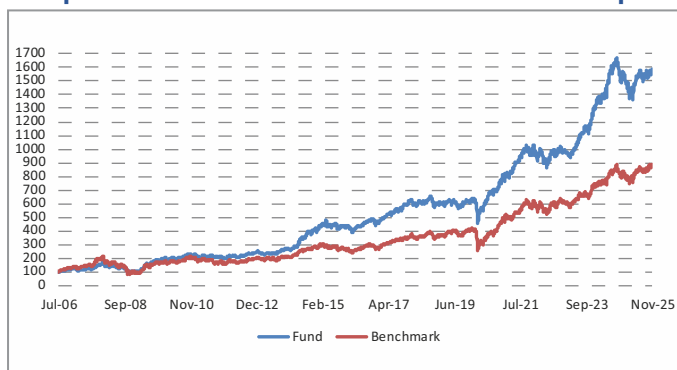
### Asset Class



### Rating Profile



### Lumpsum Investment Growth of ₹100 Since Inception



### Fund Details

Description	
SFIN Number	ULIF02721/07/06PURESTKFUN116
Launch Date	21-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 28-November-2025	158.3492
AUM (Rs. Cr)	7547.20
Equity (Rs. Cr)	7065.97
Debt (Rs. Cr)	466.16
Net current asset (Rs. Cr)	15.08

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>93.62%</b>
Reliance Industries Ltd	7.67%
Infosys Ltd	5.45%
Bharti Airtel Ltd	4.35%
Larsen & Toubro Ltd	3.86%
Tata Consultancy Services Ltd	3.82%
Maruti Suzuki India Ltd	3.40%
Hindustan Unilever Ltd	3.02%
Titan Company Ltd	2.47%
Asian Paints Ltd	2.26%
UltraTech Cement Ltd	2.12%
LG Electronics India Ltd	1.86%
Sun Pharmaceuticals Industries Ltd	1.82%
Mahindra & Mahindra Ltd	1.67%
Eternal Ltd	1.67%
NTPC Ltd	1.66%
Nestle India Ltd	1.54%
Power Grid Corporation of India Ltd	1.49%
HCL Technologies Ltd	1.34%
Coal India Ltd	1.34%
Tech Mahindra Ltd	1.30%
KSB Ltd	1.29%
Tata Steel Ltd	1.19%
Dr Reddys Laboratories Ltd	1.17%
Apollo Tyres Ltd	1.10%
Procter & Gamble Hygiene and Health Care Ltd	0.97%
Hindalco Industries Ltd	0.95%
Godrej Consumer Products Ltd	0.91%
JSW Steel Ltd	0.91%
BASF India Ltd	0.88%
Voltamp Transformers Ltd	0.86%
Varun Beverages Ltd	0.86%
MRF Ltd	0.84%
Oil & Natural Gas Corporation Ltd	0.81%

## Portfolio

Company/Issuer	Exposure (%)
Axis Nifty IT ETF	0.79%
Bharat Electronics Ltd	0.75%
Travel Food Services Ltd	0.75%
Crompton Greaves Consumer Electricals Ltd	0.73%
Sapphire Foods India Ltd	0.72%
Britannia Industries Ltd	0.70%
Wipro Ltd	0.69%
ICICI Prudential IT ETF	0.67%
Medplus Health Services Ltd	0.66%
Dabur India Ltd	0.66%
Lupin Ltd	0.66%
AIA Engineering Ltd	0.66%
Tata Motors Passenger Vehicles Ltd	0.64%
Avenue Supermarts Ltd	0.63%
Bayer CropScience Ltd	0.60%
Clean Science and Technology Ltd	0.59%
Restaurant Brands Asia Ltd	0.58%
Zydus Lifesciences Ltd	0.56%
Tata Motors Limited	0.56%
Tata Consumer Products Ltd	0.55%
Kotak IT ETF	0.54%
Devyani International Ltd	0.52%
Aditya Birla Lifestyle Brands Ltd	0.52%
Carraro India Ltd	0.51%
Sanofi India Ltd	0.51%
Gland Pharma Ltd	0.50%
Jubilant Foodworks Ltd	0.49%
Cipla Ltd	0.48%
Larsen & Toubro Infotech Mindtree Ltd	0.48%
Hero MotoCorp Ltd	0.48%
Colgate-Palmolive (India) Ltd	0.48%
Adani Ports & Special Economic Zone Ltd	0.47%
Varroc Engineering Ltd	0.46%
Schaeffler India Ltd	0.46%
Mahanagar Gas Ltd	0.45%
Mphasis Ltd	0.45%
Brainbees Solutions Ltd	0.43%
The Ramco Cements Ltd	0.41%
Deepak Nitrite Ltd	0.40%
Wework India Management Ltd	0.40%
Aurobindo Pharma Ltd	0.39%
Sanofi Consumer Healthcare India Ltd	0.36%
Others	3.39%
Money Market, Deposits & Other	6.38%
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.21%	3.76%	3.00%	14.67%	16.01%	13.38%	16.64%	14.69%	13.76%	15.33%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.95%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Premier Equity Growth Fund

### Fund Objective

To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 - 100	93.61
Bank deposits and money market instruments	0 - 40	6.18
Net Current Assets*		0.21
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\*Including Share Warrants

### Portfolio

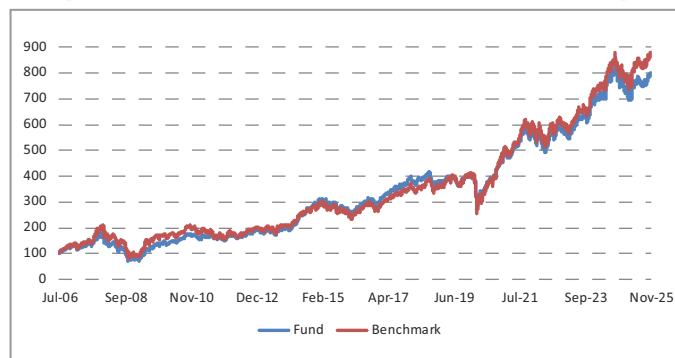
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>93.61%</b>
Reliance Industries Ltd	9.53%
HDFC Bank Ltd	9.27%
Larsen & Toubro Ltd	6.40%
Infosys Ltd	6.21%
Mahindra & Mahindra Ltd	4.98%
Bharti Airtel Ltd	3.59%
UTI Bank ETF	3.49%
State Bank of India	3.39%
Bajaj Finance Ltd	3.24%
Kotak Mahindra Bank Ltd	2.36%
Others	41.16%
<b>Money Market, Deposits &amp; Other</b>	<b>6.39%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

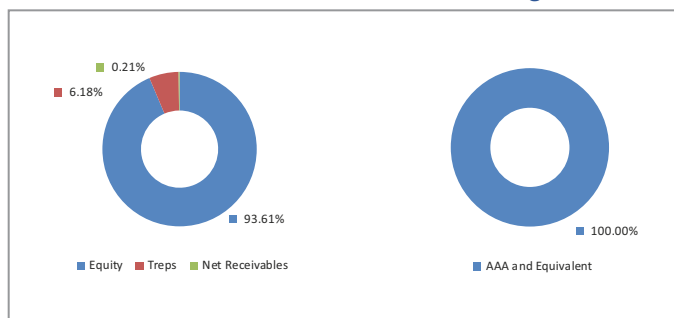
Description	
SFIN Number	ULIF03824/07/06PREMEQGROW116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	80.1908
AUM (Rs. Cr)*	6.80
Equity (Rs. Cr)	6.36
Debt (Rs. Cr)	0.42
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

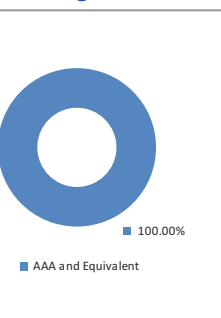
### Lumpsum Investment Growth of ₹100 Since Inception



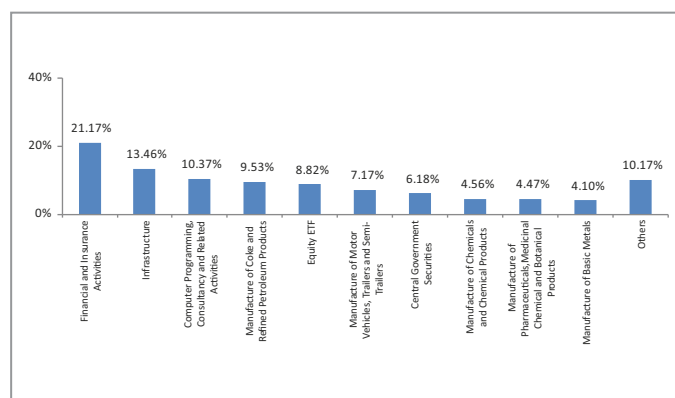
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.60%	5.33%	4.33%	11.49%	10.28%	9.97%	13.08%	11.31%	11.23%	11.35%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Growth Fund II

### Fund Objective

To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	99.16
Bank deposits and money market instruments	0 - 40	0.76
Net Current Assets*		0.07
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

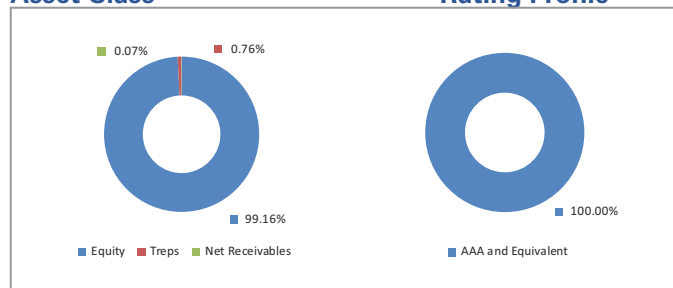
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.16%</b>
Reliance Industries Ltd	9.81%
HDFC Bank Ltd	9.66%
ICICI Bank Ltd	8.87%
Infosys Ltd	6.34%
Larsen & Toubro Ltd	4.98%
Bharti Airtel Ltd	4.89%
Mahindra & Mahindra Ltd	4.33%
State Bank of India	3.86%
Maruti Suzuki India Ltd	3.13%
ITC Ltd	2.36%
Bajaj Finance Ltd	2.32%
UTI Bank ETF	2.13%
Mirae Asset Nifty Financial Services ETF	2.02%
Sun Pharmaceuticals Industries Ltd	1.71%
Hindustan Unilever Ltd	1.69%
Kotak Mahindra Bank Ltd	1.69%
Kotak Nifty Bank ETF	1.62%
Adani Ports & Special Economic Zone Ltd	1.38%
HCL Technologies Ltd	1.31%
Bharat Electronics Ltd	1.30%
Hindalco Industries Ltd	1.08%
Trent Ltd	1.00%
Bajaj Auto Ltd	0.99%
Bajaj Finserv Nifty Bank ETF	0.95%
IDFC First Bank Ltd	0.95%
Tata Steel Ltd	0.94%
UltraTech Cement Ltd	0.89%
Hindustan Aeronautics Ltd	0.88%
Power Grid Corporation of India Ltd	0.88%
Shriram Finance Ltd	0.86%
Axis Bank Nifty ETF	0.84%
Grasim Industries Ltd	0.83%
Max Healthcare Institute Ltd	0.82%
Kotak PSU Bank ETF	0.80%
Cipla Ltd	0.78%
Hero MotoCorp Ltd	0.76%
LG Electronics India Ltd	0.72%
Others	8.79%
<b>Money Market, Deposits &amp; Other</b>	<b>0.84%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

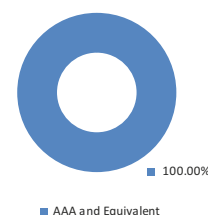
Description	
SFIN Number	ULIF05106/01/10EQTYGROW02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	75.9800
AUM (Rs. Cr)*	4653.52
Equity (Rs. Cr)	4614.61
Debt (Rs. Cr)	35.45
Net current asset (Rs. Cr)	3.46

\*AUM is excluding the last day unitisation.

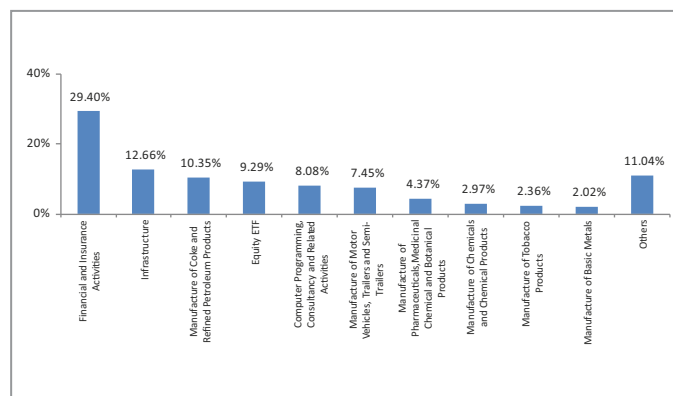
### Asset Class



### Rating Profile

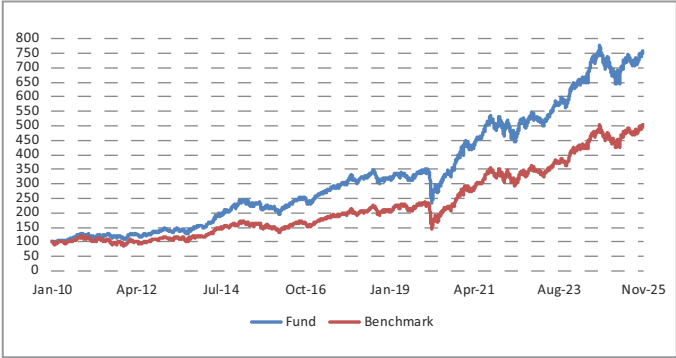


### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

Lumpsum Investment Growth of ₹100 Since Inception



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.18%	5.16%	5.34%	12.84%	11.70%	11.54%	14.65%	13.23%	13.12%	13.60%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	10.59%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Accelerator Mid-Cap Pension Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	95.02
-Large Cap Stocks		27.25
-Mid Cap Stocks		52.42
- Small Cap Stocks		20.33
- Others		-
Bank deposits and money market instruments	0 - 40	4.89
Net Current Assets*		0.09
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Portfolio

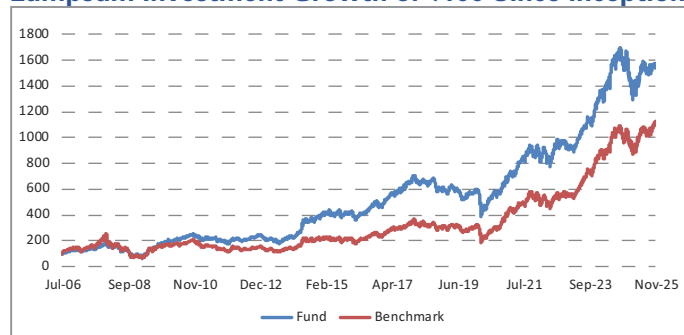
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>95.02%</b>
Muthoot Finance Ltd	4.06%
MRF Ltd	3.58%
Dixon Technologies (India) Ltd	3.13%
Persistent Systems Ltd	2.93%
Power Finance Corporation Ltd	2.54%
Cummins India Ltd	2.41%
CEAT Ltd	2.26%
Apollo Hospitals Enterprise Ltd	2.25%
PB Fintech Ltd	2.19%
Triveni Turbine Ltd	2.12%
Others	67.55%
<b>Money Market, Deposits &amp; Other</b>	<b>4.98%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

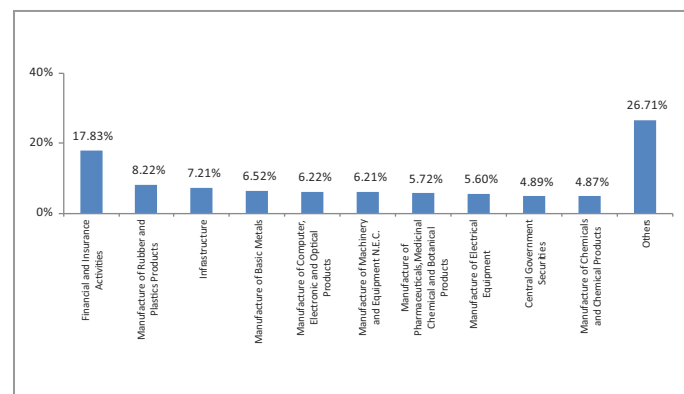
Description	
SFIN Number	ULIF03324/07/06ACCEMIDPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	155.2992
AUM (Rs. Cr)*	35.80
Equity (Rs. Cr)	34.01
Debt (Rs. Cr)	1.75
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception

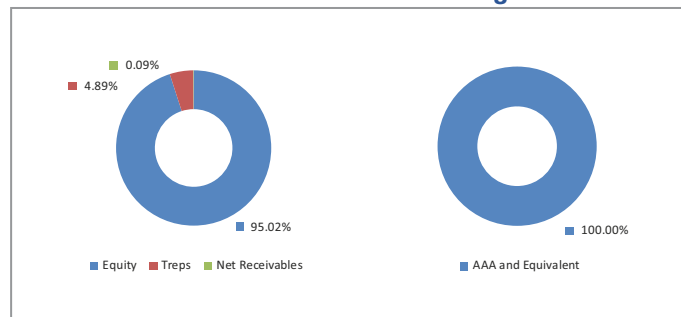


### Top 10 Sectors

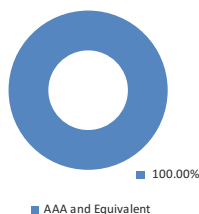


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.43%	3.76%	-3.14%	14.03%	17.06%	15.98%	20.11%	14.46%	13.89%	15.22%
Benchmark	2.45%	8.90%	10.99%	19.53%	25.33%	20.80%	25.64%	20.29%	17.72%	13.29%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Accelerator Mid-Cap Fund II

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

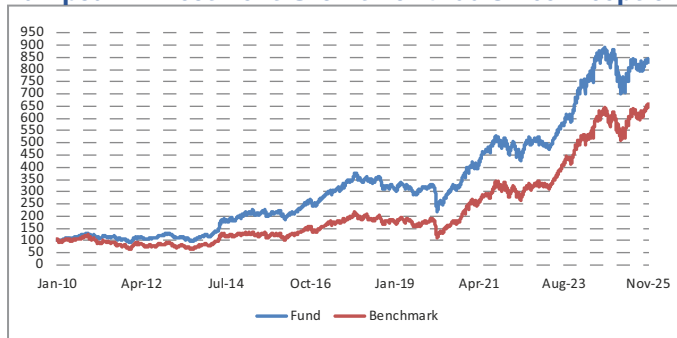
	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	94.31
- Large Cap Stocks		17.89
- Mid Cap Stocks		67.76
- Small Cap Stocks		14.35
- Others		-
Bank deposits and money market instruments	0 - 40	4.80
Net Current Assets*		0.89
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

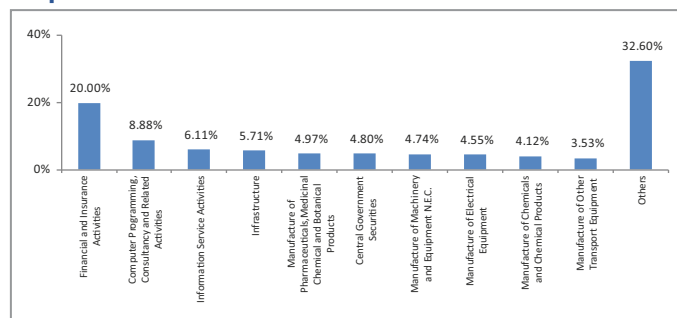
\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Lumpsum Investment Growth of ₹100 Since Inception

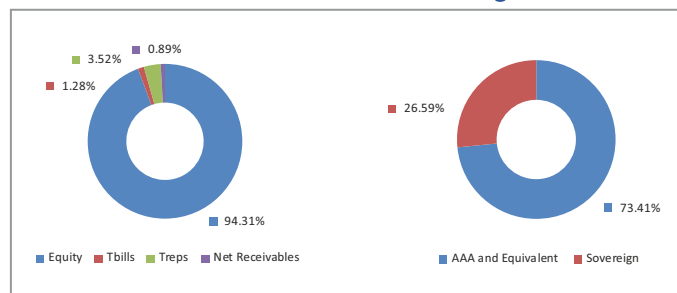


### Top 10 Sectors

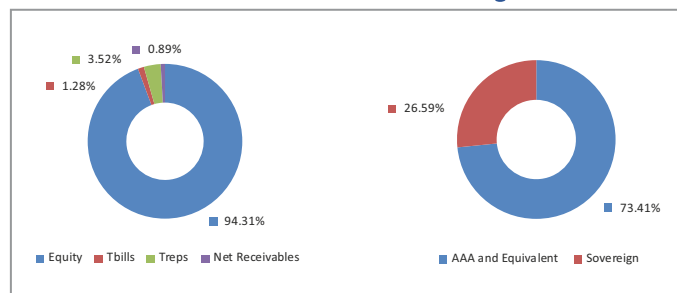


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class



### Rating Profile



### Fund Details

Description	
SFIN Number	ULIF05206/01/10ACCMIDCA02116
Launch Date	06-Jan-10
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	84.0841
AUM (Rs. Cr)*	5748.41
Equity (Rs. Cr)	5421.51
Debt (Rs. Cr)	275.72
Net current asset (Rs. Cr)	51.18

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>94.31%</b>
PB Fintech Ltd	3.68%
Cummins India Ltd	3.12%
HDFC Asset Management Company Ltd	3.04%
Persistent Systems Ltd	2.97%
BSE Ltd	2.74%
Federal Bank Ltd	2.65%
Hero MotoCorp Ltd	2.60%
Coforge Ltd	2.20%
Max Healthcare Institute Ltd	2.18%
LG Electronics India Ltd	2.16%
IDFC First Bank Ltd	1.99%
Dixon Technologies (India) Ltd	1.97%
State Bank of India	1.94%
Bharti Hexacom Ltd	1.89%
Indian Hotels Company Ltd	1.85%
Karur Vysya Bank Ltd	1.82%
Oberoi Realty Ltd	1.70%
One 97 Communications Ltd	1.61%
Alkem Laboratories Ltd	1.53%
Rural Electrification Corporation Ltd	1.51%
AU Small Finance Bank Ltd	1.50%
Exide Industries Ltd	1.42%
Lupin Ltd	1.41%
Polycab India Ltd	1.33%
MphasiS Ltd	1.29%
Infosys Ltd	1.28%
SRF Ltd	1.27%
Godrej Properties Ltd	1.26%
Radico Khaitan Ltd	1.23%
Jubilant Foodworks Ltd	1.15%
Page Industries Ltd	1.13%
Supreme Industries Ltd	1.08%
Bharat Forge Ltd	1.03%
Divis Laboratories Ltd	1.01%
Hindustan Aeronautics Ltd	1.01%
Aurobindo Pharma Ltd	1.01%
MRF Ltd	1.01%

## Portfolio

Company/Issuer	Exposure (%)
Bharat Dynamics Ltd	0.99%
United Spirits Ltd	0.97%
Coromandel International Ltd	0.97%
Voltamp Transformers Ltd	0.93%
Marico Ltd	0.91%
Container Corporation Of India Ltd	0.91%
Tata Chemicals Ltd	0.91%
JSW Energy Ltd	0.88%
Aditya Birla Real Estate Ltd	0.87%
KEI Industries Ltd	0.86%
Aditya Birla Capital Ltd	0.86%
NHPC Ltd	0.84%
Swiggy Ltd	0.82%
ICICI Lombard General Insurance Company Ltd	0.80%
National Aluminium Company Ltd	0.79%
Timken India Ltd	0.76%
Clean Science and Technology Ltd	0.76%
360 ONE WAM Ltd	0.76%
Blue Dart Express Ltd	0.71%
Phoenix Mills Ltd	0.69%
PNB Housing Finance Ltd	0.69%
Apollo Tyres Ltd	0.69%
Lemon Tree Hotel Ltd	0.67%
KFin Technologies Ltd	0.66%
Shriram Finance Ltd	0.62%
Torrent Power Ltd	0.59%
Central Depository Services (India) Ltd	0.58%
Astral Ltd	0.57%
Jindal Steel & Power Ltd	0.56%
Kalyan Jewellers India Ltd	0.55%
KSB Ltd	0.55%
Bharat Heavy Electricals Ltd	0.51%
Titagarh Rail Systems Ltd	0.48%
Others	3.99%
<b>Money Market, Deposits &amp; Other</b>	<b>5.69%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.67%	4.50%	-0.51%	13.92%	17.45%	14.56%	18.69%	14.72%	14.38%	14.33%
Benchmark	2.45%	8.90%	10.99%	19.53%	25.33%	20.80%	25.64%	20.29%	17.72%	12.28%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Equity Growth Pension Fund

### Fund Objective

To provide capital appreciation through investment in selected equity stocks those have the potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	97.28
Bank deposits and money market instruments	0 - 40	2.65
Net Current Assets*		0.06
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

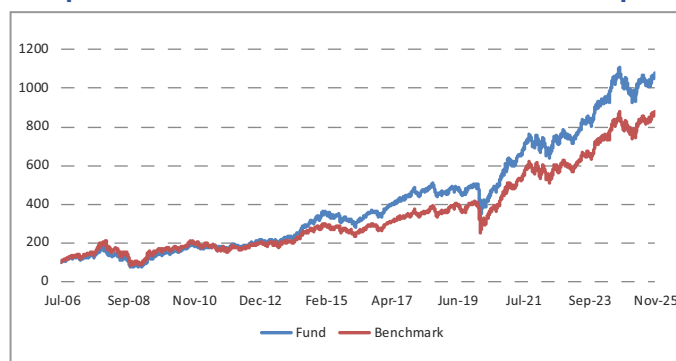
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.28%</b>
HDFC Bank Ltd	9.87%
ICICI Bank Ltd	8.80%
Reliance Industries Ltd	8.09%
Bharti Airtel Ltd	7.96%
Infosys Ltd	6.40%
Larsen & Toubro Ltd	5.40%
Mahindra & Mahindra Ltd	4.48%
ITC Ltd	3.59%
UTI Bank ETF	3.07%
Bajaj Finance Ltd	2.76%
Others	36.87%
<b>Money Market, Deposits &amp; Other</b>	<b>2.72%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

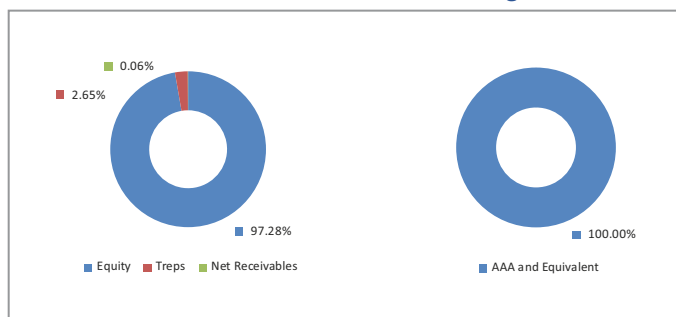
Description	
SFIN Number	ULIF03624/07/06EQTYGROPEN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	107.5776
AUM (Rs. Cr)*	53.16
Equity (Rs. Cr)	51.71
Debt (Rs. Cr)	1.41
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

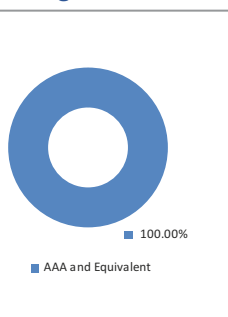
### Lumpsum Investment Growth of ₹100 Since Inception



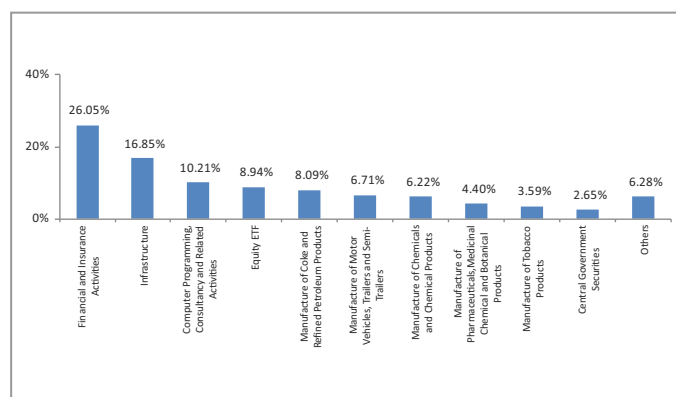
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.73%	4.00%	4.45%	12.24%	11.24%	11.37%	14.55%	12.87%	12.83%	13.05%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Index Pension Fund II

### Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	99.69
Bank deposits and money market instruments	0 - 40	0.27
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

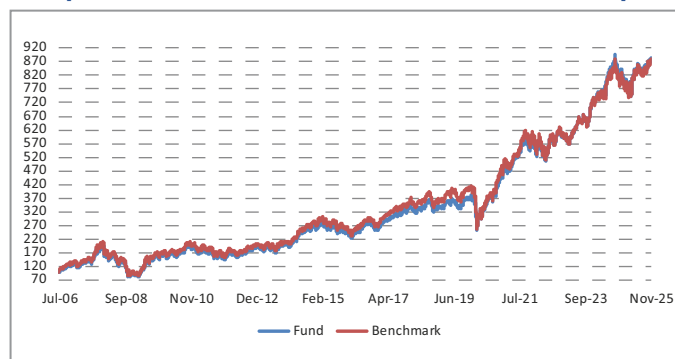
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.69%</b>
Reliance Industries Ltd	9.91%
HDFC Bank Ltd	9.22%
ICICI Bank Ltd	8.93%
Bharti Airtel Ltd	5.24%
Infosys Ltd	5.14%
Larsen & Toubro Ltd	4.37%
ITC Ltd	3.56%
Mahindra & Mahindra Ltd	3.05%
State Bank of India	2.97%
Tata Consultancy Services Ltd	2.93%
Others	44.37%
<b>Money Market, Deposits &amp; Other</b>	<b>0.31%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

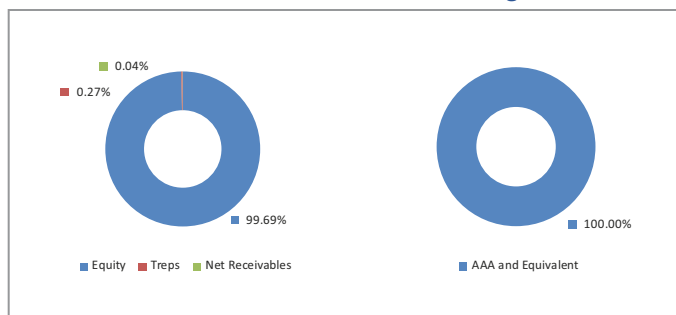
Description	
SFIN Number	ULIF03724/07/06EQINDPEN02116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	88.1535
AUM (Rs. Cr)*	77.05
Equity (Rs. Cr)	76.81
Debt (Rs. Cr)	0.21
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

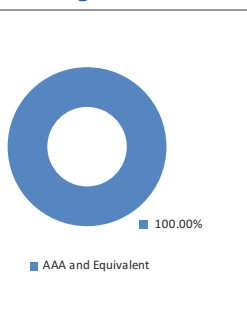
### Lumpsum Investment Growth of ₹100 Since Inception



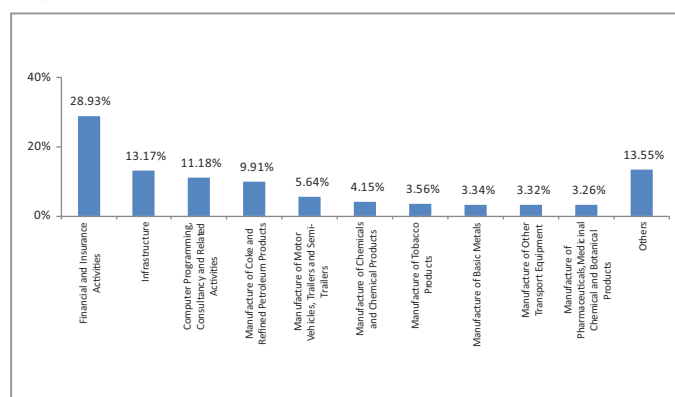
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.84%	6.02%	6.98%	14.30%	12.26%	12.56%	16.27%	14.53%	13.37%	11.90%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.87%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Pure Stock Pension Fund

### Fund Objective

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	98.02
Government treasury bills (Non-interest bearing)	0 - 40	-
Net Current Assets*		1.98
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

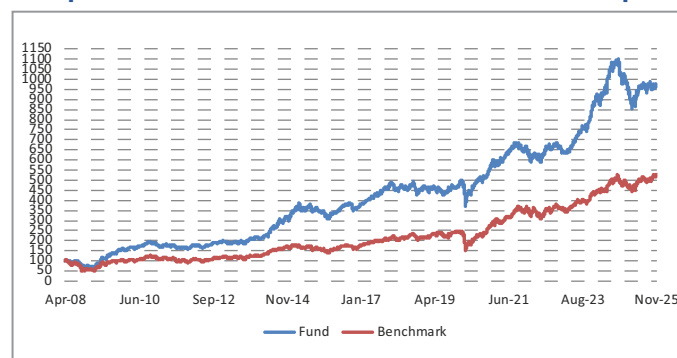
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.02%</b>
Tata Consultancy Services Ltd	6.81%
UltraTech Cement Ltd	5.92%
Nestle India Ltd	5.21%
HCL Technologies Ltd	5.18%
Avenue Supermarts Ltd	5.10%
Schaeffler India Ltd	4.98%
Hindustan Unilever Ltd	4.72%
Hero MotoCorp Ltd	4.39%
Oil & Natural Gas Corporation Ltd	4.35%
Tata Consumer Products Ltd	4.25%
Others	47.12%
<b>Money Market, Deposits &amp; Other</b>	<b>1.98%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

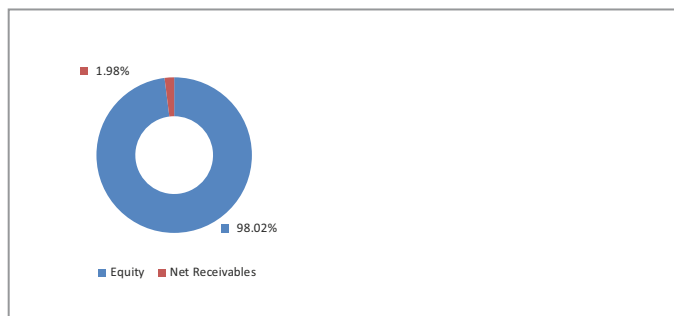
Description	
SFIN Number	ULIF04717/04/08PURESTKPEN116
Launch Date	17-Apr-08
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 28-November-2025	96.5651
AUM (Rs. Cr)*	7.84
Equity (Rs. Cr)	7.68
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	0.16

\*AUM is excluding the last day unitisation.

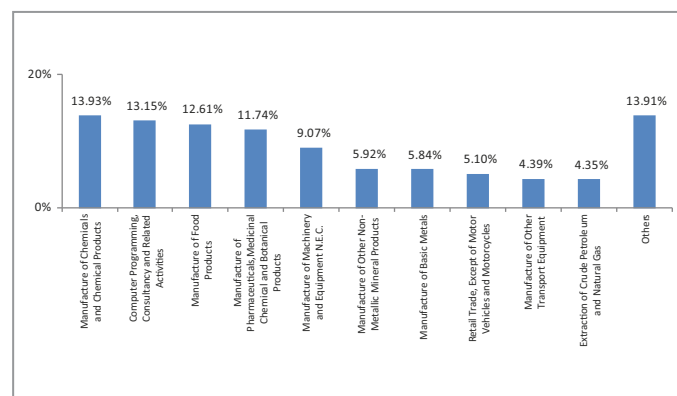
### Lumpsum Investment Growth of ₹100 Since Inception



### Asset Class



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.08%	0.65%	-4.79%	9.61%	12.12%	10.46%	12.25%	11.09%	10.95%	13.73%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	9.90%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Fund

### Fund Objective

To provide capital appreciation through investment in selected equities that have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	98.08
Debt/Cash, Money Market Instruments	0 - 40	1.90
Net Current Assets		0.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

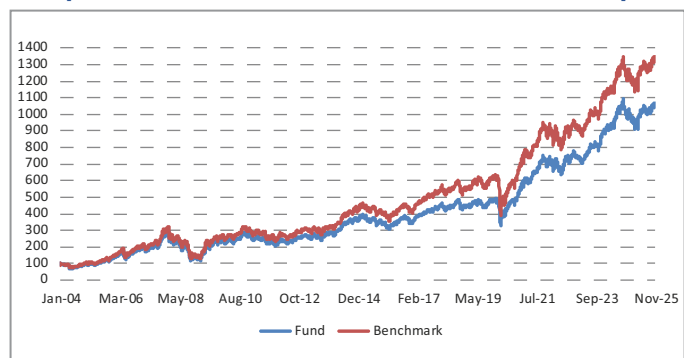
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.08%</b>
Reliance Industries Ltd	9.30%
ICICI Bank Ltd	9.04%
HDFC Bank Ltd	9.01%
Bharti Airtel Ltd	5.43%
Infosys Ltd	5.33%
Larsen & Toubro Ltd	4.53%
ITC Ltd	3.69%
Mahindra & Mahindra Ltd	3.16%
Tata Consultancy Services Ltd	3.04%
State Bank of India	2.57%
Others	43.00%
<b>Money Market, Deposits &amp; Other</b>	<b>1.92%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

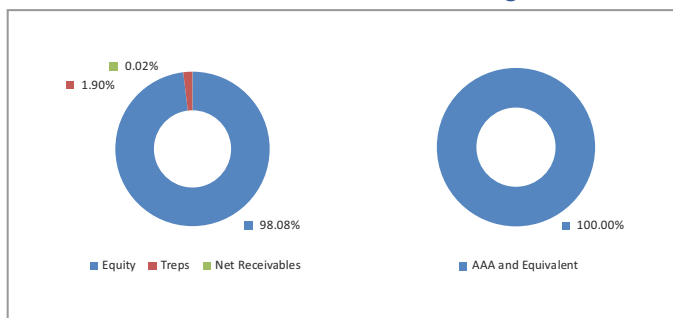
Description	
SFIN Number	ULIF00315/01/04EQUITYFUND116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	106.6727
AUM (Rs. Cr)*	179.29
Equity (Rs. Cr)	175.84
Debt (Rs. Cr)	3.40
Net current asset (Rs. Cr)	0.04

\*AUM is excluding the last day unitisation.

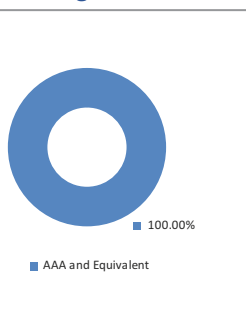
### Lumpsum Investment Growth of ₹100 Since Inception



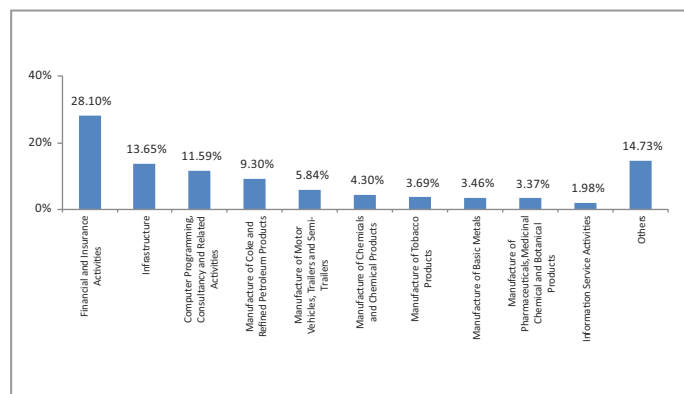
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.66%	5.26%	6.06%	13.10%	11.22%	11.49%	15.19%	13.07%	11.92%	11.42%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	12.62%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Gain Fund

### Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	99.43
- Large Cap Stocks that are part of NSE 500		87.91
- Mid Cap Stocks		3.40
- Small Cap Stocks		3.46
- Others		5.23
Bank deposits and money market instruments	0 - 40	0.54
Net Current Assets*		0.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\*At least 50 % portfolio in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

### Portfolio

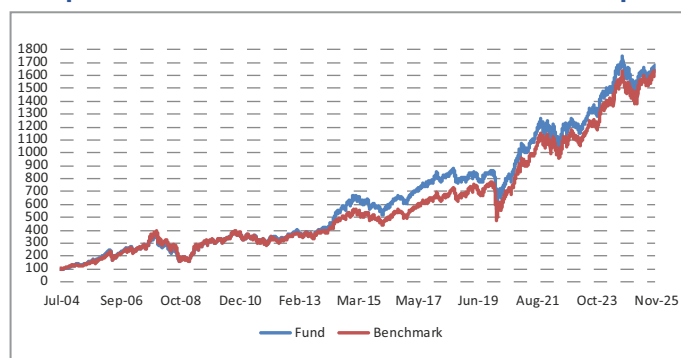
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.43%</b>
HDFC Bank Ltd	9.86%
ICICI Bank Ltd	8.73%
Bharti Airtel Ltd	7.90%
Reliance Industries Ltd	7.81%
Infosys Ltd	6.36%
Larsen & Toubro Ltd	5.63%
Mahindra & Mahindra Ltd	5.11%
ITC Ltd	3.33%
Maruti Suzuki India Ltd	2.79%
Hindustan Unilever Ltd	2.63%
Others	39.27%
<b>Money Market, Deposits &amp; Other</b>	<b>0.57%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

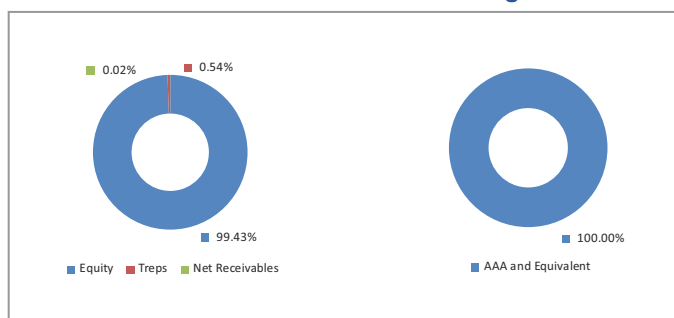
Description	
SFIN Number	ULIF00523/07/04EQGAINFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	167.5415
AUM (Rs. Cr)*	358.25
Equity (Rs. Cr)	356.21
Debt (Rs. Cr)	1.95
Net current asset (Rs. Cr)	0.09

\*AUM is excluding the last day unitisation.

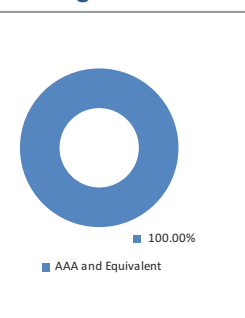
### Lumpsum Investment Growth of ₹100 Since Inception



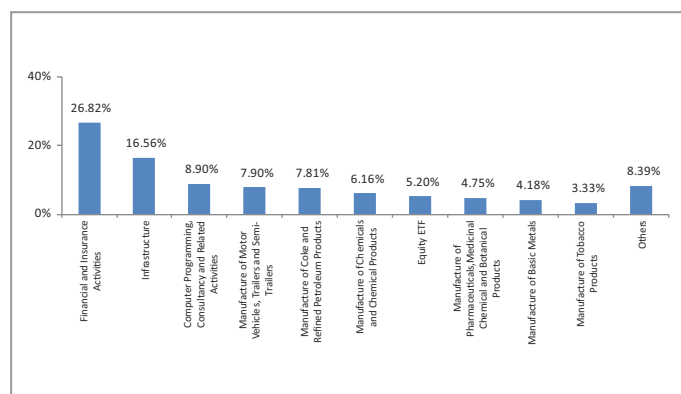
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.69%	3.81%	3.20%	10.89%	9.87%	9.68%	12.78%	11.12%	11.06%	14.10%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	13.98%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Index Fund

### Fund Objective

The returns on this fund are expected to match the returns given by NIFTY Index of National Stock Exchange.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related	60 - 100	99.37
Debt/Cash Money	0 - 40	0.60
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

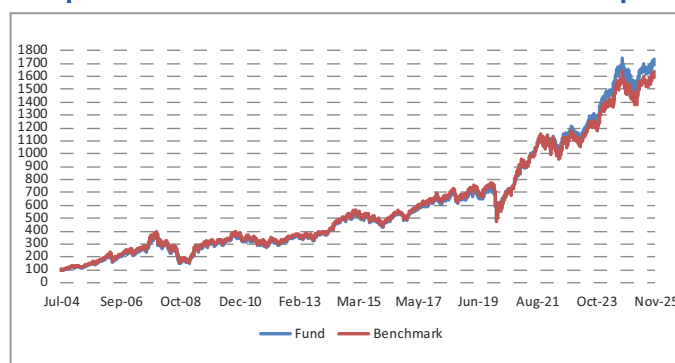
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.37%</b>
Reliance Industries Ltd	9.88%
HDFC Bank Ltd	9.20%
ICICI Bank Ltd	8.90%
Bharti Airtel Ltd	5.44%
Infosys Ltd	5.33%
Larsen & Toubro Ltd	4.54%
ITC Ltd	3.70%
Mahindra & Mahindra Ltd	3.16%
Tata Consultancy Services Ltd	3.04%
State Bank of India	2.96%
Others	43.23%
<b>Money Market, Deposits &amp; Other</b>	<b>0.63%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

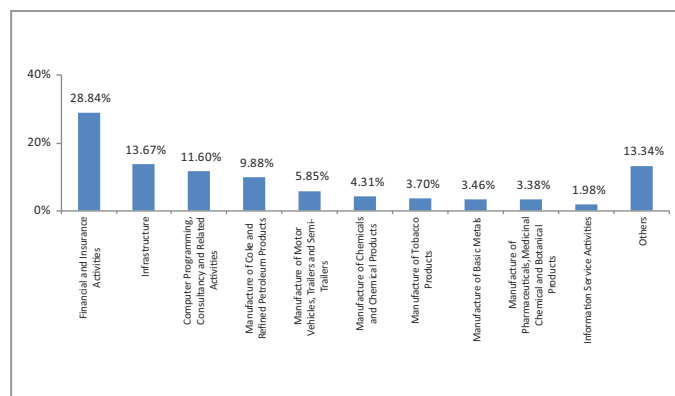
Description	
SFIN Number	ULIF00623/07/04EQINDEFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	173.4657
AUM (Rs. Cr)*	102.06
Equity (Rs. Cr)	101.43
Debt (Rs. Cr)	0.61
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception

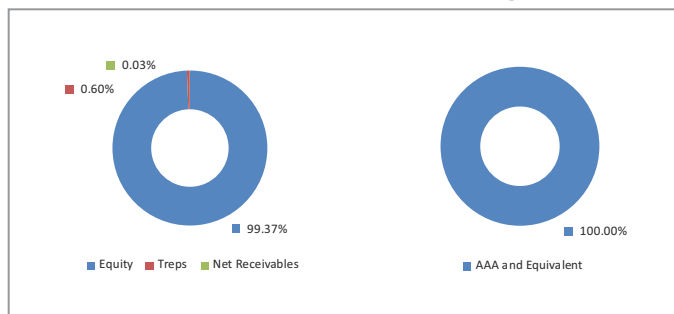


### Top 10 Sectors

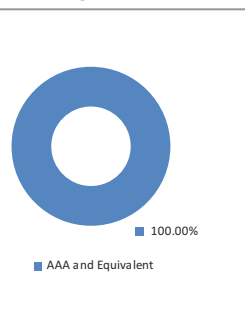


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.83%	6.04%	7.60%	14.78%	12.88%	13.08%	16.77%	14.75%	13.58%	14.29%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	13.98%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Index Pension Fund

### Fund Objective

The returns on this fund are expected to match the returns given by NIFTY Index of National Stock Exchange.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related	60 - 100	97.93
Debt/Cash/Money Market instruments	0 - 40	-
Net Current Assets*		2.07
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

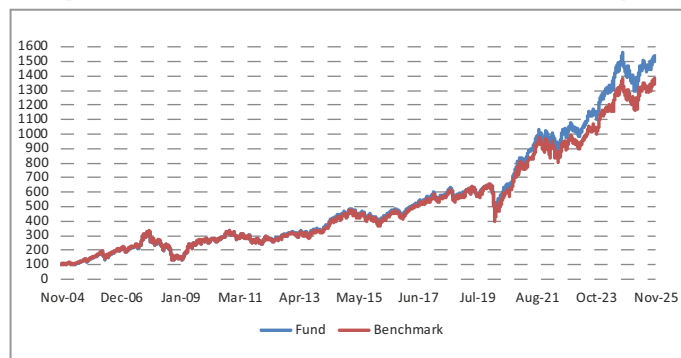
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.93%</b>
HDFC Bank Ltd	9.10%
ICICI Bank Ltd	8.90%
Reliance Industries Ltd	8.55%
Bharti Airtel Ltd	5.33%
Infosys Ltd	5.14%
Larsen & Toubro Ltd	4.51%
ITC Ltd	3.73%
Mahindra & Mahindra Ltd	3.12%
State Bank of India	2.99%
Tata Consultancy Services Ltd	2.90%
Others	43.67%
<b>Money Market, Deposits &amp; Other</b>	<b>2.07%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

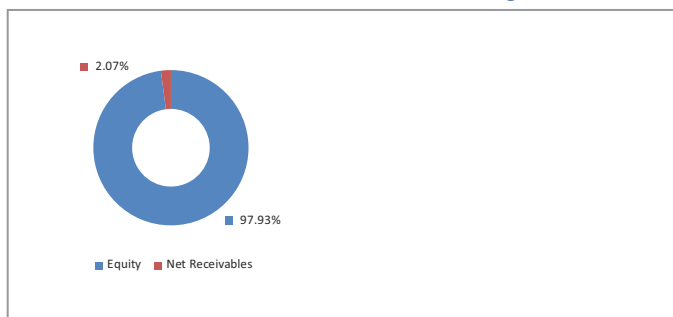
Description	
SFIN Number	ULIF01318/11/04EQINDEXPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	154.1655
AUM (Rs. Cr)*	3.45
Equity (Rs. Cr)	3.38
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	0.07

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception

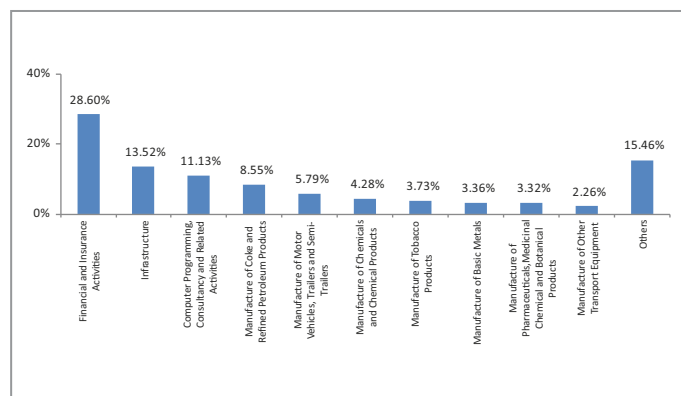


### Asset Class



### Rating Profile

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.83%	6.18%	7.19%	14.47%	12.77%	12.93%	16.67%	14.75%	13.59%	13.88%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	13.30%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Equity Mid-Cap Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net) - Large & Mid Cap Stocks*	60 - 100	95.24
-Large Cap		25.49
-Mid Cap Stocks		55.07
-Small Cap Stocks		19.44
-Others		-
Debt/Cash/Money Market instruments	0 - 40	4.71
Net Current Assets*		0.05
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

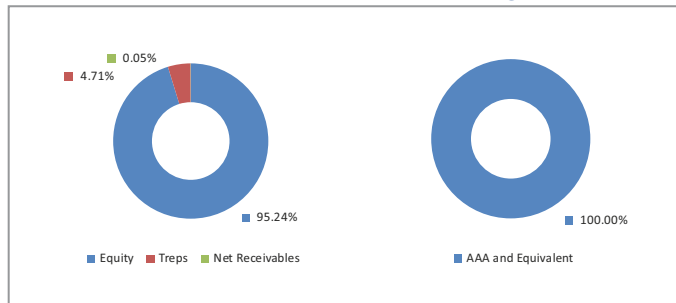
\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

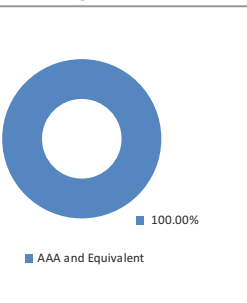
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>95.24%</b>
Muthoot Finance Ltd	3.76%
MRF Ltd	3.57%
PB Fintech Ltd	3.09%
Dixon Technologies (India) Ltd	2.97%
Persistent Systems Ltd	2.83%
Ajanta Pharma Ltd	2.44%
Cummins India Ltd	2.34%
Power Finance Corporation Ltd	2.31%
Coforge Ltd	2.21%
CEAT Ltd	2.20%
Others	67.54%
<b>Money Market, Deposits &amp; Other</b>	<b>4.76%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.49%	2.95%	-5.21%	11.76%	14.81%	13.67%	17.67%	12.17%	11.77%	13.74%
Benchmark	2.45%	8.90%	10.99%	19.53%	25.33%	20.80%	25.64%	20.29%	17.72%	13.05%

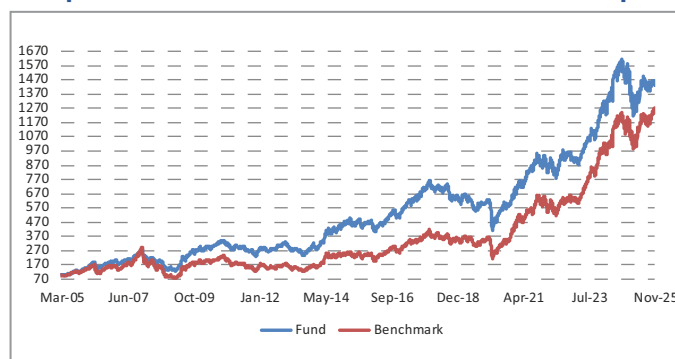
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

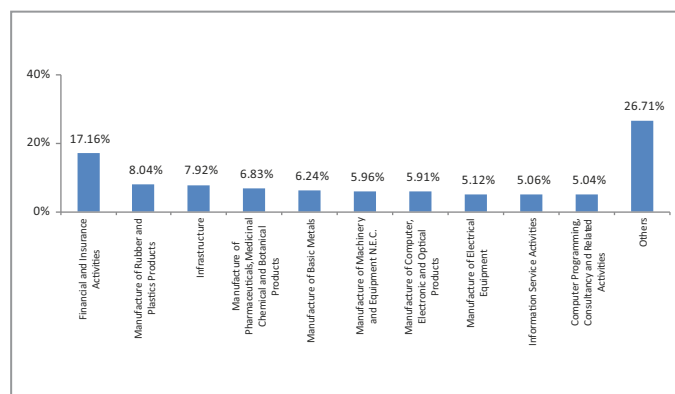
Description	
SFIN Number	ULIF01709/03/05EQUIMIDFUND116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	144.4057
AUM (Rs. Cr)*	69.69
Equity (Rs. Cr)	66.37
Debt (Rs. Cr)	3.28
Net current asset (Rs. Cr)	0.04

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).



November 2025

## Equity Mid-Cap Plus Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net) - Large & Mid Cap Stocks*	60 - 100	92.89
-Large Cap		25.79
-Mid Cap Stocks		54.20
-Small Cap Stocks		20.01
-Others		-
Debt/Cash/Money Market instruments	0 - 40	7.06
Net Current Assets <sup>†</sup>		0.04
<b>Total</b>		<b>100.00</b>

<sup>†</sup>Net current asset represents net of receivables and payables for investments held.

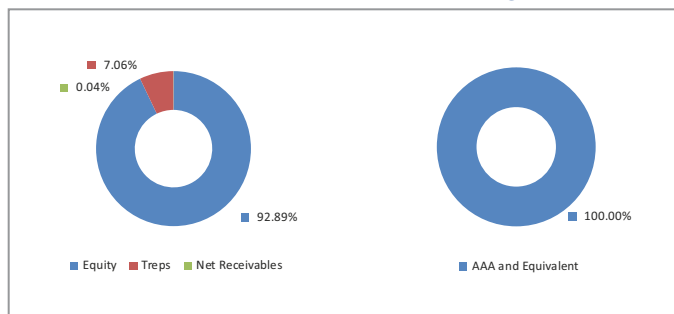
\* Minimum 50% allocation to mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

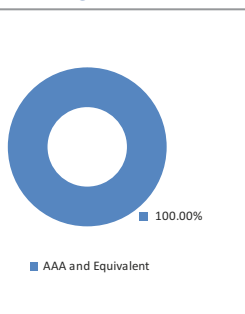
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>92.89%</b>
MRF Ltd	3.52%
Muthoot Finance Ltd	3.46%
PB Fintech Ltd	3.04%
Dixon Technologies (India) Ltd	2.81%
Persistent Systems Ltd	2.78%
Indus Towers Ltd	2.59%
Cummins India Ltd	2.31%
Ajanta Pharma Ltd	2.25%
CEAT Ltd	2.17%
Power Finance Corporation Ltd	2.13%
Others	65.85%
<b>Money Market, Deposits &amp; Other</b>	<b>7.11%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.07%	3.17%	-3.82%	13.41%	16.45%	15.47%	19.54%	13.95%	13.43%	16.32%
Benchmark	2.45%	8.90%	10.99%	19.53%	25.33%	20.80%	25.64%	20.29%	17.72%	13.05%

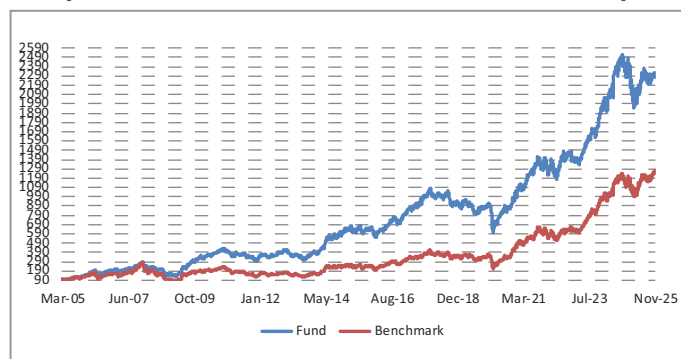
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

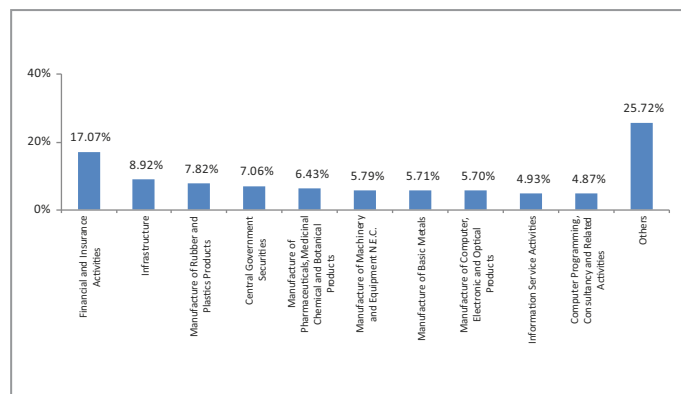
Description	
SFIN Number	ULIF01809/03/05EQUIMIDPLUS116
Launch Date	09-Mar-05
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY Midcap 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	229.9682
AUM (Rs. Cr)*	151.33
Equity (Rs. Cr)	140.58
Debt (Rs. Cr)	10.69
Net current asset (Rs. Cr)	0.07

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Equity Plus Fund

### Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

### Portfolio Allocation

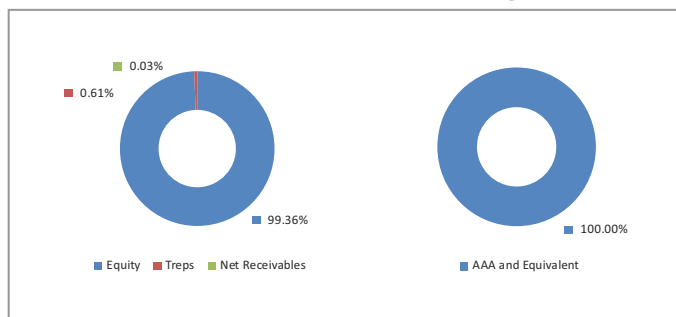
	Stated (%)	Actual (%)
Equity	60 - 100	99.36
Debt/Cash/Money Market instruments	0 - 40	0.61
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

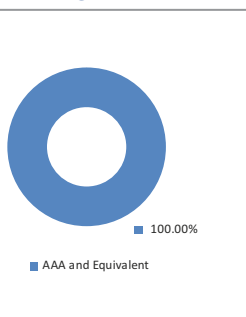
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.36%</b>
Reliance Industries Ltd	9.67%
HDFC Bank Ltd	9.37%
ICICI Bank Ltd	8.84%
Bharti Airtel Ltd	7.11%
Infosys Ltd	5.94%
Larsen & Toubro Ltd	5.14%
Mahindra & Mahindra Ltd	4.60%
DSP Nifty Bank ETF	3.96%
State Bank of India	3.83%
Maruti Suzuki India Ltd	3.58%
Others	37.32%
<b>Money Market, Deposits &amp; Other</b>	<b>0.64%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.26%	4.88%	5.32%	12.73%	11.51%	11.44%	14.51%	12.79%	12.87%	15.40%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	13.98%

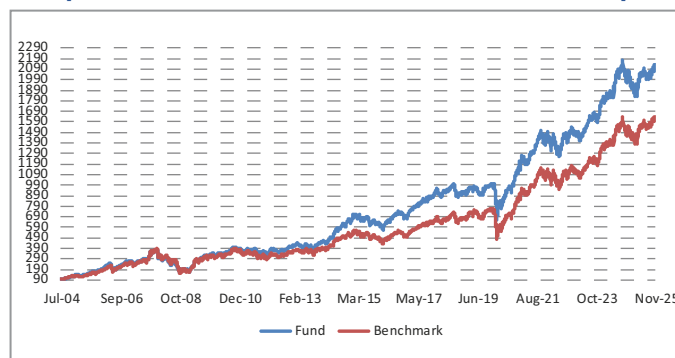
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

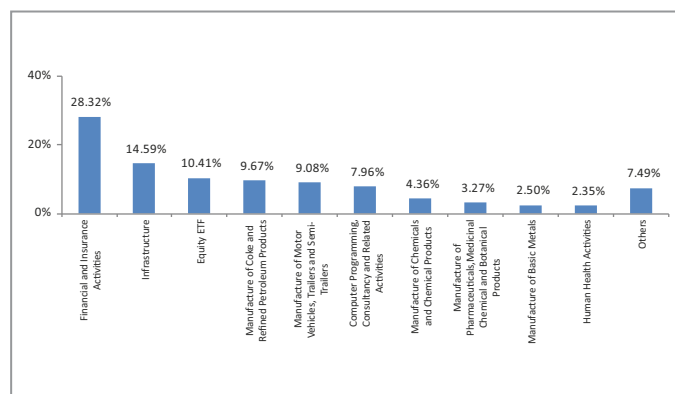
Description	
SFIN Number	ULIF00723/07/04EQPLUSFUND116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	213.3323
AUM (Rs. Cr)*	594.37
Equity (Rs. Cr)	590.59
Debt (Rs. Cr)	3.63
Net current asset (Rs. Cr)	0.16

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Equity Plus Pension Fund

### Fund Objective

To provide capital appreciation through investment in selected equities those have potential for capital appreciation.

### Portfolio Allocation

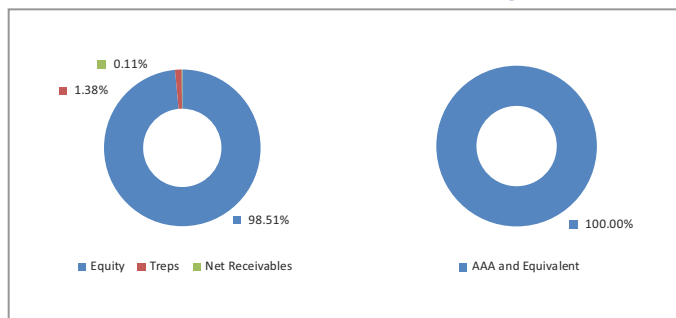
	Stated (%)	Actual (%)
Equity	60 - 100	98.51
Debt/Cash/Money Market instruments	0 - 40	1.38
Net Current Assets*		0.11
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

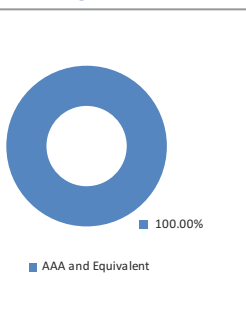
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.51%</b>
HDFC Bank Ltd	9.49%
Reliance Industries Ltd	9.40%
ICICI Bank Ltd	8.52%
Bharti Airtel Ltd	7.70%
Infosys Ltd	5.91%
Larsen & Toubro Ltd	5.15%
ITC Ltd	4.65%
Sun Pharmaceuticals Industries Ltd	2.96%
UTI Bank ETF	2.87%
Bajaj Finance Ltd	2.67%
Others	39.18%
<b>Money Market, Deposits &amp; Other</b>	<b>1.49%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.58%	3.75%	4.08%	11.86%	11.03%	11.11%	14.37%	12.75%	12.71%	15.97%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	13.30%

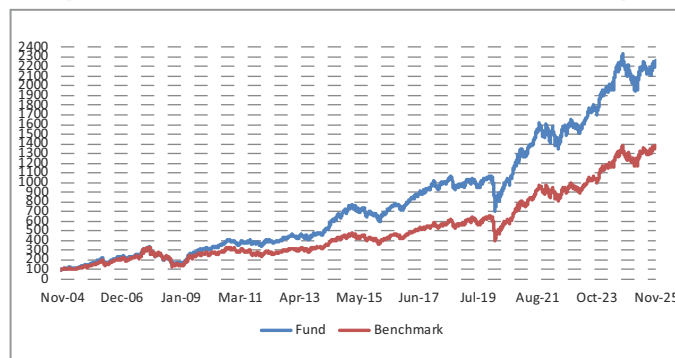
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

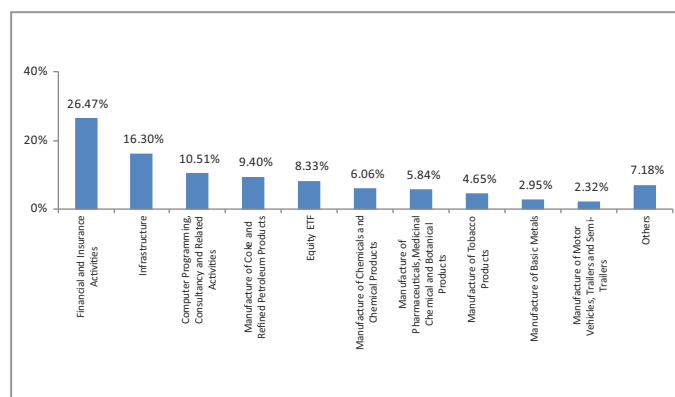
Description	
SFIN Number	ULIF01218/11/04EQUPLUSPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Pareesh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	225.7869
AUM (Rs. Cr)*	23.12
Equity (Rs. Cr)	22.77
Debt (Rs. Cr)	0.32
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Premier Equity Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity - NSE Nifty	60 - 100	99.40
Bank deposits and money market instruments	0 - 40	0.48
Net Current Assets*		0.11
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

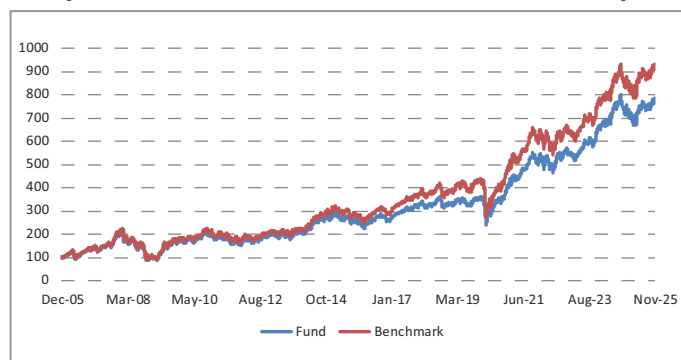
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.40%</b>
Reliance Industries Ltd	9.89%
HDFC Bank Ltd	9.20%
ICICI Bank Ltd	8.90%
Bharti Airtel Ltd	5.41%
Infosys Ltd	5.31%
Larsen & Toubro Ltd	4.52%
ITC Ltd	3.68%
Mahindra & Mahindra Ltd	3.14%
Tata Consultancy Services Ltd	3.03%
State Bank of India	2.77%
Others	43.56%
<b>Money Market, Deposits &amp; Other</b>	<b>0.60%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

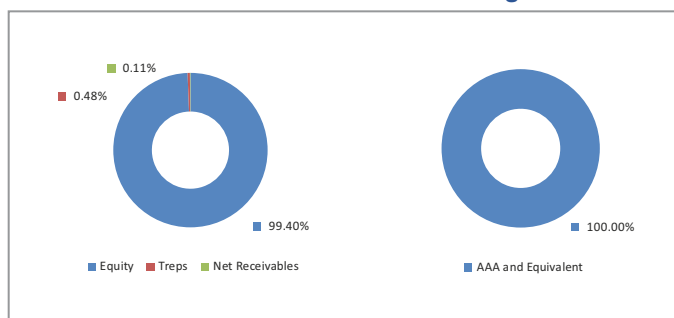
Description	
SFIN Number	ULIF02117/12/05PRMREQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	78.3613
AUM (Rs. Cr)*	12.40
Equity (Rs. Cr)	12.33
Debt (Rs. Cr)	0.06
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

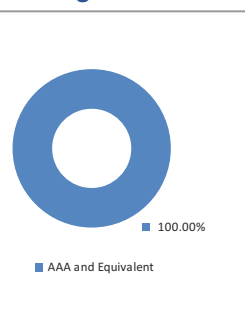
### Lumpsum Investment Growth of ₹100 Since Inception



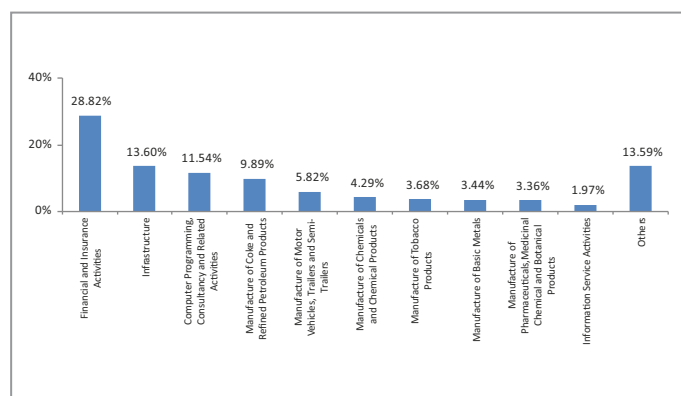
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.71%	5.35%	6.16%	12.89%	11.32%	11.47%	15.18%	13.03%	11.85%	10.86%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.83%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Premier Equity Gain Fund

### Fund Objective

To provide capital appreciation through investment in selected equities that have potential for capital appreciation.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity (Net)*	60 - 100	99.61
-Large Cap Stocks that are part of NSE 500		85.17
-Mid Cap Stocks		2.76
-Small Cap Stocks		3.97
-Others		8.10
Bank deposits and money market instruments	0 - 40	0.28
Net Current Assets*		0.11
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

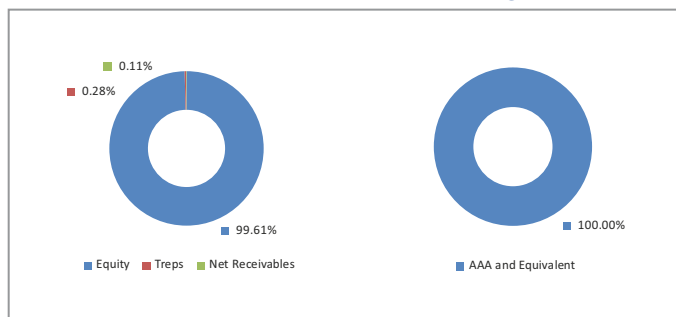
\*At least 50 % in large cap stocks that are part of NSE 500. Balance can be invested in mid cap stocks

\* Market-cap exposure is based on equity exposure re-scaled to 100%

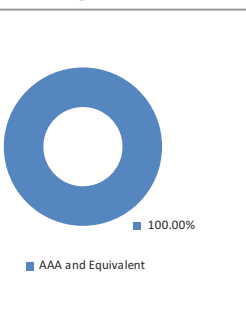
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.61%</b>
Reliance Industries Ltd	9.53%
ICICI Bank Ltd	9.32%
HDFC Bank Ltd	8.63%
Bharti Airtel Ltd	7.94%
Infosys Ltd	6.56%
Larsen & Toubro Ltd	5.04%
ITC Ltd	4.56%
Mahindra & Mahindra Ltd	3.87%
Sun Pharmaceuticals Industries Ltd	3.00%
UTI Bank ETF	2.83%
Others	38.33%
<b>Money Market, Deposits &amp; Other</b>	<b>0.39%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.80%	3.72%	3.15%	10.80%	9.94%	9.96%	13.04%	11.58%	11.57%	12.71%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.83%

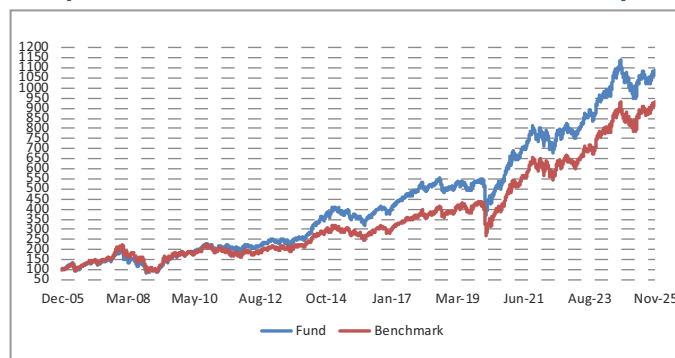
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

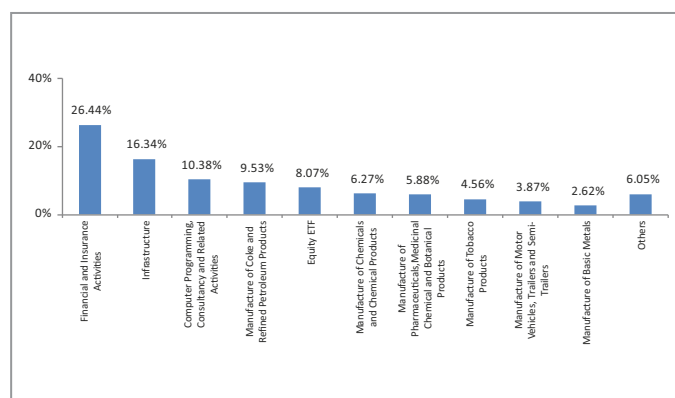
Description	
SFIN Number	ULIF02217/12/05PREREQGAIN116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	109.0537
AUM (Rs. Cr)*	24.92
Equity (Rs. Cr)	24.82
Debt (Rs. Cr)	0.07
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Pure Equity Fund

### Fund Objective

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	60 - 100	83.79
Bank deposits and money market instruments	0 - 40	15.94
Net Current Assets*		0.27
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

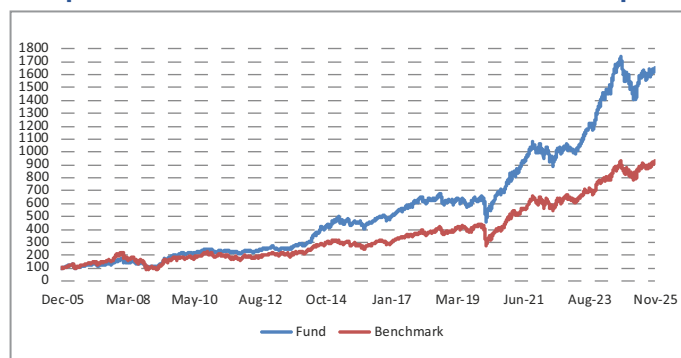
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>83.79%</b>
Reliance Industries Ltd	6.24%
Infosys Ltd	6.09%
Larsen & Toubro Ltd	5.15%
KSB Ltd	4.34%
Bharti Airtel Ltd	3.61%
Nestle India Ltd	3.36%
Titan Company Ltd	3.24%
Maruti Suzuki India Ltd	3.04%
Hindustan Unilever Ltd	2.70%
HCL Technologies Ltd	2.41%
Others	43.60%
<b>Money Market, Deposits &amp; Other</b>	<b>16.21%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

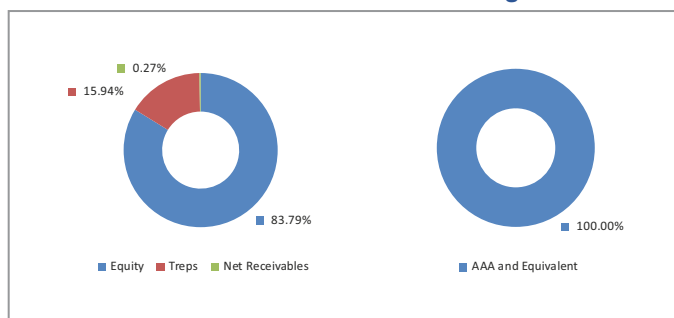
Description	
SFIN Number	ULIF02017/12/05PUREEQFUND116
Launch Date	17-Dec-05
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 28-November-2025	165.4669
AUM (Rs. Cr)*	48.60
Equity (Rs. Cr)	40.72
Debt (Rs. Cr)	7.75
Net current asset (Rs. Cr)	0.13

\*AUM is excluding the last day unitisation.

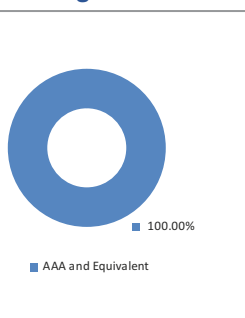
### Lumpsum Investment Growth of ₹100 Since Inception



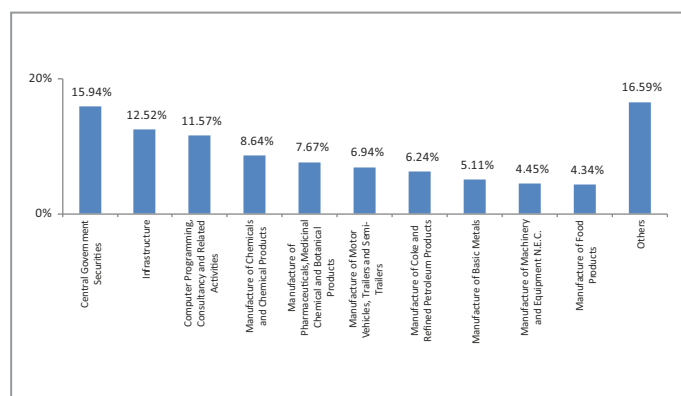
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.24%	4.29%	3.82%	14.29%	16.08%	13.49%	17.31%	14.97%	13.74%	15.09%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	11.83%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Blue Chip Equity Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	60 -100	97.22
Bank deposits and money market instruments	0 - 40	2.76
Net Current Assets*		0.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

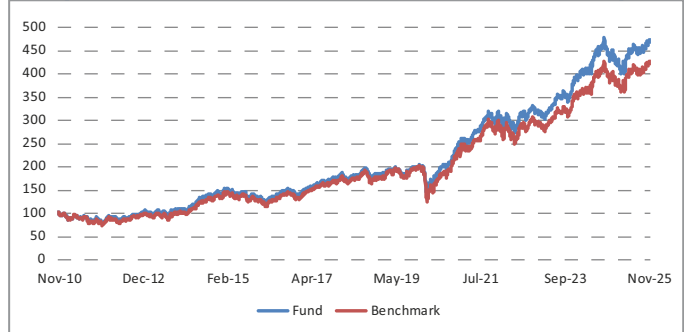
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.22%</b>
Reliance Industries Ltd	9.67%
HDFC Bank Ltd	9.00%
ICICI Bank Ltd	8.71%
Bharti Airtel Ltd	5.29%
Infosys Ltd	5.20%
Larsen & Toubro Ltd	4.42%
ITC Ltd	3.60%
Mahindra & Mahindra Ltd	3.08%
Tata Consultancy Services Ltd	2.96%
State Bank of India	2.75%
Axis Bank Ltd	2.48%
Kotak Mahindra Bank Ltd	2.12%
Hindustan Unilever Ltd	2.02%
Eternal Ltd	1.93%
Maruti Suzuki India Ltd	1.93%
Sun Pharmaceuticals Industries Ltd	1.78%
HCL Technologies Ltd	1.59%
Titan Company Ltd	1.49%
NTPC Ltd	1.43%
Bharat Electronics Ltd	1.36%
Tata Steel Ltd	1.28%
UltraTech Cement Ltd	1.27%
Asian Paints Ltd	1.20%
InterGlobe Aviation Ltd	1.19%
Power Grid Corporation of India Ltd	1.13%
Hindalco Industries Ltd	1.08%
Adani Ports & Special Economic Zone Ltd	1.03%
JSW Steel Ltd	1.00%
Grasim Industries Ltd	0.97%
Eicher Motors Ltd	0.90%
Tech Mahindra Ltd	0.89%
Oil & Natural Gas Corporation Ltd	0.87%
Trent Ltd	0.87%
Nestle India Ltd	0.84%
Shriram Finance Ltd	0.81%
Max Healthcare Institute Ltd	0.80%
Cipla Ltd	0.80%
Coal India Ltd	0.79%
Others	6.68%
<b>Money Market, Deposits &amp; Other</b>	<b>2.78%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

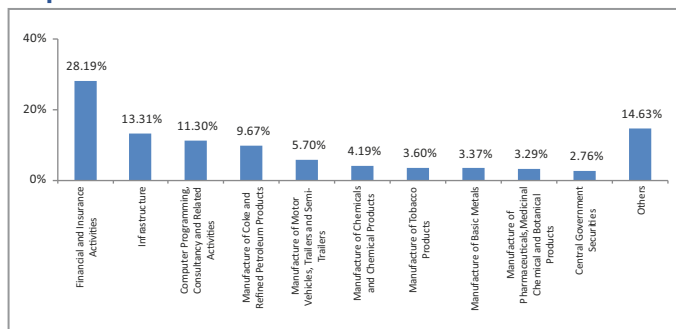
Description	
SFIN Number	ULIF06026/10/10BLUECHIPEQ116
Launch Date	01-Nov-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	47.4271
AUM (Rs. Cr)*	1033.16
Equity (Rs. Cr)	1004.47
Debt (Rs. Cr)	28.50
Net current asset (Rs. Cr)	0.19

\*AUM is excluding the last day unitisation.

### Lumpsum Investment Growth of ₹100 Since Inception

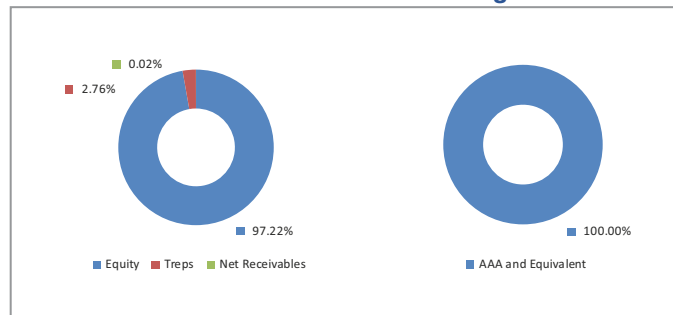


## Top 10 Sectors

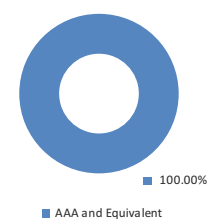


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

## Asset Class



## Rating Profile



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.79%	5.93%	7.45%	14.25%	12.63%	12.47%	16.22%	14.39%	13.25%	10.87%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	12.68%	10.12%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Pure Stock Fund II

### Fund Objective

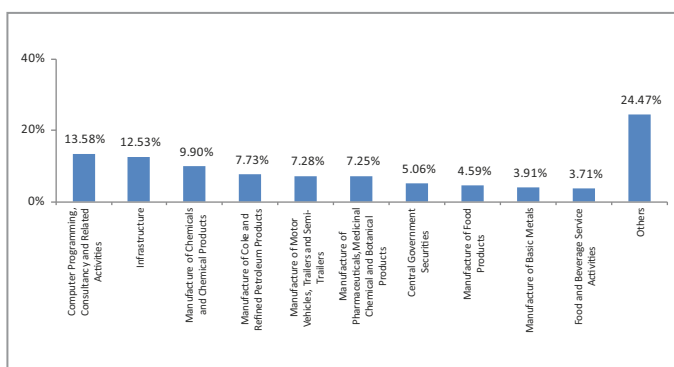
The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	75 -100	94.71
Bank deposits and money market instruments	0 - 25	5.06
Net Current Assets*		0.23
<b>Total</b>		<b>100.00</b>

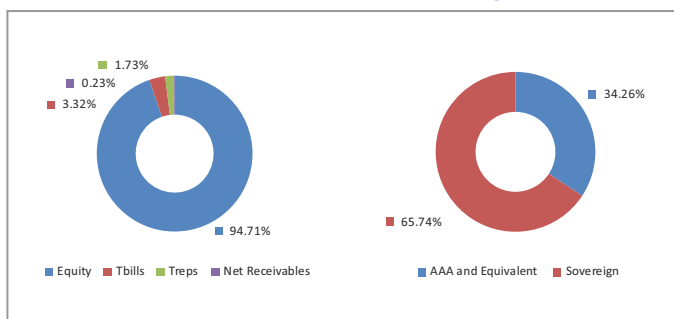
\*Net current asset represents net of receivables and payables for investments held.

### Top 10 Sectors

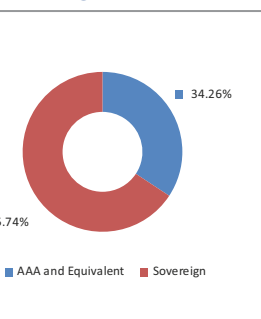


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

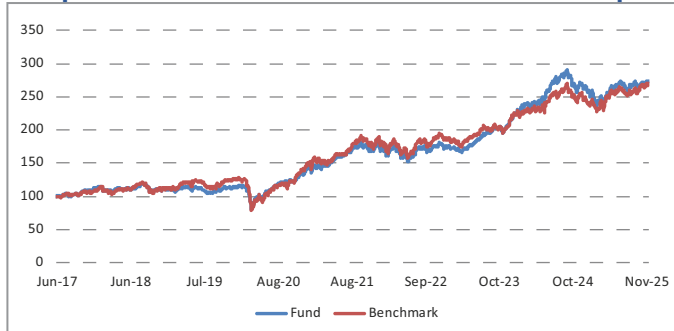
### Asset Class



### Rating Profile



### Lumpsum Investment Growth of ₹100 Since Inception



### Fund Details

Description	
SFIN Number	ULIF07709/01/17PURSTKFUN2116
Launch Date	05-June-17
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 28-November-2025	27.3680
AUM (Rs. Cr)*	4943.21
Equity (Rs. Cr)	4681.93
Debt (Rs. Cr)	250.01
Net current asset (Rs. Cr)	11.27

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>94.71%</b>
Reliance Industries Ltd	7.73%
Infosys Ltd	5.51%
Bharti Airtel Ltd	4.38%
Larsen & Toubro Ltd	3.93%
Tata Consultancy Services Ltd	3.67%
Maruti Suzuki India Ltd	3.46%
Hindustan Unilever Ltd	3.09%
Titan Company Ltd	2.52%
Asian Paints Ltd	2.34%
UltraTech Cement Ltd	2.15%
LG Electronics India Ltd	1.86%
Eternal Ltd	1.69%
NTPC Ltd	1.68%
Sun Pharmaceuticals Industries Ltd	1.65%
Mahindra & Mahindra Ltd	1.61%
Power Grid Corporation of India Ltd	1.53%
Nestle India Ltd	1.45%
Dr Reddys Laboratories Ltd	1.38%
Tech Mahindra Ltd	1.38%
HCL Technologies Ltd	1.37%
Coal India Ltd	1.36%
Tata Steel Ltd	1.22%
Apollo Tyres Ltd	1.12%
KSB Ltd	1.12%
Hindalco Industries Ltd	0.98%
Procter & Gamble Hygiene and Health Care Ltd	0.96%
JSW Steel Ltd	0.95%
Godrej Consumer Products Ltd	0.93%
Axis Nifty IT ETF	0.91%
Varun Beverages Ltd	0.87%
MRF Ltd	0.87%
Sapphire Foods India Ltd	0.84%
Oil & Natural Gas Corporation Ltd	0.82%

## Portfolio

Company/Issuer	Exposure (%)
Bharat Electronics Ltd	0.77%
Travel Food Services Ltd	0.76%
Crompton Greaves Consumer Electricals Ltd	0.75%
AIA Engineering Ltd	0.75%
BASF India Ltd	0.75%
Bayer CropScience Ltd	0.72%
Britannia Industries Ltd	0.71%
Medplus Health Services Ltd	0.70%
Wipro Ltd	0.70%
Lupin Ltd	0.68%
ICICI Prudential IT ETF	0.67%
Dabur India Ltd	0.66%
Avenue Supermarts Ltd	0.65%
Tata Motors Passenger Vehicles Ltd	0.64%
Restaurant Brands Asia Ltd	0.62%
Jubilant Foodworks Ltd	0.58%
Devyani International Ltd	0.58%
Kotak IT ETF	0.58%
Tata Consumer Products Ltd	0.57%
Zydus Lifesciences Ltd	0.57%
Tata Motors Limited	0.57%
Sanofi India Ltd	0.55%
Clean Science and Technology Ltd	0.53%
Gland Pharma Ltd	0.53%
Cipla Ltd	0.53%
Aditya Birla Lifestyle Brands Ltd	0.53%
Mahanagar Gas Ltd	0.52%
Hero MotoCorp Ltd	0.51%
Carraro India Ltd	0.51%
Adani Ports & Special Economic Zone Ltd	0.50%
Voltamp Transformers Ltd	0.50%
Larsen & Toubro Infotech Mindtree Ltd	0.49%
Varroc Engineering Ltd	0.49%
Schaeffler India Ltd	0.48%
Colgate-Palmolive (India) Ltd	0.47%
Mphasis Ltd	0.45%
Brainbees Solutions Ltd	0.44%
The Ramco Cements Ltd	0.41%
Deepak Nitrite Ltd	0.41%
Others	4.52%
<b>Money Market, Deposits &amp; Other</b>	<b>5.29%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.21%	3.64%	2.83%	14.09%	15.06%	12.94%	16.02%	13.72%	-	12.59%
Benchmark	1.87%	5.87%	8.59%	14.10%	11.80%	11.46%	15.09%	13.38%	-	12.46%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Flexi Cap Fund

### Fund Objective

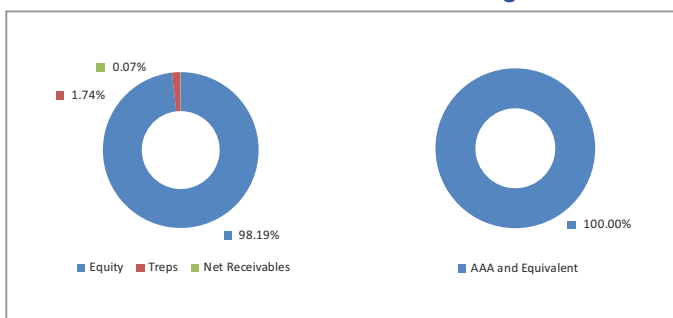
To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

### Portfolio Allocation

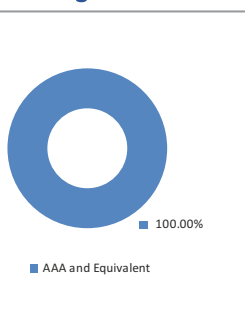
	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	98.19
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	1.74
Net Current Assets*		0.07
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

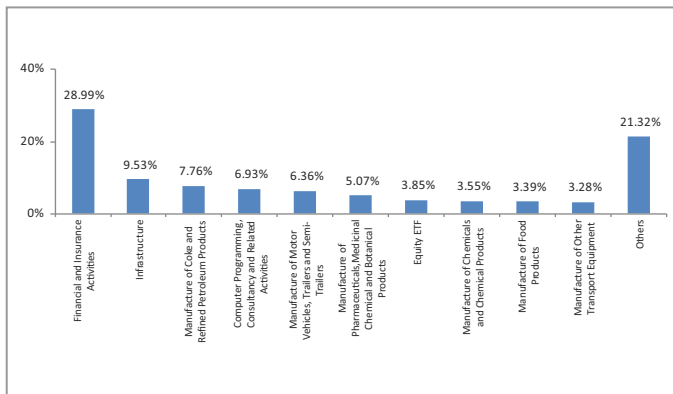
### Asset Class



### Rating Profile

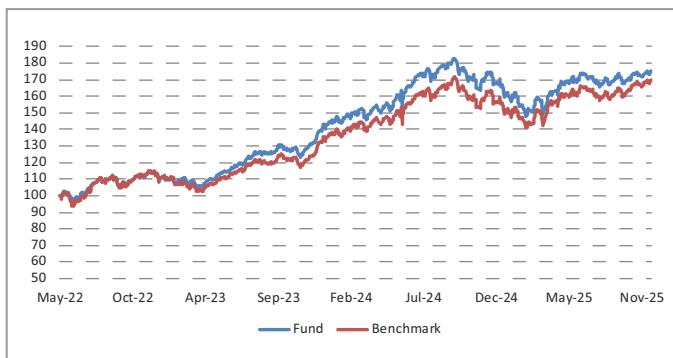


### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Lumpsum Investment Growth of ₹100 Since Inception



### Fund Details

Description	
SFIN Number	ULIF07917/11/21FLXCAPFUND116
Launch Date	20-May-22
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-November-2025	17.5215
AUM (Rs. Cr)*	3252.00
Equity (Rs. Cr)	3193.28
Debt (Rs. Cr)	56.45
Net current asset (Rs. Cr)	2.27

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.19%</b>
HDFC Bank Ltd	9.01%
ICICI Bank Ltd	6.64%
Reliance Industries Ltd	6.54%
State Bank of India	4.17%
Larsen & Toubro Ltd	3.87%
Infosys Ltd	3.73%
Mahindra & Mahindra Ltd	3.10%
Maruti Suzuki India Ltd	2.89%
Kotak Mahindra Bank Ltd	2.71%
Bharti Airtel Ltd	2.63%
Bharat Electronics Ltd	1.86%
TVS Motor Company Ltd	1.67%
Hero MotoCorp Ltd	1.59%
Hindustan Unilever Ltd	1.55%
HCL Technologies Ltd	1.52%
Avenue Supermarts Ltd	1.49%
Sun Pharmaceuticals Industries Ltd	1.32%
Karur Vysya Bank Ltd	1.24%
Nippon India Bank Bees ETF	1.20%
Hindustan Aeronautics Ltd	1.20%
Britannia Industries Ltd	1.14%
Power Grid Corporation of India Ltd	1.13%
Dr Reddys Laboratories Ltd	1.05%
LG Electronics India Ltd	1.02%
DLF Ltd	0.99%
HDB Financial Services Ltd	0.98%
Cipla Ltd	0.97%
KEI Industries Ltd	0.96%
Shriram Finance Ltd	0.93%
Lupin Ltd	0.92%
Eternal Ltd	0.89%
Mirae Asset Nifty Financial Services ETF	0.88%

## Portfolio

Company/Issuer	Exposure (%)
Hindustan Petroleum Corporation Ltd	0.87%
Max Healthcare Institute Ltd	0.86%
Suzlon Energy Ltd	0.86%
Marico Ltd	0.83%
HDFC Asset Management Company Ltd	0.82%
BSE Ltd	0.80%
Pine Labs Ltd	0.70%
Tata Steel Ltd	0.70%
ITC Ltd	0.69%
International Gemmological Institute (India) Ltd	0.67%
Hindalco Industries Ltd	0.66%
Coromandel International Ltd	0.66%
Adani Ports & Special Economic Zone Ltd	0.66%
Aditya Birla Lifestyle Brands Ltd	0.65%
Jubilant Foodworks Ltd	0.65%
Siemens Ltd	0.63%
Trent Ltd	0.61%
Escorts Kubota Ltd	0.56%
Tech Mahindra Ltd	0.56%
Bandhan Bank Ltd	0.55%
Rural Electrification Corporation Ltd	0.53%
Lodha Developers Ltd	0.53%
DSP Nifty Bank ETF	0.48%
Phoenix Mills Ltd	0.48%
Kotak Nifty Bank ETF	0.47%
Nippon India PSU Bank ETF	0.47%
IDFC First Bank Ltd	0.46%
Coforge Ltd	0.41%
Grasim Industries Ltd	0.40%
Others	8.18%
<b>Money Market, Deposits &amp; Other</b>	<b>1.81%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.43%	3.90%	2.94%	14.37%	15.40%	-	-	-	-	17.23%
Benchmark	1.51%	5.66%	6.99%	15.74%	13.88%	-	-	-	-	16.15%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance. Inception returns are absolute.

November 2025

## Sustainable Equity Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of equity and equity related instruments of companies following the ESG standards. To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 -100	92.33
Bank deposits and money market instruments	0 - 35	5.45
Net Current Assets*		2.22
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>92.33%</b>
Kotak IT ETF	5.58%
HDFC Bank Ltd	5.03%
ICICI Bank Ltd	4.73%
Bharti Airtel Ltd	4.29%
Infosys Ltd	3.98%
Tata Consultancy Services Ltd	3.20%
Asian Paints Ltd	2.93%
Axis Bank Ltd	2.84%
UTI Bank ETF	2.72%
Maruti Suzuki India Ltd	2.71%
Titan Company Ltd	2.66%
Hindustan Unilever Ltd	2.52%
HCL Technologies Ltd	2.49%
LG Electronics India Ltd	2.26%
SBI Card & payment Services Ltd	2.25%
Hero MotoCorp Ltd	2.10%
Eternal Ltd	2.04%
Larsen & Toubro Infotech Mindtree Ltd	1.87%
PVR INOX Ltd	1.82%
Tech Mahindra Ltd	1.81%
Timken India Ltd	1.61%
Reliance Industries Ltd	1.60%
Info Edge (India) Ltd	1.58%
MRF Ltd	1.56%
Shriram Finance Ltd	1.45%
UltraTech Cement Ltd	1.38%
Orient Electric Ltd	1.32%
Dabur India Ltd	1.32%
State Bank of India	1.17%
Travel Food Services Ltd	1.15%
Dr Reddys Laboratories Ltd	1.07%
Avenue Supermarts Ltd	1.02%
Wework India Management Ltd	1.02%
Godrej Consumer Products Ltd	0.97%
Medplus Health Services Ltd	0.96%
Cohance Lifesciences Ltd	0.96%
Carraro India Ltd	0.94%

### Fund Details

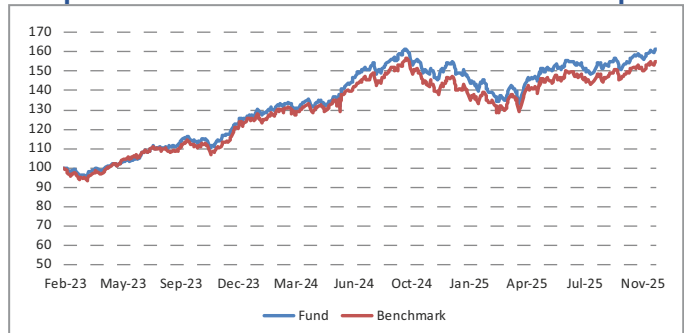
Description	
SFIN Number	SFIN-ULIF08017/11/21SUSEQUFUND116
Launch Date	16-Feb-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY 100 ESG INDEX
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 28-November-2025	16.1390
AUM (Rs. Cr)*	293.83
Equity (Rs. Cr)	271.30
Debt (Rs. Cr)	16.02
Net current asset (Rs. Cr)	6.51

\*AUM is excluding the last day unitisation.

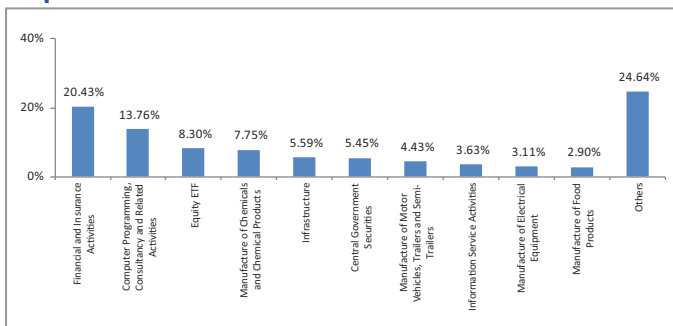
### Portfolio

Company/Issuer	Exposure (%)
Crompton Greaves Consumer Electricals Ltd	0.90%
ABB India Ltd	0.88%
Tata Steel Ltd	0.87%
Team Lease Services Ltd	0.84%
Varun Beverages Ltd	0.82%
Mahindra & Mahindra Ltd	0.78%
Power Grid Corporation of India Ltd	0.69%
ICICI Lombard General Insurance Company Ltd	0.67%
SBI Life Insurance Company Ltd	0.67%
HDFC Life Insurance Company Ltd	0.65%
Nestle India Ltd	0.64%
Rural Electrification Corporation Ltd	0.61%
Hindalco Industries Ltd	0.54%
Others	1.84%
<b>Money Market, Deposits &amp; Other</b>	<b>7.67%</b>
<b>Total</b>	<b>100.00%</b>

### Lumpsum Investment Growth of ₹100 Since Inception

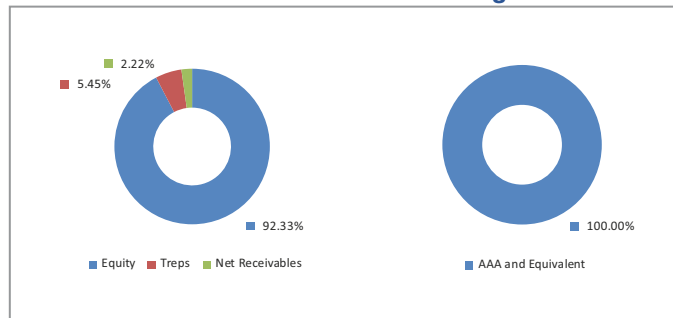


## Top 10 Sectors

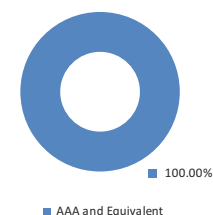


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

## Asset Class



## Rating Profile



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.33%	7.00%	6.89%	16.23%	-	-	-	-	-	18.76%
Benchmark	2.26%	6.62%	8.24%	15.43%	-	-	-	-	-	16.97%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Small Cap Fund

### Fund Objective

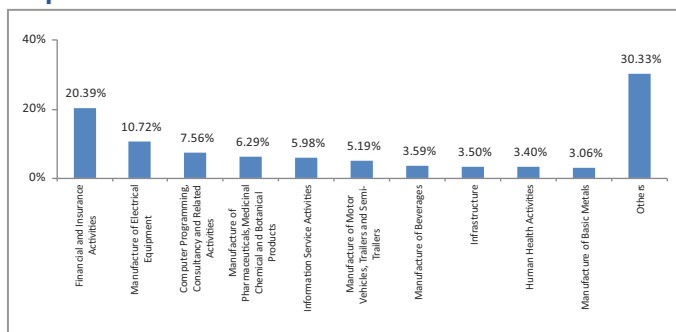
To achieve capital appreciation by investing in a diversified basket of predominantly\* small cap stocks.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity*	65 - 100	97.97
-Large Cap Stocks		3.61
-Mid Cap Stocks		31.77
-Small Cap Stocks		63.37
-Others		1.25
Bank deposits and money market instruments	0 - 35	3.00
Net Current Assets*		-0.97
<b>Total</b>		<b>100.00</b>

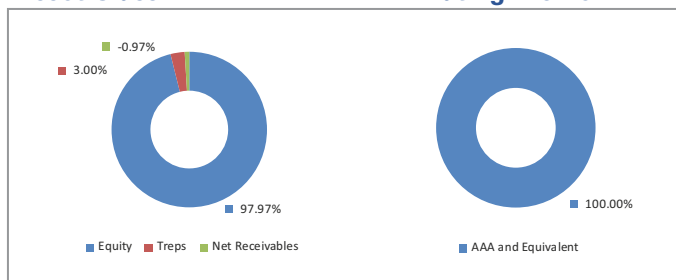
\*minimum 60% in small cap stocks, Market-cap exposure is based on equity exposure re- scaled to 100%

### Top 10 Sectors

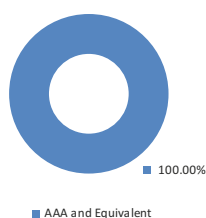


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

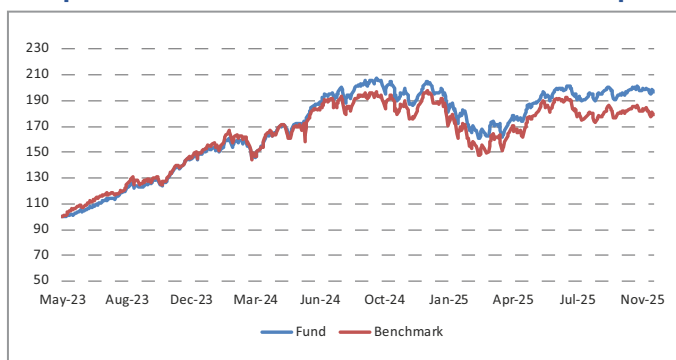
### Asset Class



### Rating Profile



### Lumpsum Investment Growth of ₹100 Since Inception



### Fund Details

Description	
SFIN Number	ULIF08717/01/23SMALLCAPFU116
Launch Date	23-May-23
Face Value	10
Risk Profile	Very High
Benchmark	NIFTY SMALL CAP 100 INDEX
Fund Manager Name	Sujit Jain
Number of funds managed by fund manager:	
Equity	1
Debt	-
Hybrid	2
NAV as on 28-November-2025	19.7132
AUM (Rs. Cr)*	3821.46
Equity (Rs. Cr)	3743.87
Debt (Rs. Cr)	114.64
Net current asset (Rs. Cr)	-37.04

\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>97.97%</b>
Multi Commodity Exchange of India Ltd	4.51%
Sona BLW Precision Forgings Ltd	3.48%
PNB Housing Finance Ltd	3.03%
Rategain Travel Technologies Ltd	2.97%
Karur Vysya Bank Ltd	2.60%
Aditya Birla Real Estate Ltd	2.42%
Central Depository Services (India) Ltd	2.41%
Ajanta Pharma Ltd	2.23%
Eclerx Services Ltd	2.19%
KEI Industries Ltd	2.18%
Radico Khaitan Ltd	2.01%
Crompton Greaves Consumer Electricals Ltd	1.97%
UNO Minda Ltd	1.80%
Amara Raja Energy & Mobility Ltd	1.77%
Natco Pharma Ltd	1.66%
360 ONE WAM Ltd	1.64%
PB Fintech Ltd	1.63%
Varun Beverages Ltd	1.58%
KFin Technologies Ltd	1.51%
JSW Energy Ltd	1.45%
City Union Bank Ltd	1.44%
Team Lease Services Ltd	1.38%
One Mobikwik Systems Ltd	1.29%
Timken India Ltd	1.27%
Vijaya Diagnostic Centre Ltd	1.25%
PVR INOX Ltd	1.25%
Kajaria Ceramics Ltd	1.25%
Coforge Ltd	1.24%
Piramal Pharma Ltd	1.21%
Indian Bank	1.18%
Safari Industries (India) Ltd	1.13%
Supreme Industries Ltd	1.12%
Rainbow Childrens Medicare Ltd	1.10%
Dr. Lal Path Labs Ltd	1.05%
Jyoti CNC Automation Ltd	1.01%
Trent Ltd	0.99%
Federal Bank Ltd	0.98%
AIA Engineering Ltd	0.97%

## Portfolio

Company/Issuer	Exposure (%)
Hindustan Aeronautics Ltd	0.96%
Voltamp Transformers Ltd	0.96%
Gulf Oil Lubricants India Ltd	0.94%
Orient Electric Ltd	0.93%
Zensar Technologies Ltd	0.92%
Motherson Sumi Wiring India Ltd	0.90%
Mahanagar Gas Ltd	0.85%
Tube Investments of India Ltd	0.84%
CESC Ltd	0.83%
Gabriel India Ltd	0.81%
Nippon Life India Asset Management Ltd	0.81%
Jubilant Foodworks Ltd	0.79%
Devyani International Ltd	0.77%
Axis Bank Nifty ETF	0.76%
K E C International Ltd	0.76%
Engineers India Ltd	0.71%
Navin Fluorine International Ltd	0.70%
Oberoi Realty Ltd	0.70%
Firstsource Solutions Ltd	0.67%
Muthoot Finance Ltd	0.67%
Gland Pharma Ltd	0.66%
Titagarh Rail Systems Ltd	0.64%
Whirlpool of India Ltd	0.62%
Data Patterns (India) Ltd	0.61%
Inox India Ltd	0.60%
The Ramco Cements Ltd	0.59%
Endurance Technologies Ltd	0.59%
CEAT Ltd	0.57%
Interarch Building Products Ltd	0.55%
Alivus Life Sciences Ltd	0.54%
Galaxy Surfactants Ltd	0.51%
C.E. Info System Ltd	0.50%
Inox Wind Ltd	0.48%
Triveni Turbine Ltd	0.47%
Others	7.60%
<b>Money Market, Deposits &amp; Other</b>	<b>2.03%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.93%	4.76%	0.83%	17.31%	-	-	-	-	-	30.90%
Benchmark	-3.00%	-0.30%	-4.41%	12.18%	-	-	-	-	-	26.05%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Midcap Index Fund

### Fund Objective

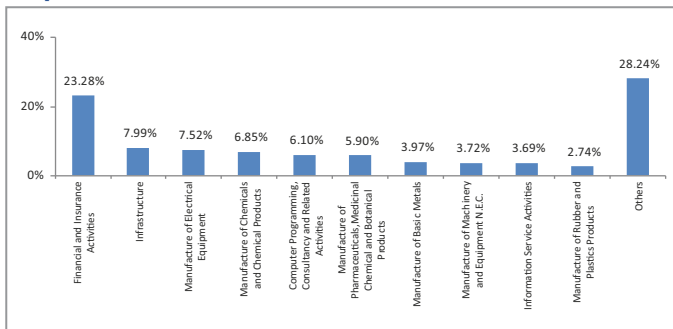
To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.61
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.34
Net Current Assets*		0.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Top 10 Sectors



Note : 'Financial & Insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Portfolio

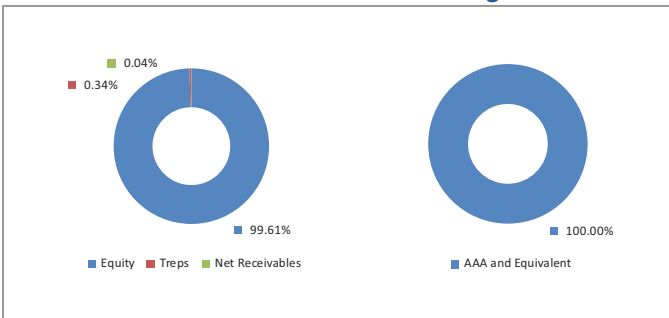
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.61%</b>
BSE Ltd	3.08%
Hero MotoCorp Ltd	2.08%
Persistent Systems Ltd	1.77%
Suzlon Energy Ltd	1.70%
Coforge Ltd	1.66%
Federal Bank Ltd	1.65%
PB Fintech Ltd	1.59%
Cummins India Ltd	1.57%
Dixon Technologies (India) Ltd	1.55%
IndusInd Bank Ltd	1.47%
HDFC Asset Management Company Ltd	1.41%
AU Small Finance Bank Ltd	1.40%
Indus Towers Ltd	1.38%
IDFC First Bank Ltd	1.38%
Lupin Ltd	1.31%
One 97 Communications Ltd	1.26%
Fortis Healthcare Ltd	1.24%
Ashok Leyland Ltd	1.17%
Yes Bank Ltd	1.17%
Max Financial Services Ltd	1.16%
Hindustan Petroleum Corporation Ltd	1.14%
UPL Ltd	1.12%
SRF Ltd	1.10%
Muthoot Finance Ltd	1.04%
GMR Airports Ltd	1.00%
Bharat Forge Ltd	0.99%
Marico Ltd	0.99%
Polycab India Ltd	0.98%
Bharat Heavy Electricals Ltd	0.97%

### Fund Details

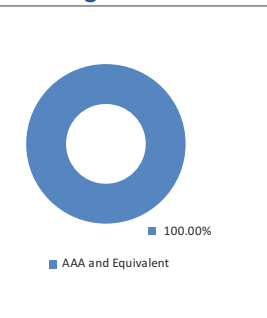
Description	
SFIN Number	ULIF08919/10/23MIDCPINDFD116
Launch Date	28-Nov-23
Face Value	10
Risk Profile	Very High
Benchmark	Nifty Midcap 150
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	13.4059
AUM (Rs. Cr)*	523.21
Equity (Rs. Cr)	521.18
Debt (Rs. Cr)	1.80
Net current asset (Rs. Cr)	0.23

\*AUM is excluding the last day unitisation.

### Asset Class



### Rating Profile



### Portfolio

Company/Issuer	Exposure (%)
FSN E-Commerce Ventures Ltd	0.95%
GE Vernova T&D India Ltd	0.93%
Aurobindo Pharma Ltd	0.89%
Sundaram Finance Ltd	0.85%
Phoenix Mills Ltd	0.84%
Swiggy Ltd	0.83%
Mphasis Ltd	0.83%
Alkem Laboratories Ltd	0.83%
Godrej Properties Ltd	0.83%
Voltas Ltd	0.81%
APL Apollo Tubes Ltd	0.81%
MRF Ltd	0.80%
Indian Bank	0.80%
Dabur India Ltd	0.79%
Waaree Energies Ltd	0.78%
Tube Investments of India Ltd	0.77%
Union Bank of India	0.77%
Glenmark Pharmaceuticals Ltd	0.76%
Colgate-Palmolive (India) Ltd	0.74%
Vishal Mega Mart Ltd	0.74%
Prestige Estates Projects Ltd	0.73%
Coromandel International Ltd	0.73%
Hitachi Energy India Ltd	0.73%
PI Industries Ltd	0.71%
Vodafone Idea Ltd	0.71%
Aditya Birla Capital Ltd	0.71%
360 ONE WAM Ltd	0.71%
SBI Card & payment Services Ltd	0.69%
KEI Industries Ltd	0.66%
NMDC Ltd	0.66%

## Portfolio

Company/Issuer	Exposure (%)
L&T Finance Ltd	0.66%
Mankind Pharma Ltd	0.66%
Torrent Power Ltd	0.65%
Jindal Stainless Ltd	0.64%
Mahindra & Mahindra Financial Services Ltd	0.64%
ICICI Prudential Life Insurance Company Ltd	0.63%
NHPC Ltd	0.63%
Page Industries Ltd	0.63%
J K Cements Ltd	0.63%
Biocon Ltd	0.62%
Jubilant Foodworks Ltd	0.61%
UNO Minda Ltd	0.61%
National Aluminium Company Ltd	0.61%
Sona BLW Precision Forgings Ltd	0.60%
Blue Star Ltd	0.59%
Oil India Ltd	0.59%
Supreme Industries Ltd	0.57%
Tata Communications Ltd	0.55%
Indian Railway Catering And Tourism Corporation Ltd	0.54%
Petronet LNG Ltd	0.53%
IPCA Laboratories Ltd	0.52%
KPIT Technologies Ltd	0.52%
Steel Authority of India Ltd	0.51%
ITC Hotels Ltd	0.51%
Kalyan Jewellers India Ltd	0.50%
Oberoi Realty Ltd	0.50%
Patanjali Foods Ltd	0.50%
Oracle Financial Services Software Ltd	0.50%
Balkrishna Industries Ltd	0.48%
Rail Vikas Nigam Ltd	0.48%
Tata Elxsi Ltd	0.46%
Bank of India	0.46%
Astral Ltd	0.46%
Container Corporation Of India Ltd	0.46%
Exide Industries Ltd	0.44%
Adani Total Gas Ltd	0.44%
Apollo Tyres Ltd	0.43%
LIC Housing Finance Ltd	0.43%
Berger Paints India Ltd	0.42%
Dalmia Bharat Ltd	0.42%
Lloyds Metals & Energy Ltd	0.42%
Abbott India Ltd	0.41%
Schaeffler India Ltd	0.41%
Apar Industries Ltd	0.40%
Nippon Life India Asset Management Ltd	0.40%
AIA Engineering Ltd	0.39%
Motilal Oswal Financial Services Ltd	0.38%
Cochin Shipyard Ltd	0.37%
Indraprastha Gas Ltd	0.36%
Gujarat Fluorochemicals Ltd	0.36%
Bharat Dynamics Ltd	0.36%
Bharti Hexacom Ltd	0.35%
Escorts Kubota Ltd	0.33%
Others	9.29%
<b>Money Market, Deposits &amp; Other</b>	<b>0.39%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.57%	5.62%	5.99%	15.82%	-	-	-	-	-	15.76%
Benchmark	1.59%	6.01%	7.12%	18.47%	-	-	-	-	-	19.28%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Small Cap Quality Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty SmallCap 250 Quality 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.75
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.19
Net Current Assets*		0.07
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.75%</b>
Anand Rathi Wealth Ltd	5.82%
Central Depository Services (India) Ltd	4.75%
Computer Age Management Services Ltd	4.10%
Indian Energy Exchange Ltd	3.55%
Castrol India Ltd	3.45%
Angel One Ltd	3.33%
Karur Vysya Bank Ltd	3.30%
Gillette India Ltd	2.95%
Manappuram Finance Ltd	2.79%
Eclerx Services Ltd	2.71%
J.B. Chemicals and Pharmaceuticals Ltd	2.70%
Dr. Lal Path Labs Ltd	2.59%
Amara Raja Energy & Mobility Ltd	2.16%
Mahanagar Gas Ltd	2.09%
Triveni Turbine Ltd	2.07%
Can Fin Homes Ltd	2.07%
Kajaria Ceramics Ltd	2.05%
Timken India Ltd	2.02%
Bayer CropScience Ltd	2.00%
Gujarat State Petronet Ltd	1.99%
Astrazeneca Pharma India Ltd	1.88%
Poly Medicure Ltd	1.84%
Pfizer Ltd	1.74%
Credit Access Grameen Ltd	1.74%
Indiamart Intermesh Ltd	1.72%
Action Construction Equipment Ltd	1.69%
Zensar Technologies Ltd	1.64%
BLS International Services Ltd	1.54%
Sonata Software Ltd	1.53%
Caplin Point Laboratories Ltd	1.51%
Sumitomo Chemical India Ltd	1.50%
Affle 3i Ltd	1.46%
Engineers India Ltd	1.45%
Gujarat Pipavav Port Ltd	1.43%
Cyient Ltd	1.41%
Jyothy Laboratories Ltd	1.40%
L T Foods Ltd	1.40%
UTI Asset Management Company Ltd	1.39%

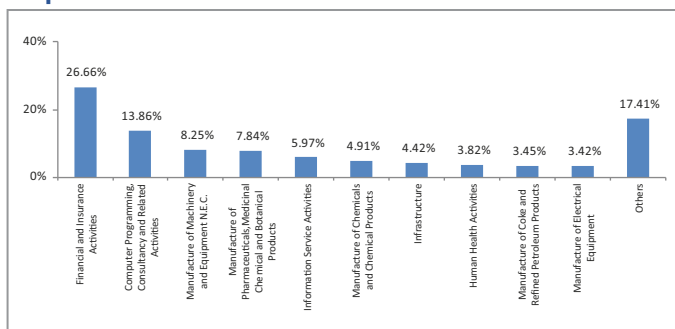
Company/Issuer	Exposure (%)
Kirloskar Brothers Ltd	1.33%
Birlasoft Ltd	1.31%
Godawari Power & Ispat Ltd	1.28%
Others	9.07%
<b>Money Market, Deposits &amp; Other</b>	<b>0.25%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF09103/01/24SMCPQYINDF116
Launch Date	15-Mar-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty SmallCap 250 Quality 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	10.8786
AUM (Rs. Cr)*	669.05
Equity (Rs. Cr)	667.36
Debt (Rs. Cr)	1.26
Net current asset (Rs. Cr)	0.44

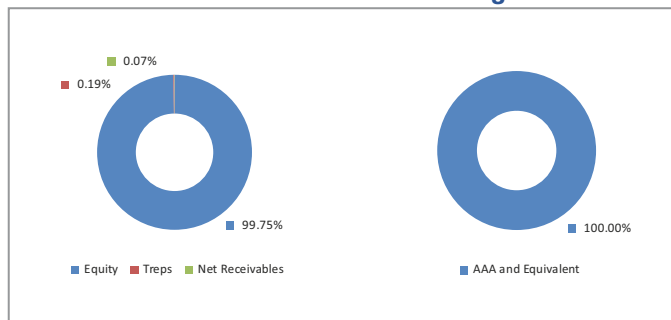
\*AUM is excluding the last day unitisation.

## Top 10 Sectors

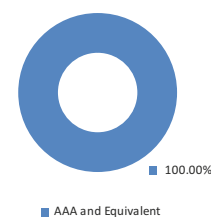


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

## Asset Class



## Rating Profile



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.88%	-4.42%	-14.02%	-	-	-	-	-	-	5.06%
Benchmark	-2.93%	-4.10%	-12.43%	-	-	-	-	-	-	8.57%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty Alpha 50 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty Alpha 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.45
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	-
Net Current Assets*		0.55
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

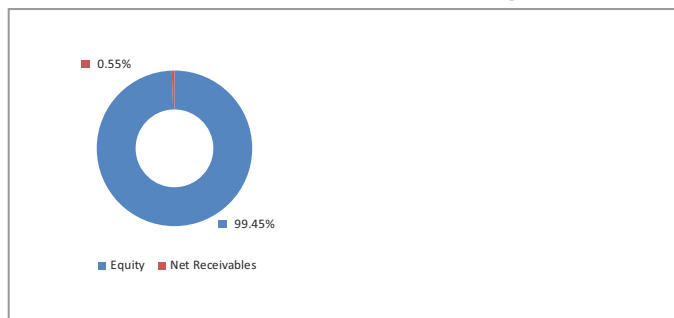
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.45%</b>
BSE Ltd	8.01%
One 97 Communications Ltd	5.43%
Laurus Labs Ltd	4.95%
Hitachi Energy India Ltd	3.74%
Multi Commodity Exchange of India Ltd	3.52%
Fortis Healthcare Ltd	3.32%
GE Vernova T&D India Ltd	3.29%
Godfrey Phillips India Ltd	3.18%
Amber Enterprises India Ltd	3.03%
Max Financial Services Ltd	2.81%
Others	58.18%
<b>Money Market, Deposits &amp; Other</b>	<b>0.55%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF09221/05/24NYAPA50IND116
Launch Date	15-Jul-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty Alpha 50
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	8.7938
AUM (Rs. Cr)*	713.58
Equity (Rs. Cr)	709.63
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	3.95

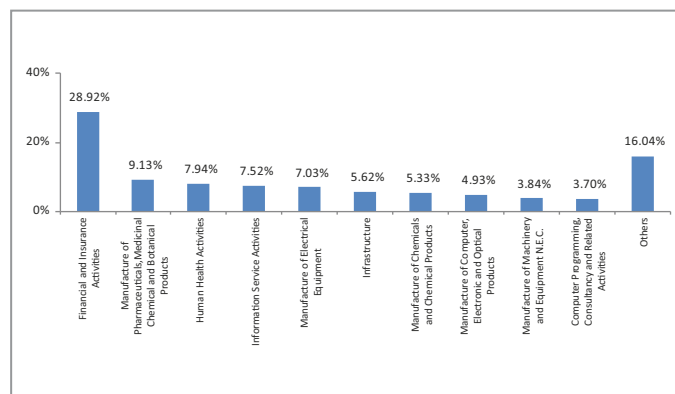
\*AUM is excluding the last day unitisation.

### Asset Class



### Rating Profile

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.68%	1.76%	-5.95%	-	-	-	-	-	-	-8.94%
Benchmark	2.43%	1.81%	-7.14%	-	-	-	-	-	-	-9.56%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty 200 Alpha 30 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 200 Alpha 30 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.54
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.45
Net Current Assets*		0.01
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

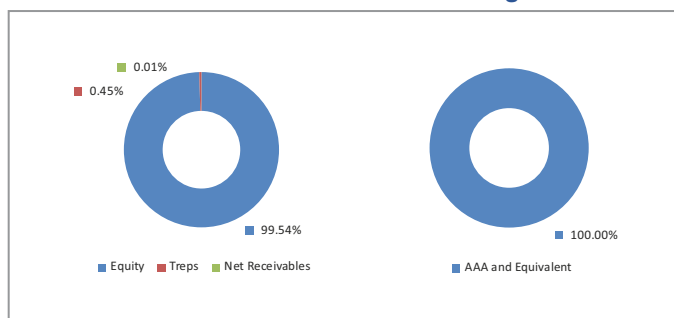
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.54%</b>
BSE Ltd	6.18%
Coforge Ltd	6.09%
One 97 Communications Ltd	5.65%
Fortis Healthcare Ltd	4.94%
Max Healthcare Institute Ltd	4.83%
Max Financial Services Ltd	4.47%
Muthoot Finance Ltd	4.00%
Bharat Electronics Ltd	3.76%
Solar Industries India Ltd	3.71%
Eternal Ltd	3.63%
Others	52.28%
<b>Money Market, Deposits &amp; Other</b>	<b>0.46%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

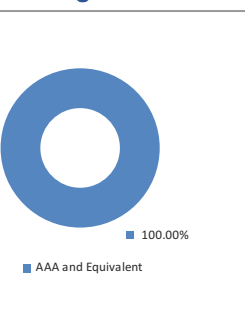
Description	
SFIN Number	ULIF09321/05/24N200AP30IN116
Launch Date	17-Sep-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Alpha 30
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	9.0104
AUM (Rs. Cr)*	172.52
Equity (Rs. Cr)	171.72
Debt (Rs. Cr)	0.78
Net current asset (Rs. Cr)	0.01

\*AUM is excluding the last day unitisation.

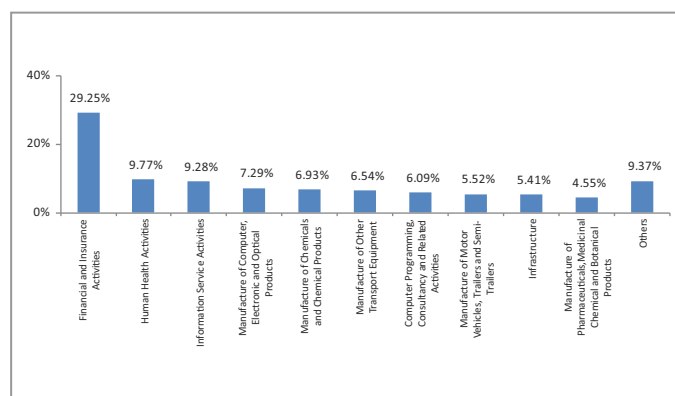
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.26%	5.25%	-2.98%	-	-	-	-	-	-	-8.32%
Benchmark	2.47%	6.46%	-1.58%	-	-	-	-	-	-	-8.47%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty 200 Momentum 30 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 200 Momentum 30 Index

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.87
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	0.13
Net Current Assets*		-
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

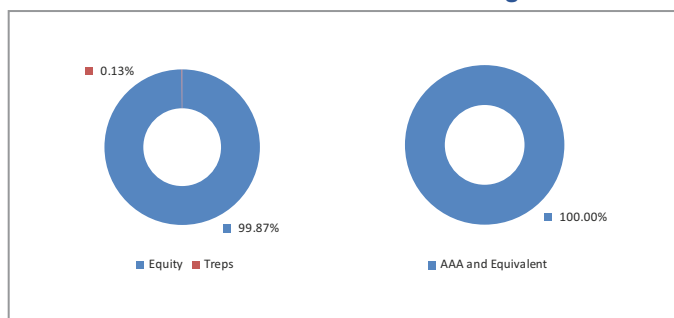
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.87%</b>
Bharti Airtel Ltd	7.44%
InterGlobe Aviation Ltd	7.28%
Bharat Electronics Ltd	7.06%
Divis Laboratories Ltd	5.83%
Max Healthcare Institute Ltd	5.59%
TVS Motor Company Ltd	5.01%
Coforge Ltd	3.97%
SBI Life Insurance Company Ltd	3.75%
Persistent Systems Ltd	3.74%
BSE Ltd	3.68%
Others	46.52%
<b>Money Market, Deposits &amp; Other</b>	<b>0.13%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

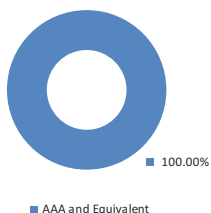
Description	
SFIN Number	ULIF09429/10/24N200MO30IN116
Launch Date	15-Dec-24
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Momentum 30 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	9.2764
AUM (Rs. Cr)*	311.53
Equity (Rs. Cr)	311.14
Debt (Rs. Cr)	0.39
Net current asset (Rs. Cr)	-

\*AUM is excluding the last day unitisation.

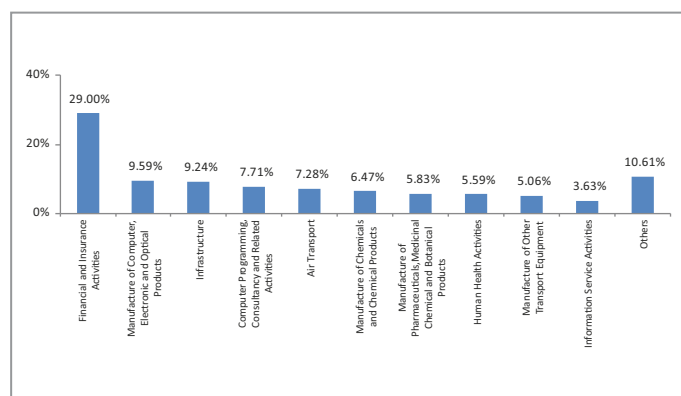
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.76%	3.56%	-	-	-	-	-	-	-	-7.24%
Benchmark	2.23%	5.38%	-	-	-	-	-	-	-	-9.18%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty 500 Multicap Momentum Quality 50 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 500 Multicap Momentum Quality 50 Index

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments:	65 - 100	99.66
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments:	0 - 35	0.33
Net Current Assets*		0.01
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

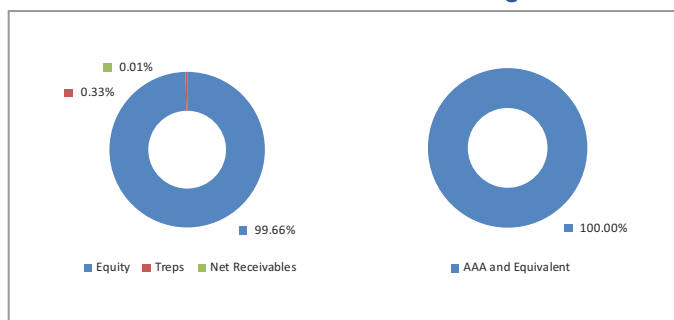
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.66%</b>
Eicher Motors Ltd	6.29%
Nestle India Ltd	5.81%
BSE Ltd	5.77%
Bharat Electronics Ltd	5.62%
Divis Laboratories Ltd	5.45%
Britannia Industries Ltd	5.37%
Hindustan Aeronautics Ltd	4.59%
Suzlon Energy Ltd	4.37%
HCL Technologies Ltd	4.15%
Bharat Petroleum Corporation Ltd	3.97%
Others	48.28%
<b>Money Market, Deposits &amp; Other</b>	<b>0.34%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

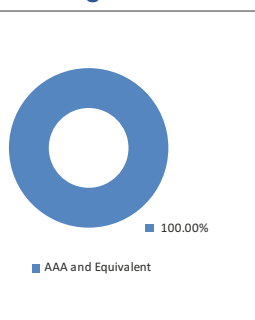
Description	
SFIN Number	ULIF09527/12/24N500MM50IN116
Launch Date	15-Feb-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 500 Multicap Momentum Quality 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	11.8413
AUM (Rs. Cr)*	417.19
Equity (Rs. Cr)	415.77
Debt (Rs. Cr)	1.39
Net current asset (Rs. Cr)	0.03

\*AUM is excluding the last day unitisation.

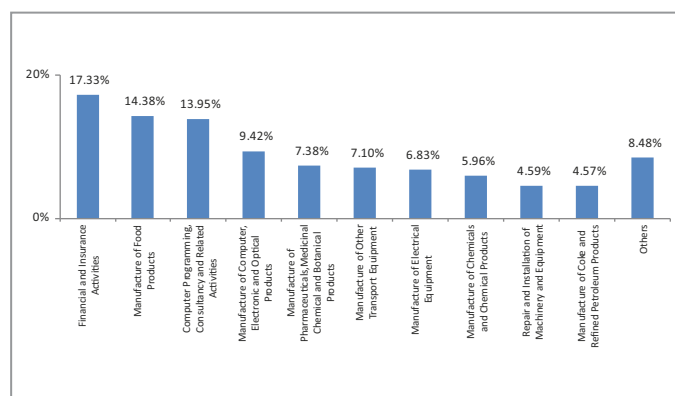
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.08%	-0.14%	-	-	-	-	-	-	-	18.41%
Benchmark	0.16%	0.76%	-	-	-	-	-	-	-	14.61%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Focused 25 Fund

### Fund Objective

To achieve capital appreciation by investing in a concentrated basket of up to 25 stocks across market capitalizations, predominantly in large caps.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments:	65 - 100	87.34
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments:	0 - 35	12.61
Net Current Assets*		0.05
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

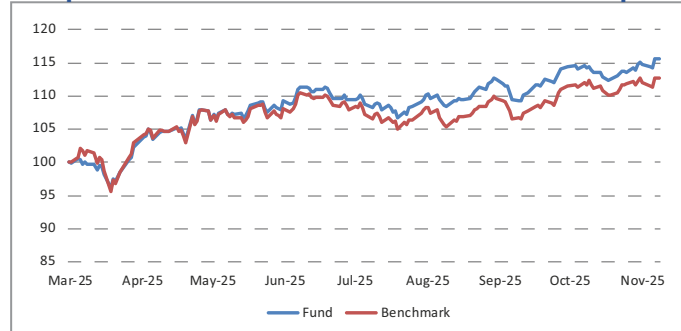
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>87.34%</b>
HDFC Bank Ltd	7.12%
ICICI Bank Ltd	7.03%
Infosys Ltd	6.11%
TVS Motor Company Ltd	5.76%
Reliance Industries Ltd	5.26%
Larsen & Toubro Ltd	4.46%
Maruti Suzuki India Ltd	4.41%
Britannia Industries Ltd	4.12%
Hindustan Unilever Ltd	3.70%
Shriram Finance Ltd	3.52%
Others	35.86%
<b>Money Market, Deposits &amp; Other</b>	<b>12.66%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

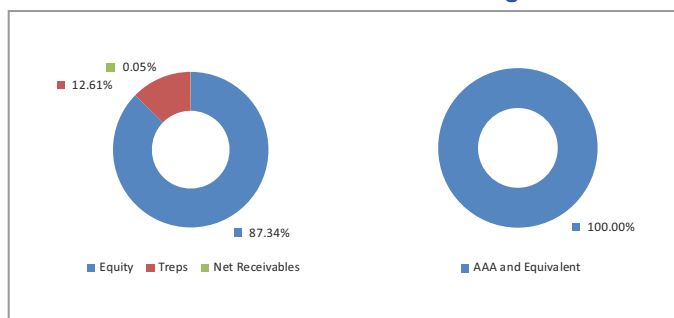
Description	
SFIN Number	ULIF09606/02/25FOCUSED25F116
Launch Date	20-Mar-25
Face Value	10
Risk Profile	Very High
Benchmark	NSE 100 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	11.5522
AUM (Rs. Cr)*	180.20
Equity (Rs. Cr)	157.39
Debt (Rs. Cr)	22.72
Net current asset (Rs. Cr)	0.08

\*AUM is excluding the last day unitisation.

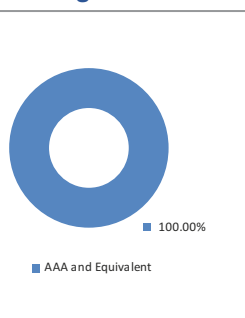
### Lumpsum Investment Growth of ₹100 Since Inception



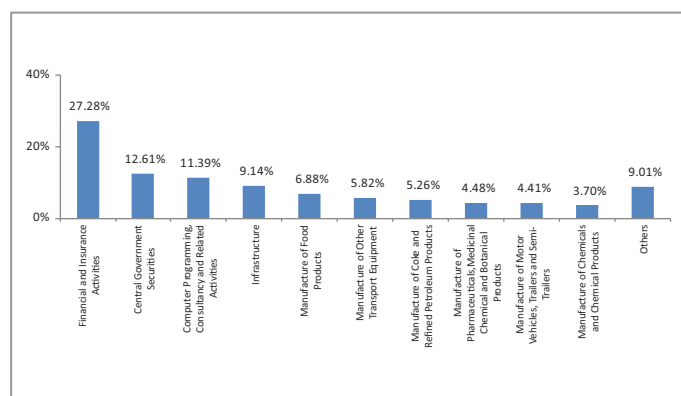
### Asset Class



### Rating Profile



### Top 10 Sectors



Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.77%	7.73%	-	-	-	-	-	-	-	15.52%
Benchmark	1.40%	5.50%	-	-	-	-	-	-	-	12.67%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty 200 Alpha 30 Index Pension Fund

### Fund Objective

To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	85 - 100	98.59
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 15	2.73
Net Current Assets*		-1.32
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

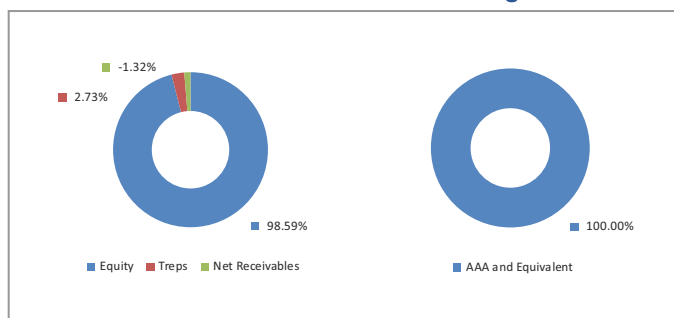
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.59%</b>
Coforge Ltd	6.06%
BSE Ltd	6.04%
One 97 Communications Ltd	5.63%
Fortis Healthcare Ltd	4.92%
Max Healthcare Institute Ltd	4.81%
Max Financial Services Ltd	4.37%
Muthoot Finance Ltd	3.92%
Bharat Electronics Ltd	3.75%
Solar Industries India Ltd	3.69%
Eternal Ltd	3.62%
Others	51.79%
<b>Money Market, Deposits &amp; Other</b>	<b>1.41%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

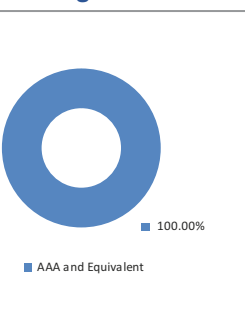
Description	
SFIN Number	ULIF010217/04/25N200A30PEN116
Launch Date	30-May-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 200 Alpha 30
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	10.4873
AUM (Rs. Cr)*	17.94
Equity (Rs. Cr)	17.69
Debt (Rs. Cr)	0.49
Net current asset (Rs. Cr)	-0.24

\*AUM is excluding the last day unitisation.

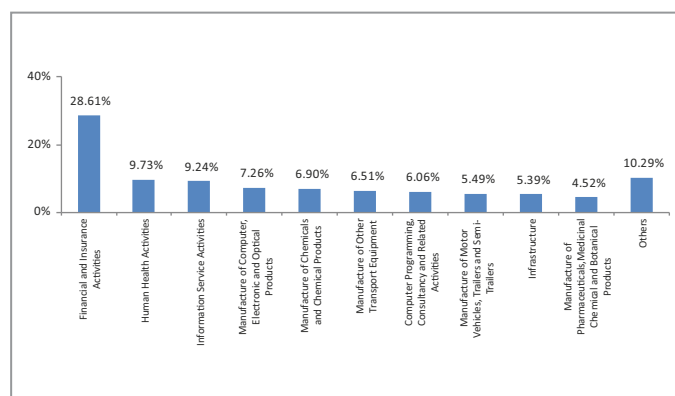
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.20%	4.87%	-	-	-	-	-	-	-	4.87%
Benchmark	2.47%	6.46%	-	-	-	-	-	-	-	6.46%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty 500 Multifactor 50 Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 500 Multifactor MQVLv 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	98.93
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	1.02
Net Current Assets*		0.05
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

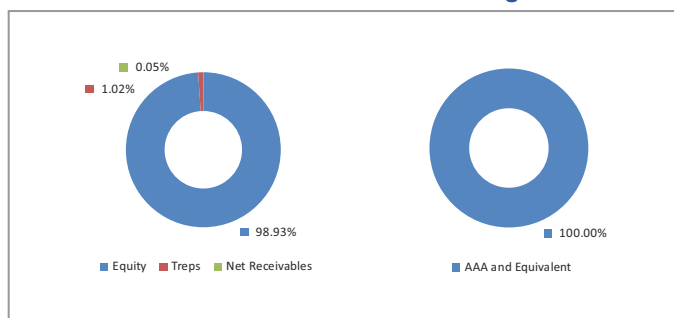
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>98.93%</b>
Indian Oil Corporation Ltd	3.20%
Bharat Petroleum Corporation Ltd	3.08%
Maruti Suzuki India Ltd	3.00%
Hero MotoCorp Ltd	2.97%
Britannia Industries Ltd	2.91%
Canara Bank	2.86%
MRF Ltd	2.84%
Eicher Motors Ltd	2.69%
Hindustan Petroleum Corporation Ltd	2.63%
Max Financial Services Ltd	2.62%
Others	70.13%
<b>Money Market, Deposits &amp; Other</b>	<b>1.07%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

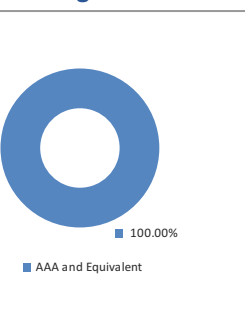
Description	
SFIN Number	ULIF010302/06/25N500MF50IN116
Launch Date	14-Jul-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 500 Multifactor MQVLv 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	9.9188
AUM (Rs. Cr)*	141.88
Equity (Rs. Cr)	140.36
Debt (Rs. Cr)	1.45
Net current asset (Rs. Cr)	0.07

\*AUM is excluding the last day unitisation.

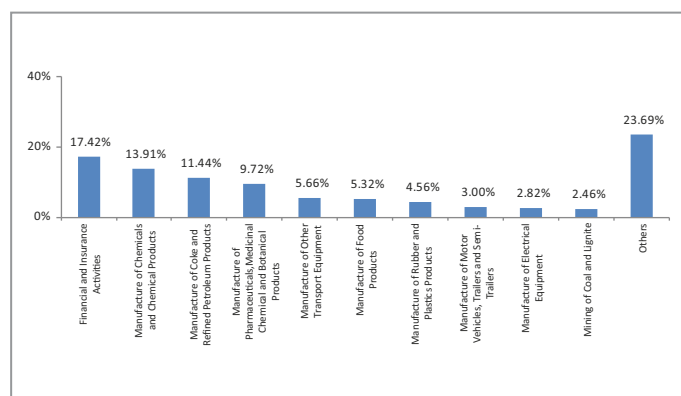
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits', Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.69%	-	-	-	-	-	-	-	-	-0.81%
Benchmark	0.60%	-	-	-	-	-	-	-	-	0.83%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Pure Stock Pension Fund II

### Fund Objective

The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	75 - 100	93.57
Money market instruments, Cash, Fixed deposits, Mutual funds	0 - 25	6.26
Net Current Assets*		0.18
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>93.57%</b>
Reliance Industries Ltd	7.41%
Infosys Ltd	5.13%
LG Electronics India Ltd	5.02%
Titan Company Ltd	4.85%
Bharti Airtel Ltd	4.42%
Larsen & Toubro Ltd	4.21%
Asian Paints Ltd	3.67%
Tata Consultancy Services Ltd	3.47%
Hindustan Unilever Ltd	3.11%
Maruti Suzuki India Ltd	2.52%
Others	49.76%
<b>Money Market, Deposits &amp; Other</b>	<b>6.43%</b>
<b>Total</b>	<b>100.00%</b>

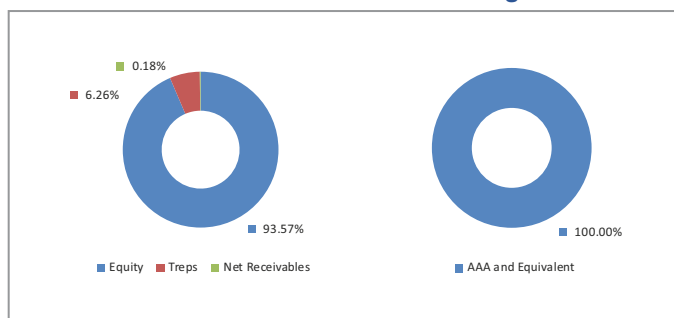
### Fund Details

Description	
SFIN Number	ULIF010017/04/25PURSTKPEN2116
Launch Date	28-Aug-25
Face Value	10
Risk Profile	High
Benchmark	NIFTY 50
Fund Manager Name	Jamil Ansari
Number of funds managed by fund manager:	
Equity	6
Debt	-
Hybrid	-
NAV as on 28-November-2025	10.3390
AUM (Rs. Cr)*	9.91
Equity (Rs. Cr)	9.27
Debt (Rs. Cr)	0.62
Net current asset (Rs. Cr)	0.02

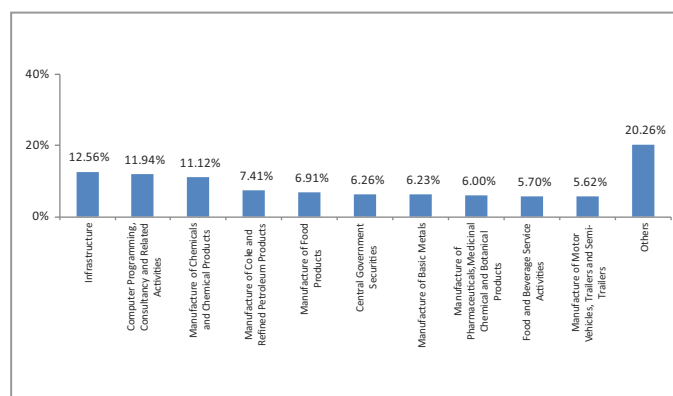
\*AUM is excluding the last day unitisation.

### Asset Class

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.64%	-	-	-	-	-	-	-	-	3.39%
Benchmark	1.87%	-	-	-	-	-	-	-	-	6.95%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## BSE 500 Enhanced Value 50 Index fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of BSE 500 Enhanced Value 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	99.44
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	2.13
Net Current Assets*		-1.57
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

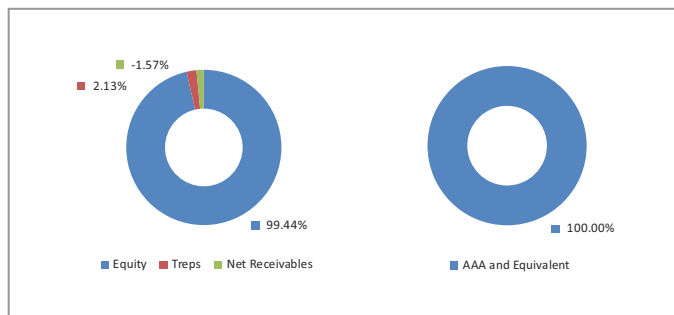
Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.44%</b>
Oil & Natural Gas Corporation Ltd	7.40%
Hindalco Industries Ltd	7.28%
Coal India Ltd	6.79%
State Bank of India	5.61%
Bharat Petroleum Corporation Ltd	4.96%
GAIL (India) Ltd	4.45%
Indian Oil Corporation Ltd	4.37%
Tata Motors Passenger Vehicles Ltd	3.89%
Hindustan Petroleum Corporation Ltd	3.31%
National Aluminium Company Ltd	3.17%
Others	48.21%
<b>Money Market, Deposits &amp; Other</b>	<b>0.56%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

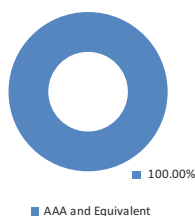
Description	
SFIN Number	ULIF010406/08/25B500EV50IN116
Launch Date	22-Sep-25
Face Value	10
Risk Profile	Very High
Benchmark	BSE 500 Enhanced Value 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	10.2609
AUM (Rs. Cr)*	176.53
Equity (Rs. Cr)	175.54
Debt (Rs. Cr)	3.77
Net current asset (Rs. Cr)	-2.78

\*AUM is excluding the last day unitisation.

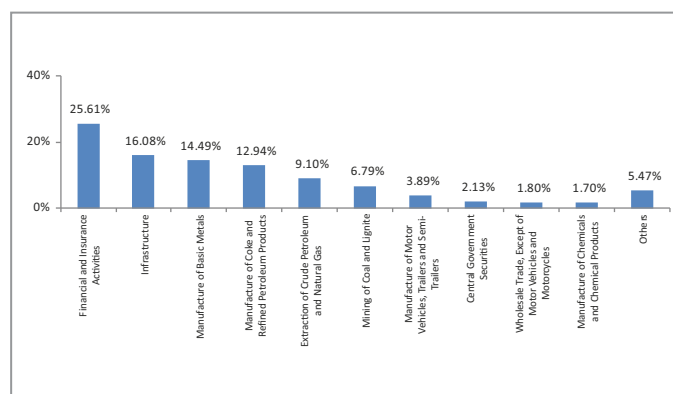
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.81%	-	-	-	-	-	-	-	-	2.61%
Benchmark	-0.86%	-	-	-	-	-	-	-	-	4.43%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Nifty 500 Multifactor 50 Index Pension Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of Nifty 500 Multifactor MQVLv 50 Index

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	-
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	99.55
Net Current Assets*		0.45
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

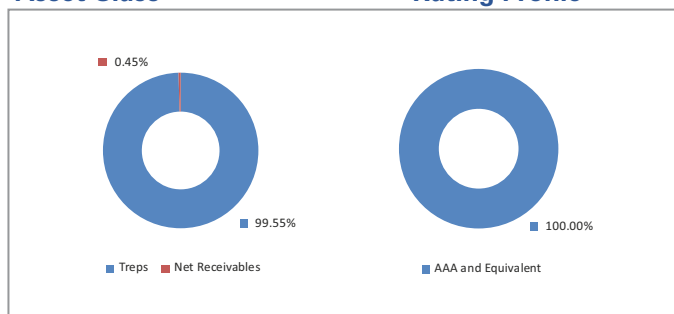
Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

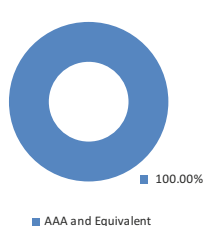
Description	
SFIN Number	ULIF010512/09/25N500MF50IP116
Launch Date	15-Oct-25
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 500 Multifactor MQVLv 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	10.0471
AUM (Rs. Cr)*	3.77
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.75
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

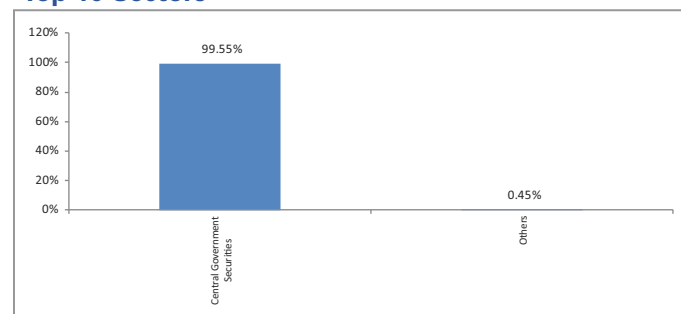
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.30%	-	-	-	-	-	-	-	-	0.47%
Benchmark	0.60%	-	-	-	-	-	-	-	-	1.25%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## BSE 500 Enhanced Value 50 Index Pension fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of BSE 500 Enhanced Value 50 Index.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity related instruments	65 - 100	-
Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments	0 - 35	99.11
Net Current Assets*		0.89
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

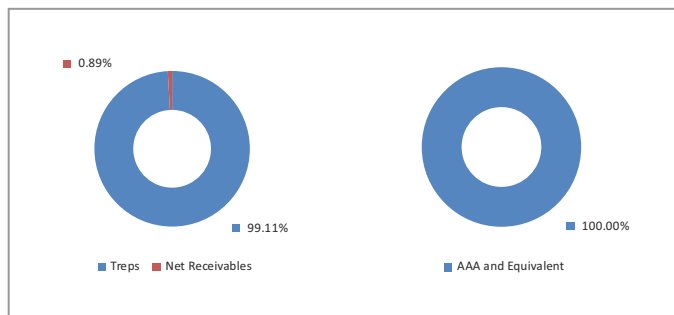
Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

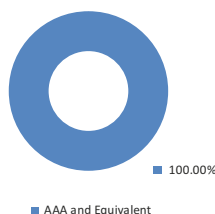
Description	
SFIN Number	ULIF010613/10/25B500EV50IP116
Launch Date	17-Nov-25
Face Value	10
Risk Profile	Very High
Benchmark	BSE 500 Enhanced Value 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	27
Debt	-
Hybrid	12
NAV as on 28-November-2025	10.0116
AUM (Rs. Cr)*	2.08
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.06
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

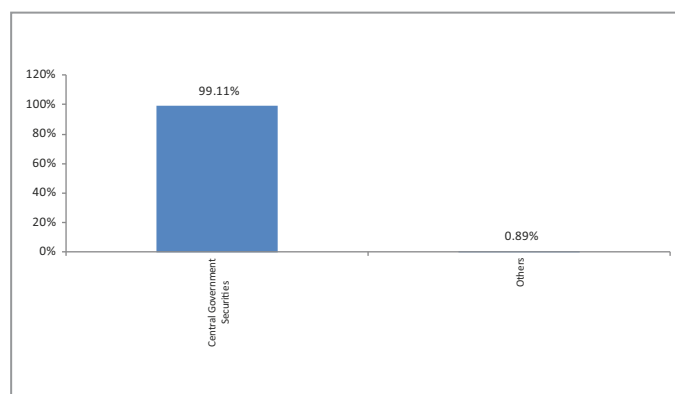
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-	-	-	-	-	-	-	-	-	0.12%
Benchmark	-	-	-	-	-	-	-	-	-	-2.46%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Asset Allocation Fund

### Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	68.79
Debt and Money market instruments	0 - 100	30.33
Net Current Assets*		0.88
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>68.79%</b>
HDFC Bank Ltd	7.88%
ICICI Bank Ltd	7.11%
Reliance Industries Ltd	5.65%
Infosys Ltd	4.38%
Bharti Airtel Ltd	3.84%
Kotak Mahindra Bank Ltd	2.92%
State Bank of India	2.63%
Maruti Suzuki India Ltd	2.60%
Larsen & Toubro Ltd	2.56%
ITC Ltd	2.40%
Others	26.83%
<b>Corporate Bond</b>	<b>13.60%</b>
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	4.24%
7.73% LIC HF Ltd (S) NCD (MD 22/03/2034) (P 22/04/2027)	2.66%
7.74% LIC HF Ltd Tr.448 (S) NCD (MD 22/10/2027)	1.74%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	1.74%
10.63% IOT Series IV-STRIP-6 (S) NCD (MD 20/09/2028)	0.83%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	0.70%
8.45% Bajaj Finance Ltd (U) NCD (MD 29/09/2026)	0.47%
8.75% Bajaj Finance Ltd (U) NCD (MD 14/08/2026)	0.45%
6.27% PFC Ltd Bond Series 251A (U) NCD (MD 15/07/2027)	0.42%
7.83% SIDBI NCD (MD 24/11/2028)	0.35%
<b>Sovereign</b>	<b>15.26%</b>
6.68% GOI (MD 07/07/2040)	6.30%
7.25% GOI (MD 12/06/2063)	1.86%
6.90% GOI (MD 15/04/2065)	1.84%
7.70% Karnataka SDL (MD 08/11/2033)	1.68%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	1.12%
6.48% GOI (MD 06/10/2035)	1.09%
7.09% GOI (MD 25/11/2074)	0.98%
7.54% GOI (MD 23/05/2036)	0.38%
<b>Money Market, Deposits &amp; Other</b>	<b>2.35%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

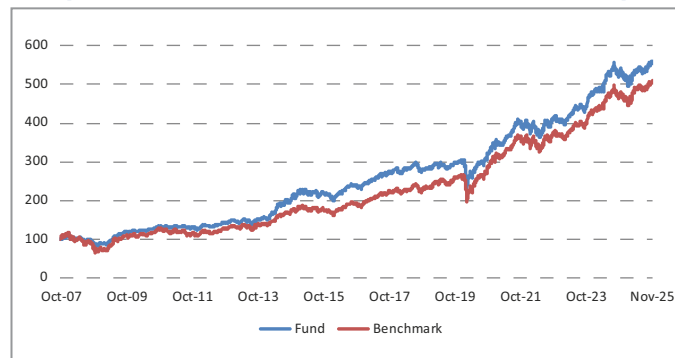
Description		
SFIN Number	ULIF04528/09/07ASSETALLOC116	
Launch Date	01-Oct-07	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	27	-
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	56.1313	
AUM (Rs. Cr)*	584.96	
Equity (Rs. Cr)	402.36	
Debt (Rs. Cr)	177.43	
Net current asset (Rs. Cr)	5.16	

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

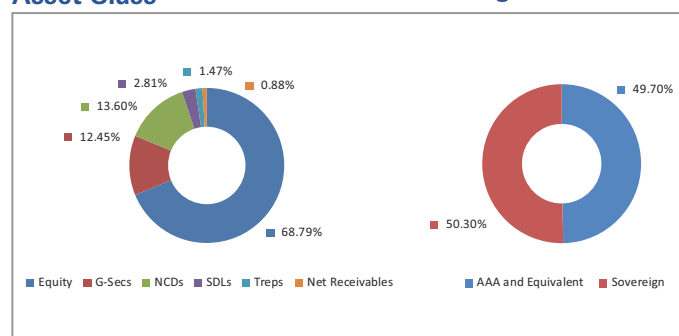
Modified Duration in Years	6.44
Average Maturity in Years	12.10
Yield to Maturity in %	6.91

### Lumpsum Investment Growth of ₹100 Since Inception

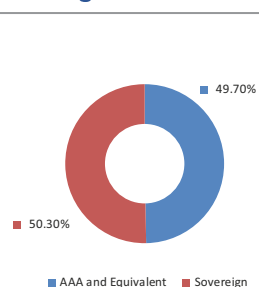




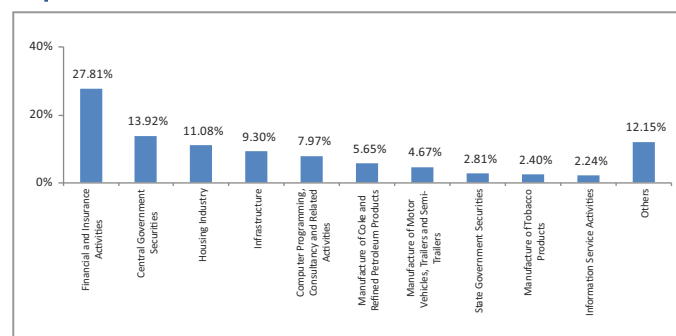
## Asset Class



## Rating Profile



## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.25%	4.83%	5.48%	11.81%	10.12%	9.52%	11.52%	10.29%	9.88%	9.96%
Benchmark	1.30%	4.22%	7.64%	12.07%	10.32%	9.69%	11.93%	11.77%	11.23%	9.36%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Asset Allocation Pension Fund

### Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 100	71.68
Debt and Money market instruments	0 - 100	27.44
Net Current Assets*		0.88
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>71.68%</b>
HDFC Bank Ltd	8.54%
ICICI Bank Ltd	6.86%
Reliance Industries Ltd	5.67%
Bharti Airtel Ltd	4.78%
Infosys Ltd	4.42%
Kotak Mahindra Bank Ltd	3.33%
State Bank of India	2.91%
Larsen & Toubro Ltd	2.82%
Maruti Suzuki India Ltd	2.73%
ITC Ltd	2.50%
Others	27.13%
<b>Corporate Bond</b>	<b>11.35%</b>
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	5.96%
7.68% NABARD (U) NCD (MD 30/04/2029)	3.09%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	1.52%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	0.77%
<b>Sovereign</b>	<b>15.64%</b>
6.68% GOI (MD 07/07/2040)	7.49%
7.30% GOI (MD 19/06/2053)	1.65%
7.54% GOI (MD 23/05/2036)	1.59%
7.70% Karnataka SDL (MD 08/11/2033)	1.56%
7.25% GOI (MD 12/06/2063)	1.48%
6.90% GOI (MD 15/04/2065)	0.85%
6.48% GOI (MD 06/10/2035)	0.75%
7.09% GOI (MD 25/11/2074)	0.29%
<b>Money Market, Deposits &amp; Other</b>	<b>1.33%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

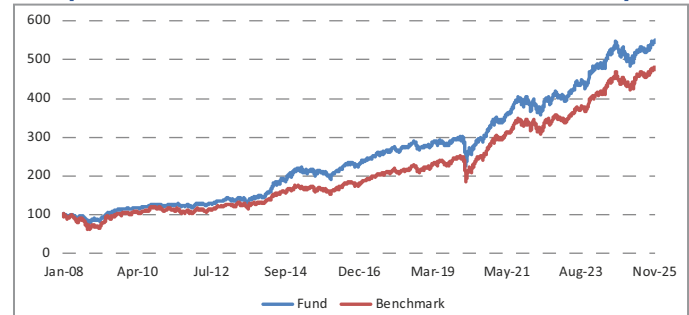
Description		
SFIN Number	ULIF04628/01/08ASALLOCPEN116	
Launch Date	27-Jan-08	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	27	
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	55.0131	
AUM (Rs. Cr)*	33.28	
Equity (Rs. Cr)	23.86	
Debt (Rs. Cr)	9.13	
Net current asset (Rs. Cr)	0.29	

\*AUM is excluding the last day unitisation.

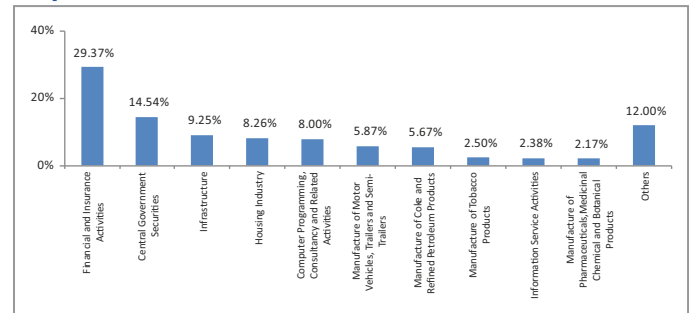
### Quantitative Indicators

Modified Duration in Years	7.03
Average Maturity in Years	12.84
Yield to Maturity in %	6.94

### Lumpsum Investment Growth of ₹100 Since Inception

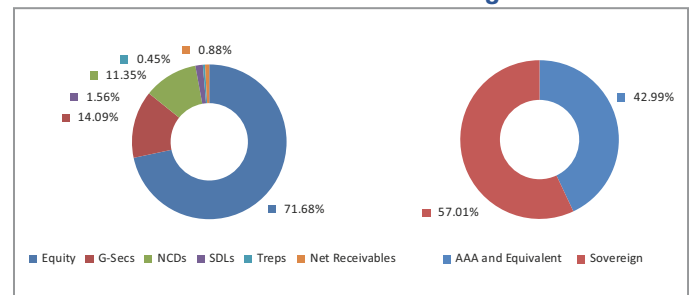


### Top 10 Sectors

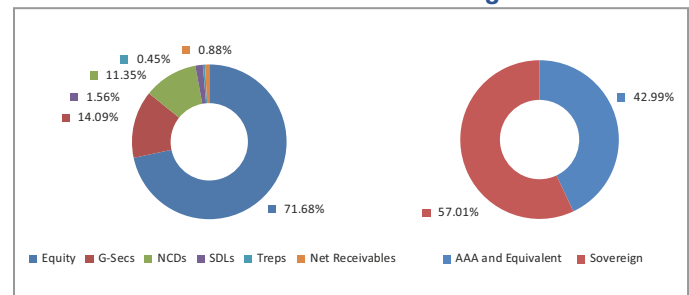


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.44%	5.34%	5.47%	11.23%	9.70%	9.36%	11.36%	10.37%	10.09%	10.02%
Benchmark	1.30%	4.22%	7.64%	12.07%	10.32%	9.69%	11.93%	11.77%	11.23%	9.19%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Asset Allocation Fund II

### Fund Objective

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	40 - 90	71.26
Debt , Bank deposits & Fixed Income Securities	0 - 60	27.17
Money Market instrument	0 - 50	0.77
Net Current Assets*		0.80
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>71.26%</b>
HDFC Bank Ltd	8.50%
ICICI Bank Ltd	7.37%
Reliance Industries Ltd	6.08%
Infosys Ltd	4.54%
Bharti Airtel Ltd	4.10%
Kotak Mahindra Bank Ltd	3.01%
State Bank of India	2.72%
Maruti Suzuki India Ltd	2.69%
Larsen & Toubro Ltd	2.57%
ITC Ltd	2.57%
Axis Bank Ltd	1.92%
Tech Mahindra Ltd	1.91%
Tata Consultancy Services Ltd	1.91%
Hindustan Unilever Ltd	1.79%
Bajaj Finance Ltd	1.66%
Eternal Ltd	1.44%
Mahindra & Mahindra Ltd	1.36%
TVS Motor Company Ltd	1.28%
Sun Pharmaceuticals Industries Ltd	1.04%
Hindalco Industries Ltd	0.97%
Bharat Electronics Ltd	0.92%
Eclerx Services Ltd	0.87%
Lupin Ltd	0.83%
UltraTech Cement Ltd	0.83%
NTPC Ltd	0.81%
Samvardhana Motherson International Ltd	0.77%
Power Grid Corporation of India Ltd	0.76%
Shriram Finance Ltd	0.73%
IDFC First Bank Ltd	0.65%
ICICI Lombard General Insurance Company Ltd	0.64%
Nestle India Ltd	0.62%
Max Healthcare Institute Ltd	0.61%
KEI Industries Ltd	0.56%
LG Electronics India Ltd	0.52%
Astral Ltd	0.45%
JSW Steel Ltd	0.44%
Godrej Properties Ltd	0.40%
Tata Steel Ltd	0.35%
Apollo Hospitals Enterprise Ltd	0.03%
6% Non-Convertible Pref Share TVS Motor Co.Ltd	0.02%
<b>Corporate Bond</b>	<b>8.92%</b>
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	5.30%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	1.45%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	1.45%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	0.73%

### Fund Details

Description		
SFIN Number	ULIF07205/12/13ASSETALL02116	
Launch Date	31-Mar-14	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	27	
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	32.6493	
AUM (Rs. Cr)*	280.74	
Equity (Rs. Cr)	200.04	
Debt (Rs. Cr)	78.45	
Net current asset (Rs. Cr)	2.25	

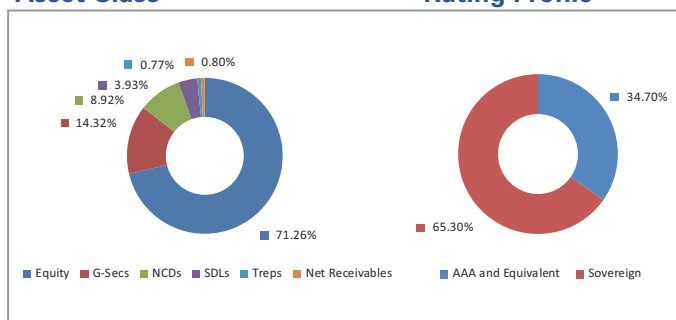
\*AUM is excluding the last day unitisation.

Company/Issuer	Exposure (%)
<b>Sovereign</b>	<b>18.25%</b>
6.68% GOI (MD 07/07/2040)	9.73%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	1.73%
6.90% GOI (MD 15/04/2065)	1.55%
7.70% Karnataka SDL (MD 08/11/2033)	1.48%
7.18% GOI (MD 14/08/2033)	1.11%
6.48% GOI (MD 06/10/2035)	0.80%
7.09% GOI (MD 25/11/2074)	0.80%
7.25% Gujarat SDL (MD 09/03/2032)	0.72%
7.25% GOI (MD 12/06/2063)	0.19%
7.54% GOI (MD 23/05/2036)	0.13%
<b>Money Market, Deposits &amp; Other</b>	<b>1.57%</b>
<b>Total</b>	<b>100.00%</b>

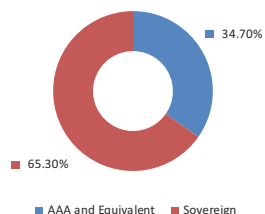
### Quantitative Indicators

Modified Duration in Years	6.90
Average Maturity in Years	12.22
Yield to Maturity in %	6.92

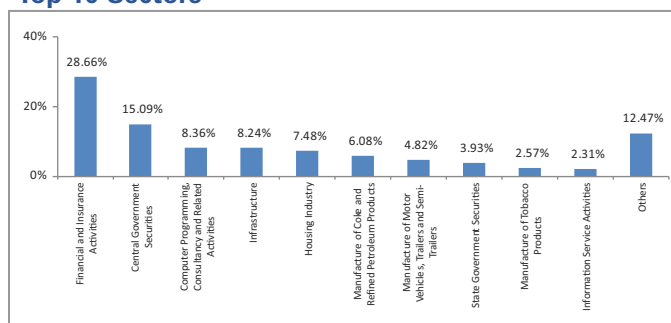
## Asset Class



## Rating Profile

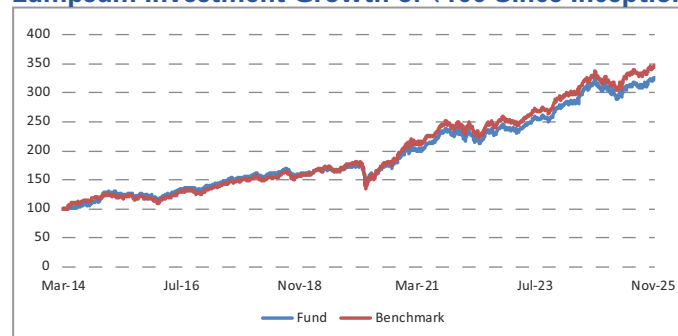


## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

## Lumpsum Investment Growth of ₹100 Since Inception



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.33%	4.87%	5.39%	11.83%	10.10%	9.46%	11.41%	10.65%	10.15%	10.67%
Benchmark	1.30%	4.22%	7.64%	12.07%	10.32%	9.69%	11.93%	11.77%	11.23%	11.24%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Dynamic Asset Allocation Fund

### Fund Objective

The investment objective of this fund will be to realize a steady stream of current income and as well as generate capital appreciation with appropriate risk and return expectations of the asset classes. The investment strategy would involve a flexible asset allocation among fixed income and equity securities based on the outlook for each of these asset classes.

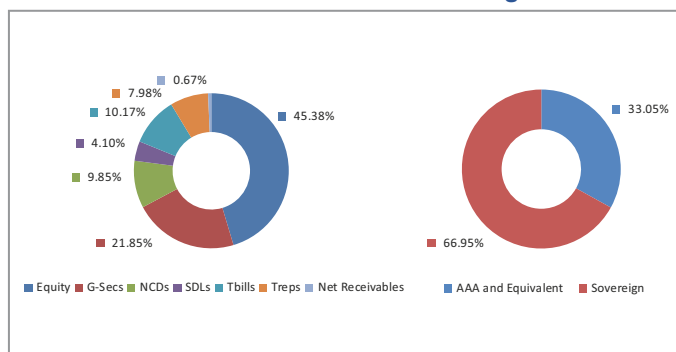
### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10% - 90%	45.38
Debt & Debt Related Instruments	10% -90%	35.79
Money market instruments	0% - 80%	18.16
Net Current Assets*		0.67
<b>Total</b>		<b>100.00</b>

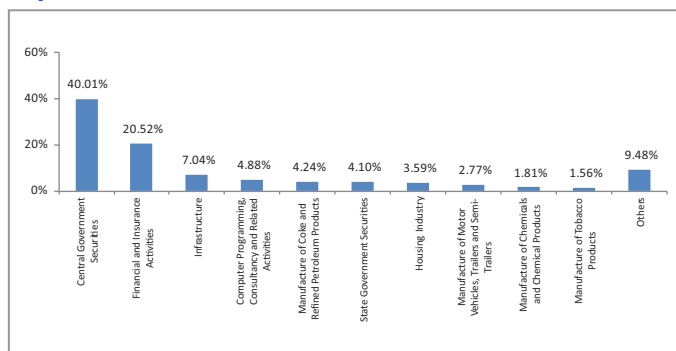
\*Net current asset represents net of receivables and payables for investments held.

### Asset Class

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Quantitative Indicators

Modified Duration in Years	5.54
Average Maturity in Years	13.83
Yield to Maturity in %	6.46

### Fund Details

Description		
SFIN Number	ULIF08617/01/23DYNASALOC116	
Launch Date	25-Sep-23	
Face Value	10	
Risk Profile	High	
Benchmark	Crisil Dynamic Asset Allocation Index*	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	27	
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	12.4116	
AUM (Rs. Cr)*	57.22	
Equity (Rs. Cr)	25.97	
Debt (Rs. Cr)	30.87	
Net current asset (Rs. Cr)	0.39	

\*Sensex 50 Index (Equity) 45% + CRISIL Composite Bond Index (Debt) 45% + CRISIL Liquid Debt Index (Liquid) 10%  
\*AUM is excluding the last day unitisation.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>45.38%</b>
HDFC Bank Ltd	6.15%
Reliance Industries Ltd	4.24%
ICICI Bank Ltd	3.96%
Bharti Airtel Ltd	2.29%
Infosys Ltd	2.25%
Larsen & Toubro Ltd	1.91%
State Bank of India	1.62%
ITC Ltd	1.56%
Axis Bank Ltd	1.46%
Mahindra & Mahindra Ltd	1.33%
Tata Consultancy Services Ltd	1.28%
Kotak Mahindra Bank Ltd	1.25%
Hindustan Unilever Ltd	0.87%
Eternal Ltd	0.84%
Maruti Suzuki India Ltd	0.83%
Sun Pharmaceuticals Industries Ltd	0.77%
HCL Technologies Ltd	0.69%
Titan Company Ltd	0.64%
NTPC Ltd	0.62%
Bharat Electronics Ltd	0.59%
Tata Steel Ltd	0.56%
UltraTech Cement Ltd	0.55%
Asian Paints Ltd	0.52%
InterGlobe Aviation Ltd	0.52%
Power Grid Corporation of India Ltd	0.49%
Shriram Finance Ltd	0.48%
Hindalco Industries Ltd	0.47%
JSW Steel Ltd	0.43%
Grasim Industries Ltd	0.42%
Jio Financial Services Ltd	0.40%
Eicher Motors Ltd	0.39%
Tech Mahindra Ltd	0.38%
Oil & Natural Gas Corporation Ltd	0.38%
Trent Ltd	0.38%
Nestle India Ltd	0.36%
SBI Life Insurance Company Ltd	0.35%

## Portfolio

Company/Issuer	Exposure (%)
Max Healthcare Institute Ltd	0.35%
Cipla Ltd	0.34%
Coal India Ltd	0.34%
HDFC Life Insurance Company Ltd	0.33%
Dr Reddys Laboratories Ltd	0.31%
Tata Motors Limited	0.31%
Tata Consumer Products Ltd	0.31%
Tata Motors Passenger Vehicles Ltd	0.30%
Apollo Hospitals Enterprise Ltd	0.30%
Wipro Ltd	0.28%
<b>Corporate Bond</b>	<b>9.85%</b>
8.05% Kotak Mahindra Prime Ltd NCD (MD 15/03/2029)	2.72%
7.73% LIC HF Ltd (S) NCD (MD 22/03/2034) (P 22/04/2027)	1.82%
7.83% SIDBI NCD (MD 24/11/2028)	1.80%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	1.77%
6.65% IRFC Ltd Series 190 (U) NCD (MD 20/05/2030)	1.73%
<b>Sovereign</b>	<b>25.95%</b>
6.90% GOI (MD 15/04/2065)	8.19%
7.09% GOI (MD 25/11/2074)	4.59%
7.54% GOI (MD 23/05/2036)	4.26%
7.25% Gujarat SDL (MD 09/03/2032)	2.30%
7.09% GOI (MD 05/08/2054)	2.21%
7.64% Gujarat SDL (MD 08/11/2027)	1.80%
6.48% GOI (MD 06/10/2035)	1.31%
6.68% GOI (MD 07/07/2040)	1.28%
<b>Money Market, Deposits &amp; Other</b>	<b>18.83%</b>
<b>Total</b>	<b>100.00%</b>

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.95%	2.71%	6.99%	10.62%	-	-	-	-	-	10.43%
Benchmark	1.03%	3.50%	7.47%	10.82%	-	-	-	-	-	10.59%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Asset Allocation Pension Fund II

### Fund Objective

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	40 - 90	77.08
Debt , Bank deposits & Fixed Income Securities	0 - 60	-
Money market instruments	0 - 50	21.42
Net Current Assets*		1.50
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>77.08%</b>
Reliance Industries Ltd	6.54%
State Bank of India	6.51%
Axis Bank Ltd	6.36%
Hindalco Industries Ltd	6.22%
Bharti Airtel Ltd	6.22%
Kotak Mahindra Bank Ltd	6.02%
Infosys Ltd	6.01%
TVS Motor Company Ltd	5.87%
Maruti Suzuki India Ltd	5.73%
Britannia Industries Ltd	5.60%
Others	15.99%
<b>Money Market, Deposits &amp; Other</b>	<b>22.92%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

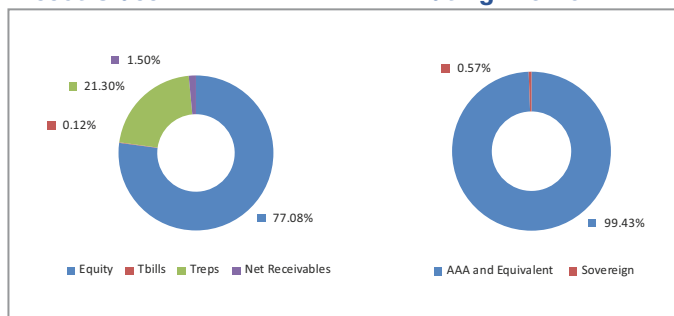
Description		
SFIN Number	ULIF09917/04/25ASSPENFDII116	
Launch Date	19-May-25	
Face Value	10	
Risk Profile	Moderate	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar	
Equity	27	
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	10.3706	
AUM (Rs. Cr)*	1.22	
Equity (Rs. Cr)	0.94	
Debt (Rs. Cr)	0.26	
Net current asset (Rs. Cr)	0.02	

\*AUM is excluding the last day unitisation.

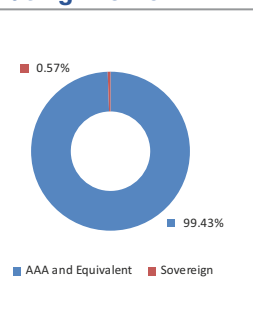
### Quantitative Indicators

Modified Duration in Years	-
Average Maturity in Years	-
Yield to Maturity in %	5.40

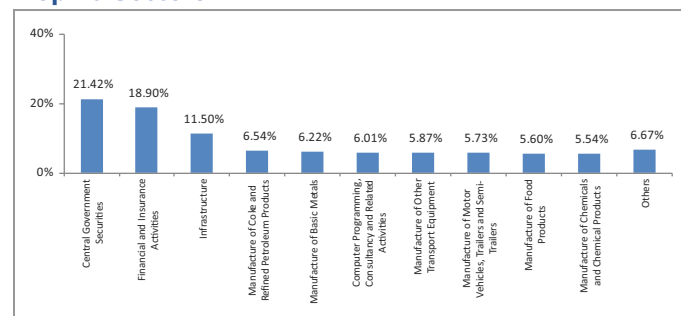
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.45%	3.75%	-	-	-	-	-	-	-	3.71%
Benchmark	1.30%	4.22%	-	-	-	-	-	-	-	3.82%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Bond Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income securities like G-Secs, and corporate debt rated AA and above.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	95.45
Money market instruments, Cash, Mutual funds*	0 - 60	2.46
Net Current Assets*		2.09
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>51.99%</b>
7.48% NABARD (U) NCD (MD 15/09/2028)	5.51%
7.35% National Housing Bank (U) NCD (MD 02/01/2032)	5.21%
6.27% PFC Ltd Bond Series 251A (U) NCD (MD 15/07/2027)	3.72%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	3.40%
7.65% HDB Financial Services Ltd (S) NCD (MD 10/09/2027)	3.05%
7.37% NABARD (U) NCD (MD 28/05/2035)	3.05%
7.10% HDFC Bank LTD (S) NCD (MD 12/11/2031)	3.03%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	2.46%
7.74% LIC HF Ltd Tr.448 (S) NCD (MD 22/10/2027)	2.45%
7.83% SIDBI NCD (MD 24/11/2028)	2.29%
Others	17.82%
<b>Sovereign</b>	<b>43.46%</b>
6.90% GOI (MD 15/04/2065)	14.48%
6.68% GOI (MD 07/07/2040)	5.49%
6.48% GOI (MD 06/10/2035)	5.03%
7.09% GOI (MD 25/11/2074)	3.85%
7.34% GOI (MD 22/04/2064)	2.98%
7.02% Gujarat SDL (MD 26/03/2033)	2.63%
7.54% GOI (MD 23/05/2036)	2.57%
7.09% Karnataka SDL (MD 16/10/2035)	1.50%
6.61% Gujarat SDL (MD 07/05/2032)	1.47%
7.50% GOI (MD 10/08/2034)	0.64%
Others	2.83%
<b>Money Market, Deposits &amp; Other</b>	<b>4.55%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF02610/07/06BONDFUNDLI116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	43.8996
AUM (Rs. Cr)*	1663.27
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1628.45
Net current asset (Rs. Cr)	34.82

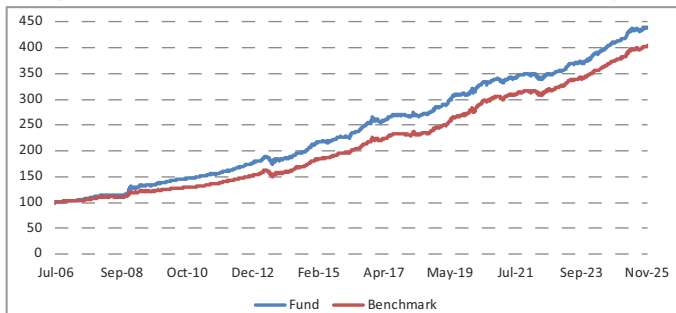
\*AUM is excluding the last day unitisation.

### Quantitative Indicators

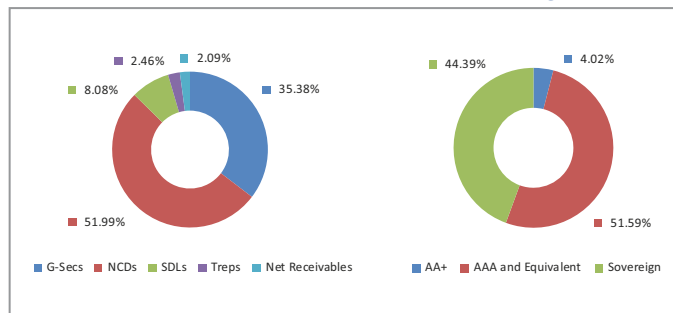
Modified Duration in Years	6.15
Average Maturity in Years	13.22
Yield to Maturity in %	6.93



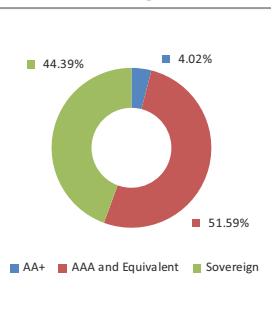
## Lumpsum Investment Growth of ₹100 Since Inception



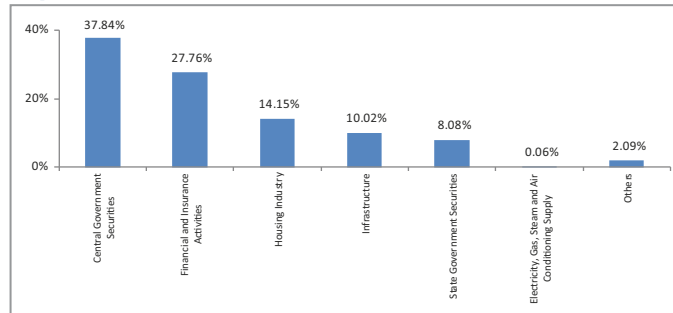
## Asset Class



## Rating Profile



## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.23%	0.49%	6.60%	8.41%	7.53%	5.87%	5.33%	6.65%	6.83%	7.92%
Benchmark	0.38%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%	7.46%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Bond Pension Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	97.52
Net Current Assets*		2.48
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>24.42%</b>
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	9.64%
7.05% HDFC Bank Ltd (S) NCD (MD 01/12/2031)	9.54%
6.27% PFC Ltd Bond Series 251A (U) NCD (MD 15/07/2027)	5.24%
<b>Sovereign</b>	<b>59.86%</b>
6.68% GOI (MD 07/07/2040)	16.08%
6.90% GOI (MD 15/04/2065)	14.84%
6.48% GOI (MD 06/10/2035)	5.48%
7.61% TAMILNADU SDL (MD 28/12/2032)	5.44%
7.64% Gujarat SDL (MD 08/11/2027)	5.42%
7.09% GOI (MD 25/11/2074)	5.04%
7.54% GOI (MD 23/05/2036)	3.92%
7.60% Karnataka SDL (MD 04/01/2033)	1.63%
6.97% GOI (MD 06/09/2026)	1.07%
7.14% Madhya Pradesh SDL (MD 19/03/2032)	0.95%
<b>Money Market, Deposits &amp; Other</b>	<b>15.72%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

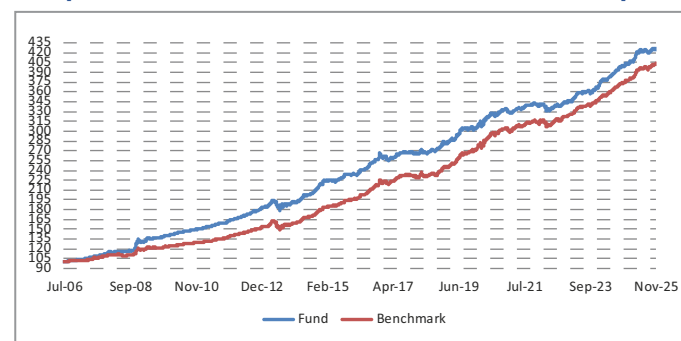
Description	
SFIN Number	ULIF03524/07/06BONDPENFUN116
Launch Date	24-Jul-06
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	42.5527
AUM (Rs. Cr)*	9.48
Equity (Rs. Cr)	-
Debt (Rs. Cr)	9.24
Net current asset (Rs. Cr)	0.23

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

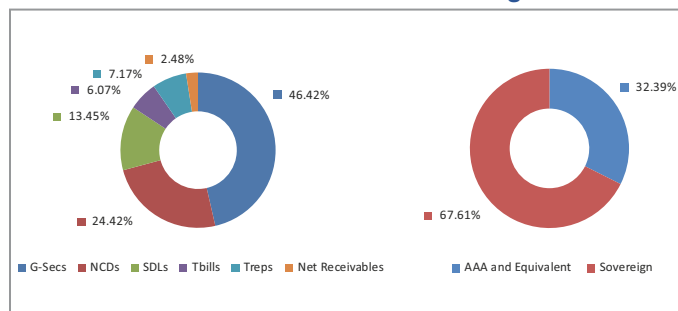
Modified Duration in Years	6.30
Average Maturity in Years	13.88
Yield to Maturity in %	6.73

### Lumpsum Investment Growth of ₹100 Since Inception

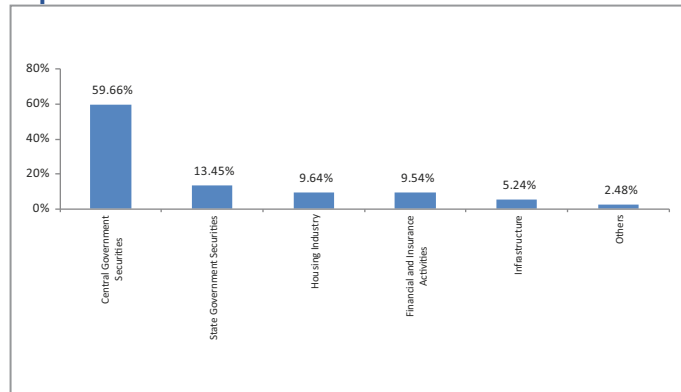


### Asset Class

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.17%	0.09%	6.02%	8.29%	7.40%	5.63%	5.10%	6.26%	6.18%	7.77%
Benchmark	0.38%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%	7.46%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Debt Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

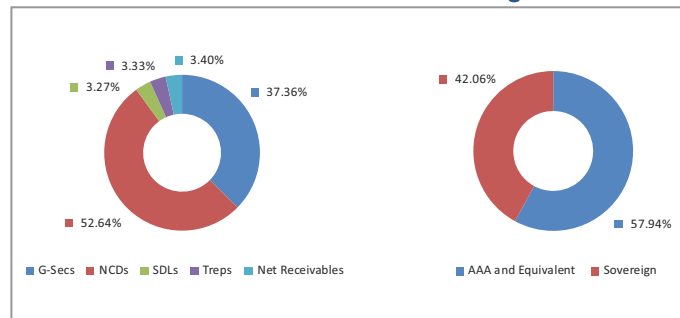
	Stated (%)	Actual (%)
Debt and money market instruments	0 - 100	96.60
Net Current Assets*		3.40
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

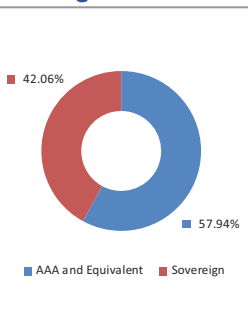
### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>52.64%</b>
7.05% HDFC Bank Ltd (S) NCD (MD 01/12/2031)	9.99%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	8.70%
7.62% NABARD (U) NCD (MD 31/01/2028)	6.99%
6.27% PFC Ltd Bond Series 251A (U) NCD (MD 15/07/2027)	6.82%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	5.26%
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	5.23%
7.73% LIC HF Ltd (S) NCD (MD 22/03/2034) (P 22/04/2027)	3.57%
7.68% NABARD (U) NCD (MD 30/04/2029)	1.76%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	1.76%
6.65% IRFC Ltd Series 190 (U) NCD (MD 20/05/2030)	1.70%
Others	0.85%
<b>Sovereign</b>	<b>40.63%</b>
6.90% GOI (MD 15/04/2065)	13.41%
6.68% GOI (MD 07/07/2040)	8.72%
7.09% GOI (MD 25/11/2074)	4.92%
6.48% GOI (MD 06/10/2035)	4.55%
7.54% GOI (MD 23/05/2036)	4.37%
7.61% TAMILNADU SDL (MD 28/12/2032)	2.65%
7.32% GOI (MD 13/11/2030)	0.72%
7.25% GOI (MD 12/06/2063)	0.67%
7.60% Karnataka SDL (MD 04/01/2033)	0.62%
<b>Money Market, Deposits &amp; Other</b>	<b>6.73%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.12%	-0.25%	4.98%	6.83%	5.91%	4.15%	3.53%	4.63%	4.78%	5.53%
Benchmark	0.38%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%	6.85%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

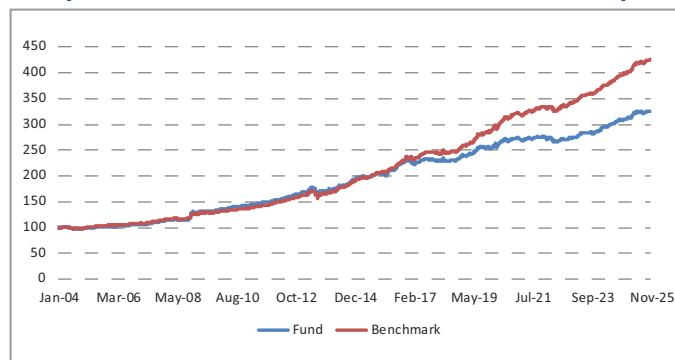
Description	
SFIN Number	ULIF00415/01/04DEBTFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	32.5049
AUM (Rs. Cr)*	29.15
Equity (Rs. Cr)	-
Debt (Rs. Cr)	28.16
Net current asset (Rs. Cr)	0.99

\*AUM is excluding the last day unitisation.

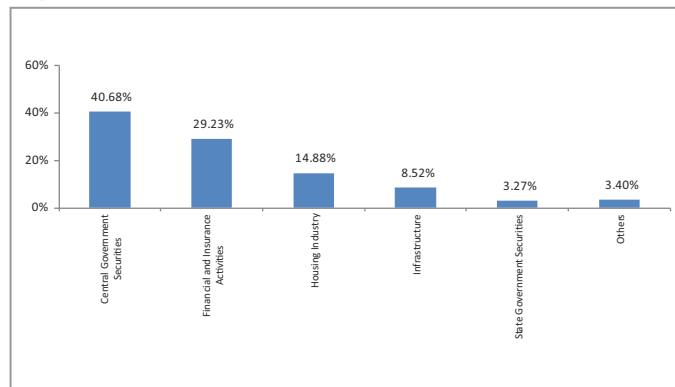
### Quantitative Indicators

Modified Duration in Years	6.04
Average Maturity in Years	12.77
Yield to Maturity in %	6.88

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Debt Plus Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

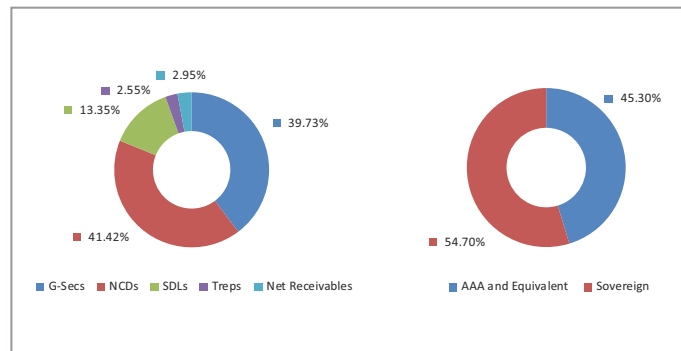
	Stated (%)	Actual (%)
Debt Instruments*	80 – 100	94.50
Money market instruments	0 - 20	2.55
Net Current Assets*		2.95
Total		100.00

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Loan

### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>41.42%</b>
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	9.50%
7.05% HDFC Bank Ltd (S) NCD (MD 01/12/2031)	9.40%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	8.31%
7.49% SIDBI Series VIII(U) NCD (MD 11/06/2029)	4.79%
7.58% LIC HF Ltd (S) NCD (MD 23/03/2035) (P 24/08/2027)	2.41%
6.27% PFC Ltd Bond Series 251A (U) NCD (MD 15/07/2027)	2.33%
6.65% IRFC Ltd Series 190 (U) NCD (MD 20/05/2030)	2.32%
7.68% NABARD (U) NCD (MD 30/04/2029)	1.20%
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	1.16%
<b>Sovereign</b>	<b>53.08%</b>
6.90% GOI (MD 15/04/2065)	12.11%
6.68% GOI (MD 07/07/2040)	10.31%
7.32% GOI (MD 13/11/2030)	4.89%
7.09% GOI (MD 25/11/2074)	4.69%
6.61% Gujarat SDL (MD 07/05/2032)	4.59%
6.48% GOI (MD 06/10/2035)	4.25%
7.61% TAMILNADU SDL (MD 28/12/2032)	4.22%
7.64% Gujarat SDL (MD 08/11/2027)	3.61%
7.54% GOI (MD 23/05/2036)	3.48%
7.60% Karnataka SDL (MD 04/01/2033)	0.84%
Others	0.09%
<b>Money Market, Deposits &amp; Other</b>	<b>5.50%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.26%	0.55%	6.87%	8.74%	7.78%	5.95%	5.36%	6.53%	6.57%	7.44%
Benchmark	0.38%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%	7.06%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

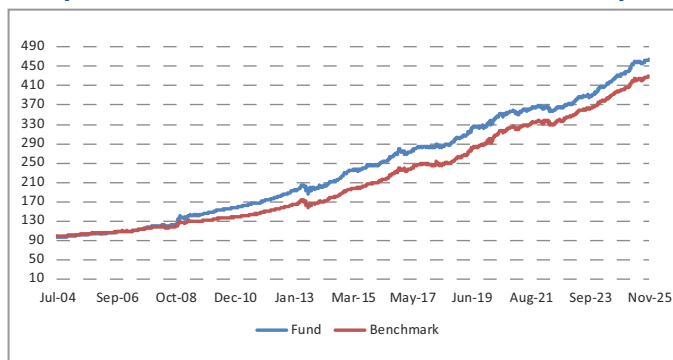
Description	
SFIN Number	ULIF00923/07/04DEBTPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	46.3092
AUM (Rs. Cr)*	42.74
Equity (Rs. Cr)	-
Debt (Rs. Cr)	41.48
Net current asset (Rs. Cr)	1.26

\*AUM is excluding the last day unitisation.

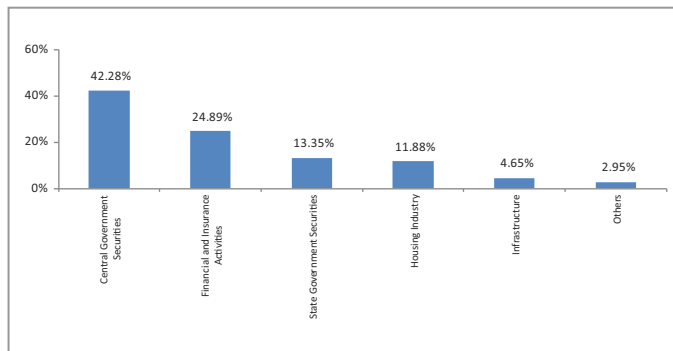
### Quantitative Indicators

Modified Duration in Years	6.07
Average Maturity in Years	12.45
Yield to Maturity in %	6.86

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Debt Plus Pension Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

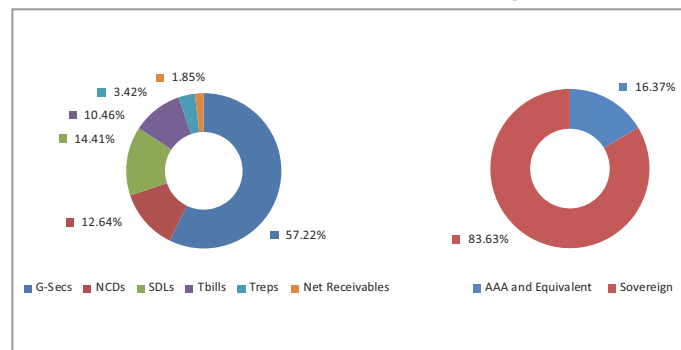
	Stated (%)	Actual (%)
Debt Instruments, FDs & Money Market Instruments*	0 - 100	98.15
Net Current Assets*		1.85
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Loan

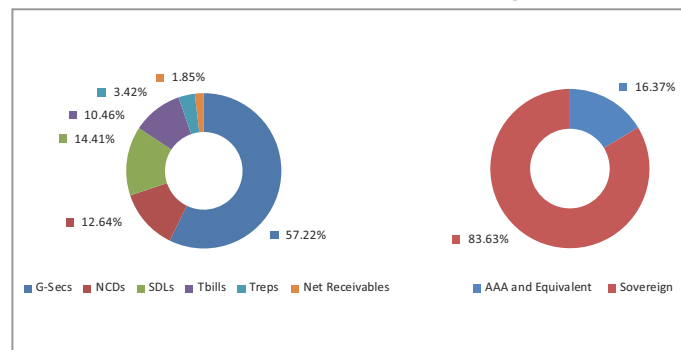
### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>12.64%</b>
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	9.49%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	3.16%
<b>Sovereign</b>	<b>71.63%</b>
6.48% GOI (MD 06/10/2035)	17.09%
7.64% Gujarat SDL (MD 08/11/2027)	12.81%
6.90% GOI (MD 15/04/2065)	10.51%
6.68% GOI (MD 07/07/2040)	9.13%
7.54% GOI (MD 23/05/2036)	6.61%
7.32% GOI (MD 13/11/2030)	4.88%
7.09% GOI (MD 05/08/2054)	4.55%
7.09% GOI (MD 25/11/2074)	4.46%
7.60% Karnataka SDL (MD 04/01/2033)	1.60%
<b>Money Market, Deposits &amp; Other</b>	<b>15.73%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.20%	0.27%	6.40%	8.60%	7.70%	5.80%	5.21%	6.49%	6.95%	7.93%
Benchmark	0.38%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%	7.24%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

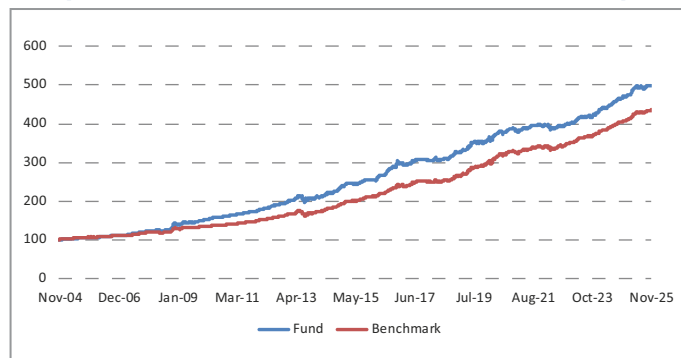
Description	
SFIN Number	ULIF01518/11/04DEBTPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	49.8444
AUM (Rs. Cr)*	3.21
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.15
Net current asset (Rs. Cr)	0.06

\*AUM is excluding the last day unitisation.

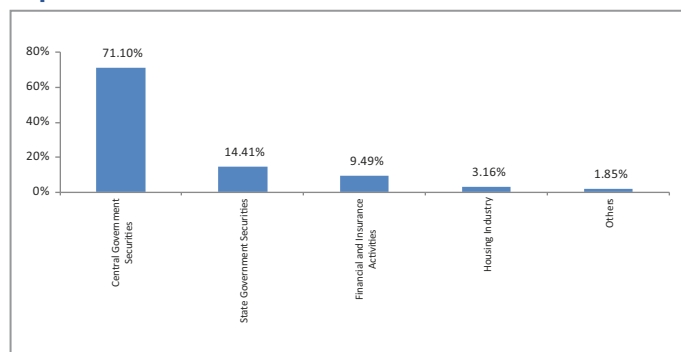
### Quantitative Indicators

Modified Duration in Years	6.02
Average Maturity in Years	12.69
Yield to Maturity in %	6.56

### Lumpsum Investment Growth of ₹100 Since Inception



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

November 2025

## Life Long Gain Fund

### Fund Objective

To provide accumulation of income through investment in high quality fixed income Securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Government Securities	25 - 100	51.29
Government Securities or Other Approved Securities (including above)	50 - 100	66.13
Approved Investments Infrastructure and Social Sector	15 - 100	21.68
Others*	0 - 35	10.15
Others Approved	0 - 15	-
Net Current Assets*		2.04
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\*Out of the 35%, not more than 15% of investment in 'Other than Approved Investment'

### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>15.34%</b>
7.35% EXIM Bank Series AA02 (U) NCD (MD 27/07/2028)	7.72%
7.29% National Housing Bank (U) NCD (MD 04/07/2031)	3.86%
6.80% National Housing Bank (U) NCD (MD 02/04/2032)	3.77%
<b>Sovereign</b>	<b>66.13%</b>
6.90% GOI (MD 15/04/2065)	15.53%
7.10% GOI SGRB (MD 27/01/2028)	12.47%
6.68% GOI (MD 07/07/2040)	10.40%
6.48% GOI (MD 06/10/2035)	6.37%
7.09% GOI (MD 05/08/2054)	5.92%
7.09% GOI (MD 25/11/2074)	5.08%
7.32% GOI (MD 13/11/2030)	4.76%
7.54% GOI (MD 23/05/2036)	3.23%
7.24% GOI SGRB (MD 11/12/2033)	1.58%
7.60% Karnataka SDL (MD 04/01/2033)	0.78%
<b>Money Market, Deposits &amp; Other</b>	<b>18.53%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

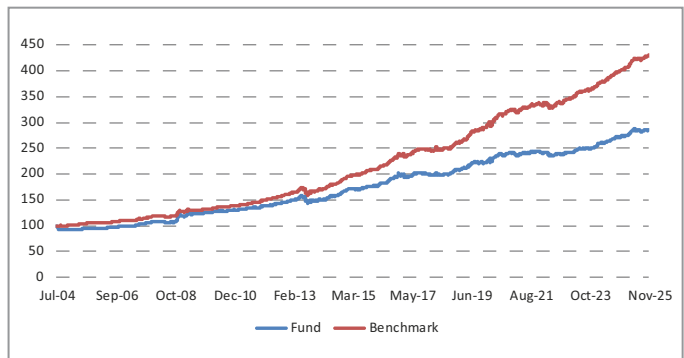
Description	
SFIN Number	ULIF01123/07/04LIFELOGAIN116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	28.4926
AUM (Rs. Cr)*	6.58
Equity (Rs. Cr)	-
Debt (Rs. Cr)	6.44
Net current asset (Rs. Cr)	0.13

\*AUM is excluding the last day unitisation.

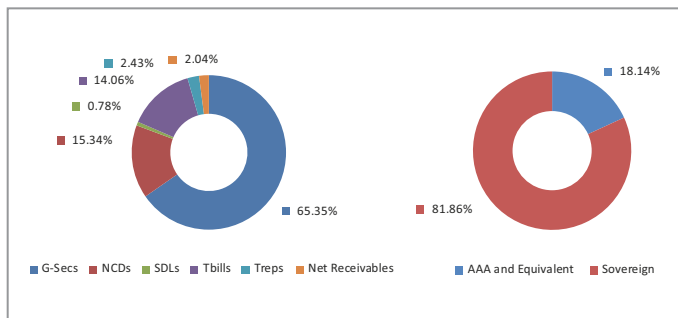
### Quantitative Indicators

Modified Duration in Years	6.24
Average Maturity in Years	14.51
Yield to Maturity in %	6.57

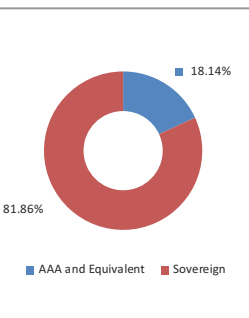
### Lumpsum Investment Growth of ₹100 Since Inception



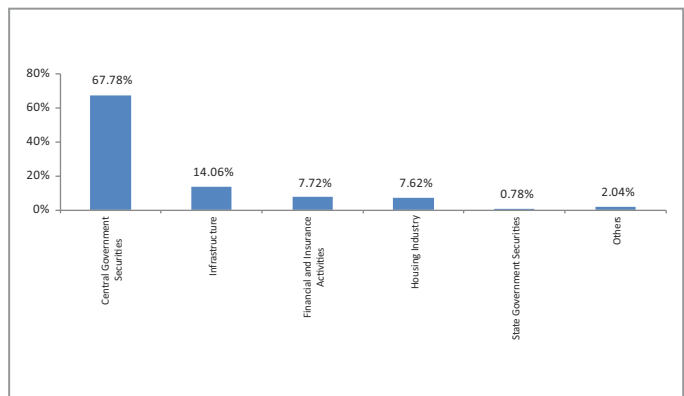
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.01%	-0.56%	4.48%	6.63%	5.76%	3.95%	3.40%	4.75%	4.93%	5.02%
Benchmark	0.38%	1.32%	7.11%	8.30%	7.77%	6.25%	5.80%	7.59%	7.54%	7.06%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Long Term Debt Solution Fund

### Fund Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities similar to the benchmark and will be actively managed with moderate risk.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt*	90 – 100	92.34
Money market instruments	0 - 10	4.24
Net Current Assets*		3.43
Total		100.00

\*Net current asset represents net of receivables and payables for investments held.

\*Debt Including Mutual funds

### Portfolio

Company/Issuer	Exposure (%)
<b>Sovereign</b>	<b>92.34%</b>
6.79% GOI (MD 07/10/2034)	92.34%
<b>Money Market, Deposits &amp; Other</b>	<b>7.66%</b>
Total	100.00%

### Fund Details

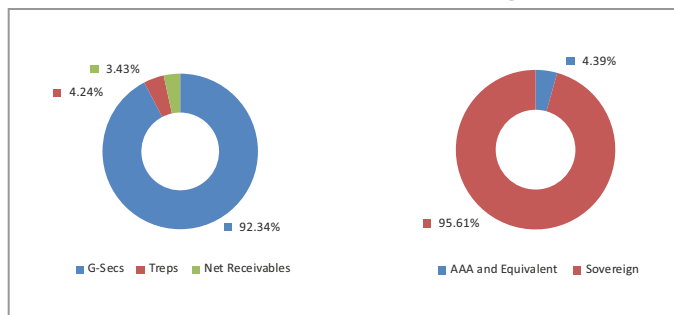
Description	
SFIN Number	ULIF09019/10/23LNRMDTSL116
Launch Date	14-Dec-23
Face Value	10
Risk Profile	Moderate
Benchmark	CRISIL Long Term Debt Solution Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	11.2354
AUM (Rs. Cr)*	0.47
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.46
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

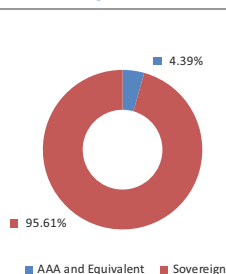
### Quantitative Indicators

Modified Duration in Years	6.24
Average Maturity in Years	8.47
Yield to Maturity in %	6.53

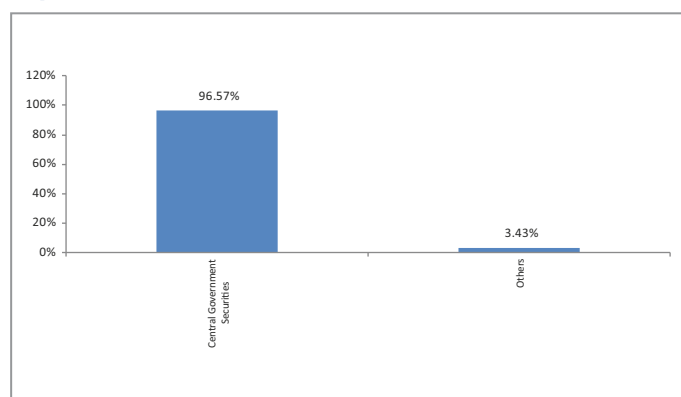
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.43%	0.73%	6.35%	-	-	-	-	-	-	6.13%
Benchmark	0.61%	1.69%	8.29%	-	-	-	-	-	-	9.13%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Bond Pension Fund II

### Fund Objective

To provide accumulation of income through investment in high quality fixed income securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	-
Money market instruments, Cash, Mutual funds	0 - 60	-
Net Current Assets*		100.00
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF09817/04/25BNDPENFDII116
Launch Date	2-Jun-25
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-November-2025	9.9485
AUM (Rs. Cr)*	-
Equity (Rs. Cr)	-
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	-

\*AUM is excluding the last day unitisation.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.07%	-	-	-	-	-	-	-	-	-0.52%
Benchmark	0.38%	-	-	-	-	-	-	-	-	1.29%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Liquid Fund

### Fund Objective

To have a Fund that protects the invested capital through investments in liquid money market and short-term instruments like commercial papers, certificate of deposits, money market mutual funds, and bank FDs etc.

### Portfolio Allocation

	Stated (%)	Actual (%)
Bank deposits and money Market Instruments	0 - 100	100.00
Net Current Assets*		-
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Money Market, Deposits &amp; Other</b>		<b>48.06%</b>
NTPC LTD CP (MD 10/03/2026)	AAA and Equivalent	7.74%
LIC Housing Finance Ltd CP (MD 21/01/2026)	AAA and Equivalent	7.07%
Tata Capital Ltd. CP (MD 05/02/2026)	AAA and Equivalent	6.97%
HDB Financial Services CP (MD 05/02/2026)	AAA and Equivalent	6.63%
NABARD CD (MD 25/03/2026)	AAA and Equivalent	4.71%
Axis Bank Ltd CD (MD 07/01/2026)	AAA and Equivalent	3.72%
Kotak Mahindra Prime Ltd CP (MD 05/02/2026)	AAA and Equivalent	2.84%
RECL Ltd. CP (MD 10/06/2026)	AAA and Equivalent	2.79%
Punjab National Bank CD (MD 08/01/2026)	AAA and Equivalent	2.10%
Power Finance Corporation Ltd CP (MD 15/04/2026)	AAA and Equivalent	1.31%
TREP (MD 01/12/2025)	AAA and Equivalent	1.26%
Kotak Bank CD (MD 31/08/2026)	AAA and Equivalent	0.92%
<b>Sovereign</b>		<b>51.94%</b>
364 Days T-Bill (MD 29/01/2026)		30.80%
364 Days T-Bill (MD 12/03/2026)		9.46%
364 Days T-Bill (MD 27/02/2026)		5.11%
364 Days T-Bill (MD 05/03/2026)		2.84%
364 Days T-Bill (MD 19/03/2026)		1.89%
364 Days T-Bill (MD 24/09/2026)		1.84%
<b>Total</b>		<b>100.00%</b>

### Fund Details

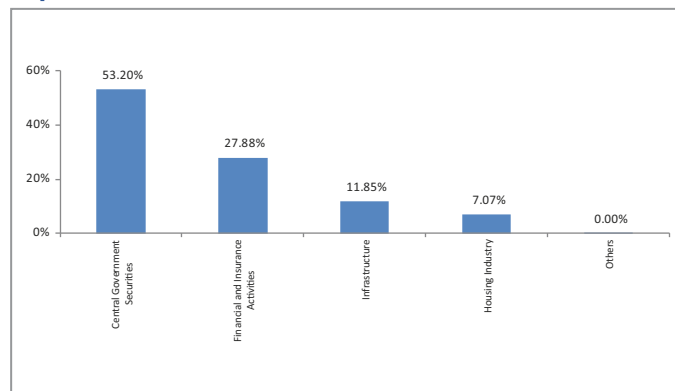
Description	
SFIN Number	ULIF02510/07/06LIQUIDFUND116
Launch Date	10-Jul-06
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	33.3276
AUM (Rs. Cr)*	520.47
Equity (Rs. Cr)	-
Debt (Rs. Cr)	520.47
Net current asset (Rs. Cr)	-

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

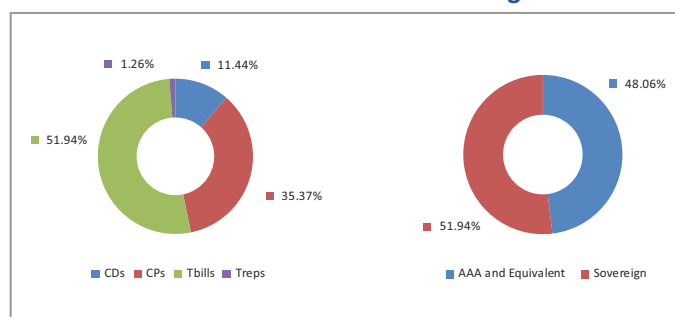
Modified Duration in Years	0.22
Average Maturity in Years	0.23
Yield to Maturity in %	6.55

### Top 10 Sectors

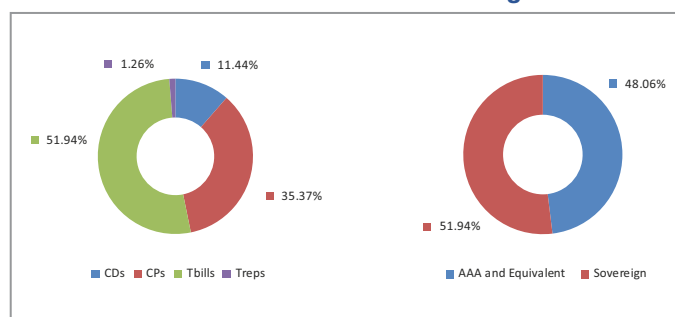


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.42%	2.77%	5.79%	6.07%	6.04%	5.45%	4.88%	4.52%	4.38%	6.40%
Benchmark	0.47%	2.90%	6.49%	6.94%	6.99%	6.44%	5.86%	5.88%	6.28%	6.91%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Cash Fund

### Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.95
Net Current Assets*		0.05
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF00215/01/04CASHFUNDLI116
Launch Date	15-Jan-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	29.1794
AUM (Rs. Cr)*	19.99
Equity (Rs. Cr)	-
Debt (Rs. Cr)	19.98
Net current asset (Rs. Cr)	0.01

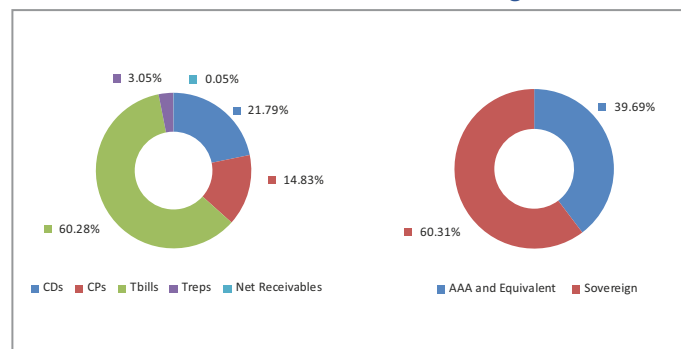
\*AUM is excluding the last day unitisation.

### Quantitative Indicators

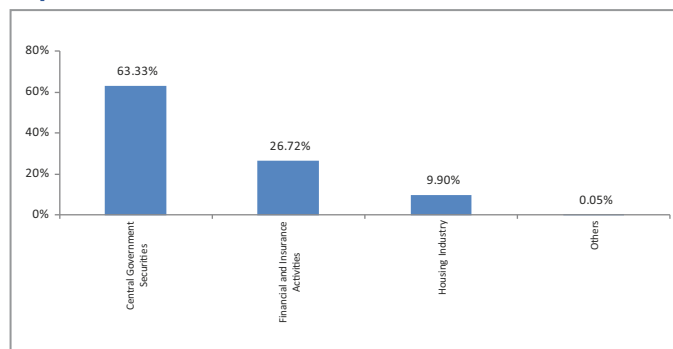
Modified Duration in Years	0.22
Average Maturity in Years	0.22
Yield to Maturity in %	6.87

### Asset Class

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.32%	2.02%	4.18%	4.35%	4.25%	3.67%	3.11%	3.13%	3.58%	5.01%
Benchmark	0.47%	2.90%	6.49%	6.94%	6.99%	6.44%	5.86%	5.88%	6.28%	6.65%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Cash Plus Fund

### Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.94
Net Current Assets*		0.06
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

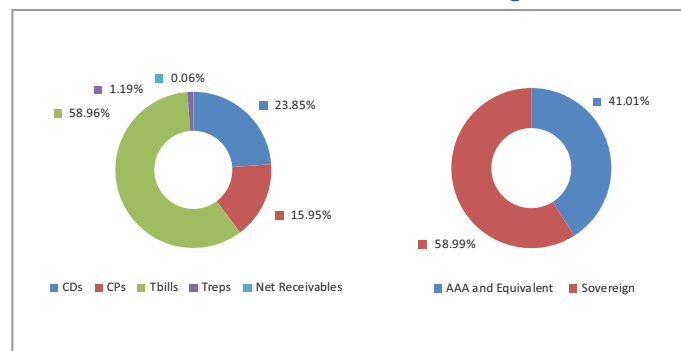
Description	
SFIN Number	ULIF01023/07/04CASHPLUSFU116
Launch Date	23-Jul-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	42.3420
AUM (Rs. Cr)*	32.84
Equity (Rs. Cr)	-
Debt (Rs. Cr)	32.82
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

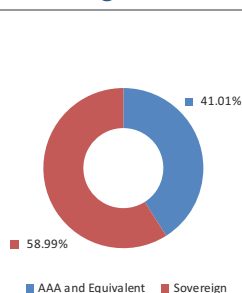
### Quantitative Indicators

Modified Duration in Years	0.18
Average Maturity in Years	0.19
Yield to Maturity in %	7.15

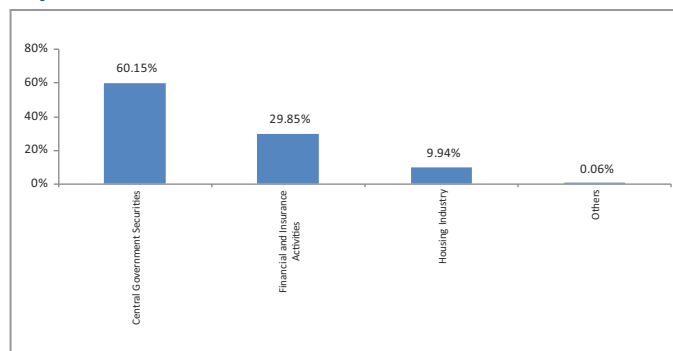
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.45%	2.95%	6.11%	6.27%	6.18%	5.59%	5.06%	5.13%	5.60%	6.99%
Benchmark	0.47%	2.90%	6.49%	6.94%	6.99%	6.44%	5.86%	5.88%	6.28%	6.72%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Cash Plus Pension Fund

### Fund Objective

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Money market instruments and short term debt*	0 - 100	99.66
Net Current Assets*		0.34
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

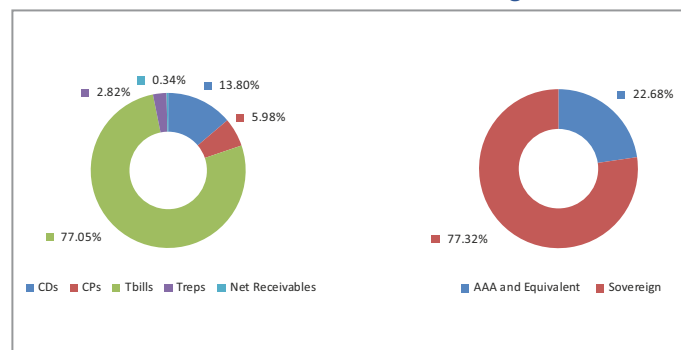
Description	
SFIN Number	ULIF01618/11/04CASHPLUPEN116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	42.0655
AUM (Rs. Cr)*	4.96
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.95
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

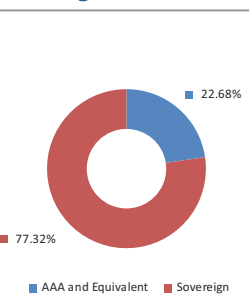
### Quantitative Indicators

Modified Duration in Years	0.28
Average Maturity in Years	0.29
Yield to Maturity in %	6.20

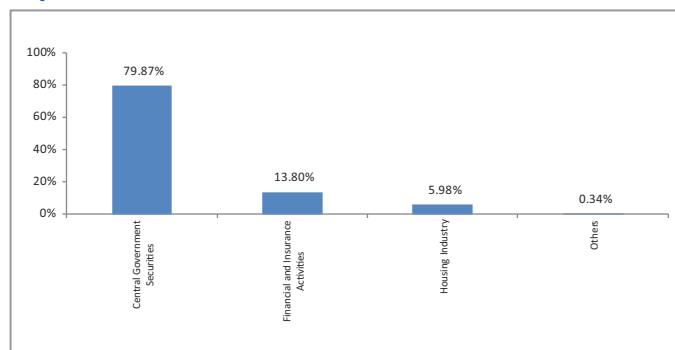
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.41%	2.66%	5.72%	6.02%	6.00%	5.46%	4.92%	4.96%	5.47%	7.07%
Benchmark	0.47%	2.90%	6.49%	6.94%	6.99%	6.44%	5.86%	5.88%	6.28%	6.77%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Liquid Pension Fund II

### Fund Objective

To provide stable returns through investment in various fixed deposits, money market Instruments and short term debt instruments

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market insutruments	40 - 100	98.47
Net Current Assets*		1.53
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Money Market, Deposits &amp; Other</b>	<b>100.00%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULIF09717/04/25LQDPENFDII116
Launch Date	27-May-25
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	10.1995
AUM (Rs. Cr)*	0.79
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.77
Net current asset (Rs. Cr)	0.01

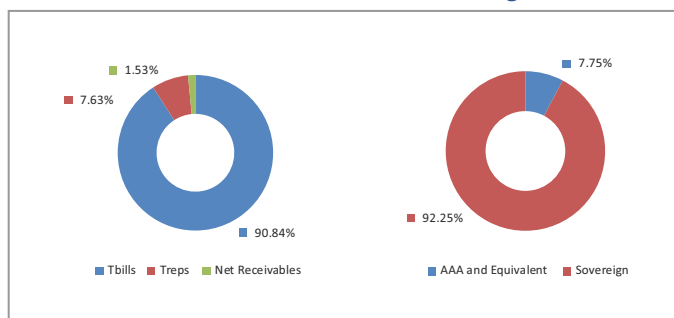
\*AUM is excluding the last day unitisation.

### Quantitative Indicators

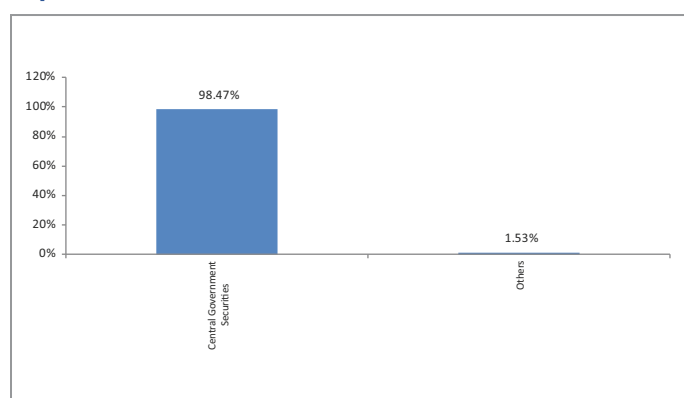
Modified Duration in Years	0.15
Average Maturity in Years	0.15
Yield to Maturity in %	5.93

### Asset Class

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.36%	1.99%	-	-	-	-	-	-	-	2.00%
Benchmark	0.47%	2.90%	-	-	-	-	-	-	-	2.96%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Assured Return Fund

### Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity & Equity Related Instruments	0 - 50	-
Debt & Debt Related Instruments	0 - 100	86.12
Mutual Funds and Money market instruments	0 - 40	11.68
Net Current Assets*		2.20
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Sovereign</b>	<b>86.12%</b>
6.75% GOI (MD 23/12/2029)	32.14%
6.63% Maharashtra SDL (MD 14/10/2030)	20.90%
5.77% GOI (MD 03/08/2030)	20.53%
6.48% GOI (MD 06/10/2035)	12.55%
<b>Money Market, Deposits &amp; Other</b>	<b>13.88%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

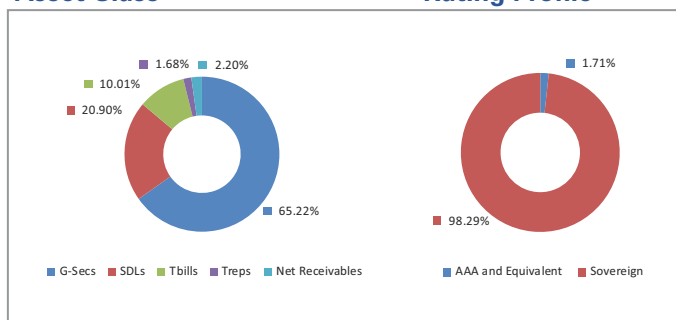
Description		
SFIN Number	ULIF06127/01/11ASSRDRETRN116	
Launch Date	28-Jan-11	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	27	
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	26.1945	
AUM (Rs. Cr)*	2.39	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	2.33	
Net current asset (Rs. Cr)	0.05	

\*AUM is excluding the last day unitisation.

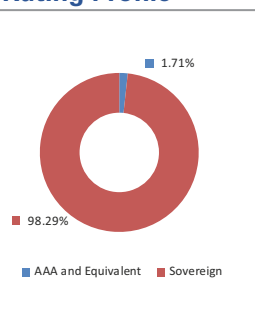
### Quantitative Indicators

Modified Duration in Years	3.82
Average Maturity in Years	4.71
Yield to Maturity in %	6.23

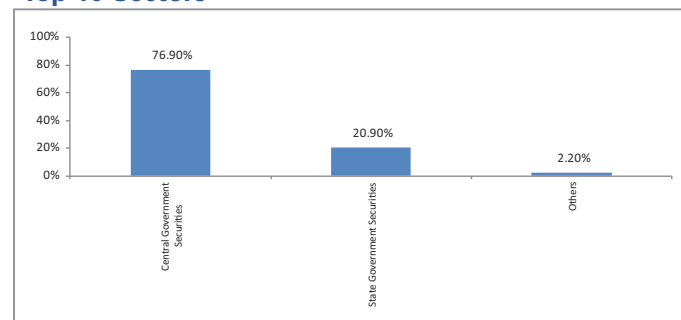
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.42%	1.26%	6.46%	7.66%	6.98%	5.38%	5.04%	5.84%	6.08%	6.70%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Pension Builder Fund

### Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	0 - 50	48.04
Debt, Fixed deposits & Debt Related Instrument	25 - 100	41.32
Mutual Funds and Money market instrument	0 - 40	9.98
Net Current Assets <sup>#</sup>		0.66
<b>Total</b>		<b>100.00</b>

<sup>#</sup>Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>48.04%</b>
Reliance Industries Ltd	9.23%
Infosys Ltd	8.64%
ICICI Bank Ltd	8.09%
Bharti Airtel Ltd	7.43%
HDFC Bank Ltd	5.28%
Hindustan Unilever Ltd	4.55%
Dr Reddys Laboratories Ltd	1.73%
Power Grid Corporation of India Ltd	1.63%
Tata Consultancy Services Ltd	1.36%
ITC Hotels Ltd	0.11%
<b>Corporate Bond</b>	<b>6.72%</b>
7.85% PFC Ltd Series 177 (U) NCD (MD 03/04/2028)	6.72%
<b>Sovereign</b>	<b>34.60%</b>
6.99% GOI (MD 17/04/2026)	13.16%
7.09% GOI (MD 05/08/2054)	7.65%
6.01% GOI (MD 25/03/2028)	5.52%
7.38% GOI (MD 20/06/2027)	5.37%
6.79% GOI (MD 07/10/2034)	2.71%
6.97% GOI (MD 06/09/2026)	0.19%
<b>Money Market, Deposits &amp; Other</b>	<b>10.65%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

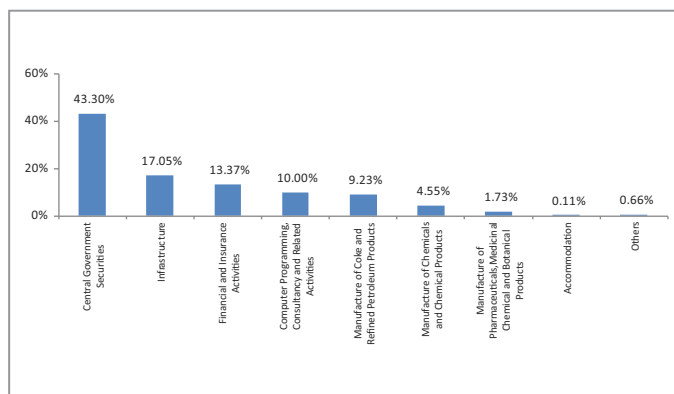
Description		
SFIN Number	ULIF06908/02/13PENSIONBUI116	
Launch Date	01-Dec-14	
Face Value	10	
Risk Profile	Medium	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Ameya Deshpande	
Number of funds managed by fund manager:	Abhay Moghe	Ameya Deshpande
Equity	27	
Debt	-	10
Hybrid	12	1
NAV as on 28-November-2025	20.4922	
AUM (Rs. Cr)*	76.40	
Equity (Rs. Cr)	36.70	
Debt (Rs. Cr)	39.19	
Net current asset (Rs. Cr)	0.51	

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

Modified Duration in Years	2.93
Average Maturity in Years	5.66
Yield to Maturity in %	6.05

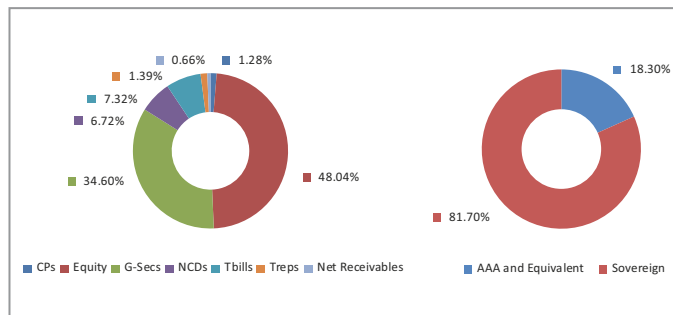
### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class

### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.54%	2.70%	5.68%	8.19%	7.73%	6.63%	6.42%	7.04%	6.84%	6.74%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Balanced Equity Fund

### Fund Objective

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and equities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity	10 - 70	49.50
Debt and debt related securities incl. Fixed deposits	0 - 80	29.31
Mutual Funds and Money market instruments	0 - 50	19.73
Net Current Assets*		1.46
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>49.50%</b>
HDFC Bank Ltd	8.73%
ICICI Bank Ltd	8.58%
Bharti Airtel Ltd	6.55%
Infosys Ltd	6.45%
Sun Pharmaceuticals Industries Ltd	5.59%
Reliance Industries Ltd	5.48%
ITC Ltd	4.53%
Tata Consultancy Services Ltd	3.37%
ITC Hotels Ltd	0.23%
<b>Sovereign</b>	<b>29.31%</b>
6.97% GOI (MD 06/09/2026)	29.31%
<b>Money Market, Deposits &amp; Other</b>	<b>21.19%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

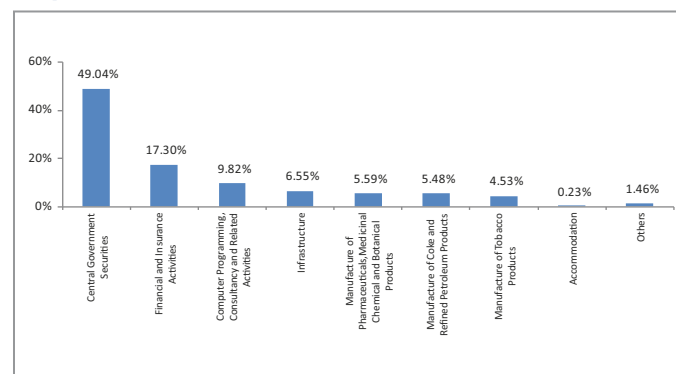
Description		
SFIN Number	ULIF07413/05/15BALEQTYFND116	
Launch Date	08-Mar-16	
Face Value	10	
Risk Profile	High	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	27	
Debt	-	10
Hybrid	12	13
NAV as on 28-November-2025	23.7101	
AUM (Rs. Cr)*	1.72	
Equity (Rs. Cr)	0.85	
Debt (Rs. Cr)	0.84	
Net current asset (Rs. Cr)	0.03	

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

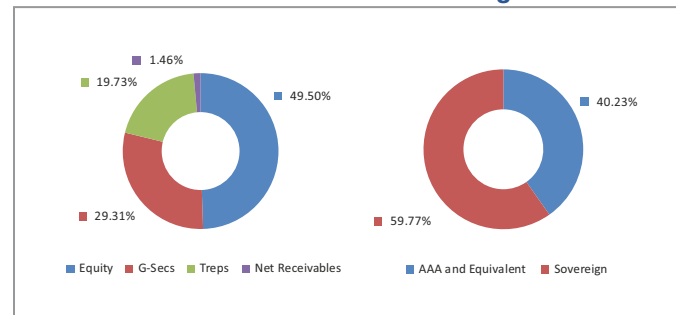
Modified Duration in Years	0.44
Average Maturity in Years	0.46
Yield to Maturity in %	5.50

### Top 10 Sectors

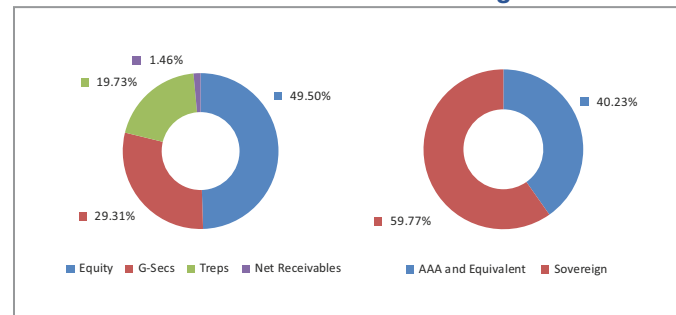


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.87%	4.67%	6.91%	11.09%	10.26%	10.75%	10.39%	10.01%	-	9.28%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



November 2025

## Builder Bond Fund

### Fund Objective

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	40 - 100	87.92
Money market instruments, Cash, Mutual funds	0 - 60	10.40
Net Current Assets*		1.69
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
<b>Corporate Bond</b>	<b>0.55%</b>
6.35% HDB Financial Services Ltd (S) NCD (MD 11/09/2026)	0.24%
8.58% Cholamandalam Invst & Fin Co S 641 NCD (MD 13052027)	0.22%
8.137% Tata Capital Ltd NCD (MD 21/03/2029)	0.10%
<b>Sovereign</b>	<b>87.36%</b>
7.95% GOI (MD 28/08/2032)	63.70%
7.26% GOI (MD 06/02/2033)	12.31%
6.97% GOI (MD 06/09/2026)	9.10%
8.28% GOI (MD 21/09/2027)	1.77%
7.38% Gujarat SDL (MD 28/06/2030)	0.49%
<b>Money Market, Deposits &amp; Other</b>	<b>12.08%</b>
<b>Total</b>	<b>100.00%</b>

### Fund Details

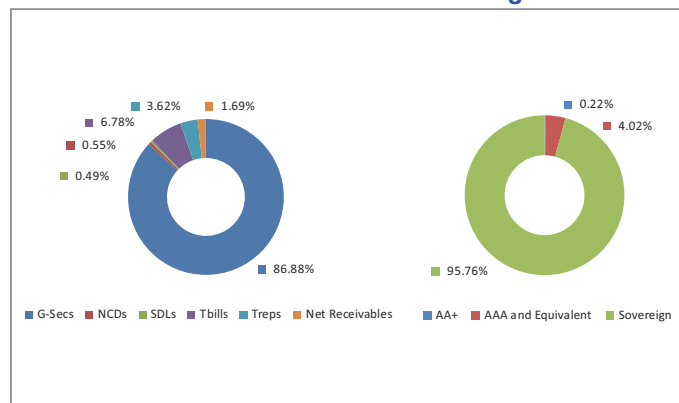
Description	
SFIN Number	ULIF07313/05/15BLDRBNDNFND116
Launch Date	08-Mar-16
Face Value	10
Risk Profile	Medium
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	17.4564
AUM (Rs. Cr)*	42.31
Equity (Rs. Cr)	-
Debt (Rs. Cr)	41.59
Net current asset (Rs. Cr)	0.71

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

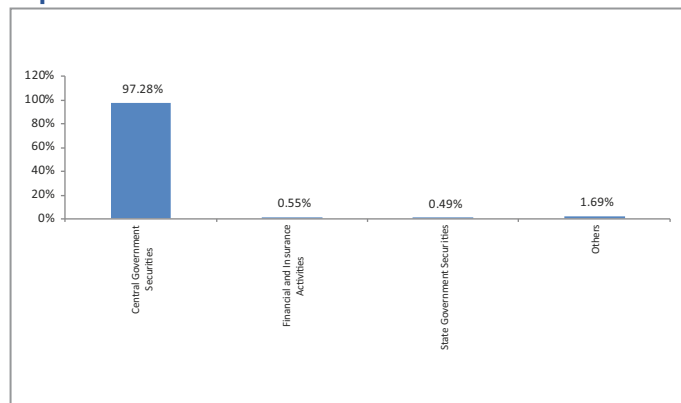
Modified Duration in Years	4.19
Average Maturity in Years	5.46
Yield to Maturity in %	6.29

### Asset Class



### Rating Profile

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.53%	0.92%	6.86%	7.16%	6.54%	4.82%	4.42%	5.95%	-	5.89%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Discontinued Pension Policy Fund

### Fund Objective

To provide minimum guaranteed rate of return on discontinued policies as prescribed by IRDAI

### Portfolio Allocation

	Stated (%)	Actual (%)
Money Market instrument	0 - 40	21.95
Gsec	60 - 100	71.63
Net Current Assets*		6.42
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

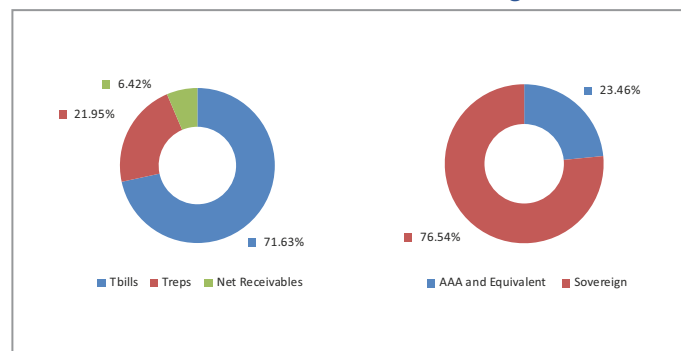
Description	
SFIN Number	ULIF07126/03/13DISCONPENS116
Launch Date	09-Sep-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	16.5521
AUM (Rs. Cr)*	0.27
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.26
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

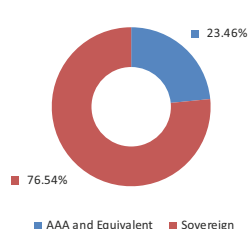
### Quantitative Indicators

Modified Duration in Years	0.44
Average Maturity in Years	0.44
Yield to Maturity in %	5.53

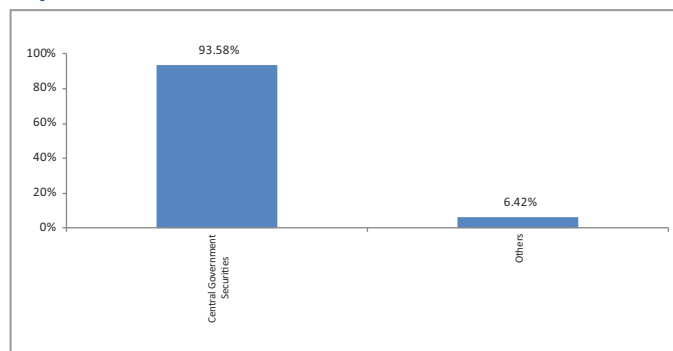
### Asset Class



### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.37%	2.48%	5.30%	5.94%	6.07%	5.60%	5.10%	5.05%	5.14%	5.05%
Benchmark	-	-	-	-	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

November 2025

## Discontinued Life Policy Fund

### Fund Objective

To provide minimum guaranteed rate of return on discontinued policies as prescribed by IRDAI

### Portfolio Allocation

	Stated (%)	Actual (%)
Money Market instrument	0 - 40	37.76
Gsec	60 - 100	62.24
Net Current Assets*		-
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Exposure (%)
Money Market, Deposits & Other	100.00%
<b>Total</b>	<b>100.00%</b>

### Fund Details

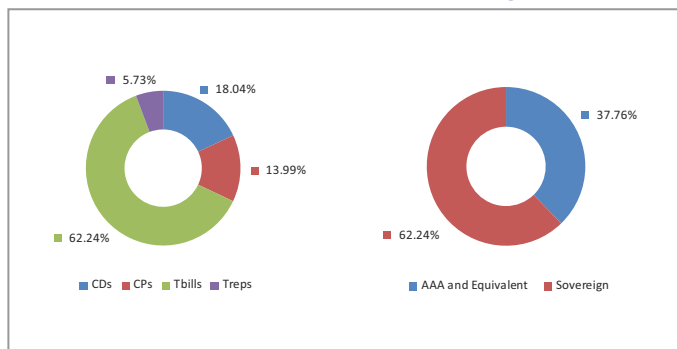
Description	
SFIN Number	ULIF07026/03/13DISCONLIFE116
Launch Date	28-Jan-15
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	1
NAV as on 28-November-2025	17.4035
AUM (Rs. Cr)*	3849.37
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3849.30
Net current asset (Rs. Cr)	0.06

\*AUM is excluding the last day unitisation.

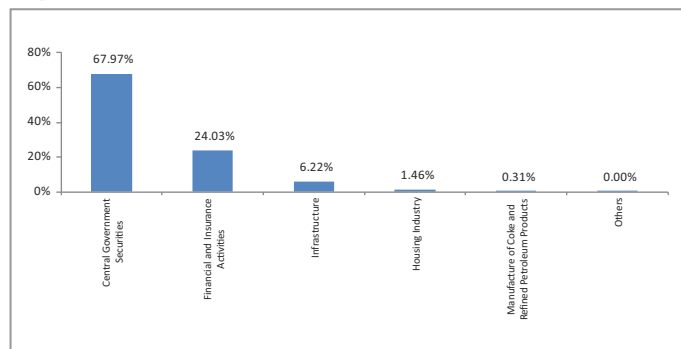
### Quantitative Indicators

Modified Duration in Years	0.38
Average Maturity in Years	0.39
Yield to Maturity in %	6.07

### Asset Class



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'. Central Government Securities (including TREPS).

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.43%	2.89%	6.09%	6.32%	6.33%	5.73%	5.22%	5.08%	5.28%	5.24%
Benchmark	-	-	-	-	-	-	-	-	-	-

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